



# Town of Montville, Connecticut

## Department of Land Use & Development

Planning & Zoning  
Inland Wetlands & Watercourses  
Economic & Community Development



## Summary of DRAFT Text Amendments

Prepared by: Dennis Goderre, PLA, AICP; Director of Land Use and Development

Date: April 6, 2026 for April 8, 2026 Meeting

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The following summarizes highlights of proposed revisions addressing Housing Bill (HB 8002) changes required by July 1, 2026.

Below outlines the anticipated schedule in order to keep with the July 1, 2026 deadline.

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### Meeting Date Application Action

March 11 <sup>th</sup> :	Initial commission review
March 24 <sup>rd</sup> :	Continued Review
April 8 <sup>th</sup> :	Commission affirms draft
April 21 <sup>st</sup> :	All referrals to DEEP, Region and Towns
April 28 <sup>th</sup> :	Application received/Hearing set/Referrals initiated (Towns/COG/DEEP)
May 6 <sup>th</sup> :	Special meeting, NO action on this topic
May 26 <sup>th</sup> :	Hearing opens – possible close pending all referrals received and public comment
June 10 <sup>th</sup> :	Hearing Continued if required and action required
June 13 <sup>th</sup> :	Latest Notice Publication; 15 day appeal period starts
June 29 <sup>th</sup> :	Latest Effective Date

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### **Overview of Key Revisions**

The numbered sections below correspond to the tab numbers in the draft regulations provided to each commission member.

## 4B.16 Table: Residential Uses by District

1. This table has been updated for incorporation into the zoning regulations as section 4B.16. Changes from the prior version include:
2. Added 5 units per ac multifamily in R-40; current regulations have no density requirement; no density existed since this was added to the district in 2018.
3. Lowered the tier number of units for the set-aside schedule of 80% and 60% AMI; Prior draft started at 50 units; lowered based upon unit type.
4. Required a flat 30% set-aside for mobile home parks. At 15% each 80% and 60% AMI
5. NOTE: See spreadsheet *Attached Income and Affordability Overviews* for town specific housing needs related to income and housing affordability.

Commission should consider the following and which remain from prior meeting, staff needs input:

1. Should a housing development at a certain number of units be permitted under a special permit? Or maintain all as of right as is currently allowed
2. Confirm the density of each unit type
3. Confirm the unit types suggested to be allowed by each district
4. Confirm concurrence of affordable set-aside.

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*The following item numbers correspond to the tab number in the draft regulations provided at the March 24<sup>th</sup> meeting.*

### 1. Formatting

Cleaned and modernized formatting for consistency throughout the document.

### 2. Table of Contents (TOC) and Navigation

An abbreviated TOC provided for quick reference. Detailed TOC provided for ‘deep dive’. Both will be hyperlinked for ease of navigation. Header of each page contains link back to TOC

### 3. Preamble

Minor updates to Preamble to reinforce purpose.

## **4. Definitions: General**

- a. Reorganized into logical groupings for better accessibility.
- b. Numerous edits for grammar and technical ‘precision’.

## **5. Definitions: ‘Building & Height’ terms**

- a. Added Accessory Building and Structure
- b. Added Structure and Building terms. A Building is occupied. A structure is not intended for occupancy. (Note: All Building are structures but not all structures are Buildings.)
- c. Clarified how to determine Structure Height; allowances for chimneys, spires etc provided.
- d. Added definition of Story.

## **6. Definitions: ‘Housing’ Related terms**

Significant revisions to "Dwelling" types to align with HB 8002. See prior report, definitions and table 4B.16 of permitted uses/density etc.

## **7. Street Classification**

Moved to 4A.10; Removed for section formatting/numbering

## **8. Section 4: Administration**

- a. Section name changed as this section addresses ‘process’ not ‘uses’.
- b. 4.2 Zoning Permits changed for clarity and ease of use. Provides more flexibility for ZEO in review and defining application requirements based upon field conditions.
- c. Misc. Housekeeping items

## **9. Workforce Housing**

Deleted; not necessary with HB 8002 changes requiring ‘as of right’.

## **10. Zoning Districts General**

The following are generally specific to each District’s applicable section.

Reference to Lighting, Landscaping, Appurtenances and Blank Walls have been added. Even though the reference is added in predominantly residential zones, these sections only apply to the commercial and multifamily uses.

