



# Town of Wethersfield Affordable Housing Plan

April 2025

Prepared by RKG Associates

Source: Town of Wethersfield

**RKG**

## Foreword to the Wethersfield Affordable Housing Plan

The goal of this document, as further outlined below, is to provide an understanding of the local housing market, identify existing needs and drivers of change and to provide a set of goals and strategies that will help the Town of Wethersfield increase its Subsidized Housing Inventory (SHI) to meet the state's 10% threshold. As of 2024, the CT Department of Housing's Appeals List has reported that Wethersfield's affordable housing percentage is 9.57%, meaning an additional 51 affordable units are needed to meet the 10% threshold.

It should be noted that this percentage is based off the decennial census released every ten years, meaning that as additional market rate units are added to the local inventory, at least 10% of those units must be affordable to maintain the townwide 10% threshold. As such, while the target to reach 10% is 51 units as of CT DOH's 2024 reporting, future market rate development would need to consider some level of affordable to continue to meet that threshold in the future

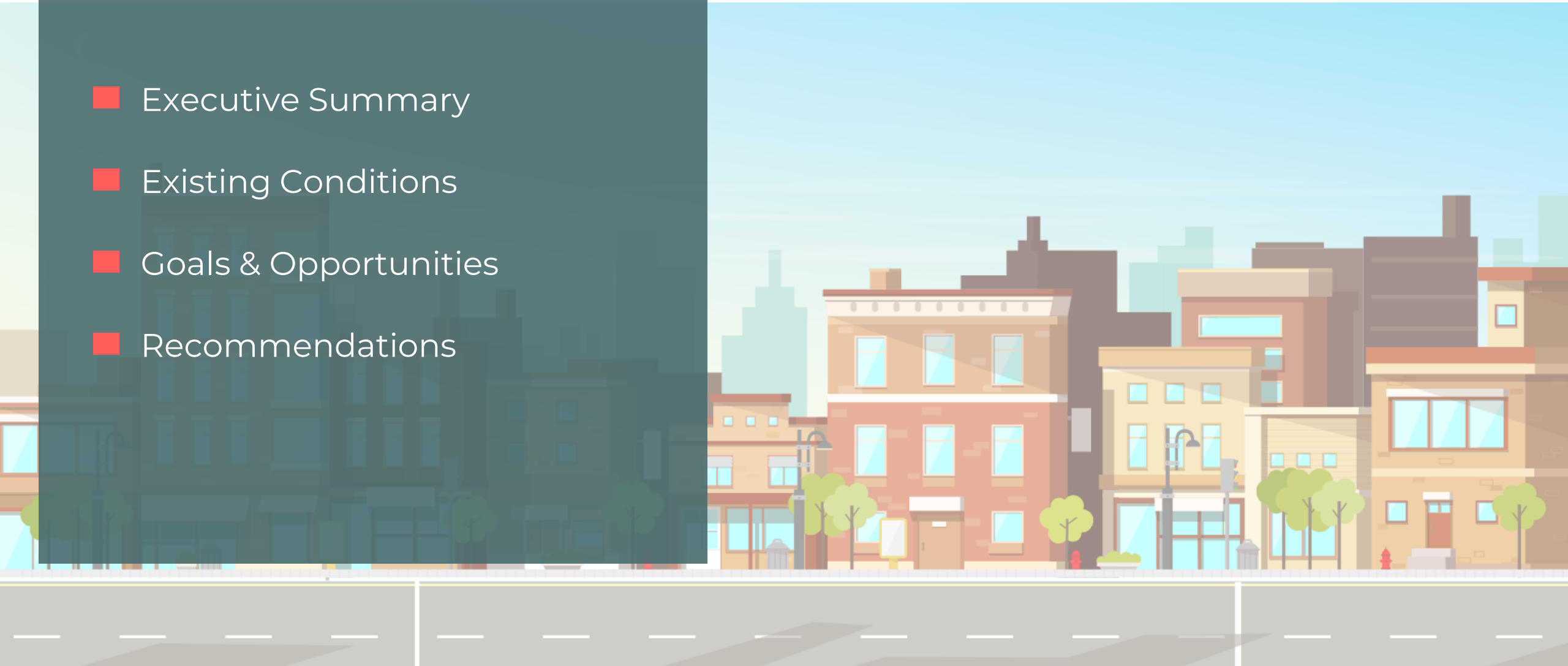
The Town of Wethersfield's Affordable Housing Plan is intended to provide a meaningful sense of the housing market, an understanding of key housing issues, housing goals for the future, and a list of strategies for implementation. The plan should serve as a platform for making calculated policy and programmatic decisions that help facilitate the delivery and maintenance of 10% affordable units as well as other housing types to meet local demand. The information in the report is intended to offer residents, municipal staff, community leaders, and housing partners a basis for formulating community-specific housing priorities, policy alternatives, intervention strategies including land use and zoning decisions, and allocation of Town and other resources.

As a framework for evaluating housing needs and determining appropriate action steps, this document is not meant to be a prescriptive list of to-do's but rather a flexible plan that can shift with changes in Wethersfield's local marketplace. The actions in this document also point to timeframes to help the Town identify the most critical steps it should take in the short-term and those that may be more appropriate as partners and funding are secured.

Recognizing that market supply and demand will shift with time and as the Town begins to act on the recommendations, it is important to track progress and periodically update the data depicted in this study. Tracking progress on unit counts, tenure, sale prices, rent rates, affordability, etc. are important indicators in determining whether the current path of implementation is meeting the state's 10% threshold and effecting change in a positive and equitable way. Plans such as this should be treated as living documents to be evaluated and updated over time.

# Table of Contents

- Executive Summary
- Existing Conditions
- Goals & Opportunities
- Recommendations



## Housing Needs Assessment Approach

As part of the Housing Needs Assessment for Wethersfield's Affordable Housing Plan, RKG Associates is drawing on a variety of data sources to provide a comprehensive analysis of the town's demographic, economic, and housing conditions. Data sources include, but not limited to:



**American Community Survey**  
Demographic,  
Household Data



**Lightcast**  
Industry Employment and  
Wage Data



**Redfin**  
Real Estate and Market  
Data



**CoStar**  
Real Estate and Market  
Data

The American Community Survey (ACS) data used in this report are based on 5-year estimates from both the 2013-2017 and 2018-2022 datasets. These data provide an overview of demographic, economic, and housing trends in Wethersfield over the past decade. They are not intended to be interpreted as exact figures but rather evaluated for the direction and magnitude of the trends they describe, as they are estimates and subject to margins of error.

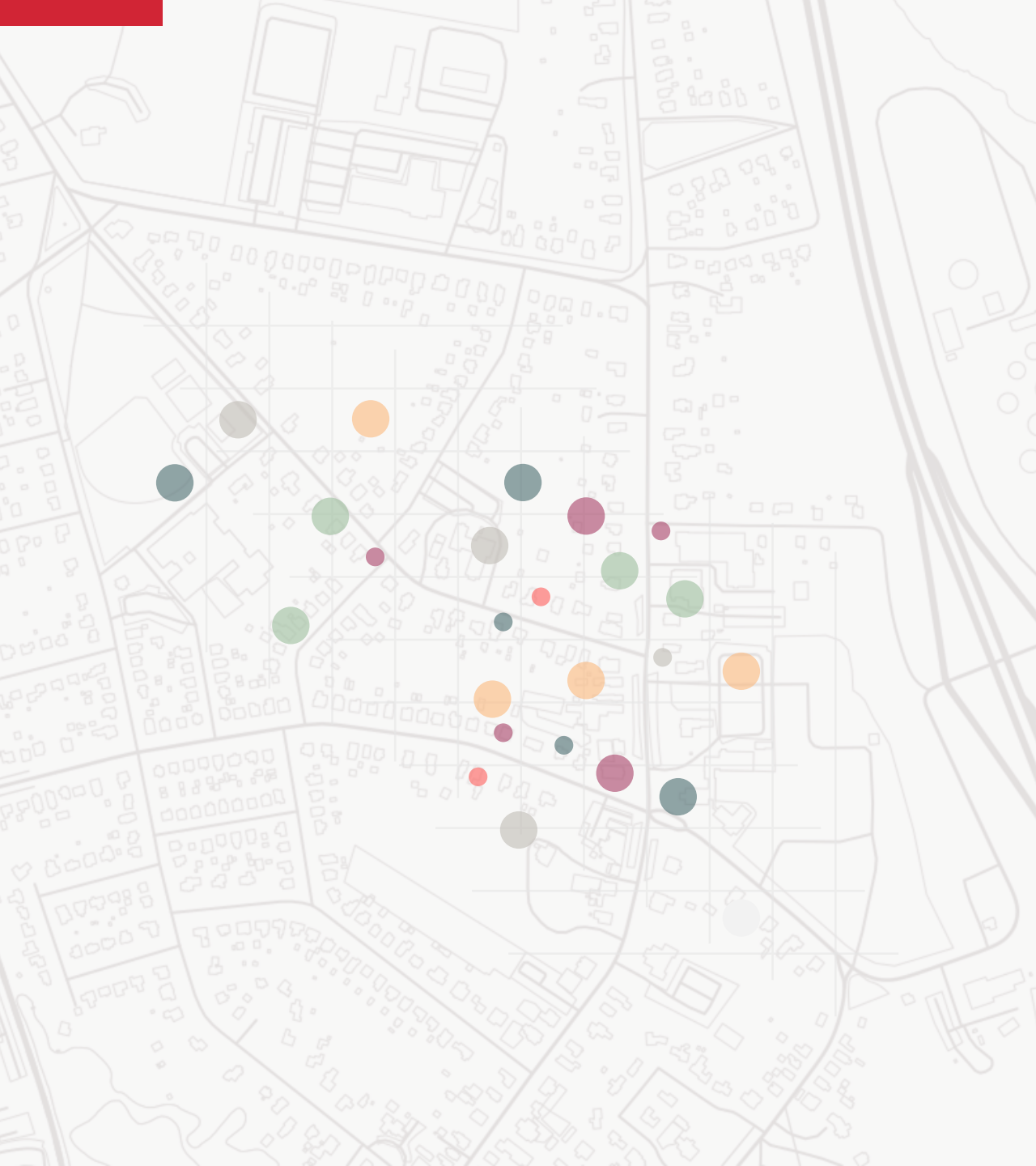
The broader data sources used in this report—including ACS, Lightcast, Redfin, CoStar and CT Department of Housing—are intended to provide a well-rounded picture of Wethersfield's current housing needs and where demand is emerging. This information helps identify gaps in the existing housing stock and inform potential strategies to meet the community's evolving needs, while also supporting efforts to reach the state's goal of having at least 10% of housing stock designated as Affordable.

# Executive Summary

Wethersfield has experienced population growth over the past decade, with projections suggesting continued expansion driven by both young families and older adult segments. This growth has highlighted the need for a more diverse residential landscape, as the lack of housing diversity has led to rising home prices and rents both locally and regionally. The effects of the COVID-19 pandemic and inflationary trends have further compounded these cost increases in recent years. Moreover, many lower-income households are grappling with cost burdening, while higher-income households are competing for a limited available supply of housing stock. This underscores the necessity for new housing options at both the high and low-end of the income distribution to alleviate competition, and price growth for mid-range units and ensure housing accessibility for all residents, particularly those with lower incomes.

This affordable housing plan aims to provide a comprehensive analysis of Wethersfield's housing landscape, including an examination of the current housing stock, affordability challenges, and demographic trends. The information in this analysis will establish a data-driven foundation that will inform and guide the goals and strategies for Wethersfield's Affordable Housing Plan.

It is also important to recognize that during the development of this Plan, the Town, through its Planning and Zoning Commission, and actions of the Town Council made progress on multiple strategies identified in the Plan to support and encourage affordable housing. They include the establishment of a new Special Residential District (SRD) Zone, which redeveloped a former non-residential facility enabling more than 150 units be constructed, including a set-aside of Affordable Units. The Town also adopted a zoning regulation requiring all multi-family housing developments include a 10% set aside of all units be affordable as defined in CT CGS 8-30g. Additionally, the Town Council, and with the Planning and Zoning Commission recommendation, took action to convey land to the Wethersfield Housing Authority to expand an existing property which will be entirely deed restricted and increase the amount of affordable units within the municipality.

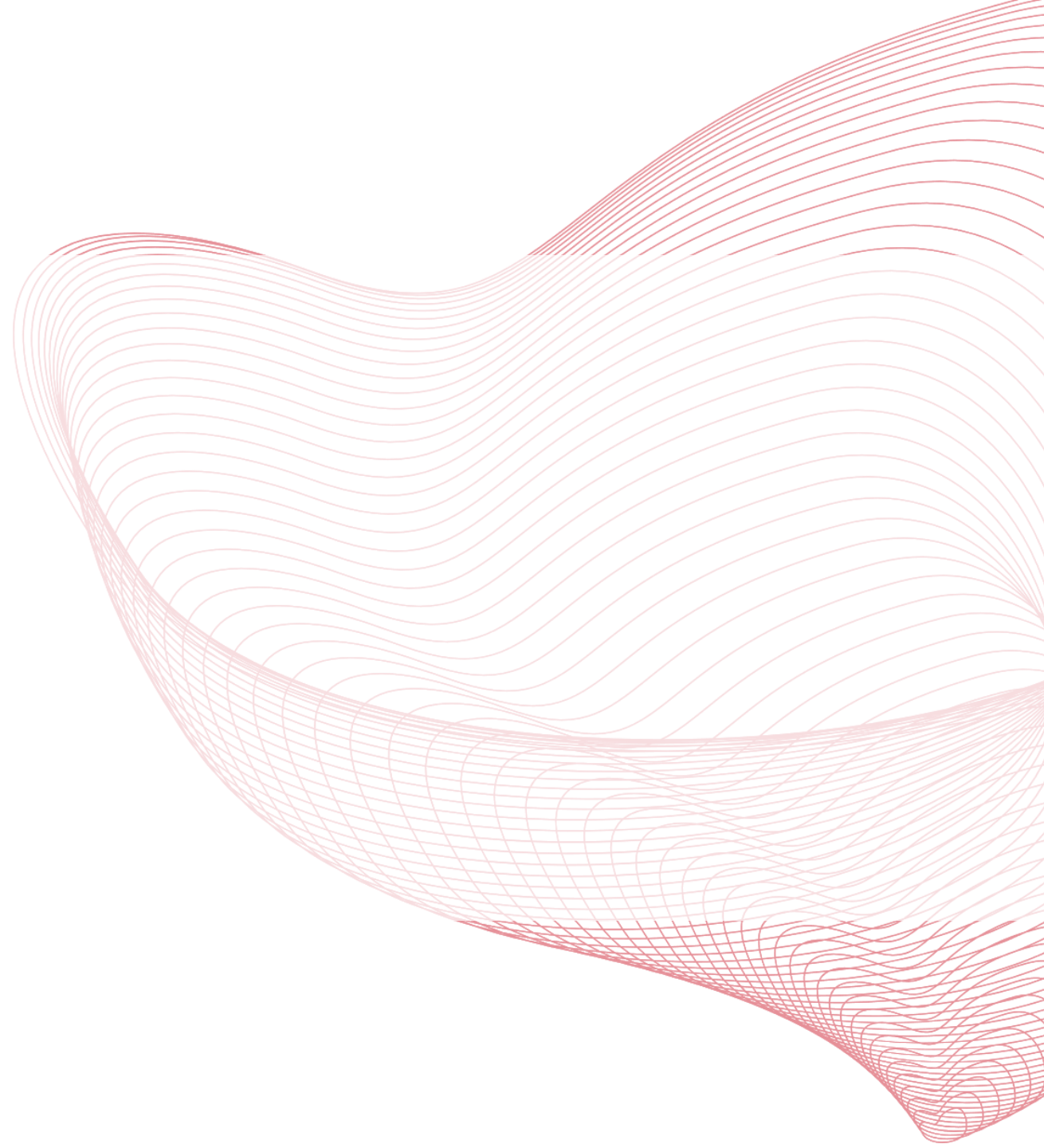


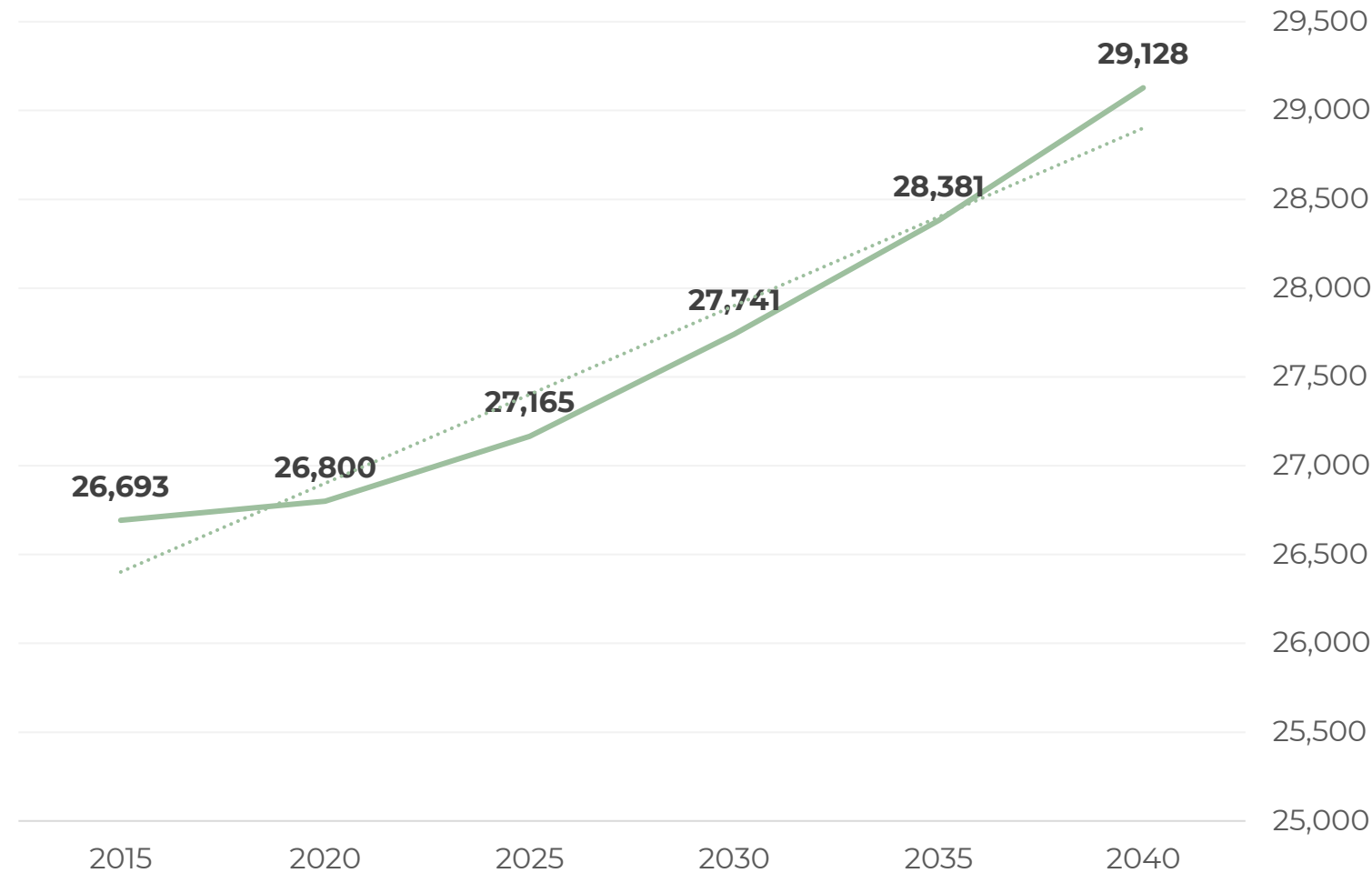
# Demographics & Households

Existing Conditions

# Key Findings

- Wethersfield's population is expected to grow to almost 30,000 residents by 2040.
- Wethersfield's 25 to 44 age group has seen the most growth, making up about a quarter of the town's residents.
- Larger households are moving in as smaller ones are starting to move elsewhere.
- The share of Wethersfield's households earning higher degrees and incomes has continued to increase.
- The majority of Wethersfield's housing stock is 1-unit structures.



Total Population Projections for the Town Of Wethersfield,  
2015 - 2040

The US Census Bureau's 2022 ACS 5-year estimates indicate that Wethersfield's total population is 27,192 residents.

Comparing those with the state's population projects suggest that over the next ten years the population will increase by an approximated 3%.

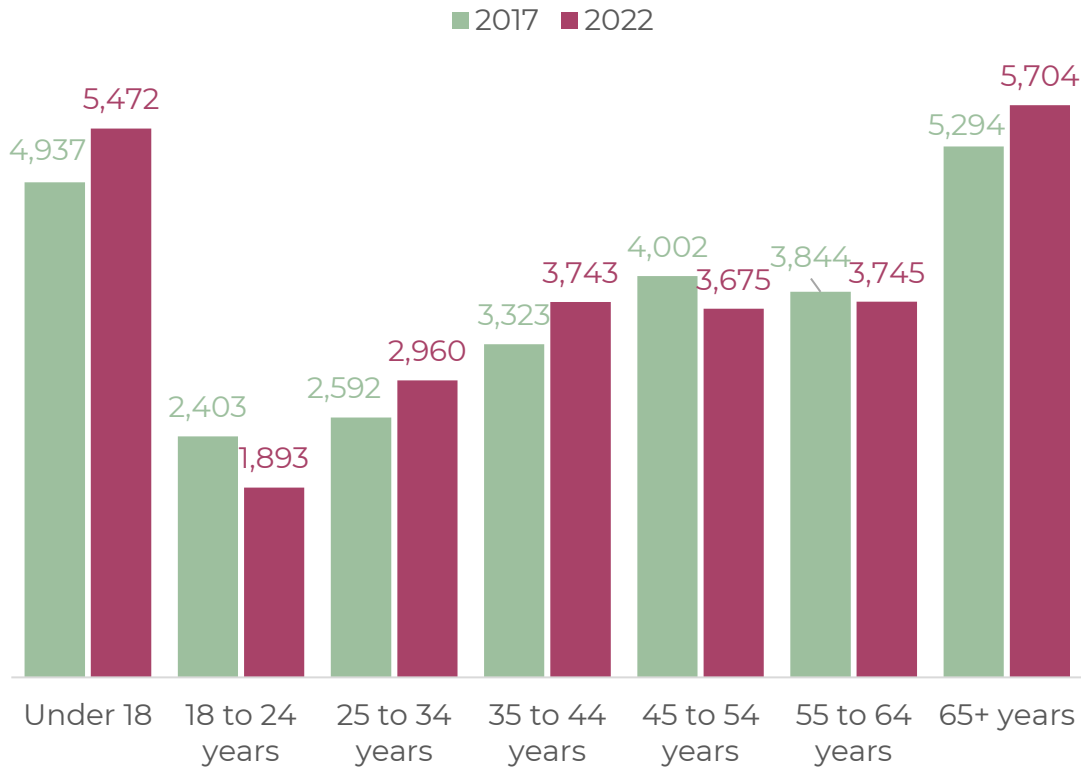
This projected trend would mean the Town would see a larger growth rate than both the planning region and state levels.

The largest age group driving population change in Wethersfield consists of residents 65 years and older. By ACS estimates this segment accounts for about 21% of the total population in 2022.

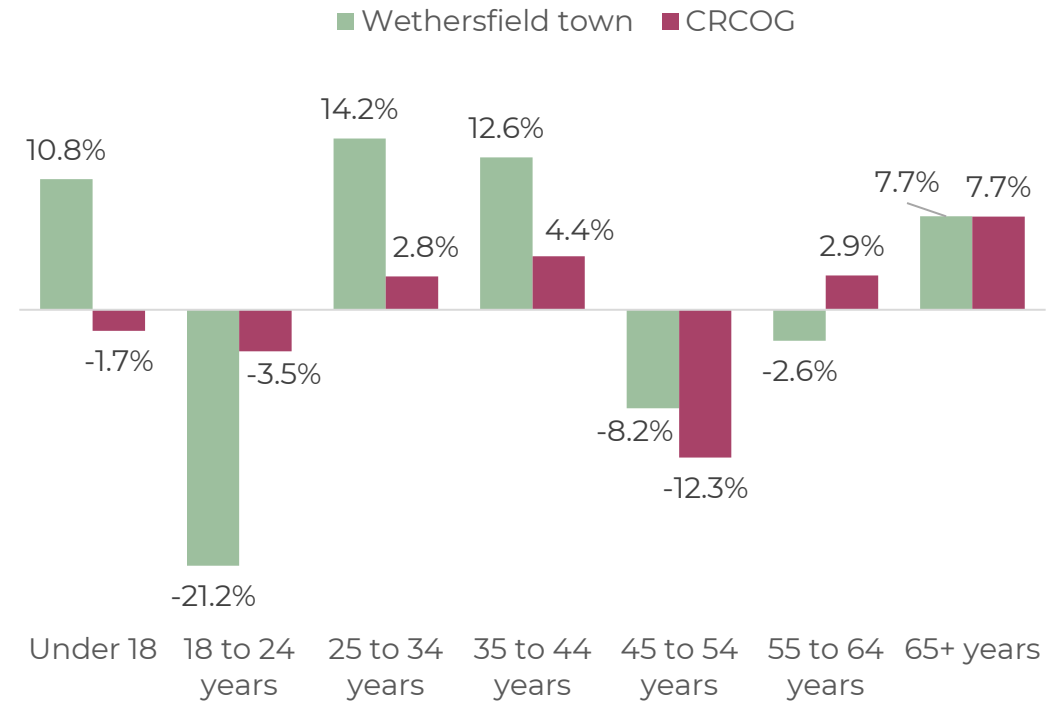
# Population and Age

# Population and Age

Wethersfield Population by Age, 2013 - 2022



Change in Population by Age, 2013- 2022



Over the past ten years, Wethersfield has seen an increase in residents within the age brackets of 25 to 34, 35 to 44, and the under-18 demographic, indicating a rise in younger families moving into the area. Over the same period, residents aged 65 or older increased by 7.7%, adding 410 residents.

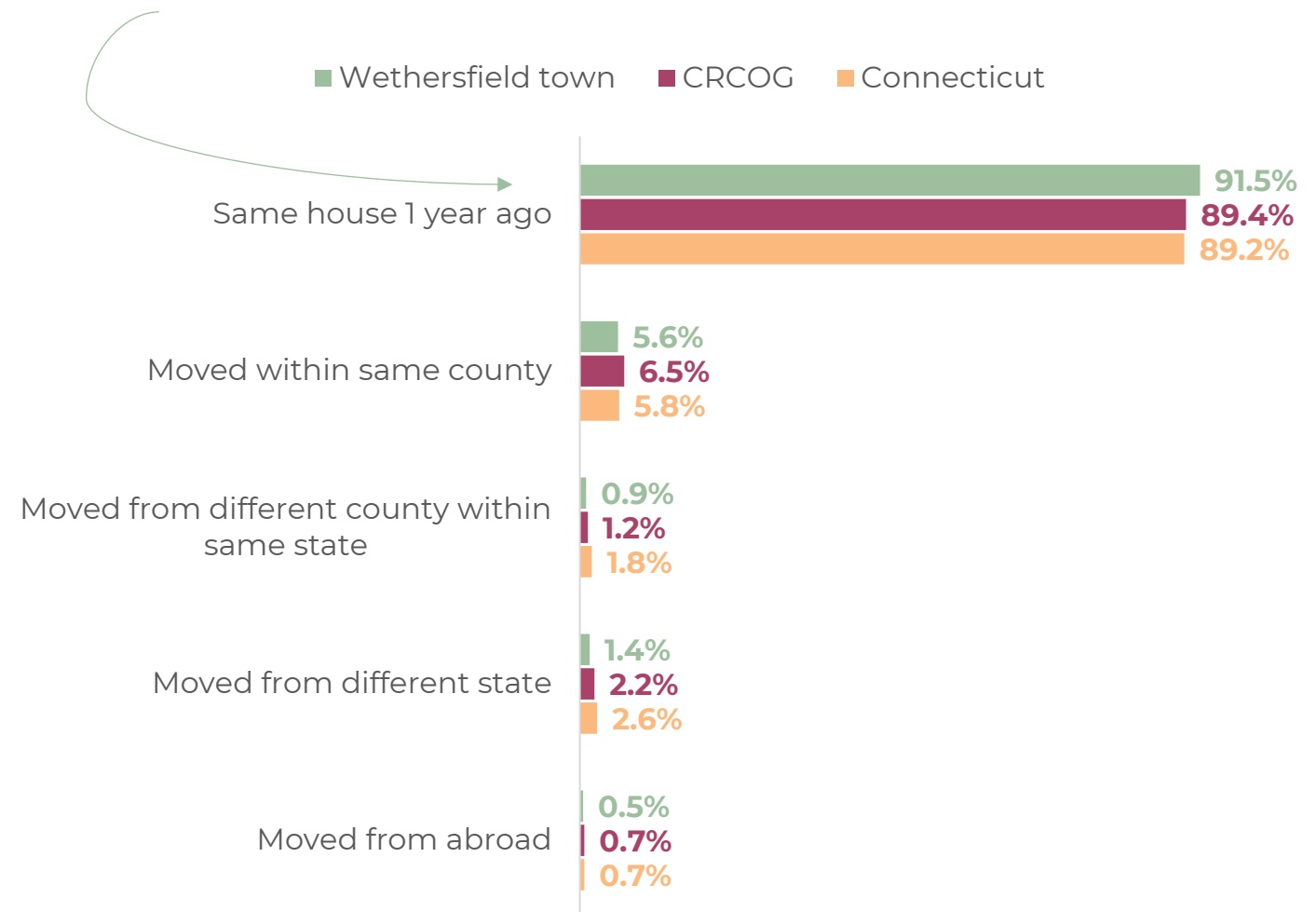
Conversely, the 18 to 24 age group experienced the largest decline, with around 500 fewer residents, a trend echoed by those aged 45 to 54 and 55 to 64, hinting at some adults leaving Wethersfield. This trend would suggest that younger families are moving in while empty nesters and middle-aged residents relocate elsewhere.

In 2022, about 92% of residents in Wethersfield stayed in the same home as a year ago.

ACS Estimates indicate that around 5% of residents in Wethersfield and CRCOG moved from somewhere else within the region.

Taken together, the data supports a stable local population due to limited residential mobility. This in part could be related to the level of housing availability which directly impacts residents' ability to move.

Wethersfield has a higher rate of residential stability, with more residents remaining in their current homes compared to the broader region and state.



