West Haven Affordable Housing Plan Final Draft

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SCRCOG SOUTH CENTRAL REGIONAL COUNCIL OF GOVERNMENTS

RKG ASSOCIATES INC

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8-30g Overview

Section 8-30g of the Connecticut General Statutes, the "Connecticut Affordable Housing Land Use Appeals Procedure," was enacted to promote the development of low-cost housing with long-term affordability protections. Included in Section 8-30g is an appeals procedure that provides allowances to override local zoning denials of affordable housing proposals without a just cause. Section 8-30g ensures that municipalities cannot deny an affordable housing proposal unless there is specific significant health or safety concerns associated with the proposal. The burden of proof for this concern is placed on the municipality. If the State Department of Housing (DOH) has designated at least 10% of the community's housing stock as affordable, provided in a yearly Appeals List, that community is exempt from this appeals process.

Effective July 24, 2017, Connecticut General Statues, Title 8, Chapter 126a § 8-30j requires that every municipality in Connecticut prepare an affordable housing plan at least once every five years. The statue provides that:

- At least once every five years, every municipality must prepare or amend and adopt an affordable housing plan.
- The plan must specify how the municipality intends to increase the number of affordable housing developments within the municipality.
- The municipality may hold public informational meetings or organize other activities to inform residents about the plan development process.
- The municipality must provide at least 35 days' notice for a public hearing on adoption of the plan and must make the draft plan available to the public for review prior to such public hearing.
- Following adoption, the municipality must regularly review and maintain their affordable housing plan.[1]

[1] Affordable Housing Plan and Process Guidebook

What is affordable housing and what does it mean in your community?

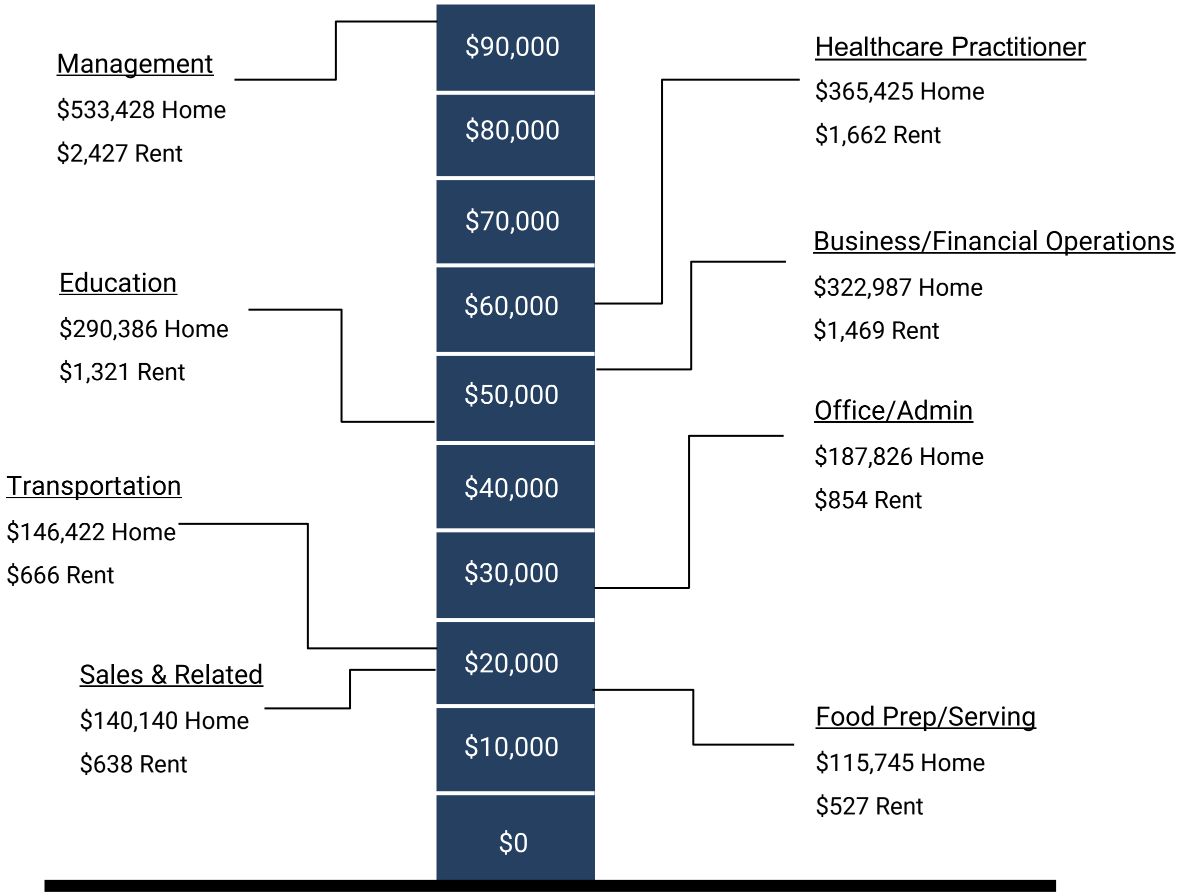
Affordable housing is, quite simply, housing that costs a household no more than 30% of their income. The U.S. Department of Housing & Urban Development (HUD) has set the maximum affordability payment at 30% based on the reasoning that, for most households, particularly those in the lower half of the income spectrum, the remaining 70% of income is vital to pay for sufficient expenditures on food, clothing, transportation, healthcare, childcare, and other necessities.

Those spending more than 30% of their income on housing needs – and thus having less than 70% of their income remaining for other necessities – are considered “burdened” by their housing costs. In Connecticut, about 48% of renter households and 32% of owner households are considered to be burdened by their housing costs because the cost of renting or owning a home in the state is so expensive relative to incomes.

Cost burdening is a challenge households face across the income spectrum but those who are most affected are households who earn 80% or less than the area median income. Area Median Income (AMI) is defined by HUD and refers to the midpoint of a region’s income distribution where half the households in a region earn more than the median and half earn less than the median. For housing, AMI thresholds set the limits for households eligible for income-restricted housing units and how much those units can be rented or sold for. In New Haven County, 80% of AMI equates to households earning no more than $67,950. Similarly, renters at 80% of AMI earn no more than $60,400 annually.

In West Haven eight out of the ten highest employment occupations pay less than $60,000 a year, meaning that many workers in the public sector (municipal workers, teachers, etc.) could find it challenging to afford housing in the community where they work. The graphic on the next page illustrates the breakdown of occupations with the highest number of employees and their adjusted median annual earnings. The maximum estimated affordable home purchase prices and rents for each occupation are also shown to illustrate how difficult it may be for these workers to find affordably priced housing in the community.

What Can Different Jobs/Earnings Afford in West Haven?



In West Haven approximately 51% of renters and 38% of homeowners are considered cost burdened. To not be considered cost burdened in West Haven, a household must have an income of at least $56,922.[2] This means that for many occupations with high numbers of employees, such as teachers, food service and prep workers, transportation workers, office support jobs, and sales related jobs, housing costs exceed what is affordable for households with members employed in these occupations.

According to the ALICE survival budget, which is based on county-level data, the annual total household survival budget for a family of four is $90,732. This is based on the bare minimum cost of basic household expenses necessary to live and work in the modern economy. These basic budget items include housing, childcare, food, transportation, technology, and health care plus taxes and a contingency fund equal to 10% of the household budget. For many of the highest employed occupations, even with two adult household members working, that household may not meet that minimum annual income level. Expanding housing opportunities

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[2] 2021 Housing Snapshot West Haven

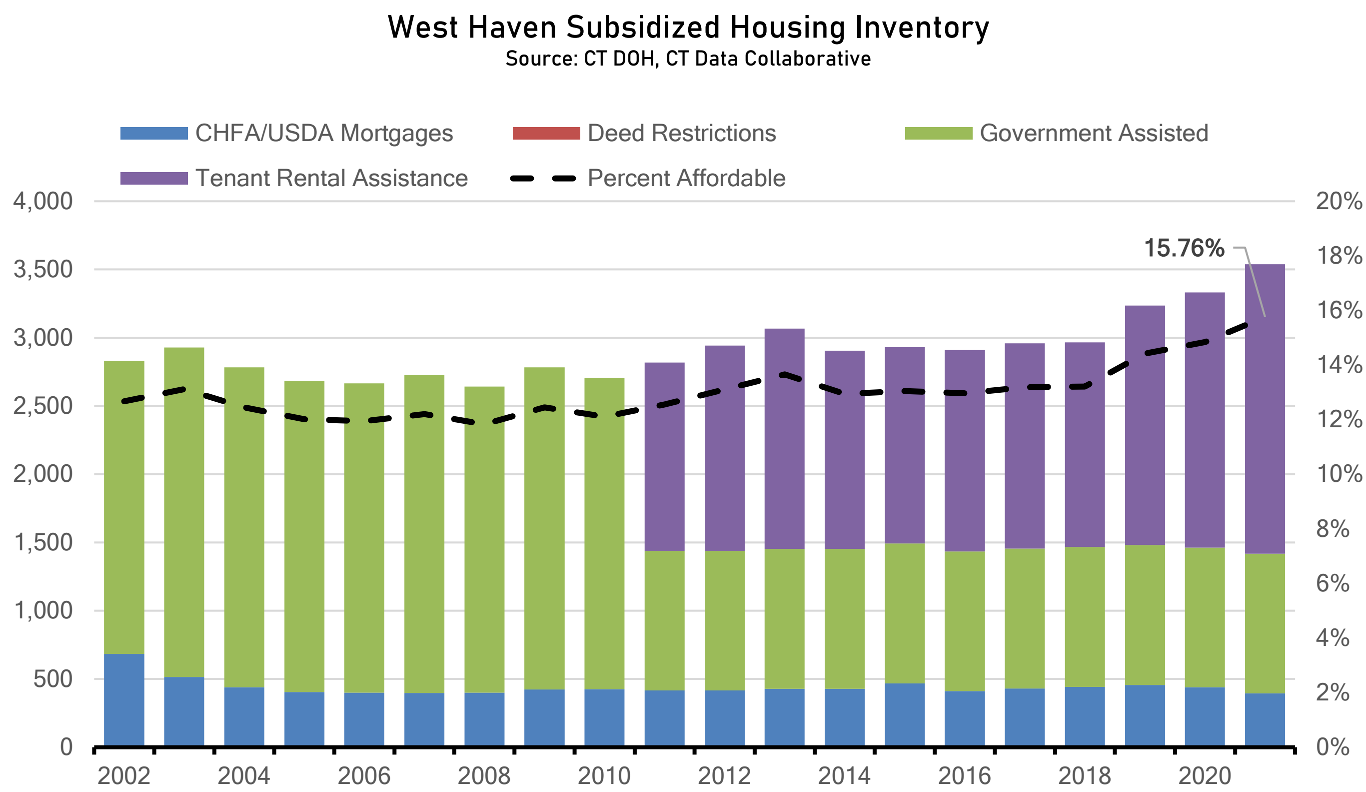
and encouraging housing options at varied price points, both high and low, can address some of these housing affordability challenges and offer residents increased access to jobs, transportation, childcare, recreation, and other vital services. These efforts can also help support economic growth within the community and improve the quality of life for residents.

History of Affordable Housing

Outlined in the CGS § 8-30g The Affordable Housing Land Use Appeals Procedure issue brief, affordable housing that counts toward the 10% minimum is defined to include:

- "Assisted housing"
- Housing currently financed by CHFA mortgages
- Housing subject to deeds and conditions restricting its sale or rental to low- and moderate-income people
- Mobile homes or accessory apartments subject to similar deed restrictions[3]

The figure below highlights West Haven's subsidized housing inventory by type for the past two decades. It also provides the percentage that qualifies as affordable according to the CT Department of Housing.



[3] CGS § 8-30g The Affordable Housing Land Use Appeals Procedure Issue Brief

COMMUNITY OVERVIEW

The City of West Haven is a growing community experiencing increasing housing costs located within an increasingly high-priced region. Over the past decade West Haven has seen a slight population decrease but is projected to experience population increases of the next two decades. West Haven has seen increases in both home prices and rent rates over the past two decades as well as increases in local employment.

In 2021, SCRCOG initiated Affordable Housing Plans for each of the municipalities in the region to both meet the state's requirement of creating a plan but also to better understand the housing supply, demand, and pricing across the entire spectrum of each community's housing stock. In West Haven, much of the city's household change and growth has been driven by smaller senior and millennial households, which speaks to the demand for smaller housing units with minimal maintenance requirements as well as unit types that appeal to young professionals, single person households and young families who may be looking to move into the city. Presently, West Haven exceeds the state mandated requirement with 15.76% of housing units qualified as affordable. Moreover, West Haven continues to permit large multi-family structures as well as support local homeowners to maintain housing at affordable price points. Outlined in this plan are the goals and strategies co-produced by the city and region to encourage and maintain capacity building efforts to remain above the state's mandated 10% requirement.

INTRODUCTION

The existing conditions chapter serves as the first section of the affordable housing plan and is aimed at establishing a baseline of current socio-economic and demographic characteristics of West Haven. More specifically this baseline analysis encompasses data points ranging from population and housing characteristics to general economic indicators and labor force statistics. The value of this analytical piece is that it provides an opportunity to identify current local trends and/or quantify and detail, more specifically, known trends experienced by local stakeholders. The following analysis also offers a comparison of the city relative to the greater SCRCOG region, which illuminates how regional trends may or may not be influencing the localized trends in West Haven.

The goal of this section is to present a thorough data driven picture of West Haven, which can be used to align community stakeholders with the same baseline information to both inform and guide the future sections of this report involving issues and opportunities, goals, and strategies. This section in conjunction with community meetings and the SCRCOG survey results will serve to ground truth the data and highlight/quantify the issues and opportunities present within the community as it relates to the city's existing housing market.

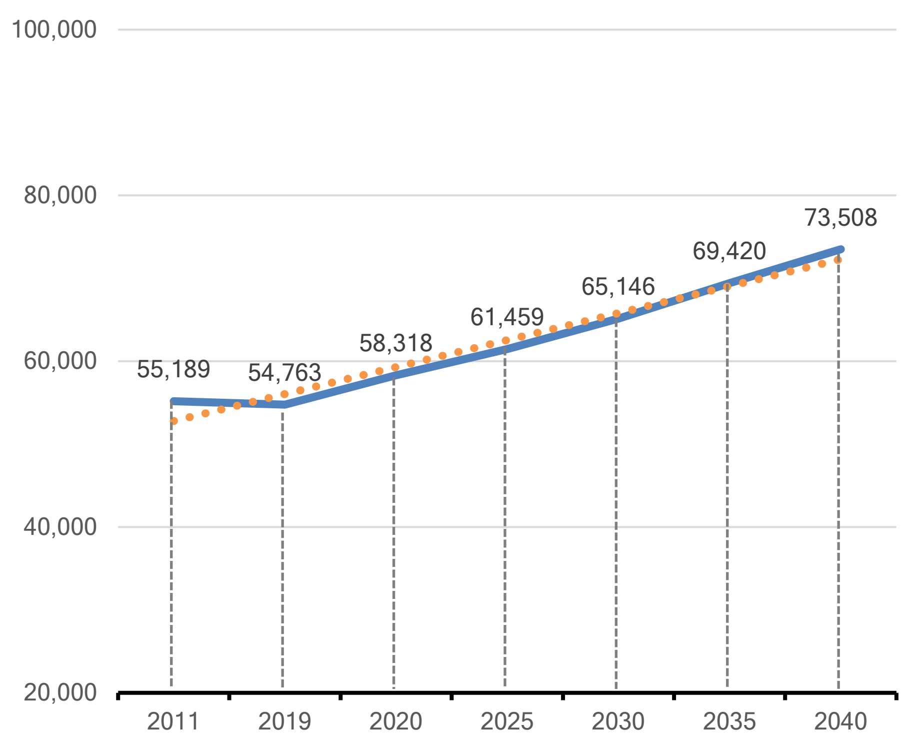
DEMOGRAPHICS & HOUSING MARKET CONDITIONS

Included in this section is the sociodemographic and market data that describes current conditions, changes over time, and future projections that influence changes in West Haven's housing market. Analysis of demographic trends provides insight into the city's ability to support a dynamic housing market, and whether that market can provide a broader and more affordable range of housing options. At the national level, the COVID-19 pandemic came at a period when the U.S. as a whole was facing numerous issues in housing affordability, especially for low-income households. Persistently high housing costs relative to household income, and the stagnation of real wages poses numerous challenges for housing affordability making it one of the most salient issues prior to and coming out of the pandemic.

Population, Age, Race/Ethnicity

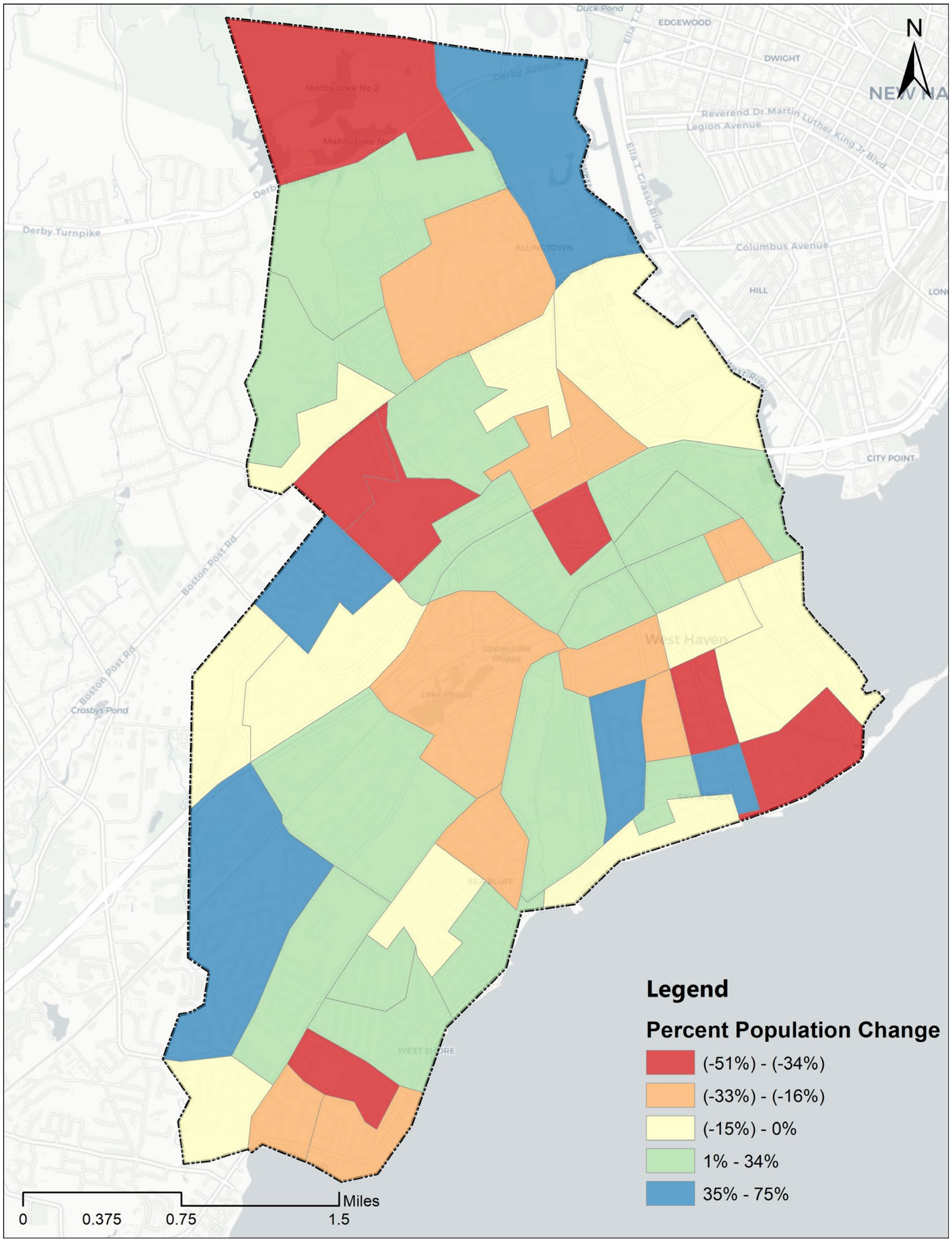
Similar to New Haven County, the city of West Haven is projected to grow over the next 20 years. Over the previous decade, West Haven's population remained stable which is consistent with many other towns within the SCRCOG region. Over the next two decades, CT state projections estimate that the population of West Haven will grow by approximately 26% or roughly 15,190 new residents. These estimates incorporate the net gains from natural rates of births and deaths as well as the influx of domestic and international

Figure 1 Total Population Change (2011 - 2040), West Haven
Source: ACS 5-Year Estimates, CT State Data Projections



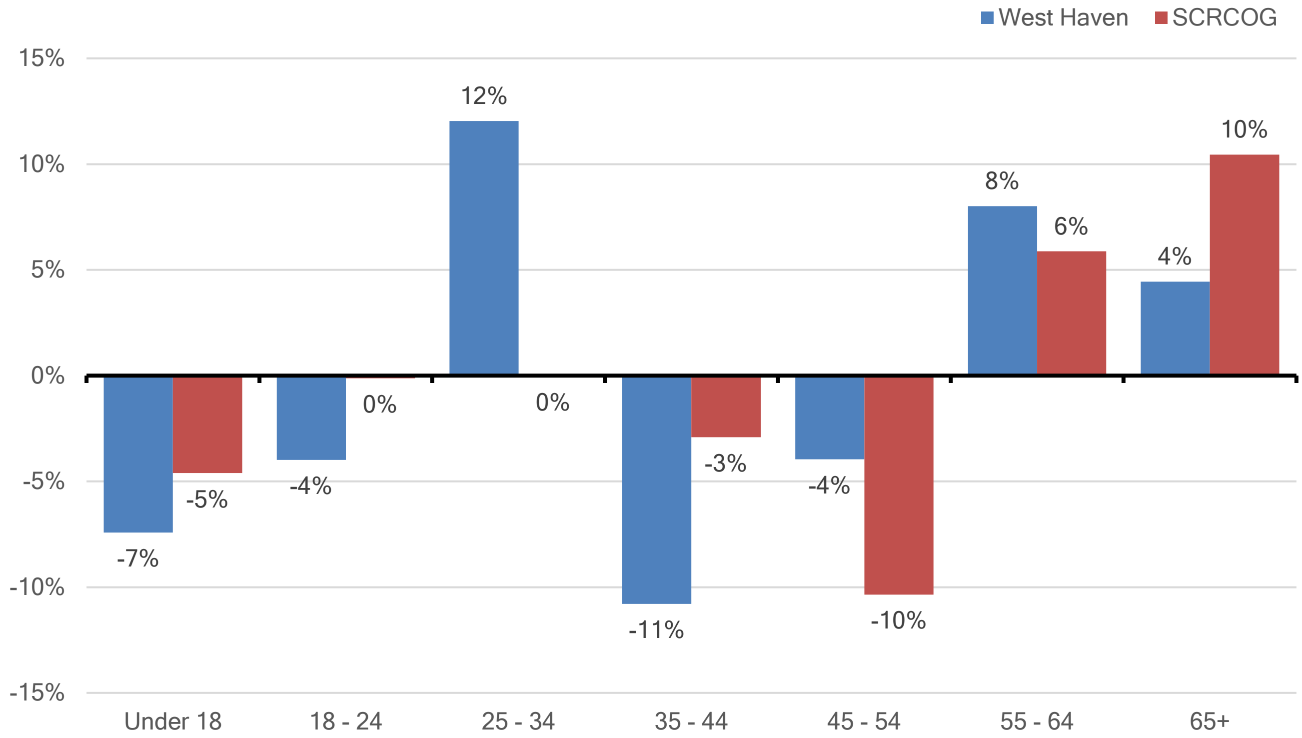
migration. Within the SCRCOG region there has been a significant influx in new residents from abroad, which according to ACS estimates, West Haven has played a role in housing these new residents moving to the region (Figure 4).

Figure 2 Population Change (2011 - 2019)
Source: ACS 5-Year Estimates



Based on the map of population change, West Haven has seen a mix of population gains and losses across the city based on population data by Census Block Groups, with the largest population increases along the coastline as well as in neighborhoods bordering New Haven. Some downtown neighborhoods, on the other hand, have experienced declines. Similar to the larger SCRCOG region, West Haven has experienced percentage increases in populations aged 55+ and decreases in populations under 18 and those ages 35 – 54, who typically compose of family households. In contrast with regional trends, West Haven has experienced a higher percentage increase in residents aged 25 – 34. This group often serves as a bridge between rental demand

Figure 3 Change in Population by Age (2011 - 2019)
Source: ACS 5-Year Estimates



and the first-time homebuyer population and depending on household incomes may be considering entering the ownership market.

In terms of geographic mobility amongst the population of West Haven, the city experienced similar population migration patterns as the greater SCRCOG region. Specifically, West Haven saw its population of residents who moved from abroad nearly double over the past decade to roughly 1,209 new residents. Similarly West Haven saw increases in population from other states and counties within Connecticut but lost some residents to surrounding towns within New Haven County.

Figure 4 Change in Geographic Mobility of Population (2011 - 2019)
Source: ACS 5-Year Estimates

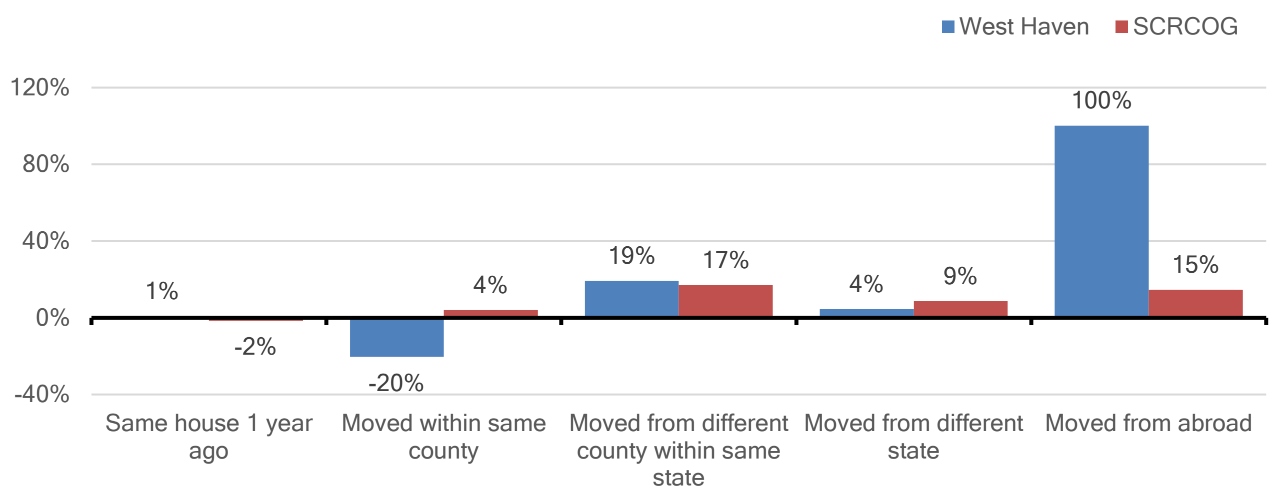
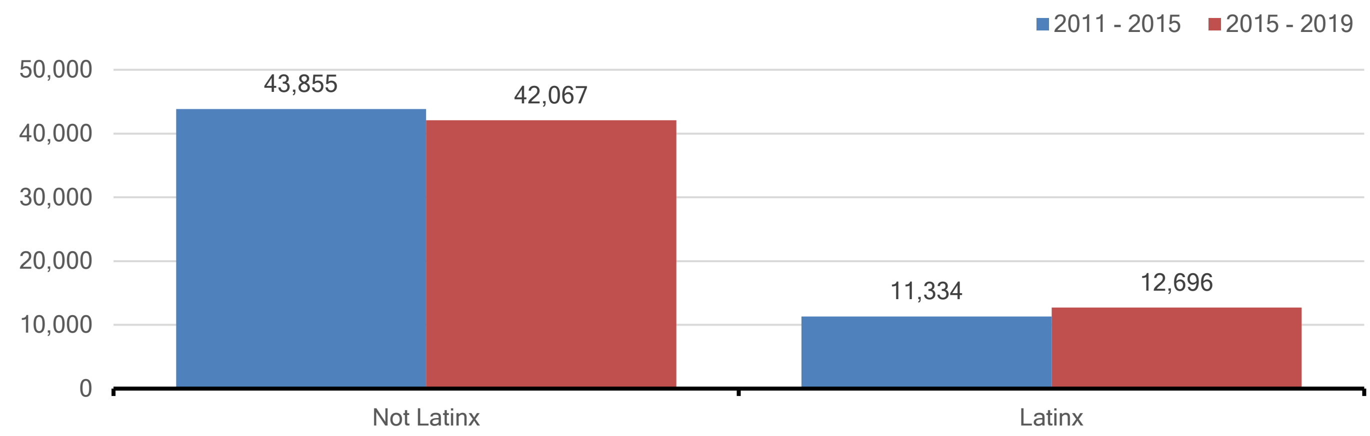


Figure 5 Population by Ethnicity (2011 - 2019)
Source: ACS 5-Year Estimates



Similar to other towns bordering New Haven, West Haven's population is becoming more racially and ethnically diverse. Given West Haven's relatively stable population over the past decade, this increase in racial and ethnic diversity suggests that White residents are migrating out of West Haven and other residents, namely those that identify as Latinx are moving into the city. West Haven has also seen smaller percentage changes in the share of African American and Black, Asian American and those that identify as some other race. Among municipalities within SCRCOG, West Haven is one of the more racially and ethnically diverse communities.

