

# BACKGROUND DATA



## Overview

The Town of Branford is preparing an affordable housing plan for the community. The preparation of this affordable housing plan by June 2022 is required by the Connecticut General Statutes (Section 8-30j).

This booklet summarizes some information which the Affordable Housing Plan Working Group may find relevant as part of its work.

*“Housing is absolutely essential to human flourishing.”*

*Without stable shelter, it all falls apart.”*

Matthew Desmond,  
American Sociologist  
Princeton University



# Income Eligibility / Rents / Sales Prices

Branford incomes / sales prices / rental rates are based on the New Haven area median income (AMI) (\$93,000) since it is lower than the State-wide median income (\$102,600).

**ELIGIBLE INCOME LEVELS** - Relevant income amounts vary by household size:

		1 person	2 people	3 people	4 people	5 people
<b>Area Median Income</b>		\$65,100	\$74,400	\$83,700	<b>\$93,000</b>	\$100,440
<b>80% AMI</b>	May be a "set-aside development"	\$52,080	\$59,520	\$66,960	\$74,400	\$80,352
<b>60% AMI</b>		\$39,060	\$44,640	\$50,220	\$55,800	\$60,264
<b>50% AMI</b>	May need to be "assisted housing"	\$32,550	\$37,200	\$41,850	\$46,500	\$50,220
<b>30% AMI</b>		\$19,530	\$22,320	\$25,110	\$27,900	\$30,132

**MAXIMUM MONTHLY GROSS RENT** – The following are the maximum monthly gross rents (utilities included) for units at 80% and 60% of AMI:

	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
<b>80% AMI</b>	\$1,258	\$1,395	\$1,674	\$1,934	\$2,170
<b>60% AMI</b>	\$977	\$1,186	\$1,395	\$1,451	\$1,627

In some cases, the maximum monthly rent is constrained by "Fair Market Rent" as determined by HUD.

**MAXIMUM SALES PRICE** - The following are the maximum sales prices for units at 80% and 60% of AMI (using a 20% down payment, current mortgage rates and terms, and reasonable estimates for utility payments, real estate taxes, insurance, common fees, etc.):

	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
<b>80% AMI</b>	\$186,758	\$186,855	\$218,881	\$246,824	\$268,912
<b>60% AMI</b>	\$126,846	\$148,778	\$168,483	\$157,907	\$168,628

BRANFORD AH PLAN

# Gross Rent (ACS Data)

Data from the American Community Survey suggests that the median gross rent in Branford in 2019 was about \$1,368 per month.

Total Number of Rented Units:		3,936
No cash rent		216
With cash rent:		3,720
Less than \$500	109	
\$500 to \$999	459	
\$1,000 to \$1,499	1,696	
\$1,500 to \$1,999	1,140	
\$2,000 to \$2,499	293	
\$2,500 or more	23	

BRANFORD AH PLAN

# Value (ACS Data)

Data from the American Community Survey suggests that the median house value in Branford in 2019 was about \$293,145.

Total Number of Owned Units:		8,433
Less than \$50,000	276	
\$50,000 to \$99,999	242	
\$100,000 to \$149,999	379	
\$150,000 to \$199,999	1,083	
\$200,000 to \$249,999	1,094	
\$250,000 to \$299,999	1,324	
\$300,000 to \$399,999	1,820	
\$400,000 to \$499,999	634	
\$500,000 to \$999,999	1,141	
\$1,000,000 to \$1,499,999	196	
\$1,500,000 to \$1,999,999	93	
\$2,000,000 or more	151	

# Cost Burden

A household is generally considered to be “housing cost-burdened” if it spends more than 30% of its income on housing costs.

This is especially important for households earning less than the area median income since they may be *forced* to spend more than 30% on housing even though they may not be able to “afford” it. With more dollars going to housing, modest income households have less financial flexibility and may have difficulty affording other necessities like food, transportation, and medical expenses.

**It is estimated that about 4,707 existing households in Branford (about 38% of the total number of households) are considered cost burdened. *These are people who already live in Branford.***

- **About 2,664 owner households are cost burdened (about 32 percent of all owner households) and**
- **About 2,043 renter households are cost burdened (about 52 percent of all renter households).**

	Number	Percent Of Income Spent On Housing			Percent At 30% or more
		Less than 20 percent	20 to 29 percent	30 percent or more	
<b>OWNERS</b>					
Zero or negative income	54	-	-	-	n/a
Less than \$20,000	516	31	10	475	92%
\$20,000 to \$34,999	598	32	15	551	92%
\$35,000 to \$49,999	623	54	223	346	56%
\$50,000 to \$74,999	1,407	384	295	728	52%
\$75,000 or more	5,235	3,335	1,336	564	11%
<b>TOTAL</b>	<b>8,433</b>	<b>3,836</b>	<b>1,879</b>	<b>2,664</b>	<b>32%</b>

American Community Survey, 5-Year Estimate (2021) (Table B25106)

