



# **Town of Portland**

## **Affordable Housing Plan (AHP)**

**Public Workshop**  
**February 23, 2022**

# Project Team



Lower Connecticut River Valley  
Council of Governments



 **TYCHE**  
PLANNING & POLICY GROUP

**GOMAN+YORK**  
ADVISORY SERVICES



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# TONIGHT'S AGENDA

- 1. Introduction**
- 2. Community Survey Results**
- 3. Existing Conditions Related to Housing**
- 4. Housing Needs Assessment**
- 5. Potential Strategies & Live Polling**
- 6. Q&A Session**





# TONIGHT'S AGENDA

## Your primary role tonight is to:

- Learn more about affordable housing and why it is important to your community
- Provide us with input on potential affordable housing strategies for your community
- Ask questions you may have on the subject. Please type them in the chat - questions will be answered at the end of the workshop

Live Polling will be conducted later so have your phone or a 2<sup>nd</sup> web browser window open



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# INTRODUCTION



# RELATIONSHIP TO REGIONAL HOUSING

## REGIONAL HOUSING PLAN

- Follow up to Regional Plan of Conservation and Development (RPOCD)
- Completed in two parts:
  - Regional Housing Analysis
    - Focus on region-wide trends / challenges
    - Recommendations focus on how the region can assist the towns in housing coordination and creation
  - Municipal 8-30j Plans (Annexes)
    - Focus on town specific affordability conditions and strategies



Each part of the  
process will  
inform the other



# WHAT IS AN AFFORDABLE HOUSING PLAN?

**Under CGS 8-30j, passed in 2017, all communities in Connecticut are required to create and adopt an affordable housing plan by June 2022 and update it every five years.**

- Bottom-up approach to increase the State's affordable housing supply
- Show actionable progress towards meeting State goals
- Each community decides what strategies are best for their community



This is an opportunity to create  
a Housing Affordability Plan  
that reflects **Portland's** values  
and priorities.



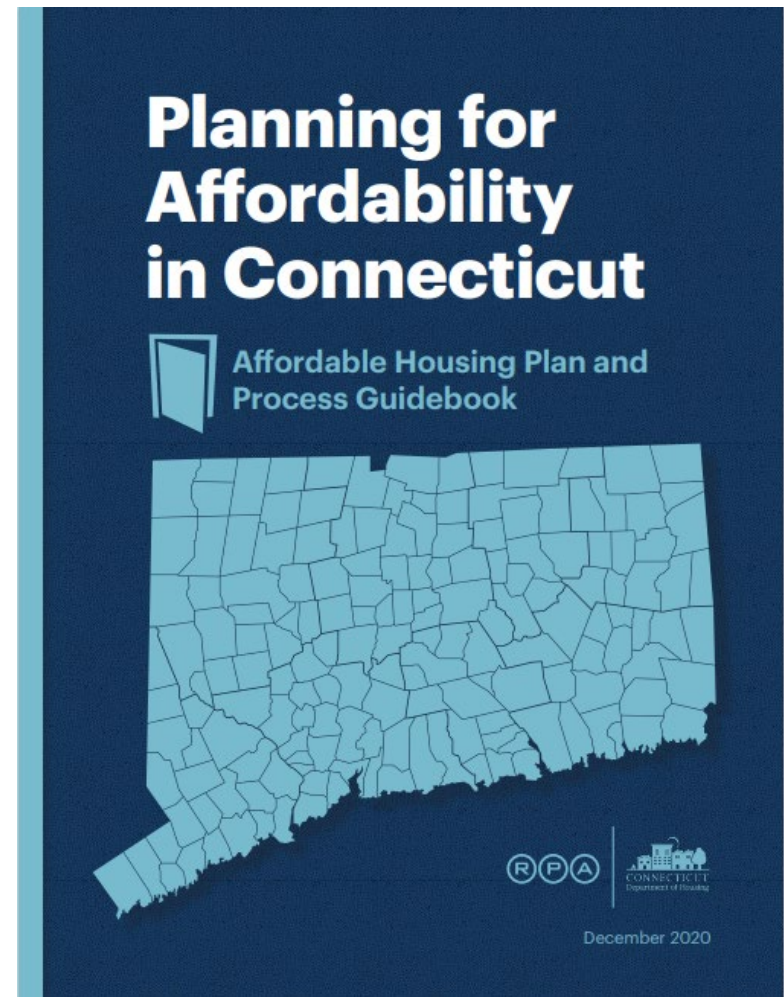
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# AFFORDABLE HOUSING PLAN GUIDANCE

*Released by State Department of  
Housing in December 2020*

- Create a **community values statement**
- Conduct a **housing needs assessment**
- Evaluate local land use and zoning to **identify barriers** to affordable housing development
- Develop plan **goals, strategies and actions**
- Apply **best practices** to implement



# WHAT IS AFFORDABLE HOUSING?

**Affordable housing is typically defined as housing that costs no more than 30% of a household's income**

- Under 8-30g, "affordable housing" is housing which, due to deed restriction or subsidy, costs a low-income household no more than 30% of their income.
  - A goal of state law is for 10% of housing units in every town to be "affordable," per this definition
  - "Low-income household" is a household making <80% of State or Area Median Income (AMI), whichever is less. Note this standard is used by HUD and the State.
- In Portland, **based on this definition**:
  - A **family of 4** making **<\$79,900** per year or an **individual** making **<\$55,950** per year would **qualify as low-income** based on AMI.
  - Housing costs include rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs. Income-based calculation. Does not include wealth, assets, or benefits.

## Maximum Monthly Housing Budget



**\$1,399/month**  
for an individual  
\$55,950 annual income



**\$1,998/month**  
for a family of 4  
\$79,900 annual income

*Source: FY 2021 Income Limits, Hartford-West Hartford HUD Metro FMR Area*



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# COMMUNITY SURVEY RESULTS



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# ABOUT THE RESPONDENTS

- Survey conducted in September - October 2021
- **68 responses – unique IP addresses – small sample size (0.7%)**
- **54%** are long-term residents – 20+ years in Portland
- **31%** of respondents were over age 65
- **66%** employed full-time and **22%** retired
- Respondents who do work are working in Portland and Middletown
- Wide variety of household types – couples with children, couples without children, adult children, individuals living alone
- Wide range of household sizes from one to five people
- **88%** of respondents live in a single-family house
- **88%** of respondents own their home
- **49%** earn between \$100k to \$200k, **29%** earn between \$50k and \$100k



# ABOUT THE RESPONDENTS

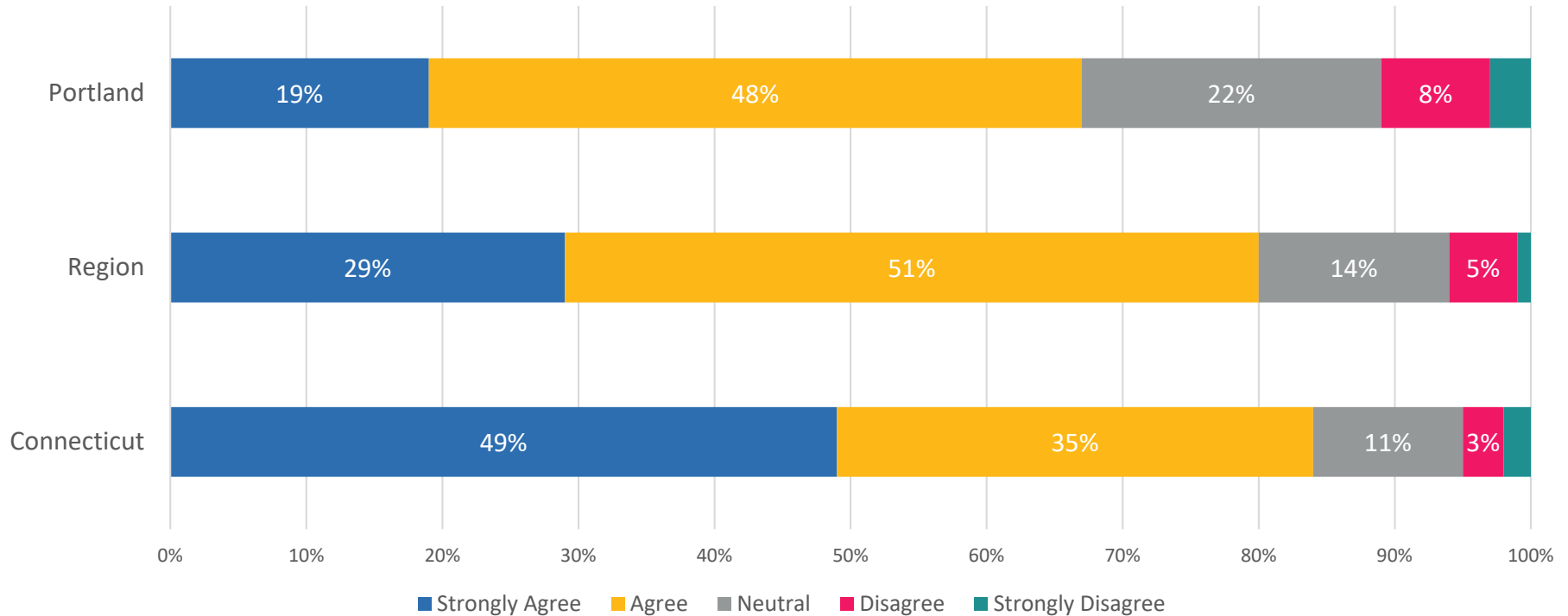
- **56%** of respondents see themselves living in the same size household in 5 years, but **18%** expect to live in a smaller household and **16%** expect to live in a larger household
- **65%** think they will be living in the same house in 5 years
- **55%** of respondents says they know someone who would move to or stay in Portland if it were more affordable
- **45%** know a family, friend or neighbor who struggles with housing costs. **26%** said they do not.
- **75%** of respondents said they do not personally struggle with housing costs
- **66%** said they are aware of affordable housing that exists in Portland today
- **63%** do not believe there is adequate housing to meet Portland residents' current needs



