

CHAPTER 5: HOUSING

Historical Growth Patterns

For roughly 300 years, historic development patterns in Chester were based on proximity to farm soils, industry, and commerce, resulting in a stippled pattern of housing development. While no one central area of housing growth has emerged in Chester, the village area has nonetheless been a focal point for housing density over time. Chester Creek served as a waterfront commerce center in the early 1800s and associated housing and commercial growth evolved near the head of the creek. Gradually, development spread out from the village center and along the major road and trolley networks connecting the village to other towns. Additional housing developed near the town's many streams and ponds. (See Figure 5-4)



Figure 5-1 – Individually built homes from 1600s to 1930s characterize the village and town of Chester (Source: CRERPA/LJD 2007)

Housing Options

Single Family Housing

From about the 1940s to 1960s, density near Cedar Lake and Wig Hill Road began to increase significantly with single family housing and seasonal cottages. From 1970 onward, housing development increased near the floodplain of the Connecticut River, which until that time had remained largely unsettled. Small compact subdivisions followed national patterns in the 1960s and 1970s with one story capes or ranch housing being built on Castle View Drive, Johnson Road, and Bates Road. But these subdivisions were small in number in comparison with other towns which saw similar subdivision patterns on a larger scale.





Figure 5-2 :Expanded square footage characterizes homes in new subdivisions (Source: CRERPA/ LJD 2007)

New subdivision development in Chester over the last two decades is found on Turkey Hill Road, Brooks Lane near the school, Butter Jones Road, High Field Lane, Pattaconk Drive, Waterhouse Lane, Winthrop Road and Pine Knoll. (See Figure 5-3) Along with these small subdivisions, smaller resubdivisions have added additional housing in a scattered growth pattern consistent with past trends.

Residential Zoning

Currently, the town of Chester has three distinct residential zoning districts: R2 – Residential 2 Acre; R1 – Residential 1 Acre; and R ½ - Residential one-half acre. The town also has a Planned Residential District (PRD). During the 1980s, the Planning and Zoning Commission completed several zone changes that increased areas of one-half acre zoning to one acre zoning. The following chart shows the dedicated acreage for each category within the town. Within the category of residential zoning, approximately 818 acres are classified as available vacant land by the assessor. This does not factor in the potential for additional



Figure 5-3 – Ranch style housing on Castle View Drive (Source: CRERPA/LJD 2007)



subdivision lots created through resubdivision of properties with an existing house or structure. The total amount of acreage available for resubdivision into building lots is dependent on existing or future zoning and existing topographic or environmental constraints. An evaluation of existing zoning and open land, without factoring in topographic or wetland constraints, yields a potential residential build out of approximately 1300 lots. A build out analysis of these parcels that factors in wetlands, soils, and topography would provide an excellent planning tool for future zoning and subdivision design.

Figure 5-4: Evaluation of **Approximate** Available Privately Owned Acreage Per Zone

PRD	R-1/2	R-1	R-2	Vacant
48 Acres	37 Acres	157 Acres	1540 Acres	818 Acres
35 Parcels Counted	10 Parcels Counted	43 Parcels Counted	183 Parcels Counted	29 Parcels Counted
Single Family-Existing	60 Lots	157 Lots	770 Lots	409 Lots

*Source: Municipal CAMA Data (Chester Fairground Included Due to Private Ownership Listing)

As lots become scarcer, the demand for additional building lots for housing will increase through private applications for rezoning, floating zones, combining existing housing lots to access rear land for subdivision, and planned development districts. To ensure that future growth is in harmony with goals and objectives stated throughout this plan, the town needs to carefully plan for single family residential housing in densities that can be supported by existing services and infrastructure. It is recommended that the town review and potentially revise the existing zoning for the Planned Residential District and the areas zoned residential one-half acre. The majority of lots within these zones are 1+ acre in size, and rezoning to one acre would create only a small number of nonconforming lots. This would decrease dependence on, and prevent a subsequent increase in, town services and infrastructure.

Areas zoned for one and two acre density need to be fully assessed for impacts of rear lot subdivision on existing road systems. In addition, a special study of two acre zoning districts should be evaluated in conjunction with soil conditions to assess the potential for open space/conservation subdivisions.

