



Town of Wolcott

Affordable Housing Plan

Wolcott Planning and Zoning Commission

Prepared by:

Wolcott Planning and Zoning Commission

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EXECUTIVE SUMMARY

WOLCOTT AFFORDABLE HOUSING PLAN

Wolcott History and Values

In the years before European settlement, the area of what is today Wolcott was the hunting grounds of the Tunxis Tribe. In April of 1684 settlers from Mattatuck (Waterbury) purchased an additional tract of land from the Tribe that comprised a good portion of what is modern day Wolcott for a sum of eleven pounds in English currency.

The territory of what is now Wolcott lies within the confines of Waterbury and Farmington. In time, local inhabitants referred to their place of residence as Farmingbury. Fourteen men from the area served in the militia during the French and Indian War, 1755-1763. Farmingbury would send 102 men between the ages of 15 and 55 to serve in the fight for independence.

Today, Wolcott is a predominantly suburban residential community with a strong orientation to Waterbury. While the physical image one gets when traveling through Town on Wolcott Road (Route 69) is one of an older, marginal, strip development of mixed uses, extending out from Waterbury, Wolcott is, in fact, characterized by natural topography and other physical features, open spaces and watershed lands that combine to promote a rural flavor in most areas of the community.

A survey conducted as part of the Affordable Housing Plan preparation (complete survey in Appendix 1), asked a number of questions related to residents' reasons for living and moving to Wolcott. Forty percent of the 620 respondents indicated they favored Wolcott because of the open space. Twenty-two percent similarly liked the rural character.

Affordable Housing

In Wolcott, 8% of housing is considered affordable based on state standards. That percentage is twice the amount of most of the rural towns in the Central Naugatuck regional area. The state goal for communities is to provide 10% affordable housing.

Affordable housing is based on whether residents pay more than 30% of their income, less taxes, for rent/mortgage including utilities. For Wolcott a family of four making less

than \$90,880 or an individual making less than \$76,811 could qualify for deed restricted or subsidized housing. Based on this income, 30% of homeowners without mortgages and 21% of homeowners with a mortgage spend more than 30% of their income on housing and are considered "cost burdened). Thirty seven percent of renters in Wolcott are also cost-burdened, (make less than \$22.88/hour).

Based on this data Wolcott can meet the state goal of 10% by making some minor changes in local zoning regulations to facilitate accessory dwellings units and also by providing assistance to burdened homeowners to get low interest loans and renters assistance.

Demographics of the town indicate that the average age of residents is increasing. Wolcott's average age is 45.6 compared to 38.6 for the region. As a result, if seniors are to stay in town, more affordable senior housing will be needed. The average waiting period to get a senior apartment in the two senior living facilities in Wolcott are listed below:



Countryside Apartments

**Countryside Apartments (109 Apts.) 2-5 yrs single, 5-8 yrs double
Chestnut Hill Apartments (39 Apts.) 1-1.5 years, single only**

Demographics also indicate that there are few new developments in Wolcott. Since 2006 the average number of permit applications for the town was 20. A review of the towns zoning shows that there are few areas suitable for development of other than single-family homes due to the lack of sewer and water service. One of the recommendations of this plan is to ease the requirements for accessory dwelling units to provide affordable living solutions for seniors. Other recommendations of the plan are to:

1. Increase awareness of the availability of USDA/CHFA low interest loans
2. Facilitate the creation of additional multifamily housing
3. Evaluate repurposing existing structures to multi-family housing
4. Increase public awareness of Wolcott's housing efforts.

The following plan provides a detailed description of current housing conditions in Wolcott and lists recommendations for improvements. This Plan does not *make* any changes but suggests changes to be evaluated by the Affordable Housing Committee over the next five years.

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1. Introduction

Living in Connecticut is expensive. The lack of affordable housing sometimes means young people can't afford to live in the town they grew up in. Or older residents can't afford to downsize to stay in town. And some low-income families just can't afford to live in Wolcott.

Providing affordable units is an investment in the community. It can help to retain talented residents, and to provide for better health, wellbeing, and quality of life for all. The Town of Wolcott has prepared an Affordable Housing Plan which identifies ways to increase diversity of housing types and the number of affordable housing units in a manner that is in line with Wolcott's community goals.

A. Affordable Housing: Definition



Condominium/Apartment Complex

Affordable Housing is typically defined as housing that costs no more than 30% of a household's income.

The State of Connecticut has adopted a statutory definition of affordable housing as housing which costs no more than 30% of household income. The State also established a goal for all towns to provide 10% of housing units in town to be affordable. Currently Wolcott provides 7.9%. A low-income household is a household making less than 80% of the State or Area Medium Income (AMI), whichever is less.



Condominium Complex

For Wolcott, under this definition a family of four making less than \$90,880 per year or an individual making less than \$76,811 per year could qualify for deed-restricted or subsidized housing.

Under the State's definition (that requires a deed restriction or subsidy), currently there are 501 units or 7.98% of Wolcott's total housing units that are affordable units.

Protected Affordable Housing Units (PAHU) in Wolcott: 2021

Town: **Wolcott**

2010 Census : **6,276**

2021 Gov Assisted : **313**

2021 Tenant Rental Assistance : **14**

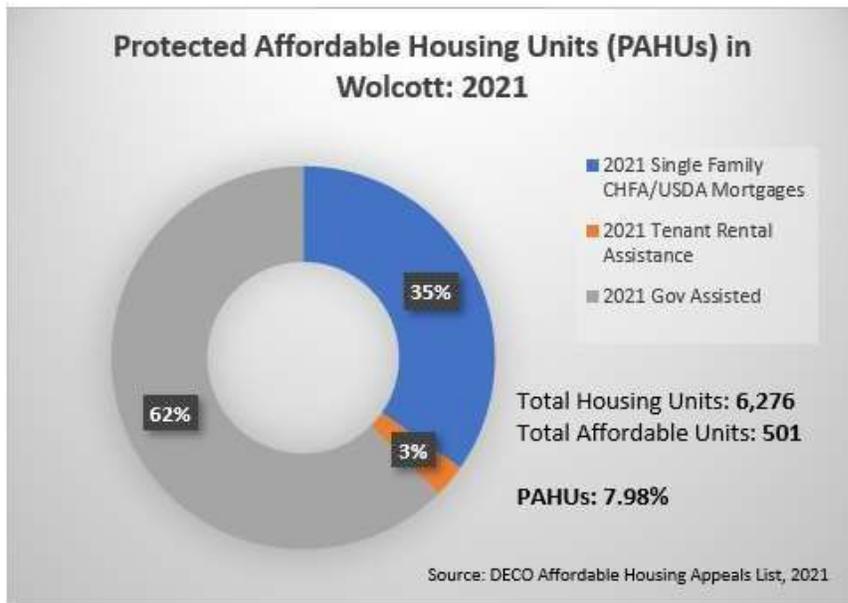
2021 Single Family CHFA/USDA Mortgages : **174**

2021 Deed Restricted Units : **0**

2021 Total Assisted Units : **501**

2021 Percent Affordable: **7.98%**

As of 2021, 501, or 7.98% of Wolcott's total housing units are protected affordable units. This includes 313 governmentally assisted units, 14 units receiving tenant rental assistance and 174 USDA or CFHA mortgages.



B. What does affordable housing look like

A common myth around affordable housing is that it consists only of higher density apartments. This is not true. Affordable housing is just like any other type of housing and comes in many shapes and sizes including single family homes to duplexes. It can be privately owned or rented. It can house seniors, families with children, individuals, or persons with disabilities. It can come in a range of styles including:

1. Single family houses
2. Public housing developments
3. Senior housing
4. Mixed-income housing developments
5. Accessory dwelling units
6. Private rental housing.



Two Family Home

C. Why Plan for Affordable Housing?

When it comes to housing development, towns very often find themselves in a reactive rather than a proactive position. Some residents may voice strong opposition to development proposals at public meetings and on social media. There are many reasons why there is initial opposition to proposed development plans, including the human tendency to resist change, resident concerns about impacts on traffic and school enrollment, and implicit and explicit bias around residents of affordable housing.

How can an affordable housing plan help shift the narrative? People across the state acknowledge that Connecticut is an expensive place to live and that the lack of affordability in many communities means that young people can't afford to live in the towns where they grew up, older residents can't afford to downsize from single-family homes to an apartment in their community, and people employed in lower paying jobs within communities can't afford to live where they work.



Private Apartment Building

Effective July 24, 2017, Connecticut General Statutes, Title 8, Chapter 126a, § 8-30j requires every municipality in the state to prepare an affordable housing plan at least once every five years. Under this statute, municipalities have until July 2022 to adopt an affordable housing plan. Due to staff changes and COVID, Wolcott was given an extension until June 2023 to complete the plan.

The statute provides that:

- At least once every five years, every municipality must prepare or amend and adopt an

affordable housing plan.

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

D. Plan Development Process

The initial process for developing the Plan was to form an Affordable Housing Committee which was made up of one town employee and two town citizens Next, a community survey was developed which ran from December 2022 through February 2023 and gathered input from over 600 residents (4.0% of the population) of Wolcott on community values and housing needs.

Community Survey Key Findings

- 70% of respondents were not aware of any affordable housing in Wolcott today
- 35% of respondents know someone struggling with housing costs
- The top characteristics that make Wolcott a great place to live were identified as the small-town feel, green, sense of community, location and accessibility, and the people. 31% of respondents believe that seniors need more housing options in Plainville
- 16% of respondents answered that there is enough housing for young families
- 26% said the town already has enough affordable housing
- 28 % indicated the Town needs more affordable housing

Full survey results can be found in Appendix A.

2. Wolcott's Current Housing Profile

As described in the data that follows, the town of Wolcott's' overall population is decreasing, and the age of the population is increasing. In 2021 there were only 21 new building permits issued and all for single family homes.

Although Wolcott homes are less expensive than homes in the region regarding affordability 33 % of homeowners "with no mortgage" are cost burdened, (spend over 30% of income for housing), 21% of homeowners with mortgages are burdened and 37% of renters are burdened.

Wolcott has approximately 8% of housing that is government assisted, which is above the region and state levels. As you will see in the table, most of the rural towns in the region have less than 4% affordable housing. Wolcott is, in fact, the leader in affordable housing for rural towns in the region. Of the 506 units that are assisted in Wolcott, all were obtained by the diligence of private investors. See table below:

Affordable Housing in the Naugatuck Valley

Geography	% Affordable	Total Affordable
	2020	2020
Ansonia	1,260	15.46%
Beacon Falls	50	1.99%
Bethlehem	33	2.10%
Bristol	3,994	14.79%
Cheshire	397	3.81%
Derby	687	11.75%
Middlebury	127	4.39%
Naugatuck	1,175	9.00%
Oxford	69	1.45%
Plymouth	395	7.73%
Prospect	62	1.78%
Seymour	403	5.78%
Shelton	518	3.21%
Southbury	137	1.51%
Thomaston	208	6.35%
Waterbury	10,239	21.34%
Watertown	466	5.12%
Wolcott	506	8.06%
Woodbury	91	1.99%
Region Total	20,817	1.40%
State Total	174,208	11.71%

Source: NVCOG Regional Housing Profile

A. Current Administrative Services in Wolcott

There is no “Wolcott Housing Authority,” however The Municipal Agent’s office has provided assistance to potential home buyers or renters on the availability of Section 8 Housing Assistance, which includes the following:

Connecticut’s statute CGS 8-30g enacted in 2017 defines affordable housing development as “a proposed housing development which is (a) assisted housing, or (b) set-aside development.”

The same statute defines assisted housing as “housing which is receiving, or will receive, financial assistance under any governmental program for the construction or any substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance [under applicable state and federal guidelines].” This can include:

- Housing that was constructed or rehabilitated through federal programs, including the Low-Income Housing Tax Credit (LIHTC), or through state programs, including



Senior Living/Public Housing Complex

the Connecticut Housing Trust Fund or the Connecticut Affordable Housing Program (FLEX).

- Home ownership financed through federal programs, including the United States Department of Agriculture Section 502 Guaranteed Loan Program, or through state programs, including the Connecticut Housing Finance Authority (CHFA);
- Tenant Rental Assistance Programs as defined further federally through 42 U.S. Code Section 143f, Low-income Housing Assistance, or as defined further state-wide through C.G.S. Chapter 128a, Rental and Other Assistance, or C.G.S. Chapter 138b, Housing Programs for Homeless Persons. This can include federal programs, including the Federal Housing Choice (Section 8) Voucher program or state programs, including the Rental Assistance Certificate Program.

In addition, set aside development is defined as:

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

Wolcott Housing Data

KEY FINDINGS

Housing

8%

of housing is subsidized

15%

of households rent their home

11%

of housing units are in multifamily buildings

Affordability

14%

of households spend between 30% and 50% of their income on housing

12%

of households spend more than half of their income on housing

\$21.52

the hourly wage needed to afford a 2-bedroom apartment

Population

45

the median age of residents

12%

of residents are people of color (BIPOC)

-2%

projected population change from 2020 to 2040

3. Demographic and Economic Trends

A. Population

Wolcott is located in New Haven County, Connecticut. Its population is about 16,611 people, or 1.9% of the county's total.

With the median age of 45.6 years, Wolcott's population is older than New Haven County's population.

The table below shows estimated current and projected population, number of households (people occupying the same housing unit), average family and household size, and median age in Wolcott, New Haven County, and Connecticut.

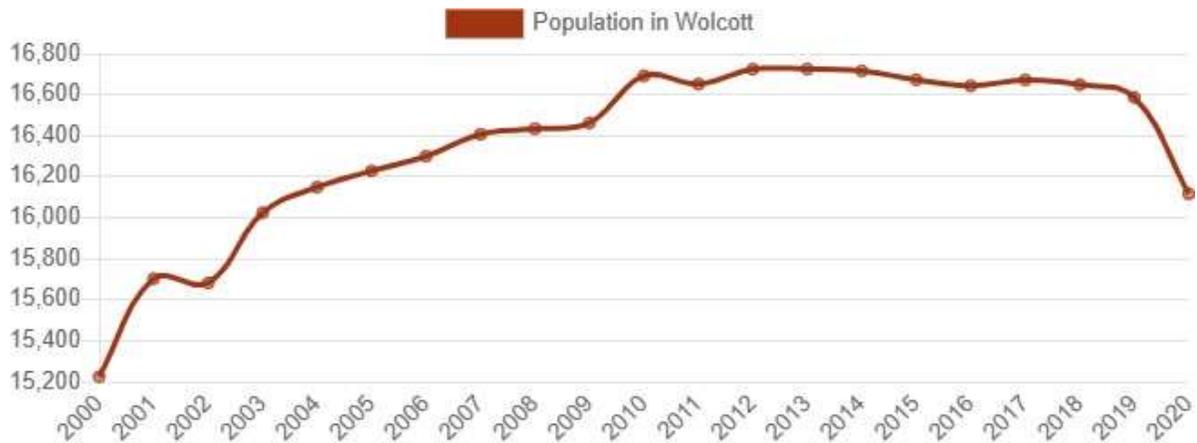
See US Census [Subject Definitions](#) to learn the difference between [households](#) and [families](#).

	Wolcott		New Haven County		Connecticut	
Population	16,611		855,733		3,570,549	
Population Projection (2030)	16,773	1.0% ↑	891,371	4.2% ↑	3,633,994	1.8% ↑
Population Projection (2040)	16,510	-0.6% ↓	900,635	5.2% ↑	3,654,015	2.3% ↑
Households	6,405		332,765		1,385,437	
Average Household Size	2.6		2.5		2.5	
Average Family Size	3.2		3.1		3.1	
Median Age	45.6		38.6		39.4	

Source: 2020 American Community Survey, 5-year estimates, Tables B01002, B11001, B03002, and S1101. Population projections by CT State Data Center.

