

Affordable Housing Plan 2022



Town of Canterbury

May 23, 2022

Town of Canterbury Affordable Housing Plan

Town of Canterbury Affordable Housing Subcommittee

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A. Community Values

As a rural and scenic small town in central eastern Connecticut, steeped in the history of early New England, with at least a few notable Americans calling it home over the years, including Prudence Crandall, Andrew T Judson and General Moses Cleaveland for whom Cleveland, Ohio was named after, to name just a few. Canterbury is a mid-to-large size town, geographically speaking, at approximately 40 square miles but at only 130 people per square mile, it is still considered quiet and a great place to live the rural life, whether to farm, to raise a family, and/or to just enjoy the peace and quiet of country living.

Canterbury is known for beautiful views of farmland and of historic homes as the Route 169 National Scenic Byway travels through town. The residents of Canterbury are fond of the town the way it is and are loyal to the rural way of life. Along, with the loyalty and affection town residents display for small town life there is recognition by many residents, that affordable housing for younger families just starting out, as well as that of seniors that would like to remain close to family, friends, and familiar surroundings, are issues that are ripe for consideration.

B. Introduction

1. What is Affordable Housing?

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

The Connecticut General Statutes formally define “Affordable Housing” as housing that *costs less than 30% of the income of a household earning 80% or less of the area median income (AMI)*.

This income level is adjusted for household size. The qualifying affordable units include, and are specifically limited to the following, as detailed in state statutes 8-30g:

(1) assisted housing,

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

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

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

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

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

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

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

The term ‘attainable housing’ in this Plan refers to housing units that exist without government intervention or assistance and are available on the market (realty or rental) at a lower cost due to smaller structure or unit size, including apartments and/or smaller lot size which often translates into lower cost as well as a lower tax bill (for the owner-occupied units). However,

due to lacking a deed restriction, rental assistance or a qualifying mortgage, there are no guarantees in terms of the cost or monthly rent at any time. Accessory apartments, which are apartments currently limited to 600SF, are one example of what would be considered 'attainable housing' in Canterbury. Other benefits of accessory apartments include that they blend in with residential single-family neighborhoods and provide additional revenue to the property owner helping to increase the affordability of the primary residence.

Affordable Housing Appeals Procedure

Chapter 126a, 8-30g of the Connecticut General Statutes, the Connecticut Affordable Housing Land Use Appeals Procedure includes that courts may override local zoning denials of affordable housing proposals in towns where less than 10% of the housing stock is affordable and the town has not achieved a moratorium for demonstrating progress towards the 10% goal.¹

2021 Affordable Housing Units per Town within NECCOG Region

Town	2010 Census	2020 Gov't Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2020 Deed Restricted	2021 Total Assisted Units	2021 Percent Affordable
Putnam	4,299	413	63	70	0	546	12.70%
Plainfield	6,229	377	196	191	4	768	12.33%
Killingly	7,592	467	152	167	0	786	10.35%
Brooklyn	3,235	232	10	63	0	305	9.43%
Canterbury	2,043	76	1	61	0	138	6.75%
Thompson	4,171	151	13	42	0	206	4.94%
Scotland	680	0	1	28	0	29	4.26%
Voluntown	1,127	20	1	22	0	43	3.82%
Chaplin	988	0	2	35	0	37	3.74%
Ashford	1,903	32	0	32	0	64	3.36%
Pomfret	1,684	32	2	13	0	47	2.79%
Sterling	1,511	0	6	21	0	27	1.79%
Eastford	793	0	0	10	0	10	1.26%
Woodstock	3,582	24	0	28	0	52	1.45%
Hampton	793	0	1	11	0	12	1.51%
Union	388	0	0	6	0	6	1.55%
Total	41,018	1824	448	800	4	3076	
CT Dept. of Housing, 2021 Affordable Housing Appeals Listing https://portal.ct.gov/DOH/DOH/Programs/Affordable-Housing-Appeals-Listing							Average 5.13%

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

Change in Affordable Housing Units from 2020 to 2021								
	Town	2010 Census	Gov't Assisted	Tenant Rental Assistance	Single Family CHFA/USDA Mortgages	Deed Restricted	Total Assisted Units	Percent Affordable
2020	Canterbury	2,043	76	1	68	0	145	7.10%
2021	Canterbury	2,043	76	1	61	0	138	6.75%
	Change		0	0	-7	0	-7	-0.35%

According to the Connecticut Department of Housing, Canterbury had a total of 138 units in 2021 or 6.75%, well below the 10% goal set by the state legislature, and a reduction of 0.35% since 2020.

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

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

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

2. Why is Affordable Housing Important?

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

Some of these essential jobs, as well as others that may be considered more essential to the *job holder*, are not paid as highly as many others in the broader sense of the community. All jobs are *essential* in that they provide an income and therefore the means to provide for oneself and one's family, including their housing costs, because regardless of income, everyone needs a place to live. Having a diverse supply of housing, including housing that is affordable to many income groups, not only allows for children who grow up in the community, to continue to live there as they begin their independent adult lives as first-time householders as well as to provide options for empty-nesters and other seniors in the community as their housing needs change.

The needs of households are diverse and change as often as households do – residents transition through the different phases of life when babies are born expanding families, children grow up and move out, people get married or divorced, people retire and finally people die – each of these life phase changes affect the housing needs of the remainder of the residents in each of the households undergoing change. People also may have fluctuating employment whether in seasonal jobs or they lose their job while others experience a health or other expensive crisis that diverts money in their budget away from housing, potentially leading to an inability to continue to afford the same housing they had been living in prior. Much like the phases of life changing the type of housing a family needs, the phases of adulthood often correlate with income potential – a first time householder may be at the very beginning of their career with an entry-level position and therefore cannot afford the type of housing they may afford after they become established in their career. While a municipality cannot control the economy or ensure continued employment, they can allow, via the zoning regulations, for a variety of housing types to meet the needs of the community's residents in the marketplace. When there is a gap between what the market provides and the housing families experiencing financial hardship can afford; the challenge becomes real as there are [limited] housing assistance programs to help fill that gap.

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

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

Connecticut General Statutes 8-30j became effective in July 2017 and required compliance via each municipality creating, or updating at minimum once every five years, an Affordable Housing Plan for each town by June 2022. According to 8-30j, "such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality." The town is encouraged to create and follow a proactive planning process to detail a strategy for meeting the housing needs of existing and future residents and workers in the community. ²

The Plan includes demographic data as well as an analysis of the existing land use regulations, the results of public outreach efforts including the online Housing Survey conducted from January through February, 2022 where 331 surveys were completed, as well as public discussion meetings held by the

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

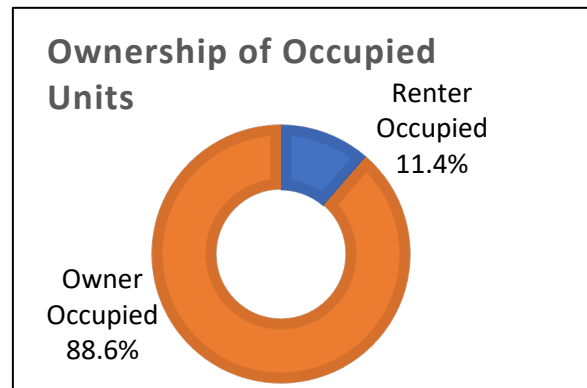
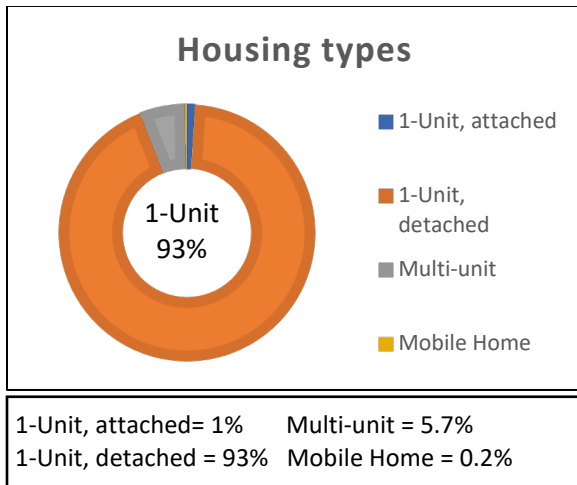
Planning & Zoning Commission in February and March 2022 followed by recommendations on what changes the Planning & Zoning Commission and/or the Town could make to improve accessibility as well as availability of affordable housing in Canterbury. The Plan for increasing affordable and attainable housing will also include how to balance the housing needs with the other needs the community has that include an equal importance for protecting water quality, wildlife habitat, allowing for growth of the local economy, and still having land left for agriculture, single-family homes and other land uses valued by the community.

4. Existing Housing Review

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

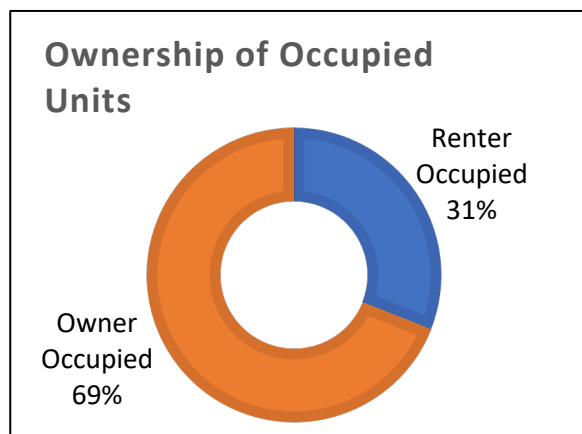
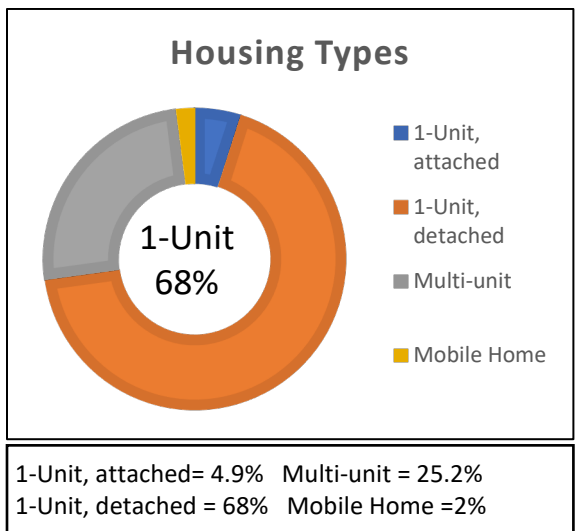
Canterbury

The existing housing in town consists of 93% detached single-family homes and 1% attached single-family homes with 5.7% multi-unit attached residential units and 0.2% mobile homes. 88.6% of the housing units are owner occupied.

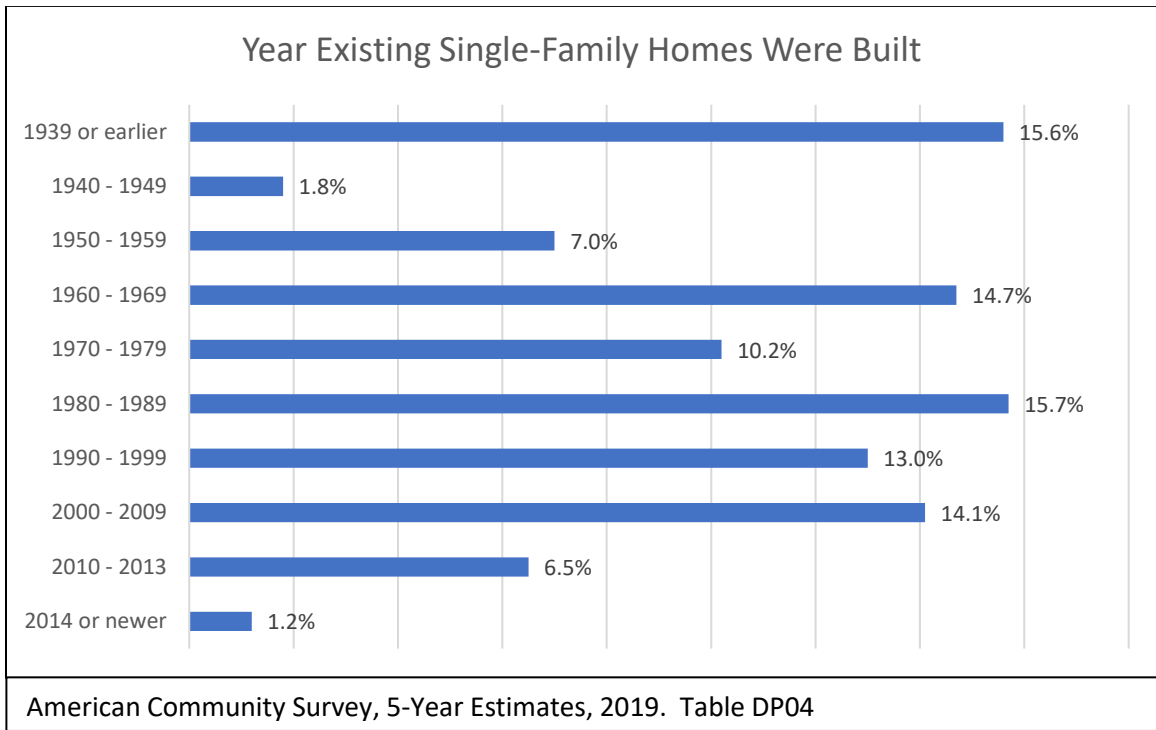


Windham County

To put local housing in context with the county, housing in Windham County consists of 68% detached single-family homes followed by 4.9% attached single-family homes with 25.2% multi-unit attached residential units and 2% mobile homes.



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



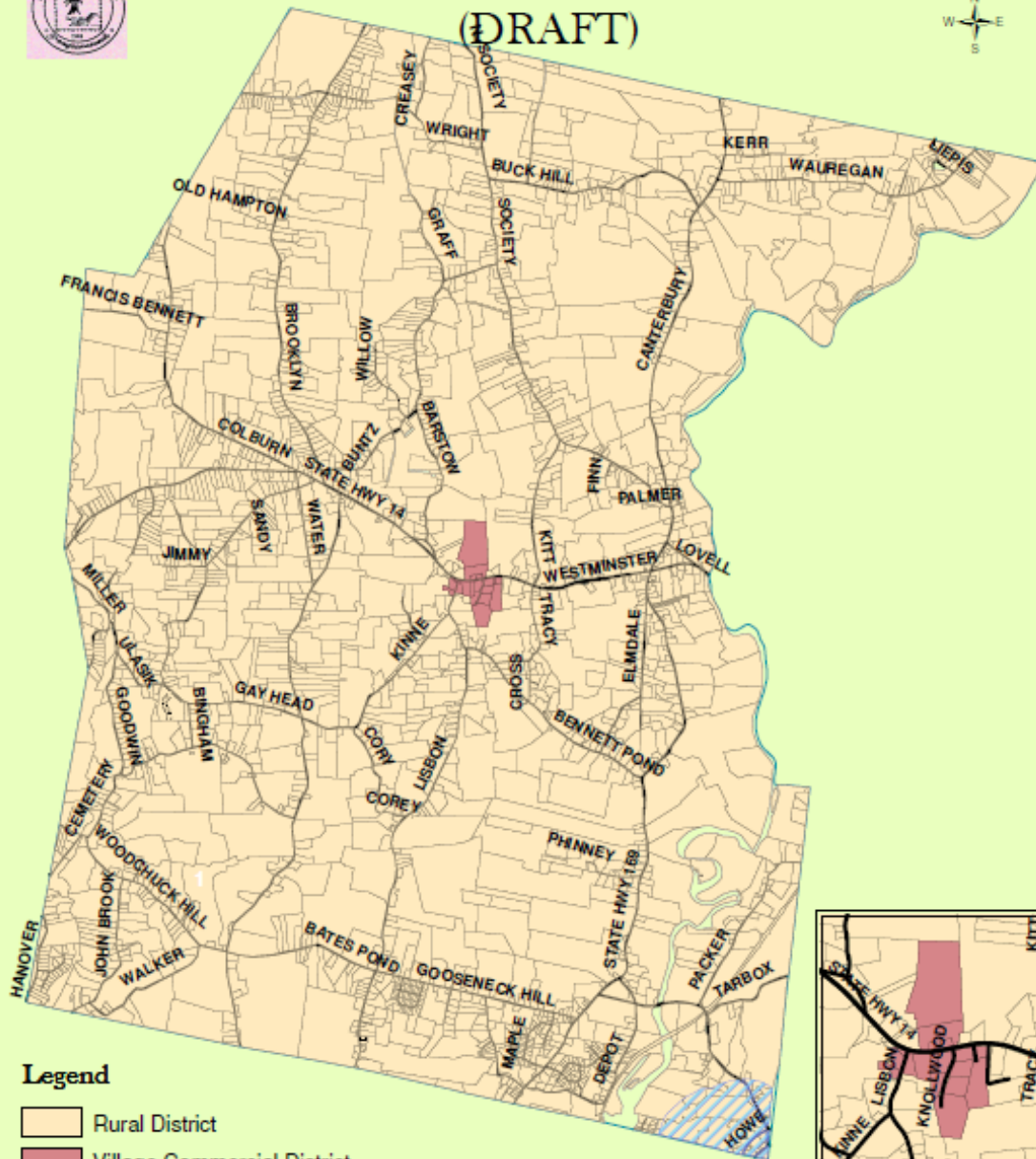
Existing Zoning Regulations

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

Canterbury Zoning: Minimum Standards on Residential Uses		
	<i>Permitted Use</i>	<i>Special Exception Uses</i>
Rural District (RD)	One-Family detached dwelling (minimum 2 acres with minimum contiguous 45,000 SF buildable area)	Dwellings of 3 or more units provided not more than 6 units are contained in any 1 building.
	Two-family dwelling (same minimum standards)	** Accessory apartments are allowed on Commercial Properties by Special Exception**
	Accessory Apartments (600 SF maximum size)	
	Guest Houses (3 acre minimum, 1,000 SF maximum size)	
	Residential use can be on Flag Lots (4 acre minimum excludes access area)	
Village Commercial District (VC)		Elderly Housing Development (55+, 10 acre minimum)
		Mixed-Use Development with residential units located above any use authorized by Site Plan Review or Special Exception (2 acre minimum)
Please refer to the Zoning Regulations for the full set of applicable standards and regulations for each of the uses mentioned above.		

