



# **Town of Deep River**

## Affordable Housing Plan

Town of Deep River Board of Selectmen

Adopted May 24, 2022

**Completed in Partnership with**

Town of Deep River 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



## Table of Contents

Community Values Statement.....	3
Introduction.....	4
What is Affordable Housing? .....	4
Why is Affordable Housing Important? .....	4
Plan Development Process .....	5
Deep River’s Place in the Region .....	7
Affordable Housing in Deep River.....	7
Protected Affordable Housing.....	7
Connecticut Housing Finance Authority Programs .....	7
Naturally Occurring Affordable Housing.....	7
Housing Needs Assessment.....	8
Land Use & Zoning Assessment.....	11
Infrastructure and Natural Constraints Assessment .....	13
Objectives, Strategies and Action Steps.....	14

## Appendices

Appendix A: Survey Results

Appendix B: Data Analysis and Housing Needs Assessment

## Community Values Statement

A diverse and inclusive housing stock allows young people to live in the community where they grew up, establish families of their own, enables residents to downsize and retire within the community, and provides housing opportunities that strengthen Deep River's vibrance and economic wellbeing.

The Town recognizes that housing in Deep River, while providing a wider opportunity of options than many of its neighboring communities, is often quite expensive and may be beyond the reach of people who grew up in town or the elderly residents who may wish to scale down from a large house to a more manageable residence. There is no single solution to this issue, which has many causes, only some of which are within the ability of the Town and its property owners to control.

It is the Town of Deep River's goal to address the issues within its purview to improve housing diversity and affordability while maintaining its charming small-town feel, the vibrance of the Downtown and Landing neighborhoods, and the quiet of its rural areas. A more diverse housing stock will enable new residents to enjoy all that Deep River has to offer and create opportunities for existing residents to continue to live in the community as they move through different life stages and lifestyles.

## Introduction

The Town of Deep River 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 \$70,900 per year or an individual making less than \$59,950 per year could qualify for affordable housing in Deep River. Income limits are updated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). According to data from the HUD, about 685 of Deep River households, 36% 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), 394 or 6.6% of Deep River's total housing units were protected affordable units. Deep River also has many naturally occurring affordable housing (NOAH) units. 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, would 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, medical residents, and lower wage workers at major employers such as Deep River and Regional school districts, Adam's Super Food Stores, and Tri Town Precision Plastics.

## **Plan Development Process**

### Regional Housing Plan

This Affordable Housing Plan for Deep River 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 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 Housing Plan was developed in collaboration from Lower Connecticut River Valley Council of Government (RiverCOG) staff and consultants 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 July through September 2021 and gathered input from 89 residents of Deep River on community values and housing needs. The key findings of the survey were:

- 72% of respondents said housing diversity would have a positive or neutral impact, while 24% said housing diversity would have a negative impact.
- 67% of respondents think housing is an important component in community longevity.
- 52% of respondents do not think current housing options meet residents' needs.
- 51% of respondents do not think existing housing stock is adequate to satisfy future housing market demands.
- 48% of respondents agree that housing in Deep River is too expensive.
- 57% of respondents are aware of households who would benefit from more affordable housing in Town.
- About a quarter of respondents personally struggle with housing costs.
- Nearly a quarter 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, people living alone, seniors, and renters.

Full survey results can be found in *Appendix A*.

Regional public workshops were held on October 5, 2021, and January 24, 2022, and 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

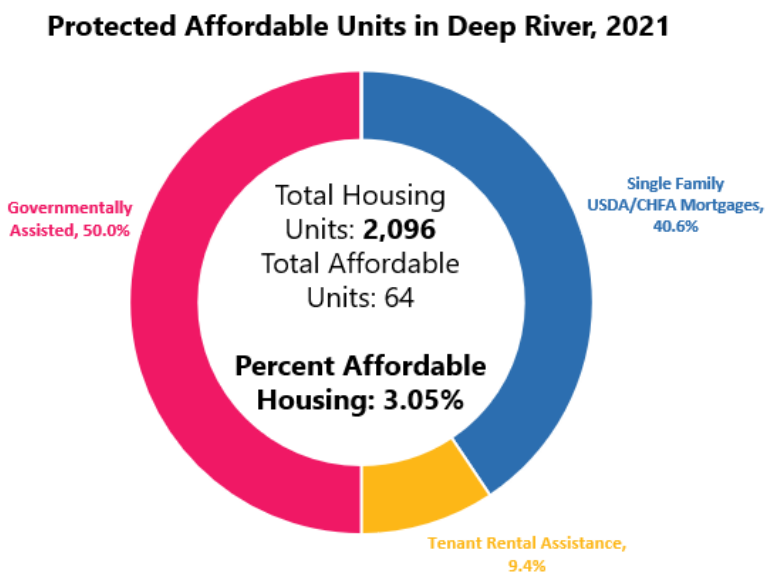
An Affordable Housing Plan “Annex” was then created for each of the member municipalities of RiverCOG to provide supplemental data and information as well as objectives and strategies that are unique to each community. A virtual public workshop was held separately for each community between February and March 2022 to gather feedback that was specific to each town. Deep River’s municipal workshop took place on February 17, 2022. 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 context for the Lower Connecticut River Valley Region.

## Deep River's Place in the Region

Deep River is a riverfront town of 4,415 residents located in southern Middlesex County along the Connecticut River. According to the 2019 American Community Survey, Deep River has 2,112 households and a median household income of \$80,495.

Deep River is known for its historic main street, maritime heritage and its annual Ancient Muster event that takes place every July.

## Affordable Housing in Deep River



Source: DECD Affordable Housing Appeals List, 2021

### Protected Affordable Housing

As of 2021, there were 64 protected affordable housing units in Deep River, comprising 3.05% of the Town's total housing stock. These units are reserved for low-income occupants and are not on the open market. There were 32 USDA or CHFA mortgages, 26 government assisted units, and 6 tenant rental assisted units. Deep River does not have any deed restricted units.

