

Affordable Housing Plan

TOWN OF COLUMBIA

2022-2027 Plan



The Town of Columbia has developed an Affordable Housing Plan which identifies strategies to grow the number of affordable housing units over the next five years in a manner that aligns with community values.

This plan is intended to satisfy the statutory requirements under CGS Section 8-30j. Affordable Housing Plans must be updated every five years per state statute.

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This plan was adopted on April 11, 2022

Background

In the 1970's, after the State recognized an overall lack of affordable housing options statewide, Connecticut General State Statute 8-30g (CGS 8-30g) was enacted as a way to increase the number of affordable housing projects that had been approved by Connecticut towns. This legislation created a formula to define the maximum housing cost for a dwelling unit to be considered 'affordable' housing. The law also established a minimum percentage of deed-restricted affordable housing for each town. If a town isn't at, or above, the required minimum, developers are allowed to appeal the zoning regulation requirements in order to provide deed-restricted affordable housing.

CGS 8-30g, places the burden of proof for an appeal on the town rather than the applicant. The town must demonstrate that the threat to local health, safety and welfare is far greater than the general need for affordable housing. The law also provides increased flexibility to developers, they may not need to adhere to all zoning standards including setbacks, zone restrictions, parking requirements and lot coverage standards. Any town in Connecticut that does not have at least ten percent (10%) of their housing stock in deed-restricted affordable housing is open to an appeal under CGS 8-30g.

In July 2017, new legislation was passed (Public Act 17-170) requiring every municipality to have an Affordable Housing Plan, adopted by the town, that "shall specify how the municipality intends to increase the number of affordable housing developments in the municipality."

In 2021, Connecticut State Legislature revised many Statutes relating to housing to encourage affordable housing, and under § 8-30j(a):

"Not later than June 1, 2022, and at least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality. Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality."

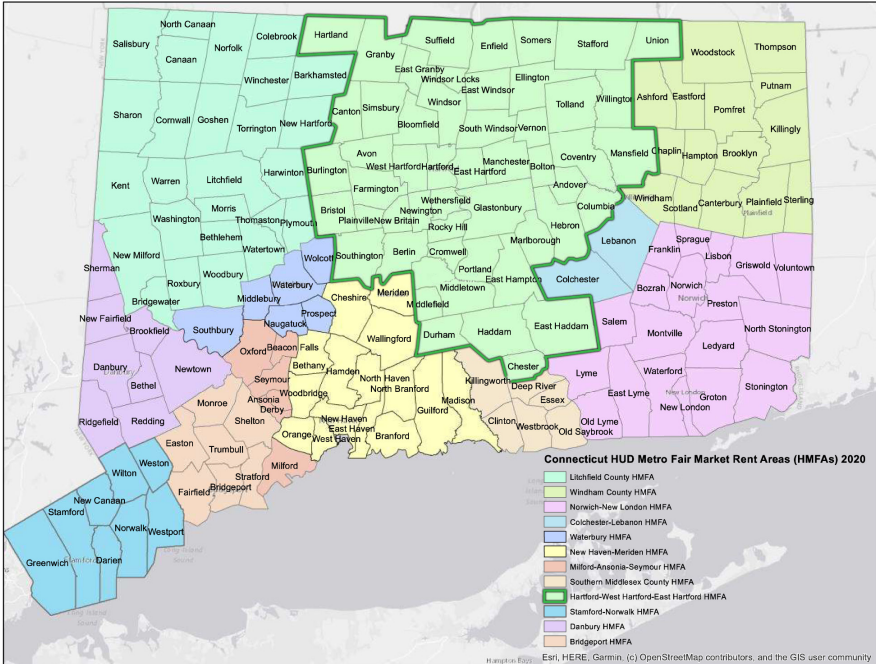
What is Affordable Housing?

The phrase ‘affordable housing’ can have different meanings.

A common definition refers to the availability of housing for people that, based on their family income, they can afford without being overly burdened by housing cost. Most towns, including Columbia, have housing that meets that definition.

However, CGS 8-30g defines housing as affordable if the cost of housing is less than 30% of the gross income of a household earning no more than 80% of the Area Median Income (AMI). Also, for the housing unit to count towards the community’s official tally of affordable housing stock, the property has to be subject to a deed restriction for at least 30 years. Income calculations are adjusted annually based on projection provided by the Department of Housing and Urban Development.