	Number	Percent Of Income Spent On Housing			Percent At 30% or more
		Less than 20 percent	20 to 29 percent	30 percent or more	
<b>RENTERS</b>					
Zero or negative income	45	-	-	-	n/a
No Cash Rent	216	-	-	-	n/a
Less than \$20,000	495	0	11	484	98%
\$20,000 to \$34,999	749	24	55	670	89%
\$35,000 to \$49,999	529	0	33	496	94%
\$50,000 to \$74,999	833	97	349	387	46%
\$75,000 or more	1,069	791	272	6	6%
<b>TOTAL</b>	<b>3,936</b>	<b>912</b>	<b>720</b>	<b>2,043</b>	<b>52%</b>

American Community Survey, 5-Year Estimate (2019) (Table B25106)

# Existing Affordable Housing

The State "Affordable Housing Appeals List" prepared by the Department of Housing recognizes 489 housing units in Branford qualifying as "State defined affordable housing units."

ASSISTED HOUSING	Street Address #1	Total	Family	Elderly	HC	Occ.
<b>Branford Housing Authority</b>						
• Parkside Village I	115 So. Montowese St.	50	0	38	12	1974
• Parkside Village II	3 Block Island Road	40	0	23	17	1985
<b>Branford Interfaith Coalition</b>						
Ivy Street Apartments	146-190 North Ivy St.	29	29	0	0	1991
<b>Other</b>						
John B. Sliney House	21 Rice Terrace	38	0	38	0	1981
(Robert Giaimo House	14 Rice Terrace	44	0	44	0	1983
Rosenthal Gardens	63 Kirkham Street	17	17	0	0	
S.A.R.A.H.		2	0	0	2	
Marrakech, Inc. (group home)	21 Victor Hill Road	6	6	0	0	
St. Stephen's Townhouse	13-29 Rogers Street	7	7	0	0	
		<b>233</b>	<b>59</b>	<b>143</b>	<b>31</b>	

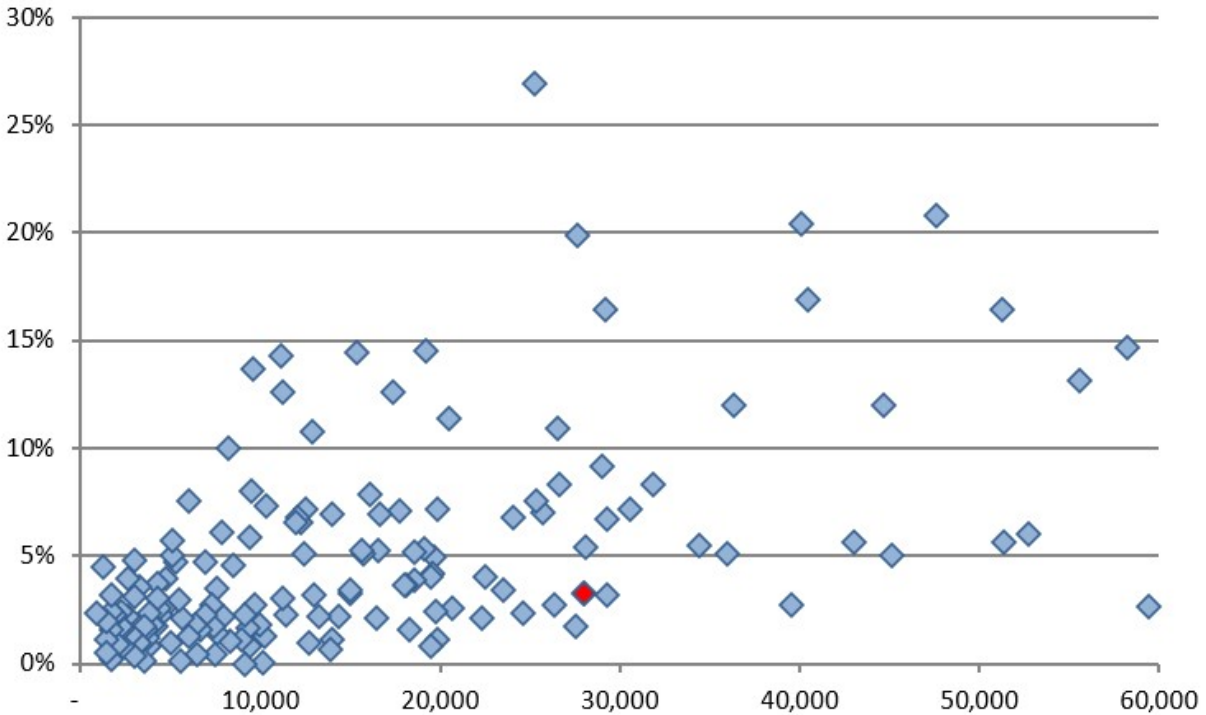
DEED-RESTRICTED HOUSING	Total	Start Date	Expiration Date
14 Summit Place	2	2018	2058
22 Summit Place	5	2018	2058
43 Hotchkiss Grove	1	2019	2059
40 Thimble Islands Road	1	2019	2059
		<b>9</b>	

