



WOODSTOCK
— CONNECTICUT —

Affordable Housing Plan



May 5, 2022

Town of Woodstock Affordable Housing Plan

Town of Woodstock Planning & Zoning Commission

Jeffrey Gordon, MD Chair

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Joseph Adiletta

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Syd Blodgett

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Joseph Polulech

Doug Porter

Dwight Ryniewicz

Timothy Young

Consultant

Delia P. Fey, AICP, Senior Regional Planner, NECCOG

Northeastern Connecticut Council of Governments



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A. Community Values

Nestled in the “Quiet Corner” of northeastern Connecticut, the rural and still largely agricultural community of Woodstock, is along the Massachusetts-Connecticut border and one town west of the Rhode Island border. Woodstock is large geographically at 62 square miles, compared to the majority of towns in the region but at a population density of 136 people/sq. mi. it retains the small-town character with, as many would say, “more cows than people”.

Woodstock is known for the beautiful views of farmland, the Woodstock Fair on Labor Day Weekend, and the many larger stately homes in the countryside along with the great reputation of the schools. The residents of Woodstock are loyal and hardworking. They value the country-life and enjoy the quiet lifestyle only available in a setting not congested with automobiles, and chock-a-block houses. Along, with the loyalty town residents display for the country life there is recognition by many residents, that affordable housing, for younger families just starting out as well as seniors that would like to remain close to family, friends and familiar surroundings, are issues that are ripe for consideration.

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, formal ‘affordable housing’, as defined by the Connecticut General Statutes and *attainable housing*, that is housing that the majority of the community can afford without government assistance or intervention, will be discussed in this plan as well as what changes the Town may consider encouraging an increase in the availability of affordable housing, of both types, as can be reasonably facilitated in the future.

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.

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, including apartments and/or smaller lot size which often translates into lower cost as well as a lower tax bill (for the owner-occupied units). However,

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.

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. Accessory apartments, which are apartments currently limited to a maximum size of 50% of the net floor area of the principal dwelling or 1,000 SF or whichever is less, are one example of what would be considered 'attainable housing' in Woodstock. Other benefits of accessory apartments include that they blend in with residential single-family neighborhoods and provide additional revenue to the property owner helping to increase the affordability of the primary residence.

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.¹

2021 Affordable Housing Units per Town within NECCOG Region

Town	2010 Census	2020 Gov't Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2020 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%	
Total	41,018	1824	448	800	4	3076		
CT Dept. of Housing, 2021 Affordable Housing Appeals Listing https://portal.ct.gov/DOH/DOH/Programs/Affordable-Housing-Appeals-Listing							Average	5.13%

¹ Connecticut Department of Housing, Regional Plan Association. Planning for Affordability in Connecticut: Affordable Housing Plan and Process Guidebook. December 2020. Pg. 6.

Change in Affordable Housing Units from 2020 to 2021								
	Town	2010 Census	Gov't Assisted	Tenant Rental Assistance	Single Family CHFA/USDA Mortgages	Deed Restricted	Total Assisted Units	Percent Affordable
2020	Woodstock	3,582	24	0	32	0	56	1.56%
2021	Woodstock	3,582	24	0	28	0	52	1.45%
	Change		0	0	-4	0	-4	0.11%

According to the Connecticut Department of Housing, Woodstock had a total of 52 units in 2021 or 1.45%, well below the 10% goal set by the state legislature, and a reduction of 0.11% since 2020.

One of the challenges for the town in *increasing the number of formal “affordable housing”* units lies in the fact that the Town has no control over the numbers 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 numbers of informal, or ‘attainable housing’ units as described in this Plan, by allowing for greater variety of housing types in the Zoning Regulations because with greater variety in options comes greater range in price. The Subdivision Regulations *can* provide a 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 with *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 distant locations from employment and other necessary destinations, therefore requiring high transportation costs undoing much of the benefit of affordability gained from the additional units.

2. Why is Affordable Housing Important?

Affordable housing is important because with the full broad spectrum of residents that live in town, of all backgrounds, economic and otherwise, come just as broad a spectrum of needs, including with housing. In a general sense, in order for a community to function there are a variety of jobs that need to be done in order 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 specific 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

their housing costs, because regardless of income, everyone needs a place to live. Having a diverse supply of housing, including housing that is affordable to many income groups, not only allows for children who grow up in the community, to continue to live there as they begin their independent adult lives as first-time householders as well as to provide options for empty-nesters and other 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 phase changes affect the housing needs of the remainder of the residents in each of the households undergoing change. People also may have fluctuating employment whether in seasonal jobs or 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 afford after they become established in their career. While a municipality cannot control the economy or ensure continued employment, they can allow, via the zoning regulations, for a variety of housing types, allowing the market to respond to the demands of the marketplace. When there is a gap between what the market provides and the housing families experiencing financial hardship can afford, there 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 Woodstock 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 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.²

The Plan includes demographic data as well as an analysis of the existing land use regulations, the results of public outreach efforts including the online Housing Survey conducted from February 1 through March 1, 2022 where 473 surveys were completed, as well as public discussion meetings held by the Planning & Zoning Commission in February and March 2022 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 Woodstock. The Plan for increasing affordable and attainable housing will also include how to balance the housing needs with the other needs the

² CT Dept. of Housing & Regional Planning Association. “Planning for Affordability in Connecticut: Affordable Housing Plan and Process Guidebook” 2020.

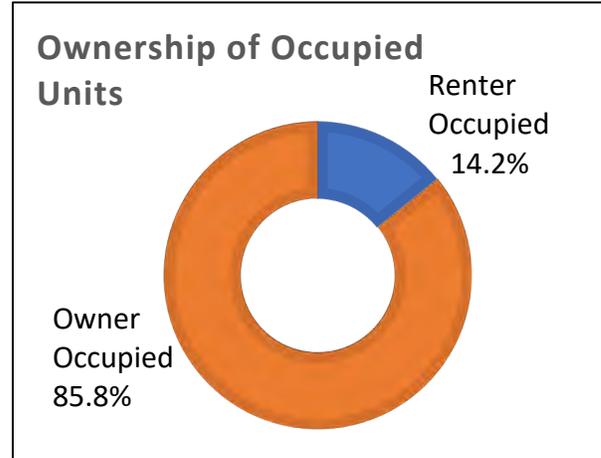
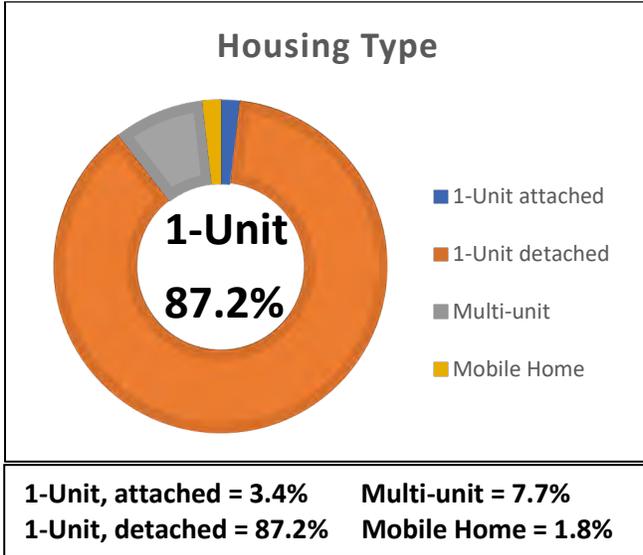
community has that include an equal importance for protecting water quality, wildlife habitat, allowing for growth of the local economy, and still having land left for agriculture, single-family homes and other land uses valued by the community.

4. Existing Housing Review

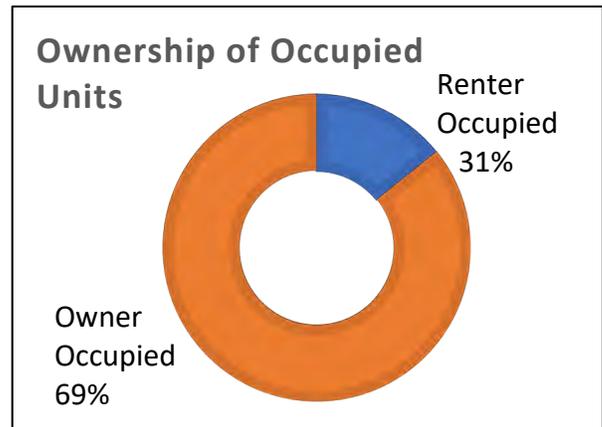
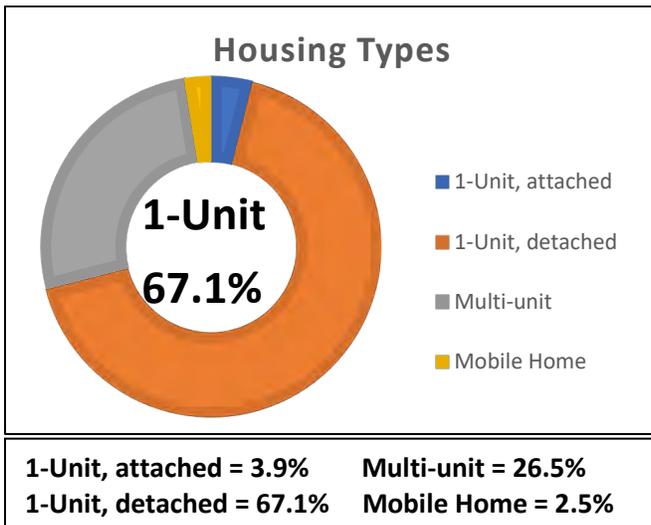
Existing housing in Woodstock is largely composed of single-family homes.

Woodstock

The existing housing in town consists of 87.2% detached single-family homes and 3.4% attached single-family homes with 7.7% multi-unit attached residential units and 1.8% mobile homes. 85.8% of the housing units are owner occupied.



Windham County



American Community Survey, 5-Year Estimates: 2019. 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.

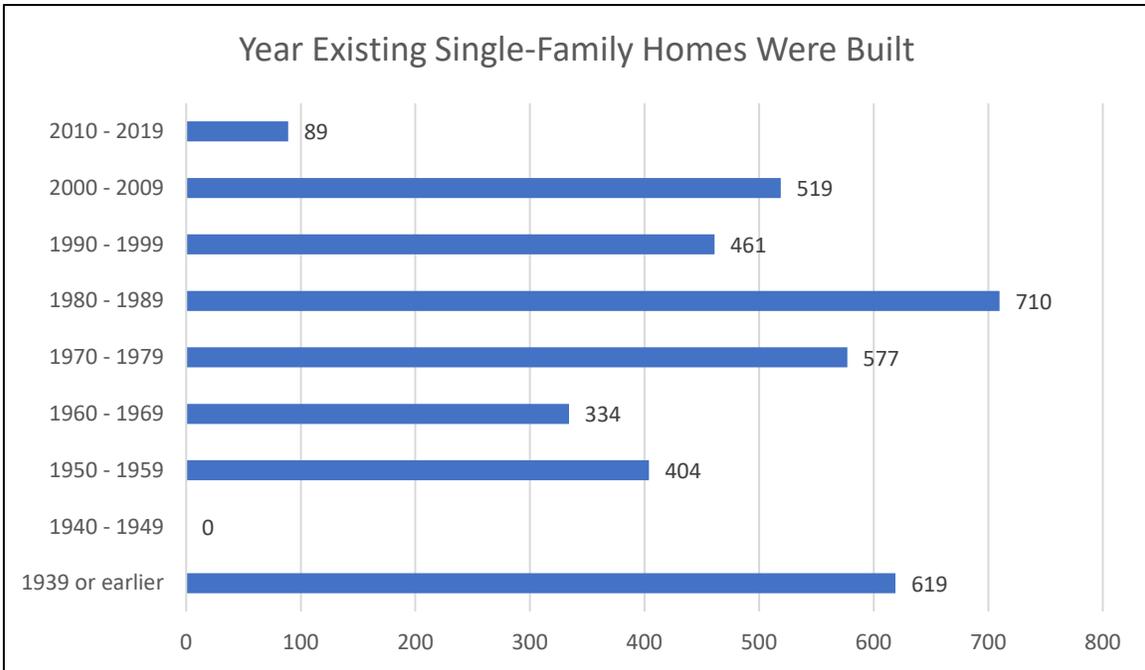
Condominium ownership may apply to single-family and multifamily structures. A condominium apartment building is classified with apartment buildings in structures with five units or more, despite the fact that each unit is individually owned.

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. In order 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.



