

# *Town of Colchester, Connecticut*

127 Norwich Avenue, Colchester, Connecticut 06415

Website: [www.colchesterct.gov](http://www.colchesterct.gov)

## **Planning & Zoning Commission**

### **Meeting Minutes**

**January 15, 2020**

**Town Hall Room 2 @ 7:00 pm**

1. **CALL TO ORDER** – Chairman Joseph Mathieu called the meeting to order at 7:00 pm.  
**ROLL CALL-**

**Members Present:** Chairman Joseph Mathieu, Vice Chairman John Novak, Secretary Mark Noniewicz, Meghan Kehogreen, Jason Tinelle, Bruce Hayn, and Alternate Beverly Seeley

**Members Absent:**

**Others Present:** Matthew Bordeaux, Planner, Daphne Schaub, Assistant Planner/Zoning Enforcement Officer, Board of Selectman Liaison Taras Rudko, & Clerk Kamey Cavanaugh

2. **ADDITIONS TO THE AGENDA**

*M. Noniewicz MOTIONED to add Agenda Item 11.B) Hop Cultures Farm & Brew hours of operation. SECONDED by B. Hayn. MOTION CARRIED 8-0-0.*

3. **APPROVAL OF MINUTES – December 18, 2019**

*M. Noniewicz MOTIONED to APPROVE the minutes of December 18, 2019 with one typographic correction. SECONDED by B. Hayn. MOTION CARRIED 6-0-2. J. Novak & M. Kehogreen abstained.*

4. **PUBLIC HEARING-**

5. **FIVE MINUTE SESSION FOR THE PUBLIC –**

6. **PENDING APPLICATIONS –**

7. **NEW APPLICATIONS –**

8. **PRELIMINARY REVIEWS –**

9. **OLD BUSINESS –**

10. **NEW BUSINESS –**

RECEIVED  
COLCHESTER, CT  
2020 JAN 16 AM 10:04  
Gayle Furman  
TOWN CLERK

## **MINUTES**

Wednesday, January 15, 2020  
Planning & Zoning Commission

## **11. PLANNING ISSUES AND DISCUSSION –**

### **A. Housing Needs Discussion with Southeastern Connecticut Council of Governments and Southeastern Connecticut Housing Alliance**

Amanda Kennedy, Deputy Director, Southeastern Connecticut Council of Governments was before the Planning and Zoning commission for a presentation regarding Affordable Housing (See Attached)

### **B. Hop Culture Farm & Brew**

Hop Culture Farm & Brew is interested in extending their hours of operation to include Thursdays. The request will be processed through a modification of the original application and will be on the agenda for the next regular scheduled meeting.

## **12. CORRESPONDENCE –**

## **13. ADJOURNMENT**

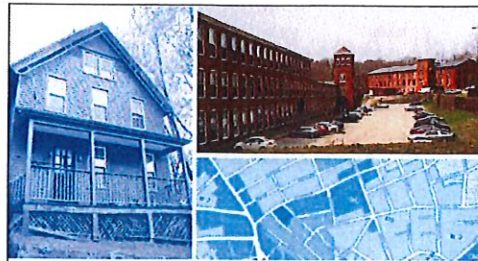
***B. Hayn MOTIONED to adjourn the January 15, 2020 Planning & Zoning Commission meeting at 8:34PM. SECONDED by B. Seeley. MOTION CARRIED UNANIMOUSLY***

Respectfully Submitted,

*Kamey Cavanaugh*, Clerk

MINUTES

Wednesday, January 15, 2020  
Planning & Zoning Commission



## Presentation to Town of Colchester Planning & Zoning Commission January 15, 2020

Amanda Kennedy  
*Deputy Director,  
Southeastern Connecticut  
Council of Governments*

SCCOG



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## Regional Housing Planning & Advocacy

### Southeastern Connecticut Council of Governments

- Regional agency composed of 22 cities, towns, and boroughs
- Responsible for planning at regional scale (transportation, hazard mitigation, housing, etc.)
- 2002 & 2004 Housing Needs studies found undersupply of housing and projected need for ~800 additional units per year.

