INCENTIVE HOUSING ZONE REPORT

NOVEMBER 22, 2010



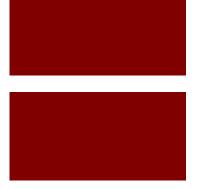












CITY OF TORRINGTON, CONNECTICUT

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INTRODUCTION

Purpose of this Report

In 2008 the City of Torrington determined that consideration of the Incentive Housing Zone tool was worth pursuing. Resolutions were adopted by the City Council and Planning and Zoning Commission to request funding to explore this new tool.





Hotchkiss Mill (above); Kelley Bus Garage (below)



The 2010 Plan of Conservation and Development Housing Chapter (adopted on January 13, 2010) makes the following recommendation regarding Incentive Housing:

Consider Using the Incentive Housing Zone Tool

Communities have found a variety of different programs to address workforce housing. Because Torrington is relatively affordable, the most meaningful strategies might result from maintaining the current housing stock and providing new housing choices.

Incentive Housing Zoning is a new way to encourage housing in areas where infrastructure is already in place and residential density might be appropriate. In addition, the State will provide Incentive Payments to communities that approve this type of housing.

Policies that promote new housing opportunities in Downtown and along transit corridors make sense from a sustainability perspective. Torrington is already evaluating how this tool might work and should complete this process and consider adopting the recommendations generated by that study.

This report is the implementation of this recommendation.

The Incentive Housing Zone (described in detail on page 7 of this report) was created by the State of Connecticut as an Economic Development tool for Connecticut's towns and cities. It's purpose, as envisioned by the policy makers, is that housing, particularly workforce-priced housing, will enable Connecticut to continue to grow and become competitive.

Overlay Zone

Overlay zones are a type of zoning district where the regulations are applied in addition to regulations in the underlying zone.

Overlay zones modify the regulations of the underlying zone.

Underlying Zone

Torrington's Zoning Regulations divides the City into land use districts or "zones," represented on the Zoning Map.

These zones specify the allowable uses within each of those zones. It establishes development standards for each zone, such as minimum lot size, maximum height of structures, building setbacks, and yard size.

In Torrington the following districts are underlying zones: R-WP; R-60; R-40; R-25; R-

15; R-15s; R-10; R-10s; R-6; RRC; G.G.; L.B.; I; I.P and CIR

Initial Four Sites

SITE 1 Franklin Street 2 parcels (1a and 1b) 1.56 acres; Zoned I (Industrial)

SITE 2 Water Street Kelley Bus Garage/Train Station 3.21 acres; Zoned G.B. (General Business)

SITE 3 Summer Street Stone Container 2 parcels (3a and 3b) 7.6 acres; Zoned G.B. (General Business)

SITE 4 Water Street Hotchkiss Mill 3.06 acres; Zoned G.B.

What is the Incentive?

The Incentive has two main components:

- The first, if a community adopts an Incentive Housing Zone (IHZ), it becomes eligible to receive State funds at various times for potential and constructed housing.
- The second is that the IHZ program requires communities to increase the density
 of existing areas if they propose to use this tool. This creates an incentive for
 property owners and developers, as additional profit may be earned from IHZ
 development.

How does it work?

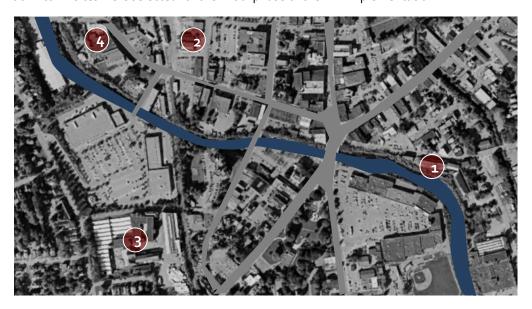
Step 1, Torrington identifies locations in the City that meet State eligibility and are consistent with the Plan of Conservation and Development.

Step 2, Torrington adopts an Overlay Zone (see sidebar) to allow the Incentive Housing Zone tool to be applied to the selected locations. Suggested IHZ Zoning Regulations can be found on page 13 of this report.

Step 3, the property owner, or a developer chooses to use the IHZ tool when developing the site. This is an important aspect. The IHZ is not a requirement, it is an alternative that the property owner or developer can elect to choose if they develop the site.

Step 1

What we found was that for Torrington the Incentive Housing Zone overlay tool might be an appropriate way to add incentives to certain legacy industrial sites and underutilized commercial sites located in Downtown Torrington. With the assistance of City staff, four downtown sites were selected for the initial phase of the IHZ implementation.



With the assistance of Milone and MacBroom, existing buildings at sites 1, 2 and 3 were inspected and conceptual site designs were drawn. These concept site plans contemplate how the IHZ overlay tool might be applied when a private development proposal is envisioned at these locations.

Conceptual Site Designs



SITE 1 – left Franklin Street

SITE 2 – below, left Water Street

SITE 3 – below, right Summer Street

Site 4 was not evaluated from a site design perspective





Conceptual Site Designs were prepared by Milone and MacBroom, Inc. of Cheshire, Connecticut

Responsible Growth

The Incentive Housing Zone Program is run by the Connecticut Office of Responsible Growth. The location eligibility criteria in the State law have been used to establish a strategy to meet the Responsible Growth objective.

www.ct.gov/opm

Overview of the Process for Adopting the Incentive Housing Zone Overlay

- Schedule Public
 Hearing and provide public notice
- 2. Conduct the Hearing
- 3. Close the Hearing
- Determine if additional hearings are necessary or modifications are required to the proposed amendments
- Adopt the Zoning Regulation and Zoning Map amendments, establish an effective date
- 6. Publish notice of the decision
- 7. File a copy of the amendments in the City Clerk's Office.

Step 2

Initial IHZ zoning regulation and map amendments have been drafted to achieve a number of objectives that are both consistent with the IHZ enabling language (CGS Sections 8-13m-x) and the Torrington Plan of Conservation and Development (POCD).

How it was accomplished:

Objective

Strategy

Responsible Growth

- Selected sites are located in Downtown Torrington, the primary target area for residential and business development in the City (mentioned several times in the City's POCD);
- Selected sites have experienced development in the past the IHZ overlay would result in redevelopment;
- The proposed IHZ overlay tool provides flexibility for developers to create appropriately-designed development.

Development Flexibility

There are three subzones (essentially development styles) within the proposed IHZ overlay zoning regulation:

- IHZ-TH: Townhouse-style development;
- IHZ-MF: Multi-family development; and
- IHZ-MU: Mixed-use development.

Parcels zoned IHZ-TH are allowed to build townhouse-style housing units if they elect to use the zone, while parcels zoned IHZ-MF and IHZ-MU can build multi-family *or* townhouse-style developments.

Parcels zoned IHZ-MU are also allowed to have the uses allowed in the underlying zone as part of an IHZ development.

Site and Building Design

Because the buildings are located in Downtown and Torrington has a Design Review process and document in place, the regulations refer applications to that existing process, rather than creating a new one. The design manual illustrates a number of key design concepts that should work on the four sites identified in this proposal. The Architectural Review Committee would be authorized by the Torrington Zoning Regulations to review IHZ proposals.

A detailed analysis of how the selected sites meet State eligibility criteria is included on page 17.

Step 3, occurs when the property owner, or a developer chooses to use the IHZ overlay tool when developing the site. This is an important aspect. The IHZ overlay <u>is not a requirement</u>, it is an alternative that the property owner or developer can choose if they develop the site.

The following pages are the tools needed for Torrington to implement the IHZ program in the City.

WHAT IS THE INCENTIVE HOUSING ZONE?

In the 2007 legislative session, the Connecticut General Assembly established a program known as the "Incentive Housing Zone" (part of Public Act 07-04). Torrington expressed an interest in investigating whether the Incentive Housing Zone might be appropriate in the community.

Purpose

The overall purpose of the Incentive Housing Zone is to encourage the creation of additional housing opportunities in Connecticut. In addition, the program is intended educate other communities about the types of housing that can be provided in communities of different sizes and types.

Process

Phase 1 of the program provides funding to communities so that they may evaluate the Incentive Housing Zone within their community. It is a voluntary process.

Upon completion of Phase 1, communities that propose to adopt regulations consistent with the program (see below) are eligible for monetary payments. Payment is dependent on review by the Office of Policy and Management, the availability of funding, and adoption of the regulations (Section 42).

In Phase 2 of the program, communities that approve developments consistent with the program (see below) are eligible for monetary payments determined by the number of units which obtain building permits.

A community becomes ineligible for additional payments if:

The regulations are amended in ways not approved by the Office of Policy and Management (Section 42), or

The community fails to file an annual report regarding the regulations adopted (Section 43).

A community may be required to repay all or part of the payments (Section 47) if the Office of Policy and Management determines that the municipality has:

amended or repealed the designation of an incentive housing zone without the approval of the Secretary of the Office of Policy and Management; or

...acted to discourage incentive housing development or to impose arbitrary or unreasonable standards, requirements, delays or barriers to the construction of housing following approval of an incentive housing zone.

Incentive Housing Zone Statute:

www.cga.ct.gov/2009/pub/chap 124b.htm

Median Income

The United States
Department of Housing and
Urban Development
establishes Median Income
statistics throughout the
United States. A number of
Connecticut's General
Statutes and housing
programs rely on these
numbers.

In 2009 the Area Median Income for Torrington is \$86,700 (Litchfield County)

The State Median Income is \$85,700.

Median Income Information

www.huduser.org/intercept.asp ?loc=/Datasets/IL/ILog/ct.pdf www.ct.gov/ecd/lib/ecd/connect icut_geographical_areas.doc

Program Parameters

Eligible Locations

The Incentive Housing Zone promotes housing in the locations which are consistent with the State Plan of Conservation and Development and are located in:

- An area near a transit station, including rapid transit, commuter rail, bus terminal, or ferry terminal;
- An area of concentrated development such as a commercial center, existing residential or commercial district, or village district (CGS 8-2j); or
- An area that, because of existing, planned or proposed infrastructure, transportation access or underutilized facilities or location, is suitable for development as an incentive housing zone.

Any designated area shall not exceed 10 percent of the total land area in the town and the aggregate land area of all designated areas shall not exceed 25 percent of the total land area in the municipality.

Land Use Types

A development under the Incentive Housing Zone may be a residential or mixed-use development (dwelling units and one or more commercial, public, institutional, retail, office or industrial uses).

Affordability Criteria

A deed restriction, covenant, or other restriction (see Section 38) shall be recorded on the land records of the municipality requiring that units be sold or rented in accordance with the following affordability provisions:

- Not less than 20 percent of the dwelling units,
- At least 30 years after the initial occupancy of the development,
- At prices where persons earning 80 percent or less of the median income pay no more than 30 percent of their annual income for such housing.

"Median income" means, after adjustments for household size, the area median income as determined by the United States Department of Housing and Urban Development <u>for the municipality</u> in which the incentive housing zone or development is located (see sidebar).

An applicant may propose a higher percentage of units, a longer term, and/or a lower target income threshold and an application may not be denied on that basis.

Density Requirement

The minimum allowable density for incentive housing development, per acre of developable land (defined in the act), is:

- six units per acre for single-family detached housing;
- ten units per acre for duplex or townhouse housing; and
- twenty units per acre for multifamily housing,

The minimum density required shall be at least 25 percent greater than the density allowed by the underlying zone.

A municipality may request a waiver of the density requirements if the land for the incentive housing development is owned or controlled by the municipality itself, an agency thereof, or a land trust, housing trust fund or a nonprofit housing agency or corporation and 100 percent of the proposed residential units will be subject to an incentive housing restriction.

Regulation Requirements

The Incentive Housing Zone requires that, for payments under the program, the zoning regulations be amended to permit an incentive housing development with the following provisions:

- An incentive housing development shall be permitted "as of right" (subject <u>only</u> to site plan or subdivision procedures)
- A public hearing is required for the development (Section 45 (a)).

Design Standards

A zoning commission may adopt design standards for incentive housing developments which standards may:

- ensure that construction within the incentive housing zone is complementary to adjacent and neighboring buildings and structures, and
- address the scale and proportions of buildings; site coverage; alignment, width and grade of streets and sidewalks; type and location of infrastructure; location of building and garage entrances; off-street parking; protection of significant natural site features; location and design of open spaces; signage; and setbacks and buffering from adjacent properties.

The legislation provides that a design standard shall not be adopted (and/or an incentive payment shall not be made) if the design standard will unreasonably impair the economic or physical feasibility of constructing housing at the minimum densities and with the required incentive housing restriction.

Public Hearings

It is envisioned that IHZs would be processed and reviewed as a Site Plan Application. The community can elect to conduct a public hearing, but must comply with the timeframe limitations imposed by the site plan review process.

Payment Provisions

Assuming that state funding has been authorized and program requirements are complied with, the following payments may be authorized under the program (Section 44):

Technical Assistance Grant	Up to \$50,000
Zone Adoption Payment	\$2,000 for each unit of housing that can, as-of-right, be built as part of an incentive housing development.
Building Permit Payment	\$2,000 for each multifamily housing unit, duplex unit or townhouse unit receiving a building permit within five years of regulation adoption. \$5,000 for each single-family detached unit receiving a building permit within five years of regulation adoption.

Residential units that are part of a development that constitutes housing for older persons permitted by the federal Fair Housing Act, 42 USC 3607 or sections 46a-64c and 46a-64d of the general statutes, are <u>not</u> eligible for payments.

Additional Provisions

The act contains other provisions related to coordination between separate commissions (Section 39 (d)), circumstances related to historic districts (Section 39 (f)), requirements for requesting payment (Section 41), allowance for technical review fees (Section 45 (b)), and reasons for approval or denial (Section 45 (d))

IHZ IMPLEMENTATION TOOLS

Implementation of the Incentive Housing Zone tool requires the adoption of zoning regulations and an amendment to the Torrington Zoning Map. The following pages include:

- Zoning Regulation Amendment Language for Incentive Housing Overlay Zone
- Zoning Map Amendment Graphics for Incentive Housing Overlay Zone

PROPOSED ZONING REGULATIONS AMENDMENTS

Amend Section 1.2 Zoning Districts by adding the following zone:

For this section **Bold** = proposed new text

Incentive Housing Zone

ΙH

Amend Section 2.2 by adding the following definitions, alphabetically:

For this section **Bold** = proposed new text

Townhouse - a residential building consisting of a single-family dwelling unit constructed in a group of three (3) or more attached units, in which each unit extends from foundation to roof and has open space on at least two sides. (State definition)

Two family residence – two dwelling units in the same building on one lot (also known as a duplex).

Eligible Household – a household whose annual income is at or below 80 percent of the area median income for Torrington, as determined and reported by the United State Department of Housing and Urban Development (HUD).

