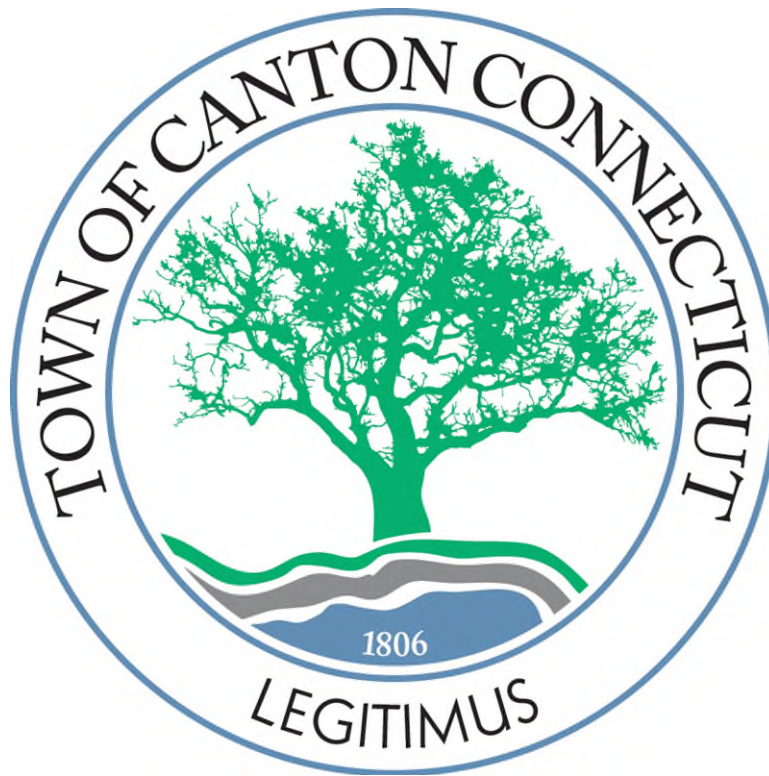


# CANTON

---

## 2022-27 Affordable Housing Plan



Planning and Zoning Commission  
Adopted February 16, 2022

# Table of Contents

<b>Planning For Housing .....</b>	<b>2</b>
<b>Housing Overview .....</b>	<b>4</b>
Demographic Trends .....	4
Existing Housing Mix .....	5
Economic Considerations .....	6
Housing Affordability Frameworks .....	8
Exemption / Moratorium .....	12
<b>Current Housing Policies .....</b>	<b>14</b>
2014 Plan of Conservation and Development .....	14
Zoning Regulations .....	16
Elderly Tax Relief .....	17
Canton Housing Authority .....	17
<b>Buildout And Housing Goals .....</b>	<b>18</b>
<b>Community Input / Feedback .....</b>	<b>20</b>
Housing Experiences / Expectations .....	20
Housing Options .....	21
Perceived Housing Needs .....	21
Possible Housing Strategies .....	22
<b>A Housing Vision For Canton .....</b>	<b>26</b>
Overall Housing Choices / Options .....	26
Building Form / Design .....	28
Housing Trust Fund .....	28
Assisted Housing .....	28
Rental Assistance / Mortgage Assistance .....	28
Inclusionary Zoning .....	28
Deed-Restricted Housing .....	28
Affordable Housing Appeals Procedure .....	29
Implementation .....	29

**A glossary of housing-related terms is located in the back of this Affordable Housing Plan.**



**TOWN OF CANTON**  
**Planning & Zoning Commission**

February 2022

Greetings!

This document is the adopted 2022-27 Affordable Housing Plan for Canton.

In 2017, the legislature established a requirement for each of the 169 municipalities in Connecticut to adopt an “Affordable Housing Plan” by June 2022 (CGS Section 8-30j). The plan, which must be updated at least once every five years, is required to specify how Canton intends to increase the number of affordable housing developments in the community.

While the requirement to prepare this document is new, the content is really just an evolution of what Canton has been working on for many years. For example, the Residential Development component of the 2014 Plan of Conservation and Development identified the following strategies:

- A. Preserve and enhance the character of existing residential neighborhoods.
- B. Provide for a variety of housing choices within safe and stable neighborhoods.
- C. Restore the mixed-use element in Canton.
- D. Manage the impacts of new residential development.

This Plan was prepared through a collaborative effort between the Department of Planning and Community Development and a planning consultant working with the Commission. An on-line survey of Canton residents was conducted to gather community insight into issues and opportunities.

This Plan was adopted by the Planning and Zoning Commission on February 16, 2022 following a public hearing held on January 19, 2022.

Thank you for your interest.

Sincerely,

*Planning & Zoning Commission*

*“Housing is absolutely essential to human flourishing.”*

*“Without stable shelter, it all falls apart.”*

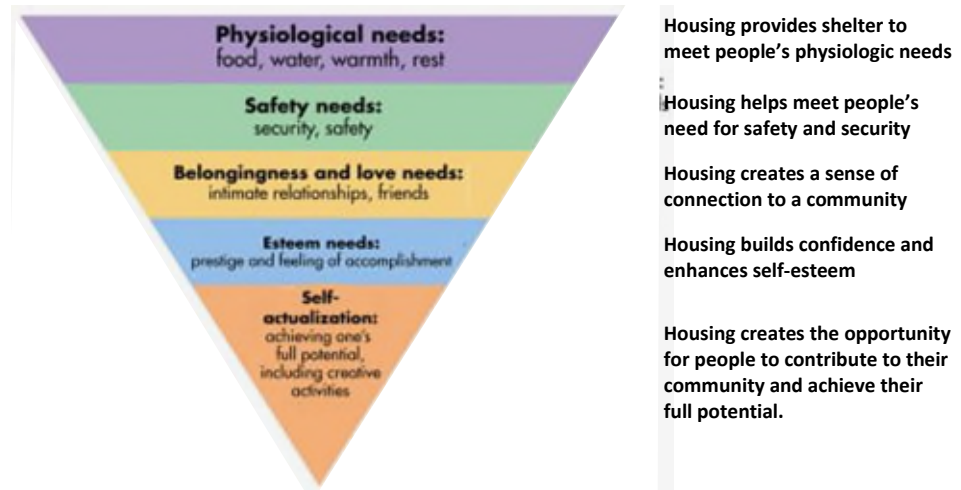
Matthew Desmond  
American Sociologist  
Princeton University

# Planning For Housing

Why plan for housing? There are a couple of reasons.

## Everyone Needs Housing

Everyone needs housing and for a variety of reasons. In fact, housing plays a part in almost every level of Maslow’s “hierarchy of human needs”:



In addition, people’s housing needs and desires change over the course of their lives. A ***diverse mix of housing*** helps people of all ages and characteristics find housing to meet their needs. Growing families may need or want a larger home. Shrinking households may want a smaller home.

And everyone wants housing that is ***affordable***. Households earning more than the average income generally have the financial means to find housing that addresses their income and personal needs/desires. However, households earning less than the average income generally have a harder time finding decent housing they can afford or the cost burden of the housing they can find takes away from other life needs (health, transportation, etc.).

Of course, people also need housing to be ***available*** when they want or need it. One of the challenges in addressing housing needs is that the lead time to actually produce housing is so long. Even when Canton recognizes a need for, say, elderly housing, it can take years to identify a site, acquire the land, design the housing, engage a builder, and construct the housing. And all of that assumes the funding is available.

If Canton is going to meet the housing needs of current and future residents on a timely basis, it needs to be thinking ahead about housing and acting now so that housing will be available to help people meet their housing needs when or if they need it.

### **State Statutes Require Preparation of an Affordable Housing Plan**

CGS Section 8-30j requires Canton adopt an affordable housing plan by June 2022:

- 1) *At least once every five years, each municipality shall prepare or amend and adopt an affordable housing plan for the municipality.*
- 2) *Such plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.*

*“We can build new housing while preserving the quality and character of ... the surrounding neighborhood.”*

Gavin Newsom  
American Politician

### **Plan of Conservation and Development Must Consider Housing Needs**

State statutes also require that Connecticut municipalities prepare a Plan of Conservation and Development (POCD) at least once every 10 years and the parameters relevant to housing include the following:

- 1) *In preparing such plan, the commission ... shall consider the ... (2) the need for affordable housing, ... (8) the needs of the municipality including, but not limited to ... housing (CGS 8-23(d))*
- 2) *Such plan ... shall ... (G) make provision for the development of housing opportunities, including opportunities for multifamily dwellings, consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and the planning region ... (H) promote housing choice and economic diversity in housing, including housing for both low and moderate income households, and encourage the development of housing which will meet the housing needs ... consider allowing older adults and persons with a disability the ability to live in their homes and communities whenever possible. (CGS 8-23(e))*
- 3) *Such plan may show the commission's ... recommendation for ... the extent and location of public housing projects ... [and] programs for the implementation of the plan, including ...plans for implementation of affordable housing ... (CGS 8-23(f))*

### **Zoning Authority Requires Consideration of Housing Needs**

Canton, like all Connecticut municipalities, gets its authority to enact zoning regulations from the Connecticut General Statutes (CGS) and the statutes include the following:

- 1) *Such regulations shall also encourage the development of housing opportunities, including opportunities for multifamily dwellings, consistent with soil types, terrain, and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality is located ... (CGS 8-2)*
- 2) *Such regulations shall also promote housing choice and economic diversity in housing, including housing for both low- and moderate-income households, and shall encourage the development of housing which will meet the housing needs identified ... (CGS 8-2)*

Statistical Data

Current and accurate statistical data for Canton was hard to come by at the time this Plan was being prepared:

- The 2010 Census data was already 11 years old,
- The American Community Survey data is based on a small sample size and the estimates are not always available at a municipal level or have a large margin of error, and
- The detailed 2020 Census results (especially housing and economic data) have been delayed and are not likely to be released by the time this report is due.

