

Town of Canaan (Falls Village)

# Affordable Housing Plan

2021-2026



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What is affordable housing and why is it important to have in Falls Village?

The Town of Canaan (Falls Village), hereafter "Falls Village", is a very small town in the Northwest Corner of Connecticut facing the same problem as many other small rural towns, suburban areas, as well as big cities: **the ever-growing cost of housing.**

In addition to proposing strategies to increase the number of affordable housing units locally, The Falls Village Affordable Housing Plan recommends the following:

- Improve local opportunities for participatory communication
- Focus on standardizing local data collection, including, but not limited to local population, school enrollment, jobs, and housing data
- Support local zoning updates which support local housing efforts including incentivizing adaptive reuse (*more on page 15 &16*)

The body of this plan includes a demographic analysis, population projections, local public school enrollment, and outlines current housing prices. The data used in this plan (mostly Census and State Data) is intended to showcase emerging trends. It is recommended that more energy be put into standardizing and tracking local data.

In summary, this plan presents affordable housing as a part of the solution to some of the issues that Falls Village currently faces. Access to safe, affordable housing can lead to inclusive economic development and balanced community growth. For optimum community health, local housing efforts need to be paired with other comprehensive strategies, such as economic development, sustainable land-use policies, participatory public engagement, and local job growth. **The development of this affordable housing plan is only the beginning of the conversation about the importance and necessity of affordable housing in all communities, including Falls Village.**

## Why an Affordable Housing Plan for Falls Village?

In recent years, state legislators have recognized the immediate need to create more affordable housing in all towns across Connecticut. They recently passed legislation that requires each municipality to adopt an affordable housing plan in accordance with [Chapter 126A, Section 8-30j of the Connecticut General Statutes \(CGS\)](#).

**This law requires that each municipality outline a strategy for creating affordable housing in order to meet the needs of existing and future residents and workers** (see margin page 5).

## The Local Affordable Housing Plan Process

Upon receiving grant funding from the CT Department of Housing (DOH) to support the development of an affordable housing plan, an application process was initiated by the Town to form the Falls Village Affordable Housing Plan ("FVAHP") Task Team in January 2021. A dedicated group of eleven (11) volunteers was selected by Town leadership to partake in the planning process, which was facilitated by Janell Mullen, Regional Planner of the Northwest Hills Council of Governments ("NHCOG").

The FVAHP Task Team includes members of the Board of Selectmen, the Planning and Zoning Commission, the Board of Finance, The Falls Village Housing Trust, the Community Economic Development Director, and other dedicated residents.

The Task Team met monthly and periodically invited guest speakers, including the Superintendent of Region 1 Schools, Lisa Carter, and the President of the Falls Village Housing Trust, Jandi Hanna. All FVAHP meetings were open to the public and adjourned after a public comment period. To conclude the planning process, The Task Team distributed the draft plan widely and asked for community feedback. The planning process began in February of 2021 and lasted for about a year (*see Project Timeline next page*).

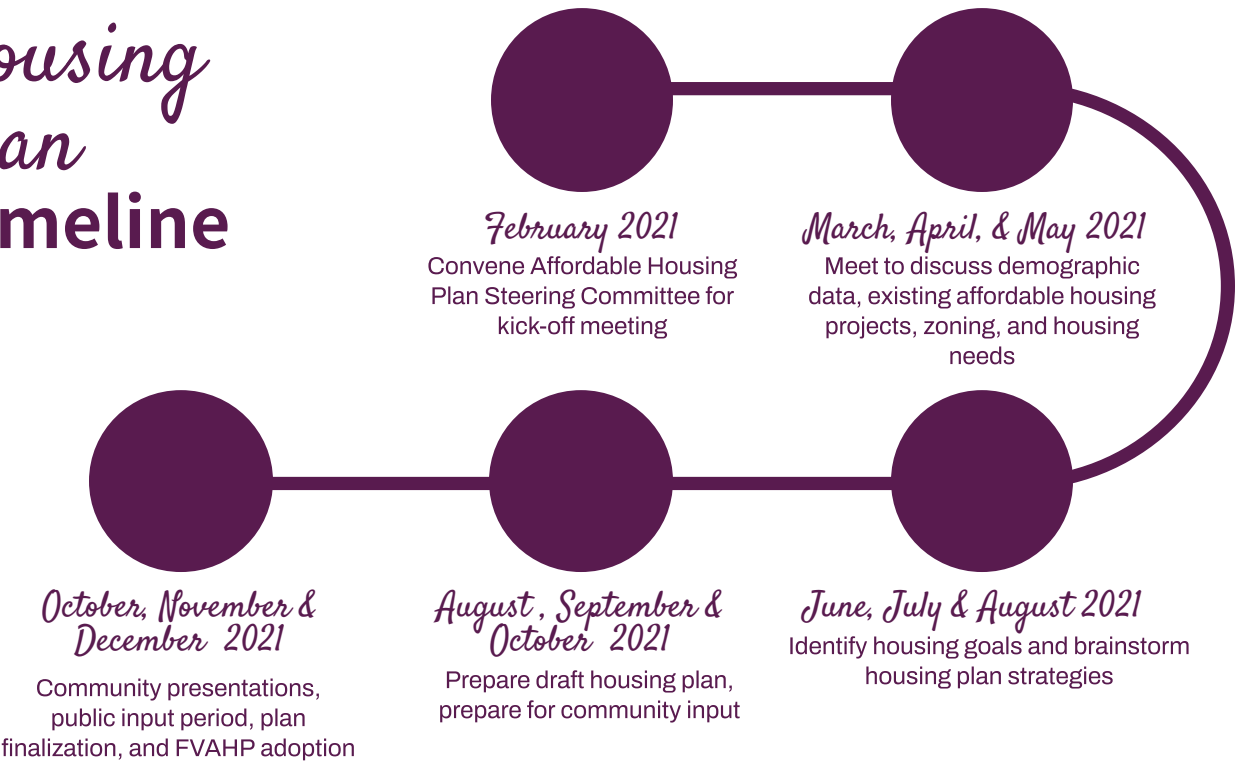
The development of the affordable housing plan took place during a very meaningful and transformative time for the Town of Falls Village and the rest of the world- during the COVID-19 global pandemic. **The long-term demographic and economic impact of the pandemic will not be known for some time, but the need for affordable housing options has only been accentuated by the global health crisis.**

# THANK YOU!

This plan was made possible by the dedicated work of the following individuals who served on the FVAHP Task Team:

Emily Bronson  
Eric Carlson  
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Greg Marlowe  
Julia Olff  
Daly Reville (Alternate)  
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# Housing Plan Timeline



## Housing Plan Materials

Due to the COVID-19 pandemic, the Task Team relied upon Zoom meetings and web-based tools to assist with the plan's development. At the onset of the planning process, The FVAHP Task Team selected a Chairperson and developed a Communication Policy (see *Appendix I*). The planning consultant also created an informational flyer to inform the public about their work (see *Appendix II*). These efforts were necessary in order to create a productive space and to run effective meetings focused on the task at hand- creating an affordable housing plan.

All shared materials were uploaded onto a [project webpage](#). This [webpage](#) hosts an assortment of documents-such as the Town Plan of Conservation and Development ("Town Plan"), the Town of Falls Village Zoning Regulations, demographic and housing data, relevant articles, recent housing studies, and meeting presentations. The [webpage](#) enabled the members of the committee as well as members of the public to gain access to the same information throughout the plan's development. It also includes all comments received regarding the content of the draft plan, which was circulated amongst the community in November 2021.

## Affordable Housing in Falls Village

Aside from the global pandemic, the work of the Falls Village Affordable Housing Task Team began during a significant time locally. A few months before the FVAHP Task Team convened for its initial meeting, The Falls Village Planning and Zoning Commission (P&Z) approved a sixteen (16) unit affordable housing project, the first of its kind for the Town of Falls Village (Canaan). This project, known as River Road Homes (RRH) is the first project of the [Falls Village Housing Trust](#), an independent non-profit that was founded in 2016 and is dedicated to creating more affordable housing in Town.

The process of developing this affordable housing plan has illuminated differing perspectives around River Road Homes, as a project specifically, and affordable housing, as a general topic. Professionally facilitated town-wide conversations about housing is an important follow-up strategy recognized by this plan (see page 17).



## How is affordable housing defined?

It is important what makes housing qualify as "affordable" at the state-level.

Affordable housing is defined as housing that costs less than 30% of a household's annual income.

Affordable housing can be rental or home-ownership.

Affordable units must be assisted by a state or Federal program or privately deed restricted to ensure that it remains affordable.

Housing costs may include rent, utilities, mortgage payments, real estate taxes, fees, and other costs associated with living in the unit.

## Why are some housing units priced below market rate not on the State's list?

Some existing housing units, such as accessory apartments, are priced below market rate or occupied by individuals/families paying less than 30% of their income on housing. These units do not make their way onto the annual Affordable Housing Appeals List because they aren't guaranteed as affordable for a fixed term.

By definition, affordable housing is housing priced below market-rate which is intended for households earning less than the area median income (AMI). Most Federal and State affordable housing programs focus on serving households earning 80% of the area median income (AMI) or less. The table below shows 80% of the area median income for Litchfield County, which is adjusted for household size.

	Household Size				
	1 person	2 people	3	4	5
80% of AMI (2020)	\$57,456.00	\$65,664.00	\$73,872.00	\$82,080.00	\$88,646.00

The [Affordable Housing Land Use Appeals Act](#) (Connecticut General Statutes, Chapter 126a, Section 8-30g) was enacted in 1990 to spur the creation of more affordable housing. A component of this legislation, more commonly known as "8-30g", mandates that The CT Department of Housing ("DOH") tracks the number of affordable housing units in each municipality and publishes [The Affordable Housing Appeals List](#) every year.

This list accounts for the percentage of affordable units in each municipality based on the State's definition of affordable housing (see *margin*). DOH updates this list with information from municipalities, local housing authorities, HUD, CHFA, and the USDA annually. Tenant rental assistance and CHFA mortgages are not tied to a physical address, but are included within the overall tally. To qualify for the list, affordable housing units must be assisted by a State or Federal program and monitored in some way to ensure that the housing remains affordable.

	Canaan
Total Assisted	10 (1.3%)
CHFA/USDA Mortgages	4
Governmentally Assisted Units	1
Tenant Rental Assistance	4
Deed Restrictions	1

Source: CT Department of Housing, 2019 Affordable Housing Appeals Listing

According to the Affordable Housing Appeals List (2020), **The Town of Falls Village (Canaan) currently has 10 units or 1% of its housing stock qualifies as affordable** (see *chart above*). There are currently 779 total units of housing in Town.

Once built, the River Road Homes project will add sixteen (16) new units of affordable housing to Falls Village (Canaan)'s current count, thereby increasing the percentage of affordable units in Town to approximately 3%.

