

## MEMORANDUM

TO: Affordable Housing Steering Committee

FROM: Rebecca Augur, Director of Planning and Land Use Services

DATE: June 23, 2021

**RE: Open Communities Alliance Zoning for Equity Report**

We wanted to make you aware of a report recently issued by the Open Communities Alliance that contains an analysis of Glastonbury's planning and zoning policies with respect to housing and equity. Attached is the section specific to Glastonbury, while the whole report can be found at:

[https://www.ctoca.org/zoning\\_for\\_equity](https://www.ctoca.org/zoning_for_equity)

Open Communities Alliance is a research and advocacy organization with a mission to promote access to opportunity for all people through education, advocacy, research and partnerships.

Planimetrics and Town Staff are still reviewing the contents of this report; however, we wanted to share it with the Committee as it is directly relates to ongoing discussions.

# Glastonbury

## Overview

Glastonbury is an inner ring suburb of about 35,000 residents<sup>1</sup> just southeast of Hartford, in the heart of central Connecticut. With a land area of 52.5 square miles, it is one of the largest towns in the state, and borders ten towns in the region.<sup>2</sup> It is also one of the wealthier towns in the state and in Hartford County.<sup>3</sup> Unfortunately, Glastonbury's planning and zoning policies present significant impediments to the construction of affordable and multifamily homes necessary to welcome a broader cross-section of the state to the town.

## Summary of Findings

- **Black, Hispanic, and low-income households are underrepresented – for example, Glastonbury is 2.1% Black and 5.1% Hispanic, while Hartford County is 12.9% Black and 18.0% Hispanic.**
- **Glastonbury has almost exclusively issued permits for single family homes in recent history, with 97.5% of all permits being for single-family from 2001-2017 (most recent year with data).**
- **The majority of C.G.S. § 8-30g affordable housing is either age-restricted or mortgages, leaving a maximum of 2.2% of all housing as non-age-restricted, C.G.S. 8-30g affordable rental units.**
- **There is no as-of-right multifamily zoning in Glastonbury, and there often are extensive bureaucratic hurdles for developing multifamily housing.**
- **Glastonbury frequently imposes severe density limits and massive tract sizes on multifamily housing.**
- **The town has implemented a number of supposed affordability measures that fail to serve the needs of low-income renters or families.**

## Demographics Overview: Glastonbury is racially and economically segregated

Key Demographic Data	Glastonbury	Hartford County	Connecticut
Total Population	34,564	893,561	3,575,074
% White, Non-Hispanic	80.9%	61.1%	66.9%
% Black, Non-Hispanic	2.1%	12.9%	9.9%
% Hispanic, Any Race	5.8%	18.0%	16.1%
% Asian, Non-Hispanic	8.7%	5.3%	4.5%
% Population Below Poverty	3.6%	10.8%	9.9%
Median Household Income	\$120,837	\$75,148	\$78,444
Grand List Per Capita	\$178,362	\$121,150	\$160,428

*For data sources, see the report's Town Data Compendium.*

Glastonbury is demonstrably segregated, with remarkably small Black and Hispanic<sup>4</sup> populations relative to Hartford County and the state.<sup>5</sup> Glastonbury is also one of the wealthiest municipalities in the Hartford County, with a median income more than 60% higher than the county's, and a poverty level approximately one third that of the county.<sup>6</sup>

The town's 2018 Plan of Conservation and Development ("2018 POCD") underscored two other demographic trends -- slow population growth and an ageing population – and suggested that these can be, in part, attributed to "high real estate values" and the "dwindling quantity of developable land."<sup>7</sup> While both issues could potentially be ameliorated by loosening land use regulations to facilitate denser development and more diversity among the housing stock, including multifamily, rental and affordable homes, the town's planning documents suggest that there may not be much internal impetus to do so.

