



# Milford Affordable Housing Plan Final Draft – March 2022

Prepared by RKG Associates

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# EXECUTIVE SUMMARY

## 8-30g Overview

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

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

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

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<sup>1</sup> [Affordable Housing Plan and Process Guidebook](#)

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

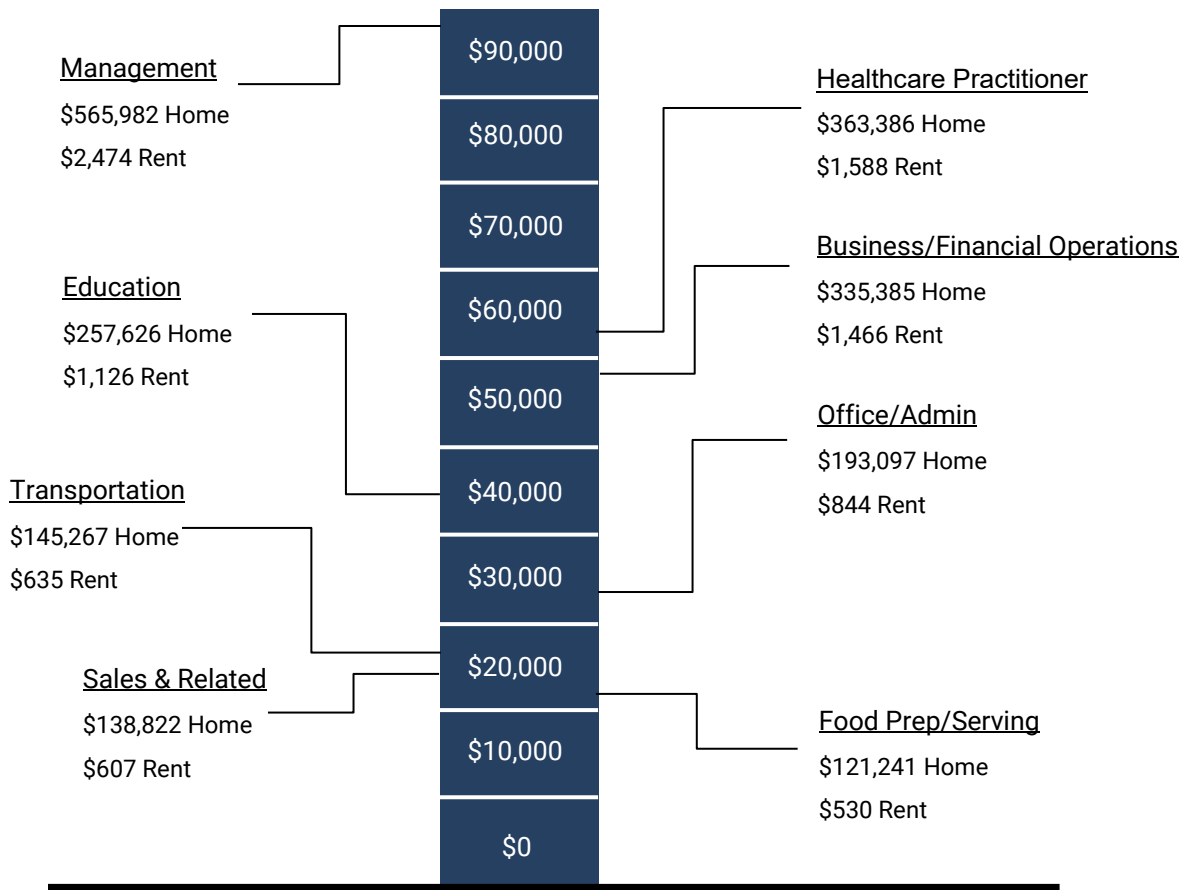
Affordable housing is, quite simply, housing that costs a household no more than 30% of their income. The U.S. Department of Housing & Urban Development (HUD) has set the maximum affordability payment at 30% based on the reasoning that, for most households, particularly those in the lower half of the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

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

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

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

## What Can Different Jobs/Earnings Afford in Milford?



In Milford approximately 45% of renters and 26% of homeowners are considered cost burdened. To not be considered cost burdened in Milford, a household must have an income of at least \$56,922.<sup>2</sup> This means that for many occupations with high numbers of employees, such as teachers, food service and prep workers, transportation workers, office support jobs, and sales related jobs, housing costs exceed what is affordable for households with members employed in these occupations.

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

<sup>2</sup> [2021 Housing Snapshot City of Milford](#)

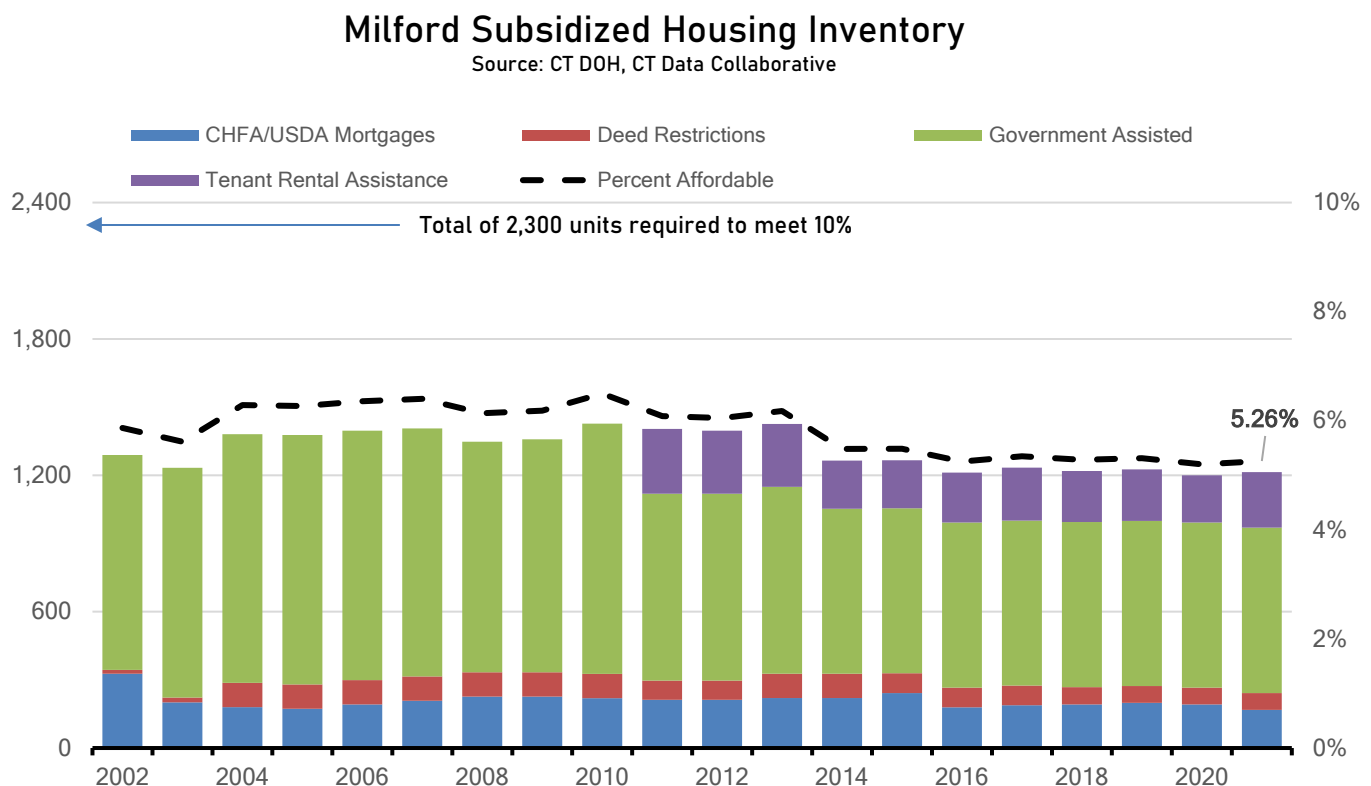
and encouraging housing options at varied price points, both high and low, can address some of these housing affordability challenges and offer residents increased access to jobs, transportation, childcare, recreation, and other vital services. These efforts can also help support economic growth within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

## History of Affordable Housing

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

- “Assisted housing”
- Housing currently financed by CHFA mortgages
- Housing subject to deeds and conditions restricting its sale or rental to low- and moderate-income people
- Mobile homes or accessory apartments subject to similar deed restrictions<sup>3</sup>

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



<sup>3</sup> [CGS § 8-30g The Affordable Housing Land Use Appeals Procedure Issue Brief](#)

# COMMUNITY OVERVIEW

The City of Milford is a growing community experiencing increasing housing costs located within an increasingly high-priced region. Over the past decade Milford has seen population increases and despite projections of population decreases, local stakeholders have indicated that there has been increasing demand by younger households moving into the community even prior to the COVID-19 pandemic. Milford has seen increases in both home prices and rent rates over the past two decades as well as increases in local employment. These changes in the local housing market and economy have caused prices to increase beyond what is considered affordable for many existing households as well as making it difficult for many local workers to afford to live within the community in which they work.

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

# EXISTING CONDITIONS INTRODUCTION

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

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

# DEMOGRAPHICS & HOUSING MARKET CONDITIONS

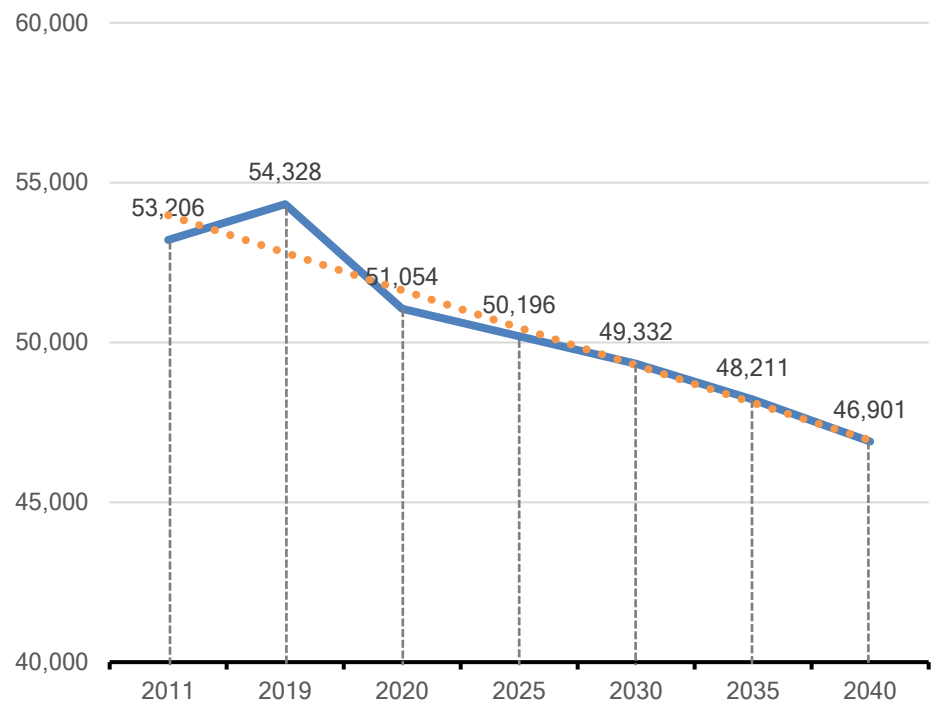
Included in this section is the sociodemographic and market data that describes current conditions, changes over time, and future projections that influence changes in Milford's housing market. Analysis of demographic trends provides insight into the city's ability to support a dynamic housing market,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

## Population, Age, Race/Ethnicity

In contrast with regional trends, Milford has experienced a population increase over the past decade. These increases amount to an estimated 2.1% growth in population or a net increase of 1,122 new residents. Over the next two decades, Milford is projected to experience consistent population declines through 2040. These state projections are derived from natural birth

Figure 1 Total Population Change (2011 - 2040), Milford

Source: ACS 5-Year Estimates, CT State Data Projections

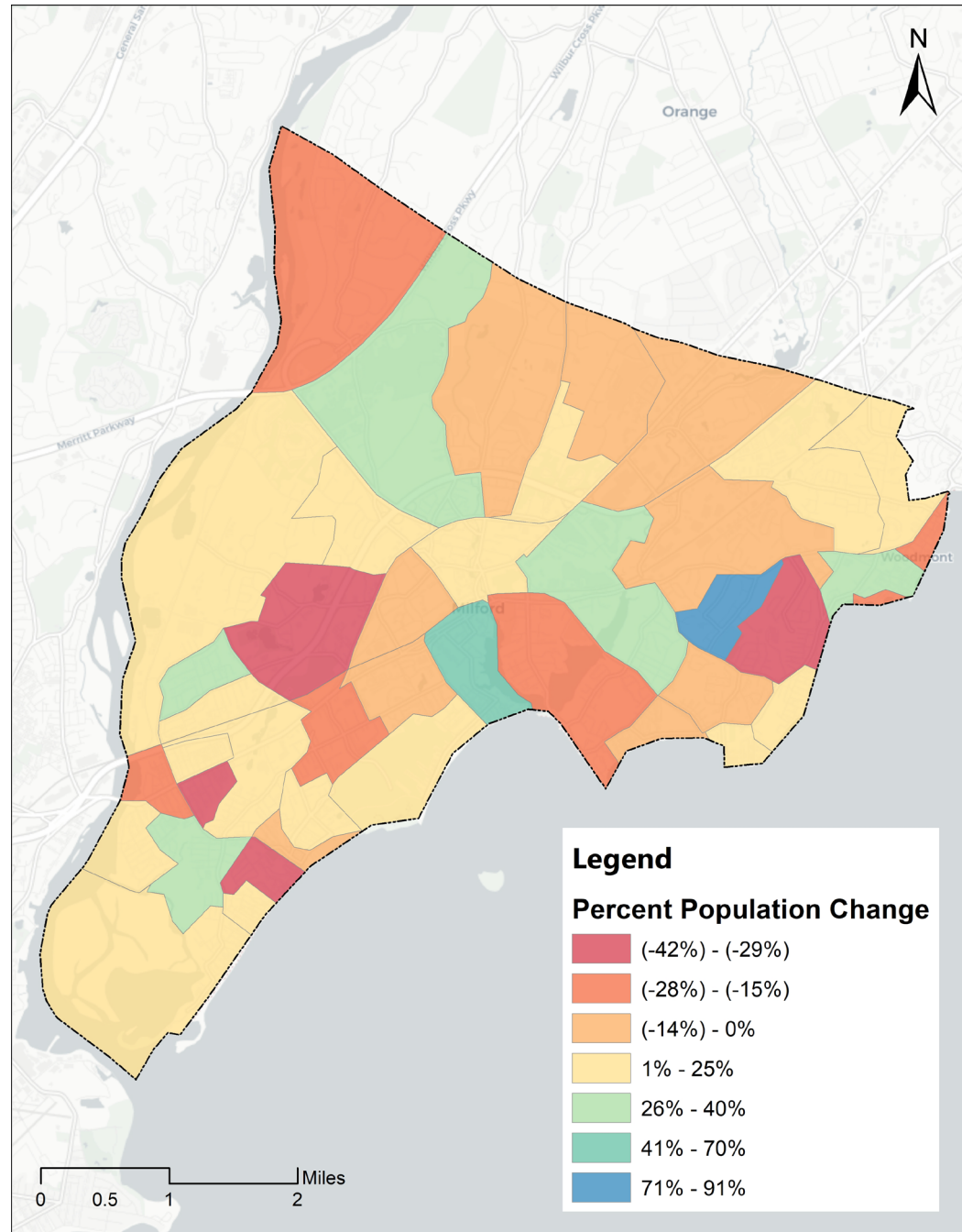


and death rates within each municipality. These projections can change depending on other factors such as local in- and out-migration. Projections were also completed prior to Milford's recent population and household increases which was a result of adding many multifamily units

in recent years. The map of population change (Figure 2) shows that across the city of Milford this net population increase was the result of varied population changes across neighborhoods. Census block groups bordering Orange and the Housatonic River experienced population declines over the past decade while Milford's coastal neighborhoods experienced population increases over this same period. These changes in resident populations resulted in a net population increase over the past decade as indicated in Figure 1.

**Figure 2 Percent Population Change (2011 - 2019)**

Source: ACS 5-Year Estimates

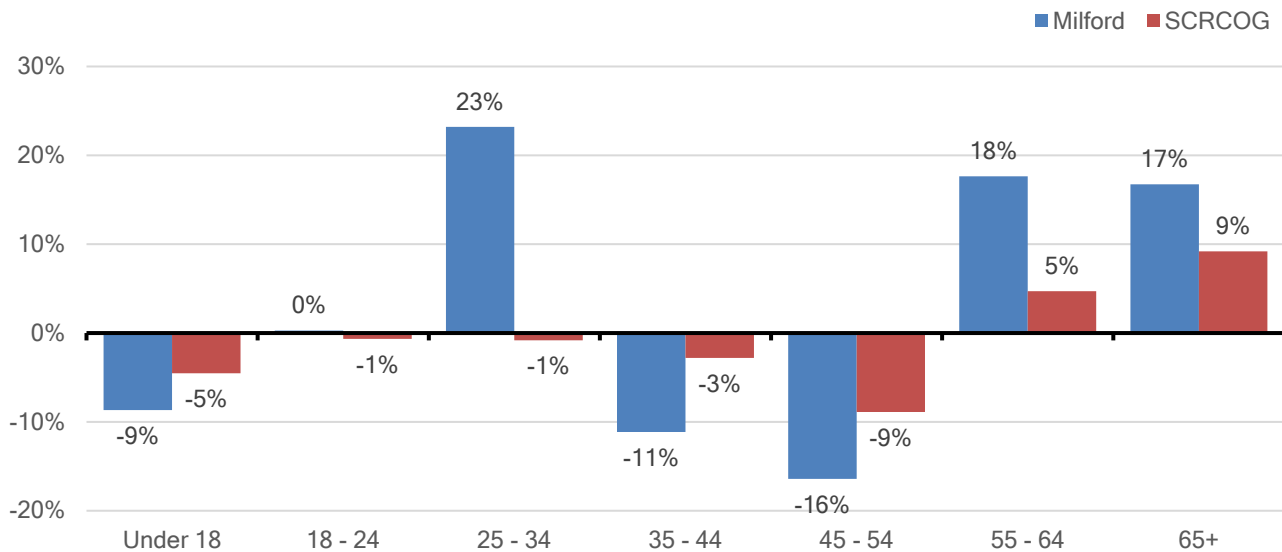


Across age cohorts, Milford has experienced population changes that reflect the broader trends throughout the SCRCOG region. Milford saw percentage increases in residents ages 55 and older as well as decreases in residents ages 35 - 54 and under 18. In contrast with regional trends, Milford saw percentage increases in residents aged 25 - 34. These population changes



**Figure 3 Change in Population by Age (2011 - 2019)**

Source: ACS 5-Year Estimates

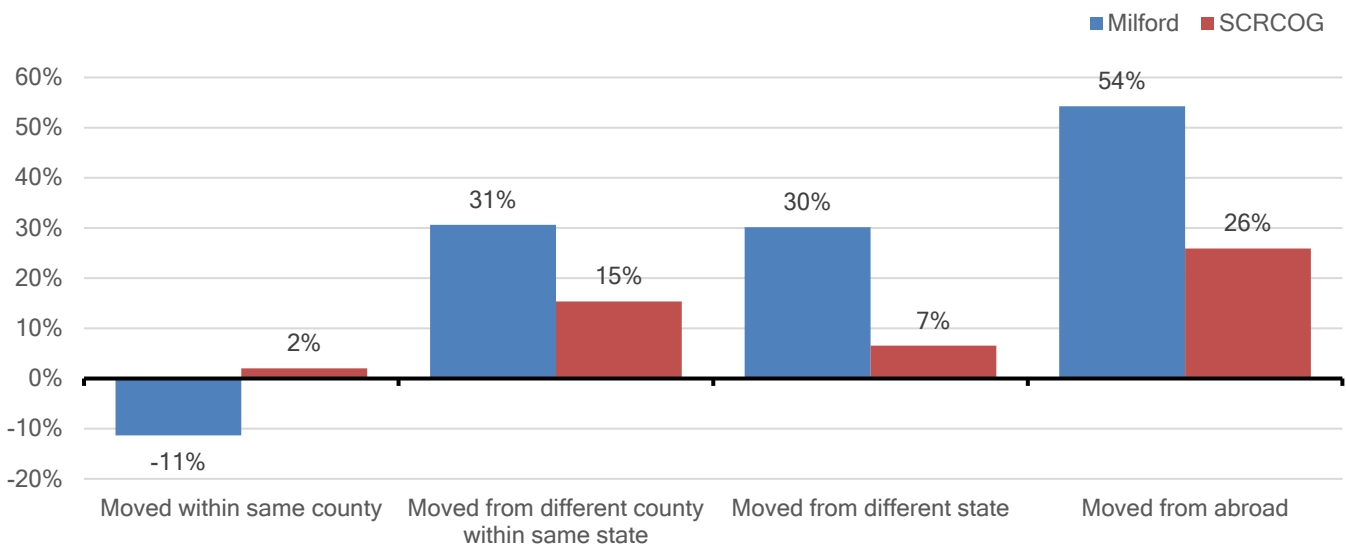


by age highlight an aging population, decreases in residents 35-54 which are typically in or entering the period of family formation, yet is seeing an influx of millennial households which may be driving rental demand seen recently in the community.

In terms of geographic mobility amongst the population of Milford, the city saw population inflow trends similar to the SCRCOG region. Milford saw a 54% increase in new residents from abroad as well as percentage increases in new residents from different states and those from other counties in Connecticut. In contrast with the region, Milford saw an 11% decrease in new residents from other communities throughout the SCRCOG region.

**Figure 4 Change in Geographic Mobility of Population, (2011 - 2019)**

Source: ACS 5-Year Estimates



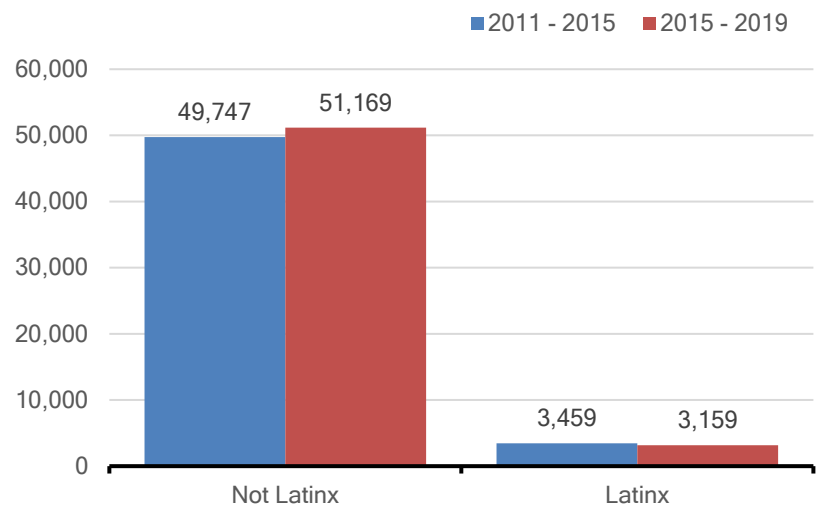
Similar to other communities within the SCRCOG region, Milford's population largely consists of White residents. In contrast with regional trends, Milford saw an 8.7% decrease in its Latinx population. Like other communities, Milford saw small percentage increases in the share of Black and African American residents as well as Asian American residents. These

increases were coupled with a small percentage decrease in the share of White residents. Given the net population increase as well as increases across race and ethnicity, the decrease in the share of White residents indicates that the proportion of new residents identifying as a race other than White was much higher.

This dynamic reflects the regional changes across communities in the SCRCOG region. Over the past decade, regardless of net population increases or decreases, the majority of communities are experiencing some degree of racial and ethnic diversification.

