

Town of Ledyard Affordable Housing Plan [DRAFT] November 13, 2022

Tyche Planning & Policy Group

Contents

Introduction	2
Methodology	3
State Legislation Governing Affordable Housing	4
Current and Projected Population in Ledyard	5
Infrastructure and Other Trends	8
Ledyard’s Current Housing Situation	10
Affordable Housing in Ledyard	13
What does Ledyard’s Current Affordable Housing Stock Look Like?	13
What is ‘Affordable’ for Ledyard?	14
Who Struggles Most with Housing Costs in Ledyard?	15
Community Survey Discussion	17
Regulation and Policy Review	23
2020 Plan of Conservation and Development	23
Zoning Regulations (adopted September 2022)	25
Recommendations for Action	27
Implementation:	30

- [Reformatting so we discuss current population trends and projections BEFORE housing](#)
- [Added information about military/veterans/service workers, more context](#)
- [Fleshed out goals more, will come up with an opportunities area map, or list of target zones for future development.](#)
- Updated permit numbers/averages used to describe ledyard’s pace of development recently

Introduction

In the last few decades, Connecticut has become less affordable for both current and prospective residents. Median home values, rents, and the cost of living have simultaneously increased, outpacing household income. These costs, coupled with various demographic changes, have challenged towns in many ways. The need for affordable housing options in many communities is urgent, and requires action on local, state, and regional levels.

Affordable housing is typically defined as housing available to households making less than the Area Median Income (AMI) and costing less than 30% of a household's annual income. AMI is the midpoint in the income distribution for a surrounding area or market and is the basis for many calculations concerning housing affordability and cost of living.

The State's affordable housing concerns have led, in part, to two important statute subsections, 8-30g and 8-30j, that both seek to increase affordable housing supply in the State.

CT General Statute 8-30g allows courts in Connecticut to overrule Zoning denials for affordable housing proposals in towns whose housing stock is less than 10% affordable. "Affordable Housing" is defined by the State as housing made affordable by nonprofit or government subsidies or those that have been deed-restricted or otherwise income-limited for a fixed period. If the town falls below the 10% threshold, a court can override such a zoning decision. This potentially subjects any town with less than 10% affordable housing units to a potential lengthy and expensive appeals process. Because Ledyard has an Affordable Housing supply of only 4.34%, the town is potentially obligated to undergo this appeals process.

Effective July 24, 2017, Connecticut General Statutes Section 8-30j requires each municipality to prepare or amend and adopt an affordable housing plan at least once every five years; the municipality must specify the ways in which it plans to increase the number of affordable units in the town moving forward. Since its implementation, the statute has spurred several innovative and bold plans in towns across Connecticut, all with the same goal of providing more affordable housing options for current and future residents.

These two statutes work together to mandate and encourage municipalities in different ways to provide more housing options, whether through subsidized or naturally occurring housing. The statute is intentionally vague; the ambiguity allows towns flexibility in developing their own unique plans. As the gap between annual household income and housing costs grows and grows, so too does the urgency for municipalities to address the housing challenges in their unique communities. The changing circumstances of housing affordability in the State have

What is "Affordable?"

In Connecticut, Affordable housing is typically defined as housing available to households making less than the Area Median Income (AMI) and costing less than 30% of a household's annual income.

pushed local and state actors to develop affordable housing plans and commit to tangible goals.

The Town of Ledyard has embarked on its plan's development to better the Town's situation and promote equity, sustainability, and quality of life. The purpose of this plan is to fulfill the statutory obligation required by the State of Connecticut and provide the Town of Ledyard with a reasonable set of strategies for future housing development that fits the current and future needs of the community.

Methodology

The team assembled for the plan development includes the Ledyard Planning and Zoning Commission, Ledyard's Planning Director, and consultants (Tyche Planning and Policy Group, LLC). The plan was developed over several months, with periodic meetings where the group discussed the plan's goals, progress, and components.

Understanding affordable housing requires a holistic approach, as there are strengths and shortcomings to any data set, survey, or report. Therefore, this Plan refers to a range of tools and resources, including the [2020 US Census American Community Survey](#), CT Data Center Population Estimates and Projections, US Department of Housing and Urban Development income limits and fair market rent calculations, CT Housing Appeals List, Partnership for Strong Communities (PSC) Housing Profiles, and the report "Planning for Affordability in Connecticut" prepared by Regional Plan Association and Connecticut Department of Housing. In addition, planning staff utilized the Town's Zoning Regulations and Plan of Conservation and Development to review current town policies' role in housing development in Town.

Although optional for the Plan's development according to CGS 8-30j, the Planning and Zoning Commission administered a public survey to tap into the concerns and local knowledge of the community. The survey was sent out in August, closed in October 2022, and collected 57 responses from the public.

State Legislation Governing Affordable Housing

This Plan makes references to various statutes that enable or mandate policy and regulation changes at the municipal level. Below is a reference table for each statute mentioned in this Plan:

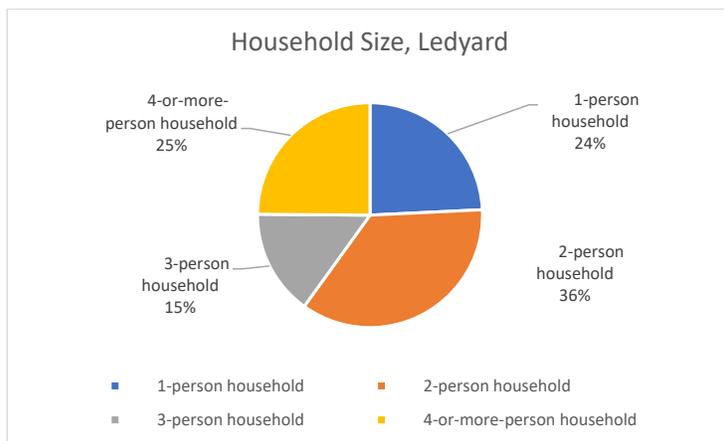
Statute	Type	Description
CGS Section 124-8-30g – Affordable Housing Appeals Procedure	Mandate	Statute that subjects any municipality with less than 10% Affordable Housing to the Affordable Housing Appeals Procedure.
CGS Section 8-30j – Affordable Housing Plans	Mandate	Statute that mandates each municipality to prepare or amend and adopt an Affordable Housing Plan.
CGS Section 8-2i Inclusionary Zoning	Enabling	Statute that enables municipalities to implement Inclusionary Zoning.
PA 21-29 – Accessory Apartments	Mandate	Act that mandates municipalities to allow Accessory Apartments on any lot that contains a single family home.

Current and Projected Population in Ledyard

A critical piece in developing this Plan is understanding the current population in Ledyard. One final part of the demographic review of this Plan includes an overview of the current and projected population in Town. As of 2020 American Community Survey estimates, 14,730 people reside in Ledyard. From children to retirees, Ledyard has a range of residents that enjoy the town for its rural charm, local businesses, and location in New London County.