### Southeastern Connecticut Housing Alliance

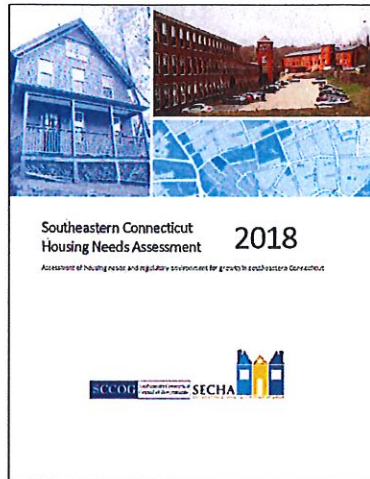
- Independent non-profit working closely with SCCOG staff to provide education and technical assistance to communities
- Formed in 2006 in response to SCCOG housing studies to facilitate a regional approach to meeting housing needs
- *Thank you to recent funders  
Community Foundation of Eastern CT,  
Dime Bank Foundation, and Chelsea  
Groton Foundation*

SCCOG



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## Goals of 2018 Needs Analysis



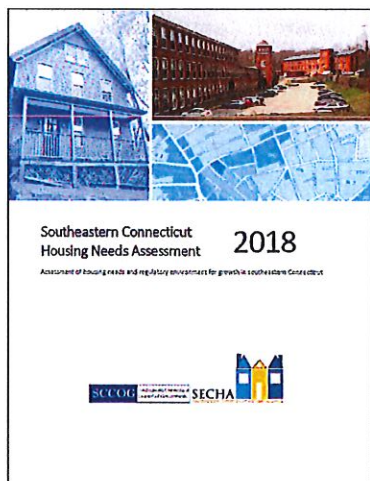
- Does the region's housing meet our needs?
  - Quantify where affordability challenges are greatest
  - Document existing housing inventory
- How will needs change going forward?
  - Project quantity and type of housing needed in the future
  - Assess region's ability to accommodate necessary housing growth
- Identify strategies to support production and affordability
  - Highlight region's needs to potential funders

SCCOG



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## Findings



- SE CT individuals and families now very likely to pay more for their housing than their income supports
- Renters have the biggest challenges in finding quality housing they can afford
- Even with low rates of population growth, region will need to produce more housing
- Greatest need is for rentals & low-cost housing
- Region can accommodate additional needed growth

SCCOG



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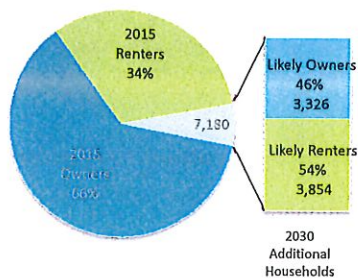


## Projection of Future Housing Needs in Southeastern CT

Projection: 7,200 additional households by 2030

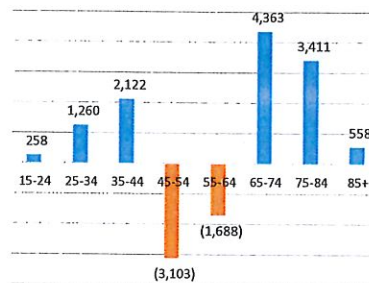
o Majority renters and/or low-income

Renter Households Growing Faster than Owner Households



SCCOG

Decline in Middle-Aged Households, Increase in Young and Seniors

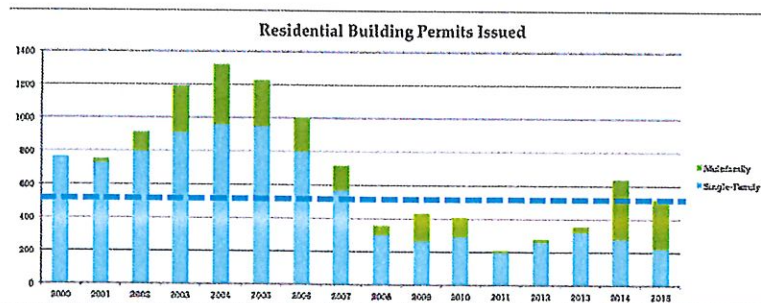


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## Projection of Future Housing Needs in Southeastern CT