Sources: American Community Survey, 5-Year Estimates, 2019. Table DP04
 Woodstock Building Office for data 2014 - 2020

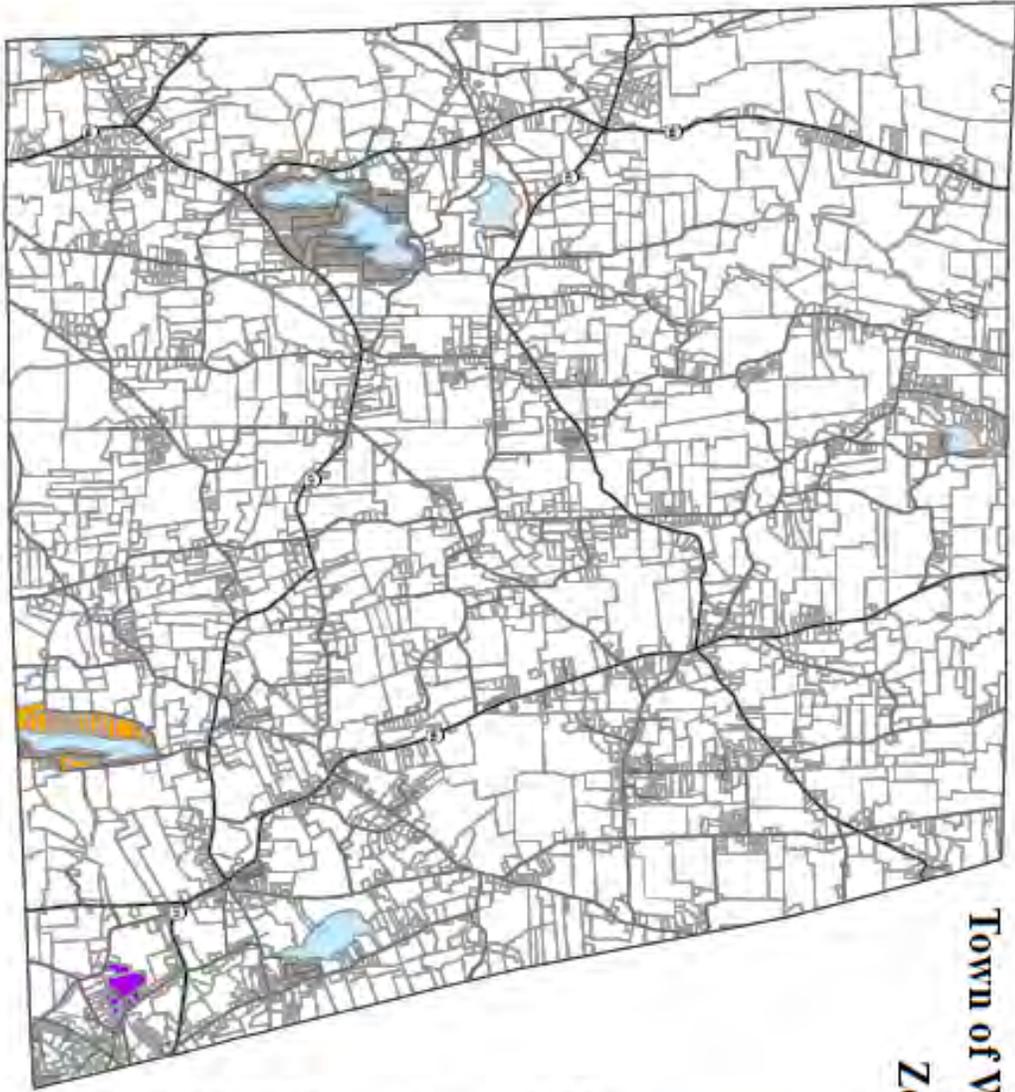
Existing Zoning Regulations

Zoning Regulations permit specified land uses, including residential uses, with defined standards and break them down into *Permitted Uses* and *Special Permitted Uses*, which allow a different set of uses with additional standards and level of review with a public hearing.

Residential Uses in Woodstock Summarized							
Zoning	Community			Subdivision			
District	Lot of record & approved lots pre-8/25/05	Subdivision lots post-8/25/05		Minor (1-3 lots)	Major (4+ lots)		
	Single family home, (may add accessory apartment) ZP required	Single family home, (may add accessory apartment) ZP required	Multi-family Residential (2+ units) SP required		Family Transfer	Standard Design	Conservation Design
	* 2.5 ac min. * 1 ac contiguous buildable * 100 ft frontage (25' interior lot)*	* 0.75 ac min. lot size & contiguous buildable area * 100 ft frontage (25' interior lot)*	* 10 ac min. *Max. density: 1 dwelling per acre of contiguous buildable area * 150 ft frontage	* 1.25 ac of buildable land * No Conservation Land required	* 5-lot Max * Lots may only be transferred to qualifying family members within 10 years of approval. * No Conservation Land required.	* Density factor: 2.5 ac * Each lot min. 1.25 ac buildable land * 25% Conservation Land required <i>Alternative: Fee in-lieu option</i>	* Density factor: 1.25 ac * Each lot min. 1.0 ac buildable land * 40% Conservation Land required
Lake District	2.5 ac						

Please refer to the applicable regulations for more details.

Town of Woodstock, Connecticut Zoning District Map



- Legend**
- Community District
 - Industrial Park District
 - Water
 - Lake District

Zoning District Information

Woodstock has four Zoning Districts: Community District, Industrial Park District, Lake District and the Village Green District.

Scales

1. The Lake District includes all properties within the following Lake District: Lake Burigee, Quonset Lake and Wilkes Woods.

2. The Village Green District is a fishing zone, and as such shall be established only after:

- (1) a name change and
- (2) a general plan of development application has been approved for a Village Green Development at a specific location or locations.

This Zoning Map was adopted by the Woodstock Planning and Zoning Commission on July 18th, 2013.

Effective Date: August 17th, 2013

Zone Changes

Creation of the Lake District, was approved on August 21, 2014

Effective on: September 14, 2014

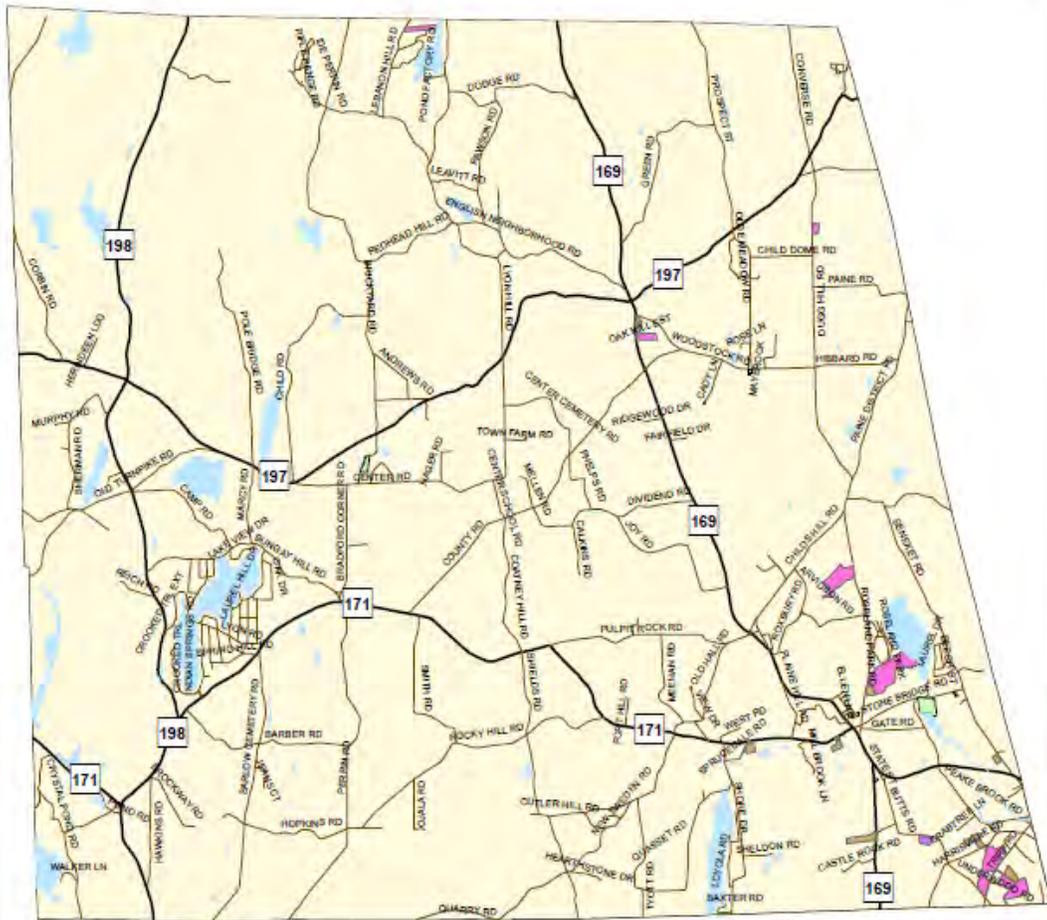
PZC Chair: Jeff Gurbel, M.D.



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Residential development at higher density than single-family homes present greater attainability in housing opportunities. The map below shows where the existing *more* attainable units exist in town.

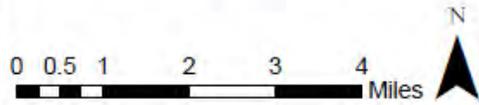
Woodstock Multi-Family Housing



Legend

 Apartments 5+	 Water Bodies
 4 Family Units	 Town Roads
 Condos	 State Routes
 Senior Housing	

This map is intended for planning purposes only and contains no authoritative data.



Housing Types in The Town of Woodstock		
Housing Type	# Housing Units	# Properties
Single-Family Houses	3,713	3,713
Single-Family House + Accessory Apartment	218	109
Two-Family	44	22
Three-Family	12	4
Condominium (units)	148	9
Four-Family	28	7
Apartments (5+ units)	116	11
Senior Housing	24	1
Mobile Home	8	8
Total	4,311	
Source: Woodstock Assessor Department		

Existing Affordable Housing in Woodstock at New Roxbury Village

From the Plan of Conservation & Development Update in 2015:

New Roxbury Village	
2 units	466.5 SF
14 units	390.0 SF
8 units	509.8 SF
24 Total Units	

New Roxbury Village, with 24 units ranging from 390 to 510 square feet, is the only senior housing complex in town. According to the Woodstock Housing Authority, there is only a short waiting list, due in part to the unpredictable availability and possibly the small size of the units. People with immediate housing needs or who want more space usually go elsewhere.



Existing Condominiums and Apartments (including 4-Family and properties with over 5 units on the property)

Name	Map-Block-Lot	Housing Type	# Units	Year Built
Condominiums				
Cornfield Point	5779 55 34	Condominium	37	1989
Fairways Circle	6397 59 01	Condominium	8	1993
Fawn Ridge	5165 07 04A	Condominium	12	1985
Oak Hill Estates	5167 26 07F	Condominium	10	1985
15 - 22 Pinecrest Ridge	6397 58 02A-B	Condominium	8	1989
Woodland Park Estates	5286 03 10A	Condominium	3	1987
Woodstock Hills	6397 58 02A-D	Condominium	14	1989
Woodstock Meadows	7280 54 05C	Condominium	56	1984
Total			148	
Apartments				
2 Sprucedale Rd	5781 64 29B	Apartments	6	1975
5 Brookside Lane	5779 55 34-3	Apartments	14	1800
11 Brookwood Lane	5781 64 19H-3	Apartments	15	1965
23-36 Pinecrest Ridge	6397 58 02A-A	Apartments	14	1987
23 Holmeslea Court	5779 52 39A	Apartments	4	1950
29 Holmeslea Court	5779 52 39	Apartments	4	1950
30 Senexet Rd	5779 57 04A	Multi-Family	5	
49 Brickyard Rd	5126 23 07C	Apartments	4	1791, 1900
New Roxbury Village 60 Butts Rd	6397 61 04B	Senior Housing	24	1990
124 Rt 169	6395 64 11A	Private School Residence	5	1900
139 Stone Bridge Rd	5779 57 11	Apartments	4	1900
Country Manor 150 Harrisville Rd	6397 62 03C	Apartments	21	1950
154 Harrisville Rd	6397 62 04C	Apartments	12	1977
187 Stone Bridge Rd	5779 57 10D	Apartments	4	1983
223 Rt 169	6395 61 07C-1	Apartment	4	1975
Sunshine House* 223 Woodstock Rd	5132 29 26	Apartments	4	1900
249 Harrisville Rd	6397 58 07B	Apartments	6	1971
252 Harrisville Rd	6397 59 06B	Apartments	6	1984
Brookwood 296 Rt 171	5781 64 19H-2	Apartments	7	1965
1189 Rt 169	5167 26 06	Apartments	5	1800, 1950, 1954, 1948
Total			168	

Source: Assessor Property Data

*Sunshine House has burned down but has the non-conforming rights to rebuild.

Example of Existing Condominiums

Cornfield Point		
Built 1989		
# bedrooms	# units	Average SF
1 bedroom units	10	778
2 bedroom units	24	1,139
3 bedroom units	3	1,383
Total	37	



Fairways Circle		
Built 1993		
# bedrooms	# units	Average SF
2 bedroom units	8	1,358



Fawn Ridge		
Built 1985		
# bedrooms	# units	Average SF
2 bedroom units	12	832



Oak Hill Estates		
Built 1985		
# bedrooms	# units	Average SF
2 bedroom units	10	1,282



Woodlawn Park Estates		
Built 1987		
# bedrooms	# units	Average SF
2 bedroom units	3	1,296

Note: In 2021, the address for 7 Woodland Park Estates was changed to 60 Oak Hill Lane Unit B and 9 Woodland Park Estates changed to 60 Oak Hill Lane Unit C.