In terms of general population trends and makeup, the majority (84.3%) of Ledyard is White, while 2.4% are Black or African American, 4.3% are Asian, and 6.2% are Two or More Races. 6% of all residents are Hispanic. Ledyard has a relatively young population, with a median age of 37.4. Connecticut overall, by comparison, has a median age of 41.

The average household size in Town is 2.59, which is just slightly higher than that of Connecticut at 2.5. Ledyard has a diverse spread of household sizes and types, illustrated in the pie chart below. Most residents live in 1,2, or 4+ person households. This is reflective of the fact that many households in town are considered 'family households,' or having two or more people related by birth, marriage, or adoption residing together.

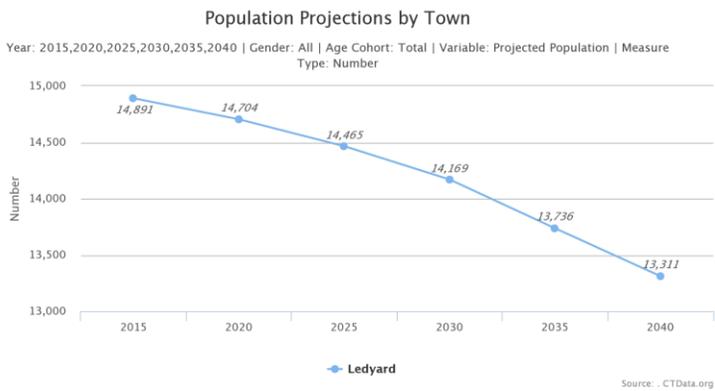
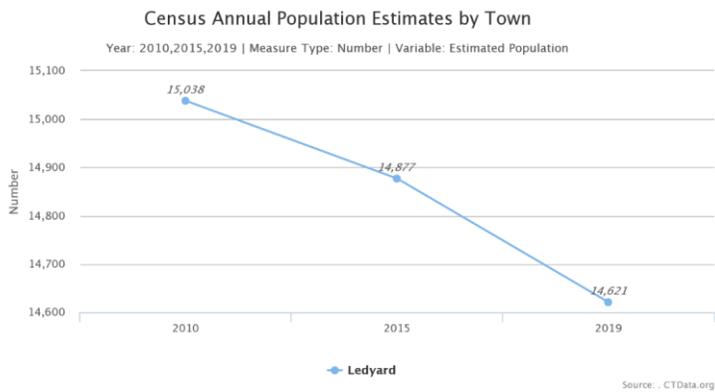


SOURCE: 2020 AMERICAN COMMUNITY SURVEY, 5-YEAR ESTIMATES (TABLE S2501)

Ledyard's overall population has been on a decline for the past two decades. This decline is expected to continue in the next twenty years, seen below in the two graphs depicting the population estimate and projection. The continuing decline is likely due to out-migration, lower birth and higher death rates, as well as the slower pace of development in Town adding very few houses per year for new residents to move into. Note that these projections are based on slightly older estimates, so while the exact numbers may not be accurate, the general trend likely holds true.

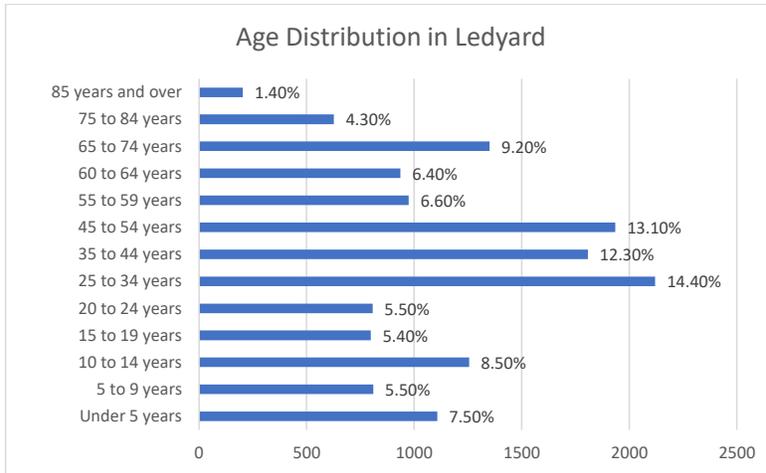
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This projection does not reflect scientific certainty nor the definitive fate of the population of Ledyard. However, it does provide some very important insights into the likely housing needs of the Town going forward. Single-family housing suitable for young and growing families is likely to decline in popularity, while housing suitable for an aging population will increase. 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.



As the proportions of various age groups change, so too does Ledyard's typical household size and type. Reflecting on changes in age cohorts in Town is important, as different age groups require housing suited to different stages in their life cycles. A young adult may prefer a small, one-bedroom apartment close to their place of employment. Growing families tend to look for homes with three or more bedrooms and access to schools. A senior

citizen may look to downsize into a smaller one-story home, an in-law apartment, or assisted living. Whatever those preferences may be, an understanding of Ledyard's changing age groups and their needs and desires is helpful to plan for future housing development.

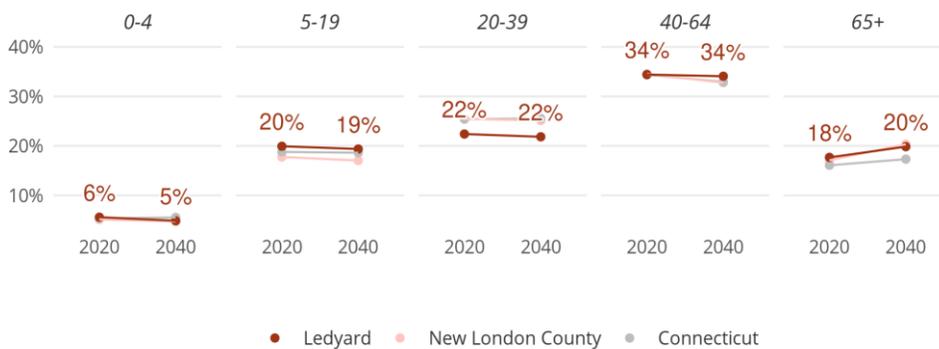


SOURCE: 2020 AMERICAN COMMUNITY SURVEY, 5-YEAR ESTIMATES (TABLE DP05)

Overall, Ledyard's population has a somewhat diverse mix of age groups. Ledyard's largest cohort is the 25-34 year old age range, comprising 14% of the Town's overall population. About 15% of the population is 65 and older. The 34-54 range captures a large chunk of the population, with a combined 40% of the overall population. This is an important age range, as it contains Millennials who are at or approaching the age at which they may seek to purchase a first home, and it also contains those in their late 50s whose children may be moving out to live on their own or go to college. The empty nesters and Millennials may very well seek a similar type of home: a home that is small, affordable, and in the Town they love. Likewise, the 25-34 year old age range is more likely to seek rental units at an affordable price point. The 65+ group may want to downsize, move into assisted living, or move in with their adult children in Town. Regardless of the type of housing these age groups wish to pursue, Ledyard should work to provide diverse housing options to its various cohorts.

According to projections made by the CT State Data Center, most of Ledyard's age groups are not expected to grow or decline much. The biggest increase seen below in the projection is in the 55+ group from 18% in 2020 to 20% of the population in 2040. This change likely reflects the large ~~middle-aged~~middle-aged groups aging into the 65+ group in the next two decades.

