



Hamden Affordable Housing Plan

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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.¹

¹ [Affordable Housing Plan and Process Guidebook](#)

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

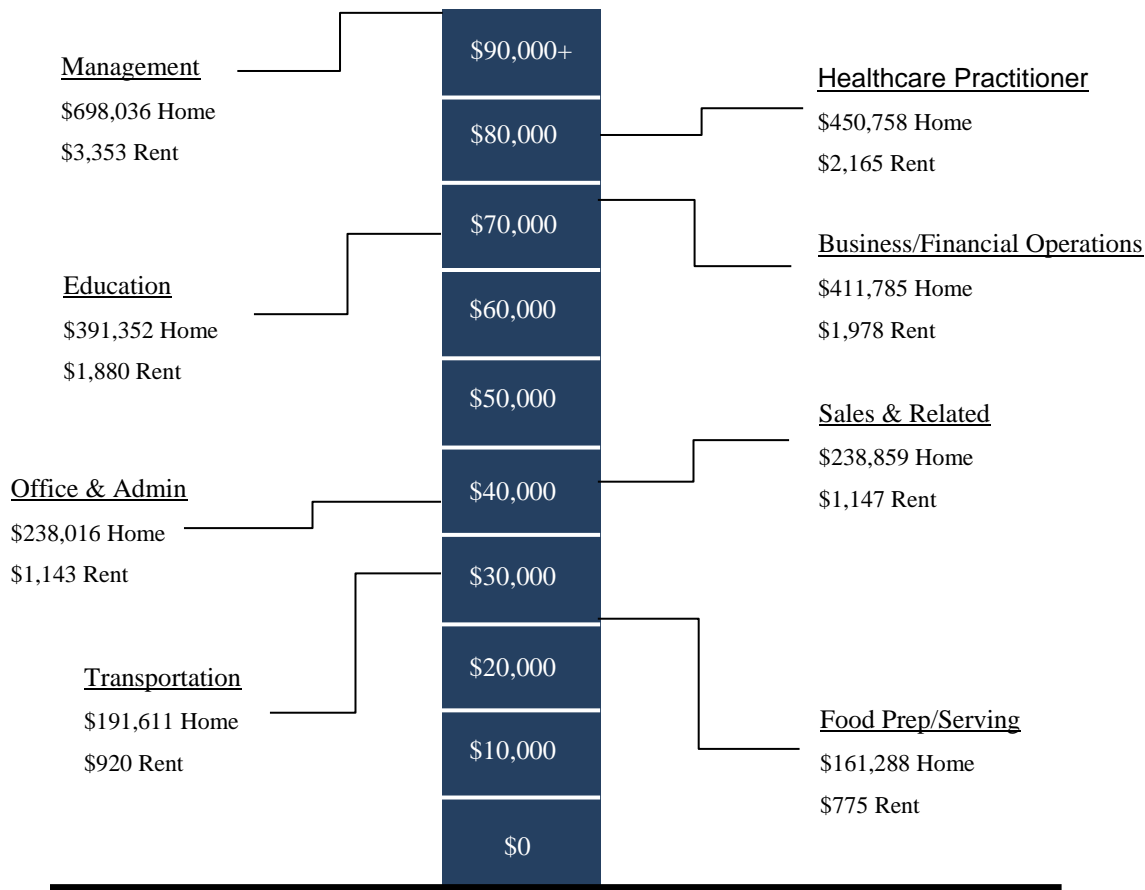
Affordable housing is, quite simply, housing that costs a household no more than 30% of their income. The U.S. Department of Housing & Urban Development (HUD) has set the maximum affordability payment at 30% based on the reasoning that, for most households, particularly those in the lower half of the 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 Hamden six 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 Hamden?



In Hamden approximately 47% of renters and 32% of homeowners are considered cost burdened. To not be considered cost burdened in Hamden, a household must have an income of at least \$56,922.² 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

² [2021 Housing Snapshot Town of Hamden](#)

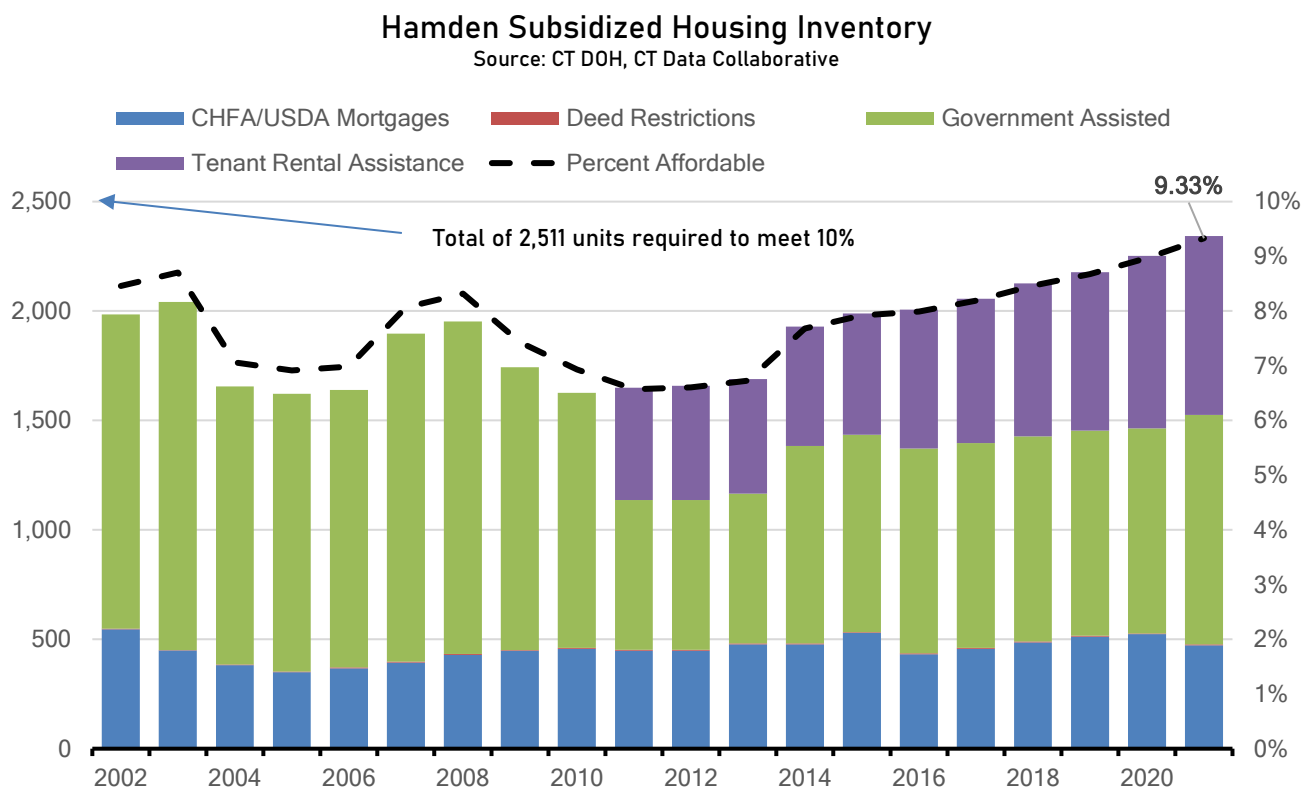
and encouraging housing options at varied price points, both high and low, can address some of these housing affordability challenges and offer residents increased access to jobs, transportation, childcare, recreation, and other vital services. These efforts can also help support economic growth within 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 restrictions³

The figure below highlights Hamden’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.



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

COMMUNITY OVERVIEW

The Town of Hamden is a growing community experiencing increasing housing costs located within an increasingly high-priced region. Over the past decade Hamden has seen population slight population decreases but is projected to experience population increases through the next two up through 2040. Hamden has seen increases in both home prices and rent rates over the past two decades as well as increases in local employment.

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 Hamden, much of the town'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 town. Presently, Hamden has almost reached the state's mandated 10% affordable housing threshold, with 9.33% qualifying as affordable. Outlined in this plan are the goals and strategies co-produced by the town and region to encourage capacity building efforts to reach the state's mandated 10% requirement.

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 Hamden. 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 town relative to the greater SCRCOG region, which illuminates how regional trends may or may not be influencing the localized trends in Hamden.

The goal of this section is to present a thorough data driven picture of Hamden, 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 town's existing housing market.

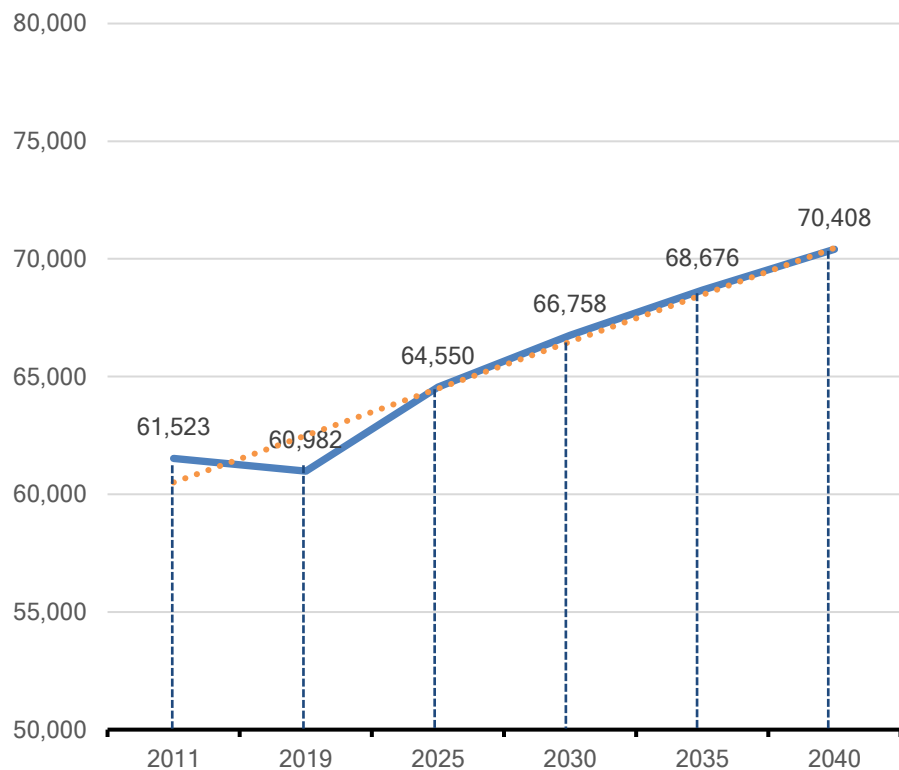
DEMOGRAPHICS & HOUSING MARKET CONDITIONS

Included in this section is the sociodemographic and market data that describes current conditions, changes over time, and future projections that influence changes in Hamden's housing market. Analysis of demographic trends provides insight into the town'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

Similar to New Haven County, the town of Hamden is projected to experience continued population growth over the next two decades with an estimated total population of 70,408 by 2040. Over the previous decade, the town saw a decline of 541 residents. Across Hamden changes in population occurred across different parts of town with increases (more than 20%) in the central and western parts of town and decreases in neighborhoods near Sleeping Giant State Park and Quinnipiac University.

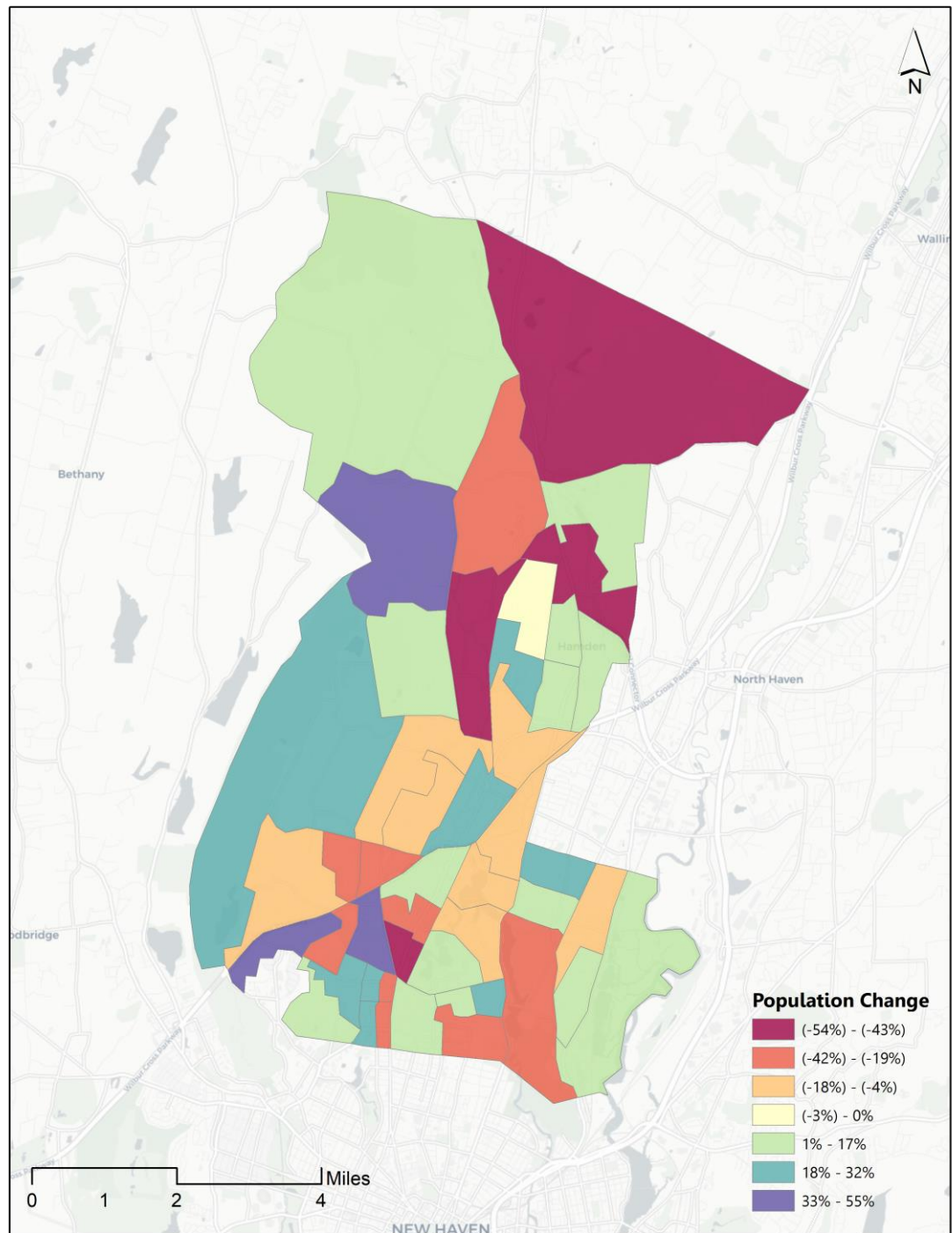
Figure 1 Total Population Change (2011 - 2040)
Source: ACS 5-Year Estimates, CT State Projections



Across age cohorts, the town of Hamden has seen growth in residents ages 25 - 34 years old. This could be linked to the growth of Quinnipiac University as well as growth in regional employment. Like the rest of the SCRCOG region, Hamden has experienced growth in populations ages 55 and older, as well as decreases in residents under 18 and those who are ages 35 - 54. Populations in these age

Figure 2 Population Change (2010 - 2019)

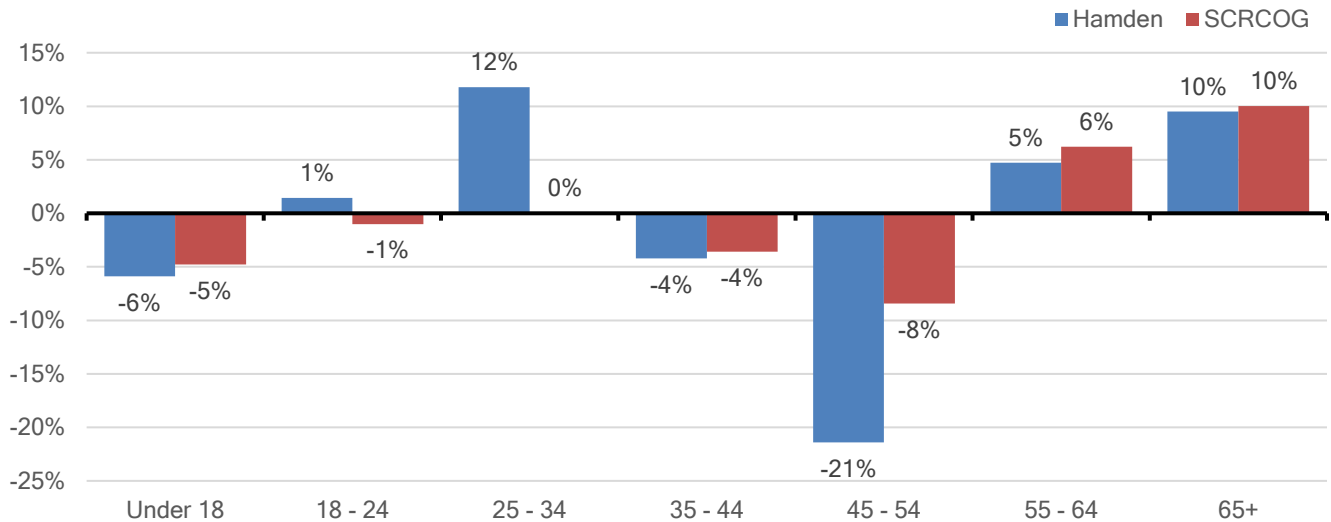
Source: ACS 5-Year Estimates



brackets typically constitute family households, evidenced by the changes in household composition (see figure 8). These demographic changes by age could suggest that preferences for different types of housing may have shifted over the past decade, due to increases in older households and millennial households, and reductions in family households.

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

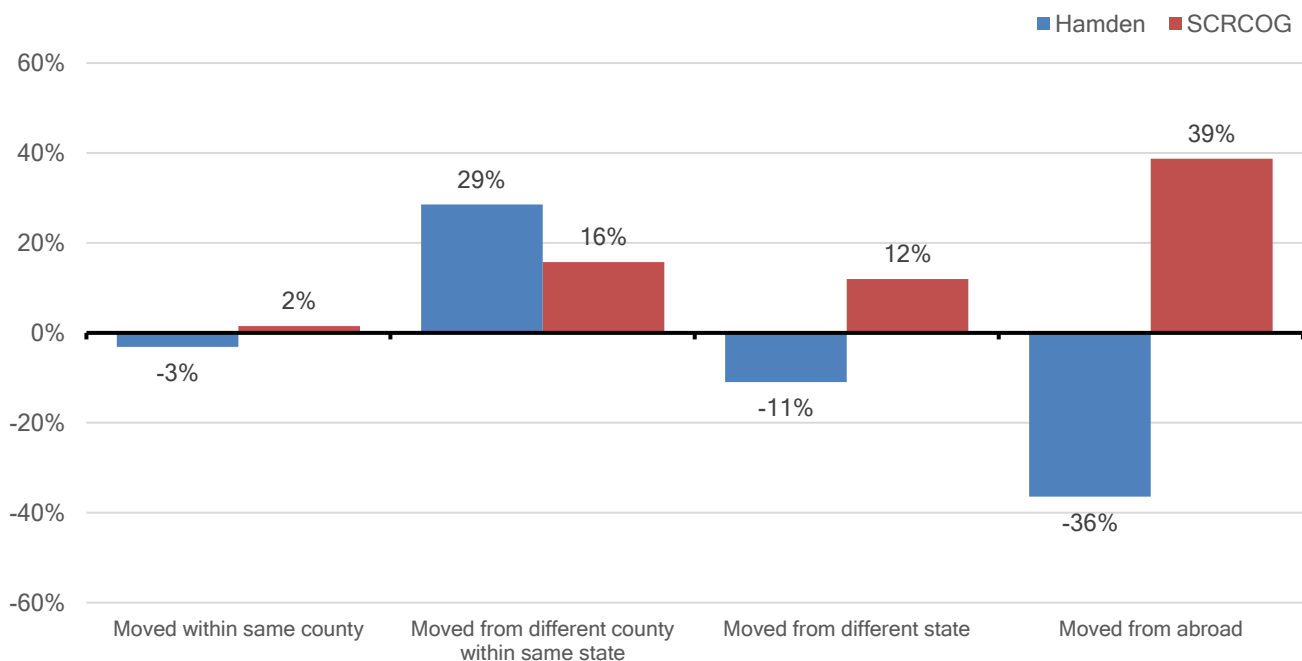
Source: ACS 5-Year Estimates



In terms of geographic mobility amongst the population of Hamden, the town saw its greatest increase in population from people moving from another county, whereas the larger SCRCOG region saw its greatest population increase from people moving from abroad. In contrast with the SCRCOG region, 11% of Hamden residents who left the town moved to another state whereas the SCRCOG region saw a 12% increase in new residents from other states.

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

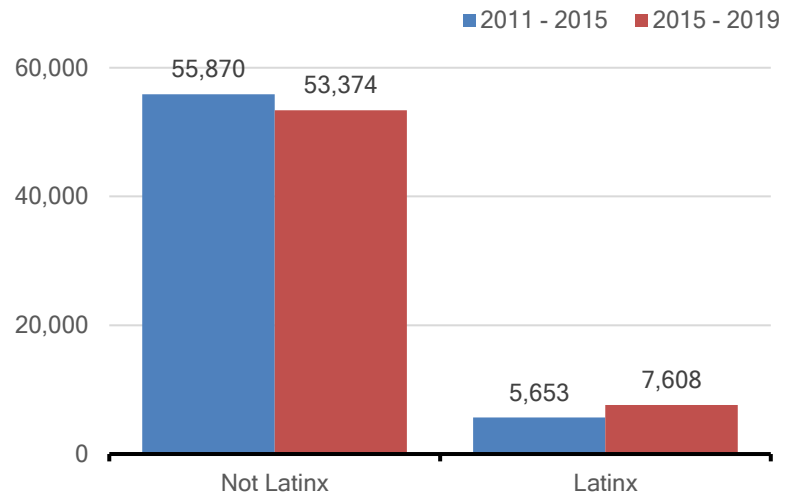
Source: ACS 5-Year Estimates



Over the past decade, Hamden's change in population distribution by race and ethnicity suggests the town's population is diversifying. Between 2011 and 2019, Hamden's share of White residents fell to 60.9%, while the share of Black and African American residents increased to about 25% of the population. Hamden has also experienced a 34.6% increase in residents that identify as Latinx. This growth in Latinx residents reflects similar trends found in many of the other municipalities within the SCRCOG region.

