

TOWN OF COLEBROOK
HOUSING PLAN STEERING COMMITTEE
Monday, February 21, 2022 – 5:00 PM
ZOOM Virtual Meeting

Meeting Minutes9

Call to Order

The January 18, 2022, meeting of the Colebrook Housing Plan Steering Committee began at 5:00 PM.

Members Present

Members of the Commission present: Ernie Marmar, Martha Neal, David Sartirana, Laura Bartlett, Cathie Norton, Debbie Crowell, and Marc Melanson.

Also present, Jocelyn Ayer (Center for Housing Opportunity) and Chris Johnstone (First Selectman)

Appoint a chairman for the committee:

Motion: M Neal made a motion to nominate E Marmar for the position of Chairman.

Second: D Sartirana.

No other nominations were made.

Vote: All in favor of E Marmar being Chairman

Review and discuss initial housing data analysis

J Ayer showed and went over slides showing housing data analysis.

Finalize resident housing needs survey questions

The committee went over and discussed the housing survey that was sent out by J Ayer and finalized the questions that were to be sent out. There was discussion regarding that there should only be one submitted per household and different ways to how the survey could be sent out.

Email

Senior newsletter

School newsletter.

Town's web page

Different town groups

Paper surveys available at the Town Hall

Sent by mail to property owners

Social Media

Jocelyn will send out wording for the notification regarding the survey

next meeting date: March 21st at 5pm

Motion: A motion was made to adjourn by M Neal

Second: L Bartlett.

Vote: All in favor

The meeting adjourned at 6:15 PM.

Respectfully submitted,

Marc Melanson

Colebrook Housing Data Analysis

February 2022

Jocelyn Ayer, Director, Litchfield County Center for Housing Opportunity

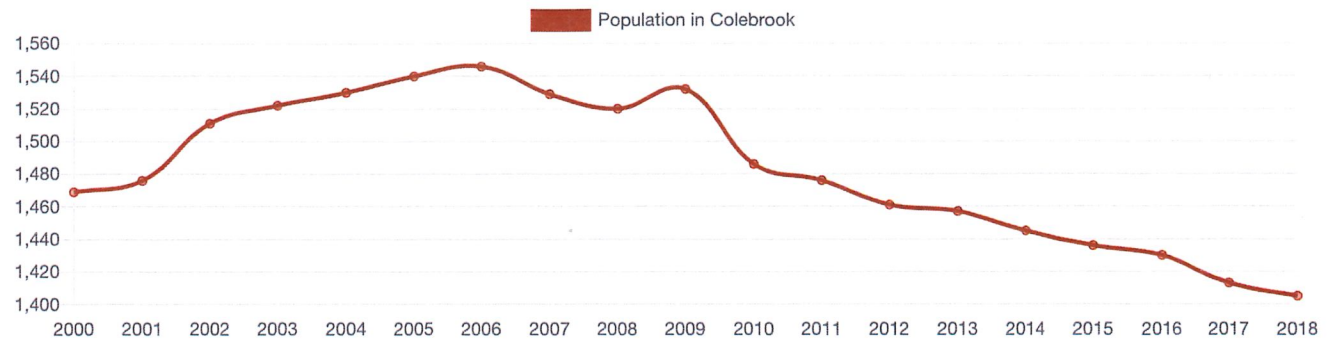
A note about data...

- Presented here is the **best publicly available, most recent data**; it represents a point in time, is not perfect
- More important than specific numbers are the **trends** and headlines
- We are using this data to inform the Housing Plan development process- the Plan will not be able to address everything we see in the data; **YOU will pick what issues to focus on** and how realistically it could be addressed over next 5 years.
- We will NOT ONLY use this data to determine the towns housing needs we will also use surveys, interviews, and the experience of the committee members.
- As we review this data:
 - **What surprises you?**
 - **Which of these data points seem most important to address to you?**
 - **Are there other data points you think would be helpful to inform the Plan?**

Demographic Trends

Colebrook's population decreased by 8% 2010-2020; including the # of households with children

- Colebrook has approx. **1,360 residents** living in **590 households**.
- The Town's total **population decreased slightly by 8%** (124 net residents) **over the last 10 years** according to the US Census (*2010 to 2020 Census*).
However, within the population the **number of children decreased by 36%** (112)
This compared to the State average of a 10% decrease in children and a Litchfield Co. average of 19% decline.
- 145 of Colebrook's households have children (25% of households) down from 171 in 2010 (*ACS 2015-2019 and 2006-2010*)



