Town of Enfield, Connecticut
Plan of Conservation & Development

Preliminary Working Draft
Chapters I – VI for Review

July 8, 2021

Prepared by:
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Laurie P. Whitten, CZEO, AICP
Director of Development Services
Town of Enfield
820 Enfield Street,
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Re: Preliminary Working Draft, POCD Chapters I – VI.

Dear Director Whitten:

This document provides rough and preliminary working draft of the first half of the Plan of Conservation and Development that covers the thematic areas and material that have presented to and discussed with the Steering Committee. I present this working draft as a means showing how the Plan is coming together, where it is heading, and to provide the Committee with an early opportunity to review and provide comment. I believe this provides a more interactive and positive process than present complete draft at the end of the process. In addition, it allows for more adjustments and even a change in direction, if need. Please understand that as working draft, this Plan is still very much a work in progress—even I am dissatisfied with portions of this Draft Plan and recognize more thought and additional work is needed in many sections of the draft. That said, I recommend this working draft be shared with and reviewed by both staff and the Steering Committee at this time and with the anticipation that we will discuss it at the August Committee meeting.

Respectfully submitted,

Donald J. Poland, PhD, AICP
Planning Consultant
Chapter I.

Planning and Why We Plan

The aim of this document is to introduce planning and the Enfield Plan of Conservation and Development (POCD). To accomplish this, the document will introduce the Planning and Zoning Commission, POCD Steering Committee, and the community to the process of planning, why we plan, and the legal requirements for creating a comprehensive plan. Doing so will create understanding and context that will frame the planning process and this plan.

What is Planning?

Planning is a process and action that can be inform or formal. When informal, it is something we often do not notice or take for granted. For example, we plan our lives every day. What we need to do, where we need to go, and when we must be there. While informal planning works well in the short term, it does not work so well long term. Long term planning requires a thoughtful approach. In addition, planning for town, unlike planning for our doctor’s appointment or dinner with our spouse, request a systematic approach that balances the needs, wants, passions, and enthusiasms of the community against social, economic, and environmental considerations. So, what is planning? Planning is a:

- process of preparing for the future,
- systematic approach to problem solving,
- strategy for improvement,
- continuous learning and adjustment, and
- prediction of the future with the risk of being wrong.

The Planning Process

The planning process, as a systematic approach, can be designed is many ways and can utilize various steps. The process to utilized for the POCD is simple five-planning process that focuses attention on what is most important. The process is as follows:

1. Where Are We Today? (Market Research & Existing Conditions Assessment)
   Step one is the assessment of existing conditions (historic, demographics, land use, and social, economic, and environmental conditions). This includes the inventory of community assets and an assessment and understand what is working and what is not working.

2. Where Do We Want to Be in the Future? (Outreach, Visioning, & Outcome Definition)
   Step two utilizes public outreach and community engagement to gain understanding what the community wants and what the community needs. This is done through process of exploring future potential, crafting a vision, and setting outcomes for what Enfield will strive to be in the future.
3. **How Will We Get There?** (Strategies & Actions for Improvement)
   Step three is the strategy development portion of the planning process where what is learned from the prior steps is utilized to develop the strategies that will move Enfield toward the community vision and desired outcomes.

4. **How Will We Know We Are on the Right Course?** (Measuring for Improvement)
   Step four is a portion of the planning process that allows us to think carefully about the desired outcomes and the strategies that will be employed to achieve those outcomes, with the aim of establishing basic measures to help inform us if what we are doing is working—a means of tracking and measuring the effectiveness of the strategies.

5. **Implementation.** (Road Map & Action Agenda)
   The final step is creating the road map to the future—the action agenda that informs how Enfield’s Plan will be implemented. This includes listing priorities, identifying needed resources and their sources, establishing responsibilities, and a system of follow up.

This five-step planning process provides a simply, yet systematic approach and process to working through the creation of the Plan of Conservation and Development.

**The Plan of Conservation and Development**

The Plan of Conservation and Development is known in planning as a comprehensive plan. A comprehensive plan is the broadest and most general planning document most communities create—as compared to special area plans. The POCD is a policy guide to the spatial organization and physical development of the community. The policy decisions for how the community will develop are typically based on social, economic, and environmental considerations and the existing infrastructure and community facilities and projected future needs for such infrastructure and facility needs.

A Plan of Conservation and Development is required under Connecticut General Statutes (CGS) 8-23 to establish policies and goals related to both the development of land, as well as setting priorities for the conservation of land. Connecticut General Statutes state that the Plan shall:

- Be a statement of policies, goals, and standards for physical and economic development.
- Provide for a system of principal thoroughfares, sidewalks, and multi-purpose trails.
- Promote coordinated development to have compact transit-accessible pedestrian-oriented mixed-use development patterns and land reuse.
- Recommend the most desirable use of land for residential, recreational, commercial, industrial, conservation and other purposes and include a map showing proposed land uses.
- Note inconsistencies with the following growth management principles:
  - redevelopment and revitalization of commercial centers;
  - expansion of housing opportunities and design choices;
  - concentration of development around transportation nodes;
  - conservation and restoration of the natural environment, cultural and historical resources and existing farmlands;
  - protection of environmental assets critical to public health and safety; and
integrated planning across all levels of government.

• Make provision for the development of housing opportunities.
• Promote housing choice and economic diversity in housing.
• The Plan shall consider:
  o The need for affordable housing.
  o The need for protection of existing and potential drinking water supplies.
  o The use of cluster development and other development.
  o The State Plan of Conservation and Development.
  o The Regional Plan of Development (Capitol Region Council of Governments).
  o Physical, social, economic, and governmental conditions and trends.
  o The needs of the municipality, including the objectives of energy-efficient patterns of development.
  o Protection and preservation of agriculture.

As a physical land use plan that recommends the spatial organization and density of development for the community, the POCD and planning process allow us to evaluate the physical, demographic, social, economic, and conservation trends to best determine the:

• natural resources to be protected and conserved,
• areas for residential, commercial, and industrial development (including density and intensity of development), and
• the infrastructure and community facilities required to support the development of the community.

The Process of Creating this Plan of Conservation and Development

The Planning and Zoning Commission is charged by State Law with the preparation and the adoption of a Plan of Conservation and Development. However, there are several other Town Boards and Commissions who also have responsibilities that relate to goals that need to be established in the plan. As a result, the Planning and Zoning Commission worked with a committee known as the POCD Steering Committee consisting of X members with representation from X Town agencies each of which have responsibilities related to land use. These are the Planning and Zoning Commission, Inland Wetlands Agency, Conservation Commission, Water Pollution Control Authority, Economic Development Commission, and Parks and Recreation Commission.

Each of these boards and commissions is prescribed a unique set of responsibilities by state law and in some instances operates with its own set of regulations. In certain instances, during the conduct of their business, these agencies must by law seek input from other agencies. However, often decisions are made in accordance with the agency's regulations but without consideration of the mission of other town land use agencies. The POCD process presented an opportunity to work cooperatively by obtaining input from the many agencies and interests represented on the steering committee in setting Plan goals that will best serve the Town. There are recommendations within the Plan for not only the Planning and Zoning Commission but other Boards and Commissions as well when their actions may contribute to accomplishing Plan goals.
The Committee met X times. The first meeting was held on [insert date] and the last meeting was held on [insert date]. Each meeting was noticed in the Town Planner’s Office, Town Clerk’s Office and on the Town’s website, and conducted in virtual open session. Public comments were welcomed at each meeting.

The Committee was assisted by Goman + York Planning & Design who prepared reports, presentations, drafts of each element of this Plan. These drafts were distributed to the Committee in advance of scheduled meetings and discussed at each meeting.

After the subcommittee agreed on a draft Plan document, it was submitted to the Planning and Zoning Commission for their Review. The Commission reviewed this document [insert dates]. Public comment sought [insert dates]. Following these meetings revisions were made and the Commission held a public hearing on [insert date]. In accordance with the Connecticut General Statures, the Commission also submitted a copy of the proposed Plan to the Capitol Region Council of Governments (CRCOG) for review. Comments from CRCOG were received [insert date] and can be summarized as follows:

[insert summary]

The Commission voted to adopt the Plan on [insert date].

To gauge public opinion on issues relevant to the POCD, both an online survey (The Survey) and a virtual community visioning sessions were conducted by Goman+York Planning & Design on behalf of the Town of Enfield and hosted by the Steering Committee at the start of the process. Both of these activities served as key methods to engage residents in participating in the update of the POCD.

The survey consisted of 48 questions, including participant demographics. Participants were asked to answer questions regarding each of the following subject areas: open space, community character, natural resources, farms & agriculture, economic development, transportation and community facilities. Survey questions were posed in varying formats and administered electronically through an online platform, and promoted by numerous Town announcements. Hard copies were also made available.

The Survey was administered to elicit response from residents about their perception and assessment of the Town of Enfield. Participation in the survey was heavily represented by residents between the ages of 40 and 75. Additionally, survey participants were much more likely to own and occupy single-family housing units (85% of respondents) as opposed to renters in multi-family units.

The community visioning sessions was held [insert date] and hosted online by the Steering Committee. A total of roughly 32 community members participated in the meeting and received important information about how their input affects the POCD update and how the POCD influences future development and conservation. Meeting attendees were guided through various exercises including an analysis to identify the strengths, weaknesses, opportunities and threats that exist in Enfield today. There was also an activity in which attendees were asked to prioritize Town spending on areas of importance such as community facilities, economic development, and conservation & preservation. This discretionary spending activity showed much of the area of most interest for the Town to invest were economic development, transportation infrastructure, and parks and recreation.
The Organization of the Plan

The Plan is organized into ten chapters. The following is a summary of each of the chapters.

**Chapter 1: Introduction**: The introduction presents information on what a Plan of Conservation and Development (POCD) is and how the POCD was prepared.

**Chapter 2: A Sustainable and Resilient Enfield**: This chapter discusses the importance of decision making relating to planning that will help support a sustainable and resilient future for Enfield. The chapter also introduces the concept of “resiliency” and the importance of adopting a planning approach that is adaptable to change and disruption.

**Chapter 3: Existing Conditions – Demographics and Socio-Economics**: This chapter reviewed the key findings of the demographic, socio-economic, and market analysis conducted as part of the planning process and this Plan.

**Chapter 4: Conservation Strategies: Natural Resource Protection**: This chapter discusses Enfield’s natural resources, their importance, and the policies and mechanisms to protect natural resources. This includes, floodplains, wetlands, open space, forested lands, the management of stormwater, erosion control, and septic system maintenance.

**Chapter 5: Housing and Affordable Housing Strategies**: This chapter discusses Enfield’s existing housing stock, the housing market, and includes a housing needs assessment and Affordable Housing Plan to comply with the requirements of C.G.S. 8-30j.

**Chapter 6: Economic Development Strategies**: This chapter discusses commercial and industrial development with the aim of improving and enhancing economic development.

**Chapter 7: Transportation Strategies**: This chapter discusses transportation infrastructure in the broader context of serving the need of mobility. This includes considerations for required parking for commercial uses and the importance of access management. In addition, the chapter alternative modes of transportation (i.e., sidewalks, bike lanes, recreational pathways, etc.) to better serve mobility.

**Chapter 8: Public Facilities and Infrastructure Strategies**: This chapter addresses community facilities and future needs over the next 10-years.

**Chapter 9: Consistency with State and Regional Plans**: This chapter presents a discussion of how the recommendations contained in this plan are consistent with the major principles express in the both the State Plan of Conservation and Development and the Capitol Region Council of Governments Plan of Conservation and Development.

**Chapter 10: Implementation Guide**: This chapter provides a summary of the major recommendations in this plan and the agencies and/or staff principally responsible to implement them.
Chapter II.

A Sustainable and Resilient Enfield

The key to creating and maintaining Enfield’s character and quality of life is to create a sustainable and resilient Enfield. While the concepts of sustainability and resiliency may appear or feel a bit abstract and their goals far reaching and idealistic, sustainability and resiliency do provide a pragmatic framework for thinking about community planning and the desired outcomes planning for improvement. While possibly unattainable, sustainability and resiliency provide direction—outcomes to be continuously working toward. This chapter provide a means for Enfield to conceptualize and understand sustainability and resiliency, while providing a framework for working towards a more sustainable and resilient Enfield.

Sustainability

The concept of sustainability is embodied throughout this Plan. The widely accepted definition established by the United Nations 1987 Brundtland Report (World Commission on the Environment and Development) explains sustainability as follows:

Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Doing so must integrate and balance economic, environmental, and social goals.

Key to conceptualizing sustainability and for sustainable development to be achieved, it is important to recognize the symbiotic relationship of the three core elements: economic, environmental, and social. For a community to be sustainable—working towards sustainable outcomes—it cannot simply work at one or two of the core elements but must be working at all three. In addition, the core elements emphasize the importance of balance, that one outcome (i.e., environmental sustainability) cannot be achieved if the community is not also economically and socially sustainable. Exhibit 1 illustrates the interaction of these variables.

Exhibit 2-1

Sustainability Model Diagram

This Plan, as an overall outcome, seeks to create a dynamic balance between social wellbeing, economic prosperity, and environmental quality of the community within the context of the authority granted to the Planning and Zoning Commission under Connecticut State law. Although this Plan is divided into many individual
chapters, to place emphasis on a thematic topic, in fact, no topic (or theme) may be thought of in isolation. Each thematic topic must be integrated into a framework where it may be evaluated and worked at in context with all planning topics which are discussed in this Plan.

**Resiliency**

Resilience is defined as the capacity (or capability) of a community to absorb disturbance (or change) and still retain its basic function and structure. In the context of community planning, resiliency shifts the focus from simply seeking to achieve the community’s vision and goals (staying the intended course), to building capacity to adapt to and manage change. Communities (cities, towns, and metropolitan regions) are complex adaptive systems with multiple variable and forces at work. For example, as discussed above regarding sustainability, the multiple forces at work include economic, social, and environmental elements. These forces work at varying intensities, competing at times, and cooperating at other times. Together, with elements of spatial location and physical condition, these elements create the character of community—the kind of place that Enfield is—that is forever shifting and changing.

Key to resiliency—the capacity (or capability) of a community to absorb disturbance (or change) and still retain its basic function and structure—is diversity. Complex adaptive systems—a community—that is over reliant on a single industry (economic sector) or a certain type of housing (single-family homes) is less stable, more susceptible to disturbances, and at greater risk of losing their basic function and structure. Detroit, for example, being a community that was over reliant on the automobile industry, collapsed under the economic forces that reworked automotive manufacturing—economic forces that were beyond Detroit’s control.

Planning, as a process and practice, is inherently a rigid top-down governance structure that assumes adequate knowledge of future change. In other words, planners (and planning commissions) assume a degree of confidence in what is right, or best, or what is to come and how-to best plan for what we need and want. However, resiliency and creating a resilient community is counter intuitive, and even at times contradictory to how communities conceptualize, understand, approach, and engage in the practice of planning, since the future is forever unknown and change inevitable. This does not mean we should not plan. What it does mean, is that if planning and municipal governance are to work toward resiliency, then they need to shift from a planning and governance approach that focuses mostly on vision and goals, to an approach that includes capacity building and management of the everyday.

