

Affordable Housing Plan

Town of Montville

Prepared by Southeastern Connecticut Council of Governments Staff for the Montville Planning & Zoning Commission

Contents

Introduction	2
What is Affordable Housing?	2
Why Plan For Affordable Housing?	3
Housing Conditions in Montville and Southeastern Connecticut	8
Affordability	8
Local and Regional Housing Market.....	10
The Impact of Changing Demographics on Housing Demand	12
Housing Production and Regulation in Montville	16
Zoning Regulations.....	16
Plan of Conservation and Development	19
Affordable Housing Appeals Act (§ 8-30g).....	Error! Bookmark not defined.
Community Input	Error! Bookmark not defined.
Action Plan	Error! Bookmark not defined.

Introduction

What is Affordable Housing?

Generally, housing is considered *affordable* housing if its occupants are low- and moderate-income households who pay no more than 30% of their income toward housing costs, including mortgage, rent, property tax, and utilities. While some housing may be “naturally” affordable, in that the housing is currently renting or selling at a relatively low price, it may be occupied by higher-income households or be un-affordable to its existing occupants. “Qualified” affordable housing created or maintained under government subsidies or programs is usually intended for occupancy by households earning no more than 80% of median income, and typically has a 40-year deed restriction in order to keep the housing affordable. The section on “Affordable Housing Appeals Act (8-30g)” has more information on what is considered qualified affordable housing in Connecticut.

The U.S. Department of Housing and Urban Development (HUD)’s information for the Norwich-New London area defines a family of four earning up to \$82,160 per year as low-income under HUD’s 80% Area Median Income calculations. For this family of four, an affordable home could cost up to \$2,400 per month for rent and utilities; or mortgage, property tax, and utilities; and a single person with an income of \$57,512 a year could afford up to \$1,438 a month in housing costs. Montville has a total of 382 total assisted units (5% of housing stock), of which 81 are government assisted homes (constructed or rehabbed with government subsidies), 54 households receive tenant rental assistance, and 247 households purchased homes with the support of Connecticut Housing Finance Agency (CHFA) or USDA mortgages. According to the U.S. Census’s 2020 5-Year American Community Survey data estimates (ACS), the Median Household Income in Montville was \$80,765, lower than the Area Median Income as defined by HUD. About 45% of Montville households earn less than \$75,000 per year and would likely qualify for affordable housing if it were available.

HUD Metro Area	Area Median Household Income	Income Category		Persons in Family			
				1	2	3	4
Norwich-New London Metro	\$ 102,700	80% AMI	Annual Household Income	\$ 57,512	\$ 65,728	\$ 73,944	\$ 82,160
			Monthly Housing Budget	\$ 1,438	\$ 1,849	\$ 2,054	\$ 2,383
		60% AMI	Annual Household Income	\$ 43,134	\$ 49,296	\$ 55,458	\$ 61,620
			Monthly Housing Budget	\$ 1,078	\$ 1,232	\$ 1,386	\$ 1,541
Sources: HUD FY 2022 Income Limits, Calculations per DOH procedures.							

Figure 1. Area Median Income in the Norwich-New London Metro Area and Affordable Housing Income Limits.
Source: HUD Income Limits Summary, 2022.

Why Plan for Affordable Housing?

Zoning and other land use restrictions can function to encourage or discourage the development of smaller or moderately sized market rate housing, affecting overall affordability for lower income households. Overly restrictive zoning can reduce the likelihood that households with a wide range of incomes will be able to live in certain locales, and contribute to social and racial segregation. The result is that non-white and lower income households often lack access to housing and to desirable employment and educational opportunities.¹ The Town of Montville strives to ensure that its zoning practices are inclusive. The town actively attempts to accommodate additional affordable housing and a more balanced distribution of such housing. Montville encourages the development of housing opportunities for all residents and those that wish to be residents, and promotes a housing inventory which enables diversity in the type of available housing and the cost associated with such housing.

Statutory Framework for Planning and Zoning

Connecticut law grants municipalities the authority to regulate land use development through local zoning regulations, which establish rules for the location and type of housing that can be constructed in Connecticut (Title 8 of the Connecticut General Statutes). State statutes specify the conditions under which municipalities may adopt local land use plans and regulations.

CGS § 8-2 outlines the authorities municipalities are granted to adopt local zoning regulations, while **CGS § 8-23** establishes a requirement for municipalities to adopt local Plans of Conservation and Development, which document policies and goals for the physical and economic development of a municipality. Both § 8-2 (zoning) and § 8-23 (planning) direct municipalities to consider the need for affordable housing, both locally and at the regional level, and to adopt zoning that encourages the development of multifamily dwellings and housing at different price points.

§ 8-30j(a): "At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality."

CGS § 8-30j, added in 2017, establishes an additional obligation for municipalities to adopt Affordable Housing Plans that will specify how the municipality will increase the number of local "affordable housing developments." In 2020, the Connecticut Department of Housing worked with the Regional Plan Association (a non-profit civic organization) to develop guidance on how municipalities might approach the development of Affordable Housing Plans (https://portal.ct.gov/-/media/DOH/AHPP-Guidebook_RPA_120120.pdf), and provided small grants to support municipal work to prepare plans. Municipalities must adopt their initial Affordable Housing Plan by June 1, 2022 and amend it at least every five years thereafter.

The § 8-30j requirement for Affordable Housing Plans was added by the state legislature in recognition of increasing challenges for Connecticut residents in finding adequate affordable housing. In the last twenty years, the share of Connecticut renters who pay more than 30% of their income towards housing

¹ Bratt, Rachel G. 2012. *Overcoming Restrictive Zoning for Affordable Housing in Five States*. Boston: Citizens' Housing and Planning Association.

rose from 37% (in 2000) to 46% (in 2019). Homeowners with mortgages also saw their budgets stretched, with 20% of homeowners housing cost-burdened in 2000 and 31% in 2019. In Southeastern Connecticut, one in four households earns less than 80% of the area median income and is housing cost-burdened, paying more than 30% of their income towards housing costs.

Since 2020, the region and the nation have seen skyrocketing housing costs in the wake of the COVID-19 pandemic, in part due to material and labor shortages in the production of new housing and fierce competition over the limited supply of apartments for rent or homes for sale. The beginning of 2022 has also seen rising inflation and higher gas prices, putting further strain on household budgets. In 2021, the legislature passed Public Act 21-29, “An Act Concerning The Zoning Enabling Act, Accessory Apartments, Training For Certain Land Use Officials, Municipal Affordable Housing Plans And A Commission On Connecticut’s Development And Future.” Several portions of this new public act will require changes to Montville’s existing zoning code, and relevant recommendations have been incorporated into the Action Plan.

