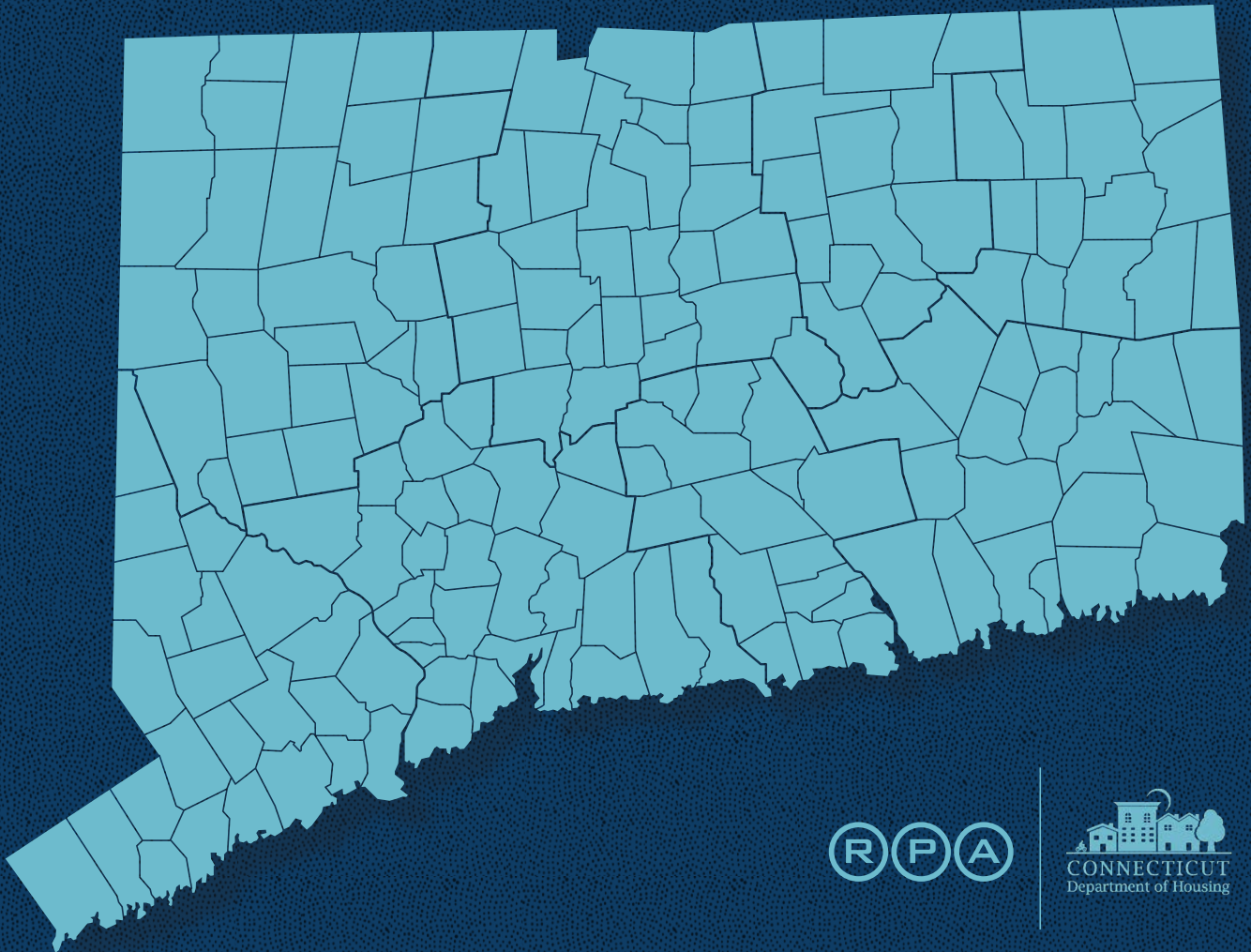


Planning for Affordability in Connecticut



Affordable Housing Plan and
Process Guidebook



December 2020

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The Department of Housing's mission is to ensure everyone has access to quality housing opportunities and options throughout the State of Connecticut.

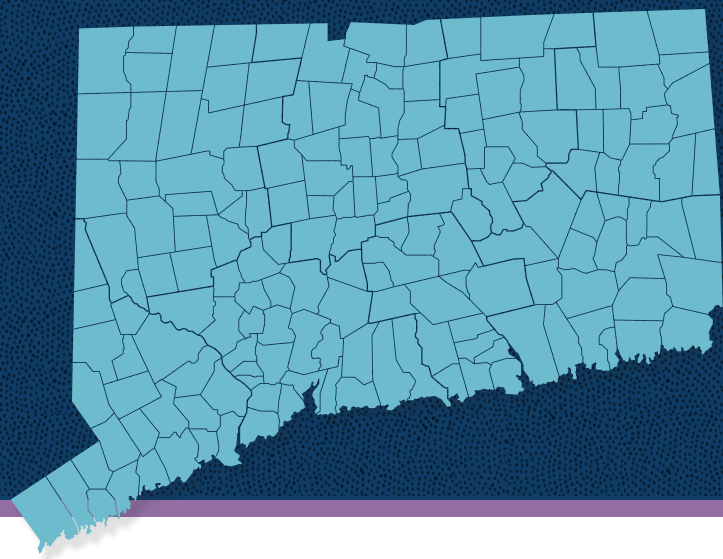


Regional Plan Association is an independent non-profit civic organization that develops and promotes ideas to improve the economic health, environmental resiliency, and quality of life of the New York metropolitan area. RPA conducts research on the environment, land use, and good governance, and advises cities, communities, and public agencies.

Planning for Affordability in Connecticut



Affordable Housing Plan and Process Guidebook



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Introduction

The Connecticut Department of Housing, together with Regional Plan Association and partners across the state, have worked together to create this guidebook to help municipalities develop their local affordable housing plans, as required by state statute § 8-30j.

While § 8-30j requires all towns to create an affordable housing plan by spring 2022, it doesn't specify what should be included, leaving many local communities with questions, like:

- ▶ What exactly is an affordable housing plan and what should be included?
- ▶ How does this plan fit in with my town's other planning documents, like our Plan of Conservation and Development?
- ▶ How do we create a plan for affordable housing when it can be such a hot button issue in our town?

This guidebook focuses on answering these important questions on the process for creating the plan, not just to comply with § 8-30j, but to help towns make the most of the opportunity to come together to plan for housing affordability. The high cost of housing in Connecticut is well known and commonly accepted as the tradeoff for the amenities our state offers. But it doesn't have to be that way. Connecticut can be a great place to live and provide housing options for people at all levels of income.

Planning for more affordable homes is an important first step in changing the common narrative of opposition and creating space for productive community conversations around affordability.

Rather than an obstacle to be surmounted, the planning process is a chance to bring people together, connecting affordable homes to community values like equity and diversity. Through the process, local leaders and residents can build a shared understanding of how homes that meet the needs of current and future residents can improve the overall health and economic vitality of their towns by creating space for a variety of housing that meets the needs of people of different ages and incomes.

This guidebook provides a framework for engaging communities in the planning process and recommendations for creating specific elements of the plan, including how to:

- ▶ Design and carry out a community engagement and communications strategy;
- ▶ Conduct a housing needs assessment;
- ▶ Evaluate local land use and zoning to identify barriers to affordable housing development;
- ▶ Understand the role of local and regional housing market conditions in financing affordable housing development;
- ▶ Create a Community Values Statement;
- ▶ Develop plan principles, goals, and actions; and
- ▶ Apply best practices to implement the plan.

Although one size doesn't fit all, the set of strategies and tools provided in this guidebook are intended to serve as a synthesized set of resources that make it easier for towns to successfully plan for more affordability.

Why Plan For Affordable Housing?

When it comes to housing development, towns very often find themselves in a reactive rather than a proactive position.

Some residents may voice strong opposition to development proposals at public meetings and on social media. There are many reasons why there is initial opposition to proposed development plans, including the human tendency to resist change, resident concerns about impacts on traffic and school enrollment, and implicit and explicit bias around residents of affordable housing. But the truth is that affordable housing is an investment in our communities; it is the catalyst for better jobs, talent retention, health, wellbeing and quality of life in Connecticut.

How can an affordable housing plan help shift the narrative?

People across the state acknowledge that Connecticut is an expensive place to live and that the lack of affordability in many communities means that young people can't afford to live in the towns where they grew up, older residents can't afford to downsize from single-family homes to an apartment in their community, and people employed in lower paying jobs within communities can't afford to live where they work. An affordable home is a powerful shaping force for all of us. The COVID-19 crisis has heightened awareness of the role that our homes play as a critical foundation, especially during difficult times. With students learning from home, many people working from home, and everyone seeking refuge as we weather the pandemic, the connection between our homes and our social and economic health is clearer than ever. This moment of crisis is a real opportunity for all communities to pause and reflect on what we mean when we say, "We're all in this together," and work to create an inclusive and equitable recovery where there is room for all, and not just some, in every town.

WHAT IS § 8-30J AND WHAT DOES IT MEAN FOR MY TOWN?

Effective July 24, 2017, Connecticut General Statutes, Title 8, Chapter 126a, § 8-30j requires every municipality in the state to prepare an affordable housing plan at least once every five years. Under this statute, municipalities have until July 2022 to adopt an affordable housing plan.

The statute provides that:

- ▶ At least once every five years, every municipality must prepare or amend and adopt an affordable housing plan.
- ▶ The plan must specify how the municipality intends to increase the number of affordable housing developments within the municipality.
- ▶ The municipality may hold public informational meetings or organize other activities to inform residents about the plan development process.
- ▶ The municipality must provide at least 35 days notice for a public hearing on adoption of the plan and must make the draft plan available to the public for review prior to such public hearing.
- ▶ Following adoption, the municipality must regularly review and maintain their affordable housing plan.

While these requirements provide a good starting point for creating and adopting an affordable housing plan, many municipalities have reached out to the State of Connecticut Department of Housing requesting additional guidance on what should be included in a local affordable housing plan and how to create one. This Guidebook is intended to answer those questions by providing a best practices guide for both the process of developing an affordable housing plan and the elements of the plan document itself. It is not intended as a set of requirements that towns must adhere to, but rather as a helpful tool to assist municipalities in their local efforts to create meaningful and effective local affordable housing plans.

HOW DOES THE AFFORDABLE HOUSING PLAN RELATE TO § 8-30G?

