



Town of Chester

Affordable Housing Plan

Chester Board of Selectmen

Adopted May 25, 2022

Completed in Partnership with

Town of Chester Planning and Zoning Commission



Lower Connecticut River Valley Council of Governments (RiverCOG)



**Lower Connecticut River Valley
Council of Governments**

Consultants

Tyche Planning & Policy Group



SLR International Corporation



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Community Values Statement

Chester builds an environment that supports the wellbeing of its residents and visitors by preserving natural resources, providing residential options, facilitating the establishment and growth of forward-looking business and industry, as well as creating innovative opportunities for education and recreation.

Chester, like many rural and suburban communities in Connecticut, lacks diversity in housing type and housing prices. As older households seek a greater variety of housing options with lower costs and maintenance demands, and as the cost of housing can be a barrier to early-career professionals and young families, ensuring that Chester offers housing at a variety of price points is increasingly important. It should be noted that as Chester has developed over the years, available land capable of development for affordable, attainable, and sustainable housing units has become increasingly limited. Nevertheless, all available regulatory tools and policy incentives should be deployed to help increase housing opportunities. In addition, the requirements of statutes addressing affordable housing options must be included in all land use plans, activities, and actions.

Introduction

The Town of Chester has developed this Affordable Housing Plan, which identifies strategies to grow the number of affordable housing units over the next five years in a manner that aligns with community values. This plan is intended to satisfy the statutory requirements under CGS Section 8-30j. Affordable Housing Plans must be updated every five years per state statute.

What is Affordable Housing?

The State defines Affordable Housing as housing that costs 30% or less of household income for households making less than 80% of state or Area Median Income (AMI), whichever is lower. (Affordable Housing Land Use Appeals Act, General Statutes §§ 8-30G [Public Act 17-170]). As of 2021, a family of four making less than \$79,900 per year or an individual making less than \$55,950 per year could qualify for affordable housing in Chester. Income limits are updated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). According to data from HUD, about 500 Chester households, 29% overall, make less than 80% of area median income and may be eligible for affordable housing programs.

Affordable housing, as the State defines it, typically only includes protected units that are reserved for low-income households through deed restrictions or through governmental assistance programs, such as housing vouchers or subsidized mortgages. According to 2021 data published by the Connecticut Department of Economic and Community Development (DECD), 42 units, or 2.18% of Chester's 1,923 total housing units were protected affordable units. Chester also has many naturally occurring affordable housing (NOAH) units that are not included in the state's definition of affordable housing. While these units may be affordable to low-income households today, they may not be affordable in the future if rents or home sale prices increase.

A common myth around affordable housing is that it consists only of higher density apartments. This is not true. Affordable housing can be like any other type of housing and comes in many forms, shapes and sizes ranging from single-family homes to duplexes and from townhomes to apartments. It can be privately owned or rented. It can house seniors, families with children, single individuals, or persons with disabilities. It can also come in a range of architectural styles making it virtually indistinguishable from other housing types. While some affordable housing units are owned and managed by public entities, most are privately owned and managed.

Why is Affordable Housing Important?

Affordable housing provides many benefits to the community. Growing the number of affordable housing units would allow those with roots in the community to continue living here, regardless of their economic status. Affordable and diverse housing choices would allow young adults to

move back to the community in which they grew up. Seniors would be able to remain in the community after they retire and have opportunities to downsize, should they choose. Households that experience a loss of income due to economic circumstances, disability, divorce, or loss of a spouse, will not be displaced from the community due to the inability to pay for housing. Workers in essential jobs such as teachers, grocery store workers, home health aides, childcare workers, restaurant workers, and first responders would have an opportunity to live where they work. Affordable housing can also support businesses by providing housing choices for entry level workers, essential employees, and workers at major employers such as Greenwald Industries, Whelen Engineering Company, Roto Frank of America, and the YMCA's Camp Hazen.

Plan Development Process

Regional Housing Plan

This Affordable Housing Plan for Chester was developed in conjunction with the Lower Connecticut River Valley Council of Government's Regional Housing Plan. The Regional Housing Plan was created as a high-level view and analysis of the affordable housing landscape for the communities that make up the Lower Connecticut River Valley Region to capture common regional themes, housing data, objectives, and strategies. The Regional Plan was developed in collaboration from Lower Connecticut River Valley Council of Government (RiverCOG) staff over a 12-month period and provided opportunities for community participation. A project website was launched to engage and educate residents of the Region on different types of affordable housing, share project updates, and solicit feedback through online surveys. A community survey ran from October through December 2021 and gathered input from 86 residents of Chester on community values and housing needs. The key findings of the survey were:

- 56% of respondents said housing diversity would have a positive impact, while 19% said housing diversity would have a negative impact.
- 76% of respondents think housing is an important component in community longevity.
- 65% of respondents do not think current housing options meet residents' needs.
- 56% of respondents do not think existing housing stock is adequate to satisfy future housing market demands.
- 63% of respondents agree that housing in Chester is too expensive.
- 46% of respondents are aware of households who would benefit from more affordable housing in Town.
- 13% of respondents personally struggle with housing costs.
- 14% of respondents plan on downsizing in the next five years.

Respondents most frequently cited that there are not enough housing options for young adults, low-income households, renters, and people living alone. Full survey results can be found in *Appendix A*.

Regional public workshops were held on October 5, 2021, and January 24, 2022, which presented the housing needs assessment, community survey results, case studies and potential strategies. Participants were asked to provide to input on potential strategies for the region.

Municipal Affordable Housing Plan Annexes

An Affordable Housing Plan “Annex” was then created for each of the member municipalities of RiverCOG to provide supplemental data and information, as well as objectives and strategies that are unique to each community. A virtual public workshop was held separately for Chester on March 10, 2022, to gather feedback that was specific to each town. The outcomes of these public workshops helped shape the content of each Affordable Housing Plan Annex. We encourage readers of this Annex plan to also read the Regional Housing Plan for more information on the context of housing background and the Lower River Valley region.

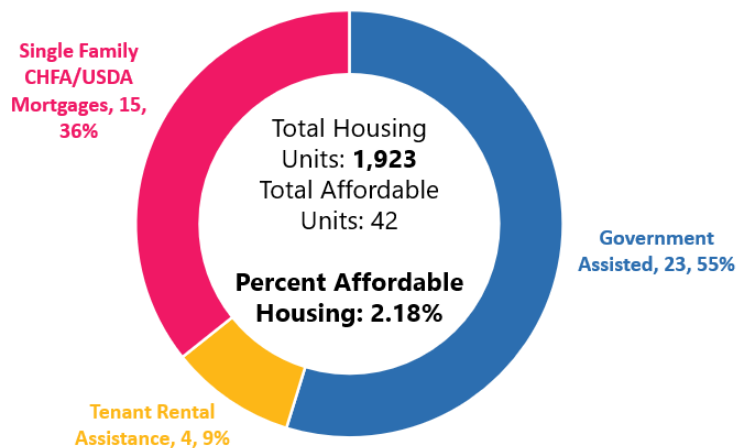
Chester's Place in the Region

Chester is a riverfront town of 3,749 residents located in central Middlesex County. According to the 2019 American Community Survey, Chester has 1,793 households and a median household income of \$88,167.

Chester is known for its historic rural character, its picturesque Main Street and the Chester-Hadlyme ferry – a State historic landmark.

Affordable Housing in Chester

Protected Affordable Housing Units, 2021



Source: DECD Affordable Housing Appeals List, 2021

Protected Affordable Housing

As of 2021, there were 42 protected affordable housing units in Chester, comprising 2.18% of the Town's total housing stock (1,923 total units). These units are reserved for low-income occupants and are not on the open market. There were 23 government assisted units, 15 USDA or CHFA mortgages, and 2 tenant rental assisted units. Chester does not have any deed restricted units.

The different types of affordable housing in Chester today are described in the sections below.

Connecticut Housing Finance Authority Programs

The Connecticut Housing Financing Authority (CHFA) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of housing for low- to moderate-income families and persons in the state and, when appropriate, to promote or maintain the economic development of the state through employer-assisted housing efforts. Mortgages through CHFA are available for first time homebuyers purchasing homes that are within the CHFA Sales Price Limits who have a gross income that is within the Income Limits.

Naturally Occurring Affordable Housing

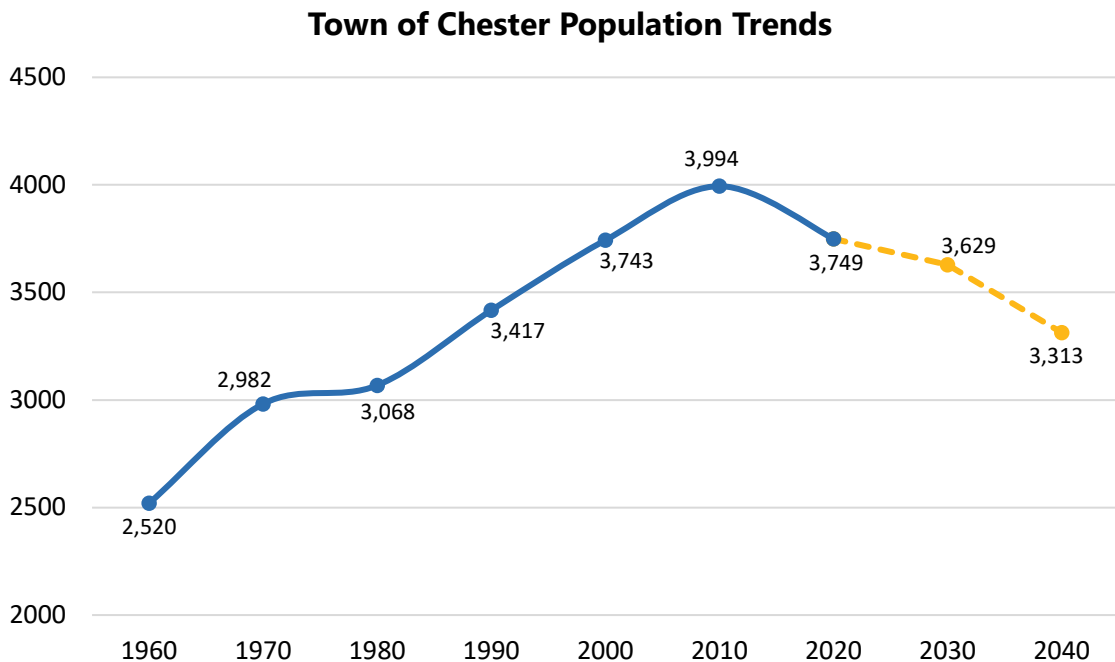
Private housing on the open market may be affordable to low-income households. It is sometimes referred to as Naturally Occurring Affordable Housing (NOAH). This housing has no deed restriction or subsidy, but still costs a low-income household no more than 30% of their income. However, low-income households must compete with other more affluent households to occupy these units. As prices rise, the affordability of these units may disappear.

Housing Needs Assessment

This section presents a summary of the key findings from the Housing Needs Assessment. For the complete Housing Needs Assessment, please see *Appendix B*.

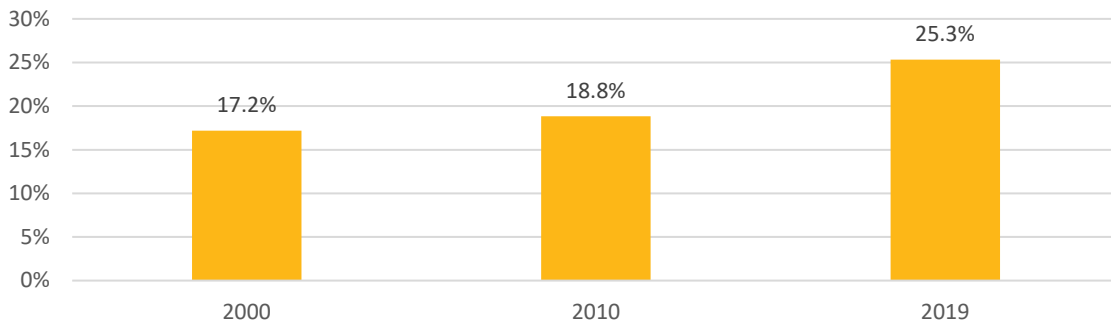
Demographics

- Chester’s population had been on a steady rise until 2010. The population since has been on a slow decline, with a 6.1% decrease in the last ten years. This decline is expected to continue in the next two decades, according to population projections developed by the Connecticut State Data Center.
- The last ten years have seen large shifts in the 70-74 and 30-34 age groups. Most of Chester’s other age groups have increased in size. The largest increases observed are in the under-5 population and the middle-aged groups (35-50).
- The share of 65+ residents in town has grown larger over the last two decades, now reaching 25.3%.
- Like many other towns in the Region, Chester’s average household size is getting smaller; as of 2019, 62% of Chester’s households were comprised of one or two people. Despite the small household sizes, most houses (58%) in Chester have three or more bedrooms, which suggests that the town’s supply of smaller housing units has not kept up with this growing demand.



Source: Decennial Census 1960-2020, CT Data Center Projections

Percent of Population Age 65 years old and over

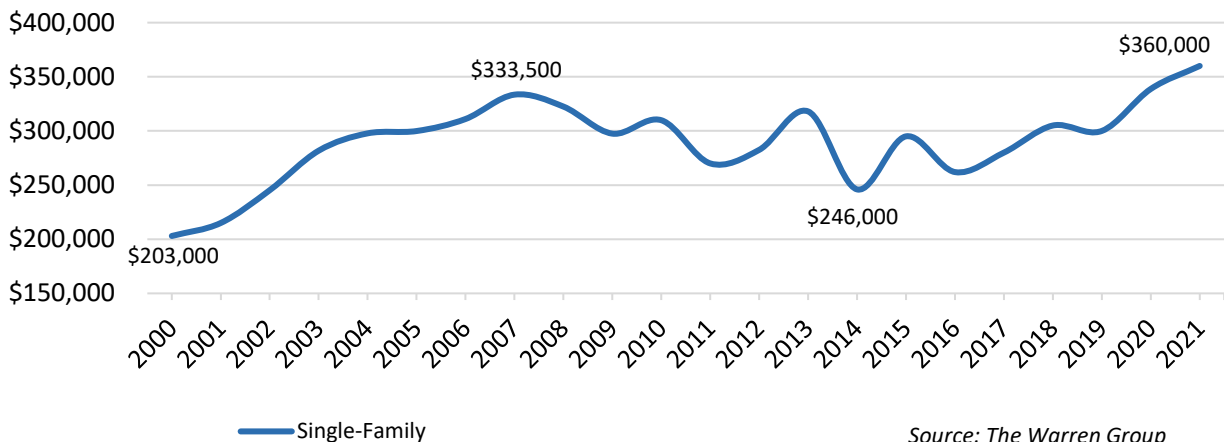


Source: 2000 and 2010 Decennial Census; 2019 ACS 5-Year Estimates, Table B01001

Housing Stock

- Chester’s housing stock is nearly exclusively owner-occupied, single-family detached units. 79% of the town’s housing stock is single family detached homes.
- 58% of housing units in Chester have three or more bedrooms, although in 2019, 62% of households had two people or fewer. The size of most units in Chester are suited to larger families with children.
- Home sales prices are currently at a historic high, at \$360,137 as of 2021. Since 2019, home sales prices have increased by 20%.
- Chester’s housing market is nearly exclusively a single-family market. From 2017 to 2021, home sales were generally stable, averaging about 46 per year.
- Housing permit activity has dropped off since 2012, indicating lack of available land and economic conditions. The bulk of Chester’s new development in recent years occurred between 2009 and 2012, when 257 building permits were issued. In the following years, only a handful of permits were issued. Since 2015, Chester has averaged about 1.6 building permits each year.

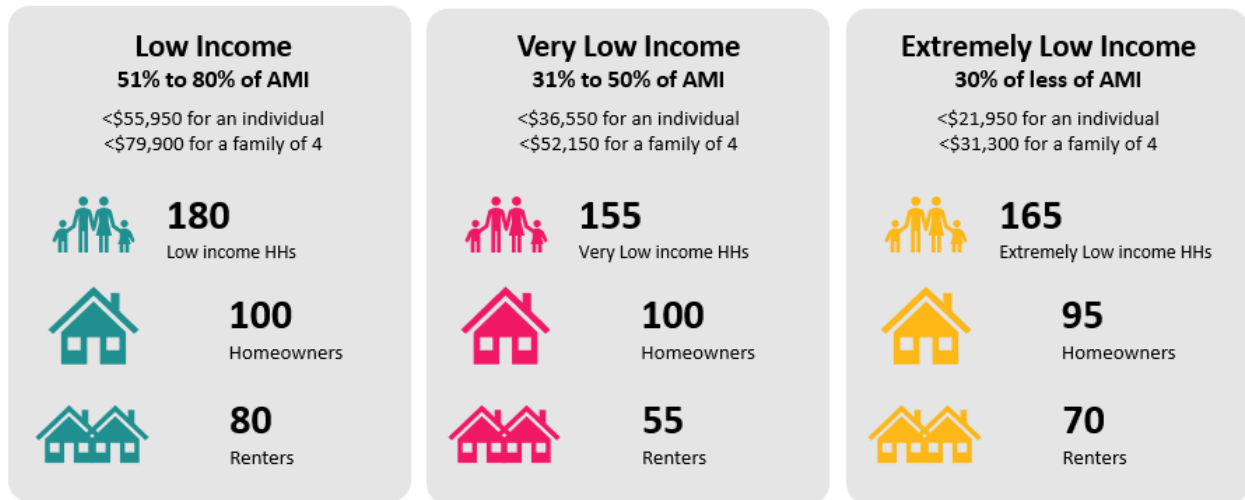
Town of Chester Median Home Sale Price: 2000 to 2021



Source: The Warren Group

Housing Need

How many Chester Families Need Affordable Housing?



Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

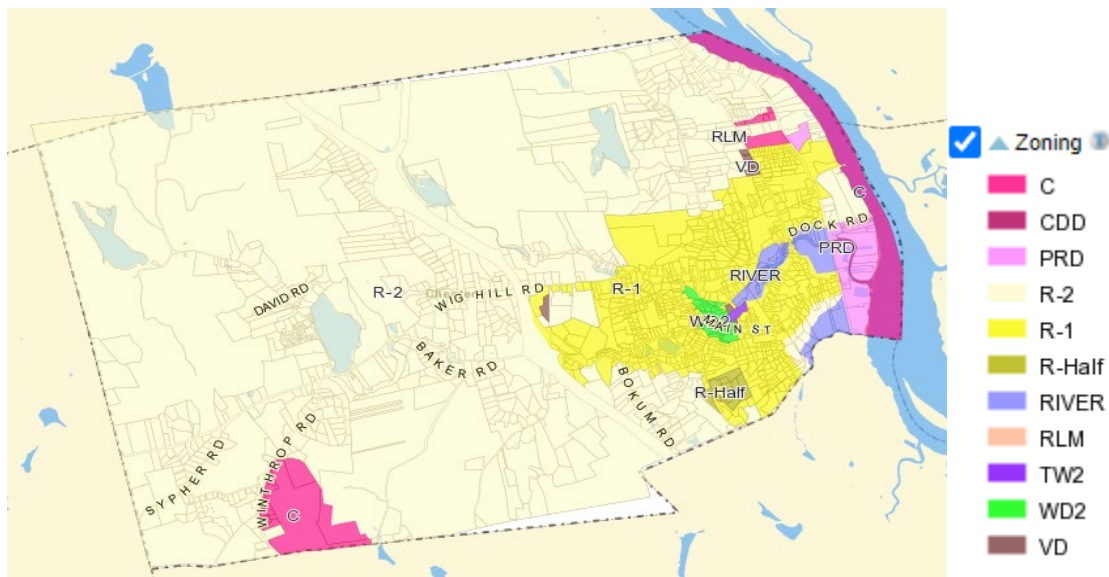
- There are **500 households in Chester (29% of total)** who meet the definition of low income (household income <80% of AMI)
- Cost burdened households spend greater than 30% of their income on housing and may have difficulty affording other necessities such as food, clothing, transportation, and medical care. 31% of Chester households are cost burdened. About 61% of Chester’s low-income households are cost-burdened, compared to only 12.7% of households who are not considered low-income.
- Renters are more likely to be cost-burdened in Chester compared to owners.
- Seniors and young adults are more likely to be cost burdened than middle aged householders.
- A housing gap analysis was performed comparing the supply of “naturally occurring” affordable housing to local demand. There is an existing need among residents for affordable housing units for households of various sizes. The greatest need is for owner-occupied units affordable for families in the Very Low-Income group, and both owner and renter occupied units affordable for Extremely Low Income, Very Low Income, and Low-Income individuals.