Incentive Housing Development – a residential or mixed-use development that is located within the Torrington Incentive Housing Overlay Zone and that complies with the statutory requirements set forth in the Connecticut General Statutes Sections 8-13m to 8-13x, as amended and Section 4.15 of the Torrington Zoning Regulations.

Incentive Housing Restriction – A deed restriction, covenant or site plan approval condition constituting a binding obligation with respect to the restrictions on household income, sale or resale price, rent and housing costs required by Connecticut General Statutes Sections 8-13m to 8-13x, as amended and Section 4.15 of the Torrington Zoning Regulations.

Incentive Housing Unit – a dwelling unit within an Incentive Housing Development that is subject to an Incentive Housing Restriction.

Mixed-Use Development – a development containing a combination of residential and business uses.

4.15 INCENTIVE HOUSING OVERLAY ZONE (IHZ)

4.15.1 Purpose.

- A. The Incentive Housing Overlay Zone (IHZ) is adopted pursuant to the authority of Connecticut General Statutes Chapter 124b. Its purpose is to encourage affordable housing in both residential and business districts that have the transportation connections, nearby access to amenities and services, and infrastructure necessary to support concentrations of development.
- B. The IHZ seeks to avoid sprawl and traffic congestion by encouraging a more vibrant residential component to business or mixed use areas to sustain a lifestyle in which residents can walk or use public transportation to reach jobs, services, and recreational or cultural opportunities.
- C. It is a further purpose that the IHZ enable development and reuse of existing, historic or underutilized buildings or properties in Torrington that may otherwise be lost to progress.

4.15.2 General Requirements.

- A. Any such zone shall be in compliance with the locational requirements of Connecticut General Statutes Chapter 1245b.
- B. Subzones.
 - a. The Commission may designate subzones within an overall IHZ in which different types of uses may be permitted, as in the case of a mixed-use incentive housing development.
 - b. Each IHZ may consist of one or more subzones, which may overlay each other as well as the underlying district. Within any IHZ, there may be any or all of three (3) subzones, designated as:
 - i. Townhouse TH Subzone,
 - ii. Multi-family MF Subzone, or
 - iii. Mixed-use MU Subzone.

4.15.3 Bulk Requirements

A. The following Bulk Requirements shall apply when an IHZ project is proposed. The requirements in the Underlying Zone (UZ) remain in effect when noted UZ.

requirements in the Underlying Zone (UZ) remain in effect when noted UZ.					
		MAXIMUM			
	IMPERVIOUS	BUILDING	DENISTY		
SUBZONE	SURFACE RATIO	COVERAGE RATIO	(UNITS PER ACRE)	HEIGHT	
ІН-ТН	UZ	UZ	15	UZ	
IH-MF	UZ +10%	UZ	30	UZ	
ІН-МU	UZ +5%	UZ +10%	40	UZ	

NOTES:

1 The Minimum density may be reduced to 15 units per acre for portions of the site developed as Townhouse units.

B. Density.

- a. Density is calculated by the number of units allowed per area.
- b. Where an incentive housing development contains a mix of the above dwelling types, the land occupied by non-residential uses will be included in the residential density calculation. The residential densities will be calculated by apportioning the total acreage of the incentive housing development in the same proportion that each type of housing bears to the total number of dwelling units.
- c. For any incentive housing development to be developed in phases, each phase will comply with the minimum residential densities and the incentive housing restrictions set forth in this section.
- d. Public Applicant. In the case of an incentive housing development proposed by a public applicant, the residential densities will be in accordance with a waiver as may be granted by the Secretary of the Office of Policy and Management in accordance with Connecticut General Statutes Section 8-13n(b)(3).

C. Buffers.

- a. From Rear Property Line.
 - i. Where the underlying district is a residential district, no less than ten (10) feet.
 - ii. Where the underlying district is business or industrial district, in accordance with the underlying district.
 - iii. For non-residential uses, in accordance with the underlying district.
- b. From Other Property Line.
 - i. Where the underlying district is a residential district, no less than ten (10) feet.
 - ii. Where the underlying district is a business or industrial district, in accordance with the underlying district.
- c. For non-resident uses, in accordance with the underlying district.
- D. Minor Accessory Buildings or Structures.
 - i. For residential uses, same as for principal buildings or structures, above.
 - ii. For non-residential uses, in accordance with the underlying district.

4.15.4 Principal Uses and Activities.

- A. Prior to the approval of any application for Certificate of Zoning Compliance for any Incentive Housing Development that includes any principal or accessory use permitted under this Section, a Site Plan will be submitted to and approved by the Commission in accordance with Section 8.4. In considering an incentive housing development, the Commission will find that any application for an incentive housing development will comply with the provisions of this Section, as well as the Site Plan Objectives and, for uses requiring a Special Exception, the General Standards for Special Exception Uses in Section 8.2.
- B. Any principal use as permitted in the underlying district and subject to the requirements and approval procedures as may be applicable to the uses. When proposed in conjunction with an Incentive Housing Overlay Zone use, the following modifications to the underlying zone shall apply:

HOUSING TYPES	IH-TH	IH-MF	IH-MU
1.10 Single Family, Detached	N	N	N
1.15 Affordable Housing, Single Family Detached	N	N	N
1.20 Two Family	N	N	N
1.25 Primary Residence plus Accessory Apartment	N	N	N
1.27 Three Family Residence	N	N	N
1.28 Townhouse (NEW)	Р	Р	Р
1.30 Multi-Family Residence	N	Р	Р
1.31 Residential Use and Dormitory Use for Educational programs, 2 nd and 3 rd floors	N	N	Р
1.35 Active Adult Housing	N	N	N
1.39 Affordable Housing Multi-family Residence	N	N	N
1.40 Nursing Home	SE	SE	SE
1.50 Congregate Care Facilities	SE	SE	SE
1.55 Elderly Retirement Housing & Assisted Living	N	N	N

BUSINESS USES	IH-TH	IH-MF	IH-MU
3.12 Retail stores with Drive Through Windows	N	N	SE
4.15 Banks with Drive-In Windows	N	N	SE
8.10 Motor Vehicle Sales or Rental; Mobile Homes Sales or Rental	N	N	N
8.20 Service & Sales with Installation of Motor Vehicle Parts or Accessories (e.g. tires, mufflers)	N	N	N
8.30 Motor Vehicle Repair or Service	N	N	N
8.40 Sales of Gasoline	N	N	N
8.50 Car Wash	N	N	N
8.60 Motor Vehicle Painting & Body work	N	N	N
11.00 Junk Yard, Scrap Materials Salvage Yards, Recycling Center and Automobile Graveyards	N	N	N
13.00 Excavating, Mining & Quarrying	N	N	N
19.00 Manufacturing, Processing, Creating, Repairing, Renovating, Painting, Cleaning or Assembling or Goods, Merchandise or Equipments	N	N	N

N = Not Permitted

P = Permitted

SE = Special Exception required

C. Mixed Uses.

- a. For any incentive housing development in a mixed-use subzone, the Commission may allow by Special Exception the inclusion of uses otherwise permitted by Site Plan or Special Exception in the underlying district provided that the minimum residential densities are met for the total incentive housing development.
- b. In any mixed-use incentive housing development, at least 50 percent of the gross floor area of the first story will be non-residential uses. Bulk requirements for stand-alone non-residential uses in an incentive housing development will be in accordance with the requirements of the underlying district.

D. Special Exceptions.

Prior to the approval of any application for Certificate of Zoning Compliance for any incentive housing development that includes any principal or accessory use permitted by Special Exception under this Section, an application for Special Exception use, including a Site Plan, will be submitted to and approved by the Commission.

4.15.5 Accessory Uses.

Any accessory use as permitted in the underlying district and subject to the requirements and approval procedures as may be applicable to the uses.

4.15.6 Incentive Housing Restriction.

- A. For an incentive housing development proposed by a private applicant at least 20 percent of the dwelling units will be rented or conveyed subject to an incentive housing restriction requiring that, for at least 30 years after the initial occupancy of the development, the dwelling units will be sold or rented at, or below, prices that will preserve the units as housing for which persons pay 30 percent or less of their annual income, where the income is less than or equal to 80 percent or less of the median income. In determining compliance with this paragraph, the Commission will utilize regulations or guidelines published by the Connecticut Office of Policy and Management, or any other successor agency designated in accordance with Connecticut General Statutes Sections 8-13m to 8-13x.
- B. Public Applicant for Incentive Housing Development. For an incentive housing development proposed by a public applicant, 100 percent of the dwelling units will be rented or conveyed subject to an incentive housing restriction requiring that for at least 30 years after the initial occupancy of the development, the dwelling units may be sold or rented at, or below, prices that will preserve the units as housing for which persons pay 30 percent or less of their annual income, where the income is less than or equal to 80 percent or less of the median income. In determining compliance with this paragraph, the Commission will utilize regulations or guidelines published by the Connecticut Office of Policy and Management or any other successor agency designated in accordance with Connecticut General Statutes Sections 8-13m. to 8-13x.

4.15.7 Submission of Affordability Plan.

Each applicant for an incentive housing development will provide an affordability plan that will detail the administration, monitoring and enforcement of the dwelling units to be sold or rented at below-market rates as described above. The plan will include proposed deed restrictions or covenants, lease agreements, common interest ownership documents, bylaws, rules and regulations, sample income calculations, and any other information as the Commission may require to establish compliance with this Section and Connecticut General Statutes Sections 8-13m. to 8-13x.

4.15.8 Designation of Administering Agency.

The applicant will indicate the name, address and other contact information for the agency that will administer the sale or rental of dwelling unit: that are subject to the below-market sale or rental in accordance with this Section.

4.15.9 Approval of IHZ or Subzones.

- A. In considering each subzone, or any IHZ as a whole, the Commission will find that any application for an Incentive Housing Overlay Zone or subzone will comply with the provisions of this Section and the Connecticut General Statutes Chapter 124b.
- B. In establishing a subzone, the Commission will have the discretion to exclude one (1) or more uses that would otherwise be permitted in an incentive housing development in that subzone, including uses permitted in the underlying district, which exclusions, if any, will be stated in the resolution creating or amending the subzone and will become part of the text describing the Incentive Housing Overlay Zone.

4.15.10 Design Standards.

- A. Applicable Standards. Incentive Housing Development applications shall apply the design criteria identified in the "Torrington Design Review Guidelines Downtown Historic Area." In adopting the design criteria of "Torrington Design Review Guidelines Downtown Historic Area" the Commission has considered design standards that:
 - a. ensure that development is complementary to adjacent or neighboring buildings or structures and consistent with the housing plan provided for in Connecticut General Statutes Section 8-13p, and
 - b. address the scale or proportions of buildings; site coverage; alignment, width or grade of streets or sidewalks; type or location of infrastructure; location of building or garage entrances; off-street parking; protection of significant natural site features; location or design of open spaces; signage; or setbacks or buffering from adjacent properties; provided

that the applications of such standards will not unreasonably impair the economic or physical feasibility of constructing housing at the minimum densities and with the required incentive housing restriction set forth in this Section.

4.15.11 Application Processing For Incentive Housing Developments.

- A. Incentive Housing Development Proposed within an Existing Incentive Housing Overlay Zone. For incentive housing developments involving land already designated as an Incentive Housing Overlay Zone on the Torrington Zoning Map, applicants shall submit a site plan application in accordance with Section 8.4 of these regulations.
 - a. The Commission shall conduct a public hearing in accordance with the timeframe requirements in Section 8-7d(b) of the Connecticut General Statutes.
 - b. The Commission shall forward the application to Architectural Review Committee for review, in accordance with Section 8.5 of these regulations.
- B. Application to Expand an Existing Incentive Housing Overlay Zone, or Establish a New Incentive Housing Overlay Zone. For projects involving land not designated as an Incentive Housing Zone on the Torrington Zoning Map, applicants shall submit a zoning map amendment application in accordance with Section 8.7 of these regulations. Upon approval of the zoning map amendment, the applicant may seek approval in accordance with subsection A above.

4.15.12 Decision Considerations.

- A. Approval of an incentive housing development. The Commission may waive any standards that would unreasonably impair the economic or physical feasibility of constructing dwellings at minimum densities or with required incentive housing restrictions set forth in this Section. The Commission will approve an incentive housing development subject only to conditions necessary to:
 - a. ensure substantial compliance of any proposed development with the requirements of this Section, the design standards of these regulations and, if applicable, the subdivision regulations; or
 - b. to mitigate any extraordinary adverse impacts of development on nearby properties.
- B. Denial of an incentive housing development application. An application may be denied only on the grounds:
 - a. the development does not meet the requirements set forth in this Section;
 - b. the applicant failed to submit information or fees required by the regulations and necessary for an adequate and timely review of the design or potential impacts of the development; or
 - c. it is not possible to adequately mitigate significant adverse project impacts on nearby properties by means of conditions acceptable to the applicant.

4.15.13 Method of Ownership.

- A. Dwelling units. Dwelling units may be offered for sale or for rental in individual, public, cooperative or condominium ownership. Documentation as to management, organization and incorporation of applicable ownership associations shall be submitted to the Commission at the time of filing of the application for incentive housing development.
- B. Methods of Open Space Reservation. All open space or supporting facilities and systems will be in compliance with applicable law and provide for maintenance, liability, financing or rights of access and use by residents of the incentive housing development as is acceptable to the Commission. Open space areas required will be permanently reserved for the designated use by means acceptable to and approved by the Commission, such as, but not limited to:
 - a. Deeded to the Town. Where open space areas are to be conveyed to the Town, the applicant will convey them at the stage and in the condition agreed upon in connection with the processing and approval of the subdivision.
 - b. Deeded to a non-profit organization acceptable to the Commission. Such nonprofit organization will be a private non-profit, non-stock corporation that has as its purpose the preservation of open space land. The deed to such organization will contain language satisfactory to the Commission requiring that the land be held in perpetuity as open space land for the use of the public. If open space is to be conveyed to a non-profit organization, the Commission may require that a copy of the organization's Certificate of Incorporation

be submitted for its review. The deed to the organization will contain the provision that in event of the dissolution of the corporation, the property will be conveyed to the Town, or subject to the approval of the Commission, to another non-profit corporation. The Commission will have the right to reject any proposal for the transfer of open space land to a private non-profit organization if the Commission determines that such conveyance would not be in the best interest of the Town.