Senior Housing

A currently popular form of housing in many Connecticut towns is “senior housing,” including assisted living communities, retirement villages, and active-adult communities. These are euphemisms for housing restricted by zoning regulations to residents who are age 55 or older. In the case of assisted living, the housing is commonly comprised of apartments with varied square footage in a single structure.



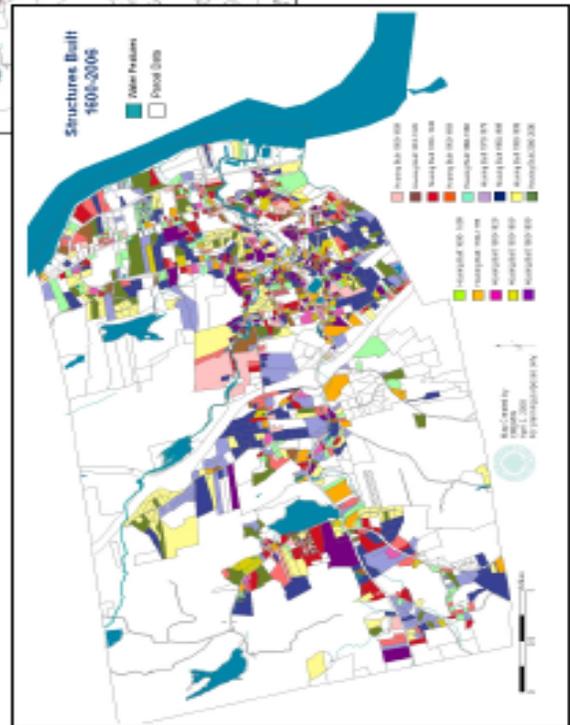
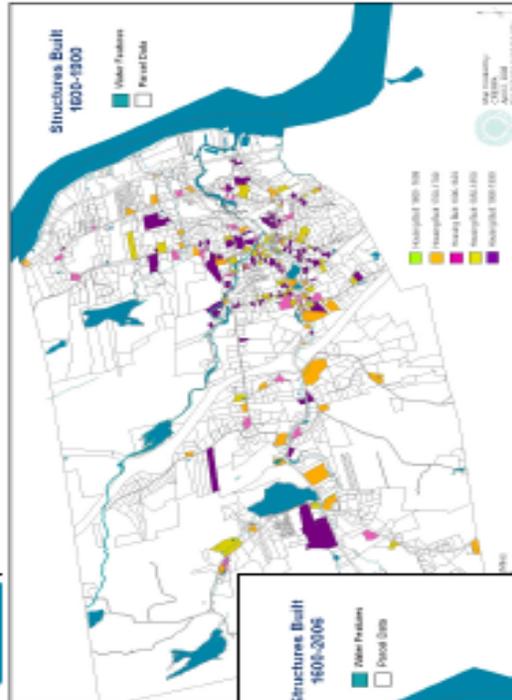
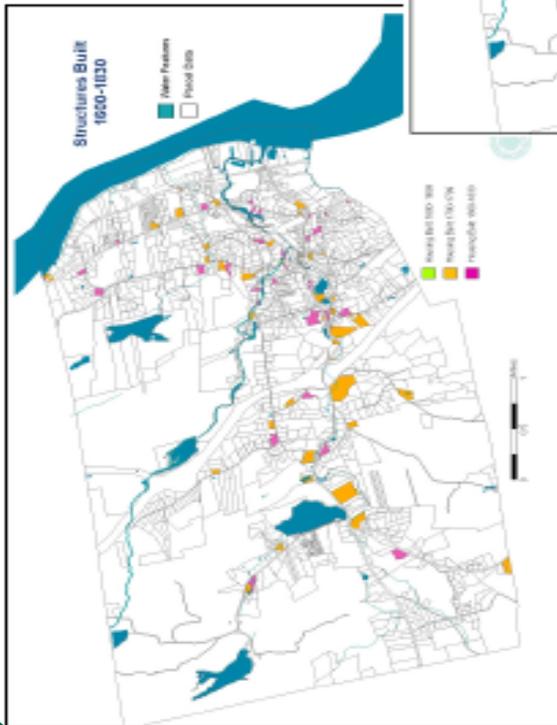
Housing Development in Chester 1600-2006

Map 5-1

Maps depict the slow dispersed accretion of housing in Chester from 1600 through 2006. The mosaic of colors best portrays how no specific area of the town was the predominant center for development.