### *Housing Stock Overview: Single-family dominance has intensified with time*

Key Housing Data	Glastonbury	Hartford County	Connecticut
Total Housing Units	13,987	379,602	1,516,629
% Affordable (C.G.S. § 8-30g)	5.7%	14.4%	11.7%
Median Home Value (Owned)	\$348,000	\$240,600	\$275,400
% Single-Family	83.3%	61.3%	64.3%
% Two-Family	2.4%	7.8%	8.2%
% 3-9 Units	6.1%	15.8%	14.1%
% 10-19 Units	1.2%	4.4%	3.8%
% 20+ Units	6.0%	10.2%	8.8%
% Mobile Homes	0.9%	0.6%	0.8%
2001-2017 Permits	1,087	25,219	117,821
% Permits Single-Family	97.5%	69.1%	68.7%
% Permits 5+ Units	0.9%	25.8%	27.5%
<i>For data sources, see the report's Town Data Compendium.</i>			

Glastonbury's 13,987 units are largely (83.3%) single-family homes, which is already out-of-step with the county and state housing markets (which are each less than 65% single-family).<sup>8</sup> Glastonbury is characterized not just by single-family zoning in general, but *large-lot* single family in particular. This imbalance has appeared to deepen, not improve, in recent history. Between 2001 and 2017 (the last year for which the following data are available), 97.5% of the units in Glastonbury that were issued permits were single-family homes, while less than one percent of permitted units – *just 10 units in 17 years, less than a unit per year* – were in buildings with five-or-more units.<sup>9</sup> Even if all other non-single-family permits were included, the number of permits amounts to just 27 units in 17 year, or *fewer than two multifamily unit permits per year*.<sup>10</sup> This represents an astounding absence of allowance for multifamily development over nearly two decades.

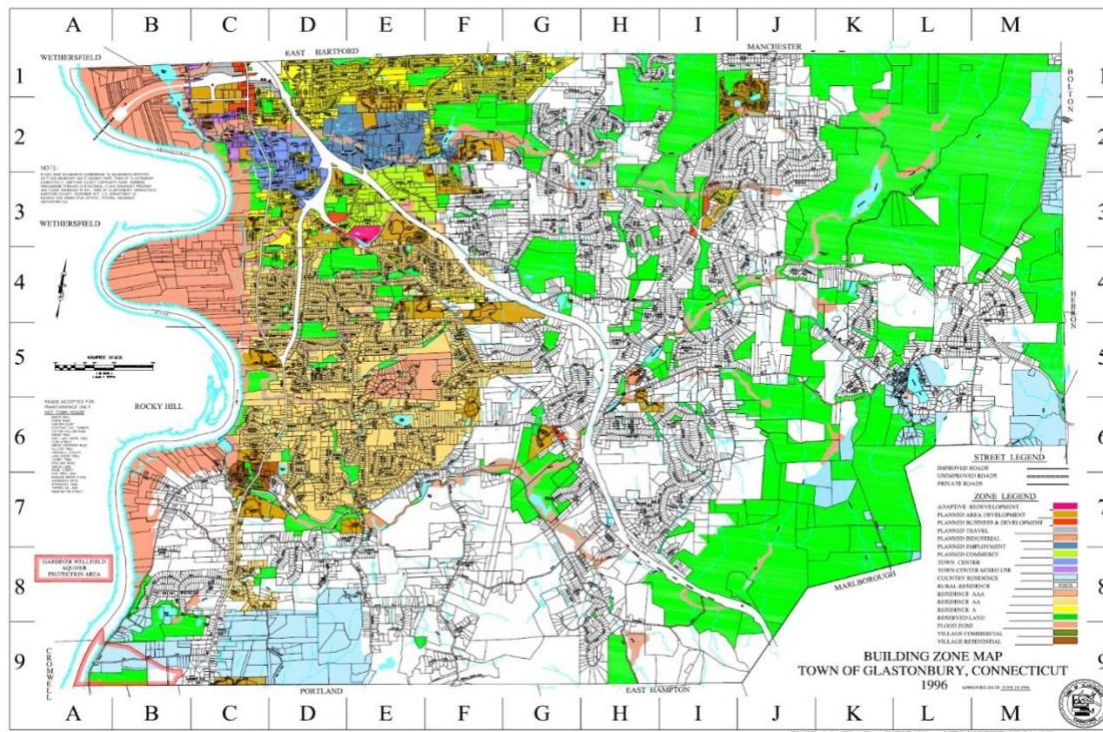
## Little by way of non-age-restricted, rental affordable housing in Glastonbury