The Federal Department of Housing and Urban Development (HUD) has divided Connecticut into 12 regions known as HUD Metro Fair Market Rent Areas (HMFArea) based on census data. Columbia is in the Hartford-West Hartford-East Hartford Region, and by CGS 8-30g requirements that is the HMF Area that will be used to determine Columbia’s median income and housing cost.



Why is Planning for Affordable Housing Important?

A common myth of affordable housing is that it's large, institutional-style buildings with very high density on very small parcels. However, that is not the case.

Affordable housing can be like any other type of housing and comes in many forms, shapes and sizes ranging from single-family homes to duplexes and from townhouses to apartments. It can be privately owned or rented. It can house seniors, families with children, single individuals, or persons with disabilities. It can also come in a range of architectural styles making it virtually indistinguishable from other housing types. While some affordable housing units are owned and managed by public entities, like a housing authority, most are privately owned and managed.

Affordable housing provides many benefits to any community:

- Growing the number of affordable housing units would allow those with roots in the community to continue living there after a change in their economic status.
- Affordable and diverse housing choices would allow young adults to move back to the community in which they grew up.
- Seniors would be able to remain in the community after they retire and, if they want to downsize, there are opportunities to do so.
- Households that experience a loss of income due to economic circumstances, disability, divorce, or loss of a spouse, will not be displaced from the community due to the inability to pay for housing.
- Workers in essential jobs such as teachers, home health aides, childcare workers, restaurant workers, and first responders would have an opportunity to live near to where they work.

Since 2000, the share of Connecticut renters who pay more than 30% of their income towards housing rose from 37% to 46% in 2019.

Connecticut homeowners with mortgages also saw their budgets stretched, with 20% of homeowners housing cost-burdened in 2000.

The Law: Affordable Housing Appeals Act

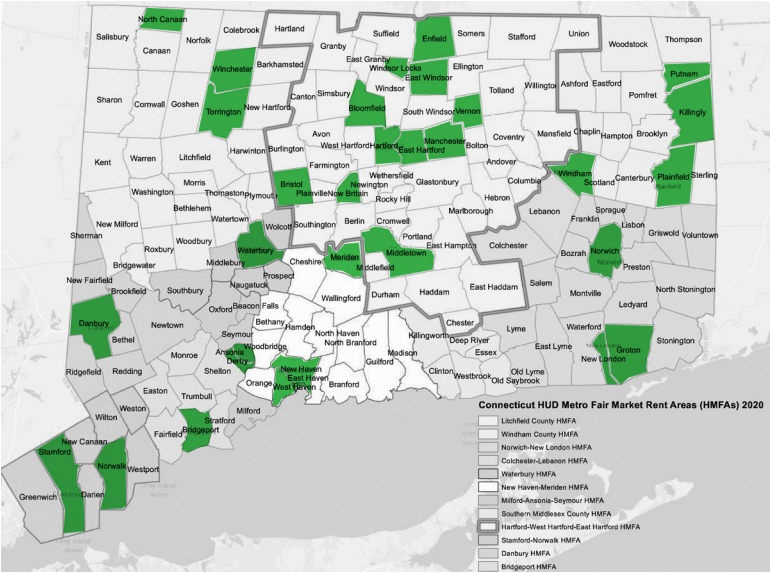
The Affordable Housing Appeals Act, CGS 8-30g, enacted in the 1970s, uses a formula to define the maximum cost for affordable housing, and established 10% as a minimum number of deed-restricted affordable dwelling units that each town should have. If a town isn't at, or above, the 10% required minimum, developers are allowed to appeal the zoning regulations in order to build deed-restricted affordable housing.

Unlike other appeals, CGS 8-30g, places the burden of proof for that appeal on the town rather than the applicant. The town must demonstrate that the threat to local health, safety and welfare is far greater than the general need for affordable housing. The law also provides increased flexibility to developers, they may not need to adhere to all zoning standards including setbacks, zone restrictions, parking requirements and lot coverage standards.

