



Town of Colchester

Affordable Housing Plan

Planning & Zoning Commission

Adopted August 17, 2022

Completed in Partnership with

Town of Colchester Planning and Zoning Commission



Consultant

SLR International Corporation



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Community Values Statement

The Town of Colchester is an historically rural Town with access to natural resources, farmland, open space, and trails. The concentration of commerce and services at its core provide great convenience for its residents and attract a customer-base from a range of surrounding rural communities. An inclusive housing stock that provides a range of housing options to current and future residents will allow a diversity of households to benefit from Colchester's many assets.

Colchester embraces a diverse and inclusive housing stock that provides affordable homeownership opportunities, quality rental options, and housing choices for all household types, income levels, and life stages. Colchester's housing diversity allows young people to live in the community where they grew up, enables residents to downsize within the community, and provides housing opportunities that strengthen Colchester's economic base as well as that of the region. Colchester is fortunate to have cultivated a well-balanced housing stock, but a proactive approach to the satisfaction of all current and future residents is necessary for a sustainable future.

The community must work together to preserve and improve the housing stock to meet its needs. Continued efforts to increase housing affordability will ensure that existing residents can continue to live in the community as they move through different life stages and lifestyles. Colchester prides itself on its excellent quality of life for all residents, quality town services, and access to open space, recreational, and cultural opportunities

Future housing development should continue to align with the unique characteristics of each zoning district and in accordance with the Plan of Conservation and Development.

Introduction

The Town of Colchester has developed this 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.

What is Affordable Housing?

In CGS Section 8-30g, the State defines Affordable Housing as housing that costs 30% or less of household income for households making less than 80% of state or Area Median Income (AMI), whichever is lower. As of 2021, a family of four making less than \$79,900 per year or an individual making less than \$55,950 per year could qualify for affordable housing in Colchester. Income limits are updated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). According to data from the HUD, about 26% of Colchester households make less than 80% of Area Median Income and may be eligible for affordable housing programs.

Affordable housing, as the State defines it, typically only includes protected units that are reserved for low-income households through deed restrictions or through governmental assistance programs such as housing vouchers or subsidized mortgages. According to 2021 data published by the Connecticut Department of Economic and Community Development (DECD), 537 or 8.7% of Colchester's total housing units were protected affordable units. Colchester also has many naturally occurring affordable housing (NOAH) units. While these units may be affordable to low-income households today, they may not be affordable in the future if rents or home sale prices increase.

A common myth around affordable housing is that it consists only of higher density apartments. This is not true. 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 townhomes 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 the Colchester Housing Authority, most are privately owned and managed.

Why is Affordable Housing Important?

Affordable housing provides many benefits to the community. Growing the number of affordable housing units would allow those with roots in the community to continue living here, regardless of 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 have opportunities to downsize, should they choose. 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, grocery store workers, home health aides, childcare workers, restaurant workers, and first responders would have an opportunity to live where they work or attract new residents who could contribute to the local economy. Affordable housing can also support businesses by providing housing choices for entry level workers, medical residents, and lower wage workers at major employers.

Plan Development Process

This Affordable Housing Plan for Colchester was developed over a five month period and provided opportunities for community participation. A project website was launched through ArcGIS StoryMap to engage and educate residents of Colchester on different types of affordable housing, share project updates, and solicit feedback through online surveys.

A community survey ran from January to February 2022 and gathered input from 323 residents (2% of the population) of Colchester on community values and housing needs. The key findings of the survey were:

- 37% of respondents were not aware of any affordable housing in Colchester today
- 42% of respondents know someone struggling with housing costs
- The top characteristics that make Colchester a great place to live were identified as the small town feel, green spaces, town center, sense of community, location and accessibility, and the people.

Introduction to Colchester

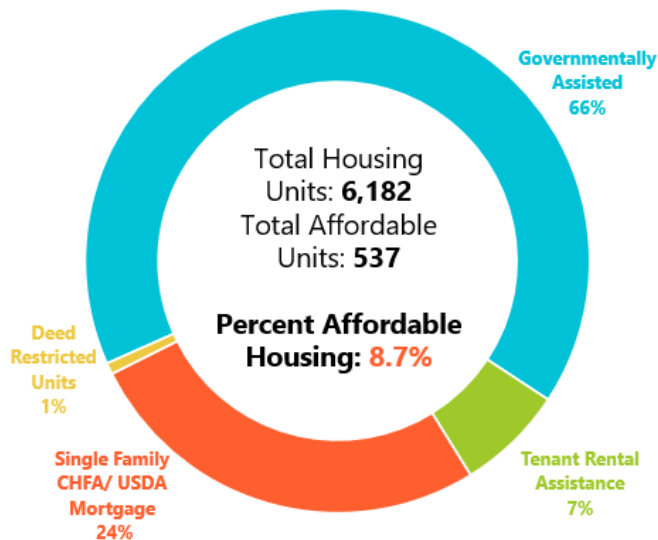
Colchester is a small rural town of 15,500 residents located in western New London County. The town is bounded by Marlborough and Hebron to the north, Lebanon and Bozrah to the east, East Haddam, and Salem to the south, and East Hampton to the west. Colchester is located about 25 miles southeast of Hartford and 25 miles northwest of New London and Norwich.

Colchester developed around the confluence of several significant State arterial routes. As a regional “hub”, the concentration of goods and services attracts visitors and customers from surrounding rural areas. Colchester also boasts a number of pristine open space and vibrant agritourism assets. Colchester takes great pride in its village character in the town center, specifically around the historic town green, and the rural character of the periphery of town.

Outside the center of town, Colchester is generally a bedroom community. While it was one of the fastest growing residential populations in the state, peaking in the 1990’s, it remains a desirable place to live. As of the 2019 American Community Survey, Colchester has 6,145 households with a median household income of \$107,914.

Affordable Housing in Colchester

Affordable Housing Units in Colchester



Source: DECD Affordable Housing Appeals List, 2021

2002. Due to the increase in the overall number of market-rate units and a loss of affordable units, the overall percentage has decreased in the past 20 years. The different types of affordable housing in Colchester today are described in the sections below.

Protected Units

As of 2021, 537, or 8.7% of Colchester’s total housing units are protected affordable units. This includes 364 governmentally assisted units, 37 units receiving tenant rental assistance, 132 USDA or CHFA mortgages, and 4 deed restricted units. Colchester has a larger share of protected affordable units than its peer communities in southeastern Connecticut.

Since 2002, Colchester has lost a number of affordable housing units. Colchester had over 11.7% of their housing stock as protected affordable housing units in

Colchester Housing Authority

Since 1967, the Colchester Housing Authority has provided clean, safe, affordable housing to the most in-need senior population. The Housing Authority oversees 30 residential apartment units in Ponemah Village and 40 residential apartment units in Dublin Village. The Housing Authority also manages a co-op called Breed's Tavern, open to families with at least two children under the age of 18.



Housing Vouchers

Housing Vouchers including Section 8 or RAP certifications utilize specific formulas to determine what the rental payments of the tenant are. Colchester residents who have a housing voucher, will often have to pay approximately 30% of their household income directly to the landlord and the voucher or certificate pays the rest to the landlord. Vouchers assist families to pay an affordable amount for housing and have funds for other basic needs.

Connecticut Housing Finance Authority Programs

The Connecticut Housing Financing Authority (CHFA) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of housing for low- to moderate-income families and persons in the state and, when appropriate, to promote or maintain the economic development of the state through employer-assisted housing efforts. Mortgages through CHFA are available for first time homebuyers purchasing homes that are within the CHFA Sales Price Limits who have a gross income that is within the Income Limits. Over the last 5 years, CHFA mortgages were used by 48 households to purchase homes in Colchester.



Private Affordable Housing

Private housing on the open market may be affordable to low-income households. It is sometimes referred to as Naturally Occurring Affordable Housing (NOAH). This housing has no deed restriction or subsidy, but still costs a low-income household no more than 30% of their income. However, low-income households must compete with other more affluent households to occupy these units. As prices rise, the affordability of these units may disappear.

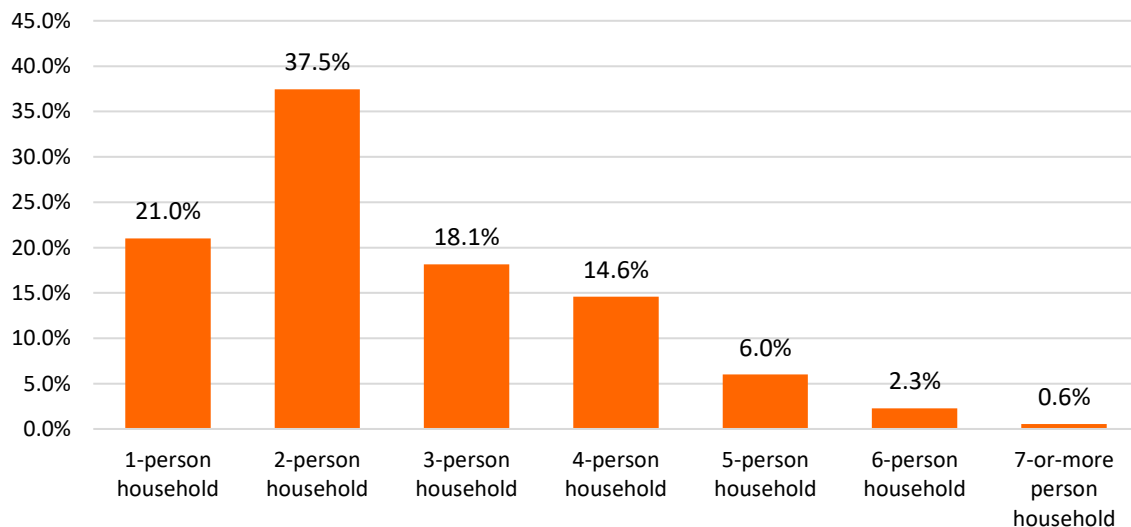
Housing Needs Assessment

This section presents a summary of the key findings from the Housing Needs Assessment. For the complete Housing Needs Assessment, please see *Appendix B*.

Demographics

- Colchester’s population increased rapidly since the 1960s to 2010 reaching a high of 16,068.
- After 2010, the Town’s population saw a slight decline for the first time to 15,555 in 2020 but is predicted to remain stable.
- The Connecticut Data Center projects that by 2040, Colchester’s population will recover slightly and remain stable.
- When looking at age distribution, Colchester has seen decreases in the number of school age children and small increases in young adults from age 20 to 34.
- There have been decreases in older adults from 40 to 55 but large increases in the “baby boomer” population aged 55 to 84.
- Between 2010 and 2019, the portion of the population age 65 or over grew from 10.8% to 14.2%.
- Colchester has seen a shift towards smaller households. Currently, the average household size in Colchester is 2.6.
- 56% of households in Colchester are married couples and 21% of households are individuals living alone. 57.5% of all households contain either one or two people.

Colchester Household Size Distribution

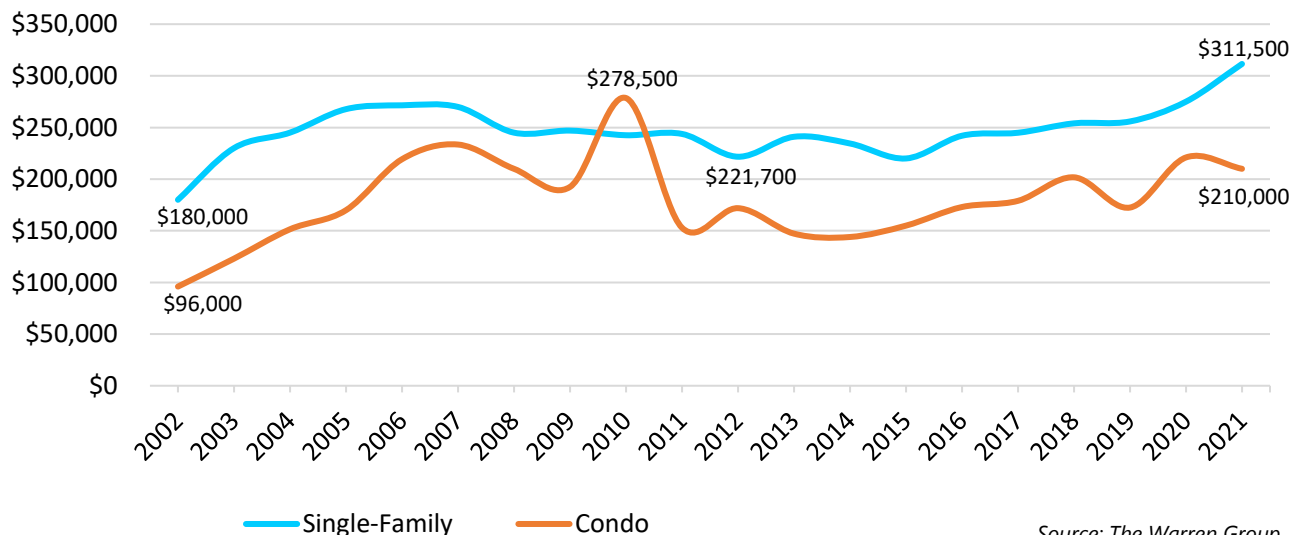


Source: 2019 ACS 5-Year Estimates, Table B11016

Housing Stock

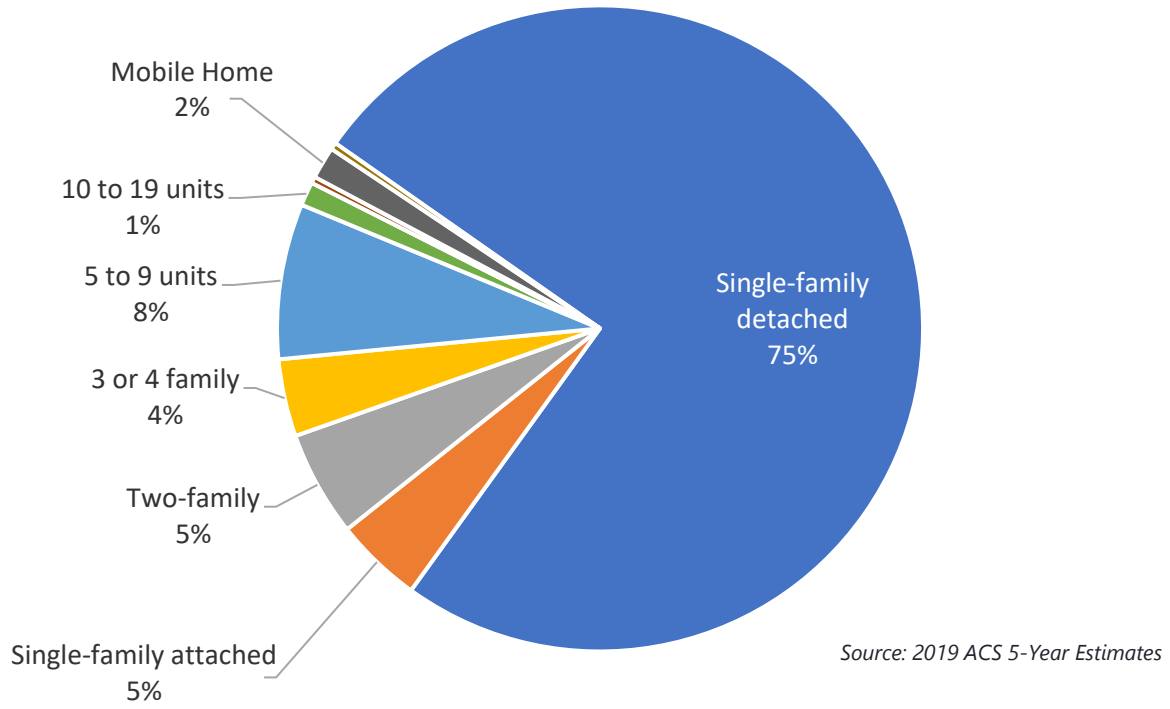
- Colchester has a larger percentage of homeowners than New London County as a whole and a smaller portion of renters.
- 75% of Colchester’s dwelling units are single-family detached.
- All types of multi-family dwellings make up 18% of the total housing stock with the most common type being 5-to-9-unit apartment buildings
- 2% of residents live in mobile homes
- The number of one- and two-bedroom units in Colchester is lower than County and State averages.
- The number of 3-bedroom units is substantially larger than the County and State averages and represents 50% of all units in Colchester.
- Home values in Colchester show some “naturally” affordability but may still exceed affordability levels for lower income residents. Nearly 65% of homes are valued under \$299,999 with 22% under \$199,999.
- The median sale price for single-family homes has been increasing steadily since 2017 and is now an all-time high of \$311,500.
- Sales have been relatively stable since recovering from recession of 2008 and are close to but not quite back to levels of early 2000s.
- Rents in Colchester also shows some naturally affordable units. Rent prices under \$2,000 per month account for 88.7% of rental units. [See Appendix B]

Town of Colchester Median Home Sale Price



Source: The Warren Group

Colchester Dwelling Types



Housing Need

How many Colchester Families Need Affordable Housing?



Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2013-2017

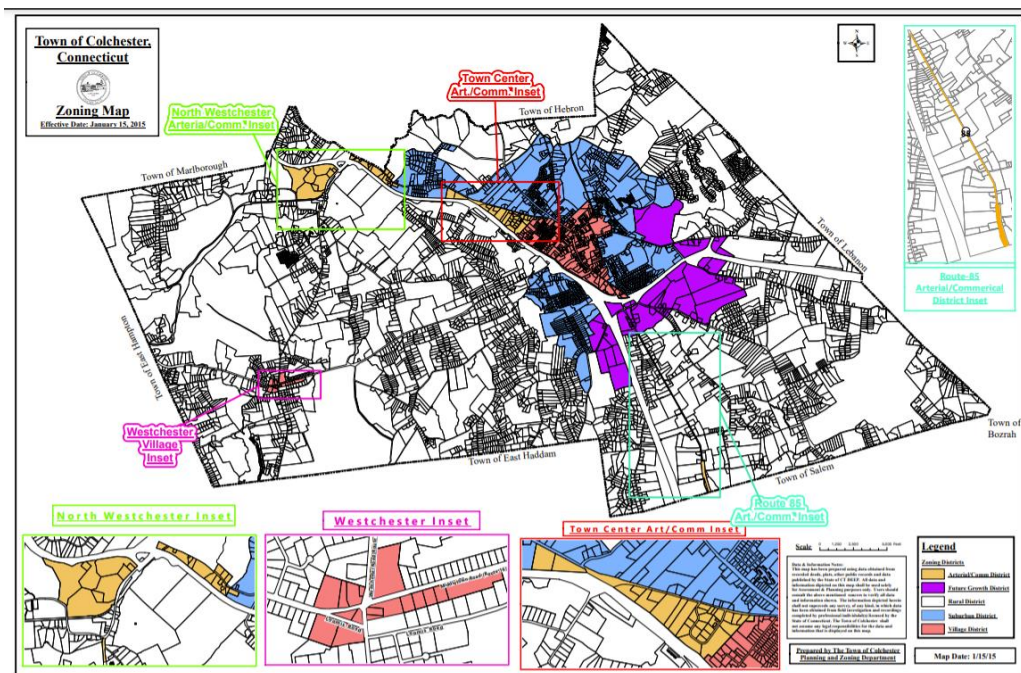
- There are **1,550** households in Colchester (**26%** of total) who meet the definition of low income (earning less than 80% of Area Median Income).
- Cost burdened households spend greater than 30% of their income on housing and may have difficulty affording other necessities such as food, clothing, transportation, and medical care. About 1,550 or 26% of Colchester’s households are cost burdened. Seniors and renters making less 80% of AMI are disproportionately cost burdened compared to the total population.
- A housing gap analysis was performed comparing the supply of “naturally occurring” affordable housing to local demand. The gap analysis indicated that Colchester would benefit from more owner and rental options for all low-income households but particularly for individuals living alone, seniors and young people.
- The Town’s smaller household sizes indicates that smaller sized multi-family housing units (1 or 2 bedrooms) could benefit this group.

Land Use & Zoning Assessment

This section presents a summary of the key findings from the Planning and Zoning Review. For more details, please see *Appendix B*.