Land Use & Zoning Assessment

This section presents a summary of the key findings from the Planning and Zoning Review. For more details, please see *Appendix B*.

- Chester has four residential zones permitting single family, two family and accessory dwelling units as of right. These zones include the R-1, R-2, Planned Residential District, and R-1/2 District.
 - These zones differ in terms of their minimum lot areas. For example, the R-2 district has a minimum lot area of 2 acres, and the R-1/2 (or R.5) district requires a one half (1/2) acre minimum.
- Multiple dwelling units are allowed only in the Planned Residential District (Special Principal Use) and the Village District (General Principal Use).
- Elderly housing and life care facilities are allowed as Special Principal Uses in all residential zones.

Chester Zoning Map



- Adopted in 2019, Chester’s Plan of Conservation and Development (POCD) defines several goals for housing development in town:
 - Promote housing development within and adjacent to the Village District and in mixed use nodes along Route 154.
 - Increase regulatory flexibility to enable a range of housing opportunities.
 - *Examples include modifications to Planned Residential District to allow more units on lots with public water and sewer, density*

bonuses, modifications to ADU regulations, changes to minimum lot size requirements etc.

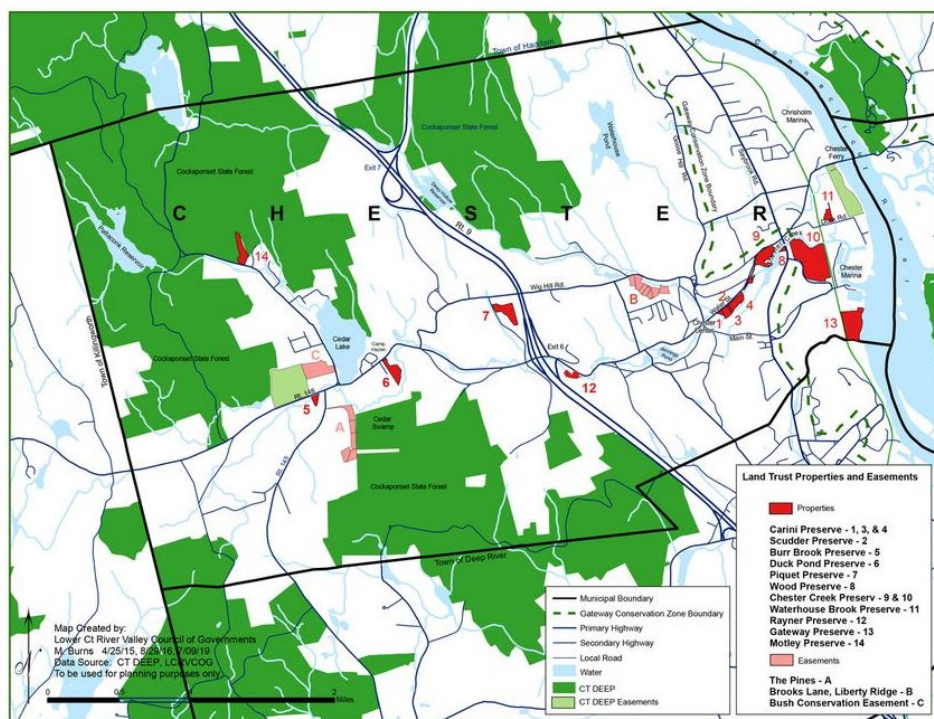
- Establish programs and partnerships to expand opportunities to increase affordable, attainable, and sustainable housing units.
 - *Examples include requiring 10% of lots and build homes in future subdivisions to have deed restricted affordable housing, encourage conversion/construction for secondary housing units, educate community on diverse housing options, etc.*
- Support and maintain households at various life-cycle stages.

Infrastructure and Natural Constraints Assessment

This section presents a summary of the key findings from the Infrastructure and Natural Environment Review. For more details, please see *Appendix B*.

- Many of Chester’s residents rely on well water and septic which requires land to have well-draining soil and a minimum amount of land to be viable. This limits the intensity of development that the land can support in some areas.
- Not all the land in Town can be used for development. Restrictions on development include:
 - Environmentally sensitive areas such as watercourses, wetlands, and their buffers
 - Waterfront Design Zone, Tidal Wetlands Zone, Gateway Conservation District, Conservation Subdivisions
 - A portion of Chester’s land is also protected via Land Trust and CT DEEP.

Land Trust Properties & Easements



Objectives and Strategies

In order to increase the availability of affordable housing and broader housing opportunities in Chester, the Town will undertake the following:

1. Undertake Administrative Actions

Action 1.1 Establish a standing Housing Committee, in conjunction with the Towns of Essex and Deep River, to oversee and implement recommendations to promote Affordable Housing (*Lead entity: Board of Selectmen*)

Action 1.2 Designate a municipal housing official as a point-person and undertake a public education series regarding Affordable Housing. (*Lead entity: Board of Selectmen / Town Staff*)

Action 1.3 Devote a municipal web-page highlighting municipal policies regarding housing development, funding opportunities, and informational resources (*Lead Entity: Town Staff*)

Action 1.4 Promote Accessory Dwelling Units (ADU) as a concept to existing property owners given Chester's new regulations (*Lead Entity: Planning & Zoning Commission / Town Staff*)

Action 1.5 Promote USDA and CHFA financing support programs within the Real Estate community (*Lead entity: Town Staff*)

2. Regulatory Adjustments

Action 2.1 Implement 8-2i "Inclusionary Zoning" on developments over a certain size (*Lead entity: Planning & Zoning Commission*)

Action 2.2 Allow for middle-density housing as-of-right in targeted areas and as larger/historic home retro-fits (*Lead entity: Planning & Zoning Commission*)

Action 2.3 Allow for higher-unit multifamily housing, with clear design standards, in core areas and along major transportation corridors (*Lead entity: Planning & Zoning Commission*)

Action 2.4 Streamline Zoning Regulations to better promote Planned Residential Developments in targeted areas (*Lead entity: Planning & Zoning Commission*)

Action 2.5 Allow conversion of underused office/commercial space to multifamily residential units (*Lead entity: Planning & Zoning Commission*)

3. Make Town Policy Changes / Investments

Action 3.1 Consider the development potential of surplus, unrestricted, municipally-owned land, including partnering with mission-driven developers (*Lead entity: Board of Selectmen*)

Action 3.2 Pursue partnerships with nonprofit organizations and senior community developers (*Lead entity: Board of Selectmen*)

Action 3.3 Create an Affordable Housing Trust Fund (independently or in conjunction with Inclusionary Zoning) (*Lead entity: Board of Selectmen*)

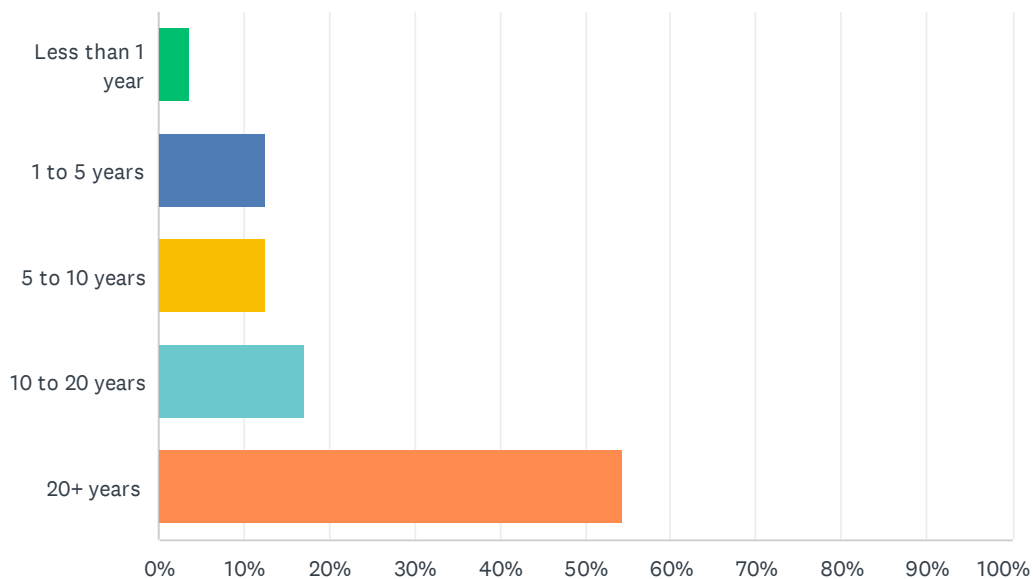
APPENDIX A

TOWN OF CHESTER AFFORDABLE HOUSING PLAN

REGIONAL HOUSING SURVEY: CHESTER RESULTS

Q2 How long have you lived in Chester?

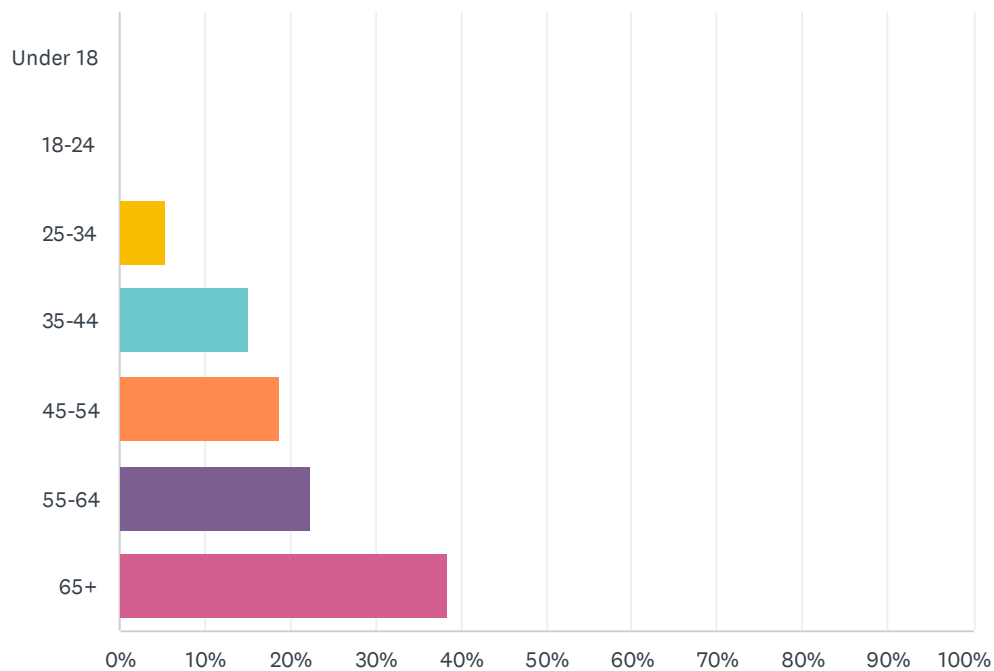
Answered: 112 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	3.57%	4
1 to 5 years	12.50%	14
5 to 10 years	12.50%	14
10 to 20 years	16.96%	19
20+ years	54.46%	61
TOTAL		112

Q3 What is your age?

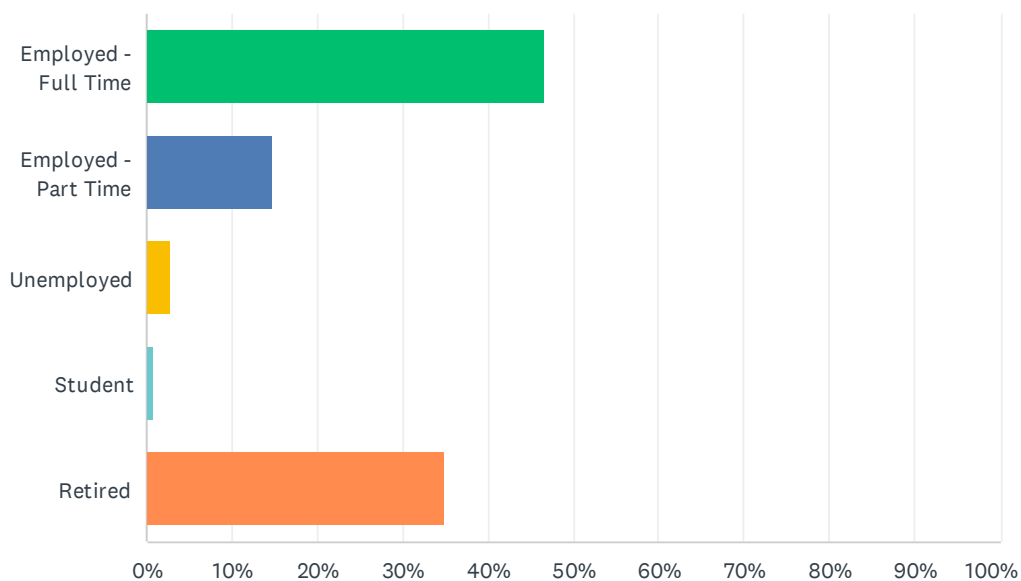
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ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	0.00%	0
25-34	5.36%	6
35-44	15.18%	17
45-54	18.75%	21
55-64	22.32%	25
65+	38.39%	43
TOTAL		112

Q4 What is your employment status?

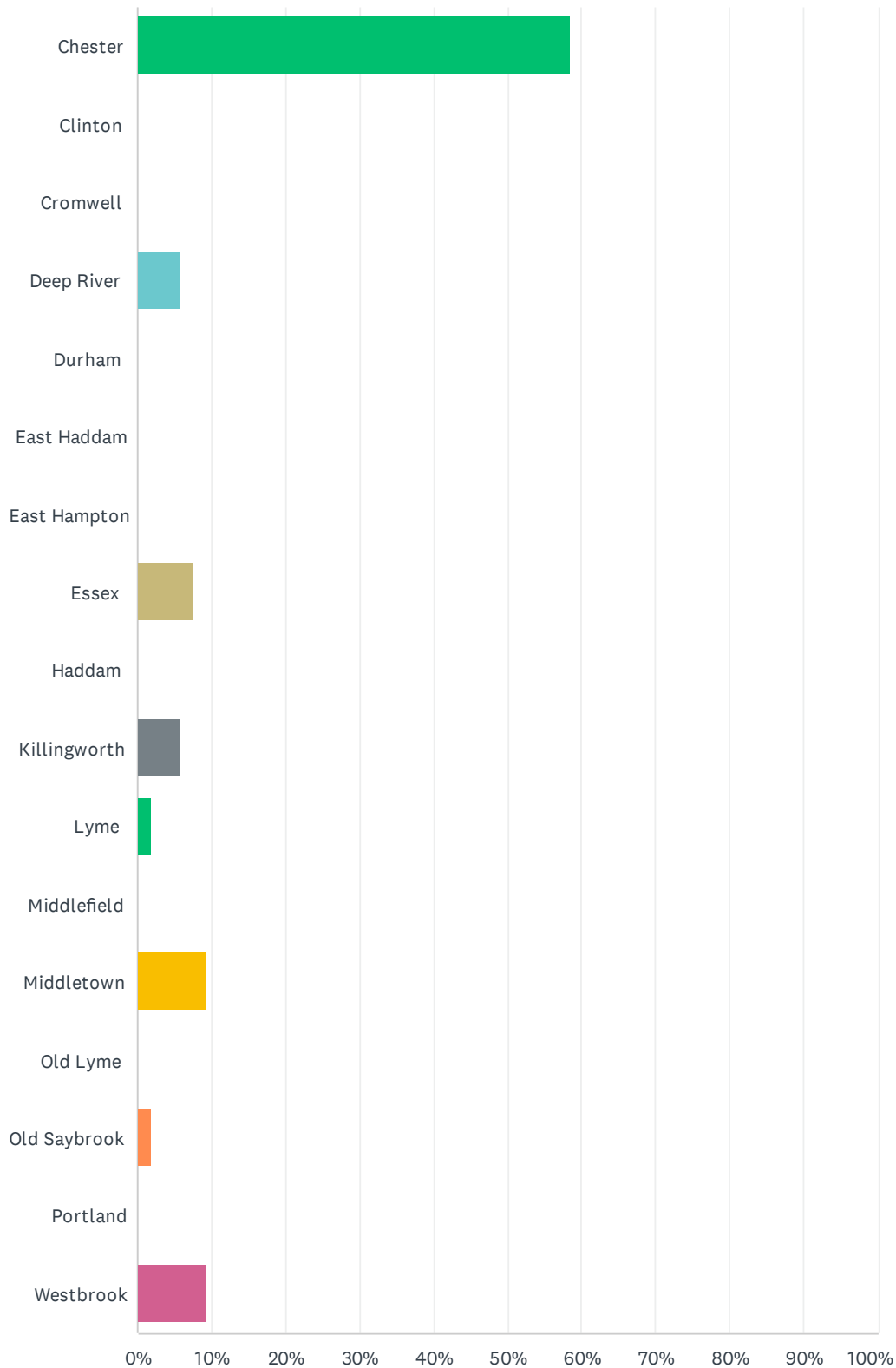
Answered: 109 Skipped: 3



ANSWER CHOICES	RESPONSES	
Employed - Full Time	46.79%	51
Employed - Part Time	14.68%	16
Unemployed	2.75%	3
Student	0.92%	1
Retired	34.86%	38
TOTAL		109

Q5 Which town or city do you work in? Chose the location of your primary job if more than one applies.