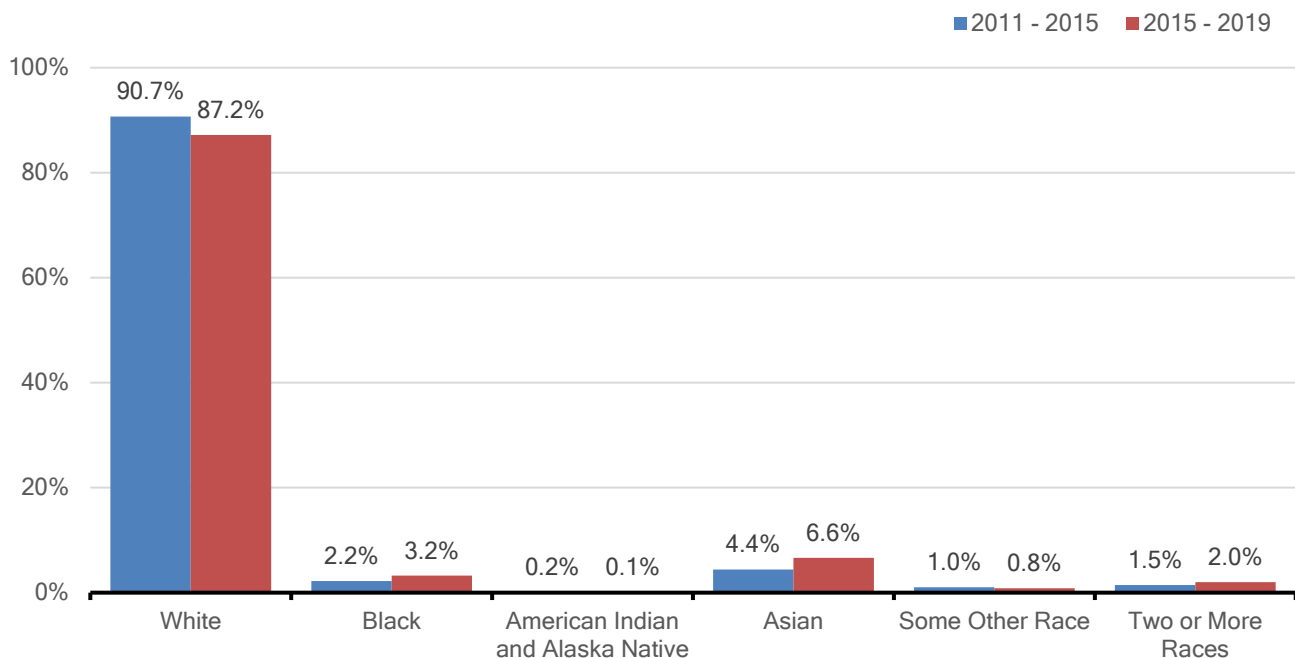
**Figure 5 Population by Ethnicity (2011 - 2019)**

Source: ACS 5-Year Estimates



**Figure 6 Population by Race, Milford (2011 - 2019)**

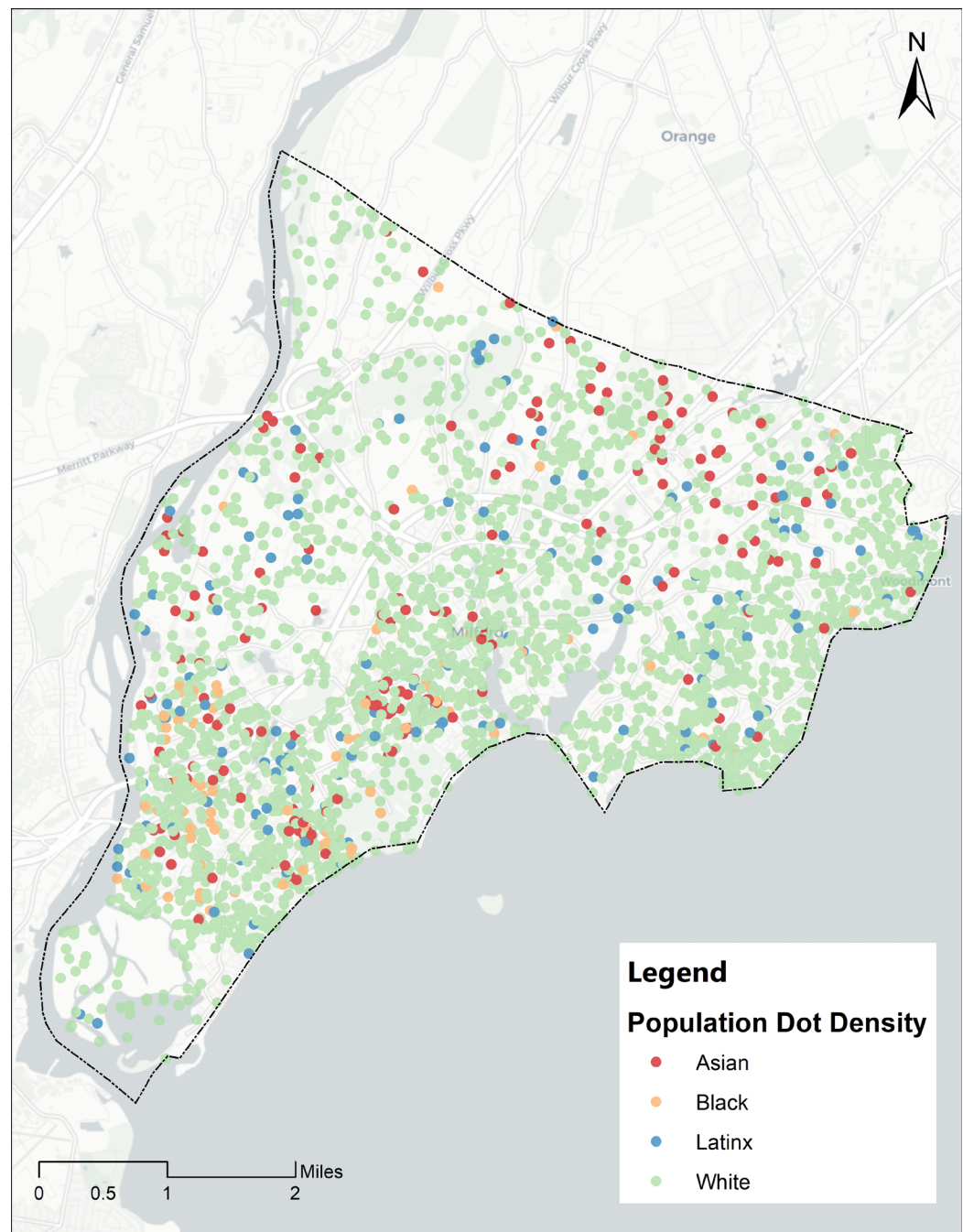
Source: ACS 5-Year Estimates



Dot density mapping by race and ethnicity (Figure 7) also provides a good indicator of where households are settling throughout Milford. In the map in Figure 7, one dot represents approximately twenty people. The dots are then sampled across the city's census block groups by population size. Based on the population distribution in Milford, the majority of residents are located in neighborhoods south of I-95. Across race and

**Figure 7 Population Dot Density**

Source: ACS 5-Year Estimates

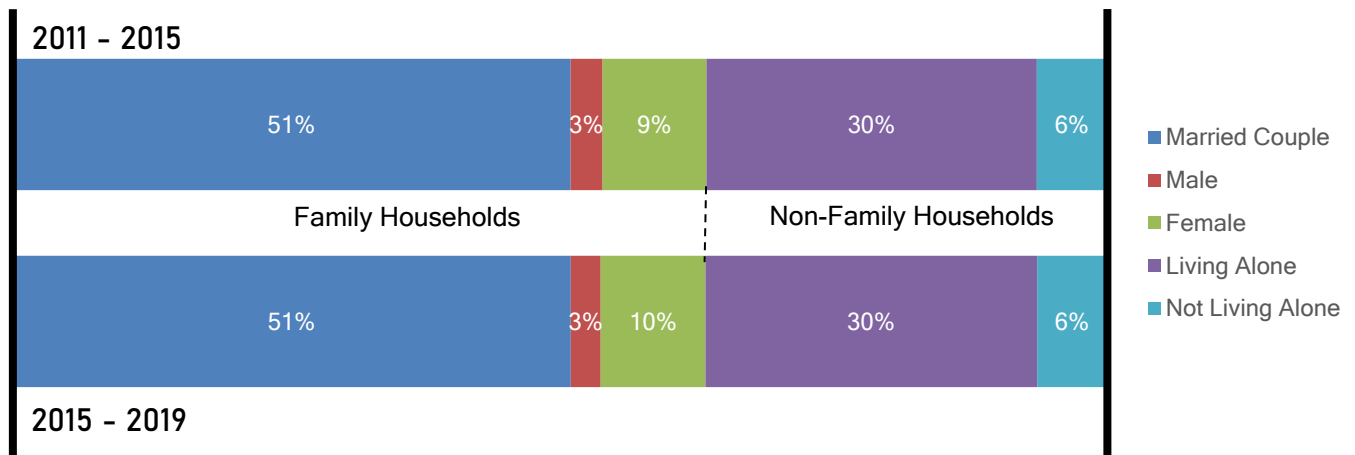


ethnicity, the majority of residents of color reside in neighborhoods bordering Orange or in the southwest part of the city. Unlike other cities within the region, Milford's population distribution by race and ethnicity does not diverge across neighborhoods meaning that for most of the city, neighborhoods largely reflect the overall population composition. This trend is also the likely result of White residents comprising 87% of Milford's population.

## Household Composition

Figure 8 Change in Household Composition (2011 - 2019)

Source: ACS 5-Year Estimates



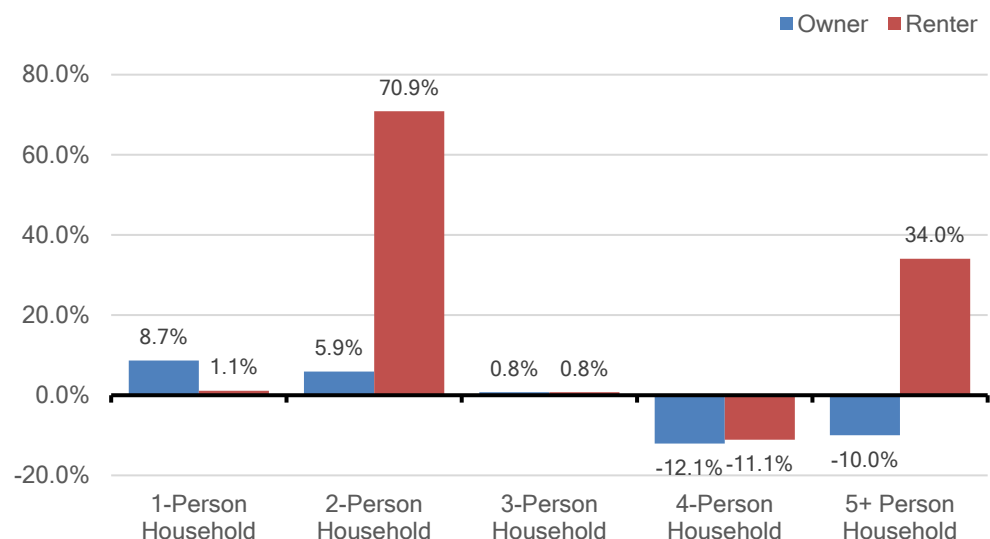
### Change in Households

Over the past decade, Milford has experienced a 6% increase (1,196) in total households. Across household types, Milford saw a 5% increase in family households, largely driven by married couples and a 6% increase in non-family households, driven by increases in single person households. Linked to the population changes by age and the changes by household size, Milford has experienced net population increases in married couple households, which could be linked to the growth in 2-person households (renters and owners) as well as increases in single person households. This could be linked to the increases in 25-34 and 65+ year old residents. Milford also saw decreases in larger households (4 or more people), which may be related to the decreases in residents under 18 and those 35 - 54, who typically comprise a community's larger family households.

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

Figure 9 Change in Households by Tenure & Size (2011 - 2019)

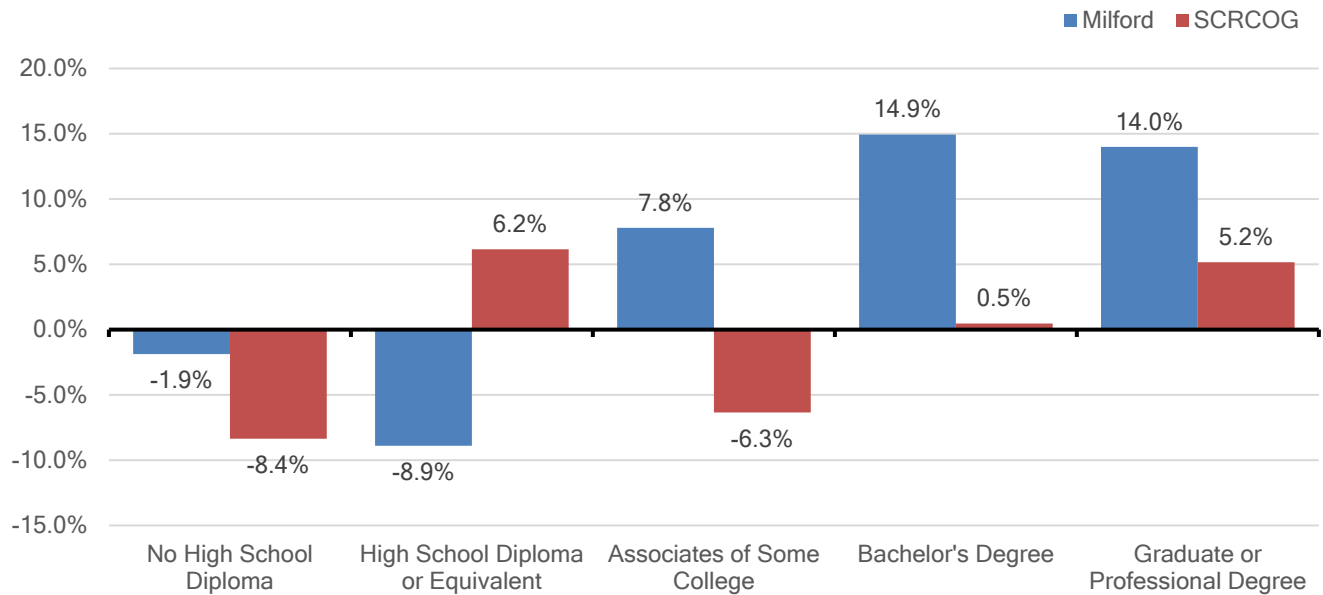
Source: ACS 5-Year Estimates



## Education & Income

Figure 10 Change in Educational Attainment (2011 - 2019)

Source: ACS 5-Year Estimates

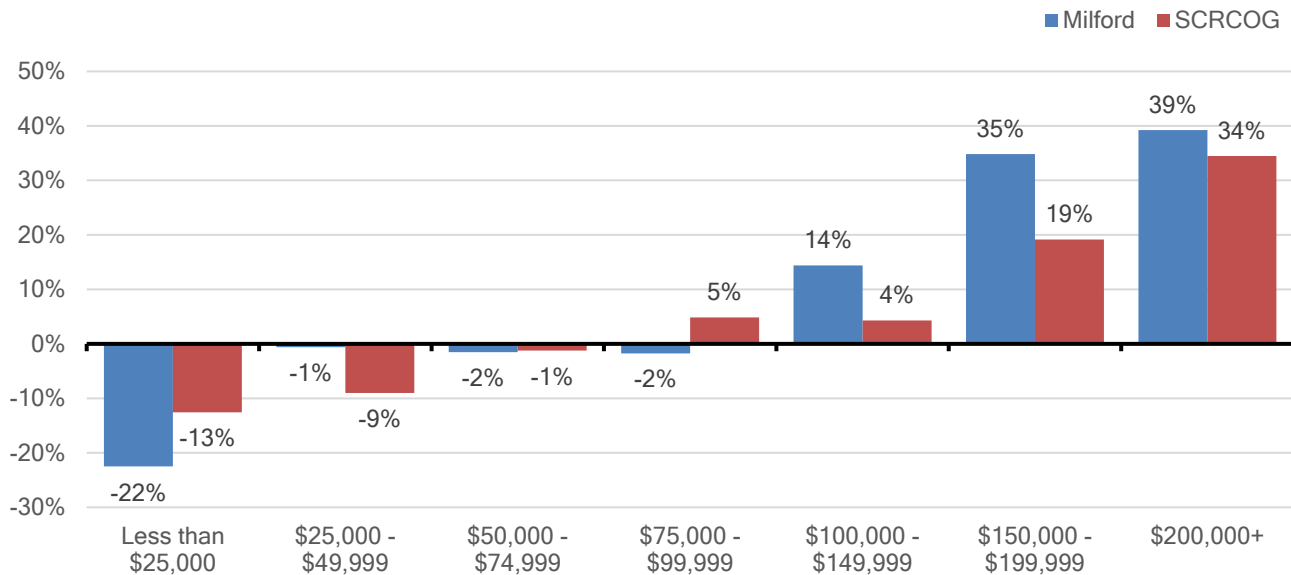


Similar to regional trends, Milford saw percentage increases in residents with a bachelor's degree or higher over the past decade. Milford also saw a percentage decrease in the number of residents with no high school diploma over this same period. In contrast with the region, Milford saw increases in residents with a high school diploma or equivalent as well as residents with an associate degree or some college. These changes equate to an increase of 2,267 residents with a bachelor's degree or higher, 790 residents with an associate degree or some college and a decrease of 1,069 residents with a high school diploma or less.

There is a strong correlation between educational attainment and household income. Linked to the changes in educational attainment, Milford saw large percentage increases in households earning annual incomes greater than \$100,000. Milford also saw decreases in households earning less than \$100,000. These changes in lower and higher income households reflect the regional trends occurring throughout most communities in the SCRCOG region.

**Figure 11 Change in Household Incomes (2011 - 2019)**

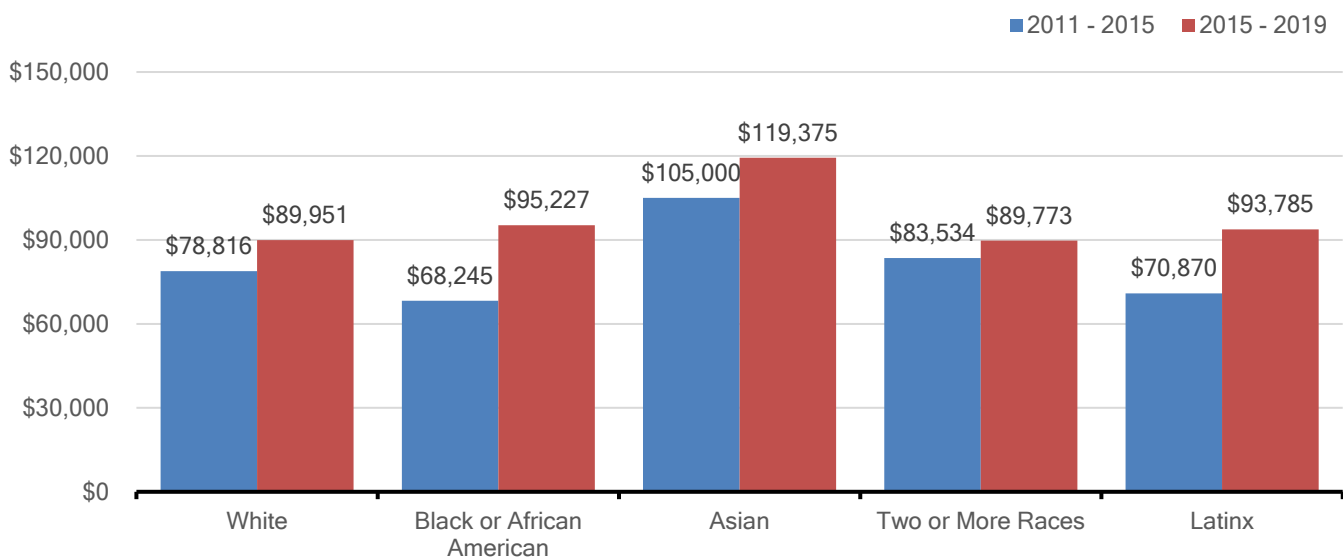
Source: ACS 5-Year Estimates



Across race and ethnicity, Black and African American, Asian American, and Latinx households earn median household incomes greater than the city-wide median household income (\$91,799). White households earn slightly below the citywide median, but this is most likely linked to population sizes. The White population is by far the largest population within Milford meaning the distribution of incomes is more spread than for other races and ethnicities where smaller population medians can be influenced by a couple of higher income households. Unlike many communities within the SCRCOG region, households across all races and ethnicities experienced increases in median annual incomes over the past decade.

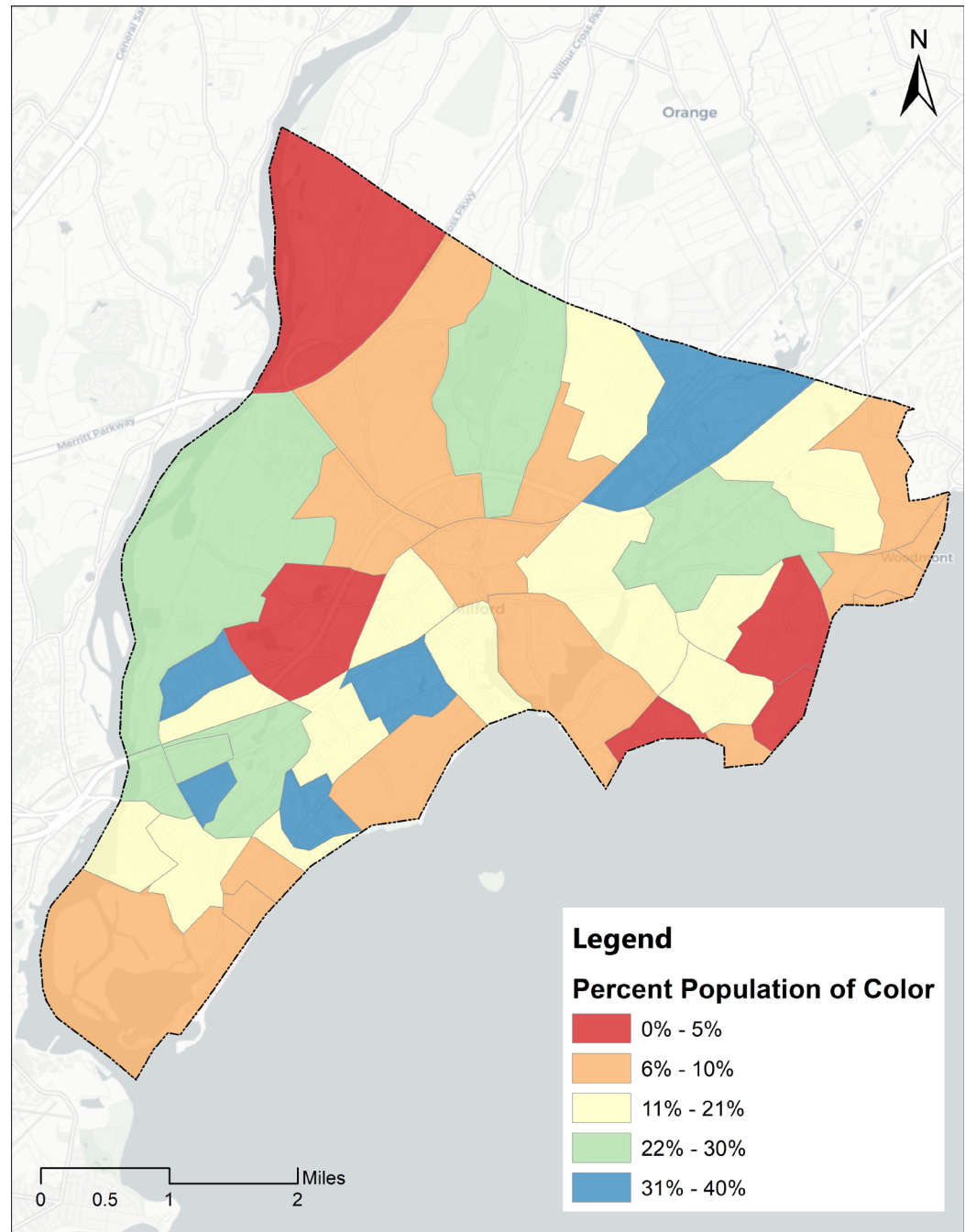
**Figure 12 Median Household Income by Race & Ethnicity, (2011 - 2019)**

Source: ACS 5-Year Estimates



Using the same population data from the dot density mapping, Figure 13 illustrates the percent population of color by census block group. Across Milford, the census block groups shaded in blue represent the areas where neighborhoods have the highest percentage of residents of color. Unlike many communities within the SCRCOG region, these census block groups are scattered throughout the city rather than clustering in a few specific neighborhoods.

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



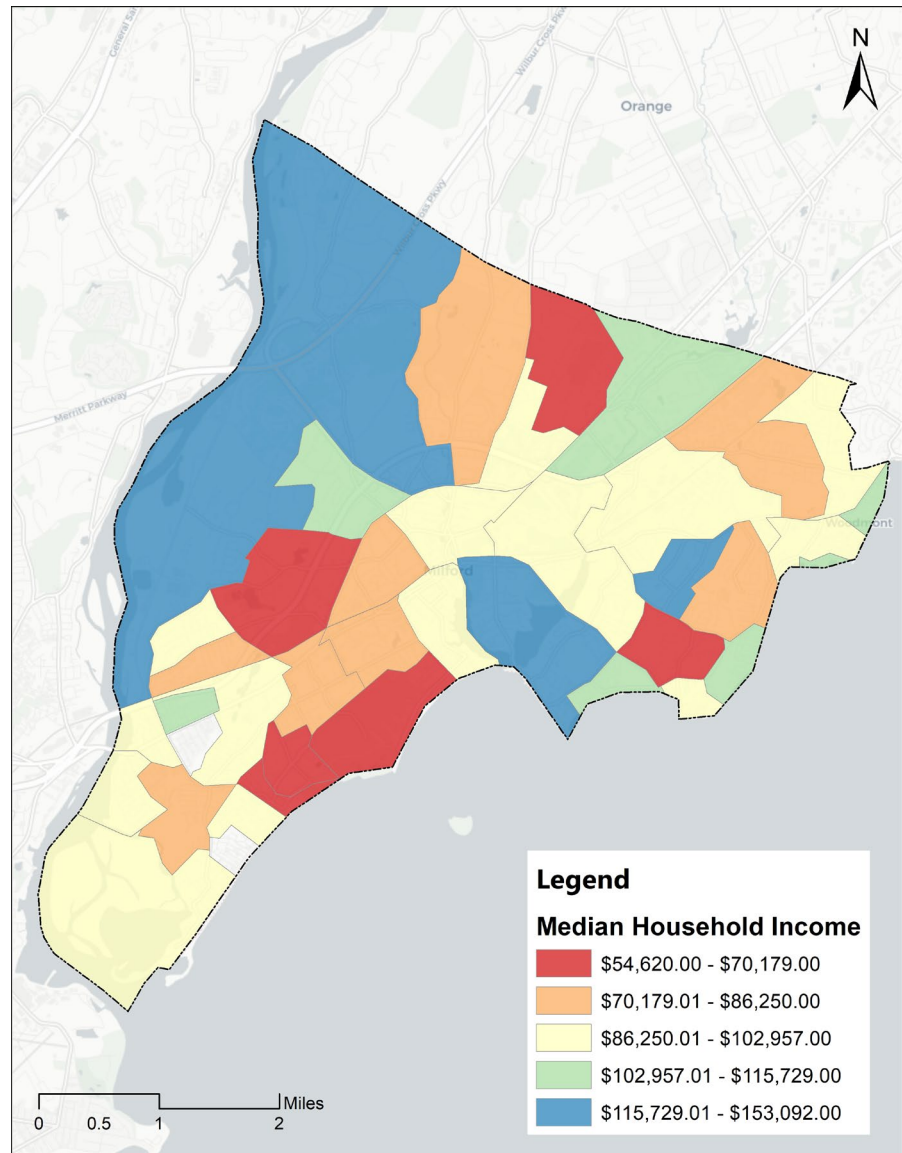
Coinciding with Figure 11 as well as the median household income map (Figure 13), the majority of lower income neighborhoods throughout Milford are predominantly White, which is unsurprising given the city's overall population composition (87% White residents).



