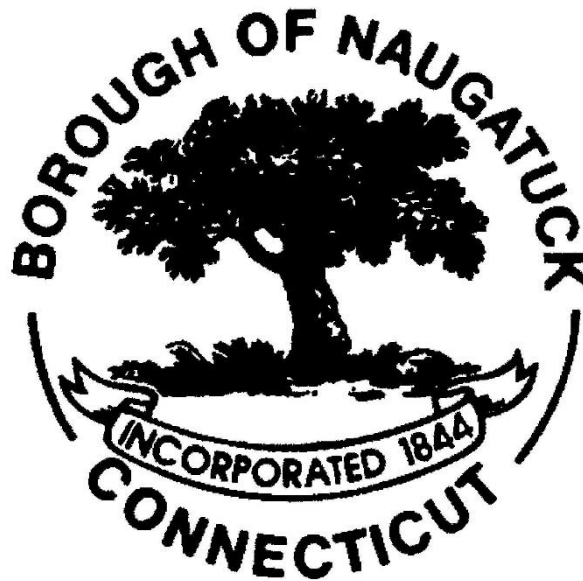


NAUGATUCK

2023-28 Affordable Housing Plan



Planning Commission
Naugatuck, CT

Adopted September 5, 2023

TABLE OF CONTENTS

Contents

- 1.0 INTRODUCTION 1
 - 1.1 Statutory Requirement.....1
 - 1.2 What is Affordable Housing and Why is it Important.....1

- 2.0 RELEVANT INFORMATION 3
 - 2.1 Some Affordable Housing Programs in Naugatuck3
 - 2.2 Affordable Housing Challenges in Naugatuck5
 - 2.3 Definition of Affordable Housing Development.....7
 - 2.4 Existing Affordable Housing Developments in Naugatuck8
 - 2.5 Affordable Housing Needs in Naugatuck.....10
 - 2.6 Other Types of Affordable Housing in Naugatuck27
 - 2.7 Naugatuck’s Affordable Housing Survey Results28

- 3.0 RECOMMENDATIONS FOR ACTION31
 - 3.1 GOAL: Partner with the Housing Authority31
 - 3.2 GOAL: Promote Housing Opportunities, Limit Blight31
 - 3.3 GOAL: Mapping & Revitalization31
 - 3.4 GOAL: Establishment of a Fair Rent Commission31
 - 3.5 GOAL: Seek Opportunities to Address Regulations32

- 4.0 IN SUMMARY.....33

- 5.0 ADDITIONAL RESOURCES.....34
 - 5.1 Connecticut Affordable Housing FAQ.....34



Borough of Naugatuck
Planning Commission

Naugatuck Town Hall
229 Church Street
Naugatuck, CT 06770

Date

This is the 2023-28 Affordable Housing Plan for the Borough of Naugatuck (“Borough” or “Naugatuck”).

The Connecticut Legislature adopted a public act (now codified as Section 8-30j of the Connecticut General Statutes) which requires that each Connecticut municipality adopt an affordable housing plan. This Public Act also requires that such an Affordable Housing Plan be updated at least once every five years.

This is the Borough’s first “affordable housing plan” in response to Connecticut General Statutes Section 8-30j.

The Board of Mayor and Burgesses adopted this Plan on September 5, 2023.

Sincerely,

Planning Commission

Borough of Naugatuck

1.0 INTRODUCTION

1.1 Statutory Requirement

In 2017, the Connecticut Legislature enacted Public Act No. 17-170 which required that each municipality in Connecticut prepare an affordable housing plan that “shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.” The legislation (codified now as Section 8-30j of the Connecticut General Statutes) also created a requirement that the plan be amended and adopted at least once every five (5) years.

In 2021, the Connecticut Legislature enacted Public Act No. 21-29 which required such plans to be adopted by June 1, 2022. The statute allows for the Chief Elected Official to submit a letter to the Secretary of the Office of Policy and Management if the municipality was unable to adopt a plan by such date and to provide a date when the plan will be adopted by. The Borough of Naugatuck provided such letter to the Secretary of the Office of Policy and Management on April 5, 2022 to identify the expected adoption of the affordable housing plan to be incorporated into the Borough’s Plan of Conservation and Development. This may occur through incorporation in the 2013 POCD, the planned 2023 update, or both.

The Planning Commission has undertaken the preparation of Naugatuck’s Affordable Housing Plan in order to address the statutory requirement.

1.2 What is Affordable Housing and Why is it Important

“Affordable” is generally defined as housing for which a household pays 30 percent or less of its income. “Affordability” is the relationship of households and incomes to housing prices in a town or region. Affordable housing is defined in state law, regulations, and programs as units being preserved for a period of years at a specified maximum income, such as 80 percent, 60 percent, 50 percent, 30 percent or 25 percent of either the “area median income” or the “statewide median income.” The U.S. Department of Housing and Urban Development publishes these amounts annually. This formula, after being adjusted for household size and multiplied by the assumption that a household can pay 30 percent of its income for housing, results in a maximum annual housing cost, and when divided by 12 months, a “maximum monthly housing payment.” This formula can be adjusted to both rental and ownership (homes or condominiums).

Economically diverse options in housing, across all our regions, cities, towns, neighborhoods, and areas, are important to Connecticut residents and to the state’s competitiveness and future vitality because:

- More housing options, especially for people of modest means, can stem the out-migration in younger age cohorts who cannot afford to establish their own households. Millennials are entering their prime earning years, and are forming new households at a rapid rate, and it is in the state’s best interest to keep them in Connecticut, close to their families, and to enable them to contribute to Connecticut’s competitiveness and economic vitality now and in the future. Twice as many young adults between the ages of 16 to 26 have moved out of Connecticut in recent years than

have moved into the State.¹

- More economic diversity of options in housing in more municipalities can help address the concentrated financial hardship in some of our municipalities that limits access to educational and economic opportunities. Lack of housing choices limits access to opportunity and hampers Connecticut's vitality now and in the future. Progress here can also be key in revitalizing our cities.
- Increased economic diversity of options in housing in more municipalities will promote more equity and fairness in how we pay for and deliver public services.
- Many Connecticut employers report that a lack of housing options presents real challenges in recruiting and retaining skilled employees. Availability of housing options is also a factor in where businesses choose to locate or expand their operations.
- A growing number of Connecticut residents are "housing burdened," which means they pay more than 30 percent of their income on rent or a mortgage. According to a report by the Urban Institute, about half of Connecticut renters are housing-cost-burdened, and more than a quarter of homeowners are housing-cost-burdened. The more households pay for housing, the less they can afford to pay for goods and services, starting with food and health care.
- Producing more diverse options in housing creates jobs and generates spending for materials and supplies, etc. in local businesses during construction and once families are living in those homes. Constructing affordable housing stock that is newer in age, thereby reducing potential exposure of contaminants to environmental justice communities. In Naugatuck, 28% of owner-occupied housing units were built before 1950, with another 22% before 1970. 36% of renter occupied units in Naugatuck were built before 1950 and another 23% before 1970. Buildings constructed prior to 1970 are more likely to contain lead. Constructing new affordable housing utilizing 2023 (and beyond) construction standards will promote environmental justice and the removal of contaminants that could affect public health.

¹ Willner, C., "New Census Bureau Data on Young Adult Migration: Connecticut Experiences More Out-Migration than In-Migration of Young Adults, with Rates Varying by Parental Income and Race/Ethnicity – CTData" (2022), <https://www.ctdata.org/blog/new-census-bureau-data-on-young-adult-migration>

Information regarding "What is Affordable Housing and Why is it Important" found in the "Commission on Connecticut's Future and Development" – [Report of the Affordable Housing Plans Working Group](#)

2.0 RELEVANT INFORMATION

2.1 Some Affordable Housing Programs in Naugatuck

Naugatuck has a several main agencies involved with affordable housing issues:

Naugatuck Housing Authority

The Naugatuck Housing Authority (NHA) is an independent agency affiliated with the Borough, which owns, operates, and manages housing for income eligible elderly and/or disabled persons and families. The NHA provides stable, quality, affordable housing rental opportunities for low and moderate-income families throughout the local community. Through the provision of public housing apartments and the management of Section 8 Housing Choice Vouchers, the Naugatuck Housing Authority serves approximately 619 low and moderate-income families and individuals, while supporting healthy communities.

Mayor's Office

- Neighborhood Assistance Act (funding for municipal and tax-exempt organizations through business tax credit incentives)
- Other grants and programs
- Coordination of affordable housing with private developers in the Central Business District as well as on private property throughout the Borough.

Land Use Office

A Borough department that supports the Borough's four land use boards as well as the Community Development Block Grant Program (CDBG):

- Planning Commission
- Zoning Commission / Aquifer Protection Agency
- Zoning Board of Appeals
- Wetlands and Watercourses Agency
- Community Development Block Grant Program (federal funding to support programs benefitting low- and moderate-income residents and neighborhoods such as housing rehabilitation, lead paint abatement, etc.)

Community Development Block Grant: Small Cities (CDBG Program)

Naugatuck participates in the Community Development Block Grant (CDBG) program, supported by the US Department of Housing and Urban Development, which seeks to address the housing and community development needs of low and moderate-income persons.

Connecticut's Community Development Block Grant (CDBG) Program, also known as the Small Cities Program, provides funding and technical support for projects that achieve local community and economic development objectives. The Small Cities Program principally benefits low-and moderate-income persons. This program is only available to Connecticut towns and cities with populations of less than 50,000.

Funding for the Connecticut CDBG program is provided by the U.S. Department of Housing and Urban Development (HUD) under the guidelines of Title I of the Housing and Community Development Act of 1974, as amended. Eligible Activities must meet one of the following CDBG program National Objectives: benefiting low and moderate-income persons, eliminating slum and blight or addressing an urgent need.

The primary focus of the CDBG program is to benefit low-and moderate-income persons. The Connecticut CDBG program receives and distributes over thirteen million dollars each year. Since the state took over the administration of the CDBG program in 1982, over \$325,700,000 has been invested in Connecticut communities. Communities participate in a competitive application process annually for CDBG funds to implement their proposed community and economic development projects.

- Housing Rehabilitation Program (funding home improvements that benefit low- and moderate-income homeowners)
- Blight Enforcement
- Fair Housing

Relevant Documents

Plan of Conservation and Development (POCD) - A document adopted by the Planning Commission (a Borough agency) which outlines goals, policies, and action steps for the future physical, economic, and social development of the Borough. The POCD contains strategies related to housing and residential development.

Zoning Regulations - Regulations adopted by the Zoning Commission (a Borough agency) which define which uses are permitted in different zones established within the Borough. Multi-family development (the most common form of affordable housing) is permitted in several zoning districts such as: RA-1, RA-2, RO-1, B-1, B-2, RADD and NHRDD.

2.2 Affordable Housing Challenges in Naugatuck

By way of a survey distributed to residents and stakeholders and ongoing discussions with community members regarding affordable housing throughout the Borough, the Commission identified several affordable housing challenges in Naugatuck. Although many stakeholders are concerned with the direct number of affordable housing units in the Borough, such public input also identified other affordable housing challenges, both physically and structurally.