# HOUSING NEEDS

- **84%** agree housing in Connecticut is too expensive
- **80%** agree housing in the Region is too expensive
- **67%** agree housing in Portland is too expensive

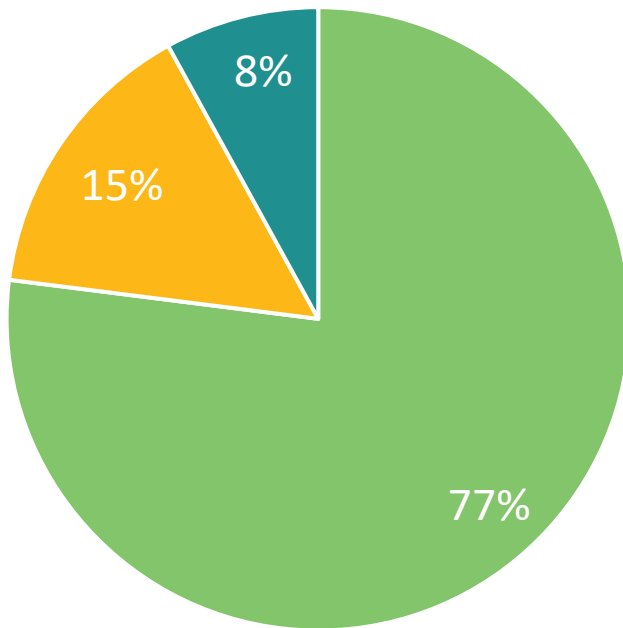
## Housing in \_\_\_\_ is too expensive





# HOUSING NEEDS

**Do you think affordable or attainable housing is an important component of your community's longevity?**



■ Yes ■ No ■ Unsure

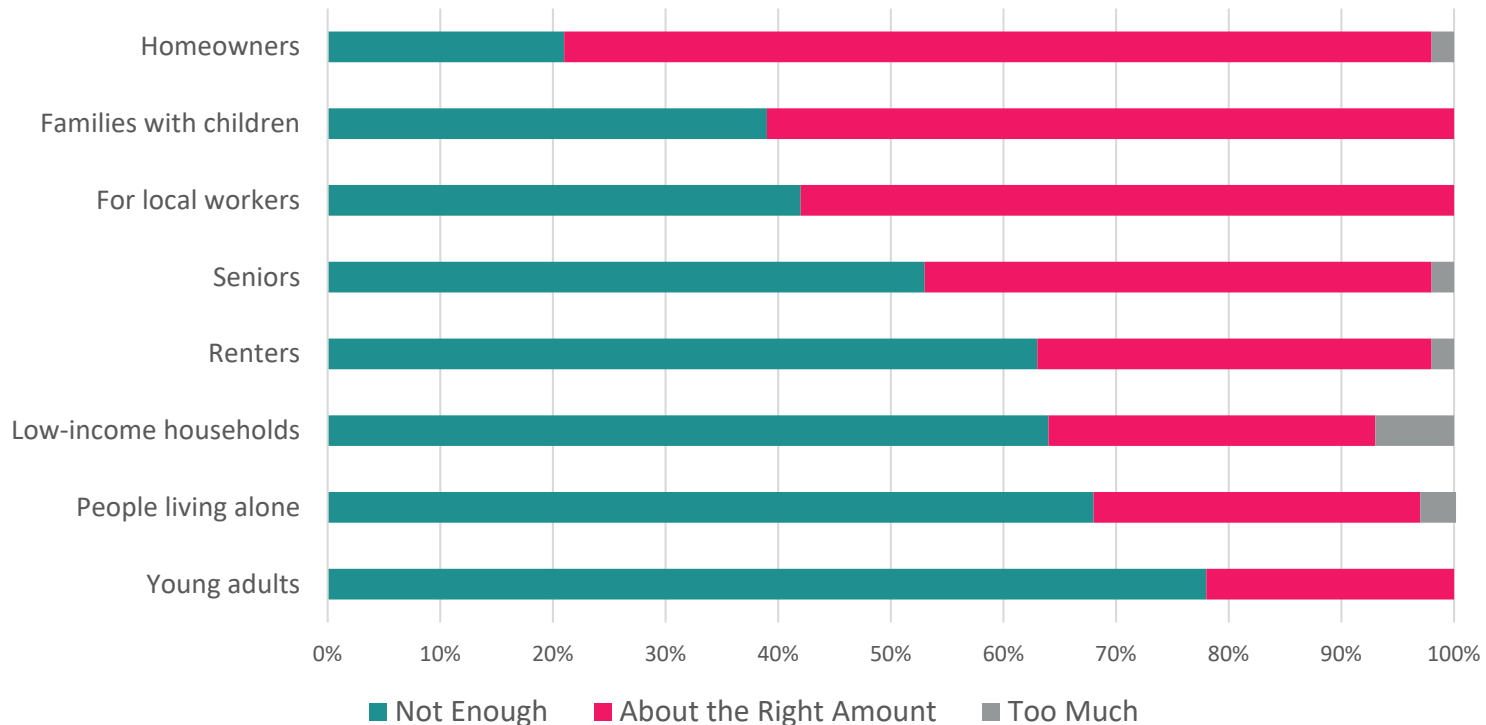
- **77%** think housing is an important component in community longevity
- **63%** do not think that the current housing options available meet residents' needs
- **60%** do not think the existing housing stock is adequate to satisfy future market demands



# HOUSING CHOICES

- Respondents most frequently cited that there are not enough housing choices for:
  - Young Adults (78%)
  - People living alone (68%)
  - Low-income households (64%)
  - Renters (63%)
- General agreement that Portland has about the right amount of housing for families with children and homeowners.

## Does your community have not enough, too much, or about the right amount of housing choices for the following?



## POTENTIAL BENEFITS OF HOUSING DIVERSITY

- **62%** respondents said housing diversity would have a positive impact.
  - **11%** of respondents said housing diversity would have a negative impact.

## Top Benefits

- 1) Increased diversity of residents (socioeconomic, cultural, racial, age, etc.)
- 2) Enable seniors to age in place
- 3) Enable young people to remain in town
- 4) Enable employees in Portland to live where they work
- 5) More welcoming community
- 6) New businesses/restaurants



