



Town of Bolton

222 BOLTON CENTER ROAD • BOLTON, CT 06043

Date: May 24, 2022
To: Elizabeth Waters, Town Clerk
From: Patrice Carson, Consulting Director of Community Development
SUBJECT: FILE BOLTON 2022-2027 AFFORDABLE HOUSING PLAN

Please accept this Affordable Housing Plan which the Board of Selectmen approved at their May 3, 2022 regular meeting, to be filed with the Town Clerk and posted on the Town's Internet Website in accordance with Section 8-30j(b) of the Connecticut General Statutes.

Thank you.



Affordable Housing Plan

Town of Bolton, Connecticut

2022-2027

Prepared by: Nicholas Tatro
UConn MPP

Accepted by the Bolton Board of Selectmen, May 3, 2022

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Section 1

Why Are We Making This Plan?

To further the goals outlined in the Bolton Plan of Conservation and Development (POCD) and in response to the recently adopted Connecticut General Statute 8-30j which states, “At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality,” the Town of Bolton has prepared this Affordable Housing Plan with the goal of increasing the availability of Affordable and attainable housing options in town. This plan was drafted with the intention of promoting housing that will meet the needs of residents both currently and in the future.

Public Act 17-170 outlines the requirements for the Affordable Housing Plan and the timeframe that municipalities have to meet for their affordable housing plan. Towns must adopt their first Plan by June 1, 2022. In addition, every five years, the affordable housing plan must be amended, or a new plan must be adopted. At a minimum, the statutory language requires that one goal of the plan should be to increase the number of affordable housing developments within the municipality.

CT General Statutes, Chapter 126, Section 8-23 includes that Plans of Conservation and Development shall:

- *[promote]expansion of housing opportunities and design choices to accommodate a variety of household types and needs.*
- *make provision for the development of housing opportunities, including opportunities for multifamily dwellings consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality is located...*
- *promote housing choice and economic diversity in housing, including housing for both low- and moderate-income households, and encourage the development of housing which will meet the housing needs identified in the state's consolidated plan for housing and community development...*

Section 2

History

Recognizing that access to reasonably priced housing was becoming difficult in many communities, in 1987 Governor William O'Neill established the Blue-Ribbon Housing Commission to study and review the housing situation in Connecticut. The Commission concluded that access to low-cost housing was too limited and, that there were too many barriers to access housing in many communities which was prohibiting many residents from having the opportunity to live in various communities based on the fact that the only type of housing available was single-family detached homes. The Commission further concluded that these barriers and development patterns were largely attributed to local zoning policies. Therefore, the Commission recommended that towns be given guidelines to help them update their zoning policies or that provisions be made to create specific circumstances by which specific housing developments would not be subject to these overly prohibitive policies if there was a reasonable justification for doing so.



In response, the 8-30g appeals process was created to provide a pathway for eligible Affordable housing which can demonstrate “just cause” to be developed only with the requirement that they demonstrate compliance with health and safety standards, but without the need to adhere to local zoning requirements. The phrase “just cause”

refers to one of

Connecticut’s major housing goals, which is to allow for more inclusive housing options, especially for low to moderate income individuals due to the fact that economic exclusivity and discrimination has been a significant issue Statewide. For the purposes of this Plan, the term “Affordable housing”, as we will explore in greater detail in the next section, means housing that is deed restricted to cost 30% or less of 80% of the area’s median income. The appeals process

only applies to municipalities that do not have at least ten percent (10%) of their housing stock classified as Affordable. The 10% threshold is a statewide objective that all municipalities must try to reach in an effort to realize this goal of housing choice. Even following the implementations of the 8-30g appeals process the amount of affordable housing being created in Connecticut was not drastically impacted, especially in smaller towns where limited access to sewer and water, along with geographical barriers made development more difficult.

Because of this, the CT General Statutes were recently amended to include Section 8-30j to encourage Towns to take a more proactive role in the process. While 8-30g is mostly applicable to developers because it allows them to disregard zoning regulations, 8-30j requires all towns to prepare and adopt an Affordable Housing Plan. Once developed by the Town, these Plans are more likely to align with the goals of each community and to be supported by their Plan Of Conservation and Development. The requirement for each town to develop an Affordable Housing Plan provides a pathway, even for Towns that do not typically see immense development pressure to identify the most appropriate way to work towards the State's housing goals in the context of their community.