PHYSICAL - Need for More Units Overall

On the surface, Naugatuck has thousands of units of affordable housing whether measured by:

- The 2022 state listing of 1,117 affordable housing units, or
- The 11,589 naturally occurring affordable housing (NOAH) units that are rented or were sold at affordable prices in Naugatuck's current market.

PHYSICAL - Need for More Units That Are More Affordable

In addition, over 3,000 households in Naugatuck earning modest incomes are spending more than 30% of their income on housing. These people and families need housing that is designated as affordable/deed restricted for affordability.

STRUCTURAL – Common Misconception

Local housing-related organizations and entities have noticed that there is a lot of misconception in the community about affordable housing and that many residents have negative perceptions of affordable housing. Thus, in discussions about housing needs, the discussion can result in “push back” about the topic rather than understanding of the issues, needs, or solutions.

COMMON MISCONCEPTIONS

A. Connecticut Has Enough Housing ...

People who have housing they can afford have a hard time understanding the needs of other people who struggle with the cost of housing.

The United Way of Connecticut undertook a study of the “ALICE” population in Connecticut – people and families who are asset limited, income constrained, but employed. Statewide, around 1 in 4 households meet these criteria and there is simply not enough affordable housing to meet the need, particularly for renters. The ALICE population may be working at lower paying jobs (that may serve people who take the ALICE people for granted) but cannot afford housing in the community.

The National Low Income Housing Coalition has identified that lower income workers, seniors living on fixed incomes, single parents, disabled persons, unemployed workers, are key population groups that need affordable housing (<https://www.nlihc.org/housing-needs-by-state/connecticut>).

The Partnership for Strong Communities has created a “FAQ” page that explains some of the benefits of a more diverse housing stock (<https://www.pschoosing.org/connecticut-affordable-housing-faq>).

B. People Are “Given” Affordable Housing ...

Affordable housing is restricted to occupancy people and families earning modest incomes – people who may be struggling with the basic cost of living. Affordable housing units are price restricted when people occupy and stay affordable when they leave. Prices are tied to median incomes, not to market fluctuations, which may occur.

C. Affordable Housing Negatively Affects Property Values ...

There are so many factors that affect property values that is difficult to isolate the impact of any specific one. However, trulia.com conducted a study using their database and did not find a connection between affordable housing and nearby property values. That study can be accessed here (<https://www.trulia.com/research/low-income-housing/#>).

D. Affordable Housing Brings More School Pupils ...

As it turns out, single-family homes are the housing type that produce the highest school enrollment. Studies around the country have typically found that single-family homes results in more school-age children per unit compared to multi-family housing. It should be noted that a school system may have excess capacity due to decreasing enrollments in certain grades.

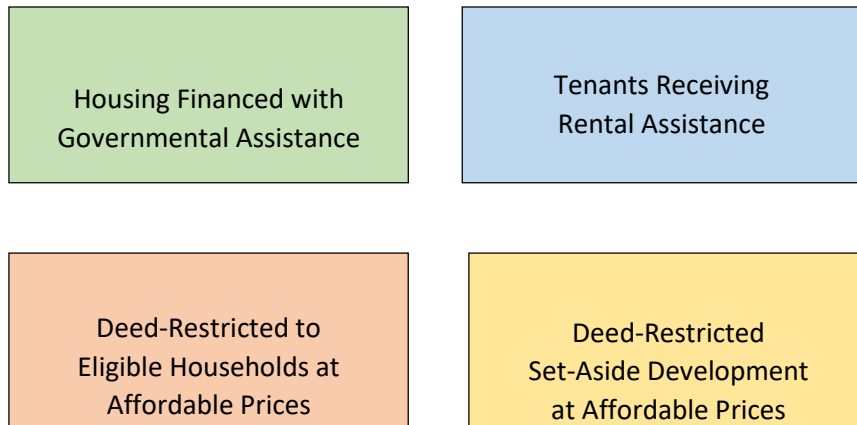
2.3 Definition of Affordable Housing Development

As defined in CGS Sections 8-30g (a), an **affordable housing development** is a housing development that is either:

1. **Assisted Housing**, which is:
 - Housing which is receiving, or will receive, financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing, or
 - Any housing occupied by persons receiving rental assistance, or

2. A **Set-Aside Development**, which is:
 - A deed restricted, set-aside development that requires, for at least forty (40) years, occupants do not spend more than 30% of income as follows:
 - At least 15% of the units for persons and families earning no more than 80% of area median income, and
 - At least 15% of the units for persons and families earning no more than 60% of area median income.

Affordable housing developments can include:



2.4 Existing Affordable Housing Developments in Naugatuck

According to the 2022 State of Connecticut Department of Housing’s Affordable Housing Appeals List, Naugatuck has 1,117 units that qualify as affordable housing developments. On March 1, 2023, the Department of Housing released the 2022 Affordable Housing Appeals List. The 2023 Affordable Housing Appeals List will be the first year to use the 2020 Census’ Total Housing Units as the base number for the calculation of affordable housing developments.

In Naugatuck, 178 additional housing units were built from the 2010 Census to the 2020 Census. Due to the increase in the total number of units, the percentage of units that qualify as affordable housing developments DECREASED from 8.55% in 2022 to 8.44% in 2023.

CGS 8-30g Assisted Housing Developments in Naugatuck		
Address	Funding Source	Total Units
Group Homes	Connecticut Housing Finance Authority	3
George B. Lewis I	United States Department of Housing and Urban Development	52
George B. Lewis II	United States Department of Housing and Urban Development	52
Lewis Circle	Connecticut Housing Finance Authority	32
Oak Terrace	Connecticut Housing Finance Authority	194
Robert E. Hutt Congregate	Connecticut Housing Finance Authority and State of Connecticut Department of Housing	36
Southwood Apartments	United States Department of Housing and Urban Development	124
Total Assisted Housing Developments in Naugatuck:		493
CGS 8-30g Rental Assisted Units in Naugatuck		
Type	Total Units	
Rental Assistance Vouchers (Rental Assistance Program and Housing Choice)	267	
Homeless Assistance	22	
Veteran Affairs Supportive Housing	2	
Non-Elderly Disabled Vouchers	20	
Total Rental Assisted Units in Naugatuck:		312
2022 Connecticut Housing Finance Authority Single-Family Mortgages in Naugatuck		
Total Number of CHFA Single-Family Mortgages:		312
Total Number of Units Qualified as CGS 8-30g Affordable Housing Developments:		1,117

Source: State of Connecticut Department of Housing

Affordable Housing Developments in Naugatuck



Lewis Circle



George B. Lewis I



George B. Lewis II



Oak Terrace



Robert E. Hutt Congregate



Southwood Apartments

2.5 Affordable Housing Needs in Naugatuck

Naugatuck has a good array of different types of affordable housing units and is ranked 36th in Connecticut in terms of the percentage of affordable housing units according to the 2022 Affordable Housing Appeals List.

Still, while about 8.5% of the housing stock in Naugatuck meets State's affordability criteria, there are waiting lists for affordable housing developments. In addition, even though 90% of the housing stock in Naugatuck "naturally" sells or rents at affordable prices to households making 80% of the area median income, there are still affordable housing needs in Naugatuck. There is strong demand for the units Naugatuck has and people and families are not able to find the housing they want when they need it. This means that:

- Naugatuck needs to retain the affordable housing units it has, and
- More units are needed in Naugatuck.

There continues to be a considerable need for affordable housing in Naugatuck and in Connecticut. The Naugatuck Housing Authority has indicated that there are waiting lists for their housing developments. Applications for rental assistance certificates have recently opened, but only for a three-month period. Even though the lists have opened up, complexes are full and units are not available. People are not moving out. They are staying in their rentals much longer than before since there is nowhere for them to move to.

While the existing affordable housing in Naugatuck has helped address the housing needs of thousands of people, there are still thousands who struggle.

The State of Connecticut defines affordable housing as housing for which households and families pay 30% or less of their annual income on housing costs.² When a household spends more than 30% of their income on housing costs, they are considered cost-burdened. When a household spends more than 50% of their income on housing costs, they are considered severely cost-burdened. A household who is cost burdened has less money for basic expenditures like food, transportation, childcare, etc.

² CGS Chapter 129, Section 8-39a: https://www.cga.ct.gov/current/pub/chap_128.htm#sec_8-39a

How is Naugatuck’s housing stock serving current residents?

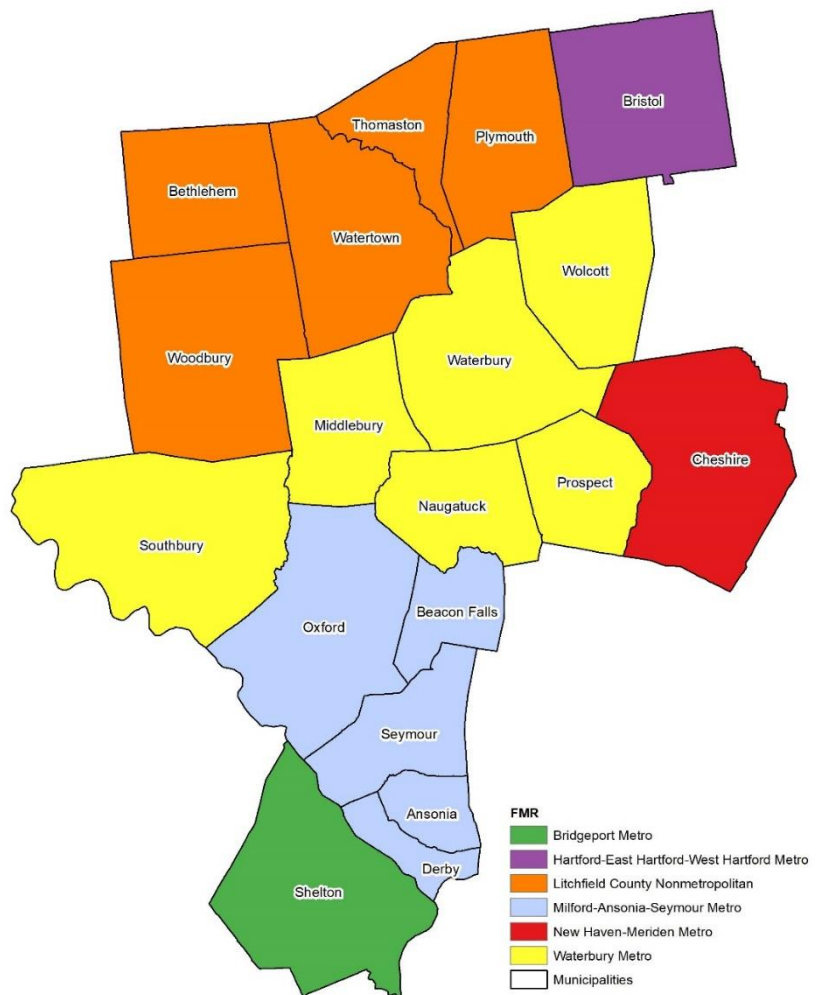
There are two ways to answer this question. The first way is to examine how many households in Naugatuck are cost burdened. The second way is to examine where there are gaps between Naugatuck’s housing stock and current household’s income.

