

# AFFORDABLE HOUSING

PLAN

**2022**

-

**2027**

TOWN OF  
**POMFRET**



## TOWN OF POMFRET, CT

*December 19, 2022*

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# Town of Pomfret Affordable Housing Plan 2022 - 2027

## Acknowledgements

### Economic Planning & Development Commission (EPDC) Members:

Charles Tracy – Chair

Mary Collins – Vice Chair

John Folsom

Joseph Stoddard

Walter Hinchman

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Patrick R. McCarthy - Selectperson

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## *A. Community Values Statement*

Quintessentially New England in appearance, Pomfret, Connecticut is known for its rolling hills, abundant forests, recreational trails and restaurants<sup>1</sup>. Pomfret is quiet and peaceful as well as close to Putnam and Killingly, nearby towns with ample employment in the retail and services industry. Pomfret is also a relatively short commuting distance from larger communities such as Providence, RI and Hartford, CT.

Pomfret residents, property and business owners value the rural life and the character it lends to the town with the historic structures and beautiful views provided by the historic pattern of development. Many residents have strong ties to the community yet there is recognition that the community could benefit from additional housing options.

In the fall of 2021, the Planning & Zoning Commission amended the Zoning Regulations after having worked with Attorney Dwight Merriam to address the opportunities that could occur from allowing accessory dwelling units (ADUs):

***“The Commission seeks to provide housing to meet the needs of current residents and those who may wish to live in Pomfret but cannot find suitable housing. The Commission also wants to assist homeowners in having an additional source of income from a rental unit and to enable homeowners to have someone living close by. In furtherance of the objectives, accessory dwelling units may be permitted as accessory uses to single-family dwellings and allowed as-of-right by site plan approval, or by special permit.” (Zoning Regulations, Section 12.19)***

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<sup>1</sup> NECCOG. Pomfret, Connecticut Marketing Strategy. DRAFT

## B. Introduction

### 1. What is Affordable Housing?

When considering the topic of ‘affordable housing’, generally speaking, one might think it would be housing that people in a community can afford but in reality, it is more complicated than that. There is what technically *counts* as “affordable housing”, according to state statutes and what might simply be affordable or *attainable* for the majority of the community without government intervention. For the purposes of this Plan, affordable housing will be discussed in two levels, including 1. formal ‘*affordable housing*’, as defined by the Connecticut General Statutes and 2. ‘*attainable housing*’, that is housing that the majority of the community can afford without government assistance or intervention. The two types of housing will be discussed in this plan as well as what future reasonable changes the Town may consider for the Subdivision and Zoning Regulations to encourage an increase in the availability of affordable housing.

The Connecticut General Statutes formally define “Affordable Housing” as housing that *costs less than 30% of the income of a household earning 80% or less of the area median income (AMI)*. This income level is adjusted for household size. The qualifying affordable units include, and are specifically limited to the following, as detailed in state statutes 8-30g:

*(1) assisted housing,*

*(2) currently financed by Connecticut Housing Finance Authority mortgages,*

*(3) subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income,*

*(4) mobile manufactured homes located in mobile manufactured home parks or legally approved accessory apartments, which homes or apartments are subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the units as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income, or*

*(5) mobile manufactured homes located in resident-owned mobile manufactured home parks.*

### Formal “Affordable Housing” as defined by the Connecticut State Statutes:

*Costs less than 30% of the income of a household earning 80% or less of the area median income (AMI). This level is adjusted for household size.*

- These units include government assisted, tenant rental assistance, single-family CHFA/USDA mortgages, and deed restricted units.
- These are the **only** units that ‘count’ towards a town’s qualifying “affordable housing” that is used to measure the % in each town.

The term 'attainable housing' in this Plan refers to housing units that exist without government intervention or assistance and are available on the market (realty or rental) at a lower cost due to smaller structure or unit size. This term mainly includes apartments and/or properties with a smaller lot size translating into lower costs as well as a lower tax bill (for the owner-occupied units). However, due to lacking a deed restriction, rental assistance or a qualifying mortgage, there are no guarantees in terms of the cost or monthly rent at any time.

The Pomfret Planning & Zoning Commission worked for several months starting in the fall of 2021 with Attorney Dwight Merriam on drafting a text amendment to the current Zoning Regulations as they pertained to accessory dwelling units (ADUs). The process concluded before the end of the year, resulting in three types of units allowed in Pomfret with accompanying standards, which include:

1. Conversions created from within an existing structure.
2. Attached units which are wholly or partially outside an existing building envelope.
3. Detached unit which is a distinctly separate unit that may be newly constructed in whole or in part or may be part of an existing building such as a barn that is repurposed for residential use.

The Zoning Regulations and the ADU amendment will be discussed in further detail later in this Plan.

According to the Connecticut Department of Housing, Pomfret had a total of 47 units in 2021 or 2.79%, well below the 10% goal set by the state legislature, and a reduction of 0.18% since 2020. However, the town has returned to the 2010 total of 47 units despite a 181 unit increase in overall housing units since that time. The 10% threshold is important because it can lead to legal challenges of a denial of an affordable housing application should it occur in towns having less than the 10% affordable housing units.

### ***Affordable Housing Appeals Procedure***

*Chapter 126a, 8-30g of the Connecticut General Statutes, the Connecticut Affordable Housing Land Use Appeals Procedure includes that courts may override local zoning denials of affordable housing proposals in towns where less than 10% of the housing stock is affordable and the town has not achieved a moratorium for demonstrating progress towards the 10% goal.<sup>2</sup>*

**2021 Affordable Housing Units per Town within NECCOG Region**

Town	2010 Census	2021 Gov't Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted	2021 Total Assisted Units	2021 Percent Affordable	
Putnam	4,299	413	63	70	0	546	12.70%	
Plainfield	6,229	377	196	191	4	768	12.33%	
Killingly	7,592	467	152	167	0	786	10.35%	
Brooklyn	3,235	232	10	63	0	305	9.43%	
Canterbury	2,043	76	1	61	0	138	6.75%	
Thompson	4,171	151	13	42	0	206	4.94%	
Scotland	680	0	1	28	0	29	4.26%	
Voluntown	1,127	20	1	22	0	43	3.82%	
Chaplin	988	0	2	35	0	37	3.74%	
Ashford	1,903	32	0	32	0	64	3.36%	
Pomfret	1,684	32	2	13	0	47	2.79%	
Sterling	1,511	0	6	21	0	27	1.79%	
Eastford	793	0	0	10	0	10	1.26%	
Woodstock	3,582	24	0	28	0	52	1.45%	
Hampton	793	0	1	11	0	12	1.51%	
Union	388	0	0	6	0	6	1.55%	
<b>Total</b>	<b>41,018</b>	<b>1824</b>	<b>448</b>	<b>800</b>	<b>4</b>	<b>3076</b>		
CT Dept. of Housing, 2021 Affordable Housing Appeals Listing <a href="https://portal.ct.gov/DOH/DOH/Programs/Affordable-Housing-Appeals-Listing">https://portal.ct.gov/DOH/DOH/Programs/Affordable-Housing-Appeals-Listing</a>							<b>Average</b>	<b>5.13%</b>

<sup>2</sup> Connecticut Department of Housing, Regional Plan Association. Planning for Affordability in Connecticut: Affordable Housing Plan and Process Guidebook. December 2020. Pg. 6.

## Fluctuation in Affordable Housing Has Returned to 2010 Level

<i>Change in Qualifying Affordable Housing Units in Pomfret 2010 - 2021</i>								
	Town	Census (year)	Gov't Assisted	Tenant Rental Assistance	Single Family CHFA/USDA Mortgages	Deed Restricted	Total Assisted Units	Percent Affordable
2010	Pomfret	(2000) 1,503	35	N/A	12	0	47	3.13%
2020	Pomfret	(2010) 1,684	32	5	13	0	50	2.97%
<b><i>Change 2010 - 2020</i></b>		<b>181</b>	<b>-3</b>	<b>+5</b>	<b>+1</b>	<b>0</b>	<b>+3</b>	<b>-0.16%</b>
2021	Pomfret	(2010) 1,684	32	2	13	0	47	2.79%
<b><i>Change 2020 - 2021</i></b>			<b>0</b>	<b>-3</b>	<b>0</b>	<b>0</b>	<b>-3</b>	<b>-0.18%</b>

CT Dept. of Housing, Affordable Housing Appeals Listing 2010, 2020, 2021  
<https://portal.ct.gov/DOH/DOH/Programs/Affordable-Housing-Appeals-Listing>

One of the challenges for the town in *increasing the number of formal “affordable housing”* units lies within the fact that the Town has no control over the number of government or tenant rental assisted units or the number of qualifying mortgages issued to residents buying properties in town. Deed restricted housing units are the only category of formal “affordable housing” that the town *can* increase. Deed restricted units can be income-based or disabled senior housing units managed either privately or by the municipality, via deed restriction by the Planning & Zoning Commission or as part of a planned multi-family development, etc.

The town can increase the number of informal, or ‘attainable housing’ units as described in this Plan, by allowing for greater variety of housing types in the Zoning Regulations – with a greater variety in options comes greater range in price. The Subdivision Regulations *can* provide bonus lot(s) for including affordable units; however this is rarely used for small subdivisions, which are the predominant type in smaller rural communities in northeastern Connecticut.

Another challenge to *increasing the affordability of housing* in a rural town is that despite even successful efforts in *creating additional affordable units*, (whether they be as statutorily defined or generally attainable), they would still exist in a community at locations distant from employment and other necessary destinations. Therefore, unavoidable high transportation costs undo much of the benefit of affordability gained from the additional units.

## 2. Why is Affordable Housing Important?

Affordable housing is important and necessary to address a full spectrum of housing needs that accompany a broad range of residents in town, of all backgrounds, economic and otherwise. In a general sense, in order for a community to function there are a variety of jobs that need to be done for the community, and by extension, the economy to flow smoothly. As has been proven by the COVID Pandemic, many jobs are essential in the basic functions of a community for the safety and education of the community's residents as well as in the distribution of necessary goods for an acceptable quality-of-life and beyond that, the

higher quality of life Americans prefer. Some of these essential jobs, as well as others that may be considered more essential to the *job holder*, are not paid as highly as many others in the broader sense of the community. All jobs are

*essential* in that they provide an income and therefore the means to provide for oneself and one's family, including housing costs, because regardless of income, everyone needs a place to live. Having a diverse supply of housing, or housing that is affordable to many income levels, not only allows for children who grow up in the community, to become first-time householders as well as to provide options for empty-nesters and seniors in the community as their housing needs change.



The needs of households are diverse and change as often as households do – residents transition through the different phases of life when babies are born expanding families, children grow up and move out, people get married or divorced, people retire and finally people die – each of these life

### HOW MUCH HOUSE DOES A FAMILY NEED (OR WANT)?

phases affect the housing needs of the remainder of the residents in each household. People may also have fluctuating employment, whether in seasonal jobs or when they lose their job while others experience a health or other expensive crisis that diverts money in their budget away from housing, potentially leading to an inability to continue to afford the same housing they had been living in prior. Much like the phases of life changing the type of housing a family needs, the phases of a career often correlate with income potential – a first time householder may be at the very beginning of their career with an entry-level position and therefore cannot afford the type of housing they may be able to afford after they become more established in their career.

While a municipality cannot control the economy or ensure continued employment, they can allow, via the Zoning Regulations, a variety of housing types, allowing local developers to respond to the demands of the marketplace and build accordingly. When there is a gap between what the market provides and the kind of housing, families experiencing financial hardship in a rural community can afford, there currently are [limited] housing assistance programs to help fill that gap.

### 3. What is an Affordable Housing Plan? (CGS 8-30j)

This Affordable Housing Plan is the strategy the Town of Pomfret will use to make improvements in the challenge of increasing *affordability* and *attainability* of housing in town.

Connecticut General Statutes 8-30j became effective in July 2017 and required compliance via each municipality creating, or updating at a minimum once every five years, an Affordable Housing Plan for each town by June 2022. According to 8-30j, “such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.” The town is encouraged to create and follow a proactive planning process to detail a strategy for meeting the housing needs of existing and future residents and workers in the community.<sup>3</sup>

The Plan includes demographic data as well as an analysis of the existing land use regulations and the results of public outreach efforts including the online Housing Survey conducted in the winter and spring of 2022 where 97 surveys were completed. The Plan also includes the results of the public meetings held by the Economic Planning & Development Commission followed by recommendations on what changes the Planning & Zoning Commission and/or the town could make to improve accessibility, as well as availability, of affordable housing in Pomfret. The Plan for increasing affordable and attainable housing also includes how to balance the housing needs with the other needs the community has that include an equal importance for protecting water quality, wildlife habitat, allowing for growth of the local economy, and still having land left for open space, agriculture, single-family homes and other land uses valued by the community.



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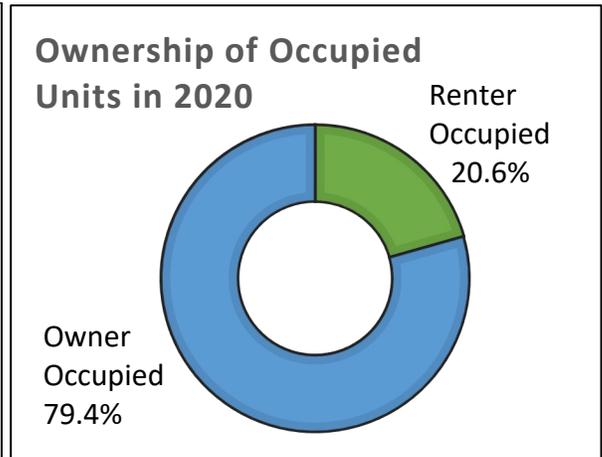
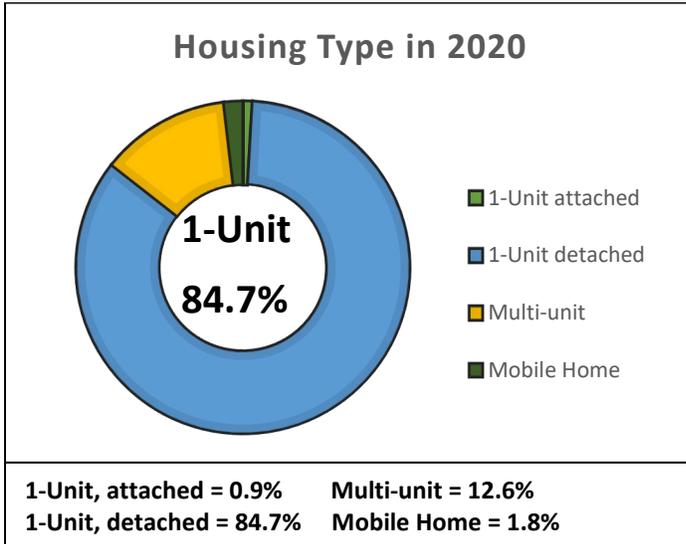
<sup>3</sup> CT Dept. of Housing & Regional Planning Association. “Planning for Affordability in Connecticut: Affordable Housing Plan and Process Guidebook” 2020.

#### 4. Existing Housing Review

Existing housing in Pomfret is largely composed of single-family homes.

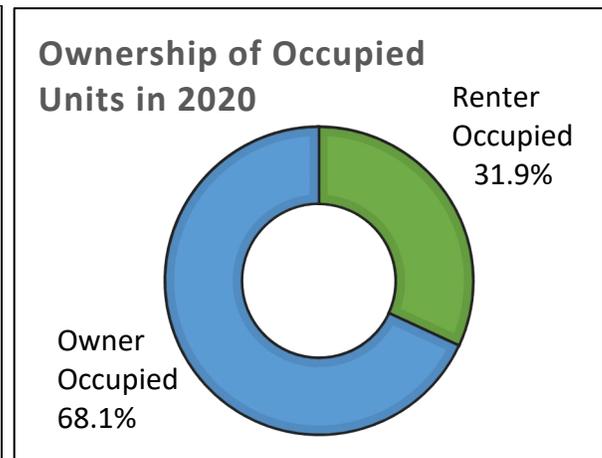
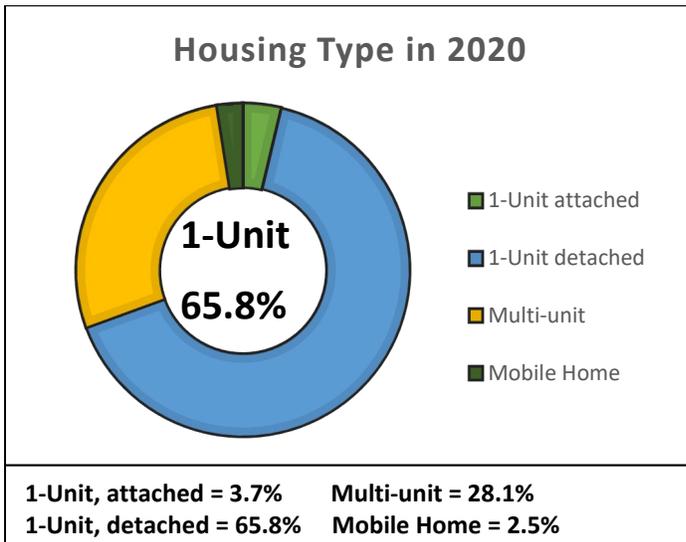
##### Pomfret

The existing housing in town consists of 84.7% detached single-family homes and 0.9% attached single-family homes with 12.6% multi-unit attached residential units and 1.8% mobile homes. 79.4% of the housing units are owner occupied.



American Community Survey, 5-Year Estimates: 2020. Table DP04

##### Windham County



American Community Survey, 5-Year Estimates 2020. Table DP04

According to the U.S. Census, the terms ‘condominium’ and ‘attached and detached single-family housing units’ are defined as follows:

**Condominium:**

A type of ownership in which each owner owns the interior walls of the unit. The owner of each unit also holds a common or joint ownership in all common areas and facilities associated with the unit, such as: land, roof, exterior walls, hallways, entrances, elevators, lobbies, etc.

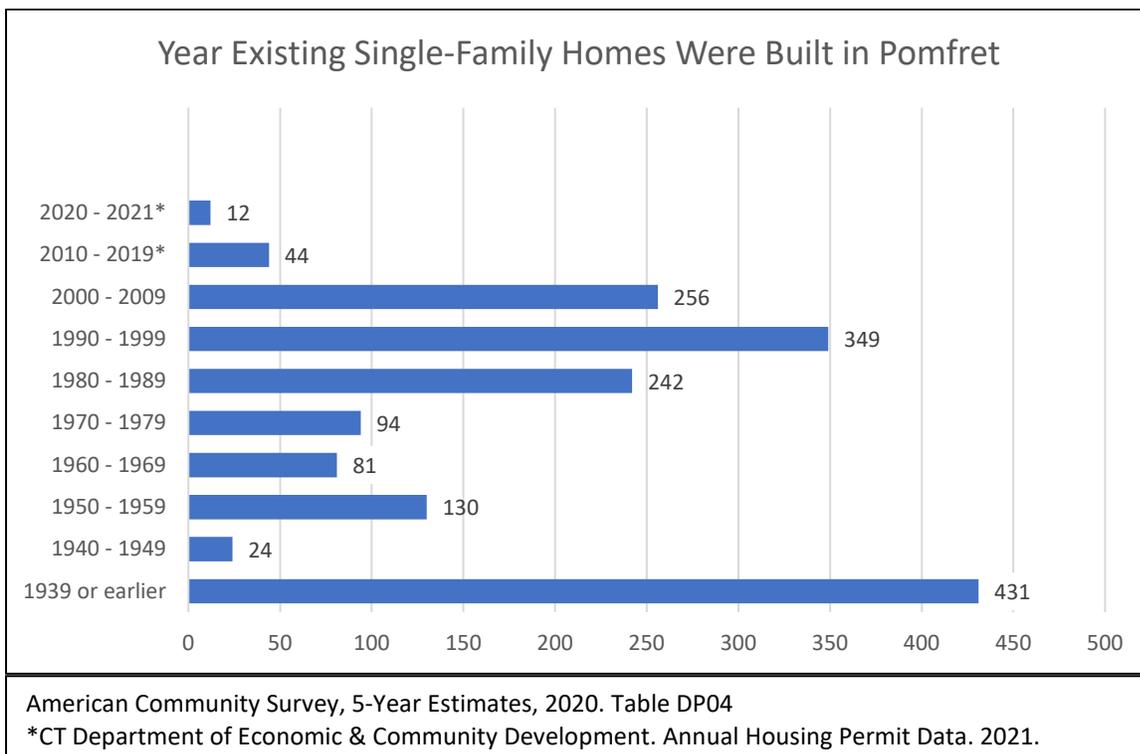
Condominium ownership may apply to single-family and multifamily structures. A condominium apartment building is classified with apartment buildings in structures with five units or more, even though each unit is individually owned.