Projection: 7,200 additional households by 2030

o ~500 Additional Units per year would meet new demand



SCCOG



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## Recommended Regional Actions

### SCCOG

#### Increase Depth of Knowledge

- Develop analysis of the cost of community services for different housing types: *Fiscal Impact Analysis, Summer 2019*
- Update needs assessment as new data becomes available: *EB/SUBASE Housing & Transportation Plan, Fall 2019*

#### Proactively Plan for Growth

- Coordinate regional sewer investments with land use goals: *Regional Wastewater Management Plan, Summer 2019*

SCCOG

### SECHA

#### Increase Depth of Knowledge

- Speak to neighborhood groups and other organizations about housing challenges: *Ongoing*
- Develop Community Fact Sheets: *Ongoing*
- Continue to highlight best practices and local successes: *Ongoing*



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## Recommended Municipal Actions

### Determine & Document Goals

- Study the issue and determine community's goals
- Develop action plan
- Incorporate goals and implementation strategies into *Plan of Conservation and Development, Affordable Housing Plan, and/or Zoning*
- Form local housing committee to shepherd implementation
- SE CT municipalities active in housing planning include: North Stonington, Stonington, Groton, Lebanon, Montville, Waterford, & Salem

SCCOG

### Potential Strategies

- Adopt inclusionary zoning
- Reduce minimum lot sizes and expand uses to include multifamily
- Allow as-of right accessory dwelling units in single-family zones
- Create/support local land trust to purchase/renovate/preserve existing homes as affordable
- Apply for planning from CT DOH Affordable Housing Planning grants (coming soon) or CDBG Small Cities grants



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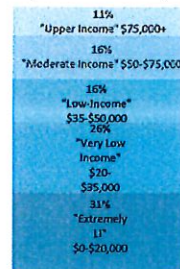
## FAQ: Who Needs Affordable Housing?

### REGIONAL

1 in 4  
SE CT households earns less than  
\$50,000  
and is housing-cost-burdened

The share of housing cost-burdened  
households rose from 25% in 2000  
to 37% in 2015

### Housing-Cost-Burdened Households In SE CT, by Income 40,000 Households (37% of total)



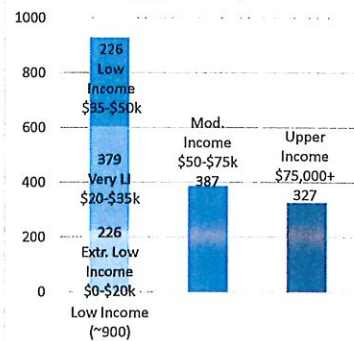
## FAQ: Who Needs Affordable Housing?

### LOCAL

1 in 6  
Colchester Households earns less than  
\$50,000  
and is housing-cost-burdened

The share of housing cost-burdened  
households in Colchester rose from  
23% in 2000  
to 28% in 2017

### Housing-Cost-Burdened Households in Colchester, by Income (Approx. 1600)



Source: 2017 American Community Survey Census Estimates.

## FAQ: How is Affordability Defined?

- According to the US Department of Housing and Urban Development, housing is affordable when the monthly housing cost is no more than 30% of the gross monthly household income.
  - "Housing cost" includes utilities & property taxes
- Housing for low-income residents is usually affordable to households earning 80% or less of the area median income
  - Up to \$53k for single person
  - Up to \$75k for family of four

## FAQ: What is 8-30g? (Affordable Housing Land Use Appeals Act)

- In towns with less than 10% of housing maintained as *Affordable*, developers may seek approvals for the construction of affordable or mixed-income housing even when not complying with zoning or other regulations. The burden of proof is on the local planning and zoning commission to prove that public health or safety concern clearly outweigh the need for affordable housing.
- *Affordable* housing counting toward the 10% threshold includes:
  - Housing receiving financial assistance under a gov't program
  - Single family homes financed with CT Housing Finance Authority or USDA loans, and/or
  - Housing that is maintained as affordable to its occupants with deed-restrictions that the housing only be sold or rented at affordable prices to those making less than 80% of area median income



# Town of Colchester

## Housing Profile

### January 2020



**One in six households in Colchester qualifies as “low-income” and pays more than 30% of their income towards housing.** Housing is considered *affordable* when a household pays less than 30% of its income towards housing costs, which include rent, mortgage payments, taxes, insurance, and utilities. Households paying more than 30% are termed *cost-burdened*.