This Affordable Housing Plan uses the best information available at the time this Plan was being prepared.

# Housing Overview

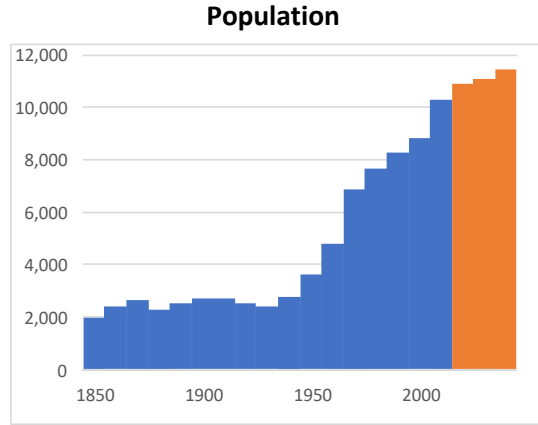
## Demographic Trends

**Population Growth** - Canton’s population is projected to continue to grow and this indicates a need for **more housing units**.

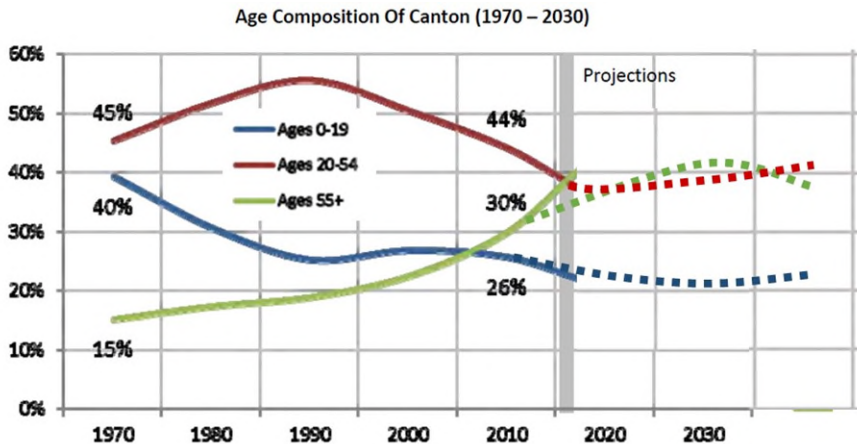
**Household Size** - In addition, the average household size in Canton and across the county has been decreasing for years (lower birth rates, smaller family size, divorce / separation, people living longer, etc.) and so **more housing units** are needed to house the same number of people.

**Changing Preferences** - People have different housing needs or preferences based on their age and/or lifestyle. Having a **diverse housing stock with more housing options** provides options for people throughout their lives so they can select the option that works best for them.

**Age Composition** - Perhaps more importantly, Canton’s age composition is changing (trending older) due to the aging of the baby boom (a large demographic bubble of people born between 1946 and 1965), improvements in overall life expectancy, and slow population growth in the state. Older households tend to be smaller and typically continue to shrink over time, resulting in a need/desire for **more housing units which are smaller and less expensive**.



CT-SOTS / DataHaven Projections (2017)

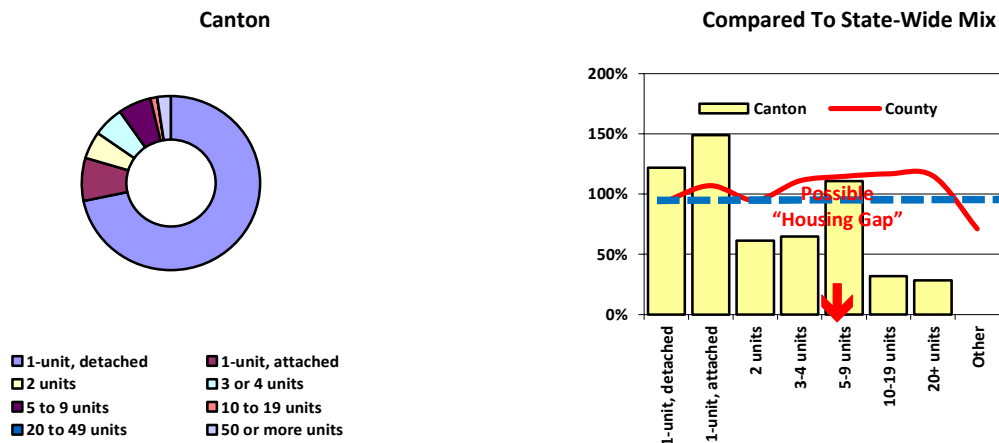


US Census / DataHaven Projections (2017)

## Existing Housing Mix

In terms of housing mix, about 72% of all housing units in Canton are single family detached units. This percentage is higher than the percentage in the county and the state. Compared to the county and state, Canton has:

- More single-family units (attached or detached),
- ***Fewer units of other types of housing*** (3 or more units in one building).

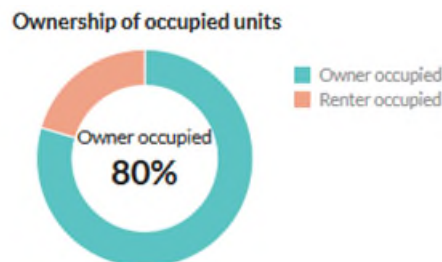


American Community Survey, 5-Year Estimate (2019) Table B@%024

	Canton	Share	County	State
1-unit, detached	3,070	72%	56%	59%
1-unit, attached	344	8%	6%	5%
2 units	214	5%	8%	8%
3 or 4 units	239	6%	10%	9%
5 to 9 units	258	6%	6%	6%
10 to 19 units	51	1%	4%	4%
20 or more units	106	2%	10%	9%
Other	0	0%	1%	0%

American Community Survey 5-Year Estimates (2019) / Table B25024

Of the occupied housing units in Canton, approximately 80 percent are owner-occupied and about 20 percent are renter occupied. There are ***fewer renter-occupied units*** in Canton than for the county (37 percent) or the state (35 percent).



**Cost Burdened Households**

Households are generally considered:

- Cost-burdened if they spend more than 30% of their annual income on housing, and
- Severely cost burdened if they spend more than 50% of their annual income on housing.

Data from the American Community Survey indicates that about 30 percent of all Canton households are cost-burdened although the percentage cost-burdened is:

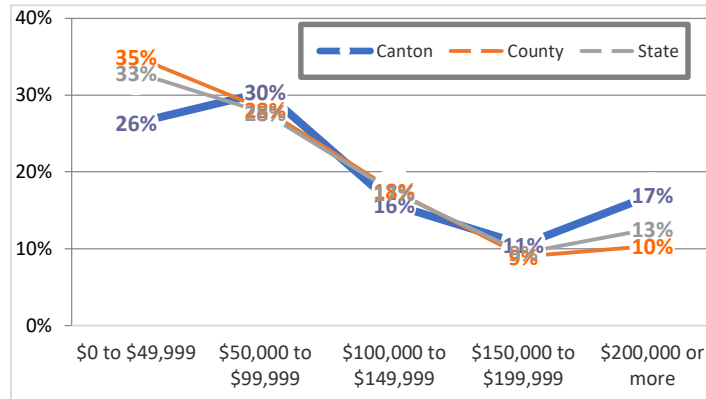
- About 52 percent of all renter households.
- About 25 percent of all owner households.

Moreover, many households are severely cost-burdened:

- About 18 percent of all renter households.
- About 8 percent of all owner households.

**Economic Considerations**

**Household Income** – Estimates from the American Community Survey indicate 26 percent of Canton households (about one in four households) earn less than \$50,000 per year. This percentage is lower than that for Hartford County and for Connecticut. In other words, Canton is **not as inclusive of lower-income households as the County or the State.**



American Community Survey, 5-Year Estimate (2019) / Table B19001

Approximately 344 people in Canton (3.5 % of the population) fall below the federal poverty level and these people must certainly struggle with housing and housing costs.