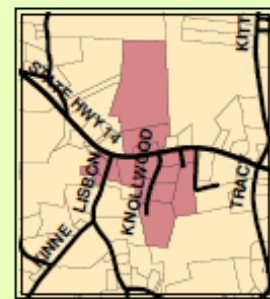


Official Canterbury, CT Zoning Map (DRAFT)



Legend

- Rural District
- Village Commercial District
- Aquifer Protection Area



Village Commercial District Inset

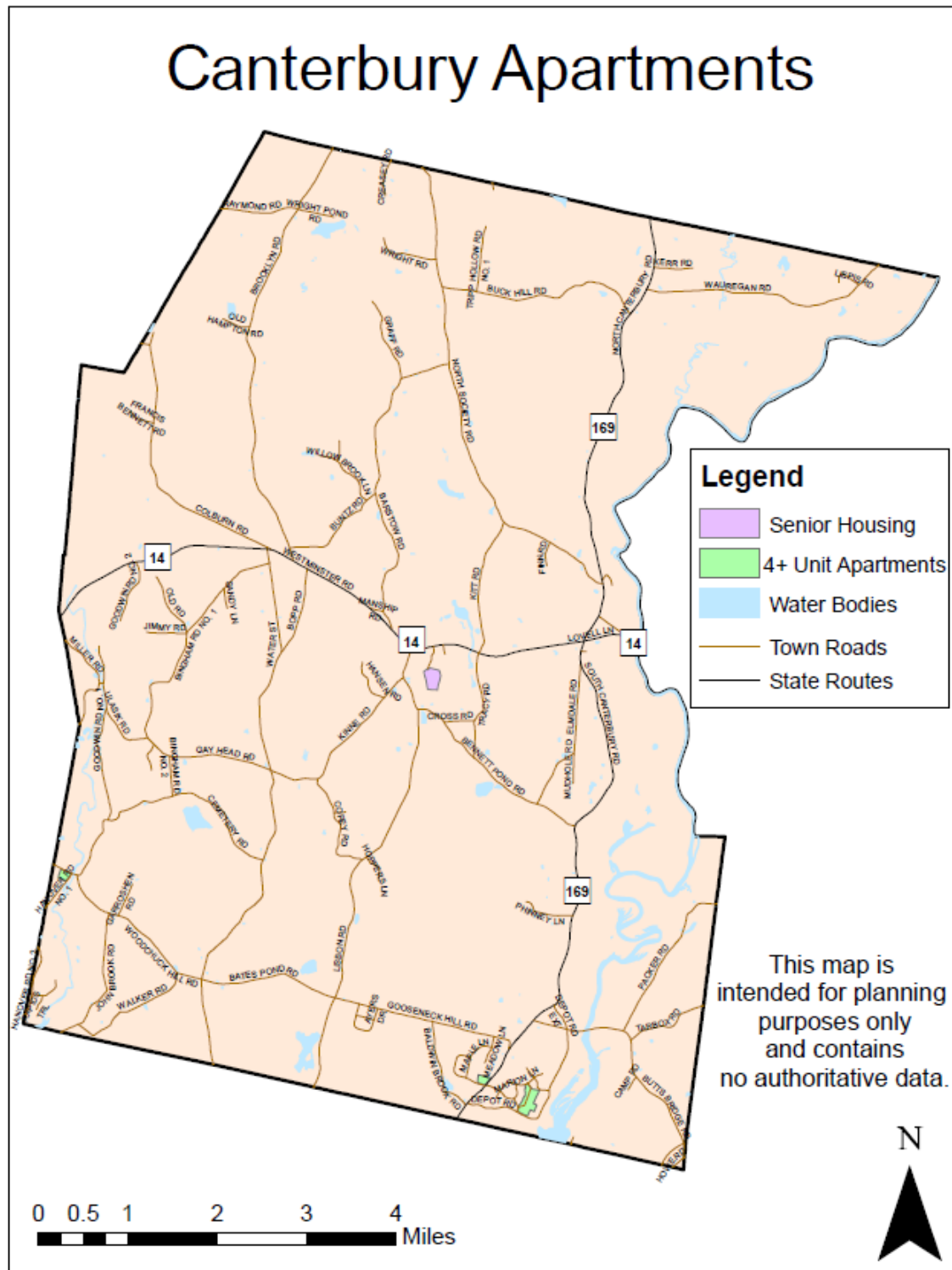


Land Use Office
Steven Saffowski, Planner
1 Municipal Drive
Canterbury, CT 06321
860-596-6157

Legal Disclaimer

This map is from the best available data, but is not infallible. The Town of Canterbury does not make any warranty as to its accuracy and recommends you have a land surveyor or other professional to verify any and all information presented.

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



Housing in The Town of Canterbury		
Housing Type	# Housing Units	# Properties
Single-Family Houses	1,740	1,740
Single-Family House + In-law or Accessory Apartment	32	16
Multi-House Properties	80	36
Two-Family	52	26
Three Family	3	1
Apartments (4+ units)	80	3
Senior Housing	24	1
Mobile Homes	30	
Total	2,041	
Source: Vision Government Solutions: Canterbury, CT		

Existing Affordable Housing in Canterbury at Knollbrook Village

Knollbrook Village 24 Single bedroom 1 bathroom units

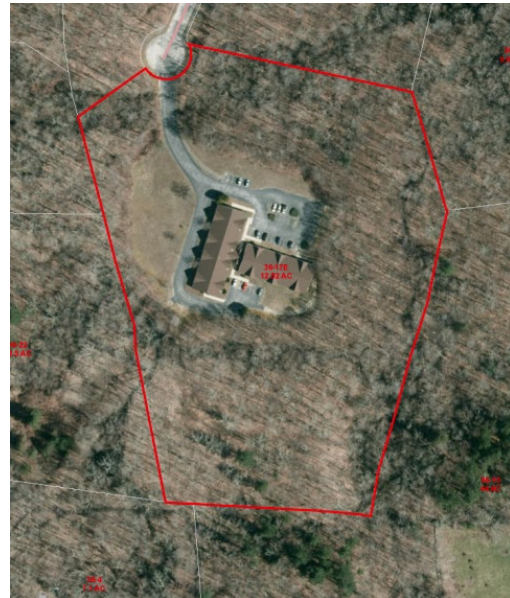
Existing senior housing in Canterbury is known as Knollbrook Village, is owned and run by Knollbrook Village Partnership and Rural Consultants & Management. Knollbrook Village consists of 24 single bedroom/1 bathroom units. "Very low, low and moderate income families, elderly persons, and persons with disabilities are eligible to live at this property. The

property participates in the USDA Rural Development Rental Assistance program which is a rental subsidy available only to USDA Section 514, 515 and 516 properties, ensuring that renters only pay 30% of their adjusted income towards rent."³



Source:

www.rentalhousing.com/CT/Canterbury/Knoll-Brook-Village



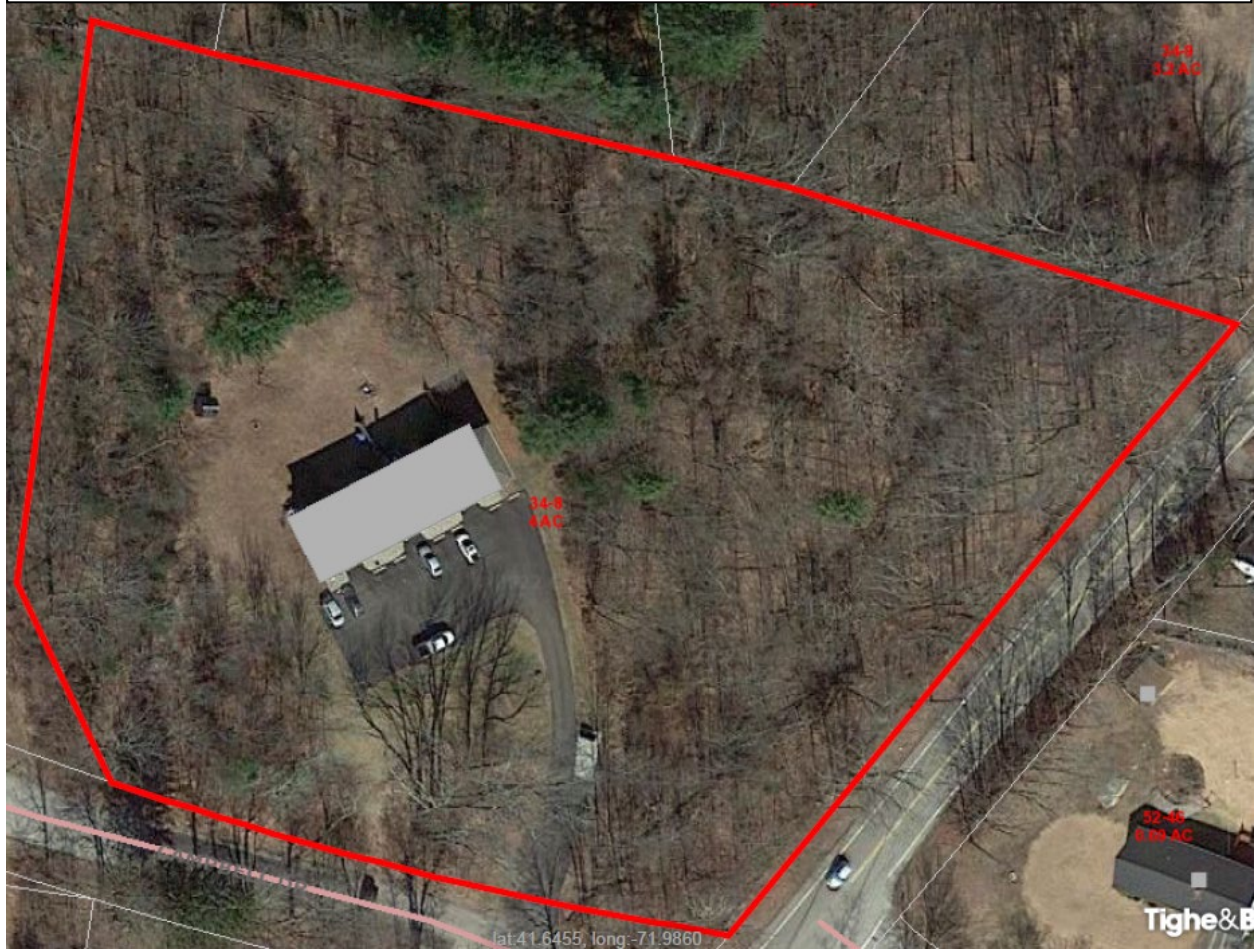
Source: Canterbury GIS

³ www.affordablehousingonline.com

Existing Apartments:

Canterbury has two 6-unit apartment complexes and one complex consisting of 52 units.

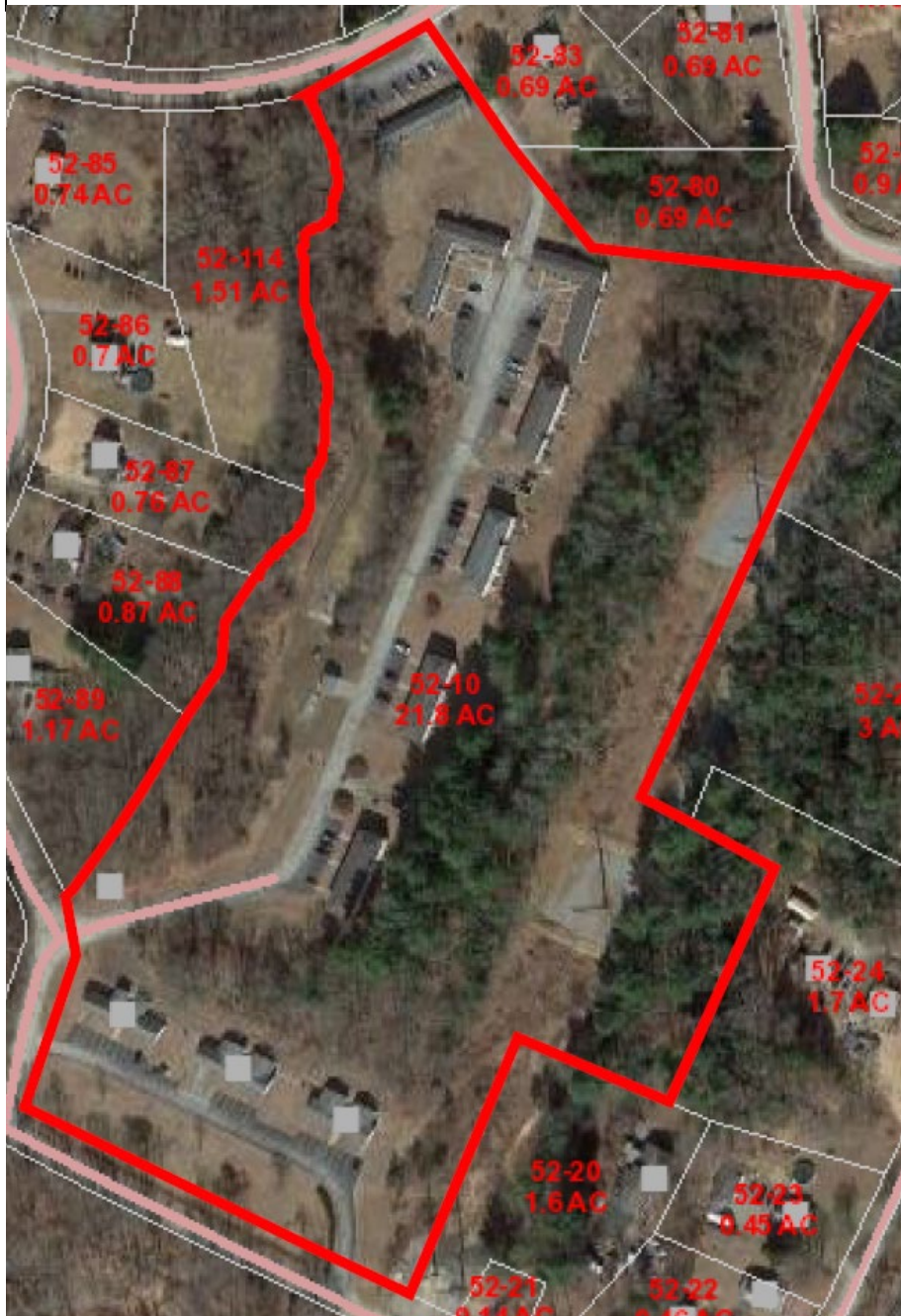
6-unit Apartment complex at 3 Campbell Rd