Woodstock Hills		
Built 1989		
# bedrooms	# units	Average SF
2 bedroom units	12	1,110
3 bedroom units	2	1,238
Total	14	



Woodstock Meadows		
Built 1984		
# bedrooms	# units	Average SF
1 bedroom	14	794
2 bedroom units	38	1,055
3 bedroom units	4	1,071
Total	56	



Example of Existing Multi-Family Residential Developments

5 Brookside Lane
Built 1800
14 apartments



**11 Brookwood
Lane**

Built 1965

22 apartments



Country Manor
150 Harrisville Rd
Built 1950
21 apartments

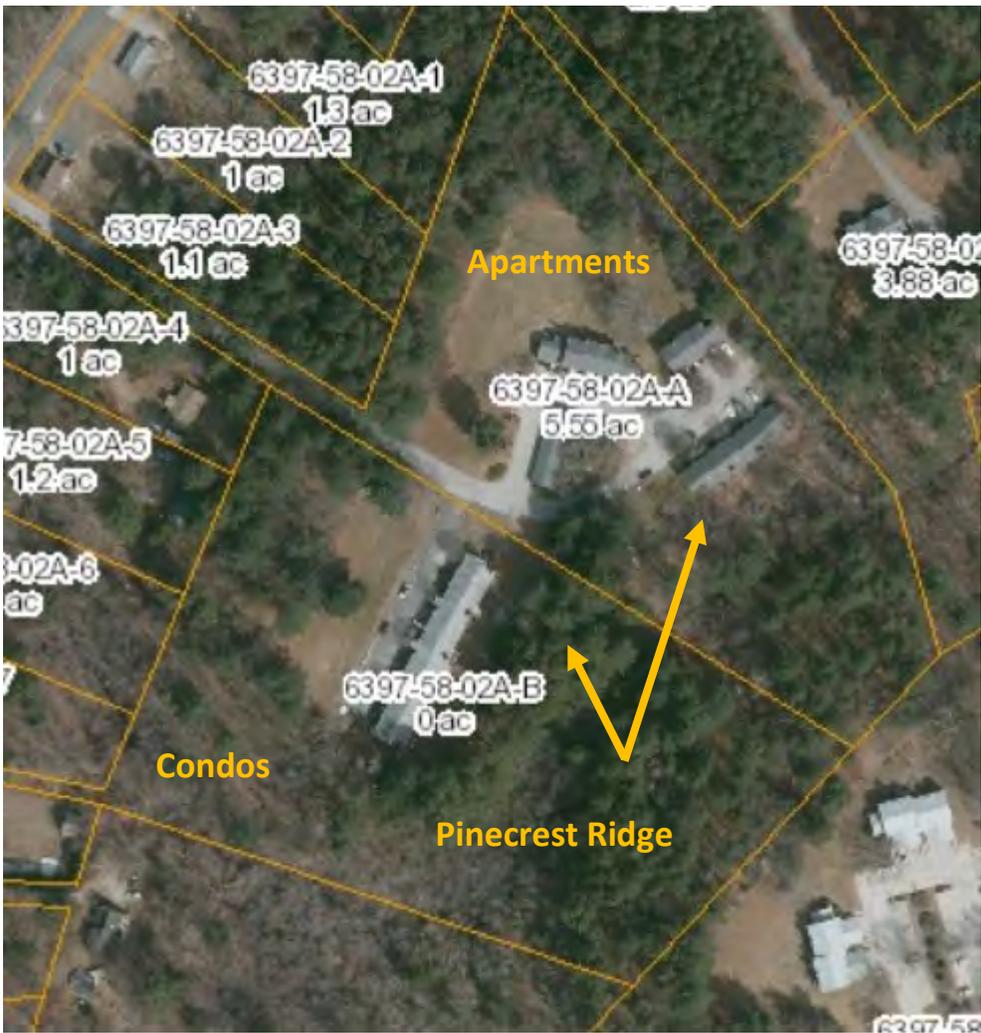
154 Harrisville Rd
Built 1977
12 apartments



23-36 Pinecrest Pine Ridge		
Built 1980		
# bedrooms	# units	Average SF
2 bedroom units	14	934



Note: Parcel 6397-58-02A-A is apartments and
Parcel 6397-58-02A-B is condos.

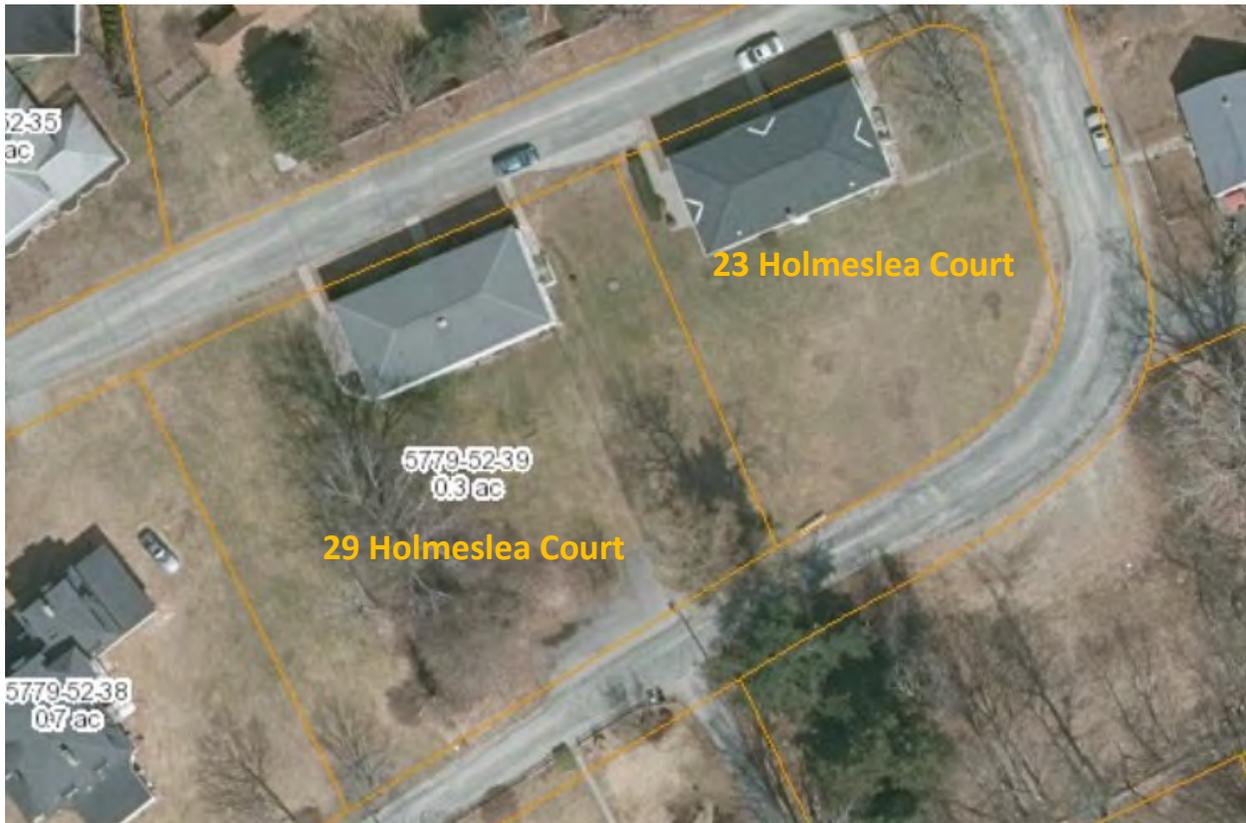


139 Stone Bridge Rd
Built 1900
4 apartments



23 Holmeslea Court
Built 1950
4 apartments

29 Holmeslea Court
Built 1950
4 apartments



Sunshine House

223 Woodstock Rd

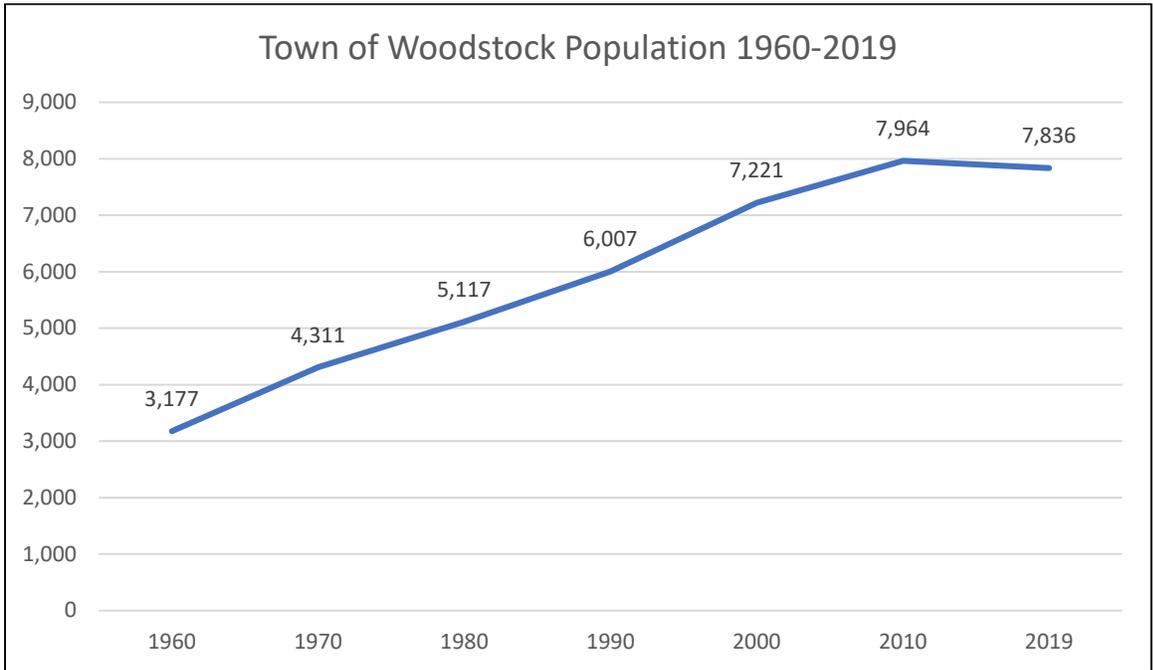
Built 1900

4 apartments

*This property burned but the multi-family use is grandfathered and may be rebuilt.

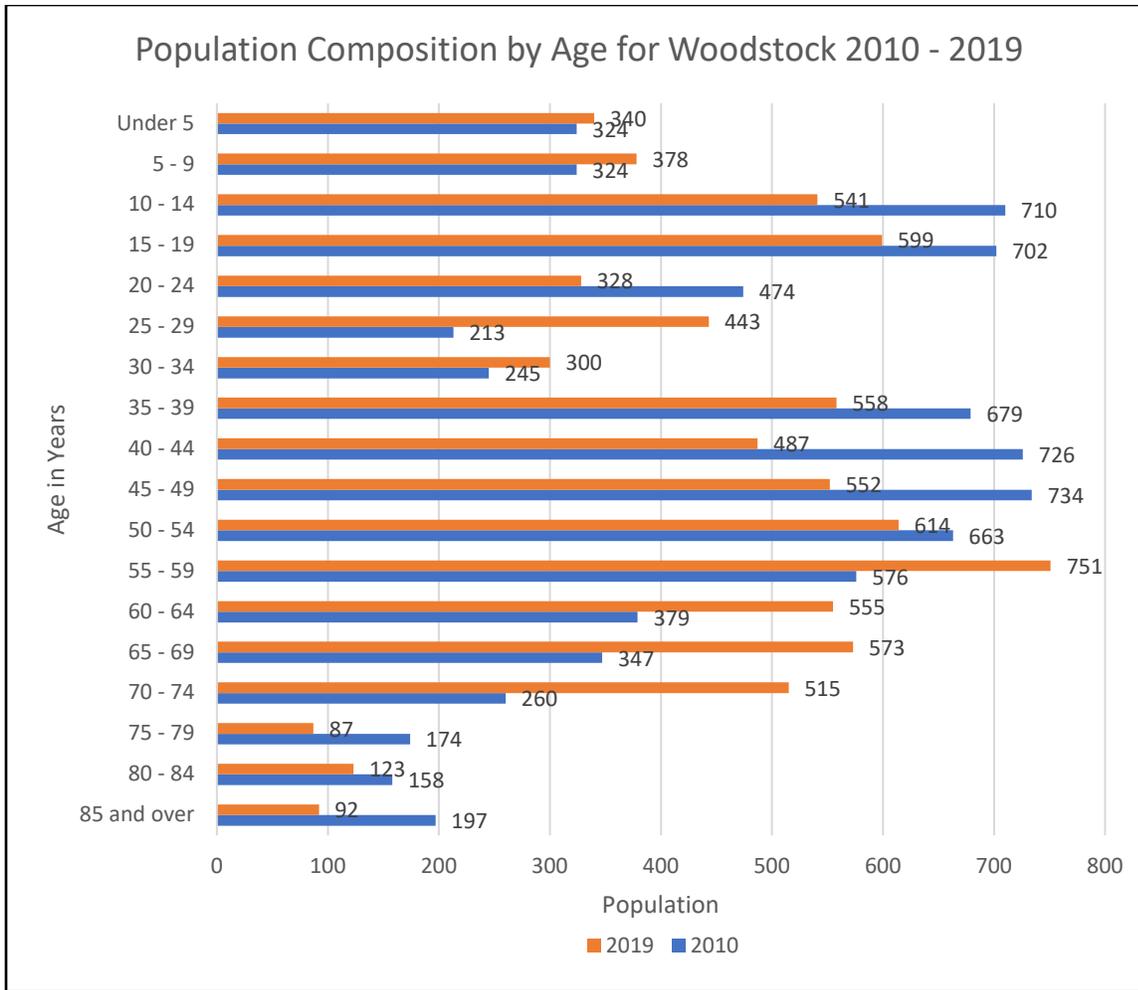


C. Housing Needs Assessment & Gap Analysis
1. Review Demographics & Anticipated Trends



US Decennial Census, 1960-2010. American Community Survey, 5-Year Estimates: 2019

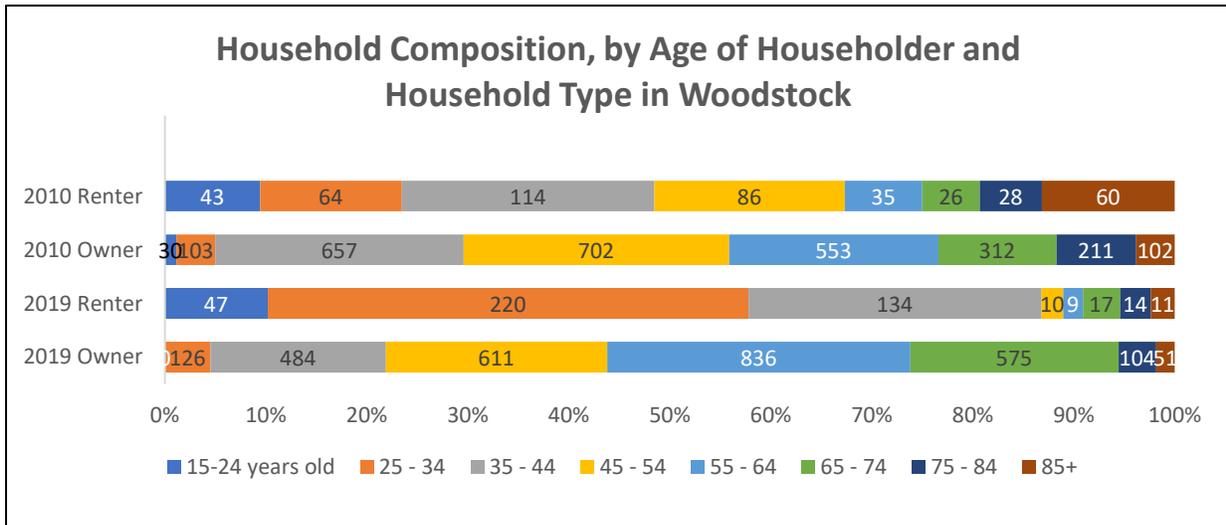
Woodstock’s population was on a steady incline with the highest rate between 1960-70 at 35.7%, then continuing growth but at a lower rate on average of 18.8% for the next three decades. Growth continued between 2000 and 2010 but at a reduced rate of 10.3%. However, from 2010 to 2019 the town’s population *declined* approximately by 1.6%. This recent decline may reverse, due to the increase in the number of new home permits issued from 2019 – 2021, if the trend continues.