But there are many other people in Canton (and surrounding communities) struggling with housing costs. For example, the United Way of Connecticut estimates that about 23 percent of Canton’s households earn more than the Federal Poverty Level but less than the basic cost of living for the state (called ALICE for asset limited, income constrained, employed):

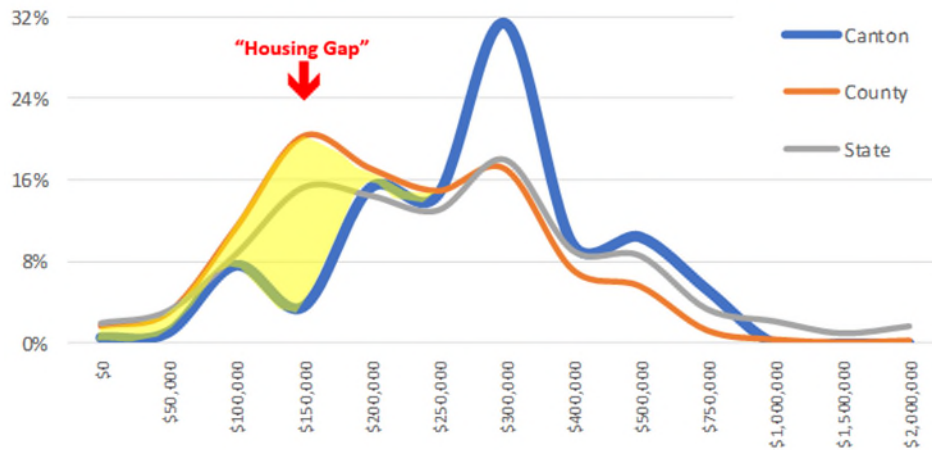
Torrington	41%
Winchester	38%
Bristol	37%
Bloomfield	29%
Plymouth	29%
East Granby	25%
Farmington	25%
West Hartford	24%
<b>Canton</b>	<b>23%</b>

<b>Canton</b>	<b>23%</b>
Hartland	22%
Barkhamsted	21%
Colebrook	21%
Avon	20%
New Hartford	20%
Simsbury	20%
Harwinton	17%
Burlington	15%
Granby	14%



## Estimated Value / Sales Price

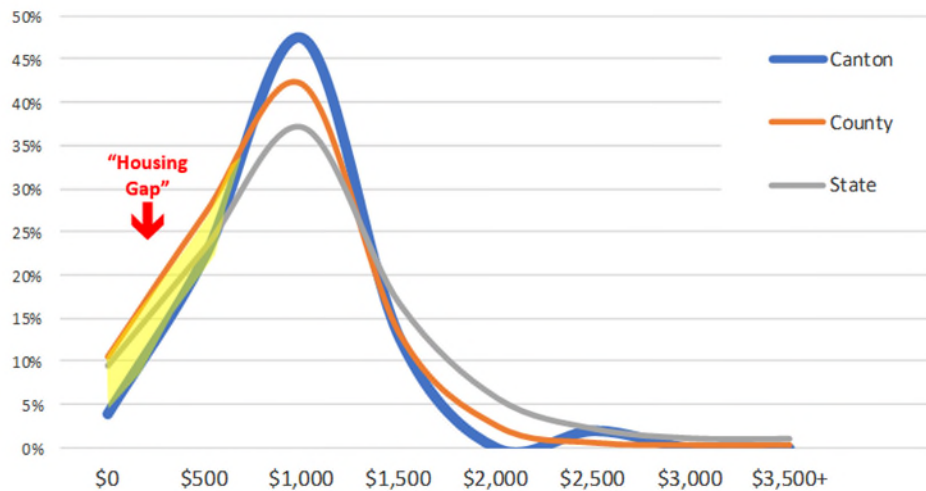
Compared to the county and the state, Canton has fewer ownership units priced at less than \$200,000 according to American Community Survey estimates. This is particularly apparent for housing in the \$150,000 to \$200,000 range.



American Community Survey, 5-Year Estimate (Table B25075)

## Gross Rent

In terms of rental units, Canton has fewer units priced at less than \$1,000 per month compared to the county and the state. A large proportion of rental units in Canton are priced between \$1,000 and \$1,500 per month according to American Community Survey estimates.



American Community Survey, 5-Year Estimate (Table B25063)

The data indicate that Canton has a “housing gap” in terms of the number of housing units at lower price points to meet local and regional housing needs.

# Housing Affordability Frameworks

## General Measures of “Affordable”

Housing is considered “affordable” if it sells or rents at a price where a household spends less than 30 percent of their income on housing-related expenses.

Households earning more than the average income generally have the financial means to find housing that addresses their income and personal needs/desires. However, households earning less than the average income generally have a harder time finding decent housing they can afford or the cost burden of the housing they can find takes away from other life needs (health, transportation, etc.).

## Specific Measures of “Affordable”

State and federal programs get specific and define “affordability” for households earning 80 percent (or 60 percent) of area median income and even lower. Canton is considered part of the Hartford metropolitan area.

Household Size	Area Median Income
1 -person HH	\$71,820
2 -person HH	\$82,080
3-person HH	\$92,340
4-person HH	\$102,600
5+ -person HH	\$110,808

United States Department of Housing and Urban Development (2020)

These median income levels translate to the following maximum gross rents and maximum sales prices based on current data and using the Connecticut Department of Housing methodology. For this report, sale price estimates were generated on the basis of a 30-year fixed-rate mortgage at 3.5 percent. Per State guidance, the methodology assumes:

- The funds available for debt service are determined by deducting reasonable estimates of utilities, taxes, and other expenses (such as homeowner association fees) from the monthly housing allotment.
- An eligible family will have the 20 percent down-payment.

### CANTON – Maximum Gross Rent for an Affordable Unit

	Studio unit	1 BR unit	2 BR unit	3 BR unit	4 BR unit
At 60% of AMI	\$965 *	\$1,054 *	\$1,302 *	\$1,609 *	\$1,785
At 80% of AMI	\$1,038 *	\$1,265 *	\$1,562 *	\$1,931 *	\$2,288 *

\* = Constrained by “fair market rent” as calculated by the US Department of Housing and Urban Development

### CANTON – Maximum Sales Price for an Affordable Unit (estimate)

	Studio unit	1 BR unit	2 BR unit	3 BR unit	4 BR unit
At 60% of AMI	\$138,470	\$163,888	\$185,964	\$188,181	\$189,563
At 80% of AMI	\$201,422	\$204,058	\$239,525	\$285,148	\$292,650

## State-Recognized “Affordable Housing”

Connecticut has established an “Affordable Housing Appeals Procedure” (see sidebar) which applies to communities where less than ten percent (10%) of the housing stock meets statutory criteria:

- Assisted housing (generally financed by State or Federal programs),
- Occupied by a tenant receiving rental assistance payments from a State or Federal program,
- Occupied by a household which received a mortgage for moderate income borrowers (such as from the Connecticut Housing Finance Authority), or
- Deed-restricted to sell or rent at qualifying affordable price levels.

In 2021, the State Department of Housing credits Canton with having 311 units of affordable housing meeting State criteria. An additional development (Bear Woods) is expected to be included in the 2022 list of assisted housing.

- **Assisted Housing (211 – 250 units) –**

Project Name	Street Address	Total	Fam.	Eld.	Occupied
Boulder Ridge	400 Commerce Drive	98	0	98	--
Maple Glen	121 Dowd Avenue	73	0	73	1979
Twenty-One	21 Dowd Avenue	40	0	40	1979
<i>Bear Woods</i>	<i>Commerce Drive</i>	39	39		2021
<b>TOTAL</b>		<b>250</b>	<b>39</b>	<b>211</b>	

- **Rental Assistance (15 units) –** Financial assistance to qualifying households who then chose to rent housing in Canton (locations of these units are not disclosed for privacy reasons)
- **CHFA / USDA Mortgages (53 units) –** Mortgage financing assistance to qualifying households who then chose to purchase a home in Canton (locations of these units are not disclosed for privacy reasons)
- **Deed-Restricted (32 units) –** Units which are deed-restricted to sell or rent at affordable price levels due to financing requirements and/or association with a particular program (including incentive housing, affordable housing set-aside, inclusionary zoning, etc.)

Property	Street	Total	Duration	Exp. Date(s)
Dyer Farms	Old Line / Spoonwood	14	30 years	2028-30
Powder Mill	Village / Valleyview / Etc.	18	30 years	2032-35
<b>TOTAL</b>		<b>32</b>		

## AH Appeals Procedure

Communities which meet or exceed the 10% threshold in terms of State-defined affordable housing are exempt from the Affordable Housing Appeals Procedure (codified as CGS 8-30g). Communities which are below the 10% threshold are subject to the appeals procedure and:

- a qualifying development containing at least 30% affordable units does not have to comply with local zoning, and
- If denied, the burden of proof is on the municipality to prove why it should have been denied.

