

**Agenda**  
**Tolland Planning & Zoning Commission**  
21 Tolland Green, Tolland, Connecticut  
Monday, January 22, 2024 at 7:00 p.m., 6<sup>th</sup> floor – Council Chambers

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1. **Call to Order**
2. **Pledge of Allegiance**
3. **Seating of Alternate(s)**
4. **Additions to Agenda**
5. **Public Comment** - Any person wishing to ask a question, make a comment or put forward a suggestion for any item or matter other than a public hearing item.
6. **Public Hearing(s)**
7. **Old Business**
8. **New Business**
  - 8.1. Farm Cidery Regulations Discussion
  - 8.2. Affordable Housing Discussion
  - 8.3. CROG Regional POCD Discussion
9. **Reports**
  - 9.1. Town Council Liaison
  - 9.2. Economic Development Liaison
  - 9.3. Capitol Region Council of Governments
  - 9.4. Zoning Enforcement Report
  - 9.5. Planning Update
10. **Other Business**
11. **Correspondence**
12. **Public Participation**
13. **Approval of Minutes** – January 8, 2024 Regular Meeting
14. **Adjournment**

To join the Zoom meeting, either click:

<https://us06web.zoom.us/j/4325402030?pwd=NG43ZHcyOXBQOGJldzZVTmQxNmhZZz09>

**One tap mobile:** +13017158592,,4325402030#,,,,\*444555#

**Or call:** 1-646-876-9923 and input:

Meeting ID: 432 540 2030

Passcode: 444555

All public business will be conducted by 11:00 p.m. unless waived by a vote of the Commission.  
Any party needing an accommodation contact the Planning & Development Department at (860) 871-3601.  
*The Town of Tolland is an Affirmative Action/Equal Opportunity Employer.*



TOWN of TOLLAND/ 21 Tolland Green, Tolland, Connecticut 06084

## MEMO

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**TO:** Planning and Zoning Commission

**FROM:** David Corcoran, AICP, Director of Planning & Development

**DATE:** January 17, 2024

**RE:** Farm Cidery Alcoholic Beverage sales

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At the request of a local business owner, the Commission has been asked to explore allowing limited sales of alcoholic beverages manufactured off-site to be sold at a permitted Major Farm Cidery. This would require a text amendment.

Staff proposes the attached text amendment to be submitted to a public hearing. This is intended to allow permitted Major Farm Breweries/Cideries/Distilleries/Wineries to sell a limited quantity of alcoholic beverages manufactured off-site for consumption on-site or off-site. The proposed regulation would ensure that alcohol sold remains local and from a small-scale producer and would ensure that the primary sales at the Major Farm establishment would still be items produced on-site.

## **Section 16-13. Farm Brewery, Farm Cidery, Farm Distillery and Farm Winery**

### **A. Intent**

The intent of these regulations is to support agriculture in Tolland by allowing expanded economic enterprises on farms while ensuring that activities are compatible with residential zones and minimizing potential impacts to nearby residences. The activities and uses permitted in this Section are intended to be accessory to a farm operation.

### **B. General Regulations for all Farm Breweries, Cideries, Distilleries, and Wineries**

1. Minimum lot size: 15 acres
2. All refuse areas shall be located a minimum of 100 feet from all property lines.
3. The farm brewery, winery, cidery, or distillery shall grow on the premises of the farm brewery, winery, cidery, or distillery or on property under the same ownership and control of the applicant or leased by applicant within Connecticut an average crop of ingredients, excluding water, equal to not less than 25% of the ingredients used in the manufacture of the farm brewery, winery, cidery, or distillery's product.
4. The establishment shall not sell, serve, or offer tastings of alcoholic beverages that were not manufactured on the premises.
5. To the extent practicable, truck deliveries and pick-ups between 10 p.m. and 6 a.m. should be avoided.
6. There shall be no amplified music or amplified sound.

### **C. Permit Requirements:**

1. Minor Farm Breweries, Cideries, Distilleries, and Wineries – Zoning Permit
2. Major Farm Breweries, Cideries, Distilleries, and Wineries – Special Permit

### **D. Permitted Uses and Regulations for Minor Farm Breweries, Cideries, Distilleries, and Wineries**

In addition to the farming operation and other uses customary and incidental to a farm, retail and wholesale sales of the products grown and manufactured on property owned or leased by the permittee in Tolland as part of a Roadside Stand shall be permitted with a Zoning Permit. Retail sales of beer-, cider-, wine- and alcohol- related merchandise, such as glasses, mugs, and items that promote the product or are directly related to the use of the product are allowed.

### **E. Permitted Uses and Regulations for Major Farm Breweries, Cideries, Distilleries, and Wineries**

1. In addition to the farming operation, the following uses are permitted on the premises of any major farm brewery, cidery, distillery or winery:
  - a. Tastings, for free or for a fee.
  - b. Tours.
  - c. Retail and wholesale sales of the products grown or manufactured on the premises. Alcoholic beverages manufactured within thirty miles of the premises may also be sold and tasted on-site provided they comprise 25% or less of the alcoholic beverage selection available for sale.
  - d. Retail sales of beer-, cider-, wine- and alcohol- related merchandise, such as glasses, mugs, and items that promote the product or are directly related to the use of the product. Merchandise unrelated to the products produced on site may be offered for sale provided that the amount offered is clearly subordinate to related merchandise. In general, no more than 25% of merchandise displayed for sale shall be unrelated merchandise.
  - e. Other uses customary and incidental to a farm.
2. All buildings, structures and parking related to the brewery, cidery, distillery, or winery operation shall be located a minimum of 75 feet from all property lines. The Commission may reduce the front yard setback to 50 feet provided it determines such a reduced setback does not impact adjacent residential uses.
3. Unless otherwise restricted by state law, hours open to the public are limited to:
  - a. Sunday, noon to 6 p.m.
  - b. Monday through Wednesday, noon to 8 p.m.
  - c. Thursday through Saturday, noon to 9 p.m.
4. Additional screening may be required for areas used for outdoor tastings or seating in order to reduce disturbances to adjacent residential uses.
5. Areas used for outdoor seating and outdoor tastings shall be located at least 100 feet from all property lines. The Commission may reduce this distance to 75 feet provided it determines that adequate screening exists for a reduced setback to not impact adjacent residential uses.
6. No more than three (3) food trucks are permitted. On parcels at least two (2) times the minimum lot size, the Commission may allow additional food trucks as part of the Special Permit Process. Establishments may permit visitors to bring food or may serve snacks. The preparation and serving of meals is prohibited, other than by food trucks.



TOWN of TOLLAND/ 21 Tolland Green, Tolland, Connecticut 06084

## MEMO

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**TO:** Planning and Zoning Commission

**FROM:** David Corcoran, AICP, Director of Planning & Development

**DATE:** January 3, 2024

**RE:** Multi-Family Residential Regulations in the CCZ

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At the request of the Planning and Zoning Commission, Staff is working to revise the Town's multi-family residential regulations to better support developers to be able to bring forward profitable and attractive multi-family housing developments that support the Commission's goals to increase the amount of affordable housing in Tolland.

At this meeting, local developer Steve Williams will be present to discuss his perspective and possible developments that he is considering. In a review of his proposed Site Plan, there are several places where the regulations would need to be changed to accommodate the proposed development if the Commission wishes to move forward with a text change.

























**AFFORDABILITY PLAN FOR  
HAMPTON VILLAGE  
37 SOUTH MAIN STREET  
EAST HAMPTON, CONNECTICUT**

**September 18, 2023**

**Submitted by Michael Bakaj on behalf of  
Hampton Village to the  
East Hampton Planning and Zoning Commission**

**PREPARED BY:  
Mark A. Balaban  
Balaban & Raczka Law Firm  
425 Main Street, 4th Floor  
Middletown, CT 06457  
(860) 346-5244**

**DEFINITIONS:**

**“Community”** – means the Hampton Village development, a 23 lot subdivision, ten of which are duplexes, for a total of thirty-three deeded single-family dwellings, approved by the East Hampton Planning and Zoning Commission as more fully described in **Schedule A**. The site plan is on file with that Commission.

**“Housing Opportunity District Home” or “HOD Home”** – means a home within the Hampton Village development that is subject to long-term price restrictions as set forth in this Plan.

**“Model Home”** – means a single-family home within the Hampton Village development that will be constructed to the minimum specifications set forth in Schedule C of this plan and will be sold at fair market value. There will be two types of Model Home. The Standard Model Home will have two or three bedrooms.

**“Developer”** – means Michael Bakaj, Hampton Village Development, or its successors and assigns.

**I. Homes Designated for Affordable Housing.**

Thirty percent (30%) or eleven (11) dwelling units, which condition may be satisfied by the construction of six duplexes, of the Community will be designated as affordable housing units, as defined by Conn. Gen. Stat. Section 8-30g. The specific units designated as affordable housing (to be called "HOD Homes") are identified in **Schedule B** attached hereto.

**II. Forty (40) Year Period.**

The HOD Homes shall be designated as affordable for forty (40) years. The forty-year affordability period shall be calculated separately for each HOD Home, and the period shall begin on the date of conveyance of such HOD Home from the Developer or its successors or assigns to an eligible purchaser as hereinafter defined.

**III. Pro-Rata Construction.**

The HOD Homes shall be built on a *pro rata* basis as construction proceeds. It is the Developer's intent, therefore, to build and offer for sale three (3) HOD Homes within the time that ten (10) total units are built and sold, as shown on the "Regulatory Submission Plan, Hampton Village", and Sheets 1 through 43 of 43 of the site plan maps. The developers anticipate a build out and absorption period of three years, based upon their experience with other projects within the East Hampton market.

**IV. Nature of Construction of HOD Homes and Market-Rate Homes.**

Within the Community, the Developer shall offer a Model Home, for sale at market value, which shall be built in compliance with the minimum specifications which include square footage, exterior finishes, interior materials and amenities set forth in **Schedule C** of this Affordability Plan. Purchasers of market-rate homes within the Community may upgrade or alter any aspect of the specifications for the Model Home. However, each HOD Home shall be the same size as the Model Home, containing the same number of bedrooms, and shall be constructed in compliance with the minimum specification set forth in **Schedule C**. It is the intent of this section that each HOD Home shall be comparable in size, quality, and appearance to the Model Homes. There is proposed no difference in size between the Model Home and the HOD Home. As these are duplexes, all units will appear identical from outside the duplexes, with equivalent siding, garage doors, shutters and pediments, and will have equivalent numbers of bedrooms, baths and garages, and any difference between the Model Homes and the HOD Homes will be nominal. The Developer reserves the right to make specific decisions on floor plans based upon customer preferences.



**V. Entity Responsible for Administration and Compliance.**

The Affordability Plan will be administered by Hampton Village, acting herein by Michael Bakaj, its designees or assigns ("Administrator"). In the event that the Administrator is unable to perform the duties set forth in this Plan, the Developer shall have the authority to designate a successor Administrator. The Developer will be responsible for all advertising and marketing requirements for initial sales under this Plan.

The Administrator shall be responsible for:

- a. ensuring that households applying for affordable units qualify within maximum income limits;
- b. assuring the accuracy of sale or resale prices and providing documentation where necessary to buyers, sellers and financing institutions;
- c. maintaining minimum percentages of set-aside development;
- d. reporting compliance to the municipality; and
- e. executing the affirmative fair housing market plan.

**VI. Notice of Initial sale of HOD Homes.**

Except as provided in Section X hereof, the Developer shall provide notice of the availability of each HOD Home for purchase (the "Notice of Initial Sale"). Such notices shall be provided in accordance with the Affirmative Fair Housing Marketing Plan as outlined in Section VIII. Such notice shall include a description of the available HOD Home(s), the eligibility criteria for potential purchasers, the Maximum Sale Price (as hereinafter defined) and the availability of application forms and additional information. All such notices shall comply with the federal Fair Housing Act, 42 U.S.C. Section 3601, et seq., and the Connecticut Fair Housing Act, Conn. Gen. Stat. Sections 46a-64b, 64c (together, the "Fair Housing Acts").

**VII. Purchaser Eligibility.**

Fifteen percent (15%), six (6) homes in the Community of the homes for sale shall be offered to families whose income is less than or equal to sixty percent (60%) of the area or statewide median income, whichever is less. Fifteen percent (15%) (six (6) homes in the Community) of the homes for sale shall be offered to families whose income is greater than sixty percent (60%) but less than or equal to eighty percent (80%) of the area or statewide median income, whichever is less. The area and statewide median income shall be as determined by the U.S. Department of Housing and Urban Development ("HUD"). Purchasers shall be permitted to make down payments that exceed twenty percent (20%) of the purchase price; however, for the purposes of calculating the Maximum Sales Price, a twenty percent (20%) down payment shall be used.