Section 3

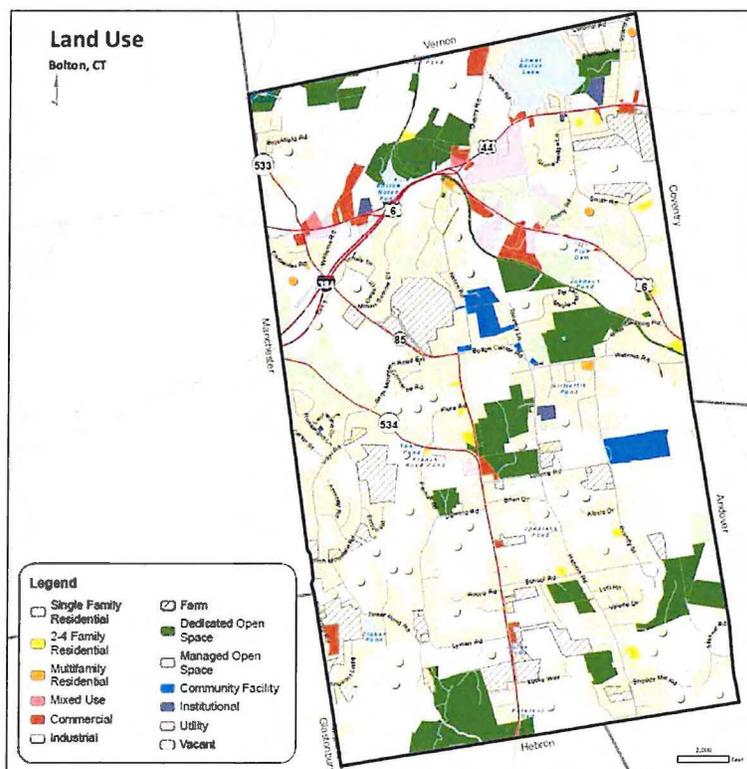
What Is Affordable Housing?

Many people have different ideas about affordable housing, what should qualify, and who should be eligible to live in these units. For the purposes of this plan, we will use the term as it is defined statutorily, which is a dwelling unit that has been deed restricted for a period of forty (40) years or more to not cost the person, family or household more than a specified amount. This limit, which is adjusted yearly, can be found by taking thirty percent (30%) of the eighty percent (80%) Area Median Income (AMI) as defined by HUD. For the specific language required to be included in these deed restrictions, please see 8-30g(6)

In Bolton, the area median income is \$104,300 as defined by HUD. The U.S. Low Income Limit AMI, however, is \$79,900. Because the Low Income Limit AMI is smaller, to calculate the maximum cost of affordable housing we must use the smaller value. The table below provides two examples specific to Bolton. These values can apply to either home purchase or rental rates, as long as they meet the requirement of being deed restricted. In the “State of Housing in Bolton” section of this Plan, we will see that the price limit is not the only factor that is limiting the availability of affordable housing in Bolton. A majority of rental properties and housing units fall below the monthly rate limits described in the table. The supply of these units, however, is limited. Also, a vast majority of the units are not deed restricted. Because they are not deed restricted, the rates are not locked in at the affordable value and the people eligible to rent the units are not just those that are low income who qualify for affordable housing.

	2 Person Home	4 Person Home
80% Area Median Income	\$63,950	\$79,900
30% of 80% Area Median Income	\$19,185	\$23,970
Monthly Cost <i>(not to exceed)</i>	\$1598.75	\$1997.50

Misconceptions about what an affordable housing unit or development actually looks like is also a significant barrier to the establishment of these units. Many people picture very large, high-density apartment complexes when they hear the term, but this is increasingly not the case. While housing developments which were built decades ago may have looked like this, many of these developments were built in high-density, urban environments. Even so, this style of buildings has been falling out of favor, even in city environments. Modern housing developments can be stylistically appealing and designed to match the context of where they are built, in the same way as a traditional commercial or residential development. Depending on the need in the area, an affordable housing unit can be anything ranging from single family units to a large multi-unit project. For a town like Bolton, the focus will likely be a smaller scale development which is driven by the Town's population and geographic location, as well as environmental factors such as the availability of suitable soils for well and septic, and any nearby wetlands, ledge, or other development constraints.