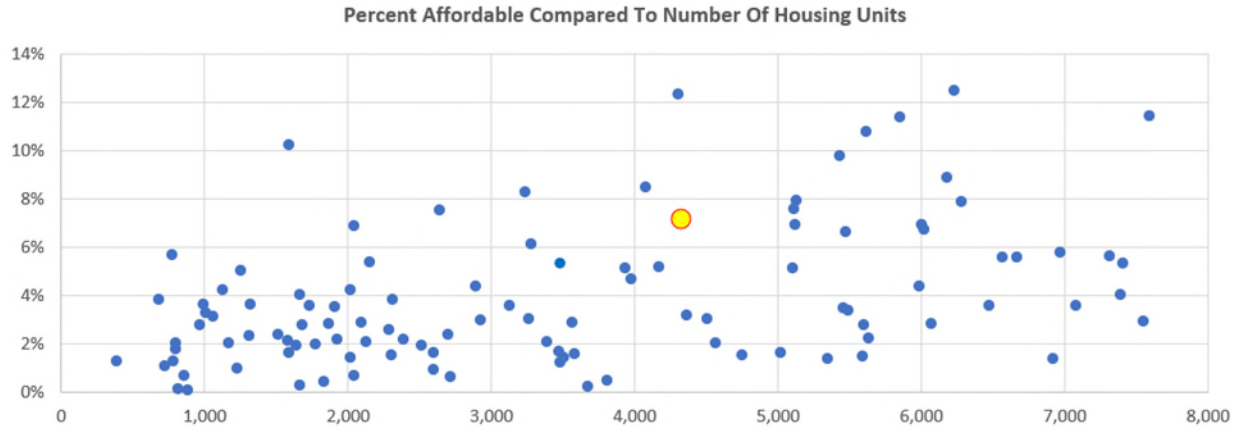
## AH Exemption

With the initial 2020 Census housing count of 4,383 housing units, Canton would need 439 State-defined affordable housing units to be exempt from the Affordable Housing Appeals procedure.

It is anticipated that Canton will have 350 units on the 2022 AH Appeals list.

In other words, Canton may only need 89 additional units to become exempt from the Affordable Housing Appeals procedure.

Although Canton has not yet met the ten percent (10%) threshold, the municipality has been doing a good job providing for affordable housing. For communities of a similar size (with a *similar number of housing units*), Canton is in the top third in terms of the percent affordable housing. For communities with a *similar percent affordable housing percentage*, Canton is one of the smallest in terms of the number of housing units.



**Assisted Housing**

**Boulder Ridge**



**Maple Glen**



**Twenty-One**



**Deed-Restricted Housing**

**Dyer Farms**



**Powder Mill**



**Powder Mill**



# Conceptual Composition of Canton's Current Housing Inventory

## PRICED ABOVE AFFORDABILITY THRESHOLD

Housing Which Sells / Rents ABOVE Prices  
Affordable To Households Earning  
80% of Area Median Income

**64%**

## PRICED BELOW AFFORDABILITY THRESHOLD

Housing Which Sells / Rents AT OR BELOW Prices  
Affordable To  
Households Earning  
80% of Area Median Income  
But Is NOT Deed Restricted

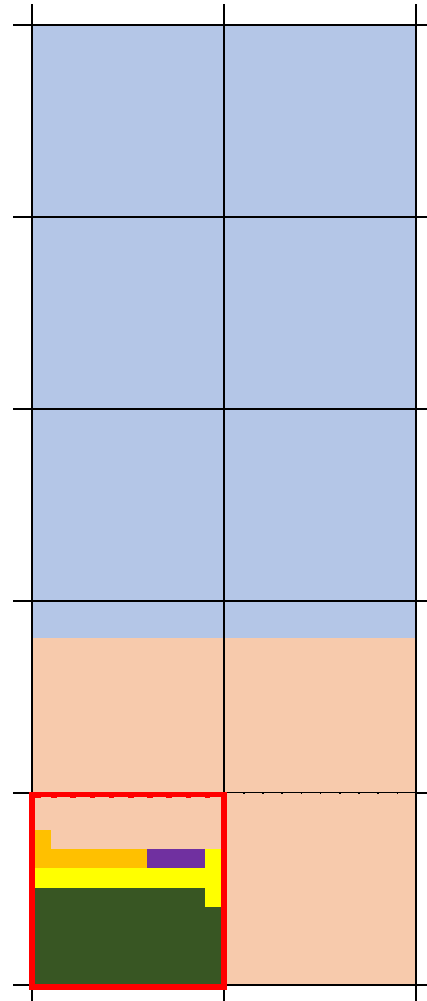
**29%**



## STATE-DEFINED AFFORDABLE HOUSING

Housing Which Is RESTRICTED  
To Sell / Rent At or Below Prices  
Affordable To Households Earning  
80% of Area Median Income

**7%**



One Block = 4 housing units  
0.1% of housing stock

Ten Blocks = 44 housing units  
1.0% of housing stock

10% Affordable Housing Threshold

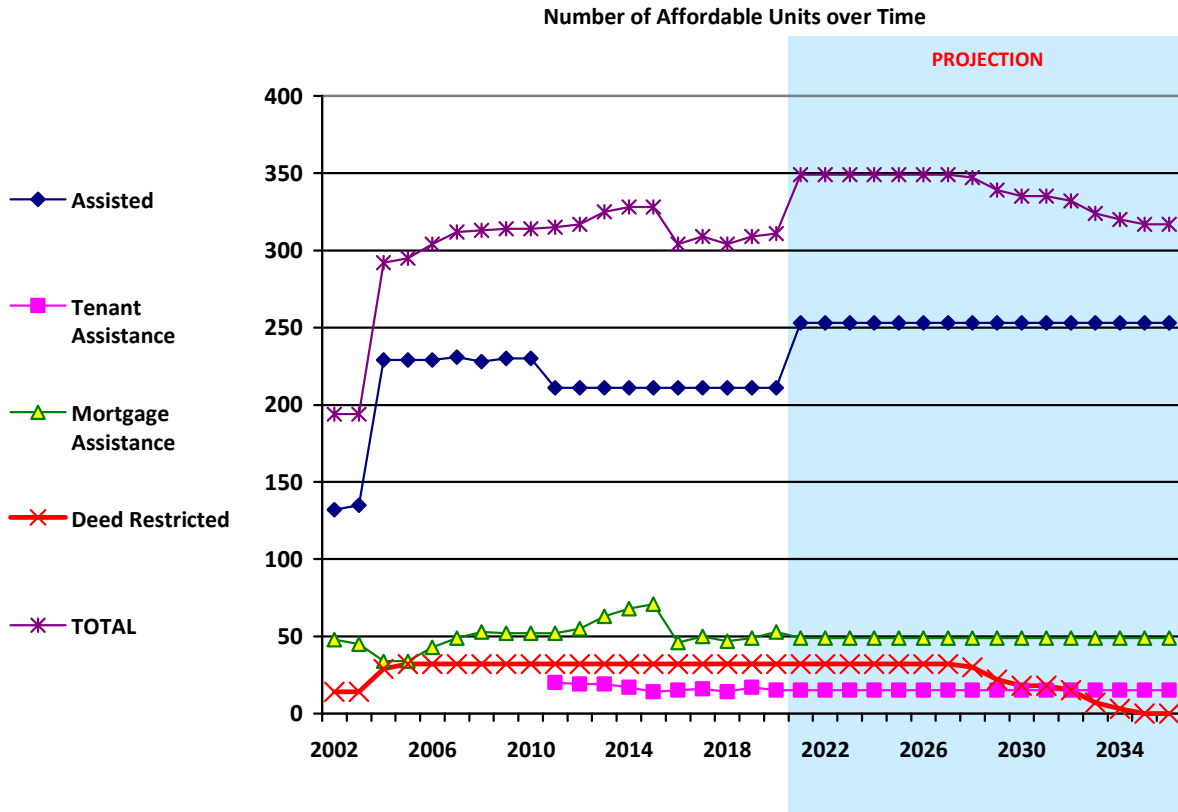
- Assisted Housing (4.9%)
- Tenant Rental Assistance (0.3%)
- Mortgage Assistance (1.2%)
- Deed-Restricted Units (0.7%)

## Exemption/Moratorium

The following graph estimates the ***number*** of State-defined affordable housing units (by category) in Canton:

- For each year since 2002, and
- Projected out to 2036.

Canton currently has 311 State-defined affordable housing units. It is anticipated that 39 units of assisted housing (Bear Woods on Commerce Drive) will be included in the 2021 tabulation to bring the total to 350 units.



## Obtaining A Four-Year Moratorium From the AH Appeals Procedure

Communities can earn a four-year moratorium from the Affordable Housing Appeals Procedure whenever they have accumulated enough “housing unit equivalent points” (HUEP) to equal two percent of their housing stock.

Based on the 2020 housing count of 4,383 units, Canton would need to demonstrate 88 HUEP *since 1990* to get a four-year moratorium. While a more detailed investigation will need to be performed, it appears that Canton may already have amassed almost 120 HUEP and may soon have about 160 HUEP.

In other words, Canton may already have enough HUEP for a four-year moratorium and still have up to 70 additional HUEP for a second four-year moratorium.

