



# Town of Colebrook Housing Affordability Plan

2022-2027

*Adopted* \_\_\_\_ 2022





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## Introduction

### Why does Colebrook 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 Colebrook 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 Colebrook community was engaged in the conversation around housing affordability needs and possible strategies for meeting those needs.

#### **Colebrook Housing Plan Steering Committee Members:**

- **Ernie Marmer, Chair** (Board of Selectmen)
- **Marc Melanson, Secretary** (Building Official)
- **Laura Bartlett** (Resident and Realtor®)
- **Debbie Crowell** (Senior & Community Center Director)
- **Martha Neal** (Planning & Zoning Commission)
- **David Sartirana** (Resident and Realtor®)

#### **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** there is not enough remaining to pay for all their other needs including food, gas, clothing, healthcare, childcare, etc. In Colebrook:

- 96 households were spending more than 30% of their income on housing costs; and 68 of those households were severely cost burdened, spending more than 50% of their income.

Finding and keeping housing that is affordable is most challenging for households that earn under **80% of the Litchfield County median income** which is shown in the chart below. The following page shows that there are currently 9 homes in Colebrook that are dedicated to remaining affordable (not costing more than 30% of household income) for households earning 80% of the area median income.

## Why has housing become unaffordable for so many households?

Housing affordability is not just a challenge in Colebrook, 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 2+ acres in most areas and large single family homes with 3+ bedrooms are the easiest and often most profitable thing to build,
- high construction costs, and
- long or uncertain permitting processes.

Because finding and keeping housing that is affordable is most challenging for households that earn under 80% of the Litchfield County area median income (AMI), the State keeps a list of how many housing units in each town are dedicated to remaining affordable to households below this income. This list is referred to as the “Affordable Housing Appeals List”.

### HUD-defined income limits for Litchfield County, 2022

	Household Size			
	1 person	2 people	3 people	4 people
80% of AMI	\$63,120	\$72,080	\$81,120	\$90,080
50% of AMI	\$39,450	\$45,050	\$50,700	\$56,300
30% of AMI	\$23,670	\$27,030	\$30,420	\$33,780

**Colebrook had 143 households that earned less than 80% of the area median income and had 9 homes dedicated to remaining affordable to them** according to the State’s Affordable Housing Appeals List (2021).

## What does *dedicated* affordable mean?

We say these 9 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% AMI. Such entities include the CT Housing Finance Authority (CHFA).

Smaller or older homes that are sold or rented at what could be considered affordable prices are not included on the State’s Affordable Housing Appeals list because as a practical matter, private homeowners or landlords cannot be asked to make sure that the household they sell or rent to 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 can increase significantly over a short period of time and households or investors 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.

Identify housing needs

Assess existing housing stock

Create plan for meeting identified housing needs

#### Housing Affordability Plan Process and Timeline

WE WANT TO HEAR FROM ALL COLEBROOK RESIDENTS!

**PLEASE TAKE THE 5 MIN. ONLINE RESIDENT HOUSING NEEDS SURVEY TODAY!**

GO TO:  
[www.surveymonkey.com/r/ColebrookHOME](http://www.surveymonkey.com/r/ColebrookHOME)  
OR scan the QR Code



#### **January- February 2022**

- Colebrook Housing Plan Steering Committee established; set monthly meeting schedule
- Reviewed analysis of housing and demographic data
- Developed & launched resident housing needs survey

#### **March 2022**

- Determined housing needs based on data analysis and survey results

#### **April- May 2022**

- Held town informational meetings about housing plan- one virtual and one in person

#### **June 2022**

- Developed goals and strategies to meet identified housing needs

#### **July 2022**

- Developed 1<sup>st</sup> DRAFT Housing Affordability Plan

#### **August 2022**

- Final draft of Plan prepared and presented to the Planning Commission to determine consistency with Town Plan of Conservation and Development
- Draft plan posted in the town clerk's office and on the town website for the required 35-day review period.
- Revisions based on public feedback

#### **September /October 2022**

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

JOIN US FOR AN INFORMATIONAL MEETING

### **WHY DOES COLEBROOK NEED A HOUSING PLAN?**

**MONDAY April 25, 2022 | 7 PM**

Virtual meeting via Zoom

[CLICK HERE TO REGISTER & GET YOUR ZOOM LINK](#)

OR

**THURSDAY May 5, 2022**

In person- at the Community Center

Lunch available for \$6 at noon or come at 1pm for the presentation

**RSVP to Debbie** at (860) 738-9521 or

[seniordirectorecolebrooktownhall.org](mailto:seniordirectorecolebrooktownhall.org)

#### **Topics will include:**

- Why are we developing a Housing Plan?
- What do Colebrook residents say about housing needs?
- What is "affordable housing"? What's next?
- How can I provide feedback on this Housing Plan?

#### **HOSTED BY:**

Colebrook's Housing Plan Steering Committee



## What are the 4 goals of Colebrook's Housing Affordability Plan?

Colebrook has beautiful open spaces and a rural small-town quality of life. We believe we can protect these aspects that we love about our town while also, in a strategic and focused way, working locally to meet our residents' housing needs over the next five years. The goals of this plan are:

- 1. Form a non-profit (501c3) Colebrook Housing Organization**
- 2. Expand housing options for seniors**
- 3. Keep residents living safely and affordably in their homes**
- 4. Support first-time homebuyer options**

Given the organizational and physical infrastructure that Colebrook currently has in place, we believe a realistic yet ambitious goal would be **10-15 new housing opportunities** created over the 5-year life of this plan utilizing the strategies detailed in the goals and strategies section of this Plan.