Figure 5 Population by Ethnicity (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 Hamden. White residents are relatively spread out across town, while Black and African American as well as Latinx residents are mostly located in neighborhoods to the south of town along route 10. Additionally, there are two more densely populated areas on the eastern side of Hamden located around the campus of Quinnipiac University. Based on the population dot density map these areas are more racially and ethnically diverse compared to other parts of town.

Figure 6 Population by Race, Hamden (2011 - 2019)

Source: ACS 5-Year Estimates

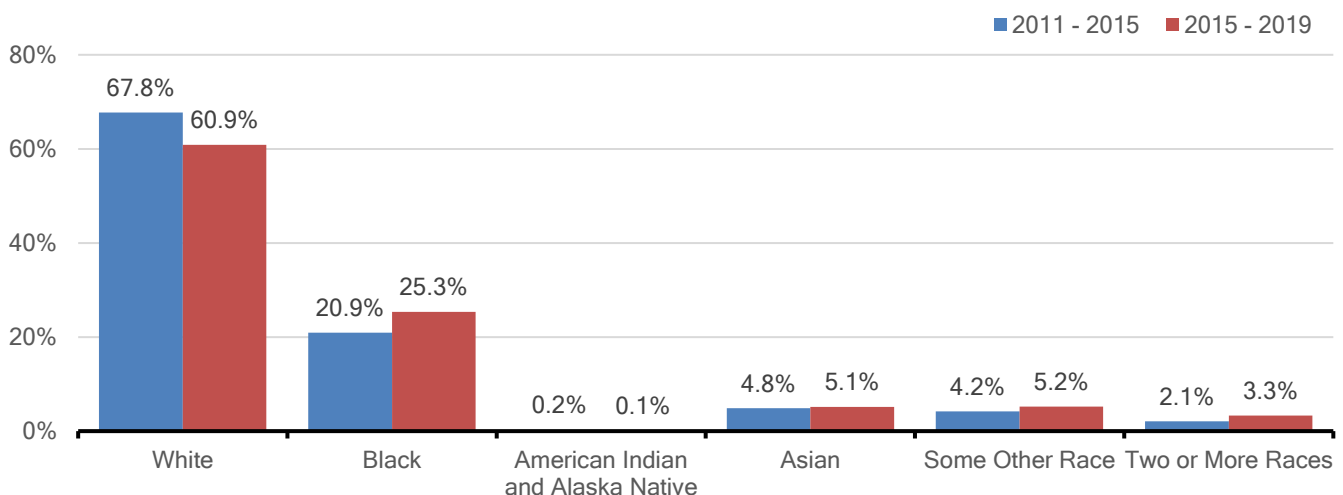
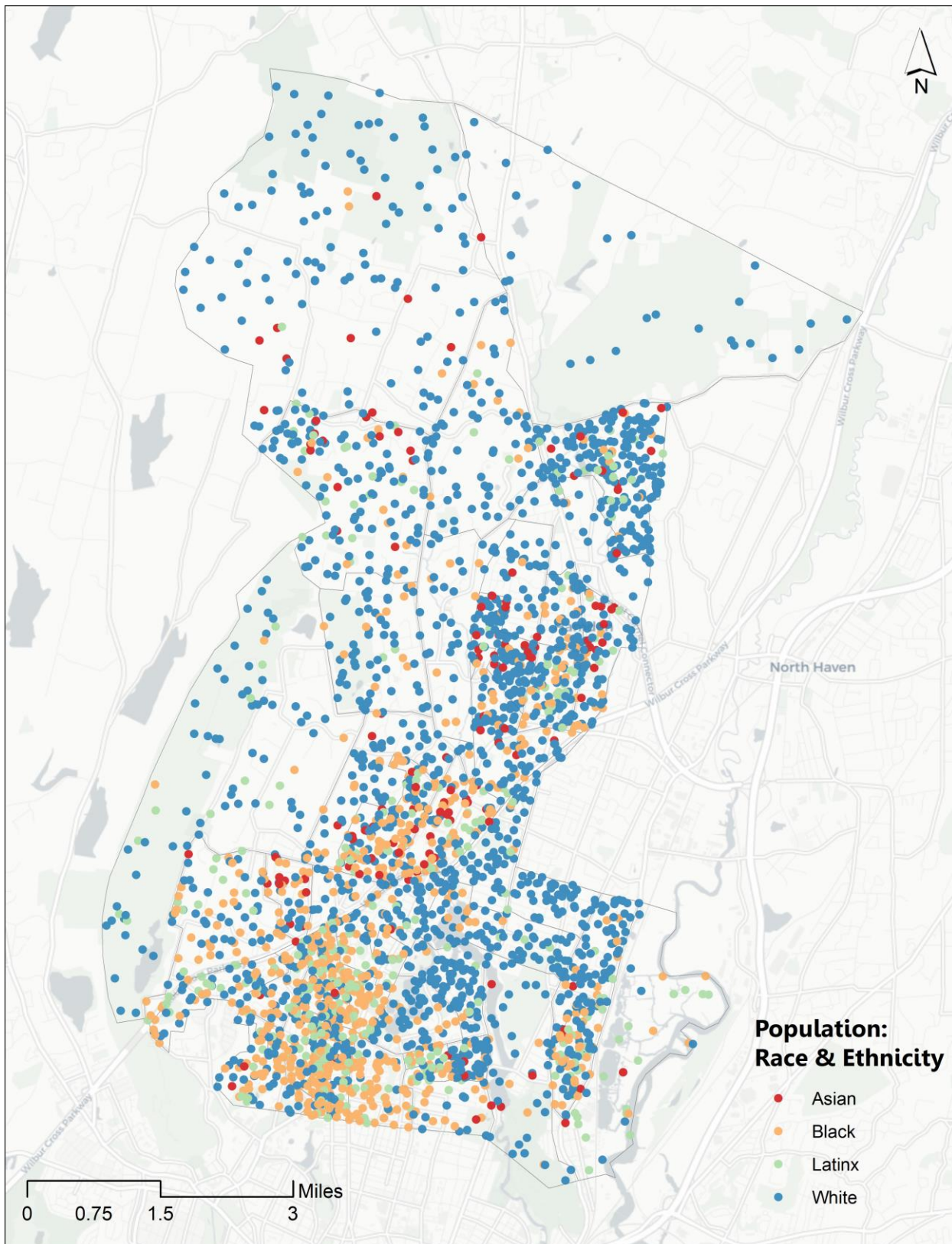


Figure 7 Population Dot Density

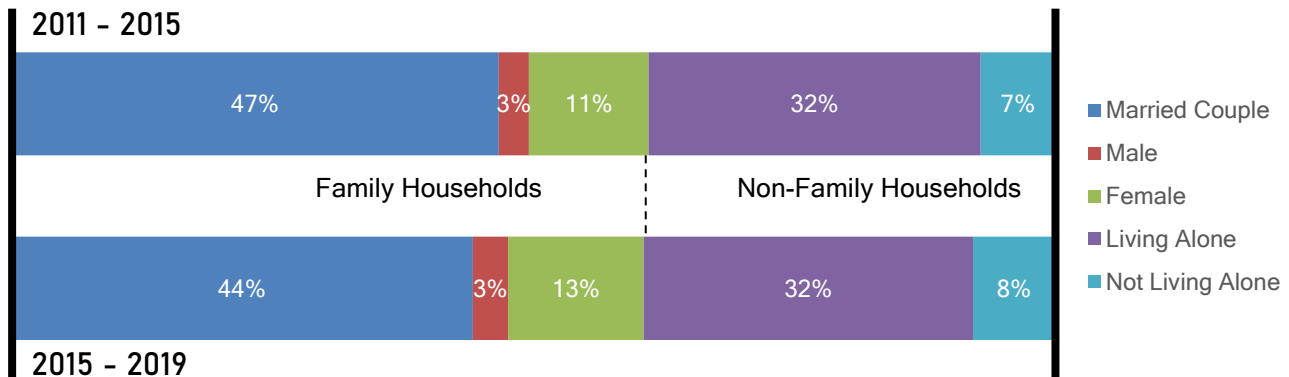
Source: ACS 5-Year Estimates



Household Composition

Figure 8 Change in Household Composition (2011 - 2019)

Source: ACS 5-Year Estimates



Change in Households

Over the past decade, the number of households in Hamden declined by 3% which is also reflected in the slight decline in population over that same time period. Furthermore, those household losses

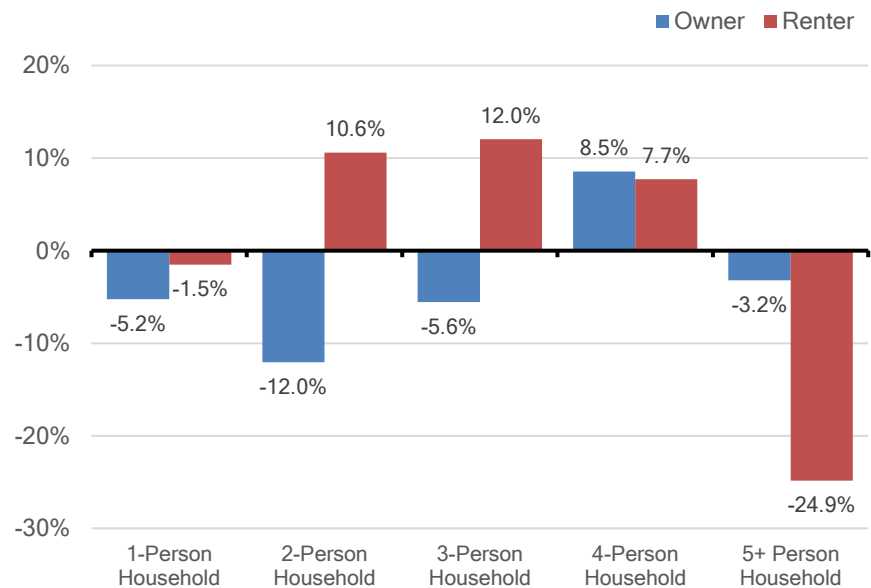
The Census defines a family household as a household maintained by a householder who is in a family. A family is any two or more related people residing together.

primarily occurred with family households as shown in figure 8. In contrast, non-family households increased driven by households with two or more unrelated individuals living together. This may indicate growth in households with roommates or unmarried couples.

Across tenure and household size, Hamden experienced the growth in renter households of 2- (10.6%), 3- (12%), and 4- (7.7%) persons while it experienced between 5 - 12% declines in all owner households, with the exception of for 4-person households which saw an increase of (8.5%). Hamden's largely renter driven growth is likely linked to the increases in residents ages 25 - 34 and

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

Source: ACS 5-Year Estimates



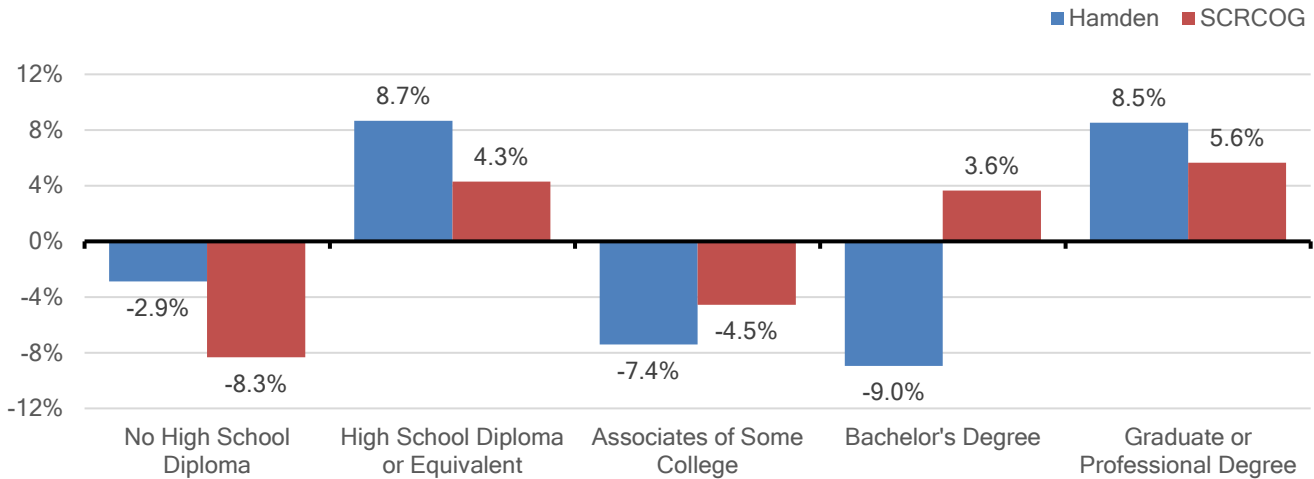
those who are over the age of 65. Nationally, the housing preferences of these two groups are merging with more renting in multi-family, accessible, amenitized buildings.

Education & Income

Over the past decade, the number of residents with a bachelor's degree or higher decreased by 9% while those with a graduate or professional doctoral degree jumped nearly 9%. There was also an increase in the number of Hamden residents graduating high school

Figure 10 Change in Educational Attainment (2011 - 2019)

Source: ACS 5-Year Estimates



Hamden's household wealth distribution is increasingly shifting to higher income residents which reflects a similar trend to that of the larger SCRCOG region. The highest growing income cohorts within the town of Hamden fall in the range of \$150,000 - \$199,999 (18% increase) and \$200,000+ (31% increase). These increases may be related to the higher gains in educational attainment with residents able to secure better paying jobs as their level of education improves.

Figure 11 Change in Household Incomes (2011 - 2019)

Source: ACS 5-Year Estimates

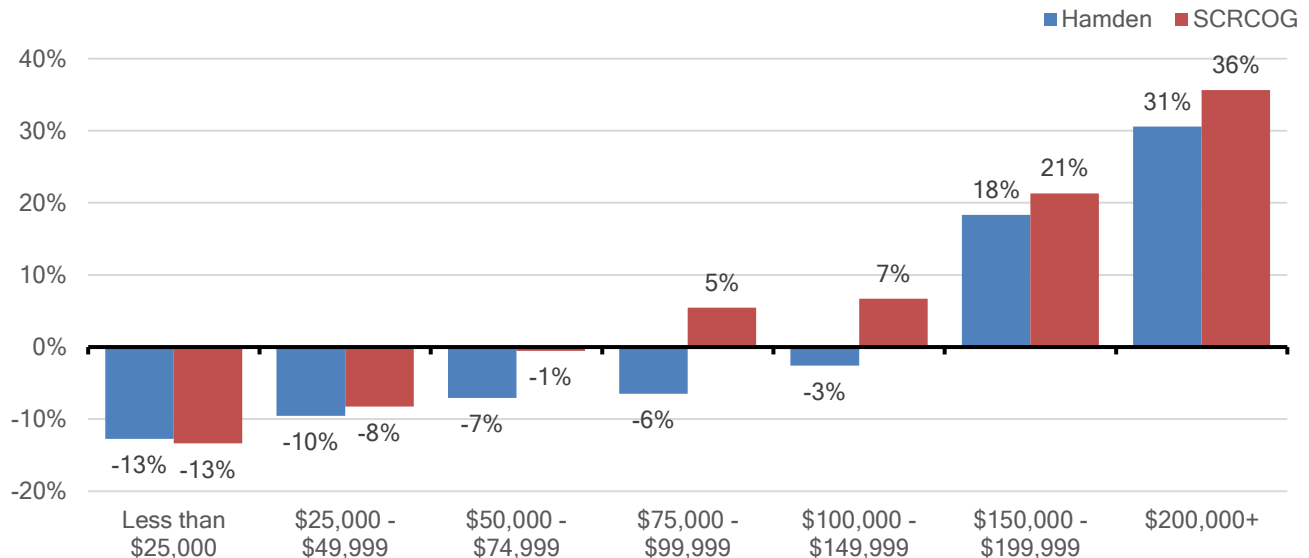
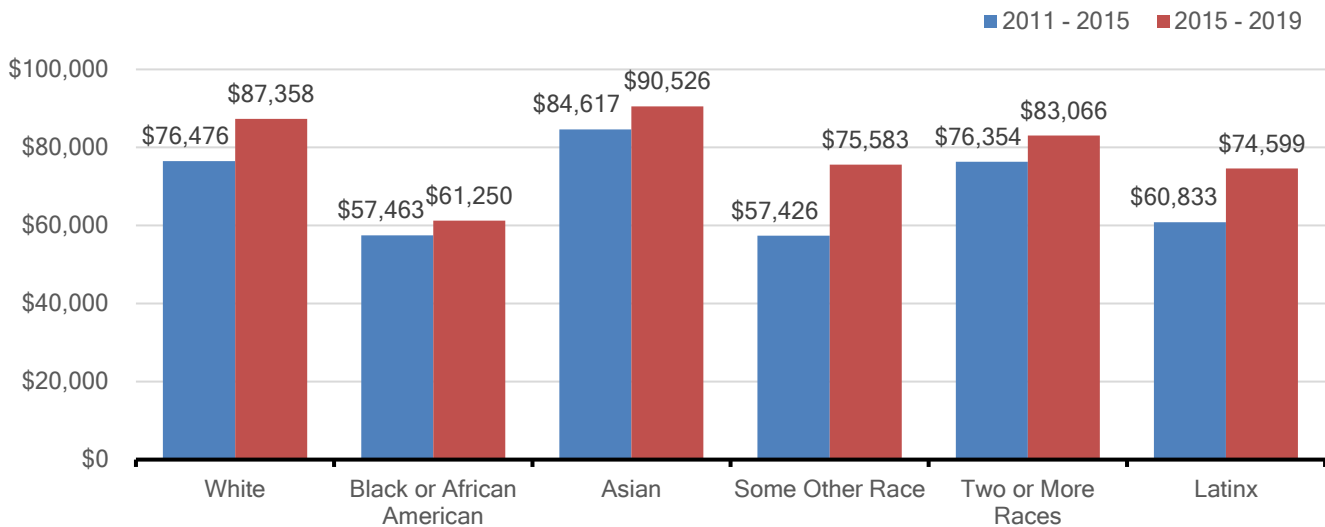


Figure 12 Median Household Income by Race & Ethnicity (2011 - 2019)

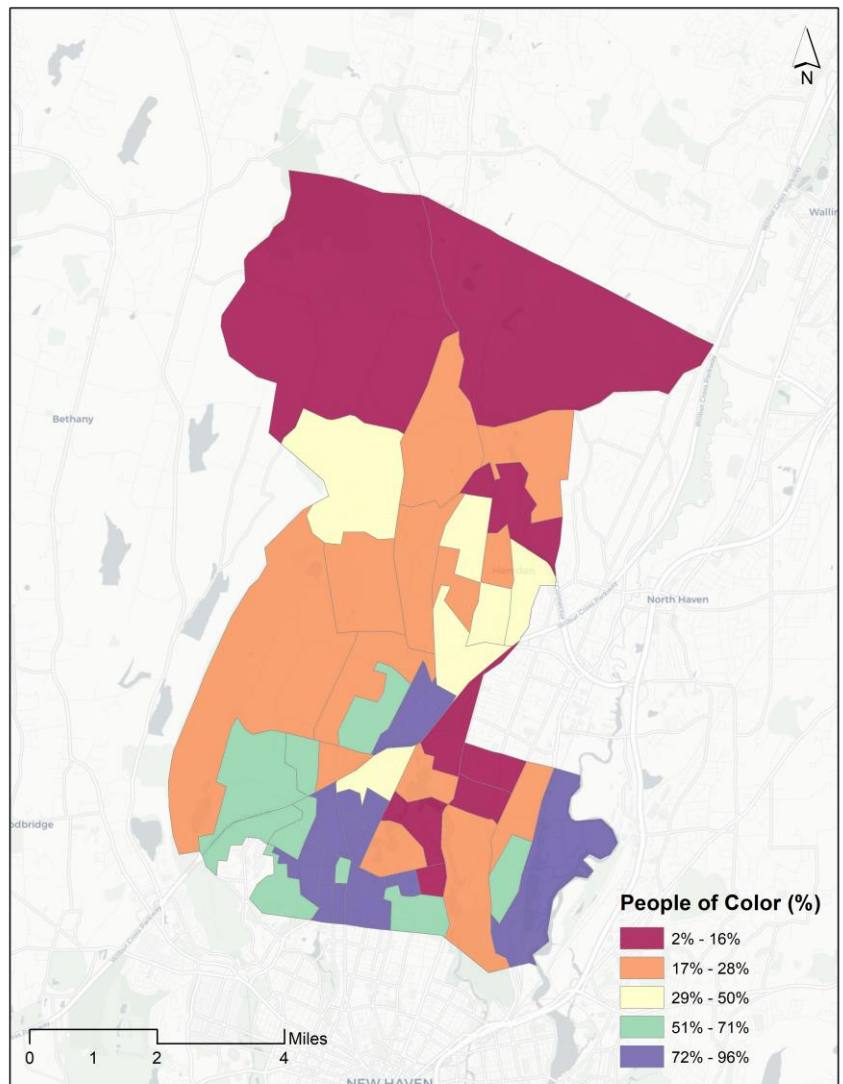
Source: ACS 5-Year Estimates



Across race and ethnicity, Hamden is one of the most diverse towns within the SCRCOG region. Across incomes, White and Asian American households represent the highest income earners with median household incomes that are much higher than both Black and African American and Latinx households. Even though median household incomes rose for all reported races and ethnicities over the past decade, the rate of growth was much lower for Black and African American households. Slower income growth greatly impacts the ability of households to pay higher rents and mortgages, contain cost burdening as prices escalate, and find affordable housing options in

Figure 13 Percent Population of Color

Source: ACS 5-Year Estimates



town. It may also be impacting their ability to enter the homeownership market over time as prices continue to rise.

Based on the maps in figures 13 & 14, Hamden's population has larger percentages of White residents in the Northern part of town and larger percentages of people of color in the southern part adjacent to New Haven. Similarly, the distribution of household income shows that higher income households are to the north and central part of town and the lowest incomes are in the southern neighborhoods on the New Haven border.

Hamden is seeing increases in higher income renters (\$100,000+) and the highest income homeowners (\$150,000+). More specifically, Hamden has seen an increase of 690 owner households earning \$150,000+, and 227 renter households earning \$100,000+.