1. Wolcott's Population Since 2000

Between 2000 and 2020, Wolcott's population increased by 892 people, or 5.9%. At the same time, the population of New Haven County increased by 4.8%, and Connecticut's population increased by 5.7%.



Source: [CT Department of Public Health, annual population estimates](#)
 Visualization created by [CTData Collaborative](#)

The table below shows population change between 2015 and 2018 for Wolcott, New Haven County, and Connecticut, ordered by percent change.

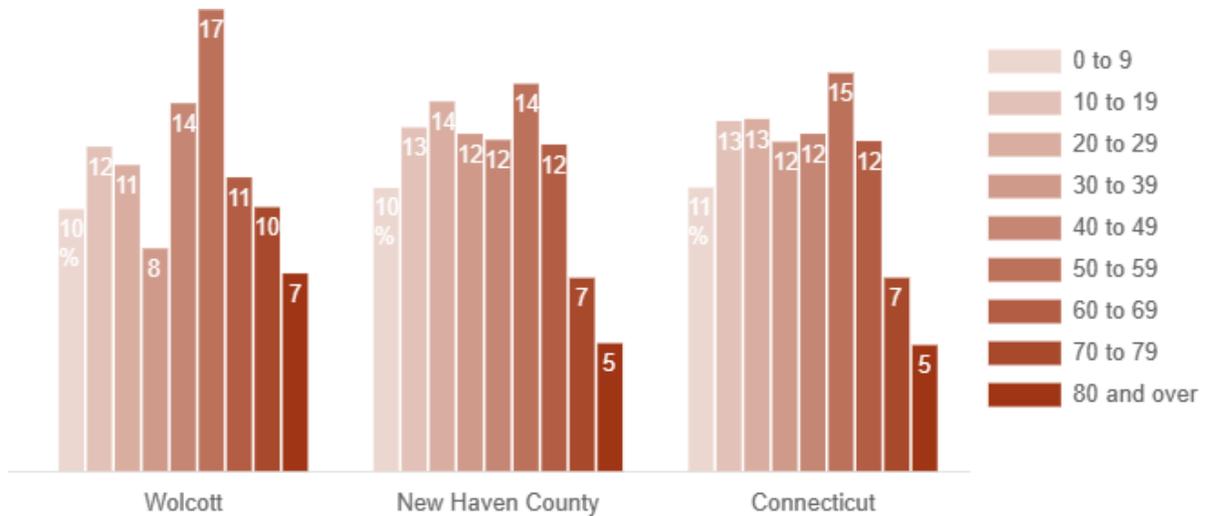
Geography	Population in 2017	Population in 2020	Change	% Change
Connecticut	3,588,184	3,603,448	15,264	0.4% ↑
New Haven County	860,435	864,094	3,659	0.4% ↑
Wolcott	16,672	16,117	-555	-3.3% ↓

Source: [CT Department of Public Health, annual population estimates](#)

2. Population by Age

The chart below shows population breakdown by age. Each column represents a ten-year interval and is labeled by percentage of population in that age group.

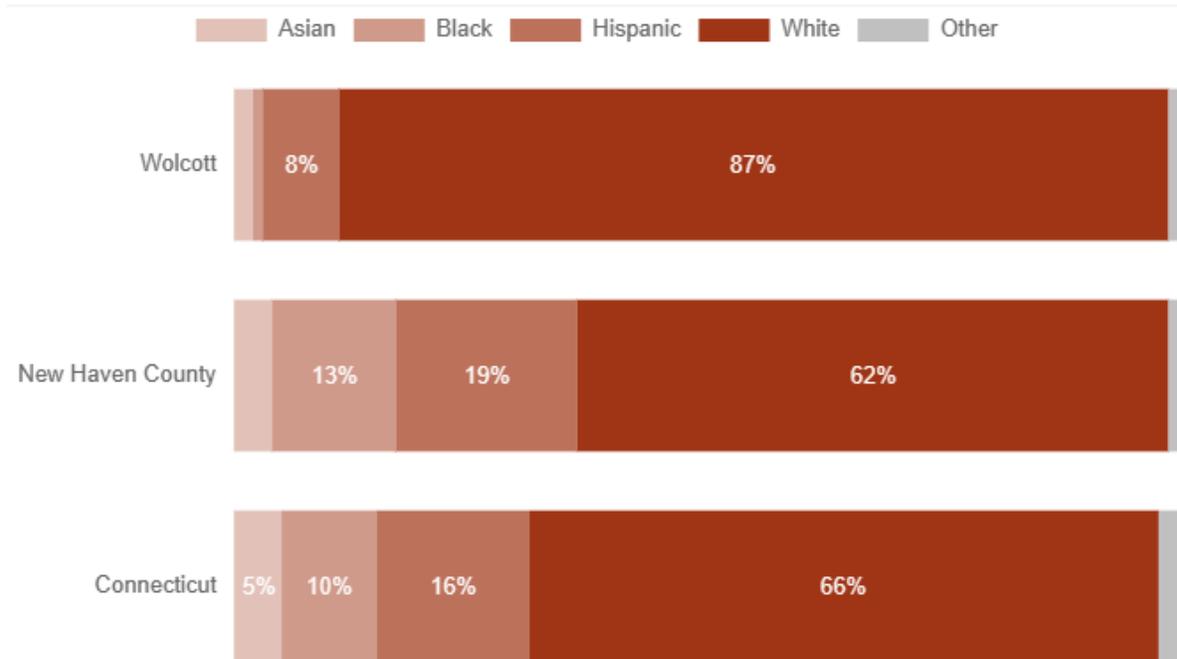
At 23%, Connecticut has the highest share of youth under the age of 20 among 3 selected geographies. At 28%, Wolcott has the highest share of elderly population, or those aged 60 and over.



Source: American Community Survey 2020, 5-year estimates, Table S0101
Visualization created by [CTData Collaborative](#)

3. Population by Race

The chart below shows population breakdown by race and Hispanic ethnicity. Races include counts and percentages for non-Hispanic population of that race only. Hispanic population of all races is combined under Hispanic category.



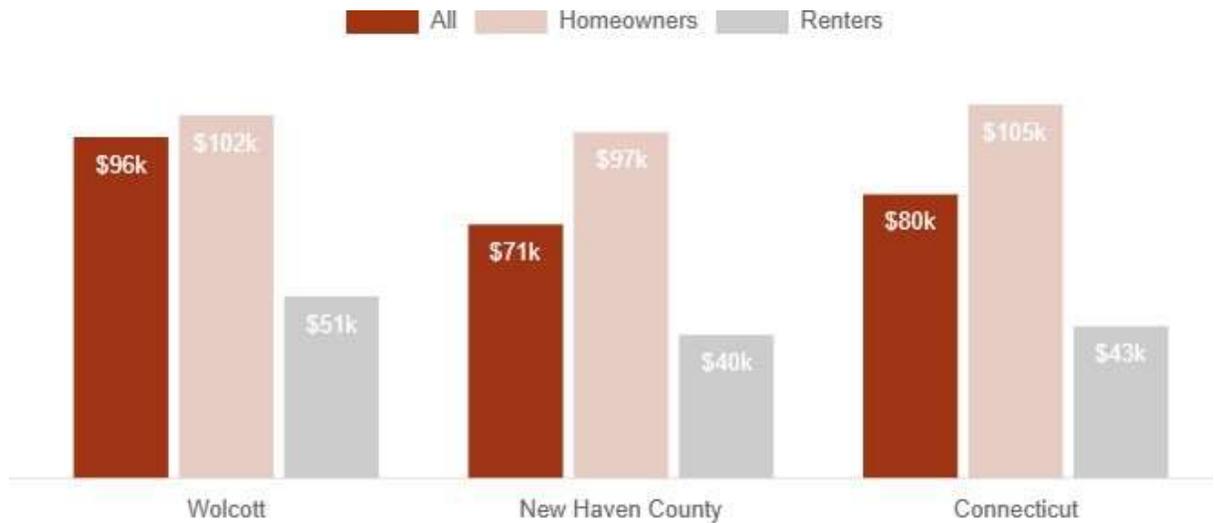
Source: American Community Survey 2020, 5-year estimates, Table B03002. *Other* category includes those self-identifying as American Indian and Alaska Native, Native Hawaiian and Pacific Islander, some other race, and two or more races.

Visualization created by [CTData Collaborative](#)

4. Median Household Income

The bar chart shows median household income in Wolcott, New Haven County, and Connecticut for renters, homeowners, and everyone. Median represents the "middle" income if all households were to be arranged from lowest to highest. In other words, half of households earn less than the median amount, and half earn more.

Among all households, Wolcott has median household income of \$96,014, which is \$24,644 greater than in New Haven County, and \$16,159 greater than in Connecticut overall.



Source: 2020 American Community Survey, 5-year estimates, Tables B19013 and B25119
Visualization created by [CTData Collaborative](#)

5. Building Permits

Building permits are an important indicator of economic activity in the region. Areas of growing population and intense development see a larger number of issued permits.

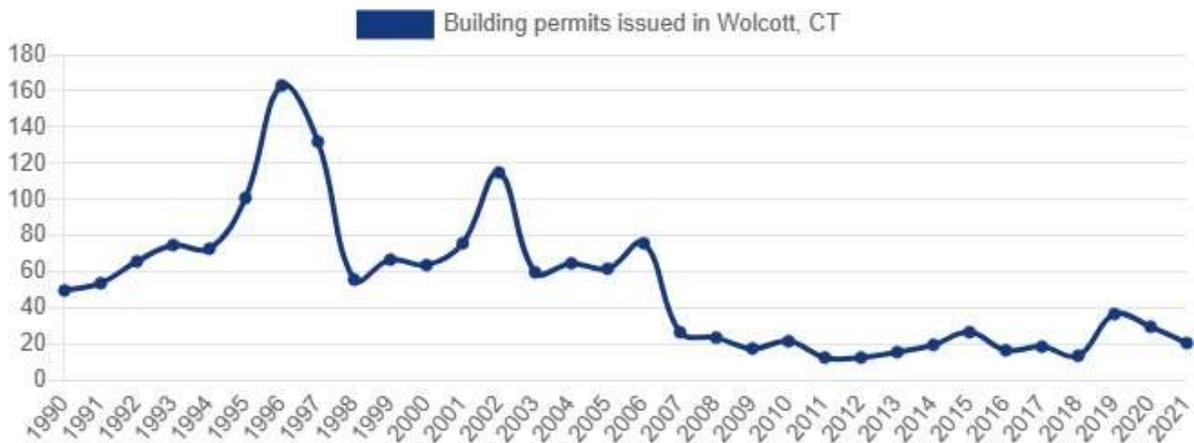
The table below shows how many building authorizations were issued in 2021 in Wolcott, New Haven County, and Connecticut, by number of units.

	Wolcott		New Haven County		Connecticut	
Permits, Total	21	100%	983	100%	4,651	100%
Permits, 1 Unit	21	100%	497	51%	2,941	63%
Permits, 2 Units	0	0%	36	4%	148	3%
Permits, 3 or 4 Units	0	0%	4	0%	79	2%
Permits, 5 or More Units	0	0%	446	45%	1,483	32%
Demolitions	4	-	118	-	566	-
Net Gain	17	-	865	-	4,085	-

Source: 2021 CT Department of Economic and Community Development

Permits Issued Since 1990

The line chart below shows annual building permits issued in Wolcott since 1990. The maximum of 163 permits were issued in 1996.



Source: [Annual Housing Permit Data, DECD](#)
 Visualization created by [CTData Collaborative](#)

B. Housing

1. Units in Structure

The table below shows the breakdown of housing units (both occupied and vacant) by the number of housing units in the structure. Urban core areas have a higher share of multi-family housing, such as apartment buildings. Suburbs and rural areas tend to be built up with one-unit detached homes.



Single family home

	Wolcott		New Haven County		Connecticut	
Total	6,759	100.0%	367,990	100.0%	1,521,199	100.0%
1, detached	6,198	91.7%	197,508	53.7%	897,094	59.0%
1, attached	143	2.1%	20,753	5.6%	85,585	5.6%
2	77	1.1%	36,899	10.0%	125,289	8.2%
3 or 4	111	1.6%	39,261	10.7%	128,352	8.4%
5 to 9	166	2.5%	20,413	5.5%	80,405	5.3%
10 to 19	28	0.4%	14,485	3.9%	54,136	3.6%
20 to 49	36	0.5%	14,660	4.0%	53,375	3.5%
50 or more	0	0.0%	22,039	6.0%	84,548	5.6%
Mobile home	0	0.0%	1,775	0.5%	11,943	0.8%
Boat, RV, van, etc.	0	0.0%	197	0.1%	472	0.0%

Source: 2020 American Community Survey, 5-year estimates, Table B25024

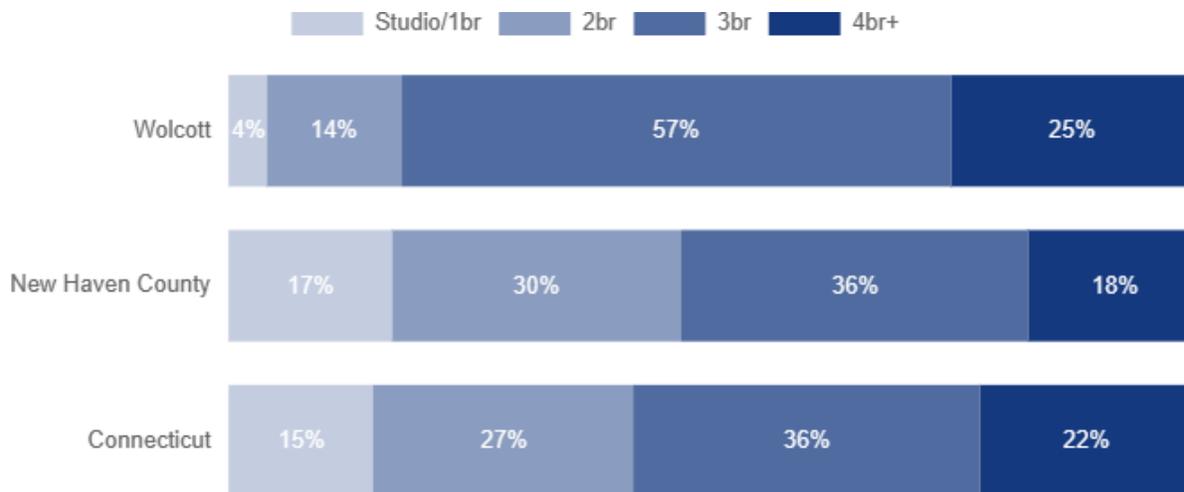
2. Bedrooms

In Wolcott, 25.2% of housing units have four or more bedrooms, compared to 17.6% in New Haven County.



Multi-family home

The bar charts below show what percent of housing units by number of bedrooms in Wolcott, New Haven County, and Connecticut.