Figure 6 Population by Race (2011 - 2019)
Source: ACS 5-Year Estimates

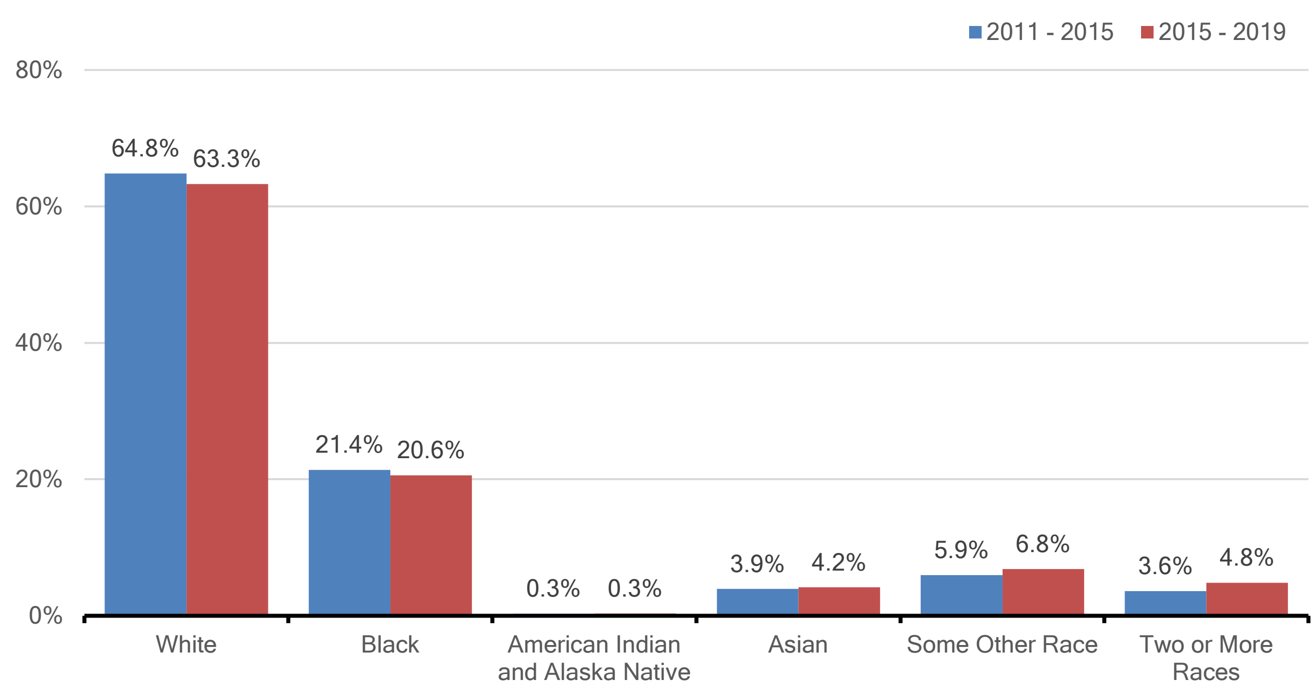
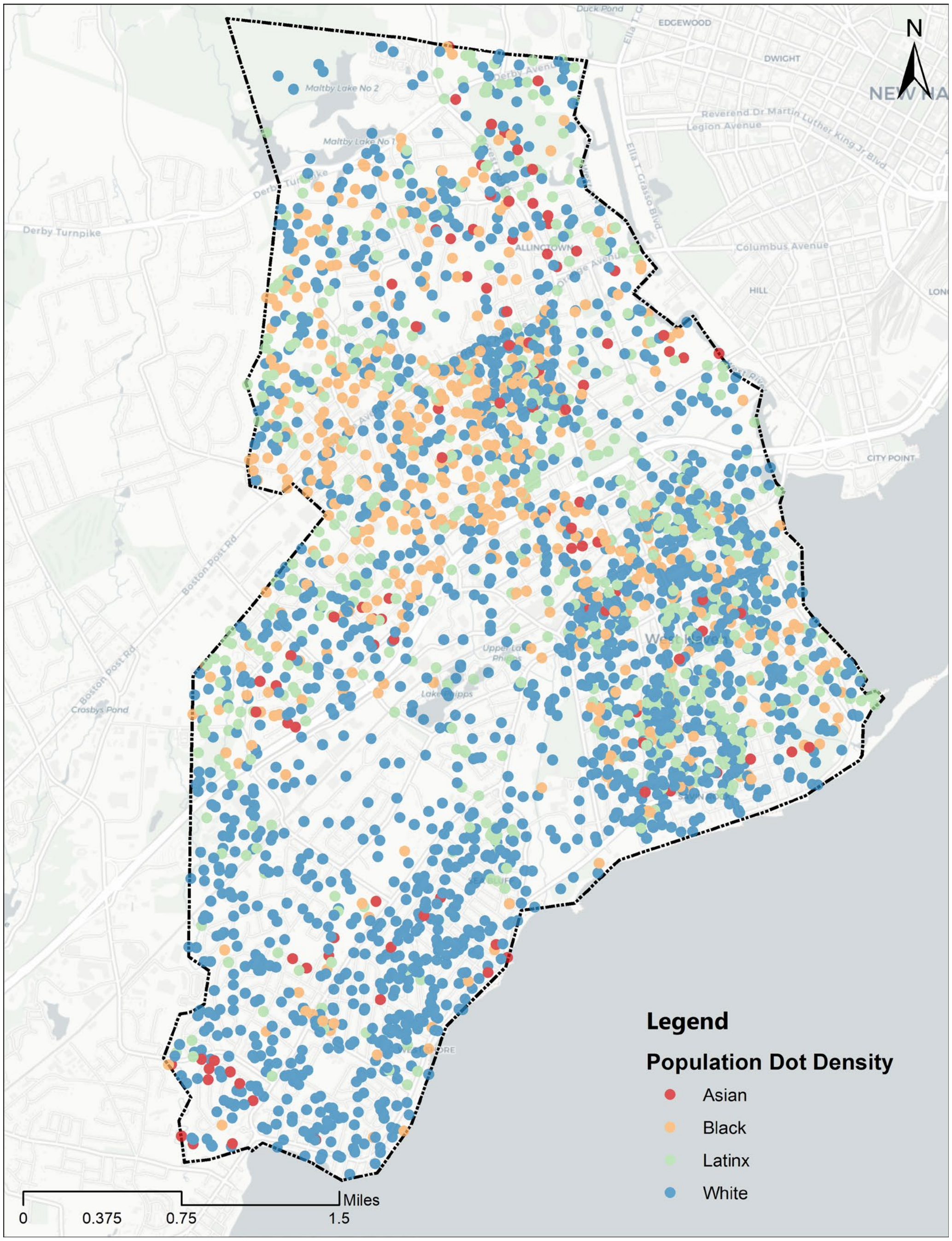


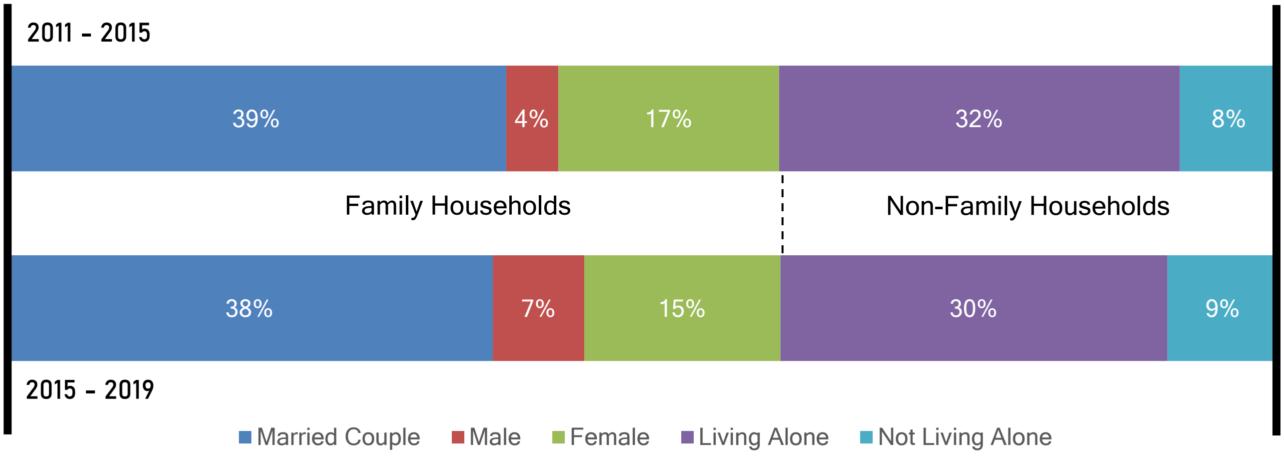
Figure 7 Population Dot Density
Source: ACS 5-Year Estimates



Dot density mapping by race and ethnicity also provides a good indicator of where households are settling throughout the city. The majority of households of color reside in central neighborhoods within the city, namely in areas to the West of the University of New Haven. This could be related to the fact that these areas have the highest concentrations of multifamily residential. The majority of West Haven's housing stock is owner-occupied and based on the findings of the West Haven POCD, the majority of homeowners are considered long-time residents (25+ years) meaning that for new residents the most likely available housing can more often be found in multifamily residential. This is further supported by the high number of new construction permits for multifamily residential, which has increased housing options on the renter side.

Household Composition

Figure 8 Change in Household Composition (2011 - 2019)
Source: ACS 5-Year Estimates

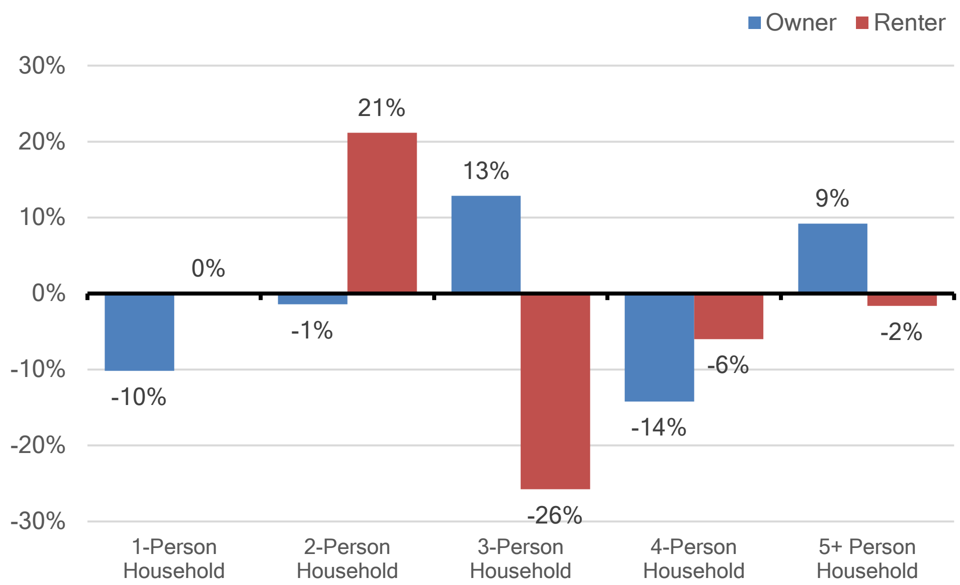


> The Census defines a family household as a household maintained by a householder who is in a family. A family is any two or more related people residing together.

Change in Households

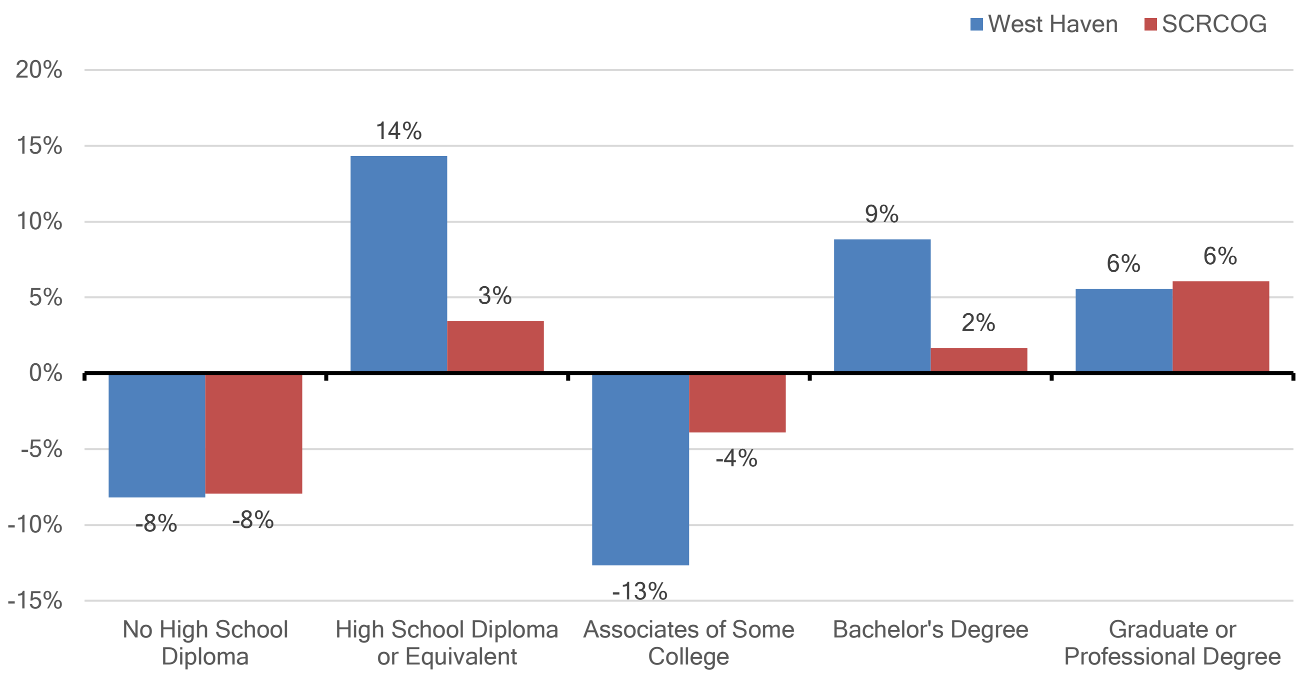
Over the past decade, West Haven's total population has remained largely consistent. Despite this trend, the number of households in West Haven fell by 1% or 251 households. Based upon ACS estimates for age and household size, larger 5+ person households as well as 3-person households have been increasing over the past decade, while 4-person households have declined. Based on the aging population, this could suggest a consolidation of households to more intergenerational family dynamics. This is further supported by the decline in single person households, which could suggest that older residents living alone are seeking to downsize into rental units or move in with family. Non-family households have increased over the past decade specifically, two or more unrelated individuals living together. This may suggest more households are comprised of unmarried couples or roommate situations.

Figure 9 Change in Households by Tenure & Size (2011 - 2019)
Source: ACS 5-Year Estimates



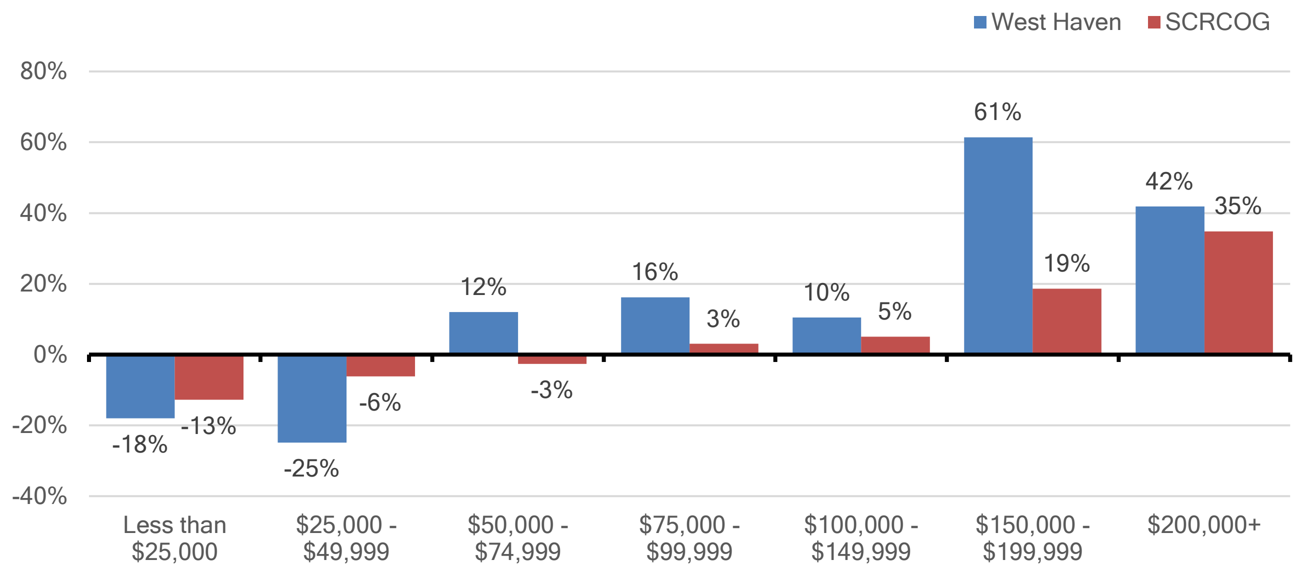
Education & Income

Figure 10 Change in Educational Attainment (2011 - 2019)
Source: ACS 5-Year Estimates



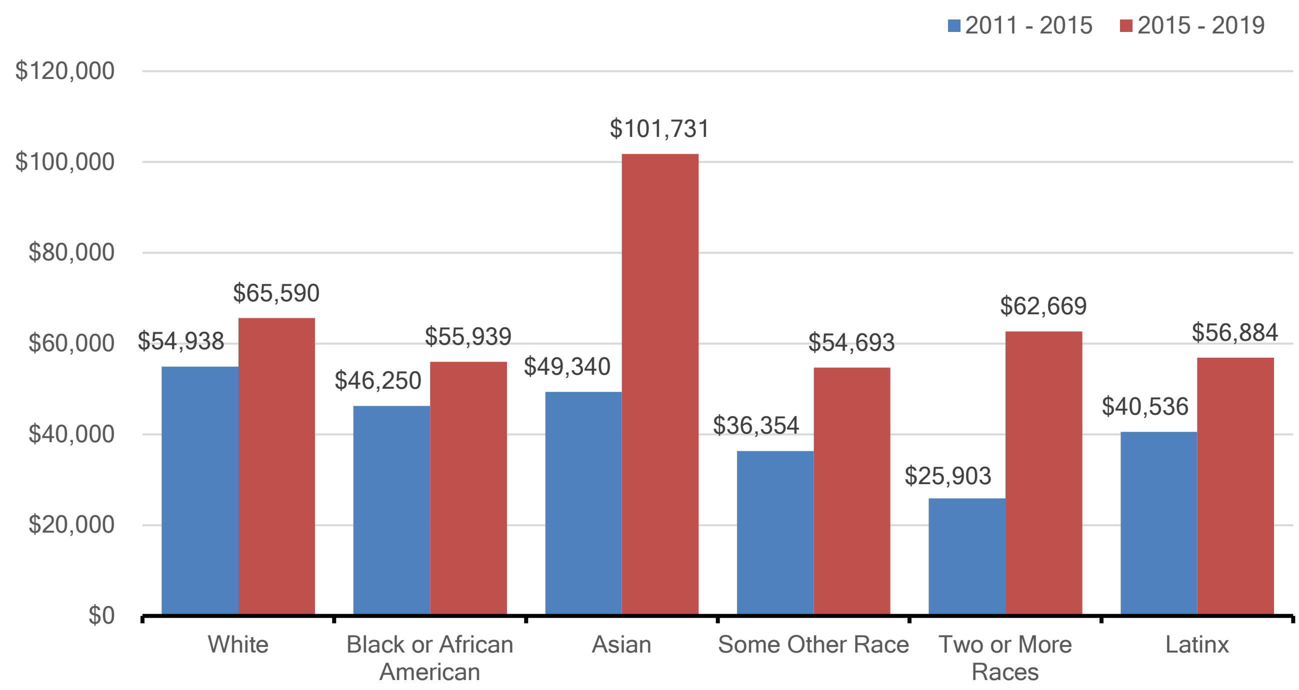
Over the past decade, West Haven has seen an increase in residents with a bachelor's degree or higher as well as high school diploma or equivalent. Changes in population by age and income suggest an increase in the population aged 25 - 34 who are more likely to hold a graduate degree. This is further supported by the growth in professional services industries within West Haven and more broadly the SCRCOG region, which involve occupations more likely to require college and graduate level degrees. The increases in educational attainment appear to be translating to higher income households in West Haven as there were large percentage increases in households earning greater than $150,000.

Figure 11 Change in Household Incomes (2011 - 2019)
Source: ACS 5-Year Estimates



Over the past decade, West Haven has seen decreases in lower income renter and owner households with a total decrease of 2,144 households earning less than $50,000. Similar to regional trends within SCRCOG, West Haven has seen higher percentage increases in households earning more than $150,000 a year. West Haven is a commutable distance to both major academic institutions as well as employment centers, namely New Haven. This may be

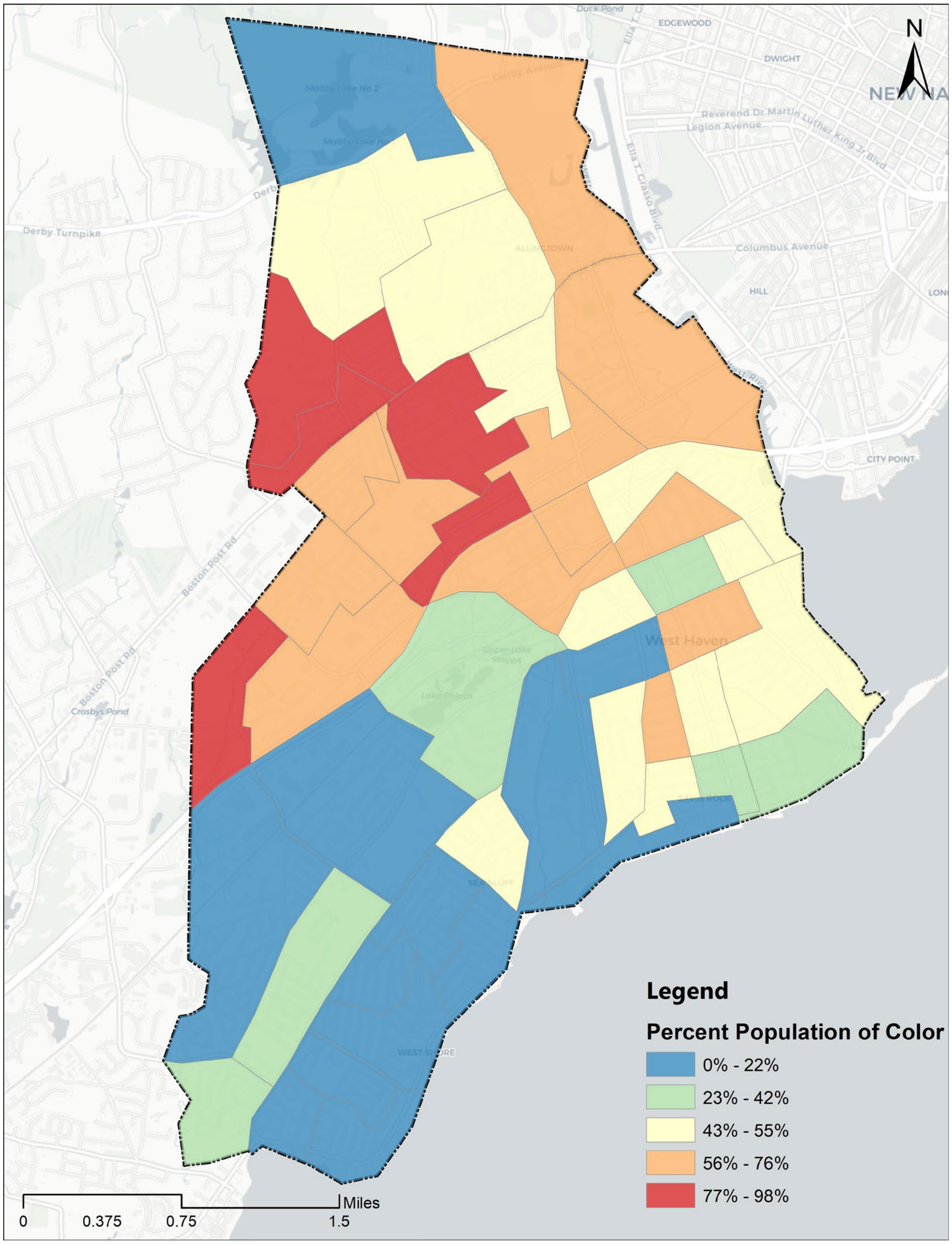
Figure 12 Median Household Income by Race & Ethnicity (2015 - 2019)
Source: ACS 5-Year Estimates



contributing to the city's increases in household income as more highly educated early and mid-career professionals are looking to live closer to where they may be working.