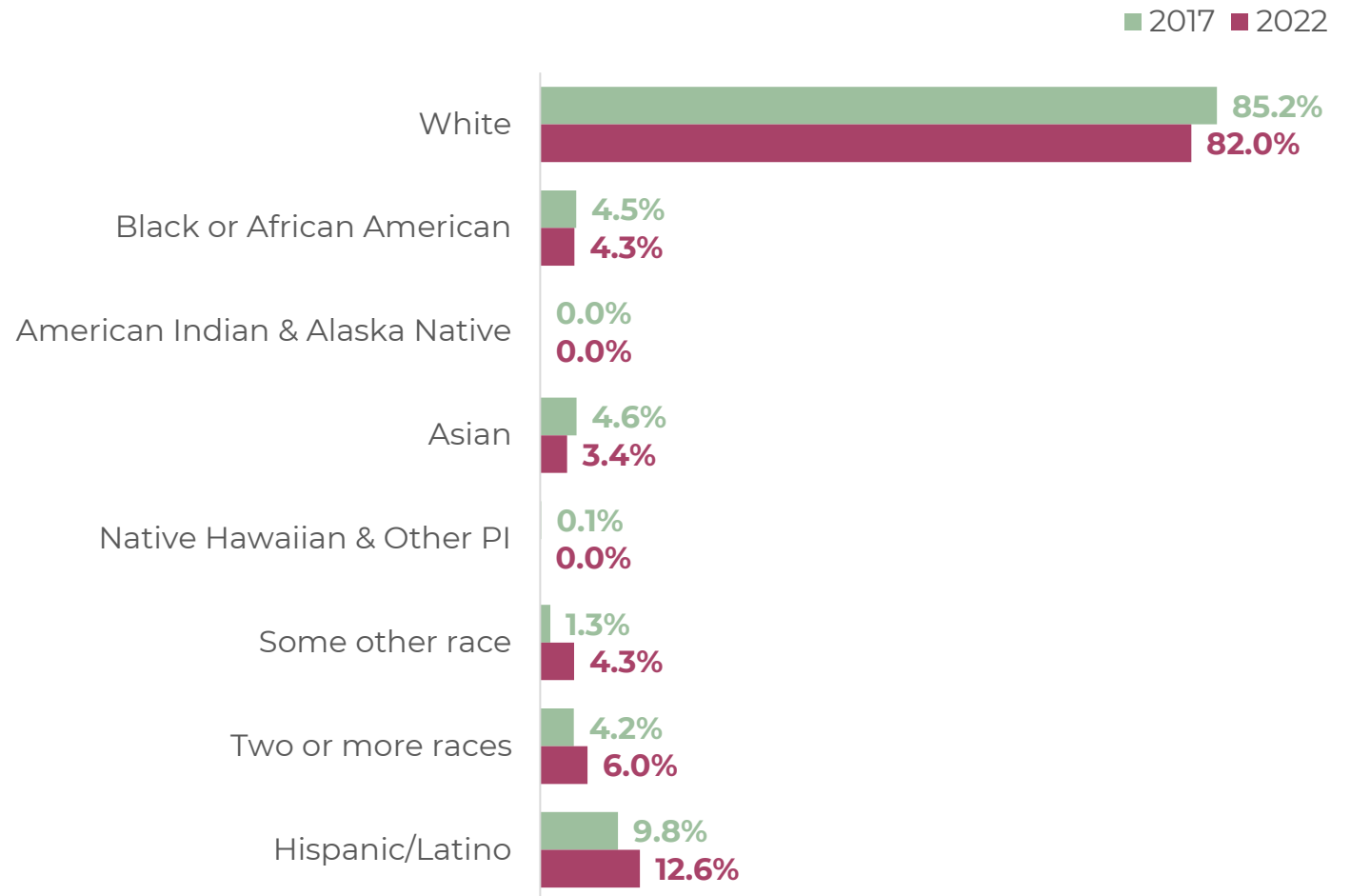
**Wethersfield's population is slowly diversifying.**

In 2022, the majority of Wethersfield's population, totaling 22,302 residents, identified as White—an estimated 82% of all residents.

Residents identifying as some other race or two or more races also increased, accounting for over 10% of Wethersfield's population.

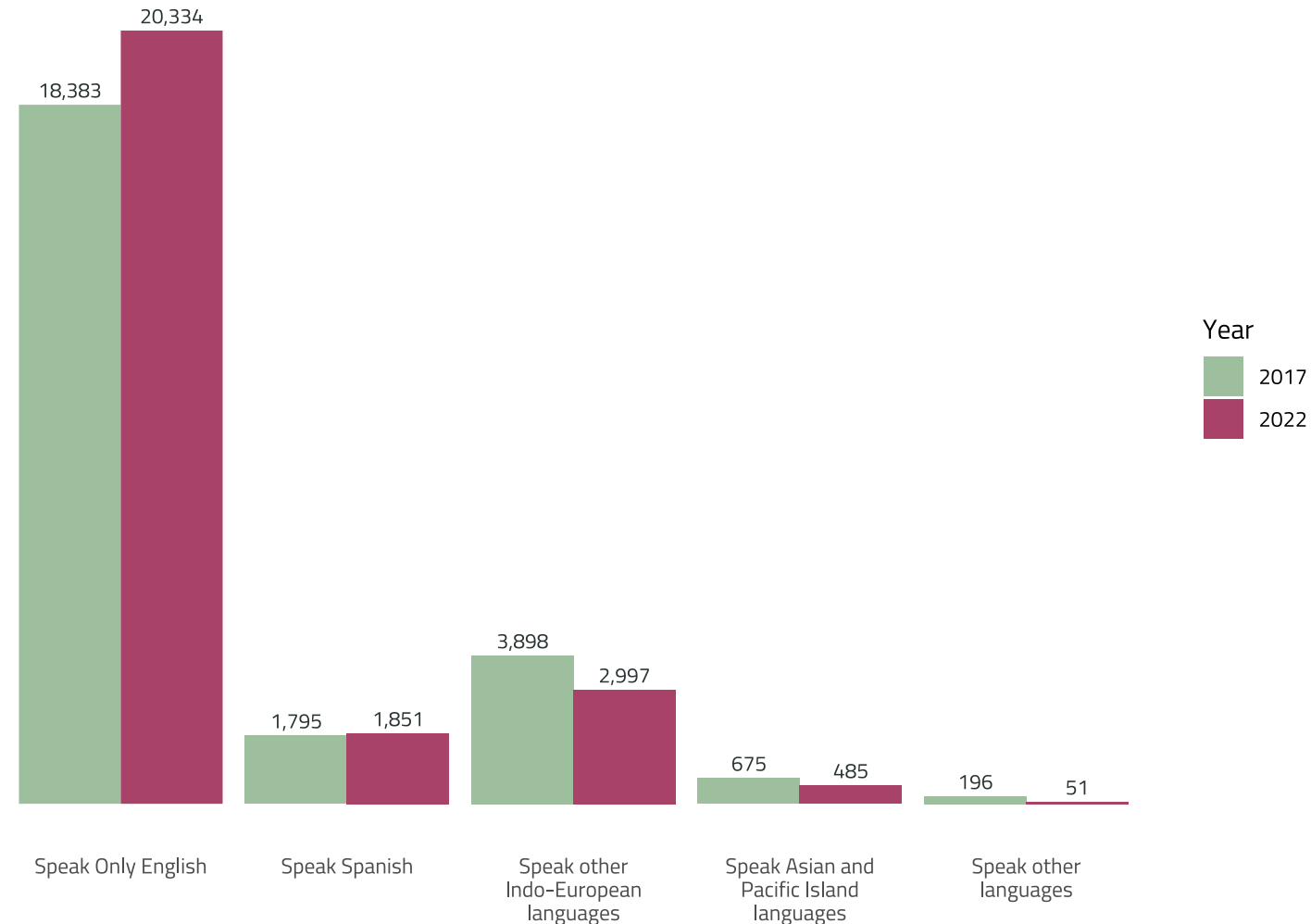
Among demographic segments, there was a decrease in Asian population and an increase in the Hispanic/Latino population. This segment grew by 32% since 2013 to reach 3,420 residents, representing 12.6% of the total population.

Wethersfield Population by Race/Ethnicity



Languages Spoken at Home in Wethersfield

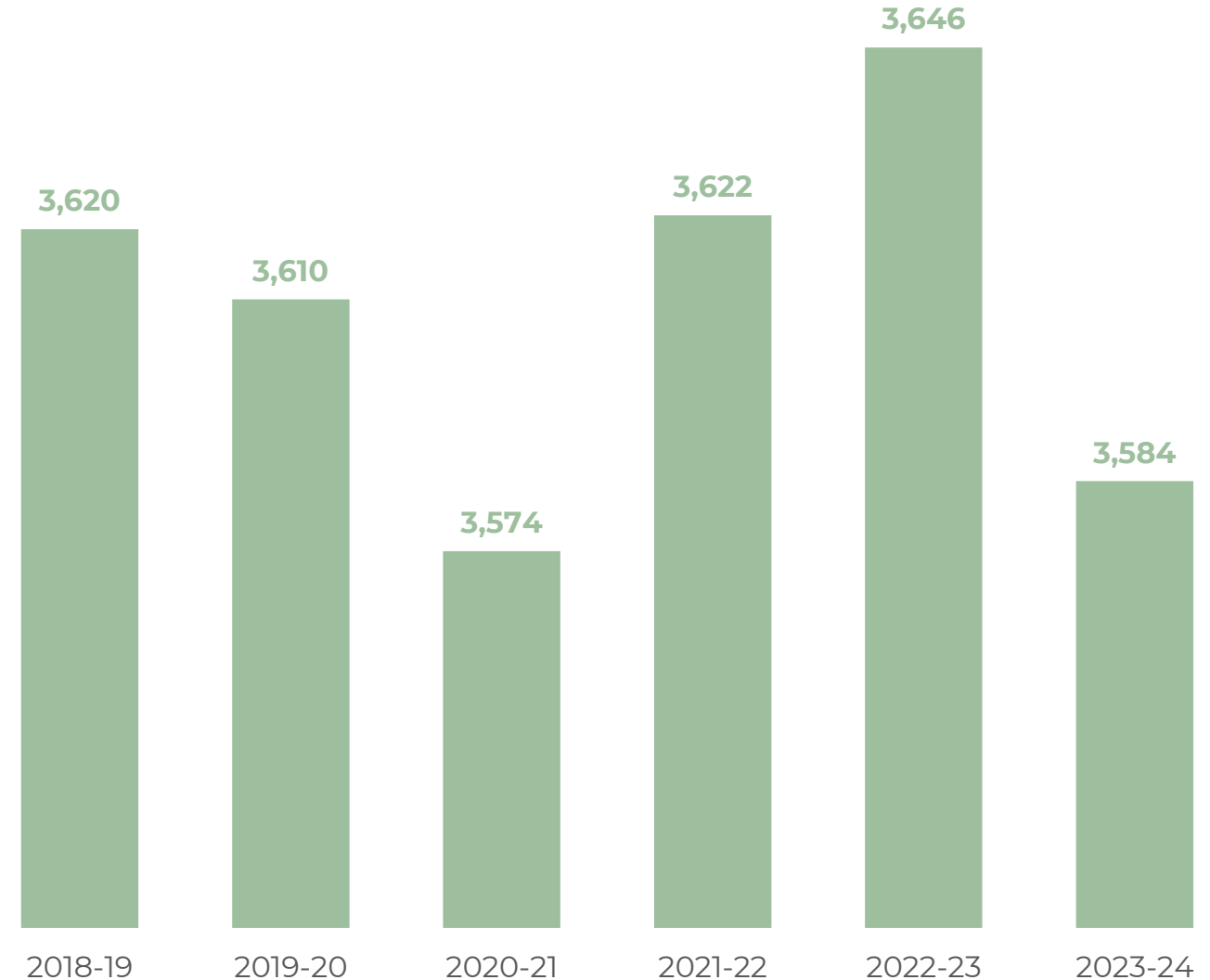
Around 80% of Wethersfield residents now speak only English at home, an 11% increase over the past decade, reflecting an influx of English-speaking families. Meanwhile, Spanish speakers have increased slightly by 3%, now making up about 7% of the population. Other Indo-European languages, such as Italian, Polish, and Portuguese, are spoken by about 12% of residents, though this has decreased by 2% since 2014. Overall, the trend points to a growing dominance of English speakers, with shifts in the town's multicultural makeup.



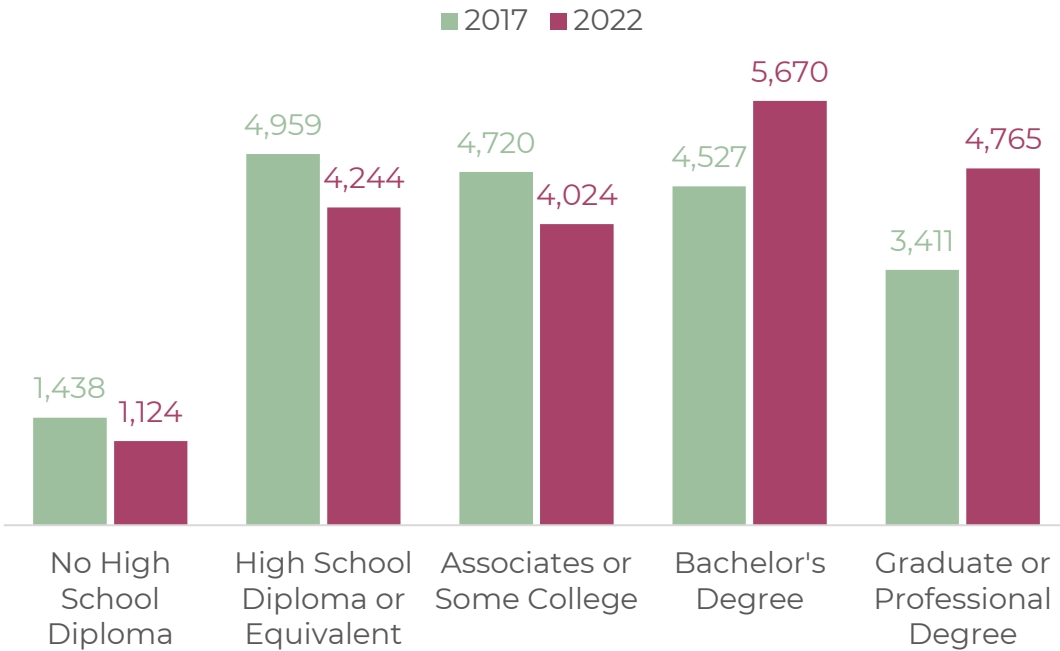
## Wethersfield District Enrollment, 2018 – 2024

Wethersfield's school district includes five elementary schools, one middle school, one high school, and one transitional academy. Enrollment for the 2023-24 school year has decreased by 1%, or 36 students, since 2018.

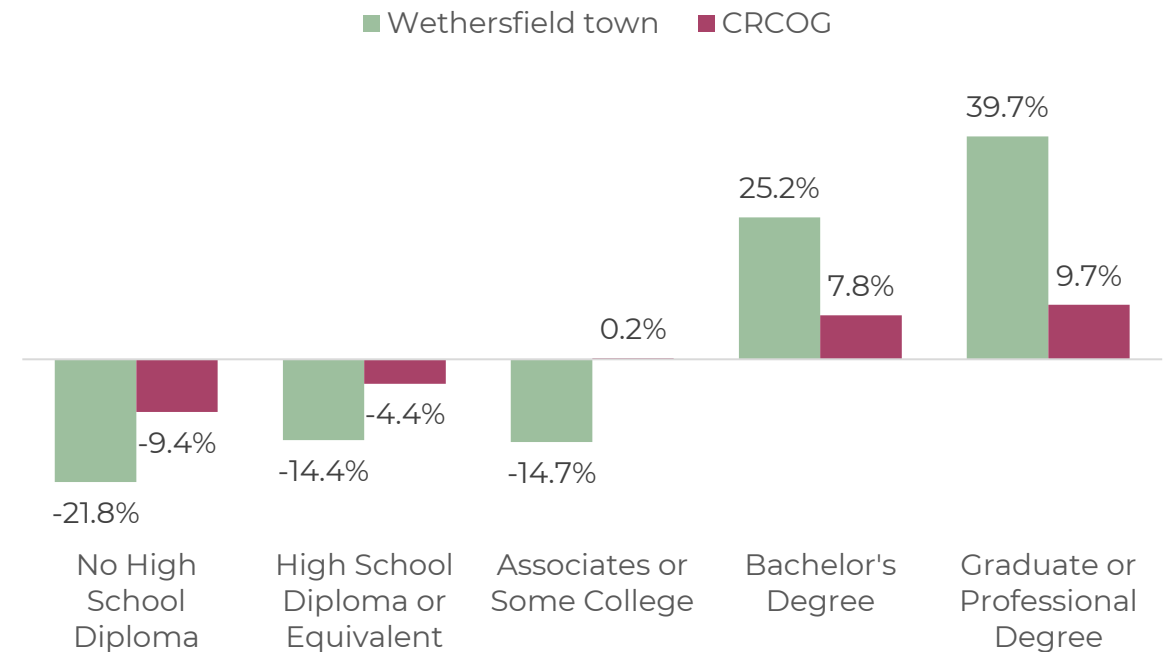
Across the state, student enrollment has decreased by 3.4%, or 17,960 students. This decline reflects a broader national trend in school enrollment, influenced by the impacts of the COVID-19 pandemic and changing demographics of the state.



Educational Attainment in Wethersfield



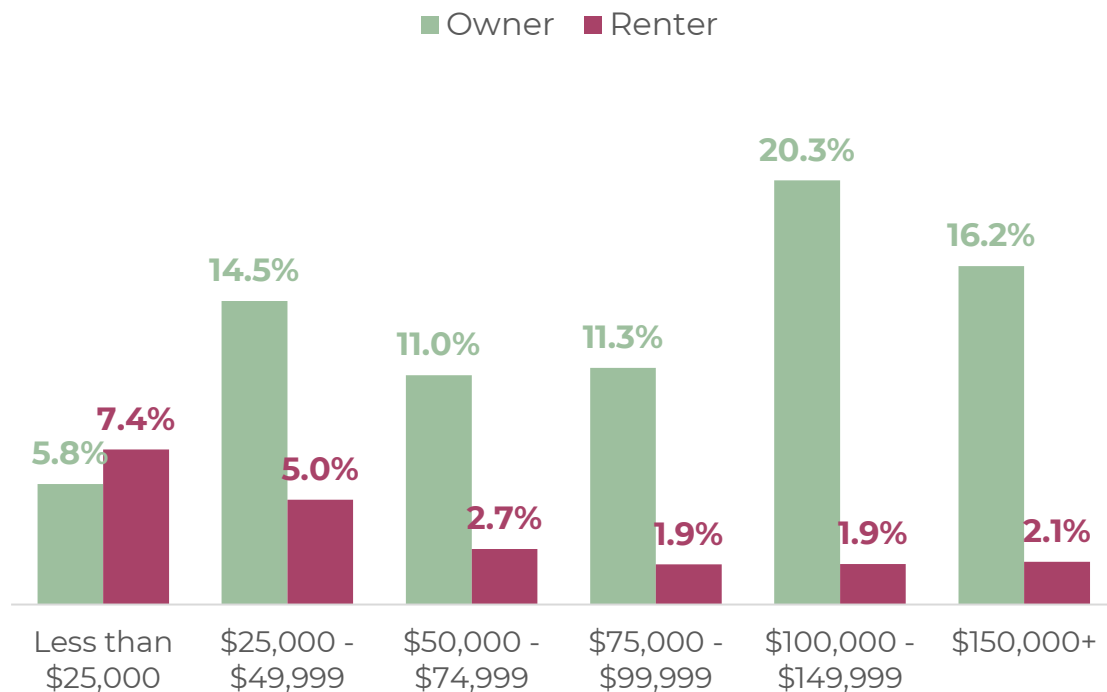
Change in Educational Attainment, 2013 – 2022



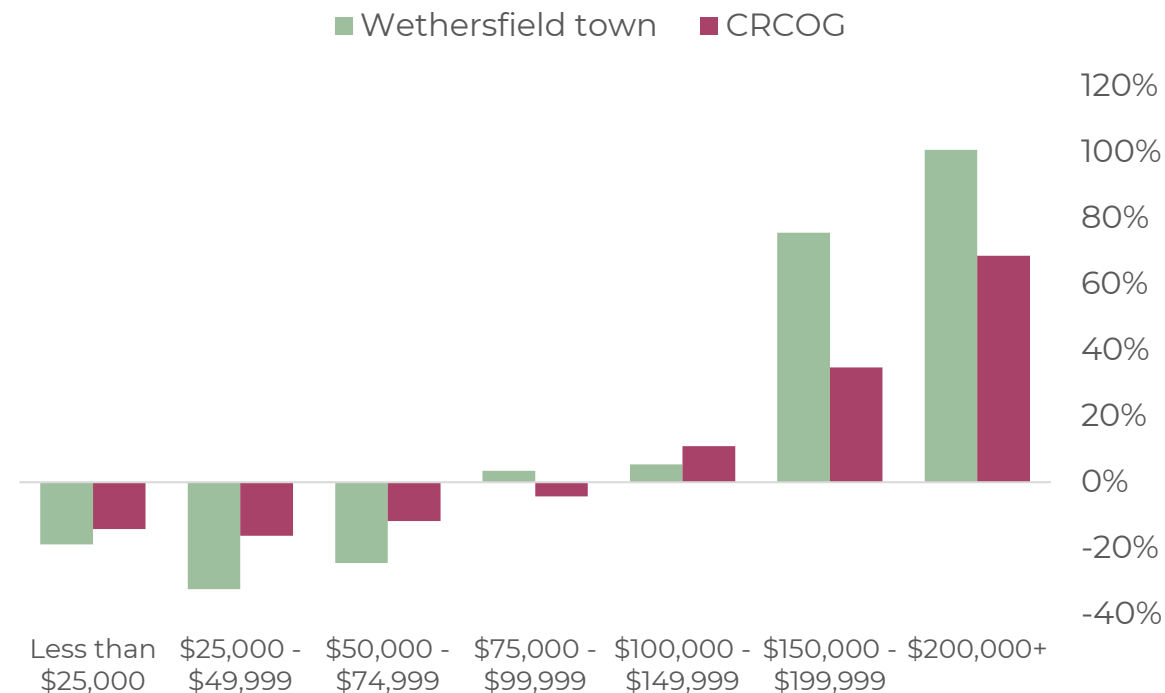
In 2022, there was an increase of about 2,500 residents with a bachelor’s degree or higher, representing a 31.5% increase from 2013. This translates to approximately 53% of residents above the age of 25 holding a bachelor’s, graduate, or professional degree. Notably, there were decreases in residence with no diploma, high school graduate, and some college or no degree.

Educational attainment is often strongly correlated with household income, which also links to household tenure. Limited levels of residential mobility and increases in residents with high levels of educational attainment and income suggest that population change is constrained by those who can compete for the limited supply of housing.

Wethersfield Household Income by Tenure



Change in Household Income, 2013 – 2022



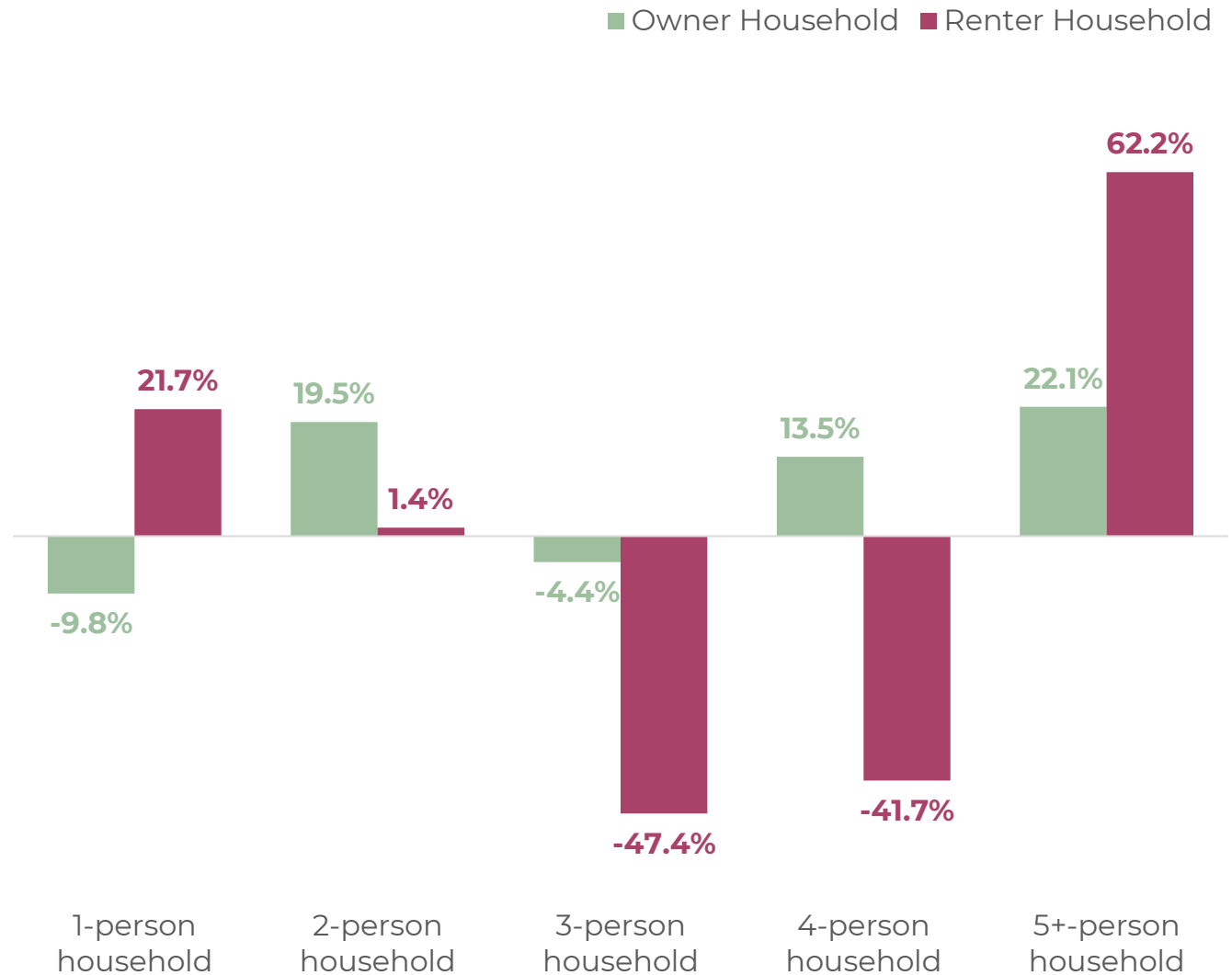
Wethersfield is experiencing a faster rate of growth in wealth compared to both the region and the state. The median household income in Wethersfield continues to rise. In 2022, the median income reached \$108,656, marking a 33% increase from \$81,452 over a ten-year period. The majority of homeowners in Wethersfield earn above \$100,000, contrasting with the majority of renter households earning below \$100,000.

**GROWTH DRIVEN BY 2-PERSON OWNER HOUSEHOLDS.**

The average household size for homeowners is 2.55, whereas for renters, it's 1.73. Two-person owner households increased by 571 (19.5%) while one-person renter households increased by 211 (21.7%).

Overall, renter households decreased by less than 1% while owner households increased by 7%.

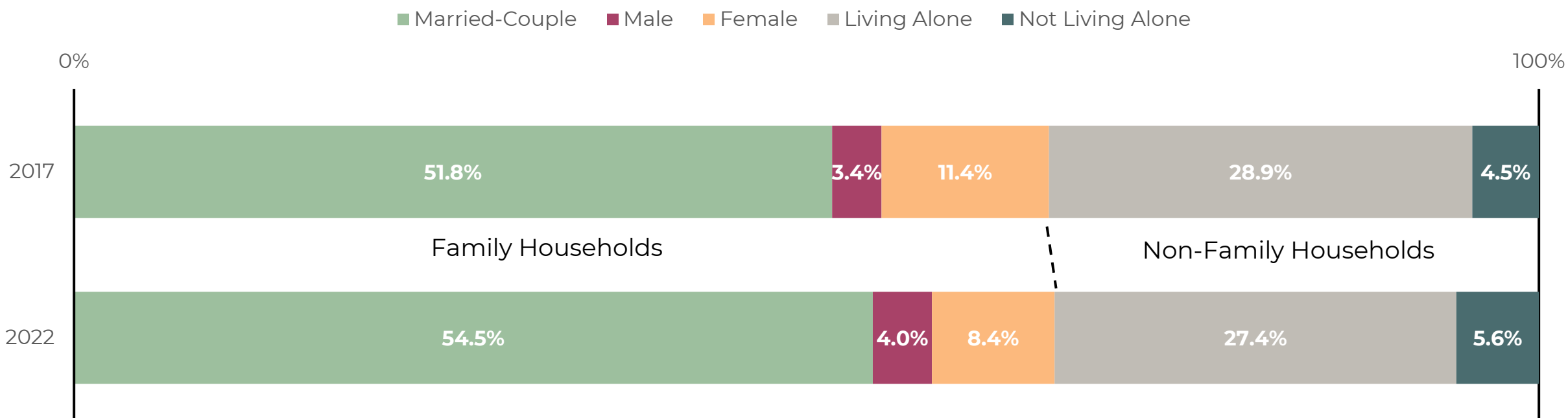
Change in Household Size by Tenure, 2013 – 2022



**MARRIED-COUPLE FAMILY HOUSEHOLDS CONTINUE TO INCREASE.**

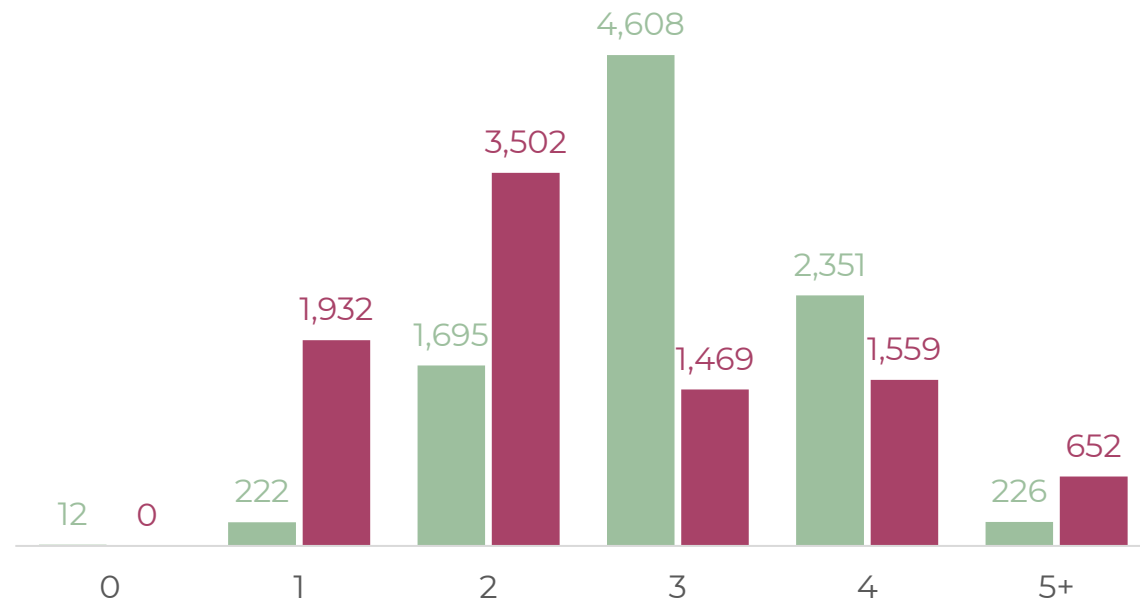
Over the past decade, Wethersfield saw a 5.4% increase (584) in total households. More specifically, Wethersfield saw a 4.2% increase in non-family households (152) and a 6% increase in family households (432). Over the past decade, married-couple family households in Wethersfield grew by over 600 households (11.1%) while householders not living alone grew by 151 households (30.8%).

