Jocelyn Ayer
NHCOG Community & Economic Development Director
- Former member of Salisbury Affordable Housing Commission, current member of Salisbury Housing Committee

1. What’s in the Plan?
2. What process did we use to develop the Plan?
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PROCESS:

- Salisbury’s Plan drafted by the Salisbury Affordable Housing Commission:
  - SAHC (town appointed commission)- members included planner, architect, engineer, members of both political parties
- Stakeholder meetings:
  - 3 affordable housing non-profits, Board of Finance, Board of Selectmen, Economic Development Commission, Planning & Zoning Commission, Board of Education
  - Interviewed school principals, major employers, VFD
- Hosted 2 public meetings (professionally facilitated) to determine housing unit goal and get feedback on specific sites
- Final plan adopted by Board of Selectmen
WHAT IS AFFORDABLE HOUSING?

Definition of affordable housing:

Costs less than 30% of the income of a household earning 80% or less of the area median income (AMI).

Incomes adjusted annually and by household size.

<table>
<thead>
<tr>
<th>Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Person</td>
</tr>
<tr>
<td>80% of AMI (2016)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly Housing Costs (Rent/Mortgage + Utilities)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Person</td>
</tr>
<tr>
<td>80% of AMI (2016)</td>
</tr>
</tbody>
</table>
WHY DOES SALISBURY NEED MORE AFFORDABLE HOUSING?

1. Incomes have not kept pace with housing costs
2. High number of second homes
3. Lack of multi-unit housing
4. Shortage of affordable rental housing
5. CT’s Affordable Housing Appeals Act

“My employees would all love to live in Salisbury if they could afford it ... Every town needs a downtown population to keep its businesses and center vibrant.”

Bob LaBonne, LaBonne’s Market
CURRENT AFFORDABLE HOUSING IN SALISBURY

“When the 8 new units were constructed at Sarum Village, 67 people requested applications.”
-Anne Kremer, President SHC

<table>
<thead>
<tr>
<th>Property</th>
<th>Units</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sarum Village (I and II)</td>
<td>24 units</td>
<td>rental</td>
</tr>
<tr>
<td>Faith House &amp; Academy St</td>
<td>9 units</td>
<td>rental</td>
</tr>
<tr>
<td>Salisbury Housing Trust</td>
<td>13 units</td>
<td>home ownership</td>
</tr>
<tr>
<td>Lakeview Apartments</td>
<td>6 units</td>
<td>rental</td>
</tr>
<tr>
<td>Habitat for Humanity</td>
<td>2 units</td>
<td>home ownership</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>54 units</strong></td>
<td></td>
</tr>
<tr>
<td>Total units (2010 Census)</td>
<td>2,593 units</td>
<td></td>
</tr>
<tr>
<td>Percent that qualify under 8-30g</td>
<td>2.1%</td>
<td></td>
</tr>
</tbody>
</table>
AFFORDABLE HOUSING GOAL

- **GOAL:** 75 affordable housing units over the next 10 years:
  - 15 homeownership units
  - 60 rental units

- Increases our total % of affordable housing **from 2.1% to 5%**
  - This still leaves 95% of Salisbury’s housing stock open to market forces

- **Majority of attendees** at June 2017 Community Housing Forum supported this goal.
<table>
<thead>
<tr>
<th>Property name</th>
<th>Possible number of units*</th>
<th>Rental or Home-ownership</th>
<th>Ownership**</th>
<th>Location details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Holley Block</td>
<td>12-18 units</td>
<td>Rental</td>
<td>Town</td>
<td>In Lakeville village center on Main Street, a multi-unit building once occupied this site, on town water &amp; sewer</td>
</tr>
<tr>
<td>Salmon Kill Road</td>
<td>33-64 units</td>
<td>Mix of home-ownership and rental</td>
<td>Town</td>
<td>In Salisbury village center, on town water &amp; sewer</td>
</tr>
<tr>
<td>East Railroad Street</td>
<td>14-18 units</td>
<td>Rental</td>
<td>Salisbury Housing Committee has an Option Agreement</td>
<td>In Salisbury village center, on town water &amp; sewer</td>
</tr>
</tbody>
</table>
• Sites are **owned by town** (or controlled by SHC)

• All **on town water & sewer** except for Millerton Rd.

• If we want to meet our goal of 5% affordable housing (75 more units over 10 years) we need to make the best use of these six sites we control.
  • If we are able to develop all 6 sites at their minimum capacity shown here = 64 units

<table>
<thead>
<tr>
<th>Name</th>
<th>Min. Capacity</th>
<th>Ownership</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perry Street</td>
<td>2-4</td>
<td>Home-ownership</td>
<td>In Lakeville village center, on town water &amp; sewer</td>
</tr>
<tr>
<td>Grove Street</td>
<td>4</td>
<td>Home-ownership</td>
<td>In Salisbury village center, on town water &amp; sewer</td>
</tr>
<tr>
<td>Millerton Rd</td>
<td>1-4</td>
<td>Rental</td>
<td>Close to Miller-ton village center</td>
</tr>
</tbody>
</table>
HOW DOES AFFORDABLE HOUSING HAPPEN?

Salisbury Housing Trust = home ownership
Salisbury Housing Committee = rental
NWCT Habitat for Humanity

Feasibility Stage (1 yr)
- Site Control
- Zoning
- Attain prefunding

Pre-development Stage (1-2 yrs)
- Market analysis
- Architectural/Engineering
- Zoning approvals
- Acquire site
- Attain construction funding

Construction Stage (1-2 yrs)
- Close construction loan
- Construct units (9-12 months)
- Rent units
HOLLEY BLOCK

- Lots of interest in this site at the June forum
- 12-18 units possible
- Town meeting approval needed to lease or provide land to Salisbury Housing Committee or another developer
- Zoning regulation changes will be needed
OTHER RECOMMENDATIONS

- **Housing Rehabilitation Funds**
  - Allows residents with incomes under 80%AMI to make critical home repairs
  - Revolving loan fund but no funds currently available

- **Zoning Regulations to support housing**
  - All sites will require zoning commission approval
  - Many sites will require zoning regulation changes or 8-30g appeals

- **Partnerships, resources, and capacity building**
  - Support Salisbury Housing Trust and Salisbury Housing Committee with the resources they will need to build 75 units over the next 10 years.
  - Continue to invest in the Salisbury Affordable Housing Fund