## ***Refer to Table 4B.16***

### **Housing Types**

- Changed to reflect HB 8002
- Currently, Multi-family is a ‘catch all’ term for any housing type of three or more attached units.
- Proposed, multi-family is any development with three or more units on a lot; thus addressing varying housing types on a lot when they may not have three or more attached units. i.e. multiple duplexes on one lot under common ownership, or Duplexes with Cottage Clusters
- New definitions provided to respond to HB 8002, Cottage Cluster, Duplex, Triplex, Quadplex, Perfect Six, Live Work Unit and Townhome

### **Density**

- New density is proposed per acre or lot is proposed.

### **Buildable Area**

- Some communities require density to be based upon a net developable area determination, thus backing out undevelopable land such as wetlands and steep slopes.
- Currently, the regulations do not require this calculation.
- Proposed maintains this current approach; allows bulk standards and parking to be the limiting factor.

### **Open Space**

- Open space requirement is defined in the Table 4B.16

### **Affordable Housing Set-aside**

- Each housing type has a defined set aside which requires a percent of development to be deed restricted affordable on a tiered basis. See table for more information on this approach.

### **Building Height**

- Removed the qualifier "residential" from height limits to ensure specified height standards apply to **all** buildings within a district. Currently commercial in a residential zone has no height limit.
- Established a schedule of heights based on ‘housing type’ and specific use across various districts.
- Added building height limits in districts which did not have any restriction
  - C-1 proposed 45’; 3 – 4 stories depending on floor to floor construction.
  - C-2 proposed 55’; 4-5 stories depending on floor to floor construction

**Note:** Could limit with an “.... Or no more than x stories”

## Proposed Deletions

- **Section 9A (Housing Opportunity Zone):** Obsolete; drafted for a specific development that was never realized. The current language lacks locational specificity.
- **Section 4.11.13 (Workforce Housing):** Rendered redundant by the new HB 8002-compliant amendments (previously mentioned).

## 11. R-40 Special Permits

- Currently multi family is allowed as of right in the R-40 district, a traditionally larger lot, predominantly single family home residence zone.
- Proposed, is to move a more higher density development consisting of Single Family Attached Flats (traditional apartment building style) to be Special Permit, thus requiring a public hearing but allowing more controls and discretion by the Commission to ensure such a proposal is compatible in this predominantly lower density district.
- Duplexes and Townhomes would be allowed as of right.
- Per the provided Table, all other middle Housing is prohibited.

Does the commission concur or wish to keep the Single Family Attached Flats as ‘as of right’?

As noted on the Table, does the commission want to create a tiered Special Permit approach on density (units per acre)?

## 12.

Disregard this tab

## 13.

Disregard this tab

## 14. R-20 Special Permit

Similar question/consideration as item 11 above.

As noted on the Table, does the commission want to create a tiered Special Permit approach on density (units per acre)?

## 15. Building Height

Note tiered building height based upon different housing types and construction needs.

## **16. HOD Zone**

Suggest deleting in entirety as not used and not defined where this floating zone can be permitted.

## **17. R-20-M Permitted v Special Permit**

In this higher density and multifamily focused zone, proposed text allows all middle housing and Flats to be ‘as of right’.

As noted on the Table, does the commission want to create a tiered Special Permit approach on density (units per acre)?

## **18. Density**

Disregard this tab

## **19. C-2 Uses**

Proposed, Middle housing and Flats as of right.

Current regulations, no housing is permitted unless OZ zone used.

HB 8002 requires middle housing to be as right when between 2-9 units. More than 9 units can be special permit.

As noted on the Table, does the commission want to create a tiered Special Permit approach on density (units per acre)?

## **20. C-1 and C-2 Uses**

Does the commission believe gasoline filling stations and convenience stores should be permitted, even as a special permit? Are there enough along the corridor?

## **21. G District**

Clarifies ‘public or private’ libraries and defined ‘public’ school allowed. This prohibits ‘private’. Do we desire for profit institutions and training centers?

## **22. Route 32 Overlay Zone**

Edits provide clarity on how the overlay has been applied.

What is the Commissions thought on this district based upon recent discussions associated with opening the door for utility extensions and high density in undeveloped areas?

## **23. Cannabis Overlay**

Reference to new landscaping provided, striking the current text to ensure consistency between all uses/districts.

## **24. Site Plans**

17.2 Decision making authority. Grants staff ability to review and approve site plans without having to go to Commission.