**Attached and Detached Single-Family Housing Units:**

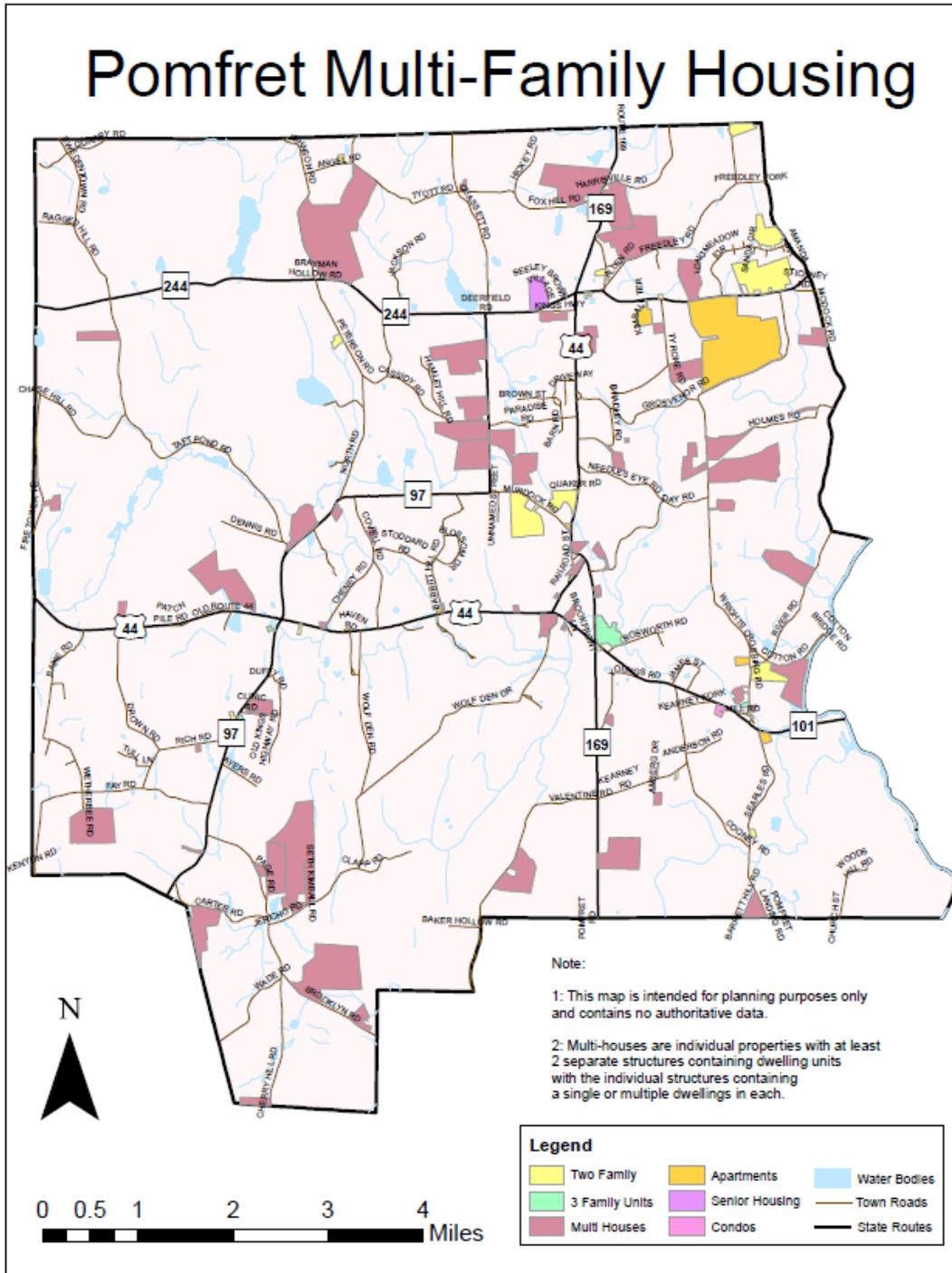
Single-family structures include fully detached, semi-detached (semi-attached, side-by-side), row houses, duplexes, quadruplexes, and townhouses. For attached units to be classified as single-family structures, each unit must:

- Be separated by a ground-to roof wall,
- Have a separate heating system,
- Have individual meters for public utilities, and
- Have no units located above or below.

If each unit within the building does not meet the conditions above, the building is considered multifamily.



Residential development at higher densities than a single-family home on each lot present greater attainability in housing opportunities, given the same lot size. The map below shows where the multi-family dwellings exist in Pomfret and due to the economies of scale, it is anticipated that as each additional unit is added it would become increasingly affordable compared to the average single-family home.



# Housing Can Come in Many Shapes & Sizes

Gains in affordability increase with the number of units sharing common elements such as the lot, shared structural elements that exist within the same building or on the lot with, a shared septic and/or well and driveway.



Modest-sized single-family residence



Two-Family or Duplex



Condominium



Apartment complex



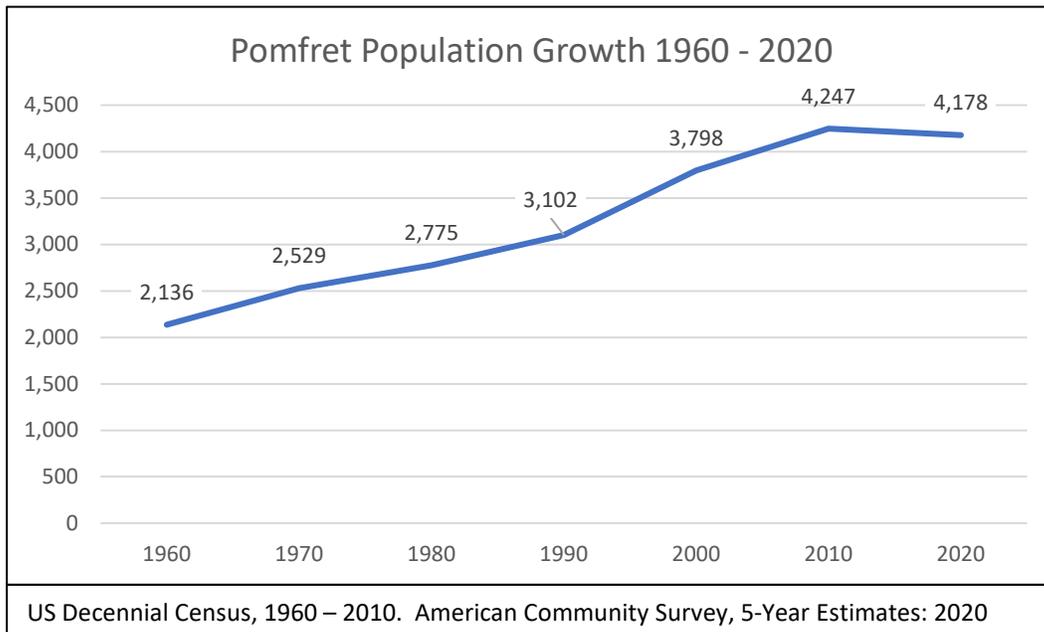
Senior Housing

<b>Housing Types in Pomfret</b>		
<b>Housing Type</b>	<b># Housing Units</b>	<b># Parcels</b>
Single-Family	1,225	1,225
Single-Family w/ In-law Apartment	58	29
Two-Family	40	20
Three-Family	21	7
Condominium*	14	2
Apartments*	75	6
Multi-house properties	154	64
Mobile	22	22
Senior Housing*	32	1
<b>Total</b>	<b>1,641</b>	
Source: Pomfret Assessor Department		

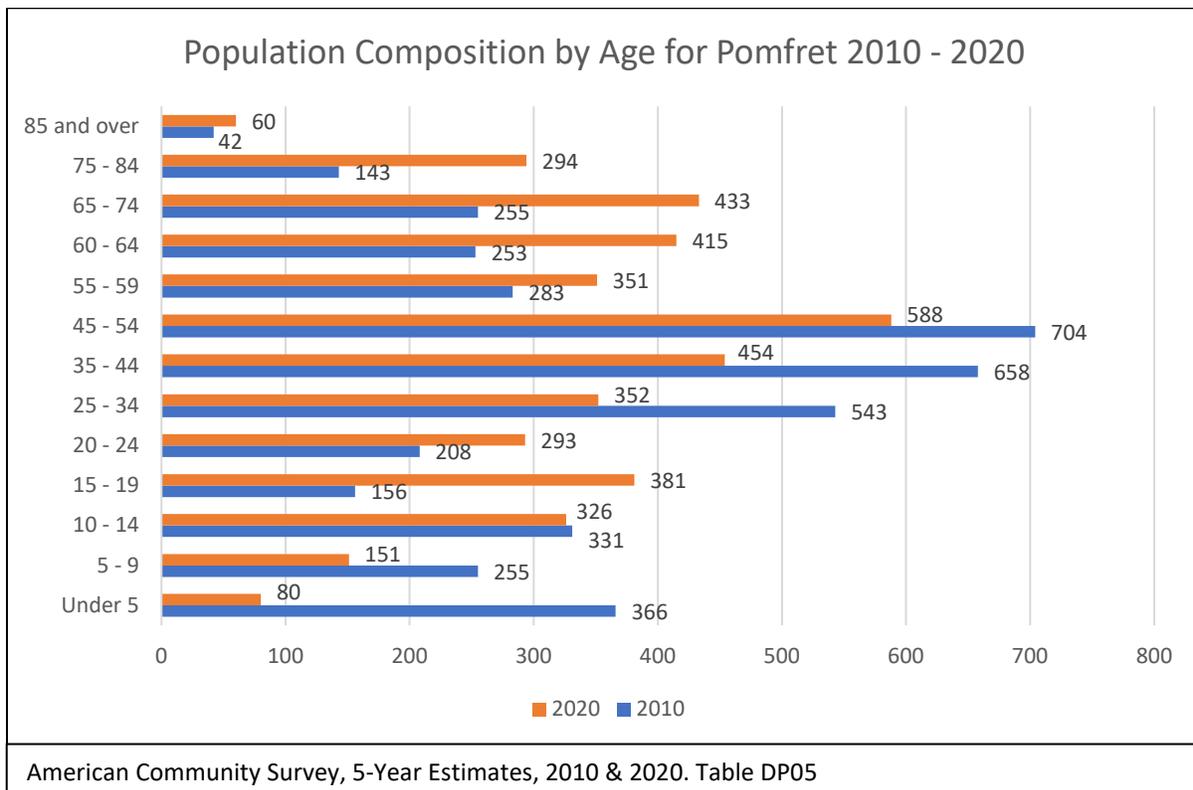
<b>*Taking a Closer Look: Multi-Family Homes in Pomfret</b>		
<b>Housing Type</b>	<b># Units</b>	<b>Year Built</b>
<b>Condominium</b>		
Cottages at Pomfret 234-240 Killingly Rd	4	2003
Brook Front Condominiums 1-10 Brook Front Lane	10	1988
<b>Apartments</b>		
220 Babbitt Hill Rd	6	1900
137 Murdock Rd	8	1969
120 Putnam Rd	30	1977
254 Putnam Rd	8	1900 & 1950
15 Searles Rd	11	1900
Brooklyn Manor 114 Wrights Crossing Rd	12	1997
<b>Senior Housing</b>		
Seely-Brown Village 400 Deerfield Rd	32	1997
Source: Pomfret Assessor Department		

## C. Demographic Review & needs assessment

### 1. Review Demographics & Anticipated Trends



Pomfret’s population was on a steady incline with the highest rate between 1990 and 2000 at 22.4%. In contrast, the town experienced a decline of 1.62% of population between 2010 and 2020.



# Housing is a Lifelong Need



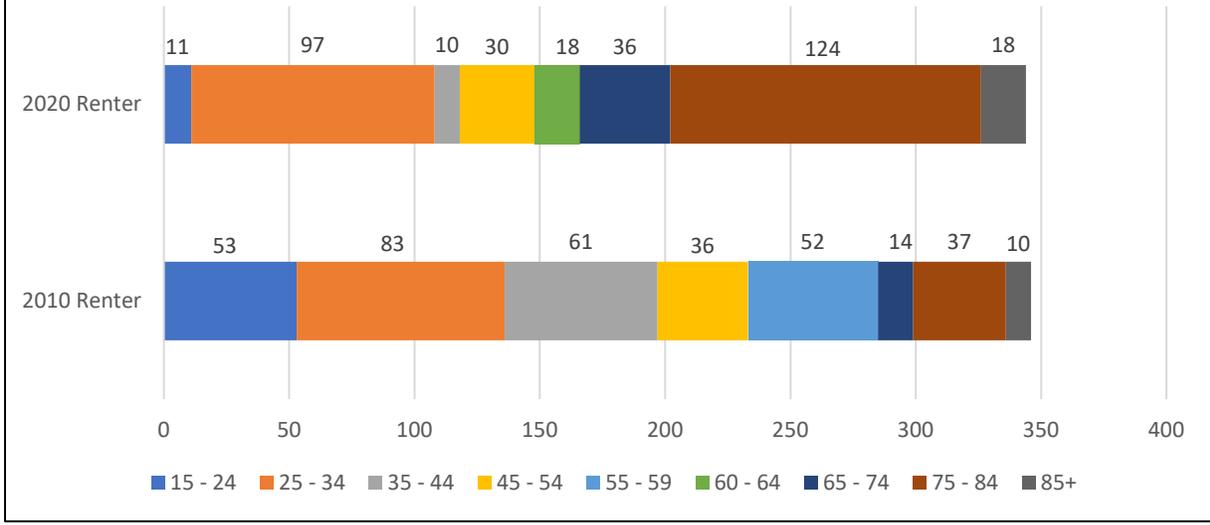
Age		Change	% Change	Age		Change	% Change
Under 5	Decrease	-286	-78.1%	45 – 54	Decrease	-116	-16.5%
5 – 9	Decrease	-104	-40.8%	55 – 59	Increase	68	24.0%
10 – 14	Decrease	-5	-1.5%	60 – 64	Increase	162	64.0%
15 - 19	Increase	225	144.2%	65 – 74	Increase	178	69.8%
20 – 24	Increase	85	40.9%	75 – 84	Increase	151	105.6%
25 – 34	Decrease	-191	-35.2%	85+	Increase	18	42.9%
35 - 44	Decrease	-204	-31.0%				

American Community Survey, 5-Year Estimates, 2010 & 2020. Table DP05

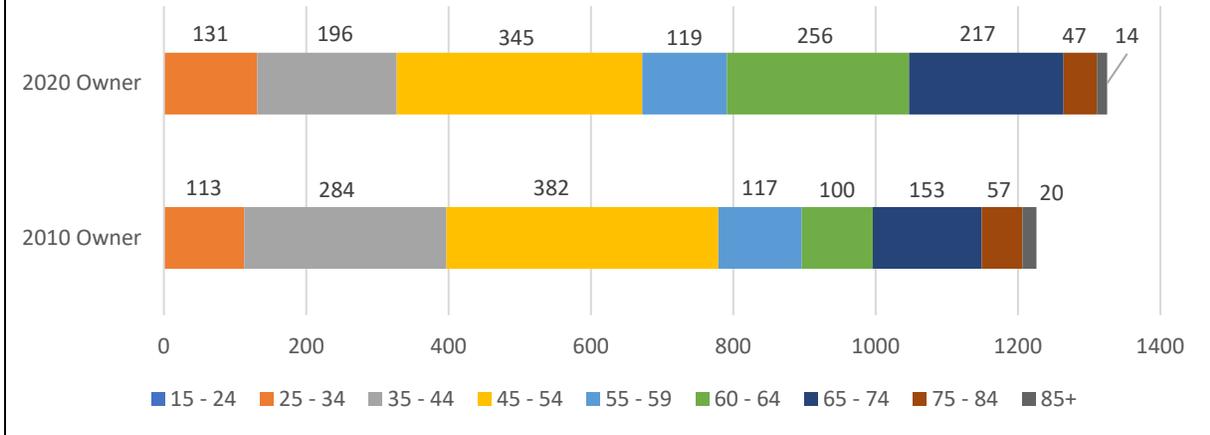
The previous bar graph and chart show a noticeable shift in certain age groups in Pomfret that will likely affect future housing needs. There was a significant decrease of 395 children aged 14 and younger which will negatively affect classroom size in the years ahead and potentially decrease the need for larger homes. This decrease in younger residents contrasts with the increase of 310 teens and younger adults aged 15 – 24 years old which may increase the need for smaller housing units, if the residents want to remain in town following graduation from high school or college.

Similar to the decrease in young children, there was a decrease in the population of 511 people, aged 25 – 54, that were likely to be parents of those young children. Lastly, there was an increase of 577 people 55 and older which likely will lead to an increased demand for smaller housing units or additional senior housing for those that remain in town, as they downsize or look to reduce their household and property related responsibilities.

