MEMORANDUM

TO: Newington Town Plan and Zoning Commission

FROM: Hinckley Allen & Snyder

CC: Premier Real Estate Services II, LLC

DATE: November 2025

RE: Affordable Housing Need in Newington and Surrounding Towns

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This memorandum and the accompanying exhibits provide the Commission with data that will help it evaluate the need for affordable housing in Newington and surrounding towns.

I. Current Demand for Affordable Rental Housing

According to "The State of the Nation's Housing," a 2024 study by the Joint Center for Housing Studies at Harvard University, the number of cost-burdened renters has "hit an all-time high as rents have escalated." Tab A at 1. High interest rates, rising insurance/operating costs, and high construction costs have added further challenges to creating more affordable housing, which is in demand due in part to population increases. *Id.* at 1, 29. Moreover, the nation is still in the wake of the pandemic era surge in rental housing costs; for example, "*rents remain up 26 percent nationwide since early 2020*." *Id.* at 2.

While it is true that development of market-rate rental housing has increased in recent years, production of affordable rental housing has not kept pace. In fact, the supply of low-income household rental stock has continued to decline, leaving such households even fewer housing options they can afford. "Between 2012 and 2022, the…market lost an astounding 4.0 million units with rents between $600 and $999…. The declining supply of these crucial units is attributable to rent increases among existing units, tenure conversions out of the rental stock, building condemnations, and demolitions…. Meanwhile, the supply of higher-rent units increased. The number of units…with rents of $2,000 or more increased by 4.1 million. These changes have shifted the distribution of rents upward." *Id.* at 30-31.

The combination of low affordable rental housing inventory, obstacles to developing more, higher costs of living and inflation, and rising population have resulted in the following: "Half of all renter households—22.4 million—were cost burdened at last measure in 2022, up 2 million since 2019 and the highest number on record. Likewise, the number of severely cost-burdened renter households—those spending more than half of household income on housing and utilities—also hit a new high of 12.1 million in 2022, up 1.5 million from pre-pandemic levels." *Id.* at 2.

II. **Current Affordable Rental Housing Situation**

A. In Newington:

The Affordable Housing Appeals List is a report of the percentages of deed-restricted and governmentally-assisted affordable housing units for all of Connecticut's municipalities that is issued by the Connecticut Department of Housing ("DOH"). (It is not, strictly speaking, a measure of affordable housing need, but the legislature's criterion for exemption from § 8-30g.) The 2024 list shows that 9.73% of the 13,219 dwelling units in Newington were counted as government subsidized or restricted in compliance with § 8-30g. *See* Tab B-1. As of 2004, 5.8% of Newington's 12,264 dwelling units counted. *See* Tab B-2. Overall, the number of dwelling units in Newington has increased by approximately 8% in the past twenty years, yet the percentage of dwellings units restricted in compliance with § 8-30g has only risen 3.93%.

The Town of Newington issued its Plan of Conservation and Development on August 29, 2020. *See* Tab C-1. The Plan acknowledges that "Housing affordability is an issue throughout Connecticut and communities are recognizing that community vitality, community diversity, and economic development can all be enhanced by having a housing portfolio which includes affordable units." *Id.* at 13. The Plan describes Newington's rising demand to provide "housing options for a variety of household types, sizes, ages, tenures…income groups" and "housing that is more affordable for younger and older age groups...." *Id.* at 59.

Newington adopted its Affordable Housing Plan on May 25, 2021. *See* Tab C-2. The Plan similarly acknowledges the need for more affordable rental housing: "the Town has come to realize that the existing housing stock…does not meet the housing needs of everyone…. For example, existing housing units may not be well configured to meet the housing needs of older persons and people, young and old, earning less than the average income have a harder time finding housing to meet their needs at a price they can afford." *Id.* at 1. Overall, "almost 3,500 Newington households are spending more than 30 percent of their income on housing." *Id.* at 10.

The Partnership for Strong Communities' 2024 Housing Data Profiles for Newington reveals that 30% of renters in Newington are cost-burdened, a sharp contrast to the percentage of cost-burdened homeowners, 22%. *See* Tab D at 4. Declining housing production, coupled with a rising population, will likely exacerbate this problem. Indeed, Newington's population has increased by 2.7% between 2020 and 2023, yet the number of building permits issued has decreased by 50% in the past thirty years. *Id.* at 1, 2.

B. In the Region:

In the Capitol Region Council of Government area,[1] 47% of renters are burdened by the cost of housing. *Id.* at 11. In "Out of Reach 2024," a study published by the National Low

[1] Comprising Andover, Avon, Berlin, Bloomfield, Bolton, Canton, Columbia, Coventry, East Granby, East Hartford, East Windsor, Ellington, Enfield, Farmington, Glastonbury, Granby, Hartford, Hebron, Manchester, Mansfield, Marlborough, New Britain, Newington, Plainville,

Income Housing Coalition, an average full-time (40-hour per week) worker in the Hartford-West Hartford-East Hartford HMFA has to earn $31.81 an hour, or $66,160 annually, to be able to afford a basic two-bedroom apartment. *See* Tab E at CT-50. Yet, the estimated hourly mean wage of renters living in the Hartford-West Hartford-East Hartford HMFA totaled only $20.30 an hour. *Id.* This disparity in the cost of housing versus the actual income of the tenants who live in the Hartford-West Hartford-East Hartford HMFA creates a significant demand for more affordable rental housing.

C. In Connecticut:

"Out of Reach 2024" ranks Connecticut as the eleventh most expensive state in the United States with regard to housing. *Id.* at 16. An average full-time worker in Connecticut has to earn $34.54 an hour, or $71,837 annually, to be able to afford a basic two-bedroom apartment unit. *Id*. at 17. However, the estimated hourly mean renter wage in Connecticut is only $22.30 an hour, another significant disparity in the cost of housing versus hourly renter wage. *Id.* The outlook for renters earning minimum wage in CT, $15.69 an hour, is even more grim. A renter earning minimum wage would need to consistently work over 88 hours a week to afford a basic two-bedroom apartment. *Id.* at CT-49.

A report by the Partnership for Strong Communities entitled "Housing in Connecticut 2020" reveals that "[n]early 120,000 Connecticut households spend over half of their income on rental housing (including rent and utilities)." Tab F, p. 1. Obstacles for improving this statistic will soon ripen, because "in the next five years [or 2025], 4,843 publicly supported rental homes in Connecticut are set to have their affordability restrictions expire." *Id.* Of the remaining inventory of affordable rental homes, the report lists Connecticut as having the fifth oldest housing stock of any state in the country, "[a]n estimated 2,230 units of public housing in Connecticut are in need of immediate investment." *Id.* at 2. The report also suggests Connecticut has fallen behind other states in term of creating more multifamily housing, "In 2018, Connecticut ranked second-to-last of U.S. states in permit issuance rate, with a rate of 1.3 permits per 1,000 residents." *Id.* at 1.

The report explains how the affordability crisis is impacting Connecticut renters, "they are forced to spend less on other needs, such as food, healthcare, and childcare. In turn, local businesses are negatively affected by residents' lack of income for other essentials." *Id.*

III. **The Myth of Fiscal and Value Impacts**

Recent studies have documented that mixed-income developments and affordable housing have no impact on home values in the communities where they are built. *See* Tabs G-1 – G-2.

In addition, recent findings show that one- and two-bedroom rental apartments have negligible impact on municipal and school expenditures. *See* Tab H.

Rocky Hill, Simsbury, Somers, South Windsor, Southington, Stafford, Suffield, Tolland, Vernon, West Hartford, Wethersfield, Willington, Windsor, and Windsor Locks

IV. **What Affordable Housing Looks Like**

Local officials from Kent, Avon, Darien, West Harford, and Wallingford assessed mixed-income housing developments built in their communities. *See* Tab I. For photographs of affordable housing built across the country, *see* Tab J.

V. **"House Poor" American Homeowners**

The New York Times published an article outlining how the number of "house poor" Americans now exceeds 27%. This means that 27% of US households are spending in excess of thirty percent (30%) of their income solely on housing. *See* Tab K.

VI. **Don't Call This Affordable Housing**

The New York Times published an article showing that affordable housing does not need to have the stigma of being labeled as "affordable." *See* Tab L.

VII. **Rework Regulations to Ease Housing Shortage**

The Day published an opinion letter stating that the inconsistency in zoning regulations, which vary greatly town by town, contributes to the shortage of affordable housing. Commission members may also not be trained in the complex nuances of land use and development. The article suggests that the State of Connecticut should prepare uniform regulations by region, with assistance from land use professionals, such as engineers. The letter argues that doing so will make it easier to build more affordable housing. *See* Tab M.

VIII. **A Unique Stand on Affordable Housing**

The Hartford Courant published an article reporting on a recent affordable housing development in Orange, CT. The development not only benefited those residents with lower incomes, it also benefited elderly and physically disabled individuals. The article submits that more towns should contribute their "Fair Share" of affordable housing for the benefit of those individuals who require it. *See* Tab N.

IX. **CT Ranks Worst State in the U.S. for Renters, Study Finds**

The *CT Mirror* published an article reporting that Connecticut has the worst environment for renters due to an unemployment rate higher than the national average, lower number of available rental units, and the advanced age of available rental units. *See* Tab O.

X. **Study: CT Homeownership Costs Among Highest in U.S. What to Know**

The Hartford Courant published an article reporting that Connecticut ranks among the highest in terms of homeownership costs. Specifically cited are large increases in homeowners' insurance and taxes. *See* Tab P.

XI. <u>**Memo to Interested Parties re General Statutes 8-30g Housing Units Produced**</u>

Attorneys Timothy Hollister and Andrea Gomes authored a memo providing an updated number of housing units that have been built pursuant to § 8-30g since its enactment in 1990. The memo concludes that "in total, conservative and reasonable estimates are that § 8-30g has spurred the creation of about 8,500 units that are affordable in compliance with § 8-30g or an applicable government assistance program, and about 18,000 market-rate units in set aside developments constructed pursuant to § 8-30g." *See* Tab Q at 2.

XII. <u>**122 Wilton Road: Affordable Apartments "Life-Changing" For Local Residents**</u>

A recent post in the local Westport blog "06880 Where Westport meets the word" captured the reactions of Westport residents to a recent affordable housing development. *See* Tab R. While many were initially apprehensive, their opinions changed once the tenants moved in, "Every resident of 122 Wilton is a 'productive member of society'…. They have at least one job. They work hard, serve employers and customers, pay taxes, and have hopes and dreams for the future. 'This building will allow these people an opportunity to live in this wonderful town,' where some already work." *Id.* at 2. Tenants that moved there stated the opportunity was "life-changing," including a young family that was able to give their two-year-old daughter her own room by moving from a one-bedroom to a two-bedroom apartment; and an older, disabled Westport resident who feared having to leave his local job due to the increased cost of housing. *Id.* at 3-4.

Table of Contents

TABLE OF CONTENTS

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A

THE STATE OF THE NATION'S HOUSING 2024

JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY

EXECUTIVE SUMMARY

Both homeowners and renters are struggling with high housing costs. On the for-sale side, millions of potential homebuyers have been priced out of the market by elevated home prices and interest rates. Homeowner cost burdens are also on the rise, driven by growing taxes and insurance costs. For renters, the number with cost burdens has hit an all-time high as rents have escalated. While single-family construction is accelerating and a surge of new multifamily rental units is slowing rent growth, any gains in affordability are likely to be limited by robust household growth, ongoing development constraints, and high construction costs. All stakeholders must work together to address the affordability crisis and many related urgent housing challenges, including the inadequate housing safety net, the record number of people experiencing homelessness, and the growing threat of climate change.

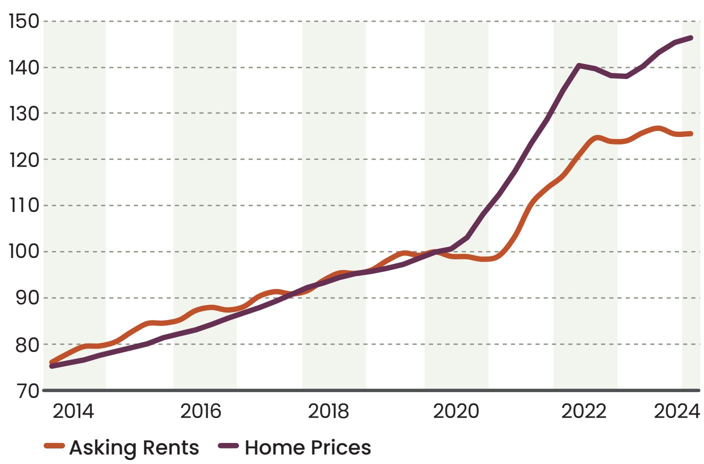
Housing Costs Continue to Rise

Lack of affordability defines both the for-sale and the for-rent housing markets. Home prices rebounded to a new all-time high in early 2024 despite persistently elevated interest rates. After declining briefly in early 2023, home prices ended the year up 5.6 percent annually and continued to rise in early 2024 at an annual rate of 6.4 percent in February, according to the S&P CoreLogic Case-Shiller US National Home Price Index. With these gains, the US home price index is now up 4.0 percent from its previous June 2022 peak and has jumped a whopping 47 percent since early 2020 **(Figure 1)**.

Home price growth was widespread in early 2024, occurring in 97 of the top 100 markets, with higher increases in the Northeast and Midwest and more muted growth in the South and West. Additionally, home insurance premiums grew an average of 21 percent between May 2022 and May 2023 alone, according to Policygenius, and property taxes are on the rise, further increasing the cost of homeownership.

Figure 1

Housing Costs Remain Elevated After Pandemic-Era Surges



Notes: Asking rents are for professionally managed apartments in buildings with five or more units. Prices and rents are indexed to 100 in 2020:1. Home prices are seasonally adjusted and are an average of January and February data in 2024:1.
Source: JCHS tabulations of RealPage data; S&P CoreLogic Case-Shiller US National Home Price Index.

In the rental market, although rent growth slowed to just 0.2 percent year over year in early 2024, rents remain up 26 percent nationwide since early 2020 after rapid pandemic-era growth. Rents are rising in three out of every five markets, including in much of the Midwest and Northeast. Declines were contained mostly to markets in the West and South, though rents there were still up from pre-pandemic levels by an average of 21 and 28 percent, respectively.

Cost Burdens Hit Record Highs

In the face of rising housing costs, burden rates are increasing. The number of cost-burdened homeowners, those who spend more than 30 percent of household income on housing and utilities, grew by 3 million to 19.7 million between 2019 and 2022. Nearly one in four homeowner households (23.2 percent) are now stretched worryingly thin, including 27.4 percent of homeowners age 65 and over.

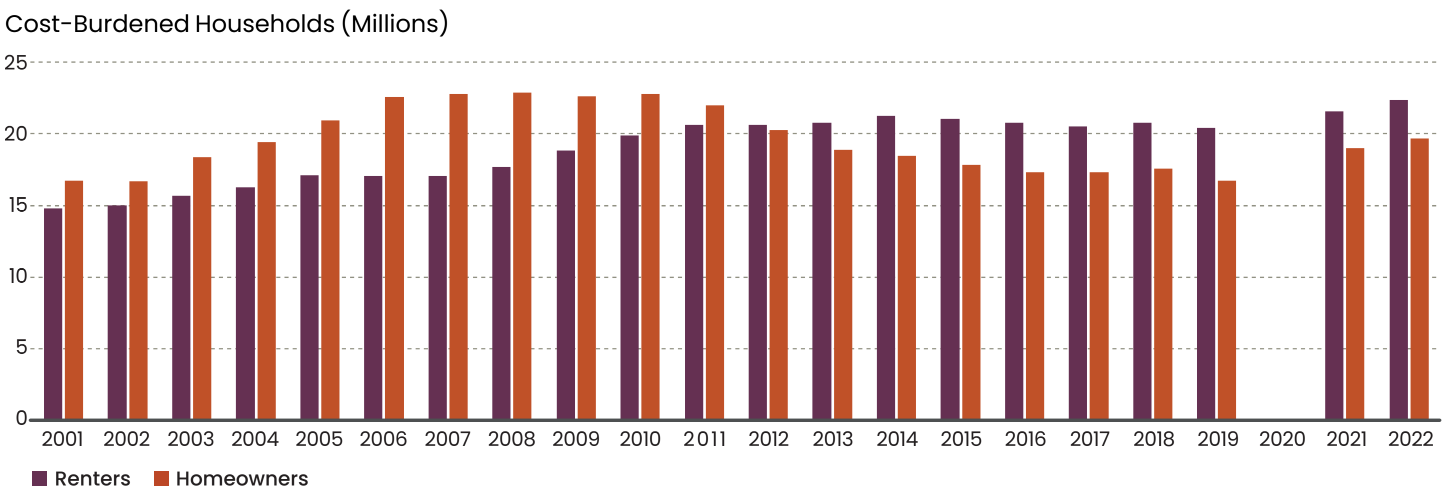
Households earning less than $30,000 annually constituted over half of the growth in cost-burdened homeowners from 2019 to 2022. While such burdens are difficult for any household, they present distinct challenges for these homeowners. During this period, homeowners with incomes under $30,000 saw their residual incomes—the amount of money left over each month after paying for housing and utilities—fall 18 percent to just $627 after adjusting for inflation, forcing tough choices among daily necessities, basic home maintenance and repairs, and possibly accessibility improvements.

For renters, the landscape is even more challenging. While rents have been rising faster than incomes for decades, the pandemic-era rent surge produced an unprecedented affordability crisis. Half of all renter households—22.4 million—were cost burdened at last measure in 2022, up 2 million since 2019 and the highest number on record **(Figure 2)**. Likewise, the number of severely cost-burdened renter households—those spending more than half of household income on housing and utilities—also hit a new high of 12.1 million in 2022, up 1.5 million from pre-pandemic levels.

Among renters, cost-burden rates have increased across the income spectrum. Still, renters with the lowest incomes have the highest cost-burden rates. Fully 83 percent of renter households earning less than $30,000 annually were cost burdened in 2022, including 65 percent (9.4 million households) with

Figure 2

Cost Burdens Hit New High for Renters While Also Rising for Homeowners



Notes: Cost-burdened households spend more than 30% of income on housing and utilities. Estimates for 2020 are omitted due to data collection issues experienced during the pandemic.
Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates.

severe burdens. Renters with the lowest incomes have a median of just $310 per month in residual income to cover all non-housing needs.

More than half of Black (57 percent), Hispanic (54 percent), and multiracial (50 percent) renter households were cost burdened at last measure in 2022. Rates were lower for white (45 percent), Asian (44 percent), and Native American (44 percent) households. While racial income inequality explains some of the difference, burden rates remain disproportionately high for lower-income renters of color, at 85 and 87 percent for Black and Hispanic renters, respectively, as compared to 80 percent of their white counterparts.

Household Growth Still High

Despite high housing costs, household growth remained robust through last year. The nation gained 1.7 million households between 2022 and 2023, according to the Housing Vacancy Survey. Though lower than the previous year's 1.9 million new households, this is still a significant uptick from the 1.1 million annual pace averaged in the 2010s.

This growth is driven largely by Gen Zers (born 1995—2009) benefiting from the healthy labor market and millennials (born 1980—1994) who got a late start on forming their own households because of the Great Recession. Additionally, the large population of baby boomers is increasing the number of older households.

Another major contributor to robust household growth is ballooning immigration, which peaked at 3.3 million in 2023 according to the Congressional Budget Office, after averaging 919,000 annually in the 2010s. The majority of this increase is asylum seekers facing challenges that will slow their housing trajectories. But household growth may remain strong for some time, as this population will eventually form households.

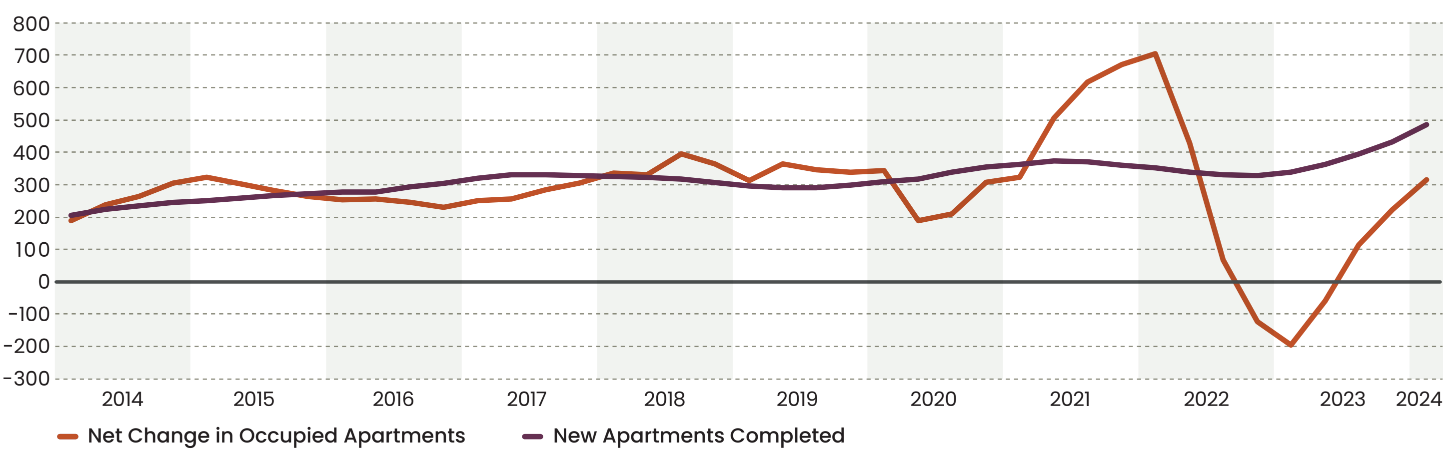
New Units Soften Rental Market

Multifamily completions rose by 22 percent to 449,900 in 2023, the highest annual level in more than three decades, and the number of units under construction in March 2024 remained near the record high. As these units have come online, they have outnumbered even sizeable increases in new renter households, and so the rental market has cooled slightly **(Figure 3)**. RealPage reports vacancy rates in professionally managed apartments rose to 5.9 percent at the beginning of 2024, more than twice the record low of 2.5 percent recorded in early 2022.

Figure 3

Supply of New Apartments Is Outpacing Rental Demand

Units in Professionally Managed Properties (Thousands)



Note: Estimates are four-quarter rolling totals for professionally managed apartment buildings with five or more units.
Source: JCHS tabulations of RealPage data.

At the same time vacancies have risen, so have operating costs, straining property owners' balance sheets. As of January 2024, apartment operating expenses increased by 7.1 percent year over year, according to Yardi Matrix, led by a 27.7 percent nationwide average increase in owners' insurance premiums. Against this backdrop, net operating income growth fell to 2.8 percent in the first quarter of 2024, down from 8.1 percent a year earlier. These declines affected valuations: apartment property prices fell in 2023 for the first time in more than a decade, down more than 10 percent nationwide by the end of the year, according to Real Capital Analytics. By March 2024, prices were falling 8.4 percent year over year.

Slowing revenues, combined with the rising cost of both debt and equity, make new multifamily projects more difficult to finance. Multifamily construction starts have plummeted from an annualized rate of 531,000 units in the first half of 2023 to just 343,000 units in the first quarter of 2024. This decline will slow the pace of new unit additions, but only after markets work through the backlog of units currently under construction.

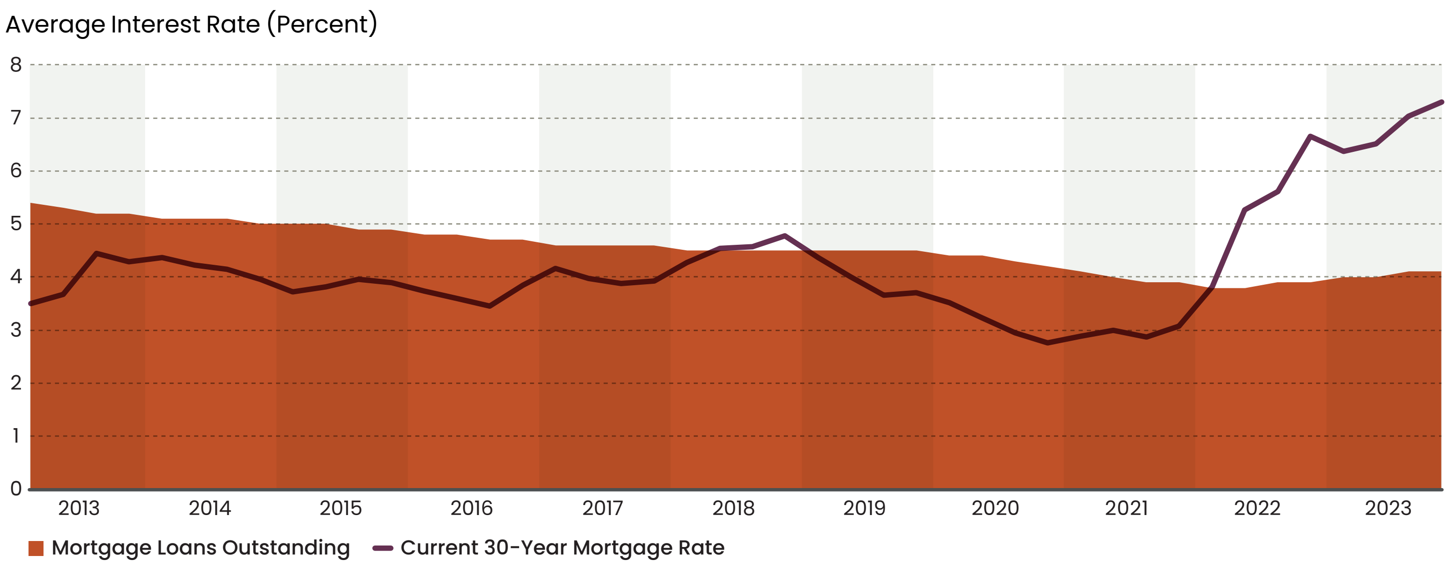
Low For-Sale Inventories Lead Homebuyers Toward New Homes

Existing homes for sale remain in short supply. Just 1.1 million homes were available for purchase in March 2024, down from 1.7 million in March of 2019, according to the National Association of Realtors (NAR). This is just 3.2 months of supply, even with the current reduced sales rate. Annual existing home sales dropped 19 percent to 4.1 million in 2023, nearly a 30-year low.

The shortage of homes for sale is due largely to the "lock-in" effect whereby current homeowners with below-market interest rates are disincentivized to move. Though the 30-year mortgage interest rate is hovering around 7 percent, the average interest rate on outstanding residential mortgages is just over 4 percent **(Figure 4)**. This rate spread incentivizes current homeowners to stay put, dramatically reducing the number of homes available for sale.

Figure 4

Homeowners' Average Mortgage Rate Is far Below the Current Market Rate



Source: JCHS tabulations of Federal Housing Finance Agency, National Mortgage Database; Freddie Mac, Primary Mortgage Market Surveys.

With few existing homes for sale, aspiring homebuyers are turning to new construction. New home sales increased by 4 percent in 2023, constituting 15 percent of all single-family home sales compared to 12 percent just two years earlier. Though down for the year in 2023, single-family starts rose to an annualized rate of 1.06 million units in the last quarter, a 25 percent year-over-year increase.

While homebuilders are increasingly delivering smaller, lower-cost options, construction of entry-level housing is still hampered. Constraints from restrictive zoning and regulatory policies, skilled labor shortages, financing limitations, and other challenges increase the costs and reduce the amount of development. Alternative construction techniques, such as modular and manufactured housing, help to provide housing at a wider range of price points and fill supply gaps. Manufactured housing construction costs can be as little as 35 percent of an equivalent site-built home, but production remains just a fraction of levels from previous decades.

In response to the housing shortage and widespread concerns about affordability, an increasing number of state and local governments are removing supply barriers. Some local areas have changed zoning to allow a range of housing types on land previously zoned exclusively for single-family development, and a handful of states have preempted local zoning codes to do so. Other places are repurposing underutilized land for development. One example is California, which has also relaxed permitting and environmental review requirements to make projects easier, quicker, and less costly. Several cities, such as Charlottesville, Virginia, and Cambridge, Massachusetts, have removed minimum parking mandates. The US Department of Housing and Urban Development (HUD) is helping to spur these efforts by granting $85 million to help states, cities, and metropolitan planning organizations identify and address zoning, land use, and regulatory barriers to housing production.

Homeownership Increasingly Out of Reach

The high affordability hurdle has reduced the number of first-time homebuyers and slowed the growth in homeownership over the past year. According to the Housing Vacancy Survey, the homeownership rate for households under age 35—a key first-time homebuyer demographic—fell 0.4 percentage points over the last year as first-time homebuying dropped. As a result, the US homeownership rate across all age groups inched up just 0.1 percentage points in 2023 to 65.9 percent, the smallest increase since 2016.

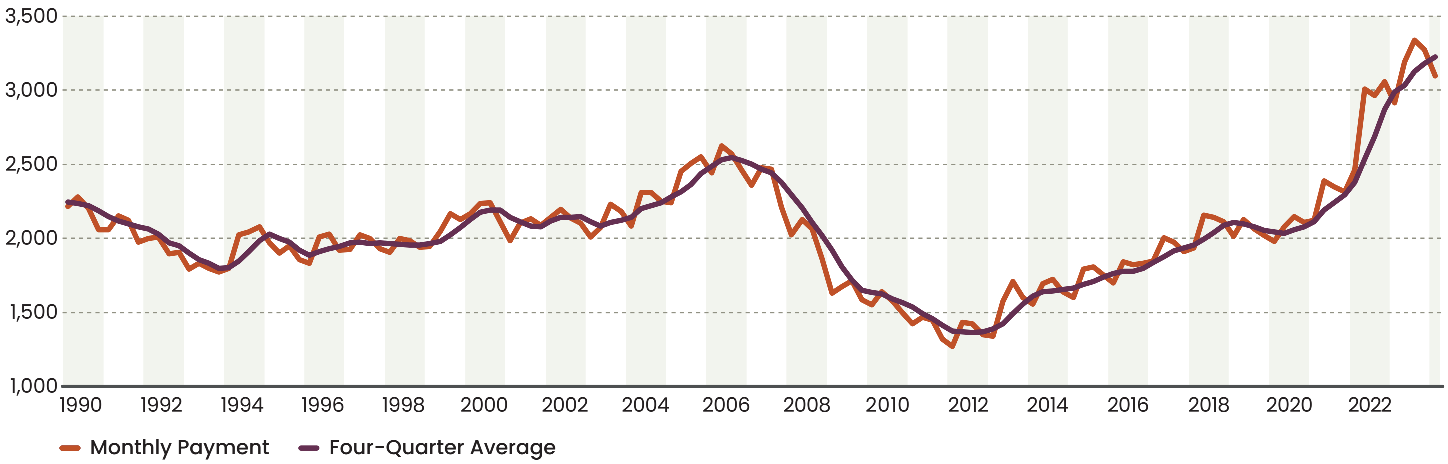
Atop the rebound in home prices, persistently high mortgage interest rates have further limited access to homeownership for many potential first-time buyers. The rate on the 30-year fixed-rate mortgage peaked in October 2023, hitting 7.79 percent, the highest in more than 20 years, according to the Freddie Mac Primary Mortgage Market Survey. After a brief dip in early 2024, rates were again over 7.0 percent by mid-April, more than twice the 3.0 percent rate averaged across 2020 and 2021.

This combination of rising interest rates and home prices pushed the median payment on home mortgage applications up $108 over the past year (to $2,201), according to the Mortgage Bankers Association, and the median is now up more than $850 over the last three years. For the low-downpayment loans commonly pursued by first-time buyers, the total monthly payment on the median-priced home is now $3,096 after taxes and insurance **(Figure 5)**. To afford such a high payment under common payment-to-income ratios, a borrower would need an annual income of at least $119,800, a threshold just one in seven (6.6 million) of the nation’s 45 million renter households can meet. It now takes an annual household income of at least $100,000 to afford the median-priced home in nearly half of all metro areas.

Figure 5

Monthly Payments on the Median-Priced Home Now Exceed $3,000

Monthly Housing Payment on Median-Priced Home (2024 dollars)



Notes: Payments are inflation adjusted using the CPI-U for All Items Less Shelter. Monthly payments assume a mortgage with a 3.5% downpayment on a 30-year fixed-rate loan with zero points and 0.55% mortgage insurance, 0.35% property insurance, and 1.15% property tax rates.
Source: JCHS tabulations of Freddie Mac, Primary Mortgage Market Surveys; National Association of Realtors, Existing Home Sales.

Although rising home prices are a barrier for first-time buyers, the recent rapid home price appreciation has provided substantial equity gains for many homeowners. According to CoreLogic, the average home equity among owners with mortgages increased $24,000 in 2023 and $119,900 over the past four years. As of the fourth quarter of 2023, the average mortgaged home equity is a substantial $298,000. Many current homeowners, especially those with higher incomes, are also enjoying the benefits of past historically low mortgage interest rates. Having locked in fixed rates with lower monthly payments, homeowners as a whole are paying less on housing debt service as a percentage of income than at any time since 1980.

Barriers to Narrowing Racial Homeownership Gaps

The higher costs of homebuying have hampered efforts to reduce the wide racial homeownership rate gaps. As of the first quarter of 2024, the Hispanic (49.9 percent) and Black (46.6 percent) homeownership rates are significantly lower than that of white households (74.0 percent). While these gaps have remained largely unchanged over the past 30 years, some incremental progress had been made: growth in Black and Hispanic homeownership rates slightly outpaced the US average beginning in 2019 and through the majority of the pandemic. However, continuing even those modest gains became increasingly difficult in 2023 as the rising cost of homeownership disproportionately priced out most Hispanic and Black renter households. By the first quarter of 2024, just 8 percent of Black and 13 percent of Hispanic renter households had sufficient annual income to afford monthly mortgage payments on the median-priced home, as compared to 16 and 29 percent of their white and Asian counterparts, respectively.

Households of color face other disadvantages, too, including a lack of access to the intergenerational transfers of wealth that serve as a downpayment for many white homebuyers and a more difficult time accessing mortgage financing. Initiatives that offer downpayment assistance and increase access to affordable credit can help address these barriers. Special purpose credit programs that allow lenders to tailor affordable lending programs to specific populations with a history of disparate treatment, including racial groups, can further assist renters of color in transitioning to homeownership.

Expanding the Housing Safety Net

Growing numbers of income-eligible households need housing assistance but don't get it. The number of very low-income renter households increased by 4.4 million from 2001 to 2021, while the number of assisted households increased by just 910,000. As of 2021, three in every four income-eligible renter households go without help. Additionally, a record-high 8.5 million of these very low-income households had worst case housing needs, spending more than half their income on housing or living in severely inadequate housing, according to HUD.

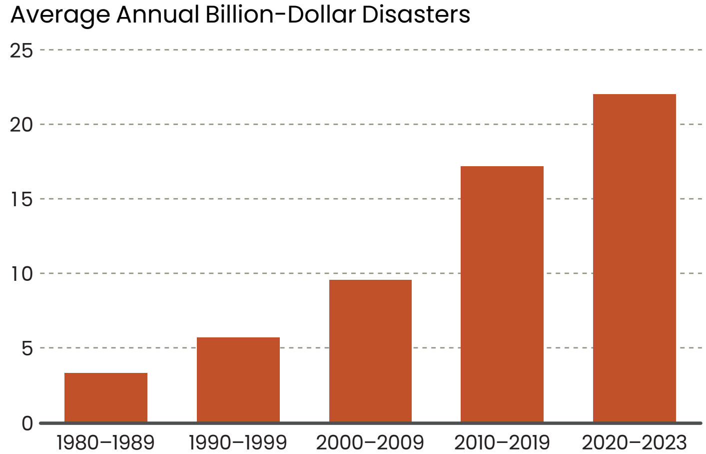
Given the hardships facing the vast majority of renters with very low incomes, expanding assistance is imperative. But federal funding has not grown to meet the rising need, and as housing costs increase, simply maintaining current levels of support requires more funding each year. In need of additional resources, many state and local governments are expanding their funding for housing assistance. They've been aided by roughly $3 billion generated annually through housing trust funds, multifamily private activity bonds that totaled $17.2 billion at last measure in 2020, and nearly $18 billion allocated to housing needs through American Rescue Plan state and local fiscal recovery funds. While every bit helps, these efforts pale in comparison to the scope of the housing crisis, and increased federal resources are critical to meaningfully addressing the need.

As housing costs have risen, so has the number of people experiencing homelessness, reaching a record-high 653,100 people in 2023. The unsheltered population also hit an all-time high of 256,600 last year, following an increase of nearly 23,000 people from the previous year. Though the recent migrant crisis explains some of this growth, much of the increase reflects the end of pandemic protections, rapidly rising rents, and the already meager housing safety net.

As one piece of a broader federal strategy, in early 2024 HUD awarded a record $3.2 billion through its Continuum of Care program to provide housing opportunities and services for people experiencing homelessness. This program, in conjunction with other resources like Emergency Housing Vouchers, enabled HUD to help more than 424,000 households exit or avoid homelessness in 2023. Funding for homelessness assistance, prevention, and rehousing programs is crucial, but these programs can only go so far, given the lack of permanently affordable housing.

Figure 6

Costly Climate Change–Related Disasters Are Increasing



Source: JCHS tabulations of National Oceanic and Atmospheric Administration, Billion-Dollar Weather and Climate Disasters.

The Growing Threat of Climate Change to the Nation's Housing Stock

The housing stock is increasingly at risk of damage from severe hazards. The number of billion-dollar disasters related to climate change has grown from an annual average of 3 in the 1980s to 28 in 2023 alone **(Figure 6)**. At last count, 60.5 million housing units were located in areas with at least moderate risk, according to the Federal Emergency Management Agency (FEMA) National Risk Index. An effective response requires both structural adaptations and financial resources to increase household, building, and land resiliency, and to reduce future risks by shrinking the residential sector's carbon footprint.

Federal resources are available to shore up the housing stock against the impacts of hurricanes, floods, wildfires, and other hazards. Eligible activities are property acquisition, retrofits, floodproofing, and long-term planning, among other strategies. Yet FEMA's hazard mitigation programs deliver an average of less than $2 billion annually to states and tribal nations, and significantly more resources and strategies are needed to increase properties' resiliency. To date, the bulk of the funding has been dedicated to recovery and adaptation after a disaster. The programs help the hardest-hit households and communities after an event but are not designed to make households whole. This approach could leave critical needs unmet at a moment of extreme household vulnerability.

The best way to reduce the threat of climate change to the nation's housing stock is to reduce the carbon footprint of the residential sector, responsible for a stunning 18 percent of US greenhouse gas emissions. While improved construction materials and techniques have helped new homes to become more energy efficient, great potential lies in retrofitting older homes. However, the upfront cost of retrofits can be significant and a barrier to implementation. To help reduce costs, the Inflation Reduction Act of 2022 allocated more than $9 billion for rebates and expanded property owner tax credits, and another $27 billion to leverage financing for community and residential energy-efficiency improvements, among the largest such federal investments. Along with additional resources for the Weatherization Assistance Program through the Infrastructure Investment and Jobs Act of 2021 and various state resources, there is a concerted effort to mitigate housing's impact on climate change and reduce household energy burdens.

The Outlook

Looking forward, housing costs are likely to remain high. On the for-sale side, home prices are set to rise in the face of highly constrained supply, prolonging this unusually difficult market for first-time homebuyers. On the rental side, there may be some affordability gains in the near term. Wage growth is high and the nearly 1 million new multifamily units currently under construction will soon come online, suppressing rent growth. But subdued rent growth will not last long. New construction starts are dropping rapidly, and financial conditions are increasingly impeding multifamily development projects.

Further pressuring the housing markets are the nation's shifting demographics. Housing demand will remain strong in the near term, fueled by the immigration surge, household formations among Gen Zers, and the large millennial generation's shifting housing needs. However, demand is expected to slow over the longer term. Native-born population growth is decelerating and will soon turn negative as baby boomer mortality rates overtake birth rates. Immigration will then become the primary, albeit much less predictable, source of population and household growth.

Households across the income spectrum will continue to struggle to secure affordable housing. Yet the shortage will remain most acute for those with low incomes, especially if the nation continues to lose low-rent units even as the population of financially vulnerable households grows. While regulatory relief and technological innovation can help to grow the private supply of lower-cost housing, there is also a need to expand the housing safety net beyond the market's reach to serve the growing number of renters with very low incomes.

Other housing challenges are also likely to become more urgent, including the imperative to both increase the housing stock's resiliency to climate change and reduce its significant carbon footprint. Given the importance of homeownership as a source of household stability and wealth, narrowing the wide racial homeownership disparities is also an increasingly urgent policy concern. Addressing these pressing needs will require contributions from policymakers at all levels of government as well as the private and nonprofit sectors to grow the supply of quality, affordable homes in thriving communities.

RENTAL HOUSING

Rental affordability is the worst on record. The number of renters with cost burdens has hit an all-time high, and the stock of low-rent units has continued to fall. Though a rush of new supply has helped to temper rent growth and increase vacancies, the slowdown will likely be short-lived. High interest rates and rising insurance and operating costs are weakening property performance and hindering new development. Yet, rental demand remains strong, bolstered by the large Gen Z, millennial, and baby boom generations and the growing number of higher-income renter households.