Long, drawn out legal battles over development are costly for everyone, developers included, and time and again the development community has stated the desire for direction from towns on affordable housing development. By working to create a local plan, towns get the opportunity to thoughtfully plan for affordable housing and developers get more clarity on what types of applications are most likely to meet with success in local communities.

In Connecticut today, many towns address affordable housing development on a case by case basis in relation to Chapter 126a, § 8-30g of the Connecticut General Statutes, the “Connecticut Affordable Housing Land Use Appeals Procedure.” § 8-30g includes an appeals procedure where the courts may override local zoning denials of affordable housing proposals in towns where less than 10% of the housing stock is affordable and the town has not achieved a moratorium for demonstrating progress towards the 10% goal. Under § 8-30g, the burden of proof of just cause for denial of an application is on the municipality. By planning for affordable housing, municipalities can better address § 8-30g with thoughtful goals and actions that encourage developers to avoid contentious applications by proposing development consistent with the town’s affordable housing plan.

HOW DOES IT RELATE TO THE PLAN OF CONSERVATION AND DEVELOPMENT?

A simple step to ensure that your town’s affordable housing plan is a meaningful, effective document is to make it a part of your town’s Plan of Conservation and Development (POCD). Per Chapter 124, § 8-23, all municipalities are required to prepare or amend and adopt a POCD once every ten years. Failure to adopt a POCD can result in limitations on a municipality’s eligibility for certain discretionary state funds. While there is no state statutory mandate that local land use regulations and decisions be consistent with your Plan of Conservation and Development, § 8-2 of the Connecticut General Statutes states that zoning regulations, “shall be made in accordance with a comprehensive plan,” and in adopting such regulations the responsible municipal body, “shall consider the Plan of Conservation and Development.”

A municipality may make consistency between its zoning and POCD more explicit by adopting a local policy as part of its POCD and zoning regulations requiring consistency between the two documents, even though state law does not require it. Including a policy statement on consistency between the POCD and your land use regulations makes your plan more meaningful with respect to implementation. By incorporating the affordable housing plan into the POCD, your municipality can strengthen the standing and effectiveness of the affordable housing plan as a guiding document for land use and zoning regulations and decisions.

CHAPTER 126a AFFORDABLE HOUSING LAND USE APPEALS

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[Sec. 8-30g. *\(See end of section for amended version of subsection \(l\) and effective date.\) Affordable housing land use appeals procedure. Definitions. Affordability plan. regulations. Conceptual site plan. Maximum monthly housing cost. Percentage-of-income requirement. Appeals. Modification of application. Commission powers and remedies. Exempt municipalities. Moratorium. Model deed restrictions.](#)

[Sec. 8-30h. Annual certification of continuing compliance with affordability requirements. Noncompliance.](#)

[Sec. 8-30i. Sales price of certain housing subject to affordable housing deed restriction or limitation of bylaws of condominium unit owners' association.](#)

[Sec. 8-30j. Affordable housing plan. Hearing and adoption. Amendments. Filing requirement.](#)

Sec. 8-30g. *(See end of section for amended version of subsection (l) and effective date.) Affordable housing land use appeals procedure. Definitions. Affordability plan; regulations. Conceptual site plan. Maximum monthly housing cost. Percentage-of-income requirement. Appeals. Modification of application. Commission powers and remedies. Exempt municipalities. Moratorium. Model deed restrictions. (a) As used in this section and section 8-30j:

(1) “Affordable housing development” means a proposed housing development which is (A) assisted housing, or (B) a set-aside development;

(2) “Affordable housing application” means any application made to a commission in connection with an affordable housing development by a person who proposes to develop such affordable housing;

(3) “Assisted housing” means 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, and any housing occupied by persons receiving rental assistance under chapter 3199a or Section 1437f of Title 42 of the United States Code;

(4) “Commission” means a zoning commission, planning commission, planning and zoning commission, zoning board of appeals or municipal agency exercising zoning or planning authority;

(5) “Municipality” means any town, city or borough, whether consolidated or unconsolidated;

(6) “Set-aside development” means a development in which not less than thirty per cent of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to eighty per cent of the median income. In a set-

§ 8-30j LEGISLATION

Affordable housing plan. Hearing and adoption. Amendments. Filing requirement.

(a) At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.

(b) The municipality may hold public informational meetings or organize other activities to inform residents about the process of preparing the plan. If the municipality holds a public hearing, at least thirty-five days prior to the public hearing on the adoption, the municipality shall file in the office of the town clerk of such municipality a copy of such draft plan or any amendments to the plan, and if applicable, post such draft plan on the Internet web site of the municipality. After adoption of the plan, the municipality shall file the final plan in the office of the town clerk of such municipality and, if applicable, post the plan on the Internet web site of the municipality.

(c) Following adoption, the municipality shall regularly review and maintain such plan. The municipality may adopt such geographical, functional or other amendments to the plan or parts of the plan, in accordance with the provisions of this section, as it deems necessary. If the municipality fails to amend such plan every five years, the chief elected official of the municipality shall submit a letter to the Commissioner of Housing that explains why such plan was not amended.

Equity, Opportunity, And Housing

Housing is the cornerstone of opportunity in Connecticut and across the country.

Harvard Professor Ras Chetty's seminal Opportunity Atlas,¹ which maps the childhood roots of economic mobility, makes the case that the neighborhood where a child grows up impacts their access to opportunity as an adult. Not surprisingly, access to high opportunity census tracts is very often limited by a lack of housing affordability, and areas of opportunity are predominantly occupied by white people. This is not an accident.

The history of redlining, racial steering, and other discriminatory housing policies and practices, including racially restrictive covenants and the placement of affordable housing, is embedded into the fabric of communities. In many instances this continues to be perpetuated by local land use and zoning regulations. The 1968 Fair Housing Act was intended to protect individuals and families from discriminatory housing practices, but barriers to fair housing continue to persist today. This is certainly true in Connecticut, which is one of the most residentially segregated places in the country.

When talking about land use in our state and across the country, we are faced with an underlying question: how to address our history, which has affirmed white people's access to wealthier suburbs while excluding people of color? Nearly 90 years after the first redlining maps appeared, we can still see the wide social and spatial disparities resulting from the policies of segregation that shaped our state. To address this, we need to do many things. First and foremost is to acknowledge and understand this history.

Housing segregation in Connecticut did not happen by chance.

It is the result of accumulated policy decisions over multiple generations that legalized and allowed market forces to produce segregated city neighborhoods and suburbs. Federal policies pre- and post-WWII influenced financial systems to institutionalize discrimination, and local approaches to land use control show us how segregation proliferated and later normalized within our state.

One of the programs that had the most influence in segregating neighborhoods was redlining, due to the changes it encouraged in the financing of new housing starting in the early 20th century. In 1933, the Home Owners Loan Corporation (HOLC) developed investment risk grade maps based on neighborhood racial make-up and building conditions to help lenders decide where the "safest" areas for investment were located. Any significant number of Black residents would almost always mean a rating of "hazardous" (the lowest possible) for a neighborhood. These neighborhoods were outlined in red on the HOLC maps, hence "redlining." While HOLC did not actually invest or divest a significant amount of capital according to these maps, private entities adhered to them much more stringently. This created widespread disparities between neighborhoods that saw loans for new housing and those that did not, decisions based most clearly around race. This biased policy denied access to capital investment, which could have improved housing and economic opportunities in communities of color.

Alongside racialized divestment encouraged by HOLC's lending guidelines, the Federal Housing Administration (FHA) developed uniform standards that made single-family housing the standard for American suburbs during and after the New Deal and the Roosevelt administration. The National Housing Act of 1934 encouraged the construction of single-family homes over multi-family homes, offered little in terms of assistance for building modernization of the existing housing stock, and required building and loan appraisals that favored suburban, white housing.

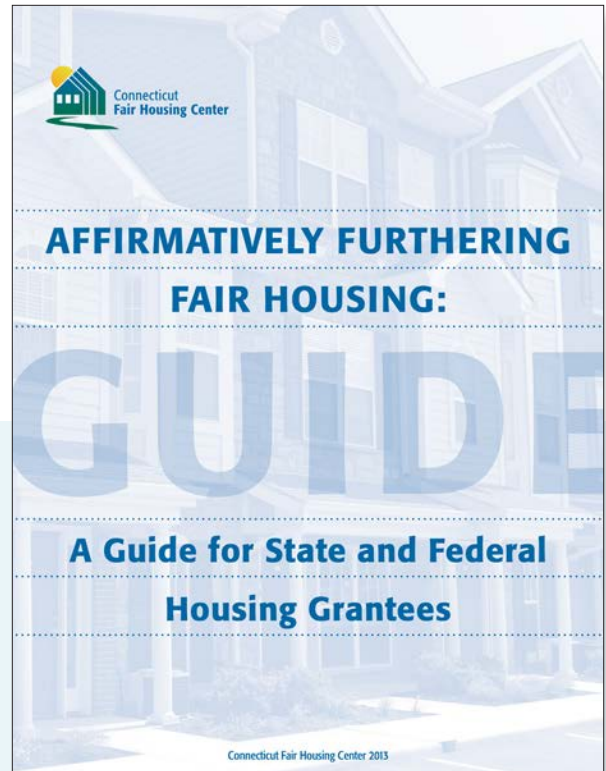
¹ <https://www.opportunityatlas.org/>

In addition to the favorable financial conditions made available to suburban homeowners, most suburban localities were given the ability to maintain racial and economic segregation through the use of exclusionary zoning barriers, most noticeably by imposing single-family districts all across their jurisdictions. Most localities still do this by requiring large residential lots, high parking ratios, onerous dimensional restrictions, and even occupancy requirements.

Under the Trump administration, the federal government repealed the Affirmatively Furthering Fair Housing rule (AFFH), which had required local governments to proactively ensure fair housing in order to receive federal funding. AFFH was designed to give more teeth to the Fair Housing Act in combating segregation, and was praised by civil rights groups at the time. In Connecticut, an AFFH Analysis of Impediments to Fair Housing continues to be a required part of any application for funding through the state's Department of Housing.

As a direct result of these historical policies and failure to meaningfully advance fair housing, Connecticut allocates a disproportionate amount of land towards large single-family detached houses, primarily owned by wealthier white communities. The increasingly expensive housing market in combination with racial segregation is a key factor in the wealth gap between people of color and their white counterparts in Connecticut. The nexus between these policies and our segregated state can also be observed when examining the neighborhoods that received favorable HOLC grades and comparing those that were labeled as "high risk". Areas that received favorable grades are still today predominantly white, have higher incomes, and their housing stock has a higher share of single-family units. Conversely, neighborhoods that received high-risk grades, tend to have a higher percentage of people of color, lower household incomes, and a higher share of crowded living quarters. These patterns are somewhat weaker in areas that have experienced gentrification. But even after 90 years, significant disparities are still correlated with those historical risk grades.