### Age Composition of Rental Households



### Age Composition of Owner Households



American Community Survey, 5-Year Estimates: 2010 & 2020. Table B25007

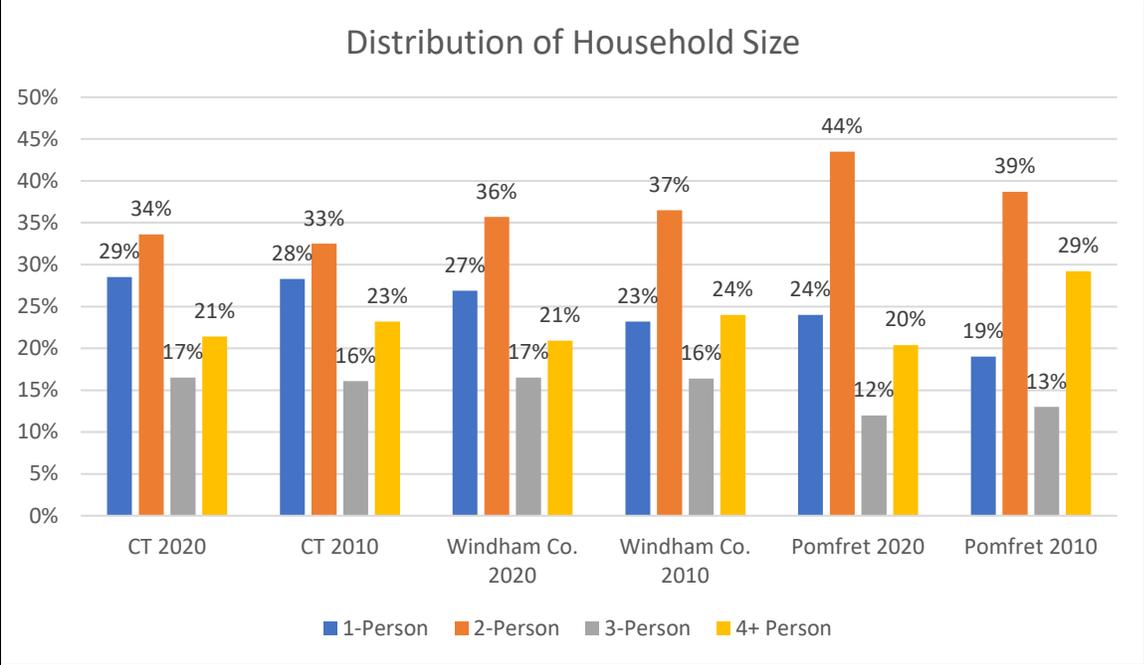
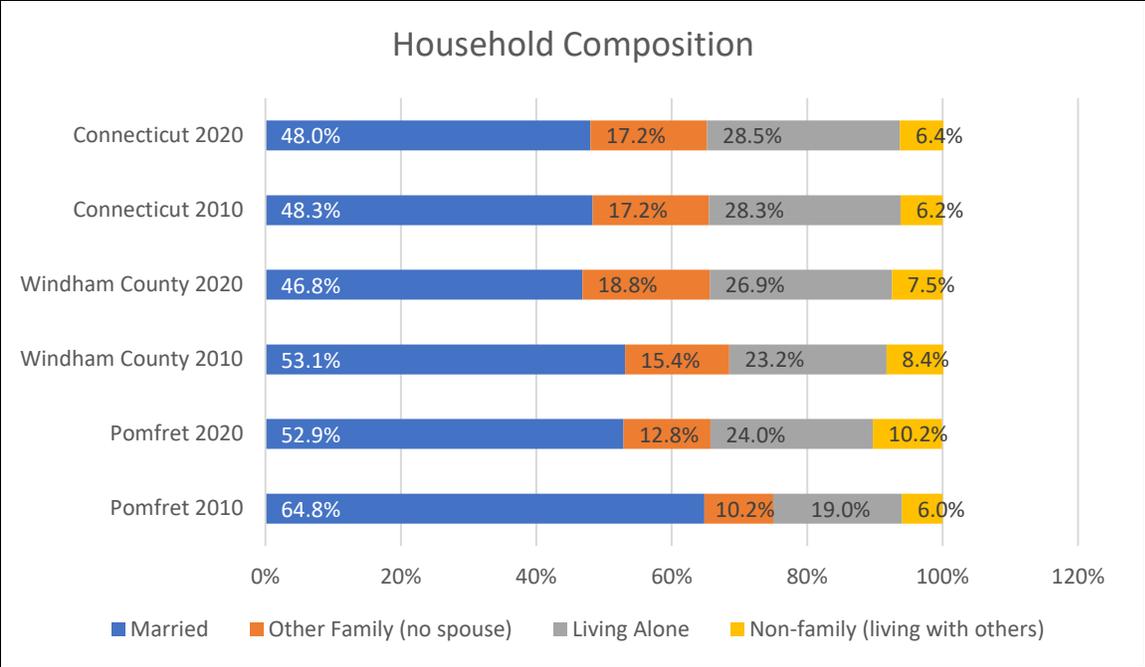
Tenancy by Age of Householder Fluctuation in Pomfret							
Renter Occupied Units				Owner Occupied Units			
Age	2010	2020	Trend	Age	2010	2020	Trend
15 – 24	53	11	<b>Decrease -79.25%</b>	15 – 24	0	0	No change
24 – 34	83	97	<b>Increase 16.87%</b>	24 – 34	113	131	<b>Increase 15.93%</b>
35 – 44	61	10	<b>Decrease -83.6%</b>	35 – 44	284	196	<b>Decrease -30.99%</b>
45 – 54	36	30	<b>Decrease -16.67%</b>	45 – 54	382	345	<b>Decrease -9.69%</b>
55 – 59	52	0	<b>Decrease -100%</b>	55 – 59	117	119	<b>Increase 1.71%</b>
60 - 64	0	18	<b>Increase 100%</b>	60 - 64	100	256	<b>Increase 156%</b>
65 – 74	14	36	<b>Increase 157.1%</b>	65 – 74	153	217	<b>Increase 41.83%</b>
75 – 84	37	124	<b>Increase 235.1%</b>	75 – 84	57	47	<b>Decrease -17.54%</b>
85+	10	18	<b>Increase 80%</b>	85+	20	14	<b>Decrease -30.0%</b>
<b>Total</b>	346	344	<b>Decrease 0.58%</b>	<b>Total</b>	1,226	1,325	<b>Increase 8.08%</b>

Combined Household Total by year	2010	2020	
	1,572	1,669	<b>Increase 6.17%</b>
American Community Survey, 5-Year Estimates: 2010 & 2020. Table B25007			

The table shows the change in population of renters and homeowners by age. The youngest householders in Pomfret are renters aged 15 – 24; they have decreased over the decade by 79.25%, whereas the homeowners in the same age cohort remain unchanged. Renters and homeowners both experienced a notable increase during this same time for those aged 24 – 34. This is interesting when compared to the population change overall, as the number of those aged and 15-19 and 20 – 24 increased by 144.2% and 40.9%, respectively.

The Pomfret renter population saw a notable decrease for those aged 35 – 59 years of age and an increase for those aged 60 and older. The homeowner population saw a decrease of 30.99% of those aged 35 – 44 and 9.69% decrease for those aged 45 – 54. Pomfret saw a significant increase in homeowners aged 55 – 74, with those aged 60 – 64 having the highest increase at 156%!

These shifts in population are likely to relate to building permit data in the future, as households that can afford to make updates may adjust the size and household configuration according to their needs, including accessibility changes, additional bedrooms, and other living spaces that better suit the current residents.



Source for both charts above: American Community Survey, 5-Years Estimates: 2010 & 2020. Table S2501

In comparison to both Windham County and the State of Connecticut, Pomfret had significantly more married-couple family households in 2010 at 64.8%, as compared to 53.1% and 48.3% respectively. That cohort declined by 11.9% by 2020 and is now at 52.9% and is therefore much closer to Windham County at 46.8% and Connecticut at 48.0%.

The data shows Pomfret households are shifting in other ways as well. Households of 4+ persons *declined* by 8.8% while 2-person households increased by 4.8% and single-person households by 5%. Households where the residents are not related also increased by as much as 4.2% for those in non-family households (living with others). The change in Pomfret was similar to that found in Windham County but differed from the state overall. The State of Connecticut shows negligible change in household composition and only slight change in the numbers of 4+ person households at -1.8%, 2-person households at 1.1%, and nearly stable for 3-person and single-person households.

**Median Age**

	<b>Pomfret</b>	<b>Windham County</b>	<b>Connecticut</b>
<b>2010</b>	39.9	39.3	40.0
<b>2020</b>	46.5	41.2	41.1
<b>Change</b>	<b>6.6 years</b>	<b>1.9 years</b>	<b>1.1 years</b>

American Community Survey, 5-Year Estimates: 2010 & 2020. Table S0101

The median age increased significantly in Pomfret, i.e.: by 6.6 years over the decade, in comparison to Windham County at 1.9 years and the State of Connecticut at 1.1 years. In comparison to the NECCOG region, Pomfret is the third highest in the increase in the town’s resident’s median age. By definition, this means that half of the town’s population is older than the median age of 46.5 years in Pomfret. Considering the aging population and the decreasing numbers of child-bearing adults shown above, the town’s population is shifting more towards smaller families, more single-person households and seniors. These changes are likely to further increase the median age and therefore the housing needs of residents to likely include the need for greater accessibility with design modifications to the kitchen and bathroom, wider doorways, entryway ramps and more single-floor dwellings.<sup>4</sup>

**Median Age Change in NECCOG Region**

	2010	2020	Change in years
Union	42.8	51.9	9.5
Voluntown	41.6	48.4	6.8
<b>Pomfret</b>	<b>39.9</b>	<b>46.5</b>	<b>6.6</b>
Thompson	42.8	48.2	5.4
Plainfield	36.4	41.7	5.3
Brooklyn	37.8	42.4	4.6
Scotland	40.2	44.8	4.6
Chaplin	40.8	45.3	4.5
Hampton	45.6	49.8	4.2
Woodstock	41.8	45.9	4.1
Canterbury	42.8	45.8	3
Killingly	39.1	42	2.9
Putnam	40.4	42.8	2.4
Ashford	36.1	37.8	1.7
Sterling	40.8	42.3	1.5
Eastford	45.5	46.7	1.2

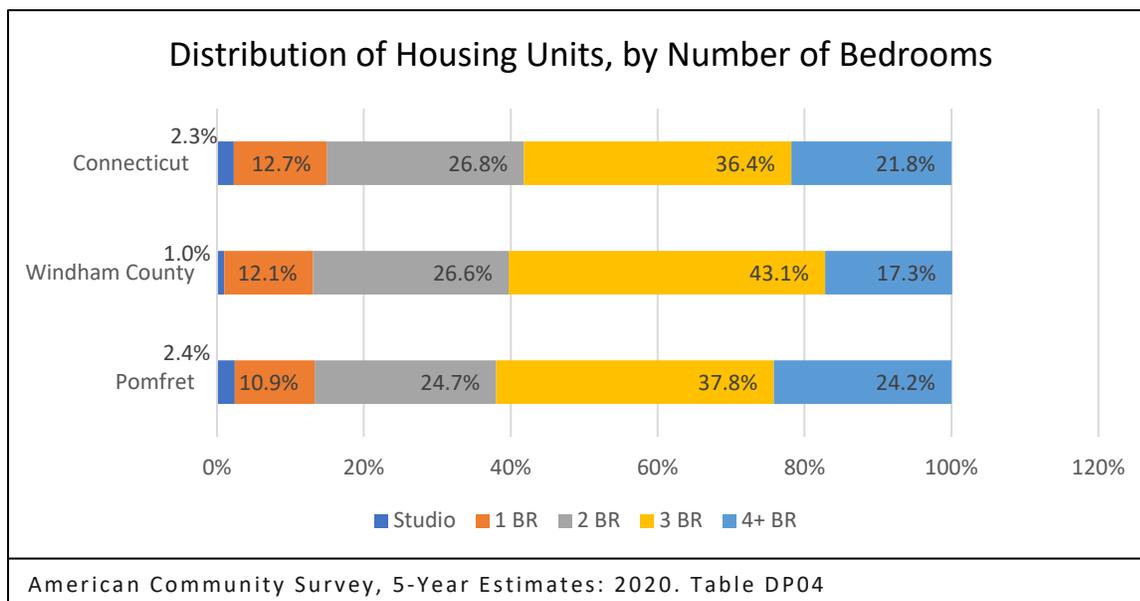
American Community Survey, 5-Year Estimates, 2010 & 2020. Table S0101.

4. “5 Must-Have Home Modifications for Seniors Aging in Place” [www.assistedliving.org](http://www.assistedliving.org)

**Demographers project that by 2040, the U.S. population aged 65 and older will double to 80 million and their share of the total population will rise from 13 to 20%<sup>1</sup>. Driving this fundamental demographic shift is a confluence of factors. First, as the baby boom generation (those born between 1946 and 1964) ages, the growth rate of the portion of the U.S. population over age 65 will accelerate significantly. Experts are quick to point out, however, that the aging of the population is not “all about the baby boom.” Rather, rising life expectancy coupled with a reduced birth rate is driving a long-term change in the age composition of the U.S. population.<sup>1</sup>**

These demographic changes may potentially lead to other concerning impacts that lie outside the scope of this Plan. One concern may include an increase in the cost of education per pupil, as the quality of education will remain constant while being provided to fewer students.

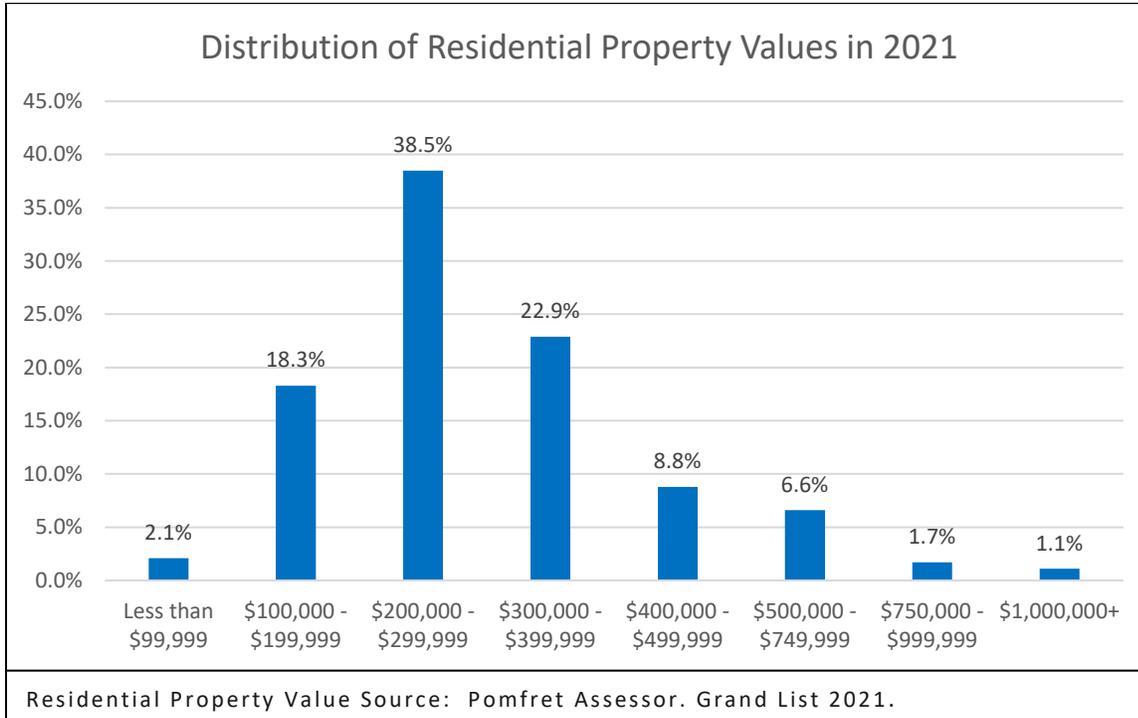
Additionally, there may potentially be fewer willing and able volunteers to fulfill the many roles in the community that help the town function, such as those needed to run the fire department, boards and commissions and serve as coaches and community leaders, etc.



Comparing the two bar graphs titled “Distribution of Household Size” and “Distribution of Housing Units” shows 37.8% of existing housing units are three-bedroom units in Pomfret whereas only 12% of the town’s households have three people. There are 2.4% studios and 10.9% are one-bedroom housing units yet there are 24% of the households have only one person. This observation shows that when the means exist to afford a variety of housing choices, residents often choose larger homes than simply what their household size may suggest, which makes sense since many people work from home or have

home gyms and guest rooms in the additional space. However, with larger structures comes higher costs.

### Home Value Distribution

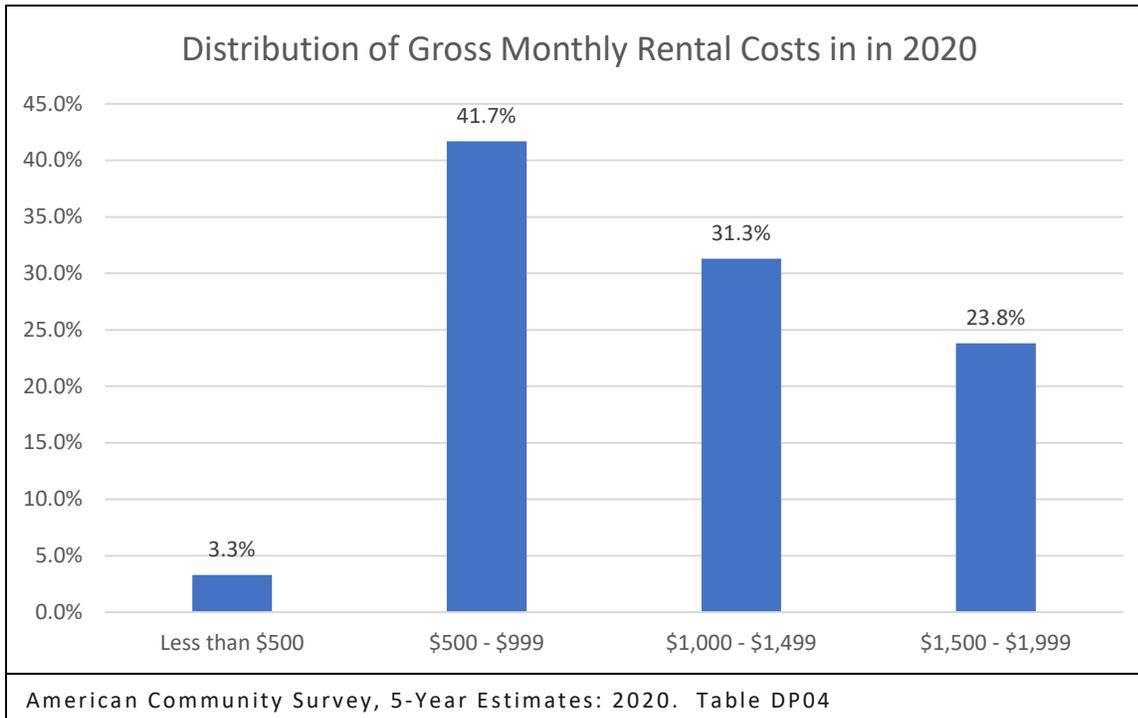


Caveat: In order to capture all residential properties in the graph, town assessor data was used in lieu of Census or American Community Survey data, due to the large margin of error in census data that would have missed the low number of high value homes.

Pomfret has a range of price points for housing as shown below.

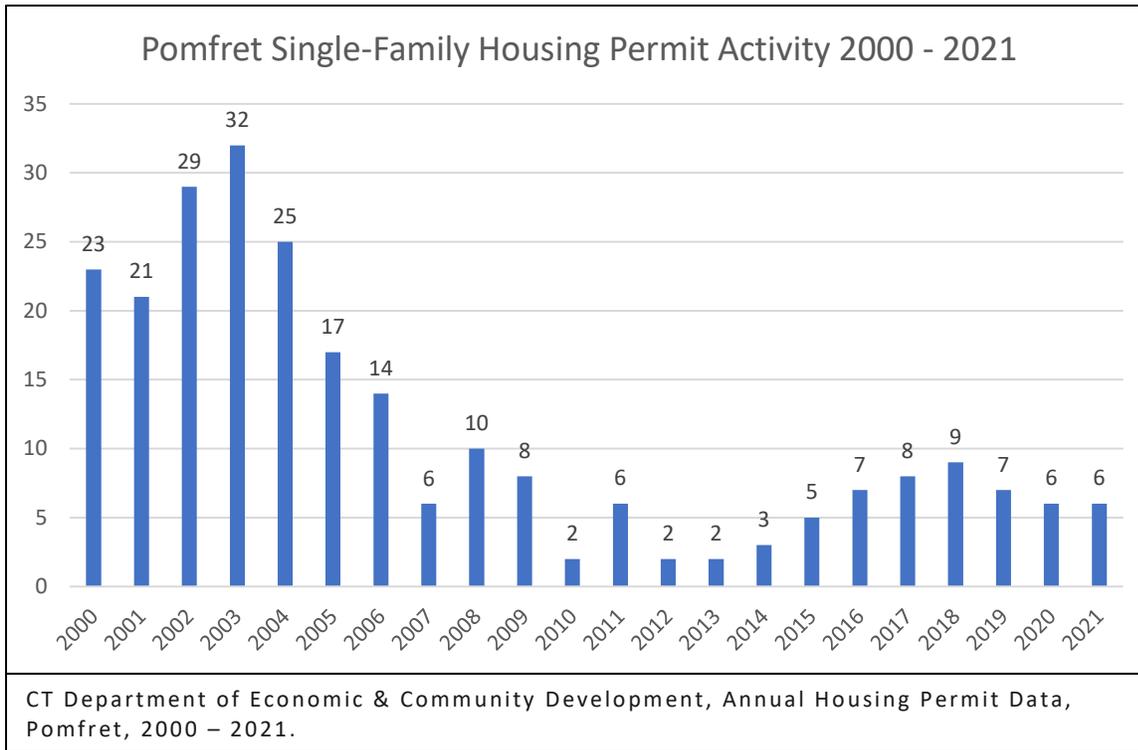
- 20.4% of residential properties are valued at less than \$199,999
- 61.4% of properties are valued between \$200,000 and \$399,999
- 18.2% of properties are valued at \$400,000 or more.