<b>TENANT RENTAL ASSISTANCE</b>	<b>77</b>	Locations not disclosed
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<b>CHFA / USDA MORTGAGES</b>	<b>170</b>	Locations not disclosed
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<b>TOTAL STATE-DEFINED</b>	<b>489 Units</b>	<b>3.50%</b>
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# Affordable Housing Comparison (2010)



## SIMILAR SIZE

Municipality	Ranked By Population	% AH
Glastonbury	34,427	5.51%
Naugatuck	31,862	8.31%
Newington	30,562	7.17%
Cheshire	29,261	3.18%
East Haven	29,257	6.73%
Vernon	29,179	16.43%
Windsor Locks	29,044	9.15%
New Milford	28,142	5.38%
<b>Branford</b>	<b>28,026</b>	<b>3.26%</b>
New London	27,620	19.90%
Newtown	27,560	1.73%
Wethersfield	26,668	8.29%
Mansfield	26,543	10.94%
Westport	26,391	2.71%
South Windsor	25,709	6.99%
Farmington	25,340	7.55%
Windham	25,268	26.92%
<b>AVERAGE</b>	<b>28,286</b>	<b>8.83%</b>

## SIMILAR AH %

Municipality	Ranked By Population	% AH
Ashford	4,317	3.73%
Avon	18,098	3.65%
Wilton	18,062	3.64%
Andover	3,303	3.57%
Middlebury	7,575	3.46%
Ledyard	15,051	3.44%
Simsbury	23,511	3.40%
Tolland	15,052	3.30%
<b>Branford</b>	<b>28,026</b>	<b>3.26%</b>
East Hampton	12,959	3.21%
Norfolk	1,709	3.21%
Cheshire	29,261	3.18%
Kent	2,979	3.12%
Granby	11,282	3.07%
Pomfret	4,247	3.03%
Columbia	5,485	2.99%
Hebron	9,686	2.75%
<b>AVERAGE</b>	<b>12,388</b>	<b>3.29%</b>

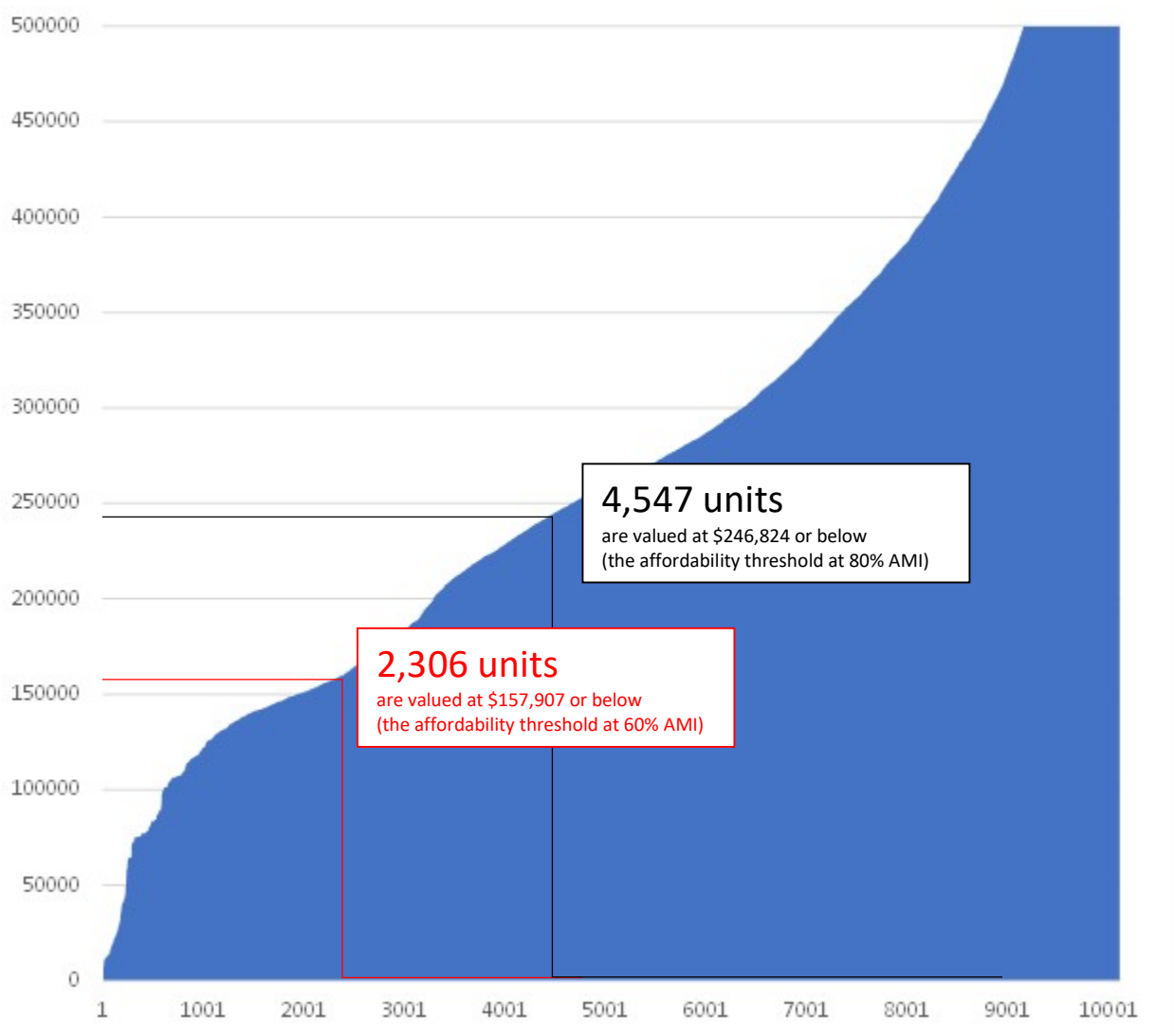
NOTE – Percentages will reset in February 2022 when the 2020 Census housing count is included.