Figure 14 Median Household Income

Source: ACS 5-Year Estimates

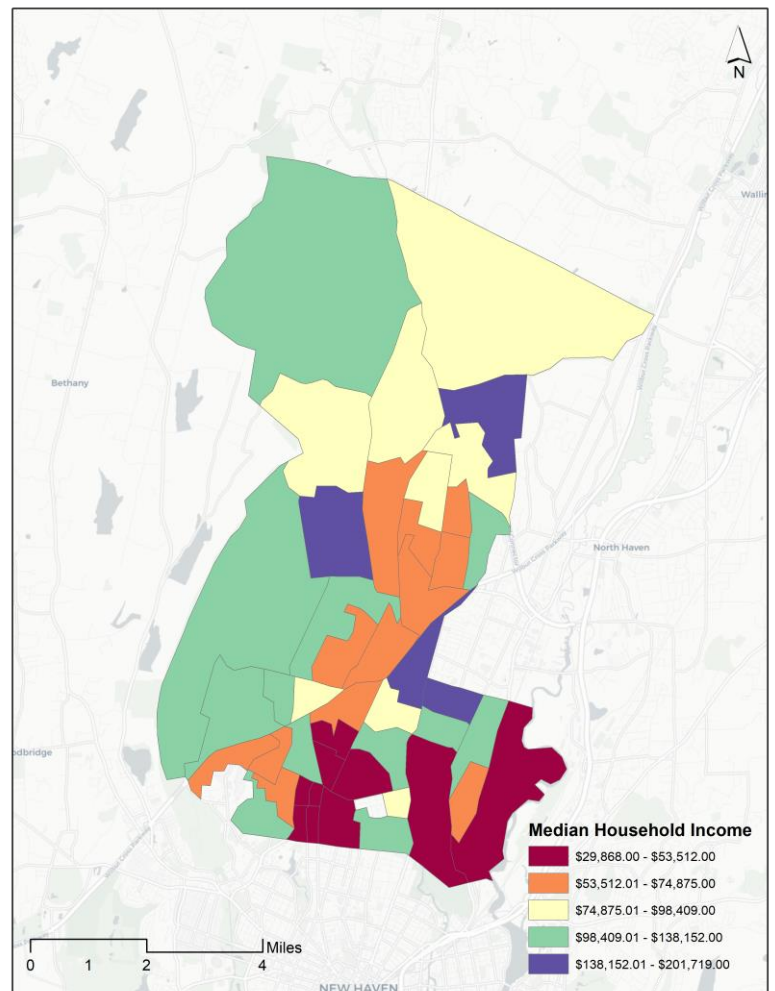
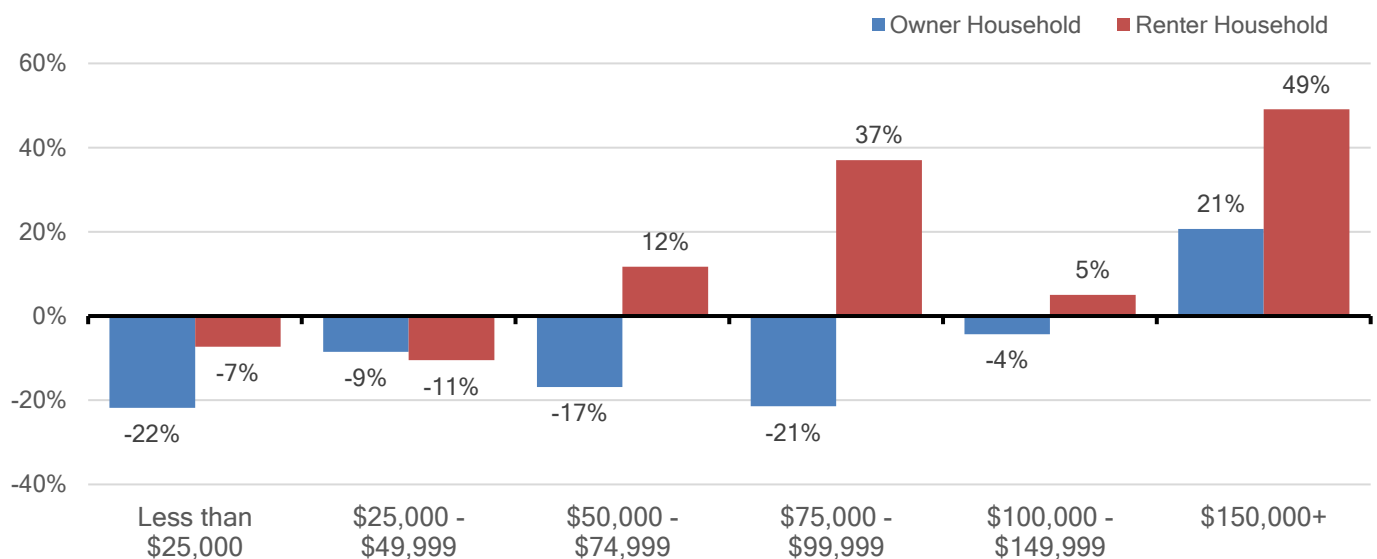


Figure 15 Change in Household Income by Tenure (2011 - 2019)

Source: ACS 5-Year Estimates



Employment

Within the town of Hamden, the highest employment sectors include health care and social assistance, government, and education. Two of the top three highest employed sectors have average adjusted earnings of more than \$100,000. Of the top ten highest employment sectors, most workers earn less than Hamden's median household income of \$74,274.

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
Health Care and Social Assistance	5,528	\$53,637
Government	3,387	\$100,109
Educational Services	3,081	\$114,232
Retail Trade	1,888	\$40,909
Transportation and Warehousing	1,395	\$46,473
Finance and Insurance	1,298	\$94,675
Manufacturing	1,192	\$83,023
Accommodation and Food Services	994	\$26,828
Professional, Scientific, and Technical Services	770	\$106,522
Administrative and Support and Waste Management and Remediation Services	769	\$55,237

Among the most prevalent occupations in Hamden, the majority earn below Hamden's median household income. This shows that the jobs employees actually hold in Hamden may not pay enough for them to afford to live in the community, and if they do, they may struggle to find price appropriate housing.

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	3,177	\$45,731
Educational Instruction and Library	2,845	\$75,192
Healthcare Support	2,159	\$31,653
Transportation and Material Moving	1,862	\$36,815
Sales and Related	1,620	\$45,893
Management	1,567	\$134,128
Healthcare Practitioners and Technical	1,495	\$86,606
Business and Financial Operations	1,198	\$79,118
Food Preparation and Serving Related	1,192	\$30,989
Community and Social Service	766	\$57,684

Table 3 Top 5 Employment Growth Sectors 2010 – 2021

Source: EMSI 2021.4 - QCEW Employees

Industry Sector	2010 - 2021 Jobs	% Change
Health Care and Social Assistance	1,655	43%
Transportation and Warehousing	752	117%
Educational Services	193	7%
Construction	108	19%
Arts, Entertainment, and Recreation	44	24%

Table 4 Top 5 Employment Growth by Occupation 2010 – 2021

Source: EMSI 2021.4 - QCEW Employees

Occupation Category	2010 - 2021 Jobs	% Change	2021 Adjusted Median Annual Earnings
Healthcare Support	866	67%	\$31,653
Transportation and Material Moving	504	37%	\$36,815
Healthcare Practitioners and Technical	309	26%	\$86,606
Community and Social Service	72	10%	\$57,684
Protective Service	57	13%	\$61,300

Tables 3 and 4 highlight the sectors and occupations that have experienced the largest increases in jobs over the past decade. Similar to regional trends, the highest growth sectors in Hamden were the health care and social assistance and transportation sectors. Hamden also saw increases in the educational services sector which could be related to local academic institutions such as Quinnipiac University. Among specific occupations, Hamden saw the largest increases in healthcare support jobs, transportation and material moving jobs, as well as healthcare practitioners and technical jobs.

Employment Geography

Based on home and work destination data for Hamden (table 5 & 6), the highest single share of workers in Hamden are residents. Despite this, 82% of Hamden working residents commute to jobs in other communities such as New Haven. This means that during daytime business hours, the town experiences a net population decrease.

Table 5 Top Ten Places of Residence for People Employed in Hamden

Source: OnTheMap, 2018

County Subdivision	Job Count	Share
Hamden	3,929	18.1%
New Haven	2,461	11.4%
North Haven	1,056	4.9%
Wallingford	997	4.6%
West Haven	887	4.1%
East Haven	697	3.2%
Cheshire	671	3.1%
Meriden	627	2.9%
Milford	564	2.6%
Branford	529	2.4%

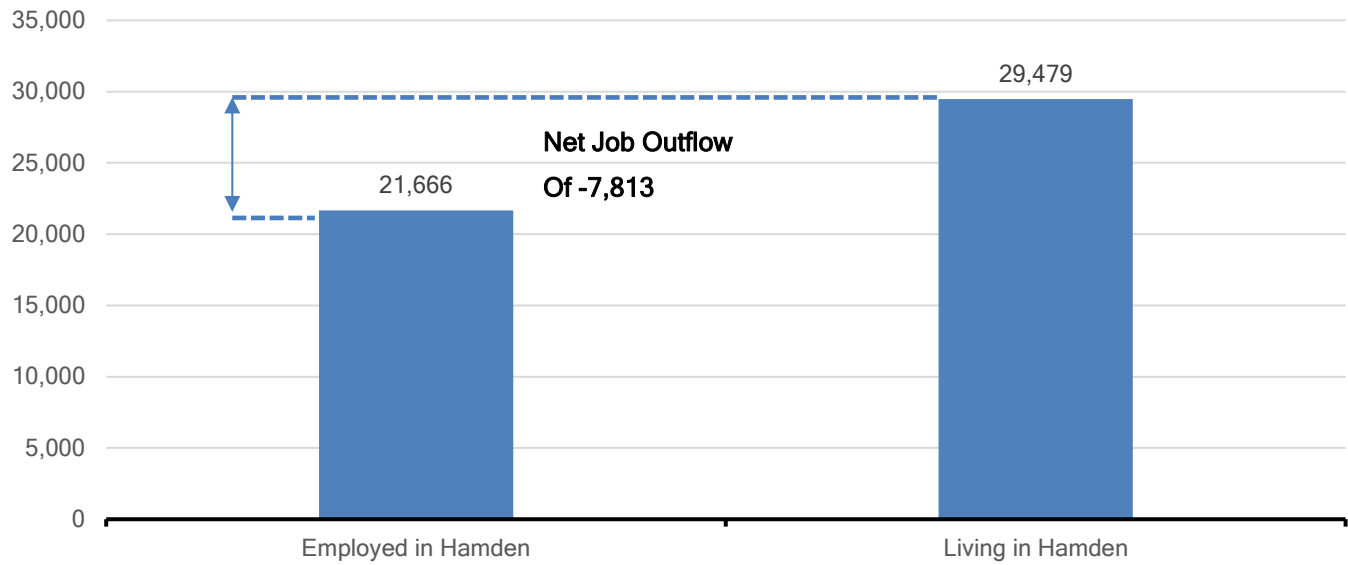
Table 6 Top Ten Work Destinations for Hamden Residents

Source: OnTheMap, 2018

County Subdivision	Job Count	Share
New Haven	7,615	25.8%
Hamden	3,929	13.3%
North Haven	1,349	4.6%
Bridgeport	1,101	3.7%
Wallingford	914	3.1%
Milford	870	3.0%
West Haven	855	2.9%
Hartford	629	2.1%
Stratford	537	1.8%
Shelton	515	1.7%

Figure 16 Labor Market Size (2018)

Source: OnTheMap 2018



Based on the U.S. Census Bureau's Longitudinal Employer-Household Dynamic' Origin-Destination Employment Statistics, Hamden has a net job outflow of 7,813. This highlights the fact that most Hamden residents are commuting out of town for work, and most workers in Hamden are commuting in from other communities. Figures 17 and 18 further highlight this relationship because a little over 87% of Hamden residents commute to jobs outside of town while 82% commute into town for work.

Figure 17 Labor Force Efficiency (All Jobs) Among People Living in Hamden

Source: OnTheMap 2018

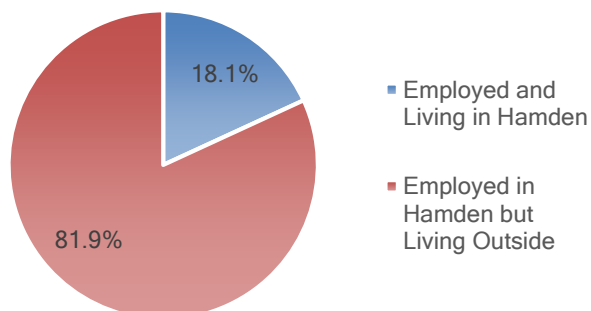
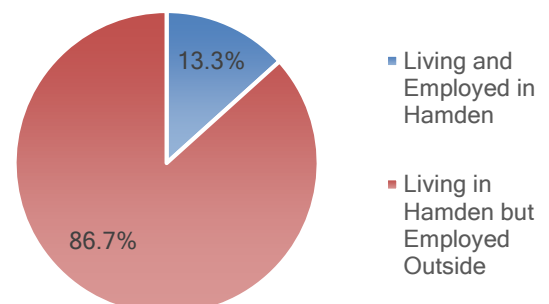


Figure 18 Employment Efficiency (All Jobs) Among People Employed in Hamden, 2018

Source: OnTheMap 2018

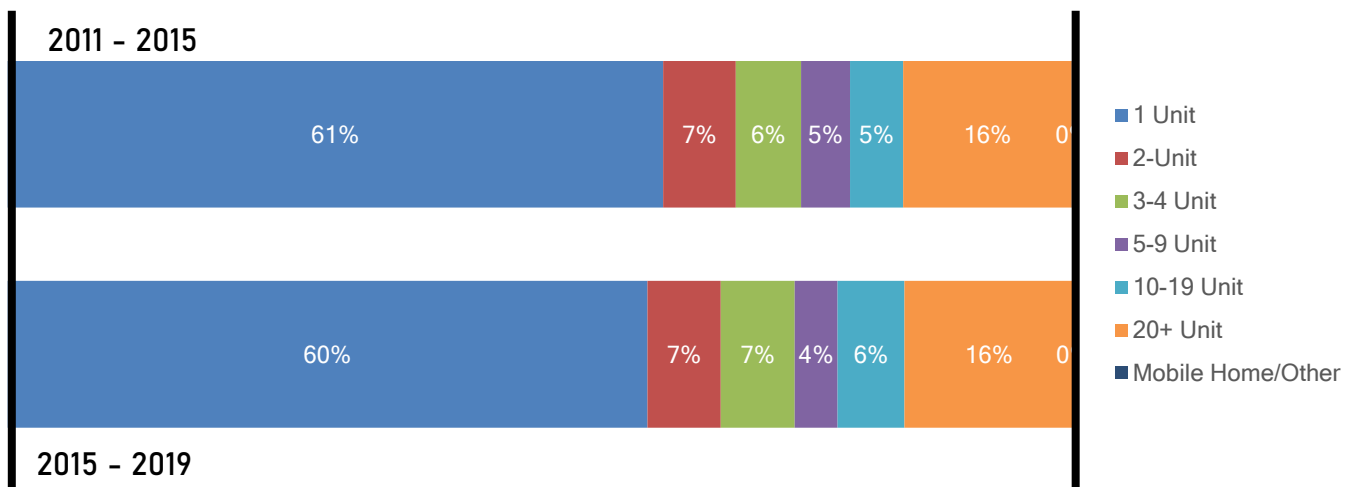


Housing Stock

Over the past decade the town of Hamden saw a slight decrease in population and a 1% decline in total housing stock. Across unit types, Hamden saw a 13% increase (+201) in 3- and 4-unit structures, a 25% increase (+318) in 10- to 19-unit structures and a 6% increase (138) in 50+ unit structures. Over this same time period, Hamden saw a 3% decline in single unit structures totaling -454 units. These losses brought Hamden's share of single-family homes down to 60%.

Figure 19 Units in Structure (2011 - 2019)

Source: ACS 5-Year Estimates

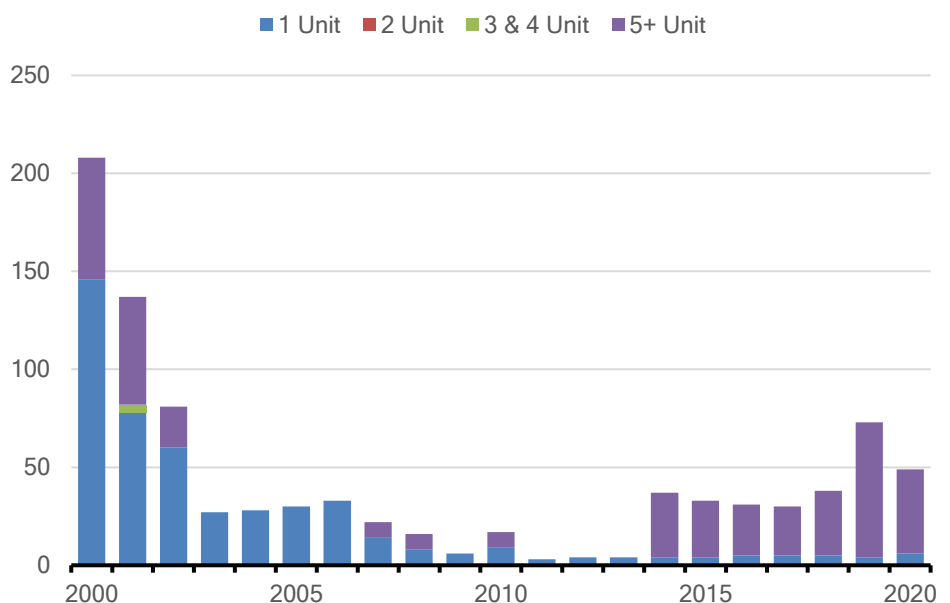


New Construction & Changes in Housing Supply

Looking at the changes in supply and demand of housing over the past two decades provides insight into the dynamics that affect housing prices and affordability. Over the past two decades, housing production activity based on building permits issued for new construction were higher leading into the Great Recession and then dropped off significantly from 2010 - 2015. This trend is consistent across many SCRCOG

Figure 20 Housing Permits Issued Annually by Units in Building

Source: CT Department of Economic and Community Development

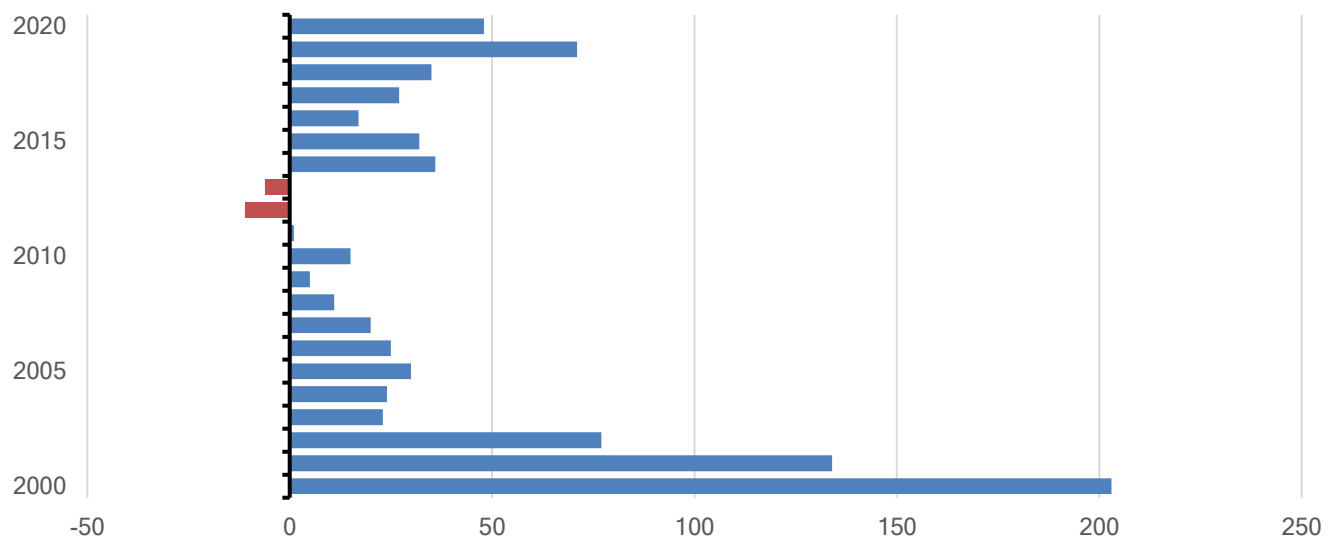


communities. Permits for new single-family homes have not returned to pre-recession levels, instead Hamden has seen growth in larger multi-family permitting with buildings of five or more units. Despite these increases in multifamily permits, Hamden has seen no growth in smaller multifamily properties containing fewer than five units.

Based on data gathered by the CT Department of Economic and Community Development, Hamden has seen net increases in new housing units except in 2012 and 2013. These years indicate that there were more demolitions than new construction. Figure 21 shows just how much new construction activity has fallen since the Great Recession; a trend seen in many SCRCOG communities.

Figure 21 Net Change in Total New Housing Units

Source: CT Department of Economic and Community Development

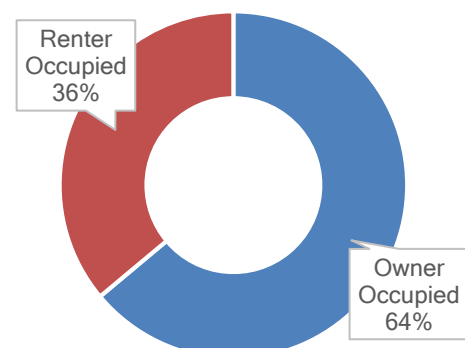


Housing Tenure

Over the past decade, Hamden saw a 6% decrease in owner-occupied households and a 4% increase in renter-occupied households increasing the share of renters to 36%. According to ACS estimates, the majority of declines among owner households by income were those that earned between \$50,000 - \$99,999 (-947). In contrast, Hamden saw an increase in owner households (+690) with median incomes over \$150,000. These trends were similar among renter households with decreases in renters earning less than \$50,000 (-390) and increases (+519) in renters earning \$75,000 or more.