The Affordable Housing Plan is an opportunity for municipalities to more closely examine housing needs and review how existing housing inventories and land use policies do or do not address those needs. It asks municipalities to outline how they intend to increase the supply of affordable housing, so the planning process also prompts a review of potential actions that municipalities may take that would enable or promote the development of housing that is affordable and accessible to lower-income residents. The 8-30j Affordable Housing Plan statute references the definition of *affordable housing developments* included in CGS § 8-30g, which defines them as *assisted housing* that receives government subsidies to provide affordable housing for low and moderate households, or a *set-aside development* where deed restrictions ensure that at least 30% of the housing units are occupied by low-income households at affordable rates for at least 40 years. This definition of housing would include any deed-restricted affordable housing created as part of a mixed-income development, as well as affordable housing built or preserved with the support of state or federal programs

Affordable Housing Appeals Act (§ 8-30g)

While the C.G.S. § 8-30j requirement for municipalities to adopt Affordable Housing Plans is independent of Connecticut’s Affordable Housing Land Use Appeals statute, C.G.S. § 8-30g, any conversation about municipal policies regarding affordable housing should include consideration of how § 8-30g plays a role in housing production. C.G.S. § 8-30g was established in 1997 to enable the development of affordable housing in municipalities where zoning regulations would otherwise prevent its construction. Municipalities are subject to § 8-30g of the Connecticut General Statutes when less than 10% of local housing stock meets the statute’s definition of affordable. Under 8-30g, municipalities must defend their denial of permits for developments that include a certain threshold of affordable housing on the basis of public interests in health, safety, or other matters clearly outweighing the need for affordable housing. The State of Connecticut’s 2021 Housing Appeals List shows that 31 Connecticut municipalities have more than 10% affordable housing and are exempt from appeals, with the average share of affordable housing in Connecticut municipalities at about 6%. The Appeals List shows that about 5% of housing in Montville counts as affordable housing for the purpose of determining the applicability of the § 8-30g statute.

In determining the percent of affordable housing present in a municipality, the CT Department of Housing counts:

- ***Assisted housing units or housing receiving financial assistance under any governmental program*** for the construction or substantial rehabilitation of low and moderate income housing that was occupied or under construction by the end date of the report period for compilation of a given year's list. Recent public investments in affordable housing in southeastern Connecticut include Stonington's Spruce Meadows (new mixed-income apartments), Waterford's Victoria Gardens (mixed-income elderly apartments), and Groton's Branford Manor (capital improvements to existing 100% affordable apartments). Common sources of funding include the Federal Government's Low Income Housing Tax Credit Program and the State of Connecticut's Competitive Assistance for Multifamily Properties (CHAMP) program. Different funding programs can target different types of housing or affordability for households at different income levels. Most affordable housing developments that depend on government subsidies receive funding from multiple State of Connecticut or federal programs.
- ***Rental housing occupied by persons receiving rental assistance*** under C.G.S. Chapter 138a (State Rental Assistance/RAP) or Section 142f of Title 42 of the U.S. Code (Section 8). These Housing Choice Vouchers are a program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private rental market. Recipients typically pay 30% of their income with the voucher program paying the landlord the difference in rent.
- ***Ownership housing purchased with CHFA/USDA loans***: housing currently financed by the Connecticut Housing Finance Authority (CHFA) and/or the U.S. Department of Agriculture (USDA). This program allows qualifying first-time homebuyers to access a low-interest 30-year fixed rate mortgage, and may also provide down-payment assistance.
- ***Deed-restricted properties*** or properties with deeds containing covenants or restrictions that require such dwelling unit(s) be sold or rented at or below prices that will preserve the unit(s) as affordable housing as defined in C.G.S. Section 8-39a for persons or families whose incomes are less than or equal to 80% of the area median income. These are often seen in larger single-family subdivisions or multifamily developments, where a percentage of units are set aside as deed-restricted affordable housing and may be internally subsidized by the market rate units.
- ***Mobile manufactured homes in deed-restricted affordable resident-owned parks*** consisting of mobile manufactured homes located on land that is deed restricted, and, at the time of issuance of a loan for the purchase of such land, such loan required seventy-five per cent of the units to be leased to persons with incomes equal to or less than eighty per cent of the median income, and either
 - (i) forty per cent of said seventy-five per cent to be leased to persons with incomes equal to or less than sixty per cent of the median income, or
 - (ii) twenty per cent of said seventy-five per cent to be leased to persons with incomes equal to or less than fifty per cent of the median income.
- ***Affordable deed-restricted mobile manufactured homes or accessory apartments***, subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at or below prices which will preserve the units as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income. Mobile homes

that are not deed-restricted to ensure affordability for their residents do not count towards a municipality's inventory of affordable units for the purpose of determining exemption from 8-30g appeals.

Of the 382 total assisted units in Montville, 81 are government assisted, 54 have tenant rental assistance, 247 have CHFA or USDA mortgages, and 0 are deed restricted. In 2002, 6% of Montville's housing stock qualified as affordable housing – 97 government assisted, 322 CHFA or USDA mortgages, and 0 deed restricted (out of 6,805 total housing units as of the 2000 Census).

As mentioned, municipalities in which 10% or more of their housing inventory falls into the above categories are exempt from § 8-30g appeals. Municipalities may also be awarded four-year temporary exemptions by demonstrating progress in facilitating new affordable housing. The threshold for achieving a moratorium is new affordable housing created in the municipality equal to the greater of two percent of existing housing, or housing earning 75 "Housing Unit Equivalent" points. New housing qualifies for between ½ and 3 Housing Unit Equivalent points based on the size of the unit (more bedrooms earn more points), restrictions on occupancy (senior-only housing earns fewer points), and the affordability level of the unit (affordability to lower income levels earns more points).

The Town of Montville could achieve an 8-30g moratorium with as few as 55 new affordable homes (three bedroom family units affordable to families at 40% Area Median Income) or as many as 298 homes for senior-citizens at 80% Area Median Income.

Community Values Statement

As part of community outreach efforts for the Affordable Housing Plan, an online survey asked residents for their views on housing needs in their community. The survey received 81 responses. Respondents broadly agreed that seniors who need to downsize should have affordable options in Montville, and that children and young families are a sign of a thriving community. Respondents thought that families should have options such as “starter homes” in Montville and that investing in a range of housing options is an investment in the future of the Town. When asked what kinds of affordable housing respondents thought were a good fit for Montville, responses with the most support included single-family CHFA/USDA loans (62% support), income-restricted senior housing (51% support), and private developments with affordable set-aside units (48%).

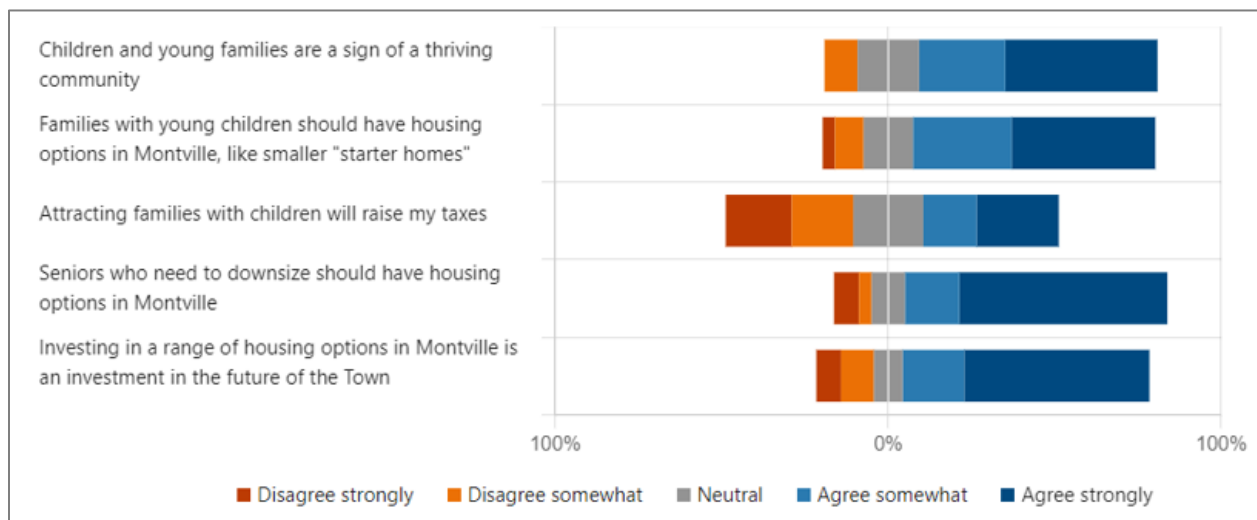


Figure 2: Montville Survey Responses (Question 1), 2022.