Affordable housing is in short supply in Glastonbury. Just 5.7% of Glastonbury units qualify as affordable pursuant to the state’s Affordable Housing Land Use Appeals Procedure (C.G.S. § 8-30g), less than half of both the county (14.4%) and state (11.7%) percentages.<sup>11</sup>

But these figures may *understate* the severity of the shortage that confronts low-income families in need of affordable rental housing. That is because more than 60% (477 units) of the 781 units that meet C.G.S. § 8-30g’s affordability standards are either age-restricted “government assisted” units (346) or subsidized mortgages (131).<sup>12</sup> Removing these age-restricted units and subsidized mortgages reveals barely more than 300 rental units that qualify as affordable under C.G.S. 8-30g in Glastonbury – *or just 2.2% of all housing in town*.<sup>13</sup> Since the State data do not provide information as to whether any of the non-“government assisted” units are in age-restricted housing, the figure might actually be lower.

In fact, most of the affordable housing that is available to families seeking rentals is part of a single development, Welles Village, which was originally built to support defense workers in World War II.<sup>14</sup> This longstanding development appears to comprise roughly two-thirds (199) of the remaining 304 C.G.S. § 8-30g affordable units – suggesting how little has been added in the ensuing decades.<sup>15</sup>

## Land Area: Single-family zoning in most of town, with no as-of-right multifamily areas



Source: Town of Glastonbury Zoning Map (“Zoning Map”)

Single-family housing is allowed “as a matter of right” (which means not requiring application to either the town planning and zoning commission for a special permit or the zoning board of appeals for a special exception, and with no public hearing requirement<sup>16</sup>), in every residential zone in town<sup>17</sup> – *i.e.*, the following zones:

- “Country Residence” (“CR”), the blue-shaded areas in a few southern and western portions of the town’s zoning map, reproduced above;
- “Rural Residence” (“RR”), the extensive white-shaded area covering much of town;
- Residence AAA, which appears to be a single peach-shaded area in the center-west (surrounded by pale orange);
- Residence AA, the aforementioned pale-orange area that occupies a large chunk of the center-east of town;
- Residence A, the bright yellow that is most prevalent in the center-north of town;
- “South Glastonbury Village Residential” (“VR”), a small cluster of dark brown above the RR in the southwest; and
- “Town Center Mixed Use” (“TCMU”), the string of lighter purple parcels in the northwest.

These collectively comprise much (if not most) of the land in Glastonbury – certainly most of the land apart from the voluminous “Reserved Land” (bright green in the zoning map) zone that prohibits commercial, industrial, and residential development.<sup>18</sup> By contrast, multifamily housing is not permitted as-of-right *anywhere* in town.<sup>19</sup>

### ***Bureaucratic Hurdles: Complex and potentially self-contradicting zoning***

The observations in the prior section were not easily made because of how challenging it can be to navigate Glastonbury’s zoning regulations. The complexity and, at times, apparent lack of internal consistency of the zoning code’s 200 pages not only make the type of analyses contained in this report difficult, but also may understandably deter applicants seeking to avoid contentious debates on procedural requirements for developing anything but single-family or other as-of-right uses.