## Gross Rent Distribution



- 2020 median gross monthly rent in Pomfret is \$1,040 compared to Windham County at \$977 and Connecticut at \$1,201.
- Approximately of all rental units in Pomfret,
  - 55.1% are over \$1,000 a month
  - 45% are under \$999 a month
- **Median gross rent increased in Pomfret by 3.8% from 2010 to 2020.**

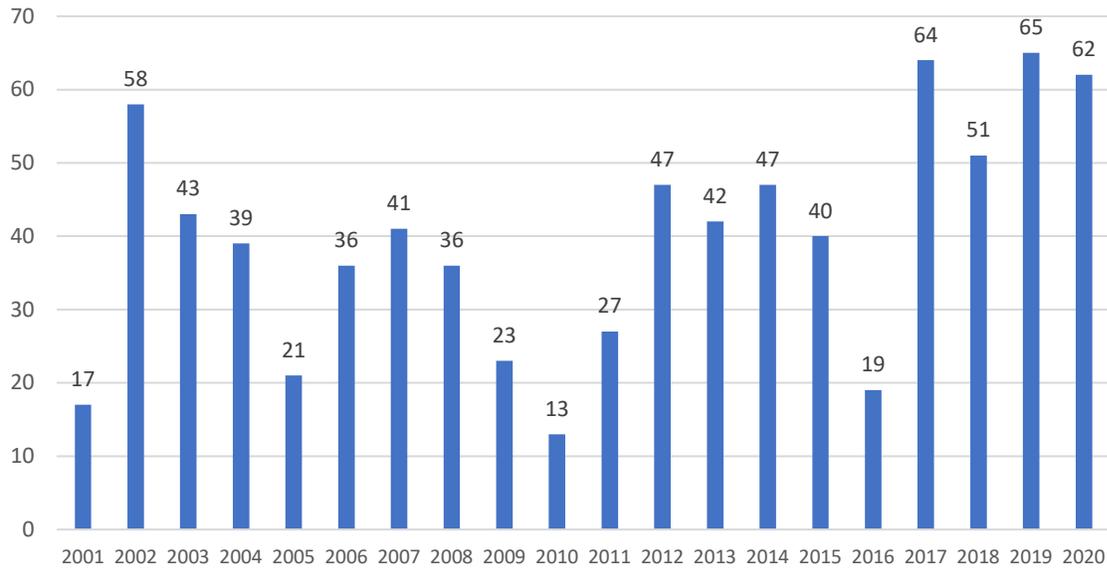
## DECD Housing Permits



Single family housing development peaked in 2004 and declined until 2007. The rate of new homes fluctuated since then with only slight differences from year to year however at around 1/6<sup>th</sup> of what it was in the mid-2000s.

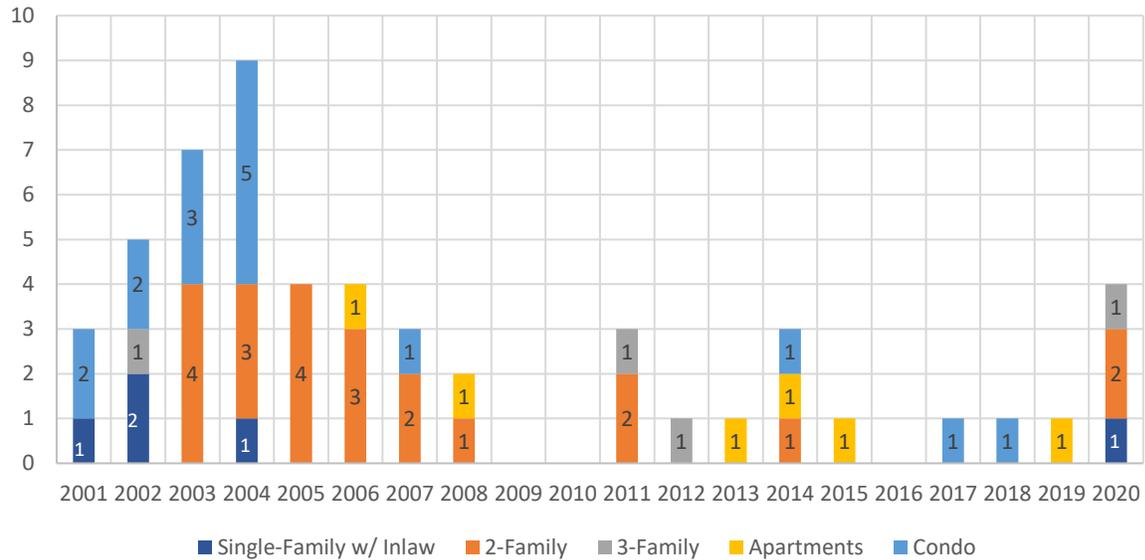


### Single-Family Home Sales 2001 - 2020



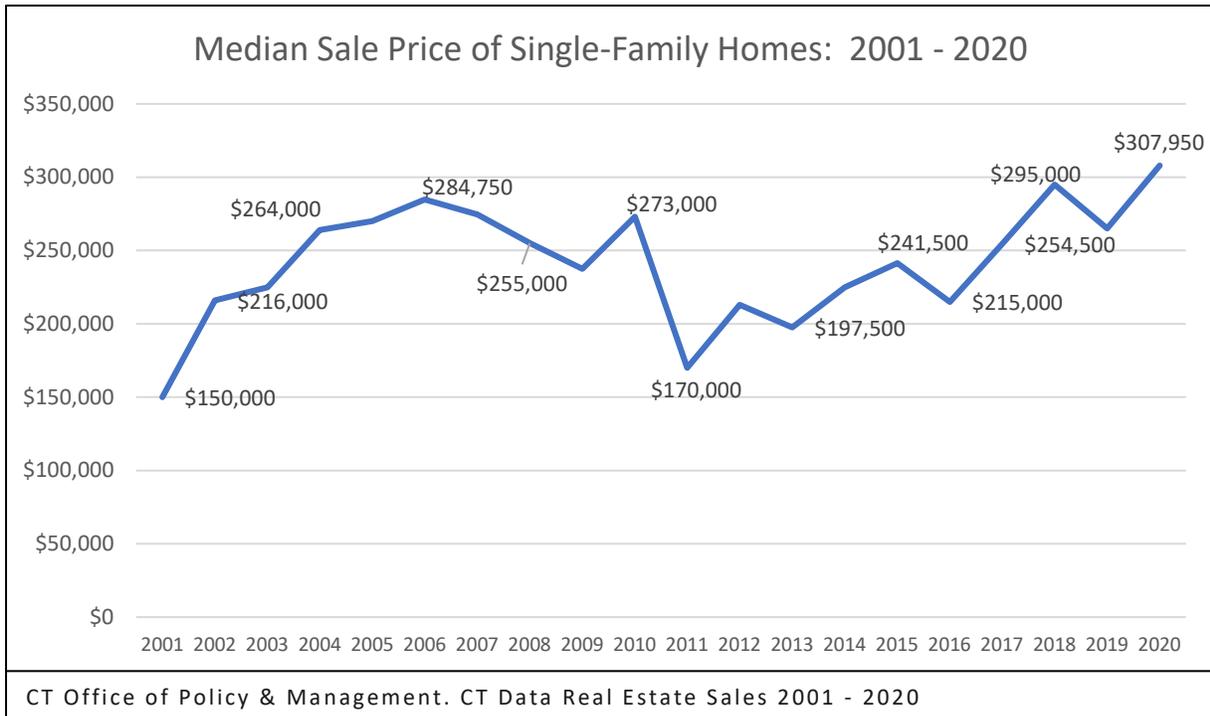
CT Data: Real Estate Sales 2001 - 2020

### Sales of All Other Housing Types 2001 - 2020



CT Data: Real Estate Sales 2001 - 2020

## Town of Pomfret Home Sale Prices: 2001 to 2020



- Median sale price for single-family homes rose 205.3% from 2001 at \$150,000 to 2020 at \$307,950.
- Sale price was at an all-time high in 2020.
- Sales of other housing units, including Condominiums, Single-Family with In-law apartments, Two, Three and Four-Family, Apartment properties and manufactured homes, occur so infrequently they are not shown above.

### Housing Market Trends Summary

- With 84.7% of all housing units as 1-unit detached or Single-Family homes, there is little diversity in housing types.
- Median gross rent increased in Pomfret by 3.8% from 2010 to 2020.
- In 2020, 55.1% of all rental units cost \$1,000 or more a month.
- Annual new home construction peaked in 2003 at 32 units
- The rate of new home construction in Pomfret gradually declined each year until 2010, with the rate fluctuating at far fewer new homes per year since then.
- The sale of existing homes has been fluctuating in what appears to be a 5–7-year cycle, it will take longer to see if this pattern continues and proves to be true.
- The median sales price of single-family homes fluctuated over the same time frame with an overall trend to increase and a high of \$307,950 in 2020.

## 2. Housing Needs Assessment & Gap Analysis

Determining the need for affordable housing is a calculation based on Area Median Income (AMI)

FY 2021 Income Limit Area	Median Family Income <a href="#">Click for More Detail</a> <sup>1</sup>	FY 2021 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Windham County, CT HUD Metro FMR Area	\$83,200	Very Low (50%) Income Limits (\$) <a href="#">Click for More Detail</a> <sup>2</sup>	36,050	41,200	46,350	<b>51,450</b>	55,600	59,700	63,800	67,950
		Extremely Low Income Limits (\$)* <a href="#">Click for More Detail</a> <sup>3</sup>	21,600	24,700	27,800	<b>30,850</b>	33,350	35,800	40,120	44,660
		Low (80%) Income Limits (\$) <a href="#">Click for More Detail</a> <sup>4</sup>	55,950	63,950	71,950	<b>79,900</b>	86,300	92,700	99,100	105,500

**Note:** Pomfret is in Windham County, CT HUD Metro FMR Area, which applies to all of the County. Source: U.S. Department of Housing and Urban Development (HUD) Income Limits for Windham County, CT based on Median Family Income (MFI) estimates from the 2014-2018 5-Year American Community Survey.

- Determining affordability is a calculation based on the household size and the Area Median Income (AMI). <https://www.huduser.gov/portal/datasets/il/il2021/2021ILCalc.odn>
- The state of Connecticut defines Affordable Housing as “that costs 30% or less of household income for households making less than 80% of state or area median income, whichever is lower”.
- **In Pomfret, a family of four with an annual income of less than \$79,900 per year could qualify for affordable housing programs.**
  - *An example of housing cost limit that would meet the definition of “affordable housing” for this 4-person family, could cost no more than \$23,970 per year or \$1,997.50 a month, which is 30% of the annual income of \$79,900.*

Links indicated above in yellow:

1. <https://www.huduser.gov/portal/datasets/il/il2021/2021MedCalc.odn>
2. <https://www.huduser.gov/portal/datasets/il/il2021/2021ILCalc.odn>
3. <https://www.huduser.gov/portal/datasets/il/il2021/2021ILCalc3080.odn>
4. <https://www.huduser.gov/portal/datasets/il/il2021/2021ILCalc3080.odn>

**Affordable Housing Needs**

**Households in Need of Affordable Housing**

<b>Low Income 50% to 80% of AMI</b>	<b>Very Low Income 30% to 50% of AMI</b>	<b>Extremely Low Income 30% or less of AMI</b>
<=\$55,950 for an Individual <=\$79,900 for a Family of 4 Total Low Income House Holds <b>230</b>	<=\$36,050 for an Individual <=\$51,450 for a Family of 4 Total Low Income House Holds <b>160</b>	<=\$21,600 for an Individual <=\$30,850 for a Family of 4 Total Low Income House Holds <b>190</b>
Owner                  Renter <b>110                      120</b>	Owner                  Renter <b>85                        75</b>	Owner                  Renter <b>75                        115</b>

*Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Affordability Survey (CHAS):2014-2018*

- There are 580 households, or 34.8.0% of all the households in Pomfret the meet the definitions of 'low income', 'very low income' or 'extremely low income', where the household income is less than 80% of the Area Median Income.
- There are more renters than owners that fall within the three definitions of low income.

## Affordable Housing Needs for Renters

### Maximum Monthly Costs for Low Income Renters

Low Income 50% to 80% of AMI	Very Low Income 30% to 50% of AMI	Extremely Low Income 30% or less of AMI
<=\$55,950 for an Individual <=\$79,900 for a Family of 4	<=\$36,550 for an Individual <=\$52,150 for a Family of 4	<=\$21,950 for an Individual <=\$30,850 for a Family of 4
30% maximum housing cost =		
<b>\$1,398/month</b> for an Individual	<b>\$901/month</b> for an Individual	<b>\$540/month</b> for an Individual
<b>\$1,997/month</b> for a Family of 4	<b>\$1,286/month</b> for a Family of 4	<b>\$771/month</b> for a Family of 4
<i>Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Affordability Survey (CHAS):2014-2018</i>		

- HUD considers any household that spends more than 30% of their income on housing, to be “Housing Cost Burdened”.
- HUD’s 30% Rule: Households should spend no more than 30% of their income on housing costs. Housing costs are considered to include utilities.

## Affordable Housing Needs for Homeowners

### Estimated Maximum Home Value Affordable to Low Income Homeowners

Low Income 50% to 80% of AMI	Very Low Income 30% to 50% of AMI	Extremely Low Income 30% or less of AMI
<=\$55,950 for an Individual <=\$79,900 for a Family of 4	<=\$36,050 for an Individual <=\$51,450 for a Family of 4	<=\$21,600 for an Individual <=\$30,850 for a Family of 4
30% maximum housing cost+		
<b>\$203,628</b> for an Individual	<b>\$131,237</b> for an Individual	<b>\$78,655</b> for an Individual
<b>\$290,877</b> for a Family of 4	<b>\$187,315</b> for a Family of 4	<b>\$112,302</b> for a Family of 4
<i>U.S. Department of Housing and Urban Development (HUD) 2021 Adjusted Income Limits for Windham County, CT HUD Metro FMR Area</i>		

Home Value Estimates based on 30-year mortgage at 3.5%, 0% down payment, 2021 tax rate in Pomfret and includes PMI.

- HUD’s 30% Rule: Households should spend no more than 30% of their income on housing costs.
- HUD considers any household that spends more than 30% of their income on housing, to be “Housing Cost Burdened”.

## Housing Gap Analysis: Family of 4 Household

Owner Occupied Units		Supply	Demand	
Income Group	Max Home Value	Cumulative Owner Occupied Units in Price Range	Cumulative Owner Households in Income Range	Gap
Extremely Low (30% of AMI)	\$112,302	53	75	-22
Very Low (<50% of AMI)	\$187,315	178	160	18
Low (<80% of AMI)	\$290,877	414	235	179

### Renter Occupied Units

Income Group	Max Monthly Rent	Cumulative Renter Occupied Units in Price Range	Cumulative Renter Households in Income Range	Gap
Extremely Low (30% of AMI)	\$771/month	112	115	-3
Very Low (<50% of AMI)	\$1,286/month	246	190	56
Low (<80% of AMI)	\$1,997/month	254	305	-51

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Affordability Survey (CHAS):2014-2018, 2019 ACS Five-Year Estimates B25063/B25075

Note: 1. Assessor data was not broken down by owner vs. rental so this analysis was done with ACS data as noted above.  
 2. Data presented in 'Demand' column is the best information available.

**Housing Gap** = Number of units affordable to income range – Number of households in that income range

A **negative housing gap** indicates that **housing demand exceeds housing supply** for that income group

A **positive housing gap** indicates that **housing supply meets housing demand** for that income group

## Housing Gap Analysis: Individual Household

### Owner Occupied Units

Income Group	Max Home Value	Cumulative Owner-Occupied Units in Price Range	Cumulative Owner Households in Income Range	Gap
Extremely Low (30% of AMI)	\$78,500	24	75	-51
Very Low (<50% of AMI)	\$130,900	103	160	-57
Low (<80% of AMI)	\$200,400	246	235	11

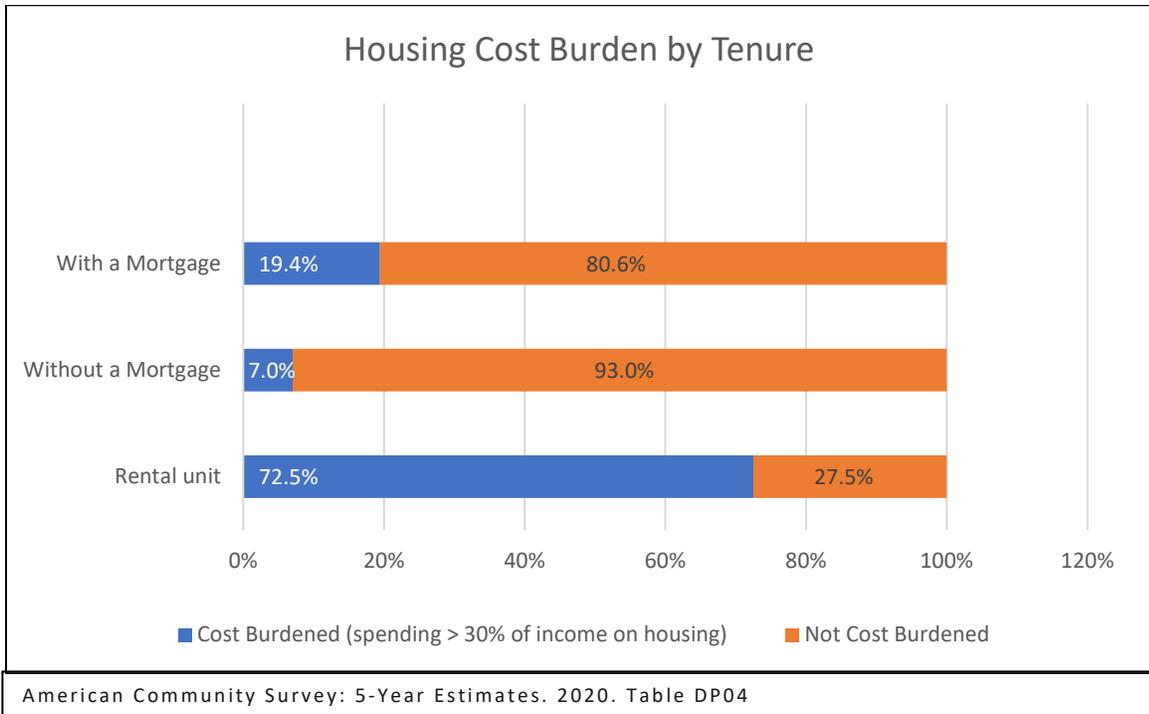
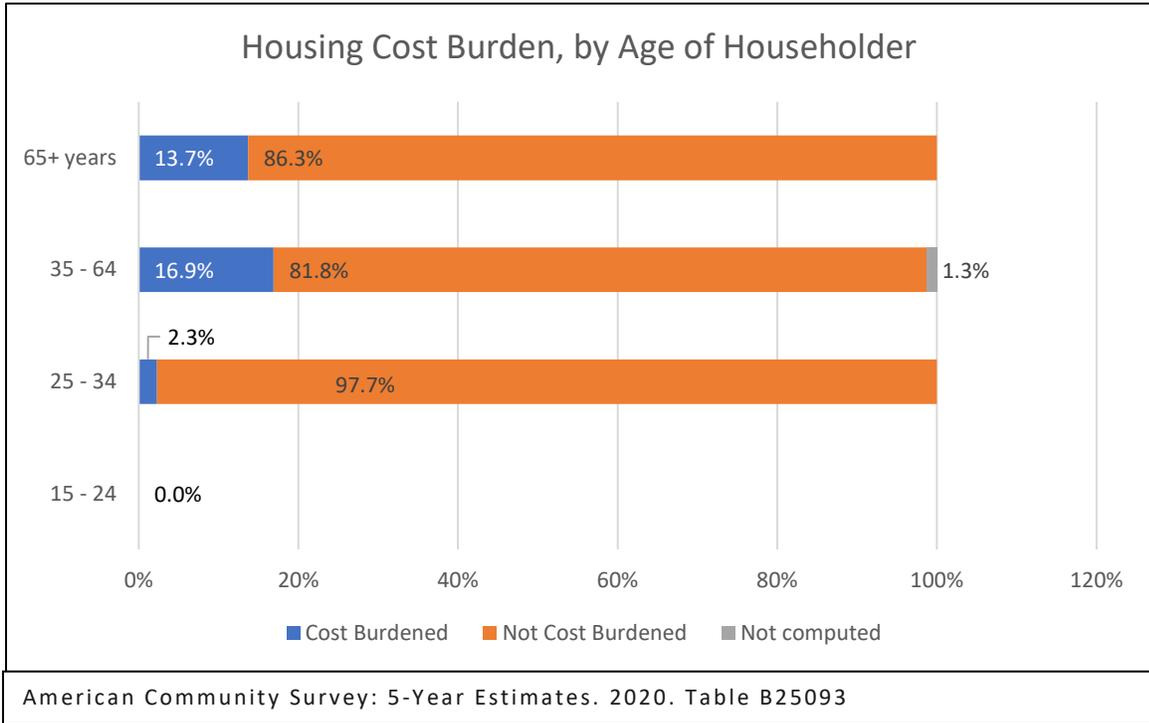
### Renter Occupied Units

Income Group	Max Monthly Rent	Cumulative Renter Occupied Units in Price Range	Cumulative Renter Households in Income Range	Gap
Extremely Low (30% of AMI)	\$540/month	3	115	-112
Very Low (<50% of AMI)	\$901/month	122	160	-38
Low (<80% of AMI)	\$1,398/month	246	275	-29

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Affordability Survey (CHAS):2014-2018, 2019 ACS Five-Year Estimates B25063/B25075

- Note: 1. Assessor data was not broken down by owner vs. rental so this analysis was done with ACS data as noted above.  
 2. Data presented in 'Demand' column is the best information available.