## Change in Household Composition, 2013 – 2022



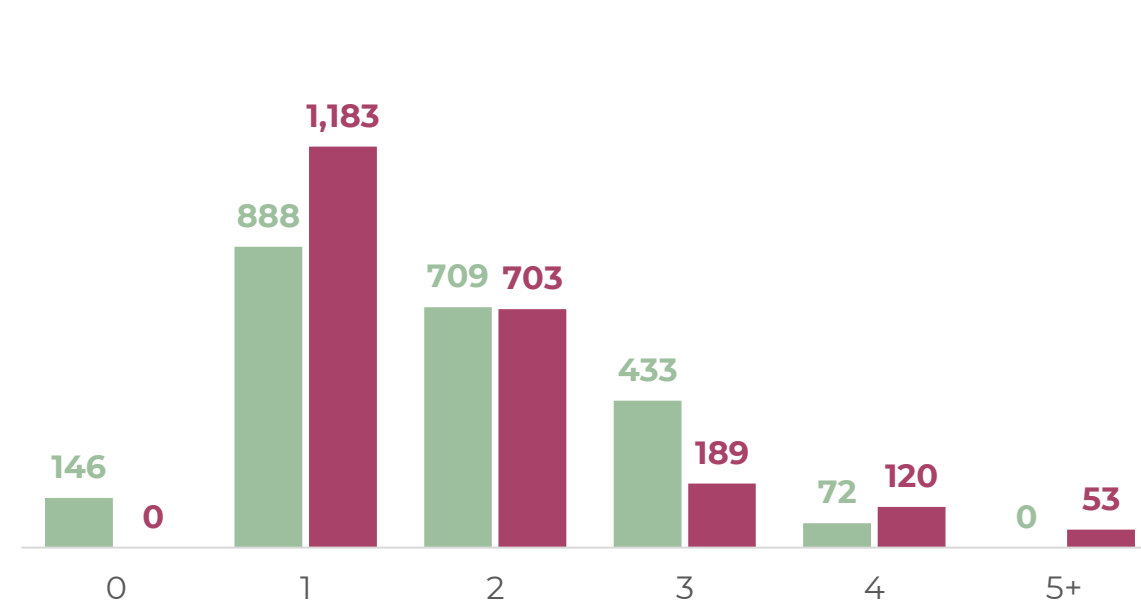
Number Bedrooms and Household Size  
Owner Occupied

■ Bedroom  
■ Person



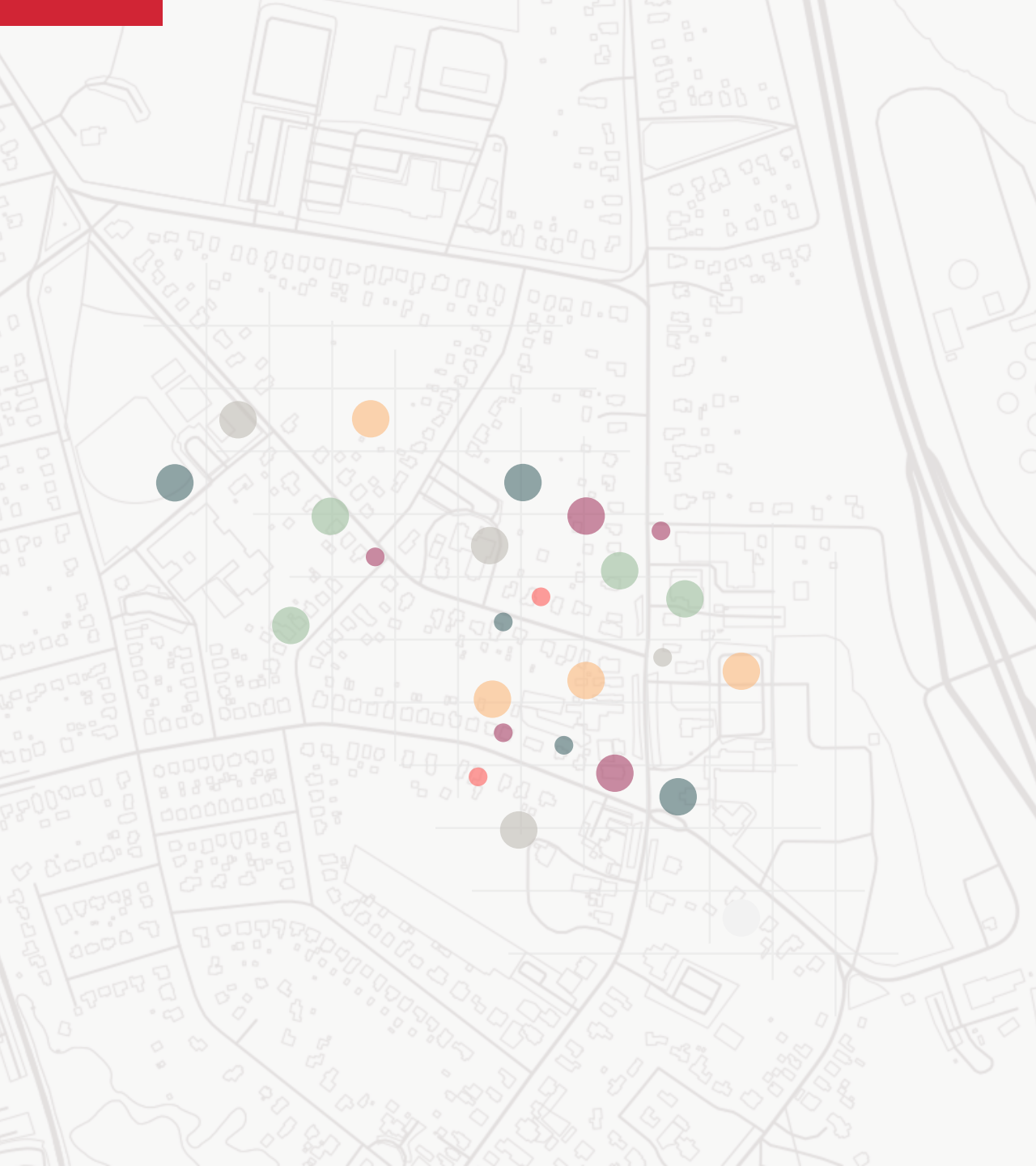
Number Bedrooms and Household Size  
Renter Occupied

■ Bedroom  
■ Person



Typical of many communities within the region, there is a large number of single and two-person owner households. The availability of smaller owner-occupied housing options, like townhomes and condos, as well as one-bedroom rentals, falls short in meeting the needs of households looking to downsize. This shortage is particularly noticeable when compared to the abundance of larger structures with three or more bedrooms.

According to ACS 5-Year Estimates, there are a total of 2,384 households in Wethersfield with 4 or more people and only 72 rental units with 4 or more bedrooms. This suggests that for many rental households, particularly large family households, they must rent units with a fewer number of bedrooms than there are people.

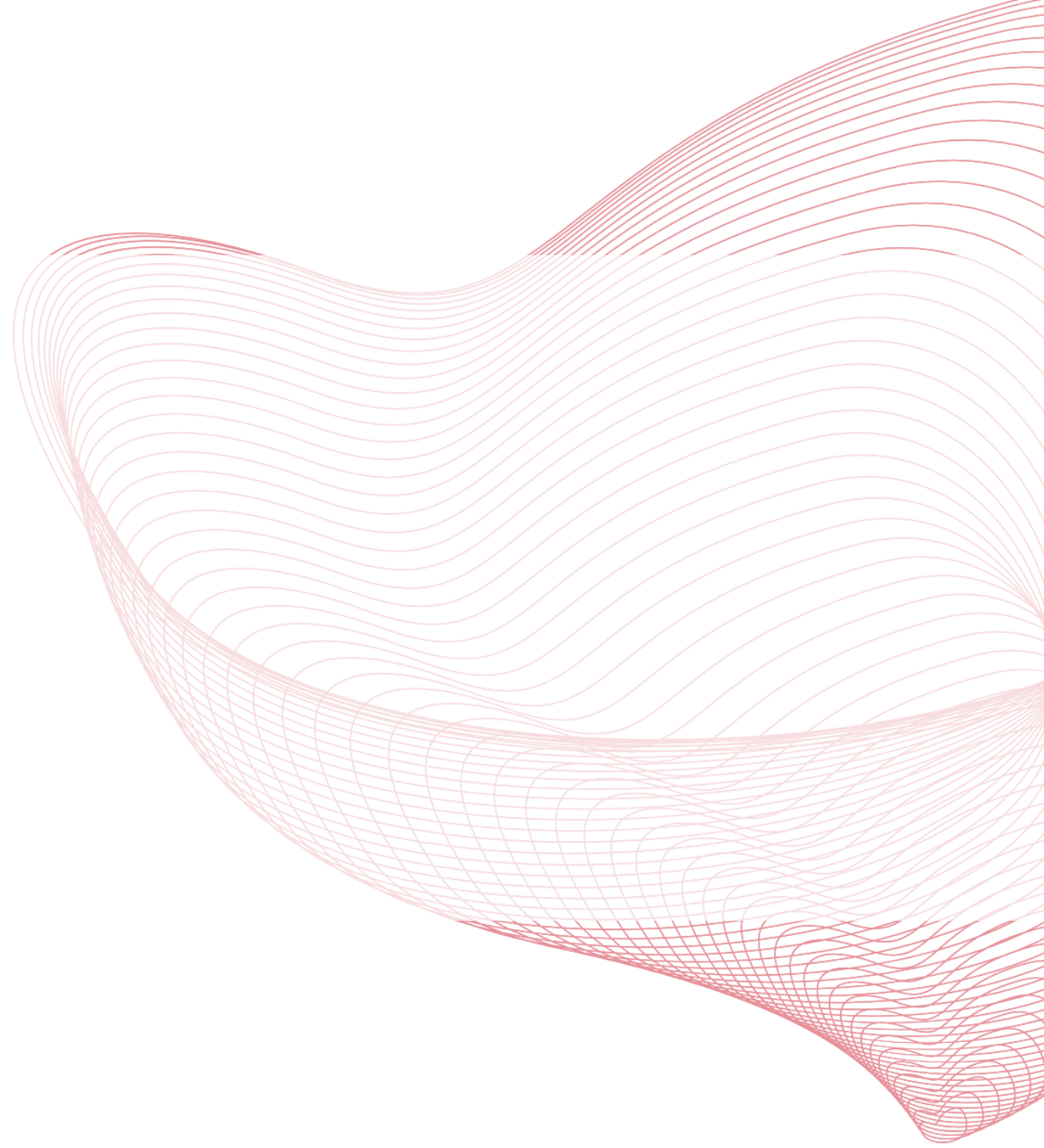


# Economic Base & Labor Market

Existing Conditions

# Key Findings

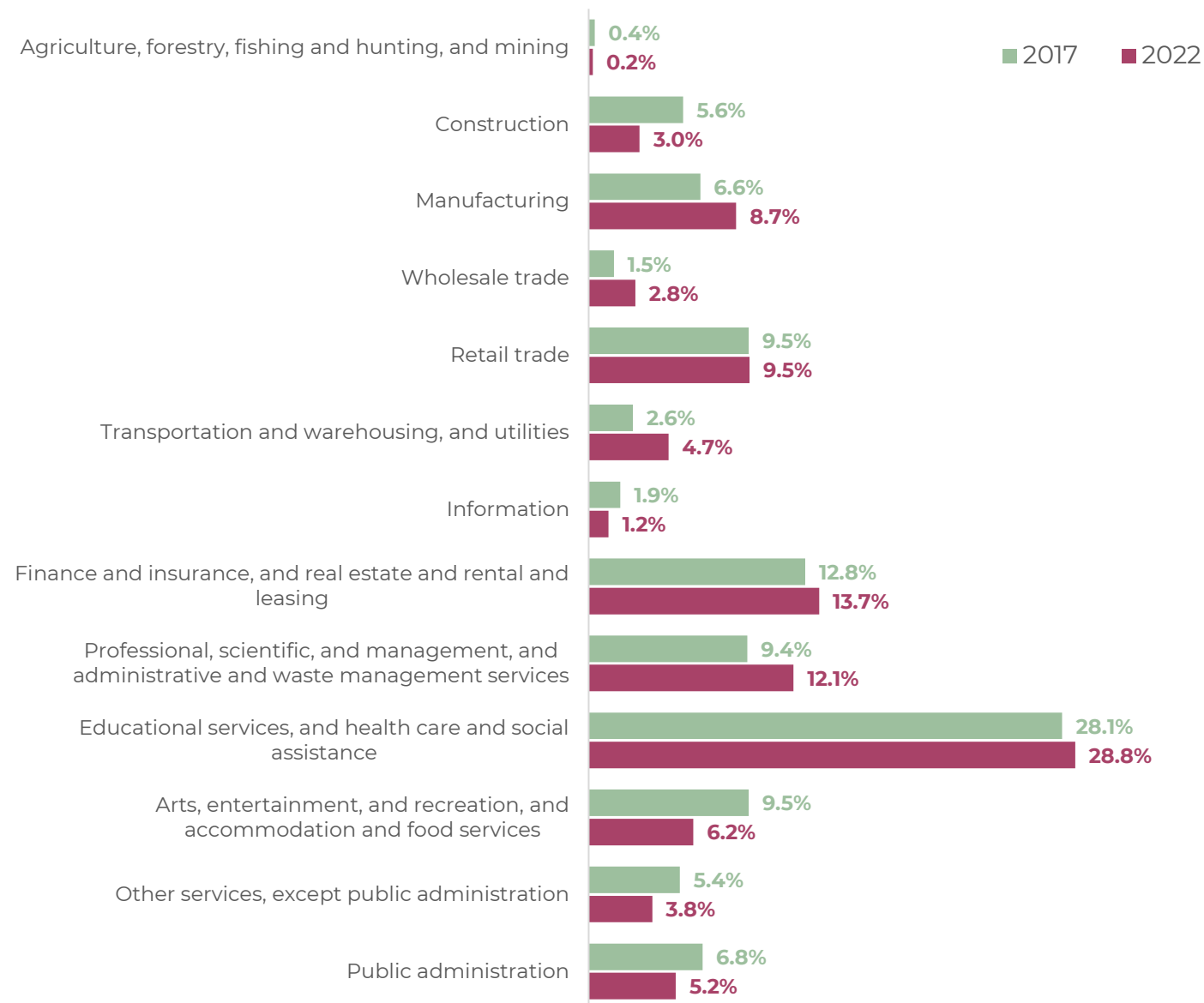
- Employment in Wethersfield is growing.
- Most workers in Wethersfield's top ten largest occupations cannot afford the median-priced housing units in Wethersfield.
- Wethersfield saw a decrease in overall commuters, likely due to flexible hybrid and remote work.
- Due to Wethersfield's close proximity to Hartford, the majority of Wethersfield residents work outside of town.



**Employment**

One of Wethersfield's leading sectors is its robust educational services and healthcare sector, where medical facilities and services play a pivotal role in the community.

Moreover, the town benefits from thriving Finance and Insurance and Professional, Scientific, and Technical Services industries, likely influenced by its proximity to Hartford. Wethersfield also benefits from retail, manufacturing and Arts, entertainment and recreation sectors, with several local businesses supporting the local economy.



### Top Five Employment Growth Sectors 2010-2023

Industry Sector	2010-2023 Jobs	2023 Avg. Earning
Government	+780	\$104,334
Health Care and Social Assistance	+445	\$75,618
Management of Companies and Enterprises	+383	\$170,508
Accommodation and Food Services	+285	\$26,746
Other Services (except Public Administration)	+204	\$61,531

### Top Five Employment Growth by Occupation 2010-2023

Occupation Category	2010-2023 Jobs	2023 Adjusted Median Annual Earnings
Management Occupations	317	\$96,935.21
Food Preparation and Serving Related Occupations	235	\$25,814.28
Educational Instruction and Library Occupations	184	\$45,739.34
Healthcare Practitioners and Technical Occupations	163	\$74,735.72
Community and Social Service Occupations	134	\$45,128.65

### Change in Total Employment 2010 - 2023



### TOTAL EMPLOYMENT IN WETHERSFIELD GREW BY 18% SINCE 2010.

Across industry sectors, Government and Health Care and Social Assistance sectors contributed the greatest number of jobs in Wethersfield.

The occupations that saw the largest growth since 2010 were management occupations and food and preparation and serving related occupations. There were three 2-digit level occupations that saw decreases in employment from 2010 including Personal Care and Service Occupations, Building and Grounds Cleaning and Maintenance Occupations, and Sales and Related Occupations.

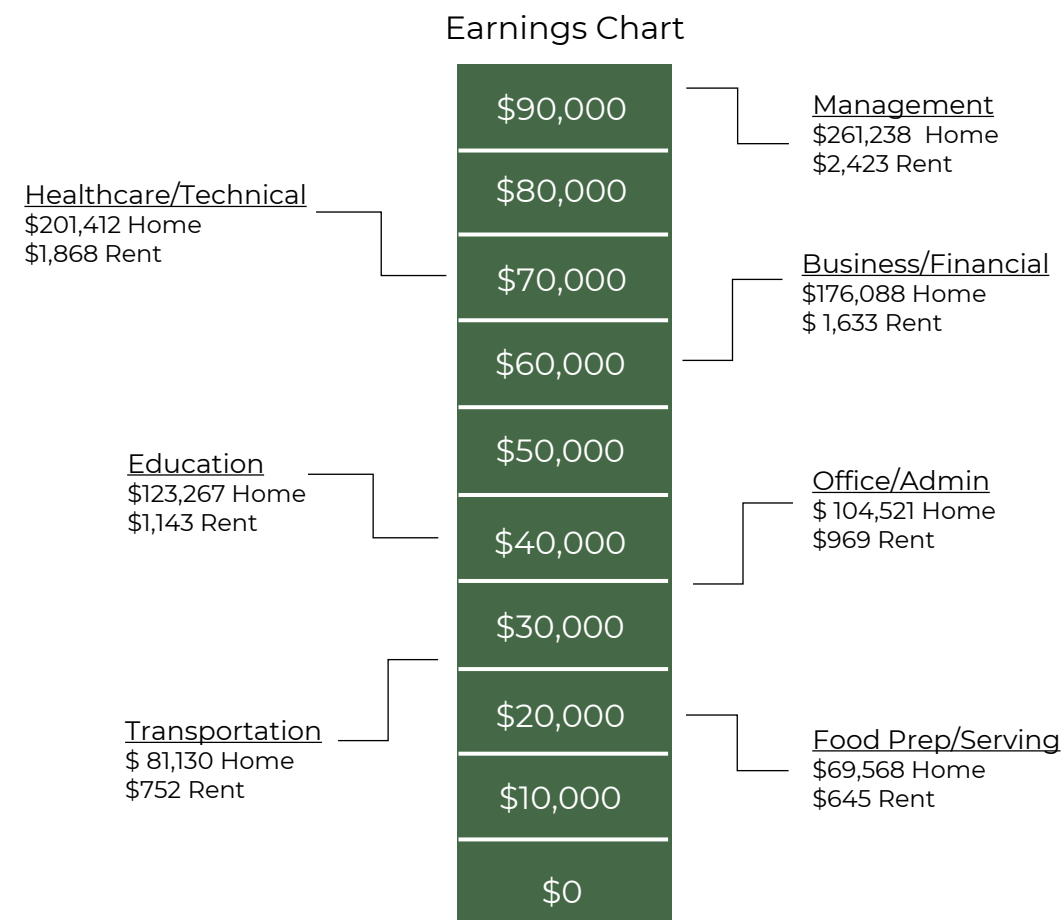
## Top Ten Largest Employment Sectors 2023

Industry Sector	2023 Jobs	2023 Avg. Earning
Health Care and Social Assistance	2,400	\$75,618
Government	2,189	\$104,335
Accommodation and Food Services	1,177	\$26,746
Retail Trade	747	\$45,325
Professional, Scientific, and Technical Services	626	\$134,561
Administrative and Support and Waste Management and Remediation Services	565	\$53,638
Other Services (except Public Administration)	559	\$61,531
Management of Companies and Enterprises	488	\$170,508.
Educational Services	260	\$78,045
Finance and Insurance	233	\$143,426

## Top Ten Largest Occupation Categories 2023

Occupation Category	2023 Jobs	2023 Adjusted Median Annual Earnings
Office and Administrative Support Occupations	1,435	\$38,783.41
Food Preparation and Serving Related Occupations	1,093	\$25,814.28
Healthcare Practitioners and Technical Occupations	892	\$74,735.72
Educational Instruction and Library Occupations	803	\$45,739.34
Management Occupations	771	\$96,935.21
Healthcare Support Occupations	705	\$30,540.38
Sales and Related Occupations	598	\$26,595.70
Business and Financial Operations Occupations	562	\$65,339.07
Transportation and Material Moving Occupations	469	\$30,104.05
Community and Social Service Occupations	411	\$45,128.65

## What Can Different Jobs/Earnings Afford in Wethersfield?



With a median gross rent of \$1,244/month and a median home value of \$286,000, the majority of employees in Wethersfield's top ten largest occupations can't afford units at those prices.

**THE MAJORITY OF WETHERSFIELD'S WORKERS LIVE OUTSIDE OF TOWN.**

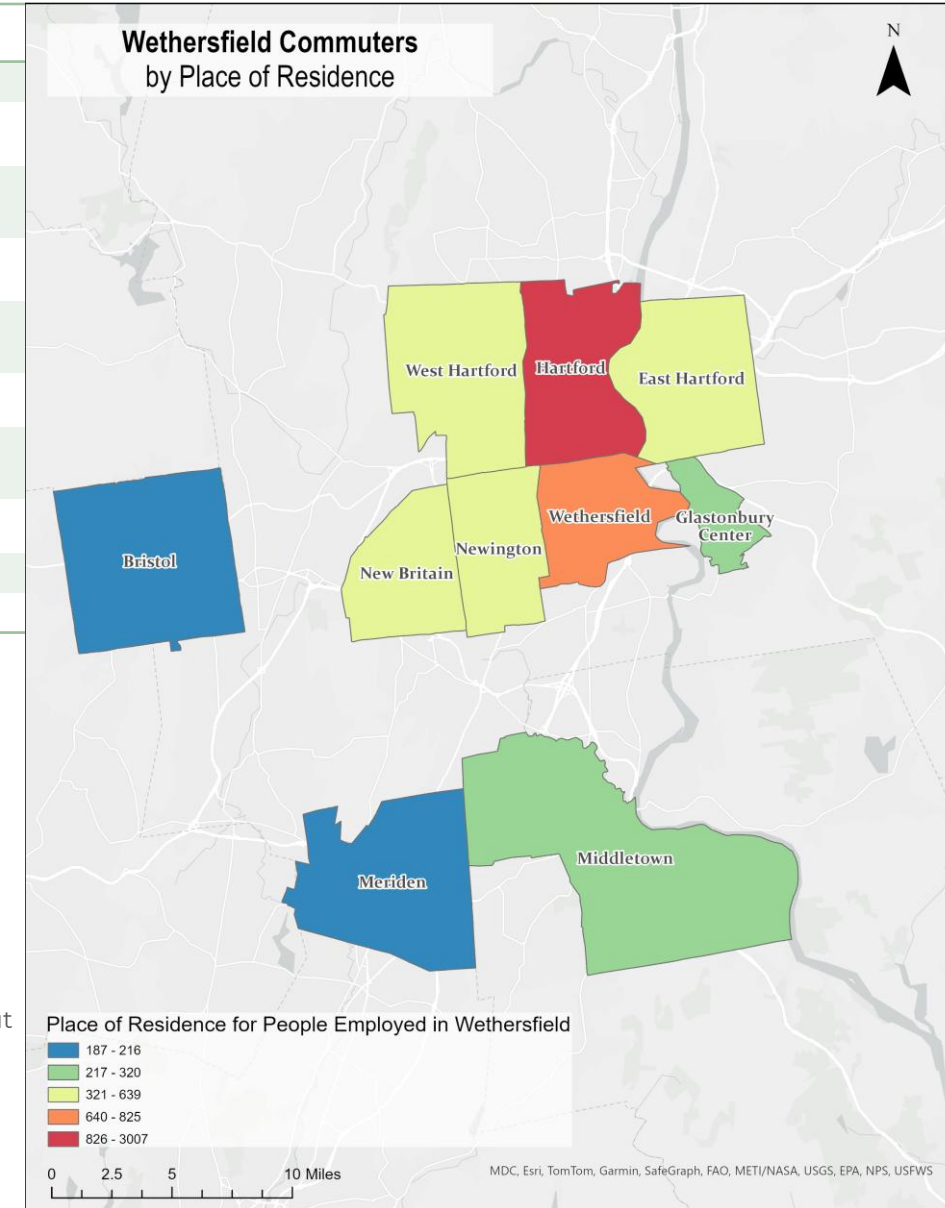
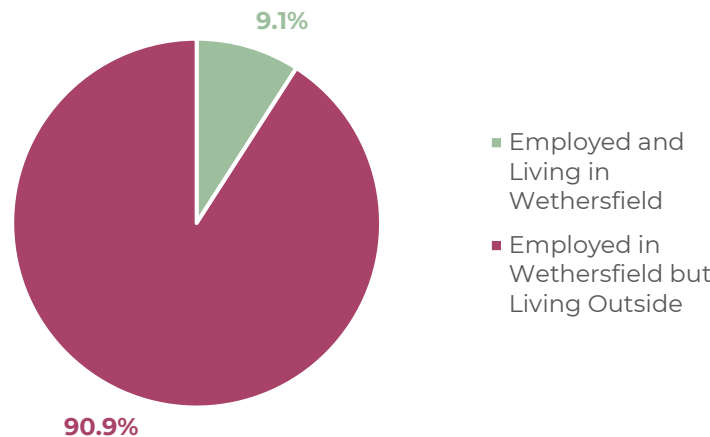
In Wethersfield, CT, the majority of workers live outside the town, with many commuting from nearby cities such as Hartford, East Hartford, Newington, and West Hartford. This trend can be attributed to several factors, including the availability of diverse job opportunities in larger nearby cities and varying housing costs.

While this influx of commuters supports local businesses, it also means Wethersfield must adapt to the challenges of accommodating a transient workforce. The reliance on external employment sources can impact local infrastructure and services, highlighting the need for initiatives that could attract more jobs to Wethersfield itself, ultimately fostering a more balanced local economy.

**Top Ten Places of Residence for People Employed in Wethersfield, 2021**

Place	Job Count	Share
Hartford city, CT	3,007	21.7%
Wethersfield CDP, CT	825	6.0%
East Hartford CDP, CT	639	4.6%
Newington CDP, CT	631	4.6%
West Hartford CDP, CT	584	4.2%
New Britain city, CT	501	3.6%
Glastonbury Center CDP, CT	320	2.3%
Middletown city, CT	317	2.3%
Bristol city, CT	216	1.6%
Meriden city, CT	187	1.4%

**Employment Efficiency (All Jobs) Among People Employed in Wethersfield, 2021**



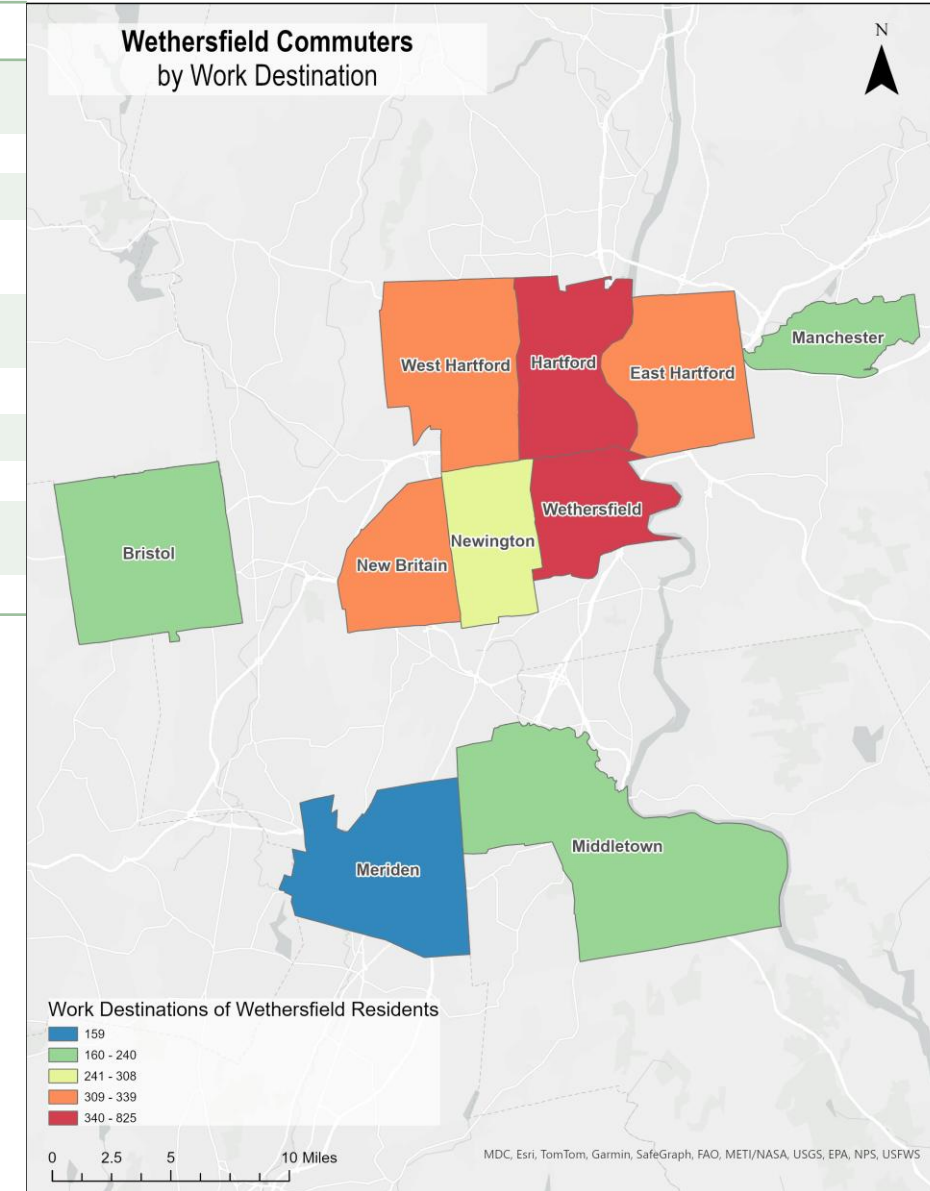
## THE MAJORITY OF WETHERSFIELD'S RESIDENTS WORK OUTSIDE OF TOWN.

In Wethersfield, CT, most residents work outside the town primarily due to the concentration of job opportunities in nearby municipalities such as Hartford, East Hartford, and Newington. These cities offer a wider variety of employment options across various industries, attracting Wethersfield residents seeking better career prospects.

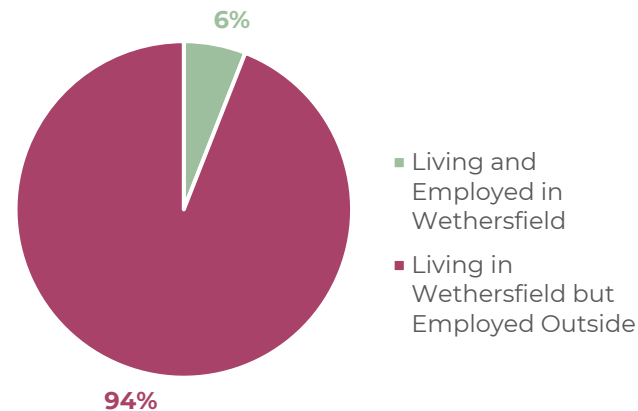
While Wethersfield itself has local employment opportunities, the larger job markets in places like West Hartford and Middletown often provide greater potential for advancement and higher wages. This trend underscores the importance of regional employment patterns, as many residents commute to these nearby cities for work, influencing local demographics and economic dynamics.