Figure 22 Housing Tenure, (2015 - 2019)

Source: ACS 5-Year Estimates

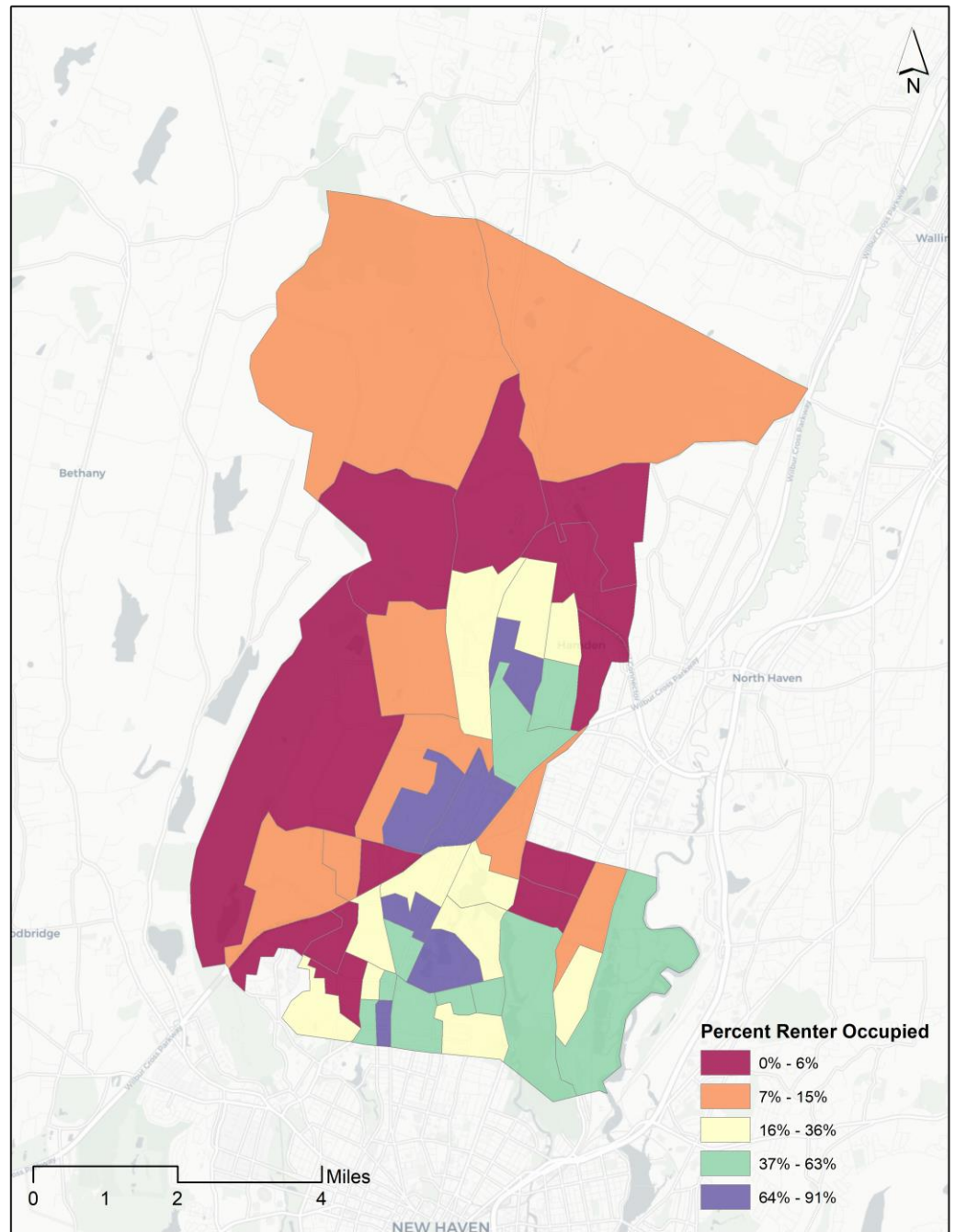


Based on the map of renter households in Hamden, the majority of renters are located in census block groups in downtown Hamden. Within these census block groups are a number of large multifamily apartment buildings along Mix Ave adjacent to Hamden's commercial district.

Some of these census block groups also coincide with areas of Hamden that have some of the lowest median household incomes which is common among many of the municipalities within the SCRCOG region. Census block groups with some of the

Figure 23 Percent Renter Occupied

Source: ACS 5-Year Estimates



lowest percentages of renter-occupied households, marked in red, have some of the highest median household incomes as well as high median home values. These neighborhoods run adjacent to West Rock Ridge State Park, as well as around Laurel View Country Club.

Vacancy

In 2019, Hamden's total vacancy was 10%. 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.

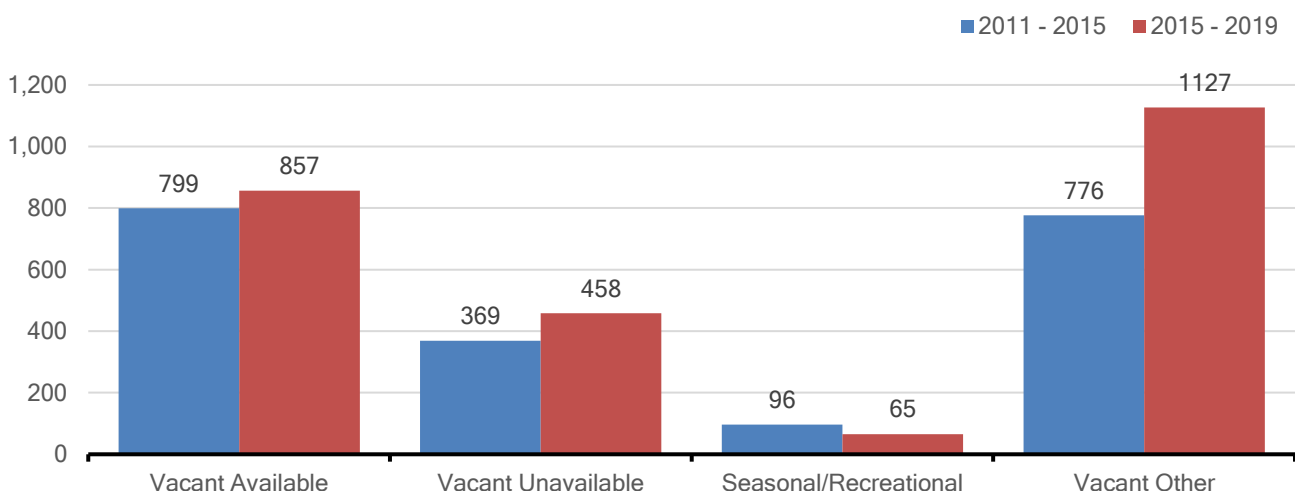
- Vacant available refers to unoccupied units that are currently for sale or for rent.
- Vacant unavailable refers to off market for sale and for rent units.
- Seasonal and recreation refer to housing units that are not occupied year-round such as second homes, beach houses etc.
- Vacant Other which 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, Hamden's vacancy rate for owner and renter units listed as vacant and available was 4%. A healthy vacancy rate for a community is typically between 4% and 6%. With a relatively health vacancy rate, 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. An available supply of housing can help prevent the kind of sharp rises in pricing a tighter market could experience like we have seen in some communities within the SCRCOG region.

Approximately 45% of vacant units in 2019 were classified as "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.

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

Source: ACS 5-Year Estimates



Home Values

According to Redfin sale price data, the median sale price of homes in Hamden increased from \$165,000 in 2015 to \$271,000 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 Median Home Value
Source: ACS 5-Year Estimates

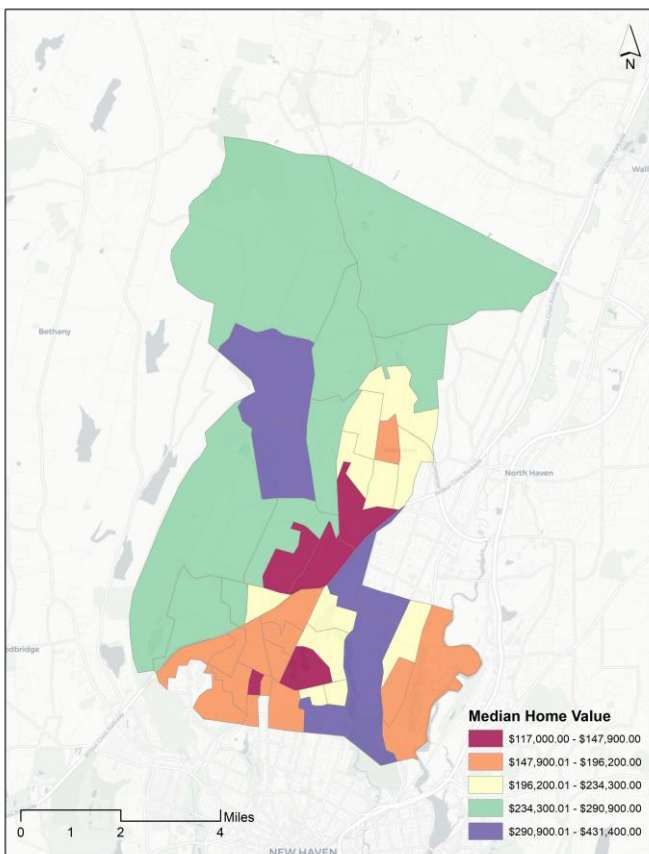
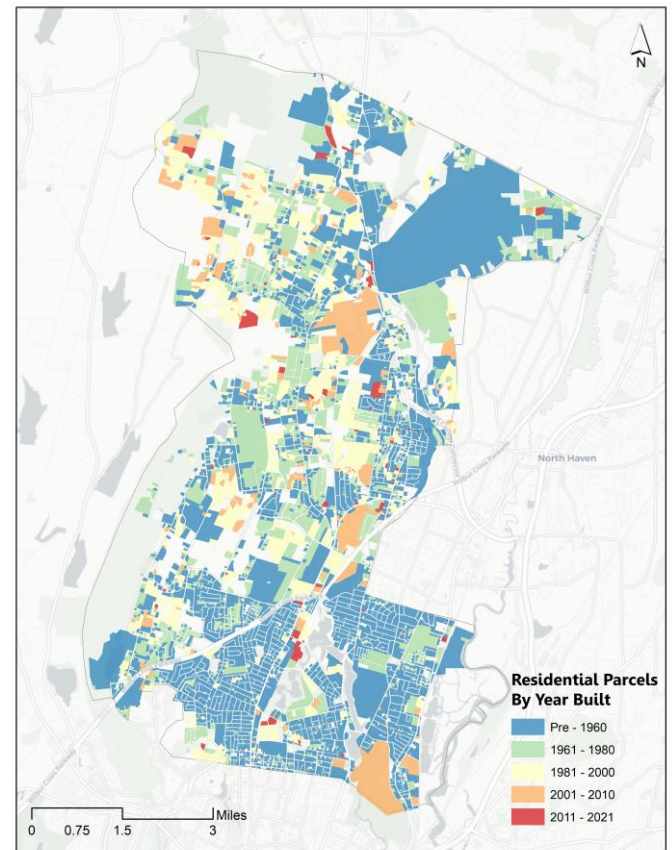


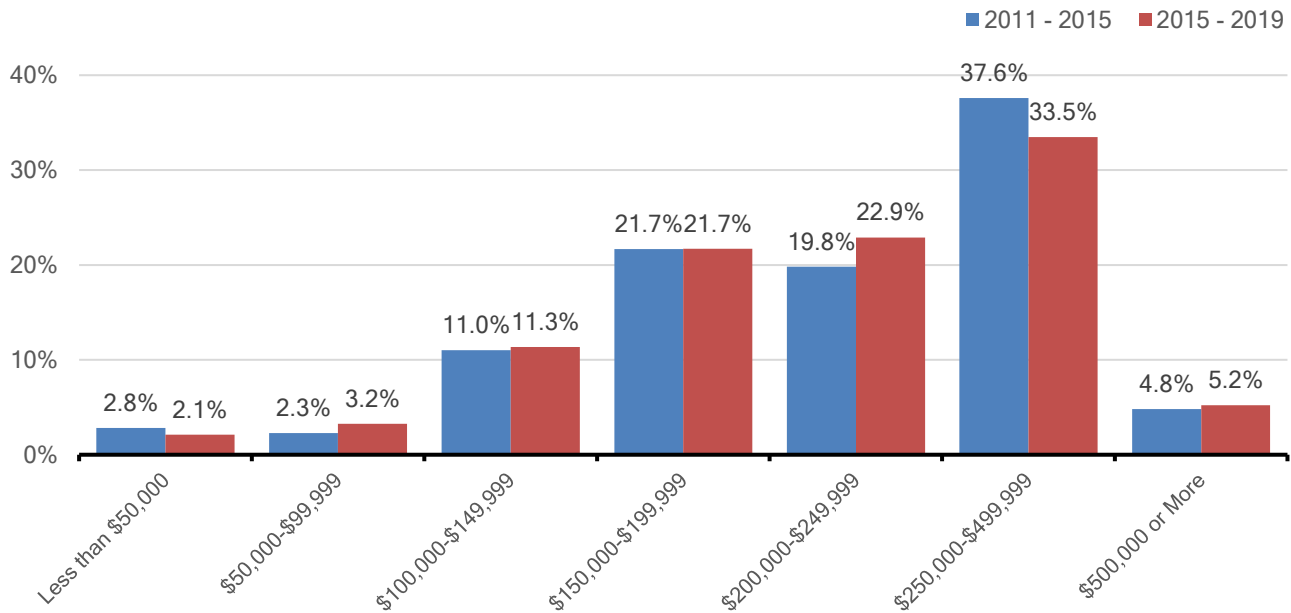
Figure 26 Ownership Housing Types
Source: Hamden Assessor's Database



The map of median home value shows the highest value homes are located in the neighborhoods around Lake Whitney to the southeast and in neighborhoods around the Laurel View Country Club. Some of the lowest value homes are located in Hamden's downtown district. In terms of the age of Hamden's housing stock, the majority of housing units built prior to 1960 are located in the south of town while a large portion of units built between 1980 - 2000 can be found in neighborhoods to the north bordering Bethany. Parcels highlighted in red, represent units built in the past decade, which are mostly located along Route 10. Many of these newer units are multifamily developments.

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

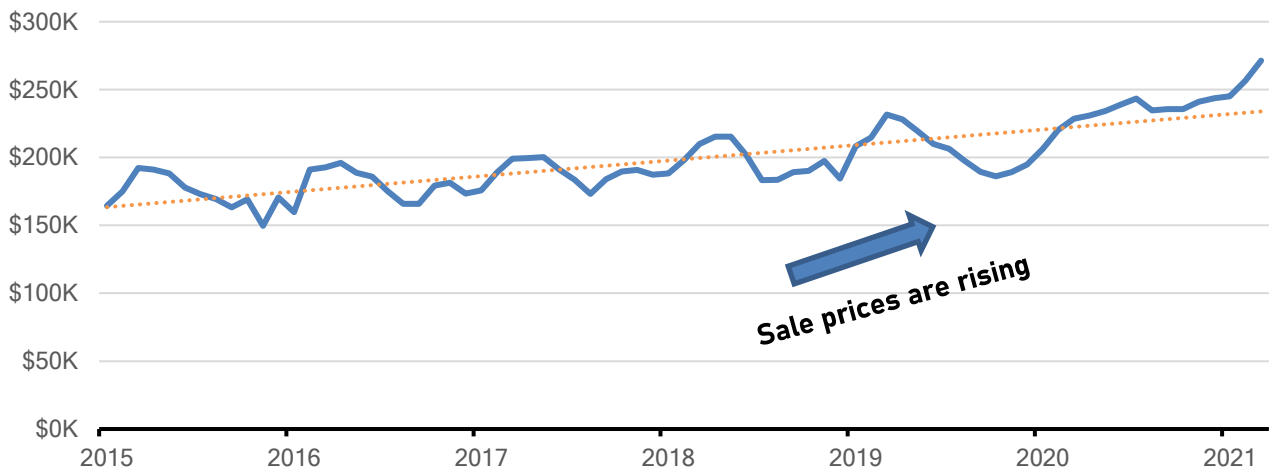
Source: ACS 5-Year Estimates



Over the past decade, over 60% of Hamden's owner-occupied housing stock was valued at or above \$200,000. Atypical of towns within the SCRCOG region, Hamden's home value distribution has remained relatively consistent over the past decade with fractional changes in the share of homes under \$200,000 and slight increases in the share of homes over \$500,000. Redfin sale price data indicates that sale prices for single family homes have increased to a high of \$271,000 in 2021. Linked with the changes in home values, these price increases might be attributable to the increase in homes valued between \$200,000 - \$249,000.

Figure 28 Median Sale Price: Hamden

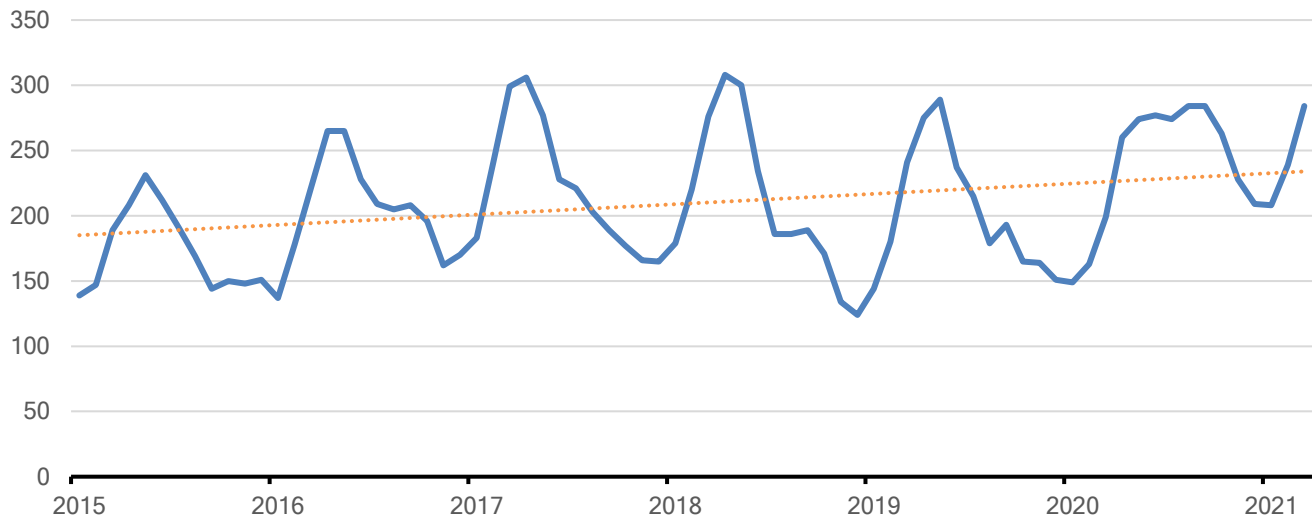
Source: Redfin Market Data 2015 - 2021



Based on Redfin sales volume data, the number of sales per year have steadily increased. This trend is typical among municipalities in the SCRCOG region where vacancy rates and available homes are higher, allowing for more movement in the market.

Figure 29 Number of Home Sales: Hamden

Source: Redfin Market Data 2015 - 2021

**Table 7 Age of Housing Stock by Tenure**

Source: ACS 5-Year Estimates

		Units	% Of Total
Owner Occupied Age			
	Built 2000 or later	697	5%
	Built Between 1980 and 1999	2,737	19%
	Built Between 1960 and 1979	3,289	23%
	Built 1959 or earlier	7,709	53%
Renter Occupied Age			
	Built 2000 or later	977	12%
	Built Between 1980 and 1999	2,328	29%
	Built Between 1960 and 1979	2,240	28%
	Built 1959 or earlier	2,600	32%

In Hamden, 78% of all owner-occupied units were constructed before 1980. This is typical of New England towns, 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 2000 or later remains relatively low, which is common among municipalities within the region. Among owner-occupied units, the highest percentage can be found in single unit structures, both detached and attached. The highest number of rental units are found in the 3-4 unit and 50+ unit categories

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

Source: ACS 5-Year Estimates

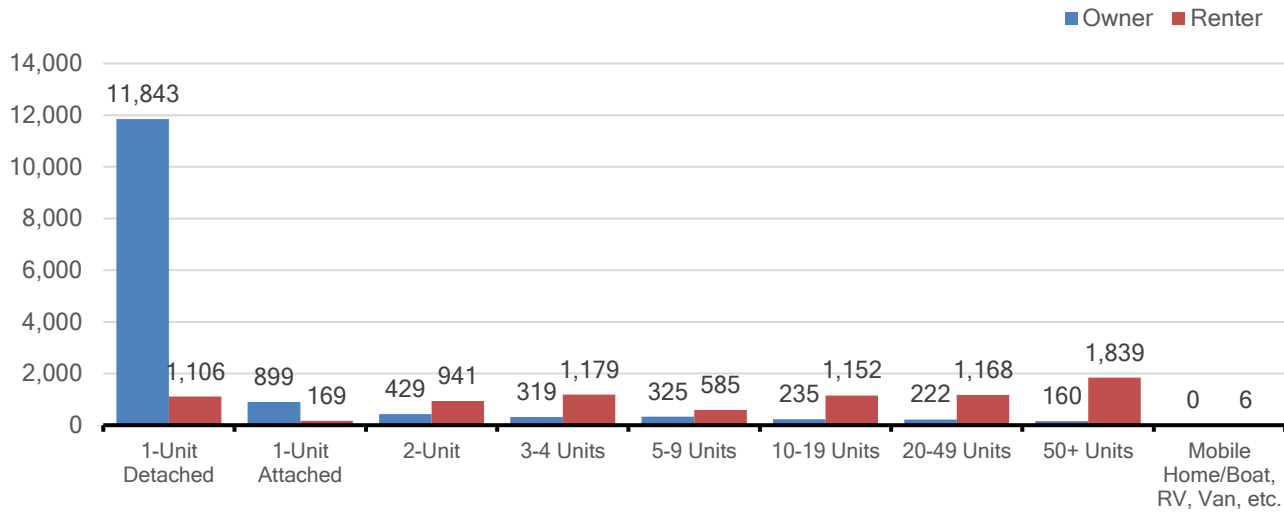


Figure 31 provides examples of typical homes in Hamden ranging around the median from \$199,000 to \$300,000

Typical Home Types in Hamden

Figure 31 Typical Hamden Home Types

Source: Zillow Home Data 2021

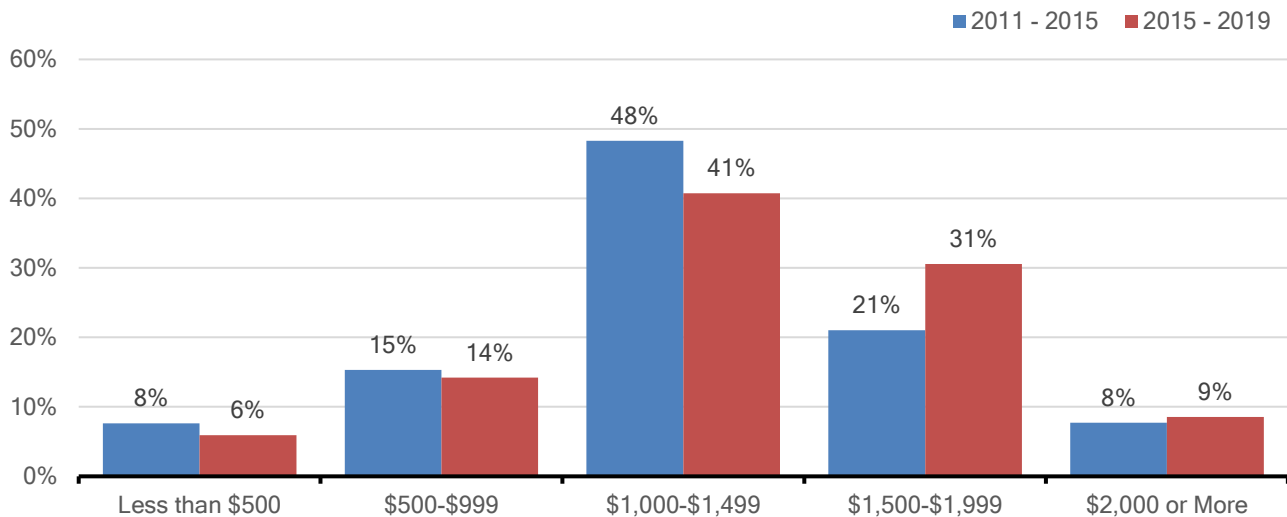


Rents

Gross rent, which is rent plus utilities, increased by 4% between 2011 to 2019 to a high of \$1,405 per month. In Hamden, the largest share of rental units are those priced between \$1,000 - \$1,499, comprising 41% of rental units. The next highest share of rental units are those priced

