

North Canaan Housing Affordability Plan

2022-2027



Adopted October 3, 2022





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Introduction

Why does North Canaan need a plan for housing affordability?

A State law passed in 2017 (Statute 8-30j) requires every municipality to prepare and adopt an affordable housing plan at least once every five years. In 2021, the Town of North Canaan received a grant from the Connecticut Department of Housing to undertake a proactive planning process and lay out a strategy for meeting the housing needs of existing and future residents and workers.

The Town appointed a Housing Plan Steering Committee which met monthly to provide feedback throughout the planning process and to ensure that the North Canaan community was engaged in the conversation around housing affordability needs and possible strategies for meeting those needs.

North Canaan Housing Plan Steering Committee Members:

- Ashleigh Bergenty, *Executive Director, North Canaan Housing Authority*
- Dalton Jacquier, *Planning & Zoning Commission*
- Charlie Perotti, *First Selectman*
- Mike Pallone, *Business owner and construction contractor*
- Will Perotti, *Economic Development Committee*
- Marybeth Wabrek, *former Social Services Director*

Planning facilitation and technical assistance provided by:

Jocelyn Ayer, *Director, Litchfield County Center for Housing Opportunity*

How do you define housing affordability?

Housing is considered affordable if it costs no more than 30% of a household's income. This is important because when households have to spend more than 30% of their income on housing costs they don't have enough left over to pay for all their other needs including food, gas, clothing, healthcare, childcare, etc. In North Canaan:

- 438 households were spending more than 30% of their income on housing costs.
- 229 of those households are spending more than 50% of their income on housing costs.

There are 125 homes (including houses and apartments) in North Canaan that are dedicated, managed, and/or restricted in some way to remain affordable for the long term.

Why has housing become unaffordable for so many households?

Housing affordability is not just a challenge in North Canaan, it is a statewide and nationwide challenge. There are a few key reasons for this: 1) **The cost of housing has risen faster than incomes over the last 30 years** and 2) the **supply of new homes being built cannot keep up with demand**. The ability to meet demand, especially for “downsizing” options for older adults and starter homes is affected by:

- the cost and availability of buildable land,
- the fact that building a home requires 1.4 acres in most areas and larger single family homes with 3+ bedrooms are the easiest (from a zoning perspective) and often most profitable thing to build, and
- high construction costs (materials and labor).

Finding and keeping housing that is affordable in North Canaan is most challenging for households that earn under 80% of the Litchfield County median income. In 2021 this was \$55,950 for a single person or \$79,900 for a household of 4 people. The State keeps a list of how many homes in each town are dedicated to remaining affordable to households at or below 80% of the area median income (AMI).

What does dedicated affordable housing mean and how much do we have?

North Canaan had 595 households (43% of all households) that earned less than 80% of the area median income and had 125 homes (7% of all housing units) dedicated to remaining affordable to them in 2021.

We say these 125 homes are *dedicated* to remaining affordable because they are owned, managed, and/or provided funding by an entity that assures that the households who live there do not have to pay more than 30% of their income on housing costs and that these households are earning less than 80% of the area median income.

- 40 of these homes are for seniors and disabled at Wangum Village which is overseen by the North Canaan Housing Authority (by a board made up of North Canaan residents.)
- 34 homes are for seniors at Beckley House on the campus of Geer Village
- 37 homes are at Station Place in downtown North Canaan which has 4 3-bedrooms, 24 2-bedrooms, and 9 1-bedroom apartments
- 14 of these are homes that received mortgage assistance through the CT Housing Finance Authority (CHFA) or USDA.

One might ask why smaller or older homes that are sold or rented at what could be considered affordable prices are not included on the State’s list. The basic reason is that no one is monitoring the transaction to make sure that the household is earning less than 80% AMI and that the rent/mortgage is not more than 30% of their income. As we saw during the pandemic, home prices/values/rents can increase significantly over a short period of time and households with higher incomes from outside the region can buy those

homes, renovate them, and put them out of reach for future homeowners and people who work in the region.

The following information is from the Connecticut Fair Housing Center:

Fair Housing rules apply to all homes in North Canaan whether they are affordable or not.

What is Fair Housing?

“Fair Housing is the sale/rental of housing free of discriminatory practices or policies. Housing discrimination is illegal in Connecticut. Specifically, it is against the law to deny anyone housing because of their:

- Race
- Color
- National origin
- Sex (gender)
- Religion
- Children or family status
- Disability (mental or physical)
- Ancestry
- Marital status
- Age (except minors)
- Sexual orientation
- Gender identity or expression
- Legal source of income (refusing to accept Section 8, for example)
- Veteran status

A group of people who share characteristics that are protected from discrimination are known as a **“protected class.”** **What does housing discrimination look like?**

- **Refusals to rent or sell.** A landlord, owner, or real estate professional refuses to rent or sell to you because you are a member of one of the protected classes listed above.
- **Misrepresenting the availability of housing.** A landlord, owner, or real estate agent tells you that an apartment, house, or condominium is not available, when in fact it has *not* been rented or sold, because you are a member of one of the protected classes listed above.
- **Discrimination in terms and conditions.** You are treated differently by a landlord, owner, or real estate agent and given different conditions, terms, rules or requirements than others because you are a member of one of the protected classes listed above.
- **Use of threats, intimidation, or coercion.** A landlord, owner, or real estate professional attempts to prevent you from renting or buying a home by suggesting that you will not be safe or that neighbors may not want you to move in, because you are a member of one of the protected classes listed above.
- **Discriminatory advertising.** A landlord, owner or real estate professional puts an ad in a newspaper, creates a brochure, or makes a spoken statement that shows preferences or limitations for certain people because they are members of one of the protected classes listed above.