- c. Held in corporate ownership by owners of lots within the development. Open space may be conveyed by warranty deed to a homeowner's association within the development upon such terms and conditions as specified by the Commission. When tracts are conveyed in this manner, a copy of the by-laws of the homeowners' association will be submitted as a part of the application for the IHZ Development. Membership in such corporation will be mandatory for all lot owners within the development. Each deed conveyance to lot owners will include the membership stipulation, the beneficial right in use of the open land or all other pertinent restrictions, and will be recorded in the Torrington Land Records. Wording on each deed will state that such open land is reserved for use only as open space in perpetuity.
- d. Perpetual easement. Where the right of use, interest or privilege, short of fee ownership in the open space owned by another, is obtained by the City or acceptable non-profit organization, a deed stipulating that the owner transfers development rights to, and open space or scenic easements over, the land will be required, the fee owner will retain the fee tide to the premises and all incidents of fee ownership, except the right to construct any structure, sign, fence or other improvement, or to alter the contours. Minimum lot requirements cannot be satisfied by use of land dedicated to open space.
- C. Conditions of Open Space Conveyance. Title to the open space land will be unencumbered and will be transferred at a time approved by the Commission, and in any case, not later than the time at which title to the streets in the development is accepted by the town.
- D. Deed Guarantees. Regardless of the method employed, the instrument of the open space conveyance must include provisions suitable to the Commission and its Legal Counsel for guaranteeing the following:
 - a. Continuity of proper maintenance for those portions of the common open space land requiring maintenance;
 - b. When appropriate, the availability of funds required for such maintenance; and
 - c. Recovering of loss sustained by casualty, condemnation or otherwise.

Amend Section 8.5 Architectural Review Committee as follows:

For this section **Bold** = proposed new text

8.5.2 Duties.

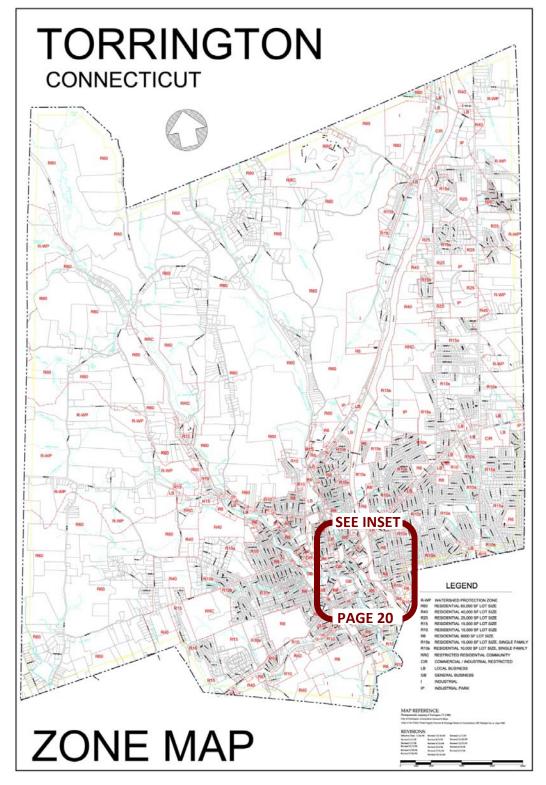
Within thirty five days after being referred to the Committee, the Committee shall review and make written recommendations on:

- A. all site plans;
- B. all incentive housing development applications (Section 4.15);
- C. all changes to facades of non-residential buildings; and
- D. all signs except:
 - a. those on one, two and three family residential properties; and
 - b. those less than 50 square feet in area.

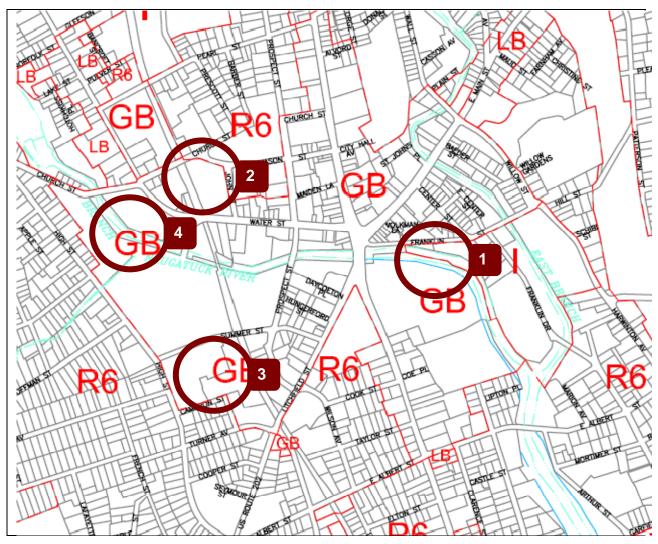
NOTE: Torrington already has a design review procedure and guidelines in place. These regulations have received an award from the Connecticut Chapter of the American Planning Association.

PROPOSED ZONING MAP AMENDMENTS

OVERVIEW



INSET MAP



	SITE NAME	ACREAGE	CURRENT ZONING
1	Franklin Mill Site - 6 parcels (a, b, c, d, e, and f)	2.1 acres	I – Industrial
2	Kelley Bus Site	3.21 acres	GB – General Business
3	Stone Container Site – 2 parcels (a and b)	7.6 acres	GB – General Business
4	Hotchkiss Mill	3.06 acres	GB – General Business
	TOTAL	15.96	

ZONING MAP AMENDMENT - SPECIFIC SITES - SITE 1a

70 Franklin Street

ACCT# 003706 M/L/U 117/25/7



	Control Park		Frankin St.	
	Residential Densit	:у		
ANGELO J & JOSEPH	IHZ Units	Total Units	Units/	Afforda

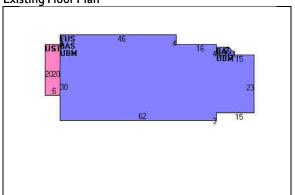
Owner	ANGELO J & JOSEPH LAMONICA		
Land Area (acres/ SF)	0.16	6,970	
Bldg Coverage / Floor Area (SF)	2,528	4,917	
Percent Building Cover / FAR	36%	0.71	
Stories (max.)	2.0		
Zone	I - Industrial		
Main Use	Office/Boarding House		
Notes	Potential Brownfield Site		

IHZ Units	Total Units	Units/ Acre	Affordable
Current Zone	0	0	
+25%			
6 units/acre	1		1
10 units /acre	2		1
20 units/acre	3		1
Concept Plan	0	0	

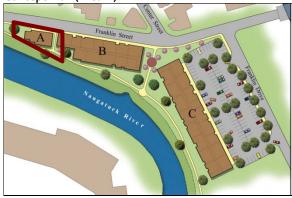
+25 – Minimum increase of 25 percent is required

IHZ Potential	High
Proposed IHZ Designation	None

Existing Floor Plan



Concept Plan (Area A)



Concept Plan Drawn by Milone and MacBroom

STATE POCD LAND USE RECOMMENDATION

Regional Center Policies

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Connecticut State Plan Summary – www.ct.gov/opm/cwp

CITY POCD LAND USE RECOMMENDATION

Downtown District

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Provide Housing in Downtown

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Downtown housing also needs to meet a wide range of price points, as well as both rental and ownership options should exist to capture the greatest number of residents. POCD Page 7.6

CITY POCD HOUSING RECOMMENDATION

Downtown District

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Promote Sustainable Residential Development

Torrington has indentified that new business growth should be "Smart Growth" to the extent possible. This goal is also part of the overall residential development strategy.

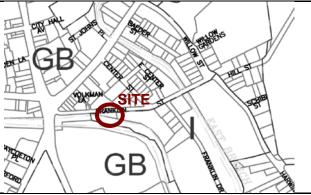
Smart growth promotes the use of higher density residential development in downtowns, developed neighborhoods and along transit routes. This approach also works well for older residents and people with disabilities. POCD Page 9.6

City center area where higher density land uses are located. Mixed uses on a site may be appropriate in this area. High priority area for infill development and redevelopment. POCD Zone Density Plan

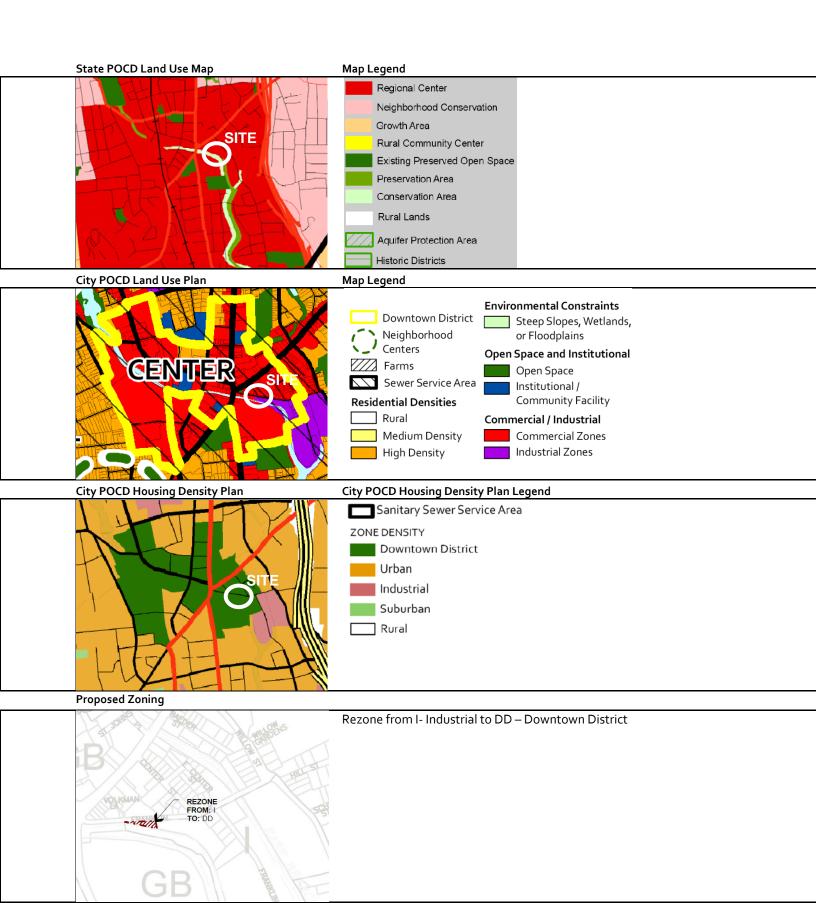
I – Industrial

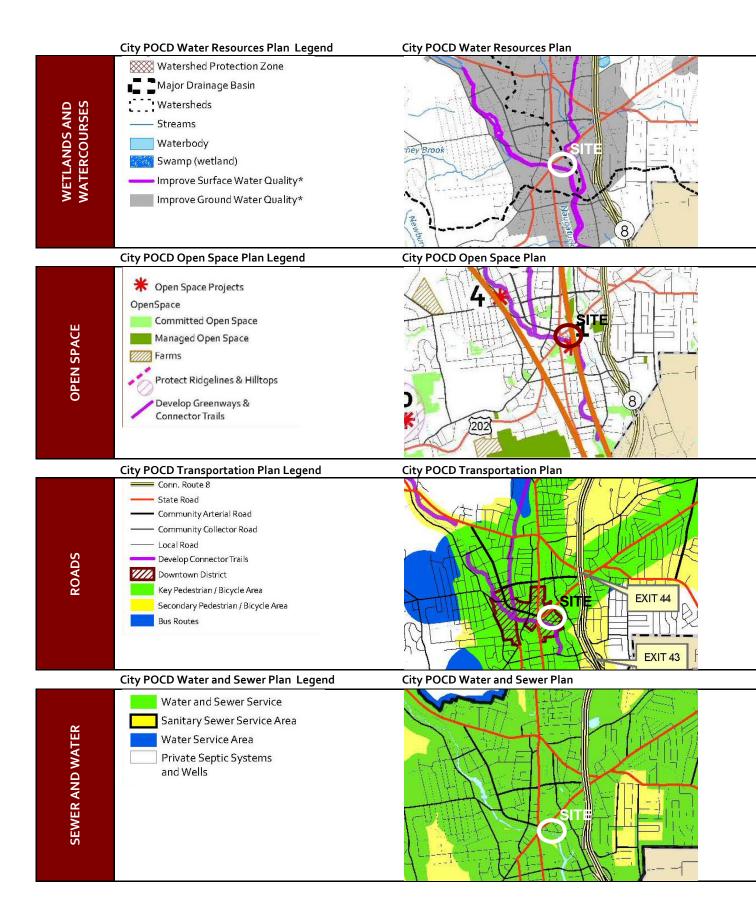
No housing is currently allowed in this Zoning District





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ZONING MAP AMENDMENT - SPECIFIC SITES - SITE 1b

100 Franklin Street

ACCT# 000941 M/L/U 117/25/1



Owner	BERBRIC REALTY CORP		
Land Area (acres/ SF)	1.4	60,984	
Bldg Coverage / Floor Area (SF)	41,417	45 , 197	
Percent Building Cover / FAR	68%	0.74	
Stories (max.)	2.0		
Zone	I - Industrial		
Main Use	Warehouse		
Notes	Potential Brownfield Site. A Demolition Permit Application has been submitted for this site.		