Effectively addressing this disparity is a complex challenge. But one simple solution to creating more equitable housing in Connecticut is to plan for and build more affordable housing in all communities. Connecticut's housing stock should reflect the needs of all residents with housing choice in every community. Creating a local affordable housing plan is a tangible way that municipalities throughout the state can initiate conversation and take action to create more diverse communities with housing for people at all levels of income.



Affirmatively Furthering Fair Housing

While the 1968 Fair Housing Act was intended to protect individuals and families from discriminatory housing practices and requires affirmatively furthering fair housing, barriers to fair housing continue to persist today. In 2015, the Obama administration promulgated the Affirmatively Furthering Fair Housing Rule, requiring municipalities that receive Federal Housing and Urban Development (HUD) funding to examine whether there are any barriers to fair housing in their communities that promote bias against any protected class under the Fair Housing Act and to create a plan for rectifying those barriers. This includes protection against discrimination based on race, skin color, national origin, religion, disability, sex, or familial status. And in Connecticut also prohibits housing discrimination on the basis of sexual orientation, age, marital status, source of income, or gender identity or expression.

For detailed information on AFFH requirements in Connecticut and how to meet them, please reference the [Connecticut Fair Housing Center's AFFH guidebook](#).

Building Support for an Affordable Housing Plan

CREATING AN AFFORDABLE HOUSING COMMITTEE

One of the most critical factors for success in any planning effort is local leadership. A key first step in creating a local affordable housing plan is to identify a leadership team to spearhead the effort.

Strong and vocal leaders who believe in the effort and are willing and able to put in the time necessary to recruit, support, communicate and carry out an inclusive planning process is essential to developing a meaningful plan.

A champion can be a chief elected official who is passionate about the issue of affordable housing or a group of community leaders who come together to form a local affordable housing committee. Ideally both the chief elected official and community leaders are working together towards the common goal of elevating the issue of affordable housing in the community. A local affordable housing committee can form organically with a group of concerned citizens coming together to advocate and

plan for affordable housing in collaboration with the municipality. Or a committee can be appointed by the municipality's elected officials to take on the role and lead the effort. In both cases, leadership should work to ensure the committee consists of a diverse group of people representing different demographics and perspectives.

The affordable housing committee plays several important roles:

- ▶ Bringing together local leaders to proactively plan for affordable housing.
- ▶ Creating a constituency of advocates for more affordability in the community.
- ▶ Providing support to elected and appointed local officials on decision making related to affordable housing development.

Your affordable housing committee leaders can help your town identify the most effective ways to engage different sectors of the community. Elected officials, business owners, community advocates, and others involved in the planning process know the most effective ways to engage their sectors of the community. By sharing the message out broadly across the community via social media, news outlets, or other communication tools throughout the planning process, members of your leadership team can create sustained, broad-based support for your affordable housing plan.



Image by Iyrina Alex and RPA

Connecticut Communities Take Action on Affordability

Town of Fairfield Affordable Housing Committee

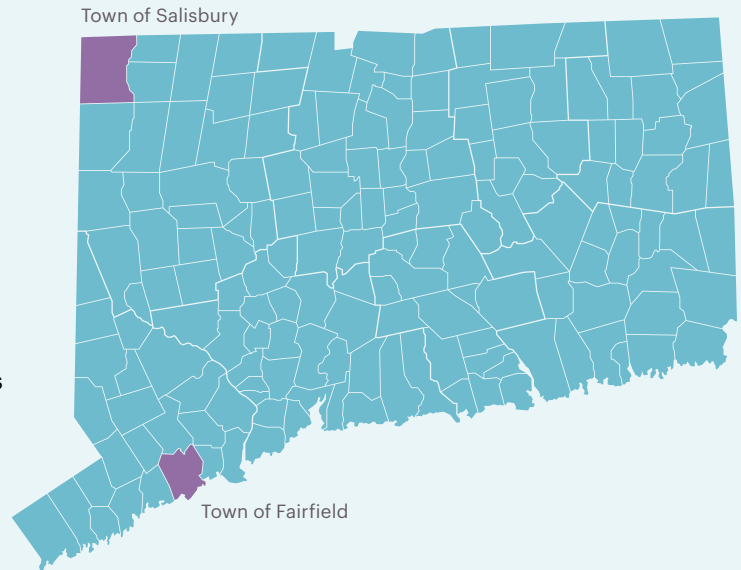
During the mid-1980's, faced with the rising home prices and concerns that the cost of housing was increasingly out of reach for some residents, the Town of Fairfield established an Affordable Housing Task Force to study the issue. The Task Force produced the Town's first Affordable Housing Plan in 1988, which began with this preamble from the Board of Selectmen:

The affordability of housing for residents of Fairfield will become the most important concern of this administration in the coming years. The current disparity between current market values for housing and the incomes of many of Fairfield's young adults and elderly has generated a serious community need for affordable housing.

In the immediate aftermath of this remarkable commitment, Fairfield moved aggressively to address the housing needs of its residents, setting aside town-owned property and dedicating funds for new housing development as well as amending its zoning regulations to permit accessory dwelling units and to encourage affordable housing through density bonuses and in mixed use developments.

In 2007, the "Task Force" was elevated by ordinance to a permanent standing committee, and charged with studying the need for affordable housing with the Town as well as making an inventory of suitable sites and identifying funding for its pursuit. The Affordable Housing Committee is also tasked with making an annual report on these issues to the Representative Town Meeting.

Fairfield's Affordable Housing Committee remains very active, and in 2014, produced its most recent update to the Town's Affordable Housing Plan, with funding support from the CT Department of Housing through its Housing for Economic Growth program. The Plan included eleven action steps to further the development of affordable housing, many of which the Committee has since implemented, including: the adoption of a town-wide inclusionary zoning regulation; the establishment of an Affordable Housing Trust Fund and the enactment of an inclusionary zoning fee of 0.005% on all new construction or building additions in Town.



Town of Salisbury Affordable Housing Commission

The first community examination of the need for affordable housing took place 20 years ago at the Salisbury Forum, a two-day, Town-wide meeting to discuss the future needs of the Town. Affordable housing was identified as one of the most pressing priorities. This consensus resulted in the formation of the Salisbury Housing Trust, a 501(c)(3) that specializes in the construction of deed-restricted, single-family affordable homes.

In 2008 the Board of Selectman formed the Affordable Housing Advisory Committee, whose 16 members worked for 18 months before issuing a comprehensive and unanimous report. It called for the formation of a Salisbury Affordable Housing Commission (SAHC) to ensure an institutional commitment to the provision of Affordable Housing in the Town, and a Salisbury Affordable Housing Fund (SAHF) to support that mission. The SAHC and SAHF were created by Town Ordinance in 2010. The SAHC consists of nine volunteers appointed by the Board of Selectmen, including an architect, planner, engineer, former Selectman, member of the Board of Finance and local housing trust. Requests for financial support from the SAHF must be endorsed by the SAHC before going to the Selectmen or Town Meeting for approval.

In response to § 8-30j legislation requiring towns to create an affordable housing plan, the SAHC led the development of the Town's affordable housing plan in 2018. The Commission received a grant to hire an outside consultant to help plan and facilitate public forums to get input from residents on affordable housing needs and possible locations for projects that would go into the Plan. Each of two public forums attracted more than 100 citizens. The Commission wrote the plan, which was adopted by the Board of Selectmen.

CREATING AN INCLUSIVE PLANNING PROCESS AND COMMUNICATIONS STRATEGY

The process that your town undertakes to develop an affordable housing plan is just as important as the plan that you create. To be effective as a guiding policy document that supports the development of affordable homes in your town, your plan needs the support of the local community. The best way to build support for your town's plan is to create an inclusive planning process that provides meaningful opportunities for resident participation in the process from the beginning.

Designing and executing an inclusive communications strategy for the development of your affordable housing plan is a critical first step in the plan development process. By providing meaningful opportunities for residents to help shape the plan, you engage residents in a productive dialogue on the policies and strategies that your town will ultimately work to advance to create more affordable housing.

Once adopted, your plan serves as a guide for elected and appointed officials who know they have the support of the community behind them as they make decisions on development applications.

Having a proactive plan that was developed with the community is an important tool for grounding decisions on future development applications, making evaluation easier and more transparent for all.

Your Communications Strategy

A communications strategy outlines how your town will engage clearly and effectively with your community to create your affordable housing plan and will guide your community engagement activities. Creating and adhering to a transparent communications strategy will help increase productive participation in the planning process, build trust within your local community and build essential support for implementation of your plan. Critically, a communications strategy can help to frame a positive narrative around affordable housing in your community as an asset that relates to other community priorities such as economic and social sustainability.

What should be included in your strategy?

A robust communications strategy should identify:

- ▶ **Audience:** Who you are communicating with about your affordable housing plan
- ▶ **Tools:** The mediums and platforms you will use to reach your audience
- ▶ **Engagement Sessions and Public Meetings:** A tentative schedule, plan, and budget for virtual and in-person community engagement sessions

- ▶ **Accessibility and Equity:** Strategies to ensure that your communications and engagement methods reach and are heard by people of different abilities as well as socioeconomic, racial, and cultural backgrounds
- ▶ **Content:** The messages and information you share about your affordable housing plan

Audience

Your communications plan should clearly identify who your audience is. The audience will be the stakeholders and groups among whom you need to build support for your plan. This will likely include residents of your community, business owners, elected officials, educators, local developers, individuals who work in your community, and individuals who would live in your community if more affordable housing were available.

Consider how frequently or infrequently you already communicate with these constituencies and how you reach out to "hard to reach" groups. For example, you may already have systems in place to reach current residents of your community, but reaching those who work in your town might require different approaches. Brainstorming to identify such groups and the creative ways you can reach out to bring new voices to the table, including people who might like to move to your community, is an important opportunity to build broad support for affordable housing in your community.

Building a diverse coalition to support the creation and implementation of your plan begins with diverse plan leadership. Who is sitting at the table at meetings about your affordable housing plan? Do they represent the variety of stakeholders in the community? Whether your municipality already has an Affordable Housing Committee or is creating a committee or a special task force to meet the requirements of § 8-30j, thinking about the reach and diversity of who is around the table should be front and center as you embark on the plan development process.

How do we create diversity at the leadership table if there is little diversity in the community?