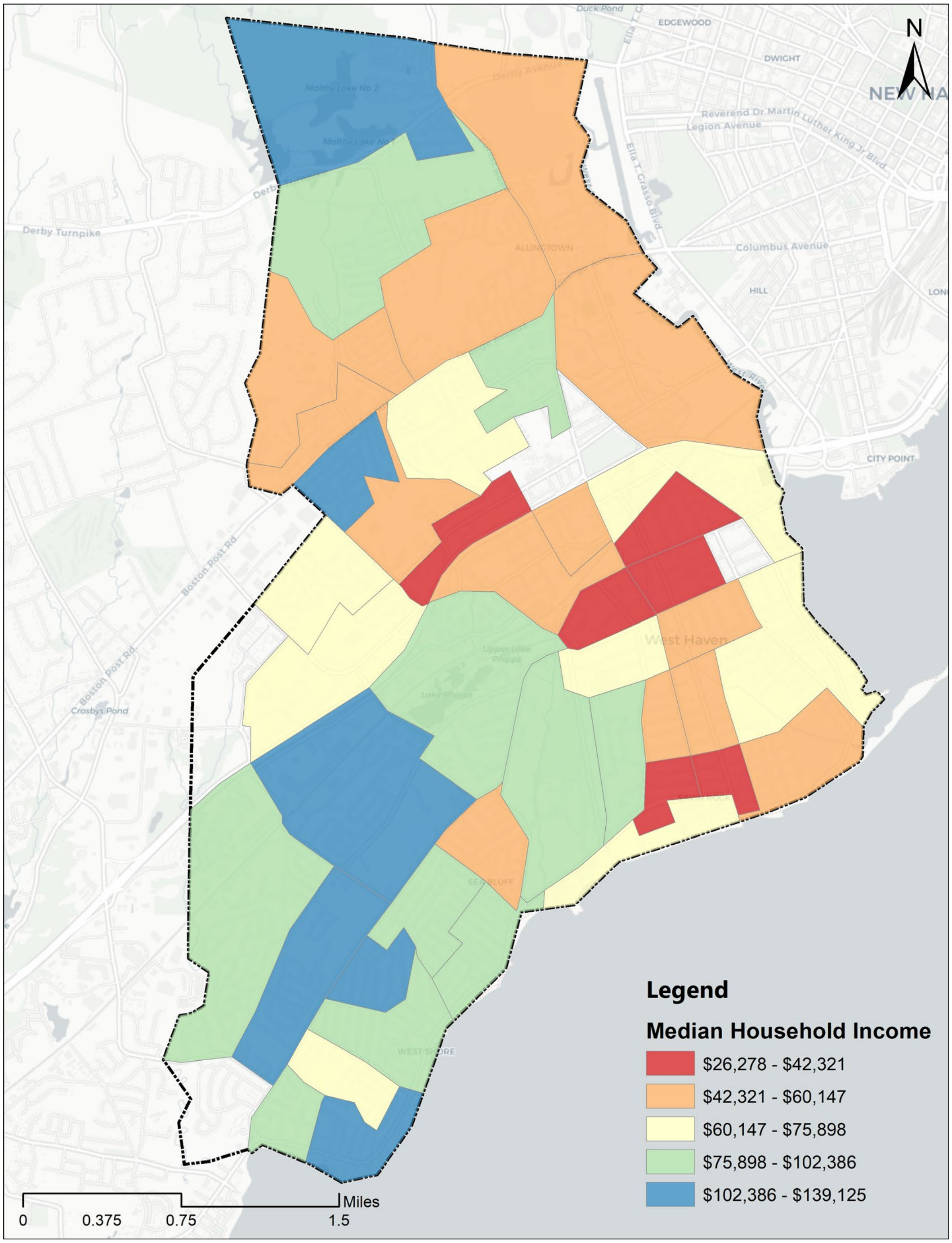
Looking at median household incomes by race and ethnicity, households across all races and ethnicities experienced increases in median household income. Atypical of communities in SCRCOG, the median household income across all races and ethnicities are fairly close (within $10,000) with the exception of Asian American households. Median household income for West Haven is $62,985, which is roughly $7,000 lower than New Haven County's median household income of $69,751. Despite the close range of median household incomes across race and ethnicity, the relative size of each group greatly affects the spatial distribution and housing outcomes across populations. For example, the White population accounts for roughly 54% of the city's residents as opposed to the 20% identifying as Latinx. This means that in absolute terms there are more higher- and lower- income households within the White

Figure 13 Percent Population of Color
Source: ACS 5-Year Estimates



population than the Latinx population, but that the Latinx population more closely concentrates to that median household income of $56,884.

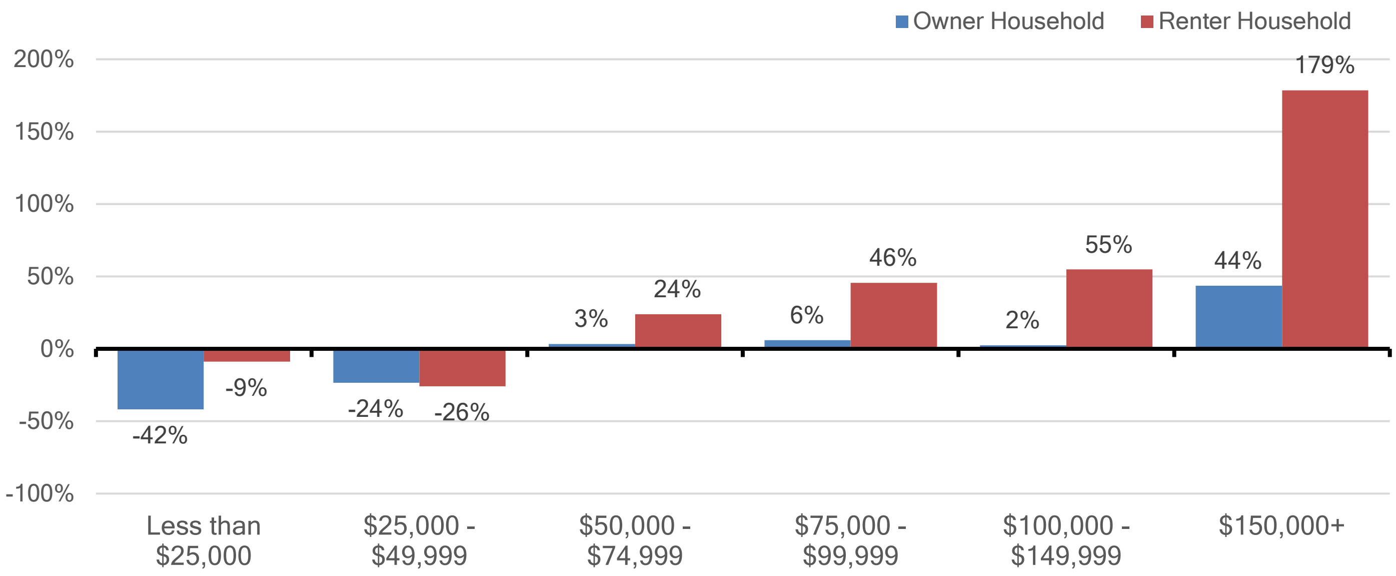
Figure 14 Median Household Income
Source: ACS 5-Year Estimates



Geographically, the comparison of maps in figures 13 and 14 highlights this relationship. In the more centrally located census blocks groups, there are higher percentages of households of color. In those same census block groups, there are significantly lower median household incomes.

These same neighborhoods also have the highest percentages of renter households. For the lower income households in these neighborhoods, the widening income gap across the city could impact their ability to continue to live in the city; especially as rents and home values increase. For renters in these parts of the city, rising homeownership costs could pose challenges to make the transition from rental housing to ownership if price appropriate housing is not readily available.

Figure 15 Change in Household Income by Tenure (2011 - 2019)
Source: ACS 5-Year Estimates



Employment

Across West Haven the highest employment sectors include government, retail trade, health care and social assistance, and wholesale trade. Of the top ten sectors with the highest share of employment only four have adjusted average annual earnings above the city-wide median household income ($62,985). Notably, from 2010 to 2021, West Haven experienced job losses in both the government sector and the health care and social assistance sector. The latter being an uncharacteristic trend based on regional and national growth in the health care sector.

Table 1 Top 10 Employment Sectors 2021
Source: EMSI 2021.4 – QCEW Employees

Industry Sector	2021 Jobs	2021 Adjusted Average Annual Earnings per Job
Government	2,561	$84,978
Retail Trade	1,510	$35,760
Health Care and Social Assistance	1,429	$57,372
Wholesale Trade	1,401	$68,762
Accommodation and Food Services	1,077	$20,246
Educational Services	1,023	$93,906
Transportation and Warehousing	954	$46,003
Manufacturing	621	$54,353
Construction	584	$66,106
Other Services (except Public Administration)	476	$38,732

At a more granular level, a breakdown of the top ten highest employed occupational categories suggests that the majority of workers make between $20,000 - $50,000 a year, meaning they do not make enough to afford median gross rent ($1,164) and median home value ($268,305) prices in West Haven.

Table 2 Top 10 Largest Occupation Categories 2021
Source: EMSI 2021.4 – QCEW Employees

Occupation Category	2021 Jobs	2021 Adjusted Median Annual Earnings
Office and Administrative Support	1,783	$34,177
Transportation and Material Moving	1,661	$26,643
Sales and Related	1,287	$25,500
Educational Instruction and Library	1,246	$52,839
Food Preparation and Serving Related	1,144	$21,061
Management	807	$97,063
Healthcare Practitioners and Technical	734	$66,493
Business and Financial Operations	580	$58,771
Installation, Maintenance, and Repair	566	$42,488
Production	519	$32,193

Similar to regional job trends, occupations in sectors such as transportation are increasing as well as in professional services. Earnings data for these occupations indicate growth at both the high end of earnings and the low end of earnings. As household dynamics change and rental and home prices continue to rise, it creates added pressure on a limited housing stock possibly forcing more lower income workers to move outside of West Haven and commute in for employment opportunities.

Table 3 Top 5 Employment Growth Sectors 2010 – 2021
Source: EMSI 2021.4 – QCEW Employees

Industry Sector	2010 - 2021 Jobs	% Change
Transportation and Warehousing	415	77%
Educational Services	164	19%
Construction	48	9%
Administrative and Support and Waste Management and Remediation Services	43	12%
Finance and Insurance	38	34%

Table 4 Top 5 Employment Growth by Occupations 2010 – 2021
Source: EMSI 2021.4 – QCEW Employees

Occupation Category	2010 - 2021 Jobs	% Change	2021 Adjusted Median Annual Earnings
Transportation and Material Moving	310	23%	$26,643
Management	108	15%	$97,063
Business and Financial Operations	74	15%	$58,771
Production	19	4%	$32,193
Life, Physical, and Social Science	14	17%	$64,913

Employment Geography

Despite some of West Haven's notable large employers, such as The University of New Haven and the VA hospital as well as the strong food service sector, the city is a net exporter of jobs. Like most communities, the largest share of residents working in the city are from West Haven. Unsurprisingly, the largest share of West Haven residents commute to work in New Haven as well as other large employment centers such as Milford, Bridgeport, Stratford, and Stamford.

Table 5 Top Ten Places of Residence for People Employed in West Haven

Source: OnTheMap, 2018

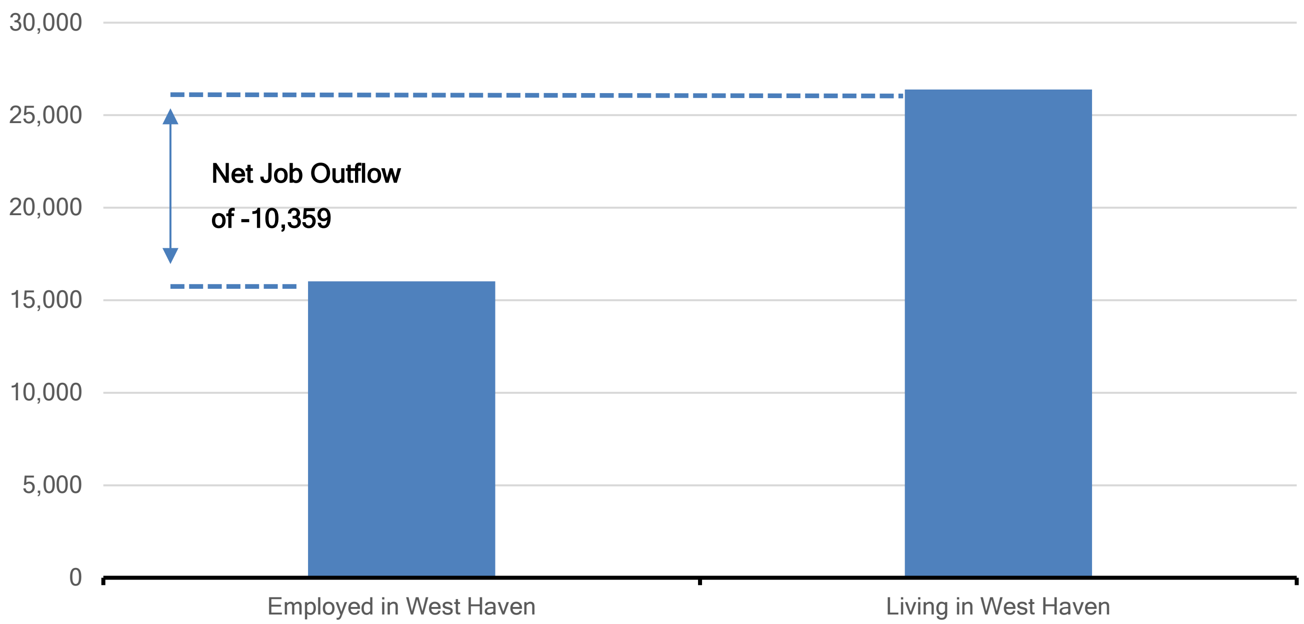
County Subdivision	Job Count	Share
West Haven	3,474	21.7%
New Haven	1,856	11.6%
Milford	866	5.4%
Hamden	855	5.3%
Bridgeport	552	3.4%
East Haven	522	3.3%
Branford	422	2.6%
Orange	414	2.6%
North Haven	366	2.3%
Stratford	337	2.1%

Table 6 Top Ten Work Destinations for West Haven Residents

Source: OnTheMap, 2018

County Subdivision	Job Count	Share
New Haven	4,687	17.8%
West Haven	3,474	13.2%
Milford	2,241	8.5%
Orange	1,147	4.3%
Bridgeport	1,042	3.9%
North Haven	913	3.5%
Hamden	887	3.4%
Stratford	854	3.2%
Stamford	684	2.6%
Shelton	605	2.3%

Figure 16 Labor Market Size
Source: OnTheMap 2018



Based on the U.S. Census Bureau's Longitudinal Employer-Household Dynamic' Origin-Destination Employment Statistics, West Haven has a net job outflow of 10,359 jobs. This indicator highlights that roughly one-fifth of West Haven's population commutes outside of the city during the day. Looking at figures 17 and 18, Census inflow-outflow data highlight that the majority of West Haven residents travel outside of the city for work while the majority of workers employed in West Haven are filled by residents of surrounding towns.

Figure 17 Employment Efficiency (All Jobs) Among People Living in West Haven
Source: OnTheMap 2018

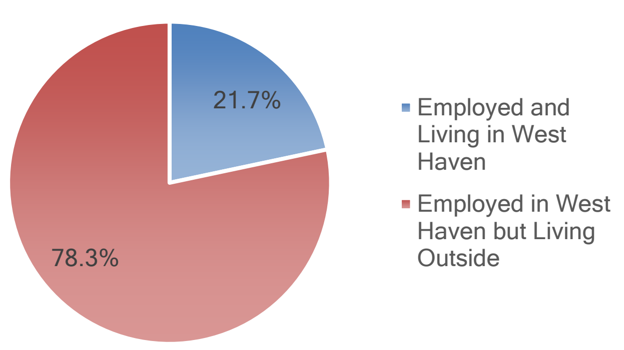
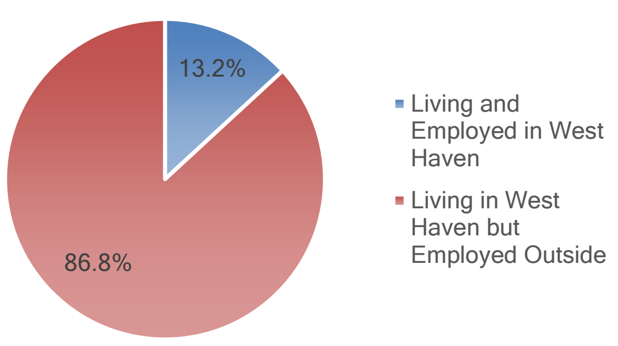


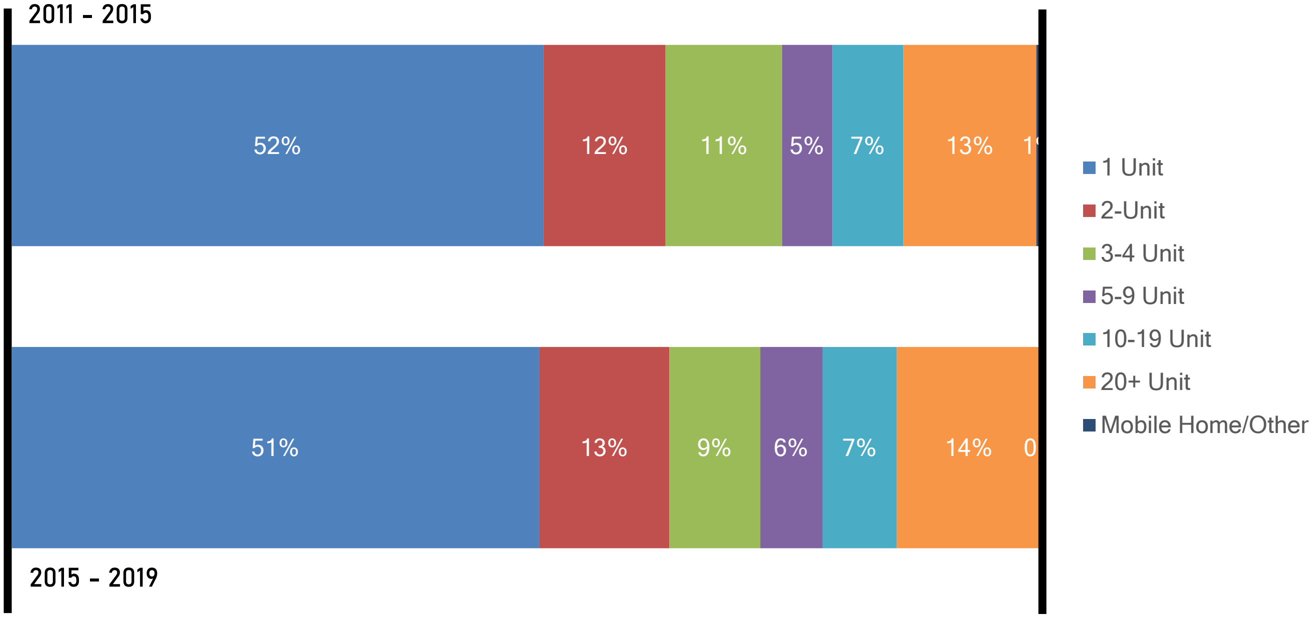
Figure 18 Labor Force Efficiency (All Jobs) Among People Living in West Haven
Source: OnTheMap 2018



Housing Stock

Over the past decade, West Haven's population has remained fairly steady but experienced a slight decline in the total number of households. Despite this decrease in households, the number of available housing units increased by 107. West Haven saw losses in single unit attached (-214) and 3- and 4-unit structures (-547) but saw gains in both 5 to 9 (+266) and 50+ (+260) unit structures. This growth in multifamily housing options is further supported by the influx in renter households, namely households earning more than $75,000.

Figure 19 Units in Structure (2011 - 2019)
Source: ACS 5-Year Estimates

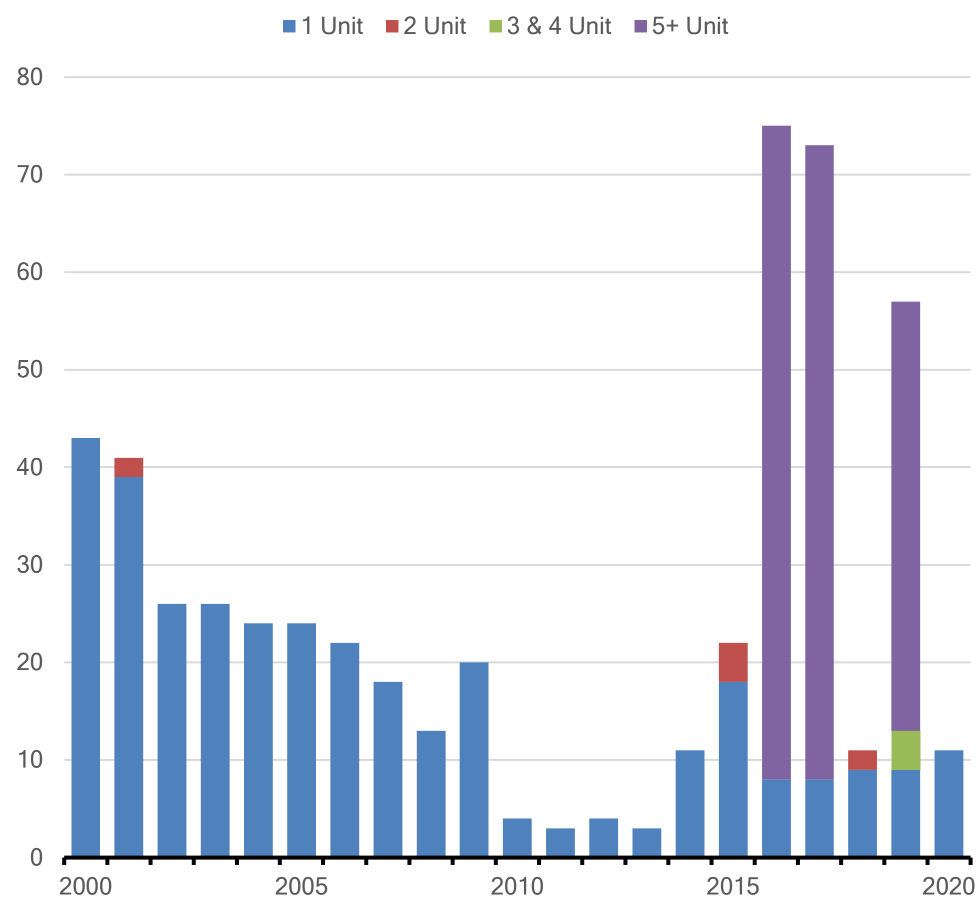


Looking more specifically at the relationship between households and unit composition, West Haven's loss in households equate to a 1% loss or 251 households but the total number of units increased by 0.5% or 107 units. West Haven has seen increases in the total number of vacant units within the city, which could be linked to the increases in total housing units but losses of households. This could also suggest that West Haven is adding units to its housing supply faster than households are moving into the city (see figure 20).

New Construction & Changes in Housing Supply

Looking at the changes in supply and demand of housing over the past two decades provides insight into the dynamics that affect housing market prices and affordability. Over the past two decades, housing production activity, based on building permits issued for new construction were higher leading into the Great Recession and then dropped off significantly from 2010 to 2013. This is a trend consistent across many SCRCOG communities. Permits for new single-family housing have not returned to pre-recession levels but over the latter part of the last decade West Haven has seen a shift towards permitting of larger multifamily properties.

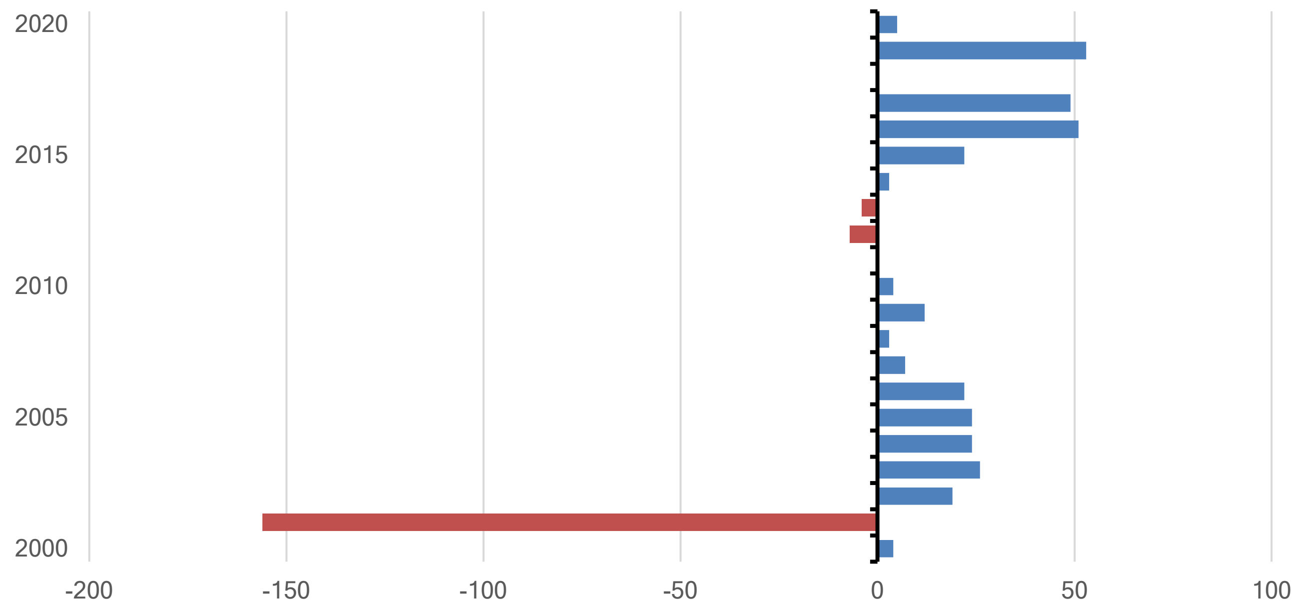
Figure 20 Housing Permits Issued Annually by Units in Structure
Source: CT Department of Economic and Community Development



This could be a response to the increases in higher income renter households as well as expansion of local universities such as the University of New Haven. This is supported by references in the West Haven POCD that indicate that Yale West Campus and the University of New Haven have strategic plans for expansion that will impact the city of West Haven. Furthermore, as employment statistics indicated, the influx in worker population aged 25 - 34 may also be creating additional demand for multifamily rental options in the city.

Based on data gathered by the CT Department of Economic and Community Development, West Haven has seen net increases in housing stock over the past 5 years but saw more demolitions than new builds in 2012 and 2013 as well as over 150 demolitions in 2001.

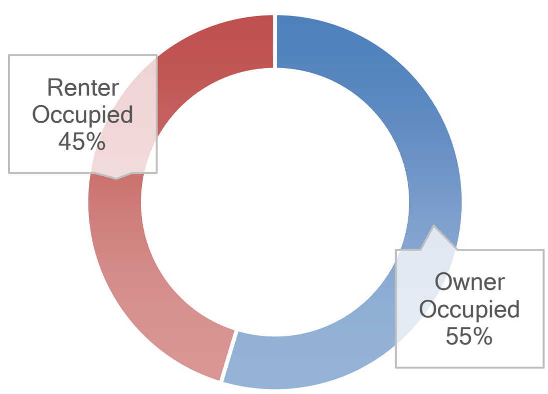
Figure 21 Net Change in Total New Housing Units
Source: CT Department of Economic and Community Development



Housing Tenure

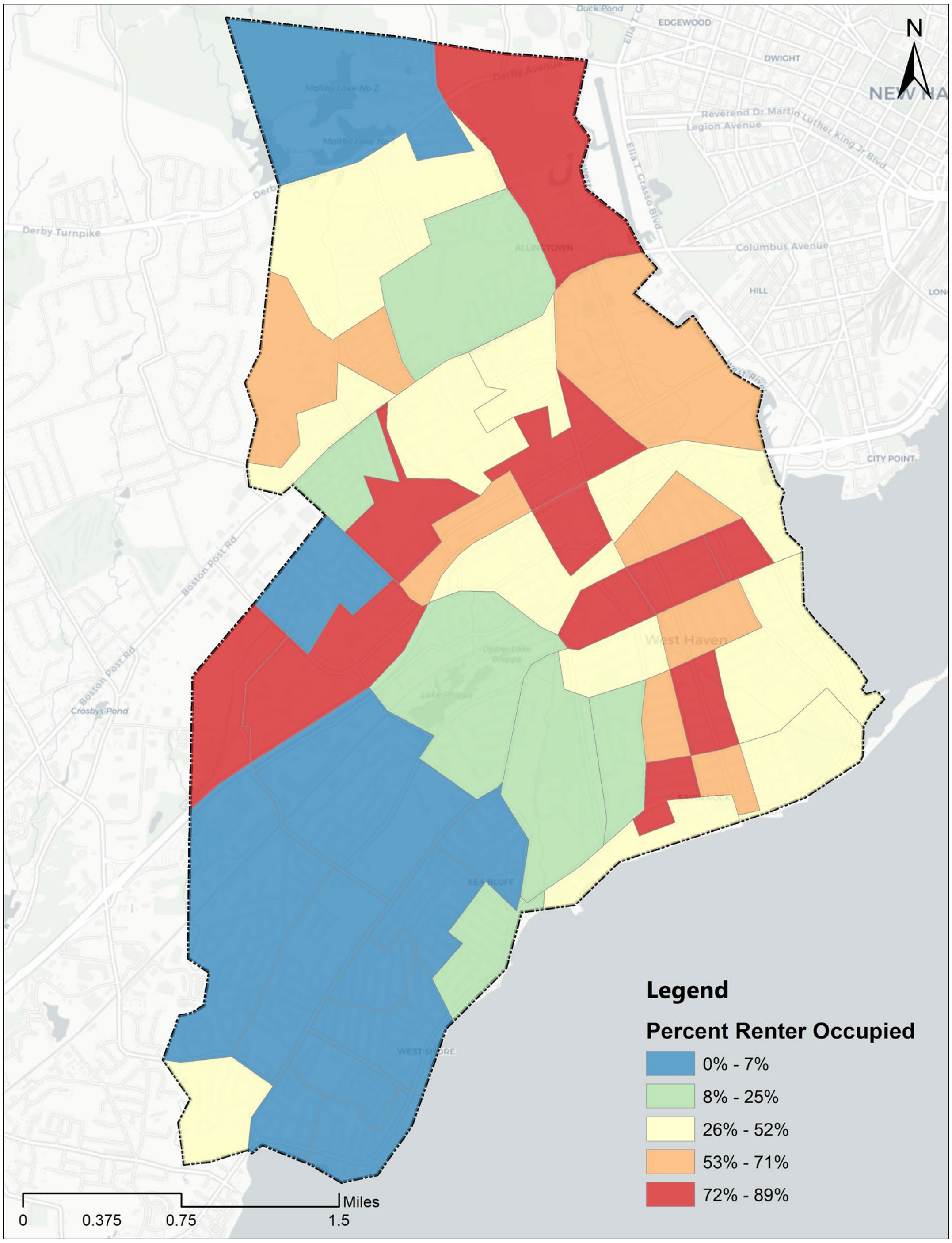
Over the past decade, West Haven experienced little change in the composition of renter and owner households where renter households comprised 45% of all households or roughly 9,000 households. Despite these relatively consistent proportions, the composition of renters and homeowners has gradually shifted by age and income. West Haven saw a 62% increase or in absolute terms, 717 additional renter households, earning over than $75,000. In contrast, West Haven saw a 16% decrease in renter households earning less than $50,000 or 1,080 households. Based on the

Figure 22 Housing Tenure (2015 - 2019)
Source: ACS 5-Year Estimates



housing permit data by the CT Department of Economic and Community Development as well as the ACS unit type data, West Haven saw a drop in housing stock due to demolitions in the early 2000s followed by increases in multifamily development in the late 2010s. This would suggest a shift to more market rate rentals to meet the rising demands of higher income households, and the influx of residents aged 25 - 34.

