Town of Union

Affordable Housing Plan

2022 - 2027

Town of Union, CT

Adopted – August 15, 2022

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Community Values Statement

As one of the most rural and least densely populated towns in the state of Connecticut, the town of Union, is the archetype of a small New England town. With a density of approximately 30 people per square mile, the town is where people seeking the country life dream of living. Given nearly 94% of the town is undeveloped, with many acres of protected open space protected open space and thousands of acres of state forest, treading lightly on the land while protecting wildlife habitat and water quality, is of the highest priority for the community.

Union is known for the vast tracts of rugged, mountainous, and forested terrain that has a high level of development constraints, the highest elevation east of the Connecticut River and streams that flow into each of the surrounding towns. The town is bordered on the north by Sturbridge, Holland and Wales, Massachusetts, and Woodstock, Eastford, Ashford, Willington and Stafford, Connecticut on all other sides.

The Town supports a diverse, affordable, and equitable housing stock that meets the needs of existing and new residents regardless of age, ability, race, or ethnicity. Union will strive to provide housing choices for people to upsize or downsize within the community and provide affordable housing choices for new residents and the Town's workforce.

Introduction

What is Affordable Housing?

According to the State of Connecticut, housing is defined as "affordable" if it costs less than 30% of the income of a household earning 80% or less of the Area Median Income. HUD determines the Area Median Income (AMI) of each county in the State and adjusts on a regular basis. The median income is the amount that divides the income distribution into equal halves, one half having an income above and the other having an income below that amount. According to the 2021 HUD income limits, the Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area which encompasses Hartford, Middlesex and Tolland Counties, and the town of Union amongst many others, had a Median Family Income of $104,300.[1]

State statutes identify income brackets and housing cost levels that are 'cost burdened' and 'severely cost burdened' in order to determine the individuals who qualify for assistance or the various affordable mortgages and eligibility for residence in deed restricted housing units. 'Cost burden' is defined as paying more than 30 % of household income for housing (rent or mortgage, plus utilities).

[1] U.S. Department of Housing and Urban Development (HUD) Income Limits for Windham County, CT based on Median Family Income estimates from 2014-2018 5-Year American Community Survey.

'Severe cost-burden' is defined as paying more than 50 % of household income for housing. The number of households that are cost-burdened is, not surprisingly, greatest among those with the lowest incomes. According to the Comprehensive Housing Affordability Strategy (CHAS) 2014-2018 data of the households that earn 50% or less of the Area Median Income (AMI), 80% are cost-burdened or severely cost-burdened. The cost burdened percentage drops significantly once household incomes surpass the 80% AMI threshold. More detail is provided below in the Housing Needs Assessment and Gap Analysis.

While naturally occurring affordable housing exists, the units included in the official total number of affordable housing units includes only the protected units reserved for households that make less than the 80% of the Area Median Income, assisted housing, deed restricted units and those units purchased through qualifying CHFA/USDA mortgages.

2021 Affordable Housing Units per Town within NECCOG Region

Town	2010 Census Housing Units	2021 Gov't Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 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**	**3,076**	
CT Dept. of Housing, 2021 Affordable Housing Appeals Listing https://portal.ct.gov/DOH/DOH/Programs/Affordable-Housing-Appeals-Listing						***Average***	***5.13%***

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	Union	388	0	0	5	0	5	1.29%
2021	Union	388	0	0	6	0	6	1.55%
	Change		0	0	1	0	1	0.26%

As shown in the tables above, at 1.55% in 2021, the Town of Union does not meet the 10 percent threshold of existing housing units as qualifying *affordable housing*, per subsection 8-30g of the Statutes, which subjects the Town to an appeal under this section with the burden placed on the Town.

Existing Affordable Housing Units

Union had 6 Single Family CHFA/USDA Mortgages in 2021, an increase of one unit over the previous year. There are no other legally recognized types of affordable housing in Union.

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*

It is difficult for small rural towns to increase the numbers of affordable housing units because individual towns have 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. The town *can only* increase the number of deed restricted units, which can be difficult to do with a low level of new housing development and few subdivision applications, leading to few if any opportunities to award a bonus lot that could be a deed restricted housing unit. However, the town *can* encourage the number of naturally occurring affordable housing units by making changes to the local land use regulations.

Why is Affordable Housing Important?

Affordable housing is important because a community consists of residents with a range of incomes and the related housing needs according to household size, etc. Residents with incomes on the lower end of the range may have difficulty affording housing along with other necessities, hence the need for intervention. However, having a diverse housing stock benefits the community in many ways,

including allowing both young people moving into their first independent home upon adulthood as well as other small families, single people, and downsizing seniors the opportunity to remain in the community where they have strong social ties. It is these social ties that prompt people to volunteer and to get involved in a community and perform many of the unpaid roles that help the community function, from the fire department, serving as coaches or advisors for youth groups and sports teams, to the many boards and commissions, etc. that perform many of the functions of a strong and thriving municipality.

The housing needs of the community change as often as the households themselves change, as people move through the phases of life and their careers, their household needs will change thus having a diverse housing stock will allow people to remain in their communities, continuing to participate and keep the community strong and viable. Towns can *allow* the market to respond to the needs of people desiring to live in town, by allowing for multiple housing options in their Zoning Regulations, without having to foot the bill for such improvements. When the more affordable housing, or 'naturally occurring affordable housing' is developed by private property owners, it can be built specifically where it is needed within small communities and in the scale needed by those individuals, keeping the cost of the development in private hands and out of municipal budgets. This approach can work well for small communities such as Union that have both a low level of need for affordable housing as well as a lack of supportive infrastructure, walkability, employment, retail, and services that enable the population in most need of affordable housing to stay in those communities.

Heritage Glen Mixed Income Community in Farmington, CT

Affordability must encompass more than the actual housing cost, which includes rent or mortgage and taxes along with utilities, because there is the comparatively high cost of transportation in remote communities where lengthy daily commutes are a necessity for every need aside from a basic shelter serving as one's domicile, such as to get to work, to a grocery store, to the doctor, to the post office, to visit friends and family, and more occasional destinations including but not limited to church, libraries and leisure activities.

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

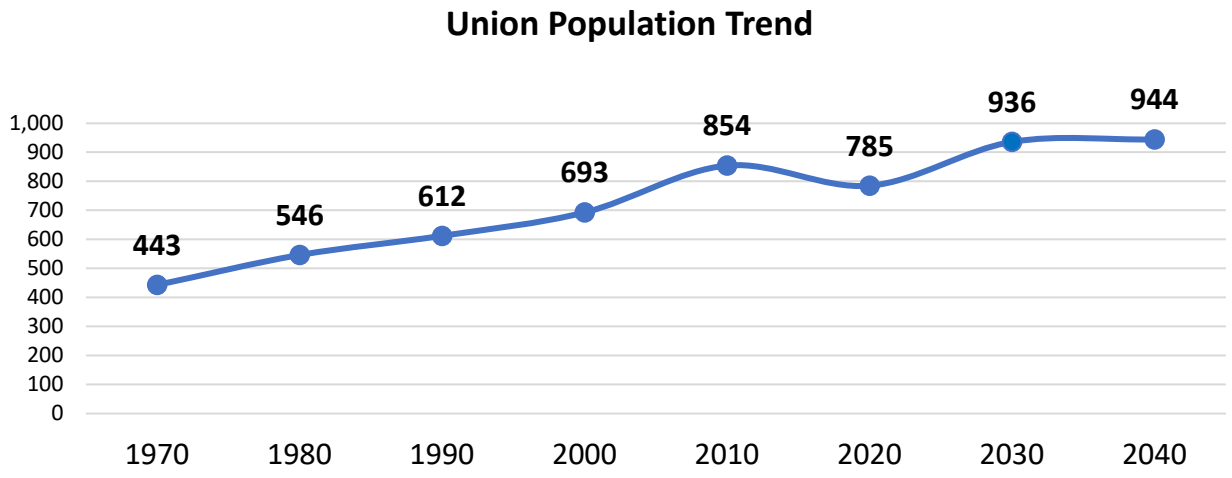
This Affordable Housing Plan is the strategy the town of Union will use to make progress in addressing the challenge of increasing *affordability* of housing in the community.

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 in early 2022, where 27 surveys were completed, as well as public discussion meetings held by the Planning & Zoning Commission in February and March 2022 followed by recommendations on what changes the Planning & Zoning Commission and/or the Town could make to improve accessibility as well as availability of affordable housing in Union. The Plan for increasing affordable 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.

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

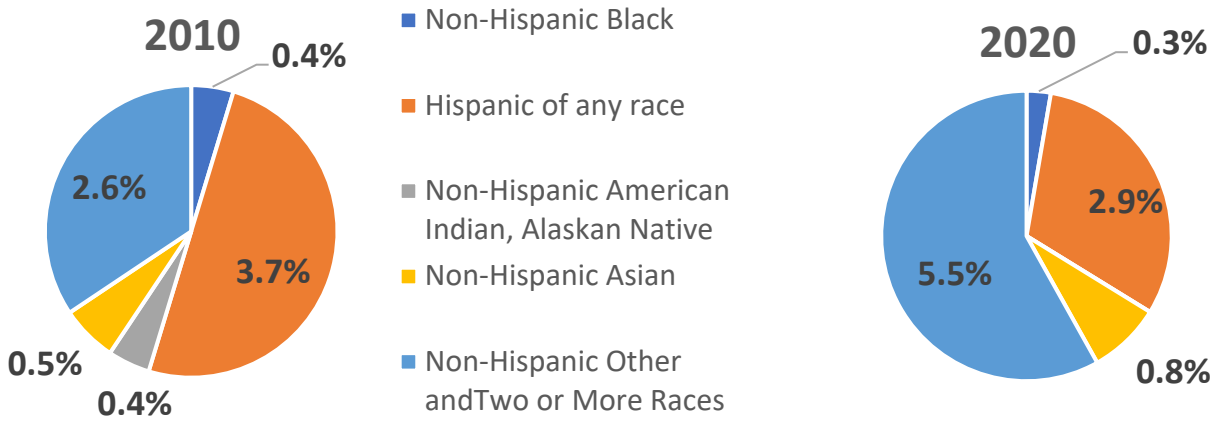
Demographic Trends



U.S. Census 10 Year Population 1970-2020, CT DATA Center Population Estimates 2030, 2040

