



2022

Affordable Housing Plan



Adopted

May 24, 2022

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Chaplin Affordable Housing Plan

VISION FOR THE FUTURE OF CHAPLIN

Chaplin is situated in the rural northeast corner of Connecticut. Hearing the quiet; hearing birds sing; and hearing the rushing waters of numerous brooks are, for many residents, high priorities—as are the sights and sounds of the pristine Natchaug River. We value wildlife, agriculture, and quiet village and farm settings. We value the dark night-time sky that allows us to see the stars.

Our goal is to preserve our town's most valuable assets and provide long term benefits to our community.

2021 Plan of Conservation and Development Update

In 2021 the Chaplin Planning and Zoning Commission adopted the Updated Plan of Conservation and Development. The plan identifies the Planning Priorities and Natural Resources that are important to the town. Many of those planning priorities will have a direct effect on the development of housing opportunities within the town of Chaplin and will need to be considered for Chaplin to accomplish its housing goals.

Planning Priorities as identified in the 2021 Plan of Conservation and Development

- **Economic Development/ Transportation**
- **Natural Resources/ Agriculture**
- **Community Services/ Housing**
- **Land Use/ Community Character**

The following objectives have been identified by the town of Chaplin as being important to members of the community.

- ***High Quality of life for residences that includes safe and affordable housing.***
- ***Increased Business and Commercial area that provides services and goods for residents.***
- ***Enhanced availability of resources for seniors to allow them to age in place.***

Introduction

What is Affordable Housing?

A common definition of an affordable home is one where the resident spends no more than 30% of their income to pay for housing costs. Housing cost should include all aspects of home ownership or rent such as utility costs, taxes, insurance, homeowner association fees, and maintenance.

Rising housing costs in the late 1980's necessitated an examination by the Blue-Ribbon Commission on Housing. The final report submitted by the Commission included several recommendations. Included in the report was the development of an appeals procedure where the decisions of local land use commissions to deny or significantly modify affordable housing developments could be appealed. In 1990, the legislature passed P.A. 89-311 creating CGS 8-30g.

One of the key elements of the Act was the development of the Annual Affordable Housing Appeals List that contained a list of both exempt and non-exempt municipalities. Exempt municipalities are those that have 10% or more of the number of total housing units as determined by the decennial census. To be considered an affordable housing development the unit must be assisted housing or part of a set aside development.

2021 Affordable Housing Appeals List

2010 Housing Units	Government Assisted	Tenant Rental	CHFA/USDA Mortgage	Deed Restricted	Total Assisted Units	% Affordable
988	0	2	35	0	36	3.74

2010 Affordable Housing Appeals List

897	1	0	25	0	26	2.9
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In 1992 the town of Chaplin had 16 CHFA mortgages and an affordable percentage of 2.0%. Although 8-30g has resulted in an increase in affordable housing statewide it has not increased affordable housing within many of the more rural communities within the region. There are currently only 4 deed restricted units within the 16 towns that make up the Northeastern Connecticut Council of Governments (NECCOG) region.

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Chaplin also has naturally occurring affordable housing units. These are rental properties that are affordable but are unsubsidized by any federal or state program. Accessory Dwelling Units (ADU) is one form of naturally occurring affordable housing as rents are typically lower than what you may see in a larger rental development. They also provide other benefits in that they blend in with residential single-family neighborhoods and provide additional revenue to the primary owner helping to increase the affordability of their home.

Why is Affordable housing important to Chaplin?

A diverse affordable housing stock allows for a more sustainable community by providing housing for all stages of life and incomes. Chaplin has an aging population that is also increasing which adds stress to existing volunteer services such as fire and ambulance. A declining number of families with school age children reduces the number of students but does not reduce the costs associated with education. Increasing housing opportunities for young families may help increase households and spread the costs associated with education. An increase in affordable housing may attract younger residents, who may be more likely to volunteer for local organizations. A diverse affordable housing stock of mixed housing types such as duplexes and apartments allow for opportunities for seniors to downsize and remain within the community. The less people pay for housing increases the remaining funds available for spending on other items, within the local and regional economy.

Plan Process

This plan was developed to comply with PA17-170 and Section 8-30j of the Connecticut General Statutes and is intended to assist the town of Chaplin in the development of a more diverse and affordable housing inventory.

Sec. 8-30j. Affordable Housing Plan

- (a) ***At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.***
- (b) *The municipality may hold public informational meetings or organize other activities to inform residents about the process of preparing the plan.*

*If the municipality holds a public hearing, at least thirty-five days prior to the public hearing on the adoption, **the municipality shall file in the office of the town clerk of such***

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municipality a copy of such draft plan or any amendments to the plan, and if applicable, post such draft plan on the Internet web site of the municipality.

After adoption of the plan, the municipality shall file the final plan in the office of the town clerk of such municipality and, if applicable, post the plan on the Internet web site of the municipality.

- (c) **Following adoption, the municipality shall regularly review and maintain such plan. The municipality may adopt such geographical, functional, or other amendments to the plan or parts of the plan, in accordance with the provisions of this section, as it deems necessary.**

If the municipality fails to amend such plan every five years, the chief elected official of the municipality shall submit a letter to the Commissioner of Housing that explains why such plan was not amended

In 2021 the town of Chaplin received a grant from the CT Department of Housing for technical assistance in the development of an Affordable Housing Plan. A steering committee was created with diverse members of various boards and commissions. The plan was adopted May 24, 2022 by the Chaplin Board of Selectmen.

The plan was developed in accordance with recommendations from *Planning for Affordability in Connecticut, Affordable Housing Plan and Process Guidebook* developed by the Regional Planning Association.