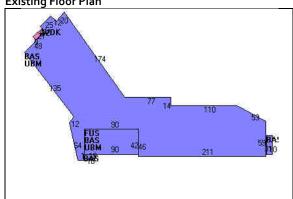
Residential Density

IHZ Units	Total Units	Units/ Acre	Affordable
Current Zone	0	0	
+25%			
6 units/acre	9		2
10 units /acre	14		3
20 units/acre	28		6
Concept Plan	54	25.7	11

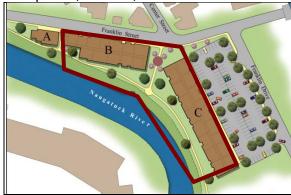
+25 – Minimum increase of 25 percent is required 20 percent affordable is required

IHZ Potential	High
Proposed IHZ Designation	IHZ-MF

Existing Floor Plan



Concept Plan (Areas B&C)



Concept Plan Drawn by Milone and MacBroom

Regional Center Policies

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Connecticut State Plan Summary – www.ct.gov/opm/cwp

Downtown District

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Provide Housing in Downtown

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Downtown District

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Promote Sustainable Residential Development

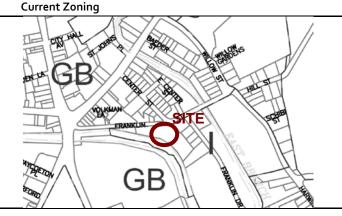
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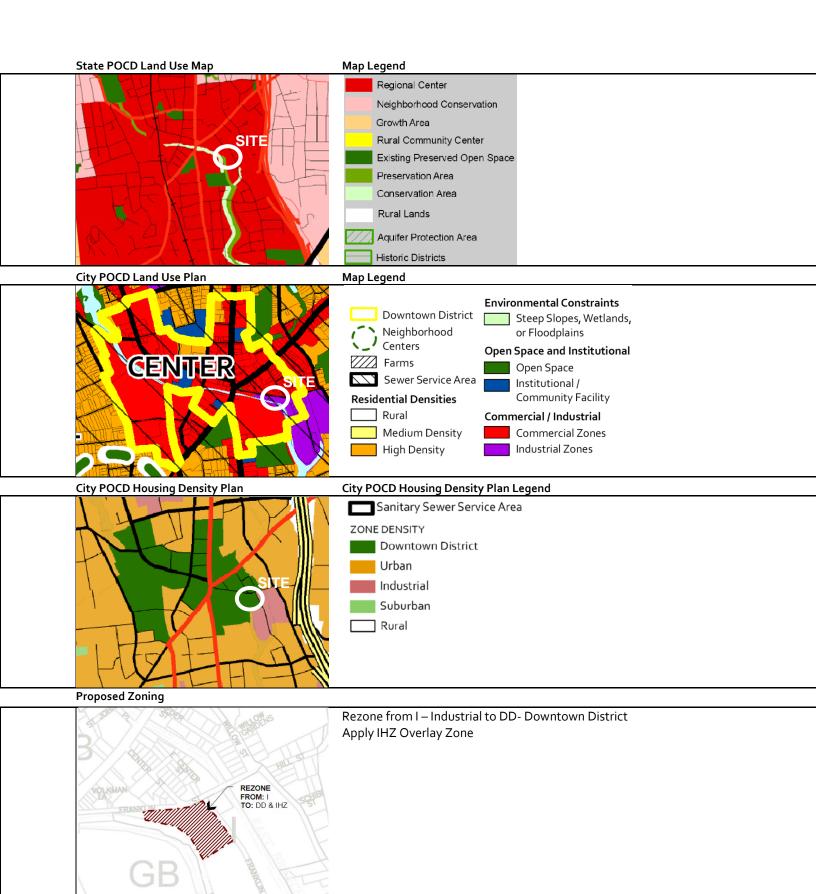
City center area where higher density land uses are located. Mixed uses on a site may be appropriate in this area. High priority area for infill development and redevelopment. POCD Zone Density Plan

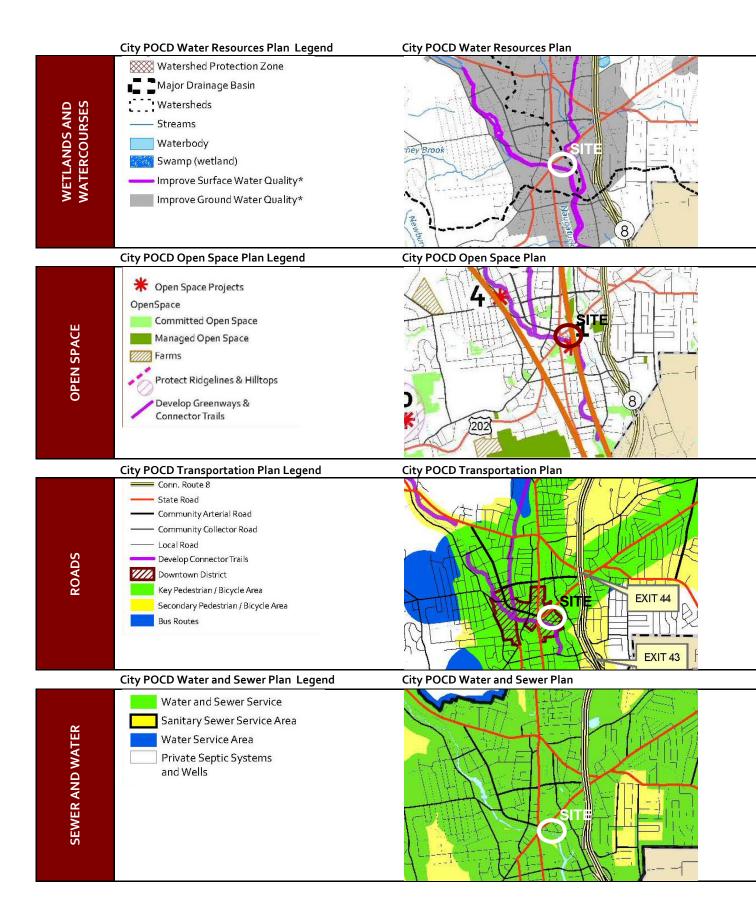
I – Industrial

No housing is currently allowed in this Zoning District



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ZONING MAP AMENDMENT - SPECIFIC SITES - SITE 10

10 Franklin Drive

ACCT# 005864 M/L/U 117/24/5



Owner	Andrew J. Nargi, Jr.	
Land Area (acres/ SF)	0.17	7,405
Bldg Coverage / Floor Area (SF)	O	0
Percent Building Cover / FAR	0	0
Stories (max.)	0	
Zone	I – Industrial	
Main Use	Parking lot for 126 Franklin Dr.	
Notes	Potential Brownfield Site.	

Notes	Potential Brownfield Site.
Existing Floor Plan	



Residential Density

IHZ Units	Total Units	Units/ Acre	Affordable
Current Zone	0	0	
+25%			
6 units/acre	1		1
10 units /acre	2		1
20 units/acre	4		1
Concept Plan	54	25.7	11

+25 – Minimum increase of 25 percent is required 20 percent affordable is required

IHZ Potential	High
Proposed IHZ	IHZ-MF
Designation	

Concept Plan (Areas B&C)



Concept Plan Drawn by Milone and MacBroom

STATE POCD LAND USE RECOMMENDATION

Regional Center Policies

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Connecticut State Plan Summary – www.ct.gov/opm/cwp

CITY POCD LAND USE RECOMMENDATION

Downtown District

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Provide Housing in Downtown

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Downtown housing also needs to meet a wide range of price points, as well as both rental and ownership options should exist to capture the greatest number of residents. POCD Page 7.6

CITY POCD HOUSING RECOMMENDATION

Downtown District

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Promote Sustainable Residential Development

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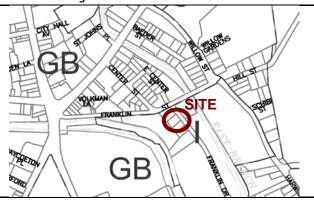
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City center area where higher density land uses are located. Mixed uses on a site may be appropriate in this area. High priority area for infill development and redevelopment. POCD Zone Density Plan

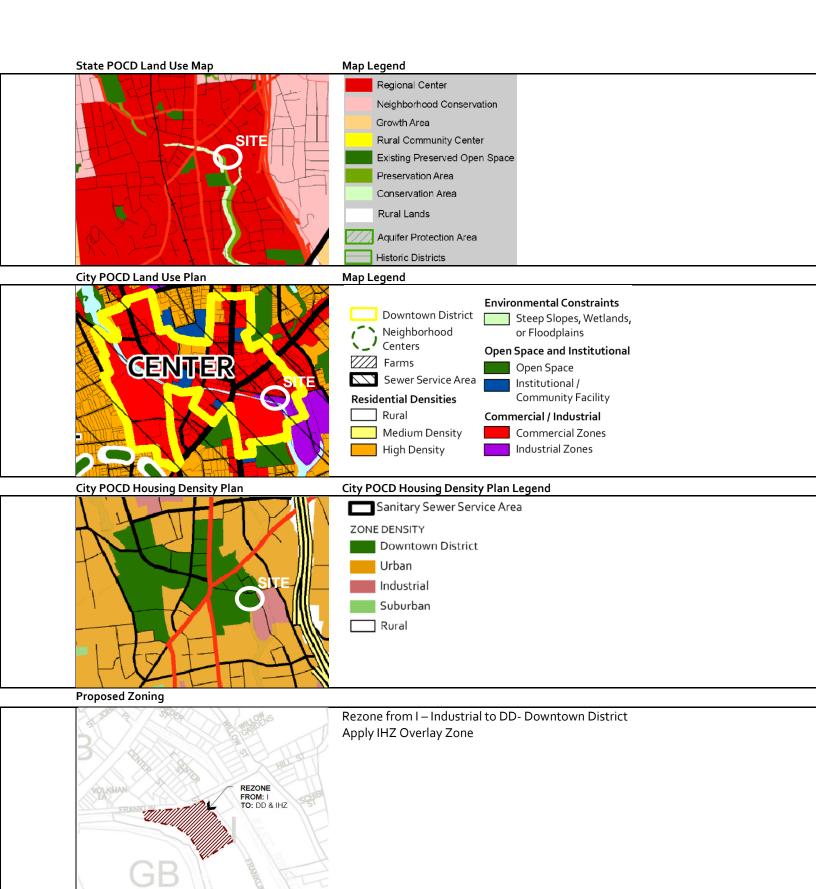
I – Industrial

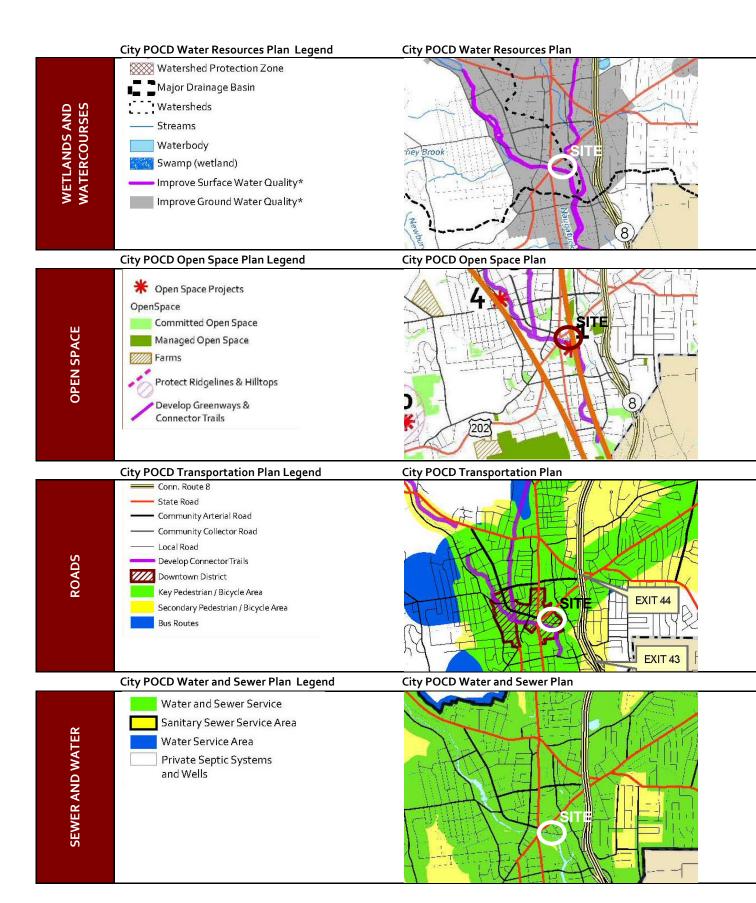
No housing is currently allowed in this Zoning District

Current Zoning



DNING





ZONING MAP AMENDMENT - SPECIFIC SITES - SITE 1d

24 Franklin Drive

ACCT# 008803 M/L/U 117/25/4



255		ECOUNTS	
Main E Main St.	Frankin St	Franklin St.	
S Main St			
Memorial Park		训系	

Owner	Anda Hunt and Teresa Pisante 24 Franklin Drive	
Land Area (acres/ SF)	0.14	6,098
Bldg Coverage / Floor Area (SF)	1,181	2,882
Percent Building Cover / FAR	19%	47%
Stories (max.)	2.0 (2.0)	
Zone	I – Industrial	
Main Use	2-family residential	
Notes	Potential Brownfield Site.	

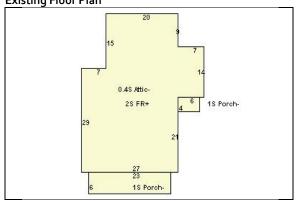
Residential	Density
-------------	---------

IHZ Units	Total Units	Units/ Acre	Affordable
Current Zone	0	0	
+25%			
6 units/acre	1		1
10 units /acre	2		1
20 units/acre	3		1
Concept Plan	54	25.7	11

+25 – Minimum increase of 25 percent is required 20 percent affordable is required

IHZ Potential	High
Proposed IHZ Designation	IHZ-MF

Existing Floor Plan



Concept Plan (Areas B&C)



Concept Plan Drawn by Milone and MacBroom

STATE POCD LAND USE RECOMMENDATION

Regional Center Policies

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CITY POCD LAND USE RECOMMENDATION

Downtown District

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CITY POCD HOUSING RECOMMENDATION

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City center area where higher density land uses are located. Mixed uses on a site may be appropriate in this area. High priority area for infill development and redevelopment. POCD Zone Density Plan