- Colchester’s zoning consists of five zoning districts:
 - **Rural Use:** Agriculture, single- and two-family homes permitted.
 - **Suburban Use:** Majority of population, single- and two-family homes allowed by-right. Multi-family is allowed by Special Permit.
 - **Town Center/Westchester Village:** Mixed-use, walkable development. Single-, two- and multi-family units allowed by-right.
 - **Future Development:** Non-residential development in appropriate locations. Mixed-use residential is allowed by Special Permit.
 - **Commercial/Arterial District:** allows for commercial and business uses along major arterial routes

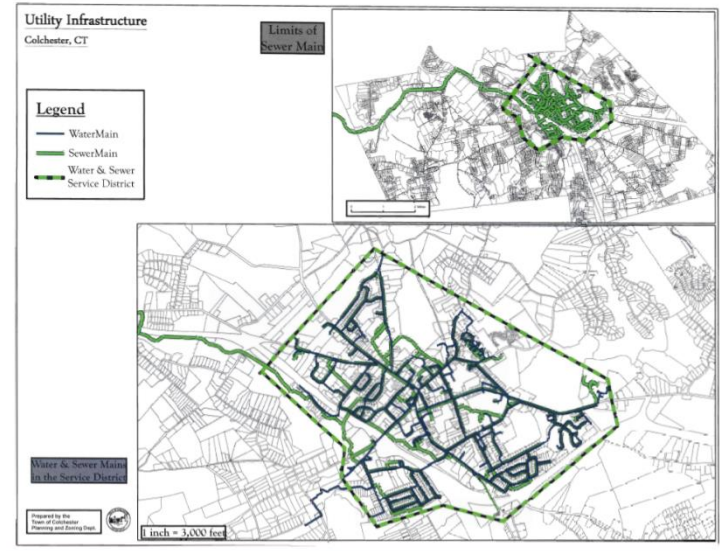
- **Accessory Dwellings Units are allowed by Zoning Permit**



Source: Colchester Planning Department

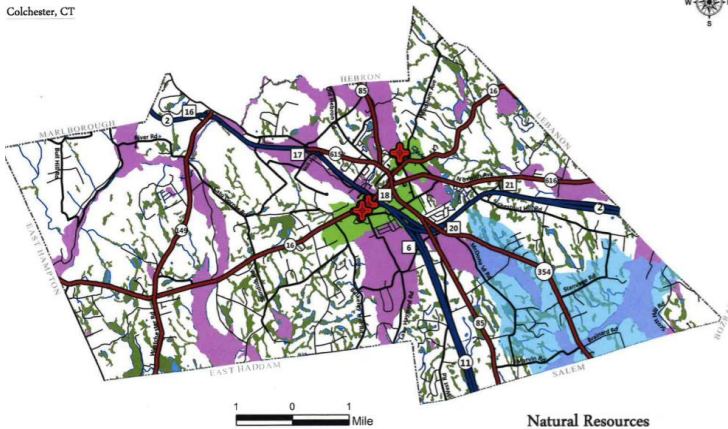
Infrastructure Assessment + Natural Constraints

- Colchester has a limited water and sewer district that encompasses only the areas closest to the Town Center
- Sewer also runs along a portion of Route 2
- A study in 2010 investigated the capabilities of the water and sewer systems within the community and identified ways to provide water and sewer service to properties in the future development area
- The POCD recommends that the "Rural" district remain as sewer avoidance area

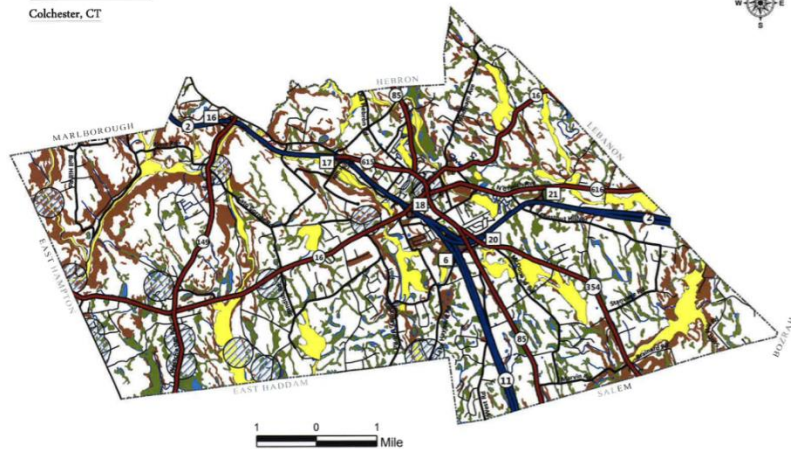


Source: Colchester POCD

Water Resources
Colchester, CT



Natural Resources
Colchester, CT



Source: Colchester POCD

Objectives, Strategies and Action Steps

1. Update regulations for and expand knowledge of Accessory Dwelling Units (ADUs)

ADUs are smaller apartments that exist as secondary housing units on the same property as a single-family home. Colchester currently allows ADUs in certain zoning districts with certain restrictions. Not very many homeowners have pursued adding ADUs to their property in the last several years.

Potential Action Steps:

1.1 Colchester Town Staff in conjunction with the Planning and Zoning Commission should study the Town's ADU regulations and consider amendments to existing ADU regulations. For example, things to consider include: 1. increase flexibility by allowing for attached and detached ADUs; 2. loosen architectural and parking requirements while maintaining design guidelines for aesthetics; and 3. loosen annual affidavit and recording requirements.

1.2 The Town staff in conjunction with the Planning and Zoning Commission could consider furthering the education of ADUs in the Town by preparing handouts, brochures, and a devoted information link on the Town's Planning Department webpage. The focus will be to expand understanding of the zoning process and options for ADUs within the Town. The devoted webpage would include information for private property owners to utilize in determining how to comply with the ADU regulations and where ADUs could be located on their property.

2. Encourage and promote "Middle Housing" typologies, particularly cottage clusters

"Middle Housing" is a concept promoting a form of multi-family unit design that is compatible in scale and form with single-family homes. This type of housing is usually 1.5 to .5 stories in height and includes two-family units (duplexes), three-family units; fourplex units and cottage courts. These type of units are particularly beneficial near amenities and in walkable neighborhoods and areas.

Potential Action Steps:

2.1 Colchester Town Staff in conjunction with the Planning and Zoning Commission should further study the middle housing concept and its various typologies. Areas to be targeted should be closest to amenities and Town center and consideration should be given to as of right development in certain areas. The conversion of existing single-family houses where appropriate should also be considered. Units could be naturally affordable or combined with other strategies to encourage deed-restricted affordable units.

2.2 At the completion of the study, any recommended Zoning Regulation amendments should be considered by the Commission.

3. Promote housing opportunities within the village center through a Housing Overlay Zone

Specific areas of the Village Center could be targeted for affordable housing through a Housing Overlay Zone (HOZ). The HOZs would offer potential developers flexibility in developing more housing through incentives such as: density bonuses, increased heights, lower parking requirements, and by-right or administrative project approvals. This would allow housing in locations that currently are not zoned for residential uses.

Potential Action Steps:

3.1 Colchester Town Staff in conjunction with the Planning and Zoning Commission should further study Housing Overlay Zones and identify geographic area(s) for HOZs based on community input.

3.2 Following identification of HOZs areas, the Planning and Zoning Commission should study further to select percentage of affordable units required for projects to qualify for overlay zone incentives and at what rates and develop a package of incentive that would be given to qualifying projects based on desired project elements.

3.3 At the completion of the HOZ study, any recommended Zoning Regulation amendments should be considered by the Commission.

4. Consider updates to and new strategies for Inclusionary Zoning regulations

Colchester adopted an inclusionary zoning regulation in 2015. The Planning and Zoning Commission should revisit these regulations for potential updates and changes.

Potential Action Steps:

4.1 The Planning and Zoning Commission should review the current regulations and consider the following changes: create a voluntary program; consider targeting the Town Center areas, re-evaluate percentage of affordable units and income levels; ~~and~~ consider possible payment-in-lieu options; and consider the connections between inclusionary zoning regulations and middle housing and housing overlay zones.

4.2 Once the review is complete, any recommended Zoning Regulation amendments should be considered by the Commission.

5. Work with the Connecticut Housing Finance Authority to promote first-time homebuyer options in Colchester and educational outreach opportunities.

The Connecticut Housing Finance Authority (CHFA) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of the housing for low- to moderate- income families and persons in this state, and when appropriate, to promote or maintain the economic

development of Connecticut through employer assisted housing efforts. Mortgages through the CHFA are available for first-time homebuyers.

Potential Action Steps:

5.1 Colchester Town staff to provide information to realtors for potential homebuyers and to potential first-time homebuyers to consider CHFA mortgages.

5.2 Colchester to consider hosting or advertising CHFA homebuyer and real estate agent education classes that are supplied by CHFA.

5.3 Colchester Town staff to investigate partnering with a non-profit and/ or with other towns to locally provide a CHFA housing counselor. The investigate should include discussion with SECCOG staff and how they can be of assistance in coordinating discussions at the regional level and between towns.

6. Strengthen the Town's capacity to further Affordable Housing

Implementation of the recommendations of this Plan may require resources and an additional level of Town and/or staff oversight.

Potential Action Steps:

6.1 Establish a Housing Committee – The Town should consider establishing a Housing Committee. The Housing Committee could be a Planning & Zoning Commission sub-committee. This Committee can help oversee the implementation of this Plan as well as future updates. The Housing Committee could also serve in an advisory capacity to other boards and commissions and provide recommendations to the Planning & Zoning Commission and the Board of Selectmen.

6.2 Provide adequate staffing and skill sets to administer affordable housing programs

The initiatives in this Plan may require additional administration and oversight from knowledgeable staff. The Town should evaluate its ability to properly oversee and administer the affordable housing initiatives outlined in this Plan. Additional expertise in housing program administration, finance, and real estate could be provided through the training of current staff, new hires, consultants, or regional services through or coordinated by SECCOG.

6.3 Provide Affordable Housing Training to staff and members of land use boards

State statutes pertaining to affordable housing are likely to change over the coming years. Providing regular training to staff and members of land use boards and commissions will ensure that they are educated on statutory requirements and understand affordable housing best practices as they evolve.

6.4 Incorporate the Affordable Housing Plan into the Plan of Conservation and Development

The Planning Commission should ensure that the Affordable Housing Plan is incorporated into the housing recommendations section of the Plan of Conservation and Development (POCD) when it is next updated.

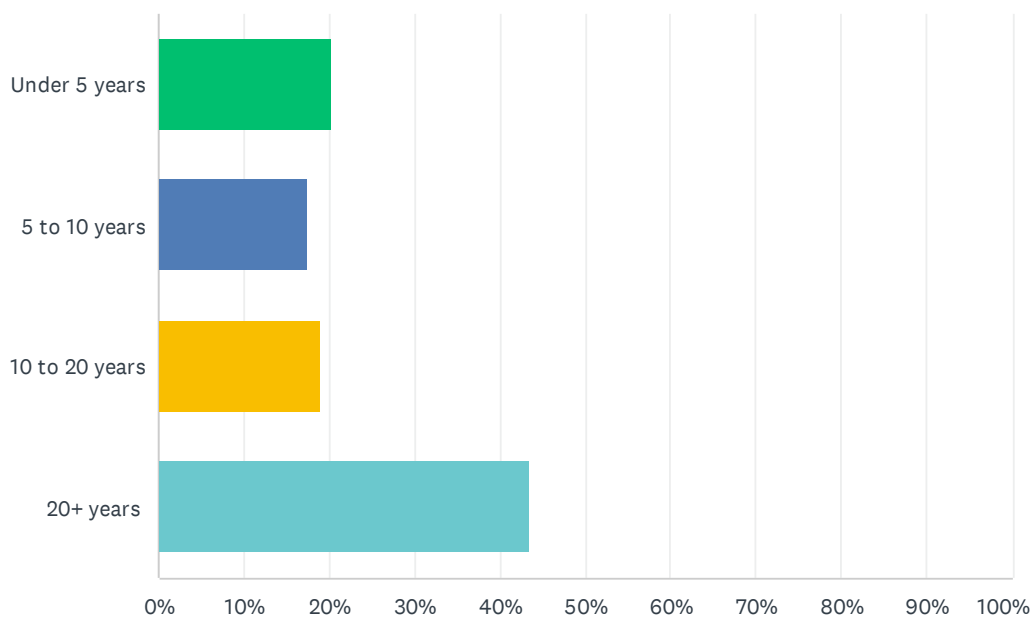
6.5 Implement Colchester’s Affordable Housing Plan

The recommendations of this Plan represent a starting point and guideline for potential future changes to Town Zoning Regulations and policies. As required by CGS Section 8-30j, this plan will be updated every 5 years.

**APPENDIX A: AFFORDABLE
HOUSING PLAN
COMMUNITY SURVEY RESULTS**

Q1 How long have you lived in Colchester?

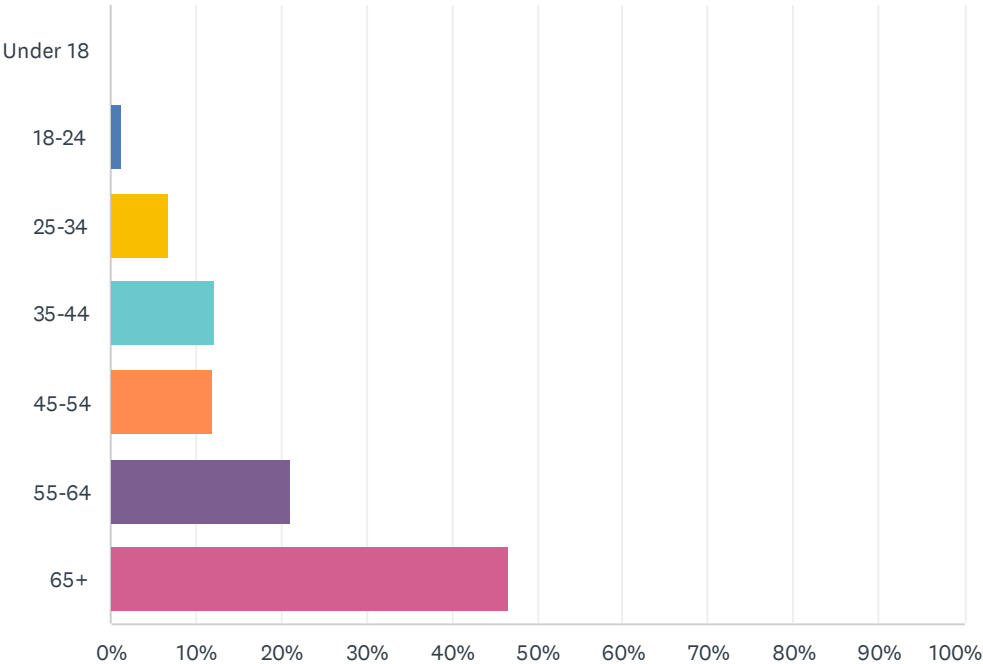
Answered: 322 Skipped: 1



ANSWER CHOICES	RESPONSES
Under 5 years	20.19% 65
5 to 10 years	17.39% 56
10 to 20 years	18.94% 61
20+ years	43.48% 140
TOTAL	322

Q2 What is your age?

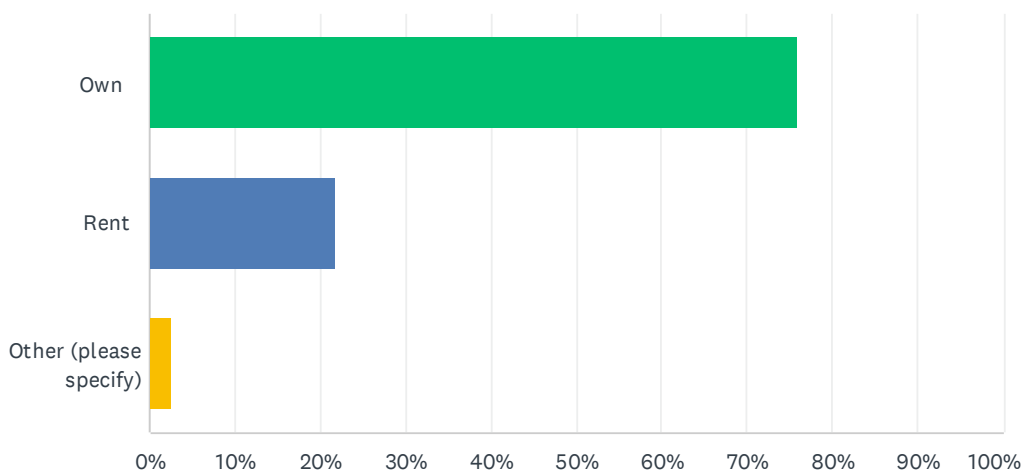
Answered: 321 Skipped: 2



ANSWER CHOICES	RESPONSES
Under 18	0.00% 0
18-24	1.25% 4
25-34	6.85% 22
35-44	12.15% 39
45-54	11.84% 38
55-64	21.18% 68
65+	46.73% 150
TOTAL	321

Q3 Do you rent or own you current home?

Answered: 323 Skipped: 0

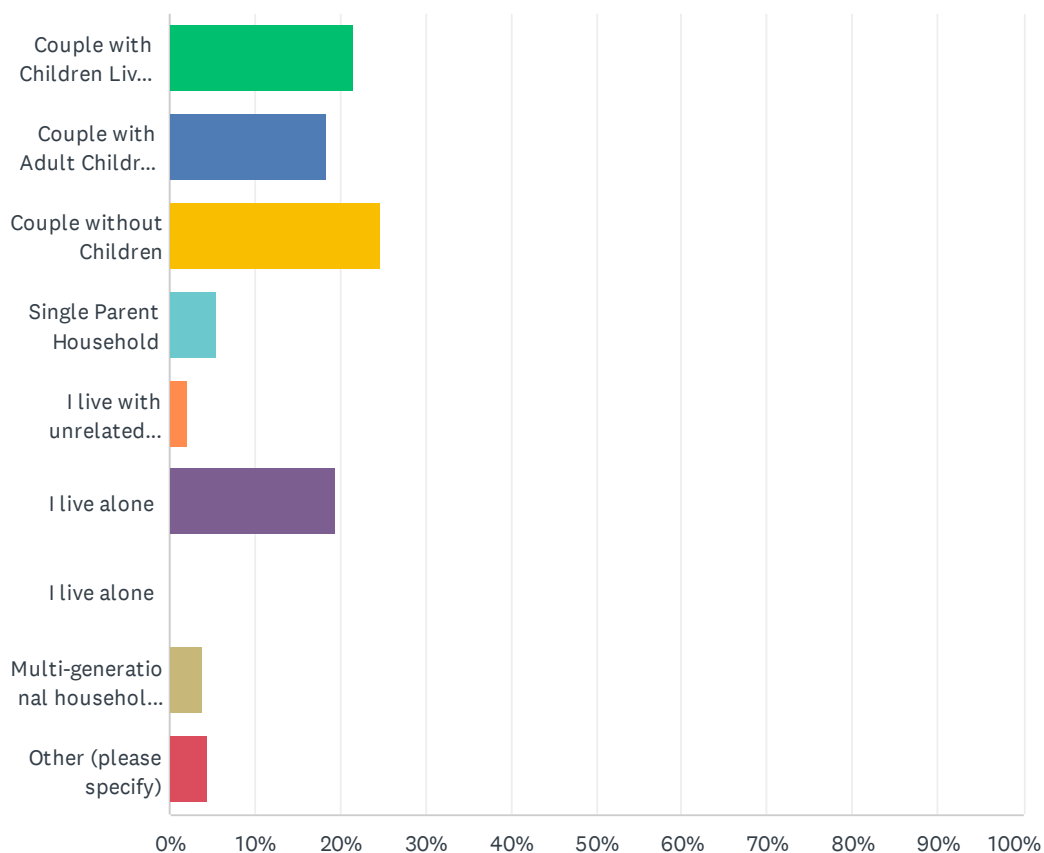


ANSWER CHOICES	RESPONSES
Own	75.85% 245
Rent	21.67% 70
Other (please specify)	2.48% 8
TOTAL	323

#	OTHER (PLEASE SPECIFY)	DATE
1	Life estate	2/8/2022 3:49 AM
2	Own with a mortgage	2/7/2022 6:34 PM
3	mobile home on leased land	2/7/2022 4:39 PM
4	Own mobil homeand rent the land	2/7/2022 12:32 PM
5	Us & the Bank	2/7/2022 12:23 PM
6	Staying with relative homeless	2/4/2022 10:29 PM
7	Life use of house	2/1/2022 5:25 PM
8	live with family	1/28/2022 4:13 PM

Q4 What type of household do you live in?

Answered: 320 Skipped: 3



ANSWER CHOICES	RESPONSES	
Couple with Children Living at Home	21.56%	69
Couple with Adult Children (empty nester)	18.44%	59
Couple without Children	24.69%	79
Single Parent Household	5.63%	18
I live with unrelated others (roommates)	2.19%	7
I live alone	19.38%	62
I live alone	0.00%	0
Multi-generational household (extended family)	3.75%	12
Other (please specify)	4.38%	14
TOTAL		320

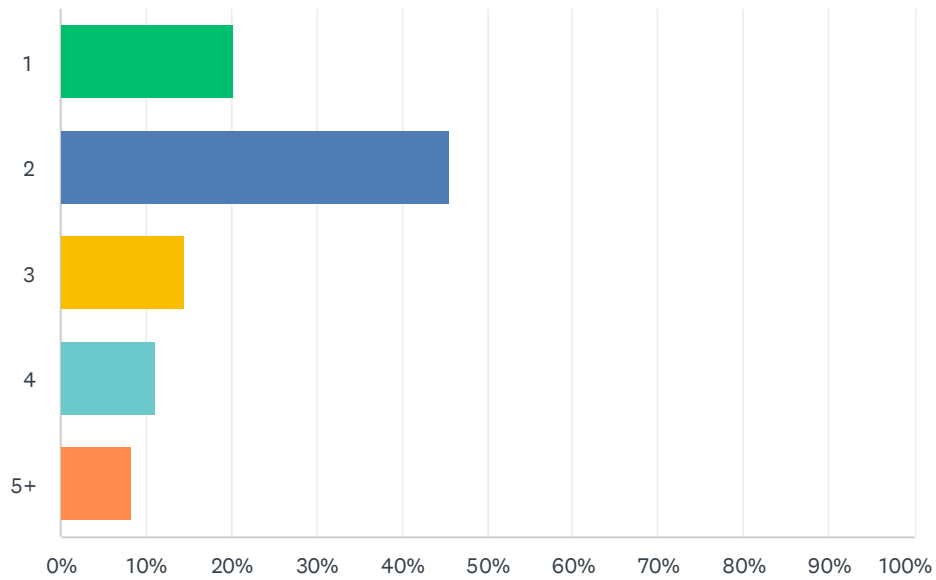
#	OTHER (PLEASE SPECIFY)	DATE
1	Low income housing	2/8/2022 8:30 AM

Town of Colchester Affordable Housing Plan

2	55 and older condo	2/7/2022 1:06 PM
3	Widow with adult son	2/7/2022 12:49 PM
4	couple with adult child living at home	2/4/2022 4:04 PM
5	Live with son and granddaughter	2/1/2022 7:30 PM
6	I live with my 23 old daughter	2/1/2022 5:25 PM
7	room mate for money reason	2/1/2022 2:08 PM
8	Live with 2 adult grandchildren	2/1/2022 1:47 PM
9	Couple with adult child living at home	2/1/2022 10:09 AM
10	Single person w adult son	1/29/2022 6:40 AM
11	Grandparents raising grandkids	1/28/2022 8:20 PM
12	Two family house	1/28/2022 6:54 PM
13	I live with my long term partner.	1/28/2022 5:17 PM
14	With elderly parent	1/25/2022 4:25 PM

Q5 How many people live in your household, including yourself?