Respondents also answered open-ended questions. When asked, “What do you think are challenges to home ownership in Montville?” some themes in responses included inflated housing prices, taxes, maintenance costs, the need for a car, starter homes being turned into rentals, and lack of jobs that pay a living wage. In response to, “Have you, or any friends or neighbors in Montville, had a hard time paying your rent or mortgage or other housing bills in the last year?” themes from residents experiencing hardship included high taxes, job loss, and inflation increasing the price of food and goods.

Housing Conditions in Montville and Southeastern Connecticut

Affordability

A 2018 review of housing conditions in southeastern Connecticut prepared by the Southeastern Connecticut Council of Governments (SCCOG), in partnership with the Southeastern Connecticut Housing Alliance, showed that demand is most acute in southeastern Connecticut for lower-cost housing and rental housing. The portion of southeastern Connecticut households that cannot afford the housing they live in has dramatically increased in the last twenty years. Since 2000, the share of southeastern Connecticut renters who cannot afford their housing, and are therefore housing-cost-burdened, increased from 31% to 46%. As previously mentioned, as of 2018 there were 29,000 housing cost-burdened households in southeastern Connecticut earning less than 80% of the area's median income, or one in four households.

Conditions are similar for Montville residents, with 41% of renters and ¼ of homeowners with mortgages paying more than 30% of their incomes toward housing. The median sale price of a single-family home in Montville was \$262,000 in 2021, about \$28,000 under the median value for homes sold in New London and Windham County that year. Median household income is approximately \$80,765, and median gross rent in Montville is \$1,110.

The rise in housing challenges is linked to a growing mismatch between incomes and housing costs. Adjusted for inflation, income growth in the region has been stagnant, growing less than 1% between 2000 and 2019, while for-sale housing prices and rents have increased 23% and 19%, respectively. In the New London/Windham County Eastern Connecticut region, median single-family sale prices rose from \$230,000 in 2019 to \$259,900 in 2020, and increased further in 2021 to \$290,000, a \$60,000 increase in two years. Montville has been mirroring this trend. Although median sales prices in Montville are lower than in the region as a whole, Montville has likewise seen a 21% increase in prices from 2019 to 2021, as shown in **Error! Reference source not found.** Montville's Median Household Income of \$80,765 places it in the middle third of southeastern Connecticut municipalities. One quarter of Montville households earns less than \$50,000 per year, with another 20% earning between \$50,000 and \$75,000. About 40% of Montville households earn more than \$100,000 per year.

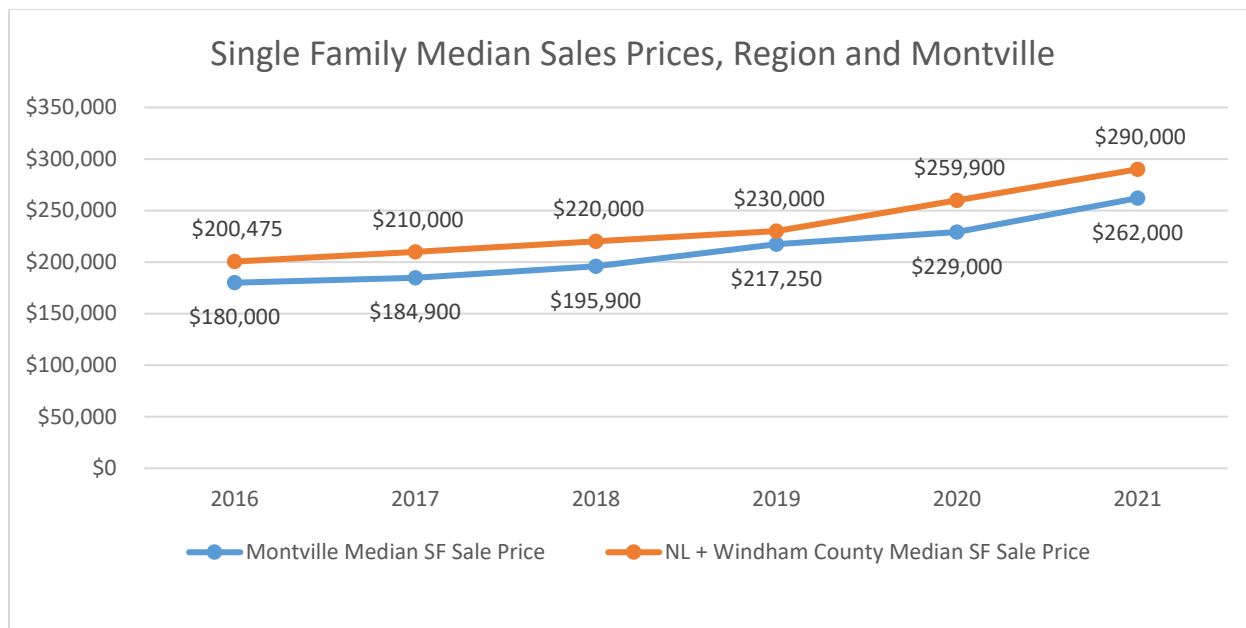


Figure 3. Single Family Median Sales Prices: Region and Montville. Source: Eastern Connecticut Association of Realtors(R) Market Statistics.

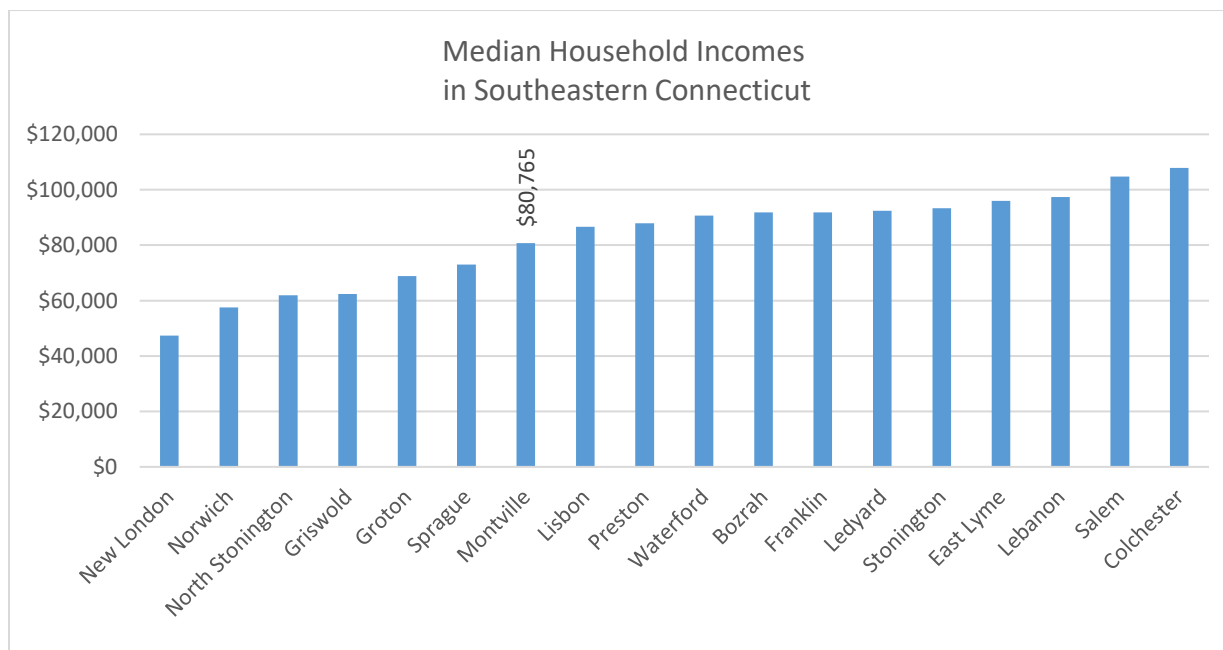


Figure 4. Median Household Incomes in Southeastern Connecticut Municipalities. Source: 2020 5-Year ACS Estimates.