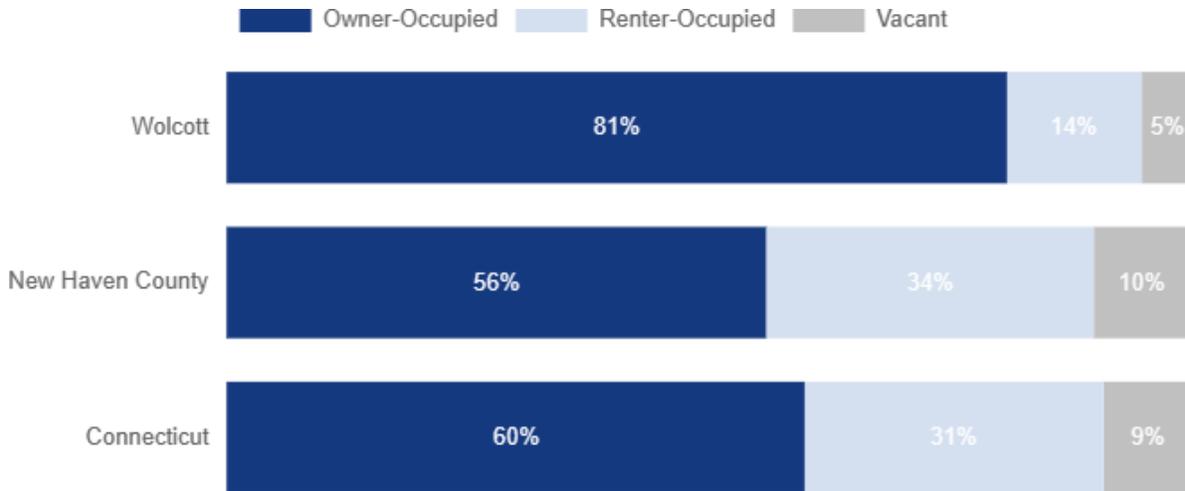


Source: American Community Survey 2020, 5-year estimates, Table B25041
Visualization created by [CTData Collaborative](#)

3. Occupancy Status

In Wolcott, 80.8% of housing units are owner-occupied, compared to 56.2% in New Haven County.

The bar charts below show what percent of housing units are owner- and renter-occupied, and vacant in Wolcott, New Haven County, and Connecticut.



Source: American Community Survey 2020, 5-year estimates, Table B25004
Visualization created by [CTData Collaborative](#)

4. Age of Units

The age of housing is an important indicator for potential environmental hazards and the cost of maintenance and repairs. Homes built prior to 1950 likely have high concentrations of lead paint while those built after 1977 typically do not have lead paint.

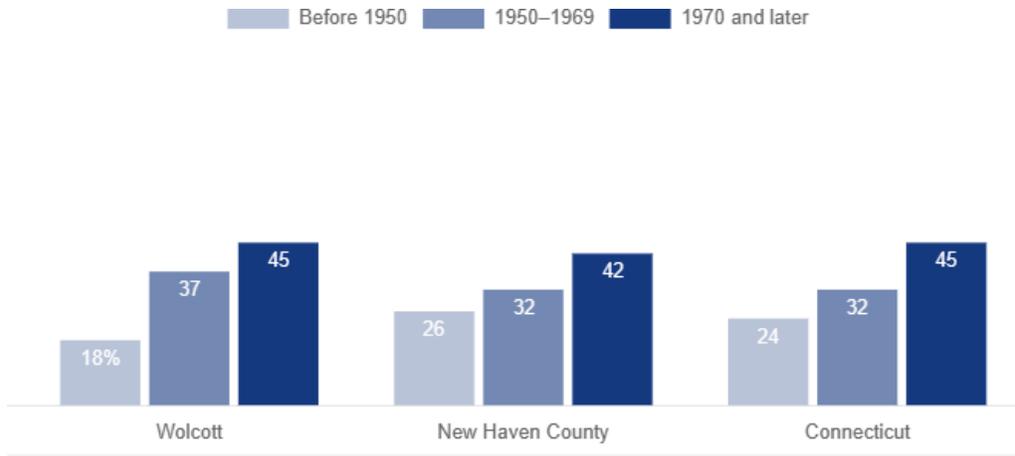


Apartment Building

The bar charts below show owner- and renter-occupied housing units by year built (prior to 1950, between 1950 and 1969, and 1970 and later).

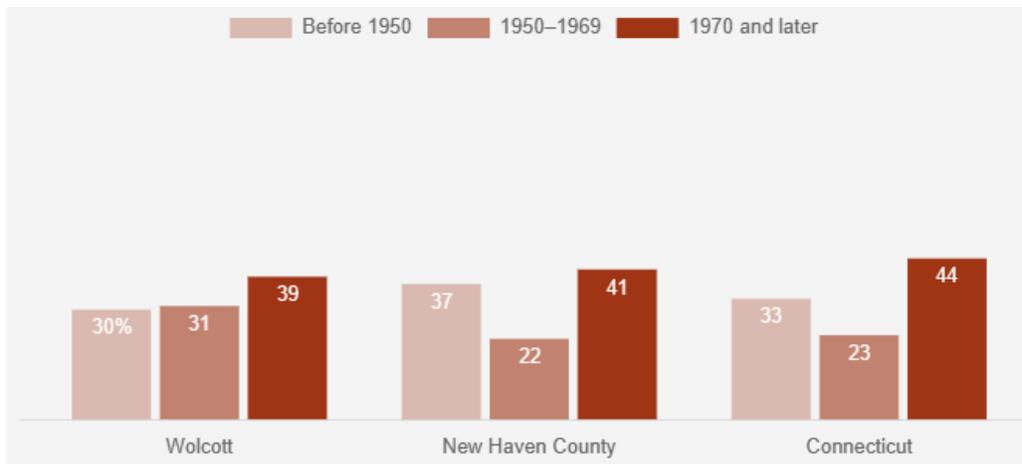
a. Owner-Occupied

In Wolcott, 18% of owner-occupied housing units were built before 1950, and another 37% before 1970.



b. Renter-Occupied

30% of renter-occupied units in Wolcott were built before 1950, and another 31% before 1970.



Source: American Community Survey 2020, 5-year estimates, Table B25036
 Visualization created by [CTData Collaborative](#)

5. Units by Gross Rent

In Wolcott, 35.3% of rental units cost \$1,500 and over per month, compared to 24.1% in New Haven County.

The bar chart below shows rental units by gross rent in Wolcott, New Haven County, and Connecticut.



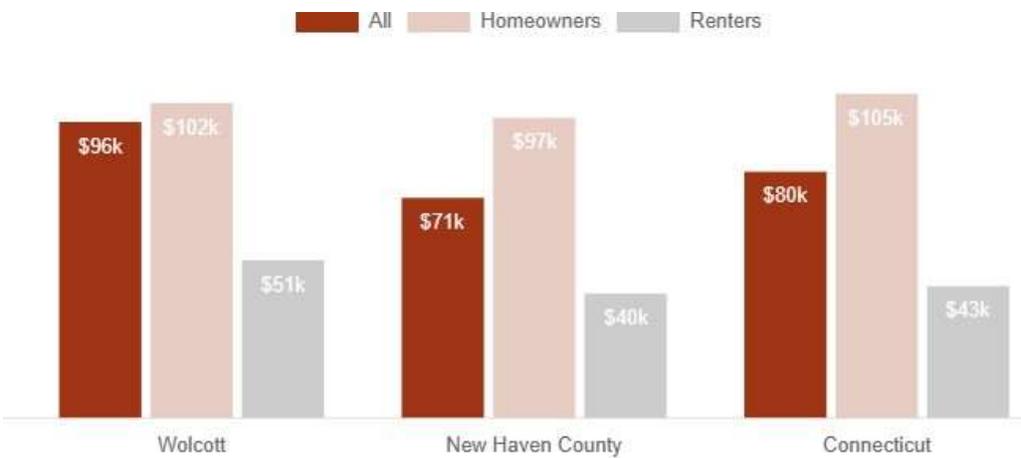
Source: American Community Survey 2020, 5-year estimates, Table B25063
Visualization created by [CTData Collaborative](#)

4. Income

Median Household Income

The bar chart shows median household income in Wolcott, New Haven County, and Connecticut for renters, homeowners, and everyone. Median represents the "middle" income if all households were to be arranged from lowest to highest. In other words, half of households earn less than the median amount, and half earn more.

Among all households, Wolcott has median household income of \$96,014, which is \$24,644 greater than in New Haven County, and \$16,159 greater than in Connecticut overall.



Source: 2020 American Community Survey, 5-year estimates, Tables B19013 and B25119
Visualization created by [CTData Collaborative](#)

A. Affordability

1. Housing Wage

Each year, the National Low Income Housing Coalition calculates the "housing wage," the hourly wage needed to afford a two-bedroom rental home without paying more than 30% of income on housing.

Wolcott is included in the Waterbury Metro Area. The housing wage in Wolcott is **\$22.88**.

It is 17% lower than the housing wage in Connecticut (\$27.80).

Source: 2022 National Low Income Housing Coalition, OOR, <https://nlihc.org/>

2. Assisted Housing Units

Totally assisted units are housing units that receive government financial assistance or the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance.

Of all housing in Wolcott, 8% (501) are assisted units, compared to 7.3% in New Haven County.

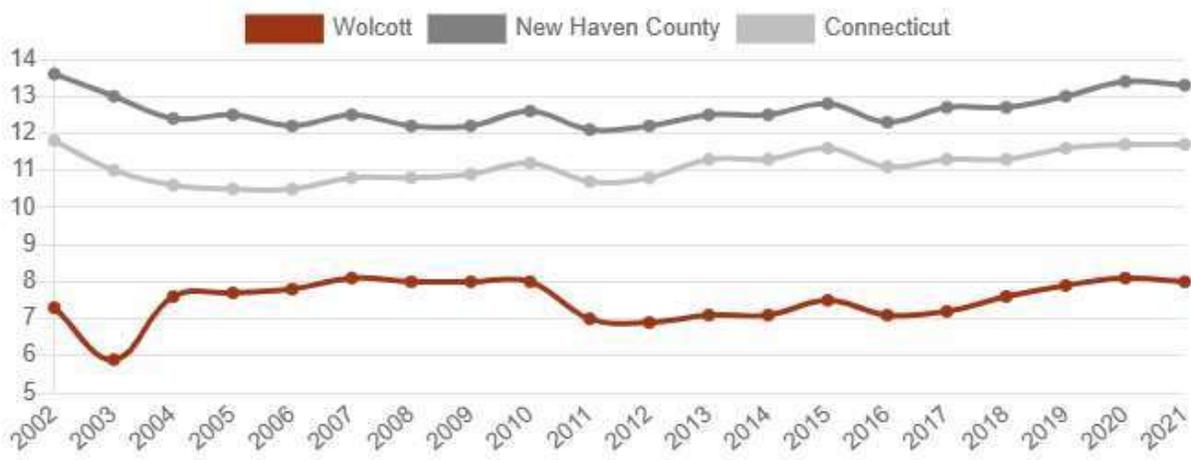
The table below shows the number of affordable units, and its share of all housing units in Wolcott, New Haven County, and Connecticut.

	Wolcott	New Haven County	Connecticut
Total Assisted	501 (8%)	48,034 (7.3%)	174,337 (6.4%)
CHFA/USDA Mortgages	174	6,497	26,989
Governmentally Assisted Units	313	23,929	93,840
Tenant Rental Assistance	14	16,826	48,102
Deed Restrictions	0	782	5,406

Source: CT Department of Housing, 2021 Affordable Housing Appeals Listing

3. Percent Affordable Housing Since 2002

The chart below shows the percentage of housing in Wolcott that is designated as affordable as defined by C.G.S. Section 8-30g.

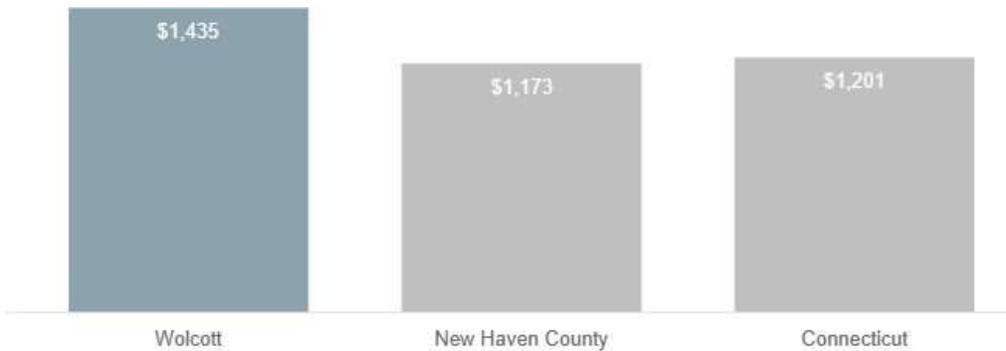


Source: CT Department of Housing, 2021 Affordable Housing Appeals Listing

4. Median Rent

Median rent represents gross rent paid by the "middle" renter. In other words, half of renters pay less than the median rent, and half pay more.

In Wolcott, the median gross rent is \$1,435. It is \$262 more than in New Haven County.



Source: 2020 American Community Survey, 5-year estimates, Table B25064
Visualization created by [CTData Collaborative](#)

5. Housing Costs

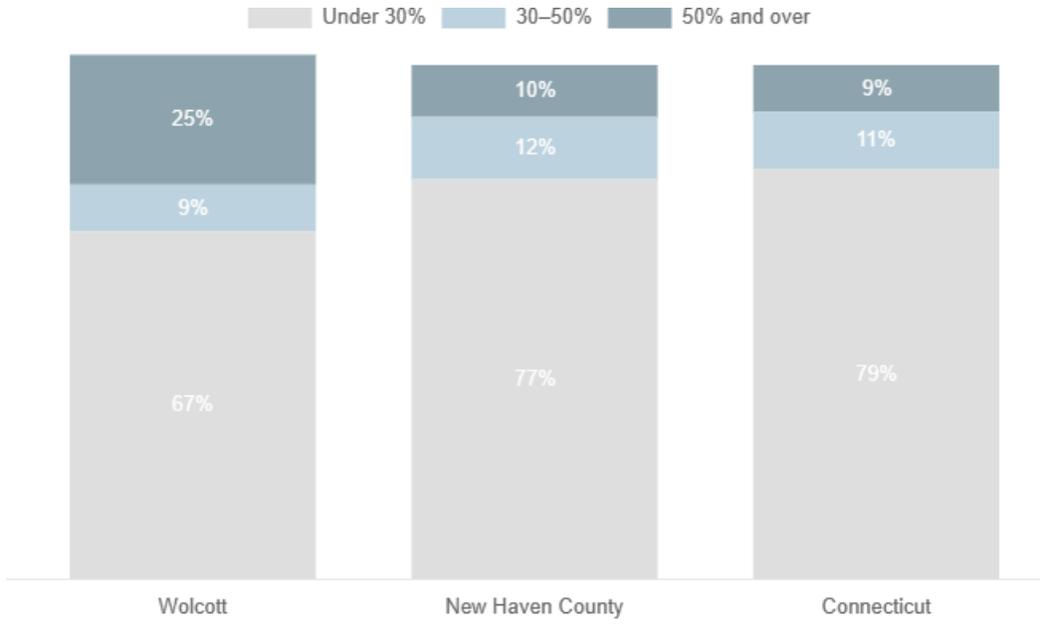
Guidelines from the federal Department of Housing and Urban Development state that households should pay no more than 30% of their income on housing to be able to pay other expenses. Those paying over 30% are considered cost-burdened, those paying 50% – severely cost-burdened. Those living in rented accommodation tend to spend a greater share of their income on housing compared to homeowners.