6-unit Apartment complex at 7 Hanover Rd

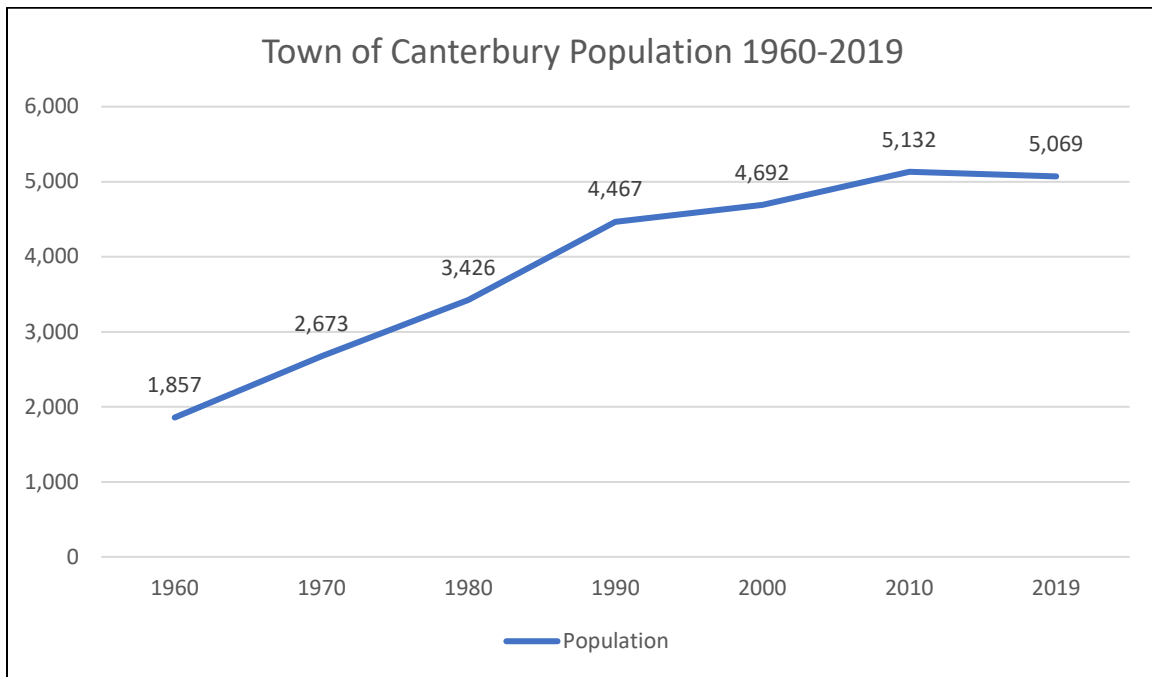


52-unit Apartment complex at 47 Marion Lane



C. Housing Needs Assessment & Gap Analysis

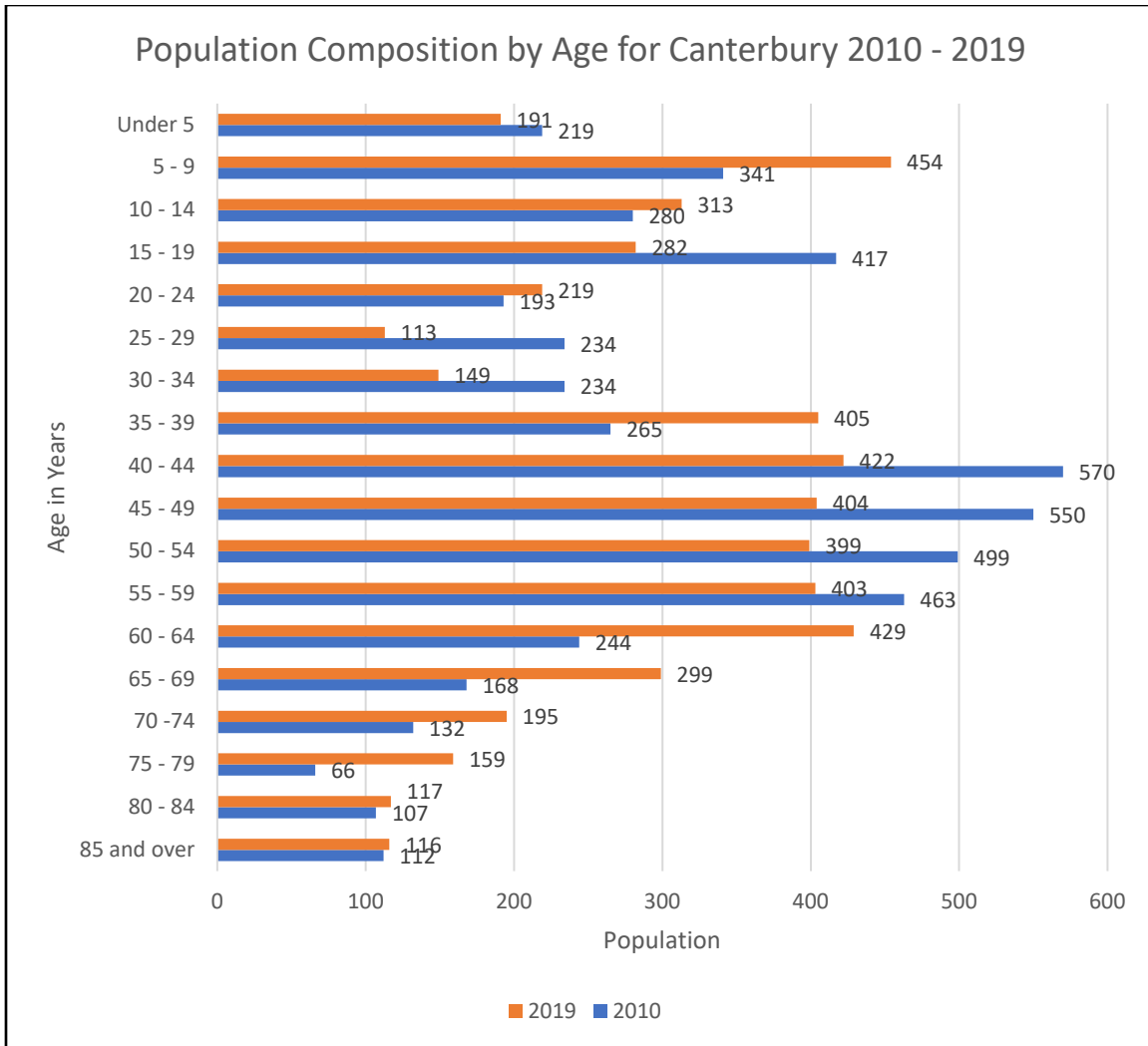
1. Review Demographics & Anticipated Trends



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

Canterbury's population was on a steady incline with an average rate of *increase* of 35.2% per decade between 1960 and 1990. The trend of population *increase* continued but at a lower pace of 5.0% from 1990 to 2000 and with a further *increase* to 9.4% from 2000 through 2010. From 2010 through 2019 population *declined* by 63 people (-1.2%). This decline may reverse, due to the *increase* in the number of building permits issued for new homes in 2019-2021, if the trend continues.

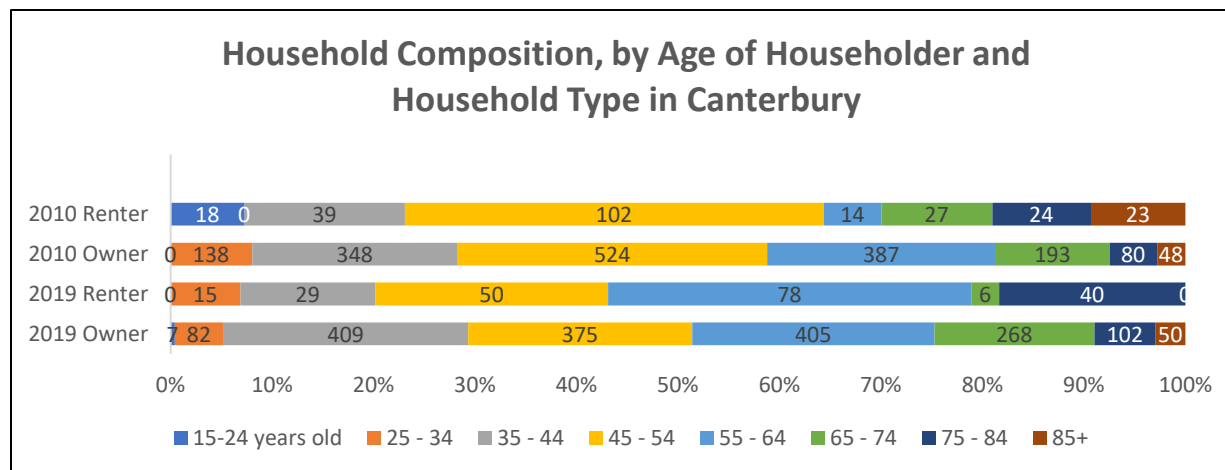
The population of Canterbury has changed from 2010 to 2019 as shown in the table below. The population *decreased* for those aged 25 - 34 and from 40 - 59 years while those aged 60 and older have *increased*.



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

Age cohort		Change	% Change	Age cohort		Change	% change
Under 5	Decrease	-28	-12.8%	45 – 49	Decrease	-146	-26.5%
5 – 9	Increase	113	33.1%	50 – 54	Decrease	-100	-22.3%
10 – 14	Increase	33	11.8%	55 – 59	Decrease	-60	-13.0%
15 – 19	Decrease	-135	-32.4%	60 – 64	Increase	185	78.0%
20 – 24	Increase	26	13.5%	65 – 69	Increase	131	78.0%
25 – 29	Decrease	-121	-51.7%	70 – 74	Increase	63	47.7%
30 – 34	Decrease	-85	-36.3%	75 – 79	Increase	93	140.9%
35 – 39	Increase	140	52.8%	80 – 84	Increase	10	9.3%
49 – 40	Decrease	-148	-26.0%	85+	Increase	4	3.6%

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



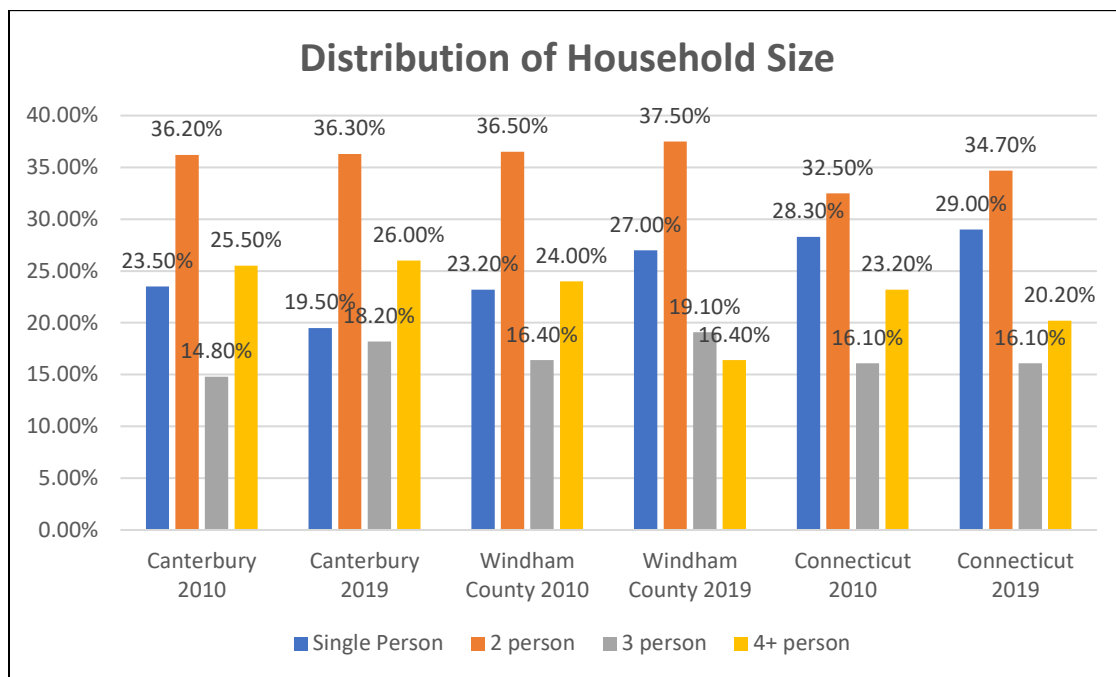
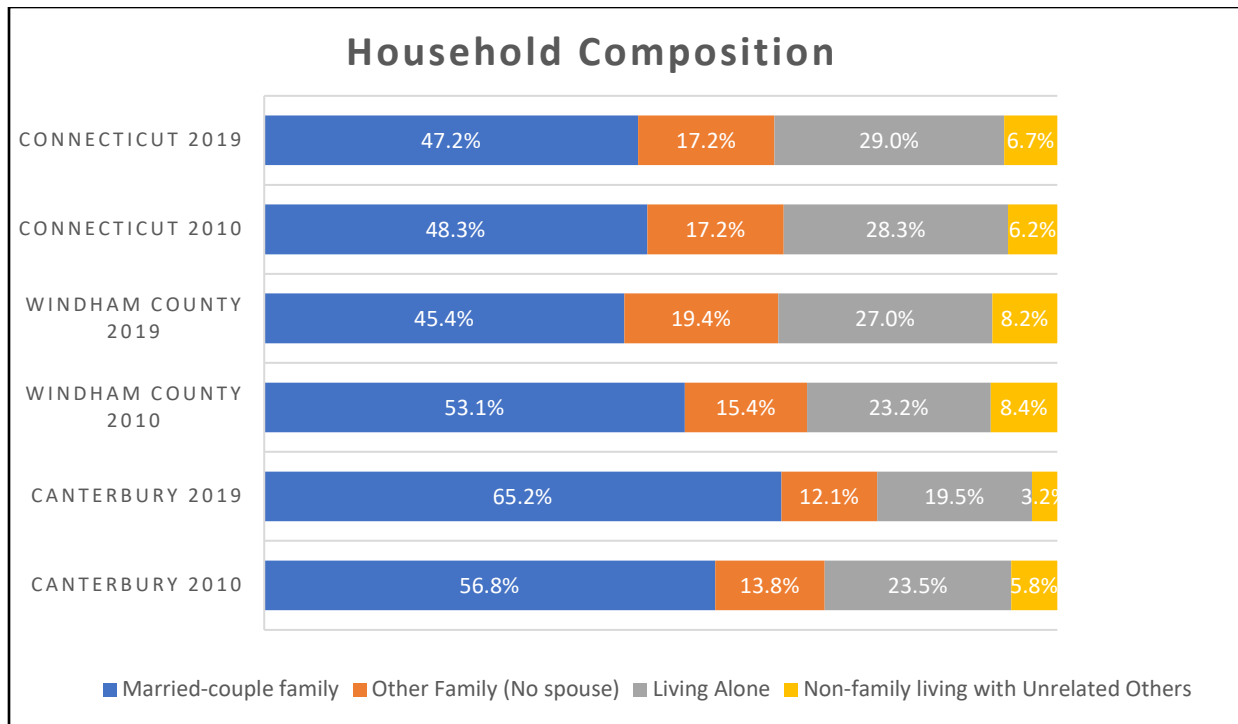
American Community Survey, 5-Year Estimates: 2010 & 2019. Table B25007.

Owner vs. Renter Occupancy by Age of Householder in Canterbury								
Renter Occupied Units					Owner Occupied Units			
Age	2010	2019	Trend		Age	2010	2019	Trend
15-24	18	0	Decrease		15-24	0	7	Increase
25-34	0	15	Increase		25-34	138	82	Decrease
35-44	39	29	Decrease		35-44	348	409	Increase
45-54	102	50	Decrease		45-54	524	375	Decrease
55-64	14	78	Increase		55-64	387	405	Increase
65-74	27	6	Decrease		65-74	193	268	Increase
75-84	24	40	Increase		75-84	80	102	Increase
85+	23	0	Decrease		85+	48	50	Increase
Total	247	218	Decrease		Total	1,718	1,698	Decrease

Combined Household Total by Year	2010	1,965	Decrease
	2019	1,916	

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

This table shows the change in each age cohort. The youngest householders aged 15-24, as renters, have *decreased* significantly during the 2010 – 2019 time frame but the next age group 24-34, *increased* by nearly the same amount. Renters aged 35-44 *decreased* by 25.6% while owners in the same age group *increased* by 17.5%, this is in contrast to the 45-54 age group, where both homeowners and renters, *decreased*, renters by 50.9% and owners by 28.4%. Renters aged 45-54, as stated above *decreased* by 50.9% (50 individuals), whereas those renters aged 55-64 *increased* significantly from 14 – 78 individuals, an increase of over 557%.



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

In comparison to Windham County, Canterbury has substantially more married-couple family households at 65.2% in 2019 with Windham County at 45.4% and the State at 47.2% respectively. While Canterbury *increased* in the number of married-couple families by 8.4% from 2010 to 2019, Windham County *declined* by 7.7%. Similarly, the town has significantly fewer single-person households and saw a

decline of 4% in these single-person households whereas Windham County *increased* by 3.8% and the state by 0.7%.