## Will the town have to pay for affordable housing?

**The Town of Colebrook will not be asked to pay for the construction or operation of dedicated affordable housing.** The purpose of this plan is to collect data and information about the housing needs of those who live and work in Colebrook and look for ways to address those housing needs. There are many existing state and federal programs that pay for the construction of new affordable homeownership and rental opportunities. If a group of Colebrook residents creates a local non-profit housing organization, as many neighboring towns have done, this non-profit can apply to those funding programs to create the housing options identified as needed in this Plan.



## Assessment of Housing Needs & Current Housing Stock

### What do residents say about housing needs?

In 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, and on social media. 224 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:

- **50%** believe the cost of housing in town affects the town's ability to **attract/retain younger people or young families.**
- **44%** believe the cost of housing in town affects the town's ability to **keep seniors in town.**
- **42%** believe the town needs options that allow older adults to **"downsize"**
- **38%** say that they or their parents/children **might have to move out of Colebrook to find the housing they need.**

*"I am in the process of selling my home (downsizing) and although I wanted to stay in Colebrook, I could not find anything suitable in Colebrook to buy."*

*"There are very few housing options in Colebrook. My parents had to purchase a home in Winsted. Also, we tried to remodel our detached garage several years ago and came up against significant zoning issues."*

*"Please create senior housing so I could stay in Colebrook when it's necessary to downsize."*

*"Many people are upset at the thought of having to leave their beloved Colebrook because of the lack of affordable housing for "low income" individuals (which is the majority of young professionals) and lack of senior housing."*

## What are the town's housing and demographic trends?

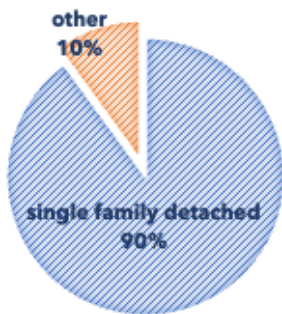
### Demographic changes

Colebrook has approximately 1,360 residents living in 590 households. Over the last 10 years (between the 2010 Census and the 2020 Census) the Town's total number of residents decreased by 8% (124 residents). However, within the population the number of children decreased by 36% (112) over that 10-year period. The demographic segment that is projected to grow the most over the next 20 years are residents over 65 years old (from 22% of the population to 32%)<sup>1</sup>.

### Fewer households with children

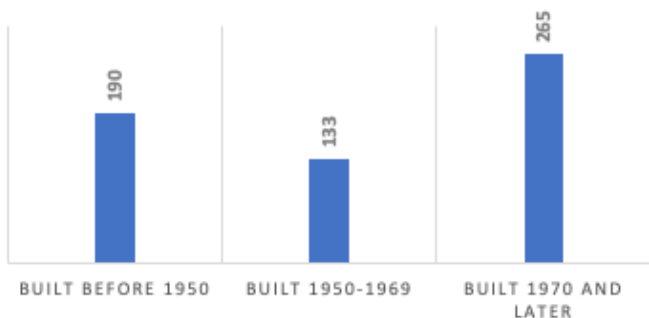
The number of households with children has been in decline, not just in Colebrook but county-wide. The last available data showed that 25% of Colebrook households had children. Colebrook's housing stock is predominately designed for families with children with 62% of the town's homes having 3 or more bedrooms (38% have 3 bedrooms and 24% have 4 or more bedrooms).

TYPES OF HOUSING AVAILABLE



**Limited diversity of housing types and weekend homes**  
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. Just 8% of Colebrook's housing is available to home-renters (compared to 19% countywide and 30% statewide). Colebrook also attracts many residents who also have homes elsewhere. The 2020 ACS data showed that 116 homes in Colebrook were used "seasonally, occasionally, or recreationally". This reduces the number of homes in town that are available to year-round residents and to households who work year-round in the area or are available to volunteer on a regular basis.

AGE OF OCCUPIED HOUSING UNITS IN COLEBROOK



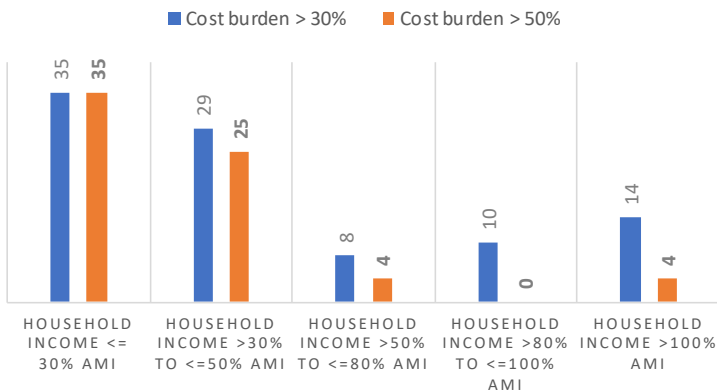
### Slow rate of new home development

Very few new homes are built in Colebrook in any given year. The State's building permit data for new residential structures shows between 0 (low) and 4 (high) permits per year for the last 10 years on record.

**Older homes present accessibility, maintenance, and affordability challenges.** 190 occupied homes in Colebrook were built before 1950. These homes are often more difficult to make accessible to allow residents to age-in-place and more costly to heat, cool, and maintain.