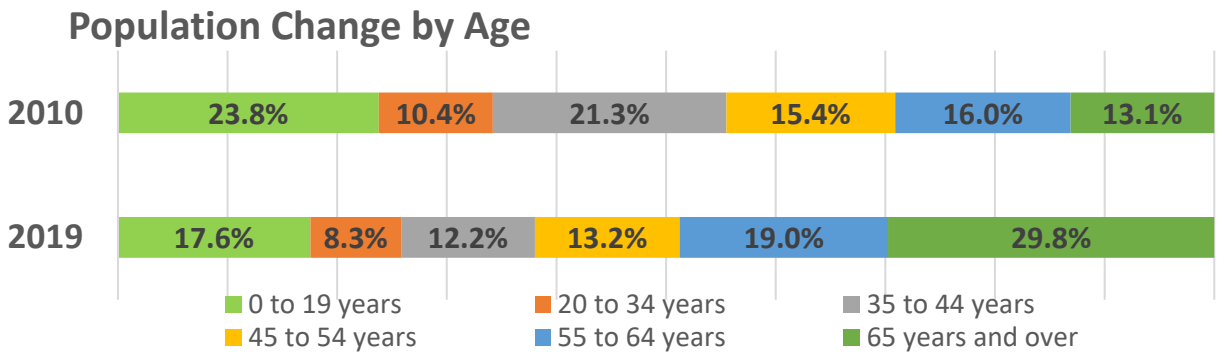
The Town of Union's population increased by 92% from 1970 to 2010 and peaked at 854 in 2010. The 2020 Decennial Census shows that the population has decreased by 8% or 69 persons between the years of 2010 and 2020. Tolland County also experienced a decline in population during this period of (2.0%) along with the neighboring towns of Eastford (-6%), Willington (-8%) and Stafford (-5%), only Woodstock has seen an increase in population since 2010 of (3%.) Population growth over the next twenty years is projected to increase and then level out into year 2040.

The 2020 U.S. Census counts indicate a decrease in the white-only population from 92.5% in 2010 to 90.5% in 2020. The increased diversity in race and ethnicity is consistent with Tolland County's 7.3% increase and the State of Connecticut 8% increase in minority population in Union.



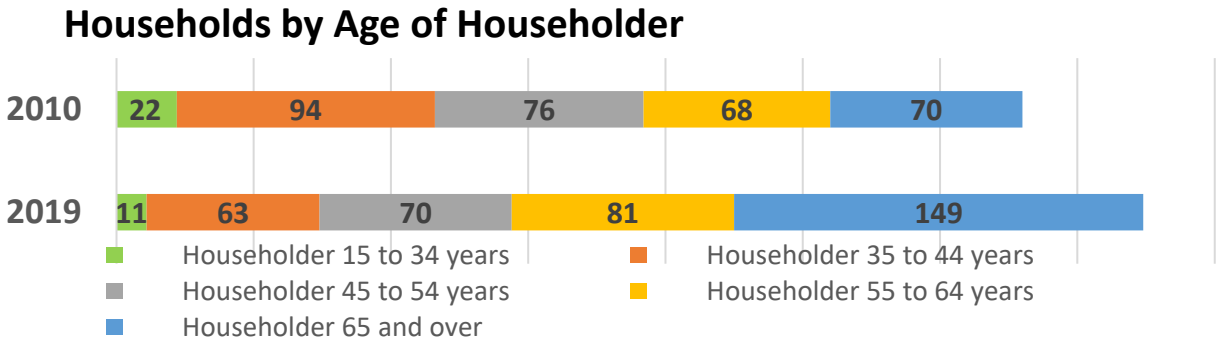
2020 U.S. Census Redistricting Data Race and Ethnicity

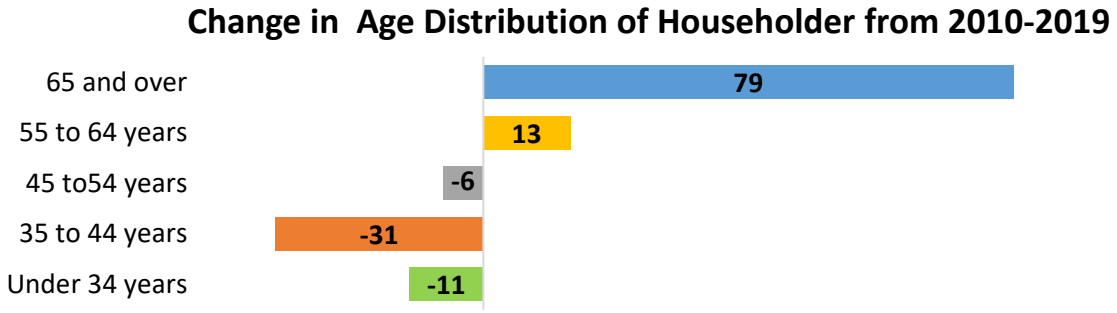
Resident's age 55 and older increased by 19.7%. with other age cohorts deviating less than 3% plus or minus. The younger working age population of 35-to-44-year-old decreased by 9.1%. The median age is 53.3 which is over 10 years higher than Tolland County (37.7) and the State of CT (41). The number of school age children also continues to decrease.



U.S. Census 2010 and 2019 American Community Survey 5 Year Estimates B25007

The overall number of households increased by 41 households since 2010 and is consistent with the aging population statistics. The age of the head of households has also increased. The number of householders age 55 and over increased by 51% while those under 54 years of age decreased by 38%.





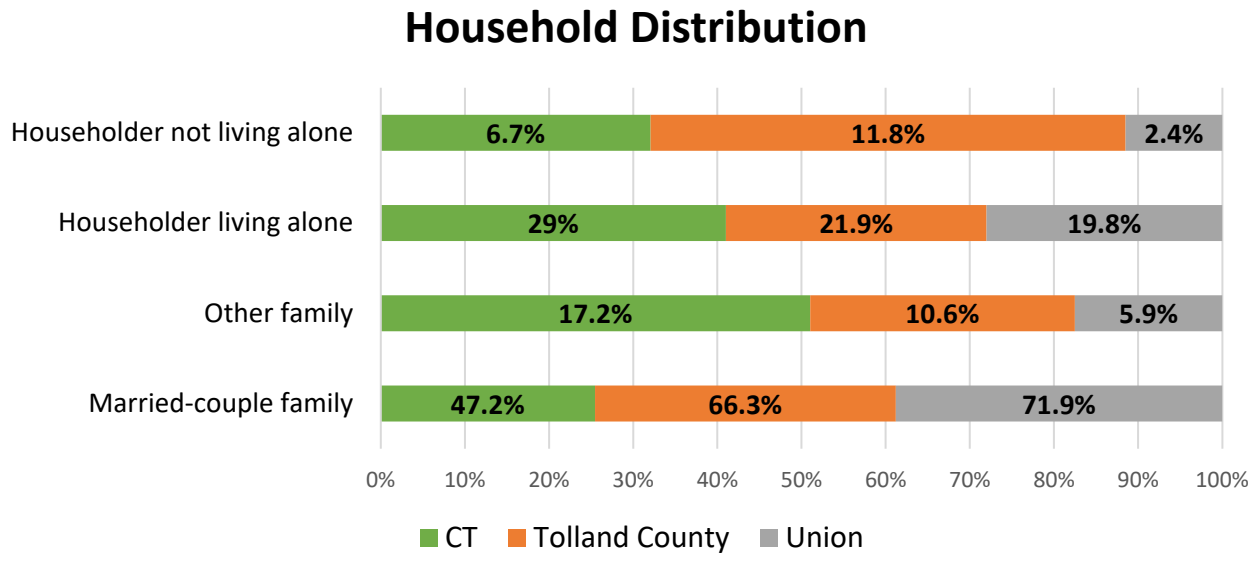
U.S. Census 2010 and 2019 American Community Survey 5 Year Estimates B25007

Occupied Housing Units Size and Tenure						
	Total		Owner		Renter	
Occupied housing units	374		363	97.0%	11	3.0%
1-person household	74	19.8%	74	20.4%	0	0.0%
2-person household	197	52.7%	191	52.6%	6	54.5%
3-person household	41	11.0%	41	11.3%	0	0.0%
4-or-more-person	62	16.6%	57	15.7%	5	45.5%

U.S. Census 2019 American Community Survey 5 Year Estimates DP04

In the 2019 ACS the average household size in Union was 2.39 for all households, family size was slightly higher at 2.74. Owner occupied households made up 85% of all occupied units with 72.5% being single and two person households. This may be the result of an older population with smaller families and fewer, if any, children. The small number of renter households are almost evenly split between two and four family households.

Union had 374 occupied housing units according to the 2019 ACS, 77.8% were families and 22.2% nonfamily households. A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related. [3] Union has a higher percentage of married couple family households 71.9%, than Tolland County 66.3% and the rest of the State of Connecticut 47.2%. Non-family householders living alone make up 19.8% of all households and is the second most common household type in Union.



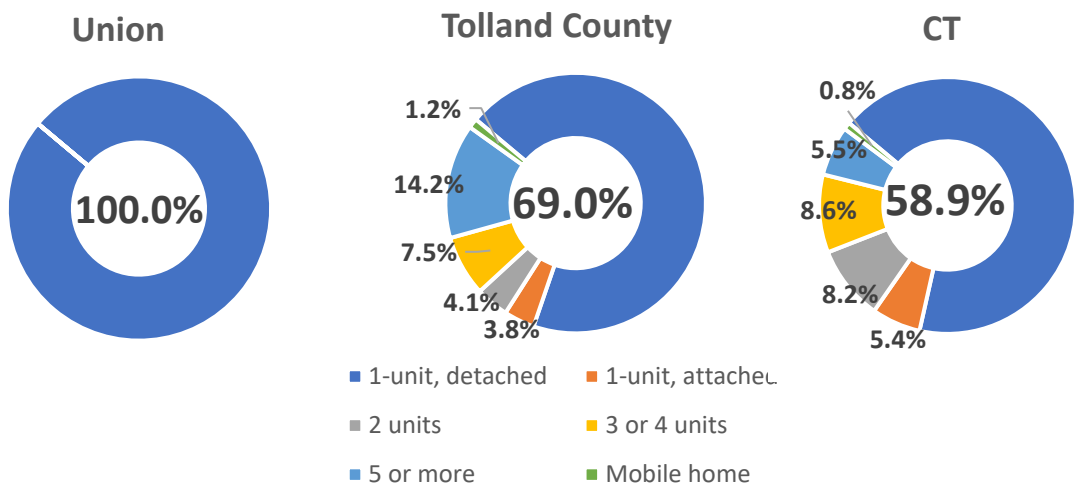
U.S. Census 2019 American Community Survey, 5 Year Estimates Table B25007

[3] https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html#:~:text=the%20related%20subfamily.-,Household%2C%20nonfamily,he%2Fshe%20is%20not%20related.

