

There's
no place
like
HOME.

Windsor Locks 5-year Affordable Housing Plan

You are
here:



Review Housing
Inventory & Available
Data



Create Target Goals
and Objectives



Develop Strategies
and a Timeline

Connecticut General Statutes

Sec. 8-30j. Affordable housing plan. Hearing and adoption. Amendments. Filing requirement. (a) At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.

(b) The municipality may hold public informational meetings or organize other activities to inform residents about the process of preparing the plan. If the municipality holds a public hearing, at least thirty-five days prior to the public hearing on the adoption, the municipality shall file in the office of the town clerk of such municipality a copy of such draft plan or any amendments to the plan, and if applicable, post such draft plan on the Internet web site of the municipality. After adoption of the plan, the municipality shall file the final plan in the office of the town clerk of such municipality and, if applicable, post the plan on the Internet web site of the municipality.

(c) Following adoption, the municipality shall regularly review and maintain such plan. The municipality may adopt such geographical, functional or other amendments to the plan or parts of the plan, in accordance with the provisions of this section, as it deems necessary. If the municipality fails to amend such plan every five years, the chief elected official of the municipality shall submit a letter to the Commissioner of Housing that explains why such plan was not amended.

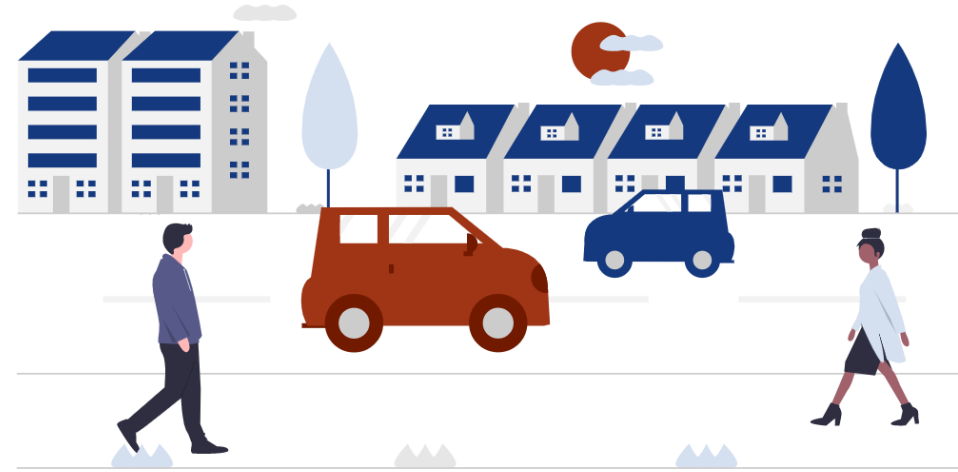
AFFORDABLE HOUSING PLAN COMPONENTS

- What Is Affordable Housing?
- Why Does Windsor Locks Need More Affordable Housing?
- The Law: Affordable Housing Appeals Act 89
- What are the Specific Affordable Housing Goals/Recommendations? How many units? What locations?
- How Will the Affordable Housing Goal Be Met?
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- Visual / GIS Map



AFFORDABLE HOUSING

Definition



The statutory definition of affordable housing reflects an assumption about how much money certain people can afford to pay for housing and still meet their other expenses. The definition applies only to people earning no more than 80% of Area Median Income (AMI). Under that definition, a unit is affordable only if it costs these people no more than 30% of their income (CGS § 8-39a).

