

City of Ansonia

Housing Plan

April 2022

Prepared and Submitted in accordance
with Public Act No. 21-29



Prepared and Submitted By:

The Ansonia Planning and Zoning Commission

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Executive Summary

This plan is intended to meet the requirements of Public Act 21-29 which details the required schedule of updates and process for adopting a Municipal Affordable Housing Plan. The plans are to be updated every five years and submitted to the Secretary of the Office of Policy and Management. Once adopted, the Plan shall be filed with the City Clerk and posted on the City's website. Future affordable housing plans may be included in the Municipal Plan of Conservation and Development.

As further detailed in the data provided in this Plan, and its appendix, of the nineteen (19) municipalities included in the Naugatuck Valley Council of Governments Region (Region), Ansonia has the second greatest number of affordable housing units, second to Waterbury, with 15.99% of its total housing units meeting the definition of "affordable." Additionally, Ansonia has one of the lowest tax burdens in the Regionⁱ making home ownership in the City one of the most affordable in the Region. Ansonia does have housing needs, but more affordable housing units is not the primary objective. While some municipalities in the state may need to focus on providing more affordable housing units, the state mandate contained in Public Act 21-29 reveals a failure of the Connecticut General Assembly to recognize the wide array of existing housing stock among Connecticut's 169 municipalities and the housing needs within each unique community. Additionally, Connecticut municipalities enjoy the Home Rule style of local zoning, and ordinance establishment, that enables each community to structure development policies to achieve the goals and objectives supported by their Plan of Conservation and Development.

Findings and Recommendations

Evaluate the rehabilitation of the affordable housing units in the community

Ansonia has a large number of affordable housing units. In 2021, 15.99% of the total number of dwelling units in Ansonia were deed restricted meeting the CT CGA definition of “affordable.”¹ Emphasis should be given on improving these facilities and identifying state or federal resources to assist with the redevelopment of existing units. Ansonia has already begun this by securing a 1.3 Million from the United States Housing and Urban Development (HUD) to renovate an existing deed restricted affordable housing complex originally constructed in the 1970s.

Promote mixed-use development downtown

The downtown area of Ansonia, regularly referred to as the City Center Zone, has existing public water supply, existing sewers, and other utilities that can support increase mixed-use developments including residential dwelling units. The existing zoning regulations already support a higher density of residential units and the existing higher density regulations do not restrict affordable housing to any extent greater than market rate housing.

Maintain the existing residential areas

Ansonia maintains one of the highest residential densities on a per square mile basis within the state. The City also has minimal undeveloped land and is actively preserving as much viable land as possible for passive active and recreational use, including the goal to support environmental stewardship and wildlife. As such, within the existing zoning regulations, including maximum densities, and accessory apartments. The City actively encourages development consistent with the existing residential zones.

Anticipate the need for additional affordable housing units for the elderly population

Although Ansonia has over 15% of its total housing stock meeting the definition of affordable per the CT CGA, the need for elderly housing, which would allow persons no longer interested in or able to maintain single family homes an opportunity to stay in the community. To accomplish this, the City should continue to maintain and entertain developments as part of its existing age-restricted multi-family housing zoning regulations.

¹ <https://portal.ct.gov/DOH/DOH/Programs/Affordable-Housing-Appeals-Listing>

Housing In Ansonia

Housing Units and Tenure

After ten years of net housing gains, Ansonia has begun to see decreases in its total housing units. Between 2010 and 2015, Ansonia housing units decreased by about 9.3%. Although all its neighbors' housing stock has decreased, Ansonia's was the greatest in percent and number.

Figure 1-Total Housing Units

Geography	Total Housing Units			% Change	
	2000	2010	2015	2000-2010	2010-2015
Ansonia	7,937	8,171	7,408	2.9%	-9.3%
Derby	5,568	5,849	5,429	5.0%	-7.2%
Seymour	6,356	6,968	6,649	9.6%	-4.6%
Woodbridge	3,189	3,478	3,224	9.1%	-7.3%

Source: US Census, ACS Table DP04, 2015 (5-yr estimate)

Although the percentage of occupied units stayed above 90%, their numbers decreased by about 9%. Of those occupied units, about 57% were owner- and 43% renter-occupied in 2015. Between 2010 and 2015, both types of occupied housing tenure decreased; vacant units also increased about 17%.

Figure 2-Units Occupied and Unoccupied

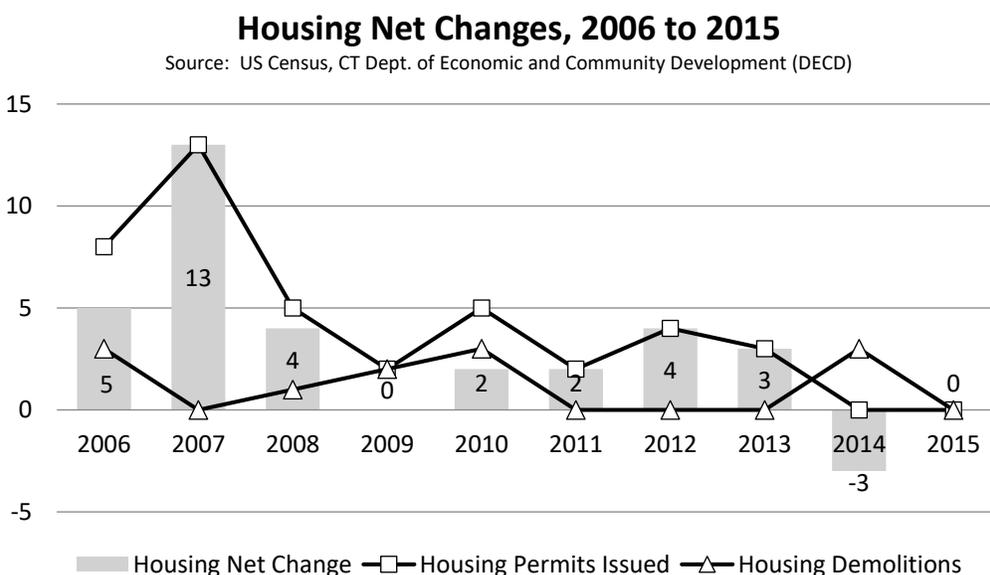
Ansonia Housing Units	2010		2015		Change 2010 - 2015	
	number	percent	number	percent	net	percent
Total units	8,171	100.0%	7,408	100.0%	-763	-9.3%
Vacant	549	6.7%	454	6.1%	-95	-17.3%
Occupied	7,622	93.3%	6,954	93.9%	-668	-8.8%
Owner-occupied	4,610	60.5%	3,972	57.1%	-638	-13.8%
Renter-occupied	3,012	39.5%	2,982	42.9%	-30	-1.0%

Source: American Community Survey Table DP04, 5-yr estimates (2010, 2015)

Permits and Demolitions

Though permits for demolitions in Ansonia have remained in the single digits since the financial crisis of 2008. In 2007, the net housing gain was 13. However, after the subprime mortgage crisis began in the latter part of 2007, construction permits dropped by more than half. Permits issued in the years subsequent to the resulting 2008 financial crisis have gone up and down but have remained at zero for two consecutive years. In 2014 no permits were issued and three houses were demolished. Between 2006 and 2015, all permits issued for construction have been for single family units.

Figure 3-Housing Unit Trend



Single and Multi-family Structures

As mentioned earlier, between 2006 and 2015, housing construction permits have been issued for single family units only. However, the single family housing stock has decreased by almost 12% between 2010 and 2015. Multifamily housing has decreased by a smaller amount than single family. Mobile housing units have decreased to none.

Figure 4-Unit Growth by Housing Type

Ansonia housing by units in structure	2010		2015		Change 2010-2015	
	number	% total	number	% total	net	percent
Total housing units	8,171	100.0%	7,408	100.0%	-763	-10.3%
Single Family	4,188	51.3%	3,735	50.4%	-453	-12.1%
Multi Family (2+)	3,965	48.5%	3,673	49.6%	-292	-7.9%
Mobile	18	0.2%	0	0.0%	-18	-100.0%
Other	0	0.0%	0	0.0%	0	0.0%

Source: American Community Survey Table DP04, 5-yr estimates (2010, 2015)

Among its municipal neighbors, Ansonia has the greatest amount of multi-family housing stock, though

its proportion is slightly less than Derby. Single family housing stock is in highest stock in Seymour, with about 1,000 more units than Ansonia.

Figure 5-Units by Structure Type

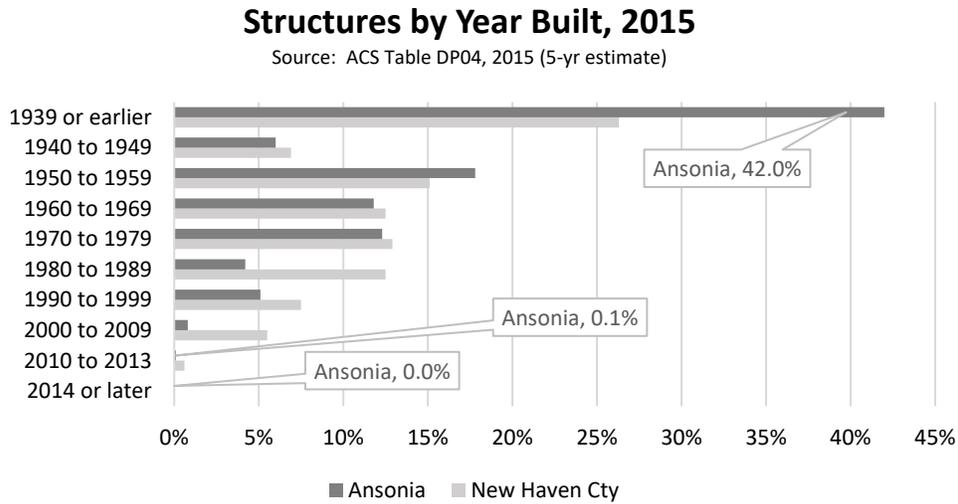
Housing by units in structure	Ansonia		Derby		Seymour		Woodbridge	
	number	% total	number	% total	number	% total	number	% total
Total housing units	7,408	100.0%	5,429	100.0%	6,649	100.0%	3,224	100.0%
Single Family	3,735	50.4%	2,587	47.7%	4,714	70.9%	3,018	93.6%
Multi Family (2+)	3,673	49.6%	2,790	51.4%	1,910	28.7%	206	6.4%
Mobile	0	0.0%	52	1.0%	25	0.4%	0	0.0%
Other	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Source: American Community Survey Table DP04, 5-yr estimates (2015)

Age of structures

Ansonia's structures, which include housing stock, are the oldest among its neighbors. As of 2015, the median year structures were built was 1951. About 90% of Ansonia's structures were built before 1970, with 42% built before 1939. As the housing stock continues to age, it will require more maintenance. This may contribute toward a less affordable housing stock.

Figure 6-Units by Year Built



Housing Value

Recent self-reported housing value data suggests Ansonia housing values are becoming more affordable. Between 2010 and 2015 the median value of owner-occupied housing units is estimated to have decreased by about 25%. Adjusting for 2015 inflation, the 2010 median value of Ansonia housing was about \$290,542; by 2015, it had dropped to \$216,500. Between 2010 and 2015, it is estimated that the number of homes valued at less than \$150,000 increased from 6.4% to 12.4%. Additionally, housing valued between \$150,000 and \$299,000 increased about 12%. Houses valued between \$300,000 and \$499,999 decreased most: about 19%. By 2015, no housing stock was valued at more than \$1,000,000.

Figure 7-Housing Values

Ansonia Housing Values	2010	2015
# Owner-occupied units	4,610	3,972
Less than \$50,000	1.0%	0.9%
\$50,000 to \$99,999	0.4%	1.7%
\$100,000 to \$149,999	4.6%	9.8%
\$150,000 to \$199,999	12.6%	28.1%
\$200,000 to \$299,999	49.7%	47.2%
\$300,000 to \$499,999	30.0%	11.3%
\$500,000 to \$999,999	0.9%	1.1%
\$1,000,000 or more	0.7%	0.0%
Median (2015 dollars)	\$290,542	\$216,500

Source: American Community Survey, Table DP04, 2010 & 2015 (5-yr estimates)

Gross Rent

Data analysis suggests rental housing is becoming less affordable despite a lower median gross rent. Gross rent includes the cost to lease an apartment as well the utilities to service it. According to the 2015 data, there were 2,878 occupied rental units in Ansonia, with a median gross rent estimated to be \$1,057 per month. The 2010 median gross rent, adjusted for 2015 inflation, was about \$1,110, indicating a decrease between 2010 and 2015 estimates. About 57% of the rental units had a gross rent of \$1,000 or more per month, about five percent more than the 2010. More moderately priced units with a gross rent of \$999 or less comprised about 43% of the 2015 rental stock, a decrease from 48% in 2010.