Figure 23 Percent Renter Occupied
Source: ACS 5-Year Estimates



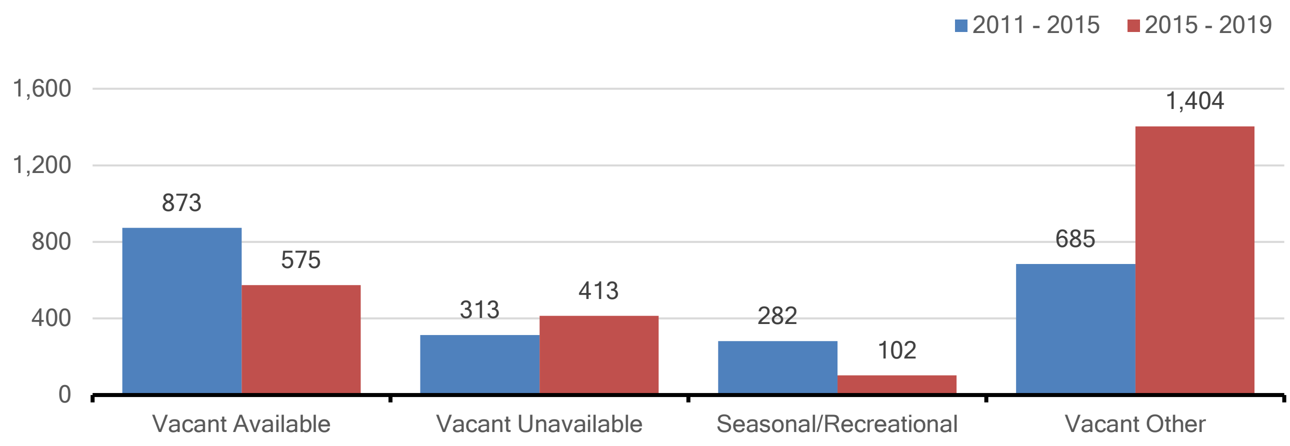
Looking at the geographic implications of these trends, the majority of renter households are located along the central neighborhoods of West Haven near the University of New Haven as well as bordering New Haven and Orange, running along Route 1 and I-95. Additionally, a number of these neighborhoods with a higher percentage of renter households have some of the largest populations of people of color. With the trending increases in renter households with higher household incomes there is a potential for added pressure placed on the lower-income renter households, who are already leaving West Haven, due to rising rents and a more competitive rental market.

Vacancy

In 2019, West Haven's total vacancy was around 11%. The Census records vacant units a few different ways to comprise the total vacancy count for a particular geography. Housing vacancy is captured in four different categories by the Census, which includes: vacant available, vacant unavailable, seasonal, and vacant other.

- Vacant available refers to unoccupied units that are currently for sale or for rent.
- Vacant unavailable refers to off market for sale and for rent units.
- Seasonal and recreation refer to housing units that are not occupied year-round such as second homes, beach houses etc.
- Vacant Other which refers to units that are not available for rent or sale and are off the market for different reasons. These include undergoing substantial rehab, uninhabitable units, foreclosure, among others.

Figure 24 Vacant Housing Units by Category (2015 - 2019)
Source: ACS 5-Year Estimates



In 2019, West Haven's vacancy rate for vacant and available ownership and rental units was 2.6%. The vacancy rate represents the number of units actively listed for rent or sale out of total housing units. A healthy vacancy rate for a community is typically between 4% to 6%. With a relatively health vacancy rate, the available for sale and for rent units allow households to move in and out of the community and across housing types within the market. This dynamic typically offers some degree of insulation for owners and renters to fluctuations in regional prices because a relatively ample available supply prevents the kind of sharp rises a tighter market could experience like many communities withing SCRCOG.

A significant proportion of vacant units in West Haven are those classified as “vacant other” which refers to units that are not available for rent or sale and are off the market for different reasons. These include undergoing substantial rehab, uninhabitable units, foreclosure, among others. In 2019, vacant units in this other category accounted for 56% of all vacant units or in absolute terms approximately 1,404 units.

Home Values

According to sale price data from Redfin, the median sale price of homes in West Haven has increased from $115,000 in 2015 to $268,000 in 2021. These increases have become even more pronounced over the past three years, where home sales across SCRCOG have seen dramatic increases in price and volume of sales. Similarly, Zillow housing market data estimates that the median home value in West Haven is around $265,000 which was a 53% increase from values in 2015, which were estimates to be around $173,000.

Figure 25 Median Home Value
Source: ACS 5-Year Estimates

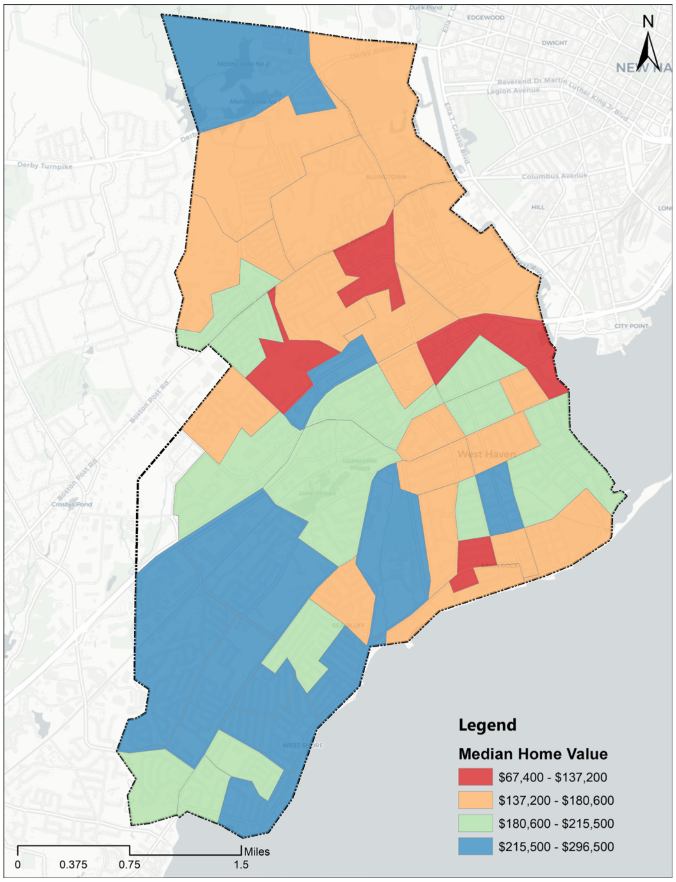
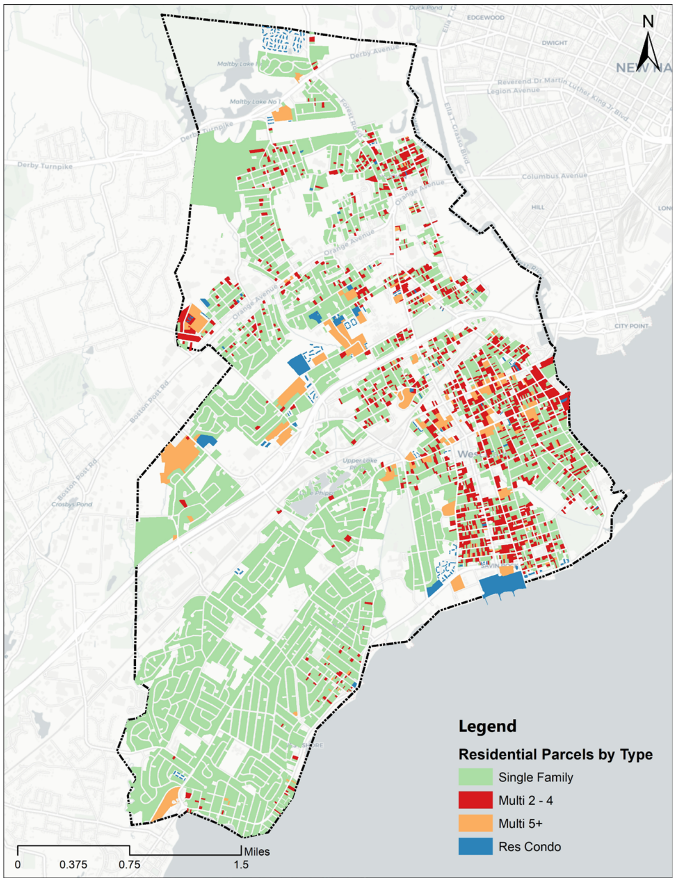


Figure 26 Residential Parcel by Type
Source: West Haven Assessor's Database



Linked to the median household income and tenure maps (figure 14 & 23), the map of median home value in West Haven illustrates the contrast in home values from those bordering New Haven to those along the shoreline and bordering Orange and Milford. The majority of single-family homes are located on the Western side of the city whereas the majority of multifamily units are located on the border of New Haven. Based on development patterns in New Haven emanating outward toward the surrounding communities it is unsurprisingly that the intensity of development in these parts of West Haven are higher than others.

Table 7 Age of Housing Stock by Tenure
Source: ACS 5-Year Estimates

		Units	% Of Total
Owner Occupied Age			
	Built 2000 or later	391	4%
	Built Between 1980 and 1999	1,382	13%
	Built Between 1960 and 1979	2,640	24%
	Built 1959 or earlier	6,454	59%
Renter Occupied Age			
	Built 2000 or later	419	5%
	Built Between 1980 and 1999	1,428	16%
	Built Between 1960 and 1979	2,792	31%
	Built 1959 or earlier	4,380	49%

In West Haven, 83% of all owner-occupied units were constructed before 1980. This is typical of New England towns, but the older housing stock may also indicate the potential need for things like lead abatement, housing rehab, or investments in energy efficiency measures. Unsurprisingly, the number of owner-occupied units built 2000 or later remains relatively low.

Figure 27 Tenure by Units in Structure (2015 - 2019)
Source: ACS 5-Year Estimates

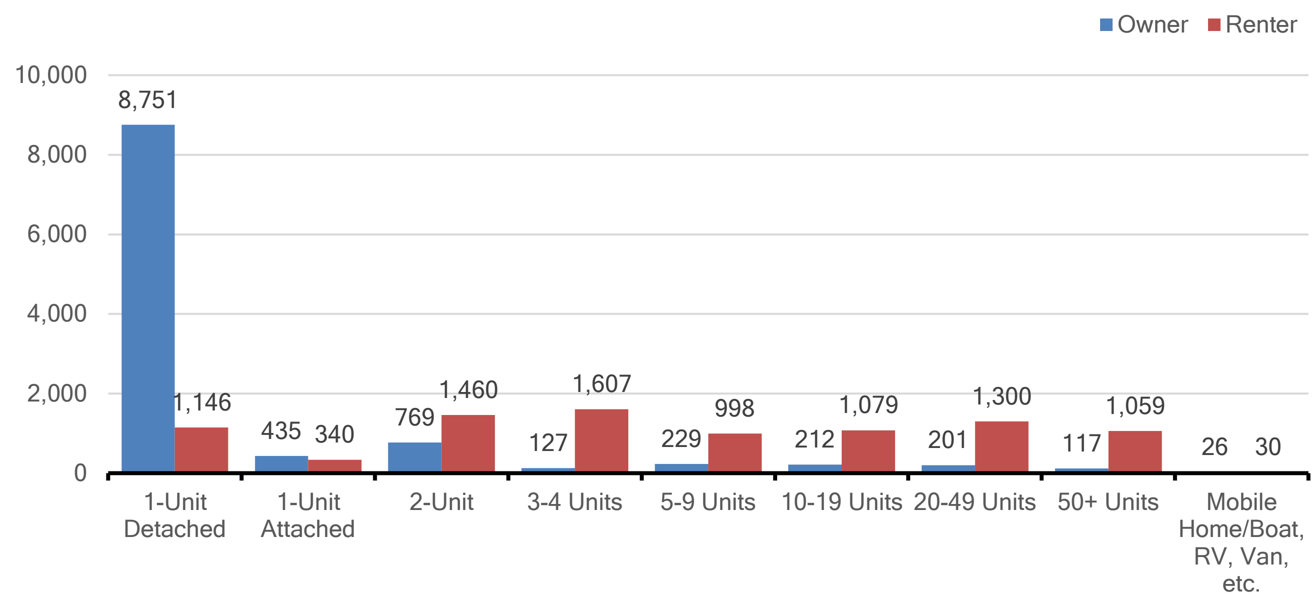
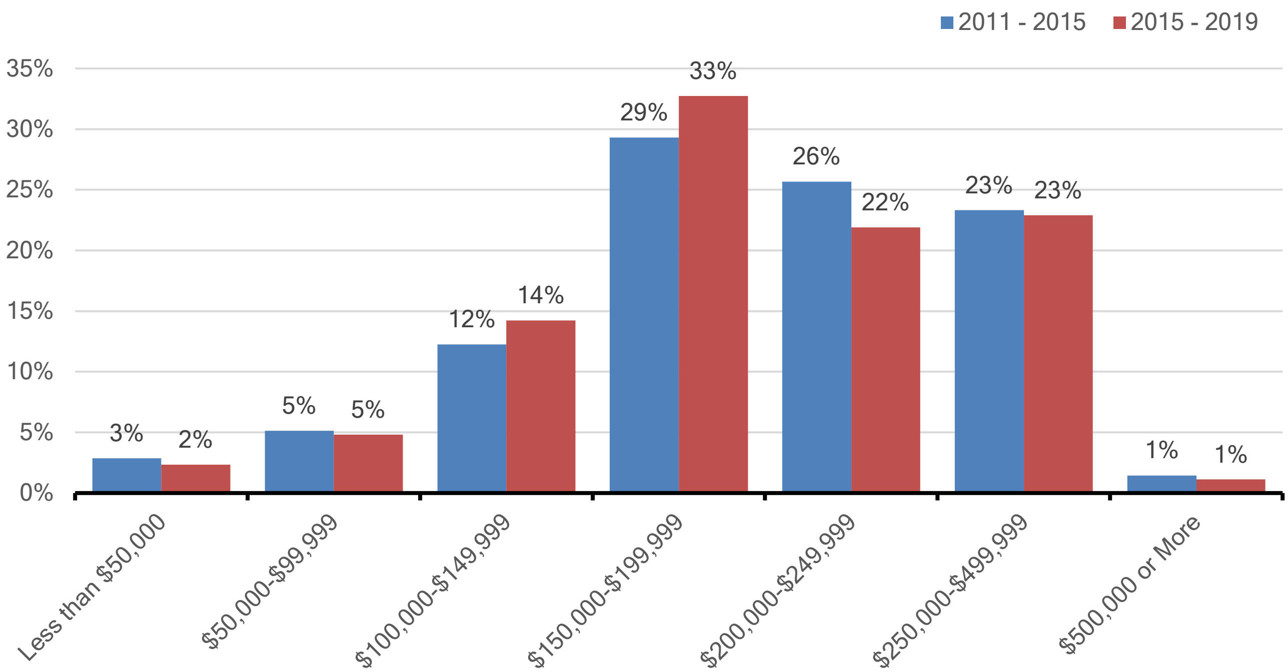


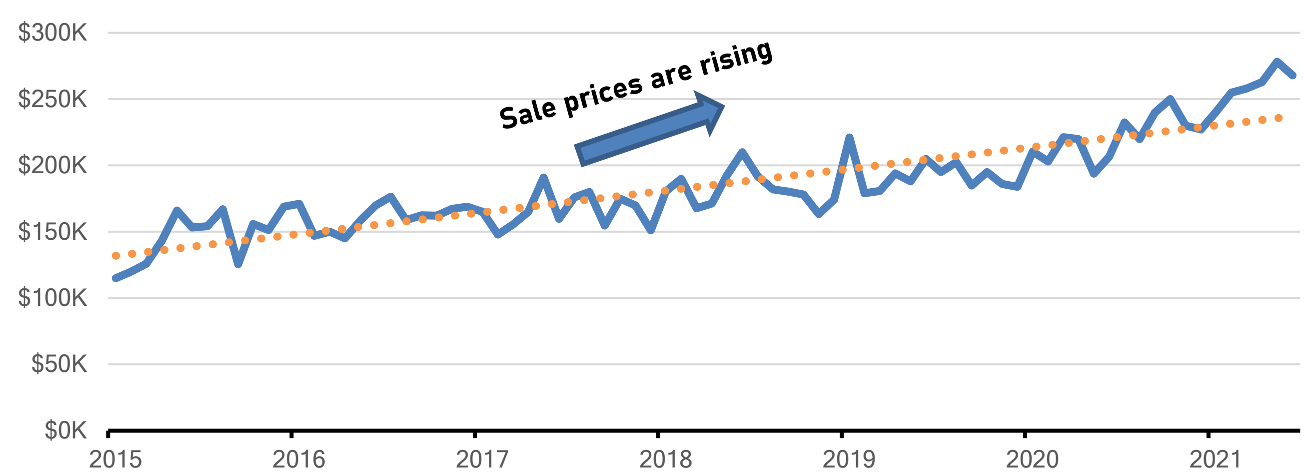
Figure 28 Change in Home Value Distribution (2011 - 2019)
Source: ACS 5-Year Estimates



Looking at tenure by units in structure, like most municipalities within SCRCOG, most homes consist of single-family homes. West Haven also has a number of multi-unit owner occupied structures suggesting a number of condominium developments. Based on Redfin sale price data for the city, median sale price has risen over the past six years with marked increases in the last three.

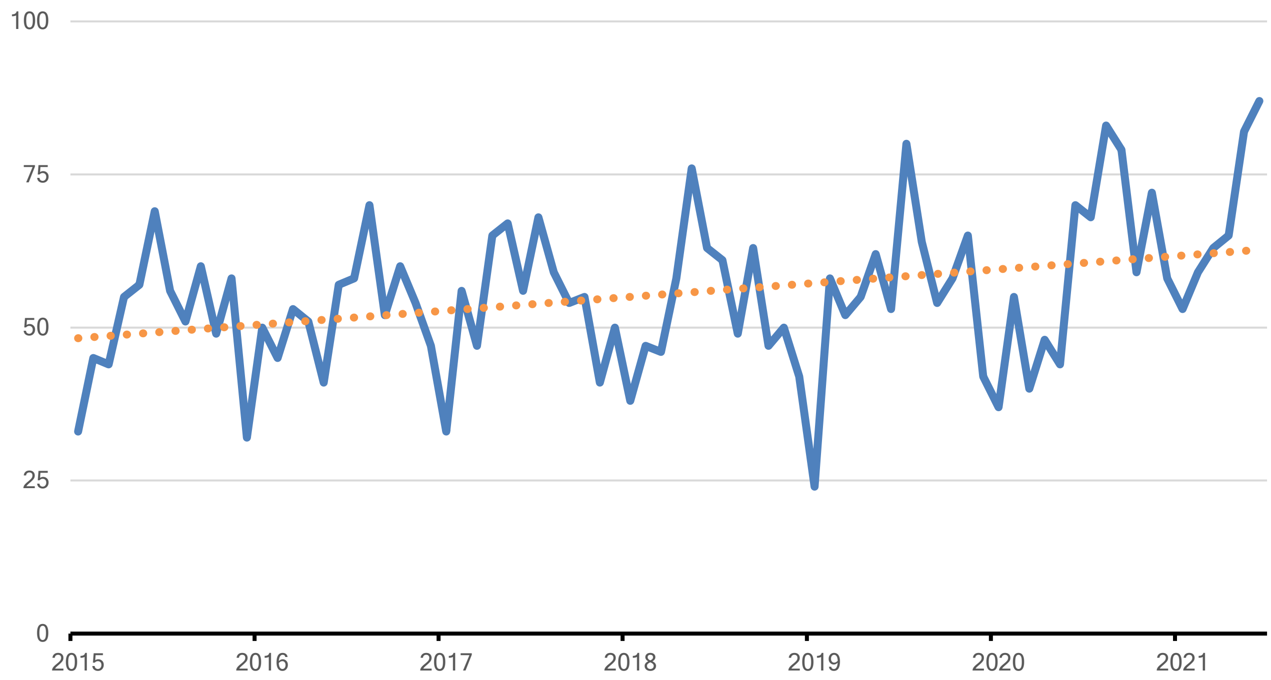
This trend follows the broader regional trend within SCRCOG as most communities are experiencing influxes in higher income owner households in what is largely a housing market with limited availability. Based upon ACS home value estimates most homes in West Haven (33%) fall in the range of $150,000 to $199,999. Across the highest and lowest ends of the

Figure 29 Median Sale Price All Residential, West Haven
Source: Redfin 2015 - 2021



home value spectrum, West Haven has seen slight declines in available housing stock highlighting an increasingly tighter distribution of housing values around the middle.

Figure 30 Number of Home Sales: West Haven
Source: Redfin 2015 - 2021



Based on Redfin sales volume data, the number of transactions per year are trending upwards. There is a strong correlation between the level of new housing construction and the overall activity in the market meaning that for West Haven, the low vacancy rates, and low rates of new constructions of single family are most likely resulting in increased demand as a response to regional trends with increasing sale prices for single family homes.

Given the distribution of home values around the middle market price point, the most likely case is that lower value homes are rising in value causing median sale prices to rise, which in turn is causing lower income households to consider moving to more affordable neighborhoods. Within the SCRCOG region, home prices across municipalities are on the rise. In communities such as West Haven, where a large portion of single-family homes are valued at more affordable rates, these increases in demand, but low availability of regional supply, can cause market responses that most impact lower to middle income households. For these middle-income households, many are already at the threshold of what they can comfortably afford.

Typical Home Types in West Haven

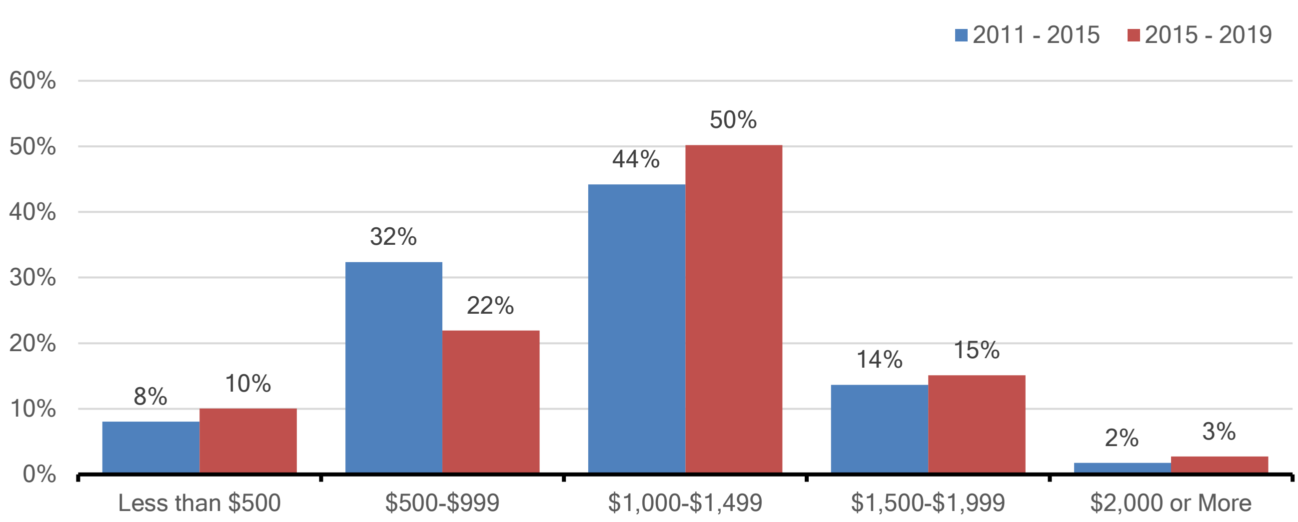
Figure 31 Typical West Haven Home Types
Source: Zillow Home Data 2021

Figure 31 highlights typical home types in West Haven ranging from condominiums to townhomes and single-family homes. These homes are representative of the typical housing stock with prices ranging from $180,000 to $350,000.

Rents

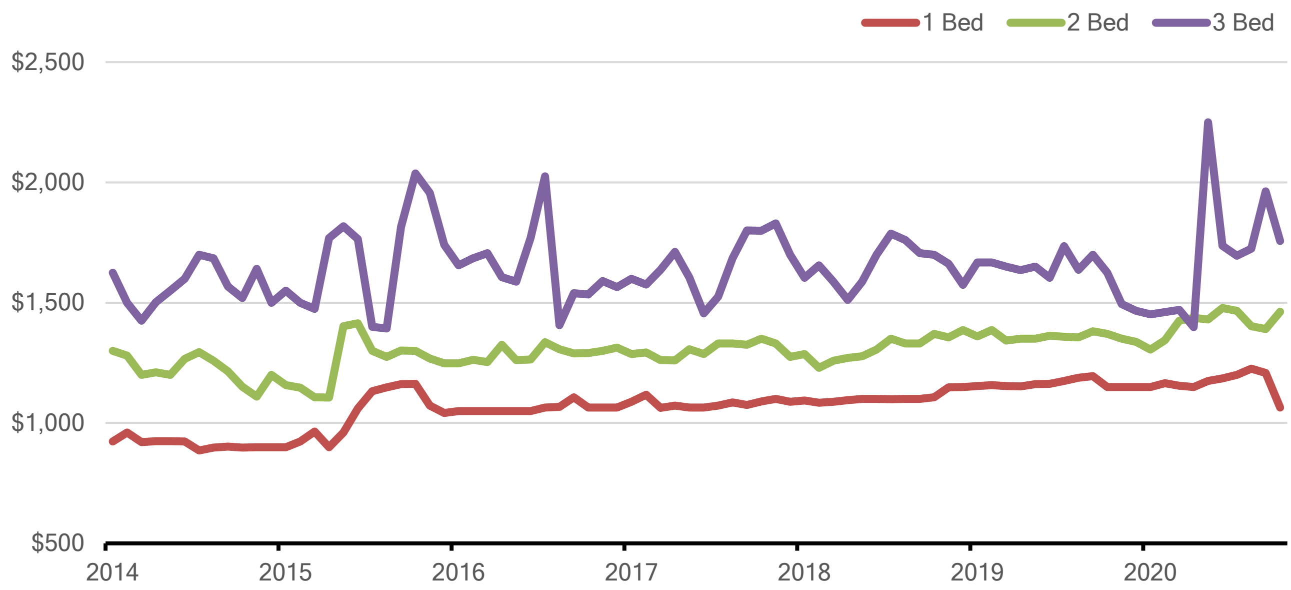
Gross rent, which is rent plus utilities, has increased by 7.7% over the past decade from a median gross rent of $1,084 to $1,164.