Age Group Population Projections, Ledyard



Source: Connecticut Data Center

As previously mentioned, demographic shifts may demand different housing types as preferences change. This Plan's recommendations seek to guide the Town towards supporting the current and projected population in Ledyard.

Infrastructure and Other Trends

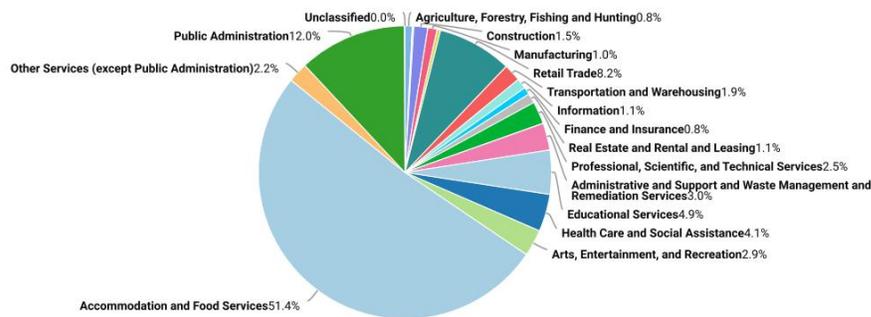
In addition to looking at some of the more generic statistics concerning the Town's population, there are some more specific data points that can inform this Plan of the true complexity of the community in Ledyard. The Town's employment, economy, education, recent trends with remote work and COVID-19, as well as factors that limit or allow development in Town help to better illustrate Ledyard's population and housing situation.

Ledyard is a highly educated community, with most residents having earned a college degree or higher, according to the 2020 US Census. Ledyard maintains a similar median household income and per capita income to Connecticut as a whole, and whole and has typically been in line with State trends. However, Ledyard has a noticeably lower poverty rate than Connecticut, at 5.5% compared to CT's 9.8% (2020 ACS Table S1701—Poverty1701 Poverty Status in Last 12 Months). While cost-burdened, low-income households exist in Ledyard (as discussed in the next section), most are not necessarily living below the poverty line.

Looking at Ledyard's economy and employment provides more insights on the type of workers existing in Town, and Town and can inform some of our assumptions on who needs housing opportunities in Town. As seen in the chart below, Ledyard has an extremely large

portion of workers in the food services and accommodation industry (see [CTer Economic Overview](#)). Over the past few years, COVID-19 hit food service workers especially hard at the national level, resulting in lower wages, reduced hours, and even job loss. Food service and accommodation workers in general earn slightly less than the per capita income for Ledyard, at \$42,278 compared to \$43,225. The combination of these factors may weigh on employees in this industry, and industry and contribute to higher rates of cost burden and a need for affordable units to rent or to own.

Total Workers for Ledyard CT by Industry



Source: JobWell Data as of 2021/04

The presence of Electric Boat, the nearby Naval Submarine Base, and Foxwoods Casino make Ledyard an attractive place to live and to visit. The presence of such businesses and facilities affects the general makeup of Ledyard's community, contributing to higher rates of military and service workers, veterans, and people with disabilities relative to Connecticut overall (see [CTer Economic Overview](#)). The presence of the Naval Base also causes more transient residents, who might prefer renting as opposed to buying for this reason.

Population trends can be difficult to understand for a variety of reasons, but most of all for the simple fact that typically, one cannot attribute population growth or decline to any one factor. Instead, it is a broad range of reasons that affect a given population and its trends, which we will discuss next.

Before the COVID-19 pandemic of 2020, Connecticut was seeing a significant, state-wide exodus of two large population groups: so-called "Baby Boomers" born between 1945-1965, and "Millennials," born between 1983-2000. Both of these groups, in particular, seemed to be moving out of Connecticut's rural and suburban communities, seeking more populated, vibrant, walkable cities to the south and west. It appeared that the suburban model was on the decline. [In line with this, Ledyard's population has been decreasing for a number of years.](#)

The pandemic may have slowed this long-cycle tendency a bit. As COVID spread more quickly in larger, urban areas, real estate in lower-density areas in southern New England saw dramatic increases in interest. This continued as more and more workers and students discovered an ability and an affinity to work or learn from home. This transition opened up the potential for increased choices of housing locations that no longer need to be in close proximity to work or school. Despite the ongoing vaccination campaign and anticipated return of relative normalcy, communities that are well-positioned to support remote workers are in turn well-prepared to handle many more years of a pandemic.

Despite projections of population decline, Ledyard has many factors at play that could change its trajectory in the coming years. The Town has the benefit of proximity to employment centers like Norwich, New London and Groton, and will likely continue to serve as a respite for those working in these areas. Of course, there are characteristics of Ledyard that may work against the Town in terms of attracting new residents and developing residential homes in general. An incomplete sewer and water system might drive away prospective homebuyers and limit the development potential in some areas. On the flipside, some buyers may specifically look for those elements, and even view them positively due to the higher associated costs of public water and sewer.

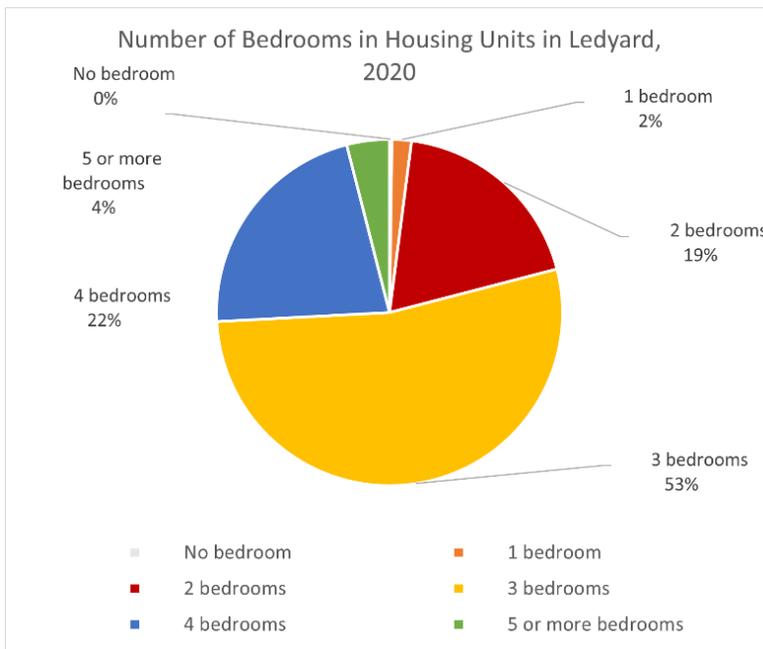
Ledyard’s Current Housing Situation

The Town of Ledyard’s housing stock totals 6,274 units. Of these units, 86% are single family detached homes. About 5% of units are classified as 3-4 unit structures, and 4% as 1-unit attached structures. There are also several Mobile Homes in Town, totaling 213, or 3% of the total housing units. In addition to its majority single family home nature, Ledyard also is a community of mostly homeowners, with the majority of residents owning their homes (85%) as opposed to renting (15%). About 10% of units in Town are vacant, and either for sale or reserved for seasonal use. Ledyard’s community has a higher rate of homeownership than Connecticut as a whole, which has about 60% of residents owning while 30% rent, and 10% are left vacant. Lastly, Ledyard’s housing stock is largely geared toward families, with most homes having multiple bedrooms; about 79% of housing units in Town have three or more bedrooms.