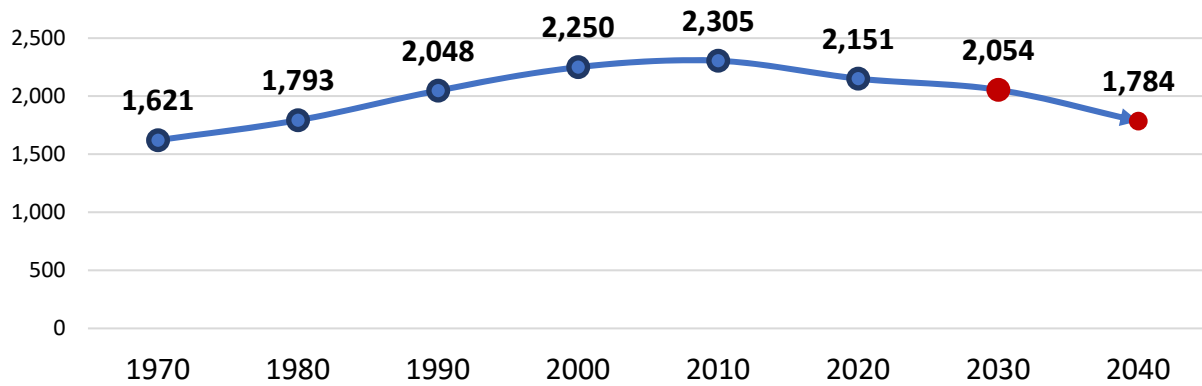
The plan identifies the community values that are important to the town of Chaplin such as protecting its natural resources and agricultural land. The town also realizes the importance of safe, reliable, and affordable housing to the community.

Demographic and statistical data was reviewed to determine Chaplin's current trends in relation to the population and housing. Existing housing types were reviewed to identify the state of the existing housing stock as well as the development and sales trends of the past several years.

The 2019 American Community Survey data and 2018 CHAS was also used to develop a needs assessment and gap analysis for low-income households' Possible barriers to affordable housing development were identified within the zoning regulations with recommendations for changes identified. The housing steering committee reviewed the data to establish goals and strategies consistent with Chaplin's values.

Demographic Trends

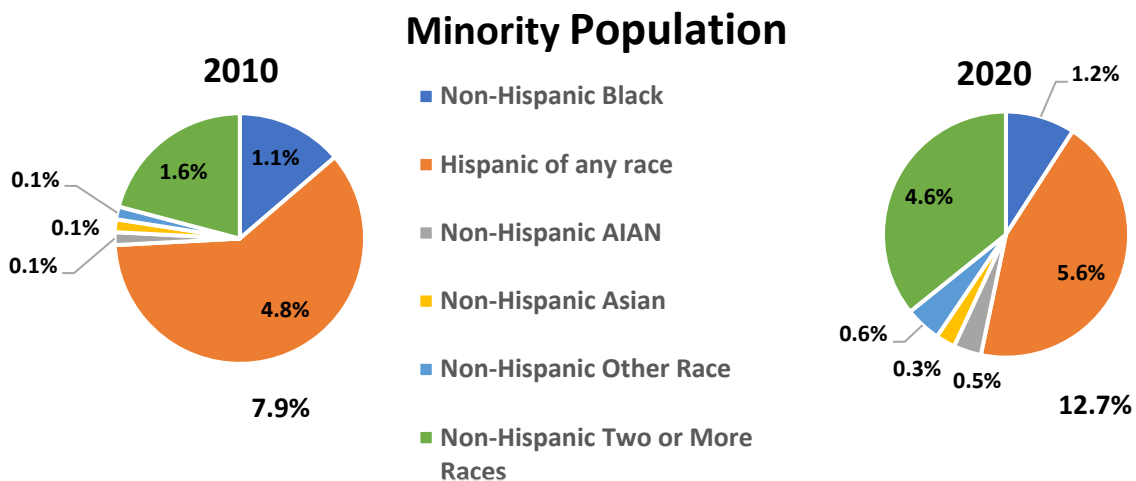
Chaplin Population Trend



Source U.S. Census and Datact.gov

Chaplin’s population grew by 42% from 1970 to 2010 when it peaked at 2,305. Recent 2020 Decennial Census counts show that the total population in Chaplin has decreased by 6.7% between the years of 2010 and 2020. Windham County -1.7% also experienced a decline in population during this period. The neighboring towns of Scotland -8.7% and Hampton -7.2% also experienced a significant loss in population.

The 2020 U.S. Census counts also revealed a decrease in the white only population from 92.1% to 87.3% and an increase in the Hispanic and Non-Hispanic Races from 7.9% to 12.7%. The increased diversity in race and ethnicity is consistent with Windham County 9.7% increase and the State of Connecticut 8% increase as a whole.

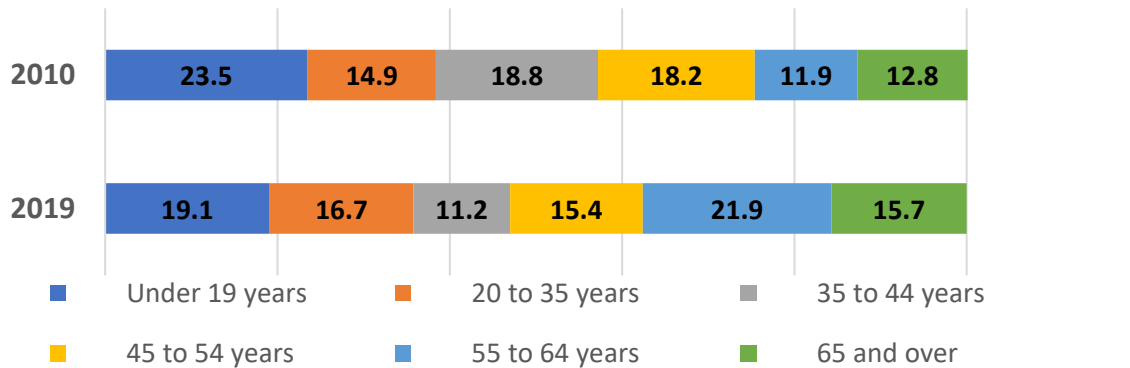


2020 U.S. Decennial Census

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The greatest decrease in population can be seen in people 55 and older by 13%, followed by 35-to-54-year-olds at 10%. School age children 19 years and under also decreased by 4.4%. The only age cohort to show an increase in population was the 20-to-35-year old's 1.8%. The shifting of population cohorts resulted in an increase in the median age by five years from 41 to 46. The final 2020 decennial census numbers may increase the median age once available.