Three bar charts below show how much households spend on housing. It is broken down into homeowners with and without mortgage, and renters.

Percentages may not add up to 100% due to *not computed* values.

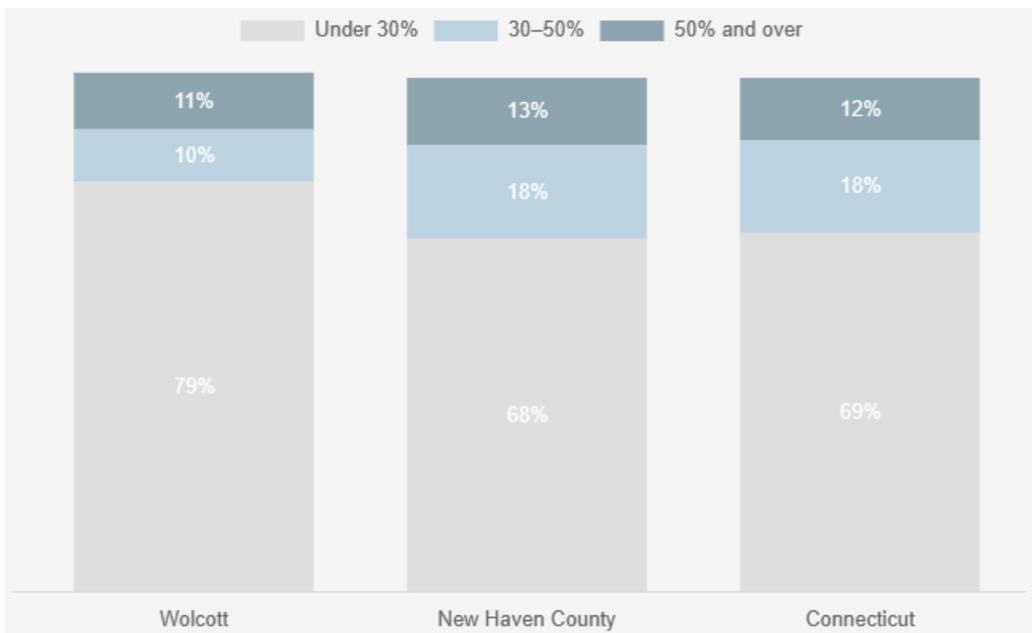
a. Homeowners, without mortgage

33% of homeowners (no mortgage) in Wolcott are cost-burdened, that is, spend 30% or more of their income on housing costs.



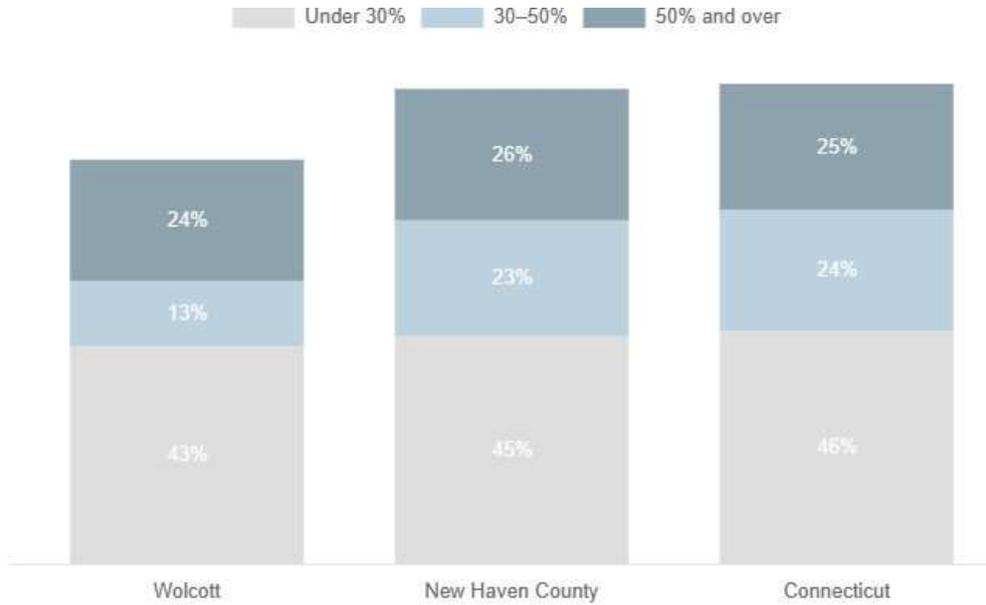
b. Homeowners, with mortgage

21% of homeowners (with mortgage) in Wolcott are cost-burdened.



c. Renters

37% of renters in Wolcott are cost-burdened, that is, spend 30% or more of their income on rent and associated costs.



Source: American Community Survey 2020, 5-year estimates, Tables B25070 and B25091
Visualization created by [CTData Collaborative](#)

6. Home Values

The real estate website Zillow provides data on home values across cities in the United States. The bar charts below show average home values in Wolcott, New Haven County, and Connecticut in 2019 for single-family residences, including condos and apartments.

In Wolcott, homes are less expensive than in New Haven County.



Source: [2021 Zillow Home Value Index \(average for 12 months\)](#)
Visualization created by [CTData Collaborative](#)

Planning for the Future: Affordable Housing in Wolcott

Although Wolcott already provides 8% of total housing as affordable there is still room for improvement. As the age of Wolcott's residents increases there is a need to provide housing opportunities that seniors can afford. There is also a need to provide young families with affordable no-frill starter homes.

Over the next 5 years Wolcott will endeavor to increase the number of affordable housing developments in town through one or more of the following:

1. Increase awareness of the availability of USDA/CHFA loans.
2. Facilitate the opportunity to increase the number of accessory dwelling units
3. Facilitate the creation of additional multifamily housing in town.
4. Evaluate repurposing existing structures to multi-family housing.
5. Increase public awareness of Wolcott's housing efforts.



Mixed use building: Apartments above retail space

Expand the capacity of the municipality to support ongoing housing initiatives

- Consider creating a standing affordable housing committee/subcommittee to advance actions supporting housing.

Increase Opportunities for Multifamily Development

- Review potential modifications to single-family zoning that would enable low-density, low-impact multifamily developments.
- Consider allowing duplexes/two-family homes in any zone which permits single-family homes.
- Identify sites that could accommodate multifamily housing, including municipally owned sites.



Two-Family Townhouse

Support First-Time Home Ownership and Aging-In-Place

- Work with local realtor community to publicize availability of USDA and CHFA low-interest home loans.
- Apply for State of Connecticut Small Cities funding for rehabilitation of existing housing occupied by low-income residents, first time homebuyers, etc.
- Create municipal tax relief programs/down-payment/closing cost assistance for elderly, low-income, first-time buyers, etc.

Expand availability of lower-cost housing

Consider modifying Accessory Dwelling Unit provisions to enable the use of this option.

Currently Wolcott zoning regulations for accessory dwelling units are as follows:

1. The detached single family dwelling shall have been in existence for a period of three (3) years or more to be considered under these provisions.
2. No single family dwelling shall qualify under these Regulations unless it is located on a lot having at least the minimum lot area and frontage as required by these Regulations for the District in which it is located.
3. The accessory dwelling unit shall be incorporated entirely within the floor area of the existing, single family dwelling or by conversion of a garage area attached by a common wall to the principal living space and shall be provided with an interior door providing direct access between the single family dwelling and the accessory dwelling unit.
4. The accessory dwelling unit shall be provided with a kitchen and a complete bathroom, separate and apart from the principal dwelling unit and with two (2) means of egress, including a separate outside door.
5. The existing dwelling may be enlarged only to the extent required to provide necessary access and egress. The units may have separate outside entrances but the dwelling when converted shall have only one (1) outside door along the front facade elevation unless

two (2) such doors existed at the time of conversion. Stairways to an accessory unit on floors above the ground floor of the dwelling shall be located on the side or rear of the dwelling and shall be fully enclosed within the dwelling.

6. The floor area of the accessory dwelling unit shall not be less than 400 square feet and shall not exceed 30% of the gross floor area of the principal dwelling unit or 900 square feet, whichever is less.
7. Either the single family dwelling or the accessory dwelling unit shall be occupied by an owner of record of the premises as a principal place of residence.
8. Two (2) off-street parking spaces shall be provided on the lot for each dwelling unit.
9. To the maximum extent practicable, both the principal dwelling and the accessory dwelling unit shall be connected to the municipal sanitary sewer system and where available public water supply. If such facilities are not available within 200 feet, the lot shall have an area of not less than 40,000 square feet or as required by the applicable District, whichever is greater, and the use of the on-site water supply and sewage disposal systems shall be approved by the Regional Health District.

Increase availability of deed-restricted affordable housing

- Consider adopting inclusionary zoning provision (portion of new development must be deed-restricted affordable).
- Work with housing land trusts or other non-profits to acquire and rehabilitate existing housing for deed-restricted affordable housing.

In their "Regional Housing Profile," The CNVOG established "Strategies to increase Affordable Housing Development, which are provided in Appendix B.

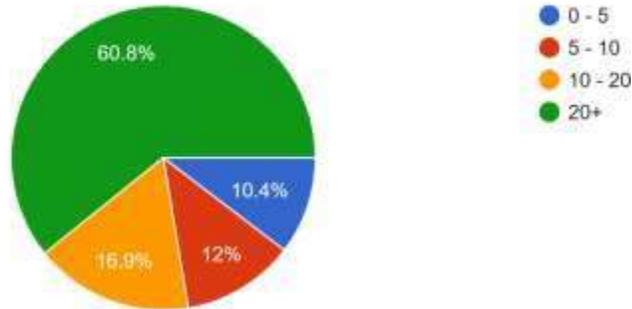
WOLCOTT AFFORDABLE HOUSING PLAN - IMPLEMENTATION SCHEDULE

ACTION ITEMS	LEAD ORGANIZATION	ENTITIES	PRIORITY
1 ESTABLISH AN AFFORDABLE HOUSING COMMITTEE	PLANNING & ZONING		HIGH-YEAR 1
1.1 DESIGNATE A TOWN HOUSING OFFICER	PLANNING AND ZONING	TOWN COUNCIL	HIGH-YEAR 1
2 PROMOTE ACCESSARY DWELLING UNITS	HOUSING OFFICER	PLANNING AND ZONING	MODERATE YEAR 2
2.1 DEVELOP PUBLIC OUTREACH RE: ADU'S	HOUSING OFFICER	PLANNING AND ZONING	MODERATE YEAR 2
2.2 EXAMINE EXISTING ZONING AND SUBDIVISION REGULATIONS	HOUSING OFFICER	PLANNING AND ZONING	MODERATE YEAR 2
3 INCREASE OPPORTUNITIES FOR MULTIFAMILY DEVELOPMENT	PLANNING AND ZONING	HOUSING OFFICER	MODERATE -YEAR 2-3
3.1 CONSIDER LOW-DENSITY DEVELOPMENTS	HOUSING OFFICER	PLANNING AND ZONING	MODERATE YEAR 2-3
3.2 CONSIDER TWO FAMILY/DUPLEXES EVERYWHERE	HOUSING OFFICER	PLANNING AND ZONING	MODERATE YEAR 2-3
4 SUPPORT FIRST TIME HOME OWNERSHIP AND AGING IN-PLACE	HOUSING OFFICER	USDA AND CHFA STAFF	MODERATE YEAR 2-3
4.1 WORK WITH LOCAL REALTORS TO PUBLICIZE LOW INTEREST LOANS	HOUSING OFFICER	USDA AND CHFA STAFF	MODERATE YEAR 2-3
4.2 APPLY FOR STATE FUNDING FOR LOW INCOME BUYERS	HOUSING OFFICER	PLANNING AND ZONING	MODERATE YEAR 2-3
4.3 CONSIDER TAX RELIEF FOR ELDERLY, LOW INCOME, FIRST TIME BUYERS	HOUSING OFFICER	PLANNING AND ZONING	MODERATE YEAR 2-3
5 CONSIDER DEVELOPMENT OF SURPLUS MUNICIPALLY OWNED LAND	HOUSING OFFICER	PLANNING AND ZONING	MODERATE -YEAR 3-4
5.1 IDENTIFY 1-2 HIGH POTENTIAL TOWN LAND HOLDINGS	HOUSING OFFICER	PLANNING AND ZONING	MODERATE -YEAR 3-4

Appendix A: Wolcott Resident Feedback – Affordable Housing

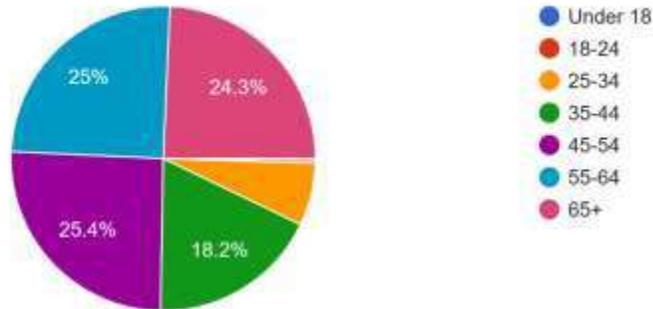
1. How long have you lived in Wolcott?

617 responses



2. What is your age?

617 responses



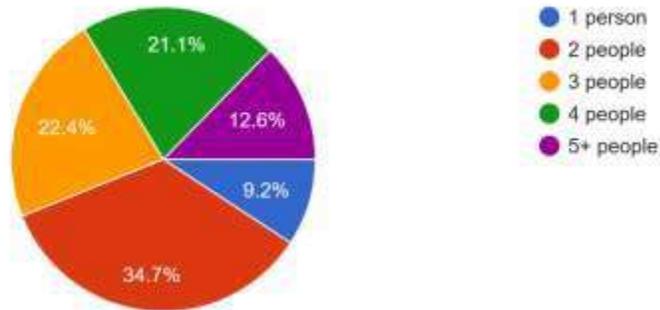
3. What type of Household do you live in?

617 responses



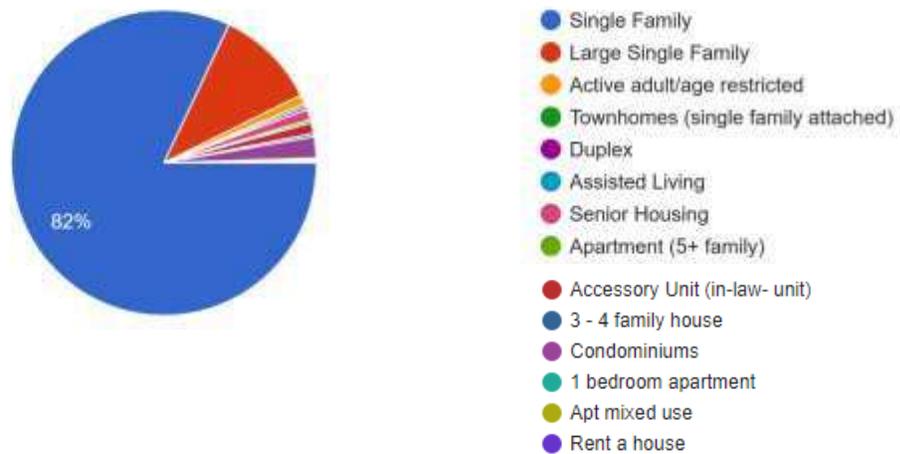
4. How many people live in your household, including yourself?