Top Ten Work Destinations of Wethersfield Residents, 2021

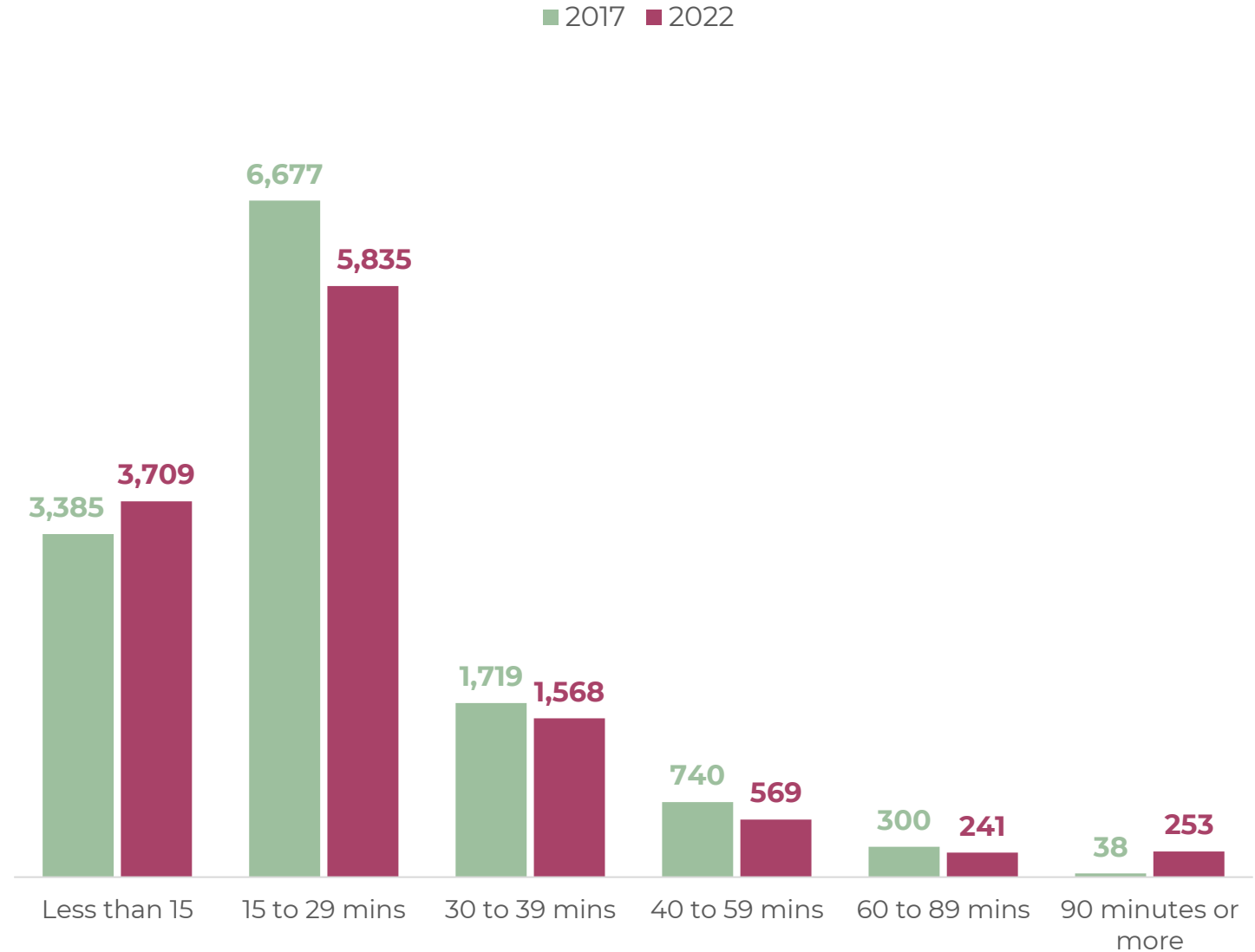
Place	Job Count	Share
Wethersfield CDP, CT	825	9.1%
Hartford city, CT	693	7.6%
New Britain city, CT	339	3.7%
East Hartford CDP, CT	336	3.7%
West Hartford CDP, CT	330	3.6%
Newington CDP, CT	308	3.4%
Middletown city, CT	240	2.6%
Bristol city, CT	221	2.4%
Manchester CDP, CT	207	2.3%
Meriden city, CT	159	1.8%



Labor Market Efficiency (All Jobs) Among People Living in Wethersfield, 2021



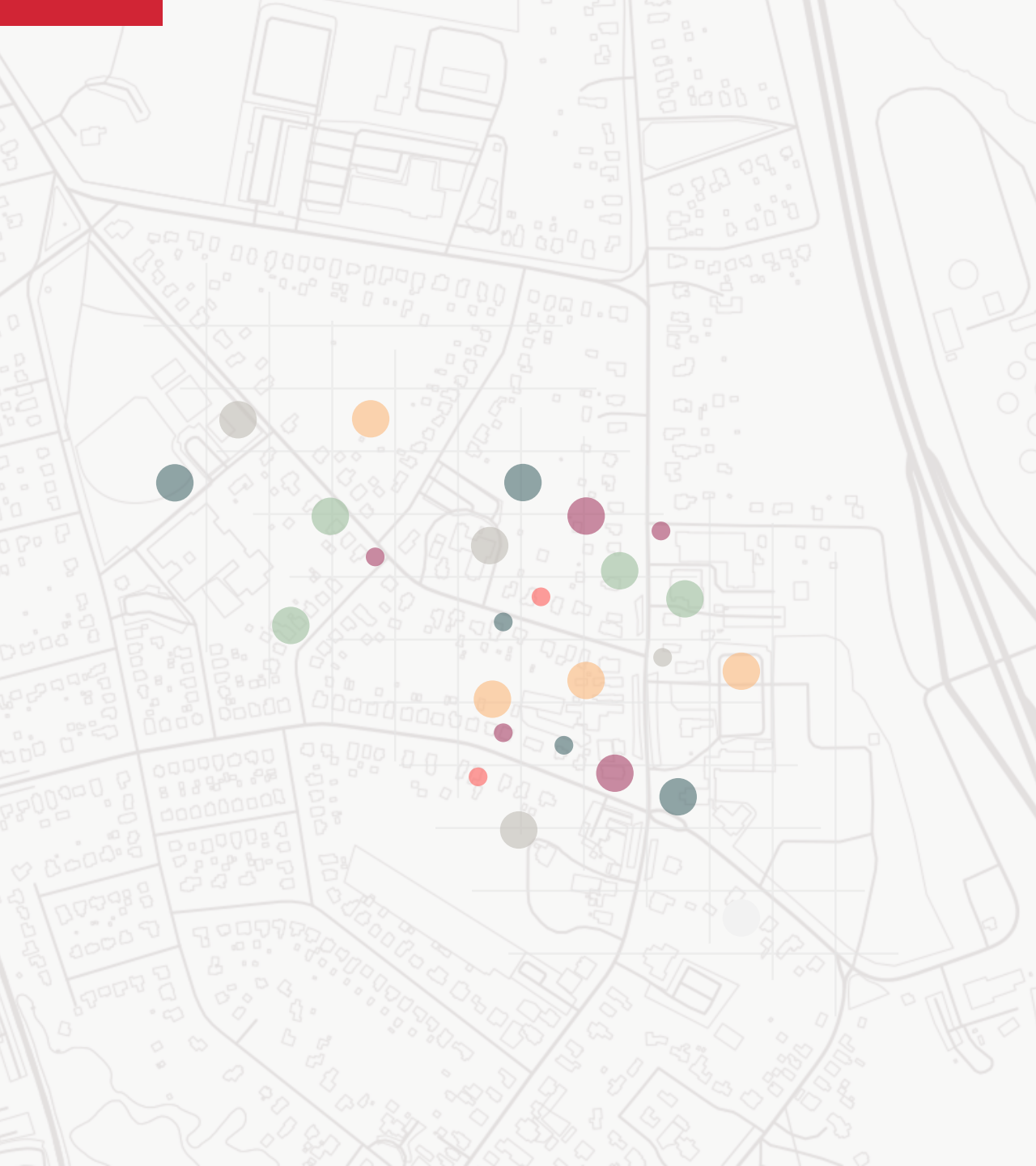
### Wethersfield Travel Time to Work 2013 – 2022



Since 2013, Wethersfield has experienced a decline in commuters, with 684 fewer individuals commuting, representing a 5.3% decrease over ten years.

In comparison, Connecticut saw a larger decline of 6.9%, while the Capitol Planning Region experienced a 7.8% decrease in commuters.

Notable changes in commute times were observed in the less than 15 minutes and 90-minute or more brackets. This shift in Wethersfield's commuting patterns could be attributed to the remote or hybrid workers moving to Wethersfield during the pandemic and benefiting from flexible work arrangements.

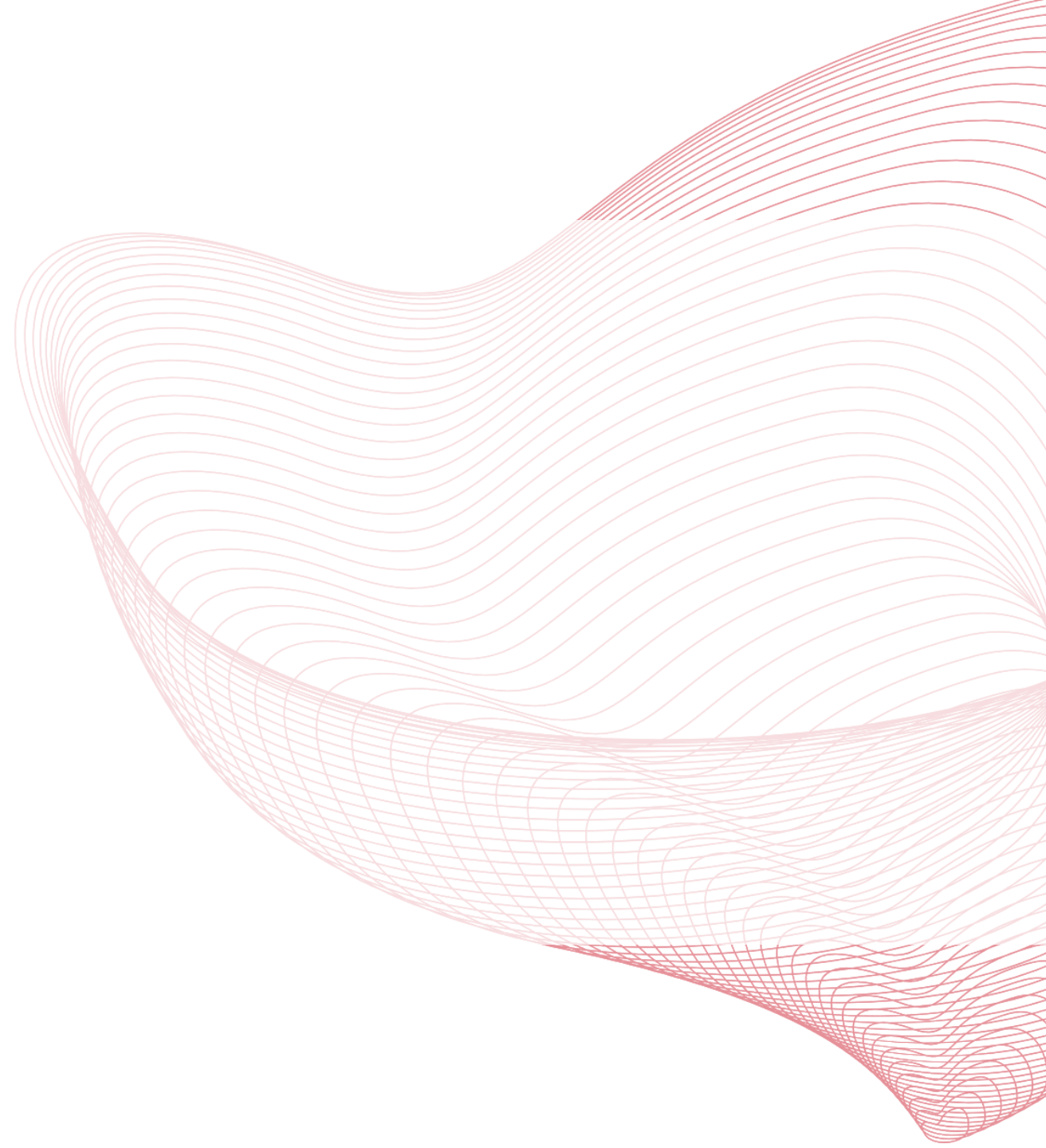


# Housing Market

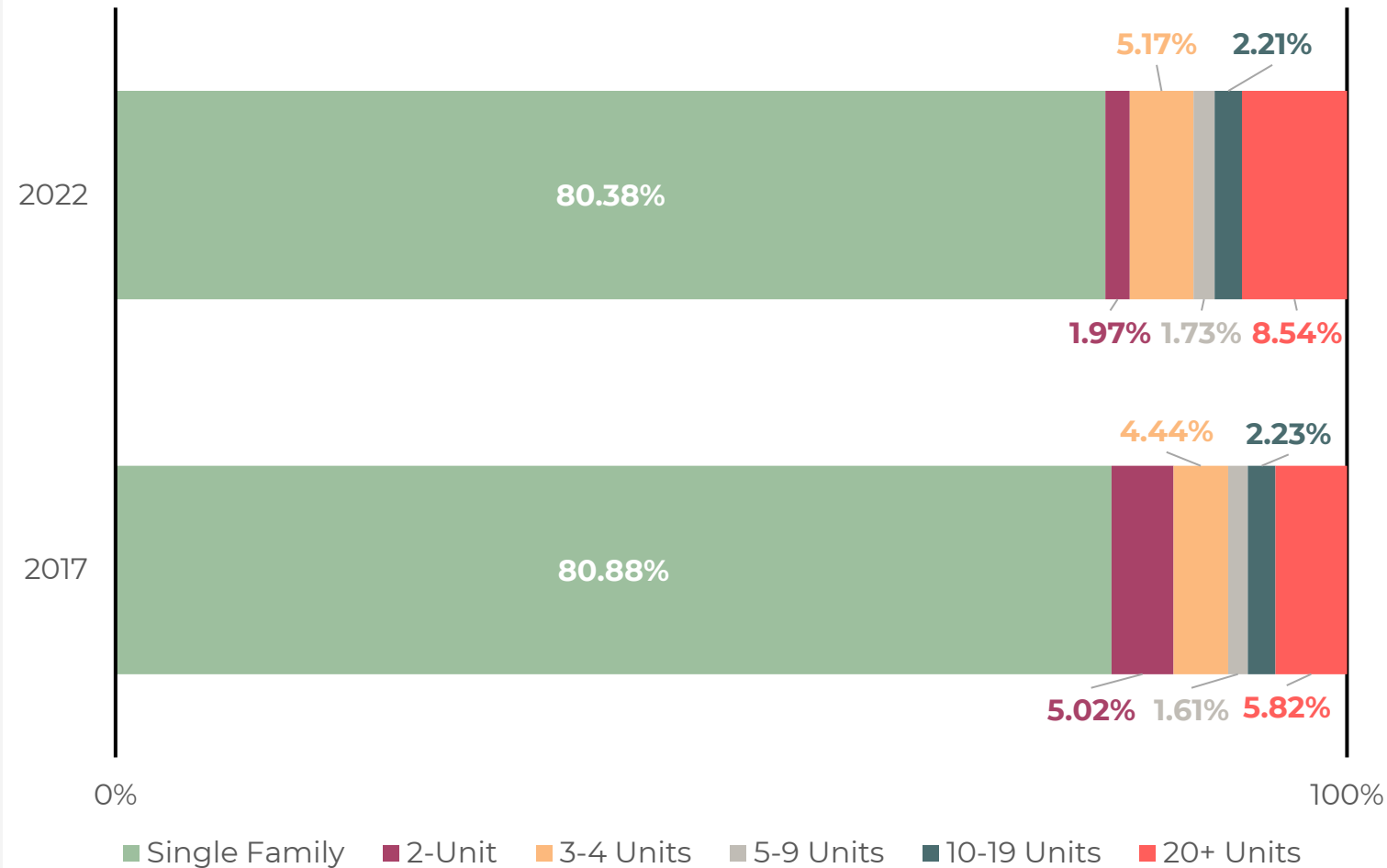
Existing Conditions

# Key Findings

- The majority of Wethersfield's housing stock is comprised of single-family units which have been increasing over the past decade.
- The majority of renters in Wethersfield live in households consisting of three to four people.
- The predominant age group among homeowners in Wethersfield is 65 years and older, meaning more homeowners may be living on a fixed income and may be looking for other housing options outside of a single-family home.
- Wethersfield housing market saw a 64% increase in median sale price over the past decade, reaching \$338,000 in 2024.
- The distribution of gross rent is shifting to higher rents, with a median gross rent of \$1,244 in 2022.
- About 52% of renter households in Wethersfield are cost burdened, compared to only 23% of owner households.



Wethersfield's diversity in housing structures has remained relatively stable over the past decade.

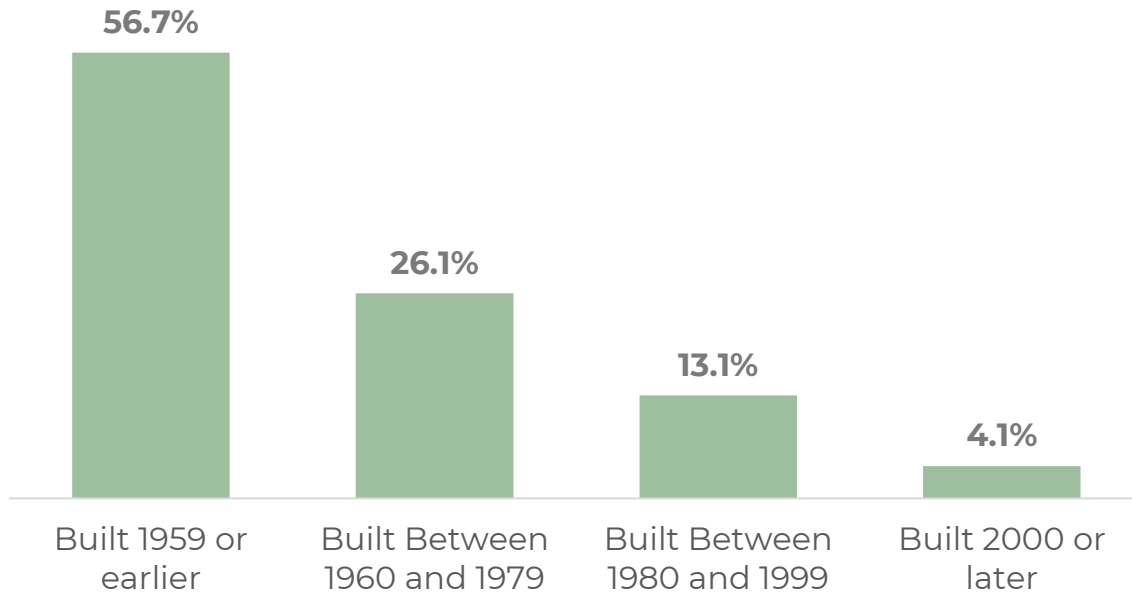


Wethersfield's housing stock is comprised of 11,863 total housing units. Wethersfield's landscape is predominantly composed of single-family homes, totaling just over 9,500 units in 2022.

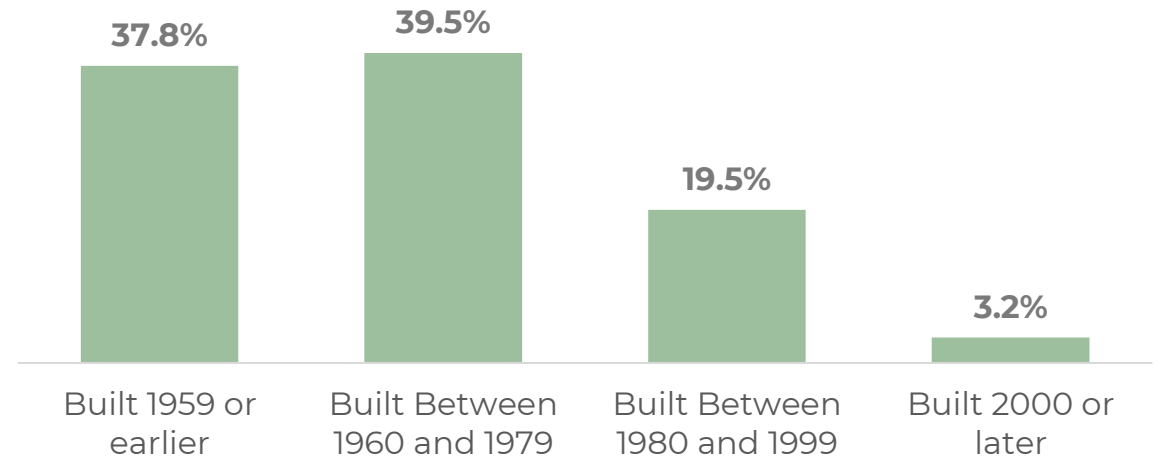
This represents 80.4% of all housing structures in the town which is higher than the Capitol planning region's 63%.

Over a ten-year period, Wethersfield's diversity in housing structures has remained stable as the total housing structures grew by 5.2%, or 590 structures.

Ownership Housing Structures by Year Built  
 ACS 5-Year Estimates 2022



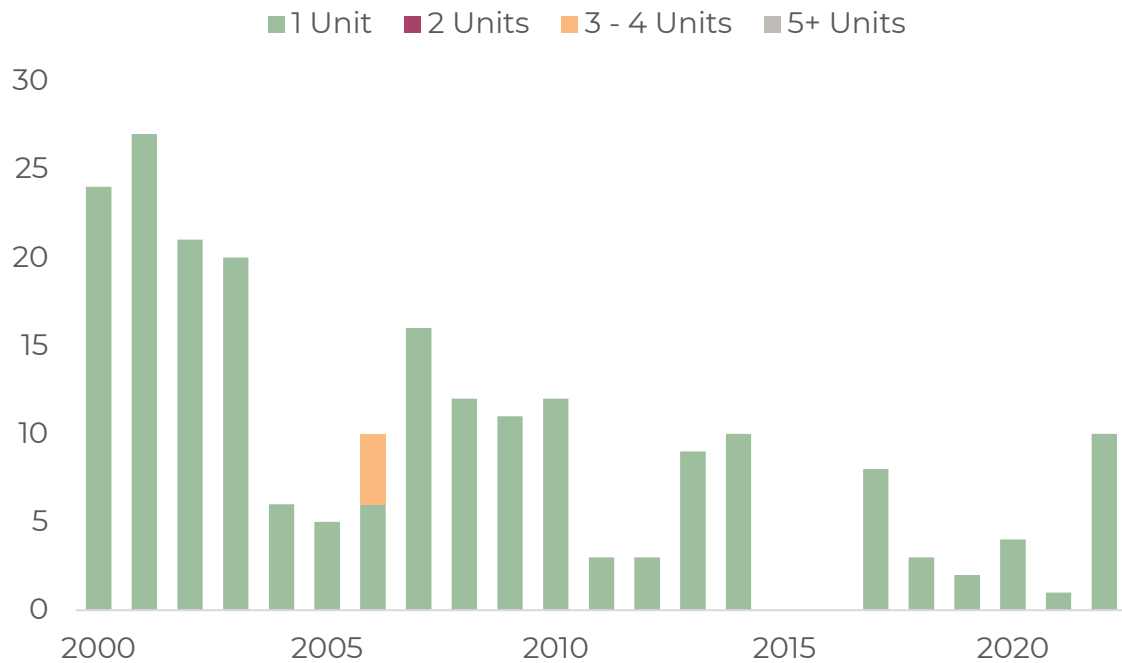
Rental Housing Structures by Year Built  
 ACS 5-Year Estimates 2022



In Wethersfield, single-family homes dominate the owner-occupied housing landscape, while the renter-occupied landscape is dominated by 3-or-4-unit structures. This pattern aligns with the typical distribution of housing types in many communities, where rental units are often concentrated in multi-unit buildings and ownership units are predominantly single-unit structures.

The graphs below show residential structures in Wethersfield broken down by year built and tenure (ownership vs. rental). The data shows that most owner housing units were built between 1950 and 1979, while renters saw most units built between 1960 and 1979.

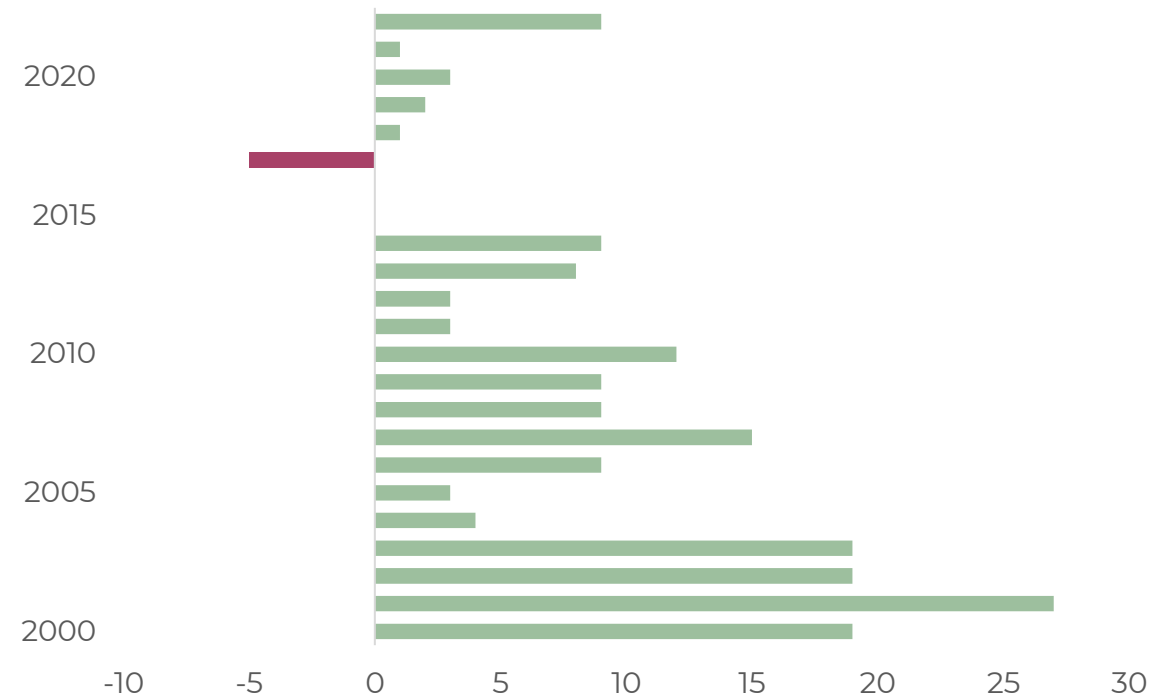
Housing Permits Issued Annually by Units in Building, Wethersfield, CT (2000 – 2022)



Construction permitting largely single family.

Looking at the changes in supply and demand of housing over the past two decades provides insight into the dynamics that affect housing market prices and affordability. Over the past two decades, housing production activity based on building permits issued for new construction were higher prior to 2008 but then dropped off in the years leading into and after the Great Recession. Permitting has not returned to pre-recession levels and has remained low after 2011.

Net Change in Total Housing Units (2000 – 2022)



Wethersfield has experienced net increases in housing units since 2018.

Data from the CT Department of Economic and Community Development has tracked new construction permits issued as well as the number of demolitions issued providing an estimate for the net change in units over the course of each year over the past two decades. Wethersfield has seen increases in available housing units since 2018.

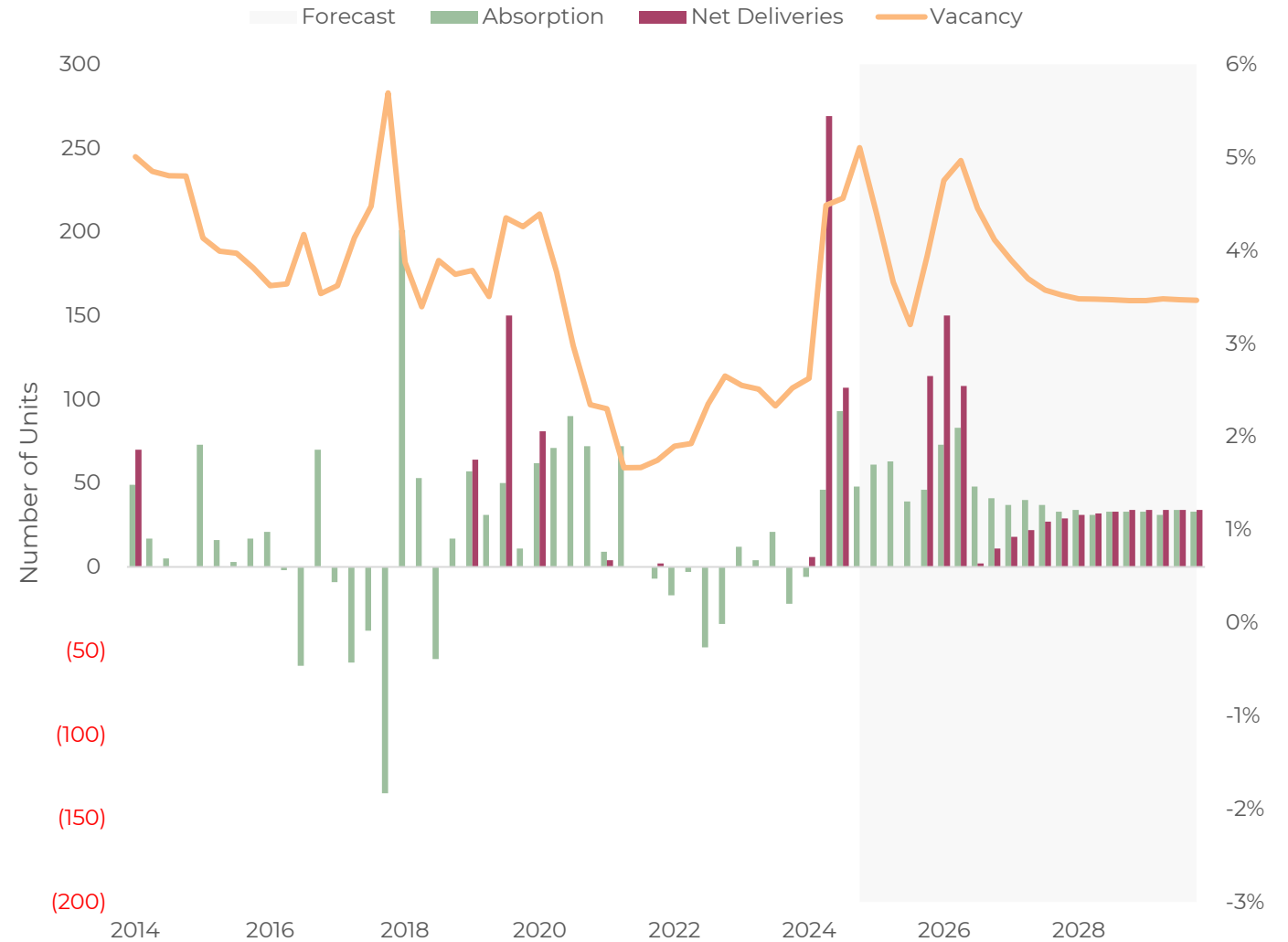
**The Submarket faces fluctuating absorption rates, consistently low vacancy levels, and a shortage of new deliveries.**

The New Britain/Newington/Wethersfield multifamily submarket is experiencing fluctuating absorption rates and consistently low vacancy levels, with minimal new construction in 2024 exacerbating supply constraints.

Despite a decrease in vacancy rates from a high of 5.692% in late 2017 to around 3.4%, several quarters since 2021 have shown negative absorption.