These questions can be answered using Comprehensive Housing Affordability Strategy (CHAS) data published by the United States Department of Housing and Urban Development (HUD).³

Data collected by the American Community Survey is shared with HUD to better understand local housing conditions and markets. To understand Naugatuck’s current households, HUD calculates the area median income (AMI), sometimes referred to as the median family income (MFI) for specific geographic areas called Fair Market Rent (FMR) areas. Naugatuck is within the Waterbury, CT HUD Metro FMR area.

In 2019, the median family income for a household in Naugatuck was \$76,327.⁴

The State and Federal government use the area median income to organize households into groups based on specific percentages of the area median income. These groups are then used to determine eligibility for various rental and homeowner assistance programs.



³ The most recent CHAS data was published on September 9, 2022 and is based on the 2015-2019 American Community Survey 5-year estimates.

⁴ [Link to HUD 2019 MFI.](#)

CITATION AND ACKNOWLEDGEMENT

The following analysis on pages 12 - 26 was conducted using the United States Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) Data. Special thanks to the Connecticut Housing Finance Authority for assistance in collecting the data and the Naugatuck Valley Council of Governments for assistance in summarizing the data.

Question 1: How many households in Naugatuck are cost burdened?

What does it mean for a household to be 'cost burdened'?

A household is considered cost burdened when they spend more than 30% of their income on rent, mortgage, and other housing costs. When a household is cost burdened, they have less income to spend on other household needs such as food, transportation, and healthcare. Being cost burdened could also impact a household's ability to interact with the Naugatuck community.

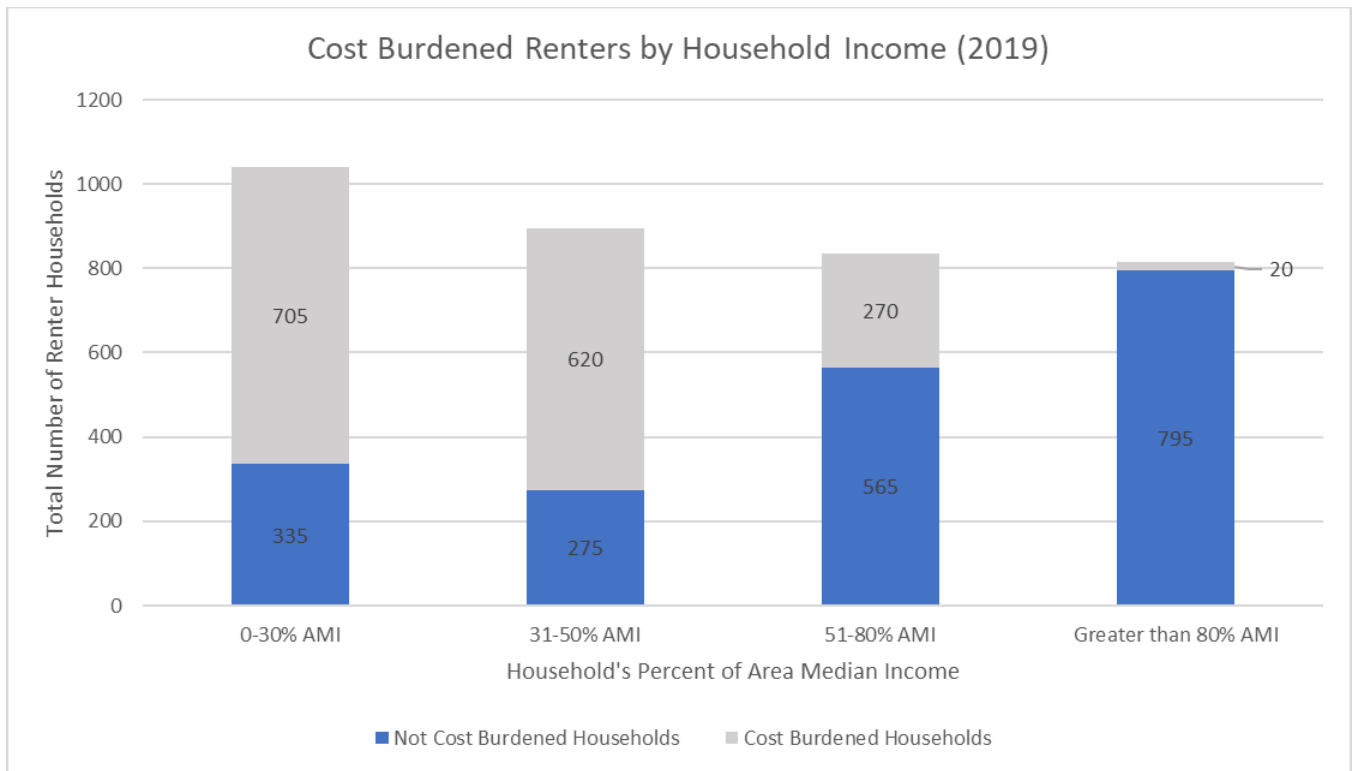


What is included as a "housing cost" for...

- 1) Renters:** the cost of rent, common charges in the case of a rental in a common interest community; and heat and utility costs, excluding television, telecommunications, and information-technology services.
- 2) Homeowners:** periodic mortgage payments, real property taxes, real property insurance, common charges in the case of common interest community, and heat and utility costs, excluding television, telecommunications and information-technology services.

How many renter households are cost burdened in Naugatuck?

Cost Burdened Renters				
Household's Percent of Area Median Income	Household Income Estimates	All Households	Percent Cost Burdened	Total Households Cost Burdened
0-30% Area Median Income	\$0.00 to \$22,898.10	1,040	67.79%	705
31-50% Area Median Income	\$23,661.37 to \$38,163.50	895	69.27%	620
51-80% Area Median Income	\$38,926.77 to \$61,061.60	835	32.34%	270
Greater than 80% Area Median Income	\$61,824.87 or Greater	815	2.45%	20

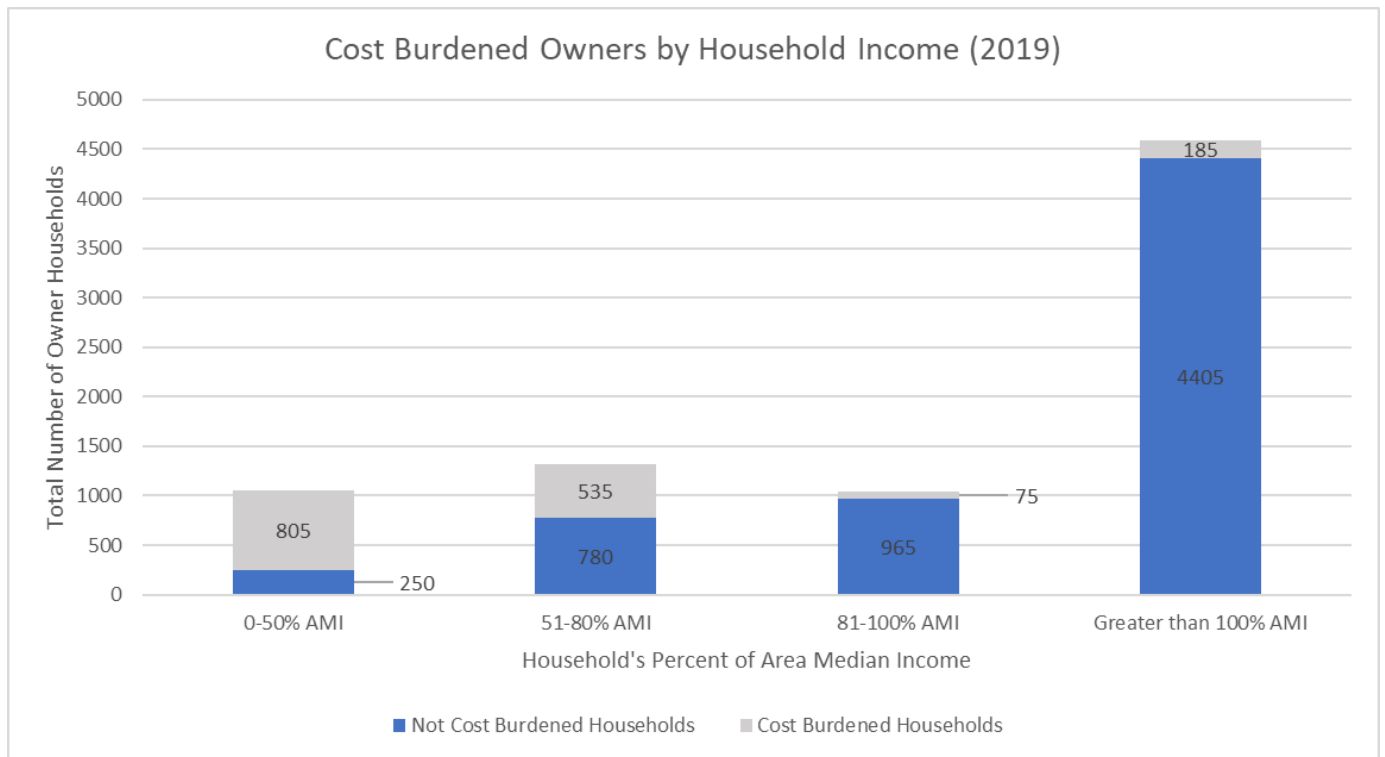


Key Findings for Renter Households:

- Most renter households making at least 81% of the area median income (\$61,824.87 or greater) are not cost burdened.
- More than half of renter households making 0-30% of the area median income (\$0.00 to \$22,898.10) and 31-50% of the area median income (\$23,661.37 to \$38,163.50) are cost burdened.
- Around one-third of renter households making 51-80% of the area median income (\$38,926.77 to \$61,061.50) are cost burdened.

How many owner households are cost burdened?

Cost Burdened Owners				
Household's Percent of Area Median Income	Household Income Estimates	All Households	Percent Cost Burdened	Total Households Cost Burdened
0-50% Area Median Income	\$0.00 to \$38,163.50	1,055	76.30%	805
51-80% Area Median Income	\$38,926.77 to \$61,061.60	1,315	40.68%	535
81-100% Area Median Income	\$61,824.87 to \$76,327.00	1,040	7.21%	75
Greater than 100% AMI	\$76,327.00 or Greater	4,590	4.03%	185



Key Findings for Owner Households:

- Most owner households making 81-100% of the area median income (\$61,824.87 to \$76,327.00) and 100% or Greater of the area median income (\$76,327.00 or greater) are not cost burdened.
- More than three quarters of owner households making 0-50% of the area median income (\$0.00 to \$38,163.50) are cost burdened.
- Over one-third of owner households making 51-80% of the area median income (\$38,926.77 to \$61,061.60) are cost burdened.

How does Naugatuck compare with other municipalities in the Waterbury, CT HUD Metro Fair Market Rent Area?

Naugatuck Valley Council of Governments (NVCOG) staff attended the May 1, 2023, Regular Meeting of the Naugatuck Planning Commission to discuss the data included in this section. During that meeting, the Naugatuck Planning Commission requested cost-burdened data for the entire Waterbury, CT HUD Metro Fair Market Rent Area.