Figure 32 Change in Gross Rent Distribution (2011 - 2019)
Source: ACS 5-Year Estimates



Changes in the distribution of gross rent reflect the influx of higher income renters into West Haven in conjunction with the significant declines in lower income renters. Based on Zumper Rental data for West Haven, rental prices across all unit types continue to rise with a significant jump over the past year in 3-bed rental units, which could be related to the increases in non-family households with multiple individuals (e.g., roommate living situations).

Figure 33 Median Rent by Unit Type 2014 – 2021
Source: Zumper Rental Data



In West Haven, 80% of rental structures were built prior to 1980. While these older buildings can be a key component of the naturally occurring affordable rental stock in West Haven, they may have long-term maintenance challenges and potentially interior and exterior finishes not appealing to today's renters. As new amenity-driven rental housing stock comes on the market, there may be added pressure placed on these older buildings to raise rents or redevelop to compete with newer product, especially as the rental housing demand continues to rise throughout the city.

Table 8 Age of Renter Occupied Housing
Source: ACS 5-Year Estimates

	Units	% Of Total
Built 2000 or later	419	5%
Built Between 1980 and 1999	1,428	16%
Built Between 1960 and 1979	2,792	31%
Built 1959 or earlier	4,380	49%

Rental units in West Haven are spread across a wide range of structure types but buildings with 3-4 units are the dominant structure type, making up roughly 18% of West Haven's rental stock. Across building typologies, West Haven has a very wide range of rental structure types from single-family units to buildings with 50 or more units. West Haven offers some of the most diverse rental housing stock in the SCRCOG region.

Figure 34 Rental Units by Structure Type (2015 - 2019)
Source: ACS 5-Year Estimates

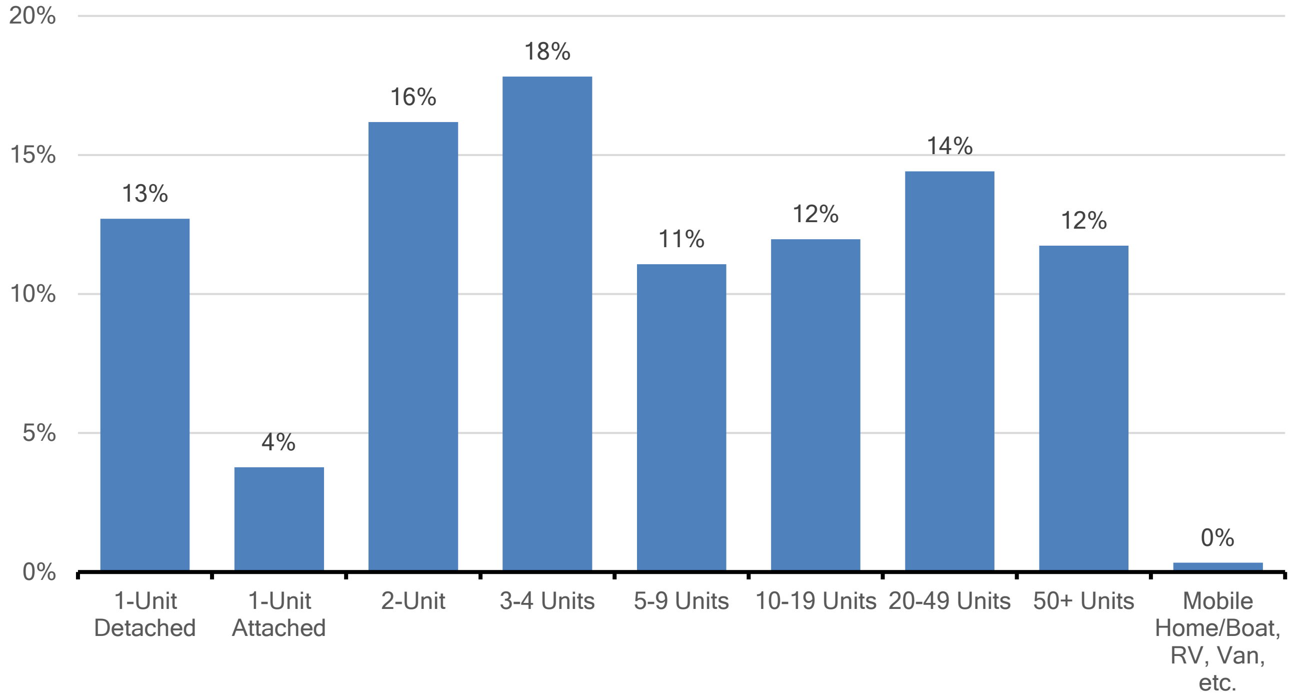


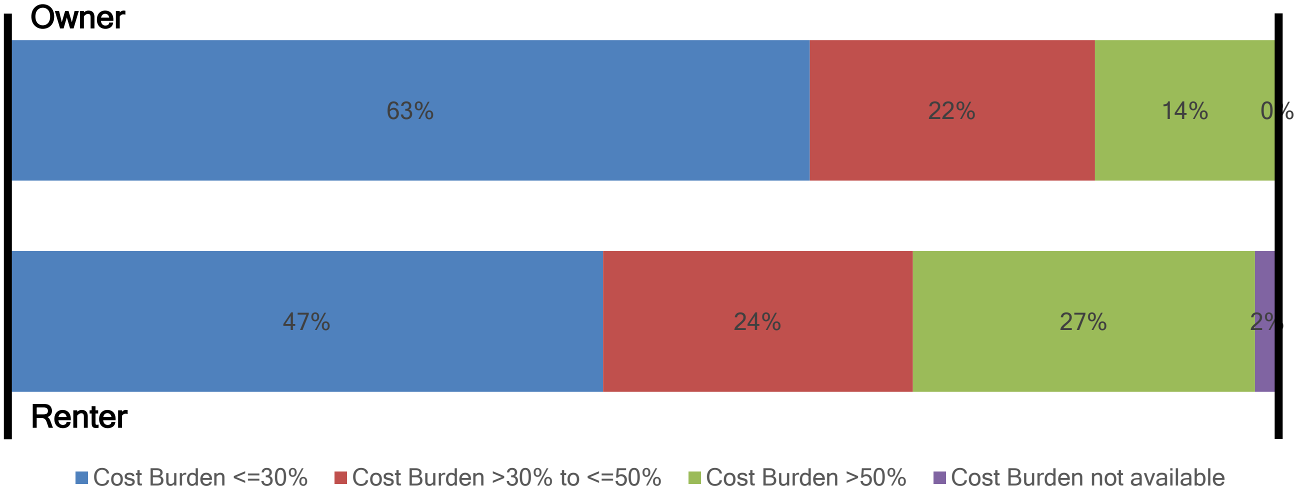
Figure 34 highlights some of the common rental types throughout West Haven ranging from houses for rent to duplexes, large multifamily, and higher end amenity-driven apartment complexes.

Figure 35 Typical West Haven Rental Types
Source: Zillow Rental Data 2021

Cost Burden

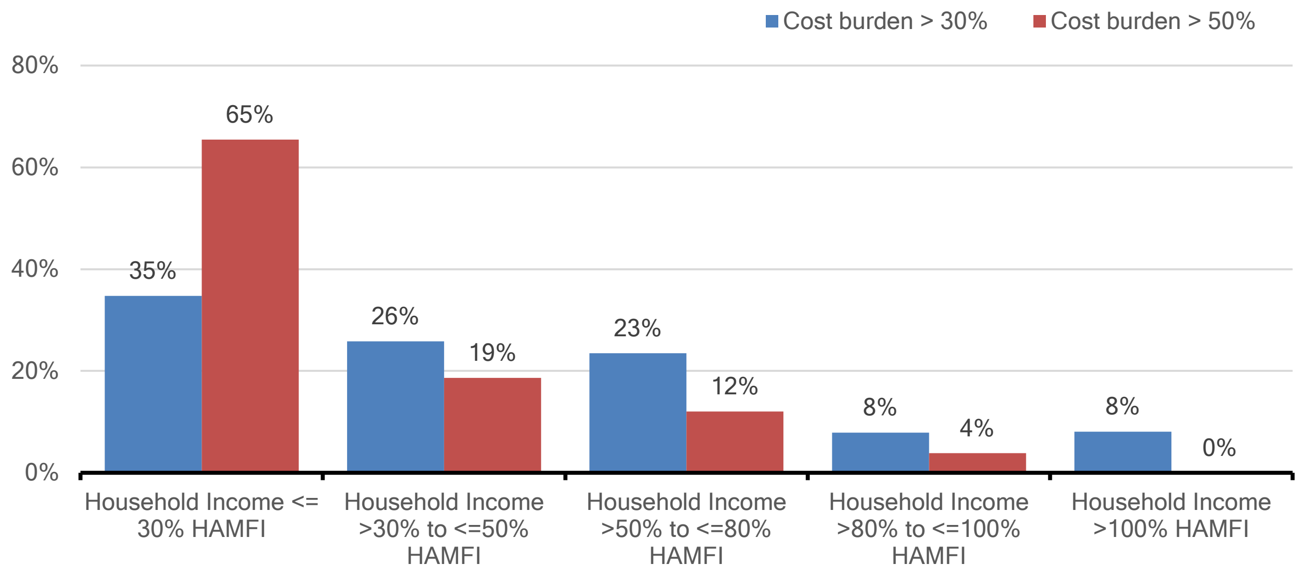
HUD considers a household to be cost burdened if they are spending more than 30% of their monthly income on housing costs. In West Haven, about 51% of renter households are cost burdened, which reflects a similar rate as the larger New Haven County. According to HUD's Comprehensive Housing Affordability Strategy data (CHAS), 22% of homeowners spend between 30% and 50% of their income on housing costs, and 14% spend greater than 50%. For renters the percentage of households spending more than 50% of their incomes on housing cost is nearly double.

Figure 36 Cost Burdened by Household Tenure
Source: HUD CHAS Data 2018



The challenge for households spending more than 30% of their income on housing costs is that it leaves significantly less money for spending on other necessities such as food, transportation,

Figure 37 Income by Cost Burden: Renters
Source: HUD CHAS Data 2018



education, healthcare, and childcare. Finding ways to build more housing that is affordable to renters is one way of helping to keep cost burdening down.

Renters in West Haven face an expensive housing market and continue to shoulder high housing cost burdens. Across all income brackets, West Haven has households facing housing cost burdens. Furthermore, West Haven has had a marked decrease in housing production overall due to household decline, specifically among homeowners but has seen an increase in market rate rental production, which has seen rent increases across all rental types.

Subsidized Housing

The Affordable Housing Appeals Act or Connecticut General Statues 8 – 30g, provided an avenue for additional affordable housing in Connecticut. The aim of this law is to commit each municipality to provide no less than 10% of total housing stock as affordable housing. Table 9 highlights the Connecticut Department of Housing's 2015 - 2020 Affordable Housing Appeals List for West Haven. As of 2020 the percentage of assisted housing in West Haven is 14.84% based on CT DOH calculations. This indicates that West Haven is over the 10% state requirements.

Table 9 Assisted Housing Data, West Haven
Source: CT DOH Appeals List 2020

	2015	2016	2017	2018	2019	2020
CHFA/USDA Mortgages	468	411	431	442	456	439
Deed Restrictions	0	0	0	0	0	0
Government Assisted	1,024	1,024	1,024	1,024	1,024	1,024
Tenant Rental Assistance	1,438	1,476	1,505	1,499	1,756	1,868
Total Assisted	2,930	2,911	2,960	2,965	3,236	3,331

DEVELOPMENT TRENDS

Using local municipal assessment data, the development trends analysis is a method of evaluation that seeks to identify changes and patterns in local residential property development. This method of analysis aggregates parcel data by year built and provides summary level data points for average land sizes, average building sizes, floor-area-ratios, and assessment valuations. These summary statistics are then grouped by time periods (pre-2000, 2000 – 2010, 2011 – 2015 & 2016 – 2021) to compare changes in development patterns. Typical development trends involve changes such as increases in higher density development and increases assessed values, which in the state of CT are calculated at 70% of fair market value.

Based on the development trends analysis, the majority of West Haven’s housing stock was built pre-2000. In conjunction with the analysis of ACS data and CT DECD construction data, most residential parcels consist of single family, built pre-2000. Based on the property assessment data 82.7% percent of residential properties in West Haven built prior to 2000 were single family homes and over the past two decades roughly 99% of new residential property development has been single family according to the assessor’s database.

Table 10 Development Trends Built Environment
Source: West Haven Assessor’s Database

	No. of Properties	% Of All Properties	Acreage	% Of All Land Area	Land SF	Total Bldg. SF	% Of All Properties	Avg. Bldg. SF/Property
Pre 2000								
Single Family	9,998	82.7%	2,095	79.5%	91,245,136	13,390,262	63.6%	1,339
Multifamily (2 - 4)	1,903	15.7%	323	12.3%	14,077,021	4,675,930	22.2%	2,457
Multifamily (5+)	184	1.5%	217	8.2%	9,435,832	2,991,829	14.2%	16,260
TOTAL/% TOTAL	**12,085**	**97.0%**	**2,634.5**	**96.4%**	**114,757,989**	**21,058,021**	**97.3%**	**1,742**
2000-2010								
Single Family	278	99.3%	73	98.6%	3,198,826	431,236	99.0%	1,551
Multifamily (2 - 4)	0	0.0%	0	0.0%	0	0	0.0%	0
Multifamily (5+)	2	0.7%	1	1.4%	46,790	4,385	1.0%	2,193
TOTAL/% TOTAL	**280**	**2.2%**	**74.5**	**2.7%**	**3,245,616**	**435,621**	**2.0%**	**1,556**
2011-2015								
Single Family	40	100.0%	10	100.0%	437,628	58,509	100.0%	1,463
Multifamily (2 - 4)	0	0.0%	0	0.0%	0	0	0.0%	0
Multifamily (5+)	0	0.0%	0	0.0%	0	0	0.0%	0
TOTAL/% TOTAL	**40**	**0.3%**	**10.0**	**0.4%**	**437,628**	**58,509**	**0.3%**	**1,463**
2016-2021								
Single Family	51	98.1%	13	97.5%	567,932	88,475	96.9%	1,735
Multifamily (2 - 4)	1	1.9%	0	2.5%	14,432	2,854	3.1%	2,854
Multifamily (5+)	0	0.0%	0	0.0%	0	0	0.0%	0
TOTAL/% TOTAL	**52**	**0.4%**	**13.4**	**0.5%**	**582,364**	**91,329**	**0.4%**	**1,756**
CITY TOTAL	**12,457**	**100.0%**	**2,732.4**	**100.0%**	**119,023,598**	**21,643,480**	**100%**	**1,737**

Based on average building square footage per property and average FARs, single family homes are getting much larger and FARs are increasing suggesting higher density residential development. This could also be the result of averaging given that larger homes are constructed on larger properties along the coastline and bordering Orange and Milford and single-family homes in downtown West Haven or bordering New Haven tend to be smaller and higher density developments.

Table 11 Development Trends Property Valuation
Source: West Haven Assessor's Database

	Total Land Assessed Value	Total Bldg. Assessed Value	Total Assessed Value	Avg. Land Assessed Value (per Acreage)	Avg. Bldg. Assessed Value (per SF)	FAR
Pre 2000						
Single Family	$540,860,710	$880,258,260	$1,421,118,970	$258,204	$65.74	0.15
Multifamily (2 - 4)	$85,144,010	$244,657,560	$329,801,570	$263,470	$52.32	0.33
Multifamily (5+)	$51,893,590	$143,516,520	$195,410,110	$239,564	$47.97	0.32
TOTAL/% TOTAL	**$677,898,310**	**$1,268,432,340**	**$1,946,330,650**	**$257,318**	**$60.24**	
2000-2010						
Single Family	$15,327,690	$37,712,990	$53,040,680	$208,725	$87.45	0.13
Multifamily (2 - 4)	$0	$0	$0	$0	$0.00	0.00
Multifamily (5+)	$125,160	$381,780	$506,940	$116,520	$87.06	0.09
TOTAL/% TOTAL	**$15,452,850**	**$38,094,770**	**$53,547,620**	**$207,395**	**$87.45**	
2011-2015						
Single Family	$2,166,150	$5,919,200	$8,085,350	$215,611	$101.17	0.13
Multifamily (2 - 4)	$0	$0	$0	$0	$0.00	0.00
Multifamily (5+)	$0	$0	$0	$0	$0.00	0.00
TOTAL/% TOTAL	**$2,166,150**	**$5,919,200**	**$8,085,350**	**$215,611**	**$101.17**	
2016-2021						
Single Family	$3,108,770	$8,946,840	$12,055,610	$238,441	$101.12	0.16
Multifamily (2 - 4)	$111,440	$239,820	$351,260	$336,359	$84.03	0.20
Multifamily (5+)	$0	$0	$0	$0	$0.00	0.00
TOTAL/% TOTAL	**$3,220,210**	**$9,186,660**	**$12,406,870**	**$240,867**	**$100.59**	
CITY TOTAL	**$698,737,520**	**$1,321,632,970**	**$2,020,370,490**	**$255,722**	**$61.06**	

*Unit Counts, Mobile Home and Condominium Data not included due to incomplete data

Based on West Haven's assessment valuations for single family homes, the average building assessed value per square foot has increased by nearly 55% from $65 per square foot to approximately $101 per square foot or in market value $93 to $144 per square foot. As previously mentioned, FARs and the distributions of homes by type and value suggest that higher density residential development is occurring in downtown West Haven and along the border of New Haven and relatively less dense residential development is occurring along the coastline and in neighborhoods bordering Orange and Milford.

AFFORDABILITY GAP ANALYSIS

Based on the existing conditions in West Haven, housing is becoming more expensive. Evidence of this trend is supported by the demographic changes, rising home prices and rents as well as increases in assessed values, all of which can be linked to increased rates of cost burdening. These trends suggest distributional gaps between incomes, home values and available housing indicating that there is a mismatch between current housing options and the existing population creating gaps in affordability.

Housing Affordability Gap

Housing affordability gap analysis looks at the number of owner and renter households in the community and groups them into six different income cohorts organized by area median income (as defined by HUD). Area Median Income (AMI) refers to the midpoint of a region's income distribution where half the households in a region earn more than the median and half earn less than the median. For housing, AMI thresholds set the limits for households eligible to live in income-restricted housing units and how much those units can be rented or sold for. Households in each income bracket are then compared to the number of units affordably priced to them. By subtracting the number of households from the total number of units priced to each income cohort a gap or surplus is derived for each income cohort. If the number in the graph is negative, that means there are more households at that income cohort than there are affordably priced units. If the number is positive, it means there are more units than households at that income cohort. For the owner affordability gap, maximum purchase prices for each income category are calculated using both FHA and Conventional mortgage options. This is done because the FHA has a lower down payment requirement which reduced the amount of debt a borrower can take on. The conventional mortgage option assumes a minimum 20 percent down payment.

Table 12 Owner-Occupied Housing Units by HUD AMI Threshold

		Owner Households		Affordable Home Purchase Price			
				FHA BUYER		CONVENTIONAL BUYER	
AMI Threshold	Income	#	%	Single Family	Condo	Single Family	Condo
30% of AMI (Extremely Low Income) and below	$27,250	904	8.3%	$82,075	$38,213	$96,236	$43,081
31%-50% of AMI (Very Low Income)	$45,450	1,221	11.2%	$136,892	$93,030	$160,512	$107,356
51%-80% of AMI (Low Income)	$67,950	1,818	16.7%	$204,660	$160,798	$239,973	$186,817
81%-100% of AMI	$90,900	1,690	15.6%	$273,783	$229,922	$321,023	$267,868
101%-120% of AMI	$109,080	1,110	10.2%	$465,988	$403,777	$599,469	$516,752
121% of AMI and Above	$109,081+	4,124	37.9%	$465,989+	$403,778+	$599,470+	$516,753+

Source: HUD, American Community Survey 2019 & RKG Associates, Inc., 2021

In West Haven, about 49.7% of the renter households and 19.5% of the owner households earn less than 50% of the area median income (AMI), totaling 6,607 households. These households often experience housing instability, may rely on housing assistance, and are typically spending more on housing as a percentage of their overall income.

Table 13 Renter-Occupied Housing Units (with Cash Rents) by HUD AMI Threshold

AMI Threshold	Income	Renter Households #	Renter Households %	Max. Affordable Monthly Rent
30% of AMI (Extremely Low Income) and below	$24,200	2,933	32.5%	$605
31%-50% of AMI (Very Low Income)	$40,400	1,549	17.2%	$1,010
51%-80% of AMI (Low Income)	$60,400	1,593	17.7%	$1,510
81%-100% of AMI	$80,800	1,268	14.1%	$2,020
101%-120% of AMI	$96,960	532	5.9%	$2,424
121% of AMI and Above	$96,961+	1,144	12.7%	$2,425+

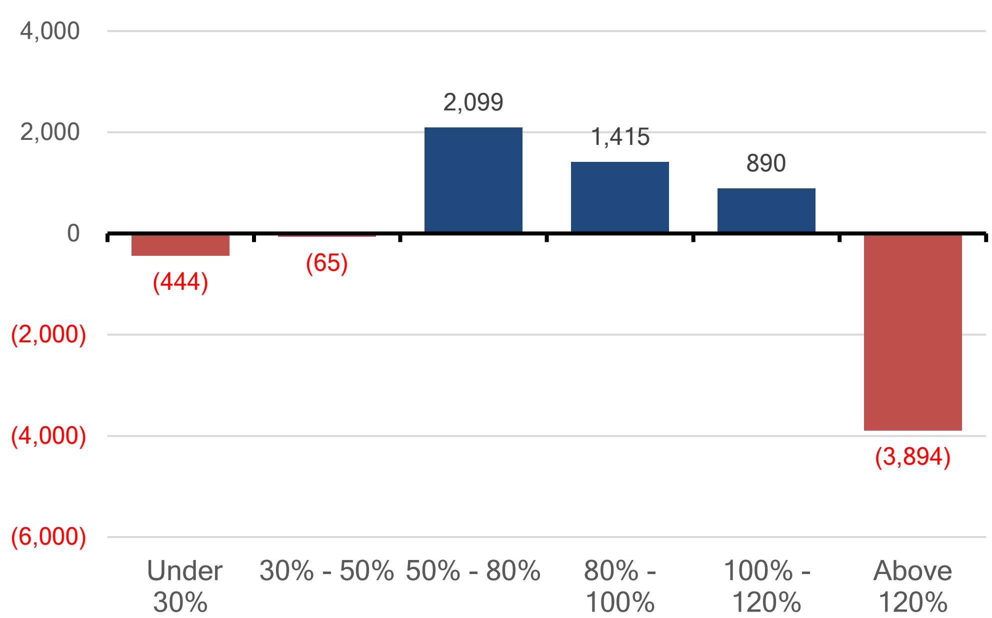
Source: HUD, American Community Survey 2019 & RKG Associates, Inc., 2021

Ownership Housing Units Supply and Demand Gap

For households earning at or below 50% of AMI, there is a surplus of 541 housing units in the conventional lending scenario, and a shortage of 379 units in the FHA lending scenario.

Figure 38 FHA Lending Housing Supply/Demand Equilibrium by HUD Income Threshold

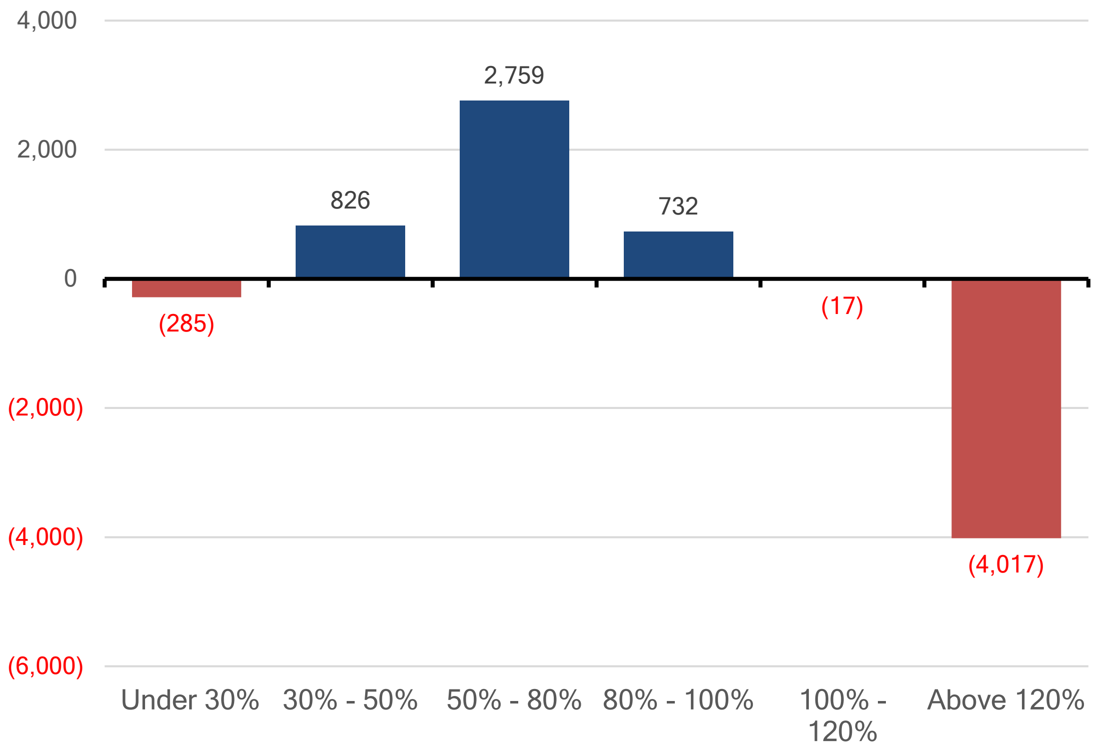
Source: ACS Estimates, HUD, RKG Associates



For units valued between 50-100% of AMI there is a net surplus of 3,514 units in the FHA scenario, and 3,491 units in the conventional lending scenario, indicating higher income households are likely buying down in West Haven's market.

For units valued more than 100% of AMI, there is a deficit of 3,004 units in the FHA scenario and a deficit of 4,034 units in the conventional lending scenario. This indicates a potential market for new higher priced housing that could ease the competition for high-to-moderate income units.