Local and Regional Housing Market

Housing Inventory

In Montville, 80% of the town's 7,476 homes are single-family (2020 ACS, CT DECD). Montville also has a large number of mobile manufactured and modular homes, with 407 mobile manufactured homes and another 226 modular ranches (Montville Assessor). Three-bedroom homes are the most common home size, at 43% of all inventory (ACS). About 82% of Montville homes are owner-occupied, a proportion similar to other rural/suburban towns in the region (80%) and higher than the homeownership rate in southeastern Connecticut urban areas (54%). While single-family homes are more likely to be owner-occupied, in southeastern Connecticut, 20% of single-family homes are rented. Many of the region's suburban and rural communities have few alternatives to the single-family home, with single-family housing making up over 90% of housing in some communities. One- and two-bedroom units are more

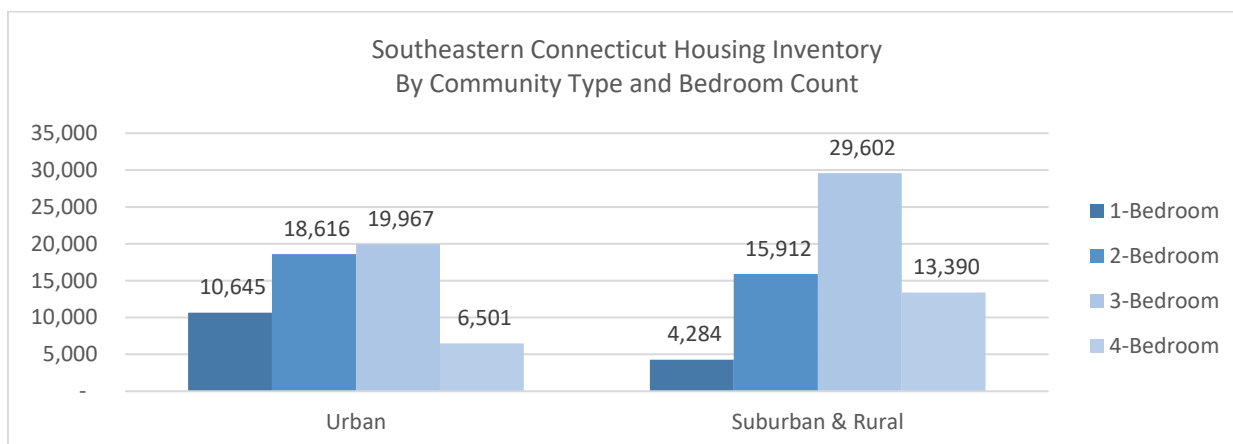


Figure 5. Housing in Southeastern Connecticut: Units by Number of Bedroom and Urban or Suburban/Rural Community Type. Additional 0-bedroom (studio) and 5+ bedroom units not shown. Source: U.S. Census American Community Survey (ACS) 2018 5-Year Estimates.

likely to be found in southeastern Connecticut's urban centers (Figure 5).

Housing Construction Trends

Housing construction in southeastern Connecticut has remained sluggish since the 2008 recession began, with annual production hovering around 300 units per year. Housing construction has traditionally focused on the production of single-family homes in suburban and rural municipalities. Building permit data reported to the Connecticut Department of Economic and Community Development (DECD) show a spike in 1992, another period of high activity from 2000 to 2005, and then very low housing activity from 2011 to 2020.

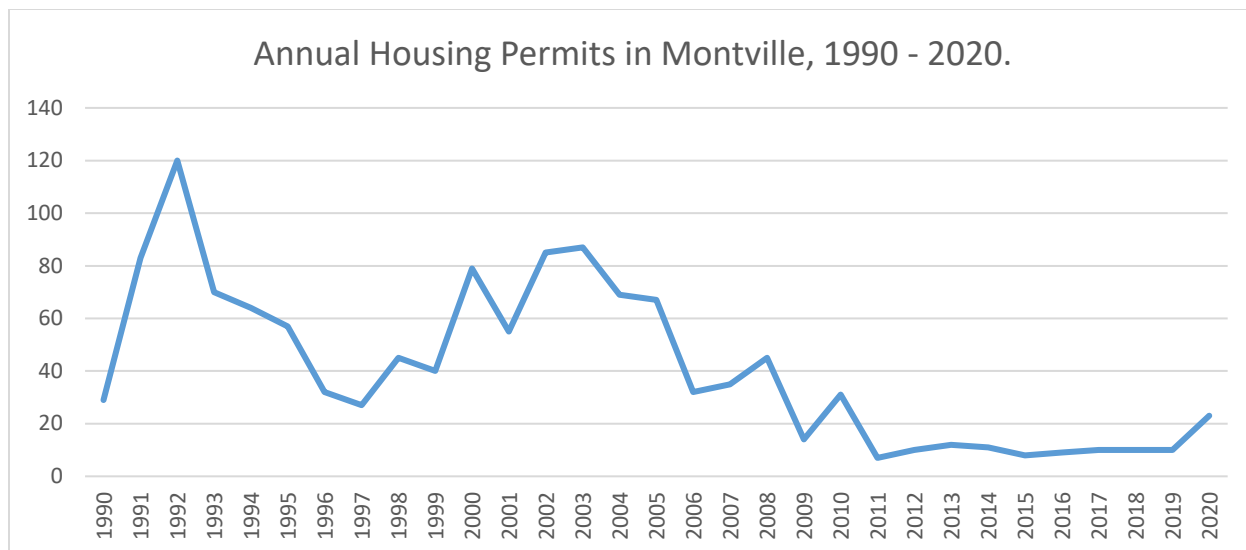


Figure 6. Housing Permit Activity in Montville, 1990 - 2020. Source: CT Department of Economic and Community Development.

Opportunity Index

The Connecticut Housing Finance Agency (CHFA) recently published a statewide housing need assessment that includes an analysis of Connecticut's housing market. The assessment provides an overview of relative market strength for both rental and homeownership housing and also identifies where locations offer opportunities to residents, such as access to high quality schools and employment centers. Strong markets are more likely to see development activity than weak markets. CHFA's Index varies across Montville, for both rentals and home ownership, with areas classed as high opportunity/weak market, low opportunity/strong market, and low opportunity/weak market.