Based on ACS estimates for the past decade, Milford saw large increases in owner and renter households earning \$75,000 or more and percentage decreases in households earning less than \$74,999 with the exception of some renter households earning between \$25,000 - \$49,999 and \$50,000 - \$74,999. Across the highest and lowest incomes, Milford saw a decrease of 771 households (owner and renter) earning less than \$25,000 and an increase of 2,090 households earning more than \$100,000.

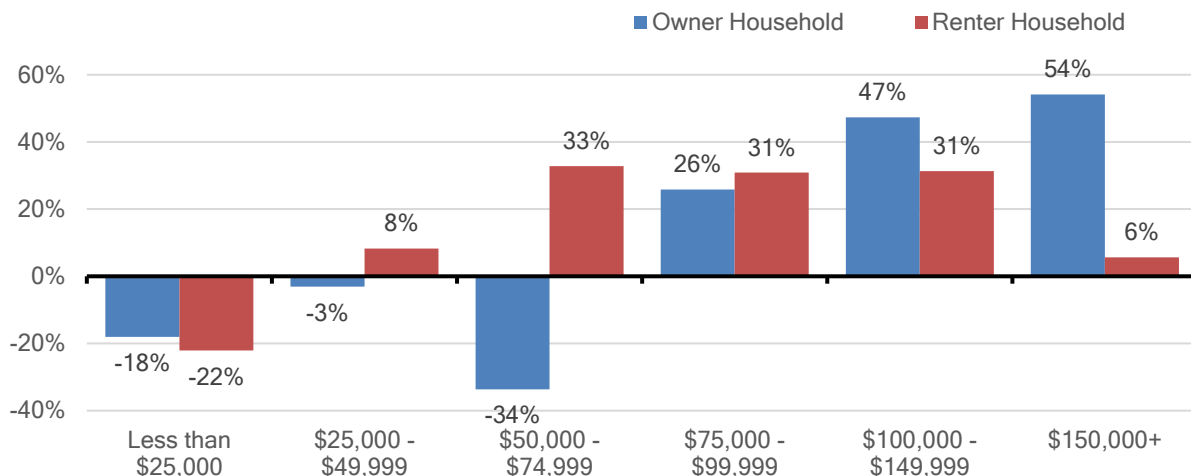
**Figure 14 Median Household Income**

Source: ACS 5-Year Estimates



**Figure 15 Change in Household Income by Tenure (2011 - 2019)**

Source: ACS 5-Year Estimates





## Employment

Across Milford, the industry sectors with the largest number of jobs are retail trade, health care and social assistance, administrative and support, government, and manufacturing. Of the top ten highest employment sectors, nine have adjusted average annual earnings below the city-wide median household income (\$91,799). This suggests that the jobs employees actually hold in Milford may not pay enough for them to afford to live in the city, and if they do, they may struggle to find price appropriate housing.

**Table 1 Top 10 Largest Employment Sectors 2021**

Source: EMSI 2021.4 – QCEW Employees

Industry Sector	2021 Jobs	2021 Adjusted Average Annual Earnings per Job
Retail Trade	4,351	\$36,637
Health Care and Social Assistance	3,604	\$58,390
Administrative and Support and Waste Management and Remediation Services	2,933	\$72,030
Government	2,642	\$81,131
Manufacturing	2,354	\$74,726
Accommodation and Food Services	1,393	\$21,136
Professional, Scientific, and Technical Services	1,283	\$97,416
Wholesale Trade	1,220	\$76,941
Transportation and Warehousing	1,164	\$43,925
Construction	1,140	\$70,877

A closer look at the highest employed occupations within Milford further supports this trend. The top three highest employed occupations in Milford earn adjusted median annual earnings of \$24,000 - \$33,000.

**Table 2 Top 10 Largest Occupation Categories 2021**

Source: EMSI 2021.4 – QCEW Employees

Occupation Category	2021 Jobs	2021 Adjusted Median Annual Earnings
Office and Administrative Support	3,560	\$33,763
Sales and Related	3,165	\$24,273
Transportation and Material Moving	2,400	\$25,400
Management	1,935	\$98,962
Food Preparation and Serving Related	1,557	\$21,199
Healthcare Practitioners and Technical	1,517	\$63,538
Production	1,512	\$33,410
Business and Financial Operations	1,376	\$58,642
Educational Instruction and Library	1,370	\$45,046
Installation, Maintenance, and Repair	1,071	\$42,145

Similar to regional trends, one of the highest growth sectors in Milford over the past decade was transportation and warehousing which saw an increase of 756 jobs. According to the City's 2020 Comprehensive Annual Financial Report, some of the top employers include the City of Milford, the board of education, Subway, Milford Hospital, Schick, Neopost Hasler, Macy's, Stop & Shop, Costco and Alinabal.

**Table 3 Top 5 Employment Growth Sectors 2010 – 2021**

Source: EMSI 2021.4 – QCEW Employees

Industry Sector	2010 - 2021 Jobs	% Change
Administrative and Support and Waste Management and Remediation Services	1,452	98%
Transportation and Warehousing	756	185%
Finance and Insurance	224	36%
Construction	123	12%
Educational Services	38	12%

Across the top five highest growth occupations in Milford, transportation and material moving, management, and professional services occupations saw the greatest increases in jobs over the past decade. Growth in these occupation types is common among communities within the SCRCOG region and underscore the growth in both higher and lower income jobs within the region.

**Table 4 Top 5 Employment Growth by Occupations 2010 – 2021**

Source: EMSI 2021.4 – QCEW Employees

Occupation Category	2010 - 2021 Jobs	% Change	2021 Adjusted Median Annual Earnings
Management	462	31%	\$98,962
Business and Financial Operations	418	44%	\$58,642
Transportation and Material Moving	418	21%	\$25,400
Office and Administrative Support	191	6%	\$33,763
Computer and Mathematical	137	22%	\$68,313

### Employment Geography

Milford is an employment destination for many workers in the neighboring communities. Notably, residents of Bridgeport, West Haven, Stratford, New Haven, and Shelton commute into Milford for work. For residents of Milford, the largest share of workers commute to jobs in the city or commute to New Haven and Bridgeport. Based on these inflows and outflows of workers, Milford is a net importer of jobs. This means that during the daytime business hours, the city of Milford experienced a net population increase, which can be important for local commercial activity such as retail trade and food services.

**Table 5 Top Ten Places of Residence for People Employed in Milford**

Source: OnTheMap 2018

County Subdivision	Job Count	Share
Milford	5,786	20.0%
Bridgeport	2,430	8.4%
West Haven	2,241	7.8%
Stratford	1,695	5.9%
New Haven	1,494	5.2%
Shelton	945	3.3%
Hamden	870	3.0%
Orange	770	2.7%
East Haven	558	1.9%
Ansonia	544	1.9%

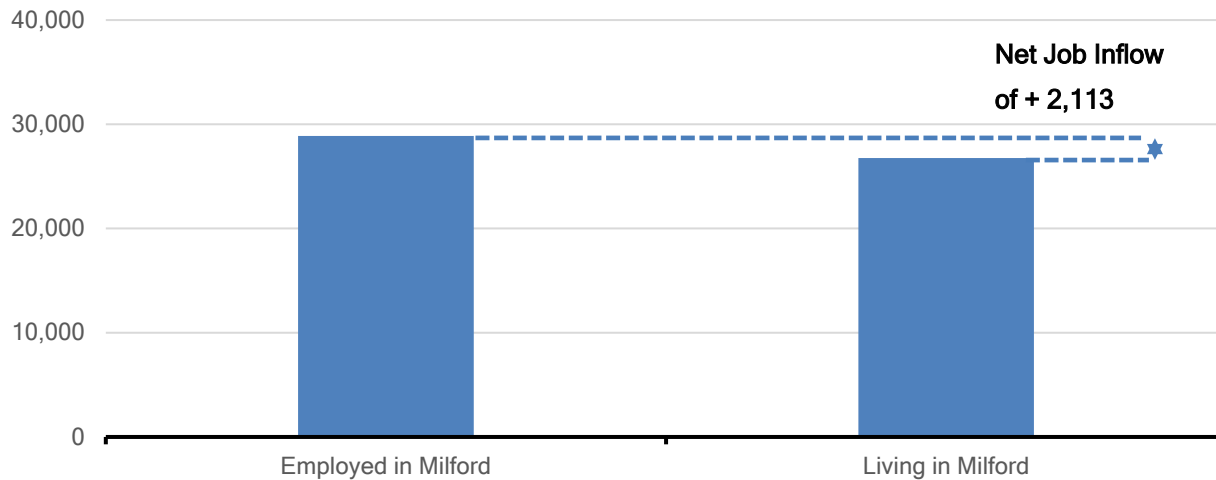
**Table 6 Top Ten Work Destinations for Milford Residents**

Source: OnTheMap 2018

County Subdivision	Job Count	Share
Milford	5,786	21.6%
New Haven	2,653	9.9%
Bridgeport	1,990	7.4%
Stratford	1,910	7.1%
Shelton	1,381	5.2%
Fairfield	1,080	4.0%
West Haven	866	3.2%
Orange	759	2.8%
Stamford	650	2.4%
Trumbull	616	2.3%

**Figure 16 Labor Market Size (All Jobs), 2018**

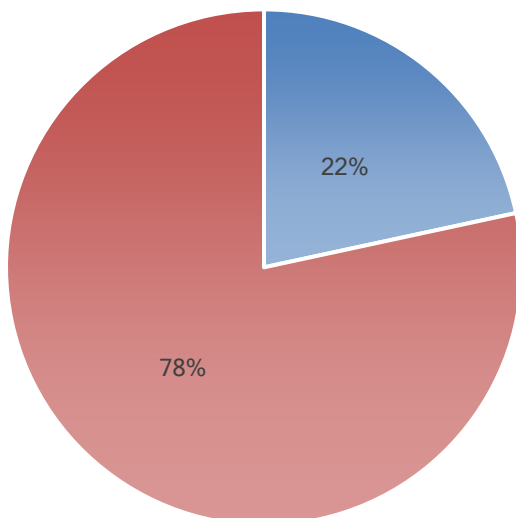
Source: OnTheMap 2018



Based on the U.S. Census Bureau's Longitudinal Employer-Household Dynamic's Origin-Destination Employment Statistics, Milford has a net job inflow of 2,113 workers. This highlights Milford's role as an employment destination for workers in the surrounding communities. This is further evidenced by figure 17 and 18, which highlight that 80% of employment in Milford is filled by workers commuting into the city compared to 78% of residents commuting outside of the city for work.

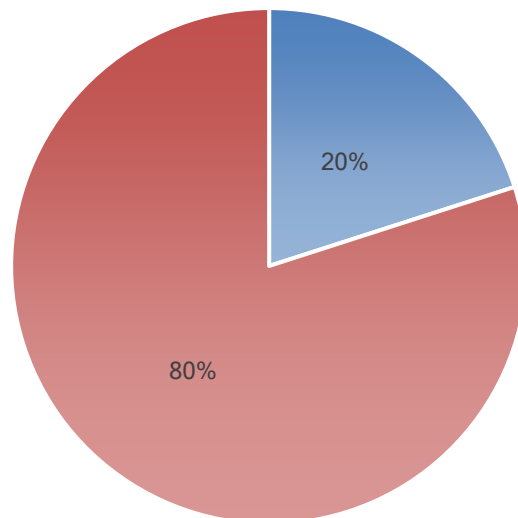
**Figure 17 Employment Efficiency (All Jobs)  
Among People Employed in Milford**

Source: OnTheMap 2018



**Figure 18 Labor Force Efficiency (All Jobs)  
Among People Living in Milford**

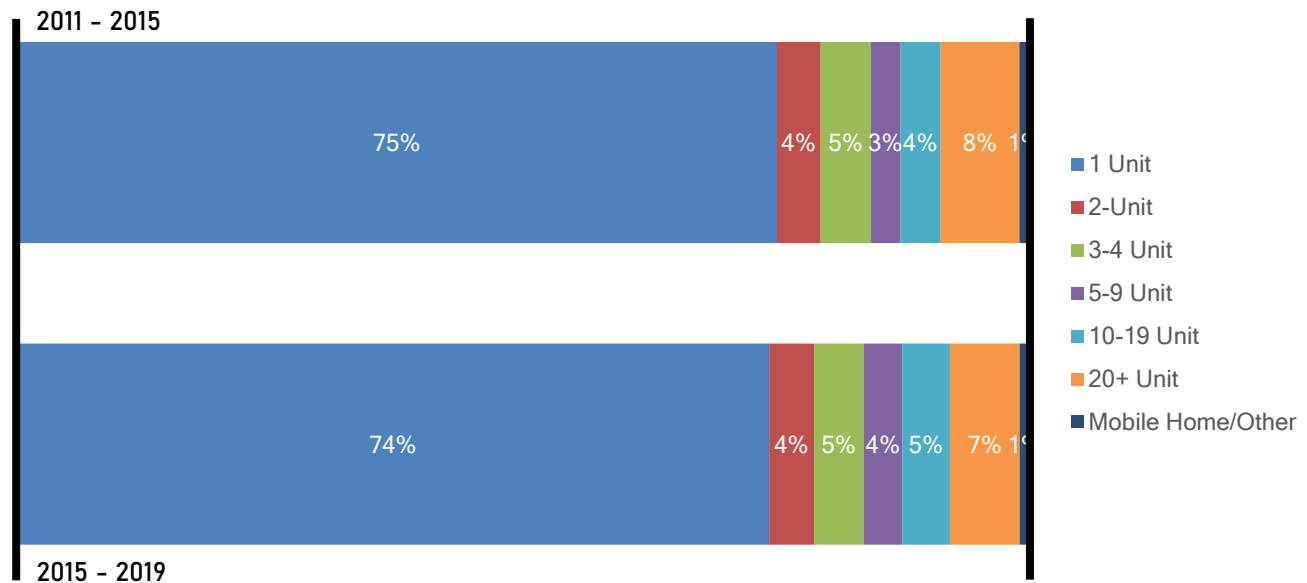
Source: OnTheMap 2018



## Housing Stock

Figure 19 Units in Structure (2011 - 2019)

Source: ACS 5-Year Estimates



Over the past decade, Milford experienced a 6% increase in total housing units. Across unit types, Milford saw a 5% increase in single-family homes (808) as well as an 8% increase in 2-unit homes (83). Milford also saw increases in medium-sized multi-unit structures, specifically a 39% increase in 5-9-unit structure (259) and a 25% increase in 10-19-unit structures (226).

With the exception of 20-or-more-unit structures, Milford saw increases in all other housing types. For structures with 20-or-more-units, Milford saw a 6% decrease (114) in units. It should be noted that within 20-or-more unit structure category, Milford saw a 7% increase in 20-49-unit structures and a 30% decrease in 50-or-more unit structures, which nets the 6% decrease. These ACS estimates do not account of new multifamily constructed 2019 or later. Over the past decade, these changes in housing stock have kept Milford's overall composition of unit types largely consistent. Similar to some of the other larger communities in the SCRCOG region, Milford's share of single-family homes is about 74% of the total housing stock.

## New Construction & Changes in Housing Supply

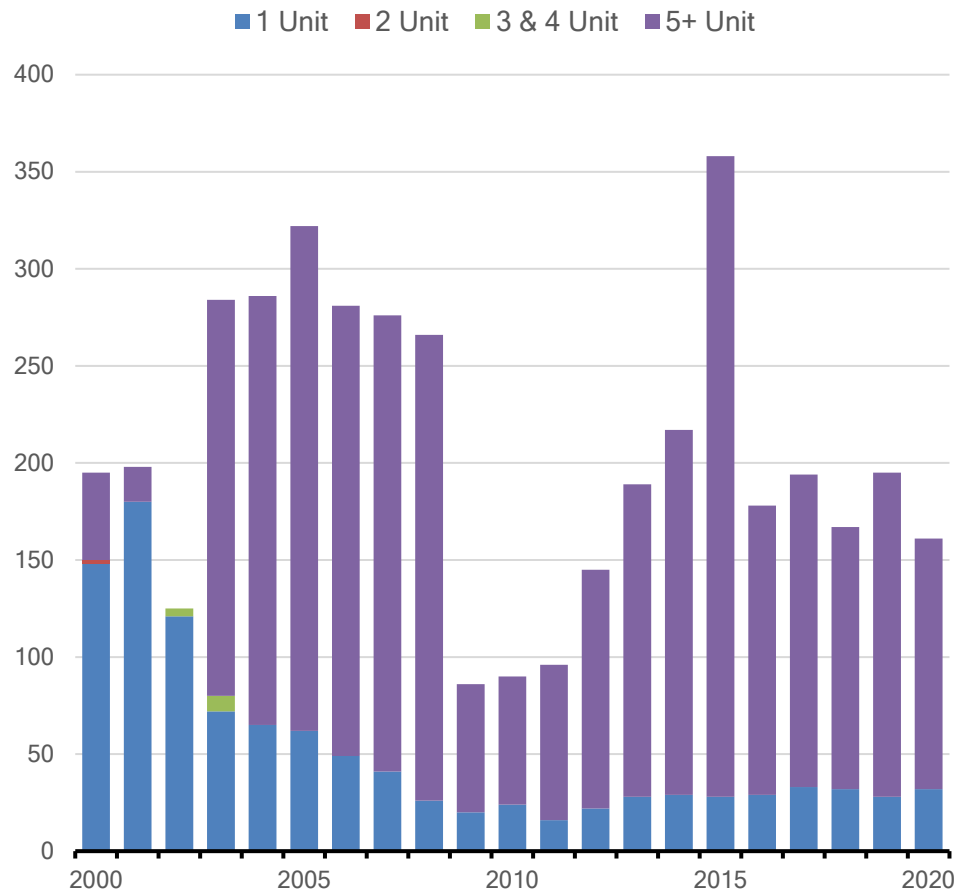
Looking at the changes in supply and demand of housing over the past two decades provides insight into the dynamics that affect housing market prices and affordability. Over the past two decades, housing production activity based on building permits issued for new construction were higher prior to 2009 but then dropped off in the years leading into and after the Great Recession. This is a trend consistent across many SCRCOG communities.

**Figure 20 Housing Permits Issued Annually by Units in Structure**

Source: CT Department of Economic and Community Development

For many SCRCOG communities, permits for new single-family housing have not returned to pre-recession levels which is also the case of Milford. Similar to New Haven, over the past two decades, Milford has consistently issued permits for new construction of 5 or more-unit residential structures.

Over the past two decades, Milford's population has been

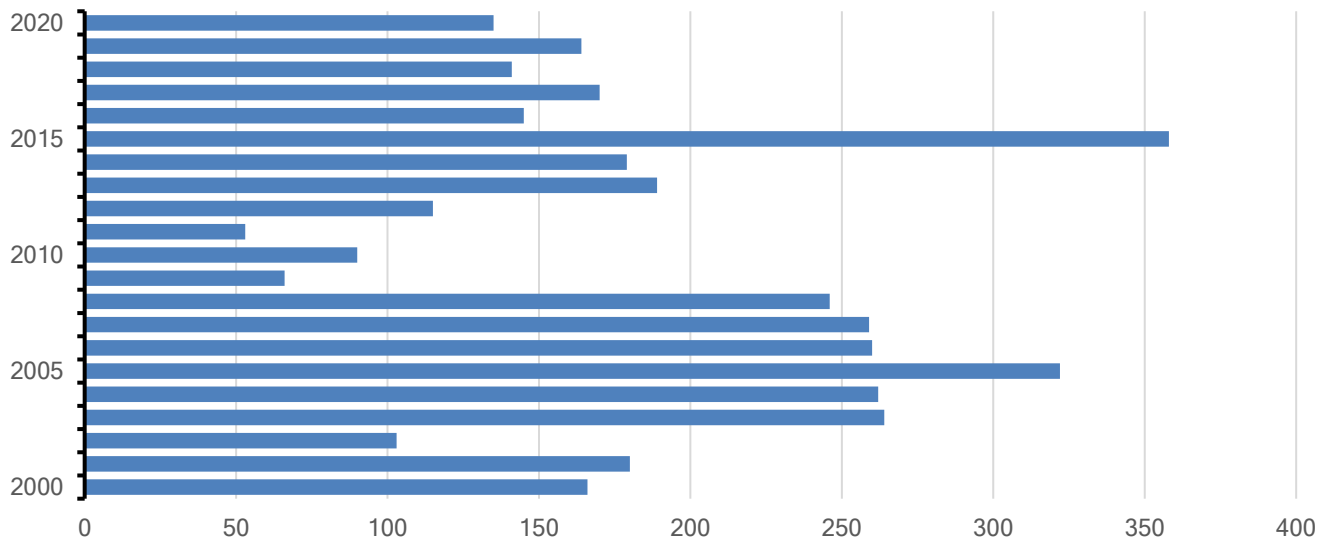


growing particularly among higher income renter households, which could be resulting in the demand that is driving these high rates of new construction permitting. The City also permitted several 8-30g developments in specific parts of the community as well.

Based on data gathered by the CT Department of Economic and Community Development, Milford has seen net increases in housing stock over the last two decades meaning there has been more new construction than demolitions (Figure 21).

**Figure 21 Net Change in Total New Housing Units**

Source: CT Department of Economic and Community Development

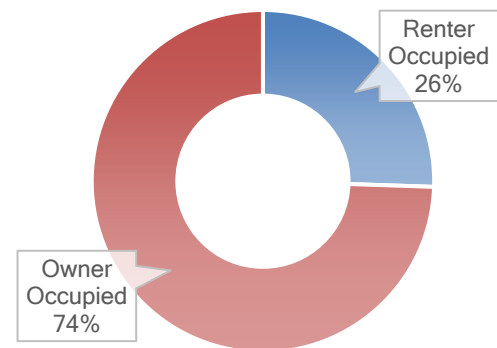


## Housing Tenure

Over the past decade, Milford experienced population increases in both renter and owner households. Milford saw a 2% increase in the number of homeowners (308) and an 18% increase in the number of renters (888). This higher growth in renter households has shifted the share of total renter households to 26%, up from 23% of total households 2011.

**Figure 22 Housing Tenure (2015 - 2019)**

Source: ACS 5-Year Estimates

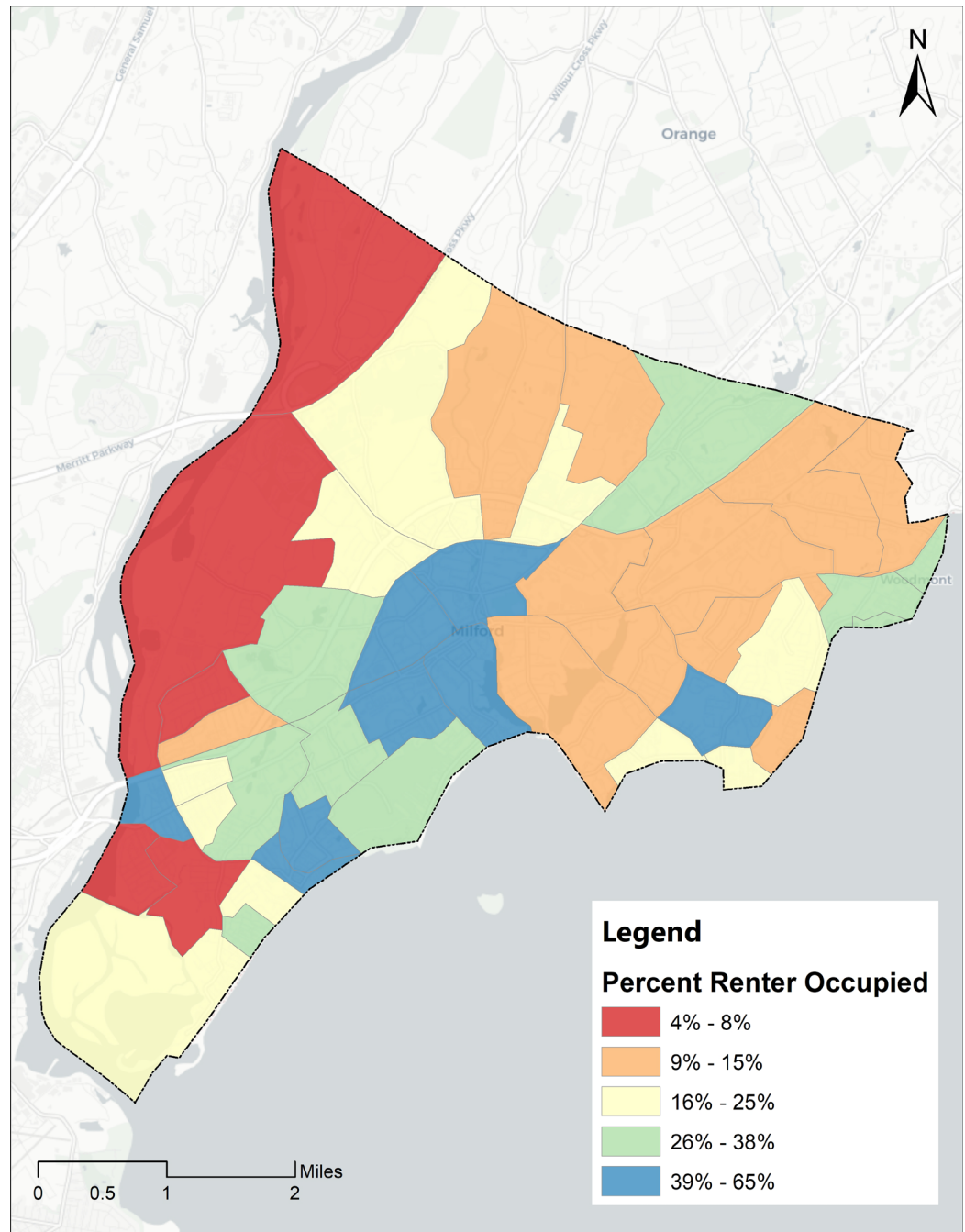


Across income and tenure, the increases in both owner and renter households are largely driven by households earning more than \$100,000. Milford has also experienced decreases in lower income households particularly renter households earning less than \$25,000 (579). Regionally, many communities have seen increases in higher income households and declines in lower to middle income households across tenures. Milford is one of the few communities to experience population growth over the past decade and is one of the few communities consistently increasing its total housing stock year-over-year based on ACS estimates, construction permit data, and the city's assessor's database.

