



Housing in Milford: A Work in Progress

Mayor Blake and other municipal officials are taking steps to expand housing opportunities in Milford through their participation in the creation of a regional affordable housing plan coordinated by the South Central Region Council of Governments (SCRCOG).

Milford has taken part in SCRCOG's Housing Work Group, learning about strategies and tools as it seeks to serve the changing housing needs of its residents.

The need for a home is basic. Having an affordable, appropriate home can provide opportunity and justice, offering a family access to jobs, transportation, healthcare, childcare, recreation and other vital services, and paving the way for children to get a good education, as this study proves:

[Rand Corporation: Housing Policy Is School Policy](#)

The opposite is also true. Not having an affordable, appropriate home can deny opportunity.

If there's enough housing, homes are affordable, allowing families enough excess income for their other needs. But a shortage can force households to spend more than 30% of their income on rent or mortgage payments, "burdening" them and leaving little for food, clothing and other necessities.

As you consider Milford's housing situation, here are a few facts that might help. Did you know that:

- 44% of renters and 33% of homeowners are "burdened" by housing costs?
- Milford's "housing wage" – what one needs to earn in order to not be burdened by housing costs for a typical 2-BR apartment – is \$26.46/hour or \$55,000/year?
- The portion of Milford homes that are deed restricted, subsidized or otherwise reserved for people making 80% of the area median income is 5.3%?
- The median rent in Milford is \$1,574/month and 52% of the rental units cost more than \$1,500/month?
- The average home value is \$300,000?
- The African-American population of Milford is 2.6% and the Hispanic population is 6.6%.

Housing needs can change. Milford's median age is 41.9 years, higher than New Haven County and Connecticut as a whole, and likely to grow higher. Those residents, like Millennials with high education debt, are seeking smaller, denser, more affordable homes near services and transportation.

Transportation costs average 19%. But living within ½ mile from a transit station can reduce that expense to 9% of a household budget, freeing up income! **The city, to its credit, is therefore considering more home creation near the downtown and MetroNorth station.** Similarly, for working households on the edge, a layoff, reduced hours or an unplanned expense (broken carburetor, new water heater) can prevent them from paying the rent or mortgage.

The most recent United Way of Connecticut report shows that Milford, like many municipalities, has a **lot of households living on the edge.** United Way's ALICE study – families and individuals who are Asset Limited, Income Constrained, and Employed – reports that **31% of Milford's households have incomes that are either below the poverty line or below the ALICE "survival budget,"** which is \$29,000 for an individual and \$90,000 for a 4-person household.