**VIII. Affirmative Fair Housing Marketing Plan.**

The sale of both HOD Homes and market-rate units in Hampton Village shall be publicized using State regulations for affirmative fair housing marketing programs as guidelines. The purpose of such efforts shall be to apprise residents of municipalities of relatively high concentrations of minority populations of the availability of such units. The Developer shall have responsibility for compliance with this section. Notices of initial availability of units shall be provided, at a minimum, by advertising at least two times in a newspaper of general circulation in such identified municipalities.

Using the above-referenced State regulations as guidelines, dissemination of information about available affordable and market rate units shall include:

- A. Analyzing census, Connecticut Department of Economic and Community Development town profiles, and other data to identify racial and ethnic groups least likely to apply based on representation in East Hampton's population, including Asian Pacific, Black, Hispanic, and Native American populations.

- B. Announcements/advertisements in publications and other media that will reach minority populations, including newspapers, such as Middletown Press or New Haven Register or radio stations serving Middletown, New Haven and other towns in the metropolitan statistical area and regional planning area,, and advertisements or flyers likely to be viewed on public transportation or public highway areas.
- C. Announcements to social service agencies and other community contacts serving low-income minority families (such as churches, civil rights organizations, the housing authority and other housing authorities in towns represented in the Midstate Regional Planning Agency, legal services organizations, etc.).
- D. Assistance to minority applicants in processing applications.
- E. Marketing efforts in geographic area of high minority concentrations within the housing market area and metropolitan statistical area.
- F. Beginning affirmative marketing efforts prior to general marketing of units, and repeating again during initial marketing and at 50 percent completion.

All notices shall comply with the federal Fair Housing Act, 42 U.S.C. §§ 3601, et seq., and the Connecticut Fair Housing Act, Conn. Gen. Stat. §§ 46a-64b, 64c (together, the "Fair Housing Acts")

#### **IX. Application Process.**

A family of household seeking to purchase one of the HOD Homes ("Applicant") must complete an application to determine eligibility. The application form and process shall comply with the Fair Housing Act.

##### *A. Application Form*

The application form shall be provided by the Administrator and shall include an income pre-certification eligibility form and an income certification form. In general, income for purposes of determining an Applicant's qualification shall include the Applicant family's total anticipated income from all sources for the twelve (12) month period following the date the application is submitted ("Application Date"). If the Applicant's financial disclosures indicate that the Applicant may experience a significant change in the Applicant's future income during the twelve (12) month period, the Administrator shall not consider this change unless there is a reasonable assurance that the change will, in fact, occur. The applicant's income need not be re-verified after the time of initial purchase. In determining what is and is not to be included in the definition of family annual income, the Administrator shall use the criteria set forth by HUD and listed on **Schedule D** attached.



*B. Applicant Interview.*

The Administrator shall interview an Applicant upon submission of the completed application. Specifically, the Administrator shall undertake the following:

1. Review with the Applicant all the information provided on the application;
2. Explain to the Applicant the requirements for eligibility, verification procedures, and the penalties for supplying false information;
3. Verify that all sources of family income and family assets have been listed in the application. The term "family" shall be as defined by the Connecticut Agency Regulations, Conn. Gen. Stat. § 8-37ee-1, as amended;
4. Request the Applicant to sign the necessary release forms to be used in verifying income. Inform the Applicant of what verification and documentation must be provided before the application is deemed complete;
5. Inform the Applicant that a certified decision as to eligibility cannot be made until all items on the application have been verified;
6. Review with the Applicant the process and restrictions regarding resale.

*C. Verifications of Applicant's Income.*

Where it is evident from the income certification form provided by the Applicant that the Applicant is not eligible, additional verification procedures shall not be necessary. However, if the Applicant appears to be eligible, the Administrator shall issue a pre-verification letter. The letter shall indicate to the Applicant and the Developer that the Applicant is income eligible, subject to the verification of the information provided in the Application. The letter will notify the Applicant that he/she will have thirty (30) days to submit all required documentation.

If applicable, the Applicant shall provide the documentation listed on **Schedule E** attached hereto to the Administrator. This list is not exclusive, and the Administrator may require any other verification or documentation, as the Administrator deems necessary.

**X. Prioritization of Applicants for Initial Sale.**

If, after publication of the Notice of Initial Sale as described in Section VI hereof, the number of qualified Applicants exceeds the number of HOD Homes, then the Administrator shall establish a priority list of applicants based on a "first come, first served" basis, subject to the applicant's income pre-certification eligibility and the preferences as established in this Section X. The HOD Homes will then be offered according to the Applicant's numerical listing. In the event the Community is built in phases, the same procedure shall be held for each phase.

**XI. Maximum Initial Sale Price. \***

Calculation of the maximum initial sale price ("Maximum Initial Sale Price") for a HOD Home, so as to satisfy Conn. Gen. Stat. Sections 8-30g, shall utilize the lesser of the area median income data for the Town or the statewide median income as published by HUD as in effect on the day a Purchase and Sale Agreement is accepted by the owner of the HOD Home ("Owner"). The Maximum Initial Sale Price shall be calculated as follows:

(Using Hartford Metropolitan Statistical Area income level of \$118,100)

**Example of Calculation of Sales Price for a 2 bedroom home for a family earning less than 60% of Median Income:**      **Sample computations based on FY 2023 data.**

1. Determine lower of area or statewide median Income for a family of four (4)	\$ 118,100
2. Determine the adjusted income for a household of 3.0 Persons by calculating 90% of item 1:	\$ 106,290
3. Calculate 60% of item 2:	\$ 63,774
4. Calculate 30% of item 3 representing the maximum portion of a family's income that may be used for housing:	\$ 19,132
5. Divide item 4 by twelve (12) to determine the Maximum monthly outlay:	\$ 1,594
6. Determine by reasonable estimate monthly expenses, including real estate taxes (\$362), utilities (\$ 146) and insurance (\$ 75):	\$ 583
7. Subtract item 6 from item 5 to determine the amount available for mortgage principal and interest:	\$ 1,004
8. Apply item 7 to a reasonable mortgage term (such as 30 years) at a reasonably available interest rate (7.75%) <sup>1</sup> rate for the sample calculation) to determine mortgage amount:	\$140,000
9. Assume 20% down payment:	\$35,000
10. Add items 8 and 9 to determine MAXIMUM SALE PRICE:	\$ 175,000

<sup>1</sup> Wall Street Journal Average Weekly Survey of 30 year fixed rate mortgages (10/9/09)

\*We are in the process of obtaining updated information.

**Example of Calculation of Sales Price of a 2 bedroom home for a family earning between 60% and 80% of Median Income:** Sample computations based on FY 2023 data

1. Determine lower of area or statewide median Income for a family of four (4):	\$ 118,100
2. Determine the adjusted income for a household of 3.0 by calculating 90% of item 1:	\$ 106,290
3. Calculate 80% of item 2:	\$ 85,032
4. Calculate 30% of item 3 representing the maximum portion of a family's income that may be used for housing:	\$ 25,510
5. Divide item 4 by twelve (12) to determine the Maximum monthly outlay:	\$ 2,126
6. Determine reasonable estimate expenses, including real estate taxes (\$505), utilities (\$146), insurance (75):	\$ 730
7. Subtract item 6 from item 5 to determine the Amount available for mortgage principal and interest:	\$ 1,396
8. Apply item 7 to a reasonable mortgage term (such as 30 years) at a reasonably available interest rate (7.75) <sup>2</sup> rate for the sample calculation) to determine mortgage amount:	\$ 193,600
9. Assume 20% down payment:	\$ 48,400
10. Add items 8 and 9 to determine MAXIMUM SALES PRICE:	\$ 242,000

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<sup>2</sup> Wall Street Journal Average Weekly Survey of 30 year fixed rate mortgages (10/9/09)

XII . Principal Residence. In accordance with HOD Zone- Housing Opportunity Development Section 6.3.B, the applicable dwelling units may be sold or rented as affordable housing and defined in CGS Section 8-30g, for persons or families whose income is less than or equal to eighty (80%) percent of the area median income or the statewide median income, whichever is less; persons or families whose income is less than or equal to sixty (60%) percent of the area median income or the statewide median income, whichever is less.

### **XIII. Requirements to Maintain Condition.**

All Owners are required to maintain their homes. The Owner shall not destroy, damage or impair the home, allow the home to deteriorate, or commit waste on the home. When a HOD Home is offered for re-sale, the Administrator may cause the home to be inspected.

### **XIV. Resale of a HOD Home.**

An Owner may sell his or her HOD Home at any time, provided that the Owner complies with the restrictions concerning the sale of homes as set forth in this Affordability Plan and in the Deed Restrictions attached hereto as **Schedule F** (the "Deed Restrictions"). If the Owner wishes to sell, the Owner shall notify the Administrator in writing. The Owner shall pay the Administrator a fee to cover the cost of administering the sale. The Administrator shall then work with the Owner to calculate a Maximum Resale Price, which shall be set in the same fashion as the Maximum Initial Sales Price, calculated in Section XI. The Administrator shall publish notice of the availability of the home in the same manner as was followed for the initial sale, as set forth in Section VI above. The Administrator shall bring any purchase offers received to the attention of the Owner.

The Owner may hire a real estate broker or otherwise individually solicit offers independent of the Administrator's action, from potential purchasers. The Owner shall inform any potential purchaser of the affordability restrictions before any Purchase and Sale Agreement is executed by furnishing the potential purchaser with a copy of this Affordability Plan. The Purchase and Sale Agreement shall contain a provision to the effect that the sale is contingent upon a determination by the Administrator that the potential purchaser meets the eligibility criteria set forth in this Plan. Once the Owner and potential purchaser execute the Purchase and Sale Agreement, the potential purchaser in accordance with the application process set forth in Section IX above. The Administrator shall notify the Owner and the potential purchaser of its determination of eligibility in writing within said thirty (30) day period. If the Administrator determines that the potential purchaser is not eligible, the Purchase and Sale Agreement shall be void, and the Owner may solicit other potential purchasers. If the Administrator determines that the potential purchaser is eligible, the Administrator shall provide the potential purchaser and the Owner with a signed verification, executed in recordable form, to the effect that the sale of the particular Home has complied with the provisions of this

Affordability Plan. The Owner shall bear the cost of recording the certification.

**XV. Enforcement**

A violation of this Affordability Plan or the Deed Restrictions shall not result in a forfeiture of title, but the East Hampton Planning and Zoning Commission or its designated agent shall otherwise retain all enforcement powers granted by the Connecticut General Statutes, including Section 8-12, which powers include, but are not limited to, the authority, at any reasonable time, to inspect the property and to examine the books and records of the Administrator to determine compliance of HOD Homes with the affordable housing regulations.

**XVI. Deed Restrictions**

The Deed Restrictions contained in **Schedule F** shall be included in each Deed of a HOD Home during the forty (40) year period in which the affordability program is in place to provide notice of the affordability restrictions and to bind future purchasers.

**XVII. Binding Effect**

This Affordability Plan shall be binding on the successors and assigns of the Developer.



**[SCHEDULE A – PROPERTY DESCRIPTION]**

Description of Property, being some 20.18± Acres located on East High Street, East  
Land Survey prepared for Bakaj Construction LLC Map 30 Block 51 Lot 27 Titled  
Hampton Village 37 South Main St by Reynolds Engineering Services, LLC 63  
Norwich Avenue, Colchester, CT (860) 516-0033.