Answered: 53 Skipped: 59



RiverCOG Housing Survey

ANSWER CHOICES	RESPONSES	
Chester	58.49%	31
Clinton	0.00%	0
Cromwell	0.00%	0
Deep River	5.66%	3
Durham	0.00%	0
East Haddam	0.00%	0
East Hampton	0.00%	0
Essex	7.55%	4
Haddam	0.00%	0
Killingworth	5.66%	3
Lyme	1.89%	1
Middlefield	0.00%	0
Middletown	9.43%	5
Old Lyme	0.00%	0
Old Saybrook	1.89%	1
Portland	0.00%	0
Westbrook	9.43%	5
TOTAL		53

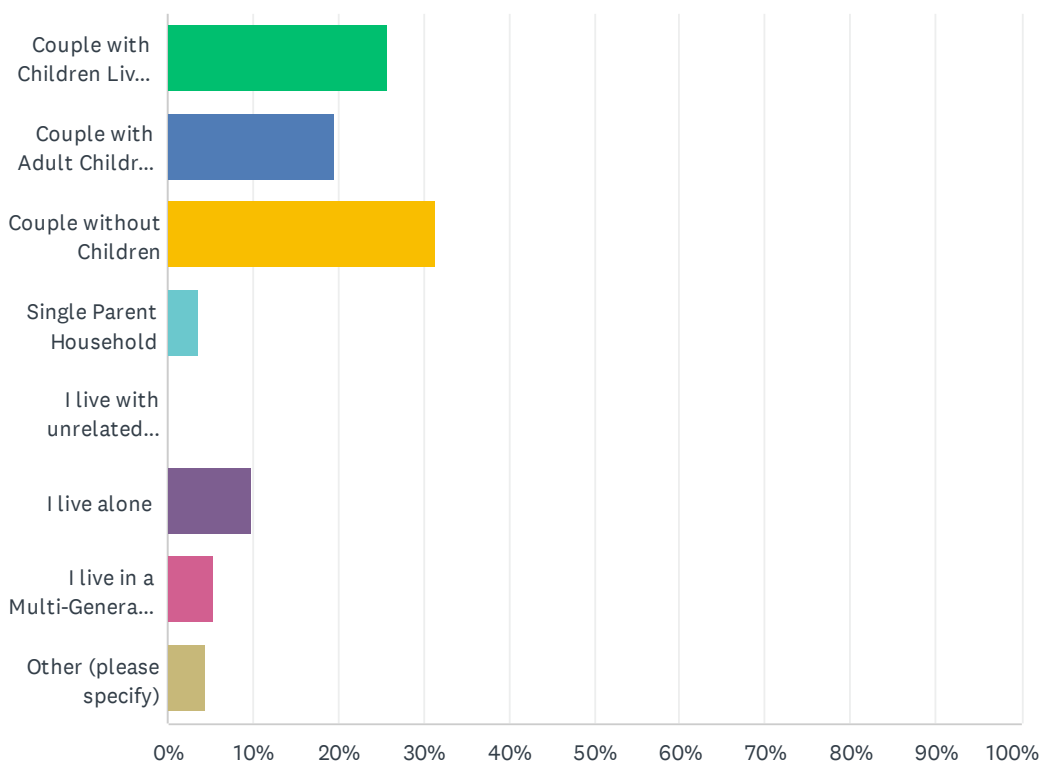
#	OTHER (PLEASE SPECIFY)	DATE
1	Rocky Hill	2/26/2022 12:16 PM
2	Remote from home, employer in MA	1/4/2022 12:35 AM
3	Remote	12/29/2021 3:08 PM
4	retired	11/8/2021 10:25 PM
5	n/a - retired	11/6/2021 1:57 PM
6	Remote worker, employer is in Manhattan	11/5/2021 10:23 PM
7	Retired	11/5/2021 5:20 PM
8	Retired	11/5/2021 5:20 PM
9	Multiple locations	11/5/2021 3:30 PM
10	Does not apply	11/5/2021 2:41 PM
11	None	11/5/2021 2:28 PM
12	NEWINGTON	11/5/2021 1:06 PM
13	Hartford	11/5/2021 10:07 AM
14	New York, Remote	10/29/2021 12:18 PM
15	retired	10/26/2021 1:55 PM

RiverCOG Housing Survey

16	Retired	9/24/2021 12:18 PM
17	Stay at home Papa	9/17/2021 11:07 AM
18	Hartford	9/15/2021 4:48 PM
19	Retired	9/10/2021 10:20 AM
20	Retired	9/4/2021 4:25 PM
21	Vernon	9/4/2021 4:16 PM
22	Retired	9/3/2021 2:30 PM
23	New Haven	9/3/2021 9:56 AM
24	Hartford	9/3/2021 7:30 AM
25	Niantic	9/1/2021 12:33 PM
26	remote	8/28/2021 10:01 AM
27	Groton-Mystic	8/28/2021 9:15 AM
28	Full time student	8/27/2021 2:44 PM
29	Branford	8/27/2021 12:54 PM
30	Retired	8/27/2021 11:53 AM
31	Retired	8/20/2021 12:09 PM
32	West Hartford	8/17/2021 10:50 AM
33	North Branford	8/13/2021 8:48 PM
34	retired	8/13/2021 11:39 AM
35	Remote work currently; across the state when in person	8/13/2021 9:20 AM
36	West Hartford	8/13/2021 9:07 AM
37	Retired	8/7/2021 9:04 AM
38	Bristol, CT	8/6/2021 8:27 PM
39	New Haven	8/6/2021 11:34 AM
40	Stratford	8/5/2021 4:17 PM
41	Occasional freelance at home in chester	8/5/2021 1:24 PM
42	New Haven	8/5/2021 11:35 AM
43	None	7/23/2021 12:41 PM

Q6 What type of household do you live in?

Answered: 112 Skipped: 0

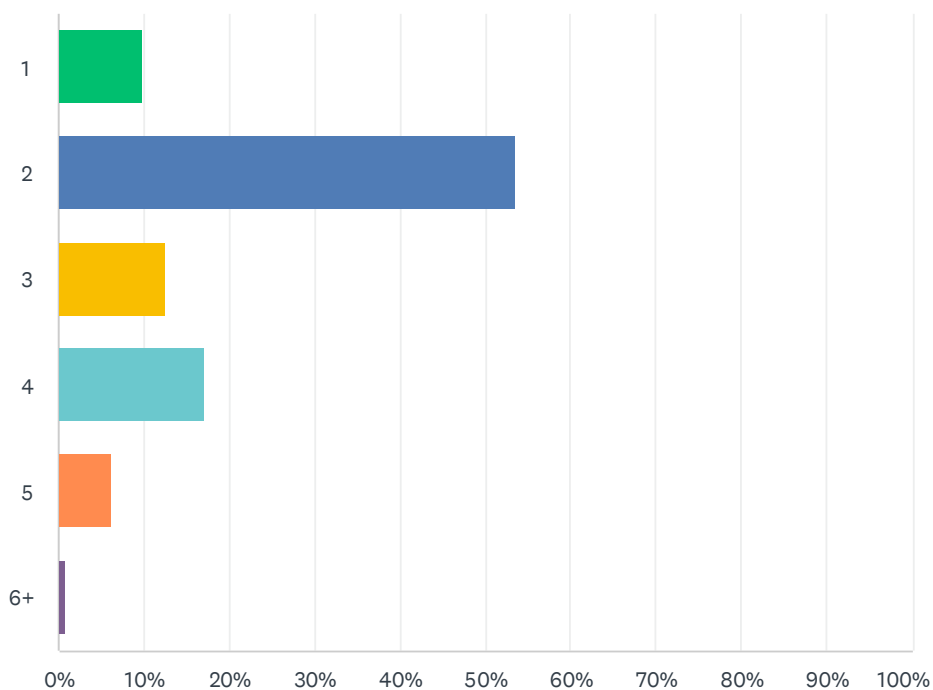


ANSWER CHOICES	RESPONSES	
Couple with Children Living at Home	25.89%	29
Couple with Adult Children (Empty Nester)	19.64%	22
Couple without Children	31.25%	35
Single Parent Household	3.57%	4
I live with unrelated others (roommates)	0.00%	0
I live alone	9.82%	11
I live in a Multi-Generational Household	5.36%	6
Other (please specify)	4.46%	5
TOTAL		112

#	OTHER (PLEASE SPECIFY)	DATE
1	Couple with Adult Children still living at home (Nest not empty!)	11/6/2021 1:57 PM
2	COUPLE WITH CHILD IN COLLEGE	11/5/2021 1:06 PM
3	multi family	9/9/2021 10:44 AM
4	single, elderly father living with me	8/28/2021 10:26 AM

Q7 How many people live in your household, including yourself?

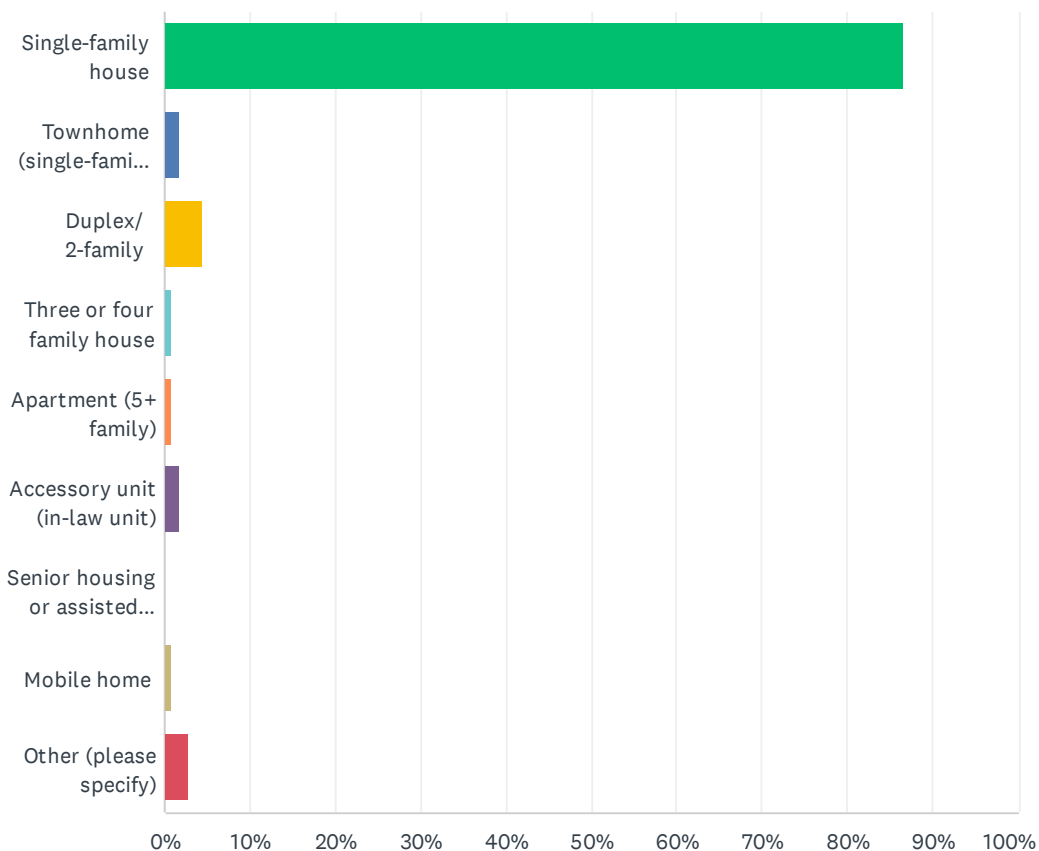
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ANSWER CHOICES	RESPONSES	
1	9.82%	11
2	53.57%	60
3	12.50%	14
4	16.96%	19
5	6.25%	7
6+	0.89%	1
TOTAL		112

Q8 What type of home do you currently live in?

Answered: 112 Skipped: 0



ANSWER CHOICES	RESPONSES	
Single-family house	86.61%	97
Townhome (single-family attached)	1.79%	2
Duplex/ 2-family	4.46%	5
Three or four family house	0.89%	1
Apartment (5+ family)	0.89%	1
Accessory unit (in-law unit)	1.79%	2
Senior housing or assisted living	0.00%	0
Mobile home	0.89%	1
Other (please specify)	2.68%	3
TOTAL		112

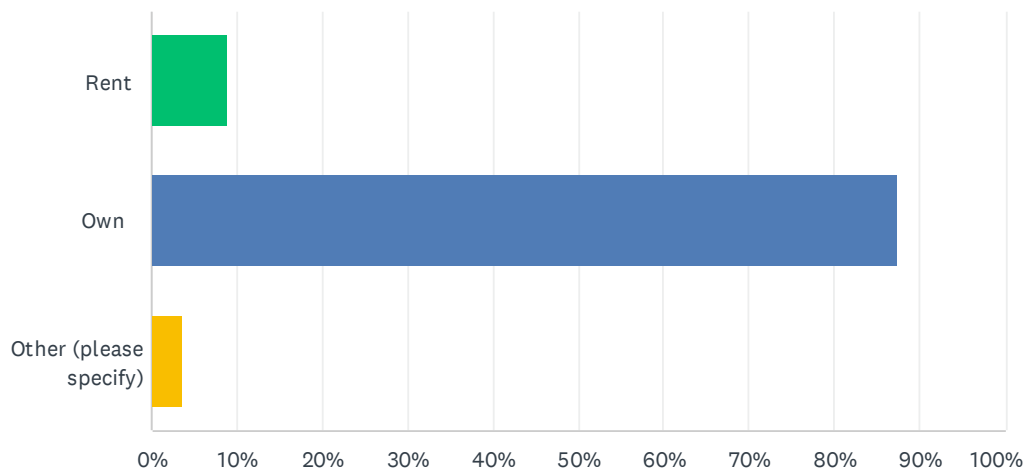
#	OTHER (PLEASE SPECIFY)	DATE
1	Single-Family with Accessory Apartment	9/17/2021 10:45 AM

RiverCOG Housing Survey

2	single apartment	8/27/2021 7:24 PM
3	2 homes on one property	8/13/2021 9:13 AM

Q9 For demographic purposes, it is helpful to have a sense of household income and ownership status of those responding to this survey. Do you rent or own your residence?

Answered: 112 Skipped: 0

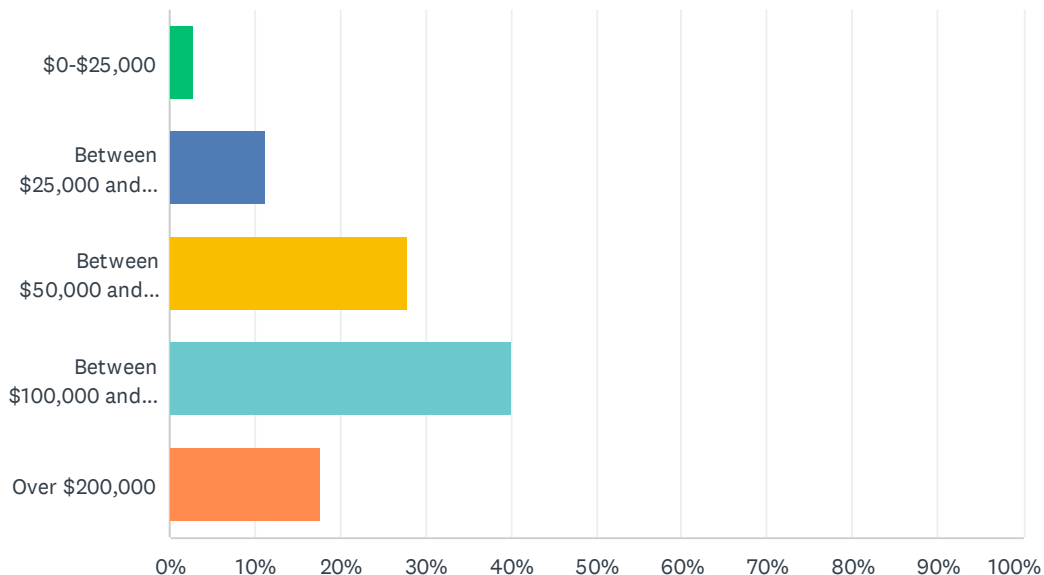


ANSWER CHOICES	RESPONSES
Rent	8.93% 10
Own	87.50% 98
Other (please specify)	3.57% 4
TOTAL	112

#	OTHER (PLEASE SPECIFY)	DATE
1	caregiver for resident of main house	11/8/2021 10:25 PM
2	House owned by mother, we pay utilities, maintenance. Etc.	11/5/2021 10:23 PM
3	None	9/17/2021 11:29 AM
4	I am living with my parents. My parents own the home.	8/27/2021 12:49 PM

Q10 Please indicate which annual household income range you currently fall under. Note: Household income measures the combined incomes of all people sharing a particular household or place of residence and includes every form of income.

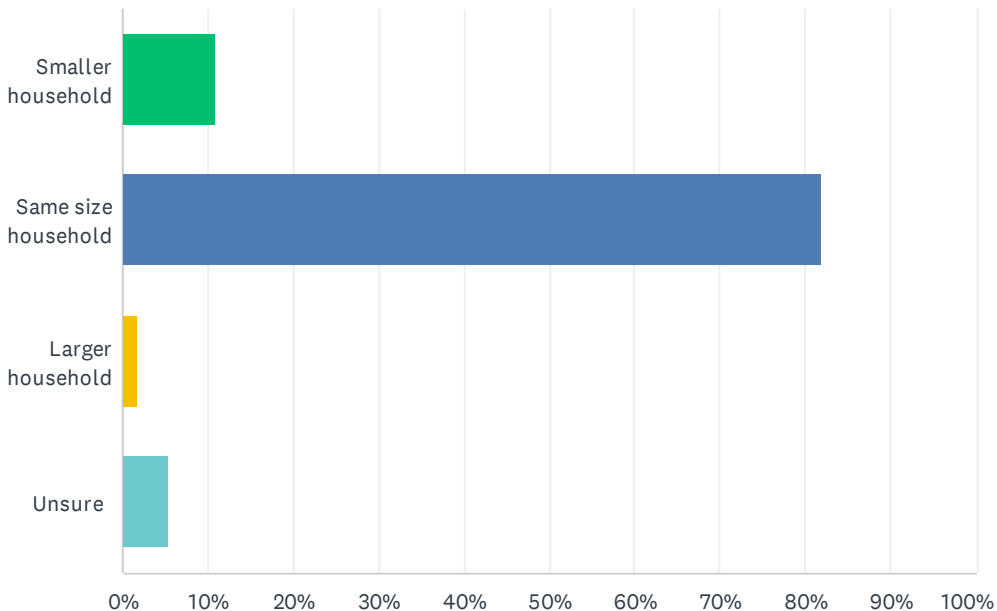
Answered: 107 Skipped: 5



ANSWER CHOICES	RESPONSES
\$0-\$25,000	2.80% 3
Between \$25,000 and \$49,999	11.21% 12
Between \$50,000 and \$99,999	28.04% 30
Between \$100,000 and \$199,999	40.19% 43
Over \$200,000	17.76% 19
TOTAL	107

Q11 What size household do you see yourself living in five years from now?

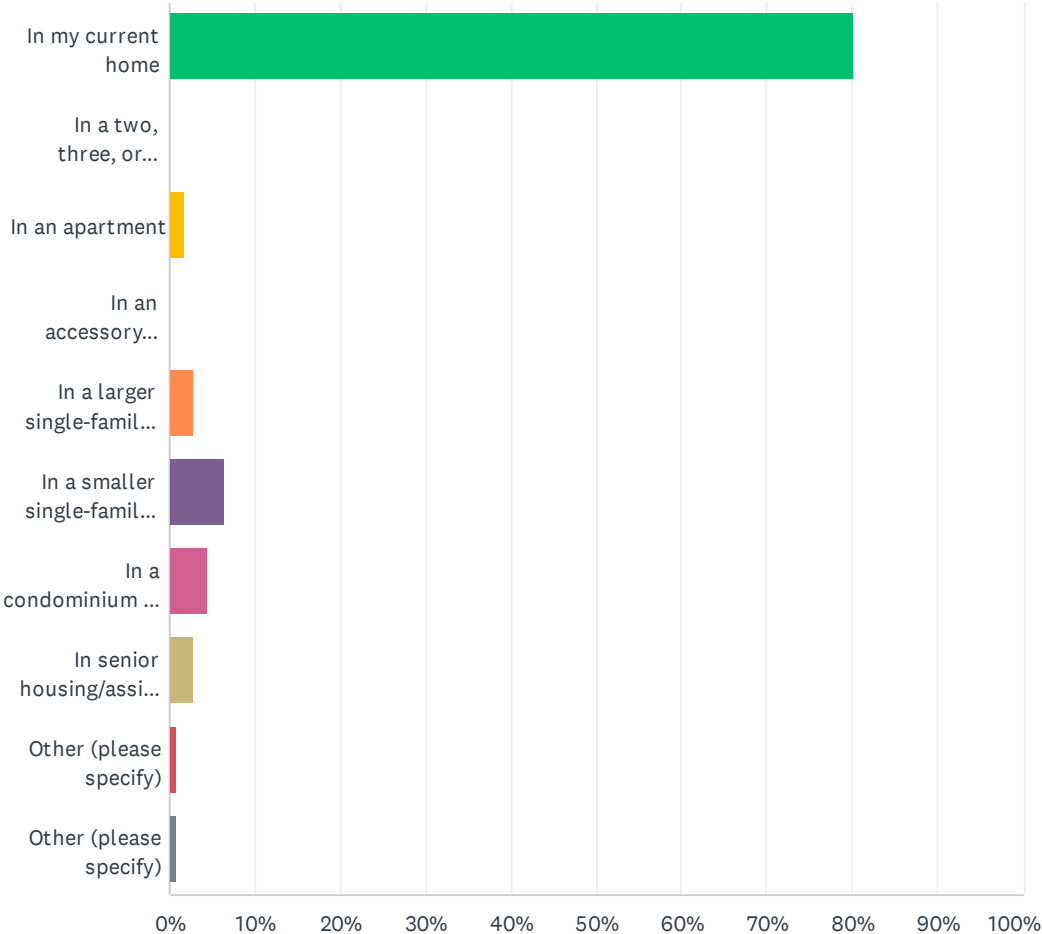
Answered: 111 Skipped: 1



ANSWER CHOICES	RESPONSES	
Smaller household	10.81%	12
Same size household	81.98%	91
Larger household	1.80%	2
Unsure	5.41%	6
TOTAL		111

Q12 Looking ahead five years from now, what type of housing do you see yourself living in?