17.3 Deviations. Allows for deviations of bulk standards when criteria is met.

17.5 GID. Clarifies the standard practice of submitting solely PDF format drawings.

17.6 Site Plan content. Expands on requirements that must be included in drawing submissions.

# 4B.16 TABLE: RESIDENTIAL USES BY DISTRICT

# DRAFT

8-Apr-26

X Prohibited      P Permitted      SP Special Permit      SPL Special Permit: Location Specific

Dwelling Type	District													DENSITY: Maximum per AC (8)							Open Space /Recreation Required (7)	Percent Affordable Set-aside Req.	Set Aside Ratio (9)
	WP-160	OS	R-120	R-80	R-40	R-20	R-20M	C1	C2	LI	I	G	OZ	Residential 160 / 120 / 80	R-40	R-20	R-20-M	C1	C2	OZ			
Single Family Home	P	P	P	P	P	P	X	X	X	X	X	X	X	1 Unit / Lot	1 Unit / Lot	1 Unit / Lot	NA	NA	NA	NA	NA	NA	NA
Single Family Detached Dwelling Unit (6)	X	X	X	X	X	P	P (5)	X	X	X	X	X	P (4)	NA	NA	2 / Lot	3 / Lot	NA	NA	Per Underlying Zone	10%	10% / 15%	10 units or less @ 80% AMI / > 20 units 10% @ 80% AMI & 5% @ 60% AMI
Cottage Cluster	X	X	X	X	X	P	P	P	P	X	X	X	P (4)	NA	NA	1 Cluster / AC (4 bldg)	2 Clusters / AC (8 bldg)	2 Clusters / AC (8 bldg)	3 Clusters / AC (12 bldg)	Per Underlying Zone	10%	10% / 15%	12 units or less @ 80% AMI / > 12 units 10% @ 80% AMI & 5% @ 60% AMI
Duplex	X	X	X	X	P	P	P	P	P	X	X	X	P (4)	NA	2 Units / Lot (1 bldg)	2 Units / Lot (1 bldg)	4 Units / AC (2 bldg)	4 Units / AC (2 bldg)	6 Units / AC (3 bldg)	Per Underlying Zone	10% (excl. R-40 and R-20)	10% / 15%	10 units or less @ 80% AMI / > 10 units 10% @ 80% AMI & 5% @ 60% AMI
Triplex	X	X	X	X	X	X	P	P	P	X	X	X	P (4)	NA	NA	NA	6 Units / AC (2 bldg)	6 Units / AC (2 bldg)	9 Units / AC (3 bldg)	Per Underlying Zone	10%	10% / 15%	12 units or less @ 80% AMI / > 12 units 10% @ 80% AMI & 5% @ 60% AMI
Quadplex	X	X	X	X	X	X	P	P	P	X	X	X	P (4)	NA	NA	NA	8 Units / AC (2 bldg)	8 Units / AC (2 bldg)	12 Units / AC (3 bldg)	Per Underlying Zone	10%	10% / 15%	25 units or less @ 80% AMI / > 25 units 10% @ 80% AMI & 5% @ 60% AMI
Perfect Six	X	X	X	X	X	X	P	P	P	X	X	X	P (4)	NA	NA	NA	12 Units / AC (2 bldg)	12 Units / AC (2 bldg)	18 Units / AC (3 bldg)	Per Underlying Zone	10%	10% / 15%	25 units or less @ 80% AMI / > 25 units 10% @ 80% AMI & 5% @ 60% AMI
Live Work Unit	X	X	X	X	X	X	P	P	P	X	X	X	P (4)	NA	NA	NA	15 Units / AC	12 Units / AC	16 Units / AC	Per Underlying Zone	15%	10% / 15%	25 units or less @ 80% AMI / > 25 units 10% @ 80% AMI & 5% @ 60% AMI
Townhouse	X	X	X	X	P	P	P	P	P	X	X	X	P (4)	NA	NA	NA	15 Units / AC	15 Units / AC	21 Units / AC	Per Underlying Zone	15%	10% / 15% / 20%	25 units or less @ 80% AMI / > 25 units; 10% @ 80% AMI & 5% @ 60% AMI / > 100 units; 10% @ 80% AMI & 10% @ 60% AMI
Attached Single Family Flats	X	X	X	X	P	P	P	P	P	X	X	X	P (4)	NA	5 Units / AC	5 Units / AC	20 Units / AC	20 Units / AC	30 Units / AC	Per Underlying Zone	15%	10% / 15% / 20%	25 units or less @ 80% AMI / > 25 units; 10% @ 80% AMI & 5% @ 60% AMI / > 100 units; 10% @ 80% AMI & 10% @ 60% AMI
Any Mix of Middle Housing w/ or w/o Attached Single Family Flats	X	X	X	X	P	P	P	P	P	X	X	X	P (4)	NA	5 Units / AC	5 Units / AC	20 Units / AC	20 Units / AC	30 Units / AC	Per Underlying Zone	15%	10% / 15% / 20%	25 units or less @ 80% AMI / > 25 units; 10% @ 80% AMI & 5% @ 60% AMI / > 100 units; 10% @ 80% AMI & 10% @ 60% AMI
Senior Housing	SP	X	SP	SP	P	P	P	X	X	X	X	X	P (1)	8 Units / AC	8 Units / AC	10 Units / AC	8 Units / AC	NA	NA	Per Underlying Zone	None Req.	NO	NA
Active Adult	SP	X	SP	SP	P	P	X	X	X	X	X	X	P (1)	6 Units / AC	6 Units / AC	6 Units / AC	6 Units / AC	NA	NA	Per Underlying Zone	None Req.	NO	NA
Cluster Development	SP	X	SP	SP	SP	SP	X	X	X	X	X	X	X	NA	NA	NA	NA	NA	NA	NA	NA	NO	NA
Adaptive Reuse	X	X	X	X	SPL	SPL	SPL	SPL	SPL	SPL	SPL	X	SPL	NA	No Max.	No Max.	No Max.	No Max.	No Max.	No Max.	No Max.	10%	@ 80% AMI
Manufactured Home Park	X	X	SP	X	SP	SP	X	X	X	X	X	X	X		4 Units / AC	4 Units / AC	4 Units / AC	NA	NA	4 Units / AC	15% (May Req.)	30%	15% @ 80% AMI & 15% @ 60% AMI