To be Replaced with  
current lots

### SCHEDULE B – IDENTIFICATION OF HOD HOMES

Dwelling units in the proposed development to 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 for which persons and families pay thirty percent or less of their annual income, where such income is less than or equal to sixty percent of the median income

Unit Number: [11, 15\*, 20, 35, 39, 43, 49, 54, 60, 65, 70, 77, 82, 98, 103, 108, 110\*, 112, 118, 126\*, 129, 134, 138, 147, 150, 158, 168, 176, 191, 205, 211, 218, 221, 226, 232, 238, 247\*, 250]

Dwelling units in the proposed development to 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 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

Unit Number: [1\*, 7, 13, 22, 26, 33, 45, 51, 58, 67, 72, 80\*, 86, 94, 99, 106, 115, 127, 131, 141, 144, 152, 161, 163\*, 170, 178, 182, 186, 189, 195, 207, 215, 223, 228, 234, 240, 245, 253\*]

NOTE: The asterisk denotes HCA HOD Units

**Schedule C – MINIMUM SPECIFICATIONS FOR MODEL AND HOD HOMES**

**Foundation:**

**Footings – concrete with footing drains**

**Walls – concrete 4' or 8' height dependent on floor plan**

**Floors – concrete**

**Structural:**

**Framing and Sheathing - per building code**

**Exterior Wall – 2" X 6"**

**Interior Wall – 2" X 4"**

**Roof – asphalt shingles per code**

**Exterior Siding – vinyl with aluminum fascia and vented soffit**

**Windows – vinyl insulated or equivalent**

**Exterior Doors – Insulated Metal**

**Garage Door – Metal**

**Attic – Scuttle opening**

**MODEL AND HOD HOMES SIZES**

**2 BEDROOM STANDARD MODEL DUPLEX HOME: Approx. 1524 sq ft (1260 sq ft.**

**living space) 2 Bedrooms**

**1.5 Baths**

**Living room**

**Dining room**

**Kitchen**

**1 Car Garage**

**3 BEDROOM STANDARD MODEL DUPLEX HOME: Approx. 1732 sq. ft. (1468 sq ft**

**living space) 3 Bedrooms**

**1.5 Baths**

**Living room**

**Dining room**

**Kitchen**

**1 Car Garage**

**3 BEDROOM STANDARD MODEL HOME: Approx. 2296 sq. ft. (1768 sq ft living space)**

**3 Bedrooms**

**2.5 Baths**

**Living room**

**Dining room**

**Kitchen**

**2 Car Garage**

**2 BEDROOM HOD DUPLEX HOME: Approx. 1524 sq ft (1260 sq ft. living space) 2 Bedrooms**

1.5 Baths

Living room

Dining room

Kitchen

1 Car Garage

**3 BEDROOM HOD DUPLEX HOME: Approx. 1732 sq. ft. (1468 sq ft living space)**

3 Bedrooms

1.5 Baths

Living room

Dining room

Kitchen

1 Car Garage

**SCHEDULE D – DEFINITIONS AND ELEMENTS OF ANNUAL FAMILY INCOME**

1. Annual income shall be calculated with reference to 24 C.F.R. § 5.609, and includes, but is not limited to, the following:
  - a) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips, bonuses and other compensation for personal services;
  - b) The net income from operations of a business or profession, before any capital expenditures but including any allowance for depreciation expense;
  - c) Interest, dividends, and other net income of any kind from real or personal property;
  - d) The full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, or other similar types of periodic payments;
  - e) Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay;
  - f) Welfare assistance. If the welfare assistance payments include an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance to be included as income consists of the following:
    - (1) The amount of the allowance exclusive of the amounts designated for shelter or utilities, plus
    - (2) The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities;
  - g) *Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing with the Applicant (e.g. periodic gifts from family members, churches, or other sponsored group, even if the gifts are designated as rental or other assistances);*
  - h) All regular pay, special pay and allowances of a member of the armed forces;
  - i) Any assets not earning a verifiable income shall have an imputed interest income using a current average annual savings interest rate.
  
2. Excluded from the definition of family annual income are the following:
  - a) Income from employment of children under the age of 18;



- b) Payments received for the care of foster children;
  - c) Lump-sum additions to family assets, such as inheritances, insurance payments, capital gains and settlement for personal or property losses;
  - d) Amounts received that are specifically for, or in reimbursement of, the cost of medical expense for any family member;
  - e) Amounts of educational scholarships paid directly to the student or to the educational institution, and amounts paid by the government to a veteran in connection with education costs;
  - f) Amounts received under training programs funded by HUD;
  - g) Food stamps; and
  - h) Temporary, nonrecurring or sporadic income (including gifts that are not regular or periodic).
3. Net family assets for purposes of imputing annual income include the following:
- a) Cash held in savings and checking accounts, safety deposit boxes, etc.;
  - b) The current market value of a trust for which any household member has an interest;
  - c) The current market value, less any outstanding loan balances of any rental property or other capital investment;
  - d) The current market value of all stocks, bonds, treasury bills, certificates of deposit and money market funds;
  - e) The current value of any individual retirement, 401K or Keogh account;
  - f) The cash value of a retirement or pension fund which the family member can withdraw without terminating employment or retiring;
  - g) Any lump-sum receipts not otherwise included in income (i.e., inheritances, capital gains, one-time lottery winnings, and settlement on insurance claims);
  - h) The current market value of any personal property held for investment (i.e., gems, jewelry, coin collections); and
  - i) Assets disposed of within two (2) years before the Application Date, but only to the extent consideration received was less than the fair market value of the asset at the time it was sold.
4. Net family assets do not include the following:
- a) Necessary personal property (clothing, furniture, cars, etc.);
  - b) Vehicles equipped for handicapped individuals;
  - c) Life Insurance policies;

- d) Assets which are part of an active business, not including rental properties; and
- e) Assets that are not accessible to the Applicant and provide no income to the Applicant.

**SCHEDULE E – DOCUMENTATION OF INCOME**

The following documents shall be provided, where applicable, to the Administrator to determine income eligibility:

1. Employment Income

Verification forms must request the employer to specify the frequency of pay, the effective date of the last pay increase, and the probability and effective date of any increase during the next twelve (12) months.

Acceptable forms of verification (of which at least one must be included in the Applicant file) include:

- a) An employment verification form completed by the employer.
- b) Check stubs or earnings statement showing Applicant's gross pay per pay period and frequency of pay.
- c) W-2 forms if the Applicant has had the same job for at least two years and pay increases can be accurately projected.
- d) Notarized statements, affidavits or income tax returns signed by the Applicant describing self-employment and amount of income, or income from tips and other gratuities.

2. Social Security, Pensions, Supplementary Security Income, Disability Income

- a) Benefit verification form completed by agency providing the benefits.
- b) Award or benefit notification letters prepared and signed by the authorizing agency. (Since checks or bank deposit slips show only net amounts remaining after deducting SSI or Medicare, they may be used only when award letter cannot be obtained.)
- c) If a local Social Security Administration (SSA) office refuses to provide written verification, the Administrator should meet with the SSA office supervisor. If the supervisor refuses to complete the verification forms in a timely manner, the Administrator may accept a check or automatic deposit slip as interim verification of Social Security of SSI benefits as long as any Medicare or state health insurance withholdings are included in the annual income.

3. Unemployment Compensation

- a) Verification form completed by the unemployment compensation agency.
- b) Records from unemployment office stating payment

dates and amounts.

4. Government Assistance
  - a) All Government Assistance Programs. Agency's written statements as to type and amount of assistance Applicant is now receiving, and any changes in assistance expected during the next twelve (12) months.
  - b) Additional Information for "As-paid" Programs:  
Agency's written schedule or statement that describes how the "as-paid" system works, the maximum amount the Applicant may receive for shelter and utilities and, if applicable, any factors used to ratably reduce the Applicant's grant.
5. Alimony or Child Support Payments
  - a) Copy of a separation or settlement agreement or a divorce decree stating amount and type of support and payment schedules.
  - b) A letter from the person paying the support.
  - c) Copy of latest check. The date, amount, and number of the check must be documented.
  - d) Applicant's notarized statement or affidavit of amount received or that support payments are not being received and the likelihood of support payments being received in the future.
6. Net Income from a Business

The following documents show income for the prior years.  
The Administrator must consult with Applicant and use this data to estimate income for the next twelve (12) months.

- a) IRS Tax Return, Form 1040, including any:
  - (1) Schedule C (Small Business)
  - (2) Schedule E (Rental Property Income)
  - (3) Schedule F (Farm Income)
- b) An accountant's calculation of depreciation expense, computed using straight-line depreciation rules.  
(Required when accelerated depreciation was used on the tax return or financial statement.)
- c) Audited or unaudited financial statement(s) of the business
- d) A copy of a recent loan application listing income derived from the business during the previous twelve (12) months.
- e) Applicant's notarized statement of affidavit as to net income realized from the business during previous years.

7. Recurring Gifts
  - a) Notarized statement or affidavit signed by the person providing the assistance. Must give the purpose, dates and value of gifts.
  - b) Applicant's notarized statement or affidavit that provides the information above.
8. Scholarships, Grants, and Veterans Administration Benefits for Education
  - a) Benefactor's written confirmation of amount of assistance, and educational institution's written confirmation of expected cost of the student's tuition, fees, books, and equipment for the next twelve (12) months. To the extent the amount of assistance received is less than or equal to actual educational costs, the assistance payments will be excluded from the Applicant's gross income. Any excess will be included in income.
  - b) Copies of latest benefit checks, if benefits are paid directly to student. Copies of canceled checks or receipts for tuition, fees, books, and equipment, if such income and expenses are not expected to change for the next twelve (12) months.
  - c) Lease and receipts or bills for rent and utility costs paid by students living away from home.
9. Family Assets Currently Held

For non-liquid assets, collect enough information to determine the current cash value (i.e., the net amount the Applicant would receive if the asset were converted to cash).

  - a) Verification forms, letters, or documents from a financial institution, broker, etc.
  - b) Passbooks, checking account statements, certificates or deposit, bonds, or financial statements completed by a financial institution or broker.
  - c) Quotes from a stock broker or realty agent as to net amount Applicant would receive if Applicant liquidated securities or real estate.
  - d) Real estate tax statements if tax authority uses approximate market value.
  - e) Copies of closing documents showing the selling price, the distribution of the sales proceeds and the net amount to the borrower.
  - f) Appraisals of personal property held as an investment.
  - g) Applicant's notarized statements or signed affidavits describing assets or verifying the amount of cash held at the Applicant's home or in safe deposit boxes.



10. Assets Disposed of for Less Than Fair Market Value ("FMV")  
During Two Years Preceding Application Date
  - a) Applicant's certification as to whether it has disposed of assets for less than FMV during the two (2) years preceding the Application Date.
  - b) If the Applicant states that it did dispose of assets for less than FMV, then a written statement by the Applicant must include the following:
    - (1) A list of all assets disposed of for less than FMV,
    - (2) The date Applicant disposed of the assets,
    - (3) The amount the Applicant received, and
    - (4) The market value to the asset(s) at the time of disposition
11. Savings Account Interest Income and Dividends
  - a) Account statements, passbooks, certificates of deposit, etc., if they show enough information and are signed by the financial institution
  - b) Broker's quarterly statements showing value of stocks or bonds and the earnings credited the Applicant.
  - c) If an IRS Form 1099 is accepted from the financial institution for prior year earnings, the Administrator must adjust the information to project earnings expected for the next twelve (12) months.
12. Rental Income from Property Owned by applicant  
The following adjusted for changes expected during the next twelve (12) months, may be used:
  - a) IRS Form 1040 with Schedule E (Rental Income).
  - b) Copies of latest rent checks, leases or utility bills.
  - c) Documentation of Applicant's income and expenses in renting the property (tax statements, insurance premiums, receipts for reasonable maintenance and utilities, bank statements or amortization schedule showing monthly interest expense).
  - d) Lessee's written statement identifying monthly payments due the Applicant and Applicant's affidavit as to net income realized.
13. Full-Time Student Status
  - a) Written verification from the registrar's office or appropriate school official.
  - b) School records indicating enrollment for sufficient number of credits to be considered a full-time student by the school.

**SCHEDULE F – DEED RESTRICTIONS**

The language below shall be inserted in each deed for a HOD Home for the duration of the forty (40) year sale price restriction period.

The property conveyed hereby is an "affordable housing" home as defined in Connecticut General Statutes Section 8-30g. Said property is subject to the following restrictions (the "Restrictions"):

**TO BE INSERTED IN A DEED FOR A SIXTY PERCENT HOME:**

1. The owner of said unit shall sell or transfer said unit ("a lower income home") only to a family or household whose income is equal to or less than sixty percent (60%) of the lesser of the area median income for the Town of East Hampton ("Town"), or the statewide median as determined by the Connecticut Department of Housing and the U.S. Department of Housing and Urban Development ("HUD"). This designation as a lower income home shall remain in place for the duration of the price restriction period. Determination of a potential purchaser's eligibility shall be made by the Administrator (as defined in that certain Affordability Plan (the "Affordability Plan") for the Community of which said property is a part, a copy of which site plan is on file in the Town's Planning and Zoning Office).

**TO BE INSERTED IN A DEED FOR AN EIGHTY PERCENT HOME:**

1. The owner of said unit shall sell or transfer said unit ("a moderate income home") only to a family or household whose income is greater than sixty percent (60%) but less than or equal to eighty percent (80%) of the lesser of the area median income for the Town of East Hampton ("Town"), or the statewide median as determined by the Connecticut Department of Housing and the U.S. Department of Housing and Urban Development ("HUD"). The designation as a moderate income home shall remain in place for the duration of the price restriction period. Determination of a potential purchaser's eligibility shall be made by the Administrator (as defined in that certain Affordability Plan (the "Affordability Plan") for the Community of which said property is a part, a copy of which site plan is on file in the Town's Planning and Zoning Office).

**TO BE INSERTED IN ALL HOD HOME DEEDS:**

2. In the event said owner desires to make said property available for sale, said owner shall notify the Administrator in writing. The owner shall pay the Administrator a fee to cover the cost of administering the sale.