2010 & 2019 American Community Survey, 5-Year Estimates. Table S0101

Age cohort		Change	% change	Age cohort		Change	% change
Under 5	Increase	16	4.9%	45 - 49	Decrease	-182	-24.8%
5 - 9	Increase	54	16.7%	50 - 54	Decrease	-49	-7.4%
10 - 14	Decrease	-169	-23.8%	55 - 59	Increase	175	30.4%
15 - 19	Decrease	-103	-14.7%	60 - 64	Increase	176	46.4%
20 - 24	Decrease	-146	-30.8%	65 - 69	Increase	226	65.1%
25 - 29	Increase	230	108.0%	70 - 74	Increase	255	98.1%
30 - 34	Decrease	55	22.4%	75 - 79	Decrease	-87	-50.0%
35 - 39	Decrease	-121	-17.8%	80 - 84	Decrease	-35	-22.2%
40 - 44	Decrease	-239	-32.9%	85+	Decrease	-105	-53.3%

The shift in population will have an affect on housing needs as household composition changes.



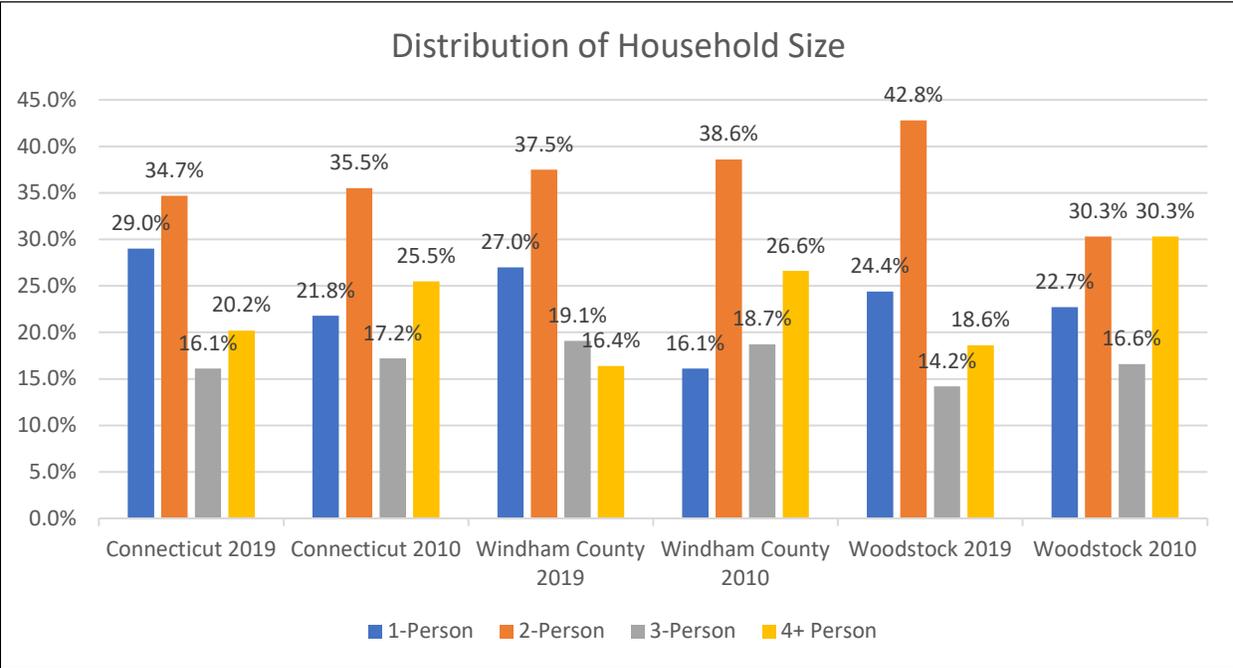
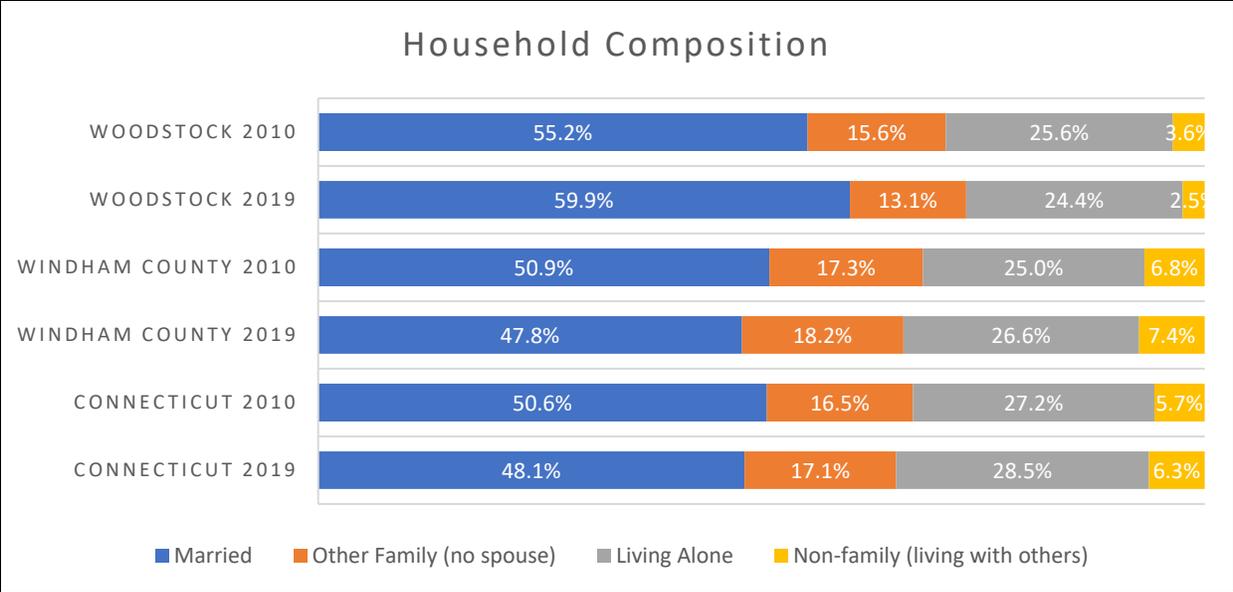
American Community Survey, 5-Year Estimates: 2010 & 2019. Table B25007.

Tenancy by Age of Householder Fluctuation in Woodstock							
Renter Occupied Units				Owner Occupied Units			
Age	2010	2019	Trend	Age	2010	2019	Trend
15-24	43	47	Increase 9.3%	15-24	30	0	Decrease -100%
25-34	64	220	Increase 243.8%	25-34	103	126	Increase 22.3%
35-44	114	134	Increase 17.5%	35-44	657	484	Decrease -26.3%
45-54	86	10	Decrease -88.4%	45-54	702	611	Decrease -13 %
55-64	35	9	Decrease -74.3%	55-64	553	836	Increase 51.2%
65-74	26	17	Decrease -34.6%	65-74	312	575	Increase 84.3%
75-84	28	14	Decrease -50 %	75-84	211	104	Decrease -50.7%
85+	60	11	Decrease -81.7%	85+	102	51	Decrease -50 %
Total	456	462	Increase 1.3%	Total	2,670	2,787	Increase 4.4%

Combined Household Total by Year	2010	3,126	Increase
	2019	3,249	

American Community Survey, 5-Year Estimates: 2010 & 2019. Table B25007

The table shows the change in each age cohort. The youngest householders aged 15-44, as renters, have *increased*, with those aged 25-34 increased significantly at 243.8%. This is in contrast to renter households aged 45 and older that declined, in amounts ranging from -34.6% for those aged 65-74 to a high at -88.4% for those aged 45-54. The numbers of owners in each age cohort were more inconsistent throughout the full range of age cohorts. The overall increase in renter households among all age cohorts was slight at 1.32% in comparison to the overall increase in owners among all age cohorts was slightly higher at 4.38%.



Source for both charts shown above: American Community Survey, 5-Year Estimates: 2010 & 2019. Table S2501

Note: Data is based on household size not income.

In comparison to Windham County, Woodstock has substantially *more* married-couple family households at 59.9% of all households in 2019 with Windham County at 47.8% and the state at 48.1% respectively. While the married-couple families in Woodstock *rose* by 4.7% from 2010 to 2019, Windham County and the State *declined* -3.1% and -2.5%, respectively.

Single-person households in all the locales increased, by 1.7% in Woodstock, 10.9% in Windham County and 7.2% in Connecticut while two-person households increased in Woodstock substantially by 12.5%

whereas there was a slight decrease for both Windham County at -1.1% and the State at -0.8%. Three-person households decreased in both Woodstock and the State by -2.4% and -1.1% respectively with a slight increase in Windham County at 0.4%. The largest households declined in all locales by -11.7% in Woodstock, -10.2% in Windham County and -5.3% in the State.

Median Age

	Woodstock	Windham County	Connecticut
2010	41.8	38.9	39.5
2019	44.5	41.2	41.0

American Community Survey, 5-Year Estimates: 2010 & 2019. Table S0101

The median age increased slightly more in Woodstock than in Windham County and the state of Connecticut by 2019. However, at a median age of 44.5 in combination with an aging population and a rising life expectancy, the population of child-bearing adults in town growing smaller and the trend towards smaller families, it is likely to change the age composition of households which means the housing needs of the community may change to include greater accessibility with design modifications to the kitchen and bathroom, wider doorways, entryway ramps, and more single-floor dwellings.³

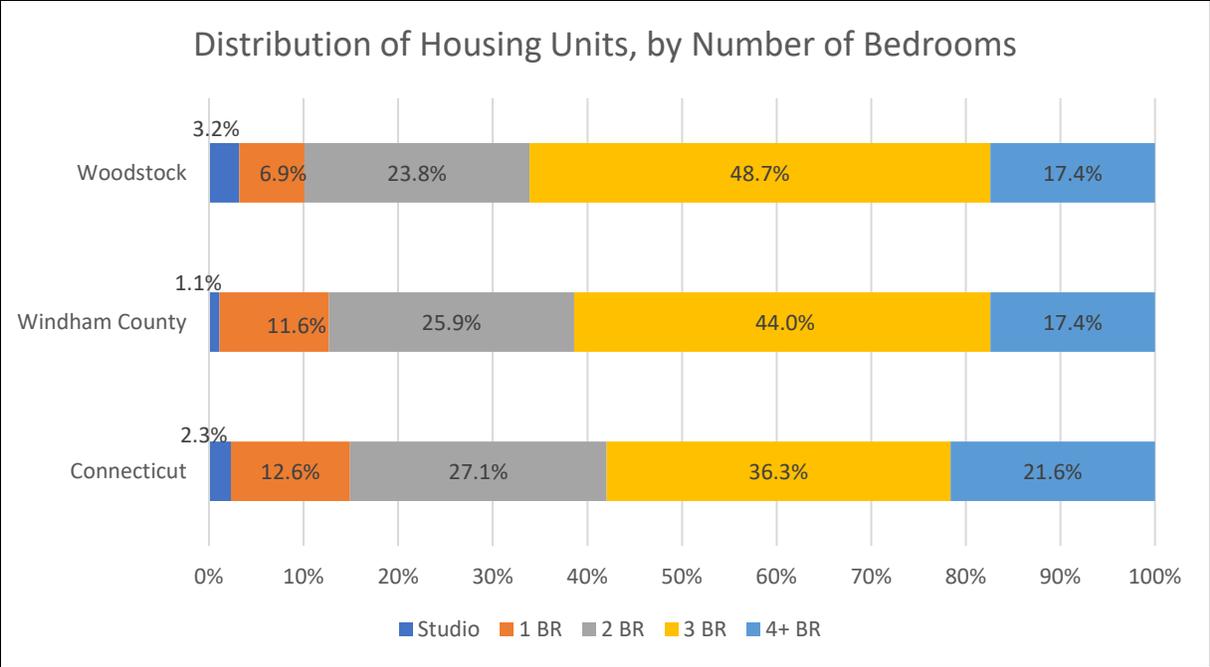
Demographers project that by 2040, the U.S. population aged 65 and older will double to 80 million and their share of the total population will rise from 13 to 20 percent. Driving this fundamental demographic shift is a confluence of factors. First, as the baby boom generation (those born between 1946 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.⁵

“Less than 1% of the housing stock [in the U.S.] has the five recommended features for aging in place.”

www.aarp.org/futureofhousing

³ “5 Must-Have Home Modifications for Seniors Aging in Place” www.assistedliving.org

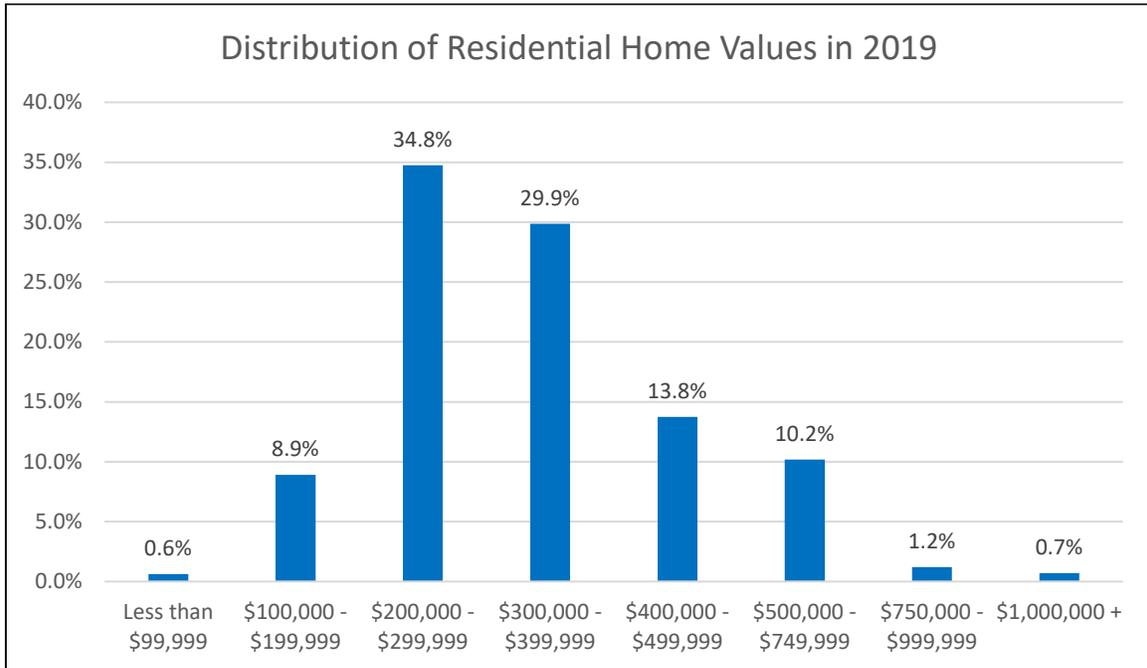
⁵ John W. Rowe. 2010. “Successful Societal Adaptation to the Aging of America.” *Public Policy & Aging Report Volume 21 Issue 4, Fall 2011*, Pg 11-16.