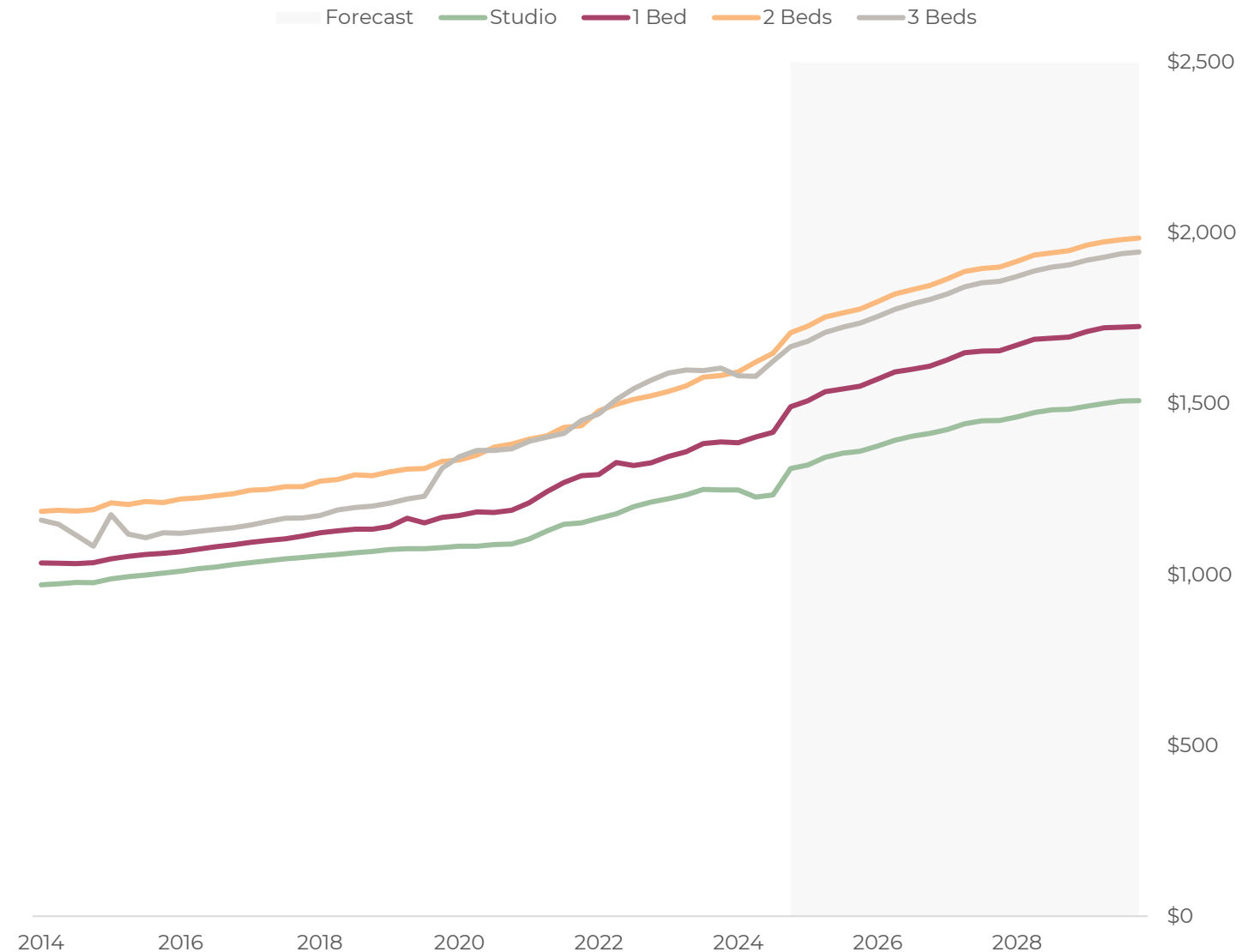
This combination of declining absorption and low net deliveries underscores the need for increased housing supply to better meet demand.

Net Deliveries, Absorption, and Vacancy for Multifamily Units  
 New Britain/Newington/Wethersfield Submarket



## Market Asking Rent Per Unit By Bedroom

New Britain/Newington/Wethersfield Submarket

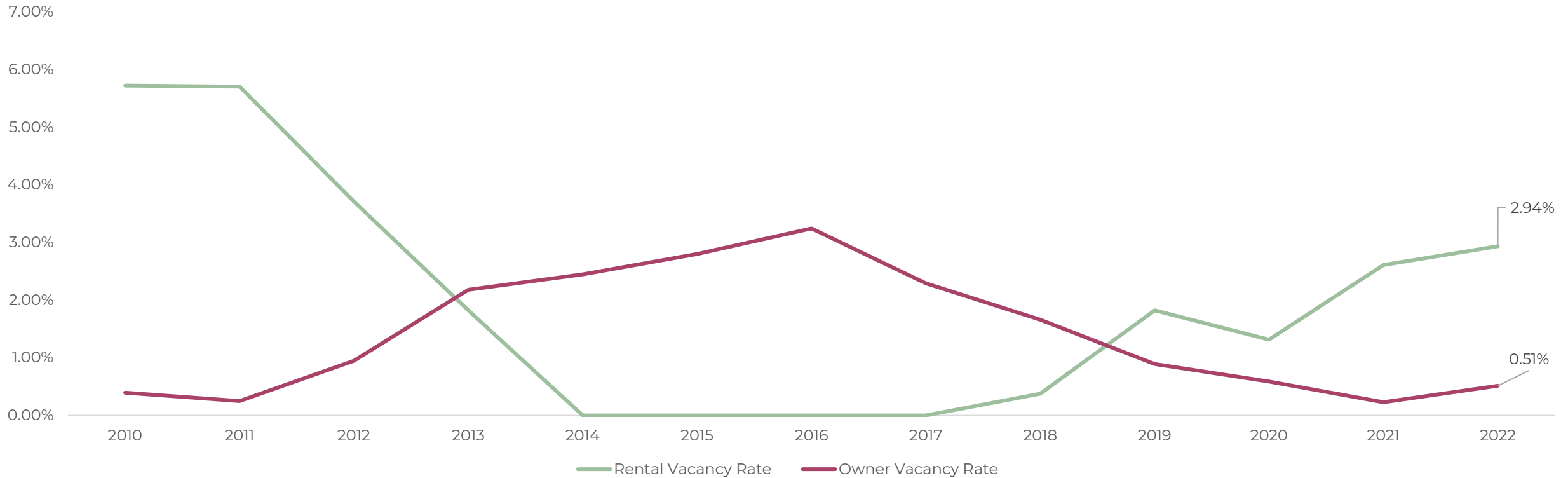


The rental market in the New Britain/Newington/Wethersfield multifamily submarket has shown a steady increase in asking rents across all unit types over the years. For studio units, the average asking rent rose from \$970 in 2014 to approximately \$1,509 by 2029, reflecting a consistent upward trend.

Similarly, one-bedroom apartments experienced an increase, climbing from \$1,034 in 2014 to around \$1,726 by 2029. Two-bedroom units saw a notable rise in rents, moving from \$1,185 in 2014 to about \$1,980 in 2029.

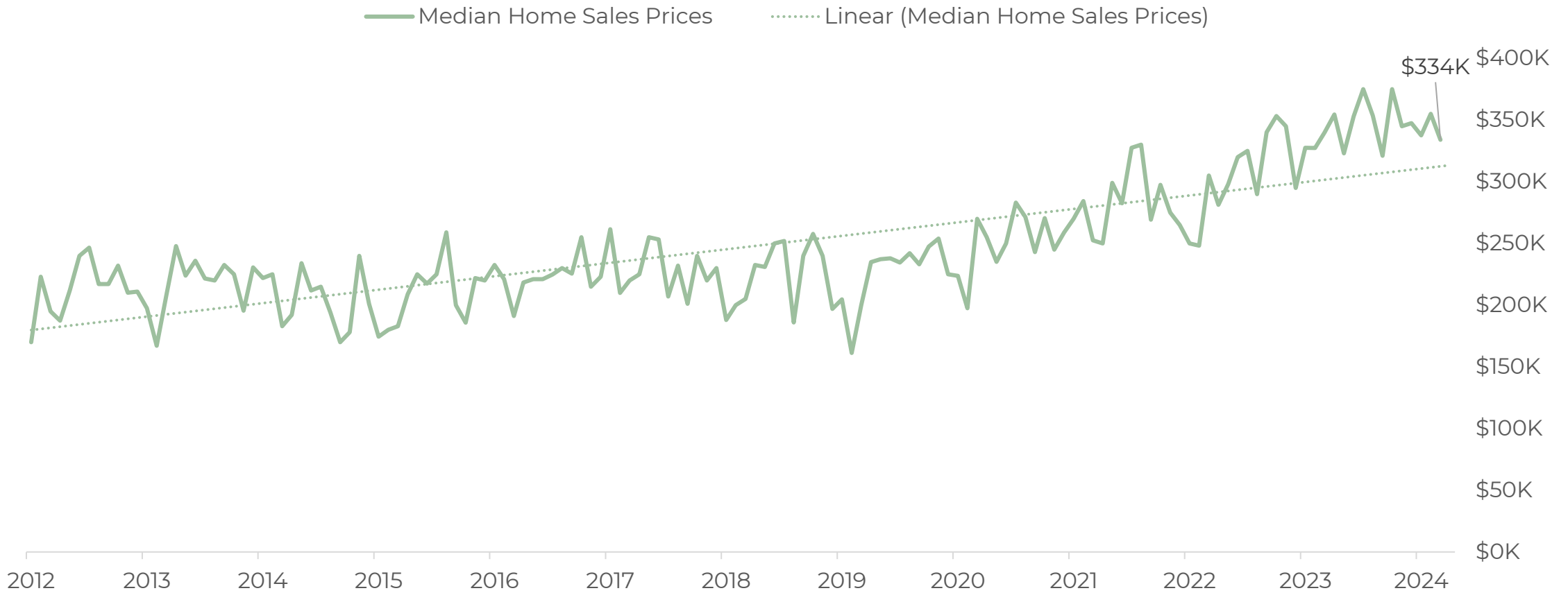
Three-bedroom apartments also followed this trend, increasing from \$1,159 in 2014 to approximately \$1,944 by 2029. Overall, these figures indicate a robust demand for rental units in this submarket, with prices continuing to rise across all categories, suggesting a competitive rental environment.

Vacancy Rates by Tenure, 2010-2022



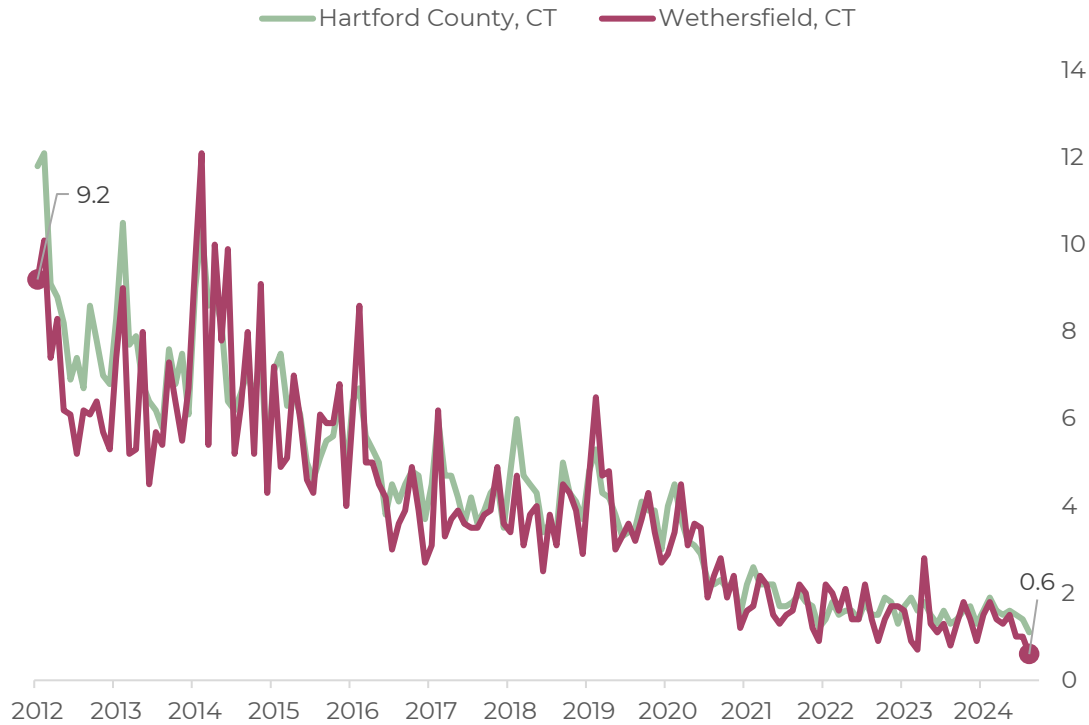
Vacancy data from the U.S. Census provides insight into the availability of for-sale and for-rent housing in Wethersfield. In 2022, the owner-occupied vacancy rate fell below 1%, while the renter-occupied vacancy rate was just under 3%—both indicating critically low availability across housing types. Since 2010, vacancy rates have fluctuated but generally remained below what is considered a healthy range. While data sources like CoStar and Redfin offer more up-to-date, real-time vacancy estimates, ACS data still reflects a persistently tight housing market. Together, these sources point to limited availability for both renters and prospective homeowners, underscoring a constrained housing supply in Wethersfield.

### Median Sales Prices of All Homes in Wethersfield, CT

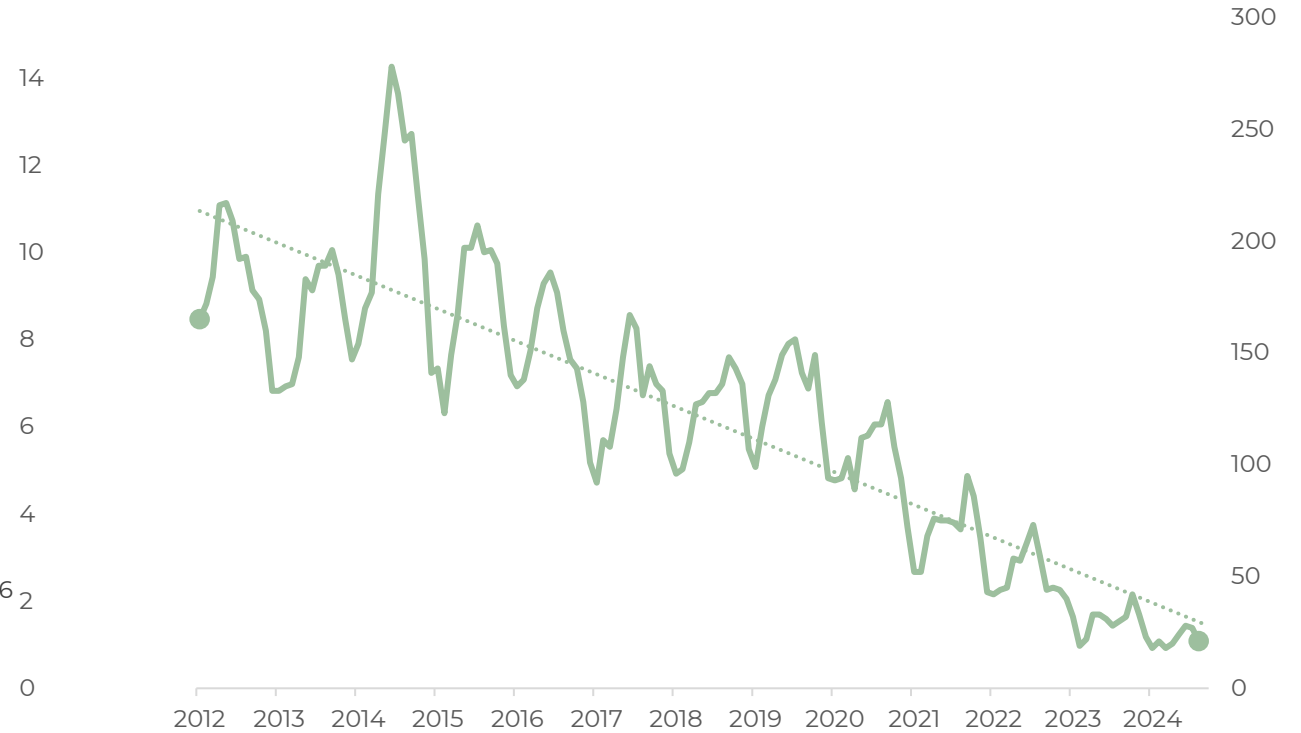


Over the past decade, median sale prices in Wethersfield have increased from \$206,000 in 2014 to \$338,000 in 2024. This marks a 64% increase in median sale price, with particularly high percentage increases in sale price over the last five years. Price increases in the more recent years can be linked to the impacts of the COVID-19 pandemic.

Months of supply has decreased, meaning high demand and tight inventories.



Wethersfield's housing inventory has been steadily decreasing since 2015.



Limited housing growth, high interest rates, and elevated sale prices have resulted in a constrained inventory of homes available for sale.

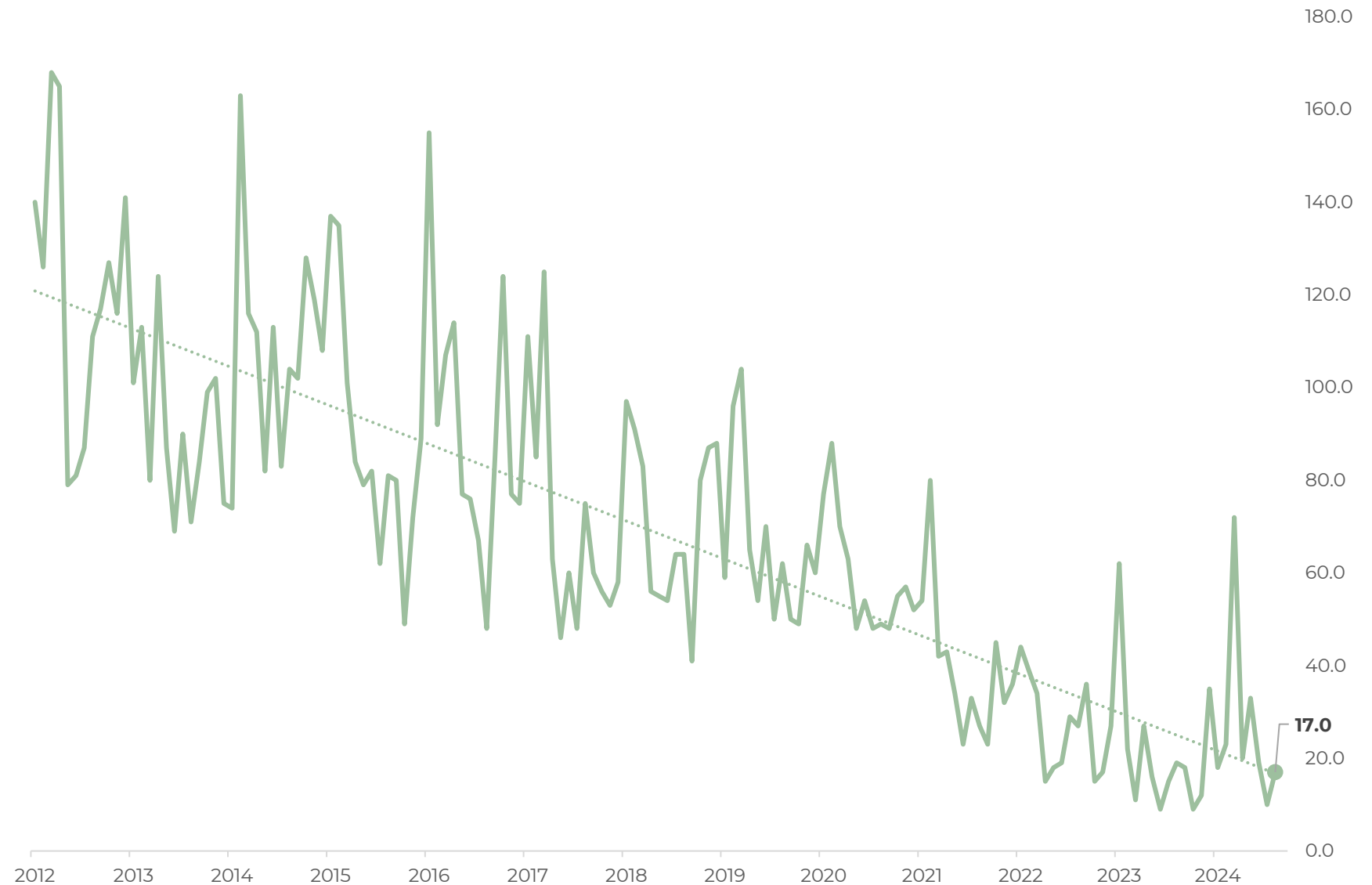
The overall inventory of homes on the market at a given point in time has been steadily decreasing since 2015, but the sharp decline in 2020 due to the pandemic is quite noticeable. As of mid-2024, there was under one months of supply available on the market compared to 2015 when housing availability was closer to 6-7 months.

With the average days on market plunging to just 17 days in August 2024, Wethersfield is experiencing a highly competitive housing market.

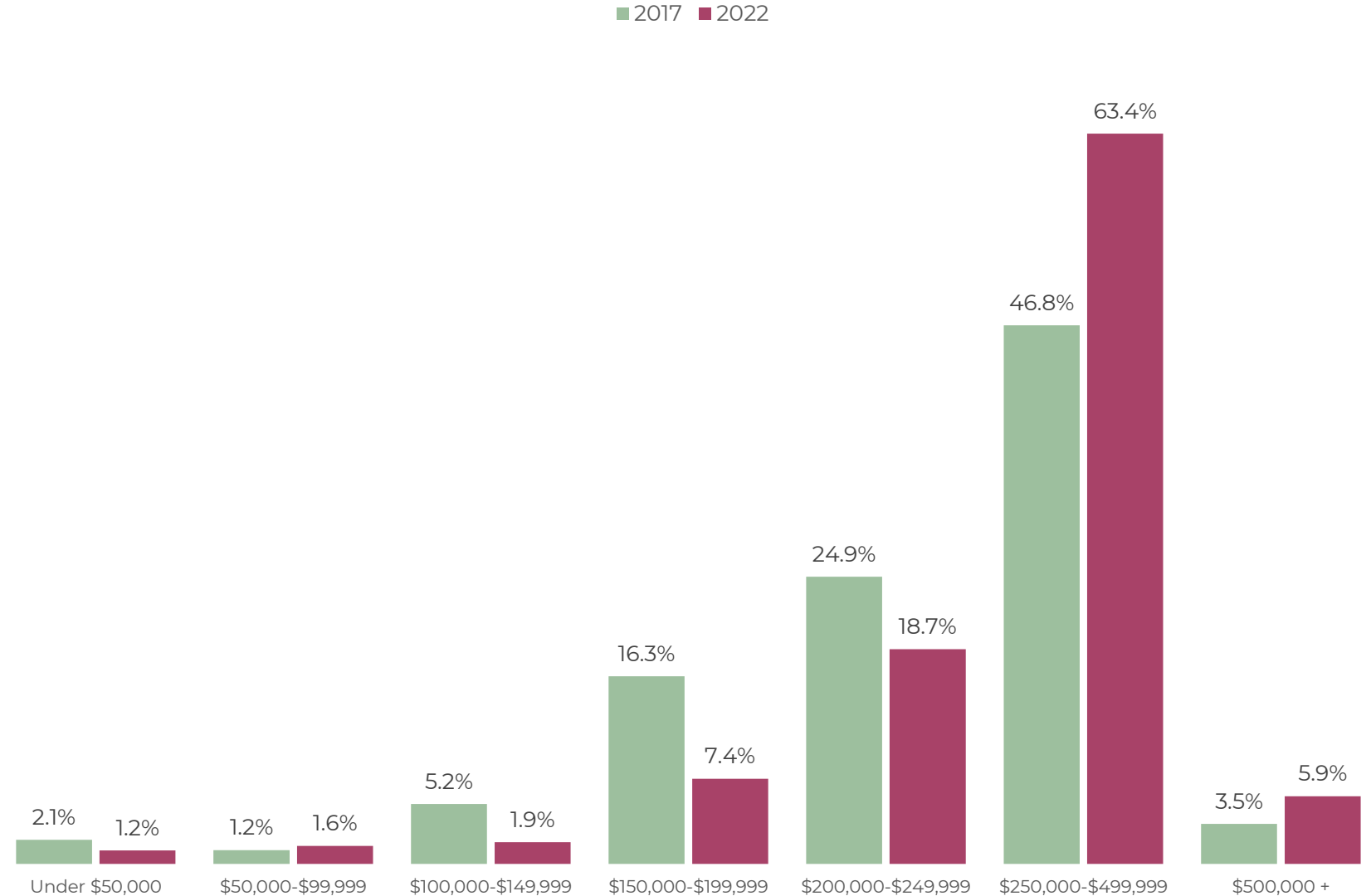
The days on market data for Wethersfield, CT, shows a significant decline in the time homes spend on the market, particularly following the pandemic.

Initially averaging around 140 days in early 2012, the average fell dramatically to as low as 9 to 15 days by 2021, indicating a highly competitive housing market driven by low inventory and strong buyer interest.

As demand continues to outpace supply, Wethersfield faces potential challenges related to housing affordability and availability, highlighting the need for strategic planning.



Change in Wethersfield Home Value Distribution, 2013 – 2022



Over the past decade, the median home value in Wethersfield has increased by 14% to \$286,000 in 2022.

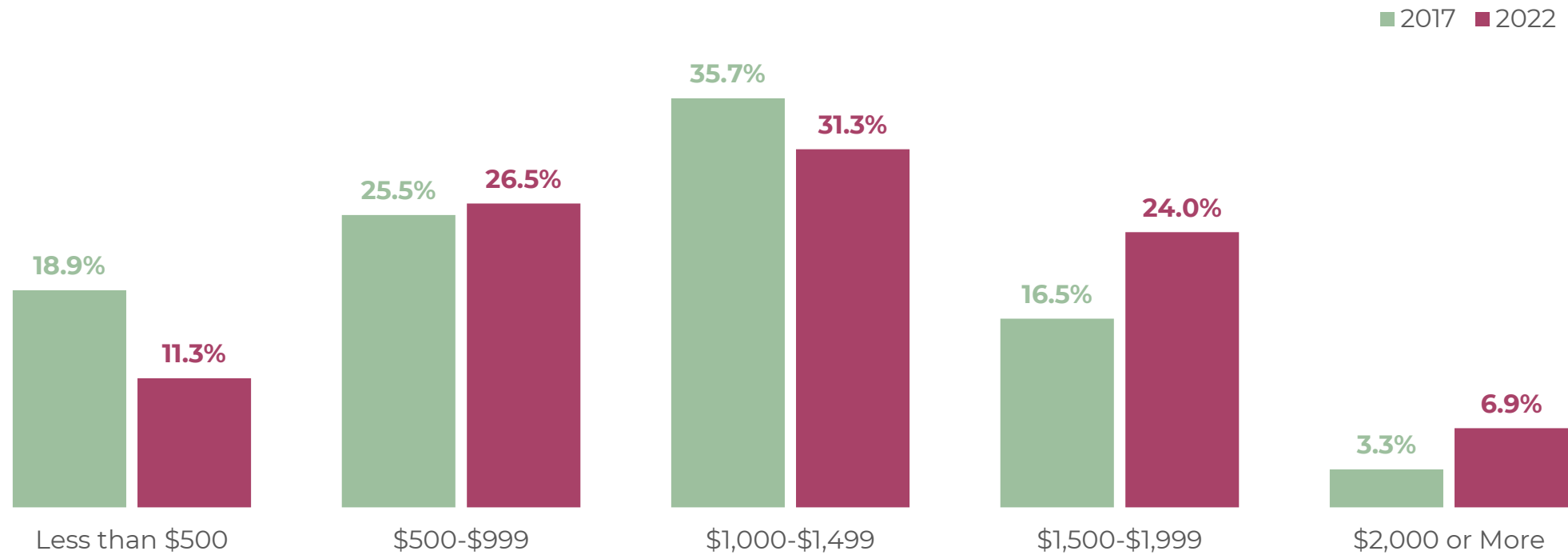
Approximately 88% of Wethersfield’s housing stock is valued at or above \$200,000. Since 2013, the number of homes valued at \$200,000+ has increased by 25%.

The largest growth occurred for homes valued between \$250,000 - \$499,999, which increased by 45% (1,797 homes).

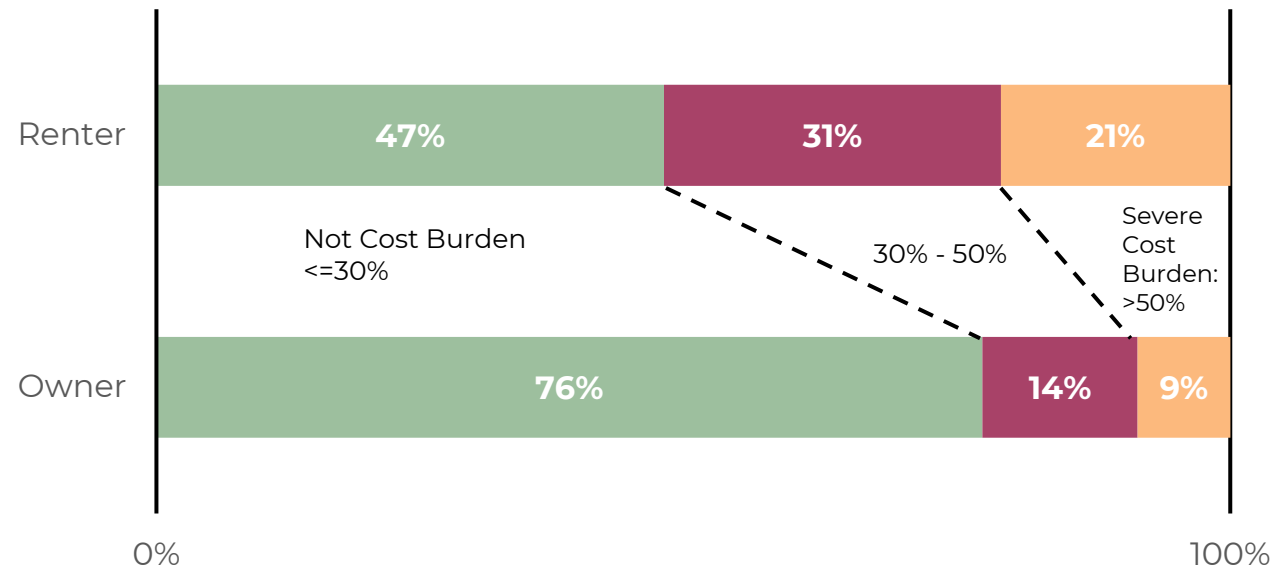
## THE DISTRIBUTION OF GROSS RENT IS SHIFTING TO HIGHER RENTS.

Over the past decade, Wethersfield has seen a 16.4% increase in gross rent, with a median gross rent reaching \$1,244 in 2022. The share of rental units priced at \$1,500 or more has increased from 19.8% to 30.9% of all rental units in Wethersfield. The town has seen an increase in higher income renter households over the past decade, which could be driving rental demand and consequently rent prices upwards.

