



# Town of Scotland Affordable Housing Plan 2023-2028

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## Acknowledgements

### ***Scotland Affordable Housing Plan Ad-Hoc Committee***

Terrance Delaney (Member)  
Rob Keator (Member)  
Reuben Manning (Member)  
Barbara Syme (Member)  
Gary Greenberg, First Selectman

### ***Tyche Planning and Policy Group (Consultant)***



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## Table of Contents

How did we get here?	6
What is Scotland's current housing situation?	9
Affordable Housing in Scotland	11
Scotland's demographics, infrastructure, and other trends	14
How do Scotland's current policies affect housing development?	17
Recommendations	21
Implementation	26



## How did we get here?

Over the past twenty years, housing affordability in Connecticut has worsened. In communities across the State, Scotland included, increases in housing costs have outpaced those for household incomes. It is now more difficult than ever for an elderly person to afford their home on a reduced or fixed income, for a young family to purchase their first home, or for a recent graduate to afford a home in the community where they grew up. These conditions have put pressure on the local, state, and federal government to find solutions for the complex range of issues surrounding housing.

The State's affordable housing concerns have led, in part, to two important statute subsections, 8-30g and 8-30j, that both seek to increase affordable housing supply in the State. Together, these statutes encourage municipalities to provide more housing options, whether through subsidized or naturally occurring housing.



The first of these statutes was Chapter 126a, § 8-30g of the Connecticut General Statutes, the “Connecticut Affordable Housing Land Use Appeals Procedure.” 8-30g establishes an appeals procedure, in which courts can override local zoning denials of affordable housing proposals if the Town has less than 10% Affordable Housing. Scotland, having 4.26% Affordable Housing, is potentially subject to this appeals procedure. While some cities and towns in Connecticut may face affordable housing proposals often and are therefore more at risk for this statute’s implications, not all towns necessarily see the impact of this statute, Scotland being one of them. Even so, it’s not impossible that Scotland could face the repercussions of their low affordable housing stock in the future.

The second statute, Connecticut General Statutes, Title 8, Chapter 126a, § 8-30j, requires Connecticut municipalities to prepare or amend and adopt an affordable housing plan every five years. While the statute gives municipalities somewhat clearer tasks to complete, it is intentionally vague and allows towns and cities to craft and implement their own unique plans. This statute enables and requires that Scotland develop an Affordable Housing Plan to outline how the Town intends on increasing its Affordable Housing supply in the next five years.

This Plan makes references to both Capital-A “Affordable Housing” and Small-a “affordable housing.” Units classified as Affordable Housing are counted in the 8-30g Appeals Listing, and include government assisted units, tenant rental assisted

units, and CHFA/USDA mortgages. Affordable Housing is typically defined as housing available to households making less than the area median income and costing less than 30% of a household's annual income. Small-a "affordable housing" is naturally occurring affordable housing, such as small studio or one bedroom rental units, accessory apartments, or any other unit with monthly housing costs below the median income affordability.

***In Connecticut, housing is considered "affordable" to households with incomes at or below the area median income if its cost, including heat and utilities, does not exceed 30% of the household's income.***

Some simple calculations show what is considered 'affordable' in Scotland. This calculation is expanded upon later in this report. Scotland has an Area Median Income of \$89,800 and a median income (town specific) of \$88,070. HUD typically uses the lesser of the AMI and Median Income for its own calculations and purposes. The table below shows the maximum housing cost for a low-income household (making 80% or less of the median income) in Scotland, where they are not "cost-burdened," that is, not paying more than 30% of their household income on housing. According to our calculation, housing in Scotland is affordable if it costs less than \$1,761 a month. This cost includes rent and utilities.

Example: 2 bedroom unit and 4-person household	Total/Year	Total/Month
Area Median Income (AMI)	\$88,070	\$7,339.17
Median income level per household in the surrounding market/area		
80% of AMI	\$70,456	\$5,871
80% of median income listed above		
30% of 80% of AMI	\$21,136.80	\$1,761.40
Maximum non-burdened budget for living = \$1,761		

The Committee sees the development of this plan as an opportunity to thoroughly examine the current status of the housing situation in Scotland, as well as the needs of its current and future residents to determine what needs be done. Specifically, encouraging more people to establish residency in Scotland and ensuring that housing stock in Town is suitable to continue to support the Town's existing residents well into the future. While the goal is to specifically deal with "Affordable Housing" as defined by Statute, this plan will also focus on how the Town can make housing overall more appropriate and attainable. For most residents in Scotland, housing costs are the largest financial burden with over thirty-four percent (34%) of residents in Scotland spending thirty percent (30%) or more on housing. The Ad-Hoc Affordable Housing Plan Committee feels that number is too high and recognizes that when residents are spending too much on housing costs, they may likely not have the additional finances available for things such as childcare, groceries and medical expenses. Based on that, anything this Committee and the Town overall can do to create attainable, appropriate, and reasonably priced housing, be it deed-restricted Affordable or not, will stand to benefit the Town as a whole.

The benefit to the creation of this Plan is that it will set the Town on a path to create and/or encourage appropriate Affordable housing units that will not only serve the community but will bring the Town closer to its ten percent (10%) goal and reducing its overall exposure to these appeals. While the 10% target has clear legal advantages to the Town, there are moral reasons for the pursuit of all sorts of affordable options in Scotland. Even if an accessory apartment above a garage is not deed restricted, it still provides an important resource for Scotland residents at different income ranges. With a town as small and as low-growth as Scotland, targets, and approaches toward expanding the supply of attainable and affordable housing should be calibrated to on-the-ground realities.