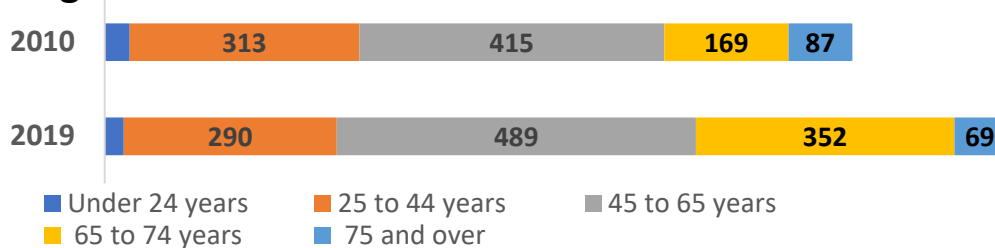
Percent Population by Age



U.S. Census 2019 American Community Survey Five Year Estimates

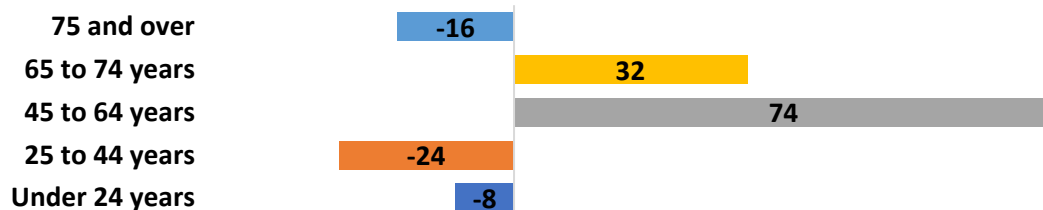
The overall number of households has increased by 56 but consistent with the aging population statistics, the age of head of households has also increased since 2010. The number of householders aged 65 and over increased by 64% and those within age 45 to 65 by 18%. Householders 75 and over have decreased along with those under 24 years of age.

Age Distribution of House Holder



U.S. Census 2019 American Community Survey Five Year Estimates

Change in Age Distribution of Householder from 2009-2010



Occupied Housing Units Size and Tenure

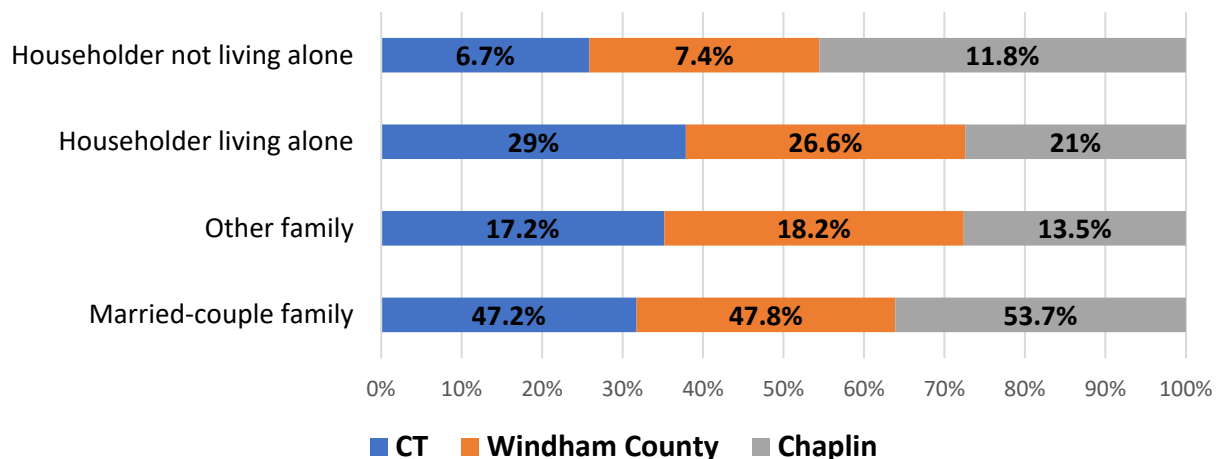
	Total		Owner		Renter	
Occupied housing units	988		859	87%	129	13%
1-person household	207	21.0%	185	21.5%	22	17.1%
2-person household	447	45.2%	392	45.6%	55	42.6%
3-person household	134	13.6%	121	14.1%	13	10.1%
4-or-more-person	200	20.2%	161	18.7%	39	30.2%

2019 American community Survey 5 Year Estimates

In 2019 the average household size in Chaplin was 2.52 for all households, family size was slighter higher at 2.97. Owner occupied households make up 87% of all occupied units. Single and two person households make up the majority 66%. 30.2% of renter households have four or more persons compared to only 18.7% of owner-occupied units.

Chaplin had 988 occupied households according to the 2019 ACS, 67% were families and 33% nonfamily. Single householder families with no spouse present make up 13.4 % of all households. Single-family households with a female head of household 9% are more than twice the number of males at 3.5%. Non-family single person households make up 21% of all households. Chaplin has a higher percentage of married couples with children 53.7% than Windham County and the State of Connecticut, both around 47%.

Household Distribution

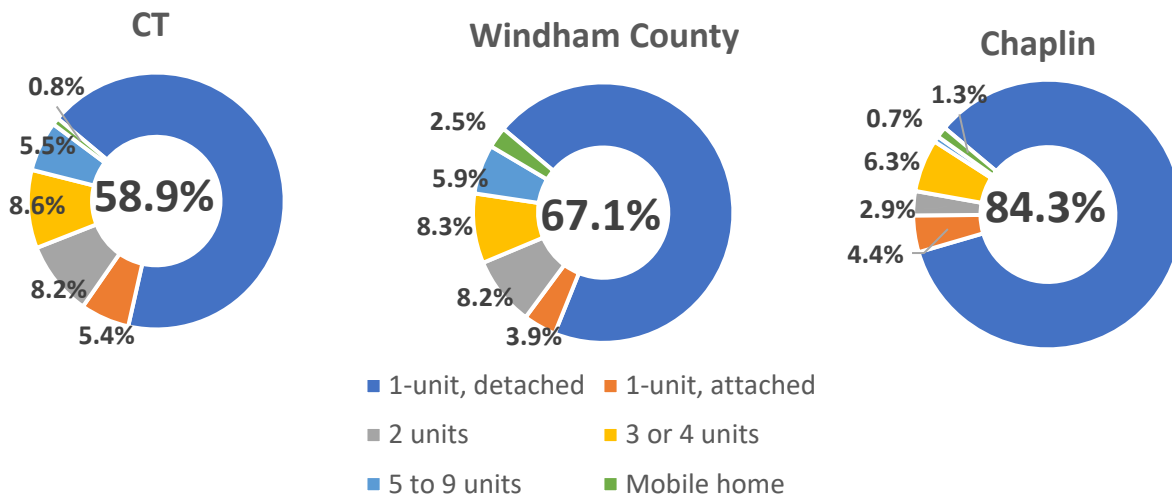


U.S. Census 2019 American Community Survey

Housing Type

Chaplin has a less diverse housing stock than both Windham County and the State of Connecticut with a higher percentage of single family detached homes. Structures with three or more units, considered multi-family units, make up 7% of the housing stock while two-unit structures or duplexes total 2.9%.