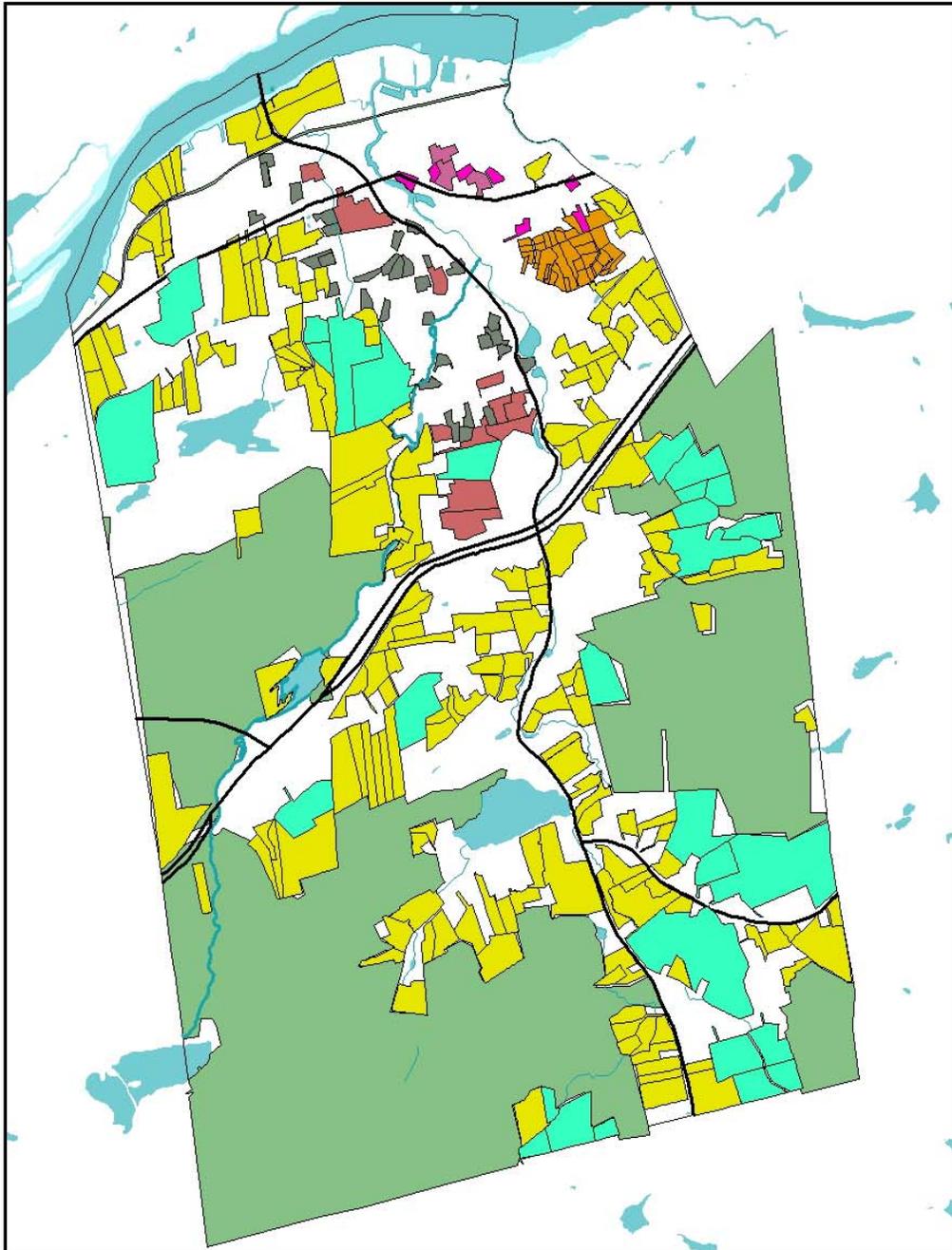
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**PARCELS WITH
LAND IN EXCESS
OF ZONING DISTRICT
REQUIREMENTS**

Map 5-2

Map depicts land area which has potential for subdivision into additional lots. Map provides a template for future evaluation of a full build out and zoning analysis