The data is as follows:

Renter Cost Burdened	Middlebury	Naugatuck	Prospect	Southbury	Waterbury	Wolcott
Total Renter-Occupied Housing Units	220	3,590	357	1,159	23,987	916
Households Spending 30 – 50% of Household Income on Housing Costs	17	862	56	291	5,644	226
	7.7%	24.0%	15.7%	25.1%	23.5%	24.7%
Households Spending more than 50% of Household Income on Housing Costs	65	803	47	239	7,047	138
	29.5%	22.4%	13.2%	20.6%	29.4%	15.1%

Owner Cost Burdened	Middlebury	Naugatuck	Prospect	Southbury	Waterbury	Wolcott
Total Owner-Occupied Housing Units	2,529	7,999	2,990	6,807	16,950	5,136
Households Spending 30 – 50% of Household Income on Housing Costs	328	1,062	395	1,319	3,528	569
	13.0%	13.3%	13.2%	19.4%	20.8%	11.1%
Households Spending more than 50% of Household Income on Housing Costs	220	632	320	822	2,500	482
	8.7%	7.9%	10.7%	12.1%	14.7%	9.4%

Question 2: Are there gaps between Naugatuck’s housing stock and current household’s income?

What is a ‘housing gap’?

A **housing gap** occurs when the total number of households at a specified income group exceeds the available units that correspond to their income group.

The CHAS data allows us to identify gaps by collecting:

- The number of households earning a specific percentage of area median income in defined income groups (e.g. 0-30% AMI, 31-50% AMI, etc.);
- The number of occupied and vacant units available for households earning within the defined income groups; and
- The income of households currently occupying units at specific income groups.

Why do housing gaps matter?

When a household occupies a unit that corresponds to their income group, a municipality can have confidence that the household will not spend more than 30% of their income on rent or a mortgage and additional housing costs.

When a household occupies a unit that is affordable to households with lower income groups (e.g. an renter household earning between 51-80% AMI is occupying a rental unit that would be affordable to a household earning between 31-50% AMI), the household is more likely to be spending less than 30% of their income on housing costs, lowering their likelihood of being cost burdened.

However, in this example, the household earning between 51-80% AMI occupying a rental unit that would be affordable to household earning 31-50% AMI reduces the supply of units available for households earning 31-50% AMI. This reduction in the supply of units can raise prices for all if there is demand for units priced in this range.

When a household occupies a unit that is affordable to households with higher income groups (e.g. an owner household earning 81-100% AMI owns a unit that would be affordable to a household earning greater than 100% AMI), the household is more likely to be spending more than 30% of their income on housing costs, increasing their likelihood of being cost burdened.

A housing gap analysis is a tool to understand how Naugatuck’s current households are occupying the current housing stock. A housing gap identifies the total number of households at specific income groups that would not be able to find an available unit that corresponded to their income group if they desired.

What is the housing gap for renter households?

Renter Household Unit Gap					
Household's Percentage of Area Median Income (AMI)	Household Income Estimates	Households	Affordable Housing Units	Units Occupied by Upper or Lower Income Households	Unit Gap
0-30% Area Median Income	\$0.00 to \$22,898.10	1,040	595	265	710
31-50% Area Median Income	\$23,661.37 to \$38,163.50	895	1,690	1,315	520
51-80% Area Median Income	\$38,926.77 to \$61,061.60	835	1,215	800	420
81 or Greater Area Median Income	\$61,824.87 or Greater	815	90	55	780

Note on Reading the Following Graphs

The housing gap for renter households can be examined closer below. The graphs are labeled by the area median income (AMI) groups. We recommend referring to the above table when reading the AMI groups to identify the corresponding household income.

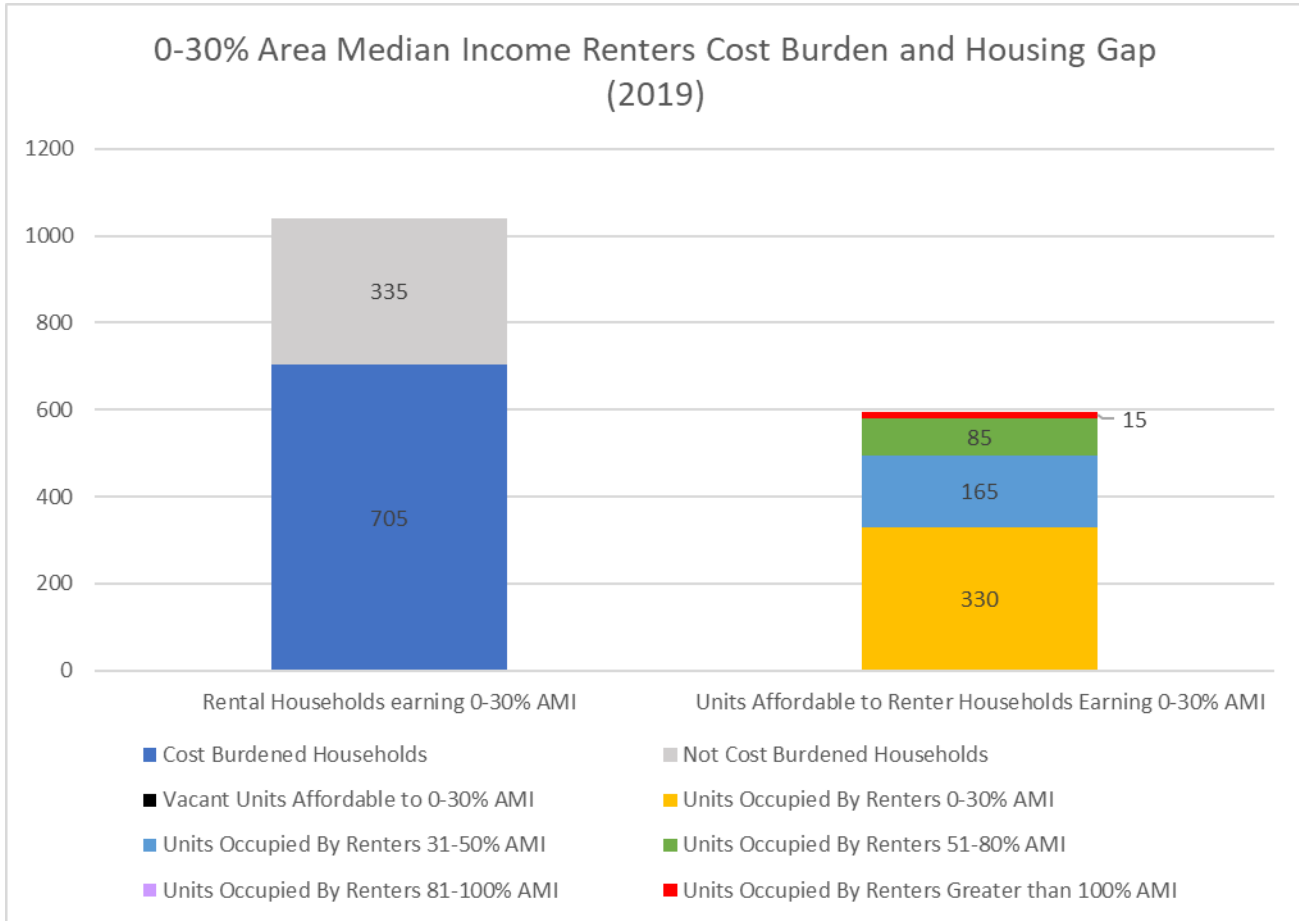
Each graph looks at:

- The total number of households in each income group (AMI) and the breakdown of which households are cost burdened; and
- The total number of units (vacant and occupied) that would be affordable to the specific income group and the composition of households occupying those units by household income group.

Units are considered affordable to a specific income group if the annual housing costs do not exceed 30% of the household's annual income. For renters, the following annual housing costs are associated with each income group:

Annual "Affordable" Housing Cost Ranges for Each Household Income Group			
Household's Percentage of Area Median Income (AMI)	Household Income Estimates	Annual "Affordable" Housing Cost Range"	Monthly "Affordable" Housing Cost Range
0-30% Area Median Income	\$0.00 to \$22,898.10	\$0.00 to \$6,869.43	\$0.00 to \$572.45
31-50% Area Median Income	\$23,661.37 to \$38,163.50	\$7,098.41 to \$11,449.05	\$591.53 to \$954.09
51-80% Area Median Income	\$38,926.77 to \$61,061.60	\$11,678.03 to \$18,318.48	\$973.17 to \$1,526.54
81 or Greater Area Median Income	\$61,824.87 or Greater	\$18,547.46 or greater	\$1,545.62 or greater

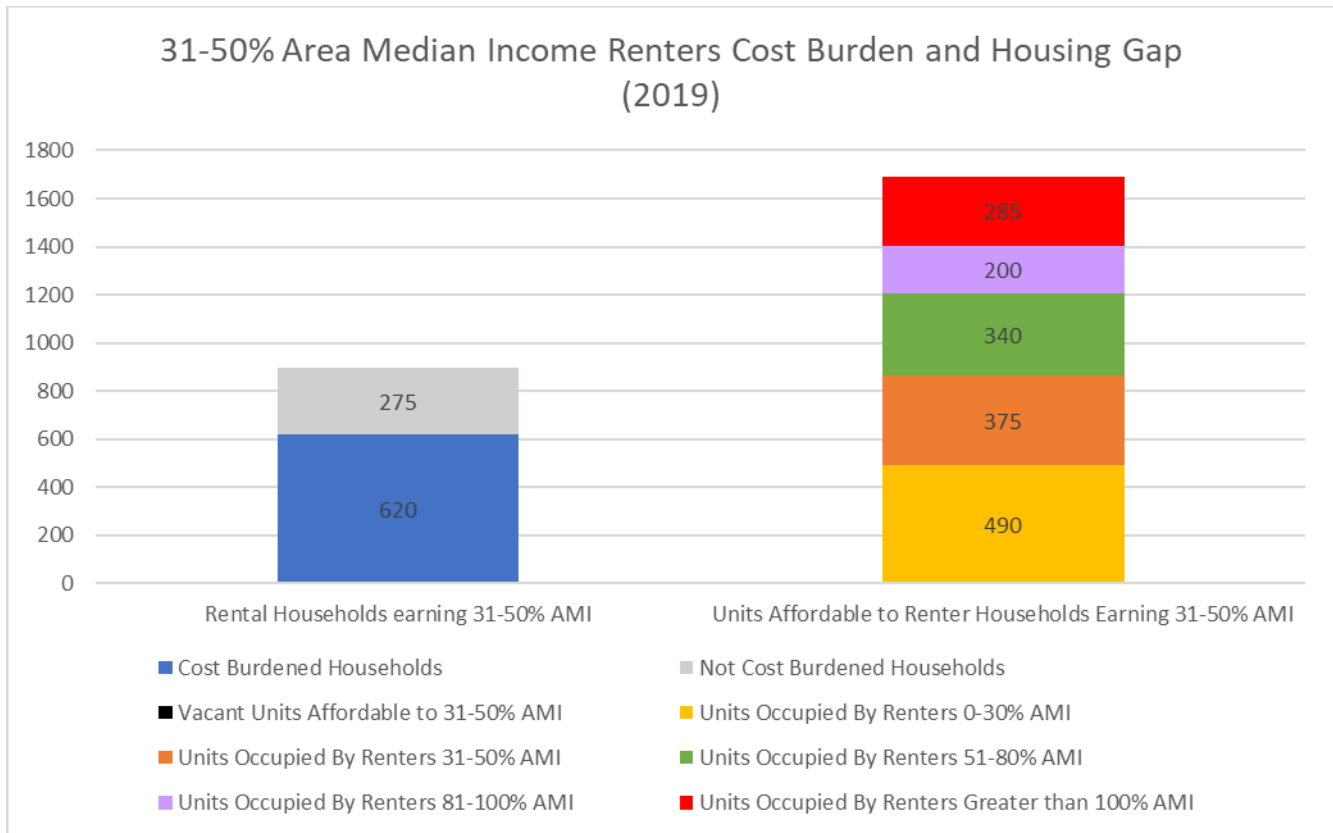
A. Renter Households Earning 0-30% of the Area Median Income



Key Findings for Renter Households Earning 0-30% AMI:

- There are 1,040 households in Naugatuck that earn 0-30% AMI (\$0.00 to \$22,898.10). There are 595 units affordable to households earning 0-30% AMI.
- 265 units affordable to households earning 0-30% AMI are being occupied by households with income groups higher than 0-30% AMI. These households are less likely to be cost burdened as they are occupying a unit that is affordable to a lower income group.
- 330 units are being occupied by households earning 0-30% AMI. There are no vacant rental units that would be affordable to households earning 0-30% AMI.
- Out of the 1,040 households earning 0-30% AMI, 330 households occupy units that are affordable in their income groups. This leaves 710 households earning 0-30% AMI that are not occupying units affordable at their income group. With no vacant rental units, this leaves a gap of 710 units.