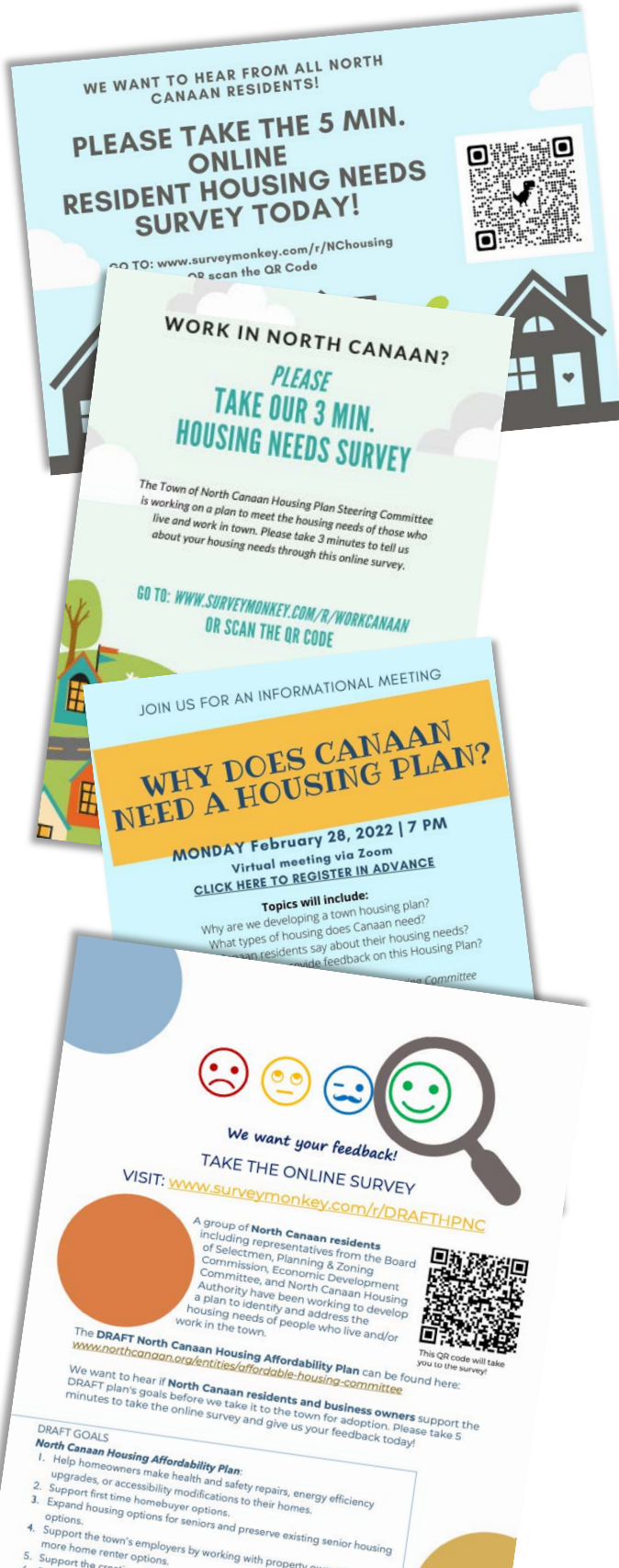
Removing Impediments to Fair Housing

All municipalities in Connecticut are required to take actions to identify and remove impediments to fair housing. Many people in the protected classes are disproportionately lower-income making a lack of affordable housing options a core impediment to fair housing choice.

Assess housing
needs

Assess existing
housing stock

Create plan for
meeting
identified
housing needs



Housing Plan Process Timeline

October 2021

- Housing Plan Steering Committee established
- Set monthly meeting schedule

November 2021

- Analysis of housing and demographic data
- Inventory of affordable housing

December 2021

- Developed resident housing needs survey

January 2022

- Launched resident housing needs survey
- Developed a housing needs survey for people who work in North Canaan

February 2022

- Determined housing needs based on data analysis and survey results
- Held town informational meeting about housing plan

March- May 2022

- Developed goals and strategies to meet identified housing needs
- Developed 1st DRAFT Housing Affordability Plan

June- August 2022

- Final draft of Plan prepared and posted in the town clerk's office and on the town website for the required 35-day review period.
- Conducted resident feedback survey on draft Plan
- Meeting with Planning & Zoning Commission to determine consistency with Town Plan of C & D
- Presented housing plan to Economic Dev. Committee

September- October 2022

- Plan adopted by the Board of Selectmen
- Final adopted plan posted on the town's website and with the town clerk.



Assessment of Housing Needs & Current Housing Stock

What do residents say about housing needs?