For example, a chart in Section 5 of the Zoning Code outlines the permitting process that is required for each type of use in the residential zones. Confusingly, the chart lists two-family housing as requiring only a zoning permit in nearly every residential zone, implying that duplexes are not subject to more rigorous special permit and public hearing requirements.<sup>20</sup> However a footnote specifies that two-family homes are only permitted, “if existing on the effective date of these Regulations,” meaning that new construction of two-family homes are not allowed solely with a zoning permit from the town.<sup>21</sup>

While the above represents ambiguity, the same schedule of permitted uses provides an example of apparent contradictions embedded in the zoning code. The Section 5 table would also suggest that the VR zone allows two-family housing without a special permit approval without excluding new housing construction (there is no footnote for this zone).<sup>22</sup> However, buried in the regulations for the VR zone is the requirement that “new two family residential uses... shall require a Special Exception from the Zoning Board of Appeals,” which requires a public hearing and discretionary approval.<sup>23</sup> This seeming inconsistency may present issues for determining the required procedures for developing two-family housing in this zone – in other words, it might add uncertainty and risk to proposals for such housing.

## *Most residential areas require onerous multi-phase procedure for multifamily*

Multifamily and affordable home construction is kept on a short leash in much of Glastonbury by zoning regulations that utilize floating or overlay zones and limited mixed-use zones that often require lengthy discretionary approval processes. The primary floating zone that can potentially allow more than single-family uses is the Planned Area Development Zone ("PAD").<sup>24</sup> A PAD is *the only way* to build multifamily homes (other than two-family) in the CR, RR, AAA, AA, and A zones --or all but the tiniest residential zones.<sup>25</sup>

The approval process for a PAD requires many lengthy and burdensome steps, including the following:

- The PAD application process begins with the submission of a Preliminary Development Plan to the Planning and Zoning Commission ("Commission") *and* the Town Council.<sup>26</sup> These bodies can either hold a single joint public *or* two separate public hearings, with both approaches requiring notification in a locally distributed newspaper and by mail to owners of property within 500 feet of the property in question.<sup>27</sup> Based on the public hearing, the applicant may make changes to the plan.<sup>28</sup> However, if substantial changes are made, the Commission can require the applicant to resubmit a Preliminary Development Plan and start the public hearing process anew.<sup>29</sup> After the public hearing(s) process, the applicant must submit a Final Development Plan.<sup>30</sup> The Final Development Plan requires an extraordinary amount of information. The plan must include a boundary map, proposed land uses, dwelling unit densities, the number of rooms within units, building intensities, pedestrian and vehicular circulation patterns, parking, open space, easements, landscaping, utilities, building plans, schematic floor plans, building materials, "relation to existing and future land uses in the surrounding area," and "any other information which the commission may reasonably require."<sup>31</sup> Final Development Plans also must include statements from the Fire Marshall, Town Sanitarian, Town Engineer, Sewer Commission, Community Beautification Committee, Conservation Commission, and "any other advisory committee whose opinion is deemed appropriate by the Commission and Town Council."<sup>32</sup>
- At this point, if the Commission deems that the application is complete, it makes a recommendation on all or part of the application.<sup>33</sup> The applicant can then submit both their Final Development Plan along with the Commission's recommendation to the Town Council to request a zone change for the property.<sup>34</sup>
- The Council may decide to require additional documents with "explanatory statements or descriptive material" appended thereto as it sees fit.<sup>35</sup> The Council then holds *another* public hearing, and afterwards, may make a determination to approve or deny the zoning change and development plan.<sup>36</sup> If the Council approves both the zoning change and development plan, it may also impose "changes, limitations, restrictions or conditions," as well as time limits to the Final Development Plan, as it considers appropriate.<sup>37</sup>

If the application includes affordable homes, the Zoning Code requires the Commission and Town Council to exercise discretion based on several subjective criteria that, given common misconceptions about affordable housing, could serve as an impediment to approval. Specifically, the Commission is directed to evaluate "the nature and type of surrounding development," "preservation of existing neighborhoods," "lighting," and "protect[ing] the property values of surrounding neighborhoods."<sup>38</sup> In this context, any likely spurious claim that the proposed affordable housing may lower property values

could lead to qualified applications being denied. Further, the Zoning Code instructs the Town Council to evaluate projects based on whether the “development will be in keeping with the general interest and spirit of the Glastonbury Building-Zone Regulations and comprehensive plan,” which leaves open the possibility of subjective interpretation of two documents which strongly favor single family, low-density uses.<sup>39</sup>