# **EXISTING CONDITIONS:**

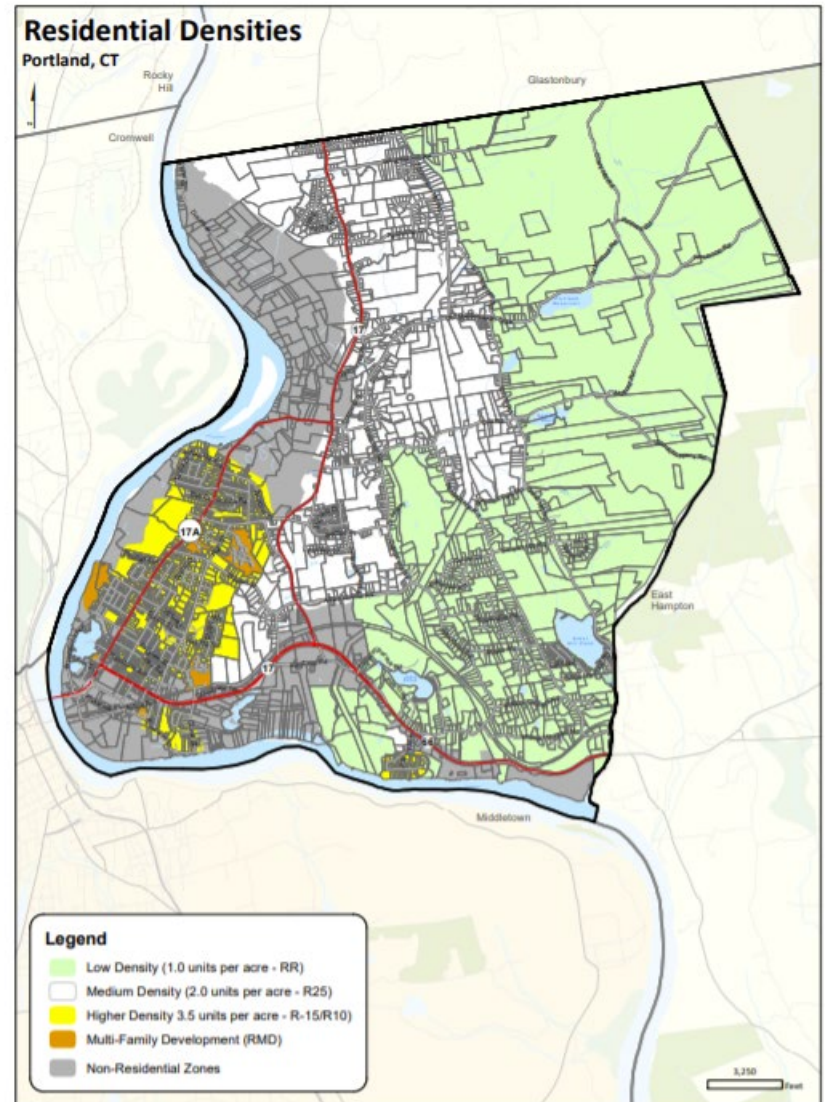
## Planning + Zoning Review



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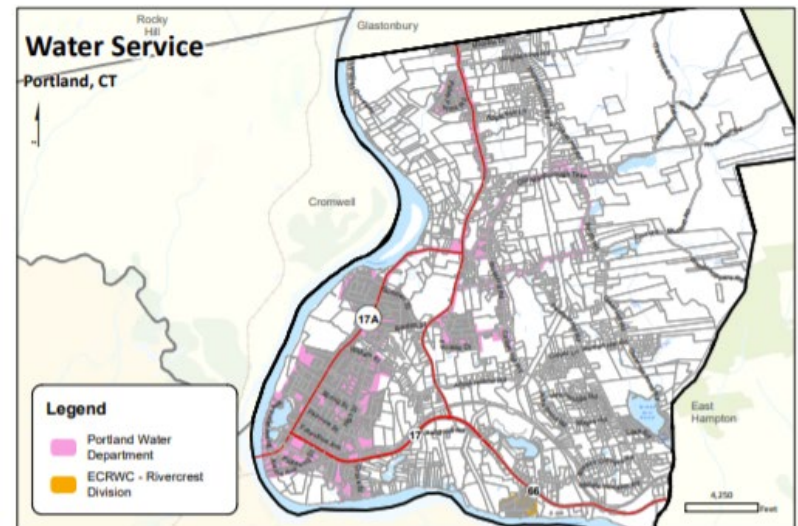
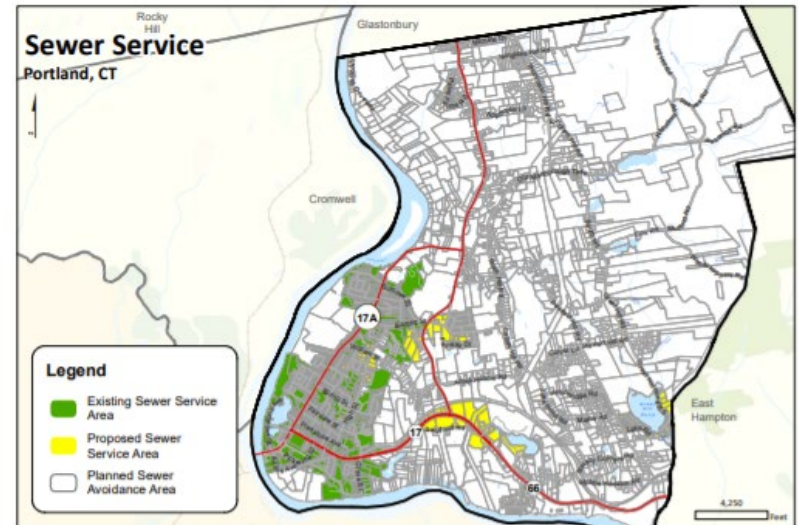
# ZONING

- 4 main residential zoning districts:
  - R-10, R-15, R-20, RR
- Two-family dwellings are allowed in most zones by site plan approval
- Dwellings of 4+ units are allowed by special permit in the R-10 zone and prohibited in other zones
- Attached ADUs are allowed by right and detached ADUs are allowed by site plan approval
- A new Multiple Dwelling Development Zone was created allowing up to 6 units/acre in the R-10, R-15, R-20 zones
- Mixed Use Development



# INFRASTRUCTURE & BUILDABLE LAND

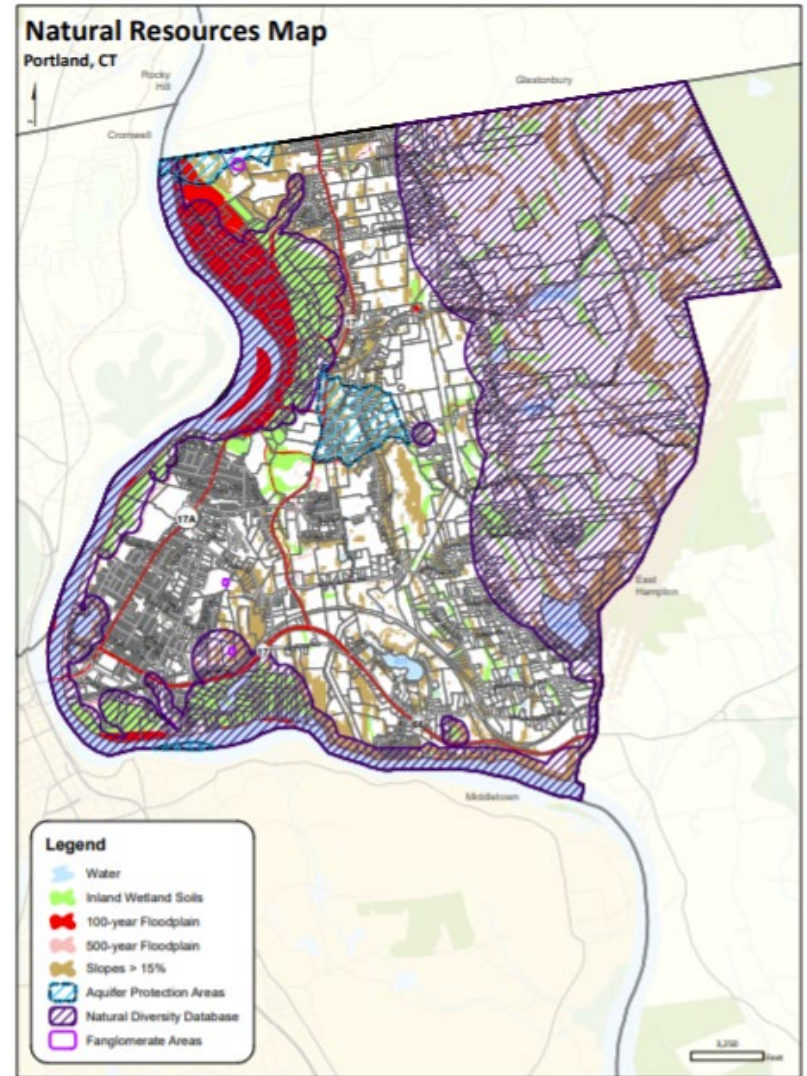
- Most of Portland relies on private septic systems, sewer service exists in the Town Center
- The extension of sewer service would benefit the overall economic development objectives of the community.
- Public water for approximately 2,400 users is supplied from:
  - A water supply agreement with the Metropolitan District Commission (MDC)
  - A local water source (the "Glastonbury Well") located on Glastonbury Turnpike





# INFRASTRUCTURE & BUILDABLE LAND

- Not all the land in town can be used for development. Restrictions on development include:
  - Floodplains of the Connecticut River
  - Aquifer Protection Areas
  - Inland Wetland Soils
  - Natural Diversity Database
  - Steep Slopes
- Eastern portion of the Town is within the Meshomasic State Forest and in a forest overlay zone
- About 1/3 of the Town is dedicated open space



# POCD OPPORTUNITIES

- **Portland's 2016 Plan of Conservation and Development (POCD) outlined various housing opportunities:**
  - Continue to encourage the use of conservation subdivisions.
  - Evaluate the impact of regulations regarding the conversion of homes in the Town Center to multi-family residential units, ensure that these types of conversions are taking place in an appropriate manner
  - Look into ways to incorporate denser housing development in the Town Center where water and sewer infrastructure exists as well as walkability and amenities
  - Consider housing options for low- and moderate-income households, first time homebuyers, seniors and young adults.