Figure 23 highlights the percentage of renter households in each census block group within Milford. Based on the percentages, the highest rates of renter households are in the census block groups located in downtown Milford. There are also high percentages of renter households along the shoreline areas in the southwestern part of the city. Interestingly, these census block groups coincide with some of the largest percentage decreases in residents over the past decade (Figure 2). For the census block group in the southwestern part of the city, this relationship could be linked to the decreases in lower income renter households (Figure 14 & 15).

**Figure 23 Percent Renter Occupied**

Source: ACS 5-Year Estimates



Like many communities within the SCRCOG region, the census block groups with the lowest rates of renter households (shaded in red) have the highest median household incomes and some of the highest median home values across the city.



## Vacancy

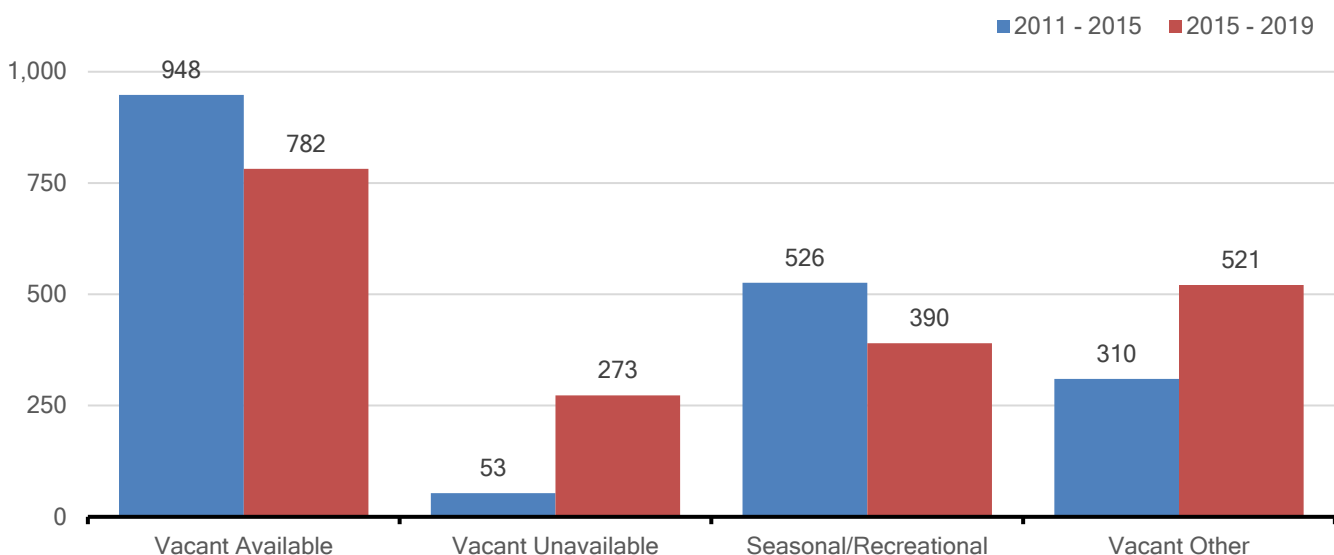
In 2019, Milford's total vacancy was around 8%. The Census records vacant units a few different ways to comprise the total vacancy count for a particular geography. Housing vacancy is captured in four different categories by the Census, which includes: vacant available, vacant unavailable, seasonal, and vacant other.

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

In 2019, Milford's vacancy rate for units actively listed as for sale or for rent was 3.2%. A healthy vacancy rate for a community is typically between 4% to 6%. Maintaining a healthy vacancy level is important, because the available for sale and for rent units allow households to move in and out of the community and across housing types within the market. This dynamic typically offers some degree of insulation for owners and renters to fluctuations in regional prices because an available supply of units can help buffer against sharp rises in price that a tighter market could experience as has been the case in several SCRCOG communities.

**Figure 24 Vacant Housing Units by Category (2015 - 2019)**

Source: ACS 5-Year Estimates

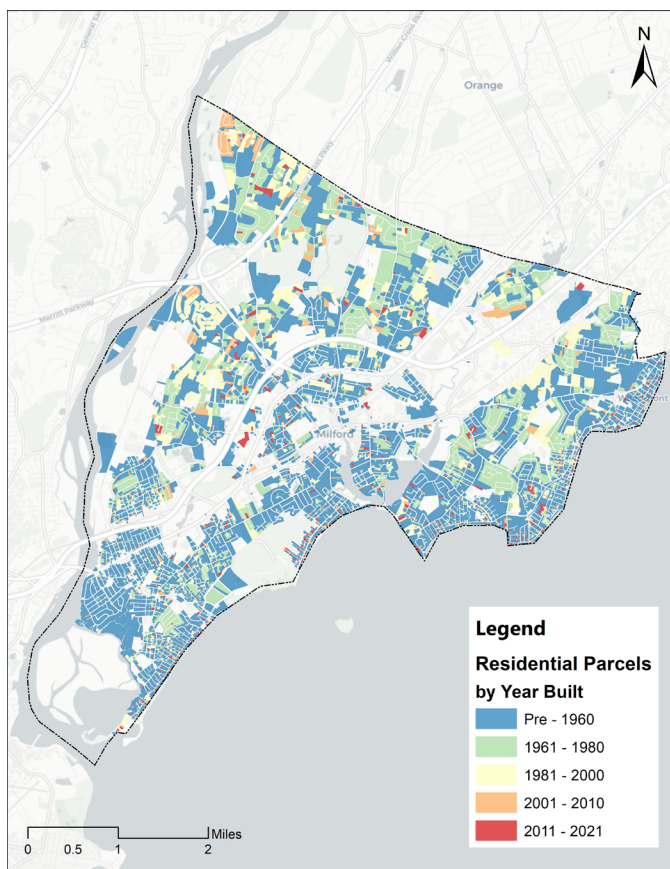


## Home Values

According to sale price data from Redfin, the median sale price of homes in Milford has increased from \$209,000 in 2015 to \$380,000 in 2021. These increases have become even more pronounced over the past three years due to the COVID-19 pandemic. Following the contraction of the housing market in March 2020, the summer of 2021 saw sales growth outpace the for-sale housing inventory which has led to higher demand and consequently larger price increases than previous years.

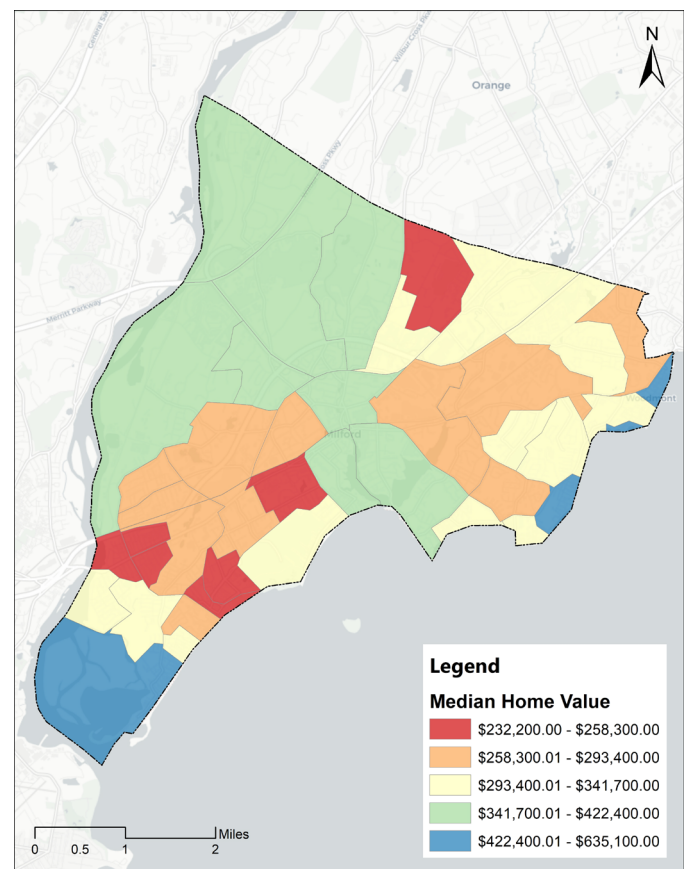
**Figure 25 Residential Parcel by Year Built**

Source: Milford Assessor's Database



**Figure 26 Median Home Value**

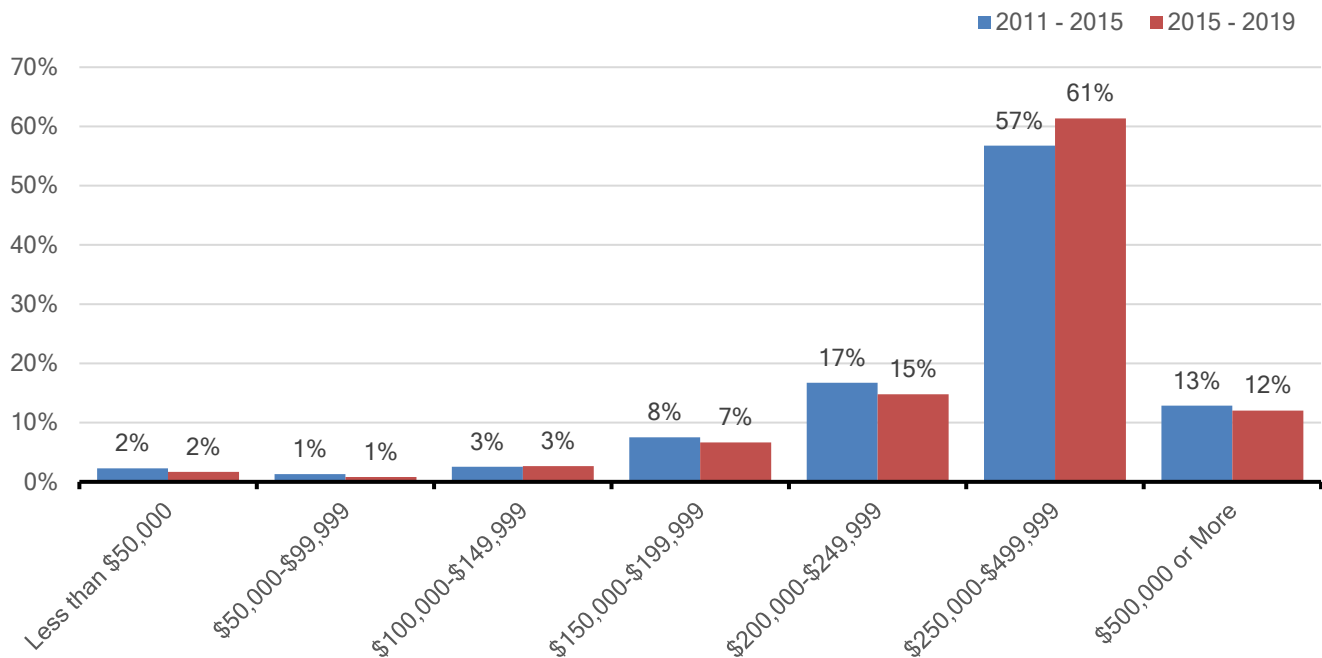
Source: ACS 5-Year Estimates



Based on Figures 25 and 26, the majority of census block groups bordering the Housatonic River and Orange have median home values greater than \$340,000. The highest median home values are found in shoreline areas to the southwest and northeastern parts of the city. It is within these neighborhoods as well as neighborhoods bordering Orange to the northwest, where much of the new residential development (2000 or later) has taken place according to the assessor's database.

**Figure 27 Change in Home Value Distribution (2011 - 2019)**

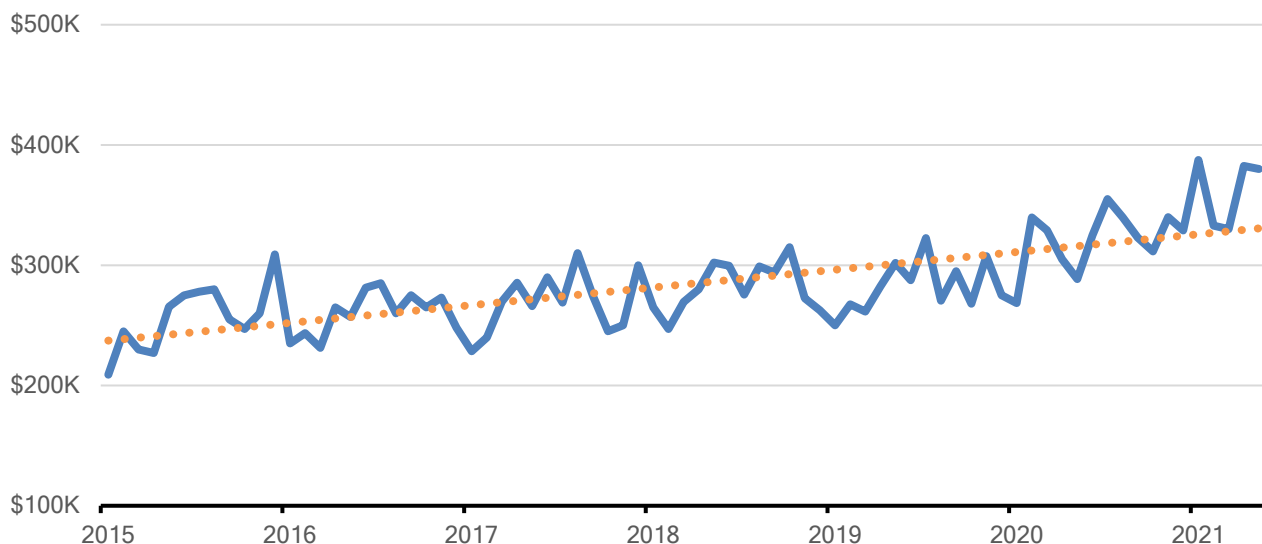
Source: ACS 5-Year Estimates



Over the past decade, Milford has experienced little change in the distribution of home values. Over this period, 73% of all homes in Milford were valued at \$250,000 or more. Within that proportion of homes, the share of homes values \$250,000 - \$499,999 increased by 4%. This is supported by the rise in sale price and median home values reported by both Redfin and the ACS. Redfin sales price data indicates that median sale prices in Milford reached \$380,000 in 2021. Like many communities throughout the SCRCOG region, over the past six years sale prices for single-family homes increased by a large margin. Sale prices in Milford increased by over 80% over this period, making Milford one of the communities with the highest sale price growth in the region.

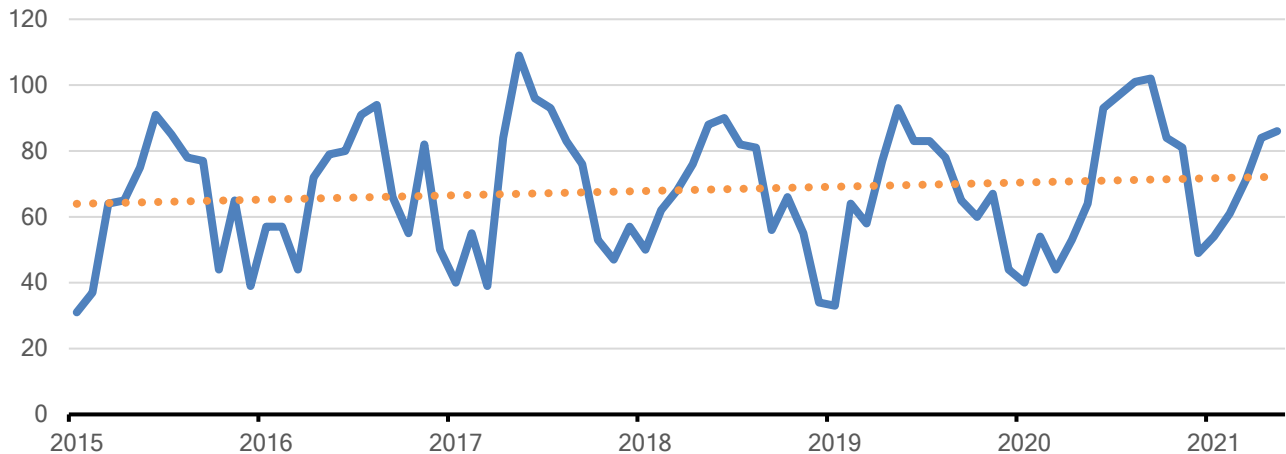
**Figure 28 Median Sale Price: All Residential, Milford CT**

Source: Redfin Market Data 2015 - 2021



**Figure 29 Number of Home Sales: All Residential, Milford CT**

Source: Redfin Market Data 2015 - 2021



Among the communities within the SCRCOG region, sales volumes in Milford are slightly higher than those of other large communities. Sales volumes have slowly increased over the past six years, which is typical of many of the SCRCOG communities.

**Table 7 Age of Housing Stock**

Source: ACS 5-Year Estimates

		Units	% Of Total
<b>Owner Occupied Age</b>			
	Built 2000 or later	1303	8%
	Built Between 1980 and 1999	2876	17%
	Built Between 1960 and 1979	4048	24%
	Built 1959 or earlier	8493	51%
<b>Renter Occupied Age</b>			
	Built 2000 or later	784	14%
	Built Between 1980 and 1999	1252	22%
	Built Between 1960 and 1979	1604	28%
	Built 1959 or earlier	2091	36%

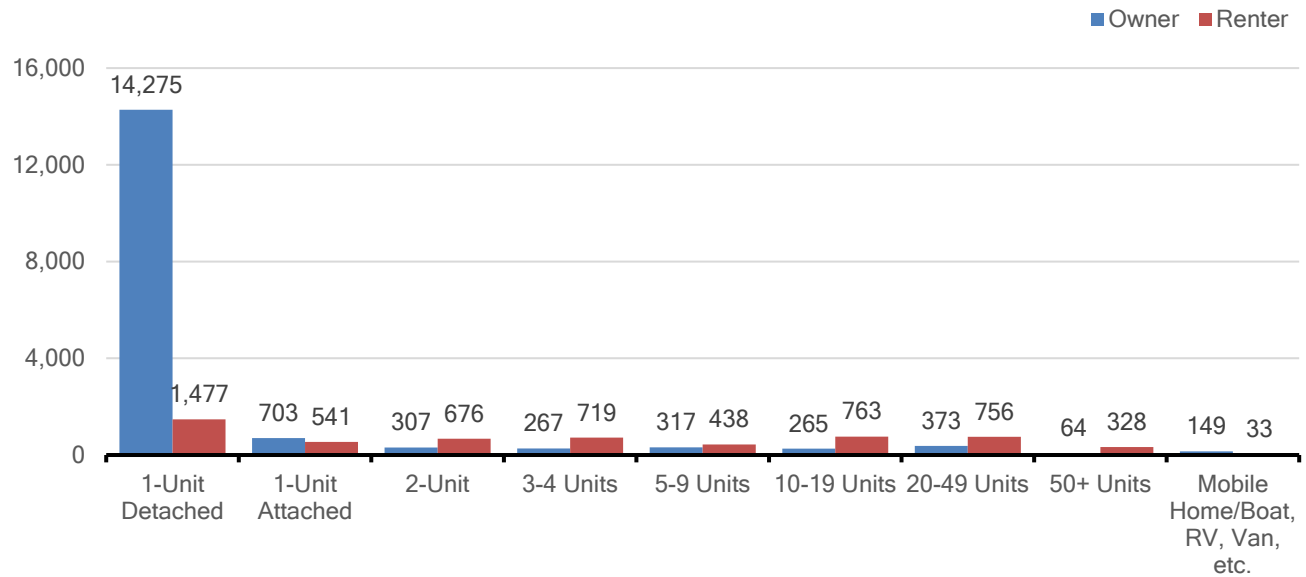
In Milford, 75% of all owner-occupied units were constructed before 1980. This is typical of New England communities, but the older housing stock may also indicate the potential need for things like lead abatement, housing rehab, or investments in energy efficiency measures. Unsurprisingly, the number of owner-occupied units built after the year 2000 remains relatively low.

Looking at tenure by units in structure, most homes in Milford are single-family homes. This is very common across most SCRCOG communities. Milford also has a number 2-unit and 20-49-unit owner occupied structures. On the rental side the majority of rental units are split between small and large multifamily buildings, ranging from single unit rentals to buildings with 50 or more-units.



**Figure 30 Tenure by Units in Structure (2015 - 2019)**

Source: ACS 5-Year Estimates



## Typical Home Types in Milford

Figure 31 highlights the typical home types in Milford for sale in 2021. These homes are representative of the typical housing stock with prices ranging from \$250,000 - \$600,000.

**Figure 31 Typical Milford Home Types**

Source: Zillow Home Data 2022

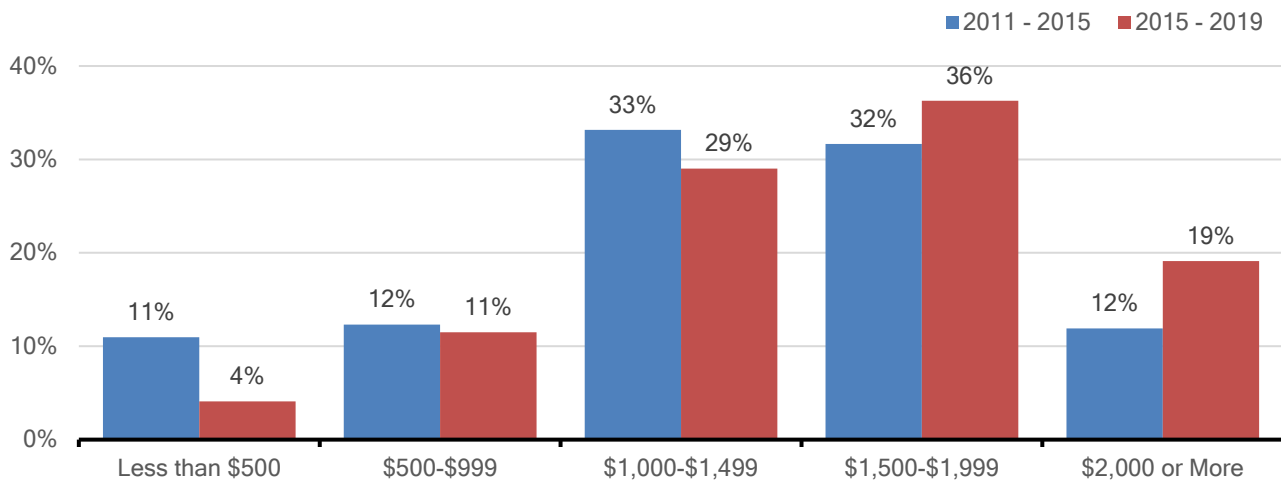


## Rents

Gross rent, which is rent plus utilities, increased by 11.3% between 2011 to 2019 to a high of \$1,574 per month. Milford has one of the highest median gross rents in the SCRCOG region. This is supported by the changes in gross rent distribution, particularly the increase in the share of units with rents over \$1,500. Milford saw an 11% increase in the share of rental units priced at \$1,500 or more. Milford also saw decreases in its share of all lower priced rental units over this same period.

**Figure 32 Change in Gross Rent Distribution (2011 - 2019)**

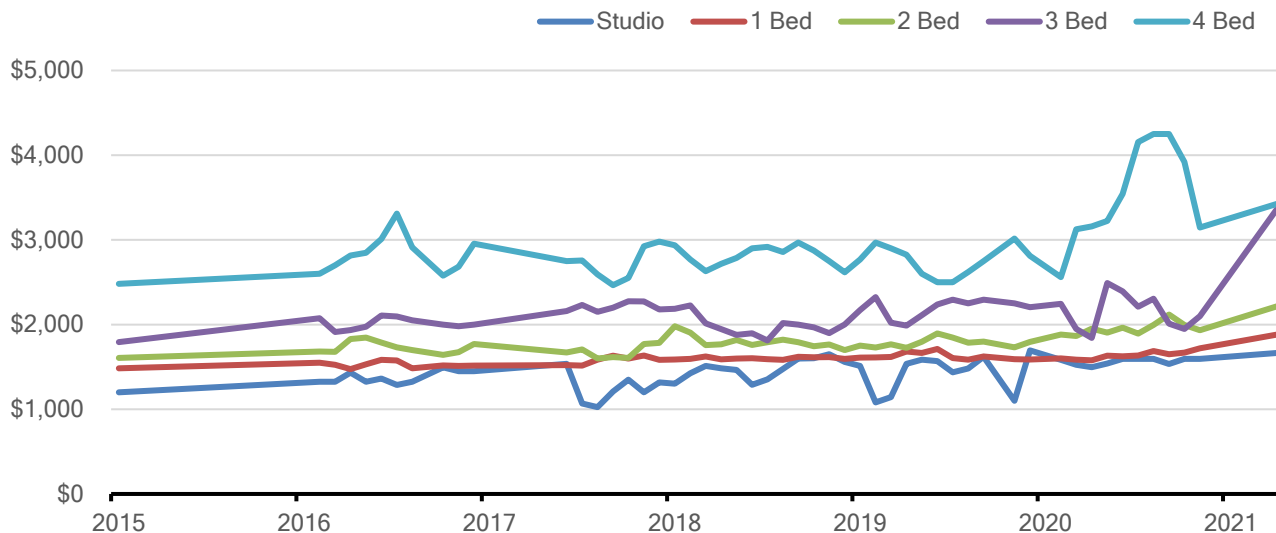
Source: ACS 5-Year Estimates



Similarly, Zumper rental data supports the ACS estimates, indicating that over the past six years, median rents across all unit types have increased to over \$1,500. These median rent rates are some of the highest within the SCRCOG region and can be linked to the increases in higher income renter households moving into Milford.