## What are the requirements for the affordable housing plan?

Pursuant to the statutory requirements of 8-30j:

- At least once every five years, every municipality must prepare or amend and adopt an affordable housing plan.
- The plan must specify how the municipality intends to increase the number of affordable housing developments within the municipality.
- The municipality may hold public informational meetings or organize other activities to inform residents about the plan development process.
- The municipality must provide at least 35 days notice for a public hearing on adoption of the plan and must make the draft plan available to the public for review prior to such public hearing.
- Following adoption, the municipality must regularly review and maintain their affordable housing plan.

## Statewide Legislation about Affordable Housing: 8-30g vs 8-30j

The Affordable Housing Land Use Appeals Act, (CGS, Chapter 126a, Section **8-30g**) (*commonly referred to as "8-30g"*) is different legislation than the more recent Affordable Housing Plan legislation (CGS, Chapter 126a, Section **8-30j**). It is important to understand and distinguish the requirements of each law in order to understand the purpose of this affordable housing plan and what it needs to address.

Under 8-30g, Connecticut municipalities in which less than 10% of its housing stock is affordable, must allow affordable or mixed-use income housing proposals (which restrict at least 30% of the housing units as affordable to low and moderate-income households for at least 40 years) to be approved unless the subject municipality can prove that its rejection is necessary to protect substantial public interests in health, safety, and welfare.

This legislation has been in place for over three decades, yet a developer has never brought an 8-30g application before the Town of Falls Village P&Z. Lack of public infrastructure, such as sewer and water facilities, makes development of multifamily homes (both at affordable and market-rates) challenging and expensive in a small, rural towns like Falls Village. The regulatory incentives put in place to entice private developers to build affordable housing don't substantially overcome the risks and costs of developing and operating affordable units.

In place since 2017, **The Affordable Housing Plan legislation ("8-30j") requires that every municipality develop an affordable housing plan in which it specifies how it intends to increase the number of affordable housing units.** This plan needs to be reviewed and updated every five (5) years. It is important to note that 8-30j doesn't require towns to define 10% of its housing stock as its affordability goal. In Falls Village, that would equate to about 78 units of housing.

Briefly after the State enacted the 8-30j legislation, DOH and the Regional Plan Association issued a guidebook for preparing an affordable housing plan, called [Planning for Affordability in Connecticut](#). This document was circulated amongst the FVAHP Task Team. The members also reviewed other municipal affordable housing plans (notably Salisbury's) during the planning process as they were creating their own plan, unique to Falls Village.



An assessment of demographic data served as an important piece of the development of the Falls Village Affordable Housing Plan.

The overall population of Fall Village is projected to grow while the proportion of the population 65+ is expected to grow significantly.

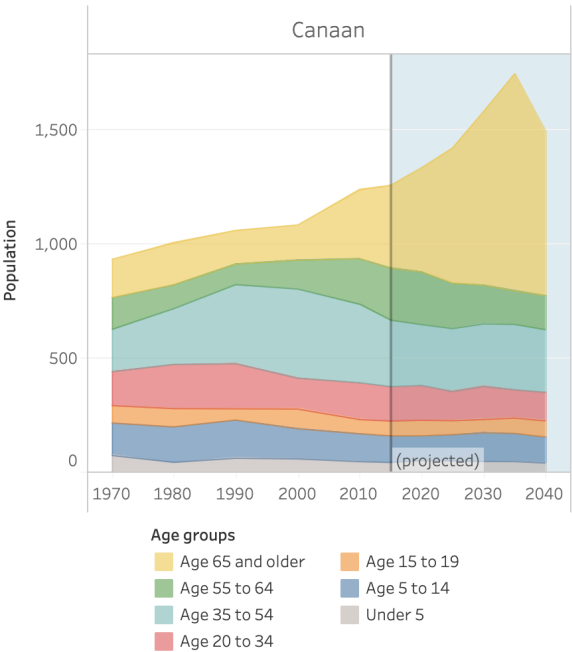
According to 2020 Census Data, the population of Falls Village is about 1,234 and is projected to grow by about 11.5% from 2020 to 2040. Falls Village is the one of a few municipalities in the Northwest region of Connecticut where a growth in population is expected.

Meanwhile, the proportion of the population of those aged 65+ is also going to increase (see adjacent chart). In Falls Village, the median age is currently 52 years old; while the median age in the state, by comparison, is 42 years old.

The total number of households with children in Falls Village has been declining and is expected to continue to decline. According to 2020 Census Data, there were 215 children in Falls Village in 2010 and 182 in the year 2020, a 15% decline over a ten-year period.

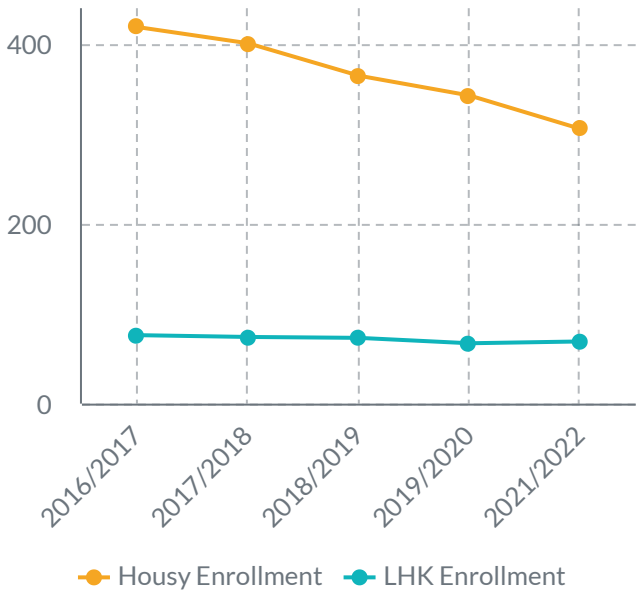
This data signifies that housing needs for seniors are going to expand locally.

TOWN OF FALLS VILLAGE: PROJECTED POPULATION



Source: CT State Data Center

LOCAL SCHOOL ENROLLMENT



Recent data indicates a decrease in enrollment in both Housatonic Valley Regional High School (HVRHS) and Lee H. Kellogg (LHK) over the past few years (as shown on Local School Enrollment graph). The adjacent chart represents data presented to the Task Team by Lisa Carter, the Superintendent of Region 1 Schools.

It is important to mention that this data set is only a snapshot in time. Additionally, this data doesn't represent the comprehensive picture of all the factors of local school enrollment. A comprehensive look at what effect the neighboring private and technical schools may have on the local public school enrollment is suggested as a next step to supplement the data in this plan.

Overall, the area has experienced an overall decrease in school-aged children as well as a decline in the prime working age population, which is defined as 18-29 years of age.

Sources: Census Bureau Data 2020  
American Community Survey Data 2014-2018  
Local School Enrollment Data from Lisa Carter (See Appendix)

An assessment of the current housing stock was conducted to understand what housing options currently exist.

Ninety-five percent (95%), or 740 of the 779 housing units in Falls Village, are single-family dwellings. About one-percent (1%) or 8 units are two-family and four percent (4%) or 31 units are multi-family (two (2) or more units on a single lot). **This indicates that the housing options in Falls Village are not diverse.**

**The existing housing in Falls Village is predominately owner-occupied single family homes on individual lots.**

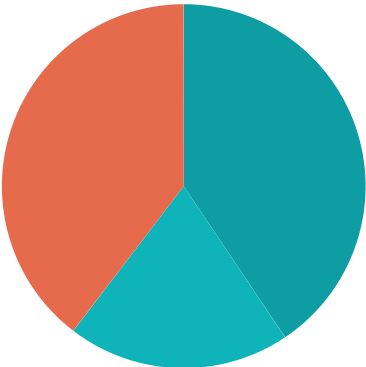


Single-family homes in Falls Village, Photo Source: realtor.com

Forty-one percent (41%) of all housing units in Falls Village were built before 1950 (see chart *Housing Units by Age* below). **Older homes typically lead to higher costs of home repairs and long-term maintenance.** Connecticut is the third most costly state in terms of home maintenance where the average estimated yearly cost to maintain a single-family home is \$17,782.

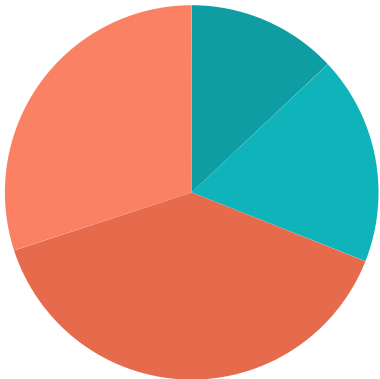
**Most homes in Town can accommodate a large household size, despite the fact that households have been decreasing in size overtime.** Sixty-nine percent (69%) of the homes in Falls Village have three (3) or more bedrooms (see *Housing Units by Number of Bedrooms* chart below) while the average household size is currently 2.25. By comparison, the average household size in the state is three (3) individuals.

HOUSING UNITS BY AGE



- Before 1950 (40.59%)
- From 1950-1970 (19.8%)
- 1970 and after (39.6%)

HOUSING UNITS NUMBER OF BEDROOM



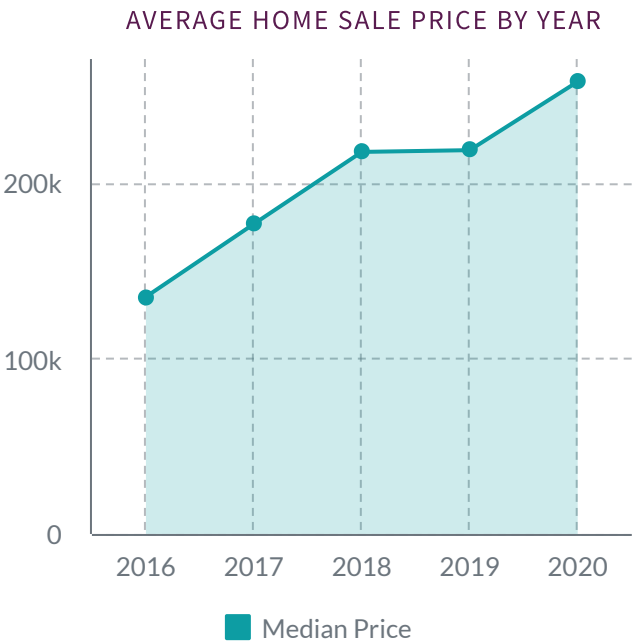
- Studio/1 bedroom (13%)
- 2 bedrooms (18%)
- 3 bedrooms (39%)
- 4+ bedrooms (30%)