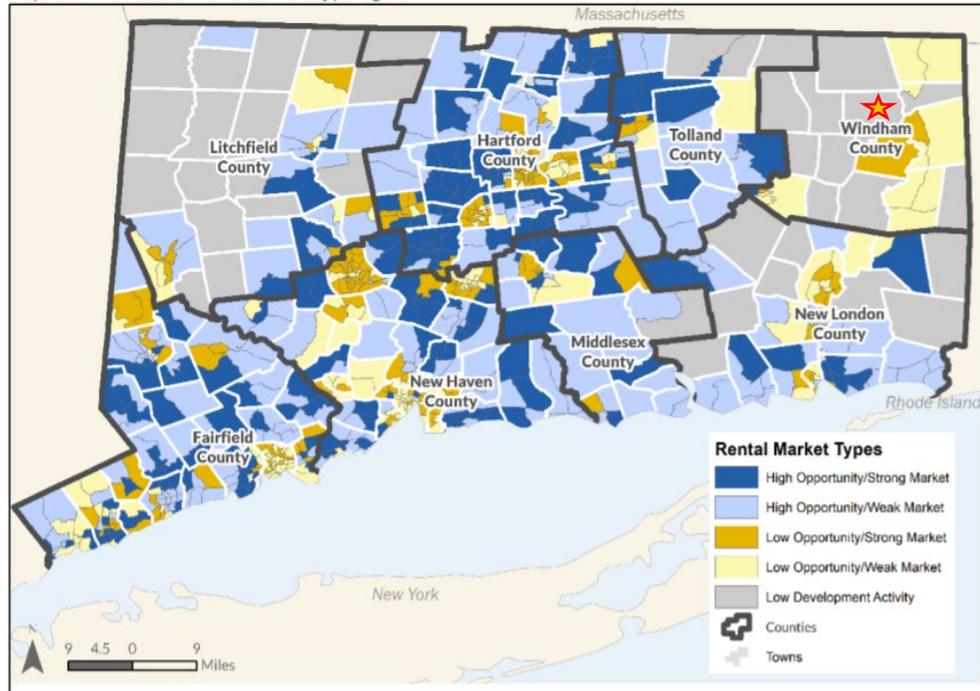
**Cost Burdens in Pomfret: Existing Conditions**



## Housing Opportunity Designation

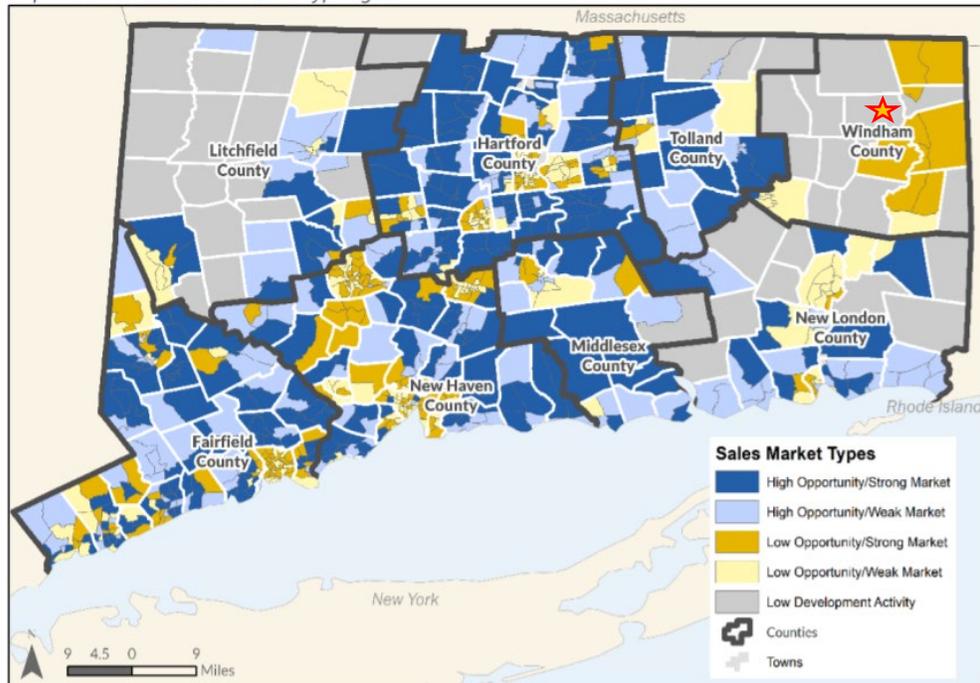
The Connecticut Housing Finance Authority (CHFA) developed an index called the Connecticut Needs Assessment which provides an analysis of the demographic, economic, and housing markets.

Map 2 Connecticut: Rental Market Typologies



All of Pomfret was identified “Low Development Activity” on both the maps titled “Rental Market Typologies” and “Sales Market Typologies”.

Map 3 Connecticut: Sales Market Typologies



Connecticut Housing Finance Authority, Housing Needs Assessment. (May 2020)

## ***D. Review of Existing Land Use Regulations (Zoning & Subdivision) Along With the CT POCD and Buildout Analysis***

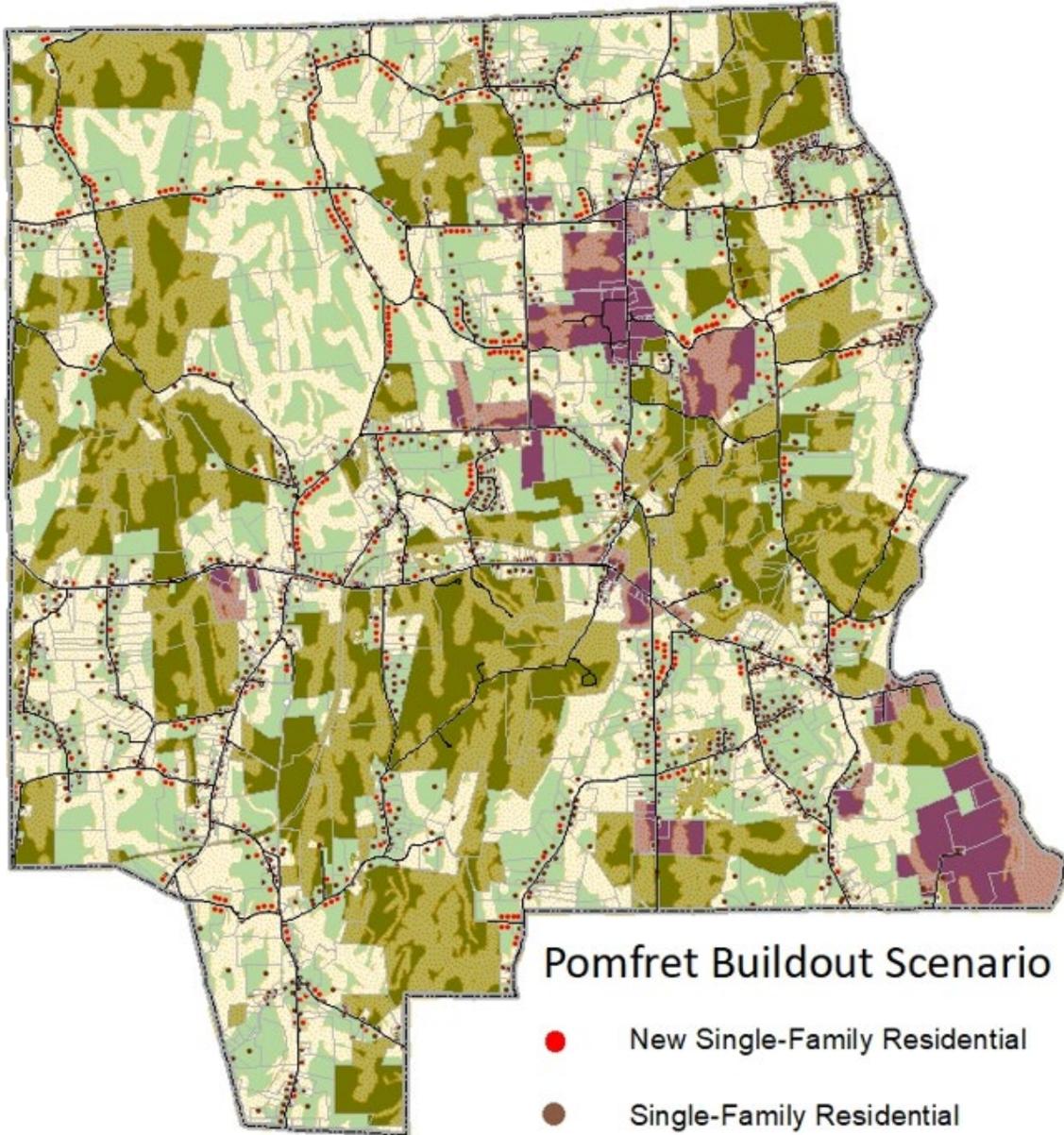
### ***1. Buildout Analysis***

NECCOG GIS staff conducted a buildout analysis of single-family homes in Pomfret using Scenario 360's Buildout Wizard, ESRI software and available data from both the town and the state. The base scenario takes the existing parcel layers, zoning districts and single-family home locations and determines based on several variables (such as minimum lot size and density requirements) how many new homes could be built in a particular location. The process took identified development restrictions such as wetlands and already existing development into consideration.

Environmental restrictions were based on Pomfret Inland Wetlands and Watercourse Regulations which do not allow residential buildings or septic systems within 100 feet of a wetland and include Zoning Regulations regarding development on slopes greater than 15% and **wetlands**. Land that was listed within the Pomfret **Conserved Lands** Database such as state forests, land trusts, and easements were also considered non-developable. Other **Restricted Areas** include those that contained commercial development, churches, and utilities. The remaining land is considered **Buildable Area** (approximately 25% of the land in Pomfret) and may have a new home built on it if it meets the dimensional requirements of the zone. Minimum lot size was used for all zoning districts based on the current regulations. The software allows for a minimum separating distance for buildings which is where the minimum lot frontage was applied as no new roads were proposed in this scenario.

A *numeric buildout* is performed first using the mathematical area of the total buildable area and allowable density. The *numeric buildout* resulted in 2,355 new homes. The *spatial buildout* was required to follow existing roads in the RR zone and existing separating distances based on current zoning regulations. *Spatial buildout* with those requirements resulted in 402 new homes.

The buildout analysis process can be useful tool for municipal land use decisions regarding changes in zoning districts, future land development and conservation planning.



## Pomfret Buildout Scenario

- New Single-Family Residential
- Single-Family Residential
- Wetlands and Steep Slopes
- Conserved Lands
- Restricted Areas
- Buildable Area

Note: Buildout Scenario conducted by NECCOG using CommunityViz Scenario 360 Buildout Wizard.

Data sources: Town of Pomfret 2022 Parcel Data and Assessor CAMA, CT DEEP Soils Layer, edited Pomfret Addresses point data, Pomfret Conserved Lands Dataset.

## 2. What Do the Existing Regulations Allow for Residential Use?

The following table shows the zones that now allow the various types of accessory dwelling units (and other residential uses), and under which permit type.

### Pomfret Zoning Regulations

<i>Accessory Apartment Related Zoning Regulations up until 2019</i>		
Zone	Permit Required	Use
-Rural Residential District (RR) -Pomfret Street Residential District (PSR) -Pomfret Street Residential Village District (PSRVD)	Special Permit	-Accessory Apartments -In-Law Apartments (attached) Caretaker Apartments (attached or detached)
<i>Accessory Dwelling Unit Related Zoning Regulations as Amended in 2021</i>		
-Rural Residential District (RR)	Permitted Uses	<ul style="list-style-type: none"> <li>• A single-family dwelling</li> <li>• 1<sup>st</sup> Accessory Dwelling Unit</li> </ul>
	Special Permitted Use	<ul style="list-style-type: none"> <li>• 2<sup>nd</sup> Accessory Dwelling Unit</li> </ul>
-Pomfret Street Residential District (PSR)	Permitted Uses	<ul style="list-style-type: none"> <li>• A single-family dwelling</li> <li>• 1<sup>st</sup> Accessory Dwelling Unit</li> </ul>
	Special Permitted Use	<ul style="list-style-type: none"> <li>• 2<sup>nd</sup> Accessory Dwelling Unit</li> </ul>
-Pomfret Street Residential Village District (PSRVD)	Permitted Uses	<ul style="list-style-type: none"> <li>• A single-family dwelling</li> <li>• 1<sup>st</sup> Accessory Dwelling Unit</li> </ul>
	Special Permitted Use	<ul style="list-style-type: none"> <li>• 2<sup>nd</sup> Accessory dwelling unit</li> </ul>
-Village District (V)	Site Plan Review	<ul style="list-style-type: none"> <li>• A single-family dwelling</li> <li>• 1<sup>st</sup> Accessory Dwelling Unit</li> </ul>
	Special Permitted Use	<ul style="list-style-type: none"> <li>• 2<sup>nd</sup> Accessory dwelling unit</li> </ul>
-Village District (V-II)	Site Plan Review	<ul style="list-style-type: none"> <li>• A single-family dwelling</li> <li>• 1<sup>st</sup> Accessory Dwelling Unit</li> </ul>
	Special Permitted Use	<ul style="list-style-type: none"> <li>• 2<sup>nd</sup> Accessory dwelling unit</li> </ul>
-Business Village District (BV)	Site Plan Review	<ul style="list-style-type: none"> <li>• A single-family dwelling</li> <li>• 1<sup>st</sup> Accessory Dwelling Unit</li> </ul>
	Special Permitted Use	<ul style="list-style-type: none"> <li>• 2<sup>nd</sup> Accessory dwelling unit</li> </ul>
-Commercial Village District (CV)	Site Plan Review	<ul style="list-style-type: none"> <li>• A single-family dwelling</li> <li>• 1<sup>st</sup> Accessory Dwelling Unit</li> </ul>
	Special Permitted Use	<ul style="list-style-type: none"> <li>• 2<sup>nd</sup> Accessory dwelling unit</li> </ul>
-Rural Commercial District (RCD) (Amended 9/21/22, Effective 10/10/22)	Site Plan Review	<ul style="list-style-type: none"> <li>• A single-family dwelling</li> <li>• 1<sup>st</sup> Accessory Dwelling Unit</li> </ul>
	Special Permitted Use	<ul style="list-style-type: none"> <li>• 2<sup>nd</sup> Accessory dwelling unit</li> <li>• Age Restricted Housing</li> </ul>

Residential development at higher densities than a single-family home on each lot present greater attainability in housing opportunities, given the same lot size. The map below shows where the multi-family dwellings exist in Pomfret and due to the economies of scale, it is anticipated that as each additional unit is added it would become increasingly affordable compared to the average single-family home.



neccog

## CT Land Use System Forum

Please join NECCOG for a panel and discussion about DesegregateCT's goals and objectives to address economic, environmental and racial disparities.



**Host Maureen Nicholson**  
First Selectwoman,  
Town of Pomfret



**Featuring Sara Bronin**  
Founder of DesegregateCT,  
Architect, Attorney,  
Professor, Preservationist

**THURSDAY, OCTOBER 29TH**  
**6:30 PM - 8 PM**



Keynote Speaker **Dwight H. Merriam, FAICP**, a lawyer and land use planner in Simsbury. He has published over 200 articles and 13 books, including co-editing the treatise Rathkopf's The Law of Zoning and Planning with Prof. Bronin. UMass BA (cum laude), UNC MRP, and Yale JD. He can be reached at [www.dwightmerriam.com](http://www.dwightmerriam.com)



**John Guskowski,**  
**AICP, LEED-AP**  
Senior Planner,  
CHA Consulting



**Joe DeLong**  
Director and CEO,  
Connecticut Conference of  
Municipalities



**Eric Santini**  
Builder/Developer,  
Santini Homes



**Sean Ghio**  
Policy Director,  
Partnership for Strong  
Communities



**Alexis Meehan**  
Regional Planner,  
NECCOG



**Kathleenn Krider**  
Senior Director of Community  
Engagement and Resource  
Management, Access Agency

Register at:

[https://us02web.zoom.us/join/register/tZluc-GvqT8oH90eyjRI\\_QDCuns0tLEOaTpQ](https://us02web.zoom.us/join/register/tZluc-GvqT8oH90eyjRI_QDCuns0tLEOaTpQ)

The recent amendments to Pomfret's accessory dwelling unit regulations started with a Northeastern Connecticut Council of Governments seminar, "CT Land Use System Forum," on October 29, 2020, hosted by Pomfret's First Selectwoman Maureen Nicholson with eight speakers including Prof. Sara Bronin, then of the University of Connecticut School of Law, and Dwight Merriam, a land-use lawyer and planner.

While DesegregateCT was forging ahead with its initiatives to get state law amended to promote more affordable housing, and the Open

Communities Alliance was threatening Woodbridge, Connecticut, with litigation over its exclusionary zoning practices, it occurred to Dwight that regardless of those two efforts, more might be done at the local level, right now. To that end, he volunteered his services, without charge, to a municipality in the NECCOG region that wanted to develop or amend its ADU regulations. Pomfret took him up on the offer and its exceptionally progressive, hardworking, and motivated Planning & Zoning Commission undertook a process to amend its ADU regulations in ways that are **the very model of what a small town, without public water and sewer, can do to expand housing opportunities for all.**

The Pomfret ADU regulations make it as easy as possible for a homeowner to add an ADU, which in most cases will not even require Commission approval. Regulations are flexible in terms of floor area, having very few restrictions on that, and even allow what is essentially single room occupancy without full kitchens for those who live alone and need only minimal accommodations. The new regulations, unique to Pomfret in some ways, but also of interest to other rural communities with large outbuildings such as barns, include provisions that will enable the conversion of those outbuildings in ways that are most appropriate. Retaining these older structures and allowing for their reuse retains the rural architecture valued as part of what defines the town.

As Dwight explains: “Pomfret’s regulations are as good as any ADU regulations can be. I was most pleased to work with the Commission and applaud their efforts.

***“While Pomfret’s regulations are a great illustration of what is possible, one size does not fit all, and they cannot simply be copied, but each and every town must tailor them to their own objectives and needs.”***

Indeed, Pomfret’s regulations are exemplary and point the way to what a small town that wants affordable, diverse, and inclusive housing for all can do without waiting for the Connecticut General Assembly to act or for the courts to rule on exclusionary practices.



Dwight Merriam, widely acknowledged as one of the country’s leading land use lawyers, is a graduate of Yale Law School, and a Fellow and Past President of the American Institute of Certified Planners.

[www.dwightmerriam.com](http://www.dwightmerriam.com)

The 2021 amendments to the Zoning Regulations, as described above, expanded what is allowed for residential development, which now includes three types of ADUs, including *conversions* created from within an existing structure, *attached* units which are wholly or partially outside an existing building envelope and a *detached* unit which is a distinctly separate unit that may be newly constructed in whole or in part or may be part of an existing building such as a barn that is repurposed for residential use.

The following images were shown at a workshop meeting in Pomfret, where Atty. Dwight Merriam discussed various ADU options with the Planning & Zoning Commission and how they may be incorporated into the Zoning Regulations. These conceptual layouts provide an example of what the interior of the accessory dwelling units might look like. The actual interior layout as well as the exterior of any actual ADU would be up to the property owner or developer /builder's discretion, providing the proposal complies with all applicable land use regulations, building and health codes.