Figure 39 Conventional Lending Housing Supply/Demand Equilibrium by HUD Income Threshold
Source: ACS 5-Year Estimates, HUD, RKG Associates

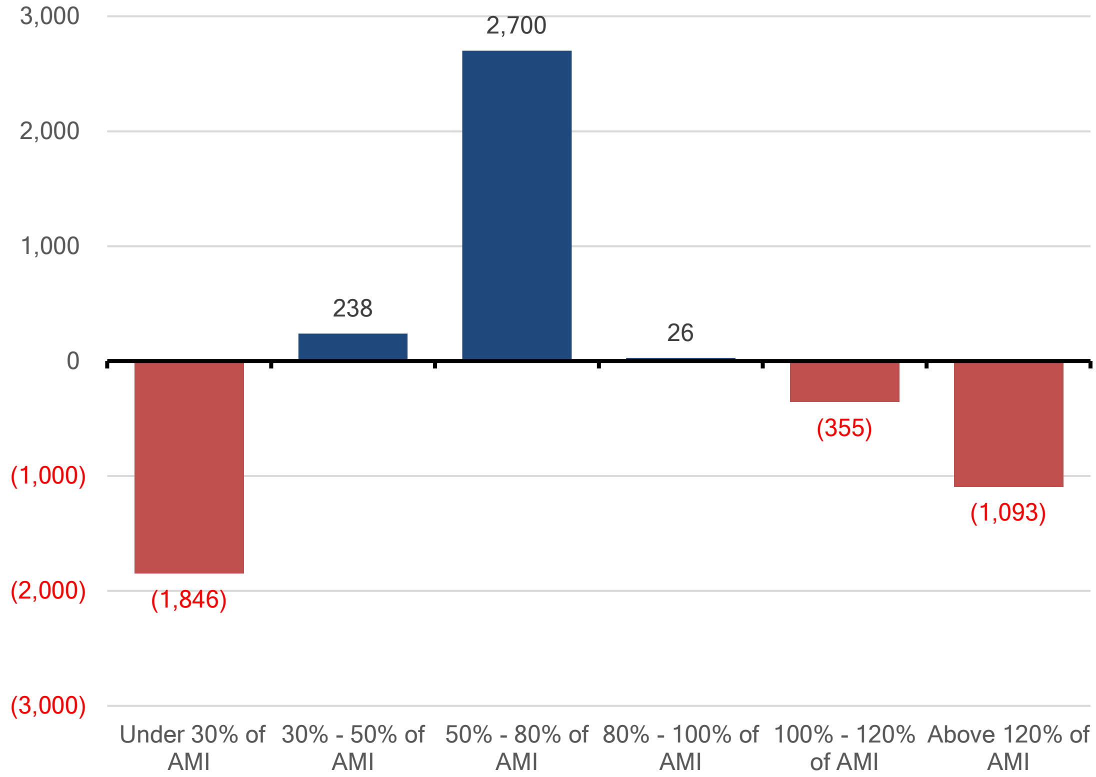


Based on the ownership supply and demand gap analysis, there is still a need for more affordable housing units in West Haven. Specifically, with more potential buyers in the higher income brackets than there are housing units that match their price points, downwards market pressure is making typical middle income level homes more expensive for those who could otherwise afford it.

Supply and Demand Gap for Rental Units

For extremely low-income renter households, the supply of affordable and available units is tight. There are 1,846 more households earning less than 30% of AMI than available affordably priced units with monthly gross rents at or below $605.

Figure 40 Rental Housing Supply/Demand Equilibrium by HUD Income Threshold
Source: ACS 5-Year Estimates, HUD, RKG Associates



Units priced between 50-100% of AMI account for a surplus of 2,726 units that are likely rented by households with lower incomes who are likely spending more than they should on housing costs.

The gap between demand and supply for households above 100% AMI is 1,448 units. The lack of higher priced rental units in West Haven puts downward pressure on the supply of housing priced for lower income households. Higher income households have more choices in the housing market and are likely renting units at a lower price point than they could otherwise afford.

HOUSING GOALS

To address the housing needs within the City of West Haven, a broad set of goals were created. Goals were informed by the housing data in the existing conditions report, a review of past planning efforts including the POCD, a survey of West Haven residents, and a series of discussions with city staff and elected officials. The intention of the goals is to chart a course for West Haven and guide their future regulatory, policy, and programmatic decisions as they relate to housing. The goals for West Haven's Affordable Housing Plan are as follows:

- Preserve and maintain the town's existing affordable housing stock.
- Continue addressing housing gaps by focusing on the addition of affordable multifamily housing to support both younger and older residents, supportive senior housing, and housing that is affordable to households at or below 50% of the area median income.
- Align land use and zoning regulations, housing incentive programs, and public transit and infrastructure to support additional affordable housing development.
- Continue to diversify the town's housing stock by supporting the development of two and three-family buildings, townhomes, and condominiums that could offer opportunities for both homeownership and rental housing.
- Evaluate opportunities for remediating blighted structures and brownfields to assist in the reuse of former industrial properties for housing.
- Involve local and regional partners such as employers and anchor institutions in creating more affordable housing options in the city.
- Rehabilitate and modernize existing owner and renter housing units in neighborhoods to provide entry-level housing options for younger households and families.
- Amend the Plan of Conservation and Development to align with the goals and strategies in the Affordable Housing Plan.
- Promote resident education, communication, and discussion about what affordable is, who it helps, and how to implement the affordable housing plan.

LOCATIONAL ANALYSIS

The locational analysis map should be used as a tool to identify and communicate locations in your community where there is support for encouraging housing preservation, housing rehabilitation, and/or new housing growth. The map and its content could be used as an indicator to the development community and property owners for where your community would like to see various forms of housing investment. The locations highlighted in yellow shapes across the map indicate those areas and were identified using considerations such as:

- Availability of utilities and transportation infrastructure
- Areas that are walkable, near commercial or retail space, close to jobs, or near schools
- Availability of developable land
- Land use and zoning information
- Areas identified in prior planning efforts (i.e., POCDs)
- Areas that are already seeing housing investments, residential development activity, or there has been an interest expressed in developing housing
- Locations of older housing (rehab only)
- Input from community planning staff, boards and committees, elected leaders, and residents

The City of West Haven has highlighted eight areas where housing investment may be supported. Each are briefly described below:

1. Old Post Road/Route 1: This segment of Route 1 in West Haven has many large big box retail buildings and retail plazas surrounded by surface parking lots. These could offer opportunities for repositioning to include residential in a multifamily building or mixed-use development over time. There could also be opportunities to add housing or mixed-use as part of strategic infill projects or outlet development.
2. University of New Haven Area: This area in and around the campus of the University has already seen some multifamily and mixed-use housing developments associated with the student population but has additional opportunities to grow. Parcels along Campbell Avenue and Orange Avenue could support additional mixed-use development with commercial on the ground floor and residences above. This would add to the

walkable amenities of the district and provide places for residents of nearby neighborhoods north of Boston Post Road to visit.

3. Kimberly Avenue/First Avenue: This area between Kimberly Avenue, 1st Avenue, and I-95 could be a location where older industrial properties closer to I-95 turn over long-term and could become options for multifamily residential or a continuation of the existing neighborhood streets with owner-occupied housing.

4. Campbell Avenue Area 1: This segment of Campbell Avenue has opportunities for the repositioning of older commercial buildings to create higher density multifamily or mixed-use residential development.

5. Campbell Avenue Area 2: This segment of Campbell Avenue runs directly through the downtown area providing opportunities for strategic infill development and the repositioning of commercial buildings to mixed-use developments. This area provides residents with walkable access to civic spaces, open spaces, restaurants and retailers, and service-sector businesses.

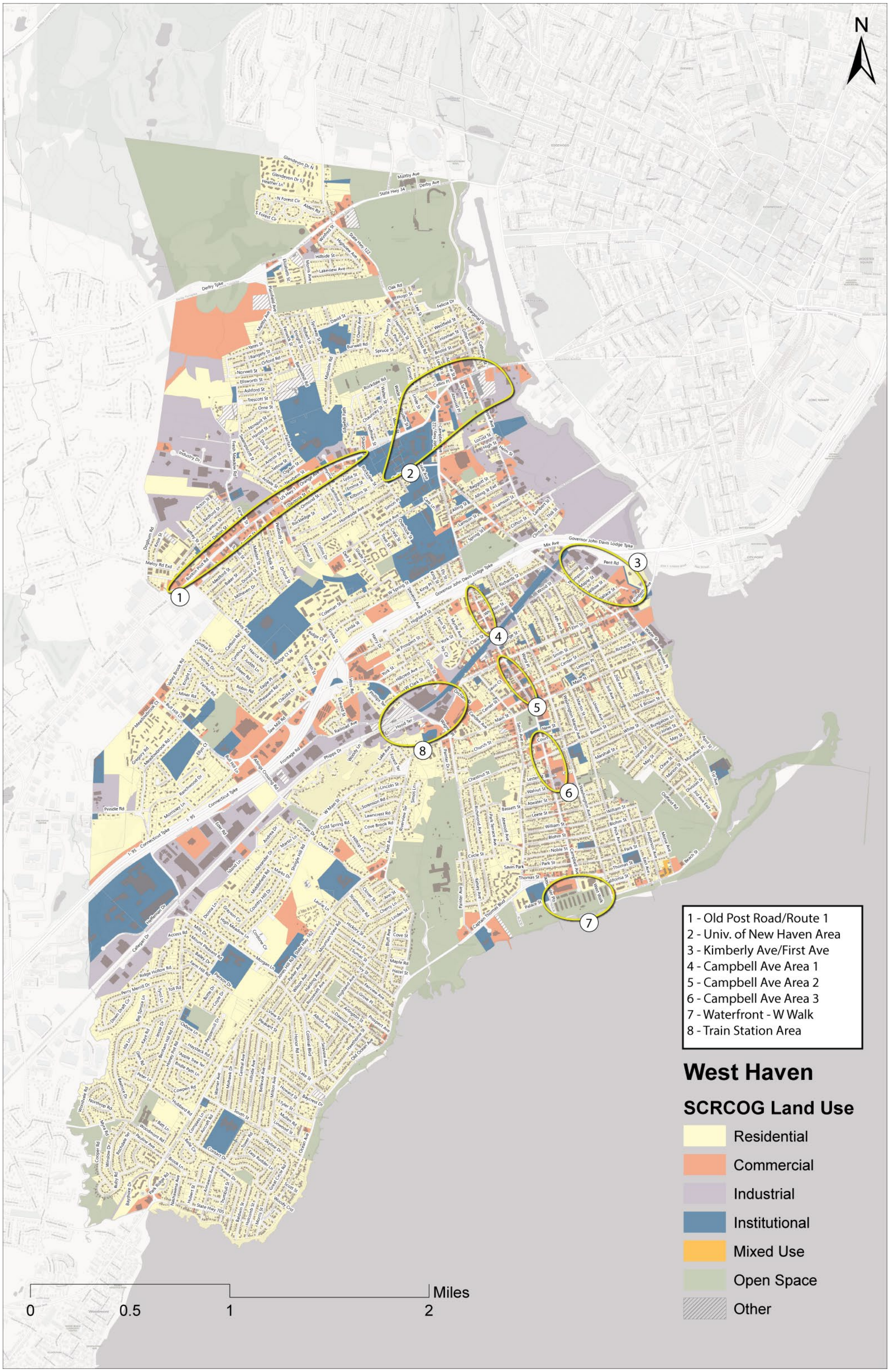
6. Campbell Avenue Area 3: This final segment of Campbell Avenue once again has opportunities for the repositioning of older commercial buildings to create higher density multifamily or mixed-use residential development.

7. Waterfront – W Walk Area: The W Walk area of West Haven is directly on the beach and waterfront and has existing higher density multifamily housing in the area. There are opportunities along Captain Thomas Boulevard where older commercial parcels could be redeveloped to provide new housing with commercial amenities within a short walk to the beach. This added value could help drive negotiations for more affordable housing as part of a mixed-income development.

8. Train Station Area: The area around the train station is mostly industrial and large, big box commercial development. There are several unique opportunities to reposition these buildings or parcels long-term to create housing within a short walking distance of the train station.

The map on the following page highlights each of the locations described above.

West Haven Affordable Housing Plan Site Map



STRATEGIES

This section provides an array of housing strategies the City of West Haven may consider when addressing housing needs and opportunities. These strategies align with the city's housing goals as well as the most recent POCD. Outlined in this section is a list of strategies which are organized into four broader categories based the aim of the strategy and the type of action required. Strategies have not been prioritized or ordered in any particular way as they are all important to achieving the town's housing goals and addressing housing need. The four categories include cross-cutting strategies, supply-oriented strategies, homeownership strategies and preservation strategies.

Strategy Categories	
Cross-Cutting	Cross-cutting strategies serve multiple affordable housing needs and often involve multiple action types. They seek to encourage production of new affordable units, preserve existing affordable units, create affordable ownership opportunities, and expand housing types.
Supply	Supply-based strategies seek to encourage the production of more affordable units whether that means developing new affordable units or working to deed restrict existing units.
Homeownership	Homeownership strategies aim to assist low- and moderate-income households in becoming homeowners as well as supporting existing homeowners to maintain their homes.
Preserve/Maintain	Preservation and maintenance strategies aim to prevent subsidized and naturally occurring affordable units from being converted into market rate units. It also aims to improve the quality of existing affordable units to serve the needs of residents.

STRATEGY TYPE: CROSS-CUTTING

Strategy	Strategy Aim	Category	Description	Roles
Resident Education Program	Promote awareness and understanding of affordable housing to reduce pushback from residents toward housing developments.	Program	The establishment of an educational campaign that includes outreach, forums, print and online materials for residents can facilitate better community understanding of housing needs, what affordable housing is in your community, and the benefits affordable housing provides.	This effort could be led by municipal staff in conjunction with an affordable housing committee, non-profit partner, or housing advocacy/housing justice group in the community.
Landlord Education Program	Cross-Cutting	Program, Production	Establish a Landlord Education and Promotion Program in collaboration with your local Public Housing Authority to increase private landlords' willingness to accept rental assistance vouchers. One of the challenges housing voucher recipients face is finding landlords that understand the housing voucher program and can serve as helpful partners to find voucher holders suitable housing.	This effort could be led by municipal staff in conjunction with the Housing Authority or other non-profit partners in the community.
Review Existing Zoning to Remove Barriers to Housing Production/Increase Housing Production	Cross-Cutting	Policy, Zoning/Regulation, Production	Review existing zoning districts and regulations to reduce barriers to housing production such as use restrictions, dimensional requirements, open space requirements, height restrictions, lot area and lot area per dwelling unit requirements, and parking. Look for opportunities to create flexible zoning regulations in areas where the municipality wants to encourage housing production.	This effort should be led by municipal staff in conjunction with local boards like Planning & Zoning and the Zoning Board of Appeals.
Create New Local Funding Sources for Affordable Housing	Cross-Cutting	Production, Program	Develop new sources of local funding for affordable housing, with an emphasis on partnerships and leverage. Look for strategic partnerships with public, private, and non-profit partners to leverage local funds for greater public benefits (in this case affordable housing). Consider public matching funds such as leveraging CDBG, HOME, or ARPA dollars, seek state and federal grant funds, engage with philanthropic organizations, and consider raising funds locally through tax incentives, levies, or bond obligations.	This effort could be led by either the local housing committee or municipal staff depending on capacity and knowledge of different funding sources and programs. Input from the legislative body and/or executive leadership may also be important in your community.

Identify and promote locations for housing in your community.	Encourage affordable housing development in locations supported by the community	Policy, Zoning/Regulation, Production	Conduct preliminary planning for targeted areas to look at zoning changes, incentives, and infrastructure that may be needed to encourage housing development whether that be potential sites along transit, in commercial areas or locations suitable within the constraints of existing infrastructure.	This effort could be led by Planning & Zoning, the local housing committee, or municipal staff. Input from other impacted departments like Public Works may also be important.
Provide additional resources to specific populations.	Encourage Affordable housing goals that meet the needs of specific household types	Policy, Production	Create goals for housing production, policies, and assistance programs to help specific groups in your community such as family housing, senior housing, supportive housing, etc. and establish a method for tracking and reporting progress towards these goals. Program additional resources where possible to the specific groups your community is trying to help.	This effort could be led by either the local housing committee or municipal staff depending on capacity and knowledge.
Help developers to connect with remediations funds for projects in your community.	Address potential affordable housing in and around viable brownfield developments	Production, Program	By addressing the environmental contaminants within a brownfield, redevelopment can enhance the health and safety of a community while also adding housing supply through the creation of new residential sites. Preliminary steps conducted by the community or processes that can streamline remediation efforts could encourage developers to seek brownfield redevelopment	This effort should be led by municipal staff.
Amend POCD to align with the Affordable Housing Plan.	Re-visit and enhance opportunities and strategies already identified in the community's POCD	Policy, Zoning/Regulation, Program	The Affordable Housing Plans offer the opportunity for communities to address challenges in housing affordability in a process that builds upon the POCD. Alignment of these two plans can ensure that housing development is coupled with the community's other goals such as economic development	This effort should be a partnership between Planning & Zoning and municipal staff with input from the affordable housing committee.
Create/Increase Funding for a Housing Rehabilitation Program	Homeownership and rental housing units	Program	Create a housing rehabilitation program in your community that provides either a grant or forgivable loan, or a low-interest rate loan to the owners of residential units for select rehabilitation projects. Determine if your program would be targeted toward owner-occupants who both own and live in the unit, or to landlords who rent the units; for single, two, three, and multi-family houses.	This effort should be led by municipal staff.

			Typically, a program supporting owner-occupants provides grants or forgivable loans while landlord programs may opt for low-interest loan repayment to help ensure continual capitalization of the program. Depending on the funding source, this program could be targeted to households at or below a certain AMI threshold or could be used as a tool to encourage landlords to rent rehabbed units to households at or below a certain AMI threshold.	
Evaluate Staff Capacity to Implement the Affordable Housing Plan	Strengthen Community's Capacity for Affordable Housing	Production, Education, Policy, Program	Strategies highlighted in the plan could require additional administration and oversight from staff. In addition, the community may require additional staff expertise in housing program administration, finance, and real estate to effectively administer the programs outlined in the plan.	This effort should be led by municipal staff in conjunction with executive leadership and the legislative body.

STRATEGY TYPE: SUPPLY

Strategy	Strategy Aim	Category	Description	Roles
Disposition of Publicly-Owned Land for Housing Production	Increase the Supply of Affordable Housing	Policy, Production	Dispose of available municipal and other publicly owned sites to support affordable housing development. Sites can be used to directly provide affordable units by discounting the sale price of the land in exchange for affordable housing on-site or to provide revenue to fund affordable housing through their sale proceeds	This effort should be led by the legislative body with input from municipal staff.
Employer Assisted Housing	Support Population Change and Employment Base	Production	Employer-assisted housing programs provide an option for employers to help their employees with the cost of owning or renting a home. Programs can be targeted to neighborhoods near where employees work. Assistance may be provided in a variety of ways, including down payments that are forgiven over a period of employment, education and counseling around homeownership, rental subsidies, or even a direct investment in the housing development itself.	This effort should be led by local employers with encouragement and assistance from your municipality.
Housing as a Marketing Tool	Support Population Change and Employment Base	Program	Information from this housing study could be added to marketing materials as a way to show prospective employers the housing choices the community offers. This is particularly important as housing cost and availability are quickly becoming top considerations for companies when looking to site a new location or expand in an existing one. Quality of Life made the top six site selection criteria list in 2019 for the first time in 20 years. This criterion deals with the quality of the community, including the ability to find affordably priced housing, housing that meets quality standards, and a diversity of housing types for individuals and families.	This effort should be led by municipal staff.
Encourage Missing Middle Housing Option	Provide for a Diversity of Housing Types	Production	Review zoning districts and explore adding new use definitions and design guidelines for 3-4-unit buildings or 3-10-unit buildings. The community may also want to consider using this density “bonus” as an incentive to encourage homeownership. The community could tie the allowance of a higher density building to a restriction on the units that they be owner-occupied and not rented for short- or long-term use. A deed restriction could be attached to the unit or a covenant in the homeownership association which makes prospective buyers or future owners aware of the restriction on the unit. For larger buildings, the community could also consider tying affordability restrictions in using inclusionary zoning for example.	This effort should be led by municipal staff and Planning & Zoning.
Options for Senior Housing	Provide for a Diversity of Housing Types	Production	With the growing senior population and desires to age in place, there is broad support to find ways of encouraging additional housing typologies that could accommodate seniors over time. These options could include: (1) Explore the allowance of co-housing structures in the zoning. This is a newer form of housing which relies on shared amenity space, shared indoor and	This effort should be led by municipal staff and Planning & Zoning.

			outdoor space, and a shared governance structure similar to a co-op. This could also be explored for any age group, not just for seniors. (2) Ensure universal design features are incorporated in new senior housing units. The community could institute a requirement that a certain percentage of units in a new building be constructed with universal design features. This not only serves the senior population, but any resident with a disability. (3) Consider a smaller minimum lot size to encourage patio homes or single level living units. Smaller infill lots around community might be appropriate for smaller patio homes or single-level living but do not meet the 10-acre minimum threshold for senior developments. This could open some additional options for providing more senior-centric housing. (4) To conserve land and keep building footprints tight, multi-story buildings with elevator access could be designed but still promote one-floor living, similar to a flat. (5) The community should continue its partnership with the Housing Authority and other organizations who provide deeply subsidized senior affordable housing. As the senior population grows and more seniors are on fixed incomes, the need for deeply affordable units may increase over time.	
Implement Inclusionary Zoning	Increase the Supply of Affordable Housing	Zoning/Regulation	Inclusionary Zoning (IZ) is a policy used to create affordable housing by requiring developers to include a specific percentage set aside of below-market units as part of a market-rate rental or ownership development. The IZ policy effectively leverages private market investment to create new affordable units with very little (if any) public subsidy. IZ is also an effective way of integrating affordable units across a community to provide opportunities for housing choices in neighborhoods where lower-income households may not have otherwise been able to afford. Resource-rich areas/neighborhoods may have access to better schools, healthcare options, transportation choices, and open spaces. Diversifying the locations of affordable housing may offer new opportunities to households who previously had limited choice. Inclusionary zoning policies are typically classified as one of two types: mandatory or voluntary. - In mandatory policies, affordable units must be included in all proposed developments that fit within the parameters of the policy. - Voluntary policies rely on negotiations and offsets which function as incentives to encourage developers to provide affordable units.	This effort should be led by municipal staff and Planning & Zoning.

Increase supply of low-cost capital	Create added incentives to support the production of affordable units	Policy	By working with private and philanthropic resources, the community can reduce financing costs to enable homeowners, developers, landlords, and tenants to produce or improve the condition of affordable housing. An effective tool for this is a loan guarantee, which enhances the credit of a borrower. Another method to achieve low-cost capital would involve a shift in community practices: instead of providing direct subsidy in the form of a grant, the community could subsidize the interest on low- or no-interest housing development or home repair loans. By using credit enhancements or subsidized interest to provide low-interest loans, the community can lower development costs.	This effort could be led by the affordable housing committee or municipal staff but must involve potential funders like private enterprises, philanthropies, private donors, banks, and others.
Promote USDA and CHFA loan programs	Encourage use of state and local funding programs to promote the production of affordable units	Program	Develop and promote informational resources and procedural guidelines to streamline processes for real estate and mortgage professionals to take advantage of existing state and local funding	This effort could be led by the affordable housing committee or municipal staff in partnership with banks/lenders, non-profits, and real estate agents.

STRATEGY TYPE: HOMEOWNERSHIP

Strategy	Strategy Aim	Category	Description	Roles
Establish Housing Counseling	Homeownership	Program	Create or enhance support for effective housing counseling programs for potential homeowners. Housing Counseling programs prepare low-income households to become successful homeowners through one-on-one or groups sessions covering topics such as the home purchasing and loan qualification processes, building credit, down payments, and more. These programs may also help connect future homeowners with lenders and financial assistance.	This effort should be led by a non-profit partner specializing in these trainings and counseling modules.
Implement First Time Homebuyer Program	Provide Housing Technical Assistance	Program	Down payment and closing cost assistance helps low- and moderate-income families overcome one of the most common barriers to homeownership—accumulating sufficient savings to make a down payment and pay for closing costs on a mortgage. Assistance can be offered in a variety of forms, including as a grant, a no- or low-interest amortizing loan or a deferred loan in which repayment is not due until the resale of the home. The assistance is often provided by a local housing agency, a nonprofit organization or a state or local housing finance agency, sometimes through a participating private lender. Program details differ across jurisdictions, but in general borrowers must fall within income and home purchase price limits and must comply with other eligibility requirements, including being a first-time homebuyer, using the home as a primary residence, and completing a homebuyer education course and/or participating in housing counseling. The community should analyze the feasibility of offering first time homebuyer assistance in the form of down payment assistance and closing cost assistance. These two barriers to homeownership are becoming more acute as home prices continue to escalate year over year making it more difficult for households to purchase homes for the first time and have some ability to move from rental to ownership housing. The community will need to evaluate the type of program they would like to offer and the most effective way to fund that program. There are several approaches to structuring an assistance program, which include: - A lump sum grant which avoids the longer-term administrative costs of a loan and tracking and processing repayment. These are most effective for small assistance amounts of less than $5,000. - A forgivable loan which requires the homeowner to meet milestones such as living in the home for a period of time before the loan is partially or completely forgiven. - A low- or no-interest rate loan which could require repayment over a certain period or at sale or refinance of the home. Establishing some level of repayment could also help recapitalize the loan fund over time and serve more households.	This effort should be led by municipal staff with input from local lenders/banks as needed.

			- A shared-appreciation loan which is typically used for high down payment assistance amounts ($15,000-$25,000) where when the home is sold the community would have the loan repaid in full plus a percentage share of the home appreciation.	
Create Housing Education and Resources	Provide Housing Technical Assistance	Program	To assist homeowners, homebuyers, renters, and landlords with ensuring housing regulations and policies are closely followed, the community should consider creating educational materials and programs that can be provided in both print and digital format. These materials could include information on: (1) Housing Assistance Programs – additional outreach and education materials as programs in community evolve and funding becomes available (2) The benefits of providing housing at all price points in community. (3) Housing as a form of economic development and how the two support each other.	This effort should be led by municipal staff in partnership with the affordable housing committee and other housing advocacy organizations in your municipality.
Implement Senior Tax Relief or Work Off Program	Provide Housing Technical Assistance	Program	With the rise in senior households, particularly seniors that own their own homes, rising property taxes can create challenges for those residents on a fixed income. To counter this, the community could consider different policy measures to assist senior owner households such as: - Property tax abatements directly to senior homeowners who have lived in the community for a minimum number of years - Creating a volunteer senior work off program where seniors can volunteer hours at community events, facilities, jobs to have property taxes lowered each year	This effort should be led by the legislative body and municipal staff from finance/tax collector/assessor's office.
Use Deed Restrictions to Create Workforce Units	Support Affordable Housing Options for Local Workers	Program	Using tools like Inclusionary Zoning or Developer Negotiations, a community could mandate or request that a percentage of new units in a development be deed restricted to households earning between 80% and 120% of AMI - commonly referred to as Workforce Housing. These units are not typically supported through state and federal subsidy programs and are often difficult to find in many communities. While these units may not count on a community's Subsidized Housing Inventory, they may be a critical component to ensuring local workers can also live in the community.	This effort should be led by municipal staff and Planning & Zoning.

STRATEGY TYPE: PRESERVE/MAINTAIN

Strategy	Strategy Aim	Category	Description	Roles
Rehab/Redevelopment without Displacement	Preserve and Maintain existing affordable housing	Policy	As rehabilitation or redevelopment of existing residential structures and properties continues over time, the community should consider strategies that help mitigate negative impacts on existing residents. Policies and best practices can be put in place to mitigate displacement of current residents because of new investment. Policy measure could include: - Tax abatements or tax freezes on rehabbed or redeveloped property in exchange for affordability restrictions -Working with non-profits or equity-minded developers to ensure affordable housing and anti-displacement measures are utilized - The community could purchase units in the new development using funding through the Housing Trust Fund and income-restrict the units - Continue the existing rehab program which is focused on low- and moderate-income households. - Continue to offer no interest and favorable repayment periods for low-income households. - Consider creating a workforce training program for skilled trades where local residents could benefit directly from rehab dollars but also from learning new skills through on-the-job training.	Depending on the specific implementation strategy applied, this could be led by municipal staff with support from Planning & Zoning, the legislative body, and non-profit partners.
Public Employee Housing Choice Program	Support Affordable Housing Options for Local Workers	Program	The most direct way to address the challenge of affordability for public employees without revising pay scales is to offer financial assistance that broadens their range of housing options. This means helping employees afford a home purchase that may be just beyond their current budget, or with covering a small rent gap to bring monthly rent within 30% of the employee household's gross income.	This effort should be led by municipal staff.
Create a stand-alone accessibility assistance program	Address the needs of senior households	Program	As local resources become available, the community should formalize a stand-alone forgivable, low or no interest loan program to assist property owners in installing permanent accessibility improvements. The	This effort should be led by municipal staff.

			community should consider prioritizing senior households to enable age-in-place opportunities in addition to using a sliding scale for income levels	
Create a program that offers forgivable gap financing for purchase-rehabilitation projects	Housing Rehab	Program	The community could consider a forgivable gap financing or grant program to assist participants in federally funded acquisition programs to bridge the property condition gap. The community should consider prioritizing current community members and first responder applicants for this program given the investment most likely will not be fully recovered. This may be a program best partnered with local banks or lenders in your community to ensure packages are compatible with what they are seeing in the market.	This effort should be led by municipal staff.