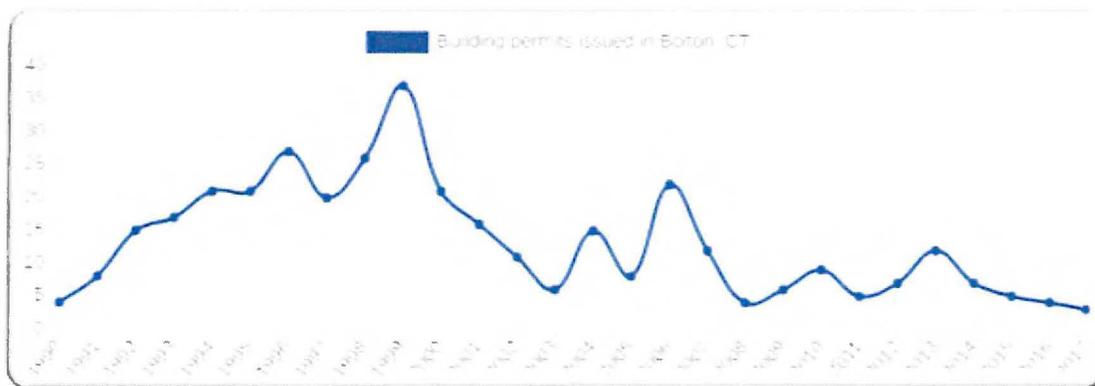


Section 4

State Of Housing In Bolton

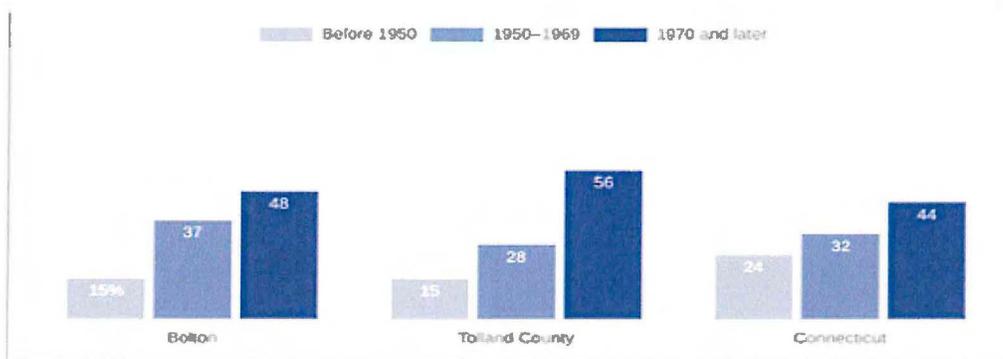
Bolton is a small community with a slow growth rate and a population that is projected to be on the decline based on the Plan of Conservation and Development estimates. While Connecticut as a whole is made up of a large number of slow growth communities, Bolton is well below the average growth rate for the state and region. Since 2000, there has been a 2.6% decline in population. In comparison, Tolland County has had a population increase of 10.5% and Connecticut as a whole has had an increase of 4.8%. The projected population for Bolton by 2030 is 4,212, which is a decrease of 14.5% from the current value of 4,928. With an average household size on the decline, it is important to understand the current availability of housing stock so that Town can work to minimize future population loss should this decline be related to the availability (or lack of) of specific types of housing.

The number of building permits has also greatly declined since the boom of the 1990's and early 2000s. At its peak in 1999, 37 new housing units were built. Comparatively, in 2017 there were only a total of 3. Below is a graphic from the Partnership for Strong Communities which shows the number of new housing building permits issued in Bolton from 1990-2017. While that alone may not be something to worry about, a decline in new housing permits coupled with a declining population however, is cause for concern. Without new developments and with an aging and declining tax base, it may become increasingly difficult to maintain current services and programs or establish new initiatives with a stagnant tax base and declining population.



Source: [Annual Housing Permit Data, DECD](#)

To get a better sense of what slow growth really means when it comes to housing, it is important to first look at the age of the Town's housing stock. A total of fifty-two (52%) of Bolton's housing was built before 1970, which is approximately ten percent (10%) higher than the average for Tolland County. Connecticut as a whole has roughly fifty-six percent (56%) housing stock built before 1970. While an older housing stock may be reflective of a desire to maintain a rural and historical aesthetic, this also means that Bolton's growth has not kept pace with the growth of neighboring communities.



Source: American Community Survey 2018, 5-year estimates, Table B25036

While the number and age of Bolton's housing stock are vital to build our understanding of the Town, it is also important to get a sense of what types of housing Bolton has. While it is true that Connecticut also has a large portion of its housing built before 1970, it is also true that it has many larger multi-family units, which can help to better sustain a growing population. These larger units are not characteristic of Bolton, and therefore limits the Town's ability to attract or maintain residents. Creating more affordable housing will not only work towards the goal of the ten percent (10%) required by the state; it will also help Bolton sustain its population base. It can also help Bolton to grow in the coming years while providing diversified housing options.