Housing Type

The 2019 ACS shows Union has 100% of its housing stock as single family detached with no other housing types. Town tax records confirm that all but two housing units are single family detached. One is listed as a mobile home the other as a two family. Tolland County provides a wider diversity of housing types with over 20% being multi-unit.

Housing Units by Structure Type



U.S. Census 2019 American Community Survey DP04

According to the U.S. Census, the terms 'attached and detached single-family housing units' are defined as follows:

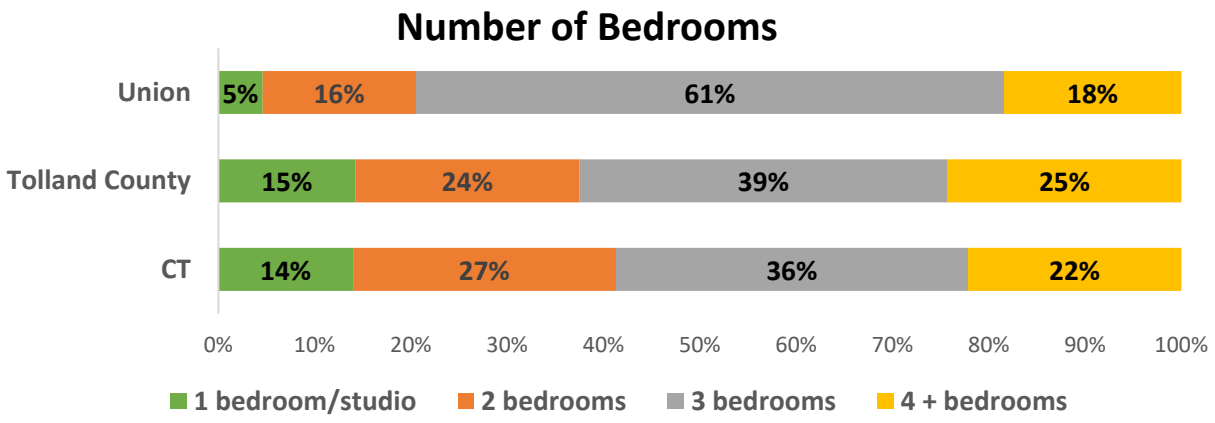
Attached and Detached Single-Family Housing Units:

Single-family structures include fully detached, semi-detached (semi-attached, side-by-side), row houses, duplexes, quadruplexes, and townhouses. In order for attached units to be classified as single-family structures, each unit must:

- Be separated by a ground-to roof wall,
- Have a separate heating system,
- Have individual meters for public utilities, and
- Have no units located above or below.

If each unit within the building does not meet the conditions above, the building is considered multifamily.

Most housing units in Union or 77%, have two or three bedrooms, this is more than Tolland County and the State of Connecticut which both have 63%. Three or more-bedroom units make up 79% of all occupied units although only 20% of families have children under 18 years of age.



U.S. Census 2019 American Community Survey DP04

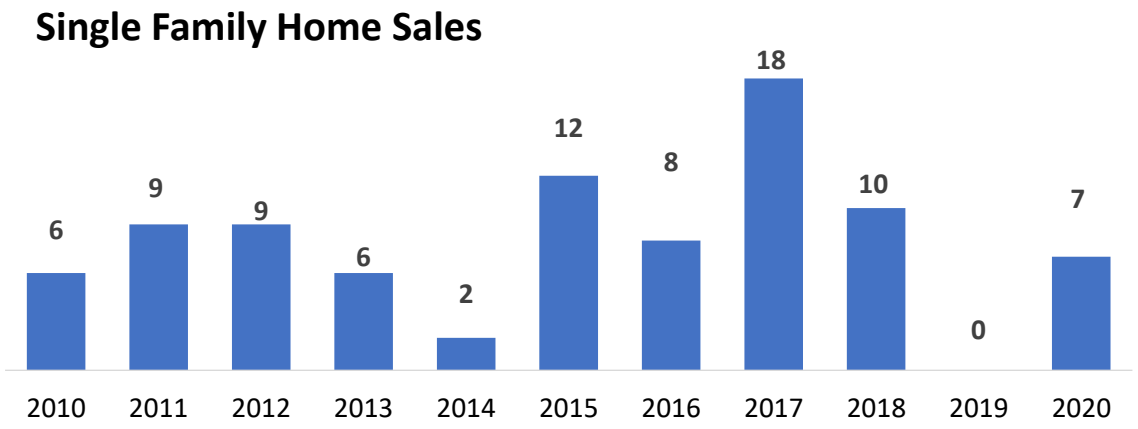
3 Bedroom Single Family

4 Bedroom Single Family

3 Bedroom Two Family

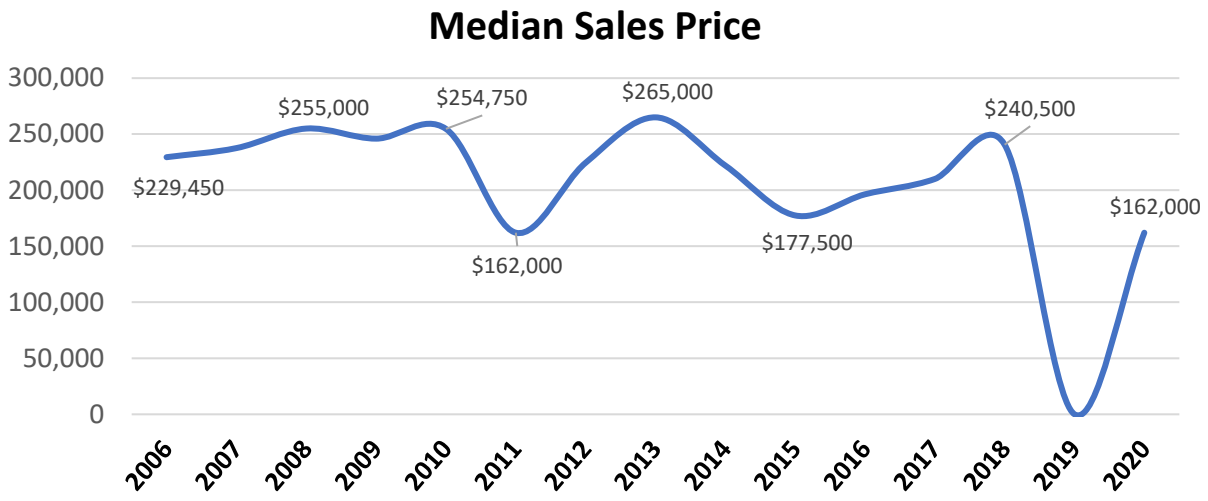
Housing Market Trends

Home sales in Union have fluctuated greatly in the past 10 years. Sales from 2011 to 2014 gradually declined and then rebounded in 2015-2018 peaking in 2017 with 18 single family homes.



https://portal.ct.gov/OPM/IGPP-MAIN/Publications/Real-Estate-Sales-Listing

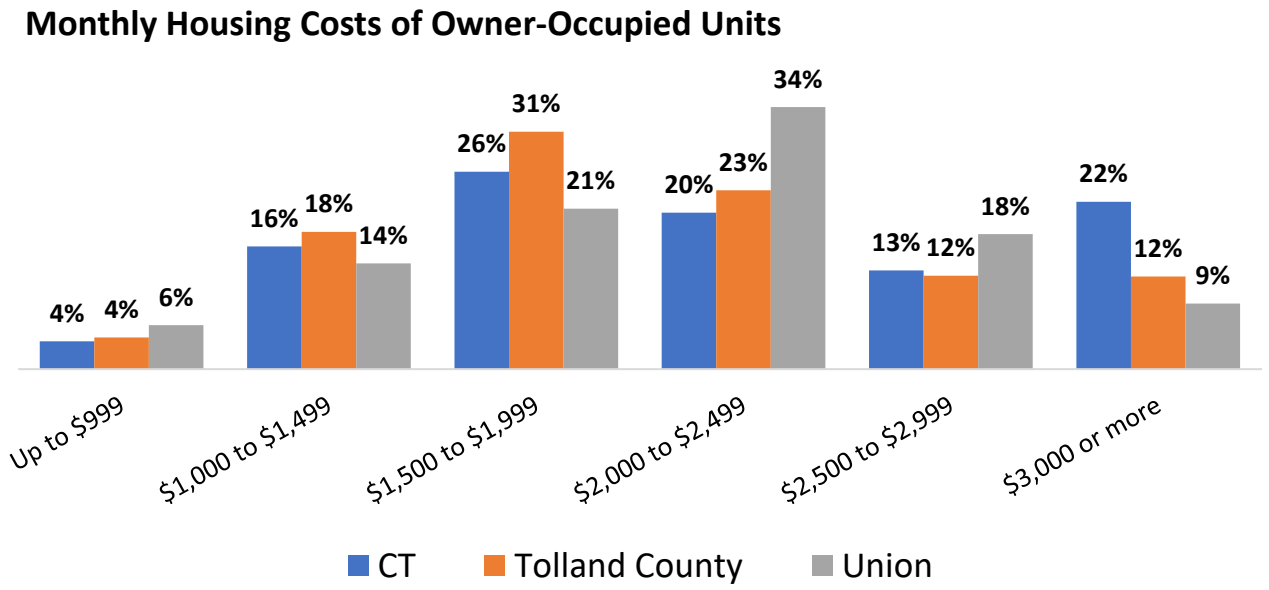
The median sales price of a home in Union, based on real estate sales reported to the State of CT Office of Policy and Management (CT OPM), showed a positive trend between 2006 through 2013, $265,000, except for 2011. Nine sales were recorded in 2011 of which two were foreclosures and two others were either very high or very low, $1,690,000, and $13,000.