# EXISTING CONDITIONS:

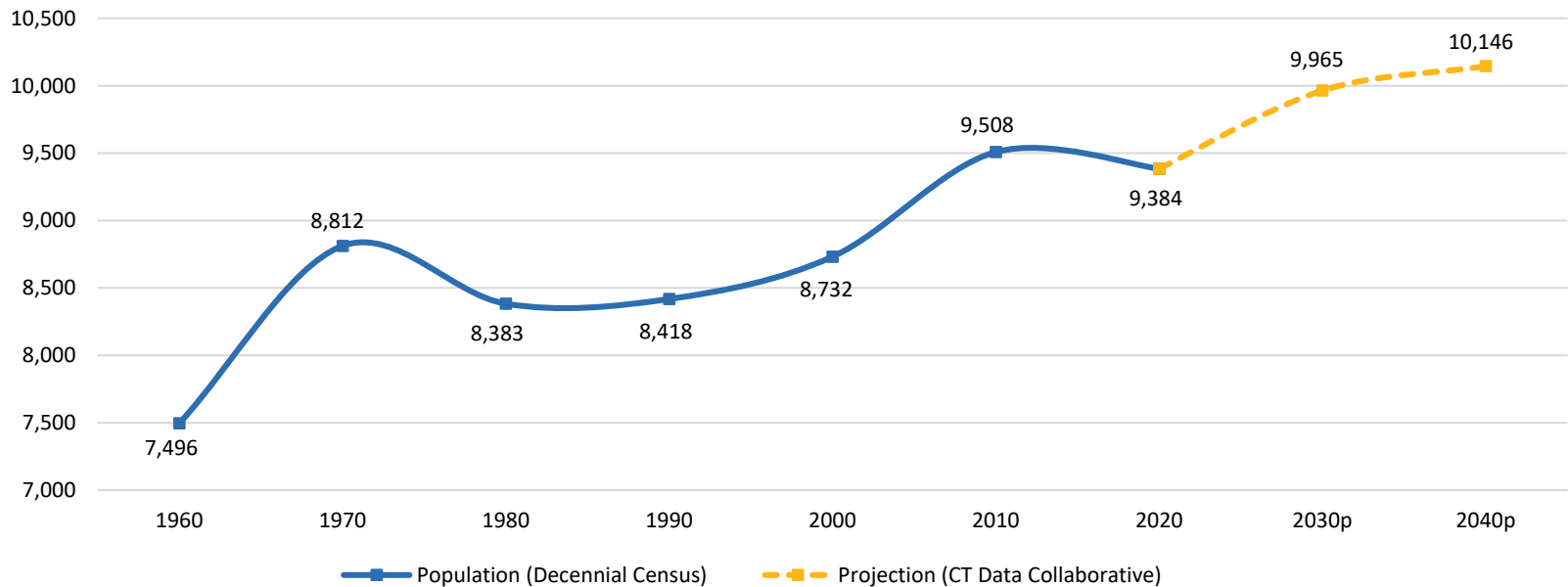
## Demographic Trends



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# POPULATION TRENDS

## Portland Historic and Projected Population: 1960 to 2040



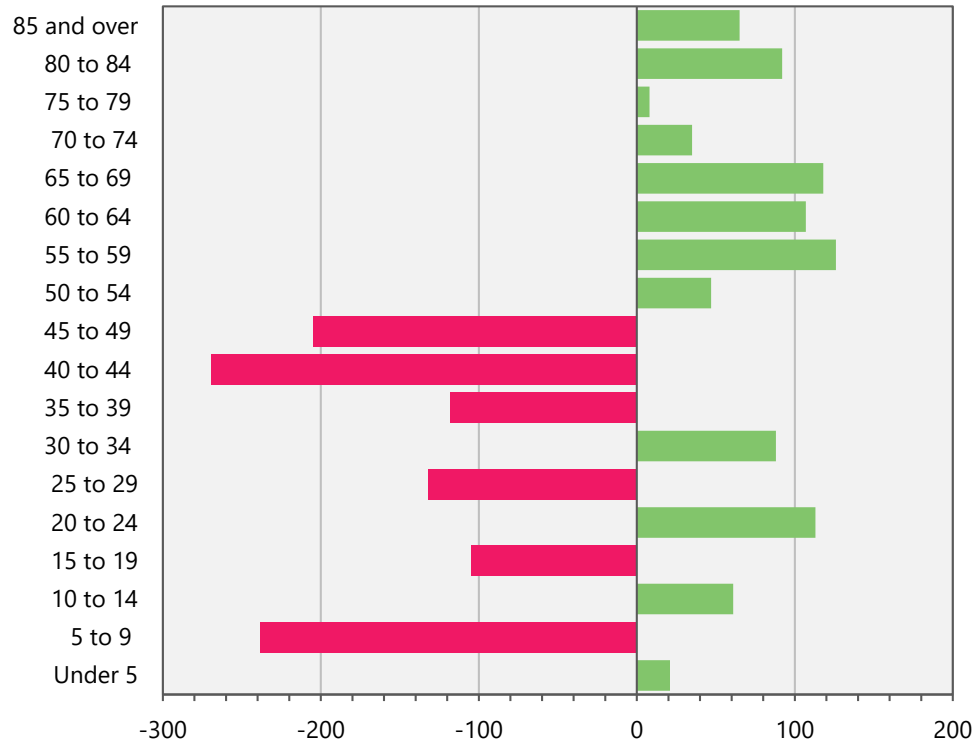
Source: 1960 - 2020 Decennial Censuses; CT Data Collaborative projections

- Portland's population declined by 1.3% from 2010 to 2020
- Current projections indicate that it will recover and rise in the future
- Future population drivers will likely be housing turnover and housing construction, including new dwelling units, additions, and expansions

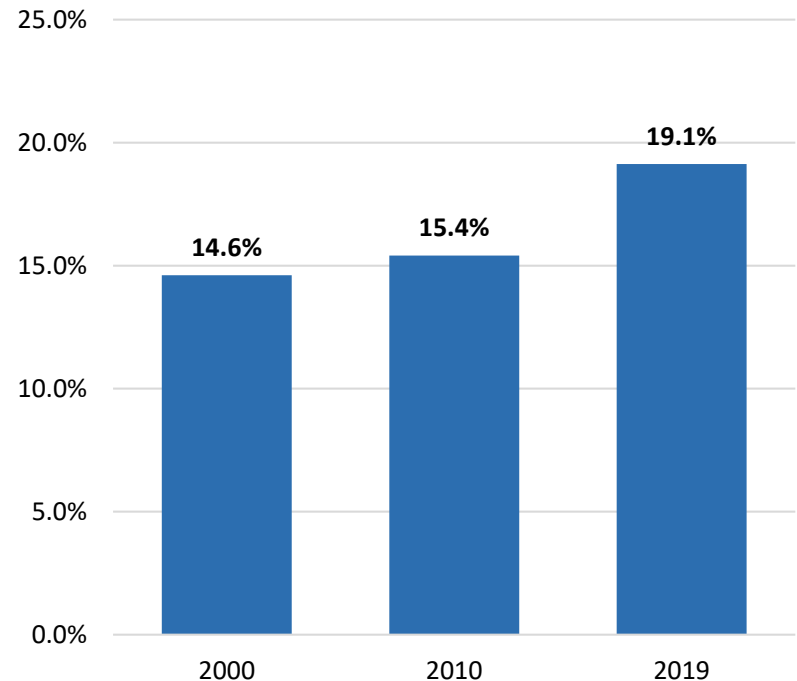


# AGE DISTRIBUTION

**Population Change, by Age Group  
2010 to 2019**



**Percent of Population Age 65  
years old and over**



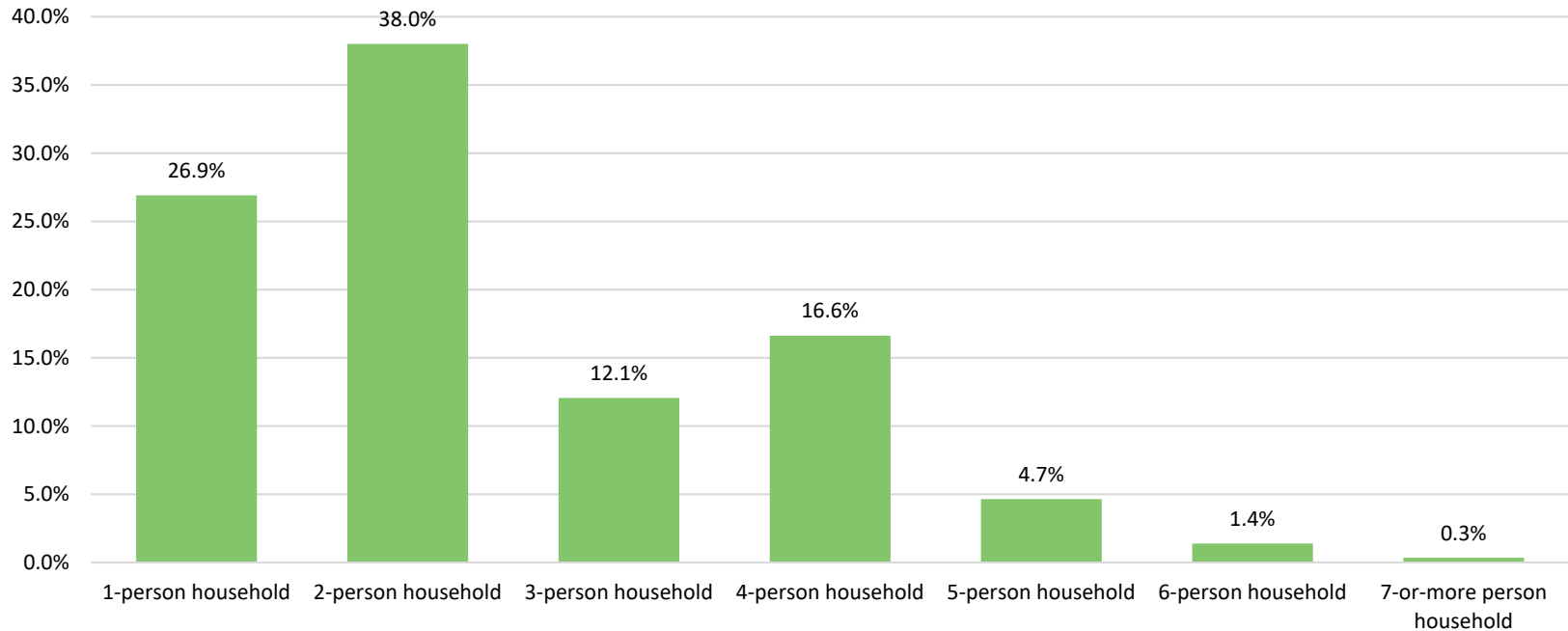
Source: 2000 and 2010 Decennial Census; 2019 ACS 5-Year Estimates, Table B01001

- Aging of large "baby boomer" cohort coinciding with growth the population age 65 and over
  - Reaching 19.1% of the total population in 2019
- Drop in children 5 to 9 and almost all adult age groups between 25 and 49 shows new families are not moving in



# HOUSEHOLD SIZE

## Portland Household Size Distribution



- In 2019, **65%** of Portland households are made up of **one or two people**
- Indicates trend to empty nester households
- People living alone make up almost 1/3 of the households in Portland

Source: 2019 ACS 5-Year Estimates, Tables B01001, B11016



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# DEMOGRAPHIC TRENDS: TAKEAWAYS

- Population has stabilized – some projected population growth
- Aging community – growing share of population age +65 years old
- Growth in all ages over 50
- Big drop in children and Gen Xers (35 to 49) since 2010
- 65% of Portland households are made up of one or two people
- Existing housing options may not match up with current household size trends



# HOUSING WAGE

- The “housing wage” in Portland is **\$23.65/hour**
- “Housing wage” is the wage needed to **afford a 2-bedroom rental home** without paying more than 30% of income on housing (per the National Low Income Housing Coalition).
- According to indeed.com, estimated average salaries in Portland are:
  - Elementary teacher (entry level): **\$20.92/hour**
  - Nurse: **\$28.64/hour**
  - Retail sales associate: **\$16.12/hour**



