

The Magic's in the Message

UNDERSTANDING AFFORDABLE HOUSING AND
TALKING ABOUT IT, SO IT GETS BUILT!

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The Right Approach:

Town residents come together...and build together!

- I never tell a town what to do – but I WILL tell you what other towns are doing. Then YOU decide!
- Housing is vital, but controversial.
- The right housing option can bring happiness, opportunity. The WRONG one can breed failure.

The Right Approach:

Know your town, warts, and all.

- Your town is full of successful people with resources. They are well-educated and most all are open-minded and thoughtful. But some may be close-minded.
- Some may be guided by stereotypes and fears. **CAN'T BLAME THEM!** Everything is tied up in their homes.
- People live in town because they **LOVE** the town **THE WAY IT IS**.
Afraid of **LOSS**: a key principle in Behavioral Psychology!

The Right Approach:

Ways for you to be successful!

- Be inclusive, communicate, educate, BUILD TOGETHER!
- YOUR JOB: learn what your town has, what it needs, where to put it.
- Choices are vital! We ask our kids: broccoli or peas, ketchup or not?
- Deflate myths, promote reality — good research, many examples. People lack perspective (middle class) — not always their fault.
- Decide on your goals: lessen burden of those already in town (stats), lower barriers for those you want.

The Right Approach:

Two Factors to Remember!

- Housing is the foundation of opportunity. It has an impact on:
 - Educational success
 - Environmental quality
 - Transportation service
 - Access to healthcare
 - Childcare
- You will NOT convince everyone!
 - **Ex. Guilford:** 400 responses, 50 unkind. People against “Handouts.” They think, they did it themselves, why can’t others?!

Housing



A “tap water” issue.



Everyone cares about housing; they just don't know they care about it.

Why do towns seek to create more multifamily homes with income-restricted units?

The Town's Interests:

Property tax
revenue

Attract future
buyers

Increase shoppers
for merchants

Provide key
workers in
important jobs

Reduce
pressure/expense
on town social
services, policing

Why do towns seek to create more income-restricted units?

The Resident's Interests:

Allow elderly to
age in place

Allow kids to come
home after school

Provide
opportunity for
those who want to
live in town

Allow boomers to
downsize

Everyone's Interest:

IF HOUSING IS TOO EXPENSIVE:
POTENTIAL PROBLEMS FOR
RESIDENTS,
ECONOMY,
MUNICIPALITIES.

Connecticut's Current Housing Situation:

- 6th Median Monthly Housing Prices.
- 2nd in Gini Coefficient (measure of wealth disparity) — wealthy drive up the price of housing and everything else.
- 48% renters, 32% homeowners burdened by housing costs; 128k spend >50%.
- Nearly ½ 680+ CT occupations DON'T PAY the “Housing Wage” (\$27.37/hr, \$56,929/yr).

Connecticut's Current Housing Situation:

We don't have the housing stock we need.

- 2\3 of CT towns built greater than 40% of their homes after 1970.
- As a result, almost 3/4 of towns greater than 70% single family.
- So not enough RUNGS ON THE LADDER and not enough NEAR TRANSIT.
- Many towns are responding to new housing needs. Examples: Bethel, Danbury, Avon, Simsbury, Guilford, Windsor Locks, Milford, Fairfield, Old Saybrook, Madison, West Hartford, Stonington.

Connecticut's Current Housing Situation:

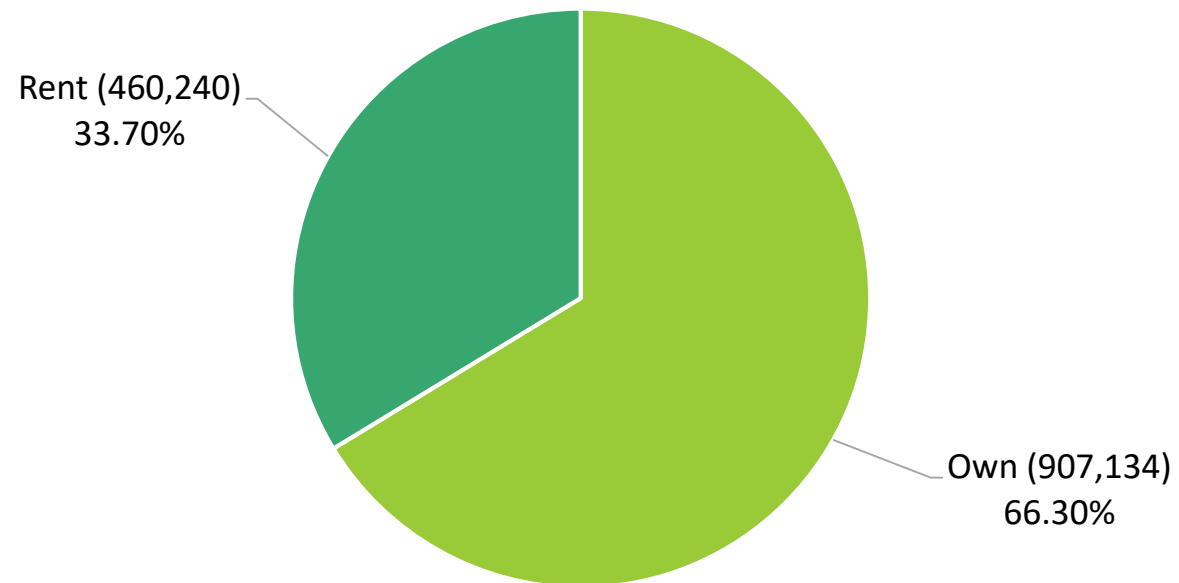
- 32% housing, 19% transportation, 6-12% energy: housing is largest part of household budget.
- 30 municipalities have greater than 10% income-restricted units (cities, and 1st-ring suburbs with low-resource schools and fewer vital services).
- 140/169 towns: at least 20% ALICE households (\$28K/year individuals, \$90K/year household of 4) This close to homelessness, needing childcare, visiting food pantries.

Where do SCRCOG towns stand?

TOWN	ALICE	% INCOME-RESTRCITED	RTR/HMO BURDENED
Bethany	23%	0.7	32/51
Branford	34%	3.7	46/31
East Haven	43%	8.1	54/36
Guilford	23%	2.4	44/32
Hamden	38%	8.7	51/33
Madison	23%	1.7	46/32
Meriden	49%	16.5	49/31
Milford	31%	5.3	52/35
New Haven	63%	32.1	57/40
North Branford	27%	2.2	35/32
North Haven	30%	5.4	44/34
Orange	23%	1.4	55/32
Wallingford	33%	4.3	45/25
West Haven	48%	14.5	60/44
Woodbridge	21%	1.2	84/36

Renters and Homeowners in CT

Percentages of CT Residents Who Own Their Homes and Rent Their Homes



Valuable Statistics

- **CT median monthly housing costs compared to other states.**
 - 6th most expensive state (US Census).
- **CT standing regarding Gini coefficient (wealth disparity) compared to other states.**
 - .50, second after NY.
- **ALICE Study 2020, CT United Way (Asset Limited, Income Constrained, Employed).**
 - 140 towns have at least 20% ALICE households.
 - 38% of the households statewide are ALICE households (11% in poverty, another 27% ALICE).
- **ALICE Survival Budget Incomes.**
 - \$29K individual; \$32K senior; \$90K family (housing is the highest cost except for a family that needs childcare).
- **National Low Income Housing Coalition 2020 Out of Reach Study.**
 - CT “Housing Wage” (needed to rental a typical 2BR apartment) is 9th highest among states, \$27.37/hour (\$55K).

SCRCOG Municipal Housing Demographic Data

Town	White %	Black/African American %	Asian %	Hispanic %	2 or more races %
Bethany	87.7	1.2	7.4	6.5	3.7
Branford	90.1	1.2	4.4	5.2	1.8
East Haven	82.5	2.6	3.5	15.4	4.6
Guilford	91.9	1.4	3.7	4.9	2.3
Hamden	62	24.7	5.1	11.8	3.3
Madison	94.2	0.5	2.6	1.9	2.5
Meriden	81.2	10.3	1.5	27.4	2.6
Milford	88	2.9	6.1	6.6	2
New Haven	44.1	33	4.7	30.3	4.3
North Branford	93.4	2.7	1.9	3.6	1.4
North Haven	87.5	3.1	5.8	5.2	1.9
Orange	88.7	1.9	7.4	2	1.7
Wallingford	91.5	1.7	4.5	7.4	0.8
West Haven	63.9	20.7	4.5	23.6	4.2
Woodbridge	78.5	3	15.3	5.6	2.1

Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates (Table I

Town	Single Family %	Multi-Family %	Mobile Home %
Bethany	94.8	0.4	4.8
Branford	66.7	31.5	1.8
East Haven	66.6	32.9	0.5
Guilford	88.5	11.5	0.2
Hamden	60	39.8	0.2
Madison	92.8	7.3	0
Meriden	53.2	46.6	0.3
Milford	73.2	25.7	1
New Haven	23.5	76.5	0
North Branford	81.4	17.8	0.7
North Haven	85.4	14.6	0
Orange	90.1	9.4	0.5
Wallingford	68.6	30.4	1.1
West Haven	52.4	47.2	0.2
Woodbridge	92.5	7.3	0.3

Source: U.S. Census Bureau, 2018 American Community Survey 5-Year Estimates (Table DP04)

How, Why, & Where to Bring Down Prices:

- Bring prices down with more supply: density, location, subsidy where needed.
- Materials, labor, land — subsidy needed for low-income housing.
- Density is tolerable/advantageous in some places (energy costs, TOD: 43 towns with mass transit service).
- Affordability not as valuable in some places.
- Can also reduce sprawl, auto emissions, enhance mass transit.

Making Progress: Letting the Town's Residents Shape It.



Education and Communication: Learning AND Sharing What You're Learning!!



Housing Committees



Town forums



Surveys, slide shows, videos – in person, virtually, on the town website

Making Progress: Combatting Myths and Misconceptions with Data, Experience.



Neighboring Property Values



School Costs



Neighborhood Quality



Design (10 photo examples on next slides)

Impact of Affordable Housing on School Enrollment

- **CT Public School-age children who live in 1BR, 2BR & 3BR apartments:**
- Rutgers University: Public school-age children per Connecticut rental unit.
 - 1BR: 0.04 children
 - 2BR: 0.27 children
 - 3BR: 1.38 children
- Town of Fairfield CT numbers (2019):
 - 250 students living in 1,690 multifamily units, or .15 Public School-age/unit.

Impact of Affordable Housing on Property Values

- Trulia Research includes Fairfield County numbers: **NO Measurable Impact**
[Source](#)
- British Columbia study: **NO Measurable Impact**
[Source](#)

New Canaan:
Affordable
1BR & 2BR
Units



Avon: Mixed-
Income 1BR,
2BR & 3BR
Unites



Stonington:
Mixed-Income
1BR & 2BR
Unites



Farmington:
Mixed-
Income
Townhouses



Brookfield:
Mixed-Income
1BR, 2BR & 3 BR
Units



Darien:
Mixed-
Income 1BR
& 2BR
Apartments



South Windsor:
Affordable Elderly
Townhouses



Fairfield:
Mixed-
Income, 1BR
& 2BR Units



Wallingford:
Mixed-Income,
Free-Standing,
3BR Condos



Bottom Line:
Housing is THE
opportunity
business.

Without
affordable and
appropriate
housing, there is a
lack of
opportunity.

- **Paving the way for School Success:** This study proves reading and math scores rise for students in high-resource schools:
https://www.rand.org/pubs/external_publications/EP201000161.html.
- ***Richard Rothstein, The Color of Law:*** Black people earn about 65% of what white people earn, but have about 10% of the wealth. One reason = Lack of housing opportunity.

So, your
town
must ask
itself:

Are residents burdened by housing costs?

Is there a range of supply to allow the people we want and need to move to town?

What resources can we offer and build around: transit, services, high-resource schools.

Important Questions Every Town Needs To Answer

- What is affordable housing?
- How important is “small a” AH?
- What is the 8-30g statute and how important is the 10% threshold?
Should 10% be the town’s goal?
- What should/shouldn’t we seek to learn from other towns’
experiences?

Important Questions Every Town Needs To Answer

- How unaffordable is the town's housing? What measures should we use?
 - (% burdened, town jobs held by out-of-towners, ALICE, median sales price)
- What are the factors that need to be present to create income-restricted units?
 - (Strong market for market-rate units, a way to lesson material/labor/land costs)
- What help can a town offer a developer so he/she can make a portion of the housing income-restricted?
 - (Density bonus, tax abatement, subsidy, relaxed parking requirement, assuming other costs)

Important Questions Every Town Needs To Answer

- How does affordable housing's location add to or subtract from its value?
- Where is the affordable housing in the town?
- Are there better/worse places to put AH in town?
- Does AH lower property values, increase crime, increase school costs?
- Where are there good examples of mixed-income housing in CT?
- Is being “built out” significant?

Principles to Consider



Do we want to let others in — in our own interest, their opportunity, or both?



Do we think it's important for our municipal workers to live in town?



Are the jobs in town done by those who live in town, or commute to town?

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