Figure 8-Rent Paid

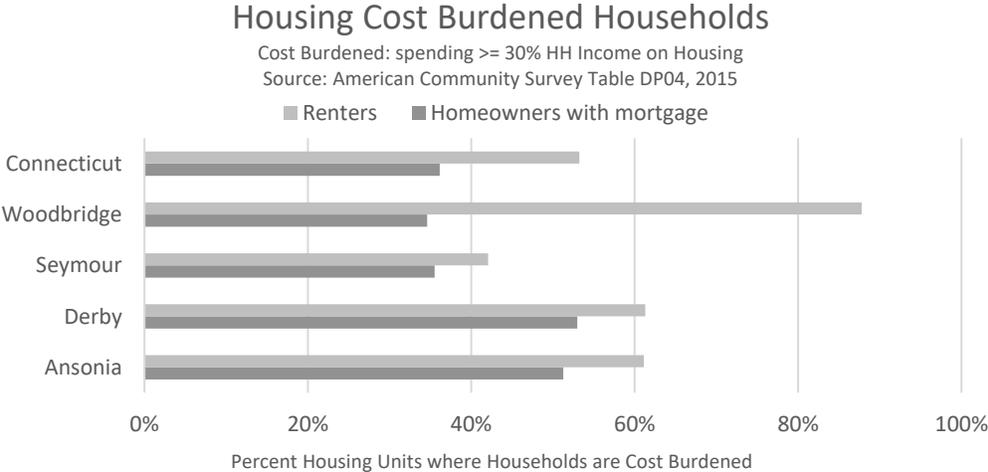
Gross Rent paid in Ansonia	2010	2015
Total occupied rental units	2,975	2,878
Less than \$500	11.1%	14.20%
\$500 to \$999	36.4%	28.60%
\$1,000 to \$1,499	41.0%	44.90%
\$1,500 or more	11.4%	12.40%
Median (2015 dollars)	1,110	1,057

Source: American Community Survey Table DP04, 5-yr estimates (2010 & 2015)

Housing Affordability

A more accurate determinant of housing affordability is the calculation of housing cost as a percentage of household income. Generally households who spend more than 30% of their household income on housing costs risk not having enough money for other necessities like food, healthcare and transportation. According to the 2015 American Community Survey, about 51% of homeowners with a mortgage and 61% of renters paid equal to or more than 30% of their household income on housing costs. This household income data contextualizes the housing value and gross rent data and suggests that many Ansonia residents are living in housing which is barely affordable for their households. Among Ansonia’s neighbors, Derby residents have about equal housing cost burdens, Seymour residents least cost burdened, and Woodbridge renters most cost burdened (88% of renter households).

Figure 9-Housing Cost-Regional



Affordable Housing Appeals List

The Connecticut Department of Housing conducts a survey each year to determine the number of affordable housing units in each Connecticut municipality. The results of the survey are compiled into a list known as the Affordable Housing Appeals List. If a municipality is found to have fewer than 10% of its units to be affordable, Connecticut General Statutes (CGS) 8-30(g) state that the burden of proof for denying affordable housing developments lies with the municipalities. In 2015, Ansonia housing units counted as affordable included the following:

Figure 10-Units Counted-2015

Assisted Units Counted in the 2015 Appeals List for Ansonia	
371	Governmentally Assisted Units
654	Tenant Rental Assistance
125	CHFA/USDA Mortgages
+ 9	Deed Restricted Units
1,159 Total Assisted Units	

Source: CT Department of Housing 2015 Affordable Housing Appeals List

Because Ansonia has been determined by the State to have more than 10% of its housing units as affordable, it was exempt from CGS 8-30(g) burden of proof clause. Of its neighbors, only Derby is also exempt.

Figure 11-Affordable Unit Calculation

Calculation of % of Total Units Assisted in Ansonia:			
1,159	÷	8,148	= 14.2%
Total		Total	Units
Assisted		Units,	Assisted
Units		2010	
		Census	

Source: CT Department of Housing 2015 Affordable Housing Appeals List

ⁱ NVCOG Regional Housing Profile, 2022



NAUGATUCK VALLEY
COUNCIL of GOVERNMENTS

REGIONAL HOUSING PROFILE





The Naugatuck Valley Council of Governments' Regional Housing Profile uses the Department of Housing and Urban Development (HUD) Income Limits when defining affordability throughout this publication. Additionally, the scope of "affordable housing development" is limited to the definitions provided in C.G.S. Section 8-30g. The purpose of this publication is to provide assistance to our member municipalities as they work on their Affordable Housing Plan as required and guided by C.G.S. Section 8-30j.

Note: This data was collected prior to the COVID-19 pandemic and may not reflect any changes since then.

Front Cover: Ansonia // Photo by Aaron Budris

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INTRODUCTION



Waterbury

Over 450,000 people reside in the Naugatuck Valley Council of Governments (NVCOG) Region in a wide variety of housing types and settings. These include dense apartment houses and three-deckers in Waterbury, rural farm properties in Bethlehem and Woodbury, and suburban single-family homes in Prospect and Beacon Falls. Historically, the region has been characterized by lower median home prices and rent levels and a correspondingly high level of housing affordability relative to other regions of Connecticut. As identified in prior municipal and regional Plans for Conservation and Development, a common goal is to have each of our municipalities provide a share of housing choices that meet a range of income levels, household sizes, and locational preferences for residents of all ages.

The COVID-19 pandemic illuminated some of the challenges that the region's most vulnerable households face with housing affordability and security. While many of these challenges were present prior to the pandemic, concerned residents, municipal leaders, and state legislation has called for municipalities to address these issues, which include:

- A limited supply of affordable housing choices;
- A growing number of households spending an unmanageable portion of their income on housing costs; and
- A concentration of affordable housing in urban centers.

While these concerns are certainly not unique to the NVCOG Region or Connecticut, recent state legislation (C.G.S. 8-30j) requires each of Connecticut's municipalities to create a municipal affordable housing plan for submission to the Office of Policy Management (OPM) by June 1, 2022. These plans must specify how the municipality intends to increase the number of affordable housing developments.

The purpose of this report is to provide a thorough explanation of the requirements of C.G.S. 8-30j, data as it relates to each municipality in the Naugatuck Valley Region, and to identify a range of potential goals and strategies which may be implemented at the local level.

Regional Housing Trends

Population and Demographic Trends

Population Growth

From 2010-2020, the region maintained a stable population and experienced a 0.4% growth rate, which was lower than the state's growth rate of 0.9%. Municipal level growth rates in the Naugatuck Valley Region ranged from 3.7% in Waterbury to -5.6% in Thomaston. The growth rate in the region stagnated during the 2007-2009 recession and has not recovered to the pre-2007 level.



Ansonia

Age

The region has an aging population. Seventeen percent of the population is age 65 or older. This trend is projected to continue over at least the next 20 years. The population over the age of 65 is projected to increase from 76,343 in 2020 to over 89,451 by 2040. Thirty percent of the region's population is under the age of 24. More than half of the region's population (53%) is within the age of 25-64. Twenty-nine percent of the population is between the age of 45-64.

Race and Ethnicity

The Naugatuck Valley Region is racially and ethnically diverse, with 29.8% of individuals identifying as minority. Waterbury has the most diverse population with 62.1% of the population belonging to a minority racial or ethnic group. Ansonia, Derby, Naugatuck, Seymour, and Bristol have the next highest minority populations.

Household and Family Structure

From 1980 to 2019, the average regional household size declined 6.7%. The only municipality in the region that did not experience a decline in the average household size was Southbury, with an increase of 0.8%. As of 2019, there are 112,790 families in the Naugatuck Valley Region.

Household arrangements have changed as the average age of marriage increases, family size decreases, and life expectancy increases. For the first time in history, less than half of the region's households are made up of married couples. People living alone, cohabitating couples, married couples without children, and single parent households are becoming more prevalent.

Less than half of married couples have children under the age of 18. "Empty nesters" are also becoming more common as the millennial generation ages, and many young couples have delayed having children in the last few years due to economic uncertainty.

In summary, population and demographic trends must be analyzed when considering future housing strategies. Many municipalities address the growing need for accessible housing for older residents through zoning for assisted living facilities. However, this solution does not address affordability concerns or the guarantee that the need for more housing will be met. Municipalities should consider enacting zoning regulations that allow for more diverse housing types. These can include zoning for accessory dwelling units (ADUs) and small multifamily housing types to address the need for appropriate housing options for all.



Derby

Housing Supply Trends

Total Housing Units

There has been a noticeable decline in the growth of total housing units for the Naugatuck Valley Region. From 1980 to 1990, an additional 24,415 units were created. The growth of total housing units was relatively stable from 1990 to 2000 (10,169 new units) and from 2000 to 2010 (13,087 new units). However, from 2010 to 2020, only 3,170 units were created in the region. While this can be explained in part by the 2007-2009 recession, the decline in yearly total housing units has had an impact on the affordability, physical condition, and availability of housing in the region.

Units in Structure

As of 2020, there are 191,376 housing units in the Naugatuck Valley Region. Out of the total housing stock, over two-thirds are one-unit structures. The remaining one-third of the housing stock is primarily multifamily units (2+ units). Mobile homes make up less than 1% of all unit types.

Age of Units

Municipalities in Connecticut and New England generally have an older housing stock than the rest of the country. This trend can be observed in the Naugatuck Valley Region. Out of the total housing units in the region, less than 10% have been built in the last 20 years. The median year a home was built in the State of Connecticut and in the Naugatuck Valley Region is 1964. The national median year a home was built was 1977.

2020 Building Permits

In 2020, the region predominately permitted single-family construction. There were 729 total building permits granted for housing in the region. Shelton permitted for 257 multifamily units in 2020. This number is an outlier among the rest of the region. When this number is removed from the analysis, 86% of the total new construction was single-family housing.

Occupancy Status

The Naugatuck Valley Region has a low vacancy rate. Ninety percent of the region's housing units are occupied. Two-thirds of the region's occupied housing units are occupied by the owner of the property. One-third are occupied by renters.



Naugatuck

In summary, only 30% of the region's housing stock was built after 1980. Older housing units can require more upkeep and rehabilitation to ensure that the structure stays up to building and safety codes. Additionally, as the population of the region ages, older units may require accessibility modifications.

According to the Joint Center for Housing Studies, housing construction should exceed household growth by 30% to accommodate for demolition, second homes, and to ensure a stable vacancy rate.¹

The 2020 building permit data is in alignment with the region's tendency to predominately construct single-family structures on specified minimum lot sizes. While there are community and household benefits to single-family units, this housing type tends to be more expensive per unit and may not meet the needs of our region's changing household demographics.

For example, areas experiencing significant growth, such as Shelton, have begun to construct more multi-unit structures. The demand for more housing options, particularly rental units supported by transit-oriented development, is exceeding the supply.

Housing Cost Trends

Percent of Households that are Cost-Burdened and Severely Cost-Burdened

The Department of Housing and Urban Development (HUD) defines cost-burdened households as "those who pay more than 30% of their income for housing." Severely cost-burdened households pay more than 50% of their income on housing.² Households who are cost- or severely cost-burdened have difficulty affording necessities such as food, clothing, transportation, and medical care.

Within the Naugatuck Valley Region, 20% of homeowners with mortgages are classified as cost-burdened or severely cost-burdened.

This number is significantly lower for homeowners without mortgages. However, assuming that these households have paid off a traditional 30-year mortgage, the cost- and severely cost-burdened homeowners in this group may be older residents who want to stay in their community but are unable to move or find an appropriate housing option.

The population of renters in the Naugatuck Valley Region have the highest cost- and severely cost-burdened percentages. Almost one-quarter of all renters in the region are cost-burdened or severely cost-burdened.

The Connecticut Housing Finance Authority (CHFA) has found that there is a shortage of units which are affordable for renters with the lowest area median incomes (e.g. earning less than 30% AMI), which leaves these households to compete for units at 31-50% AMI. Households with area median incomes greater than 30-50% AMI are also occupying this subsection of the housing stock. This housing income mismatch is leaving many renter households below 50% AMI cost- and severely cost-burdened.³

This housing income mismatch will not be solved without the creation of more units that will be affordable to renters who earn less than 100% AMI.

¹ [CHFA \(p.15\)](#)

² [Rental Burdens: Rethinking Affordability Measures](#)

³ [CHFA Housing Needs Assessment \(p.18\)](#)

[Housing Wage](#)

The National Low Income Housing Coalition calculates a yearly “housing wage,” which is the hourly wage needed to afford a two-bedroom rental unit without becoming cost-burdened. The hourly housing wage for the Naugatuck Valley Region spans from \$22.54 to \$27.37 an hour, assuming a 40-hour work week. These hourly wages correspond to a yearly income of \$46,883 to \$56,930.

[Median Rent](#)

The 2019 median gross rent was \$1,066. This number ranged from \$969 in Waterbury to \$1,587 for Southbury. Gross rent includes the contract rent and the estimated average monthly cost of utilities and fuels.

If a household made \$46,883, they would have \$1,172 to spend on monthly housing costs without becoming classified as cost-burdened. A household earning that annual salary would be unable to rent without being cost-burdened in seven municipalities in the Naugatuck Valley Region.