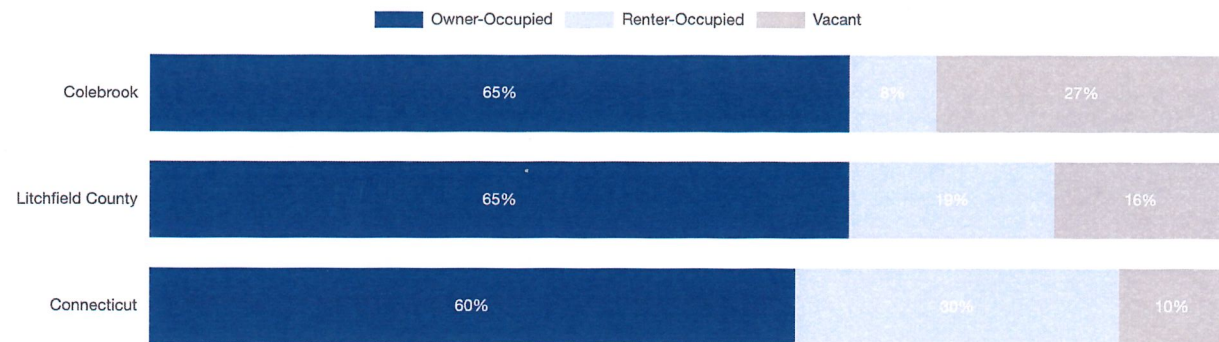
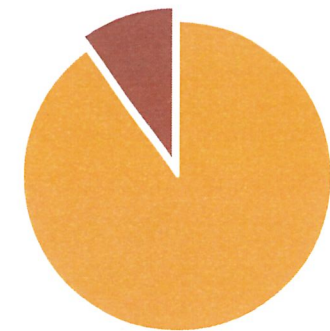
Source: [CT Department of Public Health, annual population estimates](#)
Visualization created by [CTData Collaborative](#)

Range of housing options

Colebrook does not have a diverse range of housing options (type and occupancy) available for its residents.

- 90% of Colebrook's housing stock is single family detached homes (compared to 73% in Litchfield County and 59% statewide)
 - Single family detached housing is the most expensive type of housing to build, own, and maintain.
- 8% of Colebrook's housing stock is renter occupied (compared to 19% countywide and 30% statewide)

■ Single family ■ Other



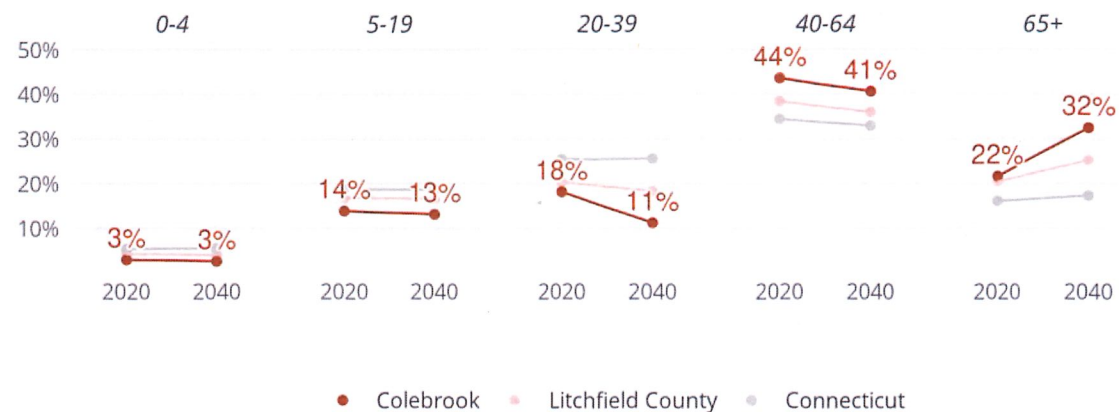
Source: American Community Survey 2018, 5-year estimates, Table B25004
Visualization created by [CTData Collaborative](#)

Range of housing options

62% of Colebrook's housing stock has 3 or more bedrooms

- Only 25% (145) of Colebrook's households have children and yet 62% of the housing stock has 3+ bedrooms.
- A majority of Colebrook's housing stock may not fit the needs/desires of young adults, young families, or seniors that do not want to pay for or maintain a single family home with 3+ bedrooms.

People age 65+ are projected to grow the most in the next 20 years in Colebrook



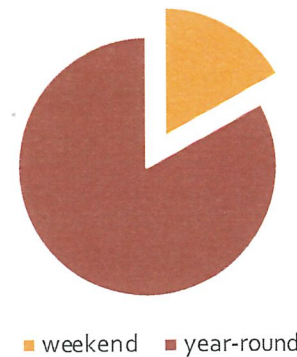
Source: Connecticut Data Center

Seasonal/ weekend homes

*17% of Colebrook's housing stock
has been used "seasonally or
occasionally", not year-round*

- ACS data shows around 193 "vacant" units in Colebrook
 - Representing 25% of the total housing stock
- 17% of Colebrook's housing units (132 homes) were "vacant for seasonal, occasional, or recreational use". (ACS 2015-2019)
- The COVID 19 pandemic has brought more year round residents to some of these previously weekend-only homes.