In January and February 2022 the Housing Plan Steering Committee conducted a survey to collect feedback from residents. The notice inviting residents to take the survey was posted on the town website, at town hall, in the Lakeville Journal newspaper, and on social media. 98 residents responded to the survey. A link to the full survey results are included in the appendix to this plan. Here is a summary of results from the Resident Housing Needs Survey:

- **74%** think the cost of housing in town affects the town's ability to attract/retain **younger people or young families**.
- **67%** think the cost of housing in town affects the ability of **people who work in town** to live here.
- **62%** think the town needs **rental housing options** that young families and young adults can afford.
- **60%** think town needs **first time homebuyer options** that allow renters to purchase their first home
- **48%** say that they or their parents/children **might have to move out of Canaan to find the housing they need**.



"I just feel that the price for apartments and houses have gone up so much since Covid and even before that."

"I would hate to have to move my daughter out of North Canaan Elementary, but there is no way for us to afford a home here if we want to buy."

"I was born here. I am going to be 67 this year as a renter, I have to keep working while getting social security and pension just to afford rent here. I had to take this rental when it became available as there was not ONE single rental available."

"It would be great if there were more higher end apartments in the downtown that young people could afford and walk to work. Many of the apartments throughout the town are old/dingy."

What do North Canaan employees and employers say about housing needs?

The Steering Committee also conducted a survey of people who work in North Canaan and received 96 responses. 43% of respondents already lived in North Canaan and 57% did not. When we asked what type of housing they would like to find in North Canaan, here is what they said:

- 38% would like to purchase a single-family home
- 17% would like to rent a single-family home
- 10% would like to purchase a townhome
- 5% would like to rent a studio or 1 bedroom apartment
- 5% would like to rent a 2-bedroom apartment

We also heard from many of the businesses in North Canaan about their challenges to attract and retain employees due in part to the lack of housing options their employees can afford.

"We have previously employed many younger people in the area who always had trouble finding affordable housing. Affordable rentals are badly needed."

"I've looked for rental units for prospective employees and it is very challenging to find anything that is reasonable for a 1-2 person accommodation. We have turned down prospective employees based entirely on inadequate housing options in our community."



Jobs and Housing

Housing for people who work in North Canaan

North Canaan has 1,826 jobs. The largest number of these jobs (496) are in the health care sector. Followed by retail (159) and construction (122). Many employers have expressed a need for housing opportunities that are attractive and affordable for the workforce they are trying to recruit.

The average annual pay for healthcare and retail jobs in North Canaan is less than 80% of the area median income (AMI) for a single person household. If it was a single head of household supporting one or two children, it would put them well below 80% AMI. The data presented here shows the limited the number of homes dedicated to remaining affordable for households at and below this income.

What are the town's demographic trends?

Demographic changes

North Canaan has approximately 3,250 residents living in 1,400 households. Over the last 10 years (between the 2010 Census and the 2020 Census) the Town's total number of residents decreased slightly by 3% (104 residents). However, within the population the number of children decreased by 19% (131) within that 10-year period. Many new households moved to the region during the pandemic after households returned their 2020 Census forms. However, the trend over the last twenty years shows a steady slight decline in population especially in the school aged population.

North Canaan's population has become slightly more diverse in terms of race and ethnicity over the last ten years. Non-white residents made up 14% of the town's population in 2020 while in 2010 it was 9% according to DataHaven's equity profile. This is a fairly similar proportion of non-white residents as in Litchfield County as a whole but a much lower percentage than the statewide average (37% non-white).

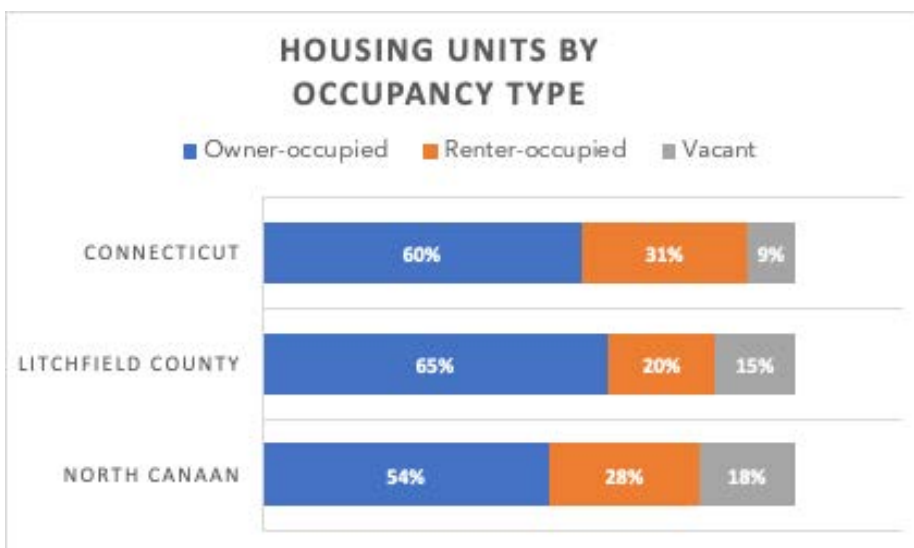
Fewer households with children

The last available data showed that 15% of North Canaan's households (197 households) had children (a decrease of 152 households over a 9-year period). However, 53% of the town's housing stock is designed for families with children having 3 or more bedrooms.

Home-owners and Home-renters

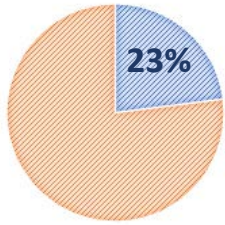
Approximately 28% of the town's housing stock (447 units) is occupied by home-renters and 54% (863 units) are occupied by home-owners. 18% of the housing stock is considered vacant¹.

