

**TOWN OF WESTBROOK, CT**  
**Affordable Housing Plan Subcommittee**  
**Agenda – Regular Meeting**  
**7:00 pm, Thursday, May 6, 2021**  
**VIA ZOOM ONLY**

**Use one of these methods:**

Join Zoom Meeting:

<https://us02web.zoom.us/j/81128592956?pwd=U3ozWi9FYmxZdjdtYVU3cDNocFRlZz09>

*Or* One tap mobile ++16465588656,,85035409652#,,,,\*484026# US (New York)

*Or* Dial by your location ++1 646 558 8656 US (New York)

Meeting ID: **811 2859 2956**

Passcode: **910428**

- 1. CALL TO ORDER**
- 2. DISCUSSION OF HOUSING OPPORTUNITIES AND DIFFICULTIES WITH OUTSIDE EXPERTS**

Featured speakers will be:

Sarah J. Bird, Executive Director, Middlesex Habitat for Humanity

Robert C. Fusari, Sr., President (retired) of Real Estate Service of Connecticut; past President of Home Builders Association of Hartford; HOPE Partnership Advisory Council

Maria DeMarco, President of DeMarco Management Corp., property managers for commercial and residential property, including mixed income rental housing

- 3. APPROVAL OF MINUTES (APRIL 1, 2021)**

- 3. ADJOURNMENT**

Attested to: Eric Knapp, Planning, Zoning and Development Coordinator

**SARAH J. BIRD, MS** (she/her)

36 Matthews Street  
Terryville, CT 067876  
sbird@habitatmiddlesex.org  
860.384.3753 (Cell)

## **EDUCATION**

Master of Science in Organizational Leadership, May 2013 – QUINNIPIAC UNIVERSITY, Hamden, CT  
Bachelor of Business Administration (Emphasis: Human Resources), December 2010 – NEW MEXICO STATE UNIVERSITY, Las Cruces, NM

## **PROFESSIONAL EXPERIENCE**

Executive Director, **Middlesex Habitat for Humanity**, September 2014 – Present  
ReStore Manager, **Middlesex Habitat for Humanity**, September 2013 – September 2014  
Development Director, **CT Breast Health Initiative, Inc.**, September 2012 – September 2013  
Business Manager, **Gateway Christian School**, October 2011 – September 2012  
Store Manager, **Pier 1 Imports**, February 2001 – August 2006  
Program Services Coordinator, **American Red Cross**, September 1997 – December 2000  
Corps Member, **AmeriCorps \*NCCC**, September 1996 – August 1997

## **WORK EXPERIENCE**

- Middlesex United Way Women's Initiative, January 2014 – November 2018
- Middlesex County Coalition on Housing & Homelessness, April 2015 - Present
- Shoreline Basic Needs Taskforce | Housing Action Committee, June 2015 – Present
  - Dinner & Learn Series | Affordable Housing Needs in the Community, January 2016 – October 2016
- Habitat for Humanity International Collaborative Operating Model Advisory Committee, July 2019 – Present
- Habitat for Humanity International US Council Affiliate Enhancement/Capacity Build, July 2019 - Present
  - Sub-Committees:
    - Diversity, Equity, Inclusion
    - ReStore
    - Rural/Small Affiliate
      - Sub-Committee:
        - Representation
        - HUD Grant
- New England Habitat for Humanity Affiliates Conference Planning Committee, September 2019 – March 2020
- Habitat for Humanity International Community of Practice: Board Diversity, October 2020 – April 2021

## **PROFESSIONAL INTERESTS**

Housing and Poverty, Housing and Equity, Anti-Racism, Human Equity, Progressive Non-profit Work

## **HONORS / AWARDS**

2017 Community Development Award, American Planning Association, CT Chapter

ROBERT C. FUSARI, SR.

April 2021

Born and brought up in Portland, CT and has lived in Old Saybrook for over 60 years.

Retired, President of Real Estate Service of CT (RESC), a company he co- founded in 1978.

Over the last 60 years, Mr. Fusari has developed and built custom homes, single family subdivisions, condominium communities and apartment developments ranging from 10 units to 3,500 units, and he is regarded as a national and regional authority on land use and residential construction.

RESC recently completed the 108-unit affordable (8-30g) housing community, SeaSpray in Niantic.

Past President of the Home Builders Association of Hartford (Now Central CT) and the Home Builders Association of Connecticut, and one of only seven members to receive its prestigious Charles C. LoDolce Award for outstanding leadership and service.

He was chair of the properties committee for HOPE Partnership, (Housing Opportunities for People Everywhere) a non-profit organization that recently built 16 units of affordable housing in Old Saybrook and a 17-unit, Spencer's Corner, in Ivoryton.

Participates on Land Acquisition Committee for Habitat for Humanity of Eastern Connecticut.

Past president and director of Martin House, a non-profit organization providing permanent housing for homeless individuals; and past president and director of the Thames River Family Program, serving formerly homeless families headed by single mothers.

Member of the Middlesex Coalition on Housing & Homelessness.

Director and past chairman of the Middlesex Chamber of Commerce, and a past chair and founder of its Environment, Energy and Land Use Committee and founder and chair of the Affordable Housing Committee.

Serves on the South Eastern Connecticut Housing Alliance. (SECHA)

He has 4 children and 10 grandchildren and 3 great-grandchildren

Bob is committed to increasing affordable housing in Connecticut.