## Housing Costs

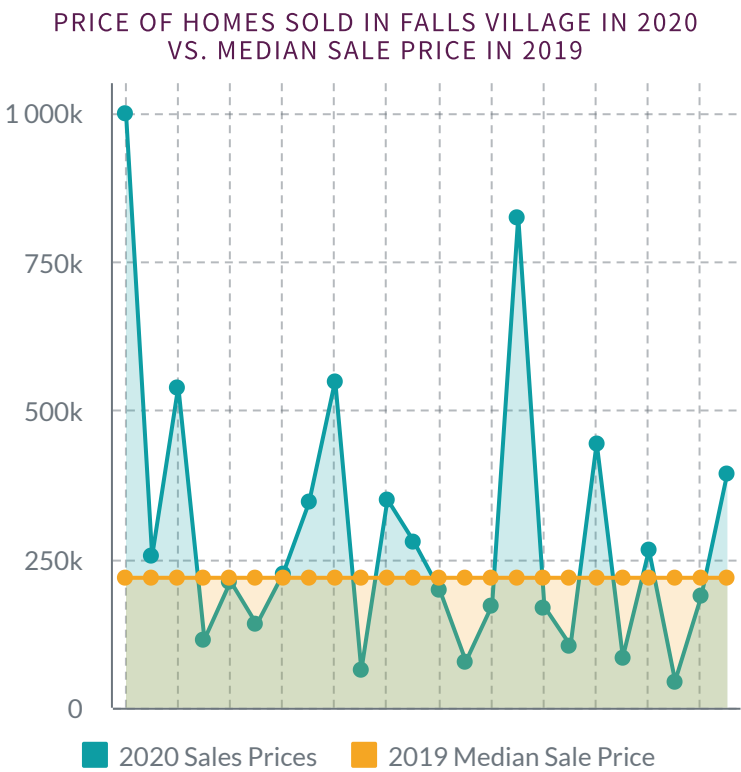
The pandemic created a desire for many to flee nearby metropolitan New York as well as other parts of the country for the safety of less dense, rural areas, and resultantly, Falls Village experienced a sudden uptick in home prices. Home prices in Litchfield County have recently jumped twenty percent (20%) as a result of increased demand for housing due to the pandemic. **It is unknown what long-term effect the pandemic will have on the local housing market, but for now available housing is scarce and costly.**

According to [the 2020 Annual Report for Litchfield County Board of Realtors Annual Report](#), the average sales price in Falls Village increased by 20% from 2019.



## Litchfield County has seen a recent uptick in housing prices.

The adjacent graph represents the average home sale price in Falls Village and indicates the home price increase overtime. To further compound rising home prices, local home production has been slow. According to the Town's permit data, few new homes have been built in Falls Village since 1990. **The small supply of available housing and the drastically increased demand has led to home prices that are out-of-reach for many. Furthermore, the residential tax rate in Falls Village is higher than in surrounding towns.** The current Mill Rate in Falls Village is currently 25.7, while it is 14.4 in Sharon and 11.6 in Salisbury.



Twenty-three (23) home sales closed in Falls Village in 2020 as represented by the adjacent graph (*A complete list of the home sales in Falls Village in 2020 can be found in Appendix IV*).

The median sale price of a house in Falls Village was \$218,500 in 2019 according to SmartMLS Data. This is represented by the solid yellow line on the adjacent graph. It can be seen that some sales in 2020 were significantly above this price point, when the median home sale price was elevated to \$257,500, a 17.8% increase from the year prior.

## Access to Housing

### RENTAL HOUSING

Almost everyone rents housing at some point in their life. Not to mention, homeownership might not appeal or work for everyone. **Access to rental housing is greatly needed to support an inclusive community, and there are currently very limited rental options in Falls Village.** Less than nine-percent (9%) of the Falls Village population are renters, as shown on the chart below. This equates to about 45 of 507 households. By comparison, thirty-five percent (35%) of the population in Connecticut are renters.

### There are currently no long-term rental options available in the Town of Falls Village.

Long-term rentals are units that are leased on at least a one-year term. Short-term rentals, often seen as an alternative to traditional lodging, have been a controversial land-use issue since the emergence of popular online rental services such as AirBnB and VRBO. An online search in February of 2021 for short-term rental options in Falls Village indicated four (4) overnight options with prices ranging from \$175 to \$495 per night. Short-term rentals don't contribute to the overall housing supply that supports long-term residents, yet the Task Team understood the purpose that short-term rentals do serve the Falls Village community.

Recent Statewide legislation may ease the creation of accessory apartments locally. This land-use reform may have a lasting effect on the creation of rental options locally which is why the plan suggests that the Town does not opt-out of this program (see page 15 & 16).

### HOMEOWNERSHIP

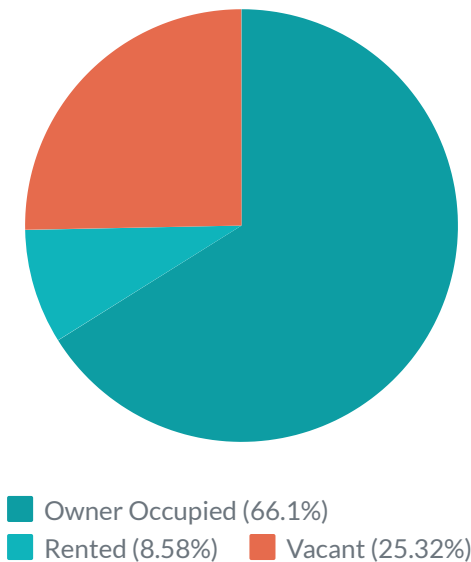
The importance of incentivizing the prime working population to stay in the area is recognized both locally and regionally as is the importance of attracting new talent. This plan recommends that more efforts are taken locally to communicate to existing and future residents about homeownership opportunities and financial assistance programs (see page 17).

### WEEKEND/SECOND HOMES

**The part-time use of some local homes may limit the overall availability of long-term housing for local workers.** Of the 779 housing units in Falls Village twenty-five percent (25%) are classified as "vacant" (see adjacent chart). This means 195 homes in Falls Village are used seasonally, recreationally, and occasionally.

It is expected that the total number of vacant homes decreased during the pandemic, yet it is unknown exactly how many households have relocated to Falls Village full-time to more permanently occupy once "vacant" homes.

HOME TENANCY IN FALLS VILLAGE





Access to Local Jobs

Where one lives affects what services, schools, and usually what jobs one can access. **This plan recognizes the importance of attracting and retaining high-quality jobs and workers.**

Eight (8) years ago, the Falls Village Town Plan of Conservation and Development expressed concern about The Region 1 School District's ability to retain and recruit staff. The current principal recently stated: "Many teachers have to travel long distances, or leave the district, because they can't find suitable housing."

Access to housing is a part of the issue, but affordable housing alone will not likely attract residents and workers. Another important factor in the complex issue of attracting and retaining workers is local wages.

In general, local salaries have not kept pace with the high cost of living. The table below indicates salaries for local area public school teachers. The last row (Titled "28% rule") displays the maximum amount a local educator should spend on their housing costs in order not to be housing cost-burdened\*.

REGION 1 SCHOOL DISTRICT SALARIES

Salary Table		
21-22	BA1	MA1
Canaan	\$ 43,931.00	\$ 48,381.00
Cornwall	\$ 45,622.00	\$ 50,445.00
Kent	\$ 43,155.00	\$ 45,561.00
No. Canaan	\$ 42,380.00	\$ 46,837.00
Salisbury	\$ 45,329.00	\$ 49,774.00
Sharon	\$ 46,435.00	\$ 51,436.00
Region One	\$ 47,575.00	\$ 52,334.00
Average	\$ 44,918.00	\$ 49,253.00
Monthly Gross	\$ 3,743.18	\$ 4,104.38
28%	\$ 1,048.09	\$ 1,149.23

Data Source: Lisa Carter, Superintendent of Region 1 Schools

Housing-Cost Burdened

\*By definition, cost-burdened households pay more than 30% of their income on housing costs, which may include:

- rent/mortgage payment
- utilities
- real estate taxes
- fees

It can be inferred that when households spend more than 30% of their income on housing, they have less to spend on healthcare, childcare, transportation, as well as other discretionary spending.

**In Falls Village, fifty-two percent (52%) of renters are housing cost-burdened while twenty-nine (29%) of home-owners are burdened by the cost of housing.**

Each year, a "housing wage" is calculated by the National Low Income Housing Coalition. This indicates the hourly wage needed to afford a two-bedroom rental home without paying more than 30% of income on housing, or being housing-cost burdened. The housing wage in Falls Village is currently \$22.69. This means if a worker makes this hourly wage or greater, they are less likely to be housing cost-burdened.

According to [DataHaven's 2021 Equity Profile on Canaan](#), a job based locally pays \$46,820 annually. This salary level is well below 80% of the AMI in Litchfield regardless of household size (which is indicated below).

	Household Size				
	1 person	2 people	3	4	5
80% of AMI (2020)	\$57,456.00	\$65,664.00	\$73,872.00	\$82,080.00	\$88,646.00

Sources: Waterbury Republican dated 9/22/2021  
Partnership for Strong Communities, 2020 Housing Data Profiles, Canaan, (See Appendix V)

## Equity, Opportunity, and Housing

Housing and the effects of where one lives has taken on a whole new level of importance during the pandemic, especially when non-essential workers were directed to stay at home. During this time of lockdown, a national awakening around issues such as economic disparities, social justice, and systemic discrimination began to unfold.

Connecticut is one of the most racially segregated states in the nation. More than two-thirds (2/3) of people of color live in just 15 of the state's 169 municipalities. **In Falls Village, 7% of the population is Black, Indigenous People of Color (BIPOC), which is about 75 of its 1,080 residents.**

**Access to homeownership has had a long history of discriminatory practices. This housing plan is committed to advocating for and supporting equitable and restorative housing practices that ensure access to housing opportunity for all people.**

The FVAHP Task Team understands that fair access to housing is an important component of equity and social justice within the Falls Village community.

The recently formed Falls Village Equity Project advocates for a nurturing and welcoming community that respects the dignity and humanity of all of its neighbors and residents – regardless of race, ethnicity, nationality, age, economic status, religious beliefs, sexual orientation, gender identity, or differing abilities.

**The FVAHP Task Team wishes to further support the mission of the Falls Village Equity Project through the adoption and on-going implementation of this affordable housing plan.**



The FVAHP Task Team revisited the Town Plan of Conservation & Development (2013) to understand the Town's previous goals around housing.

## The Town Plan of Conservation & Development

Almost a decade ago, The Town Plan recognized that housing would be a growing concern for local leaders and stakeholders. When it was last updated in 2013, the Town Plan suggested the following housing strategies:

1. Form a local group of volunteers to proactively seek ways to meet the housing needs of residents
2. Revise zoning regulations to allow for the conversion of larger homes into two-or-three family homes.
3. Consider adopting an Incentive Housing Zone (IHZ) to allow zoning flexibility to create well designed affordable and market rate housing.
4. Continue to allow for two-family housing to provide for housing choice.
5. Consider zoning regulation revisions that would allow multifamily housing in the Village Center.
6. Promote accessory apartments by holding an outreach session at least once a year in Falls Village on how to create them. Continue to modify regulations as needed to encourage accessory apartments.