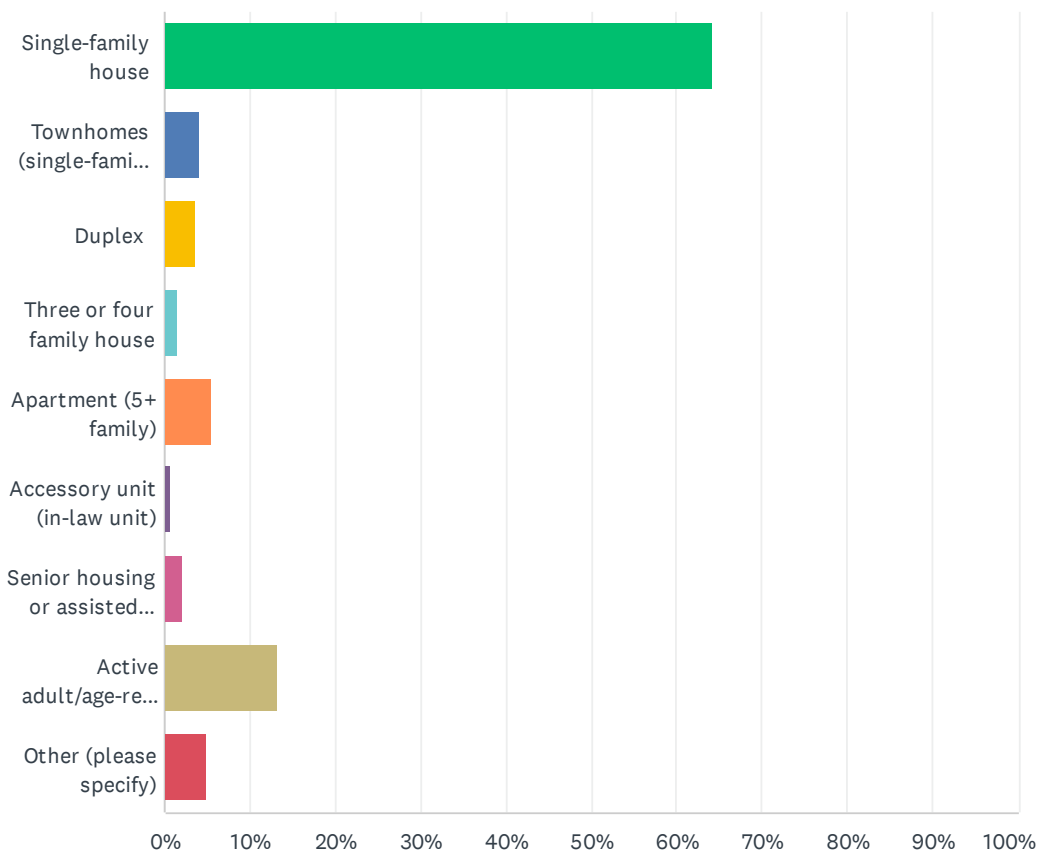
Answered: 322 Skipped: 1



ANSWER CHOICES	RESPONSES	
1	20.19%	65
2	45.65%	147
3	14.60%	47
4	11.18%	36
5+	8.39%	27
TOTAL		322

Q6 What type of housing do you currently live in?

Answered: 323 Skipped: 0



ANSWER CHOICES	RESPONSES	
Single-family house	64.09%	207
Townhomes (single-family attached)	4.02%	13
Duplex	3.72%	12
Three or four family house	1.55%	5
Apartment (5+ family)	5.57%	18
Accessory unit (in-law unit)	0.62%	2
Senior housing or assisted living	2.17%	7
Active adult/age-restricted community	13.31%	43
Other (please specify)	4.95%	16
TOTAL		323

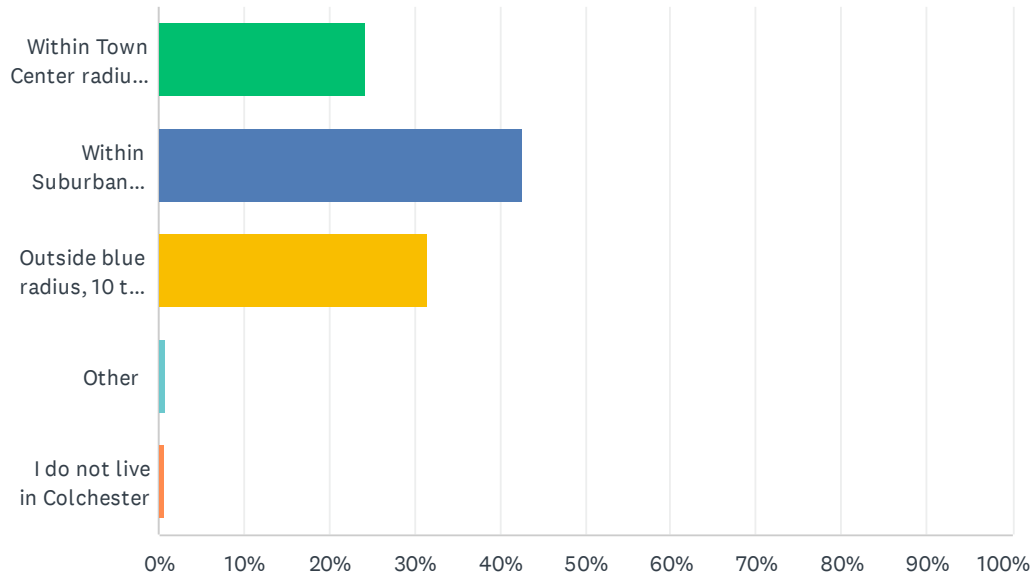
#	OTHER (PLEASE SPECIFY)	DATE
1	single family condo	2/8/2022 8:24 AM

Town of Colchester Affordable Housing Plan

2	Colchester Housing Authority	2/7/2022 6:43 PM
3	mobile home park	2/7/2022 4:39 PM
4	Apartment 2 apartment building	2/7/2022 2:23 PM
5	Manufactured Home	2/7/2022 1:59 PM
6	Mixed Income Development	2/7/2022 1:01 PM
7	CONDO	2/7/2022 12:42 PM
8	Mobil home park	2/7/2022 12:32 PM
9	Condo	2/4/2022 12:13 PM
10	Trailer	2/1/2022 7:15 PM
11	complex	2/1/2022 2:08 PM
12	2 bedroom apartment/Country Place	1/31/2022 9:01 AM
13	Condominium	1/29/2022 12:55 PM
14	Two family	1/28/2022 6:54 PM
15	Condo	1/28/2022 4:51 PM
16	Mixed use	1/26/2022 6:03 PM

Q7 In what part of Colchester do you currently live?

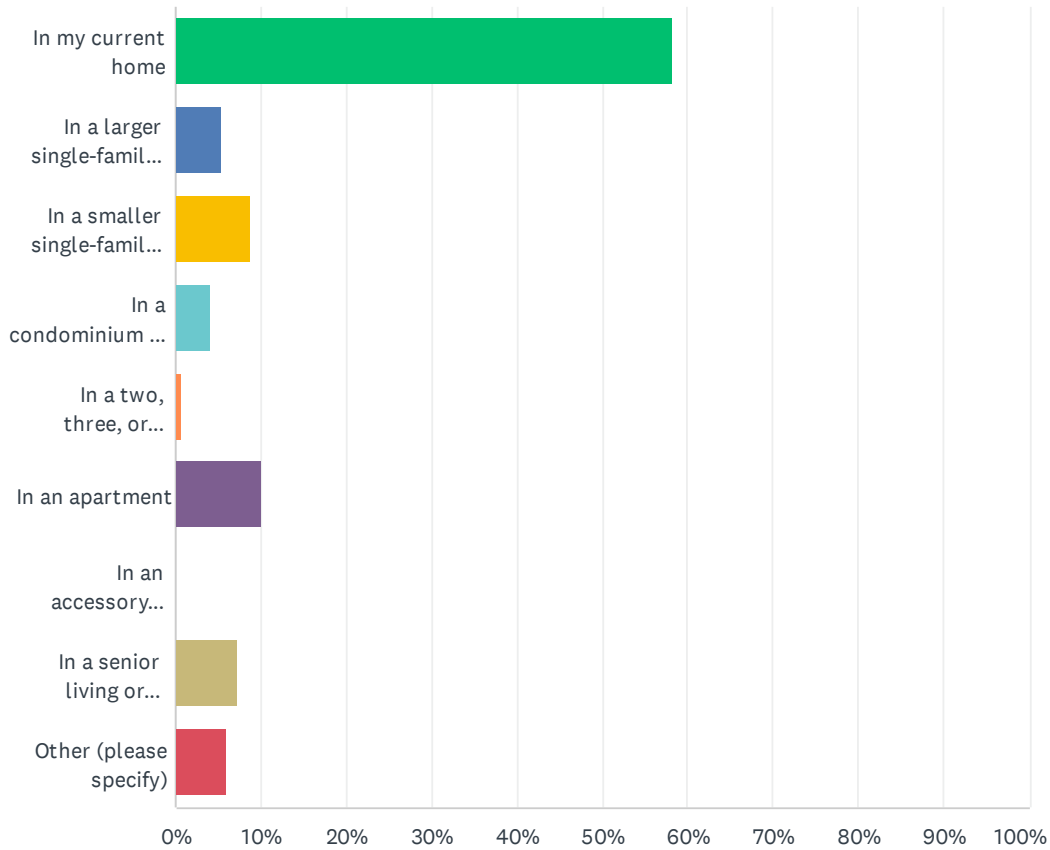
Answered: 321 Skipped: 2



ANSWER CHOICES	RESPONSES	
Within Town Center radius (red) 5 to 10 minute walk to Town Green	24.30%	78
Within Suburban District radius (blue) 5 to 10 minute drive to Town Green	42.68%	137
Outside blue radius, 10 to 15 minute drive to Town Green	31.46%	101
Other	0.93%	3
I do not live in Colchester	0.62%	2
TOTAL		321

Q8 What type of housing do you see yourself living in five years from now?

Answered: 320 Skipped: 3



ANSWER CHOICES	RESPONSES	
In my current home	58.13%	186
In a larger single-family home	5.31%	17
In a smaller single-family home	8.75%	28
In a condominium or townhome	4.06%	13
In a two, three, or four-family home	0.63%	2
In an apartment	10.00%	32
In an accessory dwelling unit or in-law unit	0.00%	0
In a senior living or assisted living facility	7.19%	23
Other (please specify)	5.94%	19
TOTAL		320

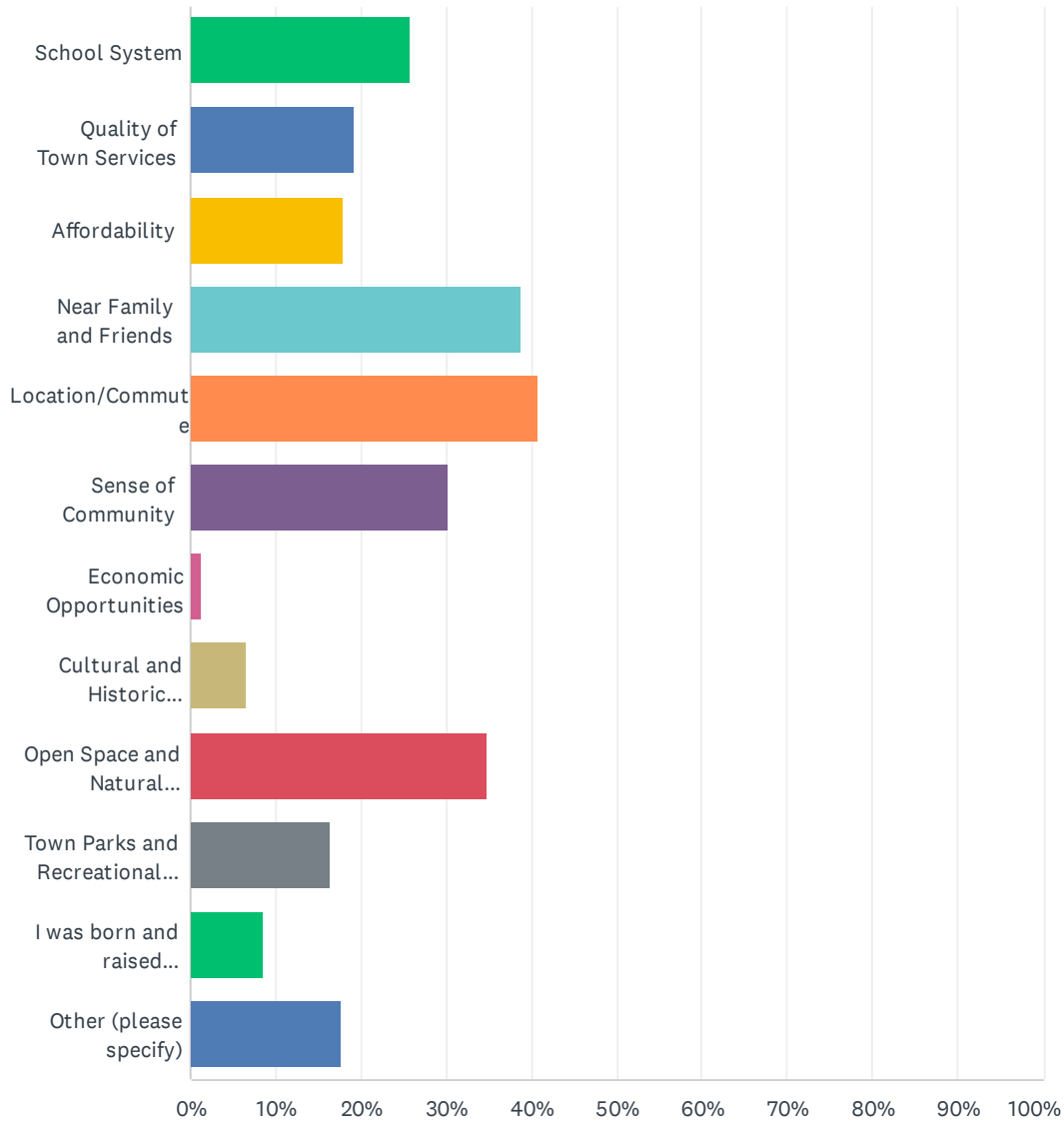
#	OTHER (PLEASE SPECIFY)	DATE
1	Out of the state.	2/12/2022 2:05 PM

Town of Colchester Affordable Housing Plan

2	1 level apartment or house, we have raised ranch & bith my husband & I have trouble with the stairs	2/9/2022 9:56 PM
3	I don't know at this point.	2/9/2022 3:33 PM
4	Probably w my daughter in AZ	2/8/2022 3:50 AM
5	Unless we, as senior citizens, having paid hundreds of thousands of dollars in taxes can find better tax structure for us elsewhere	2/7/2022 6:37 PM
6	Out of CT	2/7/2022 5:09 PM
7	In my current home unless I move out of state to be near my son.	2/7/2022 3:22 PM
8	House in Arizona	2/7/2022 12:52 PM
9	Garden apartment Affordable housing	2/7/2022 12:29 PM
10	In another state that does not tax social security	2/5/2022 8:41 AM
11	Out of state	2/5/2022 7:45 AM
12	In an age restricted 55 plus condominium or townhome	2/4/2022 4:06 PM
13	Low income apartment	2/1/2022 5:25 PM
14	Single family not in colchester	1/29/2022 10:44 AM
15	In a similar sized one family home but with more aging friendly features	1/29/2022 12:33 AM
16	Moving out of Colchester	1/28/2022 7:28 PM
17	Unsure	1/28/2022 5:54 PM
18	I plan to live in my home as long as I am able to live on my own.	1/28/2022 5:24 PM
19	Similar sized single family home	1/25/2022 4:26 PM

Q9 What are the main reasons why you live in Colchester? Check all that apply.

Answered: 317 Skipped: 6



Town of Colchester Affordable Housing Plan

ANSWER CHOICES	RESPONSES	
School System	25.87%	82
Quality of Town Services	19.24%	61
Affordability	17.98%	57
Near Family and Friends	38.80%	123
Location/Commute	40.69%	129
Sense of Community	30.28%	96
Economic Opportunities	1.26%	4
Cultural and Historic Resources	6.62%	21
Open Space and Natural Resources	34.70%	110
Town Parks and Recreational Facilities	16.40%	52
I was born and raised here/Life-long Colchester resident	8.52%	27
Other (please specify)	17.67%	56
Total Respondents: 317		

#	OTHER (PLEASE SPECIFY)	DATE
1	Have lived here for 32 years & love colchester, wouldn't want to move, we are looking for affordable elderly housing but we are both on soc security , that's our only income	2/9/2022 10:01 PM
2	Employed in Colchester	2/9/2022 6:34 PM
3	Low cost housing within commuting to Hartford for college professor	2/7/2022 4:02 PM
4	Colchester had the closest Senior housing to where I lived before.	2/7/2022 2:42 PM
5	Friends and church	2/7/2022 2:28 PM
6	Liked North Woods community, good commute to work	2/7/2022 2:28 PM
7	55+ community that was affordable and well built	2/7/2022 2:23 PM
8	Affordable rent	2/7/2022 2:04 PM
9	55+ housing	2/7/2022 1:51 PM
10	Solar and geothermal subdivision	2/7/2022 1:38 PM
11	Living near Children	2/7/2022 1:24 PM
12	Bought here 31 years ago because it was affordable, have stayed because we like it here	2/7/2022 1:16 PM
13	sold house in amston tried FL.too hot needed aplace to live in ct.	2/7/2022 1:10 PM
14	Needed one floor living. Also not far from Manchester	2/7/2022 1:07 PM
15	moved here when I married my husband, he was born in Colchester	2/7/2022 12:53 PM
16	55+ Condominium Community	2/7/2022 12:51 PM
17	Town was affordable in 1982 when we purchased our home	2/7/2022 12:34 PM
18	Colchester Community Theater	2/7/2022 12:33 PM
19	I bought the property back when the town was listed as a low tax one.	2/7/2022 12:27 PM
20	Been here for 50 yrs, came because if affordability in housing.	2/7/2022 12:22 PM

Town of Colchester Affordable Housing Plan

21	Active adult community	2/5/2022 8:43 AM
22	Quiet, peaceful	2/5/2022 7:36 AM
23	Home is paid off and retiring.	2/4/2022 5:23 PM
24	Quiet town with small population	2/4/2022 2:27 PM
25	Close to work	2/4/2022 2:00 PM
26	I'm still living here because I'm waiting for my wife to retire and my daughter to get married. Then, I'm leaving.	2/4/2022 1:46 PM
27	Can't afford to sell and move	2/4/2022 12:50 PM
28	I moved here to be closer to my job at the time.	2/4/2022 12:16 PM
29	bought a house here.	2/2/2022 3:48 PM
30	Same for my partner who lives with me	2/2/2022 9:39 AM
31	My husband needed senior housing	2/1/2022 7:36 PM
32	I have life use of my homestead	2/1/2022 5:28 PM
33	Moved here 22 years ago and have made numerous friends and also worked here for years	2/1/2022 3:53 PM
34	Can't sell stuck in this place due to various reasons	2/1/2022 2:20 PM
35	Moved here years ago when it was much cheaper	2/1/2022 1:51 PM
36	Its where i live	2/1/2022 12:54 PM
37	Have lived here for almost 40 years	2/1/2022 11:23 AM
38	Moved in with my wife	1/31/2022 2:59 PM
39	Top 57 Town Award in Money Magazine	1/31/2022 1:06 PM
40	adult 55+ community	1/31/2022 11:27 AM
41	Recently divorced staying until my daughter graduates form Bacon	1/31/2022 9:04 AM
42	Lived here since I was a teenager	1/29/2022 4:11 PM
43	We were looking at houses in a certain radius of work & one of our top houses was this one.	1/29/2022 10:46 AM
44	too expensive to buy home in a better town	1/29/2022 9:04 AM
45	I moved here 39 yrs ago to raise my family, they are adults now.	1/29/2022 6:48 AM
46	One time it was the school system	1/28/2022 10:42 PM
47	Little to no affordable housing. I watched destroy Milford	1/28/2022 7:34 PM
48	Raised fz	1/28/2022 7:31 PM
49	My farm/business of forty years is located here.	1/28/2022 6:37 PM
50	Can't wait to move when the kids graduate	1/28/2022 6:09 PM
51	Senior services are far better than other our size.	1/28/2022 5:26 PM
52	not sure	1/28/2022 4:56 PM
53	Convenience / Location	1/28/2022 4:56 PM
54	Its not Groton.	1/28/2022 4:48 PM
55	Not born here but 40 year resident	1/28/2022 4:45 PM
56	Job	1/28/2022 4:30 PM

Q10 What are the features, assets and characteristics that make Colchester a great place to live?