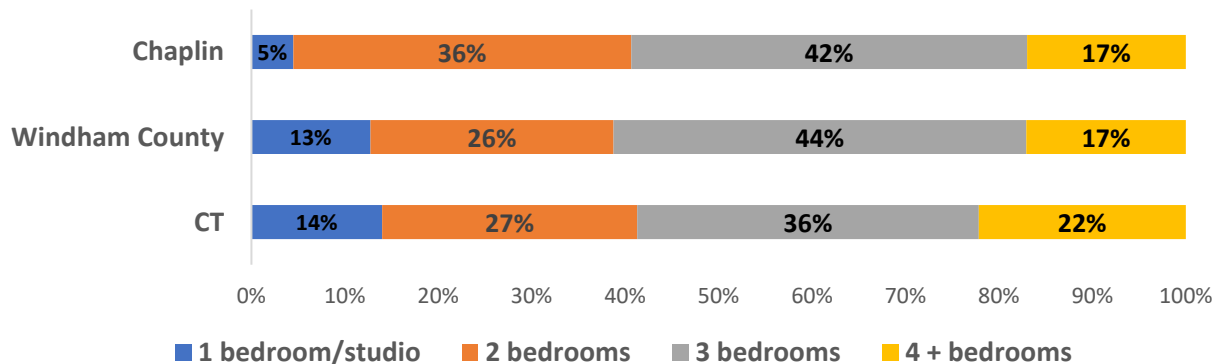
Housing units by Structure Type



U.S. Census 2019 American Community Survey

Most housing units in Chaplin or 78%, have two or three bedrooms, this is more than both Windham County at 70%, and the State of Connecticut at 63%. Single bedroom units make up 5% of all units even though 21% of householders are living alone.

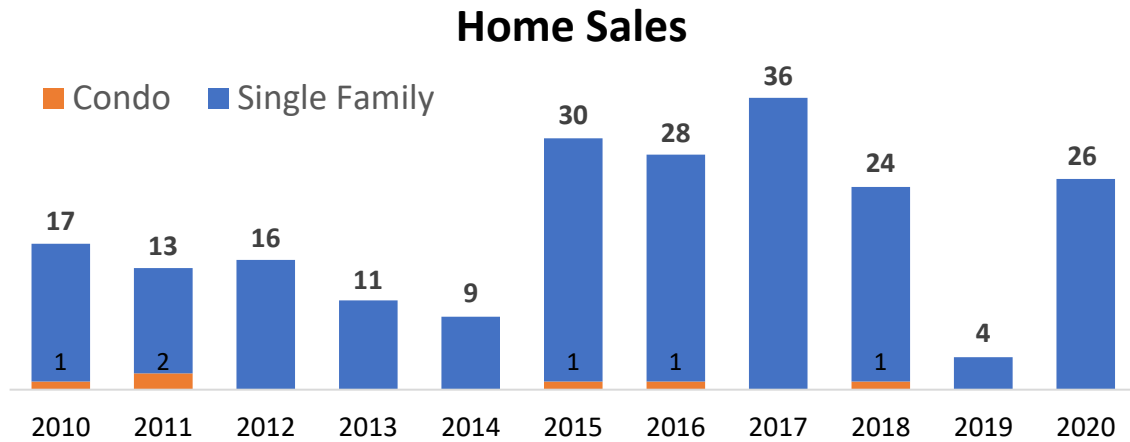
Number of Bedrooms



U.S. Census 2019 American Community Survey

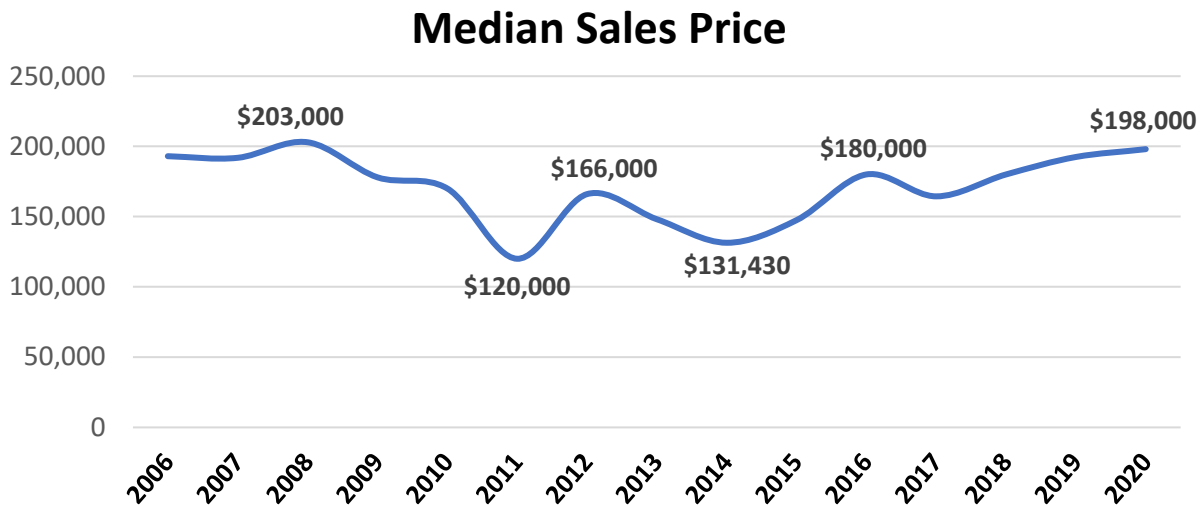
Housing Market Trends

Home sales have fluctuated in the past 10 years. Sales from 2010 to 2014 declined by nearly 50% but have rebounded with five of the last six years being above the median of 18 for the last 10 years. Since 2010, six condo sales have occurred of which four were under foreclosure, between 2006 and 2010 the average sales price for a condo was \$128,000.