617 responses



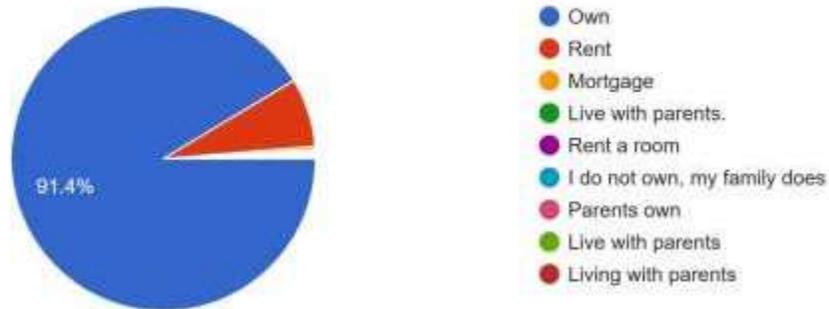
5. What type of housing do you currently live in?

617 responses



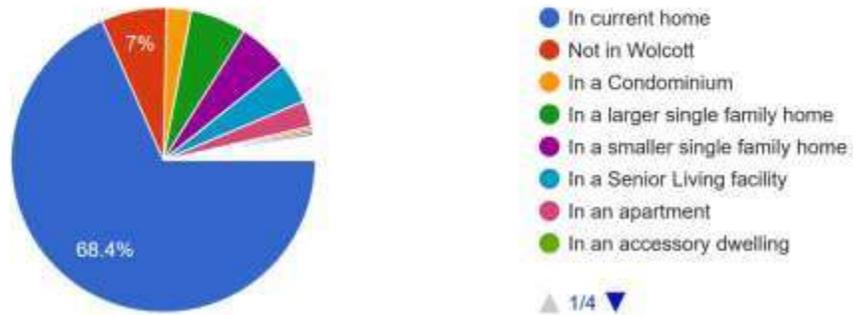
6. Do you Rent or Own current home?

617 responses



7. What type of Housing do you see yourself living in 5 years from now?

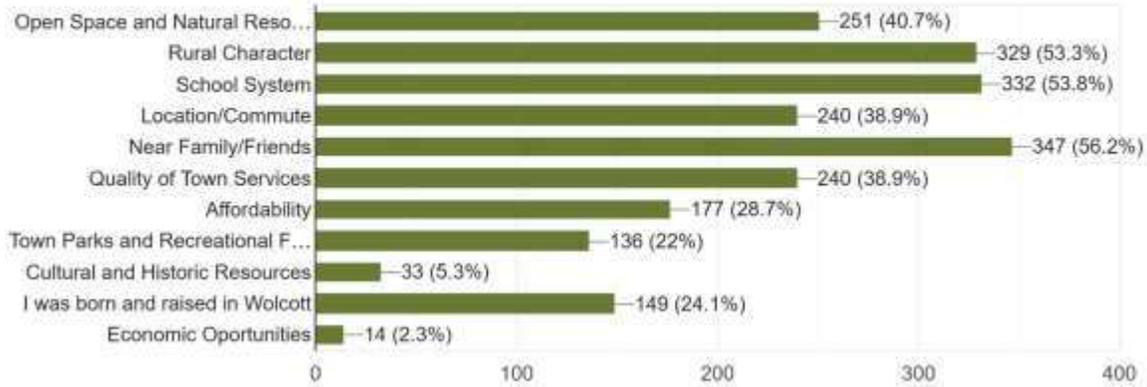
617 responses



- In a 2-3 family home
- Low income housing
- Cottage
- Not sure
- preferably not in Ct!
- Conch cottage
- Need more space but unable to afford...
- Snow Birds
- Looking to down size my mother in law
- When spouse dies, I will have to get a...
- Affordable senior housing
- Multiple-generational x-large property...
- 55 and older community
- Out if state
- Florida
- Senior housing
- Out of this state
- Unsure

8. What are the main reasons why you live in Wolcott? (check all that apply)

617 responses



9. What are the features, assets and characteristics that make Wolcott a great place to live that may not be listed above?

617 responses

Restaurants
N/A
It is a very nice and quiet town with minimum resources and affordable taxes, also not too much criminal activity. The last thing we need in this town is affordable housing units , look what happened to scovills swimming area since the town has opened it up to non residents for the money!! Not worth ruining our town!!
CT location to NYC, Poconos, MA, VT, NH, ME
Nothing else
Town services and EMS
school system, town services tax rate
na
na
rural community
keep it the way it is
Small friendly population/low crime
Low crime rate
Close knit community with sports recreational for young people

Community
Great community that has held on to the "small town values".
They offered Affordable housing. So I was able to afford a house in a safe community and everyone takes pride in their town.
Friendly, clean, low crime, convenient to highways
None
Can travel to cities (NY, Boston, Albany) in a day; similarly, can access different natural waterways and hiking within an hour
It used to be a quaint little town.
I like the small post office, IGA Stores that give us options beyond the larger size.
My wife was born and raised in wolcott
Lower tax rate
Location
Great community support
Low crime
close enough to city, but not in city
Great volunteers and plenty of places to give your time.
local, small town appeal - no major "chain stores"
Lake life
Small town
Quiet
Small town friendly, neat neighborhoods
Small town feel
Quiet; good location
NA
Great Mayor
School systems
Total town public water supply would be amazing
Quiet
Safety and Community
Woods & hiking
History
We plan on moving because we do not care for the town

Quiet nature
Small community
Friendly
I love the energy in the town
None
Great schools, police and community
None
Community
Low crime
Small town feel. Amazing schools. Away from Waterbury and other surrounding cities.
Friendly neighbors
Everyone knows each other
Comradely
Really great schools I know it's listed above, but it is true. I wish our parks and rec was stronger and provided more options.
Nice friends in town
None
Community
Close to work
Rural Characters
Not sure
?
Low taxes and good property value; space and size of lots
Small town with east access to a lot of locations while not having direct highway access.
Safe small town
Friendly, lots of shops, close to a bigger town
Increase in senior activities. Close to restaurants and shopping
Small, friendly town environment
It's Police force
None
Low house taxes
Home built by family in 1988 and wanted to keep in the family
None

Schools and community
Mayor / political party in power
Volunteer fire department
Easy access to interstate highway system
We have a family feel to our town.
Special commisions
Little traffic
Community commorodory, small town.
Quiet place
Small town
Small town feel
Rural neighborhoods, great neighbors, low crime, quiet and peaceful
Close knit community
Small town
Not cheap to live here
Neighborhoods are friendly
No 2 family houses
Small town community yet close to shopping and medical needs
N/A
Wolcott is where my family lives and without them I would not be able to afford child care
Very nice community and so far a very quiet town.
Small town environment
Quiet
Do not put affordable housing in town
Protected land trust and lakes which makes it feel very spacious.
Community
No low income housing
Low crime for the most part
I feel safe in my town and neighborhood. The town is rural and well kept.
Low taxes, living with similar income families, my family and friends live here, it's a small town with small town feel, amazing schools
!!
Small town feel

Quiet
Country living
Wolcott is a small town and has the characteristics that match.
The small town feel
Low crime
Quiet small town
N/a
School system
Lots of pizza options
Walking trail, friendly community minded residents
Quiet neighborhoods, friendly people
Safe community
Small town community
Low crime rates, outside a city environment
People care about one another
No easy way in or out of town so if you live here you wanna be here
Tends to be a conservative town. We don't need more housing.
NA
For me the school system and the sense of a safe small town matters a lot.
Thr small town feeling
Quiet town, low crime rate
Safe
Quiet town
Nothing
Rural while still being close to all necessities
Not much
Small town
The people.
Low population
Close to everything
the small town feel of Wolcott is what people want to protect.
Small town

Close to everything and far away enough from stuff I don't care for
N/A
General small town appeal
I love the wild turkeys that live in my neighborhood.
It's republican run.
Small town feel
This a very quiet suburb. Love it's. Tranquility.
Strong sense of community
Close community
I love the small town feeling.
Small town values
Great businesses and restaurants for the size of the town. Agree with most of the politics.
Everyone is friendly
It is a good place to live. CT in general is to expensive
Decent taxes
Wolcott has a low crime rate
Great first responders,
Close with neighbors
Low crime
Community
Tight knit community
Helpful/supportive community members
Elementary school and close to highways
All listed aboce
The people are great
Centrally located
Safe
Nice people
Access to stores, banks etc
Small town vibe
Small town
N/a

Quiet and calm
Small town feel
Good sense of community
Parks, trails, schools, neighborhoods
Smaller community and good people
One day wolcott owning scoville beach so only Wolcott residents can go there
Location
Residential with a strong focus on family development.
N/a
Only reasons listed
Community connections
Good police presence
Being in a suburb with minimal stores, quiet neighborhoods. Let's keep it that way.
none
Community sports
Family
Small town USA
Na
great little small town
Small town
None
Parks
Community feel in all parts of town. Small town feel with accessibility to larger cities due to proximity.
Small town feel
Low crime
Affordable housing and a good school system
Town community
It's not waterbury!
Parks
Quiet town feel
Community is there for each other when in
Na

Parks, activities available for all age groups, small town
this should not be a required question
Not sure
Na
Small town feel, plenty of youth activities especially football, baseball and soccer. Small school system where children dont get overwhelmed. Central to most state attractions and larger cities. Local government isnt like the rest of the nanny state liberals.
I love Wolcott very much. I've lived there my whole life. I just had to move because of an eviction for lapse of time & I unfortunately couldn't find anything affordable in Wolcott so I am now residing in Bristol. I miss Wolcott so much & the community. I would love to return there someday but feel Lynsey if the housing prices stay the way they are I will never be able to be back home.
Good response teams, ie police/fire; caring community for those in need
Small town feel, good community, more conservative town
Nice quiet small town
nice people, good government
This is a great community!
Keeping affordable housing out of town
Great parks and lakes nearby also trails for walking biking nearby is a plus
Commerarderide
Other
Friendly community
Small town
Smaller town
Town doesn't have much to offer
Small, family friendly
My house is paid off
Sense of community
Low crime, good schools
Na
Family oriented, respectful and friendly town that doesn't need additional crime. Low income comes in, We SELL!!!
Small town feel, with caring community members.
My church
Atmosphere

Unsure
-
None
Very good security and police department..good Mayor.. good library
Home protection friendly community
Mostly quiet
Nice small town characteristics and charm.
Centrally located
Everything listed above, and it is outside of the urban influences of neighboring cities.
NA
Small town
No section 8 housing
Small Town
Great little town
Tax rate, location to highways for work commute, affordable housing, great police, fire, ems services
Nice clean town
Independent party mayor
Affordable
Parks and community
quiet, not too much outside traffic (aside from Wolcott and Meriden Roads, which have way too much out of town traffic), wooded, natural areas,
Schools and family and friends
Lots of trees
More Recreational activities for Wolcott residents only. Financial assistance for struggling families. More town funded childcare services (affordable)
The COMMUNITY.
Low crime, quiet
Police department, public works department, fire department
School system and friends met through school
It's a great community- we like that it's a smaller town.
None
Small town feel.
Low crime rate

Not sure
Wolcott is small town and makes me feel safe
Proximity to highway
Small town
N/a
Everyone knows everyone
Schools
Proximity to doctors/hospitals
To remain a town that does not turn into low income housing
I love everything about Wolcott. The people, schools, superintendent, teachers, police and firefighters. I love how the community is there for each other etc.
Not being over populated, having woods, small town feeling, safe community
Quiet town
Small town feel
Close to many places. Not the best place in CT but was affordable when we were looking back in 2002.
Community, fiace is born and raised, small town feel
New England vibe
Small town community. Great school system with small class sizes.
The people, the school system, community feel
Plenty of activities for all ages
It used to be low mill rate. Not the case anymore
There's an active senior community. I can raise my dogs and grow food in my gardens
Small town feel
Close knit community
Small town
Close to nearby towns.
N/A
Stable leadership and efforts to control taxes control
Above
People watch out for each other If there's a need people jimp to help
Quiet town. Great schools

Small town
Strong sense of community
Small Town but town is evicting us
Quiet
Great central location
Great town
None
Great schools great police and ambulance dept! Nicepeople !
The conservative leaning character of the town.
None
Proximity
The small town community feel, but right outside cities with resources.
Close caring community.
Small town vibe
Small town appeal
None
Wolcott isnt great
I like the small town feel. People are friendly.
Still a little but country
Quiet neighborhoods
Houses are not on top of each other.
The school system and the town financing department willing to continue supporting the school community by not cutting/reducing budgets.
Sense of community although some people are very negative - extreme politics
Small town town feel with majority of people taking responsibility for maintain their property and working class normal people!
Listed above
Scovilles dam, walking trail, small town feel
One level for seniors with mobility issues
None
When our small town comes together to help those in need.
Children
N/a

Like living in a small town.
The mayor, the people, the community.
QUIET. High % of White people!!!!!!!!!!!!!!
None
Small town with larger lot sizes. Quiet, safe neighborhoods
Lake community living
Police and EMS services are outstanding
Small community
People!
None
Friendly neighbors
Republican town
This is my home town, it's a great place to live
Friendly people
Walking trail
Walking trail, small town feel, not commercialized
Small town vibe and great schools where it feels like everyone is family
A sense of community
Relatively quiet
It used to be nice here, but now living this close to Waterbury is a deterrent
Accessibility to highways
Small town
N/A
Habit
Small community, safe, great schools
Neighborly, small-town feel
Great small town feel and community. Quiet.
Town where I grew up.
Suburb away from city. Very low crime. Great police department . Quiet, friendly neighbors
Community support
It was the only place we could afford at the time
Centrally located for access to entertainment

Compared to other towns/cities relatively safer.
Small town
We love that there are no fast food restaurants (chains) and small businesses are prominent.
No low income housing to bring in drugs and crime
I was not born in Wolcott, but my parents built a house here when I was 3 and I haven't left since!
We are a small community that works hard to provide for our families. We have low crime and good education. We want it to stay that way.
Parks and recreation
Location
Low taxes
Pats IGA!
A lot of shops/services in town. You don't even have to cross the town line!
Very friendly town
Easy access to highways - shopping
Comfortable,here most of my life,easy access to all my needs
Away from larger city none sense regarding policies Regarding immigration, public school indoctrination, racial divisions, etc.
Not much affordable housing here.
I don't know
Accessibility To major highways, Close proximity to larger towns and cities, within reasonable driving distance.
Small town ... yet close to so much on the outskirts - shopping, entertainment, cultural...
Low crime
Great people. Excellent town services police,firefighters,town crews,the best garbage disposal company,parks and awesome schools
Spouse owned house when we married. We can't afford to keep it updated. Will need alot of remodeling because of age of house...
Grocery stores: Pat's and Walsh's, Great Restaurants: Mona Lisa's, Great Garbage and Snow Removal
People & School System
Trail
Small town close to city with ammenities
A good Mayor
Country living
More kid friendly places, and better sport facilities
I love living in a small town

Sense of Community
proximity to highway
Small, tight-knit community. Local small businesses.
Lakes
High end and safe community
Family atmosphere: investment with kids
Mostly republicans
Small town caring community. Great youth sports organizations. An amazing police chief.
Low crime, low taxes
Born here
Smaller town and somewhat quiet
Small town
Senior Center, concerts on the Green.Community Organizations,
Small community feel
Great community for families; we appreciate the recreational opportunities that are offered by the town and library.
Good location...easy access to rt 84
None
X
Safe, quiet, perfect place to raise a family!
Rural
Small New England town setting
A lot of greenery
I love the family feeling at Pats iga, I also like it that I am away from the school district I work in-time to myself along with the walking trail. Also, the garbage and recycle program is amazing and the town workers- the roads are always great. I feel safe
People and cost of living
Good neighbors
Close enough to places but far enough from the city
N/a
Privacy and friendly community
None
Small town that cares for its citizen
Less crime