# **EXISTING CONDITIONS:**

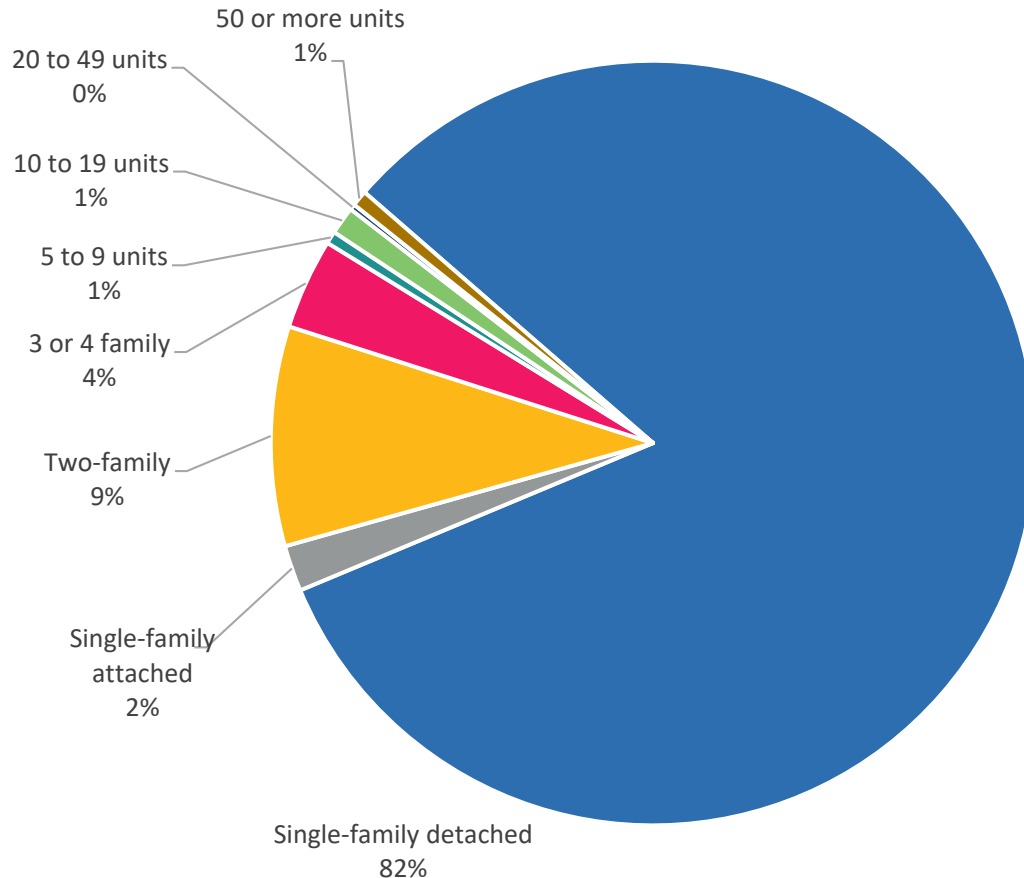
## Housing Market Trends



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# HOUSING TYPOLOGY

## Portland Dwelling Types

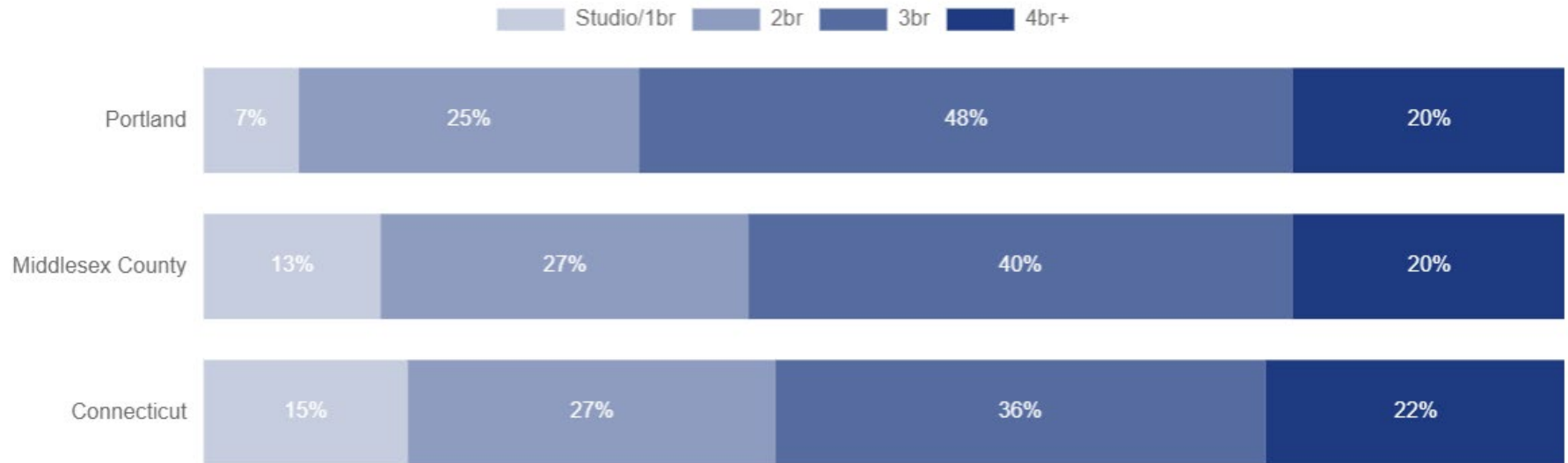


- 82% of dwellings are detached single-family homes
- All types of multi-family units make up the remaining 18% percent of which the most common type is two-family dwellings
- Limited options for multi-family impacts affordability



# HOUSING TYPOLOGY

## Distribution of Housing Units, by Number of Bedrooms



- 68% of housing units in Portland have 3 or more bedrooms
  - Size of units largely suited to families with children which are declining
- The number of two-bedroom units is comparable with the County and State
- The number of one-bedroom options is low – shows lack of multi-family units



# HOME VALUE DISTRIBUTION

## Distribution of Owner-Occupied Home Values



Source: 2019 American Community Survey, 5-Year Estimates, Table B25075

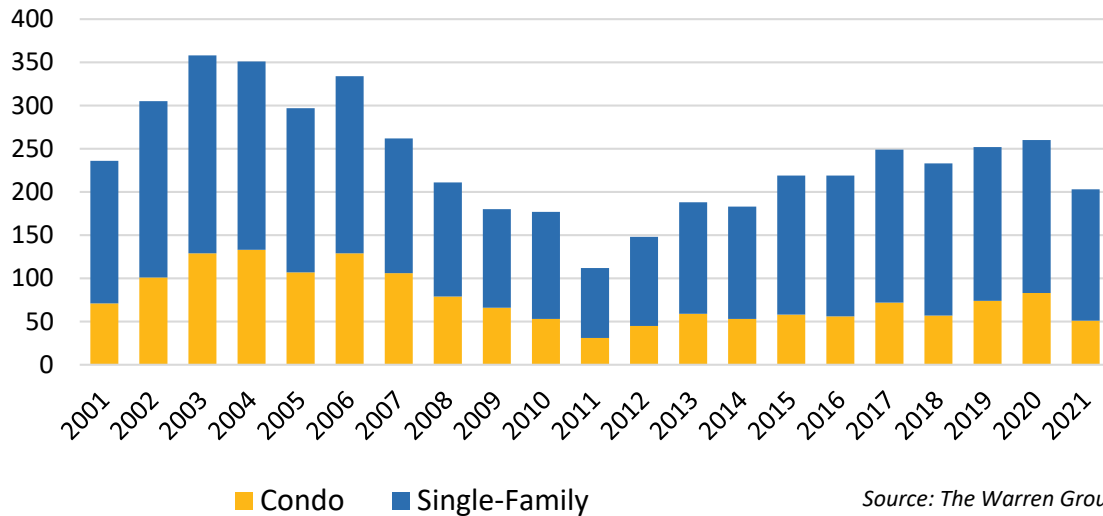
- Home prices provide naturally affordable options
- 64% of homes are valued under \$300,000
- However, this does not mean that all needs for all population and income groups are being met





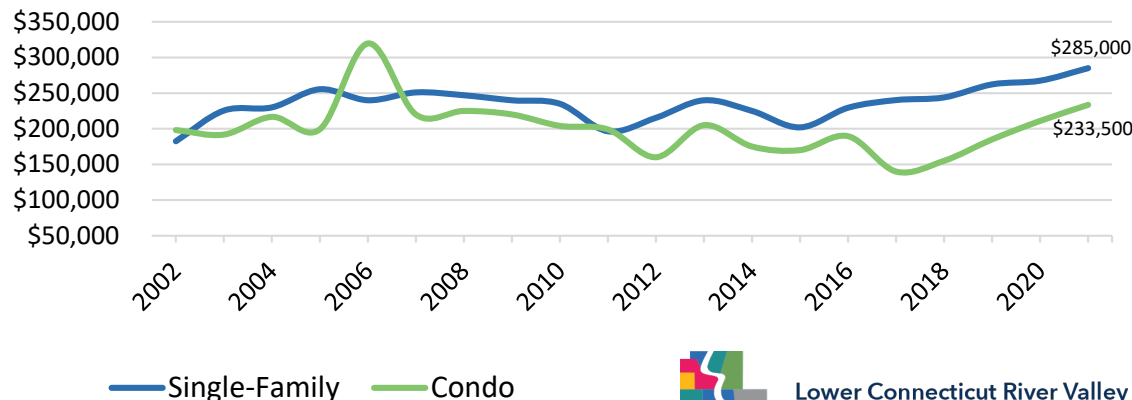
# HOME SALES

## Town of Portland Home Sales: 2001 to 2021



- Home sales have been consistently stable and have been rising overall since a low in 2011
- Have not reached the levels of the early 2000s
  - 2005 saw a peak due to newly constructed condo sales

## Town of Portland Median Home Sale Price: 2002 to 2021

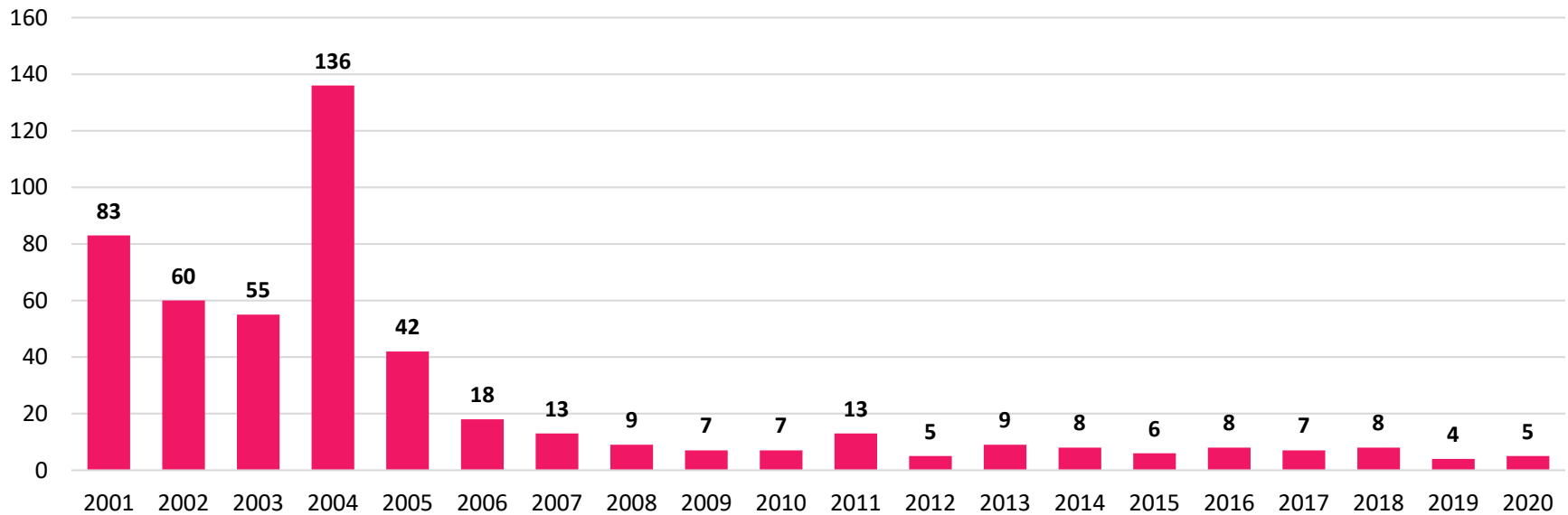


- Median sale prices have been consistently rising for single-family homes and condos since 2017
- Single-family homes are now selling for all-time high amounts
- Increasing sale prices may encourage more current owners to sell