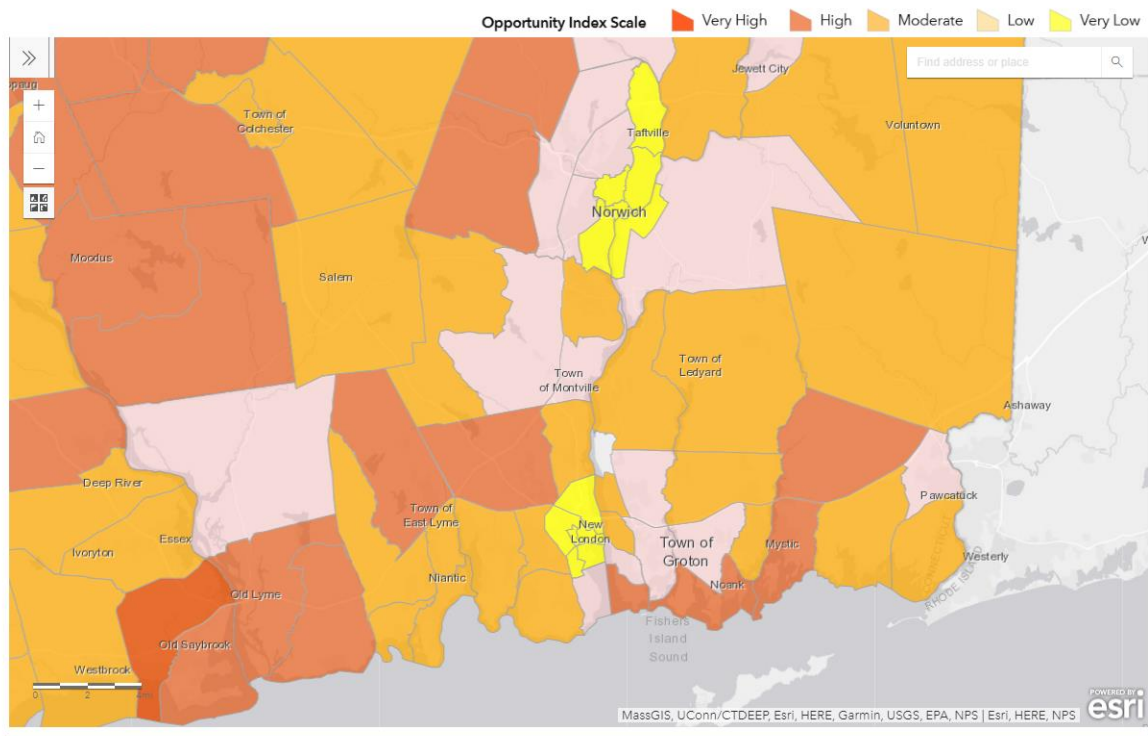


Figure 7. Connecticut Opportunity Map, CT Housing Finance Agency/CT Department of Housing. Opportunity Index values consider income, school performance, employment, proximity to employment, employments, and rates of crime, poverty, and homeownership.

Future Demand

SCCOG's 2018 projections of future housing needs estimate that based on the expected demographics of future southeastern Connecticut households, demand will continue to increase for lower-cost and multifamily housing. Of the approximately 7,000 additional households expected by 2030, more than half are expected to be low-income, partially due to growth in the number of senior citizens, as baby boomers continue to age into retirement, as well as young workers who typically earn lower wages. New housing production of a little more than 500 units per year would satisfy expected new need for housing, but not address existing unmet needs. Demographic shifts, especially a continued decline in household sizes, explain how a stagnant or shrinking population can still need additional housing. CHFA's 2018 Housing Needs Assessment showed that statewide, higher income households fill a large share of housing that would otherwise be affordable to low- and moderate-income households, driving demand for homes affordable to 0-50% AMI and 50-80% AMI households. CHFA's analysis concludes that building more housing affordable to renters earning between 51-100% AMI would likely provide more affordable housing units to these households and open up existing housing affordable to lower income households.

The Impact of Changing Demographics on Housing Demand

Montville, like many communities in Connecticut, is aging. According to the 2020 Census, the average age of residents in Town was 43.1, about 2 years older than the region as a whole. From 2010 to 2020,

the population decreased by 6%, a decline of 1,184 residents. This decline was seen in both the adult and child population, with 506 fewer adults in 2020 (-3%) and 678 fewer children (-17%).

In Montville, the majority of households are one or two people (20% and 41%, respectively), yet only 30% of units in Montville have only one or two bedrooms. About half of people living alone in Montville are over the age of 65. Many retirees and empty-nesters may be living in larger, older homes that will become increasingly hard to take care of as they age. Potential issues that they face can include a need for assistance with maintenance and repairs while living on a fixed income, or a need to eventually downsize into a more manageable home or apartment or assisted living facility. The Connecticut State Data Center's most recent municipal-level population projections projected no increase in Montville's school age population through 2035, but a 20% increase in the over age 65 cohort.

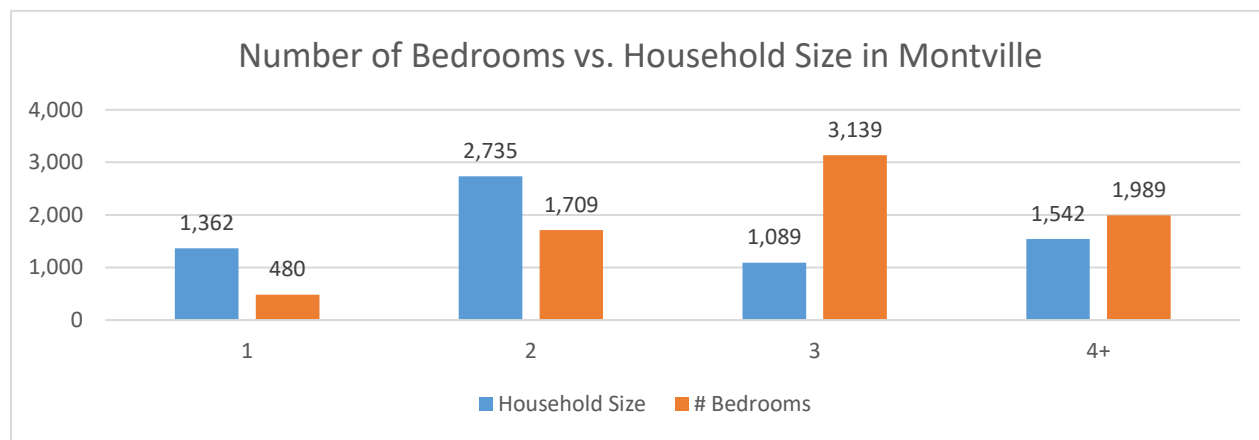


Figure 8. Residents per Household and Bedrooms per Housing in Montville. Source: US Census 2020 5-year American Community Survey.