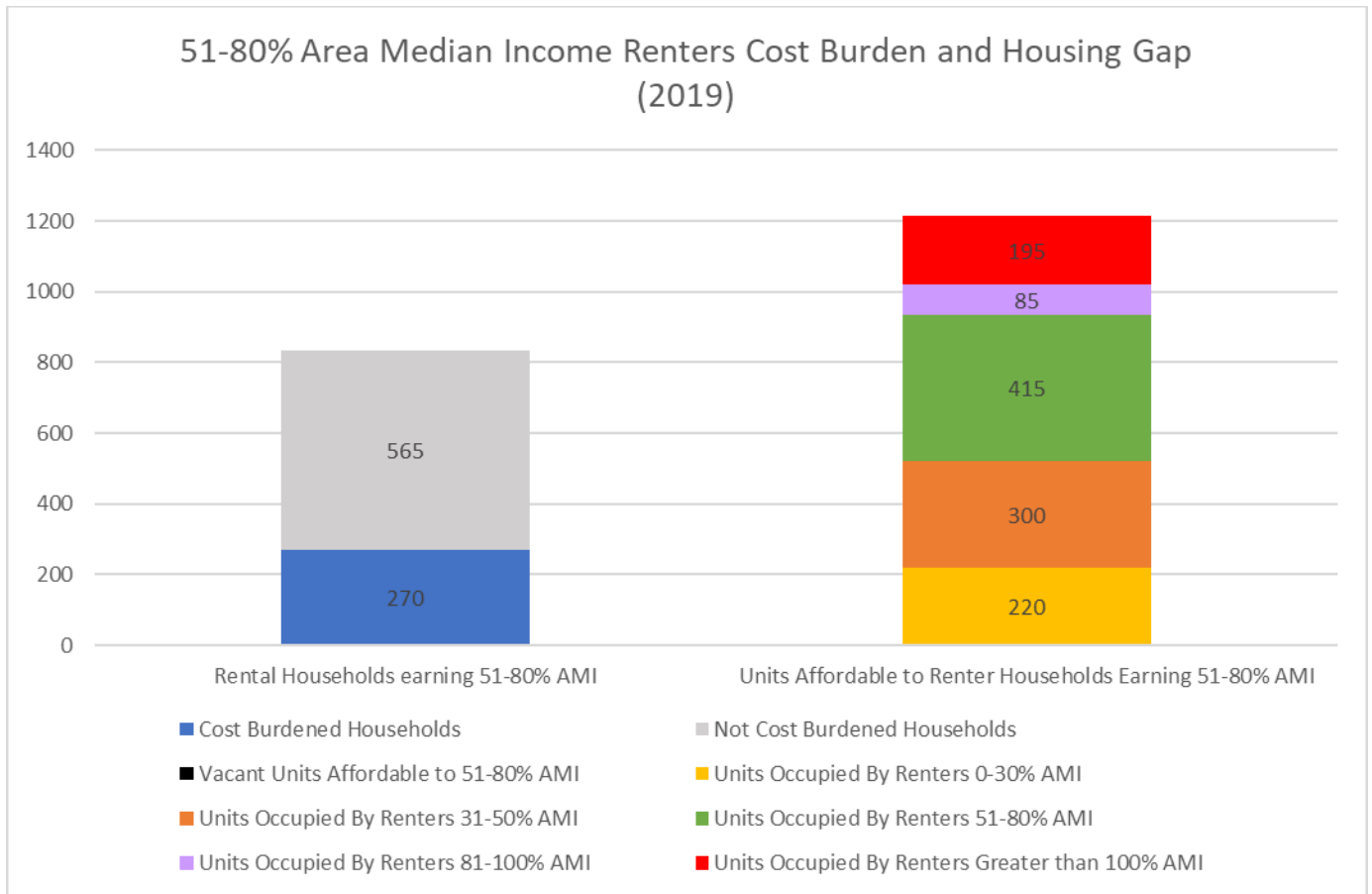
B. Renter Households Earning 31-50% of the Area Median Income



Key Findings for Renter Households Earning 31-50% AMI:

- There are 895 households in Naugatuck that earn 31-50% AMI (\$23,661.37 to \$38,163.50). There are 1,690 units affordable to households earning 31-50% AMI.
- 1,315 units affordable to households earning 31-50% AMI are being occupied by households with income groups higher or lower than 31-50% AMI.
 - 490 units are being occupied by households earning 0-30% AMI, totaling 490 households who have a higher likelihood of being cost burdened.
 - 340 units are being occupied by households earning 51-80% AMI, 200 units are being occupied by households earning 81-100% AMI, and 285 units are being occupied by households earning greater than 100% AMI, totaling 825 households who have a lower likelihood of being cost burdened.
- 375 units are being occupied by households earning 31-50% AMI. There are no vacant units affordable to households earning 31-50% AMI.
- Out of the 895 households earning 31-50% AMI, 375 households occupy units that are affordable at their income groups. This leaves 520 households earning 31-50% AMI that are not occupying units at their income group. With no vacant rental units, this leaves a gap of 520 units.

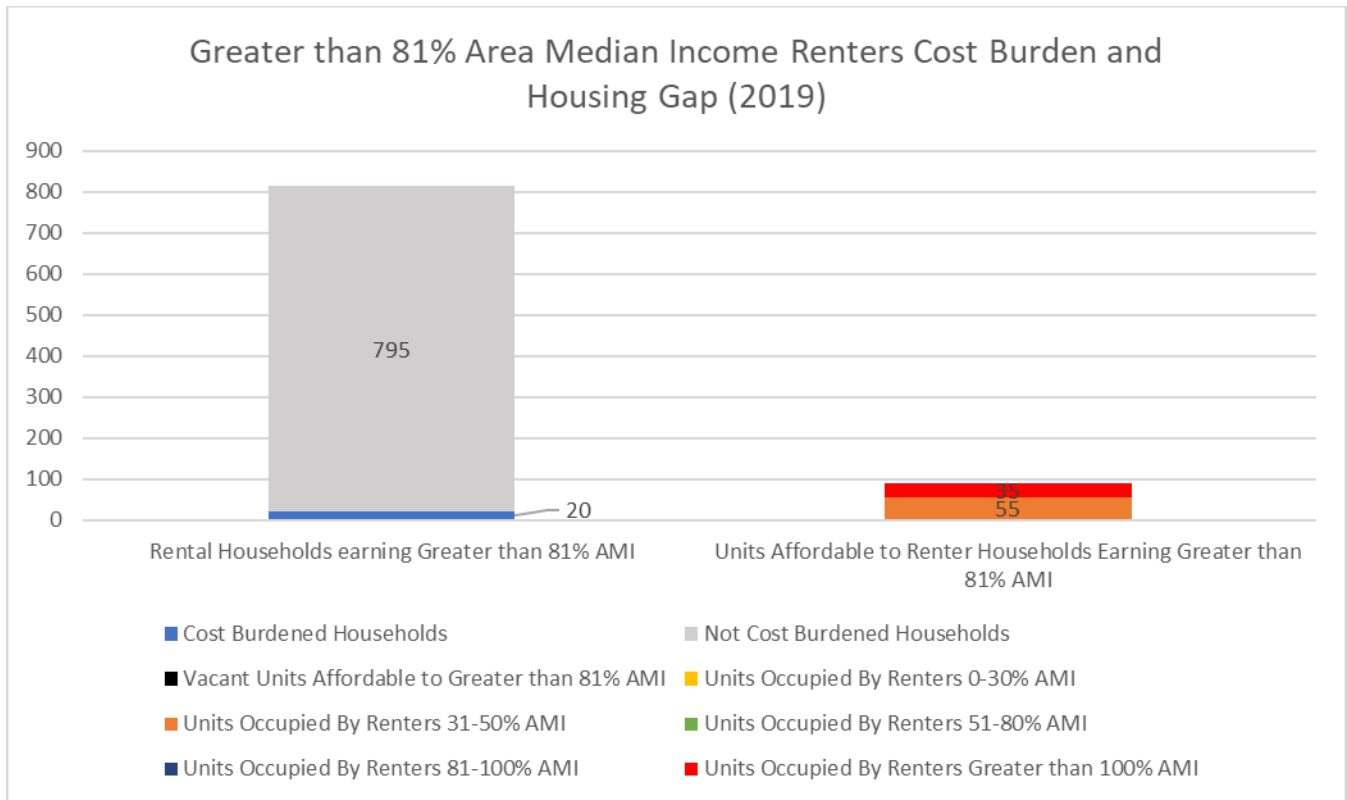
C. Renter Households Earning 51-80% of the Area Median Income



Key Findings for Renter Households Earning 51-80% AMI:

- There are 835 households in Naugatuck that earn 51-80% AMI (\$38,926.77 to \$61,061.60). There are 1,215 units that are affordable to households earning 51-80% AMI.
- 800 units affordable to households earning 51-80% AMI are currently being occupied by households with income groups that are higher or lower than 51-80% AMI.
 - 220 units are being occupied by households earning 0-30% AMI and 300 units are being occupied by households earning 31-50% AMI, totaling 520 households who have a higher likelihood of being cost burdened.
 - 85 units are being occupied by households earning 81-100% AMI and 195 units are being occupied by households earning greater than 100% AMI, totaling 280 households who have a lower likelihood of being cost burdened.
- 415 units are being occupied by households earning 51-80% AMI. There are no vacant units affordable to households earning 51-80% AMI.
- Out of the 835 households earning 51-80% AMI, 415 households occupy units that are affordable at their income group. This leaves 420 households earning 51-80% AMI that are not occupying units that are affordable at their income group. With no vacant rental units, this leaves a gap of 420 units.