This is a difficult question that many municipalities in Connecticut face. How does a town create a racially or socioeconomically diverse local leadership committee when many people of color are underrepresented in the community? Opportunities to consider include reaching out to advocates and community-based organizations within your town or adjacent municipalities and engaging people who work but don't live in your community by coordinating with local businesses.

Tools

Your communication strategy should utilize multiple communication tools in order to reach and engage the broadest and most diverse audience possible. The more people that get involved in the planning process, the better. The following tools are useful to

consider when building out a communications strategy for your town. In choosing the tools you will use, it is important to keep in mind that you will need to meet your audience where they are rather than expecting them to come to you.

Social Media

For engagement via social media we recommend utilizing the existing social media accounts you have access to through your municipal government, local advocacy organizations, and elected officials as well as the social media accounts associated with your Affordable Housing Committee members, as appropriate. Social media accounts are only as valuable as the amount of people they reach. We caution against creating new social media accounts specific to this effort, unless you have a coordinated plan to build and maintain the new accounts.. In most cases it is better to strategize how to grow the audience that engages with established accounts so community members stay engaged beyond the planning process.

It is helpful to have social media accounts across multiple platforms, including but not limited to Twitter, Facebook, Instagram, and LinkedIn. Although this guidebook broadly offers best practices for sharing social media content, we encourage communities to refer to other sources to gain a deeper understanding of specific social media platforms.

Best Practices for Social Media Content

- ▶ Ensure your goals remain front and center by sharing content that is explicitly related to your affordable housing plan, including but not limited to: surveys, announcements, and educational materials like infographics and relevant news articles.
- ▶ Engage your audience by providing a call to action. Most often, this will be a hyperlink, whether it leads to a news article, a sign-up form for an engagement session, a survey, or a website to access further resources.
- ▶ Communicate quickly by minimizing the amount of text and using abbreviations where possible. Use active voice and an engaging tone that grabs attention.
- ▶ Involve other organizations in your content in order to broaden your reach by tagging the social media profiles of organizations related to your post, like advocacy groups, nonprofits, and/or faith-based organizations.
- ▶ Educate your audience by being direct and avoid using jargon, especially when explaining housing or planning terminology.
- ▶ Create an attractive, streamlined appearance by ensuring the dimensions of any graphics you share fit the platform you're using. Different social media, particularly Instagram and Twitter, will crop images when they appear in a user's feed. Many online resources can help you identify ideal dimensions² for social media graphics.

² <https://www.falcon.io/insights-hub/topics/social-media-management/social-media-images-guides/>

Social Media Kits

If you're coordinating social media communications among multiple stakeholders - your municipality, Affordable Housing Committee, community groups, elected officials - a social media kit can be helpful. A social media kit is a document that includes draft social media posts as well as resources like hyperlinks and graphics. You will distribute the kit among the partners you're working with, making it easier for them to copy and paste and share your communications on their social media accounts, and ensuring that communications are consistent among your partners.

Digital Communications

Does your municipality communicate information online through a town website or newsletter? If so, these can be ideal mediums to communicate information about your affordable housing plan. This is a good example, however, of a communications tool that will only reach some members of your audience, likely those that are already engaged with your municipality.

News Media

Does your municipality communicate information through a town, county, or regional newspaper, or a local television channel or radio station? If so, you may want to consider leveraging these tools to communicate about your affordable housing plan. If you intend to run advertisements in these mediums, identify your budget as part of your communications strategy.

Printed Material

Does your community have a central business district that generates heavy foot traffic? Are your residents accustomed to receiving mail from your municipality? If so, you may want to consider leveraging different print materials - flyers, mailers, leaflets, and the like - to reach your audience.

Surveys

Whether conducted digitally or in person, surveys are a useful tool that you can use to simultaneously educate residents, gather information, and create meaningful participation in the planning process. We recommend using Google Forms, a free, user-friendly platform. Google Forms automatically generates easy-to-use analytics and summaries of survey responses that will help guide your planning process. It is easy to share Google Forms surveys via email or an embedded link, and they can be completed easily on computers or mobile phones. It is also easy to print a PDF form of the survey for use by those who will prefer a hard copy. While an online survey may be easy to use for many people in your community, it is important to also provide a printed survey option for those who may not have access to the internet or who may face accessibility or other barriers to utilizing an online survey tool.

Creating effective surveys is similar to creating effective engagement sessions: you will need to create an accessible tool that asks clear questions to help you get the information you need while keeping participants informed and engaged.

We recommend the following:

- ▶ Limit the length of your survey to about 10 questions.
- ▶ Structure questions in ways that will make it easy to analyze responses (i.e., a multiple choice question will be clearer than a free response).
- ▶ Avoid using jargon or complicated language that might make your survey inaccessible.
- ▶ Be clear and concise about each of your questions, and define any housing or planning terms.
- ▶ Provide space at the end for individuals to add extra comments or contact someone with questions.

We also recommend collecting demographic information from survey participants so you can understand whether or not your survey responses are representative of the audiences you are hoping to reach.

Engagement Sessions

You will need to plan for both in-person and virtual community engagement sessions. While in-person sessions have the benefit of being more hands-on, virtual sessions offer the advantage of being easier to attend without the barriers of transportation and travel time. Virtual engagement can also be used to extend engagement beyond the traditional public meeting conducted at a set time, with more frequent/on-going interaction, such as community asset mapping using dynamic web-based tools.

All Events

- ▶ Decide on a clear goal for each engagement session.
- ▶ Create a clear outreach strategy to attract a diverse group of participants and ensure that your programming will be accessible to all participants.
- ▶ Determine up front what you would like to learn from the engagement session. With that end-goal in mind, craft a clear agenda and make it available to participants prior to the meeting so they know what to expect.
- ▶ Be efficient and intentional about your use of time. We recommend that events be no longer than two hours. Time of day is also an important consideration, as certain times of day will be more or less convenient for constituent groups such as parents, seniors, workers, etc.
- ▶ Use strategies such as sketching, placing dot stickers, or breakout discussion sessions to keep participants engaged and create opportunities for everyone's voice to be heard.

In-Person Events

In the context of the COVID-19 pandemic, in-person events should be limited to reduce the spread of the virus. If and when communities determine it is safe to resume public events, some general guidelines to keep in mind include the following:

- ▶ Establish ground rules to ensure that everyone's voice is respected and heard and that one person doesn't dominate the conversation
- ▶ Provide facilitators for round table discussions to ensure that the conversation moves along and everyone around the table has an opportunity to share their thoughts
- ▶ Provide childcare
- ▶ Provide refreshments
- ▶ Provide for accessibility
- ▶ Provide for translation, as needed

There are a variety of formats for in-person events that can be used to share information, encourage dialogue, obtain feedback and build community support for a local affordable housing plan. Formats that encourage communication and collaboration are generally most effective at building trust and creating a sense of shared ownership. In person events can include-

- ▶ **Public information meetings:** Formal public meetings, typically auditorium style, where information is shared in a presentation format and the public has an opportunity to ask questions.
- ▶ **Public workshops:** Public workshops are typically more interactive than the more basic public meeting, and usually include a presentation that shares information on the project, followed by an interactive working session where community members have an opportunity to engage in brainstorming, breakout discussion sessions and interactive preference exercises, such as voting on ideas using dot stickers.
- ▶ **Design charrettes:** Charrettes are a great way to provide a hands-on experience for people to work together with professional facilitators to think through high level design solutions for creating affordable housing on potential sites. Rolling up your sleeves together and working with markers or a computer-based design platform can be a fun and interactive way to get community members thinking about opportunities and seeing their ideas immediately translated into potential solutions.
- ▶ **Open houses:** The open house format typically takes the form of an exhibit illustrating the planning process that you are undertaking and sharing information on work in progress. An open house can be set up in a public space like a library, school, or community center for a day, a few days, or a few weeks, giving the public an opportunity to view materials at their leisure. Typically on the first day of the open house, those spearheading the effort to develop the plan will

be on site to explain the project, answer questions, and solicit feedback. Interactive features can be built into exhibits to provide the public with an opportunity to share their feedback at other times throughout the open house period.

- ▶ **Information booths at other planned events:** Setting up an information booth at your local farmers markets, school fair, or community event is a great way to share information about your affordable housing planning process and gather feedback from your local community.

Online Events

Many of the meeting formats described above can be translated to an online format using a web meeting service such as Zoom, GoToMeeting, Google Meets, and WebEx. While a two hour meeting works well for in-person events, you may want to consider shortening online events to no more than an hour and a half. Here are some strategies to keep in mind to make sure your events run smoothly:

- ▶ Facilitators and presenters should complete a trial run of the engagement session ahead of time. This will ensure that the host or organizer understands how to give others the ability to share their screen or present, and keep transitions smooth.
- ▶ At the start of each meeting, the facilitator should ask all participants to mute themselves, and be clear about when the floor is open for questions.
- ▶ Ask participants to make sure their name is appearing with their image, rather than a phone number, using the “Rename” feature.
- ▶ Utilize the “Chat” feature to keep track of questions that may come up during the discussion.
- ▶ Use virtual polling tools, such as the poll feature on Zoom, to keep your audience engaged and capture information.

Accessibility and Equity

Having a productive conversation about the accessibility and equity of your communications requires speaking explicitly about race and class in your community. These are difficult topics, but addressing and naming racial and socioeconomic inequality in your municipality during the planning process is essential to creating a meaningful plan for expanding affordable housing in your community.

Creating a plan that addresses inequality requires keeping equity at the forefront of all communications and outreach efforts. Here are some questions that may be helpful in guiding your communications:

Accessibility Guiding Questions

- ▶ Who has access to this platform? Who may have trouble accessing this platform?
- ▶ Who has time to participate in the planning process? What are barriers to participation, and how can we address them?

- ▶ Who has access to this community? Who doesn't and why?

As you begin to answer these tough questions, consider how your communications strategy can be a tool for addressing and overcoming the following barriers:

Inclusivity

It is important to make sure that you are including the perspective of people who may not live in your town today, but might want to if there were more affordable homes. This includes the voices of people of color, as well as younger people, senior citizens and others who may be underrepresented in your community.