Private not off highway
Quiet town
Safe community.
Small town
NA
Small Town feeling
Small town
Access to many surrounding towns or major cities like NY/Boston
Schools, quiet, safe
Small town, good neighbors, good schools and emergency services
Schools, low taxes
Definitely close to everything while still being quiet
Schools
None
Rural New England flare.
Small town charm
Churches, Civic organizations
Small town community feel
None
Nice people/neighbors
Close proximity to shopping and cities. Halfway between New Haven and Hartford also about halfway between NY and Boston.
Great mayor who cares for his town, leads by example..
Relatively safe, great community
Safety; police department
Moved here for school but they've declined therefore I stay for the small community and stability for my children.
Great location
None
None
Friendly
The population is the right size for the town
None at this time

Ethical community where most people help each other and look out for one another
Friendly people
None
Great place to call home
Suburban character
Small town feel
Friendly community
Close to shopping needs
Small, quiet
Accessibility to commerce and highways
See above list. Nice small town with nice single family homes.
The friendliness of the people.
The community has been very welcoming. That said a lot for an outsider to say.
Small town. No big business. Close to everything,
Great police, comparatively low crime, quiet neighborhood
The people, town sports
Property taxes
Not very busy or commercialized
The lakes
Small town feel
Being a small town we don't need to have low income people here.
Safety
Good school systems, law enforcement, ambulance service, close to city if needed, close to highway, local eateries/grocery, garbage/recycling included in taxes, well maintained roads/public spaces, walking trail, park with updated playscape features
People are very nice
New england village feel with beautiful nature, while conveniently close to a city for shopping and employment.
Neighborliness of residents
Community feeling
Mill pond way, near highways and shopping
N/a
Small quiet community with many wonderful people
The feeling of belonging

Central to other towns
Not much low income housing.
Na
Small town
Community minded, friendly neighbors
The friendliness of a tight community.
Family friendly town
Town camaradery
Small town atmosphere with a strong sense of community
It's awesome
Family near by
Schools, parks, trails, restaurants
Awesome Tax Collector
The walking trail. The wonderful community.
It's home.
Small townish feel, not overly developed or too suburban
-
It doesn't have a million bars and no large box stores. It's relatively quiet.
Love the walking trail
Community
Small town-close knit community
Active and caring community and organizations
It's a great town to raise a family, the residents look out & help one another,.
No projects for housing
Low crime, nice people, number of community events, patriotic character
Conservative quiet
Mostly single family homes
Schools
Great Mayor that does lots for our community
Good schools and friendly community
Small town with good families.
Friendly people

Suburban & close to highway
Small town values.
history
Close to retail stores that I use
Sports
Small town. Low taxes. Red town on a blue state
-
Close knit, caring community with great town services
N/A
.
Small town and not expensive
Great location, far enough away to get away from 84E traffic so you don't get onto highway until you are past the congestion
N/A
Quite
Small town with easy access to larger cities
N/A
V
Small town with country like environment
Quiet
Na
Lower crime
It has a small rural town feeling
Good Community
I like the walking trails
Raised family here
Trail
The listed are adequate
Smaller community
n/a
Services & location
Nice scenery
Low crime

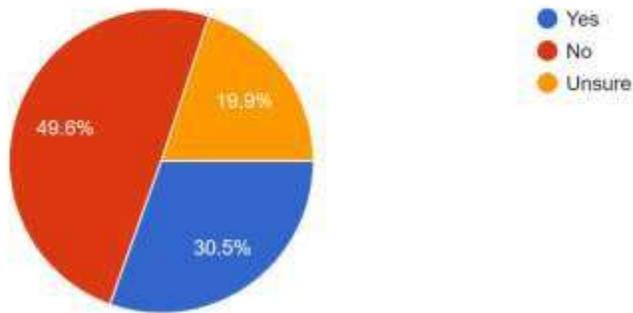
Smaller community
Friendly
Community
Most people in town are good and it's a great community.
Sense of community
We were able to downsize and be closer to grandchildren
Schools
Library
None
Lower taxes
It's a great town
Small community feel
N/A
Property taxes used to be good
Good people and great services
We love the neighborhood, neighbors, peacefulness, quality of life, overall feel of the town.
Not sure
Safe community
Friendly people/climate
Proximity to NYC, Boston, Vermont
It is a nice small town that offers quite a bit in the way of resources with parks and outdoor spaces and the town services and things like the senior center and the food bank.
Living on Hitchcock Lake
Close knit community
Hitchcock Lake
People are friendly; nice quiet town.
Friendly Community
Small town near larger cities
It is clean. Wolcott cares about their residents.
Community feel
Community, friends, great town
i dont think its a great place to live.
Love the library; Peterson Park; Mill Pond; Echo Farms and more.

Dedicated Teachers
Safe
None
Safety
Have been here for 36 years nice town
People are caring
Small town
Good mayor and elected school officials
The community
I feel safe here
Small town community
None
Not much lately
Natural environment, cozy village feel, good shopping
Conservative town in a liberal state
Availability of services, banks,,grocery, churches,post office
Walking trail around Scovill Reservoir
Close to supermarkets, malls, restaurants
Low crime, affordable taxes, short drive to stores and healthcare facilities
Low crime rate, excellent police department,few factories, few strip plazas, road conditions and care are great, school system exceptional, mayor and town hall cares about it's citizens, outstanding animal control officer, excellent senior services provided to senior citizens, tax rate
Small town
Small town atmosphere
Small quiet town
Small town living
Great Schools, not too close to neighbors, easy going feel
The walking trails
Caring community
Grew up here, love everything but the schools
Mill pond way
Parks and a great community to live in
I am very pleased with the sanitation dept with trash pickup , and the roads are kept in great condition as they are always working on them when weather permits.

It has a small town feel. I see a lot of the same people wherever I go.
Wolcott Trail, safe neighborhood so far
A nice small 'hometown' vibe, even if it isn't your hometown
A caring population
I feel safe living by myself, close to fire, Police and Wolcott Trail
Peace
Low crime rate
near woods

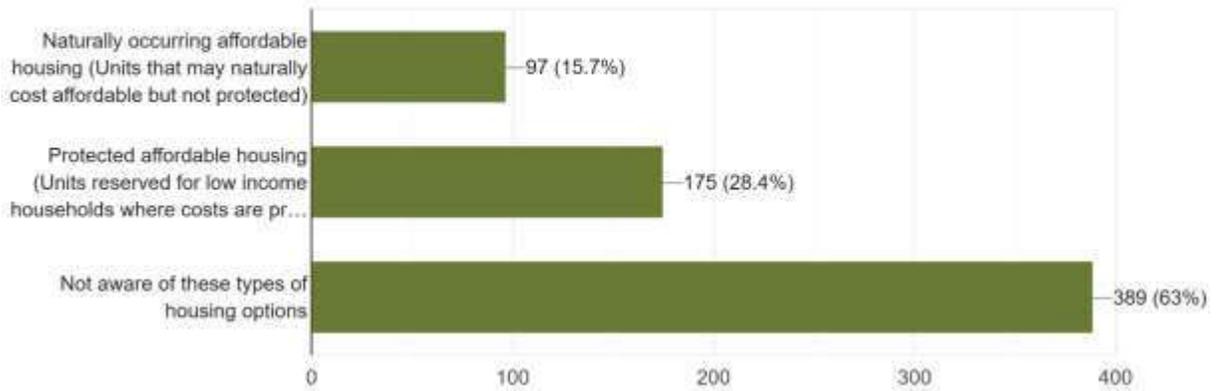
10. Are you aware of any affordable housing units in Wolcott?

617 responses



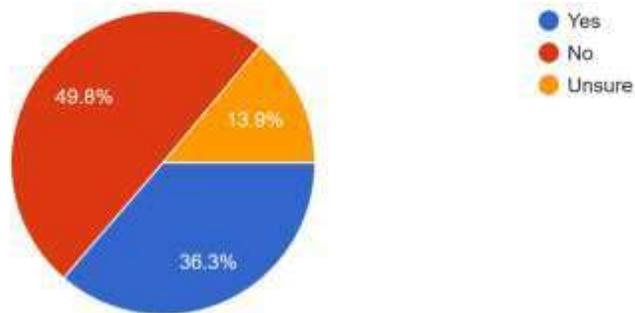
11. Please identify the type of housing that you are aware of (check all that apply)

617 responses



12. Do you personally, or do you have any family members, neighbors or friends who live in Wolcott and struggle with housing costs?

617 responses



13. What would be the benefit of increasing housing diversity in Wolcott? (for example, Greater Mix of housing types, price points and sizes)

617 responses

Maintain sufficient schol population to justify current facilities and staff
Better opportunity for people to be able to live here
Not to try to diversify the town, that's all smoking mirrors, it doesn't matter what your race or ethnicity is!! Work hard and you can have nice things!!
My future needs as senior housing
Nothing that I see. Would just decrease my home value and raise my taxes
So I can stay in town
price points
people could afford to live here. I have to live with roommates because there really aren't any apartments here, or affordable if you do find one.
bad for the town
I do not think it is needed
in all no good for the town
No advantage
It would allow people of all incomes and races to reside here
I don't see any real benefit for this town in that area
None
It is always beneficial to have housing available for all, but I fear this initiative is being driven by something other than what's best for our residents.
Not all family's need a 3000 or 2000sq ft housing . A 1400 sq ft home is enough to raise a family in and have a cozy and neatly landscape home and offering one of the best school systems and plenty of extracurricular activities offered. Including our Parks and Beautiful walking trail. Thank you Mayor Dunn!
Subsidized elderly housing
Elderly being able to get housing quicker then a 5 year wait.
Opportunities for younger people and families; diversity of population
Hopefully, taxes will go down.
Focus on seniors and those with disabilities
Subsidized housing means more problems and crimes
More seniors and low income population would have the opportunity to live here.
No benefit
Elderly can stay in the town they raised their families in

Housing should be made affordable for seniors
none
Helping those who would like to downsize and remain in Wolcott.
having something to offer everyone
No
Don't think of there would be benefits
Ability to stay in wolcott as a single mother
None
Size
None
Nothing!
No benefits
N/A
None
Prices
It wouldn't benefit
Price points
Increased opportunity for people not born there.
You would increase diversity of the population
Tax incentives for seniors, disabled and veterans
Price point
Make it more inviting
Not sure
More for seniors
Greater mix of housing
None
More diversity, greater economy and community, helping to resolve the housing crisis
Leave it alone it's fine as is.
I do not see a benefit. I am concerned about increased crime.
Nothing!
We can still live here my son can stay in the same school
No benefit

None
Not sure
Diversity of people
None
More options
Lower taxes
Not sure
?
When you start dictating quotas for housing types, the town loses its character
None
None
Diversity is always a plus. We all benefit if we open our minds to it.
Diversity of people
It might decrease the value of the existing homes
None
None
Low taxes
Greater mix of housing for different families
Larger effective tax base providing assistance to citizens
I think it will turn us into Waterbury. Worse idea ever.
I'm not sure I see any need to change anything
None
Providing access to housing for families seeking better schools, stability. May help with increasing minority population.
The oil prices are awful. Would love to see natural gas available in housing units, not propane. This would make living expenses in Wolcott more affordable.
Price points
Sizes
None
Diversity
No benefit at all. This would ruin the town.
I see no benefit
I don't think there would be. Benefot

Options might afford some people a chance to stay in Wolcott.
Better price points
None
No benefits
None of the above. I do not agree on 2 family housing or duplexes
Price points and sizes
Size
Seniors, young families, single parents, and low income families who want safer homes all should have the same opportunities as us
Unknown
Nothing
Price
I will most likely move now and I don't want it.
I don't see any benefit in increasing housing diversity.
Bring younger people into town who will hopefully stay and raise families. Bringing more money spent within the town
No benefits whatsoever. You drive the price of my home down and we have already sold out to dollar general.
It creates a system of diversity and inclusion, along with economic stability, which is good for all the residents of our town
It would create a variety of options.
None. Zero. Keep the town the way it is.
No benefit
There wouldn't be a benefit. Waterbury is already encroaching. Just look what happened to Scovills once it was open to the public.
Price
None!
N/a
I don't think there is a benefit
No benefit
None
None
More affordable housing
Greater mix of housing types, price points and sizes
Affordable units like those in the Sunrise Road development are perfect. They allow home ownership, and pride in ownership,

Not sure
None i w9ant really afford a wolcott as middle class but others lowincome could live here now?
None
It makes the town a better place, it creates a system of inclusion and diversity which is good for all of us.
There is none
Help people
I don't want any more building in Wolcott. It ruins the natural environment.
Price points/ types of homes
Allowing families to stay and achieve ownership. Renting here is way too expensive and very limited places
Keeping people in town, children in our school system and sports programs.
Price
None
It's has enough diversity
Young people could afford there first home
None
Would no benefit at all
Better price points
None
Lower cost
I see no benefit
No benefits, town's population if large enough for its size and services offered
Loop
Keeping the town compliant with Federal guidelines for housing.
Senior housing
It would help a lot of people who are struggling to stay in their hometown as they age because they are being priced out.
Diversity in income creates a better and well rounded community that sees and cares about the different economic levels that people live in. This is vital for people understanding the services that people do and do not need.
No benefit to those of us who live here. Low income typically increases crime.
Idk
None
Don't change anything. People move to Wolcott because they don't want to live in an area like Waterbury, with excessive low income housing. It is a quality of life that should be strived for. To make

changes would change the very nature of the town.
None
I'd like an affordable place to live as I get older. I'd love to stay in Wolcott but the town doesn't offer anything like that.
It would allow those who love this town to nstay here
None. Neighboring towns provide better option. The population of, for example, Bristol is three times that of Wolcott.
There is no benefit
Having worked in affordable/subsidized housing for many years i know it is not affordable that is needed as much as subsidized.
None, it's fine The way it is now. We don't need any more affordable homes.
The grant states you have to do this
None
Affort able housing for people like me.
No benefit
No benefit
More options for first time buyers
It would allow families of lower incomes to be afforded the benefit of living in a safer community and their children could benefit from a high quality education system.
Senior housing would be great for aging parents that don't have a 7 year waitlist
Price. Size
aUnknown
Allow people to live in Wolcott
Don't need it
None
No benefit
No idea
Not sure
Na
None
Price points
Provide more options
Increase people who can live here
Helpful for seniors
More affordable for families and first time home buyers

Reflect CT population
Senior housing benefits those wishing to downsize while living on a fixed income, otherwise no further development is necessary as it may take away from the residential and family feel of Wolcott which is what separates this town from larger cities like Waterbury and Bristol
I would welcome more affordable housing but not section 8 housing.
Better schools for special education than urban areas
Nothing
None
It's fine the way it is
diversity within community, mix of housing types
Condos
Keeping families together
Opportunity for working families and single parents
Housing diversity leads to resident diversity
none
No benefit
I do not see a benefit of having lower cost housing. It would lower my property value.
Many
Unknown
There isn't one
No benefit
I don't see any benefits
My adult children afford rental units
I don't see any benefit
No benefits
Our young adults would have an opportunity to live in the town they grew up in
I'm on disability I need to be able to afford my house and lights and everything everything's getting too much costly for me being on disability
Price points
Allows people who want to live in Wolcott the ability to live here.,
Missing middle housing for young adults to rent or buy as first time homebuyers
Not a benefit
Keeping Individuals in our town keeping taxes down
Wolcott is a very attractive location due to its current real estate values. Maybe some more affordable

housing for the elderly that would like to stay in town.
There are no benefits knock it off
Greater mix of housing types
Affordable size of housing
None!! I do not want affordabke housing ir any low income housing in our town. It destroys towns!
None that i can think of
pricing for middle class
There is not a benefit to bring in low income. It brings in riff raff
No benefits,so keep the trouble out
Greater mix of housing types
Size accessibility
Taxes and roads
Lower price points
None
House sizes
Nothing
Tax revenue
Size
Larger tax base for property taxes
No benefit
Pricepoints
No benefit whatsoever.
I feel that we already have a diverse mix of housing options.
Not sure
More affordable apartments
Unsure
Ok
None
Wolcott already has a diverse offering in housing .. you can buy a house no matter who you are or where you came from
Attractive to young people/struggling families who can contribute to our community
None, keep the open land.
I feel that there is enough diversity available in town.