Answered: 185 Skipped: 138

#	RESPONSES	DATE
1	I am a nature loving person and this area offers were I would like to spend my later yèars.	2/17/2022 7:37 PM
2	It's quiet and the people are kind.	2/12/2022 2:07 PM
3	I love that there is so much open space, good places to run and hike and so much scenic beauty. It is a nice community with a lot of involved people working to keep it that way.	2/10/2022 7:26 AM
4	People are wonderful, attraction are great, stores are great, Dr Laporte is great senior get together date wonderful, emergency response is right on, just love all in colchester	2/9/2022 10:01 PM
5	Schools, Library, Park & Rec., Senior Center, Fire Department and great neighborhood.	2/9/2022 7:22 PM
6	I like the open space and country-style living in Colchester.	2/9/2022 3:36 PM
7	Town facilities	2/9/2022 12:07 PM
8	I don't drive. The only thing that makes Colchester livable is the senior center transportation. In town for shopping ,the doctor visits and senior center visits. Out of town medical for specialists. The system For out of town needs some help. But with no uber, or cab services it is impossible to get around without a car. So if your thinking afordable housing you need to keep it close to the town center and or provide some kind of public transport. A small bus like those used by the senior centerjust doing a loop around town would be a big benefit. If you move out to the blue circle youd have to get a more sophisticated system but It is a current lack and will become more pronounced.	2/9/2022 9:13 AM
9	Friendly, good location, well maintained, low crime.	2/8/2022 3:34 PM
10	It's people, open space, farms, and history.	2/8/2022 3:23 PM
11	Quietness	2/7/2022 11:30 PM
12	Friendly people. Great Senior Center.	2/7/2022 9:55 PM
13	The people are friendly and everyone counts here this includes children and seniors.	2/7/2022 7:43 PM
14	Taxes were lower than Marlborough and Hebron. Homes and property were lower in price as well.	2/7/2022 6:58 PM
15	love the small town vibe.	2/7/2022 6:45 PM
16	Not much. Son's parent in-laws moved from NJ to his town in GA and their taxes went to \$800 a year because they are over age 65.	2/7/2022 6:40 PM
17	Small town feel.. caring community	2/7/2022 6:38 PM
18	Open spaces, trails to hike. Low traffic (except on Broadway! Ugh.)	2/7/2022 6:30 PM
19	people	2/7/2022 5:41 PM
20	pretty , small town aura	2/7/2022 5:39 PM
21	Small town	2/7/2022 5:19 PM
22	Safe, small community.	2/7/2022 5:10 PM
23	safe area, good location near facilities	2/7/2022 5:10 PM
24	Town and state parks, retail availability,organizations work together	2/7/2022 4:59 PM
25	Good schools, great State parks, friendly people and good roads to bicycle on.	2/7/2022 4:56 PM

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26	Access, services, not urban, maintaining small town feel in spite of rapid growth	2/7/2022 4:40 PM
27	Little bit country,	2/7/2022 4:15 PM
28	A great senior center. A Town Council whose purpose is to better Colchester (no difference between democrats or republican). Maybe changing as of late.	2/7/2022 4:08 PM
29	A rural atmosphere, small businesses, and easy access to places outside of Colchester	2/7/2022 4:07 PM
30	Location, natural beauty, sense of community	2/7/2022 3:36 PM
31	Affordable when first moved to Colchester, farms and fields, relaxed atmosphere, friendly. Have pretty much everything one needs right in town and surrounding area.	2/7/2022 3:29 PM
32	The activities on th town green, the senior center, the civic organizations.	2/7/2022 3:23 PM
33	Small town, nice people, not crowded	2/7/2022 3:21 PM
34	Culture	2/7/2022 3:17 PM
35	The largest asset that Colchester has is aa see of community and the town green.	2/7/2022 3:16 PM
36	Small town, nice community, easy travel to family and friends, nice town green, shopping, restaurants	2/7/2022 3:01 PM
37	Small town environment	2/7/2022 2:51 PM
38	welcoming atmosphere, excellent senior center, interesting Historical Museum , a lovely town	2/7/2022 2:43 PM
39	Colchester is close to my friends, family and doctors.	2/7/2022 2:42 PM
40	Smaller city, has good amenities in town-ie shopping, restaurants, easy commute to work and highway access. relatively close to go see family & friends, liked the North Woods community.	2/7/2022 2:28 PM
41	Senior center	2/7/2022 2:25 PM
42	Close to route 2	2/7/2022 2:23 PM
43	Almost everything I need is right here. People are friendly and caring.	2/7/2022 2:17 PM
44	I enjoy the rent and the assistance the property office offers	2/7/2022 2:04 PM
45	Country like atmosphere	2/7/2022 2:02 PM
46	None. Would not choose to live here if it weren't for environmentally conscious subdivision.	2/7/2022 1:38 PM
47	Close to everything but far enough for peace and quiet,	2/7/2022 1:30 PM
48	Town Green with lots of activities going on there	2/7/2022 1:19 PM
49	Feels safe, friendly, great senior programs with more to come	2/7/2022 1:16 PM
50	Certainly not the taxes	2/7/2022 1:15 PM
51	none	2/7/2022 1:10 PM
52	Concerts on the Green,various Green events, accessibility to most household items and services, public golf course,active Senior Center	2/7/2022 1:10 PM
53	Acess to rt 2 and 395. Open space. 3 grocery stores	2/7/2022 1:08 PM
54	Centrally located to other towns we enjoy.	2/7/2022 1:07 PM
55	A quiet friendly town. No big box stores and enough stores and businesses so you only need to go out of town occasionally	2/7/2022 1:06 PM
56	access to towns with conveniences	2/7/2022 1:00 PM
57	Small town living.	2/7/2022 12:54 PM
58	Quiet and crime is non existent	2/7/2022 12:53 PM
59	It is small, yet growing. Like having a small grocery store, Noels to shop at.	2/7/2022 12:53 PM

Town of Colchester Affordable Housing Plan

60	Small businesses, community vibe	2/7/2022 12:51 PM
61	Local access to basic needs: Grocery, Primary Care Physician, fuel, pharmacies. Number of restaurants with very good menus. Terrific neighbors.	2/7/2022 12:51 PM
62	Just to live in our home, being close to our family.	2/7/2022 12:34 PM
63	Rails to Trails , near route 2 , quaint , Dollar General , community feeling with smaller shops , restaurant s, Harry's !	2/7/2022 12:33 PM
64	Town Green, hiking trails nearby, woodland surrounding our home, Senior Center (if the current director was removed), grocery shopping in Marlborough.	2/7/2022 12:27 PM
65	It WAS a small town! Now some of my family is here, others are close in nearby towns.	2/7/2022 12:22 PM
66	Love the town center and local small businesses, community is very generous and helpful, schools are great, town services have been helpful and plenty. We moved in early 2021 and have loved it here since!	2/7/2022 10:29 AM
67	People are friendly and courteous. Was much more affordable when first arrived, 1998. I am in close proximity to rts 2, 11, 85, 16, 354. Away from "city" life. Traffic has picked up alot during the day	2/6/2022 5:03 PM
68	I'd have to say that it's mainly the people, and the "country-style" type of town.	2/6/2022 9:27 AM
69	The schools are great.	2/6/2022 8:54 AM
70	Small town atmosphe.	2/5/2022 11:50 AM
71	Town green. Services and shops. Good senior citizen amenities	2/5/2022 8:43 AM
72	Airline trail. Award winning food and beverage (Priam, Cato Corner) and growing food scene (+Fud Delivery!). Access to local farms/farmers markets. Few big chain stores.	2/5/2022 8:12 AM
73	We moved to Colchester for the schools,, we have recognized how much this community cares for each other, it is quiet yet close to shopping and not a lot if crime.	2/5/2022 7:50 AM
74	Great people. Lots of nature.	2/5/2022 7:36 AM
75	Sense of community	2/4/2022 10:30 PM
76	The safety and small town feeling. It's just- home.	2/4/2022 8:49 PM
77	The quaint town center/green. Not over populated. Lots of places to go walking. Beautiful old buidings.	2/4/2022 5:50 PM
78	Close grocery stores, gas stations, residents. Close to Hartford and shoreline. Nice community. Close to hospitals.	2/4/2022 5:23 PM
79	Small town feel.	2/4/2022 4:26 PM
80	Colchester is optimally located within a half hour of Glastonbury, Middletown and the CT shoreline. Also less than 45 minutes to Hartford and New London.	2/4/2022 4:07 PM
81	Small town feel	2/4/2022 3:45 PM
82	Central location	2/4/2022 3:44 PM
83	Colchester is a vibrant community with accessibility to nature through open spaces, trails, and farmland. There is also a strong sense of local community with businesses, neighbors, and town green events. It is easy to support local when our farmers & craftspeople are our neighbors.	2/4/2022 3:20 PM
84	It's a small town but it still has everything you need, I like how the town selectman has been keeping us informed of what goes on, I don't want it to change into a big city	2/4/2022 2:27 PM
85	I am familiar with town	2/4/2022 2:00 PM
86	Rural town.	2/4/2022 1:46 PM
87	Small town feel. Pharmacies, banks, restaurants, groceries available.	2/4/2022 1:35 PM
88	Right to farm, rural	2/4/2022 1:27 PM

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89	Colchester is close enough to the cultural benefits of Hartford to enjoy. But it still maintains the semi rural characteristics that drew my wife & I from Glastonbury, a town which has all but lost that quality. Being near the Airline trail & Salmon river area is a great plus.	2/4/2022 1:20 PM
90	Small town with alot to offer. Open space, parks, farms	2/4/2022 1:04 PM
91	Schools, town green but needs to be utilized more and the rec park but needs to be invested in and improved	2/4/2022 1:02 PM
92	Small town. Feels safe. Warm community	2/4/2022 1:00 PM
93	Town green	2/4/2022 12:31 PM
94	small town	2/4/2022 12:29 PM
95	Still has that small town feel. We need to preserve it.	2/4/2022 12:28 PM
96	It's a beautiful little country town yet many conveniences close by.	2/4/2022 12:16 PM
97	small town but has convenient shopping	2/2/2022 4:51 PM
98	The hope of freedom from government interference.	2/2/2022 3:48 PM
99	It used to be affordable!	2/2/2022 11:11 AM
100	Knowing the people in your neighborhood. Being a third generation of colchester settlers.	2/2/2022 9:39 AM
101	Everything is close together	2/1/2022 7:36 PM
102	Everything is next to town	2/1/2022 7:34 PM
103	Friendly available Town officials and Social Services systems	2/1/2022 7:17 PM
104	Was raised here moved in 09	2/1/2022 5:28 PM
105	Good area to raise your children. This is a nice quiet town however the town still sets up events that get the whole town together	2/1/2022 5:28 PM
106	Was small population and uncrowded	2/1/2022 3:53 PM
107	Rural environment	2/1/2022 3:41 PM
108	Salmon River Park, Airline Trail, rural character of the town, the people, the air.	2/1/2022 2:20 PM
109	not sure	2/1/2022 2:09 PM
110	Resturant and shopping district is nice, but it's not a great place to live. Too expensive.	2/1/2022 1:51 PM
111	Highway	2/1/2022 12:54 PM
112	Not a big city	2/1/2022 11:23 AM
113	Green Valley Glass was great addition to Colchester's downtown district. The farmer's market and events on the green also help gve Colchester a sense of community	2/1/2022 11:09 AM
114	The farms	2/1/2022 11:02 AM
115	Please no more government assisted multi family housing. They are a draw on town resources, aesthetics, safety, and an eye sore.	2/1/2022 10:58 AM
116	When we first moved here our rent was 900.00 a month with heat and hot water included, now our rent is \$1139.00 a month, after we move into a renovated apartment then our rent won't include heat and hot water, we will have to plow out driveway, and our rent will go up to 1550.00 in which is way to expensive. We live at the Balaban Apartments. They were built in 1975, they don't even hire licensed people to fix up the places or maintain it. Someone should come access our Apartments and see if they are liveable without a tragedy that could happen due to faulty wires	2/1/2022 10:54 AM
117	School systems based on standardized scores, local and state police, middle class, access to highways and proximity to airport and Hartford.	1/31/2022 8:51 PM
118	School System, Location, Sense of Community, Open space, Town Parks, Quality of Town Services. Affordability is pretty much equal to other towns in eastern CT.	1/31/2022 2:59 PM

Town of Colchester Affordable Housing Plan

119	friendly neighbors	1/31/2022 11:27 AM
120	Great people, sports for my kids, community activities	1/30/2022 5:15 PM
121	The people The town green—the 'ole town feeling. Rural yet close to everything 😊	1/30/2022 11:23 AM
122	Our schools	1/30/2022 12:50 AM
123	Air quality and low density	1/29/2022 8:53 PM
124	Country town	1/29/2022 4:11 PM
125	It is a central location for our jobs.	1/29/2022 3:49 PM
126	Sidewalks that allow walking/exercise. Small and vibrant businesses	1/29/2022 12:59 PM
127	Nice recreational complex, locally-owned restaurants, farm stands and farmer's markets, convenient commute to goods and services.	1/29/2022 12:59 PM
128	I live on a lake!	1/29/2022 11:09 AM
129	Rural character, welcoming community.	1/29/2022 10:56 AM
130	We were excited about the size of children's section of the library & activities they offered (pre-Covid). We also loved the Rec Plex (our previous town did not have something like that). After we moved in we learned our neighbors were very kind. Oh, also the community at St. Andrew's parish is wonderful and very welcoming!	1/29/2022 10:46 AM
131	not really any	1/29/2022 10:45 AM
132	Sense of community.	1/29/2022 8:49 AM
133	CIK Group	1/29/2022 8:42 AM
134	Strong sense of Community (as mentioned above), and there's just a little bit of everything here without the hassle of big box stores	1/29/2022 8:36 AM
135	Airline trail, Salmon River	1/29/2022 8:19 AM
136	Wonderful people in my neighborhood.	1/29/2022 8:02 AM
137	Location School system comparably better than other local towns	1/29/2022 6:48 AM
138	It's a nice place to raise a family	1/29/2022 6:38 AM
139	small town living and amenities. Smaller is always better.	1/29/2022 12:53 AM
140	Good location for highway access but rural character	1/29/2022 12:35 AM
141	Caring kind helpful towns people	1/28/2022 11:43 PM
142	Sense of community - close proximity to the RI shore	1/28/2022 10:42 PM
143	close to grocery and drug stores, doctors, lawyers, car dealers and car repair, movies, restaurants, banks, good senior services, highways, rail trail. big green and rec. complex.	1/28/2022 10:13 PM
144	the town hall offers a food bank to residents in need, I have lived here since 2009 and never knew about it until I had to apply to use it in 2019 after being disabled and having no income. not only that but they have a program so my young kids can get winter jackets every winter and presents for christmas, I have never heard of a town being so generous in these ways!	1/28/2022 9:00 PM
145	It was a great place to raise our family	1/28/2022 8:42 PM
146	Activities on the Town Green give a nice sense of community	1/28/2022 8:23 PM
147	Inclusion and equality	1/28/2022 8:21 PM
148	State parks, town green and community feel.	1/28/2022 8:02 PM
149	access to airline trail, mostly sidewalks leading to green/downtown, convenience to grocery stores and coffee, library open late many nights	1/28/2022 7:35 PM
150	A small amount of affordable housing and rural character.	1/28/2022 7:34 PM

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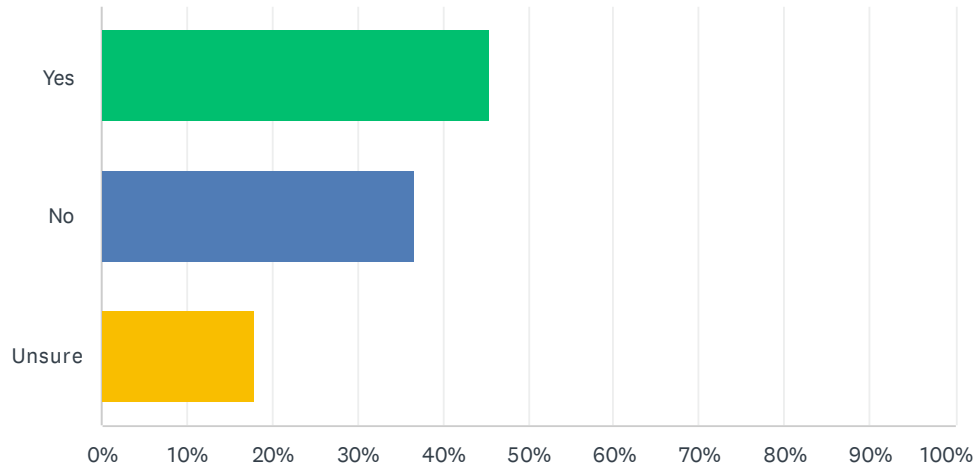
151	Family	1/28/2022 7:31 PM
152	We particularly don't like the town, we only moved here to be closer to our grandchildren	1/28/2022 7:31 PM
153	nearby outdoor recreation(fishing, hiking). Near to shore	1/28/2022 7:16 PM
154	The Green, quaint downtown, open spaces, good schools	1/28/2022 7:16 PM
155	Not really a great place to live. Town center needs development and infrastructure improvements. We drive to Glastonbury a lot for dining and shopping.	1/28/2022 7:11 PM
156	Folks are kind and helpful to one another.	1/28/2022 6:53 PM
157	Rural, not just character, protected land,state forest,interesting people, location between Boston and New York, Air Line Trail, etc. We need to be careful we do not throw away our best assets in the name of greed, short sightedness and undervaluing our own beauty.	1/28/2022 6:37 PM
158	Quiet town. low crime (except for car thefts)	1/28/2022 6:21 PM
159	Smallish town, lots of activities on the green, close to my place of work (Colchester Mill Fabrics & Quilting) and we love our house.	1/28/2022 6:16 PM
160	It used to be a great town, but the politics have made it too toxic for me.	1/28/2022 6:09 PM
161	Many small businesses.	1/28/2022 6:04 PM
162	Accessibility to senior center, Norwich, Middletown, Glastonbury nearby	1/28/2022 5:53 PM
163	Parks & Rec facilities, youth activities, community groups and a school system that is good (but needs a lot of work for special education)	1/28/2022 5:50 PM
164	Ability to live with neighbors far enough away	1/28/2022 5:40 PM
165	Easy access to highway, preservation of green spaces, welcoming community with small town events goods for families. The C3 program is phenomenal.	1/28/2022 5:26 PM
166	Country feel	1/28/2022 5:05 PM
167	Small town charm. Natural resources & starte parks. All of the lightly or undeveloped land including farms. Large number of Small family owned businesses with the perfect mix or close proximity to larger stores.	1/28/2022 5:01 PM
168	Small town with mostly rural residents	1/28/2022 4:59 PM
169	Quality of schools, small town community features like youth programming, concerts on the green, 57 fest, lions fair, mom and pop businesses.	1/28/2022 4:56 PM
170	not sure	1/28/2022 4:56 PM
171	Most everything I need is right here.	1/28/2022 4:56 PM
172	See above.	1/28/2022 4:54 PM
173	Open space, large housing lots, access to natural resources, in town necessities (groceries, pharmacies) and quick access (via rt 2) to more shopping needs	1/28/2022 4:54 PM
174	Community friendliness.	1/28/2022 4:49 PM
175	The town is not overdeveloped, and still has small New England town charm.	1/28/2022 4:47 PM
176	Close to everything	1/28/2022 4:45 PM
177	The Airline Trail	1/28/2022 4:44 PM
178	Schools are great. Access to wilderness and parks is fantastic.	1/28/2022 4:44 PM
179	Its still "rurban" environment with essential services and a wonderful library conveniently located in the Town Center. Love all the working farms in our neighborhood and the vibrant Farmers Market in season. Also appreciate the extent of civic involvement on all our town's boards and commissions.	1/28/2022 4:41 PM
180	Small town	1/28/2022 4:40 PM
181	You want affordability? Stop raising the fucking taxes	1/28/2022 4:39 PM

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182	None, all the reasons we moved to Colchester/CT 30 years ago no longer exist.	1/28/2022 4:36 PM
183	School system / safe / easily accessible to major towns and highways	1/27/2022 10:57 AM
184	Great community spirit	1/26/2022 6:04 PM
185	Attractive town center, great restaurants, small town feel with some modern amenities.	1/25/2022 2:39 PM

Q11 Are you aware of any affordable housing units in your community today?

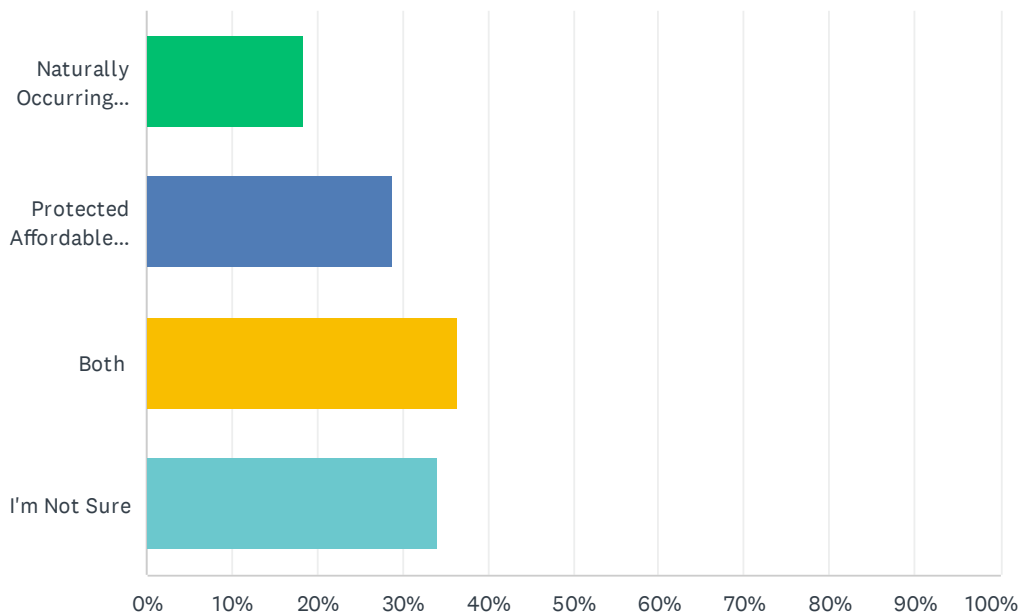
Answered: 308 Skipped: 15



ANSWER CHOICES	RESPONSES	
Yes	45.45%	140
No	36.69%	113
Unsure	17.86%	55
TOTAL		308

Q12 If you answered yes to the previous question, please identify the type of affordable housing that you are aware of (check all that apply)

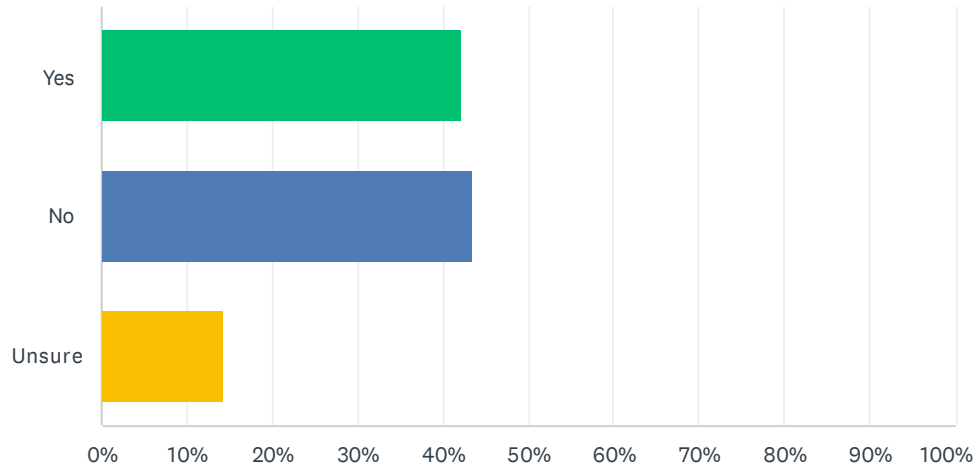
Answered: 170 Skipped: 153



ANSWER CHOICES	RESPONSES	
Naturally Occurring Affordable Housing (Units that may naturally be in an affordable cost range but are not protected from increasing or guaranteed for low-income residents)	18.24%	31
Protected Affordable Housing (Units reserved for low-income households where housing costs are protected through deed restriction or subsidy)	28.82%	49
Both	36.47%	62
I'm Not Sure	34.12%	58
Total Respondents: 170		

Q13 Do you personally, or do you have any family members, neighbors, or friends who live in Colchester and struggle with housing costs?