Household characteristics and housing cost burden

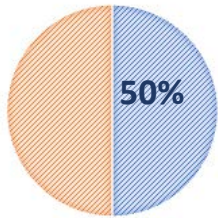


¹ 2020 American Community Survey 5-year estimates.

COST BURDENED HOME-OWNERS



COST BURDENED HOME-RENTERS



Household incomes by tenure

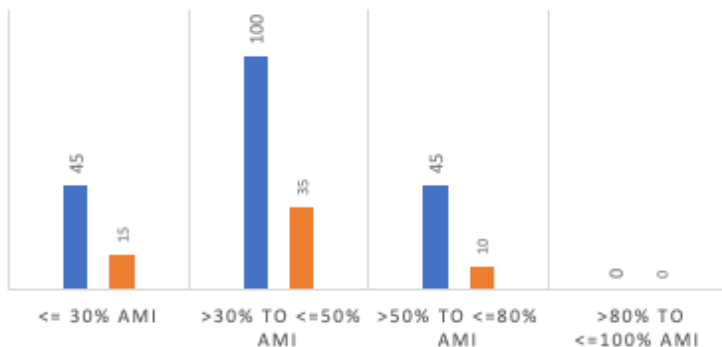
The most recent HUD Comprehensive Housing Affordability Strategy (CHAS) data available shows that 360 renter households and 235 owner households earn under 80% of the household area median income (AMI). This is important to know, again, because housing affordability initiatives are typically intended to make housing more affordable for households at or below 80%AMI.

Housing cost burdened households

Households are considered "housing cost burdened" if they spend more than 30% of their income on housing. It is estimated that **439 North Canaan households were housing cost burdened**. 229 of those households were paying more than 50% of their income on housing costs; this is considered severely cost burdened. Almost a quarter of homeowners are cost burdened and 50% of renters are cost burdened. This is similar to the rates in the state and the county as a whole. The number of households that are cost burdened and severely cost burdened by household income bracket is shown in the charts below. A majority of cost burdened households are earning under 50% AMI.

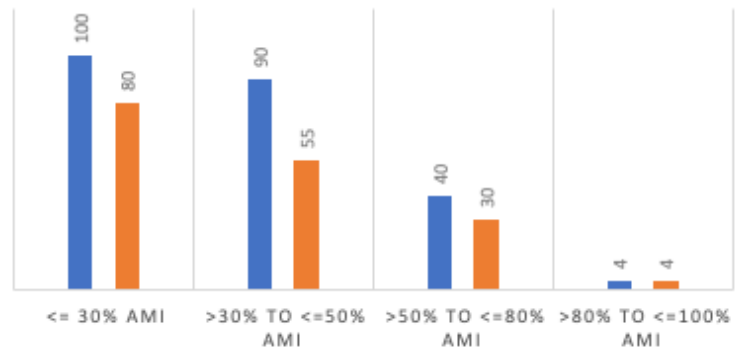
OF COST BURDENED OWNER HOUSEHOLDS BY INCOME

■ Cost burden > 30% ■ Cost burden > 50%



OF COST BURDENED RENTER HOUSEHOLDS BY INCOME

■ Cost burden > 30% ■ Cost burden > 50%



Home sales prices and rents have been rising. Between 2017 and 2021, the median home sales price in North Canaan rose by \$104,500 or 67% (from \$155,500 to \$260,000). Home prices in 2020 and 2021 were affected by the pandemic and historically low mortgage interest rates. They are not expected to continue to rise in this way but they are not expected to fall much from their current values. These current prices are out of reach for many households, especially renter households who would like to purchase their first home. **There was a gap in 2021 of \$148,000, between what a renter household in**

Litchfield County could afford and the median priced home in North Canaan. According to a Litchfield County rental report from SmartMLS, rents countywide increased 37% between 2020 and 2021. Also, the inventory of available rentals declined substantially.

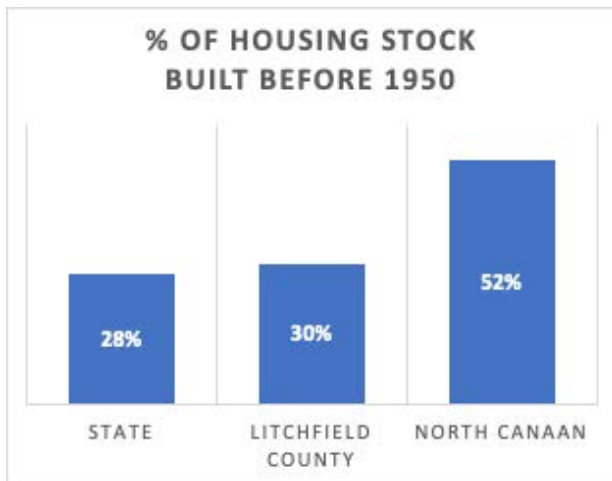
Existing Housing Stock

Number of Occupied and Vacant Housing Units

American Community Survey data (2020 5-year estimates) shows North Canaan having approximately 1,607 housing units, about 18% of which (297) are considered “vacant”. This source estimates that 27 of these “vacant” units are use seasonally or occasionally (summer homes or weekend homes).