<sup>1</sup> Source: Connecticut State Data Center population projections

### # OF HOUSING COST BURDENED HOUSEHOLDS IN COLEBROOK BY INCOME



### Housing affordability challenges

Households are considered "housing cost burdened" if they report spending more than 30% of their income on housing. **96 Colebrook households were housing cost burdened** (22% of Colebrook's owner households and 10% of its renter households). 68 of those households were paying more than 50% of their income on housing costs this is considered severely cost burdened.

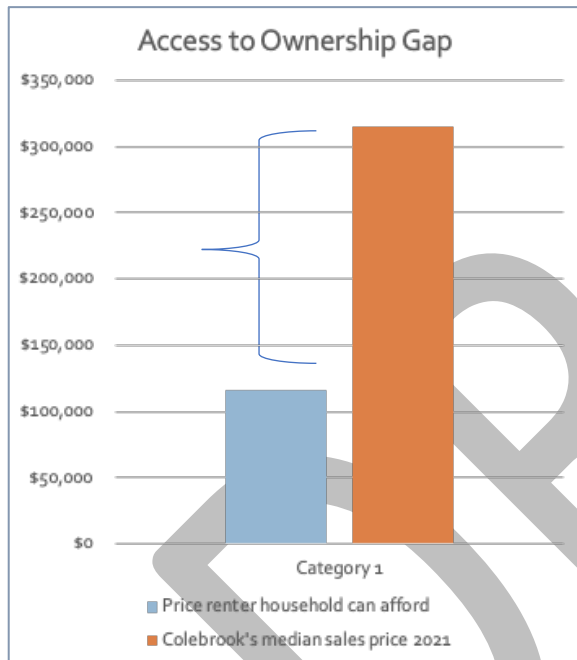
### Access to home ownership is challenging for renter households.

New homeownership is often delayed by high housing costs, limited diversity in housing type (mainly single family detached, 3+ bedroom homes), 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 2021 of \$199,500, between what a renter household in Litchfield County could afford and the median priced home in Colebrook.

According to the CT Affordable Housing Appeals Act listing, as of 2021 Colebrook had seven (7) single family homes with mortgages subsidized by the CT Housing Finance Authority (CHFA) or USDA. These programs can help income eligible families who find a home for less than \$350,000. There are very few homes for sale at or below \$350,000 in Colebrook that do not need a great deal of additional investment in rehabilitation.

Below is the **CT Affordable Housing Appeals Act list (2021)** showing the dedicated affordable housing in Colebrook and

neighboring towns. **25% of Colebrook's households earned under 80% of area median income, and 1.25% of Colebrook's housing stock was dedicated to remaining affordable to these households.**



	Total Housing Units 2010 Census	Government 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%
<b>Colebrook</b>	<b>722</b>	<b>0</b>	<b>1</b>	<b>7</b>	<b>1</b>	<b>9</b>	<b>1.25%</b>
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%

## Regional Housing Needs

**Our housing market and economy are regional.** Many residents in Litchfield County live in one town and work in another. As noted above, the region also attracts weekend/seasonal residents and residents who bring their incomes from higher income earning areas such as NYC. A regional housing needs assessment conducted 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 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 117 housing units to the Town of Colebrook and the remaining affordable units to the region's other 20 towns.

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 costs<sup>2</sup>** 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.

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



## Land Use and Zoning Assessment

### What residential uses do our zoning regulations allow?

Colebrook has three (3) basic zoning districts. The “R-1 village district” which is in a small area near Town Hall and the Colebrook Store, the “R-2 Residential District” which covers most of the rest of the land area in town except the areas along Rt. 44 and Rt.8 which are in the “General Business” zone (see zoning map on p. \_\_\_\_).

#### Single-family dwellings

As described above, 90% of Colebrook’s homes are single family detached homes. Single-family homes are the only type of housing allowed in any zone in town that does not require a special exception approval process. Special exception approval requires notice to neighboring property owners, a public hearing, and a greater level of uncertainty for the applicant. In the RR-1 and RR-2 zones, a minimum of 2 acres are required to build a new home. In the General Business zone a 1-acre minimum lot size is allowed.

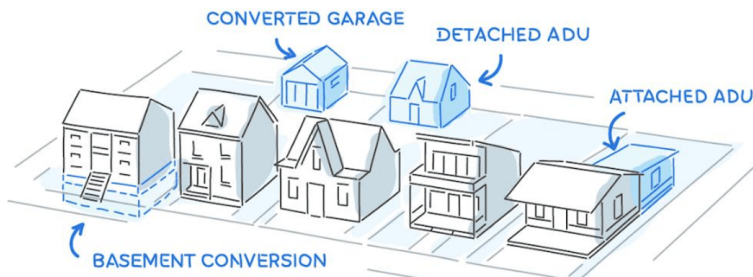


Image credit: [www.hausable.com](http://www.hausable.com)

#### Accessory apartments

Accessory apartments, referred to in the zoning regulations as “accessory dwelling units” (ADU), can create additional housing options. The apartment may be within the single family structure or in barn, garage, or other out-building. The zoning regulations allow one accessory apartment per lot by special exception in all zones. The owner of the property must live in either the primary dwelling or the accessory apartment. To add a detached ADU, the property

must be at least 4 acres in size.