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

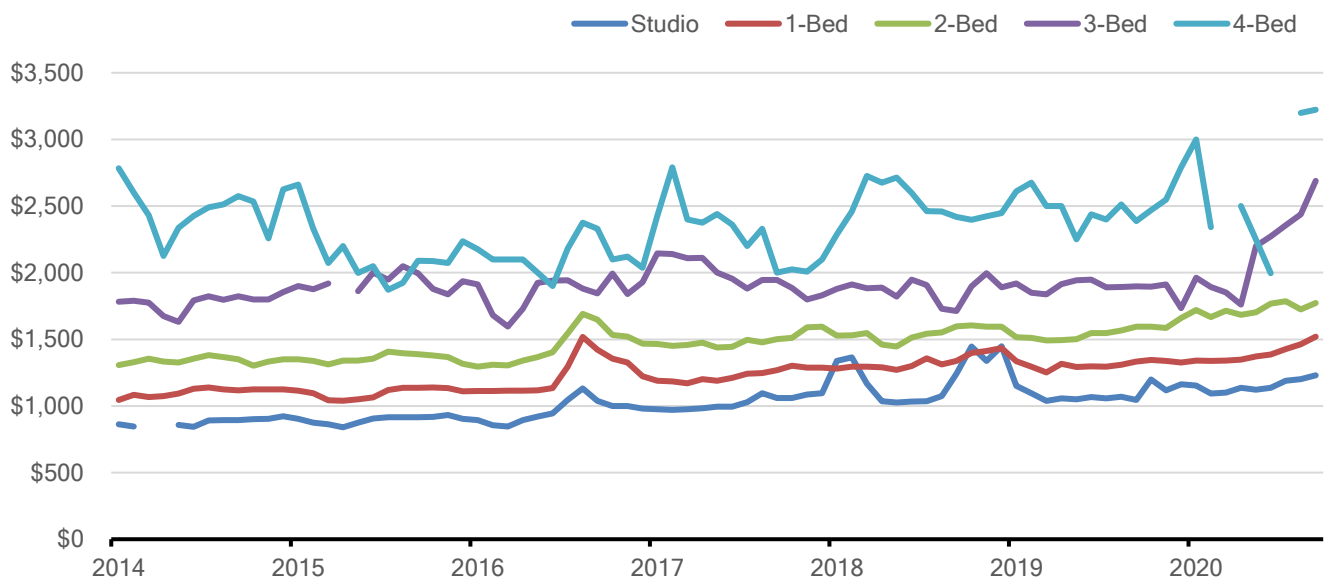
Source: ACS 5-Year Estimates



above \$1,500 which increased in share from 29% to 40% of all rental units. This suggests that over the past decade, rental rates in Hamden have been increasing particularly on the higher end. This is supported by Zumper rental data, which indicates that median rents across all unit types have increased over the last six years.

Figure 33 Change in Median Rent by Unit Type (2014 - 2021)

Source: Zumper Rental Data 2021



*Zumper Rental data captures median rents based on monthly on market rental prices. Gaps in data indicate that there were no rentals on market during that given time period.

In Hamden, 60% 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 Hamden, 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 Hamden.

Table 8 Age of Renter Occupied Housing

Source: ACS 5-Year Estimates

	Units	% Of Total
Built 2000 or later	977	12%
Built Between 1980 and 1999	2328	29%
Built Between 1960 and 1979	2240	28%
Built 1959 or earlier	2600	32%

Rental units in Hamden are spread across a wide range of structure types but buildings with 50+ units are the dominant structure, making up roughly 23% of Hamden's rental stock. Across building typologies, Hamden has a very wide range of rental structure types ranging from single-family units to buildings with 2-4 and 10 - 49 units. Hamden offers some of the most diverse rental housing stock in the SCRCOG region.

Figure 32 Rental Units by Structure Type (2015 - 2019)

Source: ACS 5-Year Estimates

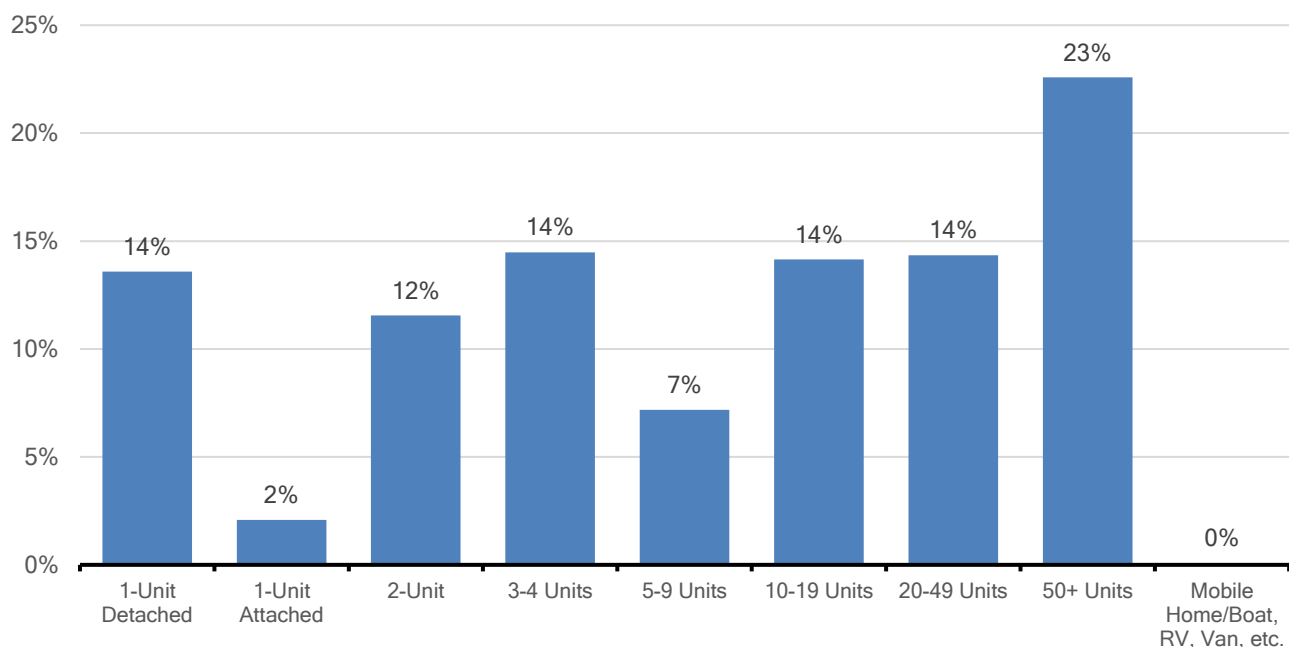


Figure 33 Typical Hamden Rental Types

Source: Zillow Rental Data 2021

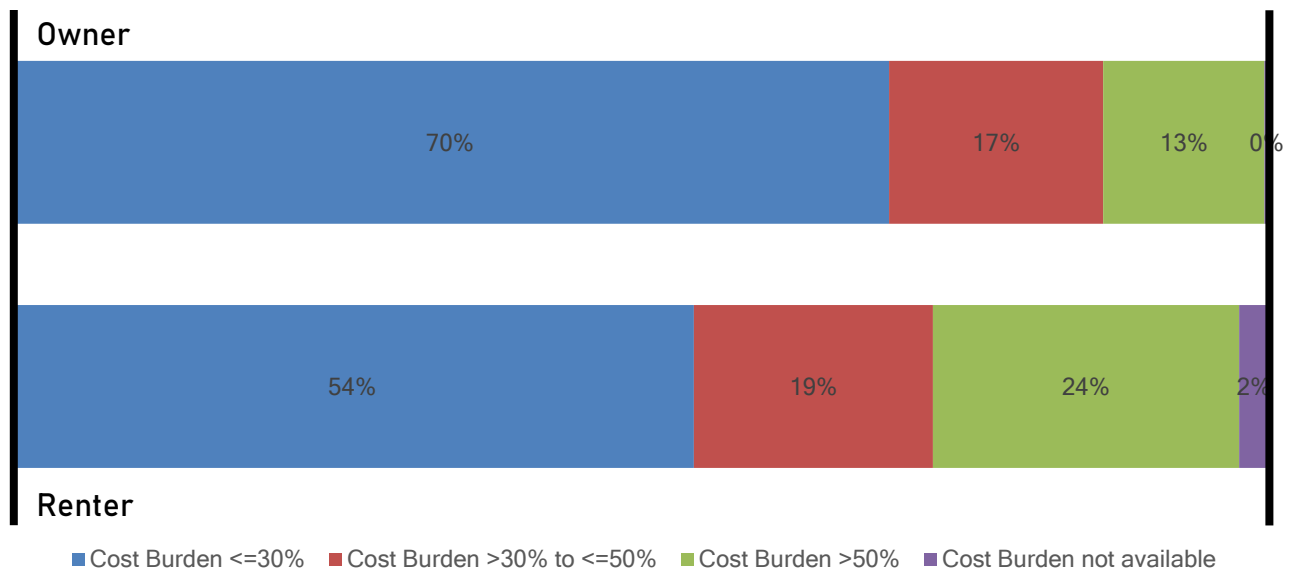


Cost Burden

HUD considers a household to be cost burdened if they are spending more than 30% of their monthly income on housing costs. In Hamden, about 43% of renter households are cost burdened, which reflects a similar rate as the larger 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 cost is nearly double.

Figure 34 Housing Cost Burden Owner & Renter (2018)

Source: HUD CHAS Data

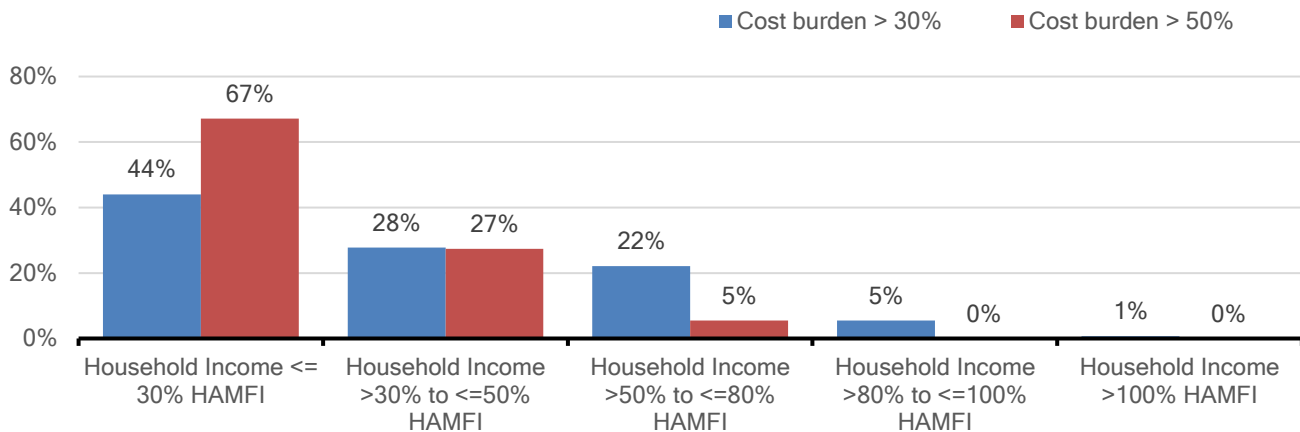


The challenge for households spending more than 30% of their income on housing costs is that it leaves significantly less money for spending on other necessities such as food, transportation, education, healthcare, and childcare. Finding ways to build more housing that is affordable to renters is one way of helping to keep cost burdening down. Renters in Hamden face an

expensive housing market and continue to shoulder high housing cost burdens. Across all income brackets, Hamden has households facing housing cost burdens. Furthermore, Hamden has had a marked decrease in housing production overall due to population decline, specifically among homeowners but has seen an increase in market rate rental production, which has seen rents increase overall across all rental types.

Figure 35 Income by Cost Burden Renters (2018)

Source: HUD CHAS Data



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 Hamden. As of 2020 the percentage of assisted housing in Hamden is 8.97% based on CT DOH calculations. This indicates that Hamden is a little over 1% below state requirements.

Table 9 Assisted Housing Data, Hamden

Source: CT DOH, Appeals List 2020

	2015	2016	2017	2018	2019	2020
CHFA/USDA Mortgages	529	432	456	486	512	523
Deed Restrictions	4	4	4	4	4	4
Government Assisted	902	935	937	937	937	937
Tenant Rental Assistance	554	635	659	699	725	788
Total Assisted	1,989	2,006	2,056	2,126	2,178	2,252

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 Hamden'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 92.2% percent of residential properties in Hamden 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 according to the assessor's database.

Table 10 Development Trends, Built Environment

Source: Hamden 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
Pre 2000								
Single Family	13,184	92.2%	6,483	93.4%	282,398,122	22,002,907	77.3%	1,669
Multifamily (2 - 4)	1,056	7.4%	233	3.4%	10,164,270	2,725,662	9.6%	2,581
Multifamily (5+)	62	0.4%	222	3.2%	9,682,524	3,735,193	13.1%	60,245
TOTAL/% TOTAL	14,302	97.0%	6,938.6	91.6%	302,244,916	28,463,762	94.6%	1,990
2000-2010								
Single Family	395	99.2%	523	99.9%	22,776,215	1,059,673	99.3%	2,683
Multifamily (2 - 4)	3	0.8%	0	0.1%	21,344	7,440	0.7%	2,480
Multifamily (5+)	0	0.0%	0	0.0%	0	0	0.0%	0
TOTAL/% TOTAL	398	2.7%	523.4	6.9%	22,797,559	1,067,113	3.5%	2,681
2011-2015								
Single Family	19	100.0%	58	100.0%	2,547,825	50,304	100.0%	2,648
Multifamily (2 - 4)	0	0.0%	0	0.0%	0	0	0.0%	0
Multifamily (5+)	0	0.0%	0	0.0%	0	0	0.0%	0
TOTAL/% TOTAL	19	0.1%	58.5	0.8%	2,547,825	50,304	0.2%	2,648
2016-2021								
Single Family	24	88.9%	36	63.1%	1,562,932	55,243	11.0%	2,302
Multifamily (2 - 4)	1	3.7%	0	0.3%	6,534	3,028	0.6%	3,028
Multifamily (5+)	2	7.4%	21	36.7%	908,226	442,984	88.4%	221,492
TOTAL/% TOTAL	27	0.2%	56.9	0.8%	2,477,692	501,255	1.7%	18,565
TOWN TOTAL	14,746	100.0%	7,577.3	100.0%	330,067,992	30,082,434	100.0%	2,040

Table 11 Development Trends Property Valuation

Source: Hamden 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
Pre 2000						
Single Family	\$564,087,610	\$1,503,927,970	\$2,068,015,580	\$87,011	\$68.35	0.08
Multifamily (2 - 4)	\$31,415,090	\$142,051,000	\$173,466,090	\$134,633	\$52.12	0.27
Multifamily (5+)	\$77,191,590	\$188,460,048	\$265,651,638	\$347,272	\$50.46	0.39
TOTAL/% TOTAL	\$672,694,290	\$1,834,439,018	\$2,507,133,308	\$96,950	\$64.45	
2000-2010						
Single Family	\$18,630,720	\$83,579,020	\$102,209,740	\$35,632	\$78.87	0.05
Multifamily (2 - 4)	\$52,780	\$403,550	\$456,330	\$107,716	\$54.24	0.35
Multifamily (5+)	\$0	\$0	\$0	\$0	\$0.00	0.00
TOTAL/% TOTAL	\$18,683,500	\$83,982,570	\$102,666,070	\$35,699	\$78.70	
2011-2015						
Single Family	\$1,181,320	\$4,198,040	\$5,379,360	\$20,197	\$83.45	0.02
Multifamily (2 - 4)	\$0	\$0	\$0	\$0	\$0.00	0.00
Multifamily (5+)	\$0	\$0	\$0	\$0	\$0.00	0.00
TOTAL/% TOTAL	\$1,181,320	\$4,198,040	\$5,379,360	\$20,197	\$83.45	
2016-2021						
Single Family	\$1,109,340	\$4,775,680	\$5,885,020	\$30,918	\$86.45	0.04
Multifamily (2 - 4)	\$9,100	\$235,550	\$244,650	\$60,667	\$77.79	0.46
Multifamily (5+)	\$5,169,640	\$30,664,494	\$35,834,134	\$247,944	\$69.22	0.49
TOTAL/% TOTAL	\$6,288,080	\$35,675,724	\$41,963,804	\$110,550	\$71.17	
TOWN TOTAL	\$698,847,190	\$1,958,295,352	\$2,657,142,542	\$92,229	\$65.10	

*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 constructed on larger plots of land. Multifamily developments in Hamden have been increasing in density over this same time period. Based on Hamden's assessment valuations for single family homes, the average building assessed value per square foot has increased by nearly 26.5% from \$68 per square foot to approximately \$86 per square foot or in market value \$97 to \$122 per square foot.

AFFORDABILITY GAP ANALYSIS

Based on the existing conditions in Hamden, 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	1,339	9.3%	\$71,758	\$35,350	\$81,960	\$38,980
31%-50% of AMI (Very Low Income)	\$45,450	1,329	9.2%	\$119,684	\$83,276	\$136,700	\$93,720
51%-80% of AMI (Low Income)	\$67,950	1,942	13.5%	\$178,934	\$142,526	\$204,373	\$161,393
81%-100% of AMI	\$90,900	1,779	12.3%	\$239,368	\$202,961	\$273,400	\$230,420
101%-120% of AMI	\$109,080	1,266	8.8%	\$447,176	\$390,497	\$567,729	\$493,353
121% of AMI and Above	\$109,081+	6,777	47.0%	\$447,177+	\$390,498+	\$567,730+	\$493,354+

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

In Hamden, about 18.5% of owner households and 41.5% of renter households earn less than 50% of the area median income (AMI), totaling to 6,041 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	2,220	27.3%	\$605
31%-50% of AMI (Very Low Income)	\$40,400	1,153	14.2%	\$1,010
51%-80% of AMI (Low Income)	\$60,400	1,363	16.7%	\$1,510
81%-100% of AMI	\$80,800	1,173	14.4%	\$2,020
101%-120% of AMI	\$96,960	699	8.6%	\$2,424
121% of AMI and Above	\$96,960+	1,537	18.9%	\$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 993 housing units in the conventional lending scenario, and a shortage of 1,504 units in the FHA lending scenario.

For units valued between 50-100% of AMI there is a net surplus of 2,802 units in the FHA scenario, and 4,126 units in the conventional lending scenario, indicating higher income households are likely buying down in Hamden's market since overall vacancy for homeowner units is relatively healthy.