Photos of the Community Building, The Falls Village Inn, and the DM Hunt Library by Ben Willis

It is understood that the Town Plan soon needs to be updated (as required every ten (10) years by state statute). A few of the proposed strategies have been achieved (notably items 1 & 3). Many of the strategies yet to be realized involve local zoning reform, which has recently become a top priority of the Planning and Zoning Commission. The Task Team was fortunate to have some overlap of P&Z members who were able to frame discussions within the Town's regulatory framework and were also able to assess the feasibility of several plan proposals.

Consistency between Official Town Documents such as the Plan of Conservation and Development, the Town's Zoning Regulations, and the Affordable Housing Plan will make each plan more meaningful with respect to its implementation. **Town leaders, Board members, committee members, volunteers, and residents should rely on these resources to understand and broadly communicate the Town's shared long-term goals.**

A review of the zoning regulations was conducted to better understand how local zoning laws govern the current housing options in Town.

## A NOTE ON RECENT UPDATES TO STATE LAW:

During the most recent state legislative session (which began on January 6, 2021, and adjourned on June 9, 2021), the broad-based zoning movement, [DesegregateCT](#), took a critical look at widespread land-use policy and practices across Connecticut and developed a coalition focused on zoning reform.

Many of their ideas made their way into House Bill 6107, which has now been enacted into law as Public Act 21-29.

A few housing elements of the state-wide legislation are germane to the **Falls Village Affordable Housing Plan**. Some items will have an impact on local zoning and have been integrated into the strategies of this plan. Notable items that address housing in the new legislation include the following provisions:

- Towns must include multi-family housing within its allowable uses
- Regulations can no longer put a cap on the number of multifamily units per lot
- Fee schedules cannot charge different fees for multifamily housing vs single family housing
- Minimum square footage requirements must not be more limiting than what is allowed according to building and health code
- Allows accessory apartments "by right" unless a municipality decides to "opt out" of this provision

## The Town of Falls Village Zoning Regulations

In Connecticut, each town is empowered to create and enforce its own local zoning rules within certain parameters. [The Town of Falls Village Zoning Regulations](#) currently contains the following policies related to housing (Section and page number are referenced):

### **SINGLE FAMILY DWELLINGS** (2.2, pg 9):

Allowed by **zoning permit** in all residential zones

### **TWO-FAMILY (DUPLEX) DWELLINGS** (2.2, pg 9):

Allowed with a **zoning permit** in the Village Residential

Allowed with a **Special Permit** in

Residential/Agricultural

Not permitted in Mountain/Residential Zone

### **MULTIPLE DETACHED SINGLE-FAMILY DWELLINGS ON ONE PARCEL "RESIDENTIAL COMPOUND"** (2.2, pg 9):

Allowed by **Special Permit** if all of the following are met:

- No more than four (4) units on a lot
- There is at least five (5) times the land area for the number of dwellings proposed
- Must be served by a single driveway
- A subdivision must be possible in the future
- Permanent provision for the protection of open space
- Must be in Residential/Agricultural or Mountain/Residential Zone

### **ACCESSORY APARTMENTS** (2.3, pg 10; 2.6.b, pg 13-14):

Attached or "internal" units are allowed with a zoning permit provided the accessory apartment is no greater than 1,500 sf

Detached or larger units (greater than 1,500 sf) are allowed with a **Special Permit**, provided the following:

- Owner occupation is required

### **INCENTIVE HOUSING OVERLAY ZONE (IHZ)** (6.4, pg 34-42):

Allowed with **site plan** approval, provided the following:

- Is located within a specifically designated region
- Requires 100% affordable units for a period of 30 years
- No more than 4 single-family units per acre; no more than 6 duplex/townhouse style per acre

## The goals of the Falls Village Affordable Housing Plan

The Task Team spend the summer months of 2021 focusing on defining its goals and developing the housing strategies of the FVAHP. The goals of the plan are the following:

- **Encourage diversity in housing options**
- **Increase the number of rental options available for local residents and workers**
- **Leverage the state and other partners to work with the Town to address housing issues**
- **Improve Town-wide communication around housing and other important matters**



Village Center, Main Street, Falls Village Photo by Rebecca Bloomfield

## Measures of Success

The FVAHP Task Team unanimously supported assigning unit goal amounts to the objectives of the affordable housing plan. The metrics represent ambitious, yet attractive targets.

Municipal affordable housing plans are on a five (5) year cycle which is a relatively short span of time. For the five (5) year period 2021-2026, the Town will seek to increase the number of housing units as follows:

- **Create five (5) new units of affordable housing for homeownership**
- **Create twenty (20) new affordable rental units (16 units-River Road Homes)**
- **Create five (5) market-rate rental units to be leased on a long-term basis (minimum one year lease)**



## HOUSING GOAL

## STRATEGIES

## ENCOURAGE DIVERSITY IN HOUSING OPTIONS

- Enable multi-family housing options within the Village Residential Zone, especially by incentivizing the rehabilitation and conversion of existing buildings into housing **(P&Z)**
- Adopt regulations that allow for co-housing/cooperative housing and cluster housing as well as opportunities for smaller houses **(P&Z)**
- Conduct a feasibility study to identify Town-owned parcel(s) most appropriate for a multi-unit development dedicated for use as senior housing **(BOS)**
- Encourage the Board of Selectmen and the Planning & Zoning Commission not to opt out of the provision of PA 21-29 which will enable accessory apartments by right **(BOS & P&Z)**

## INCREASE THE NUMBER OF RENTAL OPTIONS AVAILABLE FOR LOCAL RESIDENTS &amp; WORKERS

- Amend the zoning regulations to allow for mixed uses in the Village Residential Zone so that businesses may establish housing as a component of their property **(P&Z)**
- Encourage the Board of Selectmen and the Planning & Zoning Commission not to opt out of PA 21-29 which will enable accessory apartments by right, thereby creating more rental options **(BOS & P&Z)**
- Incentivize the adaptive reuse of larger buildings by enabling their conversion into duplexes and triplexes in all zones **(P&Z)**

## CONSIDER LEVERAGING THE STATE AND OTHER PARTNERS TO WORK WITH THE TOWN TO ADDRESS HOUSING ISSUES

- Conduct a feasibility study of state & utility-owned land (eg Eversource) to see if any parcels would be suitable for housing and could be purchased below market-rate or considered for a land swap **(BOS)**
- Encourage the state to set aside its land-use fee (\$60 on each permit application) to a local housing trust fund in order to support the Town's housing efforts **(Town/State)**
- Encourage Connecticut Housing Finance Authority (CHFA) to assist Towns with developing a down payment assistance programs and/or home maintenance programs **(Town/State)**
- Encourage the state to count accessory apartments in its annually tally of affordable housing units **(Town/State)**

## IMPROVE TOWN-WIDE COMMUNICATION AROUND HOUSING AND OTHER IMPORTANT MATTERS

- Develop a Town Communications Manager to assist the Town with various communication needs including information sharing with regards to housing **(BOS)**
- Direct the Communications Manager to develop communication tools to connect residents with each other around important housing resources, such as a "Guide to Homeownership Assistance" **(BOS)**
- Annually conduct an "Open House about Housing" to assess the success of implementing the affordable housing plan, update Town data, and develop a resource list to assist local residents with housing needs **(ALL)**



The housing strategies of the FVAHP fall into three main categories:

- Zoning Reform
- Town/State Cooperation
- Communication

Each category will be further explained for a deeper understanding and easier implementation of this plan.

## Promote Local Zoning Reform

As indicated within the Implementation Table (page 15), the Affordable Housing Plan Task Team supports zoning changes that enable more diverse housing options as well as changes that streamline and reduce the cost and time spent during the local zoning permitting process.

Currently, The Falls Village P&Z is focused on updating its regulations to reflect statutory changes as well as implement changes that will ease some unnecessary restrictions. They aim to strike a balance between the protection of environmental resources with supporting economic vitality. A top priority of the P&Z is to expand its Village Business District to enable mixed uses so that business and residential uses can co-exist in the Town Center.

An important element of the recent statewide zoning reform addresses accessory dwelling units. Unless a Town wishes to opt out, this new state law enables accessory dwelling units (both attached/in-unit or detached) by zoning permit. This approach is in line with the objectives of this plan. Allowing accessory apartments by right will relieve applicants of the costly and timely special permit and public hearing requirements currently in place. **By easing restrictions associated with the creation of accessory dwelling units, the Town of Falls Village may be able to increase its overall housing supply as well as create more rentals availability and more options for seniors to age-in-place.**

This affordable housing plan also urges the Planning and Zoning Commission to incentivize adaptive reuse, or the renovation and reuse of a pre-existing structure for new purposes, as well as encouraging diverse housing options such as duplexes, triplexes, cottage clusters, and townhouses within all residential districts.



Renderings of housing options  
Source: [thehouseplanshop.com](https://thehouseplanshop.com)

## Town/State Cooperation

The Town of Falls Village should consider the state as a partner when it comes to fulfilling the goals of its Affordable Housing Plan. Several action steps within the Implementation Table involve the state as a critical partner in achieving its housing goals, these include the following.

- **Encourage the State to set aside its land-use fee (\$60 on each permit application) to a local housing trust fund in order to support the Town's housing efforts.**
- **Encourage Connecticut Housing Finance Authority to assist Towns with developing a \*down-payment assistance program and/or home maintenance program.**
- **Encourage the State to count accessory apartments in its annually tally of affordable housing units.**

Keeping in mind that the creation of this affordable housing plan was a state mandate, it would be much expected that the state aided Towns with the implementation of their affordable housing plans. For small towns like Falls Village, counting accessory apartments as a component of affordable housing would further incentivize the Town to consider the state a partner when it comes to achieving its housing goals.

## Communication/Collaboration

An essential component of the FVAHP is productive communication and multi-faceted collaboration to ensure its implementation. The actions steps associated with communication and the FVAHP include the following:

- **Develop a Town Communications Manager to assist the Town with various communication needs including information sharing with regards to housing resources as well as other tasks that aid the implementation of this plan**
- **Develop communication tools that connect residents with each other around important Town issues that is managed by the Communications Manager**
- **Annually conduct an "Open House about Housing" to assess the success of implementing the affordable housing plan, update Town data, and develop a resource list to assist local residents with housing needs**

Aside from just working to implement this plan, The Communications Manager would serve as the liaison between various town committees and Local Officials. This professional will work to streamline Town programs, offer guidance on local resource sharing, and lead other coordination efforts. The Communications Manager will serve to connect residents with information, track information, collect and update Town mailing lists, and continuously update the public about important Town business.