U.S. Census 2019 American Community Survey

The median sales price of a home in Chaplin dropped from a high of \$203,000 in 2008 to a low of \$120,000 in 2011, a 41% decrease. Home prices have steadily risen over the last ten years to \$198,000 in 2020.

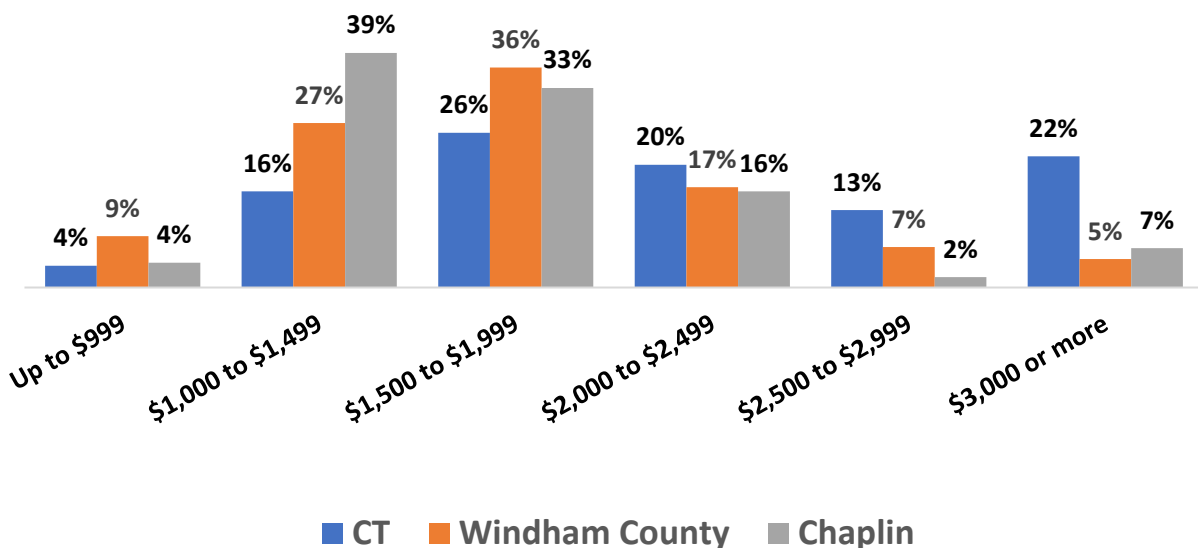


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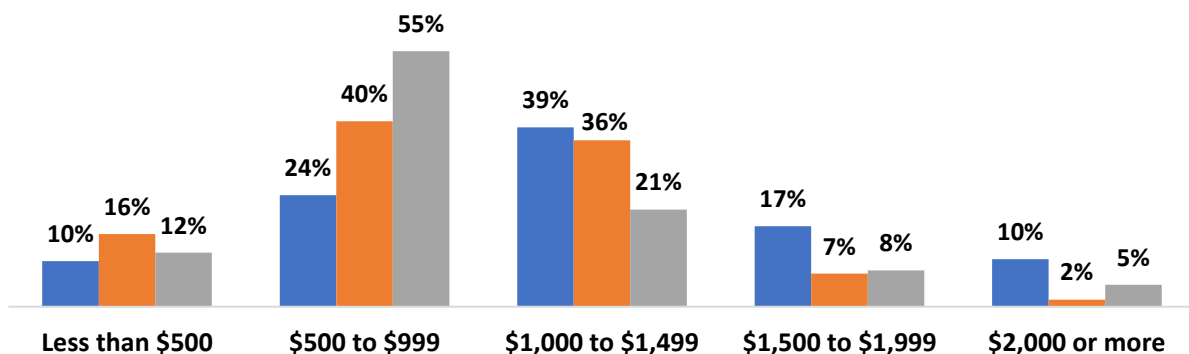
More than half or 62% of all owner-occupied units in Chaplin have a mortgage. The median monthly mortgage value of owner-occupied units is \$1,596, less than the state of Connecticut \$2,119 and Windham County \$1,685. Almost three-quarters or 72% of owners in Chaplin pay between \$1,000 and \$2,000.

According to the 2019 ACS, 67% of renters in Chaplin pay less than \$1,000 a month for rent leaving more than both Windham County and the State of Connecticut. Median gross rent is \$946 which is less than the state of Connecticut \$1,180 and the same as Windham County.