Housing Units by Size	Bolton	Tolland County	Connecticut
Total	1,932 100.0%	59,418 100.0%	1,512,305 100.0%
1 unit, detached	1,769 91.6%	41,234 69.4%	892,608 59.0%
1 unit, attached	24 1.2%	2,243 3.8%	80,684 5.3%
2 units	37 1.9%	2,224 3.7%	123,908 8.2%
3 or 4 units	10 0.5%	4,412 7.4%	130,948 8.7%
5 to 9 units	62 3.2%	3,756 6.3%	84,021 5.6%
10 to 19 units	0 0.0%	2,170 3.7%	57,153 3.8%
20 to 49 units	30 1.6%	1,185 2.0%	52,380 3.5%
50 or more units	0 0.0%	1,468 2.5%	78,492 5.2%
Mobile home	0 0.0%	715 1.2%	11,734 0.8%
Boat, RV, van, etc.	0 0.0%	11 0.0%	377 0.0%

Source: 2018 American Community Survey, 5-year estimates, Table B25024

Bolton currently only has 29 assisted housing units. Assisted Housing Units are defined in Connecticut as “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”. This accounts for only 1.4% of the housing supply. In comparison, Tolland County has 8% of the housing supply as assisted and Connecticut has 11.6% of its housing supply as assisted. Again, when we define Affordable housing, we are only interested in those units that are deed restricted to be affordable in the future as well. While it is true that market conditions may cause housing units to fall below this value, these “naturally occurring” units are not required to remain at an affordable rate. Because of this, they cannot be guaranteed for future affordability and therefore cannot be counted as meeting the affordable housing goal set by the State.

	Bolton	Tolland County	Connecticut
Total Assisted	29 (1.4%)	4,639 (8%)	172,277 (11.6%)
CHFA/USDA Mortgages	28	1,180	29,519
Governmentally Assisted Units	0	2,798	91,303
Tenant Rental Assistance	1	624	46,289
Deed Restrictions	0	37	5,166

Source: CT Department of Housing, 2019 Affordable Housing Appeals Listing

For reference, the current median rental rate for apartments in Bolton is \$970 (as of 2018). Most rental properties in Bolton fall below the affordable housing unit maximum rental cost however, the reason they do not qualify and cannot be counted toward the Town's ten percent goal is that these rental rates are not fixed. In a strong market, rental rates can rise year after year and can surpass the affordable housing cost limit. The fact that many of the existing housing units in Bolton are "naturally occurring" and fall below the Affordable threshold already is not insignificant. It tells us that at least for the time being, there are units in the community which can be rented at or below what would qualify as an Affordable housing unit. The fact that these units are not deed restricted and can be rented as market rate however does present a long-term concern as housing costs continue to increase. While the rental rates may not currently be an issue in terms of what is considered affordable by HUD, the supply of these units is not enough to satisfy the high demand for lower cost units. This is a problem that many Towns in Connecticut face, including Bolton.

they cannot maintain or financially support. In 2021, the Planning and Zoning Commission implemented changes to the Town's Zoning Regulations to allow for an Accessory Dwelling Unit (ADU) to be constructed on the same lot as a single-family home. With this new provision, it is possible for owners of single-family homes to rent these houses while they live on site in the ADU or, defray the cost of owning their home by renting the ADU to a tenant. While this will be an option for some, and these ADU's can, if the owner chooses be deed restricted to qualify as Affordable Housing, there are a number of situational factors that will prevent this alternative from being possible for many.