## Methodology

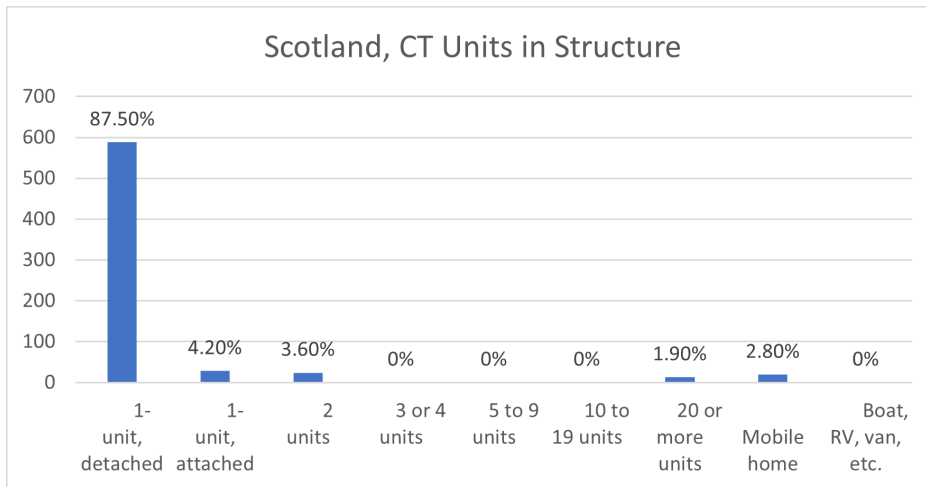
This report uses the best available and most current data from the 2020 US Census American Community Survey. It is important to note that this data does not fully capture the changes seen in the local and national housing market since the Covid-19 pandemic. Another shortcoming in the census data is that because Scotland is so small, and the cohorts of Scotland (i.e., renters, young families, elderly etc.) are even smaller, the available data has a large margin of error. For example, this means that there could be more or fewer renters in Town in reality, or there could be fewer elderly folks than the census data currently shows. In addition, there is also a lack of current (2021-2022) data that illustrates the impact of rising costs of heat and other utilities, which most likely add to owner and renter cost-burden in town. Even so, the data that is available to us should still be able to generally represent the current situation and trends in Scotland as it pertains to housing and population. For these reasons, the input of the Affordable Housing Plan Committee was especially important for characterizing Scotland's needs and desires.





## What is Scotland's current housing situation?

As a rural community, Scotland lacks a diverse housing stock, with most units (88%) classified as Single Family Detached homes. While the Town has a handful of Multi-family and Mobile Home units, Scotland is primarily a community of single-family homes. Scotland's housing stock also includes nine two-family homes and 30 homes with in-law suites. Despite the large number of single-family homes in Town, a good portion of the community rents their home, with nearly 20% of units classified as renter-occupied. More than 80% of units are owner-occupied.



*2020 American Community Survey Selected Housing Characteristics (Table DP04)*

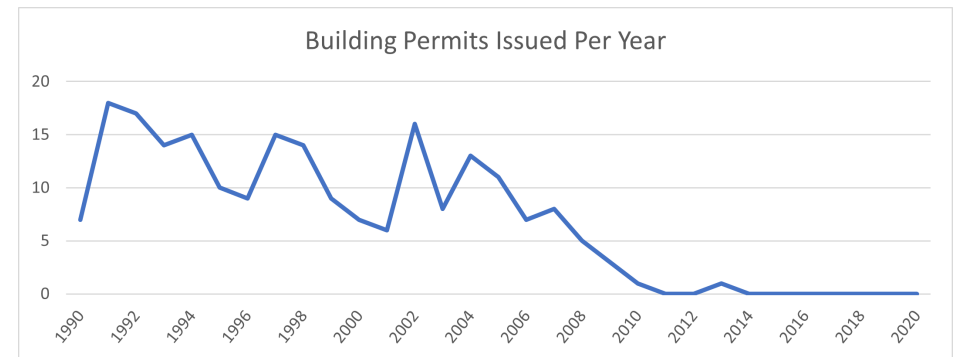
According to 2020 Census Data, about 12% of Scotland's housing units are vacant, representing 82 total units. The majority (30) of these units are either for sale or have already been sold but are not occupied yet. 27 of these units are for seasonal, recreational, or occasional use, and the remaining 25 are categorized as 'other vacant,' which has many possibilities, including that the owner does not want to rent or sell, the unit is being used for storage, or the unit is being renovated.

Scotland's housing stock appears largely built for families, as almost 78% of houses have three or more bedrooms. This leaves fewer appropriately-sized units available for elderly couples or individuals, or young adults who prefer smaller homes.

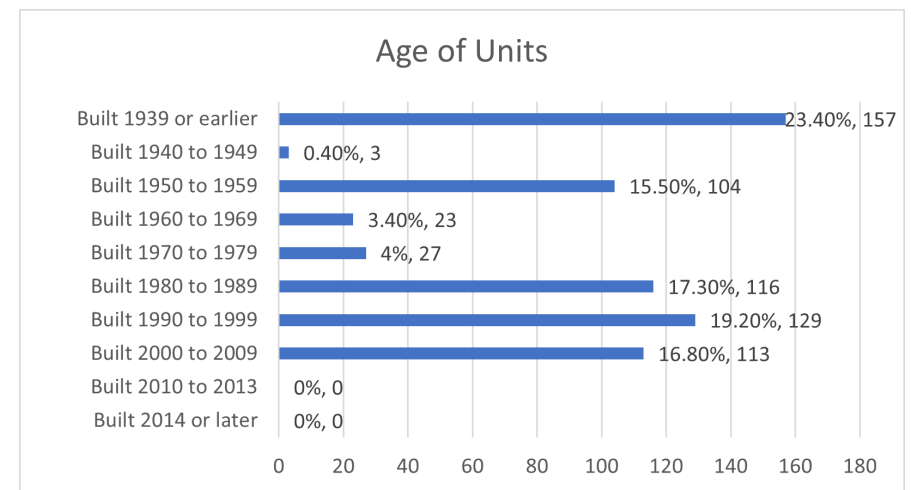
The median value of a home in Scotland is \$227,900, while the median rent is \$1,609/month. While the cost of a home is well below State and County medians, the median rent is very high compared to Connecticut overall, which has a median rent of \$1,201/month, as well as Windham County, which has a median rent of \$977/month. This is likely due to the lack of rental units available, and the types of units available. Many households in Scotland rent single family detached homes, as opposed to apartments, condos, or accessory dwelling units. It is also likely this data is inaccurate, as the sheer number of rental units in town is so small, and Census Data represents a statistical sample of the community.