Any town in Connecticut that does not have at least 10% of their housing stock in deed-restricted affordable housing is open to an appeal under CGS 8-30g.

Every year, the Department of Housing prepares an Affordable Housing Appeals list for all 169 Connecticut towns. The most recent listing (2020) finds that 31 towns have met the minimum requirement of 10% of all housing stock be deed-restricted affordable housing. The other 139 towns, do not meet the 10% and subject to appeal.

To the right is the map showing the HUD Metro Fair Market Rent Areas. The 31 towns in green have more than 10% of housing stock in deed-restricted affordable housing.



On the 2020 Affordable Housing Appeals List, the Department of Housing found that only 88 of Columbia’s dwelling units were affordable by the CGS 8-30g definition, less than 4% of the Town’s total housing stock. Of those, 62 were home owners receiving mortgage assistance from the Connecticut Housing Finance Authority (CHFA) or the United States Department of Agriculture (USDA), 24 had government assistance, and 2 had rental assistance such as Section-8. There were no Town or Housing Authority senior or disabled housing units nor deed-restricted properties.

| Total CGS 8-30g Affordable Units in Columbia | | |
|---|-------|-------|
| Total Housing Units per Census | 2,308 | |
| CHFA/USDA Mortgages | 62 | |
| Governmentally Assisted Units | 24 | |
| Tenant Rental Assistance | 2 | |
| Deed Restricted | 0 | |
| Total Assisted | 88 | 3.81% |

Based on these figures from CT Department of Housing, Columbia would need to add 143 affordable deed-restricted dwelling units to meet the 10% minimum set by the Affordable Housing Appeals Act, CGS 8-30g.

Affordable Housing in Columbia

Housing is generally considered to be affordable if a household spends less than 30 percent of its income on housing costs (rent, mortgage, taxes, renters/homeowner’s insurance, utilities, etc.).

While upper and middle income households may be able to afford to spend more than 30% on housing, other households with lower income generally cannot since doing so would take money away from food, transportation, health care, and other important expense categories.

The Federal Department of Housing and Urban Development (HUD) has divided Connecticut into 12 regions known as HUD Metro Fair Market Rent Areas (HMFA) based on census data. Columbia in the Hartford-West Hartford-East Hartford Region, and by CGS 8-30g requirements will be used to determine Area Median Income and housing cost for Columbia.

According to the 2020 Census data, the median household income for Columbia residents is \$109,962. However, Columbia’s HUD Metro Fair Market Area median household income is \$68,688, and that is what is used to determine Columbia’s housing affordability.

The HUD formula is 80% of the median household income of the HMFA area, multiplied by 30% to determine the maximum annual housing costs for affordability.

The table below shows the minimum amount of household income needed, in the Hartford-West Harford-East Hartford HMFA, based on different sizes of households to not exceed 30% of annual housing cost. The last line shows the monthly maximum amount of housing cost that would be considered affordable for household sizes.

| Affordability of Housing Costs by Household size | 1 person | 2 persons | 3 persons | 4 persons | 5 persons | 6 persons |
|---|-----------------|------------------|------------------|------------------|------------------|------------------|
| 100% of Household Income | \$ 68,688 | \$ 78,500 | \$ 88,313 | \$ 98,125 | \$ 106,000 | \$ 113,875 |
| 80% of Median Household Income | \$ 54,950 | \$ 62,800 | \$ 70,650 | \$ 78,500 | \$ 84,800 | \$ 91,100 |
| Annual Housing Costs at 30% | \$ 16,485 | \$ 18,840 | \$ 21,195 | \$ 23,550 | \$ 25,440 | \$ 27,330 |
| Monthly Housing Costs | \$ 1,374 | \$ 1,570 | \$ 1,766 | \$ 1,963 | \$ 2,120 | \$ 2,278 |

2020 HMFA (HUD FMR Area) Household Income for Connecticut Municipalities

Based on the formula, the Department of Housing and Urban Development’s 2020 data determined that a family of four in Columbia with a household gross income of \$98,125 or less per year, or an individual making less than \$68,688 per year could qualify for affordable housing because their housing cost exceeds 30% of the 80% of their income.

Columbia’s Housing Cost Burden. In the past 10 years, more Columbia residents have become housing cost-burdened.