**Figure 33 Change in Rent by Unit Type (2015 - 2021)**

Source: Zumper Rental Data



In Milford, 64% of rental structures were built prior to 1980. While these older buildings can be a key component of the naturally occurring affordable rental stock in Milford, they may have long-term maintenance challenges and potentially interior and exterior finishes not appealing to today's renters. As new amenity-driven rental housing stock comes on the market, there may be added pressure placed on these older buildings to raise rents or redevelop to compete with newer product, especially as the rental housing demand continues to rise throughout the city.

**Table 8 Age of Renter Occupied Housing**

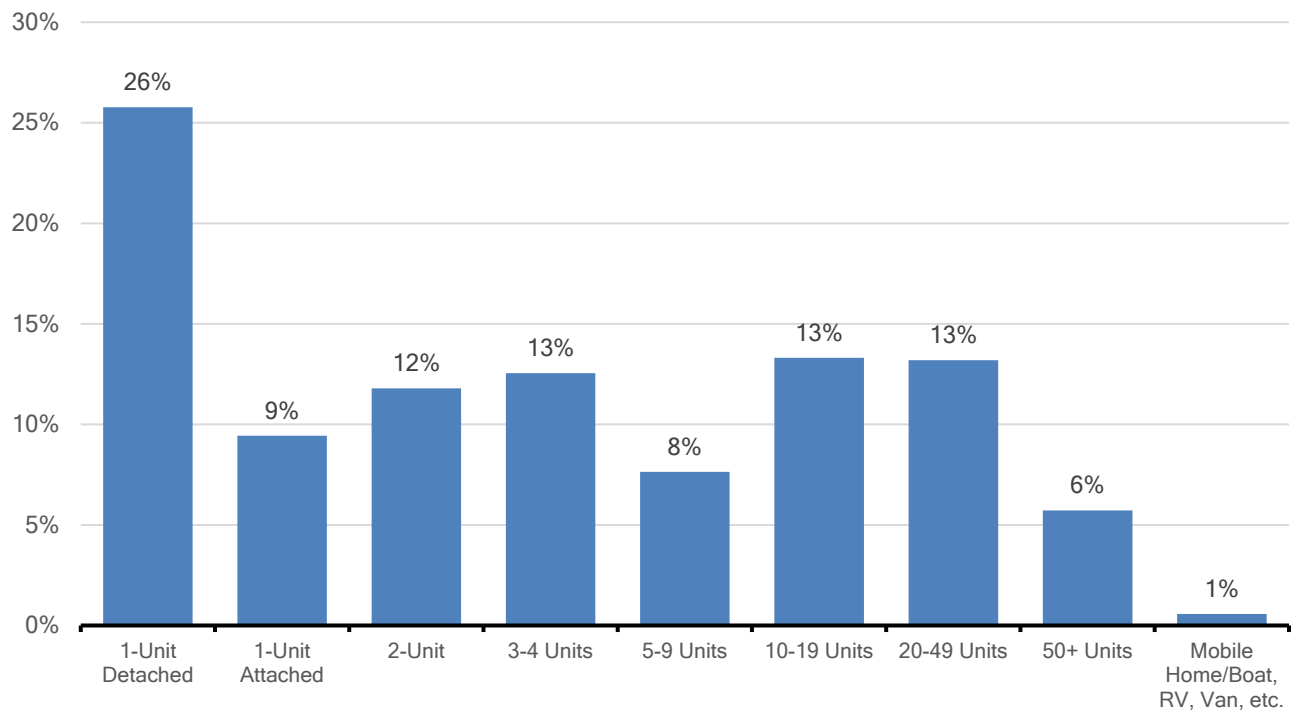
Source: ACS 5-Year Estimates

	Units	% Of Total
Built 2000 or later	784	14%
Built Between 1980 and 1999	1252	22%
Built Between 1960 and 1979	1604	28%
Built 1959 or earlier	2091	36%

Rental units in Milford are spread across a wide range of structure types. The highest share of rental units is single-unit (35%) followed by comparable shares of 2-unit, 3-4-unit, 10-19-unit, and 20-49-unit. This diverse mix of housing options is typical among the larger communities within the SCRCOG region that have larger renter populations.

**Figure 34 Rental Units by Structure Type (2015 - 2019)**

Source: ACS 5-Year Estimates



**Figure 35 Typical Milford Rental Types**

Source: Zillow Rental Data

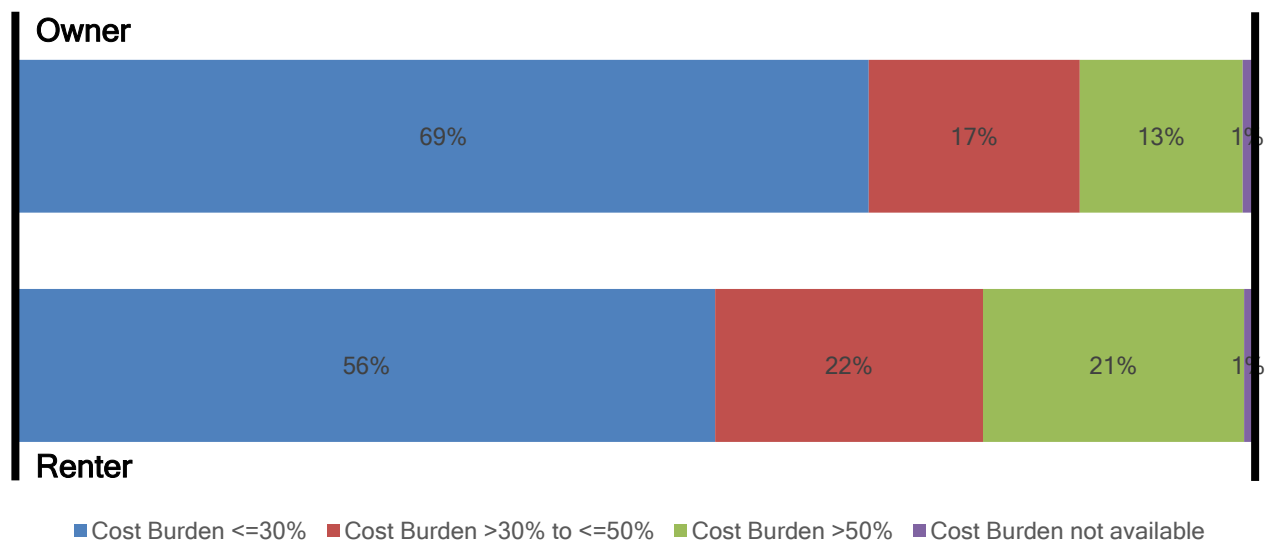


## Cost Burden

HUD considers a household to be cost burdened if they are spending more than 30% of their monthly income on housing costs. In Milford, about 43% of renter households are cost burdened, which reflects a rate similar to New Haven County. According to HUD's Comprehensive Housing Affordability Strategy data (CHAS), 17% of homeowners spend between 30% and 50% of their income on housing costs, and 13% spend greater than 50%. For renters the percentage of households spending more than 50% of their incomes on housing costs is 21%.

**Figure 36 Cost Burden by Household Tenure**

Source: HUD CHAS Data 2018



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

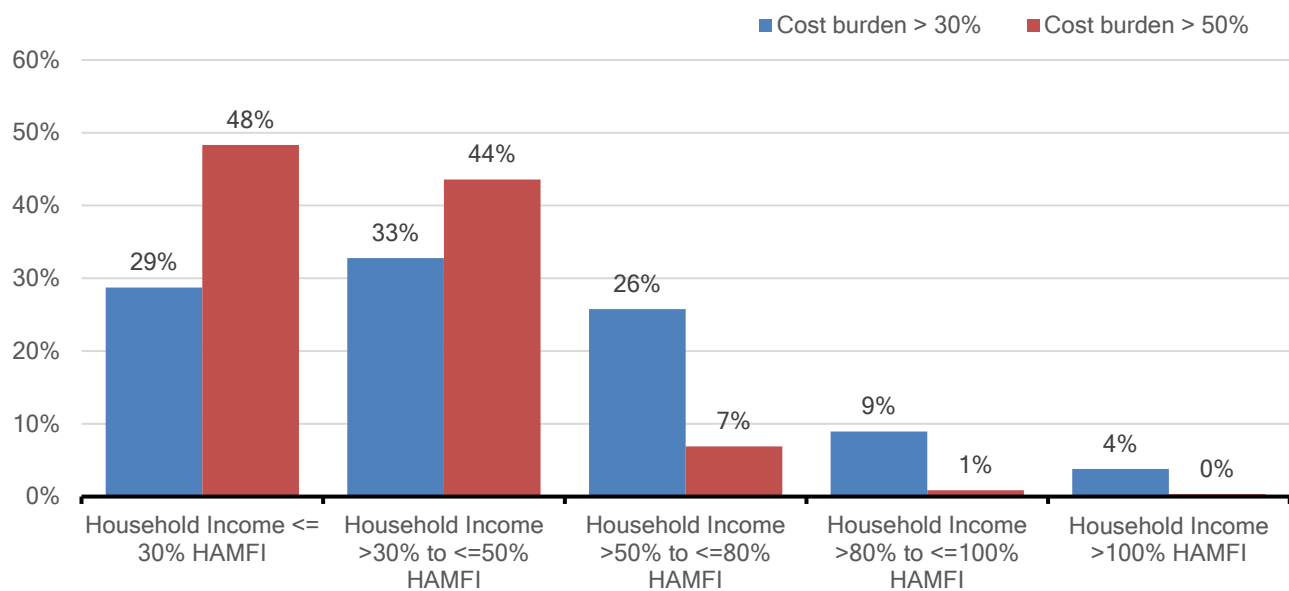


transportation, education, healthcare, and childcare. Finding ways to build more housing that is affordable to renters is one way of helping to keep cost burdening down.

Renters in Milford face an expensive housing market and continue to shoulder high housing cost burdens. Across all income brackets, Milford has households facing housing cost burdens. Furthermore, as rents continue to rise across the region, existing residents may face challenges meeting the rising costs of renting in Milford.

**Figure 37 Income by Cost Burden: Renters**

Source: HUD CHAS Data 2018



## Subsidized Housing

The Affordable Housing Appeals Act or Connecticut General Statutes 8 - 30g, provided an avenue for additional affordable housing in Connecticut. The aim of this law is to commit each municipality to provide no less than 10% of total housing stock as affordable housing. Table 9 highlights the Connecticut Department of Housing's 2015 - 2020 Affordable Housing Appeals List for Milford. As of 2020 the percentage of assisted housing in Milford is 5.2% based on CT DOH calculations. This indicates that Milford is below the 10% state requirement.

**Table 9 Assisted Housing Data, Milford**

Source: CT DOH, Appeals List 2020

	2015	2016	2017	2018	2019	2020
CHFA/USDA Mortgages	242	179	188	192	199	192
Deed Restrictions	87	87	87	76	74	74
Government Assisted	726	726	726	726	726	726
Tenant Rental Assistance	211	220	233	225	227	208
Total Assisted	1,266	1,212	1,234	1,219	1,226	1,200

# DEVELOPMENT TRENDS

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

Based on the development trends analysis, the majority of Milford's housing stock was built pre-2000. In conjunction with the analysis of ACS data and CT DECD construction data, most residential parcels consist of single-family, built pre-2000. Based on the property assessment data 95.7% percent of residential properties in Milford built prior to 2000 were single-family homes and over the past two decades the majority of new residential property development has been single-family and 5-or-more-unit properties according to the assessor's database.

**Table 10 Development Trends, Built Environment**

Source: Milford Assessor's Database

	No. of Properties	% Of All Properties	Acreage	% Of All Land Area	Land SF	Total Bldg. SF	% Of All Properties	Avg. Bldg. SF/Property
<b>Pre 2000</b>								
Single Family	14,175	95.7%	4,599	93.9%	200,332,877	22,319,879	92.4%	1,575
Multifamily (2 - 4)	595	4.0%	188	3.8%	8,208,120	1,283,361	5.3%	2,157
Multifamily (5+)	45	0.3%	111	2.3%	4,828,884	555,221	2.3%	12,338
<b>TOTAL/% TOTAL</b>	<b>14,815</b>	<b>92.0%</b>	<b>4,898.3</b>	<b>89.9%</b>	<b>213,369,881</b>	<b>24,158,461</b>	<b>86.9%</b>	<b>1,631</b>
<b>2000-2010</b>								
Single Family	816	97.8%	321	75.1%	14,002,362	2,253,429	93.6%	2,762
Multifamily (2 - 4)	8	1.0%	1	0.3%	64,910	23,929	1.0%	2,991
Multifamily (5+)	10	1.2%	105	24.6%	4,586,791	129,169	5.4%	12,917
<b>TOTAL/% TOTAL</b>	<b>834</b>	<b>5.2%</b>	<b>428.2</b>	<b>7.9%</b>	<b>18,654,064</b>	<b>2,406,527</b>	<b>8.7%</b>	<b>2,886</b>
<b>2011-2015</b>								
Single Family	223	96.5%	58	87.0%	2,533,014	555,444	83.5%	2,491
Multifamily (2 - 4)	3	1.3%	2	2.6%	77,106	12,458	1.9%	4,153
Multifamily (5+)	5	2.2%	7	10.3%	299,838	96,979	14.6%	19,396
<b>TOTAL/% TOTAL</b>	<b>231</b>	<b>1.4%</b>	<b>66.8</b>	<b>1.2%</b>	<b>2,909,958</b>	<b>664,881</b>	<b>2.4%</b>	<b>2,878</b>
<b>2016-2021</b>								
Single Family	206	95.8%	51	90.7%	2,233,775	527,140	90.7%	2,559
Multifamily (2 - 4)	6	2.8%	1	2.2%	54,450	19,685	3.4%	3,281
Multifamily (5+)	3	1.4%	4	7.1%	175,547	34,280	5.9%	11,427
<b>TOTAL/% TOTAL</b>	<b>215</b>	<b>1.3%</b>	<b>56.6</b>	<b>1.0%</b>	<b>2,463,772</b>	<b>581,105</b>	<b>2.1%</b>	<b>2,703</b>
<b>CITY TOTAL</b>	<b>16,095</b>	<b>100.0%</b>	<b>5,449.9</b>	<b>100.0%</b>	<b>237,397,674</b>	<b>27,810,974</b>	<b>100.0%</b>	<b>1,728</b>

Table 11 Development Trends Property Valuation

Source: Milford Assessor's Database

	Total Land Assessed Value	Total Bldg. Assessed Value	Total Assessed Value	Avg. Land Assessed Value (per Acreage)	Avg. Bldg. Assessed Value (per SF)	FAR
<b>Pre 2000</b>						
Single Family	\$1,230,648,080	\$1,924,602,002	\$3,155,250,082	\$267,590	\$86.23	0.11
Multifamily (2 - 4)	\$51,357,080	\$93,283,363	\$144,640,443	\$272,549	\$72.69	0.16
Multifamily (5+)	\$28,751,840	\$48,659,523	\$77,411,363	\$259,362	\$87.64	0.11
<b>TOTAL/% TOTAL</b>	<b>\$1,310,757,000</b>	<b>\$2,066,544,888</b>	<b>\$3,377,301,888</b>	<b>\$267,594</b>	<b>\$85.54</b>	
<b>2000-2010</b>						
Single Family	\$98,268,140	\$209,743,344	\$308,011,484	\$305,703	\$93.08	0.16
Multifamily (2 - 4)	\$670,260	\$1,741,590	\$2,411,850	\$449,797	\$72.78	0.37
Multifamily (5+)	\$15,123,500	\$30,319,120	\$45,442,620	\$143,625	\$234.72	0.03
<b>TOTAL/% TOTAL</b>	<b>\$114,061,900</b>	<b>\$241,804,054</b>	<b>\$355,865,954</b>	<b>\$266,351</b>	<b>\$100.48</b>	
<b>2011-2015</b>						
Single Family	\$31,768,930	\$56,012,690	\$87,781,620	\$546,327	\$100.84	0.22
Multifamily (2 - 4)	\$881,640	\$1,472,510	\$2,354,150	\$498,069	\$118.20	0.16
Multifamily (5+)	\$4,383,860	\$9,026,070	\$13,409,930	\$636,881	\$93.07	0.32
<b>TOTAL/% TOTAL</b>	<b>\$37,034,430</b>	<b>\$66,511,270</b>	<b>\$103,545,700</b>	<b>\$554,379</b>	<b>\$100.03</b>	
<b>2016-2021</b>						
Single Family	\$27,922,780	\$55,691,480	\$83,614,260	\$544,512	\$105.65	0.24
Multifamily (2 - 4)	\$667,480	\$1,227,830	\$1,895,310	\$533,984	\$62.37	0.36
Multifamily (5+)	\$8,211,000	\$14,898,925	\$23,109,925	\$2,037,469	\$434.62	0.20
<b>TOTAL/% TOTAL</b>	<b>\$36,801,260</b>	<b>\$71,818,235</b>	<b>\$108,619,495</b>	<b>\$650,654</b>	<b>\$123.59</b>	
<b>CITY TOTAL</b>	<b>\$1,498,654,590</b>	<b>\$2,446,678,447</b>	<b>\$3,945,333,037</b>	<b>\$274,988</b>	<b>\$87.98</b>	

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

Based on the average building square footage per parcel and average FAR ratios, single-family homes are getting larger and are being developed slightly more densely. Throughout the 2000's Milford has consistently added new multi-family properties to its housing stock. This is also supported by the construction permitting data in Figure 20. Based on Milford's assessment valuations for single-family homes, the average building assessed value per square foot has increased by nearly 22% from \$86 per square foot to approximately \$105 per square foot or in market value \$122 to \$150 per square foot.

# AFFORDABILITY GAP ANALYSIS

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

## Housing Affordability Gap

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

Table 12 Owner-Occupied Housing Units by HUD AMI Income Threshold

AMI Threshold	Income	Owner Households		Affordable Home Purchase Price			
				FHA BUYER		CONVENTIONAL BUYER	
		#	%	Single Family	Condo	Single Family	Condo
30% of AMI (Extremely Low Income) and below	\$27,250	1,758	10.5%	\$89,940	\$57,616	\$109,181	\$68,620
31%-50% of AMI (Very Low Income)	\$45,450	1,456	8.7%	\$150,011	\$117,686	\$182,102	\$141,541
51%-80% of AMI (Low Income)	\$67,950	2,040	12.2%	\$224,273	\$191,949	\$272,251	\$231,690
81%-100% of AMI	\$90,900	2,100	12.6%	\$300,021	\$267,697	\$364,203	\$323,643
101%-120% of AMI	\$109,080	1,517	9.1%	\$472,917	\$430,457	\$623,849	\$565,952
121% of AMI and Above	\$109,081+	7,849	46.9%	\$472,918+	\$430,458+	\$623,850+	\$565,953+

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

In Milford, about 32.3% of the renter households and 19.2% of the owner households earn less than 50% of the area median income (AMI), totaling 5,066 households. These households often experience housing instability, may rely on housing assistance, and are typically spending more on housing as a percentage of their overall income.

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

AMI Threshold	Income	Renter Households		Max. Affordable Monthly Rent
		#	%	
30% of AMI (Extremely Low Income) and below	\$24,200	1,011	17.6%	\$605
31%-50% of AMI (Very Low Income)	\$40,400	841	14.7%	\$1,010
51%-80% of AMI (Low Income)	\$60,400	925	16.1%	\$1,510
81%-100% of AMI	\$80,800	665	11.6%	\$2,020
101%-120% of AMI	\$96,960	458	8.0%	\$2,424
121% of AMI and Above	\$96,960+	1,831	31.9%	\$2424+

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

### Ownership Housing Units Supply and Demand Gap

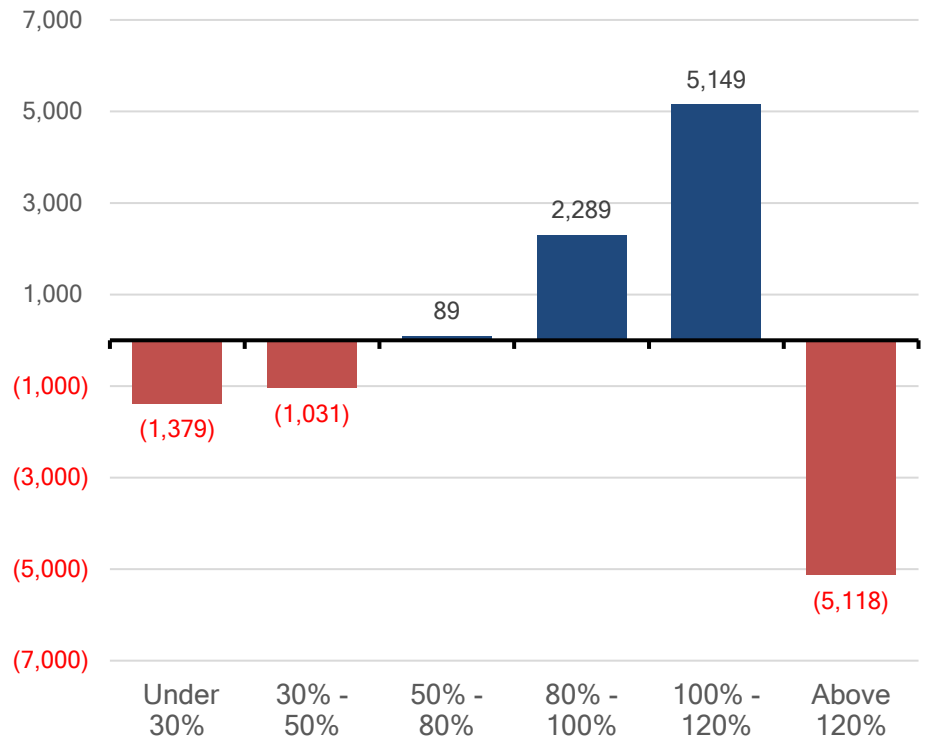
For households earning at or below 50% of AMI, there is a shortage of 1,766 housing units in the conventional lending scenario, and a shortage of 2,410 units in the FHA lending scenario.

For units valued between 50-100% of AMI there is a net surplus of 2,378 units in the FHA scenario, and 4,921 units in the conventional lending scenario, indicating higher income households are likely buying down in Milford's market.

For units valued more than 100% of AMI, there is a surplus of 31 units in the FHA scenario and a deficit of 3,155 units in the conventional lending scenario. This indicates a potential market for new higher priced housing that could ease the competition for high-to-moderate income units.