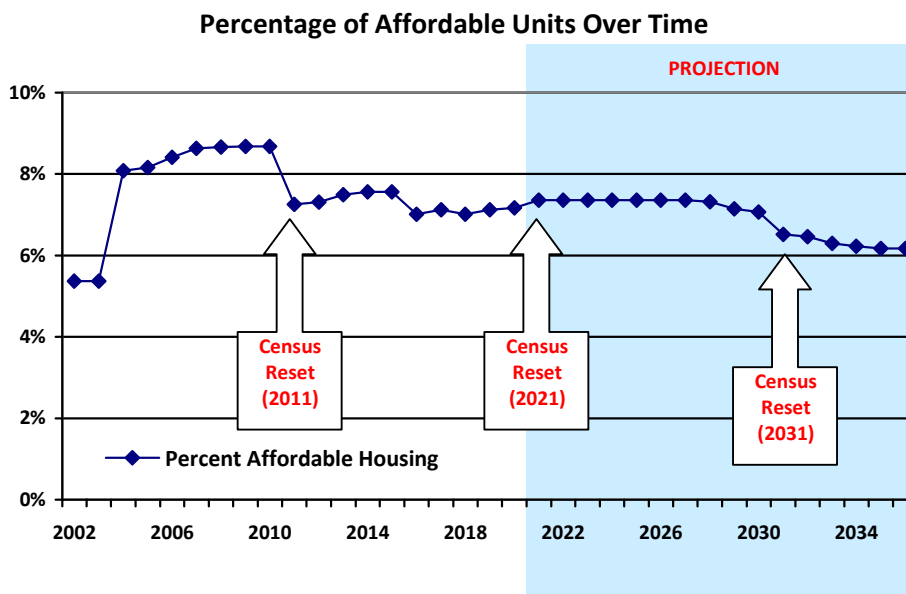
## Becoming Exempt From the AH Appeals Procedure

Canton would become exempt from the Affordable Housing Appeals Procedure if 10% of the housing stock were to meet State criteria.

Year	Total Housing Count (units)	Affordable Units	Affordable Percentage	Units Needed To Be At 10%	Units Needed To Be Exempt
2021	4,339	311	7.17%	434 units	123 units
2022	4,383	350	7.98%	438 units	88 units

The following graph shows the *percent* of State-defined affordable housing units in Canton for the same time periods. Significantly, the percentage of state-defined affordable units in Canton could *decrease over time* due to:

- the construction of additional market rate units, and
- the expiration of price restrictions on deed-restricted units.





Strategic Element



# Current Housing Policies

Canton’s housing policies are expressed in a couple of key places:

- The Plan of Conservation and Development,
- The Zoning Regulations,
- Elderly tax relief policies implemented by the Town, and
- The work of the Housing Authority.

## 2014 Plan of Conservation and Development

A Plan of Conservation and Development (POCD) is an advisory document intended to assess current conditions, anticipate important issues, and provide a framework for consistent decision making in a community. The POCD for Canton, which is required to be updated at least once every 10 years, was adopted by the Planning and Zoning Commission.

Chapter 7 in the 2014 POCD addresses Residential Development. The strategic directions identified in the POCD include:

- A. Preserve and enhance the character of existing residential neighborhoods - The 2014 POCD considers preserving and enhancing the character of existing residential neighborhoods (each of which is unique) to be an important factor when planning the future residential development of Canton.

*Following adoption of the 2014 POCD, Preserving and enhancing character continues to be an important goal for the Town of Canton.*

- B. Provide for a variety of housing choices in Canton within safe and stable neighborhoods - The POCD recognizes that Canton has a history of housing diversity (such as the Collins Company building affordable housing in Collinsville for its workers in the 1820s) and that adequate and diverse housing choices are important to the future of Canton since more people will be seeking housing choices which are less expensive, require less maintenance, or meet other lifestyle needs.

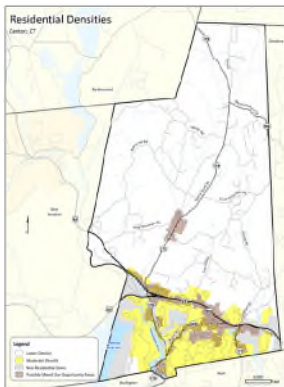
*Since adoption of the 2014 POCD, Canton has:*

- *Revised the Zoning Regulations to allow:*
  - *Creation of two-unit structures (accessory apartments, two-family houses, duplex townhouses), with appropriate character preserving caveats in all new residential developments.*
  - *Conversion of existing buildings to two-family housing or accessory apartments, in village centers, existing (non-conforming) and proposed mixed use areas, and other appropriate locations.*
- *Initiated creation of this Affordable Housing Plan.*

Implementation Element



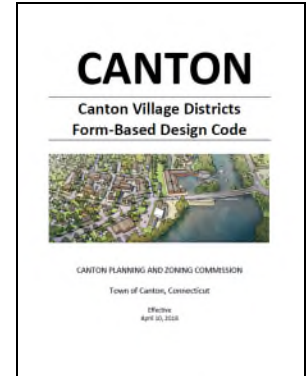
Residential Densities Plan



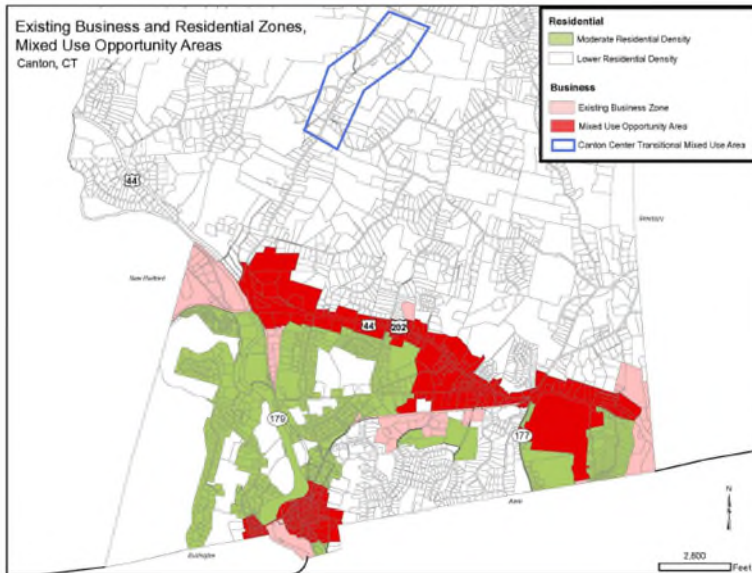


- C. Restore the mixed-use element in Canton - Historically, mixed-use development (residential and commercial uses in the same proximity and often within the same building) was very prominent in Canton’s village centers and contributed to an overall “sense of place” and vitality.

*Since adoption of the 2014 POCD, Canton has revised the Zoning Regulations to incorporate “design village districts” along Route 44 and in Collinsville to facilitate mixed use development in accordance with building form standards (a “form-based code”).*



**Illustration of Mixed-Use Opportunity Areas From 2014 POCD**



- D. Manage the impacts of new residential development – The 2014 POCD recommended that Canton manage residential development to minimize potential negative effects (environmental impacts, community service needs, tax impacts, and community identity).

*Since adoption of the 2014 POCD, Canton has revised the Zoning Regulations to incorporate provisions for conservation subdivisions and to strongly encourage conservation subdivisions for all new residential subdivisions north of Route 44.*

## Zoning Regulations

The Zoning Regulations establish rules for the use of land and the building of structures in Canton. The entire community is broken up into different zoning districts based on the desired character and form of different areas.

Most of Canton is zoned for residential use with higher densities in areas where public water and public sewer may be available and lower densities in outlying areas. Single-family homes are permitted in most of the residential districts as are two-family homes and accessory dwelling units (sometimes requiring a special review process). Multi-family dwellings are permitted in a variety of multi-family districts and the multi-family districts are generally located in the southern parts of Canton.

Canton has also adopted a “form-based code” which enables and encourages mixed-use buildings and mixed-use development in the southern parts of Canton.

Overall, the Canton Zoning Regulations enable a diversity of housing options and the Planning and Zoning Commission has demonstrated willingness over time to incorporate new ideas and enable new housing opportunities.

### **Possible Federal Funding Opportunities**

The Federal government is currently discussing an “infrastructure” bill which may include programs to build, preserve, and retrofit homes and buildings to address the affordable housing crisis:

- Produce, preserve, and retrofit affordable, resilient, accessible, energy efficient, and electrified housing units through targeted tax credits, formula funding, grants, and project-based rental assistance,
- Build and rehabilitate homes using tax credits which will enable low- and middle-income homebuyers to buy a home and start building wealth.
- Eliminate state and local exclusionary zoning laws, which drive up the cost of construction and keep families from moving to neighborhoods with more opportunities for them and their kids.
- A competitive grant program for jurisdictions that take concrete steps to eliminate barriers to producing affordable housing (minimum lot sizes, mandatory parking requirements, and prohibitions on multifamily housing).
- Invest funds to improve the public housing system in America.
- Provide funding to upgrade homes through block grant programs, the Weatherization Assistance Program, and by extending and expanding home and commercial efficiency tax credits.

## Elderly Tax Relief

Canton offers elderly tax relief to income-eligible seniors and this helps them continue to be able to live in Canton.