Answered: 111 Skipped: 1



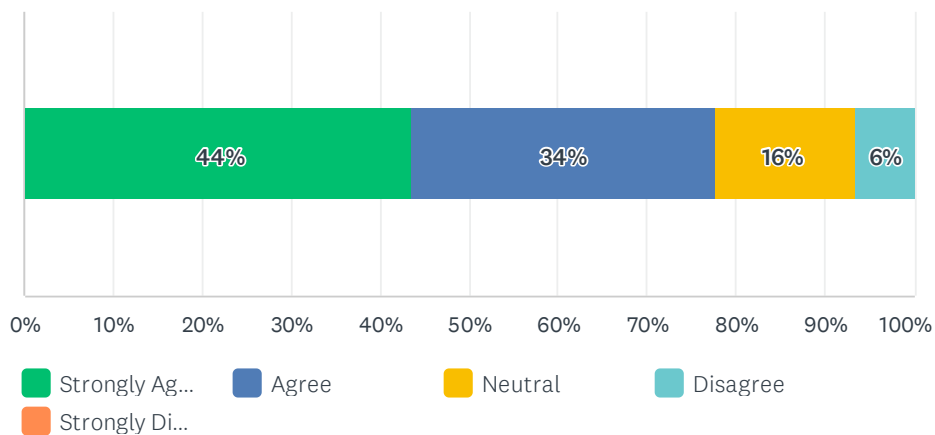
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ANSWER CHOICES	RESPONSES	
In my current home	80.18%	89
In a two, three, or four-family home	0.00%	0
In an apartment	1.80%	2
In an accessory dwelling/in-law apartment	0.00%	0
In a larger single-family home	2.70%	3
In a smaller single-family home	6.31%	7
In a condominium or townhome	4.50%	5
In senior housing/assisted living	2.70%	3
Other (please specify)	0.90%	1
Other (please specify)	0.90%	1
TOTAL		111

#	OTHER (PLEASE SPECIFY)	DATE
1	Moving out of state due to taxes and politics	12/29/2021 3:08 PM

Q13 Housing in Connecticut is too expensive

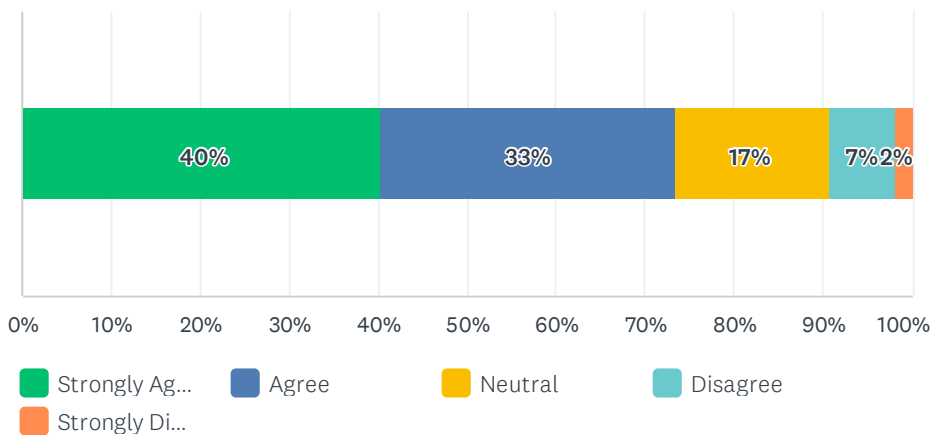
Answered: 108 Skipped: 4



ANSWER CHOICES	RESPONSES	
Strongly Agree	44%	47
Agree	34%	37
Neutral	16%	17
Disagree	6%	7
Strongly Disagree	0%	0
TOTAL		108

Q14 Housing in the Lower Connecticut River Valley region is too expensive

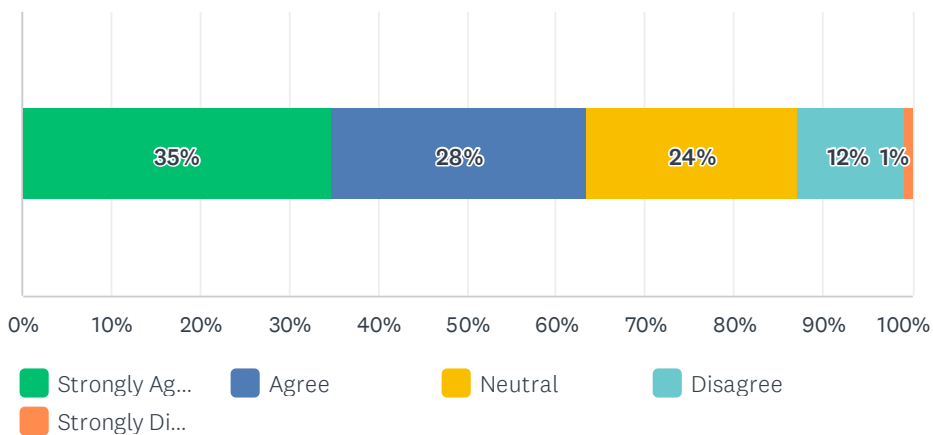
Answered: 109 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly Agree	40%	44
Agree	33%	36
Neutral	17%	19
Disagree	7%	8
Strongly Disagree	2%	2
TOTAL		109

Q15 Housing in my town or city is too expensive

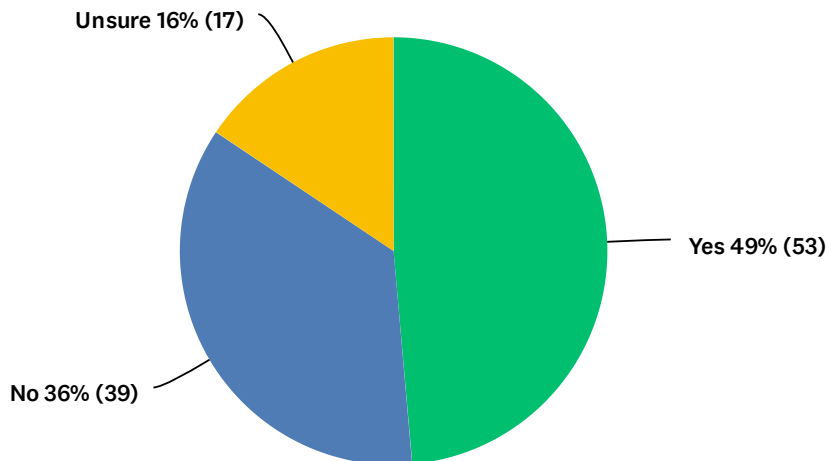
Answered: 109 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly Agree	35%	38
Agree	28%	31
Neutral	24%	26
Disagree	12%	13
Strongly Disagree	1%	1
TOTAL		109

Q16 Do you know anyone that would move to your town or city, or, if they already live there, would stay, if it were more affordable?

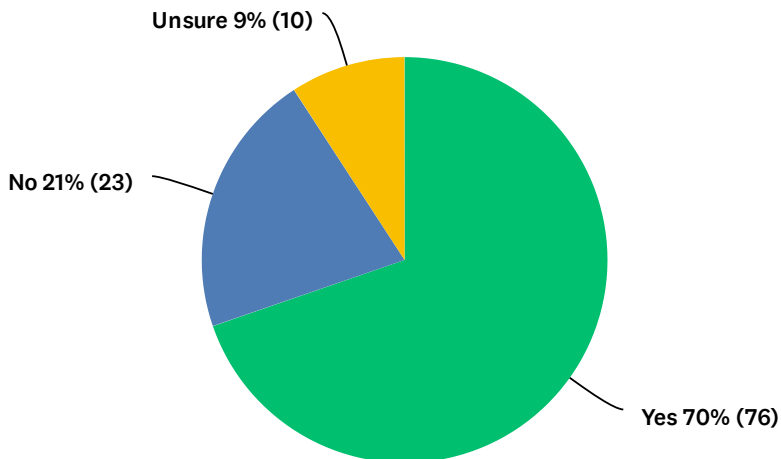
Answered: 109 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	49%	53
No	36%	39
Unsure	16%	17
TOTAL		109

Q17 Do you think that affordable or attainable housing is an important component of your community's longevity?

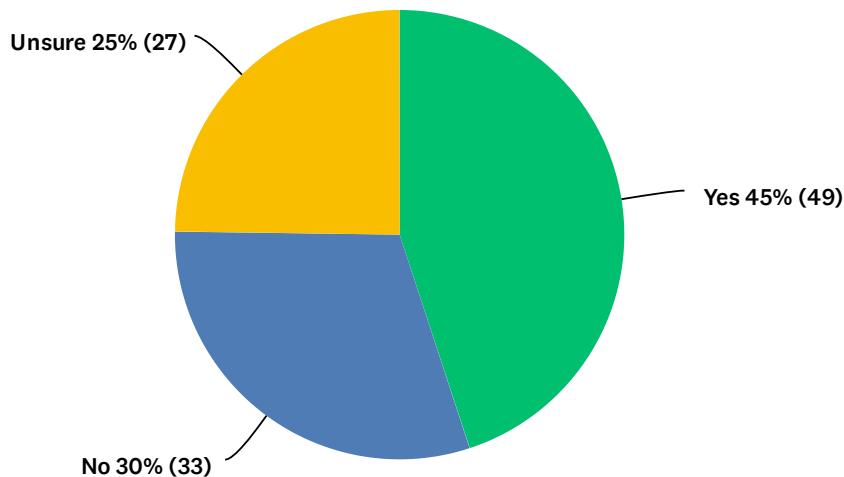
Answered: 109 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	70%	76
No	21%	23
Unsure	9%	10
TOTAL		109

Q18 Thinking of your family, friends and neighbors, do any of them struggle with housing costs?

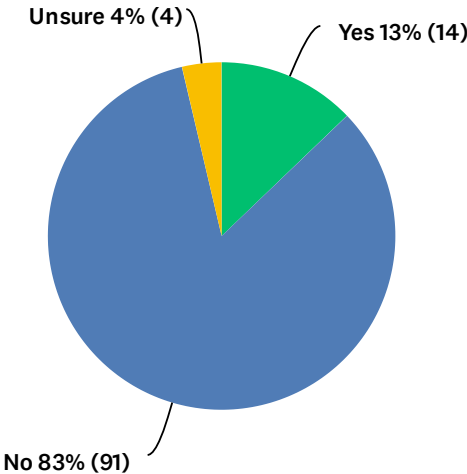
Answered: 109 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	45%	49
No	30%	33
Unsure	25%	27
TOTAL		109

Q19 Do you personally struggle with housing costs?

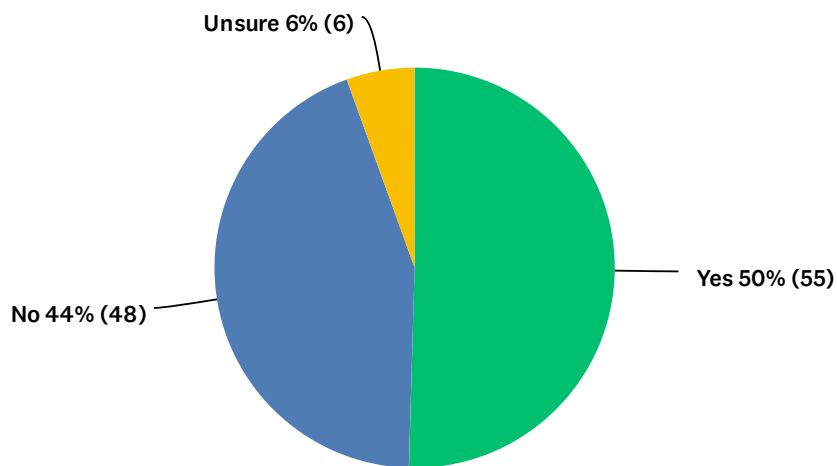
Answered: 109 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	13%	14
No	83%	91
Unsure	4%	4
TOTAL		109

Q20 Are you aware of any affordable housing in your community?

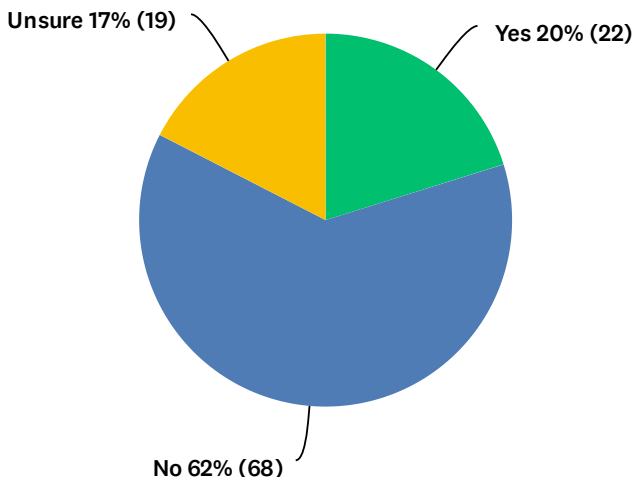
Answered: 109 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	50%	55
No	44%	48
Unsure	6%	6
TOTAL		109

Q21 Thinking of the types of housing in your community do you think there are enough options to meet residents' current needs?

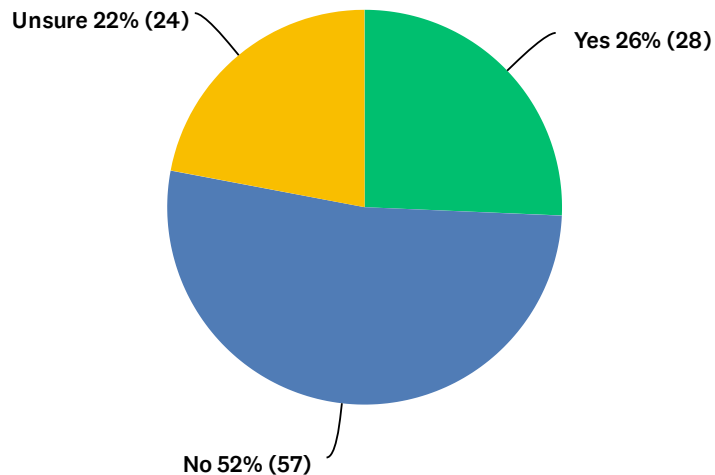
Answered: 109 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	20%	22
No	62%	68
Unsure	17%	19
TOTAL		109

Q22 Do you think that the existing housing stock is adequate to satisfy future market demands?

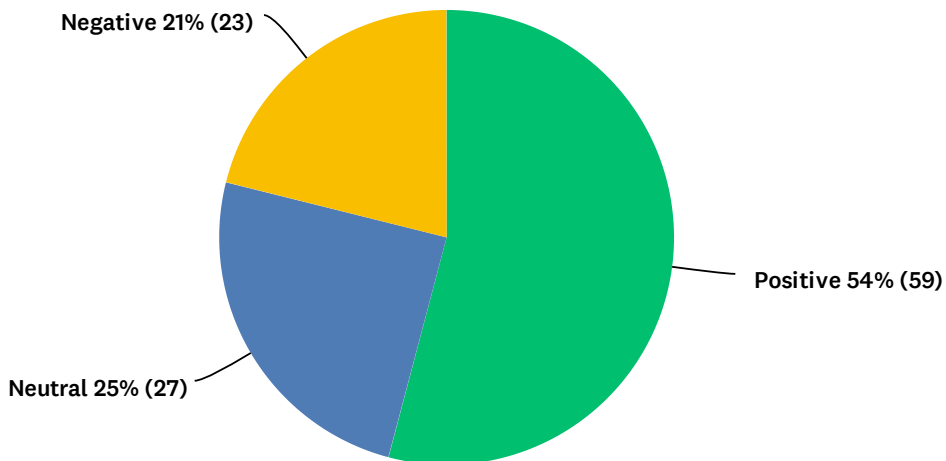
Answered: 109 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	26%	28
No	52%	57
Unsure	22%	24
TOTAL		109

Q23 If your community had more diverse housing options, what would the impact on your community be?

Answered: 109 Skipped: 3



ANSWER CHOICES	RESPONSES	
Positive	54%	59
Neutral	25%	27
Negative	21%	23
TOTAL		109

Q24 If you answered Positive for the previous questions, what specific benefits would more diverse housing options provide?

Answered: 53 Skipped: 59

#	RESPONSES	DATE
1	More opportunities for young adults and seniors to purchase their own property.	2/26/2022 12:18 PM
2	More diverse inhabitants	1/4/2022 12:37 AM
3	provide housing stability for children/families, reduce risk of becoming unsheltered, improve financial security (more money to spend on food, transportation, utilities), increase education outcomes for children, improve health (reduce asthma), potential to live closer to job, positive economic impact on community (property taxes), provide social connections, improved mental health, greater independence for seniors	11/14/2021 3:53 PM
4	It would provide more housing for the young people who grew up here such as my own children, who are just starting their own families, and careers . Extremely hard for young people to make it on their own. It is impossible on one income. My 32 year old daughter lives here because of that. There is no way she could afford a rent, drive a car, insurance, food, and the outrageous price of internet and electricity in The state of CT. Real Affordable housing has to happen. Not these semi affordable units in Essex, and there are only a few of them. Majority is saved for people that had money. That is NOT affordable housing. Seems to me people may be stereotyping the poor and are worried about an actual low income housing development.	11/7/2021 6:29 PM
5	More options would mean that more people could find housing that meets their specific needs, such as single-floor living, small apartments affordable for one person, housing close to the 9Town Transit stops for those who don't drive, etc.	11/6/2021 2:03 PM
6	Greater diversity of households. Chester is the whitest, least diverse place I've ever lived. People who work in service industries shouldn't have to commute to the places they work from where they live. Also, young people - recent college graduates, for example - who could contribute a lot to the town.	11/5/2021 10:28 PM
7	Ability for workers to live near where they work.	11/5/2021 4:54 PM
8	This would allow long term residents to stay in the area longer, and allow new younger families to get established in the area.	11/5/2021 3:39 PM
9	MORE PEOPLE WOULD STAY	11/5/2021 1:08 PM
10	More diversity	10/30/2021 11:29 AM
11	We definitely need more affordable housing for families and young college graduates starting off. We need more diversity in our area and schools!	10/30/2021 10:36 AM
12	More choices	10/29/2021 4:49 PM
13	Diverse housing means more diverse population.	9/25/2021 12:14 PM
14	More exposure to other cultures and generations, allow multi-generational families to stay together/nearby = strengthens family ties	9/24/2021 4:06 PM
15	More diverse families in chester	9/17/2021 11:09 AM
16	Bring more young people to help continue our community especially as the majority are aging out>	9/17/2021 10:49 AM
17	Access for fixed income and also a more diverse community	9/10/2021 1:45 PM
18	Healthier options for seniors, allowing them to be independent, affordable options for young people and families of all races and cultures	9/10/2021 10:24 AM
19	Diversity provides for more opportunities for all	9/3/2021 11:27 AM

