

**FAIR HOUSING PLAN  
TOWN OF STONINGTON  
OCTOBER 1, 2011 THROUGH SEPTEMBER 30, 2014**

**I. Policy Statement**

It shall be the policy and commitment of the Town of Stonington to ensure that fair and equal housing opportunities are granted to all persons, in all housing opportunities and development activities funded by the town, regardless of race, color, religion, gender, sexual orientation, marital status, lawful source of income, familial status, national origin, ancestry, age or mental or physical disability. This shall be done through a program of education, an analysis of impediments, designation of a Fair Housing Officer and development of a procedure for complaints of discrimination. This plan will incorporate the directives of State and Federal laws and Executive Orders, including, but not limited to:

- a) Title VI of the Civil Rights Act of 1964
- b) The Fair Housing Act-Title VIII of the Civil Rights Act of 1968, as amended
- c) Executive Order 11063, as amended by Executive Order 12259
- d) Section 104(b) of Title I of the Housing and Community Development Act of 1974, as amended
- e) Section 109 of Title I of the Housing and Community Development Act of 1974, as amended
- f) Section 3 of the Housing and Community Development Act of 1968, as amended
- g) Section 503 and Section 504 of the Rehabilitation Act of 1973, as amended
- h) The Americans with Disabilities Act of 1990
- i) The Age Discrimination Act of 1975, as amended
- j) Executive Order 11246 (as amended by Executive Orders 12375 and 12086) Equal Opportunity Under HUD contracts and HUD-assisted Construction Contracts
- k) Executive Order 12892, Leadership and Coordination of Fair Housing.
- l) Connecticut General Statutes 46a-64c as amended

The Town of Stonington commits to providing and promoting racial and economic integration in any housing development or financially supported with DECD funding and will take affirmative steps to reach beneficiaries from all racial and ethnic groups as well as the physically or mentally handicapped and families with children and to reach a broad range of income eligible beneficiaries for appropriate and applicable housing opportunities.

**II. Selection of Fair Housing Officer**

In accordance with Title VIII, Civil Rights Act of 1968, as amended, the Fair Housing Officer below has been designated to handle fair housing complaints and activities.

Vincent Pacileo, III  
\_\_\_\_\_  
Town of Stonington  
\_\_\_\_\_  
152 Elm Street  
\_\_\_\_\_  
Stonington, CT 06378  
\_\_\_\_\_  
(860) 535-5000  
\_\_\_\_\_



The Fair Housing Officer or their designee is responsible for the intake and processing of all housing complaints as well as implementation of the Fair Housing Plan activities and actions. While not expected to be an "expert" in Fair Housing Laws, at a minimum, the officer will be familiar with the complaint process and Federal and State Laws which address Fair Housing. Records which show the date, time, nature of complaint and decisions made in the complaint process(es) will be fully documented. A separate file will maintain a record of all housing discrimination complaint and follow-up actions.

### **III. Complaint Process**

Housing discrimination complaint forms such as Forms HUD903 and HUD903A (Spanish version) from HUD and form 907 from the State of Connecticut Commission on Human Rights and Opportunities, as well as a summary of actions which constitute housing discrimination, and instructions for completing and filing housing discrimination complaints will be made available to citizens at Town Hall, 152 Elm Street, Stonington, CT 06378.

Forms will also be distributed to lenders, realtors, and at other public places such as the Library periodically.

The Fair Housing Officer will reasonably assist the complainant in submitting the complaint to the appropriate body by providing assistance in explaining the form and/or contacting the appropriate office and allowing the use of Town phones for communication.

The individual(s) filing the complaint will then be advised of the option of filing directly with the Department of Housing and Urban Development (HUD), the Connecticut Commission on Human Rights and Opportunities (CHRO), or the Equal Employment Opportunity Commission or with all agencies simultaneously. The Fair Housing Officer will keep a record of the progress on the number of complaints filed, action taken, and the status of each complaint.

### **IV. DECD Determination**

Following DECD guidelines, the Town has calculated and determined its affordability status and community classification. Based on data obtained and provided by DECD, the Town has determined that it is classified as a Second Tier Suburb with Limited Affordability.

### **V. Implementation and Action Steps**

The Town will take specific action steps and implementation activities over the next three year period following the guidelines provided by DECD.

