Town of Windsor Locks
Top Ten Action Steps Toward Affordable Housing Goals
May 6, 2021
Process vs. Progress

Ten Steps To Advance Affordable Housing In Your Community
Action Step #1: Make it Someone’s Job

- Establish a Standing Housing Committee
- Assign Town Staff
- Regular Tracking of Goals
Action Step #2: Accessory Dwelling Units

• Make As-of-Right
  • Potential State Law?

• Attached or Detached

• Promote the Idea
Action Step #3: Tax Incentives for ADUs

- 10-Year Abatement, per 8-30g(k)
- Determine the “delta”
- Property Tax Break
Action Step #4: Middle Density and Retrofits

• Older, Larger Homes could host 2-4 units

• Design Guidelines/Control as part of Special Use

• Density of Bedrooms to Dictate Unit Count
Action Step #5: Promote Mortgage Assistance

- USDA Loan Programs – No Down Payments, 100% Finance Assistance
- CHFA – Lower Rates, Down Payment Assistance
- 8-30g Credit, at Little Cost to Town
- Work with Realtors, Lenders to Promote
Action Step #6: Reconsider Multi-Family

• Identify Core Areas of Town:
  • Sewer/Water
  • Transit/Jobs
  • Commercial/Civic Centers
  • Residential over Commercial

• Reduce Barriers – Hearings, Minimum Acreage, Parking

• Recognize Existing Development
Action Step #7: Inventory Town Holdings

- Properties Taken for Back Taxes
- Foreclosures (not Open Space)
- Work with Land Bank
- Reducing Cost of Land for Developer
- Town Controls Design/Density
Action Step #8: Forge Creative Partnerships

- Nonprofit Developers
- Land Banks
- Regional Housing Authorities
- Land Trusts – Limited Developments
Action Step #9: Infrastructure

- Using STEAP or Grant Programs to Extend Services
  - Sewer & Water Capacity
  - Sidewalks - Gaps

- Broadband Access

- Home Occupation Regulations

- Transit Access – Bus Routes and Train Connections
Action Step #10: Make it Someone’s Job

- Establish a Standing Housing Committee
- Assign Town Staff
- Regular Tracking of Goals
What Should Be Done?

- 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.**

  For Many Towns, 10% is Unrealistic. For Windsor Locks, it may be just the starting point

  No Single Project, No Single Action

  Regulations, Public Information, Partnerships, Policies