Renter Cost Burdens Reach New High

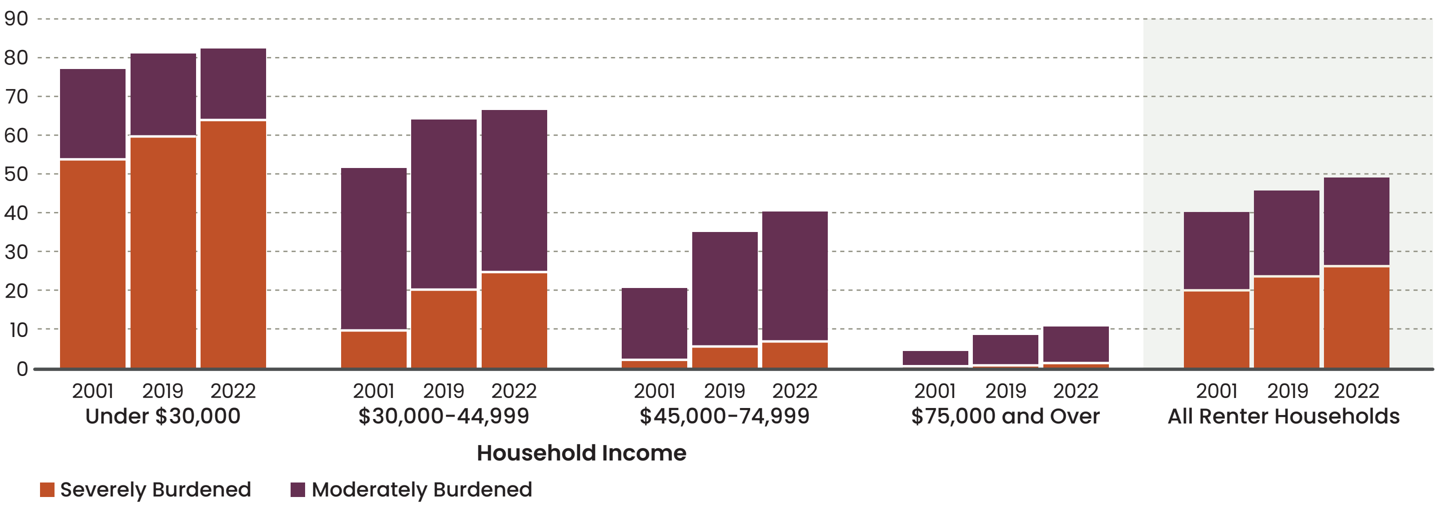
The number of cost-burdened renter households reached a record-breaking 22.4 million at last measure in 2022, an increase of 2.0 million households since 2019. The number of severely cost-burdened renter households also hit a record high at 12.1 million, fully 1.5 million households above pre-pandemic levels. This rise pushed the share of cost-burdened renter households to an alarming 50 percent in 2022, an increase of 3.2 percentage points since 2019 and 9.0 percentage points since 2001.

Renter households at all income levels have experienced rising cost-burden rates over the last two decades, a trend that accelerated during the pandemic **(Figure 22)**. Among renter households earning $30,000 to $44,999 per year, 67 percent were

Figure 22

Renter Cost Burdens Are Rising Fastest Among Middle-Income Households

Share of Renter Households with Cost Burdens (Percent)



Notes: Household incomes are adjusted for inflation using the CPI-U for All Items. Moderately (severely) cost-burdened households spend more than 30% (more than 50%) of income on housing and utilities.
Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates.

cost burdened in 2022, an increase of 2.6 percentage points from 2019 and 15.1 percentage points since 2001. Renter households with annual incomes of $45,000 to $74,999 experienced the fastest growth in their burden rates, up 5.4 percentage points since the start of the pandemic to 41 percent, nearly double the 2001 rate. Cost-burden rates among renter households earning at least $75,000 annually grew 2.2 percentage points since the start of the pandemic, though they remain relatively low at 11 percent.

Burden rates also rose among renter households with annual incomes under $30,000, which consistently have the highest cost-burden rates. In 2022, 83 percent of these households were cost burdened, an increase of 1.5 percentage points from 2019, including 65 percent who were severely burdened.

Long-standing discrimination in housing, employment, and education has contributed to disproportionately high cost-burden rates for renter households headed by a Black, Hispanic, or multiracial person. In 2022, more than half of Black (57 percent), Hispanic (54 percent), and multiracial (50 percent) renter households were cost burdened, as compared to white (45 percent), Asian (44 percent), and Native American (44 percent) households. Even among renters with incomes under $30,000, households headed by a Hispanic (87 percent), Asian (86 percent), or Black person (85 percent) were more likely to be cost burdened than those headed by a white person (80 percent).

Because rents have been increasing faster than incomes for years, renters have less money to cover non-housing expenses. While median rents have risen 21 percent in inflation-adjusted terms since 2001, median renter household incomes have risen just 2 percent. Consequently, renters' median residual income—the amount of money available each month after paying for rent and utilities—declined 4 percent since 2001 to $2,600 in 2022. Renters with lower incomes have been particularly stricken by rising housing costs. Residual incomes for those making less than $30,000 annually dropped to an all-time low of $310 in 2022, 47 percent lower than in 2001. Among these renters, those with cost burdens had a scant $170 in residual income.

High housing costs are forcing financially vulnerable renters to reduce their spending in areas critical to well-being. Center tabulations of the Consumer Expenditure Survey indicate that severely cost-burdened renter households in the lowest expenditure quartile (a proxy for low incomes) spent 39 percent less on food and 42 percent less on healthcare than their unburdened counterparts in 2022. Renters may also make other trade-offs to reduce housing costs, including relocating to an older or substandard unit or a different neighborhood, or opting for overcrowded living arrangements or longer commutes. These and other such choices may further threaten an already vulnerable household's health, financial stability, and economic mobility.

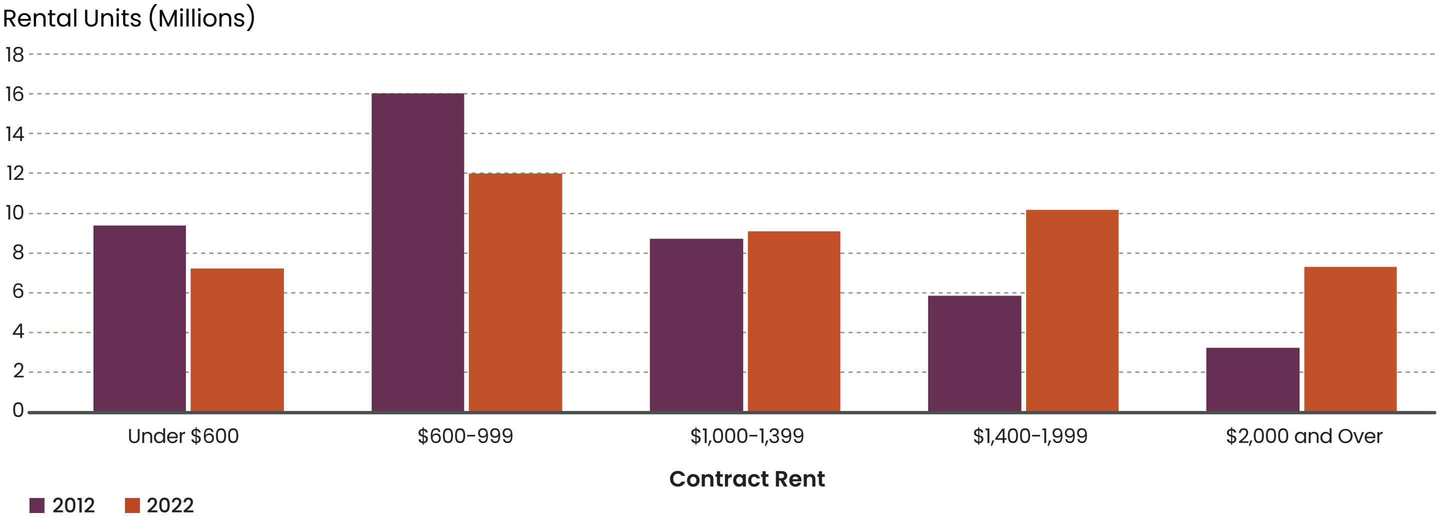
Shortage of Low-Rent Units Grows

Over the past decade, the supply of low-rent stock has continued to decline, leaving lower-income households even fewer housing options they can afford. Between 2012 and 2022, the nation lost 2.1 million units with rents under $600 when adjusted for inflation, the maximum amount affordable to a household earning $24,000 annually when applying the 30 percent of income standard. This left only 7.2 million units at this rent level as of 2022 **(Figure 23)**.

The market also lost an astounding 4.0 million units with rents between $600 and $999, for a total loss of 6.1 million units with rents below $1,000. The declining supply of these crucial units is attributable to rent increases among existing units, tenure conversions out of the rental stock, building condemnations, and demolitions.

Figure 23

The Rental Stock Is Shifting Toward Higher-Rent Units



Notes: Rents are inflated to 2022 dollars using the CPI-U for All Items Less Shelter. Units that are occupied but do not receive payment are excluded. Contract rents exclude utility costs.
Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates.

The loss of low-rent units has been geographically widespread, with decreases recorded in 47 states and the District of Columbia. Between 2012 and 2022, 42 states lost more than 10 percent of their low-rent stock, including 24 that lost more than 20 percent. Among the hardest-hit states were those previously considered more affordable that have seen swiftly growing rental demand, including Texas, North Carolina, and Georgia. Losses were also significant in several Midwestern states where renter household growth was relatively low over the decade, including Ohio, Michigan, and Indiana. In more expensive states already short on low-rent units, the net decline extended much farther up the rent spectrum, with 15 states losing units at all rent levels up to $1,400.

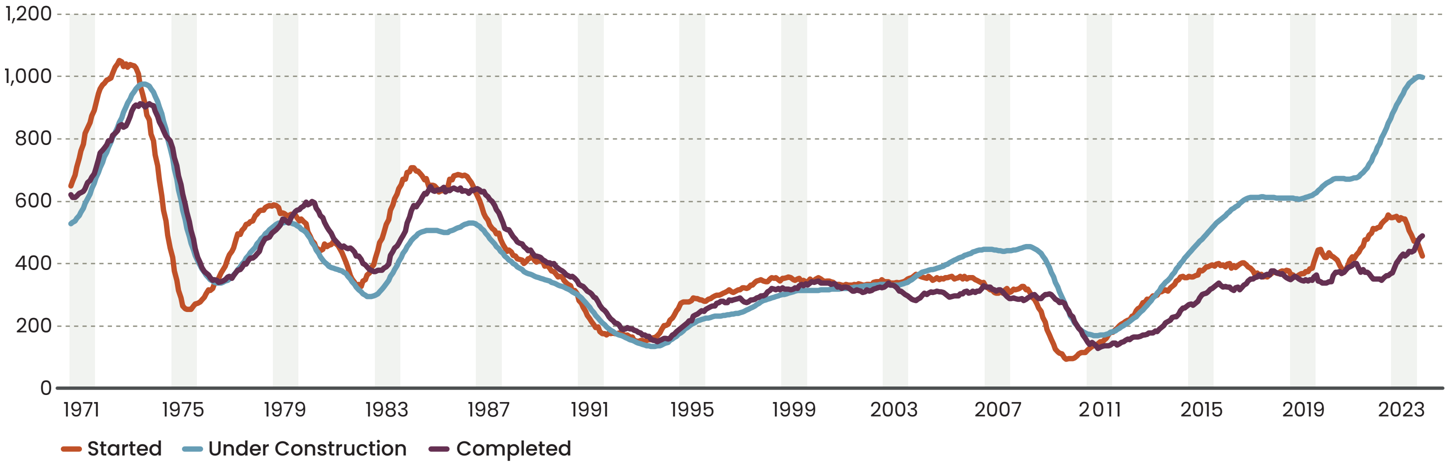
Meanwhile, the supply of higher-rent units increased. The number of units with rents between $1,000 and $1,399 increased by 400,000, while those with rents between $1,400 and $1,999 grew by 4.3 million, and those with rents of $2,000 or more increased by 4.1 million. These changes have shifted the distribution of rents upward. In 2022, just 16 percent of units had rents below $600, down from 22 percent of the rental stock in 2012. Meanwhile, the share of units renting for $2,000 or more increased from 7 percent to 16 percent.

One reason for the upward shift is that nearly all of the last decade's growth in the rental supply has come from units in large multifamily buildings, which have the highest median rents at $1,300 as of 2022. Between 2012 and 2022, the number of units in large multifamily buildings with 20 or more units grew by 3.1 million to 12.3 million units. During the same period, the supply of units in midsize multifamily buildings with 5 to 19 units, which had a median monthly rent of $1,100, increased by only 267,000 to 10.6 million units. The supply of rentals in small multifamily buildings with 2 to 4 units, which had the lowest median rents at $980 in 2022, increased by just 14,000 to 8.3 million.

Figure 24

Apartment Completions Continue to Rise Even as Multifamily Starts Decline

Annualized Multifamily Units (Thousands, seasonally adjusted)



Note: Estimates are a 12-month trailing average.
Source: JCHS tabulations of US Census Bureau, New Residential Construction.

Flood of New Units Softens Rental Market

New multifamily units are coming online at a rate not seen since the 1980s **(Figure 24)**. At the end of March 2024, multifamily completions reached their highest level since May 1988, with 487,000 units added over the prior 12 months, up 21 percent from the previous year (402,000 units).

The national rental vacancy rate rose to 6.6 percent in the first quarter of 2024, according to the Housing Vacancy Survey, up from the pandemic low of 5.6 percent in the second quarter of 2022 and approaching the 6.9 percent rate averaged in the five years leading up to the pandemic. Vacancies have also rebounded in the professionally managed apartment sector: rates climbed steadily through 2022 and 2023, reaching 5.9 percent in the first quarter of 2024, over 1 percentage point above the pre-pandemic rate of 4.8 percent averaged between 2015 and 2019, according to RealPage. As a result, rent growth slowed to 0.2 percent year over year in the first quarter of 2024 after reaching a record high of more than 15 percent annually in early 2022.

As supply has surged, new units are sitting vacant longer. According to the Survey of Market Absorption, 52 percent of new units were leased within three months of completion in the third quarter of 2023, down from a high of 75 percent in the third quarter of 2021. This indicates a slowdown in the market's ability to absorb the rush of new units.

Rising Costs Weaken Property Performance

Total operating expenses for multifamily properties grew nationwide by 7.1 percent between January 2023 and January 2024, according to Yardi Matrix. Insurance premiums, which rose 27.7 percent year over year in January 2024, increased most rapidly, far outpacing other expenses, including repairs (8.8 percent), payroll (6.1 percent), utilities (3.7 percent), and taxes (3.5 percent) **(Figure 25)**. Operating expenses grew most rapidly in markets in the Southeast, where greater disaster exposure has inflated insurance premiums. RealPage reported that per unit property insurance costs in the 50 largest metro areas have more than doubled since the start of the pandemic, with many of the largest increases in Florida.

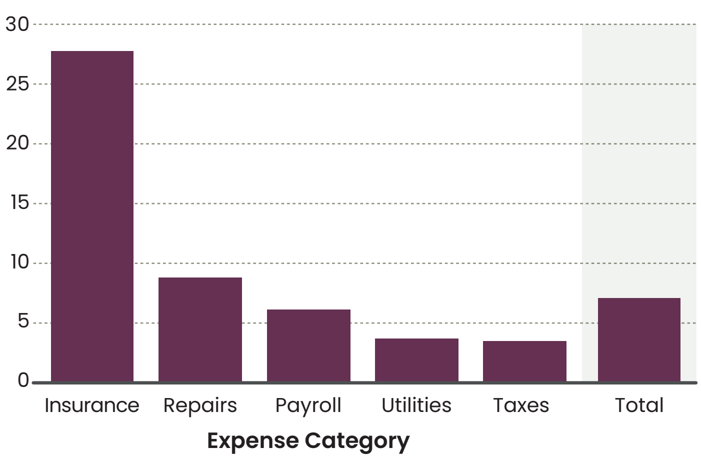
As rent growth has stalled and operating costs have risen, property owners' net operating income growth has slowed. According to the National Council of Real Estate Investment Fiduciaries (NCREIF), net operating incomes for apartments grew by 2.8 percent annually in the first quarter of 2024. This was a substantial deceleration from the high of 24.8 percent in late 2021 and lower than the 5.4 percent annual rate averaged in the five years preceding the pandemic.

Against this backdrop, the risk of multifamily loan delinquencies has increased. According to the Mortgage Bankers Association (MBA), the 60-day delinquency rates for loans held by Fannie Mae grew to 0.46 percent in the fourth quarter of 2023 (from 0.24 percent a year earlier), and those held by Freddie Mac reached 0.28 percent (from 0.12 percent). Likewise, the 90-day noncurrent rate for longer-term commercial and multifamily loans for banks and thrifts climbed through the year to reach 0.94 percent in the fourth quarter of 2023, up from 0.45 percent in the fourth quarter of 2022. Nevertheless, delinquencies remain well below the 90-day peak of more than 4 percent reached during the Great Recession and are relatively low overall.

Figure 25

Insurance Costs for Multifamily Properties Are Up Significantly

Annual Change in Operating Costs (Percent)



Note: Estimates are for the 12 months ending in January 2024.
Source: Yardi Matrix, March 2024 Research Bulletin, Multifamily Expenses.

Though longer-term loans constitute the bulk of the multifamily debt, it is short-term loans that are at greatest risk of delinquency. Properties with loans coming due in the near future face much higher borrowing costs, given today's higher interest rates, and potentially lower property values in light of rising capitalization rates. Shorter-term loans are more likely to be held by banks or investor-driven lenders or in commercial mortgage-backed securities (CMBS). The 30-day delinquency rate for CMBS loans has increased for six consecutive quarters, hitting 4.3 percent in the fourth quarter of 2023, according to MBA. However, CMBS are a small share of all multifamily loans, and the most recent delinquency rate is only slightly higher than the pre-pandemic average.

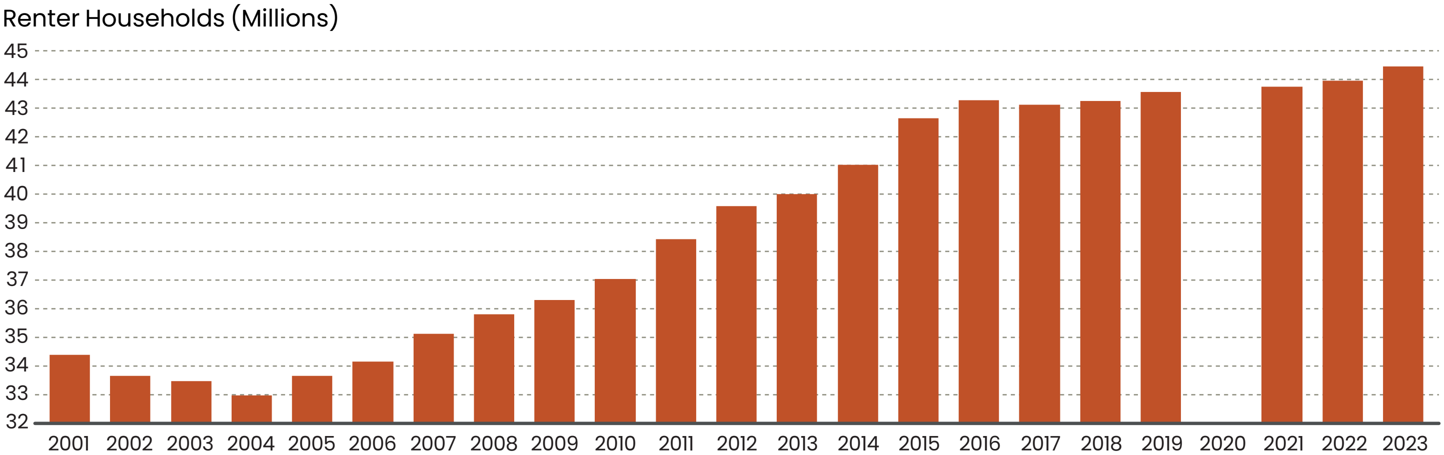
Multifamily Developers Face Financing Challenges

Even as property owners and investors contend with weakening property performance, they are confronting a more difficult financing environment. Rising interest rates have increased the cost of debt for acquiring and building multifamily properties, and high treasury yields have increased the cost of equity, as apartments now need to provide greater investor returns to compete with Treasury notes. Consequently, projects are less financially feasible, and demand for multifamily investment is slowing.

Apartment property prices have responded by declining, falling year over year in early 2023 for the first time in more than a decade. According to Real Capital Analytics, prices fell by nearly 14 percent in late 2023 and continued dropping in early 2024 at a decelerated pace of 8.4 percent annually in March. Falling property prices reflect rising capitalization rates—an indicator of returns used to compare investments—which hit 4.3 percent in early 2024, up from 3.9 percent a year earlier, according to NCREIF.

Figure 26

Renter Household Growth Ticked Up in 2023



Note: Estimates for 2020 are omitted due to data collection issues experienced during the pandemic.
Source: JCHS tabulations of US Census Bureau, Housing Vacancy Surveys.

Borrowing and lending have also slowed substantially. According to MBA, multifamily mortgage originations in 2023 were 46 percent less than in 2022. With declining originations, the growth of multifamily debt outstanding has slowed, up $88.5 billion annually in the fourth quarter of 2023 to $2.09 trillion. Multifamily investment has also declined. Apartment transactions fell 45 percent year over year in January 2024, according to MSCI.

The triple threat to property owners and investors of slowing revenue growth, increasing expenses, and rising capital costs is contributing to a drop-off in new multifamily construction. Though new unit completions are high and likely to remain so through 2024 and into 2025 as the nearly 1 million units already under construction hit the market, starts are down. This suggests an imminent downturn that may be difficult to reverse quickly enough to meet future demand.

Demographic Drivers Support Rental Demand

Despite the softening market, rental demand remains strong. Nationally, the number of renter households rose by 514,000 in 2023, the largest annual increase since 2016, according to the Housing Vacancy Survey **(Figure 26)**. This lifted the number of renter households to 44.5 million in 2023. The bulk of this growth is from the large millennial and baby boom generations, as well as the increasing numbers from Gen Z who are forming their own households.

The largest cohort of renters is millennials, born between 1980 and 1994, who constitute 34 percent (15.4 million) of all renter households in 2022. While millennials remain an important source of rental demand, they are no longer driving renter household growth. The number of renter households headed by a millennial peaked in 2019 at 16.2 million. Since then, the number of millennial renter households has fallen by 797,000 households through 2022 as they have aged out of peak household formation years and into prime first-time homebuying years. However, the legacy of high student loan debt combined with current high home prices and interest rates is preventing more of these renters from transitioning into homeownership at the pace of previous generations, preserving their significant influence in the rental market.

Increasingly, Gen Z households are driving rental demand. Members of this generation, the oldest of whom turned 27 in 2022, are rapidly forming their own households. Between 2019 and 2022 alone, the number of Gen Z–headed renter households more than doubled to 7.9 million, accounting for all net growth in renter households during this period.

Gen X and the sizable baby boom generation are further bolstering rental demand. In 2022, members of Gen X headed 10.0 million renter households, while baby boomers headed 9.1 million. With the oldest baby boomers turning 80 in 2026, the number of renter households in this age group will grow in the coming years. Indeed, rentership rates increase past age 80 as many older homeowners transition to renting, often in search of accessibility features, amenities, and fewer maintenance responsibilities. In 2022, 21 percent of households headed by a person aged 65–79 were renters, as were 26 percent of households headed by a person age 80 and over.

Growth in the number of renter households with annual incomes of at least $75,000 slowed between 2019 and 2022 amid the pandemic homebuying boom, as many households took advantage of low interest rates. Yet, over the longer term, this income group has propelled 74 percent of the net growth in renter households. From 2010 to 2022, the number of higher-income renter households increased by 43 percent to 13.5 million. These higher-income renters are more likely to be married and college educated, a demographic that fits previous generations' profile of first-time homebuyers. Increasingly common options like single-family rental construction and apartments with high-end amenities have also reflected this trend.

The Outlook

Slackening in the rental market is unlikely to last given the development slowdown and strong rental demand. Although new multifamily units are coming online in record numbers, declining construction starts suggest that completions will eventually recede, even as demographic shifts signal continued robust demand in the near term. Given the lengthy lag times for multifamily developments from permitting to completion, an extended downturn in construction amid rising demand will risk sparking another period of rapid rent increases similar to the recent run-up that has contributed to the worst renter affordability conditions on record.

B-1

2024 Affordable Housing Appeals list - Exempt Municipalities							
Town	**2020 Census**	**2024 Gov Assisted**	**2024 Tenant Rental Assistance**	**2024 Single Family CHFA/ USDA Mortgages**	**2024 Deed Restricted Units**	**2024 Total Assisted Units**	**2024 Percent Affordable**
Ansonia	8,104	232	823	152	0	1,207	14.89%
Bloomfield	9,717	645	137	309	0	1,091	11.23%
Bridgeport	58,874	7,151	4,410	813	12	12,386	21.04%
Bristol	27,251	1,919	992	1,095	0	4,006	14.70%
Danbury	33,562	1,653	1,321	369	210	3,553	10.59%
Derby	5,759	275	349	117	0	741	12.87%
E Hartford	21,361	1,671	756	1,079	0	3,506	16.41%
E Windsor	5,348	559	40	116	0	715	13.37%
Enfield	17,741	1,360	233	647	7	2,247	12.67%
Groton	18,154	3,897	101	319	10	4,327	23.83%
Hartford	53,259	11,677	9,152	1,539	0	22,368	42.00%
Manchester	26,445	1,916	974	899	32	3,821	14.45%
Meriden	26,177	2,222	1,448	1,009	11	4,690	17.92%
Middletown	21,671	3,220	1,189	490	25	4,924	22.72%
New Britain	31,510	3,041	1,672	1,189	89	5,991	19.01%
New Haven	57,525	10,139	7,764	847	343	19,093	33.19%
NewLondon	12,119	1,659	506	495	175	2,835	23.39%
Norwalk	38,152	2,606	1,641	368	738	5,353	14.03%
Norwich	18,769	2,362	844	578	0	3,784	20.16%
Plainfield	6,264	429	200	168	4	801	12.79%
Putnam	4,292	465	66	57	0	588	13.70%
Stamford	56,953	4,737	2,128	359	1268	8,492	14.91%
Torrington	17,040	992	345	612	17	1,966	11.54%
Vernon	14,761	1,539	497	344	12	2,392	16.20%
Waterbury	48,392	5,631	3,321	1,669	36	10,657	22.02%
West Haven	22,735	1,024	2,120	375	0	3,519	15.48%
Windham	9,663	1,873	642	323	0	2,838	29.37%
WindsorLocks	5,815	297	168	247	0	712	12.24%

2024 Affordable Housing Appeals list - Non-Exempt Municipalities							
Town	**2020 Census**	**2024 Gov Assisted**	**2024 Tenant Rental Assistance**	**2024 Single Family CHFA/ USDA Mortgages**	**2024 Deed Restricted Units**	**2024 Total Assisted Units**	**2024 Percent Affordable**
Andover	1,324	24	1	32	0	57	4.31%

Ashford	1,923	32	1	30	0	63	3.28%
Avon	7,713	244	35	39	2	320	4.15%
Barkhamsted	1,566	0	6	25	0	31	1.98%
Beacon Falls	2,618	0	8	59	0	67	2.56%
Berlin	8,571	644	45	149	4	842	9.82%
Bethany	2,039	0	1	11	0	12	0.59%
Bethel	7,980	192	36	113	82	423	5.30%
Bethlehem	1,605	24	0	7	0	31	1.93%
Bolton	2,045	0	2	36	0	38	1.86%
Bozrah	1,131	0	2	26	0	28	2.48%
Branford	14,180	260	66	132	9	467	3.29%
Bridgewater	863	0	0	2	0	2	0.23%
Brookfield	7,116	155	26	78	112	371	5.21%
Brooklyn	3,342	205	16	51	0	272	8.14%
Burlington	3,628	27	0	50	0	77	2.12%
Canaan	639	1	1	6	3	11	1.72%
Canterbury	2,044	76	1	48	0	125	6.12%
Canton	4,383	251	33	57	32	373	8.51%
Chaplin	955	0	3	26	0	29	3.04%
Cheshire	10,401	259	17	90	17	383	3.68%
Chester	1,793	23	4	12	0	39	2.18%
Clinton	6,283	105	10	61	0	176	2.80%
Colchester	6,441	364	47	139	4	554	8.60%
Colebrook	694	0	0	6	1	7	1.01%
Columbia	2,294	24	2	49	0	75	3.27%
Cornwall	1,002	28	2	6	0	36	3.59%
Coventry	5,273	103	6	128	20	257	4.87%
Cromwell	6,162	212	13	170	0	395	6.41%
Darien	7,265	161	23	0	133	317	4.36%
Deep River	2,112	44	6	29	0	79	3.74%
Durham	2,828	36	0	25	0	61	2.16%
East Granby	2,183	72	2	43	0	117	5.36%
East Haddam	4,477	73	3	61	0	137	3.06%
East Hampton	5,637	70	5	101	25	201	3.57%
East Haven	12,394	613	185	274	0	1,072	8.65%
East Lyme	9,080	452	24	80	19	575	6.33%
Eastford	806	0	1	12	0	13	1.61%
Easton	2,756	0	0	4	7	11	0.40%
Ellington	7,054	260	7	116	0	383	5.43%
Essex	3,329	75	1	16	16	108	3.24%
Fairfield	21,982	254	175	69	240	738	3.36%
Farmington	11,667	586	136	133	181	1,036	8.88%
Franklin	790	27	1	21	0	49	6.20%
Glastonbury	14,481	605	67	104	2	778	5.37%

Goshen	1,708	1	1	5	0	7	0.41%
Granby	4,448	85	2	50	3	140	3.15%
Greenwich	25,677	988	487	11	36	1,522	5.93%
Griswold	5,027	222	58	121	0	401	7.98%
Guilford	9,693	184	10	31	1	226	2.33%
Haddam	3,540	22	2	26	0	50	1.41%
Hamden	25,984	1,049	864	482	126	2,521	9.70%
Hampton	790	0	1	12	0	13	1.65%
Hartland	843	2	0	5	0	7	0.83%
Harwinton	2,313	22	6	41	5	74	3.20%
Hebron	3,618	58	2	52	0	112	3.10%
Kent	1,687	61	3	3	1	68	4.03%
Killingly	7,884	467	147	129	0	743	9.42%
Killingworth	2,601	0	1	20	1	22	0.85%
Lebanon	3,147	26	6	77	0	109	3.46%
Ledyard	6,150	32	9	206	6	253	4.11%
Lisbon	1,728	2	0	52	0	54	3.13%
Litchfield	3,966	140	4	36	19	199	5.02%
Lyme	1,220	0	0	3	8	11	0.90%
Madison	8,060	90	4	13	29	136	1.69%
Mansfield	6,956	175	166	80	2	423	6.08%
Marlborough	2,388	24	0	27	0	51	2.14%
Middlebury	3,047	77	5	17	20	119	3.91%
Middlefield	1,882	30	4	27	1	62	3.29%
Milford	23,749	824	228	148	74	1,274	5.36%
Monroe	6,918	35	4	39	8	86	1.24%
Montville	7,402	81	52	253	0	386	5.21%
Morris	1,253	20	0	5	0	25	2.00%
Naugatuck	13,239	537	305	360	0	1,202	9.08%
New Canaan	7,502	255	35	8	0	298	3.97%
New Fairfield	5,635	0	6	48	16	70	1.24%
New Hartford	2,968	12	6	51	9	78	2.63%
New Milford	11,928	319	33	136	33	521	4.37%
Newington	13,219	603	128	519	36	1,286	9.73%
Newtown	10,322	134	7	85	71	297	2.88%
Norfolk	932	38	2	6	0	46	4.94%
North Branford	5,633	62	10	50	0	122	2.17%
North Canaan	1,582	111	0	10	0	121	7.65%
North Haven	9,981	393	47	96	23	559	5.60%
NoStonington	2,226	0	2	19	8	29	1.30%
Old Lyme	4,988	64	2	10	3	79	1.58%
Old Saybrook	5,870	52	12	20	78	162	2.76%
Orange	5,480	92	21	12	6	131	2.39%
Oxford	5,022	36	6	30	0	72	1.43%

Plainville	8,045	242	53	294	22	611	7.59%
Plymouth	5,151	178	23	194	0	395	7.67%
Pomfret	1,686	32	2	11	0	45	2.67%
Portland	4,128	120	96	69	0	285	6.90%
Preston	2,049	40	6	33	0	79	3.86%
Prospect	3,762	0	4	56	55	115	3.06%
Redding	3,664	0	3	14	0	17	0.46%
Ridgefield	9,506	175	6	22	79	282	2.97%
Rocky Hill	9,319	235	66	143	0	444	4.76%
Roxbury	1,163	19	0	4	0	23	1.98%
Salem	1,719	0	2	25	0	27	1.57%
Salisbury	2,519	24	1	1	14	40	1.59%
Scotland	650	0	0	23	0	23	3.54%
Seymour	7,112	262	32	109	0	403	5.67%
Sharon	1,724	32	1	3	0	36	2.09%
Shelton	17,174	432	87	135	82	736	4.29%
Sherman	1,834	0	1	5	0	6	0.33%
Simsbury	10,057	289	66	101	28	484	4.81%
Somers	3,622	146	7	35	0	188	5.19%
South Windsor	10,804	443	55	197	12	707	6.54%
Southbury	9,270	90	6	35	0	131	1.41%
Southington	18,145	499	59	363	66	987	5.44%
Sprague	1,268	20	13	23	1	57	4.50%
Stafford	5,237	257	25	119	0	401	7.66%
Sterling	1,479	0	7	24	0	31	2.10%
Stonington	9,447	484	23	69	14	590	6.25%
Stratford	21,643	524	439	360	33	1,356	6.27%
Suffield	5,879	296	5	63	4	368	6.26%
Thomaston	3,340	104	7	105	0	216	6.47%
Thompson	4,143	151	14	36	0	201	4.85%
Tolland	5,630	127	9	123	3	262	4.65%
Trumbull	13,159	315	15	83	293	706	5.37%
Union	377	0	0	4	0	4	1.06%
Voluntown	1,135	20	2	23	0	45	3.96%
Wallingford	18,938	482	149	280	35	946	5.00%
Warren	790	0	0	1	0	1	0.13%
Washington	2,056	17	1	3	28	49	2.38%
Waterford	8,873	253	41	236	16	546	6.15%
Watertown	9,137	205	33	235	0	473	5.18%
West Hartford	27,240	774	852	319	245	2,190	8.04%
Westbrook	3,976	140	7	26	29	202	5.08%
Weston	3,671	0	1	6	0	7	0.19%
Westport	10,567	265	55	1	99	420	3.97%
Wethersfield	11,809	748	113	269	0	1,130	9.57%

Willington	2,685	184	6	33	0	223	8.31%
Wilton	6,567	159	12	12	63	246	3.75%
Winchester	5,405	269	137	122	0	528	9.77%
Windsor	12,038	154	243	466	26	889	7.38%
Wolcott	6,408	313	8	195	0	516	8.05%
Woodbridge	3,476	30	8	5	0	43	1.24%
Woodbury	4,584	60	4	37	0	101	2.20%
Woodstock	3,669	24	1	23	0	48	1.31%
Totals	1,530,197	98,830	50,353	27,914	5768	182,865	

B-2

	TOWN	2000 CENSUS HOUSING UNITS	GOVERNMENTALLY ASSISTED UNITS	CHFA/FmHA MORTAGES	DEED RESTRICTED	TOTAL ASSISTED	PERCENT
	Towns which are exempt under Section 8-30g CGS						
1	Ansonia	7,937	1,053	116		1,169	14.73%
2	Bloomfield	8,195	675	290		965	11.78%
3	Bridgeport	54,367	8,657	1,179	26	9,862	18.14%
4	Bristol	26,125	2,419	965	6	3,390	12.98%
5	Brooklyn	2,708	292	82		374	13.81%
6	Danbury	28,519	2,513	365	118	2,996	10.51%
7	East Hartford	21,273	2,093	939		3,032	14.25%
8	East Windsor	4,356	591	78	14	683	15.68%
9	Enfield	17,043	1,554	551	7	2,112	12.39%
10	Groton	16,817	3,398	284	10	3,692	21.95%
11	Hartford	50,644	16,748	1,644		18,392	36.32%
12	Killingly	6,909	575	201		776	11.23%
13	Manchester	24,256	2,717	764		3,481	14.35%
14	Mansfield	5,481	568	66	44	678	12.37%
15	Meriden	24,631	2,513	1,127	4	3,644	14.79%
16	Middletown	19,697	2,740	492		3,232	16.41%
17	New Britain	31,164	4,140	1,198	3	5,341	17.14%
18	New Haven	52,941	14,366	1,193	319	15,878	29.99%
19	New London	11,560	2,006	431	7	2,444	21.14%
20	Norwalk	33,753	3,228	258	486	3,972	11.77%
21	Norwich	16,600	2,577	535		3,112	18.75%
22	Plainfield	5,676	551	280		831	14.64%
23	Putnam	3,955	433	145		578	14.61%
24	Stamford	47,317	4,925	205	104	5,234	11.06%
25	Torrington	16,147	1,224	627		1,851	11.46%
26	Vernon	12,867	1,979	299	25	2,303	17.90%
27	Waterbury	46,827	7,143	2,553		9,696	20.71%
28	West Haven	22,336	2,342	440		2,782	12.46%
29	Winchester	4,922	493	20		513	10.42%
30	Windham	8,926	2,089	133		2,222	24.89%
	Towns which are not exempt under Section 8-30g CGS						
31	Andover	1,198	24	14		38	3.17%
32	Ashford	1,699	37	44		81	4.77%
33	Avon	6,480	141	14		155	2.39%
34	Barkhamsted	1,436	1	9		10	0.70%
35	Beacon Falls	2,104	6	25		31	1.47%
36	Berlin	6,955	210	28	21	259	3.72%
37	Bethany	1,792		2		2	0.11%
38	Bethel	6,653	214	61	46	321	4.82%
39	Bethlehem	1,388	24	2		26	1.87%
40	Bolton	1,969	2	15		17	0.86%
41	Bozrah	917	4	21		25	2.73%
42	Branford	13,342	257	121		378	2.83%
43	Bridgewater	779		0		0	0.00%
44	Brookfield	5,781	37	38	10	85	1.47%
45	Burlington	2,901	27	23		50	1.72%
46	Canaan	610	1	6	1	8	1.31%

47	Canterbury	1,762	76	40		116	6.58%
48	Canton	3,616	229	34	29	292	8.08%
49	Chaplin	897	4	19		23	2.56%
50	Cheshire	9,588	182	58	43	283	2.95%
51	Chester	1,613	27	6		33	2.05%
52	Clinton	5,757	87	33		120	2.08%
53	Colchester	5,409	354	80		434	8.02%
54	Colebrook	656	1	2		3	0.46%
55	Columbia	1,988	28	28		56	2.82%
56	Cornwall	873	18	1		19	2.18%
57	Coventry	4,486	111	120	20	251	5.60%
58	Cromwell	5,365	212	160		372	6.93%
59	Darien	6,792	90	1	32	123	1.81%
60	Deep River	1,910	31	11		42	2.20%
61	Derby	5,568	402	67		469	8.42%
62	Durham	2,349	35	6		41	1.75%
63	East Granby	1,903	74	21		95	4.99%
64	East Haddam	4,015	74	18		92	2.29%
65	East Hampton	4,412	75	52		127	2.88%
66	East Haven	11,698	502	274		776	6.63%
67	East Lyme	7,459	245	41		286	3.83%
68	Eastford	705		16		16	2.27%
69	Easton	2,511	1	0	10	11	0.44%
70	Ellington	5,417	262	79		341	6.29%
71	Essex	2,977	37	4		41	1.38%
72	Fairfield	21,029	398	23	113	534	2.54%
73	Farmington	9,854	529	83	85	697	7.07%
74	Franklin	711		6		6	0.84%
75	Glastonbury	12,614	614	72	35	721	5.72%
76	Goshen	1,482	2	6		8	0.54%
77	Granby	3,887	85	18	5	108	2.78%
78	Greenwich	24,511	1,101	0	13	1,114	4.54%
79	Griswold	4,530	171	114		285	6.29%
80	Guilford	8,724	133	27		160	1.83%
81	Haddam	2,822	22	2		24	0.85%
82	Hamden	23,464	1,271	381	4	1,656	7.06%
83	Hampton	695	1	16		17	2.45%
84	Hartland	759	2	1		3	0.40%
85	Harwinton	2,022	23	8		31	1.53%
86	Hebron	3,110	59	18		77	2.48%
87	Kent	1,463	25	2	24	51	3.49%
88	Killingworth	2,283		4		4	0.18%
89	Lebanon	2,820	32	42		74	2.62%
90	Ledyard	5,486	35	109		144	2.62%
91	Lisbon	1,563	4	49		53	3.39%
92	Litchfield	3,629	143	9	25	177	4.88%
93	Lyme	989		0	6	6	0.61%
94	Madison	7,386	91	3	19	113	1.53%
95	Marlborough	2,057	24	10		34	1.65%
96	Middlebury	2,494	76	9		85	3.41%
97	Middlefield	1,740	30	8		38	2.18%
98	Milford	21,962	1,094	180	107	1,381	6.29%

99	Monroe	6,601	30	7		37	0.56%
100	Montville	6,805	99	102		201	2.95%
101	Morris	1,181	20	1		21	1.78%
102	Naugatuck	12,341	757	305		1,062	8.61%
103	New Canaan	7,141	144	1	31	176	2.46%
104	New Fairfield	5,148	1	27	4	32	0.62%
105	New Hartford	2,369	23	29		52	2.20%
106	New Milford	10,710	148	125		273	2.55%
107	Newington	12,264	375	300	36	711	5.80%
108	Newtown	8,601	123	12	15	150	1.74%
109	Norfolk	871	29	3		32	3.67%
110	North Branford	5,246	64	34		98	1.87%
111	North Canaan	1,444	102	5		107	7.41%
112	North Haven	8,773	369	62		431	4.91%
113	North Stonington	2,052	3	12		15	0.73%
114	Old Lyme	4,570	63	6	3	72	1.58%
115	Old Saybrook	5,357	52	14		66	1.23%
116	Orange	4,870	45	6		51	1.05%
117	Oxford	3,420	34	7		41	1.20%
118	Plainville	7,707	238	294	32	564	7.32%
119	Plymouth	4,646	184	80		264	5.68%
120	Pomfret	1,503	33	13		46	3.06%
121	Portland	3,528	208	29		237	6.72%
122	Preston	1,901	41	20		61	3.21%
123	Prospect	3,094	1	17		18	0.58%
124	Redding	3,086		1		1	0.03%
125	Ridgefield	8,877	152	11		163	1.84%
126	Rocky Hill	7,962	238	133		371	4.66%
127	Roxbury	1,018	18	0		18	1.77%
128	Salem	1,655	1	13		14	0.85%
129	Salisbury	2,410	17	2		19	0.79%
130	Scotland	577	1	10		11	1.91%
131	Seymour	6,356	276	78		354	5.57%
132	Sharon	1,617	20	5		25	1.55%
133	Shelton	14,707	318	45	82	445	3.03%
134	Sherman	1,606		1		1	0.06%
135	Simsbury	8,739	261	39		300	3.43%
136	Somers	3,012	57	12		69	2.29%
137	South Windsor	9,071	284	138		422	4.65%
138	Southbury	7,799	85	11		96	1.23%
139	Southington	15,557	662	208	11	881	5.66%
140	Sprague	1,164	29	12		41	3.52%
141	Stafford	4,616	187	82		269	5.83%
142	Sterling	1,193	2	51		53	4.44%
143	Stonington	8,591	315	25		340	3.96%
144	Stratford	20,596	827	231	15	1,073	5.21%
145	Suffield	4,853	136	27	15	178	3.67%
146	Thomaston	3,014	97	101		198	6.57%
147	Thompson	3,710	202	60		262	7.06%
148	Tolland	4,665	94	56		150	3.22%
149	Trumbull	12,160	266	23	90	379	3.12%
150	Union	332	1	3		4	1.20%

151	Voluntown	1,091	53	38		91	8.34%
152	Wallingford	17,306	657	293	22	972	5.62%
153	Warren	650		1		1	0.15%
154	Washington	1,764	14	4	12	30	1.70%
155	Waterford	7,986	129	153		282	3.53%
156	Watertown	8,298	228	66		294	3.54%
157	West Hartford	25,332	1,197	264	162	1,623	6.41%
158	Westbrook	3,460	144	12	24	180	5.20%
159	Weston	3,532	1	0		1	0.03%
160	Westport	10,065	216	9		225	2.24%
161	Wethersfield	11,454	649	156		805	7.03%
162	Willington	2,429	132	29		161	6.63%
163	Wilton	6,113	89	1	69	159	2.60%
164	Windsor	10,900	361	308		669	6.14%
165	Windsor Locks	5,101	268	158		426	8.35%
166	Wolcott	5,544	310	111		421	7.59%
167	Woodbridge	3,189	34	3		37	1.16%
168	Woodbury	3,869	62	16		78	2.02%
169	Woodstock	3,044	30	39		69	2.27%
		1,385,978	119,015	24,804	2,444	146,263	10.55%

C-1

Excerpts From 2020-2030 P.O.C.D.