Diversity of Housing Types

Compared to neighboring towns in Litchfield County, North Canaan has a more diverse range of housing types available for its residents. Single family detached homes are the most expensive type of housing option to build, own, and maintain and makes up the majority of our housing stock county-wide. In North Canaan 67% of the housing stock is single family detached while the county is at 73% and the state at 59%. North Canaan also has a greater percentage of 2-family homes (10%) than the County or the State.



Aging of North Canaan’s Housing Stock

Older homes can require costly renovation, be expensive to maintain, heat and cool. They can also have lead paint or mold issues. North Canaan’s housing stock is older than the county average with 52% of the housing stock (843 homes) built before 1950 and another 17% built between 1950 and 1970. 54% of renter occupied housing units (254 units) and 48% of owner-occupied housing units (425) were built before 1950. This plan includes strategies to help property owners make needed repairs and upgrades to their properties.

Stock of Dedicated Affordable Homes

In 2021 North Canaan had 125 units of housing dedicated to remaining affordable to the 595 households in town that earn under 80% of the area median income. These include CHFA/USDA assisted affordable mortgages and rental housing for seniors and disabled. It should be noted that only 4 of the dedicated affordable homes for home renters are have 3 bedrooms. All other dedicated affordable rental homes are 1 and 2 bedroom home.

Regional Housing Needs

Our housing market and economy are regional. Many residents in Litchfield County live in one town and work in another. A regional housing needs assessment report by the Northwest Hills Council of Governments in April 2021 noted that there were **9,489 households in Litchfield County paying more than 50% of their income on housing costs²** and over 1,520 households on the waiting lists of the existing affordable housing developments in the region. Many households were told they would likely wait 2-5 years before an affordable option might become available to them. At least a quarter (25%) of those on waiting lists were seniors.

A “Fair Share Housing Model for Connecticut” developed by David Kinsey, PhD for Open Communities Alliance in November 2020 estimated a **need in the region’s 21 municipalities for at least 3,498 affordable housing units over the next 10 years.** This study then allocated these units to each town in the region based on a “fair share methodology”. This study allocated 97 housing units to the Town of North Canaan and the remaining affordable housing units to the region’s other 20 towns. This is just a model but it shows the critical need for more dedicated affordable homes in every municipality.

HUD-defined income limits for Litchfield County, 2021

(AMI= area median income)

	Household Size			
	1 person	2 people	3 people	4 people
100% of AMI	\$72,030	\$82,320	\$92,610	\$102,900
80% of AMI	\$57,680	\$65,920	\$74,160	\$82,320
50% of AMI	\$36,050	\$41,200	\$46,350	\$51,450
30% of AMI	\$21,630	\$24,720	\$27,810	\$30,870

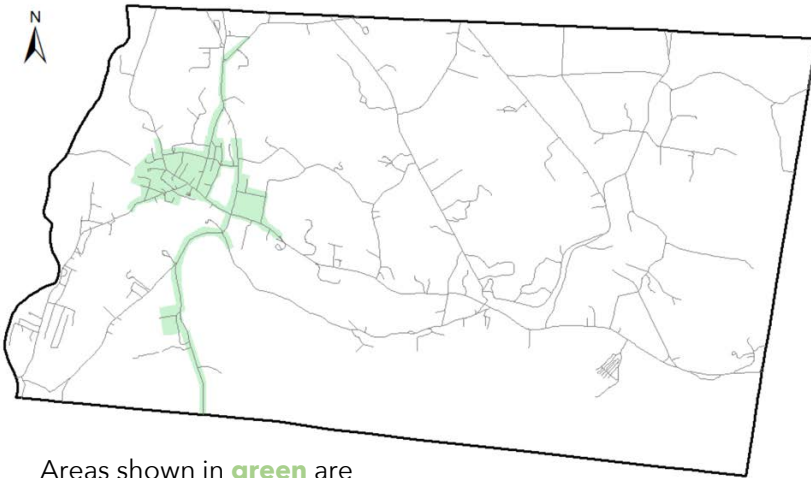
² 2014-2018 American Community Survey data presented in the HUD Comprehensive Housing Affordability Strategy (CHAS) released on September 29, 2021



Residential Zoning Assessment

What residential uses do our zoning regulations allow?

North Canaan has two residential zones and two commercial zones that also allow housing. The Residential Agricultural (RA) zone covers most of the land area in town most of this area is not served by public water and sewer and instead relies on individual wells and septic systems. The Central Business (CB) zone is in Canaan's downtown area centered at the intersection of Rt. 44 and Rt. 7. Surrounding the CB zone is a Residential zone that allows smaller lot sizes because this area surrounding downtown is served by public water and sewer.



Areas shown in **green** are served by public sewer.

Single family homes

As described above, 67% of North Canaan's homes are single family detached homes. This residential use is allowed in all zones. In the RA zone, which covers most of town, a lot must have a minimum of 60,000 square feet (1.4 acres) to build a new home. In areas served by public water and sewer (see map on next page) a lot can be 21,780 square feet (0.5 acres).

Accessory apartments

Accessory apartments are apartments within a single family house or in barn, garage, or other out-building on the property. They are called "accessory" because the primary use of the property is a single family residential use but the apartment is "accessory" to this use. The owner of the property must live in either the primary dwelling or the accessory apartment. The zoning regulations allow one accessory apartment per lot by special permit in both residential zones but are currently not allowed in the commercial zones. Special permit uses require notice to neighboring property owners and a public hearing of the Planning & Zoning Commission.