Not many people can afford to live in this state period.
No benefit. We are already diversified enough.
NA
Mix of housing
None
None
None
Population Diversity , affordability for 1st time home buyers, can get larger home in same town
No benefit
Price options
Opportunity for low income
Smaller affordable homes
None. Lowering overall housing costs of all housing is necessary.
Not sure
Help dilute the overpowering Republican influence.
None
Equal opportunity.
None
Increase senior housing availability
Diversity
Not sure - are there jobs and public transport to support?
More help for Seniors
More choices for future.
Unsure
Less people worrying about losing their homes due to money issues
None
Housing market is unreasonable and pricing low income families out
It would be more affordable housing
N/a
Help the people that already live here
Unknown
NONE

Should not increase housing to meet diversity
Unsure
I don't think it's needed. I feel we have enough
No benefit
Dont need affordable housing in town
No benefits other than diversity
More affordable for lower income families
Help low income without ruining our small town or increase in crime.
Price points
A place for young families to grow
Greater accessibility for seniors
Not a benefit. would bring undesirable neighbors
Don't know
No benefit
No benefit at all
Tax roll increase
No benefit
Decrease in quality education! Decrease in well kept neighborhoods!
None, the need to build more schools unfortunate by product
unsure
No sure benefits I would be concerned about traffic on these road
No benefits as far as I'm concerned
None
I like our community the way it is
I could stay in Wolcott while my wife is dying of cancer.
None
Diversity is always a plus in any community
Think it's gone
None
Young families that want to have a nice safe place to live and close to work
There would not be any benefits.

None
Proximity
Price points and sizes
Helping families who can't afford to buy home be able to live in a nice area like Wolcott
Price, in-laws suite, multi generational housing
Greater mix of housing types
Make things more affordable.
Allow people to stay living in town
Not sure but might lower the taxes.
I don't see the benefit
I am disabled but have a boyfriend, boyfriend and because of that I can't go into affordable living
It will bring back younger couples and help seniors.
Not sure
I do not want to see complexes full of Title 19 housing. Do not want the city element relocating to Wolcott
Nothing! Lower the value of homes of hard working people who actually work and own something
No benefit
Do not bring low lives into this town!!
Help seniors
There is no benefit
We need more Senior apartments so they can afford to stay in this town.
Not to wait 5 years to availability
Na
Population would become more diverse.
None
Nothing
None
I feel it would detract from why i live here. The wolcott hills neighborhood makes it so when you buy there it leaves no room for appreciation and residents are trapped without equity to purchase elsewhere.
Not good
No benefits to me. Benefits only those who come
Would be concerned about in
Prices and size

Price points
A.chance for young families and seniors to stay in Wolcott.
Multi generation living together
Don't do it
More choices
None
Nothing, this would serve no benefit in wolcott!
More affordable for struggling families
Price points
Housing diversity creates racial and cultural diversity
None!
Condo and apartment living that doesn't look run down
Greater mix
Unsure
Well...it's the law...
No benefit
Flexibility and options for families
Dont know
Better living situations for elderly with moderate income. Those who don't qualify for low income units. Need more housing suites to elderly.
No benefit. Leave as is
Unsure
More people could afford to live here
More opportunity for families to stay in town as they grow without having to move to a much larger home
It is a diverse world, Wolcott should reflect that.
None
We moved here bc we grew up and Waterbury and wanted out of the city. I'm Not sure if there is a benefit, as what is proposed above appears to mirror an urban setting.
None if it brings low income earners
I don't think the positives outweigh the negatives. It scares me to think about riff raff being able to afford to move into neighborhoods and bring gang like behaviors and affiliations here.
None
Greater mix
Younger people would be able to afford to live here

Lower price of rentals for elderly
The benefit would be to have actual diversity in Wolcott. People might be exposed to different people and cultures which may break down stereotypes of said people/cultures.
Price points
More senior housing
None
Too much for town to handle
Maybe greater opportunity for elderly couple to downsize to smaller housing.
None. Leave it alone.
I haven't researched this enough to know.
All of the above.
Make it easier to attract quality service help (police, fire, ambulance, etc) who should live near where they work...maybe even some younger families who are just starting out and have a huge student loan debt but want safe, affordable housing.
None
Price points and sizes
To intergrate different incomes will make Wolcott a more affordable and people that would make neighbors that would become friendlier with each other and not just wave hi...
Help for those long time residents to stay in Wolcott
Senior living
Price points
Affordable for families and seniors
Not sure
Prices
It will bring a better value in for current homes
We need 55 and up housing
Price points
Finally making it to the 21st century! LMAO
Unsure
More options for all
No benefits- higher crime rate
Affordability
Terrible idea no benefit
Not sure there any. Decreased home values. Increased costs for the town. There will be an influx of students, drivers, etc. Where does that money come from? Raise taxes?! Umm no thank you.

I do not see a benefit
More choices
None
There is no benefit
Senior housing no upper floor.
No benefit with diversity only opens up the doors to crime, school overcrowding. we don't need anything need to diverse our small community we do not need to become the next Waterbury or bristol.
All of the above, as well as a more culturally diverse population.
Older people could remain hete
None
X
None, Wolcott has plenty of diversity in the housing market as is.
Not preferable to increase housi g diversity, it is already a diverse market
Not sure
Sizes
This would help diversify Wolcott
None
More variety to asst more ppl
None
Price points
There would be no benefit.
Zero
None,
Mix housing prices
I see no benefit to Wolcott residents
Help families
Housing market pricing
Over 55 community that is affordable with amenities would be awesome!!!
NA
Make it affordable
More condos
More development of businesses
Not sure of the benefit

None
None
Having a better diversity of residents— young people, etc
None
None
mix of people and cultures
Sizes
Opportunity to stay in hometown
Not in favor
None
So people can stay
.
Not sure.. I think there is plenty of housing diversity already in Wolcott..
Affordability
Greater mix of diverse people
None.
None
None
Not sure
Pricing, bus lines
Rents could match the renters budget rather than a universal monthly rent cost
There is no benefit at this time
I do not see a benefit.
I would like to see more elderly housing of moderate size so the elderly could live comfortably in town.
Prices
None
No benefit
None
With aging baby boomers more senior housing is needed
Gives people more opportunity to own a home
Single story
Upward mobility. Being able to afford to live in the town you were raised in is a sign of a healthy economy. People should be able to move upward into Wolcott, rather than stagnating or lowering

socioeconomic status.
No benefit. Low income housing will drive down property value. I work hard to be able to afford my home.
N/A
Greater types of housing, more size variations, more price points
Tiny houses,
None
I don't think it is a good idea
Sizes
Help people in need
Not sure
None
Nothing Wolcott is fine the way it is. We are a small town not a city!
No benefit. Leave well enough alone.
I think this already occurs here
Better quality live for wolcott residents
Welcoming people of all income levels, ages, races, living situations, and lifestyles into our community. Would also address the well documented housing crisis in CT.
Diversity of residents
Seniors could afford to stay in town
Many price points
Unsure
I would guess it's price points
Greater mix
I do not want affordable low cost housing in wolcott!
I dont see the benefit.
?
No benefit
I don't know
None
I see no benefit
Price
I do not see a benefit in creating low income housing. It will reduce property values and impact the community negatively

Greater mix of price points
Greater diversity
Current residents can live more comfortably
Sizes
Adding Lower housing costs as an option in Wolcott would bring more diversity to town.
None, unless blight and security is a priority.
Create opportunities for people
-
It would encourage the pride of home ownership for people with limited incomes.
I don't see a benefit
Price points
More diversity of population
Would give young adults / families more options to stay in hometown
It would help residents who want to live in town who otherwise couldn't afford to.
None
Mortgage assistance though USDA or CHFA/FHA and senior housing is acceptable, but the town needs to be careful of the type of affordable housing it seeks. For rental units, some landlords participate in an affordable housing program for the paycheck-they care little about who moves in or the problems that might come with them. Not all renters who qualify for assistance cause problems, but I know first-hand what happens when they do. I did not move to Wolcott to live near that again, and many of our residents don't want those problems either, otherwise they would move to Waterbury or New Haven. Just because we can do this does not mean we should.
None
N/A
None
Price points
I am not sure I see any benefits
No benefit.
Affordability for retired seniors
No benefit
Pricing for elderly living on a budget
people
Price
Affordable housing for senior citizens
Would potentially allow me to stay in Wolcott

Not sure there is a benefit
Unsure of benefits
Obviously as time goes by and the cost of living increases as older adults income either declines or is capped, affordable housing might be an option (and possibly should be prioritized to existing, transioning, residents).
No benefit
None
I think we already have a good mix. There are massive houses, typical colonials and raised ranches, and smaller cape cod style houses.
For parents of all types who would love to live in Wolcott but & enjoy the town.
Multi cultural
Sizes and availability for a variety of peoe and families.
My daughter was born & raised in Wolcott. Our whole family moved to Wolcott over 20 yrs ago. My daughter has a son who went through all the Wolcott schools & now a freshman @ St Johns University. She lived in an apartment in a house that was renovated into six apartments. She lived there for 15 yrs., but was evicted by a Waterbury resident/landlord who decided it was "Lapse of Time". She couldn't find one place in Wolcott to stay so had to leave & move to Bristol. She wants to come back to Wolcott (home) but being a single parent can't find any affordable beautiful apartment. Wolcott needs an affordable, beautiful, complex for people like my daughter. There are young parents that get divorced & can't afford to stay in Wolcott & they end up leaving. Wolcott, HELP THEM!!
V
With today's unreliable economy it would give opportunity for our younger citizens to have affordable housing and to be independent of their parents help to live economically in this world
Lower prices
None
None . They will drive down the cost of housing that people work so hard to maintain and take pride in achieving by working and making productive life choices
Need Affordable housing for single parent raising children
None
More people, more friendships
Helps low income elderly
Caring for others! Reducing crime. Need people to work all kinds of jobs in town but afford to live here. Reduce conflicts in schools with what is learned through greater diversity
You would attract undesirable who would be looking for other to support them.You
None
None
To be able to stay in the town I love.
More diversity

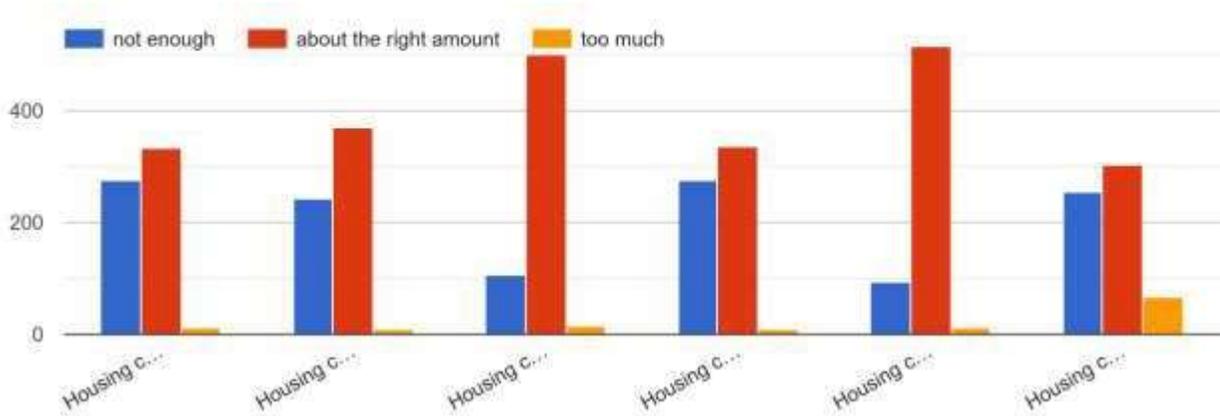
No benefit

Unsure
Prices
Greater mix
There is definitely a lack of good affordable housing for different age ranges.
Aging population
No need .
Na
Housing diversity increases demographic diversity. Kids should have exposure to a more diverse community as that is the world they will be going into.
None
Diversity of opinions/beliefs
Affordability
None
No idea
Hopefully reduce taxes
Keep eople here
I believe Wolcott should focus on investing in housing for seniors, investing in 55+ community housing.
Price points
Would bring in crime
Price, size
Having lower price point apartments would help keep young adults in town
It may give this very small town a little more diversity, possibly make it a representation of the rest of the world.
Greater tax base
None
none
Pricing for low income families and elderly!
None
Not sure
Getting younger families to live here.
Not sure if it would be beneficial or attract crime
None
better quality of life

Smaller houses, ie, "tiny house"; 2-3 bedroom houses with yard.
Greater mix of housing types
Choices
None would bring values down IMO
Greater mix of housing types and hopefully better pricing.
Not sure
No advantage
Lower value
Greater diversity
Would help the economy
I think we have enough choices
Ability for families to be more able to afford rising oil and grocery prices
Price
None
According to the Partnership for Strong Communities, 92% of housing options in Wolcott are detached single family homes. This is not an inclusive housing stock by any extent of the imagination. People from different walks of life all deserve to live here, if they choose.
I see no benefit- go woke- go broke
Increase in tax base
Better for workforce housing.
More people staying in Wolcott
Sizes, price points
Seniors need more affordable housing
Price
None
none
None
Greater Mix of housing types, price points and sizes, but must be controlled and not just forced.
All of the above. Allow Wolcott children the opportunity to live in the town they grew up in
Bad idea
Not a whole lot,
Would allow others who may desire to live in town to do so
Pricing points to help people afford to live in Wolcott

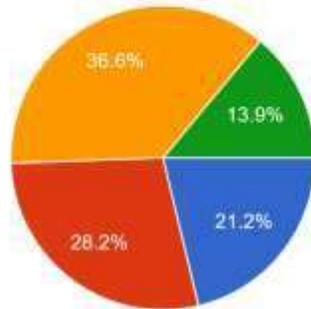
It may help to lower the tax our mill rate is getting too high in my opinion
I can't think of anything
Small single cottage living one garage for independent active seniors
Nothing. It's great how it is now. Leave that for Waterbury.
None
I would like to downsize in a cottage home under 1000sq open floor plan with with kitchen LR and bedroom & bath on one floor with covered porch and small back deck
Price points
None
greater mix

14. Does Wolcott have: not enough, too much, or about the right amount of housing choices for the following parameters?



15. Under the CT Statute each Municipality is encouraged to have 10% of their housing stock as designated affordable housing units. Wolcott curre...fordable. In your opinion, Select the best option.