## CONCEPTUAL ADUs

**1 Bedroom Studio**  
22 ft x 25 ft 5 in.



**2 Bedroom**  
29 ft x 46 ft



STEPHEN DALTON ARCHITECTS  
www.SDArchitects.net



CITY OF DEL MAR  
CALIFORNIA

DEL MAR ACCESSORY DWELLING UNITS  
STUDIO            2 BEDROOM  
446 SF            955 SF

Source: <https://www.delmar.ca.us/815/ADU-Sample-Floor-Plans>

**Zoning Regulation Text Amendment Summary: Accessory Dwelling Units**

Type	Detail
<b>Conversion Accessory Dwelling Unit</b>	<ul style="list-style-type: none"> <li>▪ Entirely within an existing or newly constructed residential building.</li> <li>▪ Full bath required but not a full kitchen</li> <li>▪ Max size shall not be greater than ½ floor area of principal dwelling as it existed prior to ADU.</li> </ul>
<b>Attached Accessory Dwelling Unit</b>	<ul style="list-style-type: none"> <li>▪ Attached to an existing building, ADU unit is external to existing building</li> <li>▪ Full bath and kitchen is required</li> <li>▪ Max size shall not be greater than ½ floor area or 50% of footprint of principal dwelling as it existed prior to ADU.</li> </ul>
<b>Detached Accessory Dwelling Unit</b>	<ul style="list-style-type: none"> <li>• Detached from existing or newly constructed residential building.</li> <li>• Max size shall not be greater than ½ floor area or 50% of footprint of principal dwelling as it existed prior to ADU.</li> <li>• If ADU is created by repurposing a nonresidential building shall not exceed 50% of floor area of existing nonresidential building (greater than 50% may be permitted via special permit.</li> <li>• Minimum floor area: 350 SF</li> </ul>
<p><b>Note:</b> A 1<sup>st</sup> ADU allowed as of right in every zone, a 2<sup>nd</sup> one allowed by special permit. Other standards and requirements apply, please see Zoning Regulations, Section 12.19 for more information.</p>	

**Zoning in Pomfret**

Zoning was first adopted in Pomfret on February 27, 2003; thus, it has only been in use in the town for twenty years. Currently, there are eight land use districts or zones in the town, 7 of which allow residential uses.

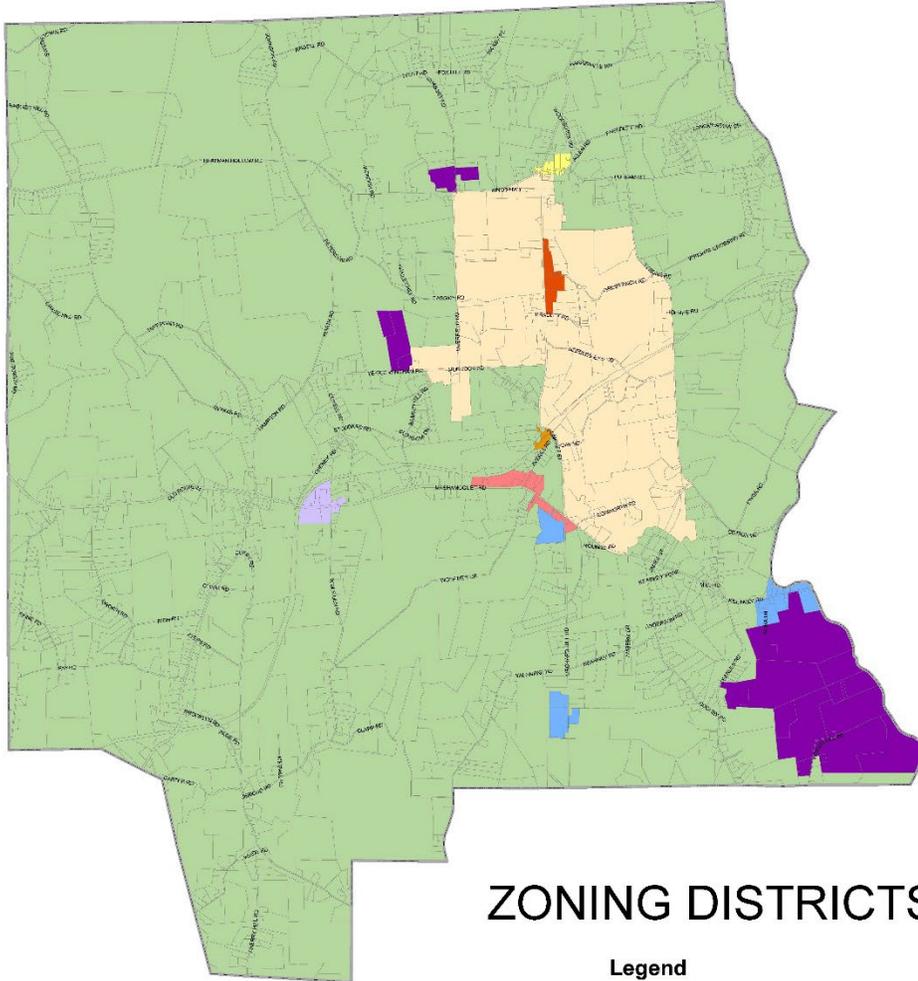
## Summary of Updated Residential Related Zoning Regulations

Current Zoning Regulations, with the recent text amendments, allow for Single-Family homes as a permitted use and a single Accessory Dwelling Unit (ADU) with a Zoning Permit and a second ADU with a Special Permit in the Rural Residential and Pomfret Street Residential Districts. Single-Family dwellings with an allowance for a single ADU with a Site Plan Review and a second ADU with a Special Permit in the Village District; Village District II; Business Village District and Commercial Village District. Also, Age Restricted Housing is allowed with a Special Permit in the Village District II.

The minimum lot sizes and frontages are as follows:

<b>Residential Uses Allowed By Zone</b>	
Key: ZP= Zoning Permit SP: Special Permit SFR: Single-Family Residence ADU: Accessory Dwelling Unit	
<b>Rural Residential District (RR)</b>	<u>ZP</u> — SFR, SFR w/ single ADU <u>SP</u> —2 <sup>nd</sup> ADU 87,120 SF (2 acres) Min. buildable area: 37,500 SF Min. frontage: 200 ft Setbacks: Front: 60 FT (Town or Private Rd); 75 FT (State highway) Side: 25FT
<b>Pomfret Street Residential District (PSR)</b>	<u>ZP</u> — SFR, SFR w/ single ADU <u>SP</u> —2 <sup>nd</sup> ADU 174,240 SF (4 acres) Min. buildable area: 37,500 SF Min. frontage: 250 FT Setbacks: Front: 60 FT (Town or Private Rd); 75 FT (State highway) Side: 25FT
<b>Pomfret Street Residential Village District (PSRVD)</b>	<u>ZP</u> -- SFR, SFR w/ single ADU <u>SP</u> —2 <sup>nd</sup> ADU No minimum buildable area required. With sewer: 21,730 square feet (.5 acres), 100 FT frontage Setbacks, Front: 25 FT, Side 20 FT Without Sewer: 43,560 square feet (1 acre) without sewer, 100 FT frontage Setbacks, Front: 25 FT, Side 20 FT
<b>Village District (V)</b>	<u>Site Plan Review</u> -- SFR, SFR w/ single ADU <u>SP</u> —2 <sup>nd</sup> ADU 43,560 SF (1 acre) Min. buildable area: 25,000 SF Min. frontage: 150 FT Setbacks: Front: 60 FT (Town or Private Rd); 75 FT (State Highway) Side: 25FT
<b>Village District II (V-II)</b>	<u>Site Plan Review</u> -- SFR, SFR w/ single ADU <u>SP</u> —2 <sup>nd</sup> ADU, Age Restricted Housing 43,560 SF (1 acre) Min. buildable area: 25,000 SF Min. frontage: 150 FT Setbacks: Front: 60 FT (Town or Private Rd); 75 FT (State highway) Side: 25FT
<b>Business Village District (BV)</b>	<u>Site Plan Review</u> -- SFR, SFR w/ single ADU <u>SP</u> —2 <sup>nd</sup> ADU 87,120 SF (2 acre) Min. buildable area: 37,500 SF Min. frontage: 200 FT Setbacks: Front: 60 FT (Town or Private Rd); 75 FT (State highway) Side: 25FT
<b>Commercial Village District (CB)</b>	<u>Site Plan Review</u> -- SFR, SFR w/ single ADU <u>SP</u> —2 <sup>nd</sup> ADU 87,120 SF (2 acre) Min. buildable area: 37,500 SF Min. frontage: 200 FT Setbacks: Front: 60 FT (Town or Private Rd); 75 FT (State highway) Side: 25FT

TOWN OF POMFRET  
 Official Zoning Map  
 Created: February 27, 2003  
 Amended: October 10, 2022



## ZONING DISTRICTS

### Legend

- Commercial Village
- Pomfret Street Residential Village District
- Business Village
- Commercial Business
- Pomfret Street Residential
- Village
- Village District II
- Rural Commercial
- Rural Residential



1 inch = 2,000 feet

DOB: 10/10/2022

Path: G:\POMFRET\_FILES\2022\PomfretParcels\_Zoning\_NECCOG.mxd

Source:  
 Town of Pomfret NECCOG Parcel Data

Map prepared for the Town of Pomfret Planning  
 and Zoning Commission

### ***3. Review the Permit Process & Standards for New Housing Development***

The 2021 Zoning Regulation text amendment changed the new housing permit process in Pomfret. Prior to the amendment, only Single-Family homes with an allowance to add an ADU were permitted with a Zoning Permit. Accessory Dwelling Units were previously referred to as In-Law Apartments, requiring a Special Permit. Caretaker Apartments were also permitted, with additional standards. The recent amendment allowed Accessory Dwelling Units (ADU) with a Zoning Permit in 3 of the 7 residential zones and a Site Plan Review in the other 4 residential zones in town. A subsequent amendment created the new Rural Commercial District, which also allows the first ADU via Site Plan Review. A Site Plan Review requires attending a Planning & Zoning Meeting but does not require the Public Hearing of the more complex Special Permit applications that was required previously. Also, a second accessory dwelling unit is allowed with a Special Permit in all 7 residential zones. Age Restricted Housing is allowed with a Special Permit in the Village District II.

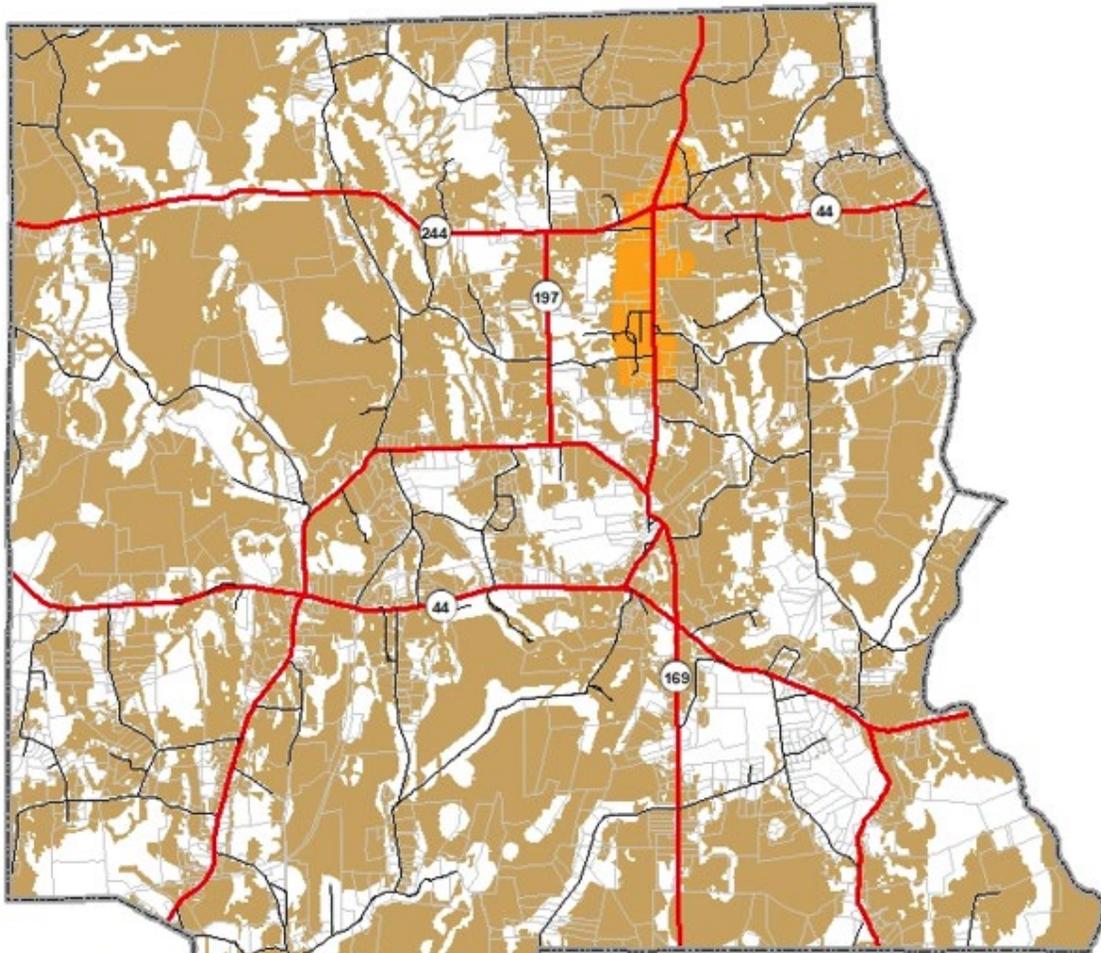
### ***4. State of Connecticut Plan of Conservation & Development (POCD) Review***

The State of Connecticut drafted the 2018-2023 Plan of Conservation & Development which has designated nearly the entire town as 'Conservation Area' and the only other identified designated land area is the very limited 'Village Priority Funding Area'. Pomfret is an example of a town that has much of the natural resources remaining that other towns no longer have and therefore must actively seek to protect the land. In doing so, the purpose of this protection, should remain focused on watershed and habitat protection, as well as retaining active farmland in production. Certainly, there are visual benefits associated with preserving green space, however greater benefits exist for those within the community as well as within the watershed. The open space efforts in Pomfret have made great strides in open space preservation in alignment with the 2016 – 2020 Green Plan or the "Comprehensive Open Space Acquisition Strategy" as well as the Growth Management Principles relating to rural lands in the state's POCD.

The Town of Pomfret cannot realistically protect land from development *while also* promoting higher density residential development. Additionally, the town lacks the supportive infrastructure that is integral to the success of such developments. An inexpensive home, that would otherwise be expected to be affordable, is no longer affordable when the resident is stranded, either without a car, or forced to get a second job just to afford the car payment, insurance, gas and repairs on said vehicle; in order to access the services and employment they need in order to afford to live in the lower cost home in a rural community.

2018-2023 Locational Guide Map  
Conservation & Development Policies:  
Plan for Connecticut

Pomfret, CT



**Legend**

- Village Priority Funding Areas
- Conservation Area (42%)
- Parcels
- State Road
- Local Road

## ***5. Identify New Opportunities for More Affordable & Attainable Housing***

- a. The Town could consider building additional senior housing units.
- b. The Town could allow the conversion of existing homes to duplexes with little impact on the community and the streetscape.
- c. The newest multi-family residential development is a condominium development built in 2003 with 6 units and the newest apartments in a multi-family development were built in 1997. Considering there are two and three-family properties existing in town now, they could be allowed again either with a Site Plan Review or Special Permit.
- d. Multi-family developments could include duplexes (unless allowed under a separate provision), three and four-family or more units per development. **Note:** If a single three or four-family home were allowed on a single lot, it wouldn't be a large apartment complex and could still retain the appearance of a larger, older home that was common at the turn of the last century.
- e. Condominium developments could be allowed which would provide savings due to the economy of scale with the sharing of the lot, septic and well, and some of the shared structural elements.

# Opportunities Abound, Here are Some Examples

- Add accessory apartments (ADUs)...
- ...or convert larger existing homes to two-family or higher number of units.



- Small scale mixed-use on the same lot.
- Condominiums.



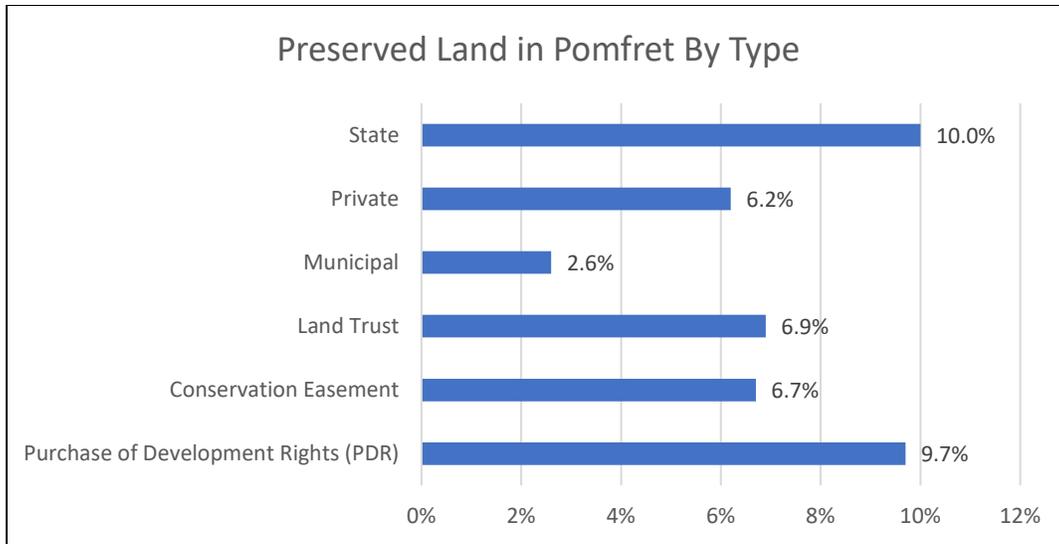
## **6. Identify Any Roadblocks**

There are multiple roadblocks to achieving affordable housing in a rural community. Importantly, there is a predominate lack of government incentive funding to produce affordable housing in low priority, rural locations in comparison to urban and higher-priority locations around the state as identified in the Connecticut Plan of Conservation & Development. Even with smaller units or deed restrictions that limit the residency to lower income populations, the remaining cost of living, beyond the cost of rent or a mortgage, would still be higher in a rural community due to the additional cost of personal transportation to get to *every* destination, from employment to grocery stores, doctor's offices, post office, etc., etc. The true cost of living must include housing *and* transportation when addressing affordable housing, making the viability of affordable housing in rural areas questionable. There are other roadblocks including opposition from the community that fear change and the presumption of negative impact.