SURVEY RESULTS DISCUSSION

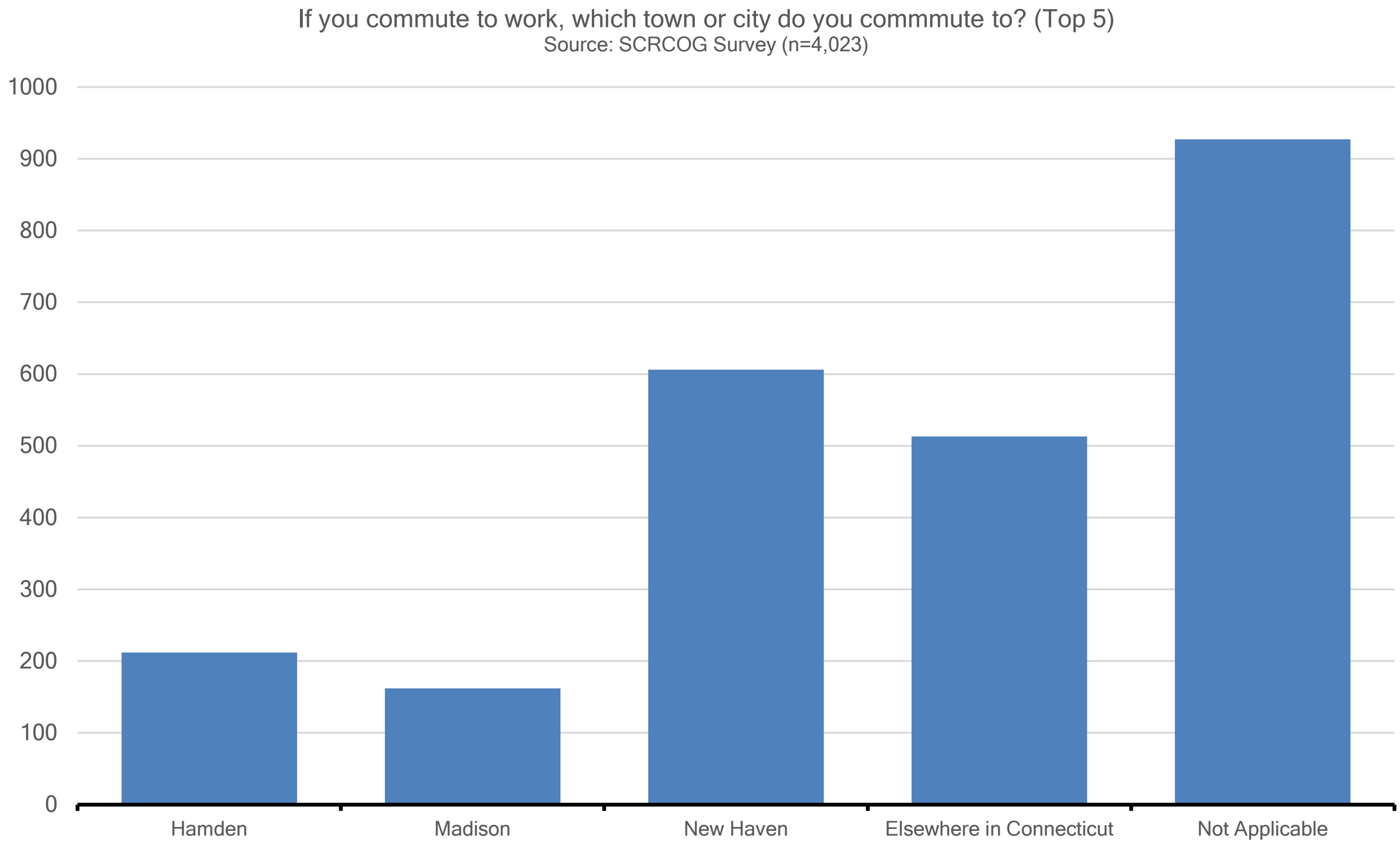
Based on the SCRCOG Regional Housing Survey (Appendix 1), the majority of respondents work and commute to New Haven or elsewhere in CT outside of New Haven County. Another significant proportion of residents do not commute to work which suggests that they are retired residents. Approximately 77% of respondents identified as White and were large representative of homeowners within the region. The majority of respondents fell into all age categories above 25, and in income brackets over $100,000. There was a fairly even distribution of respondents by household size. It should be noted that these respondent statistics are fairly representative of the demographic composition for the majority of towns within the region. The majority of respondents indicated that there is not enough supply of rental housing particularly senior/age restricted, and affordable/workforce types as well as 1 and 2 bedrooms. Similarly, respondents indicated that there was a strong demand for those same types as well as for 2 – 4-bedroom rental unit types. In terms of public sentiment of rental impacts would have on the towns within SCRCOG, the majority of residents indicated that rental housing would have a positive impact on local businesses and on the community as a whole, and a negative impact on public services, public finances and traffic volumes.

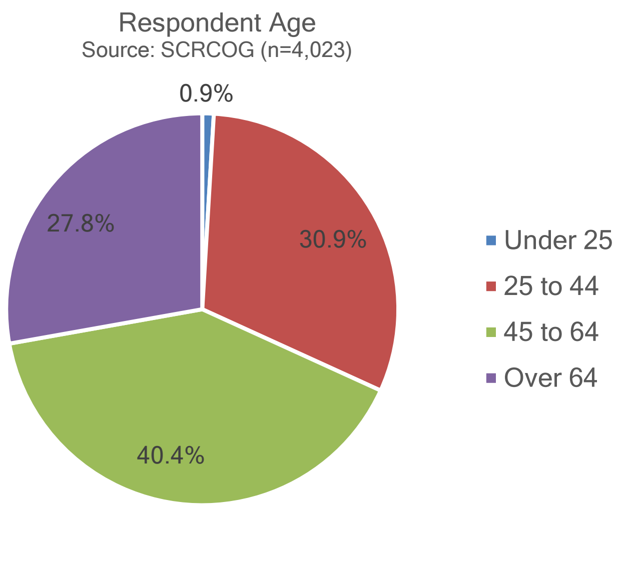
On the ownership side, residents responded that there was ample supply for all housing types except senior/age restricted, affordable/workforce and townhouses. On the demand side, respondents indicated that there is a strong demand for the aforementioned types as well as a moderate-strong demand for condos, townhouses, and 1-3-bedroom homes. Similar to public opinion on rental options, survey respondents indicated that an increase in ownership options would have a positive impact on local businesses, public services, finances and prices but were concerned that it would have negative impacts on traffic.

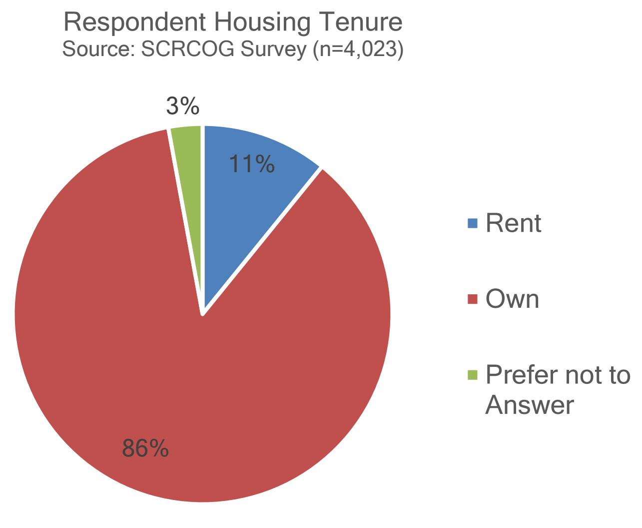
Over 70% of SCRCOG survey respondents feel that having new workers, families and children would have a positive impact on the community and feel that new housing construction should be built near transit stops, or other residential areas. Surprisingly, the majority of residents also feel that the primary barriers to creating new price appropriate housing would most likely be challenged by community opposition. In total, 51% of SCRCOG survey respondents believe that the region has a responsibility to crease housing options for individuals and families that would like to live in your community but cannot afford the current cost of housing.

APPENDIX 1: SCRCOG REGIONAL SURVEY ANALYSIS

Survey Demographics

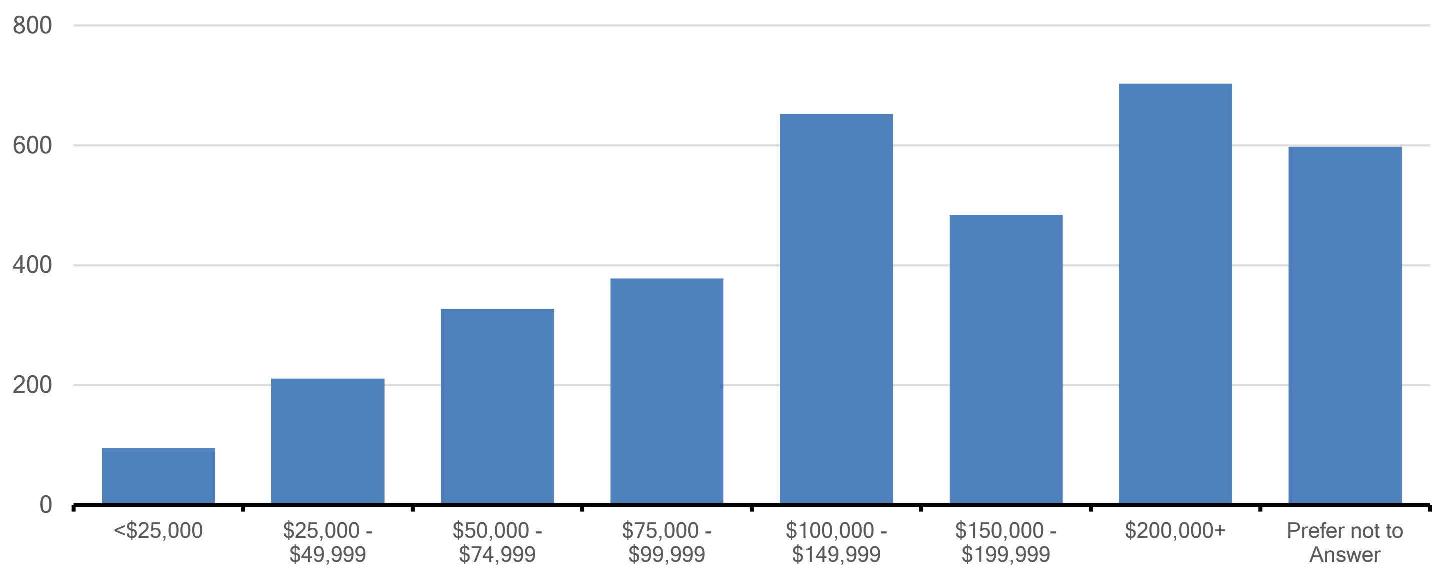




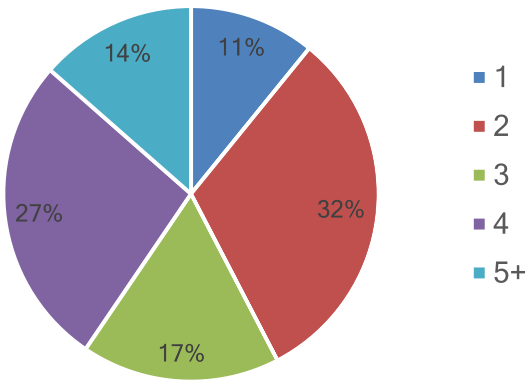


Respondent Race
Source: SCRCOG Survey (n=4,023)

Respondent Income Distribution
Source: SCRCOG Survey (n=4,023)

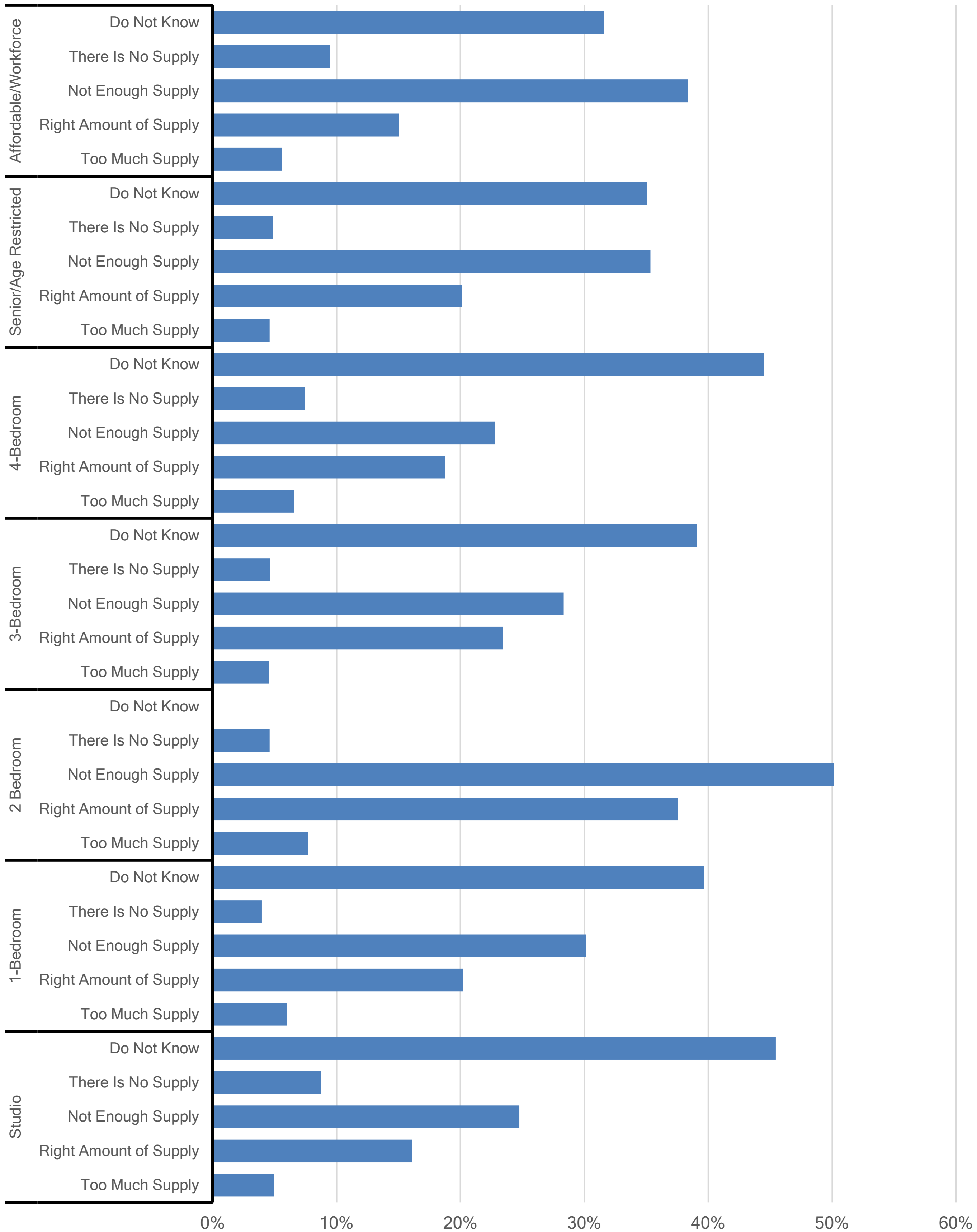


Respondent Household Size
Source: SCRCOG Survey (n=4,023)

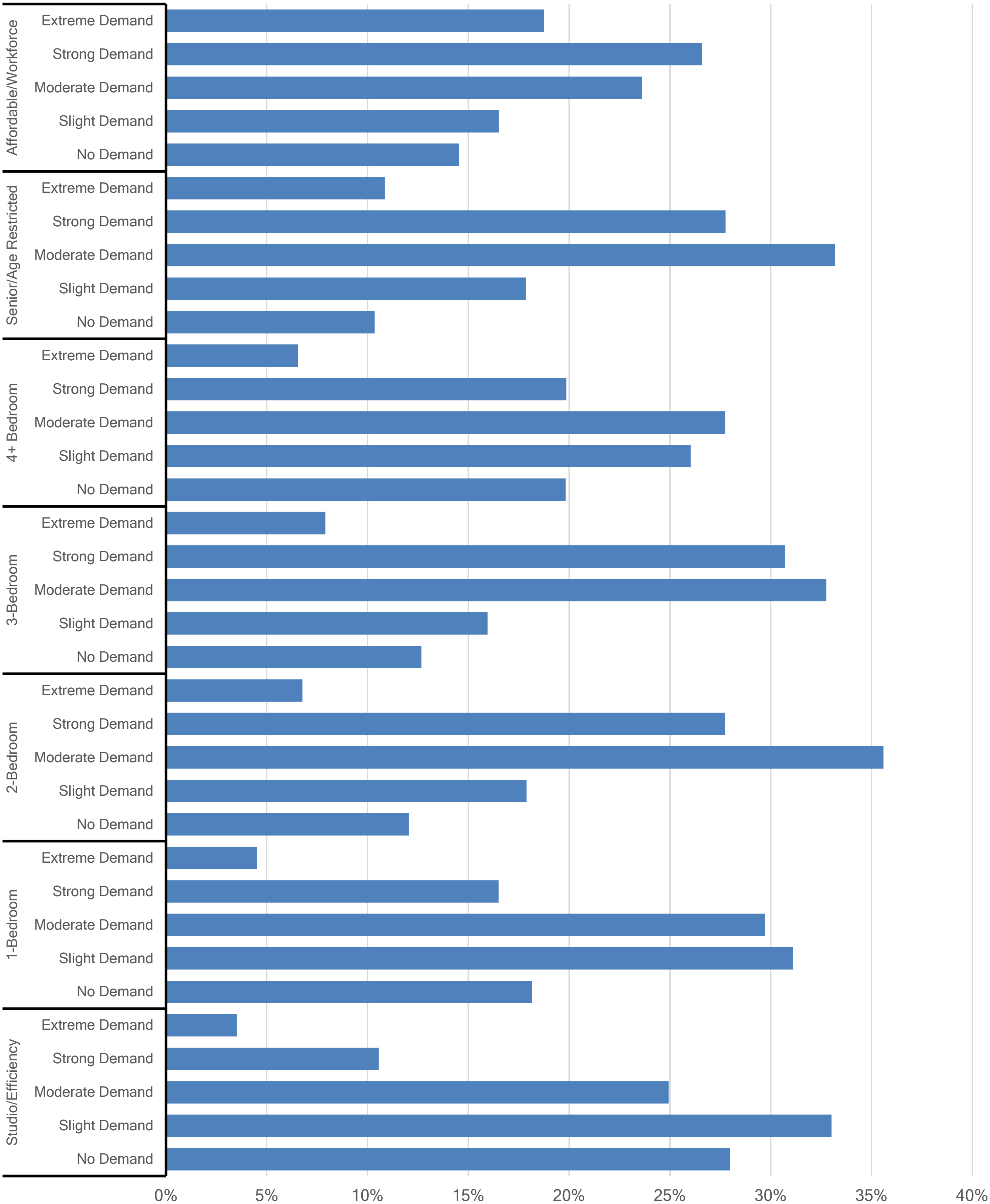


Rental Supply/Demand & Impact

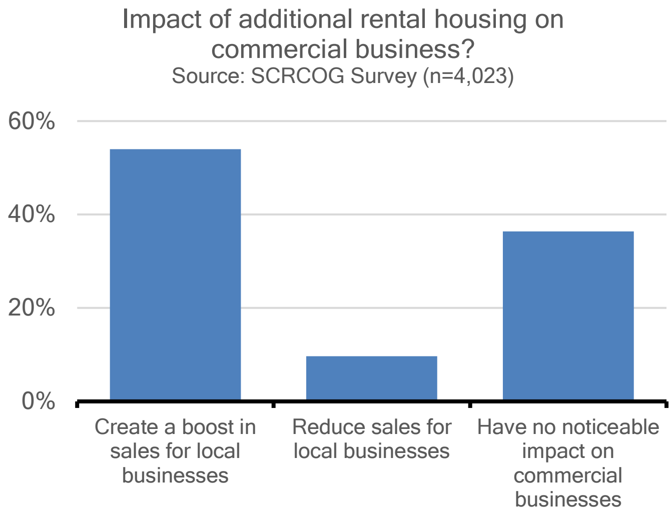
Perception of how much supply exists for following rental housing types

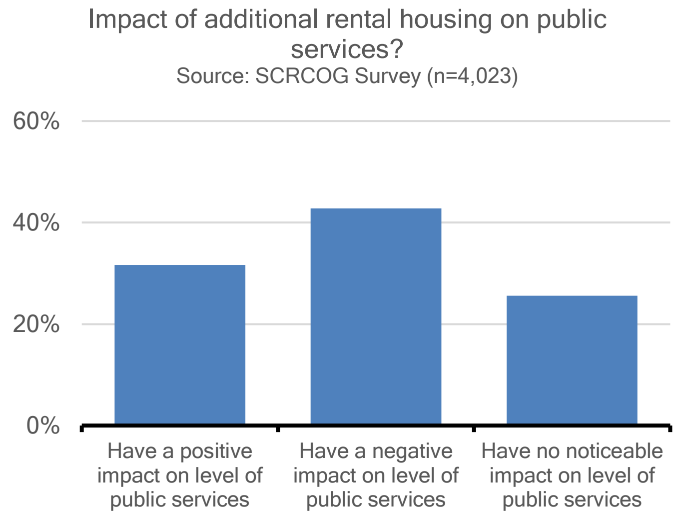


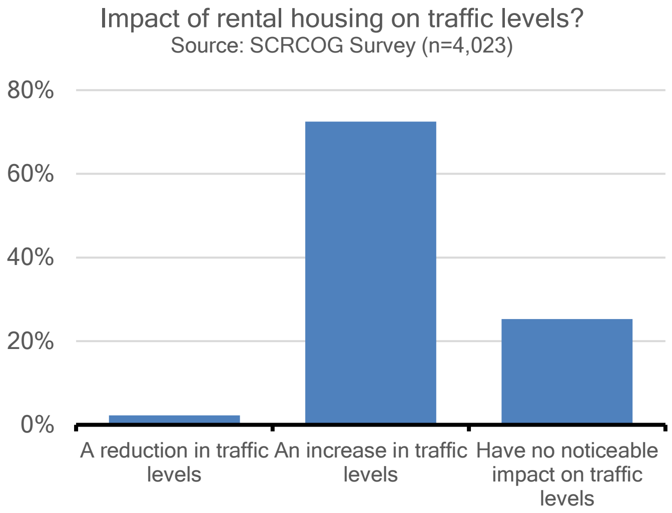
What types of rental housing is there a demand for in your community?

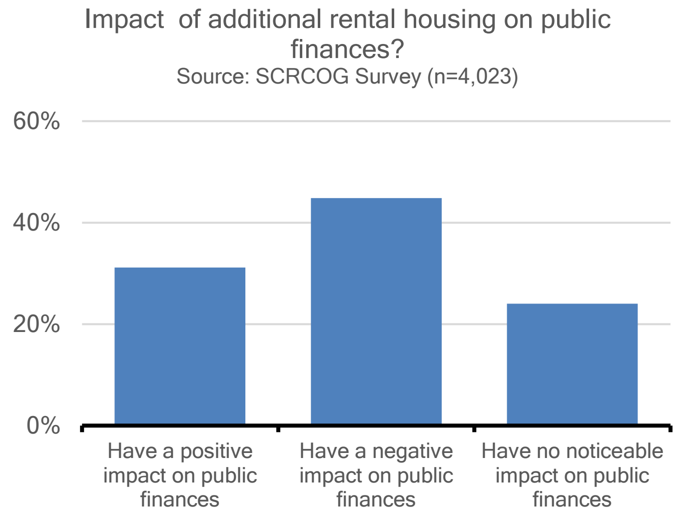


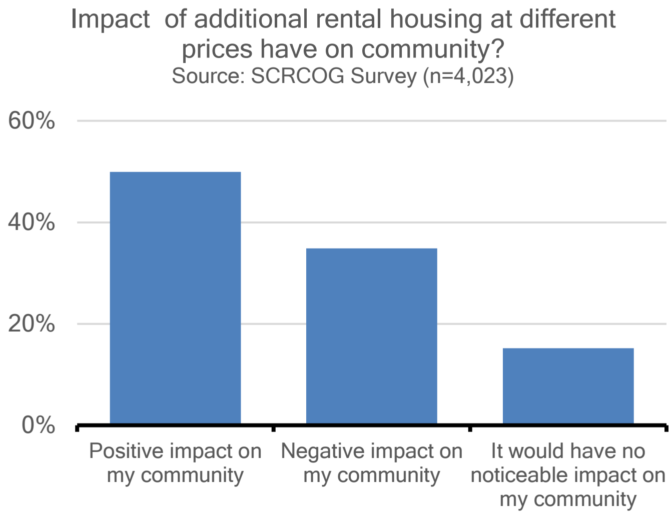
What types of impacts will increase rental options have?