- Vacant Parcels of Land
 - R1 (1 acre zoning) Parcels over 4 acres
 - R1 (1 acre zoning) Parcels with 2-4 acres
 - R2 (2 acre zoning) Parcels over 4 acres
 - R 1/2 (1/2 acre zoning) Parcels over 4 acres
 - R1/2 (1/2 acre zoning) Parcels with 2-4 Acres
 - PRD (Planned Residential) Variable density possible
 - CT DEP Property
- Hydrologic Features**
- Water
 - Streams
- Roads**
- Primary Highway
 - Secondary Highway
 - Railroad

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Most towns welcome senior housing due to the perception of increased taxable property without the demand for services and education. Chester senior housing and elderly care can be easily recognized in the examples of Cherry Hill Housing Complex, The Forest on Cross Road and Chester Village West (a life care facility), and Aaron Manor and Chesterfields (convalescent facilities). Less identifiable are the units of housing, both single family and apartments, providing housing to seniors with access to village services.

In many communities, planning for senior housing is dependent on market conditions, available land, and selective opportunities available to developers or property owners. With the expectation that need for senior housing will increase as the population of those over age 55 expands, planning for senior housing is predicated on two major components:

- ◆ Review private development applications for senior housing in the context of an increase in density for standard housing development. The Commission should anticipate that market conditions may influence the future use of the property. If the demand for senior housing diminishes, the pressure to convert formerly dedicated housing units to intergenerational housing may occur.
- ◆ Senior housing developments, and their elderly residents, need the support of public and commercial services. Planning for senior housing in a rural community includes: access to transit bus service, interaction with a multi-age community, grocery, medical support, library, secular and spiritual activity, and access to senior services.

Future housing development for seniors can benefit from locations near the village. The key reasons as noted above include:

- ◆ Proximity to current public transit services that connect to local and regional shopping, medical services, the Estuary Senior Center, and rail stations in Old Saybrook and Westbrook.
- ◆ Potential for future connection to services in Middletown through public transit.
- ◆ Uncomplicated access to village center activities: merchant activities, festivals, local medical and legal services, town government, library, and churches.

Figure 5-5 – Chester Rental Unit Pricing compared with Fair Market Rent (FMR)

Hartford HUD Metro FMR	One bedroom	Two bedroom	Three bedroom	Four bedroom
Propose FY 2008 FMR	\$806	\$985	\$1,183	\$1,469
2007 Local Survey of Advertised Chester Rentals	\$660- \$900	\$900 - \$1600	NA	NA



Multi-Family Housing

Like single family housing, new apartments and condominiums have similarly evolved in Chester. A scattered pattern of multi-family housing has emerged without an apparent planned strategy to location criteria such as transit access, and access to services and shopping. (See Figure 5-6) Chester Village retains the primary component of multi-tiered land use with mixed commercial, office, and single family/multi-family residential. Map 5-3 depicts the location of various categorized apartments in Chester. Larger apartment complexes include: Chester Village West senior housing, Cherry Hill duplex units, the apartments at 9 Maple Street, and the Denlar Drive Apartment Complex. (See Figure 5-5.) Apartments are also located as accessory uses to single family homes and over commercial buildings in the village area.



Figure 5-6—Apartment on Denlar Drive (Source: CRERPA 2007)

Issues and Trends in Housing

Current issues in housing reflect patterns coalescing from twenty years of debate on the best methods to apportion housing opportunities for a diverse population. Affordable housing remains the focal point for housing advocates in Connecticut. Efforts to encourage affordable housing in new developments through the passage of laws in 1989 yielded mixed results and more recent efforts have focused on incentive-based initiatives such as the recently adopted legislation for creation of “incentive housing zones.” While current affordable housing programs are an important part of the effort to address the high cost of housing, housing is a complicated topic. Fluctuations in market conditions, energy costs, property tax assessment, gentrification, transportation costs, maintenance, total housing stock, and retention of retired residents on limited incomes are factors that transform the discussion of housing from numbers of total affordable units to how to achieve sustainable community housing options in the long term.

Affordable Housing in Chester

Chester’s 2003-2006 deed-restricted affordable housing percentages fluctuated from 1.92% to 2.11%. Fluctuations are based on the number of total new housing units built or removed. Chester’s dedicated affordable units are located almost entirely at the Cherry Hill complex off Route 154.