Mortgage Value of Owner-Occupied Units with a Mortgage



Gross Rent

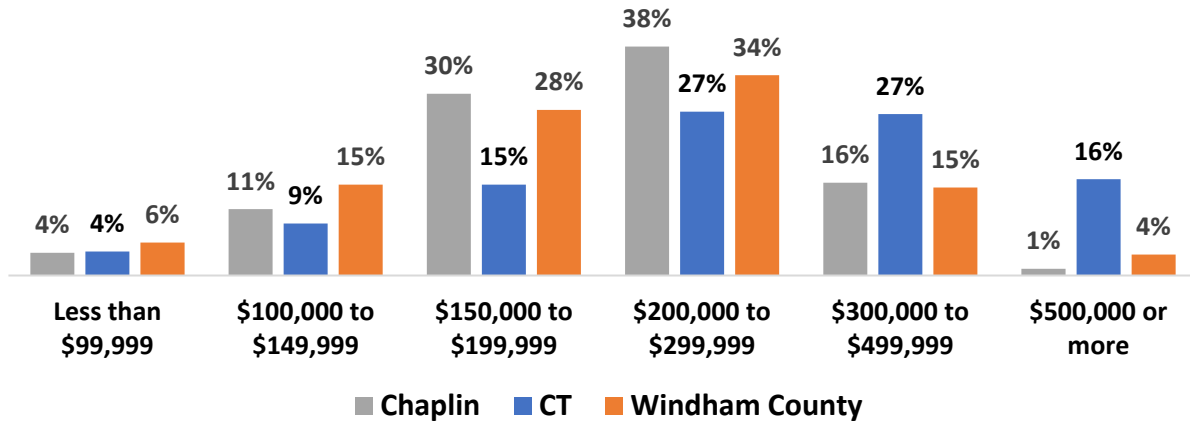


U.S. Census 2019 American Community Survey

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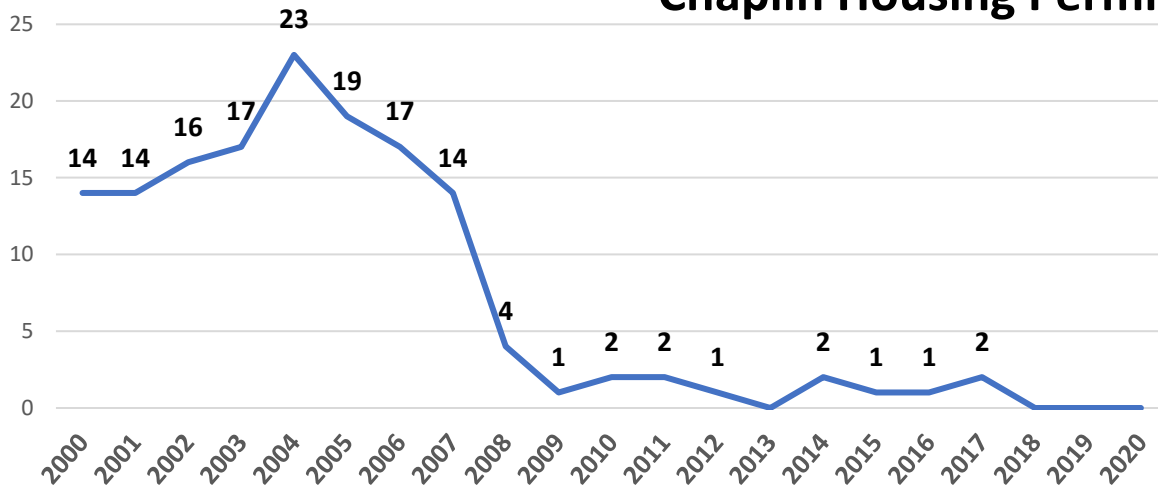
The 2019 ACS median home value for Chaplin is \$207,600 which is lower than the state of Connecticut \$275,400 but slightly higher than Windham County. Median home values in 2010 ACS were 11% higher for homes in Chaplin \$232,600 and 7% higher throughout Connecticut. Homes in Chaplin are predominantly within the \$150,000 to \$299,999 range with 41% below \$200,00.

Median Home Value



Housing development in Chaplin remained steady between the years of 2000 and 2007 peaking in 2004 with 23 permits being issued. Reports to the state of Connecticut Office of Policy and Management (CT OPM) show less than two permits per year have been issued since 2008. Chaplin Assessor data from August of 2021 confirms that housing development has been slow with only 16 new single-family homes built since 2010.

Chaplin Housing Permits

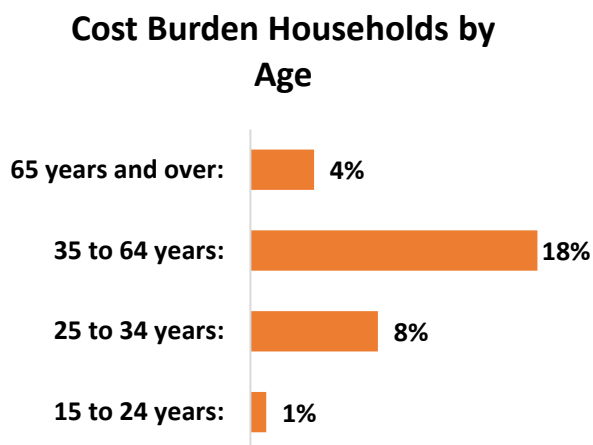
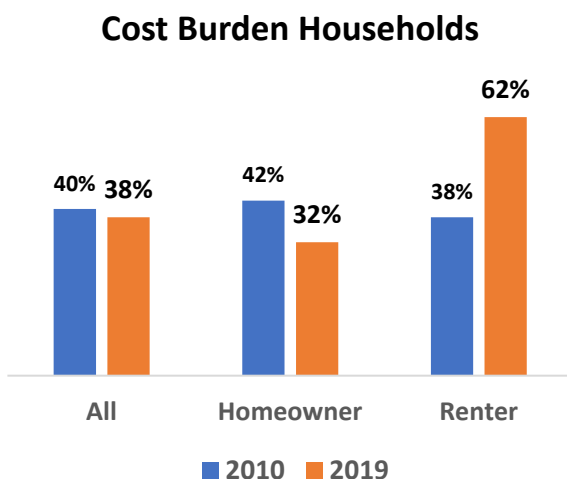


Housing Needs Assessment

FY 2021 Income Limit Area	Median Family Income Click for More Detail	FY 2021 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Windham County, CT HUD Metro FMR Area	\$83,200	Very Low (50%) Income Limits (\$) Click for More Detail	36,050	41,200	46,350	51,450	55,600	59,700	63,800	67,950
		Extremely Low Income Limits (\$)* Click for More Detail	21,600	24,700	27,800	30,850	33,350	35,800	40,120	44,660
		Low (80%) Income Limits (\$) Click for More Detail	55,950	63,950	71,950	79,900	86,300	92,700	99,100	105,500

The U.S. Department of Housing and Urban Development (HUD) annually develops income limits for every metro area in Connecticut. Chaplin is part of the Windham County Metro Area. Area Median Income (AMI) is calculated for each metro area using a formula based on the American Community Surveys five-year estimates. AMI is used to determine eligibility for various state and federal housing programs. The FY 2021 AMI for Chaplin is \$83,200. Income limit categories for Low (80%), Very Low (50%) and Extremely Low (30%) are then calculated for family size.

Connecticut considers housing affordable if the cost is 30% or less of the household income for households making less than 80% of the State or median income, whichever is lower. In Chaplin a family of four making less than \$79,900 per year could qualify for affordable housing programs. The 2019 ACS median income for Chaplin is \$70,500.



U.S. Census 2019 American Community Survey

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A household is considered cost-burdened if it spends 30% or more of annual household income on housing costs. Housing costs for homeowners include utility, taxes, mortgage, insurance, and related payments for the home. Renters' housing costs are gross rental and related payments.