#### Two-family and multi-family dwellings

The zoning regulations allow the conversion of an existing building to multi-family (more than one unit) through a special exception permitting process. Building a new two-family or multi-family (3+ units in one building) is not allowed anywhere in town.

#### Affordable Housing Appeals Act (8-30g)

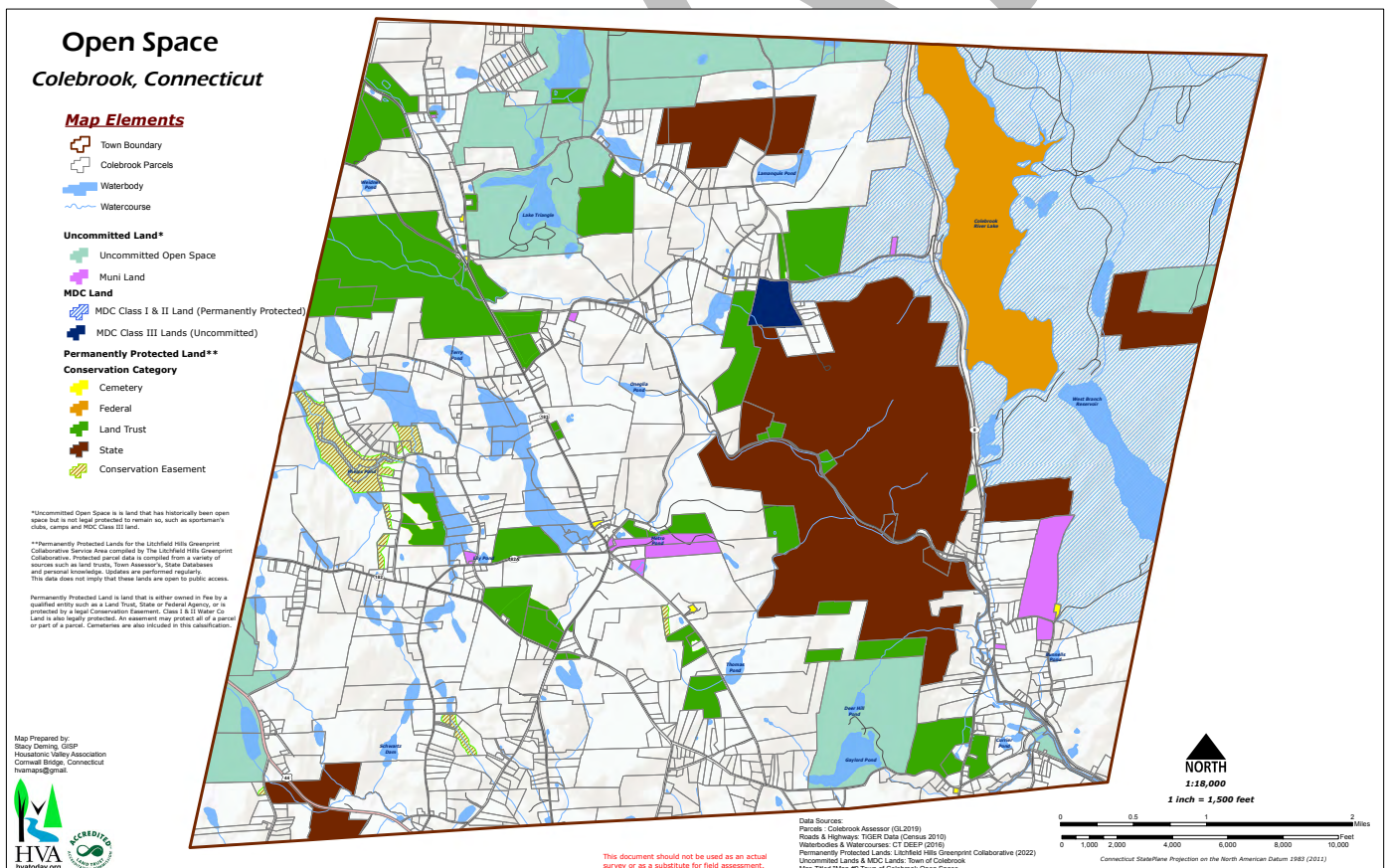
In 1989 the State legislature passed a law called the “Affordable Housing Appeals Act”. Connecticut municipalities with less than 10% of their housing

stock designated as affordable are subject to the Affordable Housing Land Use Appeals Procedure, widely known as “Section 8-30g”. Colebrook is at 1% as of the 2021 Appeals listing. In these towns, if 30% of units in a project are affordable as defined by the statute, many local zoning regulations such as those regarding height, setback, density, and parking requirements don’t need to be followed. If the Planning & Zoning commission denies a zoning permit submitted under 8-30g, the decision may be appealed. The commission would then need to show proof that the denial was based on a substantial public health and safety concern that “clearly outweighs” the town’s need for more affordable housing. There is no obligation for the town to reach the 10% threshold and no state goal expecting towns to do so.