The pace of development has been slow in recent years; Scotland has seen virtually no new residential construction in over a decade. Almost half of the Town's housing units was built before 1980, which is the threshold at which housing is considered 'aging.' Nearly a quarter of units were built 1939 or earlier. Older housing stocks require extensive upkeep, costly repairs, and tend to lack handicap accessibility. There are also environmental risks associated with older units, especially those that have not been adequately maintained.

The combination of a predominantly single-family housing stock, coupled with a slow pace of development and aging units, makes Scotland's housing environment difficult for prospective buyers to enter, and even more challenging for older residents who wish to downsize or age in place.



CT Department of Economic and Community Development  
Annual Housing Permit Data



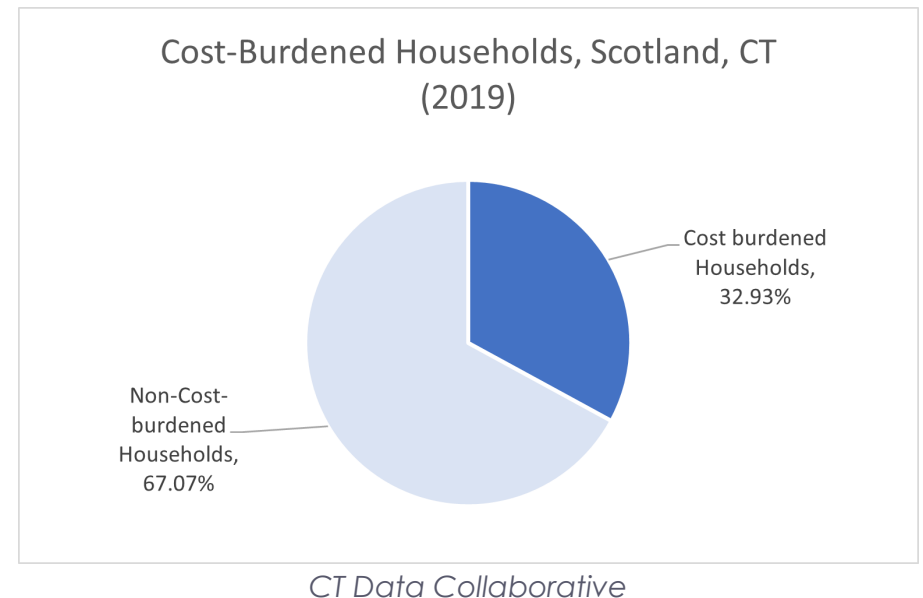
2020 American Community Survey Selected Housing  
Characteristics (Table DP04)

## Affordable Housing in Scotland

While there are many ways to gauge housing affordability in an area, this Plan considers a handful of the most used and trusted tools to assess housing cost and burden in Scotland. These methods include looking at the total number of Affordable Housing units in Town (provided by the State's 2021 Affordable Housing Appeals Listing), what 30% of 80% of Median Income looks like for Scotland, the rate of cost-burdened households in the community, and Fair Market Rents (FMRs) for the area.

As previously mentioned, just over 4% of all housing units in Scotland are Affordable Housing, representing 29 units. Almost all (28) of these units are Single Family CHFA/USDA Mortgages. There is one Tenant Rental Assisted unit. The Town does not have any Deed Restricted or Government Assisted units. As a rural community with mainly Single-Family homes, USDA/CHFA mortgages are very useful to promote, and are clearly the dominant form of Affordable Housing in Town.

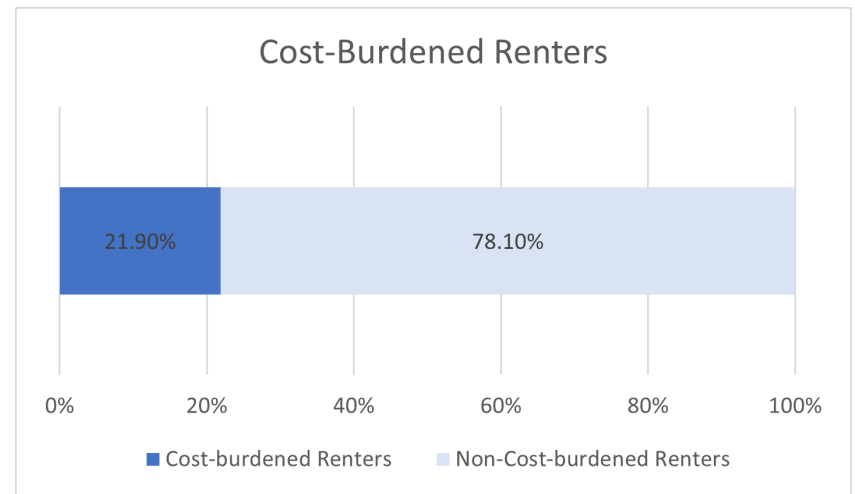
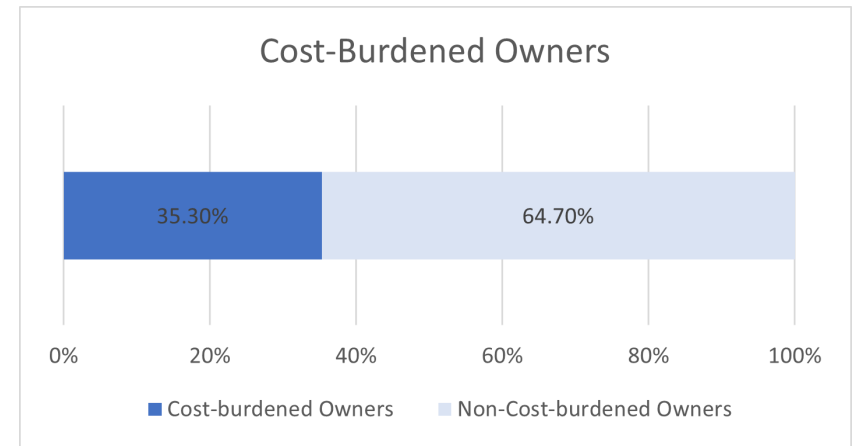
A common way to assess housing needs in a community is by looking at rates of cost-burdened households. The US Department of Housing and Urban Development defines and deems a household 'cost-burdened' when they are spending 30% or more of their annual household income on housing costs. In Scotland, about 34% of all households are burdened by the cost of their housing.