For units valued more than 100% of AMI, there is a deficit of 1,298 units in the FHA scenario and a deficit of 3,133 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 36 FHA Lending Housing Supply/Demand Equilibrium by HUD Income Threshold

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

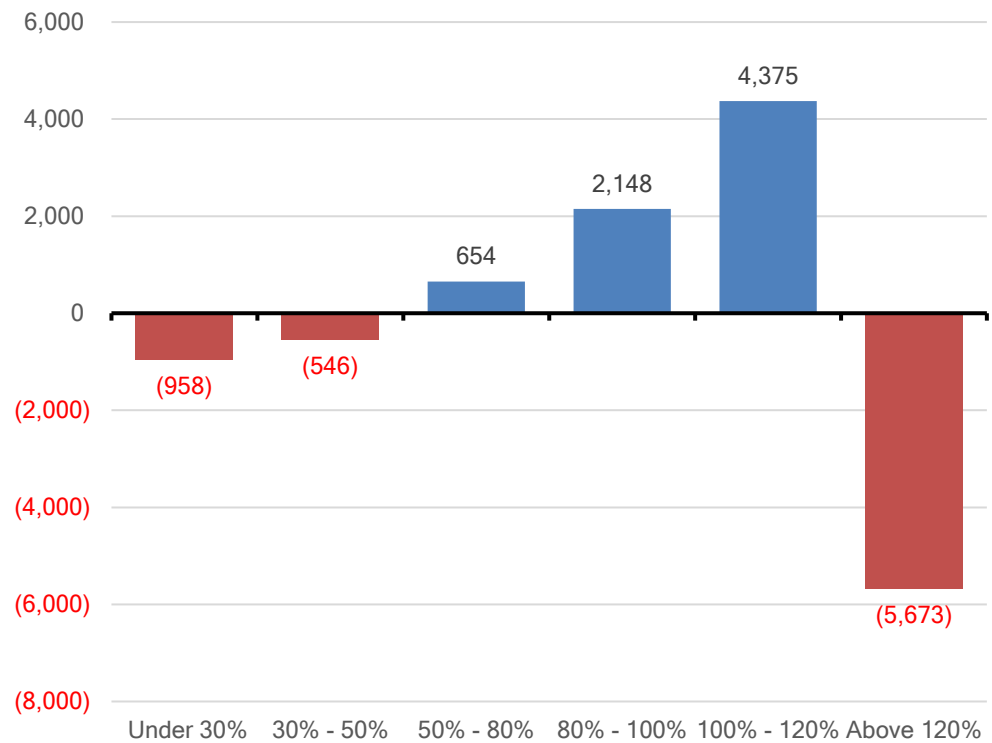
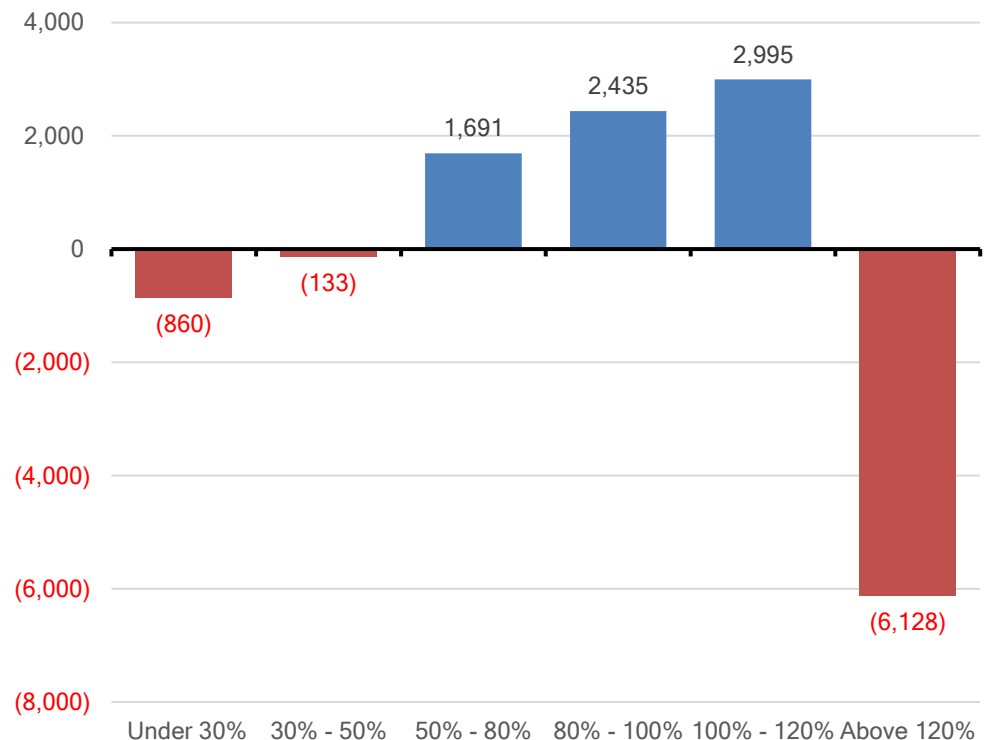


Figure 37 Conventional Lending Housing Supply/Demand Equilibrium by HUD Income Threshold

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



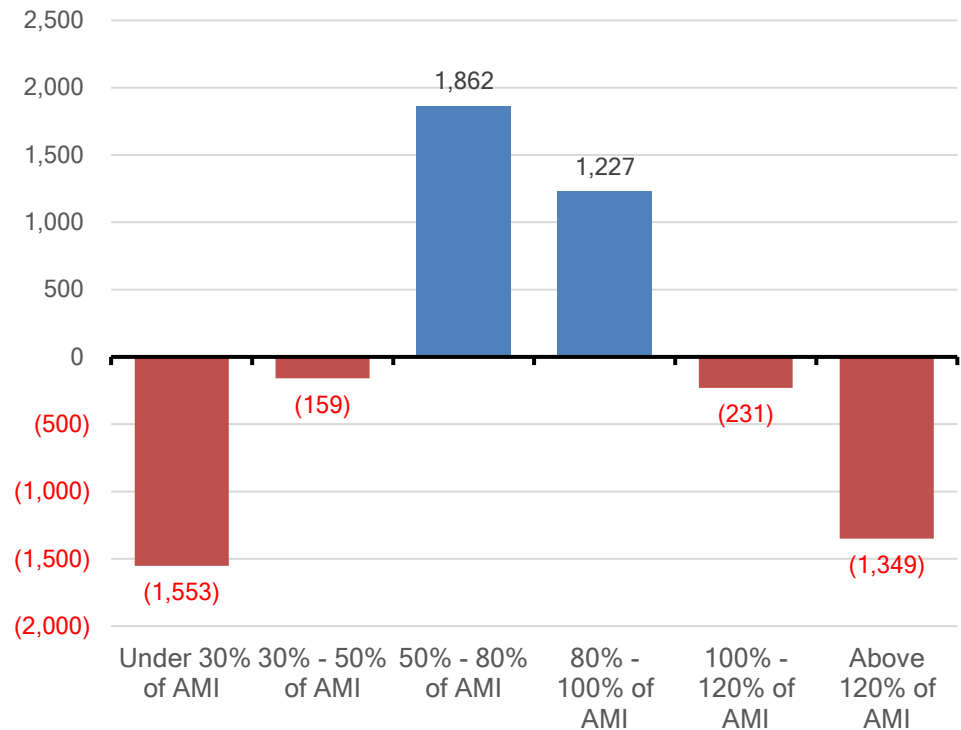
Supply and Demand Gap for Rental Units

For extremely low-income renter households, the supply of affordable and available units is tight. There are 1,553 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 3,089 units that are likely rented by households with lower incomes who are likely spending more than they should on housing costs.

Figure 38 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 1,580 units. The lack of higher priced rental units in Hamden 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 Town of Hamden, 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, a survey of Hamden residents, and a series of discussions with city staff and elected officials. The intention of the goals is to chart a course for Hamden and guide their future regulatory, policy, and programmatic decisions as they relate to housing. The goals for Hamden's Affordable Housing Plan are as follows:

- Preserve and maintain the town's existing affordable housing stock and work toward a goal of exceeding the State's 10% affordable housing threshold in Hamden.
- Continue addressing housing gaps for older residents in Hamden through the addition of a diversity of senior housing options as well as helping seniors who want to remain in their homes to be able to age in place.
- Encourage housing options that appeal to younger residents who want to live and work in Hamden. Consider locations that are walkable and in close proximity to commercial areas to capture spending locally from new households. Encourage mixed-use and multifamily development along commercial corridors.
- Identify mechanisms and locations to enable a diverse range of housing options across Hamden to avoid the concentration of affordable units and provide families with opportunities to live in different neighborhoods.
- Work toward eliminating homelessness in Hamden through strategic partnerships and programs that provide temporary and permanent supportive housing options for individual and families.
- Identify mechanisms and locations that encourage owner-occupied housing including single-family homes, townhomes, and condominiums. Couple housing production with mortgage assistance programs like CHFA mortgages and down payment assistance.
- Leverage town-owned land and vacant/underutilized property for the production of affordable housing.
- Align land use and zoning regulations, housing incentive programs, and public transit and infrastructure to support additional affordable housing development.

- Engage affordable housing providers and development partners in discussions about reducing zoning, permitting, and land cost barriers for deeply subsidized affordable housing.
- Promote resident education, communication, and discussion about what affordable is, who it helps, and how to implement the affordable housing plan.

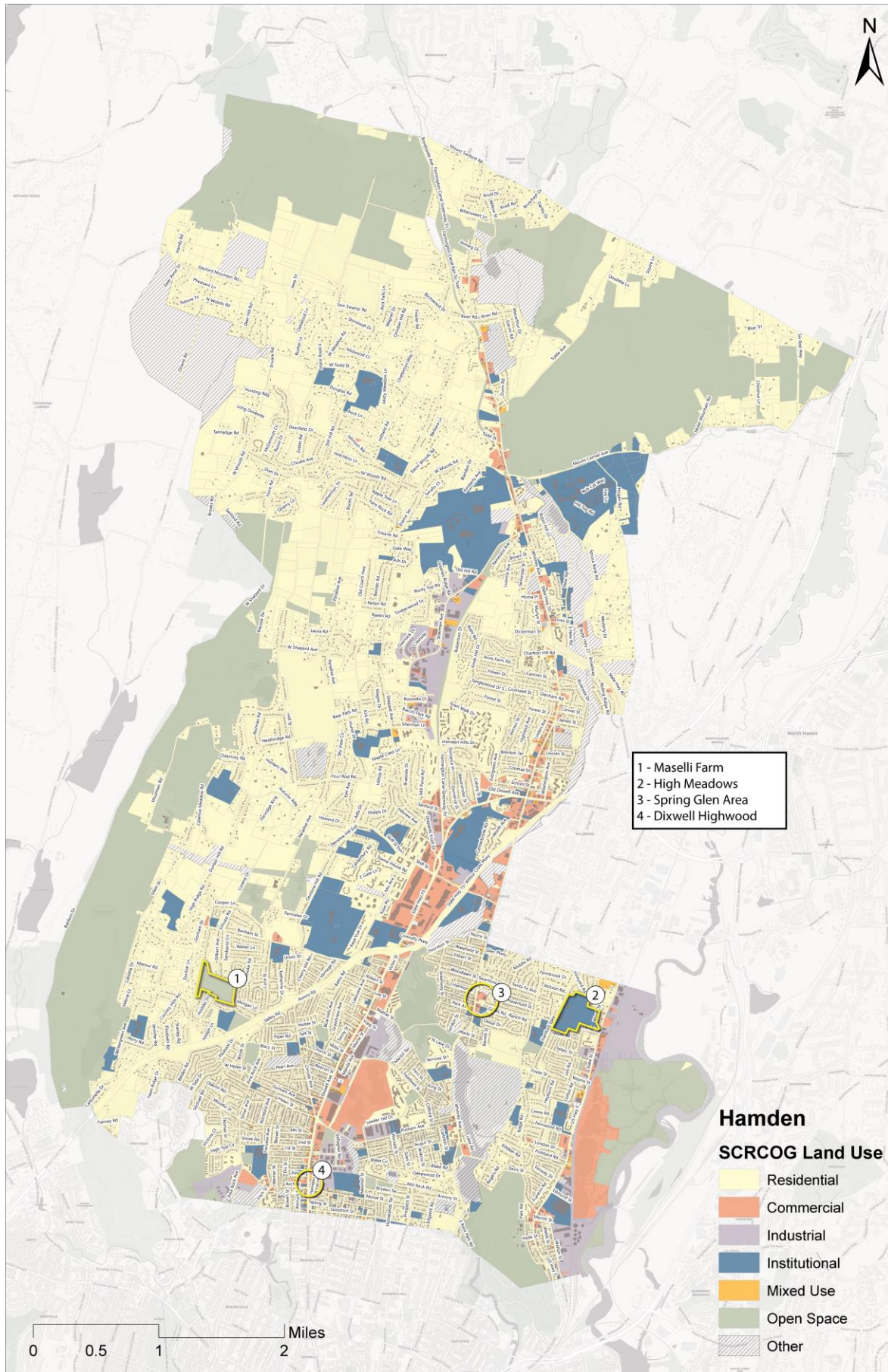
LOCATIONAL ANALYSIS

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 map on the following page highlights some of these locations identified and discussed with the community.

Hamden Affordable Housing Plan Site Map



STRATEGIES

This section provides an array of housing strategies the Town of Hamden 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	
Cross-Cutting	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.
Supply	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.
Homeownership	Homeownership strategies aim to assist low- and moderate-income households in becoming homeowners as well as supporting existing homeowners to maintain their homes.
Preserve/Maintain	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	Roles
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.	This effort could be led by municipal staff in conjunction with an affordable housing committee, non-profit partner, or housing advocacy/housing justice group in the community.
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.	This effort should be led by municipal staff in conjunction with local boards like Planning & Zoning and the Zoning Board of Appeals.
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 along transit, in commercial areas or locations suitable within the constraints of existing infrastructure.	This effort could be led by Planning & Zoning, the local housing committee, or municipal staff. Input from other impacted departments like Public Works may also be important.
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	This effort should be led by municipal staff.
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	This effort should be a partnership between Planning & Zoning and municipal staff with input from the affordable housing committee.

STRATEGY TYPE: SUPPLY

Strategy	Strategy Aim	Category	Description	Roles
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>	This effort should be led by local employers with encouragement and assistance from your municipality.
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>	This effort should be led by municipal staff.
Encourage Missing Middle Housing Option	Provide for a Diversity of Housing Types	Production	<p>Review zoning districts and explore adding new use definitions and design guidelines for 3-4-unit buildings or 3-10-unit buildings. The community may also want to consider using this density “bonus” as an incentive to encourage homeownership. The community could tie the allowance of a higher density building to a restriction on the units that they be owner-occupied and not rented for short- or long-term use.</p> <p>A deed restriction could be attached to the unit or a covenant in the homeownership association which makes prospective buyers or future owners aware of the restriction on the unit. For larger buildings, the community could also consider tying affordability restrictions in using inclusionary zoning for example.</p>	This effort should be led by municipal staff and Planning & Zoning.
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> <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</p>	This effort should be led by municipal staff and Planning & Zoning.

			population grows and more seniors are on fixed incomes, the need for deeply affordable units may increase over time.	
Implement performance requirements related to provision of affordable units for long-term TAX Stabilization Agreements (TSAs)	Encourage developers to produce more affordable units	Policy	<p>Tax Stabilization Agreements (TSAs) are agreements between developers and the municipality that reduce the amount of taxes paid on property for a period not to exceed twenty years.</p> <p>Eligible projects may seek municipal approval for phased-in property tax payments that often begin with no payments being required for the first few years after redevelopment of the property and then several years of payments for a percentage of the assessed base value of the property. After a set number of years, the stabilization plan expires, and property taxes return to their full taxation level.</p>	This effort should be led by the legislative body with input from municipal staff.

STRATEGY TYPE: HOMEOWNERSHIP

Strategy	Strategy Aim	Category	Description	Roles
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"> - 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. - 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. - 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. - 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. 	This effort should be led by municipal staff with input from local lenders/banks as needed.
Create/Increase Funding for a Housing Rehabilitation Program	Homeownership and rental housing units	Program	Create a 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.	This effort should be led by municipal staff.
Implement Senior Tax Relief or Work Off Program	Provide Housing Technical Assistance	Program	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	This effort should be led by the legislative body and municipal staff from finance/tax collector/assessor's office.

			<p>to assist senior owner households such as:</p> <ul style="list-style-type: none"> - Property tax abatements directly to senior homeowners who have lived in the community for a minimum number of years - Creating a volunteer senior work off program where seniors can volunteer hours at community events, facilities, jobs to have property taxes lowered each year 	
Use Deed Restrictions to Create Workforce Units	Support Affordable Housing Options for Local Workers	Program	<p>Using tools like Inclusionary Zoning or Developer Negotiations, a community could mandate or request that a percentage of new units in a development be deed restricted to households earning between 80% and 120% of AMI - commonly referred to as Workforce Housing. These units are not typically supported through state and federal subsidy programs and are often difficult to find in many communities. While these units may not count on a community's Subsidized Housing Inventory, they may be a critical component to ensuring local workers can also live in the community.</p>	This effort should be led by municipal staff and Planning & Zoning.

STRATEGY TYPE: PRESERVE/MAINTAIN

Strategy	Strategy Aim	Category	Description	Roles
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>	This effort should be led by the legislative body and municipal staff.
Public Housing Redevelopment	Preserve and Maintain existing affordable housing	Policy	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	This effort should be led by the Housing Authority with support from municipal staff and Planning & Zoning.
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"> - Tax abatements or tax freezes on rehabbed or redeveloped property in exchange for affordability restrictions - Working with non-profits or equity-minded developers to ensure affordable housing and anti-displacement measures are utilized - The community could purchase units in the new development using funding through the Housing Trust Fund and income-restrict the units - Continue the existing rehab program which is focused on low- and moderate-income households. - Continue to offer no interest and favorable repayment periods for low-income households. - 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. 	Depending on the specific implementation strategy applied, this could be led by municipal staff with support from Planning & Zoning, the legislative body, and non-profit partners.

Affordable Housing Policy Recommendations – Town of Hamden

1. Under the Town's current zoning ordinances (652.3) Increase the unit threshold requirement from 5 units to 15 units that mandates 20% of the units be developed as affordable housing units.
2. Under the Town's current zoning ordinances (652.3) state that the rents for any affordable housing rental units created will be based on the rent standards as established and published by CHFA on an annual basis.

3. Modification or amendment of the Town's T-zones regulations to allow more As-of Right Development and to reduce parking requirements in locations that are within specific distance from public transportation to support the development of new market, workforce, and affordable units.
4. Review and where appropriate modification of the Town's existing Tax Assessment Deferral Program to clarify that the development of mixed use and residential only projects are eligible activities under the program and to further standardize the terms of this vehicle, so they are easy to interpret, calculate and manage for the developer/ owner and the Town.
5. Town of Hamden formally adopt a "growth policy" that makes the statement the Town supports the development of new ownership and rental (market, workforce and affordable) units, that is supported by a market study so the Town can benchmark the development of new units against an objective standard.

STRATEGY TYPE: REGIONAL

Strategy	Strategy Aim	Category	Description	Roles
Establishment of a New Haven County based Development Authority	Provide financing and support to developers and municipalities seeking to increase affordable housing inventory	Program	Establishment of a New Haven County based Development Authority who responsibility it will be to provide the financing and where necessary, subsidies to support the development of the affordable housing units in New Haven County that have been identified as part of State's requirement to develop affordable housing plans for each jurisdiction and require each have 10% of its housing stock meet the state's definition and requirements for affordable housing. The contemplated Development Authority would provide flexible financing to developers (for-profit and non-profit) to complete the development of affordable and mixed income housing projects. Additionally, the Development Authority, resources permitted could provide funding opportunities to existing owners to fund improvements to their homes in instances where the is insufficient equity or value to traditional support such an investment.	This effort could be led by regional and municipal staff
Maintain an Affordable Housing Preservation Unit Count & Annual Report	Preserve and Maintain existing affordable housing	Program	Develop and maintain an affordable housing inventory and preservation system that tracks both publicly subsidized and naturally occurring affordable housing. This effort will involve the creation of a central database to track critical data about existing affordable housing properties.	This effort should be led by regional and municipal staff with assistance from the affordable housing committee if possible.
Public Housing Redevelopment	Preserve and Maintain existing affordable housing	Policy	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. Support of Elm City Communities strategy, especially if that means additional subsidies to support families or seniors with incomes at or below 50% AMI.	This effort should be led by the Housing Authority with support from municipal staff and Planning & Zoning.
Permanent Supportive Housing Pilot Program	Supportive Housing	Program	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. Develop 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.	This effort should be led by a local/regional Continuum of Care (CoC) or homeless service provider with assistance from your municipality.
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.	This effort could be led by either the local housing committee or municipal staff depending on capacity and knowledge of different funding sources and programs. Input from the legislative body and/or executive leadership may also be important

				in your community.
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.	This effort could be led by either the local housing committee and regional or municipal staff depending on capacity and knowledge.
Create/Increase Funding for a Housing Rehabilitation Program	Homeownership and rental housing units	Program	Create a 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.	This effort should be led by regional and municipal staff.

SURVEY RESULTS DISCUSSION

Based on the SCRCOG Housing Survey (Appendix 1), the majority of Hamden respondents live and work in Hamden or commute to New Haven and 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. There was a fairly representative proportion of survey respondents from all ages, races and ethnicities, income brackets and household size although across tenure the majority of respondents were homeowners. The majority of respondents indicated that there is not enough supply of rental housing particularly senior/age restricted, and affordable/workforce types. Similarly, respondents indicated that there was a strong demand for those same types as well as for 1 - 3-bedroom rental unit types. In terms of public sentiment of rental impacts in Hamden, the majority of residents indicated that rental housing would have a positive impact on the level of public services, the community, public finances and create a boost in sales for local businesses. Unsurprisingly, the public indicated concern for an increase in traffic levels from an increase in rental units.

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

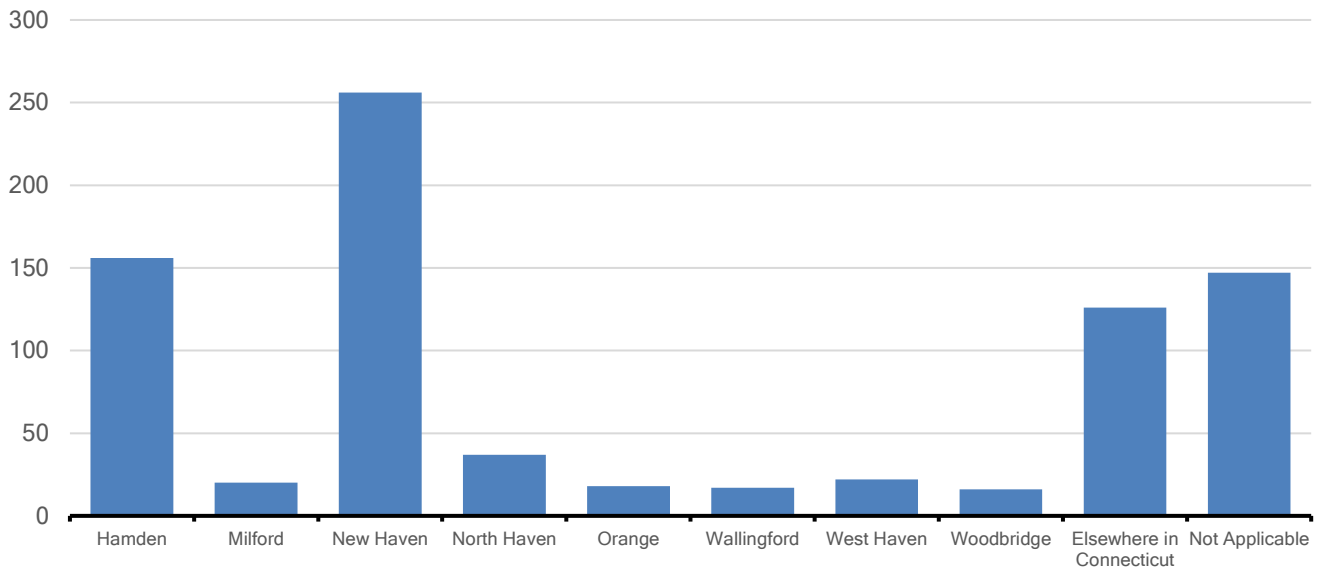
Over 80% of Hamden survey respondents feel that having new workers, families and children would have a positive impact on the community and feel that new housing construction should be built near transit stops, or other residential areas. Surprisingly, the majority of residents also feel that the primary barriers to creating new price appropriate housing would most likely be challenged by community opposition. In total, 60% of Hamden survey respondents believe that the town has a responsibility to increase housing options for individuals and families that would like to live in your community but cannot afford the current cost of housing.