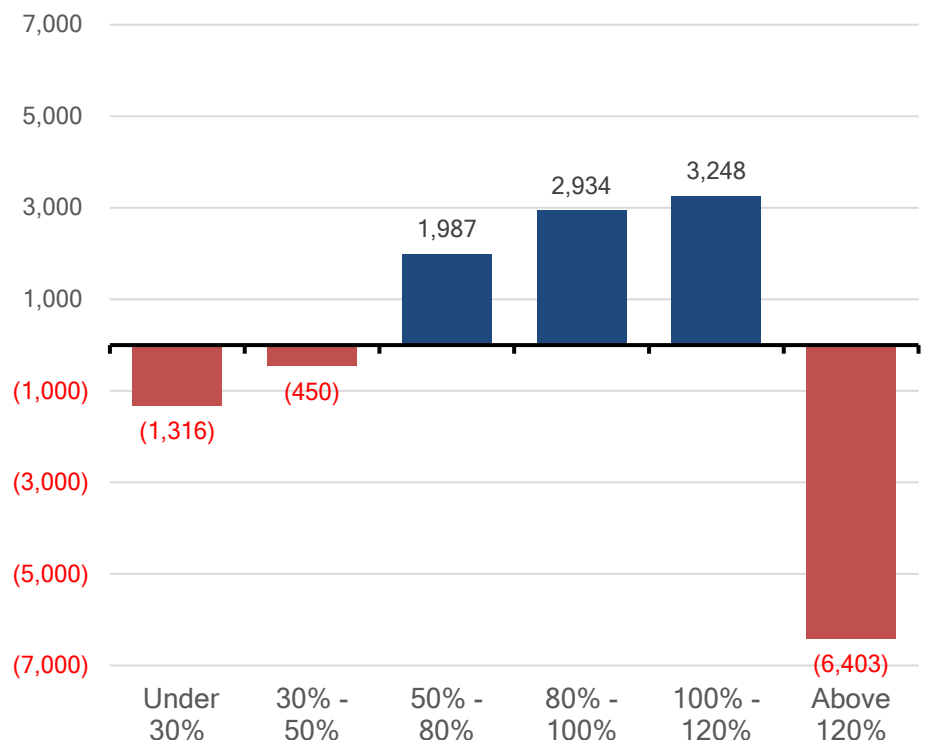
**Figure 38 FHA Lending Housing Supply/Demand Equilibrium by HUD Income Threshold**

Source: ACS 5-Year Estimates, HUD, RKG Associates



**Figure 39 Conventional Lending Housing Supply/Demand Equilibrium by HUD Income Threshold**

Source: ACS 5-Year Estimates, HUD, RKG Associates



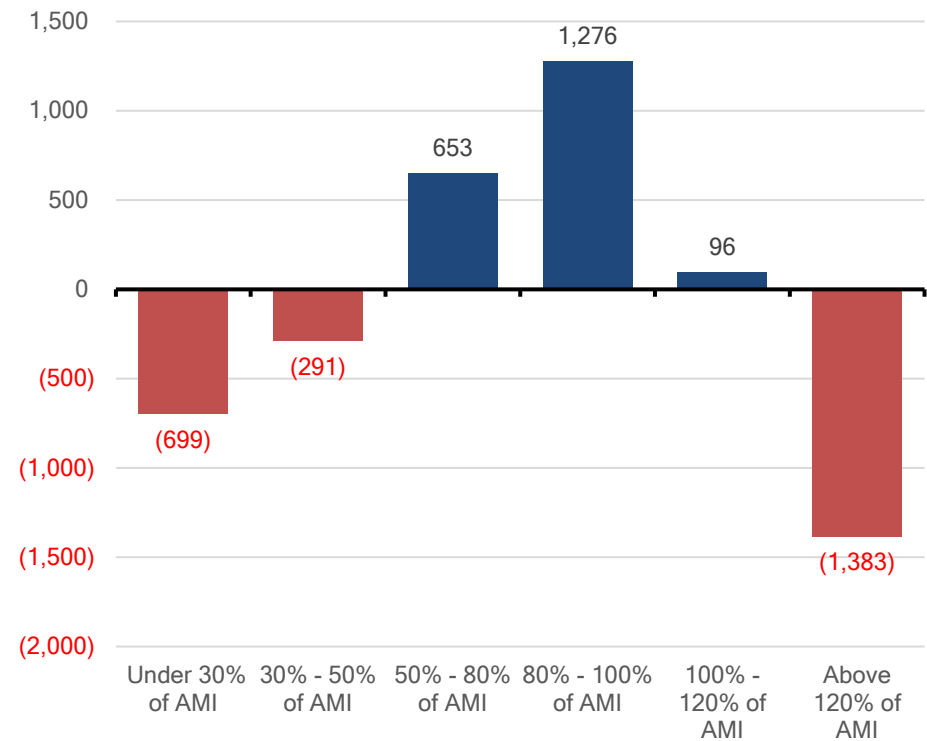
### Supply and Demand Gap for Rental Units

For extremely low-income renter households, the supply of affordable and available units is tight. There are 699 more households earning less than 30% of AMI than available affordably priced units with monthly gross rents at or below \$605.

Units priced between 50-100% of AMI account for a surplus of 1,929 units that are likely rented by households with lower incomes who are likely spending more than they should on housing costs.

**Figure 40 Rental Housing Supply/Demand Equilibrium by HUD Income Threshold**

Source: ACS 5-Year Estimates, HUD, RKG Associates



The gap between demand and supply for households above 100% AMI is 1,287 units. The lack of higher priced rental units in Milford puts downward pressure on the supply of housing priced for lower income households. Higher income households have more choices in the housing market and are likely renting units at a lower price point than they could otherwise afford.



# HOUSING GOALS

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

- Preserve and maintain the city's existing affordable housing stock.
- Continue addressing housing gaps by focusing on areas of affordable rental and ownership housing, supportive senior housing, housing for younger residents, and housing options that could support municipal employees and those who want to both live and work in Milford.
- Increase the diversity of residents in Milford by ensuring availability of housing with a mix of housing types at a variety of price points.
- Provide housing options that support seniors who would like to remain in Milford.
- Explore and encourage housing strategies that support the qualification of existing housing units as eligible affordable housing as defined by 8-30g.
- Use housing as a tool to continue to support younger family households and new millennial residents by providing a wider range of places to live and bringing more residents to the area to support local businesses.
- Promote resident education, communication, and discussion about implementing the affordable housing plan.

# LOCATIONAL ANALYSIS

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

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

The Town of Milford has highlighted four distinct areas where housing investment may be supported. Each are briefly described below:

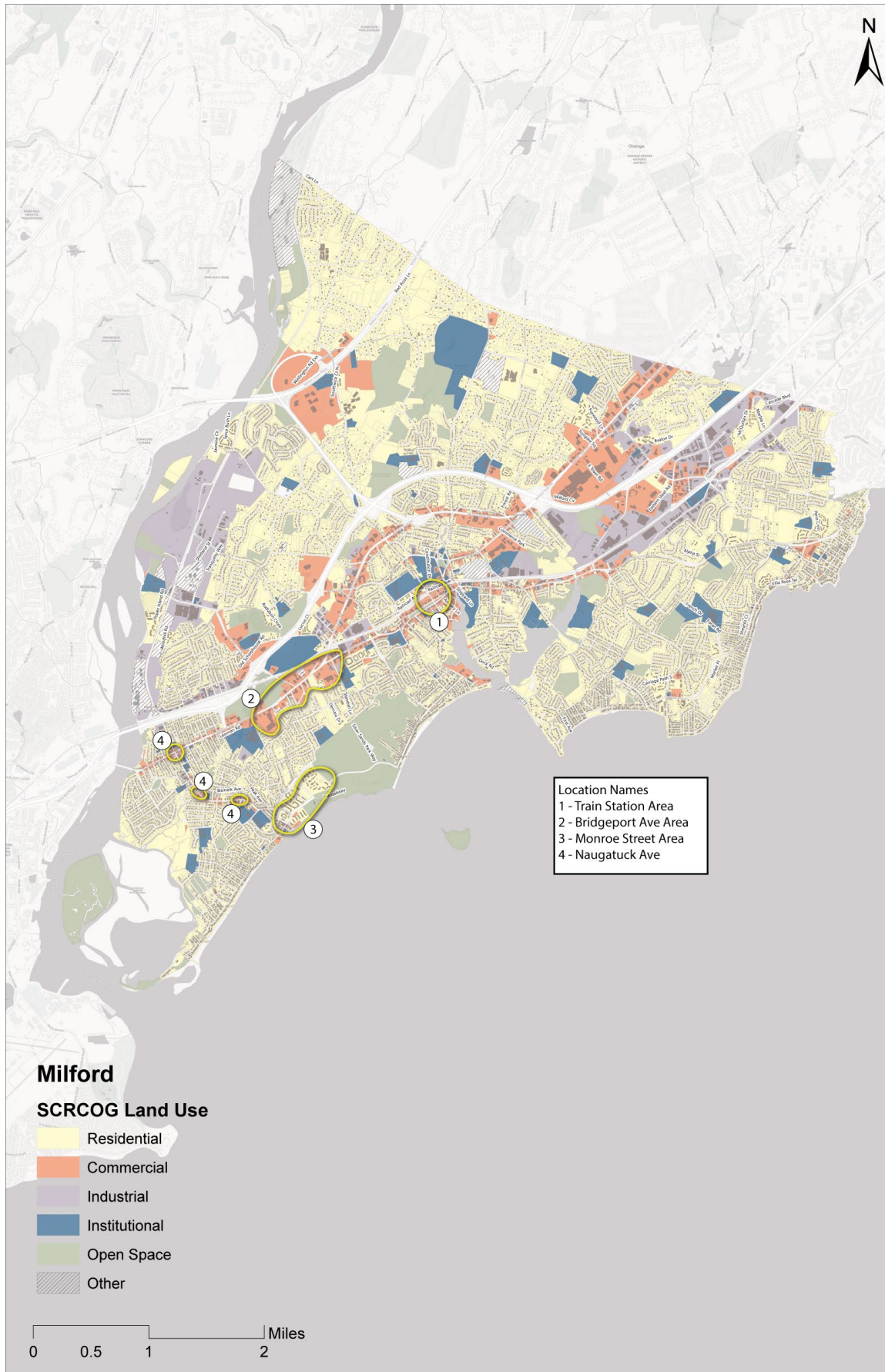
1. **Train Station Area:** The area around Milford's train station is transit oriented and set within a walkable downtown environment with close proximity to retail, town services, educational facilities, and open spaces. This area may be most appropriate for smaller-scale infill development or mixed-use development with housing over commercial uses.
2. **Bridgeport Avenue Area:** This area along Bridgeport Avenue is currently heavily commercial with large footprint stores and buildings surrounded by surface parking. There may be opportunities to strategically add housing along Bridgeport Avenue with the repositioning of commercial properties or the addition of housing on surface parking lots.
3. **Monroe Street Area:** This area could provide an opportunity to approach existing property owners about potentially considering deed restricting existing naturally

occurring affordable housing units. This approach could provide the Town with additional deed-restricted units without relying on new construction.

4. Naugatuck Avenue: These three areas along Naugatuck Avenue represent smaller-scale infill or redevelopment opportunities where new housing could be built in close proximity to commercial amenities in a walkable district. In some cases, there could be repositioning of older commercial buildings or a slight intensification of development that could include a residential component.

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

# MILFORD AFFORDABLE HOUSING PLAN SITE MAP



# STRATEGIES

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

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

# STRATEGY TYPE: CROSS-CUTTING

Strategy	Strategy Aim	Category	Description
Resident Education Program	Promote awareness and understanding of affordable housing to reduce pushback from residents toward housing developments.	Program	The establishment of an educational campaign that includes outreach, forums, print and online materials for residents can facilitate better community understanding of housing needs, what affordable housing is in your community, and the benefits affordable housing provides.
Landlord Education Program	Cross-Cutting	Program, Production	Establish a Landlord Education and Promotion Program in collaboration with your local Public Housing Authority to increase private landlords' willingness to accept rental assistance vouchers. One of the challenges housing voucher recipients face is finding landlords that understand the housing voucher program and can serve as helpful partners to find voucher holders suitable housing.
Create or Continue Affordable Housing Committee in the Community.	Provide guidance, advocacy, and organizing for affordable housing.	Education, Program, Policy	Create, or continue to operate, an Affordable Housing Committee in the community. This volunteer committee can serve as a separate advocacy and education arm of the community and communicate directly with residents, boards, and committees about the needs for housing and the importance of affordable housing. The committee can also serve to provide added capacity in communities where planning and zoning staff are more limited.
Review Existing Zoning to Remove Barriers to Housing Production/Increase Housing Production	Cross-Cutting	Policy, Zoning/Regulation, Production	Review existing zoning districts and regulations to reduce barriers to housing production such as use restrictions, dimensional requirements, open space requirements, height restrictions, lot area and lot area per dwelling unit requirements, and parking. Look for opportunities to create flexible zoning regulations in areas where the municipality wants to encourage housing production.
Create New Local Funding Sources for Affordable Housing	Cross-Cutting	Production, Program	Develop new sources of local funding for affordable housing, with an emphasis on partnerships and leverage. Look for strategic partnerships with public, private, and non-profit partners to leverage local funds for greater public benefits (in this case affordable housing). Consider public matching funds such as leveraging CDBG, HOME, or ARPA dollars, seek state and federal grant funds, engage with philanthropic organizations, and consider raising funds locally through tax incentives, levies, or bond obligations.
Identify and promote locations for housing in your community.	Encourage affordable housing development in locations supported by the community	Policy, Zoning/Regulation, Production	Conduct preliminary planning for targeted areas to look at zoning changes, incentives, and infrastructure that may be needed to encourage housing development whether that be potential sites nearby transit, adjacent to commercial areas or locations suitable within the constraints of existing infrastructure.
Host developer roundtables and invite developers to visit potential housing sites or locations.	Encourage affordable housing development in locations supported by the community	Production, Education, Policy, Program	Invite developers to your community to promote sites or areas where the community is supportive of adding housing. Target developers who are well-versed in affordable and mixed-income projects. Create take-away materials on each site/area, the zoning and permitting process, and any incentives the community has available.

Provide additional resources to specific populations.	Encourage Affordable housing goals that meet the needs of specific household types	Policy, Production	Create goals for housing production, policies, and assistance programs to help specific groups in your community such as family housing, senior housing, supportive housing, etc. and establish a method for tracking and reporting progress towards these goals. Program additional resources where possible to the specific groups your community is trying to help.
Augment federal housing choice vouchers with a locally funded rental housing assistance program.	Increase subsidy for affordable units	Production, Program	The community could consider locally funded voucher program to augment federal housing choice vouchers. This concept should be explored in partnership with the local Public Housing Authority if resources are made available to this program
Help developers to connect with remediations funds for projects in your community.	Address potential affordable housing in and around viable brownfield developments	Production, Program	By addressing the environmental contaminants within a brownfield, redevelopment can enhance the health and safety of a community while also adding housing supply through the creation of new residential sites. Preliminary steps conducted by the community or processes that can streamline remediation efforts could encourage developers to seek brownfield redevelopment
Amend POCD to align with the Affordable Housing Plan.	Re-visit and enhance opportunities and strategies already identified in the community's POCD	Policy, Zoning/Regulation, Program	The Affordable Housing Plans offer the opportunity for communities to address challenges in housing affordability in a process that builds upon the POCD. Alignment of these two plans can ensure that housing development is coupled with the community's other goals such as economic development
Utilize Funding for a Housing Rehabilitation Program	Homeownership and rental housing units	Program	Utilize housing rehabilitation program in your community that provides either a grant or forgivable loan, or a low-interest rate loan to the owners of residential units for select rehabilitation projects. Determine if your program would be targeted toward owner-occupants who both own and live in the unit, or to landlords who rent the units. Typically, a program supporting owner-occupants provides grants or forgivable loans while landlord programs may opt for low-interest loan repayment to help ensure continual capitalization of the program. Depending on the funding source, this program could be targeted to households at or below a certain AMI threshold or could be used as a tool to encourage landlords to rent rehabbed units to households at or below a certain AMI threshold.
Evaluate Staff Capacity to Implement the Affordable Housing Plan	Strengthen Community's Capacity for Affordable Housing	Production, Education, Policy, Program	Strategies highlighted in the plan could require additional administration and oversight from staff. In addition, the community may require additional staff expertise in housing program administration, finance, and real estate to effectively administer the programs outlined in the plan.



# STRATEGY TYPE: SUPPLY

Strategy	Strategy Aim	Category	Description
Disposition of Publicly-Owned Land for Housing Production	Increase the Supply of Affordable Housing	Policy, Production	Dispose of available municipal and other publicly owned sites for affordable housing development.
Permanent Supportive Housing Pilot Program	Supportive Housing	Program	<p>Permanent supportive housing is an intervention that combines affordable housing assistance with voluntary support services to address the needs of chronically homeless people. The services are designed to build independent living and tenancy skills and connect people with community-based health care, treatment, and employment services.</p> <p>Utilize a high-quality permanent supportive housing pilot project focused on high-need, high-cost residents can serve as a model for future development and inform a cost-benefits case for providing permanent supportive housing in the community and region.</p>
Employer Assisted Housing	Support Population Change and Employment Base	Production	<p>Employer-assisted housing programs provide an option for employers to help their employees with the cost of owning or renting a home. Programs can be targeted to neighborhoods near where employees work.</p> <p>Assistance may be provided in a variety of ways, including down payments that are forgiven over a period of employment, education and counseling around homeownership, rental subsidies, or even a direct investment in the housing development itself.</p>
Housing as a Marketing Tool	Support Population Change and Employment Base	Program	<p>Information from this housing study could be added to marketing materials as a way to show prospective employers the housing choices the community offers. This is particularly important as housing cost and availability are quickly becoming top considerations for companies when looking to site a new location or expand in an existing one.</p> <p>Quality of Life made the top six site selection criteria list in 2019 for the first time in 20 years. This criterion deals with the quality of the community, including the ability to find affordably priced housing, housing that meets quality standards, and a diversity of housing types for individuals and families.</p>
Options for Senior Housing	Provide for a Diversity of Housing Types	Production	<p>With the growing senior population and desires to age in place, there is broad support to find ways of encouraging additional housing typologies that could accommodate seniors over time. These options could include:</p> <p>(1) Explore the allowance of co-housing structures in the zoning. This is a newer form of housing which relies on shared amenity space, shared indoor and outdoor space, and a shared governance structure similar to a co-op. This could also be explored for any age group, not just for seniors.</p> <p>(2) Ensure universal design features are incorporated in new senior housing units. The community could institute a requirement that a certain percentage of units in a new building be constructed with universal design features. This not only serves the senior population, but any resident with a disability.</p> <p>(3) Consider a smaller minimum lot size to encourage patio homes or single level living units. Smaller infill lots around community might be appropriate for smaller patio homes or single-level living but do not meet the 10-acre minimum threshold for senior developments. This could open some additional options for providing more senior-centric housing.</p> <p>(4) To conserve land and keep building footprints tight, multi-story buildings with elevator access could be designed but still promote one-floor living, similar to a flat.</p>

			(5) The community should continue its partnership with the Housing Authority and other organizations who provide deeply subsidized senior affordable housing. As the senior population grows and more seniors are on fixed incomes, the need for deeply affordable units may increase over time.
Create an Affordable Housing Trust Fund	Increase the Supply of Affordable Housing	Program	<p>Affordable Housing Trust (AHT) funds are a flexible source of funding that can be used to support many different affordable housing initiatives. The money that is generated for the fund is typically created and administered at the community level and are not subject to restrictions like other state and federal housing funds.</p> <p>The money in the fund can be designed to address local needs and priorities, such as those noted throughout this study. The entity administering the fund would work to define priorities and eligible activities money in the fund could be used for. Examples of funding areas might include:</p> <ul style="list-style-type: none"> <li>- Emergency rental assistance</li> <li>- Gap financing for new construction of affordable units</li> <li>- Repairs/rehabilitation of older affordable homes/units</li> <li>- Weatherization program to lower utility costs</li> <li>- Down payment and closing assistance</li> <li>- Foreclosure prevention</li> <li>- Lead abatement program</li> </ul> <p>Once the AHT is established the community will need to determine who will be administering the fund. Typically, these funds are administered by existing public office that have experience working in partnership with housing developers, administering grants, and overseeing a competitive application process for funding.</p> <p>Placing the oversight of the AHT within the Planning and Development Department would also create synergy with the community's POCD, development permitting, and connections with other housing partners.</p>
Increase supply of low-cost capital	Create added incentives to support the production of affordable units	Policy	<p>By working with private and philanthropic resources, the community can reduce financing costs to enable homeowners, developers, landlords, and tenants to produce or improve the condition of affordable housing.</p> <p>An effective tool for this is a loan guarantee, which enhances the credit of a borrower. Another method to achieve low-cost capital would involve a shift in community practices: instead of providing direct subsidy in the form of a grant, the community could subsidize the interest on low- or no-interest housing development or home repair loans. By using credit enhancements or subsidized interest to provide low-interest loans, the community can lower development costs.</p>
Promote USDA and CHFA loan programs	Encourage use of state and local funding programs to promote the production of affordable units	Program	Develop and promote informational resources and procedural guidelines to streamline processes for real estate and mortgage professionals to take advantage of existing state and local funding

Reduced parking requirements for qualifying developments	Establish incentives that encourage affordable housing development	Zoning/Regulation	<p>For most communities their zoning code requires a minimum number of off-street parking spaces that must be created for each unit in a new residential development, such as 0.5 parking spaces per bedroom.</p> <p>The purpose of parking requirements is to ensure that new residents have a dedicated place for their vehicles and avoid negative spillover effects on public parking in the surrounding area. However, there are many circumstances where a one-size-fits-all parking requirement may result in an excess supply of parking spaces, including for residents of affordable housing, who tend to have fewer vehicles per household, and in higher-density neighborhoods where many transportation needs can be met by public transit.</p> <p>Parking requirements can make housing more expensive to produce, as fulfilling this requirement can be costly, particularly when land prices are very high or where expensive underground parking or parking structures are needed to accommodate the required number of spaces.</p>
Manage Vacant Property Inventories	Understand and manage the extent of vacancy within the community and identify opportunities for productive re-use	Program	<p>Vacant property inventories provide a list of vacant properties and associated characteristics, such as the date they became vacant, whether it is a commercial or residential property, and the name and contact information for the owner. Some also include the state of disrepair of the properties based on field observations or neighbor reports.</p>

# STRATEGY TYPE: HOMEOWNERSHIP

Strategy	Strategy Aim	Category	Description
Establish Housing Counseling	Homeownership	Program	Create or enhance support for effective housing counseling programs for potential homeowners. Housing Counseling programs prepare low-income households to become successful homeowners through one-on-one or groups sessions covering topics such as the home purchasing and loan qualification processes, building credit, down payments, and more. These programs may also help connect future homeowners with lenders and financial assistance.
Implement First Time Homebuyer Program	Provide Housing Technical Assistance	Program	<p>Down payment and closing cost assistance helps low- and moderate-income families overcome one of the most common barriers to homeownership—accumulating sufficient savings to make a down payment and pay for closing costs on a mortgage.</p> <p>Assistance can be offered in a variety of forms, including as a grant, a no- or low-interest amortizing loan or a deferred loan in which repayment is not due until the resale of the home. The assistance is often provided by a local housing agency, a nonprofit organization or a state or local housing finance agency, sometimes through a participating private lender.</p> <p>Program details differ across jurisdictions, but in general borrowers must fall within income and home purchase price limits and must comply with other eligibility requirements, including being a first-time homebuyer, using the home as a primary residence, and completing a homebuyer education course and/or participating in housing counseling.</p> <p>The community should analyze the feasibility of offering first time homebuyer assistance in the form of down payment assistance and closing cost assistance. These two barriers to homeownership are becoming more acute as home prices continue to escalate year over year making it more difficult for households to purchase homes for the first time and have some ability to move from rental to ownership housing. The community will need to evaluate the type of program they would like to offer and the most effective way to fund that program. There are several approaches to structuring an assistance program, which include:</p> <ul style="list-style-type: none"> <li>- A lump sum grant which avoids the longer-term administrative costs of a loan and tracking and processing repayment. These are most effective for small assistance amounts of less than \$5,000.</li> <li>- A forgivable loan which requires the homeowner to meet milestones such as living in the home for a period of time before the loan is partially or completely forgiven.</li> <li>- A low- or no-interest rate loan which could require repayment over a certain period or at sale or refinance of the home. Establishing some level of repayment could also help recapitalize the loan fund over time and serve more households.</li> <li>- A shared-appreciation loan which is typically used for high down payment assistance amounts (\$15,000-\$25,000) where when the home is sold the community would have the loan repaid in full plus a percentage share of the home appreciation.</li> </ul>

Create Housing Education and Resources	Provide Housing Technical Assistance	Program	<p>To assist homeowners, homebuyers, renters, and landlords with ensuring housing regulations and policies are closely followed, the community should consider creating educational materials and programs that can be provided in both print and digital format. These materials could include information on:</p> <p>(1) Housing Assistance Programs – additional outreach and education materials as programs in community evolve and funding becomes available</p> <p>(2) The benefits of providing housing at all price points in community.</p> <p>(3) Housing as a form of economic development and how the two support each other.</p>
Implement Senior Tax Relief or Work Off Program	Provide Housing Technical Assistance	Program	<p>With the rise in senior households, particularly seniors that own their own homes, rising property taxes can create challenges for those residents on a fixed income. To counter this, the community could consider different policy measures to assist senior owner households such as:</p> <ul style="list-style-type: none"> <li>- Property tax abatements directly to senior homeowners who have lived in the community for a minimum number of years</li> <li>- Creating a volunteer senior work off program where seniors can volunteer hours at community events, facilities, jobs to have property taxes lowered each year</li> </ul>

# STRATEGY TYPE: PRESERVE/MAINTAIN

Strategy	Strategy Aim	Category	Description
Preservation Fund	Preserve and Maintain existing affordable housing	Program	<p>Establish a preservation loan fund, in partnership with philanthropic and mission-oriented investors, lending institutions, affordable housing developers or in the community.</p> <p>A preservation fund is a dedicated pool of capital used to acquire or rehabilitate existing naturally occurring and subsidized affordable housing to preserve affordability</p>
Maintain an Affordable Housing Preservation Unit Count & Annual Report	Preserve and Maintain existing affordable housing	Program	<p>Develop and maintain an affordable housing inventory and preservation system that tracks both publicly subsidized and naturally occurring affordable housing.</p> <p>This effort will involve the creation of a central database to track critical data about existing affordable housing properties.</p>
Public Housing Redevelopment	Preserve and Maintain existing affordable housing	Policy	<p>Work with local Housing Authority to develop a comprehensive redevelopment plan for all public housing sites to transform them into mixed-income communities or modern affordable housing developments</p>
Rehab/Redevelopment without Displacement	Preserve and Maintain existing affordable housing	Policy	<p>As rehabilitation or redevelopment of existing residential structures and properties continues over time, the community should consider strategies that help mitigate negative impacts on existing residents.</p> <p>Policies and best practices can be put in place to mitigate displacement of current residents because of new investment. Policy measure could include:</p> <ul style="list-style-type: none"> <li>-Working with non-profits or equity-minded developers to ensure affordable housing and anti-displacement measures are utilized</li> <li>- The community could purchase units in the new development using funding through the Housing Trust Fund and income-restrict the units</li> <li>- Continue the existing rehab program which is focused on low- and moderate-income households.</li> <li>- Continue to offer no interest and favorable repayment periods for low-income households.</li> <li>- Consider creating a workforce training program for skilled trades where local residents could benefit directly from rehab dollars but also from learning new skills through on-the-job training.</li> </ul>

Creation of a Rental Registry and Inspection Process	Ensure Quality Rental Housing	Program	<p>The creation of a rental registry is an important step in identifying rental units and holding property owners accountable for violations to community ordinances and codes.</p> <p>Without a robust rental registry, the community may lack the necessary information to identify owners and tenants, quantify the number of rental units, track property turnover, and ensure compliance with all residential codes.</p> <p>A rental registry is, generally, a low-cost way for a community to track and regulate rental units. The component pieces of establishing a rental registry are enacting the local ordinance, defining the registration parameters, delegating responsibility to administer the program, establishing a registration fee which covers administrative costs, and determining the type and severity of penalties for non-compliance.</p>
Create a stand-alone accessibility assistance program	Address the needs of senior households	Program	As local resources become available, the community should formalize a stand-alone forgivable, low or no interest loan program to assist property owners in installing permanent accessibility improvements. The community should consider prioritizing senior households to enable age-in-place opportunities in addition to using a sliding scale for income levels
Create a program that offers forgivable gap financing for purchase-rehabilitation projects	Housing Rehab	Program	The community could consider a forgivable gap financing or grant program to assist participants in federally funded acquisition programs to bridge the property condition gap. The community should consider prioritizing current community members and first responder applicants for this program given the investment most likely will not be fully recovered. This may be a program best partnered with local banks or lenders in your community to ensure packages are compatible with what they are seeing in the market.