The different types of affordable housing in Deep River 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.

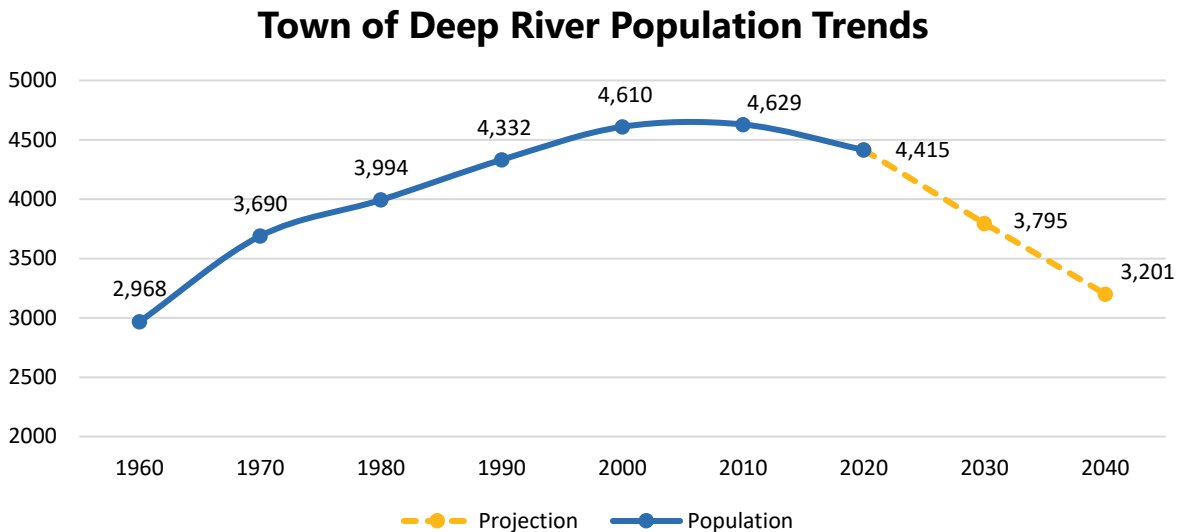


## Housing Needs Assessment

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

- Deep River’s population peaked in 2010 and has been slowly declining since. Historically, the Town’s new growth has been tied to new housing construction or home sales, though housing construction has been virtually nonexistent for nearly a decade.
- According to population projects developed by the Connecticut State Data Center, Deep River’s population is projected to continue to decline to 3,201 residents by 2040.
- Despite recent population losses in the 65-69- and 50–54-year-old age cohorts, Deep River still has an aging population. The share of the population that is 65+ has increased in the last decade to comprise almost 19% of the population in Deep River, a rate which is closely comparable to Connecticut as a whole.
- Like many other towns in the Region, Deep River’s average household size is getting smaller; as of 2019, 64% of Deep River households were comprised of one or two people. Despite the small household sizes, most houses in Deep River have three or more bedrooms, which suggests that the town’s supply of smaller housing units has not kept up with this growing demand.