D. Renter Households Earning Greater than 81% of the Area Median Income



Key Findings for Renter Households Earning Greater than 81% AMI:

- There are 815 households in Naugatuck that earn greater than 81% AMI (\$61,824.87). There are 90 units that are affordable to households earning greater than 81% AMI.
- 55 units affordable to households earning greater than 81% AMI are currently being occupied by households with income groups that are lower than 81% AMI. These households are more likely to be cost burdened.
- 35 units are being occupied by households earning greater than 81% AMI. There are no vacant renter units that would be affordable to households earning greater than 81% AMI.
- Out of the 815 households earning greater than 81% AMI, 35 households occupy housing units that are affordable at their income group. This leaves 780 households earning greater than 81% AMI that are not occupying units affordable at their income group. With no vacant units, this leaves a gap of 780 units.

What is the unit gap for owner households?

Owner Household Unit Gap					
Household's Percentage of Area Median Income	Household Income Estimates	Households	Affordable Housing Units	Units Occupied by Upper or Lower Income Households	Unit Gap
0-50% Area Median Income	\$0.00 to \$38,163.5	1,055	4,020	3,280	315
51-80% Area Median Income	\$38,926.77 to \$61,061.60	1,315	3,260	2,680	730
81-100% Area Median Income	\$61,824.87 to \$76,327.00	1,040	490	470	1,015
100% or Greater Area Median Income	\$76,327.00 or Greater	4,590	340	64	4,089

Note on Reading the Following Graphs

The housing gap for owner households can be examined closer below. The graphs are labeled by the area median income (AMI) groups. We recommend referring to the above table when reading the AMI groups to identify the corresponding household income.

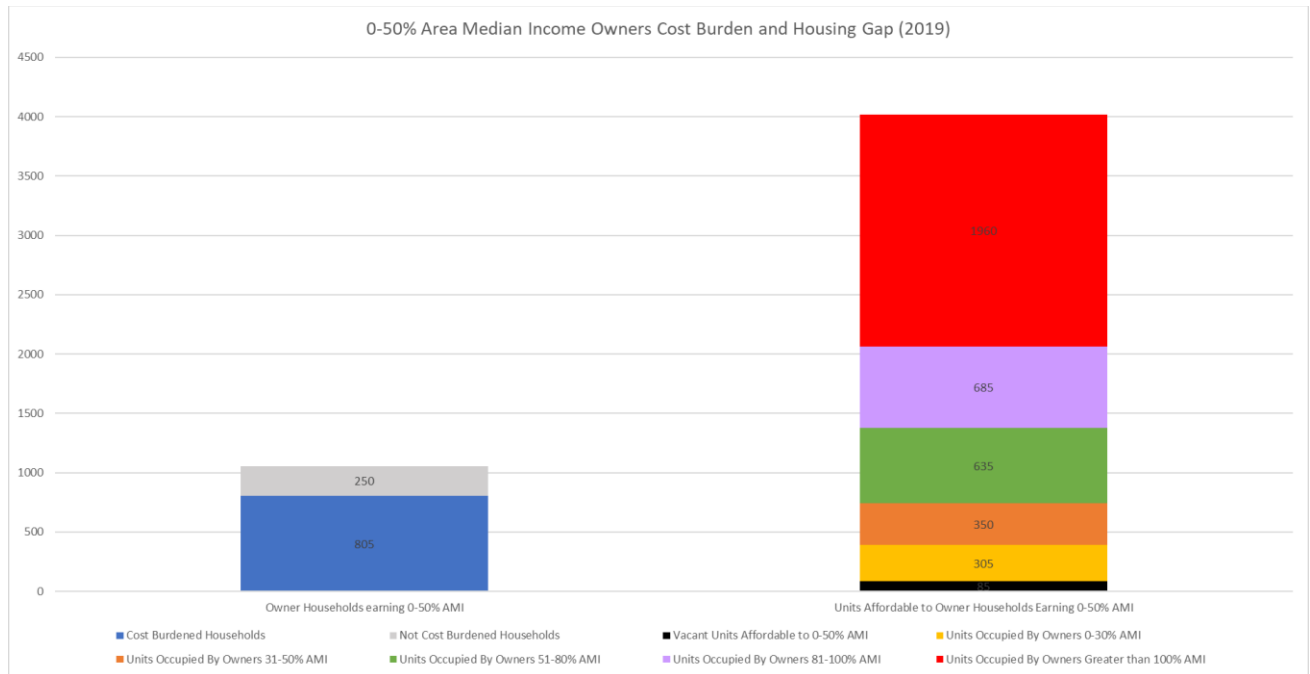
Each graph looks at:

- The total number of households in each income group (AMI) and the breakdown of which households are cost burdened; and
- The total number of units (vacant and occupied) that would be affordable to the specific income group and the composition of households occupying those units by household income group.

Units are considered affordable to a specific income group if the annual housing costs do not exceed 30% of the household's annual income. For owners, the following annual housing costs are associated with each income group:

Annual "Affordable" Housing Cost Ranges for Each Household Income Group			
Household's Percentage of Area Median Income (AMI)	Household Income Estimates	Annual "Affordable" Housing Cost Range	Monthly "Affordable" Housing Cost Range
0-50% Area Median Income	\$0.00 to \$38,163.5	\$0.00 to \$11,449.05	\$0.00 to \$954.09
51-80% Area Median Income	\$38,926.77 to \$61,061.60	\$11,678.03 to \$18,318.48	\$973.17 to \$1,526.54
81-100% Area Median Income	\$61,824.87 to \$76,327.00	\$18,547.46 to \$22,898.10	\$1,545.62 to \$1,908.18
100% or Greater Area Median Income	\$76,327.00 or Greater	\$22,898.10 or greater	\$1,908.18 or greater

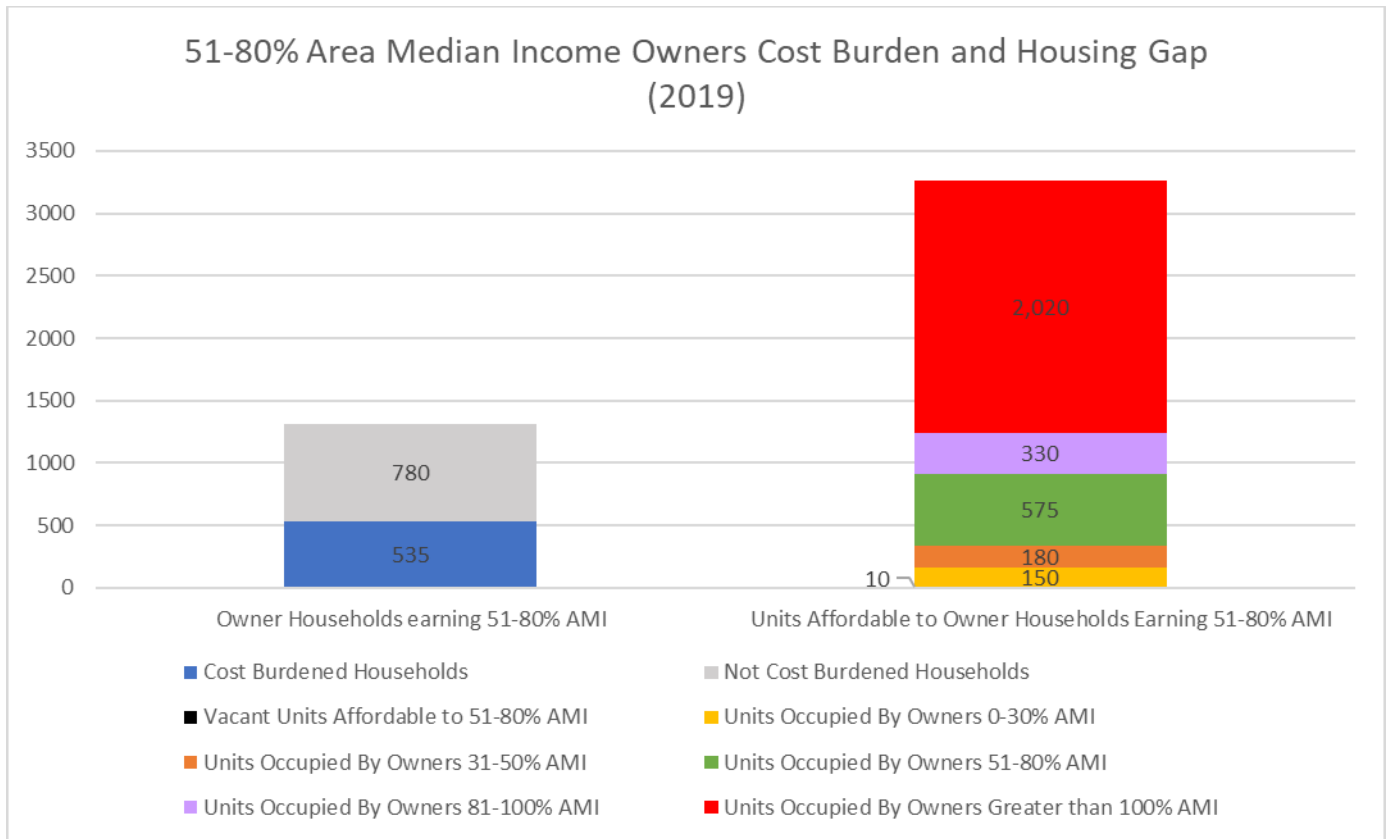
A. Owner Households Earning 0-50% of the Area Median Income



Key Findings for Owner Households Earning 0-50% AMI:

- There are 1,055 households in Naugatuck that earn 0-50% AMI (\$0.00 to \$38,163.50). There are 4,020 units that are affordable to households earning 0-50% AMI.
- 3,280 units affordable to households earning 0-50% AMI are currently being occupied by households with income groups that are higher than 0-50% AMI. These households are less likely to be cost burdened as they are occupying a unit that is affordable to a lower income group.
- 655 units are being occupied by households earning 0-30% AMI (305 households) and 31-51% AMI (350 households). There are 85 vacant ownership units that would be affordable to households earning 0-50% AMI.
- Out of the 1,055 households earning 0-50% AMI, 655 households occupy units that are affordable at their income group. This leaves 400 households earning 0-50% AMI that are not occupying units affordable at their income group. If we subtract the 85 vacant ownership units, this leaves a gap of 315 units.