[Homeownership Costs](#)

The Department of Economic and Community Development states that the cost of housing includes, “periodic mortgage payments; real property taxes; real property insurance; common charges in the case of a common interest community; and heat and utility costs, excluding television, telecommunications, and information technology services.”⁴

[Median Home Value](#)

The median home value in the Naugatuck Valley Region was \$253,300 in 2019. This value ranged from \$130,700 in Waterbury to \$254,100 in Oxford. Although the median home value in the Naugatuck Valley Region declined from 2010 to 2019, there has been a noticeable increase in home values since 2020. The COVID-19 pandemic has created a rapid increase in housing prices throughout the United States and in all areas of Connecticut, including the NVCOG Region. As of 2021, several municipalities within the Naugatuck Valley Region have median single-family home values at or near \$400,000.



Bethlehem

[Estimated Residential Tax Burden](#)

In Connecticut, a property tax is determined by using the municipality’s Mill Rate and the assessed value of the property. The assessed value of a property is 70% of the home value. The 2019 median home value was used to estimate the residential tax burden in the Naugatuck Valley Region. The regional average estimated tax burden was \$6,217. This number ranged from \$5,310 in Watertown to \$7,788 in Cheshire.

⁴ [Sec. 8-30 g](#)



Woodbury

Foreclosures

The most recent data available for foreclosures (total and lis pendens filings) is 2016. A foreclosure is the legal process in which an owner's right to a property is terminated, usually due to a defaulted loan. A lis pendens filing indicates that a legal action has been filed against a property owner but does not guarantee foreclosures or pre-foreclosure activity. Examining your municipality's foreclosure and lis pendens filing rate is another way to see the financial solvency of your homeowner population.

In summary, there is a growing body of data and literature expressing concern on how income is not keeping pace with rising housing costs. As a result, a growing number of renter and homeowner households are being forced to spend a larger proportion of their income on housing costs.

Prior to 1990, the Naugatuck Valley Region was considered one of the last affordable locations near the economic centers of New York City and southern Connecticut. Trends are indicating that housing prices are rising and that those considerations may no longer hold true.

In addition, many municipalities in the Naugatuck Valley Region rely on residential property taxes to fund their community. Foreclosures can further reduce the ability of a municipality to collect the necessary taxes to provide a high quality of life for residents. Municipalities may examine their annual household income in relation to their average residential tax burden as an additional indicator of affordability for homeowners.

Affordable Housing Development Trends

2020 Affordable Housing Appeals List

With these concerns in mind, Connecticut legislature enacted a variety of legislative actions to increase the creation of affordable housing development, including C.G.S. 8-30g, the Affordable Housing Land Use Appeals statute. C.G.S. 8-30g is described in detail in the next section of this report.

Percent Change of C.G.S. 8-30g Affordable Housing (2010-2020)

Using the total housing unit number from the 2020 Census, the percentage of affordable housing units as defined by C.G.S. 8-30g ranges from 21.34% in Waterbury to 1.45% in Oxford. From 2010 to 2020, every municipality except for Waterbury saw a positive increase in the total number of affordable housing units. As of 2020, only Ansonia, Bristol, Derby, and Waterbury have over 10% of affordable housing units.

Housing Preservation Units

The National Housing Preservation Database keeps a record of the number of active, federally assisted rental housing units that are at risk of facing an expiring affordability restriction in the next five years. Seven municipalities in the Naugatuck Valley Region have units at risk of expiration.

If the affordability restriction expires on any of these units, the percentage of affordable housing units for C.G.S. 8-30g will decrease.

In summary, the region’s supply of affordable housing is concentrated in its urban centers. This can make it difficult for teachers, first responders, municipal employees, and service sector workers to find housing in the communities in which they work.

As each municipality creates an affordable housing plan as required through C.G.S. Section 8-30j, it is important to review the current stock of affordable housing developments as defined through C.G.S. Section 8-30g. A strong understanding of the relevant statute will assist municipalities as they work on their municipal affordable housing plans.



Beacon Falls

C.G.S. 8-30g is a legislative method to encourage municipalities to meet the state-established 10% threshold of affordable housing developments. If a municipality does not meet the 10% requirement, affordable housing developments may be constructed without community input on the location, design, or other important factors.

The requirements of C.G.S. 8-30j allow for municipalities to plan on how to increase the number of affordable housing developments. C.G.S. 8-30g is one of many metrics a municipality may consider when creating their affordable housing plans.

Affordable housing is needed throughout the region, regardless of C.G.S. 8-30g percent status.

2020 NAUGATUCK VALLEY REGIONAL PROFILE

The [2020 Naugatuck Valley Regional Profile](#) provides a detailed look into the population of the Naugatuck Valley Region and demographic, economic, and housing trends.

We recommend using the 2020 Naugatuck Valley Regional Profile with the Regional Housing Profile to understand your community’s population.

GOALS

*The goals of the Naugatuck Valley Council of Governments
Regional Housing Profile are to:*

1

Support our member municipalities in the creation of a Municipal Affordable Housing Plan as required by the Connecticut General Statutes Section 8-30j.

2

Distribute relevant housing data that presents regional and municipal housing trends; and

3

Spotlight municipal-level best practices and strategies for increasing the supply of affordable housing.



Relevant Connecticut Housing Statutes: Connecticut General Statutes Section 8-30j and 8-30g

Connecticut General Statutes Section 8-30j¹ was enacted in 2017 and amended during the 2021 Legislative Session.

Section 8-30j requires that every municipality prepare or amend and adopt an affordable housing plan at least once every five (5) years and no later than June 1, 2022.

Each affordable housing plan shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.

What does a C.G.S. 8-30j require for a Municipal Affordable Housing Plan?

Section 8-30j requires each of the state's municipalities to develop an affordable housing plan specifying how each municipality intends to increase the number of assisted housing and set-aside developments in the municipality.

Municipalities have local control to determine community and contextually appropriate strategies to increase assisted housing and set-aside development within their community.

What is an "Affordable Housing Development?"

Connecticut General Statutes Section 8-30g² states in subsection (a) that the definitions used in C.G.S. Section 8-30g are also used in C.G.S. Section 8-30j. Affordable housing development is defined as "a proposed housing development which is (A) assisted housing, or (B) set-aside development."

Assisted Housing

Connecticut General Statutes Section 8-30g defines assisted housing as "housing which is receiving, or will receive, financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance under C.G.S. Chapter 319uu or Section 1437f of Title 42 of the United States Code."

This can include:

- Housing that was constructed or rehabilitated through federal programs, including the Low-Income Housing Tax Credit (LIHTC), or through state programs, including the Connecticut Housing Trust Fund or the Connecticut Affordable Housing Program (FLEX)³;
- Home ownership financed through federal programs, including the United States Department of Agriculture Section 502 Guaranteed Loan Program, or through state programs, including the Connecticut Housing Finance Authority (CHFA);
- Tenant Rental Assistance Programs as defined further federally through 42 U.S. Code Section 143f, Low-income Housing Assistance, or as defined further state wide through C.G.S. Chapter 128a, Rental and Other Assistance, or C.G.S. Chapter 138b, Housing Programs for Homeless Persons. This can include federal programs, including the Federal Housing Choice (Section 8) Voucher program or state programs, including the Rental Assistance Certificate Program.⁶

¹ [C.G.S. §8-30j](#)

² [C.G.S. §8-30g](#)

³ [PSC Report](#)

⁶ [Link](#)



Bethlehem

Many communities are familiar with Assisted Living Facilities as a regulated land use in their municipal zoning regulations. Assisted Housing as defined in 8-30j relates to housing that receives federal or state financial assistance in the creation, rehabilitation, or direct household support for low- and moderate-income housing and is not equivalent to assisted living as a housing type.

Set-Aside Development

Connecticut General Statutes Section 8-30g defines set-aside development as “a development in which not less than 30% of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay 30% or less of their annual income, where such income is less than or equal to 80% of the median income.

In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than 15% of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to 60% of the median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to 80% of the median income.”

Key Components to Set-Aside Development:

30% of all units are income restricted based on federal calculations

The units are deed restricted for a time period of at least **40 years**



What is included as a “housing cost” for...

- 1) **Renters:** the cost of rent, common charges in the case of a rental in a common interest community; and heat and utility costs, excluding television, telecommunications, and information-technology services.
- 2) **Homeowners:** periodic mortgage payments, real property taxes, real property insurance, common charges in the case of common interest community, and heat and utility costs, excluding television, telecommunications and information-technology services.

What is “Affordable Housing?”

The State of Connecticut defines affordable housing as housing for which persons and families pay thirty percent (30%) or less of their annual income, where such income is less than or equal to the area median income for the municipality in which such housing is located as determined by the U.S. Department of Housing and Urban Development (HUD).⁴ *The affordability of a unit is widely defined by the income threshold of spending 30% or less of a household’s income on associated housing costs.*

Set-aside development, as defined above in C.G.S. 8-30g, adds to this definition of affordable housing by establishing income limits. If a development is considered a set-aside development, 30% of the units are required to be deed restricted for 40 years to persons or families whose income is less than or equal to 80% of the median income.⁵ Half of the required deed restricted units must be leased to persons and families whose income is less than or equal to 60% of the median income and the other half are to be leased to persons and families whose

income is less than or equal to 80% of the median income.

Essentially, a unit is defined as “affordable” if (1) the monthly housing costs are less than 30% of the income of a person or household; and (2) if a set-aside development, half of the deed restricted units will be leased to persons or households earning less than or equal to 80% of the Area Median Income and half of the deed restricted units will be leased to persons or households earning less than or equal to 60% of the Area Median Income (AMI).

⁴ [CGS Chapter 128, Section 8-39a and Partnership for Strong Communities, “Connecticut Affordable Housing FAQ,” \(2021\).](#)

⁵ [CGS Chapter 126a, Section 8-30g*\(1\)\(6\)\(A\).](#)

How are these income limits decided?

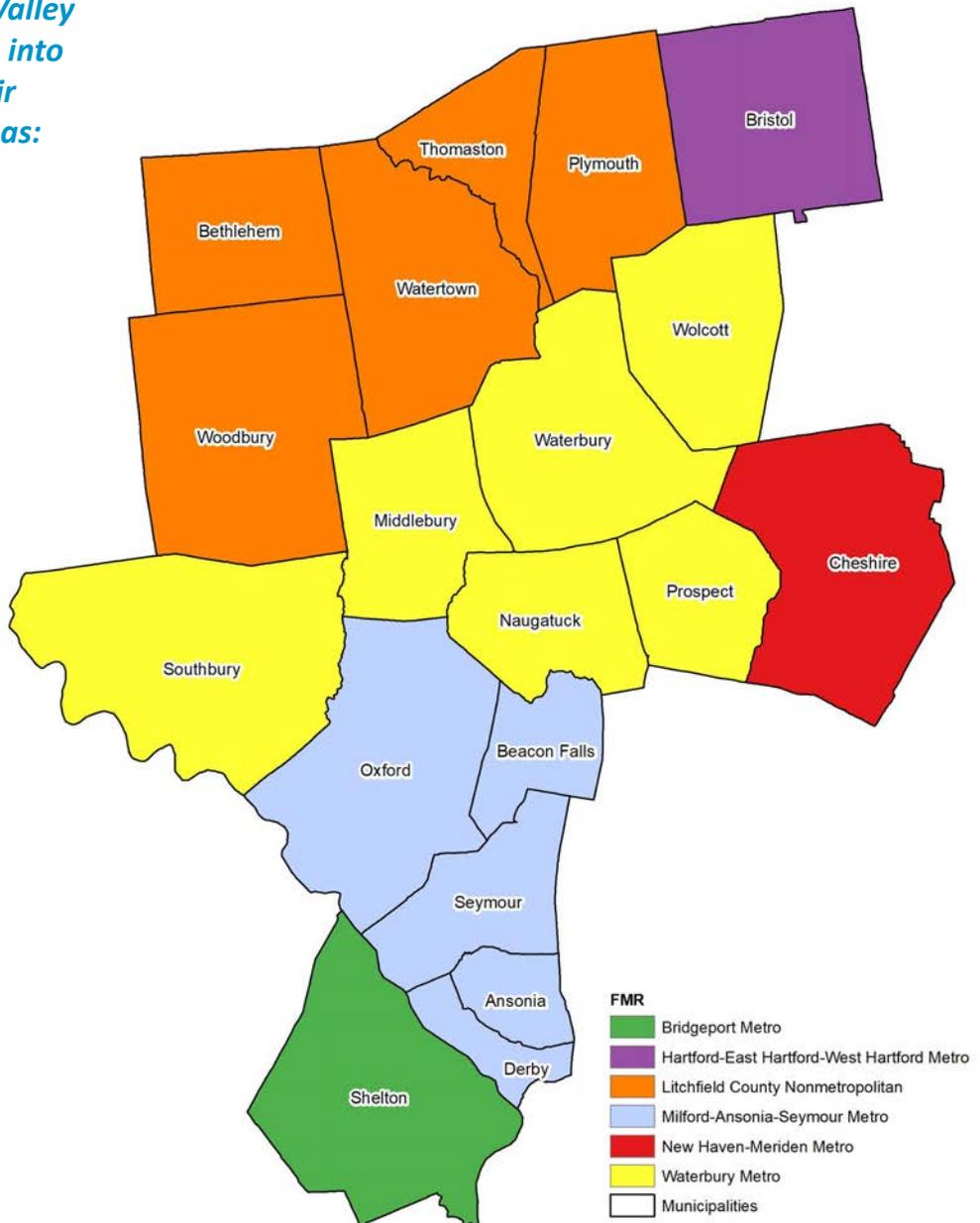
The Department of Housing and Urban Development (HUD) calculates a median family income for geographic areas throughout the country using the American Community Survey. The income limits based on household size are created using the median family income estimate.⁶ Our member municipalities are represented across five HUD established geographies.