## What areas in town are protected from housing development?

### Areas Protected from Development

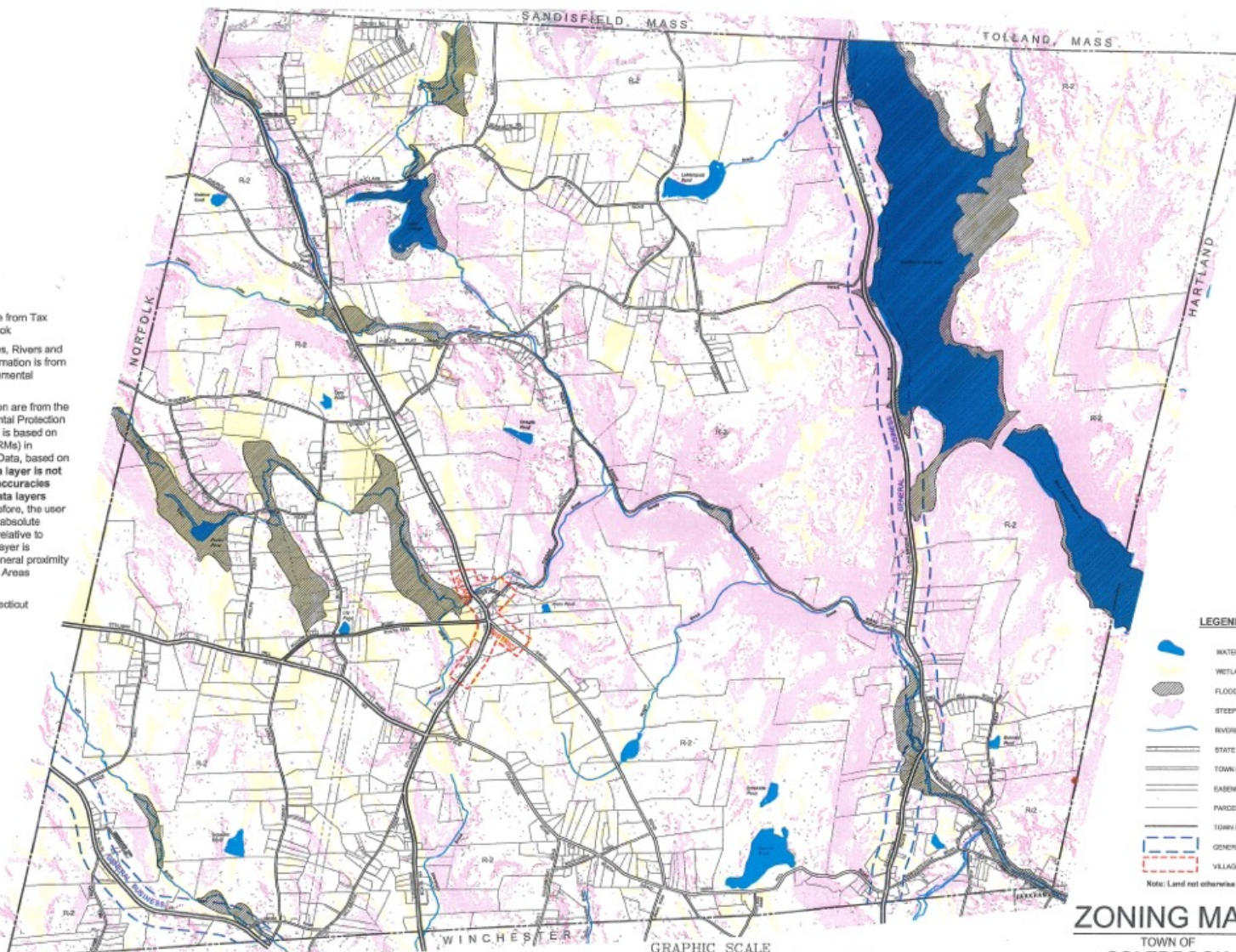
According to Colebrook’s 2014 Town Plan of Conservation and Development, as shown in the map below, approximately 39% of Colebrook’s land (8,218 acres) is permanently protected from development. Colebrook has another 1,877 acres (9% of the total town area) that is not permanently protected but that has historically been open space such as sportsman’s clubs, camps, and MDC Class III land. (See appendix for larger version of map below.)





#### NOTES:

1. Parcel Boundaries, and Easements are from Tax Maps provided by the Town of Colebrook
2. Roads, Town Boundaries, Water-bodies, Rivers and Streams, and Wetland Type Soils information is from the Connecticut Department of Environmental Protection GIS data.
3. Flood Hazard Overlay Zones information are from the Connecticut Department of Environmental Protection GIS data FEMA Flood Zones layer and is based on FEMA Flood Insurance Rate Maps (FIRMs) in Connecticut. Also known as Q3 Flood Data, based on FEMA's classification system, this data layer is not tied to a base map, and, as such, inaccuracies may exist when overlain with DEP data layers developed from other sources. Therefore, the user must exercise caution in relying on the absolute position of the zones in this data layer relative to other displayed data layers. This data layer is designed to provide guidance and a general proximity of the location of Special Flood Hazard Areas (SHFA).
4. Steep slopes are based on 2000 Connecticut statewide LiDAR data.



#### LEGEND

- WATERBODY
- WETLAND TYPE SOILS
- FLOOD HAZARD OVERLAY ZONES
- STEEP SLOPES (20% AND GREATER)
- RIVERS AND STREAMS
- STATE ROAD
- TOWN ROAD
- EASEMENT
- PARCEL BOUNDARY
- TOWN BOUNDARY
- GENERAL BUSINESS ZONE BOUNDARY
- VILLAGE DISTRICT ZONE BOUNDARY

Note: Land not otherwise designated is Zone R-2

## ZONING MAP

TOWN OF  
COLEBROOK

Effective: March 15, 2015



Lenard Engineering, Inc.