UNITS IN STRUCTURE	Total Units	Percentage of Total
Total housing units	6274	6274
1-unit, detached	5390	85.9
1-unit, attached	232	3.7
2 units	64	1
3 or 4 units	281	4.5

5 to 9 units	82	1.3
10 to 19 units	12	0.2
20 or more units	0	0
Mobile home	213	3.4
Boat, RV, van, etc.	0	0

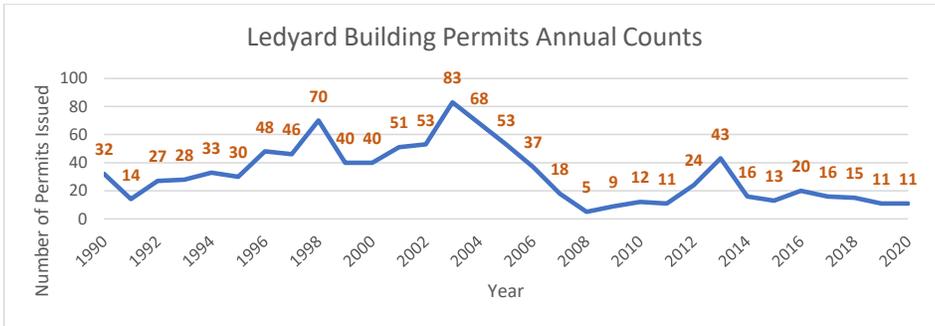
SOURCE: 2020 AMERICAN COMMUNITY SURVEY, 5-YEAR ESTIMATES (TABLE DP04)



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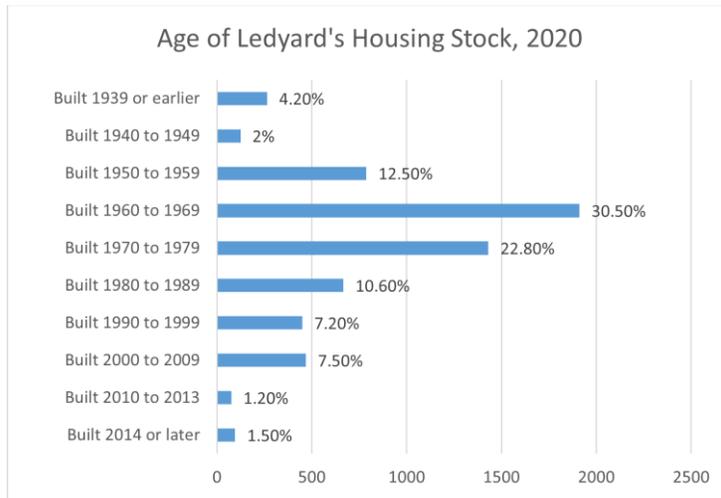
Ledyard has generally enjoyed a steady pace of development. In just the last few years, several new subdivisions have been approved and -constructed. While permitting activity has declined since the early 2000s, development is consistent in Town. Beginning in 2008, Between 2010 and 2021, Ledyard has issued an average of 45.821 permits per year for new residential development. In contrast, between 1990 and 2008/2000 and 2010, the Town averaged over 40 an average of 39 permits per year. Building permit data is collected by the Connecticut Department of Economic and Community Development, and represents permits issued for new housing construction.

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SOURCE: CT DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT TOWN PERMIT DATA

The age of Ledyard's housing stock reflects slower pace of development over the past few decades, with 72% of the Town's housing units built before 1980; this represents 4,517 units that are considered "aging." An aging housing stock can be an indicator of poor housing quality, and the related expenses for upkeep can be onerous. Therefore, the age of Ledyard's housing stock should be monitored and considered as part of the Town's overall approach to developing affordable housing.



SOURCE: 2020 AMERICAN COMMUNITY SURVEY, 5-YEAR ESTIMATES (TABLE DP04)

The Median home value in Ledyard is less expensive than Connecticut overall, while the median rent is higher. The median home value in Ledyard is approximately \$233,700, which is below the overall median home value for Connecticut at \$275,400. The median rent for Ledyard is \$1,245, slightly above the Connecticut median rent of \$1,180 (American Community

Survey 2020, Table DP04). [With a moderate demand for and low supply of rental units, median rent is typically higher in communities like Ledyard.](#)

[A high rate of homeownership, large presence of single-family homes, as well as an aging housing stock all affect housing affordability in their own right. With fewer homes left in Ledyard to rent, various groups are shut out of Town and excluded from enjoying what Ledyard has to offer. Single family homes are one of the most expensive housing typologies, requiring large lots, associated upkeep costs, and more. As these houses age, the maintenance and repairs are often burdensome, especially for those who may be restricted by age, disability, or income.](#) With a general understanding of the existing housing conditions in Ledyard, we can look more closely at the affordability in Ledyard and the surrounding area.

Affordable Housing in Ledyard

Although Ledyard's median home value and median gross rent is not astronomically higher than the county or the State, housing is still not necessarily affordable to current and prospective residents. While there are many ways to gauge housing affordability in an area, this Plan considers a handful of the most commonly used tools and calculations to assess housing cost and burden in Ledyard. These methods include looking at the total number of Affordable Housing units in the town (provided by the Housing Appeals Listing by the State), the rate of cost-burdened households in the community, what 30% of 80% of AMI actually means for Ledyard, and Fair Market Rents calculated by HUD.

What does Ledyard's Current Affordable Housing Stock Look Like?

The Connecticut Department of Housing maintains a list of Affordable Housing Units in each municipality for its annual publication of the Affordable Housing Appeals List. Affordable Housing Units, as previously mentioned, are defined by the State as those units that are income-restricted 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.

As of the 2021 Affordable Housing Appeals List, the Department of Housing accounted for 260 of Ledyard's total housing stock, or 4.34% of the Town's total housing stock as Affordable units. Of these units, 81% or 210 units are assisted by Single Family USDA / CHFA Mortgages. Only 32

are government assisted, and 12 assisted by tenant rental assistance. There are 6 deed restricted affordable housing units in Town. Per Section 8-30g, to deem a municipality exempt from Affordable Housing Appeals, the Town must reach a minimum threshold of 10% of its total municipal housing stock considered "Affordable" in any of the aforementioned categories. Ledyard falls short of this goal, at only 4.34% Affordable Housing.

Government Assisted	Tenant Rental Assistance	Single Family CHFA/USDA Mortgages	Deed Restricted	2021 Total Assisted Units	2021 Percent Affordable
32	12	210	6	260	4.34%

SOURCE: CT DEPARTMENT OF HOUSING, 2021 AFFORDABLE HOUSING APPEALS LISTING

What is 'Affordable' for Ledyard?