American Community Survey, 5-Year Estimates: 2019. Table DP04

Comparing the two bar graphs titled “Distribution of Household Size” and “Distribution of Housing Units” it shows 48.7% of existing housing units are three-bedrooms units whereas there are 14.2% of the town’s households have three people. There are 3.2% studios and 6.9% are one-bedroom housing units yet there are 24.4% 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 in the additional space. However, with a larger structure comes higher cost.

Home Value Distribution



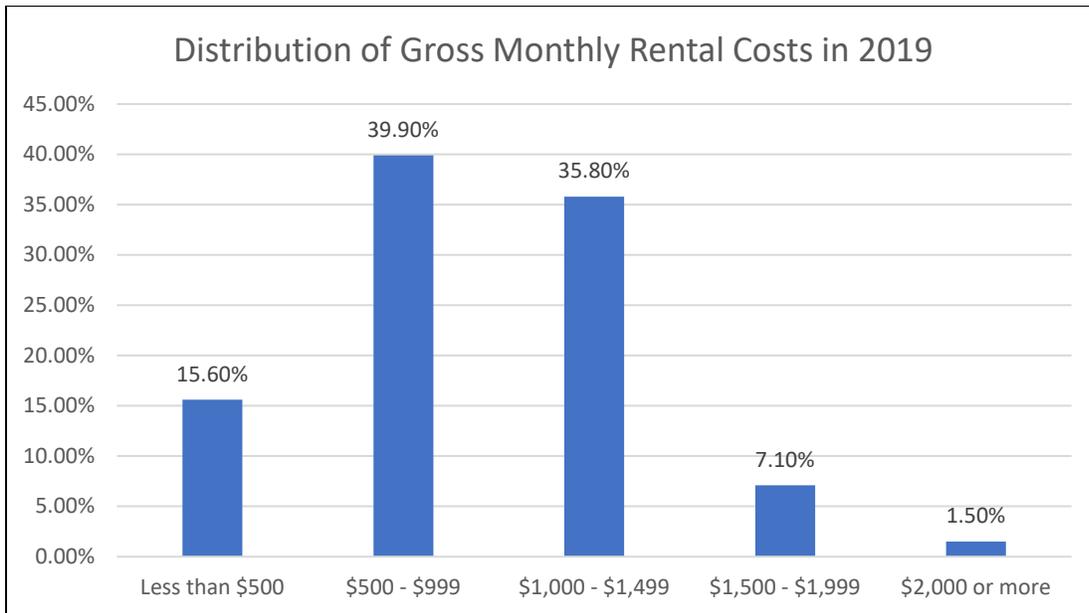
Home Values Source: Woodstock Assessor, Grand List 2021.

Caveat: Due to the margin of error in the dataset of +/- 17 within the American Community Survey resulting in incorrect data this table was created based on the Grand List 2021 provided by the Woodstock Assessor.

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

- 9.5% of units are valued at less than \$199,999
- 64.7% of units are valued between \$200,000 and \$399,999
- With the caveat noted above, more than 25.9% of units are valued at \$400,000 or more.

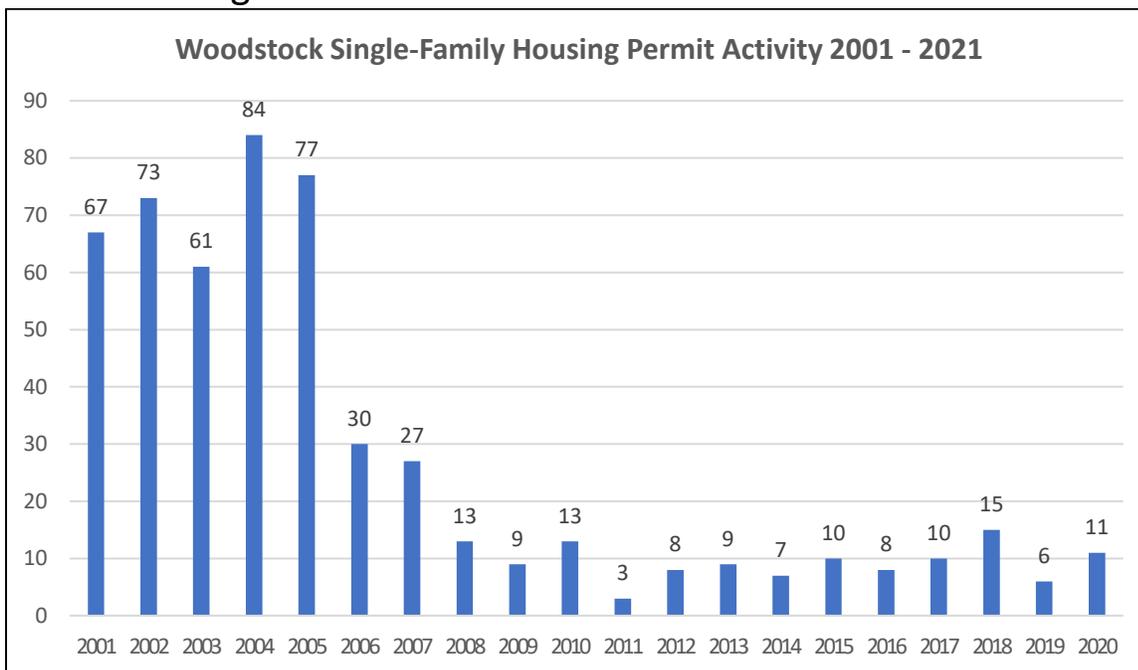
Gross Rent Distribution



American Community Survey, 5-Year Estimates: 2019. Table DP04

- 2019 median gross monthly rent in Woodstock is \$1,028 compared to Windham County at \$946 and Connecticut at \$1,180.
- About 44.4% of rental units in Woodstock are over \$1,000 per month
- About 55.5% of units is under \$999 per month
- **Median gross rent increased in Woodstock by 9.7% between 2010 and 2019**

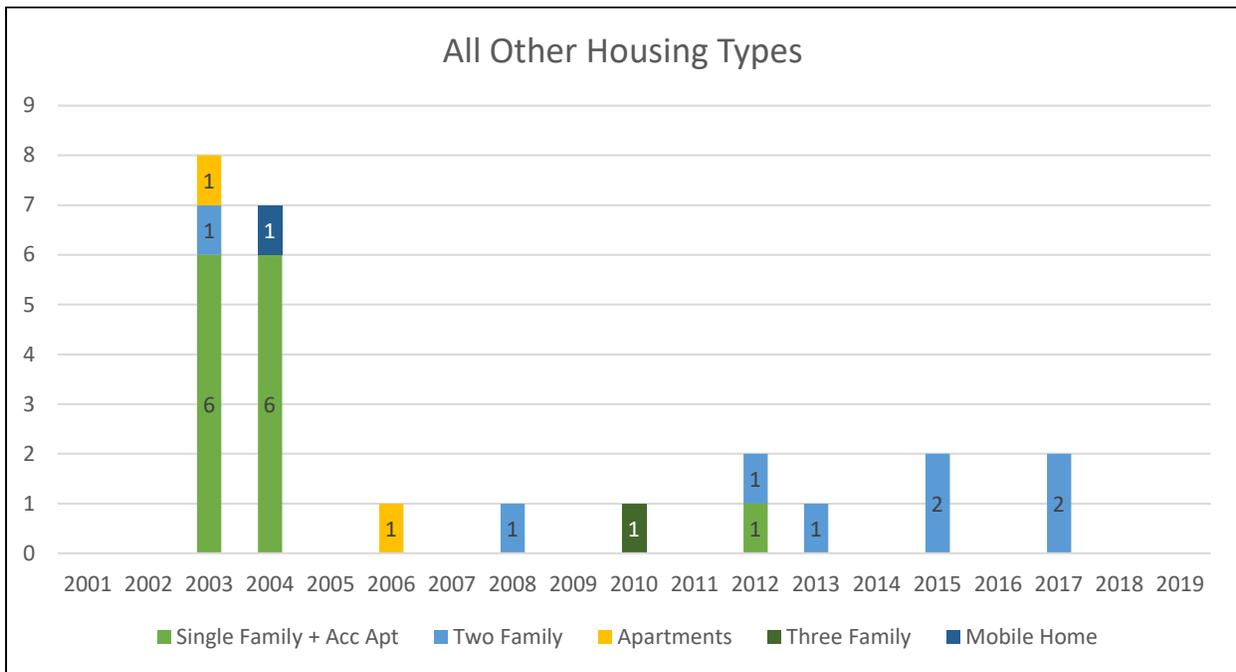
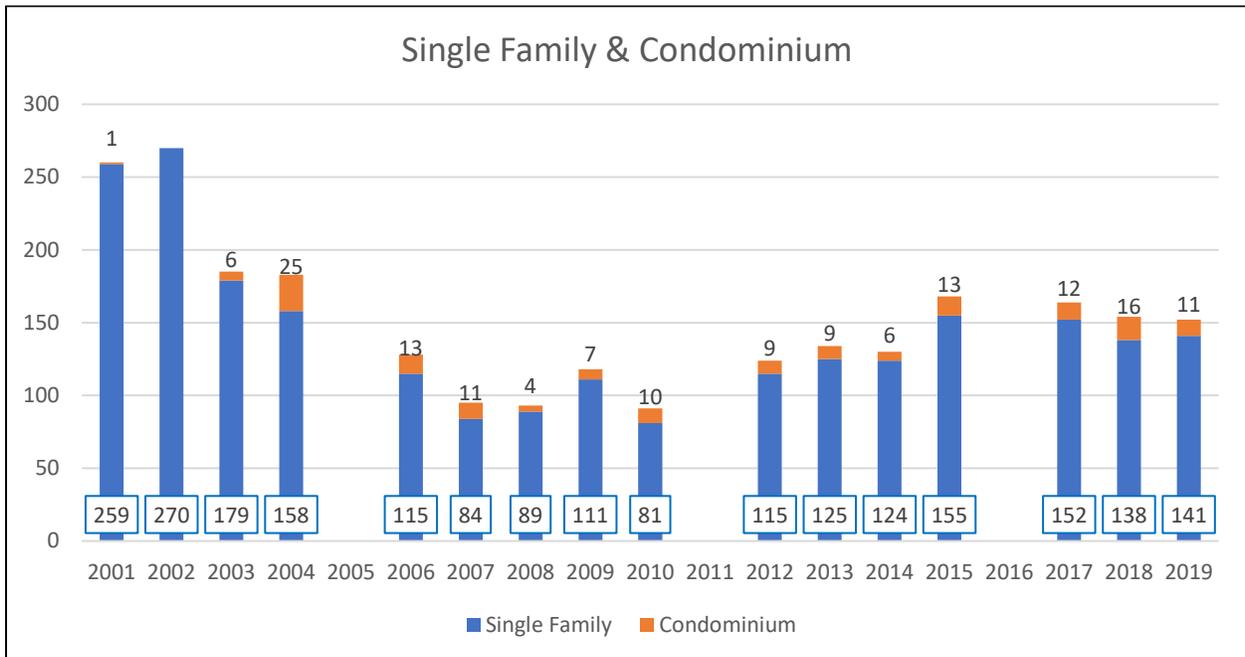
DECD Housing Permits



CT Department of Economic & Community Development

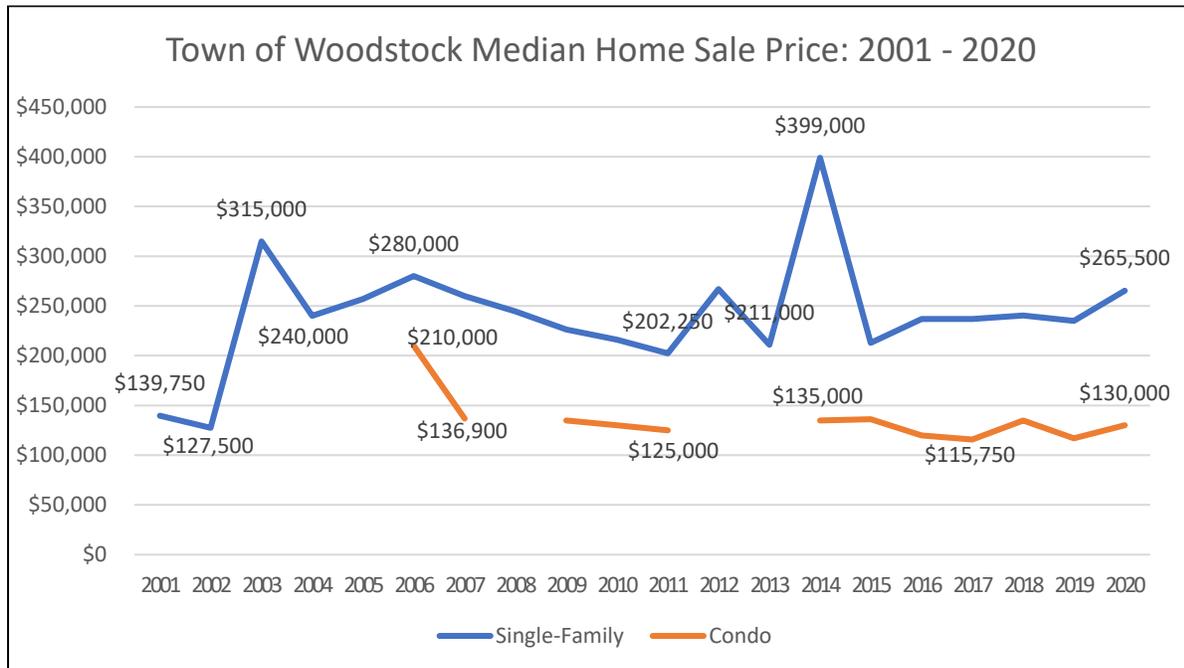
- Single-family housing development has generally declined until 2011 and then has fluctuated at a significantly lower level since then compared to 2001 - 2007.
- **According to the Building Department there were 20 new homes permitted in 2021 alone.**

Town of Woodstock Home Sales: 2001 to 2019



U.S. Department of Housing and Urban Development (HUD). Office of Policy Development & Research. Consolidated Planning/Comprehensive Housing Affordability Strategy Data (CHAS). 2014-2018

Home Sale Prices



CT Office of Policy & Management. CT Data Real Estate Sales 2001 - 2019

- **Median sale price for single-family homes in Woodstock increased by 13.0% from 2019 – 2020 to \$265,500**
- Sale price peaked in 2014 at \$399,000
- Sales of other housing units, including condominiums, Single-Family with Accessory Apartments, Two-Family, Three Family and higher, occur so infrequently they are not shown above.