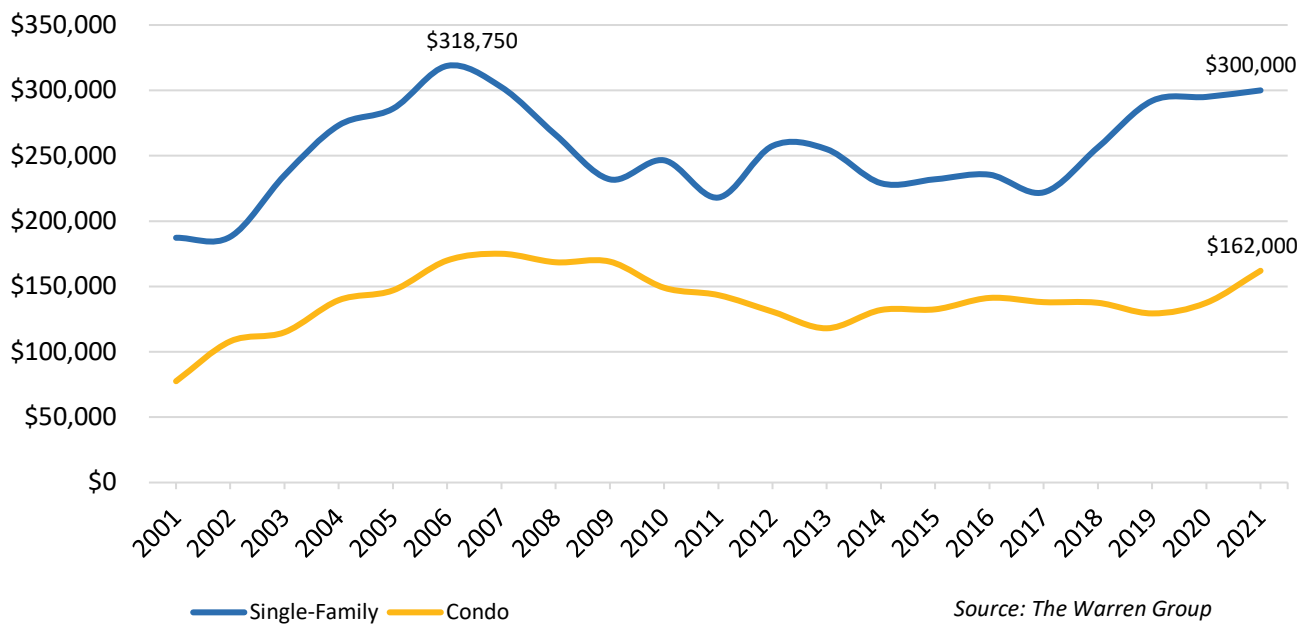


*Source: Decennial Census and CT Data Center projection*

### Housing Stock

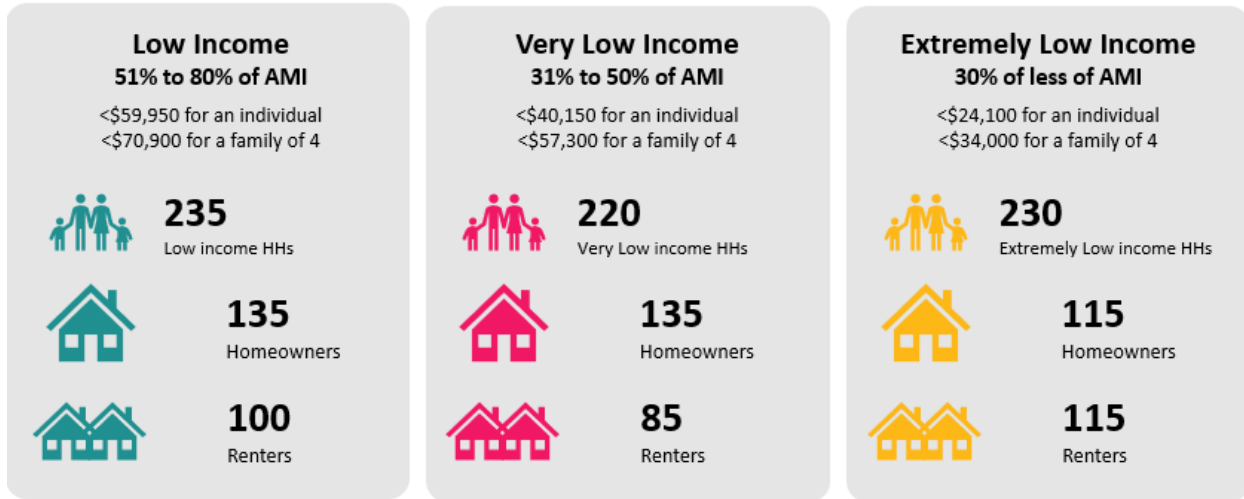
- Deep River’s housing stock is nearly exclusively owner-occupied, single-family detached units. 72% of Deep River’s housing stock is single family detached homes. The Town does, however, have a much higher share of duplexes compared to both the state and county, at 12%.
- 64% of housing units in Deep River have three or more bedrooms, although in 2019, 64% of households had two people or fewer. The size of units in Deep River are largely suited to families with children.
- The median home sales price in Deep River decreased following a historic high in 2005. In 2016, prices began to increase and now appear somewhat stagnant.
- From 2016 to 2019, home sales were generally stable, averaging about 66 per year.
- Housing permit activity has been slow since the mid-2000s, indicating a lack of available land and economic conditions. Since 2015, Deep River has averaged about 2.6 building permits annually. Housing permits do not include additions, renovations, nor reinvestment.

**Town of Deep River Median Home Sale Price: 2000 to 2021**



## Housing Need

### How many Deep River Families Need Affordable Housing?



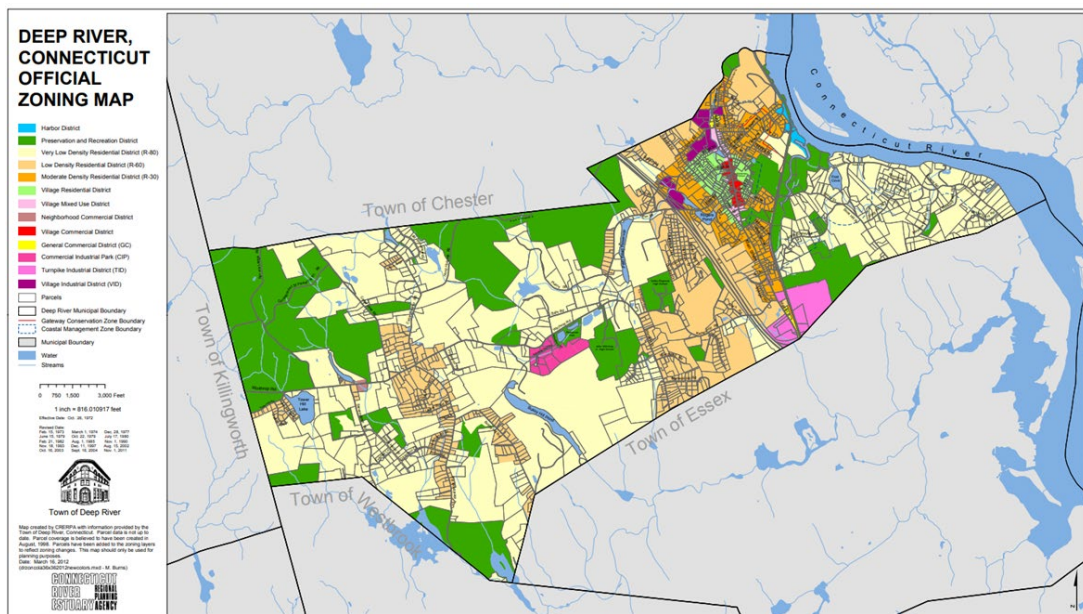
Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- There are **685 households** in Deep River (36% 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. 29% of Deep River households are cost burdened. About 72% of Deep River’s low-income households are cost-burdened, compared to only 13% of households who are not considered low-income.
- Seniors (65+) households and homeowners are more likely to be cost burdened than other age groups or renters.
- 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 being for renter families and individual owners.