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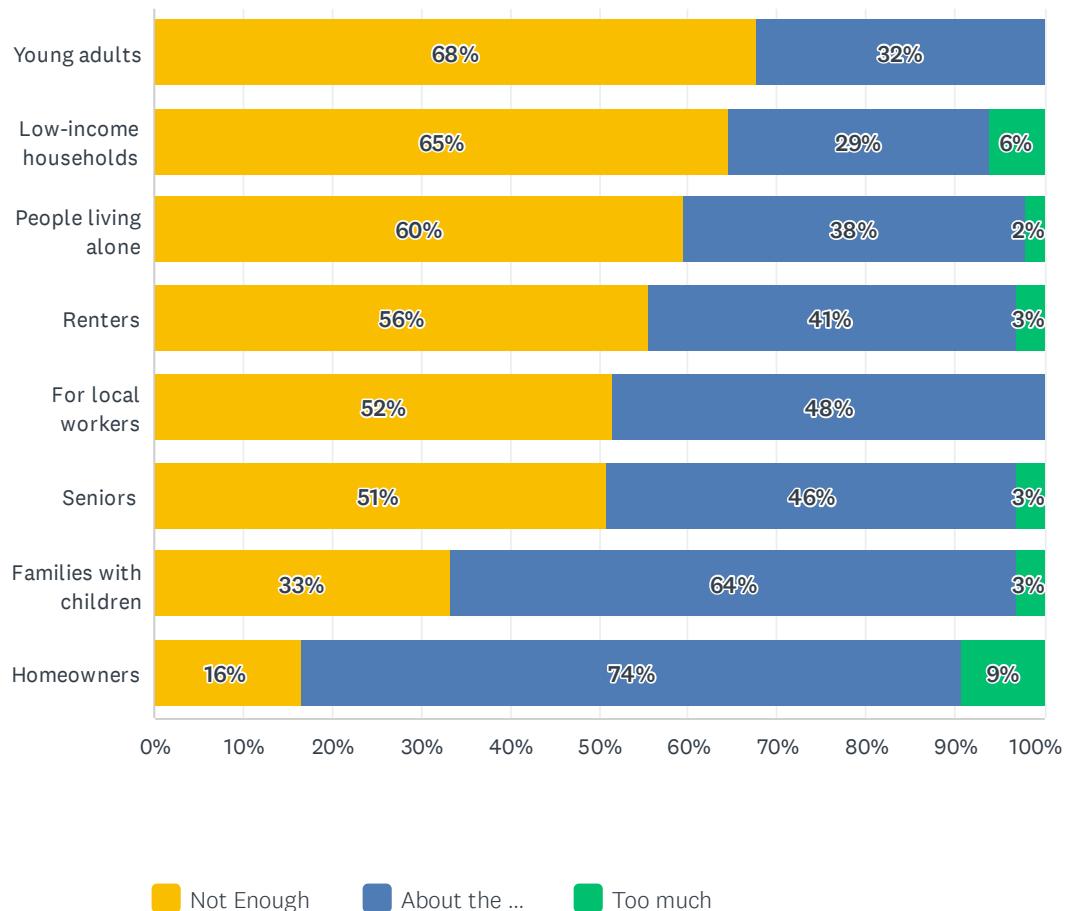
20	A more diverse housing population would need better retail services locally because public transportation is very limited and local commercial activity is primarily geared to tourism and restaurants, most of which the average resident cannot afford. Residents, both affluent and the less fortunate are forced to leave town to buy life necessities such as food; without a vehicle, this is difficult with the limited public transportation options.	9/3/2021 10:02 AM
21	It would attract young people and encourage economic growth by providing an important asset for their futures, a community where they can thrive, and new perspectives for future planning.	9/3/2021 9:11 AM
22	Will be a better place for future generations and the older generations won't be afraid to subsist in a expensive place	9/1/2021 9:41 PM
23	Generations of families could remain close by for mutual support	9/1/2021 12:38 PM
24	Racial diversity, ability of youth to remain in Chester, people can live where they work	8/29/2021 9:04 PM
25	Ability for people of more diverse backgrounds to continue living in the area. Would improve economy overall and offer a wider pool of resources to tap into for community involvement.	8/28/2021 10:29 AM
26	All of the benefits a socioeconomically diverse community can bring to civic life.	8/28/2021 9:19 AM
27	there would be someplace to live for everyone, regardless of income.	8/27/2021 7:08 PM
28	Get rid of homogeneity of ideas. Maybe even be able to find people who would like to work and learn about values that were important in the past.	8/27/2021 5:44 PM
29	Diversity s a nurturing experience for everyone.in the long run.	8/27/2021 2:48 PM
30	More diverse, more kids, more to keep young families here	8/27/2021 2:47 PM
31	We would benefit from a younger, more ethnically diverse population.	8/27/2021 1:27 PM
32	My children and I would be able to move out of my parents' house and continue living in the town I work in and they attend school in.	8/27/2021 12:56 PM
33	We have very little housing for seniors, very few affordable housing options for people just starting out or downsizing and not much subsidized housing. Houses that were reasonably priced prior to covid have double in price (or more). New buyers have to vie with "flippers" for fixer-upper homes, which are ridiculously priced, many having to be bought on "as is, where is" terms which makes it difficult if not impossible to get a mortgage. Realtors have encouraged bidding wars, which adds to the panic buying. Rather a bleak outlook for buyers.	8/27/2021 12:14 PM
34	Children who grew up in town could afford to, live here. Seniors could downsize and stay in town.	8/27/2021 11:55 AM
35	More diversity and younger people	8/27/2021 11:34 AM
36	Off the top, we'll have a greater diversity in age within the town - both on the younger family side, and on the older, independent living for seniors side - this benefits the community economically, culturally, and provides opportunities for a full lifecycle of Chester/Lower River Valley residency. In addition, there's a greater opportunity for racial diversity in the community - which is needed.	8/20/2021 12:33 PM
37	This would help us to have a more diverse community, introduce folks from all walks of life	8/20/2021 11:54 AM
38	I would like to see reparations to people of color through government funded housing aid specifically through mortgage rates, availability, and down payment assistance.	8/17/2021 10:54 AM
39	Single family homes that might permit a variety of temporary options might allow an aging population to remain in their homes while renting a portion to either supplement income or provide other support. A variety of housing options will allow families from many income brackets to enjoy the small town life, not simply higher income families.	8/13/2021 8:53 PM
40	Creating a more diverse community, both ethnically and family-structure, thereby creating greater opportunities for learning/growth for all community members, especially children.	8/13/2021 9:24 AM
41	It would open up opportunities for others to move to a quiet, lovely area, and would provide opportunities for those who work in the area, and who do not have large incomes, to live where they work.	8/13/2021 9:22 AM
42	more diverse population - more people with different ethnic and socio-economic backgrounds	8/6/2021 2:48 PM

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43	diversity is always a good thing	8/6/2021 2:45 PM
44	It would allow younger adults the ability to remain living in the community they grew up in, yet have a place of their own. This would in turn keep them frequenting businesses in the community.	8/6/2021 12:49 PM
45	A more diverse population. I have always (naively it turns out) wondered why Latinx, Black or other families of color do not move into this town especially when a property <\$300 k, goes on the market. Real estate redlining? In all the ads for real estate that I see on billboards and local papers, none of the realtors are Black.	8/6/2021 11:39 AM
46	Support diversity. Allow young workforce to live here stabilizing business needs. Allow older residents to downsize without having to move to a different community or state with lower housing costs.	8/5/2021 10:39 PM
47	homes for younger people with children, rental units for all ages, options for living closer to services - markets, cleaners, doctors, etc.	8/5/2021 7:07 PM
48	More cultural diversity in the area.	8/5/2021 5:18 PM
49	Diversity in citizens, local spending, improved way of life for new citizens	8/5/2021 4:19 PM
50	Diverse people/families	8/5/2021 2:51 PM
51	Option to give up having a car if housing were near public transportation or walkable to village	8/5/2021 1:28 PM
52	Making housing affordable for young families and single adults would be a positive way to keep diversity in our area. Housing is way to expensive!	8/5/2021 12:16 PM
53	Add diversity, more volunteers, keep community "alive"	7/23/2021 12:43 PM

Q25 Does your community have not enough, too much, or about the right amount of housing choices for the following populations?

Answered: 100 Skipped: 12



	NOT ENOUGH	ABOUT THE RIGHT AMOUNT	TOO MUCH	TOTAL
Young adults	68% 67	32% 32	0% 0	99
Low-income households	65% 64	29% 29	6% 6	99
People living alone	60% 59	38% 38	2% 2	99
Renters	56% 55	41% 41	3% 3	99
For local workers	52% 51	48% 48	0% 0	99
Seniors	51% 50	46% 45	3% 3	98
Families with children	33% 33	64% 63	3% 3	99
Homeowners	16% 16	74% 72	9% 9	97

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#	OTHER (PLEASE SPECIFY)	DATE
1	New Yorkers living part time in our town is taking homes from people who are looking to get established.	2/26/2022 12:19 PM
2	This is a very difficult question to answer if someone does not have very solid knowledge of their towns housing market	12/29/2021 3:11 PM
3	Need more housing for the disabled - including those who use a wheelchair or walker and those with developmental disabilities like Autism or Downs Syndrome	11/6/2021 2:10 PM
4	Too much renters is referring to the high number of small apartments and single family homes that have been converted into air bnb's effectively removed from available housing stock for residents.	11/5/2021 3:42 PM
5	Need small single floor 1-2 BR units	10/29/2021 4:55 PM
6	Creative housing for seniors to live together and support each other	9/10/2021 10:31 AM
7	These questions just like question 22 from previous should allow a comment area..too vague	9/3/2021 2:35 PM
8	Real estate prices drive many out of the housing market.	9/3/2021 10:10 AM
9	i have no idea	8/27/2021 7:11 PM
10	there aren't many rental opportunities or affordable housing; zoning should make it easier for people to rent part of their houses or create accessory living on their properties.	8/6/2021 2:51 PM
11	* note that for renters, not enough affordable housing	8/6/2021 12:53 PM
12	I am not informed enough to answer many of the questions in this survey, including this one.	8/6/2021 11:41 AM

Q26 Are there any neighborhoods or areas of your community that would be suitable to concentrate new development and more diverse housing options? If so, please type those neighborhoods or areas in the comment box below.

Answered: 69 Skipped: 43

#	RESPONSES	DATE
1	Near route 9 interchanges, close to commuter lot and local bus stop.	1/4/2022 12:41 AM
2	Not aware of any. Chester is a very small town and it does not seem that there is available land to develop.	12/29/2021 3:11 PM
3	not sure; zoning may need to change	11/14/2021 3:55 PM
4	I am not sure, perhaps buy a few of the rundown houses on Railroad ave where perhaps they may be renting illegally and tear houses down and rebuild a few town houses or duplexes to start. Also a very old house for sale on Middlesex Ave ,(258, Or 260?) . Tear it down and do the same there. Bigger piece of land.	11/7/2021 6:35 PM
5	Downtown Chester should be prioritized for subsidized senior and affordable housing, even though I am certain the business owners would be adamantly opposed. Locations walkable to 9 Town Transit stop on Water Street.	11/5/2021 10:34 PM
6	Look at under utilized existing properties. Brooks Factory, Norma Terrace Theatre.	11/5/2021 3:42 PM
7	No, I don't want the crime and welfare cost associated with the affordable care.	11/5/2021 2:46 PM
8	I am not sure what more diverse housing options mean, I do not want to see development of apartment style house, condos, or densely populated housing it does not suit our town. Senior housing is the exception those who have been part of our community long term deserve a place in it long term	11/5/2021 2:42 PM
9	No	11/5/2021 2:30 PM
10	DONT KNOW	11/5/2021 1:09 PM
11	There are no neighborhoods in Chester that would be suitable to concentrate new development of affordable housing. Residential areas should be left alone. Slightly more commercial development would be OK along Rt 154.	11/5/2021 10:12 AM
12	Areas around 154	10/30/2021 10:38 AM
13	Concentrate is a hot button tern that planners shouldn't use. "Suitable and compatible with adjacent land uses and utility services"	10/29/2021 4:55 PM
14	creating nice apartment complexes (deep river, clinton, chester) and doing income-based and/or lotteries, could help bring good people to the area who are not necessarily on disability, etc. but who just do not make enough to save for a home downpayment. That is a HUGE market with potential. Or some land for tiny home communities, for example. There are alternative housing possibilities that will not negatively impact the community! Younger people need more options and bring so much energy and income and interest to an area. We need to ensure that the tri-towns are good for young families as well as young couple without children.	10/29/2021 12:28 PM
15	NO!!!!!!!!!!!!!!!!!!!!!!	10/26/2021 1:57 PM
16	Outside of the center of town.	9/25/2021 12:16 PM
17	Unsure	9/24/2021 12:25 PM
18	None. We are overcrowded and too much traffic	9/17/2021 11:32 AM
19	Industrial park area along route 145	9/17/2021 11:10 AM

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20	Yes the Lynde property	9/17/2021 10:51 AM
21	Downtown and lake area, but almost anywhere for small supplemental homes	9/10/2021 1:47 PM
22	Areas walkable to Chester village	9/10/2021 10:31 AM
23	Hoop Hill road	9/9/2021 10:47 AM
24	No	9/7/2021 7:02 PM
25	154	9/4/2021 4:30 PM
26	North Main Street	9/4/2021 4:19 PM
27	Away from center of town. More on the outskirts	9/4/2021 4:08 PM
28	Walkable to a bus stop	9/4/2021 3:33 PM
29	Cedar lake road area	9/3/2021 2:35 PM
30	I wouldn't want land to be built on so I feel like the community is fine how it is	9/3/2021 11:29 AM
31	Change to regulations to allow duplex housing, accessory residential dwelling units, conversion of vacant commercial property to residential units would help. Little land remains that can support residential development; restrictive zoning acreage might be eased.	9/3/2021 10:10 AM
32	None	9/3/2021 7:32 AM
33	Cross road? Old Brooks (?) Factory on Liberty St	9/1/2021 12:41 PM
34	none	8/28/2021 10:02 AM
35	Not sure. Should change existing footprint vs build on new lots	8/28/2021 9:23 AM
36	Unsure	8/27/2021 7:28 PM
37	not sure	8/27/2021 7:11 PM
38	Land near highway interchange.	8/27/2021 5:46 PM
39	Goose Hill Road	8/27/2021 3:56 PM
40	A patchwork approach seems best.	8/27/2021 2:51 PM
41	Hoop Hill Rd. - near Rt 9 entrance, Winthrop Rd-housing for Whalen employees,	8/27/2021 2:49 PM
42	Rte 145 (Winthrop Road) area may have suitable parcels on the south end.	8/27/2021 1:37 PM
43	At one point there were PRD zones which were to have higher density housing. Zoning Board ignored the designation and put all single families in that location. Further up Maple St.between Hickory Circle and Straits Rd.,on the south side there are other PRD options, already identified and zoned as such. There is a 100 acre piece of land opposite the airport, if it's still available.	8/27/2021 12:23 PM
44	Chester has little more buildable land available. Maybe more "small " or in-law type apartments could be allowed.	8/27/2021 12:00 PM
45	Closer to route 154	8/27/2021 11:59 AM
46	Along downtown chester	8/27/2021 11:35 AM
47	don't know	8/27/2021 11:33 AM
48	Unknown	8/20/2021 4:46 PM
49	There is a lack of developable land in the downtown Chester area, but any neighborhoods that are served by public transportation and are walkable to amenities (groceries, dining) would be suitable... or adjust the public transportation and walkability of the neighborhood to be more suitable.	8/20/2021 12:36 PM
50	Unsure	8/17/2021 10:56 AM
51	Not sure	8/13/2021 8:55 PM
52	I prefer small housing developments, with only 6-8 units, sporadically placed within the	8/13/2021 9:39 AM

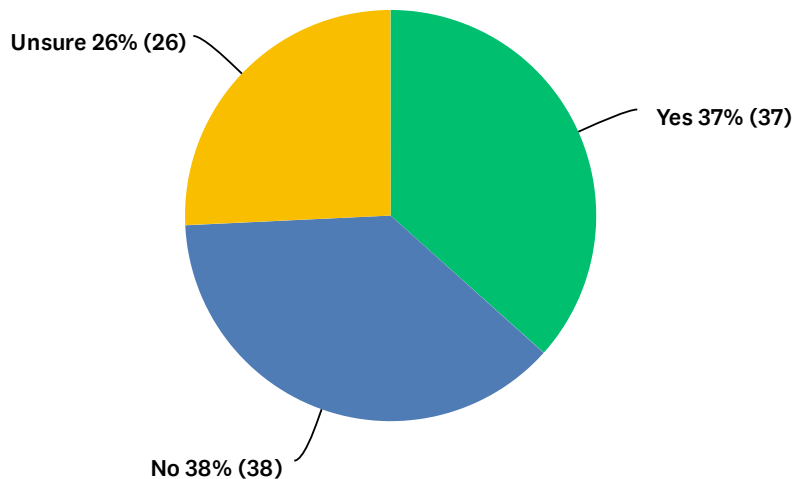
RiverCOG Housing Survey

community, to keep the area quaint and quiet. I would not want to see large developments that are 3 or more stories and have more than 8 units. I would also like to see homeowners allowed to add an in-law apartment to rent out. Low-income developments would be helpful if they were near a bus line, to assist in getting to work, and for shopping, medical visits, etc.

53	Unsure	8/13/2021 9:25 AM
54	Close to the center of town	8/13/2021 9:09 AM
55	Killingworth line	8/7/2021 9:08 AM
56	No	8/7/2021 7:43 AM
57	yes - along route 154 and 148 and 145	8/6/2021 2:51 PM
58	?	8/6/2021 2:46 PM
59	Middlesex Ave	8/6/2021 2:23 PM
60	There are a couple of older buildings that are standing empty and unused. Perhaps a contractor would be interested in renovating them into affordable apartments.	8/6/2021 12:53 PM
61	Within walking distance of grocery stores in Higganum, Tylerville, Deep River, Bokum Center, OS town center, Spencer Plain Rd, etc.	8/6/2021 12:52 PM
62	Route 154 and perhaps areas near exit 6 off Route 9 could support denser housing.	8/5/2021 10:40 PM
63	along Rte 154 (Middlesex Ave); near junction of Rtes 9 and 148	8/5/2021 7:10 PM
64	Unsure	8/5/2021 5:19 PM
65	Liberty St, on Airport Road,	8/5/2021 4:20 PM
66	The big abandoned factory on Liberty street	8/5/2021 2:53 PM
67	Former industrial buildings Create mixed use opportunities by making some zoning more flexible and creative..	8/5/2021 1:31 PM
68	Not sure	8/5/2021 12:18 PM
69	Rt 154	7/23/2021 12:44 PM

Q27 In order to meet housing needs of residents and workers, should the State play a greater role in housing policy?

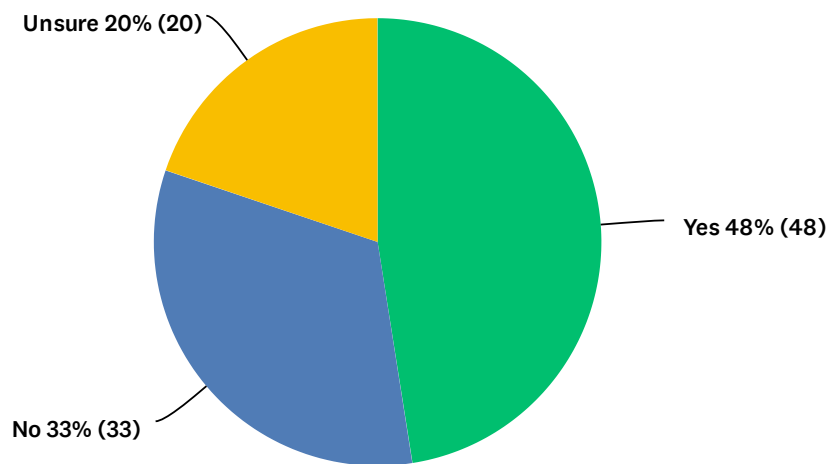
Answered: 101 Skipped: 11



ANSWER CHOICES	RESPONSES	
Yes	37%	37
No	38%	38
Unsure	26%	26
TOTAL		101

Q28 In order to meet housing needs of residents and workers, should Regional Councils of Governments (COGs) play a greater role in housing policy?

Answered: 101 Skipped: 11



ANSWER CHOICES	RESPONSES	
Yes	48%	48
No	33%	33
Unsure	20%	20
TOTAL		101



Town of Chester Affordable Housing Plan (AHP)

Appendix B
Data Analysis & Housing Needs
Assessment
April 2022

ACRONYMS AND DEFINITIONS

Definitions

American Community Survey (ACS) – The ACS is a data collection program overseen by the U.S. Census Bureau that collects demographic and housing data for individuals and households. The ACS surveys approximately 3 million households across the nation per year (roughly 2.5% of households) and aggregates the data on multi-year intervals. Because it is based on a multi-year sample, it is not directly comparable to the Decennial Census, which is based on a 100% population count every ten years.

Affordable Housing - Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

Protected Affordable Housing – housing which, due to deed restriction or subsidy, costs a low-income household no more than 30% of their income, and is reserved for occupancy by a low-income household.

Naturally Occurring Affordable Housing (NOAH) – housing *without* deed restriction or subsidy and costs a low-income household no more than 30% of their income, but is not reserved for only low-income households.

Market Rate Rent - The prevailing monthly cost for rental housing. It is set by the landlord without restrictions.