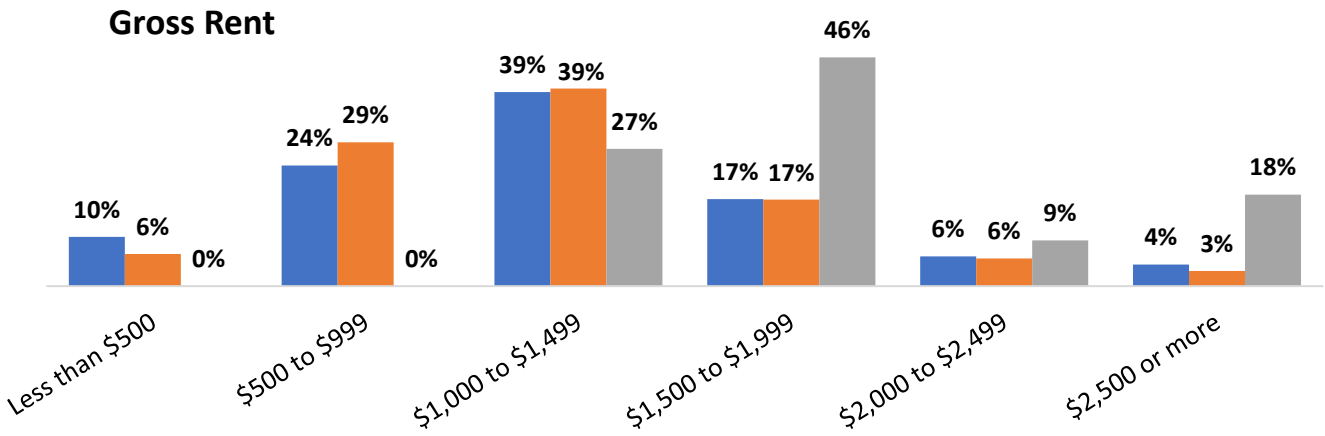


Union Assessor CAMA DATA 2021

More than half or 58.4% of all owner-occupied units in Union have a mortgage. The median monthly housing costs of owner-occupied units with a mortgage is $2,146, more than both the State of Connecticut at $2,119 and Tolland County at $1,955. Most households with a mortgage, 65% are paying more than $2,000 a month in housing costs.

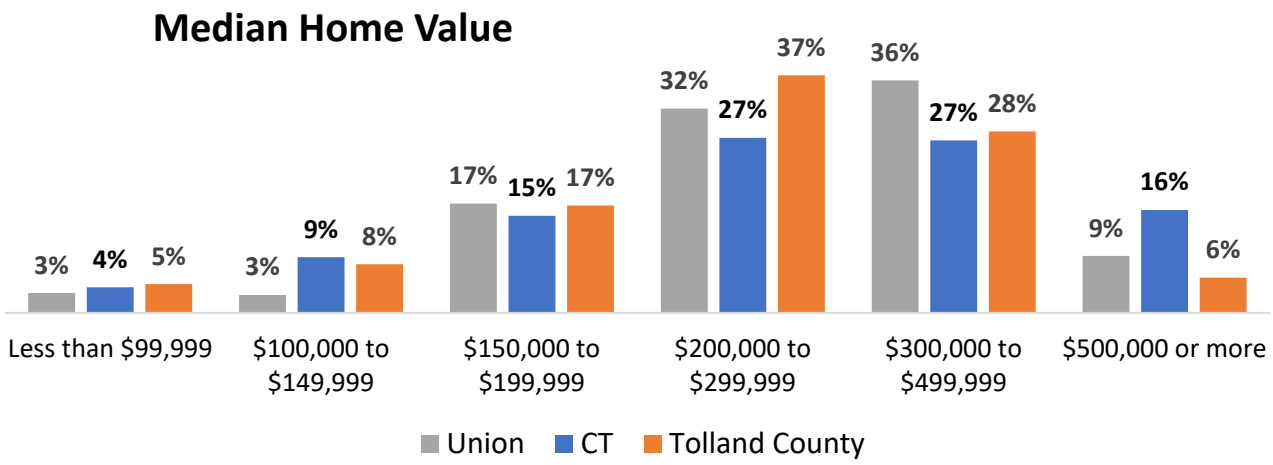
According the to 2019 ACS, only 27% of renters in Union pay less than $1,500 a month for rent which is more than both Tolland County at 74% and the State of Connecticut at 46%. Median gross rent is $1,750 which is more than the state of Connecticut $1,180 and Tolland County, $1,155.



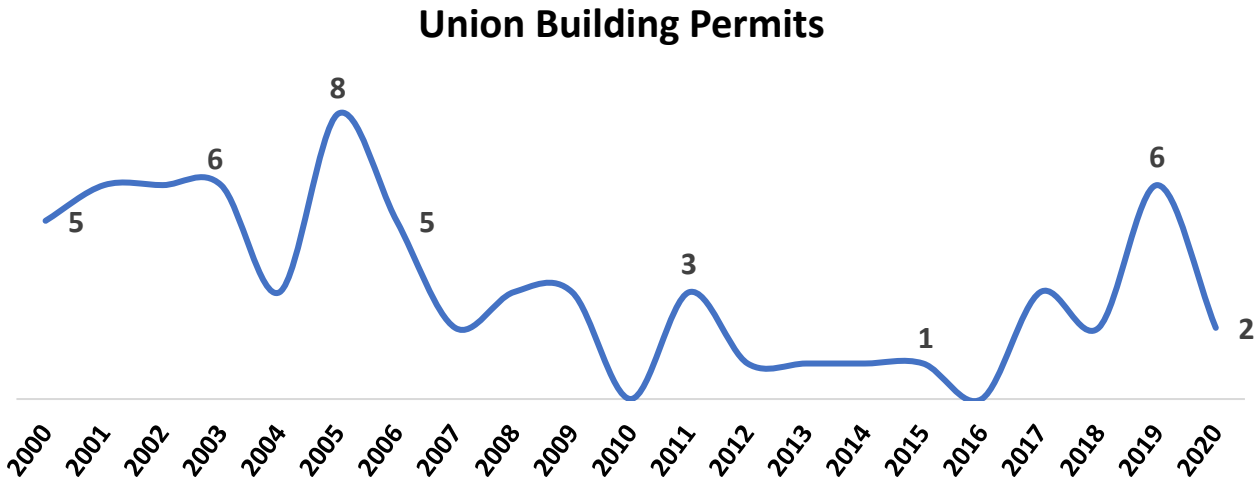


U.S. Census 2019 American Community Survey DP04

The 2019 ACS median home value for Union was $283,800 which is higher than the State of Connecticut at $275,400 and Tolland County at $253,100 and a 10% increase from the 2010 ACS. Median home values in 2010 ACS were $258,900. Home values in Union are predominantly between $200,000 and $500,00 with only 29% below $200,000.



U.S. Census 2019 American Community Survey DP04



https://data.ct.gov/Housing-and-Development/Annual-Housing-Permits-Data-By-Town-1990-To-Presen/stm9-38x4

Since 2000, housing development in Union peaked in 2005 with 8 permits being issued based on reports to the CT OPM. The number of permits issued for new homes since 2005 averages just over two per year.

Housing Needs Assessment

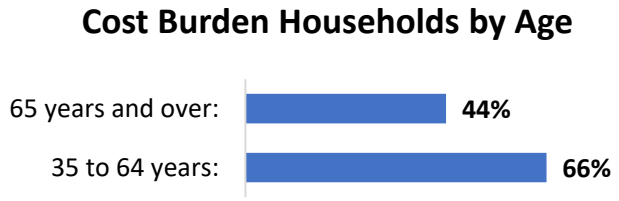
FY 2021 Income Limit Area	Median Family Income Click for More Detail	FY 2021 Income Limit Category	Persons in Family 1	2	3	4	5	6	7	8
Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area	$104,300	Very Low (50%) Income Limits ($) Click for More Detail	36,550	41,750	46,950	**52,150**	56,350	60,500	64,700	68,850
		Extremely Low Income Limits ($)* Click for More Detail	21,950	25,050	28,200	**31,300**	33,850	36,350	40,120	44,660
		Low (80%) Income Limits ($) Click for More Detail	55,950	63,950	71,950	**79,900**	86,300	92,700	99,100	105,500

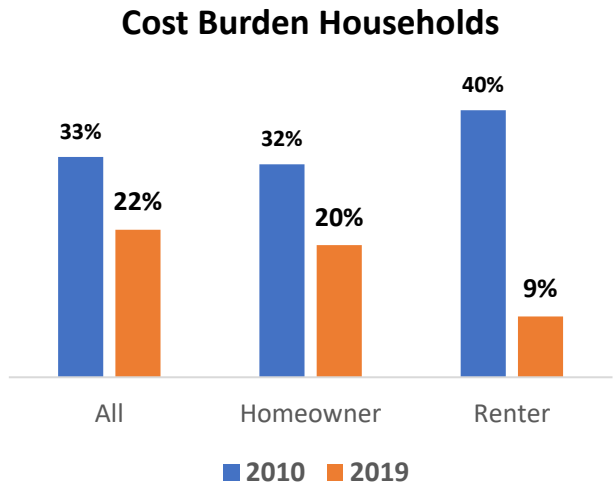
https://www.huduser.gov/portal/datasets/il/il2021/2021summary.odn

The U.S. Department of Housing and Urban Development (HUD) annually develops income limits for every metro area in Connecticut. Union is part of the Hartford-West Hartford-East Hartford, CT Metro Area. Area Median Income (AMI) is calculated for each metro area using a formula based on the American Community Survey's five-year estimate for median household income. AMI is used to determine eligibility for various state and federal housing programs. The FY 2021 AMI for Union is $104,300. Income limit categories for Low (80%), Very Low (50%) and Extremely Low (30%) are then calculated for family size and adjusted based on comparisons to the U.S. Median Family Income and area housing costs adjustments.

The State of Connecticut considers housing affordable if the cost is 30% or less of the household income for households making less than 80% of the State or area median income, whichever is lower. In Union a family of four making less than $79,900 per year could qualify for state and federal housing programs. The 2019 ACS median income for Union is $87,083.

A household is considered cost-burdened if it spends 30% or more of annual household income on housing costs. Housing costs for homeowners include utility, taxes, mortgage, insurance, and related payments for the home. Renters' housing costs are gross rental and related payments.





U.S. Census 2010 and 2019 ACS DP04, B25093

The U.S. Department of Housing (HUD) develops data to assist with planning for housing affordability known as the Comprehensive Affordability Survey (CHAS). CHAS is based on the ACS five-year estimates. The data was used to create a gap analysis that shows the number of low-income households and the demand for affordable housing compared to the supply of units within the community.