## 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*.

- Very few zoning districts in Deep River allow any other type of residential development besides single-family homes.
- With multifamily housing allowed by special permit in only the Village Mixed Use and General Commercial zones, supplying diverse housing types in Town is a significant challenge.
  - Multifamily housing permitted in Village Mixed Use zone by special permit.
  - Two family residences allowed in General Commercial zone by special permit.
  - Multifamily developments cannot have more than four units, which limits how much the Town can increase residential densities.
- While Deep River's center has public sewer and water infrastructure, outlying areas of town rely on private wells and septic systems, which restrict other types of development.
- Accessory apartments, as of April 2021, are allowed as-of-right in all residential districts.



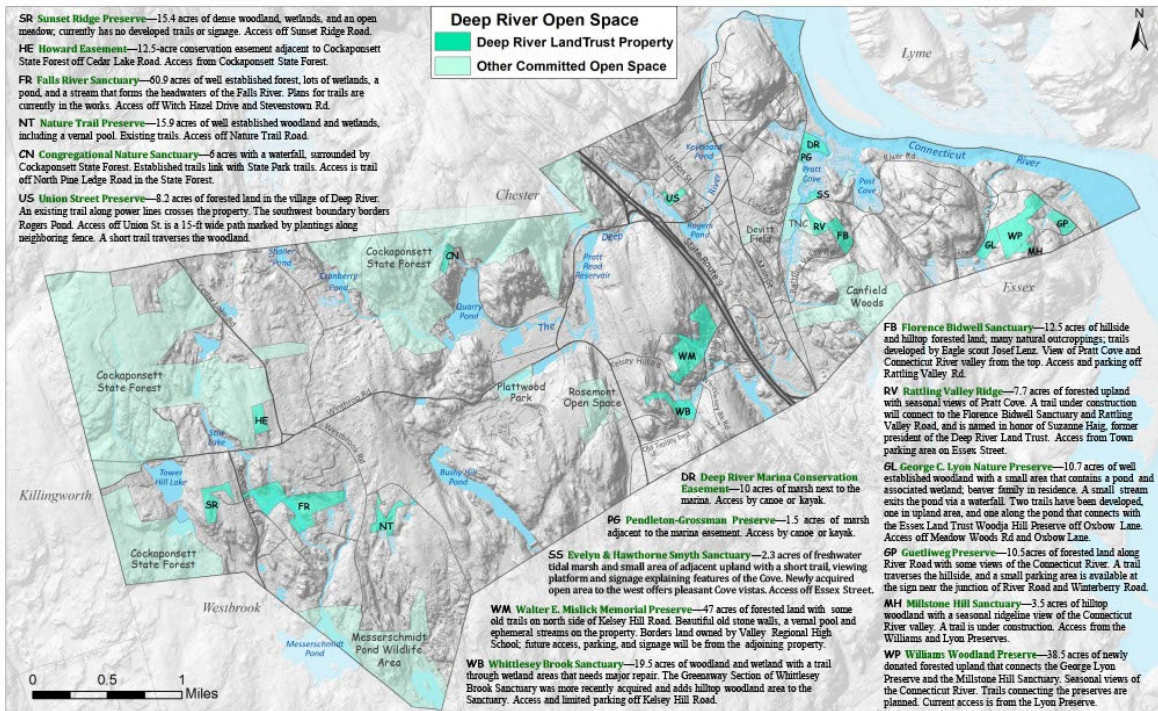
- Deep River restricts development in certain places that are environmentally sensitive, or conservation and recreation areas. The 2015 Plan of Conservation and Development emphasizes that the Town works to encourage Planned Conservation Developments where areas can be consciously developed to preserve open space. The following are designated in Deep River's zoning regulations as areas where development has specific limitations:
  - PRD – Preservation and Recreation Zone

- GC - Gateway Conservation Zone (CT River)
- SFH - Special Flood Hazard Areas
- Coastal Areas – according to CT Coastal Management Act standards
- Deep River’s POCD is supportive of the following opportunities to diversify housing options and improve affordable housing in Town:
  - Support zoning regulations that maintain housing affordable to persons with incomes at or below the area’s median income, consistent with good land use practices.
  - Encourage the upgrading of existing rental housing stock.
  - Encourage housing for aging Baby Boomers in proportion to the Deep River population.

## 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*.

- Most of Deep River relies on individual well water and septic systems. Environmental constraints on water and septic limit the intensity of development that the land can support.
- Conservation and recreation are extremely important to the community in Deep River. The Town and the Deep River Land Trust holds over 230 acres of open space land.
- According to the most recent POCD, Deep River has been able to successfully secure large amounts of open space via subdivisions.
- The POCD notes that as of 2006 assessments, about 14.8% of land cover is developed in Town.





## Objectives, Strategies and Action Steps

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

### 1. **Make improvements to Deep River's administrative systems that work to promote affordable housing opportunities in Town.**

Various improvements can be made to strengthen Deep River's organizational capacity. With better access to relevant resources, agencies, and information in general, the Town can more efficiently move forward with its affordable housing goals.

**Action 1.1** - Establish, with the Towns of Chester and Essex, an inter-town Housing Committee to collaborate and assist the towns with implementation of Plan recommendations. Participation in the Committee should be drawn from the Board of Selectmen, Planning & Zoning, and members of the public at large. *(Lead Entity: Board of Selectmen or Planning & Zoning Commission)*

**Action 1.2** - Devote a municipal webpage highlighting municipal policies regarding housing development, funding opportunities, and informational resources. *(Lead entity: Housing Committee/Town Staff)*

**Action 1.3** - Promote ADU as a concept to existing property owners. *(Lead entity: Housing Committee/Board of Selectmen/Town Staff)*

**Action 1.4** - Promote USDA and CHFA financing support programs within Real Estate community. *(Lead entity: Housing Committee)*

**Action 1.5** - Actively solicit and participate with developer efforts to seek Low Income Housing Tax Credits for development projects. *(Lead entity: Board of Selectmen/Town Staff)*

**Action 1.6** - Expand public outreach regarding eligibility for rental rebate programs for seniors and disabled population. *(Lead entity: Town Staff/Board of Selectmen)*

### 2. **Make changes to Deep River's Zoning Regulations that improve the regulatory environment for affordable housing development**

Creating fewer regulatory barriers to affordable housing development improves the environment in Town for such projects and can allow developers more flexibility in what they can create on a given parcel.