Breaking this number down between Owners and Renters in Town, Owners are estimated to be more cost-burdened than renters, with over 35% of owners compared to about 22% of renters. Due to the small population in Scotland, and even smaller population of renters in Town, this number has a large margin of error and is likely underreported. While the method of evaluating affordability and burden is widely used, it should be considered alongside other data to further contextualize Scotland's affordable housing situation.

It is also helpful for our understanding to break down the Median Income for Scotland, and how many low-income households exist in Scotland. As previously mentioned, the State defines Affordable Housing as units costing less than 30% of the annual income of a household earning 80% of the Median Income. The 30% figure is used because that is the point at which a household is considered Cost-Burdened. The 80% figure is used because a Low-Income household in Connecticut earns 80% or less of the Area Median Income. Ideally, this 'maximum housing cost' represents the non-burdened budget for housing in Scotland. In Scotland, the Median Income is \$88,070. The Maximum Non-Burdened Budget for housing is calculated to be \$1,761 for a two-bedroom unit for a four-person household.

Example: 2 bedroom unit and 4-person household	Total/Year	Total/Month
Area Median Income (AMI)	\$88,070	\$7,339.17
Median income level per household in the surrounding market/area		
80% of AMI	\$70,456	\$5,871
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Maximum non-burdened budget for living = \$1,761		



*CT Data Collaborative*

One last piece to consider is Fair Market Rent (FMR) for Scotland. Fair Market Rents are determined by HUD and are used to set a limit on what units can be rented by Certificate or Voucher households in the private market. FMR is calculated from the 40th percentile of gross rents for regular, standard quality units in a local housing market. If a Certificate or Voucher program family wanted to rent a two-bedroom unit



in Scotland, that unit's gross rent could not exceed \$1,110/month. This number puts Scotland's median rent of \$1,609/month into perspective, as a Section 8 Voucher household would not be able to rent at that rate. Currently, Scotland only has one tenant rental assisted household, likely due to the small amount and high cost of available rental units.

Understanding Scotland's existing affordable housing helps to characterize the situation in Town, and understand how many residents struggle to keep up with their cost of living. While Scotland is a relatively affordable community with lower home values compared to much of Connecticut, there are still residents who are burdened by their housing costs. The next section of this Plan provides further context for Scotland's housing stock, discussing the population in Town, as well as infrastructure and other trends.

Final FY 2022 & Final FY 2021 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2022 FMR	\$848	\$854	\$1,110	\$1,388	\$1,875
<a href="#">FY 2021 FMR</a>	\$816	\$818	\$1,036	\$1,307	\$1,695

*US Department of Housing and Urban Development*

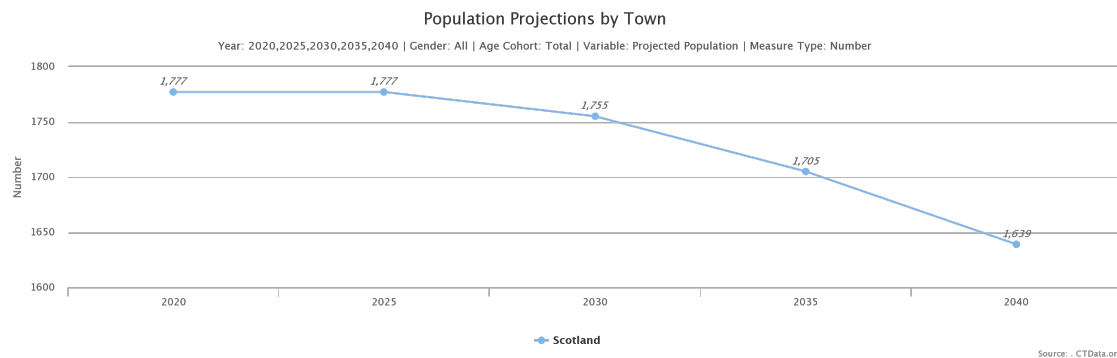
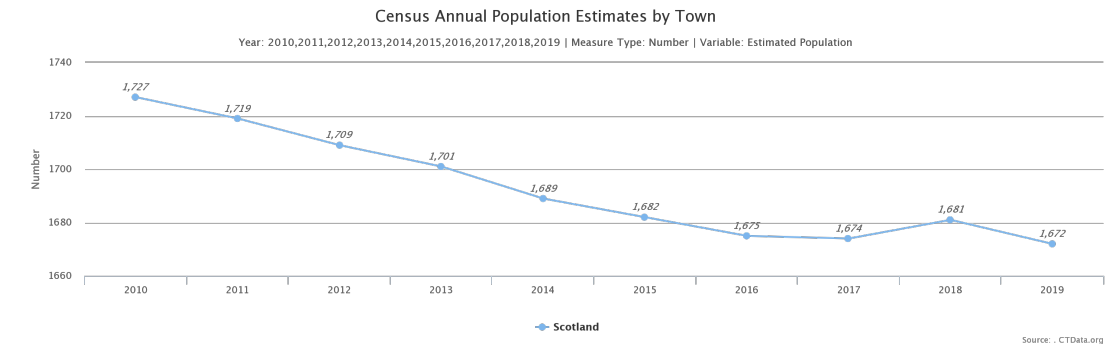


## Scotland's demographics, infrastructure, and other trends

As of 2020 US Census estimates, 1,603 residents live in Scotland, enjoying the Town's rural character, access to nature, and quiet community.