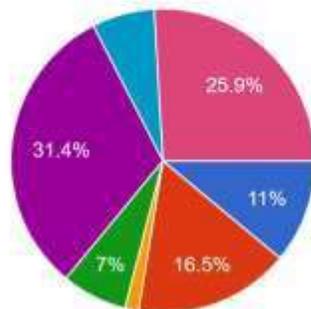
617 responses



- Yes, Wolcott is currently doing enough to add units to meet this goal
- No, Wolcott should be doing more
- This should not be a priority for the town
- Not sure

16. Which of the following groups do you think need additional housing options in Wolcott (check all that apply)

617 responses



- Young Singles or Couples
- Young Families
- In-Town Workers (Trade/Service/Retail)
- Teachers, Police, Other public employees
- Seniors (65+)
- People with disabilities
- No more housing options are needed

Appendix B: Strategies to Increase Affordable Housing Development

Source: NVCOG Regional Housing Profile

STRATEGIES TO INCREASE AFFORDABLE HOUSING DEVELOPMENT

This section provides a variety of strategies that can facilitate an increase in the number of affordable housing developments as defined by C.G.S. 8-30j as well as broad strategies communities may consider to encourage more affordable housing development.

1 Strategies to create more affordable housing development as defined by C.G.S. 8-30j (Assisted Housing and/or Set-Aside Development):

TYPES OF ASSISTED HOUSING	
Mortgage Support	CHFA Single Family Mortgage
Background	The Connecticut Housing Finance Authority (CHFA) has a variety of homebuyer mortgage programs to assist households of varied income levels in financing a home. More information about the Homebuyer Mortgage Program can be found at this link .
CHFA Resource Map	https://www.chfa.org/homebuyers/chfa-resource-map-target-areas/
Strategies	<ol style="list-style-type: none"> 1. Include educational resources at town hall and on the municipal website regarding CHFA's Homebuyer Mortgage Programs. Include a contact for individuals to reach out to. 2. Educate municipal staff that may be asked or deal with housing-related topics on relevant CHFA programs to share with constituents as appropriate. This may include, but is not limited to, the Tax Department, Assessor's Department, Land Use Department, and Building Department. 3. Partner with CHFA and relevant housing-based organizations that serve the municipality for municipal homebuyer educational programming. <p>- To connect with someone at CHFA, use this link.</p>

Mortgage Support	USDA Section 502
Background	<p>The USDA has two programs under the Section 502 Loan Program. This program assists low and very low-income applicants in obtaining housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance comes in the form of a subsidy that reduces the mortgage payment for a specified time. The specifics of the program can be found at this link.</p>
Map of Eligible Areas	<p>https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfpd</p>
Strategies	<ol style="list-style-type: none"> 1. Include educational resources at town hall and on the municipal website regarding the USDA Section 502 programs. Include a contact for individuals to reach out to. 2. Educate municipal staff that may be asked or deal with housing-related topics on relevant USDA programs to share with constituents as appropriate. This may include, but is not limited to, the Tax Department, Assessor's Department, CEOs, Land Use Department, and Building Department. 3. Partner with the USDA Connecticut office for municipal homebuyer educational programming. <p>-To connect with someone at the USDA, use this link.</p>

Financing Support	Low Income Housing Tax Credit Program
Background	<p>The Connecticut Housing Finance Authority (CHFA) is the allocating and compliance agency for the federal Low Income Housing Tax Credit (LIHTC) program. CHFA has an annual \$10 million cap on LIHTC credits. There are two types of credits – a 9% credit and a 4% credit. To qualify, applicants must meet a certain criterion for providing affordable housing. These criteria are outlined on CHFA's website at this link.</p>
Strategies	<ol style="list-style-type: none"> 1. Review CHFA's Low-Income Housing Tax Credit Qualified Allocation Plan Credit Award Process to understand what affordable housing developers need to qualify to apply for LIHTC. Consider writing zoning regulations that include some of the favorable categories outlined in the Qualified Allocation Plan. 2. Communicate with your community's for-profit and nonprofit developers with the goal to understand the barriers to building more assisted housing. Amend your zoning regulations as appropriate to lower barriers for development and guide the type of affordable housing development desired.

Financing Support	Housing Tax Credit Contribution (HTCC) Program
Background	<p>The State of Connecticut has a Housing Tax Credit Contribution (HTCC) program to help nonprofit developers build affordable housing in Connecticut and allow local businesses an opportunity to invest in the projects. CHFA has an annual \$10 million cap on the HTCC program. Nonprofit developers apply for HTCC funding that comes in the form of state tax credit vouchers that private businesses can buy to apply to their corporate taxes. More information about this program can be found at this link.</p>
Strategies	<ol style="list-style-type: none"> 1. Collaborate with nonprofit developers who have procured HTCC funding in the municipality on future projects or programming that can be funded through the HTCC Program. <ul style="list-style-type: none"> - These developers can be found by reviewing the Applicant Lists, Ranking Reports and Awards found on the HTCC Program website. 2. If a nonprofit developer is approved for the HTCC Program, ensure that the relevant municipal staff are aware and communicate to local investors (e.g., businesses, utility companies) that they can purchase the tax credit vouchers to support local projects.

Financing Support	Affordable Housing Program (FLEX)
Background	<p>The Affordable Housing Program (FLEX) provides grants, loans, loan guarantees, deferred loans, or any combination thereof for the development and preservation of affordable housing. The purpose of this program is to provide quality, affordable housing for Connecticut residents, promote and support homeownership and mixed income developments, and assist in the revitalization of urban and rural centers. Municipalities, nonprofit organizations, local housing authorities, and for-profit developers are eligible to apply. More information can be found at this link.</p>
Strategies	<ol style="list-style-type: none"> 1. If a municipality is considering partnering or developing an affordable housing project, consider the FLEX program as a source of funding. <ul style="list-style-type: none"> - To connect with someone at the State of Connecticut Department of Housing, use the following link.

▶ The Housing Choice Voucher Program (Section 8) and the Rental Assistance Program (RAP Certificate) are two assisted housing programs that provide financial assistance to renters. The State of Connecticut receives a predetermined amount of Housing Choice Vouchers yearly through an appropriation from Congress. A similar process is followed in the State of Connecticut for the Rental Assistance Program.

The Housing Choice Voucher Program and the Rental Assistance Program have had wait lists for over a decade. The municipal strategies provided for these programs are focused on assisting constituents on how to get on a wait list so that they can be considered for assistance when it becomes available.

Tenant Rental Assistance Programs	House Choice Vouchers (Section 8)
Background	<p>The Housing Choice Voucher Program assists very low-income families in affordable housing in the private market. Participants can find their own housing, including apartments, townhouses, and single-family homes. Housing choice vouchers are administered in Connecticut by over 40 public housing agencies (PHAs) and statewide by the Connecticut Department of Housing.</p> <p>A household that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. Information about housing choice in Connecticut can be found at the following link.</p>
Strategies	<ol style="list-style-type: none"> 1. If a municipality has a Public Housing Agency, encourage open communication to share information and resources about housing opportunities. 2. Share relevant information on the municipal website. This could include: <ul style="list-style-type: none"> - The link to the Public Housing Agency's website; - The link to the United Way of Connecticut's Housing Choice Voucher Program wait list website; and - Contact information for individuals looking for further information.
Tenant Rental Assistance Programs	Rental Assistance Program (RAP Certificates)
Background	<p>The Rental Assistance Program (RAP) is a state funded program that helps families with low incomes afford housing in the private market. The Rental Assistance Program is very similar to the Housing Choice Voucher Program. Information about the RAP can be found at the following link.</p>
Strategies	<p>The wait list for the Rental Assistance Program is currently closed. However, a municipality can strategize with their relevant municipal staff and/or PHA to be prepared when the State of Connecticut Department of Housing opens the wait list. A notice will be placed in local newspapers and on the Department of Housing's website when the wait list is going to open.</p> <p>A municipality may consider strategies to share information and to support constituents in applying during the open enrollment period.</p>



Beacon Falls

SET-ASIDE DEVELOPMENT	
Background	<p>Set-aside development is defined by C.G.S. Sec. 8-30g (a)(6). It is also outlined in the NVCOG Regional Housing Profile on page 10.</p> <p>A key component of set-aside development is the affordability restrictions that are ensured through a deed restriction.</p> <p>There are two common ways in which affordability restrictions are managed. A developer may designate a person, entity, or agency that is responsible for the duration of the affordability restrictions. This entity may be private or a public entity, such as a municipal affordable housing trust.</p>
Strategies	<ol style="list-style-type: none"> 1. Create a municipal affordable housing trust to: (1) oversee set-aside development and affordability restrictions; and (2) facilitate the development of more affordable housing development within the municipality. Consider applying for the State of Connecticut Department of Housing's Housing Trust Fund Program to support programming and development. 2. Amend Municipal Zoning Regulations (See Appendix A) to facilitate the development of set-aside development in the municipality. One may consider including incentives to encourage this type of development, included but not limited to, reduced parking or density bonuses.

2 Broad land use strategies to encourage more affordable housing development:

ACCESSORY DWELLING UNITS	
Background	<p>An accessory dwelling unit (ADU) is an additional residential unit located on the same lot as a single-family home. Accessory dwelling units can be conversions of existing homes, additions to new or existing homes, or new stand alone accessory structures.</p> <p>Accessory dwelling units have the potential to increase housing affordability, increase the diversity of the housing stock in a municipality, assist community members in aging in place, and facilitate better use of infrastructure and land.</p> <p>While P.A. No. 21-29 prohibits municipalities from placing affordability restrictions in accessory dwelling units, the size and nature of the unit could still be more affordable than homeownership or the renting of a larger unit.</p>
Strategies	<p>1. Consider adopting accessory dwelling unit overlays or regulations to allow for accessory dwelling units as a permitted use. The Capital Region Council of Governments (CROG) created model regulations for accessory dwelling units in 2013 that municipalities may consider as an initial starting point.</p> <p>- <i>Note: Public Act No. 21-29 has included additional considerations for accessory dwelling unit zoning regulations. Please review the proposed regulation amendment with counsel to ensure it does not violate any restrictions outlined in Public Act No. 21-29.</i></p> <p>- <i>Under Public Act No. 21-29, if a municipality fails to adopt new regulations, amend existing regulations, or opt out of the accessory dwelling unit regulations created in PA 21-29 by January 1, 2023, the language provided in the Public Act will preempt local zoning regulations.</i></p>

INCLUSIONARY ZONING	
Background	<p>C.G.S. Section 8-2i allows for municipalities to create zoning regulations, requirements, or condition of development which promotes the development of affordable housing. This can include (1) set-aside requirements; (2) the use of density bonuses; or (3) in lieu of or in addition to such other requirements or conditions, the making of payments into a housing trust fund to be used for “constructing, rehabilitating or repairing housing affordable to persons and families of low and moderate income.”</p>
Strategies	<p>1. Consider adopting zoning regulations that use the powers enabled through C.G.S. Section 8-2i.</p>



Bristol

MODIFICATION OF DENSITY REQUIREMENTS

<p>Background</p>	<p>C.G.S. Section 8-2g allows for municipalities to provide an exemption from the density limits established for any zoning district or special permit/exemption use in which multifamily dwellings are permitted. Subsection (a) of C.G.S. Section 8-2g outlines the requirements to use this section of the statute.</p> <p>C.G.S. Section 8-2g subsection (b) requires that the “municipality establish or designate an agency to implement a program” to administer the requirements of subsection (a).</p>
<p>Strategies</p>	<ol style="list-style-type: none"> 1. Consider adopting zoning regulations that use the powers enabled through C.G.S. Section 8-2g. 2. Consider creating a Municipal Affordable Housing Trust Fund to administer the requirements of C.G.S. Section 8-2g. 3. See Appendix B for examples.

REDUCTION OF PARKING REQUIREMENTS	
Background	<p>Reduced parking requirements can lower the cost of building new housing and allow for more efficient land use. In 2015, studies have estimated the average cost per space for parking structures in the United States to be \$24,000 for aboveground parking and \$34,000 for underground parking.</p> <p><i>Note: This resource requires a membership to the American Planning Association to view.</i></p> <p>Reduced parking requirements can lower the cost of building new housing and allow for more efficient land use. Parking regulations should be reviewed and considered from an environmental, social, and land use perspective.</p>
Strategies	<ol style="list-style-type: none"> 1. Review municipal parking requirements to ensure they are still appropriate and consider modifications to reduce the parking requirements for residential development. 2. Reduce the parking requirements in inclusionary zoning or set-aside development zoning regulations to facilitate more affordable housing development. <p><i>- Note: Public Act No. 21-29 Sec. 4(d)(9) revised C.G.S. 8-2 to prohibit municipalities from requiring more than one parking space for each studio or one-bedroom dwelling unit or more than two parking spaces for each dwelling unit with two or more bedrooms.</i></p> <p><i>- P.A. No. 21-29 Sec. 5 provides statutory and procedural guidance on how to opt out of this provision if desired. However, we recommend municipalities consider the affordability benefits prior to making a decision.</i></p>

REDUCTION OF MINIMUM LOT SIZES AND SETBACK REQUIREMENTS (E.G., “ZERO-LOT-LINE” RESIDENTIAL DEVELOPMENT)	
Background	<p>A zero-lot-line property is a piece of residential real estate in which the structure comes up to, or very near to, the edge of the property line. Rowhouses, garden homes, patio homes, and townhomes are all types of properties that may be zero-lot-line homes. With a zero-lot-line house, the buyer only must pay for a lot large enough to hold the house. Zero-lot-line houses impart buyers with options beyond the typical apartments and condominiums while maintaining the ability to provide housing for large numbers of people in a tightly circumscribed area. Because zero-lot developments often incorporate shared spaces into their design—features such as shared back alleys and front porches right at the street—many of these homes encourage a real sense of community among their residents.</p>
Strategies	<ol style="list-style-type: none"> 1. Consider adopting zoning regulations that incorporate “zero-lot-line” residential development strategies. 2. Consider adopting area and bulk regulations for undersized pre-existing non-conforming lots. See Appendix C for an example.

RESIDENTIAL INFILL DEVELOPMENT	
Background	<p>Residential infill development is the development of housing on vacant or underutilized land in previously developed areas.</p> <p>Residential infill development can benefit built-out communities because it can help meet the demand for additional housing. It can also benefit municipalities that are not built out by more efficiently using land and infrastructure currently in place.</p> <p>- When considering appropriate locations for affordable housing or inclusionary zoning overlays, consider areas that could benefit from infill. This could target a specific type of housing development, such as mixed-use or transit-oriented development.</p>
Strategies	<p>1. Consider adopting residential infill overlays or regulations that encourage the development of affordable housing.</p>

PLANS OF CONSERVATION AND DEVELOPMENT	
Background	<p>C.G.S. Section 8-23 requires that at least once every ten years, the municipal Planning Commission shall prepare or amend and shall adopt a Plan of Conservation and Development. Subsection (d)(2) states that a municipality shall consider the need for affordable housing in preparing their Plan of Conservation and Development. When preparing to amend and adopt a new municipal Plan of Conservation and Development, the Planning Commission may take a closer review on how to increase affordable housing development through the adoption of specific goals and strategies in the document. The municipality may consider including the below mentioned strategies.</p>
Strategies	<p>1. Incorporate the strategies mentioned above into the municipality's Plan of Conservation and Development.</p> <p>2. Consider promoting the following housing strategies:</p> <ul style="list-style-type: none"> - Smaller lot sizes - Higher density - Decreased minimum floor area requirements - Consider potential land constraints (e.g., public utilities) and look for strategies that support the municipality's capacity while encouraging affordable housing development.