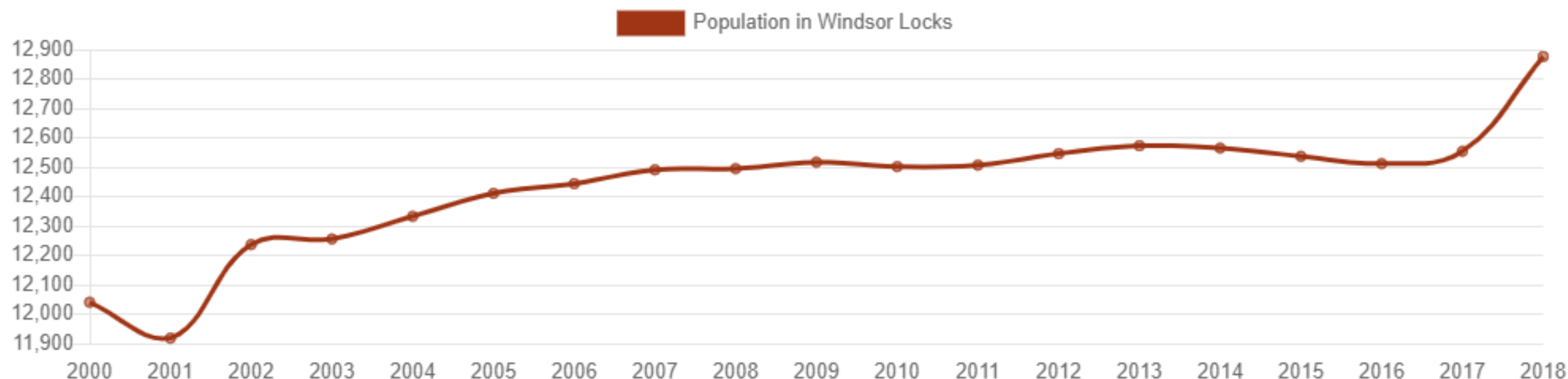
Data Sources:

- [2020 Housing Profile for Windsor Locks](#)
- [2019 CERC Town Profile for Windsor Locks](#)



Windsor Locks's Population Since 2000

Between 2000 and 2018, Windsor Locks's population increased by 835 people, or 6.9%. At the same time, the population of Hartford County increased by 4.0%, and Connecticut's population increased by 4.8%.



Source: [CT Department of Public Health, annual population estimates](#)
Visualization created by [CTData Collaborative](#)



Architecture in Windsor Locks

Key Findings



Assisted Housing Units

Totally assisted units are housing units that receive government financial assistance or the construction or substantial rehabilitation of low and moderate income housing, and any housing occupied by persons receiving rental assistance.

Of all housing in Windsor Locks, 9.8% (533) are assisted units, compared to 14.4% in Hartford County.

The table below shows the number of affordable units, and its share of all housing units in Windsor Locks, Hartford County, and Connecticut.