What is the purpose of income limits?

Both the federal and state government use these income limits to determine eligibility for various rental and homeowner assistance programs.

⁶[Link](#)

The Naugatuck Valley Region is broken into the following Fair Market Rent Areas:





Grand Street, Waterbury

What does this mean for your municipality?

The Department of Housing and Urban Development releases yearly income limits based on the geographical areas, called Fair Market Rent (FMR) areas.

Fair Market Rent Areas

The household income limits for the five Fair Market Rent areas that represent our region are the same. The federal and state governments consider the household income limits for a person or household in the Naugatuck Valley Region making 80% of the area median income to be as follows:

Household Income (\$)						
	1 Person	2 People	3 People	4 People	5 People	6 People
80% of Area Median Income (2021)	55,950	63,950	71,950	79,900	86,300	92,700
Monthly Housing Costs (Rent/Mortgage + Utilities) (\$)						
	1 Person	2 People	3 People	4 People	5 People	6 People
30% of income for a household at 80% Area Median Income (2021)	1,398.75	1,598.75	1,798.75	1,997.50	2,157.5	2,317.5

DATA RESOURCES

A. Demographic Data

Current Population and Population Change Over Time (%) (2020, 2010, 2000)

Geography	Population			Percent Change	
	2020	2010	2000	2010-2020	2000-2010
Ansonia	18,918	19,249	18,554	-1.7%	3.7%
Beacon Falls	6,000	6,049	5,246	-0.8%	15.3%
Bethlehem	3,385	3,607	3,422	-6.2%	5.4%
Bristol	60,833	60,477	60,062	0.6%	0.7%
Cheshire	28,733	29,261	28,543	-1.8%	2.5%
Derby	12,325	12,902	12,391	-4.5%	4.1%
Middlebury	7,574	7,575	6,451	0.0%	17.4%
Naugatuck	31,519	31,862	30,989	-1.1%	2.8%
Oxford	12,706	12,683	9,821	0.2%	29.1%
Plymouth	11,671	12,213	11,634	-4.4%	5.0%
Prospect	9,401	9,405	8,707	0.0%	8.0%
Seymour	16,748	16,540	15,454	1.3%	7.0%
Shelton	40,869	39,559	38,101	3.3%	3.8%
Southbury	19,879	19,904	18,567	-0.1%	7.2%
Thomaston	7,442	7,887	7,503	-5.6%	5.1%
Waterbury	114,403	110,366	107,271	3.7%	2.9%
Watertown	22,105	22,514	21,661	-1.8%	3.9%
Wolcott	16,142	16,680	15,215	-3.2%	9.6%
Woodbury	9,723	9,975	9,198	-2.5%	8.4%
Region Total	450,376	448,708	428,790	0.4%	4.6%
State Total	3,605,944	3,574,097	3,405,565	0.9%	4.9%

Source: U.S. Census Bureau, 2020, 2010, 2000 U.S. Census

Age Distribution (2015-2019)

Geography	Total Population	Age Group						
		Under 5 Years	5-17 Years	18-24 Years	25-34 Years	35-44 Years	45-64 Years	Over 64 Years
Ansonia	18,802	653	3,105	1,593	2,349	2,775	5,274	3,053
Beacon Falls	6,168	309	968	567	574	618	1,832	1,300
Bethlehem	3,433	166	650	231	325	349	1,094	618
Bristol	60,218	2,952	9,265	5,060	8,399	7,452	17,129	9,961
Cheshire	29,147	1,178	4,475	2,457	2,392	3,483	9,750	5,412
Derby	12,485	667	1,773	806	2,024	1,635	3,462	2,118
Middlebury	7,739	315	1,207	502	768	889	2,355	1,703
Naugatuck	31,347	2,005	4,746	2,373	4,084	4,236	9,303	4,600
Oxford	13,086	669	2,121	762	899	1,778	4,288	2,569
Plymouth	11,711	513	1,468	1,176	1,182	1,517	3,730	2,125
Prospect	9,705	323	1,697	682	897	1,176	3,016	1,914
Seymour	16,508	598	3,222	1,346	1,978	2,091	4,746	2,527
Shelton	41,141	1,738	5,412	3,743	3,847	4,646	13,066	8,689
Southbury	19,681	775	3,293	1,117	1,019	1,951	5,662	5,864
Thomaston	7,599	254	1,174	677	735	833	2,614	1,312
Waterbury	108,276	7,480	19,237	11,106	16,651	12,554	26,822	14,426
Watertown	21,751	953	2,948	1,753	2,692	2,243	7,003	4,159
Wolcott	16,615	882	2,640	1,362	1,593	1,589	5,405	3,144
Woodbury	9,562	313	1,495	557	891	799	3,301	2,206
Region Total	444,974	22,743	70,896	37,870	53,299	52,614	129,852	77,700
State Total	3,575,074	183,808	560,025	348,146	441,742	424,739	1,015,561	601,053

Source: U.S. Census Bureau, American Community Survey 2015-2019

Race and Ethnicity (2020)

Population Totals by Race and Ethnicity						
Geography	Non Hispanic				Hispanic or Latino	Percent Minority
	White	Black	Asian	Other		
Ansonia	11,520	2,458	330	462	4,032	38.70%
Beacon Falls	5,649	87	24	41	367	8.40%
Bethlehem	3,130	34	68	117	84	8.80%
Bristol	44,350	2,894	888	1,686	10,400	26.40%
Cheshire	24,117	1,257	1,983	704	1,086	17.30%
Derby	7,974	838	485	441	2,747	36.10%
Middlebury	6,934	34	295	130	346	10.40%
Naugatuck	22,565	2,867	833	1,178	3,904	28.00%
Oxford	11,607	423	107	101	848	11.30%
Plymouth	10,314	145	12	512	728	11.90%
Prospect	8,486	639	49	181	350	12.60%
Seymour	12,892	434	428	95	2,659	21.90%
Shelton	34,443	673	1,788	600	3,637	16.30%
Southbury	17,682	283	425	252	1,039	10.20%
Thomaston	7,237	42	59	24	237	4.80%
Waterbury	40,936	20,358	2,540	3,899	40,543	62.20%
Watertown	19,205	396	436	268	1,446	11.70%
Wolcott	14,644	368	281	229	1,093	11.90%
Woodbury	8,703	49	206	126	478	9.00%
Region Total	312,388	34,279	11,237	11,046	76,024	29.80%
State Total	2,279,232	360,937	170,459	172,023	623,293	36.80%

Source: U.S. Census Bureau, 2020 Census

Average Household Size (2015-2019)

Geography	Average Household Size					% Change 1980-2019
	2019	2010	2000	1990	1980	
Ansonia	2.40	2.55	2.46	2.57	2.71	-11.4%
Beacon Falls	2.52	2.56	2.58	2.69	2.98	-15.4%
Bethlehem	2.80	2.49	2.69	2.73	2.86	-2.1%
Bristol	2.41	2.35	2.38	2.51	2.77	-13.0%
Cheshire	2.62	2.66	2.71	2.82	3.06	-14.4%
Derby	2.38	2.35	2.32	2.40	2.65	-10.2%
Middlebury	2.77	2.72	2.66	2.73	2.94	-5.8%
Naugatuck	2.68	2.56	2.60	2.69	2.80	-4.3%
Oxford	2.79	2.81	2.94	3.09	3.18	-12.3%
Plymouth	2.39	2.53	2.60	2.72	2.92	-18.2%
Prospect	2.85	2.76	2.83	2.97	3.24	-12.0%
Seymour	2.64	2.46	2.49	2.55	2.73	-3.3%
Shelton	2.51	2.55	2.65	2.79	3.05	-17.7%
Southbury	2.41	2.33	2.41	2.34	2.39	0.8%
Thomaston	2.40	2.53	2.57	2.64	2.86	-16.1%
Waterbury	2.60	2.54	2.46	2.48	2.67	-2.6%
Watertown	2.52	2.57	2.67	2.80	3.00	-16.0%
Wolcott	2.72	2.75	2.79	2.93	3.30	-17.6%
Woodbury	2.31	2.36	2.48	2.51	2.61	-11.5%
Region Total	2.63	2.53	2.54	2.62	2.81	-6.7%
State Total	2.53	2.52	N/A	N/A	N/A	N/A

Source: U.S. Census Bureau, American Community Survey 2015-2019

Total Family and Average Family Size (2015-2019)

Geography	Total Families	Average Family Size		
		All Families	Married Couple	Single Parent
Ansonia	4,591	3.23	3.45	2.91
Beacon Falls	1,714	3.06	3.15	2.82
Bethlehem	1,204	3.23	3.13	3.90
Bristol	14,993	3.10	3.20	2.81
Cheshire	7,562	3.04	3.07	2.80
Derby	2,922	3.24	3.12	3.59
Middlebury	2,092	3.19	3.21	2.83
Naugatuck	7,987	3.18	3.29	2.89
Oxford	3,688	3.14	3.16	2.80
Plymouth	3,095	2.97	2.98	2.92
Prospect	2,500	3.40	3.49	2.95
Seymour	4,069	3.29	3.42	2.91
Shelton	11,200	3.04	3.08	2.78
Southbury	5,180	3.08	3.10	2.94
Thomaston	2,039	2.95	2.95	2.92
Waterbury	24,783	3.35	3.37	3.23
Watertown	5,887	3.06	3.12	2.83
Wolcott	4,512	3.21	3.26	3.07
Woodbury	2,772	2.78	2.82	2.70
Region Total	112,790	3.13	3.18	2.98
State Total	893,438	3.12	3.16	2.97

Source: U.S. Census Bureau, American Community Survey 2015-2019

B. Housing Supply Data

Total Housing Units (1980-2020)

Geography	Total Housing Units					Percent Change		
	2020	2010	2000	1990	1980	2010 - 2020	2000 - 2010	1990 - 2000
Ansonia	8,104	8,148	7,937	7,503	7,267	-0.50%	2.70%	5.80%
Beacon Falls	2,618	2,509	2,104	1,990	1,380	4.30%	19.20%	5.70%
Bethlehem	1,605	1,575	1,388	1,262	1,074	1.90%	13.50%	10.00%
Bristol	27,251	27,011	26,125	24,989	21,004	0.90%	3.40%	4.50%
Cheshire	10,401	10,424	9,588	8,590	6,996	-0.20%	8.70%	11.60%
Derby	5,759	5,849	5,568	5,269	4,828	-1.50%	5.00%	5.70%
Middlebury	3,047	2,892	2,494	2,365	2,168	5.40%	16.00%	5.50%
Naugatuck	13,239	13,061	12,341	11,930	9,728	1.40%	5.80%	3.40%
Oxford	5,022	4,746	3,420	2,930	2,197	5.80%	38.80%	16.70%
Plymouth	5,151	5,109	4,646	4,556	3,811	0.80%	10.00%	2.00%
Prospect	3,762	3,474	3,094	2,625	2,063	8.30%	12.30%	17.90%
Seymour	7,112	6,968	6,356	5,877	5,081	2.10%	9.60%	8.20%
Shelton	17,174	16,146	14,707	12,981	10,385	6.40%	9.80%	13.30%
Southbury	9,270	9,091	7,799	6,826	5,838	2.00%	16.60%	14.30%
Thomaston	3,340	3,276	3,014	2,736	2,248	2.00%	8.70%	10.20%
Waterbury	48,392	47,991	46,827	47,205	40,854	0.80%	2.50%	-0.80%
Watertown	9,137	9,096	8,298	7,522	6,618	0.50%	9.60%	10.30%
Wolcott	6,408	6,276	5,544	4,870	4,071	2.10%	13.20%	13.80%
Woodbury	4,584	4,564	3,869	2,924	2,924	0.40%	18.00%	32.30%
Region Total	191,376	188,206	175,119	164,950	140,535	1.70%	7.50%	6.20%
State Total	1,530,197	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: U.S. Census Bureau

Units in Structure (2015-2019)