# Naturally Occurring Affordable Housing

Looking at the Assessor's database, there are 10,100 housing units in Branford classified as:

- Single family (6,263 units)
- Condominium (3,601 units)
- Mobile Home (238 units)

There are 4,547 units in the Assessor's database with an estimated market value of \$246,824 or less, the affordability threshold for a three-bedroom home at for a household at 80% of area median income. These units do not count to the State's Affordable Housing Appeals List (the 10% threshold) since they are not assisted housing or deed restricted to sell or rent at affordable prices in the future.



# Average Value By Unit Type / Size

This information (from the Assessor's database) shows the number of units and the average estimated market value of units based on the bedroom configuration:

	Single-Family	Two-Family	Three-Family	Condo	Mobile Home
<i># Units</i>	6,263	423	99	3,601	238
<b>Average Value</b>	<b>\$368,266</b>	<b>\$306,086</b> ≈ \$153K / unit	<b>\$367,291</b> ≈ \$122K / unit	<b>\$177,571</b>	<b>\$26,152</b>
<b>No Bedrooms</b>	<i># Units</i> 10	0	0	0	0
<b>Average Value</b>	<b>\$277,311</b>	-	-	-	-
<b>1 Bedroom</b>	<i># Units</i> 196	0	0	459	31
<b>Average Value</b>	<b>\$211,216</b>	-	-	<b>\$107,135</b>	<b>\$17,723</b>
<b>2 Bedroom</b>	<i># Units</i> 1,061	38	1	2,522	184
<b>Average Value</b>	<b>\$303,962</b>	<b>\$295,835</b>	<b>\$293,900</b>	<b>\$171,178</b>	<b>\$26,483</b>
<b>3 Bedroom</b>	<i># Units</i> 3,383	74	10	612	25
<b>Average Value</b>	<b>\$367,264</b>	<b>\$303,581</b>	<b>\$323,211</b>	<b>\$253,437</b>	<b>\$34,170</b>
<b>4 Bedroom</b>	<i># Units</i> 1,392	213	13	10	0
<b>Average Value</b>	<b>\$452,952</b>	<b>\$300,440</b>	<b>\$330,333</b>	<b>\$333,022</b>	-
<b>5 Bedroom</b>	<i># Units</i> 182	57	41	0	0
<b>Average Value</b>	<b>\$554,067</b>	<b>\$315,974</b>	<b>\$351,282</b>	-	-
<b>6+ Bedroom</b>	<i># Units</i> 182	45	38	0	0
<b>Average Value</b>	<b>\$554,067</b>	<b>\$333,100</b>	<b>\$410,000</b>	-	-



# NOAH Units Below AH Threshold

Comparing the Assessor's database of estimated market value with the calculated affordability thresholds suggests there are many ownership units in Branford that are naturally affordable.