It is helpful for our understanding to break down what the median income means for Ledyard, and what housing costs are deemed "affordable." As previously mentioned, Affordable Housing is typically defined as housing available to households making less than the median income and costing less than 30% of a household's annual income.¹ According to Comprehensive Housing Affordability Strategy data collected by HUD, **about 34% of Ledyard's households earn 80% or less of the median income and therefore qualify as 'Low-Income.'** That represents 1,980 households in Ledyard that may experience unstable housing situations and need assistance. According to the calculation below, the maximum that a low-income, four-person household should spend on a two-bedroom home, without being cost-burdened, is \$1,848 per month. This cost includes rent or mortgage payments, as well as utilities.

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Example: 2 BR Unit for Four-Person Household	Total/Year	Total/Month
Median Income	\$92,439	\$ 7,703.25
<i>Median Income Level Per Household in Ledyard</i>		
80% of Median Income	\$ 73,951.20	\$ 6,162.60
<i>80% of Median Income Listed Above</i>		

¹ If the median household income provided by the US Census is less than this Area Median Income, the Department of Housing and Urban Development (HUD) will typically use this number instead of the AMI for its purposes. Because Ledyard's median household income is \$92,439 (compared to the Area Median Income which is \$102,700), we will only look at this number for the purposes of our calculations.

30% of 80% of Median Income	\$ 22,185.36	\$ 1,848.78
Maximum Non-Burdened Budget for Living = \$1,848.78		

Another way of viewing affordability is by looking at the Fair Market Rent (FMR) for an area, which is similarly calculated by HUD and used to set a limit on what units can be rented in the private market by Certificate and Voucher program households. FMR is calculated from the 40th percentile of gross rents for regular, standard quality units in a local housing market. More information on these calculations can be found on HUD's [website](#). If a Certificate or Voucher program household wanted to rent a two-bedroom unit in Ledyard, that unit's gross rent could not exceed \$1,450/month (HUD).

Final FY 2023 & Final FY 2022 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2023 FMR	\$970	\$1,177	\$1,450	\$1,878	\$2,470
FY 2022 FMR	\$833	\$1,006	\$1,254	\$1,616	\$2,102

SOURCE: HUD FAIR MARKET RENTS

Who Struggles Most with Housing Costs in Ledyard?

Having established what 'Affordable' means for Ledyard, one can better understand who in town struggles most with housing costs. Whether occupied by an owner or a renter, households that spend 30% or more on their incomes on housing costs are considered cost-burdened. When households spend 50% or more of their income on housing costs (which include rent or mortgage payments, as well as utilities), they are then considered "severely cost-burdened." When someone is cost-burdened, they have difficulties affording necessities outside of their housing costs, which include childcare, groceries, transportation, and medical care.

In Ledyard, low-income households (households making less than 80% of the Area Median Income, i.e. less than \$83,440 annually) comprise nearly 34% of Ledyard, representing 1,980 households. Renters are far more likely than homeowners to fall in the low-income category; 64% of all renters in Ledyard are low-income, compared to 28% of homeowners.

According to Comprehensive Housing Affordability Study (CHAS) data from HUD, in Ledyard, a fifth of all households are cost burdened, and spend more than 30% of their household income on housing. Breaking this number down between renters and owners,

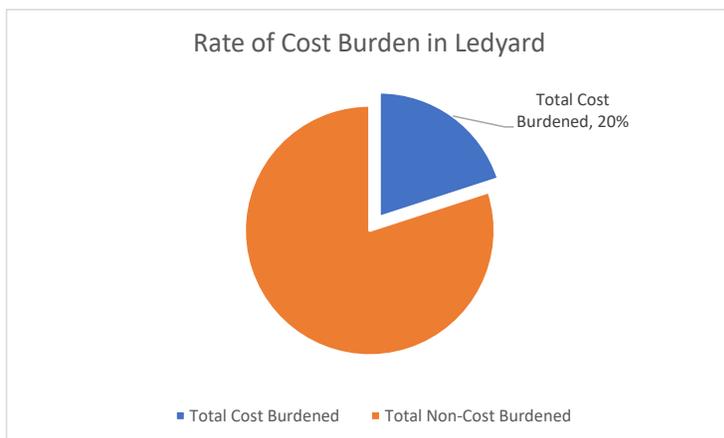
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renters struggle more with housing costs than homeowners, as 28% of renters in Ledyard are cost burdened, compared to 18% of owners. Interpreting these numbers is complex, as is pinpointing a single reason for a given rate of cost burden. Regardless, we can say with decent certainty that there are many households in Ledyard who would benefit from the Town's efforts with housing affordability.



SOURCE: CHAS

Despite Ledyard's relatively lower median home sales prices and gross rents, there still exists a moderate rate of cost-burden for both owners and renters. A significant portion of Town struggles with housing costs, and given the slower pace of development in Town, as well as the Town's majority single family housing stock, they may find few alternative housing options that fit their budgets.

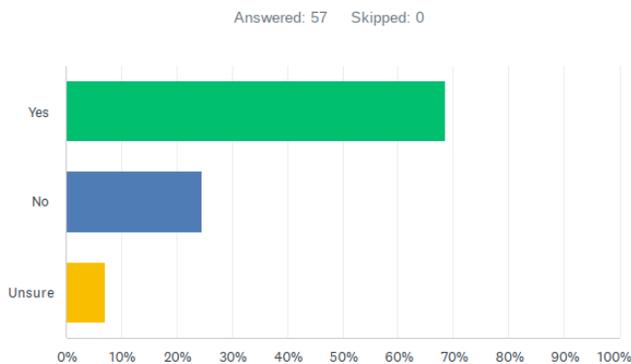
Affordable housing is extremely important to a community's health and well-being. [Military members and service workers in Town require housing opportunities that suit their lifestyles and incomes. In addition, t](#)The Town's efforts in Affordable Housing development will help teachers, volunteers, young couples, and the elderly live more comfortably in our community. [Affordable Housing creates diversity in terms of income, age, race, and occupation.](#)

Community Survey Discussion

As part of this Plan's development, a public survey was distributed to better understand the community's needs and views on affordable housing. The survey was open from July to early August 2022, and collected 57 total responses. Note that the results of this survey are not statistically significant given the total population in Ledyard. Still, the results provided us with some context for development recommendations. The complete survey results can be found in Appendix A. Most respondents (77%) live in Ledyard, and about 21% both live and work in Town. A majority (53%) of respondents have lived in Ledyard for more than 20 years, and very few (<2%) for less than one year. Nearly all respondents own their homes (91%). Most respondents (67%) were over 45 years old

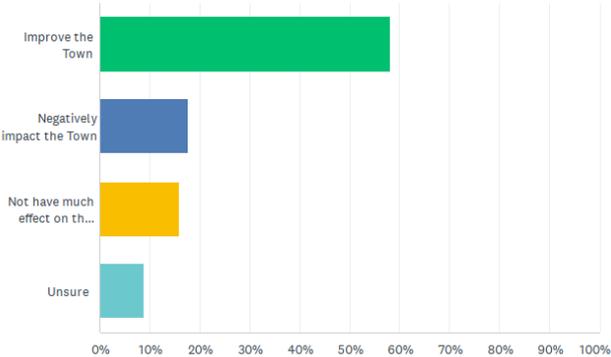
Several questions on the survey aimed to gauge residents' impressions on Affordable Housing both as a concept and as something they deal with in their own lives. The vast majority of residents (68%) think that affordable housing is an important component of Ledyard's long-term vitality. When asked about why they answered one way or the other, respondents provided a range of open-ended responses, including insights on the elderly being priced out of Town, the lack of sufficient services to support those needing affordable housing, the lack of new residents, the desire to grow the tax base and population, and the need for diversity (of income, race, occupation etc.). The survey also asked respondents to select the monthly housing cost they consider affordable in Ledyard; respondents selected ranges across the board, but most chose rent under \$1,000/month and home purchase price under \$200,000. Most respondents (58%) believe increasing housing options in Ledyard would improve the Town.