#### **Action Steps 1-10 Minimum (1) selection**

- (3) Gather information from organizations and agencies involved with fair housing such as DECD, CHRO, HUD and private not-for-profits and distribute to all town staff which have direct contact with the public regarding housing, community development, social services or public safety matters.

#### **Action Steps 11 – 35 Minimum (2)**

- (18) Seek State and Federal funding for infrastructure development particularly water, sewer and road improvements.
- (21) Support local not-for-profits and housing partnerships in their efforts to develop additional affordable housing.

### **Additional Steps**

The Town of Stonington will also identify appropriate training seminars for the Town's fair Housing and social services staff to attend.

The Town of Stonington will also identify and distribute fair housing materials prepared by other Organizations to community residents, landlords, real estate professionals and lenders.

The Town of Stonington will adopt annually the Fair Housing Policy Statement and Resolution as an indication of its commitment to Fair Housing during the month of April.

The Town of Stonington shall periodically prepare, solicit and provide public service announcements for local radio and/or TV stations in order to provide knowledge and information about Fair Housing.

The Town of Stonington will display Fair Housing posters identifying the Fair Housing officer, Title, address and phone in prominent locations. In addition, fair housing information will be distributed outside of traditional municipal locations including local realtors and banks.

All advertising of residential real estate owned by the Town of Stonington for sale, rent or financing will contain the Fair Housing logo, equal opportunity slogan as a means of educating the home seeking public that the property is available to all persons regardless of race, color, religion, sex, mental or physical disability, sexual orientation, familial status, marital status, national origin, age, ancestry, or lawful source of income. All bid advertisements by Town sponsored programs must include the phrase "Equal Opportunity/Affirmative Action Employer." The type of logo, statement or slogan will depend on the type of media being used (visual or auditory). All logos/statements must appear at the end of the advertisement.

### **VI. Analysis of Impediments**

The Town will cooperate and assist the State with its periodic Analysis of Impediments and conduct a review of policies, practices and procedures that effect the location available and accessibility of housing.

### **VII. Time Table**

#### **Action Steps 1-10**

Shall be carried out during the first year of this Plan and on-going as appropriate.


#### **Action Steps 11-35**

The Town shall carry out activities in this category during the second and third year of its Plan or as appropriate to meet specific project/program needs.



### VIII. Amendments

The First Selectman shall amend and revise this Plan as required to keep current with State/Federal affirmative action and equal opportunity policies and procedures and local actions and activities to further the purposes of this Plan.

  
Edward Haberek, Jr., First Selectman

May 31, 2011  
Date

# **CALCULATIONS** **Income Needed for Housing**

## **Income Needed to Rent at Median Rent**

Multiply the Fair Market Rent for a 3 BR Unit by 12 and divide the product by 30%.

$$(\$1,233 \times 12)/30\% = \underline{49,320}$$

## **II. Income Needed to Purchase a Median Price HOME**

### **A. Add the following five (5) amounts:**

1. Monthly Property Taxes 356

Multiply the "median price" (item 2 of the "Data Sources") of a home in your community by seventy percent (70%) and multiply the resulting amount by the "actual mill rate." This is the annual amount of the property taxes for the home. Divide the amount by twelve (12) to get the monthly property taxes for the home.

2. Monthly Home Insurance Cost 175

Determine in accordance with items 7 and 8 of the "Data Sources."

3. Monthly Principal and Interest Payment 1,476.26

Determine in accordance with item 9 of the "Data Sources."

4. Monthly Private Mortgage Insurance  
(PMI) Cost 114.58

Determine in accordance with item 10 of the "Data Sources."

5. Monthly Utility Costs 420

Enter the current State-wide Section 8 Program's utility allowance for a three-bedroom single family home that uses oil heat & hot water, electric cooking and lighting, and includes allowances for a range & refrigerator and trash collection.