These units were built under a United States Department of Agriculture (USDA)/rural housing loan program and are managed by the Chester Housing Association, LP. Figure 5-7 lists the current fair market rents for Chester.

Chester currently has an inactive “Housing Partnership Committee” with just one member remaining. The Housing Partnership Committee was a result of an initiative by the State in 1991 to encourage towns, the State’s Department of Housing, and other state agencies to develop ways to increase the supply and availability of affordable housing in the community.

An effective housing initiative recognizes and promotes the concept that affordable housing can be best described as housing attainable for the overall service and support populations in each town; workers, teachers, emergency officials, service providers, and medical personnel. A successful housing program also recognizes the existing and future age demographics in the community, retention of retired and elderly persons, local and state energy and transportation costs, tax assessment, gentrification, and existing patterns of housing construction and land constraints. Under the 2007 Home Initiative, Chester compares favorably with the other eight towns in the CRERPA region although Chester has become increasingly unaffordable to the general population. Figure 5-8 depicts the overall financing breakdown for achieving affordability for owner-occupied housing.

AFFORDABLE HOUSING FRAMEWORK

The State of Connecticut, with the assistance of the federal Department of Housing and Urban Development (HUD), promotes affordable housing in Connecticut. In the past, the majority of Connecticut towns have not viewed affordable housing as an important issue. Escalating housing costs and an increased understanding that affordable housing is critical to maintaining the diversity of the population and workforce has reinvigorated the discussion in many towns.

The State of Connecticut defines affordability in the following discussion: “Set-aside development” means a development in which not less than thirty per cent of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least 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 thirty per cent or less of their annual income, where such income is less than or equal to eighty per cent of the median income. In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than fifteen per cent of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to sixty per cent 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 eighty per cent of the median income.” This formula is applied to deed restricted rental and owner-occupied housing. A key objective is that Connecticut towns have 10% or more of housing units designated as deed- restricted affordable.

A “carry a big stick” mechanism has been to shift the burden of proof to municipal land use agencies when an appeal of commission denial of an affordable housing project is made to the State Housing Appeals Court. Towns in Connecticut which have maintained deed-restricted affordable housing stock exceeding 10% of the town’s total housing units are exempt from the state appeals procedure. This mechanism has had mixed results and does not always promote efficient or sustainable land use.

The Connecticut General Assembly enacted legislation in 2007 that encourages towns to promote affordable housing consistent with the HOME CT’s Housing Program for Economic Growth using the mechanism of incentive housing zones. The legislation includes:

- ◆ Authorization to create incentives for municipalities that create zones allowing higher density housing and that issue building permits in those zones.
- ◆ Future allocation of \$4 million for technical assistance and planning grants to towns, non-profit developers, housing assistance organizations and regional planning agencies and for zoning and building permit incentive payments.



2005 Rank	2006 Rank	Town	Median Sales Price	Qualifying Income	Median Income	Affordability Gap
39	11	Lyme	550,000	165,061	82,339	-82,772
18	16	Essex	472,250	142,090	77,549	-64,541
26	20	Old Saybrook	407,500	122,961	72,136	-50,825
27	35	Westbrook	332,000	100,656	63,044	-37,612
56	39	Deep River	317,500	96,372	60,494	-35,878
43	45	Old Lyme	367,500	111,144	78,373	-32,771
71	50	Clinton	329,250	99,843	69,014	-30,829
48	52	Killingworth	398,250	120,191	90,671	-29,520
90	83	Chester	296,400	90,138	73,328	-16,810

FIGURE 5-7 CRERPA Region: How Chester Measures Up

Lower numbers denote decrease in affordability ranking with CT 169 towns Source: Home Connecticut: "Affordability in Connecticut, 2006" (www.HOMEConnecticut.org)

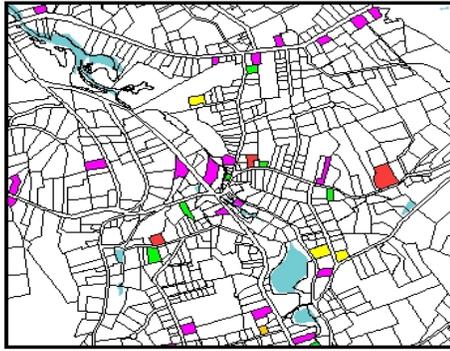


Figure 5-8—Cherry Hill Housing is the largest development providing affordable housing. (Source: LJD 2007)