APPENDIX 1: HAMDEN SURVEY ANALYSIS

Survey Demographics

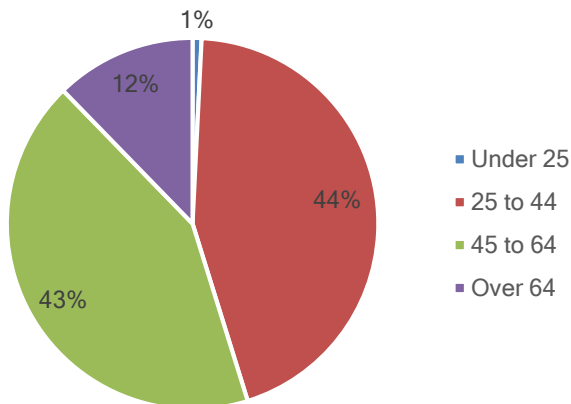
If you commute to work, which town or city do you commute to? (Top 10)

Source: SCRCOG Survey (n = 897)



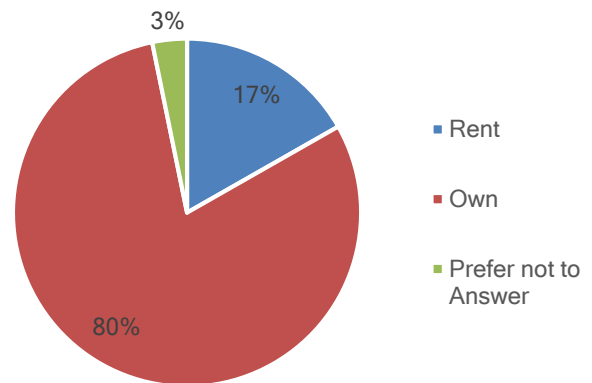
Respondents Age

Source: SCRCOG Survey (n = 897)



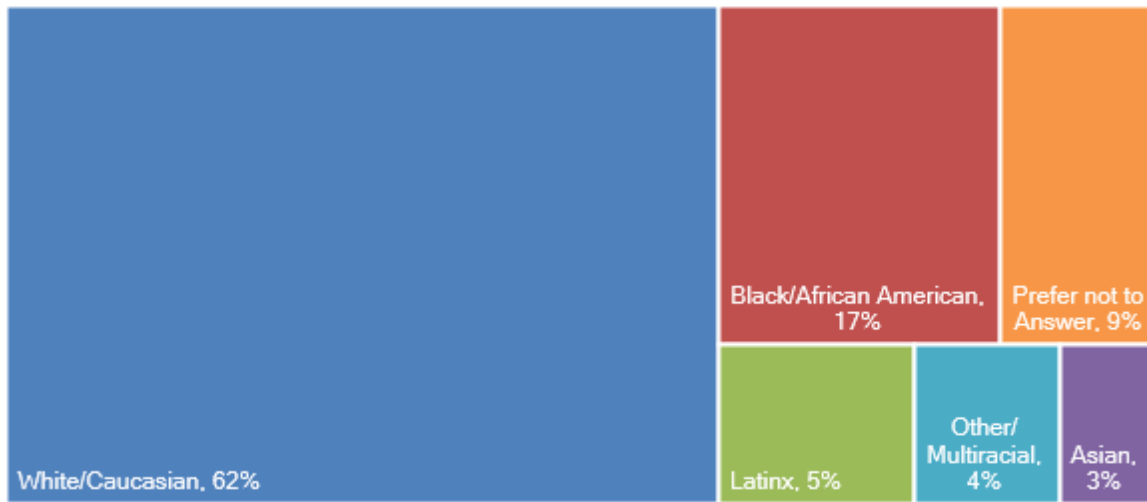
Respondents' Housing Tenure

Source: SCRCOG Survey (n = 897)



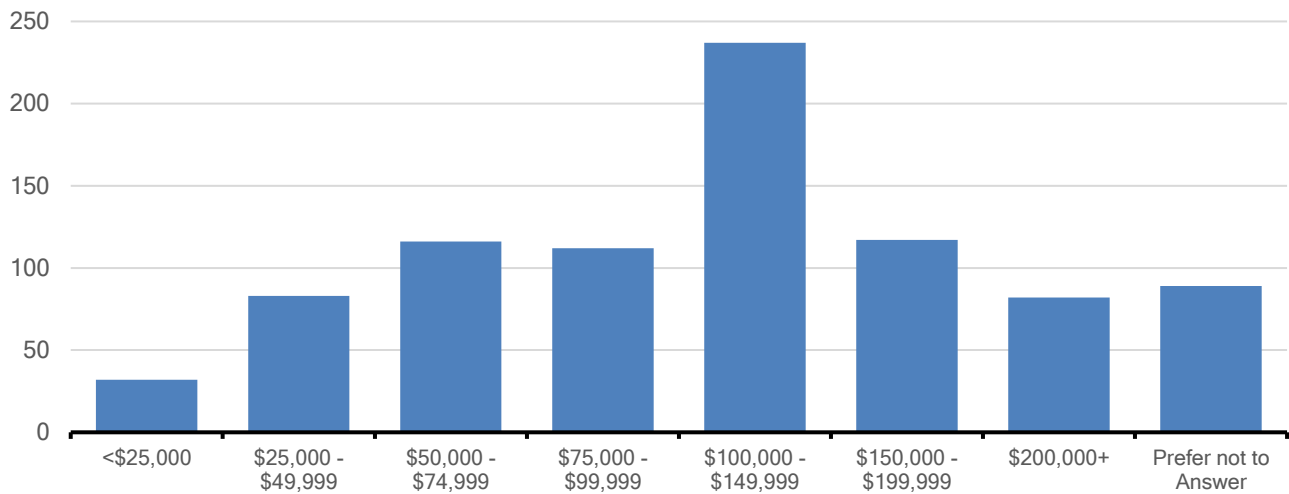
Respondents Race

Source: SCRCOG Survey (n = 897)



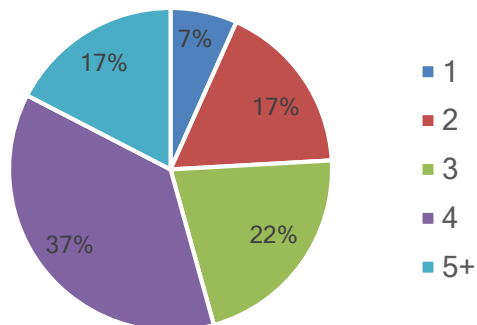
Respondents Income Distribution

Source: SCRCOG Survey (n = 897)



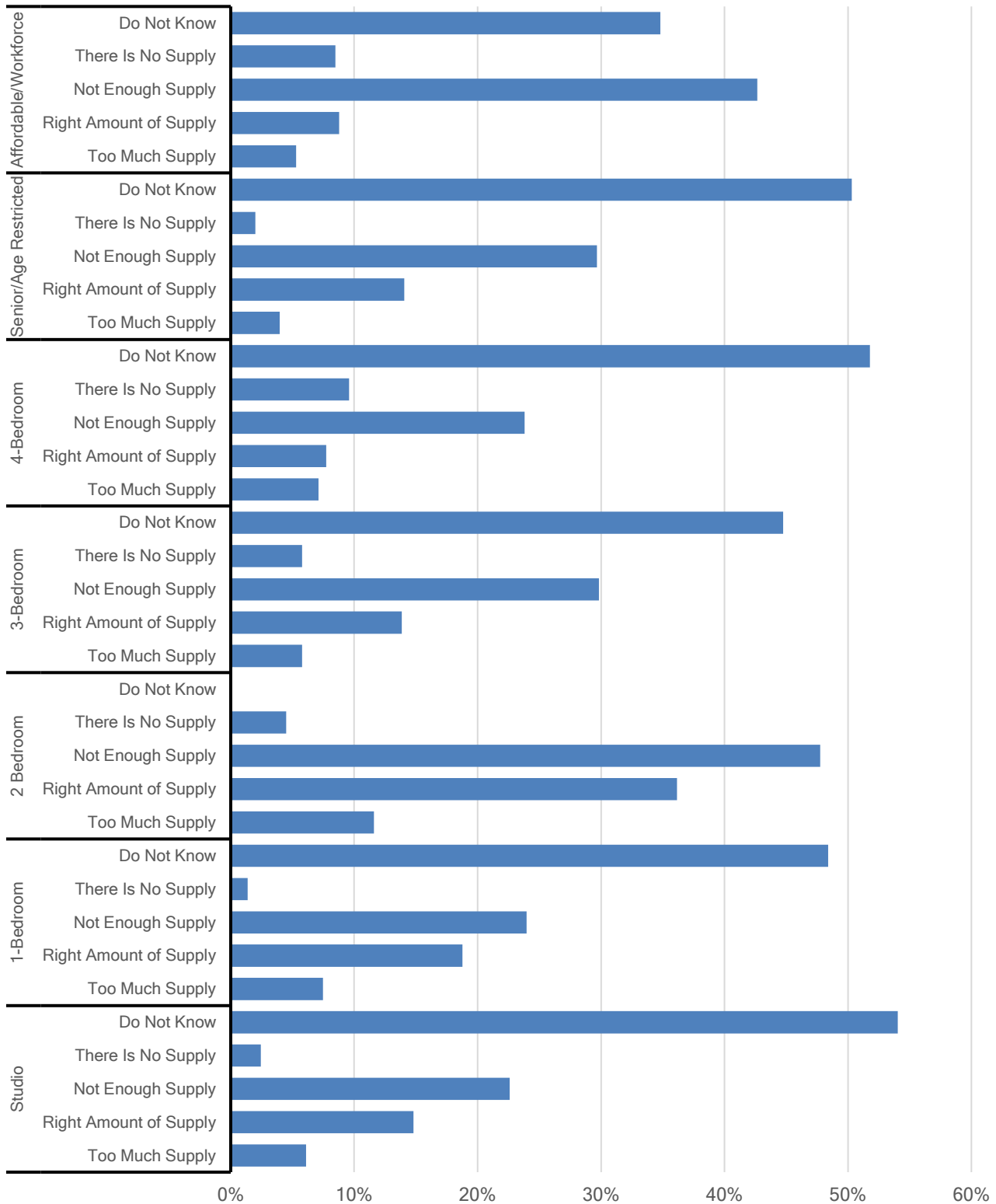
Respondents Household Size

Source: SCRCOG Survey (n = 897)

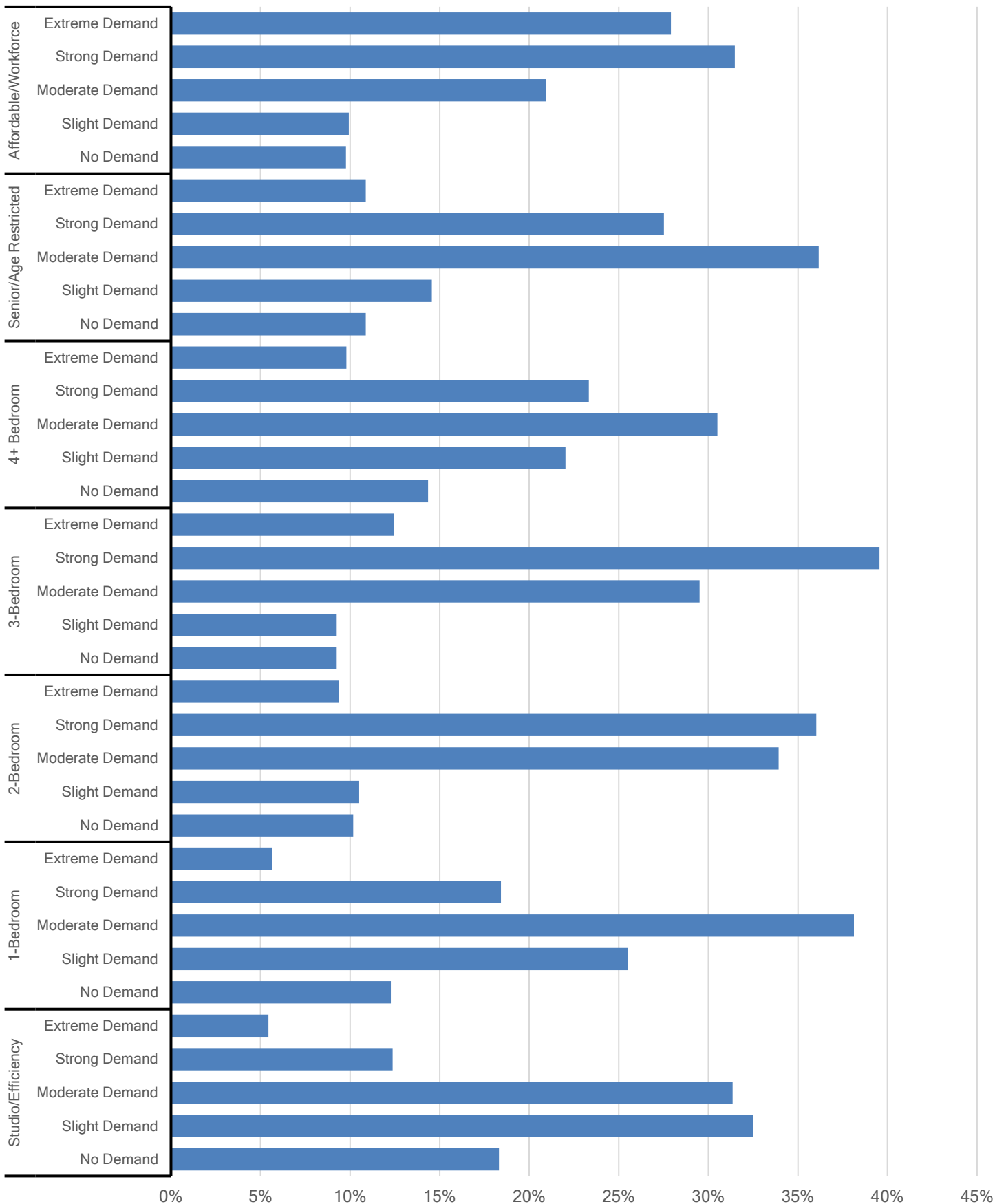


Rental Supply/Demand & Impact

Perception of how much supply exists for following rental housing types



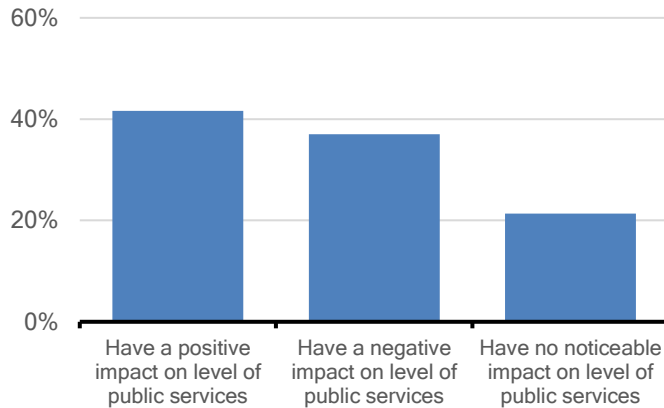
What types of rental housing is there a demand for in your community?



What types of impacts will increase rental options have?

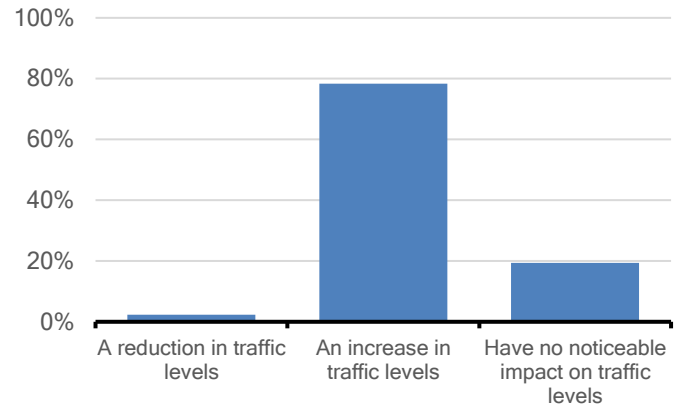
Impact of additional Rental Housing on Public Services?

Source: SCRCOG Survey (n=897)



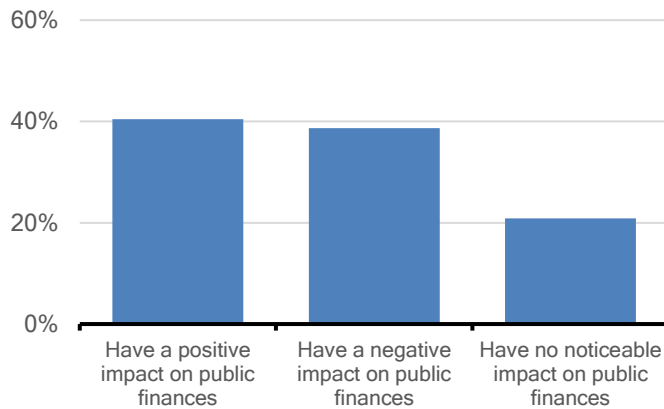
Impact of additional Rental Housing on Traffic?

Source: SCRCOG Survey (n=897)



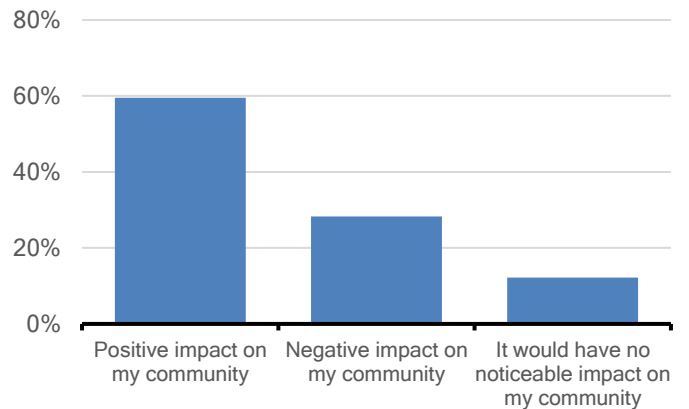
Impacts of Additional Rental Housing on Public Finances?

Source: SCRCOG Survey (n=897)



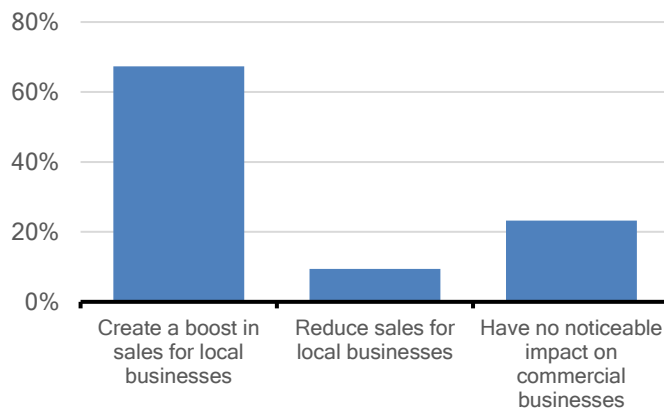
Impact of additional Rental Housing on Rental Prices?

Source: SCRCOG Survey (n=897)



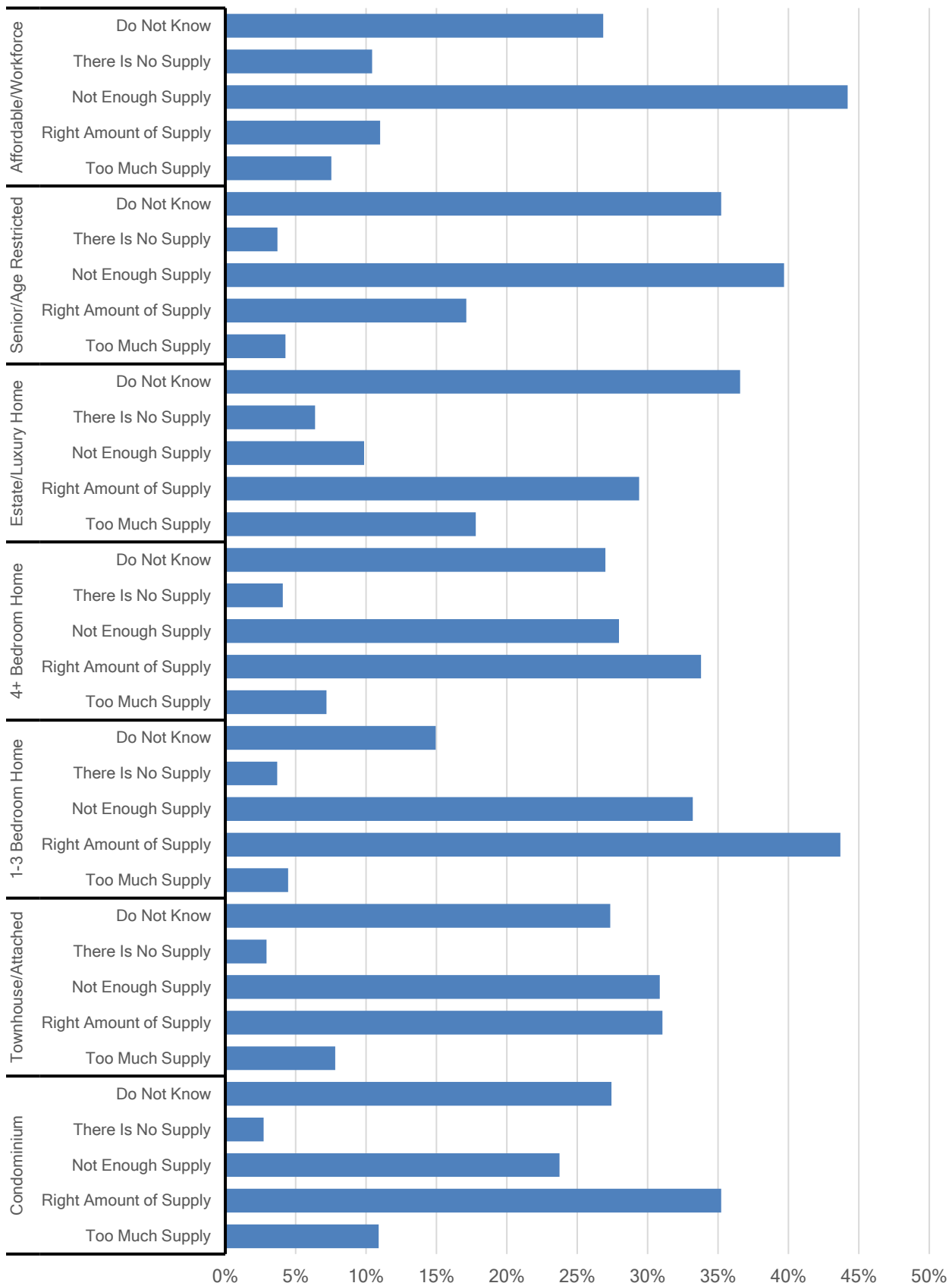
Impact of additional Rental Housing on Commercial Business?