Union Affordable Housing Needs

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	<=$36,550 for an Individual	<=$21,950 for an Individual
<=$79,900 for a Family of 4	<=$52,150 for a Family of 4	<=$31,300 for a Family of 4

Households in need of affordable housing

Low Income HH		Very Low Income HH		Extremely Low Income HH	
44		**20**		**15**	
Owner	Renter	Owner	Renter	Owner	Renter
40	**4**	**20**	**0**	**15**	**0**

Maximum Monthly Costs

$1,398/month for an Individual	**$913/month** for an Individual	**$548/month** for an Individual
$1,997/month for a Family of 4	**$1,303/month** for a Family of 4	**$771/month** for a Family of 4

Estimated Affordable Maximum Home Value

$200,400 for an Individual	**$130,900** for an Individual	**$78,500** for an Individual
$286,300 for a Family of 4	**$186,800** for a Family of 4	**$110,500** for a Family of 4

Home Value Estimates based on 30-year mortgage at 3.5%, 0% down payment, 2021 tax rate in Union and PMI

Housing Gap Analysis: Family of 4

Owner Occupied Units

Income Group	Max Home Value	Owner Occupied Units in Price Range	Owner Households in Income Range	Gap
Extremely Low (30% of AMI)	$110,500	13	15	-2
Very Low (<50% of AMI)	$186,800	51	35	16
Low (<80% of AMI)	$286,300	145	75	70

Renter Occupied Units

Income Group	Max Monthly Rent	Renter Occupied Units in Price Range	Renter Households in Income Range	Gap
Extremely Low (30% of AMI)	$771/month	0	0	0
Very Low (<50% of AMI)	$1,303/month	3	0	3
Low (<80% of AMI)	$1,997/month	8	4	4

Housing Gap Analysis: Individual

Owner Occupied Units

Income Group	Max Home Value	Owner Occupied Units in Price Range	Owner Households in Income Range	Gap
Extremely Low (30% of AMI)	$78,500	9	15	-6
Very Low (<50% of AMI)	$130,900	13	35	-22
Low (<80% of AMI)	$200,400	83	75	8

Renter Occupied Units

Income Group	Max Monthly Rent	Renter Occupied Units in Price Range	Renter Households in Income Range	Gap
Extremely Low (30% of AMI)	$548/month	0	0	0
Very Low (<50% of AMI)	$913/month	0	0	0
Low (<80% of AMI)	$1,398/month	3	4	-1

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Affordability Survey (CHAS):2014-2018, 2019 ACS Five-Year Estimates B25063/B25075

The housing gap analysis shows a deficit in affordable homes priced below or at a level affordable for Extremely Low and Very Low-Income Individuals as well as Extremely Low-Income Families. Union has very few homes valued under $135,000, according to the 2019 ACS there were only 13. The 2021 Union assessor records show 34 single family homes with a total appraised value of under $135,000.

This would leave a gap of -1 for Very Low-Income Individuals as compared to the2019 ACS home Value which resulted in a gap of -22.

There is also a single deficit in rental units affordable to Low-Income households. Union has very few rental units and only one two family unit listed with the assessor records.

The Housing Needs and Gap Analysis is intended to identify areas where there are significant differences in the supply and demand for affordable options for owners and renters and is not intended to create an exact number of units to be developed.

Existing Regulation Review

Zoning Regulations

Minimum Residential Zoning Standards in the Town of Union

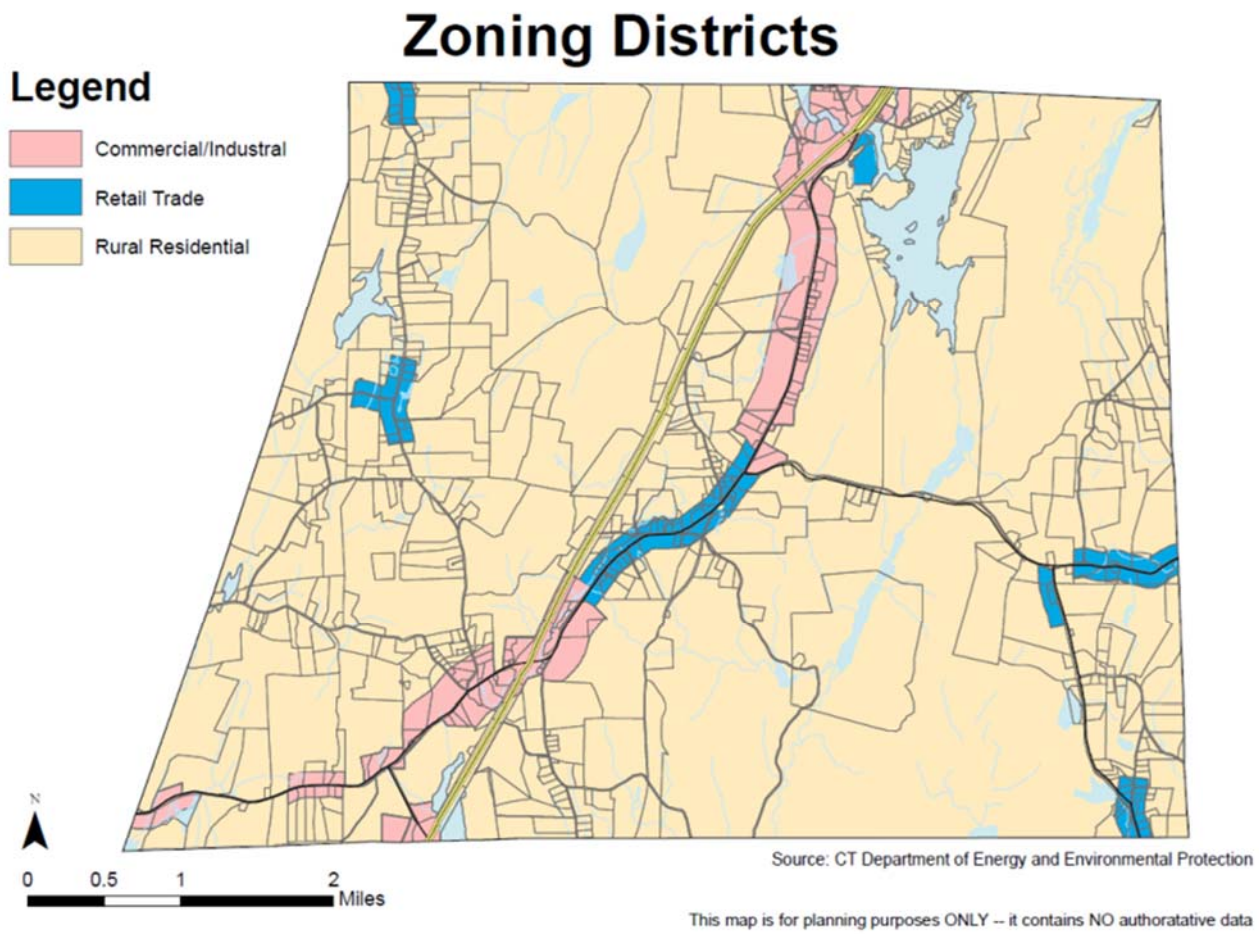
	Permitted Use	*Special Permitted Use*
Rural Residence Zone	Single-family detached dwellings (3 acres) with 1 accessory apartment allowed (subject to standards, see below) Two-family dwellings (6 acres with 1.5 acres of buildable land & a septic system with reserve area for each unit)	
Retail Trade Zone	Single-family detached dwellings (3 acres) with 1 accessory apartment allowed (subject to standards, see below) Two-family dwellings (6 acres with 1.5 acres of buildable land & a septic system with reserve area on-site)	
Com/Industrial Zone	Single-family detached dwellings (3 acres) with 1 accessory apartment allowed (subject to standards, see below) Two-family dwellings (6 acres with 1.5 acres of buildable land & a septic system with reserve area on-site)	
Special Develop Zone (10 acres) **Does not currently exist*		Single-family detached dwellings Two-family dwellings Accessory Apartment

Notes: Applicable standards are summarized below.

Accessory Apartments: Allowed in any zone where residential uses are permitted provided:

1. Only 1 Accessory Apartment with a maximum of 2 bedrooms is allowed on any lot.
2. The design of the Accessory Apartment shall maintain the architectural character, style, size, and scale of a single-family residential dwelling.
3. The occupants of the Accessory Apartment shall be either:
   a. Family members of the occupants of the principal residence (i.e., related by blood, marriage, civil union, adoption, or other legally recognized familial relationship);
   b. Employees of the occupants of the principal residence.
   c. The accessory apartment should not exceed 40% of the floor area of the remaining portion of the residence that is at or above ground level.
   d. The applicant shall be required to file a copy of the Certificate of Occupancy of the Accessory Apartment on the town land records.

e. The design and use of the Accessory Apartment shall clearly be secondary and subordinate to the primary dwelling. The entire structure shall continue to be metered by 1 common electrical service.
f. The water and sewer/septic system serving the residence and/or the accessory apartment are approved by the Health Department.
g. Adequate off-street parking is provided for all dwelling units.



Existing Regulation & Development Process Review

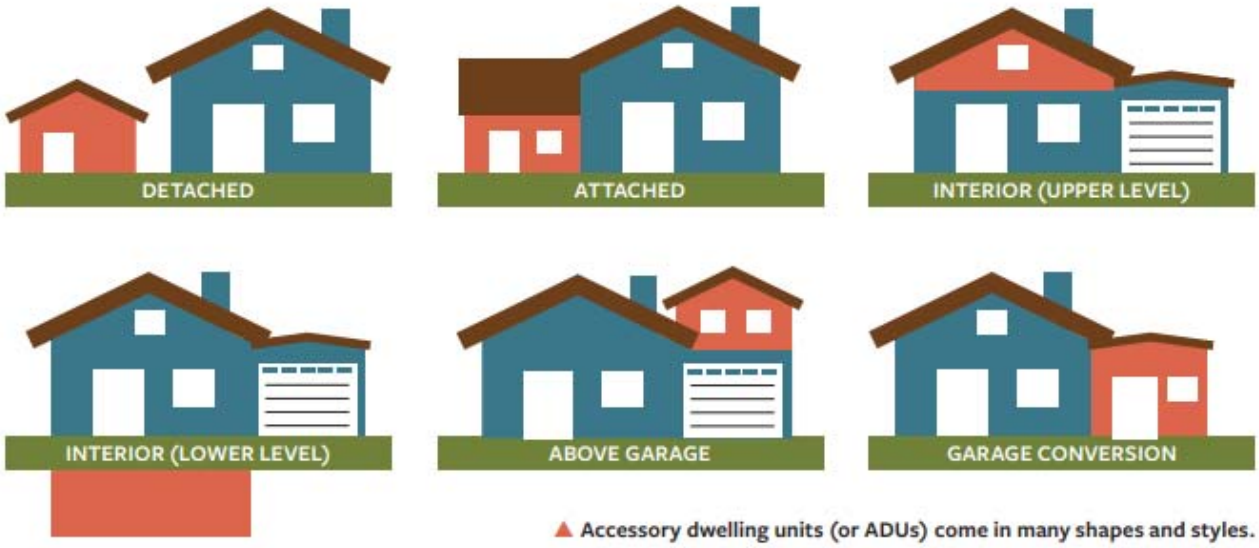
Current Union Zoning Regulations allow the following residential uses in each of the three existing zones, with a zoning permit: one detached single-family dwelling on 3-acre lots as well as an additional single accessory apartment to the lot subject to the standards mentioned above and Two-family dwellings on 6-acre lots (minimum 1.5 acre buildable). While the minimum lot size is larger than many other towns, it is consistent with the historic rural and relatively remote nature of the town and is compatible with the strong commitment to land conservation. The standards applicable to accessory apartments is stricter than most other towns and not compatible with the recently

passed state legislation P.A. 21-29, particularly on the dwelling size and the familial or employee-landlord relationship required by Union but there are also other differences between the two. The town has until January 1, 2023 to opt out if they so choose in order to retain regulations they may feel are better suited to Union.