NEWINGTON

2020-2030 Plan Of Conservation And Development

Effective August 29, 2020

TOWN PLAN & ZONING COMMISSION

Historic Housing Stock

1960	4,972
1970	7,655
1980	10,445
1990	11,609
2000	12,264
2010	12,550

Historic - 1900 - 2010 Census.

Average Household Size

1960	3.55
1970	3.40
1980	2.77
1990	2.56
2000	2.44
2010	2.43

Historic - 1900 - 2010 Census.

Housing In Newington

Overall Housing Growth

According to the American Community Survey, Newington had about 12,871 housing units in 2017. From 1990 to 2010, Newington added an average of about *47 housing units per year*. This is well below the growth rate in prior decades when Newington was adding about *160 to 270 housing units per year*.

While there is only a limited amount of undeveloped land remaining, there could be potential for additional housing development through redevelopment of existing properties.

Housing Occupancy

Over time, the number of people per occupied housing unit in Newington has been decreasing (although it may have stabilized between 2000 and 2010). In 2010, about 62 percent of all housing units in Newington were occupied by one or two people. Only about 3 in 8 households contained more than two residents.

If household sizes were to continue to get smaller and no new housing units were built, Newington would have a lower population in the future. In the past, Newington has added enough new housing units to offset the fact that exiting housing units are occupied by fewer people.

Single-Family Detached Home

Single-Family Detached Home

Townhouse (Piper Brook)

Multi-Unit Building (Bradford Commons)

Newington has a diverse housing stock. About 64% of all housing units in Newington are single-family detached homes and the other units are in 2-4 family dwellings or multi-family buildings. About 78% of all housing units in Newington are owner-occupied.

Housing affordability is an issue throughout Connecticut and communities are recognizing that community vitality, community diversity, and economic development can all be enhanced by having a housing portfolio which includes affordable units. Measures of affordability include units which:

- Represent "naturally occurring" affordable housing since they sell or rent at prices affordable to low- and moderate-income persons and families, and
- Meet the statutory definition of "affordable housing" (see sidebar).

Newington has a number of housing units which are naturally affordable to low- and moderate-income persons and families. While Newington has almost 1,100 units meeting the statutory definition of "affordable housing", this represents less than 10 percent of the local housing stock and so Newington is subject the State affordable housing appeals procedure.

Percent Single Family	
Berlin	76%
Wethersfield	74%
West Hartford	66%
Newington	**64%**
Rocky Hill	48%
New Britain	29%
Hartford	15%

CERC, 2019

Percent Owner-Occupied	
Berlin	83%
Newington	**78%**
Wethersfield	76%
West Hartford	71%
Rocky Hill	66%
New Britain	45%
Hartford	24%

CERC, 2019

Average Household Size	
Hartford	2.7
Berlin	2.6
New Britain	2.6
West Hartford	2.6
Newington	**2.4**
Rocky Hill	2.4
Wethersfield	2.4

CERC, 2019

Median Sales Price	
West Hartford	$318,800
Berlin	$288,000
Rocky Hill	$254,400
Wethersfield	$246,200
Newington	**$228,000**
Hartford	$159,100
New Britain	$157,300

CERC, 2019

Median Rent	
Rocky Hill	$1,304
West Hartford	$1,236
Newington	**$1,163**
Berlin	$1,097
Wethersfield	$1,025
New Britain	$925
Hartford	$914

CERC, 2019

Pct. "Affordable" Housing	
Hartford	38%
New Britain	18%
Wethersfield	9%
Berlin	9%
Newington	**8%**
West Hartford	8%
Rocky Hill	5%

CERC, 2019

Affordable Housing Defined

In order for a housing unit to qualify as an affordable unit under CGS 8-30g, a dwelling must be:

- Governmentally assisted housing (funded under a state or federal program);
- Occupied by a person receiving tenant rental assistance under a program for income-qualifying persons or families);
- Financed under a government program for income-qualifying persons or families; or
- Housing that is deed restricted to be affordable to low- or moderate-income persons or families for at least 40 years.

Until 10% of a community's housing stock is affordable, it is subject to an affordable housing appeals procedure that shifts the burden of proof to the community to show that threats to public health or safety outweigh the need for affordable housing.

RESIDENTIAL DEVELOPMENT

Promote a variety of housing types to meet changing needs while retaining Newington's character.

Newington is primarily a residential community since most of the land is zoned and used for residential development. While most residential areas are primarily single-family homes, about one-third of the housing units in Newington are multi-family developments (apartments or condominiums).

The overall goals are to:

- Provide housing options for a variety of household types, sizes, ages, tenures, and income groups within safe and stable neighborhoods.
- Protect and conserve the quality of existing housing stock from neglect, incompatible neighboring uses, and disinvestment.
- Maintain quality residential neighborhoods by avoiding the intrusion of non-compatible uses and/or non-residential traffic.

The diversity of Newington's housing stock including multi-family housing types) is a significant asset, since it increases the opportunity that people of all ages, means, and interests will be able to find housing in the community that meets their needs.

Future housing issues in Newington are likely to include:

- Continuing to diversify the housing portfolio (including upscale housing),
- Providing for housing that is more affordable for younger and older age groups, and
- Meeting the housing needs of an aging population.

Single Family Home

Multi-Family Development

Housing That Is More Affordable

Housing is considered affordable if a person or family spends less than 30 percent of their income on a mortgage or rent and related costs (taxes, utilities, etc.). For persons or families who earn 80 percent of area median income or below, it can be difficult to find adequate housing they can afford.

There are two types of housing that can meet this need:

- naturally occurring affordable housing units (NOAH) that sell or rent at affordable prices, and
- housing that is subsidized or deed-restricted to affordable prices.

Naturally Occurring Affordable Housing - As can be seen from the sidebar, there are about 5,500 housing units in Newington (over 40 percent of the housing stock) that are valued at affordable prices. Newington has a diverse housing stock and there is plenty of housing at different price levels to meet diverse housing needs. This is a strength of the community.

Subsidized / Deed-Restricted Affordable Housing - In Connecticut, the term "affordable housing" is used to refer to housing that is specifically dedicated or reserved in some way for households earning 80 percent or less of the area median income. Newington has over 1,100 housing units that meet these criteria and this totals about 8.6 percent of the housing stock in the community:

For Low / Moderate Income Households	
Governmentally Assisted Units	530
Tenant Rental Assistance	115
Single-Family CHFA/USDA Mortgages	435
Deed Restricted Units	36
Total Assisted Units	**1,116**
As Percent of 2010 Housing Units (13,011 units)	8.58%

In Connecticut, municipalities with *less than ten percent* of their housing stock meeting the above criteria are subject to the "Affordable Housing Appeals Procedure" (CGS Section 8-30g). This is an important consideration since, if a developer proposes a housing development containing affordable housing meeting certain criteria specified in the statute, such development may not have to comply with local land use regulations.

While the creation of affordable housing units can provide many benefits, communities often prefer that such units be created in locations and ways that fit with the character of the community.

NOAH Estimates

The United States Department of Housing and Urban Development (HUD) calculated the 2019 income for a four-person household in the Hartford region earning 80% of the area median income was $78,320.

At the 30% threshold, a household earning that income could afford a housing payment of almost $1,960 per month.

The American Community Survey (ACS) data for Newington reports that there were at least 2,100 apartments or homes in Newington where the gross rent was less than that.

In terms of buying a residence, a payment of $1,960 per month for a mortgage, taxes, and utilities at prevailing terms in 2019 (4.0%, 30 years) would support a home sale price of more than $200,000 if no down payment was made. ACS data indicate that about 3,400 housing units in Newington were valued at affordable levels (i.e. - less than $200,000). With a down payment, even more housing units would be available.

Possible Strategies to Create Affordable Housing

ZONING APPROACHES

1. Adopt an inclusionary zoning requirement requiring that ***any housing development***:
   - create affordable units within that development or elsewhere in the community where such location is found acceptable by the Commission, and/or
   - pay a fee into a municipal Housing Trust Fund.

2. Provide for accessory apartments and other accessory dwelling units (see CGS Section 8-30g for how such units can be counted as affordable units).

3. Allow dimensional flexibility (such as building height or a density bonus) in appropriate areas when it will result in affordable housing units.

PARTNERSHIPS / FUNDING

4. Establish, maintain, and fund a local Housing Trust Fund.

5. Pursue grants for the construction and maintenance of affordable housing.

6. Work with local non-profit organizations to create affordable housing units.

7. Seek private donations of property for development of affordable and/or mixed-income housing.

OTHER APPROACHES

8. Research the potential for placing of deed-restrictions on "naturally-occurring affordable housing" so that Newington will get credit for such housing.

9. Seek ways to extend deed restrictions for a longer period.

10. Seek ways to convert existing housing units to deed-restricted affordable units through down payment assistance for new buyers, tax reduction for existing single-family and multi-family uses and purchase / restriction.

If Newington wishes to gain more control over the development of CGS 8-30g affordable housing in the community, there are two ways to become exempt:

- Find ways to create enough affordable housing units to meet the 10 percent threshold, or
- Find ways to create enough affordable housing units to get a series of four-year moratoria.

To meet the threshold -- 10 percent of the units in the last Census, Newington would need to have 1,301 affordable housing units. With 1,116 units today, reaching this threshold would require the creation of 185 affordable units. Note, however, that this threshold will change once the 2020 Census is released.

The other way to get a moratorium is to accumulate enough "housing unit equivalent points" to meet State-defined thresholds. Points can be obtained as follows:

	Ownership Unit	**Rental Unit**
Family units at 40% of area median income	2.0	2.5
Family units at 60% of area median income	1.5	2.0
Family units at 80% of area median income	1.0	1.5
Elderly units at 80% of area median income	0.5	0.5
Unrestricted units in a "set-aside" development	0.25	0.25
Bonuses for 3+ bedrooms, elderly units mixed with family units, approved incentive housing development, resident-owned mobile manufactured home park	varies	varies

Newington is in the process of applying to the Connecticut Department of Housing for a four-year moratorium based on "housing unit equivalent points" obtained since 1990.

Until that application is approved and the moratorium is granted, Newington is still subject to CGS 8-30g.

Housing For An Aging Population

Housing for an aging population is an important consideration for most communities and Newington is no exception.

For people with adequate incomes, Newington has a diverse array of housing choices for people to find a housing choice which meets their needs. In addition to independent living, Newington has several facilities which offer assisted living and other types of assistance / care.

For people who would prefer to remain in their own homes, Newington has a variety of services which can help people "age-in-place". The demand for these services can be expected to increase significantly in the future.

The challenge can be that, although people's life expectancies increase, their financial means do not. As a result, an increased need for subsidized housing for elder people can be anticipated in the future. Since there is already a substantial waiting list for housing managed by the Newington Housing Authority, work should begin now on finding ways to address this growing need.

Multi-Family Housing

Housing Authority Housing

Housing Authority Housing

Assisted Living

Aging In Place

Newington offers several programs to assist the elderly age in place including:

- Elderly tax relief,
- Meals-on-Wheels,
- Dial-a-Ride, and
- Other services.

Overall Housing Diversification

In addition to older age groups, there are other groups who may also seek housing options:

- Younger age groups starting to earn their way in the world who do not want to live at home,
- Younger age groups who may still be balancing college debt,
- Older persons who may experience job loss, divorce, or other events and would benefit from having housing options available when they need them,
- People with special needs (such as people who are mobility-impaired and use a walker or wheelchair).

Overall, there are many demographic segments where the current housing mix may not meet their current and future needs. Other communities have come to the realization that they can, and should, diversify their housing portfolio to provide for a variety of housing types.

Since accessory apartments can be an effective tool for addressing housing needs within the existing housing stock, the provisions in the Newington Zoning Regulations should be revisited to ensure they are meeting community needs.

Areas in Newington which may be best located to assimilate housing options within the community may include:

- **Newington Town Center (and nearby areas such as "Town Center East") which will help support the strengthening of this area,**
- **Areas which are walkable to transit stations including:**
  - **the future train station location on Cedar Street,**
  - **the Cedar Street Fastrak station,**
  - **the Newington Junction Fastrak Station,**
- **Areas which are near existing CT-Transit bus routes.**

Single-Family Residential

Multi-Family Residential

C-2

Excerpts from 2021-2026 Affordable Housing Plan

NEWINGTON

2021-26 Affordable Housing Plan

Town of Newington, CT

Adopted May 25, 2021

INTRODUCTION

1

1.1. Overview

Addressing changing housing needs and promoting diverse housing opportunities are priorities for the Town of Newington. While Newington already has a diverse housing stock, the Town has come to realize that the existing housing stock, which has served us so well over the years, does not meet the housing needs of everyone – even for some people who live here already.

For example, existing housing units may not be well configured to meet the housing needs of older persons and people, young and old, earning *less than the average income* have a harder time finding housing to meet their needs at a price they can afford. This can include:

- young adults (including people who grew up in Newington),
- young families just venturing out on their own,
- people working at businesses and industry in Newington,
- workers providing essential services to residents and businesses, and
- people who may have lived here their whole lives and now need or want smaller and less expensive housing so they can stay in Newington.

This Affordable Housing Plan is intended to help address this situation. The Plan looks at whether there will be affordable housing in the community that will be available for people who may need it at the time it is needed. Planning for housing needs is important since:

- Housing cannot be easily produced at the moment it is needed, and
- The lead times (planning, design, construction) are so long.

As a result, Newington needs to plan ***today*** for the affordable housing needs of the future.

OVERALL GOAL

Seek to provide for housing opportunities in Newington for all people.

"Decent, affordable housing should be a basic right for everybody in this country.

The reason is simple: without stable shelter, everything else falls apart."

Matthew Desmond
American Sociologist

Affordability Explained

Housing is generally considered to be "affordable" if a household spends less than 30 percent of its income on housing (rent, mortgage, taxes, utilities, etc.).

While upper income households and typical income households may be able to afford to spend more than this on housing, lower income households generally cannot since doing so would take money away from food, transportation, healthcare, and other important expense categories.

Newington has <u>thousands</u> of rental and ownership units naturally affordable to persons earning 80% or less of the area median income …

2.4. Affordability Characteristics

Housing affordability is an issue throughout Connecticut and communities are recognizing that community vitality, community diversity, and economic development can all be enhanced by having a housing portfolio which includes choices of housing units which are more affordable.

Using the methodology on page 9, the overall affordability of the existing housing stock can be evaluated.

Affordability of Existing Units Based On Census Data

Rental Units - When what people can afford to pay for gross rent (page 9) is compared to what people report paying (page 7), it becomes apparent that there are <u>***thousands of rental units***</u> in Newington which would be considered naturally affordable (even if the unit includes more bedrooms than the household might need):

Maximum Gross Rent	Estimated Number Of Rented Units Below That Value	Percent Of 2010 Housing Count
$1,370	1,734 units	13.3%
$1,570	2,187 units	16.8%
$1,760	2,360 units	18.1%
$1,960	2,542 units	19.5%
$2,110+	2,661 units	20.5%

Planimetrics Based On HUD Income Data / American Community Survey, 5-Year Estimate (2018)

Owner Units– Similarly, comparing what housing price people can afford to pay at current financing terms after considering mortgage, taxes, insurance, etc. (page 9) to what people believe their house is worth (page 7), it becomes apparent that there are <u>***thousands of ownership units***</u> in Newington which would be considered naturally affordable (even if the unit includes more bedrooms than the household might need):

Maximum Sale Price	Estimated Number Of Owned Units Below That Value	Percent Of 2010 Housing Count
$150,000	1,226 units	9.4%
$169,000	1,996 units	15.38%
$184,000	2,604 units	20.0%
$197,000	3,131 units	24.1%

Planimetrics Based On HUD Income Data / American Community Survey, 5-Year Estimate (2018)

In addition, if a low-income household had enough funds for a 20% down payment, they could then afford housing priced about 20 percent higher than the purchase prices indicated above.

Estimating Affordability Of Existing Housing

A key measure of housing affordability is whether housing is available which is affordable to a household earning 80 percent or less of the area median income (generally considered to be lower income households). The calculation for Newington looks like this (2019 HUD data for Hartford metro region):

	Area Median Income A	80% of Median Income A x 0.8	30% Share For Housing B x 0.3	Monthly Allotment C / 12
1 -person HH	**$68,530**	$54,824	$16,450	**$1,370**
2 -person HH	**$78,320**	$62,656	$18,800	**$1,570**
3-person HH	**$88,110**	$70,488	$21,150	**$1,760**
4-person HH	**$97,900**	$78,320	$23,500	**$1,960**
5+ -person HH	**$105,732**	$84,586	$25,380	**$2,110+**

Planimetrics Based On HUD Income Data (2020)

The monthly housing allotment calculated above is the amount that could be spent on the maximum monthly gross rent (utilities included) where the number of bedrooms is one less than the size of the household.

	Maximum Gross Rent
Studio	**$1,370**
1 Bedroom	**$1,570**
2 Bedrooms	**$1,760**
3 Bedrooms	**$1,960**
4+ -Bedrooms	**$2,110+**

Planimetrics Based On HUD Income Data (2020)

The monthly housing allotment calculated above can also be roughly translated to a maximum purchase price at prevailing financing terms (3.5 percent, fixed rate, 30-year mortgage, and assuming 100% financing and private mortgage insurance) where the number of bedrooms is one less than the size of the household. The purchase price was calculated using Zillow mortgage calculator after deducting utilities, property insurance, and taxes (at an equalized mill rate of 2.5% for Newington) from the monthly allotment.

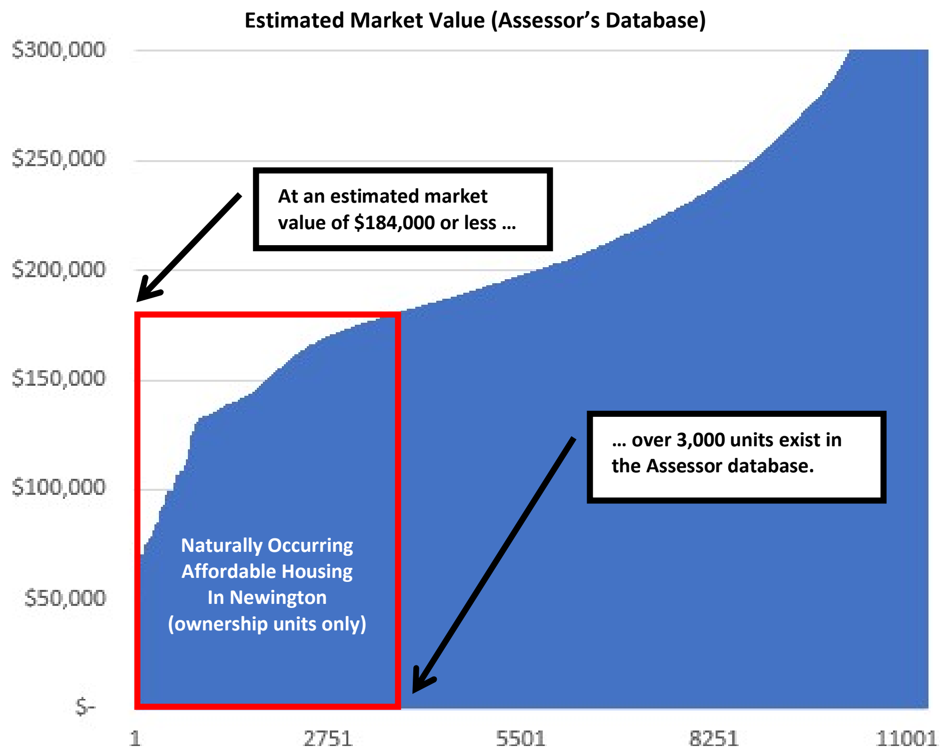
		Allowances		Net For	
	Monthly Allotment	Utilities	Insurances, Taxes, Etc.	Principal / Interest	Maximum Sale Price
Studio	$1,370	$210	$486	$674	**$150,000**
1 Bedroom	$1,570	$270	$541	$759	**$169,000**
2 Bedrooms	$1,760	$350	$584	$826	**$184,000**
3 Bedrooms	$1,960	$450	$925	$885	**$197,000**
4+ -Bedrooms	$2,110+	$600+	$625+	$885	**$197,000**

Planimetrics Based On HUD Income Data (2020), DOH Allowance Estimates (2020), CERC Equalized Mill Rate (2020), and Zillow.

The Assessor's database also shows that Newington has many naturally affordable home ownership units …

Affordability of Owner Units Based On Assessor Data

This finding of a considerable amount of naturally occurring affordable housing (ownership, not rental) is also supported by 2020 information from the Assessor's database of ***estimated market values.***



Planimetrics Based On Newington Assessor Data (2020)

Overall, almost 3,500 Newington households are spending more than 30 percent of their income on housing …

Affordability Based On Cost Burden

Housing affordability can also be assessed by comparing actual housing costs to actual incomes. A household is considered to be cost burdened if more than 30% of their income goes towards housing costs.

Overall, almost 3,500 Newington households are spending more than 30 percent of their income on housing.

	RENTER		OWNER w/ Mort.		OWNER No Mort.	
COST BURDEN	Newington	Share	Newington	Share	Newington	Share
Less than 25.0 %	1,095	42%	3,647	60%	2,670	77%
25.0 to 29.9 %	425	16%	674	11%	161	5%
30.0 to 34.9 %	**212**	**8%**	**428**	**7%**	**169**	**5%**
35.0 % or more	**898**	**34%**	**1,274**	**21%**	**502**	**14%**

American Community Survey 5-Year Estimates (2018)

Older Households - Census data indicates that many elderly households have limited income and/or may be cost-burdened. Even though information from the American Association of Retired Persons (AARP) suggests that many households would prefer to age in place in their current homes, this could change quickly depending on health or financial circumstances, especially for those with lower incomes and/or higher cost burdens.

Older persons and households, especially those that are income constrained or cost-burdened, may want the opportunity or choice to transition to less expensive housing ...

Household Income By Householder Age Group							
OWNERS	**$0-20K**	**$20-40K**	**$40-60K**	**$60-80K**	**$80-100K**	**> $100K**	**Total**
Ages 20-29	3%	3%	14%	8%	13%	58%	100%
Ages 30-54	1%	4%	8%	9%	12%	66%	100%
Ages 55-64	2%	7%	7%	9%	17%	58%	100%
Ages 65-79	**7%**	**16%**	16%	15%	11%	35%	100%
Ages 80 +	**18%**	**32%**	21%	9%	6%	14%	100%
RENTERS							
Ages 20-29	3%	18%	30%	24%	14%	11%	100%
Ages 30-54	13%	14%	19%	14%	17%	23%	100%
Ages 55-64	19%	13%	12%	12%	24%	20%	100%
Ages 65-79	**40%**	**29%**	17%	7%	3%	5%	100%
Ages 80 +	**39%**	**40%**	11%	7%	2%	1%	100%

US Census / PUMS Micro-Sample Data

Cost Burden by Householder Age Group				
OWNERS	**Less than 30%**	**30% To 34%**	**More Than 35%**	**Total**
Ages 20-29	81%	6%	13%	100%
Ages 30-54	82%	5%	12%	100%
Ages 55-64	82%	4%	13%	100%
Ages 65-79	72%	**5%**	**23%**	100%
Ages 80 +	56%	**7%**	**36%**	100%
RENTERS				
Ages 20-29	57%	7%	36%	100%
Ages 30-54	65%	- 8%	27%	100%
Ages 55-64	66%	5%	29%	100%
Ages 65-79	42%	**14%**	**44%**	100%
Ages 80 +	34%	**13%**	**53%**	100%

US Census / PUMS Micro-Sample Data

ALICE Report

In 2020, the United Way issued an "ALICE" report on financial hardships faced by people in Connecticut. The term "ALICE" is an acronym for Asset Limited, Income Constrained, Employed.

The report looks at the number of households struggling to afford life's basic necessities due to income limitations and/or expenses .

The 2020 ALICE Report estimated that 28 percent of the households in Newington fell below the ALICE threshold.

[https://alice.ctunited-way.org/meet-alice-2/](https://alice.ctunitedway.org/meet-alice-2/)

Lower Income Households - Housing costs can also pose a significant burden for low- and moderate-income households earning less than 80 percent of area median income (see income levels on page 9).

As might be expected, lower income households are the most cost-burdened owners and renters. It is not until incomes get above $60,000 per year that people are in a position to be able to afford rents or mortgages without paying more than 30 percent of their income for housing.

		Cost Burden By Household Income Group		
OWNER	**Less than 30%**	**30% To 34%**	**More Than 35%**	**Total**
$0 – $19,999	4%	**3%**	**93%**	100%
$20 – $39,999	32%	**10%**	**59%**	100%
$40 – $59,999	52%	**12%**	**36%**	100%
$60 – $79,999	72%	10%	19%	100%
$80 – $99,999	85%	7%	8%	100%
$100,000 +	96%	2%	2%	100%
RENTER				
$0 – $19,999	15%	**11%**	**74%**	100%
$20 – $39,999	22%	**6%**	**72%**	100%
$40 – $59,999	42%	**26%**	**32%**	100%
$60 – $79,999	92%	5%	3%	100%
$80 – $99,999	100%	0%	0%	100%
$100,000 +	99%	1%	0%	100%

US Census / PUMS Micro-Sample Data

2.5. State-Defined Affordable Housing

Overall, there are about 1,155 housing units in Newington which are assisted or restricted ins some way to remain affordable for some time (see sidebar),

	Newington	Share	County	State
Government-Assisted	531	4.1%	7.4%	6.1%
Tenant Rental Assistance	116	0.9%	4.0%	3.0%
CHFA / USDA Mortgages	472	3.6%	2.8%	1.9%
Deed-Restricted Units	36	0.3%	0.2%	0.4%
Total	**1,155**	**8.9%**	**14.4%**	**11.3%**

DOH Affordable Housing Appeals List (2019)

Government-Assisted Units - Newington has 531 government-assisted units. Since government assisted units have been funded by government programs related to housing, Newington can be fairly comfortable that these units will continue to be affordable for the foreseeable future.

Elderly + Disabled (214 units)	**#**		**Year Built**
Cedar Village (Housing Authority (NHA))	40	312-316 Cedar Street	1981
Edmund J. Kelleher Park (NHA)	40	241 West Hill Road	1976
New Meadow Village (NHA)	26	1 Mill Street Ext.	1987
Market Square	76	65 Constance Leigh Drive	1978
Meadowview	32	50 Mill St. Ext.	
Family + Elderly (316 units)			
Griswold Hills	128	10 Griswold Hills Drive	
Victory Gardens	74	555 Willard Avenue	
Southfield Apartments	114	85 Faith Road	
Other (1 unit)			
Group Home	1	98 Cedar Street	

DOH Affordable Housing Database (2019)

Tenant Rental Assistance Units – The locations of the tenants receiving tenant rental assistance are not disclosed. The number and location of tenant rental assistance units can change over time since the assistance is provided to eligible people. Over the past decade, Newington has had *between 84 and 148 units*.

Overall, Newington has 1,155 housing units that meet State criteria for "affordable housing" …

State statutes only consider housing which is encumbered in some way to sell or rent at affordable price levels:

- Governmentally assisted housing developments,
- Rental units occupied by households receiving tenant rental assistance,
- Ownership units financed by government mortgages for low/moderate income persons and families,
- Housing units subject to deed restrictions limiting the price to where persons or families earning eighty percent or less of the area median income pay thirty per cent or less of their income for housing.

CHFA/USDA Mortgages – The locations of the units financed by CHFA/USDA mortgages are not disclosed. The number and location of CHFA/USDA mortgage units can change over time since the assistance is provided to eligible people. Over the past decade or so, Newington has had ***between 366 and 472 units***.

Deed-Restricted Units –Newington has 36 deed-restricted units on Hopkins Drive and these units are restricted in perpetuity.

Elderly / Disabled Housing

Cedar Village

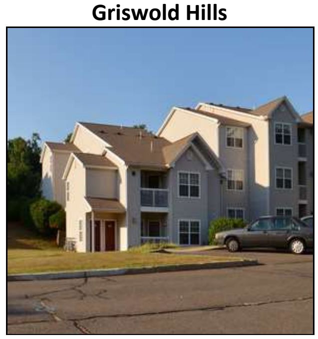
Keleher Park

Meadow View

Family Housing

Southfield Apartments

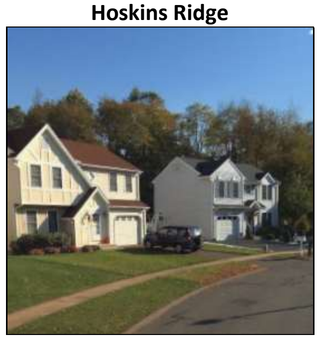
Griswold Hills



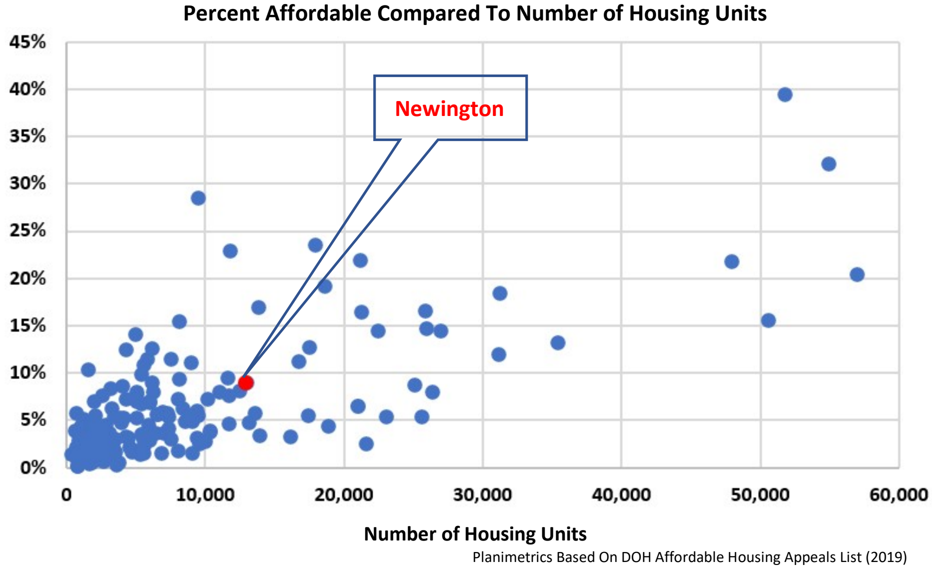
Victory Gardens

Deed-Restricted Housing

Hoskins Ridge



The following chart compares the number of State-defined affordable housing units in Newington to some other Connecticut communities.



Similar # of Housing Units		% AH
Branford	13,972	3.36%
Vernon	13,896	16.86%
Glastonbury	13,656	5.72%
Trumbull	13,157	4.68%
Naugatuck	13,061	8.87%
Newington	**13,011**	**8.88%**
East Haven	12,533	8.03%
New London	11,840	22.83%
Windsor	11,767	7.52%
New Milford	11,731	4.59%
Wethersfield	11,677	9.45%

Similar Affordable %		# Units
Winchester	5,613	10.81%
North Canaan	1,587	10.27%
Windsor	5,429	9.82%
Wethersfield	11,677	9.45%
Berlin	8,140	9.31%
Newington	**13,011**	**8.88%**
Colchester	6,182	8.88%
Naugatuck	13,061	8.87%
Hamden	25,114	8.67%
Portland	4,077	8.49%
Brooklyn	3,235	8.28%

Planimetrics Based On DOH Affordable Housing Appeals List (2019)

3.3.1. Expand The Number Of Low-Income Elderly Units

Although there are 214 elderly housing units in Newington at the present time (106 managed by the Newington Housing Authority and 108 managed by other entities), it is not enough to meet the growing need. Most units were built in the 1970s and 1980s.

According to the Newington Housing Authority, there are currently about 150 people on the waiting list for an elderly housing unit in Newington and the estimate is that it might be ***two years*** before a unit becomes available. The waiting period at local elderly housing developments not managed by the Housing Authority may be even longer.

This is an issue because people and families often find themselves in situations where they need alternative housing at that time. When an elderly person or couple gets to the point that they realize they need lower cost housing they can afford, it can be heart-breaking to learn that there is a two-year waiting period (or more) before a unit may be available. Simply, there are not enough units to meet the current demand for elderly housing.

It is anticipated that the lack of elderly housing units will get worse over time since the number of elderly residents is expected to increase in the future. Improvements in healthcare and lifestyles have increased life expectancies and people may outlive their financial resources.

If no units are added, the wait times will get even longer and elderly people who need housing assistance will struggle to make ends meet.

There is a two-year waiting period for elderly households who may need an affordable unit now ...

Need For *Elderly* Housing Units

In terms of housing for low-income elderly persons, Newington has several developments to help address this need. However, more units are needed since:

- The elderly population is expected to continue to increase,
- Over the years, some of the units built for elderly have been repurposed for disabled persons so there are actually fewer elderly units than there were when the developments were built, and
- There is a long waiting period for people who want or need a unit.

Possible Sites

Cedarcrest Hospital Site
Russell Road

I-291 ROW
- Maple Hill Avenue
- New Britain Avenue
- Willard Avenue

Excess Town Land

Underused School Building
(Public or Parochial)

Day Street area

Other Site(s)

The only way to address the housing need for the lowest income elderly is to build subsidized elderly housing using State of Federal funding programs. Newington should start the process of working with State and/or Federal agencies to get funding to add more elderly housing units.

Of course, land is typically the biggest challenge for initiating a project such as this. In Newington, the following sites may have some potential for supporting the development of additional elderly housing units in Newington:

ADDRESS HOUSING NEEDS OF AN AGING POPULATION Expand The Number Of Low-Income Elderly Units	Leader Partners
1. **Obtain Land** – a. Obtain and dedicate land in Newington for development of additional elderly housing units. b. Seek to acquire surplus State-owned parcels (or facilities) for affordable elderly housing.	**Town** NHA
2. **Start The Process** - Start the process of working with State and/or Federal agencies to get funding to add more elderly housing units.	**Town** NHA

Legend on inside back cover

Elderly Couples

Seniors

Long-Time Residents

D

Newington Housing Data Profile

2024 Housing Data Profiles

NEWINGTON

PARTNERSHIP FOR STRONG COMMUNITIES

KEY FINDINGS

Housing

9% of housing is subsidized

21% of all homes occupied by renters

24% of housing units are in multifamily buildings

Affordability

15% of households spend between 30% and 50% of their income on housing

9% of households spend more than half of their income on housing

$28.83 the hourly wage needed to afford a 2-bedroom apartment

Population

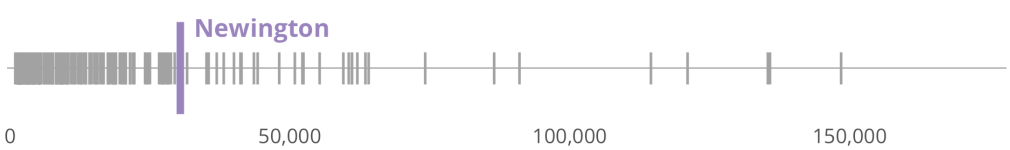
45 the median age of residents

28% of residents are people of color (BIPOC)

+2.7% population change between 2020 and 2023

HOW TO READ THIS REPORT

Throughout this report, a series of graphs like the one below are used to show how Newington compares to other towns in the state on a variety of measures.



ABOUT THE HOUSING DATA PROFILES

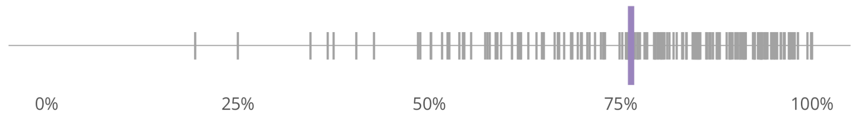
The Partnership for Strong Communities' Housing Data Profiles are a free resource to help Connecticut residents, developers, legislators, municipal officials, and others make data-informed decisions. Profiles are available for every town and Council of Governments in the state. To learn more, please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

DATA NOTES

Data comes from the 2018-2022 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

76%

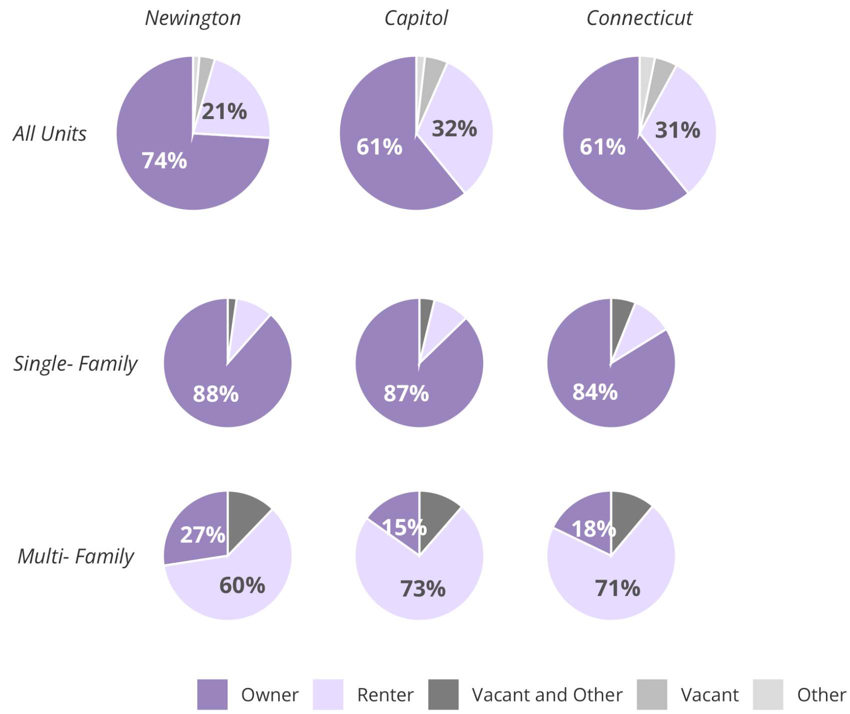


PERCENT OF ALL HOMES OCCUPIED BY OWNERS

74%

Overall, 65% 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 Newington, 76% of occupied homes are single-family, and 24% are multi-family. Owners live in 88% of Newington's 10,010 single-family homes, and renters live in 60% of its 3,095 multifamily homes.