Such an approach to planning would:

- start with embracing change and the simple notion that things change,
- recognize that communities (municipalities) are always shifting around multiple equilibria and that change is neither continuous and gradual nor chaotic, but episodic,
- not presume sufficient knowledge, but the recognition of our ignorance.
- keep options open, fostering novelty (innovation) and experimentation, while embracing, not trying to resist or constrain change,
- not assume that future events are expected, but that they will be unexpected,
- embrace diversity,
• recognize the importance of and pay close attention to micro-practices and the slow variables of change,

• embrace and encourage redundancies, overlapping responsibilities, and incorporate both top-down and bottom-up structures,

• analysis, strategy development, and implementation would recognize the regional context and be scaled to fit the local context, and

• not focus on capacities to predict or preordain the future, but on the capacity to devise systems that can absorb and accommodate future events in whatever unexpected form they may take.

In this regard, a resiliency approach to planning and governance is about Enfield having the capability and capacity to adapt to change. This is about managing the everyday, doing the little things well, and not being afraid to embrace change.

**Figure 2. The Adaptive Cycle**

<table>
<thead>
<tr>
<th>Phase One</th>
<th>Rapid growth and exploitation occurs.</th>
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<tbody>
<tr>
<td>Phase Two</td>
<td>Conservation. Moving to Phase Three, the rapid release, collapse and creative destruction. If collapse without creative destruction, stagnation occurs.</td>
</tr>
<tr>
<td>Phase Three</td>
<td>Creative destruction occurs, rapid movement to Phase Four, renewal and a return to Phase One, exploitation.</td>
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<td>Phase Four</td>
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**Enfield Example – Adaptive Cycle:** When built, the Enfield Square Mall was in the exploitation phase and quickly moved to conservation. The Mall remained in the conservation phase for decades as it successfully performed its function as a mall. Once the retail sector was disrupted by technology and changes in consumer behaviors, the Mall then collapsed and entered creative destruction, where new uses and designs for the property were created. Today, the property is in the reorganization phase and will soon enter exploitation as redevelopment occurs.

**The Regulatory Framework**

It can be argued that the current regulatory framework that Enfield (and all other Connecticut communities) follows (as prescribed by State law) sometimes forces the fragmentation of these issues (i.e., economic, social, and environmental). The preservation of wetlands, for example, is often analyzed without any analysis of social or economic benefits. This Plan provides an opportunity to think about how conservation and development relate, and how compromise and balance must often be made to achieve what the Planning Commission concludes are the most important goals and outcomes. For example, sometimes the outcome of economic
prosperity may be greater than the need of environmental conservation. Other times the outcome social justice may override the outcome economic prosperity. Therefore, the Commission and community must continuously work at balancing these different sustainability goals to achieve balance and the most desired outcome for the community.

Most Chapters of this Plan contain a discussion as to how its various components relate to the principles of sustainability and resiliency. Where appropriate, specific recommendations are made concerning regulatory changes which warrant further discussion to advance these principles.

In general, this Plan addresses Environmental Sustainability by:

- Recommending changes/refinements to existing regulations in the areas of floodplain protection, inland wetland protection, and aquifer protection.
- Recommending the adoption of regulations to manage stormwater in a more environmentally sensitive manner using a concept known as LID (Low Impact Development).
- Setting priorities for the acquisition/preservation of additional open space.
- Setting priorities for the management of existing open space assets and the construction of additional recreational trails.
- Creating opportunities for mixed-use developments that will allow residents to gain access to services, shopping, and recreation by walking and biking—reducing emissions.

Economic Sustainability by:

- Creating opportunities for commercial and industrial development that reflects the present and projected needs of the residents and businesses of Enfield.
- Carefully analyzing the community for innovative economic development opportunities.
- Recommending a reduction in the rate of required parking which will increase (re)development opportunities.
- Recommending a more user-friendly permitting process that is swift, simple, and certain—providing predictability and confidence in the commercial marketplace.
- Manage traffic and congestion along main arterials through roadway design and access management.
- Encouraging alternative modes of transportation.

And Social Sustainability by:

- Creating additional opportunities for a broad range of housing that can meet the needs of both younger and older buyers and renters.
- Providing a meaning plan for action to confront the challenges of housing affordability.
- Recommending ways to make Enfield more pedestrian and bike friendly by prioritizing locations for new sidewalk construction, the creation of bike lanes, and adding safer crosswalks.
Collectively, the sustainability themes and outcomes above provide a resiliency framework, focused on the economic, social, and environmental forces that shape and create Enfield’s character as a community. Working toward or implementing each of the items above and the other specific recommendations of this Plan will move Enfield toward being more sustainable and resilient. However, Enfield must not lose sight of the everyday, investing in itself, doing the little things well, building capacity, and managing well.
Chapter III.

Existing Conditions – Demographics and Socioeconomic

Introduction

The Plan of Conservation and Development is a physical land use, infrastructure, and community facilities plan that will guide and shape the future development of Enfield. However, to understand Enfield and to make informed decision about Enfield’s future and the policies that will guide Enfield into the future, we must understand Enfield’s existing conditions. Analyzing the demographics and socioeconomics of Enfield provides an opportunity to develop a deep understanding of the community and the interconnected relationship between demographics, socioeconomics, land use, and municipal governance. Comparing existing conditions to historical trends and future projections, informs us as to where the community has been, where it is likely heading, and what are potential changes in land use policy that can aid in improving a community’s trajectory moving forward. The wealth of understanding gained from this analysis, when properly interpreted and translated into the context of market conditions and municipal governance, offers unique insights into the kind of challenges the Plan of Conservation and Development (POCD) can seek to mitigate or solve, and the plausible policy, tools and approaches Enfield can employ to best guide the community.

The POCD is both a physical plan for future land use and a strategic plan for municipal governance and community investment. As a land use plan, the POCD is a physical plan for the community—a plan to organize and manage physical space (land and use) in Enfield. As a strategic plan for municipal governance, the POCD is a capital investments plan for the public infrastructure and community facilities needed to support the physical development (i.e., land use) of Enfield. As a land use plan, the POCD directly influences the allocation of land by use, density, intensity, and the supporting infrastructures. This creates a symbiotic relationship between land use planning and real property markets. The POCD influences the supply side of real property by recommending the amount of land available by use, density, and intensity. This is important to understand since conventional comprehensive planning rarely think of land use and government planning as having influence over real property markets.

The demographic and socioeconomic analysis presented and discussed in this chapter provides context to understand the multiple and dynamic variables that influence Enfield’s trajectory and inform us about Enfield’s future potential. Ultimately, understand Enfield’s existing conditions will help to inform this Plan and Enfield as to what are plausible approaches, strategies, and interventions that can be employment by local government to create improvement in the community. In addition, the existing conditions establish realistic expectations as to what is presently plausible versus what may be plausible in the future if the trajectory of the community were to change. For example, the primary demand drivers for residential and commercial development are jobs, population, household formations, and to a lesser degree, household income. If demand drivers are stagnant or declining, then demand for new development will be low and it is unlikely the community will realize much new development or the redevelopment of existing sites—the reverse is also true. However, through the planning process and this resultant POCD, Enfield can develop strategies aimed at cultivating an environment conducive to job, income, and population growth, while seeking to capture new household formation with the intention of arresting stagnation and decline, making new development and redevelopment more plausible.
Economy and Market Demand

This demographic and socioeconomic analysis reveals what we believe Enfield intuitively already knows. Enfield, is a slow-growth community, located in a stagnant metropolitan region(s) and a slow-to-no-growth state. While this statement may appear negative or harsh, it is an important understanding that provides context, and sets the stage for planning. Unfortunately, Connecticut and Metropolitan Hartford (and Metropolitan Springfield) have experienced stagnant job growth and anemic population growth over the past 30 years. Enfield is not immune to these regional trends. For example, Enfield’s annual average employment (jobs) has declined from a pre–Great Recession high of 23,417 in 2007 to 21,601 in 2017. In addition, Enfield’s population growth has been mostly stagnant over the past decade, fluctuating around 45,000 persons. In Connecticut and Metropolitan Hartford, household formations have been the only positive demand driver for the past three decades. This means that household formations have been the primary driver of new housing new development. The net gain in household formations is being driven by changing demographic and social-cultural structure that are reflected in decreasing household size and an increasing number of single person households.

Unfortunately, stagnant, or slow growth in demand drivers have real consequences. This is especially true regarding population and the demographic structure. Most important, as the demographic structure of a community’s population changes, the consequences for municipal governance are real. For example, an aging population, with more households on fixed incomes, can result in decreased housing maintenance and investment, depreciating housing values, and an increased taxed burden to compensate for a depreciation in the total grand list value.

Housing and the Housing Market

Connecticut’s, Hartford County’s, and Enfield’s housing market have mostly recovered since the housing market collapse in 2008 and the great recession in 2009. Median sales value recovered from a low of approximately $225,000 in 2013 to $273,000 in 2020—the 2008 high was approximately $278,000. Closed sales of housing and the median days a home for sale stays on the market are trending in positive direction, indicating a stable and possibly robust housing market. In addition, the Connecticut and Metropolitan Hartford housing markets have experienced a boost in 2020 and 2021 from low mortgage interest rates, the influx of 16,000 household who have relocated from Metropolitan New York because of the COVID-19 pandemic, and the Millennial generation finally entering the homeownership market in large numbers. All these trends indicate positive momentum in Enfield’s housing market that should persist for some time.

Even though the overall housing market trends are positive, there are some housing characteristics in Enfield’s housing stock that capture our attention as potential indicators housing market weaknesses moving forward. For example, Enfield’s housing stock is predominately owner-occupied (75%) and one-unit detached (71%) housing structures—such structures typically correlate with owner occupancy. While single-family detached housing has historically been the dominant housing product and consumer preference in the United States, Connecticut, and Enfield, the housing market has seen a shift toward multi-family and rental housing over the past decade. Pre-Great Recession, new construction of multi-family housing represented approximately 25% of Connecticut’s new housing construction. Post Great Recession, multi-family housing represents 57% of Connecticut’s new housing construction. Approximately 59% of Connecticut’s and 56% of Hartford County’s housing stock is single unit detached (single-family), while 71% of Enfield’s housing stock is single-family detached. This may indicate that Enfield’s housing stock is already oversupplied with single-family and
homeownership housing. Therefore, if the recent shifts away from single-family housing and toward multi-family housing continue—and it appears they will—Enfield may struggle to compete in the housing market as its existing single-family housing stock becomes less desirable in the overall market. In addition, Enfield’s existing housing stock (both single and multi-family) is older and aging, with very few new housing units being built in the past two decades (comparatively to prior decades). This possibly indicates that Enfield’s housing stock may be dated, lack modern amenities, and further reinforces the concern that Enfield’s housing stock may struggle to compete in the greater housing market with newer housing in neighboring communities.

**Demographics**

Population, that is the total number of persons in a community, is only one variable in understanding the growth or decline of a community. Other variables, such as population age, household size, and household composition are more dynamic variables and indicators that better explain the demographic structure of a community and economic implications of a given population. For example, as population growth slows, the demographic structure of the population changes (i.e., the population ages). While a slow-moving variable such as median age is hard to notice in real time, such slow moving change in the demographic structure of a community provides meaningful insights into the trajectory of a community.

The size of households (including family households) is primarily driven by the social, economic, and cultural characteristics of the populations. Therefore, changes in demographics and socioeconomics drive community change. For example, older populations have fewer children than younger populations. This is important to understand because as population growth slows or stagnates, and the population of a community ages, the number of births and the number of children in a community decrease. This decrease in births and children often translates into declining school enrollments. Declining school enrollments then require changes in local government policies, programs, and financial resources. This example demonstrates the importance of demographic and socioeconomic analysis and how such analysis informs us about planning and the relationship to municipal governance. Understanding demographic structure and trends informs Enfield about future needs associated with government services and facilities.

Declining fertility rates are the primary reason why Connecticut and Enfield are all experiencing stagnant population growth, an aging population, and declining school enrollments. The total fertility rate is the average number of children that would be born to a woman if all women lived to the end of their childbearing years. Since only women have children, and since all women do not live to the end of their childbearing years (or have children), the replacement level of the fertility rate is between 2.1 and 2.3 (births per women) to maintain a stable population—higher rates result in population growth and lower rates result in population decline.

Another way of understanding this is to understand how the fertility rate interact with the death rate. The equation for population growth (not including immigration and migration) is births minus deaths equals growth. If births are higher than deaths, the population grows. If births are lower than deaths, the population declines. Table 1. below shows how the fertility rate translates deaths and births to population growth or decline. Note that the United States fertility rate is 1.73 and Connecticut’s fertility rate is 1.57—both are well below the replacement rates (2.1 to 2.3) to maintain a stable population. That means, in Connecticut, 27 fewer persons are born for every 100 deaths. Excluding foreign immigration and internal national migration, given enough time at a 1.57 fertility rate, Connecticut’s population would decline to zero.

**Table 1. Fertility Rates and Population Growth**
Declining fertility rates also reflect economic opportunity (wealth), educational opportunity (educational attainment), and the associated changes in social-cultural behaviors that come with wealth and education. Most important, these structural changes in our demographics can be traced across generations. For example, if you are of the Baby-Boom generation (born between 1946 and 1964), it’s likely that you have more siblings than you have children. It is also likely, as a Baby Boomer, you moved out of your parent’s home, got married, and had your first child at a younger age than those in Generation X (born between 1965 and 1980) and the Millennial Generation (born between 1981 and 1996). These slow-moving changes in our social-cultural behavior that are hard to notice in real time, are revealed by analyzing demographic structure and paying close attention to changes in social-cultural behaviors (generation by generation). The effects of these slow-moving variables changes can be and often are profound.

It is these slow-moving changes in demographics and social-cultural behaviors that help us to better understand Enfield and plan for Enfield’s future. Since the last POCD and the 2010 US Census, Enfield has experienced stagnant population growth. More important, during this time, Enfield has been aging. The age cohort of persons who are 65 years of age and older has increased and this population cohort is projected to continue to grow for eight more years as the youngest Baby Boomers are now 57 years old. Simultaneously, the 0-19, 20-34, and 35 to 64 age cohorts have been contracting and are projected to decline further over the next decade or more.

These changes in Enfield’s age composition are driving the projection that Enfield’s population will decline by 3,000 persons between 2020 and 2040. Enfield is not alone in this aging trend. Connecticut’s and Enfield’s median age (Table 2) are nearly three years older than the United States median age. In the context of demographics, this is a meaningful difference in median age. Connecticut and Enfield are older and aging places that are experiencing economic stagnation—such economic stagnation is associated with aging populations. Aging populations increase the percent of persons and households who are retired and on fixed incomes—older households are smaller (no children at home) and older households spend less on consumer goods and services, reducing the economic vitality of a community.

Table 2. Median Age

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<th></th>
<th>USA</th>
<th>CT</th>
<th>Enfield</th>
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</thead>
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<tr>
<td>2017</td>
<td>37.8</td>
<td>40.8</td>
<td>40.4</td>
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</table>

For example, retired households on average spend half as much as younger family household on retail goods and personal services. Put this in the context of Enfield and the impacts of an aging population become more evident and concerning. For example, the recent contraction in retail occupancy (increased vacancy and a struggling regional mall) in Enfield are not simply the result of shifts in consumer behavior, spending, and changes in the retail industry (i.e., increases in online shopping). Declining retail occupancy is also the result of
Enfield’s aging population—the increase in persons 65 years and older—and decreasing spending power of this age cohort.