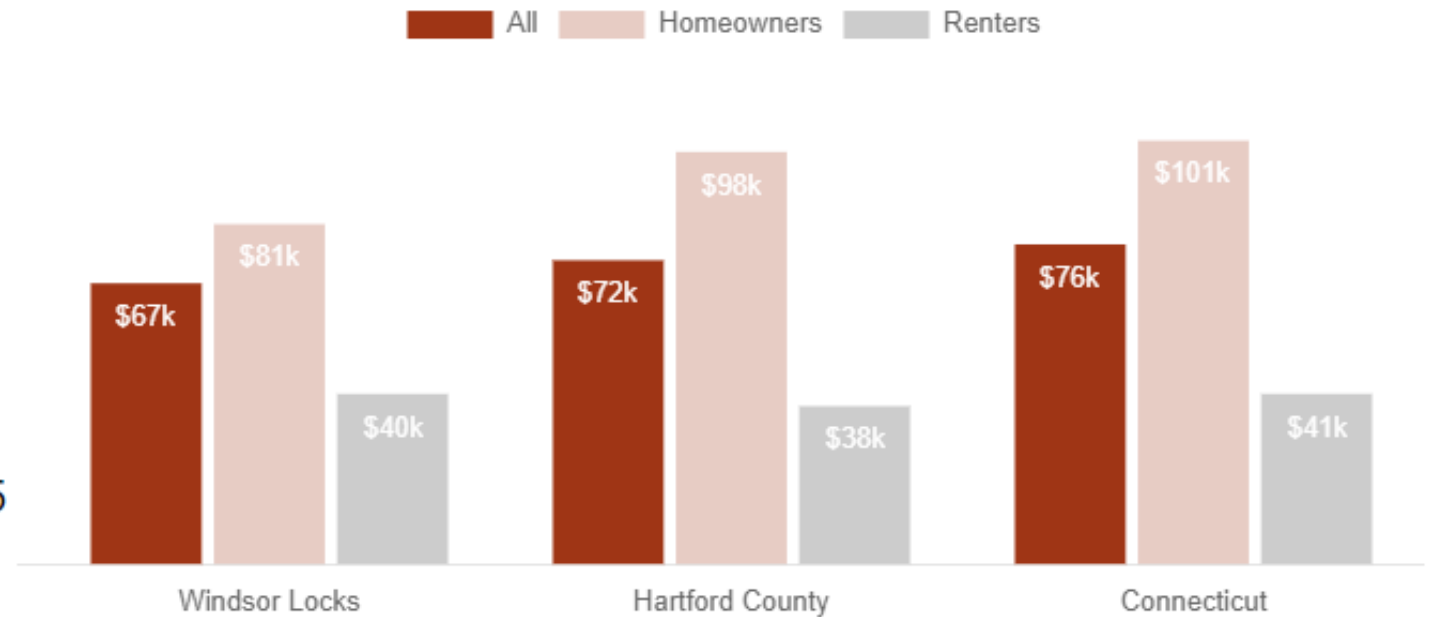
	Windsor Locks	Hartford County	Connecticut
Total Assisted	533 (9.8%)	53,932 (14.4%)	172,277 (11.6%)
CHFA/USDA Mortgages	234	10,511	29,519
Governmentally Assisted Units	137	27,547	91,303
Tenant Rental Assistance	162	15,105	46,289
Deed Restrictions	0	769	5,166

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

Median Household Income

The bar chart shows median household income in Windsor Locks, Hartford County, and Connecticut for renters, homeowners, and everyone. Median represents the "middle" income if all households were to be arranged from lowest to highest. In other words, half of households earn less than the median amount, and half earn more.

Among all households, Windsor Locks has median household income of \$66,846, which is \$5,475 less than in Hartford County, and \$9,260 less than in Connecticut overall.