An immediate task of this Communications Manager in partnership with the Town's Social Services Director would be the development of a resource page for residents about housing. The resource page would include elements such as state-assisted funding opportunities, down-payment assistance programs, USDA Home Loan Programs, veterans benefits, local fuel bank, and homeowners maintenance assistance resources. Many residents are not aware of all of the local resources available to them. A central place for organizing, updating, and disbursing this information is a key component to supporting the Falls Village citizenry.

Throughout the planning process, the Task Team continuously revisited the importance of communication. They suggested that an online tool for information exchange coupled with an analog approach-such as a central bulletin board- would be ideal tools to enable consistent communication from the Town to its residents.

## Possible Projects

As a part of the process of preparing this plan, the FVAHP Task Team reviewed a list of Town-owned properties (see Appendix VI) to identify possible sites for housing and took note of the Town-owned properties on Facchin Street and Sand Road. The Task Team also discussed the possibility of the current Town of Falls Village Department of Public Works location as a future housing site. More research, such as feasibility and engineering studies, would need to be conducted before any housing project is seriously considered and proposed.

Creating local incentives for developers, such as property tax abatement for affordable units, are other actionable tasks to be examined and possibly implemented as a piece of this plan. Parcels other than Town-owned land, such as the Eversource Property which is across the street from Lee H. Kellogg School, can also be considered as future housing opportunities.



Photo of Eversource Property  
by Kathleen Clark

## Conclusion

It is a critical time for the Town to understand its housing needs and address them so that current and future residents find the opportunity they deserve in Falls Village. Avoiding tackling the hard tasks such as addressing affordable housing will not make the local need for less costly housing go away. This affordable housing plan was designed to serve the townspeople as a proactive step towards a bright future that provides housing in Falls Village for all.

## References

- Canaan Data Profile. Partnership for Strong Communities, 2020. *Accessed online.*
- Canaan/Falls Village 2013 Town Plan of Conservation and Development, 2013. *Accessed online.*
- Economics Impacts of Land Use Regulations in Connecticut. School and State Finance Project. November 2020.
- Kristian, Bonnie. America Needs More Starter Homes. *The Week*, April 15, 2021.
- Planning for Affordability: Affordable Housing Plan and Process Guidebook. Regional Plan Association and CT Department of Housing, December 2020.
- Prevost, Lisa. A Push for Zoning Reform in Connecticut. *New York Times*, February 26, 2021
- Town of Canaan, Connecticut (Falls Village) Zoning Regulations, Revised to July 19, 2018. *Accessed online.*

# Falls Village Affordable Housing Plan Task Team

## Who are we and what are we up to?

The **Falls Village Affordable Housing Plan (FVAHP) Task Team** is a group of residents who have volunteered their time to develop an affordable housing plan. We meet via Zoom on the first Wednesday of every month at 7 pm.

## Why are we doing this?

A state requirement ([Connecticut General Statute Chapter 126 Sec. 8-30j](#)) was put in place in 2017 and mandates that every municipality in Connecticut adopt an affordable housing plan by the spring of 2022. The plan must specify how the town plans to increase the number of affordable housing units in the municipality.

**This requirement can also be seen as an opportunity to engage residents in a conversation about current and future housing needs in town and how they can be addressed.**

## What is "affordable housing"?

Housing that costs less than 30% of the income of a household earning 80% or less of the area median income (in our case-Litchfield County). These numbers are adjusted annually and by household size as shown below for 2020:

- \$57,456 for 1-person
- \$65,664 for 2-person household
- \$73,872 for 3-person household
- \$82,080 for 4-person household

In order for a household to qualify to live in affordable housing, its residents cannot earn more than this income. In addition, these units must be monitored or assisted by an organization that ensures their continued affordability.

## Who is paying for the preparation of this plan?

The Town of Canaan (Falls Village) has received a grant from the State Department of Housing to support the development of an affordable housing plan. The NHCOC is assisting the town with this process.

## What will the affordable housing plan include?

The [State Guidelines](#) for developing a plan suggest that it might contain the following: the history of affordable housing development in town, housing needs assessment (review of demographics, housing supply, economic indicators), and of course, **the plan will include goals and strategies to develop more affordable housing.** The format and the content of the plan will ultimately be up to FVAHP Task Team.

## Where can I learn more?

If you would like to attend any future meetings or have any questions about the planning process, please contact the planning consultant via email: [jmullen@northwesthillscog.org](mailto:jmullen@northwesthillscog.org).

The materials used by the group for the development of this plan are available online: [www.northwesthillscog.org/canaan-falls-village-housing-plan/](http://www.northwesthillscog.org/canaan-falls-village-housing-plan/)



# Falls Village Affordable Housing Plan Task Team

## *Communication Policy*

### Members:

Adam Sher (Chair)  
Felicia Jones  
Emily Bronson  
Colter Rule  
Julia Olff  
Greg Marlowe  
Kathleen Clark

Eric Carlson  
Dennie Light  
Alice Macchi  
Abigail Marcelo Horace  
Daly Reville (Alternate)

1. Use "Raise Hand Function" during our virtual meetings when you do wish to speak. We will cycle through an opportunity for each member before returning to those who have already had a chance to speak. Make an effort not to dominate a conversation and give space for all group members to participate.
2. Commit to staying on task with the purpose and focus of this group: to create an Affordable Housing Plan for our town. It is important that we keep to our agenda and stay on our timeline in order to produce a written plan.
3. There will be an opportunity for the public to speak at the conclusion of every meeting. Should the task team see fit, they may suggest other opportunities for the public to participate based upon the nature of the meeting.
4. If you publish anything (including on social media), or speak to a person or group on the topic of affordable housing in Falls Village while we are in the process of developing this plan, please state, "these are my opinions and do not reflect the opinions of the FV Affordable Housing Plan Task Team". All members of the group should feel properly represented as we engage in this process.

We will post information related to the development of the Town of Falls Village Affordable Housing Plan here as it becomes available:

#### **Plan Steering Committee Meetings & Materials:**

- [Introductory Meeting Presentation](#)
- [February 2, 2020 minutes \(draft\)](#)
- [Data Assessment Presentation \(March 3, 2021\)](#)
- [Meeting 3 Presentation \(April 7, 2021\)](#)
- [FVAHP Task Team Communication Policy \(adopted April 7, 2021\)](#)
- [Meeting 4 Presentation \(June 2, 2021\)](#)
- [Housing Strategies Presentation \(July 7, 2021\)](#)

#### **Demographic & Housing Data:**

- [CERC Town Profile \(2019\)](#)
- [Partnership for Strong Communities Housing Profile \(2020\)](#)
- [Falls Village Home Sales in 2020 \(courtesy of realtor Tom McGowan\)](#)

#### **Other Plans/Studies:**

- [Town Plan of Conservation & Development \(2013\)](#)
- [Town of Canaan \(Falls Village\) Zoning Regulations](#)

#### **Links to Other Resources:**

- [Falls Village Housing Trust, Inc](#)
- [Northwest CT Regional Housing Council- FAQs about affordable housing in Litchfield County towns, photos, stories](#)
- [CT Department of Housing- Housing Appeals Act list of “assisted” housing in all CT towns](#)
- [Planning for Affordability in Connecticut \(Dec 2020\)- State Guidelines](#)
- [CHRO CT Zoning and Discrimination \(2021\)](#)
- [Connecticut Municipal Affordable Housing Plans](#)

#### **NHCOG Webinar Series on Housing Recordings:**

- [How is Affordable Housing Funded? \(Guest speaker: David Berto, Feb 18, 2021\)](#)
- [How much Affordable Housing do We Need? What is Our Towns “Fair Share? \(Guest speaker: Sam Giffin, Feb 24, 2021\)](#)
- [Why Do our Town's Not Meet the Needs of Seniors and Young People? \(Guest speaker: Sean Ghio\)](#)

#### **Recent Articles:**

- [A Push for Zoning Reform in Connecticut \(NYTimes, Feb 26, 2021\)](#)
- [America Needs More Starter Homes \(The Week, April 15, 2021\)](#)
- [Making Hartford Home \(CT Mirror, April 26, 2021\)](#)
- [Woodbridge- Multi-Family Housing \(CT Mirror, May 6, 2021\)](#)



**THOMAS MCGOWAN**

tmcgowan@harneyre.com

Ph: 860-542-5500



1 / 38

## 181 Beebe Hill Road

Canaan, Connecticut 06031

Single Family For Sale

**\$1,000,000**

Closed

MLS #: 170057627

DOM: **341**

**4 Beds, 9 Rooms, 3.0 Total Baths, 3,160 SqFt, 31.00 Acres, Built 1810**



1 / 1

## 19 Prospect Street

Canaan, Connecticut 06031-2031

Single Family For Sale

**\$255,000**

Closed

MLS #: [170141623](#)

DOM: **64**

**4 Beds, 8 Rooms, 3.0 Total Baths, 2,352 SqFt, 0.31 Acres, Built 1818**





1 / 32

## 354 Route 7 North

Canaan, Connecticut 06031

Single Family For Sale

**\$540,000**

Closed

MLS #: [L10232776](#)

DOM: **584**

**4 Beds, 13 Rooms, 3.0 Total Baths, 4,025 SqFt, 6.29 Acres, Built 1790**



1 / 27

## 5 Stein Lane

Canaan, Connecticut 06031-1220

Single Family For Sale

**\$115,000**

Closed

MLS #: [170164622](#)

DOM: **14**

**4 Beds, 6 Rooms, 2.0 Total Baths, 1,998 SqFt, 0.65 Acres, Built 1989**



1 / 13

## 64 Belden Street

Canaan, Connecticut 06031-1112

Single Family For Sale

**\$212,500**

Closed

MLS #: 170170901

DOM: 4

**3 Beds, 6 Rooms, 2.0 Total Baths, 1,440 SqFt, 1.70 Acres, Built 1962**



1 / 7

## 196 Route 7 South

Canaan, Connecticut 06031-1605

Single Family For Sale

**\$140,000**

Closed

MLS #: 170116000

DOM: **253**

**2** Beds, **5** Rooms, **1.0** Total Baths, **785** SqFt, **1.40** Acres, Built **1925**





1 / 16

## 84 Beebe Hill Road

Canaan, Connecticut 06031-1612

Single Family For Sale

**\$224,500**

Closed

MLS #: 170020387

DOM: **590**

**3** Beds, **6** Rooms, **2.0** Total Baths, **2,088** SqFt, **0.81** Acres, Built **1946**



1 / 25

## 86 Main Street

Canaan, Connecticut 06018-2460

Single Family For Sale

**\$345,000**

Closed

MLS #: 170106181

DOM: **306**

**2 Beds, 7 Rooms, 1.0 Total Baths, 1,842 SqFt, 0.19 Acres, Built 1900**



1 / 32

## 196 Route 63

Canaan, Connecticut 06031-1500

Single Family For Sale

**\$550,000**

Closed

MLS #: 170133290

DOM: 89

**4 Beds, 8 Rooms, 2.0 Total Baths, 2,056 SqFt, 9.56 Acres, Built 1920**



1 / 16

## 17 Facchin Street

Canaan, Connecticut 06031-1404

Single Family For Sale

**\$63,000**

Closed

MLS #: [170179454](#)