In terms of general population trends and makeup, 82% of Scotland is White, .1% is Asian, and 17% is Two or More Races. The Median Age in town is 44.8 years old, which has been trending older since 2010, when it was just over 40. The typical household size is 2.72 persons, slightly higher than the State's average of 2.5.

The median household income in Scotland is \$88,077. About 27% of Scotland's households (174 households) are considered low-income, earning 80% or less of the Area Median Income. According to CT Data population estimates, Scotland's population has been declining for the last ten years, witnessing a 100-person loss between 2010 and 2019. Projections show that this decline is likely to continue between 2020-2040. This is unsurprising given the lack of new housing opportunities in Town, as well as the aging population. Note that these are



CT Data Collaborative

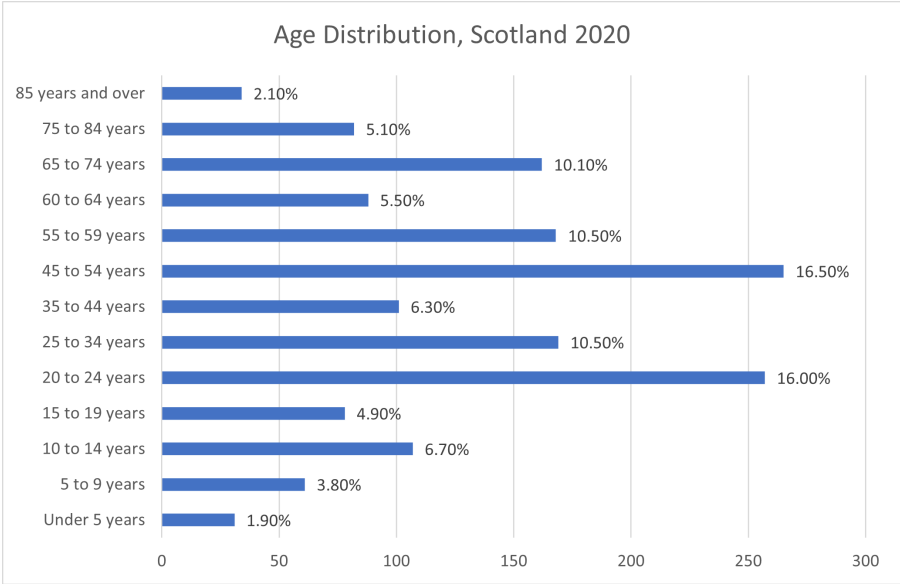
estimates and projections and are slightly different from 2020 Census Data since they were developed using 2019 Census Data. Even so, the trend should remain close to the same for 2020.

Looking at projected changes in the various age groups in Scotland can help us better understand the overall population decline. Scotland's largest age groups are the 45-54 year old age range, making up 16.5% of the total population, and the 20-24 year old age range making up 16% of the population. The 65+ age group comprises over 17% of Scotland's population. These are three important age groups to plan for. In the next twenty years, this large middle-aged group will be aging into the 65+ group, and likely requiring smaller, cheaper homes they can afford on a fixed income, or a retirement / assisted-living facility to support their changing needs. Similarly, the

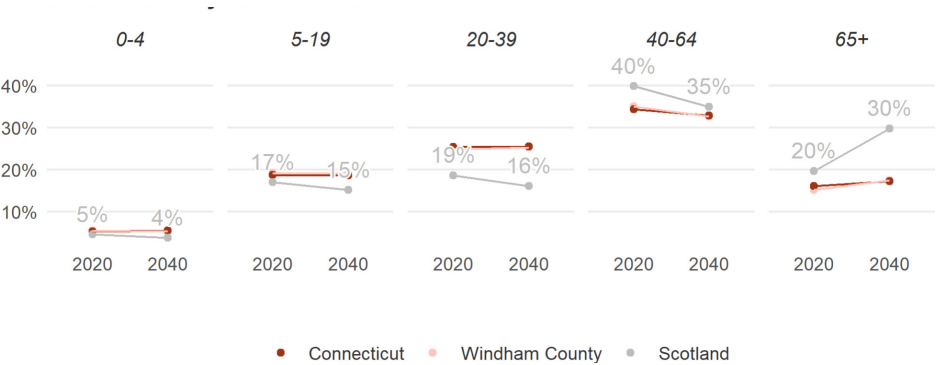
large young adult age group will be entering their middle-aged years, starting or growing their families, and perhaps buying their first or second home. Different age groups prefer different housing types, and may even seek to live outside of Scotland if local options are unavailable.

In terms of projected changes in Scotland's age groups, the most substantial shifts are likely to occur in the 40-64 age group and the 65+ age group. This large middle-aged group is seeing a decline, as they age into the 65+ age group, and the 65+ group is growing dramatically following this shift. It is important that Scotland is cognizant of these impending shifts, and assists with creating opportunities for these groups.

In terms of the Town's infrastructure and other trends, Scotland lacks public sewer and water service. This is a barrier for development, requiring larger lot sizes, and makes a project like a multifamily development a greater challenge to support. It was noted in the 2017-2027 Plan of Conservation and Development that the Town has no desire to develop its public sewer and water system, and to do so would be at



2020 American Community Survey Demographic and Housing Estimates (Table DP05)



Partnership for Strong Communities

odds with the State's Plan of Conservation and Development. The Town also lacks a higher capacity transportation network and has virtually no public transportation servicing the area. For these reasons, Scotland will likely never see an 8-30g Affordable Housing application, but it is still in the Town's best interest to create an environment where appropriate, desired development is possible and encouraged.