**Total Monthly Property Taxes, Home Insurance Cost,  
Principal & Interest Payment, Private Mortgage  
Insurance Cost, and Utility Costs** 2,541.58

- B. Multiply the "Total Monthly Property Taxes, Home Insurance Cost, Principal & Interest Payment, Private Mortgage Insurance Cost, and Utility Costs" by 12 and divide the product by twenty-eight percent (28%).

$$(\$2,541.58 \times 12)/28\% = \underline{108,925}$$

## AFFORDABILITY CLASSIFICATION

1. Calculate "Income Needed for Housing" (INH)

(% of ownership stock X income needed to purchase a median price home in the community) + (% of rental stock X income needed to rent at median rent) = INH

$$\begin{array}{rclclcl} (72.3 & \times & 108,925 & ) & 78,752 & + & (22.7 \% & \times & \$49,320 & ) & 11,195 & = & \$89,947.64 \\ \hline \% \text{ of} & & \text{Income needed} & & \% \text{ of} & & \text{Income needed to} & & \text{rent median price} & & & & \\ \text{owner} & & \text{to purchase} & & \text{rental} & & \text{home} & & & & & & \\ \text{stock} & & \text{median price} & & \text{stock} & & & & & & & & \\ & & \text{home} & & & & & & & & & & \end{array}$$

2. Enter the lower of State or Regional Median Income:

64,400

State Median Income = \$

101,643

(from item 11 of "Data Sources")

Regional Median Income = \$ 64,400

(from item 10 of "Data Sources")

3. Determine the following amounts:

(a) 120% of the lower of the State or Regional Median Income 77,280  
(120% multiplied by the amount from #2 above)

(b) 80% of the lower of the State or Regional Median Income 51,520  
(80% multiplied by the amount from #2 above)

4. Check the appropriate "Affordability Classification"

X Limited Affordability: \$ 89,947 is greater than \$ 77,280  
Community INH from 120% of  
#1 above #3(a) above

Moderate Affordability \$ \_\_\_\_\_ is between \$ \_\_\_\_\_ and \$ \_\_\_\_\_  
Community INH from 80% of 120% of  
#1 above #3(b) above #3(a) above

Substantial Affordability \$ \_\_\_\_\_ is less than \_\_\_\_\_  
INH from 80% of #3(b)  
#1 above above

Signature of Municipal/Agency Official

Date

May 31, 2011

Edward Haberek, Jr., First Selectman

## ACTION STEPS

### I. Primary Action Steps

Based on your "Community Classification" and "Community Categorization," locate the "block" of action steps in the "Local Fair Housing Matrix" that applies to your community. Since each community is required to select a minimum of three (3) of these action steps in accordance with the instructions in Section 8 of the "Fair Housing Action Plan and Implementation Steps," select your three (3) primary action steps as follows:

- a. From the action steps listed in the "block" that applies to your community, select one (1) of the action steps that is numbered from 1 to 10:

Primary Action Step (numbered from 1 to 10) # 3

- b. From the action steps listed in the "block" that applies to your community, select two (2) of the action steps that are numbered from 11 to 35:

Primary Action Steps (numbered from 11 to 35) # 18  
# 21

### II. Secondary Action Steps

From the action steps listed in the "block" that applies to your community, select any additional action steps (numbered from 1 to 35) that will be used to implement your "Fair Housing Action Plan."

Secondary Action Steps

# <u>2</u>	# _____	# _____
# <u>6</u>	# _____	# _____
# _____	# _____	# _____
# _____	# _____	# _____
# _____	# _____	# _____
# _____	# _____	# _____

  
Signature of Municipal/Agency Official

May 31, 2011  
Date

Edward Haberek, Jr., First Selectman  
Typed or Printed Name of Municipal/Agency Official



## COMMUNITY CLASSIFICATION AND CATEGORIZATION

### I. Community Classification

Based on the definitions provided for the "Matrix for Local Fair Housing Action," (pages 11 and 12 of the "Fair Housing Action Plan Guidelines and Implementation Steps"), select one (1) of the following four (4) "Community Classifications" for your community:

\_\_\_\_\_ Urban

\_\_\_\_\_ First Tier Suburb

  X   Second Tier Suburb

\_\_\_\_\_ Rural

### II. Community Categorization

Based on the "Affordability Classification" selected in accordance with Section 5 of the "Fair Housing Action Plan Guidelines and Implementation Steps" and the "Community Classification" selected above, select the "Community Categorization" from the "Matrix for Local Fair Housing Action" that applies to your community. This "Community Categorization" must be selected from one of the fourteen categories listed in Section 7 of the "Fair Housing Action Plan Guidelines and Implementation Steps."

Community Categorization:   Limited  

  
\_\_\_\_\_  
Signature of Municipal/Agency Official

  May 31, 2011    
\_\_\_\_\_  
Date

  Edward Haberek, Jr., First Selectman    
\_\_\_\_\_  
Typed or Printed Name of Municipal/Agency Official