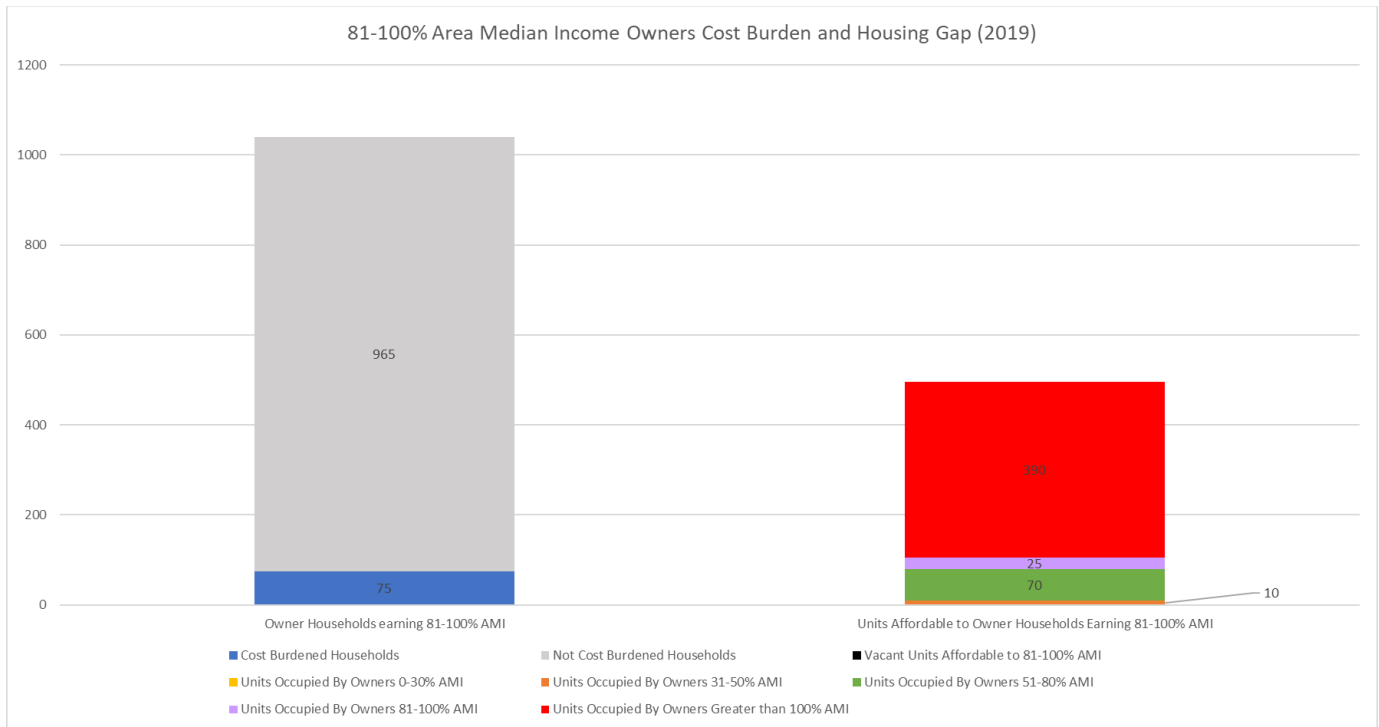
B. Owner Households Earning 51-80% of the Area Median Income



Key Findings for Owner Households Earning 51-80% AMI:

- There are 1,315 households in Naugatuck that earn 51-80% AMI (\$38,926.77 to \$61,061.60). *There are 3,260 units that are affordable to households earning 51-80% AMI.*
- 2,680 units affordable to households earning 51-80% AMI are currently being occupied by households with incomes higher or lower than 51-80% AMI.
 - 150 units are being occupied by households earning 0-30% AMI and 180 units are being occupied by households earning 31-50% AMI, totaling 330 households who have a higher likelihood of being cost burdened.
 - 330 units are being occupied by households earning 81-100% AMI and 2,020 units are being occupied by households earning greater than 100% AMI, totaling 2,350 households who have a lower likelihood of being cost burdened.
- 575 units are being occupied by households earning 51-80% AMI. There are 10 vacant ownership units that would be affordable to households earning 51-80% AMI.
- Out of the 1,315 households earning 51-80% AMI, 575 households occupy units that are affordable at their income household. This leaves 740 households earning 51-80% AMI that are not occupying units affordable at their income group. If we subtract the 10 vacant units, this leaves a gap of 730 units.

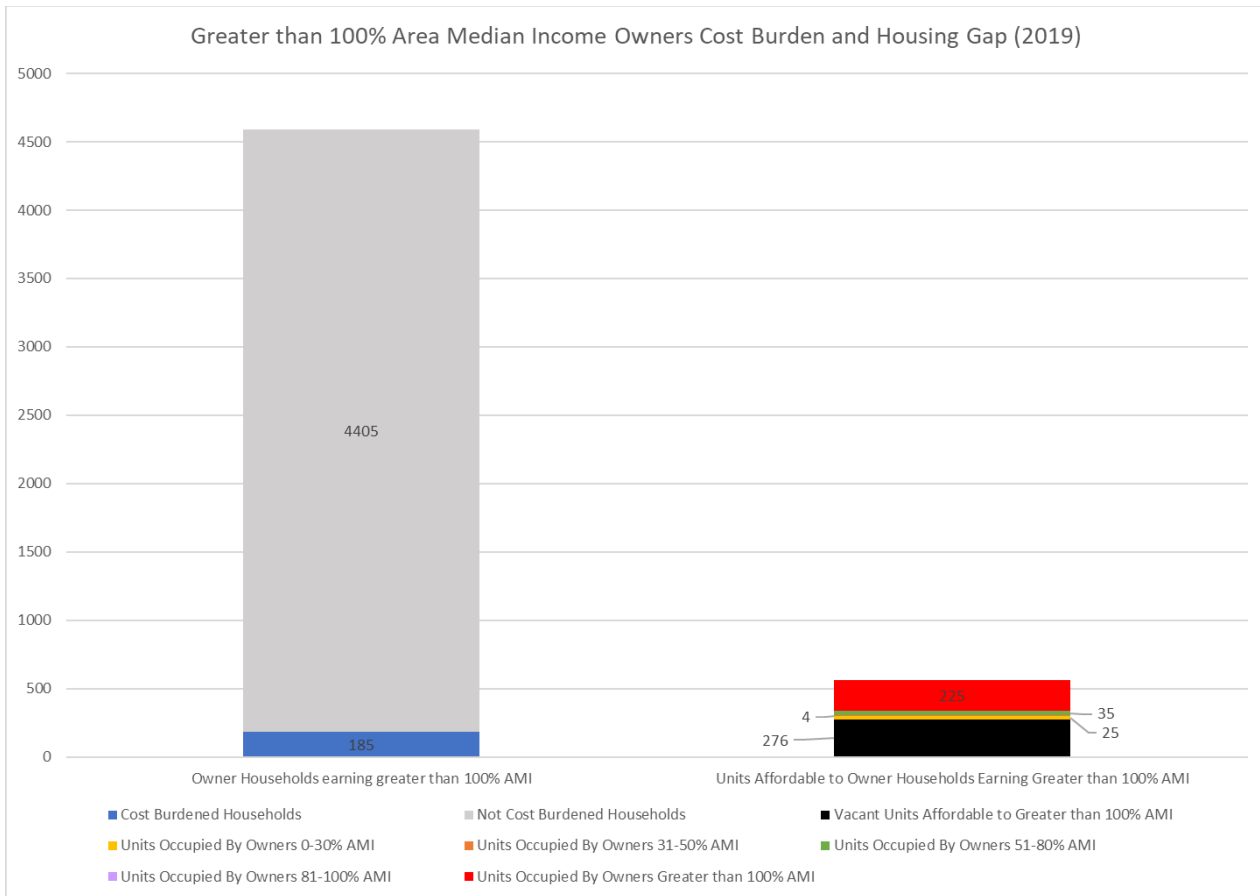
C. Owner Households Earning 81-100% of the Area Median Income



Key Findings for Owner Households Earning 81-100% AMI:

- There are 1,040 households in Naugatuck that earn 81-100% AMI (\$61,824.87 to \$76,327.00). There are 490 units that are affordable to households earning 81-100% AMI.
- 485 units affordable to households earning 81-100% AMI are currently being occupied by households with incomes higher or lower than 81-100% AMI.
 - 10 units are being occupied by households earning 31-50% AMI and 70 units are being occupied by households earning 51-80% AMI, totaling 80 households who have a higher likelihood of being cost burdened.
 - 390 units are being occupied by households earning greater than 100% AMI. These households have a lower likelihood of being cost burdened.
- 25 units are being occupied by households earning 81-100% AMI. There are no vacant ownership units that would be affordable to households earning 81-100% AMI.
- Out of the 1,040 households earning 81-100% AMI, 25 households occupy units that are affordable at their income group. This leaves 1,015 households earning 81-100% AMI that are not occupying units affordable at their income group. With no vacant units, this leaves a gap of 1,015 units.

D. Owner Households Earning Greater than 100% of the Area Median Income



Key Findings for Owner Households Earning Greater than 100% AMI:

- There are 4,590 households in Naugatuck that earn greater than 100% AMI (\$76,327.00). There are 340 units that are affordable to households earning greater than 100% AMI.
- 64 units affordable to households earning greater than 100% AMI are currently being occupied by households with incomes lower than 100% AMI.
 - 25 units are being occupied by households earning 0-30% AMI, 4 units are being occupied by household earning 31-50% AMI, and 35 households are being occupied by households earning 51-80% AMI, totaling 64 households who have a higher likelihood of being cost burdened.
- 225 units are being occupied by households earning greater than 100% AMI. There are 276 vacant ownership units that would be affordable to households earning greater than 100% AMI.
- Out of the 4,590 households earning greater than 100% AMI, 225 households occupy units that are affordable at their income group. This leaves 4,365 households earning greater than 100% AMI that are not occupying units affordable at their income group. If we subtract the 276 vacant units that are available for ownership, this leaves a gap of 4,089 units.

2.6 Other Types of Affordable Housing in Naugatuck

As previously shown in the housing gap analysis, Naugatuck has housing units that naturally sell or rent at affordable prices due to size, type, location, age, condition, and/or other factors. These units are often referred to as “naturally occurring affordable housing,” or NOAH.

The number of units that would qualify as naturally occurring affordable housing can be estimated using the CHAS data.

- In 2019, there were 3,500 rental units that would be affordable to households earning 80% of the area median income or less. There were 2,770 households earning less than 80% of the area median income.
- In 2019, there were 7,770 owner units that would be affordable to households earning 80% of the area median income or less. There were 2,370 households earning less than 80% of the area median income.

However, as mentioned in the previous section, both renter and owner households who are at higher or lower income thresholds are occupying the “naturally occurring affordable housing” units. This is beneficial to higher income households who are occupying units that would be affordable to households at lower income thresholds because their likelihood of being cost-burdened is reduced. However, for households who cannot find units that would be affordable based on their income, they are more likely to be cost-burdened. This mismatch between the naturally occurring affordability of units and the incomes of households occupying Naugatuck’s housing stock tells part of the story as to why current households in Naugatuck are cost-burdened.

2.7 Naugatuck's Affordable Housing Survey Results

The Naugatuck Planning Commission conducted an affordable housing survey between August 1, 2022 through October 3, 2022 looking for resident's input on current housing options in the borough, affordable housing in general and the type of housing Naugatuck needs currently and in the next decade. The survey was conducted online and paper copies were dropped off at the Senior Center and in the lobby of Town Hall. The survey was noticed in the newspaper and on social media. There was a total of 330 responses.