### Change in Gross Rent Distribution, 2013 - 2022



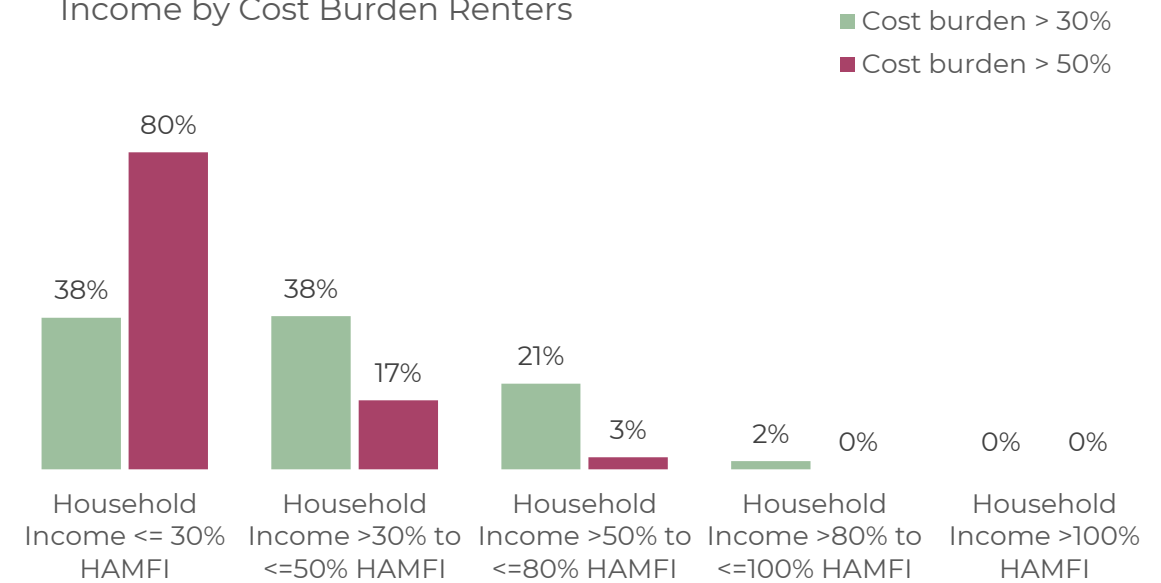
Cost Burdened Owner vs. Renter Households 2020



### RENTERS IN WETHERSFIELD ARE MORE LIKELY TO BE COST BURDENED COMPARED TO OWNERS.

HUD considers a household to be cost burdened if they are spending more than 30% of their monthly income on housing costs. In Wethersfield, about 52% of renter households are cost burdened. According to HUD's Comprehensive Housing Affordability Strategy data (CHAS), 14% of homeowners spend between 30% and 50% of their income on housing costs, and 9% spend greater than 50%. For renters, the percentage of households spending more than 50% of their incomes on housing costs is 21%.

Income by Cost Burden Renters



### MANY LOWER INCOME RENTER HOUSEHOLDS IN WETHERSFIELD ARE CONSIDERED COST BURDENED.

The challenge for households spending more than 30% of their income on housing costs is that it leaves significantly less money for spending on other necessities such as food, transportation, education, healthcare, and childcare.

Renters in Wethersfield face an expensive housing market and continue to shoulder high housing cost burdens. Across the majority of income brackets, Wethersfield has households facing housing cost burdens. Furthermore, as rents continue to rise across the region, existing residents may face challenges meeting the rising costs of renting in Wethersfield.

**AFFORDABLE HOUSING APPEALS ACT**

The Affordable Housing Appeals Act or Connecticut General Statutes 8 – 30j, provided an avenue for additional affordable housing in Connecticut. The aim of this law is to commit each municipality to provide no less than 10% of total housing stock as affordable housing.

The table to the right highlights the Connecticut Department of Housing’s 2024 Affordable Housing Appeals List for Wethersfield. The ‘% of Assisted Housing’ represents the percentage of total housing considered affordable by CT DOH.

Subsidized Housing by Type (2024)

Housing Type	Wethersfield
CHFA/USDA Mortgages	269
Deed Restrictions	0
Government Assisted	748
Tenant Rental Assistance	113
<b>Total Assisted</b>	<b>1,130</b>
<b>Total Housing Units</b>	<b>11,809</b>
<b>% of Assisted Housing</b>	<b>9.57%</b>
Additional Units Needed to Reach 10% Threshold (CT 8-30j)	<b>51*</b>

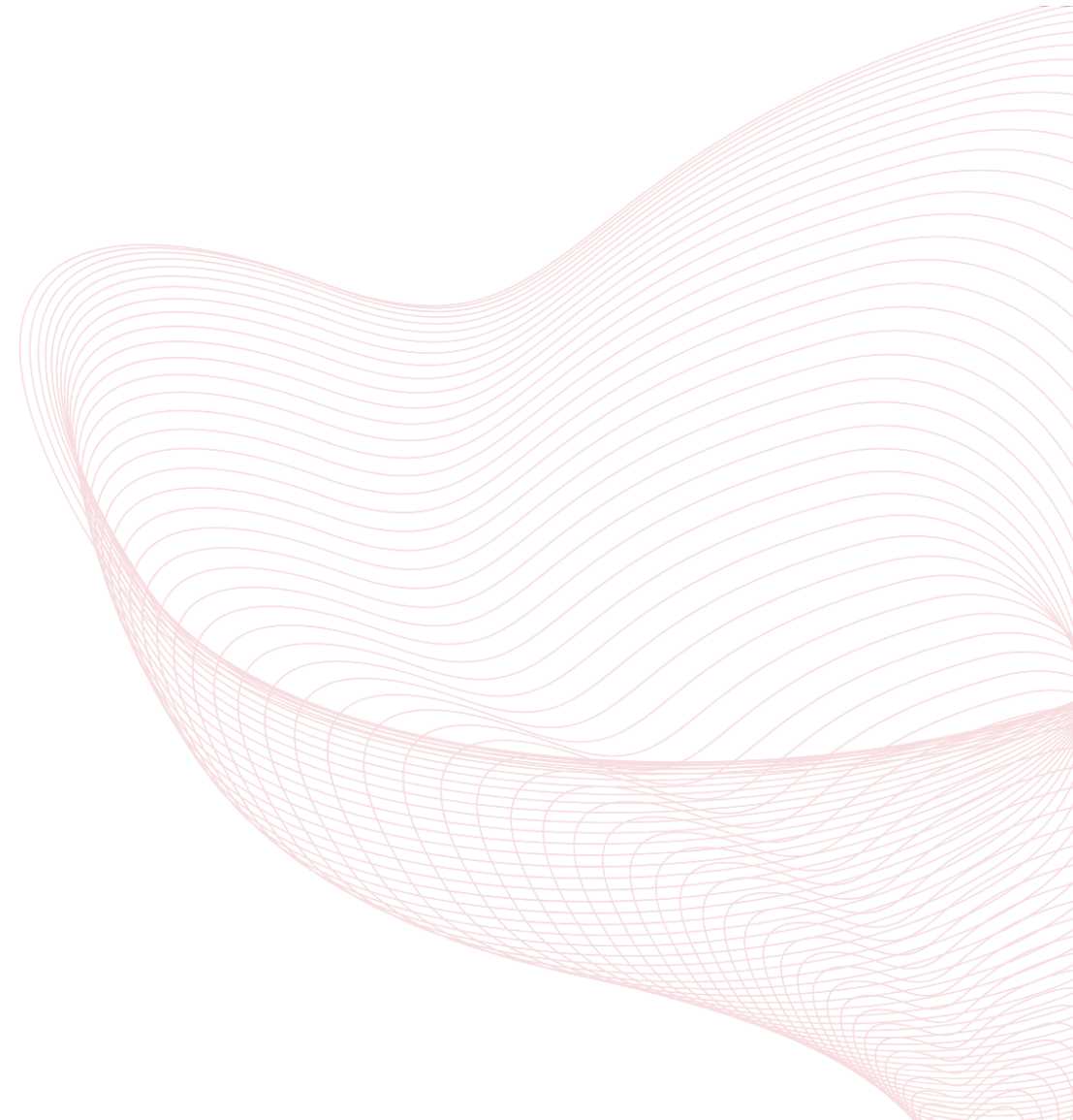
\*This figure accounts for the number of units needed to meet 8-30j’s required 10% of Wethersfield’s total housing stock, based on estimates from the 2020 Decennial Census. It may change over time as new housing units are built.

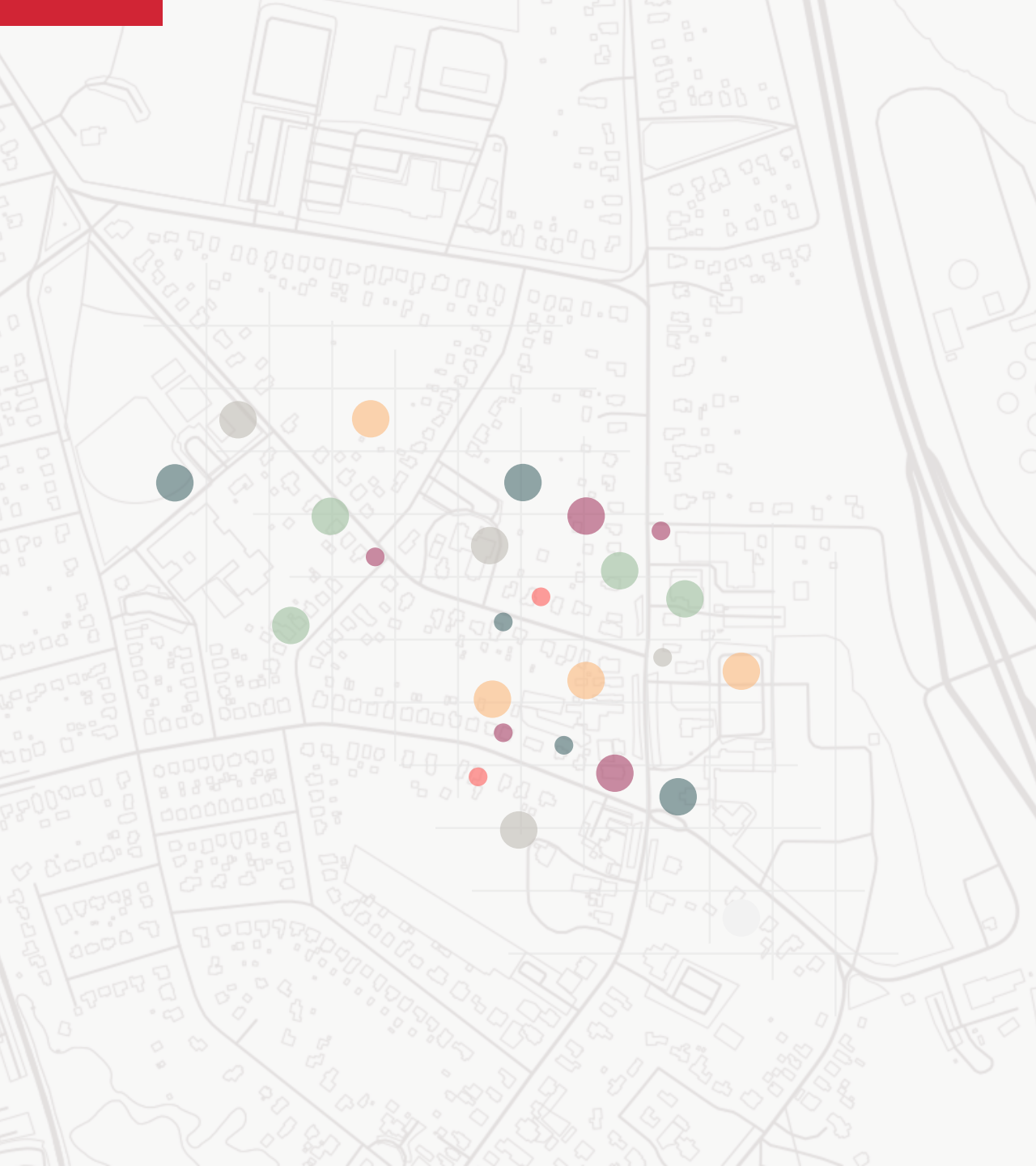
## Wethersfield Housing Authority

The Wethersfield Housing Authority oversees a diverse range of federally and state-subsidized properties, including facilities tailored for elderly and disabled residents. Presently, the Authority manages three properties with 272 total units – 112 dedicated to elderly/disabled units.

### Wethersfield Housing Authority Properties:

1. Harvey Fuller Apartments
  1. 31 Butler Street
  2. 32 units
  3. 1 BR Elderly/Disabled
2. 9-11 Holbrook Terrace
  1. Moderate Rental
  2. 28 2 BR units (14 duplexes)
3. Wethersfield Heights
  1. Family – 132 units, 1-4 BR single + Duplex
  2. Elderly/Disabled
    1. 55 Lancaster – 30 units
    2. 60 Lancaster – 50 units





# Affordability Gap Analysis

Existing Conditions

**THERE IS STILL A GREAT NEED FOR AFFORDABLE HOUSING IN WETHERSFIELD.**

In Wethersfield, about 55.4% of the renter households and 16.1% of the owner households earn less than 50% of the area median income (AMI), totaling 2,715 households. These households often experience housing instability, may rely on housing assistance, and are typically spending more on housing as a percentage of their overall income.

Area Median Income (AMI) refers to the midpoint of a region’s income distribution where half the households in a region earn more than the median and half earn less than the median. For housing, AMI thresholds set the limits for households eligible to live in income-restricted housing units and how much those units can be rented or sold for.

Area Median Income Threshold	Income	Owner Household		Affordable Home Purchase Price			
		#	%	FHA		Conventional	
				Single Family	Condo	Single Family	Condo
30% AMI (Extremely Low Income)	\$32,900	793	8.7%	\$78,170	\$50,760	\$88,665	\$56,529
50% AMI (Very Low Income)	\$54,850	678	7.4%	\$130,323	\$102,913	\$147,820	\$115,684
80% AMI (Low Income)	\$87,750	1,300	14.3%	\$208,493	\$181,083	\$236,485	\$204,349
100% AMI (Moderate Income)	\$109,700	1,024	11.2%	\$260,646	\$233,236	\$295,640	\$263,504
120% AMI (Moderate Income)	\$131,640	958	10.5%	\$312,776	\$285,365	\$354,768	\$322,632
Above 120% AMI (Middle Income +)	\$131,641+	4,362	47.9%	\$312,777+	\$285,366+	\$354,769+	\$322,633+

Area Median Income Threshold	Income	Renter Households		Affordable Monthly Rent
		#	%	
30% AMI (Extremely Low Income)	\$29,250	750	33.4%	\$731
50% AMI (Very Low Income)	\$48,750	494	22.0%	\$1,219
80% AMI (Low Income)	\$78,000	324	14.4%	\$1,950
100% AMI (Moderate Income)	\$97,500	197	8.8%	\$2,438
120% AMI (Moderate Income)	\$117,000	141	6.3%	\$2,925
Above 120% AMI (Middle Income +)	\$117,001+	342	15.2%	\$2,926+

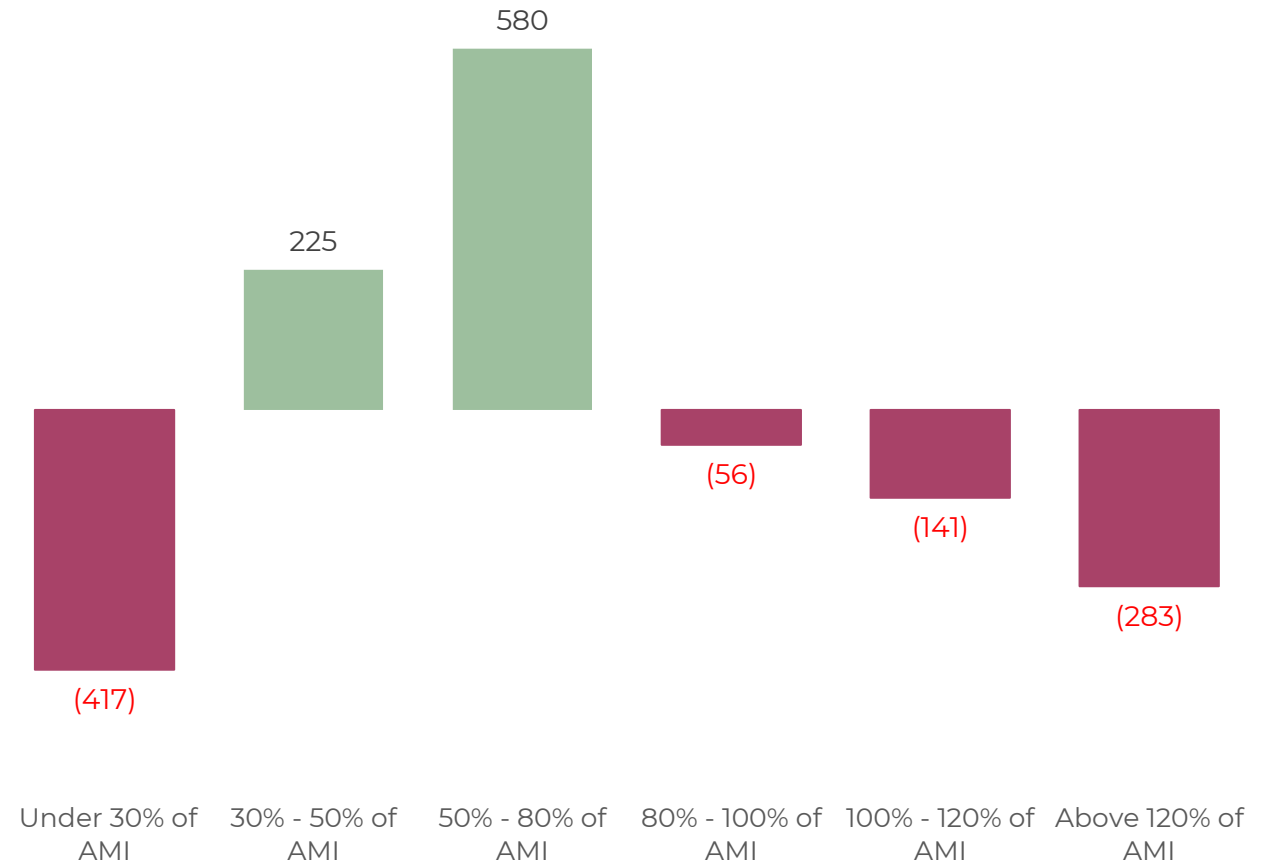
The affordability gap calculation depicted in the figure on the right, groups households by AMI and calculates what that household could theoretically afford—30% of monthly income.

It then takes all rental units by gross rent and totals them by what's affordable at each AMI level.

For example, 30% of monthly income for a household earning \$29,250 (30% of AMI) is about \$731. Based on ACS estimates for Wethersfield, 750 households earn \$29,250 or less and an estimated 333 rental units have a gross rent under \$700.

Based on this mismatch there is over a 400-unit deficit in units affordable to households earning 30% of AMI.

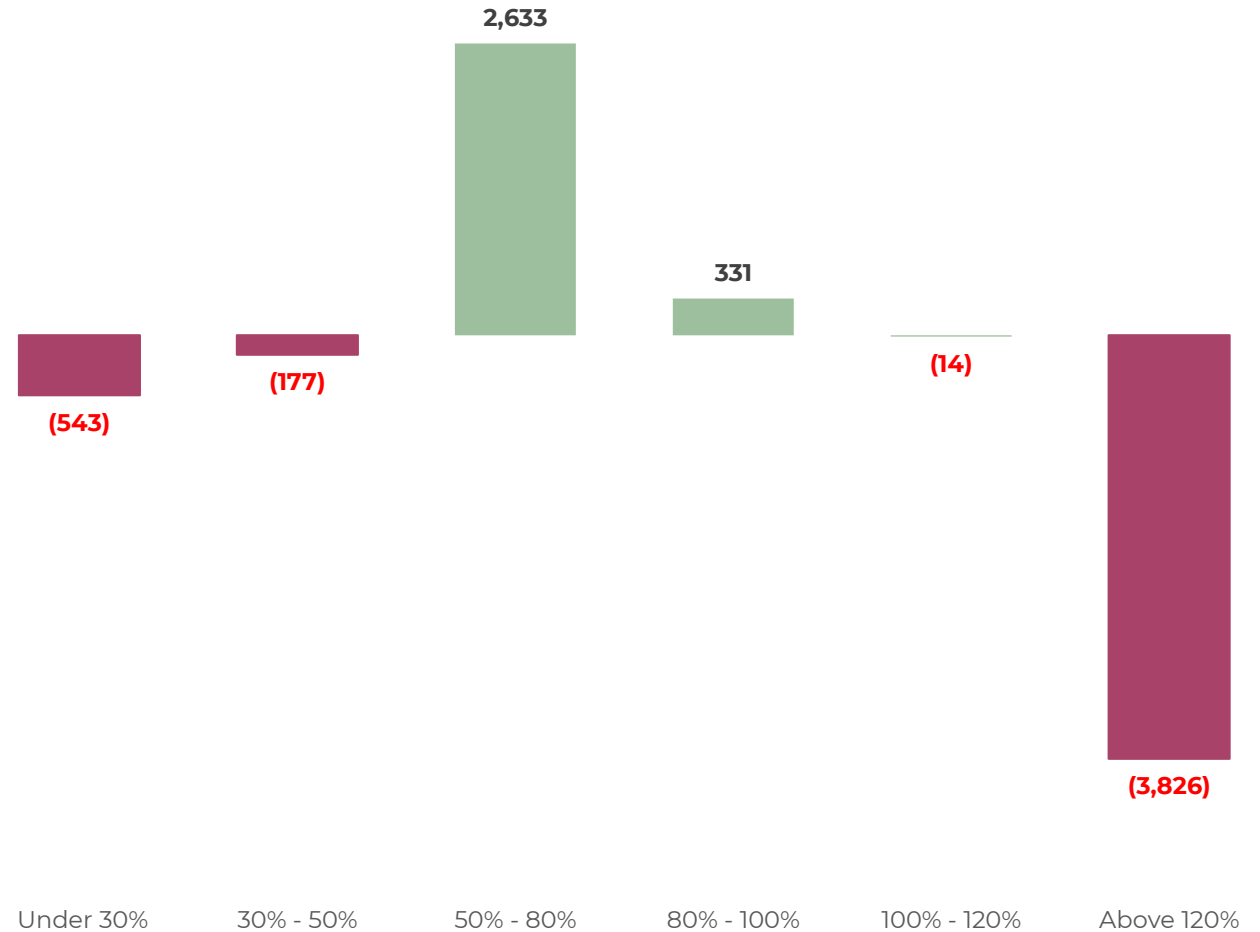
Rental Housing Supply/Demand Equilibrium  
 Bars represent surplus or deficit in units to households at that AMI level

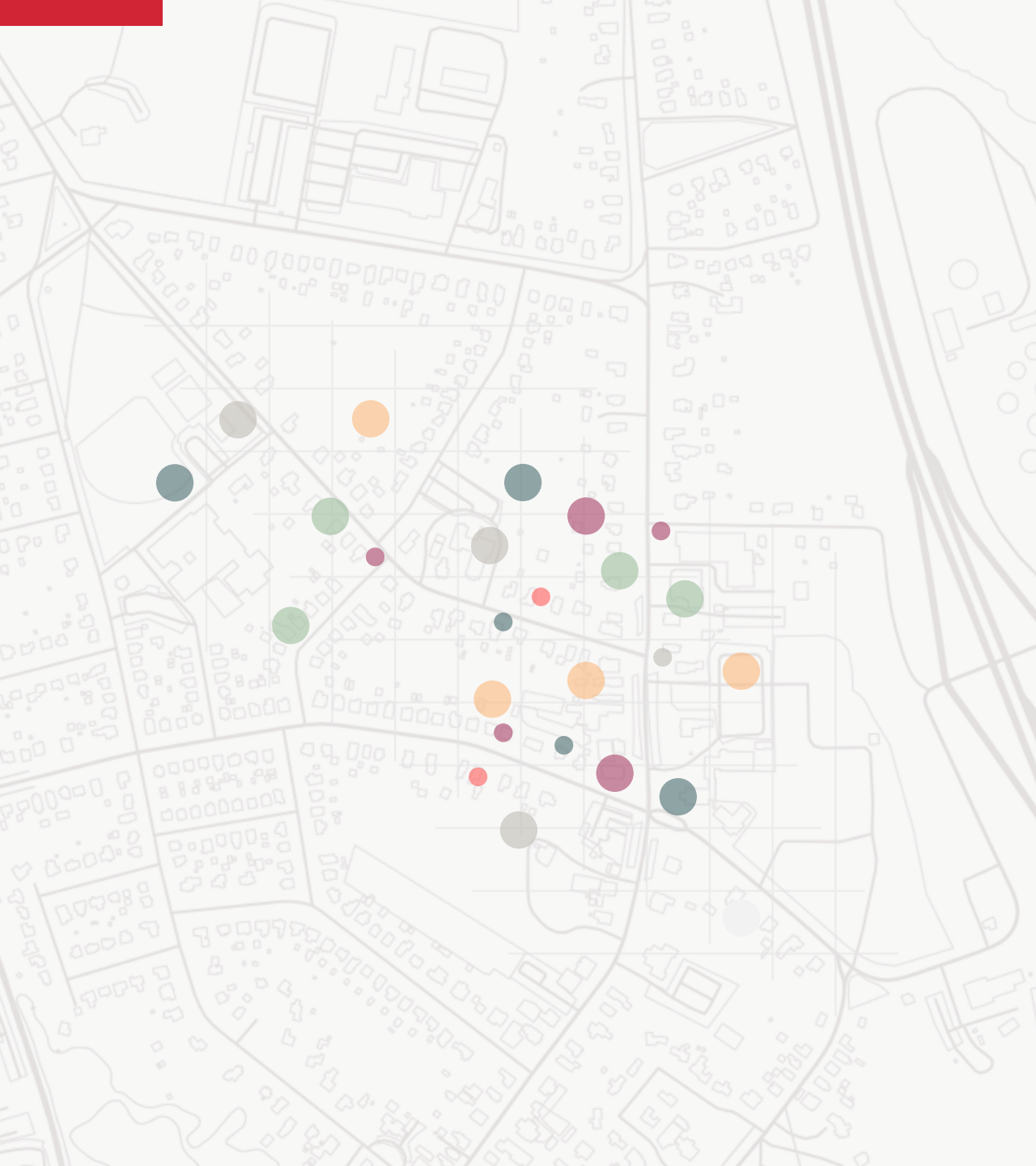


Using the same framework as the previous page but for ownership, in Wethersfield, there is a shortage of affordable housing for lower-income households too. Based on the affordability gap framework there is an estimated deficit of 720 units for those earning at or below 80% of Area Median Income (AMI) . Conversely, there is a surplus of units for households earning between 50-100% AMI.

Based on these estimates, there is a gap in ownership units affordable to households earning less than 50% of AMI and over 120% of AMI. When housing markets have this type of dynamic on either end of the spectrum, competition for ownership units compresses in the middle of the market driving up housing values. This is a trend experienced nationally during 2021 – 2022 when interest rates were exceptionally low.

Supply and Demand Gap for Ownership Housing Units  
 Bars represent surplus or deficit in units to households at that AMI level





# Opportunity Analysis & Housing Goals

Opportunities & Goals

## Public Engagement and Feedback

In conjunction with FHI Studio's public engagement and stakeholder interview process for Wethersfield's Plan of Conservation & Development, RKG attended public meetings, committee meetings and shared stakeholder interview information to ensure the community's collective feedback was captured for both the POCD and Affordable Housing Plan.

In October 2024 FHI conducted a public workshop, which involved break-out sessions by topic area for the POCD. During this session RKG attended to represent and discuss the housing topic area with community members. The following pages include a summary of that feedback as well as feedback from stakeholder interviews, RKG's existing conditions analysis (as discussed in the previous sections) and engagement with town staff.

Workshop Attendees



Housing Break-out Session

## Community members want to expand housing opportunity but raised some notable constraints.

Community members expressed challenges around climate, fiscal impact, need for greater housing diversity and land availability.

'Land is scarce, there is not a lot of available land for development.'

'There are not a lot of downsizing opportunities.'

'There are a couple state owned properties that sit vacant.'

'Some areas were there could be more development are in or adjacent to wetlands.'

'Current zoning makes it hard to create light density in areas where it would make sense.'

'There is a need for housing that supports intergenerational households.'

'We need to protect existing stock and consider climate risks when developing new housing.'

Some ideas were to increase allowable density, re-visit underutilized parcels and examine Mixed-Use and TOD opportunities.

'Can we encourage more mixed-use, especially on underutilized parcels?'

'There used to be a lot more two families in town but now you can't do that in many areas.'

'There are many programs and the CRDA that offer opportunities to encourage TOD.'

'We need to get to 10%. We should support the housing authority to redevelop and add density.'

'Are there ways we could subdivide lots, consider ADU's and identify areas where it would make sense to encourage density given the existing land constraints?'

## Key Themes from Public Engagement and Feedback

From all of the public engagement efforts and feedback from both the Plan of Conservation and Development as well as the Affordable Housing Plan the following are a set of seven key themes identified. These themes encompass not only this feedback but also the findings from the existing conditions and advisory committee comments:

- Maximizing Land Use for Housing Opportunities
- Expanding Housing Diversity for All Ages and Incomes
- Encouraging Transit-Oriented, Walkable and Mixed-Use Development
- Preserve and Maintain both Deed-Restricted & Naturally-Occurring Affordable Housing
- Investing in Resilient and Modern Infrastructure to Preserve Existing Housing
- Supporting Aging in Place and Senior Housing Needs
- Identify Opportunities for Regional Collaboration and Housing Partnerships



### **GOAL 1: Improve Existing Land Use to support and encourage Housing Growth**

Wethersfield faces limited development opportunities due to its built-out nature, but strategic use of underutilized state-owned properties, rezoning, and infill development can create new housing opportunities. Redeveloping sites such as the DMV property and other state-owned parcels could expand mixed-use and residential options.

### **GOAL 2: Expand Housing Diversity for All Ages and Incomes**

To meet the needs of a changing population, Wethersfield must expand options such as 55+ housing, two-family homes, accessory dwelling units (ADUs), and smaller one- and two-bedroom units. Encouraging intergenerational housing, housing to support seniors, young professionals, and families by supporting a wider array of housing typologies in Town.

### **GOAL 3: Encourage Transit-Oriented, Walkable and Mixed-Use Development**

New housing should align with smart growth principles by promoting higher-density, mixed-use development near transit and amenities. This includes integrating first-floor retail and pedestrian-friendly housing in walkable areas to enhance neighborhood vibrancy and support local businesses.

### **GOAL 4: Preserve and Maintain both Deed-Restricted & Naturally-Occurring Affordable Housing**

High costs of living and increasing housing costs create barriers to affordability. Wethersfield should continue to support and preserve its existing deed-restricted affordable housing and to encourage more affordable smaller, modern "starter homes" and pursue policies such as expanding rental opportunities and workforce housing can help retain young residents and attract new families.