# HOUSING PERMITS

## Town of Portland Housing Permit Activity: 2001 to 2020



*Source: CT Department of Economic and Community Development*

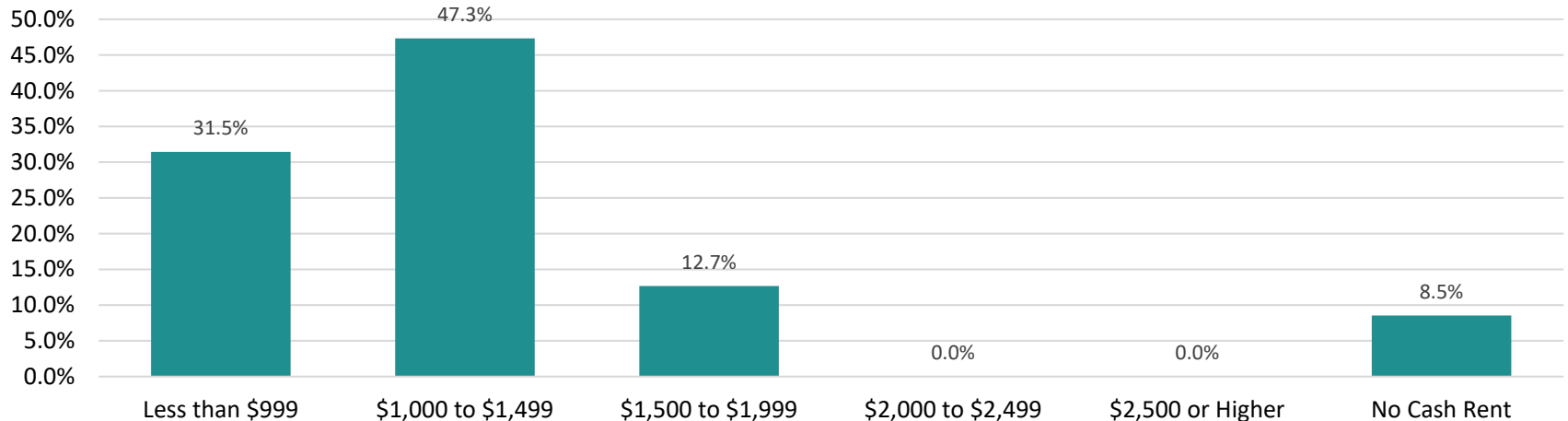
- New housing construction has dropped off significantly in Portland since 2005 after a period of significant condominium construction activity (2004) and is now stagnant.
- The 5-year average is 6.6 permits per year. The number of annual permits has not exceeded ten in the past ten years.
- 99 units in Brainerd Place (Building E) development will be permitted in 2022



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# GROSS RENT DISTRIBUTION

**Distribution of Gross Monthly Rental Costs**



*2019 American Community Survey 5-Year Estimates, Table B25063*

- Limited number of rental units – estimated 655 units (17.5%) as of 2019
- All rental units in Portland cost less than \$2,000 per month
- 31.5% of rental units are under \$1,000
- Naturally affordable rental options but this does not mean all need is currently being met



# HOUSING MARKET TRENDS: TAKEAWAYS

- Homogenous housing stock
  - Primarily single-family, owner-occupied units
  - Very few small unit options, only 7% 1 BR units
- Net new housing permit activity has averaged about 6.6 per year – limited new housing is being built
- Both home prices and rent prices tend to be naturally “affordable” but this does not mean the needs of all population groups are being met
- Strengthening of the single-family and condo sales market since 2019 can be tied to pandemic
  - Increasing sale prices may incentivize more current owners to sell



# HOUSING NEEDS ASSESSMENT

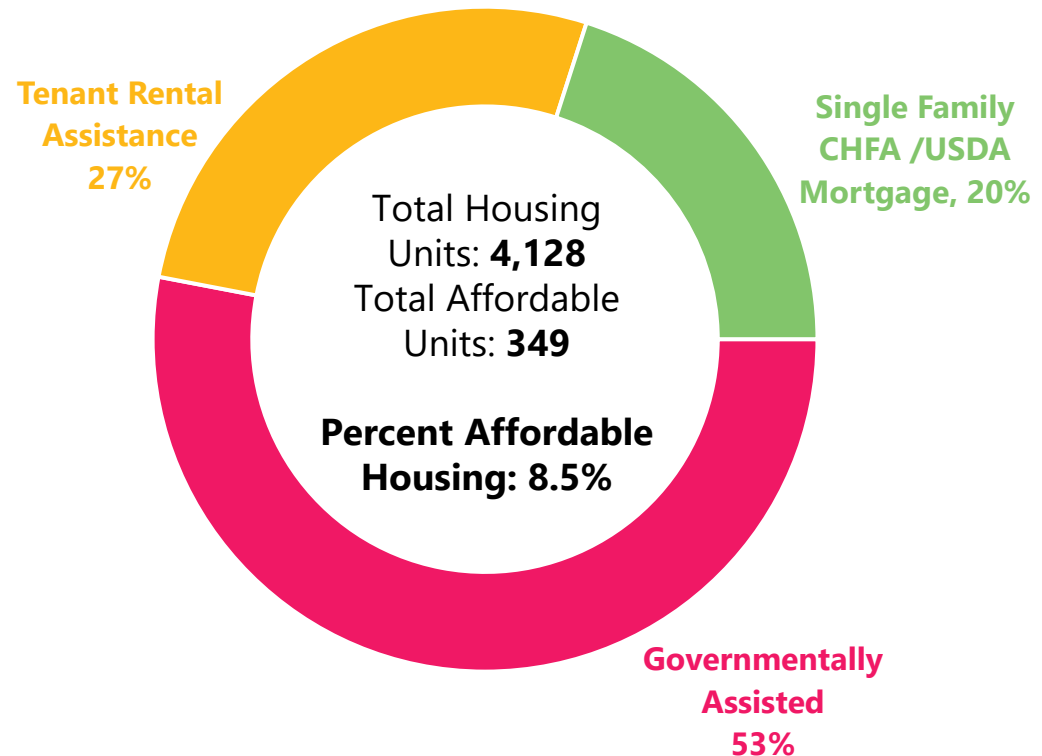


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# PROTECTED AFFORDABLE HOUSING

## Affordable Housing Units in Portland, by Type: 2020

- **Protected Affordable Housing Units** meet the statutory definition of affordable housing and are restricted to households that make less than 80% of AMI, so that they spend less than 30% of their income on housing
- **As of 2020, 349 units, or 8.5% of Portland's total housing units were protected affordable units.**
- The State has a goal for all towns to reach 10%



# AFFORDABLE HOUSING NEEDS

## How many Portland Families Need Affordable Housing?

### Low Income

51% to 80% of AMI

<\$55,950 for an individual  
<\$70,900 for a family of 4



**405**

Low income HHs



**245**

Homeowners



**160**

Renters

### Very Low Income

31% to 50% of AMI

<\$36,550 for an individual  
<\$52,150 for a family of 4



**365**

Very Low income HHs



**225**

Homeowners



**140**

Renters

### Extremely Low Income

30% of less of AMI

<\$21,950 for an individual  
<\$31,300 for a family of 4



**360**

Extremely Low income HHs



**160**

Homeowners



**200**

Renters

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- There are 1,130 households in Portland (29% of total) who meet the definition of low income (household income <80% of AMI)
- A mix of homeowners and renters



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# AFFORDABLE HOUSING: HOMEOWNER NEEDS

## Maximum Home Value Affordable to Low Income Homeowners

### Low Income

51% to 80% of AMI

<\$55,950 for an individual  
<\$70,900 for a family of 4



**\$184,000**  
for an individual



**\$263,000**  
for a family of 4

### Very Low Income

31% to 50% of AMI

<\$36,550 for an individual  
<\$52,150 for a family of 4



**\$120,000**  
for an individual



**\$171,000**  
for a family of 4

### Extremely Low Income

30% of less of AMI

<\$21,950 for an individual  
<\$31,300 for a family of 4



**\$72,000**  
for an individual



**\$103,000**  
for a family of 4

*Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Hartford, CT HUD Metro FMR Area Calculation assumes 20% down payment, 30-year mortgage at 5% interest, annual property tax payments, and 1.5% carrying costs for insurance and utilities*

**30% Rule:** HUD recommends that households spend no more than 30% of their income on housing costs including rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs



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# AFFORDABLE HOUSING: RENTER NEEDS

## Maximum Monthly Costs for Low Income Renters

### Low Income

51% to 80% of AMI

<\$55,950 for an individual  
<\$70,900 for a family of 4



**\$1,228/month**  
for an individual



**\$1,754/month**  
for a family of 4

### Very Low Income

31% to 50% of AMI

<\$36,550 for an individual  
<\$52,150 for a family of 4



**\$803/month**  
for an individual



**\$1,145/month**  
for a family of 4

### Extremely Low Income

30% of less of AMI

<\$21,950 for an individual  
<\$31,300 for a family of 4



**\$482/month**  
for an individual



**\$783/month**  
for a family of 4

*Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Hartford, CT HUD Metro FMR Area*