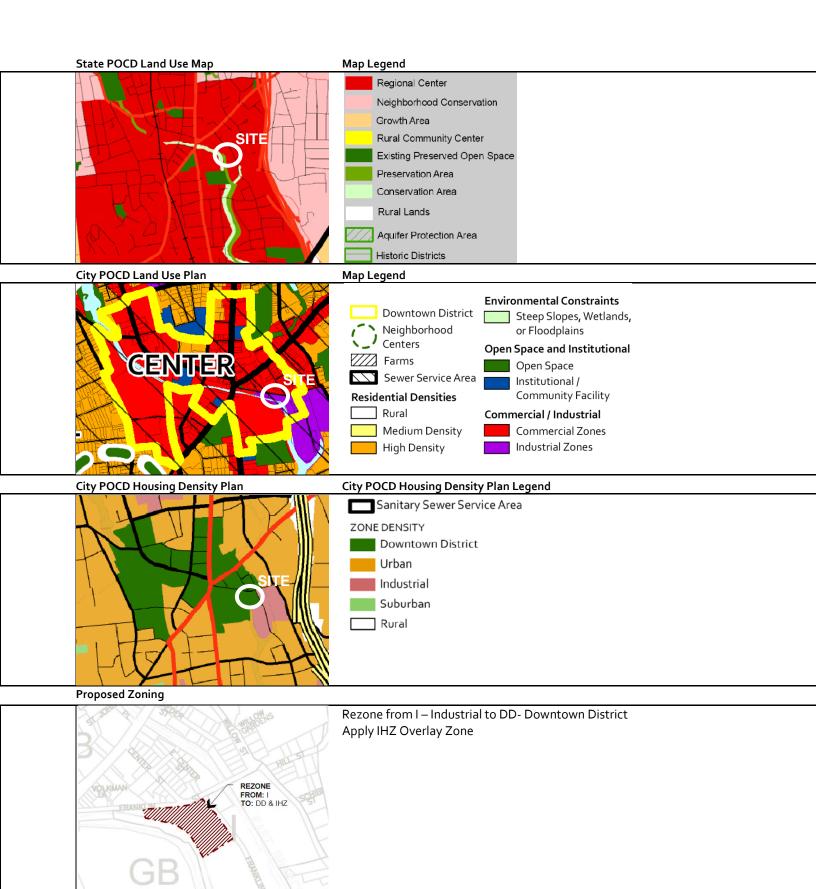
I – Industrial

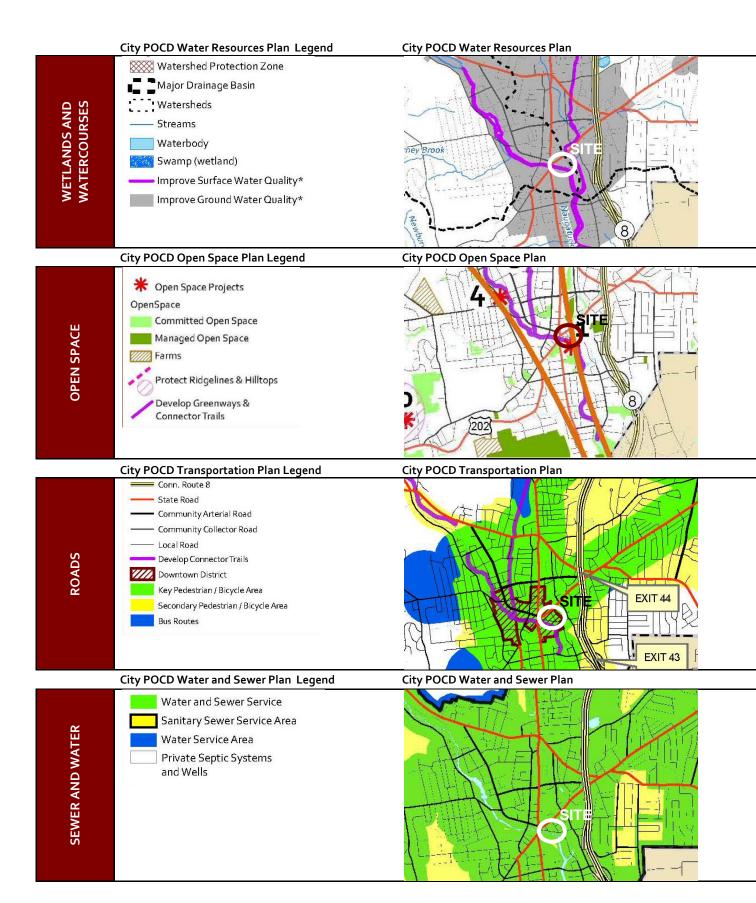
No housing is currently allowed in this Zoning District



Current Zoning

DNINO





ZONING MAP AMENDMENT - SPECIFIC SITES - SITE 1e

28 Franklin Drive

ACCT# 006736 M/L/U 117/25/3



		Memorial Park Residential Densit		Frankin St.	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
ſ	Sophia Martin	IHZ Units	Total Units	Units/ Acre	Α
		Current Zone	0	0	

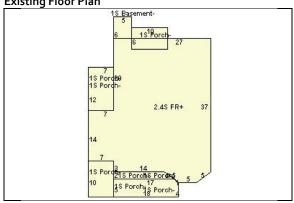
Owner	Sophia Martin		
Land Area (acres/ SF)	0.14	6,098	
Bldg Coverage / Floor Area (SF)	1,634	2,888	
Percent Building Cover / FAR	54%	47%	
Stories (max.)	2 (2.25)		
Zone	I – Industrial		
Main Use	3-family residential		
Notes	Potential Brownfield Site.		

Residential Density				
IHZ Units	Total Units	Units/ Acre	Affordable	
Current Zone	0	0		
+25%				
6 units/acre	1		1	
10 units /acre	2		1	
20 units/acre	3		1	
Concept Plan	54	25.7	11	
+25 - Minimum increase of 25 percent is required				

+25 – Minimum increase of 25 perc 20 percent affordable is required

IHZ Potential	High
Proposed IHZ Designation	IHZ-MF

Existing Floor Plan



Concept Plan (Areas B&C)



Concept Plan Drawn by Milone and MacBroom

Regional Center Policies

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City center area where higher density land uses are located. Mixed uses on a site may be appropriate in this area. High priority area for infill development and redevelopment. POCD Zone Density Plan

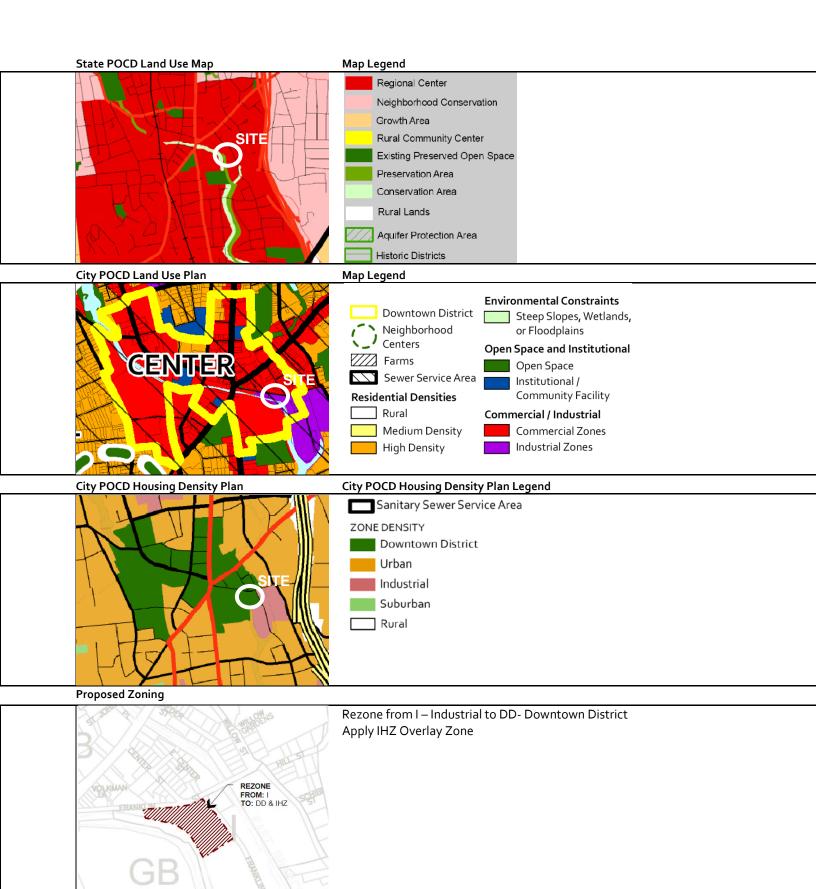
I – Industrial

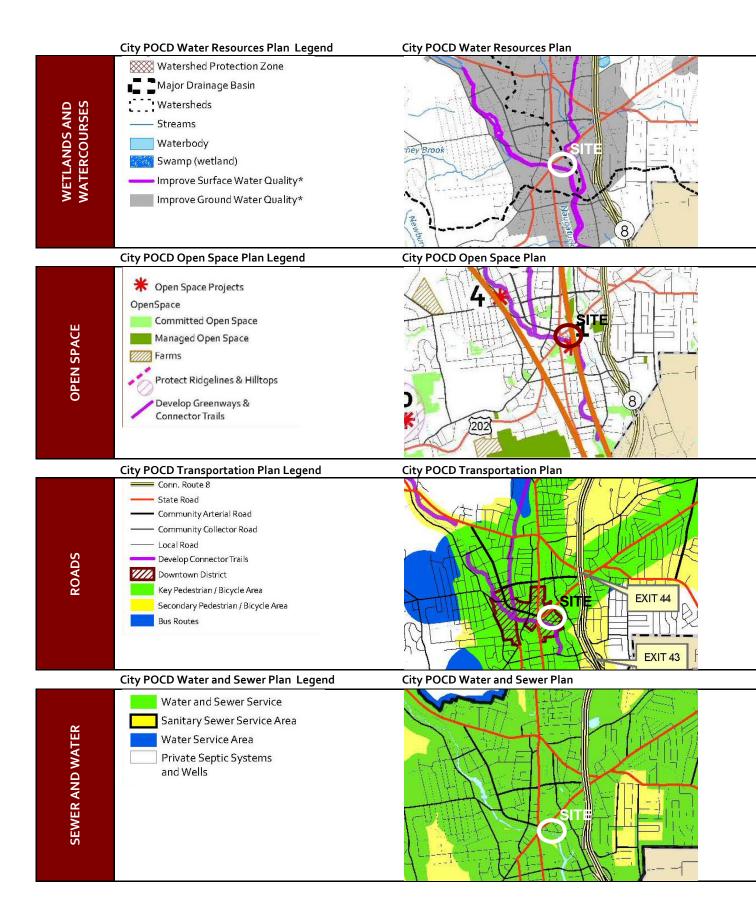
No housing is currently allowed in this Zoning District

Current Zoning



ZONI





ZONING MAP AMENDMENT - SPECIFIC SITES - SITE 1f

126 Franklin Street

ACCT# 005865 M/L/U 117/25/6



Silver St.			
E Main B	Franklin St.	Franklin St	
Memorial Park			
a de la companya de l		TU	

Owner	Andrew J. Nargi, Jr.	
Land Area (acres/ SF)	0.25	10,890
Bldg Coverage / Floor Area (SF)	4,645	7,946
Percent Building Cover / FAR	43%	73%
Stories (max.)	1.0 (2.0)	
Zone	I – Industrial	
Main Use	Office	
Notes	Potential Brownfield Site.	

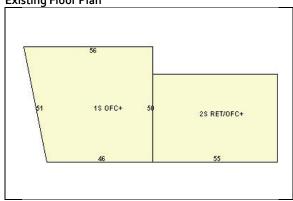
Residential	Density
-------------	---------

IHZ Units	Total Units	Units/ Acre	Affordable
Current Zone	0	0	
+25%			
6 units/acre	2		1
10 units /acre	3		1
20 units/acre	5		1
Concept Plan	54	25.7	11

+25 – Minimum increase of 25 percent is required 20 percent affordable is required

IHZ Potential	High
Proposed IHZ Designation	IHZ-MF

Existing Floor Plan



Concept Plan (Areas B&C)



Concept Plan Drawn by Milone and MacBroom

STATE POCD LAND USE RECOMMENDATION

Regional Center Policies

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CITY POCD LAND USE RECOMMENDATION

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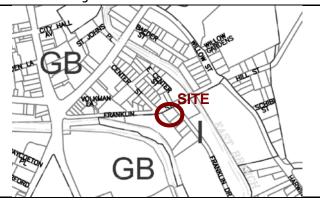
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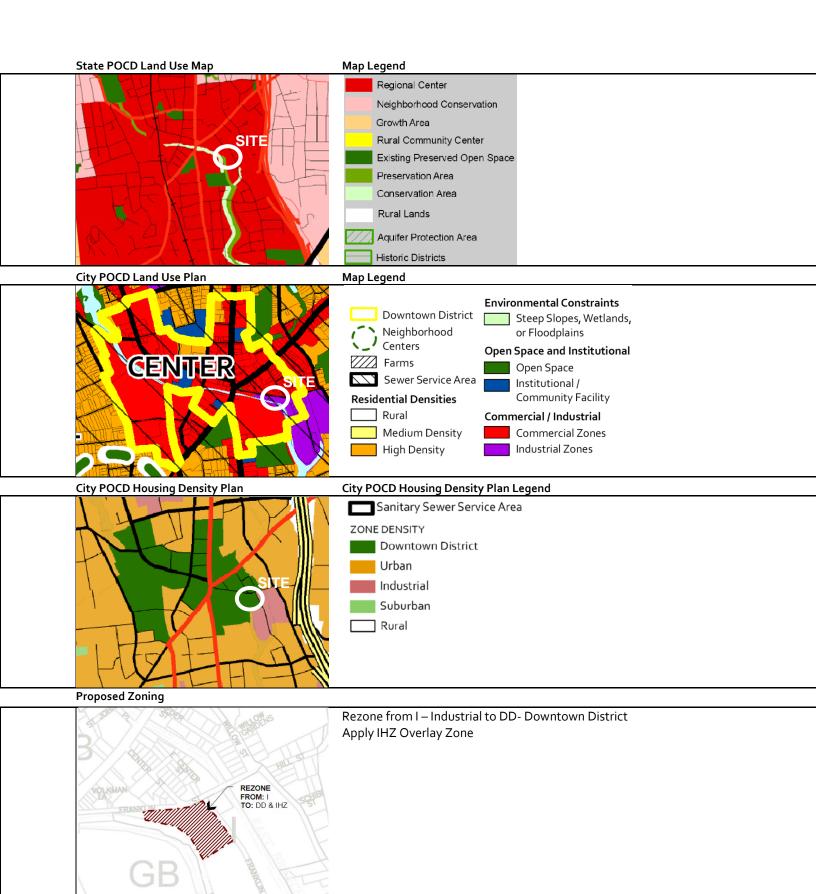
I – Industrial

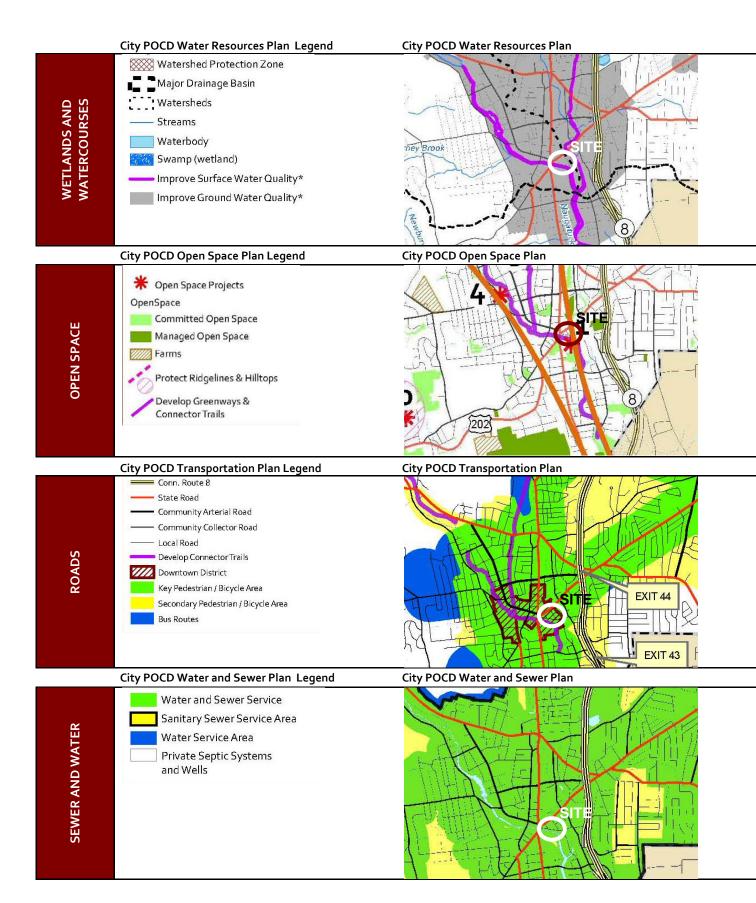
No housing is currently allowed in this Zoning District

Current Zoning



DNING





ZONING MAP AMENDMENT - SPECIFIC SITES - SITE 2

136 Water Street;160 Church Street

ACCT# 005642; 005643

M/L/U 117/4/1; 117/6/7



Operated at the control of the contr	Name N
	3

Owner	KELLEY REALTY CO		
Land Area (acres/ SF)	3.21	139,827	
Bldg Coverage / Floor Area (SF)	25,767	31,634	
Percent Building Cover / FAR	18%	0.26	
Stories (max.)	2		
Zone	GB - General Business		
Main Use	Office/Warehouse		
Notes	Potential Brownfield Site		

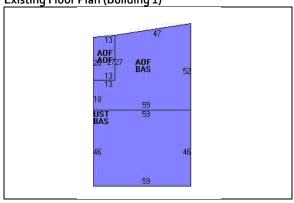
Residential Density

IHZ Units	Total Units	Units/	Affordable
IIIZ OIIIG	Total Offics	Acre	Allordubic
Current Zone	0	0	
+25%			
6 units/acre	19		4
10 units /acre	32		7
20 units/acre	64		13
Concept Plan	70	21.8	14

^{+25 –} Minimum increase of 25 percent is required 20 percent affordable is required

IHZ Potential	High
Proposed IHZ Designation	IHZ-MU

Existing Floor Plan (Building 1)



Concept Plan



Concept Plan Drawn by Milone and MacBroom

CITY POCD HOUSING

RECOMMENDATION

Regional Center Policies

This site is located in an area classified as a Regional Center in the State Conservation and Development Policies Plan

The State Plan has the following policy for Regional Centers. "Redevelop and revitalize the economic, social, and physical environment of the state's traditional centers of industry and commerce."