Q3 Do you think that affordable housing is an important component of Ledyard's long-term vitality?



Q13 Do you think increasing the housing options in Ledyard would improve the Town, negatively impact the Town, or not have much effect on the Town?

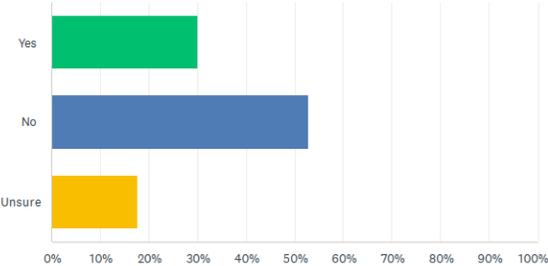
Answered: 57 Skipped: 0



The next series of questions asked respondents about Ledyard’s housing situation more specifically. Over half of respondents (53%) do not believe the current housing options in Ledyard fit existing residents’ needs. Even more respondents (60%) do not think the existing housing stock is adequate to satisfy future demands. 70% of respondents said they were concerned with the overall cost of housing in Ledyard.

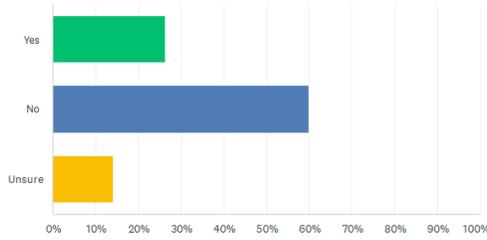
Q6 Do you think the housing options currently available in Ledyard fit existing residents’ needs?

Answered: 57 Skipped: 0



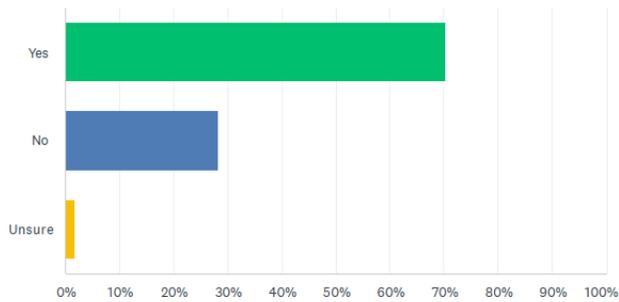
Q7 Do you think that the existing housing stock in Ledyard is adequate to satisfy future market demands?

Answered: 57 Skipped: 0



Q11 Are you concerned with the overall cost of housing/homeownership in Ledyard?

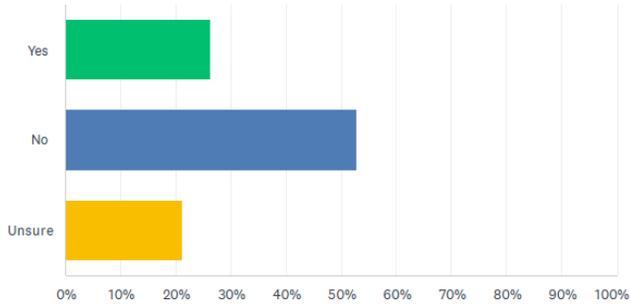
Answered: 57 Skipped: 0



When asked if there are available (attainable) places in Town for their children to live should they choose to leave home or return home after college, respondents overwhelmingly selected 'no.' When similarly asked if there were those opportunities for the elderly to downsize to age in place, again most respondents selected 'no.'

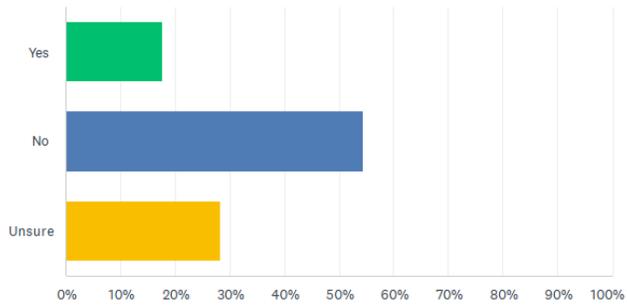
Q8 Are there available (attainable) places for your children to live should they choose to leave home or when they return from college?

Answered: 57 Skipped: 0



Q9 Are there places for elderly residents to move (downsize) so that they can remain in town?

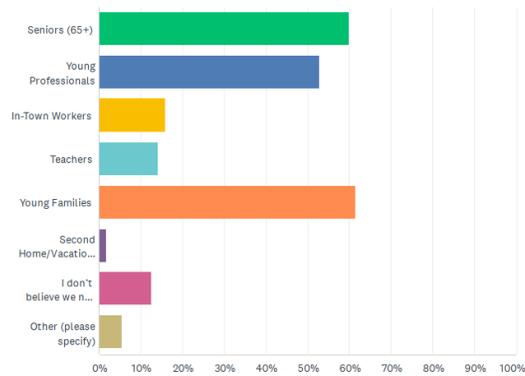
Answered: 57 Skipped: 0



A portion of survey questions asked respondents their opinions on housing types, and for whom housing is most needed. When asked for which groups of people more housing options are most needed, respondents selected Seniors, Young Professionals, and Young Families as their top three choices.

Q14 If you think more housing options are needed in Ledyard, for whom do you think they are most needed? (Select top 3)

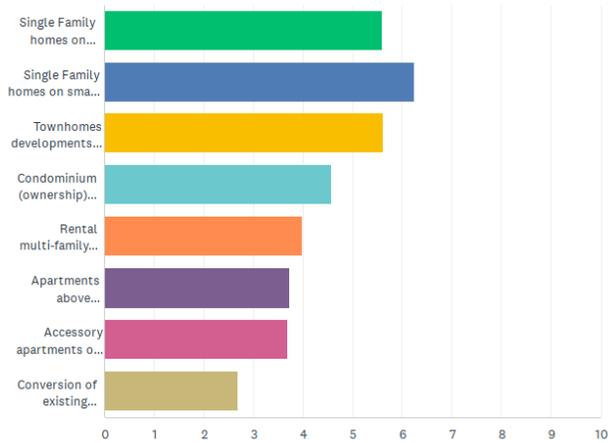
Answered: 57 Skipped: 0



When asked about what specific housing types would be most appropriate to add to Ledyard, respondents provided a diverse range of responses, but most selected Single-Family Homes on Large Lots, Single Family Homes on Small Lots, and Townhome Developments of 12-36 units.