Census data includes information on the relationship between household income and housing costs. Based on the U.S. Census data extrapolations, more Columbia households are spending an increased amount of their household income on housing costs than ten years ago.

As Columbia’s population ages in place, more and more of those over 65 are paying a higher percentage of their household income on housing costs. In 1999, 18% of those over 65 were paying more than 30% on housing costs, and in 2019 that number doubled.

Those between 35 and 64 in age also are paying a higher percentage toward housing costs than they did ten years ago, while those between 25 and 34 in age fared better. The last Census showed 28 households under age 25, and all of them were paying more than 30% of their income towards housing costs.

| Columbia Households with Housing Costs in Excess of 30% | | |
|--|-------------|-------------|
| Age | 2019 | 1999 |
| Under 25 | 100% | 0% |
| Age 25-34 | 0% | 6% |
| Age 35-64 | 16% | 12% |
| Over 65 | 37% | 18% |

Partnerships for Strong Communities data finds that 18% of all Columbia households are cost-burdened as they spend more than 30% on housing costs.

Columbia's Demographics

Columbia's Total Population. The 2020 US Census shows Columbia to have a population of 5,417 people. This is a slight decrease of 75 people, -1.4%, over the previous ten-year census. The changes in total population numbers and the percentage of growth between decades are summarized below. The figures for 2040(e) are population estimates projected by the Connecticut State Data Center for Office of Policy and Management and shows that Columbia's population is projected to continue to decline. Columbia has seen a recent increase in new home construction, it is unlikely that will have a significant affect the projected population decline.

| | 1960 | 1970 | 1980 | 1990 | 2000 | 2010 | 2020 | 2040(e) |
|-----------------|-------|-------|-------|-------|-------|-------|-------|---------|
| Total | 2,163 | 3,129 | 3,386 | 4,510 | 4,976 | 5,492 | 5,417 | 5,055 |
| % Change | 63.0% | 44.7% | 8.2% | 33.2% | 10.3% | 10.4% | -1.4% | -6.7% |

Columbia's Demographics. Columbia's population is aging, and projections indicate that the town's population is also declining. The projections indicate that economic opportunities will pull job seekers away from Columbia, and while many seniors will continue to age in place.

The age distribution among residents is an important factor in planning for the future needs of our residents. An increase in the senior population would indicate an increased need for services for this age group, especially housing suited to the mobility and health limitations of seniors. The projections for Columbia's population for 2040, the farthest year forecasted, show a 60% decrease overall from 2020. However the 74+ age group is projected to increase significantly.

| | 2020 | 2040(e) | Change | % |
|-----------------------|-------|---------|--------|--------|
| Pre-school age | 231 | 195 | -36 | -15.6% |
| School age | 817 | 809 | -8 | -1.0% |
| Age 20-39 | 1,081 | 764 | -317 | -29.3% |
| Age 40-64 | 2,117 | 1,866 | -251 | -11.9% |
| Age 65-74 | 678 | 659 | -19 | -2.8% |
| Age 74 + | 493 | 762 | 269 | 54.6% |
| Total | 5,417 | 5,055 | -362 | -6.7% |

Columbia’s Housing Stock

Dwelling Units. At the 2010 Census, Columbia had a total of 2,168 housing units, and the 2020 Census found 2,308 which is an increase of 140 units and a 6% growth in ten years.

| | 1980 | 1990 | 2000 | 2010 | 2020 |
|-----------------------|-------|-------|-------|-------|-------|
| Dwelling Units | 1,262 | 1,754 | 1,988 | 2,168 | 2,308 |
| Change | 155 | 492 | 234 | 180 | 140 |
| % Change | 14% | 39% | 13% | 9% | 6% |