Vacant units include units that are for rent and other vacant units, and Other units include units that are rented but not occupied, for sale, sold but not occupied, for seasonal/recreational/occasional use, and for migrant workers.

CHANGE IN BUILDING PERMITS, 1990-2023

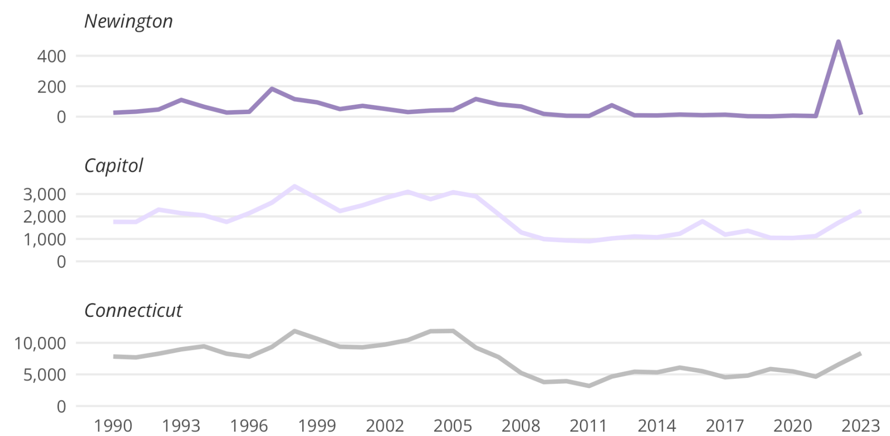
-50%

Growth is slow in the state, which has seen a 7% decrease in building permits between 1990 and 2023.

In Newington, there were 26 building permits issued in 1990, compared to 13 issued in 2023, representing a 50% decrease.

Number of building permits per year, 1990-2023

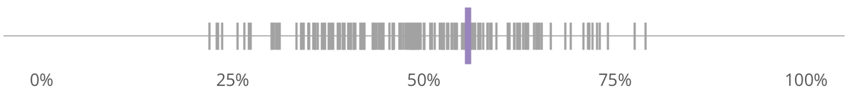
Note: y axis varies between locations



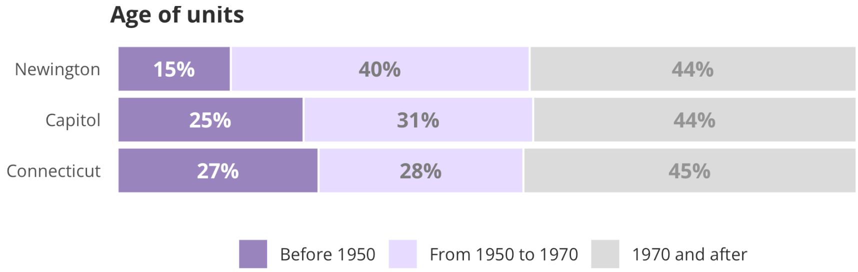
Source: Connecticut Department of Economic and Community Development

UNITS BUILT BEFORE 1970

56%



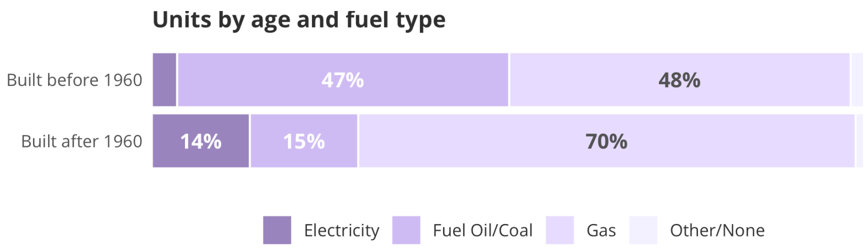
Older homes are prone to falling into disrepair, and often carry environmental risks such as lead paint. An aging housing stock can be a sign of poor housing quality.



SPENDING ON ENERGY AS PERCENT OF TOTAL INCOME

3.1%

Households that use electricity spend 2.8% of their income on energy (3.4% for fuel oil/coal and 3.1% for gas).



Source: United States Department of Energy

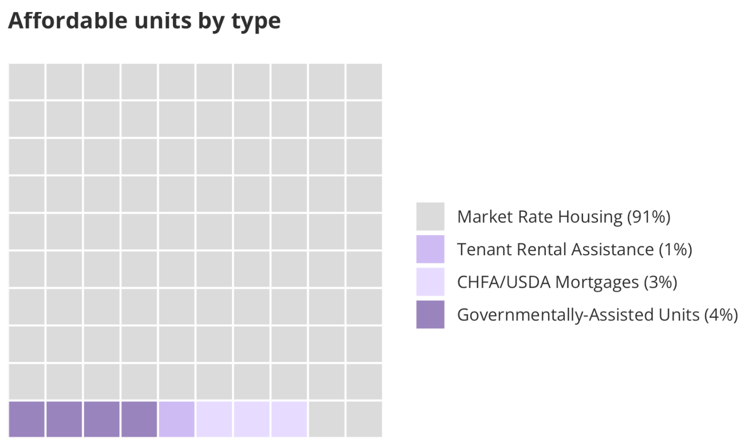
AFFORDABLE HOMES AS A SHARE OF ALL HOUSING UNITS

9%

Source: Connecticut Department of Housing

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.

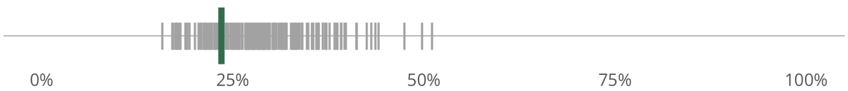
Of the 13,219 total units in Newington, 1,134 are considered to be affordable.



Source: Connecticut Department of Housing

PEOPLE BURDENED BY COST OF HOUSING

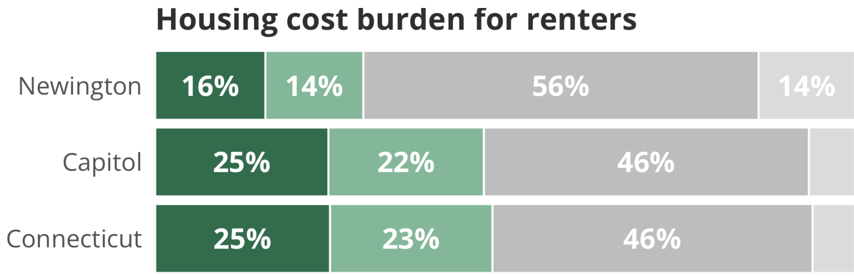
24%



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

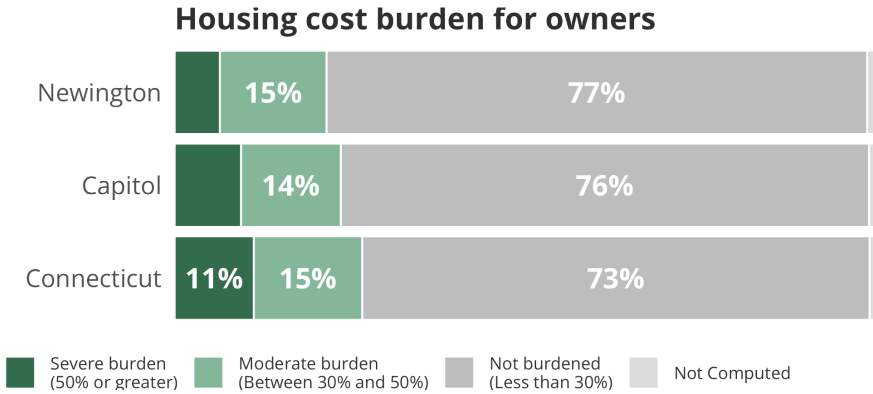
RENTERS BURDENED BY COST OF HOUSING

30%



OWNERS BURDENED BY COST OF HOUSING

22%

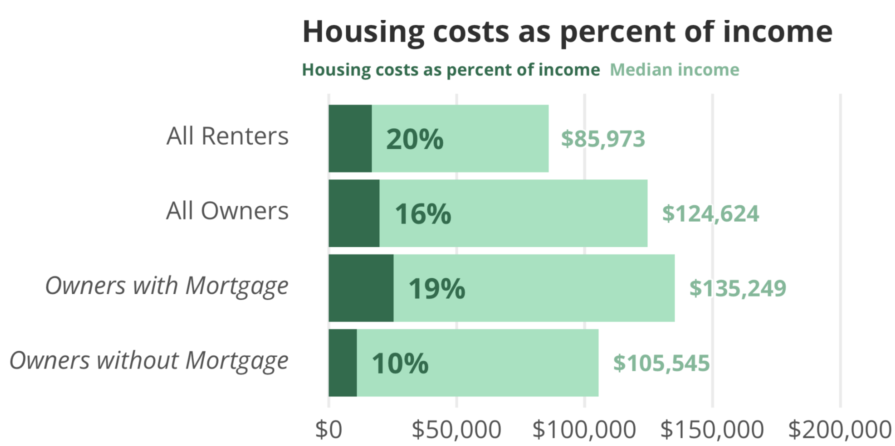


RENTERS' HOUSING COSTS AS PERCENT OF INCOME

20%

OWNERS' HOUSING COSTS AS PERCENT OF INCOME

16%



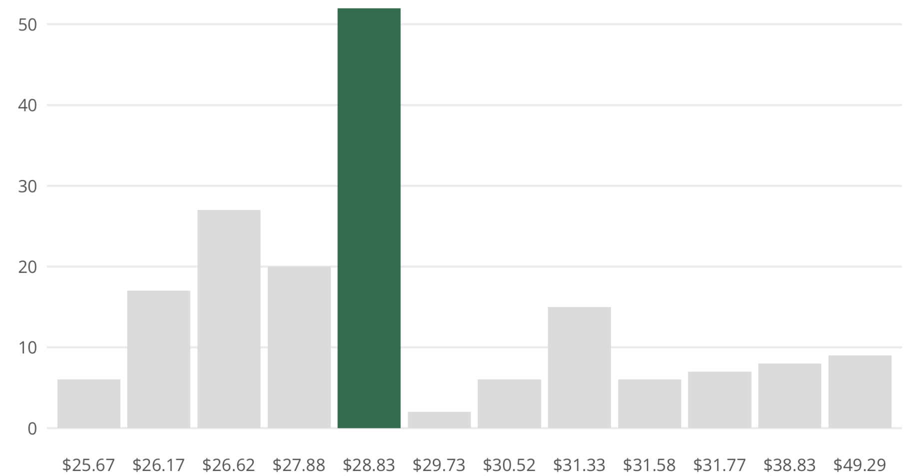
HOUSING WAGE

$28.83

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.

Newington is included in the Hartford-West Hartford-East Hartford HMFA. Newington's housing wage is lower than the state housing wage of $31.93.

Newington is one of 52 towns with a housing wage of $28.83



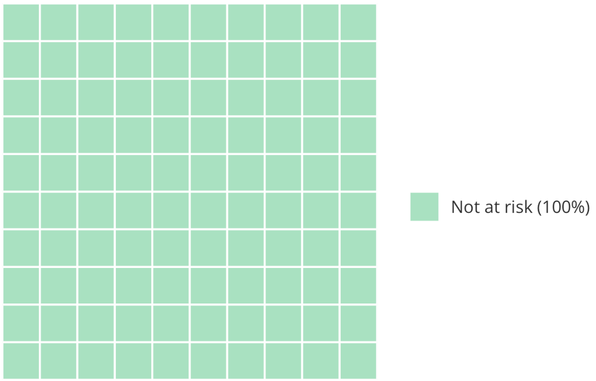
Source: National Low Income Housing Coalition

HOUSING PRESERVATION UNITS

0%

Newington has 423 federally assisted housing units, of which 0% are at risk of loss within the next 5 years.

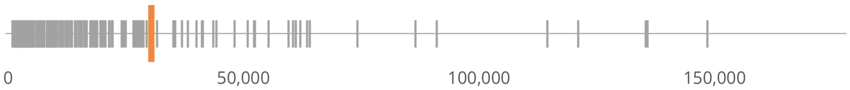
Housing preservation by risk



Source: National Housing Preservation Database

TOTAL POPULATION

30,458

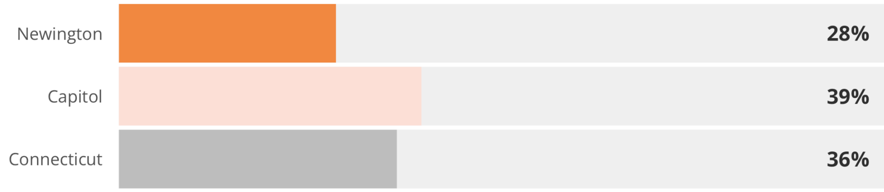


PEOPLE OF COLOR

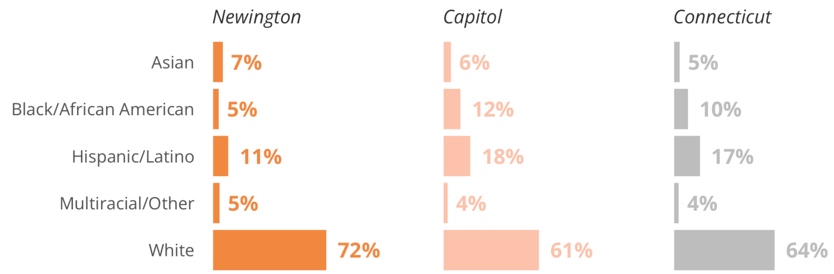
28%

Connecticut population is becoming increasingly diverse, but the BIPOC population is concentrated in certain municipalities, especially Connecticut's cities. In Newington, 28% of residents are BIPOC, while 72% are white.

Newington is less diverse than Connecticut

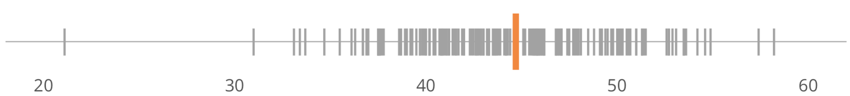


The largest race/ethnicity group in Newington is White at 72% of the population



MEDIAN AGE

44.7

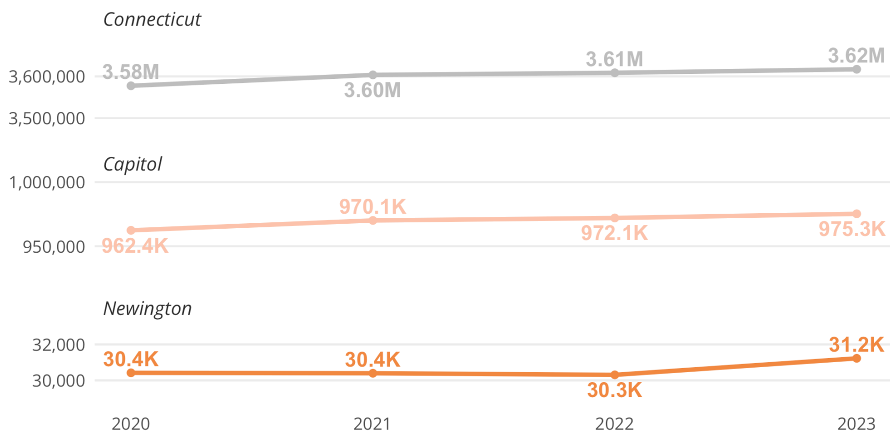


POPULATION ESTIMATES, 2020 TO 2023

+2.7%

From 2020 to 2023, Newington's population inscreased from 30,420 to 31,227.

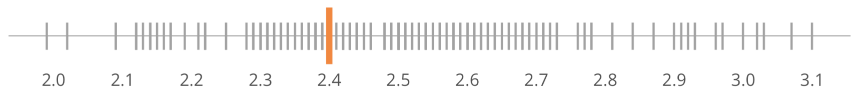
Population Estimates From 2020 to 2023



Source: Connecticut Department of Public Health

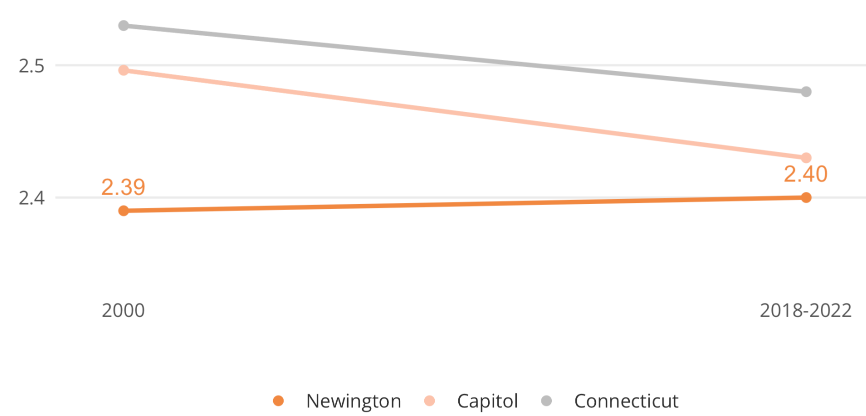
AVERAGE HOUSEHOLD SIZE

2.40



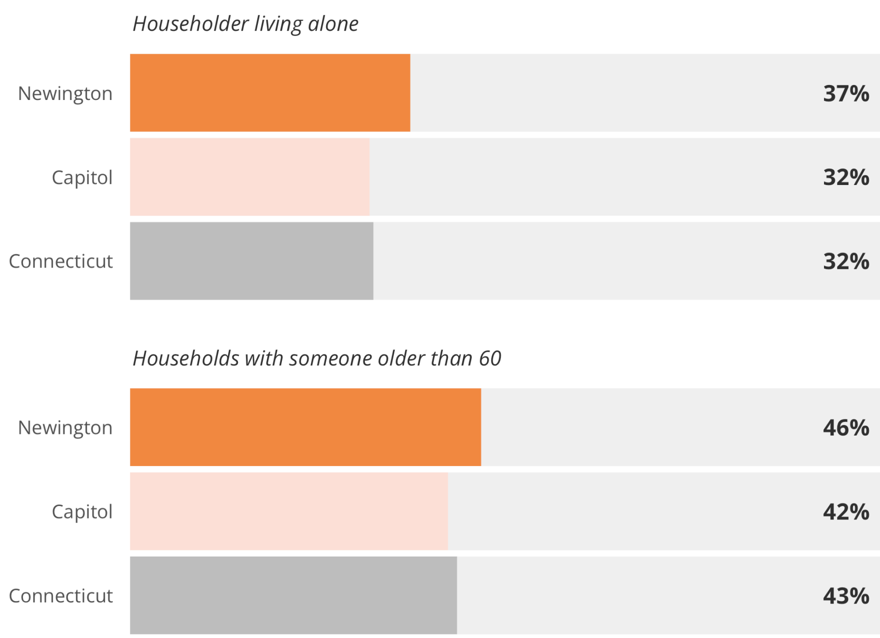
The average household size in Newington has grown between 2000 and 2022.

The average household size in Newington has grown from 2.39 in 2000 to 2.4 in 2022



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, Newington has more households with someone older than 60 and households with school-age children.

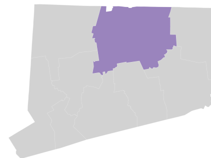
Household types as a percent of total



Capitol Region Housing DataProfile

2024 Housing Data Profiles

CAPITOL



PARTNERSHIP FOR STRONG COMMUNITIES

KEY FINDINGS

Housing

13% of housing is subsidized

32% of all homes occupied by renters

36% of housing units are in multifamily buildings

Affordability

17% of households spend between 30% and 50% of their income on housing

15% of households spend more than half of their income on housing

$28.83 the hourly wage needed to afford a 2-bedroom apartment

Population

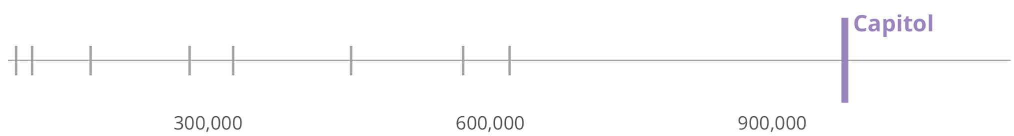
40 the median age of residents

39% of residents are people of color (BIPOC)

+1.3% population change between 2020 and 2023

HOW TO READ THIS REPORT

Throughout this report, a series of graphs like the one below are used to show how **Capitol** compares to **other planning regions** in the state on a variety of measures.



ABOUT THE HOUSING DATA PROFILES

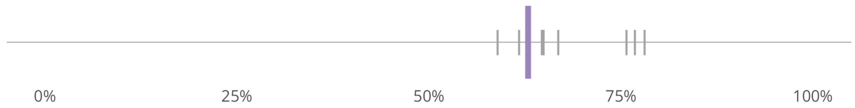
The Partnership for Strong Communities' Housing Data Profiles are a free resource to help Connecticut residents, developers, legislators, municipal officials, and others make data-informed decisions. Profiles are available for every town and Council of Governments in the state. To learn more, please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

DATA NOTES

Data comes from the 2018-2022 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

63%

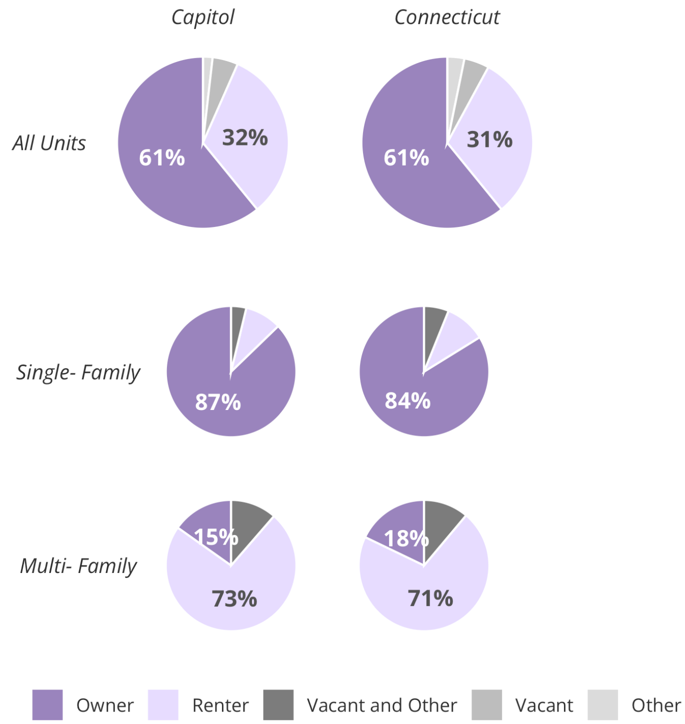


PERCENT OF ALL HOMES OCCUPIED BY OWNERS

61%

Overall, 65% 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 Capitol, 63% of occupied homes are single-family, and 36% are multi-family. Owners live in 87% of Capitol's 260,487 single-family homes, and renters live in 73% of its 150,689 multifamily homes.



Vacant units include units that are for rent and other vacant units, and Other units include units that are rented but not occupied, for sale, sold but not occupied, for seasonal/recreational/occasional use, and for migrant workers.

CHANGE IN BUILDING PERMITS, 1990-2023

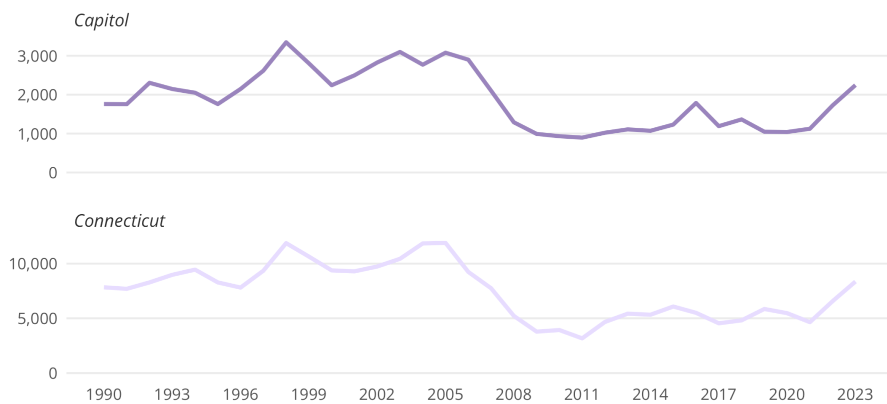
+28%

Growth is slow in the state, which has seen a 7% decrease in building permits between 1990 and 2023.

In Capitol, there were 1,760 building permits issued in 1990, compared to 2,246 issued in 2023, representing a 28% increase.

Number of building permits per year, 1990-2023

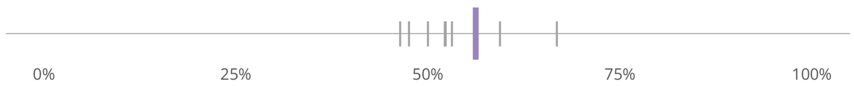
Note: y axis varies between locations



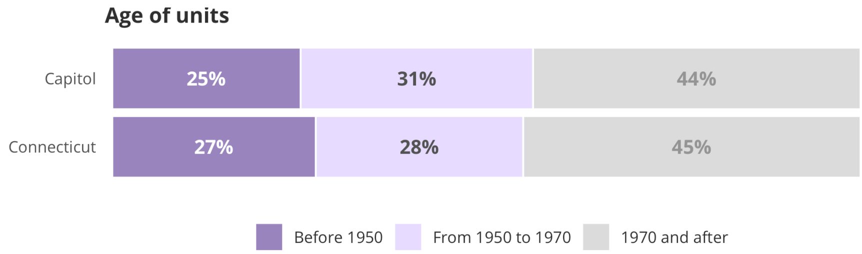
Source: Connecticut Department of Economic and Community Development

UNITS BUILT BEFORE 1970

56%

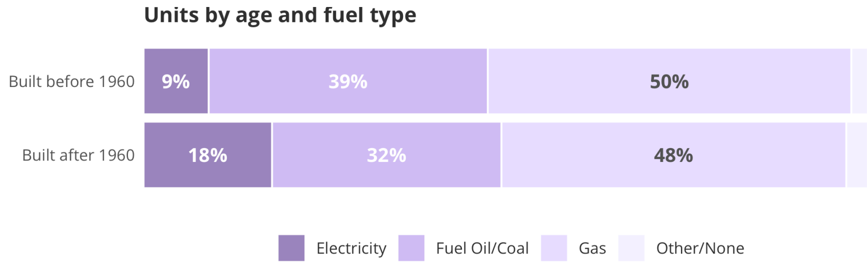


Older homes are prone to falling into disrepair, and often carry environmental risks such as lead paint. An aging housing stock can be a sign of poor housing quality.



SPENDING ON ENERGY AS PERCENT OF TOTAL INCOME

Households that use electricity spend NA of their income on energy (3.1% for fuel oil/coal and NA for gas).



Source: United States Department of Energy

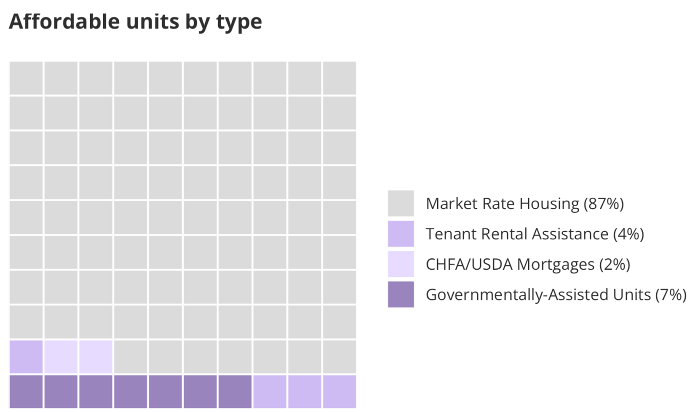
AFFORDABLE HOMES AS A SHARE OF ALL HOUSING UNITS

13%

Source: Connecticut Department of Housing

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.

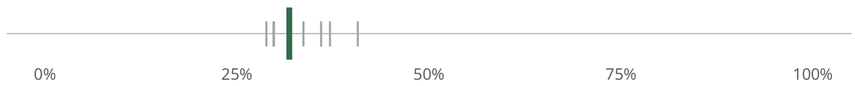
Of the 414,084 total units in Capitol, 55,285 are consideorange to be affordable.



Source: Connecticut Department of Housing

PEOPLE BURDENED BY COST OF HOUSING

32%



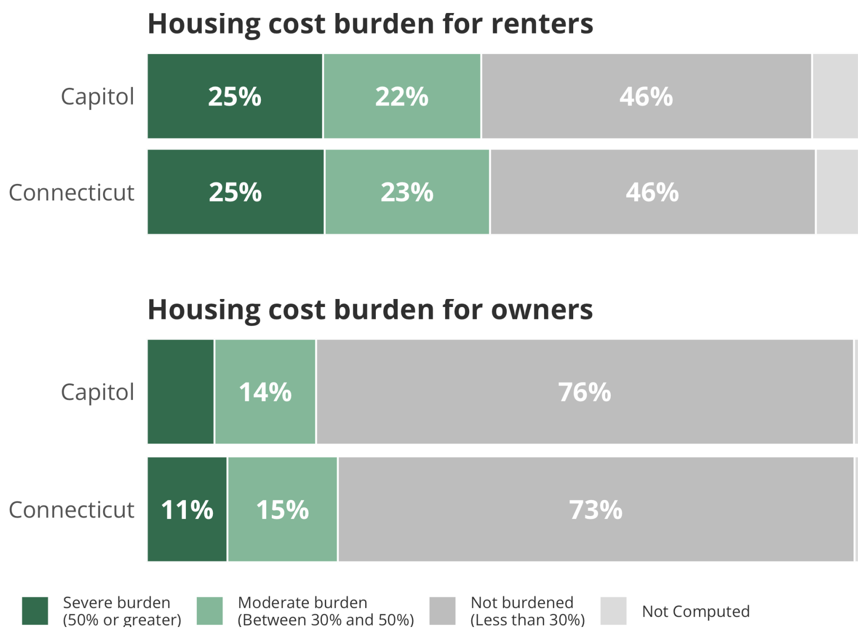
Households that are cost-burdened spend more than 30% of their income on housing. Severely cost-burdened spend more than 50% on housing.

RENTERS BURDENED BY COST OF HOUSING

47%

OWNERS BURDENED BY COST OF HOUSING

24%

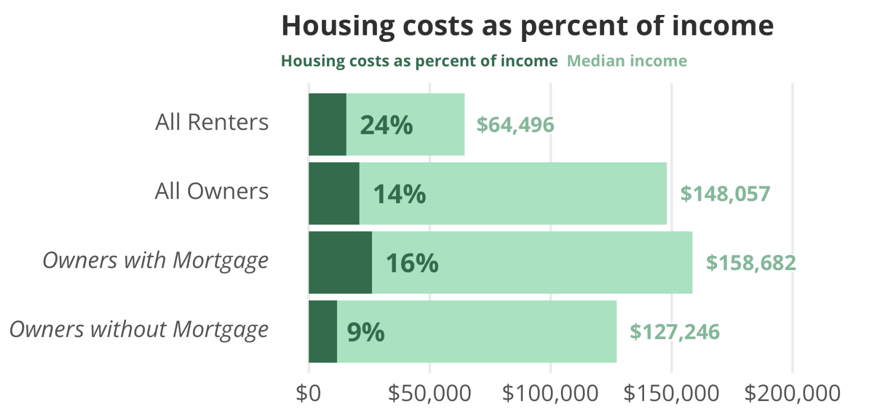


RENTERS' HOUSING COSTS AS PERCENT OF INCOME

24%

OWNERS' HOUSING COSTS AS PERCENT OF INCOME

14%



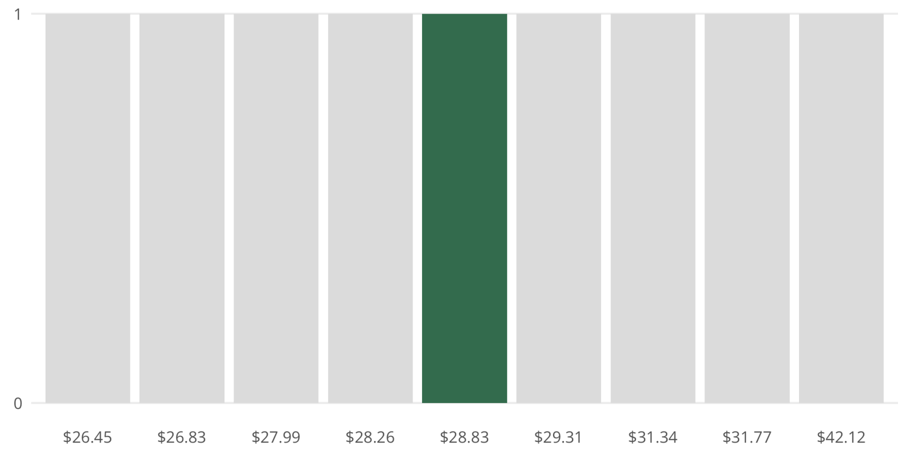
HOUSING WAGE

$28.83

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.

Capitol's housing wage is lower than the state housing wage of $31.93.

The housing wage in Capitol is $28.83



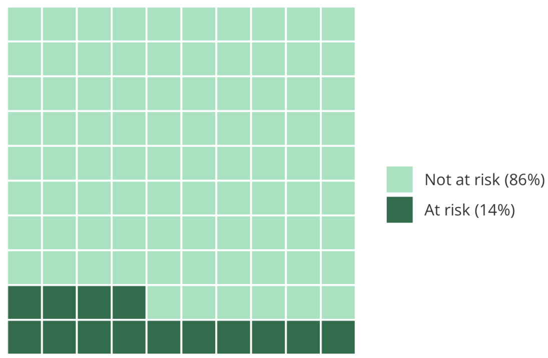
Source: National Low Income Housing Coalition

HOUSING PRESERVATION UNITS

14%

Capitol has 25,972 federally assisted housing units, of which 14% are at risk of loss within the next 5 years.

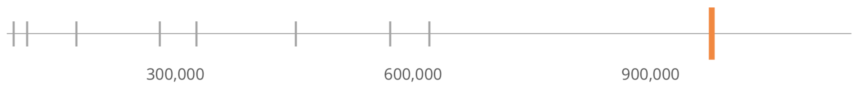
Housing preservation by risk



Source: National Housing Preservation Database

TOTAL POPULATION

977,165

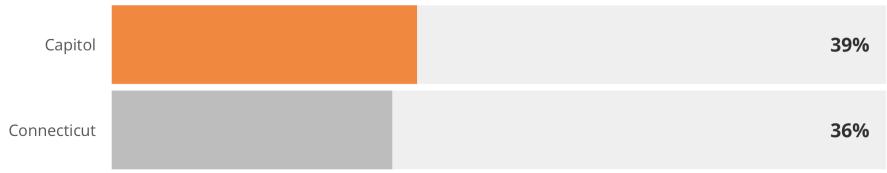


PEOPLE OF COLOR

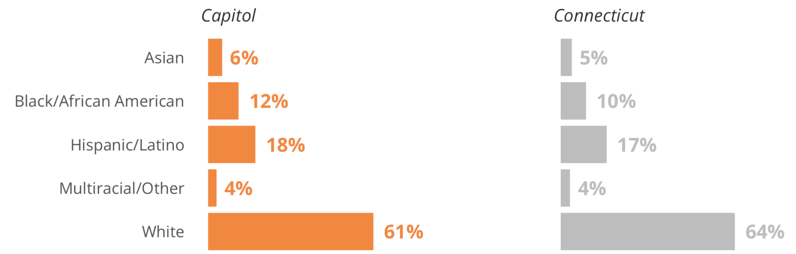
39%

Connecticut population is becoming increasingly diverse, but the BIPOC population is concentrated in certain municipalities, especially Connecticut's cities. In Capitol, 39% of residents are BIPOC, while 61% are white.

Capitol is more diverse than Connecticut

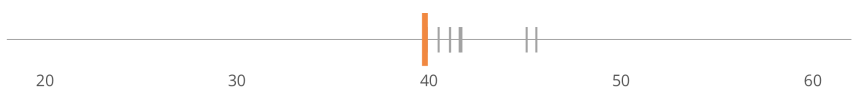


The largest race/ethnicity group in Capitol is White at 61% of the population



MEDIAN AGE

39.8

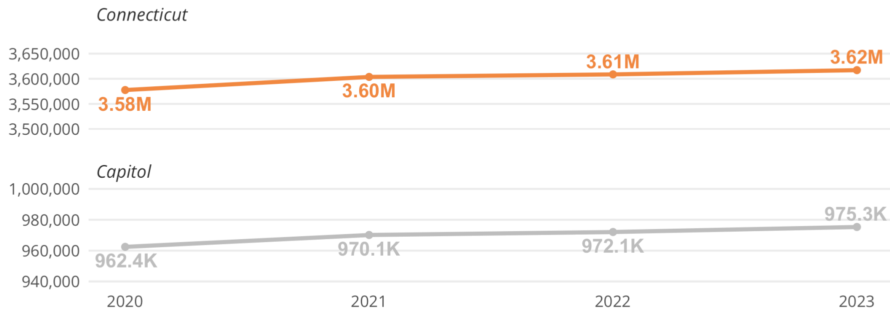


POPULATION ESTIMATES, 2020 TO 2023

+1.3%

From 2020 to 2023, Capitol's population inscreased from 962,436 to 975,328.

Population Estimates From 2020 to 2023



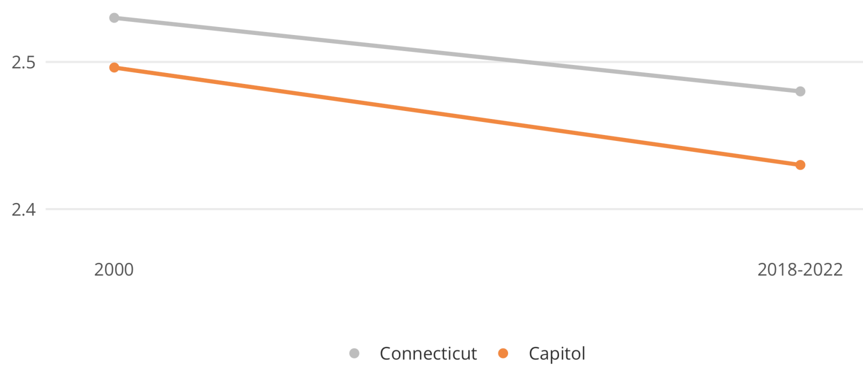
Source: Connecticut Department of Public Health

AVERAGE HOUSEHOLD SIZE

2.43

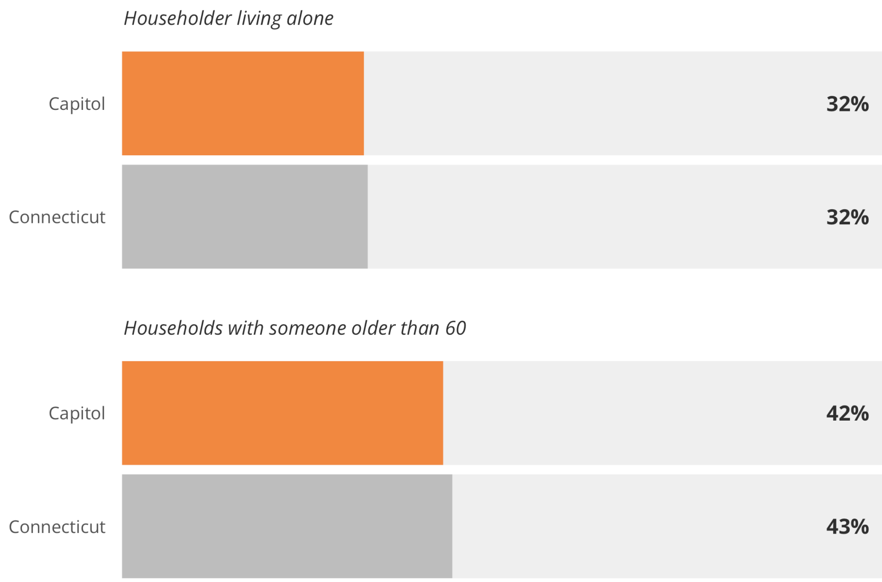
The average household size in Capitol has declined between 2000 and 2022.

The average household size in Capitol has declined from 2.5 in 2000 to 2.43 in 2022



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, Capitol has fewer households with someone older than 60 and households with school-age children.