The Administrator shall then provide notice of the availability of said property for purchase. Such notice shall be provided, at a minimum, by advertising at least two times in newspapers of general circulation in the Town. The owner shall bear the cost of such notice to the East Hampton Planning and Zoning Commission and the Town of East Hampton. Such notice shall include a description of said property, the eligibility criteria for potential purchasers, the Maximum Sale Price and the availability of application forms and additional information. All such notices shall comply with the Federal Fair Housing Act, 42 U.S.C. 3601 et. Seq. and the Connecticut Fair Housing Act, Conn. Gen. Stat. Sections 46a-64b, 64c. Said owner may hire a real estate broker or otherwise individually solicit offers, independent of the Administrator's action, from potential purchasers. Said owner shall inform any potential purchaser of the affordability restrictions before any purchase and sale agreement is executed by furnishing the potential purchaser with a copy of the Affordability Plan. The purchase and sale agreement shall contain a provision to the effect that the sale is contingent upon a determination by the Administrator that the potential purchaser meets the eligibility criteria set forth in the Affordability Plan. Once the purchase and sale agreement is executed by said owner and the potential purchaser, the potential purchaser shall immediately notify the Administrator in writing. The Administrator shall have thirty (30) days from such notice to determine the eligibility of the potential purchaser in accordance with the application process set forth in the Affordability Plan. The Administrator shall notify said owner and the potential purchaser of its determination of eligibility in writing within said thirty (30) day period. If the Administrator determines that the potential purchaser is not eligible, the purchase and sale agreement shall be void, and said owner may solicit other potential purchasers. If the Administrator determines that the potential purchaser is eligible, the Administrator shall provide the potential purchaser and said owner with a signed certification, executed in recordable form, to the effect that the sale of the particular HOD Home has complied with the provisions of the Affordability Plan. The owner shall bear the cost of recording said certification.

3. Said owner shall occupy said property as said owner's principal residence and shall not lease said property.
4. Said owner shall maintain said property. Said owner shall not destroy, damage or impair said property, allow said property to deteriorate, or commit waste on said property. When said property is offered for re-sale, the Administrator may cause said property to be inspected.
5. A site plan for this community was approved by agencies of the Town based in part on the condition that a defined percentage of the homes in the community would be preserved as affordable homes. The Restrictions are required by law to be strictly enforced.

6. A violation of the Restrictions shall not result in a forfeiture of title, but the East Hampton Planning and Zoning Commission or its designated agent shall otherwise retain all enforcement powers granted by the Connecticut General Statutes, including Section 8-12, which powers include, but are not limited to, the authority, at any reasonable time, to inspect said property and to examine the books and records of the Administrator to determine compliance of said property with the affordable housing regulations.



# Housing

This section of the POCD is more extensive than other sections since it is intended to meet new housing plan requirements enacted by the State Legislature. It includes a comprehensive housing needs assessment to determine the need for affordable housing in Tolland. This assessment is designed to comply with the requirements of Public Act 17-170 that towns create a housing plan aimed at housing affordability and with the Connecticut General Statutes Section 8-23 recommendation that towns plan for housing, including affordable housing.

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

As a community that is rural-suburban in character, approximately 95% of Tolland's land area is zoned residential, the overwhelming majority of which is zoned for single-family residential housing. Single-family residential zoning dominates Tolland's land area and allowable uses. Tolland's housing stock is made up of only 93.8% single-family detached residential housing units and 1.5% single-family attached housing. Therefore, less than five percent of Tolland's housing stock is multi-family housing. In terms of resiliency—specifically, diversity—Tolland's housing stock is not diverse and can be viewed as being overly susceptible to disturbances in the market.

Two challenges that face Tolland regarding residential land uses and housing are the crumbling foundations and housing affordability. Approximately 140 crumbling foundations have been identified—that is approximately 2.5% of Tolland's housing stock—at this time. However, it is reasonable to assume that the number may increase.

Housing affordability and the lack of affordable housing is perhaps the greatest housing issue facing Tolland. This lack of affordable housing is directly related to the lack of housing diversity and results in limited housing options for young persons, the elderly, and other non-family households.



## Overall Residential Patterns

As a rural-suburban community with substantial preserved open space, it is reasonable to anticipate that Tolland will continue to maintain its rural-suburban community character throughout most of the community—a predominance of low-density single-family residential land uses. This pattern contributes to the “rural” side of Tolland’s character and generally is attractive to current and potential future residents. The zoning regulations for these lower density areas were designed to reduce overall density, ensure that new housing blends in with the Town’s character, and to protect natural resources. Limited public sewer and water reinforces these patterns.

This Plan recognizes and accepts that Tolland’s rural-suburban residential development patterns, housing type, form, and density will continue, mostly as it is today.

That said, Tolland is missing multi-family and mixed-use developments that provide greater diversity in housing options and other features or amenities such as public spaces and walkable communities. As discussed in the next section on housing needs and in the economic development section, there are appropriate locations for much-needed housing opportunities beyond low-density single-family units, particularly within the Route 195 corridor. With careful consideration of location, design and density, Tolland can maintain its overall low density pattern while providing greater opportunities for all income levels.

Therefore, this Plan does not recommend any specific changes to the single-family residential zoning, but that the Planning and Zoning Commission continues to monitor market trends and demand to ensure that the zoning is in sync with consumer needs and wants.

## **What Does “Affordable” Mean?**

This assessment primarily utilized U.S. Census data (2017) on the characteristics of housing, household income, and housing purchase and rent values in Tolland. Household income was compared to the availability of housing types at corresponding sales values and rents to determine affordability and needs.

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

- Assisted Housing: housing which is receiving or will receive financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance under chapter 319uu or Section 1437f of Title 42 of the United States Code;
- Set-aside Development: a development in which not less than 30% of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least 40 years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at or below prices which will preserve the units as housing for which persons and families pay 30% or less of their annual income, where such income is less than or equal to 80% of the median income. In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than 15% of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to 60% of the median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to 80% of the median income.

The CGS 8-30g definition of housing affordability is narrow because it only includes housing units and households receiving government assistance through specified programs or housing units that are specifically deed-restricted as affordable through set-aside developments. For example, in 2018, 177 housing units or 3.25% of Tolland’s housing stock qualifies as affordable housing as defined by 8-30g (this also includes mortgage programs).

There are other types of units in Tolland that could be considered affordable, but do not meet the criteria of CGS 8-30g. For example, since the early 1990s Tolland has permitted 83 accessory dwelling units (apartments) within single-family homes. These units provide housing diversity and opportunities, most of which likely rent at affordable rates, but do not count toward Tolland's count of affordable units.

The Connecticut Housing Finance Authority (CHFA) defines affordability based on a percentage of area median family-income and the number of persons in the family/household. CHFA uses the Hartford Metropolitan Statistical Area (MSA), which Tolland is in, and the median family income at \$96,600. For example, moderate income would be 80% of median family income (\$77,280). The Hartford MSA median household income is \$72,559, which is approximately \$40,000 less than Tolland's local median household income of \$112,740.

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

The first step is to calculate the maximum purchase price for a house that a household can afford. The commonly agreed-upon metric is that a household can afford a housing unit valued between 2.6 to 3.0 times the gross household income (with the lower limits of affordability being 2.6 and the maximum limit of affordability being 3.0). For example, a household earning \$75,000 can afford to purchase a housing unit up to a value between \$195,000 (2.6 x income) and \$225,000 (3.0 x income). For this analysis and Plan, we split the difference and use 2.8 as the affordability multiplier on home purchases/ownership.

The second method is based on the U.S. Department of Housing and Urban Development's (HUD) threshold of 30% of household income. If a household pays more than 30% of income for housing, then housing is deemed to not be affordable. For example, if the same household earning \$75,000 per year is spending more than \$22,500 (30%) per year or \$1,875 (30%) per month on housing, then such housing is deemed to be unaffordable for that household. This 30% of household income threshold can be applied to both rental and ownership housing but will be used for rental housing in this analysis.

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

When discussing affordable housing, it is also important to address the phrase “workforce housing.” HUD, CHFA, and the Connecticut General Statutes use the phrase affordable housing to define housing that is affordable to households earning up to 80% AMI (Area Median Income). Housing advocates typically distinguish between affordable housing and workforce housing—affordable housing being up to 60% AMI and workforce housing being 60% to 120% AMI. Workforce housing is often defined as housing for service workers, such as police officers, teachers, nurses, etc. This differentiation is important in the context of Tolland and the Hartford region. For example, in the Hartford MSA with a median family income of \$96,600, a family household at 60% AMI would be earning \$57,960—by no means is this a low-income household—and a family household at 80% AMI would be earning \$77,280.

## Tolland’s Housing Stock Characteristics

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

According to the U.S. Census (2017 estimates), Tolland has 5,405 housing units, 94.2% (5,092) of which are occupied and 5.8% of which are vacant (Table 5).

Vacancy rates of less than 10% typically indicate strong demand and often signal the need for additional supply, especially in the rental housing market. Vacancy rates of less than five percent in both the rental and homeownership markets indicate a very strong market and that the vacancies are most likely the result of naturally occurring turnover. A rental vacancy rate of zero percent indicates strong demand or limited supply in the rental housing market.

**Table 5. Housing Occupancy, Tolland**

	Estimate	%
<b>Total housing units</b>	<b>5,405</b>	<b>100%</b>
<i>Occupied housing units</i>	5,092	94.1%
<i>Vacant housing units</i>	313	5.8%
<i>Homeowner vacancy rate</i>	3.3	—
<i>Rental vacancy rate</i>	0.0	—

As noted, Tolland’s housing stock is dominated by single-unit detached housing—commonly known as single-family housing. Including single-unit attached housing, 95.3% of Tolland’s housing stock is considered single-family housing—a housing stock that is most favorable to



homeownership (Table 6). The remaining 4.7% of the housing stock is in various forms of multi-family housing that include 3 to 20 or more units per building. Overall, Tolland’s housing stock lacks diversity in housing types and tenure.

**Table 6. Housing Units in Structure, Tolland**

	Estimate	%
<b>Total housing units</b>	<b>5,405</b>	<b>100%</b>
<i>1-unit detached</i>	5,072	93.8%
<i>1-unit attached</i>	81	1.5%
<i>2 units</i>	0	0.0%
<i>3 or 4 units</i>	73	1.4%
<i>5 to 9 units</i>	132	2.4%
<i>10 to 19 units</i>	32	0.6%
<i>20 or more units</i>	15	0.3%
<i>Mobile home</i>	0	0.0%
<i>Boat, RV, van, etc.</i>	0	0.0%

The percentage of single-unit housing nearly mirrors the percentage of home ownership (Table 7). The average household size of owner-occupied units is 2.92 persons per unit compared to 2.40 persons per rental unit. This difference is likely driven by the number of bedrooms available—single-unit owner-occupied housing typically has three or more bedrooms per unit, while rental housing typically has one and two bedrooms per unit. As a result, single-unit housing and owner-occupied housing typical attract more families and school-age children than multi-family and rental housing.

**Table 7. Housing Tenure, Tolland**

	Estimate	%
<b>Occupied housing units</b>	<b>5,092</b>	<b>100%</b>
<i>Owner-occupied</i>	4,726	92.8%
<i>Renter-occupied</i>	366	7.2%
<i>Average household size of owner-occupied unit</i>	2.92	–
<i>Average household size of renter-occupied unit</i>	2.40	–

The median number of rooms per housing unit is seven with 54.4% of Tolland's housing stock having six rooms or more (Table 8). More rooms typically indicates larger homes and more bedrooms per housing unit. Table 9 shows that 82.6% of Tolland's housing stock has three or more bedrooms and 36.7% of the housing stock has four or more bedrooms.

**Table 8. Rooms Per Housing Unit, Tolland**

	Estimate	%
<b>Total housing units</b>	<b>5,405</b>	<b>100%</b>
<i>1 room</i>	<i>0</i>	<i>0.0%</i>
<i>2 rooms</i>	<i>28</i>	<i>0.5%</i>
<i>3 rooms</i>	<i>123</i>	<i>2.3%</i>
<i>4 rooms</i>	<i>310</i>	<i>5.7%</i>
<i>5 rooms</i>	<i>671</i>	<i>12.4%</i>
<i>6 rooms</i>	<i>1,114</i>	<i>20.6%</i>
<i>7 rooms</i>	<i>962</i>	<i>17.8%</i>
<i>8 rooms</i>	<i>1,122</i>	<i>20.8%</i>
<i>9 rooms or more</i>	<i>1,075</i>	<i>19.9%</i>
<i>Median rooms</i>	<i>7.0</i>	<i>—</i>

**Table 9. Bedrooms, Tolland**

	Estimate	%
<b>Total housing units</b>	<b>5,405</b>	<b>100%</b>
<i>No bedroom</i>	<i>0</i>	<i>0.0%</i>
<i>1 bedroom</i>	<i>206</i>	<i>3.8%</i>
<i>2 bedrooms</i>	<i>733</i>	<i>13.6%</i>
<i>3 bedrooms</i>	<i>2,481</i>	<i>45.9%</i>
<i>4 bedrooms</i>	<i>1,745</i>	<i>32.3%</i>
<i>5 or more bedrooms</i>	<i>240</i>	<i>4.4%</i>

Tolland's housing stock is relatively young, with 51.2% of units built since 1980 and 14.1% built since 2000 (Table 10). A young housing stock indicates that the housing product available has modern amenities that most likely make the housing product competitive in the overall market place. This may help to explain, at least in part, the low vacancy and strong occupancy rates.