The Town of Scotland deals with a range of other key issues, many of which the Town desires to tackle or, at the very least, investigate. Significant rates of cost-burden exist in Scotland, as does an aging housing stock requiring expensive and frequent repairs and maintenance, as well as extremely little development activity in the last decade. The Town also must deal with a large and growing elderly population, whose needs will change as they age. Currently, Scotland only allows age restricted housing via mobile home, which is not a housing type typically associated with accessibility. Providing more options for Seniors in Town will improve housing conditions in Town.

The next part of this Plan will review the 2017-2027 Plan of Conservation and Development, as well as Scotland's Zoning Regulations, to see how housing development may be affected by current town policies and regulations.



*Scotland Connecticut Historical Society*



# 5

## How do Scotland's current policies affect housing development?

### Review of Scotland's 2017-2027 Plan of Conservation and Development

Scotland's Plan of Conservation includes a review of the housing situation in Scotland. The Plan established two goals with accompanying sub-goals. There are several important issues brought up in the section, including the burden of high property taxes on owners, the common worry that the adult children of long-time residents will not be able to afford to live in their hometown, as well as the lack of age-restricted housing in town. Despite the list of housing issues, the established goals do very little to address them or propose solutions. Several of the 'goals' are legal/statutory requirements that the Town should be fulfilling regardless of the development and implementation of a Plan of Conservation and Development. Setting more substantive goals for housing development should be of utmost importance for Scotland's adopted Affordable Housing Plan.

Policy/Goal	Significance	Observation
<b><i>Promote housing, both rental and home ownership, that is in an acceptable quantity and quality and within the economic means of the town's population, that maintains the rural character of Scotland</i></b>	This is the most relevant statement made regarding housing in the Town's PoCD. Though vague, the PoCD does establish that the town should promote both rental and owned housing that is reasonable in cost and character for the Town.	This goal is written in very broad language. While this ambiguity gives the Town a lot of flexibility in its achievement of this goal, it also allows the Town to avoid its responsibility if it chooses. Committing to more explicit goals should be a focus for this housing Plan.
<b><i>The Planning and Zoning Commission will review and revise as necessary, its standards for new roads.</i></b>	Supporting new road development and maintenance standards is critical to promote housing development in Town.	This subgoal is addressed (more appropriately) in the PoCD's Transportation and Infrastructure section (p. 41) and does not heavily relate to real concerns with Scotland's housing supply, demand, and future.
<b><i>Information on possible environmental problems with lead paint, radon, groundwater contamination, underground storage tanks, and asbestos removal will be available from the Town Hall.</i></b>	As much of Scotland's housing stock is aging, it is important the Town inform homeowners on the dangers of delaying maintenance and ignoring signs of age in their homes. Equally important is providing information on how to remediate such issues.	This information is not available online, which would likely ease access for many residents in Town.

## Review of Scotland's 2017-2027 Plan of Conservation and Development (Page 2)

Policy/Goal	Significance	Observation
<b><i>The Town will continue to ensure that all building, fire, and health codes are enforced.</i></b>	Up to code building, fire and health codes are important to enforce for health, public safety and legal reasons.	This is a goal that should already be satisfied by the Town, regardless of the PoCD development and implementation.
<b><i>Town Regulations, Ordinances, and Policies will be reviewed and revised as necessary to ensure that they are reflective of all Fair Housing and Equal Opportunity federal legislation as promulgated in the Civil Rights Act of 1964, et al. and that they are in compliance with Connecticut General Statutes. (Particular attention should be given to family households' definitions, manufactured homes, group homes, housing unit square footage, acreage requirements vs. buildable area requirements, affordable housing requirements.)</i></b>	The Town is fulfilling this goal in its development of an affordable housing plan.	Following the law is something the Town should already be doing, regardless of the PoCD development and implementation.
<b><i>Town officials (Town Hall staff and First Selectman) will be cognizant of the State's requirements on affordable housing (especially regarding manufactured homes, and of the affordable housing appeals procedures).</i></b>	This is somewhat a legal requirement.	The development of Scotland's Affordable Housing Plan is proof enough that Town officials are aware of the state's requirements, as they should be for legal reasons. Still, further information could be made public in the Town Hall to officials and staff to ensure no state requirements slip through the cracks during the town hall's daily operations.
<b><i>Town Hall (Selectman's Office) will have current information available on financing programs available at private lending institutions and through state and federal programs.</i></b>	Having public information available to the public is very important to open opportunities in housing for residents, allowing them a better understanding of financing options and potentially creating affordable housing opportunities in town.	This information has not been made available online. Public education on home ownership financing options can assist many in their housing endeavors.