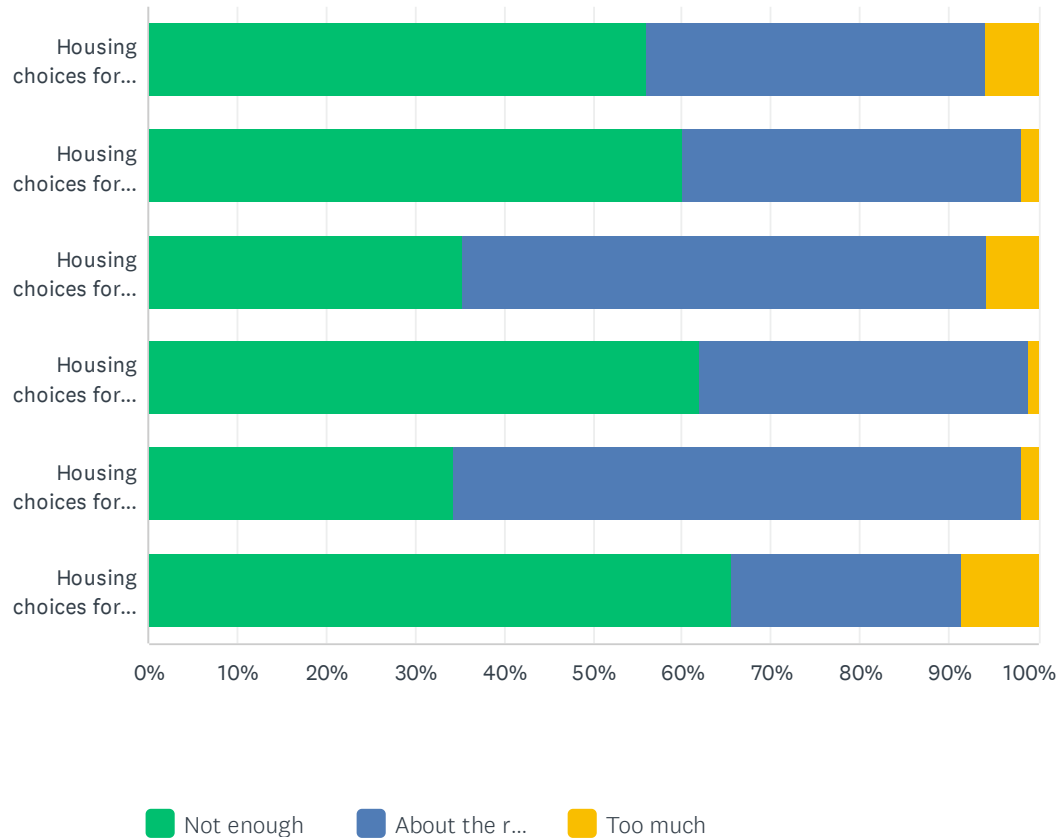
Answered: 310 Skipped: 13



ANSWER CHOICES	RESPONSES	
Yes	42.26%	131
No	43.55%	135
Unsure	14.19%	44
TOTAL		310

Q14 Does Colchester have not enough, too much, or about the right amount of housing choices for the following populations?

Answered: 305 Skipped: 18



	NOT ENOUGH	ABOUT THE RIGHT AMOUNT	TOO MUCH	TOTAL	WEIGHTED AVERAGE
Housing choices for seniors	56.00% 168	38.00% 114	6.00% 18	300	0.50
Housing choices for young adults	60.21% 171	38.03% 108	1.76% 5	284	0.58
Housing choices for families with children	35.34% 100	59.01% 167	5.65% 16	283	0.30
Housing choices for individuals living alone	61.90% 182	37.07% 109	1.02% 3	294	0.61
Housing choices for Colchester's workforce (people who work in Colchester)	34.41% 96	63.80% 178	1.79% 5	279	0.33
Housing choices for low-income households	65.64% 191	25.77% 75	8.59% 25	291	0.57

Q15 What would be the benefit of increasing housing diversity in Colchester (i.e. greater mix of housing types, price points, and sizes)?

Answered: 207 Skipped: 116

#	RESPONSES	DATE
1	We do not see any benefit and feel as affordable housing increases so does the burden on tax payers and people who live within their means.	2/18/2022 12:30 PM
2	Affordable housing for elderly without being cramped. With housing for low income people.	2/17/2022 7:43 PM
3	No benefit whatsoever it only hurts the town	2/17/2022 5:21 PM
4	Diversity and more housing selection.	2/12/2022 2:12 PM
5	More available workforce. Fewer open jobs in essential services.	2/11/2022 4:37 PM
6	I would think it would satisfy more needs, attract a diversity of people to the area.	2/10/2022 7:29 AM
7	Benefit for those who wish to live in COLCHESTER at an affordable rate, as I said we live on soc. Security alone & can afford to move into a one level apt etc due to rental cost, prices are just to high here, if there was assistance maybe we could keep more people here ones that live the town but found it unaffordable & forced to move , this makes me sad & hopefully I won't find myself in that same situation someday soon	2/9/2022 10:09 PM
8	Living in walking distance to grocery store.	2/9/2022 9:11 PM
9	Better lifestyles.	2/9/2022 7:32 PM
10	There will be more choices for everybody.	2/9/2022 3:40 PM
11	Would be very helpful	2/9/2022 12:11 PM
12	You'd be able to grow the local economy by keeping the seniors and the young people from moving away. If you provide some housing for workers you make an much more palatable job site.	2/9/2022 9:17 AM
13	I DON'T KNOW	2/8/2022 6:48 PM
14	None	2/8/2022 3:37 PM
15	Keep people who work in town spending \$ here and supporting community	2/8/2022 3:26 PM
16	lower taxes	2/8/2022 1:46 PM
17	More housing for low income families with children	2/8/2022 11:37 AM
18	price points. Realestate taxes are higher that the shoreline town I used to live in before moving to Colchester.	2/7/2022 11:33 PM
19	Give more people choices.	2/7/2022 9:58 PM
20	Not an answer for this #15, but for #14.... I don't know anything about the amount of choices for any of those categories.	2/7/2022 9:02 PM
21	With more residents hopefully we can attract more business and increase our choices for shopping and services.	2/7/2022 7:51 PM
22	I feel there is a sufficient amount at 9%. What concerns most people is if more affordable housing is created it will put more financial pressure (taxes) on seniors that own their own homes, young couples with children that are just starting out, educational system (quality of education or additional taxes to support education which is absolutely necessary to grow the town). How will the town budget be supported if subsidized housing base expands without shifting the financial burden.	2/7/2022 7:39 PM
23	All of the above	2/7/2022 7:11 PM

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24	Lower taxes hopefully for the rest of us.	2/7/2022 7:00 PM
25	I am one of the lucky ones who was able to get to live in one of Colchester Housing Authority's complexes. This now allows me to afford food and other expenses that I could not afford before.	2/7/2022 6:48 PM
26	Lower the real estate taxes!	2/7/2022 6:42 PM
27	Not sure if there is a benefit for this town.	2/7/2022 6:35 PM
28	Bing in diversity of people	2/7/2022 5:45 PM
29	appeal for senior folks with low incomes	2/7/2022 5:43 PM
30	Not sure	2/7/2022 5:21 PM
31	No benefit. The owner would pay taxes on the property but we need more individual owner of single family homes paying taxes. That can be accomplished by lowering the mill rate to attract younger home owners.	2/7/2022 5:14 PM
32	uncertain	2/7/2022 5:12 PM
33	Enable maintain mix of population	2/7/2022 5:02 PM
34	Benefit to everyone looking to live in town	2/7/2022 5:01 PM
35	Someone has to sell the groceries, mind the children of working parents, clean and care for seniors, etc etc. Diversity is necessary to the town's survival	2/7/2022 4:44 PM
36	Lower property taxes. Increase in diverse businesses.	2/7/2022 4:21 PM
37	Diversity is here to stay so we should get onboard.	2/7/2022 4:12 PM
38	Affordable housing for families with young children whose income is too low to meet their family needs without struggling or needing assistance	2/7/2022 4:12 PM
39	More diversity & opportunity for "home-grown" young adults to live in & grow in Colchester	2/7/2022 4:12 PM
40	We would become a microcosm of the US	2/7/2022 3:38 PM
41	Ability to continue living in town, increase diversity of population	2/7/2022 3:33 PM
42	The price of real estate and the educational system quality often dictates the cost and diversity of housing. Facilities, convenience, and opportunities for seniors draws that age category.	2/7/2022 3:25 PM
43	So people don't have to leave town to live in an affordable place and to have more diversity of neighbors.	2/7/2022 3:24 PM
44	None! It will drive up educational costs without added tax base	2/7/2022 3:19 PM
45	Meet the needs of the current residents and attract new residents	2/7/2022 3:05 PM
46	It would offer a variety of options that would assist people to locate the housing they require and are able to afford.	2/7/2022 2:56 PM
47	Diversity of people, experiences, beliefs and housing options for all is an asset to any community and increasing the housing diversity in Colchester would benefit all residents of Colchester.	2/7/2022 2:37 PM
48	Housing diversity is always good in all three areas.	2/7/2022 2:37 PM
49	A increased sense of community. Also, it might enable me to stay here depending upon how long I remain on this earth! I am concerned about running out of funds (real estate taxes) if I should live more than another ten years or more. I do NOT want to be on welfare!!	2/7/2022 2:27 PM
50	Draw people of all income levels but most importantly provide more lower income housing.	2/7/2022 2:26 PM
51	I would have to give this some thought	2/7/2022 2:09 PM
52	A good place for EVERYONE.	2/7/2022 2:04 PM
53	Not sure	2/7/2022 2:03 PM

Town of Colchester Affordable Housing Plan

54	Tax dollars	2/7/2022 1:53 PM
55	To meet State requirement	2/7/2022 1:43 PM
56	younger folks can reside in the town they grew up in	2/7/2022 1:34 PM
57	sizes	2/7/2022 1:32 PM
58	More low-income folks would have a place to live in a town that cleaner than hartford	2/7/2022 1:24 PM
59	It's always good to have a mix of people in any community, regardless of race, sexual orientation, and income.	2/7/2022 1:23 PM
60	Break down our insulation	2/7/2022 1:18 PM
61	Unknown	2/7/2022 1:17 PM
62	Not sure	2/7/2022 1:14 PM
63	i live on ss and only make 1300.00 a month i need help	2/7/2022 1:13 PM
64	Can't answer these questions.	2/7/2022 1:09 PM
65	More Seniors could live in small like starter homes. Maybe on one floor	2/7/2022 1:09 PM
66	Increase tax base	2/7/2022 1:01 PM
67	housing types	2/7/2022 12:56 PM
68	Leave this alone!	2/7/2022 12:55 PM
69	None	2/7/2022 12:52 PM
70	Subsidized housing so people with low income so can live on Social Security . One floor living with gardening allowed , Garden apt . I live in Ponemah Village and trying to transfer , get out as there is poor if any soundproofing , lack of parking near my unit , denied twice for transfer with doctor notes , asked them to reconsider , have been having issues with mentally ill tenant above me since I moved in last July . Need cost low , for people who need Snap , state insurance and only have Ss to live on	2/7/2022 12:41 PM
71	More people	2/7/2022 12:29 PM
72	How about lower gaxes for seniors?	2/7/2022 12:29 PM
73	How you figure a good rent is \$1998 on a \$1500 monthly income is somewhat perplexing! I cannot afford to live in affordable housing! If we had not bought and paid for our home, I would not be able to stay here or afford senior housing! Your PZ regulations on a patent having a small apartment in the child's home are way too restrictive!!!	2/7/2022 12:27 PM
74	More access for people in neighboring communities and for family members to move to Colchester to be near their loved ones who already live here.	2/7/2022 10:32 AM
75	People who have claimed Colchester as their home for decades, will be able to stay in familiar areas and continue to live comfortably in known neighborhoods	2/6/2022 5:09 PM
76	More apartments that are open to people of any income level. We had a hard time finding an apartment for my father that wasn't reserved for low income.	2/6/2022 2:11 PM
77	I believe it would increase the age mix of the people living in Colchester. This, in turn, would increase the potential for additional businesses opened and owned by these Colchester residents so as to provide a wider variety of businesses within our town, which might also bring people from other towns into Colchester to patronize these establishments.	2/6/2022 9:37 AM
78	I would be concerned with the negative impact lower-income housing will have on the school system. We just came from a town with plenty of low-income housing and there were not enough resources in the schools to deal with the massive amount of behavior issues in the schools that came from lower-income families. Not to sound insensitive, but it was a major problem for Killingly Public Schools. We purposely moved to a town like Colchester to get away from that.	2/6/2022 9:01 AM
79	None	2/5/2022 6:42 PM

Town of Colchester Affordable Housing Plan

80	All the above	2/5/2022 12:09 PM
81	Draw more people to Colchester.	2/5/2022 11:52 AM
82	Additional revenue	2/5/2022 8:45 AM
83	Retention and promotion of community. Attraction of talent and new business opportunities.	2/5/2022 8:18 AM
84	It would help young adults to feel more independent and still be close to their families . It would benefit seniors from having to move away from their families when they downsize their homes. DelWebb type of community for seniors would be wonderful.	2/5/2022 7:55 AM
85	There would not be a benefit. Don't ruin Colchester.	2/5/2022 7:38 AM
86	Allows everyone to have a fair chance at providing/having a stable place to call home. No one WANTS to struggle financially- unfortunately, it can just happen and you get "stuck".	2/4/2022 8:53 PM
87	Bring more people to town	2/4/2022 7:49 PM
88	Inceases population, fills schools, stores with business, would want balance so crime doesn't go up	2/4/2022 6:48 PM
89	More diversity over all	2/4/2022 5:51 PM
90	It would be nice to rehabilitate some of the older buildings in the center and perimeter of town, to be better quality and more attractive. It would make the town more attractive.	2/4/2022 5:31 PM
91	I'd like to see the town more culturally diverse	2/4/2022 4:53 PM
92	Rent prices continue to rise while the level of housing diminishes. It is unrealistic to expect young professionals to come up with the down payments to purchase a home. Many are being priced out of the market and forced to rent. Also, many seniors would love to downsize and sell their homes however where do they move? There is only one Northwoods in Colchester for those who wish to remain in town. By increasing the housing diversity (rental units, 55 plus communities that are owner occupied and mixed income rentals) you may stem the exodus from CT towns such as Colchester.	2/4/2022 4:14 PM
93	I would love our community to become more diverse. As well as affordable housing, I hope that we could also look to our public transportation infrastructure so that it was easier to get to neighboring communities (or Hartford or New London) for work. No matter how much economic development we get, Colchester is unlikely to only draw in residents for jobs - we are a suburban community and so we should provide greater support for commuting out to work, and help keep more cars off the road.	2/4/2022 3:50 PM
94	We could bring more people to the town and keep people in to the town. Maybe try not to push out people who can't afford the high housing costs in town	2/4/2022 3:46 PM
95	The benefits of housing diversity would be to attract a greater diversity of people to Colchester, including young people, senior citizens, single people, renters from cities/other towns, and those looking for work. It would also help the town live up to our motto by welcoming a diverse population to keep Colchester thriving and build for the future while remembering our past.	2/4/2022 3:27 PM
96	I come from a big city with a lot of crime and I've lived in many places around the country and I would not like to see affordable housing come to Colchester.	2/4/2022 2:28 PM
97	Nicer restaurant	2/4/2022 2:03 PM
98	I don't see any benefit to the town as a whole.	2/4/2022 1:50 PM
99	Increase in population and more dollars spent locally	2/4/2022 1:38 PM
100	Better culture in town	2/4/2022 1:34 PM
101	Rent prices are way to high and not enough of them	2/4/2022 1:31 PM
102	Many people who work in town would like to live in town. As transportation gets more expensive, this becomes all the more important.	2/4/2022 1:23 PM
103	Allowing for the youth to afford to stay in town	2/4/2022 1:12 PM
104	Diversity in the community is essential to a healthy discourse and healthy economy	2/4/2022 1:08 PM

Town of Colchester Affordable Housing Plan

105	More people to support local businesses	2/4/2022 12:33 PM
106	Allow many who work in town afford to live here.	2/4/2022 12:32 PM
107	None. It would attract crime.	2/4/2022 12:24 PM
108	Price points	2/4/2022 12:17 PM
109	diversity	2/2/2022 4:54 PM
110	This is not a decision that needs to be made by the local government and should be driven by the market.	2/2/2022 3:52 PM
111	Price point	2/2/2022 11:38 AM
112	Something to appeal to a larger part of the population.	2/2/2022 11:13 AM
113	More types of housing choices , we have a small dog and I have a small green house. I need a yard, and that is the reason I like where I am living now.	2/2/2022 9:47 AM
114	So people with less annual income could afford to live here. 75,000 annual income is not an income I ever saw in my life. Many people are the working poor. SS goes up, my living expenses go up with it. I am very grateful for all the services I have, and lucky to have found my substandard housing 11 years ago. I have an 18 year old car, so I don't have much property tax base. I do feel that more affordable housing would help many young people come to town and invest in it.	2/2/2022 7:53 AM
115	Lower rents for people on social security	2/1/2022 7:40 PM
116	Cheaper rents	2/1/2022 7:36 PM
117	Socioeconomic diversity would be nice. More housing, apartments and condos at affordable rates.	2/1/2022 7:25 PM
118	Idk	2/1/2022 7:19 PM
119	Not sure, all I know is if you have low income like 24000 a year it is very difficult to pay these high rents in town I am looking forward to being 62 so I can get Senior low income rent. But we need to Dolores for young people to bring down rent costs. I don't know answer but please bring down the rents.	2/1/2022 5:34 PM
120	I've struggled due to work injury and for past 5 years on Workmans comp which doesn't pay enough for anything but barely rent	2/1/2022 3:58 PM
121	No benefit	2/1/2022 3:42 PM
122	No benefit - this has not been a benefit to any community which has increased housing affordability, look at the studies. Colchester is in a good place right now.	2/1/2022 3:08 PM
123	A better mix of cultures and citizens leading to a diverse society that celebrates its diversity and doesn't put it down.	2/1/2022 2:24 PM
124	prices available	2/1/2022 2:11 PM
125	80k considered low income is crazy. No wonder people are leaving colchester. 2k a month on housing expenses shouldn't be the floor people are working with.	2/1/2022 1:57 PM
126	The benefit of increasing the housing diversity in Colchester means a broader tax base and an equalization of needs - no one sector will be overwhelmed. For example, too many families moving into single family homes with 2-3 kids can overload the school district while not bringing in enough property tax to offset that increase. Conversely, a disproportionate number seniors can overwhelm services like the senior center. Striving for the right mix of families, young professionals, seniors, single people, etc.	2/1/2022 1:53 PM
127	Diversity	2/1/2022 12:56 PM
128	Make it affordable for everyone	2/1/2022 11:25 AM
129	With more affordable housing options, it makes it so people who have been struggling can afford a place to live instead of becoming homeless. I personally can not afford any normal rents in Colchester and there is a lack of decent housing for single parents. Single parents	2/1/2022 11:15 AM

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need housing to not cost 2/3rds or more of their income and rents at \$1500/mo plus cost of living is still way too much for a lot of people.

130	Make it more possible NOT to struggle to make ends meet!	2/1/2022 11:04 AM
131	No benefit only further erosion of the town	2/1/2022 10:59 AM
132	People who have a low income of less than 30k a year should be allowed low income housing, as well as a family of 2-4 , or anyone in that matter. Obviously if your making \$25 hr than you should be able to afford the rent, mortgage, and all utilities. Our place needs to come down on our rents, it's forcing us to move out to places we can't even afford. Please look into Balaban Apartments. It's called Colchester Estates on Balaban Rd	2/1/2022 10:58 AM
133	None. Federally funded housing residents do not pay taxes. It's approx 14,000 to educate 1 student who does not pay taxes. There are 30 students in my children's classes. The teachers are the lowest paid in the surrounding schools. This would result in lower test scores in schools. Research states Lower income and single parent homes results in increase in crime.	1/31/2022 9:01 PM
134	Keeping our younger generation in Connecticut and Colchester. Helping older residents maintain an affordable life style.	1/31/2022 3:04 PM
135	Price points and general choice	1/31/2022 1:08 PM
136	none other than benefit low income households	1/31/2022 11:29 AM
137	More affordable apartments that are clean and well taken care of. I have looked at apartments that were in such terrible shape. Prices are also too high.	1/31/2022 9:09 AM
138	Housing diversity gives people the opportunity to live in the community they choose. Not forced to live in the only place they can afford. With housing comes people spending their money in colchester, which brings more opportunities for local businesses to grow and new ones to come in.	1/30/2022 5:19 PM
139	Colchester should be affordable for all that want to live here It is a CHOICE that everyone should have the privilege of...EVERYONE	1/30/2022 11:26 AM
140	Diversity is always a benefit to communities.	1/30/2022 12:52 AM
141	More diverse population that enriches everyone	1/29/2022 8:55 PM
142	Mix of housing types	1/29/2022 5:52 PM
143	Seniors can stay here	1/29/2022 4:13 PM
144	Diversity in population	1/29/2022 3:19 PM
145	Hopefully would increase population and ultimately increase tax revenue and lead to a decline in the mill rate.	1/29/2022 1:03 PM
146	More diverse community	1/29/2022 1:01 PM
147	No benefit.	1/29/2022 11:12 AM
148	Keep more young people in town and hopefully have more racially diverse population.	1/29/2022 10:59 AM
149	Honestly I don't know enough to answer the question but would venture to say it would lead to a more diverse population (single people, seniors, families- more variety of lifestyles)	1/29/2022 10:53 AM
150	none	1/29/2022 10:46 AM
151	no benefit would bring the quality of town down not up look at Norwich	1/29/2022 9:08 AM
152	Gives people opportunities to live in a community that has a good school system, good town services and a good support system.	1/29/2022 8:54 AM
153	Better mix of pricing	1/29/2022 8:43 AM
154	Having diversity is beneficial for everyone and all kids would have the opportunity at having a great education. Times are tough now, and I want to be able to stay in my home as long as possible without fear of missing payments, etc... Taxes are pretty high here	1/29/2022 8:40 AM
155	a more diverse community.	1/29/2022 8:05 AM