**Town of Westbrook, CT**  
**Affordable Housing Plan Subcommittee**  
**Special Meeting**  
**Thursday, April 1, 2021, 7:00 p.m.**  
**VIA REMOTE ACCESS – ZOOM Meeting only**

**MEMBERS PRESENT:** Marilyn Ozols, Chair; Elizabeth Carpenter, James Crawford, Bill Neale and Linda Nolf

**OTHERS PRESENT:** Tony Cozza, Hiram Fuchs, Pat Marcarelli and Andrew Schatz

**ALSO PRESENT:** Eric Knapp, Planning, Zoning and Development Coordinator and Glenn Chalder, Consultant from Planimetrics

**1. Call to Order**

M. Ozols called the meeting to order at 7:08 p.m.

**2. Review/Discussion of Inventory/Assessment Materials**

Glenn Chalder from Planimetrics presented. He explained that the four key areas he will be discussing tonight are demographics, housing inventory, housing affordability, policy and regulatory parameters.

Westbrook has been on a population growth curve for decades. The population is aging. At this point, the population may be flat for the next decade or so, but current information will not be available until the Census results are in. The median age of the population is increasing. As people age, their housing needs change.

Household size has been decreasing around the town, state and country. Currently, 60%-70% of the housing units in Westbrook are occupied by one or two people.

The ALICE population, Asset Limited Income Constrained and Employed, make up 36% of Westbrook's households. There was discussion about the Census methodology, and income data versus asset data. G. Chalder suggested using the ALICE data as general trend information but not as exact scientific data.

Westbrook is not as diverse as other parts of the state. Academic rentals may skew Census data because the Census survey may be mailed to the owner not the occupant. Many families with young children in the school system live in academic rentals. Mobile home communities do provide diverse and affordable housing. Mobile homes provide "NOAH", Naturally Occurring Affordable Housing.

25% of Westbrook's housing stock was reported as unoccupied. This includes seasonal housing that may have been unoccupied at the time of the 2010 Census.

G. Chalder explained the affordable housing formula based on 60% and 80% of the median income in home ownership and rental. The formula is based on a 4-person household, but is adjusted based on actual household size.

There is a need for both affordable rental units and for affordable homes for purchase. There is an assumption that people will have 20% to put down on a down payment. The interest rate means some people could get into a home, and should the interest rate go up, the value of their home would drop, due to the requirement that no more than 30% of household income be used to pay the mortgage.

There are 204 units of affordable housing in Westbrook meeting State criteria. There are 140 units of government assisted housing in Westbrook. These units are generally going to remain affordable for the foreseeable future. They are for income qualifying families.

There are government assisted rental units. Income qualifying people can go into the market and find a rental unit, and the state will make up the difference between what the rental costs and what's considered affordable for the family to spend on rent. Five units in Westbrook are on this list, and Westbrook gets credit for them as affordable housing.

There are 29 deed restricted units that Westbrook gets credit for. Some of the units expire, and come off of the list for deed restricted, and some do not.

CHFA (Connecticut Housing Finance Authority) mortgages and rental assistance can be used to add affordable housing with existing units.

Westbrook ranks well relative to communities in the area or of the same size in terms of the amount of affordable housing it has, but does not meet the state 10% criteria.

"Housing cost burden" is when someone spends 30% or more of their income on housing (which includes all costs, not just mortgage). For ownership units with a mortgage, about 1/3 of the residents are spending more than 30% of their income on housing. For those without a mortgage, about 23% are housing cost burdened. For renters, this is also a concern with many struggling to pay their rent.

The "housing gap" is when people need housing at price levels that are not available.

G. Chalder looked at the Westbrook Zoning Regulations to see how the regulations could allow for more diverse and affordable housing. There are already items in the Zoning Regulations that would allow for more diverse housing but they may need to be enhanced. The beach associations may have more strict rules of their own, stricter than the Town's zoning regulations.

H. Fuchs asked about "tiny houses." There was discussion about composting toilets that will not impact or add onto the septic system.

G. Chalder will follow up with Habitat for Humanity and with Lyme and Avon where the Towns purchased property for housing which helped make it affordable.

Members talked about accessory units. They can provide more affordable housing, plus, they can provide an income stream for the owner of the main house.

### **3. Discussion of Potential Issues/Potential Strategies**

There was a suggestion to invite developers of affordable housing to come to one of these subcommittee meetings.

One challenge to building new housing is that a lot of the town has inland wetlands, tidal wetlands, and/or it is in a flood zone, which makes new building either impossible or cost prohibitive. It may be more productive to use what is existing and make it more diverse and affordable.

G. Chalder said it might be a good idea to consider a town wide survey like they did for the Plan of Conservation and Development in order to get public input since public meetings are still restricted.

The 2020 Census data is not yet available. The Census data used is from 2010, and this creates some difficulties predicting trends and looking at demographics, although, the aging population "baby boomers" are likely to remain in Town.

J. Crawford talked about keeping people in Westbrook who are financially struggling and keeping younger people in Westbrook who are already here. There are people who work locally who cannot afford to live

locally. Members were reminded that more affordable housing is needed for people who are already here and cannot afford adequate housing.

There is not much land available for an affordable housing development. It would be best to look at repurposing what's already there or looking at a series of smaller sites instead of one large site.

Subcommittee members, by consensus, agreed they would like to hear from the builders and other involved with affordable housing. G. Chalder said he would work with M. Ozols and E. Knapp to reach out to different people and invite them to speak at the next subcommittee meeting.

**4. Approval of Minutes – March 4, 2021**

Approval of the minutes was tabled until the next meeting which will be on Thursday, May 6, 2021.

**5. Adjournment**

The meeting was adjourned at 9:00 p.m.

Respectfully submitted,

Kathleen S. King, Recording Clerk