Source: SCRCOG Survey (n = 897)

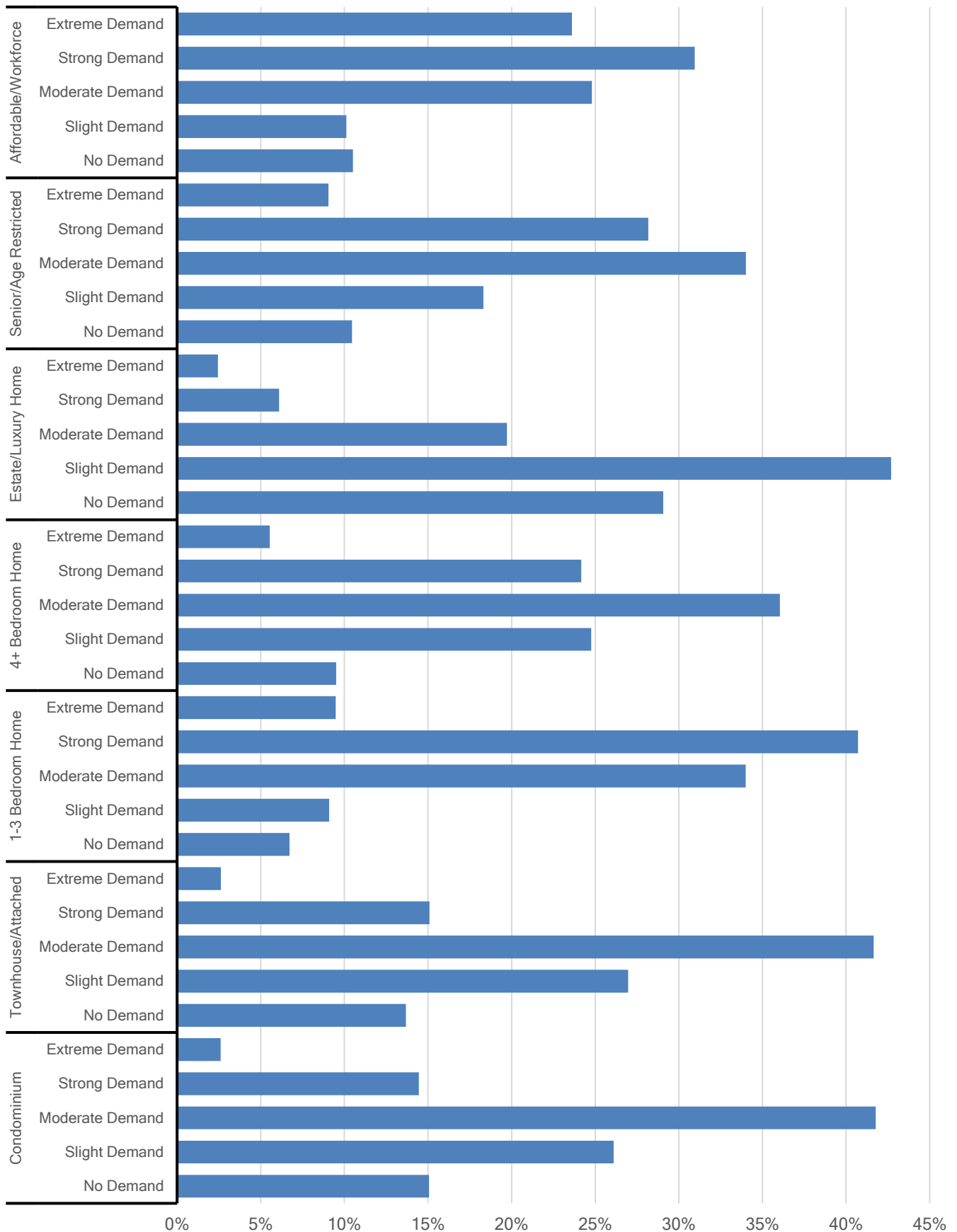


Ownership Supply/Demand & Impact

Perception of how much supply exists for following ownership housing types



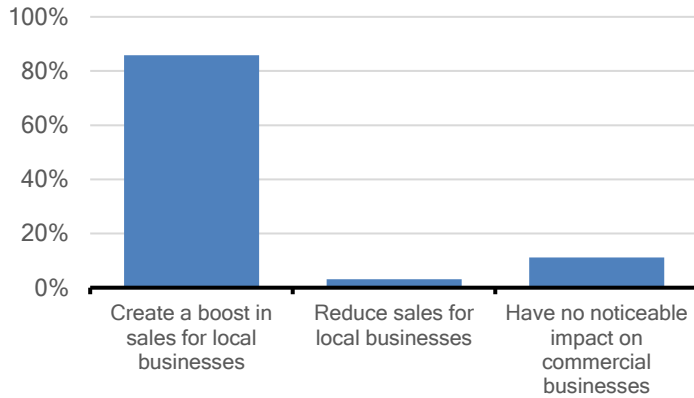
What types of home ownership units is there a demand for in your community?



What types of Impacts will home ownership options have?

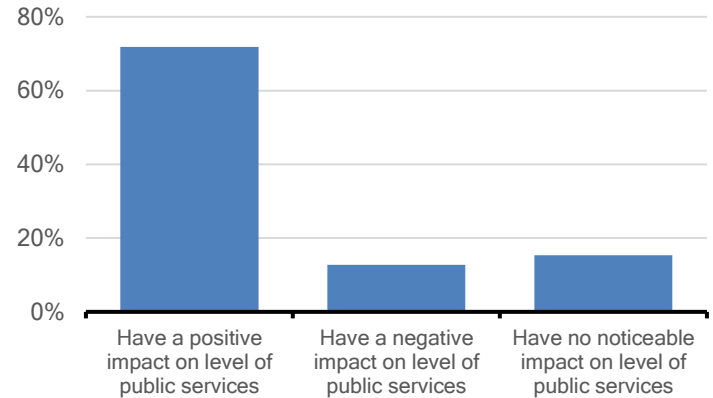
Impact of additional homeownership types on
Commercial Business?

Source: SCRCOG Survey (n = 897)



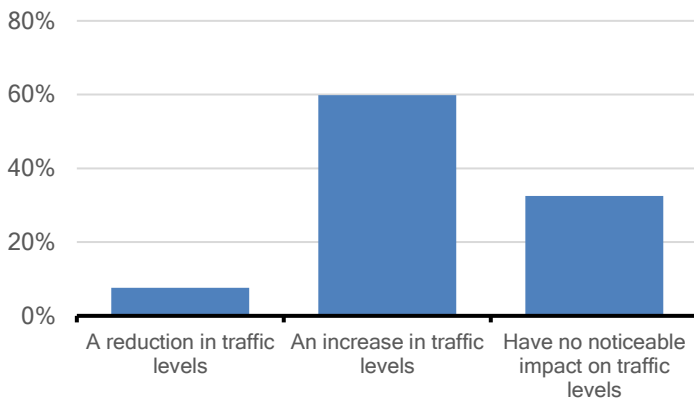
Impact of additional homeownership types on
Public Services?

Source: SCRCOG Survey (n = 897)



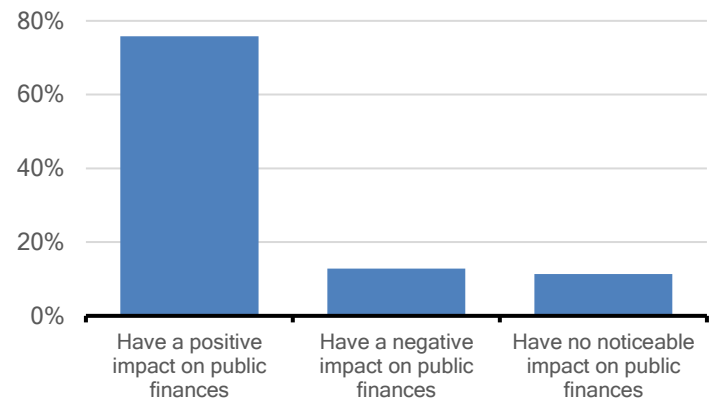
Impact of additional homeownership types on
Traffic?

Source: SCRCOG Survey (n = 897)



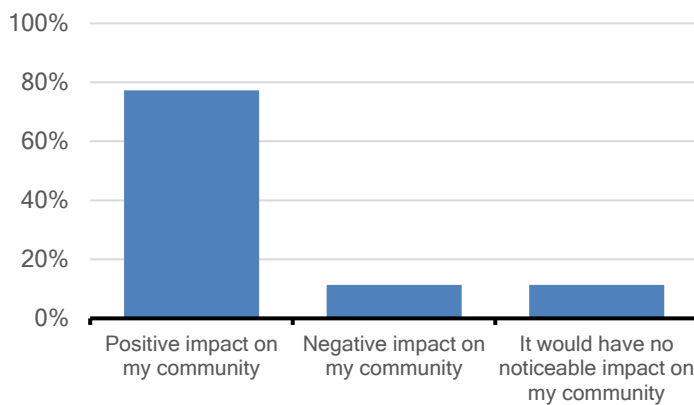
Impact of additional homeownership types on
Public Finances?

Source: SCRCOG Survey (n = 897)



Impact of additional homeownership types on
Homeownership Prices?

Source: SCRCOG Survey (n = 897)

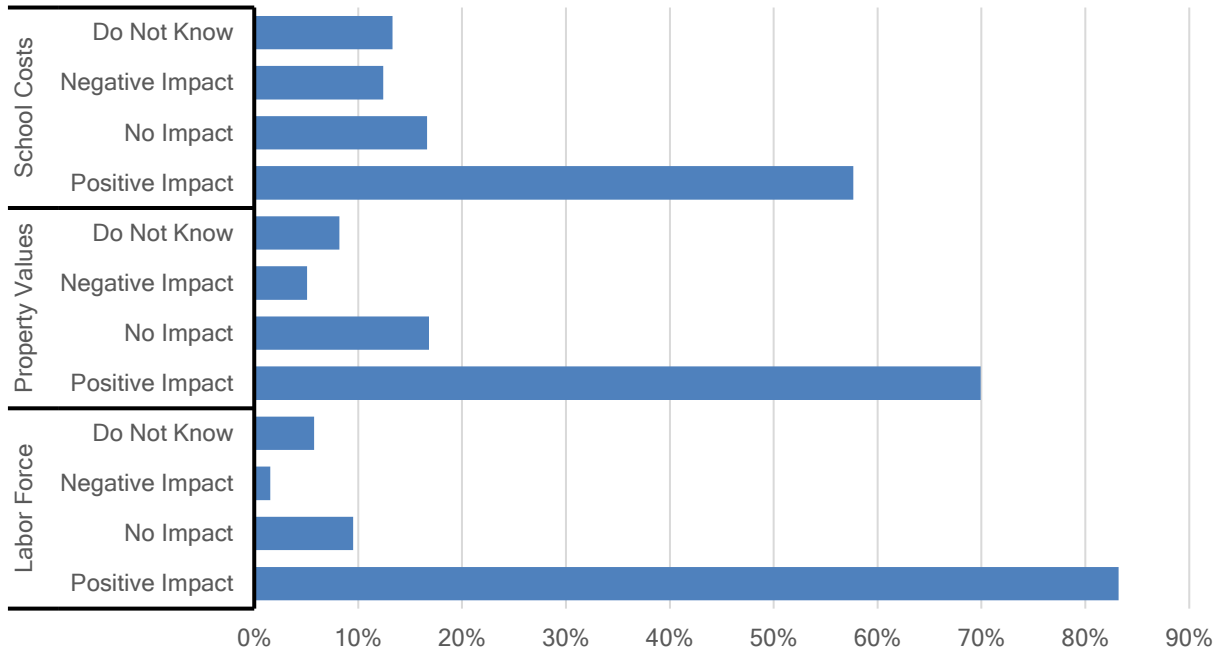


Community Impact

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

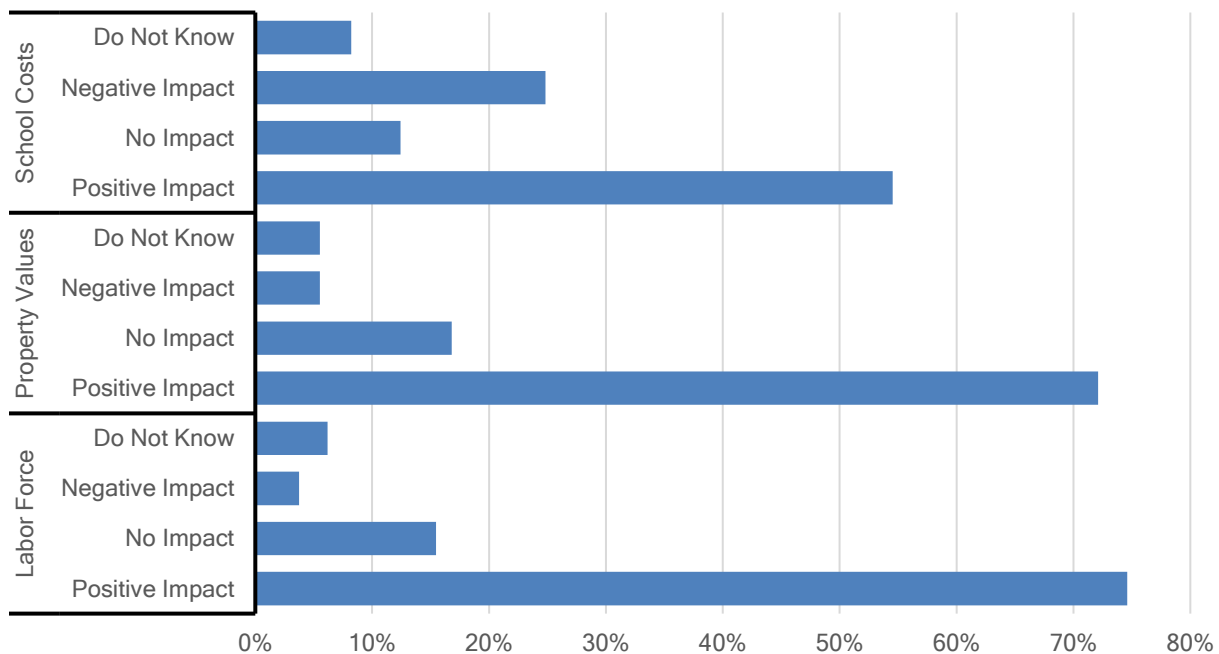
Impact on professional and service workers living in community?

Source: SCRCOG Survey (n=897)



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

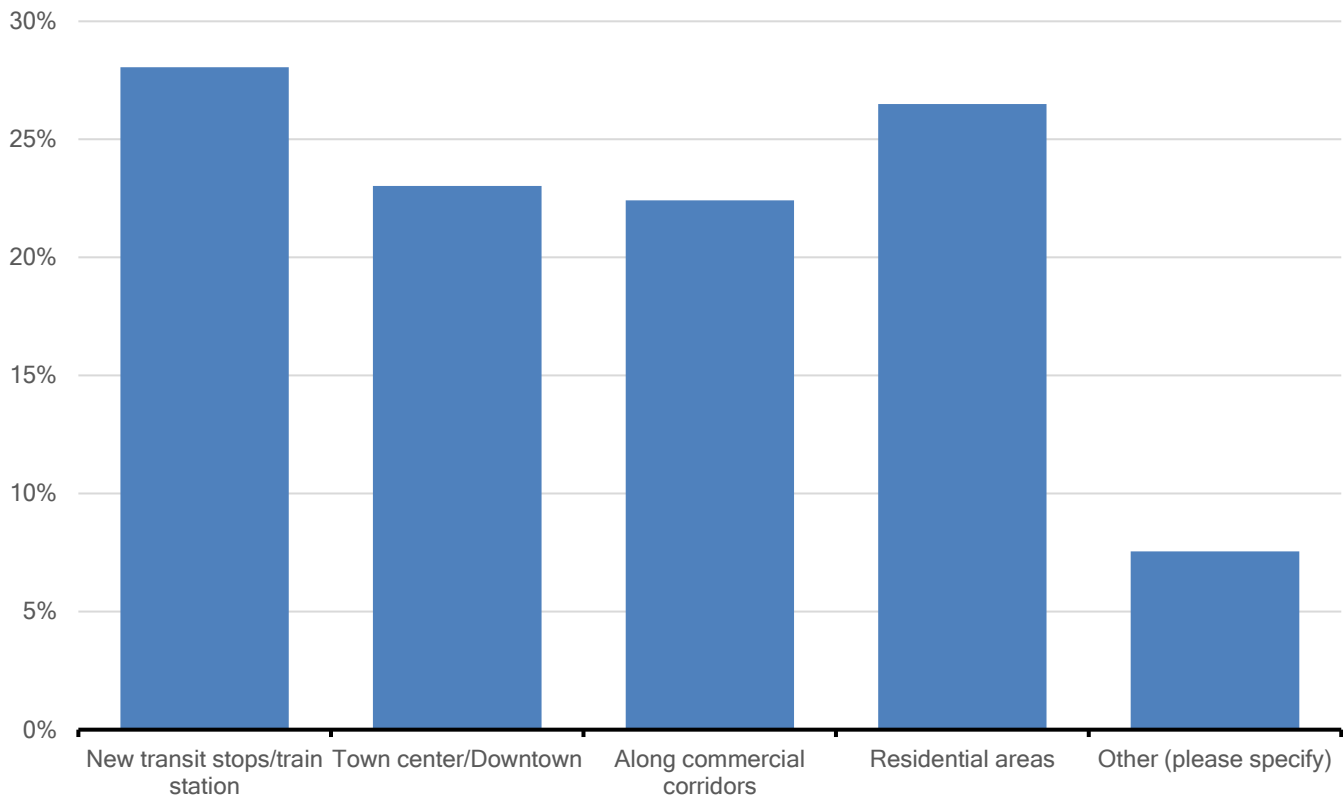
Source: SCRCOG Survey (n=897)



Priority housing locations and barriers to creating affordable pricing.

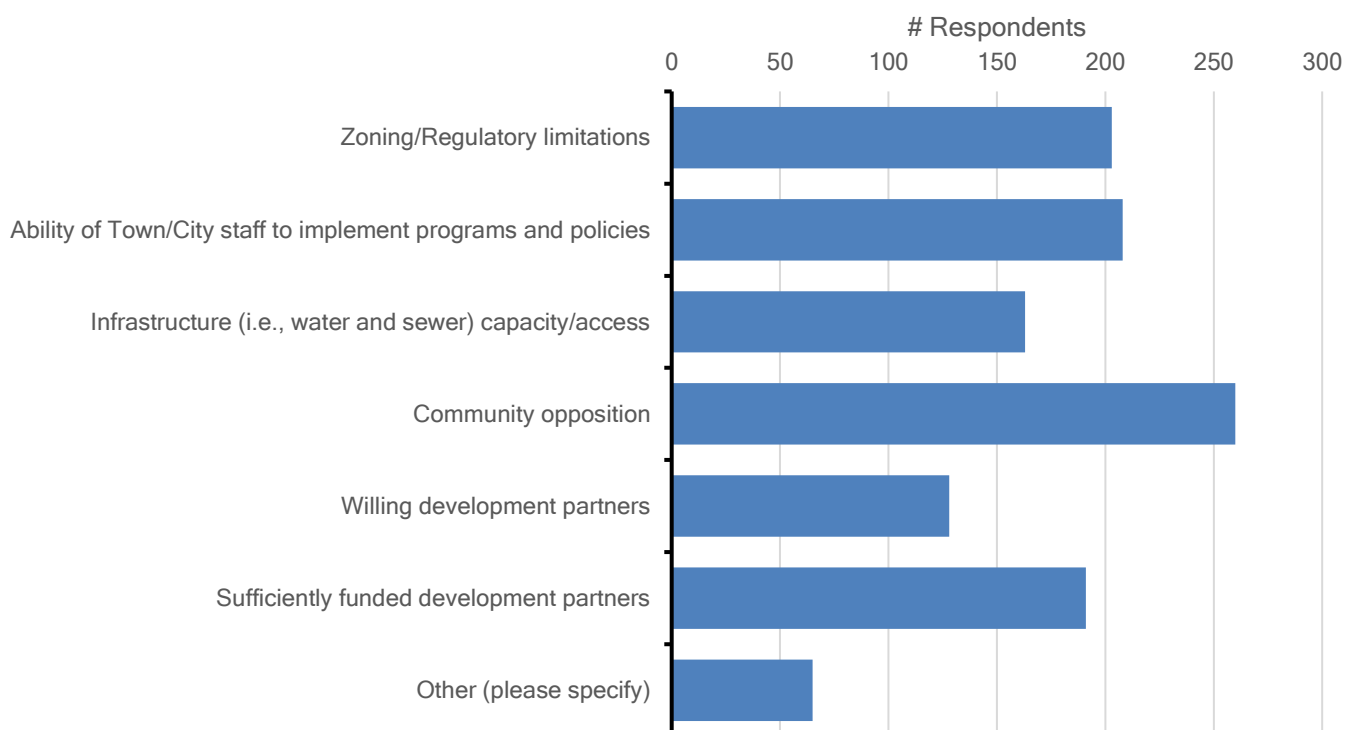
If new housing was constructed, what are priority locations in your community?

Source: SCRCOG Survey (n=897)



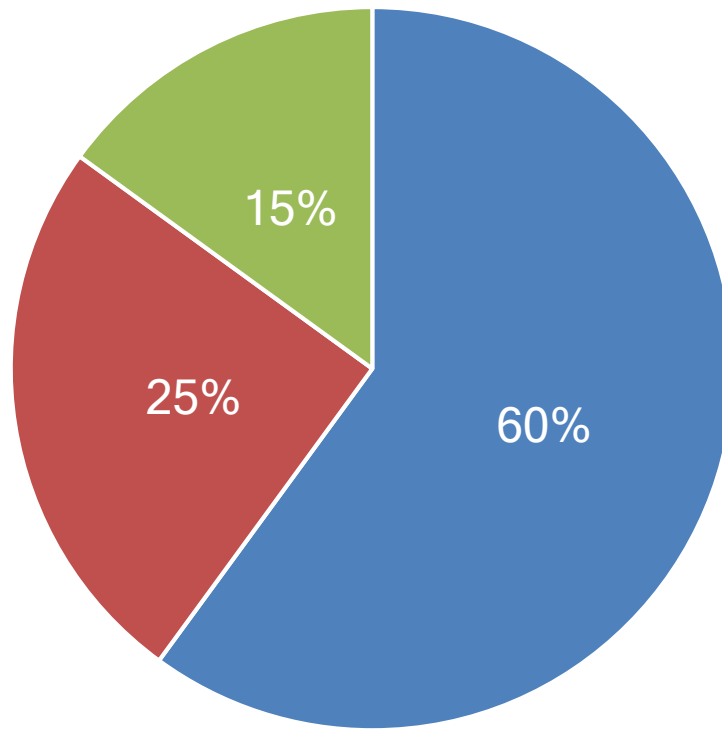
Do you feel there are any challenges to creating price appropriate housing for existing residents in your community?

Source: SCRCOG Survey (n=897)



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=897)



- 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