HUD develops data to assist with planning for housing affordability known as the Comprehensive Affordability Survey (CHAS). CHAS is based on the ACS five-year estimates. The data was used to create a gap analysis that shows the number of low-income households and the demand for affordable housing compared to the supply of units within the community.

Chaplin Affordable Housing Needs

Households in need of affordable housing

Low Income 50% to 80% of AMI		Very Low Income 30% to 50% of AMI		Extremely Low Income 30% or less of AMI	
<=\$55,950 for an Individual <=\$79,900 for a Family of 4		<=\$36,050 for an Individual <=\$51,450 for a Family of 4		<=\$21,600 for an Individual <=\$30,850 for a Family of 4	
Low Income HH		Very Low Income HH		Extremely Low Income HH	
130		100		90	
Owner	Renter	Owner	Renter	Owner	Renter
90	40	80	20	70	20

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

Maximum Monthly Costs

Low Income 50% to 80% of AMI	Very Low Income 30% to 50% of AMI	Extremely Low Income 30% or less of AMI
<=\$55,950 for an Individual <=\$79,900 for a Family of 4	<=\$36,050 for an Individual <=\$51,450 for a Family of 4	<=\$21,600 for an Individual <=\$30,850 for a Family of 4
\$1,398/month for an Individual	\$901/month for an Individual	\$540/month for an Individual
\$1,997/month for a Family of 4	\$1,286/month for a Family of 4	\$771/month for a Family of 4

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

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Estimated Affordable Maximum Home Value

Low Income 50% to 80% of AMI	Very Low Income 30% to 50% of AMI	Extremely Low Income 30% or less of AMI
<=\$55,950 for an Individual <=\$79,900 for a Family of 4	<=\$36,050 for an Individual <=\$51,450 for a Family of 4	<=\$21,600 for an Individual <=\$30,850 for a Family of 4
\$194,000 for an Individual	\$125,000 for an Individual	\$75,000 for an Individual
\$277,000 for a Family of 4	\$179,000 for a Family of 4	\$107,000 for a Family of 4

Home Value Estimates based on 30-year mortgage at 3.5%, 0% down payment, Current tax rate in Chaplin and PMI

Housing Gap Analysis: Family of 4 Owner Occupied Units

Income Group	Max Home Value	Owner Occupied Units in Price Range	Owner Households in Income Range	Gap
Extremely Low (30% of AMI)	\$107,000	32	70	-38
Very Low (<50% of AMI)	\$179,000	270	150	120
Low (<80% of AMI)	\$277,000	717	240	477

Renter Occupied Units

Income Group	Max Monthly Rent	Renter Occupied Units in Price Range	Renter Households in Income Range	Gap
Extremely Low (30% of AMI)	\$781/month	46	20	26
Very Low (<50% of AMI)	\$1,286/month	93	40	53
Low (<80% of AMI)	\$1,997/month	123	80	43

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Affordability Survey (CHAS):2014-2018, 2019 ACS Five-Year Estimates B25063

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Housing Gap Analysis: Individual

Owner Occupied Units

Income Group	Max Home Value	Owner Occupied Units in Price Range	Owner Households in Income Range	Gap
Extremely Low (30% of AMI)	\$75,000	16	70	-54
Very Low (<50% of AMI)	\$125,000	65	150	-85
Low (<80% of AMI)	\$194,000	388	240	148

Renter Occupied Units

Income Group	Max Monthly Rent	Renter Occupied Units in Price Range	Renter Households in Income Range	Gap
Extremely Low (30% of AMI)	\$540/month	15	20	-5
Very Low (<50% of AMI)	\$901/month	46	40	6
Low (<80% of AMI)	\$1,398/month	113	80	33

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Affordability Survey (CHAS):2014-2018, 2019 ACS Five-Year Estimates B25063

The housing gap analysis shows a deficit in affordable homes priced below or at a level for Extremely and Very Low-Income Individuals and Families. There is also a slight deficit in rental units affordable to Extremely Low-Income households and only a minimal surplus for Very Low-Income individuals. Overall Chaplin currently has a high level of rental units that are priced for low-income households.

The gap analysis is intended to identify areas where there are significant differences in the supply and demand for affordable options for owners and renters and is not intended to be an exact number of units to be developed.

Land Use Regulation Review

Chaplin currently has four use districts and an overlay district. Limited residential uses are allowed in all districts by zoning permit issued by the agent or special permit by the commission.

- RA** - Rural Agricultural Residence District
- B** - Business District
- L** - Light Industry District A
- Z** - Aquifer Protection District
- CO** - Corridor Overlay

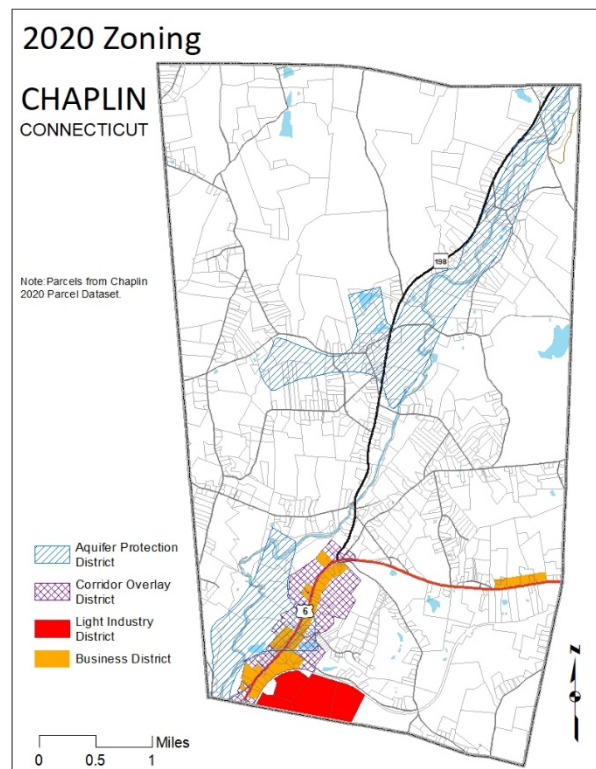
Zoning revisions in 2018 were intended to allow for more flexibility in developing Accessory Dwelling Units (ADU) referred to as Accessory Apartments. ADUs contribute to the overall housing inventory because they are often rented at affordable rates while providing income for the primary owner.