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156	Comps. But I don't care. Colchester is fine the way it is	1/29/2022 7:13 AM
157	Affordable home ownership for low income families would make our community more inclusive.	1/29/2022 6:49 AM
158	Housing is fine, taxes are too high.	1/29/2022 6:43 AM
159	No benefit for colchester. Not for businesses or schools	1/29/2022 12:55 AM
160	It would enable a broader range of people to live in our community	1/29/2022 12:41 AM
161	Less homeless and more people being able to pay their bills and able to help others by donating to food bank	1/28/2022 11:49 PM
162	Create more citizens, not just residents. Relieves hardships which increases pridefulness and a more stable, productive community.	1/28/2022 10:54 PM
163	Multi generational families though they might not live together can be in the same town.	1/28/2022 10:44 PM
164	it would bring more diverse groups of people here that otherwise would not consider colchester	1/28/2022 9:04 PM
165	Not sure	1/28/2022 8:25 PM
166	I feels like there is a diversity of housing in Colchester.	1/28/2022 8:06 PM
167	Attract an Aldis to town to compete with stop and shop. Would keep cost of living down tremendously.	1/28/2022 7:58 PM
168	I don't pay anything near what you are stating for house for my mortgage. If we had to do it again, I not sure Colchester would be an option.	1/28/2022 7:42 PM
169	The only thing it would benefit are the developers. It will become a burden on the town and as the population grows, so will the taxes.	1/28/2022 7:38 PM
170	likely leading to greater racial and cultural diversity in the town, which would enrich our schoolchildren's experiences and our diversity of thought	1/28/2022 7:37 PM
171	Price, and size	1/28/2022 7:36 PM
172	think colchester already has a lot of housing diversity	1/28/2022 7:18 PM
173	Diversity in the community	1/28/2022 7:17 PM
174	We need more young adults in town, but there is little here to attract them. More housing diversity would help. A town without young people is a town with no future. Stop building "active adult" housing for seniors and build more multi family units with higher density, near town center.	1/28/2022 7:14 PM
175	Housing Diversity Makes Communities More Resilient against Economic Downturns. It can also promote racial and income diversity.	1/28/2022 6:59 PM
176	Diversity which has value beyond our own narrow outlook toward a larger society.	1/28/2022 6:41 PM
177	more crime	1/28/2022 6:23 PM
178	Diversity!	1/28/2022 6:17 PM
179	More diverse town	1/28/2022 6:12 PM
180	Growing a more diverse community.	1/28/2022 6:06 PM
181	House size. Smaller house. Community housing where maintenance is taken care of	1/28/2022 5:56 PM
182	better for the community's strength overall	1/28/2022 5:51 PM
183	Ability for elderly to stay in colchester . Naturally occurring is the correct way to go about it.	1/28/2022 5:43 PM
184	The diversity of populations who could occupy these spaces. Would love to see Colchester attract new people and families.	1/28/2022 5:28 PM
185	Diversity of population	1/28/2022 5:18 PM
186	All of the above.	1/28/2022 5:15 PM
187	People who can live more comfortably end up with more time and less stress. Which equals	1/28/2022 5:11 PM

Town of Colchester Affordable Housing Plan

	better mentally and physically health, more time for friends, family and community.	
188	Price for single people with children	1/28/2022 5:07 PM
189	none	1/28/2022 5:06 PM
190	More people would live here.	1/28/2022 5:02 PM
191	Need a way for people to start families here not just once they're established	1/28/2022 4:58 PM
192	A greater diversity in housing choices at affordable price points would be helpful.	1/28/2022 4:57 PM
193	Our nation was developed on diversity- we need to continue that standard	1/28/2022 4:53 PM
194	colchester needs to modernize in under to grow with the times.	1/28/2022 4:51 PM
195	Colchester has quite a few options in all categories. However, there is a shortage of one and two bedroom apartments.	1/28/2022 4:48 PM
196	Add duplexes to residential zones	1/28/2022 4:47 PM
197	People will choose to stay here instead of being priced out.	1/28/2022 4:47 PM
198	Compliance with State Law. Affordable apartments near the bus line for young people entering the workforce, particularly those saddled with student loan debt.	1/28/2022 4:44 PM
199	Stronger and better supported community	1/28/2022 4:41 PM
200	None. This will all drive the need for town / school services which will drive up real estate taxes which will drive up housing costs.	1/28/2022 4:41 PM
201	Lower the taxes	1/28/2022 4:40 PM
202	I'd like to save for a house, but my entire paycheck goes to housing, utilities and food. I work extra part time Jobs on top of my Full time Job for any additional things I need. I constantly feel like I'm treading water and can't get ahead.	1/28/2022 4:33 PM
203	Chaos	1/27/2022 11:00 AM
204	More diversity in general	1/26/2022 6:06 PM
205	More single family homes or duplexes or affordable condos would be incredible. We need affordable options to buy, not rent.	1/25/2022 4:31 PM
206	It would make homeownership a possibility in this town for folks who never thought it would be possible and would be stuck renting here or required to move to a different town to achieve.	1/25/2022 2:40 PM
207	price points	1/24/2022 2:23 PM



Town of Colchester

Affordable Housing Plan (AHP)

Appendix B
Data Analysis and Needs Assessment
April 2022

ACRONYMNS AND DEFINITIONS

Definitions

American Community Survey (ACS) – The ACS is a data collection program overseen by the U.S. Census Bureau that collects demographic and housing data for individuals and households. The ACS surveys approximately 3 million households across the nation per year (roughly 2.5% of households) and aggregates the data on multi-year intervals. Because it is based on a multi-year sample, it is not directly comparable to the Decennial Census, which is based on a 100% population count every ten years.

Affordable Housing - Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

Protected Affordable Housing – housing which, due to deed restriction or subsidy, costs a low-income household no more than 30% of their income, and is reserved for occupancy by a low-income household.

Naturally Occurring Affordable Housing (NOAH) – housing *without* deed restriction or subsidy and costs a low-income household no more than 30% of their income, but is not reserved for only low-income households.

Market Rate Rent - The prevailing monthly cost for rental housing. It is set by the landlord without restrictions.

Acronyms:

ACS – American Community Survey

AMI – Area Median Income

CTSDC – Connecticut State Data Center

HUD – US Department of Housing and Urban Development

NOAH – Naturally Occurring Affordable Housing

POCD – Plan of Conservation and Development

PSC – Partnership for Strong Communities

RPA – Regional Plan Association

COMMUNITY SURVEY RESULTS

ABOUT THE RESPONDENTS

Conducted in
January +
February

2%
of total
population
responded

43%
long-time
residents

47%
65 years and
older

25%
adult couples
without
children

46%
two-person
households

64%
live in a
single-family
dwelling

43%
live in the
Suburban
district

76%
own their
home

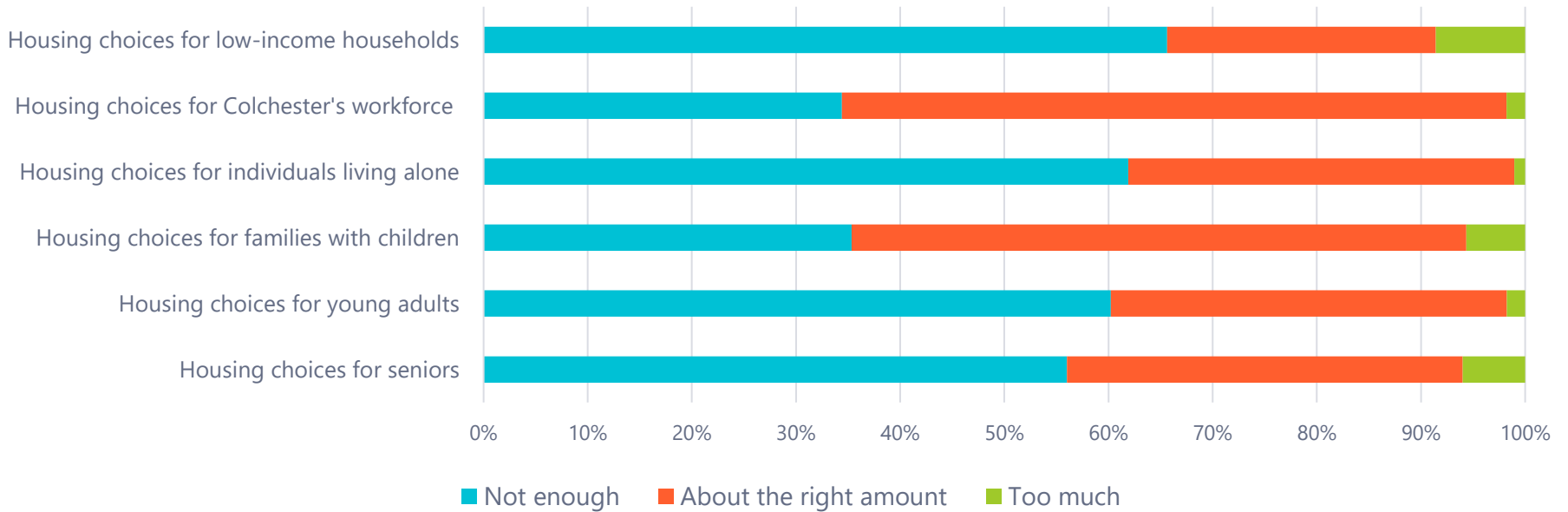
58% see
themselves
in the same
home in 5
years

42% know
someone
struggling
with housing
costs

37% not
aware of
affordable
housing in
Colchester

HOUSING CHOICES

How much of the following does Colchester have?



60%
say young
adults need
housing

66% say
low-income
households
need housing

62% say
single
households
need housing

64% say
there is
enough
housing for
local workers

59% say
there is
enough
housing for
young families

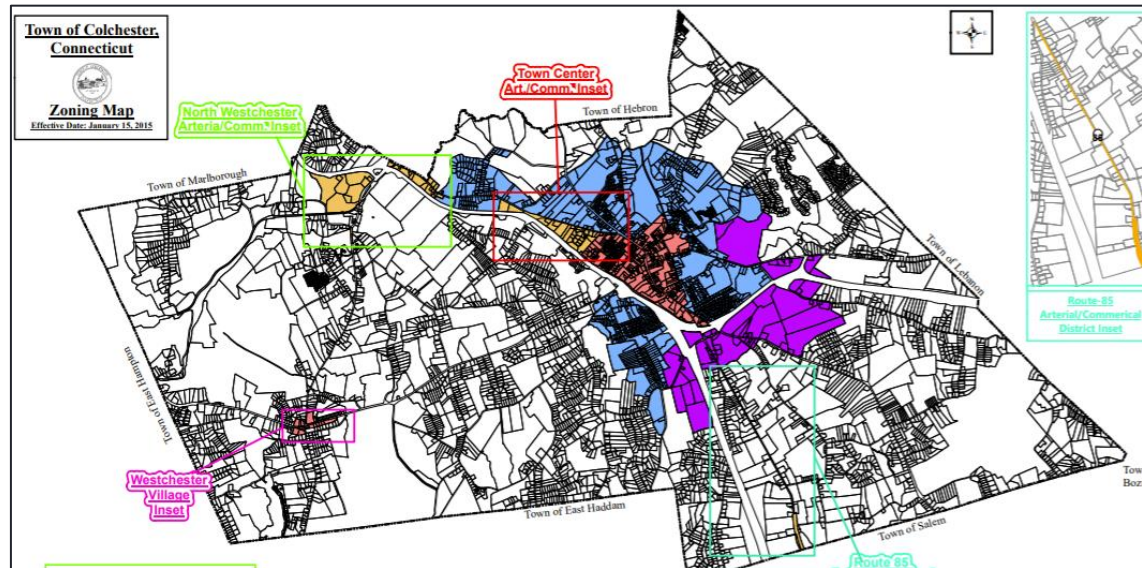
EXISTING CONDITIONS:
Planning and Zoning Review

PLANNING FOR THE FUTURE – PAST EFFORTS

- 2015 Plan of Conservation and Development
 - Slow housing growth
 - Over 50% of new units have been for people aged 55+
 - Saturated single-family housing market?
 - Limited multi-family housing supply but high demand
 - Recommended high density and mixed-use in the Town Center
 - Plan is now 7 years out of date
- 2010 Affordable Housing study
 - Recommended constructing 150 housing units to be exempt from 8-30g
 - 100 units for people aged 55+
 - 50 units for individuals or small families – 1 or 2 bedrooms

ZONING

- **Rural Use:** Agriculture, single- and two-family homes permitted
- **Suburban Use:** Majority of population, single- and two-family homes allowed by-right. Multi-family is allowed by Special Permit.
- **Town Center/Westchester Village:** Mixed-use, walkable development. Single-, two- and multi-family units allowed by-right.
- **Future Development:** Non-residential development in appropriate locations. Mixed-use residential is allowed by SP.
- **Accessory Dwellings Units** allowed by Zoning Permit



INFRASTRUCTURE

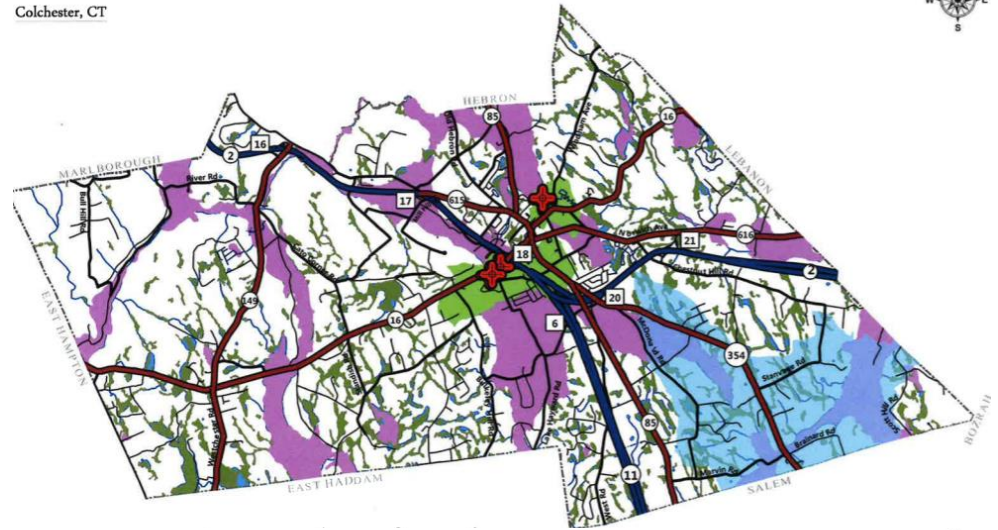
- Colchester has a limited water and sewer district that encompasses only the areas closest to the Town Center
- Sewer also runs along a portion of Route 2
- A study in 2010 investigated the capabilities of the water and sewer systems within the community and identified ways to provide water and sewer service to properties in the future development area
- The POCD recommends that the "Rural" district remain as sewer avoidance area



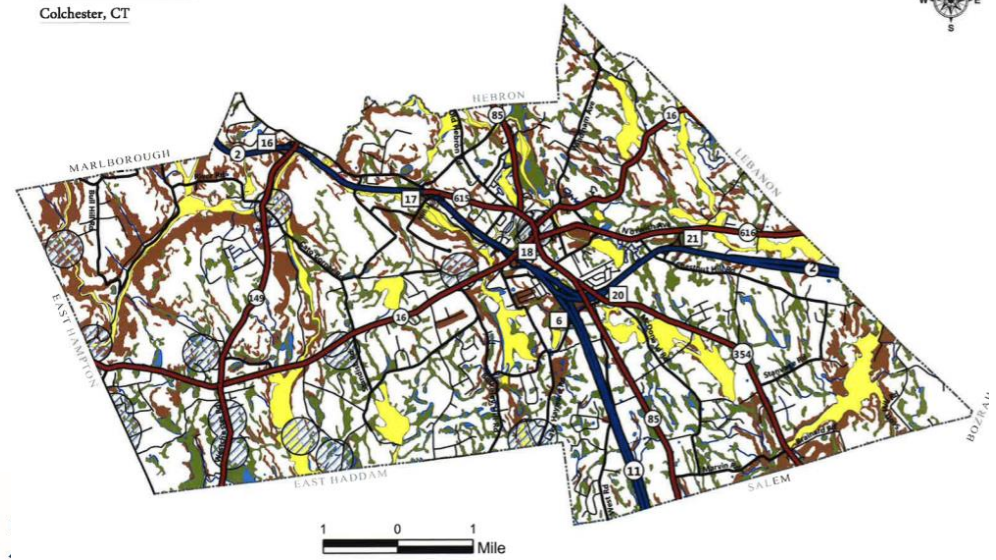
BUILDABLE LAND

- Not all the land in town can be used for development. Restrictions on development include:
 - Public Water Supply Watersheds
 - Salmon River
 - Eight Mile River
 - Aquifer Protection Zones
 - Water Supply Wellfields
 - Floodplains
 - Farmlands
 - Steep slopes

Water Resources
Colchester, CT



Natural Resources
Colchester, CT



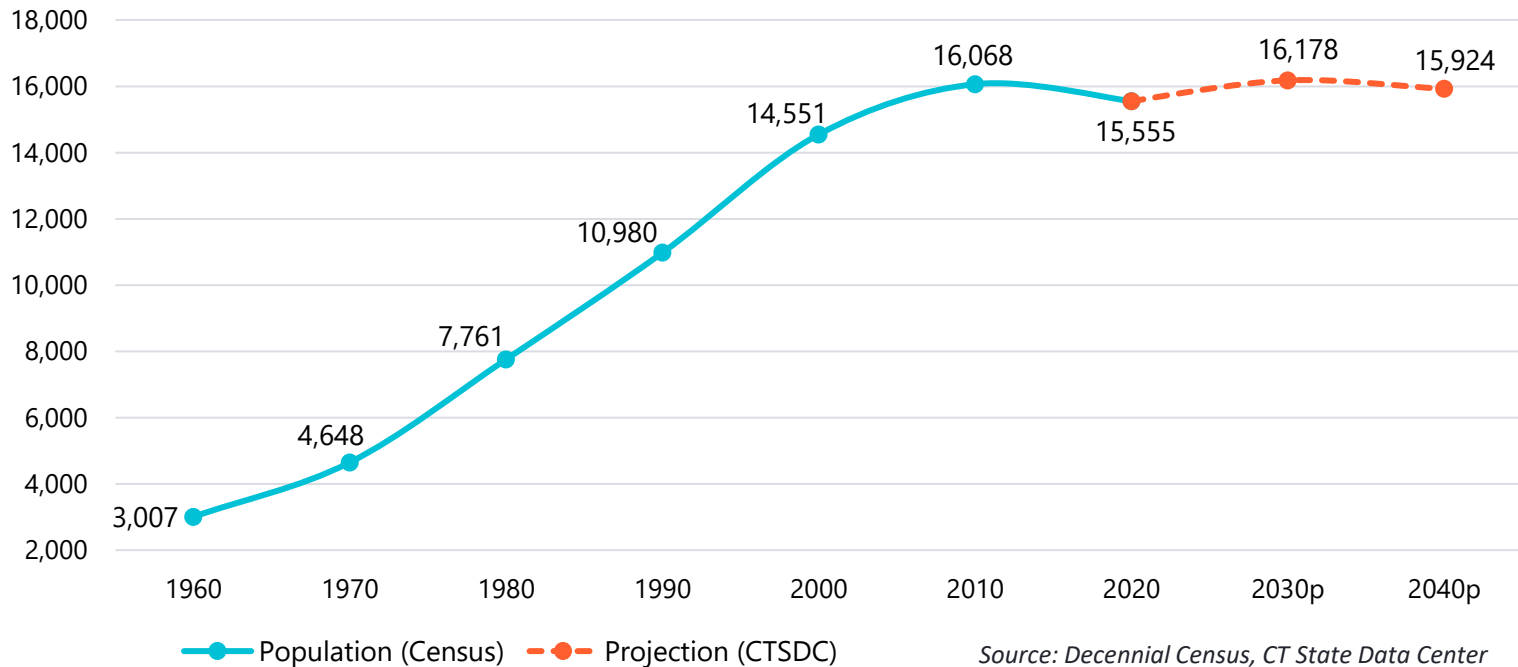
PLANNING & ZONING: TAKEAWAYS

- Much of the Town is zoned “Rural” – low impact development is encouraged – low density housing is permitted,
- Sewer and water infrastructure is limited but could be expanded into some areas of Town but not into the Rural zone
- Suburban Zone allows multi-family housing – opportunities for medium-density development
- The Town Center, Westchester Village and Future Use areas do promote mixed-used development close to amenities and major arterials – walkable higher-density development could be promoted

EXISTING CONDITIONS: Demographic Trends

POPULATION TRENDS

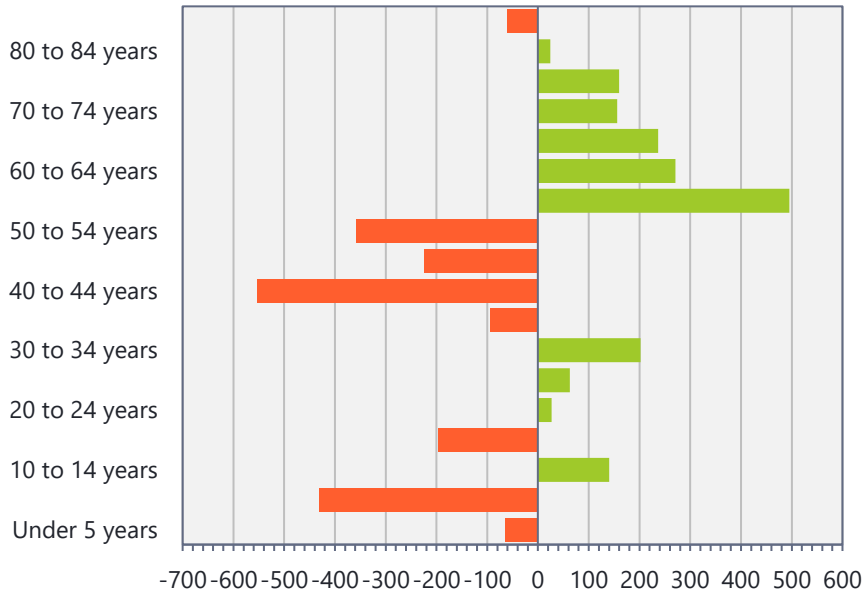
Colchester Historic and Projected Population: 1960 to 2040



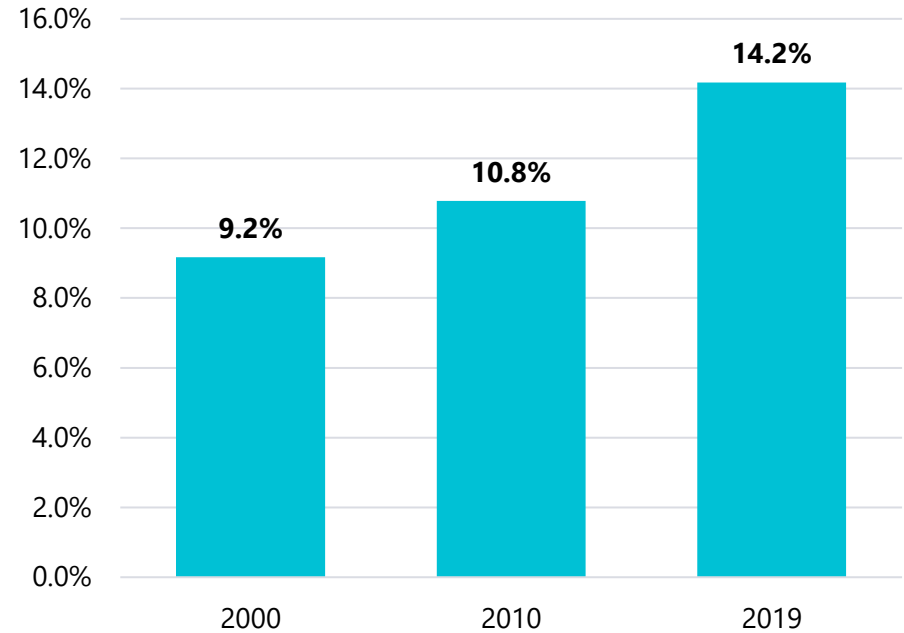
- Colchester's population increased rapidly since the 1960s to 2010
- Slight decline for the first time in 2020 but is predicted to remain stable
- Future population drivers will likely be housing turnover, followed by housing construction, including new dwelling units, additions, and expansions.