# SURVEY RESULTS DISCUSSION

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

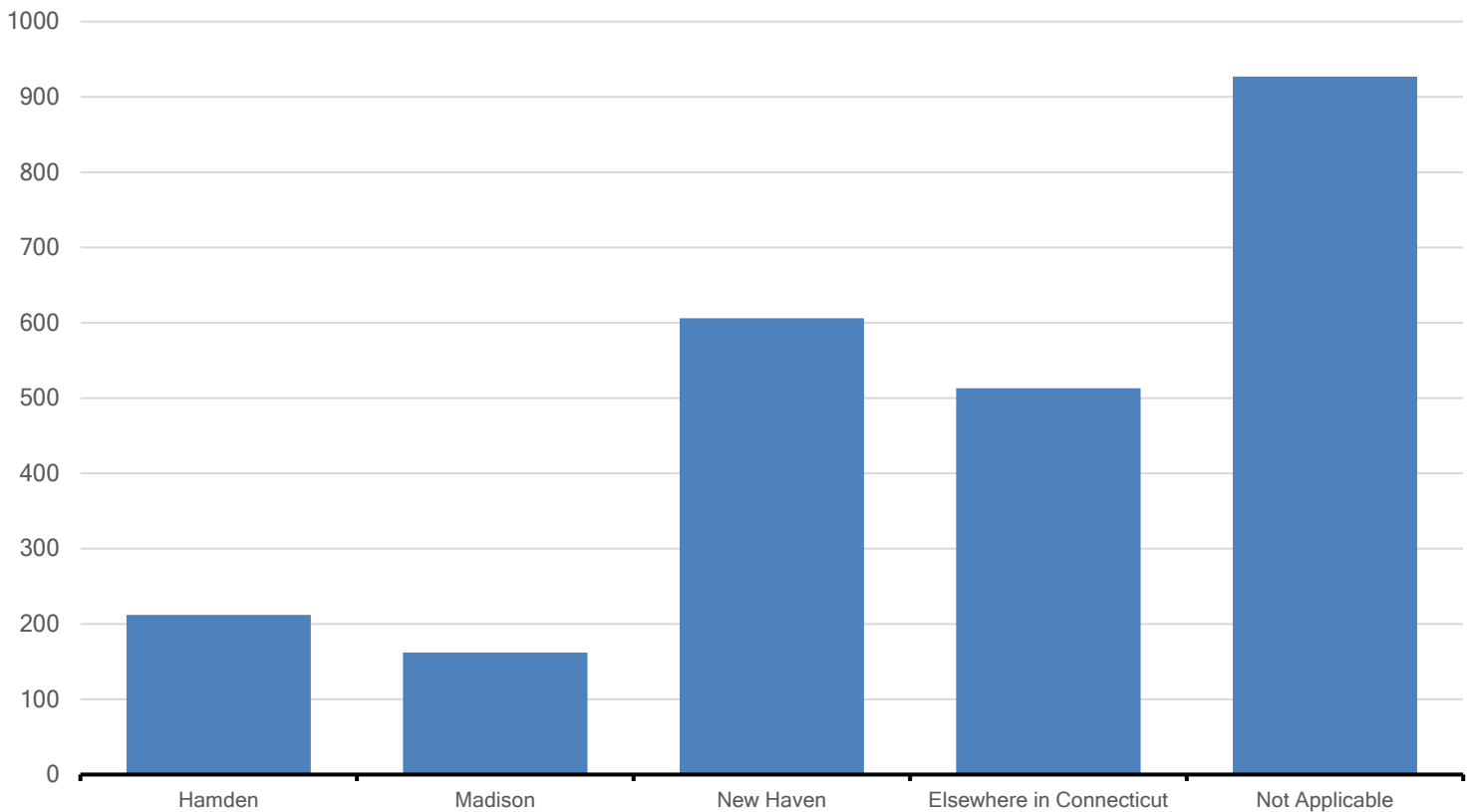
On the ownership side, residents responded that there was ample supply for all housing types except senior/age restricted, affordable/workforce and townhouses. On the demand side, respondents indicated that there is a strong demand for the aforementioned types as well as a moderate-strong demand for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

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

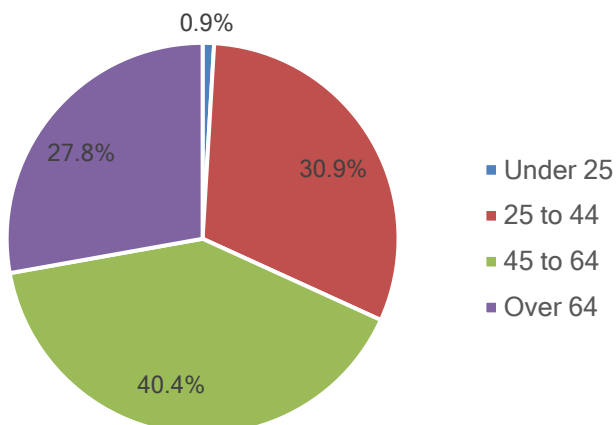
# APPENDIX 1: SCRCOG REGIONAL SURVEY ANALYSIS

## Survey Demographics

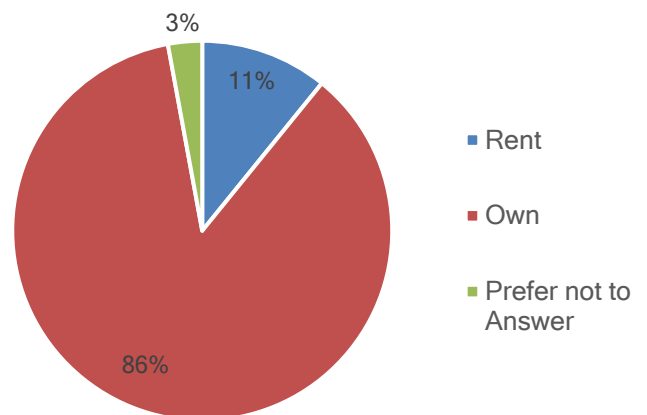
If you commute to work, which town or city do you commute to? (Top 5)  
Source: SCRCOG Survey (n=4,023)



Respondent Age  
Source: SCRCOG (n=4,023)



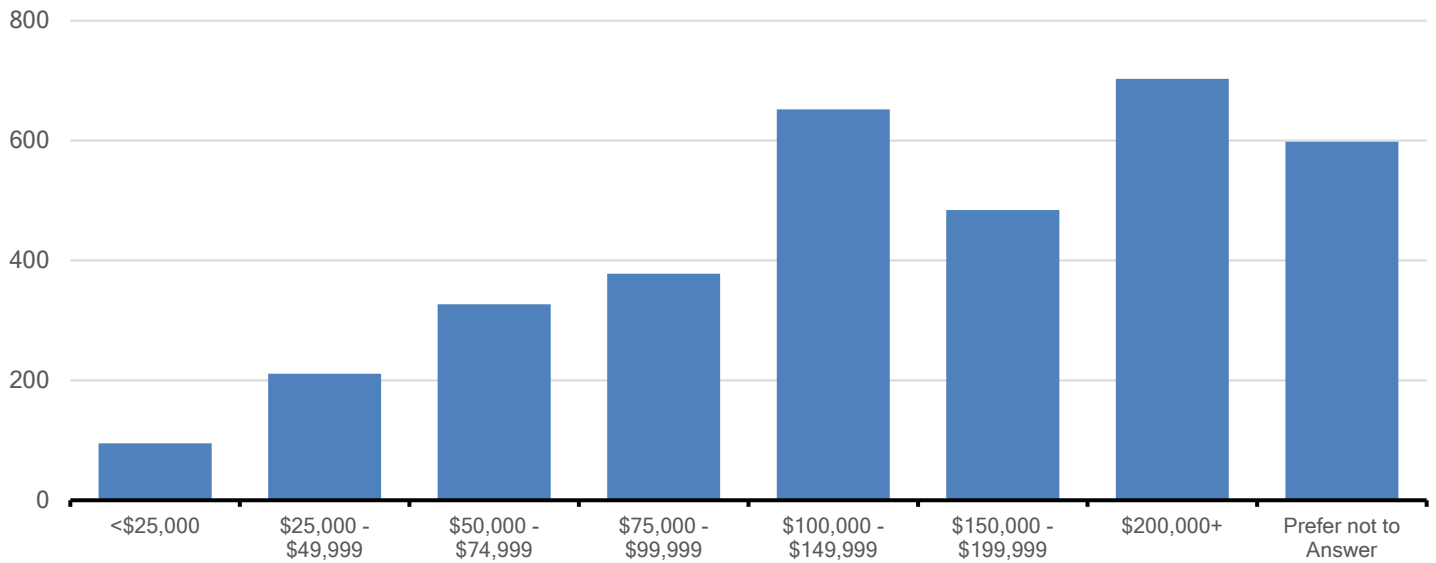
Respondent Housing Tenure  
Source: SCRCOG Survey (n=4,023)



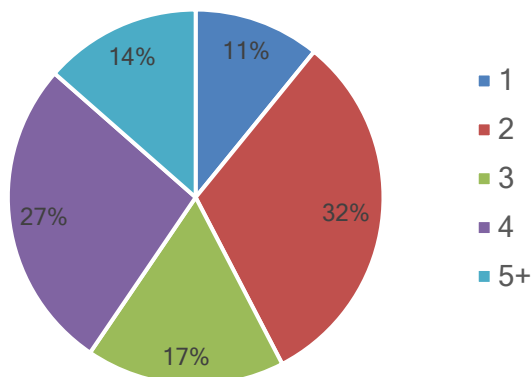
Respondent Race  
Source: SCRCOG Survey (n=4,023)



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

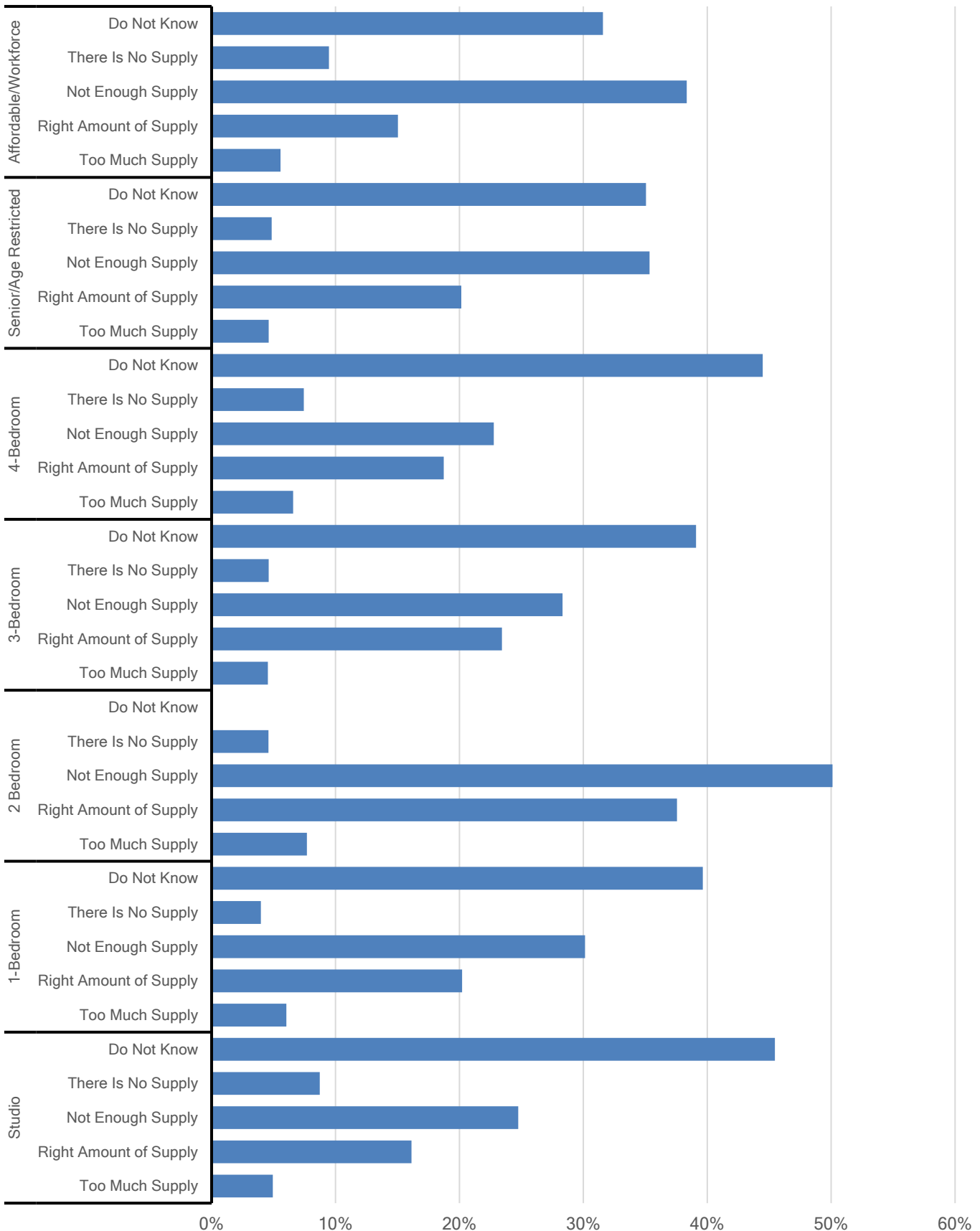


Respondent Household Size  
Source: SCRCOG Survey (n=4,023)

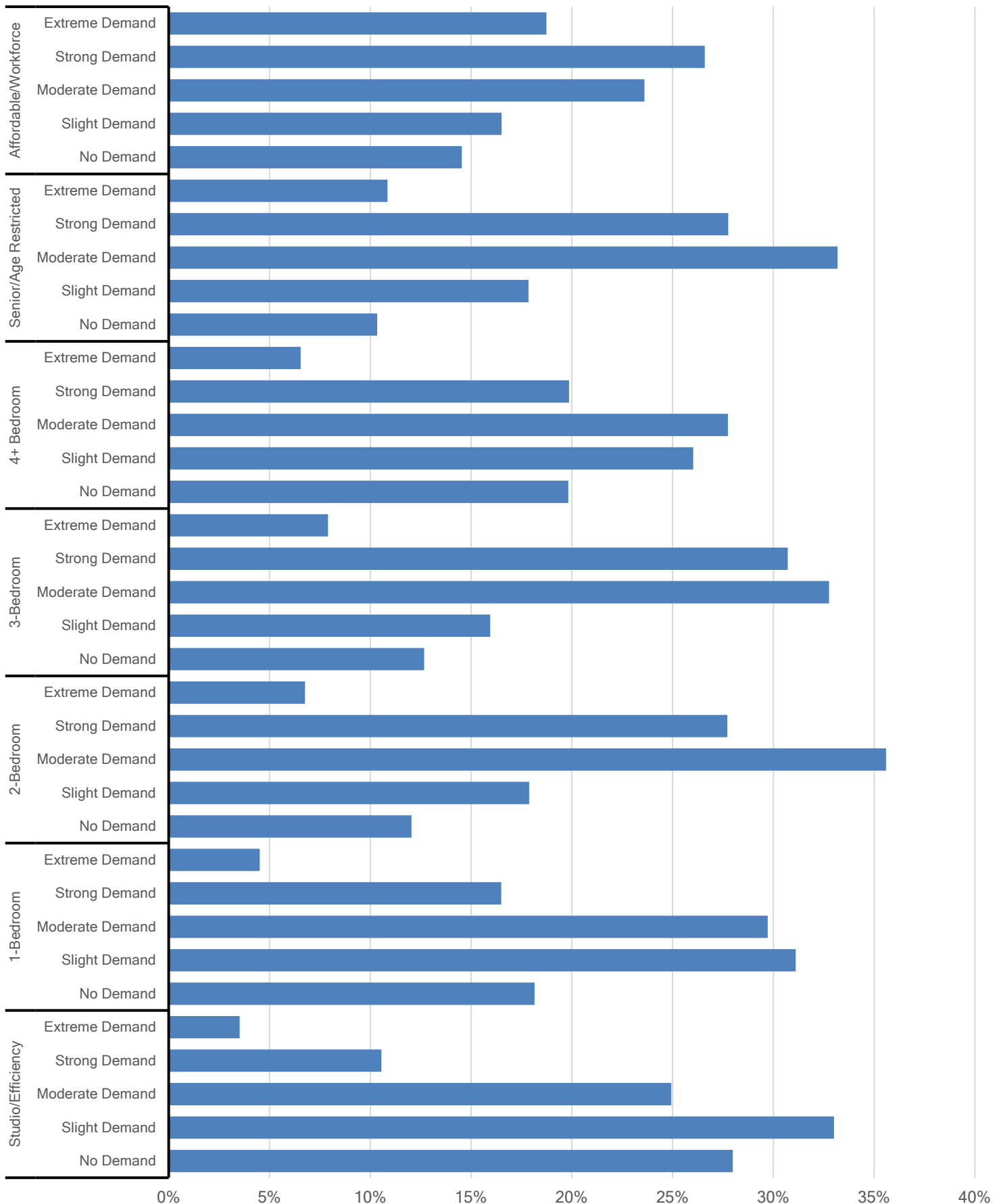


## Rental Supply/Demand & Impact

*Perception of how much supply exists for following rental housing types*



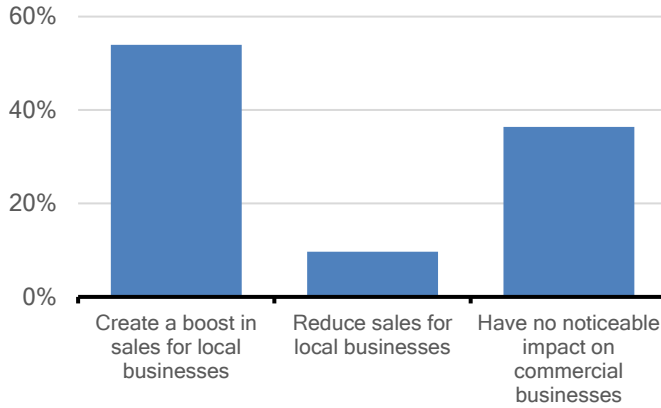
*What types of rental housing is there a demand for in your community?*



## What types of impacts will increase rental options have?

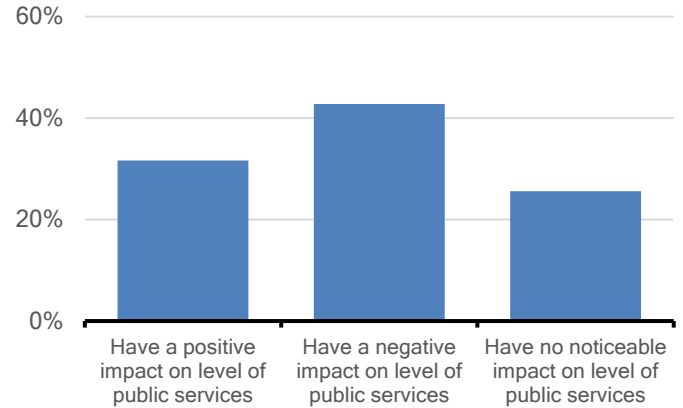
Impact of additional rental housing on commercial business?

Source: SCRCOG Survey (n=4,023)



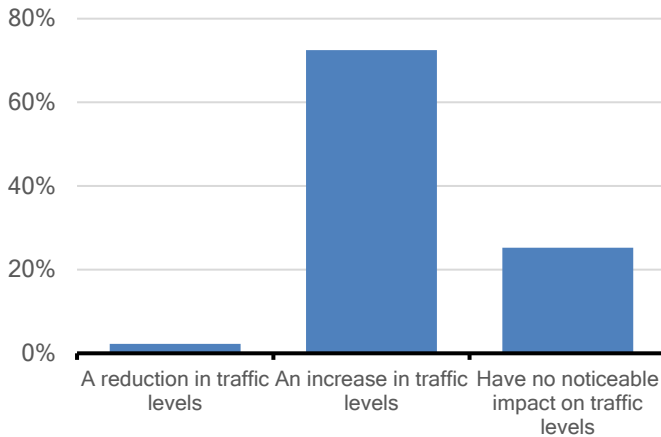
Impact of additional rental housing on public services?

Source: SCRCOG Survey (n=4,023)



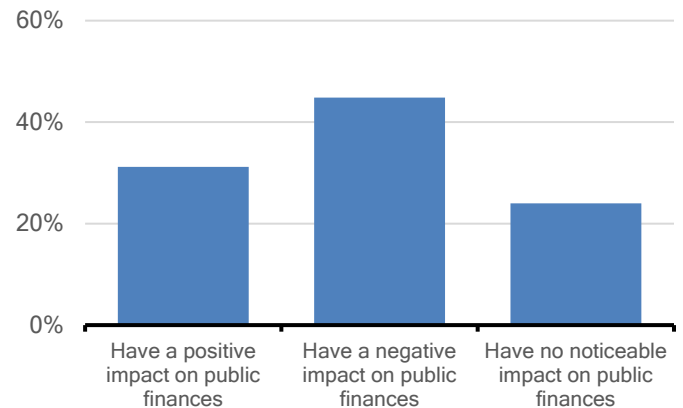
Impact of rental housing on traffic levels?

Source: SCRCOG Survey (n=4,023)



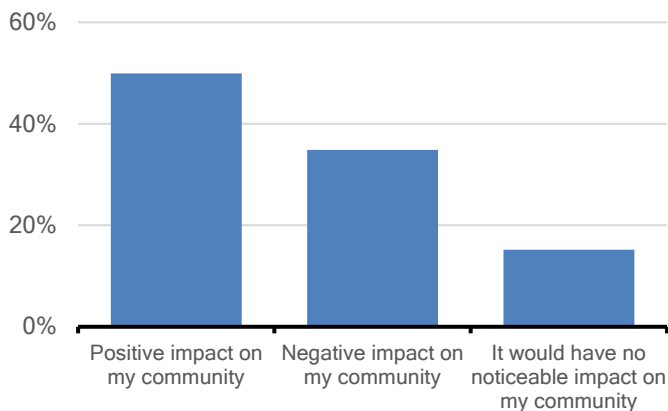
Impact of additional rental housing on public finances?

Source: SCRCOG Survey (n=4,023)



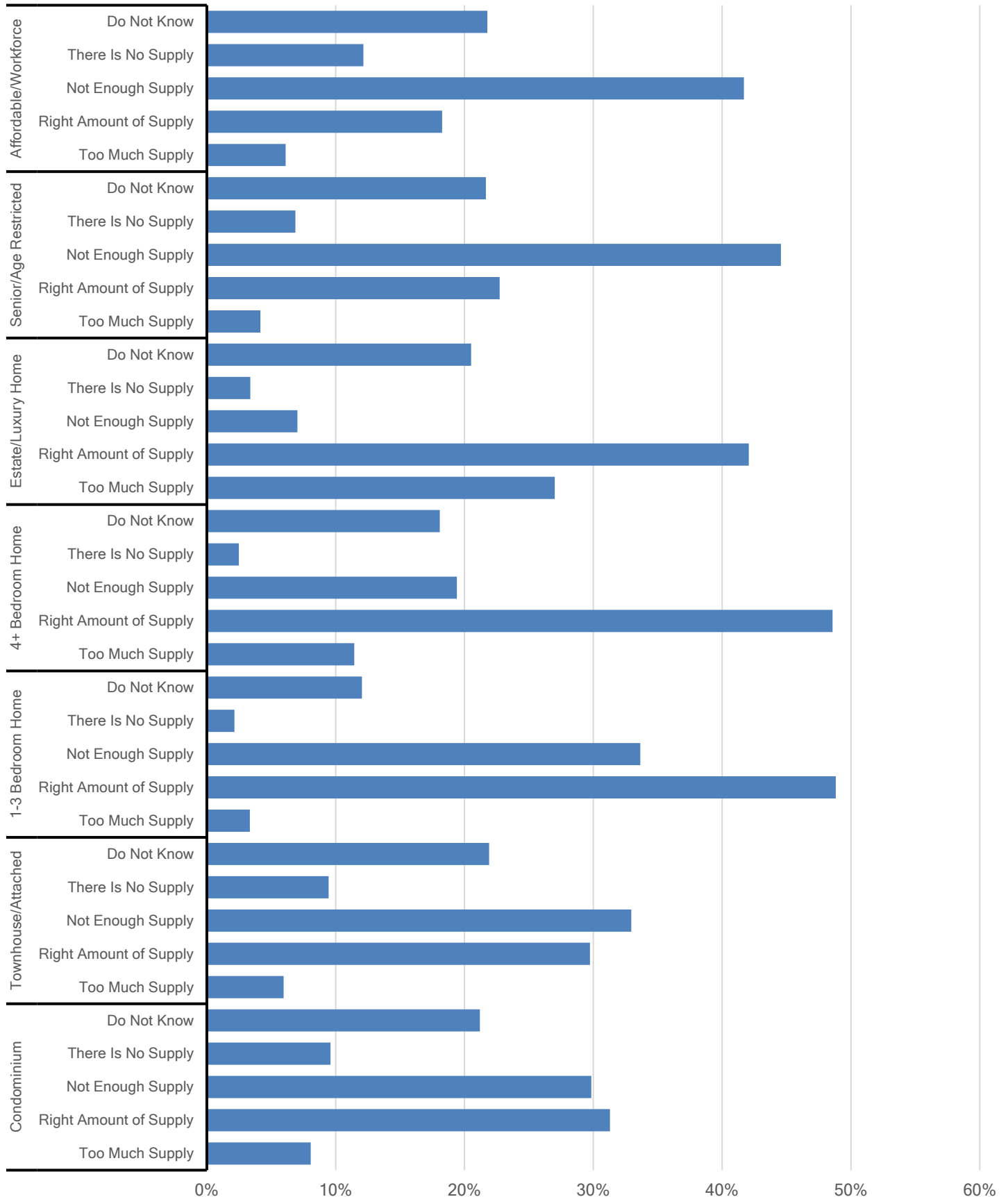
Impact of additional rental housing at different prices have on community?