Geography	Total Units	1 Unit	2 Units	3-4 Units	5+ Units	Mobile Home*
Ansonia	8,728	4,882	2,141	787	899	19
Beacon Falls	2,636	1,866	234	141	178	217
Bethlehem	1,577	1,511	26	24	16	0
Bristol	26,546	15,766	2,923	2,617	5,077	163
Cheshire	10,958	9,134	230	399	1,195	0
Derby	5,837	3,355	909	565	1,008	0
Middlebury	3,046	2,829	13	54	141	9
Naugatuck	12,402	7,729	1,602	905	1,730	436
Oxford	4,902	4,834	54	0	14	0
Plymouth	5,382	4,190	367	328	412	85
Prospect	3,742	3,285	186	84	53	134
Seymour	6,573	4,380	730	242	1,221	0
Shelton	17,208	13,435	595	1,179	1,657	342
Southbury	8,779	6,392	763	773	829	22
Thomaston	3,353	2,339	249	210	534	21
Waterbury	47,830	19,009	5,620	9,666	13,440	95
Watertown	9,013	7,286	622	709	396	0
Wolcott	6,329	5,787	88	114	340	0
Woodbury	4,652	3,750	148	329	396	29
Region Total	189,493	121,759	17,500	19,126	29,536	1,572
State Total	1,516,629	975,363	124,082	130,863	274,069	12,252

Source: U.S. Census Bureau, American Community Survey 2015-2019

Age of Units (2015-2019)

Geography	Housing Units	Year Built					Median Year Built
		After 1999	1980 to 1999	1960 to 1979	1940 to 1959	Before 1940	
Ansonia	8,728	403	1,170	1,768	2,144	3,243	1954
Beacon Falls	2,636	551	711	625	383	366	1979
Bethlehem	1,577	235	324	462	341	215	1971
Bristol	26,546	1,145	5,955	7,847	6,016	5,583	1964
Cheshire	10,958	628	3,062	3,254	2,975	1,039	1968
Derby	5,837	419	880	1,425	1,596	1,517	1958
Middlebury	3,046	502	513	678	828	525	1965
Naugatuck	12,402	637	3,037	3,223	2,774	2,731	1966
Oxford	4,902	1,292	1,246	1,156	787	421	1981
Plymouth	5,382	496	1,108	1,500	1,135	1,143	1966
Prospect	3,742	765	1,160	789	757	271	1981
Seymour	6,573	479	1,226	1,998	1,392	1,478	1965
Shelton	17,208	2,206	5,321	4,893	2,798	1,990	1976
Southbury	8,779	799	2,591	4,210	529	650	1977
Thomaston	3,353	298	927	663	758	707	1969
Waterbury	47,830	1,724	8,503	11,513	10,849	15,241	1957
Watertown	9,013	861	1,642	2,778	2,157	1,575	1966
Wolcott	6,329	689	1,611	1,856	1,557	616	1968
Woodbury	4,652	391	1,216	1,438	674	933	1972
Region Total	189,493	14,520	42,203	52,076	40,450	40,244	1965
State Total	1,516,629	141,121	304,683	408,579	327,401	334,845	1965

Source: U.S. Census Bureau, American Community Survey 2015-2019

Building Permits (2020)

Geography	Total Building Permits Granted (2020)						
	Construction				Demolitions	Total Permits Granted	Net Units Permitted
1 Unit	2 Units	3-4 Units	5+ Units				
Ansonia	1	0	0	0	1	1	0
Beacon Falls	20	2	0	0	0	22	22
Bethlehem	4	0	0	0	0	4	4
Bristol	60	2	0	32	11	94	83
Cheshire	31	0	0	0	5	31	26
Derby	6	0	0	0	0	6	6
Middlebury	13	0	41	0	4	54	50
Naugatuck	14	0	0	0	0	14	14
Oxford	45	0	0	0	0	45	45
Plymouth	5	0	3	0	0	8	8
Prospect	9	0	0	0	0	9	9
Seymour	6	0	0	0	0	6	6
Shelton	59	0	0	257	7	316	309
Southbury	12	0	0	0	0	12	12
Thomaston	0	4	0	0	4	4	0
Waterbury	18	2	0	0	16	20	4
Watertown	19	0	4	0	9	23	14
Wolcott	25	0	0	5	3	30	27
Woodbury	22	0	0	0	1	22	21
Region Total	369	10	48	294	61	721	660
State Total	2,512	172	114	2,673	500	5,971	5,471

Source: [State of Connecticut Department of Community and Economic Development](#).

Occupancy Status (2015-2019)

Geography	Occupied Housing Units	Owner Occupied		Renter Occupied	
		Number	Percent	Number	Percent
Ansonia	7,806	4,638	59.40%	3,168	40.60%
Beacon Falls	2,447	2,147	87.70%	300	12.30%
Bethlehem	1,204	1,008	83.70%	196	16.30%
Bristol	24,638	15,679	63.60%	8,959	36.40%
Cheshire	10,169	8,933	87.80%	1,236	12.20%
Derby	5,146	2,949	57.30%	2,197	42.70%
Middlebury	2,749	2,529	92.00%	220	8.00%
Naugatuck	11,589	7,999	69.00%	3,590	31.00%
Oxford	4,694	4,415	94.10%	279	5.90%
Plymouth	4,858	3,864	79.50%	994	20.50%
Prospect	3,347	2,990	89.30%	357	10.70%
Seymour	6,203	4,409	71.10%	1,794	28.90%
Shelton	16,185	13,039	80.60%	3,146	19.40%
Southbury	7,966	6,807	85.50%	1,159	14.50%
Thomaston	3,157	2,370	75.10%	787	24.90%
Waterbury	40,937	16,950	41.40%	23,987	58.60%
Watertown	8,513	6,735	79.10%	1,778	20.90%
Wolcott	6,052	5,136	84.90%	916	15.10%
Woodbury	4,129	3,211	77.80%	918	22.20%
Region Total	171,789	115,808	67.40%	55,981	32.60%
Statewide	1,370,746	905,681	66.10%	465,065	33.90%

Source: U.S. Census Bureau, American Community Survey 2015-2019

C. Housing Cost Data

Percent of Total Homeowners with Mortgage Households that spend (1) under 30%; (2) 30-50%; or (3) over 50% of their Income on Housing. (2015-2019)

Geography	Housing Units with a Mortgage	Percent of Population by Monthly Costs as a Percentage of Household Income		
		Under 30%	30% - 50%	Over 50%
Ansonia	2,918	61.6%	18.8%	18.2%
Beacon Falls	1,505	64.7%	20.3%	15.1%
Bethlehem	692	69.9%	17.9%	12.1%
Bristol	10,785	74.3%	17.4%	8.1%
Cheshire	5,752	80.8%	12.1%	7.2%
Derby	1,893	50.1%	26.7%	22.4%
Middlebury	1,613	76.9%	15.2%	7.9%
Naugatuck	5,425	76.8%	14.0%	9.0%
Oxford	3,046	70.4%	18.2%	10.9%
Plymouth	2,583	72.4%	17.7%	9.4%
Prospect	2,075	73.4%	16.4%	10.2%
Seymour	3,215	65.6%	24.5%	9.9%
Shelton	8,695	72.1%	18.0%	9.8%
Southbury	4,098	67.4%	21.2%	11.0%
Thomaston	1,761	68.9%	19.7%	11.4%
Waterbury	11,100	60.8%	22.5%	16.5%
Watertown	4,328	72.4%	14.3%	11.9%
Wolcott	3,493	76.8%	13.1%	10.0%
Woodbury	2,182	60.0%	20.2%	18.9%
Region Total	77,159	69.2%	18.33%	12.11%
Statewide	614351	68.7%	18.5%	12.4%

Source: U.S. Census Bureau, American Community Survey 2015-2019

Percent of Total Homeowners without Mortgage Households that spend (1) under 30%; (2) 30-50%; or (3) over 50% of their Income on Housing. (2015-2019)

Geography	Housing Units without a Mortgage	Percent of Population by Monthly Costs as a Percentage of Household Income		
		Under 30%	30% - 50%	Over 50%
Ansonia	1,720	73.1%	8.9%	15.8%
Beacon Falls	642	72.4%	19.6%	7.9%
Bethlehem	316	85.4%	7.3%	7.3%
Bristol	4,894	81.9%	11.4%	6.1%
Cheshire	3,181	87.0%	8.2%	4.4%
Derby	1,056	78.6%	9.3%	10.3%
Middlebury	916	80.9%	9.1%	10.0%
Naugatuck	2,574	82.2%	11.7%	5.7%
Oxford	1,369	81.6%	12.1%	6.4%
Plymouth	1,281	80.1%	10.6%	9.3%
Prospect	915	82.2%	6.0%	11.8%
Seymour	1,194	82.6%	5.6%	8.5%
Shelton	4,344	73.3%	13.0%	13.0%
Southbury	2,709	67.3%	16.6%	13.7%
Thomaston	609	74.5%	16.6%	8.9%
Waterbury	5,850	69.8%	17.7%	11.4%
Watertown	2,407	75.6%	15.1%	7.9%
Wolcott	1,643	83.9%	6.7%	8.0%
Woodbury	1,029	74.9%	20.1%	5.0%
Region Total	38,649	78.3%	11.9%	9.0%
Statewide	291,330	78.0%	11.7%	9.3%

Source: U.S. Census Bureau, American Community Survey 2015-2019

Percent of Total Renter Households that spend (1) under 30%; (2) 30-50%; or (3) over 50% of their Income on Housing. (2015-2019)

Geography	Occupied Housing Units	Renter Occupied Units		Population by Monthly Costs as a Percentage of Household Income		
		Number	Percent	Under 30%	30% - 50%	Over 50%
Ansonia	7,806	3,168	40.60%	38.90%	28.70%	23.90%
Beacon Falls	2,447	300	12.30%	67.70%	11.00%	16.00%
Bethlehem	1,204	196	16.30%	41.30%	30.10%	18.90%
Bristol	24,638	8,959	36.40%	47.90%	24.90%	23.80%
Cheshire	10,169	1,236	12.20%	59.20%	20.00%	14.70%
Derby	5,146	2,197	42.70%	36.80%	27.40%	27.00%
Middlebury	2,749	220	8.00%	48.20%	7.70%	29.50%
Naugatuck	11,589	3,590	31.00%	45.30%	24.00%	22.40%
Oxford	4,694	279	5.90%	45.90%	34.80%	8.60%
Plymouth	4,858	994	20.50%	51.50%	30.60%	13.50%
Prospect	3,347	357	10.70%	61.90%	15.70%	13.20%
Seymour	6,203	1,794	28.90%	48.60%	19.10%	26.30%
Shelton	16,185	3,146	19.40%	47.70%	20.60%	23.00%
Southbury	7,966	1,159	14.50%	42.10%	25.10%	20.60%
Thomaston	3,157	787	24.90%	48.70%	23.90%	21.20%
Waterbury	40,937	23,987	58.60%	40.30%	23.50%	29.40%
Watertown	8,513	1,778	20.90%	45.60%	26.30%	20.80%
Wolcott	6,052	916	15.10%	41.20%	24.70%	15.10%
Woodbury	4,129	918	22.20%	56.40%	17.80%	18.70%
Region Total	171,789	55,981	32.60%	48.20%	22.94%	20.34%
Statewide	1,370,746	465,065	33.90%	45.60%	23.40%	25.10%

Source: U.S. Census Bureau, American Community Survey 2015-2019

Housing Wage (2021)



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

This calculation assumes a **40-hour work week and a 52-week work year.**

Geography (HUD Metro Fair Market Rent Areas)	Housing Wage (2021)	
	Hourly Wage	Yearly Salary
<i>Bridgeport HMFA</i>		
Shelton	\$27.81	\$57,845
<i>Hartford - West Hartford - East Hartford HMFA</i>		
Bristol	\$25.90	\$53,872
<i>Litchfield County Nonmetropolitan FMR*</i>		
Bethlehem	\$23.50	\$48,880
Plymouth	\$23.50	\$48,880
Thomaston	\$23.50	\$48,880
Watertown	\$23.50	\$48,880
Woodbury	\$23.50	\$48,880
<i>Milford - Ansonia - Seymour HMFA</i>		
Ansonia	\$27.37	\$56,930
Beacon Falls	\$27.37	\$56,930
Derby	\$27.37	\$56,930
Oxford	\$27.37	\$56,930
Seymour	\$27.37	\$56,930
<i>New Haven - Meriden HMFA</i>		
Cheshire	\$27.65	\$57,512
<i>Waterbury HMFA</i>		
Middlebury	\$22.54	\$46,883
Naugatuck	\$22.54	\$46,883
Prospect	\$22.54	\$46,883
Southbury	\$22.54	\$46,883
Waterbury	\$22.54	\$46,883
Wolcott	\$22.54	\$46,883
Region Total	No data	
State Total	\$27.37	\$56,930

State Source: <https://reports.nlihc.org/sites/default/files/oor/files/reports/state/ct-2021-oor.pdf>;