**Notes:**

- 1 When constructed as multi-family (three or more units per building)
- 2 C2 allows Residential, apartment/condominium on non-ground floors; We do not use the terms Residential or condominium. We do use Apartments in OZ but we do not have a definition of apartments
- 3 If the lot is the minimum lot size, this is comparable to a duplex.
- 4 As allowed in underlying zone
- 5 Minimum 3 units
- 6 When solely four or more units on a lot, Sf Det. DU is a Cottage Cluster
- 7 Percent of total lot area
- 8 Density is rounded down to nearest unit; No developable land calculation required
- 9 Percent is rounded up to the nearest unit

# Income and Housing Affordability Overview

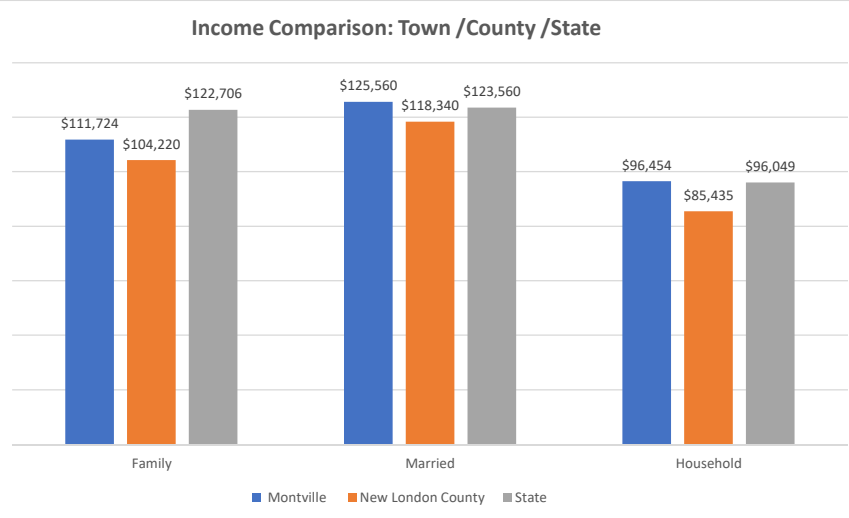
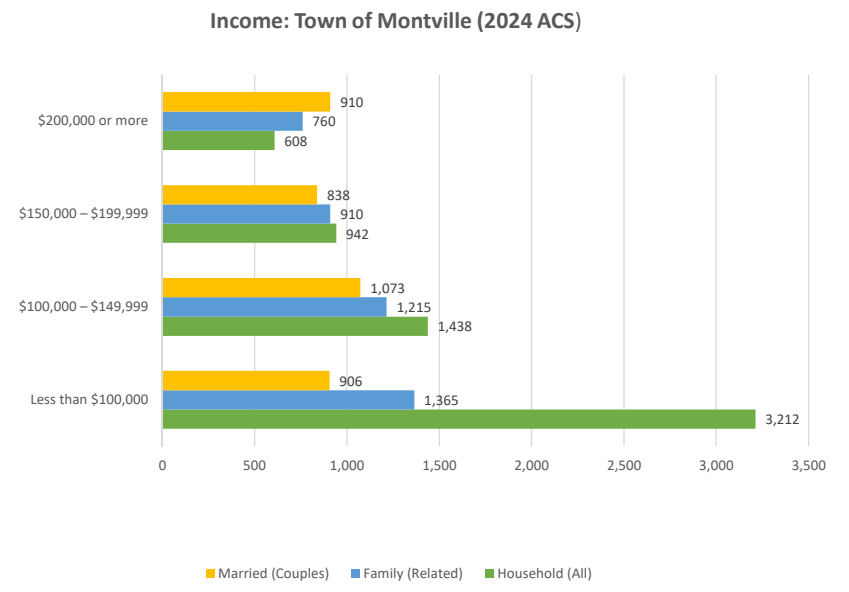
DRAFT April 6, 2026