Acronyms:

ACS – American Community Survey

AMI – Area Median Income

CTSDC – Connecticut State Data Center

DECD – Department of Economic Community Development

HUD – US Department of Housing and Urban Development

NOAH – Naturally Occurring Affordable Housing

POCD – Plan of Conservation and Development

PSC – Partnership for Strong Communities

RPA – Regional Plan Association



COMMUNITY SURVEY RESULTS



About the Respondents

- Survey conducted in September – October 2021
 - Left open through 2021 but did not receive much subsequent response
- **86 responses – unique IP addresses**
- 55% of respondents have lived in Chester for 20+ years, 19% for 10 to 20 years
- 86% live in single family detached homes
- 86% own their home
- 26% are couple households with children in residence
- 28% are couple households without children
- 22% are empty nesters
- Older adults are oversampled compared to Town population (59% 55+ vs. 44% in Census)
- 30% are retired
- 53% of respondents live in 2-person households - higher than Census figure (40% live in 2-person households)
- 54% report over \$100,000 in annual household income



About the Respondents

- 83% see themselves having the same sized household in 5 years
- 79% of respondents indicated remaining in their current home in 5 years
- 14% are likely looking to downsize in 5 years
 - into a smaller single-family home, condo/townhome, multifamily, senior living, or ADUs
- 57% of respondents are aware of households who would benefit from more affordable housing in the community.
- 46% know some one who struggles with housing costs
- 13% personally struggle with housing costs
- 50% are aware of affordable housing
 - *Feedback Loop* – If community lacks options, people seeking those options will leave/not move in, and respondents would not know them.
- 79% agree housing in CT is too expensive
- 76% agree housing in the Region is too expensive
- 63% agree housing in Chester is too expensive

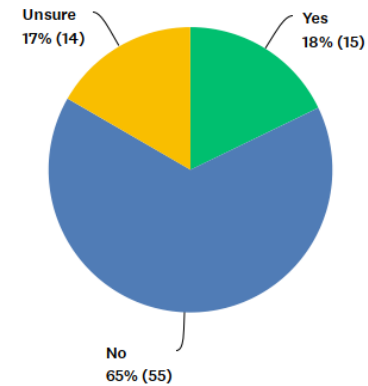
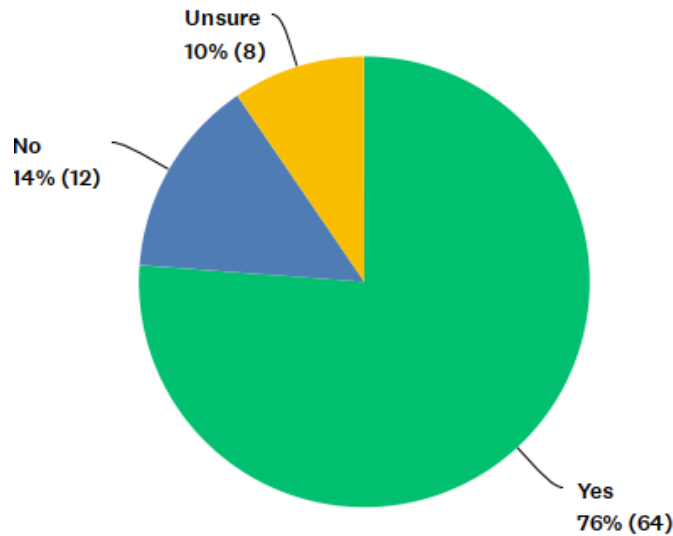


Housing Needs

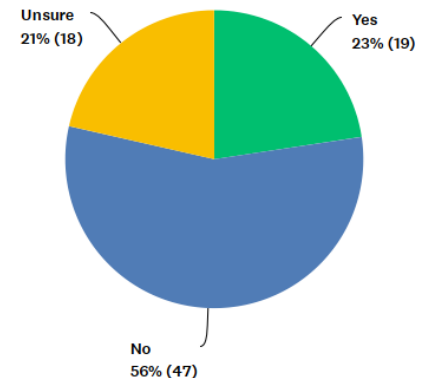
- 76% think housing is an important component in community longevity
- 65% do not think that the current housing options available meet residents' needs
- 56% do not think the existing housing stock is adequate to satisfy future market demands

Thinking of the types of housing in your community do you think there are enough options to meet residents' current needs?

Do you think affordable or attainable housing is an important component of your community's longevity?



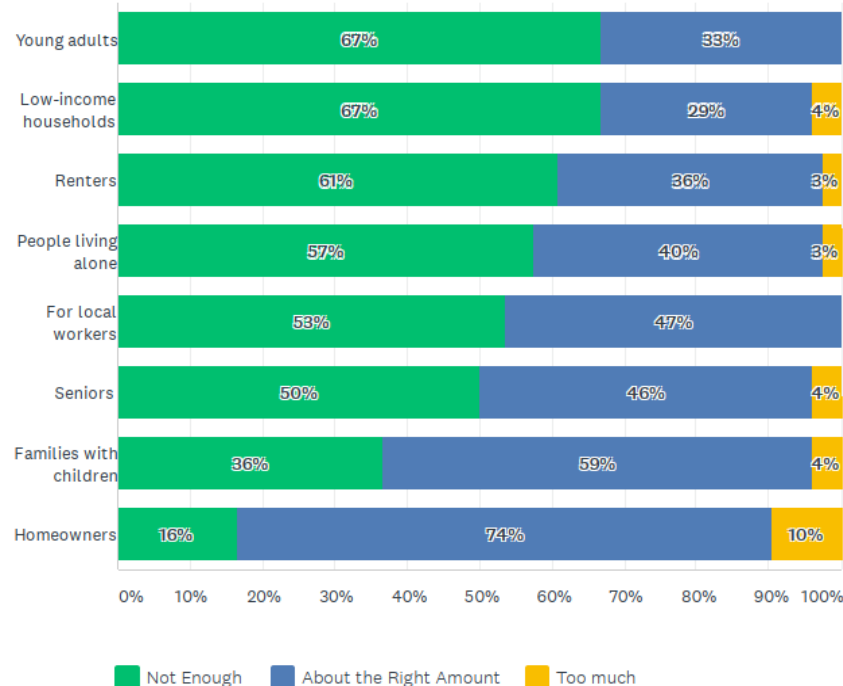
Do you think that the existing housing stock is adequate to satisfy future market demands?



Housing Choices

- Respondents most frequently cited that there are not enough housing choices for:
 - Young Adults (67%)
 - Low-income households (67%)
 - Renters (61%)
 - People living alone (57%)
- Respondents felt that Chester has about the right amount of housing for homeowners, and families with children.

Does your community have not enough, too much, or about the right amount of housing choices for the following populations?





MILONE & MACBROOM

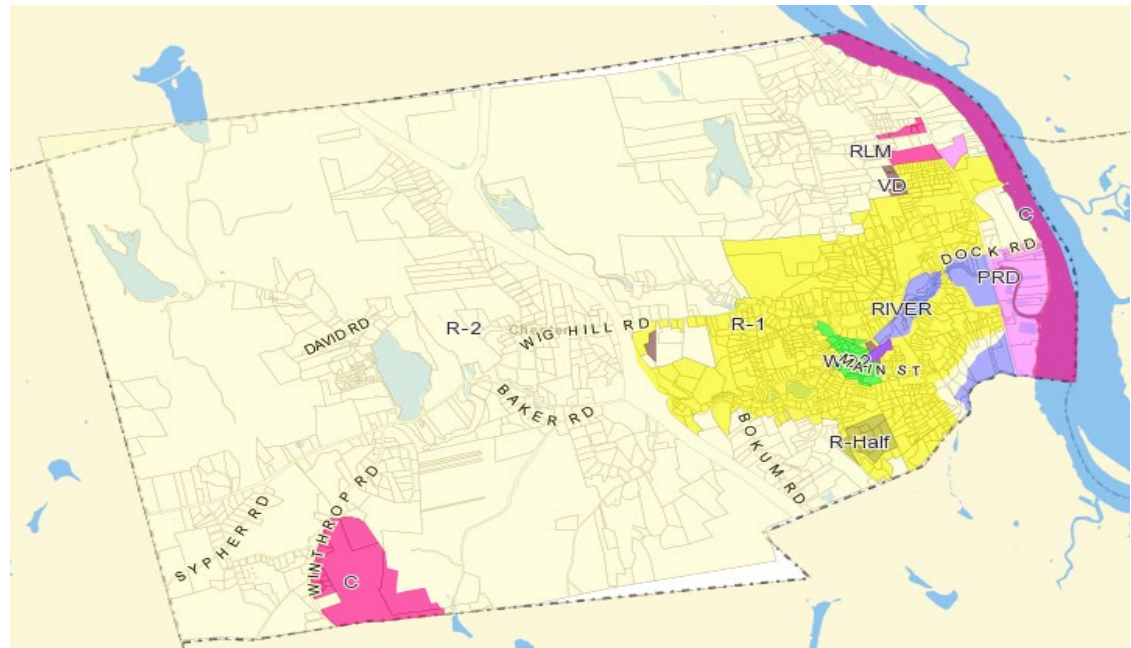
EXISTING CONDITIONS: PLANNING & ZONING REVIEW



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Zoning

- Four residential zones that permit single family, two family, and accessory dwellings as of right
 - R-1
 - R-2
 - Planned Residential District
 - R-1/2 Residential
- Minimum lot areas and maximum lot coverages differ in each zone
 - R-2 has largest minimum lot area, at 2 acres
 - R-1/2 has the smallest minimum lot area, at ½ acre
 - R-1 requires one acre minimum
- Multiple dwelling units allowed only in Planned Residential District (Special Principal Use), Village District
- Elderly housing and life care facilities allowed as special principal use in all residential zones

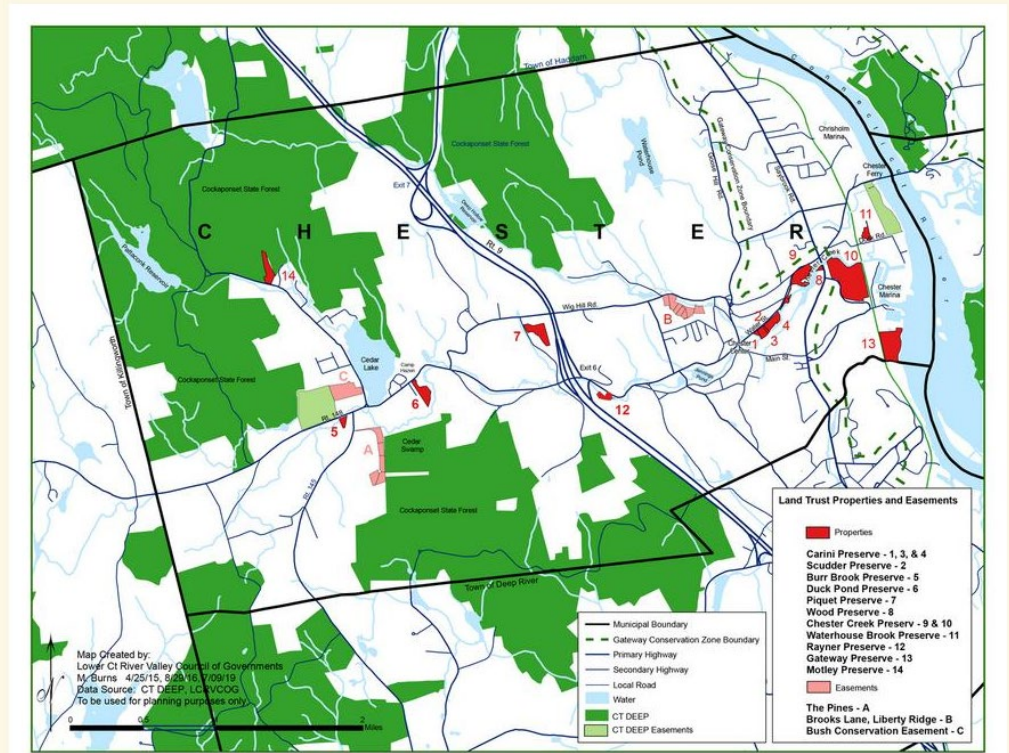


Source: Chester Zoning Regulations

Infrastructure & Buildable Land

- Limited area of public water/sewer. Most of Chester's residents rely on well water and septic
 - Requires well-draining soil and a minimum amount of land to be viable – limiting the number of homes the land can support
- Not all the land in Town can be used for development. Restrictions on development include:
 - Environmentally sensitive areas such as watercourses, wetlands, and their buffers
 - Waterfront Design Zone, Tidal Wetlands Zone, Gateway Conservation District, Conservation Subdivisions
- Portion of Chester's land protected via land trust and DEEP

Land Trust Properties & Easements



Housing Opportunities from POCD

- Adopted in 2019
- Goals & Objectives:
 - Promote housing development within and adjacent to Village District and in mixed use nodes along Route 154
 - Increase regulatory flexibility to enabled a range of housing opportunities
 - i.e. modifications to PRD to allow more units on lots with public water and sewer, density bonuses, modifications to ADU regulations, changes to minimum lot size requirements etc
 - Establish programs and partnerships to expand opportunities to increase affordable, attainable and sustainable housing units
 - i.e. requiring 10% of lots and build homes in future subdivisions to have deed restricted affordable housing, encourage conversion/construction for secondary housing units, educate community on diverse housing options etc.
 - Support and maintain households at various life-cycle stages





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EXISTING CONDITIONS: DEMOGRAPHIC TRENDS



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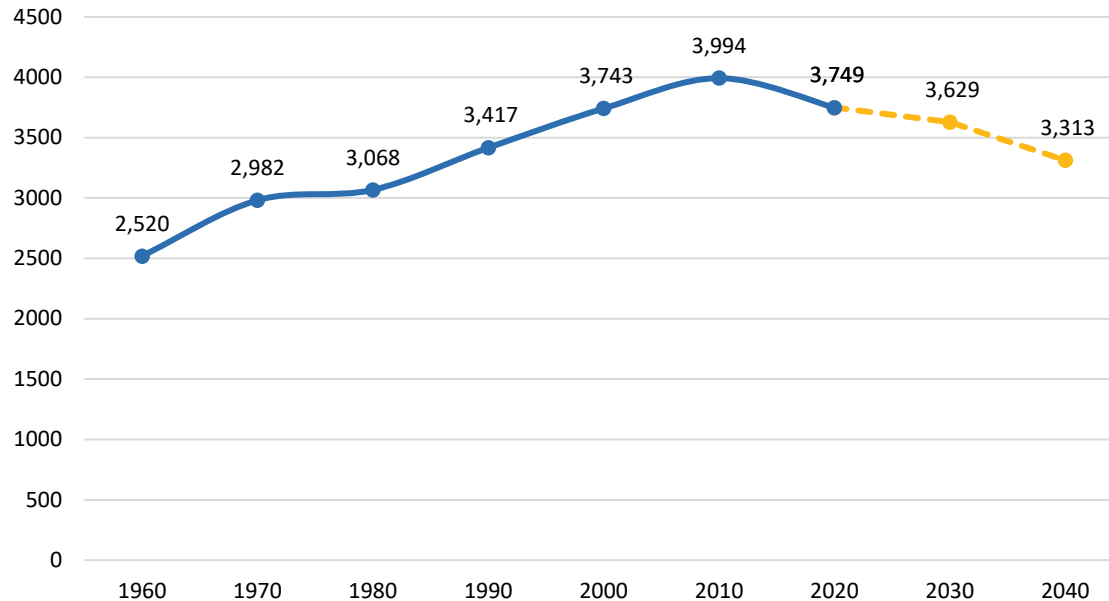
DATA NOTE

- **Not all Census Data for 2020 is available at this time**
- The most current published sources of data are being utilized, of which many sources provide estimates
- All data sources and analysis on demographics and housing market trends is in accordance with DOH Guidance for AHP's



POPULATION TRENDS

Town of Chester Population Trends



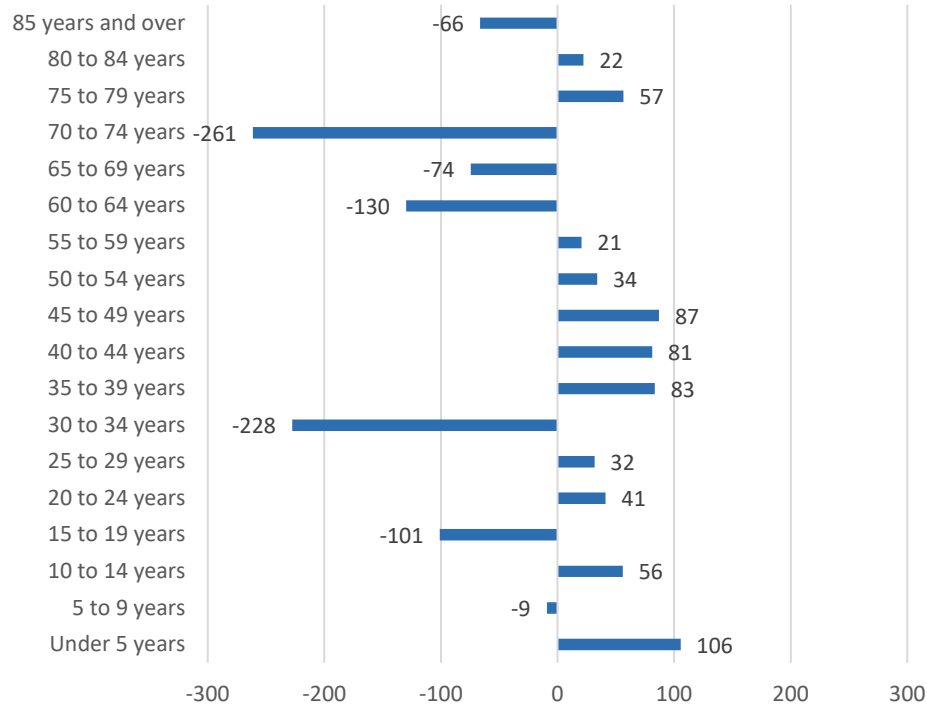
Source: Decennial Census 1960-2020, CT Data Center Projections

- After a peak in 2010, the population has been on a slow decline, with a -6.1% change in the last ten years
- **Future population drivers will likely include housing turnover**, followed by housing construction, including new dwelling units, additions, and expansions

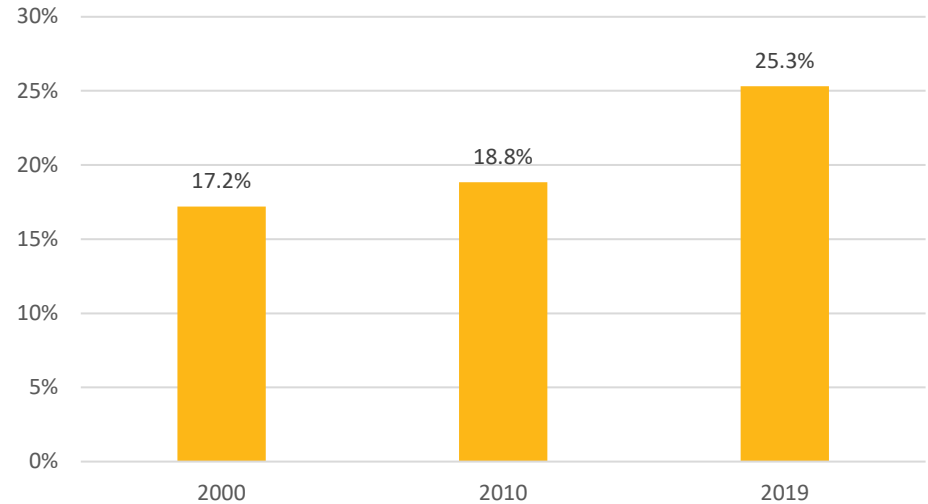


AGE DISTRIBUTION

Change in Population Age Group, 2010 to 2019



Percent of Population Age 65 years old and over



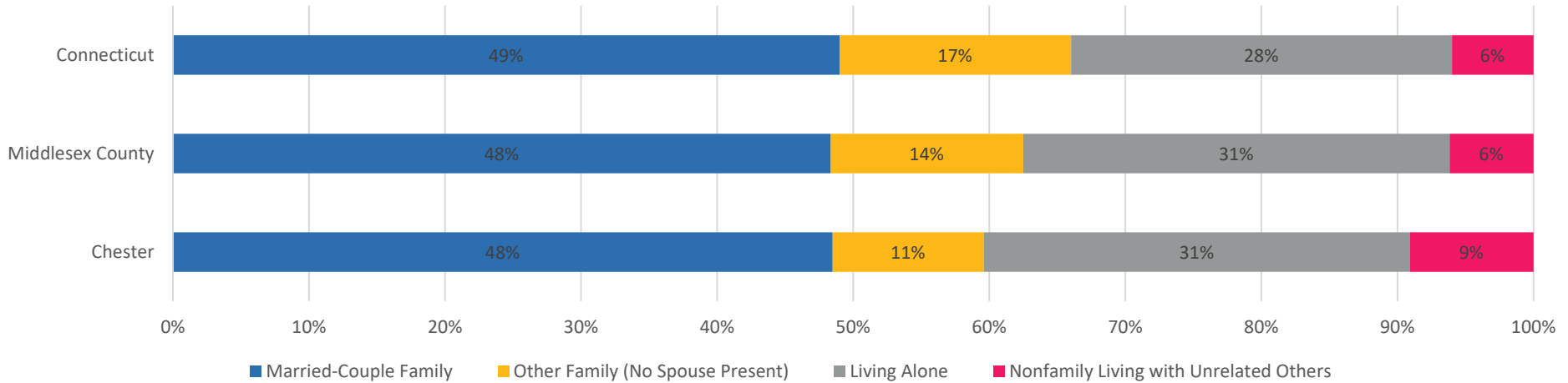
Source: 2000 and 2010 Decennial Census; 2019 ACS 5-Year Estimates, Table B01001