Median Age

	Canterbury	Windham County	Connecticut
2010	39.5	40.0	40.0
2019	41.0	41.2	41.2

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

The median age increased at nearly the same rate between Canterbury, Windham County and the state of Connecticut, however at a median age of 41 in combination with an aging population, the population of children is likely to decline which means the housing needs of the community may change to include greater accessibility with design modifications to the kitchen and bathroom, wider doorways, entryway ramps, and more single-floor dwellings.⁴

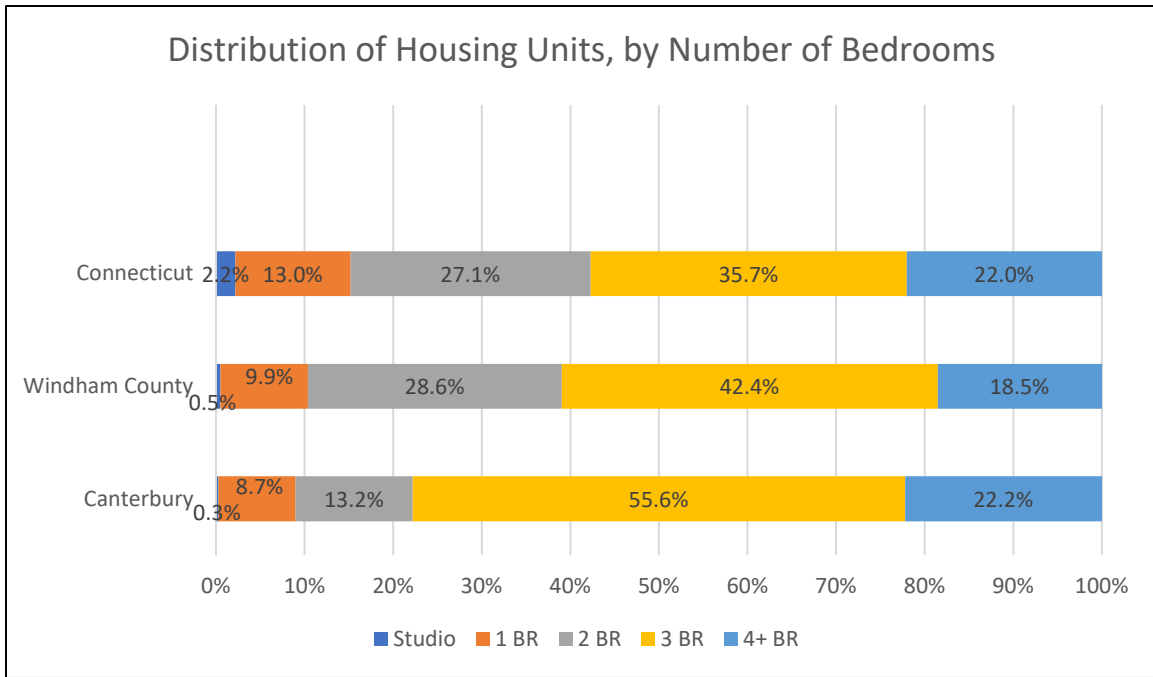
Demographers project that by 2040, the U.S. population aged 65 and older will double to 80 million and their share of the total population will rise from 13 to 20 percent. Driving this fundamental demographic shift is a confluence of factors. First, as the baby boom generation (those born between 1946 and 1964) ages, the growth rate of the portion of the U.S. population over age 65 will accelerate significantly. Experts are quick to point out, however, that the aging of the population is not “all about the baby boom.” Rather, rising life expectancy coupled with a reduced birth rate is driving a long-term change in the age composition of the U.S. population.⁵

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

www.aarp.org/futureofhousing

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

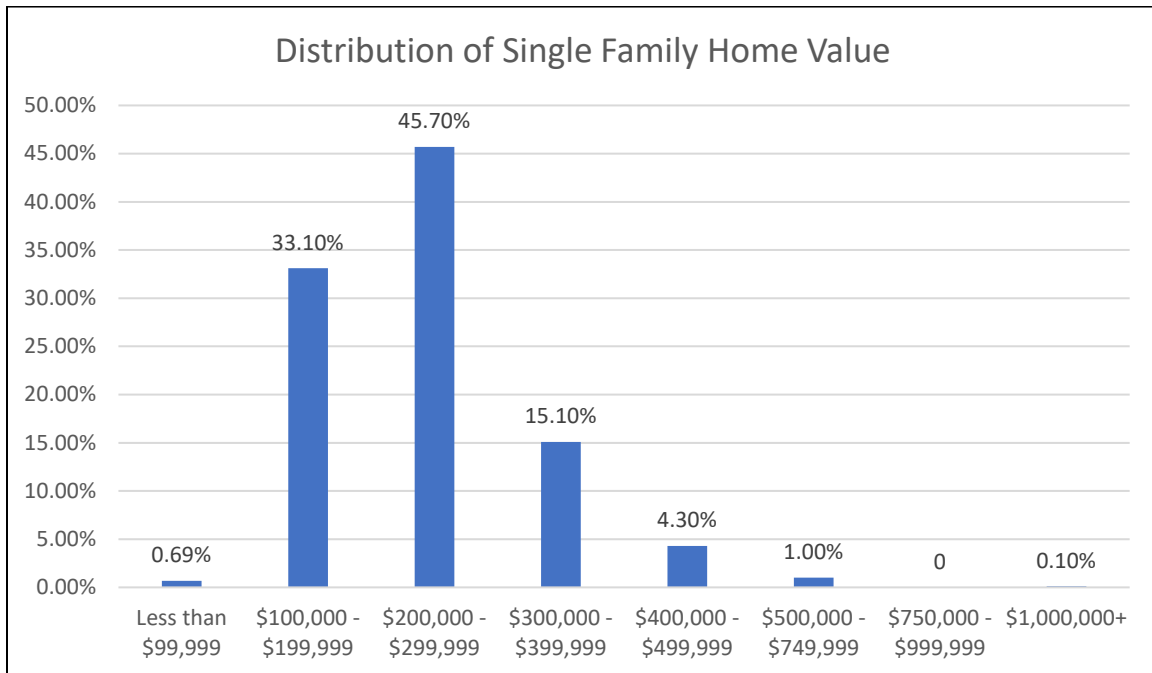
⁵. John W. Rowe. 2010. “Successful Societal Adaptation to the Aging of America,” *Public Policy & Aging Report* 21:4, 11; Hayutin, *New Realities*, 11



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

Comparing the two bar graphs titled “Distribution of Household Size” and “Distribution of Housing Units” it shows 55.6% of existing housing units are three-bedrooms units whereas there are 18.2% of the town’s households have three people. There are 0.3% studios and 8.7% are one-bedroom housing units yet there are 19.5% of the households have only one person. This observation shows that when the means exist to afford a variety of housing choices, residents often choose larger homes than simply what their household size may suggest, which makes sense since many people work from home or have home gyms in the additional space. However, with a larger structure comes higher cost.

Home Value Distribution

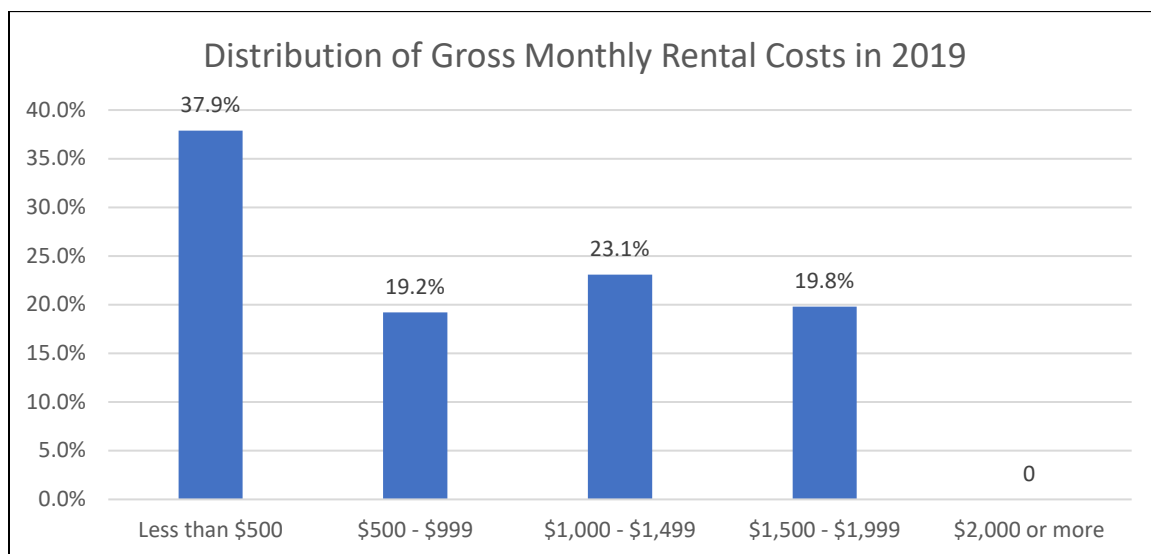


Home Value Source: Canterbury Assessor, Grand List 2020

Existing homes in Canterbury come in at a range of values as follows:

- 33.79% of units are valued at less than \$199,999
- 60.8% of units are valued between \$200,000 and \$399,999
- 5.4% of units are valued at \$400,000 or more

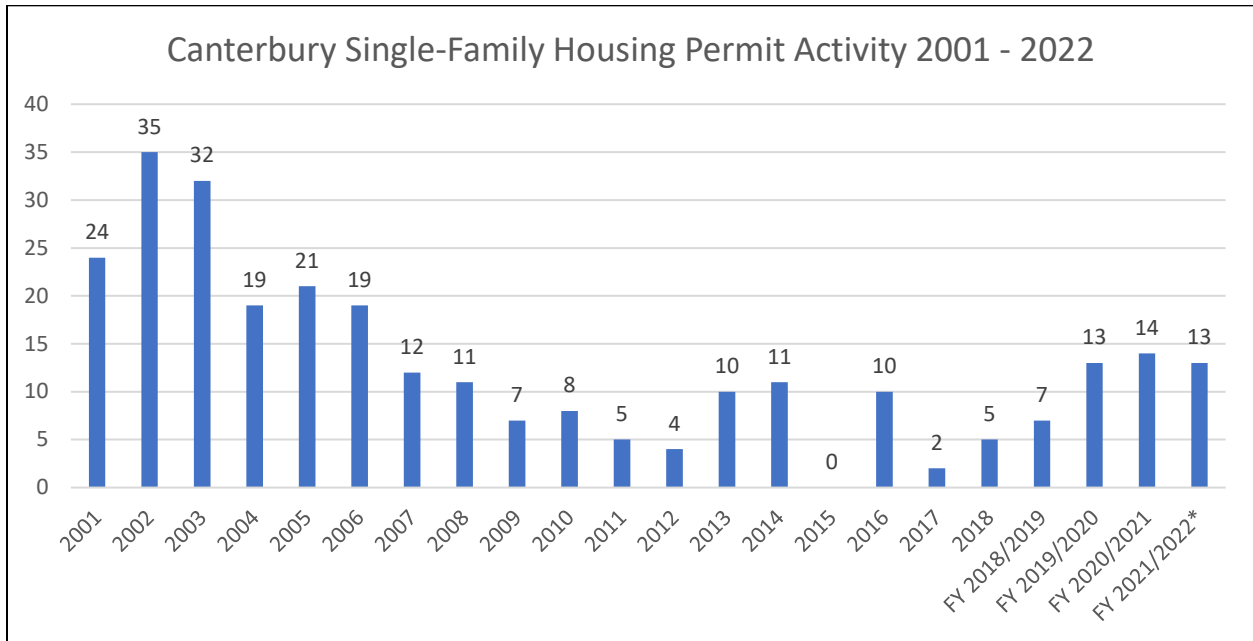
Gross Rent Distribution



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

- 2019 median gross monthly rent in Canterbury is \$954 compared to Windham County at \$946 and Connecticut at \$1,180.
- About 42.9% of rental units in Canterbury are over \$1,000 per month
- About 57.1% of units are under \$999 per month
- **Median gross rent *increased* in Canterbury by 9.4% between 2010 and 2019**

DECD Housing Permits



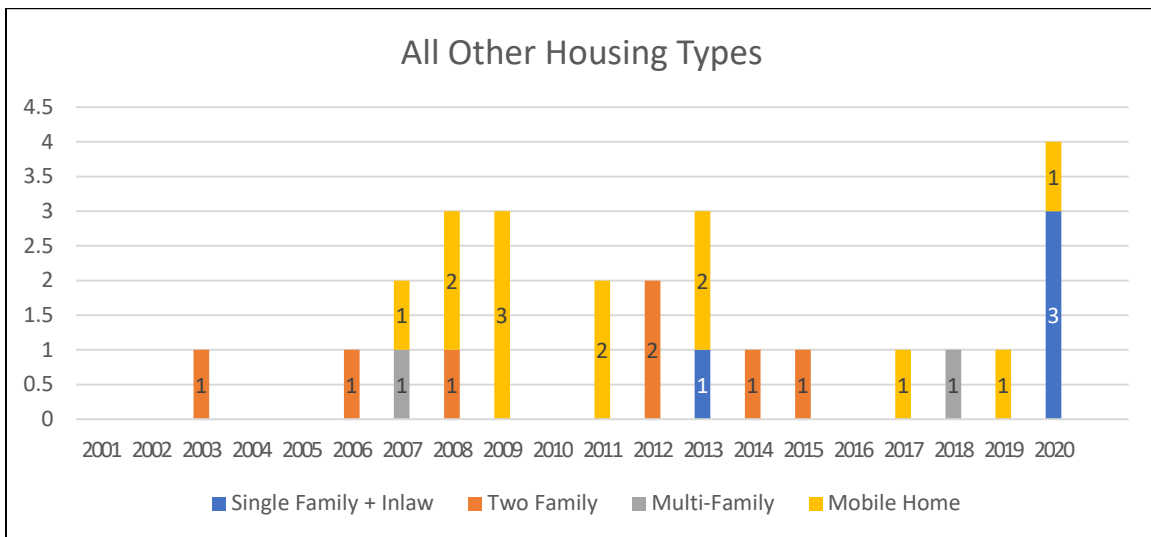
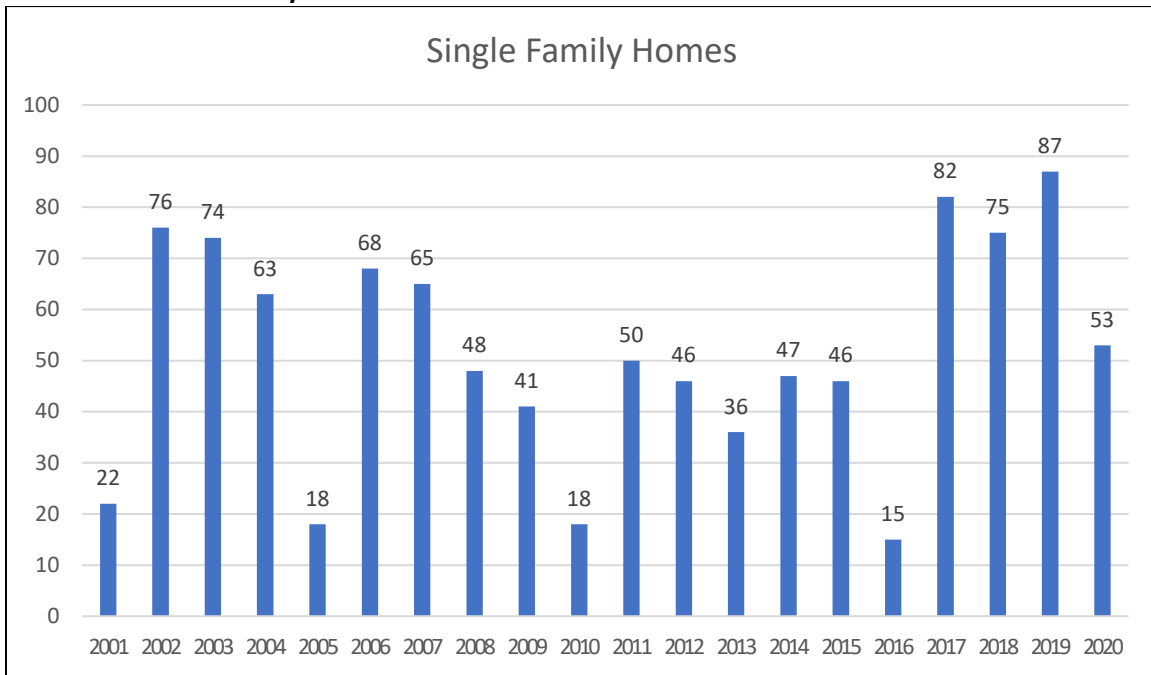
2021 – 2018: CT Department of Economic & Community Development

FY 2018- 2022: Canterbury Land Use/Building Department

*FY 2012/2022 data is as of mid-March 2022.