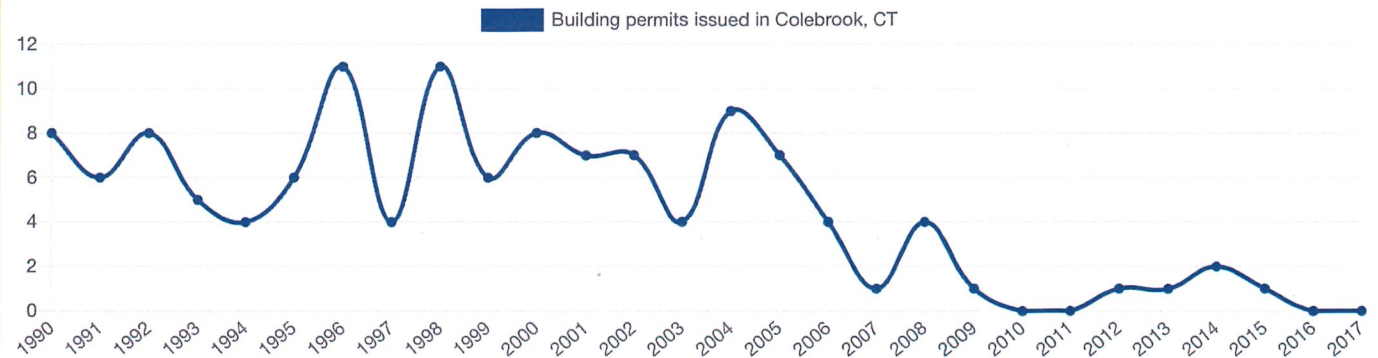
Seasonal/weekend homes



Housing Production

(New Construction) Trends
There are not very many new housing units built in Colebrook each year

- Building permit data for new residential structures from the state shows between 0 (low) and 4 (high) permits per year for the last 10 years on record.



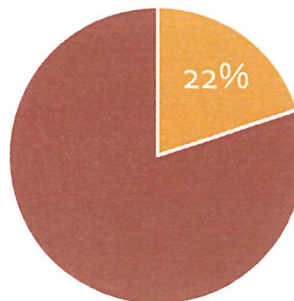
Source: [Annual Housing Permit Data, DECD](#)
Visualization created by [CTData Collaborative](#)

Housing Cost Burdened Households

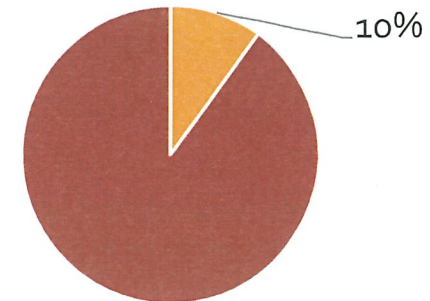
76 Colebrook households are housing cost burdened

- Households are considered “housing cost burdened” if they spend more than 30% of their income on housing.
- 22% of Colebrook’s owner households (71) and 10% of its renter households (5) are housing cost burdened.
 - This matches the county-wide average of 31% of owner households and 50% of renter households being cost burdened

Cost Burdened Owners



Cost Burdened Renters



Source: 2015-2019 American Community Survey

Household Incomes and Housing Cost Burden

Colebrook had 143 households earning under 80% AMI

This table shows the number of households by income band in Colebrook from 2014-2018. (Most recent available data from HUD.)

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	30	15	45
Household Income >30% to <=50% HAMFI	45	4	49
Household Income >50% to <=80% HAMFI	45	4	49
Household Income >80% to <=100% HAMFI	80	15	95
Household Income >100% HAMFI	325	30	355

Not burdened = spend less than 30% of income on housing costs

Burdened= spend 30-50%

Severe burden= over 50%

Housing Cost Burden Overview ³	Owner	Renter	Total
Cost Burden <=30%	429	53	482
Cost Burden >30% to <=50%	28	0	28
Cost Burden >50%	53	15	68

Litchfield Co HAMI= **\$78,314**
Colebrook HMI= **\$98,250**

- 68 households were paying more than 50% of their income on housing costs
- An additional 28 households were paying more than 30% of their income on housing costs

Home sales
prices have
been rising

Over the last five
years the median
home sales price in
Colebrook rose by
\$116,000.