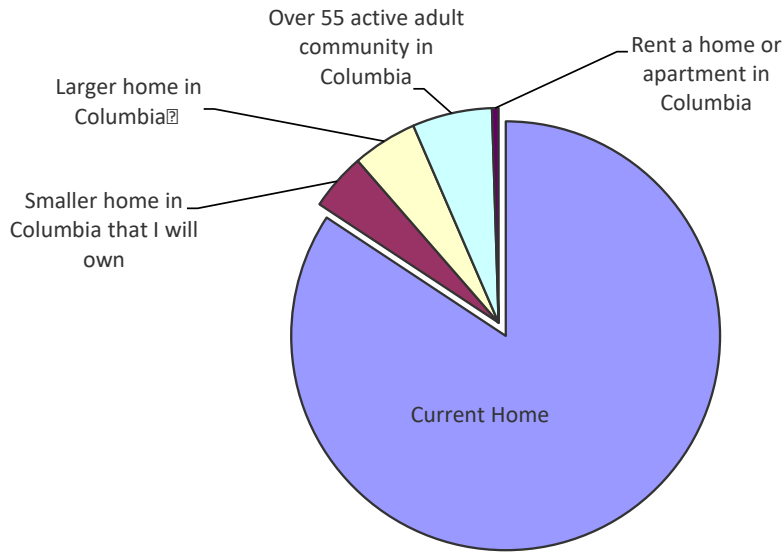
Types of Units. Columbia’s Town Assessor’s classifies dwelling units by categories, the total is slightly different than the 2020 Census data. Not surprising, 90% of Columbia’s housing is single family detached homes, and 84 of the single family parcels also have an accessory dwelling unit (ADU). In addition to the ADUs, Columbia has 91 dwelling units of two or more family. The Census found that 87% of Columbia’s dwelling units are owner occupied.

The table below is from the Town Assessor’s database on September 30, 2021.

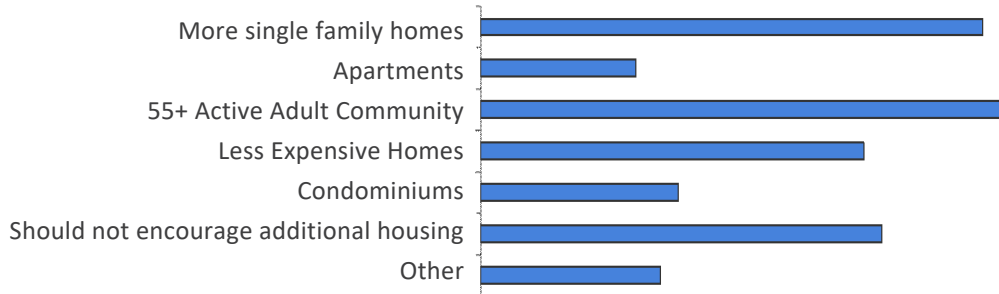
| | Quantity | Dwelling Units | Median Unit sq.ft. | Median Value | Median Acres | % of Total |
|--------------------------------|----------|----------------|--------------------|--------------|--------------|------------|
| Single Family | 2,099 | 2,099 | 1,710 | 230,300 | 1.36 | 90% |
| Single Family - Condo | 16 | 16 | 1,612 | 238,800 | 0 | 1% |
| Single Family with ADU: | | | | | | 9% |
| in same building | 51 | 102 | 2,437 | 308,700 | 2.29 | |
| in separate building | 33 | 33 | 852 | | | |
| Two Family | 32 | 64 | 1,074 | 211,100 | 1.09 | |
| Three Family | 1 | 3 | 1,328 | 576,800 | 86.1 | |
| Apartment Complex | 1 | 24 | 848 | - | - | |
| Total | | 2,341 | | | | 100% |

Survey Results

As part of the update for Columbia’s Plan of Conservation and Development, a survey was conducted to gather information on various topics including housing needs. One question asked residents if they planned on living in Columbia in 10-15 years, and if yes, where would they want to live. The chart below shows the response.



Another question asked what type of housing should be added to Columbia:



The “other” housing types response included:

- Smaller empty nester homes
- A mix of all types of housing clustered in town center, or commercial district would be most appropriate.
- Senior housing that is affordable on a limited pension
- Affordable single family ranch homes for retirees
- Senior housing, including rent controlled housing
- Townhouse type housing for 1-2 people

Affordable Housing Examples

Affordable housing is like any other type of housing and can be in many forms, shapes and sizes ranging from single-family homes to duplexes and from townhouses to apartments.

Below are some examples of affordable housing in Connecticut.



Dartmouth Village, Columbia, CT

22 one-bedroom and 2 two-bedroom units of affordable housing for seniors.