**Table 10. Year Structure Built, Tolland**

	Estimate	%
<b>Total housing units</b>	<b>5,405</b>	<b>100%</b>
<i>Built 2014 or later</i>	0	0.0%
<i>Built 2010 to 2013</i>	52	1.0%
<i>Built 2000 to 2009</i>	706	13.1%
<i>Built 1990 to 1999</i>	1,190	22.0%
<i>Built 1980 to 1989</i>	815	15.1%
<i>Built 1970 to 1979</i>	908	14.9%
<i>Built 1960 to 1969</i>	997	18.4%
<i>Built 1950 to 1959</i>	563	10.4%
<i>Built 1940 to 1949</i>	73	1.4%
<i>Built 1939 or earlier</i>	201	3.7%

Tolland's householders are mostly new to the community. A total of 88.4% of the householders moved into their housing unit since 1980 and 53.5% have moved in since 2000 (Table 11). This is generally consistent with the age of the housing stock and overall movement patterns of householders.

**Table 11. Year Householder Moved into Unit, Tolland**

	Estimate	%
<b>Occupied housing units</b>	<b>5,092</b>	<b>100%</b>
<i>Moved in 2015 or later</i>	345	6.8%
<i>Moved in 2010 to 2014</i>	707	13.9%
<i>Moved in 2000 to 2009</i>	1,670	32.8%
<i>Moved in 1990 to 1999</i>	1,115	21.9%
<i>Moved in 1980 to 1989</i>	665	13.1%
<i>Moved in 1979 and earlier</i>	590	11.6%

## Tolland's Housing Stock Cost Characteristics

This section reviews housing value and costs for owner-occupied and renter-occupied housing. Table 12 presents the value of owner-occupied housing, which can be assumed to be mostly single-family housing. Tolland's median value of housing is \$286,600 with 82% of owner-occupied housing valued above \$200,000. In addition, 46.1%, or nearly half, of the owner-occupied housing is valued above \$300,000.

To afford the median owner-occupied home at \$286,600 in Tolland, a household would need an income of \$80,248 ( $\$286,600 \times 0.28$ ). This income is well below Tolland's median household income of \$112,740 but well above the Hartford MSA median household income of \$72,559. Of the 4,726 owner-occupied housing units, 72.4% have a mortgage (Table 13).

**Table 12. Value, Owner-Occupied Housing, Tolland**

	Estimate	%
<b>Owner-occupied units</b>	<b>4,726</b>	<b>100%</b>
<i>Less than \$50,000</i>	<i>119</i>	<i>2.5%</i>
<i>\$50,000 to \$99,999</i>	<i>70</i>	<i>1.5%</i>
<i>\$100,000 to \$149,999</i>	<i>90</i>	<i>1.9%</i>
<i>\$150,000 to \$199,999</i>	<i>568</i>	<i>12.0%</i>
<i>\$200,000 to \$299,999</i>	<i>1,698</i>	<i>35.9%</i>
<i>\$300,000 to \$499,999</i>	<i>1,905</i>	<i>40.3%</i>
<i>\$500,000 to \$999,999</i>	<i>255</i>	<i>5.4%</i>
<i>\$1,000,000 or more</i>	<i>21</i>	<i>0.4%</i>
<b>Median</b>	<b>\$286,600</b>	<b>---</b>

**Table 13. Mortgage Status, Tolland**

	Estimate	%
<b>Owner-occupied units</b>	<b>4,726</b>	<b>100%</b>
<i>Housing units with a mortgage</i>	<i>3,421</i>	<i>72.4%</i>
<i>Housing units without a mortgage</i>	<i>1,305</i>	<i>27.6%</i>

Tables 14 and 15 respectively provide the Selected Monthly Owner Costs (SMOC) for housing units with and without a mortgage. The SMOC, as explained by the U.S. Census, "are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees." They provide a good estimate of the cost of buying and owning a home. The median SMOC for housing units with a mortgage is \$2,149 and \$792 for housing units without a mortgage.

**Table 14. Selected Monthly Owner Costs (SMOC) – With Mortgage, Tolland**

	Estimate	%
<b>Housing units with a mortgage</b>	<b>3,421</b>	<b>100%</b>
<i>Less than \$500</i>	<i>0</i>	<i>0.0%</i>
<i>\$500 to \$999</i>	<i>60</i>	<i>1.8%</i>
<i>\$1,000 to \$1,499</i>	<i>446</i>	<i>13.0%</i>
<i>\$1,500 to \$1,999</i>	<i>922</i>	<i>27.0%</i>
<i>\$2,000 to \$2,499</i>	<i>946</i>	<i>27.7%</i>
<i>\$2,500 to \$2,999</i>	<i>509</i>	<i>14.9%</i>
<i>\$3,000 or more</i>	<i>538</i>	<i>15.7%</i>
<b>Median</b>	<b>\$2,149</b>	<b>---</b>

**Table 15. Selected Monthly Owner Costs (SMOC) – Without Mortgage, Tolland**

	Estimate	%
<b>Housing units without a mortgage</b>	<b>1,305</b>	<b>100%</b>
<i>Less than \$250</i>	<i>62</i>	<i>4.8%</i>
<i>\$250 to \$399</i>	<i>34</i>	<i>2.6%</i>
<i>\$400 to \$599</i>	<i>233</i>	<i>17.9%</i>
<i>\$600 to \$799</i>	<i>339</i>	<i>26.0%</i>
<i>\$800 to \$999</i>	<i>323</i>	<i>24.8%</i>
<i>\$1,000 or more</i>	<i>314</i>	<i>24.1%</i>
<b>Median</b>	<b>\$792</b>	<b>---</b>

Table 16 provides the Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI). The U.S. Census explains, the SMOCAPI “is used to measure housing affordability and excessive shelter costs. For example, many government agencies define excessive as costs that exceed 30 percent of household income.” Based on the SMOCAPI, 20.4% of Tolland’s households with a mortgage and 11.7% of households without a mortgage are paying 30% or more of their household income on housing costs. Based on this SMOCAPI, approximately 32.1% (or 1,513) of Tolland’s owner-occupied housing is unaffordable. However, these calculations do not inform us whether the cost of housing in excess of 30% of household income is the result of need (and a burden on income) or want (a personal choice).

**Table 16. Selected Monthly Owner Costs as Percentage of Household Income (SMOCAPI), Tolland**

	Estimate	%
<b>Housing units with a mortgage</b>	<b>3,421</b>	<b>100%</b>
<i>Less than 20.0 percent</i>	<i>1,674</i>	<i>48.9%</i>
<i>20.0 to 24.9 percent</i>	<i>643</i>	<i>18.8%</i>
<i>25.0 to 29.9 percent</i>	<i>405</i>	<i>11.8%</i>
<i>30.0 to 34.9 percent</i>	<i>219</i>	<i>6.4%</i>
<i>35.0 percent or more</i>	<i>480</i>	<i>14.0%</i>
<b>Housing unit without a mortgage</b>	<b>1,292</b>	<b>100%</b>
<i>Less than 10.0 percent</i>	<i>627</i>	<i>48.5%</i>
<i>10.0 to 14.9 percent</i>	<i>178</i>	<i>13.8%</i>
<i>15.0 to 19.9 percent</i>	<i>183</i>	<i>14.2%</i>
<i>20.0 to 24.9 percent</i>	<i>103</i>	<i>8.0%</i>
<i>25.0 to 29.9 percent</i>	<i>49</i>	<i>3.8%</i>
<i>30.0 to 34.9 percent</i>	<i>56</i>	<i>4.3%</i>
<i>35.0 percent or more</i>	<i>96</i>	<i>7.4%</i>
<b>Not computed</b>	<b>13</b>	<b>---</b>

Table 17 presents the Gross Rent paid for occupied rental units and Table 18 provides the Gross Rent as a Percentage of Household Income (GRAPI). The median gross rent is \$1,571 and 58.3% of the households pay more than \$1,500 per month for rent. However, 203 (or 61.3%) of the rental households are spending 30% or more of their household income on rent—the unaffordable housing threshold set by government standards. As noted above, what these calculations do not inform us about is if the cost of housing in excess of 30% of household income is the result of need (and a burden on income) or want (a personal choice).

**Table 17. Gross Rent, Tolland**

	Estimate	%
<b>Occupied units paying rent</b>	<b>331</b>	<b>100%</b>
<i>Less than \$500</i>	<i>15</i>	<i>4.5%</i>
<i>\$500 to \$999</i>	<i>12</i>	<i>3.6%</i>
<i>\$1,000 to \$1,499</i>	<i>111</i>	<i>33.5%</i>
<i>\$1,500 to \$1,999</i>	<i>193</i>	<i>58.3%</i>
<i>\$2,000 to \$2,499</i>	<i>0</i>	<i>0.0%</i>



\$2,500 to \$2,999	0	0.0%
\$3,000 or more	0	0.0%
<b>Median (dollars)</b>	<b>\$1,571</b>	<b>---</b>
<b>No rent paid</b>	<b>35</b>	<b>---</b>

**Table 18. Gross Rent as Percentage of Household Income (GRPI), Tolland**

	Estimate	%
<b>Occupied units paying rent (excluding units where GRPI cannot be computed)</b>	<b>331</b>	<b>2,211</b>
<i>Less than 15.0 percent</i>	<i>13</i>	<i>3.9%</i>
<i>15.0 to 19.9 percent</i>	<i>0</i>	<i>0.0%</i>
<i>20.0 to 24.9 percent</i>	<i>57</i>	<i>17.2%</i>
<i>25.0 to 29.9 percent</i>	<i>58</i>	<i>17.5%</i>
<i>30.0 to 34.9 percent</i>	<i>18</i>	<i>5.4%</i>
<i>35.0 percent or more</i>	<i>185</i>	<i>55.9%</i>
<b>Not computed</b>	<b>35</b>	<b>---</b>

Based on owner- and renter-occupied housing costs and percentage of household income being spent on housing costs, 1,716 (34.0%) of occupied housing units have households spending 30% or more on housing. This illustrates Tolland's housing affordability challenge. However, this does not inform us about housing needs. To determine housing need, we need to do further analysis.

## Tolland's Household Income

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

Table 19 presents households and household incomes by Total Households, Family Households, Married-Couple Family Households, and Non-Family Households. The Census defines each of these household categories as follows:

- Household [Total]: all of the people who occupy a housing unit.
- Family Household: contains at least one person related to the householder by birth, marriage, or adoption.

- **Married-Couple Family:** a husband and wife enumerated as members of the same household. The married couple may or may not have children living with them. The expression "married-couple" before the term "family" indicates that the household or family is maintained by a husband and wife.
- **Nonfamily Household:** a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

**Table 19. Income by Household, Tolland**

	All Households	Families	Married-Couple Families	Nonfamily
<b>Total</b>	<b>5,092</b>	<b>4,152</b>	<b>3,685</b>	<b>940</b>
<i>Less than \$14,999</i>	2.2%	0.3%	0.4%	10.4%
<i>\$15,000 to \$24,999</i>	3.2%	1.3%	1.2%	11.6%
<i>\$25,000 to \$34,999</i>	5.1%	2.7%	1.1%	15.6%
<i>\$35,000 to \$49,999</i>	5.0%	4.7%	4.8%	6.4%
<i>\$50,000 to \$74,999</i>	10.6%	12.1%	8.3%	12.0%
<i>\$75,000 to \$99,999</i>	16.5%	13.1%	12.5%	23.4%
<i>\$100,000 to \$149,999</i>	23.9%	26.4%	28.3%	18.8%
<i>\$150,000 to \$199,999</i>	17.0%	19.5%	21.9%	1.7%
<i>\$200,000 or more</i>	16.5%	20.0%	21.4%	0.0%
<b>Median income</b>	<b>\$112,740</b>	<b>\$130,345</b>	<b>\$139,038</b>	<b>\$60,391</b>

The breakdown of income by household categories reveals meaningful differences. While the median household income in Tolland for all households is \$112,740, family median income is \$130,345, married-couple family median income is \$139,038, and non-family median income is \$60,391. For sake of comparison, households, families, and non-family households will be used. Married-couple families, since they are a sub-set with the families category, will not be used. However, we should keep in mind that married-couple families—as part of family-households—have the highest median household income.

Family households account for 81.5% of households and non-family households account for 18.5%. Of the family households, 65.9% earn at least \$100,000 (the minimum income cohort nearest the median household income of \$112,740) per year. Conversely, 79.5% of non-family households earn less than \$100,000 per year. This indicates that non-family households are more likely to experience housing affordability

challenges than family households. However, it should not be assumed that non-family households are of lesser socio-economic status since 18.5% of Tolland's households (17.8% of owner-occupied and 26.5% of renter-occupied housing) are one-person (i.e., one income) households).