Other changes in our national, regional, and local demographic structure, socioeconomic, and social behaviors have also transformed demographic and household structure. For example, in 1960 only 13.0% of housing units in the United States were occupied by 1-person households. Today, 28% of our nation’s housing stock are occupied by 1-person households. Enfield is not immune to these changes. Today 29.2% of Enfield’s housing stock is occupied by 1-person households and 40.4% of Enfield’s renter-occupied housing units are 1-person households. These are profound changes in household structure and have meaningful consequences on household formation, population, income, and purchasing power. More single-person households explain household formations driving the housing market while job growth and population growth have been stagnant for the past three decades. Single-person households mean fewer persons or population per housing unit, and household incomes are constrained to a single salary and purchasing power is diminished by the absence of a second income.

Another profound trend is the decline in married-couple households with children (under the age 18). In the United States, from 1970 to 2012, the percent of married-couple households with children declined from 40.3% to 19.6%. Enfield’s households with one or more persons under the age of 18 account for only 25.9% of households today. That means nearly three-quarters of Enfield’s housing units have no school age children—another data point that explains contracting school enrollments. More important, fewer children today point to fewer total persons tomorrow—the continued contraction in total population.

These changes in demographic and household structure are the result of both an aging population and changes in social-cultural behaviors. Today, compared to prior decades and generations, as a society we marry later, marry less, and have fewer children. As household size continues to decline, and one- and two-person households continue to increase in percent of total household, household formations will continue to be the primary driver of the housing market. Most important, with smaller households, fewer family households, and more one- and two-person households, it is likely that demand for multi-family housing will remain robust and the single-family housing demand will soften. In addition, the contracting size of households will continue to constrain the discretionary income available for consumer spending in retail and service establishment.

**Income, Poverty, and Ethnicity**

Income, poverty, and ethnicity are also important socio-economic indicators that help to inform us about a community. For example, Enfield’s median household income is $76,423, statistically no different than Connecticut’s median household income ($76,106), and $4,000 more than Hartford County ($72,321). When compared to the United States median household income of $62,000, Enfield is revealed as wealthier community within a wealthier state.

The poverty rate in Enfield is relatively low and consistent with Connecticut and Hartford County. While a low poverty rate is good, it is imperative to recognize and to be concerned that approximately 5.5% of Enfield’s households live at or below the poverty level. This means that there is a real need and demand for social services and the social-safety net of government. While much the funding for the social-safety net come from Federal and State government, service delivery is often provided at the local level of government—this means a continued need for social-programs and services provided by the Town of Enfield.
In 1990, TIME Magazine used the phrase, “the browning of America’ to explain the changing ethnic and racial composition of our American society. This phrase and trend are still important to understand today. As fertility has continued to decline overall, the greatest declines in fertility rates have occurred in white-ethno-European American society. Therefore, higher fertility rates in non-ethno-European Americans and shifts in immigration from regions other than Europe (South America and Southeast Asia), have and will continue to transform the complexion of America.

Today, 60.1% of the United States population is White—18.5% is Hispanic, 13.4% is Black, and the remaining 8.2% is a variety of other ethnicities. Connecticut is 65.9% White, 16.9% Hispanic, 12.2% Black, and the remaining 5% is a variety of other ethnicities. Enfield is 76.3% White, 11.2% Hispanic, 7.2% Black, and the remaining 5.3% is a variety of other ethnicities. Compared to the United States and Connecticut, Enfield remain behind the ethic trends and is predominately While. However, based on these national and state trends, Enfield’s population will continue to diversify.

When assessing a community, wealth is a positive indicator of social and economic prosperity and the potential for future prosperity. Therefore, Enfield’s $76,425 median household income is a positive indicator of community prosperity. However, Connecticut’s income growth has slowed, and many other states are now wealthier and gaining wealth faster than Connecticut. In addition, Connecticut has experienced contraction in higher wage employment and growth in lower wage employment. This means that Connecticut’s wealth is mostly stagnant and future income growth is questionable. The same is true for Metropolitan Hartford and Enfield. Wage and wealth stagnation, in the context of poverty should be concerning as it is likely that the poverty rate will increase over time.

Declining wealth and increases in poverty should also raise concerns of economic and racial disparities. Race correlates with income (and poverty) in the United States. Therefore, the populations most likely suffering from poverty are ethnic and racial minorities. This is important to understand in the context of this Plan and the future of Enfield. Enfield must remain cognizant of poverty and race to ensure that government policies do not create or further perpetuate disparate economic and racial impacts as the result of planning and public policy. This is especially true and important when dealing with policies that effect land use, zoning, housing, and housing affordability.

**Conclusion**

This analysis of existing demographic and socioeconomic of Enfield’s existing conditions reveals a dynamic and changing community with both opportunities and challenges in its path. Understanding these changes is the first step to better planning for the future and improvement. Without these insights and understandings of dynamic demographics and socioeconomics, it would not be possible to confront challenges, exploit opportunities, and best plan Enfield’s future. Therefore, this analysis creates a hitching post that tethers to the remaining sections of this plan, framing the potential and plausible futures and the policies and strategies to achieve Enfield’s vision and future outcomes.

The key insight of takeaway of this analysis is that are that Enfield must manage change. More important, is the understanding that Enfield can intentionally and proactively intervene in these changes and impact the trajectory of the community. By recognizing where the demographic and socio-economic changes are leading the community, Enfield can adopt policies that embrace change and leverage those changes to move Enfield toward a vibrant and prosperous future. For example, adopting land use policies that embrace housing and
housing diversity can and will capture market share. Attracting renters will bring new and more disposable income into the community, resulting in create consumer spending, and greater economic vitality for Enfield businesses. In addition, renters—who are often younger—will help to stabilize and even decrease Enfield’s median age. Renters will also provide a future pool of homebuyers to invest in Enfield’s single-family housing stock. Furthermore, multi-family residential development, standalone or as part of mixed-use developments, offers the most viable and like option for new investment, development, and redevelopment to position and reposition properties and Enfield to compete in the greater marketplace.
Chapter IV.

Enfield’s Cultural Landscape – A Vision for Enfield

The Cultural Landscape and Community Character

The cultural landscape is fashioned from a natural (physical) landscape by the culture influences of society. Culture is the agent, the natural/physical area is the medium, the cultural landscape is the result. Under the influence of our American culture, the cultural landscape itself changes through time as the landscape undergoes development and passes through social and technological phases.

In community planning, the cultural landscape is often discussed in the context of community character. Community character is one of the most used phrases in planning. Ironically, it is also one of the most ambiguous and least defined phrases, due at least in part to character being a unique quality and a personal feeling or experience of the individual residents of a given community at a specific moment in time. Community character, or the cultural character of a community, is a complex and adaptive quality of place, an organic and self-organizing quality—a quality that cannot be created through top-down planning and governance efforts. Community character often involves the core values and aesthetics of a community. The core values of a community remain mostly constant over time. However, they shift and move in intensity and importance. The aesthetics of community are often framed by an idealized or nostalgic image of place. That image tends to lag in that it changes more slowly than the actual changes occurring. This lag—or slow adoption and acceptance of change—creates an often-intense feeling of threat to community character as the community is continually reshaped by many forces (social, economic, design, technological, etc.).

The core values that provide the foundation to Enfield’s community character are framed by love of history (i.e., the historic villages of Hazardville and Thompsonville), the picturesque landscape of rolling hills and agricultural, the suburban convenience of tract development and commercial strips, and the intense personal experience of community—being a part of a community. The aesthetics that frames the image of Enfield’s community character are the New England Village, agrarian tranquility, cosmopolitan commercial development, and natural scenery (especially forests, farmland, and rivers).

Collectively, these values and aesthetics are further enhanced by individual needs, wants, and experiences that coalesce through a consensus of the community into Enfield’s community character. Community character is continually reinforced through dialogue and learning, processes that further produce, reproduce, and strengthen the core values and aesthetics.

Understanding the complexity of community character and the specific qualities of Enfield’s community character inform this Plan and the Planning and Zoning Commission (and other town agencies) as to what is most important to the residents of Enfield. This understanding further informs the Plan and Commission as to the strengths and qualities of Enfield that not only need to be preserved and protected, but also need to be promoted, enhanced, and strengthened. Community character cannot be produced from top-down planning and governance actions, but it can be enhanced and reinforced.
All chapters in this Plan impact Enfield’s community character. There are a few elements that are so intrinsically linked to character that they are included in this section rather than elsewhere. These include historic resources, scenic resources, and farms and farmland.

**Historic Resources**

Enfield’s villages, specifically Thompsonville and Hazardville provide both historic and socio-economic context to Enfield. Thompsonville draws on nostalgia of past social and economic vibrancy and prosperity, while simultaneously confronting the community social and economic change and the challenges of maintaining vibrancy and prosperity. Hazardville, the flip side of the same Thompsonville historic coin, also draws on a nostalgia of past social and economic vibrancy and prosperity, while simultaneously demonstrating the ability of a historic community to persist as vibrant and prosperous juxtaposed against the challenges of Thompsonville. Collectively, yet different, both villages anchor Enfield to its past, while emphasizing the importance of historic resources. While Hazardville will likely persist a vibrant and prosperous with little needs for intervention, Thompsonville requires intervention, hard work, and a constancy of purpose aimed at continuous improvement.

Other historic assets include, the Enfield Street Historic District, Enfield Shakers Historic District, Hartford Bigelow Carpet Mills Historic District, Hazardville Historic District, a dozen cemeteries, and many individual historic properties. All such historic resources should be supported by government efforts and intentional actions to protect and preserve such assets.

**Scenic Resources**

With its rivers, forests, farmland and rolling hills, many areas of Enfield exhibit great scenic value that contribute to and enhance Enfield’s community character. While development and change are inevitable, Enfield and Commission must work to mitigate negative impacts to such areas and further enhance the scenic value of these areas whenever possible. Once possible intervention would be for Enfield to adopt a local scenic road ordinance and designate local roads as scenic. Doing so will emphasize the importance of areas and scenic vistas and will ensure that such scenic vistas are considered in the design of new development in these areas.

Another possible intervention would be to continue to focus conservation efforts in areas proximate to both the Connecticut River and Scantic River corridors. Both areas provide scenic value in addition to natural resources and recreational opportunities. Most important, investments in conservation, public access, and passive and active recreation along the two rivers are overwhelmingly supported by the community.

**Farmland and Farming**

The Town of Enfield has several agricultural areas, the largest agricultural area is in the southeastern corner of town. It is roughly bounded on the north and west by the Scantic River, on the east by the Town of Somers, and on the south by the Town of East Windsor. Tree nurseries and tobacco fields are common throughout Enfield’s agricultural areas. However, there are many parcels that are not being farmed. Several of these properties contain large barns used on a seasonal basis for drying tobacco. These farms and barns are key components of Enfield's community character and the rural-agrarian aesthetic that dominates this area of town.

Related to Enfield’s agriculture and farming tradition, are the soil types that are considered prime farmland or farmland of statewide importance. Identification of prime and important farmland is useful to land use planning; when prime and important farmlands are lost to development, agriculture becomes relegated to marginal lands which may be more erodible, droughty, less productive, or less easily cultivated. Of the 82 soil types within the town, 26 types (approximately 7,160 acres or 33% of the town) are considered prime farmland. Additionally, 23
types (approximately 5,753 acres or 26% of the town) are considered farmland of statewide importance. Approximately 90% of the agricultural land use in the town occurs on land considered prime farmland or farmland of statewide importance. Approximately 843 acres of land in Enfield are protected by the State Farmland Preservation Program (or 21% of the agricultural land use).

Agricultural lands and farming are not only an important part of Enfield’s aesthetics and community character, but farming is also a part of Enfield’s economy. Therefore, it is important to distinguish between working agricultural lands and scenic vistas often characteristic of farms. While the preservation of scenic agricultural landscapes is encouraged, this Plan recognizes that a working farm does not always look “scenic” and can generate noise and odor. Enfield may want to consider a local Right-to-Farm ordinance and a related provision within zoning that requires right-to-farm notations on approved development plans that are proximate to active and possible agricultural lands and farms.

The Town should continue to seek additional opportunities to preserve land for agricultural use and continue to encourage agricultural activities. The Town should continue its efforts to balance the encouragement of farming activities with potential impacts on neighbors, particularly for smaller-scale farming activities (e.g., homeowners that keep chickens or other small livestock). While the regulations are permissive for some small-scale farming activities, others can still entail a cumbersome and costly process that carries a risk of denial. The Agriculture Commission should review the zoning regulations and advise the Planning and Zoning Commission on additional measures to make Enfield more farm-friendly for both these smaller-scale farming activities and for larger agricultural operations. In addition, with the growing popularity of “agri-tourism” and its potential as an economic development opportunity for Enfield’s farms, the Town should seek to allow, encourage, and promote such uses.

The Amenities of Place and Place-Making

Society has changed. The way we live has changed. That means communities have changed and how we plan for our community must also change. Place-making, a process of strengthening connections between people and they paces share and communities they live in, is a phrase used in planning to describe the collaborative process used to shape the public realm. Another phrase, third space, describes all the places other than home (1st space) and work (2nd space) where we spend our free time.

As discussed in the previous chapter, changes in demographics and household structures are driving changes the way we live and the way we consume. In addition to changes in the market, as previously discussed, changes in shifts have occurred across most, if not all consumer markets. How and where we shop, eat, recreate, and travel have continually changed over decades and across generation—and continue to shift and change today. One of the most notable changes across society is the rise of the experience economy, a society where seek out and purchase experiences, just we seek out and purchase goods and services. The elevated importance, value, or status of the experience, in the context of place-making, third space, and community planning, has given rise to can be termed the amenities of place (or amenities of community).

It is no longer enough for a community to be clean, safe, affordable, and aesthetically pleasing. Today’s consumer (read homebuyer, resident, and visitor) has new expectation of place, of community. Homebuyers don’t simply purchase homes, they buy into a community, a place, and they expect (need and want) more than simply three-bedrooms, two-car garage, and a yard. They want a community that offers more, that engages their passions and enthusiasms. They want amenities and the experience place.
The amenities of places are simultaneously tangible and abstract. For examples, tangible amenities may be good schools, parks, walking trails, bike lanes, and public transit. However, the abstract amenity of place is the collective experience that the community provides—how the place engages the resident, business, or visitor, and how the place provides a unique experience.

As discussed throughout this the planning process for this POCD, the amenities of place have been elevated and are critically important to maintaining and further creating vibrant and prosperous communities. It is no longer enough for Enfield to be a good place to live or work. Today, Enfield must not only be a good place to live or work, in must also engage the passions and enthusiasms of the community and provide the Enfield experience—whatever that experience may be.

This amenity of place is important to recognize, understand, and embrace in the planning of Enfield’s future. This amenity of place will need to be in focus when thinking through and making decisions on design, use, density, infrastructure, and community facilities. That means amenities should be front in center in thinking about how Enfield invests in itself—why, how, and where Enfield’s budget seeks to improve and create betterment in the community.

Vision

Enfield is suburban community with a small-town New England community atmosphere. With historic villages in Thompsonville and Hazardville, large tracts of agriculture land and rolling hill, and situated on the banks of the Connecticut River, Enfield offers and eclectic landscape and vast picturesque settings for a community of 45,000 persons.

As a community we seek to maintain the historic, small-town, and agrarian charm that we love, enjoy, and embrace as part of who we are. While our past shapes our identity, we embrace our future. A future that is framed by our continued and strategic investment in our community assets and amenities, with a view to creating a vibrant and prosperous for generations to come. Enfield is a place we call home—an inclusive home to families, friends, and businesses that co-creates this community as a wonderful place to live, work, and recreate.