Across southeastern Connecticut, one in four households is low-income and housing-cost-burdened. It's gotten harder for residents throughout the region to find housing they can afford. Housing costs have been rising faster than incomes, leaving more families paying greater than 30% of their income on housing. Median income has only increased 8% in Colchester since 2000 (adjusted for inflation) while home prices have risen 11% and rents have risen 19%.

		Cost-Burdened Renters	Cost-Burdened Owners	Total Cost-Burdened
Colchester	2000	29%	21%	23%
	2017 5-Yr Ave	40%	25%	28%
NL County	2000	32%	21%	25%
	2017 5-Yr Ave	49%	27%	34%

		Median Household Income	Median Rent	Median Home Value
Colchester	2000 (\$2017)	\$92,855	\$981	\$226,739
	2017 5-Yr Ave	\$101,031	\$1,205	\$254,000
	2000-2017	8%	19%	11%
Region (NL County)	2000 (\$2017)	\$72,020	\$919	\$198,841
	2017 5-Yr Ave	\$69,411	\$1,071	\$238,900
	2000-2017	-4%	16%	20%

Source: United States Census Bureau, 2000 Decennial Census & 2013-2017 ACS

#### About the Southeastern Connecticut Housing Alliance (SECHA)

SECHA is a Connecticut non-stock, non-profit corporation, organized in 2006, with the mission of providing a regional approach to affordable housing challenges. SECHA is an outgrowth of a 2002 housing study conducted by the Southeastern Connecticut Council of Governments (SCCOG). Funding to support SECHA's work has come most recently from grants from the Community Foundation of Eastern Connecticut, Chelsea Groton Bank Foundation, and Dime Bank Foundation.

[www.seccog.org/SECHA](http://www.seccog.org/SECHA)

#### 2018 Southeastern Connecticut Housing Needs Assessment

The 2018 Southeastern Connecticut Housing Needs Assessment was prepared by SCCOG staff in partnership with SECHA. The assessment projected the ways in which housing needs will change through 2030.

The study indicated a need for about 7,000 more housing units in southeastern Connecticut by 2030, or about 500 units per year. More than half of that growth is expected to come from households likely to be low-income and seeking rental housing.



### Demographic Shifts

The Connecticut State Data Center's most recent population projections (released 2017) show the region growing by 12,000 residents through 2030; this is an increase of 4.1% from 2015.

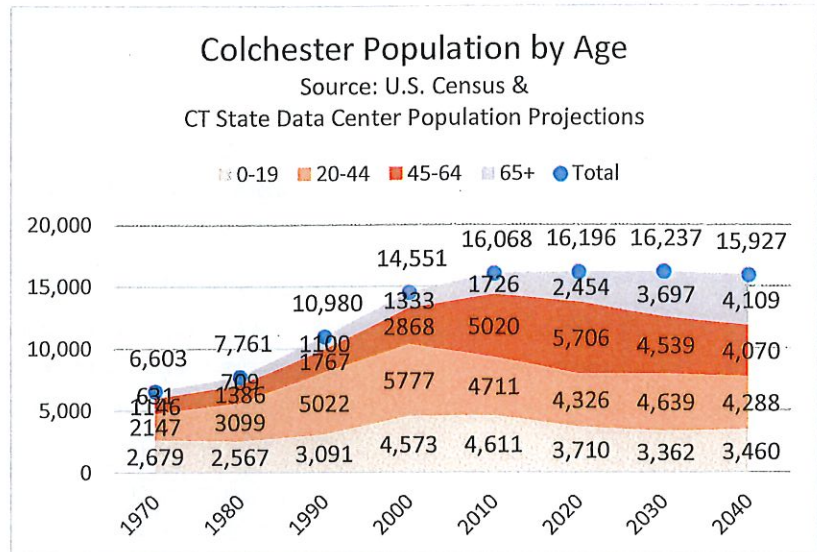
The region's demographic patterns are dominated by the two largest generations: the Baby Boomers and millennials, who are both transitioning into new phases of life. Baby Boomers (born between 1945 and 1964) are becoming empty nesters and retirees. Meanwhile, by 2030 the millennial generation (currently aged 24-39) will be approaching middle-age. Millennials becoming parents will keep the number of children in the region somewhat constant, while the number of middle-aged adults will shrink.