In 2021 the Connecticut General Assembly passed Public Act 21-29 which included a series of Accessory Dwelling Unit provisions that defined application procedures, designated locations, size limitations and other restrictions that would override local zoning unless specifically opted out of by the local zoning commission and legislative body.

P.A. 21-29 also included revisions to C.G.S. 8-2 the Zoning Enabling Act. Some of these changes are directly related to housing while others are intended to clarify what may and shall be within municipal zoning regulations. For example, regulations must now include language to affirmatively further the purposes of the Federal Fair Housing Act which prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability and expressly allow the development of housing which will meet the housing needs identified in the state's consolidated plan for housing and community development prepared pursuant to section 8-37t and in the housing component and the other components of the State Plan of Conservation and Development.

Also, starting January 1, 2023 each member of a Planning and Zoning Commission and Zoning Board of Appeals will also be required to complete at least four hours of training every two years. The training is to include at least one hour of affordable and fair housing policy.



Variations of Accessory Dwelling Unit Configurations, : The ABCs of ADUs by AARP

State of Connecticut Plan of Conservation & Development (POCD)

Town as it exists now, is compatible with the Growth Management Principles #4 and #5 in the 2018-2023 State Conservation & Development Plan, which was adopted on May 4, 2022.

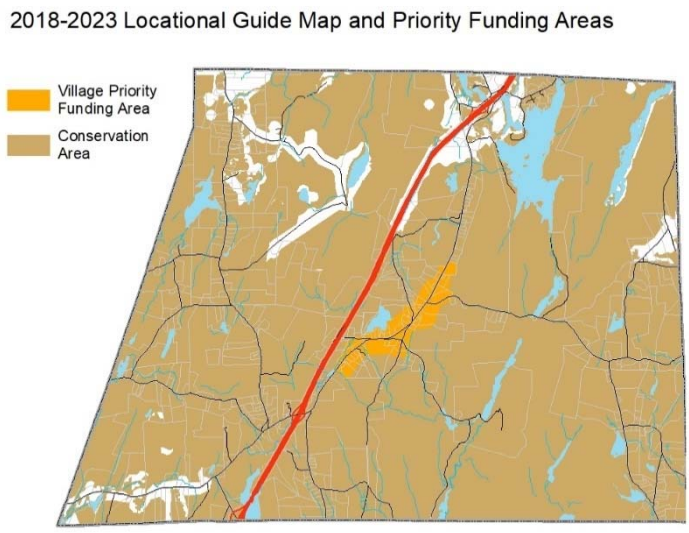
More specifically:

Growth Management Principle #4

"Conserve and Restore the Natural Environment, Cultural and Historical Resources, and Traditional Rural Lands" details the high importance the state has for the "natural, cultural and historical resources, along with its rural landscapes." The State Agency Policies 4.1 through 4.5; 4.9, 4.13; 4.14; 4.17 and 4.18 align very closely with the rural and natural character of Union.

Growth Management Principle #5

"Protect and Ensure the Integrity of Environmental Assets Critical to Public Health and Safety." Union could be the physical location described in the State POCD where water conservation is a priority. The State POCD recommends prioritizing an integrated watershed management approach in policies 5.3, 5.4 and in 5.7 where it recommends minimizing the impacts of development on existing and identified drinking water sources…



It is through many years of collaborative efforts to protect land and maintain it in the undeveloped state it is today that nearly the entire town of Union is identified as "Conservation Areas" with a lesser but still very significant acreage as "Protected Land". With "Protected Lands" consisting of primarily "Core Forest Areas" such as the Nipmuck State Forest, Bigelow Hollow State Park, Camp Pomeraug (Boy Scouts of America) and the Yale-Myers Forest. This natural and undeveloped land serves not only as wildlife habitat but also the lungs and water filtration area for communities within the same watersheds as land in Union yet are located several miles away. The entire population served by the groundwater recharged, at least in part by this undeveloped area in Union, depend on this land to continue to provide these clean water benefits, both for the quality and quantity of water originating from Union.

With only a very limited 'Village Priority Funding Area', as designated in the State POCD, and a high commitment to protecting the environment for many purposes, one of which is to maintain a high-water quality, Union should continue managing growth and development in much the same way as they have been doing.

Identify Potential New Opportunities (Affordable and Market Rate) Housing

In recognition of the complicated and concurrent issues of housing affordability, land conservation and watershed protection, it makes the most sense to protect the critical resources where they exist and build additional density, via affordable housing, in the locations where the greatest affordability gains can be realized, i.e.: communities with supportive infrastructure that contribute affordability benefits beyond the monthly rent or mortgage payment. However, small, and rural towns like Union can make changes in their regulations that can increase the housing options in town and therefore widen the housing cost range, thereby allowing for the creation of housing units affordable to more households.

Allowing more opportunities for Accessory Dwelling Units, two-family and limited multi-family units would provide housing diversity and affordability that may bring young families who will step in as the next care takers and conservationists of Union's resources.

Identify Any Roadblocks

There are several roadblocks in the way of achieving more affordable housing anywhere, but even more so in a rural community such as Union that is relatively remote from walkable neighborhoods with retail and services that contribute to the affordability of every community, or lack thereof. Said roadblocks include the lack of government incentive funding to invest in remote areas, the high cost of transportation which increases the cost of living in rural areas due to the reliance on private automobiles and the fluctuating cost of gasoline, etc., and last but not least is the negative public perception of 'affordable housing' which can make it difficult to attract a developer as well as make for an unwelcoming reception to those who might live in affordable units, should they actually be built.

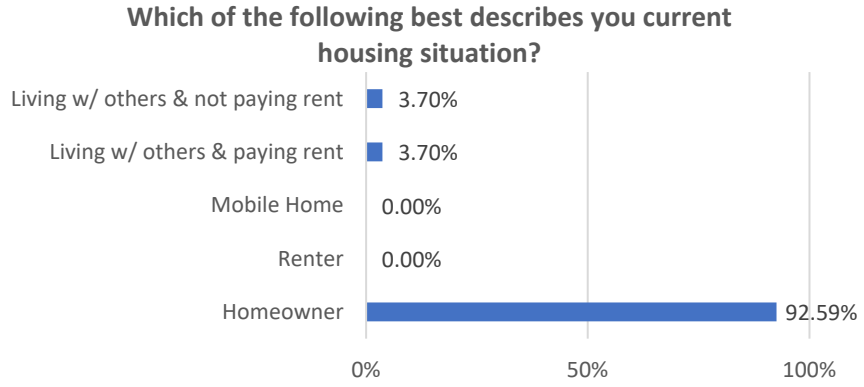
Infrastructure Assessment (sewers, public water, transit, mixed-uses, walkable neighborhoods)

Union lacks the public infrastructure that would otherwise support and contribute to the affordability of housing units in other communities. There are no old mills, brownfields or other previously developed parcels like an abandoned shopping plaza, like in so many other New England towns, that could be renovated and turned into housing opportunities. The fact the town lacks both the infrastructure and the leftover land uses of more developed communities, relates back to the fact that with so much green and undeveloped space, Union serves as the lungs and water filtration for a population that lives far outside the bounds of the town.

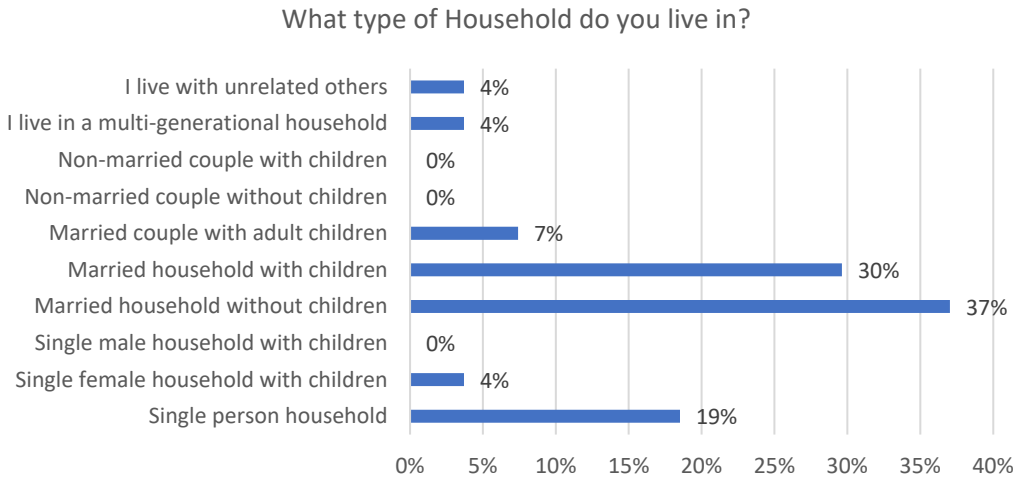
Summary of Community Survey Results

The Town of Union conducted outreach with the "Affordable Housing Plan Survey" utilizing www.surveymonkey.com, with the 27 respondents taking the survey online on a desktop, laptop, tablet, or phone as well as on paper.

100% of the 27 respondents were residents, with 55.56% of them having lived in town over 20 years. The age range of respondents represented a wide range of the town's residents, from 20 years old to over 80 with the highest representation of the '60 to 69' year-olds (29.63%).



The survey results are consistent with the rural nature of the town since it consists primarily of single-family homes, as 92.59% of the survey respondents are homeowners. There were zero renters responding to the survey.



All 27 respondents answered the question.

The survey data reflects the local population well as over a third (37.04%) or respondents live in married households and have children at home and another group of nearly a third (28.63%) are married couples without children at home. 18.52% of respondents live alone.