Moving forward, Tolland will continue to invest in our history, our natural environment, and civic life, as we embrace the inevitability of change. We will do this through thoughtful action, good governance, and an eye toward investment, improvement, and incremental growth. To accomplish this vision and to manage our future trajectory, we seek to nurture our sense of place through continuous improvement that builds community confidence, fosters community pride, and creates a predictable, vibrant, and prosperous Enfield.
Chapter V: Natural Resource Protection and Conservation

Introduction

Enfield’s natural features—forests, hills, fields, rivers, ponds, and streams—all contribute to the natural beauty and aesthetic qualities of Enfield’s community character and cultural landscape that residents value and appreciate. Protecting these resources preserves these benefits and helps to support a healthy and thriving ecosystem, and, in many cases, also protects human health and well-being.

Some resources are so important to environmental quality, public health or character that alterations should be avoided to the extent feasible. These include the 100-year floodplain, steep slopes (>20%), and watercourses including riparian buffers (vegetated area along stream or river) and wetlands. Other resources have important functions that can be maintained while compatible activities take place, if such activities occur in an environmentally sensitive way. These are resources to conserve and they include the 500-year floodplain, aquifers and recharge areas, and unique or special habitat areas such as areas in the State’s Natural Diversity Database (NDDB). This chapter addresses these natural features, ecosystems, and habitats with an aim toward portion.

Since Enfield has many valuable natural resources dispersed throughout the community, the Planning Commission should continue its efforts to protect and preserve these resources as they:

- Help to define the physical and natural character of community.
- Provide sources of clean drinking water for town residents and businesses.
- Reduce the probability of the loss of life and damage to personal property in flood prone areas.
- Positively affect human health.
- Provide environments essential to the survival of certain species of plants and animals.
- Protect prime agricultural soils for farming operations, the production of food, and opportunities for a sustainable future.

The community outreach efforts facilitated in the creations of this Plan, indicate that the community strongly believe the protection and preservation of these natural resources help define Enfield’s community character and provide valuable recreational opportunities.

In addition to State Forests, Enfield has been successful in its efforts to preserve approximately 7% of the total land area as open space. Enfield has done a commendable job complying with state and federal mandates for the adoption of wetland regulations, floodplain regulations, and most recently municipal stormwater management regulations. In some instances, the town has undertaken its own programs to further protect valuable natural resources. The adoption of a regulation to protect natural resources sometimes places restrictions on the use of privately-owned property which may result in financial impacts to private property owners, especially commercial property owners. The Planning and Zoning Commission is keenly aware of this reality and carefully weighs these impacts against the social, economic, and environmental needs of the community when considering changes to its regulations or when implementing new regulations and programs. In addition, the Commission that many of these regulations such as restricting development in flood prone areas relate directly to public safety which takes priority over other considerations.
Chapter 2 of this Plan addresses the importance of incorporating sustainable practices. This approach requires utilizing natural resources in a responsible manner and preserving them whenever possible in their natural state, such that future generations may also benefit from them. The sustainability approach also recognizes the importance of balancing environment needs against the social and economic needs of the community.

The remainder of this Chapter discusses the topical areas that are deemed important to the community and the Commission regarding natural resource protection. The aim of these topical areas is to further the goal of protecting natural resource.

**Floodplain Regulations**

According to the Connecticut Institute for Resilience and Climate Adaptation, over the last 50+ years, the State has been seeing an increased frequency of greater magnitude rainstorms. In Enfield, people have reported drainage issues in areas that had not experienced issues before. While we cannot know for certain that this increase in greater magnitude storms is the cause, if this trend continues we can expect to see more drainage issues. The MS4 requirements, discussed below, might help address some drainage issues.

Enfield Zoning Regulations have included floodplain regulations for decades. The floodplain regulations establish standards for the minimum elevation of habitable floor area and rules relating to the filling of flood prone areas. All regulated activities must comply with standards set by the Federal Emergency Management Agency (FEMA). FEMA administers this program in partnership with State agencies who in turn are responsible to monitor local regulations for compliance with provisions of Federal law. Remaining in compliance with FEMA standards permits owners of property within flood prone areas to purchase flood insurance at a reduced rate. All new structures built in Enfield’s flood prone areas since the adoption of local flood plain regulations are above the regulatory flood elevation and do not require the purchase of flood insurance.

Enfield is in the fortunate position of having very few existing structures within the floodplain. Approximately 25 homes are located partially or wholly below the 100-year flood plain.

Currently there are 15 insurance policies issued through FEMA. Over the past 10-year period, the Commission has not received any applications for proposed regulated activities within the floodplain or floodway. The Commission is keenly aware of the importance of flood plain regulations and as a result a very limited amount of filling below the 100-year floodplain has been permitted since the adoption of regulations. In the few instances where filling has been allowed, it has been kept to a minimum, and in all instances compensatory storage has been required. The Commission has generally not permitted filling within the floodway.

Map X shows all areas in Enfield that are within the 100-year and 500-year flood plain.

**Policies/Strategies:**

*Model Floodplain Regulations*

The State of Connecticut Department of Energy and Environmental Protection (DEEP) published a comprehensive set of model floodplain regulations in November 2015. The Commission should adopt these model regulations.
or portions of these regulations to add further clarity to procedures relating to administration, enforcement, and technical review.

More Detailed Flood Study

FEMA provided the Town with paper maps and a flood study in 1997 and digital maps in 2006. This data establishes the 100-year and 500-year floodplain. It includes accurate data for "studied" areas and less accurate data for "non-studied" areas. This mapping is used as the basis to determine whether flood insurance will be required as part of home mortgage financing. This has resulted in some inaccuracies especially in non-studied areas. In those areas some structures are shown as being below the 100-year flood elevation (making flood insurance mandatory) when a more detailed evaluation might prove otherwise. To amend this official map, a private homeowner must petition FEMA through a rather cumbersome process known as a Letter of Map Amendment (LOMA). In filing for the map amendment, the homeowner must hire a private licensed engineer or licensed surveyor to conduct a study as part of a petition for a change.

The Town of Enfield/Commission should engage a private civil engineer to conduct a more comprehensive review of "non-studied" areas and work with FEMA to modify the official map where the result identifies a variance with current official maps. Doing so may help determine that certain properties are above the regulatory flood elevation (100-year floodplain) and not required to purchase flood insurance. The Commission may also wish to contact FEMA to determine whether any mapping updates are scheduled and whether they may be of assistance in this effort.

Inland Wetlands

In 1974 the State of Connecticut passed legislation aimed at the protection of wetland resources and delegated the responsibility of protecting these resources to each of Connecticut's 169 towns. Enfield adopted a comprehensive set of regulations and created the Inland Wetland Agency in the same year. Under Connecticut law wetlands are defined by soil type, not the presence of surface water.

In 2006 the DEEP published a model set of regulations (4th Edition). These were used as the basis for Enfield's current regulations that were recently updated and adopted in 2020. They include a 100-foot and 50-foot upland review area where in addition to mapped wetlands, regulated activities within 100 feet, and in some cases 50 feet, of a wetland must also be reviewed by the Commission. In addition, the Agency adopted a more restrictive 200-foot upland review area in for specific revies and streams—these include the Connecticut, and Scantic Rivers, Beamans Brook and Freshwater Brook, up stream of Elm Street crossing.

Wetlands offer significant value in both maintaining and improving water quality. DEEP, as well as the U.S. Army Corps of Engineers, lists 13 important functional values of wetlands that include:

- remove nutrients, pollutants and sediments from surface water runoff;
- groundwater recharge;
- reduce shoreline erosion and flood risks; and
- provide fish and wildlife habitat.

In addition, wetlands provide recreational opportunities, aesthetic benefits, sites for research and education, and commercial fishery benefits. Historically, wetlands have been undervalued because their benefits and
environmental functions were not well understood. Many wetlands have been destroyed or are threatened by illegal dumping, filling, dredging, diversion or obstruction of water flow, erection of structures and other uses. The Inland Wetland Agency is charged with the responsibility to protect valuable wetland resources in Enfield. In Enfield, approximately 5,160 acres (or 23% of the town) are classified as inland wetlands or watercourses. Additionally, approximately 6,260 acres (or an additional 28% of the town) falls within the upland review area, which is associated with the wetlands and watercourses permitting process. Approximately 722 acres, or 14% of the inland wetlands and watercourses in Enfield, fall within protected open spaces. Under the Inland Wetland Agency’s regulations, it is difficult to earn a permit to fill wetlands. In addition, to earn an approval to conduct a regulated activity within the upland review area, an applicant must be able to demonstrate little to no adverse impact to the adjacent wetland.

Map X depicts all regulated wetlands and watercourses in Enfield which include wetland soils, waterbodies, watercourses and alluvial soils.
Policies/Strategies:

Create a more detailed Wetland Map that incorporates field data collected since 1974.

Applications which are submitted to the Inland Wetlands Agency (IWA) for review require the accurate identification of wetland soils by utilizing the services of a licensed soil scientist and licensed surveyor. The "official" map now used by the agency consists of information taken from generalized soils data prepared by the U.S. Department of Agriculture in the 1960's (initially compiled to depict soil suitability for agricultural purposes).

The Town of Enfield/IWA should undertake a project to build a more accurate wetland map by compiling all the mapped field data submitted during the application review process (1974-2021) into a digital format. The "official" map would then be depicted as a combination of this data differentiated from the more generalized data compiled from USDA soils maps.

This would be useful to prospective applicants as well as the agency in their review of applications.

[Add] Map X shows an example of how this map would look. It includes categories depicting waterbodies and watercourses, floodplain and alluvial soils, wetlands (information taken from generalized soils data), field delineated wetlands (information derived from the application process) and filled wetlands (permitted through the wetland process).

Ranking of Wetland Values

The final decision of the IWA to approve or disapprove an application to conduct "regulated activities" is a matter of analyzing the value of the wetland resource (some wetlands are of much greater value than others) and then evaluating projected adverse impacts that the proposed regulated activities may have on the wetland.

The IWA may find it useful to conduct a town-wide study to evaluate wetlands associated with remaining vacant, privately owned land with development potential, that contain significant wetland resources. A ranked value of these wetlands could be established utilizing the 13 functional values established by State law. This information may be an additional aid to the Agency by establishing a relative wetland "value" (in comparison to other wetland resources in Enfield). This study is not meant to replace a more comprehensive study prepared by a soil scientist or wetland biologist in association with individual applications, but rather as a reference guide that can be used by staff and a prospective applicant prior to the actual submission of an application and by the Agency.

Develop a Searchable Data Base

The development of a searchable data base for past wetland applications, mapping, and related information would be useful to both the IWA, staff, and applicants. Potential applicants might search for similar applications based on the amount of filling requested, size of the wetland resource, amount of work within the regulated buffer, etc. Such data may also prove useful to the IWA seeking consistency in reaching outcomes that are largely similar when similar resources with similar activities are proposed.
Aquifer Protection

Much of Enfield sits above large aquifers (see Map X. Aquifer Protection Areas). In addition, the Connecticut Water Company has substantial public water supply facilities in the town, in addition to many of private wells serving residential properties. The existence of these aquifers and their importance to public water supply elevates the importance of aquifer protection.

A small amount of hazardous material if improperly stored and/or disposed of, can result in substantial damage to underground aquifers as well as above ground water resources. The State Department of Energy and Environmental Protection (DEEP) has identified dozens of contaminated or potentially contaminated sites in Enfield. Most of these sites involve leaking underground tanks. (For more information visit [https://portal.ct.gov/-/media/DEEP/site_clean_up/sites/contaminatedsitesafpdf.pdf].)

In 2010, the State legislature passed legislation requiring eighty (80) towns within the state to adopt aquifer protection regulations and create an aquifer protection commission. These Towns have aquifer resources meeting specific state defined criteria. Under the law, water companies with public wells in those affected communities are required to prepare detailed maps of recharge areas. Enfield is one of these eighty communities and has established an Aquifer Protection Agency and Enfield adopted Aquifer Protection Regulations (APR).

![Exhibit 3-1 Sources of Groundwater Contamination](source: Connecticut’s Aquifer Protection Area Program - Municipal Manual)

Policies/Strategies:

*Adopt an Aquifer Protection Provision in the Zoning Regulations*

The Planning and Zoning Commission should adopt an Aquifer Protection provision in the Zoning Regulations that firmly ties zoning to the Aquifer Protection Regulations. Such a provision would require developments in the Aquifer Protection Areas to receive approval from the Aquifer Protection Agency prior to site plan and special permit approval from the Planning and Zoning Commission. In addition, for uses/application that may pose a risk to the aquifers, the applicant should demonstrate how they plan to mitigate such risk.
The importance of protecting water resources cannot be overstated. Enfield’s water resources provide drinking water for residents and businesses, and recreation. Protecting the quality of ground and surface water resources is an important public health issue. Non-point-source pollution poses one of greatest risks to surface and ground water. Therefore, the Town of Enfield should continue to strive to improve water quality of its water bodies and aquifers.

The revised state-mandated stormwater standards (called “MS4”) are a key change since the 2010 POCD. The standards impose greater water quality and water quantity requirements when development occurs. They
require inventories of existing drainage infrastructure and the adoption of regulations requiring either off-site improvements or payments-in-lieu-of if a site cannot address all stormwater requirements.

The Town prepared a Stormwater Management Plan in July of 2017 in compliance with the Connecticut Department of Energy and Environmental Protection (DEEP) general permit requirements for the discharge of stormwater from the municipal storm sewer systems (MS-4.) This Stormwater Management Plan outlines a program of Best Management Practices (BMPs), the responsible party to implement the BMP, the schedule for implementation, and measurable goals for the following six Minimum Control Measures:

1. Public education and outreach;
2. Public involvement and participation;
3. Illicit discharge detection and elimination;
4. Construction site stormwater runoff control;
5. Post-construction stormwater management in new development and redevelopment; and
6. Pollution prevention good housekeeping.

The plan includes a schedule for implementation and assigns responsibility for each element within the plan to Town staff and agencies. The Town is currently in compliance with this schedule.

Several important parts of the program have already been completed by the Town including:

[List to be added]

- Completion of mapping of stormwater infrastructure including outfalls in identified priority areas;
- ...

The compete plan may be viewed at https://www.enfield-ct.gov/DocumentCenter/View/14556/Final-SWMP-with-TM-signature_07-17-PDF. This plan is formally adopted as part of this Plan of Conservation and Development. The MS-4 plan indicates that the Town will, to the maximum extent possible, consider the use of Low Impact Development (LID) and runoff reduction site planning and development practices in accordance with DEEP’s stormwater quality manual.

Low Impact Development (LID) is an innovative stormwater management approach with a basic principle that is modeled after nature; managing rainfall at the source using uniformly distributed decentralized controls. LID’s goal is to mimic a site’s predevelopment hydrology by using design techniques that infiltrate, filter, store, evaporate, and detain runoff close to its source.

Techniques are based on the premise that stormwater management should not be seen as storm water disposal. Instead of conveying and managing/treating stormwater in large, costly end-of-pipe facilities located at the bottom of drainage areas, LID addresses stormwater through small, cost-effective landscape features located at the lot level. Many components of the built environment have the potential to assist in LID. This includes not only open space but also rooftops, streetscapes, parking lots, sidewalks, and medians. LID is a versatile approach that can be applied equally well to new developments and redevelopment/revitalization projects. LID techniques include measures such as rain gardens, green roofs, permeable pavers, tree boxes, and bio retention.
LID has numerous benefits and advantages over conventional stormwater management (catch basins and pipes). In certain instances, managing stormwater by utilizing LID techniques can result in improved protection of natural resources at a lower cost.