Multi-family dwelling

The zoning regulations allow a multi-family dwelling building by special permit in all zones. In areas not served by public water and sewer (the majority of the town) 40,000 square feet per dwelling units would be required. In other words, the minimum sized lot that would be needed

to construct a building with three apartments (or convert an existing home to 3 apartments) would be 120,000 sq ft or almost 3 acres. To build 10 apartments you'd need a little over 9 acres. Areas near downtown served by public water and sewer require 0.5 acre lot plus 5,000 sq ft per dwelling unit so a building with three apartments would require 0.84 acres and 10 units would require 1.6 acres. Parcels used for multi-family dwellings must have access to a public street, provide for the construction of sidewalks along each public road, and provide two parking spaces for each dwelling unit.

Other residential uses

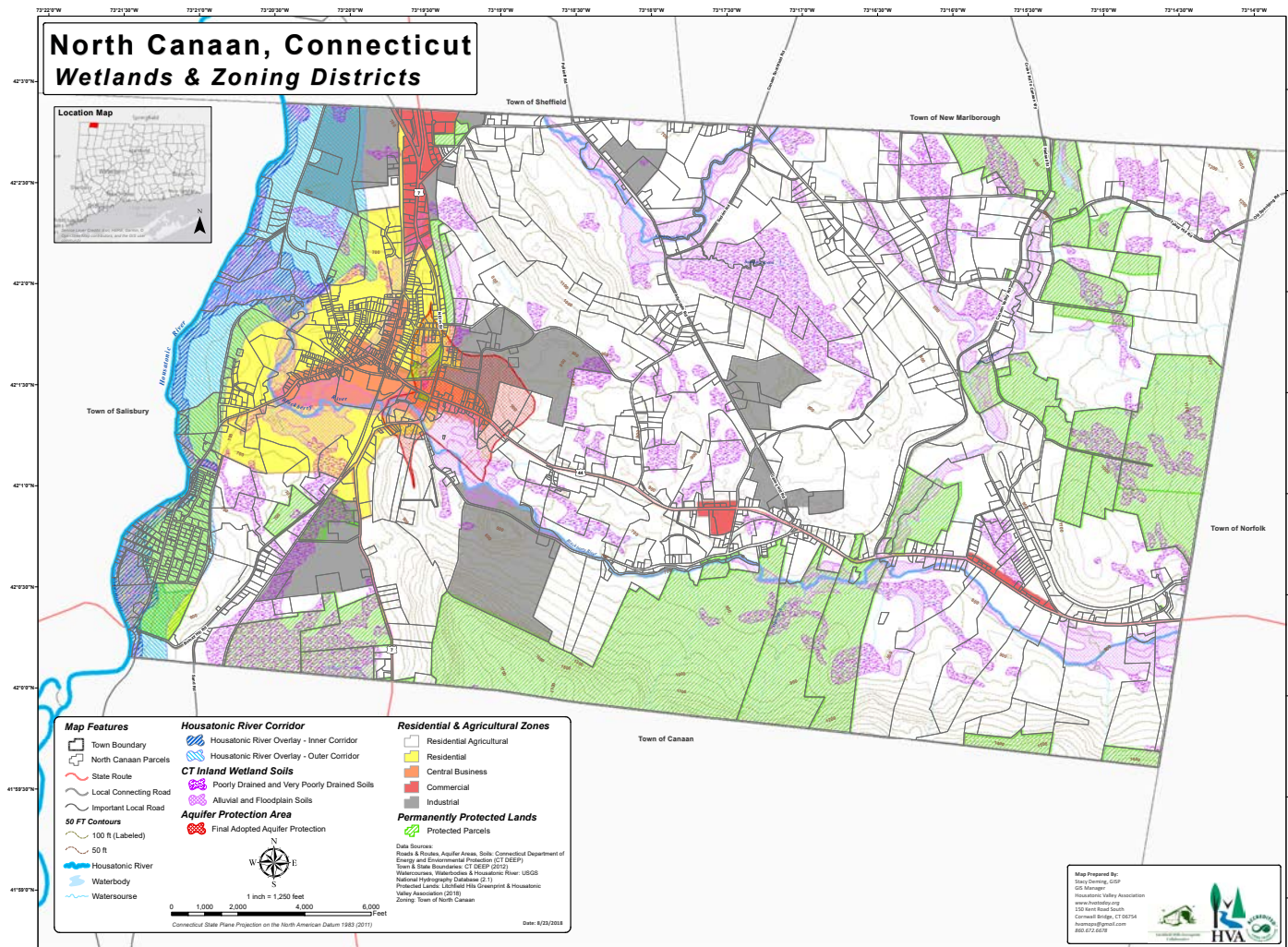
The zoning regulations also allow assisted living facilities and boarding houses by special permit in all residential and commercial zones subject to the zoning regulation requirements. Mobile homes are allowed by special permit in all zones except the CB zone in which they are allowed by zoning permit. Mobile home parks are not allowed.

Uses not specifically addressed

The zoning regulations do not specifically address two-family/duplex homes, conversions of existing homes to multiple units (2-4), or mixed uses (such as commercial/retail on the first floor and residential on the upper floors as can occur in downtown areas). Other neighboring towns also have a regulation specific for town or non-profit sponsored affordable housing, but Canaan does not. The Town's 2018 Plan of Conservation and Development suggests that the Planning & Zoning Commission consider developing an Incentive Housing Zone, a regulation that would allow the construction of tiny homes, and recommends that mixed use in the CB zone be encouraged.