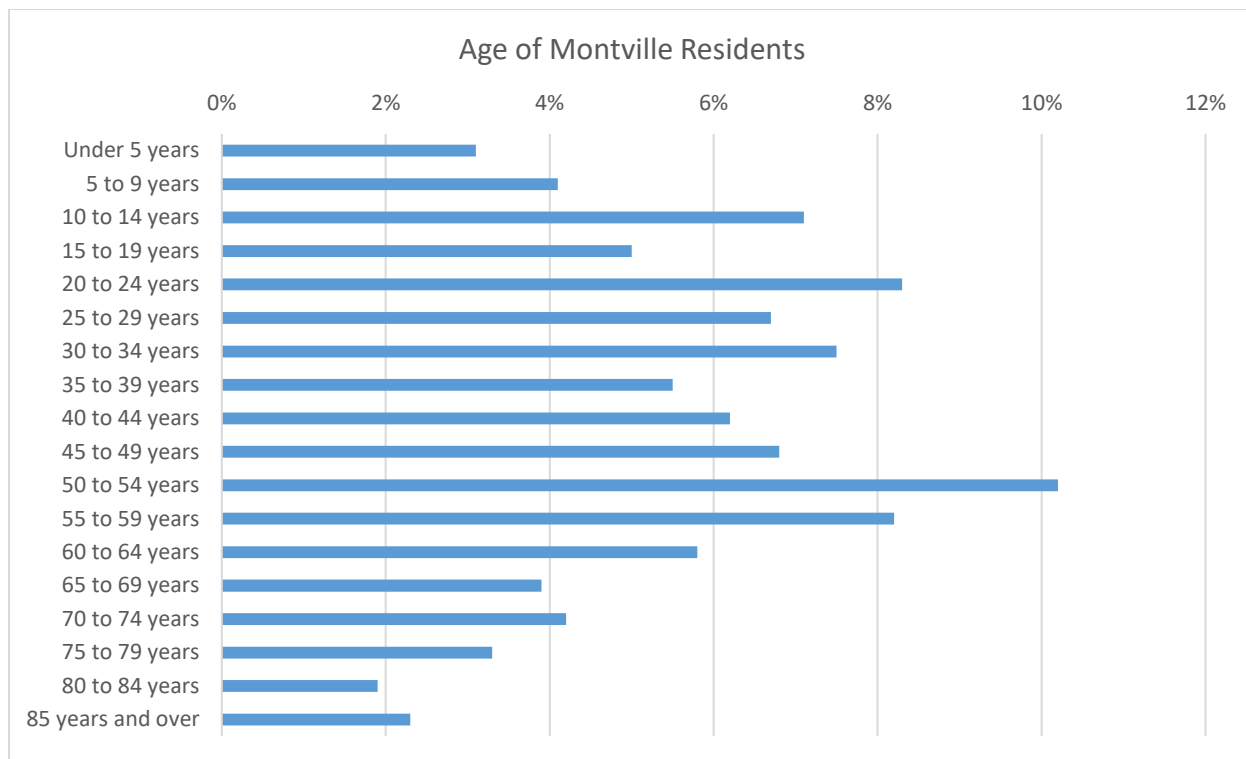


Figure 9. Age of Montville Residents. Source: 2020 5-Year ACS.

About half of people living alone in Montville are over the age of 65. Many retirees and empty nesters may be living in larger, older homes that will become increasingly hard to take care of as they age. Potential issues that they face can include a need for assistance with maintenance and repairs while living on a fixed income, or a need to eventually downsize into a more manageable home or apartment or assisted living facility.

The Impact of Housing Construction on School Enrollment

A common concern is that adding additional housing in town will result in many more school children in the district, potentially overwhelming the school system and requiring a new school. However, demographic changes in Montville and throughout the nation point to much lower birth rates and much smaller families than in decades past. In Montville, 27% of households have children under the age of 18, with 73% of owner-occupied housing and 73% of renter-occupied housing having no children under the age of 18. According to enrollment data from EdSight, the data portal for the Connecticut State Department of Education, enrollment at Montville public schools has declined 30% since 2007, from 2,866 in 2007 to 1,999 in 2021. From 2010 to 2020, Montville's population decreased by 6%, a decline of 1,184 residents. This decline was seen in both the adult and child population, with 506 fewer adults in 2020 (-3%) and 678 fewer children (-17%).

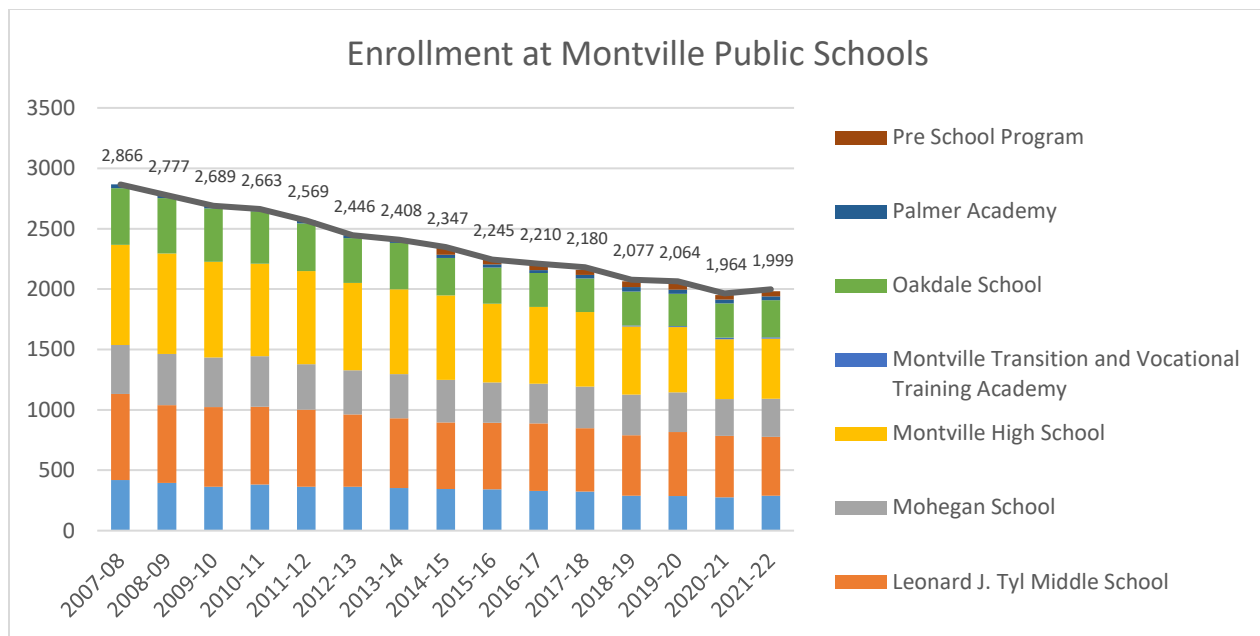


Figure 10. Montville Public Schools Enrollment, 2008-2022. Source: EdSight, Connecticut State Department of Education.

Southeastern CT Council of Governments recently published a report, “Residential Demographic Multipliers in New London County,” which analyzed 2018 ACS Census data to estimate the average number of school-aged children in different housing types in southeastern Connecticut. The average three-bedroom single-family owner-occupied house in New London County had 0.37 children (3.7 school children per ten homes), with the number of children increasing slightly to 0.54 children in a four-bedroom house and to 1.01 children for every five-bedroom house. For renter-occupied multifamily apartments, there are an estimated 0.03 school children per one-bedroom apartment, 0.25 school children per two-bedroom apartment, and 1.09 school children per three-bedroom apartment. A 10-unit apartment building with two-bedroom units might therefore be expected to contribute an additional two or three students to local enrollment, while a 10-unit single-family subdivision might add three or four additional students.

Bedrooms in Home/Home Type	One	Two	Three	Four	Five
Owner-Occupied Single Family	0.07	0.07	0.37	0.54	1.01
Renter-Occupied Multifamily	0.03	0.25	1.09	n/a	n/a

Figure 11. Average Number of Children in New London County Homes, 2018. Source: SCCOG, Residential Demographic Multipliers in New London County.