The majority of respondents were divided in their monthly cost of living, including rent, mortgage or boarding as well as utility costs, with 38.46% paying $501 to $1,000 a month and 46.15% paying $1,500 or more a month.

Conclusion & Recommendations

The Planning & Zoning Commission should review this plan and then consider the identified potential opportunities for what may be most appropriate for Union. Balancing the important and competing interests, of maintaining the small-town rural way of life valued so highly by local residents with the benefits enjoyed by the larger surrounding region in clean air and water quality derived directly from the natural and undeveloped land. It is these undisturbed natural lands that serves, at minimum, a dual purpose for the local community and the wider region, and therefore must continue in it's low-density pattern of development.

It makes the most sense, for environmental sustainability as well as wise financial management, to locate land uses where the supportive infrastructure exists. With Union lacking the type of infrastructure to support higher density residential development as well as the land uses that factor into a community's affordability, Union could increase the opportunity for property owners to building housing according to their needs by increasing the variety of housing allowed in town that is compatible with low density infrastructure, via the Zoning Regulations.

The range of opportunities compatible with small and rural communities like Union, include but are not limited to:

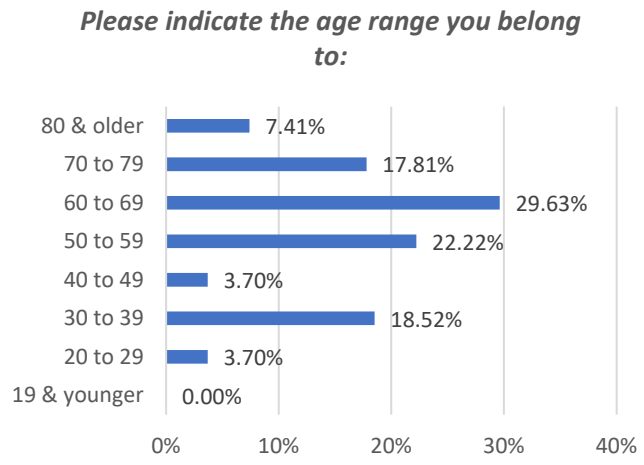
1. Reducing the lot size could be reconsidered, particularly for two-family dwellings.
2. Allow the conversion of existing homes to duplexes with a zoning permit, if they can accommodate the septic system needed for the anticipated number or bedrooms, at the existing lot size.
3. Consider allowing multi-family housing in the Village Priority Funding Area, Commercial/Retail Trade Zones or near the I-84 ramps.
4. Reconsider the standards on accessory apartments, at minimum in the following ways:
    a. Remove the requirement for occupant to be related or an employee of the principal residence.
    b. Remove the requirement to file a copy of the Certificate of Occupancy on the town land records because the Building Official should have this in their records on the property.
    c. Remove the requirement for the accessory apartment to be metered by a common electrical service but allowing it at the discretion of the property owner.
5. Review and amend zoning regulations to be consistent with PA 21-29 where required.

6. Provide training that includes Affordable and Fair Housing Policy for land use boards as required by P.A. 21-29. Training may be provided by Northeast Connecticut Council of Governments, University of Connecticut extension center, Connecticut CAPA and others.

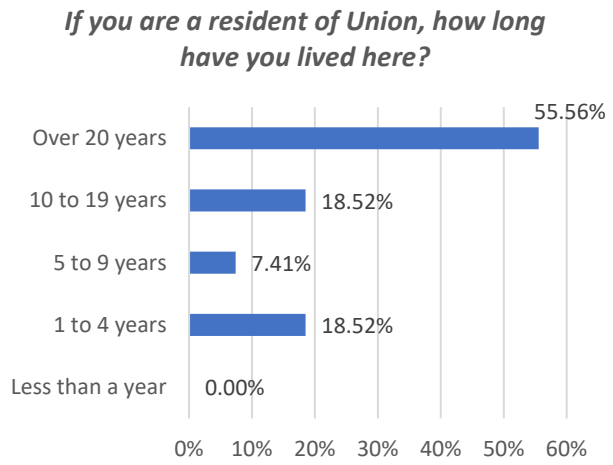
The high median age in Union may also result in a sudden vacancy of homes as the aging population is no longer able to live independently and home values become too expensive for some younger families. A shift from an older household to younger families may also increase school age children affecting services and municipal priorities. Continuing to fill the volunteer roles (from boards & commissions, fire dept, and community activities, etc.), that help the town run smoothly and provide the needed and desired services and benefits to the community may become increasingly more challenging.

Appendix

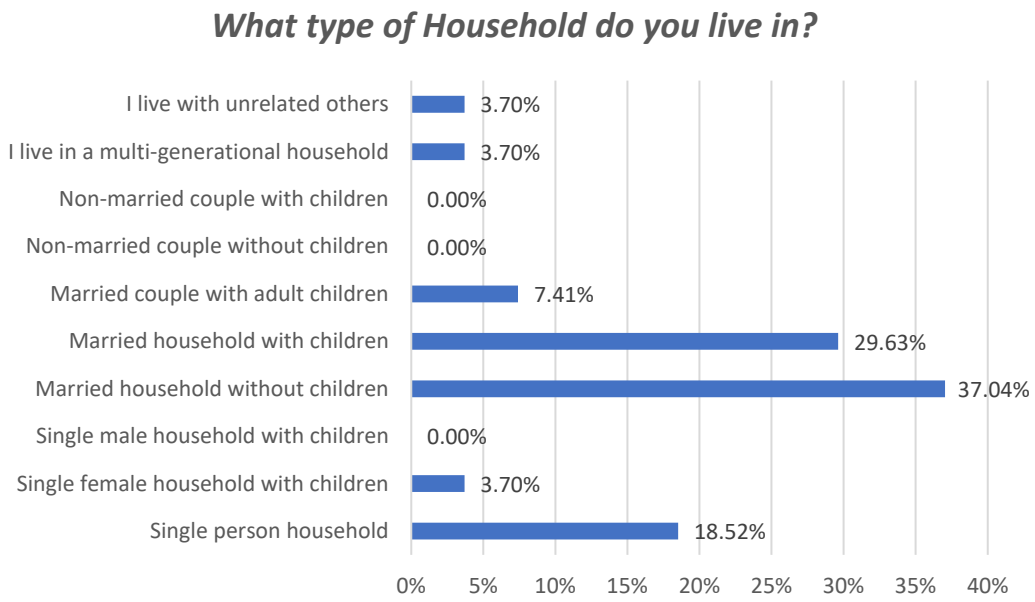
Results of the "Town of Union Affordable Housing Plan Survey



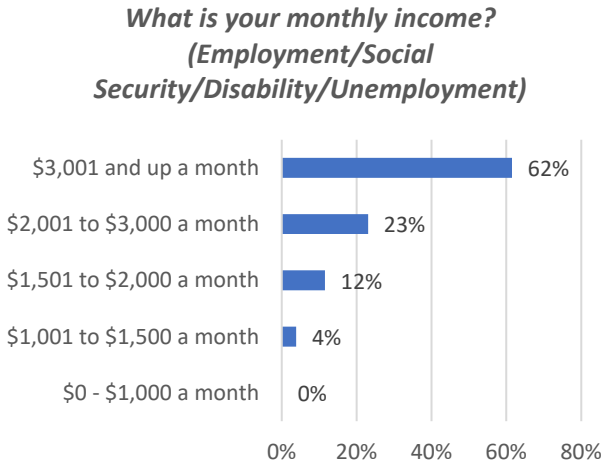
27 Respondents answered the question



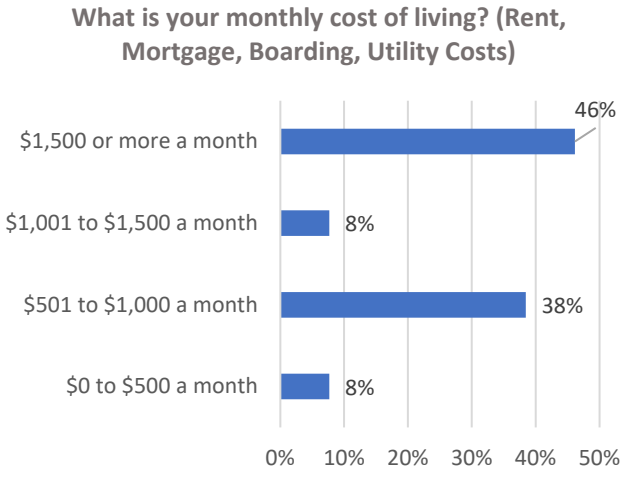
27 Respondents answered the question



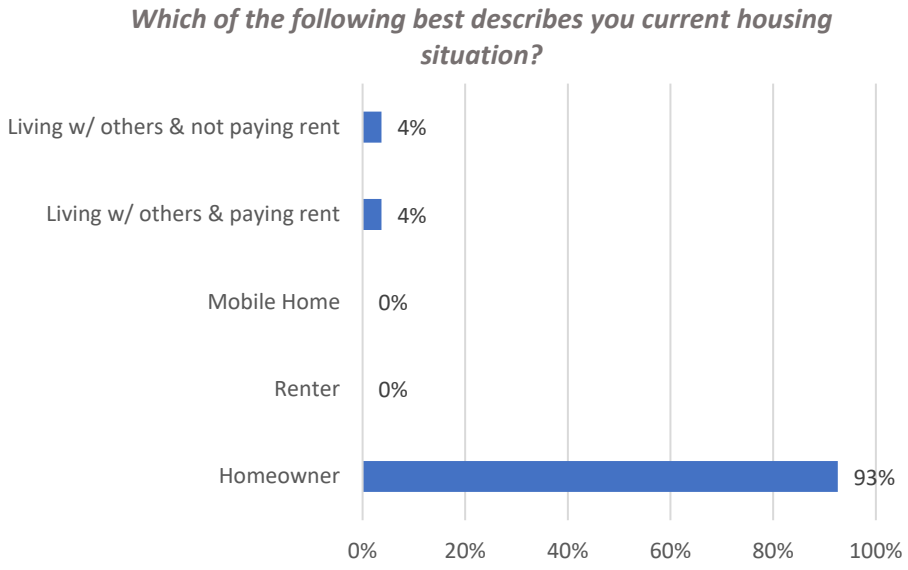
27 Respondents answered the question



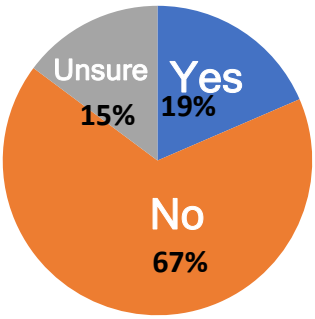
26 respondents answered the question. 1 skipped.