## Canton Housing Authority

The Canton Housing Authority is a public agency which helps people who meet income and other eligibility guidelines secure affordable, safe, and quality housing. The Housing Authority manages 40 units of elderly/disabled housing located at 21 Dowd Avenue.

The Canton Housing Authority does not currently have plans to increase the number of elderly/disabled units they manage. In addition, the Housing Authority does not currently have plans to create any family units.

21 Dowd Avenue



21 Dowd Avenue



## North and South

The 2014 POCD identified areas in southern Canton where higher intensity developments (and housing options) might be better supported by utilities, roads, transit, and proximity to businesses and community facilities.

This does not mean that housing options and choices are not possible in northern Canton. It just means that some of the supporting elements may not be available.

Two-family dwellings and accessory apartments are already allowed in northern Canton and additional housing options can and should be considered in the future.

Canton intends to pursue the creation of housing options everywhere.

# Buildout and Housing Goals

The Plan of Conservation and Development recognizes that the areas in Canton along Route 44 and south (Collinsville, Dowd Avenue, River Road) are the area's most appropriate for higher intensity development since these areas are generally:

- Served by public water and public sewer,
- Closer to areas of employment and shopping opportunities in Canton,
- Nearer to community facilities (including park and recreation areas), and
- Better served by transit.

The “buildout” potential of this area was investigated as part of the preparation of this Affordable Housing Plan to see if Canton was in a position to meet some identified housing needs as a result of new development within the areas considered most conducive to future growth.

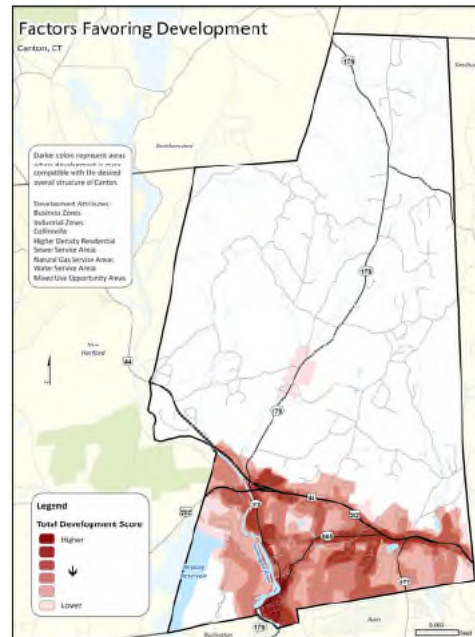
These general housing needs (see “Housing Overview” section of this report) includes seeking to:

- Enable the provision of ***more housing units*** to meet future demand,
- Enable the provision of ***smaller units*** to meet future preferences,
- Increase the ***variety of housing choices*** so that people and households of all ages and characteristics can find housing in Canton,
- ***Increase the number of multi-family housing units*** in order to help meet the diverse needs of current and future residents (young persons and families, first-time buyers, “empty nesters”, local workers, etc.) and those seeking housing with services provided (snow clearing, lawn maintenance, common amenities, social activities, etc.),
- ***Increase the number of rental units*** to meet the needs of people seeking more flexible living arrangements and those seeking housing with services provided,
- ***Increase the number of units which are more affordable*** to low- and moderate-income persons and families, and
- ***Increase the number of units which are counted towards the State’s affordable housing appeals list.***

## Development Vision

The Locational Guide Map - Development shows areas which contain attributes which are important to supporting the overall development vision for Canton. Darker shades indicate that there are more such resources located in that area.

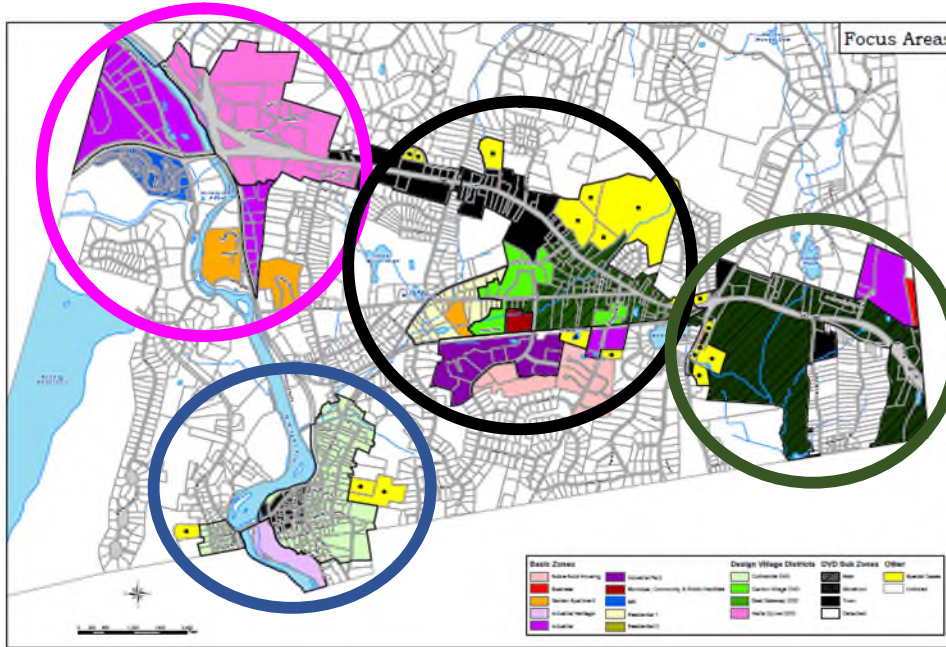
If development resources and conservation resources (see facing page) exist in the same area, additional investigation may be needed to ensure that the both objectives are balanced.





The focus areas evaluated as part of the buildout are located in four general areas:

- Harts Corner [pink circle],
- Collinsville [blue circle],
- Canton Village [black circle], and
- Eastern Gateway [green circle].



Overall, over 500 properties were evaluated within these four areas and the initial findings are summarized below:

Zone	Approx. # Of Properties	Approx. # Of Existing Units	Est. Potential Buildout
Harts Corner	67	450	180
Collinsville (excl. Axe Factory)	229	346	351
The Axe Factory)	1	0	300
Canton Village	187	621	240
East Gateway	47	3	199
<b>TOTALS</b>	<b>531</b>	<b>1,420</b>	<b>1,214</b>

There is additional residential development potential if buildings containing existing businesses in the Design Village District (DVD) areas are redeveloped as mixed-use buildings (by adding residential floors).

The buildout analysis showed that there is potential to diversify Canton’s housing portfolio within the areas of the community most appropriate for the type of housing development which Canton desires. This could include “naturally affordable” units or, with an inclusionary zoning requirement, additional units of State-defined affordable housing.

### Buildout Analysis

An Excel workbook of the buildout analysis was provided to the Town so that it could be evaluated and queried. The workbook contains:

- A spreadsheet of factors that will modify the buildout results based on different inputs / assumptions.
- A “table” of all properties in the study area with important attributes and existing / potential residential units.

It is important to note that a buildout analysis is a scenario based on a set of assumptions and actual future buildout may differ from the estimates for a number of reasons.

Even if the estimates are accurate, it is unclear when (or whether) this development potential will occur.



# Community Input/Feedback

An on-line survey conducted in March and April of 2021 showed that participants generally supported these strategies (more than half of the respondents either agreed or strongly agreed with position statements). Overall, 458 people participated in the survey (many more than would have attended an in-person meeting).

A summary of the responses to introductory questions is presented below and then additional responses follow:

1. Almost all participants (96%) lived in Canton.
2. Most participants (93%) own their current residence.
3. Over half of participants (53%) had lived in Canton for 20 years or longer. About 25% had lived in Canton for less than 10 years.
4. About half of participants (51%) felt the overall quality of life had stayed about the same in the past few years. About 28% felt it had gotten better.
5. About 1/3 of participants were from North Canton, about 1/3 from Collinsville, and the remainder from other areas of Canton.

Northern Canton (North of Route 44)	33%
South-East (Simsbury line to Lovely Street)	5%
South-Central (Lovely Street to East Hill Road)	18%
South-West (East Hill Road to the New Hartford)	11%
Collinsville area	31%
Not sure / Do not wish to provide	3%

## Housing Experiences/Expectations

6. While survey participants had lived in a wide variety of housing types in the past, a majority lived in single houses at the present time. There was interest expressed in living in a number of other housing types in the future.

Which of the following housing types:	Have You Lived In Before	Do You Live In Today	Might You Live In The Future
Single-Family House	58%	83%	23%
2-4 Family Building	90%	8%	8%
Townhouse	60%	16%	28%
Apartment - 1-3 Story Building	89%	4%	9%
Apartment - 4+ Story Building	88%	6%	9%
Condominium - 1-3 Story Building	54%	22%	33%
Condominium - 4+ Story Building	67%	7%	30%
Life Care / Assisted Living / Nursing Home	2%	2%	97%
Other	25%	6%	69%
	Multiple responses allowed	Multiple responses allowed	Multiple responses allowed

## Housing Options

7. When asked whether Canton currently had too little, too much, or just about the right amount of certain types of housing, survey participants were more likely to feel Canton had:

- Too little 1-2 story apartments and life care / assisted living,
- Just about the right amount of single-family houses, 2-4 family buildings, and townhouses, and
- Too much 3+ story apartments and 3+ story condominiums.