## At 80% of AMI

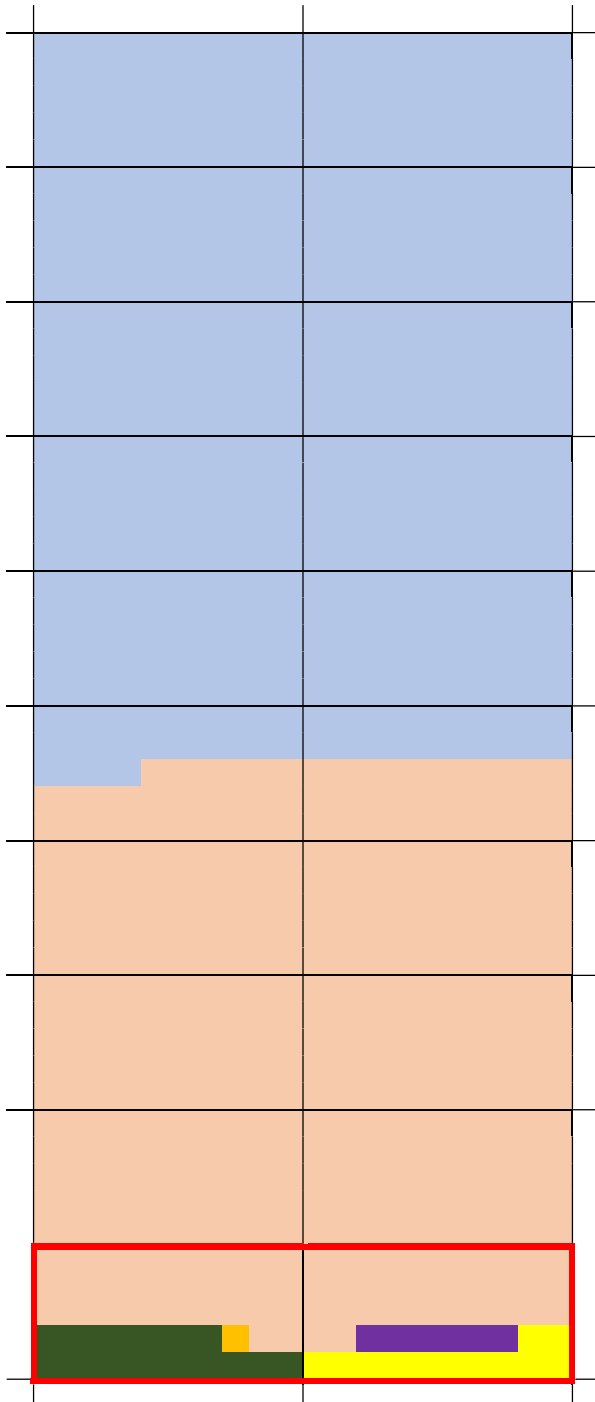
# of Bedrooms	# Units In Branford	Affordability Threshold @ 80% AMI	# of Units Priced Below Affordability Threshold			
			Single Family	Condo	Mobile Home	Total
<b>0</b>	10	\$186,758	5 / 10	-	-	5 / 10
<b>1</b>	684	\$186,855	94 / 196	435 / 459	31 / 31	560 / 684
<b>2</b>	3,765	\$218,881	222 / 1,061	2,100 / 2,522	184 / 184	2,506 / 3,765
<b>3</b>	4,018	\$246,824	549 / 3,383	450 / 612	25 / 25	1,024 / 4,018
<b>4</b>	1,401	\$268,912	140 / 1,392	4 / 10	0 / 0	144 / 1,401
<b>5+</b>	225	\$268.912	7 / 224	0 / 1	0 / 0	7 / 225
<b>TOTAL</b>						<b>4,246</b>

## At 60% of AMI

# of Bedrooms	# Units In Branford	Affordability Threshold @ 80% AMI	# of Units Priced Below Affordability Threshold			
			Single Family	Condo	Mobile Home	Total
<b>0</b>	10	\$126,846	4 / 10	-	-	4 / 10
<b>1</b>	684	\$148,778	73 / 196	423 / 459	31 / 31	526 / 684
<b>2</b>	3,765	\$168,483	21 / 1,061	1,650 / 2,522	184 / 184	1,854 / 3,765
<b>3</b>	4,018	\$157,907	3 / 3,383	74 / 612	25 / 25	101 / 4,018
<b>4</b>	1,401	\$168,628	2 / 1,392	0 / 10	0 / 0	2 / 1,401
<b>5+</b>	225	\$168,628	0 / 224	0 / 1	0 / 0	0 / 225
<b>TOTAL</b>						<b>2,487</b>

# Generalized Housing Composition

This outer rectangle represents 100% of the housing stock in Branford and each smaller rectangles inside represents 5% of the housing stock in Branford



Housing Which Sells / Rents *Above* Prices Affordable To Households Earning 80% of Area Median Income

≈ 57.9%

(≈ 8,090 units)

Housing Which Sells / Rents *At Or Below* Prices Affordable To Households Earning 80% of Area Median Income  
**(Naturally Occurring AH But NOT Deed Restricted)**

≈ 38.6%

(≈ 5,393 units)

State-Defined Affordable Housing

≈ 3.5%

(≈ 489 occupied units)

10% Affordable Housing

Assisted Housing = 233 units (≈ 1.7%)

Deed-Restricted Units = 9 units (≈ 0.1%)

Tenant Rental Assistance = 77 units (≈ 0.6%)

Mortgage Assistance = 170 units (≈ 1.2%)

In addition to the 489 State-defined affordable units, Branford has 1,000s of units which are naturally affordable

One Block = 14 housing units

# POCD - Conditions & Trends

## Population

1. Branford's ***population may hold steady or decrease*** if past trends continue (although COVID was not factored into population projections).
2. While overall population may hold steady or decrease, ***smaller household sizes*** mean that additional housing units will still be needed.
3. Branford's age composition is expected to include ***a larger number of older persons*** resulting from aging of the "baby boomers", if past trends continue.

## Housing

4. From 1990 to 2010, Branford ***added about 46 housing units per year***, on average. This is well below the 1960-1990 growth rate when Branford was adding about 265 housing units per year.
5. Branford's housing stock is more ***diversified in terms of type of units*** than most nearby communities. Branford's housing stock is roughly evenly divided between single-family detached homes and other types of housing (two-family, townhouse, apartment, etc.).
6. In Branford, about ***two-thirds of the housing units are owner-occupied***. This is lower than most surrounding communities but is similar to the State average.
7. In terms of housing occupancy, Branford has ***fewer residents per housing unit*** than the state average and a smaller average household size (number of people per occupied housing unit) compared to nearby communities.