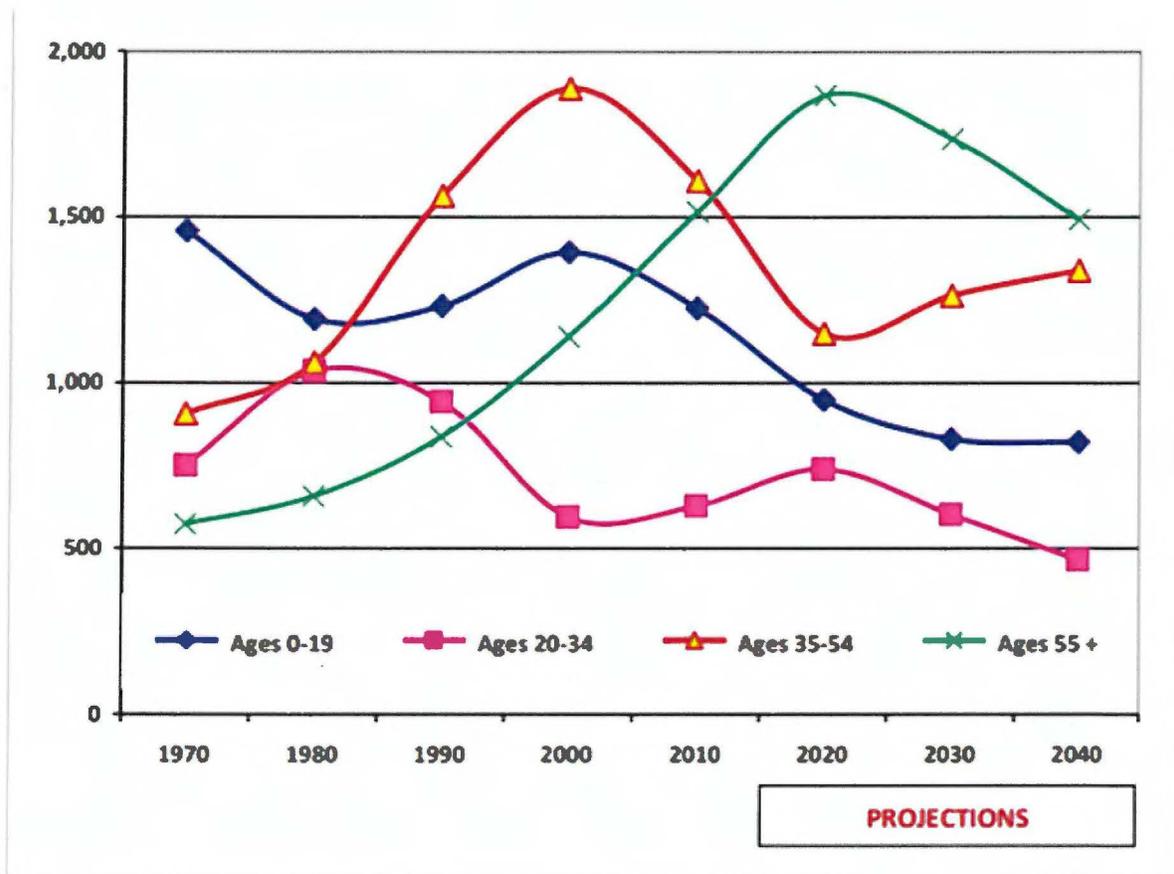


Besides seniors, affordable housing greatly benefits young professionals and children of residents. Very few people start with jobs that can pay for a mortgage while still having money to provide for necessities. Affordable housing lets people gain financial stability without having to sacrifice these important things. People who have lived their whole life in the Bolton community should not be forced out of the community because they do not make a lot of money. Also, young professionals who can provide for the future growth of the community should have a way to establish roots in the community to grow from. Having a high barrier of entry only hurts the future prospects of the town. Affordable single units or small multifamily units can attract young

professionals or allow residents to remain in their hometown. Affordable housing units do not have to be large complexes.

Besides these two major groups of residents, affordable housing can help people who are struggling for any number of other reasons. Currently, about a quarter (25.5%) of Bolton residents are cost burdened. Cost burdened means that a household spends more than 30% of their income on housing costs. This is the threshold where HUD says people “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severely cost burdened is defined as spending 50% or more on housing costs, and 10% of households qualify as being severely cost burdened in Bolton. On the other hand only “A little over 1 percent of the housing units in Bolton are considered ‘affordable housing’ (governmentally assisted housing, receiving financial assistance, or sale price restricted by deed)” (Bolton POCD, 2015, p. 8). Neighbors living

in the Bolton community should not have to struggle to live and have their basic needs met. By taking initiative to create affordable housing opportunities, the Town of Bolton is looking to improve the lives of the residents who need it the most. Improving affordable options will make the community a better place.



(Bolton population projection from Bolton 2015 Plan of Conservation and Development)

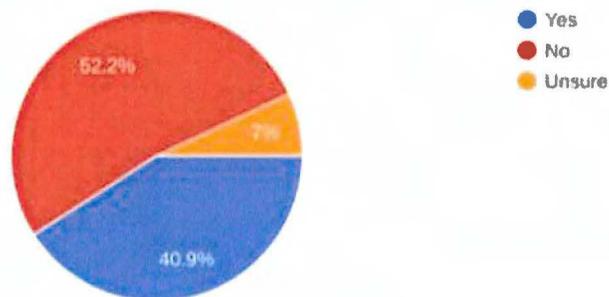
Section 6

Community Survey

To gain a better understand of how the Bolton community felt about a number of the topics discussed in this plan, a community survey was conducted. In an effort to reach as much of the community as possible, the survey was posted on the town's website, all the town social media channels, and sent out to the community via a Bolton Bulletin email. Paper copies were also made available. The following are some of the results of that survey:

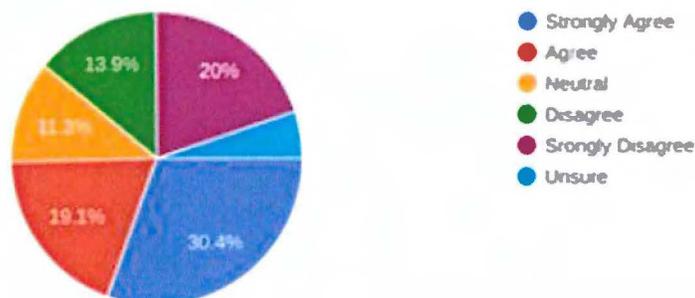
Do you think that the existing housing stock in Bolton is adequate to satisfy future resident's needs?

115 responses



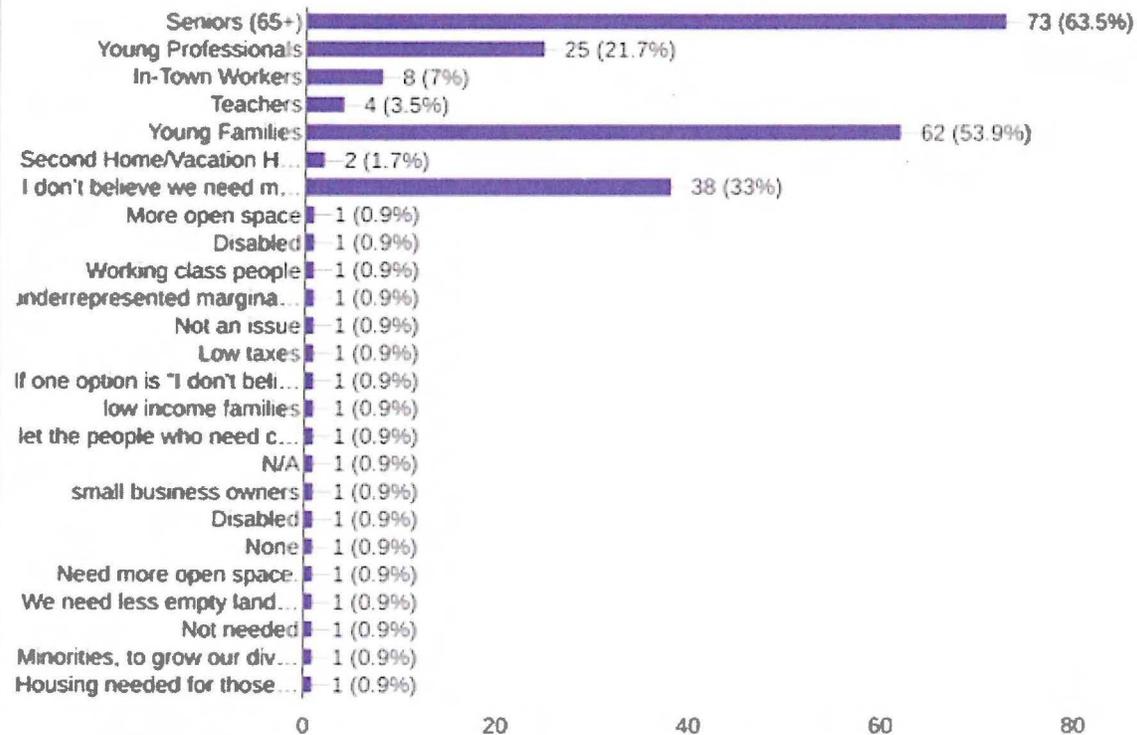
AFFORDABLE Housing is an important component of Bolton's longevity?

115 responses



In Bolton, for whom do you think housing units are most needed? (Select top 2)

115 responses



Section 7

Bolton's Future

With an eye towards the future, Bolton should review multiple alternatives to increase its supply of affordable housing and meet the needs of its residents. As it stands, there are very few economic reasons for developers and landlords to build or establish units that are Affordable. Because of this, the town should consider encouraging the development of new Affordable housing through incentive programs, grants, zoning changes, or other economic means. There should especially be a focus on age-restricted housing, given the aging population and high community demand.