**Action 2.1** - Consider, with public conversation of the Plan of Conservation & Development, implementing 8-2i "Inclusionary Zoning" on developments over a certain size. *(Lead entity: Planning & Zoning Commission)*

**Action 2.2** - Consider, with public conversation of the Plan of Conservation & Development, allowing for middle-density housing as-of-right in targeted areas and as larger/historic home retrofits. *(Lead entity: Planning & Zoning Commission)*

**Action 2.3** – Consider, with public conversation, streamlining Zoning Regulations to more easily allow for multi-family developments in more areas surrounding the Downtown core. *(Lead entity: Planning & Zoning Commission)*

**Action 2.4** - Consider with public conversation of the Plan of Conservation & Development, innovative zoning approaches, including small cluster housing, Incentive Housing Zones, Neighborhood Revitalization Zones, and Transfer of Development Rights. *(Lead entity: Planning & Zoning Commission)*

**Action 2.5** - Eliminate arbitrary minimum building/dwelling unit sizes in rural areas in favor of Public Health and Building Codes. *(Lead entity: Planning & Zoning Commission)*

**Action 2.6** - Create Zoning Regulations for cottage clusters, incentivizing starter houses, and pocket neighborhoods. *(Lead entity: Planning & Zoning Commission)*

**Action 2.7** - Consider conversion of underused office/commercial space to multifamily residential units or mixed-use developments in targeted areas. *(Lead entity: Planning & Zoning Commission/Economic Development Commission)*

### **3. Make town-wide policy changes and investments related to affordable housing development.**

Taking town-wide actions to create more affordable housing opportunities shows that the town is serious in its commitment to increase affordable housing, and that no one department or commission completely controls this Plan’s implementation.

**Action 3.1** - Consider providing tax abatements and administrative support to incentivize income-restrictions on ADU. *(Lead entity: Board of Selectmen/Town Staff, Board of Finance)*

**Action 3.2** - Consider development potential of surplus, unrestricted, municipally owned land, including partnering with the Housing Authority or mission-driven developers. *(Lead entity: Board of Selectmen/Planning & Zoning Commission, Economic Development Commission)*

**Action 3.3** - Pursue partnerships with nonprofit organizations and senior community developers. *(Lead entity: Board of Selectmen/Town Staff/Economic Development Commission)*

**Action 3.4** – Consider creating an Affordable Housing Trust Fund, independently or in conjunction with Inclusionary Zoning. *(Lead entity: Planning & Zoning Commission, Board of Finance)*

**Action 3.5** - Consider making direct municipal investments, through the Housing Authority and Affordable Housing Trust Fund, in affordable housing development. *(Lead entity: Board of Selectmen, Board of Finance)*

**Action 3.6** – Consider using Homeowner grants, housing trust fund, or a volunteer “Home Improvement Corps” to help with housing repairs and to allow cost-burdened owners to

stay in their homes. (*Lead entity: Town staff/Board of Selectmen, Board of Finance, Tri-Town Youth Services*)

**Action 3.7** - Seek opportunities for shared parking downtown and along the northern end of Main Street to facilitate additional housing density. (*Lead entity: Planning & Zoning Commission*)