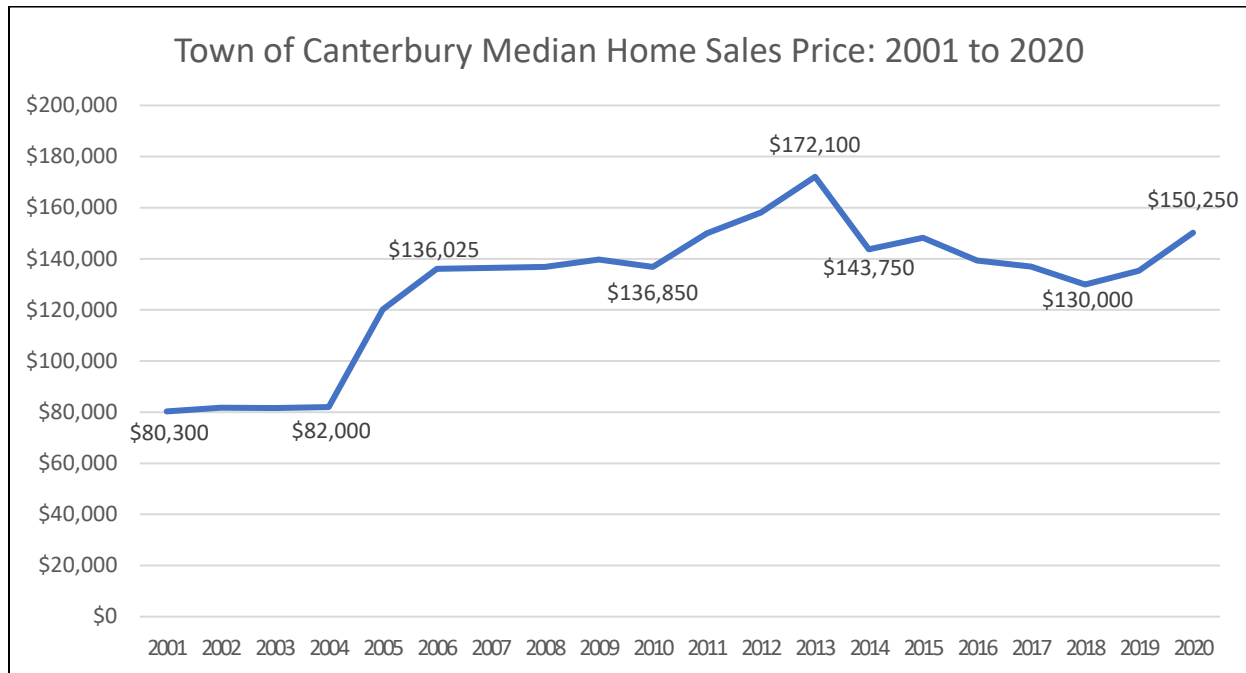
- Single-family housing development has generally declined until 2012 and then has fluctuated since then.
- **According to the Building Department there has been 102 new homes permitted from fiscal year 2010-11 to 2020-22.**

Town of Canterbury Home Sales: 2001 to 2020



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

Home Sale Prices



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

- **Median sale price for single family homes in Canterbury fluctuated over the years with a peak of \$172,100 in 2013 with an overall *increase* of 87.1% to 2020.**
- Sale price peaked in 2013 at \$172,100.
- Sales of all other housing units, including Single-Family Homes with In-law apartments, Two-Family, Three-Family, all other multi-family units and mobile homes, occur so infrequently they are not shown above.

Housing Market Trends Summary

- With 93.0% of all housing units in Canterbury as detached single-family homes, there is very little diversity in housing types.
- Median gross rent was \$954 in 2019 and *increased* in Canterbury by 9.4% between 2010 and 2019.
- In 2019, 42.9% of all rental units cost \$1,000 or more per month
- Annual new home construction *peaked* at 35 units in 2002
- The rate of new home construction in Canterbury dropped off dramatically starting in 2004 and declined from 2005 to 2012 when the tide turned with five of the next eight years at higher levels than the previous five years.
- The median home sales price *rose sharply*, i.e. by 65.9%, from 2004 to 2006 then remained nearly stable until 2010, followed by another three year period of *rising* median home prices.
- Median home sales price *peaked* at \$172,100 in 2013.
- From 2013 to 2018 the median home sales price *declined* by 24.5%.

2. Housing Needs Assessment

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

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

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

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

Links indicated above in yellow:

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

Affordable Housing Needs

How Many Families Need Affordable Housing?

Low Income 50% to 80% of AMI <\$55,950 for an individual <\$79,900 for a family of 4		Very Low Income 30% to 50% of AMI <\$36,050 for an individual <\$51,450 for a family of 4		Extremely Low Income 30% or less of AMI <\$21,600 for an individual <\$30,850 for a family of 4	
Total: 285		Total: 75		Total: 125	
Owner: 250	Renter: 35	Owner: 50	Renter: 25	Owner: 75	Renter: 50

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

- There are 485 households, or 26.4% of all the households in Canterbury meet the definition of 'low income', where the household income is less than 80% of the Area Median Income.
- There are far more homeowners than renters that fall within the three definitions of low income.

Affordable Housing: Needs of Renters

Maximum Monthly Costs for Low Income Renters

Low Income 50% to 80% of AMI	Very Low Income 30% to 50% of AMI	Extremely Low Income 30% or less of AMI
<\$55,950 for an individual <\$79,900 for a family of 4	<\$36,050 for an individual <\$51,450 for a family of 4	<\$21,600 for an individual <\$30,850 for a family of 4
30% maximum housing cost =		
\$1,398/month for an individual	\$901/month for an individual	\$540/month for an individual
\$1,997/month for a family of 4	\$1,286/month for a family of 4	\$771/month for a family of 4
U.S. Department of Housing and Urban Development (HUD) Income Limits for the Windham County, CT HUD Metro FMR Area		

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

Affordable Housing: Needs of Homeowners

Maximum Home Value Affordable to Low Income Homeowners

Low Income 50% to 80% of AMI	Very Low Income 30% to 50% of AMI	Extremely Low Income 30% or less of AMI
<\$55,950 for an individual <\$79,900 for a family of 4	<\$36,050 for an individual <\$51,450 for a family of 4	<\$21,600 for an individual <\$30,850 for a family of 4
30% maximum housing cost =		
\$186,323 for an individual	\$120,053 for an individual	\$71,932 for an individual
\$266,081 for a family of 4	\$171,337 for a family of 4	\$102,736 for a family of 4
U.S. Department of Housing and Urban Development (HUD) Income Limits for the Windham County, CT HUD Metro FMR Area		

Home value estimates based on 30-year mortgage at 3.5%, 0% down payment, current tax rate and includes PMI.

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

Housing Gap Analysis: Family of 4 Household

Owner-Occupied Units		Supply	Demand	Supply – Demand
Income Group	Max Home Value (Family of 4)	*Cumulative Owner-Occupied Units in Price Range	**Cumulative Owner Households in Income Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$102,736	69	75	-6
Very Low Income (<50% of AMI)	\$171,337	388	125	263
Low Income (<80% of AMI)	\$266,081	1,262	375	887

*ACS 5-Year Estimates, 2019. B25075.

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

Note: Assessor data was not broken down by owner vs. rental so this analysis was done with ACS data as noted above.

Renter-Occupied Units		Supply	Demand	Supply – Demand
Income Group	Max Monthly Rent (Family of 4)	*Cumulative Renter-Occupied Units in Price Range	**Cumulative Renter Households in Income Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$771	76	50	26
Very Low Income (<50% of AMI)	\$1,286	109	75	34
Low Income (<80% of AMI)	\$1,997	176	110	66

*ACS 5-Year Estimates, 2019. B25063.

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

Note: Assessor data was not broken down by owner vs. rental so this analysis was done with ACS data as noted above.

- **Housing Gap** = Number of units affordable to income range – Number of households in that income range
- A **negative housing gap** indicates that **housing demand exceeds housing supply** for that income group
- A **positive housing gap** indicates that **housing supply meets housing demand** for that income group

Housing Gap Analysis: Single-Person Household

Owner-Occupied Units		Supply	Demand	Supply – Demand
Income Group	Max Home Value (Individual)	*Cumulative Owner-Occupied Units in Price Range	**Cumulative Owner Households in Income Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$71,932	54	75	-21
Very Low Income (<50% of AMI)	\$120,053	118	125	-7
Low Income (<80% of AMI)	\$186,323	494	375	119

*American Community Survey 5-Year Estimates, 2019. B25075.

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

Note: Assessor data was not broken down by owner vs. rental so this analysis was done with ACS data as noted above.

Renter-Occupied Units		Supply	Demand	Supply – Demand
Income Group	Max Monthly Rent (Individual)	*Cumulative Renter-Occupied Units in Price Range	**Cumulative Renter Households in Income Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$540	69	50	19
Very Low Income (<50% of AMI)	\$901	77	75	2
Low Income (<80% of AMI)	\$1,398	129	110	19

*ACS 5-Year Estimates, 2019. B25063.

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

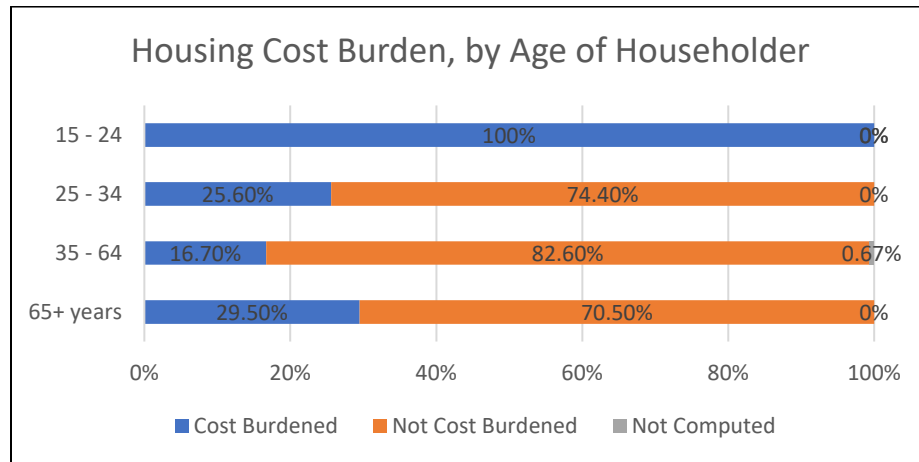
Note: Assessor data was not broken down by owner vs. rental so this analysis was done with ACS data as noted above.

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

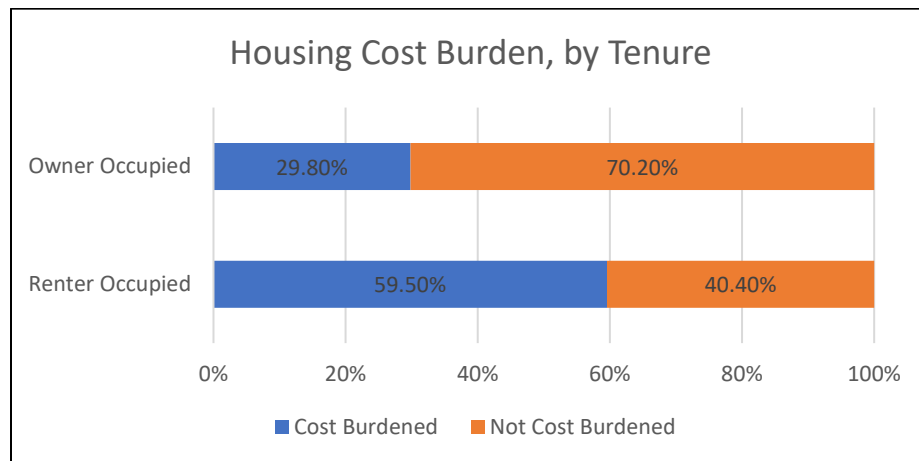
A **negative housing gap** indicates that **housing demand exceeds housing supply** for that income group

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

Cost Burdens: Existing Conditions



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



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

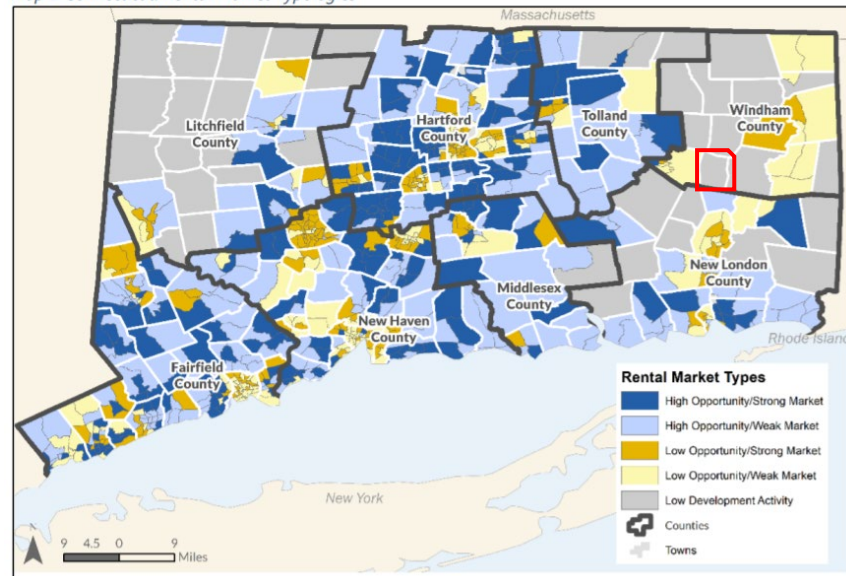
- More than ¼ of the householders or 25.6%, aged 25 – 34, are cost burdened
- Nearly 1/3 or 29.5% of householders aged 65+ are cost burdened

Housing Opportunity Designation

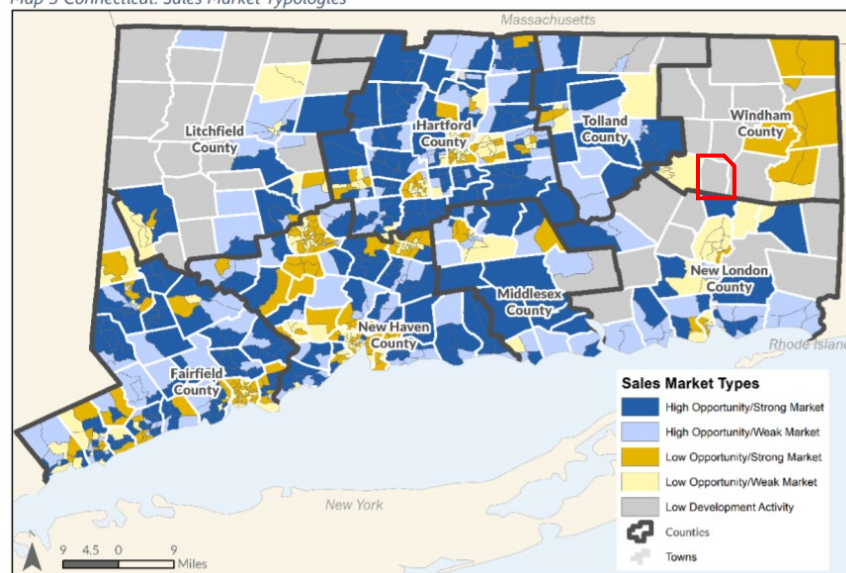
The Connecticut Housing Finance Authority (CHFA) developed an index called the *Connecticut Needs Assessment* which provides an analysis of the demographic, economic and housing markets.

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

Map 2 Connecticut: Rental Market Typologies



Map 3 Connecticut: Sales Market Typologies



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

D. Review of Existing Land Use Regulations (Zoning & Subdivision) along with the POCD and Buildout Analysis

1. *SWOT Analysis*

A Strengths Weaknesses Opportunities Threats (SWOT) Analysis was conducted with the Planning & Zoning Commission on January 11, 2022. The attendees of the meeting came to the following conclusions:

S

Strengths are: * Peaceful & quiet * small town atmosphere * friendly community * no light pollution * light traffic * natural beauty * rich history * Low taxes * good schools

W

Weaknesses are: * long commutes to areas of employment * limited amount of services nearby * lack of restaurants and shopping close by * no access to public transportation *

O

Opportunities are: * easy to start your own business & create small-farm oriented activities * easy to get involved in historical related activities * central location for commute to Hartford & Providence

T

Threats are: * shrinking tax-base * aging population * over development * very expensive to build here, younger people struggle to do so unless family gives them land *

2. *Buildout Analysis*

The Canterbury Plan of Conservation & Development in 2010 included a Buildout that determined the town would be built out at a total of 6,812 total housing units. The 2022 Update to the Plan of Conservation & Development determined that means that there can reasonably be 4,769 additional housing units to be built in town. In order to meet the 10% minimum affordable housing goal there would need to be an additional 536 units of affordable housing built in town.