Although there are often added costs associated with landscape materials, studies have shown savings compared to conventional approaches due to reduced infrastructure and site work, including reductions in clearing, grading, pipes, ponds, inlets, curbs, and paving. In the case of private development, such as commercial parking lots and roadway infrastructure associated with residential condominiums, maintenance responsibilities should be assigned to these private owners or associations. Exhibits XX illustrate LID techniques including a rain garden; a detail for parking lot storm drainage; and the use of a landscape island to help manage storm drainage in a commercial parking lot.
Policies/Strategies:

Possible LID Amendments to Zoning Regulations

The Commission should adoption of LID methods for the handling of stormwater in connection with private infrastructure associated with private developments that require site plan approval as well as public infrastructure such as the construction of new roads in association with an approved subdivision, which will become public, or the construction of new public buildings such as schools. The LID standards /requirements would be incorporated in the Town's Zoning and Subdivision Regulations and should be drafted in a way to comply with standards contained in the DEEP Stormwater Manual, MS-4 requirements, and the Town's Stormwater Management Plan.

Development in Sensitive Areas

In addition to floodplains, aquifers, and wetlands, Enfield has many natural features and habitats that are sensitive and need to be considered. For example, steep slopes, highly erodible soils (i.e., terrace escarpments), and the State Natural Diversity Data Base area. The Natural Diversity Data Base maps represent approximate locations of endangered, threatened, and special concern species and significant natural communities in Connecticut (see Map X. Natural Diversity Date Base Map).

Many of the sensitive areas are along the Connecticut and Scantic Rivers, however sensitive areas are also clustered around Shaker Pond and Elm Street and Moody Road area, where there are Town-owned facilities and commercial development. These natural features, habitats, and sensitive areas require special attention and protection whenever possible.

Policies/Strategies:

Possible Sensitive Area Strategies

The Town of Enfield/Planning and Zoning Commission should development programs and policies aimed at ensure these sensitive area are considered and protected whenever possible. When development does occur in these sensitive areas, it is important to ensure that proper site planning and construction practices reduce impacts to the extent possible. Specific efforts might include:

- Hosting workshops to review stormwater requirements with local developers and contractors.
- Exploring more effective erosion and sediment control measures and diligently enforcing requirements.
- Undertaking additional efforts to inform property owners who have wetlands when a permit is required.
- Providing educational programs for businesses and residents. It is particularly important to help people understand how actions on their individual properties can affect the natural environment, especially water quality.
- Incorporate a ‘Sensitive Area’ provision into the Zoning Regulations, specifically the site development requirements. Such a provision would require applications in sensitive areas to demonstrate their awareness of the specifics of sensitive area and their plan for mitigating potential negative impacts.
Climate Change

A POCD is required to consider sea level change scenarios published by the National Oceanic and Atmospheric Administration in Technical Report OAR CPO-1. The report presents scenarios that result in a range of sea level rise from 0.2 meters to two meters. Given Enfield’s distance to the coast and being upstream of the tidal effects on the Connecticut River, it is anticipated that sea level rise alone will not greatly impact Enfield. Other impacts related to climate change could impact Enfield and should be monitored. These include likely negative impacts to agriculture and habitat and flooding due to higher intensity storms.
Policies/Strategies:

Confronting Climate Change

The Town of Enfield/Planning and Zoning Commission should take steps to reduce impacts of climate change. Such policies and strategies could include:

- The installations of solar energy and/or geothermal heating and cooling systems at Town-owned facilities.
- Removing regulatory barriers and allowing alternative energy sources to be installed in residential and commercial developments. For example, solar panels.
- Provide tax incentives to existing properties that convert to alternative energy sources and new development that utilize alternative energy sources.
- Promote insulation homes and businesses and provide public outreach and programs to educate residents and businesses on the importance of insulation and cost savings from insulation.

Natural Hazards

The Capitol Region Council of Governments (CRCOG) prepared a 2019–2024 Natural Hazard Mitigation Plan for the region and it includes a section on Enfield. The report determined that “flooding is the most significant hazard affecting Enfield.” In addition, the report notes, the “water bodies that pose potential flood hazards include Beemans Brook, Waterworks Brook, Grape Brook, Freshwater Brook, Jawbuck Brook, Shaker Lake, Terry Brook, Boweyns Brook, Buckhorn Brook, and the Connecticut River.” It further states, “Freshwater Brook flooding affects the mall and the High Street Neighborhoods.” The CRCOG Plan recommends 11 Active Mitigation Strategies and Actions that the Town of Enfield prosed to initiate, and those actions are incorporated into this POCD

Open Space Preservation

It is important to note that land commonly referred to as open space, in fact, has different levels of protection regarding the certainty that the land will always remain open and undeveloped. In fact, although it is a goal of this Plan to permanently protect existing open space assets identified in this Plan, those guarantees cannot necessarily be made in perpetuity. It is likely that these assets will remain undeveloped but that cannot always be assured. Important variables include whether the property contains restrictions in the deed, whether the property is in private or public ownership, and physical and regulatory constraints such as zoning, floodplain, wetlands, and steep slopes.

There is still a significant amount of land in Enfield which is in private ownership that has development potential. Although it is natural that residents sometimes associate these undeveloped properties as contributing to the open space aesthetic which they enjoy, they are not in public ownership, and may be developed in accordance with local requirements such as zoning, subdivision, wetlands, and the public health code.
Map XX depicts vacant parcels of land in private ownership excess of 5 acres in size.

The Planning and Zoning Commission should work with the Agricultural Commission and Conservation Commission in identifying a list of high priority parcels of land to be targeted for preservation. In doing so, criteria and priorities should be established to determine high priority parcels. For example, prime agricultural soils, critical habitat, adjacent open space, riverfront location, and high recreational value. In addition, the distinction should be made between parcels suitable for passive and active open space. Properties identified shall not be in a particular ranked order nor is it intended that the properties listed shall be the only properties that may be considered for preservation by the Town. However, identifying a list of properties can be a valuable tool for the Planning and Zoning Commission in their review of individual applications (site plan, special permit, subdivision) and by the Town Council who may consider the acquisition of certain properties when they are offered for sale.

Map X. Protected Open Space
It should be noted that the Town has a modest amount of funding available for the purchase of open space. As a rule, the Town does not on its own initiative target land parcels for acquisition, but rather reviews offers from private owners should choose to sell. The preparation of such a list may serve as notice to private landowners that there may be interest by the Town to purchase parcels. It may be helpful to a property owner should they be interested in selling their property. In addition, a list of priority parcels is not meant to bind the Town in any manner but to be used only as a guide for possible future consideration.

**Policies/Strategies**

*Identify high priority parcels for preservation.*

It may be prudent that the Planning and Zoning Commission work with the Agricultural Commission and Conservation Commission in developing a list of high priority parcels targeted for preservation either through acquisition by the Town, partnering with the Northern Connecticut Land Trust, or through the State purchase of development rights. This list may then be used when evaluating the possible purchase of these properties or in the purchase of development rights as they become available for sale. The Planning and Zoning Commission may also use this information to encourage the partial preservation of some of these parcels. For example, if appropriate the Planning and Zoning Commission may encourage the submission of an application for an open space subdivision vs. a traditional large lot subdivision if public sewers are available and site conditions warrant this type of development.

**Agriculture**

The Agricultural Commission, Conservation Commission, and the Planning and Zoning Commission are keenly aware of the importance of agriculture in Enfield. The Planning and Zoning Commission will continue to use its authority under zoning to adopt rules that favor agricultural operations. There are many benefits farming provides to the community which include:

- Producing food locally helps meet sustainable development goals.
- Retail sales associated with farming attract customers from outside of Enfield which may benefit other commercial establishments.
- Many environmental benefits including wildlife habitat and the potential for groundwater recharge.
- Farmland within the floodplain and floodway can convey and store floodwaters in an unimpeded manner.
- Farms provide jobs and contribute to the local economy.
- Net positive tax revenue as the result of limited government service.

There are many intangible benefits associated with farmland including their contribution to the rural aesthetic and character of Enfield.
It is also important to recognize that the practice of agriculture and farming have changed when compared to the past. The rise of the experience economy, increased interest in local and organic products, and need for agricultural businesses (farms) to diversify their activities and sources of revenue, have resulted in new agricultural practices and opportunities. As a result of these changes, agri-tourism presents a unique opportunity to combine aspects of tourism and agriculture that provide several financial, educational, economic, and social benefits to the community while allowing farmers to supplement their farming activities with activities and events directly related to the farm and farming. A community cannot save it farms unless it saves the farmer. Therefore, Enfield should consider policies that encourage and promote agri-tourism. These activities may include hay rides, petting zoos, cut your own Christmas trees, horseback riding, carriage and sleigh rides, ice cream and baked goods, garden tours, and other similar uses. There is also a unique opportunity to promote farm wineries, farm breweries, farm distilleries, and facilities for events. These uses, especially farm wineries, have become increasingly more popular over the past decades. The State of Connecticut has now granted more than forty (40) licenses for farm wineries. In 2018 the State Legislature passed Public Act 08-187 establishing rules for farm wineries.

Map X. Farmland Soils
Such activities, if allowed, can provide opportunities for a more viable agricultural operation along with a modest commercial/retail component. The key in permitting any agri-tourism related activity is to establish the correct balance between “traditional” agricultural activities such as the growing of crops and “less traditional” activities such as wine and beer tastings, retail sales, and the hosting of special events.

For example, few residents would question the bucolic nature of a vineyard or even buildings necessary to process grapes and produce wines at a modest scale. Experience has shown that introducing these added commercial activities is necessary to support the economics of such a facility. Some other activities often associated with a winery such as tastings, the sale of bottles of wine, and the use of the facility for special events such as meetings or/and weddings need to be properly integrated and scaled so as not to adversely affect neighboring residents using adequate buffers for abutting residentially used property.

**Policies/Strategies**

*Identify high priority parcels for preservation.*

The Planning and Zoning Commission should consider the adoption of regulations which would permit the establishment of agri-tourism uses, activities, and businesses. Regulations must strike a balance between fostering the economic success of these agricultural enterprises and safeguarding property rights of surrounding residential neighbors.

It is important to note that any land use brings with it some impact/consequence on nearby properties. For example, the sale of agricultural land and its development into a “traditional” single-family subdivision results in some neighborhood impact. The key in developing a balanced regulation is to establish a set of rules which permit the operation of a viable farm, but which result in a set of impacts to nearby properties that are comparable to those that would be generated by a residential subdivision (i.e., traffic, noise, lot coverage, etc.).

The Planning and Zoning Commission should consider establishing standards for the following:

- Requiring that a certain percentage of produce sold be grown on the farm. In the case of a winery that a certain percentage of grapes used in wine production be grown on the property where the production facility and tasting room is located.
- Limits on the total number of gallons of alcohol which may be produced. Limits may be linked to number of acres and may differ from maximum thresholds established by the State Liquor Control Commission.
- Limiting the size of the tasting room and indoor and outdoor space that may hold special events.
- Limit the number and size of outdoor events.
- Establish noise standards, buffer zones to nearby properties, and place limits on hours that special events may take place.
- Establish parking requirements.
- Limits on the amount of food which may be sold/served. Consider differentiating between sales during “normal” tasting hours and special events.
- Prohibition on obtaining a restaurant liquor permit from the State of Connecticut Liquor Control Commission.
**Chapter VI.**

**Residential Development – Housing and Housing Need**

**Introduction**

This chapter is aimed at assessing Enfield’s housing stock and an assessment of housing need to achieve the requirements of Connecticut General Statutes (CGS), Section 8-30j Affordable Housing Plan. As required by CGS 8-30j, all municipalities, including Enfield, are required to create an affordable housing plan that addresses the need for affordable housing. In addition, the requirements of CGS Section 8-23 (Plan of Conservation and Development) states:

- make provision for the development of housing opportunities, including opportunities for multifamily dwellings, consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality is located... [and to]
- promote housing choice and economic diversity in housing, including housing for both low- and moderate-income households, and encourage the development of housing which will meet the housing needs identified in the state's consolidated plan for housing and community development... [and] the state plan of conservation and development...

To accomplish this, to give due consideration to state and regional planning efforts, the State of Connecticut 2020-24 Consolidated Plan for Housing and Community Development (Draft), the Capitol Region Council of Governments (CRCOG) 2014 Plan of Conservation and Development, and the State of Connecticut 2018-2023 Conservation & Development Policies: The Plan for Connecticut (Revised Draft) were reviewed.

Residential development and housing play important roles in community, community character, and the community planning process. Housing is where jobs go at night and where households and families live their lives. Housing density, style, and tenure contribute to a community’s character and economic wellbeing. Home ownership and housing equity have been a primary driver of middle-class wealth creation in America for generations. Residential uses are the most predominant land use in a community and residential zoning typically dominates the land area of most towns. Residential development patterns often frame the overall development patterns of a community.

Enfield is a community that is suburban in character with substantial land zoned for single-family residential housing. Single-family residential zoning dominates Enfield’s land area and allowable uses. In fact, Enfield’s housing stock is 72.2% single-family detached, 4.3% single-family attached, 6.2% two-unit, and 6.8% three- and four-unit. Only 10.3% of Enfield’s housing stock is multi-family (five-units or more). In terms of resiliency—specifically, diversity—Enfield’s housing stock is lacking in diversity and can be viewed as being susceptible to disturbances in the single-family housing market.

The lack of diversity in housing stock and the overreliance on single-family housing results in a housing stock that favors homeownership and higher income households. This results in a housing stock that underserves households of lesser means. That said, compared to many other Metropolitan Hartford communities, Enfield’s single-family housing stock is moderately priced and more affordable. However, as will be shown below, Enfield still suffers from a lack of affordable housing.
Overall Residential Patterns

As a suburban community with substantial dedicated and managed open space (11%), moderate density residential development (29.6%), and meaningful agricultural lands (18%), it is reasonable to anticipate that Enfield will continue to maintain its suburban character throughout much of the community. This suburban pattern of development and character is a result of cultural preferences and zoning regulations that have encouraged lower density suburban style development. This suburban pattern and character are still today the dominant cultural and consumer preference. Enfield, as an older settlement, is also fortunate to have areas with a village aesthetic, Thompsonville and Hazardville. Thompsonville, the area most in need of investment, provides a unique opportunity for housing, density, and housing investment.

This chapter and assessment of housing recognizes and accepts that Enfield’s suburban development patterns, residential land use pattern, housing type, form, and density will continue, mostly as it is today. That said, this chapter recognizes that Enfield is lacking modern multi-family and mixed-use developments that can provide greater diversity in housing options, housing affordability, and amenities of place that can enhance Enfield’s community character and economic wellbeing. More important, there are appropriate locations for much-needed housing opportunities beyond low-density single-family units. With careful consideration of location, design and density, Enfield can maintain its overall moderate-density pattern while providing greater housing opportunities for households of all income levels.

What Does “Affordable” Mean?