## Community Input

8. In a public meeting as part of the planning process, residents that attended were "sorry" about:
  - a. High density development
  - b. Number of apartments / condos
  - c. Lack of certain housing types
9. In the telephone survey, when asked about the one thing they might change in Branford, only 7% of the respondents mentioned residential development but the comments were:
  - a. Reduce number of homes/condos / Decrease the population / Build less condos/apartments / Fewer trailer park communities / Concentrate on single family homes /
  - b. Lower housing costs / Senior housing / More housing near downtown / Enforce housing codes/strict zoning

# POCD - Development Strategies

## Address Housing Choice And Opportunities

### Housing That Is More Affordable

1. ***More than 45% of the housing stock in Branford is affordable*** to a four-person household earning 80% of the area median income.
2. However, ***only about 3.5% of the housing stock*** in Branford is assisted housing or deed-restricted in accordance with State criteria.
3. Since ***less than ten percent*** of the housing stock meets State criteria, Branford is subject to the “Affordable Housing Appeals Procedure” (also known as CGS Section 8-30g) where a development meeting certain criteria may not have to comply with local land use regulations.
4. Branford’s preferences for affordable housing developments are:
  - a. multiple smaller developments rather than fewer large developments,
  - b. units that are preserved or deed-restricted in perpetuity,
  - c. properties served by public water and public sewer, and
  - d. locations / amenities as outlined on page 99.
5. Branford would prefer to be exempt from CGS 8-30g so that units would be created in a way that fits into the character of the community.
6. Branford can become exempt by adding 946 affordable units. This is more units than Branford has built in the last 25 years and would represent about 60 percent of all the remaining buildout potential in Branford according to the 2010 buildout study conducted by SCRCOG .
7. Branford can get a four-year moratorium by accumulating 280 housing unit equivalent points. Points can be obtained as follows:



What should the Town be doing in terms of encouraging more housing options for first-time home buyers?

Do More	44%
Keep Same	39%
Do Less	10%
Not Sure	7%

	Ownership Unit	Rental Unit
Family units at 40% of area median income	2.0	2.5
Family units at 60% of area median income	1.5	2.0
Family units at 80% of area median income	1.0	1.5
Elderly units at 80% of area median income	0.5	0.5
Unrestricted units in a “set-aside” development	0.25	0.25
Bonuses for 3+ bedrooms, elderly units mixed with family units, approved incentive housing development, resident-owned mobile manufactured home park	varies	varies

Note that any eligible unit created since the passage of CGS Section 8-30g in 1989 count towards the number needed for a moratorium.

## Possible Strategies to Create Affordable Housing

### INCLUSIONARY ZONING

1. As authorized by CGS Section 8-2i, adopt an inclusionary zoning requirement requiring that ***some or all housing development*** make provision for affordable housing:
  - Creation of affordable units within that development or elsewhere in the community, or
  - In lieu of providing such units, pay a fee into a municipal Housing Trust Fund.

### OTHER ZONING APPROACHES

2. As authorized by CGS Section 8-2i, consider requiring:
  - that affordable units be deed-restricted for 99 years so that such units are not lost over time.
  - a right-of-first-refusal on existing deed-restricted units so that such affordable housing units are not lost over time.
3. Continue using the Incentive Overlay Zone contained in Section 5.7 of the Zoning Regulations and consider modifying these regulations to provide additional incentives for the creation of affordable units.
4. Ease the requirements for accessory apartments and/or, as authorized by CGS Section 8-30g, require accessory apartments to be restricted so that they will meet statutory requirements to be counted as affordable units.
5. Allow third floor development in appropriate areas when such space will be used for the provision of affordable housing units.
6. Allow the “un-merging” of lots for affordable housing, allow for affordable units on substandard lots, and/or allow conversion to multi-family housing (or intensification of multi-family housing) in appropriate areas, even if non-conforming currently.

### FUNDING / PARTNERSHIPS

7. Establish and fund a Housing Trust Fund (Town / State funding, grants, payments from an inclusionary housing regulation, funds from the Neighborhood Assistance Program, and/or donations from interested parties).
8. Work with local faith-based and non-profit organizations to create affordable housing units.

*(continued)*

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**PRESERVING EXISTING HOUSING UNITS**

9. Maintain the affordability of existing affordable housing units and preserve existing housing that is “naturally affordable” (including mobile home parks).
10. Consider programs where the Town:
  - Offers to subsidize the purchase of an existing unit provided that such unit becomes deed-restricted.
  - Grants homeowners-in-residence a tax reduction (or a payment) in exchange for a deed restriction.
  - Purchases existing housing units, deed restricts them, and re-sells the units (for units already selling at affordable prices).
  - Adopts a tax incentive program to encourage existing multi-family properties to deed restrict a percentage of units.
  - Purchases deed restrictions guaranteeing the creation of affordable housing units.