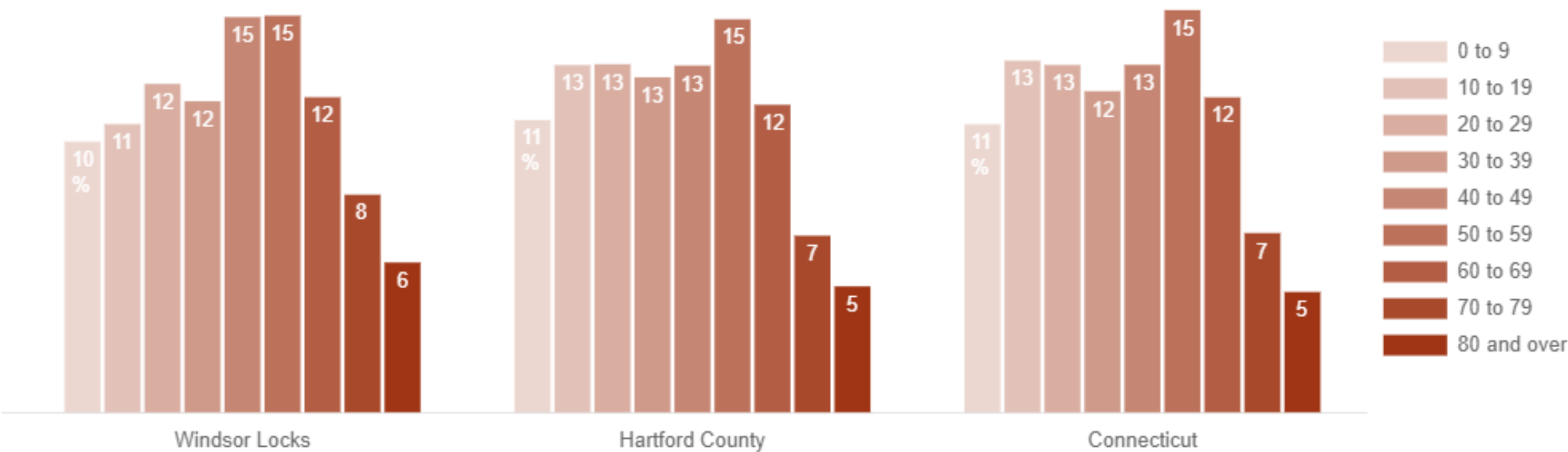


Source: 2018 American Community Survey, 5-year estimates, Tables B19013 and B25119
Visualization created by [CTData Collaborative](#)

Population by Age

The chart below shows population breakdown by age. Each column represents a ten-year interval and is labeled by percentage of population in that age group.

At 24%, Connecticut has the highest share of youth under the age of 20 among 3 selected geographies. At 26%, Windsor Locks has the highest share of elderly population, or those aged 60 and over.



Housing

Units in Structure

The table below shows breakdown of housing units (both occupied and vacant) by the number of housing units in the structure. Urban core areas have a higher share of multi-family housing, such as apartment buildings. Suburbs and rural areas tend to be built up with one-unit detached homes.

	Windsor Locks	
Total	5,552	100.0%
1, detached	3,776	68.0%
1, attached	368	6.6%
2	271	4.9%
3 or 4	224	4.0%
5 to 9	233	4.2%
10 to 19	371	6.7%
20 to 49	197	3.5%
50 or more	82	1.5%
Mobile home	30	0.5%
Boat, RV, van, etc.	0	0.0%

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

Calculations based on the housing units COs locally, as well as census reporter.org, American Community Survey estimates and Data Commons surveys show at least 5,660 units. 10% is 566 units. DOH and PSC have confirmed 533 which is 9.4%. However, in conversations with DOH, they've confirmed that this number includes 160 units at Mo Mill were included in the calculation, when just over 80 should have been counted. Further, they used the 2010 housing unit number in their calculation when the household unit number is truly well over 5,500. The point is, as we develop new units we chase that 10%. What are some reasons to care about that 10%? Providing housing choice is number one. A second reason is 8-30g.

AFFORDABLE HOMES AS A SHARE OF ALL HOUSING UNITS

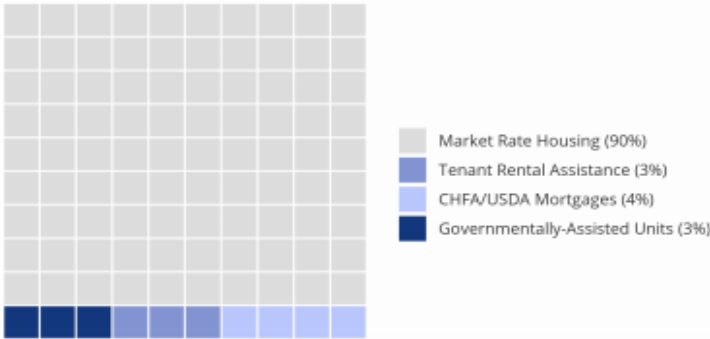
10%

The CT Department of Housing calculates the percentage of affordable units in a municipality annually for the Affordable Housing Appeals List. Affordable units are units that are subsidized below market-rate through programs like Housing Choice Vouchers or CHFA/USDA mortgages.

Of the 5,429 total units in Windsor Locks, 533 are considered to be affordable.