Housing affordability is a complex concept and challenging problem. One of the challenges is that it can be defined in several ways. For example, the Connecticut General Statutes (CGS), Chapter 126a Affordable Housing Land Use Appeals, Section 8-30g narrowly defines housing affordability as:

- **Assisted Housing**: 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 319uu or Section 1437f of Title 42 of the United States Code;

- **Set-aside Development**: a development in which not less than 30% of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least 40 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 30% or less of their annual income, where such income is less than or equal to 80% of the median income. In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than 15% of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to 60% of the median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to 80% of the median income.

The CGS 8-30g definition of housing affordability is narrow because it only includes housing units and households receiving government assistance through specified programs or housing units that are specifically deed-restricted as affordable through set-aside developments. For example, as of 2020, 2,233 housing units or...
12.72% of Enfield’s housing stock qualifies as affordable housing as defined by 8-30g—most of these units are assistance programs, including mortgages. Only 7 units are deed restricted. With so few deed-restricted units, Enfield’s percent of affordable units is subject to changes in marketplace and the mobility of households. There are other types of units in Enfield that could be considered affordable, privately owned low-cost market units, but do not meet the criteria of CGS 8-30g. Such units are often called market-rate affordable housing and provide housing diversity and affordable opportunities, but do not count toward Enfield’s affordable units.

The Connecticut Housing Finance Authority (CHFA) defines affordability based on a percentage of area median family-income and the number of persons in the family/household. CHFA uses the Hartford Metropolitan Statistical Area (MSA), which Enfield is in, and the median family income at $101,867. For example, moderate income would be 80% of median family income ($81,493). Enfield’s median household income is $76,423, statistically no different than Connecticut’s median household income ($76,106), and $4,000 more than Hartford County ($72,321). When compared to the United States median household income of approximately $62,000, we realize that Enfield is a wealthy community within a wealthy state—even though the median household income in many Connecticut communities pushes well above $100,000.

Another way to define housing affordability is based on how much a household can spend to purchase housing or the percentage of household income spent on housing whether for purchase or rent. This approach will be used to calculate housing affordability and need in Enfield to answer the question of whether housing in Enfield is affordable when compared to household income.

The first step is to calculate the maximum purchase price for a house that a household can afford. The commonly agreed-upon metric is that a household can afford a housing unit valued between 2.6 to 3.0 times the gross household income (with the lower limits of affordability being 2.6 and the maximum limit of affordability being 3.0). For example, a household earning $75,000 can afford to purchase a housing unit up to a value between $195,000 (2.6 x income) and $225,000 (3.0 x income). For this analysis, we split the difference and use 2.8 as the affordability multiplier on home purchases/ownership. \[\text{Note, in practice, when buying a home, it is not uncommon to numbers as high as 5 times yearly household income.}\]

The second method is based on the U.S. Department of Housing and Urban Development’s (HUD) threshold of 30% of household income. If a household pays more than 30% of income for housing, then housing is deemed to not be affordable. For example, if the same household earning $75,000 per year is spending more than $22,500 (30% gross income) per year or $1,875 (30%) per month on housing, then such housing is deemed to be unaffordable for that household. The State Department of Housing also utilizes the HUD 30% if household income threshold as their means of defining affordability. This 30% of household income threshold can be applied to both rental and ownership housing but will be used for rental housing in this analysis. Also note, the median household income for Enfield is $76,423. Therefore, this example provides context to affordability in Enfield. \[\text{Note, in practice, the HUD and State DOH also include utility costs in housing costs. Therefore, the 30% of income is not just rent or mortgage costs, other costs such as utilities, insurance, and taxes are often included in the calculations.}\]

While these measures or thresholds provide a means for calculating the affordability of housing and will be utilized in the assessment of housing need, it is important to note that there are limits as to how these measures inform us about personal circumstances, housing need, and housing costs. While the Census data provides the statistics on households spending above and below 30% of income on housing, it does not differentiate between those households who spend a high portion because of a lack of affordable housing (housing need) and those who spend 30% or more for reasons of personal choice—status, house size, access to education, etc. While the
former households are burdened by lower incomes and high-cost housing, the latter households may not suffer from the same burden or hardship. While these measures provide a metric to measure housing affordability, they fall short of informing us about the personal circumstances, choices, needs, and wants that are captured or assumed in the calculations and that affect housing affordability.

When discussing affordable housing, it is also important to address the phrase “workforce housing.” HUD, CHFA, and the Connecticut General Statutes use the phrase affordable housing to define housing that is affordable to households earning up to 80% AMI (Area Median Income). Housing advocates typically distinguish between affordable housing and workforce housing—affordable housing being up to 60% AMI and workforce housing being 60% to 120% AMI. Workforce housing is often defined as housing for service workers, such as police officers, teachers, nurses, etc.

Enfield’s Housing Stock Characteristics

The characteristics of Enfield housing stock provide context to understanding housing value, housing costs, and housing affordability. They also inform us about demand and how demand is organized around housing products and location. Understanding the housing characteristics and their influence on demand, market strength, and housing affordability provides insight into housing need and the strategies to address housing need.

According to the U.S. Census (2020), Enfield has owner-occupied housing vacancy rate of 1.2% and renter-occupied vacancy rate to 3.3% (Table 1). Vacancy rates of less than 7% typically indicate strong demand and often signal a need for additional supply, especially in the rental housing market. Vacancy rates of less than 5% in both the rental and homeownership markets indicate a very strong market and that the vacancies are most likely the result of naturally occurring turnover.

Table 1. Housing Occupancy

<table>
<thead>
<tr>
<th></th>
<th>Town of Enfield</th>
<th>Hartford County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total housing units</td>
<td>17,639</td>
<td>379,602</td>
<td>151,6629</td>
</tr>
<tr>
<td>Occupied housing units</td>
<td>16,744</td>
<td>350,408</td>
<td>137,0746</td>
</tr>
<tr>
<td>Vacant housing units</td>
<td>895</td>
<td>29,194</td>
<td>14,5883</td>
</tr>
<tr>
<td>Owner vacancy rate (%)</td>
<td>1.2</td>
<td>1.4</td>
<td>1.8</td>
</tr>
<tr>
<td>Renter vacancy rate (%)</td>
<td>3.3</td>
<td>6.3</td>
<td>6.3</td>
</tr>
</tbody>
</table>

Including single-unit attached housing, 12,739 out of 17,639 housing units in Enfield (72.2%) of Enfield’s housing stock in considered single-family housing—a housing stock that is most favorable to homeownership (Table 3). The remaining 27.5% of the housing stock is in various forms of attached and multi-family housing. Overall, Enfield’s housing stock lacks diversity in housing types.

Table 2. Housing Units in Structure

<table>
<thead>
<tr>
<th></th>
<th>Town of Enfield</th>
<th>Hartford County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total housing units</td>
<td>17,639</td>
<td>379,602</td>
<td>151,6629</td>
</tr>
<tr>
<td>1-unit detached</td>
<td>12,739</td>
<td>210,665</td>
<td>893,531</td>
</tr>
<tr>
<td>1-unit attached</td>
<td>767</td>
<td>21,892</td>
<td>81,832</td>
</tr>
</tbody>
</table>
Table 3. Household Size by Housing Tenure

<table>
<thead>
<tr>
<th>Type of Housing</th>
<th>Town of Enfield</th>
<th>Hartford County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupied housing units</td>
<td>16,744</td>
<td>350,408</td>
<td>1,370,746</td>
</tr>
<tr>
<td>Owner-occupied</td>
<td>12,636 (75.5%)</td>
<td>224,640 (64.1%)</td>
<td>905,681 (66%)</td>
</tr>
<tr>
<td>Renter-occupied</td>
<td>4,108 (24.5%)</td>
<td>125,768 (35.9%)</td>
<td>465,065 (33.9%)</td>
</tr>
<tr>
<td>Average household size of occupied housing units</td>
<td>2.48</td>
<td>2.61</td>
<td>2.65</td>
</tr>
<tr>
<td>Average household size of owner-occupied unit</td>
<td>2.35</td>
<td>2.23</td>
<td>2.28</td>
</tr>
</tbody>
</table>

The percentage of single-unit housing (72.2%) nearly mirrors the percentage of owner-occupied (75.5%) housing or home ownership (Table 3). The average household size of owner-occupied units is 2.48 persons per unit compared to 2.35 persons per rental unit.

The median number of rooms per housing unit is 5.9 with 58.9% of Enfield’s housing stock having six rooms or more (Table 4). More rooms typically indicate larger homes and more bedrooms per housing unit. Table 5 shows that 67.9% of Enfield’s housing stock has three or more bedrooms and 23.7% of the housing stock has four or more bedrooms. The large size and large number of bedrooms deserves consideration in the context of changing demographic structure. Household sizes have been declining for decades and the number of households with children has also been in decline. Therefore, the large size and large number of bedrooms may point to a housing stock designed for past households (past consumer preferences) and may not be serving the households of today.

Table 4. Rooms Per Housing Unit

<table>
<thead>
<tr>
<th>Type of Housing</th>
<th>Town of Enfield</th>
<th>Hartford County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total housing units</td>
<td>17,639</td>
<td>379,602</td>
<td>1,516,629</td>
</tr>
<tr>
<td>1 room</td>
<td>224</td>
<td>8,442</td>
<td>31,945</td>
</tr>
<tr>
<td>2 rooms</td>
<td>279</td>
<td>10,379</td>
<td>43,591</td>
</tr>
<tr>
<td>3 rooms</td>
<td>1,041</td>
<td>35,904</td>
<td>136,820</td>
</tr>
<tr>
<td>4 rooms</td>
<td>1,690</td>
<td>60,300</td>
<td>231,873</td>
</tr>
<tr>
<td>5 rooms</td>
<td>4,190</td>
<td>73,547</td>
<td>278,915</td>
</tr>
<tr>
<td>6 rooms</td>
<td>4,164</td>
<td>68,483</td>
<td>268,321</td>
</tr>
<tr>
<td>7 rooms</td>
<td>3,198</td>
<td>47,953</td>
<td>193,700</td>
</tr>
<tr>
<td>8 rooms</td>
<td>1,598</td>
<td>35,353</td>
<td>144,168</td>
</tr>
</tbody>
</table>
9 rooms or more | 1,255 | 39,241 | 187,296

Median rooms | 5.8 | 5.5 | 5.6

Table 5. Bedrooms

<table>
<thead>
<tr>
<th>Total housing units</th>
<th>Town of Enfield</th>
<th>Hartford County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total housing units</td>
<td>17,639</td>
<td>379,602</td>
<td>1,516,629</td>
</tr>
<tr>
<td>No bedroom</td>
<td>228</td>
<td>9,234</td>
<td>34,812</td>
</tr>
<tr>
<td>1 bedroom</td>
<td>1,509</td>
<td>49,001</td>
<td>190,973</td>
</tr>
<tr>
<td>2 bedrooms</td>
<td>3,914</td>
<td>105,608</td>
<td>410,732</td>
</tr>
<tr>
<td>3 bedrooms</td>
<td>7,797</td>
<td>141,219</td>
<td>551,144</td>
</tr>
<tr>
<td>4 bedrooms</td>
<td>3,651</td>
<td>61,054</td>
<td>260,013</td>
</tr>
<tr>
<td>5 or more bedrooms</td>
<td>540</td>
<td>13,486</td>
<td>68,955</td>
</tr>
</tbody>
</table>

Enfield’s housing stock is mostly older, with only 21.5% of units built since 1980 and barely 2.7% built since 2000 (Table 6). An older housing stock indicates that some housing units may be suffering from deficient conditions or poor quality. In addition, the older housing stock may indicate that the housing product available in Enfield may lack modern amenities required to maintaining a competitive housing product. This further points to concern expressed above—that a larger, many bedrooms (Table 5), and older (possibly outdated) housing stock may not be serving the consumer preferences of today’s (or tomorrow’s) households.

Table 6. Year Structure Built

<table>
<thead>
<tr>
<th>Total housing units</th>
<th>Town of Enfield</th>
<th>Hartford County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total housing units</td>
<td>17,639</td>
<td>379,602</td>
<td>1,516,629</td>
</tr>
<tr>
<td>Built 2014 or later</td>
<td>47</td>
<td>3,453</td>
<td>16,920</td>
</tr>
<tr>
<td>Built 2010 to 2013</td>
<td>10</td>
<td>3,747</td>
<td>21,126</td>
</tr>
<tr>
<td>Built 2000 to 2009</td>
<td>424</td>
<td>22,433</td>
<td>103,075</td>
</tr>
<tr>
<td>Built 1990 to 1999</td>
<td>952</td>
<td>25,389</td>
<td>116,028</td>
</tr>
<tr>
<td>Built 1980 to 1989</td>
<td>2,351</td>
<td>46,428</td>
<td>188,655</td>
</tr>
<tr>
<td>Built 1970 to 1979</td>
<td>1,485</td>
<td>50,599</td>
<td>203,700</td>
</tr>
<tr>
<td>Built 1960 to 1969</td>
<td>4,004</td>
<td>56,261</td>
<td>204,879</td>
</tr>
<tr>
<td>Built 1950 to 1959</td>
<td>4,914</td>
<td>65,436</td>
<td>224,393</td>
</tr>
<tr>
<td>Built 1940 to 1949</td>
<td>1,033</td>
<td>29,317</td>
<td>103,008</td>
</tr>
<tr>
<td>Built 1939 or earlier</td>
<td>2,419</td>
<td>76,539</td>
<td>334,845</td>
</tr>
</tbody>
</table>

Enfield’s Housing Stock Cost Characteristics

Table 7 presents the value of owner-occupied housing, which can be assumed to be mostly single-family housing. Enfield’s median value of housing is $190,400 with 42.2% of owner-occupied housing valued above $200,000. In addition, only 6.9 of the owner-occupied housing is valued above $300,000. The
The majority (89.8%) of the owner-occupied housing is valued in the range between $100,000 and $300,000.

### Table 7. Value, Owner-Occupied Housing

<table>
<thead>
<tr>
<th>Owner-occupied units</th>
<th>Town of Enfield</th>
<th>Hartford County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>206</td>
<td>3,810</td>
<td>17,522</td>
</tr>
<tr>
<td>$50,000 to $99,999</td>
<td>206</td>
<td>6,706</td>
<td>28,440</td>
</tr>
<tr>
<td>$100,000 to $149,999</td>
<td>2,097</td>
<td>25,232</td>
<td>78,467</td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>4,787</td>
<td>45,413</td>
<td>137,944</td>
</tr>
<tr>
<td>$200,000 to $299,999</td>
<td>4,464</td>
<td>71,806</td>
<td>248,431</td>
</tr>
<tr>
<td>$300,000 to $499,999</td>
<td>686</td>
<td>54,495</td>
<td>244,855</td>
</tr>
<tr>
<td>$500,000 to $999,999</td>
<td>100</td>
<td>15,411</td>
<td>107,504</td>
</tr>
<tr>
<td>$1,000,000 or more</td>
<td>90</td>
<td>1,767</td>
<td>42,518</td>
</tr>
<tr>
<td>Median</td>
<td>$190,400</td>
<td>$240,600</td>
<td>$275,400</td>
</tr>
</tbody>
</table>

To afford the median owner-occupied home at $190,400 in Enfield, a household would need an estimated income of $53,312 ($190,400 x 0.28). This income is nearly $26,418 below Enfield’s median household income of $76,423 and below the Hartford-W. Hartford-E. Hartford MSA median household income of $77,005. This indicates a homeowner housing stock that leans toward being more affordable, than less affordable. Of the 12,636 owner-occupied housing units, 65.8% have a mortgage (Table 8).