Areas permanently protected from development

There are large areas of town that are permanently protected from housing or other development. These are shown in green on the zoning map on the next page.





Goals and Strategies

How can Canaan address its identified housing needs over the next 5 years?

Described below are 6 goals that the town will work to make progress on over the next 5 years and strategies intended to help the town meet those goals. Each strategy has been assigned to a lead entity. This entity will spearhead the implementation of that strategy and collaborate with other relevant town boards, commissions, and residents as needed to carry out that strategy.

Overarching goal: To create 10-15 new housing opportunities over the next five years utilizing the strategies described below.

Legend

BOS	Board of Selectmen
EDC	Economic Development Committee
P&Z	Planning & Zoning Commission
NCHA	North Canaan Housing Authority
BOF	Board of Finance
HC	(proposed) Housing Committee
SS	Social Services

GOAL 1: Support the town's employers by working with property owners to create more home renter options.

Many employers in North Canaan struggle to fill open positions. A recent article in the Lakeville Journal described how Arnold's Garage was ending its auto repair services after 47 years in business due in part to the difficulty in finding workers. The owners noted that job "candidates might have to drive an hour or longer each way to get to work and back home because of the lack of affordable housing in the area." Other major employers in North Canaan including Geer Village have noted similar challenges.

Strategies:

Lead Entity:

Meet with local employers once per year to find out what their employee housing needs are and how they could collaborate with the town on addressing this challenge. (Include the town's major employers in this outreach- BD, Specialty Minerals, Geer, Canaan Custom Machine, and Mountainside.) Share this information with the Housing Committee.	EDC
Create a list of rental property owners/managers that employers can refer current or potential employees to so they can find housing.	HC

Identify vacant housing units and/or vacant upper floor commercial spaces downtown or with access to town water and/or sewer. Meet with property owners to discuss options for creating apartments in these spaces.	HC
Identify any 3-5 acre lots with access to town water and/or sewer that could be developed or redeveloped to create studio, 1- or 2-bedroom apartments. Meet with property owners to discuss options for creating this type of housing.	HC
Establish regular communications with the owner and/or property manager at Station Place to get updates on the waiting list for apartments, hear when apartments become available and/or when renovations are planned. Partner with Station Place to make sure these units are preserved and remain safe, affordable, quality housing for residents.	HC
Consult with Teeter Riva, who developed Station Place, to help guide property owners interested in developing apartments.	HC
Consider allocating municipal American Rescue Plan Act (ARPA) funding or other infrastructure funding to provide public sewer access to sites that could accommodate additional housing in walking distance to the town center. Utilize ARPA or other grant funding to acquire land on public water/sewer that could accommodate housing. Development could be done by non-profit housing organization such as the North Canaan Housing Authority, Habitat for Humanity, or a new organization.	ARPA Committee
Consider amendments to the town's zoning regulations that would allow the conversion of a larger house on public water/sewer from a single family to two-four units that may not meet the minimum lot size under the "multiple dwellings" regulation (31,780 sqft for 2 units on town water/sewer; 36,780 sqft for 3 units; 41,780 sqft for 4 units)	P&Z
Consider amendments to the town's zoning regulations that clarify whether/where a two-family dwelling is allowed. Add incentive housing zone?	P&Z
Consider adding a "Town or Non-profit Sponsored Multiple Dwelling" regulation as many neighboring towns have done.	P&Z
Consider amendments to the town's zoning regulations that clarify that mixed use (residential uses above first floor commercial uses) is allowed in the commercial zones and streamline the requirements for creating apartments in the CB zone ("downtown").	P&Z
Consider identifying a parcel appropriate for housing and adopting an Incentive Housing Overlay Zone for that parcel to encourage housing development as suggested in the Town's Plan of Conservation & Development.	P&Z

GOAL 2: Expand housing options for seniors and preserve existing senior housing options

Work with a development consultant to explore whether it would be feasible to add units at Wangum Village.	NCHA
Support the ability of the North Canaan Housing Authority to address capital needs at Wangum Village by applying to the Small Cities/CDBG program.	BOS
Recruit additional North Canaan residents to volunteer on the board of the Housing Authority as needed.	HC
Work with Geer to support additional senior housing options on their campus such as Beckley House or independent living cottages as opportunities arise.	HC

What is the North Canaan Housing Authority and Wangum Village?

The North Canaan Housing Authority was created in 1975. It is made up of a board of 5 volunteers who are North Canaan residents and has a paid executive director.

Wangum Village has 40 apartments – 10 two-bedrooms, 28 one-bedrooms and 2 handicap units. Applicants to live in the apartments must be elderly or disabled and meet income guidelines set by the state. Currently 21 people are waiting for apartments. Within the past few years there has been a major spike in the number of applications they have received. Wangum Village was originally constructed with federal grant funding. The Housing Authority does not receive any type of ongoing subsidy or funding from an outside source including the town for operation or maintenance of the homes.