	Too Little	Just About Right	Too Much
Single-Family House	9%	<b>81%</b>	10%
2-4 Family Building	24%	<b>62%</b>	15%
Townhouse	24%	<b>64%</b>	12%
Apartment - 1-2 Story Building	<b>35%</b>	48%	17%
Apartment – 3-4 Story Building	23%	50%	<b>27%</b>
Apartment - 5+ Story Building	10%	56%	<b>33%</b>
Condominium - 1-2 Story Building	25%	58%	17%
Condominium – 3-4 Story Building	15%	58%	<b>27%</b>
Condominium - 5+ Story Building	9%	57%	<b>34%</b>
Life Care / Assisted Living / Nursing Home	<b>35%</b>	60%	5%
Other	25%	59%	16%

## Perceived Housing Needs

8. When asked about what they felt were Canton's greatest housing needs, survey participants felt Canton's top three housing needs were for:

- Young families (starter homes).
- Older persons and households.
- Disabled persons.

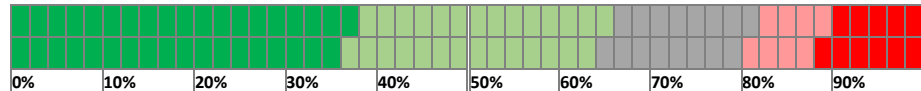
	Very / Somewhat Important	Not Very Important
Housing for young families (starter homes).	<b>88%</b>	12%
Housing for older persons and households.	<b>84%</b>	14%
Housing for disabled persons.	<b>80%</b>	21%
Housing affordable to low-income elderly persons.	78%	27%
Trade-up housing for growing families in Canton.	73%	25%
Housing for young people (including apartments).	70%	29%
Housing affordable to service workers.	69%	28%
Housing affordable to low-income people / families.	65%	33%
Large housing that will generate more tax dollars	43%	53%

## Possible Housing Strategies

### Legend

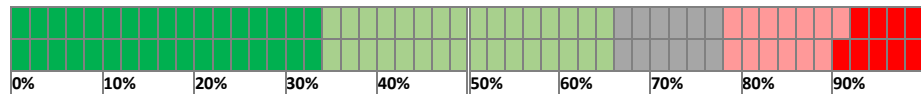


9. State law provides for an over-ride of local zoning for a specific development when:- less than 10 percent of the communities housing stock is deed-restricted to be affordable, and - at least 30 percent of the housing units in the proposed development will be deed-restricted as affordable. Canton should try to find ways to provide for more units of affordable housing so that we are less likely to be subject to State over-ride of local zoning.

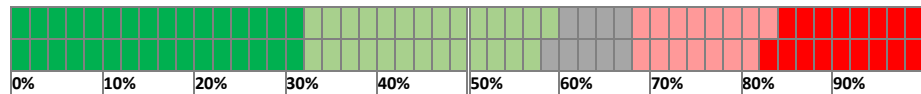


10. The Canton Housing Authority manages 40 units of housing for lower income elderly and/or disabled persons. The Housing Authority does not currently manage any units for lower income families.

Canton should encourage the Housing Authority to build more units to address the needs of lower income elderly / disabled persons.

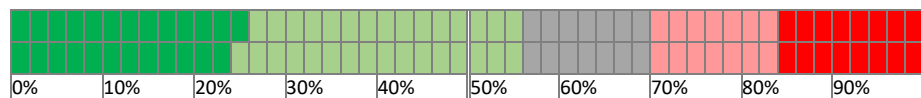


Canton should encourage the Housing Authority to build units to address the needs of lower income families.



11. Multi-family housing (apartments or condominiums) can help provide housing choices and options for people seeking to downsize, live maintenance free, access amenities/services, or other needs including: - retired persons / "snow birds"- "active adults" and "empty nesters" - younger persons and families- lower income persons and families. Canton currently allows such housing in some areas along Route 44, Dowd Avenue, and in Collinsville.

Canton should continue to focus multi-family housing in these areas.



12. Are there other areas Canton should consider for multi-family housing?

*(Open-ended responses tabulated and available separately)*

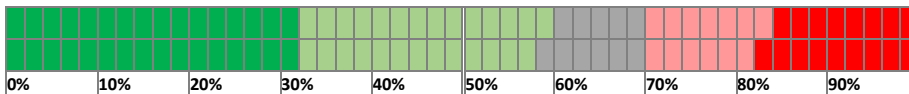


13. As stated earlier, there is the potential for a State over-ride of local zoning if less than 10 percent of Canton's housing stock is deed-restricted as affordable. If Canton does not require affordable housing as part of future residential development, we will get further and further behind in terms of meeting this threshold. One option is to require that a certain percentage of future residential development be deed-restricted as affordable in order to: - catch up on the number of affordable units, or- not continue to fall behind on this threshold.

**Legend**

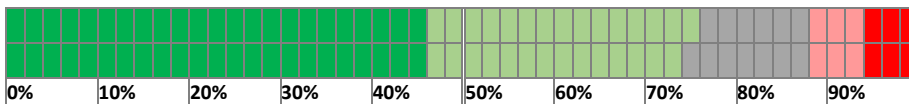
- Strongly Agree
- Somewhat Agree
- Not sure
- Somewhat Disagree
- Strongly Disagree

Canton should require that any new residential development include affordable units or make other provision for affordable housing.

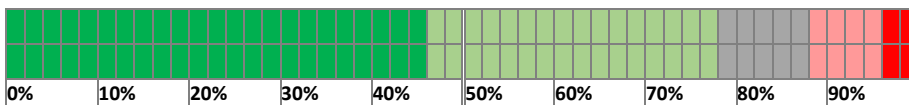


14. Affordable housing (whether deed-restricted or not) can occur through: - accessory apartments (accessory living units as part of existing single-family houses), or- two family houses. Canton allows accessory apartments and two-family houses in most residential zones.

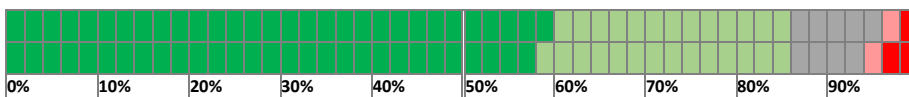
Canton should continue to allow accessory apartments within existing single-family homes for people who want them.



Canton should continue to allow two-family houses for people who want them.

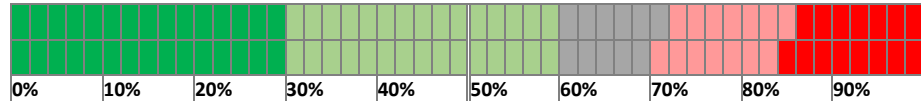


15. Design of new housing development (including multi-family housing) can affect the perception of how it fits into the neighborhood and the community. Canton has "building form standards" which already guide the design of most new buildings in Southern Canton. The Town should maintain existing design guidelines for new multifamily development to ensure that it will fit into the character of Canton.

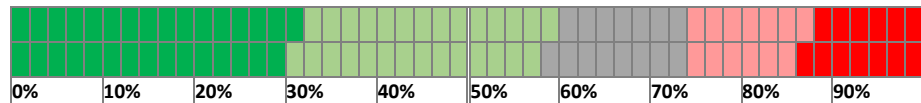


16. Businesses in Canton (and elsewhere in the region) rely on the availability of housing affordable for their employees.

Having a *wide variety* of housing options might help Canton attract new economic development.



Having a *selection* of housing options might help Canton attract new economic development.



17. Are there any other strategies related to housing options / choices you feel Canton should consider?

*(Open-ended responses tabulated and available separately)*

18. Are there any concerns you might have about new housing development (or changes in existing housing) in Canton?

*(Open-ended responses tabulated and available separately)*

19. What age group are you part of?

Under 20 years old	0%
Age 20 to 34	5%
Age 35 to 54	30%
Age 55 to 64	28%
Age 65 to 79	33%
Age 80 or over	5%

20. What gender are you?

Male	35%
Female	56%
Prefer Not To Answer / Other	9%

21. Which of the following best describes you? (please select one answer)

Asian or Pacific Islander	0%
Black or African American	1%
Native American or Alaskan Native	0%
White or Caucasian	78%
Multiracial or Biracial	1%
A race/ethnicity not listed here	1%
I prefer not to answer	20%

22. How many people are living in your household?

One	16%
Two	43%
Three	15%
Four	13%
Five	4%
Six or more	2%
I prefer not to answer	7%

23. So that we can better understand local housing needs, please tell us which category your combined household income falls (including social security, pensions, IRA withdrawals, and other sources of income)?

Less than \$25,000 per year	3%
\$25,000 to \$50,000 per year	8%
\$50,000 to \$75,000 per year	9%
\$75,000 to \$100,000 per year	10%
\$100,000 to \$125,000 per year	10%
\$125,000 to \$150,000 per year	9%
\$150,000 to \$175,000 per year	7%
\$175,000 to \$200,000 per year	5%
\$200,000 or more per year	14%
No response / I prefer not to answer	26%

24. Do you think you are currently spending more than 30 percent of your income on housing (rent, mortgage, utilities, real estate taxes, condominium fees, etc.)?