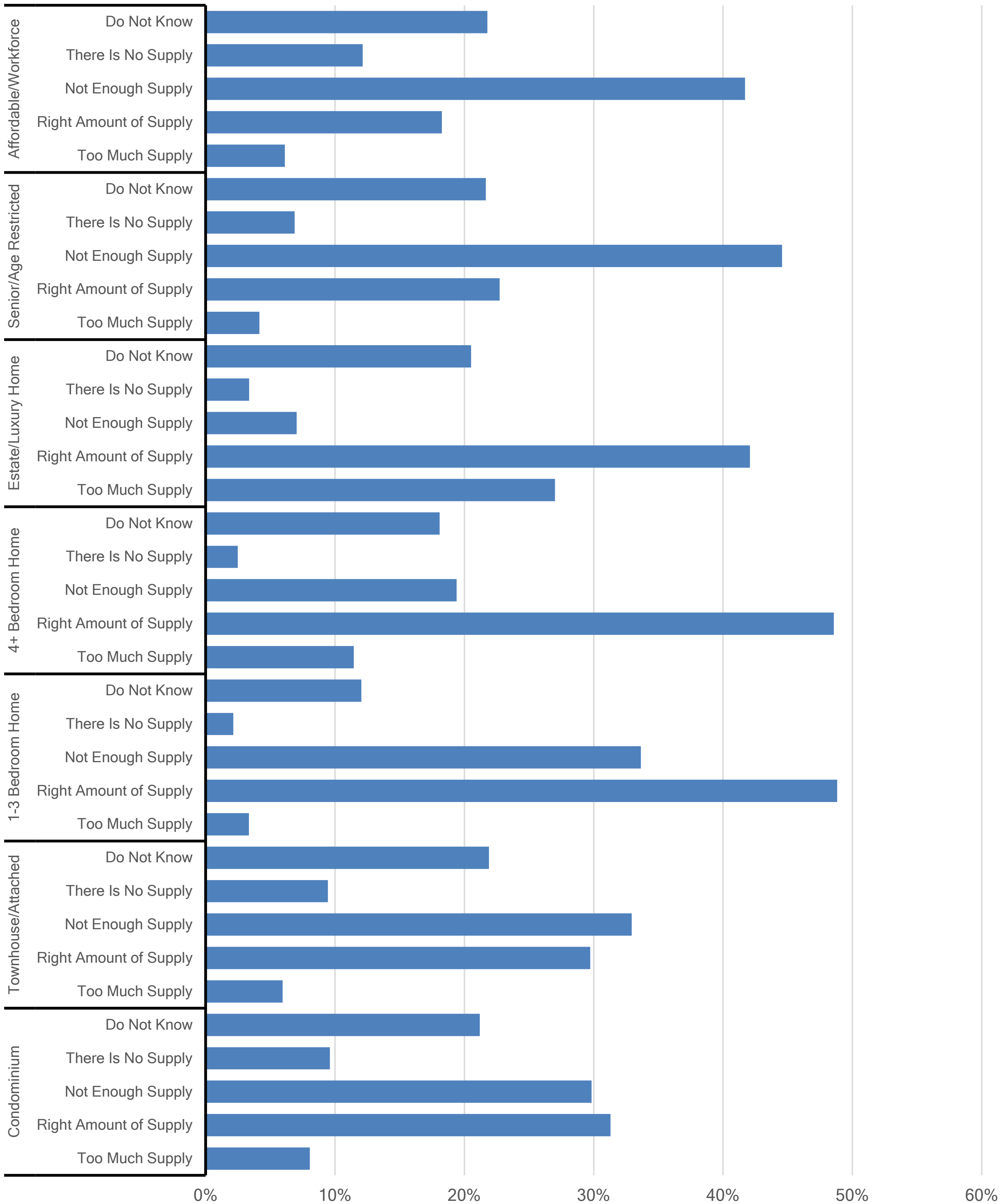




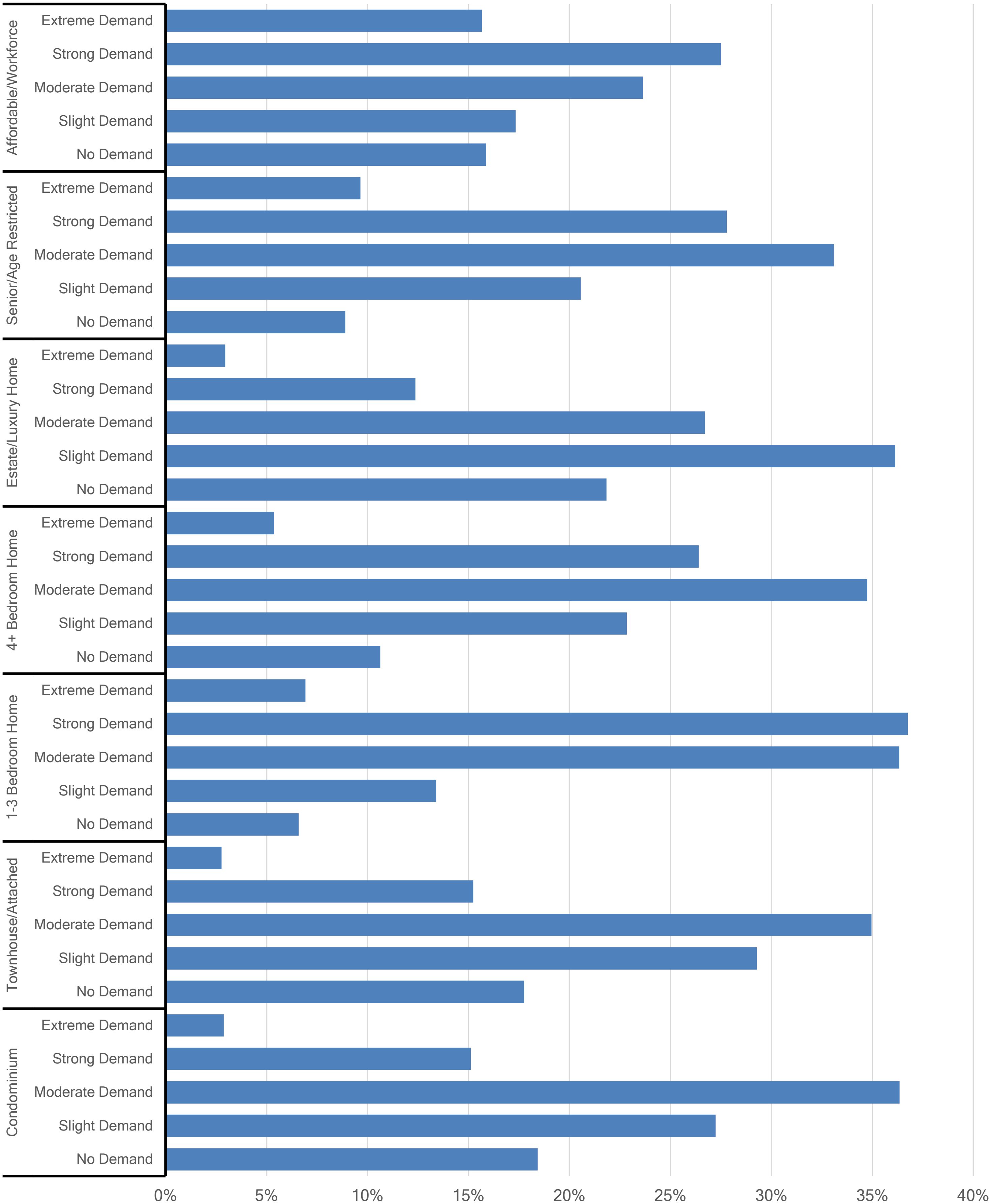


Ownership Supply/Demand & Impact

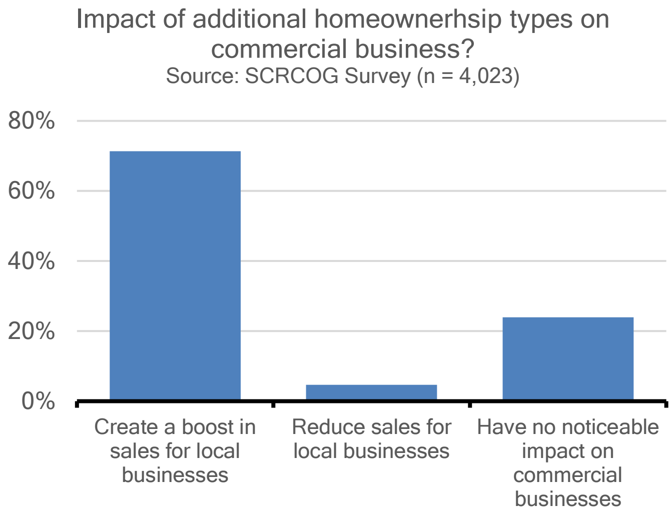
Perception of how much supply exists for following ownership housing types

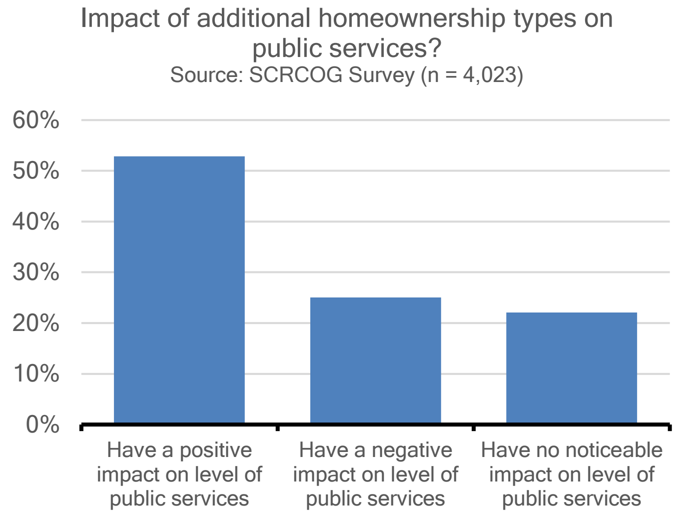


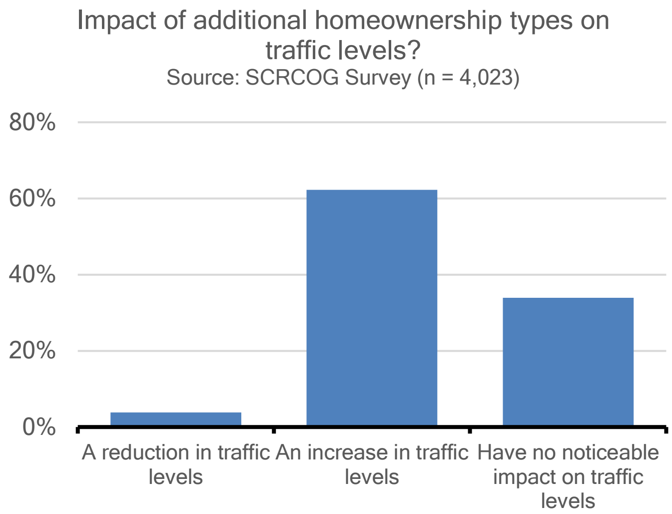
What types of home ownership units is there a demand for in your community?

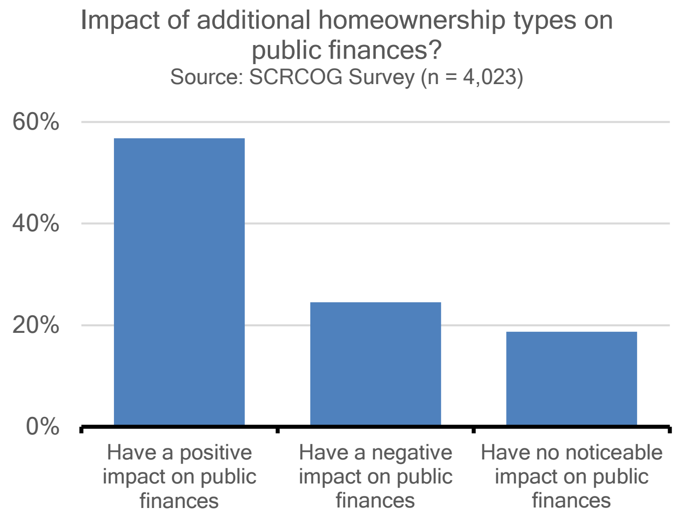


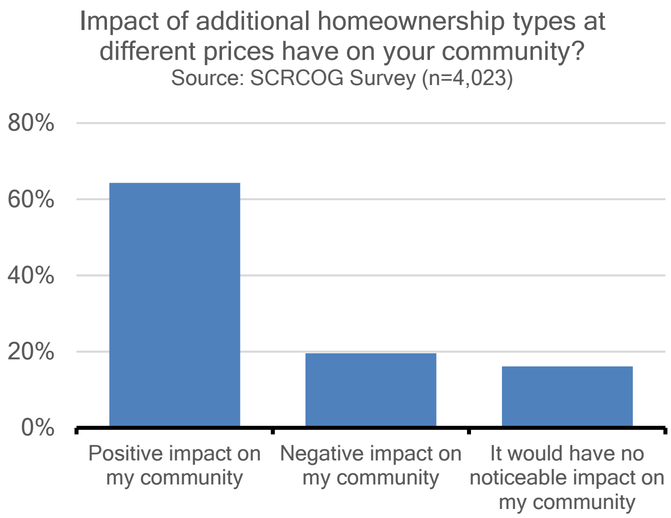
What types of Impacts will home ownership options have?





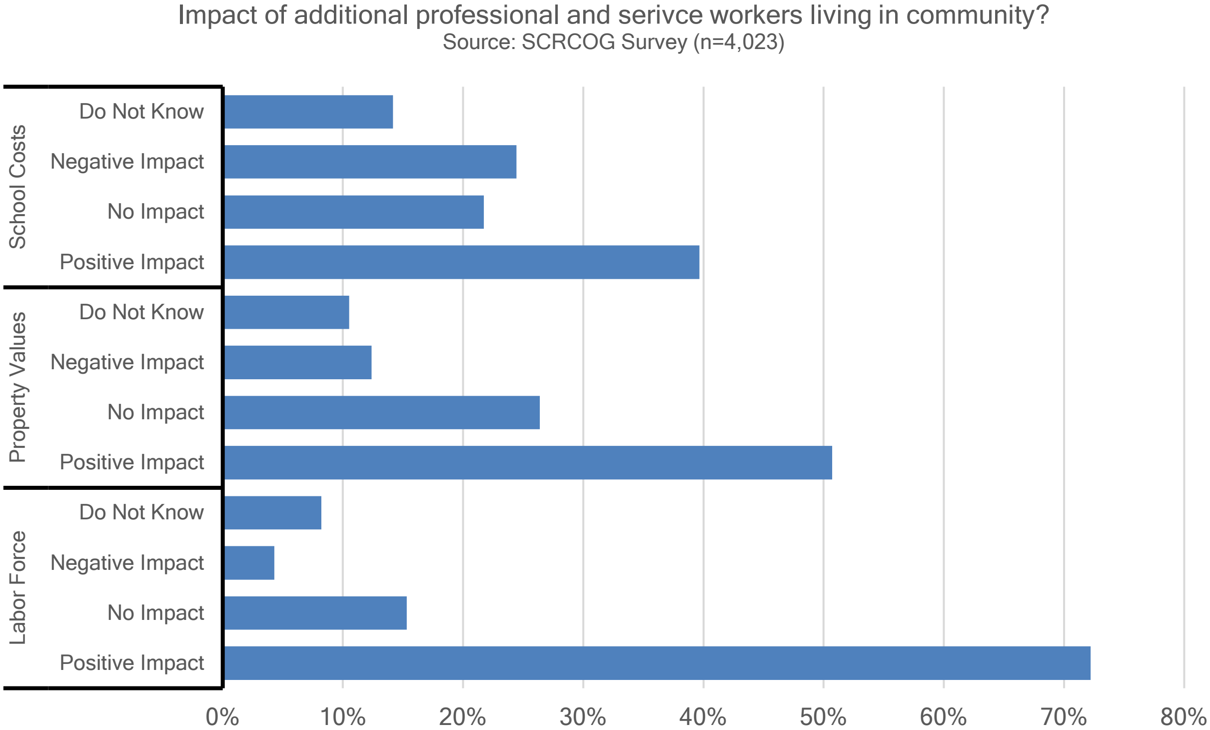


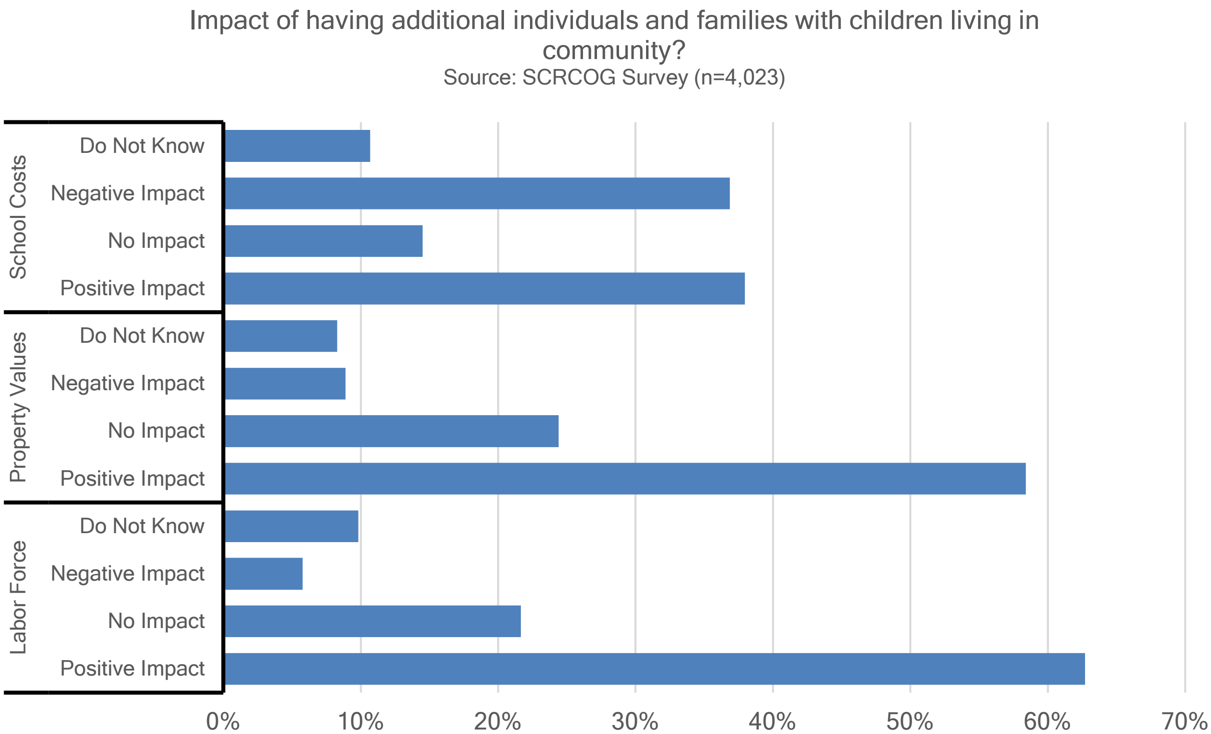




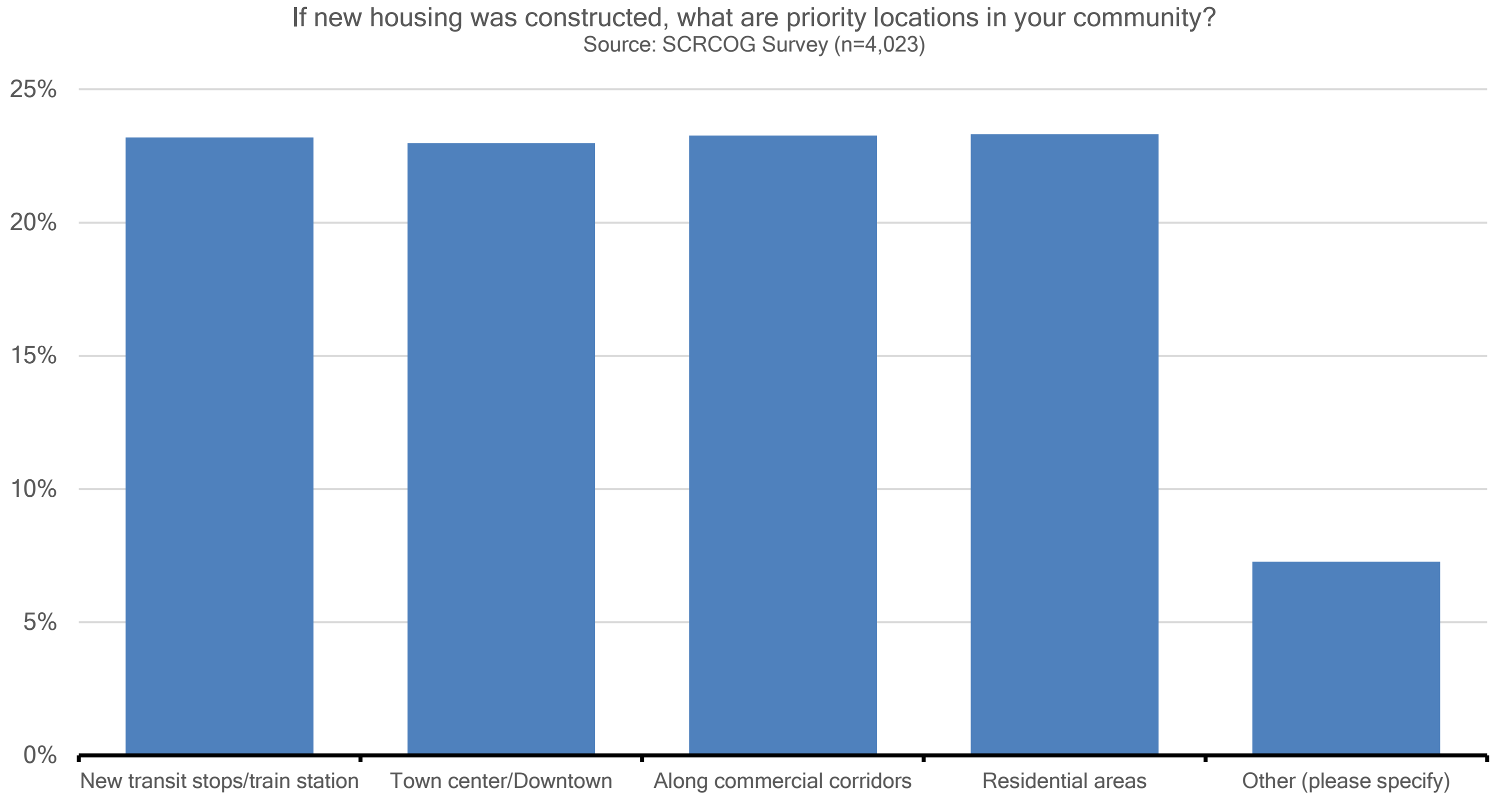
Community Impact

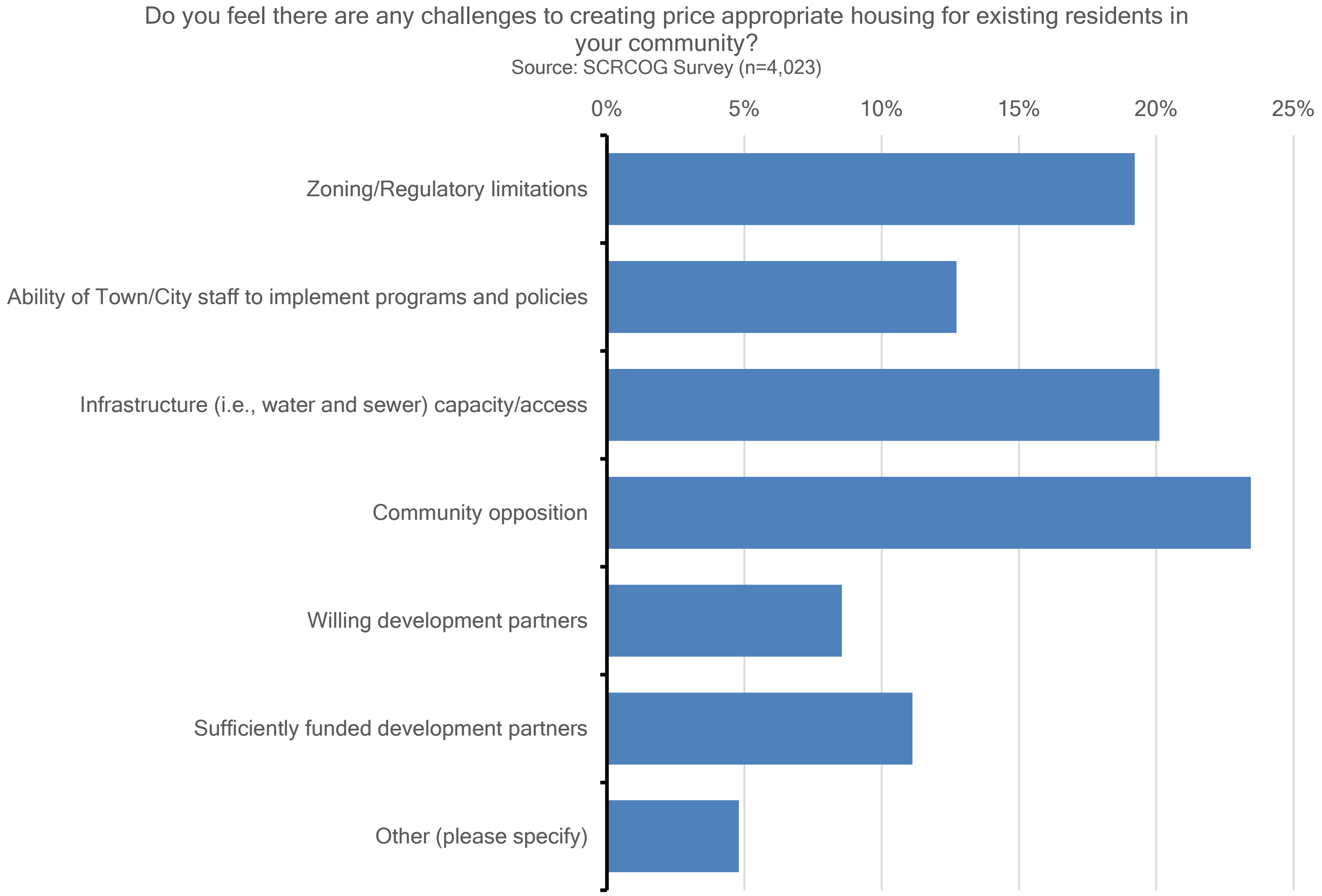
What type of impact would having new workers, families, and children in your community?

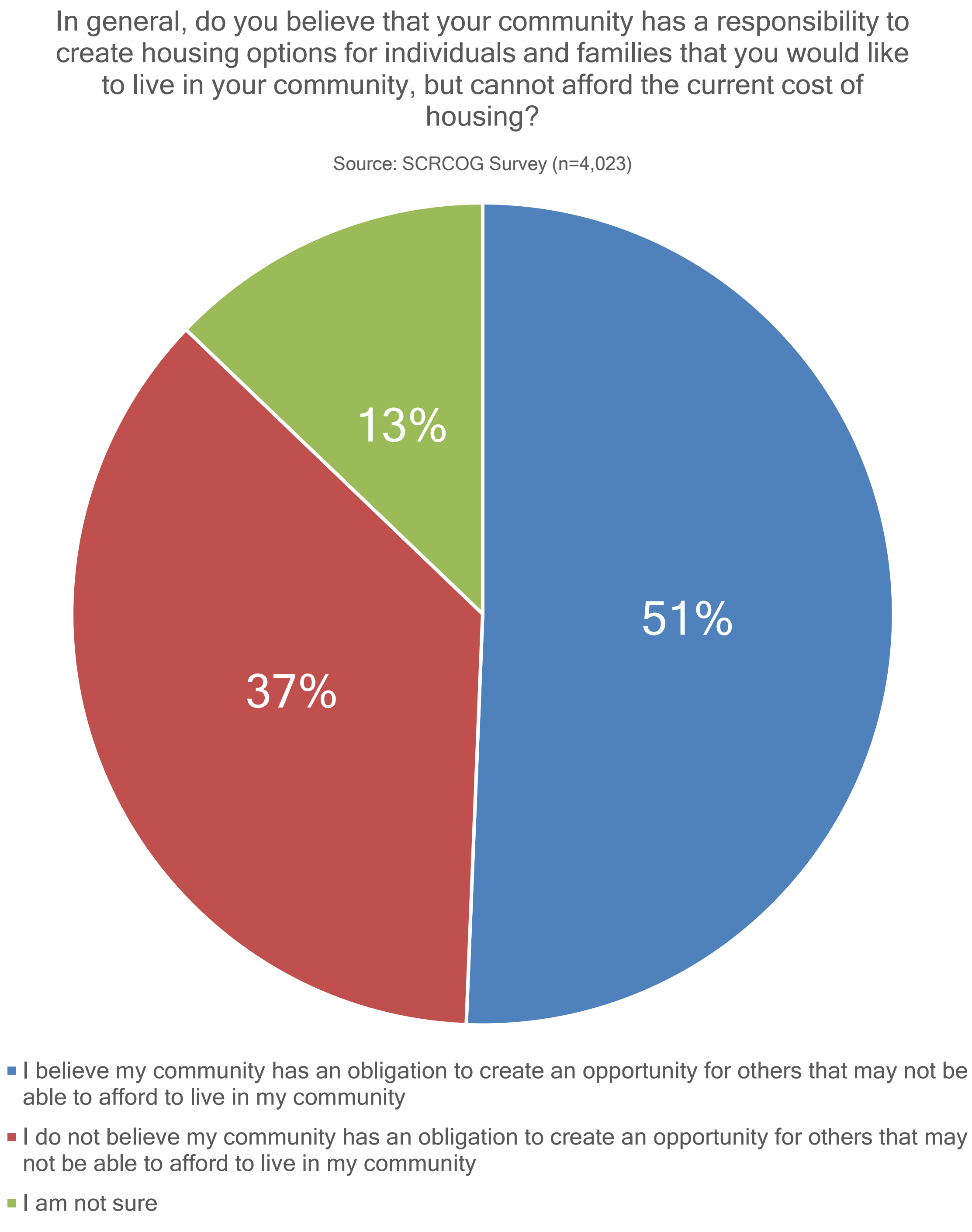




Priority housing locations and barriers to creating affordable pricing.






In general, do you believe that your community has a responsibility to create housing options for individuals and families that you would like to live in your community, but cannot afford the current cost of housing?
Source: SCRCOG Survey (n=4,023)
13%
51%
37%
I believe my community has an obligation to create an opportunity for others that may not be able to afford to live in my community
I do not believe my community has an obligation to create an opportunity for others that may not be able to afford to live in my community
I am not sure