DOM: **48**

**3 Beds, 6 Rooms, 1.0 Total Baths, 1,248 SqFt, 0.38 Acres, Built 1962**



1 / 36

## 162 Music Mountain Road

Canaan, Connecticut 06031-1810

Single Family For Sale

**\$350,000**

Closed

MLS #: 170099981

DOM: **409**

**3 Beds, 10 Rooms, 2.0 Total Baths, 3,012 SqFt, 6.64 Acres, Built 1994**





1 / 14

## 84 Railroad Street

Canaan, Connecticut 06031-1327

Single Family For Sale

**\$280,000**

Closed

MLS #: 170213368

DOM: **56**

**3 Beds, 5 Rooms, 2.0 Total Baths, 1,332 SqFt, 1.78 Acres, Built 1956**



1 / 15

## 263 Route 7 South

Canaan, Connecticut 06031-1607

Single Family For Sale

**\$198,000**

Closed

MLS #: [170179699](#)

DOM: **166**

**3 Beds, 5 Rooms, 2.0 Total Baths, 1,176 SqFt, 8.04 Acres, Built 2000**



1 / 12



Virtual Tour



Virtual Tour #2

## 62 Railroad Street

Canaan, Connecticut 06031-1327

Single Family For Sale

**\$78,000**

Closed

MLS #: 170172853

DOM: **162**

**3** Beds, **6** Rooms, **2.0** Total Baths, **2,463** SqFt, **0.28** Acres, Built **1920**



1 / 16

## 186 Route 63

Canaan, Connecticut 06031-1500

Single Family For Sale

**\$172,200**

Closed

MLS #: 170209431

DOM: **84**

**2** Beds, **4** Rooms, **1.0** Total Baths, **902** SqFt, **0.90** Acres, Built **1950**



1 / 21

## 80 Under Mountain Road

Canaan, Connecticut 06031-1223

Single Family For Sale

**\$825,000**

Closed

MLS #: [170204005](#)

DOM: **97**

**2** Beds, **5** Rooms, **2.0** Total Baths, **1,950** SqFt, **25.00** Acres, Built **1971**





1 / 14

## 28 Stein Lane

Canaan, Connecticut 06031

Single Family For Sale

**\$169,950**

Closed

MLS #: [170216007](#)

DOM: **79**

**3 Beds, 6 Rooms, 2.0 Total Baths, 1,236 SqFt, 1.30 Acres, Built 1972**



1 / 15

## 202 Route 7 South

Canaan, Connecticut 06031-1605

Single Family For Sale

**\$104,500**

Closed

MLS #: 170189327

DOM: 132

**3 Beds, 6 Rooms, 2.0 Total Baths, 1,488 SqFt, 0.93 Acres, Built 1880**



1 / 32



Virtual Tour

## 32 Amy Road

Canaan, Connecticut 06031-1409

Single Family For Sale

**\$445,000**

Closed

MLS #: 170209282

DOM: **143**

**5 Beds, 13 Rooms, 3.0 Total Baths, 4,482 SqFt, 10.05 Acres, Built 1985**



1 / 17

## 36 Dublin Road

Canaan, Connecticut 06031-1102

Single Family For Sale

**\$85,000**

Closed

MLS #: 170165219

DOM: **265**

**3 Beds, 5 Rooms, 1.0 Total Baths, 1,215 SqFt, 0.49 Acres, Built 1964**



1 / 25

## 148 Sand Road

Canaan, Connecticut 06031

Single Family For Sale

**\$265,000**

Closed

MLS #: [170229982](#)

DOM: **104**

**3 Beds, 8 Rooms, 3.0 Total Baths, 2,352 SqFt, 1.14 Acres, Built 1975**





1 / 23

## 59 Prospect Street

Canaan, Connecticut 06031-2031

Single Family For Sale

**\$45,000**

Closed

MLS #: [170197036](#)

DOM: **206**

**3** Beds, **8** Rooms, **2.0** Total Baths, **1,511** SqFt, **0.39** Acres, Built **1875**



1 / 14

## 16 Johnson Road

Canaan, Connecticut 06031-1616

Single Family For Sale

**\$187,500**

Closed

MLS #: [170245993](#)

DOM: **80**

**3** Beds, **6** Rooms, **2.0** Total Baths, **1,772** SqFt, **0.58** Acres, Built **1969**



## 124 Canaan Mountain Road

Canaan, Connecticut 06031-1516

Single Family For Sale

**\$395,000**

Closed

MLS #: 170163610

DOM: 388

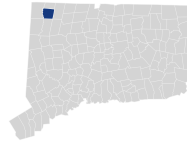
**3 Beds, 6 Rooms, 3.0 Total Baths, 1,949 SqFt, 95.50 Acres, Built 1997**

All information courtesy of THOMAS MCGOWAN

© SmartMLS 2021

	<b>Enrollment</b>							
		<b>2021/22</b>	<b>2020/21</b>	<b>2019/20</b>	<b>2018/19</b>	<b>2017/18</b>	<b>2016/17</b>	
	HS Enrollment	305	342	368	364	400	418	
	LHK Enrollment	69	67	66	73	74	76	
	<b>Salary Table</b>							
	<b>21-22</b>	<b>BA 1</b>	<b>MA 1</b>					
	Canaan	43931	48381					
	Cornwall	45622	50445					
	Kent	43155	45561					
	North Canaan	42380	46837					
	Salisbury	45329	49774					
	Sharon	46435	51436					
	Region One	47575	52334					
	Average	\$44,918	\$49,253					
	Monthly Gross	\$3,743.18	\$4,104.38					
	28% rule	\$1,048.09	\$1,149.23					
	\$200,000 house, 15% down payment, mortgage amount \$170,000 - \$735 + \$364 real estate tax + \$50 PMI insurance = \$1,149							
	<b>Student Demographics 2020-2021</b>							
		<b>LHK</b>	<b>HVRHS</b>					
	LatinX	1	27					
	Asian	2	12					
	Black	1	8					
	American Indian	0	4					
	Caucasian	59	264					
	Unclassified	10	3					

# CANAAN



## KEY FINDINGS

### Housing

**1%**

of housing is subsidized

**9%**

of households rent their home

**4%**

of housing units are in multifamily buildings

### Affordability

**15%**

of households spend between 30% and 50% of their income on housing

**14%**

of households spend more than half of their income on housing

**\$22.69**

the hourly wage needed to afford a 2-bedroom apartment

### Population

**52**

the median age of residents

**7%**

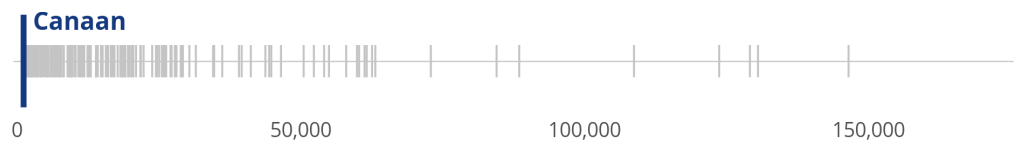
of residents are people of color (BIPOC)

**+11.5%**

projected population change from 2020 to 2040

## HOW TO READ THIS REPORT

Throughout this report, a series of graphs like the one below are used to show how [Canaan](#) compares to [other towns](#) in the state on a variety of measures.



## ABOUT THE HOUSING DATA PROFILES

The Partnership for Strong Communities' Housing Data Profiles are a free resource to help Connecticut residents, developers, legislators, municipal officials, and others make data-informed decisions. Profiles are available for every town and county in the state. To learn more, please visit [pschousing.org](https://pschousing.org) or [housingprofiles.pschohousing.org](https://housingprofiles.pschohousing.org) to view the interactive version of the profiles.

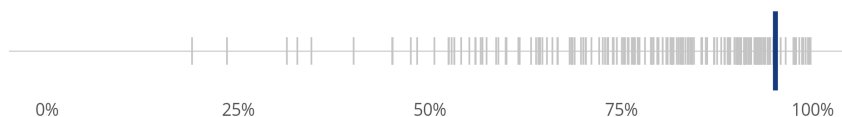
## DATA NOTES

Data comes from the 2014-2018 American Community Survey unless stated otherwise. Percentages may differ slightly or not sum to exactly 100% due to rounding.



SINGLE-FAMILY HOMES AS  
PERCENT OF ALL HOMES

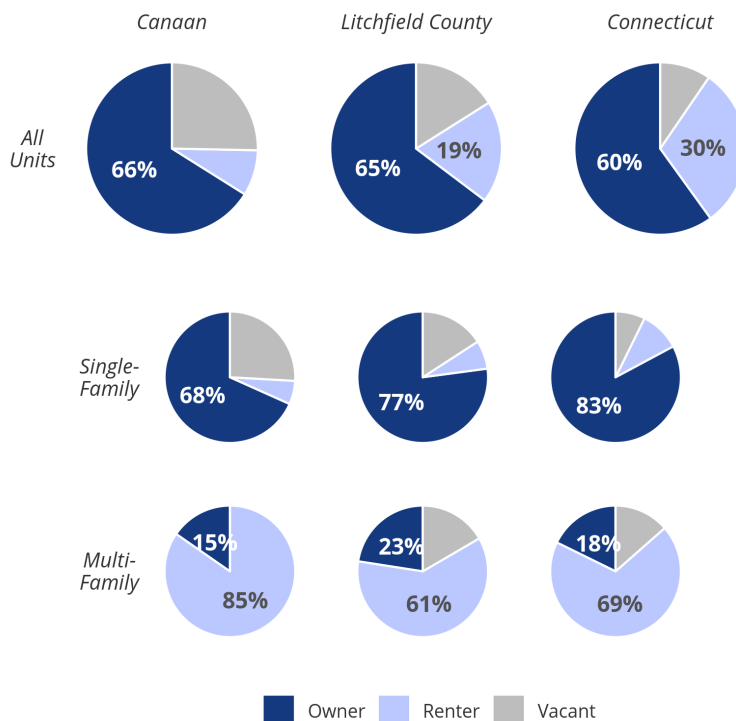
95%

PERCENT OF ALL HOMES  
OCCUPIED BY OWNERS

66%

Overall, 64% of Connecticut's occupied housing stock is comprised of single-family housing, while 35% is multifamily housing (2+ units in structure). Most single-family homes are occupied by homeowners, while most multifamily units are occupied by renters.

In Canaan, 95% of occupied homes are single-family, and 4% are multifamily. Owners live in 68% of Canaan's 676 single-family homes, and renters live in 85% of its 26 multifamily homes.