The Rural Agricultural Residence District (**RAR**) encompasses most of the town and requires a two-acre minimum lot size for single-family dwellings. No more than one single-family dwelling with or without an accessory apartment is allowed.

Accessory apartments must be attached to the primary residence, a detached apartment requires double the lot size at 4-acres. Occupancy of either the apartment or the primary residence must be by the owner or immediate family member.

Two family dwellings are allowed within the RAR but require a 4-acre minimum lot size and are limited to one per lot. The district does not allow for the development of Multi-Family uses defined as three or more dwelling units in a structure such as apartments or condominiums.

The Commission may grant a Special Permit for modifications to the accessory apartment requirements for such uses as conversion of an



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existing barn or garage which might not otherwise meet the criteria.

The Business District (**B**) is confined mainly to the Route 6 corridor west of the intersection of Route 198. A small section also exists in the western portion of Route 6. All uses that are allowed within the **RAR** are also allowed within the **B** district including residential. This district is the town's primary commercial area. Many lots are split between the **RAR** and the **B** districts, but because the residential uses are the within the two this may not affect development. Minimum lot size is still two acres for single family uses with or without accessory apartments as the regulations defer to the **RAR** requirements.

Accessory apartments are allowed within a business structure with the following conditions: the square footage dedicated to the apartment(s) cannot be more than 50% of the business structure, two or more accessory units requires a special permit approved by the commission.

The Light Industry District (**L**) is located in the southern section of town adjacent and east of the **B** district and has limited access due to the Air Line Trail. Residential Uses within the district are allowed as all uses within both the **B** and **RAR** districts are allowed. Minimum Lots sizes for residential uses are the same as in their original districts.

In 2018 the Multifamily Residential District (**MR**) was deleted. It is presumed that this district allowed for three or more dwelling units within a structure. As there is no access to sewer and municipal water the district was probably located within the west corridor of Route 6.

The Corridor Overlay District (**CO**) is a design district that encompasses the **B** district in the south western section of Route 6. It expands east and west to include the entire parcels that have been split by the B district. Like the **B** district all uses allowed within the **RAR** are also allowed within the **CO** district which would include single family residential with or without an accessory apartment and two-family dwellings. Minimum lots size is still two acres. Additional uses listed within the district include mixed use buildings, second floor apartments and accessory uses.

Municipal Adaptive Reuse Overlay District (**MAROD**) includes selected parcels with municipally owned buildings located within the Chaplin Street area off Route 169. The district was created for the sole purpose of allowing the reuse of town owned buildings such as the old post office, old elementary school, and library. The school now houses the Chaplin Senior Center and library while the post office is used by the resident state trooper. Residential uses listed specifically within the **MAROD** were single family housing, assisted living, senior housing, and artists' lofts for live-in work situations.

The Chaplin Plan of Conservation and Development 2021 update includes recommendations for the creation of a mixed-use district that combines the **B** and **CO** districts to allow for a variety of uses where residential and commercial may be located on one lot. There are also changes to

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the regulations that could be considered to increase the opportunity for desired housing developments within the community.



The western portion of Route 6 has been identified as being the most appropriate area for possible future senior housing developments. The area currently includes a majority of Chaplin’s larger multi-unit developments such as Chaplin Woods and Laurel Ridge.

In 2021 the Connecticut General Assembly passed Public Act 21-29 which included revisions to C.G.S. 8-2 the Zoning Enabling Act, accessory apartments, and other provisions. Some of these changes are directly related to housing while others are intended to clarify what must and must not be within your municipal zoning regulations. For example, regulations must now include language to affirmatively further the purposes of the Federal Fair Housing Act which prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability and expressly allow the development of housing which will meet the housing needs identified in the state's consolidated plan for housing and community development prepared pursuant to section 8-37t and in the housing component and the other components of the state plan of conservation and development.

P.A. 21-29 also included a series of Accessory Apartment Provisions that defined application procedures, designated locations, and size limitations for all municipalities to follow no matter the size or site characteristics. As Chaplin’s Planning and Zoning Commission recently revised its regulations regarding accessory apartments in 2018, they have chosen to pursue the municipal opt out process provided within the legislation.

Starting January 1, 2023 each member of a Planning and Zoning Commission and Zoning Board of Appeals will also be required to complete at least four hours of training every two years. The training is to include at least one hour of affordable and fair housing policy.

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Infrastructure

Chaplin has no public sewer or water system and does not have any plans for future development of either. This area of Route 6 abuts the town of Windham and its' **C-2** Commercial Zone and **R-3** Residential Zone. Windham does identify the **C-2** area in their 2017 Plan of Conservation and development for expansion of water service by Windham Water Works within the next 10 years. This may provide future access to a municipal water system.

The existing commercial and potential future mixed-use zone does provide an opportunity for the transportation infrastructure necessary for senior housing development. Currently the Windham Regional Transit District (WRTD) has a stop at the post office but only twice a day east bound to Danielson and twice west bound to Windham.

Strategies & Recommendations

The Town of Chaplin as a small community with limited resources may not be able to significantly increase its percentage of assisted and subsidized housing units. Through continued responsible planning of its financial and environmental resources Chaplin will strive to keep housing attainable, affordable, and safe for all residents regardless of age or income. Below are some recommended strategies

- Assess the impacts of Chaplin's Accessory Dwelling Unit regulation changes on the overall availability of rental units.
- Implement recommendations of the 2021 Chaplin Plan of Conservation and Development Update regarding the mixed-use zone and potential for additional residential uses such as senior housing.
- Reducing minimum lot size requirements for duplexes would allow similar dwelling densities as accessory apartments without consuming more land.
- Review and amend zoning regulations to be consistent with PA 21-29 where required.
- Provide training that includes Affordable and Fair Housing Policy for land use boards as required by P.A. 21-29. Training may be provided by Northeast Connecticut Council of Governments, University of Connecticut extension center, Connecticut CAPA and others.
- Provide information on the town website and at the town hall on State and Federal programs such as Connecticut Housing Finance Authority **CHFA** and Rental Housing Programs