**30% Rule:** HUD recommends that households spend no more than 30% of their income on housing costs including rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs

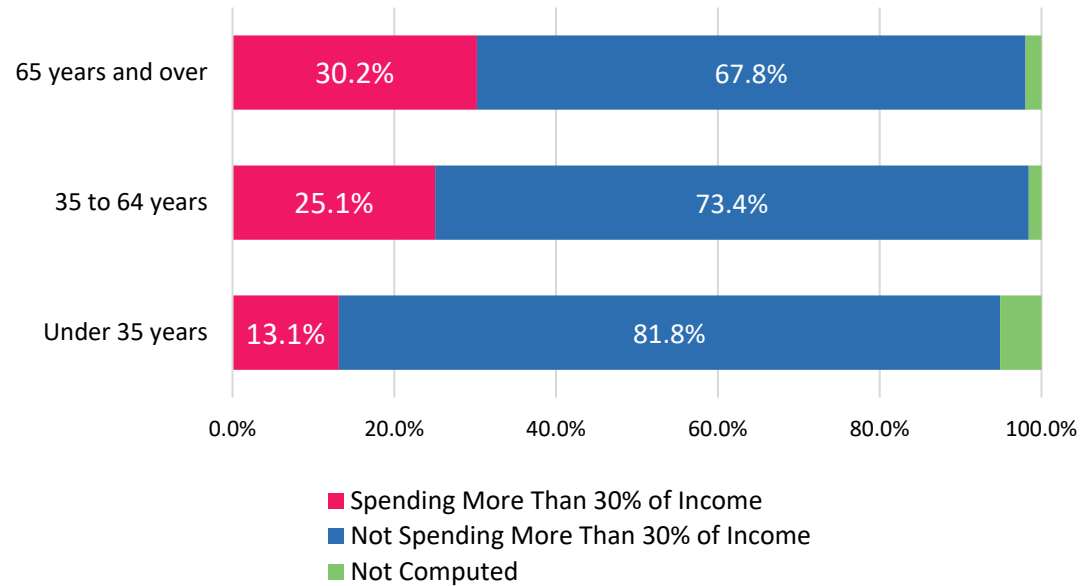


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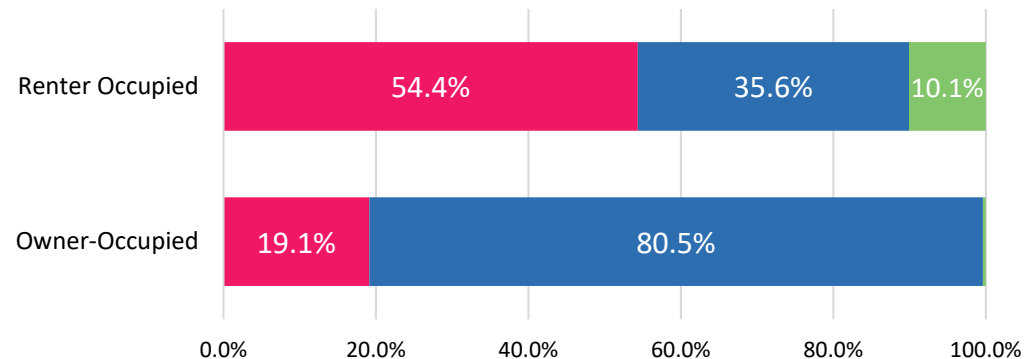
# COST BURDENS: EXISTING CONDITIONS

- **Cost Burdened households are those** spending greater than 30% of their income on housing. May have difficulty affording food, clothing, transportation, and medical care.
- In 2018, about 73% of Portland's low-income households are cost-burdened
  - Compares to 4% for households who are not considered low-income
- Senior households are more likely to experience cost burden (30%) compared to younger households
- Renters are much more likely to be cost-burdened compared to homeowners

Portion of Income Spent on Housing, by Age



Portion of Income Spent on Housing, by Tenure



# PORTLAND HOUSING AUTHORITY

- Operates two public housing communities with 118 total subsidized units
  - Chatham Court – 48 family units
  - Quarry Heights – 70 units for elderly and disabled



# HOUSING GAP ANALYSIS: METHODOLOGY

## Affordable Housing Demand:

- Low-income household estimates provided by U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Survey (CHAS)
- Income limits provided by U.S. Department of Housing and Urban Development (HUD)

## Affordable Housing Supply:

- Naturally occurring affordable housing calculated using 2019 American Community Survey 5-Year Estimates.
  - Home Value Distribution
  - Distribution of Gross Rent
- SLR calculation of units affordable to low-income households based on HUD income limits

## Housing Gap:

- Compares housing demand to housing supply
- Two representative case studies for a family of four and a single-person household. These households have different income limits according to HUD



# AFFORDABLE HOUSING GAP ANALYSIS

## Affordable Housing Supply - Affordable Housing Demand = Housing Gap

- Compares housing demand to housing supply
- Information on low-income household estimates is provided by U.S. Dept. of Housing & Urban Development (HUD), Comprehensive Housing Affordability Survey (CHAS)
- Information on naturally occurring affordable housing uses 2019 American Community Survey 5-Year Estimates – Home Value Distribution and Gross Rent Distribution
- HUD recommends reviewing a family of four and single-person households

## Portland's Affordable Housing Gap Analysis identified the following:

- For Families of 4, a small housing gap exists for extremely-low and very-low incomes owners and renters
  - Adequate units for low-income families
- For Single-Person Households – small housing gap exists for all levels of income for owners and renters
- Smaller housing gaps than other communities in the Region
- More detail is available in the Affordable Housing Plan data analysis section



# HOUSING NEEDS ASSESSMENT: TAKEAWAYS

- Significant affordable housing needs within Portland
  - 1,130 households in Portland (29% of total) are classified as low income and could be eligible for affordable housing
- 73% of low-income households are spending more than 30% of their income on housing costs (cost burdened)
- Portland has made significant progress towards the State's 10% goal: 8.5% of housing units are protected affordable
- Housing gaps exist across most segments but the largest are for individual households
- Populations with disproportionate cost burdens and housing needs include:
  - Low-income households making less than 80% AMI
  - Senior households
  - Renters
  - Single-person/ single-income households



# **POTENTIAL STRATEGIES + LIVE POLLING**



# AUDIENCE POLLING INTRO

*We are going to use interactive polling during this workshop.  
You will need access to an additional webpage.  
Let's get started!*

**Go to [Pollev.com/SLR2021](https://Pollev.com/SLR2021)**



# What is your favorite flavor of ice cream?

Vanilla

Chocolate

Strawberry

Mint Chocolate Chip

Other

# Have you attended either of the Regional Housing Plan workshops in October or January?

Yes

No

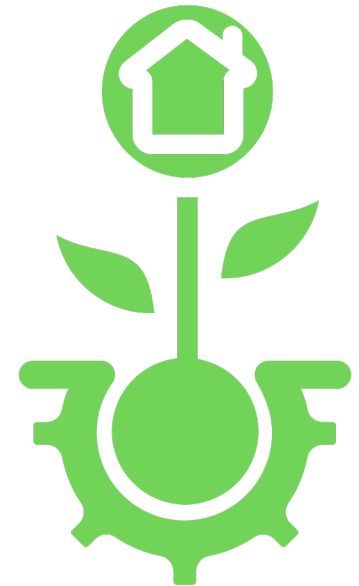
# Have you completed the Regional Housing Plan survey?

Yes

No

# POTENTIAL STRATEGIES

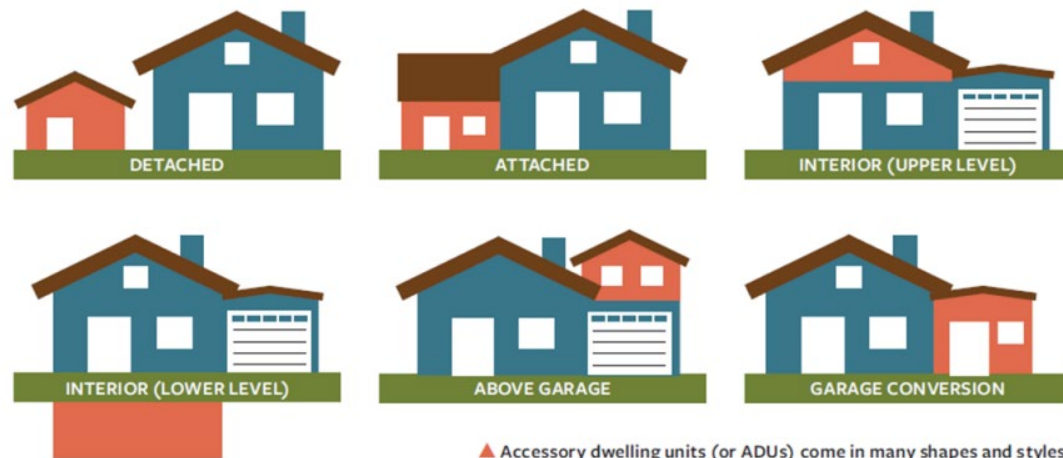
- 1) Expand knowledge of existing Accessory Dwelling Unit (ADU) regulations and opportunities
- 2) Explore Adaptive Reuse opportunities to repurpose existing buildings into affordable housing
- 3) Incentives for deed-restricted affordable units in new development
- 4) Promote homebuyer education regarding mortgages and financing for lower income households



# STRATEGY #1: ACCESSORY DWELLING UNITS

## What is this strategy?

- ADUs are small dwellings on the same property as a single-family home.
- ADUs can provide naturally affordable housing options and can provide homeowners with additional income, which can reduce overall costs.
- Deed restriction requirements can ensure that these meet State definition of "affordable."
- PA 21-29 requirements



▲ Accessory dwelling units (or ADUs) come in many shapes and styles.