Household types as a percent of total



E

OUT of REACH

THE HIGH COST OF HOUSING

NATIONAL LOW INCOME HOUSING COALITION

INTRODUCTION

For far too long, accessible, safe, and affordable housing has been out of reach for millions of the nation's lowest-income renters. Although most indicators show that the economy is strong, the lowest-income renters continue to confront significant challenges finding and maintaining access to safe and affordable rental housing. Insufficient wages, rising rents, and an inadequate housing safety net all contribute to the problem. Substantial, long-term investments in affordable housing solutions are desperately needed to address this crisis once and for all.

The U.S. experienced the strongest economic growth among advanced economies in 2023 (International Monetary Fund (IMF), 2024). Additionally, the national unemployment rate fell from 14.8% in April 2020 to 3.8% in March 2024, just two tenths of a percentage point higher than it was prior to the beginning of the COVID-19 pandemic in January 2020 (U.S. Bureau of Labor Statistics (BLS), 2024). Meanwhile, workers at the bottom of the wage distribution are benefiting from strong wage growth. Between 2019 and 2023, wages for workers in the bottom 10th percentile of wages increased by 12.1% – the highest increase for any income group (Gould & DeCourcy, 2024). Yet, as this report will show, millions of low-income households are struggling to afford rent.

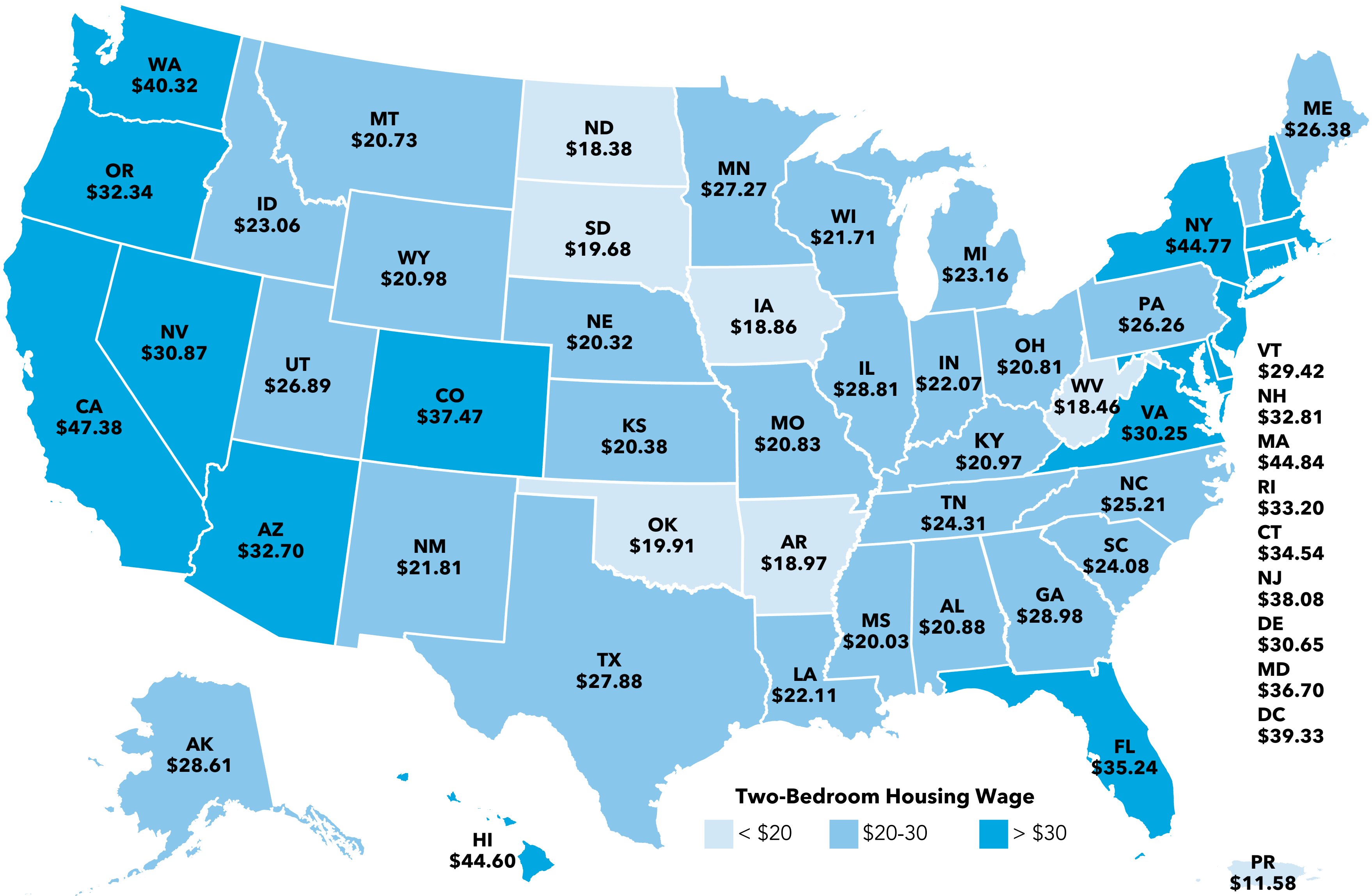
For more than 30 years, the National Low Income Housing Coalition's (NLIHC) *Out of Reach* report has called attention to the disparity between wages and the cost of rental housing in the U.S. Every year, the report shows that affordable rental homes are out of reach for millions of low-wage workers, families, and other renters. The report's signature statistic, the "Housing Wage," is an estimate of the hourly wage a full-time worker must earn to afford a modest rental home at the U.S. Department of Housing and Urban Development's (HUD) fair market rent without spending more than 30% of their income. Fair market rents are estimates of what a household moving today can expect to pay for a modestly priced rental home of decent quality. Rental homes renting for a fair market rent are not luxury housing. The 2024 National Housing Wage is $32.11 for a modest two-bedroom rental home and $26.74 for a modest one-bedroom rental home.

Figure 1 provides state-specific Housing Wage estimates, since the one- and two-bedroom Housing Wages vary across the country. As this report shows, the Housing Wage is far higher than federal or state minimum wages and higher than median wages for workers in some of the country's most common occupations, like home health and personal care aides, food service workers, and administrative assistants. Indeed, more than half of workers' median hourly wages are less than the one-bedroom Housing Wage (U.S. Bureau of Labor Statistics (BLS), 2023). People of color are disproportionately impacted by the gap between low-wages and high rents because they are more likely to work in low-wage jobs and rent their homes.

Even among those fortunate enough to have found relatively affordable homes, low-wage renters are often only one missed paycheck or unexpected expense away from not being able to pay their rent. Stable, affordable housing is a prerequisite for basic well-being, and no person should live in danger of losing their home. Addressing the country's long-term housing affordability crisis requires bridging the gap between rents and incomes by raising wages and expanding Housing Choice Vouchers to all households in need of them. However, due to severe underfunding, just one out of every four income eligible households receives the help it needs from federal housing assistance (Mazzara, 2021). Only sustained, long-term federal investments in rental housing can ensure that the lowest-income renters have affordable homes. Congress must recognize the urgent need to fund rental assistance, expand the supply of affordable rental housing, preserve the existing housing stock, provide short-term assistance to renters in crisis, and protect renters from unfair treatment.

SUBSTANTIAL, LONG-TERM INVESTMENTS IN AFFORDABLE HOUSING SOLUTIONS ARE DESPERATELY NEEDED TO ADDRESS THIS CRISIS ONCE AND FOR ALL.

FIGURE 1. 2024 TWO-BEDROOM RENTAL HOUSING WAGES



This map displays the hourly wages that a full-time worker must earn (working 40 hours per week, 52 weeks per year) in every state, the District of Columbia, and Puerto Rico in order to afford Fair Market Rent for a **TWO-BEDROOM RENTAL HOME**, without paying more than 30% of income.

RENTAL HOUSING IS UNAFFORDABLE FOR LOW-WAGE WORKERS

Thirty states, the District of Columbia, and Puerto Rico have minimum wages that are higher than the federal minimum wage. State minimum wages range from $8.75 in West Virginia to $17.50 per hour in the District of Columbia. Fifty-eight localities also set higher minimum wages (Appendix A). Even when factoring in higher state and county-level minimum wages, the average minimum-wage worker in the U.S. must work 113 hours per week (2.8 full-time jobs) to afford a two-bedroom rental home at fair market rent, or 95 hours per week (2.4 full-time jobs) to afford a one-bedroom rental home at the fair market rent.

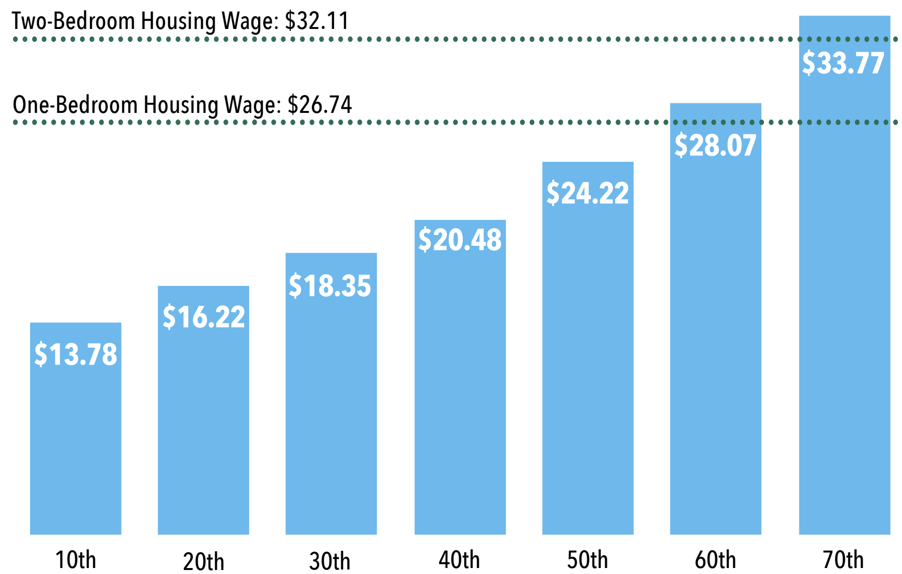
In no state, metropolitan area, or county in the U.S. can a full-time worker earning the federal minimum wage, or the prevailing state or local minimum wage, afford a modest two-bedroom rental home at fair market rent. In only 204 (6%) counties nationwide, not including Puerto Rico, can a full-time minimum-wage worker afford a one-bedroom rental home at the fair market rent. These counties are in states with a minimum wage higher than the federal minimum wage of $7.25 per hour. While higher minimum wages are necessary, they alone will not solve the housing affordability crisis. Fifty-eight counties and municipalities have minimum wages set higher than the federal or, where applicable, state minimum wage, but in each of these jurisdictions, the local minimum wage falls short of the local one-bedroom and two-bedroom Housing Wages (Appendix A).

Minimum wage workers are not the only ones who struggle to afford rental housing. The wage distribution shown in Figure 2, which includes all wage and salary workers, indicates that modest rental housing is out of reach for workers in the bottom half of the wage distribution. More than 50% of wage earners cannot afford a modest one-bedroom rental home at the fair market rent while working a full-time job, and more than 60% of full-time wage earners cannot afford a modest two-bedroom rental home.

The average hourly wage earned by renters is $23.18 in 2024, which is $8.93 less than the two-bedroom Housing Wage of $32.11 and $3.56 less than the one-bedroom Housing Wage of $26.74. In 49 states, full time workers earning the average hourly wage for renters in their state earn less than their state's two-bedroom Housing Wage. North Dakota is the only state where a renter earning the average hourly renter's wage can afford a two-bedroom rental home at fair market rent. In 33 states, workers earning their respective average hourly renter wage earn less than their state's one-bedroom Housing Wage. Even for efficiency style rental homes (studios), the average hourly wage for renters falls short of the Housing Wage in 25 states.

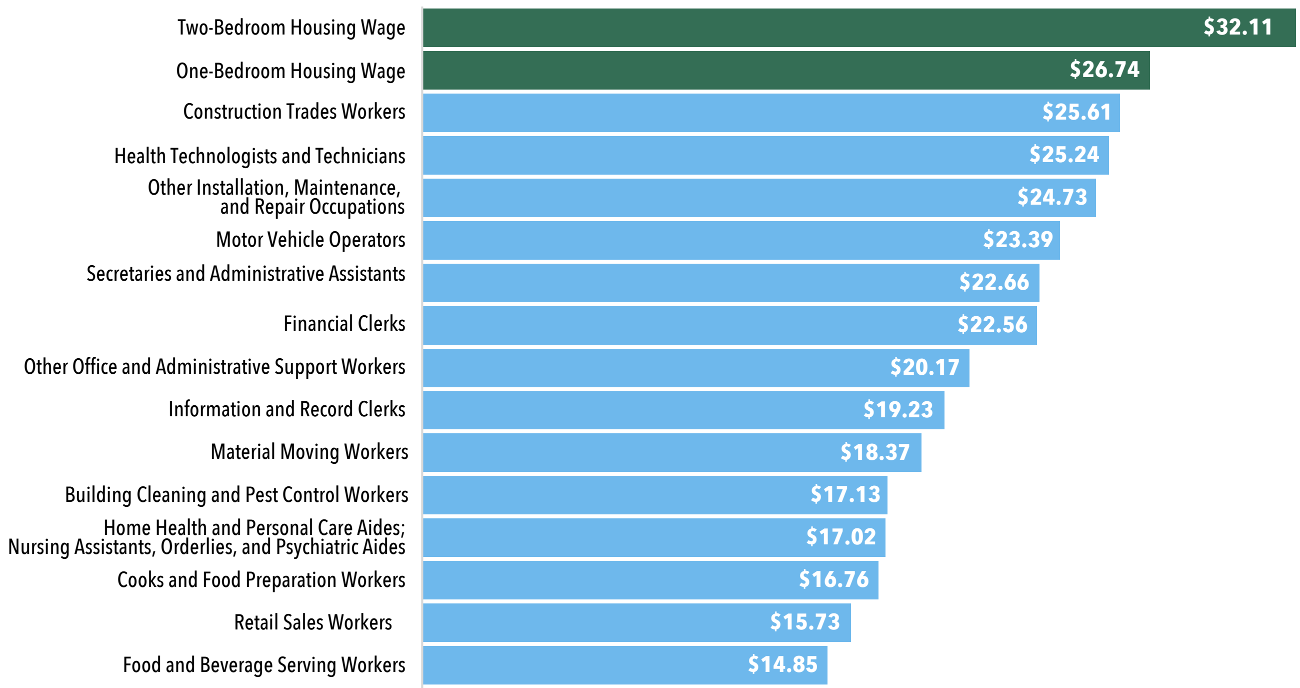
Fourteen of the nation's 20 most common occupations pay median wages that are less than what a full-time worker needs to afford a modest one-bedroom rental home at the national average fair market rent (Figure 3). Sixty-four million people, or 42% of the entire workforce, work in these 14 occupations. For example, the national median hourly wage for the vital work performed by home health aides, personal care aides, nursing assistants, orderlies, and psychiatric aides is $17.02 – almost 10 dollars less than the full-time wage of $26.74 needed to afford a one-bedroom rental home at the fair market rent.

FIGURE 2. HOURLY WAGES BY PERCENTILE VS. ONE- AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages based on HUD fair market rents. The hourly wages by percentile are drawn from the Economic Policy Institute State of Working America Data Library 2023, adjusted to 2024 dollars.

FIGURE 3. 14 OF THE 20 LARGEST OCCUPATIONS IN THE UNITED STATES PAY MEDIAN WAGES LESS THAN THE ONE OR TWO-BEDROOM HOUSING WAGE



Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Occupational wages from May 2023 BLS Occupational Employment and Wage Statistics, adjusted to 2024 dollars.

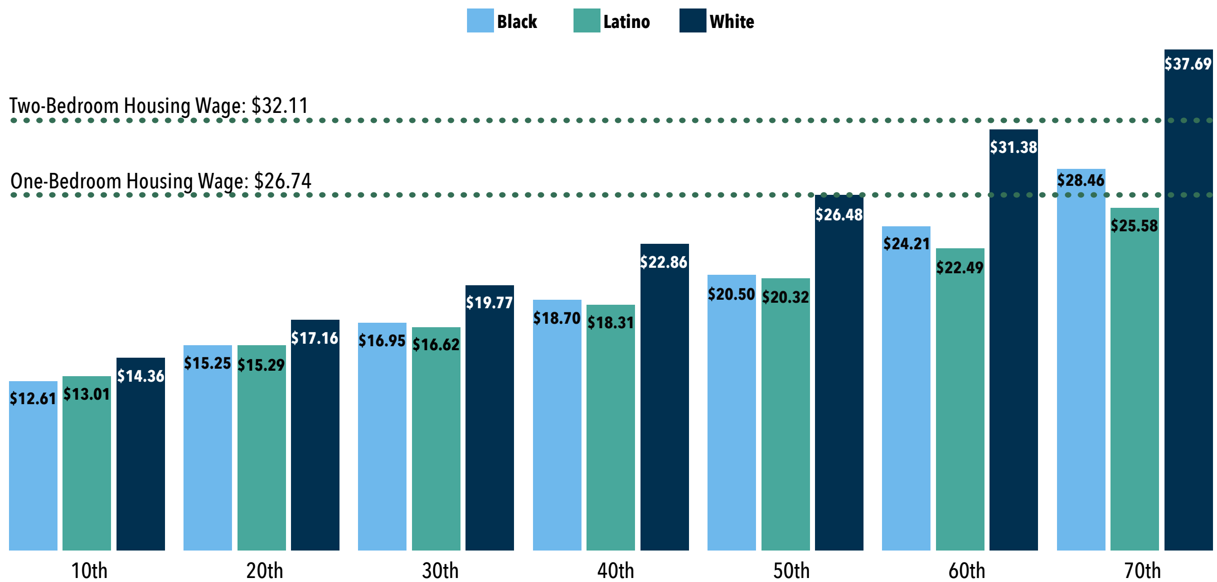
DISPROPORTIONATE HARM TO BLACK, LATINO, NATIVE AMERICAN, AND WOMEN WORKERS

Black, Latino, and Native American workers are more likely than white workers to be employed in sectors with lower median wages, like service, consumer-goods production, and transportation, while white workers are more likely to be employed in higher-paying management and professional positions (Allard & Brundage, 2019; Wilson et al., 2021). Even within the same professional occupations, however, the median earnings for white workers are often higher than the median earnings for Black and Latino workers (Wilson et al., 2021).

Figure 4 compares the hourly wage distributions of white, Black, and Latino workers. As a result of wage disparities, Black and Latino workers face larger gaps between their wage and the cost of rental housing than white workers. Nationally, the median wage of a white worker is just 26 cents less than the Housing Wage for a one-bedroom apartment, while the median wage of Black workers falls $6.24 short and the median wage of Latino workers falls $6.42 short. At the 70th percentile, a full-time white worker can afford a two-bedroom rental home at the fair market rent. In comparison, a full-time Black worker at this income level can only afford a one-bedroom rental home. However, for a Latino worker making a wage at the 70th percentile, even a one-bedroom rental home at fair market rent is not affordable.

Women earn less than their male counterparts and face more difficulty affording rental housing, particularly Black and Latina women (Figure 5).

FIGURE 4. HOURLY WAGE PERCENTILES VS. ONE- AND TWO-BEDROOM HOUSING WAGES, BY RACE & ETHNICITY

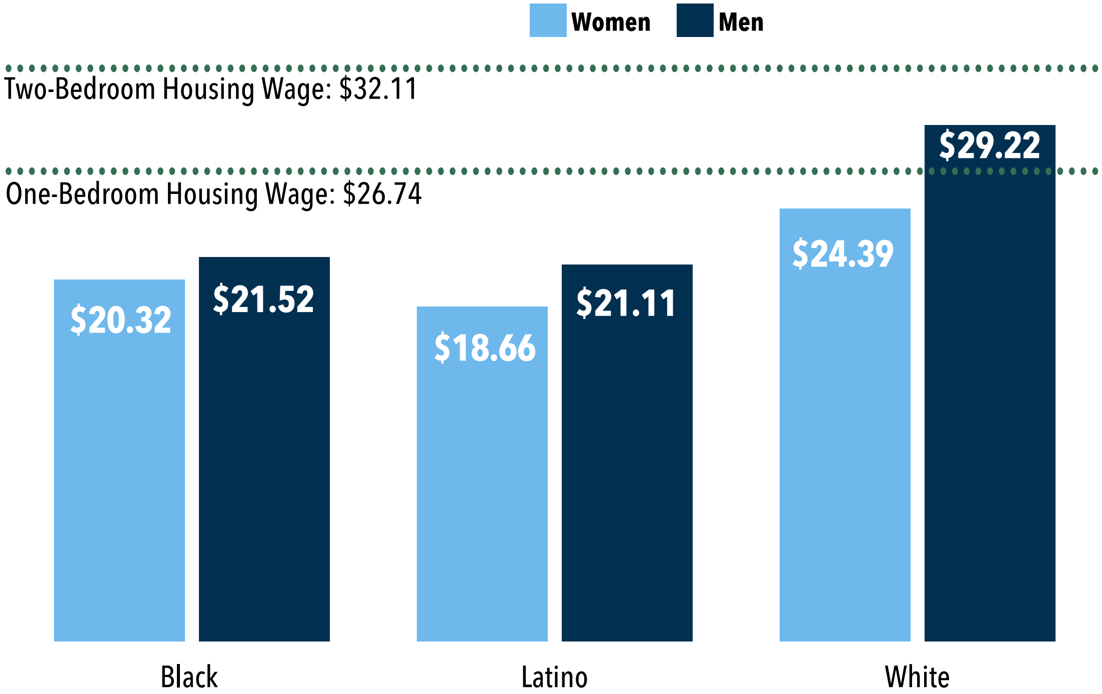


Source: Housing wages based on HUD Fair Market Rents. The hourly wages by percentile are drawn from the Economic Policy Institute State of Working America Data Library 2023, adjusted to 2024 dollars.

Black women earning the median wage for their race and gender make $20.32, which is $1.20 less than the median wage among Black male workers and $8.90 less than the median wage among white male workers. The median wage of Latina women is $2.45 less than the median wage of Latino men and $10.56 less than the median wage of white male workers. While a white male worker earning the median wage can afford a one-bedroom apartment at the average fair market rent, all female workers who earn the median wage for their respective races are unable to afford the one-bedroom Housing Wage. Other research has shown that Native American women are paid significantly less than white men in every state, earning just 59 cents for every dollar paid to a white man nationally (Institute for Women's Policy Research, 2023).

Beyond low wages, people of color are also more likely to face higher rates of unemployment and underemployment, adding to the challenges they face affording housing. The average annual unemployment rate among white participants in the labor market was 3.3% in 2023, compared to 4.6% for Hispanics or Latinos, 5.5% for Blacks, and 6.6% for American Indians or Alaska Natives (U.S. Bureau of Labor Statistics (BLS), 2024). These racial disparities in employment, particularly for Black workers, are driven by factors including higher rates of racial discrimination experienced both during the hiring process and once in the workforce (Schaeffer, 2023).

FIGURE 5. MEDIAN HOURLY WAGES BY RACE, ETHNICITY, AND GENDER



Source: Housing wages based on HUD Fair Market Rents. The hourly wages by percentile are drawn from the Economic Policy Institute State of Working America Data Library 2023, adjusted to 2024 dollars.

MOST EXPENSIVE JURISDICTIONS

Metropolitan Areas	Metropolitan Counties[2]	Housing Wage for Two-Bedroom FMR[1]
Santa Cruz-Watsonville, CA MSA	Santa Cruz County, CA	$77.96
San Francisco, CA HMFA	Marin County, San Francisco County, San Mateo County, CA	$64.60
San Jose-Sunnyvale-Santa Clara, CA HMFA	Santa Clara County, CA	$60.23
Santa Maria-Santa Barbara, CA MSA	Santa Barbara County, CA	$57.58
Salinas, CA MSA	Monterey County, CA	$55.37
San Diego - Carlsbad MSA	San Diego County, CA	$54.48
Boston-Cambridge-Quincy, MA-NH HMFA		$54.37
Santa Ana-Anaheim-Irvine, CA HMFA	Orange County, CA	$53.52
New York, NY HMFA	New York County, Kings County, Queens County, Bronx County, Richmond County, Rockland County, Putnam County, NY	$52.92
Napa, CA MSA	Napa County, CA	$51.62

State Nonmetropolitan Areas (Combined)	Housing Wage for Two-Bedroom FMR
Massachusetts	$44.70
Hawaii	$40.60
Alaska	$29.31
Connecticut	$28.54
Colorado	$28.27
New Hampshire	$25.61
California	$25.45
Nevada	$24.66
Vermont	$24.60
Washington	$23.70

Nonmetropolitan Counties (or County-Equivalents)	Housing Wage for Two-Bedroom FMR
Nantucket County, MA	$48.58
Kauai County, HI	$45.62
Eagle County, CO	$44.60
Summit County, CO	$42.69
Dukes County, MA	$41.46
Monroe County, FL	$41.13
Pitkin County, CO	$39.62
Hawaii County, HI	$38.65
Aleutians West Census Area, AK	$38.29
Bethel Census Area, AK	$37.63

1. FMR = Fair Market Rent.
2. Excludes metropolitan counties in New England as FMR areas are not defined by county boundaries in New England.
3. HMFA = HUD Metro FMR Area. This term indicates that a portion of an Office of Management & Budget (OMB)-defined core-based statistical area (CBSA) is in the area to which the FMRs apply. HUD is required by OMB to alter the names of the metropolitan geographic entities it derives from CBSAs when the geographies are not the same as that established by the OMB.
4. MSA = Metropolitan Statistical Area. Geographic entities defined by OMB for use by the federal statistical agencies in collecting, tabulating, and publishing federal statistics. An MSA contains an urban core of 50,000 or more in population.

STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

Rank[1]	State	Housing Wage for Two-Bedroom FMR[2]
1	California	$47.38
2	Massachusetts	$44.84
3	New York	$44.77
4	Hawaii	$44.60
5	Washington	$40.32
7	New Jersey	$38.08
8	Colorado	$37.47
9	Maryland	$36.70
10	Florida	$35.24
11	Connecticut	$34.54
12	Rhode Island	$33.20
13	New Hampshire	$32.81
14	Arizona	$32.70
15	Oregon	$32.34
16	Nevada	$30.87
17	Delaware	$30.65
18	Virginia	$30.25
19	Vermont	$29.42
20	Georgia	$28.98
21	Illinois	$28.81
22	Alaska	$28.61
23	Texas	$27.88
24	Minnesota	$27.27
25	Utah	$26.89
26	Maine	$26.38
27	Pennsylvania	$26.26

Rank[1]	State	Housing Wage for Two-Bedroom FMR[2]
28	North Carolina	$25.21
29	Tennessee	$24.31
30	South Carolina	$24.08
31	Michigan	$23.16
32	Idaho	$23.06
33	Louisiana	$22.11
34	Indiana	$22.07
35	New Mexico	$21.81
36	Wisconsin	$21.71
37	Wyoming	$20.98
38	Kentucky	$20.97
39	Alabama	$20.88
40	Missouri	$20.83
41	Ohio	$20.81
42	Montana	$20.73
43	Kansas	$20.38
44	Nebraska	$20.32
45	Mississippi	$20.03
46	Oklahoma	$19.91
47	South Dakota	$19.68
48	Arkansas	$18.97
49	Iowa	$18.86
50	West Virginia	$18.46
51	North Dakota	$18.38
OTHER		
6	District of Columbia	$39.33
52	Puerto Rico	$11.58

1 Includes District of Columbia and Puerto Rico.
2 FMR = Fair Market Rent.

STATE SUMMARY

	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
State	Hourly wage needed to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage[3] needed to afford 2BR FMR	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018 - 2022)	% of total households (2018 - 2022)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage to afford 2BR FMR
Alabama	$20.88	$1,086	$43,436	2.9	$84,287	$2,107	$25,286	$632	585,358	30%	$16.70	$868	1.3
Alaska	$28.61	$1,488	$59,516	2.4	$110,851	$2,771	$33,255	$831	89,178	34%	$23.35	$1,214	1.2
Arizona	$32.70	$1,700	$68,014	2.3	$94,319	$2,358	$28,296	$707	923,784	34%	$22.87	$1,189	1.4
Arkansas	$18.97	$987	$39,466	1.7	$77,271	$1,932	$23,181	$580	395,738	34%	$17.59	$914	1.1
California	$47.38	$2,464	$98,545	3.0	$117,014	$2,925	$35,104	$878	5,908,461	44%	$30.93	$1,608	1.5
Colorado	$37.47	$1,948	$77,940	2.6	$119,131	$2,978	$35,739	$893	770,497	34%	$25.66	$1,334	1.5
Connecticut	$34.54	$1,796	$71,837	2.2	$124,577	$3,114	$37,373	$934	477,219	34%	$22.30	$1,160	1.5
Delaware	$30.65	$1,594	$63,742	2.3	$108,334	$2,708	$32,500	$813	109,077	28%	$22.21	$1,155	1.4
Florida	$35.24	$1,833	$73,308	2.9	$89,422	$2,236	$26,827	$671	2,767,517	33%	$22.63	$1,177	1.6
Georgia	$28.98	$1,507	$60,271	4.0	$93,850	$2,346	$28,155	$704	1,380,613	35%	$21.79	$1,133	1.3
Hawaii	$44.60	$2,319	$92,776	3.2	$115,000	$2,875	$34,500	$863	185,090	38%	$21.32	$1,109	2.1
Idaho	$23.06	$1,199	$47,969	3.2	$90,155	$2,254	$27,047	$676	189,044	28%	$18.20	$947	1.3
Illinois	$28.81	$1,498	$59,933	2.1	$105,311	$2,633	$31,593	$790	1,655,952	33%	$22.60	$1,175	1.3
Indiana	$22.07	$1,148	$45,913	3.0	$90,595	$2,265	$27,178	$679	793,030	30%	$17.92	$932	1.2
Iowa	$18.86	$981	$39,232	2.6	$98,070	$2,452	$29,421	$736	367,455	28%	$16.81	$874	1.1
Kansas	$20.38	$1,060	$42,390	2.8	$91,543	$2,289	$27,463	$687	380,760	33%	$18.22	$948	1.1
Kentucky	$20.97	$1,090	$43,612	2.9	$83,318	$2,083	$24,995	$625	564,035	32%	$17.51	$910	1.2
Louisiana	$22.11	$1,150	$45,999	3.1	$78,654	$1,966	$23,596	$590	579,631	33%	$16.90	$879	1.3
Maine	$26.38	$1,372	$54,863	1.9	$95,707	$2,393	$28,712	$718	153,841	27%	$17.04	$886	1.5
Maryland	$36.70	$1,909	$76,345	2.4	$132,397	$3,310	$39,719	$993	754,068	33%	$21.97	$1,142	1.7
Massachusetts	$44.84	$2,332	$93,268	3.0	$131,831	$3,296	$39,549	$989	1,029,654	38%	$28.70	$1,492	1.6
Michigan	$23.16	$1,204	$48,169	2.2	$92,456	$2,311	$27,737	$693	1,102,783	28%	$18.76	$975	1.2
Minnesota	$27.27	$1,418	$56,728	2.5	$113,163	$2,829	$33,949	$849	624,425	28%	$20.21	$1,051	1.3
Mississippi	$20.03	$1,042	$41,671	2.8	$71,956	$1,799	$21,587	$540	345,804	31%	$14.39	$748	1.4
Missouri	$20.83	$1,083	$43,330	1.7	$91,829	$2,296	$27,549	$689	796,470	32%	$18.49	$962	1.1
Montana	$20.73	$1,078	$43,127	2.0	$89,302	$2,233	$26,790	$670	137,485	31%	$17.45	$908	1.2
Nebraska	$20.32	$1,057	$42,267	1.7	$99,245	$2,481	$29,773	$744	259,728	33%	$17.49	$909	1.2

1 BR = Bedroom.
2 FMR = Fiscal Year 2024 Fair Market Rent.
3 This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
4 AMI = Fiscal Year 2024 Area Median Income
5 Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

STATE SUMMARY

	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
State	Hourly wage needed to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage[3] needed to afford 2BR FMR	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018 - 2022)	% of total households (2018 - 2022)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage to afford 2BR FMR
Nevada	$30.87	$1,605	$64,203	2.6	$90,411	$2,260	$27,123	$678	483,711	42%	$21.80	$1,134	1.4
New Hampshire	$32.81	$1,706	$68,238	4.5	$119,945	$2,999	$35,984	$900	151,171	28%	$20.61	$1,072	1.6
New Jersey	$38.08	$1,980	$79,215	2.5	$125,225	$3,131	$37,568	$939	1,242,331	36%	$23.70	$1,233	1.6
New Mexico	$21.81	$1,134	$45,359	1.8	$79,200	$1,980	$23,760	$594	254,673	31%	$17.57	$914	1.2
New York	$44.77	$2,328	$93,131	3.0	$108,493	$2,712	$32,548	$814	3,476,404	46%	$32.98	$1,715	1.4
North Carolina	$25.21	$1,311	$52,437	3.5	$90,930	$2,273	$27,279	$682	1,387,271	34%	$20.61	$1,072	1.2
North Dakota	$18.38	$956	$38,229	2.5	$104,572	$2,614	$31,372	$784	117,825	37%	$20.14	$1,047	0.9
Ohio	$20.81	$1,082	$43,293	2.0	$93,028	$2,326	$27,908	$698	1,589,094	33%	$18.26	$950	1.1
Oklahoma	$19.91	$1,035	$41,407	2.7	$81,710	$2,043	$24,513	$613	518,633	34%	$17.99	$935	1.1
Oregon	$32.34	$1,682	$67,275	2.2	$101,750	$2,544	$30,525	$763	618,278	37%	$21.93	$1,141	1.5
Pennsylvania	$26.26	$1,365	$54,614	3.6	$100,505	$2,513	$30,151	$754	1,600,237	31%	$20.11	$1,046	1.3
Rhode Island	$33.20	$1,726	$69,054	2.4	$113,701	$2,843	$34,110	$853	161,269	37%	$18.04	$938	1.8
South Carolina	$24.08	$1,252	$50,085	3.3	$85,370	$2,134	$25,611	$640	588,423	29%	$17.32	$900	1.4
South Dakota	$19.68	$1,024	$40,944	1.8	$95,231	$2,381	$28,569	$714	110,854	32%	$17.06	$887	1.2
Tennessee	$24.31	$1,264	$50,566	3.4	$87,346	$2,184	$26,204	$655	893,910	33%	$20.73	$1,078	1.2
Texas	$27.88	$1,450	$57,980	3.8	$94,298	$2,357	$28,289	$707	3,944,826	38%	$24.33	$1,265	1.1
Utah	$26.89	$1,398	$55,930	3.7	$109,289	$2,732	$32,787	$820	311,167	29%	$19.91	$1,035	1.4
Vermont	$29.42	$1,530	$61,200	2.2	$104,062	$2,602	$31,219	$780	72,636	27%	$17.38	$904	1.7
Virginia	$30.25	$1,573	$62,925	2.5	$115,235	$2,881	$34,570	$864	1,090,477	33%	$23.17	$1,205	1.3
Washington	$40.32	$2,097	$83,865	2.5	$121,443	$3,036	$36,433	$911	1,079,020	36%	$28.95	$1,505	1.4
West Virginia	$18.46	$960	$38,405	2.1	$76,374	$1,909	$22,912	$573	185,013	26%	$14.45	$751	1.3
Wisconsin	$21.71	$1,129	$45,163	3.0	$99,490	$2,487	$29,847	$746	783,898	32%	$18.51	$963	1.2
Wyoming	$20.98	$1,091	$43,647	2.9	$95,857	$2,396	$28,757	$719	65,763	28%	$16.98	$883	1.2
OTHER													
District of Columbia	$39.33	$2,045	$81,800	2.2	$154,700	$3,868	$46,410	$1,160	184,920	59%	$38.80	$2,018	1.0
Puerto Rico	$11.58	$602	$24,092	1.1	$31,916	$798	$9,575	$239	389,715	32%	$9.16	$476	1.3

1 BR = Bedroom.
2 FMR = Fiscal Year 2024 Fair Market Rent.
3 This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
4 AMI = Fiscal Year 2024 Area Median Income
5 Affordable rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

CONNECTICUT

#11*

In **Connecticut**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,796**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$5,986** monthly or **$71,837** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$34.54
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **CONNECTICUT:**

STATE FACTS	
Minimum Wage	$15.69
Average Renter Wage	$22.30
2-Bedroom Housing Wage	$34.54
Number of Renter Households	477219
Percent Renters	34%

88
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

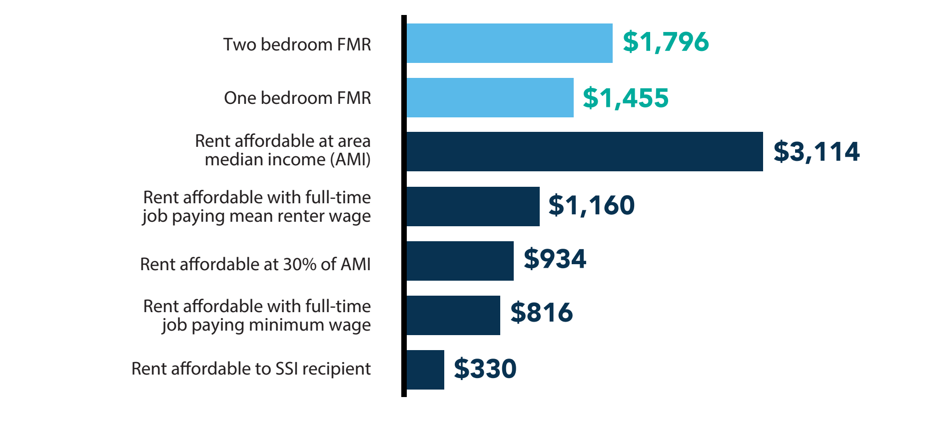
71
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.2
Number of Full-Time Jobs At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

1.8
Number of Full-Time Jobs At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Stamford-Norwalk HMFA	$50.54
Danbury HMFA	$42.71
Bridgeport HMFA	$37.83
Milford-Ansonia-Seymour HMFA	$33.88
Southern Middlesex County HMFA	$32.94

MSA = Metropolitan Statistical Area: HMFA = HUD Metro FMR Area.
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.



CONNECTICUT

	FY24 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Connecticut	$34.54	$1,796	$71,837	2.2	$124,577	$3,114	$37,373	$934	477,219	34%	$22.30	$1.160	1.5
Combined Nonmetro Areas	$28.54	$1,484	$59,360	1.8	$114,200	$2,855	$34,260	$857	18,496	24%	$14.48	$753	2.0
Metropolitan Areas													
Bridgeport HMFA	$37.83	$1,967	$78,680	2.4	$117,100	$2,928	$35,130	$878	42,936	32%	$29.35	$1.526	1.3
Colchester-Lebanon HMFA	$32.62	$1,696	$67,840	2.1	$148,500	$3,713	$44,550	$1,114	1,595	18%	$20.44	$1.063	1.6
Danbury HMFA	$42.71	$2,221	$88,840	2.7	$147,700	$3,693	$44,310	$1,108	19,731	27%	$29.35	$1.526	1.5
Hartford-West Hartford-East Hartford HMFA	$31.81	$1,654	$66,160	2.0	$121,800	$3,045	$36,540	$914	157,112	34%	$20.30	$1.055	1.6
Milford-Ansonia-Seymour HMFA	$33.88	$1,762	$70,480	2.2	$130,300	$3,258	$39,090	$977	13,262	27%	$19.32	$1.005	1.8
New Haven-Meriden HMFA	$32.23	$1,676	$67,040	2.1	$116,100	$2,903	$34,830	$871	84,304	39%	$19.32	$1.005	1.7
Norwich-New London HMFA	$29.92	$1,556	$62,240	1.9	$107,000	$2,675	$32,100	$803	33,132	33%	$20.44	$1.063	1.5
Southern Middlesex County HMFA	$32.94	$1,713	$68,520	2.1	$148,900	$3,723	$44,670	$1,117	3,673	18%	$17.18	$893	1.9
Stamford-Norwalk HMFA	$50.54	$2,628	$105,120	3.2	$180,500	$4,513	$54,150	$1,354	56,263	39%	$29.35	$1.526	1.7
Waterbury HMFA	$27.27	$1,418	$56,720	1.7	$91,600	$2,290	$27,480	$687	32,475	41%	$19.32	$1.005	1.4
Windham County HMFA †	$30.17	$1,569	$62,760	1.9	$90,300	$2,258	$27,090	$677	14,240	31%			
Counties													
Litchfield County	$28.54	$1,484	$59,360	1.8	$114,200	$2,855	$34,260	$857	18,496	24%	$14.48	$753	2.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2024 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2024 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housin

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Housing in CT 2020

PARTNERSHIP FOR STRONG COMMUNITIES

A Cost We Can't Afford

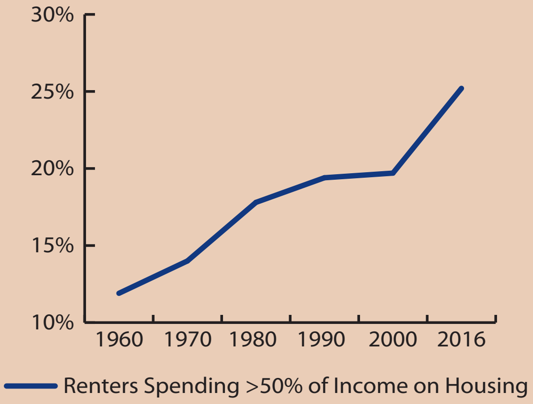
Housing costs in Connecticut are the 9th highest in the nation. Connecticut's residents are burdened by the lack of modestly-priced rental options – a problem which affects all communities, regardless of income levels.