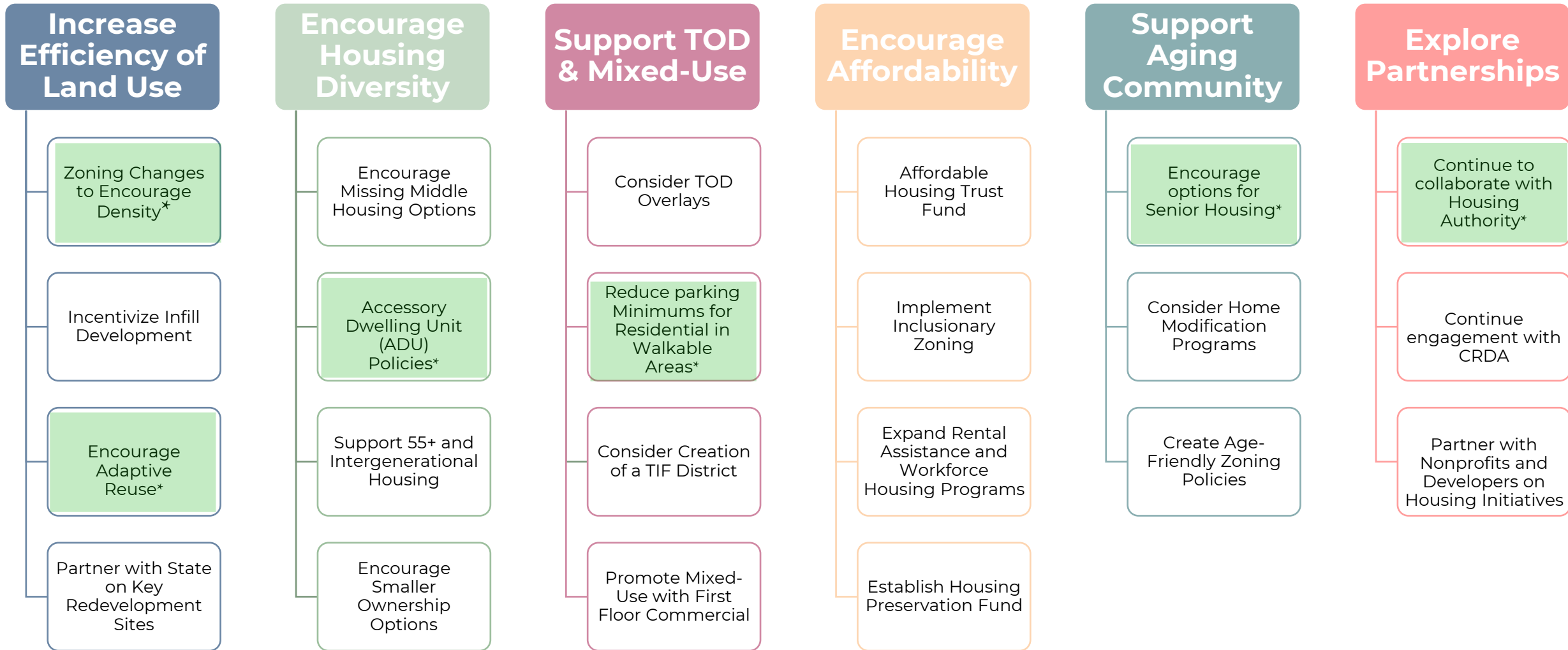
### **GOAL 5: Support Aging in Place and Senior Housing Needs**

As the senior population grows, Wethersfield must enhance housing options and services to support aging in place. This includes increasing senior-friendly housing, expanding social services, and improving accessibility features within homes and neighborhoods.

### **GOAL 6: Explore Regional Collaboration and Other Housing Partnerships**

Given shared housing challenges, Wethersfield should participate in regional housing initiatives and identify public and private partnerships in the housing space. Working with the Housing Authority, developers, and state agencies can help secure funding and maximize housing opportunities within the community.

To achieve the Wethersfield's Housing Goals, the following recommendations are organized by Theme



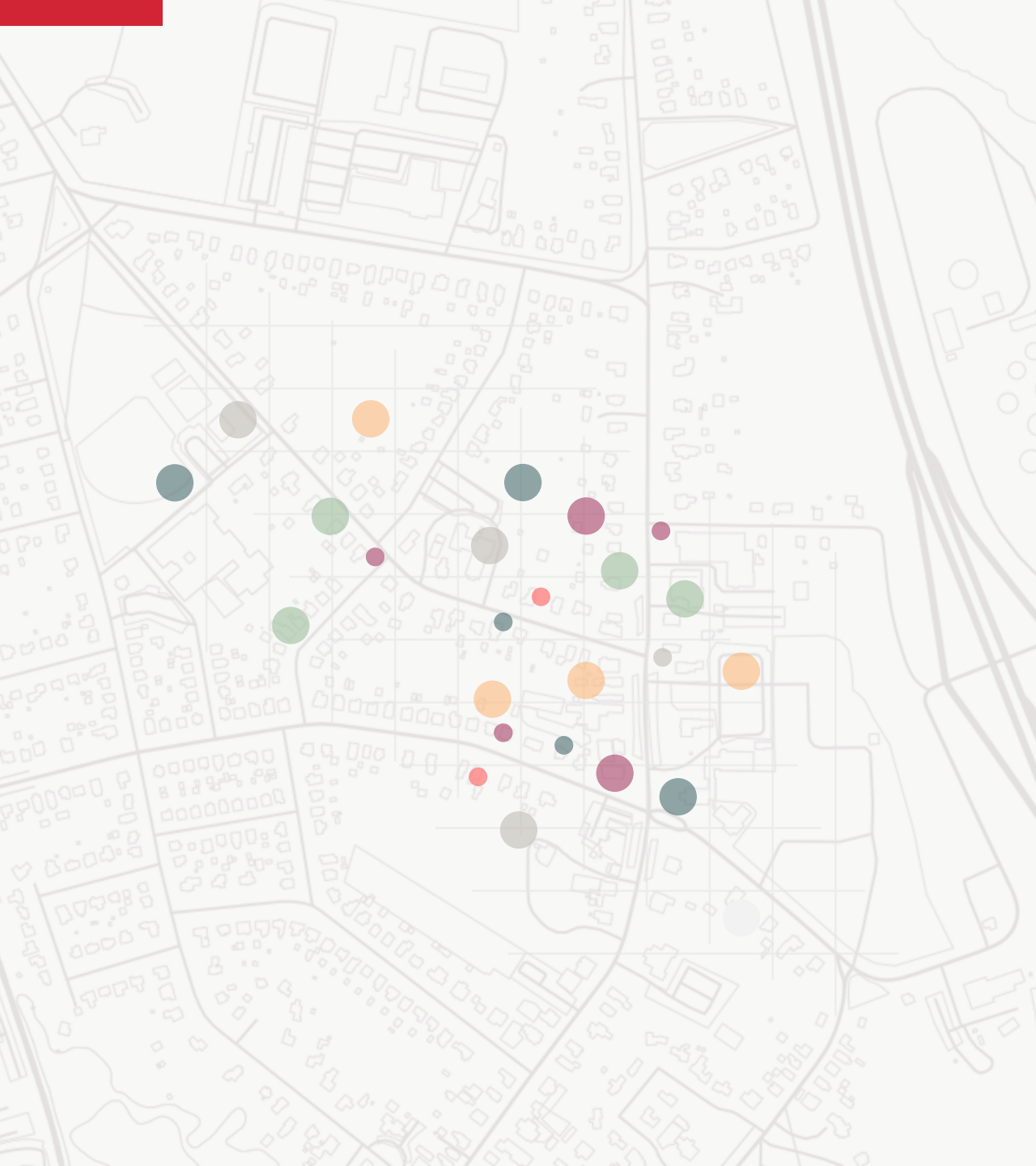
\* Indicates progress made or adopted regulations or policy to date.

## SUMMARY OF RECOMMENDATIONS

### MATRIX KEY:

This matrix shows the recommendations organized by each goal and a suggested timeline for implementation. The following sections walk through each recommendation in more detail providing links to useful resources, identifying partnerships or case studies where appropriate and other relevant materials.

Recommendations	Timeline		
	Short-Term (0-2 Years)	Medium-Term (3-5 Years)	Long-Term (6-10 Years)
<b>Improve Existing Land Use to support and encourage Housing Growth</b>			
Zoning Changes to Encourage Density	X	X	-
Incentivize Infill Development	X	X	-
Encourage Adaptive Reuse	X	X	-
Partner with State on Key Redevelopment Sites	X	X	X
<b>Expand Housing Diversity for All Ages and Incomes</b>			
Encourage Missing Middle Housing Options	-	X	-
Accessory Dwelling Unit (ADU) Policies	X	X	-
Support 55+ and Intergenerational Housing	X	-	-
Encourage Smaller Ownership Options	-	X	-
<b>Encourage Transit-Oriented, Walkable and Mixed-Use Development</b>			
Consider TOD Overlays	X	X	-
Reduce Parking Minimums for Residential in Walkable Areas	X	X	-
Consider Create of a TIF District			
Promote Mixed-Use with First Floor Commercial	X	-	-
<b>Preserve and Maintain both Deed-Restricted &amp; Naturally-Occurring Affordable Housing</b>			
Affordable Housing Trust Fund	X	X	-
Implement Inclusionary Zoning	X	-	-
Expand Rental Assistance and Workforce Housing Programs	X	-	-
Establish Housing Preservation Fund	X	-	-
<b>Support Aging in Place and Senior Housing Needs</b>			
Encourage options for Senior Housing	X	X	-
Consider Home Modification Programs	X	X	-
Create Age-Friendly Zoning Policies	X	X	-
<b>Explore Regional Collaboration and Other Housing Partnerships</b>			
Continue to identify opportunities to collaborate with Housing Authority	X	X	X
Continue engagement with CRDA	X	X	X
Partner with Nonprofits and Developers on Housing Initiatives	X	X	X



# Strategies

Goals & Recommendations

## Expand Housing Diversity for All Ages and Incomes



## Strategy

# Zoning Changes to Encourage Density

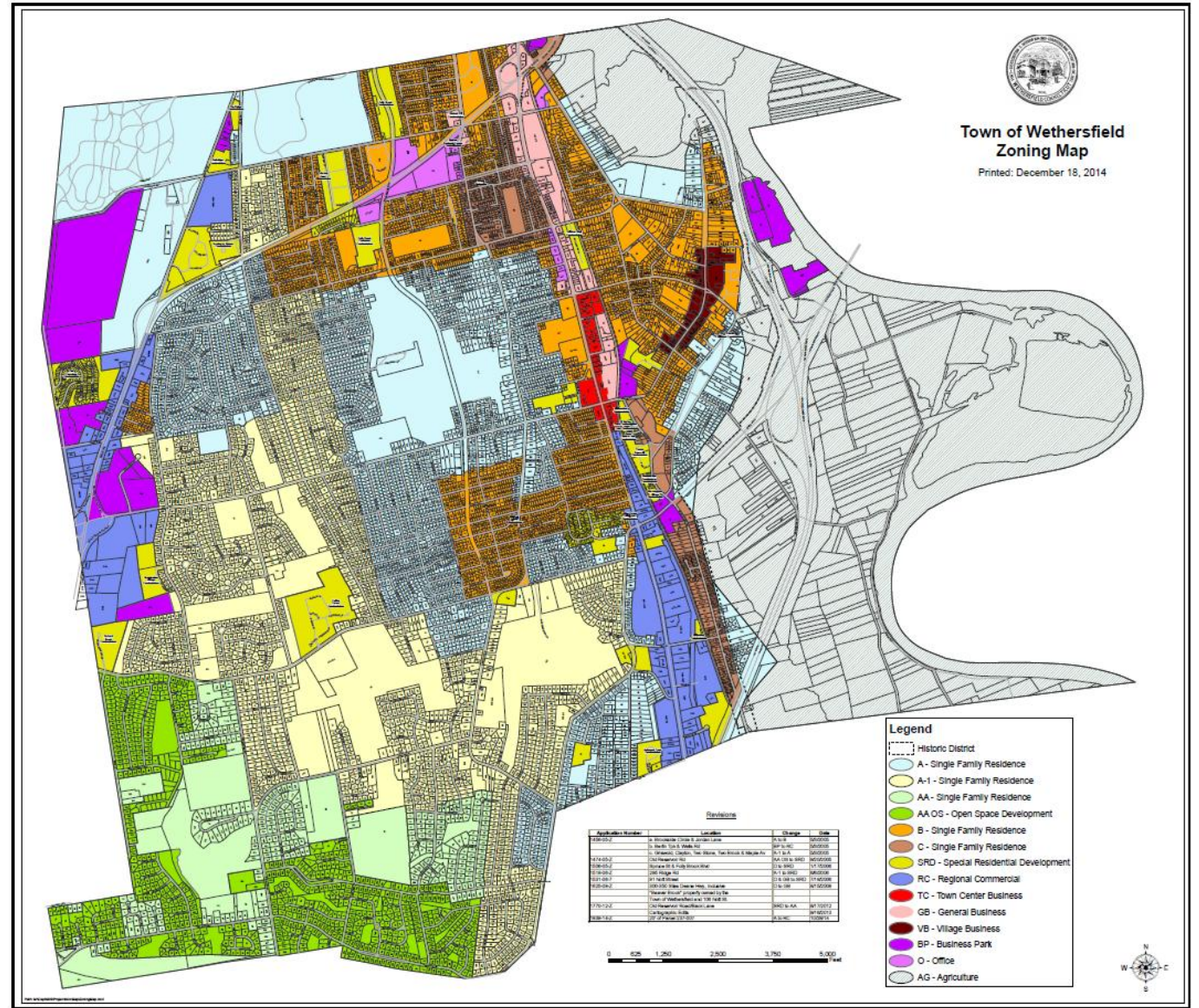
- Review existing zoning districts and regulations to reduce barriers to housing production such as zoning districts that allow for certain residential types by special permit vs by-right

## Implementation

- Assess where there might be areas to expand opportunities for housing by reviewing other barriers such as use restrictions, dimensional requirements, open space requirements, height restrictions, lot area and lot area per dwelling unit requirements, and parking.
- Identify areas for multi-family zoning such as two- and three-family, especially in areas where this type of housing existed historically.
- Consider permitting more multi-family use within commercial zoning districts.

## Lead Entity

- This effort should be led by municipal staff



## Strategy

### Incentivize Infill Development

- Identify potential infill development sites. Work with property owners and municipal staff to encourage the development and redevelopment of those sites to encourage housing in already built up or vacant parcels.

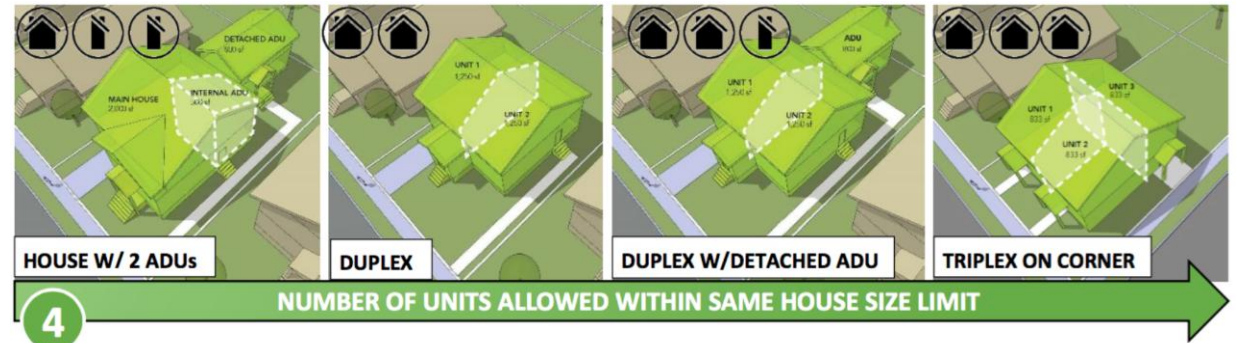
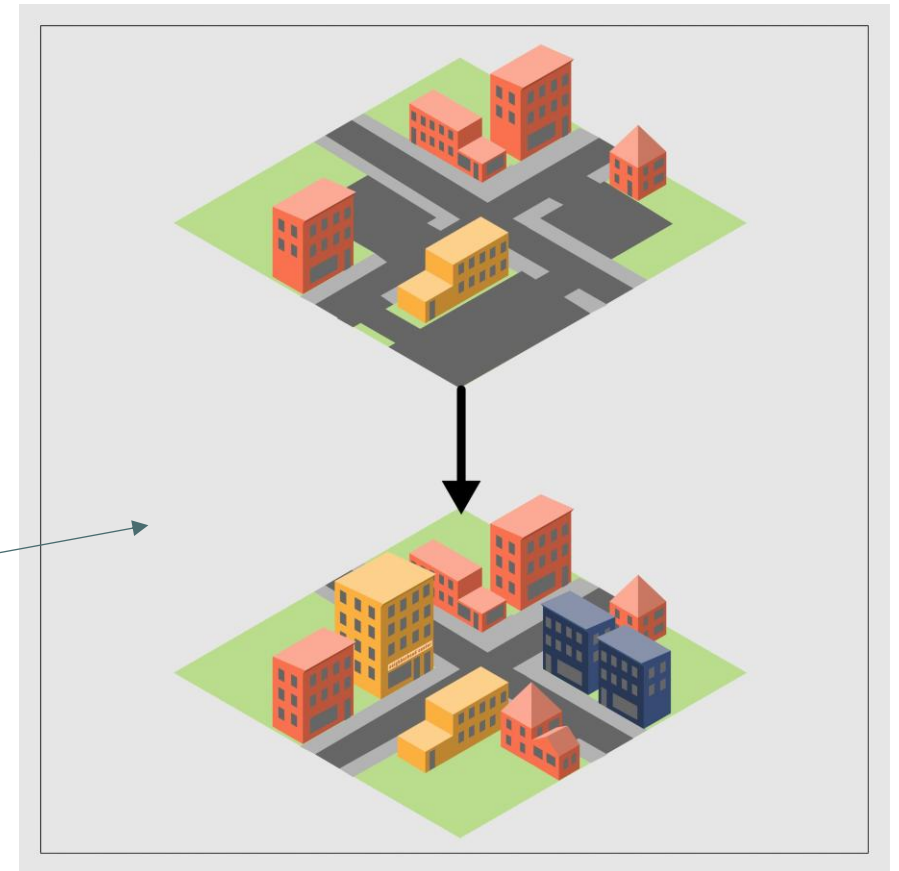
## Implementation

- Identify potential infill development sites.
- Work with property owners to gauge interest and understand the constraints and specifics of the site.
- Review existing zoning, and regulations to identify impediments to infill development.
- Consider fee structure and rules for renovations that encourage infill development.
- Consider incentives such as density bonuses, expedited permitting process and tax relief.

## Lead Entity

- This effort should be led by municipal staff in partnership with local property owners and developers.

Graphical representations of infill—through new development on built-up vacant space and increased allowable density



## Strategy

### Encourage Adaptive Reuse

- Identify potential adaptive reuse projects. Work with local property owners to identify potential opportunities for the creation of new residential or mixed-use projects.

## Implementation

- Identify potential adaptive reuse projects.
- Identify barriers to redevelopment for those specific sites.
- Work with property owners and developers to understand best path towards supporting redevelopment.
- Work with consultants to assess any environmental concerns and to develop site plans.
- Identify funding sources to support remediation, infrastructure and/or redevelopment.

## Lead Entity

- This effort should be led by municipal staff in partnership with local property owners and developers.



## Strategy

### Partner with State on Key Redevelopment Sites

- Collaborate with the State of Connecticut to identify and redevelop underutilized state-owned sites for housing and mixed-use development. This strategy should focus on leveraging state resources, financial incentives and partnerships to transform vacant and underutilized land for more housing and an opportunity to increase tax base.

## Implementation

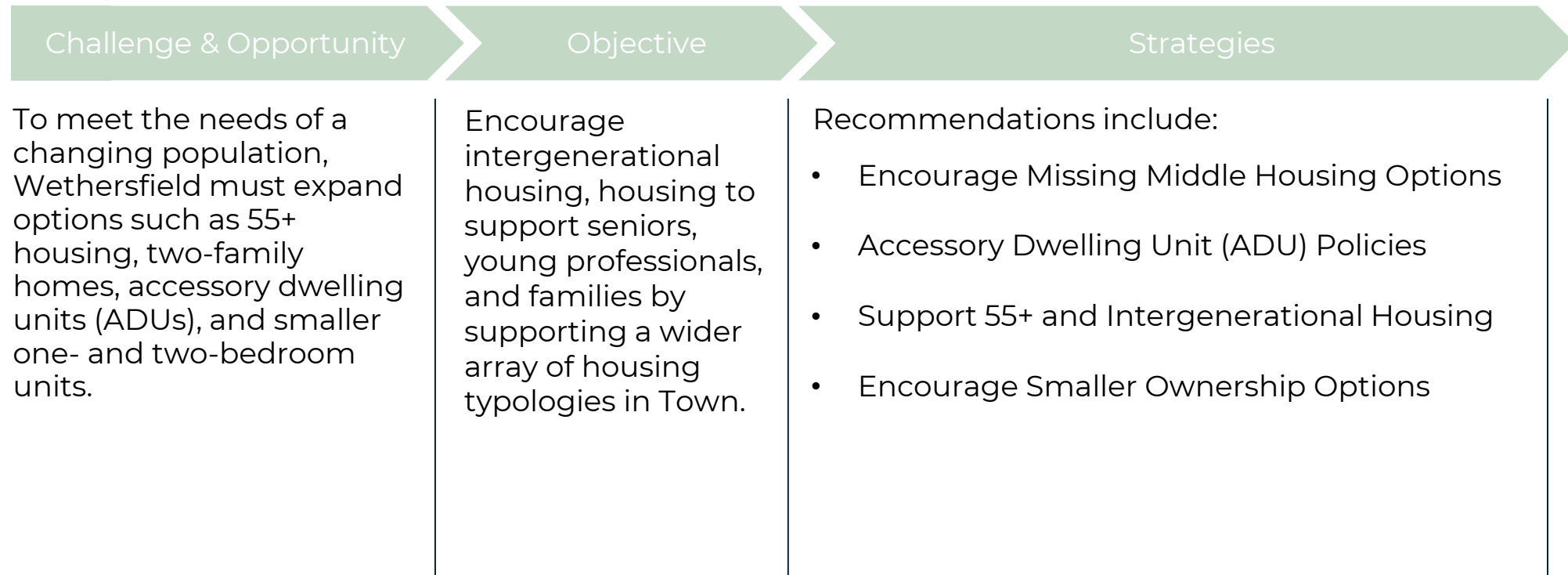
- Conduct inventory of state-owned properties that have redevelopment potential.
- Engage with state agencies to identify opportunities, potential funding sources and technical assistance.
- Explore public-private partnerships to attract developers interested in redeveloping sites.
- Conduct planning and engagement focused on identified sites to garner community support and vision for future development.

## Lead Entity

- This effort should be led by municipal staff in partnership with state agencies.



## Improve Existing Land Use to support and encourage Housing Growth



## Strategy

# Encourage Missing Middle Housing Options

- To expand the diversity of housing options Wethersfield should review its zoning districts and explore allowing two-family structures by-right and consider adding new use definitions and design guidelines for 3- to 4-unit buildings or 3- to 10-unit buildings.

## Implementation

- The Town offer a density bonus to encourage missing middle housing, requiring units to be owner-occupied rather than rented. A deed restriction or homeowners' association covenant could ensure long-term homeownership and prevent short-term rentals.
- For larger developments, the town could require a portion of units to be affordable using inclusionary zoning. This would expand rental options while ensuring new housing remains attainable for moderate-income households.
- The Town could establish design guidelines or pre-approved plans to ensure new structures more closely resemble the form and function of the neighborhood.

## Lead Entity

- This effort should be led by municipal staff.

## APARTMENT HOUSE

*Small multifamily that just fits*

The Apartment House is a context sensitive approach to adding density gently into an existing neighborhood. From the street, the building presents as a 1.5-story single-family house. Within the building, three modest but dignified apartments offer a variety of sizes and amenities.

Unlike similarly sized buildings that provide separate sleeping areas with a common kitchen and living area, the apartment house has three fully independent housekeeping units with only a small stairwell shared between them. Separate living units reduce the building's individual household sizes to numbers that are more consistent with small families living in typical existing neighborhoods.

### INCLUDED OPTIONS

1. Shed Dormer Apartment House
2. Gable Dormer Apartment House
3. Low-Slope Apartment House



Shed Dormer Apartment House



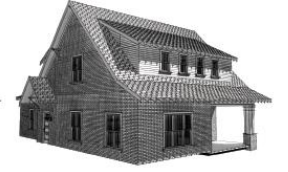
Option 1  
Gable Dormer Apartment House



Option 2  
Low-Slope Apartment House



Option 3  
Shed Dormer Apartment House



Approved Variation  
Shed Dormer Apartment House in Brick



## Strategy

### Accessory Dwelling Unit (ADU) Policies

- To expand the diversity of housing options Wethersfield should review its Accessory Dwelling Unit guidelines and identify opportunities to encourage ADUs.

## Implementation

- The Town could consider zoning changes that: (a) allow ADUs to encroach into rear setbacks to maximize space utilization on constrained lots, (b) expand permitted ADU types without additional special permit, (c) reduce minimum lot size and parking requirements.
- The Town could consider developing a property tax incentive program that offers temporary tax relieve for ADUs rented at affordable rates.
- Provide standardized, pre-approved architectural plans to expedite permitting process.
- Provide resources or contact information to planners and architects that can inform, and support homeowners interested in ADUS

## Lead Entity

- This effort should be led by municipal staff.



Example of an attached ADU.



Example of detached ADU.

## Strategy

### Support 55+ and Intergenerational Housing

- With Wethersfield's growing senior population and strong desire to age in place, the town should encourage diverse housing options that support older adults. This includes housing typologies such as co-housing, universally designed units, and smaller-lot single-level homes that promote accessibility and long-term livability.

## Implementation

- Consider zoning that allows for co-housing developments, which feature shared amenities and governance structures, as an option for seniors and other residents seeking community-oriented living.
- Establish a requirement that a percentage of new units in senior housing developments include universal design to enhance accessibility for aging residents and individuals with disabilities.
- Reduce minimum lot size requirements to allow patio homes, single-story cottages, and infill development, providing smaller, more accessible housing options that fit within existing neighborhoods.
- Continue working with the Housing Authority and nonprofit organizations to expand access to deeply affordable senior housing as demand increases.

## Lead Entity

- This effort should be led by municipal staff.

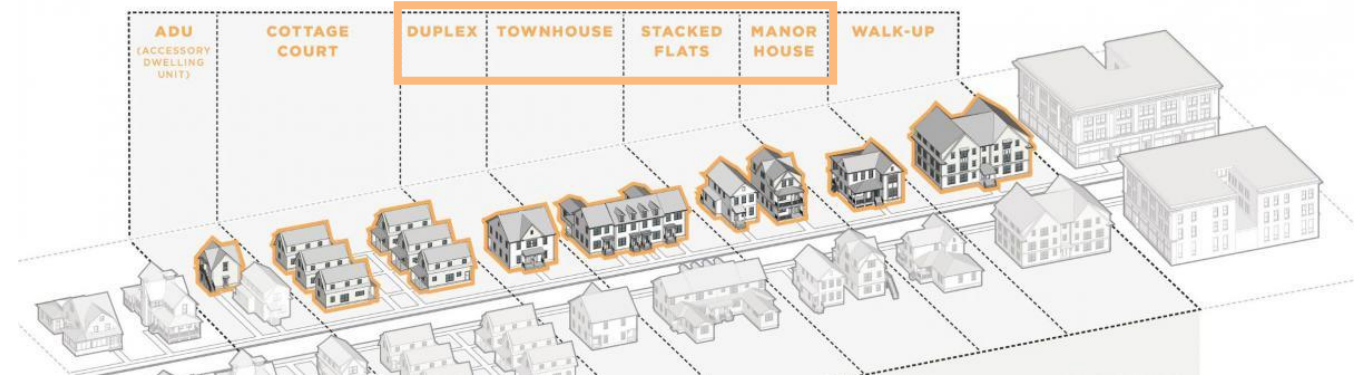


Example of a naturally occurring retirement community concept (NORC).

## Strategy

### Encourage Smaller Ownership Options

- To redefine the "starter home" and enhance housing affordability, Wethersfield should promote the development of smaller ownership units.



## Implementation

- Consider zoning regulations that allow diverse housing types by right, such as duplexes, triplexes, townhouses, and cottage clusters, particularly in areas close to amenities and public transportation.
- Consider zoning provisions that permit reduced lot sizes, enabling the construction of smaller, more affordable homes. This approach can attract first-time homebuyers and diversify the town's housing stock.
- Establish design standards that ensure new small homes and multi-family units complement the existing neighborhood character, maintaining aesthetic cohesion while increasing density.



Townhouses, Hartford



Townhouses, South Glastonbury

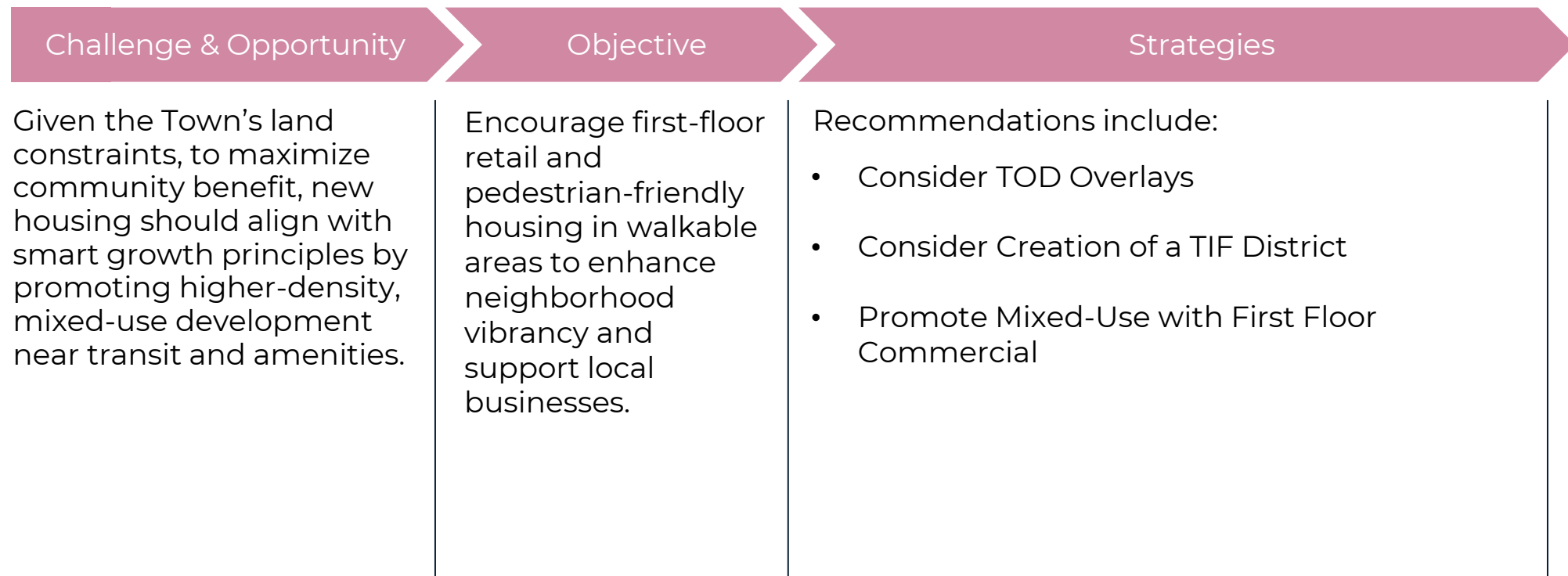
## Lead Entity

- This effort should be led by municipal staff.



Examples of Small Lot and Narrow Lot Single Family Homes

## Encourage Transit-Oriented, Walkable and Mixed-Use Development



## Strategy

### Consider TOD Overlays

- Encourage transit-oriented development around key bus corridors and along commercial corridors to reduce car trips, enhance walkable areas and support mixed-use development.

## Implementation

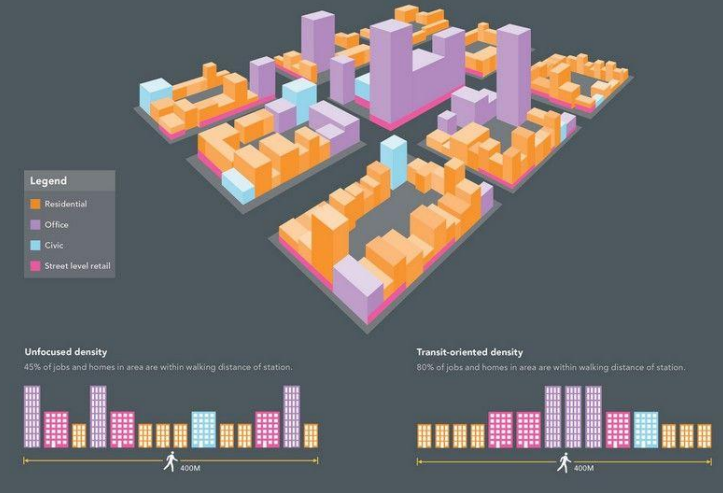
- Review zoning regulations to identify areas to allow higher density mixed-use development along major bus routes, and near key intersections.
- Consider incentives such as density bonuses, tax abatements or expedited permitting for developers incorporating affordable housing and public amenities.
- Identify improvement projects for pedestrian and bicycle infrastructure.
- Create a parking management strategy to encourage shared parking and reduce off-street parking requirements.
- Work with CRCOG to identify transportation related funding opportunities.