3. *What do the Existing Regulations Allow for Residential Use?*

Current Zoning Regulations allow single and two-family homes as permitted uses as well as accessory apartments, currently limited to 600 SF. The Rural District allows 2 acre lots with 200 ft of frontage and flag (rear) lots at 4 acres with 50 ft frontage. Other residential uses such as dwellings of three or more units on a single property, provided not more than six units are contained in any 1 building; accessory apartments on commercial properties; elderly housing development for residents age 55+ on 10 acre minimum lot size and Mixed Use Development with residential units located above any use authorized by Site Plan Review or Special Exception, may require a Special Exception permit.

4. *Review the Permit Process and Standards for New Housing Development*

Canterbury has a simple zoning permit process for single-family homes, accessory apartments on a lot with a primary single-family dwelling and two-family homes.

The Special Exception process is more complex as are the standards for the uses that require such a permit. Below is a review for each of these uses:

Special Exception Uses: Procedure & Standards											
Three+ family developments	Dwellings of 3 or more units provided not more than 6 units are contained in any 1 building.										
Accessory apartments are allowed on Commercial Properties	<p>Maximum number of Dwelling Units per Acre: 2 Dwelling Unit Equivalency Factor (DEF): used to determine maximum number of units on site.</p> <table border="1"> <thead> <tr> <th>Dwelling Unit Type</th><th>DEF</th></tr> </thead> <tbody> <tr> <td>Studio – 2 bedroom*</td><td>1.5</td></tr> <tr> <td>2 bedroom</td><td>1.25</td></tr> <tr> <td>3 bedroom</td><td>0.75</td></tr> <tr> <td>4 or more bedrooms</td><td>0.5</td></tr> </tbody> </table> <p>*This first level should say “Studio – 1 bedroom”.</p>	Dwelling Unit Type	DEF	Studio – 2 bedroom*	1.5	2 bedroom	1.25	3 bedroom	0.75	4 or more bedrooms	0.5
Dwelling Unit Type	DEF										
Studio – 2 bedroom*	1.5										
2 bedroom	1.25										
3 bedroom	0.75										
4 or more bedrooms	0.5										
Elderly Housing Development	<p>55+, 10 acre minimum Single story building shall not contain more than 24 units. Two story building shall not contain more than 10 units.</p>										
Mixed-Use Development with residential units located above any use authorized by Site Plan Review or Special Exception	2-acre minimum, additional detailed dimensional requirements based on housing unit type										

5. *Identify Potential New Opportunities (Affordable and Market Rate) Housing*

- The Town could pursue building additional senior housing.
- Accessory Apartments would meet the needs of more renters if allowed at a larger size.
- Current regulations limit occupancy of the accessory apartment. This is a difficult standard to enforce and may not be legal. At minimum, increasing the allowable occupancy to three could open opportunities to young families, providing them more time to save for a larger apartment elsewhere or to buy a home.
- Single-family homes with accessory apartments currently require the owner to live on the property, relaxing this standard, which is difficult to enforce, could open up opportunities to additional renters.
- Guest houses: Allow guest houses to be rented as year-round rentals.
- Elderly Housing Developments:
 - Could be allowed on a property of less than the currently required minimum of 10 acres.

- A Two-story building could provide greater affordability if it could include more than 10 units.
- Mixed-Use Developments could have more flexibility if the residential unit was allowed wherever on the site that makes the most sense.

6. *Identify Any Roadblocks*

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

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

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

F. Agriculture and Local Economy

In 2015, Canterbury had a notable agricultural presence in town, with 11.7% of the town identified as agricultural field down from 12.2% in 1985, according to the University of Connecticut's "Connecticut's Changing Landscape⁵" map that shows land cover and how it has changed over that same time frame. However, even with the decrease, there were 109 parcels enrolled in the farm and 85 parcels in the forestry categories of the town's PA 490 Use Value Assessment Program. Farmland represents a land intensive use, i.e.: a land use that requires *physical land* in order to exist and therefore cannot be put to other land uses and developed to any great extent without significant negative impact on the function and existence of the farm itself.

Connecticut's agricultural industry contributes \$4 billion to the state economy, generates 21,000 jobs, and provides environmental and social benefits that significantly enhance its resident's quality of life.⁶

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

Note:

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

Without active agriculture taking place primarily in the rural towns of Connecticut, the state would not have “the \$4 billion the industry contributes to the state economy, generating [overall] 21,000 jobs, and providing environmental and social benefits that significantly enhance its resident's quality of life”.⁶ In order to maintain active agriculture in town, and simultaneously not *promote* financial struggle by creating housing that only limited populations would be *eligible* to live in, Canterbury should *allow* for housing types in the land use regulations that would best meet the needs of property owners but not *mandate* income restricted residential developments.

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

⁶ Lopez, Rigoberto A; Boehm; Rebecca; Pineda, Marcela; Gunther, Peter and Fred Carstensen. Zwick Center for Food and Resource Policy, Dept of Agricultural and Resource Economics. UCONN. “Economic Impacts of Connecticut's Agricultural Industry: Update 2015”. September 2017.

F. Summary Results of Housing Survey

The Town of Canterbury conducted outreach with the Housing Survey utilizing www.surveymonkey.com. Of the 331 respondents 15 were on paper and the rest were done either on laptops, desktops or cellphones.

Of the 331 respondents to the Canterbury Housing Survey, 99.7% of respondents are town residents. 64.4% of those respondents are longtime residents, with 25% having lived in town 10-19 years and 39.4% in town for 20 or more years. Over a quarter of respondents are 40-49 years and just slightly fewer are 30-39 years old. 89.6% are homeowners and 4.9% are renters with the remainder having other living arrangements.

It is not surprising that the survey showed the majority of respondents represent households that are married with children living at home, as this aligns with the American Community Survey, 5-Year Estimate data for 2019. Nearly half the respondents agreed that affordable or attainable housing is a vital component of the town's longevity and another 17.33% were unsure. Exactly half the respondents felt that the existing housing stock in Canterbury is adequate to satisfy future market demands while 28% were unsure. Slightly over a quarter of respondents pay \$1,000 or less for monthly housing costs and another quarter's costs are \$1,001 - \$1,500. Nearly a third of the respondents have less than \$3,500 a month in income and over a third of respondents make \$5,501 or more a month.

Community pride runs deep in Canterbury as over 50% of respondents feel it is very important for them to remain in town as they age with 19.5% not being sure they will be able to afford their home with the associated costs. In response to a question about why respondents might consider moving out of town, the most motivating reason and the least two motivating reasons are ones the town cannot affect, that people may want to live in a different climate (36%), wanting to be closer to family (14.5%) and to seek employment elsewhere (9.2%) with the follow up motivations being more relevant to this affordable housing plan, to look for an area that has a lower living cost (35.4%), looking for a home size that will meet their needs and a home that will help you live independently as you age (both at 26.5%) with fewer respondents choosing maintaining their home will be too expensive (17.9%). The written comments included three who have no intention of moving, 8 who desire a location with more accessibility to a mix of uses/services in contrast to 12 respondents who seek a more rural life with more land, including farmland.

In terms of who the respondents felt would need affordable housing, if they even agreed with that statement working families ranked at 42.4%, seniors at 36.1%, young adults at 27% and in-town workers 17.3%. 36.1% of the respondents do not believe the town needs any more housing options. Two written comments included that the town should save farms not build new houses.

Canterbury's most pressing housing and development related needs were ranked with a priority level for each issue and can be evaluated by priority or by issue.

Issue	By priority		By Issue	
Decreasing taxes	#1	42.76%	#1	42.67%
Creating more affordable housing			#9	22.41%
Attracting new businesses			#2	20.93%
Growing existing local businesses	#2	22.44%	#3	23.76%
	#3	23.76%		
	#4	17.16%		
Managing housing growth	#5	18.12%	#5	18.12%
Access to public transportation	#9	30.03%	#9	30.03%
Allow residents to age in place/stay in town after retirement	#6	15.31%	#6	15.31%
Allow young adults to live in town as 1 st time householder (own or rent)			#8	18.81%
Attracting new residents	#7	18.10%	#9	21.59%
	#8	20.63%		

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

	Priority				
	Low		Highest		
	1	2	3	4	5
So. Canterbury (off Rt 169)	82 ●	● 44	51	33	45
Commercial Center off Rt 14 (Knollbrook Village)	76 ●	43	36	● 46	66
Route 169 (south)	71	39	● 78 ●	35	29
Route 169 (north)	75 ●	33	69	44	27
No focus area – Scatter it	● 103	22	21	25	● 109 ●

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

Approximately a third of the comments relate to the affection the respondents have for the country life, they want the continuance of houses being built on 2 acre lots, development being built in a way that maintains the rural character of the development pattern in town, they want to retain farms and land in active agriculture. These respondents chose Canterbury for the small, rural town it is and prefer it stay that way. Many do not feel affordable housing is needed.

Nearly 12% of the comments were interested and/or supported in 55+ developments, i.e.: age restricted developments, additional housing for the elderly and a recognition of the first-time householders needing housing they can afford in order to start independent lives. There is a limit on existing rental housing in town with 132 existing apartments, including accessory apartments and apartments in multi-family developments and a recognition that some people may need to relocate out of town if they cannot find a place they can afford. Affordability of housing must take into account the cost of the rent or mortgage, the taxes, other living expenses and transportation costs for commuting to every necessary and desired destinations.

G. Conclusion & Recommendations

The Planning & Zoning Commission should review this plan and consider the identified potential opportunities for what may be most appropriate for Canterbury. With the affordable housing gap, as of 2019 data, at up to 21 units for very low and extremely low-income populations, a modest amount of new affordable units would meet the need. With the trends in the population distribution, it may make the greatest positive impact if additional senior housing were to be built. The greatest potential for increasing the number of affordable housing units in town would come from greater flexibility in zoning regulations, particularly in the standards pertaining to housing types.

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

- The Town could pursue building additional senior housing.
- Accessory Apartments would meet the needs of more renters if allowed at a larger size.
- Current regulations limit occupancy of the accessory apartment. This is a difficult standard to enforce and may not be legal. At minimum, increasing the allowable occupancy to three could open opportunities to young families, providing them more time to save for a larger apartment elsewhere or to buy a home.
- Single-family homes with accessory apartments currently require the owner to live on the property, relaxing this standard, which is difficult to enforce, could open up opportunities to additional renters.
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Appendix

1. Results of Housing Survey

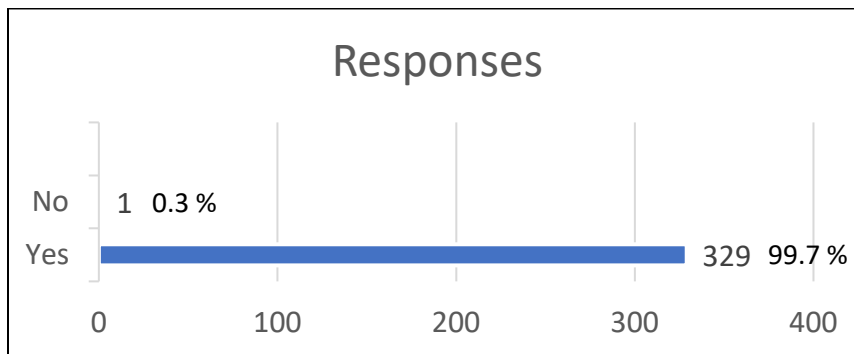
H. Summary Results of Housing Survey

The Town of Canterbury conducted outreach with the Housing Survey utilizing www.surveymonkey.com. Of the 331 respondents 15 were on paper and the rest were done either on laptops, desktops or cellphones.

Canterbury Housing Survey Results Summarized

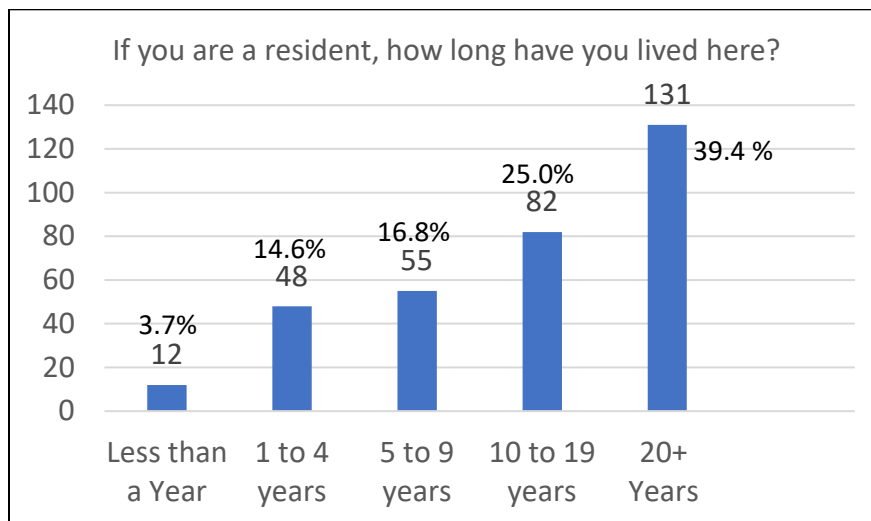
A total of 331 respondents took the Canterbury Housing Survey that was conducted on Survey Monkey.

Q 1. Are you a Canterbury resident?



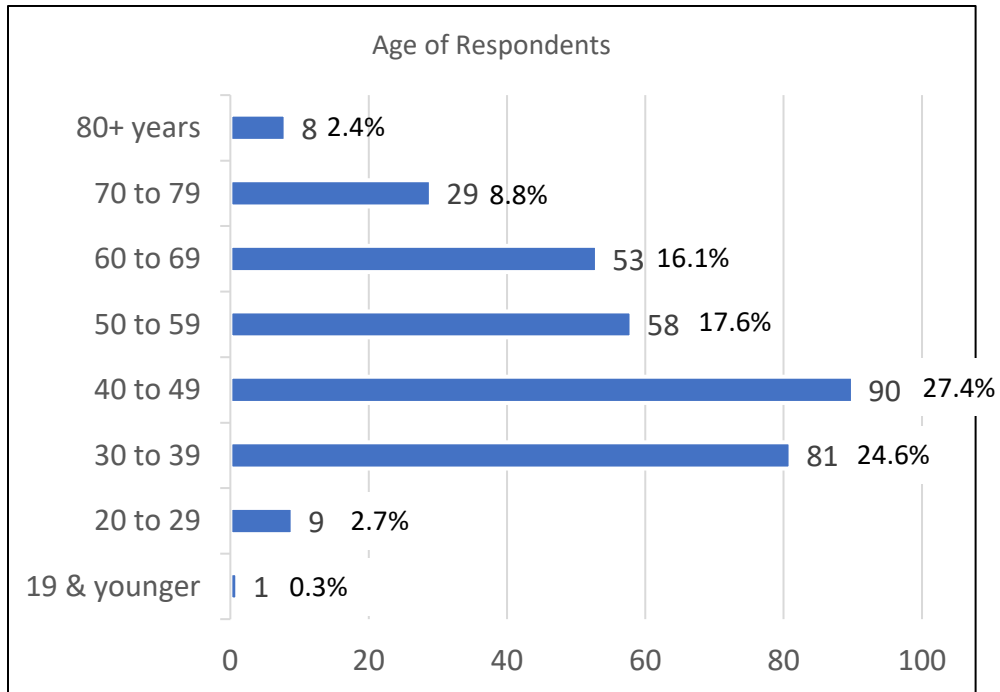
Note: 1 respondent skipped this question.

Q2.



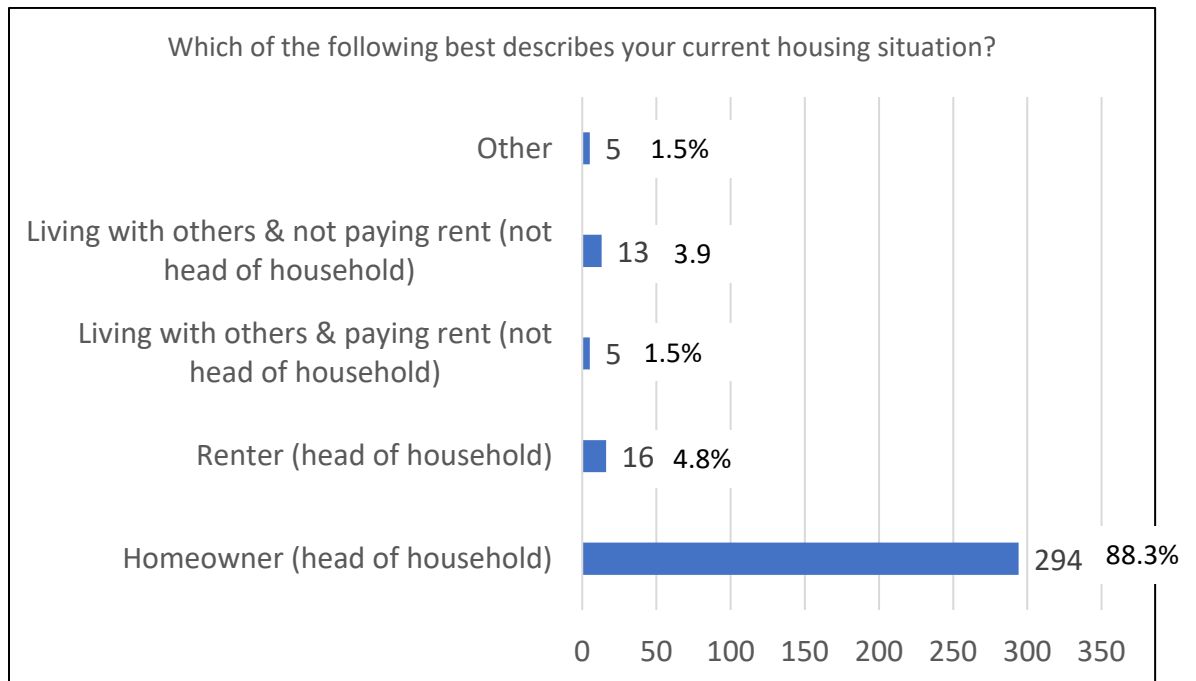
Note: 3 respondents skipped the question.