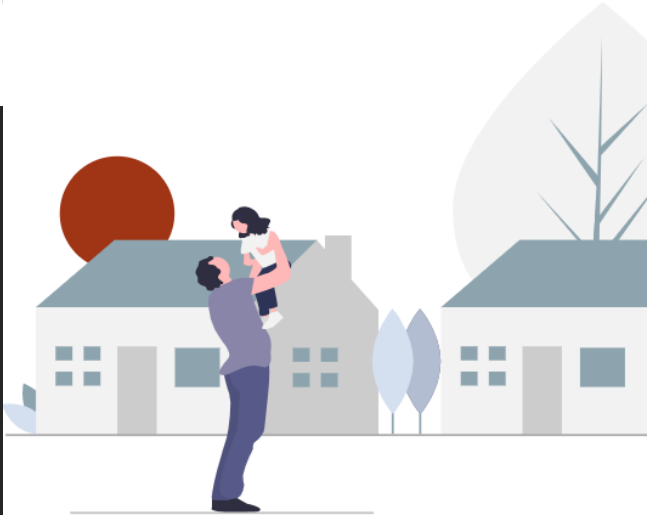


Affordable units by type



Source: Connecticut Department of Housing

* SPECIAL NOTE* 2020 Estimates did not include all new construction and used all 160 Montgomery Mill units vs. the 80 mixed income units. The 12% affordable estimate most recently provided is therefor an error.



566 known units

-533 units used in DOH/PSC calculation

33 difference needed to realize/chase 10%

137 federally assisted units, 15% at risk, so 20.5 units are at risk

33 units difference

20.5 units at risk

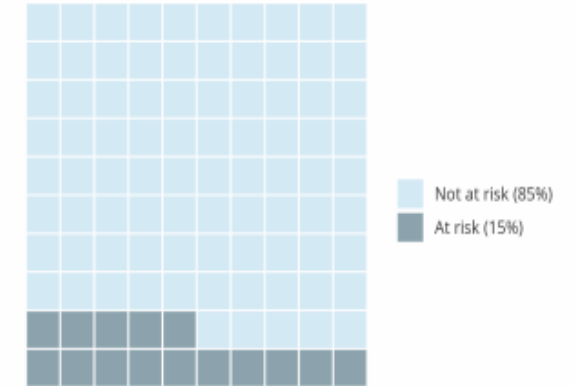
53.5 units recommended in next 5 years

HOUSING PRESERVATION UNITS

15%

Windsor Locks has 137 federally assisted housing units, of which 15% are at risk of loss within the next 5 years.

Housing preservation by risk



Source: National Housing Preservation Database

Due to the type of assistance provided, Windsor Locks is at risk of losing 20.5 affordable housing units within the next 5 years. I would recommend that the Town have a goal of adding a minimum of 53.5 affordable housing units in the next 5 years. This would include the 20.5 at risk units and the known difference of the confirmed 533 units and the 10% of the known housing units at 5,661 units, which is 566.

Multi-family
properties
(3 or more
units)



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Create Specific
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CONSIDER KEY FINDINGS,
WHAT STANDS OUT?
GATHER GENERAL INPUT



REVIEW RECOMMENDATIONS FROM
THE NEW PLAN OF CONSERVATION
AND DEVELOPMENT



FEEDBACK ON CURRENT AND
DESIRED ARCHITECTURE



ARE THERE ANY NEW/MORE SPECIFIC
RECOMMENDATIONS?



TARGET NUMBER OF NEW UNITS
BETWEEN NOW AND 2026



TARGET TYPE OR LOCATION OF NEW
UNITS

1. Incorporate low impact development, lifespan planning (accessory dwelling units, “granny flats”), affordability and inclusive design standards into residential regulations as appropriate.
2. Review and revise this section of the plan as required from time to time per Connecticut General Statutes Section 8 – 30g.
3. Conduct neighborhood visual preference survey, incorporate design guidelines for residential development community wide utilizing survey outcomes.

PLAN OF CONSERVATION AND DEVELOPMENT, AFFORDABLE HOUSING GOALS

NEXT STEPS



Develop Strategies
and a Timeline

KEEP AN EYE OUT FOR WORKSHOP #2 – May 6, 2021