Yes	43%
No	57%

25. Do you feel there may come a time when you may no longer be able to afford to live in Canton?

I am definitely concerned about affordability	18%
Affordability may become an issue for me	21%
Not Sure / No Opinion	22%
I do not think affordability will become an issue for me	32%
Affordability will definitely not be an issue	8%

26. Are there any other thoughts you would like to share with us today?

*(Open-ended responses tabulated and available separately)*

# A Housing Vision for Canton

## **GOAL**

**Seek to provide for a variety of housing choices in Canton for people and households of all ages and characteristics.**

## **Overall Housing Choices/Options**

1. Conduct a comprehensive review of the Zoning Regulations and the Subdivision Regulations to remove impediments to housing options / choices and provide opportunities to create deed-restricted affordable housing and housing that is more naturally affordable.
2. Maintain regulations allowing for two-family dwellings and accessory apartments in all residential zoning districts in Canton.
3. Evaluate whether there are locations in Canton where minimum lot size, minimum frontage, or other standards might be modified to help provide:
  - a. “Naturally occurring affordable housing” (housing which is not deed restricted but is market-priced at affordable levels), and
  - b. Housing which is deed-restricted to sell or rent at affordable prices.
4. Investigate other housing forms and types for Canton which will help provide:
  - a. “Naturally occurring affordable housing” (housing which is not deed restricted but is market-priced at affordable levels), and
  - b. Housing which is deed-restricted to sell or rent at affordable prices.
5. Investigate other zoning tools for Canton which will help address housing needs and options such as:
  - a. Planned development districts, and
  - b. Floating zones or overlay zones which might allow higher housing densities as more affordable housing units are provided (i.e., incentives).

6. Provide for a wide variety of housing options to help Canton meet the housing needs of a diverse population.
  - a. Investigate ways to allow 3-family dwellings in certain areas of Canton or in certain situations (such as when one of the units is deed-restricted at 80% of area median income.
  - b. Investigate ways to allow “cottage court” development patterns (also called “pocket neighborhoods”) in certain areas of Canton or in certain situations (such as when 20% of the units are deed-restricted at 80% of area median income.
7. Ensure that affordable housing opportunities are provided throughout the community and not limited to one area.

**Cottage Court / Pocket Neighborhood**



**Cottage Court / Pocket Neighborhood**



**Concept Of Cottage Court / Pocket Neighborhood**



## **Building Form/Design**

8. Maintain existing building form standards and design guidelines to ensure that new multifamily development fits into the character of Canton.
  - a. Investigate ways to extend design standards in the Form-Based Code to other areas where multifamily development might be located.

## **Housing Trust Fund**

9. Evaluate the potential for a housing trust fund to aid in accumulating funds for affordable housing from grants, gifts, bequests, Town appropriations, inclusionary zoning fees, and other potential sources.

## **Assisted Housing**

10. Encourage the creation of additional assisted housing units through:
  - a. Helping the Canton Housing Authority increase the number of housing units for lower income elderly and/or disabled persons and/or for lower income families.
  - b. Working with non-profit organizations and others seeking to establish “assisted housing” developments in Canton.

## **Rental Assistance/Mortgage Assistance**

11. Seek to attract prospective renters receiving tenant rental assistance (rental subsidy, etc.).
12. Seek to attract prospective owners utilizing CHFA/UDA mortgages (down payment assistance, closing cost assistance, cooperative ownership, etc.).

## **Inclusionary Zoning**

13. Consider adopting an inclusionary zoning fee attached to any zoning permit requiring that some funds be deposited into a housing trust fund.
14. Consider adopting an inclusionary zoning requirement requiring a certain percentage of future residential development be deed-restricted as affordable (or a fee be paid into a housing trust fund).

## **Deed-Restricted Housing**

15. Prepare and adopt a standard “Housing Affordability Plan” as per CGS 8-30g(b)(1) so that any future deed-restricted projects in Canton utilize consistent parameters for price calculations, income eligibility, etc.

16. Prepare and maintain a list of qualified, capable, experienced, and durable third-party administrators to oversee the occupancy and transfer of deed-restricted units in accordance with State and Federal law and the Housing Affordability Plan so that eligible people get correctly qualified for units, units get sold or rented at appropriate prices, and there is no unintentional loss of affordable housing units due to lack of management or oversight.
17. Evaluate the potential for and consider requiring that deed restrictions for newly created deed-restricted units be for a longer time period than the statutory minimum of 40 years (such as the life of the unit or 40 years, whichever is longer).
18. Consider requiring that affordability restrictions automatically renew at the end of the restriction period but allow the then owner to buy out the affordability restriction with a payment to the Housing Trust Fund, if the Town wishes for that to happen (to retain affordable units as long as possible and capture at least part of the “windfall” that occurs at the end of the affordability period).
19. Investigate ways to deed-restrict existing housing units (such as naturally occurring affordable housing units) so that they will remain affordable.

## **Affordable Housing Appeals Procedure**

20. Seek to provide for more units of affordable housing so that Canton is not subject to an over-ride of local zoning (when a qualifying development containing at least 30% affordable units does not have to comply with local zoning).
21. Document that Canton has accumulated 87 “housing unit equivalent points” since 1990 and apply for a four-year moratorium from the Affordable Housing Appeals Procedure as soon as possible.
22. As additional units are completed, document that Canton has accumulated enough additional “housing unit equivalent points” to qualify Canton for another four-year moratorium from the Affordable Housing Appeals Procedure.
23. Seek to add about 200 units of State-defined affordable housing so that Canton will qualify for an exemption from the Affordable Housing Appeals Procedure.

## **Implementation**

24. To aid in implementation of the Affordable Housing Plan, identify leaders and partners for each recommendation and seek to prioritize the strategies.

## Some Basic Affordable Housing Terms

**8-30g** - A reference to the Affordable Housing Appeals Procedure established by the State of Connecticut. See CGS Section 8-30g et seq.

**AFFORDABLE HOUSING** - Housing for which persons and families pay 30% or less of their annual income, where such income is less than or equal to the area median income. (See CGS Section 8-39a)

**AFFORDABLE HOUSING DEVELOPMENT** - As used in CGS 8-30g, a proposed housing development which is (A) assisted housing, or (B) a set-aside development. See CGS Section 8-30g et seq.

**AREA MEDIAN INCOME (AMI)** - As determined by the United States Department of Housing and Urban Development, the annual income level for a household of a given size in a geographic area where one half of the households earn more and one-half of the households earn less (used to determine eligibility for certain affordable housing programs).

**ASSISTED HOUSING** - As used in CGS 8-30g, housing which is receiving, or will receive, financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance.

**CGS** - Connecticut General Statutes

**HOUSEHOLD** - All the people who occupy a housing unit.

**INCENTIVE HOUSING ZONE** - A zone established to promote the creation of affordable housing. See CGS Section 8-13m et seq.

**MEDIAN INCOME** - As used in CGS 8-30g, after adjustments for family size, the lesser of the state median income or the area median income for the area in which the municipality containing the affordable housing development is located, as determined by the United States Department of Housing and Urban Development.

**SET-ASIDE DEVELOPMENT** - As used in CGS 8-30g, a development in which at least thirty percent of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to eighty per cent of the median income.

In a set-aside development, at least 15% of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to 60% of the median income and at least 15% of all dwelling units shall be sold or rented to persons and families whose income is less than or equal to 80% of the median income.



# The People's Forum

Hartford Courant-- February 17, 1958

## *Defending the Small Homeowners*

To the Editor of The Courant:

In their efforts to place zoning regulations into effect as soon as possible, some people in Canton seem to have lost their regard for their neighbors.

At a zoning commission hearing February 10, which the writer attended, considerable protest was voiced by some people to the zoning commissions' reduction of minimum dwelling size from 750 sq. ft. of habitable area to 650 sq. ft. They did not regard this as large enough for the minimum house. Oddly, among the most vocal of the protesters were people with small homes or people who had formerly lived in small dwellings who now want to "protect their property values."

Many of the property values which home owners wish now to protect, at the expense of their

neighbors' property rights and, more important, at the expense of basic human needs, could have been protected had they used sufficient foresight in acquiring land and dwellings.

It is a matter of historical record that the majority of the great men of this land started in poor circumstances.

Let us not, in our haste to protect property values, deny the person who wishes to start small in order to own his property outright, or whose circumstances at the time preclude his erecting other than a small house, from providing his family with a home. If this happens it is certainly contrary to the spirit which built this country and which has prevailed in the town of Canton until the controversy of zoning arrived.

It is hoped that the Canton zoning commission will resolve this problem with detachment from pressure and with Christian regard for the least among us well as "the protection of property values."



**TOWN OF CANTON**  
Department of Planning and  
Community Development



**Planimetrics**  
70 County Road, Simsbury, CT 06070 860-913-4080