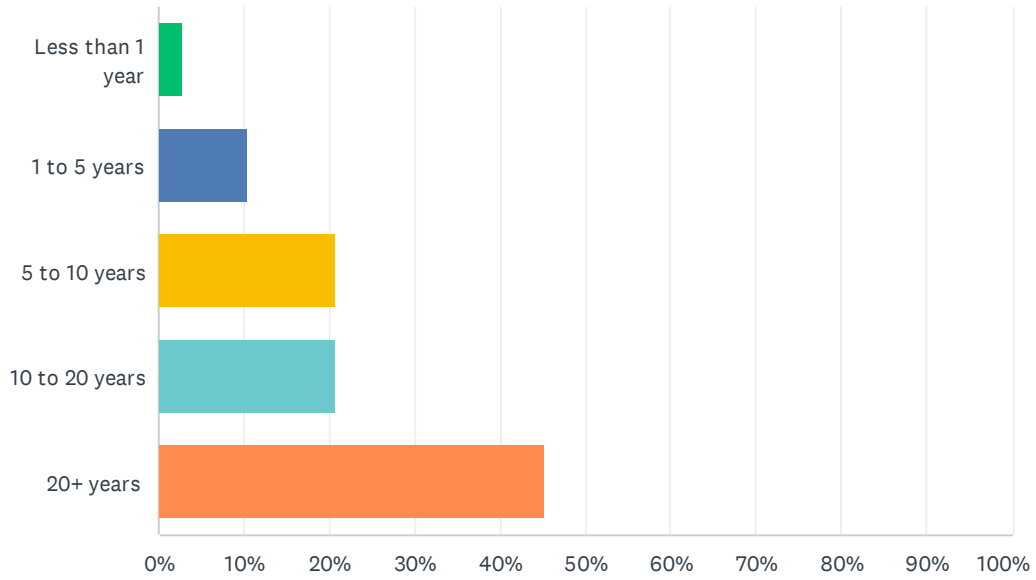
## **Appendix A**

### **Town of Deep River Affordable Housing Plan**

#### **RiverCOG Housing Survey - Town of Deep River Results**

## Q2 How long have you lived in Deep River?

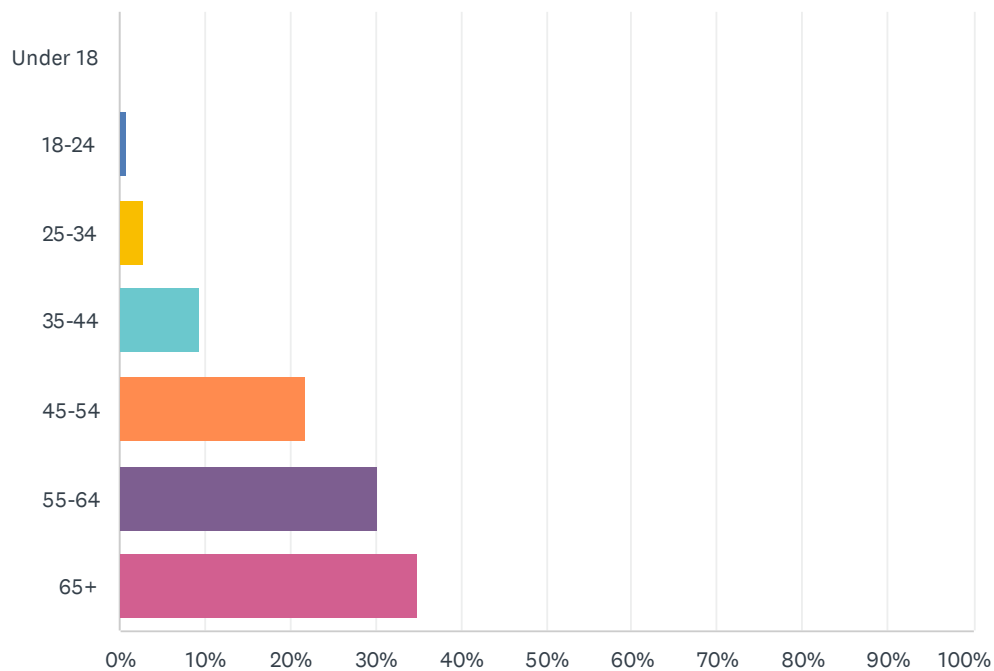
Answered: 106 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	2.83%	3
1 to 5 years	10.38%	11
5 to 10 years	20.75%	22
10 to 20 years	20.75%	22
20+ years	45.28%	48
<b>TOTAL</b>		<b>106</b>

### Q3 What is your age?

Answered: 106 Skipped: 0

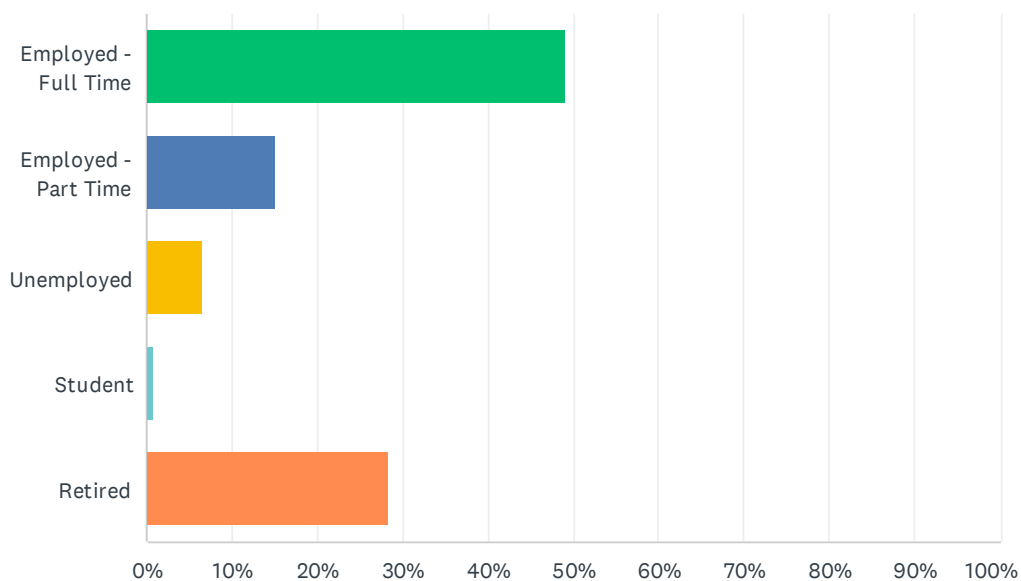


ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	0.94%	1
25-34	2.83%	3
35-44	9.43%	10
45-54	21.70%	23
55-64	30.19%	32
65+	34.91%	37
<b>TOTAL</b>		<b>106</b>