This difference in family and non-family income is dramatic, but not surprising based on the number of one-person households and the characteristics of Tolland's housing stock. As noted earlier, 93.8% (or 5,072 units) of Tolland's housing stock is single-unit detached housing—approximately 20% more than the 4,152 family households. Single-family detached housing is commonly occupied by families. Tolland's housing market, historically and today, has been priced for two-income households.

At this point, based on family and married-couple family median incomes (\$130,345 and \$139,038, respectively) it is fair to assume that most but not all family households can secure housing in Tolland that is affordable, even though some family households may be paying more than 30% of their household income on housing. It is possible that some or all the family-households paying more than 30% of their household income are doing so by choice rather than need. It is also fair to assume that non-family households, based on a relatively lower median household income of \$60,391, face the greatest housing affordability challenges in Tolland. It also is possible that some or many non-family households paying more than 30% of their household income are doing so out of need, not by choice. However, at this point, these assumptions are simply reasonable speculations based on what we know so far about housing costs and household incomes.

## **Assessing Tolland's Housing Need**

This next assessment is to determine housing need by analyzing household income by household type and comparing it to Tolland's existing housing stock by tenure. The method employed presents the Household Income (Table 16) data in eight cohorts ranging from less than \$15,000 per year to \$150,000 or more per year. Then, based on the higher end of each household income cohort, the affordable housing value is calculated at 2.8 times household income for owner-occupied housing and the affordable rent value is calculated at 30% of household income.

Census data (Table 19) on the percentage (converted to a raw number) of household by income was utilized to determine the number of households in each income cohort. In addition, the Census data (Table 12) was used to determine the number of housing units in the eight housing value cohorts ranging from less than \$50,000 to \$1,000,000 or more for owner-occupied housing. The number of housing units valued within the household income cohort was then assumed to represent the number of households within that income cohort being served by those housing units. The same approach was used for rental housing, gross rents, and the number of units in each gross rent cohort as household (Table 17).

To calculate housing need, the number of households with incomes adequate to afford the estimated affordable home value (or rent value) were subtracted from the existing housing units at the approximate value or rent. The result of the calculation is the 'Units Available Vs Adequate Income' line in the tables. A negative value indicates fewer units available at the given price point than households with the income to afford

**Table 20-A. Households by Income Compared to Existing Owner-Occupied Housing Stock by Value**

Household Income	<\$15,000	\$15,000- \$24,999	\$25,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000- \$99,999	\$100,000- \$149,999	\$150,000- \$199,999
Households @ Income	112	163	260	254	540	840	1,217	1,700
Est. affordable home Value (HH Income x 2.8) (rounded)	\$42,000	\$70,000	\$98,000	\$140,000	\$210,000	\$280,000	\$420,000	\$560,000
Existing Housing (Household) Units	119 (2.5%)	70 (1.5%)	90 (1.9%)	568 (12.0%)	1,698 (35.9%)	1,905 (40.3%)	255 (5.4%)	21 (0.4%)
Households w/Adequate Income	112 (2.4%)	163 (3.4%)	260 (5.5%)	254 (5.4%)	540 (11.4%)	840 (17.8%)	1,217 (25.7%)	1,700 (36.0%)
<b>Units Available Vs Adequate Income</b>	<b>7</b>	<b>-93</b>	<b>-170</b>	<b>314</b>	<b>1,158</b>	<b>1,065</b>	<b>-962</b>	<b>-1,679</b>
Total Households	5,092	5,092	5,092	5,092	5,092	5,092	5,092	5,092

them. A positive value indicates more units available than households with the income to afford them. The negative values indicated housing need—regarding affordability—at that price point and housing income segment of the housing market.

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

Tables 20-A & B present calculations for all households and housing units in Tolland. Table 20-A presents owner-occupied housing and Table 20-B presents rental housing.

Tables 21-A & B present calculations for family-households in Tolland. Table 21-A presents owner-occupied housing and Table 21-B presents rental housing.

Tables 22-A & B present calculations for non-family-households in Tolland. Table 22-A presents owner-occupied housing and Table 22-B presents rental housing.

Table 20-A compares household income to the value of owner-occupied housing in Tolland. The table shows that there are more housing units available than there are households with incomes between \$35,000 and \$99,999. This indicates that there is no housing affordability issue or housing need for owner-occupied housing valued between approximately \$140,000 and \$300,000. For household incomes above \$100,000 and

housing valued over \$300,000 there are fewer housing units available than there are households. Therefore, at the higher-end of the Tolland's housing market, there are ample households with high income to afford the available housing stock.

The housing need is the greatest for lower-income cohorts with household incomes below \$35,000, which is approximately 31% of local median household income. There are 256 fewer ownership housing units available than the total number of households in this segment of the market which can only afford housing valued below \$100,000. Most concerning, the households at incomes below \$25,000 (approximately 22% of local median household income) total 86 more households than available ownership housing units. Overall, this signifies that the greatest need for affordable housing is at and below 30% local median household income or ownership housing valued below \$100,000. This may, in part, help to explain why 20.4% of Tolland's households with a mortgage and 11.7% of households without a mortgage are paying 30% or more of their household income on housing costs (Table 16). Approximately 11.3% of Tolland's households, in the lower-income cohorts, cannot afford owner-occupied housing in Tolland.

It is important to note that Table 20-A focuses on ownership housing (primarily single-family housing) compared to all households in Tolland. This means that some of those 11.3% of lower-income households who cannot afford owner-occupied housing might be able to afford rental housing.

Table 20-B provides the same comparisons and calculations for rental housing. The greatest housing affordability issue and need for rental housing is at incomes below \$50,000. There are fewer rental housing units available than there are households at incomes below \$50,000 (there are 457 more households at incomes below \$50,000 than there are rental housing units available). In addition, at 30% of household income, the maximum affordable rent is \$1,250 per month, yet 58.3% of the rental housing available in Tolland is priced at or above \$1,500 per month. Furthermore, only approximately 25% of the rental housing in Tolland is affordable to households with incomes less than \$50,000.

The issue and need for affordable housing are more evident when we recognize that 92.8% of Tolland's housing stock is owner-occupied and only 7.2% (or 366 units) is rental housing. This raises further concerns when we consider the make-up of Tolland's households and the median household income. As discussed above, Tolland's median household income is \$112,740, family median income is \$130,345, married-couple family median income is \$139,038, and non-family median income is \$60,391. Family households total 81.5% of households and married-couple households total 72.3%. Family and married-couple households with higher median household incomes than Tolland's median household income are least likely to be challenged by a lack of affordable housing. Therefore, it is the non-family households whose median household income is \$60,391 or 54% of Tolland's median household income, who are most likely to be burdened by the lack of affordable housing. There are 940 non-family households and approximately only 969 housing units that are affordable to a household earning \$60,000 per year. Of those 940 non-family households 730 are living alone and 366 of those living alone are householders over the age of 65 (Table 21).

Tolland's housing is not affordable to many of its residents and to many residents in the greater regional housing market. Tolland has a need for more affordable housing at certain price points or incomes at or below \$70,000. While the \$70,000 median household income is 62% of Tolland's median household income, it is 72% of the Hartford MSA median household income. The point being, a median household income of \$70,000 is by no means low-income.

**Table 20-B. Households by Income Compared to Existing (Rental) Housing Stock by Value**

Household Income	<\$15,000	\$15,000-\$24,999	\$25,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000+
Households @ Income	112	163	260	254	540	840	1,217	1,700
Est. affordable monthly rent Value (HH Income x 0.30)	\$375	\$625	\$875	\$1,250	\$1,875	\$2,500	\$3,750	\$3,750+
Existing Housing (Household) Units	15 (4.5%)	12 (3.6%)	111 (33.5%)	193 (58.3%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Households w/Adequate Income	112 (2.4%)	163 (3.4%)	260 (5.5%)	254 (5.4%)	540 (11.4%)	840 (17.8%)	1,217 (25.7%)	1,700 (36.0%)
<b>Units Available Vs Adequate Income</b>	<b>-97</b>	<b>-151</b>	<b>-149</b>	<b>-61</b>	<b>-540</b>	<b>-840</b>	<b>-1,217</b>	<b>-1,700</b>
Total Households	5,092	5,092	5,092	5,092	5,092	5,092	5,092	5,092

**Table 21. Household Size, Type, and Children**

Household Type	Occupied		Owner		Rental	
	Units	%	Units	%	Units	%
<b>Occupied Housing Units</b>	<b>5,092</b>	<b>100%</b>	<b>4,726</b>	<b>100%</b>	<b>366</b>	<b>100%</b>
<i>1 – Person Household</i>	730	14.3%	652	13.8%	78	16.2%
<i>2 – Person Household</i>	1,854	36.4%	1,687	35.7%	167	20.8%
<i>3 – Person Household</i>	997	19.6%	914	19.3%	83	22.7%
<i>4-or-more– Person Household</i>	1,511	29.7%	1,473	31.2%	38	10.4%
<b>Family Households</b>	<b>4,152</b>	<b>81.5%</b>	<b>3,883</b>	<b>82.2%</b>	<b>269</b>	<b>73.5%</b>



## Understand Housing Need Versus Housing Demand

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

To understand demand in Tolland, specifically the absorption of new housing into the Tolland housing market, housing permit data for a 21-year period from 1997 to 2017 was reviewed (data is from the Department of Economic and Community Development). During this period, 1,230 new housing units were constructed. Of these, 1,174 (95%) were single-family dwellings, four were 2-unit dwellings, and 52 were multi-family (5+) unit dwellings. A total of 12 units were demolished, resulting in a net gain of 1,218 housing units. This results in an absorption rate of 58 units per year over the 21-year period. The greatest activity occurred in 2000 with 153 units constructed and the slowest year was 2016 with seven units constructed. This 21-year history, which includes periods of economic growth, stagnation, decline, and recovery, should provide moderate confidence in projecting approximately 58 units of housing construction/growth per year over the next 10 years—the effective period of the POCD. However, recovery since the housing market crash in 2008 and recession in 2009 has been slow and new housing construction in Tolland and the region has been well below these historical trends. Therefore, it is likely the 58 units per year will not be achieved in the near term.

**Table 24. Housing Permits by Year, Tolland**

Year	Number of Permits					Demo	Net Gain
	Total Units	1 Unit	2 Unit	3 & 4 Units	5 Units or More		
2017	13	13	0	0	0	0	13
2016	7	7	0	0	0	2	5
2015	7	7	0	0	0	1	6
2014	17	13	4	0	0	3	14
2013	10	10	0	0	0	0	10
2012	8	8	0	0	0	0	8
2011	8	8	0	0	0	0	8
2010	10	10	0	0	0	0	10
2009	10	10	0	0	0	0	10

2008	18	18	0	0	0	0	18
2007	55	39	0	0	16	0	55
2006	57	57	0	0	0	0	57
2005	95	59	0	0	36	1	94
2004	87	87	0	0	0	1	86
2003	95	95	0	0	0	1	94
2002	98	98	0	0	0	0	98
2001	92	92	0	0	0	0	92
2000	153	153	0	0	0	1	152
1999	149	149	0	0	0	1	148
1998	137	137	0	0	0	0	137
1997	104	104	0	0	0	1	103
<b>Total</b>	<b>1,230</b>	<b>1,174</b>	<b>4</b>	<b>0</b>	<b>52</b>	<b>12</b>	<b>1,218</b>

In analyzing Tolland’s capacity to increase its affordable housing percentage, the first objective is to ensure that enough affordable housing is created each year so as to not decrease the current percentage (3.25%) of qualified affordable housing units in accordance with 8-30g. The second objective is to work toward meeting the 10% threshold of qualified affordable housing units in accordance with 8-30g.

Today, the 3.25% of qualified affordable housing (units that count towards Tolland’s 10%) equals 177 housing units. Many of these are actually income qualified mortgages. This means the unit is not preserved as affordable but rather the current owner has a type of mortgage that counts towards Tolland’s total. If that household moves, that unit no longer counts towards Tolland’s percentage. Also note that this percentage and the following calculation do not include the 37 affordable senior housing units at Parker Place that are scheduled to be available later this year.

To reach 10%, based on the existing 5,405 total housing units, Tolland would need 541 qualified housing unit, or 364 more qualified units than exist today. However, keeping in mind that the numerator and denominator are moving targets, Tolland would need to create approximately 60 affordable qualified housing units per year over the next 10 years (or 598 total units), if 580 total housing units were built over that period. Adding 60 units of affordable-qualified housing per year or 598 such units over 10-years, exceeds the total historical and anticipated absorption rate and therefore is unreasonable to expect.