# STRATEGY #1: ACCESSORY DWELLING UNITS

## How could we achieve it?

- Portland currently has permissive ADU regulations that allow ADUs for many properties
- ADUs are still minimally utilized
- Portland could explore options to spread education about ADUs to property owners
- Handouts, brochures, webpage on the Planning Department website, an FAQs page, etc.
- Expand understanding of zoning process and options



# What is your level of familiarity with ADUs?

I have an ADU on my  
property

I know someone else in  
Portland with an ADU

Heard of them but do not  
know anyone with an ADU

I hadn't heard of ADUs  
before now

Other



# Could you support raising awareness about ADUs as a housing option in Portland?

Yes

No

Not Sure

# STRATEGY #2: ADAPTIVE REUSE

## What is this strategy?

- Reuse of existing buildings for new purposes such as housing
- Promotes infill development – existing services and infrastructure
- Can include both residential and non-residential structures
- Historic preservation
- Environmental benefits
- Cost savings



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# STRATEGY #2: ADAPTIVE REUSE

## Case Study: Swampscott, MA

- Vacant First United Church from the late 1800s was sold, restored and converted to two residential units in 2008
- Located in a residential neighborhood near amenities
- Architectural details preserved and incorporated into units



# STRATEGY #2: ADAPTIVE REUSE

## How can we achieve it?

- Expanding adaptive reuse incentives to additional zones
- Targeted at large, non-conforming structures in residential zones
- Adapt unused structures to residential uses
- Bonuses for deed-restricted units
- Encourage historic preservation – maintain architectural integrity
- Aimed at churches, former schools, fraternal organizations, etc.
- Collaborations with local housing non-profits



# Could you support re-purposing vacant structures in Portland into housing units?

Yes

No

Not Sure

# Which types of structures could you be interested in seeing adapted into multi-family units? (You can choose more than one.)

Churches

Vacant commercial spaces

Institutional buildings

Former schools

Large single-family homes

# STRATEGY #3: CHFA MORTGAGES

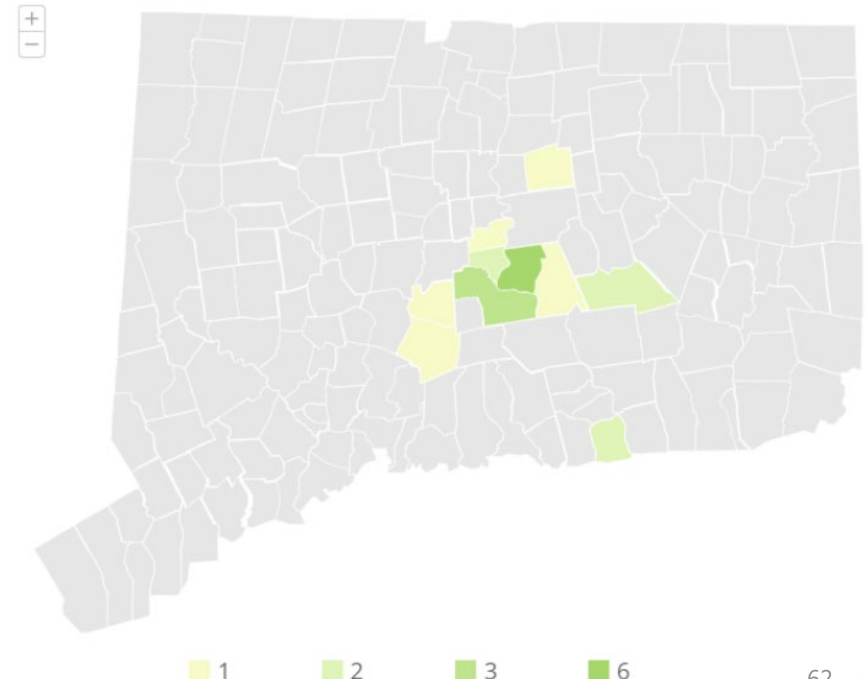
## What is this strategy?

- Mortgages through the Connecticut Housing Finance Authority (CHFA) are available for **first time homebuyers** purchasing homes that are within the CHFA Sales Price Limits of that town and with a gross income that is within the Income Limits.
- Typically, lower than market interest rates.

## CHFA in Portland for last 5 years:

- 21 loans for single-family homes
  - 6 homebuyers were from Portland
- Median Household Income: **\$70,000**
- Median Loan Amount: \$190,186
- Average Age: 33
- Average Household Size: 2.0
- **66%** single person households
- Sale prices ranged from **\$154,500 to \$278,000**

Where Borrowers Moved From





# STRATEGY #3: CHFA MORTGAGES

## How can we achieve it?

- Develop strategies to share information to encourage potential homebuyers to consider and pursue CHFA mortgages.
- Host or advertise homebuyer education classes
- Partner with non-profit or other towns to provide a CHFA housing counselor



## Events / [view all](#)

FEB 7	11:00 AM - 12:30 PM Mortgage Loan Programs and How to Reserve a Loan - Webinar	<a href="#">VIEW DETAILS</a>
FEB 9	11:00 AM - 12:30 PM Downpayment Assistance "DAP" Program Webinar	<a href="#">VIEW DETAILS</a>
FEB 10	11:00 AM - 12:30 PM Loan File Submission - Webinar	<a href="#">VIEW DETAILS</a>
FEB 11	11:00 AM - 12:30 PM Closing / Post-Closing Training- Webinar	<a href="#">VIEW DETAILS</a>



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# **Do you believe Portland could work to promote opportunities for first time homebuyers?**

Yes

No

Not Sure

# What types of opportunities could you support Portland utilizing to promote such programs?

Identify a housing liaison  
point person

Promote external CHFA  
workshops

Hold Portland's own CHFA  
workshops

Provide education to local  
realtors

Distribute educational  
handouts, flyers and materials

# STRATEGY #4: ADAPTIVE ZONING

## What is this strategy?

- Encourage a percentage of affordable units in market-rate developments
- Can be required or voluntary based on incentives
- Can be for single-family or multi-family development
- Town controls the percentage of units (typically between 10% and 20%)
- Town controls level of affordability (60% to 80% of Area Median Income)



# STRATEGY #4: ADAPTIVE ZONING

## Case Study: Town of Darien, CT

- Adopted in 2008
- Applies to multi-family units and single-family subdivisions
- Minimum of 14% of the units required to be affordable
- For residents who earn 80% or less of the state median income
- Deed restricted for at least 40 years or the life of the unit, whichever is longer
- Requirement can also be met by building affordable units off-site or paying a “fee-in-lieu” cash contribution
- Eligible for an increase in permitted density up to 50 percent greater than the allowed density provided at least 25 percent of such incentive units are designated as below market rate



# STRATEGY #4: ADAPTIVE ZONING

## How can we achieve it?

- Zoning amendment to create adaptive regulations based on desired components
- Alternatively, could be a set of guidelines for voluntary participation
- Identify percentage of units to be included
- Identify affordability rate
- Possible payment-in-lieu option



# Could you be in favor of encouraging new developments to include a portion of units as affordable?

Yes

No

Not Sure

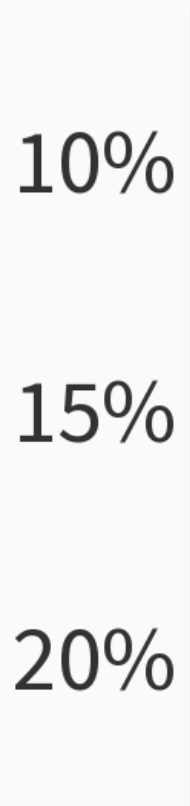
# Would you be interested in seeing this as a mandatory requirement or a voluntary option for developers??

Mandatory

Voluntary

Not Sure

# What percentage of units would you like to see encouraged to be included as affordable?





# How would you rank these four strategies in order from most desirable to least desirable for Portland to explore?

Promote Accessory  
Dwellings Units (ADUs)

Adaptive Reuse

Encourage first time  
homebuyer options

Adaptive Zoning

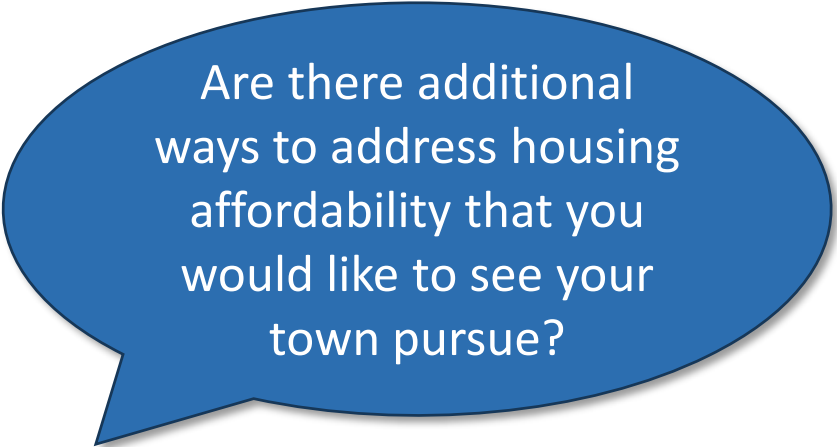
# NEXT STEPS

- Continue to develop strategies
- Draft Portland 8-30j report annex
- Drafts will be available for public review in mid-spring
- Adoption of 8-30j plan and submission to state by June 2, 2022




# QUESTIONS AND ANSWERS


**If you have any questions or comments, please type them in the chat.**



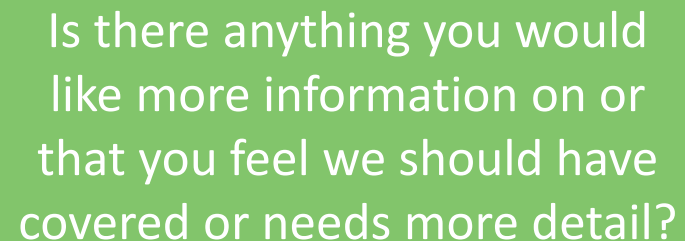
Are there additional ways to address housing affordability that you would like to see your town pursue?



How do you feel about the current state of housing in your community?



Did anything you heard today change your opinion?



Is there anything you would like more information on or that you feel we should have covered or needs more detail?



# Thank You!



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