Properties With Multifamily Housing

Map 5-3



Close up of Village Center

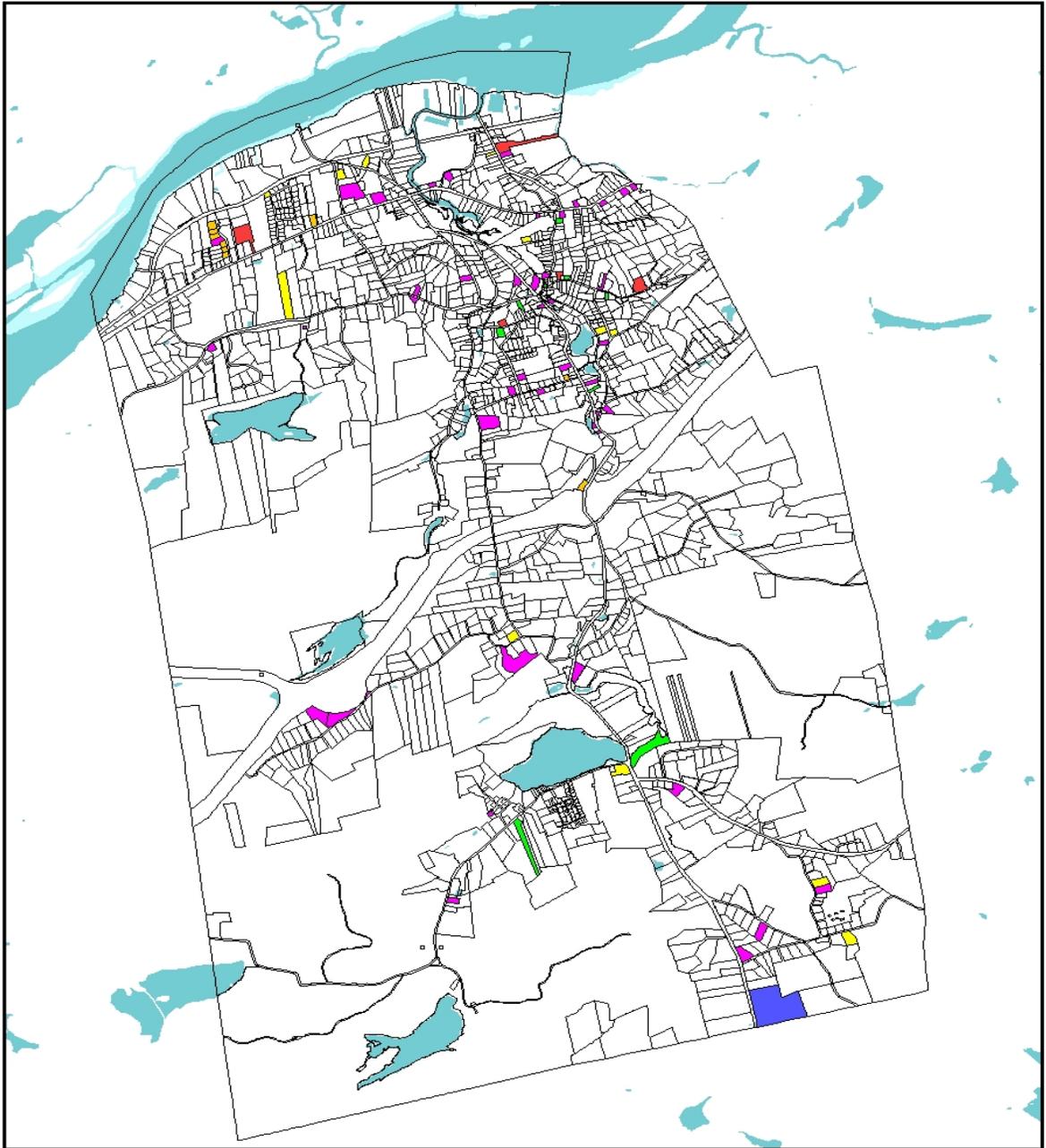
Location and Type of Multi family Units

- Parcels
- 8+ Apartments
- 5-8 Apartments
- 3-4 Apartments
- 2 Apartments
- Inlaw Apartment
- Dedicated Senior Housing
- CT DEP Property