We suggest creating communications strategies that address how to reach the following populations:

1. Young professionals who might be interested in living in your community:
 - Connect with local institutions such as universities, colleges, or hospitals.
 - Provide flyers for display and place notices for engagement sessions in email newsletters.
2. Older residents who would like to stay in your community, but want to downsize from single-family homes:
 - Connect with places of worship, senior centers, health-care facilities, and other organizations that serve older residents in your community.
 - Provide flyers for display and place notices for engagement sessions in email newsletters.
3. People who would like to live in your community if there were more affordable housing options:
 - Disseminate informational flyers or engagement-session invitations to local employers and business owners to give to their employees.
 - Look for advocacy groups, nonprofits and faith-based organizations in your region that address housing, homelessness, poverty, and other social issues. Send open invitations and information to their leaders and community members.
 - Post public notices in local newspapers.

Difference in Ability

- ▶ The Americans with Disabilities Act outlines the obligations of Title II (state and local governments) and Title III entities (businesses and nonprofits that serve the public) to communicate effectively with those with disabilities.
- ▶ Accessible digital media will include subtitles for the hearing-impaired, and is able to be read by a text-to-speech engine or “screen reader” for people with vision impairments or learning disabilities. This will require including text

alternatives to all visuals (i.e., a caption that describes what is happening in the image) and that a web page is formatted with traditional HTML markup.

- To learn more, visit the Web Accessibility Initiative's website: [w3.org/WAI/perspective-videos/speech](https://www.w3.org/WAI/perspective-videos/speech)

Language Barriers

- ▶ Most social media platforms offer a translation feature that will help make social media content accessible for English as a Second Language (ESL) individuals. If your digital media is accessible for text-to-speech engines, it will also make your materials more accessible for non-English readers.
- ▶ In your engagement sessions or official publications, it may be necessary to include translations on print materials and slides, or have an individual present to translate.
- ▶ We highly encourage that any print materials disseminated in the community include a translation in any language beyond English spoken broadly in your community.

Availability Barriers

Time and money are enormous barriers to participation. While some residents may have the availability and schedule flexibility to attend community meetings, others may not. This can be addressed by:

- ▶ Holding engagement sessions at different times of day and on weekends to accommodate different work schedules
- ▶ Holding both in-person and virtual meeting attendance options
- ▶ Providing food and childcare as a standard part of your engagement sessions
- ▶ Using your social media platforms to elevate all community members' voices

Removing Barriers to Opportunity



Reality

Equality

Equity

Justice

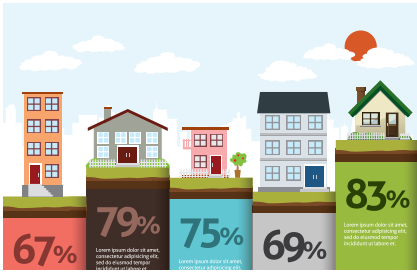
Equality is when everyone is provided with the same level of opportunity and assistance. But the truth is that not everyone is starting in the same place with respect to the resources they can readily access. That's one of the reasons why recognizing the difference between equality and equity is so important.

Strategies to address equity require acknowledging and overcoming the long history of unequal treatment that has provided some people with better access to opportunities than others. As we gain the tools to better identify and address the inequalities that exist in our society, we can learn what is needed to remove systemic barriers to opportunity.

Image by Batshevs and RPA

Content

There are several options for how you present information in digital and print communications.



Infographic: Housing info template by Sue Hoi

The flyer has a blue header with the FCCHO logo and the title 'The Way Forward: A New Narrative For Housing in Fairfield County'. Below the title, it says 'Thursday, September 17 | 10:30 AM - 12:00 PM'. The main body features a photo of Dr. Tiffany Manuel and text: 'National systems change expert, Dr. Tiffany Manuel, PhD, President and CEO of TheCaseMade, will review the results of in-depth research into the challenges to building public support for affordable housing in Fairfield County and present a "playbook" designed to build the public and political will to address our region's affordable housing crisis.' At the bottom, there is a 'Click here to register. Learn more at fccho.org' link.

Flyer: Fairfield County's Center for Housing Opportunity

The event posting features a background image of houses in Darien, CT. Text on the left says 'Darien Talks Housing'. Text on the right says 'Darien's Past, Present and Future'. At the bottom, it says 'Thursday, December 3, 7:00 pm' and 'Presented in partnership with FCCHO'.

Event Posting: Darrien Housing Twitter image

This is not an exhaustive list, but below you will find some formats and examples of how those formats can be used effectively. The words and images you use are critical to building a positive narrative around your affordable housing plan.

Infographics

Infographics are graphic visual representations of information, data, or knowledge intended to present information quickly and clearly. Because they communicate information quickly, infographics can be ideal for educating and building support around your plan on social media. You may enlist the support of a planner or graphic designer on staff to create impactful, easy-to-digest infographics that address housing needs in your community.

Flyers

Print and digital flyers are helpful to building general awareness about the plan and for advertising engagement sessions. An effective flyer will address the "Who", "What", "Where", "When", and "Why" of an event clearly without an excess of text or other information that will create clutter.

Newsletters

As you build a coalition of supportive and interested residents, it will be important to keep them engaged and involved. A bi-weekly or monthly email newsletter that highlights progress and draws attention to relevant events, issues, and ways to get involved may be helpful. If your newsletter is distributed by email, this is an ideal opportunity to include hyperlinks to more information about affordable housing that is too substantive to print on a flyer or incorporate into a short social media post.

Event Postings and Registrations

If you host engagement sessions, whether virtual or in-person, it is helpful to post about your event on social media in addition to a posting on your municipal website. If you do not have your own registration system, it may be helpful to use a free online service like Eventbrite to help participants register for events digitally.

The newsletter content includes a header 'RPA UPDATE', a main article 'Regional Plan Association's new report outlines why New York City - far from dying - is well-positioned to rebound from the pandemic and recession if we make the right choices now. Plus, RPA just published housing data for every town, city, and village in Long Island, and we're closely monitoring a new opportunity to build affordable housing in the region's core.', a 'Regional Roundup' section with 'Setting Fast From Fiction' and 'Deep Dive on Housing Data', and an 'After Recessing Starts, What's Next?' section. At the bottom, there is a 'ZONED' sign image and the text 'New York's Most Connected' and '5 to Avoid'.

Newsletter: RPA Update



Sustainable CT is a voluntary certification process that inspires and supports communities in becoming more efficient, resilient, and inclusive. Certified communities demonstrate significant achievements in broad-ranging sustainability impact areas, including increasing the availability of healthy, efficient, and diverse housing. Sustainable CT's housing roadmap of best practices includes steps for designing and implementing an affordable housing plan; growing sustainable and affordable housing options; and implementing policy for greater housing diversity.

Sustainable CT's housing actions align with the best practices in this guidebook. Accordingly, municipalities can potentially earn points toward Sustainable CT certification by creating a local affordable housing plan. The Sustainable CT framework, rooted in equity and community engagement, is a powerful platform for building broad-based local support and ensuring an inclusive, collaborative, co-creative process for shaping local housing policy.

To learn more, visit sustainablect.org.

What to Include in an Affordable Housing Plan

COMMUNITY VALUES STATEMENT

Having a conversation with your community about what residents value is a great way to start the conversation around planning for the future.

Conversations on the values that the community holds are most often positive and productive, creating and reinforcing a shared sense of purpose. Community values can include things like equity, opportunity, health and well-being, sustainability, inclusivity and prosperity, and will vary depending on the priorities of your stakeholders. Starting with a dialogue about values is a helpful way to begin the planning process and provides a foundation for developing the contents of your plan. And as your town works to develop your affordable housing plan your values can be used as a reference point for plan principles, goals and actions. As you are working to draft the elements of your plan, you can keep coming back to them, asking- Does this principle, goal or action advance our town's core values?

HISTORY OF AFFORDABLE HOUSING IN YOUR TOWN

In planning for the future, it is useful to reflect on and learn from the past. Understanding your town's history with respect to affordable housing is an important starting point as you plan for more affordability. A history of past successes and challenges in planning for and creating affordable homes can be useful context that sets the stage for productive dialogue on policies and goals for the future. Inclusion of the broader historical context of residential development patterns in the state can also be a helpful way to acknowledge the accumulated policy decisions over

multiple generations, including redlining, racial steering, and other discriminatory housing practices, that created the land use patterns we see in our communities today.

HOUSING NEEDS ASSESSMENT

Understanding existing and anticipating future housing needs in your community is a critical first step in creating an affordable housing plan. How can you effectively plan for future housing if you don't have a clear picture of the housing you have in your town today and the housing you will need in the future to sustain a healthy, vibrant community? Affordable homes and housing types that meet the needs of people at a range of incomes and at different stages in their lives are the foundation of thriving communities. Having a range of homes where people can afford to age in place, live in the community where they work, and access a community where they'd like to live, but can't afford will strengthen the economic and social sustainability of your town into the future.

Your housing needs assessment should identify the quantity and type of housing needed by residents of your town and region today and over the course of the next ten years. This will help you understand the extent to which you are meeting existing housing needs and what your housing needs will be in the future. This information is critical to developing the principles, goals and actions of your affordable housing plan.

Your housing needs assessment should include an analysis of the following data for your town and region.³ This analysis will provide a full picture of the people who live in your town and region today, how they are housed, their current and future housing needs and how housing affordability relates to the economic and social health of your town, as follows:

³ Defined as your county or regional Council of Government area

Demographics

Gather data on metrics like current population, population change over time, race, age, and household configurations for your town and region. You should also consider population projections as part of your analysis, which provide an estimate of how much growth your town and region can expect to see in the future. In analyzing demographic data it is important to keep in mind that demographics are strongly shaped by local housing supply and zoning. Therefore, your analysis should consider the extent to which your town provides housing opportunities that meet the housing needs of both town residents and the broader landscape of residents in the region.

Nearly all the necessary demographic data is publicly available from the US Census American Communities Survey, which is conducted annually. See Appendix B for details. For population projections refer to the Connecticut State Data Center or your regional Council of Government.

Housing supply

Gather data on the supply of housing in your town, including housing type, (single-family versus multi-family), housing tenure (owner- or renter-occupied units), vacancy rates, unit size, age of housing stock, housing cost, and number and type of subsidized units, including but not limited to the inventory of homes that meet the state's definition of affordable housing.⁴ You should also review recent housing development trends in your town and region, through a review of building permits and/or a literature review of recent development proposals. Use this data to understand the kinds of housing opportunities that are available in your town.

Most housing supply data is available through the US Census American Communities Survey, with additional data sources listed in Appendix B.

Economic indicators

Gathering data on residents' income and how much they spend on housing costs is important for understanding the extent to which your housing stock is affordable to your town's residents. In addition, understanding the socioeconomics of people who work in your community is also important in figuring out the gap between those who live in your town and some of those who might like to, but can't afford to.