Municipal Source: <https://housingprofiles.psychousing.org/>

Median Rent by Municipality (2015-2019)

Geography	Gross Rent		% Change 2000-2019	Contract Rent		% Change 2000-2019
	2019	2000		2019	2000	
Ansonia	\$1,101	\$1,085	1.50%	\$928	\$882	5.20%
Beacon Falls	\$1,364	\$1,360	0.30%	\$1,178	\$1,143	3.10%
Bethlehem	\$1,391	\$1,543	-9.90%	\$1,138	\$1,206	-5.60%
Bristol	\$1,027	\$933	10.10%	\$864	\$810	6.70%
Cheshire	\$1,298	\$1,253	3.60%	\$1,164	\$1,112	4.70%
Derby	\$1,087	\$1,085	0.20%	\$904	\$929	-2.70%
Middlebury	\$1,000	\$1,049	-4.60%	\$959	\$892	7.50%
Naugatuck	\$1,069	\$991	7.90%	\$891	\$840	6.10%
Oxford	N/A	\$1,080	N/A	\$831	\$842	-1.30%
Plymouth	\$1,014	\$958	5.90%	\$817	\$804	1.60%
Prospect	\$1,274	\$1,110	14.80%	\$1,096	\$903	21.40%
Seymour	\$1,152	\$1,064	8.20%	\$976	\$931	4.80%
Shelton	\$1,466	\$1,240	18.20%	\$1,244	\$1,042	19.30%
Southbury	\$1,587	\$1,670	-5.00%	\$1,379	\$1,449	-4.80%
Thomaston	\$1,010	\$1,019	-0.90%	\$815	\$834	-2.20%
Waterbury	\$969	\$882	9.80%	\$805	\$741	8.60%
Watertown	\$1,072	\$1,014	5.70%	\$895	\$885	1.10%
Wolcott	\$1,362	\$1,154	18.00%	\$1,032	\$1,024	0.80%
Woodbury	\$1,190	\$1,229	-3.20%	\$1,021	\$1,107	-7.80%
Region Median	\$1,066	\$988	7.90%	\$897	\$839	6.90%
State Total	\$1,180	N/A	N/A	\$995	N/A	N/A

Source: U.S. Census Bureau, American Community Survey 2015-2019

Median Home Value (2019)

Geography	Median Home Value			% Change		
	2019	2014	2010	2014-2019	2010-2014	2010-2019
Ansonia	\$214,200	\$219,200	\$267,300	-2.3%	-18.0%	-19.9%
Beacon Falls	\$257,200	\$255,900	\$308,800	0.5%	-17.1%	-16.7%
Bethlehem	\$328,500	\$359,600	\$407,900	-8.6%	-11.8%	-19.5%
Bristol	\$197,800	\$199,000	\$218,900	-0.6%	-9.1%	-9.6%
Cheshire	\$334,900	\$340,000	\$359,700	-1.5%	-5.5%	-6.9%
Derby	\$206,300	\$212,700	\$243,400	-3.0%	-12.6%	-15.2%
Middlebury	\$342,600	\$349,900	\$397,700	-2.1%	-12.0%	-13.9%
Naugatuck	\$183,400	\$192,500	\$228,000	-4.7%	-15.6%	-19.6%
Oxford	\$354,100	\$355,100	\$400,400	-0.3%	-11.3%	-11.6%
Plymouth	\$198,500	\$199,300	\$221,200	-0.4%	-9.9%	-10.3%
Prospect	\$290,100	\$298,500	\$322,300	-2.8%	-7.4%	-10.0%
Seymour	\$253,300	\$266,700	\$297,500	-5.0%	-10.4%	-14.9%
Shelton	\$349,300	\$348,200	\$381,900	0.3%	-8.8%	-8.5%
Southbury	\$325,000	\$314,000	\$341,700	3.5%	-8.1%	-4.9%
Thomaston	\$219,800	\$226,500	\$233,300	-3.0%	-2.9%	-5.8%
Waterbury	\$130,700	\$140,700	\$165,200	-7.1%	-14.8%	-20.9%
Watertown	\$234,900	\$253,100	\$278,800	-7.2%	-9.2%	-15.7%
Wolcott	\$247,500	\$243,300	\$266,400	1.7%	-8.7%	-7.1%
Woodbury	\$350,100	\$358,800	\$400,000	-2.4%	-10.3%	-12.5%
Region	\$253,300	\$255,900	\$297,500	-1.0%	-14.0%	-14.9%
Connecticut	\$275,400	\$274,500	\$296,500	0.3%	-7.4%	-7.1%

Source: American Community Survey 2006-2010; 2010-2014; 2015-2019

Estimated Residential Tax Burden (2015-2016)



In Connecticut, a property tax is determined by using the municipality's Mill Rate and the assessed value of the property. The assessed value of a property is 70% of the home value.

Geography	Median Home Value (2019)	Average Assessed Value	Mill Rate (2019)	Estimated Residential Tax Burden
Ansonia	\$214,200	\$149,940	37.80	\$5,668
Beacon Falls	\$257,200	\$180,040	35.90	\$6,463
Bethlehem	\$328,500	\$229,950	26.71	\$6,142
Bristol	\$197,800	\$138,460	38.35	\$5,310
Cheshire	\$334,900	\$234,430	33.22	\$7,788
Derby	\$206,300	\$144,410	43.87	\$6,335
Middlebury	\$342,600	\$239,820	35.10	\$8,418
Naugatuck	\$183,400	\$128,380	47.75	\$6,130
Oxford	\$354,100	\$247,870	23.84	\$5,909
Plymouth	\$198,500	\$138,950	40.63	\$5,646
Prospect	\$290,100	\$203,070	31.60	\$6,417
Seymour	\$253,300	\$177,310	36.00	\$6,383
Shelton	\$349,300	\$244,510	22.42	\$5,482
Southbury	\$325,000	\$227,500	29.10	\$6,620
Thomaston	\$219,800	\$153,860	36.13	\$5,559
Waterbury	\$130,700	\$91,490	60.21	\$5,509
Watertown	\$234,900	\$164,430	33.19	\$5,457
Wolcott	\$247,500	\$173,250	33.14	\$5,742
Woodbury	\$350,100	\$245,070	29.17	\$7,149
Region	\$253,300	\$177,310	35.48	\$6,217
Connecticut	\$275,400	\$192,780	No Data	No Data

Source: American Community Survey 5-Year Estimate 2015-2019
OPM Mill Rates - <https://portal.ct.gov/OPM/IGPP/Publications/Mill-Rates>

Foreclosures (total and lis pendens filings, 2016)



A **foreclosure** is the legal process by which an owner's right to a property is terminated, usually due to a defaulted loan. Lis pendens filings indicate that a legal action has been filed against a property owner, but does not guarantee foreclosures or pre-foreclosure activity. It **may** indicate the beginning of a foreclosure process.

Geography	Foreclosures (2016)	
	Foreclosures	Lis Pendens Filings
Ansonia	14	81
Beacon Falls	5	27
Bethlehem	4	13
Bristol	55	373
Cheshire	12	71
Derby	23	75
Middlebury	11	28
Naugatuck	84	156
Oxford	3	44
Plymouth	21	104
Prospect	9	26
Seymour	29	71
Shelton	35	139
Southbury	34	74
Thomaston	7	24
Waterbury	65	540
Watertown	53	72
Wolcott	9	72
Woodbury	8	40
Region Total	481	2,030
State Total	3,069	13,380

Source: [Connecticut Housing Finance Authority, CT Data](#)

D. Affordability Data

Affordable Housing Appeals List (2020)

Geography	Type of "Affordable Housing Development" as defined by C.G.S. 8-30g					Total Assisted Units (2020)	Percent Affordable (2020)	Percent Affordable with 2020 Census for Total Housing Units
	2010 Census Total Housing Units	Government Assisted Units (2020)	Tenant Rental Assistance Units (2020)	Single Family CHFA/USDA Mortgages (2020)	Deed Restricted Units (2020)			
Ansonia	8,148	349	764	147	0	1,260	15.46%	15.55%
Beacon Falls	2,509	0	4	46	0	50	1.99%	1.91%
Bethlehem	1,575	24	0	9	0	33	2.10%	2.06%
Bristol	27,011	1,908	962	1,124	0	3,994	14.79%	14.66%
Cheshire	10,424	258	22	100	17	397	3.81%	3.82%
Derby	5,849	275	301	111	0	687	11.75%	11.93%
Middlebury	2,892	77	5	25	20	127	4.39%	4.17%
Naugatuck	13,061	493	315	367	0	1,175	9.00%	8.88%
Oxford	4,746	36	2	31	0	69	1.45%	1.37%
Plymouth	5,109	178	21	196	0	395	7.73%	7.67%
Prospect	3,474	0	6	56	0	62	1.78%	1.65%
Seymour	6,968	262	28	113	0	403	5.78%	5.67%
Shelton	16,146	254	45	137	82	518	3.21%	3.02%
Southbury	9,091	90	6	41	0	137	1.51%	1.48%
Thomaston	3,276	104	6	98	0	208	6.35%	6.23%
Waterbury	47,991	5,344	3,123	1,751	21	10,239	21.34%	21.16%
Watertown	9,096	205	32	229	0	466	5.12%	5.10%
Wolcott	6,276	313	9	184	0	506	8.06%	7.90%
Woodbury	4,564	60	3	28	0	91	1.99%	1.99%
Region Total	188,206	10,230	5,654	4,793	140	20,817	11.06%	10.88%
State Total	---	92,075	47,034	29,858	5,241	174,208	--	11.38%

Source: The State of Connecticut 2020 Affordable Housing Appeals List and 2020 Census for Housing Units.
 Link to 2020 Affordable Housing Appeals List: <https://portal.ct.gov/-/media/DOH/2020-Affordable-Housing-Appeals-List.pdf>

Percent Change of C.G.S. 8-30g Affordable Housing (2010-2020)

Geography	Total Affordable		Percent Affordable		% Change in Total Affordable Units (2020-2010)
	2020	2010	2020	2010	
Ansonia	1,260	1,158	15.46%	14.59%	8.81%
Beacon Falls	50	33	1.99%	1.57%	51.52%
Bethlehem	33	24	2.10%	1.73%	37.50%
Bristol	3,994	3,542	14.79%	13.56%	12.76%
Cheshire	397	334	3.81%	3.48%	18.86%
Derby	687	623	11.75%	11.19%	10.27%
Middlebury	127	96	4.39%	3.85%	32.29%
Naugatuck	1,175	1,081	9.00%	8.76%	8.70%
Oxford	69	48	1.45%	1.40%	43.75%
Plymouth	395	327	7.73%	7.04%	20.80%
Prospect	62	28	1.78%	0.90%	121.43%
Seymour	403	361	5.78%	5.68%	11.63%
Shelton	518	435	3.21%	2.96%	19.08%
Southbury	137	104	1.51%	1.33%	31.73%
Thomaston	208	182	6.35%	6.04%	14.29%
Waterbury	10,239	10,337	21.34%	22.07%	-0.95%
Watertown	466	369	5.12%	4.45%	26.29%
Wolcott	506	445	8.06%	8.03%	13.71%
Woodbury	91	80	1.99%	2.07%	13.75%
Region Total	20,817	19,607	1.40%	1.41%	6.2%
State Total	174,208	155,050	11.71%	11.19%	12.4%

Source: The State of Connecticut 2020 Affordable Housing Appeals List and 2020 Census for Housing Units. Link to 2020 Affordable Housing Appeals List: <https://portal.ct.gov/DOH/DOH/Programs/Affordable-Housing-Appeals-Listing>

Housing Preservation Units (2020)



This table shows the number of active, federally assisted rental housing units. At-risk units are those rental units that face an expiring affordability restriction in the next five years.

Geography	Federally Assisted Housing Units		
	Active Units	At Risk	% At Risk
Ansonia	240	8	3.3
Beacon Falls	No data	No data	No data
Bethlehem	24	24	100.0
Bristol	1,640	110	6.7
Cheshire	168	48	28.6
Derby	140	0	0.0
Middlebury	76	0	0.0
Naugatuck	498	168	33.7
Oxford	34	0	0.0
Plymouth	6	0	0.0
Prospect	No data	No data	No data
Seymour	257	0	0.0
Shelton	338	218	64.5
Southbury	70	0	0.0
Thomaston	117	0	0.0
Waterbury	5,053	2,155	42.6
Watertown	206	0	0.0
Wolcott	152	0	0.0
Woodbury	60	0	0.0
Region Total	No data		
State Total	77,095	11,444	14.8

Source: The National Housing Preservation Database (NHPD) accessed September 30, 2020 by Partnership for Strong Communities

STRATEGIES TO INCREASE AFFORDABLE HOUSING DEVELOPMENT

This section provides a variety of strategies that can facilitate an increase in the number of affordable housing developments as defined by C.G.S. 8-30j as well as broad strategies communities may consider to encourage more affordable housing development.