### **Conservation, Open Space and Preserved Lands**

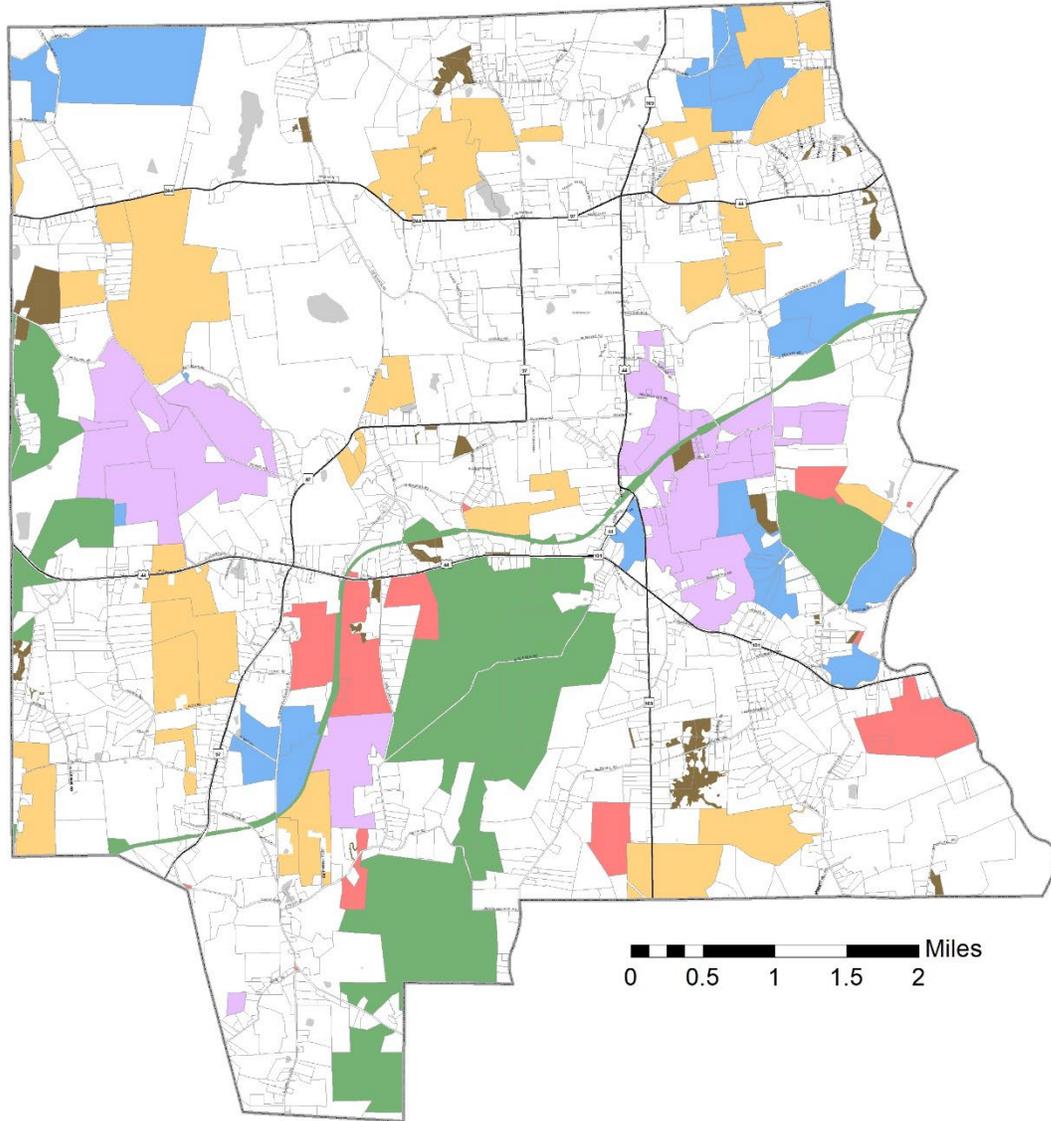
Pomfret has achieved an impressive rate of land preservation, through the combined efforts of many to protect land via the Purchase of Development Rights (PDR) program for protection of agricultural lands; conservation easements; municipal open space; state owned open space and the efforts of private owners and Land Trusts. To date, 42% of the town, or 10,730 acres, have been protected from development.

In 2008, the Town of Pomfret voted with enthusiastic support from townspeople to bond \$4M in addition to the \$1M in previous bonding to protect choice properties from development. Over the years, this funding has been used to purchase the land or the development rights of approximately **1,400 acres** in the community. While there are many benefits to having a high percentage of land protection in a given community including wildlife habitat, watershed protection and groundwater replenishment, as well as scenic views and fresh air, there is a downside. The downside is that increasing land preservation reduces the buildable land available for development, i.e.: including new house lots, thereby increasing the price as it becomes an ever increasingly rare commodity. As time goes on, fewer house lots make it increasingly more difficult to maintain the affordability of housing within the community.



(NECCOG, Conservation and Preservation Mapping Pilot Project. 2022)

# Conservation and Open Space Mapping



**Legend**

-  Agricultural PDR
-  Conservation Easement
-  Land Trust
-  Municipal
-  Private
-  State

**Notes:**

Agricultural PDR (Purchase of Development Rights), Conservation Easements, State Parks, State Forests and Land Trust properties are generally protected forever.

Municipal, Private and non-DEEP State properties may or may not be legally protected.

Not all Preserved or Conserved lands are open to the public.

Map produced by the Northeastern CT Council of Governments.  
Map printed July 2022.

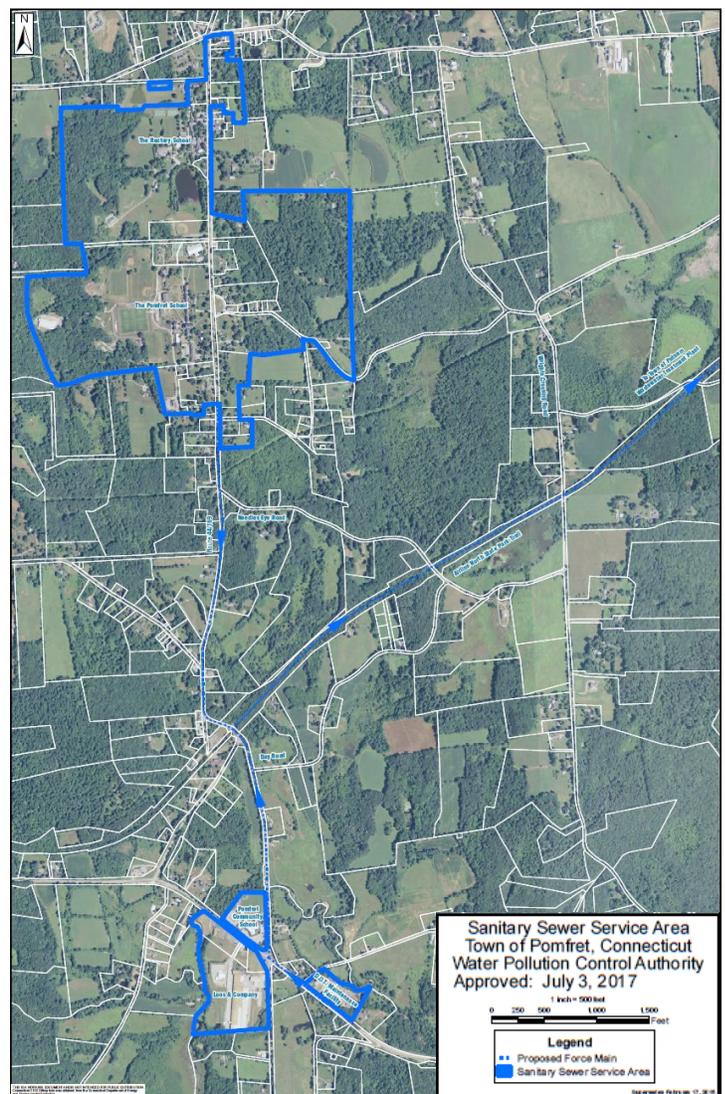


## E. Infrastructure Assessment (Sewers, Public Water, Transit, Mixed-Uses, Walkability)

Pomfret lacks (extensive) public infrastructure many other towns, even some small, somewhat rural ones have, such as sewers, public water and sidewalks that could support higher density development. In contrast to other towns, commonly along rivers where early industrial development took place, there are no old mills in Pomfret that could be repurposed into multi-family, mixed-use or business development, thereby creating local jobs and higher density and therefore more attainable housing. There are no brownfields or even greyfields that could be redeveloped into higher density residential development either.

Pomfret *does* have a sewer line that connects to the sewer plant in Putnam, however it is not a public sewer available for connection to properties adjacent to the physical pipeline, as is often the case in other towns. The sewer itself is a closed, forced-main system that has the connected properties on the east side of Route 169 linked via the pumps and/or the prior sewer systems located on the west side by way of the campuses of the Rectory and Pomfret Schools. It then follows Route 169 south and heads east to Putnam along the Air Line State Park Trail, with a southern branch extending along Route 169 to Loos & Company. The sewer is planned to connect to the Pomfret Community School in the future when the need arises. The Sanitary Sewer Service Area map approved on July 3, 2017, shows the sewer connecting to the DOT Maintenance Facility on Route 169, however that is no longer necessary as they installed their own private septic system prior to the construction of the sewer.

The sewer connection to the facility in Putnam makes Pomfret a commercial customer, presenting limitations on the flow Pomfret can send to Putnam, as the contract is for a designated volume. This contract only adds to the limitations on the sewer in Pomfret, and thus limits its usefulness as public infrastructure. With the lack of allowable connectivity to any other properties, there is very little, if any, potential



for higher density residential development that would otherwise depend on access to public sanitary sewers. Even if Pomfret could allow for additional development, the sewer system and facility have a physical limitation due to the size of the facility, as well as their other contracted agreements with Woodstock, (another commercial customer), in addition to the local volume coming from within the area served by the sewer in Putnam.

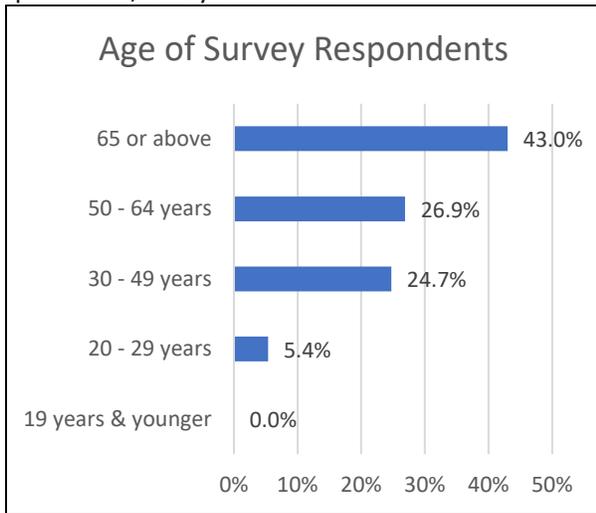


Pomfret School Dorm

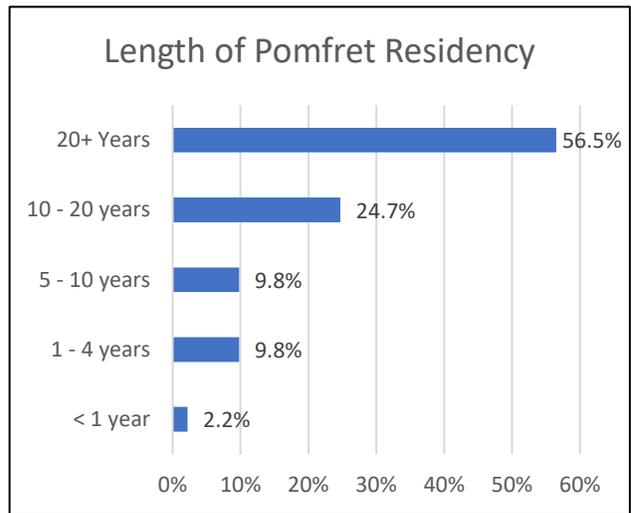
## F. Summary Results of Community Survey

The Town of Pomfret conducted an outreach survey utilizing [www.surveymonkey.com](http://www.surveymonkey.com). The outreach efforts included promotion in the town newsletter, town website and social media for one month in the spring of 2022. 93 respondents completed the survey, all of which reside in Pomfret. Of the 93 respondents, 43% were 65 or older while only 5.38% were 20 – 29 years old, the youngest cohort to respond. Over 50% of respondents have lived in town for over 20 years, thus it is not surprising that 89.3% of respondents are homeowners.

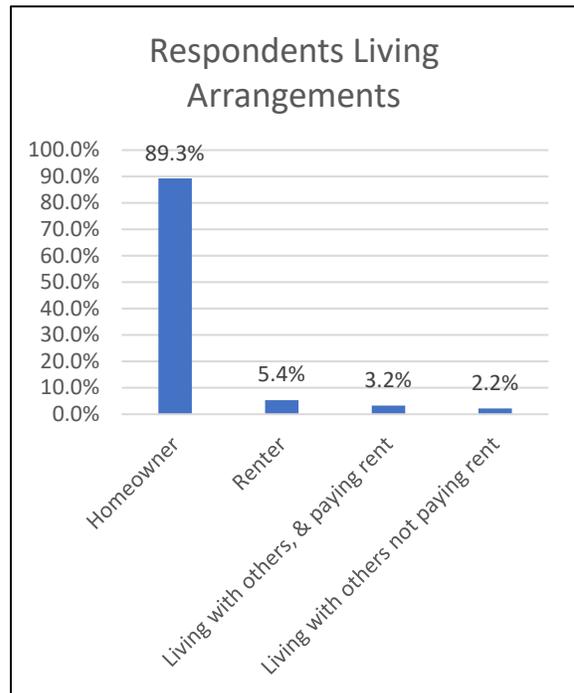
Note: For those questions where less than the full 93 respondents answered a question, they are so noted.



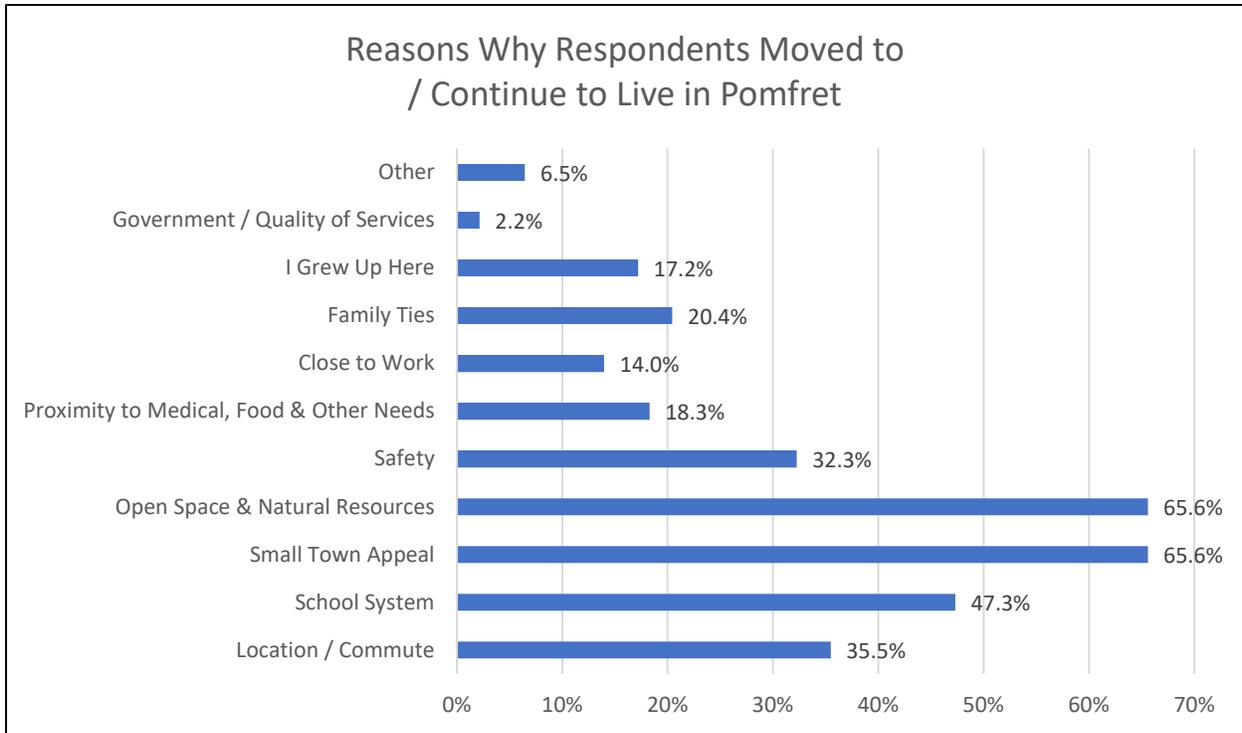
(93 respondents)



(92 respondents)



(93 respondents)

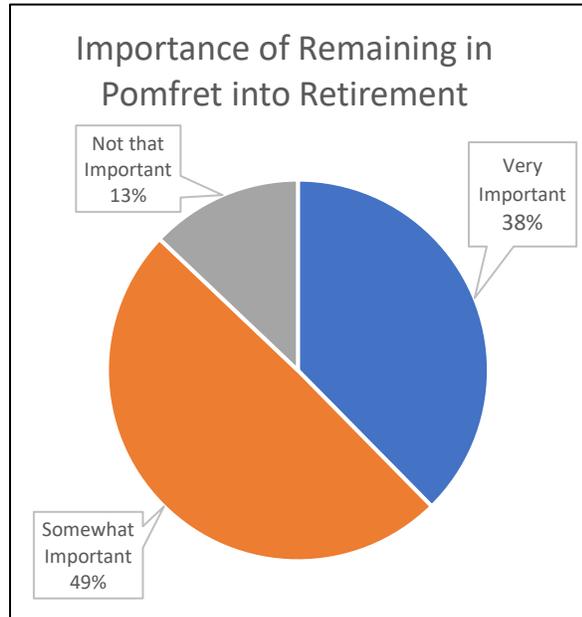


(93 respondents)

Pomfret is well known as a desirable place to live and raise a family with access to good schools, pleasant neighborhoods with the “small town appeal” with abundant “open space and natural resources” and beautiful pastoral views that make for the ideal life in the country. The town is well situated just outside of Putnam with a densely developed downtown and a short distance from the similar land uses and density in Dayville with many retail, service and industrial businesses serving as employment within an easy and short commute to either town. Pomfret benefits from having all the necessary and desirable destinations close enough to enjoy without feeling any negative impacts that could otherwise be associated with closer proximity to such urban-like development. As stated above, Pomfret is not far from I395 in Putnam and has state routes 44, 97, 101 and 169 crossing through town connecting residents in both directions to more employment, as well as retail and service opportunities stretching from Providence, RI and Hartford, CT. There are many reasons, some of which are reflected in the survey results, as to why people choose to locate in Pomfret or to remain here.

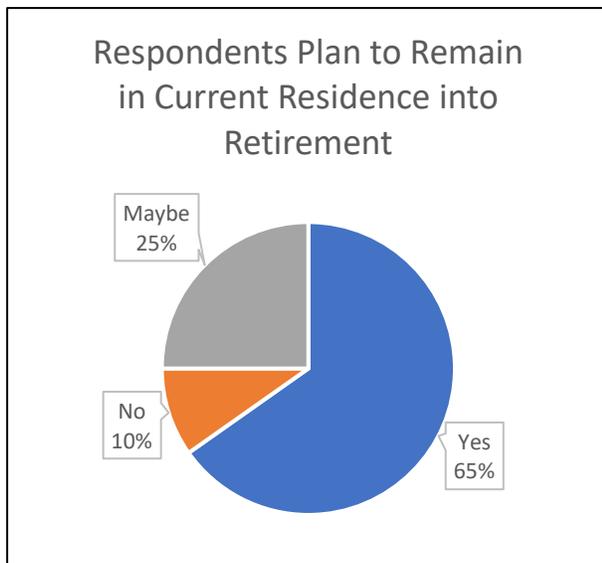


Of the 93 respondents, 62.4% found the town to be affordable while 91 respondents were nearly evenly split 49.5% “Yes” to 50.6% “No” on the question of whether the town has the right mix of housing affordability.

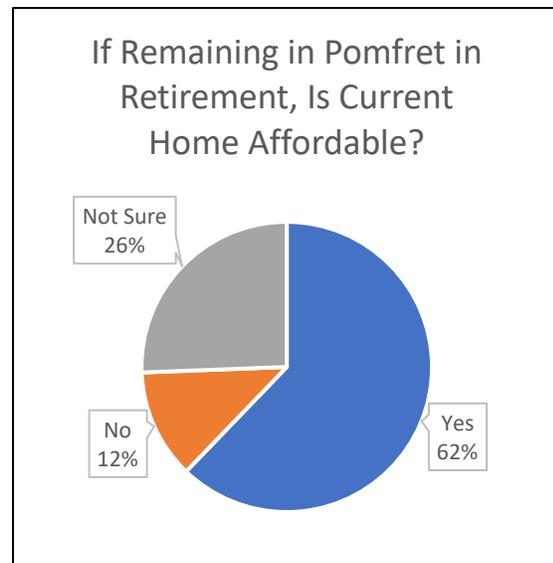


(93 respondents)

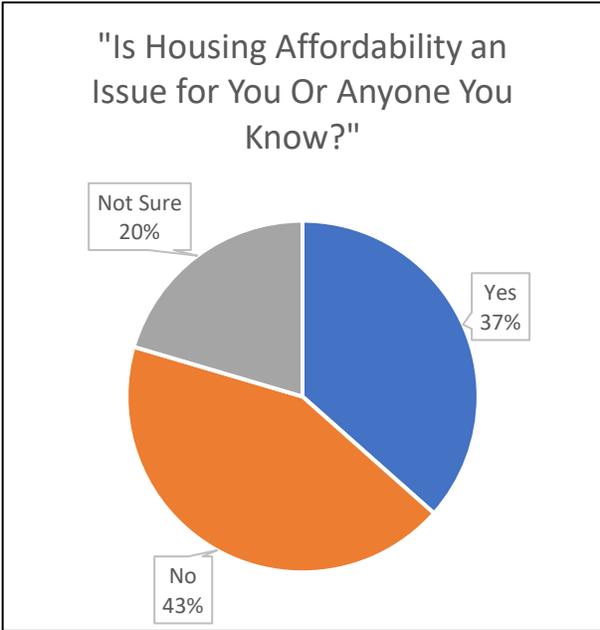
62% of respondents felt their current home is affordable, while 65% plan to remain in their current home. However, these results are in contrast to 38% of respondents feeling it is very important to remain in town upon retirement, thus their plans may change according to their life circumstances.