	Median Sales Price		Change (2016-2020)	Average Sales Price
	2016	2020		2020
Barkhamsted	\$250,000	\$280,000	\$30,000	\$299,678
Burlington	\$300,500	\$350,000	\$49,500	\$367,581
Canaan	\$135,000	\$257,500	\$122,500	\$352,530
Colebrook	\$213,000	\$329,000	\$116,000	\$355,442
Cornwall	\$298,000	\$547,500	\$249,500	\$718,029
Goshen	\$313,750	\$447,500	\$133,750	\$527,794
Hartland	\$260,000	\$253,000	-\$7,000	\$261,744
Harwinton	\$256,000	\$275,000	\$19,000	\$312,289
Kent	\$345,000	\$368,750	\$23,750	\$612,925
Litchfield	\$300,000	\$355,000	\$55,000	\$531,062
Morris	\$292,500	\$379,900	\$87,400	\$456,381
New Hartford	\$230,000	\$290,000	\$60,000	\$310,585
Norfolk	\$166,000	\$365,000	\$199,000	\$549,696
North Canaan	\$159,000	\$175,000	\$16,000	\$205,309
Roxbury	\$550,000	\$730,000	\$180,000	\$993,036
Salisbury	\$425,000	\$646,000	\$221,000	\$912,600
Sharon	\$332,500	\$475,000	\$142,500	\$960,953
Torrington	\$118,500	\$159,900	\$41,400	\$188,336
Warren	\$340,000	\$607,500	\$267,500	\$1,024,135
Washington	\$460,000	\$840,000	\$380,000	\$1,181,772
Winchester	\$145,000	\$178,000	\$33,000	\$254,295

Access to ownership is challenging for renter households

New homeownership is often delayed by high housing costs, limited diversity in housing type (too many big houses), and student loan debt.

If your household earned the Litchfield County median household income for a renter of \$41,000, \$500 in monthly student loan or car debt, and a \$5,000 down payment, you'd be able to afford a home costing \$115,500.

There was a gap in 2020 of \$213,500, between what a renter household in Litchfield County could afford and the median priced home in Colebrook.

In Litchfield County almost half (46%) of young adults, ages 19-34, live in a parent's home.

	Median Sales Price 2020	Gap for Median Renter Household
Barkhamsted	\$280,000	\$164,500
Burlington	\$350,000	\$234,500
Canaan	\$257,500	\$142,000
Colebrook	\$329,000	\$213,500
Cornwall	\$547,500	\$432,000
Goshen	\$447,500	\$332,000
Hartland	\$253,000	\$137,500
Harwinton	\$275,000	\$159,500
Kent	\$368,750	\$253,250
Litchfield	\$355,000	\$239,500
Morris	\$379,900	\$264,400
New Hartford	\$290,000	\$174,500
Norfolk	\$365,000	\$249,500
North Canaan	\$175,000	\$59,500
Roxbury	\$730,000	\$614,500
Salisbury	\$646,000	\$530,500
Sharon	\$475,000	\$359,500
Torrington	\$159,900	\$44,400
Warren	\$607,500	\$492,000
Washington	\$840,000	\$724,500
Winchester	\$178,000	\$62,500

Rental Housing Availability

There is limited rental housing available in Colebrook.

- 8% of Colebrook's housing stock is renter occupied (64 units) compared to 19% in Litchfield County and 30% statewide.
- Recent search on Zillow and realtor.com found zero (0) homes listed for rent.



Current stock of affordable housing

*As defined by the CT Affordable
Housing Appeals Act (8-309)*

TOWN	Total Housing Units 2010 Census	Govern- ment Assisted	Tenant Rental Assistance	Single Family CHFA/ USDA Mortgages	Deed Restricted Units	Total Assisted Units	Percent Affordable
Barkhamsted	1,589	0	6	23	0	29	1.83%
Colebrook	722	0	1	7	1	9	1.25%
Hartland	856	2	0	8	0	10	1.17%
Norfolk	967	21	2	5	0	28	2.90%
Winchester	5,613	350	167	92	0	609	10.85%

Summary of Housing Data Analysis

Key Findings

- **Colebrook does not have a diverse range of housing options available for its residents** - 90% of Colebrook's housing is single family detached homes.
- Colebrook's homes are mainly **designed for families**- 62% of homes have 3+ bedrooms but only 25% of households have children.
- There are limited **rental housing** options in Colebrook. 8% of Colebrook's homes are occupied by renters vs. 19% county-wide and 30% statewide.
- 76 Colebrook households were **housing cost burdened**.
- Colebrook had **143 households earning under 80% AMI**
 - 68 households are paying more than 50% of their income on housing costs (severely cost burdened)
- Colebrook has **9 total units** of housing dedicated to remain affordable to those 143 households, according to the State's Affordable Housing Appeals listing.