1 Strategies to create more affordable housing development as defined by C.G.S. 8-30j (Assisted Housing and/or Set-Aside Development):

TYPES OF ASSISTED HOUSING	
Mortgage Support	CHFA Single Family Mortgage
Background	The Connecticut Housing Finance Authority (CHFA) has a variety of homebuyer mortgage programs to assist households of varied income levels in financing a home. More information about the Homebuyer Mortgage Program can be found at this link .
CHFA Resource Map	https://www.chfa.org/homebuyers/chfa-resource-map-target-areas/
Strategies	<ol style="list-style-type: none"> 1. Include educational resources at town hall and on the municipal website regarding CHFA’s Homebuyer Mortgage Programs. Include a contact for individuals to reach out to. 2. Educate municipal staff that may be asked or deal with housing-related topics on relevant CHFA programs to share with constituents as appropriate. This may include, but is not limited to, the Tax Department, Assessor’s Department, Land Use Department, and Building Department. 3. Partner with CHFA and relevant housing-based organizations that serve the municipality for municipal homebuyer educational programming. <p>- To connect with someone at CHFA, use this link.</p>

Mortgage Support	USDA Section 502
Background	<p>The USDA has two programs under the Section 502 Loan Program. This program assists low and very low-income applicants in obtaining housing in eligible rural areas by providing payment assistance to increase an applicant’s repayment ability. Payment assistance comes in the form of a subsidy that reduces the mortgage payment for a specified time. The specifics of the program can be found at this link.</p>
Map of Eligible Areas	<p>https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sf-pd</p>
Strategies	<ol style="list-style-type: none"> 1. Include educational resources at town hall and on the municipal website regarding the USDA Section 502 programs. Include a contact for individuals to reach out to. 2. Educate municipal staff that may be asked or deal with housing-related topics on relevant USDA programs to share with constituents as appropriate. This may include, but is not limited to, the Tax Department, Assessor’s Department, CEOs, Land Use Department, and Building Department. 3. Partner with the USDA Connecticut office for municipal homebuyer educational programming. <p>-To connect with someone at the USDA, use this link.</p>

Financing Support	Low Income Housing Tax Credit Program
Background	<p>The Connecticut Housing Finance Authority (CHFA) is the allocating and compliance agency for the federal Low Income Housing Tax Credit (LIHTC) program. CHFA has an annual \$10 million cap on LIHTC credits. There are two types of credits – a 9% credit and a 4% credit. To qualify, applicants must meet a certain criterion for providing affordable housing. These criteria are outlined on CHFA’s website at this link.</p>
Strategies	<ol style="list-style-type: none"> 1. Review CHFA’s Low-Income Housing Tax Credit Qualified Allocation Plan Credit Award Process to understand what affordable housing developers need to qualify to apply for LIHTC. Consider writing zoning regulations that include some of the favorable categories outlined in the Qualified Allocation Plan. 2. Communicate with your community’s for-profit and nonprofit developers with the goal to understand the barriers to building more assisted housing. Amend your zoning regulations as appropriate to lower barriers for development and guide the type of affordable housing development desired.

Financing Support	Housing Tax Credit Contribution (HTCC) Program
Background	<p>The State of Connecticut has a Housing Tax Credit Contribution (HTCC) program to help nonprofit developers build affordable housing in Connecticut and allow local businesses an opportunity to invest in the projects. CHFA has an annual \$10 million cap on the HTCC program. Nonprofit developers apply for HTCC funding that comes in the form of state tax credit vouchers that private businesses can buy to apply to their corporate taxes. More information about this program can be found at this link.</p>
Strategies	<ol style="list-style-type: none"> 1. Collaborate with nonprofit developers who have procured HTCC funding in the municipality on future projects or programming that can be funded through the HTCC Program. <ul style="list-style-type: none"> - These developers can be found by reviewing the Applicant Lists, Ranking Reports and Awards found on the HTCC Program website. 2. If a nonprofit developer is approved for the HTCC Program, ensure that the relevant municipal staff are aware and communicate to local investors (e.g., businesses, utility companies) that they can purchase the tax credit vouchers to support local projects.

Financing Support	Affordable Housing Program (FLEX)
Background	<p>The Affordable Housing Program (FLEX) provides grants, loans, loan guarantees, deferred loans, or any combination thereof for the development and preservation of affordable housing. The purpose of this program is to provide quality, affordable housing for Connecticut residents, promote and support homeownership and mixed income developments, and assist in the revitalization of urban and rural centers. Municipalities, nonprofit organizations, local housing authorities, and for-profit developers are eligible to apply. More information can be found at this link.</p>
Strategies	<ol style="list-style-type: none"> 1. If a municipality is considering partnering or developing an affordable housing project, consider the FLEX program as a source of funding. <ul style="list-style-type: none"> - To connect with someone at the State of Connecticut Department of Housing, use the following link.

The Housing Choice Voucher Program (Section 8) and the Rental Assistance Program (RAP Certificate) are two assisted housing programs that provide financial assistance to renters. The State of Connecticut receives a predetermined amount of Housing Choice Vouchers yearly through an appropriation from Congress. A similar process is followed in the State of Connecticut for the Rental Assistance Program.

The Housing Choice Voucher Program and the Rental Assistance Program have had wait lists for over a decade. The municipal strategies provided for these programs are focused on assisting constituents on how to get on a wait list so that they can be considered for assistance when it becomes available.

Tenant Rental Assistance Programs	House Choice Vouchers (Section 8)
Background	<p>The Housing Choice Voucher Program assists very low-income families in affordable housing in the private market. Participants can find their own housing, including apartments, townhouses, and single-family homes. Housing choice vouchers are administered in Connecticut by over 40 public housing agencies (PHAs) and statewide by the Connecticut Department of Housing.</p> <p>A household that is issued a housing voucher is responsible for finding a suitable housing unit of the family’s choice where the owner agrees to rent under the program. Information about housing choice in Connecticut can be found at the following link.</p>
Strategies	<ol style="list-style-type: none"> 1. If a municipality has a Public Housing Agency, encourage open communication to share information and resources about housing opportunities. 2. Share relevant information on the municipal website. This could include: <ul style="list-style-type: none"> - The link to the Public Housing Agency’s website; - The link to the United Way of Connecticut’s Housing Choice Voucher Program wait list website; and - Contact information for individuals looking for further information.
Tenant Rental Assistance Programs	Rental Assistance Program (RAP Certificates)
Background	<p>The Rental Assistance Program (RAP) is a state funded program that helps families with low incomes afford housing in the private market. The Rental Assistance Program is very similar to the Housing Choice Voucher Program. Information about the RAP can be found at the following link.</p>
Strategies	<p>The wait list for the Rental Assistance Program is currently closed. However, a municipality can strategize with their relevant municipal staff and/or PHA to be prepared when the State of Connecticut Department of Housing opens the wait list. A notice will be placed in local newspapers and on the Department of Housing’s website when the wait list is going to open.</p> <p>A municipality may consider strategies to share information and to support constituents in applying during the open enrollment period.</p>



Beacon Falls

SET-ASIDE DEVELOPMENT

<p>Background</p>	<p>Set-aside development is defined by C.G.S. Sec. 8-30g (a)(6). It is also outlined in the NVCOG Regional Housing Profile on page 10.</p> <p>A key component of set-aside development is the affordability restrictions that are ensured through a deed restriction.</p> <p>There are two common ways in which affordability restrictions are managed. A developer may designate a person, entity, or agency that is responsible for the duration of the affordability restrictions. This entity may be private or a public entity, such as a municipal affordable housing trust.</p>
<p>Strategies</p>	<ol style="list-style-type: none"> 1. Create a municipal affordable housing trust to: (1) oversee set-aside development and affordability restrictions; and (2) facilitate the development of more affordable housing development within the municipality. Consider applying for the State of Connecticut Department of Housing's Housing Trust Fund Program to support programming and development. 2. Amend Municipal Zoning Regulations (See Appendix A) to facilitate the development of set-aside development in the municipality. One may consider including incentives to encourage this type of development, included but not limited to, reduced parking or density bonuses.

ACCESSORY DWELLING UNITS

Background	<p>An accessory dwelling unit (ADU) is an additional residential unit located on the same lot as a single-family home. Accessory dwelling units can be conversions of existing homes, additions to new or existing homes, or new stand alone accessory structures.</p> <p>Accessory dwelling units have the potential to increase housing affordability, increase the diversity of the housing stock in a municipality, assist community members in aging in place, and facilitate better use of infrastructure and land.</p> <p>While P.A. No. 21-29 prohibits municipalities from placing affordability restrictions in accessory dwelling units, the size and nature of the unit could still be more affordable than homeownership or the renting of a larger unit.</p>
Strategies	<p>1. Consider adopting accessory dwelling unit overlays or regulations to allow for accessory dwelling units as a permitted use. The Capital Region Council of Governments (CRCOG) created model regulations for accessory dwelling units in 2013 that municipalities may consider as an initial starting point.</p> <p><i>- Note: Public Act No. 21-29 has included additional considerations for accessory dwelling unit zoning regulations. Please review the proposed regulation amendment with counsel to ensure it does not violate any restrictions outlined in Public Act No. 21-29.</i></p> <p><i>- Under Public Act No. 21-29, if a municipality fails to adopt new regulations, amend existing regulations, or opt out of the accessory dwelling unit regulations created in PA 21-29 by January 1, 2023, the language provided in the Public Act will preempt local zoning regulations.</i></p>

INCLUSIONARY ZONING

Background	<p>C.G.S. Section 8-2i allows for municipalities to create zoning regulations, requirements, or condition of development which promotes the development of affordable housing. This can include (1) set-aside requirements; (2) the use of density bonuses; or (3) in lieu of or in addition to such other requirements or conditions, the making of payments into a housing trust fund to be used for “constructing, rehabilitating or repairing housing affordable to persons and families of low and moderate income.”</p>
Strategies	<p>1. Consider adopting zoning regulations that use the powers enabled through C.G.S. Section 8-2i.</p>



Bristol

MODIFICATION OF DENSITY REQUIREMENTS

<p>Background</p>	<p>C.G.S. Section 8-2g allows for municipalities to provide an exemption from the density limits established for any zoning district or special permit/exemption use in which multifamily dwellings are permitted. Subsection (a) of C.G.S. Section 8-2g outlines the requirements to use this section of the statute.</p> <p>C.G.S. Section 8-2g subsection (b) requires that the “municipality establish or designate an agency to implement a program” to administer the requirements of subsection (a).</p>
<p>Strategies</p>	<ol style="list-style-type: none"> 1. Consider adopting zoning regulations that use the powers enabled through C.G.S. Section 8-2g. 2. Consider creating a Municipal Affordable Housing Trust Fund to administer the requirements of C.G.S. Section 8-2g. 3. See Appendix B for examples.

REDUCTION OF PARKING REQUIREMENTS

Background	<p>Reduced parking requirements can lower the cost of building new housing and allow for more efficient land use. In 2015, studies have estimated the average cost per space for parking structures in the United States to be \$24,000 for aboveground parking and \$34,000 for underground parking.</p> <p><i>Note: This resource requires a membership to the American Planning Association to view.</i></p> <p>Reduced parking requirements can lower the cost of building new housing and allow for more efficient land use. Parking regulations should be reviewed and considered from an environmental, social, and land use perspective.</p>
Strategies	<ol style="list-style-type: none"> 1. Review municipal parking requirements to ensure they are still appropriate and consider modifications to reduce the parking requirements for residential development. 2. Reduce the parking requirements in inclusionary zoning or set-aside development zoning regulations to facilitate more affordable housing development. <p><i>- Note: Public Act No. 21-29 Sec. 4(d)(9) revised C.G.S. 8-2 to prohibit municipalities from requiring more than one parking space for each studio or one-bedroom dwelling unit or more than two parking spaces for each dwelling unit with two or more bedrooms.</i></p> <p><i>- P.A. No. 21-29 Sec. 5 provides statutory and procedural guidance on how to opt out of this provision if desired. However, we recommend municipalities consider the affordability benefits prior to making a decision.</i></p>

REDUCTION OF MINIMUM LOT SIZES AND SETBACK REQUIREMENTS (E.G., “ZERO-LOT-LINE” RESIDENTIAL DEVELOPMENT)

Background	<p>A zero-lot-line property is a piece of residential real estate in which the structure comes up to, or very near to, the edge of the property line. Rowhouses, garden homes, patio homes, and townhomes are all types of properties that may be zero-lot-line homes. With a zero-lot-line house, the buyer only must pay for a lot large enough to hold the house. Zero-lot-line houses impart buyers with options beyond the typical apartments and condominiums while maintaining the ability to provide housing for large numbers of people in a tightly circumscribed area. Because zero-lot developments often incorporate shared spaces into their design—features such as shared back alleys and front porches right at the street—many of these homes encourage a real sense of community among their residents.</p>
Strategies	<ol style="list-style-type: none"> 1. Consider adopting zoning regulations that incorporate “zero-lot-line” residential development strategies. 2. Consider adopting area and bulk regulations for undersized pre-existing non-conforming lots. See Appendix C for an example.