	Salary	30% Monthly Salary used for Housing (ex. Utilities)	Rent (5)			Mortgage		
			1 bed	2 bed	3+ bed	Amount Qualified (4)	Qualified v. Town All Sales Median Price	Qualified v. Town 2-Bed Sales Median Price
<b>HUD 2025 Area Median Income</b>								
100% AMI	\$110,300	\$2,758	\$1,658	\$958	(\$743)	\$289,000	(\$83,500)	\$24,000
80% AMI	\$88,240	\$2,206	\$1,106	\$406	(\$1,294)	\$215,000	(\$157,500)	(\$50,000)
60% AMI	\$66,180	\$1,655	\$555		(\$1,846)	\$136,000	(\$236,500)	(\$129,000)
<b>Montville Police 2026</b>								
Grade D	\$75,000	\$1,875	\$775	\$75	(\$1,625)	\$166,500	(\$206,000)	(\$98,500)
Grade C	\$82,500	\$2,063	\$963	\$263	(\$1,438)	\$191,500	(\$181,000)	(\$73,500)
Grade B	\$89,700	\$2,243	\$1,143	\$443	(\$1,258)	\$216,500	(\$156,000)	(\$48,500)
Grade A	\$95,500	\$2,388	\$1,288	\$588	(\$1,113)	\$235,500	(\$137,000)	(\$29,500)
<b>Montville Fire 2026</b>								
Grade D	\$63,500	\$1,588	\$488		(\$213)	\$128,500	(\$244,000)	(\$136,500)
Grade C	\$65,500	\$1,638	\$538		(\$163)	\$135,000	(\$237,500)	(\$130,000)
Grade B	\$67,300	\$1,683	\$583		(\$118)	\$140,500	(\$232,000)	(\$124,500)
Grade A	\$73,300	\$1,833	\$733	\$33	(\$1,668)	\$161,000	(\$211,500)	(\$104,000)
<b>Montville Teachers 26-27 (Mean Level)</b>								
Step 1	\$58,353	\$1,459	\$359		(\$341)	\$111,000	(\$261,500)	(\$154,000)
Step 3	\$64,134	\$1,603	\$503		(\$197)	\$130,500	(\$242,000)	(\$134,500)
Step 5	\$70,016	\$1,750	\$650		(\$50)	\$150,000	(\$222,500)	(\$115,000)
Step 7	\$75,702	\$1,893	\$793	\$93	(\$1,607)	\$169,000	(\$203,500)	(\$96,000)
Step 9	\$82,446	\$2,061	\$961	\$261	(\$1,439)	\$191,500	(\$181,000)	(\$73,500)
<b>Income (2024 ACS)</b>								
<b>Montville</b>								
Family (1)	\$111,724	\$2,793	\$1,693	\$993	(\$707)	\$289,000	(\$83,500)	\$24,000
Married (2)	\$125,560	\$3,139	\$2,039	\$1,339	(\$361)	\$335,000	(\$37,500)	\$70,000
Household (3)	\$96,454	\$2,411	\$1,311	\$611	(\$1,089)	\$238,000	(\$134,500)	(\$27,000)
<b>New London County</b>								
Family (1)	\$104,220							
Married (2)	\$118,340							
Household (3)	\$85,435							
<b>State</b>								
Family (1)	\$122,706							
Married (2)	\$123,560							
Household (3)	\$96,049							
<b>Median Sale Price (Zillow; March 2025)</b>								
	2-Bed	3-Bed	4+ Bed	All Sales				
Montville	\$265,000	\$372,500	\$485,000	\$372,500				
New London County	\$248,500	\$388,000	\$545,000	\$388,000				