### Table 8. Mortgage Status

<table>
<thead>
<tr>
<th>Owner-occupied units</th>
<th>Town of Enfield</th>
<th>New London County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing units owned with a mortgage</td>
<td>8,319 (65.8%)</td>
<td>152,308 (67.8%)</td>
<td>614,351 (67.8%)</td>
</tr>
<tr>
<td>Housing units owned free and clear</td>
<td>4,317 (34.1%)</td>
<td>72,332 (32.2%)</td>
<td>291,330 (32.2%)</td>
</tr>
</tbody>
</table>

Tables 9 and 10 respectively provide the Selected Monthly Owner Costs (SMOC) for housing units with and without a mortgage. The SMOC, as explained by the U.S. Census, “are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.” They provide a good estimate of the cost of buying and owning a home. The median SMOC for housing units with a mortgage is $1,683 and $730 for housing units without a mortgage. At $1,683 in monthly owner housing costs for a home with a mortgage, the household with an annual income of $67,320 would be spending 30% of their income on housing—the affordability threshold.

### Table 9. Selected Monthly Owner Costs (SMOC) – With Mortgage

<table>
<thead>
<tr>
<th>Housing units with a mortgage</th>
<th>Town of Enfield</th>
<th>Hartford County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>8,319 (65.8%)</td>
<td>152,308 (67.8%)</td>
<td>614,351 (67.8%)</td>
<td></td>
</tr>
</tbody>
</table>
Table 10. Selected Monthly Owner Costs (SMOC) – Without Mortgage

<table>
<thead>
<tr>
<th></th>
<th>Town of Enfield</th>
<th>Hartford County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing units without a mortgage</td>
<td>4,317</td>
<td>72,332</td>
<td>291,330</td>
</tr>
<tr>
<td>Less than $250</td>
<td>15</td>
<td>574</td>
<td>2,676</td>
</tr>
<tr>
<td>$250 to $399</td>
<td>86</td>
<td>1,102</td>
<td>6,386</td>
</tr>
<tr>
<td>$400 to $599</td>
<td>866</td>
<td>8,036</td>
<td>31,527</td>
</tr>
<tr>
<td>$600 to $799</td>
<td>1,802</td>
<td>20,415</td>
<td>71,187</td>
</tr>
<tr>
<td>$800 to $999</td>
<td>1,048</td>
<td>18,353</td>
<td>66,179</td>
</tr>
<tr>
<td>$1,000 or more</td>
<td>500</td>
<td>23,852</td>
<td>113,375</td>
</tr>
<tr>
<td>Median</td>
<td>$730</td>
<td>$859</td>
<td>$894</td>
</tr>
</tbody>
</table>

Table 11 provides the Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI). The U.S. Census explains, the SMOCAPI “is used to measure housing affordability and excessive shelter costs. For example, many government agencies define excessive as costs that exceed 30 percent of household income.” Based on the SMOCAPI, 23.6% of Enfield’s households with a mortgage and 18.8% of households without a mortgage are paying 30% or more of their household income on housing costs. Based on this SMOCAPI, approximately 21.9% (or 2,763 households) of Enfield’s owner-occupied housing is unaffordable. However, these calculations do not inform us whether the cost of housing is more than 30% of household income is the result of need (a burden on income) or want (a personal choice).
Table 1 presents the Gross Rent paid for occupied rental units and Table 13 provides the Gross Rent as a Percentage of Household Income (GRAPI). The median gross rent is $1,159 and 19.2% of households pay more than $1,500 per month for rent. However, 1,961 (23.6%) of the rental households are spending 30% or more of their household income on rent—the affordability threshold set by government standards. Nearly thirty percent (28.6%) of Enfield’s households, both owner- and renter-occupied are paying above the affordability threshold for housing. This should raise concerns about housing affordability.

### Table 12. Gross Rent

<table>
<thead>
<tr>
<th>Occupied units paying rent</th>
<th>Town of Enfield</th>
<th>Hartford County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $500</td>
<td>229</td>
<td>13,230</td>
<td>43,948</td>
</tr>
<tr>
<td>$500 to $999</td>
<td>935</td>
<td>34,055</td>
<td>107,314</td>
</tr>
<tr>
<td>$1,000 to $1,499</td>
<td>2,013</td>
<td>52,796</td>
<td>172,238</td>
</tr>
<tr>
<td>$1,500 to $1,999</td>
<td>605</td>
<td>16,500</td>
<td>77,046</td>
</tr>
<tr>
<td>$2,000 to $2,499</td>
<td>153</td>
<td>3,163</td>
<td>26,477</td>
</tr>
<tr>
<td>$2,500 to $2,999</td>
<td>0</td>
<td>735</td>
<td>9,972</td>
</tr>
<tr>
<td>$3,000 or more</td>
<td>0</td>
<td>836</td>
<td>9,569</td>
</tr>
<tr>
<td>Median (dollars)</td>
<td>$1,159</td>
<td>$1,106</td>
<td>$1,180</td>
</tr>
<tr>
<td>No rent paid</td>
<td>173</td>
<td>4,453</td>
<td>18,501</td>
</tr>
</tbody>
</table>

### Table 13. Gross Rent as Percentage of Household Income (GRAPI)

<table>
<thead>
<tr>
<th>Occupied units paying rent (excluding units where GRAPI cannot be computed)</th>
<th>Town of Enfield</th>
<th>Hartford County</th>
<th>State of Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 15.0 percent</td>
<td>502</td>
<td>15,313</td>
<td>52,712</td>
</tr>
<tr>
<td>15.0 to 19.9 percent</td>
<td>512</td>
<td>15387</td>
<td>52,270</td>
</tr>
<tr>
<td>20.0 to 24.9 percent</td>
<td>504</td>
<td>14,730</td>
<td>54,264</td>
</tr>
<tr>
<td>25.0 to 29.9 percent</td>
<td>538</td>
<td>14,241</td>
<td>52,657</td>
</tr>
<tr>
<td>30.0 to 34.9 percent</td>
<td>458</td>
<td>10,330</td>
<td>39,555</td>
</tr>
</tbody>
</table>
Based on owner- and renter-occupied housing costs and percentage of household income being spent on housing costs, 4,724 (28.6%) of occupied housing units have households spending 30% or more on housing. This illustrates Enfield’s housing affordability challenge. However, this does not inform us about the specifics of housing needs. To determine the specifics of housing need, we need to do further analysis.

**Enfield’s Household Income**

This analysis will generally determine which segments of the housing market are most challenged by housing affordability by indicating at which incomes and price point housing is most needed. Household income, housing value, rent values, and types of households are analyzed to determine which segments of the housing market are underserved by Enfield’s housing stock.

Table 14 presents households and household incomes by Total Households, Family Households, Married-Couple Family Households, and Non-Family Households. The Census defines each of these household categories as follows:

- **All Household [Total]:** all people who occupy a housing unit.
- **Family Household:** contains at least one person related to the householder by birth, marriage, or adoption.
- **Married-Couple Family:** a husband and wife enumerated as members of the same household. The married couple may or may not have children living with them. The expression "married-couple" before the term "family" indicates that the household or family is maintained by a husband and wife.
- **Nonfamily Household:** a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

<table>
<thead>
<tr>
<th>Income Range</th>
<th>All Households</th>
<th>Families</th>
<th>Married-Couple Families</th>
<th>Nonfamily</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $10,000</td>
<td>3.7%</td>
<td>3.0%</td>
<td>1.8%</td>
<td>5.0%</td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>2.2%</td>
<td>0.7%</td>
<td>0.5%</td>
<td>4.9%</td>
</tr>
<tr>
<td>$15,000 to $24,999</td>
<td>7.2%</td>
<td>3.5%</td>
<td>1.5%</td>
<td>15.3%</td>
</tr>
<tr>
<td>$25,000 to $34,999</td>
<td>7.7%</td>
<td>3.9%</td>
<td>2.7%</td>
<td>15.2%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>10.5%</td>
<td>8.5%</td>
<td>5.3%</td>
<td>15.6%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>15.7%</td>
<td>16.6%</td>
<td>14.4%</td>
<td>16.9%</td>
</tr>
</tbody>
</table>
The breakdown of income by household categories reveals meaningful differences. While the median household income in Enfield for all households is $79,730, family median income is $95,587, married-couple family median income is $108,319, and non-family median income is $45,026. For sake of comparison, households, families, and non-family households will be used. Married-couple families, since they are a sub-set of the families category, will not be used. However, we should keep in mind that married-couple families—as part of family-households—have the highest median household income. Family households account for 63.9% of households and non-family households account for 36.0%. Of the family households, 50.3% earn at least $75,000 (the minimum income cohort nearest the median household income of $79,730) per year. Conversely, 72.9% of non-family households earn less than $75,000 per year. This indicates that non-family households are more likely to experience housing affordability challenges than family households.

This difference in family and non-family income is dramatic, but not surprising based on the number of one-person households and the characteristics of Enfield’s housing stock. As noted earlier, 72.2% (or 12,739 units) of Enfield’s housing stock is single-unit detached housing—approximately 18.9% more than the 10,711 family households. Single-family detached housing is commonly occupied by families. Enfield’s housing market, historically and today, has been priced primarily for two-income households.

At this point, based on family and married-couple family median incomes ($95,587 and $108,319, respectively) it is fair to assume that most but not all family households can secure housing in Enfield that is affordable, even though some family households may be paying more than 30% of their household income on housing. It is possible that some of the family-households paying more than 30% of their household income are doing so by choice rather than need. It is also fair to assume that non-family households, based on a relatively lower median household income of $45,026, face the greatest housing affordability challenges in Enfield. It is also possible that many non-family households paying more than 30% of their household income are doing so out of need, not by choice. However, at this point, these assumptions are simply reasonable speculations based on what we know so far about housing costs and household incomes.

Assessing Enfield’s Housing Need

This next step in this assessment is to determine housing need by analyzing household income by household type and comparing it to Enfield’s existing housing stock by tenure. The method employed presents the Household Income (Table 14) data in eight cohorts ranging from less than $15,000 per year to $150,000 or more per year (the lowest two and highest two cohorts in the table being combined).
Then, based on the higher end of each household income cohort, the affordable housing value is calculated at 2.8 times household income for owner-occupied housing and the affordable rent value is calculated at 30% of household income.

Census data (Table 14) on the percentage (converted to a raw number) of household by income was utilized to determine the number of households in each income cohort. In addition, the Census data (Table 7) was used to determine the number of housing units in the eight housing value cohorts ranging from less than $50,000 to $1,000,000 or more for owner-occupied housing. The number of housing units valued within the household income cohort was then assumed to represent the number of households within that income cohort being served by those housing units. The same approach was used for rental housing, gross rents, and the number of units in each gross rent cohort as household (Table 13).

To calculate housing need, the number of households with incomes adequate to afford the estimated affordable home value (or rent value) were subtracted from the existing housing units at the approximate value or rent. The result of the calculation is the ‘Units Available Vs Adequate Income’ line in the tables. A negative value indicates fewer units available at the given price point than households with the income to afford them. A positive value indicates more units available than households with the income to afford them. The negative values indicated housing need—regarding affordability—at that price point and housing income segment of the housing market.

This method is not perfect. Census household income cohorts do not perfectly match housing and rent value cohorts. Calculating home value affordability or rent value affordability at a specific income does not capture the affordability of the entire income cohort. That said, the calculations provide a general or good understanding of the relationship between income and housing value/rent and distribution of household income and housing value/rent. It provides insight into which segments of the housing market are and are not being served by housing affordability.

Table 15-A presents owner-occupied housing units compared to total households by income in Enfield. Table 15-B presents renter-occupied housing units compared to total households by income in Enfield. Table 15-C presents total-occupied housing units (owner- and renter-occupied) compared to total households by income in Enfield. This allows us to see how households by income compare to housing units by tenure and total housing units.

Table 15-A. Households by Income Compared to Existing Owner-Occupied Housing Stock by Value

<table>
<thead>
<tr>
<th>Household Income</th>
<th>&lt;$15,000</th>
<th>$15,000-$24,999</th>
<th>$25,000-$34,999</th>
<th>$35,000-$49,999</th>
<th>$50,000-$74,999</th>
<th>$75,000-$99,999</th>
<th>$100,000-$149,999</th>
<th>$150,000-$199,999</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households @ Income</td>
<td>988</td>
<td>1,206</td>
<td>1,289</td>
<td>1,758</td>
<td>2,628</td>
<td>2,846</td>
<td>3,332</td>
<td>1,590</td>
</tr>
<tr>
<td>Est. affordable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>home Value (HH</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income x 2.8) (rounded)</td>
<td>$42,000</td>
<td>$70,000</td>
<td>$98,000</td>
<td>$140,000</td>
<td>$210,000</td>
<td>$280,000</td>
<td>$420,000</td>
<td>$560,000</td>
</tr>
</tbody>
</table>
Table 15-A compares household income to the value of owner-occupied housing in Enfield. The table shows that there are more housing units available than households with incomes between $25,000 and $74,999. This indicates it is unlikely that a housing affordability issue or housing need for owner-occupied housing valued between approximately $75,000 and $225,000. For household incomes above $75,000 and housing valued over $225,000 there are fewer housing units available than households that can afford such housing. This does not mean there is ‘housing need’ at this higher end of the owner-occupied housing market—that these households cannot afford housing or are suffering hardship from a lack of affordable housing. These households can afford housing in Enfield (and elsewhere) at lower values. That said, it is important to note that these households put downward pressure on housing affordability at lower values, as they buy (or rent) units that would otherwise be affordable to households with lower incomes.

Housing need is greatest for the lower-income cohorts with household incomes below $25,000, which is approximately 31% of local median household income. For example, there are 1,782 fewer ownership housing units available than the total number of households at this lower-income segment of the housing market (housing valued at or below $75,000). Most concerning, at or below household income of $15,000 (approximately 20% of local median household income or lower) there are 782 more households than the available ownership housing units. Overall, this signifies that the greatest need for affordable ownership-housing is at and below approximately 30% local median household income or ownership-housing valued at or below $75,000. This may, in part, help to explain why 23.6% of Enfield’s households with a mortgage and 18.8% of households without a mortgage are paying 30% or more of their household income on housing costs. Approximately 14.1% of households, in the lower-income cohorts (below $25,000 Household Income), cannot afford owner-occupied housing in Enfield.

It is important to note that Table 15-A focuses on ownership housing (primarily single-family housing) compared to all households in Enfield. This means that some of those lower-income households who cannot afford owner-occupied housing are like renters and served by the rental housing market.

Table 15-B. Households by Income Compared to Existing (Rental) Housing Stock by Value

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Less than $15,000</th>
<th>$15,000-$24,999</th>
<th>$25,000-$34,999</th>
<th>$35,000-$49,999</th>
<th>$50,000-$74,999</th>
<th>$75,000-$99,999</th>
<th>$100,000-$149,999</th>
<th>$150,000 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households @ Income</td>
<td>988</td>
<td>1,206</td>
<td>1,289</td>
<td>1,758</td>
<td>2,628</td>
<td>2,846</td>
<td>3,332</td>
<td>1,590</td>
</tr>
</tbody>
</table>
Donald J. Poland, PhD, AICP
Managing Director, Urban Planning & Strategy
860.655.6897 – dpoland@gomanyork.com

Table 15-B provides the same comparisons and calculations for rental housing in Enfield. The greatest need for affordable rental housing is at incomes at or below $15,000 (approximately 20% local median household income or below). There are 759 fewer rental housing units available than there are households with incomes at or below $15,000. These are the most at-risk populations with the greatest need—the population mostly likely to be or become homeless.