In addition to high economic costs, finding suitable locations is major barrier which impacts the amount of Affordable housing in Bolton. As a small town, Bolton has limited access to public sewer and water which makes higher-density housing developments more feasible. Because of this, the Town should work to identify locations which can support small-scale multi-family housing that is more feasible based upon Bolton's lack of infrastructure. While many parcels may look appealing based on their size and location, there are other environmental and zoning factors that limit these options. While environmental factors, for the most part, cannot be avoided, changes in zoning regulations can make some projects feasible that would not be possible otherwise. These zoning regulation recommendations are outlined in the table below. Bolton currently has multiple housing units which are naturally occurring and could qualify as Affordable if they were to be deed restricted. Because of this, the Town should incentivize owners to deed restrict these units as Affordable. Also, the Town should also work to educate first time and lower income home buyers about USDA and CHFA loans. These loans not only make home buying more attainable, but these loans also qualify each home to be counted towards Bolton's 10% Affordable housing goal.

The development of this Plan has involved an examination of many different factors, all of which directly relate to the diversity of Bolton's housing stock both currently and moving forward. While it is clear that there are a number of constraints which may limit the suitability of widespread higher-density developments, there are options that the Town can implement which can work to create housing that is appropriate in the context of Bolton. As the Town works to maintain all of the components of the community which the residents of Bolton have come to love, it is crucially important that making affirmative changes to housing polices and practices be considered so that the residents of Bolton today are able to continue to be Bolton residents tomorrow.

Bolton Affordable Housing Plan Observations and Recommendations

	Current Regulations	Observation	Recommendation
<i>Multifamily housing</i>	6A.14: Multiple Dwelling Complexes (Traditional and for the Elderly) allowed only in R-2 zone by Special Permit	A special permit is required for almost all forms of multifamily housing in Bolton. This is a barrier to development and can discourage developers from building multiple-family housing.	The Town should consider allowing lower density multifamily housing (2-4 units) as of right in some of its residential zones, provided soil conditions can support it.
	6A.15 & 7A.4. Open Space Conservation Development Multiple Dwelling Complex allowed in R-1 and R-2 zones by Special Permit		
<i>Accessory Dwelling Units</i>	6A.3: Allows 1 ADU as of right per single family detached house in all Residence Zones	In October of 2021, the Bolton Planning & Zoning Commission amended its Zoning Regulations Sections 2, 3, 6, 8, 9, and 11 to further encourage ADUs and in compliance with PA 21-29. ADUs are allowed in all zones and as they are no longer restricted to occupancy by related persons, they provide additional access to low-cost housing.	The Town should work to encourage these units to be deed restricted when possible and to educate the Community that this housing option now exists.
<i>Two-Family Dwellings</i>	6A.2: Allows Two-family dwelling units in R-1 and R-2 as of right	Two-family dwellings can help facilitate increased density and provide lower cost housing options to residents who would prefer to live in a more traditional housing type	The Town should evaluate current Zoning policies to determine if expanding the areas that Two-Family dwellings area allowed is appropriate
<i>Mixed Use</i>	9B2.b: allows for mixed use developments by Special Permit which includes a 20% affordable component in the GMUIZ	If Bolton wants to prioritize seniors in its future housing development, allowing for age restricted housing as of right in multiple zones significantly expands opportunities for older residents.	The Town should consider expanding the zones that allow for elderly housing and further evaluate if these uses can be allowed without the need for Special Permit
	8C.2.b: allows for mixed use developments by Special Permit which includes a 20% affordable component in the RMUZ		
<i>Incentive Housing</i>	Bolton's Planning & Zoning Commission identified an area along Route 44 that could be eligible as an Incentive Housing Overlay Zone.	Incentive Housing Overlay Zones is a strong tool that encourage the establishment of Regulations to provide for housing that is deed restricted to Affordable levels.	The Town should review the proposed Incentive Housing Overlay Zone and determine if moving forward with its implementation is appropriate
<i>Elderly Housing</i>	6A.13: Allows Continuing Care Retirement Communities in all residential zones, and 6A.14: Allows age-restricted multiple dwelling complexes by Special Permit in the R-2 Zone.	If Bolton wants to prioritize seniors in its future housing development, allowing for age restricted housing as of right in multiple zones significantly expands opportunities for older residents.	The Town should consider expanding the zones that allow for elderly housing and further evaluate if these uses can be allowed without the need for Special Permit.

**TOWN OF BOLTON
 BOARD OF SELECTMEN
 REGULAR MEETING
 TUESDAY, MAY 3, 2022, 7:00 P.M. HYBRID
 IMMEDIATELY FOLLOWING THE ANNUAL TOWN MEETING
 MOTIONS**

		Present	Absent
First Selectman	Pam Sawyer	X	
Selectman	Adam Teller - remote	X	
Selectman	Robert DePietro - remote	X	
Selectman	Mike Eremita	X	
Selectman Deputy First Selectman	Robert Morra	X	
Interim Administrative Officer	Jim Rupert	X	
Members of the Public			

Call to Order:

By: Sawyer

Time: 8:23 p.m.