Economic, employment, and commutation data is available from various sources, including PolicyMap and the Census Transportation Planning Package (CTPP). See Appendix B for more information.

Gap Analysis

The keystone of a housing needs assessment is a gap analysis, which shows the difference between the housing available in the town, and what residents of the town and region can afford to pay.

There is no single way to conduct a gap analysis, but the following best practice is suggested:

1. Assessment of whether existing and projected housing will accommodate current and future housing needs

Using the population and housing data recommended above along with HUD's Comprehensive Housing Affordability Strategy (CHAS) data, you can analyze the gap between the housing available in your municipality and the needs of residents living in your community. From the detailed CHAS data tables, you can extract data that shows how many people are dealing with housing cost burden, overcrowding, and other housing problems, along with different characteristics like household income band, amount spent on housing costs, housing tenure, race, disability, and household size. For example, CHAS data allows you to see how many people in your community are below 50% AMI, in renter households, and with an elderly member of the household, or to see how many middle-income owners are facing housing cost burden in your community compared with others in the region. These specific questions may differ from town to town depending on findings from the housing and population data above, but fundamentally, the housing gap analysis should indicate the number of people in different income bands who are housing cost burdened or overcrowded, and the number of units available in the town affordable to each band.

2. Analysis of the relationship between housing costs and access to housing in your community

In addition to a basic analysis of the gap between available housing and the needs of those currently living in your community, understanding 1) the gap between available housing and housing needs of a broader constituency of potential residents; and 2) the relationship between available housing and your town's economic and social sustainability, are helpful analyses that can inform your affordable housing plan.

For example, data on economics and income can show the gap between housing within your town and the incomes of people who work there. Regional demographic data can indicate the presence of de facto segregation, for example, if your town has a much lower percentage of people of color than the surrounding region. Other gap analyses may use population projections to analyze future housing needs, or take a particularly close look at the availability and use of subsidized housing.⁵

⁴ Defined as homes that cost 30% or less than 80% of state or median area income, whichever is lower.

⁵ http://seccog.org/wp-content/uploads/2018/05/2018_Housing_Needs_Assessment_03162018.pdf

LAND USE AND ZONING ASSESSMENT

Understanding housing need is one piece of the puzzle in planning for affordable housing. Another important piece is understanding how your town currently uses its land and what your zoning says about what types of housing can be built where. Together with the housing needs assessment, your land use and zoning assessment will help your town better understand where affordable homes in your community currently exist and evaluate whether and where your town is able to create more affordable homes under your current zoning.

Your land use analysis should include the following:

- ▶ A land use map that highlights the lots in your town that are currently used for housing and other uses. This map should indicate the density of existing housing, distinguishing between single-family, and low (2-3 units), medium (4-5 units) and higher density (5+ units) multi-family. Lots that include accessory dwelling units should also be noted.
- ▶ Identification of underutilized lots, including but not be limited to:
 - Parking lots in close proximity to transit
 - Strip malls or office parks with high vacancy rates
 - Vacant lots and/or vacant industrial sites
 - Underutilized municipally-owned property
- ▶ A review of your zoning code, identifying the regulations applicable in each residential district, including:
 - Minimum lot size
 - Maximum lot coverage
 - Special permit requirements
 - Parking requirements

The purpose of this review is to understand both how land in your town is used today and how it may be used in the future under your existing zoning regulations.

This will help you to identify specific opportunities to meet the needs identified in your housing needs assessment, including zones that allow for the creation of more housing choice in your town as well as potential sites where more affordable homes can be created. This analysis will also help you to better understand the ways that your existing zoning encourages and/or discourages housing development. For example, while your town may allow for the creation of accessory dwelling units, a closer examination of your zoning

may reveal that parking requirements, dimensional criteria and/or strict standards on occupancy make it difficult to create such units in practice. Matching up your town's housing needs against your existing land use and zoning will help you develop goals and actions for your affordable housing plan.

UNDERSTANDING YOUR HOUSING MARKET

Market conditions play an important role in the financial feasibility of building different types and scales of housing in communities. Therefore, as you are creating an affordable housing plan to address the housing needs identified in your town's housing needs assessment, it is important to understand your local and regional housing market.

The strength of your housing market is an important factor to consider as you are developing the goals and actions of your affordable housing plan. In a strong market area it will be easier for the private sector to finance a development project than in a weak market area.

It is important that communities recognize that the strength of the regional and local housing market impacts the ways that the financing package for an affordable housing development is constructed. In all markets, the financing of affordable housing development is always complex and requires subsidy of some kind, including but not limited to the following tools:

- ▶ Property owned by the municipality, dedicated/transferred or leased long term for affordable housing development
- ▶ Achieving a market feasible threshold for density of development
 - Provision of density bonus for creation of affordable housing units
 - In strong markets, enough density that market rate units can cross-subsidize affordable units
- ▶ Federal low income housing tax credits
- ▶ State financing programs
- ▶ Local property tax abatements or phase-ins
- ▶ Seed capital for site improvements or infrastructure extensions from CDBG and other funding sources
- ▶ Streamlined development application review and approvals

Streamline the development application review and approvals process

The need for a better system

The development application review and approval process is often time consuming, inefficient and expensive and can leave municipal officials, local residents and developers feeling frustrated, angry and unheard.

One way that towns can directly impact the financial feasibility of development is to make the approvals process efficient and predictable. A long and unpredictable approvals process is continually cited by development professionals as a leading factor driving up development costs, impacting financial feasibility of proposed projects.

It is not unusual for applications to take months and often years to advance through the review process, creating uncertainty and anxiety for all sides.

One of the most effective strategies that can be applied to implement the development recommendations of your community's affordable housing plan is to make the process more inclusive, predictable and efficient.

This is critical to addressing the two core challenges that very often delay and derail development applications:

- ▶ **Community residents feel shut out** of the process until it is too late to affect decisions; and
- ▶ **Developers feel that approvals take far too long** and the process is so unpredictable that only the most well-resourced and patient capital can see projects to completion.

This inefficiency results in too few beneficial projects reaching completion, impacting housing supply and contributing to the affordability crisis.

Creating a More Efficient Process

The first step in creating a more efficient review process is to have an up-to-date affordable housing plan in place, developed with robust resident participation early in the process.

This allows your town to be proactive in planning for the future and setting out a policy framework that informs, rather than reacts to, development projects as they are proposed. Your plan will help you better negotiate with developers, and give developers a clearer sense of what projects are likely to be approved in your town.

Clear and predictable timelines are another essential element of transparent and effective community input and reliable government approvals.

Without predictability and transparency, the development process can become mired in political dealings and/or the appearance of such dealings, which can result in a drawn-out, frustrating, and expensive process. Towns should be very clear in laying out application submission requirements and review timelines and sticking to them and should provide—

- ▶ **A checklist** of application materials to be submitted.
- ▶ **A flow chart** that lays out review timelines and deadlines, showing how and when all of the parts of an application move through the process and when decisions will be made. This will make the process clear for everyone, including staff, elected and appointed officials, developers and the public.

Finally, a streamlined and equitable review process should take a holistic approach to impact review.

This can be accomplished by:

1. Identifying both negative impacts and positive benefits of proposed projects. For example, community services required to support a new development project can often be a flashpoint of contention, while positive impacts of a project on areas such as housing affordability may receive little attention.
2. Evaluating project impacts from the perspective of the broader community, rather than a narrow geographic context. For example, a proposed housing development may increase traffic or noise at one intersection, but on the whole, may generate fewer car trips than the same number of units built across a broader geography. Operating with a narrow lens, the environmental review process is very often used as a tool to delay and stop developments that may, in fact, be beneficial to communities when viewed from a more holistic perspective, such as the neighborhood or municipal level.

Analysis of Housing Markets Across the State

The Connecticut Housing Finance Authority (CHFA) recently published a statewide housing needs assessment that includes an analysis of Connecticut's housing market.⁶

This assessment provides a helpful overview of relative market strength for both rental and homeownership housing and also addresses opportunity factors in communities such as access to quality schools and education centers. The assessment of both opportunity and market activity was used to produce the following market typology classifications at a census tract level:

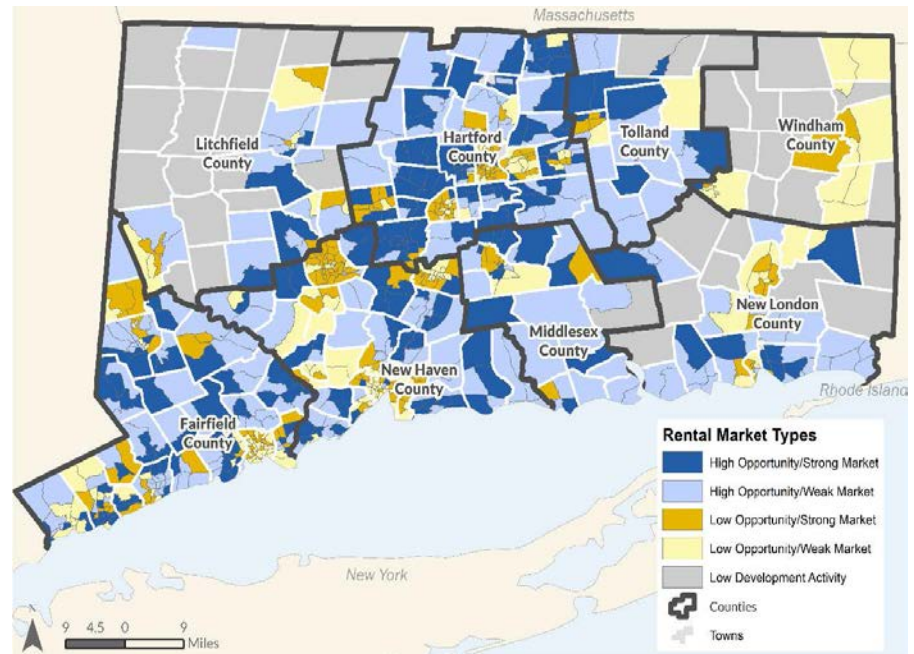
- ▶ High opportunity/strong market
- ▶ Low opportunity/strong market
- ▶ High opportunity/weak market
- ▶ Low opportunity/weak market
- ▶ Low development activity

The Opportunity Index (high/low) identifies areas in which new developments will provide a higher quality of life for residents with easy access to jobs and good schools. The Market Activity Index (strong/weak) classifies census tracts based on the amount of market activity that has taken place over five years, 2013 to 2017, sorting between strong or weak markets. Strong markets are more likely to see development activity than weak markets.