Connecticut State Plan Summary – www.ct.gov/opm/cwp

Downtown District

The Site is located in an Area Classified as Downtown District in the Torrington Plan of Conservation and Development.

Provide Housing in Downtown

With the exception of single-use residential buildings located on non-residential streets, Downtown residences should exist on upper floors. Upper floors are quieter and safer for residents and allow more vibrant uses such as retail, restaurants and art galleries to be active on the street level.

Downtown residents provide a 24 hour atmosphere that transcends their purchasing power. Torrington needs to create an environment that feels safe and comfortable and where Downtown residents will help attract non-residential visitors who will shop, dine, attend cultural venues and otherwise enjoy Downtown.

Downtown housing also needs to meet a wide range of price points, as well as both rental and ownership options should exist to capture the greatest number of residents. POCD Page 7.6

Downtown District

The Site is located in an Area Classified as Downtown District in the Torrington Plan of Conservation and Development.

Promote Sustainable Residential Development

Torrington has indentified that new business growth should be "Smart Growth" to the extent possible. This goal is also part of the overall residential development strategy.

Smart growth promotes the use of higher density residential development in downtowns, developed neighborhoods and along transit routes. This approach also works well for older residents and people with disabilities. POCD Page 9.6

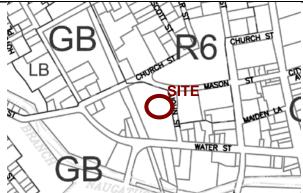
City center area where higher density land uses are located. Mixed uses on a site may be appropriate in this area. High priority area for infill development and redevelopment. POCD Zone Density Plan

GB- General Business

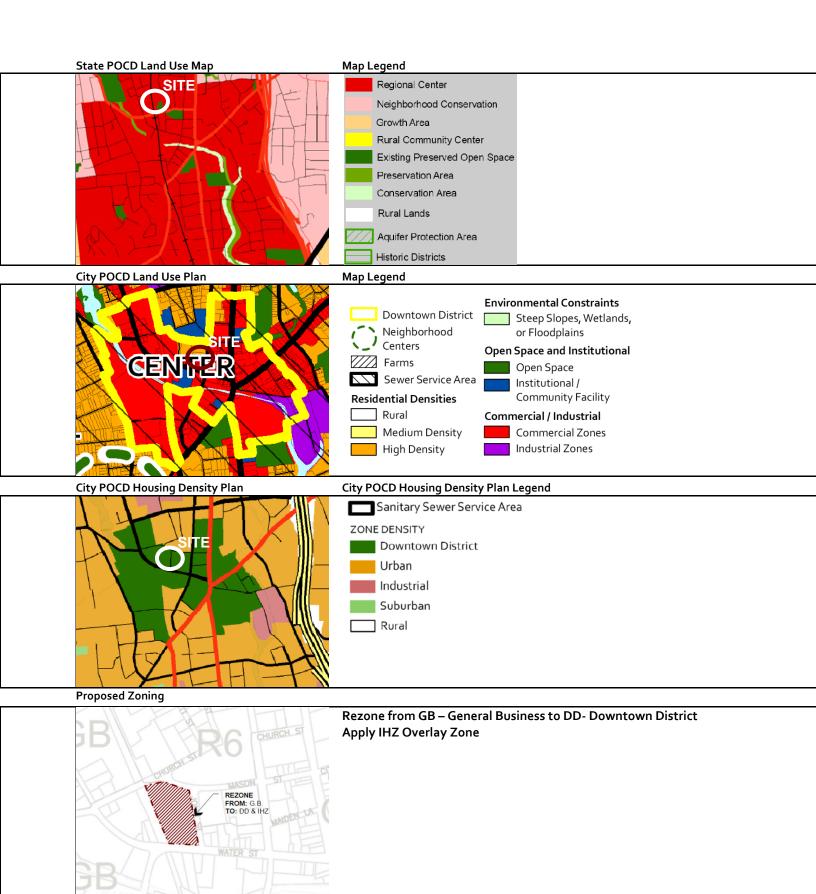
Single-family, two-family and multifamily housing is allowed by Special Exception

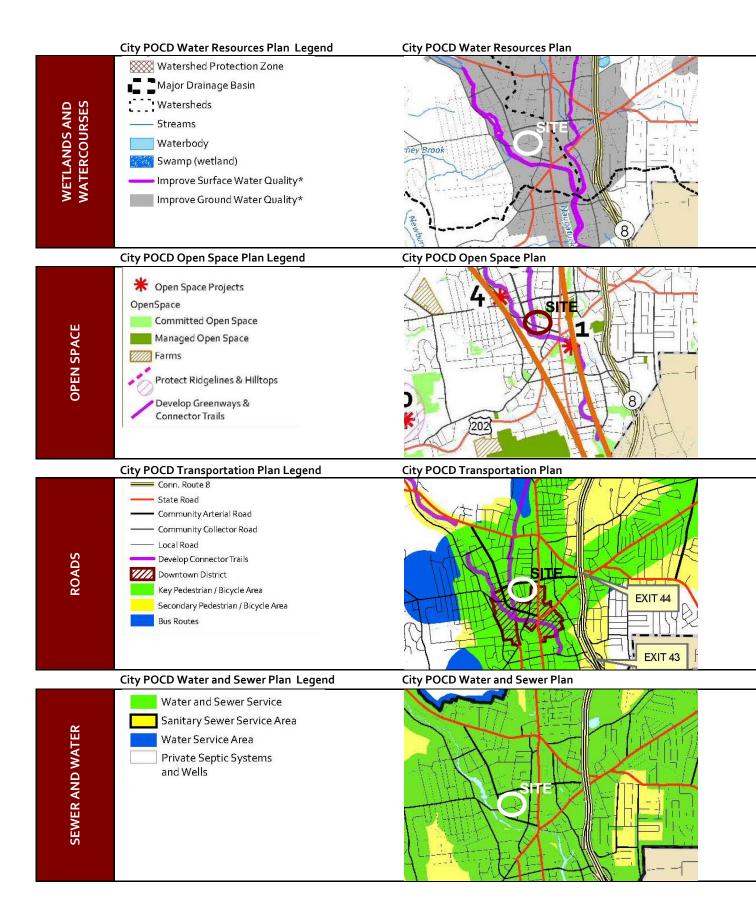
Residential Use and Dormitory Use for Educational programs 2nd and 3rd floor is allowed by right

Current Zoning



DNING





ZONING MAP AMENDMENT - SPECIFIC SITES - SITE 3a

200 Litchfield Street

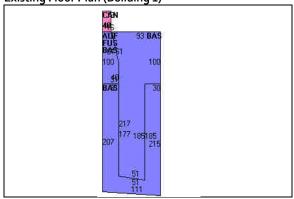
ACCT# 010490 M/L/U 116/7/2



Owner	Jess H. Smith and Eric J. Chadwick	
Land Area (acres/ SF)	3.20 139,392	
Bldg Coverage / Floor Area (SF)	76,965 79,675	
Percent Building Cover / FAR	55% 57%	
Stories (max.)	2	
Zone	GB - General Business	
Main Use	Warehousing	
Notes	Potential Brownfield	

	Chadwick		
Land Area (acres/ SF)	3.20	139,392	
Bldg Coverage / Floor Area (SF)	76,965 79,675		
Percent Building Cover / FAR	55% 57%		
Stories (max.)	2		
Zone	GB - General Business		
Main Use	Warehousing		
Notes	Potential Brownfield		

Existing Floor Plan (Building 1)





Residential Density

IHZ Units	Total Units Units/ Acre		Affordable
Current Zone	0	0	
+25%			
6 units/acre	19		4
10 units /acre	32		7
20 units/acre	64		13
Concept Plan	141	18	29

+25 – Minimum increase of 25 percent is required 20 percent affordable is required

IHZ Potential	High
Proposed IHZ	IHZ-MF
Designation	

Concept Plan (Sites, B, C, D and E)



Concept Plan Drawn by Milone and MacBroom

CITY POCD HOUSING

RECOMMENDATION

Regional Center Policies

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Downtown District

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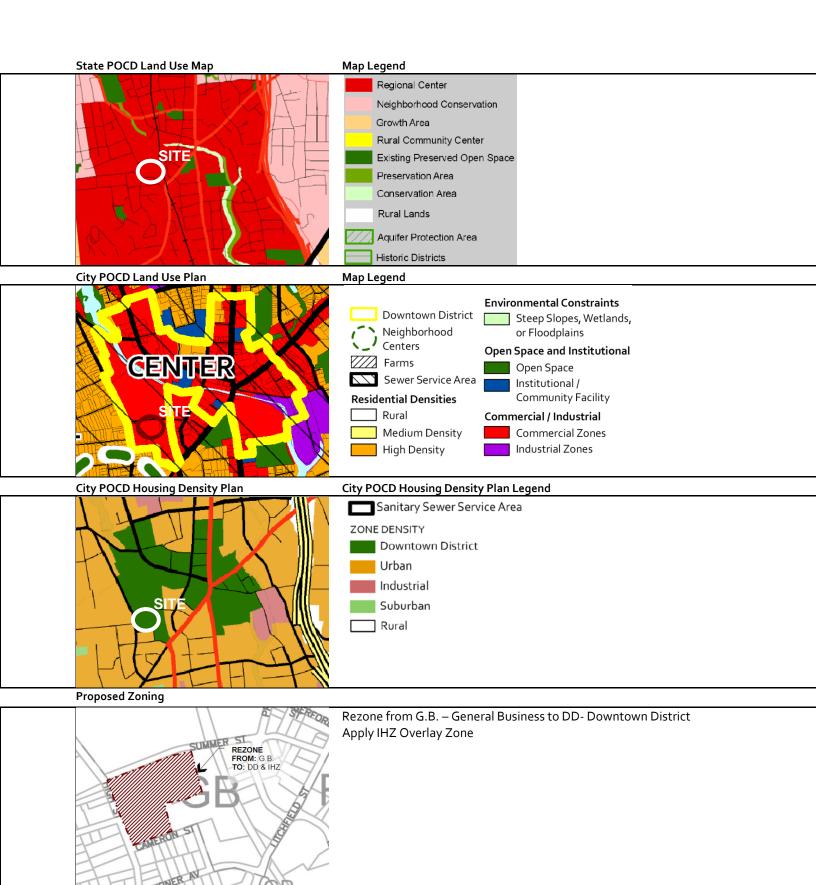
City center area where higher density land uses are located. Mixed uses on a site may be appropriate in this area. High priority area for infill development and redevelopment. POCD Zone Density Plan

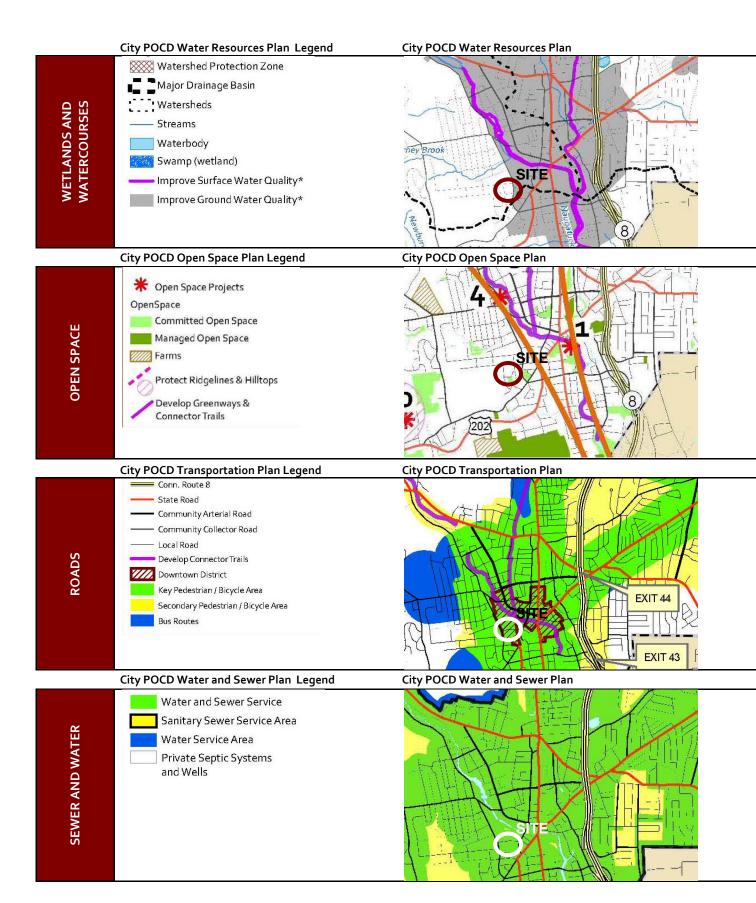
GB- General Business

Single-family, two-family and multifamily housing is allowed by Special Exception