## Q4 What is your employment status?

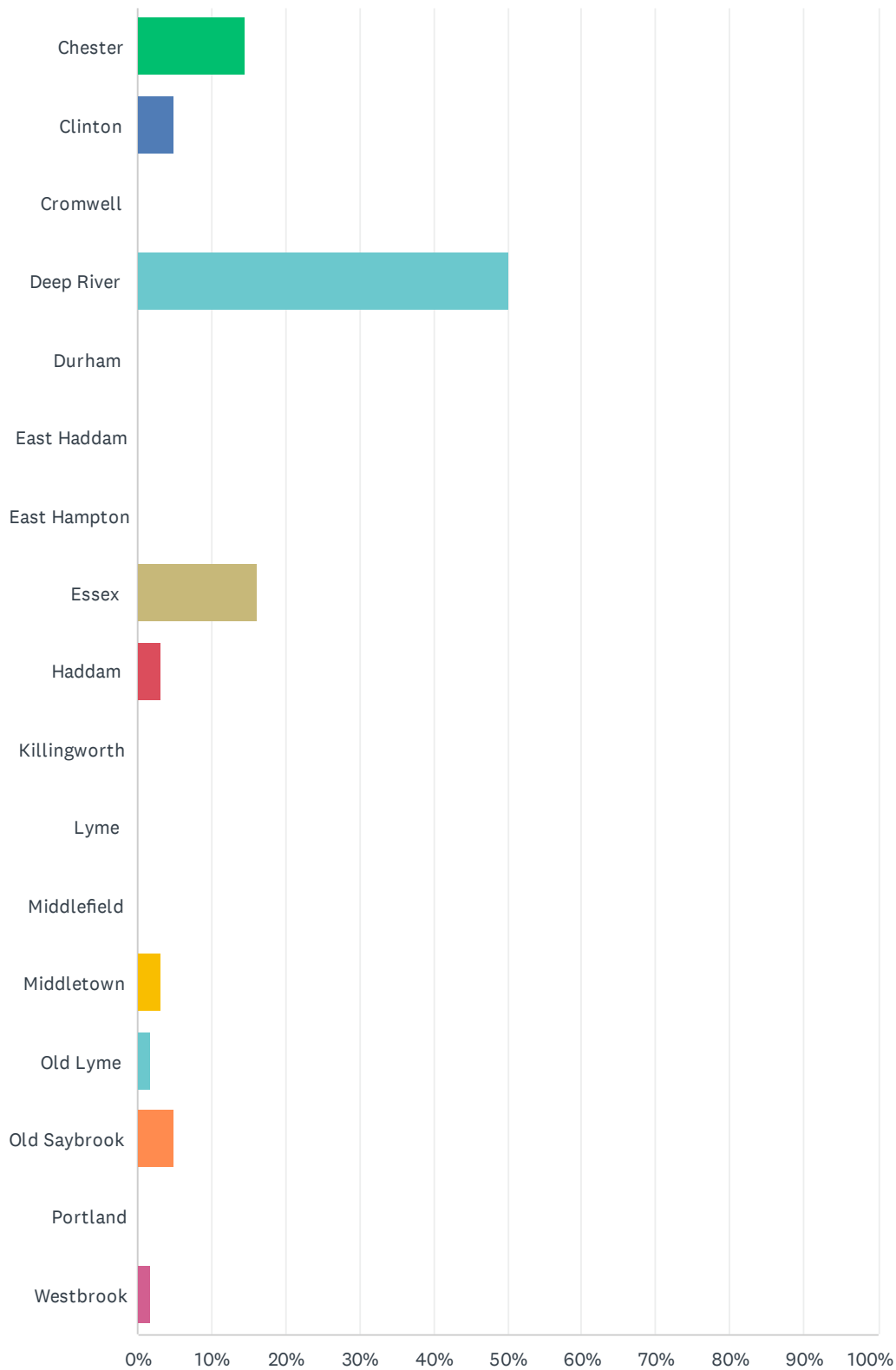
Answered: 106 Skipped: 0



ANSWER CHOICES	RESPONSES	
Employed - Full Time	49.06%	52
Employed - Part Time	15.09%	16
Unemployed	6.60%	7
Student	0.94%	1
Retired	28.30%	30
<b>TOTAL</b>		<b>106</b>

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

Answered: 62 Skipped: 44



RiverCOG Housing Survey - Deep River Responses

ANSWER CHOICES	RESPONSES	
Chester	14.52%	9
Clinton	4.84%	3
Cromwell	0.00%	0
Deep River	50.00%	31
Durham	0.00%	0
East Haddam	0.00%	0
East Hampton	0.00%	0
Essex	16.13%	10
Haddam	3.23%	2
Killingworth	0.00%	0
Lyme	0.00%	0
Middlefield	0.00%	0
Middletown	3.23%	2
Old Lyme	1.61%	1
Old Saybrook	4.84%	3
Portland	0.00%	0
Westbrook	1.61%	1
<b>TOTAL</b>		<b>62</b>

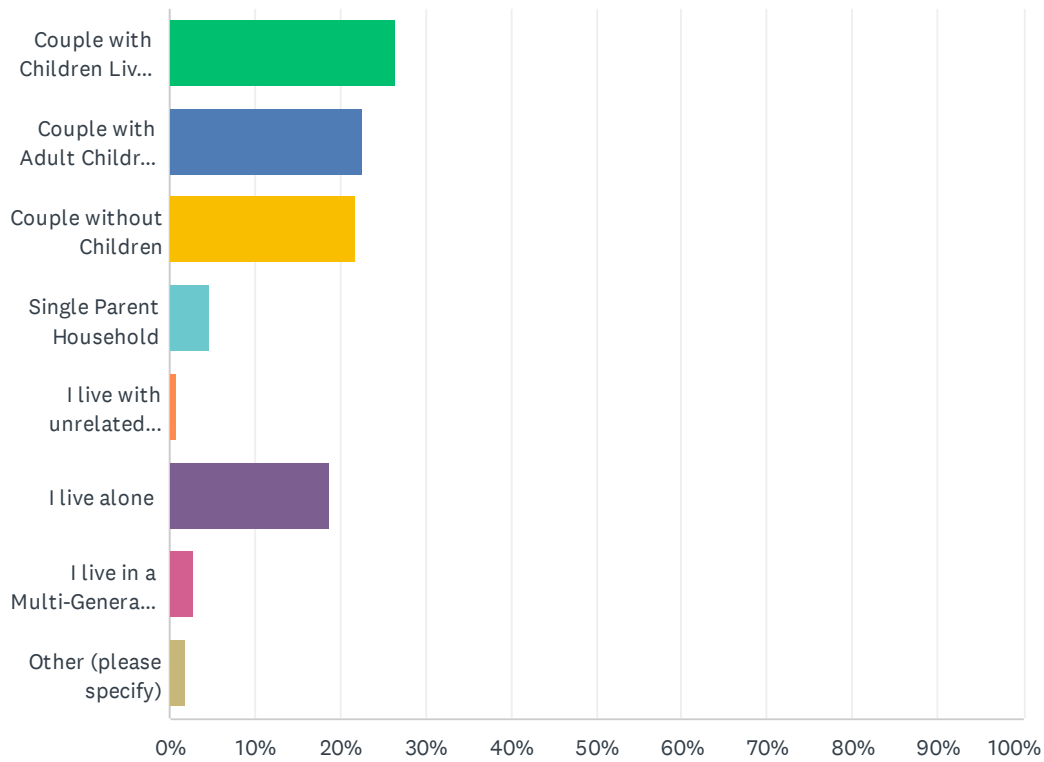
#	OTHER (PLEASE SPECIFY)	DATE
1	New York	3/21/2022 1:31 PM
2	retired	2/17/2022 8:04 AM
3	Groton	1/22/2022 1:26 PM
4	None	1/2/2022 11:45 AM
5	Other	12/30/2021 7:35 PM
6	Colchester	12/8/2021 11:06 AM
7	Before retiring, I worked in Essex. My husband works in Middletown	12/1/2021 3:52 PM
8	Shoreline	10/30/2021 2:17 PM
9	Madison	10/27/2021 1:52 PM
10	Wethersfield	10/1/2021 9:53 AM
11	retired	9/20/2021 4:29 PM
12	New Haven	9/20/2021 12:50 PM
13	New Haven	9/20/2021 12:50 PM
14	Willimantic	9/18/2021 9:05 AM
15	Retired	9/17/2021 11:39 AM