Housing Production and Regulation in Montville

Zoning Regulations

SCCOG's 2018 Regional Housing Needs Assessment reviewed zoning regulations and the availability of vacant land in all of its member municipalities. The review revealed that large-lot, residential zoning is the most common allowed land use in the region, based on overall land area. New opportunities for single-family homes exist in all towns, while 14 of the region's municipalities have opportunities for multifamily development on land in or close to sewer service areas, and an additional four municipalities enable multifamily development in areas not served by sewer. Montville was identified as one of the 14 municipalities with undeveloped lands proximate to sewer service that allows some multifamily residential development.

The residential zones in Montville are the following:

- **Water Resource Protection Zone (WRP-160):** This zone is designed to protect water supply watersheds and groundwater sources. Minimum lot size is 160,000 square feet (3.67 acres).
 - Single-family residential by right (non-discretionary: applications are approved if they meet local requirements)
 - Cluster development and senior housing or active adult housing community by Special Permit (discretionary review by commission; involves a public hearing)
- **Open Space District (OS):** This zone is designed to protect environmentally fragile areas, particularly those with steep slopes. Minimum lot size is four acres.
 - Single-family residential by right
 - No Special Permit uses
- **R-120:** Areas that are usually remote from existing or planned public water and sewer services. Minimum lot size is 120,000 square feet (2.75 acres).
 - Single-family residential by right
 - Cluster development, active adult housing community, or senior housing by Special Permit
 - Manufactured Home Park by Special Permit if connected to municipal sewer and obtains water from a municipal or community water system
- **R-80:** Areas with reasonably good building land, but not conveniently located with respect to existing and planned public water and sewer services. Minimum lot size is 80,000 square feet (1.8 acres).
 - Single-family residential by right
 - Cluster development, senior housing, or active adult housing community by Special Permit
- **R-40:** Areas of medium to high density residential development. Minimum lot size is 40,000 square feet (0.92 acres).
 - Single-family, two-family, multi-family, and senior housing and active adult housing community by right
 - Cluster development and Manufactured Home Park by Special Permit

- **R-20:** Areas of high density residential development. Minimum lot size is 20,000 square feet (0.46 acres).
 - Single-family, two-family, multi-family, and senior housing and active adult housing community by right
 - Cluster development and Manufactured Home Park by Special Permit
- **Housing Opportunity Development (HOD):** Zone to encourage diverse housing types, including affordable housing. 30% of units must be deed-restricted as affordable housing. The HOD is a floating zone that requires a zone change application. Maximum density allowed is 14 units per acre.
 - Single-family detached or attached units permitted
 - Other multi-family types not permitted or allowed by Special Permit
- **R-20M:** Areas of high density residential development for multi-family housing. Minimum lot size is 20,000 square feet (0.46 acres) if served by public sewer, and 40,000 square feet (0.92 acres) if not served by public sewer. Maximum density is 18 units per acre.
 - Two-family, multi-family, and senior housing permitted by right
- **Commercial zones (C-1 and C-2):** Minimum lot size is 10,000 square feet if served by public sewers, and 40,000 square feet if not served by public sewers in C-1, and 40,000 square feet in C-2.
 - Mixed-use apartments (not on ground level) permitted by right
- **Route 32 Overlay Zone (OZ):** Areas intended to promote economic development.
 - Multifamily dwellings and apartments may be permitted

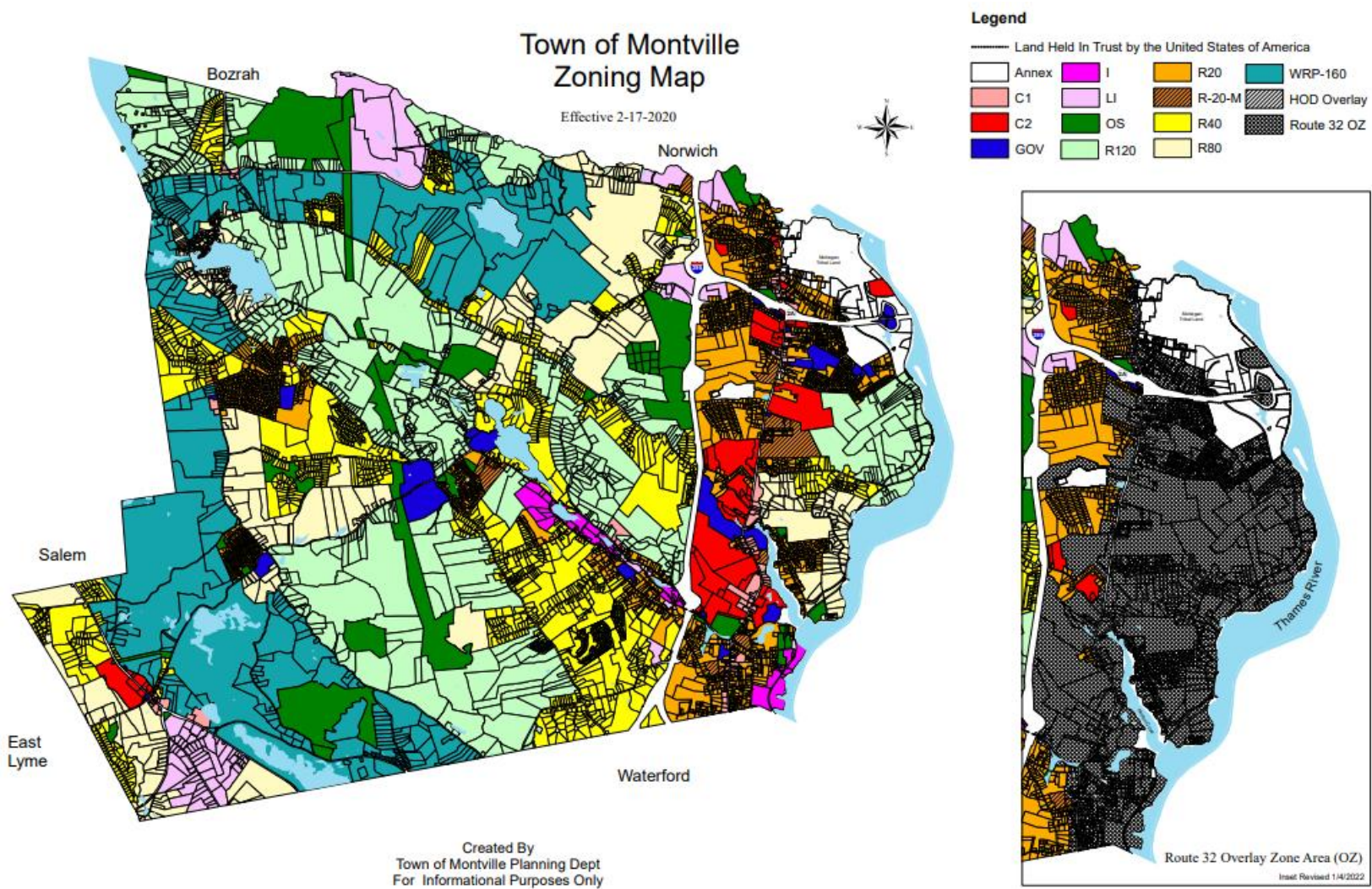


Figure 12: Town of Montville Zoning Map.