Hydrologic Features

- Water
- Streams

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Forecasting Housing Growth

In 2008, the subprime mortgage crisis took a toll on housing values and sales. An oversupply of large houses coupled with shifting demographics show at least a short-term trend of decreasing home values in the suburbs and rural subdivisions along with a slow migration of aging baby boomers to more urban or village settings. Therefore the stock of affordable housing fluctuates with the market and the regional and national economy. This major trend, evaluated by the professional planning community and academics, describes the reversal of the net migration to suburbs that started in the 1940s. This development is recently supported by forecasts of demographic changes and a resulting surplus in large lots (*1/6 of an acre and higher*) by 2025. This migration from suburb to urban is likely to decrease the market value of suburban homes and continue to increase the value of housing in urban neighborhoods.* (*A.C. Nelson, AICP : Virginia Tech)

The movement toward living in centrally located, community oriented, and transit friendly housing is evident in the Estuary region. Chester is distinctive in having revitalized the village area earlier than most towns. Preservation of the village setting and the continued emphasis on a community-oriented village center continues to attract investment and homeowners. Conversely, Chester will need to focus on these

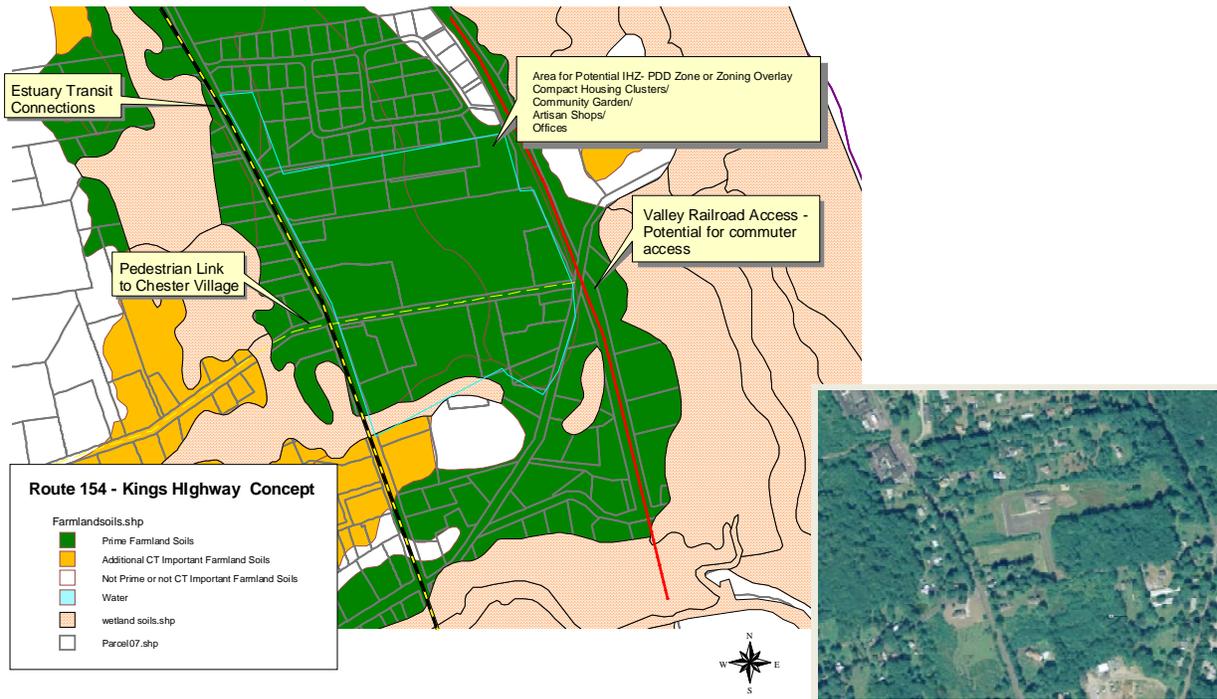


Figure 5-9– A Concept for Sustainable Housing - Areas of farmland soils for community gardens with adjacent higher housing density, artisan/business shops. Infill could occur within and around existing historical buildings and houses. An Incentive Zone Overlay would require compatibility with town character, including alternative utility systems. Proximity to rail, transit buses, bikeways, and village shopping encourage lower carbon footprint (Further research and planning required.)



anticipated trends and plan for affordable housing as the town becomes more popular and property values increase. The town will also want to carefully plan and zone for subdivisions in the rural areas of town to ensure connection to the town center and sustainable living practices.