Q15 What types of affordable housing would be most appropriate and best suited to add in Ledyard? Please rank your choices (1 being the top priority).

Answered: 57 Skipped: 0



Although we can not empirically claim much about the community from this survey due to the small amount of responses, this survey provided some information to consider recommendations, and reinforced a few of our earlier data points on the need for affordable housing the elderly and young adults / families.

Regulation and Policy Review

Before we consider recommendations for Affordable Housing in Ledyard, a thorough review of the Town's policies and regulations must be conducted to understand what efforts the Town has already made, and what initiatives might assist in these efforts.

2020 Plan of Conservation and Development

Ledyard's Plan of Conservation and Development was adopted in 2020 and lays out the Town's goals for the next ten years as it relates to housing, utilities, transportation, economic development etc. With an understanding of Ledyard's limitations with its sewer and water infrastructure, environmental constraints, as well as the desire to preserve the Town's rural character, the Plan outlines various goals for housing in Town. These goals are informed by concerns and issues such as growing numbers of seniors and young families in Town, the slow pace of development since the 2008 Recession, and addressing water quality in older developments like Aljen Heights and Avery Hill.

One of the larger, over-arching goals in the POCD is "To encourage a diversity of housing types and ensure an adequate supply of housing at affordable cost." Different life stages and backgrounds require/prefer a range of housing types, whether a single family detached home, a condo, or an apartment. Similarly, not all residents prefer or can afford to live in a single family detached home. The Town has established this larger, broader goal to guide some of the more specific policy/action items in the POCD.

While one of the Plan's goals is to find funding to repair and *maintain* existing affordable housing in Town, the Plan does not suggest many specific ways to *increase* its affordable housing stock in the next decade. Ledyard's Affordable Housing Plan will hopefully recommend tangible and practical goals for the Town to work towards.

<u>Goal/Policy</u>	<u>Significance</u>	<u>Observation</u>
<i>Quality Residential Development via encouraging higher density development in areas that can support, with sewer/water infrastructure</i>	Towns with incomplete sewer/water infrastructure should utilize existing infrastructure in new developments to save costs, allow for denser development, and easier development in general.	It is important that Ledyard capitalize on the areas of Town with sewer/water infrastructure. This limits sprawl further out from Ledyard's center into areas not supported by sewer/water. The POCD notes the development should be focused in Ledyard Center, and in Gales Ferry along the Route 12 corridor.
<i>Encourage housing diversity</i>	In many communities, supporting seniors and younger	As discussed in this Plan's section on demographics, Ledyard's senior

<p><i>and affordability, specifically for seniors and younger households.</i></p>	<p>households is critical to welcoming new families into town, and retaining senior citizens who want to age in place. Both groups require smaller, more affordable units typically, due to lower incomes, higher costs of living with young children and infants, fixed incomes and higher medical expenses.</p>	<p>population and young adult populations are among the largest age groups. 15% of Ledyard is 65+, and 28% is between 25 and 44 years old. Ledyard's 65+ population is projected to grow by 2% in the next twenty years, so preparing Ledyard for a growing senior population is very important.</p>
<p><i>Support existing Affordable Housing via blight enforcement and grant opportunities to assist homeowners with repairs.</i></p>	<p>Ledyard has 4% affordable housing stock. Preserving existing affordable housing involves securing funding for repairs and maintenance, which may require additional support from Town staff.</p>	<p>About half of Ledyard's housing units were built before 1970, qualifying them as aging units. Because of their age, many of these units need costly repairs. Blight enforcement, although important for maintaining these units, may exacerbate affordability issues for those living in such units. While still enforcing blight, the Town could focus more on funding repairs and informing occupants on these opportunities for assistance.</p>
<p><i>Adopt regulations that increase the zones where Accessory Dwelling Units (ADU's) are allowed.</i></p>	<p>PA 21-29 enables municipalities to allow ADUs on any residential lot. The purpose is to increase residential densities without altering the look of a neighborhood and give property owners more flexibility and opportunities with their homes.</p>	<p>Ledyard's current ADU regulation is in full compliance with the new state statute. Ledyard allows ADUs in any zone that allows single family dwelling units.</p>
<p><i>Adopt regulations to allow by-right development of multi-family and infill housing.</i></p>	<p>Allowing multifamily and infill housing as of right encourages these types of development by removing the barriers imposed by special permits.</p>	<p>Ledyard allows certain types of multifamily development as of right, encouraging this type of development in the areas of Town best fit.</p>

Zoning Regulations (adopted September 2022)

Ledyard's zoning regulations were recently updated and adopted in September 2022, and include several regulations that intend to promote and increase affordable housing, multifamily housing, and diverse housing types in general in Town. We have provided analysis and observations the new zoning regulations as they relate to Affordable Housing.

Topic	Regulations	Observation
<i>Multifamily housing</i>	Multiple family dwellings allowed by special permit in all three residential districts and in LCTD Multiple family dwellings allowed by SPL review in MFDD and all Development Districts. Two family dwellings (duplexes) allowed as of right in all residential districts and LCTD	The new regulations create a far more flexible environment for multifamily housing by allowing multifamily in more districts, thus creating more multifamily development opportunities in more areas of Ledyard.
<i>Accessory Dwelling Units</i>	Proposed regulations permit Attached or Detached ADUs in all residential districts and Development districts to be in conformity with PA 21-29.	Updated regulations allow ADUs in all residential and Development Districts as of right. This increases residential densities and gives homeowners more opportunities with their properties.
<i>Elderly housing</i>	Nursing home and residential care home permitted by special permit in LCDD, GFDD and as of right in LCTD, MFDD, RCDD Assisted Living Facility by right (SPL) in MFDD and RCCD; SUP in LCDD, LCTD, GFDD and all Residential Districts.	Updated regulations allow nursing / residential care homes in more districts of Ledyard, providing opportunities for the development of such facilities that accommodate the Town's elderly population.
<i>Mixed Use</i>	Mixed use (residential/commercial) allowed in LCCD, LCTD,	Ledyard's regulations expand mixed use opportunities in more of the development districts, particularly in areas of Ledyard that

	GFDD, RCDD, CM, and NC as of right.	have been identified as central, developable areas.
<i>Affordable Housing</i>	Not included in regulations.	In Ledyard's update to the regulations, there is no longer an Affordable Housing District or a requirement for affordable housing as part of Assisted Living or multifamily development. The Town could consider other tools to support "friendly" 8-30g development in multifamily or assisted living developments, such as inclusionary zoning with a fee in lieu option.

Recommendations for Action

The following recommendations for action have been considered by the Ledyard Planning and Zoning Commissions for potential implementation. These recommendations are not implemented by the adoption of this Plan. Rather, upon the adoption of the Ledyard Affordable Housing Plan, it is up to the Town Council, Planning & Zoning Commission, and other town departments to further investigate, plan, and implement each recommendation.

