



# **Capitol Region Affordable Housing Assessment**

**November 2021  
Revised January 2022  
Executive Summary**



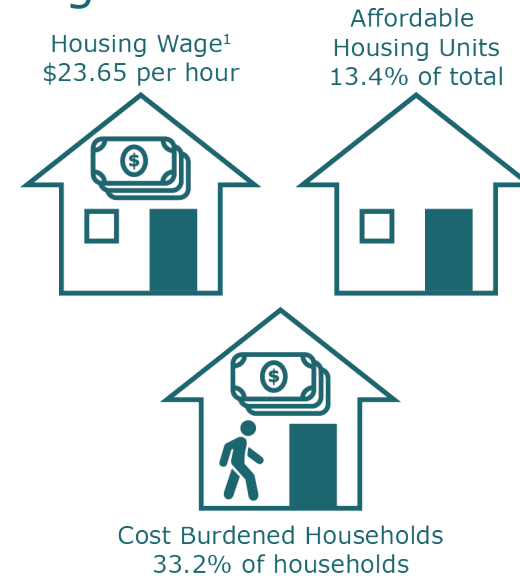


Per Connecticut General Statute section 8-30j, all Connecticut municipalities are required to prepare and adopt an Affordable Housing Plan by July 2022. Once adopted, these plans must be maintained and amended every five years. These plans are intended to help address the lack of affordable housing in many of our municipalities. Unlike CGS section 8-30g which created the appeals procedure where courts may override local zoning denials of affordable housing proposals when a municipality has less than 10 percent of its housing stock as affordable (per the definition below); section 8-30j allows municipalities to better address affordability goals consistent with their plans by emphasizing the use of data and encouraging proactive conversations about affordable housing, thereby avoiding a reactive and often contentious appeals process.

These plans are also meant to help correct decades of institutional racism and discrimination in access to quality affordable housing. The processes of redlining and racially exclusive deed-covenants have set back black and POC families, especially in the post-World War II housing boom. This in turn hindered minority families' ability to build generational wealth which resulted from the post-war economic gains. The affected communities have still not

Per section k of 8-30g, affordable housing is defined as assisted housing, housing currently financed by Connecticut Housing Finance Authority mortgages, deed restricted housing to be sold or rented at 30 percent of a person's income which is 80 percent of median income, deed restricted mobile homes or accessory apartments to be rented at 30 percent of a person's income which is 80 percent of median income, and mobile manufactured homes located in resident-owned mobile manufactured home parks.

## Important Regional Housing Statistics



*1- Housing Wage is the wage needed to afford a two-bedroom apartment assuming a full time job without paying more than 30% of income on rent and utilities.*

recovered from these practices and need near-term affordable housing solutions and long-term affordable home ownership opportunities to help narrow the racial wealth gap.

The issues around housing affordability are now exacerbated by young adults who deal with stagnant wages, student loan debt, and high housing cost burdens, and an increasing elderly population, who likely are on fixed incomes, need greater medical care, and may be unable to transport themselves. As a result, the state of Connecticut has mandated several legal changes in recent years with the goal of increasing affordable housing options for a variety of incomes and backgrounds. In addition to the laws around 8-30j, new legal changes occurred in 2021 to expand the role of accessory dwelling units, multi-family, and middle housing can play in affordable housing.

While certain data elements of the housing need assessment are best evaluated from a regional perspective to understand their impact, each town's strategy for affordable housing will differ depending on its circumstances. A variety of demographic, housing stock, and economic factors were gathered and analyzed to determine what our towns should keep an eye on when conducting their affordable housing plans. Some major takeaways from the data analysis include:

- The percentage of young adults (ages 20 to 34) in the region has increased from 18% to over 20% from 2000 to 2019. Most of these young adults are concentrated around the major cities in the region (Hartford and New Britain) and around the major educational institutions (University of Connecticut in Storrs and Central Connecticut State in New Britain).
- The percentage of elderly adults (ages 65 and up) in the region has also increased from 14% to 16.5% and will continue to grow as the Baby Boomer generation ages. High concentrations of elderly people are found in suburban and exurban communities in the Capitol Region. With their limited mobility and need to access everyday services and healthcare, this could become a big issue in rural communities soon as the baby boomer population continues to age.
- There is high correlation in census tracts with a high percentage of racial minority population, lower life expectancy, low median household income, and high



housing cost burden. Any strides to help poor or cost burdened residents will help ease the racial equity gap in housing. Providing more lower-cost housing in generally higher cost tracts can also provide a higher quality of life and greater access to opportunity.

- There was a regional decline in the number of units per building built in 2019, with more single-family units being constructed. Suburban communities issued the highest number of building permits for new multifamily housing.

Each town will have certain factors to examine when implementing affordable housing, zoning, and economic solutions. Certain ideas that communities can implement include:

- Implementing the new statewide zoning laws around accessory dwelling units and multi-family housing. The rules around accessory apartments can help provide a smaller living environment for unmarried people, a low-cost solution for close proximity to family and caregiving for elderly residents, or a living space to be rented to lower income people and families. New multi-family housing rules can provide more units and can be a solution when pursuing strategies around transit-oriented development.
- Raising income thresholds for subsidized housing, especially in areas with lower subsidized housing occupancy rates to help fill these units.
- Pursuing strategies around multi-family and middle housing (duplexes, triplexes, etc.), conversion or infill of vacant or underutilized buildings and parcels, and transit-oriented development in urban and concentrated suburban areas to attract young adults and elderly to these areas.

The solutions can help to forward the housing goals laid out in CRCOG's Plan of Conservation & Development to provide diverse housing options and considering new housing approaches to expand housing opportunities to its communities and the region.