### ***Other zones also impose steep obstacles to multifamily development***

The PAD regulations are by no means the only instance of arduous processes being required for multifamily housing approvals. For example, the Town Center (“TC”) and TCMU zones, both of which appear to occupy a very small acreage within the highly-developed commercial area in the northwest corner of town,<sup>40</sup> require a special permit, public hearing process, and design review approval for any multifamily development.<sup>41</sup> The Design Review Approval process represents another level of discretion that allows the Commission to weigh in subjectively on considerations that could be detrimental to multifamily home construction. By way of illustration, the Commission may make stipulations to “protect or promote... property values and the environment in the area as a whole” and “overall neighborhood compatibility.”<sup>42</sup> The Commission also must consider, *inter alia*, the size and intensity of the proposed uses; “the existence of other uses of the same kind or character in the neighborhood”; the effect on that neighborhood; “the overall effect on values and utilization of neighborhood properties”; the “preservation of the character of the neighborhood”; and the number and type of units in residential uses.<sup>43</sup>

### ***Dimensional Restrictions: Single-family exempt from certain floor area ratios***

The TC zone also provides another illuminating example of burdens being placed on multifamily but not single-family housing – the former is subjected to floor area ratio requirements imposed on non-residential uses, but not the latter. The relevant regulation reads as follows: “Maximum floor area ratio (FAR) shall be 0.5 for all commercial, multifamily residential and mixed use buildings. FAR shall not apply to single family and two-family dwellings.”<sup>44</sup> There are two noteworthy aspects to this regulation.

First, the floor area ratio (“FAR”) maximum of 50%, (meaning that the total area of all of the square footage in the building, *i.e.*, the sum of every story’s square footage, cannot exceed half of the square footage of the lot size) does not apply to single family homes or duplexes.<sup>45</sup> This is especially strange because all TC uses are subjected to the same height requirements.<sup>46</sup> Second, it is revealing that any multifamily other than two-family housing is effectively treated as akin to a *non-residential use* by this regulation. In any event, in the TC, FAR acts as a limiting factor on the potential for denser multifamily housing while developers are free to build huge amounts of floor area for single-family homes.

### ***Density: Multifamily density is often highly restricted***

The zoning code severely restricts residential density throughout the town. This reality is captured well, albeit perhaps unwittingly, by the 2018 POCD, which refers to a “the medium density area” that is “primarily comprised of single-family homes on a minimum of one acre.”<sup>47</sup> That single-family homes on one acre lots could be considered medium density speaks to the sparsity of dense housing in Glastonbury. It also shows that Glastonbury’s outlook on density is misaligned with reality. According to a national survey of subdivision developments by the National Association of Homebuilders, the median net residential density for single-family subdivisions was 3.2 units per acre, over three times what Glastonbury considers medium density.<sup>48</sup>

Turning to the zoning code, the PAD regulations – which, as described above, represent the *only* avenue for producing multifamily housing other than two-family units throughout most of the residential land in town<sup>49</sup> – provide for *de minimis* levels of density, generally ranging from 0.5 units per acre to a maximum of just three units per acre.<sup>50</sup> Even the higher end of this spectrum (which is only possible in the Residence A and VR districts<sup>51</sup>) would still be akin to single-family zoning based on the study cited above.

Nor do the density bonuses for PADs where 20% of units are homeownership affordable housing (there seems to be no such bonus for affordable *rental* housing) – which, in any event, are only available in the A and AA zones – meaningfully change the situation, since they only allow for 5 units per acre (A) and 6 units per acre (AA).<sup>52</sup> For a sense of how non-dense this is, note that elderly housing is granted a far larger density increase relative to housing that is available to families, allowing up to 11 units per acre.<sup>53</sup> Note, too, that small to medium multifamily housing development, sometimes referred to as “missing middle” housing, is often between 30 and 50 units per acre or more.<sup>54</sup>

Other zoning districts that allow for more than single family uses are also highly restricted. For example, the very TCMU zone also only allows for multifamily (by special permit) of up to six units per acre.<sup>55</sup>