## Review of Scotland's Zoning Regulations

Topic	Relevance	Regulation	Observation
<b>Residential Density</b>	Increasing density allows more housing units on a given area of land, which improves financial viability for owners/renters and lowers costs for developers.	4A. Residential Agricultural District: minimum lot area is 2 acres for single family residential use. 4 acres for two-family dwellings and 5 acres for multifamily dwellings (which are only allowed by special permit).	The minimum lot area for SFR is very high at 2 acres and makes buying a lot in Scotland more costly. Reducing minimum lot size can allow more lots per given acre, increasing residential density and lowering costs.
<b>Senior housing</b>	Given the aging population (and subsequent growing 65+ age group) in Scotland and CT overall, it's important to keep in mind the changing housing types this group will require as they begin to downsize, require assisted living, or move in with their children.	4A, Section 10. Mobile homes are age restricted 65+ and for Disabled Persons. Mobile homes must be fully removed from a lot following 90 days unused as housing.	There are no mobile home parks/ neighborhoods in Scotland. This is the only type of age restricted housing available to senior citizens in Scotland, and appears underused.
<b>Accessory Dwelling Units</b>	ADUs allow homeowners more flexibility with their property and can open more housing opportunities in-town while also being financially supportive of current residents.	4A, Section 8. ADUs are permitted on single family dwellings.	While ADUs are permitted in town, Scotland's exact number is seemingly unknown given staff/community input. Scotland could consider pairing the regulation with public information session / resources to inform homeowners on the possibility of adding accessory dwelling units to their homes.
<b>Multi-family</b>	With 88% of Scotland's housing stock dedicated to Single family residential, there is little opportunity for those that cannot afford that particular housing type, or prefer a multifamily housing type.	4A and 4B: multifamily is only allowed by special permit in RAD and SVD. If a lot existed prior or on Jan 1, 1980, that lot can be converted into a multifamily dwelling (no more than 3 units) provided it satisfies a minimum lot area of 5 acres plus one half acre per additional dwelling beyond the first, and other requirements in Article 4A, Section 9 "Conversion of Existing Residences"	Scotland could allow multifamily at a low density (2-3 units) as of right in both zones to allow more flexibility to owners and developers. The Town could also allow housing units built after 1980 to be converted into multifamily. Lastly, the minimum lot area is large and expensive for developers to satisfy, and could be reduced.

## Review of Scotland's Zoning Regulations (Page 2)

Topic	Relevance	Regulation	Observation
<b>Multi-family (Senior)</b>	A large and growing portion of Scotland's population is 65+, and may require either downsizing or more supportive/assisted living in the coming years.	4A, Section 10. While mobile homes can be age restricted for seniors, they are not necessarily the home types that 65+ year olds are looking for. Although the regulation stands, there are seemingly no mobile homes in Scotland. The Town's regulations seem unfriendly to mobile home development in general, requiring a mobile home to be removed 90 days after the home is no longer being used for housing.	There is a lack of affordable and practical housing options for seniors, which will become increasingly evident as Scotland's population continues to age and require downsizing/ needing to move to more affordable housing types as they transition onto fixed incomes.
<b>Inclusionary Zoning</b>	Section 8-2i of the State Statutes allow towns to require affordable set-asides	Town does not currently enable inclusionary zoning	For larger developments (10+ units), the Town could require a percentage set aside for income-restrictions, or otherwise establish a housing trust fund to finance the establishment of affordable units.
<b>Incentive Housing</b>	Section 8-13n of the State Statutes allow communities to create higher-density areas with 20% affordable stock	Town does not currently enable incentive housing	As-of-right developments with a minimum 20% affordable units and increased densities (above baseline), along with design control, could be targeted at specific properties or areas of Town.



## Recommendations

**Policy #1: Make improvements to Scotland's administrative systems that actively promote expanded housing opportunities.**

**Action #1.1: Develop and update a housing-specific page on the municipal website, populated with information and links to resources**

**Why:** There is a broad range of opportunities, relevant agencies, policies and other information related to housing. Centralizing a resource on the Town's website will simplify the search process for residents and greatly reduce both confusion and challenges of coordination for municipal staff.



*Salisbury's Housing Website*

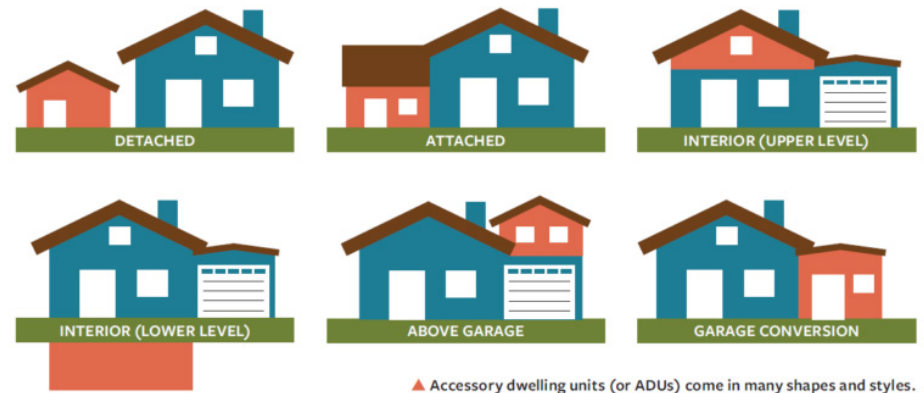
**Action #1.2: Promote, through real estate and lending community, homebuying funding programs through USDA, CHFA, and other entities.**

**Why:** These programs enabled low- and moderate-income households to become homeowners and gain access to Scotland's housing market. The programs ensure that the house, upon resale, remains attainable, and imposes no cost on the Town. Ensuring that realtors, lenders, and potential homebuyers are aware of these programs is a low effort, high benefit activity.



**Action #1.3: Provide online resources and information sessions on Accessory Dwelling Units for homeowners.**

**Why:** While Scotland's zoning regulations allow for Accessory Dwellings Units, it is unclear how many residents in Town know that this option is available, or what it means. ADUs can bring a wide variety of benefits to a community, providing affordable housing opportunities without changing the physical 'look' of a neighborhood and giving homeowners an additional income stream every month. Planning town-led information sessions on ADUs that are oriented toward homeowners, as well as providing educational materials on the town website, could empower property owners to add accessory apartments.



*Source: Abundant Housing MA*

## **Policy #2: Work on revisions to Scotland's Zoning Regulations to streamline the process of adding additional housing**

### **Action #2.1: Reduce minimum lot size in Town to 1 acre or consider elimination of minimum lot size in favor of soil types, and Public Health and Building Codes.**

**Why:** In the mid-1980s, Scotland increased its minimum lot size of one acre to two acres. For many homes served by on-site septic and well water systems, a one-acre lot is more than enough space for those facilities to operate properly. Scotland can re-evaluate whether the two-acre minimum is necessary, or if it is a mostly arbitrary standard. Smaller lots are typically less expensive to develop into housing, and can support smaller, cheaper homes affordable to the community.