Instead, Tolland should set a target or aspirational goal that 20% to 25% of new housing constructed will be affordable. This would require approximately 11 to 15 affordable qualified units per year—if the historical rate of new housing construction and absorption were achieved. These targets would produce between 110 and 150 affordable qualified units over the next 10 years and would go a long way towards increasing Tolland’s affordable housing supply. Regardless of the total units constructed per year, Tolland should remain focused on the percentage of

affordable units constructed per year. Most important, the qualified affordable housing should target household incomes at or below \$70,000 (approximately 60% and below) of Tolland's median household income.

## **Addressing Housing Need**

Affordable housing is about more than just housing price. Income along with regional or macro scale markets and local (micro) scale sub-markets, all play roles. Affordable housing problems cannot be solved simply at the local level or by any individual community. This does not absolve individual communities from their role or responsibility to address affordable housing needs but rather provides context to the challenge of doing so.

Since the local housing market does not have the capacity to provide the needed affordable housing units, the focus shifts away from trying to solve the problem of affordable housing to making a good-faith effort to provide much-needed affordable housing over the next ten years. Tolland can encourage affordable housing for those members of the community and region who are most challenged by the expense of housing. Tolland must be intentional and strategic in its efforts or interventions. Being intentional means that Tolland must want to address housing needs and provide affordable housing by having the political will to embrace and help the most vulnerable households. Being strategic means that Tolland must adopt strategies (policies and programs) aimed specifically at the outcome of improving housing affordability or providing affordable housing.

### **Overall or Macro-Scale Considerations**

Affordable Housing Need: Focus on housing need more than tenure (owner vs renter) or type (single vs multi-family). The desired outcome is to provide affordable housing and not worry about what form it comes in. While this plan contains recommendations for some specific types, overall Tolland should encourage and promote affordable housing opportunities in all forms.

The Town should continue to partner with non-profit housing providers to create affordable units. Most recently the Town successfully worked with a non-profit to convert a former school to elderly housing.

Multi-Family Housing: Tolland lacks housing diversity and is over-reliant on single-family detached housing. The Town should encourage and seek to increase its multi-family housing stock to somewhere between 10% to 15% of total housing. Multi-family housing provides the greatest opportunity to increase the percentage of affordable housing units.

Tolland should seek diversity within its mix of multi-family units. Decreases in household size and increases in single- and two-person households are creating the need for more one- and two-bedroom units. As a general guideline, the Town should seek to provide the following mix of units in multi-family housing developments:

- 30% to 40% 1-bedroom
- 40% to 50% 2-bedroom
- 5% to 15% 3-bedroom units

While the market and developers will drive the proposed mixed of units, developers should be cognizant of this desired mix, and the Planning and Zoning Commission should question applicants to explain deviations from this mix. This mix should be reviewed on a regular basis and adapted accordingly.

### **Zoning Considerations**

The following zoning strategies are designed to intentionally intervene in housing affordability and housing need by encouraging and providing more affordable housing.

Inclusionary Zoning: Update and expand upon inclusionary zoning provisions so that five percent of housing in any housing development of five or more units is required and it must meet the requirements of affordable housing under 8-30g. At the very least, this would encourage and provide affordable housing, while ensuring that the percentage of qualified affordable units does not further decline.

Affordable Housing Provisions: Review, revise, and consolidate the Affordable Housing provisions contained in Sections 5.5 (Flexible Residential Development), 7.6 (Workforce Housing Required), and 9.6 (Multi-Family Developments). Such a provision should include:

- Affordable housing regulations that apply to all residential development, including single-family subdivisions of five or more lots.
- Affordable housing requirements of five percent to 15% of units depending of the size, character, location, and availability of sewer and water.
- Density bonuses for percentage of affordable units, including additional bonuses for units in excess of 15%.
- Requirements for Housing Affordability Plans that are submitted by developers in accordance with 8-30g and other applicable State Statutes.
- The elimination of provisions that may be barriers to the inclusion or construction of affordable units (e.g., large minimum lot sizes, number of parking spaces, etc.).

Elderly Housing: Allow private market elderly housing and require 15% to 25% to be affordable and compliant with 8-30g. There is need for elderly housing in Tolland and the greater regional market. The Town can help satisfy that need and provide affordable housing for a population that needs options.

8-30g Application: Create a 'friendly' 8-30g zoning regulation that allows for and establishes a process for 8-30g development applications. Ideally this should be created as a floating zone, where the underlying zoning remains, but a developer can choose to use the provisions in the floating zone. The intent is to be proactive rather than having an 8-30g application forced upon the community. This enables an 8-30g-compliant development to be designed by the Town, not the developer.

Mixed-Use Development: Based on changes in consumer housing preferences, market demand for higher density rental housing, walkable neighborhoods, and mixed-use commercial districts, mixed-use developments and the associated housing can provide Tolland with opportunities to achieve housing, affordable housing, and economic development goals. Mixed-use development can provide economic development through the development of commercial properties, while providing multi-family and affordable housing options. Site design for mixed-use developments could include requirements for public space, walking and biking trails, and other community amenities.

Affordable housing units should be required in mixed-use developments. Housing in mixed-use developments appeals mostly to non-family households. Such housing provides a good opportunity to provide affordable options.

The location of mixed-use developments should be confined to areas served by sewers or capable of being served by sewer, particularly within the Route 195 corridor. To encourage and facilitate such developments, the Planning and Zoning Commission should consider the creation of a 'Mixed-Use Master Plan Overlay Zone' that provides flexible standards for the development of housing as part of the mixed-use development. While further study is required and recommended, the following provides a starting point for consideration and a framework for thinking about mixed-use housing provisions that could be beneficial to the creation of such developments:

- Residential Density: Allow multi-family residential density by right of eight to 10 units per acre.
  - Allow density bonuses of an additional two to four units per acre (12 to 14 unit per acre total).
  - Allow a mix of housing unit types: single-family detached and attached, two-family, three-family, townhouse, and apartments buildings with up to 60 units per building.
- Commercial Density: Require a minimum of 1,000 square feet commercial space per 10 units of housing, excluding the density bonuses.

- **Site Design:** Allow flexibility in site design requirements aimed at favoring ‘good’ design over rigid standards and requirements. However, such provisions could:
  - Require commercial development/uses be placed nearest to or along the Route 195 frontage.
  - Require that 50% of ground floor commercial square feet have residential housing on second floors or above.
  - Require common public spaces and walking/biking trails with connections to neighboring properties and existing or future trail networks.
  - Provide parking space reductions for shared parking.
- For mixed-use housing, specifically those units above first floor commercial use, allow smaller unit sizes such as 500 square foot studios, 650 square foot one-bedroom units, and 900 square foot two-bedroom units. If possible, three-bedroom units should be avoided in mixed-use developments.
- Consider a target range of 10% to 15% affordable housing units in such developments.

**Accessory Dwelling Units:** Tolland recently overhauled its accessory dwelling unit regulations to allow more opportunities including detached ‘tiny houses’. The Town should continue to allow and encourage accessory dwellings. This plan does not recommend attempting to address the 10% required affordable housing threshold set by 8-30g with accessory dwelling units. Such requirements and restrictions could become barriers to accessory dwelling units and would create enforcement obstacles. Tolland will never solve the affordable housing problem through such units.

These units provide housing opportunity, diversity, and market-rate affordability, helping those who need options and more affordable housing. Despite not counting towards Tolland’s affordable housing percentage, they provide affordable housing alternatives.

### **Permitting and Taxes**

**Permitting Fees:** Consider reducing permit fees for affordable housing units. This could include land use applications, zoning, and building permits. Entitlements and permitting create real costs for housing development. The entitlement processes often run between three and six percent of the total development cost. While this percentage may seem low, it is meaningful when the return-on-investment with high risk runs between 12% and 15%. Reducing fees can be a viable means of incentivizing affordable housing.

**Tax Incentives:** Consider providing tax incentives for affordable units in multi-family and mixed-use developments. One barrier to providing affordable units is the reduced return-on-investment. The cost to construct such units, if they are to be the same or similar standard of market



units, can be as much as the market units. Reduced sales value or rents can and do undermine the financial feasibility of affordable units and possibly the whole development project.

Tax incentives, along with reduced permitting fees, can provide a real incentive for constructing affordable housing units. Tax incentives could range from 10% to 100%, from one to 10 years, and could be for the affordable units only or the whole development. Tax incentives have become common for multi-family residential development.

A possible incentive structure could be 100% of post-occupancy real property taxes for the first two years, 75% for year three, 50% in year four, and 25% in year five (or years five through seven).

## **Accessible Housing**

While the legal requirements of housing accessibility are directed by the Americans with Disabilities Act (ADA) and the State Building Code, legal requirements and minimums often address the populations with greatest needs but fall short of addressing those who do not meet the legally-defined need. The fact is, a greater percentage of the population suffers from challenges of physical limitation and mobility than those populations served by accessibility laws.

Tolland has an aging population as evidenced by a median age 42.2 years, higher than the national and state median age. Approximately 20% of Tolland's population and 22% of Tolland's households are 65 years of age or older. They are more likely to have physical and mobility limitation or more likely will in the future.

Recognizing that the percentage of over-65 population will increase over the next ten years, Tolland should strive to encourage and even require housing that is accessible. The following are some examples of considerations and policies that Tolland may want to encourage:

- At or near grade entrances to housing units—as few steps as possible.
- Wider doors for entrances, bedrooms, and bathrooms.
- First floor master bedroom suites in single family housing.
- Shower stalls in place of bathtubs and/or walk-in bathtubs.
- Handrails in baths and showers and near toilets.

While strict percentage requirements for accessible units are not needed, the Planning and Zoning Commission could encourage or strive for 20% to 25% of all new units to be accessible based on the percentage of over-65 populations.



## Crumbling Foundations

Over a dozen communities in eastern Connecticut have experienced the issue of cracking and crumbling foundations. The cause of this issue has been traced to a specific quarry and the existence of a mineral called pyrrhotite in the stone aggregate that was used to mix concrete.

Since the discovery of this issue, many public agencies led by the State have been evaluating the issue and exploring how to best address the issue. This has included Federal and State funding, Federal tax abatements, and other options. While it may take years for the overall issue to be resolved and for affected property owners to receive satisfactory relief, the financial implications for affected property owners are real and considerable. There are also financial implications for Tolland's tax base as affected property owners request reduced assessments. The re-assessment of property values will shift the tax burden to other property owners—all tax payers. Another possible concern or threat to property values and tax base are the impacts that the foundation issue is having on the overall housing market—sales value and the ability of property owners to sell their properties.

While there is little that this Plan can do to alleviate or resolve this kind of situation, the Town can do some simple things to help manage this unfortunate situation and alleviate the challenges and cost to affected property owners. These include:

- Continue to waive the local portion of building permit fees for affected properties requesting permits for reconstruction and/or relocation.
- Modify the Zoning Regulations to allow 'variation' or waivers to the yard setbacks (for affected buildings to be relocated to a new foundation on the property) without the need to demonstrate zoning hardship.
- Continue to allow a 'reasonable accommodation' to the zoning requirements by staff review and the approval process (e.g., temporary housing trailers on site, etc.).
- Continue to allow temporary housing and/or temporary storage trailers on a site during reconstruction.
- Continue to support efforts at the regional, State, and Federal level to address the foundation issues—including the need for State and Federal funding to assist property owners.
- Consider adopting a property tax abatement program that reduces the property taxes of properties with replaced or repaired foundations by 10% for up to 10 years to off-set some of the cost of repairs or replacement.
- Continue to monitor the crumbling foundation issue so that additional strategies can be implemented as appropriate.



TOWN of TOLLAND/ 21 Tolland Green, Tolland, Connecticut 06084

# MEMO

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**TO:** Planning and Zoning Commission

**FROM:** David Corcoran, AICP, Director of Planning & Development

**DATE:** January 17, 2024

**RE:** CRCOG Regional POCD Update

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At the January 22, 2024 PZC meeting Town staff will provide an update on the CRCOG Regional POCD process. CRCOG has requested feedback from the Town on a new regional typology process that is being proposed with this update.

During the meeting, Staff will explain the proposal and solicit feedback from the Commission. The mapping and additional information is available here for initial review:

<https://storymaps.arcgis.com/stories/891be9ae5f0c4b9cafd6f1937d8f58>

### Planning and Zoning Two Month Look Ahead

Meeting Date	Upcoming Items			
Monday, February 12, 2024	Affordable Housing Discussion	8-24 Review Senior Center Pickle Ball		
Monday, February 26, 2024				
Monday, March 11, 2024				
Monday, March 25, 2024				

**KEY**

- TO BE RECEIVED
- HEARINGS
- NEW/OLD BUSINESS
- OTHER

**Future Items:**

January 16, 2024

To: Tolland Town Council Members

Tolland Town Manager, Mr. Foley

Tolland Board of Zoning Members

Re: Back yard recreational shooting ranges

Dear Town Council, Town Manager, and Zoning Board Members,

My Name is Diana Norris and my husband, Jim, and I have resided at 300 Plains Road since August of 1990. We have always loved our little corner of the woods. As we live near state forest and have had neighbors, over the years, who hunt we grew accustomed to hearing gunshots during hunting season.