## Lead Entity

- This effort should be led through partnership of municipal, CTtransit & CRCOG staff.

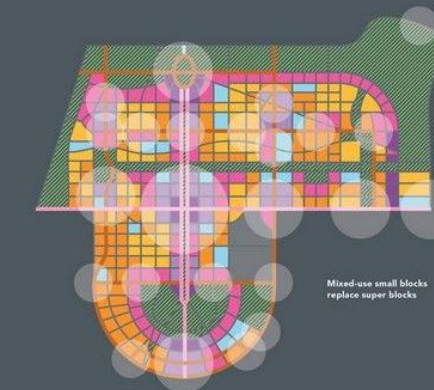
## A walkable mixed-use neighborhood

A walkable neighborhood features a variety of uses and locates jobs, shops, and transit stations within walking distance of housing.



### High-density hubs of various sizes cluster mixed activities across a city

- The density and size of the center corresponds to the level of transit service.
- City, town, and village centers are located at the crossroads of transit boulevards.
- Residential neighborhoods are directly accessible to centers.



### Walkable, mixed-use cities are built from a variety of street types

- Superblocks with wide arterials before modification.
- Replace major arterials with one-way street pairs and add transit to remaining arterials.
- Add car free streets, some with dedicated transit lines.
- Add narrow local streets with bike lanes and sidewalks.

## Strategy

### Consider Creation of a TIF District

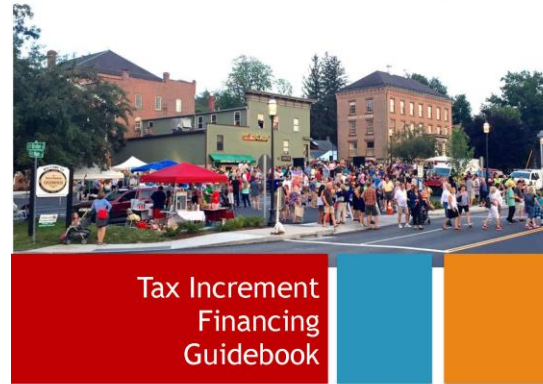
- Connecticut Public Act No. 15-57 enables municipalities to establish tax increment financing (TIF) districts, leveraging future property tax revenue from development projects to issue bonds for public improvements and stimulate economic and community revitalization.

## Implementation

- Identify eligible areas, set redevelopment objectives, and estimate potential revenue from increased property values.
- Conduct public meetings, gather input from businesses, property owners, and residents.
- Estimate project costs, determine eligible expenses (e.g., infrastructure, site remediation), and project TIF revenue.
- Work with municipal boards and legal counsel to draft and approve a TIF plan.
- Track economic impacts, reinvest increment revenue in public improvements, and adjust strategy as needed.

## Lead Entity

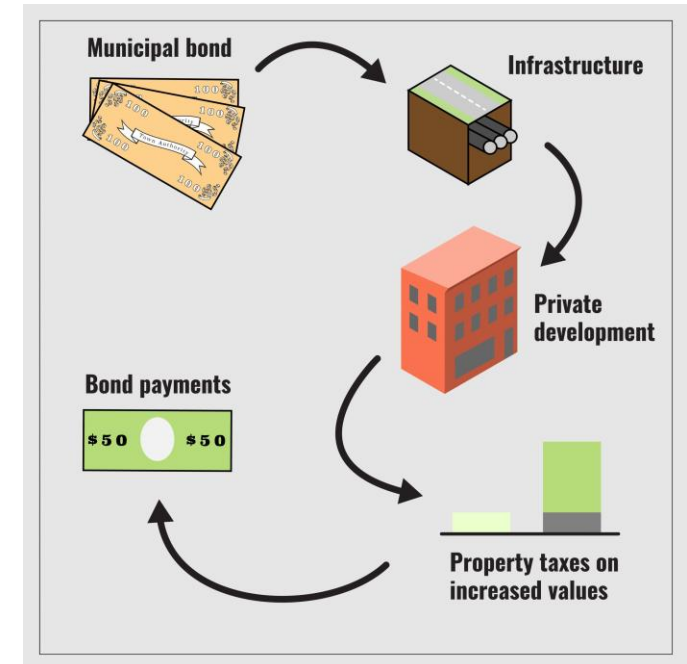
- This effort should be led by municipal staff through public process.



*A Beginner's Guide to Using TIF  
in Connecticut's Downtowns and Main Streets*



NOV 2017  
CONNECTICUT MAIN STREET CENTER  
30 Box 270, Hartford, CT 06106-0270  
www.ctmainstreet.org | @ctmainstreet.org



## Strategy

### Promote Mixed-Use with First Floor Commercial

- Facilitate mixed-use development by identifying key areas suitable for such projects, engaging the community to align on a shared vision, and implementing supportive zoning regulations.

## Implementation

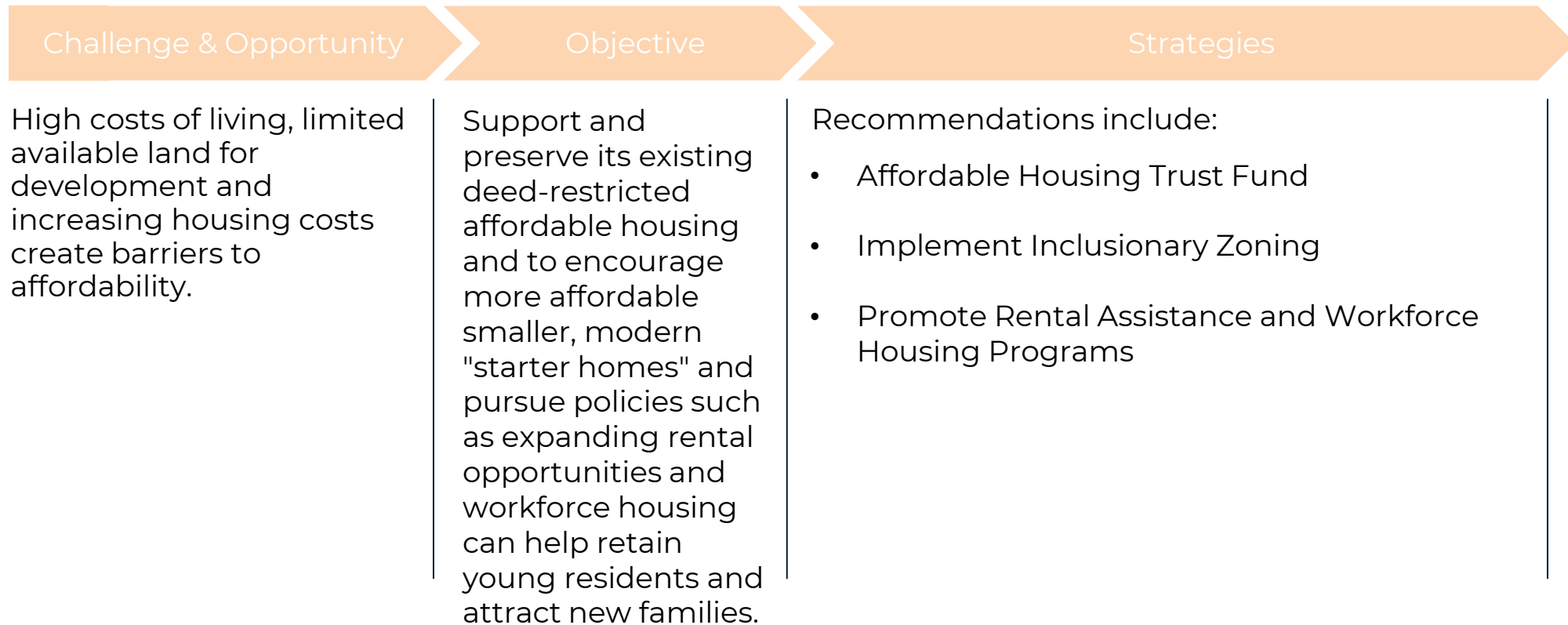
- Identify potential areas such as commercial corridors, underutilized properties and downtown/village centers.
- Conduct Community engagement to gather input from residents and develop shared vision for mixed-use areas.
- Conduct zoning audit to identify where regulatory changes may be needed such as changes to dimensional requirements and parking standards.
- Consider adopting Planned Unit Developments to provide flexible frameworks for mixed-use.
- Offer incentives and identify partnerships with developers to encourage development.

## Lead Entity

- This effort should be led by municipal staff, the Planning and Zoning Board and through public process.



## Preserve and Maintain both Deed-Restricted & Naturally-Occurring Affordable Housing



## Strategy

### Establish Affordable Housing Trust Fund

- Affordable Housing Trust (AHT) funds are a flexible source of funding that can be used to support many different affordable housing initiatives. The money that is generated for the fund is typically created and administered at the town level and are not subject to restrictions like other state and federal housing funds. The money in the fund can be designed to address local needs and priorities, such as those noted throughout this study.

## Implementation

- The entity administering the fund would work to define priorities and eligible activities money in the fund could be used for. Examples of funding areas might include:

- Emergency rental assistance
- Gap financing for new construction of affordable units
- Repairs/rehabilitation of older affordable homes/units
- Weatherization program to lower utility costs
- Down payment and closing assistance
- Foreclosure prevention
- Lead abatement program

Once the AHT is established the Town will need to determine who will be administering the fund. Typically, these funds are administered by existing public office that have experience working in partnership with housing developers, administering grants, and overseeing a competitive application process for funding. Placing the oversight of the AHT within the Planning and Development Department would also create synergy with the Town's POCD, development permitting, and connections with other housing partners.

## Considerations/Best Practice

There are many possible funding sources to capitalize the AHT which could include revenue from payments in lieu of affordable housing, linkage fees, real estate transfer taxes, taxes or fees on short-term rentals, proceeds from the sale of Town-owned property, or even a dedicated revenue source from an annual budget appropriation. The Town should strongly consider tying Inclusionary Zoning to the AHT to generate funds from payments in-lieu.

### **Best Practice Guide – Municipal Affordable Housing Trusts**

In 2013, the Massachusetts Housing Partnership (MHP) created a best practices manual for establishing Municipal Affordable Housing Trusts. Although the guide references specific Massachusetts State Statutes, information around how a trust can help, the vision and role of the board of trustees, and gaining support locally are transferable to other states.

Source: [MHP Guidebook](#)

## Strategy

# Implement Inclusionary Zoning

- Inclusionary Zoning (IZ) is a policy used to create affordable housing by requiring developers to include a specific percentage set aside of below-market units as part of a market-rate rental or ownership development. The IZ policy effectively leverages private market investment to create new affordable units with very little (if any) public subsidy.
- Inclusionary zoning policies are typically classified as one of two types: mandatory or voluntary. In mandatory policies, affordable units must be included in all proposed developments that fit within the parameters of the policy. Voluntary policies rely on negotiations and offsets which function as incentives to encourage developers to provide affordable units.

## Implementation

- The Town of Wethersfield does not have an [inclusionary zoning ordinance](#) in place today but should consider creating and adopting one that could be applied to multi-family housing developments. If the Town does move forward with this recommendation, there are several policy conditions that should be considered and discussed:

What size development should IZ be applied to?

Where should IZ be applied in the Town, should it be applied town-wide?

What percentage of units should be set aside?

Should the policy cover both ownership and rental projects?

Should the Town have a [payment in-lieu](#) option to collect money for the Affordable Housing Trust?

What income levels should the units target?

Should there be a tiered system for affordable units where fewer but more deeply affordable units are required versus more units at a higher income level?

What incentives or offsets should the Town offer if any?

## First Steps

A key first step to creating an effective IZ policy is to conduct a financial feasibility analysis of a proposed policy and scenario test other options the town wishes to consider.

Conducting a feasibility analysis will allow the Town to understand what policy requirements could be supported by market-rate residential development and which changes may slow the pace of development. The financial modeling exercise can help in the crafting of IZ language and should include the following considerations:

## Payment-in-Lieu

In Connecticut, fee-in-lieu programs allow developers to contribute financially rather than meet specific zoning or development requirements. These funds support related community projects, such as:

- **Affordable Housing:** Developers can pay into a housing trust fund instead of providing affordable units directly.
- **Parking Requirements:** Funds support municipal parking, shared parking solutions, or public transportation infrastructure.
- **Open Space/Public Amenities:** Funds are used to acquire, improve, or maintain parks, recreational facilities, and conservation areas.

### Strategy

## Promote Rental Assistance and Workforce Housing Programs

- Support affordable rental opportunities for low- and moderate-income households by implementing rental assistance programs and employer-assisted housing initiatives.

### Implementation

- Establish a rental assistance program using a mix of local (Housing Trust Fund), state (Connecticut Rental Assistance Program - RAP), and federal (Section 8) funding to support renters facing affordability challenges.
- Partner with the Wethersfield Housing Authority to engage landlords, provide education, and offer financial incentives (such as property tax abatements or grants) to accept housing vouchers.
- Collaborate with Hartford-area employers, healthcare institutions, and educational facilities to offer down payment assistance, rental subsidies, or housing development partnerships that provide workforce housing near major job centers.
- Utilize resources from the Connecticut Department of Housing (DOH), CHFA, and regional housing agencies to provide sustainable funding and policy alignment.

### Lead Entity

- This effort should be driven by partnership between Town, Housing Authority, Local Employers and state and regional housing agencies.

### Case Studies

The Town of New Milford Social Services offer limited funds to assist with non-recurring emergency needs or services which are not provided by other resources.

Among others, grants have assisted with rent and mortgage costs and small home repairs as well as utilities.

## Strategy

### Establish Housing Preservation Fund

- Create a Housing Preservation Fund to support the long-term affordability and resilience of Wethersfield's existing housing stock. This fund would assist in weatherization, climate adaptation, and preservation of naturally occurring affordable housing (NOAH) by providing financial assistance to homeowners, landlords, and housing providers.

## Implementation

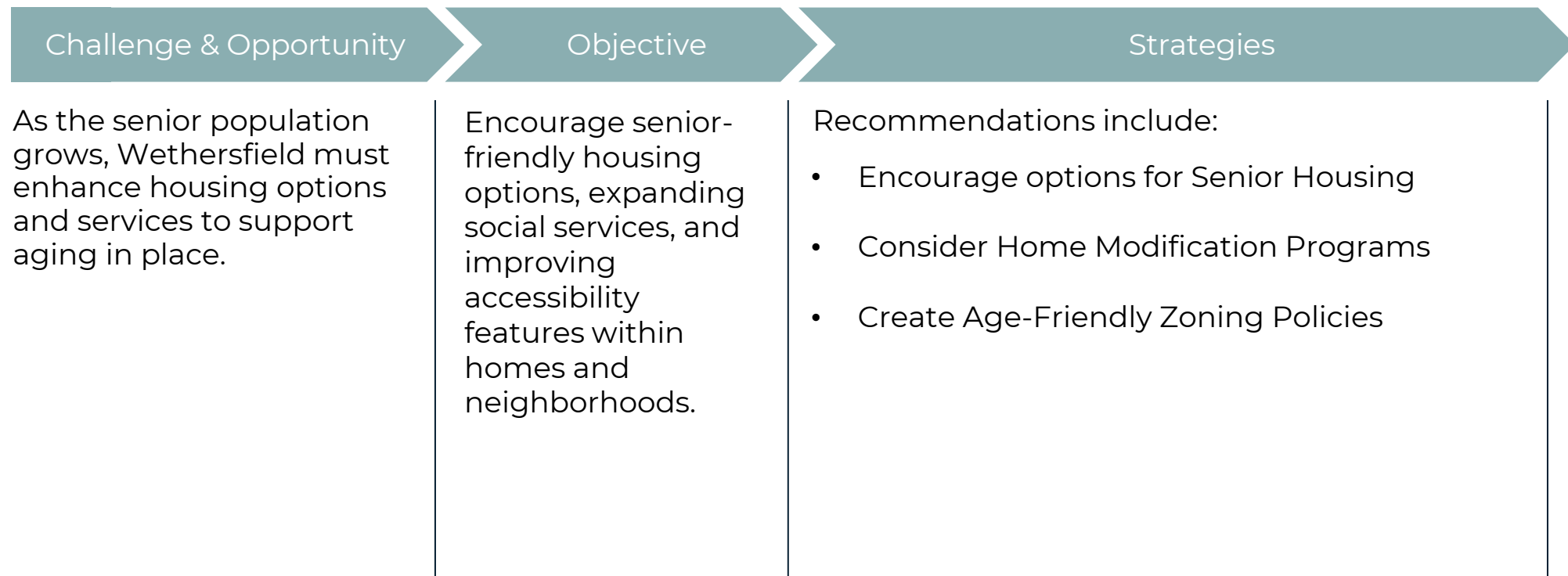
- Establish funding through a Housing Trust Fund, TIF revenue, state/federal grants, and public-private partnerships.
- Provide grants or loans for energy efficiency upgrades, floodproofing, and climate adaptation.
- Support small landlords and homeowners with maintenance and upgrades while keeping rents stable.
- Manage applications, prioritize funding, and engage landlords, homeowners, and community organizations to maximize impact.

## Lead Entity

- This effort should be led and managed by Town Staff, the Housing Authority and local nonprofits and housing advocates.



## Support Aging in Place and Senior Housing Needs



## Strategy

### Encourage options for Senior Housing

- Consider policies that address the unique needs of the aging population and support aging in place. This involves updating zoning regulations to permit walkable, amenity-rich senior communities, identifying suitable sites for development, and exploring partnerships with programs like the Program of All-Inclusive Care for the Elderly (PACE) and assisted living services.

## Implementation

- Revise zoning regulations to allow for walkable, amenity-rich senior village communities with a mix of independent and assisted living options, ensuring accessibility and proximity to services.
- Identify underutilized sites suitable for senior housing by assessing vacant or underdeveloped properties, prioritizing locations near public transit, healthcare, and community centers.
- Develop partnerships with housing developers, healthcare providers (i.e. PACE programs), and nonprofit organizations to integrate assisted living and aging-in-place services within senior housing developments.
- Leverage funding opportunities by exploring state and federal grants, tax credits, and local Housing Trust Fund or TIF financing to support the creation and maintenance of affordable senior housing.
- Engage the community through public forums, outreach to senior advocacy groups, and collaboration with local organizations to ensure that housing options align with the preferences and needs of older residents.

## Lead Entity

- This effort should be led by municipal staff, the Housing Authority and Local Services Providers



## Strategy

### Consider Home Modification Program

- Establish Home Modification Program aimed at assisting Wethersfield's senior residents in adapting their homes to enhance safety, accessibility, and comfort, enabling them to age in place.

## Implementation

- Diversify Funding Sources by establishing a Housing Trust Fund, utilizing Tax Increment Financing (TIF) revenue, applying for Community Development Block Grants (CDBG), and securing nonprofit or private-sector contributions.
- Leverage Medicaid Home and Community-Based Services (HCBS) Waivers to fund eligible home modifications for seniors needing accessibility improvements.
- Collaborate with State Programs such as the Connecticut Tech Act Project and Connecticut Department of Housing to provide financial and technical support for home modifications.
- Implement Energy Efficiency and Weatherization Initiatives through Energize Connecticut, Property Assessed Clean Energy (PACE) financing, and state weatherization assistance programs to improve energy efficiency in senior households.

## Lead Entity

- This effort should be led by municipal staff, local nonprofits and service providers



## Strategy

### Create Age-Friendly Zoning Policies

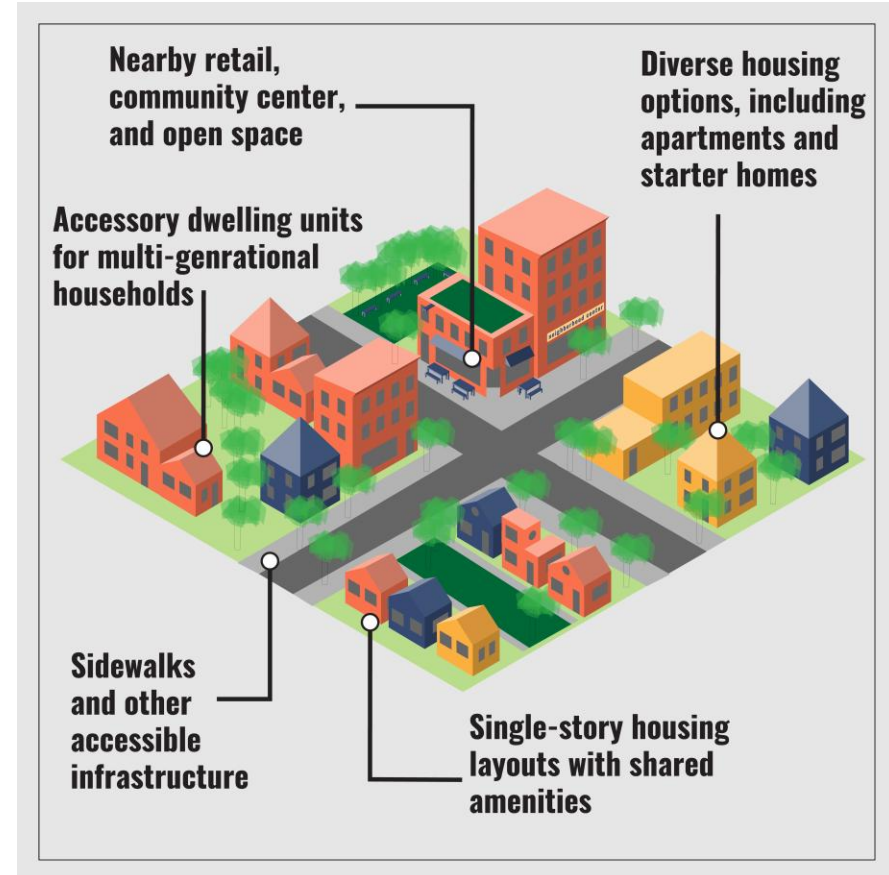
- Evaluate and implement age-friendly zoning policies to create inclusive, accessible, and affordable housing options that accommodate residents of all ages and abilities. These policies will promote diverse housing types, encourage universal design principles, foster intergenerational communities and support residents looking to downsize or age in place

## Implementation

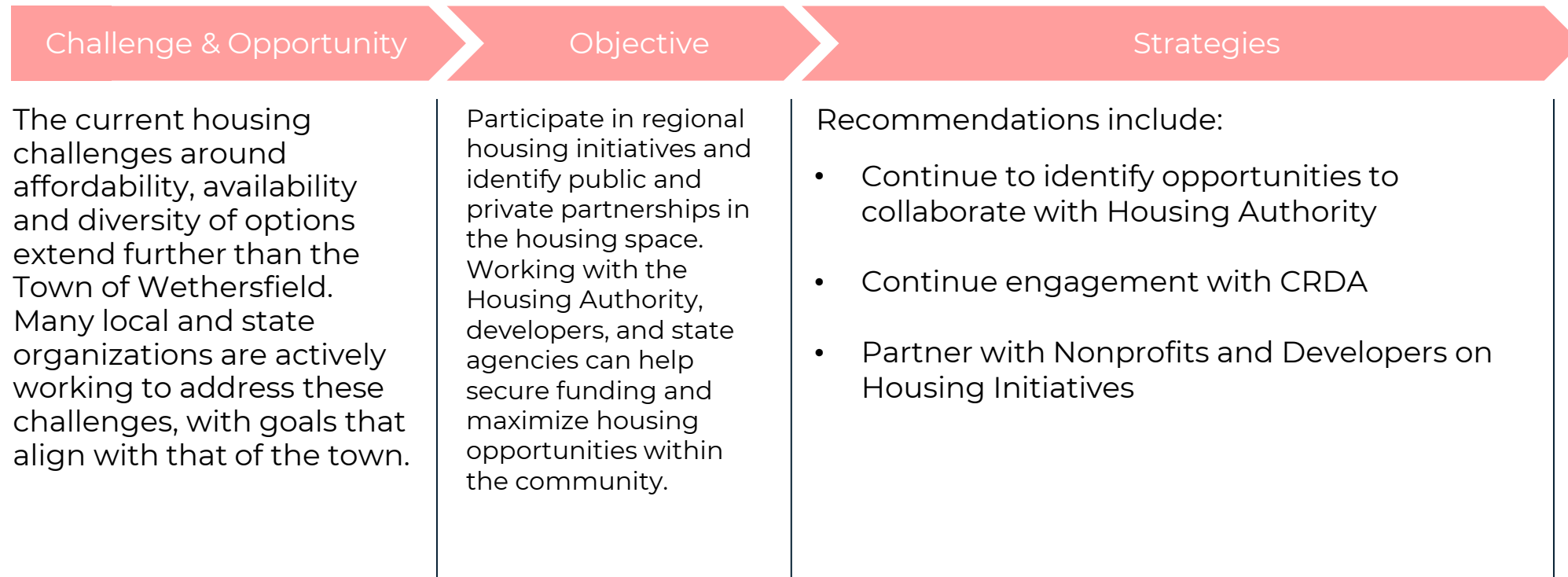
- Review and revise zoning regulations to allow diverse housing types, such as accessory dwelling units (ADUs), townhouses, and single-level homes, while reducing barriers to multi-generational housing.
- Incorporate universal design and accessibility standards by incentivizing no-step entries, wider doorways, and adaptable living spaces in new developments and renovations.
- Promote mixed-use and intergenerational developments that integrate housing, retail, and services in walkable areas to enhance quality of life.
- Enhance infrastructure and public spaces by investing in sidewalks, crosswalks, parks, lighting, and traffic calming measures to ensure safe, accessible mobility.

## Lead Entity

- This effort should be led by municipal staff, & planning and zoning, in collaboration with local community organizations and advocacy groups.



## Explore Regional Collaboration and Other Housing Partnerships



## Strategy

### Continue to identify opportunities to collaborate with Housing Authority

- Identify opportunities to strengthen collaboration between the Town of Wethersfield and the Housing Authority to improve affordable housing options, build upon existing efforts, expand development opportunities, and enhance coordination in zoning and land use policies.

## Implementation

- Establish open lines of communication by creating a formal process for regular meetings between town hall and the housing authority to ensure alignment on zoning changes, redevelopment opportunities, and town policies affecting affordable housing.
- Explore right of first refusal policies to prioritize the housing authority in acquiring available properties and establish pathways for in-kind payments or public-private partnerships to facilitate acquisition and redevelopment.
- Increase density on housing authority properties by revising zoning to maximize land use to allow for more one-bedroom and workforce housing options.
- Support redevelopment of underutilized parcels and adjacent parcels to housing authority properties, and underused spaces within existing developments to accommodate more intergenerational housing, workforce housing, and downsizing opportunities.
- Address housing waitlists and availability by expanding elderly-disabled housing, increasing the supply of one-bedroom units, and developing additional age-restricted and non-age-restricted housing to provide pathways for residents to transition between housing types as their needs change.

## Lead Entity

- This effort should be led by Town Staff and Housing Authority Staff.



## Strategy

### Continue engagement with CRDA

- Identify opportunities to work with the Capitol Region Development Authority (CRDA) to leverage funding, streamline development efforts, and enhance transit-oriented and mixed-use projects in Wethersfield.

## Implementation

- Assess eligibility & benefits by reviewing CRDA's program guidelines, understanding the financial and technical resources available, and identifying how participation aligns with Wethersfield's redevelopment goals.
- Identify priority redevelopment areas by evaluating commercial corridors, town-owned land, and underutilized sites that could benefit from CRDA investment and technical assistance—this could also dovetail with TOD overlay recommendation.
- Engage with CRDA & state agencies to explore the process for participation, available funding mechanisms, and potential partnerships with developers and regional stakeholders.

## Lead Entity

- This effort should be led by municipal staff.



An architect's rendering of the Borden development in Wethersfield, located at 1160 and 1178 Silas Deane Highway. The Capitol Region Development Authority (CRDA) received a \$5 million Urban Act Grant from the Connecticut Office of Policy and Management (OPM) to support the project. The funding will assist in developing commercial space and redeveloping 1.83 acres of land. The two sites will feature a mix of studio, one-bedroom, two-bedroom, and three-bedroom apartments.

## Strategy

### Partner with Nonprofits and Developers on Housing Initiatives

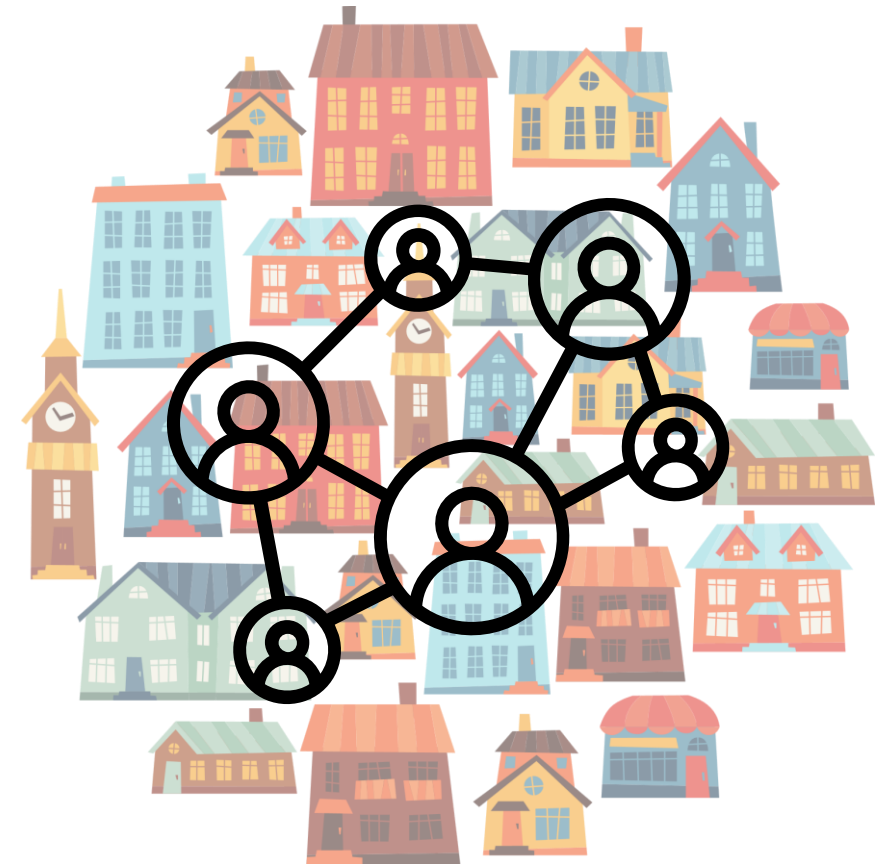
- Collaborate with regional nonprofits and developers to expand affordable and diverse housing options in Wethersfield. Engaging with experienced organizations will enhance the town's capacity to address housing needs and contribute to regional housing goals.

## Implementation

- Collaborate with nonprofit housing developers to explore new affordable housing opportunities.
- Host developer roundtables and invite discussion around developable sites.
- Leverage expertise of Community Development Corporations (CDCs) to support successful affordable housing models in Wethersfield.
- Engage with the Capital Region Development Authority (CRDA) to seek funding and technical assistance for housing projects that align with regional economic development plans.
- Participate in the Capitol Region Council of Governments (CRCOG) Regional housing strategy to align Wethersfield's housing efforts with broader regional goals.

## Lead Entity

- This effort should be led by municipal staff, & Housing Authority





**AFFORDABLE HOUSING PLAN FOR THE TOWN OF  
WETHERSFIELD, CONNECTICUT**

April 2025