CHANGE IN BUILDING PERMITS,  
1990-2017

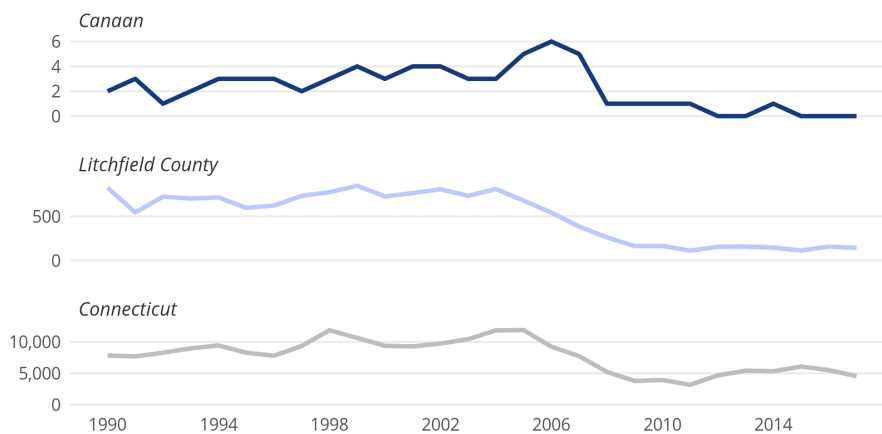
-100%

Growth is slow in the state, which has seen a 42% decrease in building permits between 1990 and 2017.

In Canaan, there were 2 building permits issued in 1990, compared to 0 issued in 2017, representing a 100% decrease.

## Number of building permits per year, 1990-2017

Note: y axis varies between locations



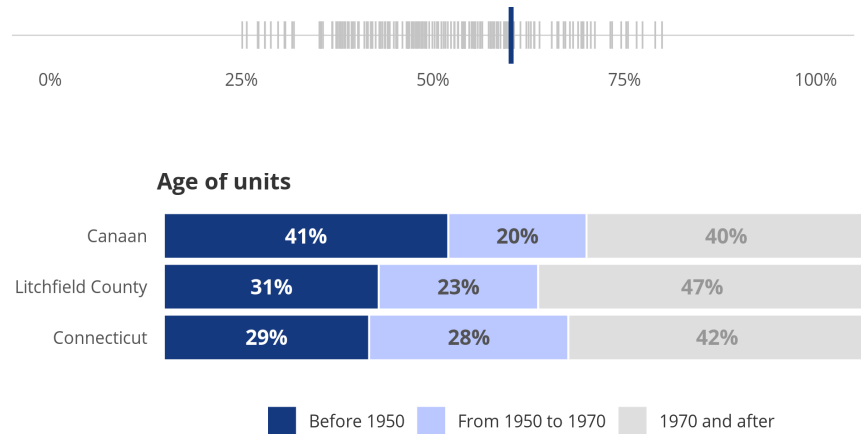
Source: Connecticut Department of Economic and Community Development



## UNITS BUILT BEFORE 1970

60%

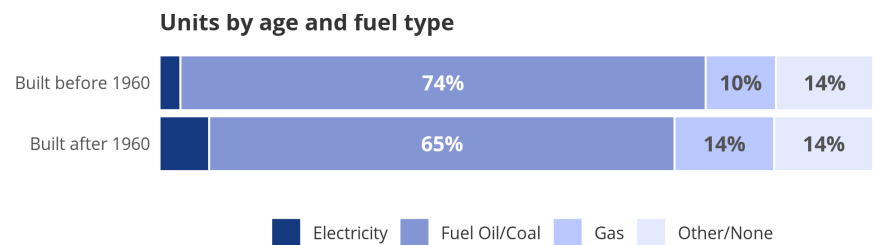
Older homes are prone to falling into disrepair, and often carry environmental risks such as lead paint. An aging housing stock can be a sign of poor housing quality.



## SPENDING ON ENERGY AS PERCENT OF TOTAL INCOME

3.3%

Households that use electricity spend 3.4% of their income on energy (3.4% for fuel oil/coal and 2.6% for gas).



Source: United States Department of Energy

## AFFORDABLE HOMES AS A SHARE OF ALL HOUSING UNITS

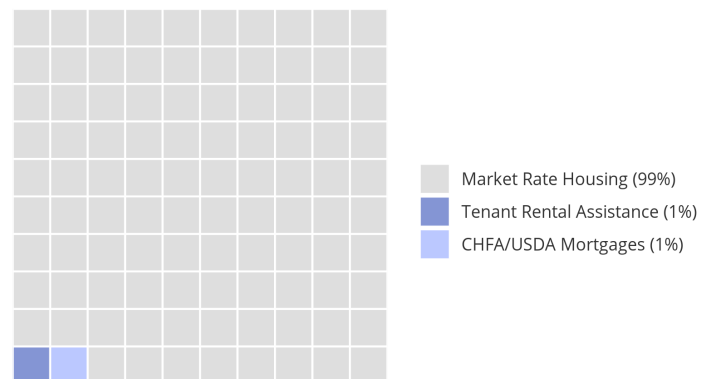
1%

The CT Department of Housing calculates the percentage of affordable units in a municipality annually for the Affordable Housing Appeals List. Affordable units are units that are subsidized below market-rate through programs like Housing Choice Vouchers or CHFA/USDA mortgages.

Of the 779 total units in Canaan, 10 are considered to be affordable.



## Affordable units by type



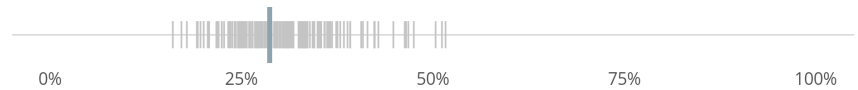
Source: Connecticut Department of Housing



## PEOPLE BURDENED BY COST OF HOUSING

# 29%

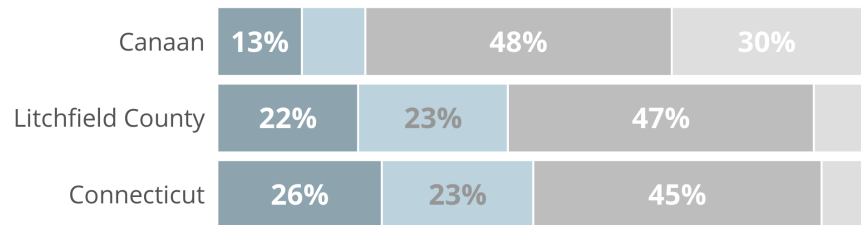
Households that are cost-burdened spend more than 30% of their income on housing. Severely cost-burdened spend more than 50% on housing.



## RENTERS BURDENED BY COST OF HOUSING

# 52%

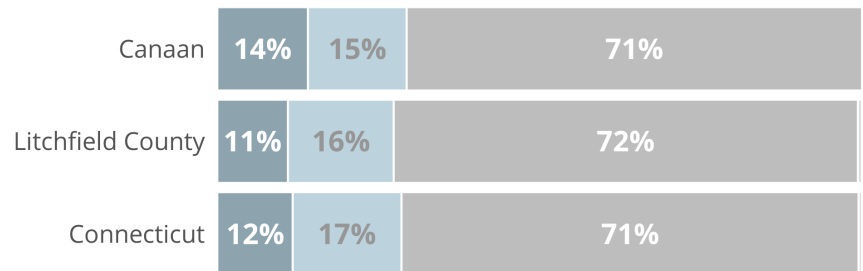
### Housing cost burden for renters



## OWNERS BURDENED BY COST OF HOUSING

# 29%

### Housing cost burden for owners



Severe burden (50% or greater) Moderate burden (Between 30% and 50%) Not burdened (Less than 30%) Not Computed

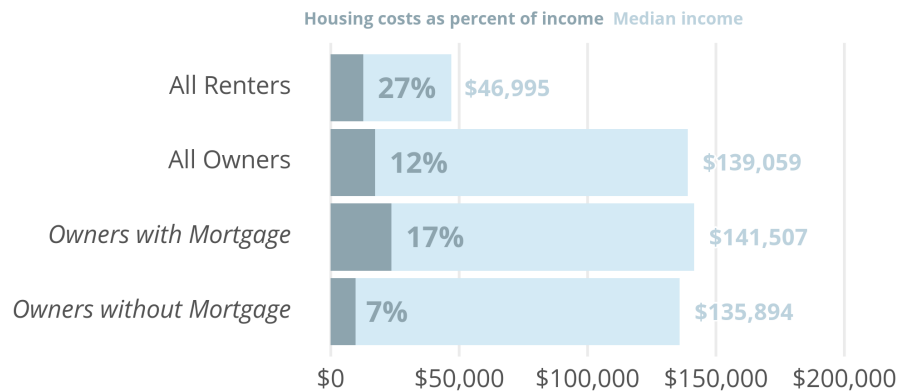
## RENTERS' HOUSING COSTS AS PERCENT OF INCOME

# 27%

## OWNERS' HOUSING COSTS AS PERCENT OF INCOME

# 12%

### Housing costs as percent of income



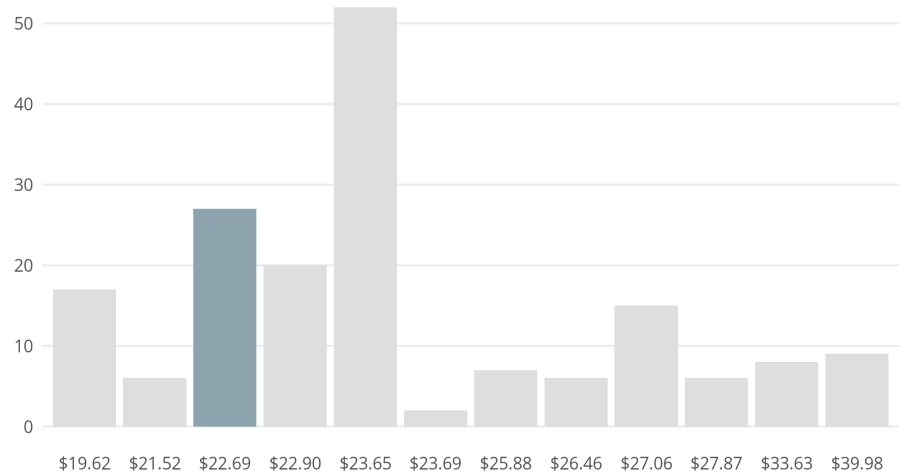
## HOUSING WAGE

# \$22.69

Each year, the National Low Income Housing Coalition calculates the "housing wage," the hourly wage needed to afford a two-bedroom rental home without paying more than 30% of income on housing.

Canaan is included in the Litchfield County. Canaan's housing wage is lower than the state housing wage of \$26.42.