Residential Use and Dormitory Use for Educational programs 2nd and 3rd floor is allowed by right







ZONING MAP AMENDMENT - SPECIFIC SITES - SITE 3b

105 Summer Street

ACCT# 010770 M/L/U 116/7/1





Owner	Railside Industrial Complex, LLC	
Land Area (acres/ SF)	4.4 191,664	
Bldg Coverage / Floor Area (SF)	107,712 172,946	
Percent Building Cover / FAR	56%	90%
Stories (max.)	4	
Zone	GB – General Business	
Main Use	Warehousing	
Notes	Potential Brownfield	

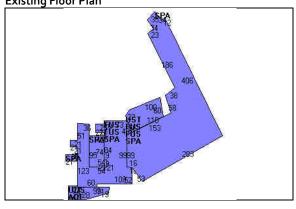
Residential	Density	1

IHZ Units	Total Units Units/		Affordable
Current Zone	0	0	
+25%			
6 units/acre	26		6
10 units /acre	44		9
20 units/acre	88		18
Concept Plan	141	18	29

+25 – Minimum increase of 25 percent is required 20 percent affordable is required

IHZ Potential	High
Proposed IHZ Designation	IHZ-MF

Existing Floor Plan



Concept Plan (Site A)



Concept Plan Drawn by Milone and MacBroom

Regional Center Policies

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Connecticut State Plan Summary – www.ct.gov/opm/cwp

Downtown District

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Provide Housing in Downtown

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Downtown housing also needs to meet a wide range of price points, as well as both rental and ownership options should exist to capture the greatest number of residents. POCD Page 7.6

Downtown District

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Promote Sustainable Residential Development

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Smart growth promotes the use of higher density residential development in downtowns, developed neighborhoods and along transit routes. This approach also works well for older residents and people with disabilities. POCD Page 9.6

City center area where higher density land uses are located. Mixed uses on a site may be appropriate in this area. High priority area for infill development and redevelopment. POCD Zone Density Plan

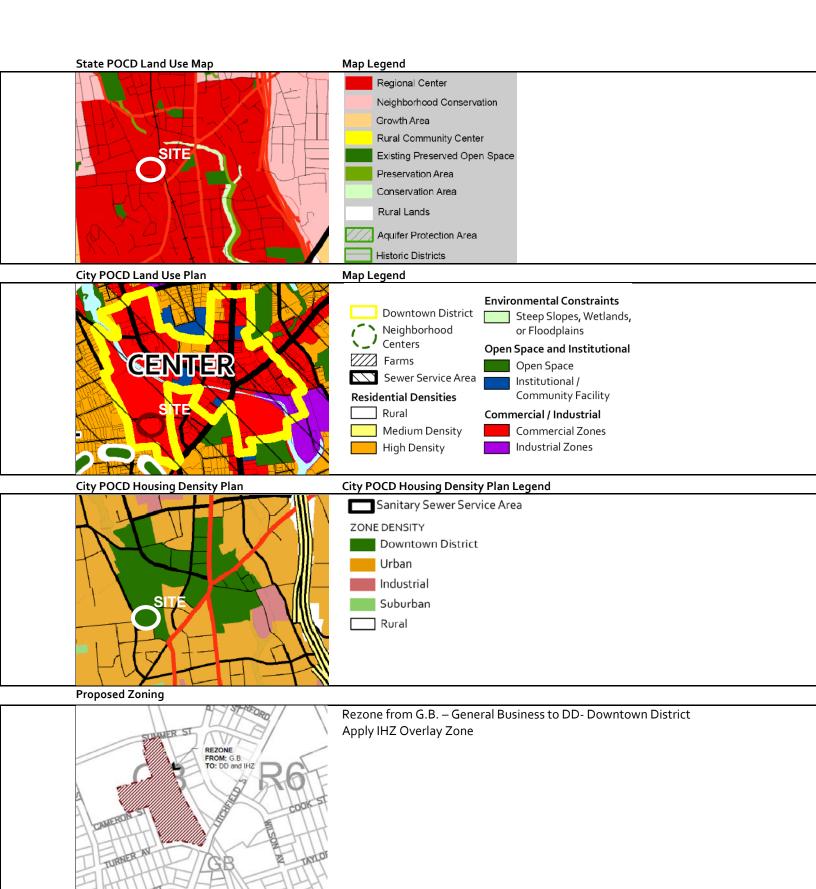
GB- General Business

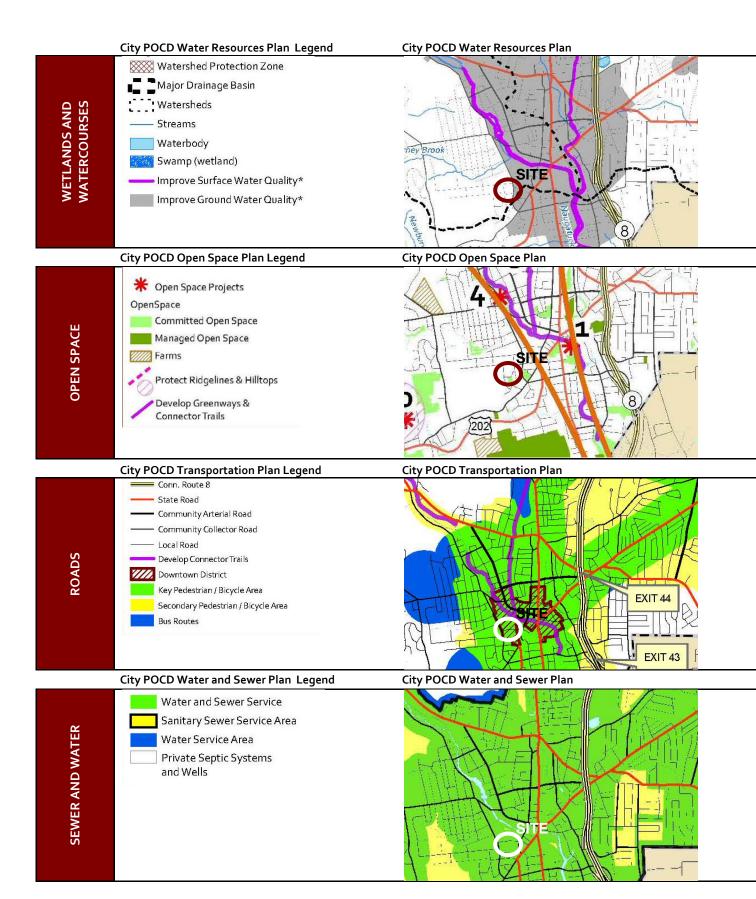
Single-family, two-family and multifamily housing is allowed by Special Exception

Residential Use and Dormitory Use for Educational programs 2nd and 3rd floor is allowed by right



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ZONING MAP AMENDMENT - SPECIFIC SITES - SITE 4

199 Water Street

ACCT# 012005 M/L/U 110/19/1



	Church St	AND OF	Animond Sa	1
	2-1		H	
		X	7/1	
ARICA	1	41		

Owner	199 Water Street Realty, LLC	
Land Area (acres/ SF)	3.06 133,294	
Bldg Coverage / Floor Area (SF)	65,584 106,261	
Percent Building Cover / FAR	49% 80%	
Stories (max.)	3	
Zone	GB – General Business	
Main Use	Warehousing	
Notes	Potential Brownfield Site	

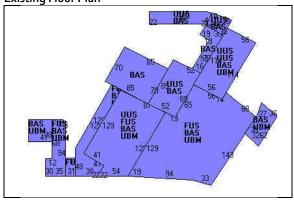
Residential	Density
-------------	---------

Units/			
IHZ Units	Total Units	Acre	Affordable
Current Zone	0	0	
+25%			
6 units/acre	18		4
10 units /acre	30		6
20 units/acre	60		12
Concept Plan			

+25 – Minimum increase of 25 percent is required 20 percent affordable is required

IHZ Potential	High
Proposed IHZ Designation	IHZ-MU

Existing Floor Plan



Concept Plan)

Not developed at this time

CITY POCD HOUSING

RECOMMENDATION

Regional Center Policies

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Downtown District

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Provide Housing in Downtown

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Downtown District

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Promote Sustainable Residential Development

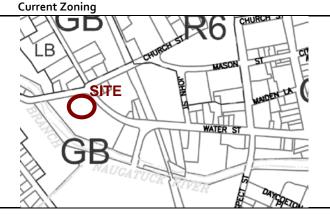
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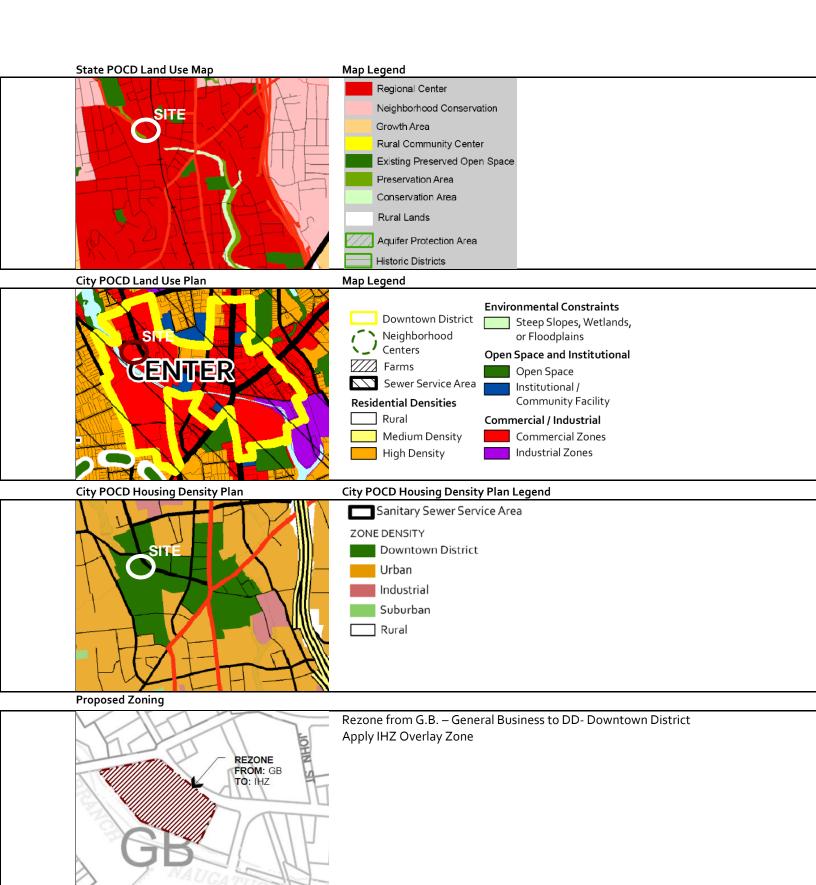
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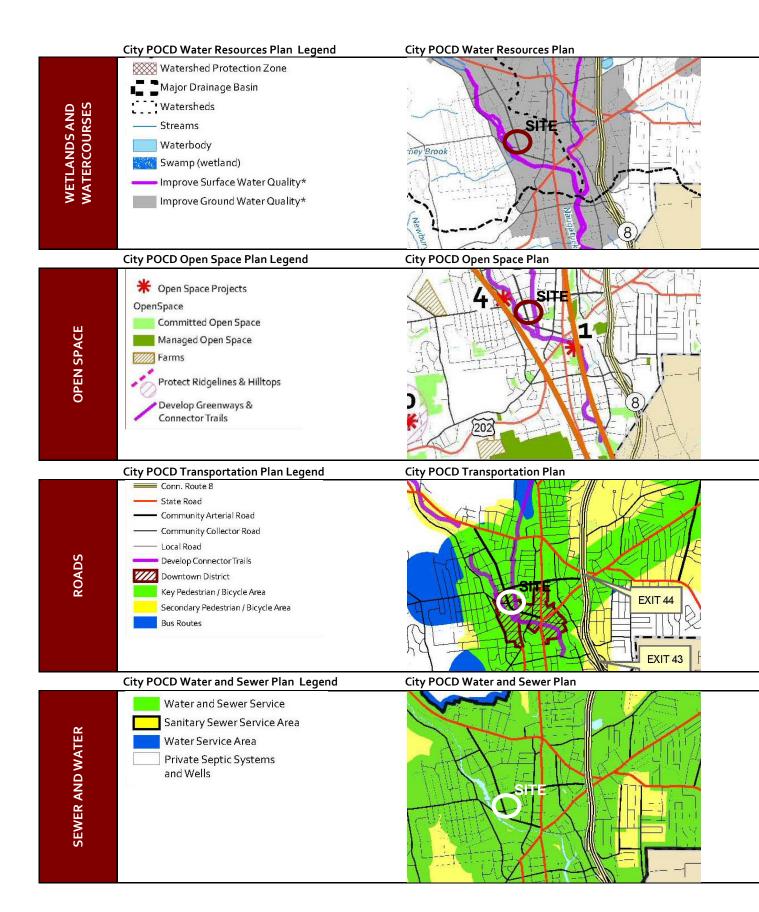
G.B. – General Business

Housing is not currently allowed byright in this Zoning District



DNINO





POCD HOUSING CHAPTER

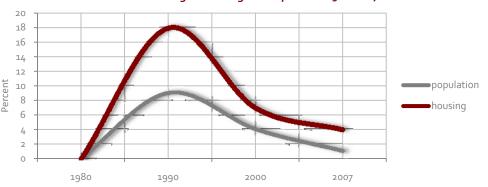
The following pages (9-16) are from the Torrington Plan of Conservation and Development (POCD)

In Litchfield County, Torrington has the largest population, largest number of housing units, and is also the largest employment source.

Housing issues in Torrington involve concerns about housing conditions, adequacy of existing housing units to meet future needs and the need for housing in Downtown to support overall community goals.

While population growth has slowed in Torrington, the number of new housing units has not. Housing growth has been at two-times larger than population over the past 20 years. This growth is a result in changes in household size.

Percent Change – Housing and Population 1980-2007









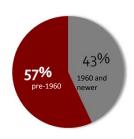
Housing Units

	New	Total
Year	Units ¹	Units
1980	-	12,784
1990	2,377	15,161
2000	986	16,147
2001	66	16,213
2002	100	16,313
2003	103	16416
2004	98	16,514
2005	103	16,617
2006	55	16,672
2007	54	16,726
New		
2000-	579	
2007		
1 Net Gain		
Census; CT D	ECD	

Change in Average Household

1970	2.96
1980	2.55
1990	2.38
2000	2.33
2005 Census	2.33

Age of Housing Units



Diverse, But Older Housing Stock

Overall, Torrington's may be in a better position to meet future demands because it has a diverse housing portfolio compared to the County and State. More than 40 percent of housing units are in two-family or multi-family buildings and one-third of housing units are renter-occupied. A diverse housing portfolio provides more choices in housing type and rental options.