Source: SCRCOG Survey (n=4,023)



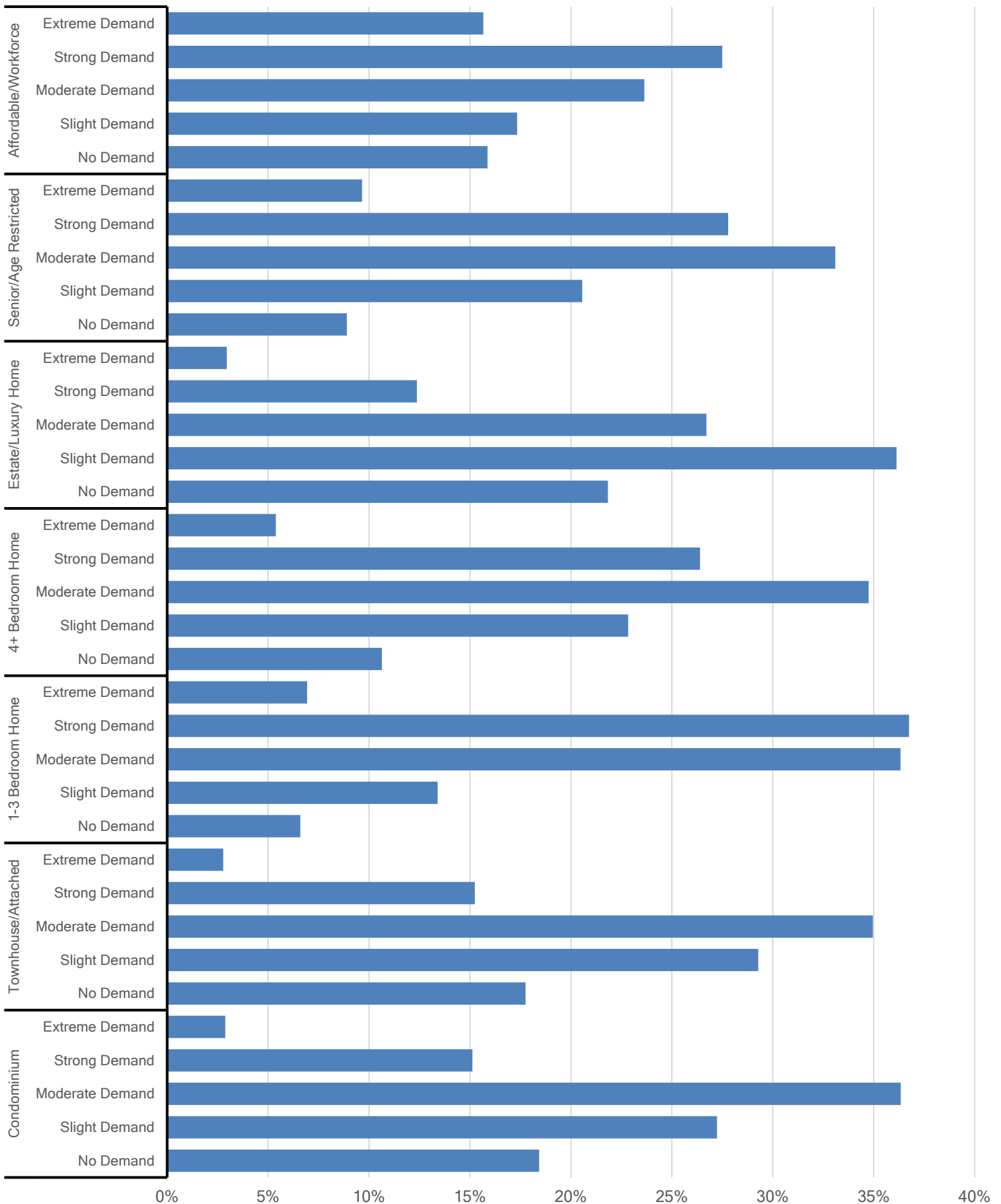
## Ownership Supply/Demand & Impact

*Perception of how much supply exists for following ownership housing types*





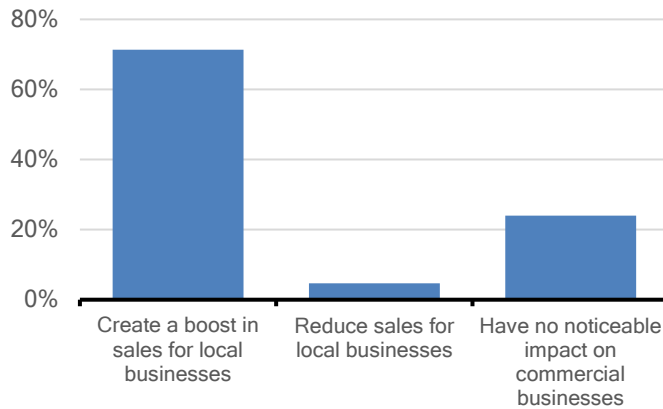
*What types of home ownership units is there a demand for in your community?*



## What types of Impacts will home ownership options have?

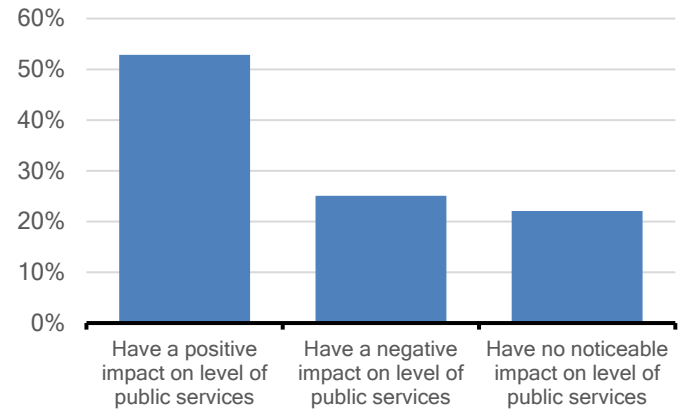
Impact of additional homeownership types on commercial business?

Source: SCRCOG Survey (n = 4,023)



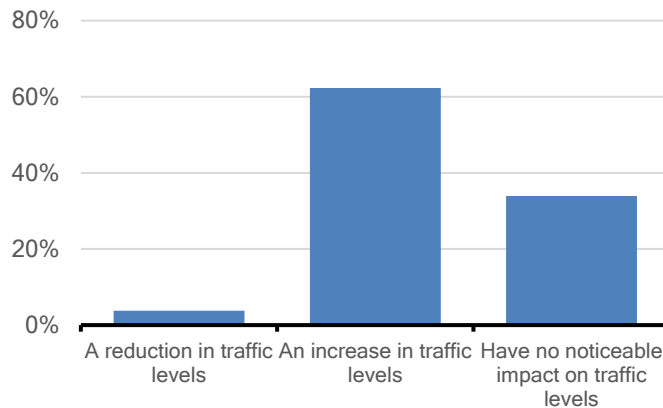
Impact of additional homeownership types on public services?

Source: SCRCOG Survey (n = 4,023)



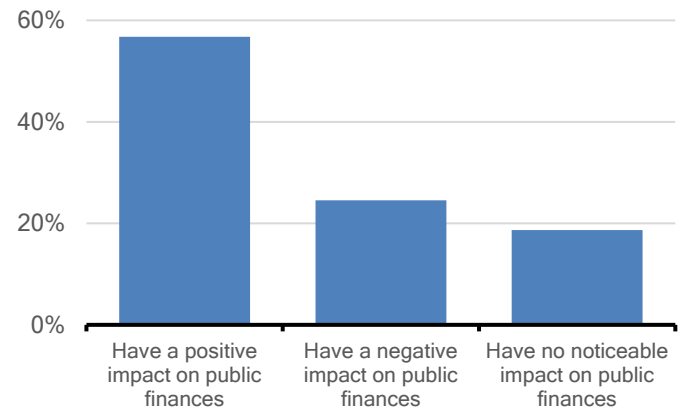
Impact of additional homeownership types on traffic levels?

Source: SCRCOG Survey (n = 4,023)



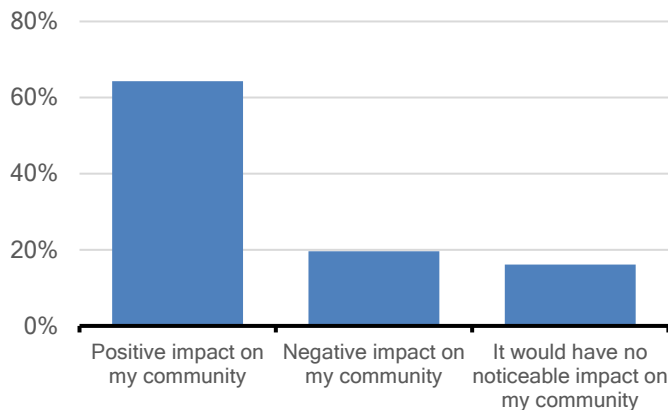
Impact of additional homeownership types on public finances?

Source: SCRCOG Survey (n = 4,023)



Impact of additional homeownership types at different prices have on your community?

Source: SCRCOG Survey (n=4,023)

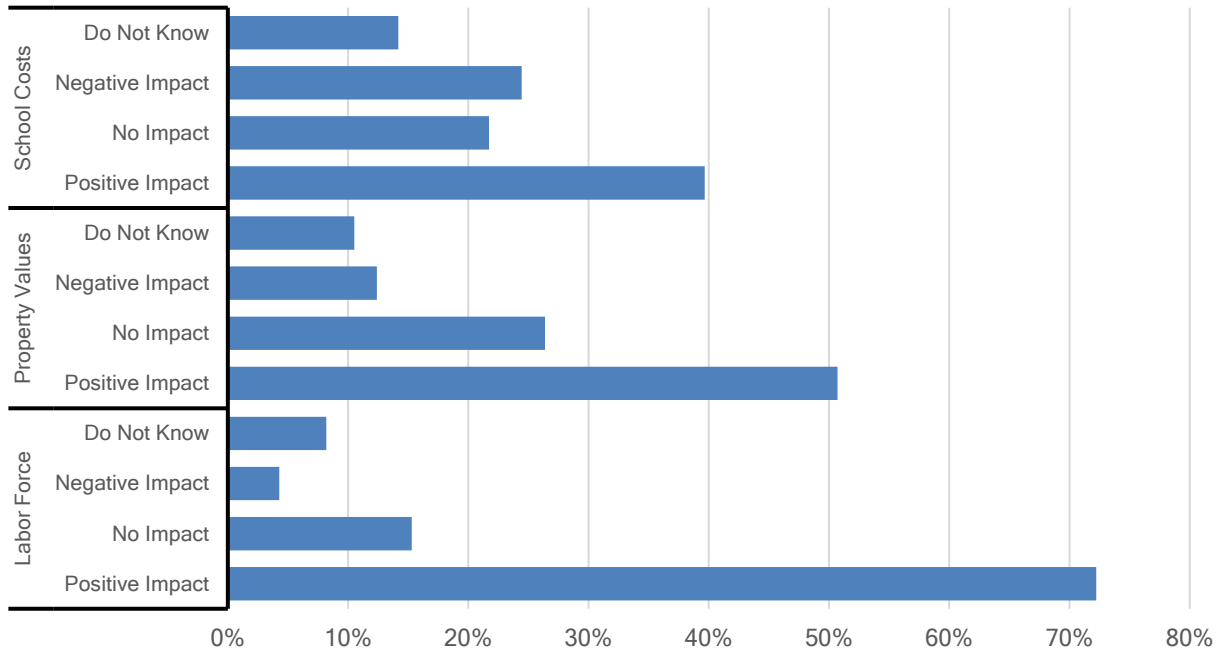


## Community Impact

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

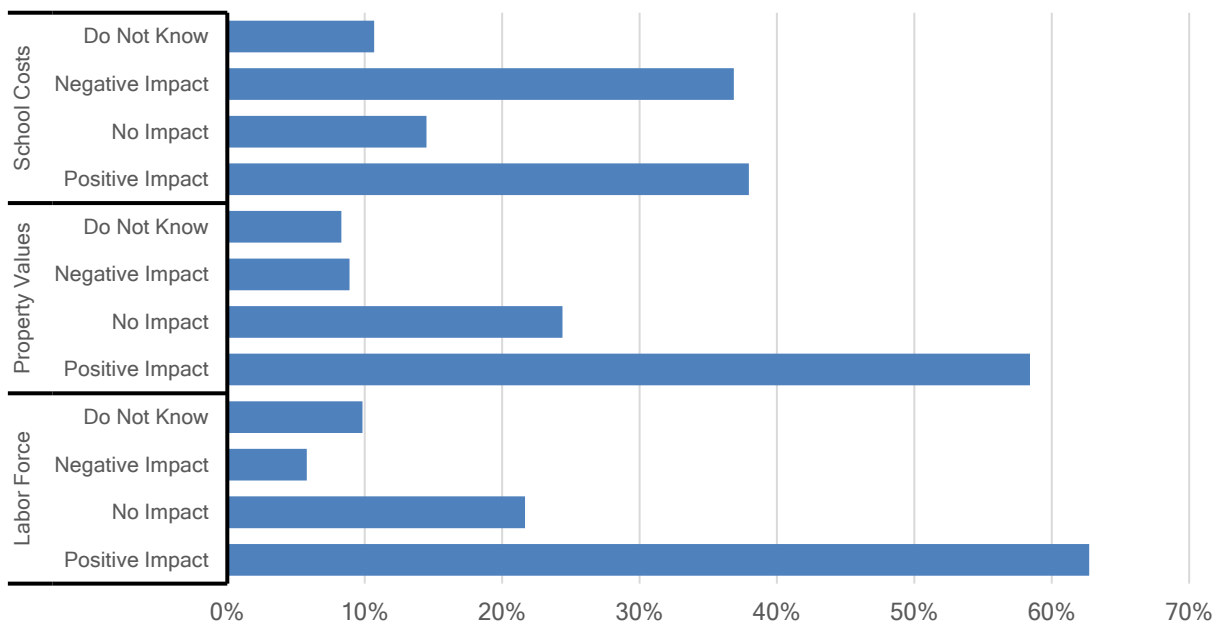
Impact of additional professional and service workers living in community?

Source: SCRCOG Survey (n=4,023)



Impact of having additional individuals and families with children living in community?

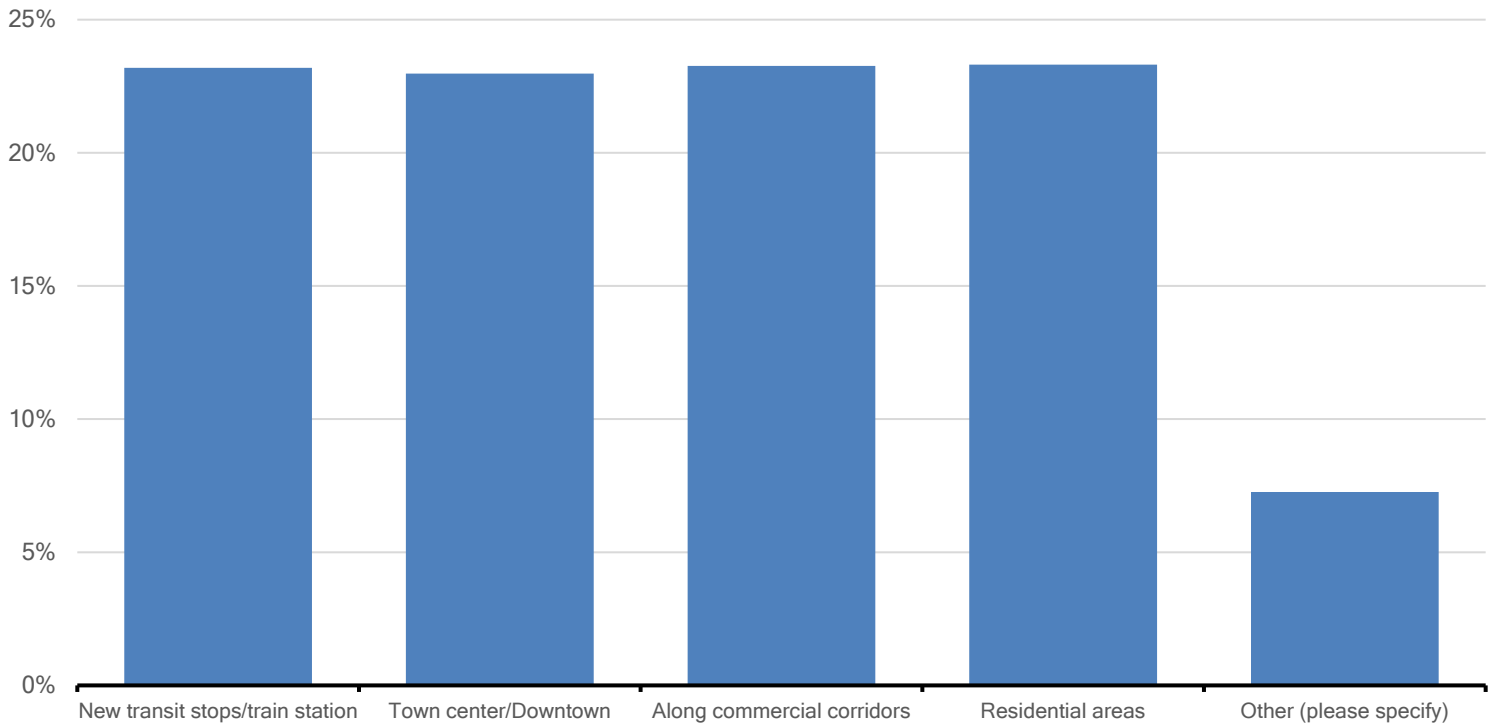
Source: SCRCOG Survey (n=4,023)



## Priority housing locations and barriers to creating affordable pricing.

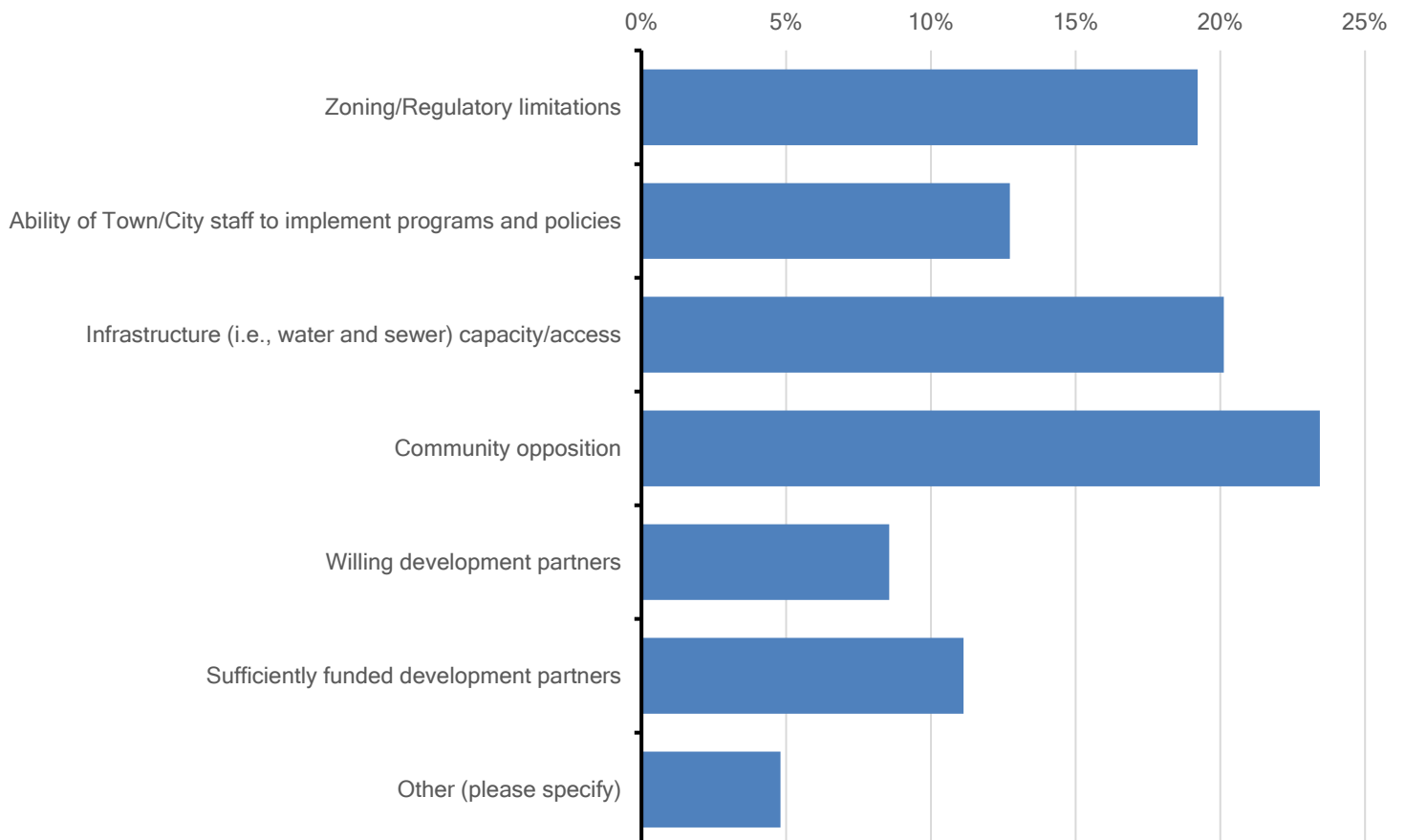
If new housing was constructed, what are priority locations in your community?

Source: SCRCOG Survey (n=4,023)



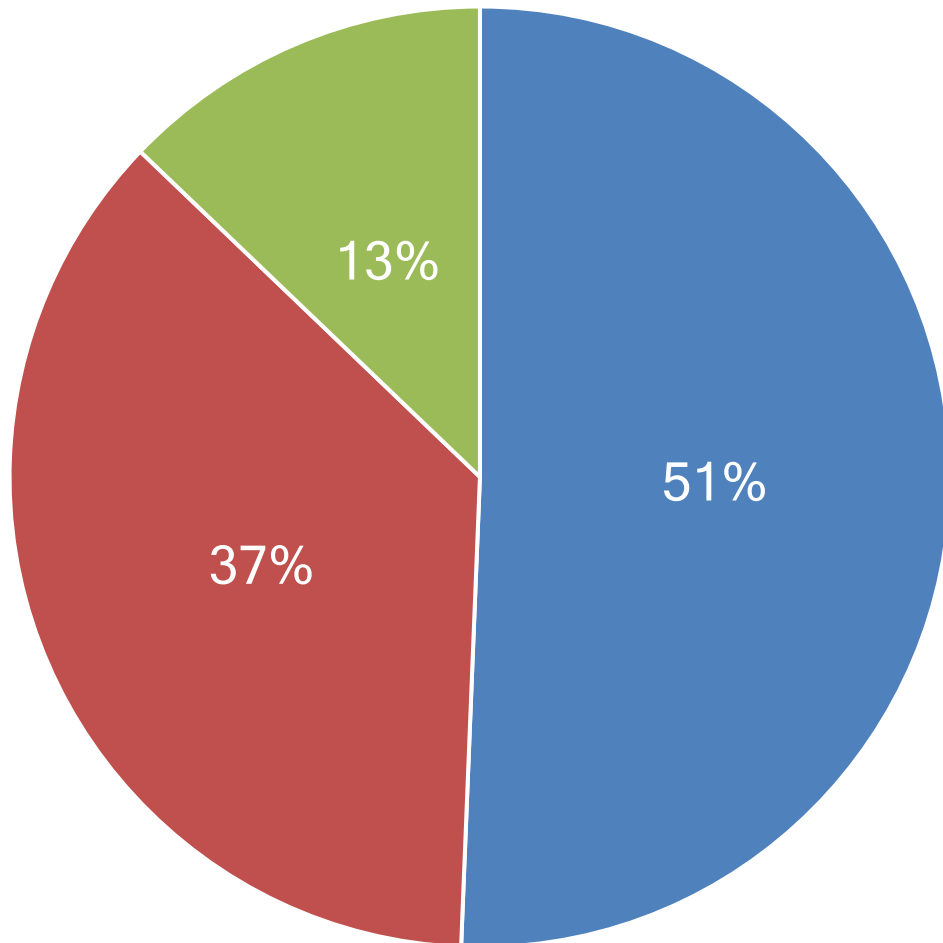
Do you feel there are any challenges to creating price appropriate housing for existing residents in your community?

Source: SCRCOG Survey (n=4,023)



In general, do you believe that your community has a responsibility to create housing options for individuals and families that you would like to live in your community, but cannot afford the current cost of housing?

Source: SCRCOG Survey (n=4,023)



- I believe my community has an obligation to create an opportunity for others that may not be able to afford to live in my community
- I do not believe my community has an obligation to create an opportunity for others that may not be able to afford to live in my community
- I am not sure