Because a different Market Activity score can be reached for the homeowner market and rental market, a census tract can have a strong homeowner market and weak rental market. There is also a Low Development Activity market type, which classifies census tracts where population growth is stagnant and vacancy rates are high.

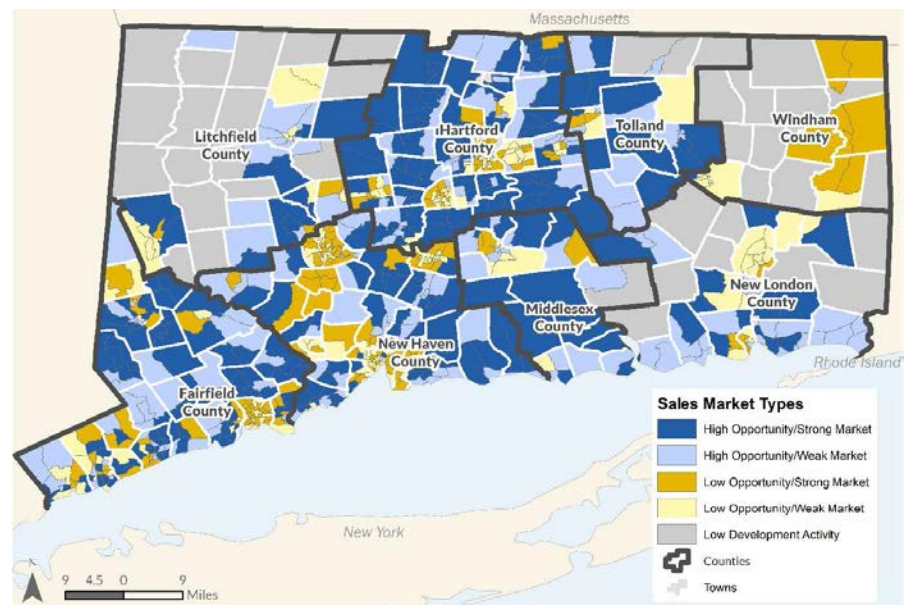
⁶ Connecticut Housing Finance Authority, "Housing Needs Assessment." (May 2020).

Rental Market Typologies



Connecticut Housing Finance Authority, "Housing Needs Assessment." (May 2020).

Sales Market Typologies



Connecticut Housing Finance Authority, "Housing Needs Assessment." (May 2020).

Rental Market⁷

Strong rental markets are areas with increasing populations and strong demand for rental housing development. These markets have experienced the fastest income growth among renters. In High Opportunity/Weak Market areas there is also growth in rental development, but renters' incomes have only experienced modest growth in these areas. Renters generally earn less than owners in all market types.

In High Opportunity/Strong Rental markets median rent has increased faster than median household income among renters. However, in these market areas rent still consumes less than 30% of household income. Rent consumes more than 30% of income in low opportunity markets where incomes are lower. When adding transportation costs to housing costs, only renters in the High Opportunity/Strong Market spend less than half of income on transportation and gross rent. There is an affordability cliff below 50% of median income across all market types where a majority of renters are cost burdened up to this income level.

Across all markets, the median income is a major affordability tipping point. This indicates a lack of affordable rental options available for households below the median income in certain markets and especially for households at 80% area median income (AMI) and below.

Homeownership/Sales Market⁸

When considering the affordability of homes to potential first-time home buyers, prices in low opportunity markets have increased at a greater rate than income among renters in these markets, making it more difficult for renters to make a first home purchase. But in high opportunity markets, homes are becoming more affordable to households that are currently renters. The difference in prices between high and low opportunity areas makes it difficult to move between markets as a first-time homebuyer. However, due to rising prices, particularly in the Low Opportunity/Strong Market, it is more likely for a household to sell their home as an appreciated asset and potentially move to a high opportunity market. There is a steep affordability cliff for homeowners below the median income across all markets. The percentage of cost burdened homeowners rises approximately 30 points between those earning more than the median income and those earning 80% AMI. Over three-quarters of homeowners earning up to 30% AMI are cost burdened.

PLAN PRINCIPLES, GOALS, AND ACTIONS

Principles

Connecting your town's core values to housing affordability with a common set of guiding principles is a helpful way to frame your plan as you work to develop specific goals and actions. It is often

easier to come to agreement on high level policy principles than it is to get consensus on specific plan details. Therefore, setting out the principles that express your community's values can be a very helpful step towards developing and agreeing upon plan goals and actions.

Through the community engagement process, you will have surfaced important, commonly held values, which might include concepts like equity, opportunity, health and wellbeing, sustainability, inclusivity and prosperity. With these values, you can craft principle statements such as,

- ▶ Our town is an inclusive community with a diversity of housing types that meet the needs of individuals and families at a range of incomes and stages of life.
- ▶ Our town is an equitable community that strives to meet the housing needs of those who live here today and those who would like to live here in the future.
- ▶ Our town is a thriving community with housing diversity that supports a sustainable economy.

Using these types of general statements as a starting point, you can then develop more specific goals that relate back to and reinforce your plan's overarching principles.

Goals

Using your plan principles as an overarching framework, the following strategies are recommended for developing clear and actionable plan goals. We recommend creating three to five primary goals that are reflective of your principles. Each goal can have a subset of more specific actions your municipality will take, or benchmarks you would like to meet.

Refer to your housing needs assessment, land use and zoning analysis, and documentation of outreach efforts and events to identify the most pressing needs in your community

Take note of what you have heard from the community, and what you have learned from your analysis of the housing market. Where do they align? Where are they different?

Refer to your community's values

What types of goals are aligned with your values and will help you meet the needs your community has identified?

Be specific

An abstract goal such as "improve equity and sustainability" is a good place to start, but remember to clarify exactly what you mean by words like "equity" and "sustainability", and define some ways in which you could measure improvements in those areas.

For example, if your housing needs assessment showed that you have adequate affordable housing stock, but in your community outreach, residents asked for improved housing quality, a goal could be, "Improve housing equity in our town by improving the quality of affordable homes."

⁷ Connecticut Housing Finance Authority, Housing Needs Assessment, May 2020

⁸ Connecticut Housing Finance Authority, Housing Needs Assessment, May 2020

Preview strategies in your goal statement.

Though your actions will undoubtedly evolve, previewing them in the goal statement will help your community envision a way forward.

For example: to increase housing options and housing variety in our town by allowing accessory dwelling units in areas zoned for single-family homes.

Themes and types of affordable housing goals to consider

Applying the strategies described above, consider creating goals that address the following:

Production

Through your housing needs assessment, you will have an understanding of the size and scope of the affordable housing need in your community. Satisfying the need or some percentage of the need can be a goal. You can also specify the housing types most in need and potentially describe how your town will incentivize or participate in production. As part of this goal, you may also want to consider how your production goal may demonstrate progress towards achieving an § 8-30g moratorium, if applicable.

Preservation

It may be important for your municipality to put measures in place to preserve the affordability of parts of your housing stock to meet the ongoing needs of residents. Your housing goals should identify neighborhoods or developments in which additional measures will be necessary to preserve affordability.

Equity and access

Housing equity goals will vary with each municipality. For many towns, the largest housing equity issue is access: do people of lower income levels have access to housing in your community? What are current barriers to access? Some examples include there

not being enough supply at different price levels, a lack of variety in housing types, or discriminatory practices by landlords. Endeavor to address barriers to access in your equity goals.⁹

Think regionally

Housing markets are regional and do not conform to municipal boundaries. Consider discussing your goals with neighboring municipalities, or collaborating with your local Council of Governments to consider the housing needs of the region. The community and its needs are not clear-cut and bounded by town lines. Creating housing goals that address the needs of the community requires looking outside of your town boundary to understand the greater ecosystem of people that move within your region of Connecticut every day. At the same time, when thinking regionally it is important to consider how every town will create opportunities for affordability, rather than expecting only some and not all communities to meet regional affordable housing needs.

Actions

Once you have created your plan goals, you are ready to think about how to make them a reality. Actions should include short, medium, and long term strategies for reaching your plans goals. The degree to which these actions are carried out over time is how you will measure your progress and success towards achieving the goals of your plan. Actions should be associated with each of your plan goals and should also be laid out in a matrix, associating each action item with a timeframe (short, medium and long term) and assigning actions to those who will be responsible for taking the lead on them, as shown in the plan implementation matrix template:

⁹ Data on reporting of discriminatory practices can be obtained from the CT Fair Housing Center (<https://www.ctfairhousing.org/>).

Plan Implementation Matrix Template

Principle	Goal	Action	Timeframe (circle one)	Responsible party	
1.	1.	1.	Short / Medium / Long Term		
		2.	Short / Medium / Long Term		
		3.	Short / Medium / Long Term		
	2.	1.	Short / Medium / Long Term		
		2.	Short / Medium / Long Term		
		3.	Short / Medium / Long Term		
	3.	1.	Short / Medium / Long Term		
		2.	Short / Medium / Long Term		
		3.	Short / Medium / Long Term		

In developing actions to achieve your plan goals, the following strategies are recommended for consideration:

Site identification: Identify sites where your town will encourage or incentivize development. Provide clear direction to the development community on the scale and design parameters for development in your plan and through zoning. Municipally-owned properties in appropriate locations should be considered when your town is identifying potential affordable housing sites.

Zoning: Zoning is one of your town’s most powerful tools for incentivizing production. Identifying locations where your town would like to see affordable housing developed and zoning for such development puts your town in a proactive position with respect to development. Developers are likely to propose housing on appropriate sites in your town that are zoned for it. It is much easier for a developer to create the housing your town wants if you enable it through your zoning regulations. Some zoning tools to consider include, but are not limited to:

Inclusionary zoning: Adopt inclusionary zoning regulations that incentivize or require the creation of affordable housing as part of all market-rate housing developments.

Zoning for multifamily and affordable housing near transit: Zone land in close proximity to train stations and bus/bus rapid transit hubs to allow for multifamily development.

- **Incentive housing zones:** Establish an incentive housing zone(s) on a site(s) served by transit and/or other infrastructure that allows for housing and mixed use development. Include a set aside of at least 20% for households earning 80% or less of the area median income for a minimum of 30 years, consistent with the state’s incentive housing zone legislation.
- **Accessory dwelling units:** Allow accessory dwelling units (ADUs) as of right in single family zones to increase housing opportunities in low-density areas.
- **Parking requirements:** Review parking requirements and adjust as necessary to minimize parking requirements for multifamily and affordable homes and accessory dwelling units. Right-sized parking requirements are critical to the feasibility of implementing multifamily, affordable and ADU housing.