### ***Lot Size: Massive tracts required for multifamily***

The minimum acreage requirements for contiguous tracts in a PAD inhibit substantial multifamily development (especially since, again, these represent the only way to achieve multifamily above two-family in a number of zones<sup>56</sup>). The *smallest* allowable contiguous acreage for a PAD in a residential zone is 10 acres in the A and AA zones, increasing to 15 acres for AAA, 20 for RR, and 25 for CR.<sup>57</sup> This requirement is reduced for PADs where 20% of units are affordable housing, but only for non-rental affordable housing, only in the A and AA zones that already require the smallest minimum tract sizes, and only to a still substantial three and a half acres.<sup>58</sup> In non-residential zones, the minimum contiguous lot size is five acres.<sup>59</sup>

Not only does this restrict development opportunity to companies capable of purchasing an enormous amount of land, but this limits the number of parcels that can be combined to achieve such a large and, importantly, *contiguous* land area. To wit, according to the 2018 POCD, “residential lots of greater than two acres exist but are fewer in number.”<sup>60</sup>

This challenge is perhaps made more difficult by the actions taken by the town to acquire land to prevent it from being developed, which may have resulted in even fewer large contiguous tracts being available than would otherwise be the case. A town fund was created in 1988 for the Town to purchase open space and has thus far been used to acquire over 1,550 acres.<sup>61</sup>

### ***Inadequate Provisions: Narrow supposed affordability measures***

Even some of the measures that Glastonbury expressly frames as attempting to promote affordable housing fail to reach large segments of the neediest populations. A critical example that has already been discussed comes in the PAD “Affordable Dwelling Unit” provisions. (While the PAD regulations (which, at the risk of repetitiveness, *are the only form of more than two-family housing in a number of residential zones*<sup>62</sup>) purport to encourage affordable housing through incentives such as reducing the minimum contiguous acreage required and (marginally) increasing permissible density,<sup>63</sup> the type of



affordable housing that qualifies for these benefits in a PAD is severely restricted. An “Affordable Dwelling Unit” in the PAD is defined as “an owner occupied residential dwelling,” for households with income up to 80% of the Area Median.<sup>64</sup> The monthly housing costs for these households can be up to 40% of their gross monthly income – meaning that, in 2021, affordable housing in a PAD could cost a family of four as much as \$2,663 per month.<sup>65</sup> This “affordable” housing is clearly out of reach for a large segment of the low-income population.

The only section of the zoning code outside of the PAD regulations that explicitly references affordability concerns is the special permit procedure for accessory dwelling units (“ADUs”). The “Statement of Purpose” for the ADU special permit announces that the “Town of Glastonbury recognizes the public need for the provision of a variety of housing types including efficient and affordable housing,” but expressly restricts the groups whose need is being recognized to “singles, couples, single parents with one child, elderly and new households.”<sup>66</sup> The critical low-income cohort that is carved out from the statement of purpose is all but the smallest of families. Nor does the town rely solely on the statement of purpose to achieve this end, as ADU occupancy is capped at three persons (meaning only a single parent with two children or a couple with one child could occupy the unit).<sup>67</sup>

Moreover, Glastonbury’s ADU provisions suffer from many of the characteristics that more generally render ADUs rather ineffective affordability tools – such as failing to mandate that ADUs be rented out at all (much less affordably so) and apparently requiring that units be built within owner-occupied residences (few homeowners are likely build an apartment within their homes for non-family members).<sup>68</sup> The towns ADUs are thus not only wholly incapable of serving more than three-person low-income families, they also are unlikely to be added to the open affordable housing market at all.

## Conclusion

The many impediments to multifamily and affordable housing construction in Glastonbury must be weighed against the tremendous need for such housing in town. The Open Communities Alliance has estimated that Glastonbury requires 1,550 additional units of affordable housing over the next 10 years in order to meet its “fair share” of regional affordable housing need.<sup>69</sup>

Glastonbury 10-Year "Fair Share" Allocation (Units)	Capital Region "COG" <sup>70</sup> 10-Year Regional Need Estimate (Units)
1,550	36,498

*For data sources, see the report’s Town Data Compendium.*

<sup>1</sup> See Town Data Compendium, a link to which is provided in the “Core Planning and Zoning Documents for 12 Towns” section of this report, at 31.