AGE DISTRIBUTION

**Population Change, by Age Group
2010 to 2019**



Percent of Population Age 65 years old and over

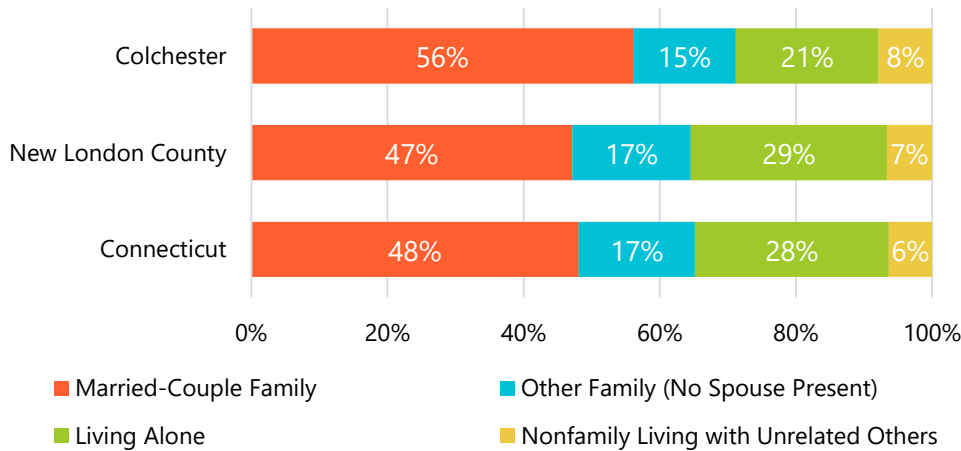


Source: 2019 ACS 5-Year Estimates, Table B25024

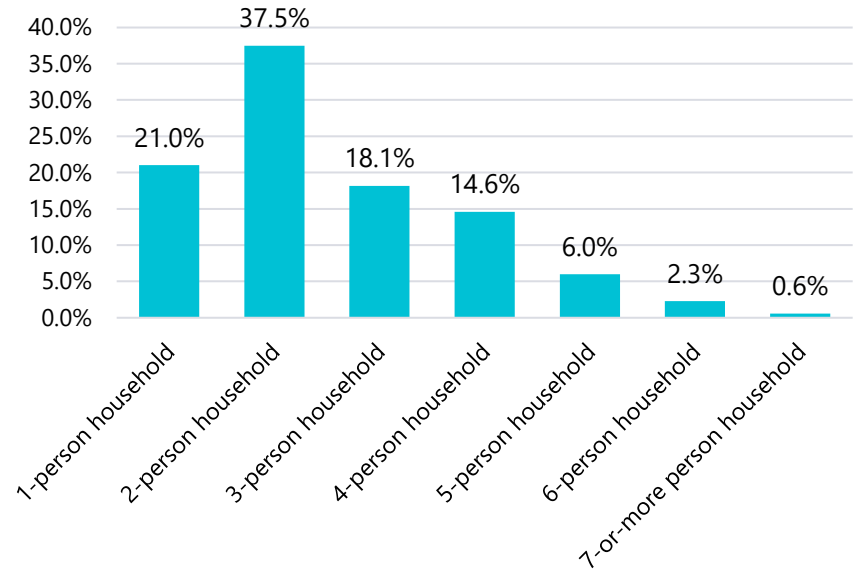
- Large population growth for adults ages 55 to 75 years old
- Senior population grew from 10.8% to 14.2% between 2010 and 2019
- Decrease in the number of school-aged children (5 to 18) as well as adults 40 to 55 - could indicate a decline in families
- Smaller growth in the young adult section – those aged 25 to 35

HOUSEHOLD COMPOSITION

Colchester Household Distribution



Colchester Household Size Distribution



Source: 2019 ACS 5-Year Estimates, Tables B01001, B11016

- Colchester has a higher percentage of married couple families than the County and State and a lower amount of people living alone
- 57.5% of households consist of only one or two people, but larger households have higher percentages than other parts of the region
- Demand for smaller housing units may still exist in Colchester but at a lower amount than other communities

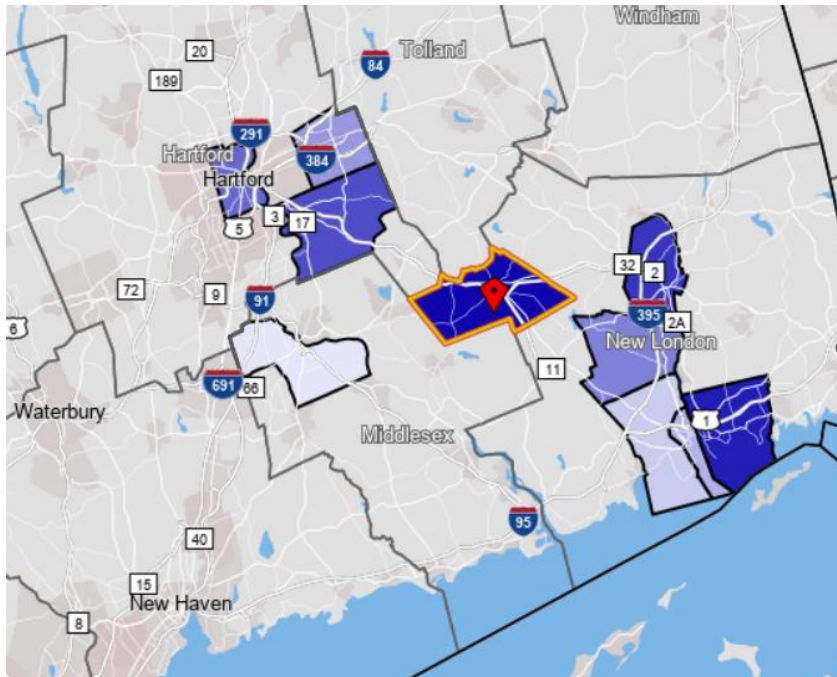
HOUSING WAGE

- The “housing wage” in Colchester is **\$23.69/hour**
- “Housing wage” is the wage needed to **afford a 2-bedroom rental home** without paying more than 30% of income on housing (per the National Low Income Housing Coalition).
- According to indeed.com, estimated average salaries in Colchester are:
 - Elementary teacher (entry level): **\$21.10/hour**
 - Nurse: **\$28.89/hour**
 - Retail sales associate: **\$15.39/hour**

PEOPLE WHO WORK IN COLCHESTER

Major Employers (CERC 2021)

- S&S Arts And Crafts Factory
- Caring Community
- Incord
- Carefree Building Co
- Alpha Q



Where People Who Work in Colchester Live (ACS 2019)

Place	Count	Share
Colchester	936	15.5%
Groton	417	6.9%
Norwich	319	5.3%
Glastonbury	275	4.6%
Hartford	241	4.0%
Montville	215	3.6%
Manchester	185	3.1%
New London	158	2.6%
Waterford	123	2.0%
Middletown	120	2.0%

Many people employed in Colchester work in other communities where they are more diverse housing opportunities such as Groton, Norwich and Hartford.

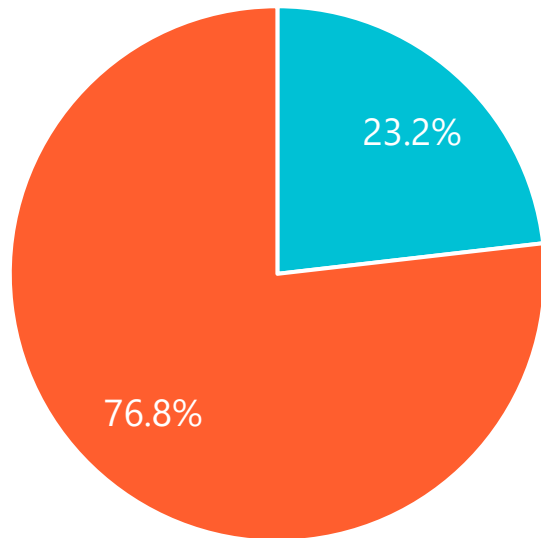
DEMOGRAPHICS TRENDS: TAKEAWAYS

- Population is stable
- Senior population is growing while young and middle-aged populations are shrinking
- 57% of households have only one or two people
- Demand for small sized housing units
- Many Colchester residents also work in Colchester which indicates that wages are substantially well-matched to housing costs

EXISTING CONDITIONS: Housing Market Trends

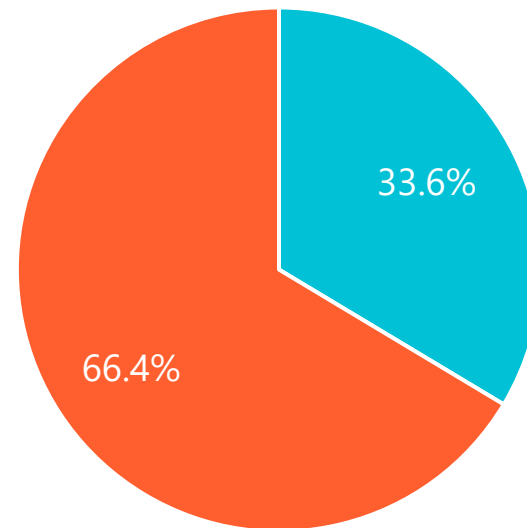
HOUSING TENURE

Colchester Housing Tenure, 2019



■ Renter-Occupied ■ Owner-Occupied

New London County Housing Tenure, 2019



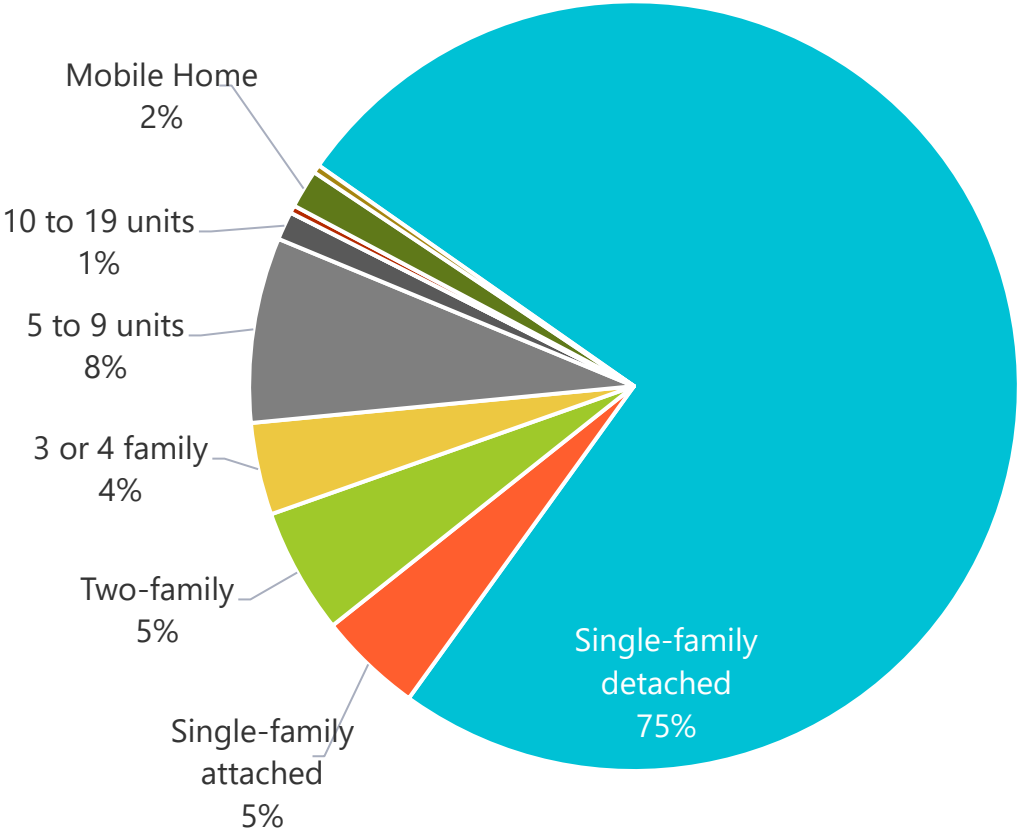
■ Renter-Occupied ■ Owner-Occupied

Source: 2019 ACS 5-Year Estimate, Table B25023

- Colchester has a larger percentage of homeowners than New London County as a whole and a smaller portion of renters.
- Correlates with the predominance of single-family homes in Colchester and the limited multi-family and apartment-style housing options.

HOUSING TYPOLOGY

Colchester Dwelling Types

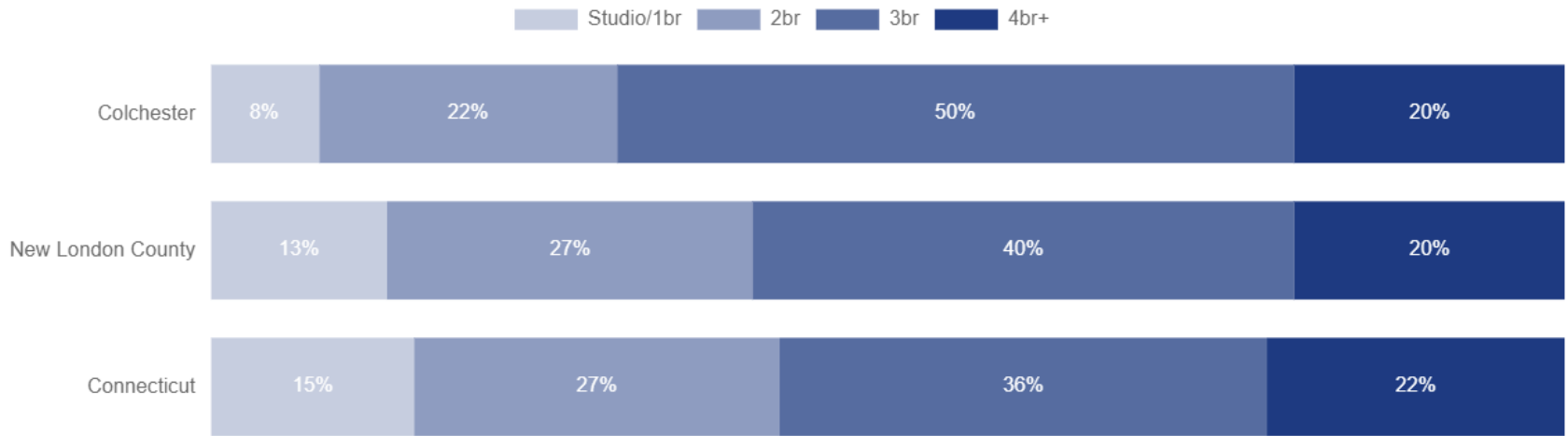


- 75% of Colchester’s dwelling units are single-family detached.
- All types of multi-family dwellings make up 18% of the total housing stock with the most common type being 5-to-9-unit apartment buildings
- 2% of residents live in mobile homes

Source: 2019 ACS 5-Year Estimates, Table B25024

HOUSING TYPOLOGY

Distribution of Housing Units, by Number of Bedrooms



Source: American Community Survey 2018, 5-year estimates, Table B25041
Visualization created by [CTData Collaborative](#)

- The number of one- and two-bedroom units in Colchester is lower than County and State averages.
- The number of 3-bedroom units is substantially larger than the County and State averages and represents the size of 50% of all units in Colchester.
- Small unit sizes are less common, but 3-bedroom units are predominant

HOME VALUE DISTRIBUTION

Distribution of Owner-Occupied Home Values

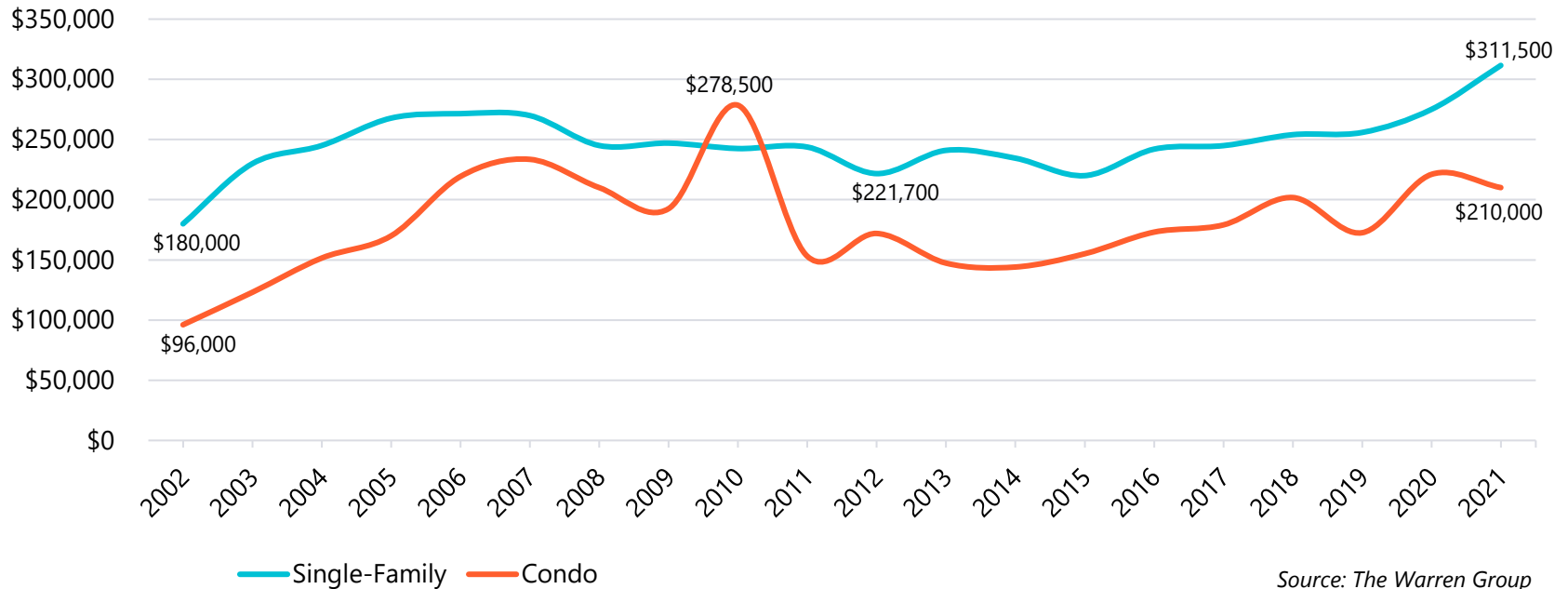


Source: 2019 American Community Survey, 5-Year Estimates, Table B25075

- Home values in Colchester show some “naturally” affordability but may still exceed affordability levels for lower income residents.
- Nearly 65% of homes are valued under \$299,999 with 22% under \$199,999
- Home values contribute to the high percentage of homeowners in Colchester.

HOME SALE PRICES

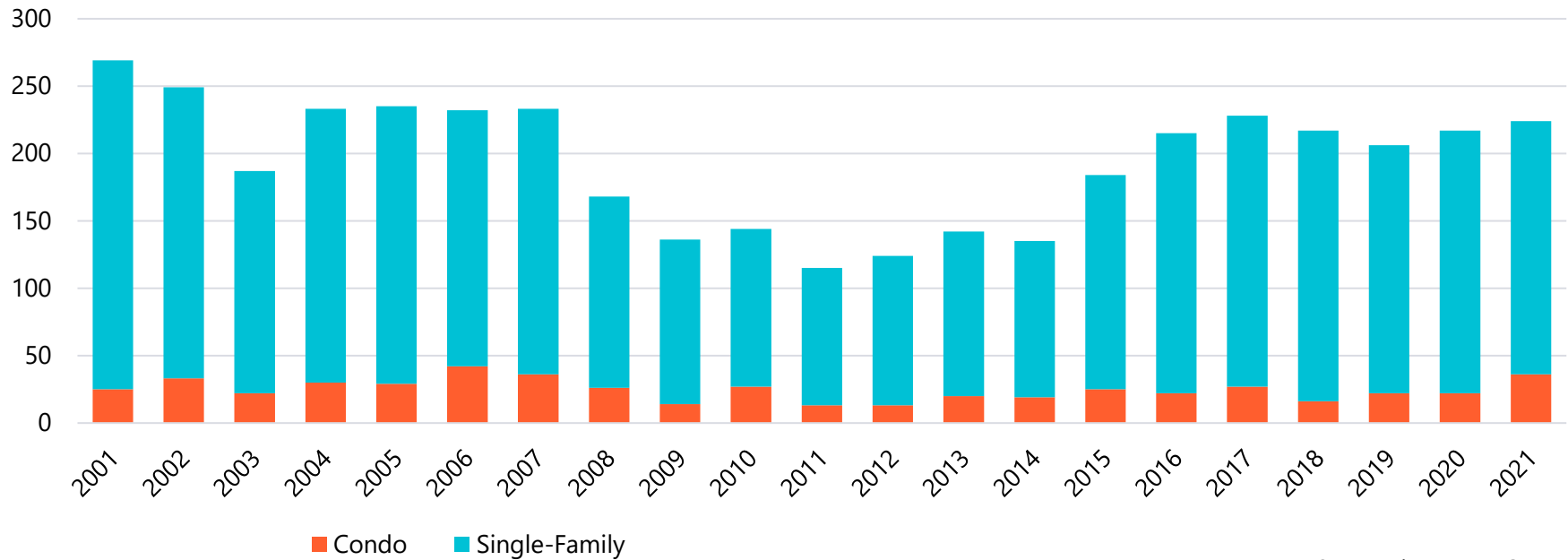
Town of Colchester Median Home Sale Price: 2002 to 2021



- Median sale price for single-family homes has been increasing steadily since 2017 and is now an all-time high.
- Condo prices have had more recent fluctuations and dips.
- Increasing sale prices may encourage more current single-family owners to sell and increase turnover.