### Canaan is one of 27 towns with a housing wage of \$22.69

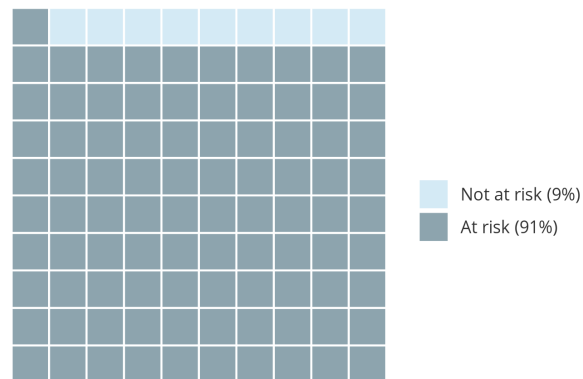


## HOUSING PRESERVATION UNITS

# 91%

Canaan has 461 federally assisted housing units, of which 91% are at risk of loss within the next 5 years.

### Housing preservation by risk



Source: National Housing Preservation Database



## TOTAL POPULATION

1,196

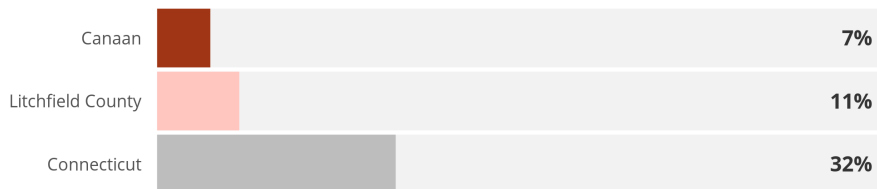


## PEOPLE OF COLOR

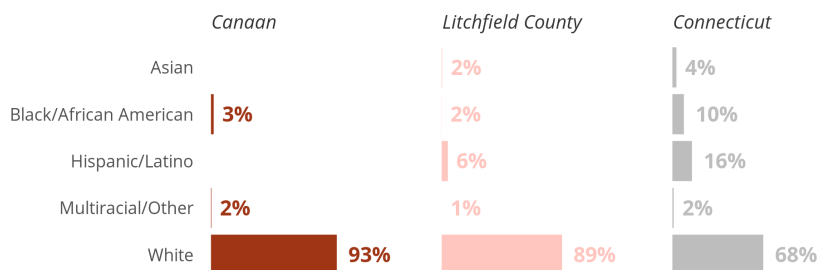
7%

Connecticut population is becoming increasingly diverse, but the BIPOC population is concentrated in certain municipalities, especially Connecticut's cities. In Canaan, 7% of residents are BIPOC, while 93% are white.

## Canaan is less diverse than Connecticut

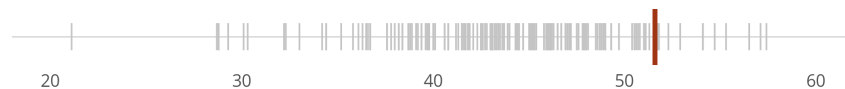


## The largest race/ethnicity group in Canaan is White at 93% of the population



## MEDIAN AGE

52

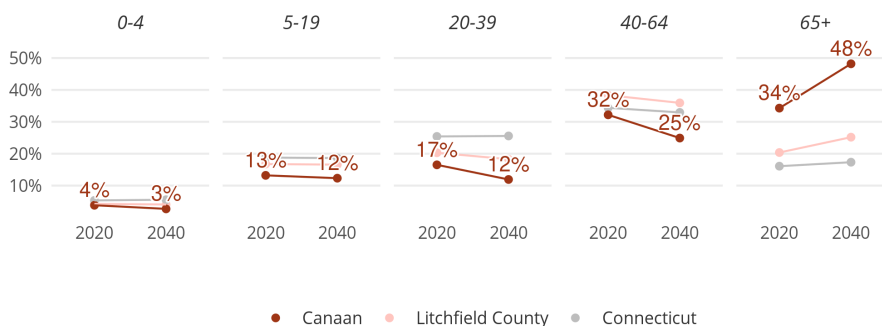


## POPULATION CHANGE, 2020 TO 2040

+11.5%

In the next twenty years, Canaan's population is projected to grow from 1,333 to 1,486.

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



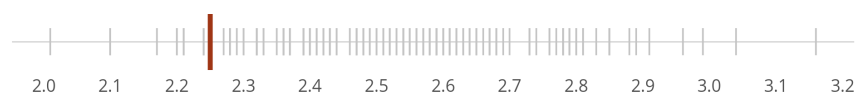
Source: Connecticut Data Center





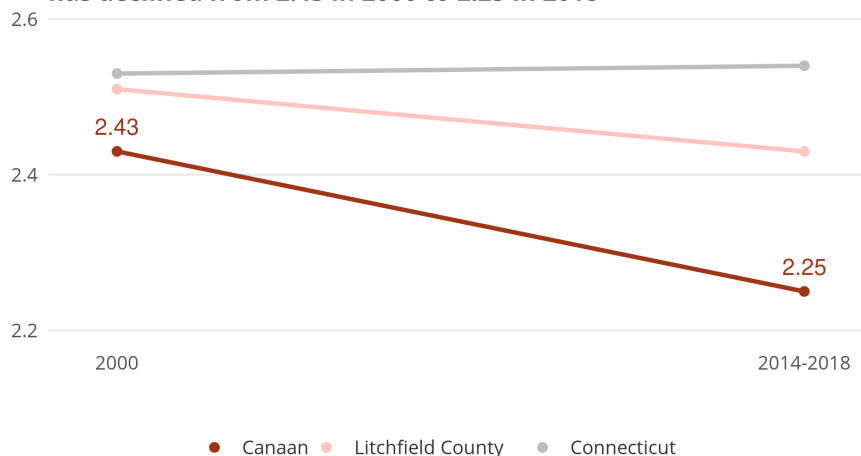
## AVERAGE HOUSEHOLD SIZE

2.25



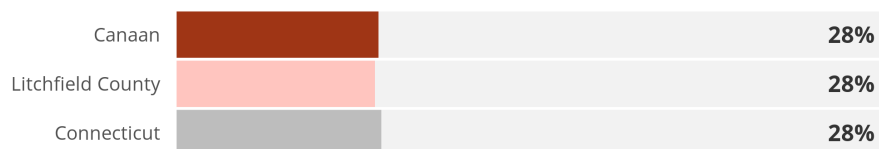
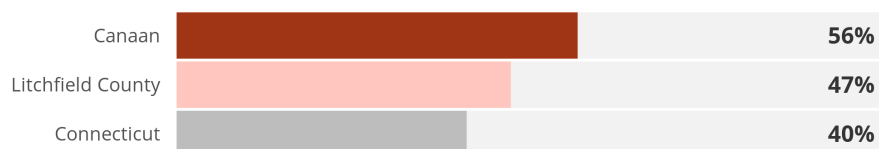
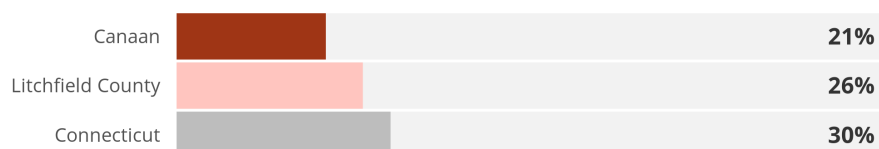
The average household size in Canaan has declined between 2000 and 2018.

**The average household size in Canaan has declined from 2.43 in 2000 to 2.25 in 2018**



Understanding who lives in our towns provides insight into the housing and service needs for each community such as accessibility, transportation, child care, and education. Compared to Connecticut, Canaan has more households with someone older than 60 and fewer households with school-age children.

## Household types as a percent of total

*Householder living alone**Households with someone older than 60**Households with someone under 18*

### Falls Village Municipal Property Analysis

	Property Location	Map/Lot	Acreage	Use of Property	Description
<b>PROPERTIES IN USE:</b>					
1	0 Main St.	M16/L75	1.22	Town Sign	State Right of Way
2	47 Main St.	M 16/L77	6.27	Kellogg School	Public Elementary School
3	Main St.	M 16/L 75	1.22	Vacant land	Kellogg School gardening
4	107 Main St.	M 16/L 127	0.14	Senior Center Rental space	2 Retail Spaces 1st Floor Senior Center 2nd Floor
5	108 Main St.	M 16/L 115	0.77	Town Hall	
6	Railroad St.	M 16/L 128	0.53	Town Green	
7	35 Railroad St.	M 16/L130	0.34	Historic Fire House	Currently being rented as temporary auto storage
8	100 Railroad St.	M 16/L 17	2.77	Town Garage	Town Crew workspace and storage
9	0 RT 7 S	M 15/L 11-2	0.36	FVVFD Frontage	
10	100 RT 63	M 5/L 8-2	7.24	Transfer Station	
11	108 RT 63	M5/L 8	69.06	Recreation Pool	Town pool and recreation area
12	35 Page Rd.	M 19/L 4	2.18	Day Care Center	
13	60 Beebe Hill School	M16/L 93	0.07	Beebe Hill School House	Maintained by FV Historical Society
14	Rt 126	M 156/L 140	0.45	Traffic Island	
<b>TOWN CEMETERIES:</b>					
15	213 Music Mountain Rd.	M 2/L 29	0.67	Cemetery	
16	467 Undermountain Rd.	M 3/L 11	0.83	Cemetery	
17	24 Steep Rd.	M 9/L 16	0.19	Cemetery	

18	194 Undermountain rd.	M 8/L 54	0.59	Cemetery	
19	107 RT 63	M5/L 23	2	Cemetery	
<b>AQUARIAN:</b>					
20	12 Main St.	M17/L 30	2.94	Water - spring & wells	Maintained by water dept
21	79 Beebe Hill Rd.	M 16/L 70	3.63	Water Tanks	Maintained by water dept
22	194 RT 7 S	M 15/L 11-2	6.05	Wells & gravel bank	Maintained by water dept
23	0 RT 7 S	M 15/L 13	3.14	Vacant land	Extra area for future water wells
<b>POSSIBLE CONSERVATION:</b>					
24	0 Sand Rd.	M 11/L 74	29.11	vacant land	swamp
25	0 Sand Rd.	M 11/L 61	1.41	vacant land	swamp
<b>PROPERTIES OF INTEREST:</b>					
26	RT 63	M 3/L 4	1.09	vacant land	Surrounded by hollenbeck Preserve
27	Page Rd.	M19/L 3	8.66	vacant land	Mostly wet wooded area. Soil testing needed.
28	Facchin St.	M 17/L 16-2	10.7	vacant land	Water shed issues. Undesirable past soil tests. Extensive survey required to see if there is 2 acres of usable land.
29	Canaan Mountain Rd.	M 12/L 16	20.63	vacant land	Acquired by tax sale - Land locked
30	Limerock Station	M1/L 43	15.5	vacant land	Acquired by tax sale - Land locked
31	Prospect Street	M16/L 110	0.12	vacant land	Too tiny for development