<sup>2</sup> See Town of Glastonbury, Plan of Conservation and Development (2018-2028), (“2018 POCD”), at 9, a link to which is provided in the “Core Planning and Zoning Documents for 12 Towns” section of this report, at 31.

<sup>3</sup> See Town Data Compendium (containing, *inter alia*, median household income data for all Connecticut municipalities).

<sup>4</sup> All references to racial groups in this analysis are shorthand for “non-Hispanic” members of that group. Conversely, all references to “Hispanic” are meant to capture Hispanics of any race.

<sup>5</sup> See Town Data Compendium.

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- <sup>6</sup> *See id.*
- <sup>7</sup> 2018 POCD, at 11.
- <sup>8</sup> *See* Town Data Compendium.
- <sup>9</sup> *See id.*
- <sup>10</sup> *See id.*
- <sup>11</sup> *See id.*
- <sup>12</sup> *See id.*
- <sup>13</sup> *See id.*
- <sup>14</sup> *See* Housing Authority of the Town of Glastonbury, “Welles Village” information page, available at <http://www.glastha.org/programs.htm>.
- <sup>15</sup> *See* Town Data Compendium.
- <sup>16</sup> *See* Town of Glastonbury Building-Zone Regulations (“Zoning Code”), amended as of Feb. 18, 2019, at §§ 5.4 (distinguishing “as a matter of right” uses from applications to the town planning and zoning commission for special permits or to the zoning board of appeals for special exceptions) and 14.5 (requiring public hearings where required by statute or for as the planning and zoning commission may require for any applications to it, neither of which implicates as of right uses), a link to which is provided in the “Core Planning and Zoning Documents for 12 Towns” section of this report, at 31.
- <sup>17</sup> *See id.* at §§ 4.1-4.15 and 4.5.1.
- <sup>18</sup> *See* Zoning Map, a link to which is provided in the “Core Planning and Zoning Documents for 12 Towns” section of this report, at 31. *See also* 2018 POCD, at 36 (“Commercial, industrial and residential development in areas classified as Reserved Land is not permitted.”).
- <sup>19</sup> *See* Zoning Code, at §§ 4.1-4.15 and §4.5.1.
- <sup>20</sup> *See id.* at § 5, Table of Permitted Uses.
- <sup>21</sup> *Id.*
- <sup>22</sup> *See id.*
- <sup>23</sup> *Id.* at §§ 4.16.4.d (regarding requirements for VR zone) and 13.8 (requiring public hearing and discretionary approval).
- <sup>24</sup> *See id.* at § 4.12.
- <sup>25</sup> *See id.* at § 5, Table of Permitted Uses. *See also* Zoning Map (demonstrating relative sizes of residential zones).
- <sup>26</sup> *See id.* at § 4.12.4(a).
- <sup>27</sup> *See id.*
- <sup>28</sup> *See id.*
- <sup>29</sup> *See id.*
- <sup>30</sup> *See id.* at § 4.12.4(b).
- <sup>31</sup> *Id.* at §§ 4.12.4(b)1 to 4.12.4(b)16.
- <sup>32</sup> *Id.* at §§ 4.12.4(b)18 to 4.12.4(b)24.
- <sup>33</sup> *See id.* at § 4.12.4(b).
- <sup>34</sup> *See id.*
- <sup>35</sup> *Id.*
- <sup>36</sup> *See id.*
- <sup>37</sup> *Id.* at §§ 4.12.4 and 4.12.6.
- <sup>38</sup> *Id.* at §§ 4.12.3(2).d to 4.12.3(2).i.
- <sup>39</sup> *Id.* at § 4.12.5(f).
- <sup>40</sup> *See* Zoning Map.
- <sup>41</sup> *See* Zoning Code, at §5.4, Table of Permitted Uses.
- <sup>42</sup> *Id.* at § 12.3.
- <sup>43</sup> *Id.* at §§ 12.4(a)(1)-(2), 12.4(a)(5), 12.4(a)(9), and 12.5.a.2.
- <sup>44</sup> *Id.* at § 4.13.6.b
- <sup>45</sup> *See id.*
- <sup>46</sup> *See id.* at § 4.13.6.e.
- <sup>47</sup> 2018 POCD, at 13.
- <sup>48</sup> *See* National Association of Home Builders, “Typical American Subdivisions,” Oct. 3, 2016, available at: <https://www.nahbclassic.org/generic.aspx?sectionID=734&genericContentID=253886>.