Q3.



Note: 2 respondents skipped the question.

Q4.

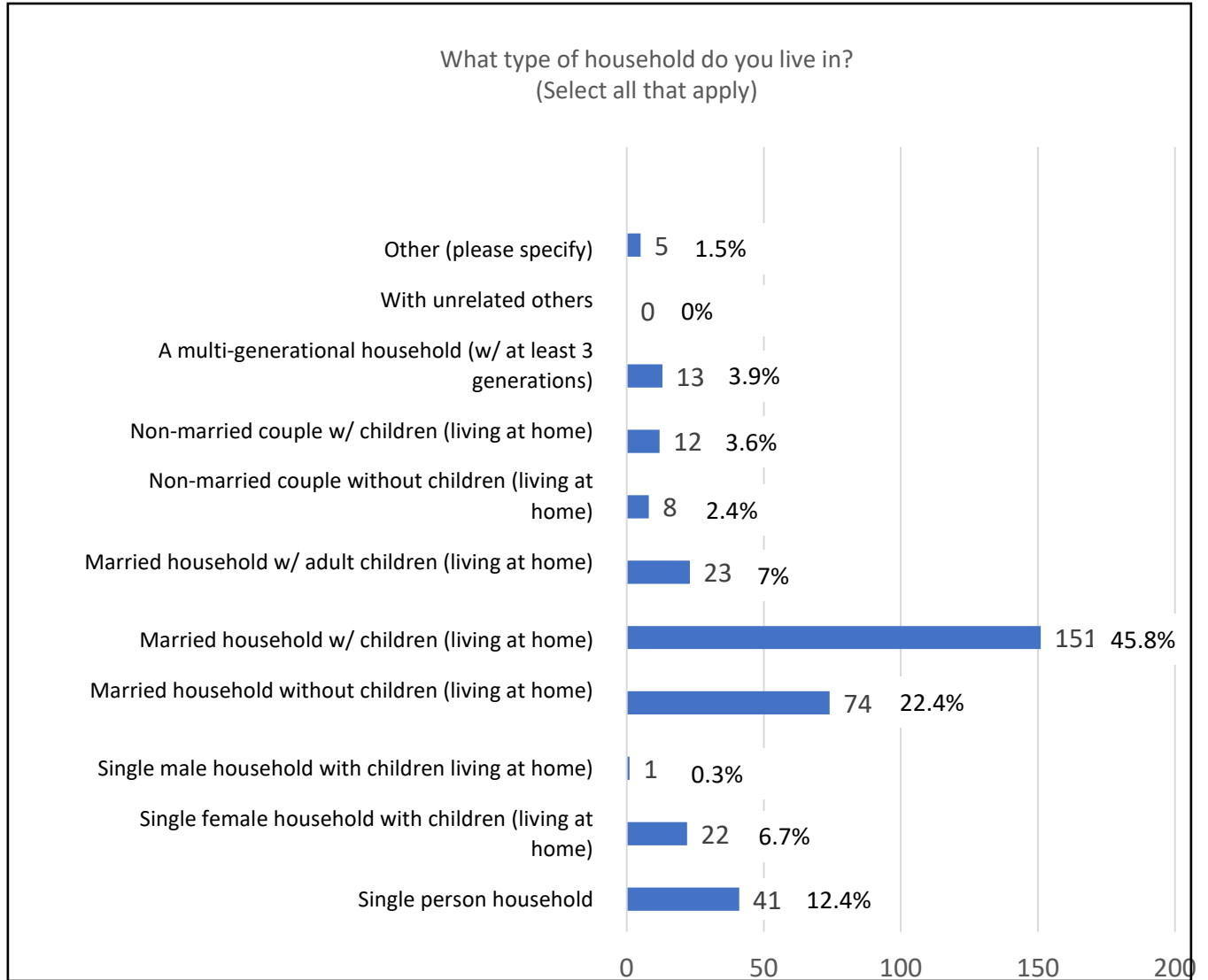


Note: 3 respondent skipped this question.

Written comments:

- Building a house currently
- Unmarried family
- Also have a rental home in town
- Mobile home park – rent
- Mother

Q5.

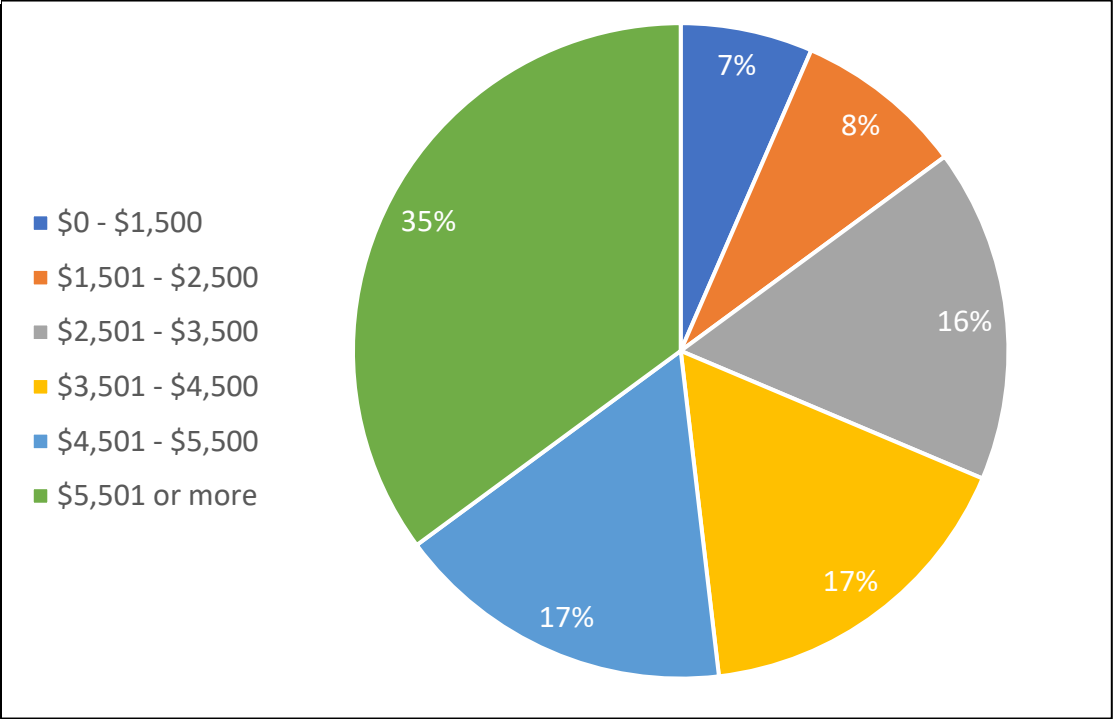


Note: 1 respondent skipped this question.

Written comments:

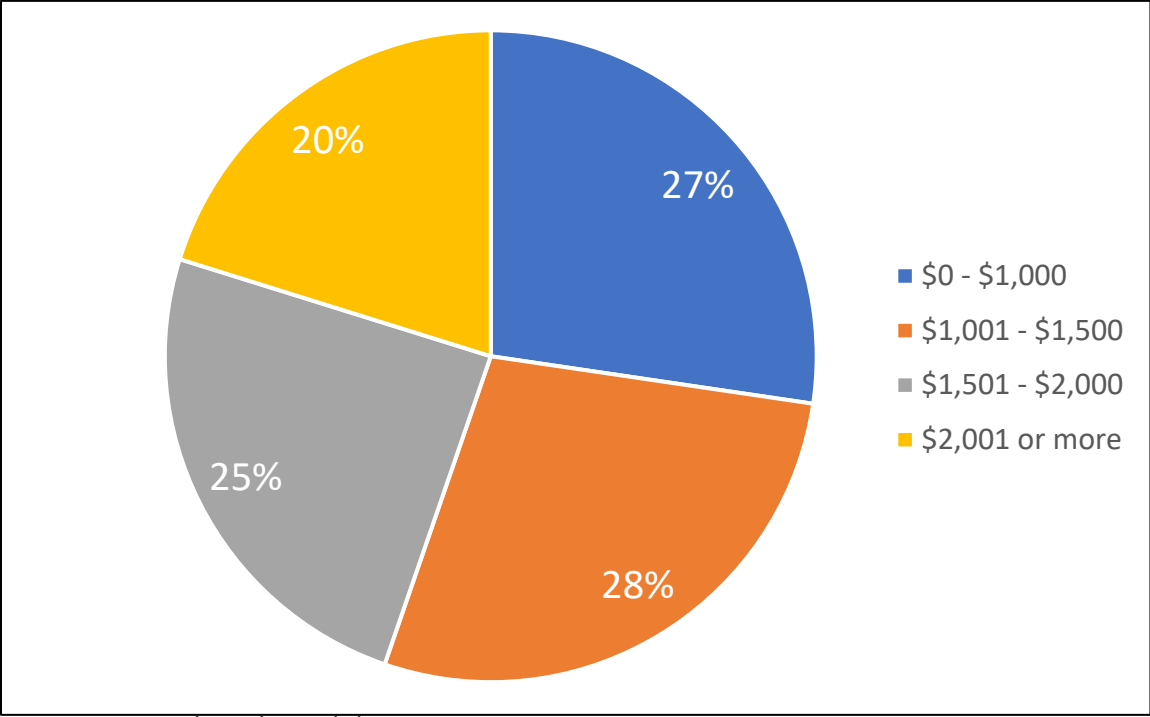
- Single woman living with mother
- Widowed household without children
- Self
- Brother too
- Widow

Q6. What is your monthly income? (Employment/Social Security/Disability/Unemployment)



Note: 9 respondents skipped this question.

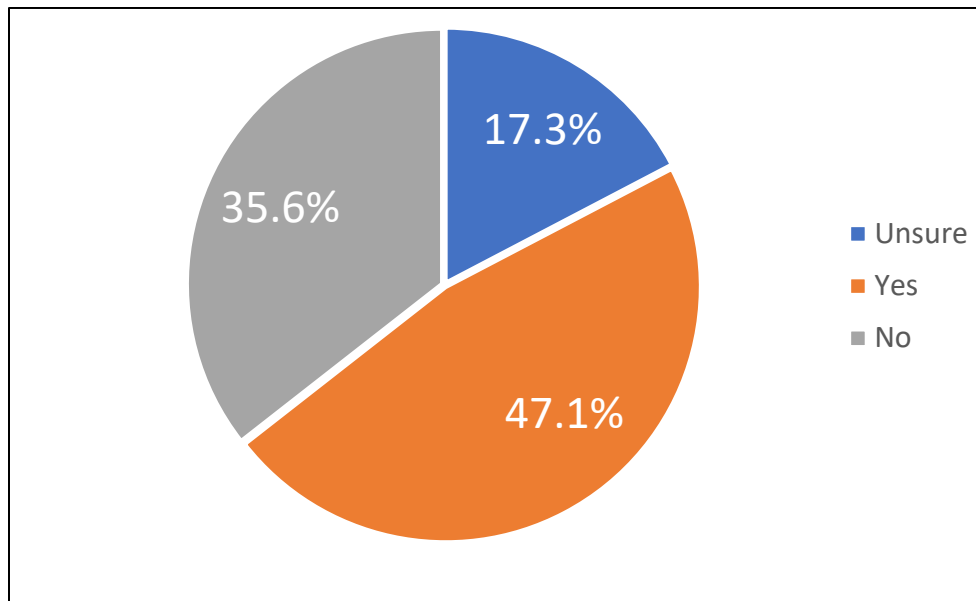
Q7. What is your monthly cost for housing? (Rent, Mortgage, Boarding, Utility Costs)



Note: 9 respondent skipped this question.

Q8.

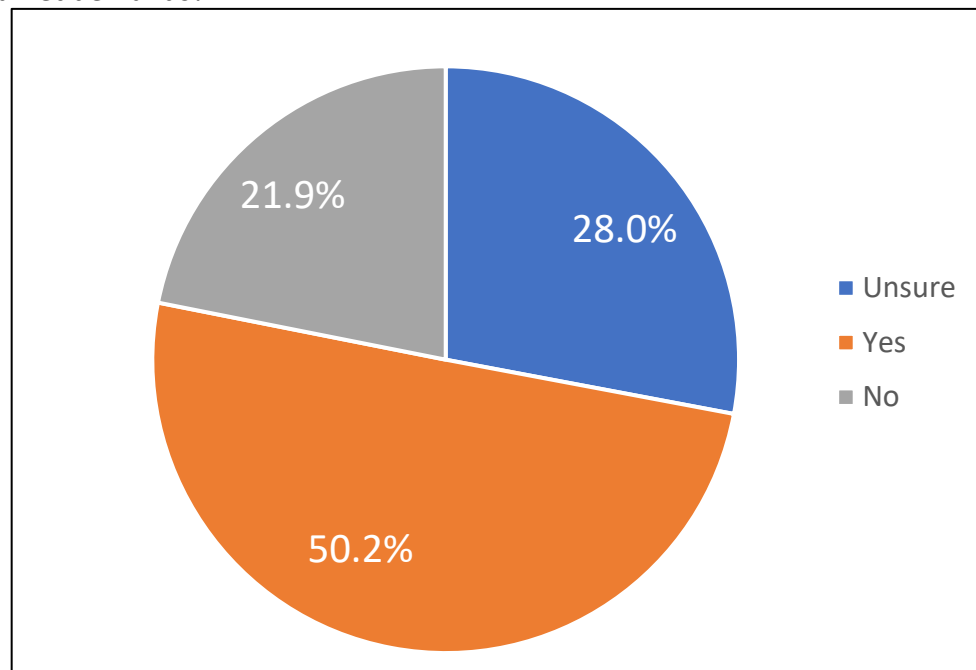
Do you think that affordable or attainable housing is a vital component of Canterbury's longevity?



Note: 2 respondents skipped this question

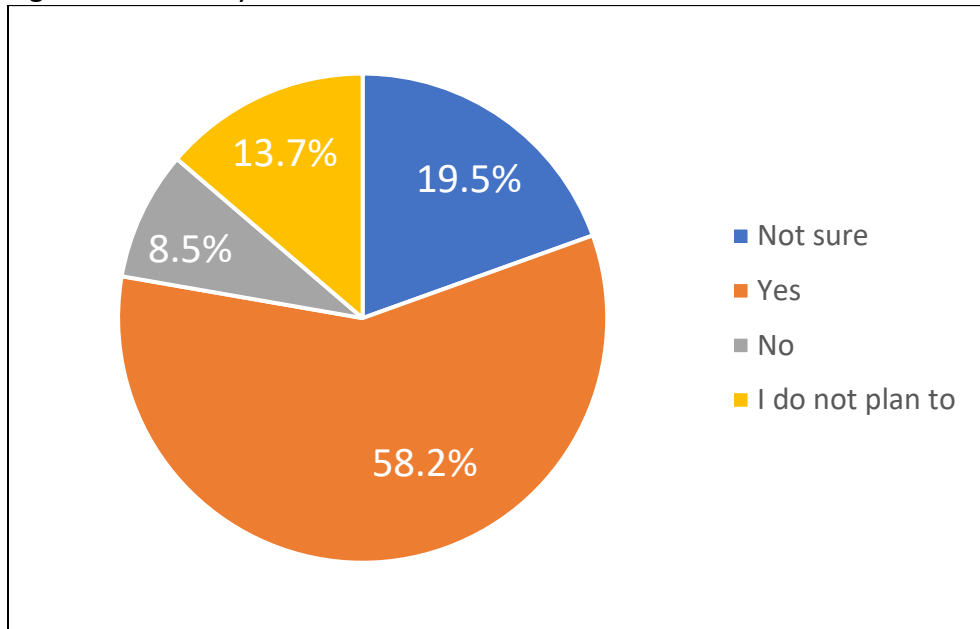
Q9.