Housing Market Trends Summary

- With 87.2% of all housing units in Woodstock as detached single-family homes, there is little diversity in housing types.
- Median gross rent increased in Woodstock by 9.7% between 2010 and 2019
- In 2019, 44.4% of all rental units cost \$1,000 or more
- Annual new home construction peaked at 84 units in 2004
- The rate of new home construction in Woodstock dropped off dramatically starting in 2006 as compared to earlier in the decade
- The number of new homes constructed in town has fluctuated somewhat from 2008 through 2020 followed by a surge in 2021 with 20 new homes, according to the Building Department.
- The sale of existing homes peaked in 2002 at 270 homes followed by a reduction that fluctuated much like the rate of new home construction through 2019.
- The median home sale prices fluctuated to a greater extent over the same time period, with a peak of \$399,000 in 2014

2. Housing Needs Assessment

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

FY 2021 Income Limit Area	Median Family Income Click for More Detail 1	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 (\$) Click for More Detail 2	36,050	41,200	46,350	51,450	55,600	59,700	63,800	67,950
		Extremely Low Income Limits (\$)* Click for More Detail 3	21,600	24,700	27,800	30,850	33,350	35,800	40,120	44,660
		Low (80%) Income Limits (\$) Click for More Detail 4	55,950	63,950	71,950	79,900	86,300	92,700	99,100	105,500

Note: Woodstock 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 Woodstock, a family of four with 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

How Many Woodstock Families are in Need of Affordable Housing?

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	
Total: 425		Total: 235		Total: 115	
Owner: 300	Renter: 125	Owner: 170	Renter: 65	Owner: 115	Renter: 0

US Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018 ACS

- There are 775 households, or 25.5.0% of all the households in Woodstock 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 far more homeowners than renters in Woodstock that fall within the three definitions of low income.

Affordable Housing: Needs of 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	<\$36,050 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 =		
\$1,398/month for an individual	\$901/month for an individual	\$540/month for an individual
\$1,997/month for a family of 4	\$1,286/month for a family of 4	\$771/month for a family of 4
U.S. Department of Housing and Urban Development (HUD) 2021 Adjusted Income Limits for Windham County, CT HUD Metro FMR Area		

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

Affordable Housing: Needs of Homeowners

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 =		
\$196,050 for an individual	\$132,642 for an individual	\$79,475 for an individual
\$293,983 for a family of 4	\$189,304 for a family of 4	\$113,509 for a family of 4
U.S. Department of Housing and Urban Development (HUD) 2021 Adjusted Income Limits for Windham County, CT HUD Metro FMR Area		

Home value estimates based on 30-year mortgage at 3.5%, 0% down payment, current tax rate 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	Supply – Demand
Income Group	Max Home Value (Family of 4)	*Cumulative Owner-Occupied Units in Price Range	**Cumulative Owner Households in Income Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$113,509	66	115	-49
Very Low Income (<50% of AMI)	\$189,304	684	285	399
Low Income (<80% of AMI)	\$293,983	1,121	585	536

*ACS 5-Year Estimates, 2019. B25075.

**HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014 – 2018;

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.

Renter-Occupied Units		Supply	Demand	Supply – Demand
Income Group	Max Monthly Rent (Family of 4)	*Cumulative Renter-Occupied Units in Price Range	**Cumulative Renter Households in Income Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$771	70	0	70
Very Low Income (<50% of AMI)	\$1,286	285	65	220
Low Income (<80% of AMI)	\$1,997	366	190	176

*ACS 5-Year Estimates, 2019. B25063.

**HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014 – 2019.

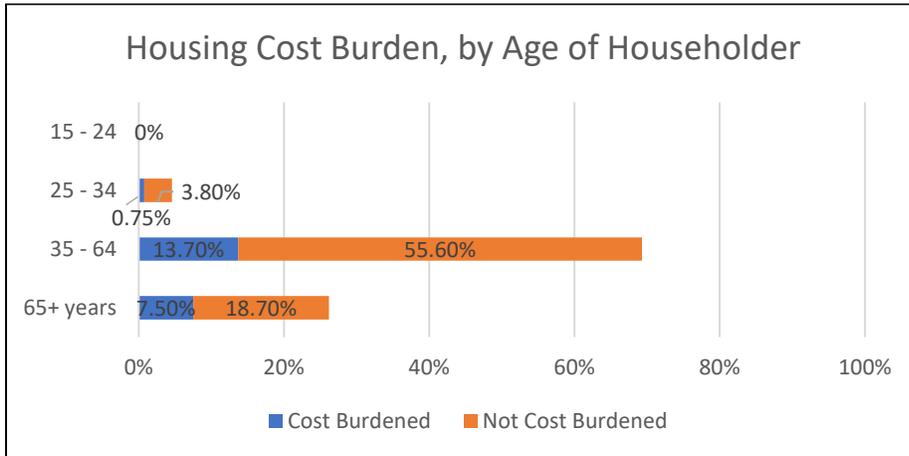
Note: 1. Assessor data was not broken down by owner vs. rental so this analysis was done with ACS data as noted above. 2. Data presented in 'Demand' column is the best information available.

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

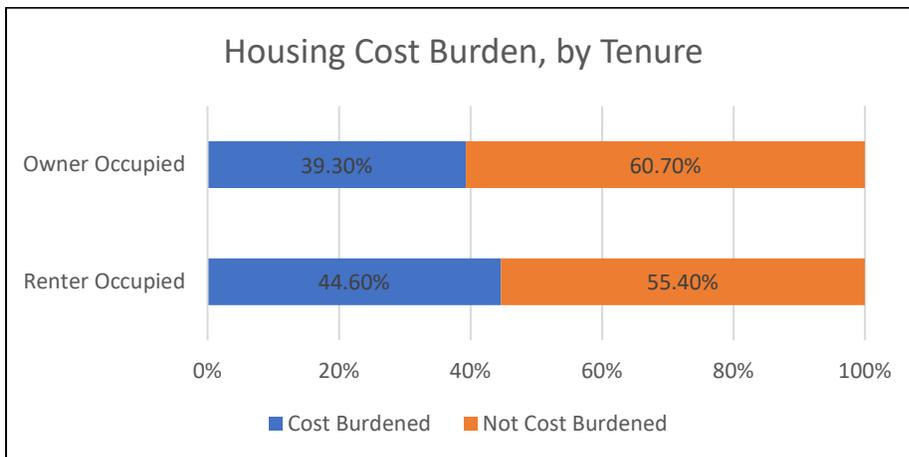
A **negative housing gap** indicates that **housing demand exceeds housing supply** for that income group

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

Cost Burdens in Woodstock: Existing Conditions



American Community Survey: 5-Year Estimates. 2019. Table B25093



American Community Survey: 5-Year Estimates. 2019. Table dp04

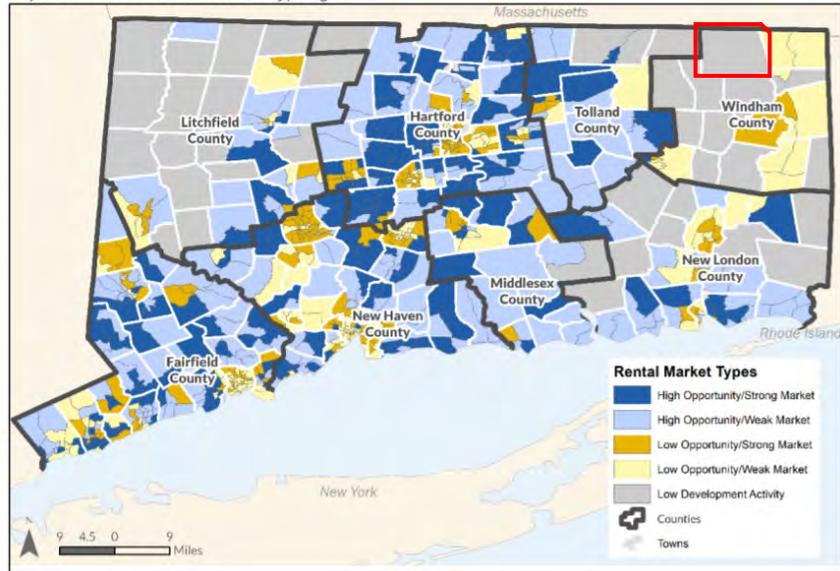
- More than ¼ of the householders or 25.6%, aged 25 – 34, are cost burdened
- Nearly ⅓ or 29.5% of householders aged 65+ are cost burdened

Housing Opportunity Designation

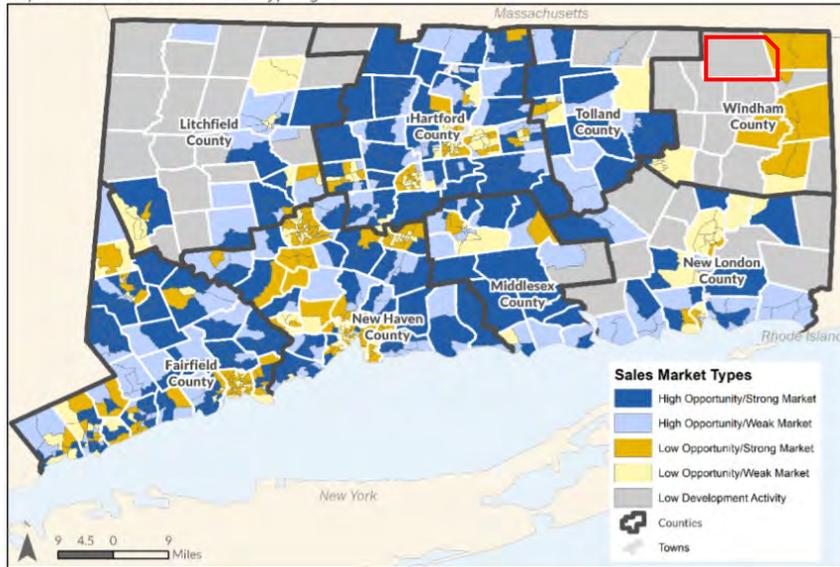
The Connecticut Housing Finance Authority (CHFA) developed an index called the Connecticut Needs Assessment which provides an analysis of the demographic, economic and housing markets.

All of Woodstock was identified as 'Low Development Activity' on both the maps titled "Rental Market Typologies" and "Sales Market Typologies".

Map 2 Connecticut: Rental 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 POCD and Buildout Analysis

1. SWOT Analysis

A Strengths Weaknesses Opportunities Threats (SWOT) Analysis was conducted with the Planning & Zoning Commission on February 17, 2022. The attendees of the meeting came to the following conclusions:

Diversity of housing in Town is 33% Strength
17% Weakness
50% Opportunity
0% a Threat

The Zoning Permit process for a new home is:
33% Strength
17% Weakness
50% Opportunity
0% a Threat

“I feel we have a huge opportunity to increase rental potential in town through the accessory apartments.”

“Multi-family housing can be good rentals.”

A subdivision is the division of a property into smaller, Separate Properties. This process in Woodstock is:

17% Strength
0% Weakness
83% Opportunity
0% Threat

Rental availability of housing in Woodstock is
0% Strength
50% Weakness
50% Opportunity
0% Threat

“Need more rental opportunities but not in an unregulated way.”

Considering yourself, your family, friends and neighbors, is the existing, price or rent amount for existing housing in Woodstock is...

0% Strength
17% Weakness
67% Opportunity
17% Threat

“Various types of housing can provide good opportunities.”

1. Buildout Analysis

The Woodstock Planning & Zoning Commission enlisted NECCOG in doing a Buildout Analysis in 2013 that envisioned three scenarios projecting the number of new single-family homes that may be built under different assumptions. With each scenario, the estimation took into account the required minimum setbacks per the Zoning Regulations and a 100 ft buffer around wetland soils and 125 ft around the watercourses, based on available information, to allow for a measure of protection in the assumption process.