Place: Hybrid

Appointments and Resignations:

Motion: I move the Board of Selectmen accept the letter of resignation of Bruce Amundsen with gratitude and regret.

By: Morra

Seconded: Eremita

Discussion: DePietro: He is a hard act to follow.

Voting:

For: Morra, Eremita, Sawyer, Teller, DePietro

Against: None

Abstain: None

Motion: I move the Board of Selectmen accept the letter of resignation of Gary Silver with gratitude and regret.

By: Morra

Seconded: Eremita

Voting:

For: Morra, Eremita, Sawyer, Teller, DePietro

Against: None

Abstain: None

Reports & Updates:

Motion: I move the Board of Selectmen hold the dates of June 7, 2022, and June 21, 2022 as future referendum dates.

By: Morra

Eremita seconded the motion with the amendment that we do our best to not hold the voting at St. Maurice.

Amended motion: I move the Board of Selectmen hold the dates of June 7, 2022, and June 21, 2022 as future referendum dates and if possible hold the voting at some other location than St. Maurice.

By: Morra

Seconded: Eremita

Discussion: DePietro asked Eremita the reason not holding the vote at the church? Eremita: Because of the expressed concerns of separation of church and state. At the last vote he realized later that he deviated from his feelings. This is not a hard, fast rule for him if we can find an appropriate alternative. DePietro: Made a big case for people being able to get into an accessible location. It is tough to get into Town Hall. Eremita: The Town Hall does not meet the requirements of the Secretary of State that oversees elections.

Voting:

For: Morra, Eremita, Sawyer, Teller, DePietro

Against: None

Abstain: None

Motion: I move the Board of Selectmen approve the three transfers requested.

- Town Building Operations transfer \$5,000 from Supplies to Repairs & Maintenance
- Town Building Operations transfer \$1,632 from Supplies to Vehicle
- Town Clerk transfer \$42 from Professional Education Training to Dues & Fees

By: Eremita

Seconded: Morra

Voting:

For: Morra, Eremita, Sawyer, Teller, DePietro

Against: None

Abstain: None

New Business:

Motion: I move the Bolton Board of Selectmen to accept the Affordable Housing Plan to be submitted to the State.

By: Morra

Seconded: Teller

Discussion: Morra: We will give them their report and they will shelf it with all the other reports.

Voting:

For: Morra, Eremita, Sawyer, Teller

Against: None

Abstain: DePietro

Motion: I move the Bolton Board of Selectmen to authorize the transfer of unexpended monies totaling \$40,047 to the BOF.

By: Eremita

Seconded: Morra

Discussion: Sawyer: She reviewed these with Rupert to make sure something does not fall apart.

Voting:

For: Morra, Eremita, DePietro, Sawyer, Teller

Against: None

Abstain: None

Motion: I move the Bolton Board of Selectmen appoint Calton Smith and Joseph Callahan as Acting Assistant Building Inspectors.

By: Morra

Seconded: Eremita

Voting:

For: Morra, Eremita, DePietro, Sawyer, Teller

Against: None

Abstain: None

Motion: I move the Bolton Board of Selectmen authorize the payment at their hourly rate to the Registrar of Voters employees for statutory meetings for training.

By: Eremita

Seconded: Morra

Discussion: Morra: Is this for the remaining of this fiscal year? Rupert: This will be paid out of this year's budget.

Voting:

For: Morra, Eremita, DePietro, Sawyer, Teller

Against: None

Abstain: None

Motion: I move the Board of Selectmen approve a policy of compensation for employees in the

Registrar of Voters department at their hourly pay rate for training making this equal to the policy of other employees for training.

By: Morra

Seconded: Eremita

Voting:

For: Morra, Eremita, DePietro, Sawyer, Teller

Against: None

Abstain: None

Motion: I move the Board of Selectment add to the agenda setting another meeting date for a Town Meeting and to share the invitation to the Korean Veterans recognition ceremony.

By: Eremita

Seconded: Morra

Voting:

For: Morra, Eremita, DePietro, Sawyer, Teller

Against: None

Abstain: None

Adjournment:

Motion: I move the Bolton Board of Selectmen adjourn at _____ p.m.

By: Teller

Seconded: Morra

Voting:

For: Morra, DePietro, Sawyer, Teller, Eremita

Against: None

Abstain: None

Respectfully Submitted,

Yvonne B. Filip

Yvonne B. Filip, Board of Selectmen Recording Secretary

Please see minutes of subsequent meetings for corrections to these motions and any corrections hereto.