- Shifts in age cohort distribution occurring
 - Large decreases in 70-74 and 30-34 age groups → increases in most of the other age groups
 - Largest increases in under 5 years old population and middle aged groups (35-50)
- 65+ share of the population still growing, now at 25.3%



HOUSEHOLD COMPOSITION

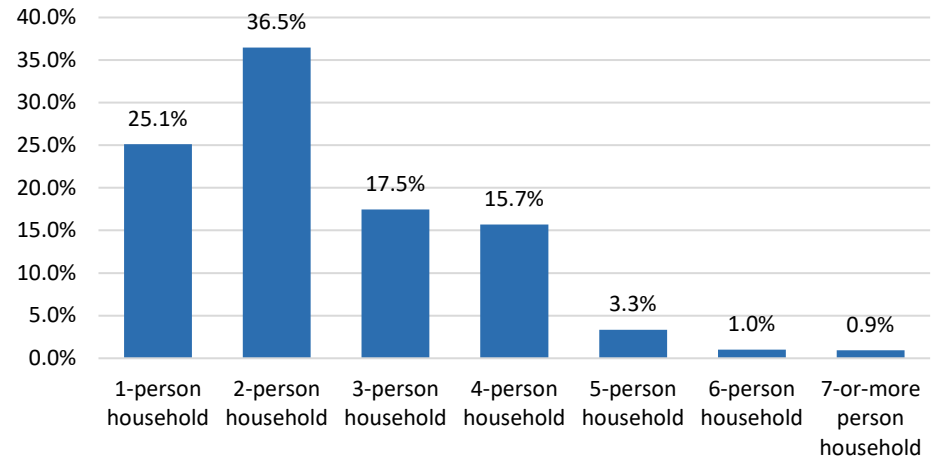
Household Type Distribution



Source: 2019 ACS 5-Year Estimates, Tables B01001, B11016

- Most Chester households made up of married-couple families
- **In 2019, 62% of Chester households are made up of one or two people**
 - Indicates trend to empty nester households

Chester Household Size Distribution



DEMOGRAPHIC TRENDS: TAKEAWAYS

- Population is on a decline, projected to continue
- Aging community – growing share of population age 65 years old and over
- Most households (63%) are smaller, 1-2 person households





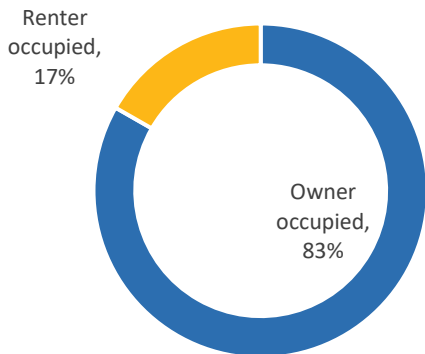
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EXISTING CONDITIONS: HOUSING MARKET TRENDS

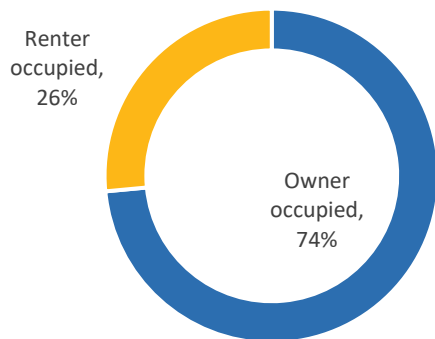


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Ownership of Occupied Units Chester

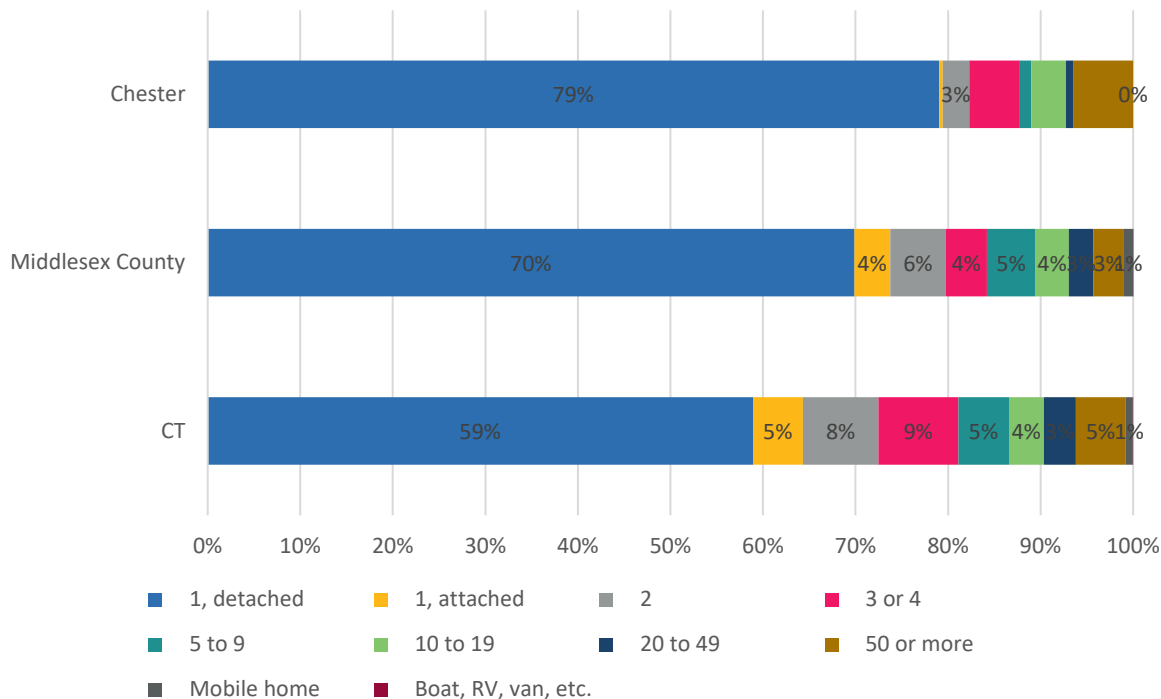


Ownership of Occupied Units Middlesex County



HOUSING TYPOLOGY

Distribution of Housing Units, by Type



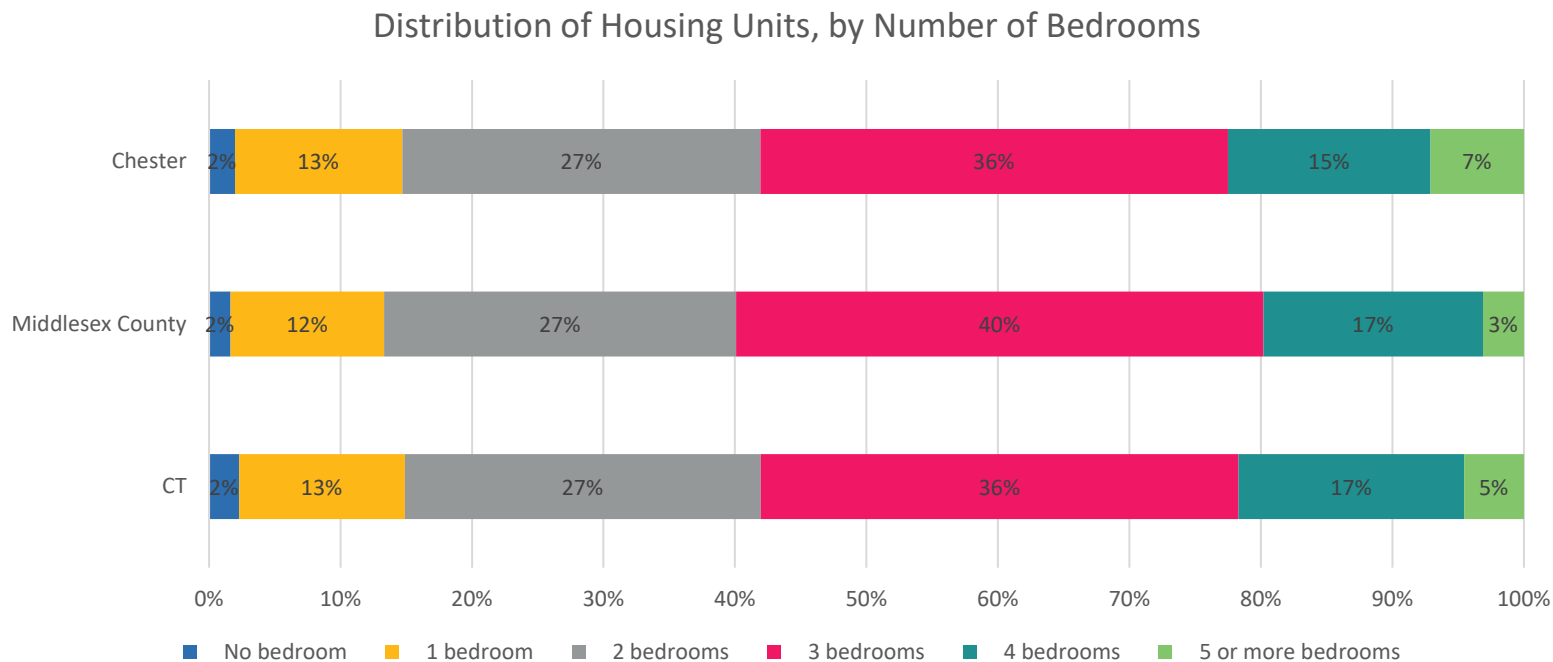
Source: ACS 5-Year Estimates, Table B25008, B25041

- 83% of units in Chester are owner-occupied, compared to only 74% in Middlesex County overall
- Chester has a high share of single family homes – 79%



HOUSING TYPOLOGY

Distribution of Housing Units, by Number of Bedrooms

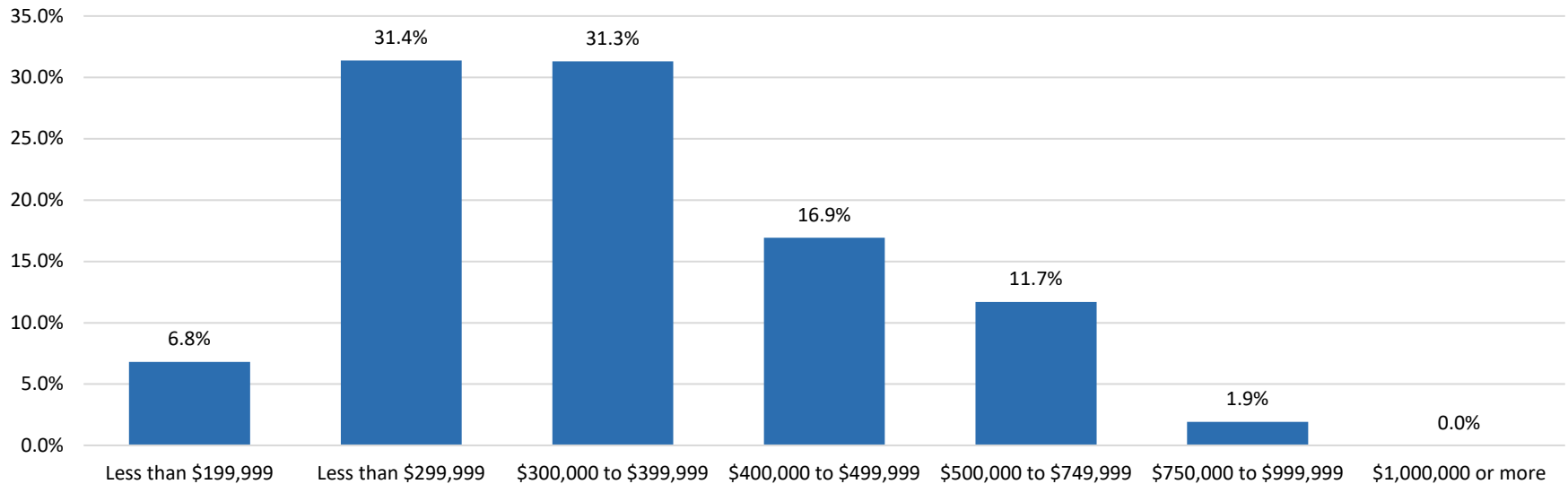


- Over 58% of housing units in Chester are 3, 4, or more bedrooms
 - In 2019, 62% of households had two people or fewer
- Size of units largely suited to families with children



HOME VALUE DISTRIBUTION (OWNER-OCCUPIED UNITS)

Distribution of Owner-Occupied Home Values



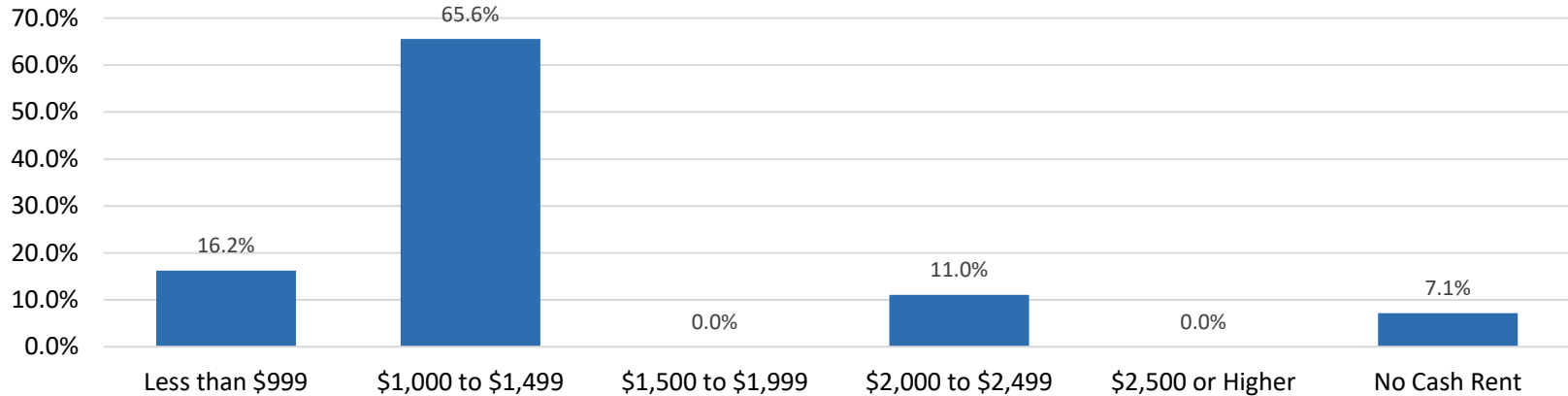
Source: 2019 American Community Survey, 5-Year Estimates, table B25075

- Most homes (63%) valued between \$200k-400k
- 13.6% of homes valued over \$500,000



GROSS RENT DISTRIBUTION

Distribution of Gross Monthly Rental Costs

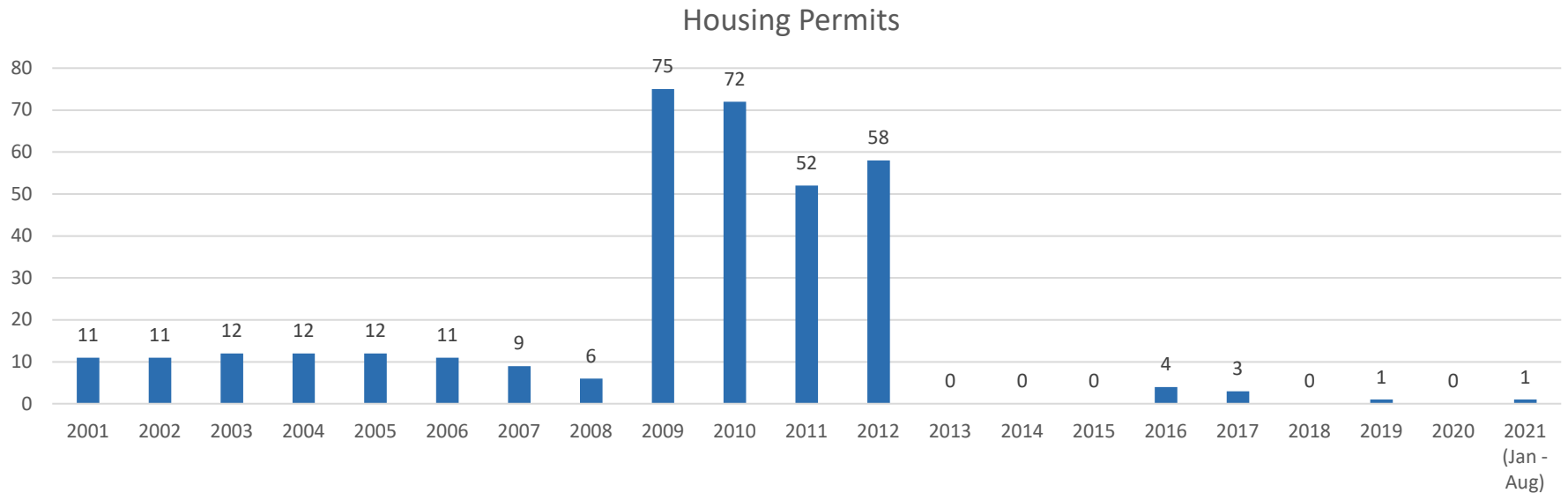


2019 American Community Survey 5-Year Estimates, Table B25063

- Median gross monthly rent in Chester is \$1,219, which is higher than both Middlesex County (\$1,119) and Connecticut (\$1,180)
- Most rental units (66%) are between \$1,000 to \$1,499 a month
- 16% of rental units are less than \$1,000 a month



HOUSING PERMITS



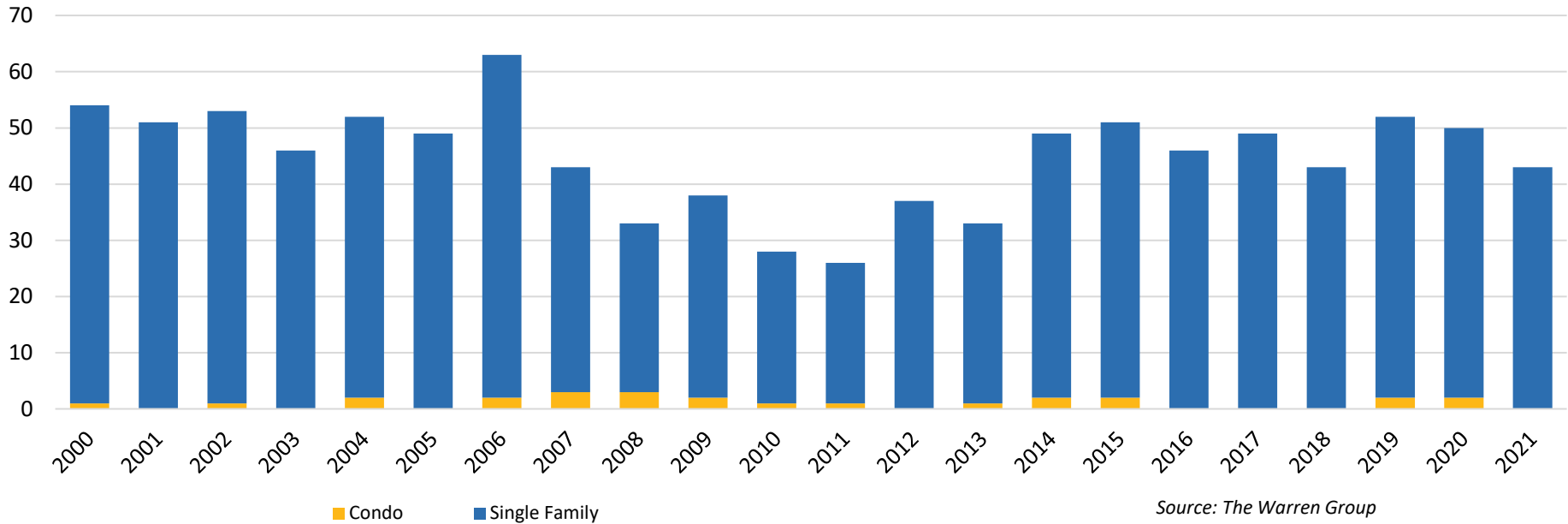
Source: CT DECD

- Housing permit activity dropped off since 2012, indicating lack of available land and economic conditions
- Since 2015, Chester has averaged about 1.6 building permits annually
 - In the first eight months of 2021, Chester has issued only 1 new permit
- Housing permits do not include additions, renovations, nor reinvestment