However, over the past decade there has been a progressive increase in target/recreational shooting at any time of year, any time of day in residential back yards within uncomfortable proximity to our home. I have called the Resident Troopers on multiple occasions over the years. One time I could visibly see from my yard a neighbor shooting at a target on a tree, and both the homeowner behind him and myself called the State Trooper who did come to assess. On other occasions I stood in the back yard with my phone so the officer could hear how loud and close the shooting was. We have had many family gatherings, picnics that were ruined by the sudden onset/barrage of shooting in the woods behind our home. Not just single shots but a barrage of shots. We have on occasion asked our grandchildren to come into the house. One of our neighbors found shell casings at the edge of his property.

I have over a period of years reached out to our resident troopers, Tammy Nuccio, a state senator, and even more recently to Mr. Foley. The state troopers confirmed my observations that the incidence of shooting in residential neighborhoods has increased in proportion to the increase in gun permits that they have granted. Tammy Nuccio and the Senator Gordon acknowledged my letters/emails but felt no need to assist me. I never received a response to the email I sent to Mr. Foley.

I am well aware of people's Second Amendment Rights and I do not wish to wade into that territory. However, all homeowners in this town have a right to public safety. I and many others I have spoken to agree that it is time to reevaluate the regulations regarding shooting in a residential neighborhood. Currently the requirement is to be 250 feet away from the nearest home. Not the property line but the home! I understand for hunting it is 500 feet. This is not adequate given the distance a bullet can travel. Also, per the State Troopers, when target shooting/recreationally shooting in a back yard one is supposed to be shooting into a berm. However back yard shooting ranges do not require a permit or inspection so there is no safety mechanism in place.

I strongly feel it is time the town government reviews the regulations for backyard/residential shooting as well as create a permit process for back yard shooting ranges. It is incredulous to me that we need permits for decks, sheds, pools, hot tubs, additions and other home improvements but no permit to set up a shooting range on one's property. The better alternative would be to target practice at an established shooting gallery vs. near residential homes but at least having safer regulations and permits for/inspections of shooting ranges would be an improvement in everyone's quality of life.

I am hopeful that as a former Police Detective, Mr. Foley will show an interest in improved gun safety in our town.

Sincerely,

Diana and Jim Norris

[Dnorris300@comcast.net](mailto:Dnorris300@comcast.net), 860 205-7145



**PLANNING & ZONING COMMISSION  
TOLLAND, CONNECTICUT  
REGULAR MEETING MINUTES OF JANUARY 8, 2024**

**MEMBERS PRESENT:** Andy Powell, Chair  
Marilee Beebe, Vice Chair  
Joe Matteis  
Erin Stavens  
Jason Philbin  
Amanda Hickey (alternate)

**OTHERS PRESENT:** David Corcoran, Director of Planning & Development  
Chris Moran, Town Council Liaison (remote)  
Steve Williams, local developer  
Public (remote)

1. **Call to Order:** Andy Powell, Chair, called the meeting to order at 7:00 p.m. in Council Chambers.
2. **Pledge of Allegiance:** Recited.
3. **Seating of Alternates:** None.
4. **Additions to Agenda:** None
5. **Public Comment:** None.
6. **Public Hearing(s):** None.
7. **Old Business:** None
8. **New Business**

8.1 Multi-Family Residential Regulations in the CCZ

Mr. Corcoran summarized the proposed potential multi-family development from Steve Williams at 95 Hartford Turnpike. It would be about 61 units of multi-family residential, individual single-family homes, and it could be up to 80 bedrooms if they are done as affordable housing. He said the question is if it is compliant with the Zoning Regulations, and the answer is yes and no. He reviewed his January 3 memo with proposed text amendments and options that would need to be considered if this development were to happen.

Steve Williams said he originally was considering these as rental units but then thought they could be done as saleable homes, more like a condo association. They would be one and two bedrooms. The size of each home would be 16 feet by 44 feet, so about 704 square feet.

Mr. Williams said he has been asking-- how much is an affordable house? And how much is an affordable rental? How much can you sell a house for in Tolland to consider it affordable? He said he has not been able to get a firm answer from anyone. Ms. Beebe said it is what is affordable to people who earn 80 percent of the median income regionally, so that price will always fluctuate.

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She said they'd have to check in with CRCOG. Mr. Williams reiterated that he needed to have those numbers.

Mr. Corcoran said it will be hard to pin down a number but they could do a formula. There would be a covenant on each deed that spells out the cost. He said what is confusing is that this is also based on interest rates and because interest rates fluctuate, that will also be subject to change. Mr. Matteis asked Mr. Williams if he was interested in doing affordable units for the density bonus. Mr. Williams said he didn't really care about it, but he could make them affordable if he had the numbers.

Mr. Matteis said factoring in utilities for affordability is difficult because the price of oil fluctuates significantly. He said they should have a discussion with the State about this. Mr. Corcoran said it is up to the applicant to demonstrate how it works, but they might want to look at a 3-year average on oil costs.

Mr. Williams asked if the Commission wanted 5 percent of the units to be affordable or all of them to be affordable. Mr. Corcoran said that is his decision. Mr. Williams said the State wants towns to build affordable housing. He asked how many affordable housing units Tolland has. Ms. Beebe said they only have one subdivision that is deed restricted for that, plus the elderly housing units in town.

Mr. Powell said he liked the proposal because there a drive in it to build home ownership. This would be about 60 separate units vs. two or three large buildings. It provides an additional avenue for more people to come to town.

Mr. Matteis said he likes diversified housing and this fits with it. It gives people a different option for housing stock. They are like condos, but people don't share a wall. They need to figure out how to make it work. Mr. Powell said they can do the homework to better define what affordable is

Ms. Beebe said she liked the concept but it looks a little trailer-parkish. She suggested they could do congregate parking and perhaps tweak the layout a bit but with the same number of units. She said she is a fan of reducing front setbacks to get more buildable area.

Mr. Powell said the whole concept is—who is going to live there? He said, fortunately, Tolland has some infrastructure to support this. Mr. Matteis said he believed there are plenty of people in Tolland who have the money to buy bigger places but who want something small where they don't have to fuss with it or with maintaining a yard. They travel or do other things and just want a place to lay their head. This would meet that need.

Ms. Beebe asked Mr. Williams if he had an idea of his costs, as that would be key. Mr. Williams said he didn't yet. Mr. Matteis asked what he needed. How many units do you need to build to make a profit if they are all 16 feet by 44 feet. Ms. Beebe asked if what he was presenting here was in the ballpark of what he needs to make it work.

Mr. Powell said another issue is how do you do multi-year phasing when affordability of homes changes often? How would they deal with that? He said the Commission will need to look and see what others have done with similar projects.

Mr. Matteis noted that Mr. Williams had mentioned these would be one and two-bedroom homes. He asked if that would change the size. Mr. Williams said that would only change the length. Mr.

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Matteis said that would help with the appearance. He suggested perhaps jogging some of the fronts also to break things up.

Mr. Corcoran said if they did this project, they would approve a rider to the deeds with a formula compliant with 8-30g, based on prevailing interest rates and the median income for the county.

Mr. Matteis asked that if Mr. Williams started building now when prices are high and then prices went down, then if it takes two to three years to build them, he would lose out. He said he understands Mr. Williams' hesitation. Mr. Corcoran said he agreed this is a bit tricky. He said it has to be formula based and that the Commission would be able to make an approval to let him sell at market rate if necessary.

Mr. Powell noted there is a building in Meriden that did this and he believes Glastonbury did an exercise on this too, so they can look at that.

## 8.2 2024 Goals

David Corcoran reviewed his January 3 memo – Discussion on Future Goals – which identifies which items from the Plan of Conservation and Development have been completed and which ones are in progress. He said they can tackle affordable housing in house.

Mr. Matteis noted that the State wants more affordable housing but they can't force people to build. Mr. Corcoran said they don't have to do substantive changes to their regulations but they can call out their successes. He noted they completed their Affordable Housing plan well in advance of the deadline.

Mr. Matteis said they have more requirements for affordable housing now and they end up creating regulations that scare people away. Mr. Corcoran said they don't necessarily have to make any regulatory changes.

Mr. Powell said there is no clear tie between what the State wants for affordable housing in each of the towns and what can be done—and they will end up getting a 2 percent mill rate increase due to no fault of their own. Mr. Philbin said they will not be able to hit the 10 percent number no matter what they do.

Mr. Matteis said one goal they should have is to get their State Representatives in to a meeting to explain their concerns. They don't have sufficient infrastructure, space, etc. Mr. Philbin said this is not just Tolland's problem but a regional one. Mr. Powell said unless they have a fund to help pay for affordable housing, they can't do it. He questioned how the citizens of the town are going to carry that burden. Ms. Beebe said it will end up making Tolland even more unaffordable. Mr. Powell said he would be happy to contact their elected officials to talk about it—Tammy Nuccio, Tim Ackert and Jeff Gordon—to say they want a conversation about affordable housing. He noted also that projections are that Tolland's population is expected to decline over the next 20 to 30 years.

Mr. Matteis asked if Accessory Dwelling Units (ADUs) count as affordable housing if they rent at a lower rate than the market bears. Mr. Corcoran said they don't. They have to be deed restricted.

Mr. Corcoran noted the Town Council will be updating their inventory of town-owned property. Mr. Matteis said they have a lot of land they don't need. Ms. Beebe said there are a lot of small pieces here and there. Mr. Matteis said they should be trying to sell their commercial land.

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Ms. Beebe asked if they should be looking at anything related to agriculture—such as small stock densities. Mr. Matteis said Steve Lundgren is Chair of the Agriculture Commission and perhaps they could have them come talk to them. Mr. Powell said they should also get the Design Advisory Board in for a conversation.

Mr. Matteis said they might want to look at regulations in the CIZ A and B zones to see if anything is helping or hindering them. Mr. Powell suggested also looking at the CCZ-G zone where the True Value plaza is.

Ms. Stavens suggested they have a conversation about billboards, noting it came up at their last meeting.

Mr. Matteis said the biggest issue in the RDD is home businesses. It seems to come up quite a bit in the updates. Mr. Corcoran said most complaints are related to truck and semi-trailer parking. He said they can look at this. Ms. Beebe said they have some neighborhood covenants which say you can't park your business truck in your driveway, a rule she said she felt was unnecessary.

## **9. Reports**

9.1 Town Council Liaison – Chris Moran, Town Council Liaison, provided an update on Town Council activities since they last met. He said they confirmed appointments for PZC alternates. He said they also had a special meeting to discuss goals. He said they also discussed a major capital expense, and they had a discussion with Troop C regarding modifying the administrative position to include the rank of Sergeant as a result of Kevin Eklund retiring. They also had a discussion on a use for ARPA funds.

9.2 Economic Development Liaison – No report.

9.3 Capitol Region Council of Governments – Mr. Powell said it wasn't fair to sign up Jason Philbin to be the representative without checking in with him and suggested perhaps they could cover these meetings on a rotating basis. He said they are held monthly and meetings are about one to two hours long. He said he will also send a note to CRCOG asking how they figure affordability.

9.4 Zoning Enforcement Report – Mr. Corcoran said he got a complaint from a neighbor disappointed that the daycare at 52 Rhodes Road had taken down some trees between their two properties. However, the trees had eroded to a point that they were a safety hazard. He said a sign will go up at that facility on the northeast corner.

Mr. Corcoran reported that a wetlands permit had been approved at 316 Merrow Road but they didn't do any erosion and sedimentation control. He is not sure how much damage has occurred but they are looking into it. Mr. Matteis asked for an update on the house on Old Post Road where fill washed down the hill in front of the house and into the road. Mr. Corcoran said the homeowner is actively working on it and has stabilized the slope.

9.5 Planning Update – Mr. Corcoran said Mark Peterson contacted him about a minor site plan change that they can handle administratively. They are adding a basin in lieu of gutters on the roof. Mr. Corcoran said they also approved the wetlands permit for the Girl Scouts. Mr. Matteis asked where they stand with the gas station. Mr. Corcoran said he has not heard from them.

Mr. Powell noted they will have an affordable housing discussion at their next meeting.

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10. **Other Business**: None

11. **Correspondence**: None

12. **Public Participation**: None.

13. **Approval of Minutes**

**MOTION**: Erin Stavens/Marilee Beebe to approve the December 11, 2023 PZC Regular Meeting minutes. Mr. Philbin, Ms. Stavens, Mr. Matteis, Ms. Beebe, and Mr. Powell voted in favor. Motion carried.

14. **Adjournment**

**MOTION**: Jason Philbin/Erin Stavens to adjourn the meeting and pay the clerk at 8:50 p.m. Ms. Stavens, Mr. Matteis, Mr. Philbin, Ms. Beebe and Mr. Powell voted in favor. Motion carried.

Respectfully submitted

Annie Gentile  
Clerk