Willington Woods, Willington, CT

32 one-bedroom units of affordable housing for seniors.



The Meadows, Ridgefield, CT

20 two- and three bedroom units of affordable housing for families.



Stuart Farm, Kent, CT

12 units of two- and three-bedroom affordable apartments including three that are fully handicap-accessible.



Pine Tree Apartments, Fairfield, CT

50 units with a mix of one- and two-bedroom affordable housing units.



South Commons in Kent, CT

24 one- two- and three-bedroom affordable apartments.



Amston Village, Colchester, CT

32 one- and two-bedroom affordable apartments for 55+ active adults

Zoning Regulations and Infrastructure Assessment

Columbia’s Zoning Regulations have allowed for affordable housing choices to be developed in multiple ways.

Accessory dwelling units (ADU) have been permitted since the 1960s. And today, an accessory dwelling unit is permitted by right in the Residential-Agriculture Zone. The size of the ADU can be up to 30% of the floor area of the primary dwelling unit (350 square feet if primary dwelling is less than 1150 square feet), and can be located in the primary building or in an accessory building. There are currently 84 accessory dwelling units in Columbia.

In a 2019 revision to the Zoning Regulations, apartments are permitted by right in the Commercial Manufacturing Zones if located above a first floor business use. There are currently only 5 second floor apartments in the Commercial Manufacturing Zone, with opportunity for additional apartments.

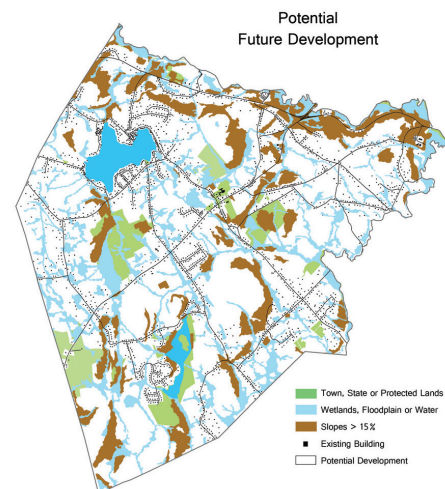
Columbia’s Zoning Regulations include provisions for multiple dwelling units under Sections on Senior Housing and Neighborhood Retirement Housing. Either regulation would allow deed-restricted affordable housing. One development, Dartmouth Village, was built under the Senior Housing regulation in 1986, all 24 units are governmentally assisted units.

A local developer has acquired property in Columbia with the intention of building a Neighborhood Retirement Housing complex.

Columbia’s infrastructure. There are major ConnDOT roads (Rte. 66, 66-East and 87) crossing the town, and 42.5 miles of town roads.

Columbia has a K-8 school, volunteer fire department, library, town hall and multiple recreation areas. CT Transit provides limited bus service from the Route 6/66 commuter lot to Hartford.

Columbia does not have a public water system nor a public sewer system. Therefore, each parcel must be able to support the water and sanitary needs of the desired development.



Objectives and Strategies

While Columbia will remain a community of predominantly single-family homes, the Planning & Zoning Commission recognizes the need to provide more variation in its housing to meet the needs of existing and future residents. Diversifying Columbia's housing stock can potentially allow young people to live in the community where they grew up, allow seniors to downsize within their community, and provide housing opportunities that support a culture of inclusion and diversity.

Goals and Objectives for increasing affordable housing:

- Seniors who wish to live in Columbia will have the opportunity to do so.
- There will be sufficient ADUs and apartments to meet the need of Columbia residents.
- Columbia will have multi-family development that includes deed-restricted affordable units.

Strategies and Actions:

- Support seniors who wish to age in place in their current home.
- Provide housing choices for seniors including those with limited financial resources.
- Consider allowing two-family or three-family dwellings on larger lots.
- Adopt multi-family housing regulations that include incentive for additional units if deed-restricted.
- Incrementally grow the number of affordable housing units with a goal of 30 additional units over the next five years.
- Encourage additional ADUs:
 - Consider increasing the unit size where appropriate in town,
 - Promote awareness of ADU zoning regulations,
 - Consider tax-abatement for income-restrictions on ADU.
- Identify funding resources that could assist the town in developing affordable housing.