- **80% Scenario** yields 2,850 new dwelling units: This scenario assumes 2.5 acre minimum lots size, 100 ft frontage while assuming 80% build out efficiency meaning it utilized 80% of the available land and left 20% for driveways, roadways, etc..
- **Road Layout Scenario** yields 1,487 new dwelling units: This scenario assumes 2.5 acre minimum lot size, 100 ft frontage. This development scenario does not include new roads and projects new development occurring along existing road frontage.
- **2-Acre Minimum Lot Size Scenario** yields 3,895 new dwelling units: This scenario assumes 2 acre minimum lot size, *which is less than the current minimum lot size* with 100 ft frontage.

2. What do the Existing Regulations Allow for Residential Use?

Current Zoning Regulations allow for single-family residential uses with the allowance to add an accessory apartment, limited to a maximum size of 50% of the net floor area of the principal dwelling or 1,000 SF or whichever is less. The majority of the town is in the Community District which has a minimum lot size of 2.5 acres with 100 ft frontage (25 ft frontage minimum for interior lots).

The Plan of Conservation & Development Update included a recommendation relating to accessory apartments which was implemented when the Planning & Zoning Commission approved a text amendment to the Zoning Regulations on December 2, 2021 that continues to allow accessory apartments but changed the standards for accessory apartments as mentioned above. Accessory apartments continue to be unrestricted in Woodstock as to familial occupancy as was required in many other towns prior to the passage of PA 21-29 in 2021. The other important change relating to new accessory apartments is that there is no longer a minimum lot size in order for a property to be eligible for an accessory apartment, per the passage of PA 21-29.

Subdivision lots after 8/25/05 have a minimum lot size of 0.75 acres with 100 ft frontage, same 25 ft for interior lots. There was an amendment to the Subdivision Regulations in 2019 that created options in the Subdivision Regulations to allow for the following:

- Minor Subdivisions of 1-3 lots with 1.25 acres of buildable land, no conservation land is required.
- Major Subdivisions of 4+ lots

- Standard Design has a Density Factor of 2.5 acres, each lot requires a minimum of 1.25 acres of buildable land, 25% Conservation Land required with the alternative being Fee In-lieu.
- Fee-in-lieu Alternative has a Density Factor of 2.5 acres, each lot requires a minimum of 1.25 acres of buildable land. In-lieu of the 25% set aside for Conservation Land, the applicant pays a fee, or combination of fee and the fair market of any land permanently dedicated as Conservation Land, shall be equal to not more than ten percent (10%) of the fair market value of the land to be subdivided prior to the approval of the subdivision.
- Conservation Design has a Density Factor of 1.25 acres, each lot minimum 1.0-acre buildable land, 40% Conservation Land required.
- Family Transfer has a 5-lot maximum. Lots may only be transferred to qualifying family members within 10 years of approval. No Conservation Land is required.

3. Review the permit process for new housing development

Single-family homes and single-family homes with accessory apartments require a Zoning Permit. Multi-family residential development, which in Woodstock includes two family or more residential dwellings on the same lot, regardless of whether or not they are adjoining, i.e.: sharing a wall or are detached, require a Special Permit. Multi-family residential uses require a minimum of 10-acre lot with a maximum density of 1 dwelling per acre of contiguous buildable area and 150 ft frontage.

4. Identify New Opportunities (Affordable and Market Rate) Housing

- a. The Town could pursue building additional senior housing units.
- b. Two-family residential structures or duplexes could be allowed with a zoning permit, this would require changing the definition of multi-family to be for three or more dwellings on a single property.
- c. Allow the conversion of existing homes to duplexes.
- d. Create regulations for agricultural worker housing
- e. Multi-family Developments:
 - i. The newest 4+ apartment rental was built in Woodstock in 1977 and the newest condominium development was built in 1993. To date only one multi-family development has been approved, via a special permit since then, however it consists of a duplex with an accessory apartment for a caretaker therefore it was not intended for rentals and would not provide housing in alignment with the goals of this Affordable Housing Plan.
 - ii. To provide opportunities developers or property owners may want to realize, the standards should be reconsidered in order to lower the cost while still providing for development that is compatible with the community.

Possible revisions to the standards on multi-family developments include:

1. Include in the definition of multi-family developments: rental apartments, condominiums, townhouses and 55+ developments.
2. A minimum lot size of less than the currently required minimum of 10 acres.
3. Reducing the current minimum front setback from 200 ft to 100 ft.

4. Since the side and rear setbacks are already 75 ft, it seems entirely unnecessary to require a separation between on-site and off-site dwellings. Also, this on-site and off-site required separation is complicated because it would be different if the neighboring lot has an existing house on it when the multi-family development is proposed in contrast to a vacant lot.
 5. The Zoning Regulations don't have to regulate the separation distance between multi-family structures on the same property as that type of detail is handled by the Building Code.
- f. Adopting mixed-use zoning, allowing multiple uses on the same lot.
- i. This could be a good fit in South Woodstock where a mix of uses currently exists, more so than in other parts of town.
 - ii. This has been done on many occasions via the Special Permit process in addition to several pre-existing businesses that exist now or occurred in the past in town.
 - iii. Mixed uses could provide housing opportunities in closer proximity to potential employment as compared to other locations in town.
 - iv. Another benefit could include additional income to the property owner from rent for residential units that could be above commercial space, or elsewhere on the site, which might off-set the investment needed to do the construction or renovation of the site necessary for the new business.

5. Identify Any Roadblocks

There are multiple-roadblocks in the way of achieving affordable housing in a rural community. Importantly, there is a lack of government incentive funding to produce affordable housing in low priority rural locations. Even with smaller units or deed restrictions limiting 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* necessary 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.

E. Infrastructure Assessment (sewers, public water, transit, mixed-uses, walkability)

Woodstock lacks extensive public infrastructure many other towns, even some smaller, somewhat rural ones have, such as sewers and public water that could support higher density development. Also, in contrast to other towns, commonly along rivers where early industrial development took place, there are no old mills in Woodstock that could be repurposed into multi-family development. There are no brownfields or even greyfields that could be redeveloped into higher density residential development.

Woodstock has a Sewer District, as detailed in the “Woodstock Water Pollution Control Plan” effective January 24, 1994, that has nearly 100% of the properties in the District connected or ‘tied into’ the sewer system, leaving very few, if any vacant properties left to develop and contribute additional volume into the system⁴. They also have a Sewer Avoidance Policy which limits the district itself both to the contracted volume of 100,000 gallon/day *and* the properties within the District.

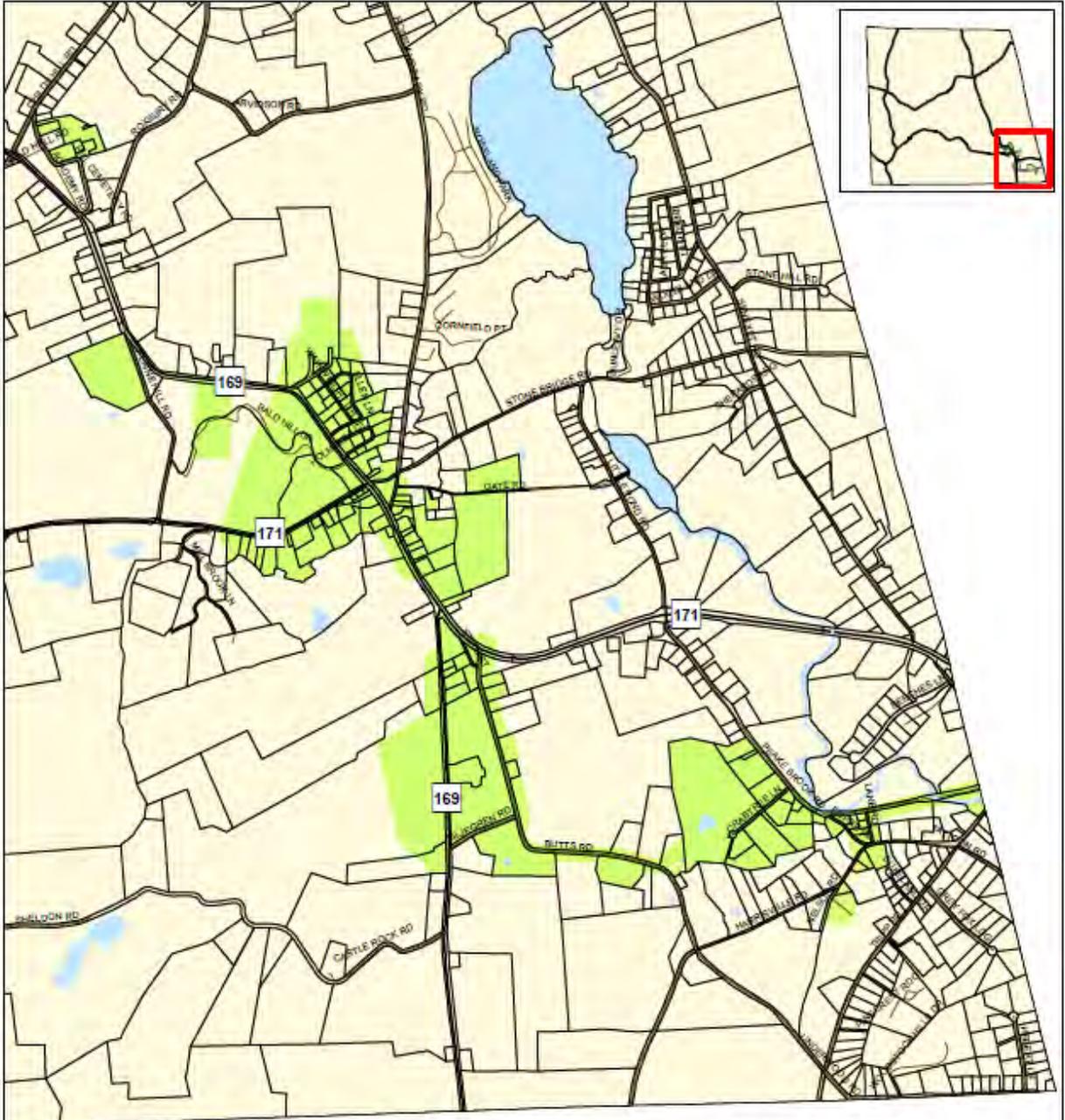
The Woodstock Water Pollution Control Plan states:

Failures of subsurface sewage disposal systems have generally occurred in isolated areas in which the development has been too dense to be accommodated by the on-site soils. However, proper cognizance of “oils and other environmental limitations in most areas of the Town has resulted in relatively predictable, lower densities of development consistent with the Town’s rural nature.

Continued development controlled by the natural limitations of the soil would be consistent with the Town’s historical growth patterns, its Plan of Development, and the State of Connecticut’s Plan of Conservation and Development. One of the specific objectives of the latter plan is to “support the extension of sewage collection systems into non-urban areas in areas of environmental concern only where it can be demonstrated as the cost-effective alternative to correct an identified public health hazard.”⁴

Expansion of the Sewer District is not simply limited by the Avoidance Policy in Woodstock but also by the contract between the Town of Putnam and Woodstock, which is considered a commercial customer. An expansion of the Woodstock Sewer District would not only require a contract renegotiation with Putnam as Woodstock is nearing their contractual upper volume limit. The cost of an expansion would be in addition to the cost of anticipated repairs to the pipes, which are needed in the near future, since they were installed about twenty-five years ago.

⁴ Woodstock Water Pollution Control Authority

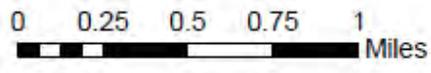


Woodstock Sewer District

Legend

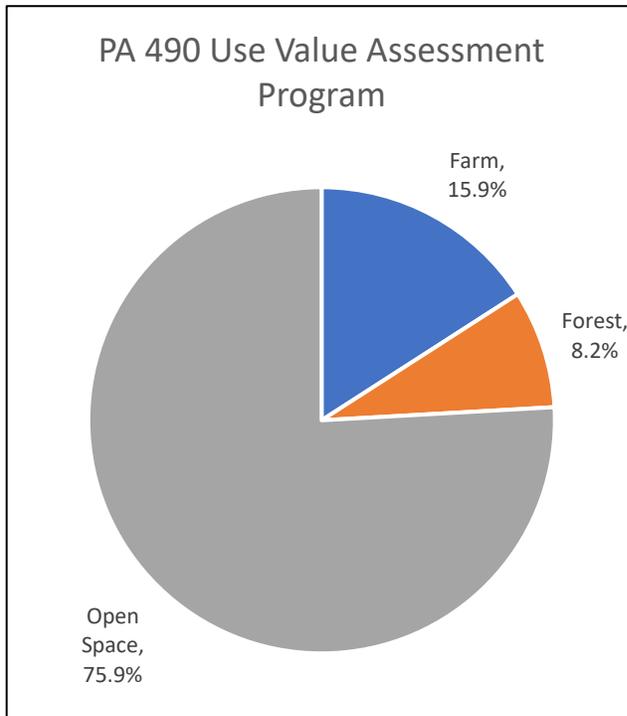
- Woodstock Sewer
- Water Bodies
- Town Roads
- State Routes
- Parcel Polygon

This map is intended for planning purposes only and contains no authoritative data.



F. Agriculture and Local Economy

As of 2015, Woodstock has a notable agricultural presence in town, with 16.3% of the town identified as agricultural field down from 17.0% in 1985, according to the University of Connecticut's "Connecticut's Changing Landscape"⁵ map that shows land cover and how it has changed over that same time frame. However, even with the decrease, there



Woodstock Assessor, Grand List 2021

Connecticut's agricultural industry contributes \$4 billion to the state economy, generates 21,000 jobs, and provides environmental and social benefits that significantly enhance its resident's quality of life.⁵

were a total of 5,449 parcels enrolled in the town's PA 490 Use Value Assessment Program. These parcels are used for crops including hay, flowers, pasture and produce including orchards, vineyards, as well as for chickens and eggs, dairy farms, horses, beef cows, pigs, sheep, goats, llamas, alpacas, forestry, tree farms, honeybees and plant nurseries. The dairy industry alone, at least in 2009, was "estimated to have an impact on the state's economy of between \$832 million to \$1.1 billion in new output (sales), that in turn generated an estimated 2,465- 4,242 jobs and \$145- \$208 million in additional personal income. Dairy farming is the second most valuable component of Connecticut's agricultural sector."⁶ As of 2021, according to

town records, there are 6 dairy farms in Woodstock that encompass much of the former acreage used by the far greater number of previous dairy farms and therefore represent a significant portion of land in Woodstock under current agricultural use.