**MUNICIPAL ASSISTANCE**

11. Use municipal resources to purchase sites where affordable housing could be developed and/or offer municipal property at little or no cost for development of affordable housing.
12. Consider creating affordability deed restrictions on foreclosed properties.
13. Allocate local funds (operating, capital, tax-increment, etc.) for improvements that enable affordable housing.

**OTHER APPROACHES**

14. Work with charitable and other organizations to increase the stock of affordable housing.
15. Seek private donations of property for development of affordable housing.
16. Seek to have CGS 8-30g recognize naturally-occurring affordable housing units.
17. Advocate for special legislation to establish a real estate transfer fee to promote creation of affordable housing

## Address Housing Choice And Opportunities (continued)

### Housing For An Aging Population

With an aging population, Branford should also consider ways to facilitate people living in their housing as they age (“aging-in-place”) and having age-friendly housing options available.

#### Locational Preferences

With regard to developments to address housing choice and opportunities, Branford’s locational preferences are:

- properties served by public water and public sewer,
- locations near the train station or bus transit, and
- building design / scale consistent with a New England sea-side community.

<b>A. Evaluate Local Housing Needs</b>		<b>Leader</b>	<b>Partners</b>
1.	Update the 1990 Housing Needs Assessment. <input type="checkbox"/>	Town	PZC
2.	Evaluate the existing multi-family developments in Branford in terms of their functionality for meeting the housing needs of current and future residents (and an aging population). <input type="checkbox"/>	Town	PZC
<b>B. Provide For Housing That Is Affordable</b>		<b>Leader</b>	<b>Partners</b>
1.	To help meet local needs, seek to maintain and expand the supply of affordable housing units in Branford in accordance with the locational and other preferences in this section of the POCD.	Town	PZC HA
2.	Advocate for consideration of naturally-occurring affordable housing (NOAH) in the affordable housing tabulation (such as 0.5 points per NOAH unit).	Town	
<b>C. Provide For Housing For An Aging Population</b>		<b>Leader</b>	<b>Partners</b>
1.	Continue to support residents who want to “age-in-place” in their existing housing.	Town	
2.	Consider allowing assisted living facilities and comprehensive care communities in residential zones by Special Exception (currently allowed in business zones). <input type="checkbox"/>	PZC	
3.	Maintain the “age-restricted” housing district codified in Section 5.6 of the Zoning Regulations.	PZC	

## Guide / Manage Residential Areas

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The diversity of Branford’s housing stock is an asset since it increases the opportunity that people of all ages, means, and interests will likely be able to find housing in the community that meets their needs. The availability of water and sewer services helps support the diverse housing stock.

The town will continue to encourage maintenance of existing housing units.

<b>A. Manage Residential Neighborhoods</b>	<b>Leader</b>	<b>Partners</b>
1. Carefully manage Special Exception uses and non-residential uses in residential neighborhoods in order to provide reasonable protection to the residential integrity of these areas.	PZC	
<b>B. Encourage Housing Maintenance / Improvement</b>	<b>Leader</b>	<b>Partners</b>
1. Encourage maintenance of existing housing units.	Town	
2. Encourage upgrade of housing units to avoid functional obsolescence and to meet current and future housing needs and desires.	Town	
3. Continue to use the Community Development Block Grant (CDBG) program to provide housing rehabilitation options.	Town	
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# POCD – Other Strategies

## Maintain And Enhance Design Review

Participants in the process of preparing the POCD supported the idea of doing more to guide the design of new development (buildings and sites) to ensure it enhances the character of Branford.

Village Districts	Leader	Partners
1. Maintain “village district” design review procedures in Branford Center and Stony Creek.	PZC	CRRB SCARB
Overall Design Review	Leader	Partners
2. Explore and implement an advisory design review process for business, industrial, institutional, and multi-family development / redevelopment outside of the “village district” areas.	PZC	

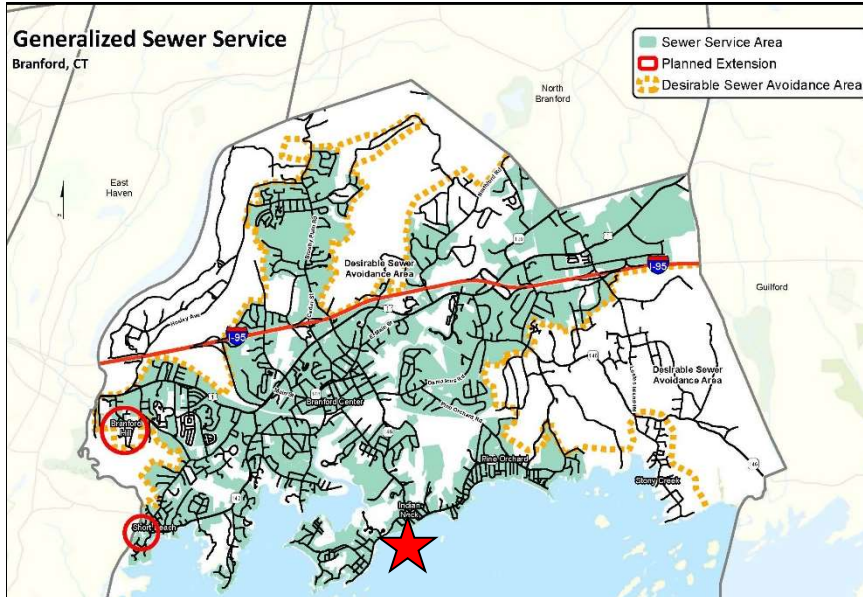
## Promote / Enhance Pedestrian-Friendly, Mixed-Use Village-Type Areas