Nearly 120,000 Connecticut households spend over half of their income on rental housing (including rent and utilities). When households spend half their paycheck on home-related costs, they are forced to spend less on other needs, such as food, healthcare, and childcare. In turn, local businesses are negatively affected by residents' lack of income for other essentials.

In the next five years, ***4,843 publicly supported rental homes in Connecticut are set to have their affordability restrictions expire.***

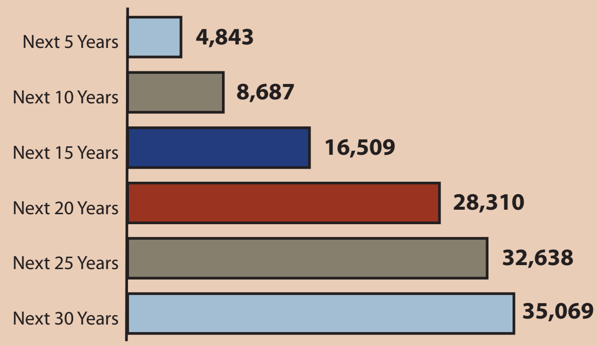
60 YEARS OF RISING COSTS

In 1960, just 11.9% of renters spent over half their income on housing costs. By 2016, that percentage had ***more than doubled*** *to 25.2%.*



PUBLICLY SUPPORTED RENTAL HOMES AT RISK

More than ***one in twenty*** *publicly supported rental homes face an expiring affordability restriction in the next five years.*



Source: Public and Affordable Housing Research Corporation (PAHRC)

Growth Starts At Home

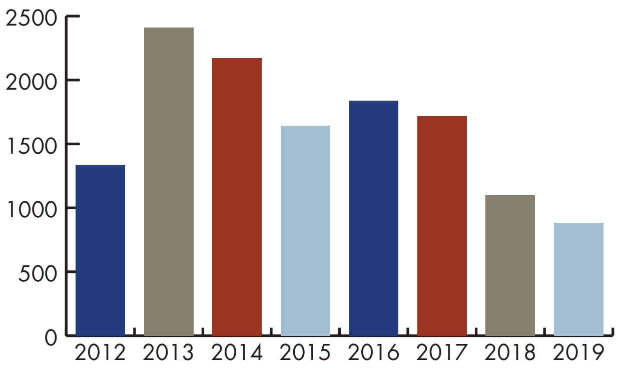
Housing construction in Connecticut has lagged behind that of its neighbors. In 2018, Connecticut ranked second-to-last of U.S. states in permit issuance rate, with a rate of 1.3 permits per 1,000 residents.

Analysis from the National Association of Homebuilders shows that, **for every $1 of state investment in multi-family housing, $4.57 in private investment is leveraged as a result.** Household sizes in the U.S. have fallen for decades, leading to an increase in demand for multi-family homes. Despite this trend, multi-family housing starts have plummeted in Connecticut in recent years.

Preserving Our Homes

Connecticut's housing problems are particularly dire when it comes to rental-assisted homes. In 2018, the State of Connecticut Department of Housing funded the construction of **884 rental-assisted homes**. Rental-assisted home construction fell for the fourth straight year and has declined 63 percent overall since 2013.

YEARLY RENTAL-ASSISTED HOME CONSTRUCTION, 2012-19



The state can help renters and boost economic growth by investing in rent-assisted housing. The state has averaged $112.8 million in new bond authorizations for rent-assisted housing from FY 2011 through FY 2019. However, there were no new bond authorizations adopted during the 2019 legislative session. Without an expanded investment in rental-assisted homes, the proportion of households spending half or more of their income on housing will inevitably grow.

Connecticut's housing stock is the 5th oldest of any state in the country. An estimated 2,230 units of public housing in Connecticut are in need of immediate investment – and thousands more privately-owned homes are similarly in disrepair.

*According to the Cheshire-based PAHRC research group, building rental-assisted housing results in a yearly average increase of **$7,000** in disposable income for families living in these homes.*

What You Can Do

We can reverse this trend of rising rents and priced-out households, while building a more equitable state. First, Connecticut needs to invest in rental options for all levels of income. At the same time, we need to recognize the value of knowledgable, informed Planning & Zoning Commissions in making critical decisions on housing. The Partnership for Strong Communities is proposing these legislative items for the 2020 session:

- **Continue necessary strategic capital investments in affordable housing** by authorizing $100 million each year in the Affordable Housing FLEX Fund, and $50 million each year for the state Housing Trust Fund.
- **Reorganize CGS Section 8-2 to make it more readable** to land use commissions and the public, **develop guidelines for municipal compliance** with the state's existing requirement that each town prepare an affordable housing plan, and require municipal compliance in order to ensure that all families have housing choices in high-opportunity areas.
- **Develop training on housing issues for local Planning & Zoning commissions** to give P&Z commissioners the tools they need to make important land use decisions.

Visit www.pschousing.org to learn more and add your support.

PARTNERSHIP FOR STRONG COMMUNITIES
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G-1

Busted: Seven Myths About Affordable Housing

Posted by Twin Cities Habitat for Humanity on 8:00 AM on February 18, 2020

The need for affordable housing is a fact of life in most communities across the country, yet myths, fear, prejudice, and misunderstanding often overshadow the debate.

To give a little perspective to the debate, here are seven affordable housing myths and realities.

MYTH #1: Affordable housing drives down property values.

REALITY: Repeated research shows affordable housing has no negative impact on home prices or on the speed or frequency of sale of neighboring homes. According to the National Low Income Housing Coalition, 85% of affordable housing meets or exceeds federal quality standards and over 40% of this housing is considered "excellent." That means affordable housing is likely either on-par with its surrounding neighborhood or in even better condition than its neighbors!

MYTH #2: Affordable housing looks "cheap and undesirable."

REALITY: Builders of affordable housing must comply with all the same restrictions on design and construction standards as market-rate projects. Furthermore, because affordable housing projects frequently rely on some public money, they have to comply with additional restrictions and higher standards than market-rate housing.

The reality is that affordable housing is affordable because public and private funds go into making it less costly to live in, not because it's lower quality construction.

Take a look at our current available properties.

MYTH #3: Affordable housing hurts the quality of local schools and lowers standardized test scores.

REALITY: The opposite is actually true. Without affordable housing, many families become trapped in a cycle of rising rents and have to move frequently to find living space they can afford. That means their children are not able to stay in the same school for long, resulting in lower test scores on standardized tests.

When a child has a stable home and can remain in a single school system, their test scores rise. It also means children are able to build long-term relationships with peers, teachers, and mentors that are key to increasing performance in elementary and secondary schools. Finally, it increases the likelihood that children will be able to attend college. When housing disruptions are minimized, everybody wins.

MYTH #4: Affordable housing is a burden on taxpayers and municipalities.

REALITY: Affordable housing actually enhances local tax revenues. By improving or replacing substandard housing, affordable housing becomes a net plus on the tax rolls. Instead of low or no payment of taxes by distressed properties, affordable housing owners actively contribute to the local economy in the taxes they pay, the money they spend in local businesses, and in how they increase property values and revenue in a neighborhood. In fact, in 2019, Twin Cities Habitat for Humanity homeowners contributed nearly $2.7 million in property taxes alone.

MYTH #5: Affordable housing brings increased crime.

REALITY: There are no studies that show affordable housing brings crime to neighborhoods. In fact, families who own their own homes add stability to a neighborhood and lower the crime rate. Homeownership increases neighborhood cohesion and encourages cooperation in ridding communities of criminal activity. Families who live in affordable housing seek the same thing every family does – a safe place to raise children and the opportunity to enhance the value of what they own.

MYTH #6: Affordable housing is just another government hand-out.

REALITY: It isn't the poor who benefit the most from federal housing subsidies, it's the wealthy homeowner. Homeowners receive tax deductions for mortgage interests and a similar write-off for property taxes paid. According to the Department of Housing and Urban Development, in 2003 these subsidies cost the federal government $87.8 billion, while building and subsidizing affordable housing cost only $41.5 billion.

When you factor in improvements in property values, increases in taxes paid by stable employment, and enhanced revenues from a better-educated populace, affordable housing provides a net gain to governments at every level.

MYTH #7: Affordable housing only benefits the very poor, everyone else pays.

REALITY: Some of the people impacted by a lack of affordable housing include employers, seniors, low-income people, immigrants, low-wage or entry-level workers, firefighters, police officers, military personnel, and teachers. The lack of affordable housing means tax revenues are not in place to improve roads, schools, or air quality. It means businesses struggle to retain qualified workers, and lowers the amount of money available to spend in those businesses. Affordable housing isn't about doing something to help the poor, it's about improving business and raising the standards of working- and middle-class families, and the nation at large.

Here at Twin Cities Habitat for Humanity, our mission is to eliminate poverty housing from the Twin Cities and to make decent, affordable shelter for all people a matter of conscience. Despite the affordable housing myths, the truth is that helping people own their own home helps the community as a whole.

To learn more, read the "Myths and Stereotypes About Affordable Housing" report from Business and Professional People for the Public Interest.

G-2

URBAN INSTITUTE

Assessing the Impact of Affordable Housing on Nearby Property Values in Alexandria, Virginia

Christina Stacy and Christopher Davis

April 2022

Stable, affordable housing provides benefits to both people with low incomes and local economies overall. For individuals, it reduces homelessness, lifts people out of poverty, and improves health outcomes (Lubell, Crain, and Cohen 2007). It also improves youth educational outcomes and long-term earnings and reduces the likelihood of later adult incarceration (Andersson et al. 2016; Fischer 2015; Cunningham and McDonald 2012). Affordable housing can help maintain health, daily functioning, quality of life, and maximum independence for adults as they age (Spillman 2012). And it supports employment growth and stability, because low-wage workers are less willing to travel long distances for minimum wage jobs (Altali 2017; Chakrabarti 2014).

Despite these benefits, property owners who live near proposed affordable housing developments often oppose such projects, citing fear that the developments will cause their property values to decline (Scally 2014). However, empirical research provides little evidence that subsidized housing depresses neighborhood property values (Ellen et al, 2007; Galster 2002; Center for Housing Policy 2009). Projects financed through the Low-Income Housing Tax Credit (LIHTC), the largest affordable housing financing program in the United States, have been associated with an immediate positive increase of 3.8

Data provided by Zillow through the Zillow Transaction and Assessment Dataset (ZTRAX). More information on accessing the data can be found at http://www.zillow.com/ztrax. The results and opinions in this brief are those of the authors and do not reflect the position of Zillow Group.

Dr. Christina Stacy is a voluntary member of the Alexandria Housing Development Corporation, an affordable housing nonprofit developer in Alexandria, Virginia.

percentage points in nearby property values (Ellen et al. 2007). Another study found that LIHTC properties, on average, revitalize low-income neighborhoods, increasing house prices by 6.5 percent, lowering crime rates, and attracting racially and income-diverse populations (Diamond and McQuade 2016). However, some studies have found that LIHTC developments in higher-income areas are associated with house price declines (Diamond and McQuade 2016; Woo, Joh, and Van Zandt 2016). Other types of affordable developments, such as those funded by new markets tax credits, have not been found to depress property values and can increase property values under certain conditions (Theodos et al. 2021).

It is unclear what conditions and which types of affordable housing developments affect property values differentially, and many local governments require their own analyses to help inform community debates. To add to this knowledge base, we use Zillow's assessor and real estate database to estimate the relationship between affordable housing developments in Alexandria, Virginia, and sales prices of nearby single-family homes, duplexes, cooperatives, and residential condominiums between 2000 and 2020 (Zillow 2021). We use a repeat sales model that estimates the change in sales prices before and after an affordable housing development is built near a home. The model compares those changes with changes in the sales prices of other residential units in Alexandria, thus isolating the relationship between the development and changes in property values.

We find that affordable units in the city of Alexandria are associated with a small but statistically significant *increase* in property values of 0.09 percent within 1/16 of a mile of a development, on average—a distance comparable to a typical urban block. These results are robust to other radii and comparison groups, such as comparing homes within a block with homes within a few blocks or comparing homes within a block with homes between half a mile and one mile away. When we remove set-asides—defined as affordable housing units within market-rate developments—the coefficient increases to 0.11 percent, confirming that set-asides are not driving these results. And when we split the effects by the baseline income of neighborhoods to see whether affordable housing construction in lower-income neighborhoods is driving the results, we find the opposite of prior research: in Alexandria, affordable housing in higher-income neighborhoods has a positive and highly significant effect on surrounding home values, as does affordable housing in lower-income neighborhoods. This calls into question prior findings that affordable housing in high-income areas necessarily causes nearby property values to decline.

The positive relationship between affordable units and nearby home sales in Alexandria may reflect strong local oversight and the close relationship between the city and affordable housing developers. Various municipal measures help ensure that new or preserved developments fulfill strict requirements for design, development, maintenance, and operation. Other cities have shared that they are unhappy with affordable housing in their jurisdictions, which they believe is because they have little local oversight over the developments.[1] Alexandria's close partnerships with affordable housing developers and oversight of affordable housing may explain the positive effects found here.

These findings show that multifamily affordable housing developments in Alexandria do not cause a decline in nearby property values, as some fear, but are actually associated with a small but statistically significant increase in nearby values. This should ease residents' concerns about their impact on neighborhoods and bolster support for increased development.

Background

Alexandria, Virginia, a suburb of Washington, DC, had an estimated population of 159,200 in 2020. The city lost 78 percent of its market-rate affordable units—defined as nonsubsidized rental units affordable to households earning 60 percent of the area median income (AMI)—between 2000 and 2020.[2] 2019 estimates generated by the Urban Institute predict that the city will need an additional 13,600 housing units to accommodate household growth from 2015 to 2030 (Turner et al. 2019), and most of those units need to be affordable to middle- and low-income households.

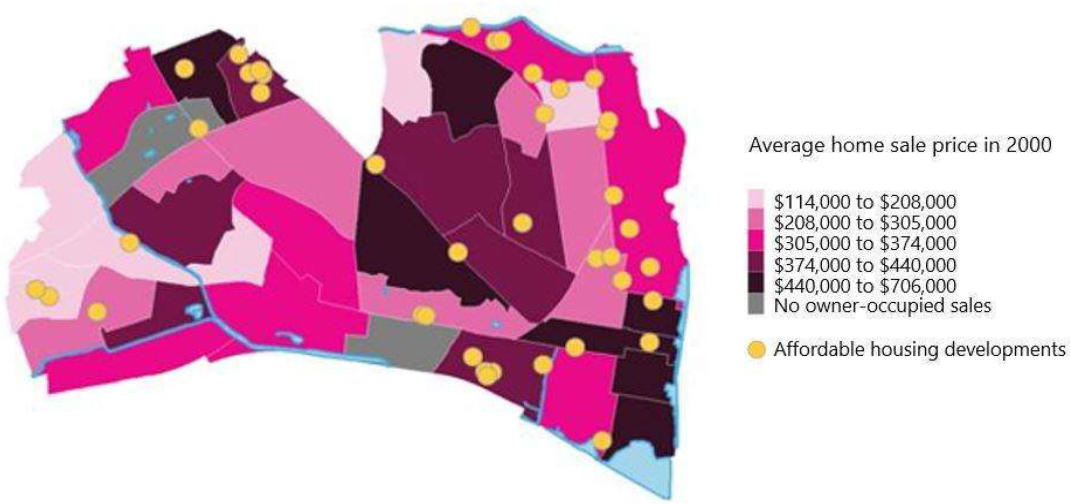
However, producing and preserving affordable units can be a challenge as some residents oppose their development on the grounds that it will depress their property values.[3] To explore whether this is true, we estimate the relationship between the development of 40 multifamily affordable housing developments that began providing subsidized rental units between 2000 and 2020 and nearby property values.

The developments included in our analysis are shown in figure 1 and table 1. This list includes 6 public housing developments, 18 market-rate developments that include affordable set-asides, and 16 developments that were built or preserved by affordable housing developers and include all affordable units. Some of the developments were new construction; others were converted to affordable housing or preserved through redevelopment in partnership with a market-rate developer.

Affordability levels in the developments range from units affordable to families whose incomes are between 0 and 30 percent of AMI to those affordable to families with incomes between 60 and 80 percent of AMI. The number of affordable units in each development ranges from 2 to 244 and accounts for 1 to 100 percent of the total units in the development. To account for this range, our model uses the number of affordable units as the treatment variable, rather than the number of developments.

FIGURE 1

Multifamily Affordable Housing Developments in Alexandria, Virginia, between 2000 and 2020, Overlaid with Average Home Sale Price in 2000



Source: Authors' calculations from city of Alexandria administrative data and Zillow ZTRAX home sales data (Zillow 2021). Home sale price is inflation-adjusted to 2020 dollars.

TABLE 1

Multifamily Affordable Housing Developments in Alexandria, Virginia, Where Assistance Began between 2000 and 2020

Project name	Year assistance began	Set-asides	Public housing	Origin	Level of affordability of affordable units (percent of AMI)	Committed affordable units	Total units in complex	Percent affordable
Potomac West Apartments	2001	No	No	Conversion to affordable housing	60–80	45	60	75%
Lynhaven Apartments	2002	No	No	Conversion to affordable housing	50–60	28	28	100%
Chatham Square	2004	No	Yes	Preservation through redevelopment	0–30	52	151	34%
Northampton Place	2005	Yes	No	New construction	60	12	275	4%
BWR/Reynolds	2005	No	Yes	New construction	0–30	18	18	100%
BWR/Whiting	2005	No	Yes	New construction	0-30	24	24	100%
Beverly Park Apartments	2005	No	No	Conversion to affordable housing	60	33	33	100%
Arbelo Apartments	2006	No	No	Conversion to affordable housing	60	34	34	100%
Lacy Court Apartments	2006	No	No	Conversion to affordable housing	40–60	44	44	100%
ParcView Apartments	2006	No	No	Conversion to affordable housing	60	120	149	81%
Carlyle Place	2007	Yes	No	New construction	60	13	326	4%
BWR/Braddock	2007	No	Yes	New construction	0–30	6	6	100%
Halstead Tower	2007	Yes	No	New construction	60	9	174	5%
Meridian at Eisenhower Station	2007	Yes	No	New construction	60	15	369	4%
The Alexander	2007	Yes	No	New construction	60	13	275	5%
Longview Terrace	2007	No	No	Conversion to affordable housing	60	41	41	100%
The Tuscany Apartments	2007	Yes	No	New construction	60	2	104	2%
The Station at Potomac Yard	2009	No	No	New construction	60–80	64	64	100%
Alexandria Crossing at Old Dominion	2009	No	Yes	New construction	0–30	36	54	67%

Project name	Year assistance began	Set-asides	Public housing	Origin	Level of affordability of affordable units (percent of AMI)	Committed affordable units	Total units in complex	Percent affordable
Alexandria Crossing at West Glebe	2009	No	Yes	New construction	0–30	48	48	100%
Del Ray Central	2010	Yes	No	New construction	60	9	141	6%
Beasley Square	2011	No	No	New construction	60	8	8	100%
Post Carlyle Square II	2012	Yes	No	New construction	60	6	344	2%
Old Town Commons	2013	No	Partial	Preservation through redevelopment	0–30	134	379	35%
Station 650 at Potomac Yard	2015	Yes	No	New construction	60	8	186	4%
The Bradley	2015	Yes	No	New construction	60	10	159	6%
Notch 8	2015	Yes	No	New construction	60	12	252	5%
Parc Meridian at Eisenhower Station	2016	Yes	No	New construction	60	33	505	7%
Jackson Crossing	2016	No	No	New construction	60	78	78	100%
Southern Towers	2016	Yes	No	Conversion to affordable housing	55–60	105	2,184	5%
The Thornton	2018	Yes	No	New construction	60	24	443	5%
St. James Plaza	2018	No	No	New construction	40–60	93	93	100%
Silverado Alexandria Memory Care	2018	Yes	No	New construction	0–80	2	66	3%
Gables Old Town North	2019	Yes	No	New construction	60	9	232	4%
Ellsworth Apartments	2019	No	No	Conversion to affordable housing	50–60	20	20	100%
The Nexus at West Alex	2019	No	No	New construction	40–60	74	74	100%
Parkstone	2020	No	No	Conversion to affordable housing	60–80	244	326	75%
The Foundry	2020	Yes	No	New construction	60–80	5	520	1%
Denizen Apartments at Eisenhower Square	2020	Yes	No	New construction	60	13	336	4%
The Bloom	2020	No	No	New construction	40–60	97	97	100%

Source: City of Alexandria administrative data.

TABLE 2

Descriptive Statistics of Census Tracts with and without Affordable Units in Alexandria, Virginia

	Never had affordable housing units between 2000 and 2020	Had affordable housing units between 2000 and 2020	Had affordable set-aside units between 2000 and 2020	Had affordable units that were not set-asides between 2000 and 2020
Population	2,978	4,408	3,078	4,705
Median household income	$86,360	$69,783	$56,662	$72,718
Unemployment	2.70%	3.43%	3.81%	3.34%
Percentage in poverty	7.22%	11.15%	10.01%	11.41%
Share of people of color	44.93%	53.63%	52.10%	53.86%

Sources: Authors' calculations from city of Alexandria administrative data and the 2000 Census.
Notes: Numbers reflect weighted averages, weighted by the total number of affordable units in the census tract between 2000 and 2020.

Methods

Our primary analysis uses an analytic sample that includes properties that were sold more than once between 2000 and 2020 within the city of Alexandria and properties that were sold more than once outside of the city that were also within 1 mile of an affordable housing development in our sample (i.e., properties just outside the city's borders located near affordable housing developments). We drop sales that were greater than $10 million since they appear to be data errors rather than true sales.

The main model estimates the linear relationship between the natural log of sales prices within 1/16 of a mile of each affordable housing development, before and after the year the assistance began—compared with all other properties in the city that sold more than once—while controlling for housing characteristics by incorporating a fixed effect, or dummy variable, for each property. This "repeat sales" model strives to eliminate omitted variable bias by examining multiple sales of the same properties over time. This controls for attributes about each property that do not change over time. We also control for changes in the housing market at the city level to account for overall trends in the housing market.

The treatment variable in the regression is the number of affordable units in each development. This allows us to weight the development by size (or number of affordable units) and allows developments with more affordable units to count for more than ones with a small number of affordable units.

To examine the spatial impacts, we also estimate mutually exclusive treatment effects for each 1/16-mile ring around a project, up to 1 mile. This analysis allows us to observe the geographic relationship between affordable housing and nearby property values over space. If a property is within 1 mile of more than one development, our model counts the affordable units in both of those developments in the treatment variable.

Finally, we conduct a series of checks to ensure that our results are robust to alternative treatment and control radii. This includes increasing the size of each treatment variable and including a development window control two years before and after the development opened to account for anticipatory effects and to give residents time to move in.

Data

We use two main sources of data for this analysis: administrative data from the city of Alexandria about multifamily affordable housing developments that began assistance between 2000 and 2020 and sales data from the Zillow Transaction and Assessment Dataset (ZTRAX) (Zillow 2021). These data are available from 2000 to 2020 and contain multiple characteristics related to sales and building parcels, including the number of units, year the building was built, size of the parcel, sale amount, and sale type.

Results

We find that affordable housing units in Alexandria are associated with an increase in property values of 0.09 percent within 1/16 of a mile of a development, on average (table 3). This effect is statistically significant at the 1 percent level, roughly meaning that there is a 99 percent chance of a positive value.

TABLE 3

The Relationship between Affordable Housing and Property Values

Average treatment effects for affordable housing on property values within 1/16 of a mile of a development

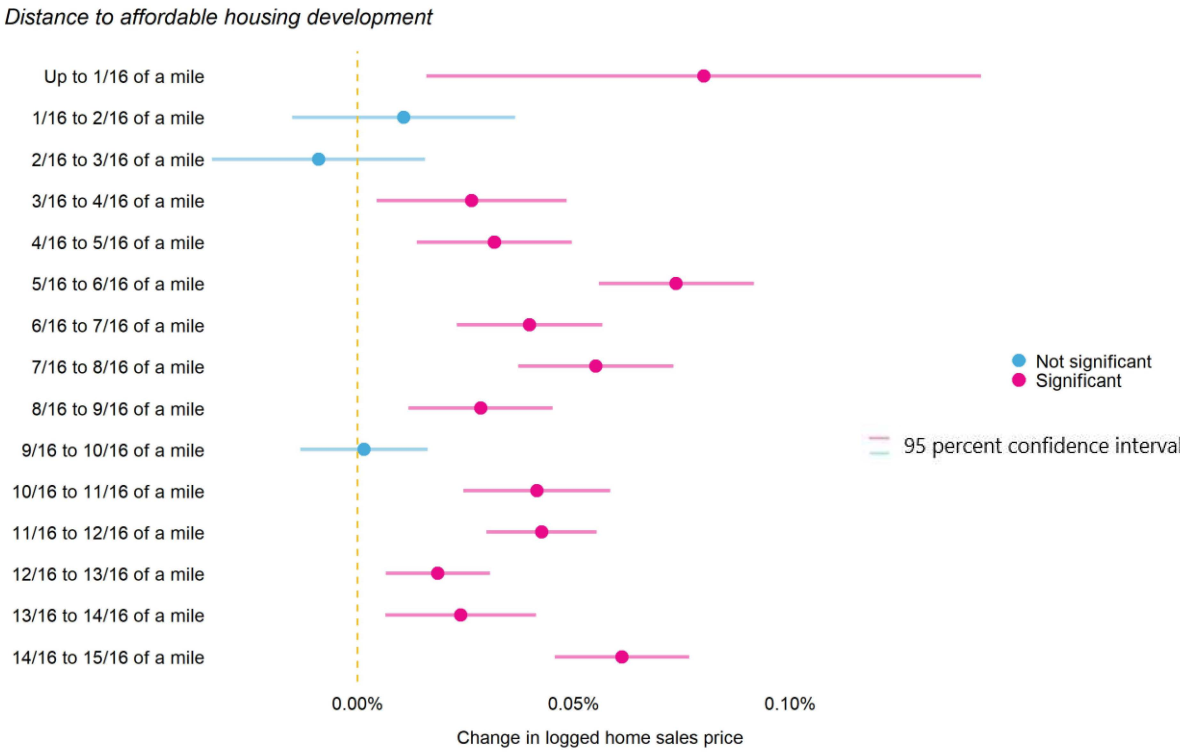
	ln sales price
Affordable housing units	**0.09%***** (0.03%)
Number of observations	57,998
Adjusted R-squared	0.46

Source: Authors' calculations from ZTRAX (Zillow 2021) and city of Alexandria administrative data.
Notes: Impact estimates show the effect of affordable housing units and developments on nearby property values. We estimate changes in sales prices using a repeat sales model over all property sales within 1 mile of an affordable housing development. Dollars are adjusted to inflation for 2021. Standard errors (listed in parentheses) are heteroskedastic robust and are clustered at the property level. All regressions include property and quarter fixed effects.
*** p < 0.01; ** p < 0.05; * p < 0.10

Over space, affordable housing units are associated with a positive and statistically significant effect on properties within 1/16 of a mile of a unit but have no effect on properties between 1/16 of a mile and 3/16 of a mile (figure 2). Affordable housing units are associated with an increase in property values for each 1/16-mile ring after that, but at a much lower level, suggesting that those coefficients reflect the placement of the units in growing neighborhoods rather than representing the true impact of an affordable unit.

FIGURE 2

The Relationship between Affordable Housing Units and Property Values over Space



Source: Authors' calculations from ZTRAX (Zillow 2021) and city of Alexandria administrative data.
Notes: Impact estimates show the effect of affordable housing units and developments on nearby property values. We estimate changes in sales prices using a repeat sales model over all property sales within 1 mile of an affordable housing development. Dollars are adjusted to inflation for 2021. Confidence intervals at the 95 percent level (shown as lines) are heteroskedastic robust and are clustered at the property level. All regressions include property and quarter fixed effects. Coefficients shown in red are statistically significant at the 5 percent level, and coefficients shown in blue are not significant.

Removing Set-Asides

Because affordable units in set-asides often account for a small portion of the overall number of units, the market-rate units in set-aside buildings may bias our results. To ensure that this is not the case, we re-run our analysis removing set-asides.

We find that the relationship between affordable units and nearby properties after removing set-asides is even larger than it is when we include them (table 4). Affordable units that are not set-asides are associated with an increase in property values of 0.11 percent within 1/16 of a mile of a development, on average. Again, this may be due to the close relationship between the city and affordable housing developers in Alexandria, which ensures that affordable housing developments excluding set-asides are amenities rather than disamenities to the neighborhood.

TABLE 4

The Relationship between Affordable Housing and Property Values, Removing Set-Asides

Average treatment effects for affordable housing on property values within 1/16 of a mile of a development

	ln sales price
Affordable housing units that were not set-asides	**0.11%***** (0.03%)
Number of observations	57,998
Adjusted R-squared	0.460

Source: Authors' calculations from ZTRAX (Zillow 2021) and city of Alexandria administrative data.

Notes: Impact estimates show the effect of affordable housing units and developments on nearby property values. We estimate changes in sales prices using a repeat sales model over all property sales within 1 mile of an affordable housing development. Dollars are adjusted to inflation for 2021. Standard errors (listed in parentheses) are heteroskedastic robust and are clustered at the property level. All regressions include property and quarter fixed effects. ***p<0.01; **p<0.05; * p<0.10.

Variation by Census Tract Income Level

Previous literature has found that affordable housing in higher-income neighborhoods has a different effect on nearby property values than does affordable housing in low-income neighborhoods. To see whether this is true in Alexandria, we re-run our analysis with the treatment variable split by whether the affordable housing units were in census tracts that had household median incomes above or below the median income in Alexandria, as determined by the 2000 Census (table 5).

We find that affordable housing units in above-median-income census tracts are associated with a 0.06 percent increase in property values, and affordable housing units in below-median-income tracts are associated with a 0.17 percent increase in nearby property values. This is counter to prior findings in the literature that show that affordable housing in high-income neighborhoods reduces nearby property values. In Alexandria, affordable housing units in both higher-income and lower-income neighborhoods are associated with statistically significant increases in nearby property values.

TABLE 5

The Relationship between Affordable Housing and Property Values, Split by Household Median Income in Census Tract of Affordable Housing Development

	ln sales price
Affordable housing units in census tracts with household median incomes below the median	**0.17%*** (0.101%)
Affordable housing units in census tracts with household median incomes above the median	**0.06%***** (0.03%)
Number of observations	57,998
Adjusted R-squared	0.460

Source: Author calculations from ZTRAX (Zillow 2021), city of Alexandria administrative data, and the 2000 Census.

Other Robustness Checks

We run a number of additional regressions to ensure that our results are robust to various specifications and models. This includes using alternative treatment radii and alternative comparison group radii, as well as including a five-year development window for each opening date.

Specifically, we estimate the relationship between affordable housing developments and property values located within 1/16 of a mile of the development—our preferred specification, since effects are likely very localized—but also within 1/8 of a mile, 1/4 of a mile, and 1/2 of a mile. We also estimate the relationship between properties within 1/8 of a mile, controlling for those between 1/8 of a mile and 1/2 of a mile, in case there are spillover or displacement effects within that distance. In other words, we compare changes in property values within 1/8 of a mile with changes in property values farther than 1/2 a mile from the development.

Table 6 shows the results of these robustness checks. The findings are consistent throughout and follow theory (i.e., they are positive and significant and generally decline with distance), showing that our results are robust to these alternative specifications.

TABLE 6

Robustness Check Results for Varying Distances

In sales price, by varying distances from an affordable housing development

	1/16 of a mile (main model)	1/8 of a mile	1/4 of a mile	1/2 of a mile	1/8 of a mile, controlling for 1/8 to 1/2 of a mile
Affordable housing units	**0.09%*** **	**0.03%** **	**0.01%** **	**0.03%*** **	**0.02%* **
	(0.03%)	(0.01%)	(0.007%)	(0.004%)	(0.01%)
Observations	57,998	57,998	57,998	57,998	57,998
R-squared	0.460	0.460	0.460	0.461	0.461

Source: Authors' calculations from ZTRAX (Zillow 2021) and city of Alexandria administrative data.

Notes: Impact estimates show the effect of affordable housing units and developments on nearby property values. We estimate changes in sales prices using a repeat sales model over all property sales within 1 mile of an affordable housing development. Dollars are adjusted to inflation for 2021. Standard errors (listed in parentheses) are heteroskedastic robust and are clustered at the property level. All regressions include property and quarter fixed effects. ***p<0.01; **p<0.05; * p<0.10.

We also undertake robustness checks where we control for a five-year window around the opening of the affordable housing development to account for anticipatory effects and any construction effects that are likely to have a short-term impact on nearby properties (table 7). These results are again consistent and actually larger than our main results, suggesting that controlling for this predevelopment window and move-in period correlates affordable housing developments with even larger increases in nearby property values.

TABLE 7

Robustness Check Results, Varying Distances and Controlling for a Five-Year Development Window

In sales price, by varying distances from an affordable housing development

	1/16 of a mile (main model)	**1/8 of a mile**	**1/4 of a mile**	**1/2 of a mile**	**1/8 of a mile, controlling for 1/8 to 1/2 of a mile**
Effects controlling for five-year development window	**0.16%*** **	**0.03%***	**0.02%**	**0.04%*** **	**0.03%**
	(0.044%)	(0.018%)	(0.010%)	(0.005%)	(0.018%)
Five-year development window	0.20%***	-0.01%	-0.01%	0.003%	-0.01%
	(0.047%)	(0.009%)	(0.005%)	(0.003%)	(.009%)
Observations	57,998	57,998	57,998	57,998	57,998
R-squared	0.460	0.460	0.460	0.461	0.461

Source: Authors' calculations from ZTRAX (Zillow 2021) and city of Alexandria administrative data.

Notes: Impact estimates show the effect of affordable housing units and developments on nearby property values. We estimate changes in sales prices using a repeat sales model over all property sales within 1 mile of an affordable housing development. Dollars are adjusted to inflation for 2021. Standard errors (listed in parentheses) are heteroskedastic robust and are clustered at the property level. All regressions include property and quarter fixed effects. ***p<0.01; **p<0.05; * p<0.10.

Conclusion

Although the impact of affordable housing on nearby property values is not the primary reason to build affordable housing, individuals often cite it as a reason to oppose such developments. This analysis adds to the current research on the topic, showing that affordable housing developments in the city of Alexandria, Virginia, not only do not reduce property values but also are associated with a small but statistically significant *increase* in values.

Alexandria's positive results overall could reflect a combination of strict requirements for design, development, maintenance, and operation of affordable housing, as well as a cadre of sophisticated local and regional developers including nonprofit housing developers working in the city's real estate market. They could also reflect ongoing oversight from local, state, federal, and private lenders and investors, as well as the city's commitment to diversity and inclusion, which helps incorporate new and preserved affordable housing developments into the fabric of Alexandria neighborhoods.

Given the known benefits of affordable housing on housing stability, access to opportunity, the economy as a whole, and the overall health of households with low incomes, these results support the development of additional affordable housing in the city of Alexandria.

Appendix A. Supplemental Tables and Figures

TABLE A.1

Number of Property Sales by Distance from an Affordable Housing Development

2000–2020

Distance to affordable housing development	Number of sales
0 to 1/16 of a mile	1,832
1/16 to 2/16 of a mile	7,513
2/16 to 3/16 of a mile	11,517
3/16 to 4/16 of a mile	14,637
4/16 to 5/16 of a mile	18,009
5/16 to 6/16 of a mile	20,370
6/16 to 7/16 of a mile	24,334
7/16 to 8/16 of a mile	25,100
8/16 to 9/16 of a mile	24,867
9/16 to 10/16 of a mile	29,251
10/16 to 11/16 of a mile	27,322
11/16 to 12/16 of a mile	28,173
12/16 to 13/16 of a mile	33,656
13/16 to 14/16 of a mile	34,964
14/16 to 15/16 of a mile	34,632
15/16 to 1 mile	36,050

Source: Authors' calculations from ZTRAX (Zillow 2021) and city of Alexandria administrative data. Sales above $10 million are excluded from this analysis.

Notes: The number of sales includes homes located between the distances shown in the first column, not for all sales between the affordable housing development and the larger distance.

TABLE A.2

Descriptive Statistics of Property Sales by Distance

2000 and 2020

	Minimum	Mean	Median	Maximum	Count
Within 1 mile, 2000	$2,040	$337,126	$297,320	$4,784,986	2,944
Within 1 mile, 2020	$1,268	$605,314	$527,043	$5,035,610	4,525
Within 1/16 of a mile, 2000	$70,598	$276,443	$289,139	$502,031	45
Within 1/16 of a mile, 2020	$59,071	$672,892	$641,845	$3,913,686	68

Source: Authors' calculations from ZTRAX (Zillow 2021) and city of Alexandria administrative data. Sales above $10 million are excluded from this analysis.

Notes

[1] Urban Institute presentation with a city council from a midsized Southern city.

[2] Office of Housing, City of Alexandria.

[3] Authors' discussion with local leaders and developers.

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Errata

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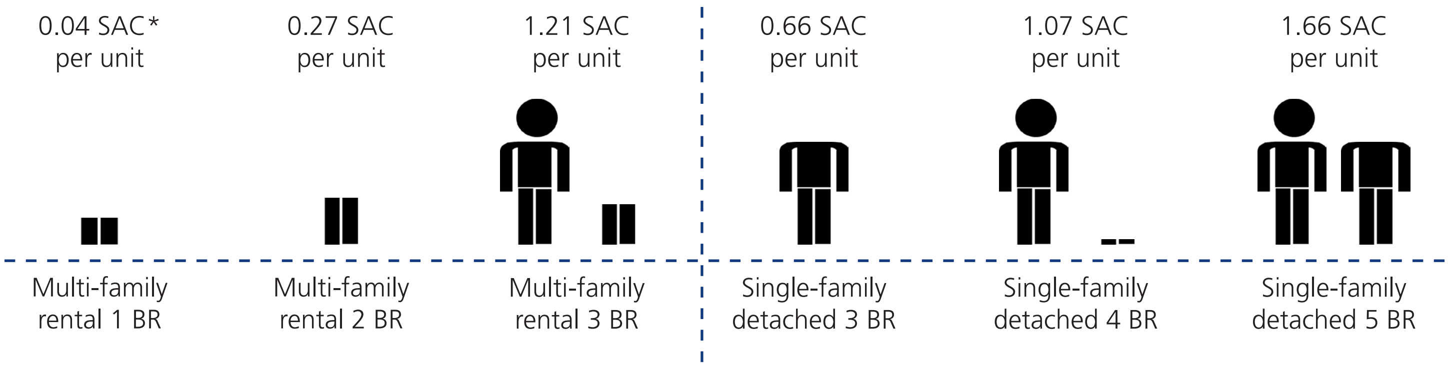
H

The School Cost Myth:
All Housing **Doesn't** Increase School Costs

HOMECONNECTICUT
For Our Economy, Our Families, Our Future
a campaign of the Partnership for Strong Communities

Only larger homes bring many school-age children

Rutgers University's Center for Urban Policy Research analysis (June 2006) of Connecticut's number of school age children living in various housing types indicate the following averages:



* SAC = School-Age Children

Plus, school enrollments are falling

Report by the CT State Data Center (June 2008) projected significant declines in CT school enrollment:

From their peak in 2004-05, school enrollments are expected to drop by 17% by 2020. Even if new housing brings additional school children, it is likely that classroom vacancies will be able to absorb them without additional costs.

Most school budget increases are not related to enrollment, or to the number of children in housing

Findings of a University of Massachusetts Donohue Institute study (May 2007) on school cost impact of mixed-income housing:

Studying seven Massachusetts communities with mixed-income housing between 1994 and 2004, they found teaching staff levels and overall expenditures increased independently of changes in enrollment.

During that time period, school enrollments statewide were essentially flat, while employment of full time equivalent (FTE) teaching staff increased by eight percent, and total school expenditures grew by 28.6 percent.

Some school districts studied had costs rise significantly even while their enrollment declined. There are clear fiscal pressures on municipalities due to educational costs, but there is no evidence that student enrollment growth is the cause of the budgetary problems.

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HOMECONNECTICUT
For Our Economy, Our Families, Our Future
a campaign of the Partnership for Strong Communities

Municipal Officials Assess Mixed-Income Housing

South Commons, Kent

"I was a teacher in town when South Commons was being built. I, and many colleagues, were concerned about the residential element this new complex might bring. Within a year it became clear that **our fears were unjustified**. The new students were bright, made friends quickly and became an integral part of their classes. When Stuart Farms Apartments opened, it too filled quickly with a nice blend of locals and newcomers. **We are lucky to have these additions to Kent**."

Bruce K. Adams
First Selectman, Town of Kent

"Students coming from South Commons are certainly not a burden on our school system. Families with children having trouble finding housing they can afford has been a significant factor in our declining school enrollment. **Our schools will thrive if students, teachers and staff can afford to live here."**

Patricia Chamberlain
Superintendent, Region 1 Public School District

Old Farms Crossing - Avon

"We have brand new housing developments in Avon selling for $400,000 to $600,000, I don't think anywhere near as attractive as this Old Farms Crossing. **There's a need for affordable housing, and this is filling part of that void.** We could use more."