HOME SALES

Town of Chester Home Sales: 2001 to 2021



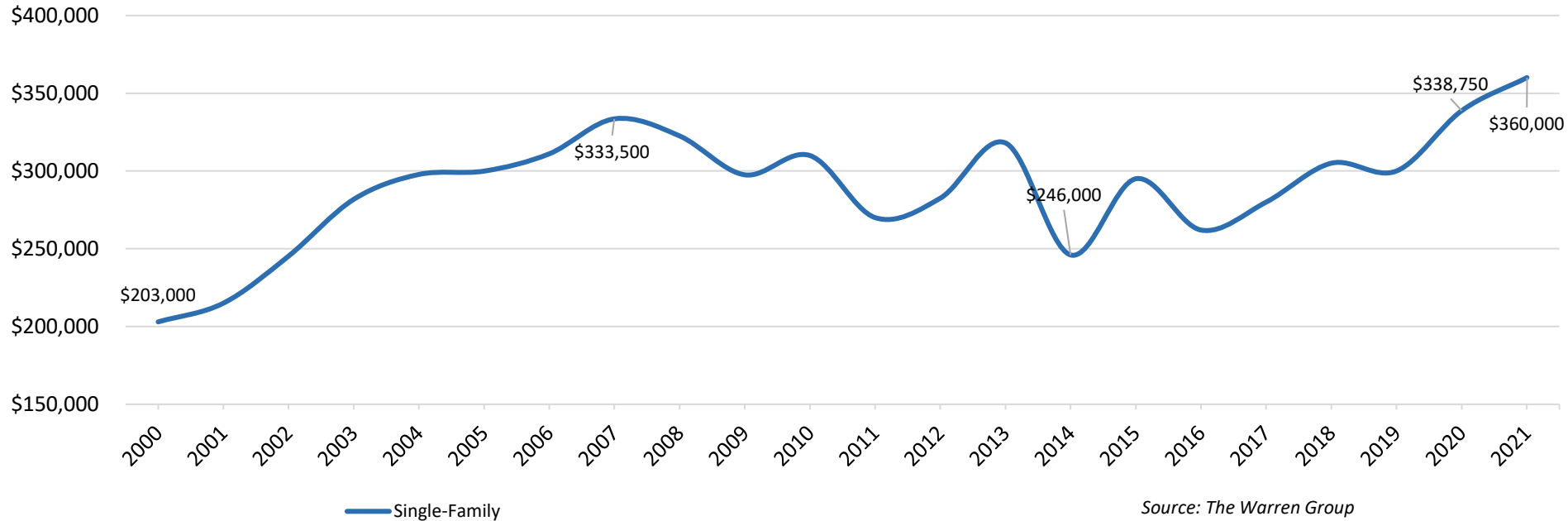
Source: The Warren Group

- Nearly exclusive single-family market
- From 2016 to 2019, home sales were generally stable, averaging about 46 per year



HOME SALE PRICES

Town of Chester Median Home Sale Price: 2000 to 2021



- Median sale price for single-family homes in Chester are at a historic high, at \$360,137 in 2021
- Since 2019, median home sales price has increased by 20%



HOUSING MARKET TRENDS: TAKEAWAYS

- Homogenous housing stock
 - Mostly single-family, owner-occupied units
- Downsizers are likely to seek housing outside of Chester
 - Housing stock dominated by 3+ bedroom units
- The pace of development has been very slow
- Housing is getting more expensive in Chester
 - 20% increase in the last few years





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HOUSING NEEDS ASSESSMENT

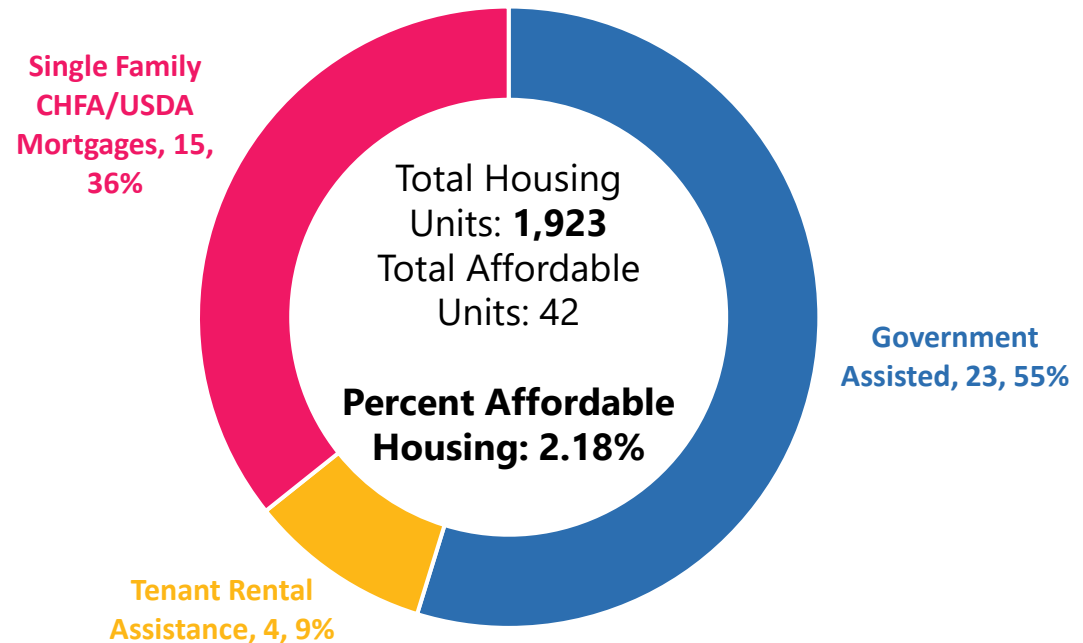


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Protected Affordable Housing

- **Protected Affordable Housing Units** meet the statutory definition of affordable housing and are restricted to households that make less than 80% of AMI, so that they spend less than 30% of their income on housing
- **As of 2021, Chester 42 affordable housing units.**

Protected Affordable Housing Units, 2021



Source: DECD Affordable Housing Appeals List, 2021



Affordable Housing Needs

How many Chester Families Need Affordable Housing?

Low Income

51% to 80% of AMI

<\$55,950 for an individual
<\$79,900 for a family of 4



180

Low income HHs



100

Homeowners



80

Renters

Very Low Income

31% to 50% of AMI

<\$36,550 for an individual
<\$52,150 for a family of 4



155

Very Low income HHs



100

Homeowners



55

Renters

Extremely Low Income

30% or less of AMI

<\$21,950 for an individual
<\$31,300 for a family of 4



165

Extremely Low income HHs



95

Homeowners



70

Renters

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- There are 500 households in Chester (29% of total) who meet the definition of low income (household income <80% of AMI)
- Primarily homeowners



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Affordable Housing: Renter Needs

Maximum Monthly Costs for Low Income Renters

Low Income

51% to 80% of AMI

<\$55,950 for an individual
<\$79,900 for a family of 4



\$1,281/month

for an individual



\$1,829/month

for a family of 4

Very Low Income

31% to 50% of AMI

<\$36,550 for an individual
<\$52,150 for a family of 4



\$837/month

for an individual



\$1,194/month

for a family of 4

Extremely Low Income

30% or less of AMI

<\$21,950 for an individual
<\$31,300 for a family of 4



\$502/month

for an individual



\$716/month

for a family of 4

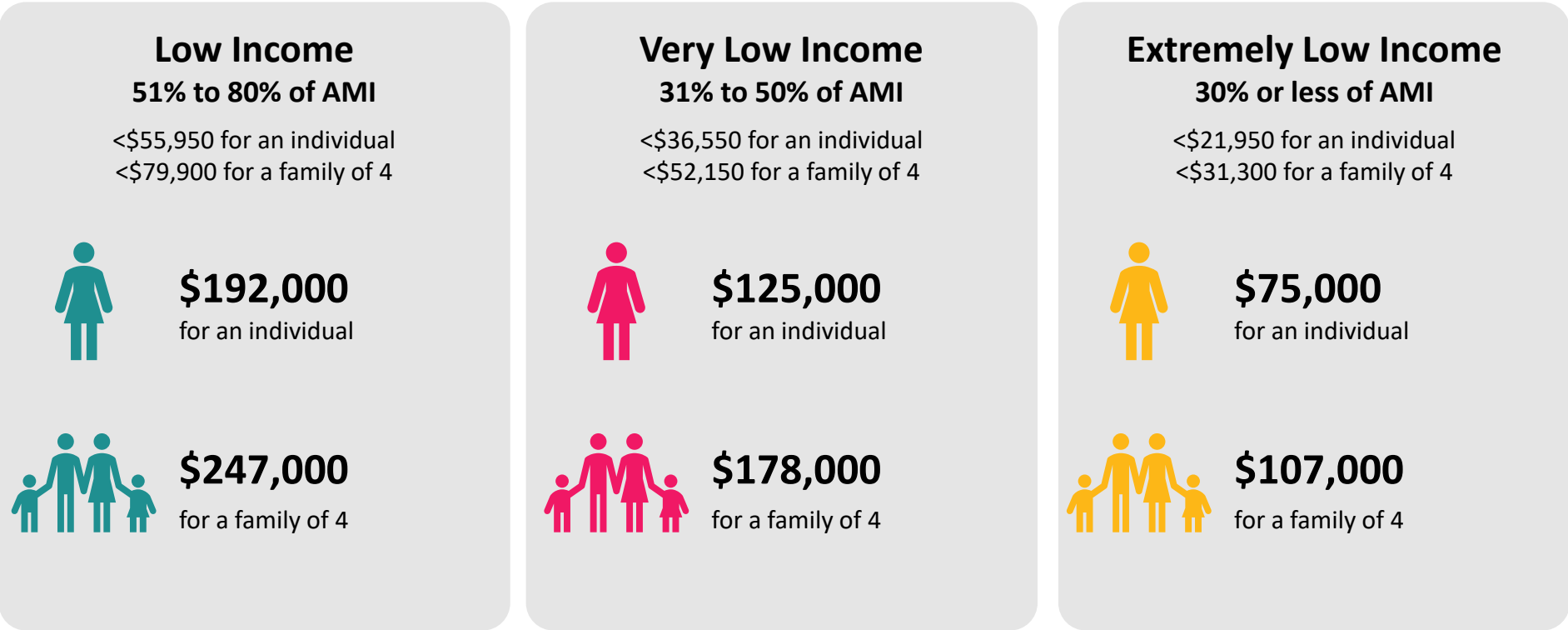
Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Southern Middlesex County, CT HUD Metro FMR Area

30% Rule: HUD recommends that households spend no more than 30% of their income on housing costs including rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs



Affordable Housing: Homeowner Needs

Maximum Home Value Affordable to Low Income Homeowners

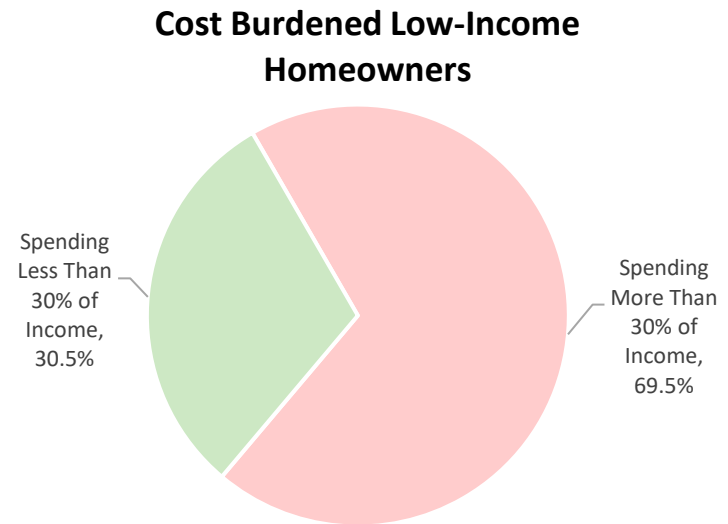
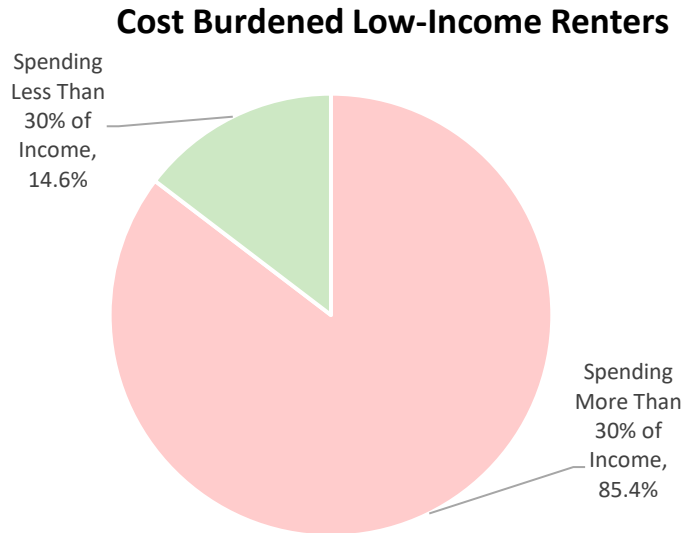


Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Southern Middlesex County, CT HUD Metro FMR Area Calculation assumes 20% down payment, 30-year mortgage at 5% interest, annual property tax payments, and 1.5% carrying costs for insurance and utilities

30% Rule: HUD recommends that households spend no more than 30% of their income on housing costs including rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs

Cost Burdens: Existing Conditions

Low Income Households in Chester



Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- **Cost Burden** is defined as households that spend greater than 30% of their income on housing. These households may have difficulty affording necessities such as food, clothing, transportation, and medical care
- **In 2018, about 61% of Chester's low-income households are cost-burdened**
 - **Compares to 12.7% for households who are not considered low-income**

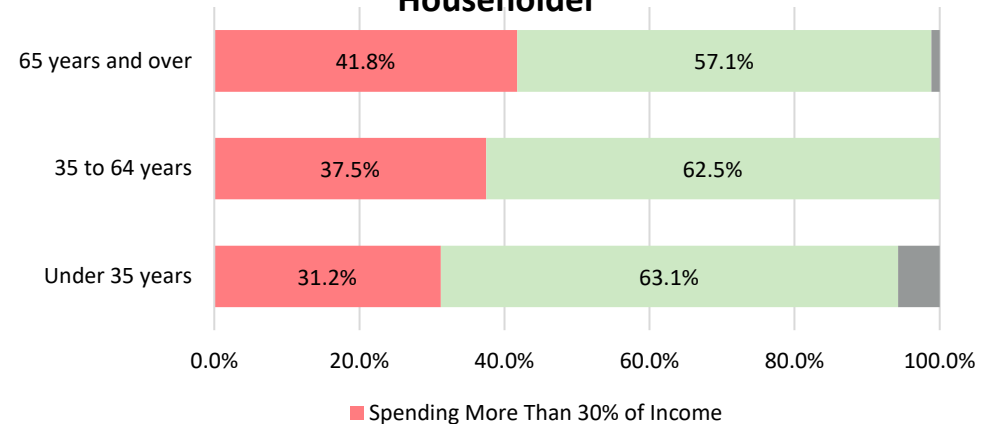


Cost Burdens: Existing Conditions

Cost Burden for Other Populations in Chester

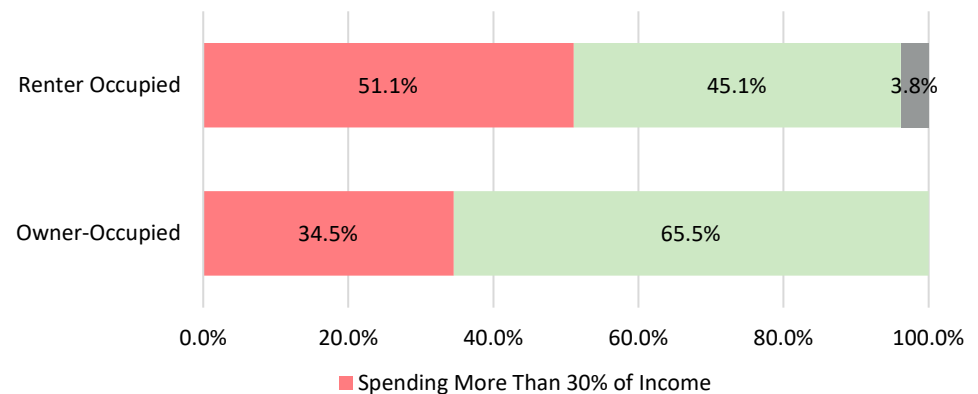
- Renter are slightly more likely to be cost-burdened compared to owners
- Seniors and young adults are more likely to be cost burdened than middle aged householders

Portion of Income Spent on Housing, by Age of Householder



Source: ACS 5-Year Estimates, Table B25072, 25093

Portion of Income Spent on Housing, by Tenure



Source: ACS 5-Year Estimates, Table B25072, 25093



Housing Gap Analysis: Methodology

- **Affordable Housing Demand:**
 - Low-income household estimates provided by U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Survey (CHAS)
 - Income limits provided by U.S. Department of Housing and Urban Development (HUD)
- **Affordable Housing Supply:**
 - Naturally occurring affordable housing calculated using 2019 American Community Survey 5-Year Estimates.
 - Home Value Distribution
 - Distribution of Gross Rent
 - SLR calculation of units affordable to low-income households based on HUD income limits
- **Housing Gap:**
 - Compares housing demand to housing supply
 - Two representative case studies for a family of four and a single-person household. These households have different income limits according to HUD



Housing Gap Analysis: Family Of 4

Owner-Occupied Units

Income Group	Max Home Value (Family of 4)	Cumulative Owner Households in Income Range	Cumulative Owner-Occupied Units in Price Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$107,000	95	29	(66)
Very Low Income (<50% of AMI)	278,000	195	56	(139)
Low Income (<80% of AMI)	247,000	295	287	(8)

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014-2018; ACS Five-Year Estimates B25075

Renter-Occupied Units

Income Group	Max Monthly Rent (Family of 4)	Cumulative Renter Households in Income Range	Cumulative Renter-Occupied Units in Price Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$716	70	8	(62)
Very Low Income (<50% of AMI)	\$1,194	125	81	(44)
Low Income (<80% of AMI)	\$1,829	205	126	(79)

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014-2018; ACS Five-Year Estimates B25063



Housing Gap Analysis: Individuals

Owner-Occupied Units

Income Group	Max Home Value (Individual)	Cumulative Owner Households in Income Range	Cumulative Owner-Occupied Units in Price Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$75,000	95	29	(66)
Very Low Income (<50% of AMI)	\$125,000	195	29	(166)
Low Income (<80% of AMI)	\$192,000	295	83	(212)

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014-2018; ACS Five-Year Estimates B25075

Renter-Occupied Units

Income Group	Max Monthly Rent (Individual)	Cumulative Renter Households in Income Range	Cumulative Renter-Occupied Units in Price Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$502	70	29	(41)
Very Low Income (30% to 50% of AMI)	\$837	125	0	(125)
Low Income (50% to 80% of AMI)	\$1,281	205	83	(122)

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014-2018; ACS Five-Year Estimates B25063



Housing Needs Assessment: Takeaways

- Significant affordable housing needs within Chester
 - 500 households (29% of total) are classified as low income and could be eligible for affordable housing
- 31% of households are spending more than 30% of their income on housing costs (cost burdened)
- Town does not have deed restricted affordable housing units
- Shortage of units affordable to households across all household sizes and housing types
- Populations with disproportionate cost burdens and housing needs include:
 - Low-income households making less than 80% AMI
 - Senior households
 - Renters
 - Single-person/ single-income households
 - Young adults