Branford is a community of villages and these villages contribute mightily to community character, a “sense of place”, and quality of life. Branford will continue to seek ways to preserve, protect, promote and enhance these village areas.

A. Promote Branford Center	Leader	Partners
1. Maintain and enhance Branford Center as the key focal point in the community. (see Chapter 9 in the POCD for more information)	Town	PZC CRRB
B. Promote And Enhance Other Village Areas	Leader	Partners
1. Maintain and enhance Stony Creek village as a secondary focal point in Branford.	Town	PZC SCARB
2. Evaluate how to enhance the “sense of place” in Short Beach village, Indian Neck village, Branford Hills, and/or Brushy Plains and consider sidewalk, streetscape, parking, traffic and other improvements, as appropriate.	PZC	Staff
C. Promote Pedestrian-Friendly, Mixed-Use Development In Other Areas Also	Leader	Partners
1. Consider new land use regulations for West Main, North Main and East Main streets to promote development and redevelopment as pedestrian-friendly, mixed-use areas, especially since the changing retail market may create new opportunities to do so.	PZC	Staff

# Infrastructure Strategies

Generalized Sewer Service Area



Generalized Water Service Area



# Myths & Misconceptions

## **Affordable Housing Negatively Affects Property Values ...**

There are so many factors that affect property values that it is difficult to isolate the impact of any specific one. However, trulia.com conducted a study using their robust database and did not find a connection between affordable housing and nearby property values. That study can be accessed here (<https://www.trulia.com/research/low-income-housing/#>).

## **Affordable Housing Brings More School Pupils ...**

As it turns out, single family homes are the housing type which produce the highest school enrollment. Studies have consistently shown that multi-family housing results in fewer school-age children per unit compared to single-family homes. In addition, school enrollments are decreasing in certain grades and school systems and there is available capacity in those situations.

## **People Are “Given” Affordable Housing ...**

Affordable housing is for people and families earning modest incomes and who may be struggling with the basic cost of living. Affordable housing units are priced according to people’s ability to pay and their housing payment is capped at 30% of income. The units are price restricted to eligible people.

The Partnership For Strong Communities has created a “FAQ” page which explains some of the benefits of a more diverse housing stock (<https://www.pschoosing.org/connecticut-affordable-housing-faq>).

## **Connecticut Has Enough Housing ...**

People who have housing they can afford have a hard time understanding the needs of other people who struggle with the cost of housing.

The United Way of Connecticut undertook a study of the “ALICE” population in Connecticut – people and families who are asset limited, income constrained, but employed. Statewide, around 1 in 4 households meet these criteria and there is simply not enough affordable housing to meet the need, particularly for renters. The ALICE population may be working at lower paying jobs (that may serve people who take the ALICE people for granted) but cannot afford housing in the community.

The National Low Income Housing Coalition has identified that lower income workers, seniors living on fixed incomes, single parents, disabled persons, unemployed workers, are key population groups that need affordable housing (<https://www.nlihc.org/housing-needs-by-state/connecticut> ).

# Possible Housing Strategies Framework

The following matrix is intended to help visualize the ways that:

- Housing needs / desires can vary based on age.
- Housing choices and options are affected by income.

Age Range	Potential Housing Needs / Wants
<b>Dependent Children</b> (0 to 19)	<ul style="list-style-type: none"> <li>• Typically live with parents / guardians</li> </ul>
<b>Young Adults</b> (20 to 29)	<ul style="list-style-type: none"> <li>• Rental housing</li> <li>• Starter homes for a variety of incomes / lifestyles</li> </ul>
<b>Family Age Groups</b> (30 to 54)	<ul style="list-style-type: none"> <li>• Starter homes for a variety of incomes / lifestyles</li> <li>• Homes for growing families and/or different incomes / lifestyles</li> </ul>
<b>"Empty Nesters"</b> (55 to 64)	<ul style="list-style-type: none"> <li>• Trade up / trade down homes for a variety of incomes / lifestyles</li> </ul>
<b>Younger Seniors</b> (65 to 79)	<ul style="list-style-type: none"> <li>• Aging in place / Low maintenance homes for a variety of incomes / lifestyles</li> </ul>
<b>Older Seniors (80 plus)</b>	<ul style="list-style-type: none"> <li>• Aging in place / Low maintenance homes</li> <li>• Housing with services / housing for fixed incomes / Tax relief</li> </ul>