Inclusionary Zoning

Also called inclusionary housing, inclusionary zoning regulations incentivize or require the creation of affordable housing as part of all market-rate housing developments.

The particulars of an inclusionary zoning regulation, such as the definition of affordability, the length of designated affordability, whether or not the regulation is mandatory, and incentives for participation, are determined in Connecticut by individual municipalities.



Rendering by Elena Elisseeva

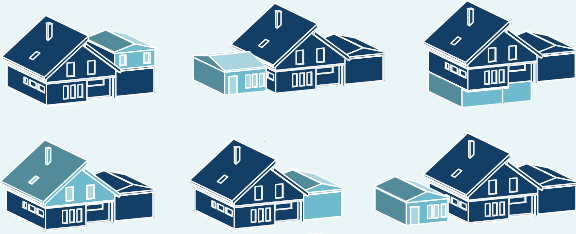
An inclusionary zoning policy can be effective in consistently setting aside affordable housing units or fee in lieu funds to be used to create affordable housing.

What do Connecticut’s General Statutes say about it?

§ 8-2i. Inclusionary zoning. (a) As used in this section, “inclusionary zoning” means any zoning regulation, requirement or condition of development imposed by ordinance, regulation or pursuant to any special permit, special exception or subdivision plan which promotes the development of housing affordable to persons and families of low and moderate income, including, but not limited to, (1) the setting aside of a reasonable number of housing units for long-term retention as affordable housing through deed restrictions or other means; (2) the use of density bonuses; or (3) in lieu of or in addition to such other requirements or conditions, the making of payments into a housing trust fund to be used for constructing, rehabilitating or repairing housing affordable to persons and families of low and moderate income.

(b) Notwithstanding the provisions of any special act, any municipality having zoning authority pursuant to this chapter or any special act or having planning authority pursuant to chapter 126 may, by regulation of the body exercising such zoning authority, implement inclusionary zoning regulations, requirements or conditions.

Be My Neighbor: Accessory Dwelling Units



Changing zoning and parking regulations to allow the creation of accessory dwelling units (ADUs) is an efficient way to increase housing opportunities in low-density areas. Accessory dwelling units also provide a unique opportunity for existing residents to make supplementary income by renting out a unit, or have the opportunity to house additional family members. To best utilize ADUs to help you meet your affordable housing goals, your municipality may consider:

1. Making it Easier to Legalize and Construct ADUs and Conversions through Zoning Code Changes and Local Ordinances

With or without state policy on ADUs, municipalities in Connecticut can update their zoning and other relevant local ordinances to make it easier to create ADUs and conversions. Municipalities should consider incentives for good design and accessibility, relaxing strict standards on occupancy and dimensional criteria, and minimizing large lot requirements.

2. Creating More Flexible Parking Requirements

Parking standards can make or break ADU and conversion policies. In neighborhoods close to transit, off-street parking requirements should be minimized, and in most cases, on-street parking on public rights-of-way should be considered as a viable option to accommodate ADUs and conversions.

3. Providing Technical Assistance, Financing, and Information

Municipalities should work to create programs that provide assistance for constructing ADUs and making conversions by simplifying technical language and streamlining approvals. Statewide financing programs, especially targeting senior citizens, should be prioritized.

Learn more about ADUs at rpa.org

Funding: Commit dedicated funding to support affordable housing development. Funding may be directed as part of the municipal budget, through grants, or to other entities that result in affordable housing development, including but not limited to affordable housing trust funds, community land banks, and land trusts.

Streamlined development review and approvals process:

Streamlined permitting for proposals that are consistent with your zoning regulations with predictable timelines for application review makes the development process less onerous for all parties involved. This administrative tool is a meaningful way to encourage appropriate development by providing certainty for developers and curbing escalation of project development cost that can occur with a long, drawn out approvals process.

Production Incentives: Incentives can be an effective way to encourage developers to create affordable housing in your community. Some techniques to consider include providing the following:

- ▶ Density bonuses in certain zones that allow developers to increase the number of units they can develop when affordable units are included in the proposal.
- ▶ Property tax abatements or phase-ins to incentive affordable housing development.
- ▶ A one-stop shop in town hall that shepherds development applications through the approvals process, including assistance with pre-application, permits, and approvals.

Preservation

Preserving affordability can be achieved in several ways, including increasing the supply of units, restricting rental increases via regulation, or providing rental subsidies.

Community land banks and land trusts can be helpful tools to achieve preservation goals. For affordable homeownership, affordability may be preserved through deed restriction.

Community Land Banks and Land Trusts

A community land bank is a nonprofit or governmental entity that acquires and manages underutilized, vacant, or foreclosed properties in the community.

Many properties owned by land banks are obtained through the property tax foreclosure process. Usually land banks make these properties productive again by making them appealing to the private market. The land bank can increase a property's appeal by using special powers given to them by the state to waive delinquent property taxes or other financial or legal obstacles.

A community land trust is a nonprofit, community based organization designed to ensure community stewardship of land. Community land trusts can be used for many types of development, but are primarily used to ensure long-term housing affordability. The trust acquires land and maintains permanent ownership of the land, entering into a long-term, renewable lease rather than a sale with the homeowner. When the homeowner sells the property, they earn a portion of the increased property value, the remainder is kept in trust, preserving affordability for future low to moderate income residents.¹⁰

¹⁰ Definition from Community-Wealth.org (<https://community-wealth.org/strategies/panel/clts/index.html>)

Deed Restricted Homeownership

A deed restriction legally restricts how a piece of property may be used in the future. Deed restrictions can be used to maintain the long-term affordability of a property. Typically, a community land trust or government entity provides an initial mortgage subsidy to make the home affordable, and then places parameters on the resale value of the deed restricted home so that future buyers' mortgages may be subsidized by the appreciation in property value. Deed restricted affordable homeownership is a form of shared equity ownership that requires an initial outside payment to subsidize the mortgage so it may be affordable for the first family.

Effective shared equity homeownership programs have to balance the goals of building wealth for the homebuyer and preserving the affordability of the housing. One major downside of deed restricted affordable home ownership is that the owners do not get to accrue equity if the property appreciates in value, due to the restrictions on resale value. While deed restrictions may allow a low-income family to purchase a home, if they are too stringent, they will not allow families to benefit from the full value of homeownership, which has historically been essential in America for growing generational wealth and increasing communities' economic mobility. To avoid this pitfall, the municipality or community land trust may consider structuring the deed restriction such that the owner may retain some of the equity gains that have accrued to the property.

Equity and access

Actions to improve equity and access to housing in your town can include increasing the supply of housing of different types and at different price points and addressing other barriers to access like discriminatory practices such as steering practices and landlord refusal to accept housing choice vouchers. While illegal, these practices still occur and can be addressed through housing discrimination testing, enforcement of existing regulations, fair lending practices and right to counsel laws. In its [Affirmatively Furthering Fair Housing Guidebook](#), the CT Fair Housing Center recommends the following steps to further fair housing in Connecticut:

1. Conduct an Analysis of Impediments to Fair Housing Choice

The Analysis of Impediments (AI) should be done in concert with a Housing Needs Assessment. An AFFH AI combines demographic, socio-economic, and housing supply data from your municipality and region to identify housing needs in your community. And it goes further in identifying barriers to fair housing, such as discriminatory land use and zoning ordinances, occupancy limits, or lack of affordable housing programs.

2. Develop Action Steps

Action steps will specifically address the barriers identified in Step 1. Action steps may include training for municipal staff, housing officials, and real estate agents. They could also include community engagement sessions and materials educating the public about their right to fair housing.

3. Document Action Steps

When conducting an AFFH AI in pursuit of state funding, municipalities must submit documentation of their process and progress made. This documentation will include a summary of the Analysis of Impediments process, impediments identified, action steps, and a report on the progress and impact of steps taken.

Think regionally

Because housing markets are regional and do not conform to municipal boundaries, actions that your municipality takes to collaborate with neighboring towns and your Council of Government (COG) can be very helpful in crafting a plan that meaningfully addresses housing needs. Collaborative actions can include hosting regional conversations with neighboring towns to discuss housing needs and undertaking a regional housing needs assessment in partnership with your COG and/or neighboring communities.

Affordable Housing Plan Checklist

Planning Process

- Establish leadership team/affordable housing committee
- Design & carry out community engagement & communications strategy

Plan Document

- Community values statement
- History of affordable housing in your town
- Housing needs assessment
- Land use and zoning assessment
- Plan principles, goals & actions
- Implementation strategy

Housing Needs Assessment Datasets

Dataset	Contains data on
American Communities Survey (US Census Bureau) data.census.gov nhgis.org	Demographics: <ul style="list-style-type: none"> • Population • Race and ethnicity • Age • Households • Household type Economic: <ul style="list-style-type: none"> • Housing costs (rent and owner costs) • Income Housing Supply: <ul style="list-style-type: none"> • Type of housing • Housing tenure • Units by number of bedrooms • Age of housing stock • Vacancy rates
Building Permits Survey (US Census Bureau) census.gov/construction/bps	Housing supply: <ul style="list-style-type: none"> • Recent building permits
Census Transportation Planning Package (American Association of State Highway and Transportation Officials) ctpp.transportation.org	Economic: <ul style="list-style-type: none"> • Income for residents and workers • Commutation patterns
Comprehensive Housing Affordability Strategy (US Dept. of Housing and Urban Development) huduser.gov/portal/datasets/cp.html	Demographics: <ul style="list-style-type: none"> • Households • Household type • Race and ethnicity Economic: <ul style="list-style-type: none"> • Housing costs • Income Housing Supply: <ul style="list-style-type: none"> • Housing units • Vacancy • Rent and housing value
CT Data Collaborative ctdata.org	Population, Demographics, Housing <ul style="list-style-type: none"> • including, but not limited to CT Housing Data Profiles and population projections
Partnership for Strong Communities housingprofiles.pschohousing.org	Housing Data Profiles <ul style="list-style-type: none"> • State, county and municipal level population and housing data
Picture of Subsidized Households (US Dept. of Housing and Urban Development) huduser.gov/portal/datasets/assthsg.html	Housing Supply: <ul style="list-style-type: none"> • Subsidized housing
U.S. Small-area Life Expectancy Estimates Project (Centers for Disease Control) cdc.gov/nchs/nvss/usaleep/usaleep.html	Quality of Life: <ul style="list-style-type: none"> • Life expectancy