Dairy farming is the second most valuable component of Connecticut's agricultural sector.

Farmland, especially at 3,350 acres in Woodstock⁷, represents a land intensive use, i.e.: a land use that requires *physical land* in order to exist and therefore cannot be put to other land uses and developed to any great extent without significant negative impact on the function and existence of the farm itself.

⁵ UCONN CLEAR website: Connecticut's Changing Landscape: www.uconnclear.maps.arcgis.com

⁶ UCONN Dept of Economic & Community Development & Dept of Agriculture. "The Economic and Fiscal Impacts of Connecticut's Dairy Industry". January 2009. Pages 2,

⁷ Woodstock Assessor Records

Along with the active farms in towns and their need for land to be left undeveloped, several farmers have expressed an interest in building housing for their workers, which could aid in retaining quality employees. There is potential for this agricultural worker housing to qualify as formal “affordable housing” and therefore increase the town’s percentage of qualifying “affordable housing” units.

Note:

1. Forestry is included in the statutory definition of agriculture, but for tax purposes is differentiated from other farmland in the PA 490 Program.
2. The PA 490 program reduces the assessment of farmland thereby lowering a farm’s property taxes.

Without active agriculture taking place primarily in the rural towns of Connecticut, the state would not have “the \$4 billion the industry contributes to the state economy, generating [overall] 21,000 jobs, and providing environmental and social benefits that significantly enhance its resident’s quality of life”.⁸ In order to maintain an active agricultural presence in town, and simultaneously not *promote* financial struggle by creating housing that *only* limited populations would be eligible to live in, Woodstock should continue to *allow* for housing types in the land use regulations that would best meet the needs of property owners but not *mandate* income restricted residential developments.

Municipal priorities will not be uniform throughout the state, while all share the duty to best manage their resources, natural and manmade; each municipality must determine how to rank them in a way that maximizes their potential based on the needs of their respective community. Where an agricultural town must acknowledge the needs of the land-based industry, a more developed community, particularly one with existing public infrastructure such as sewers, public water, and sidewalks, etc., has the opportunity if not the duty, to promote wise use of those particular resources. Woodstock land use regulations that allow for variety in housing types should continue to recognize that property owners have varying needs and yet respect their right to seek out appropriate solutions as needed.

CGS 8-2 Zoning regulations shall be made with reasonable consideration for their impact on agriculture [as defined by the state in CGS 1-1 (q)].

G. Summary Results of Community Survey

The Town of Woodstock conducted outreach with the Housing Survey utilizing www.surveymonkey.com. Of the 473 respondents, 33 were on paper and the rest were done either on laptops, desktops or cellphones.

Of the 473 respondents to the Woodstock Housing Survey, 91.8% are year-round residents, 0.9% are seasonal resident, 40.2% are property owners, 7% are business owners and 1.3% do not live in town but are interested in moving to Woodstock. It is likely that more of the resident respondents are also property owners, considering the low availability of rental properties in town. Respondents may not

⁸ Lopez, Rigoberto A; Boehm; Rebecca; Pineda, Marcela; Gunther, Peter and Fred Carstensen. Zwick Center for Food and Resource Policy, Dept of Agricultural and Resource Economics. UCONN. “Economic Impacts of Connecticut’s Agricultural Industry: Update 2015”. September 2017.

have understood that they could have chosen more than one option for this question. One fifth of respondents have lived in town 10 – 19 years with 47.5% have lived in town 20 or more years. Nearly a quarter or 23.9% of respondents are 40 – 49 years old with 22% are 50 – 59 years old and 21.8% are 60 – 69 years old. 90.9% are homeowners and 4.9% are renters with the remainder having other living arrangements.

It is not surprising that the survey showed at least 46.4% of respondents represent households with children at home and maybe 3% more if including the three-generation households of those 39.3% are married with children living at home, and 4.1% single parent households, this is in contrast with the American Community Survey, 5-Year Estimate data for 2019 which shows 59.9% of households in Woodstock are married. Nearly half the respondents at 48.1%, agreed that affordable or attainable housing is a vital component of the town's longevity and another 18.0% were unsure. Just over a third at 37.6%, felt that the existing housing stock in Woodstock is adequate to satisfy future market demands while 21.4% were unsure. Slightly less than a fifth of respondents at 19.8% of respondents pay \$1,000 or less for monthly housing costs and while another 21.5% have costs of \$1,001 - \$1,500. 21.8% of the respondents have less than \$3,500 a month in income while 49.7% of respondents make \$5,501 or more a month.

Community loyalty runs deep in Woodstock as 50.1% of respondents feel it is very important for them to remain in town as they age with 13.1% not being sure they will be able to afford their home with the associated costs. In response to a question about why respondents might consider moving out of town, the most motivating reason at 36.6% was one the town cannot affect, that "people may want to live in a different climate", in contrast with the next five reasons which directly relate to housing in Woodstock, tied at 33.1% "looking for an area that has a lower living cost" and "looking for a home that will help live independently as you age" with 30.8% "looking for a home size that meets the needs", 23.9% "maintaining your home will be too expensive" and rounding the list out again with a reason personal to the households where 19.1% "wanting to be closer to family". 15.5% chose "other" and made the following comments: Of the 72 respondents' written comments included seven who have no intention of moving, 9 who desire a location with more accessibility to a mix of uses/services and more affordable transportation options, 10 who have tax or other cost of living concerns and 5 who have political differences with their current community, this is in contrast to 7 respondents who seek a more rural life with more land, including farmland.

In terms of who the respondents felt would need affordable housing, if they even agreed with that statement, working families ranked at 46.7%, seniors at 43.9%, young adults at 35.8% and in-town workers 25.6%. 28.8% of the respondents do not believe the town needs any more housing options.

Woodstock’s most pressing housing and development related needs were ranked with a priority level for each issue and were evaluated by priority and by issue for the highest rank for each.

The highest ranked issue for each priority level (column) shows in blue.

	1	2	3	4	5	6	7	8	9	TOTAL
▶ Decreasing taxes	38.92% 165	10.61% 45	8.96% 38	8.96% 38	5.42% 23	6.84% 29	6.13% 26	4.72% 20	9.43% 40	424
▶ Creating more affordable housing	13.02% 56	11.63% 50	10.70% 46	7.44% 32	11.63% 50	6.98% 30	13.02% 56	11.63% 50	13.95% 60	430
▶ Attracting new businesses	9.67% 41	16.04% 68	15.80% 67	13.92% 59	11.32% 48	10.14% 43	10.61% 45	7.55% 32	4.95% 21	424
▶ Growing existing/local businesses	8.47% 36	17.88% 76	20.71% 88	17.65% 75	13.18% 56	10.35% 44	7.06% 30	3.53% 15	1.18% 5	425
▶ Managing housing growth	10.12% 43	8.94% 38	10.35% 44	11.53% 49	18.35% 78	14.35% 61	12.47% 53	10.82% 46	3.06% 13	425
▶ Access to public transportation	2.58% 11	4.69% 20	4.93% 21	7.04% 30	9.15% 39	13.62% 58	13.38% 57	19.25% 82	25.35% 108	426
▶ Allow residents to age in place/stay in town after retirement	11.21% 49	16.70% 73	13.50% 59	15.33% 67	11.21% 49	13.50% 59	8.24% 36	5.95% 26	4.35% 19	437
▶ Allow young adults to live in town as first-time homeowner (own or rent)	6.44% 28	13.10% 57	11.26% 49	13.79% 60	13.33% 58	11.72% 51	12.87% 56	12.87% 56	4.60% 20	435
▶ Attracting new residents	3.02% 13	2.33% 10	5.35% 23	3.95% 17	7.44% 32	10.47% 45	13.26% 57	21.63% 93	32.56% 140	430

The highest-level rank for each issue (row) shows in red.

	1	2	3	4	5	6	7	8	9	TOTAL
▶ Decreasing taxes	38.92% 165	10.61% 45	8.96% 38	8.96% 38	5.42% 23	6.84% 29	6.13% 26	4.72% 20	9.43% 40	424
▶ Creating more affordable housing	13.02% 56	11.63% 50	10.70% 46	7.44% 32	11.63% 50	6.98% 30	13.02% 56	11.63% 50	13.95% 60	430
▶ Attracting new businesses	9.67% 41	16.04% 68	15.80% 67	13.92% 59	11.32% 48	10.14% 43	10.61% 45	7.55% 32	4.95% 21	424
▶ Growing existing local businesses	8.47% 36	17.88% 76	20.71% 88	17.65% 75	13.18% 56	10.35% 44	7.06% 30	3.53% 15	1.18% 5	425
▶ Managing housing growth	10.12% 43	8.94% 38	10.35% 44	11.53% 49	18.35% 78	14.35% 61	12.47% 53	10.82% 46	3.06% 13	425
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Woodstock’s most pressing housing and development related needs were ranked with a priority level for each issue and can be evaluated by priority or by issue.

Issue	By priority		By Issue	
Decreasing taxes	#1	38.92%	#1	38.92%
Creating more affordable housing			#9	13.95%
Attracting new businesses			#2	16.04%
Growing existing local businesses	#2	17.88%	#3	20.71%
	#3	20.71%		
	#4	17.65%		
Managing housing growth	#5	18.35%	#5	18.35%
	#6			
Access to public transportation	#7	13.38%	#9	25.35%
Allow residents to age in place/stay in town after retirement			#2	16.70%
Allow young adults to live in town as 1 st time householder (own or rent)			#4	13.79%
Attracting new residents	#8	21.63%	#9	32.56%
	#9	32.56%		

In terms of ranking of potential locations for where new housing options could go, **red** shows the highest ranked location by **row** and the **blue** the highest ranked location by **column**. The numbers are the ‘response votes’ for each priority.

	Priority				
	Low		Highest		
	1	2	3	4	5
No. Woodstock	● 42.6% ●	11.5%	23.0%	11.5%	11.5%
E. Woodstock	37.9% ●	● 15.4%	24.5%	● 13.5%	8.7%
So. Woodstock	31.2% ●	6.3%	23.6%	13.0%	25.9%
W. Woodstock	34.8% ●	14.7%	● 32.1%	10.2%	9.2%
Woodstock Valley	40.4% ●	12.1%	24.9%	10.4%	12.1%
No focus area – Scatter it	24.5%	2.9%	12.9%	4.5%	● 55.2% ●

The following is a summary of the additional written input from respondents:

Agriculture Related Comments

The town has many farms and many people who chose to live in Woodstock either to be farmers or to live among the agricultural community.

Needs of the Community

Senior residents would benefit by staying local and maintain some independence if they could move into accessible and affordable housing in town. The people who need the affordable housing also need access to basic needs therefore the housing should be near these destinations. Many different people are in need of affordable housing, including seniors; young, first-time householders; veterans and people with disabilities. There are current residents in town who are struggling financially, even more so since the COVID Pandemic started and are struggling to continue to afford their home in Woodstock.

Concerns of the Community

Several respondents expressed concern that additional housing development, primarily of the affordable housing type would lead to increased population, including additional children in the school system, exacerbated traffic and an increase in poorly maintained properties. Also, that the additional development would erode the rural character the community of which there are many devotees.

Other concerns include the taxes are already high and the expectations are that with additional residents paying only minimal taxes the burden on the town can only increase, furthering the hardship for residents in need of increased affordability. Several respondents felt that business development might offset the tax increases.

Observations

The following observations were included within the additional written comments that “affordable’ should include unconventional options to allow folks to age in place, including accessory apartments, cluster developments, small multi-family developments, etc. and that current zoning regulations treat all multi-family development the same, whether they are a single duplex, consisting of just two units or a whole apartment complex – “the restrictions such as greater setbacks and conservation set-a-sides should be scalable otherwise these well-intentioned restrictions become impediments to different notions of affordable housing”. A few comments recommend new affordable housing units should be scattered around town while others stated new housing options need to be near services (groceries, doctor offices, and Day Kimball hospital and local businesses and that scattering them around town would increase transportation costs and make it difficult to provide transit services to them.

Divided Opinions

The respondents who submitted comments were divided that while approximately 9% of the comments were in support of and interested in greater housing diversity and recognized both the lack of available rentals that if additional smaller and/or affordable housing units were to be built in town, locals wishing to downsize could move elsewhere in the town thereby free up their larger homes. This is in contrast to about 16.4% of the comments that were in opposition, indicating a concern about the possible negative impact on the community, the school system and property values if additional affordable housing were to be built in town. There is doubt that increasing affordable housing units in town would affect the diversity of the community. 11 of the respondents prefer to keep the town the way it is.

H. Conclusion & Recommendations

The Planning & Zoning Commission should review this plan and consider the identified potential opportunities for what may be most appropriate for Woodstock. In order to balance the important and competing interests, of maintaining an active agricultural presence 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, as of 2019 data, there is a need for new affordable units. With the trends in the population distribution, it may make the greatest positive impact if additional senior housing were to be built, which would increase qualifying affordable units.

The greatest potential for increasing the number of attainable housing units in town can come from greater flexibility in the Zoning Regulations, particularly in the standards pertaining to housing types.

The identified potential opportunities include but may not be limited to the following:

- a. The Town could pursue building additional senior housing units.
- b. Two-family residential structures or duplexes could be allowed with a zoning permit, this would require changing the definition of multi-family to be for three or more dwellings on a single property.
- c. Allow the conversion of existing homes to duplexes.
- d. Create regulations for agricultural worker housing
- e. Multi-family Developments:

Possible revisions to the standards include:

1. Include in the definition of multi-family developments: rental apartments, condominiums, townhouses and 55+ developments.
2. A minimum lot size of less than the currently required minimum of 10 acres.
3. Reducing the current minimum front setback from 200 ft to 100 ft.
4. Delete the existing required separation between on-site and off-site dwellings.
- f. Adopting mixed-use zoning, allowing multiple uses on the same lot, particularly in South Woodstock.