Researchers develop these projections by counting current residents, projecting their ages forward, and assuming rates of birth, death, and in- and out-migration.

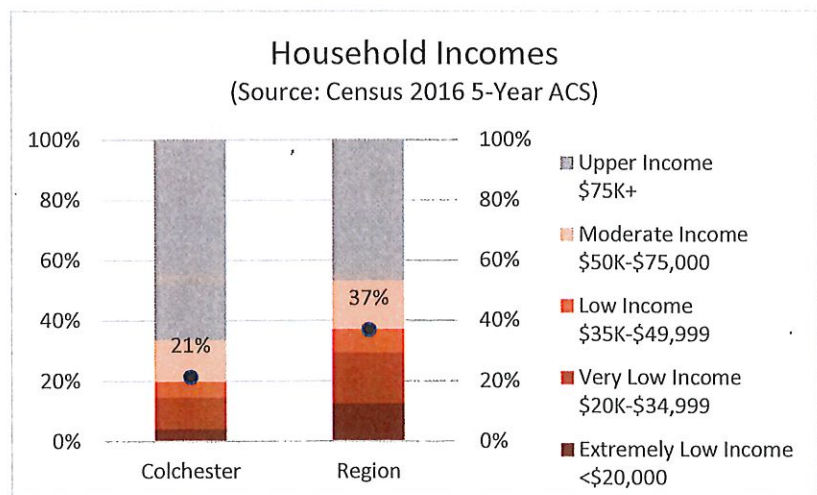
### Demographics

Colchester's median age is 41. The most recent population projections anticipate that Lebanon's total population will be stable over the coming years, but with a larger share of its residents over the age of 65.

Projected Colchester Population Change (2010-2040): -1%



The median household income in Colchester is higher than the regional average; however, 21% of households are still earning less than \$50,000, likely qualifying as "low-income" under most subsidized housing programs. Households earning less than \$50,000 can spend no more than \$1,250 per month towards housing costs for their housing to be considered "affordable" to them.





## Housing Inventory

Housing in southeastern Connecticut's suburbs tends to be large single-family homes that can lack the characteristics sought by young homebuyers and empty-nesters. Overall, 77% of Colchester's housing is single-family, with the majority of multifamily housing in smaller developments (attached townhouses, two-family units, or apartment buildings with fewer than 10 units).

Housing Inventory Characteristics	Colchester	Region
Single Family, Detached Homes	77%	66%
4 or More Bedrooms	20%	20%
Home built 1999 or earlier	85%	90%
Residents in home since 1999	34%	33%

## 8-30g Affordable Housing Appeals

Colchester is subject to developer appeals under Connecticut's 8-30g statute, with 527 units qualifying as "low-income" (8.5% of total inventory). **Colchester could reach the appeals threshold of 10% affordable housing with 98 new affordable units.**

According to the list maintained by Connecticut's Department of Housing, most of Colchester's affordable housing is in properties operating with some form of direct subsidy (364 units). The remaining units are deed-restricted affordable (4), single-family homes financed with CHFA or USDA mortgages (129), or households receiving tenant rental assistance (30).

Program	Units
Country Place I	112
Country Place II	82
Dublin Village & Annex	40
Amston Village	32
Ponemah Village	30
Nutmeg Park	27
Breed's Tavern	22
Ga-Na Den of Colchester	18
ARC of New London County	1
Additional Tenant Rental	30
CHFA/USDA Mortgages	129
Deed-Restricted	4
Total	527
Share of All Housing (6,182)	8.5%

## How Housing Needs Are Changing

Post-WWII construction booms across the country pushed the development of suburban single-family neighborhoods, where Baby Boomers were raised and later raised their own children. Today those neighborhoods are more likely to include empty-nesters or retirees. The share of households in southeastern Connecticut headed by someone over the age of 65 will increase from 25% to 30% from 2015 to 2030. While most seniors prefer to stay in their family homes as long as possible, some will opt for, or require, a move to lower-maintenance housing, perhaps with accessibility features. The region's single-family housing stock does not address these needs.