CT Affordable Housing Appeals List								
Year	Total Housing Units	Government Assisted	Rental Assisted	CHRA/ USDA Mort.	Deed Restricted	Total Assisted Units	% Affordable	
2019	7407	81	54	259	0	394	5.32	
2020	7407	81	58	267	0	406	5.48	
2021	7407	81	54	247	0	382	5.16	
2022	7407	81	54	233	0	368	4.97	
2023	7402	81	49	243	0	373	5.04	2020 Census
2024	7402	81	52	253	0	386	5.21	
2025	7402	153	56	263	0	472	6.38	

- Notes
1. Relatives living together
  2. Married couple (with and without children)
  3. Represents all demographic including singles
  4. Assumes 10% down, with PMI; 7% APY 30-year fixed; \$6,000 per year taxes
  5. Source: BJH Advisors "Housing CT's Future" & "Revive and Renew" Market Aggregation. Trulia & Zillow Rental Manager Market Trends (March-April 2026). RentCafe Montville Market Summary (February 2026)

10% minimum is Required by CGS 8-30g. when less than 10% the Town is open for housing applications which bifurcate zoning. A moratorium can be requested from the State when increased by 2% above last decennial census. Town is 50 units short of this threshold. Housing Equivalency Units is a second option.



## Cost Burdened Households (2021)

Geography	Burdened 30% to 34.9% of Income	% of Renter Occupied Units	Severely Burdened 35% of Income	% of Renter Occupied Units
Montville	117	10.7%	295	27.0%
Study Area	2,908	10.1%	9,972	34.5%

# Elderly Housing in Montville, Connecticut

This document was prepared by Commissioner  
Chuck Longton, March 30, 2026.



# Elderly Housing Contribution to Affordable Housing

## Executive Summary

This report analyzes the current demographic profile of **Montville, Connecticut**, with a focus on the **elderly population (age 65 +)**, housing stock, and projected housing demand for seniors over the next decade. Montville's most recent U.S. Census Bureau data shows approximately **17% of residents are aged 65 or older**, and the town has roughly **7,778 total housing units**.

State law (CGS § 8-30g) requires municipalities in Connecticut to have **at least 10% of housing units count as affordable housing** under the statutory definition. Affordable units must be deed-restricted and meet income-based criteria for rent or purchase, and **elderly units can count toward this 10% goal** so long as they meet the statutory affordability requirements.

Taking into account current home ownership patterns - where a substantial share of seniors live in single-family, owner-occupied housing - the recommendations here focus on a **targeted senior housing strategy that balances demand with practical housing outcomes and contributes to and supports the 10% affordable goal**.

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## Demographic and Housing Data

**Table 1 - Montville Population by Age (Latest Estimate)**

Age Group	Estimated Population	% of Total Population
0-17	~3,331	~18.2 %
18-64	~12,113	~67.7 %
<b>65-69</b>	722	~3.9 %
<b>70-74</b>	821	~4.4 %
<b>75-79</b>	629	~3.4 %
<b>80-84</b>	361	~1.9 %
<b>85+</b>	410	~2.2 %
<b>65+ Total</b>	<b>~2,943</b>	<b>~17 %</b>

Sources: ACS 2017-2021 age breakdown estimates; U.S. Census Bureau QuickFacts 2024

## Table 2 - Montville Housing Overview

Housing Metric	Value
Total Housing Units	7,778
Detached Single-Family (%)	~83 %
Owner-Occupied Households (%)	~81 %
Estimated Homeowner Households	~6,307
Estimated Renter Households	~1,471

Source: Town profile and ACS data

## Table 3 - Elderly Housing Need Estimate (10-Year Projection)

This estimate assumes a modest increase in the senior cohort over the next decade and that not all seniors will seek dedicated elderly housing units.

Scenario	Estimated Senior Demand	Target % of Total Housing
Minimal Need (only assisted units)	250 units	~3.2%
Moderate Need (downsizing & mobility needs)	500 units	~6.4%
Aggressive Planning (growth + flexible senior options)	750 units	~9.7%

**Recommendation:** Begin planning for a **senior housing target of 6-10 % of total units**, focusing on mixed incomes (below 80 % AMI affordability) and integrated design, with some portion designated as deed-restricted affordable to count toward the town's 10 % requirement under 8-30g.