Richard Hines
Former Chair, Avon Town Council

"In comparison to other areas within the town, the calls for service to the Old Farms Crossing complex are at or below average. Essentially, **Old Farms Crossing is similar to anywhere else in town."**

Lieutenant Christina Barrows
Patrol Division Commander, Avon Police Depart-

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Local Officials Assess Mixed-Income Housing

Clock Hill Condominiums - Darien

"Most people don't realize it's affordable housing. Its location is ideal - just a block away from the train station so people can easily get to work without driving, and it's within walking distance of restaurants, shops and other retail.

We all know housing in Fairfield County is expensive and **Clock Hill offers an opportunity for people who work in the area,** but may not have the income to support purchasing a market rate home in Darien, to live closer to their job and to transportation."

Evonne Klein
Former First Selectman, Town of Darien

"**The presence of affordable housing in Darien has not impacted calls for police services**."

Chief of Police Duane J. Lovello
Darien Police Dept.

Flagg Road, West Hartford

"The beauty of the Flagg Road development is that it blends in with the surrounding neighborhood. Town residents are almost uniformly surprised to learn it's 'affordable housing.' I've never heard of any decline in nearby property values. There's really no problem here, only benefits."

Scott Slifka
Mayor, Town of West Hartford

"We really haven't had a problem here."

James Strillacci
Chief of Police, West Hartford

Olde Oak Village, Wallingford

"I didn't see any measurable adverse impact on surrounding property values. And those nearby properties continue to appreciate."

Shelby Jackson
Assessor, Town of Wallingford

"Olde Oak Village has been great for Wallingford. **It allows us to house many of the middle-class workers that our local economy relies on,** even while housing costs in the region have been rising. These homes are attractive and well-maintained, and the people living there are great neighbors."

William W. Dickinson, Jr.
Mayor, Town of Wallingford

J

Photos of Affordable Housing From Across the Country

Business and Professional People for the Public Interest

What Affordable Housing Looks Like

Lincoln, Massachusetts

What Affordable Housing Looks Like

Boulder, Colorado

What Affordable Housing Looks Like

Wilmette, Illinois

What Affordable Housing Looks Like

St. Paul, Minnesota

What Affordable Housing Looks Like

Montgomery County, Maryland

What Affordable Housing Looks Like

Longmont, Colorado

What Affordable Housing Looks Like

Andover, Massachusetts

What Affordable Housing Looks Like

Montgomery County, Maryland

What Affordable Housing Looks Like

Chicago, Illinois

What Affordable Housing Looks Like

Fairfax County, Virginia

What Affordable Housing Looks Like

Denver, Colorado

What Affordable Housing Looks Like

Andover, Massachusetts

What Affordable Housing Looks Like

Denver, Colorado

What Affordable Housing Looks Like

Lincoln, Massachusetts

What Affordable Housing Looks Like

Highland Park, Illinois

What Affordable Housing Looks Like

Lincoln, Massachusetts

What Affordable Housing Looks Like

Boulder, Colorado

What Affordable Housing Looks Like

St. Paul, Minnesota

What Affordable Housing Looks Like

Denver, Colorado

What Affordable Housing Looks Like

Aurora, Illinois

What Affordable Housing Looks Like

Boulder, Colorado

What Affordable Housing Looks Like

Highland Park, Illinois

What Affordable Housing Looks Like

Chicago, Illinois

What Affordable Housing Looks Like

Newton, Massachusetts

What Affordable Housing Looks Like

Longmont, Colorado

What Affordable Housing Looks Like

St. Paul, Minnesota

What Affordable Housing Looks Like

Fairfax County, Virginia

What Affordable Housing Looks Like

Montgomery County, Maryland

What Affordable Housing Looks Like

Newton, Massachusetts

What Affordable Housing Looks Like

Montgomery County, Maryland

What Affordable Housing Looks Like

Weston, Massachusetts

What Affordable Housing Looks Like

Longmont, Colorado

What Affordable Housing Looks Like

Newton, Massachusetts

What Affordable Housing Looks Like

Glendale Heights, Illinois

What Affordable Housing Looks Like

Montgomery County, Maryland

What Affordable Housing Looks Like

Chapel Hill, North Carolina

What Affordable Housing Looks Like

Newton, Massachusetts

K

'House Poor' American Homeowners Now Exceed 27%

Spending over 30 percent of income on housing expenses is an increasingly common reality.

By DEBRA KAMIN

More than one quarter of homeowners in the United States are "house poor," spending more than 30 percent of their income on housing costs, according to a new study.

Chamber of Commerce, a product research company for real estate agents and entrepreneurs, used numbers from the U.S. Census Bureau to analyze monthly housing costs and median household income in the 170 most populated U.S. cities. The company found that 27.4 percent of all homeowners are "cost burdened" in its study.

Miami, Los Angeles and New York City have the highest number of "house poor" residents, with more than four in 10 homeowners in each city feeling stretched beyond their means by their housing bills. And with the exception of New York City, the top 10 cities in the United States for cost-burdened homeowners are all located in either California or Florida.

Mortgage interest rates, which dipped to historic lows at the beginning of the pandemic, climbed past 7 percent in 2022 — the highest numbers seen since 2002. And although rates slightly cooled in the early months of 2023, new homeowners today are still straddled with significantly higher monthly mortgage payments than neighbors who locked in a lower rate.

Add skyrocketing inflation and stagnating wages into the pot, and Americans owe trillions more than they did at the start of the pandemic. Higher housing costs means less set aside for savings, spending and emergencies.

It's not just homeowners being squeezed, either: Rising housing costs push up rents, as well, meaning both renters and homeowners are feeling strapped.

KARSTEN MORAN FOR THE NEW YORK TIMES

U.S. homeowners were making headway on their debts until the pandemic, but now — with the highest mortgage interest rates since 2002 — over a quarter are spending more than they should on housing costs.

Americans owe trillions more than they did at the start of the pandemic.

The "30 percent" rule is a longtime piece of personal finance gospel that advises keeping all housing expenses, including rent or mortgage payments, property taxes and utilities, from cutting into more than 30 percent of your monthly income.

From 2015 to 2019, the percentage of U.S. homeowners who were considered financially strapped dropped each year, from 29.4 percent in 2015 to 26.5 percent in 2019. But the pandemic has already started to erase those gains.

Los Angeles and New York mirror that national trend: In Los Angeles, where nearly half of homeowners are currently house poor, the number of cash-strapped owners dropped four percentage points between 2015 and 2019 but is now climbing again. The same goes for New York City, where in 2021, more than 45 percent of homeowners were house poor, up from 41.3 percent in 2019.

Miami, however, bucked the trend: The percentage of house-poor homeowners there was 44.6 percent in 2021, down two and a half points from 2019.

The Federal Reserve, fighting an uphill battle against inflation, has increased interest rates every month since March 2022. And while the Fed does not set mortgage rates, many home loans are tethered to their actions.

America's central bank is now signaling that after nearly a year of consecutive rate increases, a break is on the horizon.

"That could signal some relief, at least for new homeowners," said Collin Czarnecki, a researcher at Chamber of Commerce.

L

HEADWAY

This Is Public Housing. Just Don't Call It That.

Montgomery County, Md., like many places, has an affordable housing crisis. So it started acting like a benevolent real estate investor.

By Conor Dougherty
Conor Dougherty has covered housing for more than a decade. He reported from Montgomery County, Md.

Aug. 25, 2023

The Laureate is one of those apartment buildings that developers love to build and anti-gentrification types love to hate. Marketed as "inspired living," it sits outside Washington, D.C., across the street from a Starbucks and a short walk from the Metro's red line. The boxy frame and clean lines mark it as a haven for young professionals, and it is part of an effort by Montgomery County, Md., to turn a former industrial area with a bus yard into a high-cost insta-neighborhood.

Technically speaking, the Laureate is also public housing.

When it opened in April, Kadiatou Sylla was the first resident. She wanted to live there because it was new and had a brochure that listed amenities like a courtyard pool, a room for washing pets and a gym where she speed-walks on a treadmill. Ms. Sylla was similarly excited to shave her 45-minute commute to 10.

For decades, Montgomery County has led the country in affordable housing innovations, including a landmark law that requires developers to set aside about 15 percent of the units in new projects for households making less than two-thirds of the area's median income, which is now $152,100 for a family of four. The Laureate goes further.

While for-profit developers built it, the controlling owner is a government agency, the Housing Opportunities Commission of Montgomery County. Because H.O.C. has a 70 percent stake, the Laureate sets aside 30 percent of its 268 units for affordable housing. Ms. Sylla, who makes $48,000 a year as an administrator at a biotech company, pays $1,700 for a one-bedroom apartment, compared with a market rent around $2,200. Depending on their income, other residents pay as little as half the advertised rate.

Kadiatou Sylla, an administrator for a biotech company, was the first resident of the Laureate. The discounted rent made it possible for her to move out of her sister's house. Justin J Wee for The New York Times

America's affordable housing problem is so bad and so broad it can be hard to figure out where the fix should start. Since a shortage of available units is the root cause, many policymakers have focused on relaxing zoning and building rules to speed up construction. The idea is that if supply catches up with demand, prices will eventually fall or at least moderate.

But since so much new development is aimed at high-end buyers and renters, another group has countered that only interventions like rent control, subsidies and a revival of public housing can truly reduce housing costs. Families that need relief can't wait decades for supply to meet demand, they argue.

The Laureate is an attempt to marry these ideas — supply and subsidies; public and private — in a single project. It's the first building financed with a new $100 million fund that Montgomery County created to speed development by having H.O.C. invest directly in new projects, then using its ownership position to become a kind of benevolent investor that trades profits for lower rents.

Public housing, in other words — just not the way most people think of it.

"The private sector is focused on return on investment," said Chelsea Andrews, H.O.C.'s executive director. "Our return is public good."

Over the past half-century, the phrase "public housing" has become so stained by failure that the overwhelming impulse from lawmakers has been to run from it by creating programs that either demolish government-owned apartments or offload them to the private sector. Traditional public housing, financed by the Department of Housing and Urban Development and operated by one of the nation's roughly 3,300 public housing agencies, is locked in steady decline.

Today, instead of building taxpayer-owned buildings, much of the federal housing money flows through the private sector. Section 8 vouchers pay private landlords market rent for tenants who can't afford it. The Low-Income Housing Tax Credit gives corporations a break on taxes when they invest in subsidized buildings operated by nonprofit and for-profit developers. The underlying message of those programs is that the era of government-owned housing is over.

In Montgomery County, however, the stock of government-owned housing has steadily grown for decades while the definition of what it can be has expanded. The reason: In the Washington region, as in every other high-growth metropolitan area, the demand for affordable housing is way beyond what federal housing programs can provide. So the county tries to make up the gap.

It has gone only so far. Montgomery County still has a housing shortage and suffers from the same not-in-my-backyard politics that have exacerbated it. And some of the housing, like the Laureate, serves middle-class tenants, not someone earning, say, the minimum wage.

But H.O.C.'s ability to take a direct role in expanding the supply of housing is exactly the sort of approach that experts say is needed to slow the rise of rents — a key driver of inflation and the biggest bill in almost every tenant's budget.

When I met Ms. Sylla, she was sitting at a marble table in the clubhouse, near a pool table, a fireplace and the hot chocolate machine she visits on nights when she has trouble sleeping. Before moving into the Laureate, she had a basement apartment in a house where she lived with her sister, her sister's husband and their three children. She is 28 years old, and the new one-bedroom is her first official apartment, her first time living away from family, the first taste of the privacy and the independence of being able to shut her own door.

A common room in the Laureate, which has 268 apartments. Justin J Wee for The New York Times

"It was time for me to be my own person," she said.

Nobody in Montgomery County calls the Laureate public housing, and few of the tenants seem to know who their real landlord is. This seems like a feature, not a bug, and is being watched by other places. Over the past few years, as the nation's housing shortage has spread to more places and deepened the outright crisis on the coasts, a number of states including California, Massachusetts, Colorado, Hawaii and Rhode Island, along with cities like Seattle and Atlanta, have either passed or considered new public housing programs that avoid those words or rebrand themselves as "social housing."

One way or the other, they all borrow ideas from the Montgomery County model.

"We have to get out of the view that certain things are dirty words: 'Public housing' is not a dirty word. 'Developer' is not a dirty word," said Andrew Friedson, a member of the Montgomery County Council who championed the new housing fund. "The market on its own is not functioning the way we need it to, and that's when we want the government to step up."

A Wild Idea

Fifty years ago, Joyce Siegel and other residents pressed hard for Montgomery County to pass an innovative ordinance to increase affordable housing. Justin J Wee for The New York Times

On a drive north out of Washington, Montgomery County begins on the far side of a busy traffic circle and continues through miles of suburban affluence before the landscape thins into an urban-edge jumble of farms and fresh subdivisions. Like every suburb, it lives in relation to the economic engine next door, in this case the nation's kitty.

Seemingly every federal agency has an office somewhere in the county, and most of its one million residents live in households that either work for the government, make a living trying to influence it or have moved there to sell goods and services to people engaged in one of the first two. The story of how the county became America's housing innovator is tied up in its connection to the federal government's growth, beginning in the 1960s, when adjacent counties exploded with new homes and families.

In Montgomery County, many of these families consisted of a husband who worked for an agency like NASA or the Federal Communications Commission and a wife who raised the children. Educated and progressive, energized by the civil rights movement, a handful of these women became activists who took up fair and affordable housing as their cause.

Joyce Siegel was one of them. Raising three children while reading books like "The Feminine Mystique," Ms. Siegel started working with the League of Women Voters and others to push for a law to improve housing affordability.

"Anytime my name was in the paper, it was like 'young Bethesda housewife' was my last name: Joyce Siegel, young Bethesda housewife," she said.

Much as they are today, professionals were being priced out of the housing market, and low-income families had to double up.

"People's social consciousness was rising," Ms. Siegel said. "And housing is just so fundamental."

The ordinance they championed was called the Moderately Priced Dwelling Unit program. Its wonky title concealed an innovative idea: Developers of large projects would have to set aside a portion of the units for families making below the area's median income. The law also allowed the county to buy a portion of those units to operate as low-income rentals.

Many of those who pushed for what was described as fair housing (as opposed to affordable housing) explicitly framed it as a way to undo racial segregation. At times they even argued that the county's proximity to the nation's capital gave it a duty to be an example.

"They felt like everyone was watching," said Bianca Serbin, whose honors thesis at the University of Pennsylvania, which focused on the M.P.D.U. program, is the most comprehensive document I could find on its origin and the activists behind it. "They knew that if they passed the law, it could become a national model."

Developers argued that the idea amounted to the government's taking their property, and the measure sat on the County Council's agenda for over a year. But in the early '70s, Democrats took control of the Council, and volunteers packed the meetings. They were so fervent about its passage, and so disproportionately female, that their husbands started referring to Montgomery County as "a gynecocracy."

"They used to call the League of Women Voters 'the plague of women voters,'" Ms. Siegel said.

The law passed in 1974, and H.O.C. was created by state charter out of what was the public housing agency. It continues to administer programs like Section 8 vouchers and has a portfolio of some 9,300 units, most of them federally assisted apartments for extremely low-income households.

For decades, the Housing Opportunities Commission has bought up housing units, like this single-family townhouse in Rockville, Md. It now owns some 2,000 moderate-income units around the county. Justin J Wee for The New York Times

What makes H.O.C. unusually powerful is that, unlike most local housing organizations, it operates as both a public developer and a housing finance agency. The dual role allows the organization to sell bonds to finance its own projects. In essence, it can lend itself money to build buildings, while paying itself the interest.

Steadily, for four decades, H.O.C. has used that power and others to build and acquire some 2,000 moderate-income units that exist outside federal housing programs. The stock consists of basically every kind of housing, from single-family homes with colonial-style shutters to glass towers near the train.

And it blankets the entire county: You can find H.O.C. housing in wealthy enclaves like Chevy Chase, in downtown Silver Spring, in exurban subdivisions where publicly owned rowhouses sit across the street from homeowner neighbors with two-car garages.

When I met Ms. Siegel at her condominium in Bethesda on a recent morning, she told me that I had picked an auspicious day. It was her 90th birthday. She was nevertheless eager to talk housing. Ms Siegel, who served as an H.O.C. commissioner and later joined the staff, offered to take me on a tour of early projects whose addresses remain fresh in her memory.

Driving past garden apartment complexes and rows of townhomes, she pointed to hidden pockets of density. A three-story brick structure that looked nearly identical to nearby single-family residences contained two separate units. Other developments have quadplexes that are hard to distinguish from their single-family neighbors, until you notice the four mailboxes out front.

At one point, the developer of Avenel, an exclusive subdivision in the rolling hills of Potomac, tried to cut a deal to build lower-income units in a different city. The idea was voted down, and today a cluster of small brick homes sit in Avenel on Pleasant Gate Lane, across the road from columned estates, as the law intended.

“Potomac had to have its fair share,” Ms. Siegel said. “That was a big, big deal.”

In the decades since Montgomery County passed the housing ordinance, the idea that developers should provide affordable housing in every kind of building and neighborhood, once regarded as a wild notion pushed by volunteer activists, has spread around the country. It is known as “inclusionary zoning” and has become a staple of many cities’ housing policy.

A Cake-and-Eat-It Story?

One unseasonably warm day in February, a couple of months before tenants moved into the Laureate, I put on a hard hat and toured the building with McLean Quinn while construction workers painted and did detail work. Mr. Quinn is the chief executive of EYA, a Maryland-based builder that developed the Laureate and several other properties in the Shady Grove area with H.O.C. and Bozzuto, another builder based in Maryland.

Mr. Quinn was patient, willing to suffer a high volume of questions on the micro-details of finance and affordability. This is a useful skill if you are going to work closely with government agencies and build transit-centric projects with a lot of affordable units, as his company does.

Developers elsewhere have been pilloried for building affordable housing with lower-end finishings and separate entrances that are derisively called “the poor door.” The Laureate has neither, but there are some tweaks that indicate its dual mission. For instance, because affordable units attract families, the building has a higher share of three-bedroom apartments and a heavily padded playroom across the courtyard from the clubroom, where 20-somethings in headphones type on their laptops.

One side of the courtyard “is designed to be a little bit louder and kid friendly,” Mr. Quinn said. “One is a little more showy and reserved.”

Putting affordable and family-friendly housing inside luxury projects is the sort of cake-and-eat-it story that developers and politicians love to tell, and a big reason that inclusionary zoning programs are politically popular. By offloading the cost and responsibility for building affordable housing onto developers, politicians can say they are meeting an important need while not having to raise taxes or borrow money from infrastructure or schools.

Like the Laureate, the Lindley in Chevy Chase, Md., was built by private developers with H.O.C. funds and offers affordable apartments. Justin J Wee for The New York Times

Hina Khan had to close her shuttle bus business when it didn't bounce back after the pandemic. She now qualifies for reduced rent at the Laureate. Justin J Wee for The New York Times

But inclusionary zoning has plenty of detractors who argue the policy is well meaning but counterproductive. The problem, they say, is that it can discourage building by making apartments less lucrative, and encourages developers to focus on higher-end properties whose high market rents make up for the mandated subsidized units.

Montgomery County is trying to address this with a bit of creative finance that, in effect, lowers the cost of development. Here's how it works: When a developer builds a project, it typically teams up with a private equity firm that puts up about a third of the cost. (The rest comes from a bank loan.) They want a return, however, and the money isn't cheap. The going annual rate in private equity is in the mid- to high teens, Mr. Quinn said. A $50 million investment, for example, is expected to return about $90 million after four years — money that is made up for with rent.

So in 2021, the Montgomery County Council voted to create the $100 million Housing Production Fund. The fund allows H.O.C. to replace private equity as developers' main source of investment, and charge a 5 percent return. The discount saves the developer tens of millions of dollars off the project's effective cost.

There are, of course, conditions. H.O.C. demands that projects built with the Housing Production Fund have a higher share of below-market-rate units and deeper affordability than what is currently being built. Most of the time, developers in Montgomery County set aside units for people earning 65 to 70 percent of the area's median income. Some of the units at the Laureate, however, are available to families that earn less than 50 percent.

EYA still makes money. It gets a fee for overseeing the project, and because H.O.C. projects are exempt from property taxes, and because it is willing to take a low rate of return, the building can profitably operate with double the normal number of affordable units.

This isn't going wipe away the region's entire affordability problem: Creative financing can lower rents only so far, and in high-income areas like Montgomery County even "affordable" is expensive. Ms. Sylla has a steady professional job but is still paying half her income in rent, which housing researchers consider "severely rent burdened." But the fund is adding housing to a region that badly needs it, without federal subsidy, and doing it with better affordability than private actors can provide.

"There is this common conception that the public sector just regulates the market," said Paul Williams, executive director of the Center for Public Enterprise, a nonprofit in New York that encourages greater public investment in the economy. "But in Montgomery County they've realized they can play in the market, too, and bring more public benefit than the private sector is structurally capable of."

Building During a Bust

Her less expensive apartment at the Laureate allows Iryna Skidan to invest in her education and her daughters'. Justin J Wee for The New York Times

When the owner of the townhouse where Iryna Skidan lived with her two daughters told her that her lease was ending, Ms. Skidan started a spreadsheet of Montgomery County apartment buildings with affordable units. Several dozen properties ran down the columns, and notes included whether the building allowed her on the wait list, or told her to call back, or said it would call her back, then didn't.

"Pretty much all of them were occupied," she said.

This is what a housing shortage looks like, and inclusionary zoning on its own can't solve it. Requiring developers to include affordable units in their projects creates affordable housing only if developers are building in the first place. In the meantime, demand for low-cost units is so high that local governments, Montgomery County included, often have yearslong lists for both vouchers and affordable housing.

In 2021, the United States had a housing deficit of about four million units, according to Freddie Mac. It would take decades of above-average building to fill it, and there is no sign that it's coming. More than almost any other sector of the economy, housing is a boom-and-bust businesses that rises and falls with interest rates.

A street in Rockville. Housing owned by H.O.C. can be found in wealthy enclaves, downtown urban centers and exurban subdivisions where publicly owned rowhouses sit across the street from homes with two-car garages. Justin J Wee for The New York Times

Zachary Marks, H.O.C.'s chief real estate officer, drove home this point to me just before I toured the Laureate. Mr. Marks began his career in the private sector, so he is sympathetic with developers for wanting to turn a profit. And changing zoning and land use laws to make it possible to build faster and denser will be a crucial way to encourage the private sector to build more.

But clearing away bureaucracy and allowing more units on a parcel won't address the boom-and-bust pattern that prevents developers from ever catching up with the amount of housing needed.

"The whole private model is built on a shortage," Mr. Marks said.

The only way to really dent it is for public agencies to keep building when the private sector stops.

The Housing Production Fund was designed to address this. Today, despite an increasingly desperate housing shortage whose cost pressures are moving up the income ladder and pushing the lowest-income families nearer to homelessness, development has started to slow. Analysts predict more slowing. The reason? Interest rates are rising and rent and home prices are starting to decline, after surging during the pandemic.

"No one can start a building," said Mr. Quinn, the developer from EYA. "Multifamily development is screeching to a halt."

Just behind the Laureate sits a dirt mound covered in wood chips. EYA's plan is to replace it with a five-story complex containing 413 apartments. Mr. Quinn's original plan was to bring in a private equity investor, but rising rates and higher costs have prompted such investors to back out of deals or demand even higher returns. Mr. Quinn can't build what he can't finance.

So instead EYA is working with H.O.C., which means the project (for now just called Building B) will reserve 124 apartments for below-market-rate tenants.

The project is scheduled to break ground late next year. "If we had to wait for financing markets to return, it could be several years before we even started the design," Mr. Quinn said.

Building now means apartments will be available more quickly, and more people like Ms. Skidan, who need immediate help, can get it.

Through dogged research and a lot of following up, Ms. Skidan, a 37-year-old single mother, eventually landed a three-bedroom apartment in the Laureate for $1,900 a month. (The market rate is over $3,000.) It's about 15 minutes from her old place — a proximity that allowed her two daughters, 10 and 6, to stay in their school district.

Unlike the building's market-rate residents, Ms. Skidan has to produce a haul of pay stubs and tax statements every year to prove that her income is still below the $64,050 cutoff for her unit. Aside from that private exchange, there is no way to tell her apartment from any other.

Before the pandemic, Ms. Skidan worked as a permanent makeup artist — tattoos, basically, which she applied to people who wanted to mask conditions like alopecia or chemotherapy hair loss. The pandemic crushed her business, and her income plunged by more than half, to about $30,000 a year. The rent is about $1,000 less than her old place, which means she can afford to enroll in trade courses in hopes of finding a higher-paying career as a user experience designer for apps and websites.

H.O.C.'s investment in the Laureate allows Ms. Skidan to invest in her financial future and offer her children stability. It allows Ms. Sylla to live independently and much closer to work. Hina Khan, another Laureate tenant, lost her business during the pandemic and was able to pay an affordable rent while she found a new career. Other H.O.C. tenants I talked with described getting their children their first bedrooms and moving to school districts with expanded programs for students with special needs.

Mr. Marks, who joined H.O.C. a decade ago, said that after 10 years in the government he had come to view the concept of return on investment in something other than dollar terms. When he was in the private sector, he saw lower rents as lower profits. Working for the public sector has taught him to see lower rents instead as less homelessness and happier families.

When you think about it like that, he said, your idea of success looks different.

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OPINION

Timothy G. Dwyer, President and Publisher
Izaskun E. Larrañeta, Executive Editor

"The newspaper should be more than a business enterprise. It should also be the champion and protector of the public interest and defender of the people's rights."
As written by Theodore Bodenwein in his will establishing The Day Trust.

GUEST EDITORIALS

Rework regulations to ease housing shortage

By NATHAN WEISS
Special to The Day

Recent headlines highlight affordable housing shortages, skyrocketing rents and home prices, and demands for rent control, but no one is addressing the real cause of these issues, which is a near uniform blockade by municipalities. Each town has its own Planning & Zoning (P&Z) regulations. These regulations are written by planners who are hired by the volunteer members of local P&Z commissions. The commissions have chosen to set the bar high for new housing. Just 60 years ago, a home builder could walk into a town hall, apply for a building permit, pay a $20-$100 fee and be able to build a home. That same process now takes months and costs thousands of dollars. A developer looking to build a subdivision will pay tens of thousands of dollars for permits and plans. The hurdles vary from town to town, and in each town, the hurdles vary over time as the towns change planning directors. It is discouraging for anyone seeking to build housing.

The Connecticut Legislature took a stab at making affordable housing easier to build by passing a state regulation, C.G.S.§8-30(g), the affordable housing statute, which supersedes town regulations. Under the usual town P&Z regulations, if a builder meets the regulations in its subdivision proposal, the town must grant approval. The catch is that meeting the regulations can be a very subjective assessment by the local commission. Additionally, town P&Z regulations are frequently used to greatly limit the use of land. Some towns require a parcel to be at least four acres. Some towns require an acre of virtually flat land in each parcel. Section 8-30(g) sets aside town regulations and allows a developer to decrease parcel size, setback, slope and road size requirements, with the limitation that any development proposed must only meet the basic requirements of "health, safety and welfare" for the development and its abutters. Section 8-30(g) flips the "meet the regulations" requirement by placing the burden of proof on towns to show why a development does not meet the health, safety and welfare standard. The affordable housing statute requires that one-third of the development be affordable under the state's definition, which is well spelled out. Those buyers must have real income and good credit. It is not a subsidy program like Section 8.

Still, planning directors and P&Z commissions insist on fighting 8-30(g). It took me five years to start a subdivision in Lisbon while the town fought my 18-lot development by rejecting my application, my re-application and then fighting approval in Connecticut Superior, Appellate and Supreme Courts, all at a substantial cost to Lisbon taxpayers. Because the development met all health, safety and welfare requirements, the town lost at every court level. That added approximately $8,300 to the cost of each home, all of which are now occupied by a great group of mostly young families. Under town regulations, I would have been allowed only four lots on the same 12-acre parcel.

Increasing housing creation to meet demand will control home prices and rents. Only structural change in the approval process will accomplish that. P&Z regulations should be written uniformly by a state commission. P&Z approvals should be removed from local layperson control and transferred to professional staff hired by regional planning groups for vetting. Perhaps planning directors should have professional engineer licenses to hold the planning director position. Engineers tend to be more fact-driven and have the training to understand the task at hand more fully. More housing will quiet much of the housing anxiety in Connecticut, but the approval process must be changed.

Nathan Weiss is a Norwich native and a multi-state landlord and retired real estate developer.

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Hartford Courant

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A unique stand on affordable housing

Orange residents accept project because it was 'very tastefully done'

By Ed Stannard
Hartford Courant

Connecticut has an affordable housing problem.

Connecticut has a job vacancy problem.

The two problems, no surprise to many, go together, according to advocates for housing in the state. If people can't afford to live here, they can't take the jobs that are available, they say.

And yet, local residents, citing local control, fight against multiple-unit developments coming into their towns.

That has changed in one small town, with what the state of Connecticut has called a "first-of-its-kind" development for the town.

On May 13, a 46-unit affordable development opened in Orange with much fanfare, including an appearance by Gov. Ned Lamont. Orange, a town comprising a farming past and mostly single-family homes, with its retail and business corridor purposely confined mostly to Route 1, previously had 1.31% affordable housing. The town has housing set aside for seniors and has changed dramatically in some places within the past 25 years, including with many apartments built near the border with West Haven. Not unlike other towns, there have been vocal objections to affordable housing in the past.

Orange First Selectman James Zeoli said the affordable project was accepted by residents because it was "very tastefully done."

A small Connecticut town accepted a 'first-of-its-kind' affordable housing project. It's a positive step in a state that needs 120,000 units.

"Sometimes when people hear this type of (affordable) title put

Turn to Housing, Page 2

A 46-unit affordable development has opened in Orange. **COURTESY**

Housing

from Page 1

onto a development, it draws sideways looks, sometimes inappropriate comments and stuff," he said. "So the developer, one of the principals, lives right near it. It provides a need for both people with disabilities, special needs and income needs. They're designed quite beautifully."

The project was developed by Gyroscope Development Group and the units were offered by Lascana Homes. The units are totally filled and even the waiting list is closed.

"One thing that's very important that people forget: Not every town can fit what I'll call appropriate affordable housing, because not everybody is able to drive or owns a car or has people nearby that can help them all the time," Zeoli said.

"This development is ... probably within 500-600 feet of Route 1," he said.

"It's nestled in a neighborhood and yet it offers the availability of transit with busing," he said. "It has sewer access ... It has gas and it has shopping and other needs that people might have, and so it makes it available, being that it's in that proximity and offers all those amenities."

The site of the development is about 5 acres and, according to zoning documents, was mostly unimproved and had consisted of wooded area, with single family homes in the area, and a "variety" of commercial uses to the southeast/east, including a fence company, health care center, a restaurant and a credit union. "A heavily wooded area with wetlands serves as a buffer between the site and the single-family homes to the northeast," the zoning document noted.

The project was done with support from the Connecticut Department of Housing and the Connecticut Housing Finance Authority.

Zoning documents said the project was seven buildings and 92 parking spaces. A key is that connects to sanitary sewers in a residential town largely served by septic tanks. The quiet site, not far from the Post Road, is landscaped with new shrubbery but also surrounded by trees in an established neighborhood.

More work to do in Connecticut

While Orange, with its population of about 14,000 people, has made a positive step, the Open Communities Alliance would like to bring a Fair Share plan for planning and zoning to the entire state.

"We're missing about 120,000 units of affordable housing," said Erin Boggs, executive director of the Open Communities Alliance, which advocates for affordable housing.

"Rents have been skyrocketing for a long time; our homelessness numbers are way up; our housing production numbers are way down," she said. "We have between 90,000 and 100,000 jobs that are vacant, and a lot of those vacancies are tied to potential employees not having places to live in Connecticut, so it doesn't sound worth it for them to come here. It's both a social justice crisis but also an economic crisis."

There's simply a lack of housing inventory throughout the state in general, sometimes as low as a 1% vacancy rate in a given town, said Hugh Bailey, policy director for the alliance.

"There just aren't units available," Bailey said. "And those units that are available are subject to bidding wars. That price gets much higher than the initial asking price. And the jobs available might support someone paying in a place that has the asking price but, once it's gone on the market and it goes up, it no longer becomes viable."

A 46-unit affordable development has opened in Orange. **COURTESY**

The problem is statewide and particularly acute in places where there are jobs, such as Groton, where Electric Boat recently had $1 billion restored in a draft spending bill for a second Virginia-class attack submarine.

"It's very clear right there that this mismatch is the case where they don't have the housing for the jobs that they need filled," Boggs said.

"You can also see acute need in more expensive places," she said. "In Fairfield County, the possibility of finding housing that's affordable outside of Bridgeport and in Norwalk (and) Stamford, but even in those places it can be incredibly hard. It's basically impossible outside of those cities."

But the alliance has done analyses for each region of the state, and the problem is present everywhere, she said.

According to the alliance, there are 28 cities and towns that have at least 10% affordable housing, generally meaning rent is no more than 30% of monthly income.

Of the rest, many have minuscule percentages of affordable housing, less than 1%.

While a city like New Haven has been including affordable housing in a number of new developments, "we shouldn't be expecting New Haven to do it all by itself; they're not going to solve the housing crisis standing alone," Boggs said.

"And that is what we really focus on, which is what our whole region's doing. What are suburban areas, even rural areas doing to play a role in addressing the crisis, and part of that comes through adjusting planning and zoning so that they are actually complying with existing state law that says they need to be playing a role in solving the regional housing crises and allowing housing of all different kinds to go in."

Part of the law that municipal zoning boards must follow is the Zoning Enabling Act, Section 8-2 of the state code, which, among other things, requires them to "Promote housing choice and economic diversity in housing, including housing for both low and moderate income households."

It also calls for the "the development of housing opportunities, including opportunities for multifamily dwellings."

"These are existing obligations that towns have already agreed to," Boggs said. "For some people, there's just not an understanding that that's how it works."

Going along with Section 8-2 is Section 8-30g, the Affordable Housing Appeals Act, "which says for any town that has less than 10% affordable housing, if a developer comes along proposing a development with a meaningful percentage of affordability, and the town rejects that, the developer can take the town to court and basically get a leg up in court," Boggs said. "And the town can then be ordered to allow the affordable housing to be built."

Towns 'not held to account'

The problem is that 10% affordable housing in a town is not nearly enough.

"If every town in Connecticut were to allow you to get to that 10% number ... we would have about 41,000 additional units of affordable housing, when we need something in the range of 120,000," Boggs said.

But even the laws on the books aren't being enforced, Bailey said.

"These laws exist and it's very plain language that says the towns have to do this, but they are not held to account, which is one of the things that's frustrating because it's a very clear law," he said.

"So when towns talk about local control, certainly local control is traditionally Connecticut, but state laws also exist," he said. "And they need to abide by those laws, and the fact that they aren't doesn't mean that the law doesn't exist. It just means it's not being enforced."

This year, a bill, Senate Bill 6, was introduced in the General Assembly that would have helped increase the affordable housing supply in the state, but it was never voted on.

Boggs said a Fair Share plan would basically assess "how much affordable housing we need in each region of the state, and then allocates that out to each town in a way that considers their resources and also what they've done in the past and then asks them to plan and zone for that over a period of time."

"So it could be 10 years, could be 20 years. But the bottom line is they have to change their zoning to try to reach their number and there are actual sticks that are imposed if the housing does not appear," she said.

First, Section 8-30g would be imposed.

"If they ultimately can't, (if) the housing doesn't come to fruition, then some basically default zoning goes into place, so very low scale," Boggs said. "On sewer (connections), you could build 10 units. In places without sewer, you could build up to what the public health code would allow."

That might be a duplex, triplex or quadruplex, she said.

"And this is something, broadly speaking along these lines, that is in place and has been in place in New Jersey for a long time and it has been the most effective law in the nation in creating more affordable housing. It's working incredibly well there," Boggs said.

Bailey said enforcement mechanisms are necessary because incentives, such as tax breaks, don't seem to work.

"There are many in Connecticut that will look at those carrots and say, well, thanks for the offer, but we like things the way they are and, nothing," he said. "So in terms of the carrot-vs.-stick debate, carrots are great and incentives can be helpful, but you really need some sort of enforcement mechanism to ensure that something gets built."

Also, the towns don't need to build the housing themselves, they just need to allow developers to come in and build projects, Bailey said. "They would just have to stop saying no to everything," he said.

Ultimately, "the town really does need to be more of a partner in this. They need to change the underlying zoning, not just on a one-off basis," Boggs said. Capitulating on a Section 8-30g case isn't the way to go.

"Right now, the way towns plan in many cases for affordability is, how do we not have it?" Boggs said. "So it shifts the conversation for not will we have affordable housing or not, but we need to have it, where does it go? How are we going to do this in a way that works well with our vision?"

Ed Stannard can be reached at estannard@courant.com.

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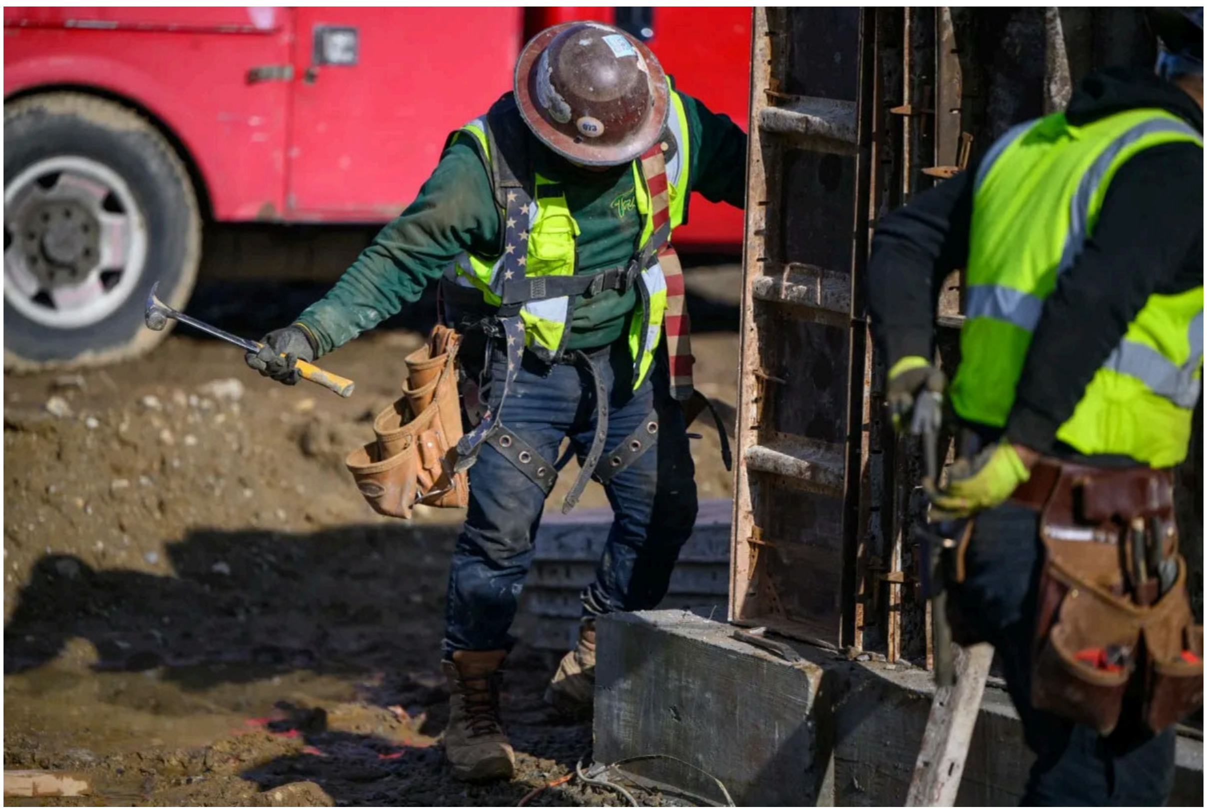
PARTNER CONTENT

CT ranks worst state in the U.S. for renters, study finds

by **Abigail Brone | Connecticut Public**
June 7, 2024 @ 8:00 am



A construction worker hammers away at the formwork for the foundation of a building that will be part of Oak Grove - an affordable housing complex in Norwalk, Connecticut. CREDIT: RYAN CARON KING / CONNECTICUT PUBLIC

In the midst of the housing crisis comes more troubling news for tenants: Connecticut is ranked as the worst place in the nation for renters.

The state's high unemployment rate and low apartment availability contributed to the low ranking in a study by consumer review company, Consumer Affairs. **The**

report was the result of an analysis of data from the U.S. Census Bureau, the U.S. Bureau of Economic Analysis and the Bureau of Labor.

At 4.7%, Connecticut's unemployment rate is above the national average of **3.9% as of April**, and many renters are paying more than 30% of their monthly income on rent, according to the report.

North Dakota was ranked as the most renter-friendly state due to its high vacancy rate and low rent of less than $850 per month for a two-bedroom apartment.

Connecticut was behind in every category assessed, according to Rebecca Sowell, one of the analysts behind the report.

"In all the different metrics that we looked at, there's no category where Connecticut excels," Sowell said. "Whereas those more expensive places like New York, California, Hawaii, they're not great in terms of affordability, but they do excel and other metrics, whether that's unemployment rate or vacancy rate."

One of the metrics weighed most heavily was the average percentage of income tenants spent on rent monthly, Sowell said. Nationwide, renters spent an average of 31% of their monthly income on rent. In Connecticut, the average is 32%, Sowell said.