### **Action #2.2: Allow for middle density housing (up to 5 multifamily units) as-of-right in Residential Agricultural District and Scotland Village District. Allow multifamily conversions of homes constructed after 1980.**

**Why:** The changing demographics of Scotland, with its aging population and smaller household sizes, is beginning to become discordant with the types of housing available in Town. Establishing a streamlined approach to convert larger existing homes into smaller multifamily units would help retain the existing neighborhood settlement patterns and create less expensive and more manageable housing options. Currently, the conversion of homes built prior to 1980 is allowed, but no homes constructed after 1980 can be converted. These conversions would also allow property owners an additional income stream to assist with maintenance and costs of larger structures.



*An example of a Fourplex (Source: Sightline Institute)*

### **Action #2.3: Create an Inclusionary Zoning regulation or policy, that requires developers to set aside a certain amount of units that are income and age restricted.**

**Why:** Inclusionary Zoning is a tool enabled by State Statute that tasks the private market with supplying Affordable Housing, rather than a town and its residents. The Town can tweak this regulation, incorporating age restrictions to provide more option for seniors in Town. A 'fee-in-lieu' option can be made available as well, which would allow developers to pay a fee instead of opting into this regulation. The fee would be set by the Town, and could contribute toward a Housing Trust Fund, which would in turn be used toward construction and repairs of housing in Town.



## **Policy #3: Make investments into affordable housing and expand housing options**

### **Action #3.1: Pursue partnerships with nonprofit organizations and senior community developers**

**Why:** Because Scotland is such a small community, a single Affordable Housing development could make a huge impact in serving the community's needs. Partnering with nonprofit organizations and senior community developers could start the conversation of establishing a government assisted housing development. The 2017 PoCD notes that there is a lack of age restricted housing in the community, and this is still an issue in Scotland as the population ages. Forming partnerships between the Town and nonprofit and senior housing developers would greatly aid in this effort.

### **Action #3.2: Consider development potential of surplus, unrestricted, municipally-owned land, including partnering with mission-driven developers**

**Why:** The use of municipally owned land for Affordable Housing development greatly reduces the cost of a project. Furthermore, a partnership with a developer or complete town ownership over the project provides a high level of control over the design and development of the project.



*An example of affordable housing created by the partnership between Madison, CT and the HOPE Partnership, a nonprofit affordable housing developer.  
(Source: the HOPE Partnership)*



**Action #3.3: Seek homeowner grants to help with housing repairs and to allow cost-burdened owners to stay in their homes.**

**Why:** As Scotland is a community of homeownership, providing residents with resources for home maintenance and repairs is very important for health, safety, environmental and aesthetic reasons. In the context of an aging community, too, older folks require more assistance to keep up with their properties as they age. The Town should seek grants, in tandem with providing informational resources online, for housing repairs for cost-burdened owners.



**Action #3.4: Explore the concept of long-term (99-year) ground leases to encourage affordable homeownership in Scotland**

**Why:** Scotland values maintaining affordability in Town. Since a tenant does not need a down payment for a property in a long-term ground lease, and rent can be deducted from state and federal income taxes, the tenant has a lower tax burden and more cash on hand for other purposes.

## Implementation

Action	Lead Entity	Supporting Entity	Priority & Timeframe
<b>Policy #1: Make improvements to Scotland's administrative systems that actively promote expanded housing opportunities</b>			
<b>Action 1.1</b> – Develop and update a housing-specific page on the municipal website, populated with information and links to resources	Building and Land Use Department	First Selectman	High – Year 1-2
<b>Action 1.2</b> – Promote, through real estate and lending community, homebuying funding programs through USDA, CHFA, and other entities.	Planning & Zoning commission; Building and Land Use Department	Board of Selectman	Moderate – Years 1-3
<b>Action 1.3</b> - Provide online resources and information sessions on Accessory Dwelling Units for homeowners.	Planning & Zoning Commission	Building and Land Use Department	High – Year 1-2
<b>Policy #2: Work on revisions to Scotland's Zoning Regulations to streamline the process of adding additional housing</b>			
<b>Action 2.1</b> - Reduce minimum lot size in Town to 1 acre or consider elimination of minimum lot size in favor of soil types, and Public Health and Building Codes.	Planning and Zoning Commission	Building and Land Use Department	High – Year 1-3
<b>Action 2.2</b> - Allow for middle density housing (up to 5 multifamily units) as-of-right in Residential Agricultural District and Scotland Village District. Allow multifamily conversions of homes constructed after 1980.	Planning and Zoning Commission	Building and Land Use Department	Moderate – Year 2-4
<b>Action 2.3</b> – Create an Inclusionary Zoning regulation or policy, that requires developers to set aside a certain amount of units that are income and age restricted.	Planning and Zoning Commission	Building and Land Use Department	Moderate- Year 1-5

### Policy #3: Make investments into affordable housing and expand housing options

<b>Action 3.1</b> – Pursue partnerships with nonprofit organizations and senior community developers	Planning & Zoning Commission	Town Staff	High – Years 1-3
<b>Action 3.2</b> - Consider development potential of surplus, unrestricted, municipally-owned land, including partnering with mission-driven developers	Planning & Zoning Commission, Board of Selectmen	Town Staff	Moderate – Year 1-3
<b>Action 3.3</b> - Seek homeowner grants to help with housing repairs and to allow cost-burdened owners to stay in their homes.	Building and Land Use Department	Board of Selectmen	Moderate - Year 2-5
<b>Action 3.4</b> - Explore the concept of long-term (99-year) ground leases to encourage affordable homeownership in Scotland	Planning & Zoning Commission	Town Staff	Moderate - Year 1-5

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