The following action items seek to address the major takeaways from Ledyard's population and housing review, review of the Town's zoning regulations and Plan of Conservation and Development, as well as community survey responses.

Policy #1 – Devote a municipal webpage highlighting town policies regarding housing development, funding opportunities, and informational resources.

Why: A municipal webpage dedicated to housing creates a consolidated resource for current and prospective residents. It is also helpful for town staff to have a resource to refer to and can be easily updated over time to reflect future changes. A webpage can contain a range of resources, including information on USDA/CHFA mortgages, funding options for housing repairs or maintenance, guidance on affordable housing opportunities in town, and contact information for relevant agencies.



EXAMPLE OF A TOWN WEBPAGE FOR HOUSING IN SALISBURY, CT

Policy #2: Promote USDA and CHFA financing support programs within the Real Estate community.

Why: Many real estate agents do not know or fully understand the resource of USDA or CHFA mortgages for single family houses, particularly when it comes to eligibility. These are well-established programs for helping first time and struggling homebuyers across the finish line. The Town can provide information and resources on these programs on the town housing webpage, can host informational meetings on these programs, and send out fliers and pamphlets to inform the real estate community.

			
Marketing Materials	Loan Status Information	CHFA Resource Map	Real Estate Agency Activity Reports
Download and print CHFA marketing materials to share with your clients.	Track the status of your buyer's loan. Only complete applications are input for tracking.	The CHFA Resource Map can tell you if you are within the Sales Price and Income Limit guidelines and will provide you with Targeted Area property information.	This report will show the CHFA Program loan activity generated by your company.

AN IMAGE OF RESOURCES FOR REAL ESTATE AGENTS ON THE CHFA WEBSITE

Policy #3: Establish a Standing Housing Committee.

Why: 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 Ledyard, there is not a robust, pre-existing administrative infrastructure for addressing the multi-faceted topic of housing. It is neither the core function of the Town Council or Planning & Zoning Commission. To maximize the chances of success in delivering upon the mandate of CGS §8-30j and “increase the number of affordable housing developments” in Ledyard, a new, standing committee should be established. This Housing Committee should include representatives from the Town Council, Planning & Zoning Commission, School Board, Housing Authority, local community service 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.

Policy #4: Designate a municipal official as the affordable housing “point person” and empower their coordination with other key municipal staff.

Why: It is critical for the Town to have an answer to the question: “Who handles housing questions?” While the inter-departmental nature of housing issues would prevent any single

employee from being able to answer every question, establishing a single point of contact would simplify processes both internally to the Town and externally to the public. This staff would work closely with the Housing Committee on implementation and process matters.

Policy #5: Consider the use of surplus, municipally owned land for the development of affordable housing.

Why: Perhaps the best way to reduce the high cost of new housing development is to reduce (or eliminate) the cost of land. When municipal property is no longer required for a critical town function, that property – if appropriately sized and located – should be considered for housing development. Municipal ownership or partnership also provides a high level of control over the design and development of the project. [In Ledyard, the search for suitable properties should begin with the portions of town with public sewer and water. Development is far easier on such parcels, and those areas are typically more attractive for developers.](#)

Commented [RB3]: We will work in next weeks to investigate some potential parcels.

Policy #6: Work collaboratively with nonprofit providers of affordable housing and encourage the pursuit of Low Income Housing Tax Credit projects.

Why: The primary tool for affordable housing developers over the last decade has been the use of Low Income Housing Tax Credit (LIHTC) which are subject to rating and ranking criteria by CHFA and the State, and are available on a competitive basis. [LIHTC essentially subsidizes affordable housing development \(acquisition, construction, and rehabilitation\) via tax credits for qualifying developers.](#) Having the Town involved as an active partner, either by policy or by finances, significantly improves the attractiveness and competitiveness of a LIHTC proposal. [If approved for LIHTC, the developer can then build affordable units, increasing Affordable Housing in Ledyard.](#)

Policy #7: Investigate potential of public-private partnership with major employers such as Electric Boat to develop workforce housing or down payment assistance programs in Ledyard.

[When larger businesses and institutions develop their own assistance programs for employees, it boosts recruitment for various positions and lifts a burden from the Town. In February 2021, Lawrence + Memorial Hospital \(L+M\) partnered with the Chelsea Groton Bank to launch the “Home Ownership Made Easier” program, or “HOME” program,” which offers eligible employees forgivable loans, down payment assistance, educational resources, and other services. A program like this lifts a large burden off of the Town and its residents, and is also a good way of recruiting and securing employees. Private entities are essential to closing](#)

[the affordable housing gap in communities across Connecticut. Developing programs like the L+M HOME initiative could greatly reduce the cost-burden in Ledyard.](#)

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Policy #78: Implement 8-2i “Inclusionary Zoning” on developments over a certain size and establish a Housing Trust Fund.

Why: Inclusionary Zoning policies require developers to set aside a percentage of units in a new residential development of a certain size for low to moderate income renters. [Such policies are detailed in a Town’s Zoning Regulations. A key advantage of implementing Inclusionary Zoning and a Housing Trust Fund is that the Town has a lot of control over what kinds of developments are eligible, the optionality, and how the fund works. The regulation itself can come in many forms. For example,](#) if a developer does not wish to comply with this policy, a municipality can allow the developer to pay a Fee in Lieu (FIL) for the development instead, which can then be allocated to a Housing Trust Fund. A Housing Trust Fund can then be used for the construction, rehabilitation, or repair of affordable housing. [The Town can mandate the fund is used for a few principal purposes or allow greater flexibility. The Town can also allow donations to be made into the fund, or mandate the Town invests into the fund each year.](#) Harnessing the power of the private market to create affordable housing can lead to many new possibilities that were previously out of reach for Ledyard.

Implementation:

<u>Policy or Action Item</u>	<u>Lead Entity</u>	<u>Supporting Entity</u>	<u>Priority and Timeframe</u>
<u>Policy #1 – Devote a municipal webpage highlighting town policies regarding housing development, funding opportunities, and informational resources.</u>	Land Use Department		High – 1-2 Years
<u>Policy #2: Promote USDA and CHFA financing support programs within the</u>	Land Use Department	Planning and Zoning Commission	Moderate – Year 2

<u>Real Estate community.</u>			
<u>Policy #3: Establish a Standing Housing Committee.</u>	Town Council		High – Year 1
<u>Policy #4: Designate a municipal official as the affordable housing “point person” and empower their coordination with other key municipal staff.</u>	Town Council and Land Use Department		High – Year 1-2
<u>Policy #5: Consider the use of surplus, municipally owned land for the development of affordable housing.</u>	Land Use Department, Planning and Zoning Commission	Town Council	Moderate – Year 2-3
<u>Policy #6: Work collaboratively with nonprofit providers of affordable housing and encourage the pursuit of Low Income Housing Tax Credit projects.</u>	Land Use Department, Planning and Zoning Commission	Town Council	Moderate – Year 2-3
<u>Policy #7: Implement 8-2i “Inclusionary Zoning” on developments over a certain size and establish a Housing Trust Fund</u>	Planning and Zoning Commission, Land Use Department		High – Year 1-2