However, nearly 55% of Connecticut renters pay up to about 35% of their monthly income on rent.

"We're playing the cards that were dealt, there's not really much I think, individual people can do about this," Sowell said. "It's better to put more pressure on a state and national level, to have more options for affordable housing, increases in wages, to account for the rising housing costs."

States were ranked based on several criteria including cost of living, median rent for a two-bedroom apartment and what percentage of apartments were constructed after the year 2000.

Fixing the state's housing crisis extends beyond creating more units, and includes updating aging apartments, Connecticut Tenants Union Vice President Luke

Melonakos-Harrison said.

"So often, the conversation is limited to building new housing, period," Melonakos-Harrison said. "That's going to solve everything. And that has got to shift, because that's clearly not enough."

Connecticut's aging housing stock and a housing vacancy rate of 3.5% are exacerbating the state's housing crisis, Melonakos-Harrison said.

"That is a perfect storm for a huge portion of tenants living in slum conditions at rents that they can barely afford or they can't afford," Melonakos-Harrison said.

Less than 15% of Connecticut's renter-occupied apartments were constructed in the last quarter of a century, according to the study.

While the state doesn't have the highest average rent costs for a two-bedroom apartment, the low vacancy rate makes it hard to find reasonably priced rentals.

It costs an average of about $1,400 to rent a two-bedroom apartment in Connecticut, according to the report. Arkansas has the lowest rent cost at $834.

States that ranked in the top 10 had low percentages of household incomes going toward rent, cheaper rent costs, more apartments built after 2000 and were more likely to have tenant-friendly eviction laws, according to the report.

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Study: CT homeownership costs among highest in U.S. What to know.

The cost of owning a home in Connecticut is among the highest in nation. (Photo by Brandon Bell/Getty Images)

By **KENNETH R. GOSSELIN** | kgosselin@courant.com | Hartford Courant

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The cost of owning a home in Connecticut is among the highest in the nation, with property taxes the primary driver that pushed Connecticut close to the top of a new state-by-state ranking released Monday.

Connecticut came in fifth highest in a study by Bankrate.com that found owners of a typical single-family house in Connecticut faced homeownership costs of $23,515 annually compared with $18,996 in 2020, just prior to the pandemic. The increase represents a 24% jump, or $4,519 a year, according to Bankrate's "Hidden Costs of Homeownership Study."

Homebuyers in Connecticut are already being squeezed by higher prices pushed upward by strong demand and few properties on the market. The cost of maintaining a house and paying property taxes has emerged as another major consideration.

A typical single-family house was one that sold at the statewide in March at the median sale price of $435,900, Bankrate said. . Median income in Greater Hartford in 2023 was $79,579, and statewide that year was $83,572, according to DataHaven.

Connecticut overall costs — including property taxes, maintenance, cable and internet fees, annual energy bills and homeowners insurance — ranked only behind New Jersey, Massachusetts, California and Hawaii. Hawaii, which topped the ranking, had overall annual cost of $29,011, according to the Bankrate study

Connecticut's overall homeownership cost was nearly 30% higher than nationally, at $18,118. The costs do not include principal and interest payments.

In Connecticut, on average, homeowners will pay $8,073 a year in property taxes in 2024, a 9% increase compared with $7,395 in 2020, the study shows.

Getty Images/iStockphoto

Local property taxes are a major component of homeownership in Connecticut, a study by Bankrate.com, shows.

The average annual property tax bill in Connecticut was second only to New Jersey's $10,025.

"The thing that really jumps out at me is the high property taxes that are the factor that's really pushing up the cost of homeownership in Connecticut," Jeff Ostrowski, a Bankrate analyst said.

The annual maintenance costs were calculated by taking 2% of the median sale price in March, or $8,718, up nearly 50% from $5,800 in 2020.

Ostrowski said the rise in cost reflects the dramatic increase in home sale prices in Connecticut in the last four years, after more than a decade of little price appreciation. Inflation in the aftermath of the pandemic also has led to higher material and construction costs. made worse by a disrupted supply chain.

"Home prices have shot up over the past four years," Ostrowski said. "The biggest part of our calculation is that we assumed that homeowners would spend 2% of the purchase price per year on just maintenance and repairs. And that obviously is not a perfect number — some people are going to spend more, some less — but the 2% is a

Other major costs to run a house in Connecticut included annual cable and internet averaging $1,508 in 2024, up from $1,410.96, or nearly 7%. four years ago. Energy bills averaged $3,367, soaring nearly 20%, from $2,808 in 2020.

In addition, annual homeowner insurance premiums averaged $1,850 in 2024, compared with $1,582, or almost 17% higher than four years ago.

Homeowner insurance premiums in Connecticut remain relatively affordable. But a recent report by Insurify, an online insurance marketplace, ranked Connecticut as ninth on a list of the top 10 states where rates are expected to increase the most by the end of 2024.

According to Insurify, 50% of insurers providing homeowner coverage in Connecticut are expected to boost rates in 2024.

Kenneth R. Gosselin can be reached at kgosselin@courant.com.

Q

HINCKLEY ALLEN

MEMORANDUM

DATE: **March 2, 2022**

TO: **Interested Parties**

FROM: **Tim Hollister and Andrea Gomes at Hinckley Allen, Hartford Office**

RE: **Approximately how many housing units has General Statutes § 8-30g produced since its enactment in 1990?**

This week, the General Assembly will consider a bill to direct a study of § 8-30g. Meanwhile, towns are drafting affordable housing plans, due in June 2022, as directed by Public Act 21-29, and the Commission on Connecticut's Future and Development will be assessing those municipal plans and preparing guidance on how to draft them. In addition, the Department of Housing has issued a new § 8-30g Ten Percent List. Amid this confluence of events, a question has arisen on the Connecticut Chapter of the American Planning Association listerv about an updated count of housing production attributable to § 8-30g. We decided to take a stab at an updated count.

The caveat is that, 32 years after § 8-30g's enactment, it is only possible to estimate how many housing units are "attributable" to § 8-30g. Residential developments are approved and built for a multiplicity of reasons. Also, in 32 years, there have been 8-30g developments from the 1990's, when the affordability time period for "set aside" units was 20 or 25 years, whose restrictions have now expired, as well as building demolitions, and a few instances where unit count reporting to DOH by town was discovered to need an adjustment. Noting these obstacles, however, we offer the following analysis:

Our primary method has been to compare the 1992 Ten Percent List to the new 2021 List (both attached). The 1992 List was the second one issued, and was more complete and accurate than the first 1991 List. From these two Lists, we can glean the following:

The 2021 List shows, statewide, 5,406 "Deed Restricted Units," which means units with income and rent or sale price restrictions that comply with § 8-30g. It is reasonable to attribute almost all of these units to § 8-30g, because as a legal matter, § 8-30g units did not exist before the statute was enacted in 1990.

It should be noted that about 55 percent of these units are located in municipalities that are currently exempt from § 8-30g, but comparing the 1992 and 2022 Lists, it is evident that many of the units created in these now-exempt towns are units that helped move previously non-exempt towns (Norwalk, Danbury, and West Haven, for example) to exempt status (and to make sure they preserve their exempt status). Put another way, in 1992, only 26 towns were exempt, while 31 are today, and 19 of the 31 now-exempt towns are between 10.0 and 15.9 percent, providing an incentive to maintain and improve current affordable unit levels. (Note: § 8-30g requires the denominator of the Ten Percent List to be based on the most recent federal census, so the next Ten Percent List will have a new set of denominators.)

If we add in the approximately 150-200 units in § 8-30g developments whose affordability restrictions have expired, then 5,550-5,600 is a reasonable estimate of "deed restricted" units since 1990.

The next observation is that most of these 5,550-5,600 affordable units are in 30 percent set-aside developments, because the other § 8-30g category, "assisted housing," is reported separately. If we consider 5,500 units as 30 percent of the total, that equates to more than 18,000 market rate units (and though not deed restricted, generally less expensive) approved as part of the § 8-30g process.

As noted, the other § 8-30g category is "assisted housing," meaning units built with some form of governmental assistance. Thus, this category includes units financed with federal Low Income Housing Tax Credits; state rental assistance programs; some form of financial help from DOH or CHFA; other federal programs; and municipal housing trust funds. The Ten Percent List counts "Government Assisted" and "Tenant Rental Assistance" as "assisted housing."

Noting that government housing programs have evolved over 32 years, the 1992 Ten Percent List shows 112,276 government assisted units, and the 2021 list shows 141,942 units, an increase of just under 30,000 units. It is not possible to calculate with precision how many of these 30,000 units were constructed due to § 8-30g, but based on our knowledge of § 8-30g approvals that have been government-assisted, ten percent is a conservative estimate. That would add 3,000 affordable units to the overall count.

(Note: We have omitted consideration of the Ten Percent List category of "single family" CHFA/USDA mortgages, because although these are counted on the Ten Percent List, the income and sale price qualification of these programs generally exceed § 8-30g limits. Also, these are merely financing programs.)

Therefore, in total, conservative and reasonable estimates are that § 8-30g has spurred the creation of about 8,500 units that are affordable in compliance with § 8-30g or an applicable government assistance program; and about 18,000 market-rate units in set aside developments constructed pursuant to § 8-30g. Again, these numbers are proposed as orders of magnitude, not exact counts.

We welcome comments and observations as to how the accuracy of these estimates might be improved. Meanwhile, we hope this analysis will help clarify this quantitative question about § 8-30g and assist in the discussions presently underway.

2021 Affordable Housing Appeals List - Exempt Municipalities							
Town	2010 Census	2021 Gov Assisted	2021Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2021 Percent Affordable
Ansonia	8,148	366	799	138	0	1,303	15.99%
Bloomfield	9,019	574	114	303	0	991	10.99%
Bridgeport	57,012	6,949	4351	815	19	12,134	21.28%
Bristol	27,011	2,006	950	1,031	0	3,987	14.76%
Danbury	31,154	1,652	1258	465	221	3,596	11.54%
Derby	5,849	275	314	102	0	691	11.81%
East Hartford	21,328	1,593	809	964	0	3,366	15.78%
East Windsor	5,045	559	37	102	0	698	13.84%
Enfield	17,558	1,360	221	592	7	2,180	12.42%
Groton	17,978	3,727	103	335	10	4,175	23.22%
Hartford	51,822	10,733	8,723	1,441	0	20,897	40.32%
Killingly	7,592	467	152	167	0	786	10.35%
Manchester	25,996	1,871	979	872	32	3,754	14.44%
Meriden	25,892	1,976	1,360	956	11	4,303	16.62%
Middletown	21,223	3,116	1,129	486	25	4,756	22.41%
New Britain	31,226	3,017	1,583	1,109	100	5,809	18.60%
New Haven	54,967	9,652	7,142	891	457	18,142	33.01%
New London	11,840	1,600	490	475	101	2,666	22.52%
North Canaan	1,587	148	0	14	0	162	10.21%
Norwalk	35,415	2,245	1,546	385	667	4,843	13.67%
Norwich	18,659	2,296	796	516	0	3,608	19.34%
Plainfield	6,229	377	196	191	4	768	12.33%
Putnam	4,299	413	63	70	0	546	12.70%
Stamford	50,573	4,219	2,073	383	1270	7,945	15.71%
Torrington	16,761	912	328	513	17	1,770	10.56%
Vernon	13,896	1,509	470	348	12	2,339	16.83%
Waterbury	47,991	5,385	3,156	1,597	48	10,186	21.22%
West Haven	22,446	1,024	2,119	395	0	3,538	15.76%
Winchester	5,613	350	170	84	0	604	10.76%
Windham	9,570	1,776	597	338	0	2,711	28.33%
Windsor Locks	5,429	297	154	224	0	675	12.43%

2021 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	2010 Census	2021 Gov Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2020 Percent Affordable
Andover	1,317	24	1	29	0	54	4.10%
Ashford	1,903	32	0	32	0	64	3.36%
Avon	7,389	244	21	36	1	302	4.09%
Barkhamsted	1,589	0	5	21	0	26	1.64%
Beacon Falls	2,509	0	4	38	0	42	1.67%
Berlin	8,140	556	50	124	4	734	9.02%
Bethany	2,044	0	2	11	0	13	0.64%
Bethel	7,310	192	30	132	87	441	6.03%
Bethlehem	1,575	24	0	5	0	29	1.84%
Bolton	2,015	0	2	29	0	31	1.54%
Bozrah	1,059	0	3	27	0	30	2.83%
Branford	13,972	243	73	152	9	477	3.41%
Bridgewater	881	0	0	1	0	1	0.11%

Brookfield	6,562	155	22	97	77	351	5.35%
Brooklyn	3,235	232	10	63	0	305	9.43%
Burlington	3,389	27	0	44	0	71	2.10%
Canaan	779	1	3	4	1	9	1.16%
Canterbury	2,043	76	1	61	0	138	6.75%
Canton	4,339	251	31	48	32	362	8.34%
Chaplin	988	0	2	35	0	37	3.74%
Cheshire	10,424	258	23	88	17	386	3.70%
Chester	1,923	23	4	15	0	42	2.18%
Clinton	6,065	105	8	60	0	173	2.85%
Colchester	6,182	364	37	132	4	537	8.69%
Colebrook	722	0	1	6	1	8	1.11%
Columbia	2,308	24	2	57	0	83	3.60%
Cornwall	1,007	28	2	6	0	36	3.57%
Coventry	5,099	103	4	120	20	247	4.84%
Cromwell	6,001	212	9	173	0	394	6.57%
Darien	7,074	161	14	2	104	281	3.97%
Deep River	2,096	26	6	32	0	64	3.05%
Durham	2,694	36	1	26	0	63	2.34%
East Granby	2,152	72	2	42	0	116	5.39%
East Haddam	4,508	73	2	59	0	134	2.97%
East Hampton	5,485	64	7	83	25	179	3.26%
East Haven	12,533	542	167	274	0	983	7.84%
East Lyme	8,458	396	19	86	19	520	6.15%
Eastford	793	0	0	10	0	10	1.26%
Easton	2,715	0	0	3	15	18	0.66%
Ellington	6,665	260	5	104	0	369	5.54%
Essex	3,261	75	2	16	16	109	3.34%
Fairfield	21,648	231	139	56	182	608	2.81%
Farmington	11,106	470	115	128	155	868	7.82%
Franklin	771	27	2	19	0	48	6.23%
Glastonbury	13,656	604	49	108	2	763	5.59%
Goshen	1,664	1	1	4	0	6	0.36%
Granby	4,360	85	2	46	5	138	3.17%
Greenwich	25,631	879	458	13	38	1,388	5.42%
Griswold	5,118	222	57	144	0	423	8.26%
Guilford	9,596	186	10	32	0	228	2.38%
Haddam	3,504	22	1	27	0	50	1.43%
Hamden	25,114	1,048	818	473	4	2,343	9.33%
Hampton	793	0	1	11	0	12	1.51%
Hartland	856	2	0	6	0	8	0.93%
Harwinton	2,282	22	6	34	5	67	2.94%
Hebron	3,567	58	3	44	0	105	2.94%
Kent	1,665	58	4	4	0	66	3.96%
Killingworth	2,598	0	0	16	5	21	0.81%
Lebanon	3,125	26	3	76	0	105	3.36%
Ledyard	5,987	32	12	210	6	260	4.34%
Lisbon	1,730	2	0	58	0	60	3.47%
Litchfield	3,975	140	3	30	19	192	4.83%
Lyme	1,223	0	0	5	8	13	1.06%
Madison	8,049	90	3	9	33	135	1.68%
Mansfield	6,017	175	128	80	2	385	6.40%
Marlborough	2,389	24	0	24	0	48	2.01%
Middlebury	2,892	77	5	18	20	120	4.15%
Middlefield	1,863	30	3	18	1	52	2.79%
Milford	23,074	728	244	168	74	1,214	5.26%
Monroe	6,918	35	5	44	8	92	1.33%
Montville	7,407	81	54	247	0	382	5.16%
Morris	1,314	20	3	5	0	28	2.13%
Naugatuck	13,061	493	305	344	0	1,142	8.74%

New Canaan	7,551	175	19	5	21	220	2.91%
New Fairfield	5,593	0	2	53	17	72	1.29%
New Hartford	2,923	12	3	47	15	77	2.63%
New Milford	11,731	319	41	153	20	533	4.54%
Newington	13,011	531	128	437	36	1,132	8.70%
Newtown	10,061	134	7	80	32	253	2.51%
Norfolk	967	21	1	5	0	27	2.79%
North Branford	5,629	62	14	45	0	121	2.15%
North Haven	9,491	393	51	85	23	552	5.82%
North Stonington	2,306	0	1	21	6	28	1.21%
Old Lyme	5,021	64	2	14	3	83	1.65%
Old Saybrook	5,602	52	15	21	73	161	2.87%
Orange	5,345	46	10	10	6	72	1.35%
Oxford	4,746	36	3	26	0	65	1.37%
Plainville	8,063	205	46	282	22	555	6.88%
Plymouth	5,109	178	20	174	0	372	7.28%
Pomfret	1,684	32	2	13	0	47	2.79%
Portland	4,077	185	90	64	0	339	8.31%
Preston	2,019	40	5	38	0	83	4.11%
Prospect	3,474	0	4	43	45	92	2.65%
Redding	3,811	0	2	15	0	17	0.45%
Ridgefield	9,420	175	6	26	79	286	3.04%
Rocky Hill	8,843	235	62	157	0	454	5.13%
Roxbury	1,167	19	0	5	0	24	2.06%
Salem	1,635	0	4	30	0	34	2.08%
Salisbury	2,593	24	0	2	14	40	1.54%
Scotland	680	0	1	28	0	29	4.26%
Seymour	6,968	262	29	98	0	389	5.58%
Sharon	1,775	32	1	3	0	36	2.03%
Shelton	16,146	254	40	118	82	494	3.06%
Sherman	1,831	0	1	6	0	7	0.38%
Simsbury	9,123	289	63	86	0	438	4.80%
Somers	3,479	146	7	33	0	186	5.35%
South Windsor	10,243	443	57	186	12	698	6.81%
Southbury	9,091	90	7	31	0	128	1.41%
Southington	17,447	499	62	317	54	932	5.34%
Sprague	1,248	20	12	24	1	57	4.57%
Stafford	5,124	257	20	115	0	392	7.65%
Sterling	1,511	0	6	21	0	27	1.79%
Stonington	9,467	441	19	79	2	541	5.71%
Stratford	21,091	524	425	344	33	1,326	6.29%
Suffield	5,469	296	6	48	15	365	6.67%
Thomaston	3,276	104	5	97	0	206	6.29%
Thompson	4,171	151	13	42	0	206	4.94%
Tolland	5,451	127	12	95	3	237	4.35%
Trumbull	13,157	315	19	82	315	731	5.56%
Union	388	0	0	6	0	6	1.55%
Voluntown	1,127	20	1	22	0	43	3.82%
Wallingford	18,945	354	142	296	35	827	4.37%
Warren	811	0	0	1	0	1	0.12%
Washington	2,124	17	2	3	23	45	2.12%
Waterford	8,634	213	33	239	0	485	5.62%
Watertown	9,096	205	33	216	0	454	4.99%
West Hartford	26,396	643	852	320	250	2,065	7.82%
Westbrook	3,937	140	5	29	29	203	5.16%
Weston	3,674	0	2	6	0	8	0.22%
Westport	10,399	265	60	2	63	390	3.75%
Wethersfield	11,677	705	109	258	0	1,072	9.18%
Willington	2,637	160	6	35	0	201	7.62%

Wilton	6,475	158	9	14	51	232	3.58%
Windsor	11,767	154	288	420	26	888	7.55%
Wolcott	6,276	313	14	174	0	501	7.98%
Woodbridge	3,478	30	8	3	0	41	1.18%
Woodbury	4,564	60	4	27	0	91	1.99%
Woodstock	3,582	24	0	28	0	52	1.45%
	1,487,891	93,840	48,102	26,989	5,406	174,337	

STATE OF CONNECTICUT

DEPARTMENT OF HOUSING

LOWELL P. WEICKER, JR.
GOVERNOR

HENRY S. SCHERER, JR.
COMMISSIONER

TO: All Interested Parties

FROM: Sandy Bergin, Supervisor
Research Unit

DATE: March 13, 1993

SUBJECT: Affordable Housing Appeals Procedure
Percentages of Assisted Housing Units

The current list of percentages of assisted housing by municipalities is attached.

The units counted for the purpose of this list are (1) assisted housing units - 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 under chapter 138a or Section 1427f of Title 42 of the United States Code; (2) Ownership Housing - currently financed by Connecticut Housing Finance Authority mortgages or (3) Deed Restricted Property - deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the units as affordable housing, as defined in section 8-39a, for persons and families whose income is less than or equal to eighty percent of the area median income.

Some municipalities may notice a change in the total number of assisted housing rental units. These changes were caused by a double counting of Rental Assistance program certificates particularly for elderly units. The error has been identified and corrected.

The 1992 Estimated Housing Units column has been updated using the 1990 Census and adding the number of building permits issued since the Census was taken. It should be noted that because not all permits issued become units, some municipalities may notice decreases in the total number of units.

If you should have any questions about the information, please call Gail Perotti at 566-1805. This information is also available in large print or on audio tape by contacting Christopher Cooper at 566-1715.

sb/gep
attachment

505 Hudson Street • Hartford, Connecticut 06106-7106
FAX (203) 566-8600

Affordable Appeals List: 1992

Municipality	1992 Est Hsg Units	Assisted Family	Rental Elderly	Mortgages CHFA	Deed Restricted	Percentages
Towns which are exempt under Section 1(f) of P.A. 89-311						
Ansonia	7,568	855	164	154		15.5%
Bloomfield	7,969	396	390	346		14.2%
Bridgeport	57,012	7,047	2,706	2,312	42	21.2%
Bristol	25,198	1,397	828	1,072	24	13.2%
Brooklyn	2,440	100	169	61		13.6%
East Hartford	21,342	1,659	778	783		15.1%
East Windsor	4,133	367	124	88		14.0%
Enfield	16,695	759	363	899	7	12.1%
Groton	16,732	2,751	491	460		22.1%
Hartford	56,223	12,951	2,268	1,971		30.6%
Manchester	21,921	1,633	356	702		12.3%
Meriden	24,887	2,091	801	1,010		15.7%
Middletown	18,291	2,137	814	469		18.7%
Naugatuck	12,078	530	298	466		10.7%
New Britain	32,313	3,278	1,201	1,239		17.7%
New Haven	54,205	8,473	3,651	1,973	60	26.1%
New London	11,969	1,157	577	256		16.6%
Norwich	16,510	1,568	765	628		17.9%
Plainfield	5,414	270	174	225		12.4%
Putnam	3,824	239	225	73		14.0%
Stamford	44,567	3,954	1,425	432		13.0%
Torrington	15,345	715	509	607		11.9%
Vernon	12,777	1,246	570	356		17.0%
Waterbury	47,520	4,919	1,955	2,160		19.0%
Winchester	5,119	363	120	125		11.9%
Windham	8,757	1,376	400	195	13	22.7%
Towns which are not exempt under Section 1(f) of P.A. 89-311						
Andover	1,017	0	24	47		7.0%
Ashford	1,605	5	0	49		3.4%
Avon	5,794	2	39	34		1.3%
Barkhamsted	1,360	17	0	26		3.2%
Beacon Falls	2,038	0	0	27		1.3%
Berlin	6,376	3	70	102		2.7%
Bethany	1,616	0	0	5		0.3%
Bethel	6,473	36	124	110		4.2%
Bethlehem	1,286	0	48	5		4.1%
Bolton	1,724	0	0	32		1.9%

Affordable Appeals List: 1992

Municipality	1992 Est Hsg Units	Assisted Family	Rental Elderly	Mortgages CHFA	Deed Restricted	Percentages
Bozrah	892	1	0	22		2.6%
Branford	13,253	151	172	120		3.3%
Bridgewater	748	0	0	1		0.1%
Brookfield	5,423	1	35	68		1.9%
Burlington	2,489	18	0	29		1.9%
Canaan	591	6	0	9		2.5%
Canterbury	1,596	52	0	46		6.1%
Canton	3,351	16	114	38		5.0%
Chaplin	798	0	0	16		2.0%
Cheshire	8,773	21	148	59		2.6%
Chester	1,428	0	23	17		2.8%
Clinton	5,450	2	78	59		2.6%
Colchester	4,341	46	72	123		5.6%
Colebrook	627	0	0	13		2.1%
Columbia	1,808	1	24	48		4.0%
Cornwall	829	0	0	2		0.2%
Coventry	4,033	0	80	228		7.6%
Cromwell	5,125	0	147	123		5.3%
Danbury	26,147	1,036	963	485	24	9.6%
Darien	6,691	53	30	1		1.3%
Deep River	1,825	0	0	22		1.2%
Derby	5,295	247	106	51		7.6%
Durham	1,993	0	0	31		1.6%
East Granby	1,734	0	72	25		5.6%
East Haddam	3,426	1	36	65		3.0%
East Hampton	4,314	3	70	94		3.9%
East Haven	10,777	316	120	392		7.7%
East Lyme	6,990	55	94	112		3.7%
Eastford	627	0	0	3		0.5%
Easton	2,250	0	0	0		0.0%
Ellington	4,624	216	42	173		9.3%
Essex	2,754	2	36	21		2.1%
Fairfield	20,326	140	223	53		2.0%
Farmington	8,861	219	80	64	6	4.2%
Franklin	677	0	0	17		2.5%
Glastonbury	11,230	247	295	96		5.7%
Goshen	1,311	0	0	6		0.5%
Granby	3,536	12	81	26		3.4%
Greenwich	23,649	529	423	3	33	4.2%
Griswold	4,264	91	60	224		8.8%
Guilford	7,883	19	90	30		1.8%
Haddam	2,656	0	22	20		1.6%

Affordable Appeals List: 1992

Municipality	1992 Est Hsg Units	Assisted Family	Rental Elderly	Mortgages CHFA	Deed Restricted	Percentages
Hamden	22,352	704	561	291	2	7.0%
Hampton	618	0	0	9		1.5%
Hartland	704	12	0	9		3.0%
Harwinton	1,905	0	20	24		2.3%
Hebron	2,597	1	25	60		3.3%
Kent	1,437	0	24	4		1.9%
Killingly	6,624	258	163	93		7.8%
Killingworth	1,965	3	0	5		0.4%
Lebanon	2,499	1	24	66		3.6%
Ledyard	5,290	6	30	277		5.9%
Lisbon	1,425	0	0	75		5.3%
Litchfield	3,498	20	78	19		3.3%
Lyme	1,014	0	0	0		0.0%
Madison	6,676	0	72	8		1.2%
Mansfield	5,256	123	140	96		6.8%
Marlborough	1,939	0	0	31		1.6%
Middlebury	2,385	0	0	17		0.7%
Middlefield	1,607	0	30	19		3.0%
Milford	20,490	268	425	215		4.4%
Monroe	5,736	1	30	1		0.6%
Montville	6,477	12	80	338		6.6%
Morris	1,109	1	20	5		2.3%
New Canaan	6,958	94	0	0		1.4%
New Fairfield	5,151	0	0	61		1.2%
New Hartford	2,367	8	0	34		1.8%
New Milford	9,584	5	102	171		2.9%
Newington	11,689	151	181	175		4.3%
Newtown	7,427	0	96	47		1.9%
Norfolk	909	6	28	6		4.4%
North Branford	4,736	0	60	63		2.6%
North Canaan	1,439	69	40	11		8.3%
North Haven	8,357	0	130	52		2.2%
North Stonington	1,879	0	0	35		1.9%
Norwalk	32,365	1,799	603	526	39	9.2%
Old Lyme	4,400	0	24	29		1.2%
Old Saybrook	5,128	11	36	37		1.6%
Orange	4,620	0	0	1		0.0%
Oxford	3,020	1	34	11		1.5%
Plainville	7,473	140	144	326	4	8.2%
Plymouth	4,600	10	94	157		5.7%
Pomfret	1,298	0	0	11		0.8%
Portland	3,358	132	70	37		7.1%

Affordable Appeals List: 1992

Municipality	1992 Est Hsg Units	Assisted Family	Rental Elderly	Mortgages CHFA	Deed Restricted	Percentages
Preston	1,717	0	40	43		4.8%
Prospect	2,734	0	0	24		0.9%
Redding	3,014	0	0	0		0.0%
Ridgefield	8,137	45	94	8		1.8%
Rocky Hill	7,240	167	70	111		4.8%
Roxbury	893	0	0	0		0.0%
Salem	1,272	0	0	34		2.7%
Salisbury	2,489	28	0	3		1.2%
Scotland	470	0	0	8		1.7%
Seymour	5,965	81	120	74		4.6%
Sharon	1,611	22	0	7		1.8%
Shelton	13,254	8	260	102		2.8%
Sherman	1,478	0	0	9		0.6%
Simsbury	8,311	0	110	33		1.7%
Somers	2,785	0	54	30		3.0%
South Windsor	8,291	10	70	243		3.9%
Southbury	7,017	0	24	17		0.6%
Southington	14,500	451	329	309		7.5%
Sprague	1,127	1	20	24		4.0%
Stafford	4,383	110	110	169		8.9%
Sterling	939	5	0	37		4.5%
Stonington	8,004	71	140	108		4.0%
Stratford	20,281	905	310	359		7.8%
Suffield	4,432	0	110	53		3.7%
Thomaston	2,789	7	89	95		6.8%
Thompson	3,661	17	98	43		4.3%
Tolland	3,869	1	30	109		3.6%
Trumbull	11,200	1	222	22		2.2%
Union	295	0	0	4		1.4%
Voluntown	921	1	20	47		7.4%
Wallingford	16,219	318	185	345		5.2%
Warren	604	0	0	1		0.2%
Washington	1,866	4	0	5		0.5%
Waterford	7,435	0	40	265	2	4.1%
Watertown	7,668	26	161	195		5.0%
West Hartford	25,098	466	541	163		4.7%
West Haven	22,752	849	637	764		9.9%
Westbrook	3,259	47	60	28		4.1%
Weston	3,306	0	0	0		0.0%
Westport	9,860	82	50	3	44	1.8%
Wethersfield	10,846	140	514	7		6.1%
Willington	2,335	2	0	67		3.0%

Affordable Appeals List: 1992

Municipality	1992 Est Hsg Units	Assisted Family	Rental Elderly	Mortgages CHFA	Deed Restricted	Percentages
Wilton	5,884	0	85	1		1.5%
Windsor	10,400	98	152	297		5.3%
Windsor Locks	4,956	129	100	194		8.5%
Wolcott	4,988	0	108	149		5.2%
Woodbridge	2,878	1	0	3		0.1%
Woodbury	3,513	0	48	6		1.5%
Woodstock	2,678	0	24	27		1.9%
Connecticut	1,335,478	73,724	34,552	30,631	300	10.4%

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122 Wilton Road: Affordable Apartments "Life-Changing" For Local Residents

Posted on September 27, 2024 | 12 Comments

Jonathan Steinberg was not a fan of 122 Wilton Road.

Like many Westporters, the state representative thought the new apartment building at the Kings Highway North corner was too big for the land, and too close to wetlands.

But when Steinberg learned who will be moving in, he changed his mind — dramatically.

He's betting many other Westporters will too.

The 19 Homes with Hope apartments were distributed by lottery to "working poor" individuals, and their families.

Nearly all have ties to Westport, through jobs and/or families.

Some work in local supermarkets; others for landscape companies, and cleaning homes.

One apartment will be rented by a Ukrainian family. They've been underhoused, since arriving in Westport as refugees.

122 Wilton Road apartments.

According to Helen McAlinden, CEO of Homes with Hope, an individual must earn $42.50 an hour to afford a studio apartment in Fairfield County.

Someone making Connecticut's minimum wage of $15.69 an hour — and working 2 jobs — cannot come close to that.

Nineteen of those workers — and, in some cases, their families — will now have secure housing. For some, it's the first time in their lives.

Every resident of 122 Wilton Road is "a productive member of society," McAlinden says. They have at least one job. They work hard, serve employers and customers, pay taxes, and have hopes and dreams for the future.

"This building will allow these people an opportunity to live in this wonderful town," where some already work, McAlinden says.

Their children "will reap the benefits of our brilliant school system. In many cases, they'll be the first in their family to go to college."

Kitchen, in a 3-bedroom apartment.

One of the many excited new tenants is a woman named Laura. She's the community closet coordinator for Open Doors Shelter in Norwalk.

She'll move in with her fiancé — who prints shirts in a warehouse for an e-commerce firm — and their 2 1/2-year-old daughter.

"Honestly, this is life-changing," Laura says.

They've spent the past 5 years in one bedroom, at his grandparents' house.

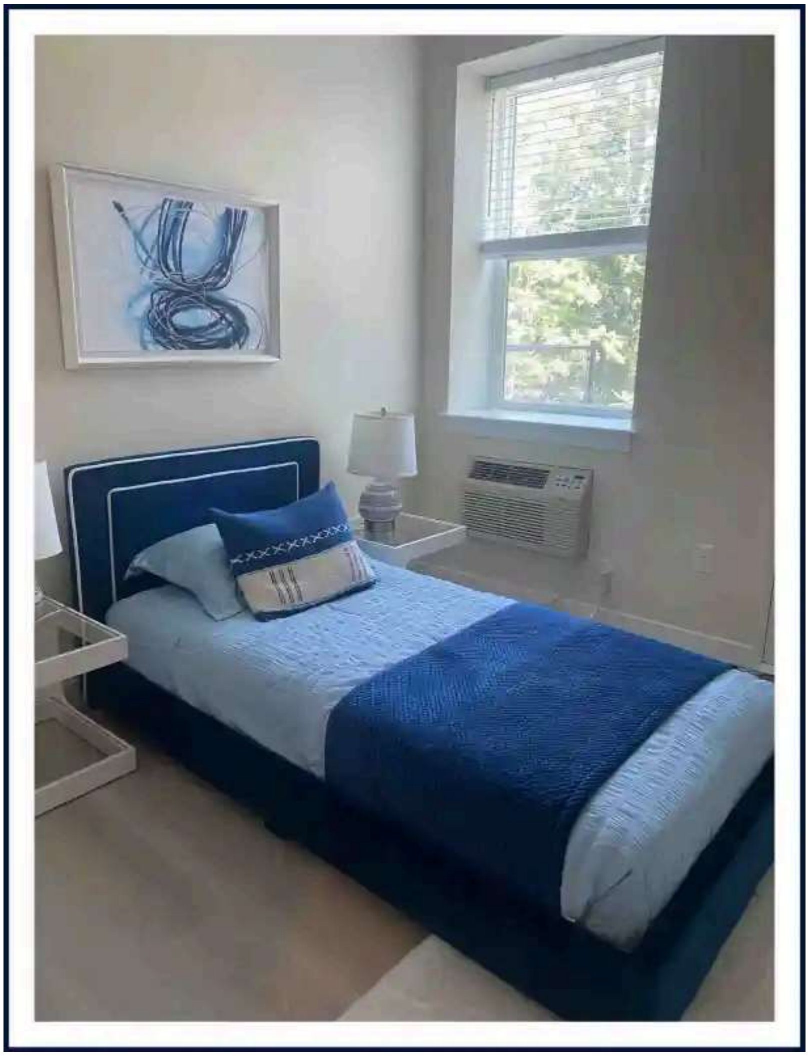
"It's a blessing to be with them," Laura acknowledges. "But our daughter needs her own space. We need to not worry about her making too much noise, and to cook whenever we want."

The hunt for affordable housing has been "discouraging," Laura says.

"We've been on lists in Norwalk, but others were closed. We applied in Stamford and Fairfield, but never heard back."

She learned about the Wilton Road apartments from another list she is on.

"We can't wait," Laura says. "We're a little nervous, but we feel like this is our time."



A bedroom in one of the 122 Wilton Road apartments.

Another new resident is an older, disabled Westporter who works around town. On a fixed income, he could not afford to be here any longer. He is thrilled to now remain in the community where he was raised, and has lived for so long.

122 Wilton Road is close to the Post Road bus route — an important consideration for those without a car.

And — crucially — those 19 units of affordable housing will go a huge way to help Westport meet the state's 8-30g requirement, avoiding lawsuits and other, potentially much larger, construction due to a lack of such housing.

Because of the building's size and location, Steinberg says, "I was frustrated for the community. None of us expected a good outcome."

But, he says, when he learned that all the units would be deemed "affordable," under Connecticut's income formula, he realized its benefits.

"Westport is a model for the state," as legislators contemplate changes to regulations, he says.

Because of this project, and other small clusters of affordable housing in town, "we will have a seat at the table in Hartford. We can help direct the best outcomes for Westport."

The hallways are decorated with art and photographers by Westporters Miggs Burroughs, Tom Kretsch, Katharine Ross and Susan Fehlinger. All have local or New England themes. Burroughs paused earlier this month, while hanging the works.

The original plan was for 6 units of affordable housing, and 13 at market rate. Town officials denied the plan. But after 7 years of litigation, developer Richard Friedman prevailed, on 8-30g grounds.

McAlinden developed a good relationship with the builder. When he decided to sell the building, McAlinden realized it aligned with Homes with Hope's mission: to end homelessness in the area, and provide resources for self-reliance.

The units include 4 one-bedroom apartments, 8 with two bedrooms, and 7 with three. Millenium Property Management will manage the building.

Homes with Hope will connect residents with essential resources, including job training, counseling and other support services.

"Essential workers like store associates and service industry professionals are the backbone of Westport," Homes with Hope notes. "Yet many struggle to find affordable housing near their workplaces."

Living close to work will reduce commuting times and costs. Increased disposable income can be reinvested in the local economy.

Affordable housing fosters economic diversity. "This inclusivity strengthens the cultural richness of Westport, creating a more vibrant and dynamic place to live," Homes with Hope adds.

For months, Westporters have driven past 122 Wilton Road, and wondered who would want to live there.

Now they know: 19 hard-working, very appreciative families do.
This entry was posted in Economy, Real estate and tagged 122 Wilton Road, Helen McAlinden, Homes With Hope, Miggs Burroughs. Bookmark the permalink.

12 RESPONSES TO "122 WILTON ROAD: AFFORDABLE APARTMENTS "LIFE-CHANGING" FOR LOCAL RESIDENTS"

Linda Hudson | September 27, 2024 at 5:19 am | Reply

Thanks, Dan, for this story. I'll now view the building with gratitude, and save my grumbling for the blue monstrosity.

Loading...

Fred Cantor | September 27, 2024 at 5:26 am | Reply

This is a terrific outcome. I had actually driven by it a couple of weeks ago and wondered what the status was. And, with the medical complex across the street, it did not look out of place as I originally thought it would.

Loading...

Lynn Flaster Paul | September 27, 2024 at 5:55 am | Reply

Thank you, Dan. This was very moving and I actually felt somewhat ashamed for having previously thought "Who would want to live in that eyesore?" Now we know and I am proud to be a Westporter.

Loading...

Ilise Gold, LPC | September 27, 2024 at 5:56 am | Reply

Thank you Dan for educating all of us. I too, have curiously driven by this building and wondered… does this truly fit? I now understand that it not only fits but it provides our community with an aoportunity to give opportunity to families who are hard-working and also desire to provide the best they can for their children. As a native Westporter since 1960, this project puts a smile on my face. This project demonstrates that we are bringing part of the Old Westport into the New Westport that stands for excellence and beauty. Ilise Hold, LPC

Loading...

Mark Post | September 27, 2024 at 6:13 am | Reply

Nice story. Love how it could impact so many families in such a positive way. A shame so many get wound up about the look or "fit" while claiming inclusivity!!

Loading...

John D McCarthy | September 27, 2024 at 6:27 am | Reply

I hate 8-30g. But this is a great outcome. I might have missed this, but unclear if all 19 units are deed-restricted and help Westport in the 8-30g calculation. Can anyone clear that up or explain why I can't read. Thanks.

Loading...

Paul Lebowitz | September 27, 2024 at 6:38 am | Reply

Every once in a while we get an outcome that surprises us all. This is one of those. Thanks goes to Helen McAlinden @ Home With Hope for seeing the possibilities and not resting till the goal was achieved.

Loading...

Elizabeth McDonnell | September 27, 2024 at 6:41 am | Reply

I live nearby and have been one of those naysayers. Mostly because of how it is situated on the land and blocks the view of the tidal marsh (is that what it's called?) behind it. I still feel that way about the design but knowing how it is doing good in our town will give me a reason to smile every time I drive by now. Thank you, Dan, for your story.

Loading...

Marisa Passarelli Barnes | September 27, 2024 at 7:46 am | Reply

Thank you for clarifying what the building will be used for. It warms my heart to learn the town is making itself accessible to those who work in town. I am so appreciative for all those new neighbors who make Westport what it is … a terrific town in beautiful CT.

Loading...

Rebecca Martin | September 27, 2024 at 8:08 am | Reply

I am so proud of Westport and Homes with Hope for providing these tenants the opportunities–and dignity–that come with having their own place to live in our community.

Loading...

Eric William Buchroeder SHS '70 | September 27, 2024 at 8:12 am | Reply

This is very cool. As are ALL Westporters past, present and future. I hope the Museum of History and Culture is taking notes. They could learn a few things from Westport.

Loading...

Janine Scotti | September 27, 2024 at 8:31 am | Reply

sounds like sidewalks will be needed and crosswalks, looking forward.

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