Q1 Do you think that the current housing options available in Naugatuck fit existing residents' needs?
(Answered: 328 Skipped: 2)

<u>ANSWER CHOICES</u>	<u>RESPONSES</u>	
Yes	33.84%	111
No	53.66%	176
Unsure	12.50%	41
TOTAL		328

Q2 Do you think increasing the housing options in Naugatuck would positively impact the Town, negatively impact the Town, or not have much effect on the Town?
(Answered: 330 Skipped: 0)

<u>ANSWER CHOICES</u>	<u>RESPONSES</u>	
Positively impact the Town	44.24%	146
Negatively impact the Town	34.55%	114
Not have much effect on the Town	10.00%	33
Unsure	11.21%	37
TOTAL		330

Q3 If you think more housing options are needed in Naugatuck, for whom do you think they are most needed? (Select top 3 answers) (Answered: 321 Skipped: 9)

<u>ANSWER CHOICES</u>	<u>RESPONSES</u>	
Seniors (65+)	53.58%	172
Young Professionals	37.69%	121
In-Town Workers	22.74%	73
Young Families	51.09%	164
Second Home/Vacation Home	0.62%	2
I do not believe we need more housing options	20.25%	65
Other (please specify	12.15%	39
TOTAL		321

Q4 What types of housing is needed in Naugatuck? (Select top 3 answers)
 (Answered: 312 Skipped: 18)

<u>ANSWER CHOICES</u>	<u>RESPONSES</u>	
Condominiums	23.08%	72
ADU's within existing single-family properties	14.10%	44
Studio or 1 bedroom apartments	27.56%	86
2 bedroom apartments	26.28%	82
3 or more bedroom apartments	25.64%	80
Apartments above retail/office uses	15.06%	47
Conversion of existing large homes into multi-family homes	6.73%	21
Senior housing	47.44%	148
Multi-family	12.18%	38
Single family	40.06%	125
TOTAL		312

Q5 Choose the opinion that best fits your view of affordable housing.
 (Answered: 330 Skipped: 0)

<u>ANSWER CHOICES</u>	<u>RESPONSES</u>	
I strongly support more affordable housing in town	46.06%	152
I somewhat support more affordable housing in town	18.18%	60
I do not support/oppose more affordable housing in town	5.45%	18
I somewhat oppose more affordable housing in town	9.39%	31
I strongly oppose more affordable housing in town	20.91%	69
TOTAL		330

Q6 What is your age group? (Answered: 325 Skipped: 5)

<u>ANSWER CHOICES</u>	<u>RESPONSES</u>	
Under 18	0.31%	1
18-24	2.46%	8
25-34	7.38%	24
35-44	21.54%	70
45-54	16.00%	52
55-64	22.46%	73
65+	24.31%	79
Prefer not to answer	5.54%	18
TOTAL		325

Q7 Do you rent or own your residence? (Answered: 324 Skipped: 6)

<u>ANSWER CHOICES</u>	<u>RESPONSES</u>	
Rent	20.99%	68
Own	68.83%	223
Prefer not to answer	7.41%	24
Other (please specify)	2.78%	9
TOTAL		324

Q8 How many people, including yourself, live in your household?
(Answered: 325 Skipped:5)

<u>ANSWER CHOICES</u>	<u>RESPONSES</u>	
1 person	16.31%	53
2 people	32.00%	104
3 people	14.46%	47
4 people	21.54%	70
5+ people	15.69%	51
TOTAL		325

Q9 Does your household include extended family members (parents, grandparents, grandchildren, etc.)? *(Answered: 326 Skipped: 4)*

<u>ANSWER CHOICES</u>	<u>RESPONSES</u>	
Yes	14.11%	46
No	85.89%	280
TOTAL		326

Q10 Please indicate which annual household income range you currently fall under? (Note: household income measures the combined incomes of all people sharing a particular household or place of residence and includes every form of income.)
(Answered: 326 Skipped: 4)

<u>ANSWER CHOICES</u>	<u>RESPONSES</u>	
Under \$55,950	28.22%	92
Between \$55,951 and \$63,950	9.82%	32
Between \$63,951 and \$71,950	7.06%	23
Between \$71,951 and \$86,300	7.36%	24
Between \$86,301 and \$92,700	1.84%	6
Between \$92,701 and \$125,000	12.58%	41
Between \$125,001 and \$150,000	6.13%	20
Between \$150,001 and \$200,000	7.06%	23
Over \$200,000	15.95%	52
TOTAL		326

Q11 Would you like to provide your email address for future updates regarding the development of the Affordable Housing Plan? *(Answered: 73 Skipped: 257)*

3.0 RECOMMENDATIONS FOR ACTION

3.1 GOAL: Collaborate with the Housing Authority

1. Collaborate with the Naugatuck Housing Authority (NHA).
 - a. Grant writing and administration partnerships, such as through Small Cities grants.
 - b. Advocate for the expansion of Connecticut mobile housing voucher program – the Rental Assistance Program (RAP) – to reduce the number of residents spending unsustainable amounts of their income on housing costs.

3.2 GOAL: Promote Housing Opportunities, Limit Blight

1. Solicit redevelopment grants and investment funding (public-private ventures).
2. Promote mixed-use redevelopment of the Borough's Central Business District.
3. Participate with developers to offer tax credits & innovative financing opportunities for other areas in Naugatuck, outside of the Central Business District.
4. Promote CHFA, tax credits, and other financing support programs within the real estate community.
5. Work with the mobile home parks by offering tax incentives to deed restricted units.
6. Work to expand amenities throughout the Borough that will attract private investment & increase quality of life outcomes for those who live in affordable housing units.
7. Work collaboratively with nonprofits & other community organizations to further affordable housing projects.
8. Continue use of the municipally formed Blight Enforcement Task Committee to address blight concerns and insure neighborhood health and safety.
9. Consider reducing or modifying permit fees and utility connection charges in return for deed restrictions creating durable, affordable housing.
10. Consider deed restricting any property that it comes to own through abandonment, unpaid taxes or other means.

3.3 GOAL: Mapping & Revitalization

1. Utilize the established Tax Incremental Financing District to support economic development initiatives.
2. Consider the feasibility of targeting areas throughout the Borough as "targeted redevelopment areas." Establish criteria and map such areas.
3. Update Borough maps and the GIS system to showcase the newly established TIF district.

3.4 GOAL: Establishment of a Fair Rent Commission

1. Utilize the established Fair Rent Commission in conformity with CGS 7-148b – 7-148f, 47a-20, and 47-23c for the purpose of controlling and eliminating excessive rental charges for housing accommodations within the Borough.

3.5 GOAL: Seek Opportunities to Address Regulations

For example, and especially if some deed-restricted affordable units are provided:

1. Consider a zoning change extending the SDD-1 district in the Borough's Central Business District east of the Naugatuck River to facilitate the development of mixed-income housing units.
2. To the extent possible, seek opportunities to create approval processes, which are shorter, more reliable, and/or more predictable.
3. Remove the special permit regulation in New Haven Road and Rubber Avenue Design Districts for existing structures.
4. Consider the feasibility of amending accessory dwelling unit regulations.
5. Update the zoning regulations to conform to PA 21-29 regarding parking.

4.0 IN SUMMARY

Statutory Charge

1. Naugatuck is required by CGS Section 8-30j to adopt an “affordable housing plan”.
2. The affordable housing plan is required to specify how Naugatuck will increase the number of “affordable housing developments” in the community.
3. The term affordable housing developments includes:
 - a. Housing financed with governmental assistance
 - b. Tenants receiving rental assistance
 - c. Units purchased with CHFA/USDA mortgages
 - d. Deed-restricted to eligible households at affordable prices
4. Naugatuck has 1,117 housing units that meet these criteria (about 8.44% of the 2020 housing stock of 13,061 housing units).
5. Information from the American Community Survey Indicates that Naugatuck has thousands of additional housing units that naturally sell or rent at affordable prices.
6. Information indicates that the demand for affordable housing is strong and there is inadequate supply to meet the needs.
7. Still, there are needs for an increased number of affordable units and for an increased number of units that are more affordable.
8. Local land use policies and regulations allow for development of multi- family units that are the most common type of housing to efficiently address affordable housing needs.

5.0 ADDITIONAL RESOURCES

5.1 Connecticut Affordable Housing FAQ

Partnership for Strong Communities has created a helpful FAQ to help understand affordable housing better. Some relevant questions have been provided below. A link can be found here / in the appendix/ in the reference section.

1. What is Affordable Housing? How is it different from Supportive Housing?

The common definition of an affordable home is one where the resident spends no more than 30% of their income to pay the rent or mortgage. Supportive housing is also considered affordable, but goes a step further to include access to additional services or resources that low-income residents may need.

Over 200,000 households are spending more than half their income on housing costs. In Connecticut, the amount a person must make per hour to afford a typical two-bedroom apartment is \$25.40 and the average wage for a renter is \$17.53 (NLIHC, 2019 (<https://reports.nlihc.org/oor/connecticut>)).

2. Why is Affordable Housing good for my town and the State? Who really benefits from Affordable Housing?

Regardless of if, you already own a home or can comfortably afford rent, affordable housing options benefit all of us by making our economy and middle class stronger. When outsized housing costs eat up a family's budget, there is little wiggle room left for discretionary spending. When people have fewer extra dollars in their pockets to spend at local restaurants, shops and service providers, the entire economy suffers the loss in revenue, as does the state with the loss of sales tax. If we want to keep a strong middle class in Connecticut – and in turn build a thriving economy – we need housing options that work for people from all walks of life.

Everyone in Connecticut benefits from a healthy economy where residents are financially stable in their housing and not just scrambling to make ends meet. Expanding affordable housing options for rentals and starter homes means more families have an opportunity to move up the socio-economic ladder and become part of a strong middle class. Affordable housing brings down Connecticut's sky-high cost of living, allowing our families, our towns, and our state to direct money towards the other issues we care about and better strengthen our long-term economic future.

3. Does Affordable Housing make other Taxpayers pay a larger share of Municipal services costs?

People often think affordable and subsidized housing developers do not pay local property taxes. That is not true. These developers pay taxes just as any private homeowner or management company would. In fact, most affordable housing complexes include a mix of affordable units and those renting or selling at market rate. Affordable housing is funded in Connecticut at both the state and federal level.

4. Why are so many young adults living at home with their parents? Why can't they afford housing on their own?

Connecticut's millennial population – our most promising future workforce – is shrinking. The next generation is leaving in droves to more affordable, up-and-coming cities because Connecticut lacks affordable and desirable places for this generation to live. Many of those who stay in state simply cannot afford to live on their own. Connecticut has the sixth highest amount of student debt in the nation. Saddled with monthly loan payments, and starting on entry-level salaries, it is no wonder 42% of millennials in Connecticut are still living with their parents, the second highest rate in the nation. Single-family homes, which make up 70% of the housing stock in the vast majority of our municipalities, are impractical and unaffordable for young professionals and couples just starting out.

5. Why should housing be close to transit?

Young families and skilled workers today also want walkable communities where transit, shopping and town centers are easily accessible. Mixed-use and affordable housing gives these young professionals the kind of communities they want at a price point they can afford, and when done so strategically to create walkable communities, is a catalyst for economic growth and new activity. Affordable housing options built near transit centers also opens doors for low-income residents by gaining them access to a larger job pool in other towns and cities across Connecticut, as well as access to more essential services. While many residents may not be able to afford a car, and therefore be limited in the distance within which they can seek out employment, the ability to live reasonable near public transportation means greater opportunities for more Connecticut residents.

ACKNOWLEDGEMENTS

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