However, most of Torrington's housing units (about 57 percent) were built before 1960. For older residents, older housing units may require more upkeep and need updates, particularly to make more accessible. For families, older units may have lead paint or other issues that may be of concern.

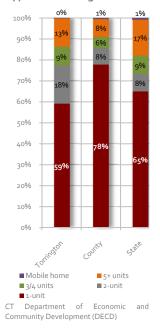
Housing Units

	Total	
	Units	Change
1980	12,791	
1990	15,161	2,370
2000	16,147	986
2007	16,726	579
Census and	d DECD	

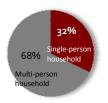
Tenure

	City	State
Owner - Occupied	59%	63%
Renter - Occupied	32%	31%
Vacant Census (2000)	9%	6%

Types of Housing Units



Single-Person Households



Torrington's Population is Aging, and Aging Population Has Different Housing Needs

Similar to the rest of the State, Torrington is expected to see growth in its age 55 and over population, while other age groups either shrink or see modest changes.

An aging population can impact the housing needs of a community:

- less turnover of housing people remain in their homes for a longer period of time than in the past, reducing the availability of houses;
- housing may not meet needs older persons have different needs, which may not be satisfied with the existing housing stock; and
- income may not be sufficient alternative financial solutions may be needed to "out live" retirement savings.

Housing Occupancy Rates are Declining

Torrington has seen its average household size shrink from 2.96 in 1970 to 2.33 in 2005. Part of the reason for a shrinking household size is the increase in single-person households. Torrington has a higher percentage of single-person households than the County or State and that percentage increased from 1990 to 2000.

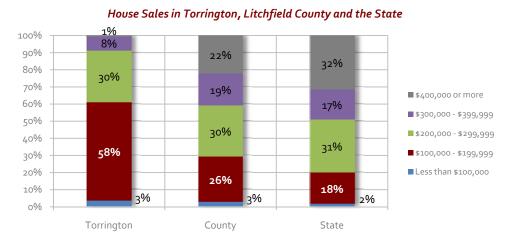
A smaller household size means that a community needs more housing units for its population; this higher demand can drive up prices. In addition, households with a single-wage earner may be more limited in terms of income available for housing.

Single-person Households Are Growing

In 1990 there were about 4,000 single-person households in Torrington. This number has increased to about 4,700 residents, an 18 percent increase. Single-person households make up about one-third of Torrington's households.

Housing Prices are on the Rise

Housing units that are not protected as affordable units are also vulnerable. Over 60 percent of the house sales in Torrington have been in the lower-price range houses (houses valued up to \$200,000). Houses are selling at a more affordable rate than in the County and in the State. Torrington has a lower percentage of sales of more expensive houses (houses valued at \$400,000 or more)



CERC 2007

While house sales are in the lower price range, Torrington has seen an increase in house sales price over the past 20 years. House sales prices hit a low in the late 1990s. There is concern that house prices in adjacent communities might result in a loss of lower-priced homes in Torrington. While increasing house values increase the Grand List, it is important that people that live and work in Torrington are not forced out by rising house prices.



Warren Group

As prices increase, Torrington may lose some of it's Workforce Housing.

Housing Affordability

According to economists, a lack of workforce housing results in lower economic growth and a more fragile housing market.

This becomes even more pronounced as energy costs rise since people are less able to afford to travel to jobs, especially if they are lower paying jobs as might exist for some service businesses.

Research has shown that affordability becomes an issue when the median priced home sells for more than 3.5 times the median income for the area.

For the most part, house sales prices have been at or below 3.5 times the median household income.

Income and House Sales Trends 1980 - 2008



3.5 times income

Workforce Housing

Workforce housing is typically housing that can be purchased by households earning 80-120 percent of the Area Median Income (AMI - \$86,700 - The Area is Litchfield County).

Torrington's Median Household Income is identified as \$51,706 (2008), about 60% of the AMI.

For Torrington, the workforce housing income range is \$69,360 to \$104,040, which means housing priced at \$150,000 to \$330,000, or rental units at \$1,300 to \$2,000 per month.

Assumptions: 1,000 monthly debt payment, no down payment, 5.5 percent interest rate; \$3,500 annual taxes, \$1,000 insurance

"Designated" or "Recognized" Affordable Housing

Occurs when programs have been created to maintain housing cost (i.e. deedrestrictions, rent control).

Why is Workforce Housing Important?

Housing for Torrington's workforce is important. The workforce relies on the availability of both "well-priced" market rate housing units and "price-controlled" housing units (also known as Recognized Affordable Housing). Over time the affordability of workforce housing may become an issue in Torrington, as it has in other Connecticut communities.

While many of the housing units in Torrington may be considered affordable to some standard or another, housing that is susceptible to market forces can become unaffordable to people that Torrington rely on, such as firefighters, teachers and the like.



First-time buyer (above); Emergency service





Trends in other parts of Connecticut indicate that housing affordability issues are spreading to areas where it was never expected as people "drive until they qualify" in the quest for suitable housing. This trend appears to be occurring in Torrington as median sales prices for houses have been increasing and recognized affordable housing has been decreasing.

Vulnerability of Losing Workforce Housing Units

Review of housing trends, particularly Recognized Affordable Housing and House Sales Value, may be indicators of future workforce housing affordability issues. However, there is no single indicator, because the affordability of workforce housing is impacted by a number of different factors, and the basic economic principle of supply and demand.

Potential Impact on Municipal Employees and Services

For Torrington, the Median family income is listed as \$86,700 in 2009 (Use HUD AMI for Litchfield County). A quick review of City employee salaries show that for some of the key positions (Police and Fire) the Average salary is in the range of \$58,000 (fire personnel) to \$66,000 (police personnel).

In some areas of Connecticut communities have found it difficult to attract and retain critical employees, particularly because of pay and housing costs issues. While this may not be a problem in Torrington today, it is certainly an emerging issue that the community should be paying attention to.

Prepare for Changing Housing Needs

People are living longer and healthier lives. The older age group (age 55+) will continue to grow. The 'baby boom' (people born between 1946 and 1964) has entered or will enter this age group during the next 20 years.

By the year 2020 adults aged 55 and over will comprise up to 50 percent of the total population of Torrington, up from 30 percent in 1970. There is a potential that an increased number of elderly residents will constrain the number of housing units that are in the market. This reduction in housing supply and an increase in demand for worker housing will further stress housing affordability.





Active adult housing (above); Elderly needs (below



Torrington needs to prepare for these changes, as: 80 percent of seniors want to "Age in Place," and 20 percent of seniors will want other housing choices, such as assisted living.

Torrington may want to consider adopting policies that integrate housing and transportation with active aging principles to allow older residents to "Age in Place" (see sidebar).

Provide for Senior Accessibility and Mobility

Accessibility will be an increasingly important issue because Torrington has an aging population. Making housing and other places "visit-able" is important. Visitability involves creating inclusive home designs that are accessible to all. To accomplish this objective, Torrington may need to evaluate zoning setback requirements for ramps and other structural features that may be required.

Torrington may also want to evaluate pedestrian road crossings to improve ramps and pedestrian signals. It is particularly important that pedestrian signals provide adequate time for older residents to cross safely and that crosswalks are highly visible, especially in areas with housing for the elderly.

Age in Place

Enabling older residents to stay in their homes comfortably, safely and independently as they age, regardless of physical challenges.

Housing Needs of an Aging Population

An aging population changes the housing dynamics of the community:

people remain in their homes for a longer period of time than has occurred in the reducing availability of homes, aging homeowners may need more assistance to maintain their homes, aging residents require additional healthcare services which requires workers to perform those services, and older persons have different lifestyle needs, which may not be satisfied in a mature housing stock.

Torrington Housing Authority

A City agency that provides housing for 428 elderly and disabled persons.

Incentive Housing Zone

A new land use tool has recently been developed to encourage additional affordable housing units in the State of Connecticut. It provides financial incentives to towns that create Incentive Housing Zones allowing for mixed-income housing at higher densities.

In 2009, Torrington was awarded a grant to investigate using this tool in Downtown Torrington. A study is on-going.

Task Force on Blight

Neighborhood blight can have a significant impact on quality of life in a community. In November of 2002, the City of Torrington created a Blight Task Force to address properties with multiple Blight Ordinance, Building Code or Fire Code violations.

This program is part of a bigger quality of life initiative that is ongoing in Torrington: *Torrington Renaissance* program. The program is based on the idea that, through concentrated efforts of City officials, staff, residents, civic groups and developers, Torrington can shine in a lasting new way.



The program's goal is to improve the public perceptions, and overall appearance, to create environmental and economic benefits for the City.

Consider Using the Incentive Housing Zone Tool

Communities have found a variety of different programs to address workforce housing. Because Torrington is relatively affordable, the most meaningful strategies might result from maintaining the current housing stock and providing new housing choices.

Incentive Housing Zoning (see sidebar) is a new way to encourage housing in areas where infrastructure is already in place and residential density might be appropriate. In addition, the State will provide Incentive Payments to communities that approve this type of housing.

Policies that promote new housing opportunities in Downtown and along transit corridors make sense from a sustainability perspective. Torrington is already evaluating how this tool might work and should complete this process and consider adopting the recommendations generated by that study.

Encourage Housing Rehabilitation

Because Torrington has an older housing stock, helping homeowners maintain their properties is important. A property owner's inability or unwillingness to maintain their property can lead to residential blight. Local investment can be "jump started" with Government assistance and programs, such as:

- CDBG loans for building rehabilitation,
- development of an affordable housing trust fund to purchase and rehabilitate properties for lower incomes households, and
- organizing neighborhood cleanups.

Promote Sustainable Residential Development

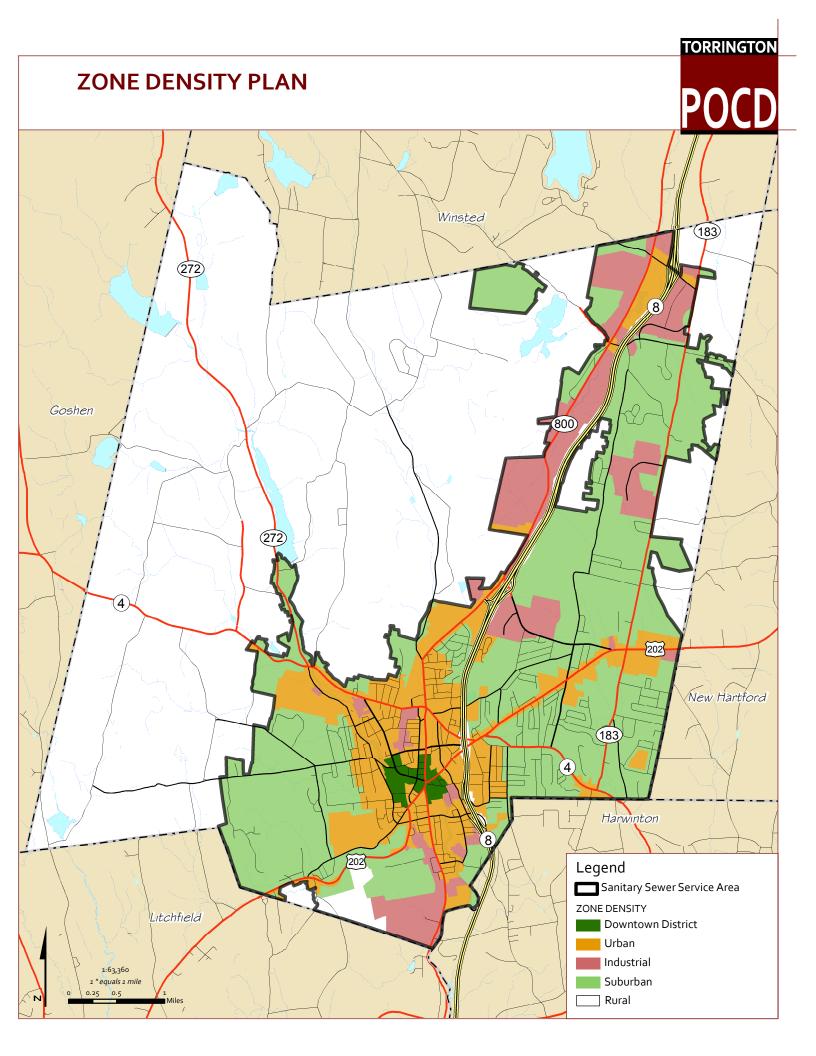
Torrington has indentified that new business growth should be "Smart Growth" to the extent possible. This goal is also part of the overall residential development strategy.

Smart growth promotes the use of higher density residential development in downtowns, developed neighborhoods and along transit routes. This approach also works well for older residents and people with disabilities.

New residential development should be encouraged as follows:

Downtown	City center area where higher density land uses are located. Mixed uses on a site may be appropriate in this area. High priority area for infill development and redevelopment.
Urban	Areas where higher density residential and commercial uses are located. Mixed uses on a site may be appropriate in this area. Moderate priority area for infill development and redevelopment.
Suburban	Areas where moderate density residential and commercial uses are located. Separation of residential and commercial uses is appropriate for this area. Low priority area for infill development and redevelopment.
Rural	Areas where low density residential uses are located. Commercial uses (other than agricultural uses) are not appropriate for this area. Infill development is not encouraged.

See map on facing page



Preserve the Existing Single-Family Zones

Recently the Planning and Zoning Commission has determined that multi-family residential uses are not appropriate in the single-family zones. Torrington should continue to promote this overall development objective.



Single-family homes (above and below)





Housing Strategies

	TASK
9-1	Consider using the Incentive Housing Zone tool
9-3	Promote sustainable residential development
9-4	Prepare for changing housing needs
9-5	Consider adopting policies that integrate housing and transportation with active aging principles to allow older residents to "Age in Place"
9-6	Evaluate zoning and other constraints to mobility and visitability
9-7	Preserve the existing single-family zones
9-8	Encourage housing rehabilitation

ACKNOWLEDGEMENTS

Planning and Zoning Commission

Richard Calkins Chair

Paul Summers Vice Chairman

Doris Murphy Gregory Perosino Gregory Mele

James Bobinski Alternate
Christine Mele Alternate
Donna Greco Alternate

City of Torrington

Ryan Bingham Mayor

City Staff

Martin Connor, AICP City Planner

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Rose Ponte Economic Development Director

Lona Kirk Administrative Assistant

Technical assistance provided by:

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Mark Arigoni, L.A. Associate
Scott Bristol Senior LEP



miloneandmacbroom.com

Planimetrics – IHZ Report and Zoning Regulations

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Vice President
Senior Planner
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GIS Manager