## Policy Context: Affordable Housing and Senior Units

### Connecticut Affordable Housing Requirements

Under **CGS § 8-30g**, municipalities are tracked for the percentage of “affordable housing” defined as units that:

1. Are **deed-restricted** for at least 40 years;
2. Are set at rents or sales prices affordable at  $\leq 80\%$  of the area median income;
3. Include rental assistance such as HUD Section 8, CHFA-financed units, and covenant-restricted homes.

Units with age restrictions (senior units) can count if they also meet the **income affordability criteria**.

## Strategic Use of Senior Housing to Meet 10 % Affordable Housing Requirement

Montville can leverage senior housing to both serve the growing elderly population and advance the town's 10% affordable housing goal under CGS § 8-30g. By ensuring that a portion of senior units are deed-restricted and affordable to households at or below 80% of area median income (AMI), these units qualify toward the statutory requirement.

### Sidebar: Senior Housing Contribution to 10% Affordable Housing Requirement

Total Housing Units (Montville)	Target Senior Housing Units	% of Total Housing	Count Toward 10% Affordable Housing?
7,778	250	3.2%	Partial contribution (if deed-restricted ≤80% AMI)
7,778	500	6.4%	Significant contribution (units meet affordability rules)
7,778	750	9.7%	Nearly all eligible units count toward 10% goal

#### Notes:

1. Only units that are **deed-restricted and meet ≤80 % AMI guidelines** qualify under CGS § 8-30g.
2. The table assumes **moderate demand projection**, where not all seniors need dedicated senior housing.
3. Phased implementation allows the town to **incrementally increase senior housing units**, while simultaneously advancing the 10% goal.

#### Key strategic considerations:

1. **Targeted allocation:** Focus on senior units for those most likely to need rental or downsized housing, estimated at **6-10% of total units**, reflecting projected demand.
2. **Phased integration:** Implement units in phases, prioritizing locations near town services, public transit, and healthcare facilities.
3. **Mixed-income approach:** Combine units at different affordability tiers (e.g., 60%-80% AMI) to maximize eligibility under § 8-30g and support diverse senior residents.
4. **Zoning alignment:** Designate parcels suitable for higher-density senior housing, including multi-family apartments or townhomes, while preserving neighborhood character.

## Funding Options for Senior Housing Development

Montville has multiple avenues to finance senior housing development. Funding strategies can combine **federal, state, and local programs** with private financing and public incentives. The following outlines practical options for consideration:

### 1. Federal Programs

Program	Description	Key Considerations
<b>HUD Section 202 Supportive Housing for the Elderly</b>	Provides capital advances and rental assistance for low-income seniors.	Supports units with services (care coordination); eligibility limited to seniors ≤80% AMI. Competitive application process.
<b>Low-Income Housing Tax Credits (LIHTC)</b>	Federal tax credits for private developers who build or rehabilitate affordable housing.	Requires compliance with 30+ year affordability; units can be deed-restricted to seniors.
<b>Community Development Block Grants (CDBG)</b>	Flexible federal funding for housing, infrastructure, and community development projects.	Administered locally or through the state; can offset costs of land acquisition, site prep, or accessibility upgrades.

### 2. State Programs (Connecticut)

Program	Description	Key Considerations
<b>Connecticut Housing Finance Authority (CHFA) Loans &amp; Bonds</b>	Low-interest loans for multi-family senior housing or mixed-income developments.	Often paired with LIHTC to maximize financing.
<b>State Grants &amp; Subsidies for Seniors</b>	Competitive grants for supportive housing, accessibility retrofits, and senior services.	Funding levels vary annually; projects must demonstrate public benefit and affordability.
<b>DECD / CHFA Senior Housing Initiatives</b>	Programs that support rehabilitation or new construction of senior apartments.	Can supplement private financing or municipal contributions.

### 3. Local Options

Option	Description	Key Considerations
<b>Municipal Bonds</b>	General obligation or revenue bonds issued by the town to fund development.	Requires voter approval; long-term debt obligation.
<b>Town Land / In-Kind Contributions</b>	Donating or leasing town-owned land at reduced cost.	Reduces development cost; may be combined with zoning incentives.
<b>Inclusionary Zoning / Density Bonuses</b>	Require or incentivize private developers to include senior or affordable units in new developments.	Minimal direct cost to town; ensures affordable senior units are built alongside market-rate housing.

### 4. Private & Nonprofit Partnerships

- **Nonprofit housing developers:** Organizations such as local housing authorities, senior-focused nonprofits, and faith-based entities can co-develop senior housing.
- **Public-private partnerships (P3s):** Combine municipal land or subsidies with private capital to create senior housing at reduced cost.
- **Philanthropic grants:** Foundations targeting aging, accessibility, or community development may provide supplemental funding for supportive services or building amenities.