Civil, Environmental and Hydrogeological Consulting  
1789 Storm Road 140 West Street 18 Middleboro  
Shore, CT 06082 Middle, CT 06048 Auburn, MA 01503  
(508) 434-5432 (508) 279-6889 (508) 721-7600





## Goals and Strategies

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

Described below are 4 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 spreadhead 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** that would be affordable to the 143 households in Colebrook earning under 80% of the area median income utilizing the strategies described below.

#### Legend

BOS	Board of Selectmen
HC	<b>(proposed)</b> Housing Committee
HO	<b>(proposed)</b> Colebrook Housing organization
PZC	Planning & Zoning Commission
SD	Senior & Community Center Director

### GOAL 1: Form a non-profit (501c3) Colebrook Housing Organization

#### This could be the primary mechanism for creating housing options in Colebrook.

In many area towns, residents have volunteered to form a private, non-profit organization in their town to address housing needs. Examples from area towns include the [Foundation for Norfolk Living](#), [Litchfield Housing Trust](#), [Kent Affordable Housing, Inc.](#) and [Cornwall Housing Corporation](#). Once formed, this organization can facilitate the creation of downsizing options for seniors, housing options for young families and others as funding and land opportunities present themselves and as community housing needs evolve over time.

#### Strategies:

#### Lead Entity:

1. Include an article in the town newsletter letting residents know about the opportunity to volunteer and who they can contact for more information.	BOS/HC
2. Volunteers interested in forming the new housing trust organization will hold a regular monthly meeting and invite speakers to assist them during this formation period including: <ul style="list-style-type: none"> <li>Litchfield County Center for Housing Opportunity</li> <li>CT LISC (Local Initiative Support Corporation)</li> <li>David Berto, Housing Enterprises, Inc.</li> </ul>	HO

<ul style="list-style-type: none"> <li>NWCT Regional Housing Council members</li> </ul>	
3. Once a Colebrook Housing organization is formed, they can reach out to residents to ask them to consider private donations of land, buildings for renovation, or funding.	HO

### ***What is a local non-profit (501c3) Housing Organization?***

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

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

- [Norfolk Foundation for Living](#)
  - Historic District renovated multi-family homes (12 rental units)
  - Haystack Woods Net Zero homes (10 ownership units in construction)
- [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)



## GOAL 2: Expand housing options affordable for seniors

As noted in the demographic trends, Colebrook has a declining number of households with children and the demographic segment projected to grow the most over the coming years are residents over 65 years old. 44% of the residents who responded to the survey believed that the cost of housing in town affects the town's ability to keep seniors and we received many comments from residents who wanted to stay in town and/or "downsize" as they get older but didn't think those housing options would be available to them in Colebrook. The goals and strategies listed below are intended to create more housing options for seniors and others.

### SUB-GOAL 2A: Allow smaller sized homes and "downsizing" options

As mentioned previously in this report, 90% of Colebrook's homes are single family detached homes and 63% of homes have 3 or more bedrooms. This is a more expensive type of home to build, own, and maintain compared to smaller sized homes and multi-family homes. New construction of townhomes, two-family homes, and multi-family homes are not currently allowed under the town's zoning regulations but if allowed, could create additional housing opportunities for seniors and young people.

#### Strategies:

#### Lead Entity:

1. Allow duplex or 2-family homes on parcels that can meet on-site well and septic requirements.	PZC
2. Allow attached townhomes (3-4 attached) on parcels that can meet on-site well and septic requirements in the General Business zone; restrictions could be similar to regulations for "conversion to multi-family".	PZC
3. Consider zoning amendments that would allow a senior housing development like <u><a href="#">Meadowbrook Apartments in Norfolk</a></u>	PZC
4. Consider an incentive housing overlay zone on a specific appropriate parcel (example: Barkhamsted, CT) or a "Town and non-profit sponsored housing" zoning regulation as many other area towns have in place.	PZC

#### What is Meadowbrook in Norfolk?

Meadowbrook is affordable housing for seniors built in 1972. It started with a donation from a local church member, Sarah Hodge. Three churches joined together, acquired the former site of the Norfolk Center School and constructed this development with funding from the CT Department of Housing and U.S. Housing and Urban Development (HUD). All three of the founding church congregations continue to be represented on the Norfolk Senior Housing Corporation board. Today, the complex has 28 apartments: 7 studio, 18 one-bedroom, and 3 two-bedroom units (11 of them are HUD subsidized). For more info visit: [www.meadowbrookapartments.org](http://www.meadowbrookapartments.org)



## **SUB-GOAL 2B: Increase awareness about the housing opportunities accessory apartments can create.**

Colebrook homeowners can create an accessory apartment in their home or on their property in a detached building or over a garage. For seniors, accessory apartments can allow adult children or other caregivers to live at the home in a separate space; they can also create an opportunity for additional income from the rental. 57% of survey respondents were not aware of the option to create an accessory apartment. 55 respondents said they would need professional advice (construction costs, permitting, etc) and 44 said they would need a grant or loan to help pay for the construction of an accessory apartment.