At incomes above $15,000 and below $25,000 (approximately 31% local median household income), Table 15-B demonstrates that there are 271 fewer rental housing units available than there are total households. This cohort, therefore, also deserve much attention in terms of addressing the lack of supply of affordable units.

At incomes of $35,000 (44% local median household income) and higher, the number of rental-housing units available are far fewer than the number of households, signifying that demand is outpacing supply. The greatest concern of housing affordability is at incomes between $35,000 (44% local median household income) and $50,000 (63% local median household income) there are 1,153 fewer units than households. In addition, there should be additional concern for households at incomes between $50,000 and $75,000 (63% to 94% local median household income), especially at household incomes between $50,000 and $63,400 (80% local median household income), where there are approximately 2,475 fewer housing units than households. Above household incomes of $75,000 we believe it is safe to assume those households are being served more by the owner-occupied housing stock than the rental housing stock. That said, these findings indicate ample demand for rental housing between 60% and 80% local median income.

Table 15-C. Households by Income Compared to Existing (Total) Housing Stock by Value

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Less than $15,000</th>
<th>$15,000-$24,999</th>
<th>$25,000-$34,999</th>
<th>$35,000-$49,999</th>
<th>$50,000-$74,999</th>
<th>$75,000-$99,999</th>
<th>$100,000-$149,999</th>
<th>$150,000 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households @ Income</td>
<td>988</td>
<td>1,206</td>
<td>1,289</td>
<td>1,758</td>
<td>2,628</td>
<td>2,846</td>
<td>1,018</td>
<td>262</td>
</tr>
<tr>
<td>Est. affordable monthly rent Value (HH Income x 0.30)</td>
<td>$375</td>
<td>$625</td>
<td>$875</td>
<td>$1,250</td>
<td>$1,875</td>
<td>$2,500</td>
<td>$3,750</td>
<td>$3,750+</td>
</tr>
<tr>
<td>Existing Housing (Household) Units</td>
<td>435</td>
<td>1,141</td>
<td>4,110</td>
<td>5,392</td>
<td>4,617</td>
<td>1,868</td>
<td>1,018</td>
<td>262</td>
</tr>
<tr>
<td>Households w/Adequate Income</td>
<td>988</td>
<td>1,206</td>
<td>1,289</td>
<td>1,758</td>
<td>2,628</td>
<td>2,846</td>
<td>3,332</td>
<td>1,590</td>
</tr>
<tr>
<td>Units Available Vs Adequate Income</td>
<td>-553</td>
<td>-65</td>
<td>2,821</td>
<td>3,634</td>
<td>1,989</td>
<td>-978</td>
<td>-2,314</td>
<td>-1,328</td>
</tr>
</tbody>
</table>
housing affordability by income and housing unit cohorts, in that it is comparing all households by income to all housing units, both owner- and renter-occupied. Here we see that the need for affordable housing overall diminishes as the owner and rental housing stock balance out disparities of income and housing seen in the above tables that segmented owner and renter units against all households. Therefore, this table informs us that the rental housing market is most likely serving households at or between $25,000 and $49,999 or 63% local median income and the higher income households are most likely being served by the owner-occupied housing market.

However, Table 15-C further emphasized the greatest need for affordable housing (especially affordable rental housing) at incomes below $25,000 (31% local median household income) where there are 618 fewer housing units than households that need affordable housing at the lowest cost. Keep in mind, these are the most at-risk populations living at or below the poverty level with the greatest need (least choice), and the population most likely to become homeless.

The need for affordable housing in Enfield becomes more apparent when we consider and recognize that the calculations above utilized Enfield’s local median household income of $79,730, which is $2,472 higher than the West Hartford-Hartford-East Hartford MSA median household income of $77,258, and $4,349 higher than the Hartford County median household income of $75,381. Therefore, Enfield is relatively less affordable to populations outside of Enfield in the region.

Table 16 provides a breakdown of household type by household size, tenure, and age. This helps to better inform us as to the type of households that are most likely being impacted by the lack of affordable housing. For example, the data in Table 16 may help to explain the earlier discussion on the SMOCAPI data and the 23.6% of Enfield’s households with a mortgage and 18.8% of households without a mortgage who are paying 30% or more of their household income on housing costs. The large number (1,714) of 65+ year old owner-occupied householders may be retirees and/or widows(ers) on fixed incomes with or without mortgages. Another example is the 40.4% one-person renter households or the 28.72% two-person households. Based on national data, the two-person renter households are most likely to be single-parent women headed households.

Table 16. Household Type by Household Size, Housing Tenure, and Age, Town of Enfield, 2010 Decennial Census

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Occupied Units</th>
<th>Occupied Per cent</th>
<th>Owner Units</th>
<th>Owner Per cent</th>
<th>Rental Units</th>
<th>Rental Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupied Housing Units</td>
<td>16,744</td>
<td>100.0%</td>
<td>12,636</td>
<td>100.0%</td>
<td>4,108</td>
<td>100.0%</td>
</tr>
<tr>
<td>1 – Person Household</td>
<td>4,886</td>
<td>29.2%</td>
<td>3,226</td>
<td>25.5%</td>
<td>1,660</td>
<td>40.4%</td>
</tr>
<tr>
<td>2 – Person Household</td>
<td>6,146</td>
<td>36.7%</td>
<td>4,966</td>
<td>39.3%</td>
<td>1,180</td>
<td>28.7%</td>
</tr>
<tr>
<td>3 – Person Household</td>
<td>2,622</td>
<td>15.7%</td>
<td>2,054</td>
<td>16.3%</td>
<td>568</td>
<td>13.8%</td>
</tr>
<tr>
<td>4-or-more – Person Household</td>
<td>3,090</td>
<td>18.5%</td>
<td>2,390</td>
<td>18.9%</td>
<td>700</td>
<td>17.0%</td>
</tr>
<tr>
<td>Family Households</td>
<td>10,711</td>
<td>64.0%</td>
<td>8,737</td>
<td>69.1%</td>
<td>1,974</td>
<td>48.1%</td>
</tr>
<tr>
<td>Married-Couple Family</td>
<td>7,866</td>
<td>47.00%</td>
<td>6,962</td>
<td>55.1%</td>
<td>904</td>
<td>22.0%</td>
</tr>
<tr>
<td>Householder 65+</td>
<td>1,781</td>
<td>17.0%</td>
<td>1,714</td>
<td>35.7%</td>
<td>67</td>
<td>1.6%</td>
</tr>
<tr>
<td>Other Family</td>
<td>2,845</td>
<td>21.4%</td>
<td>1,775</td>
<td>14.00%</td>
<td>1,070</td>
<td>26.0%</td>
</tr>
<tr>
<td>Non-Family Households</td>
<td>6,033</td>
<td>100.0%</td>
<td>3,889</td>
<td>30.9%</td>
<td>2,134</td>
<td>51.9%</td>
</tr>
</tbody>
</table>
Understand Housing Need Versus Housing Demand

Housing need and demand for housing are not the same. Just because there is a need for affordable housing at certain price points does not mean there is actual market demand for construction of new housing at such price points. Housing demand is driven by job growth, population growth, and ultimately, household formations—new households being formed from growth in jobs, growth in population, or splits of existing households into two or more households (e.g. divorce, adult children moving out of their parent’s house, etc.). Connecticut and the West Hartford-Hartford-East Hartford Metropolitan Region have experienced stagnant job and population growth over the past 30 years. Therefore, housing demand drivers overall are weak and demand for new housing has been driven mostly by household formations, functional obsolescence of existing housing units creating markets for new product, and the replacement of demolished housing units.

To understand demand in Enfield, specifically the absorption of new housing into the Enfield housing market, housing permit data from the State Department of Economic and Community Development for a 21-year period from 1997 to 2017 (Table 17) was reviewed. During this period, 8359 new housing units were constructed. Of these new units, 443 (53.4%) were single-family dwellings 220 (26.3%) were multi-family (5+) unit dwellings. A total of 160 units were demolished, resulting in a net gain of 759 housing units. This results in a historical absorption rate of 36.1 units per year over the 21-year period. It should be noted that the 21-year period included both housing market booms and busts. The highest year of new housing permits was 2016 with 103 and the lowest years was 2011 with only 2 new housing permits in each year. Today, demand for single-family detached housing is weak and demand for multi-family housing is modest.

To analyze Enfield’s capacity to increase or maintain its affordable housing percentage, the first objective is to ensure that enough affordable housing is created each year to not decrease the current percentage (12.72%) of qualified affordable housing units in accordance with 8-30g and the DECD Affordable Housing Appeals List for 2020. The second objective is to work toward meeting the 10% threshold of qualified affordable housing units in accordance with 8-30g.

Today, the 12.72% of qualified affordable housing (units that count towards Enfield’s 10% fair share according to 8-30g) equals 2,233 housing units. Of these 2,233 affordable units, 1,340 are government assisted, 227 are tenant rental assistance, 659 are qualified mortgages, and 7 are deed restricted. Therefore, since so few of the units are deed restricted, the total number (and percent) of affordable units is volatile and can shift and change from year to year.

To maintain the 10% qualified affordable (or higher), Enfield needs to continually add affordable housing units because the numerator and denominator are moving targets, and if Enfield only adds non-
qualified market rate units, at some point in the future it will fall below 10% threshold. With a historical absorption rate of 36 housing units per year, Enfield could easily absorb 4 to 6 affordable housing unit per year.

Enfield should set a target or goal that 10% to 15% of new housing constructed will be affordable. This would require approximately 4 to 6 affordable qualified units per year— if the historical rate of new housing construction and absorption are achieved. To accomplish this, Enfield should consider an inclusionary zoning provision that requires all single-family residential developments over 10 units provide 5% of the units as qualified affordable housing (at or below 80% AMI). In addition, all multi-family developments of 10 units or more should be required to provide 10% of the units as qualified affordable housing (half of the units at or below 80% AMI and half at or below 50% AMI).

Table 17. Housing Permits by Year, Enfield

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Units</th>
<th>1 Unit</th>
<th>2 Unit</th>
<th>3 &amp; 4 Units</th>
<th>5 Units or More</th>
<th>Demo</th>
<th>Net Gain</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>57</td>
<td>7</td>
<td>0</td>
<td>0</td>
<td>50</td>
<td>4</td>
<td>52</td>
</tr>
<tr>
<td>2016</td>
<td>103</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>100</td>
<td>1</td>
<td>102</td>
</tr>
<tr>
<td>2015</td>
<td>16</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>10</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td>2014</td>
<td>62</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>60</td>
<td>2</td>
<td>61</td>
</tr>
<tr>
<td>2013</td>
<td>7</td>
<td>7</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>2012</td>
<td>9</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>2011</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>-1</td>
</tr>
<tr>
<td>2010</td>
<td>12</td>
<td>12</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>2009</td>
<td>9</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2008</td>
<td>15</td>
<td>15</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td>2007</td>
<td>17</td>
<td>17</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>15</td>
</tr>
<tr>
<td>2006</td>
<td>24</td>
<td>24</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>23</td>
</tr>
<tr>
<td>2005</td>
<td>50</td>
<td>50</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>10</td>
<td>40</td>
</tr>
<tr>
<td>2004</td>
<td>57</td>
<td>57</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>57</td>
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<tr>
<td>2003</td>
<td>50</td>
<td>50</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>48</td>
</tr>
<tr>
<td>2002</td>
<td>50</td>
<td>50</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>12</td>
<td>38</td>
</tr>
<tr>
<td>2001</td>
<td>30</td>
<td>30</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>29</td>
</tr>
<tr>
<td>2000</td>
<td>32</td>
<td>32</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>11</td>
<td>21</td>
</tr>
<tr>
<td>1999</td>
<td>63</td>
<td>63</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>62</td>
</tr>
<tr>
<td>1998</td>
<td>86</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>86</td>
</tr>
<tr>
<td>1997</td>
<td>84</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>84</td>
<td>84</td>
</tr>
<tr>
<td>Total</td>
<td>835</td>
<td>446</td>
<td>0</td>
<td>0</td>
<td>220</td>
<td>160</td>
<td>759</td>
</tr>
</tbody>
</table>
Regional Fair Share Affordable Housing

The discussion above of fair share affordable housing was in the context of 10% fair share required via CGS 8-30g Affordable housing land use appeals procedure since that is the controlling provision for zoning and affordable housing. However, fair share affordable housing, from a planning perspective, is typically calculated at the regional scale and comparing the percent of housing and affordable housing between the region and the local community.

Only 30 of 169 Connecticut municipalities have 10% or more of their housing as affordable. Of those 30, 10 municipalities, including Enfield, are in the Hartford Metropolitan region. At 12.72% qualified affordable housing, Enfield ranks ninth in the region for percent affordable. Based on this, Enfield is providing its regional fair share of affordable housing.

Policies/Strategies

Providing for Housing and Affordable Housing.

The Planning and Zoning Commission should actively intervene in the local housing market to allow, encourage, and promote a modern and diversified housing stock. Primarily this mean allow allowing multi-family residential housing as standalone developments and as part of commercial/residential mixed-use developments. Other interventions should include the reduction of non-conforming restrictions on missing-middle housing to encourage investment in this older and existing housing stock and to allow accessory apartments in single-family residential homes, which is now required by State law.

To accomplish this, the Town of Enfield and Planning and Zoning Commission should implement the following actions and programs:

- **Accessory Apartments**: Allow as-of-right.
- **Missing Middle Housing (i.e., Duplex and Triplex Units)**: Eliminate provisions that treat duplexes differently than single-family residential units and allow duplex units in all residential zones. Reduce restricts provisions that make existing duplex and triplex housing non-conforming.
- **Multi-Family Residential**: Allow multi-family residential housing in the BR, BP, and I-1 zoning districts. Reduce the minimum lot size requirement to 5-aces. Reduce the minimum parking requirements to: 1.25 spaces per 1-bedroom units, 1.75 spaces per 2-bedroom units, and 2.0 spaces per 3-bedroom units. Do not require additional visitor parking.
- **Mixed-Use Developments**: Allow mixed-use (commercial/residential) developments in BR and BP zoning districts.
- **Minimum Residential Standards**: Remove the minimum floor area requirements from the Zoning Regulations. This is an important and required change that results from case law—Builders Service Corp. vs E. Hampton—from the Connecticut Supreme Court that considered such minimum standards are illegal and recent legislation that now codified such requires as illegal in State zoning law.
• **Efficient Permitting:** Create a more efficient permitting process. Specifically, reduce overreliance on special permit uses for multi-family residential and mixed-use developments.

• **Permitting Fee Reduction or Waivers:** Amend the permitting fee ordinance to allow for reductions or waivers of permitting fees for affordable housing.

• **Property Tax Abatements:** Allow and provide tax abatements for affordable housing units or affordable housing developments.

• **Housing Trust Fund:** Create an affordable housing trust fund to raise and capture funding to aid in the development of affordable housing and target the funds and support for affordable housing that serves households at or below 50% median income (i.e., supportive housing).

• **Inclusionary Zoning:** Create an inclusionary zoning provision that requires all residential development of 10 units or more to provide a percent of the total units as qualified affordable units. Such a provision could include fee-in-lieu-of affordable housing provision to provide funding for the Housing Trust Fund.