HOME SALES

Town of Colchester Home Sales: 2001 to 2021

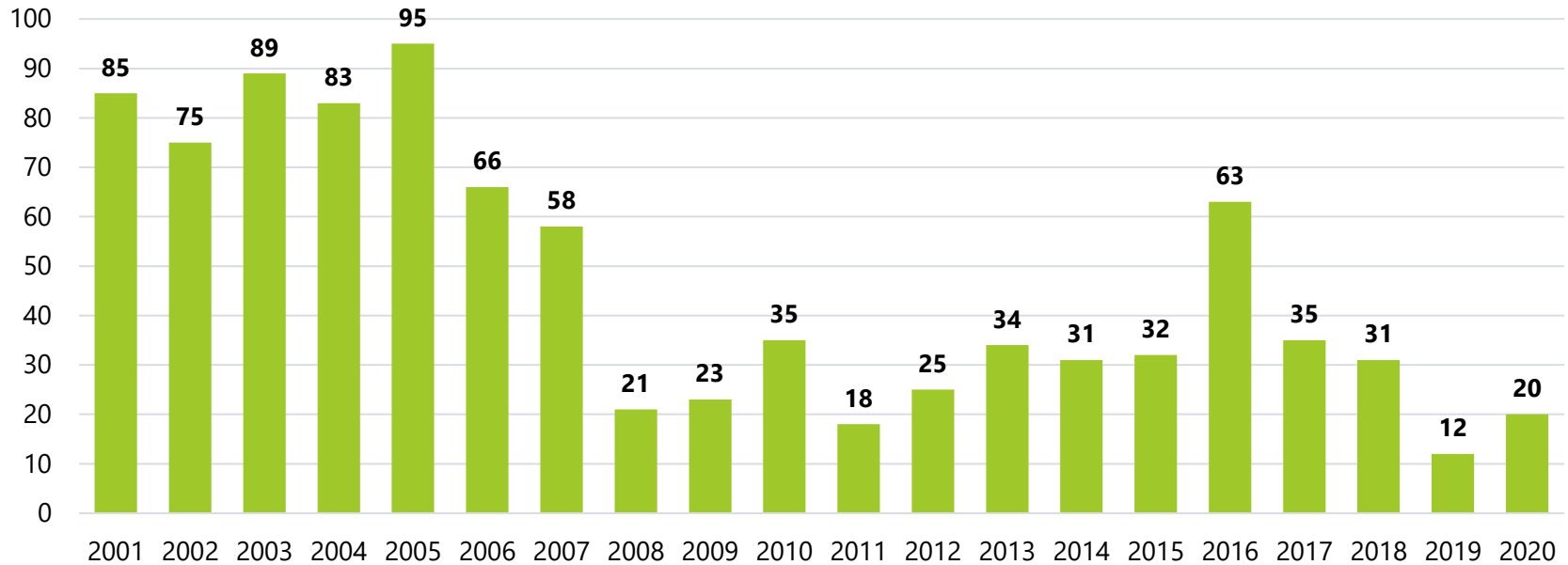


Source: The Warren Group

- Sales have been relatively stable since recovering from recession of 2008
- Close but not quite back to levels of early 2000s
- Condo sales are very low showing very low supply and low turnover and predominance of single-family homes

HOUSING PERMITS

Town of Colchester Housing Permit Activity: 2001 to 2020

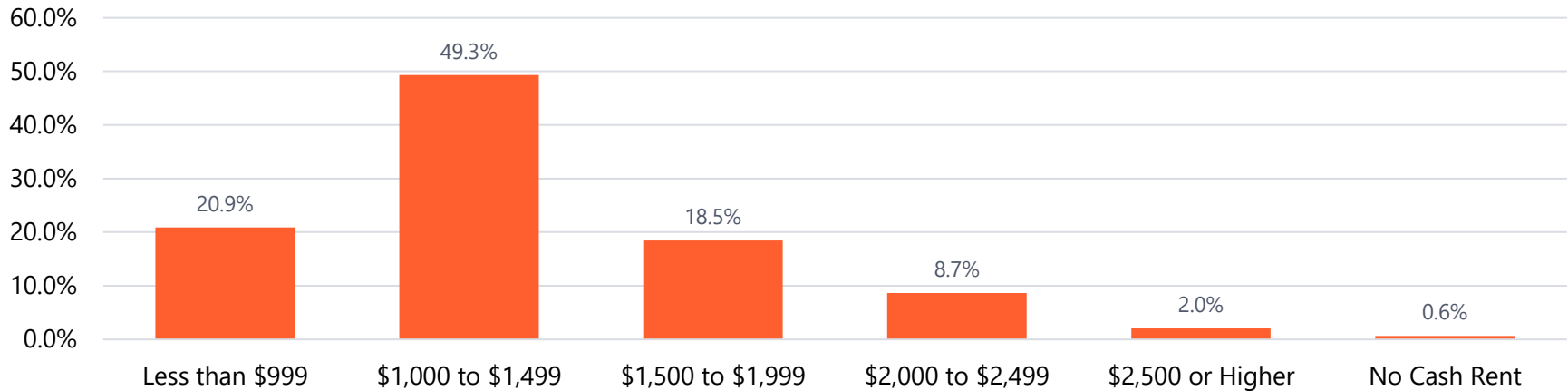


Source: CT Department of Economic and Community Development

- After numerous years of substantial activity, housing growth rate has slowed down since about 2007 with 2016 being an exception.
- 2019 showed the fewest permits issued in 20 years – recovery in 2020

GROSS RENT DISTRIBUTION

Distribution of Gross Monthly Rental Costs



Source: 2019 American Community Survey 5-Year Estimates, Table B25063

- Rents in Colchester are also more naturally affordable.
- Rent prices under \$2,000 per month account for 88.7% of rental units.
- Rental options are limited - a wider range of rental options could attract new residents to Colchester.

HOUSING MARKET TRENDS: TAKEAWAYS

- Colchester has naturally affordable home values and monthly rents, but these prices are not guaranteed to stay low – not protected
- Limited rental, multi-family and small-sized unit options
- Single-family home prices have been stable for many years with a recent increase
- Colchester has a very small number of sales (< 25 per year) per year compared to other Connecticut communities
- Very low turnover means the existing market is not providing options for either new residents or current residents looking to move to or within Colchester

HOUSING NEEDS ASSESSMENT

WHAT IS “AFFORDABLE HOUSING”?

- **Affordable housing is typically defined as housing that costs no more than 30% of a household’s income**
- Under 8-30g, "affordable housing" is housing which, due to deed restriction or subsidy, costs a low-income household no more than 30% of their income
 - A goal of State law is for 10% of housing units in every town to be "affordable," per this definition
 - Low-income is a household making less than 80% of State or Area Median Income, whichever is less
 - Under 8-30g, a family of 4 making less than \$79,900 per year or an individual making less than \$55,950 per year in Colchester would qualify as low-income
- **Area Median Income (AMI) better reflects Colchester and New London incomes and cost of living**
 - Used for this analysis in accordance with DOH guidance to identify affordable housing needs

WHAT IS “AFFORDABLE HOUSING”?

- Affordable housing needs analyses typically rely on an income-based calculation that does not include wealth or assets to determine “cost burden,” or the extent of households spending more than 30% of *income* on housing.
- Cost-burden analyses likely overstate affordable housing needs in high income areas where households can more easily afford to spend higher percentages of their incomes on housing without negatively impacting other needs. (*Measuring Housing Affordability: Assessing the 30% of Income Standard*; Christopher Herbert, Alexander Hermann and Daniel McCue; Harvard Joint Center for Housing Studies; September 2018).

WHAT IS “AFFORDABLE HOUSING”?

FY 2021 Income Limit Area	Median Family Income Click for More Detail	FY 2021 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Colchester- Lebanon, CT HUD Metro FMR Area	\$115,200	Very Low (50%) Income Limits (\$) Click for More Detail	40,350	46,100	51,850	57,600	62,250	66,850	71,450	76,050
		Extremely Low Income Limits (\$)* Click for More Detail	24,200	27,650	31,100	34,550	37,350	40,100	42,850	45,650
		Low (80%) Income Limits (\$) Click for More Detail	55,950	63,950	71,950	79,900	86,300	92,700	99,100	105,500

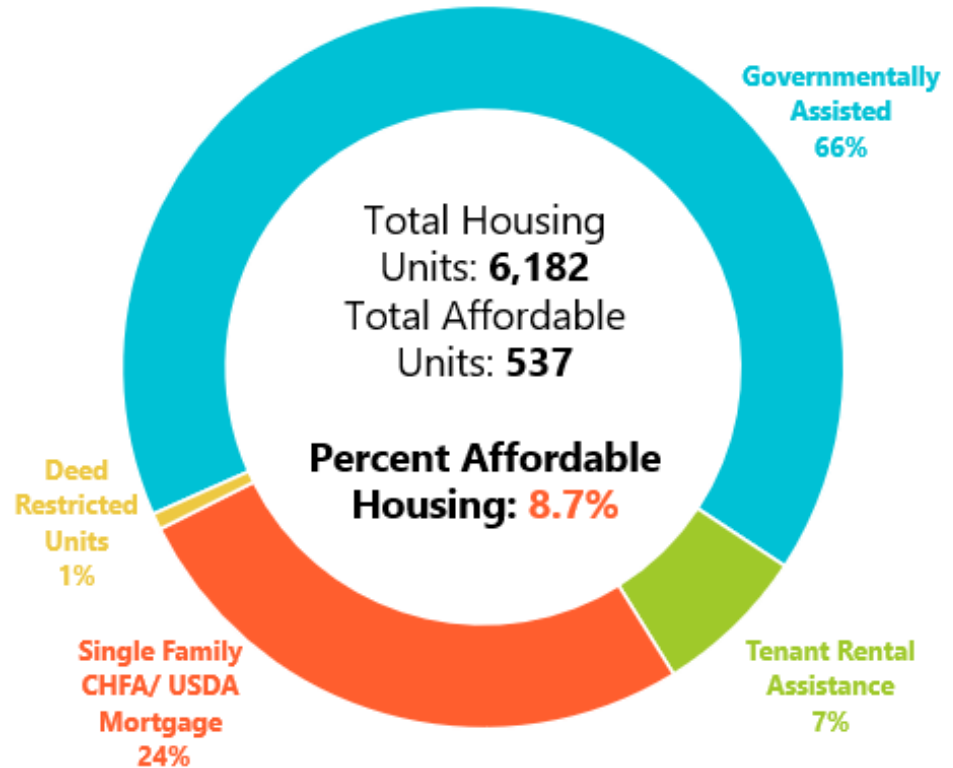
Source: U.S. Department of Housing and Urban Development (HUD) Income Limits

- Affordability is calculated for metropolitan areas based on **Area Median Income (AMI)** and household size.
- In Colchester, a family of four making less than \$79,900 per year would be considered “low income,” per the **Area Median Income (AMI)**.

PROTECTED AFFORDABLE HOUSING

- **Protected Affordable Housing Units** meet the statutory definition of affordable housing, under 8-30g, and are restricted to households that make less than 80% of State Median Income, so that they spend less than 30% of their income on housing
- **As of 2021, 537, or 8.9% of Colchester's total housing units were protected affordable units**

Affordable Housing Units in Colchester



Source: DECD Affordable Housing Appeals List, 2021

AFFORDABLE HOUSING NEEDS

How many Colchester Families Need Affordable Housing?

Low Income 50% to 80% of AMI

<\$55,950 for an individual
<\$79,900 for a family of 4



500

Low income HHs



360

Homeowners



140

Renters

Very Low Income 31% to 50% of AMI

<\$36,550 for an individual
<\$53,150 for a family of 4



595

Very Low income HHs



305

Homeowners



290

Renters

Extremely Low Income 30% of less of AMI

<\$21,950 for an individual
<\$31,300 for a family of 4



455

Extremely Low income HHs



205

Homeowners



250

Renters

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2013-2017

- There are **1,550** households in Colchester (**26%** of total) who meet the definition of low income (household income <80% of AMI)

AFFORDABLE HOUSING: RENTER NEEDS

Maximum Monthly Costs for Low Income Renters

Low Income

51% to 80% of AMI

<\$55,950 for an individual
<\$79,900 for a family of 4



\$1,153/month

for an individual



\$1,647/month

for a family of 4

Very Low Income

31% to 50% of AMI

<\$36,550 for an individual
<\$53,150 for a family of 4



\$832/month

for an individual



\$1,187/month

for a family of 4

Extremely Low Income

30% or less of AMI

<\$21,950 for an individual
<\$31,300 for a family of 4



\$499/month

for an individual



\$712/month

for a family of 4

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Colchester-Lebanon HUD Metro FMR Area

30% Standard: HUD recommends that households spend no more than 30% of their income on housing costs including rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs

AFFORDABLE HOUSING: HOMEOWNER NEEDS

Maximum Home Value Affordable to Low Income Homeowners

Low Income 51% to 80% of AMI

<\$55,950 for an individual
<\$79,900 for a family of 4



\$187,000
for an individual



\$267,000
for a family of 4

Very Low Income 31% to 50% of AMI

<\$36,550 for an individual
<\$53,150 for a family of 4



\$135,000
for an individual



\$192,000
for a family of 4

Extremely Low Income 30% or less of AMI

<\$21,950 for an individual
<\$31,300 for a family of 4



\$81,000
for an individual



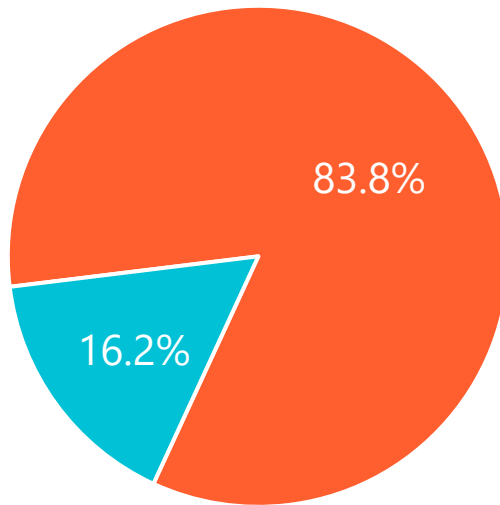
\$115,000
for a family of 4

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Hartford HUD Metro FMR Area Calculation assumes 20% down payment, 30-year mortgage at 5% interest, annual property tax payments, and 1.5% carrying costs for insurance and utilities

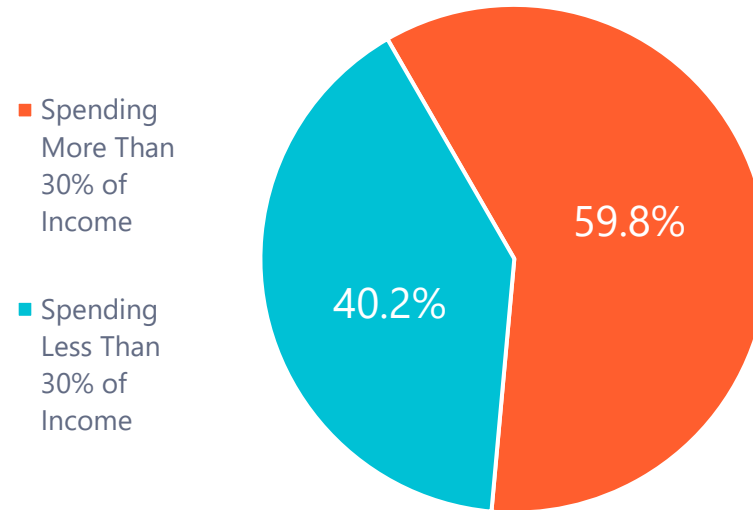
30% Standard: HUD recommends that households spend no more than 30% of their income on housing costs including rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs.

COST BURDEN: EXISTING CONDITIONS

Low-Income Renters by Portion of Income Spent on Housing



Low-Income Homeowners by Portion of Income Spent on Housing



Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

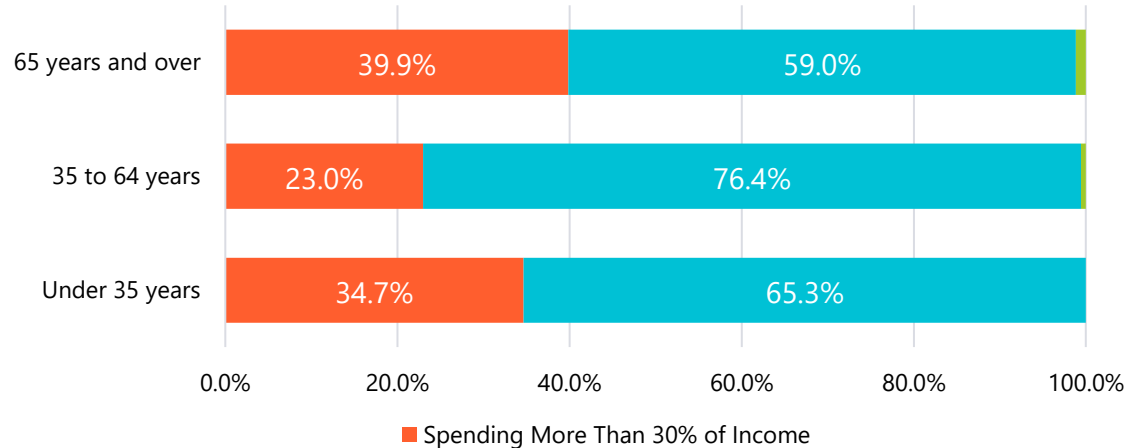
- **Cost Burden** is defined as households that spend greater than 30% of their income on housing. These households may have difficulty affording necessities such as food, clothing, transportation, and medical care.
- In 2018, a much higher percentage of renters were cost-burdened in Colchester than homeowners.

COST BURDEN: EXISTING CONDITIONS

Other Populations in Colchester

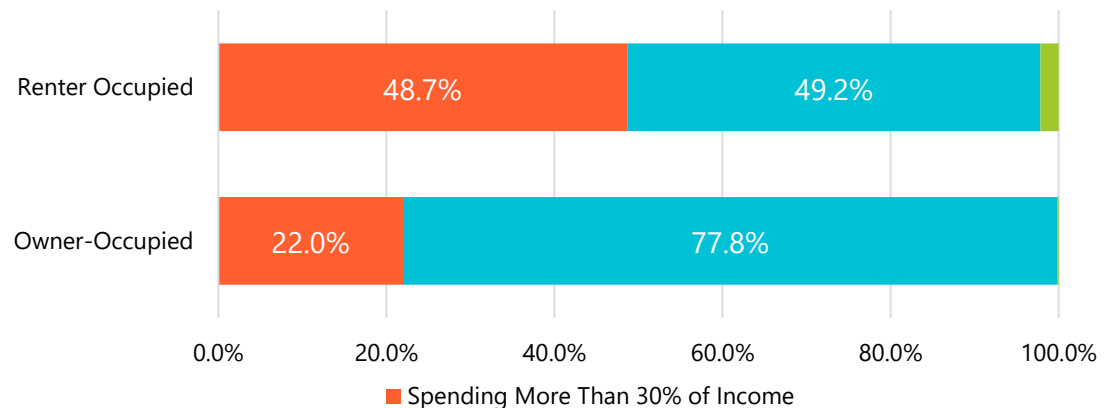
- Seniors and young people in Colchester are more cost-burdened than other age groups showing a demand for more affordability for these groups
- Renters are significantly more likely to be cost-burdened than owners, indicating a lack of affordable rental supply

Portion of Income Spent on Housing, by Age



Source: ACS 5-Year Estimates, Table B25072, 25093

Portion of Income Spent on Housing, by Tenure



Source: ACS 5-Year Estimates, Table B25072, 25093

HOUSING GAP ANALYSIS: METHODOLOGY

Affordable Housing Demand:

- Low-income household estimates provided by U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Survey (CHAS)
- Income limits provided by HUD.

Affordable Housing Supply:

- Naturally occurring affordable housing calculated using 2019 American Community Survey 5-Year Estimates.
 - Home Value Distribution
 - Distribution of Gross Rent
- SLR calculation of units affordable to low-income households based on HUD income limits

Housing Gap:

- Compares housing demand to housing supply
- Two representative case studies for a family of four and a single-person household. These households have different income limits according to HUD.

HOUSING GAP ANALYSIS: FAMILY OF 4

Owner-Occupied Units

Income Group	Max Home Value (Family of 4)	Cumulative Owner Households in Income Range	Cumulative Owner-Occupied Units in Price Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$115,000	205	149	(56)
Very Low Income (<50% of AMI)	\$192,000	510	851	341
Low Income (<80% of AMI)	\$267,000	870	2,472	1602

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2013-2017; ACS Five-Year Estimates B25075

Renter-Occupied Units

Income Group	Max Monthly Rent (Family of 4)	Cumulative Renter Households in Income Range	Cumulative Renter-Occupied Units in Price Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$712	250	65	(185)
Very Low Income (<50% of AMI)	\$1,187	540	578	38
Low Income (<80% of AMI)	\$1,647	680	1,049	369

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2013-2017; ACS Five-Year Estimates B25063

HOUSING GAP ANALYSIS: INDIVIDUALS

Owner-Occupied Units

Income Group	Max Home Value (Individual)	Cumulative Owner Households in Income Range	Cumulative Owner-Occupied Units in Price Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$81,000	205	85	(120)
Very Low Income (<50% of AMI)	\$135,000	510	210	(300)
Low Income (<80% of AMI)	\$187,000	870	765	(105)

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2013-2017; ACS Five-Year Estimates B25075

Renter-Occupied Units

Income Group	Max Monthly Rent (Individual)	Cumulative Renter Households in Income Range	Cumulative Renter-Occupied Units in Price Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$499	250	39	(211)
Very Low Income (30% to 50% of AMI)	\$832	540	150	(390)
Low Income (50% to 80% of AMI)	\$1,153	680	525	(155)

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2013-2017; ACS Five-Year Estimates B25063

HOUSING NEEDS ASSESSMENT: TAKEAWAYS

- About a quarter of Colchester residents qualify as low income (earning less than 80% AMI) - **26%** of total population
- Town has 552 protected affordable units, or 8.6% of total housing units
 - Colchester had >10% affordable units in the early 2000s but the percentage decreased when new market-rate housing was built
- Colchester would benefit from more owner and rental options for all low-income households but particularly for individuals living alone, seniors and young people
- The Town's smaller household sizes indicates that smaller sized multi-family housing units (1 or 2 bedrooms) could benefit this group.