RESIDENTIAL INFILL DEVELOPMENT

Background	<p>Residential infill development is the development of housing on vacant or underutilized land in previously developed areas.</p> <p>Residential infill development can benefit built-out communities because it can help meet the demand for additional housing. It can also benefit municipalities that are not built out by more efficiently using land and infrastructure currently in place.</p> <p>- When considering appropriate locations for affordable housing or inclusionary zoning overlays, consider areas that could benefit from infill. This could target a specific type of housing development, such as mixed-use or transit-oriented development.</p>
Strategies	<p>1. Consider adopting residential infill overlays or regulations that encourage the development of affordable housing.</p>

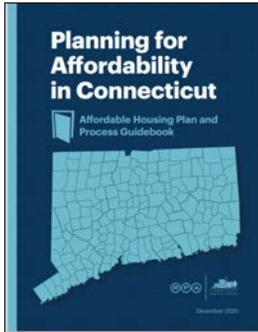
PLANS OF CONSERVATION AND DEVELOPMENT

Background	<p>C.G.S. Section 8-23 requires that at least once every ten years, the municipal Planning Commission shall prepare or amend and shall adopt a Plan of Conservation and Development. Subsection (d)(2) states that a municipality shall consider the need for affordable housing in preparing their Plan of Conservation and Development. When preparing to amend and adopt a new municipal Plan of Conservation and Development, the Planning Commission may take a closer review on how to increase affordable housing development through the adoption of specific goals and strategies in the document. The municipality may consider including the below mentioned strategies.</p>
Strategies	<p>1. Incorporate the strategies mentioned above into the municipality's Plan of Conservation and Development.</p> <p>2. Consider promoting the following housing strategies:</p> <ul style="list-style-type: none"> - Smaller lot sizes - Higher density - Decreased minimum floor area requirements - Consider potential land constraints (e.g., public utilities) and look for strategies that support the municipality's capacity while encouraging affordable housing development.

ADDITIONAL RESOURCES

A

C.G.S. 8-30j Plan Implementation and Community Engagement Resources



Publication: Planning for Affordability in Connecticut: Affordable Housing Plan and Process Guidebook.

Author: Regional Plan Association and State of Connecticut Department of Housing

Link: https://portal.ct.gov/-/media/DOH/AHPP-Guidebook_RPA_120120.pdf

Publication: 2020 Affordable Housing Appeals List

Author: State of Connecticut Department of Housing

Link: <https://portal.ct.gov/-/media/DOH/2020-Affordable-Housing-Appeals-List.pdf>

B

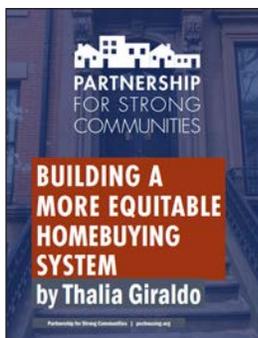
Connecticut Housing Trends



Publication: Trends and Changes in Assisted Housing in Connecticut: A View from the Affordable Housing Appeals List, 2002-2020.

Author: Partnership for Strong Communities

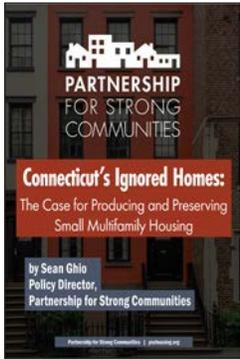
Link: <https://www.pschohousing.org/sites/default/files/AHAL/AHAL-Analysis-2002-2020-Complete.pdf>



Publication: Building A More Equitable Homebuying System

Author: Partnership for Strong Communities

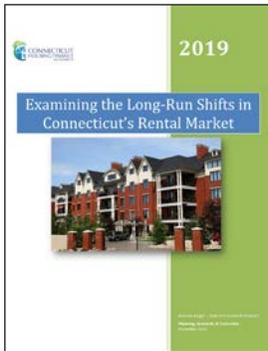
Link: <https://www.pschohousing.org/sites/default/files/building%20a%20more%20equitable%20homebuying%20system.pdf>



Publication: Connecticut's Ignored Homes: The case for Producing and Preserving Small Multifamily Housing.

Author: Partnership for Strong Communities

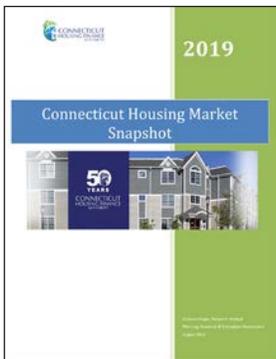
Link: <https://www.pschousing.org/connecticuts-ignored-homes-case-producing-and-preserving-small-multifamily-housing>



Publication: Examining the Long-Run Shifts in Connecticut's Rental Market.

Author: Connecticut Housing Finance Authority

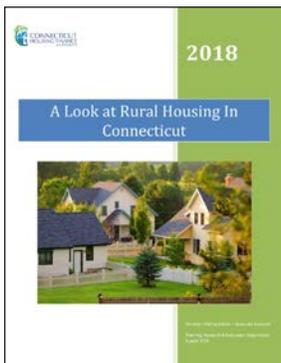
Link: https://www.chfa.org/assets/1/6/Examining_the_Longrun_Shifts_in_Connecticuts_Rental_Market.pdf



Publication: Connecticut's Housing Market Snapshot.

Author: Connecticut Housing Finance Authority

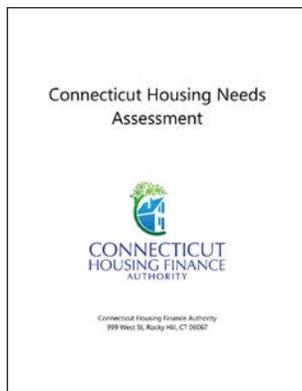
Link: https://www.chfa.org/assets/1/6/Connecticut_Housing_Market_Snapshot_-_2019.pdf



Publication: A Look at Rural Housing in Connecticut (2018)

Author: Connecticut Housing Finance Authority

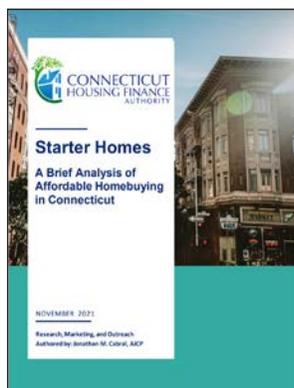
Link: https://www.chfa.org/assets/1/6/Rural_Housing_in_Connecticut.pdf



Publication: Connecticut Housing Needs Assessment.

Author: Connecticut Housing Finance Authority

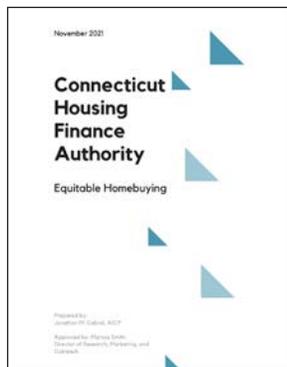
Link: https://www.chfa.org/assets/1/6/Connecticut_HNA.pdf



Publication: Starter Homes: A Brief Analysis of Affordable Homebuying in Connecticut

Author: Connecticut Housing Finance Authority

Link: https://www.chfa.org/assets/1/6/Starter_Homes_2021.pdf



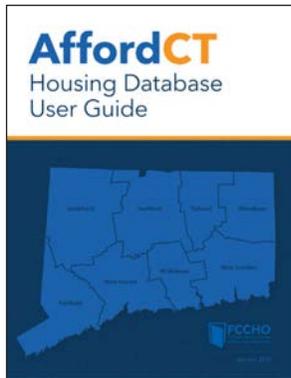
Publication: Equitable Homebuying

Author: Connecticut Housing Finance Authority

Link: https://www.chfa.org/assets/1/6/Equitable_Homebuying_2021.pdf



Housing Analyses, Tools, and Additional Data



Publication: AffordCT

Author: Fairfield County's Center for Housing Opportunity

Link: <https://www.affordablehousing.tools/Home/VizTown>

Publication: CT Monthly Housing Market Dashboard

Author: Connecticut Housing Finance Authority

Link: <https://www.chfa.org/about-us/ct-monthly-housing-market-dashboard/>

Publication: Knowledgebase Collection – Housing Needs Assessment

Author: American Planning Association.

This resource requires a membership to the American Planning Association to view.

Link: <https://planning.org/knowledgebase/housingneeds/>

Publication: Knowledgebase Collection – Residential Infill

Author: American Planning Association.

This resource requires a membership to the American Planning Association to view.

Link: <https://www.planning.org/login/?next=/knowledgebase/residentialinfill/>



Model Outline for a Municipal Affordable Housing Plan

Municipalities can determine how to structure their municipal affordable housing plan. The State of Connecticut and Regional Plan Association’s [Planning for Affordability in Connecticut: Affordable Housing Plan and Process Guidebook](#) provides an outline of a draft Municipal Affordable Housing Plan on page 27. Below is another outline that may be considered when creating your municipal plan.

1. Assisted Housing

a. Issue Identification – Answering the “who, what, when, and why?”

- **Who?** Communities are diverse in their population and demographic composition. A variety of constituents, including, but not limited to, seniors, young families, disabled adults, and people who work in the community (e.g. municipal employees, health care and service employees, etc.) may need affordable housing options at some point in their lives.

- It could be beneficial to have pictures and quotes to illustrate the “who.”

- **What?** There are a variety of options to increase the supply of affordable housing which include, but are not limited to, new construction, rehabilitation of existing units, partial financing, revolving loans, and non-profit partnerships that can create housing at a variety of affordability levels in settings with and without existing municipal services.

- **When?** C.G.S. Section 8-30j requires municipalities to create a municipal affordable housing plan by June 1, 2022, and to review and amend or adopt a new plan every five years thereafter. The time to create a plan is now.

- **Why?** There is a need for affordable housing on both the regional and municipal levels to create an economically vibrant, diverse, and inclusive region.

- This section could discuss the following:

- The Regional or Municipal Plan of Conservation and Development goals that align with the need for more diverse and affordable housing options;
- ‘What does C.G.S. 8-30j Require for a Municipal Affordable Housing Plan?’ on page 9 of this document; and/or
- The municipality’s history around affordable housing development. This could include a discussion around the existing barriers to affordable housing and the impacts the lack of affordable housing may have on the population.

b. Definition of Affordable Housing Development and Affordable Housing

- This section could use the language from What is an “Affordable Housing Development” and What is “Affordable Housing” on pages 9 and 11 of this document.

c. Past Accomplishments

- A municipality could examine their current stock of affordable housing development.

- This section could include the following:

- A table showing the total number of affordable housing developments as defined by the 2020 Affordable Housing Appeals list;
- Photos and information (number of units, year built, etc.) about a few of the affordable housing developments within the municipality; and/or
- An overview of previous affordable housing initiatives, including preceding relationships to local housing advocates, a municipal housing authority, and/or affordable home developers.

2. Municipal Overview

- a. A summary of municipal data provided in the Regional Housing Profile; and
- b. A summary of housing analyses conducted for the municipal affordable housing plan. This could include a housing needs assessment and/or a current land use and zoning assessment.

3. Affordable Housing Development Goals

- Your municipality may want to state your affordable housing development goals. This could include a community values statement.
 - a. Guidance for creating a community values statement can be found on page 17 of the Planning for Affordability in Connecticut: Affordable Housing Plan and Process Guidebook.

4. Strategies to Meet Affordable Housing Development Goals

- a. This section could include discussion of the following:
 - Identification of new development projects if known;
 - Local housing partners for future projects and proposals;
 - Opportunities for creating or rehabilitating affordable housing developments; and/or
 - Any of the strategies outlined in Section III of the Regional Housing Profile.
- b. Your municipality may create an implementation plan and could include a table in your final plan.

5. Any Relevant Maps or Appendices

- a. Your municipality may have identified properties or general areas considered for future affordable housing development. The final section of your report could include any additional maps or considerations.
- b. If your municipality conducted a survey or public outreach process, you could include the engagement information in the report as an appendix.

Additional Resources

The Connecticut Chapter of the American Planning Association (CCAPA) has created a resource library that has adopted municipal affordable housing plans from throughout the state. Your municipality may consider reviewing adopted plans to find a format that you fits your community's needs.

APPENDICES



Waterbury

Click the links below to view the PDFs:

A

[Cheshire, CT – Zoning Regulations, Section 44.5 - Omnibus Affordable Housing](#)

[Oxford, CT – Zoning Regulations, Article 6A – Mixed Income Housing District Regulation](#)

[Watertown, CT – Zoning Regulations, Section 41 – Affordable Housing](#)

[Seymour, CT – Zoning Regulations, Section 11.6 - Affordable Housing Zone](#)

B

[Plymouth, CT – Zoning Regulations, Article 6 – Special Permit Uses and Regulations, \(L\) Planned Affordable Housing Development](#)

C

[Waterbury, CT – Zoning Regulations, Section 1.06.03 – Non-Conforming Lots](#)