### 5. Recommended Approach for Montville

1. **Layered Financing:** Combine federal and state programs (HUD Section 202, LIHTC, CHFA) with municipal contributions (land or bonding).
2. **Phased Funding:** Start with smaller developments (250–350 units) to demonstrate feasibility; expand with additional phases as demand grows.
3. **Leverage Nonprofits:** Partner with experienced senior housing developers to maximize grant eligibility and minimize risk to the town.
4. **Include Deed-Restricted Units:** Ensure at least some units meet **≤80% AMI affordability**, enabling them to count toward the town’s 10 % requirement under CGS § 8-30g.

### **Proposed location suggestion:**

- Consider parcels **adjacent to the town center or near public transportation corridors**, where seniors have convenient access to services, shopping, and healthcare. These locations can also support **higher-density development** without significant impact on single-family neighborhoods. Examples might include **the underutilized municipal lots near Montville Town Hall or parcels near the Fort Hill Road corridor**, which provide infrastructure access and proximity to essential amenities.

This approach **simultaneously addresses the community's senior housing demand and advances the town's compliance with state affordable housing law**, creating a mutually beneficial planning outcome.

### **Housing Unit Equivalent (HUE) Point System**

- An **elderly unit restricted to ≤80% AMI** earns **0.5 HUE points** toward a town's affordable housing total.
- Other deed-restricted units (family rental) earn from 1.5-2.5 points depending on AMI level.

This system incentivizes **mixed affordable housing strategies** where senior units are part of the affordable pool.

## **Senior Housing Strategy Recommendations**

### **1. Align Senior Housing with Affordable Housing Goals**

- Prioritize **elderly units that are deed-restricted and affordable (≤80 % AMI)** so they count directly toward the 10% statewide requirement under 8-30g.
- Consider a **range of income levels** within senior units - e.g., 60% AMI for deeper affordability and 80% AMI for broader access.

### **2. Phased Implementation**

- **Phase 1:** Develop 250-350 affordable senior units (0–3 beds) focused on mobility-friendly design.
- **Phase 2:** Add 250-400 units over 5-10 years as demand grows, with integration of more independent living layouts.
- **Phase 3:** Ensure some units offer **supportive services** or congregate settings for higher-need residents.

### 3. Mixed Housing Forms

- Support **multi-family senior developments** near transit or town centers.
- Encourage **accessory dwelling units (ADUs)** and smaller formats that seniors trading down from single-family homes can consider.

### 4. Zoning and Land Use Adjustments

- Update zoning to allow **higher density where appropriate** and to support senior housing types (e.g., mid-rise apartments, townhomes, and assistive living).
- Consider incentives like **density bonuses** for projects that include deed-restricted senior units.

## Appendix - Sources & Notes

### Census and Demographic Data

U.S. Census Bureau QuickFacts - Montville, CT shows **17% persons aged 65+** and 7,778 housing units (2024 estimates).

Neilsberg ACS age distribution data provides breakdown of age cohorts including 65-69, 70-74, etc.

Montville 2023 Equity Profile confirms population change 2010-2020 and homeownership rates.

### Affordable Housing Policy

Connecticut General Statutes § 8-30g definitions and HUE point values (elderly units count toward affordable housing).

Greenwich affordable housing overview on definitions and deed restrictions.

CT policy discussion on affordable housing including pricing and deed restriction requirements.

### Primary Legal Sources (Connecticut Statutes)

Connecticut General Statutes § 8-39a

- Defines “affordable housing” in Connecticut, including the **30% of income standard** and reference to **area median income (AMI)** as determined by HUD.

Connecticut General Statutes § 8-30g

- Governs affordable housing development and appeals; widely used in practice.
- Relies on § 8-39a and related provisions for determining what qualifies as affordable housing.

### Federal Reference Incorporated by State Law

U.S. Department of Housing and Urban Development (HUD)

- Establishes **Area Median Income (AMI)** figures used to determine affordability thresholds under Connecticut law

### Town and Tax Revenue Considerations

Depending on how a project is put together, if the town were to donate town-owned land to a developer for the sole purpose of building Elderly Housing, four (4) benefits to the town become available: (1) A developer is enticed to enter into the project because the land is donated (increasing their profit), (2) land that is not providing any tax revenue to the town now becomes a revenue source on the Grand List, (3) materially contributes to the state-mandated 10% Affordable Housing requirement and (4) also addresses a state-wide shortage of Elderly Housing in a meaningful way.