Do you think that the existing housing stock in Canterbury is adequate to satisfy future market demands?



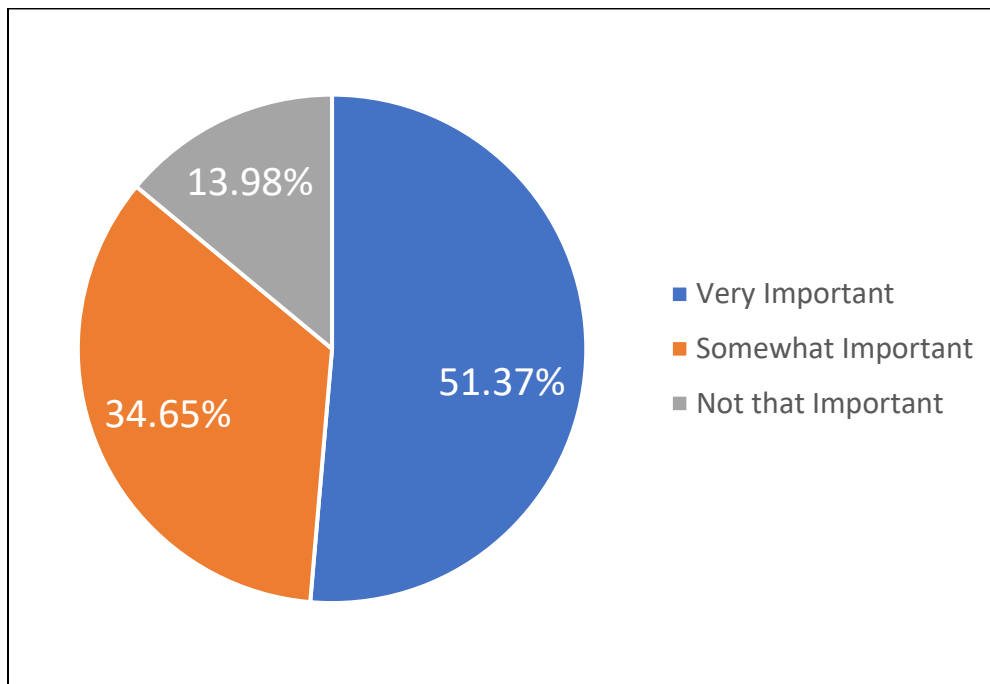
Note: 2 respondents skipped this question

Q10 If you plan to live in your current residence as you age into retirement, do you anticipate being able to afford your home and associated costs?



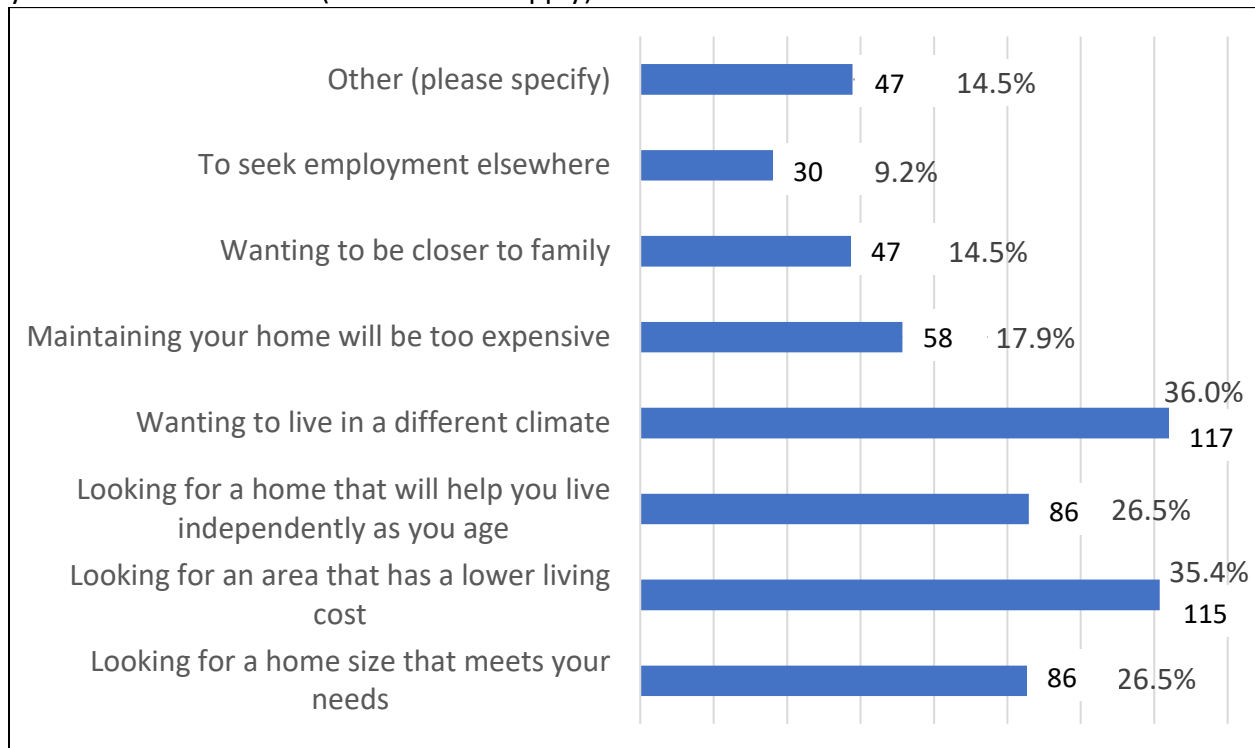
Note: 3 respondents skipped this question.

Q11 How important is it for you to remain in Canterbury as you age?



Note: 2 respondents skipped this question.

Q12 If you were to consider moving out of Canterbury, which of the following factors would drive your decision to move? (Select all that apply)

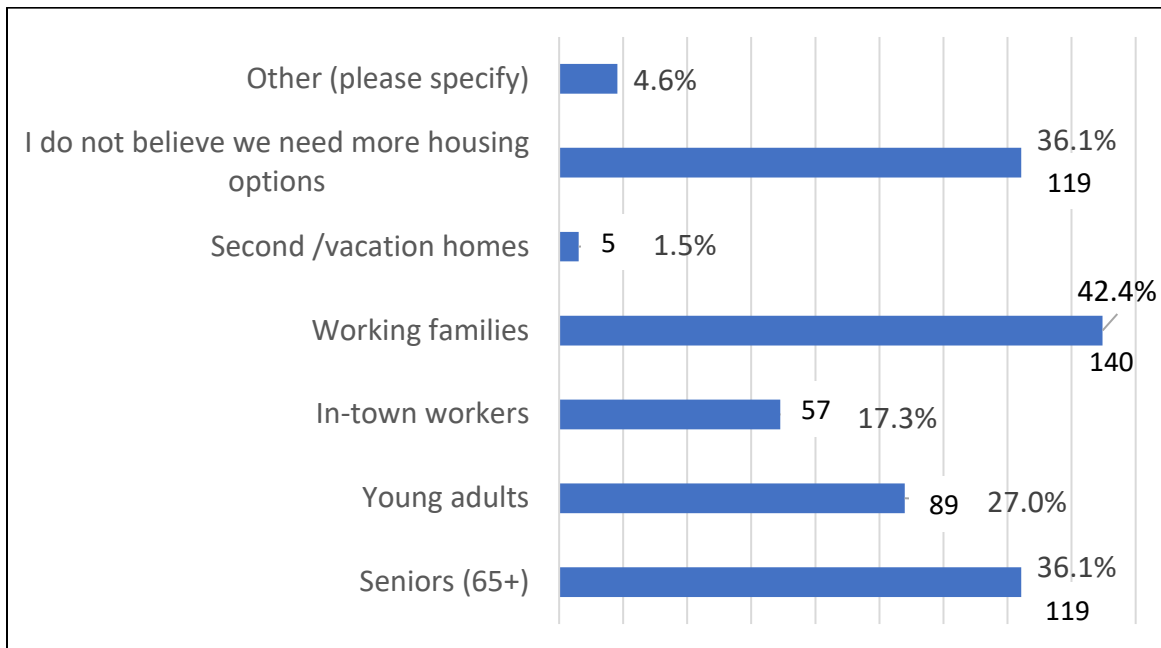


Note: 6 respondents skipped this question.

Written comments:

- 3: have no intention of moving
- 8: desire location with more accessibility to mix of uses/services, walkable, leisure activities
- 12: desire more rural life, more land, farmland
- 5: None of the above
- 6: Tax related reasons
- 6: Seek preferable political climate
- 2: Downsizing / unable to age in place
- 1: Would leave if NFA no longer high school option
- 3: Low-income housing related (1 non-specific, 2 want to avoid it)

Q13 If you think more housing options are needed in Canterbury, for whom do you think they are most needed? (Select top 3)



Note: 1 respondents skipped this question.

Written comments:

- 2: 55 & older
- 1: Disabled on fixed income
- 1: Farms
- 2: No low income
- 2: there are enough houses
- 2: save farms not build new houses
- 4: don't know

Q14 In your opinion, what are Canterbury's most pressing needs related to housing and development? (Rank in order of importance from 1 to 9; 1=Most important, 9=Least important)

Each issue is ranked (in columns). The highest ranked issue for each *level of priority* shows in blue.

	1	2	3	4	5	6	7	8	9	TOTAL
Decreasing taxes	42.76% 127	12.79% 38	11.78% 35	8.08% 24	5.05% 15	5.72% 17	2.69% 8	1.68% 5	9.43% 28	297
Creating more affordable housing	7.02% 21	12.71% 38	8.03% 24	10.70% 32	7.02% 21	7.36% 22	10.37% 31	14.38% 43	22.41% 67	299
Attracting new businesses	15.28% 46	20.93% 63	15.95% 48	13.29% 40	10.30% 31	7.97% 24	6.98% 21	4.65% 14	4.65% 14	301
Growing existing local businesses	8.25% 25	22.44% 68	23.76% 72	17.16% 52	9.57% 29	9.57% 29	4.95% 15	2.97% 9	1.32% 4	303
Managing housing growth	6.38% 19	9.06% 27	8.72% 26	15.77% 47	18.12% 54	14.43% 43	14.77% 44	8.72% 26	4.03% 12	298
Access to public transportation	3.96% 12	2.64% 8	5.61% 17	4.29% 13	9.57% 29	13.20% 40	11.22% 34	19.47% 59	30.03% 91	303
Allow residents to age in place/stay in town after retirement	10.75% 33	9.45% 29	11.73% 36	14.33% 44	13.68% 42	15.31% 47	14.66% 45	5.86% 18	4.23% 13	307
Allow young adults to live in town as first time householder (own or rent)	6.93% 21	6.93% 21	9.90% 30	8.91% 27	17.82% 54	12.87% 39	14.52% 44	18.81% 57	3.30% 10	303
Attracting new residents	2.54% 8	3.81% 12	4.13% 13	6.98% 22	10.16% 32	12.06% 38	18.10% 57	20.63% 65	21.59% 68	315

Note: 4 respondents skipped this question.

Each issue is ranked (in rows). The highest-level rank for each issue is circled in red ovals.

	1	2	3	4	5	6	7	8	9	TOTAL
Decreasing taxes	42.76% 127	12.79% 38	11.78% 35	8.08% 24	5.05% 15	5.72% 17	2.69% 8	1.68% 5	9.43% 28	297
Creating more affordable housing	7.02% 21	12.71% 38	8.03% 24	10.70% 32	7.02% 21	7.36% 22	10.37% 31	14.38% 43	22.41% 67	299
Attracting new businesses	15.28% 46	20.93% 63	15.95% 48	13.29% 40	10.30% 31	7.97% 24	6.98% 21	4.65% 14	4.65% 14	301
Growing existing local businesses	8.25% 25	22.44% 68	23.76% 72	17.16% 52	9.57% 29	9.57% 29	4.95% 15	2.97% 9	1.32% 4	303
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Allow residents to age in place/stay in town after retirement	10.75% 33	9.45% 29	11.73% 36	14.33% 44	13.68% 42	15.31% 47	14.66% 45	5.86% 18	4.23% 13	307
Allow young adults to live in town as first time homeowner (own or rent)	6.93% 21	6.93% 21	9.90% 30	8.91% 27	17.82% 54	12.87% 39	14.52% 44	18.81% 57	3.30% 10	303
Attracting new residents	2.54% 8	3.81% 12	4.13% 13	6.98% 22	10.16% 32	12.06% 38	18.10% 57	20.63% 65	21.59% 68	315

Note: 4 respondents skipped this question.

Q 15. If the Town were to focus on new housing options which areas of Canterbury should be of the highest priority? Use a scale of 1=Lowest Priority to 5=Highest Priority.

Each location is ranked in priority and shows in blue ovals.

	1	2	3	4	5
So. Canterbury (off Rt 169)	82	44	51	33	45
Commercial Center off Rt 14 (Knollbrook Village)	76	43	36	46	66
Route 169 (south)	71	39	78	35	29
Route 169 (north)	75	33	69	44	27
No focus area – scatter it	103	22	21	25	109

Note: 18 respondents skipped this question.

Written comments, related to Q15:

- The “no focus / scatter it” option was nearly evenly divided in priority between low and high priority.
- It was discussed that it is not entirely clear how “So. Canterbury (off Rt 169)” and “Route 169 (south)” was different.
- The “Commercial Center off Rt 14 (Knollbrook Village)” was ranked relatively high as a “4”.

The highest vote for each location shows in red ovals.

	1	2	3	4	5
So. Canterbury (off Rt 169)	82	44	51	33	45
Commercial Center off Rt 14 (Knollbrook Village)	76	43	36	46	66
Route 169 (south)	71	39	78	35	29
Route 169 (north)	75	33	69	44	27
No focus area – scatter it	103	22	21	25	109

Note: 18 respondents skipped this question.

Written comments, related to Q15:

- The following locations all ranked lowest in priority as a “1”:
- So. Canterbury (off Rt 169)
- Commercial Center off Rt 14 (Knollbrook Village)
- Route 169 (north)
- The option for “No focus area – scatter it” was ranked at the highest priority

Is there anything else you would like to add regarding residential housing needs in Canterbury?

Note: 205 respondents skipped this question.

	Development related
2	Growth should be managed and well thought out.
2	Wanted to preserve open space by using clustered development.
1	Interested in mixed uses.
3	Want houses on at least 2 acres.
8	Keep farmland / promote agriculture.
	Interest & need in additional housing options
4	Want 55+ developments.
3	The younger generation need housing they can afford to start independent lives / in order to keep young families in town they need housing they can afford.
5	Need more elderly housing.
1	The affordable housing in town is not quite noticeable now.
3	Need more rental apartments in town/ people who live in town and want to stay but need a different housing option currently have to leave.
1	Affordability must take taxes into account as that is an expense factoring into how affordable the housing is.
1	We have folks living in barns and campers in town so obviously there's a need for affordable housing.
	Preferences / Opinions
18	Respondents live in town because it is small, rural town and want it to stay that way.
1	Non-specifically anti-zoning.
13	Respondents feel the community is great the way it is now, that affordable housing is not needed and they do not want change.
1	Respondent wanted single-family structures only.
	Community Needs
3	Respondents state the town should help current residents who are struggling.
1	Need development to offset taxes on regular households.
1	Need more fun things to do in town.
2	Need more transportation for elderly & low income residents.
1	Need network for safe bicycling and walking.
	Suggestions
2	Rebuild what town has already before doing new development.
1	Allow it to grow naturally.
1	Avoid mobile homes.
1	Accommodate generational living with auxiliary housing on lot.
	Comments
1	Attracting low-income housing does not seem to be an alternative to improve tax base.

1	Apartments are ugly.
1	Thank you for asking.
1	Don't create regulations that are not going to be enforced.
1	Make any affordable housing be built in town as minimal as possible.
1	Let the free market and capitalism work. Stop government control and socialist top-down management.
	Concerns
4	Concerned for increased need for additional services that would only increase with an increase in population, relating to road maintenance, power outages and school system.
51	Responded "no" or expressed concerns about the potential for negative impacts on the community if low-income housing were to be built in town.
4	Concerned about high taxes, including that existing residents may need to relocate if the taxes rise too high.
3	Were more concerned about schools and recommended further investment in the schools and addressing bullying not building affordable housing.
1	Was concerned about the negative impact on property value.
1	Was concerned that with more development on either Rt 14 or 169, more stops, either stop signs or stop lights, are needed.
	Irrelevant comments
2	Respondent asked irrelevant questions or comments.
1	Need solar incentives & easier incentives for solar.