Sustainability, Diversity and Choices

Based on feedback from the planning workshops, the primary housing goal for Chester residents is to promote a diversity of housing opportunities and provide for affordable housing as part of that diversity. Single-family housing is the predominant housing available in Chester. Future build out is limited by the availability of large vacant land tracts. Stated objectives by various conservation groups to obtain larger parcels for open space conservation may further reduce available lots. Options to achieve affordable housing and promote housing opportunities include:

- ◆ Formulating regulations which require 10% of lots and built homes in future subdivisions ten lots and over to be deed restricted affordable housing.
- ◆ Encouraging the construction or conversion of secondary housing units (carriage houses/in-law apartments) on existing lots where sanitary disposal conditions can be achieved.
- ◆ Designating incentive housing zones where a higher density of mixed housing options could be achieved of which 30% or more would be affordable. This area could also be located near public transit, the village, and other services and built in tandem with sustainable practices listed in other chapters of this document (e.g. *community gardens, artisan shops and workshops, and alternative technology sewer systems*)

There are a number of constraints challenging the town's planning efforts for affordable housing including:

- ◆ Availability of large vacant tracts for future subdivisions is limited to a few remaining parcels which are constrained by steep slopes, wetlands, and accessibility.
- ◆ Soil conditions on many one acre lots in Chester may not support the addition of a secondary housing unit and potential zoning regulations should carefully examine areas to be rezoned for in-law apartments.
- ◆ While sustainable practices of development admirably encourage high-density housing near public and commercial services to promote public transit, walking, biking and community interaction, potential higher-density development needs to be mitigated through sound planning practices to preserve rural land use practices, safe traffic and health conditions, access to public transit and services, and environmental sustainability.

Even with these constraints, the objective of a publicly supported contextual range of housing opportunities for a diverse population is an achievable objective.



RECOMMENDATIONS CONCERNING HOUSING:**The Village Center:**

1. Evaluate the current percentage of mixed use in the village and assure that an appropriate percentage of residential units, including single family homes, is provided in any future rezoning.
2. Provide design guidelines to ensure new apartments or condominiums are architecturally compatible with the historic village.
3. Review existing zoning requirements for parking allocation within the village and explore the use of shared parking regulations.

Town-wide:

4. Promote affordable housing by evaluating areas suitable for increased density as "Incentive Housing Zones." Areas should have easy access to village center, close proximity to public transit routes, and soil suitability for alternative sanitary treatment systems.
5. Encourage reuse of existing structures near the village for housing or mixed use.
6. Adopt revised subdivision regulations that require subdivisions of 10 lots or more to set aside 10% as deed-restricted housing lots.
7. Restore the Chester Housing Partnership Committee to consider opportunities for construction of affordable housing.
8. Modify the zoning regulations to clearly define and allow one unit of accessory housing for each residence, regardless of the age of the structure, where soils will support the additional on-site septic and off-street parking is available.
9. Evaluate rezoning ½ acre zoning districts to 1 acre zoning.
10. Review subdivision regulations for rear lot subdivision while also promoting safe conditions for road traffic.
11. Develop special permit criteria for senior housing which encourage accessibility to services and public transit, and feature architectural standards which are compatible with existing housing.
12. Conduct a build out analysis in conjunction with the Conservation Commission before making any comprehensive changes in zoning or subdivision regulations. Specific attention should be paid to soil type, on-site disposal of effluent and water supply.
13. Review subdivision regulations to consider changes to Chester's Planned Unit Development (PUD) regulations.



Sample of Vacant Parcel Constraints Map 5-4



Location Key

The following map depicts a USGS topographic map which has been overlaid with the Chester parcel layer. Parcels outlined in red depict vacant properties and show that these parcels are constrained by steep slopes and wetlands. These parcels are indicative of similar vacant parcels in Chester which have marginal development potential. Green shaded parcels depict state forest properties.

-  CTDEP Property
-  Wetland Soils
-  Parcel Outlines
-  Vacant Parcels
-  USGS Map



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