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- <sup>49</sup> See discussion of “Most residential areas require onerous multi-phase procedure for multifamily,” *supra*, at 88.
- <sup>50</sup> See Zoning Code, at § 4.12.3.c(1).
- <sup>51</sup> See *id.*
- <sup>52</sup> See *id.* at § 4.12.3(2)(b) (providing density bonuses for “affordable dwelling units” and delineating standards for “purchasing an affordable dwelling unit”). See also *id.* at § 4.12.3(c) (defining “Affordable Dwelling Unit” in PAD regulations as “an owner occupied residential dwelling”).
- <sup>53</sup> See *id.* at § 4.12.3(1)a.
- <sup>54</sup> See Missing Middle Housing, “Multiplex: Medium” information page, available at <https://missingmiddlehousing.com/types/multiplex-medium>.
- <sup>55</sup> See Zoning Code, at § 4.18.2.
- <sup>56</sup> See *id.* at § 5, Table of Permitted Uses.
- <sup>57</sup> See *id.* at § 4.12.2.
- <sup>58</sup> See *id.* (allowing for reduced minimum tract size for a PAD in an A or AA zone that “devotes 20% or more units as Affordable Dwelling Units” as that term is defined by the PAD regulations). See also *id.* at § 4.12.3(c) (defining “Affordable Dwelling Unit” as only pertaining to homeownership units).
- <sup>59</sup> See *id.* at § 4.12.2.
- <sup>60</sup> 2018 POCD, at 14.
- <sup>61</sup> See *id.* at 17.
- <sup>62</sup> See Zoning Code, at § 5, Table of Permitted Uses.
- <sup>63</sup> See *id.* at §§ 4.12.2 and 4.12.3.c(1), respectively.
- <sup>64</sup> *Id.* at § 4.12.3.c.
- <sup>65</sup> See *id.* See also HUD User FY 2021 Income Limits Documentation System, available at <https://www.huduser.gov/portal/datasets/il/il2021/2021summary.odn>. According to the HUD Income Limits, 80% AMI for a family of four is \$79,900 per year, housing with monthly homeownership cost of up to \$2,663.
- <sup>66</sup> Zoning Code, at § 6.11.1.
- <sup>67</sup> See *id.* at § 6.11.3.b.
- <sup>68</sup> See *id.* at §§ 6.11.2 (providing for creation of ADU “as an integrated part of said single family dwelling,” seemingly requiring ADUs to be within single-family residences), 6.11.3(e) (requiring that creation of ADU to “retain the appearance and character of the structure as a single family dwelling,” further suggesting ADUs may not be separate structures), and 6.11.3(g) (requiring owner-occupancy). See also *id.* at § 6.11 (containing no requirements that ADUs be rented out or affordable).
- <sup>69</sup> See Town Data Compendium.
- <sup>70</sup> “COG” is shorthand for “Council of Governments.” There are 9 COGs in Connecticut, which are meant to serve as “planning regions” to “provide a geographic framework within which municipalities can jointly address common interests.” See State of Connecticut, *Regional Councils of Government (COGs) in Connecticut*, available at <https://portal.ct.gov/OPM/IGPP-MAIN/Responsible-Growth/Regional-Planning-Organizations-RPO>.