(92 respondents)

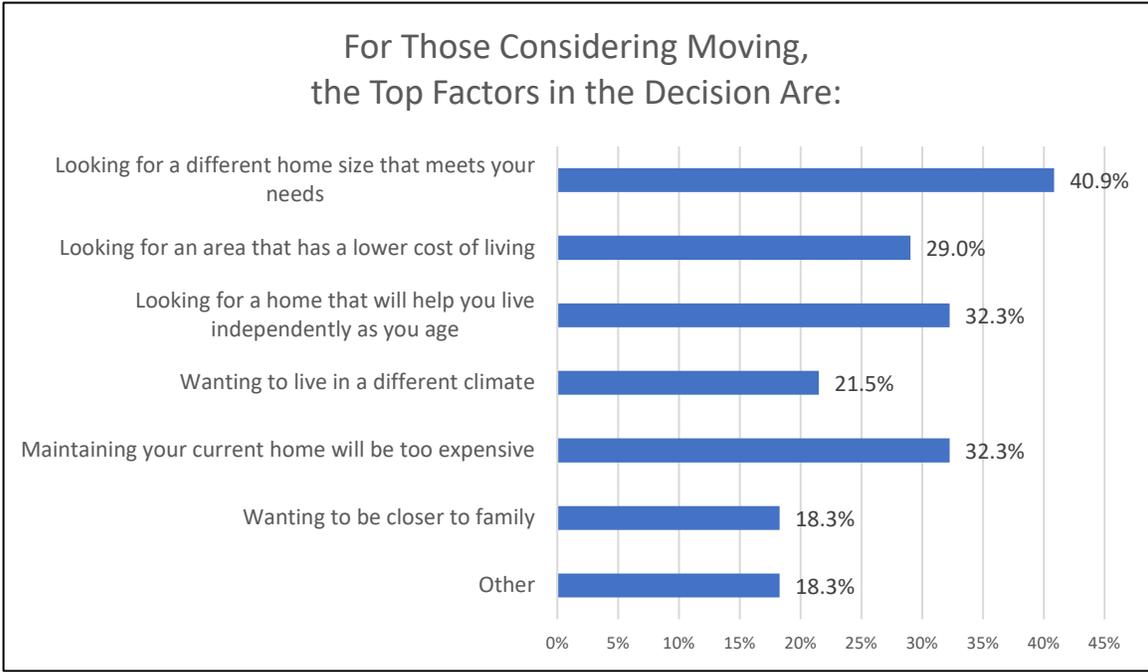


(82 respondents)



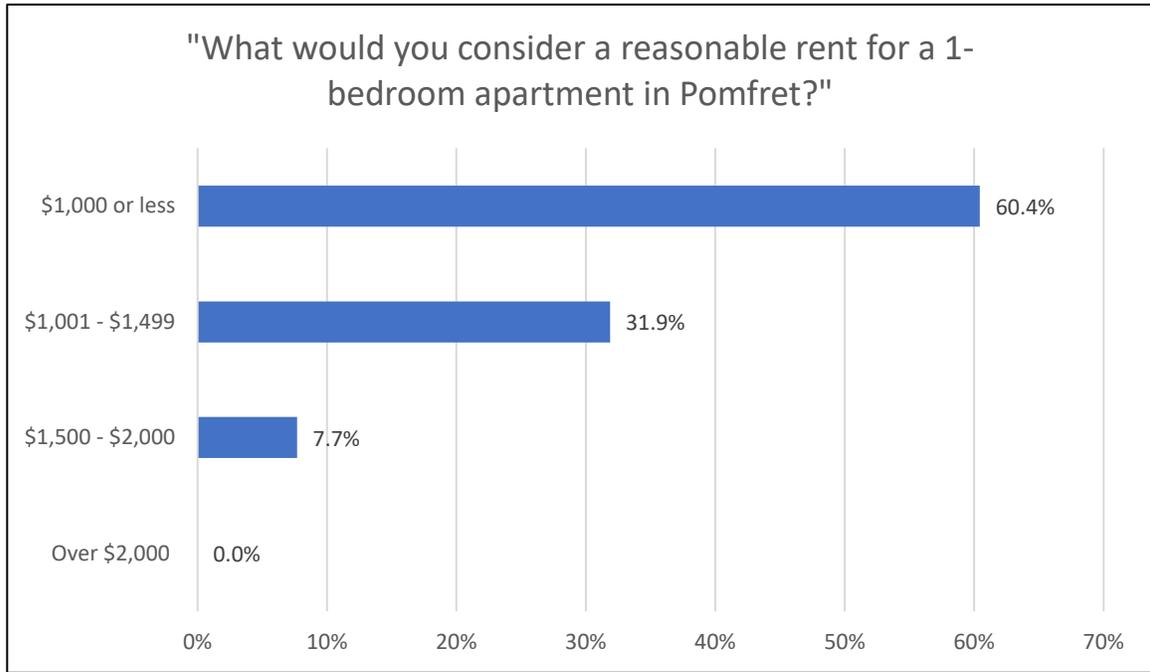
(93 respondents)

In terms of perceived lack of affordability, 37% of respondents stated that housing affordability is an issue either for them or someone they know and 20% of respondents were not sure. 29% of respondents stated they may consider moving to an area with a lower cost of living while 32.3% may move because maintaining their current home will be too expensive.



(93 respondents)

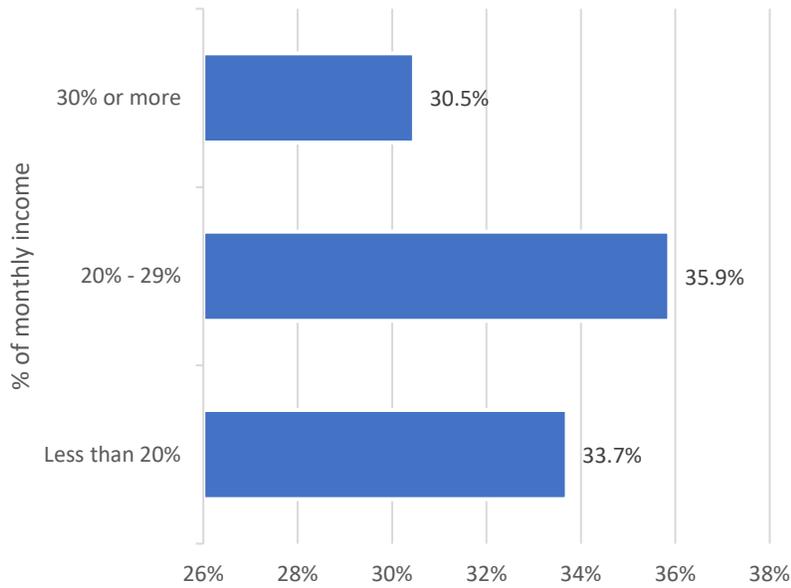
### Survey Respondents' Opinions on Affordability in Pomfret



(91 respondents)



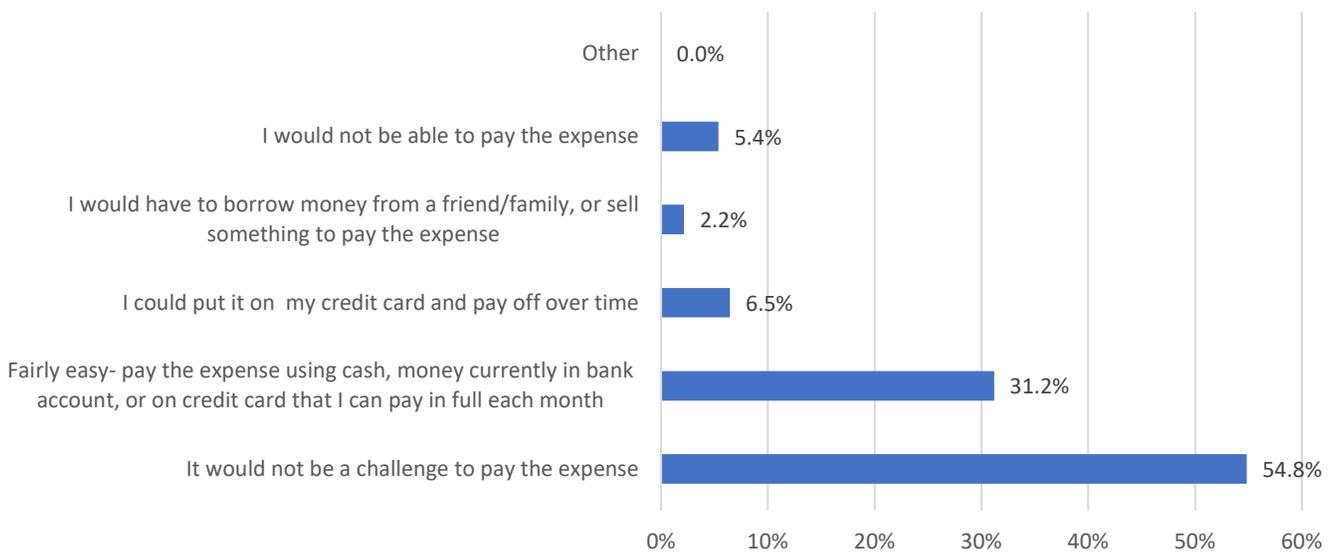
What is the approximate % of your monthly income that is dedicated for housing costs (including mortgage, rent, property taxes, utilities)?



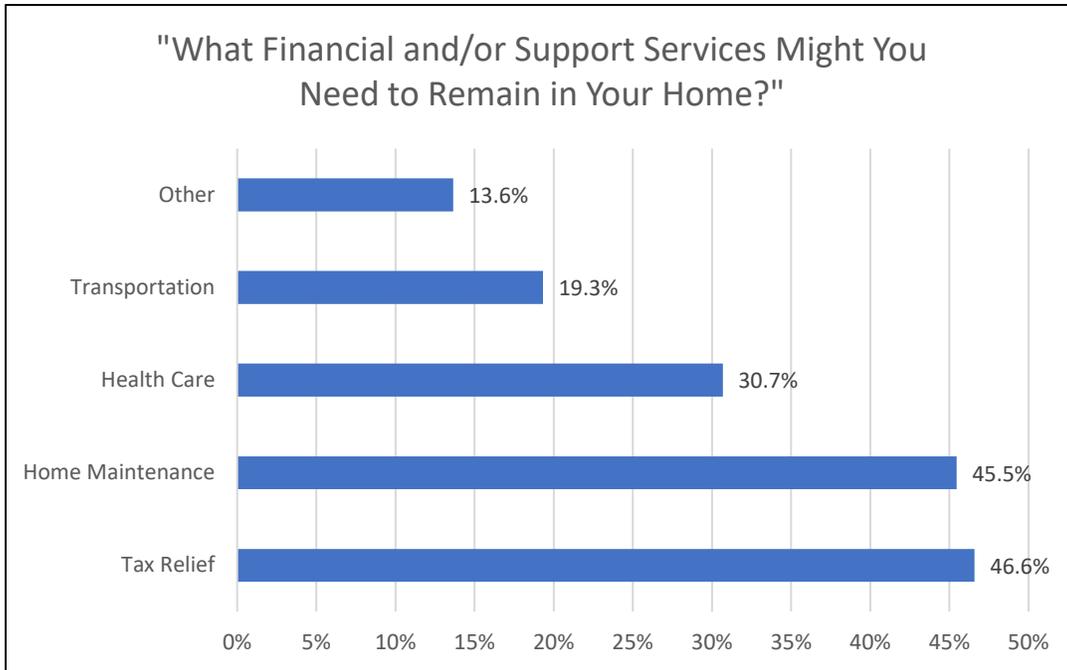
(92 respondents)

According to survey results, 30.5% of respondents pay 30% or more of their monthly income on housing costs, therefore per HUD definition, they are "Housing Cost Burdened". Households must also manage other expenses including but not limited to regularly occurring expenses such as phone bills and car payments, among many others, as well as the occasional unexpected expense such as a medical bill or a repair to the home or automobile. 14.1% of respondents would not have the funds readily available to cover an unexpected \$750 expense.

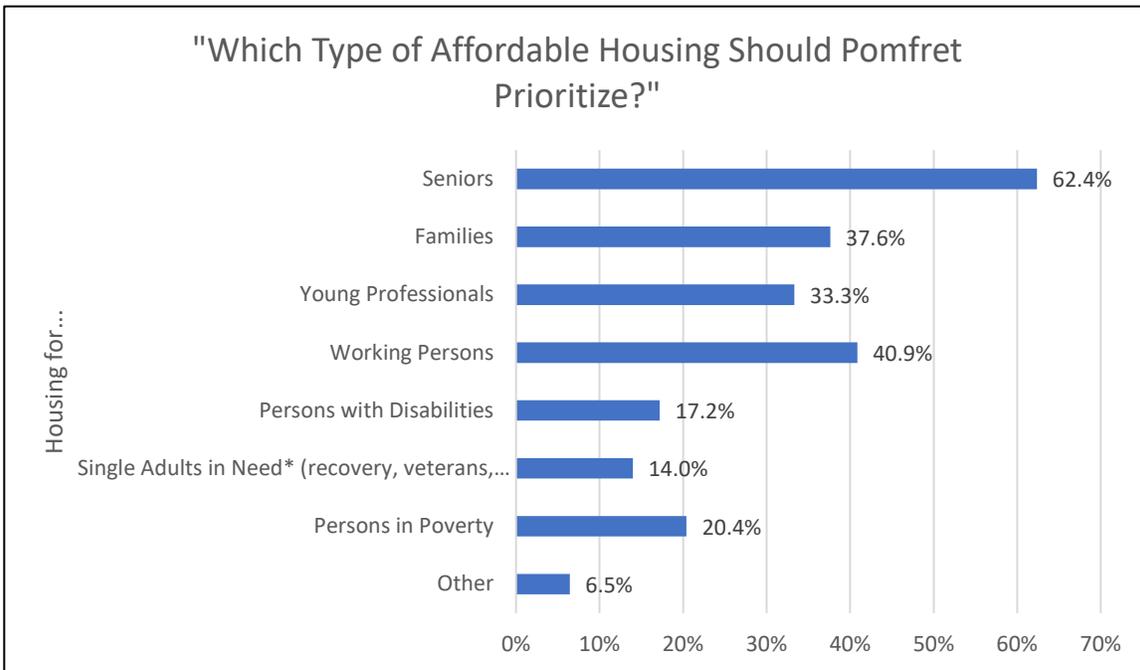
Hypothetically, if you had an emergency expense of \$750, how much of a challenge would it be to pay it off?



(93 respondents)



(88 respondents)



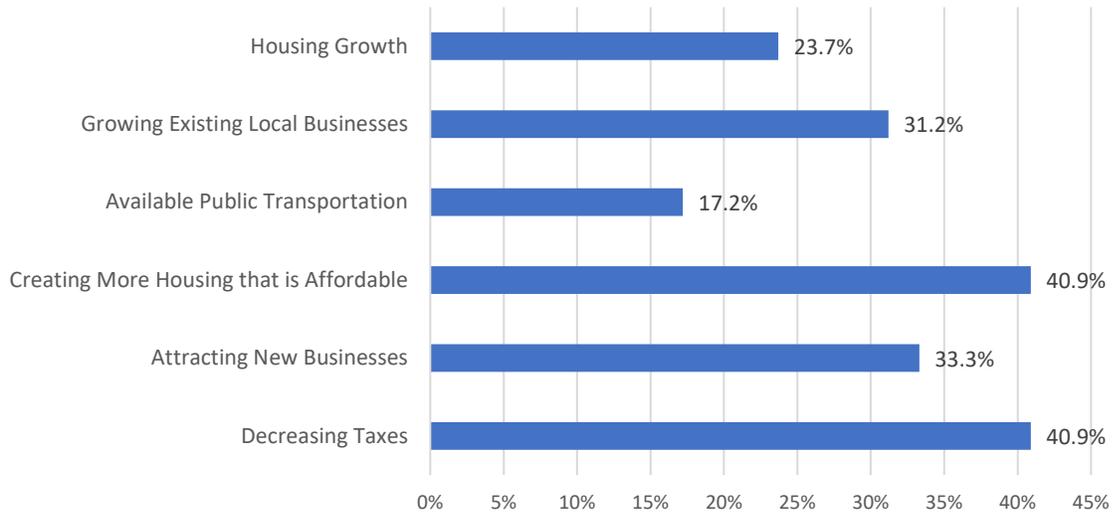
(93 respondents) Note: 'Single Adults in Need' to include those in recovery, veterans, survivors of domestic abuse, etc.)

How Important Do You Think the following Housing Types are to Pomfret's Future Housing Needs (Over the Next 10 – 20 Years)? Rate 1 thru 6 with 1 Being the Most Important.						
	1	2	3	4	5	6
Single-Family Market Rate Homes	47.1%	18.4%	13.8%	12.6%	4.6%	3.5%
Housing Units That Qualify as Affordable Per State Regulations	19%	11.9%	17.9%	11.9%	15.5%	23.8%
Accessory Dwelling Units / Tiny Homes	20.5%	28.9%	24.1%	20.5%	3.6%	2.4%
Condominiums (p to 4 Units Attached) / Apartments	7.9%	15.7%	29.2%	28.1%	12.4%	6.7%
Luxury Single-Family Homes	4.6%	20.5%	9.1%	9.1%	31.8%	25%
Other	4.8%	3.2%	7.9%	19.1%	30.2%	34.9%

(93 answered)

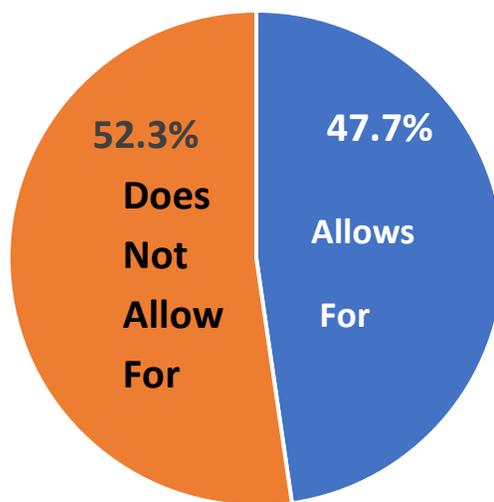
Note:  Indicates the overall highest rank from all respondents for each category.

### "What Are Pomfret's Most Pressing Needs Related to Housing & Development?"



(93 respondents)

### Does Pomfret's Land Use Regulations Allow for Affordable Housing?



(88 respondents)

## ***G. Conclusion & Recommendations***

The Economic Planning & Development Commission should review this plan and consider the identified potential opportunities for what may be most appropriate for Pomfret and share these conclusions with the Planning & Zoning Commission. In order to balance the important and competing interests of maintaining a small and rural community with the need for increasing the availability of affordable housing, it makes the most sense to locate each use where the land and related supportive infrastructure exist. With the affordable housing gap identified as of 2019, there is a need for more affordable and attainable housing units. With the trend in population distribution, it may make the greatest positive impact if additional housing following the recommendations listed below are followed, thereby allowing for the development of more affordable as well as attainable units.

### Identify New Opportunities for More Affordable and Attainable Housing

1. The town could consider building additional senior housing units.
2. The Town could allow the conversion of existing homes to duplexes with little impact on the community and the streetscape.
3. The newest multi-family residential development is a condominium development built in 2003 with 6 units and the newest apartments in a multi-family development were built in 1997. Considering there are two and three-family properties existing in town now, they could be allowed again either with a Site Plan Review or Special Permit.
4. Multi-family developments could include duplexes (unless allowed under a separate provision), three and four-family or more units per development.  
**Note:** If a single three or four-family were allowed on a single lot, it wouldn't be a large apartment complex and could still retain the appearance of a larger older home that was common at the turn of the last century.
5. Condominium developments could be allowed which would provide savings due to the economy of scale with the sharing of the lot, the septic and well and some of the shared structural elements.