New households will be formed by younger people moving from family or roommate situations to their own apartments or houses. Lower-cost and/or rental housing will continue to be in demand by southeastern Connecticut residents of all ages.



### *Southeastern Connecticut's Housing Development Landscape*

Where new housing gets built depends on where vacant land is located and what zoning and other development regulations control its use. An initial review of undeveloped land in southeastern Connecticut shows opportunities for new multi-family housing in nearly all of the region's municipalities. While the absence of public water and sewer systems can make development more complicated, it does not preclude multi-family construction.

About half of the region's municipalities allow the construction of accessory apartments on single-family lots. Nine municipalities have adopted Incentive Housing Zones or other vehicles for the construction of affordable housing. Colchester's inclusionary zoning policy requires low-income housing to be included in all multi-family developments over three units and single-family developments with more than six houses.

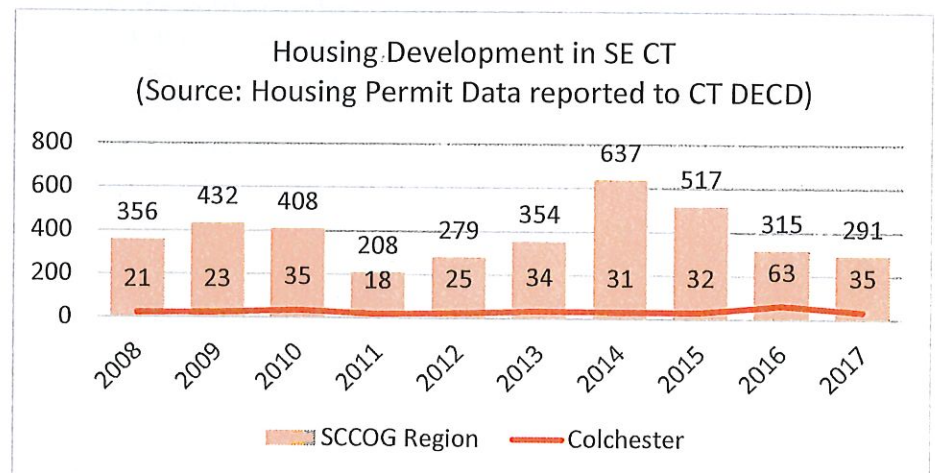
Rev. 1/13/2020

### Housing Construction in Colchester

The rate of new housing permits (a proxy for construction) has been fairly stable in the last ten years, with a bump in 2016 of 63 new units.

Colchester's development regulations allow residential development in most zones, with large lot single family and two family homes permitted in rural and suburban zones. Moderate-density multifamily development is permitted in suburban zones when served by water and sewer (only a few undeveloped parcels meet this criteria), and as a secondary use to non-residential development in the Future Growth zone. Colchester's Village zone allows a broader variety of residential types, but undeveloped parcels in this zone are very limited—opportunities for new housing in this zone would come from redevelopment of existing properties. SECHA has prepared a map of Colchester showing where additional housing might be constructed on undeveloped properties.

Colchester is unique in southeastern CT in that its inclusionary housing regulations require developments of more than six multifamily units or more than three single family houses to include affordable units at a rate of 10% of total units. The affordable units must be affordable to households earning no more than 80% of the state median income with ownership or rental costs not exceeding 30% of the occupant's household income.



#### Sources:

Connecticut State Data Center, 2015 to 2040 Population Projections for Connecticut.

Connecticut Department of Economic and Community Development, Connecticut Economic Digest, Building Permit Data.

United States Census Bureau, Decennial Census for years 1970 – 2010.

United States Census Bureau, 2012-2016 and 2013-2017 American Community Survey 5-year Estimates.