Plan of Conservation and Development

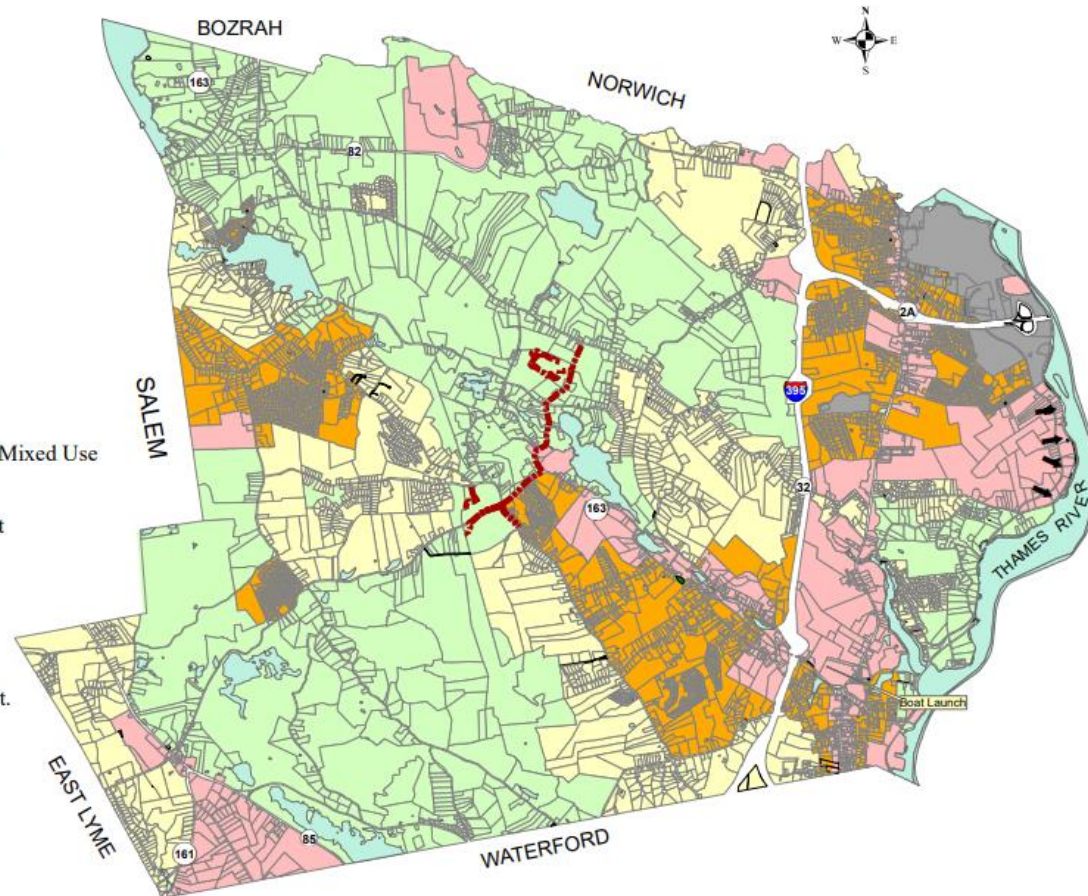
The most recent Plan of Conservation and Development (POCD) in Montville was adopted in 2022. It notes that since the prior 2010 POCD, Montville has adopted several regulations in support of public housing, including accessory apartments, the R-20M zone, and the Housing Opportunity Zone. In the current Implementation Plan for the 2022 POCD, Goals and Actions are as follows:

- Housing Investment Areas
 - Designate areas within sewer district boundary (areas with existing public sewer systems) for higher density development, i.e. lots less than 20,000 square feet
- Conserve Existing Neighborhoods
 - Maintain and replace infrastructure in neighborhoods containing older housing stock, areas such as Montville Manor; offer affordable housing opportunities
- Diverse Housing
 - Allow on a long term basis, for the development of diverse housing types, including affordable housing, to help address identified need

Future Land Use

LEGEND

-  Roads
-  Water
-  Lands of the United States of America
In Trust for the Mohegan Tribe of Indians
of Connecticut
-  Housing Investment Area
Lots less than or equal to 20,000 Sq. Ft.
Within Sewer District Boundary
Neighborhood Conservation Areas
Infrastructure Area
Municipal Uses
-  Job Investment Area
Infrastructure Investment
Commercial; Light Industrial; Industrial; Mixed Use
Municipal Uses
-  Residential Lots greater than 80,000 Sq. Ft.
Conservation of Resources
Scenic Vista
Public Access to Water for Recreation
Municipal Uses
-  Medium Density
Lots greater or equal to than 40,000 Sq. Ft.
Municipal Uses
-  Proposed Trail/Paths
-  Vista



MTV Planning Town of Montville Planning Department
Geographic Information System Data

Figure 41

Figure 13: Future Land Use Map from 2022 Montville POCD.

Principles, Goals, and Actions

This plan is in alignment with its 2022 Plan of Conservation and Development, which includes under the “Diverse Housing” goal a recommendation to allow for the development of diverse housing types, including affordable housing, to help address identified housing needs.

Principles

- Montville is an inclusive community with a diversity of housing types that meet the needs of individuals and families at a range of income and stages of life.
- Montville is an equitable community that strives to meet the housing needs of those who live in Montville today and those who would like to live in Montville in the future.
- Montville is a thriving community with housing variety that supports a sustainable economy.

Goals

- Achieve a four-year moratorium from 8-30g Appeals by documenting that Montville has added, since July 1, 1990, housing qualifying for 75 “Housing Unit Equivalent” points.
- Determine which housing types are most in need and how Montville will incentivize or participate in their production

Action Plan

Objective	Existing Supportive Policies/Programs	Additional Strategies
<u>Increase Options for Elderly Residents</u>	Town Elderly/Disabled Tax Relief Program.	Consider expanding support for the Elderly/Disabled Tax Relief Program.
	Favorable zoning allows the creation of age-restricted elderly housing.	Inventory town-owned properties that may be suitable for development of housing.
<u>Support First-Time Home-Ownership</u>	247 CHFA mortgages in town.	Consider a 5-year tax rebate program for first-time homebuyers in Montville.
		Create information packet for new/existing residents with information on homebuying and energy efficiency programs.
		Consider using Small Cities Grants or ARPA funds to start a down payment/closing cost assistance program for first-time homebuyers.

Objective	Existing Supportive Policies/Programs	Additional Strategies
<u>Encourage Diversity in Housing Supply</u>	Designated R-20M zone for multifamily residential development.	Implementation of policies recommended in the 2022 POCD:
	Accessory Dwelling Units permitted in residential zones.	Evaluate progress of units built under the Town's existing Affordable Housing Regulations
		Designate areas within sewer district boundary for higher density development, i.e., lots less than 20,000 square feet
		Consider using ARPA or Small Cities Grant funds to establish an affordable housing fund.
		Work with housing land trusts or other non-profits to acquire and rehabilitate existing housing for deed-restricted affordable housing.
<u>Commissioner Continuing Education</u>		Comply with statutory requirement for continuing education of Planning and Zoning Commission members with ongoing training on: affordable housing issues, process and procedures, the Freedom of Information Act, interpretation of site plans, and the impact of zoning on the environment, agriculture, and historic resources on a biennial basis, per PA 21-29.
<u>Update Zoning Regulations per PA 21-29 Requirements</u>		Delete references to minimum floor area requirements for housing, per PA 21-29.
		Adjust parking requirements to require only one off-street parking space per one-bedroom unit, per PA 21-29.
<u>Support Plan Implementation</u>		Planning & Zoning Commission: review implementation of Affordable Housing Plan on semiannual basis.
		Create standing Affordable Housing Committee.
		Track performance measures: <ul style="list-style-type: none"> • Number of new affordable housing units created • 8-3g Affordability Percent • Percent of renters and percent of homeowners paying more than 30% of income for housing