### **Strategies:**

### **Lead Entity:**

1. Include an article in the town newsletter twice per year to let people know about the option of creating an accessory apartment on their property.	HC
2. 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.	PZC or HC?
3. Allow detached accessory apartments on lots that meet the minimum lot size for their zone as long as they can get health district approval for well and septic. (In other words, remove the requirement in the zoning regulations for a min. 4 acre lot for a detached accessory dwelling.)	PZC
4. Advocate for a multi-town initiative to provide professional advice to homeowners interested in creating accessory apartments.	HC

## **GOAL 3: Keep residents living safely and affordably in their homes**

According to recently released HUD data, 68 Colebrook households were severely cost burdened (spending more than 50% of their income on housing costs). Colebrook also has 190 occupied homes in that were built before 1950. These older homes can present accessibility, energy efficiency (heating/cooling), and maintenance challenges. These strategies are intended to help cost burdened Colebrook households stay in their homes and make repairs or energy efficiency upgrades that might be needed to keep them living safely and affordably.

1. Apply for CDBG/Small Cities or Community Investment Act funding to create a Housing Rehabilitation Loan Program to assist income eligible homeowners with making home repairs or adding accessibility features (such as wheelchair ramps) that will keep them in their homes.	BOS
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2. Ensure the town's zoning regulations allow residents to add wheelchair ramps or meet other ADA requirements without needing a special exception or variance due to setbacks or other restrictions.	PZC
3. Raise awareness about the ability for income eligible homeowners to refinance their home loan to make their mortgage more affordable through the USDA Rural Development program. <a href="https://www.usdaloans.com/">https://www.usdaloans.com/</a>	HC
4. Promote energy efficiency programs offered by Eversource and others once per year through the city newsletter or other means. Increase awareness of programs that assist with electricity and/or heating costs.	HC
5. Increase awareness of and continue to support existing services such as dial a ride, senior lunches, CT Home Care Program for Elders, etc.	SD
6. Continue to direct residents who are in experiencing housing instability or are in danger of becoming homeless to call 211 or visit 211ct.org to be directed to resources and services.	SD

### **Who qualifies for energy efficiency programs?**

The EnergizeCT "Home Energy Solutions" program can help all homeowners reduce energy costs. Homeowners with household incomes of 60% of the area median income or less qualify for a free home energy assessment and free upgrades. For more information visit: <https://www.energizect.com/your-home/solutions-list/home-energy-solutions-core-services>

### **What is the Housing Rehabilitation Loan Program?**

This program provides financial assistance in the form of a 0% interest deferred loan to income eligible households to make health and safety repairs including roofing, carpentry, electrical work, painting, plumbing and heating.

### **What is the "Healthy Homes Program"?**

Connecticut Children's **Healthy Homes Program** (Healthy Homes) - Provides support to improve living conditions for families: Working with a team of licensed and certified experts, the program assesses homes and develops a scope of work to address housing-related health hazards, such as lead-based paint, mold, asbestos, and injury risks. With that scope of work, the program works with property owners and contractors to complete the work to strict specifications in accordance with federal, state, and local environmental and building regulations: <https://www.connecticutchildrens.org/community-child-health/community-child-health-programs/healthy-homes-program/>

### **What is 211?**

**2-1-1** is a free, confidential **information and referral service** that connects people to essential health and human services 24 hours a day, seven days a week online and over the phone. 2-1-1 is a program of United Way of Connecticut and is supported by the State of Connecticut and Connecticut United Ways: [www.211ct.org](http://www.211ct.org)

## GOAL 4: Support first time homebuyer options in Colebrook

In 2021 Colebrook had 7 single family homes with mortgages subsidized by the CT Housing Finance Authority (CHFA) or USDA. These can assist income eligible families who find a home for less than around \$350,000.

### Strategies:

### Lead Entity:

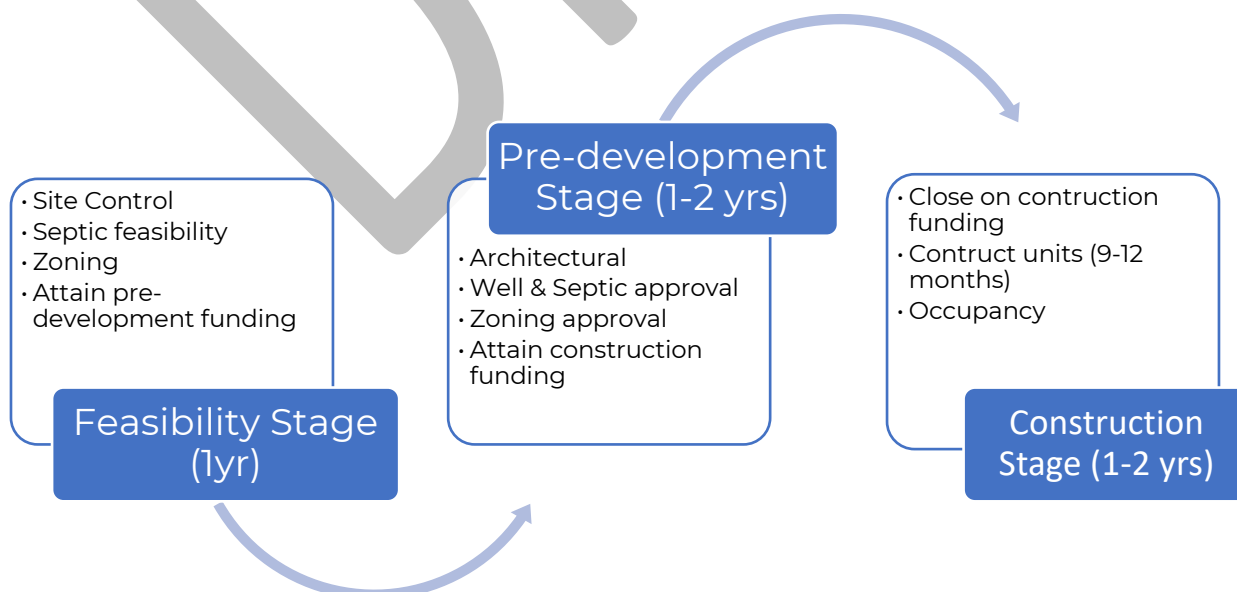
1. Let residents know about the opportunity to donate land or funding to a newly formed Colebrook Housing Organization or NWCT Habitat for Humanity to allow them to build first time homebuyer homes.	HO or HC
2. Increase awareness in town of CHFA (CT Housing Finance Authority), HDF (Housing Development Fund) and FHLB (Federal Home Loan Bank of Boston) down-payment assistance for income eligible first-time homebuyers and free first-time homebuyer education classes available in the area and online through an annual article in the town newsletter and other outreach efforts.	HC
3. Raise awareness about the USDA Rural Development program that can help income eligible homeowners in Colebrook purchase homes. <a href="https://www.usdaloans.com/">https://www.usdaloans.com/</a>	HC