26 respondents answered the question. 1 skipped.

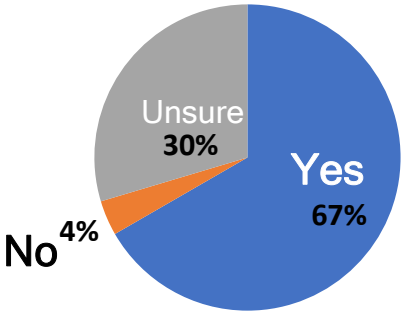


Do you think that affordable or attainable housing is a vital component of Union's longevity?



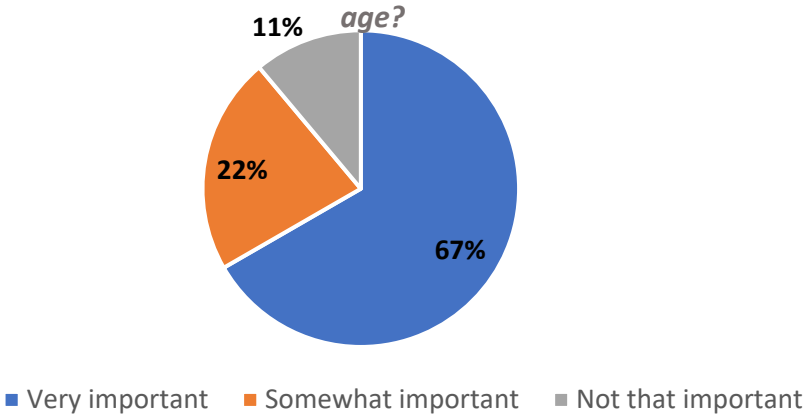
All 27 respondents answered the question.

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



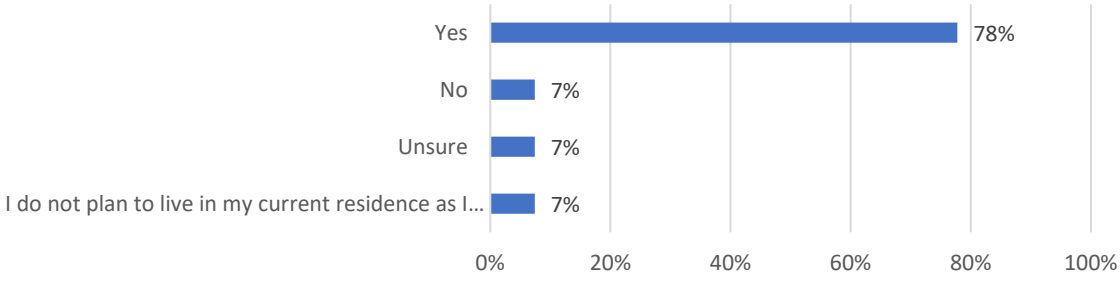
All 27 respondents answered the question.

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



All 27 respondents answered the question.

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?



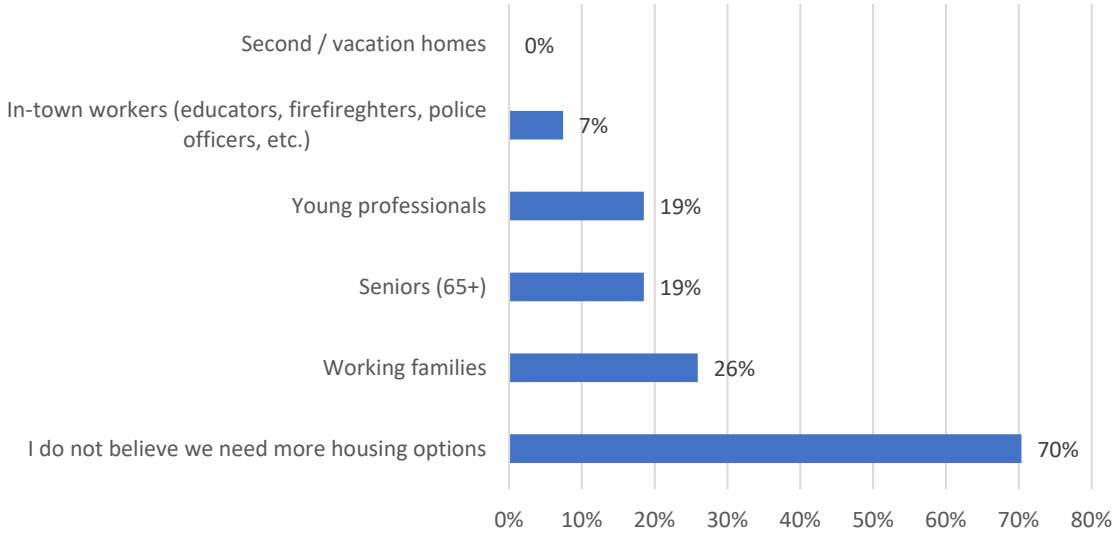
If you were to consider moving out of Union, which of the following factors would drive your decision to move? (Select all that apply) (all 27 respondents answer this question)

- *Maintaining your home will be too expensive* *3.7%*
- *Looking for a home size that meets your needs* *11.11%*
- *Looking for an area that has a lower living cost* *11.11%*
- *Wanting to be closer to family* *18.52%*
- *Looking for a home that will help you live independently as you age* *22.22%*
- *Wanting to live in a different climate* *40.74%*

Other responses:

- *(2) respondents do not ever want to leave the town*
- *Wanting to live in a different political environment. (Red state)*
- *Inability to maintain house physically with chores*
- *(3) respondents essentially shared this opinion: "If Union was to change extremely by number of residents to change the peace and quiet of our small country town"*
- *People who no longer have ability to maintain homes and chores.*

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

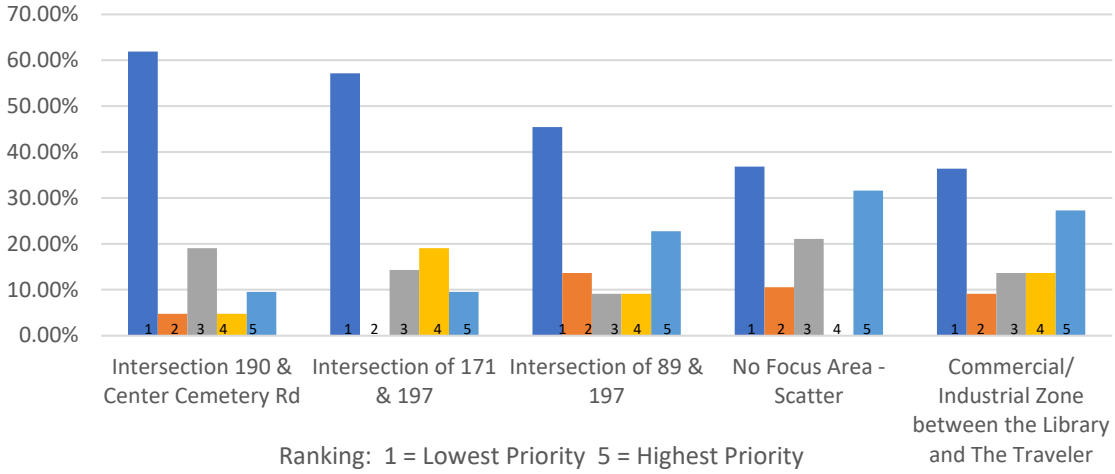


All 27 respondents answered the question.

In your opinion, what are Union's most pressing needs related to housing and development? (Rank in order of important from 1 to 8; 1 = Most Important, 8 = Least important) shows the highest vote by column, a by row

	1	2	3	4	5	6	7	8	TOTAL	SCORE
Decreasing taxes	36.36% 8	18.18% 4	18.18% 4	9.09% 2	13.64% 3	0.00% 0	0.00% 0	4.55% 1	22	6.32
Allowing aging residents to stay in town	13.64% 3	27.27% 6	13.64% 3	27.27% 6	13.64% 3	0.00% 0	4.55% 1	0.00% 0	22	5.82
Attracting new businesses	26.09% 6	8.70% 2	13.04% 3	13.04% 3	13.04% 3	4.35% 1	17.39% 4	4.35% 1	23	5.17
Growing existing local busineses	0.00% 0	28.57% 6	14.29% 3	19.05% 4	19.05% 4	19.05% 4	0.00% 0	0.00% 0	21	5.14
Managing house growth	23.81% 5	9.52% 2	4.76% 1	9.52% 2	9.52% 2	9.52% 2	14.29% 3	19.05% 4	21	4.48
Attracting new residents	5.26% 1	10.53% 2	15.79% 3	10.53% 2	15.79% 3	21.05% 4	10.53% 2	10.53% 2	19	4.21
Creating more affordable housing	0.00% 0	4.76% 1	14.29% 3	4.76% 1	4.76% 1	23.81% 5	14.29% 3	33.33% 7	21	2.95
Access to public transportation	4.55% 1	0.00% 0	9.09% 2	9.09% 2	4.55% 1	18.18% 4	27.27% 6	27.27% 6	22	2.91

If the Town were to focus on new housing options which areas of Union should be of the highest priority?



Is there anything else you would like to add regarding residential housing needs in Union? (The responses show below)

Keep Union as it is. This is why we like Union.
I remember "conflicts" – 1 mil Town Hall – 8 mil school – Time to pay back to older paying residents. A moderate array of sen. Citizen housing for elderly citizens such as Avery Park Stafford.
We are concern about Russia's "control" yet our country wants to control us imposing all these mandates.
Please don't change the RURAL wildlife friendly atmosphere of the town. Cherish and preserve our forest!
The reason why we moved to Union was because it was a small town and plenty of space between houses. I DO NOT agree with Affordable Housing development in any area of Union.
I want to know who would pay for this "affordable" "FREE" housing???
Bring in businesses and the rest will follow.
We need affordable house only if there are jobs to sustain it. There is one business in Union, if we bring in more businesses then we should get more housing.
Is there already a proposed project? It seems like something sneaky is occurring behind residents' backs.
None of the above, this is a small town and has been forever, leave it alone, I can see where this survey is going.
There is not enough industry or commercial to attract younger or anyone to this area, that is what makes this area special to the residents of Union. It is a quiet and peaceful town and that is what attracts the folks that live here. Our open space is precious to us and would not want it changed. You have to drive at least 15 miles to get to the nearest gas station, grocery store, etc.
We moved out of Enfield to get away from overcrowding and housing developments.