GOAL 3: Help homeowners make health and safety repairs, energy efficiency upgrades, or accessibility modifications to their homes

Ensure the town's zoning regulations allow residents to add wheelchair ramps or meet other ADA requirements without needing a special permit or variance due to setbacks or other restrictions.	PZC
Promote energy efficiency programs offered by Eversource and others once per year through a town newsletter, social media, or other means.	HC
Consider applying for Small Cities funding to create a housing rehabilitation loan program that provides funding and technical assistance for accessibility modifications or other needed upgrades for income eligible homeowners.	BOS
Raise awareness about Habitat's "Brush of Kindness" program (www.habitatnwct.org) and Rebuilding Together Litchfield County (www.rebuildingtogetherlitchfield.org) which can help income eligible homeowners make health and safety repairs or accessibility modifications.	HC

GOAL 4: Support first time homebuyer options

Identify volunteers who might be interested in forming a non-profit North Canaan Housing Trust and assist them with getting started. (57% of survey respondents thought the town should have an organization like this; 17 respondents said they would volunteer for it.)	HC
Encourage private giving of land or funding to NWCT Habitat for Humanity or a North Canaan Housing Trust (if formed) to allow them to build first time homebuyer homes. (Examples: Twice per year article in the town e-newsletter or annual event raising awareness of housing needs and solutions.)	HC
Increase awareness of <u>CHFA</u> (CT Housing Finance Authority) and <u>HDF</u> (Housing Development Fund) down-payment assistance for income eligible first-time homebuyers and free first-time homebuyer education classes available in the area and online.	HC
Increase awareness about <u>CHFA</u> and <u>USDA</u> programs that help with mortgages for income eligible homebuyers.	HC

What is a local Housing Trust organization?



- Non-profit, community-based organization
- Board of volunteers made up of residents in the town the organization serves with a mission to address housing needs
- Can create homerenter and/or homebuyer options; can focus on the housing needs of seniors, young people- it's up to the volunteer board members
- Can renovate existing homes/buildings in town or build new

What are some examples of Housing Trust type organizations in the region and what types of housing options have they created?

- [Litchfield Housing Trust](#)
 - Gagarin Place (8 homes with solar panels)
 - 10 single family homes in a neighborhood
 - 17 single family homes on leased land on individual lots scattered throughout the town
 - Conversion of 19th century schoolhouse to 4 homes
- [Kent Affordable Housing, Inc.](#)
 - South Commons (24 homes)
 - Stuart Farm Apartments (13 homes in 3 buildings including a converted farmhouse)
- [Cornwall Housing Corporation](#)
 - Kugeman Village (18 homes)
 - Bonney Brook (10 homes for seniors)
 - 11 single family homes on leased land on individual lots scattered throughout the town
- [Salisbury Housing Trust](#)
 - 11 single family homes and 1 duplex on leased land on individual lots scattered throughout the town (some newly built and some renovated)



How do homes sold to first time homebuyers remain affordable over time?

- Trust acquires land or homes and constructs/renovates the home(s)
- Trust sells the home to an income eligible homeowner but retains the land. (Cost of land taken out of the equation.)
- When the homeowners sell the home they earn a portion of the increased home value (shared equity model) and the home can be sold to a new homeowner at a cost that has been kept affordable.

GOAL 5: Support the creation of accessory apartments by individual homeowners

Strategies:

Lead Entity:

Conduct outreach to residents once a year to let them know about the option of creating an accessory apartment on their property	HC
Include easy to find information on the town's website about the zoning requirements for accessory apartments and a "checklist" for how to create an apartment.	HC
Consider amendments to the zoning regulations to allow up to 2 accessory apartments per property- one within the single family dwelling and one in an accessory structure by special permit in the RA zone if they can accommodate the well and septic requirements.	P&Z

GOAL 6: Direct residents who are confronting homeless to existing resources

Act as a point of contact for those in town confronting homelessness. Stay up to date with the region's Coordinated Access Network (CAN) to get updates and information on resources for people at risk of homelessness or experiencing homelessness.	SS
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How do we make sure this plan gets implemented?

Create a town housing committee tasked with implementing this plan and updating it every 5 years.	BOS
Request that the housing committee prepare an annual summary to the Board of Selectmen to report progress on housing plan implementation, note priority actions planned for the coming year, and support needed from the town.	HC
Amend the Town Plan of Conservation & Development (POCD) to reference the Housing Affordability Plan.	P&Z



Appendix Resource links

The following are links to additional resources:

- Resident Housing Needs Survey Results
- North Canaan Housing Data profile
<https://housingprofiles.pschohousing.org/profile/#NorthCanaan>
- Regional Housing Needs Assessment
<https://northwesthillscog.org/wp-content/uploads/2021/05/Housing-NWCT-report-April2021.pdf>
- Short video showing affordable housing in NWCT's small towns
<https://www.youtube.com/watch?v=hh44leURLds&t=1s>
- NWCT Regional Housing Council website
<https://www.nwcthousing.org/>
- Affordable Housing Inventory and Contact List (2022)
<https://cthousingopportunity.org/resources-1/northwest-ct-regional-housing-council-2022-affordable-housing-inventory>
- CTHousingSearch.org, a housing locator service funded by the Connecticut Department of Economic and Community Development.
- 2-1-1 Housing Resources – This section of the 2-1-1 web site contains links to:
<https://www.211ct.org/>
 - Emergency Housing
 - Home Purchase Counseling
 - Housing Choice Voucher waiting lists throughout Connecticut
 - Rent/Mortgage Payment Assistance
 - e-Library Papers on a wide range of housing topics, such as Eviction, Foreclosure and Public Housing