### Related Links:

<https://www.chfa.org/homebuyers/all-homebuyer-mortgage-programs/>  
<https://www.usdaloans.com/>  
<https://hdfconnects.org/services/fthb/>

### How Do Housing Options that are Affordable Get Built?

Once a non-profit housing organization is formed in Colebrook, the volunteers can begin to look for a low-cost or donated land or buildings appropriate for housing. Once a site is identified, it typically takes between two and four years until the start of construction and often closer to five years for occupancy. The figure below shows the major parts of the development process and how long each phase typically takes.





### ***Where does the funding come from?***

As noted above, the organization trying to create these housing options will need to have access to “pre-development funding” to help assess the feasibility of development on the site identified. They will also need construction funding. Even when land is donated for this, the cost to construct these homes is almost always more than one could rent or sell the homes for affordably for households earning under 80% of the area median income. Here are the typical scenarios for funding:

- ***Scenario 1:*** The local housing organization is building one first time homebuyer home on donated land. Local, private fundraising is done by the volunteer non-profit to secure the gap funding that will be needed. This is the gap between amount the non-profit can affordably sell the home to the income eligible homebuyer and the amount it will cost to build the home and install the septic/well and driveway. Often these non-profits get a loan from a local bank to pay for construction and then are repaid (everything other than the gap) once the income eligible homeowner gets a mortgage.
- ***Scenario 2:*** The local housing organization has identified a site that can accommodate more than 3 home-owner or home-renter dwelling units. Between 10 and 20 units is ideal in terms of being competitive for State funding opportunities and bringing down the per unit cost of each home, but this scale is not required depending on the site and the housing need the organization is trying to address. (Note- it often can take the same amount of time, between two and five years, to create either one first time homebuyer home or 10-20 units of home-renter homes.) In this type of project, the local housing organization will often work with a housing development consultant who is experienced with applying for State and other funding sources for affordable housing. This consultant can help advise all along the feasibility and pre-development stages of the process and can draft the applications to these funding sources for both pre-development and construction funding.



### ***How will potential impacts of new housing be mitigated?***

Many residents will be concerned about the potential impact of new homes. All residents will have the opportunity to hear about any proposed new development and ask questions when the non-profit housing organization brings their project to the Planning & Zoning Commission and/or Wetlands Commission for approvals. Both of these commissions, and the local non-profit housing organization will be made up of Colebrook residents all who care deeply about impacts on their neighbors.

## How can we ensure these strategies are implemented over the next 5 years?

Once this plan is adopted, here are the ways that the town can make sure that these strategies are implemented over the coming 5 years. This plan will need to be updated in 2027.

1. Form a housing plan implementation committee or <b>housing committee</b> to spearhead the implementation of this plan and update it every 5 years.	BOS
2. Ask the housing committee to prepare an <b>annual summary report</b> to the Board of Selectmen to summarize progress on housing plan implementation and note priority actions planned for the coming year.	HC
3. Amend the <b>Town Plan of Conservation &amp; Development</b> (POCD) to reference the town's Housing Plan.	PZC

## What can Colebrook residents do to help?

1. **Volunteer!** Consider volunteering with a new Colebrook Housing organization or on a new housing plan implementation committee. (If you are interested contact the First Selectman's office.)
2. **Attend Planning & Zoning Commission meetings** when zoning regulation revisions are considered. Attend a public hearing to voice your support for zoning changes consistent with this housing affordability plan. Too often the Commission only hears from those opposed to a zoning change or a specific development.
3. **Watch this 10-minute video** made in 2021 to see what affordable housing looks like in NWCT's small towns.
4. **Donate land or funding** to the Colebrook Housing organization once formed or to Habitat for Humanity.



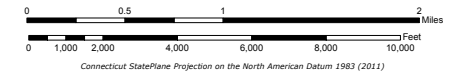
## Appendix Resource links

Attached are the following appendices:

- Open Space map
- Resident Housing Needs Survey Results
- What is “Fair Housing”?

The following are links to additional resources:

- Colebrook Housing Data profile  
<https://housingprofiles.pschohousing.org/profile/#Colebrook>
- 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



## What is Fair Housing?

**The following information is from the Connecticut Fair Housing Center:**

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

**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.

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### Affirmatively Furthering 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.