RiverCOG Housing Survey - Deep River Responses

16	Madison	9/16/2021 7:14 PM
17	NA	9/16/2021 3:59 PM
18	a city in Conn.	9/16/2021 8:01 AM
19	Hartford	9/16/2021 8:00 AM
20	New Haven	9/16/2021 7:26 AM
21	Glastonbury	9/15/2021 10:59 PM
22	New Haven	9/15/2021 9:40 PM
23	Retired	9/15/2021 8:14 PM
24	New Haven	9/15/2021 8:00 PM
25	Retired	9/15/2021 6:31 PM
26	Hartford	9/15/2021 5:31 PM
27	Retired	9/15/2021 5:26 PM
28	I work part time in Willimantic, CT	9/15/2021 5:13 PM
29	RETIRED- need an N/A box on the question...	9/15/2021 5:13 PM
30	Retired	9/15/2021 4:33 PM
31	Work from home	9/15/2021 4:30 PM
32	Los Angeles, CA (remote)	9/15/2021 4:02 PM
33	Retired	9/15/2021 3:53 PM
34	retired	9/15/2021 3:41 PM
35	Groton	9/15/2021 3:25 PM
36	WAH Aetna	9/15/2021 3:22 PM
37	Retired	9/15/2021 3:15 PM
38	Self employed	9/10/2021 8:59 AM
39	retired	9/3/2021 9:15 AM
40	RETIRED	8/5/2021 11:31 AM

## Q6 What type of household do you live in?

Answered: 106 Skipped: 0

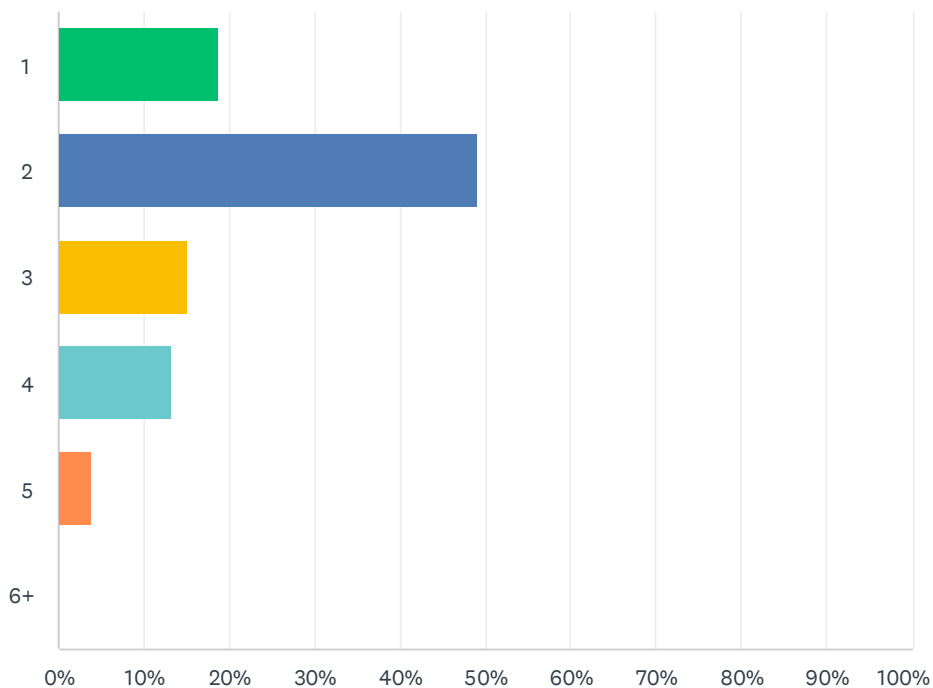


ANSWER CHOICES	RESPONSES	
Couple with Children Living at Home	26.42%	28
Couple with Adult Children (Empty Nester)	22.64%	24
Couple without Children	21.70%	23
Single Parent Household	4.72%	5
I live with unrelated others (roommates)	0.94%	1
I live alone	18.87%	20
I live in a Multi-Generational Household	2.83%	3
Other (please specify)	1.89%	2
<b>TOTAL</b>		<b>106</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Couples with shared custody, kids every other weekend, Not hte kid's primary household.	9/16/2021 9:29 AM
2	Individual living with adult child with disabilities	9/15/2021 8:00 PM

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

Answered: 106 Skipped: 0

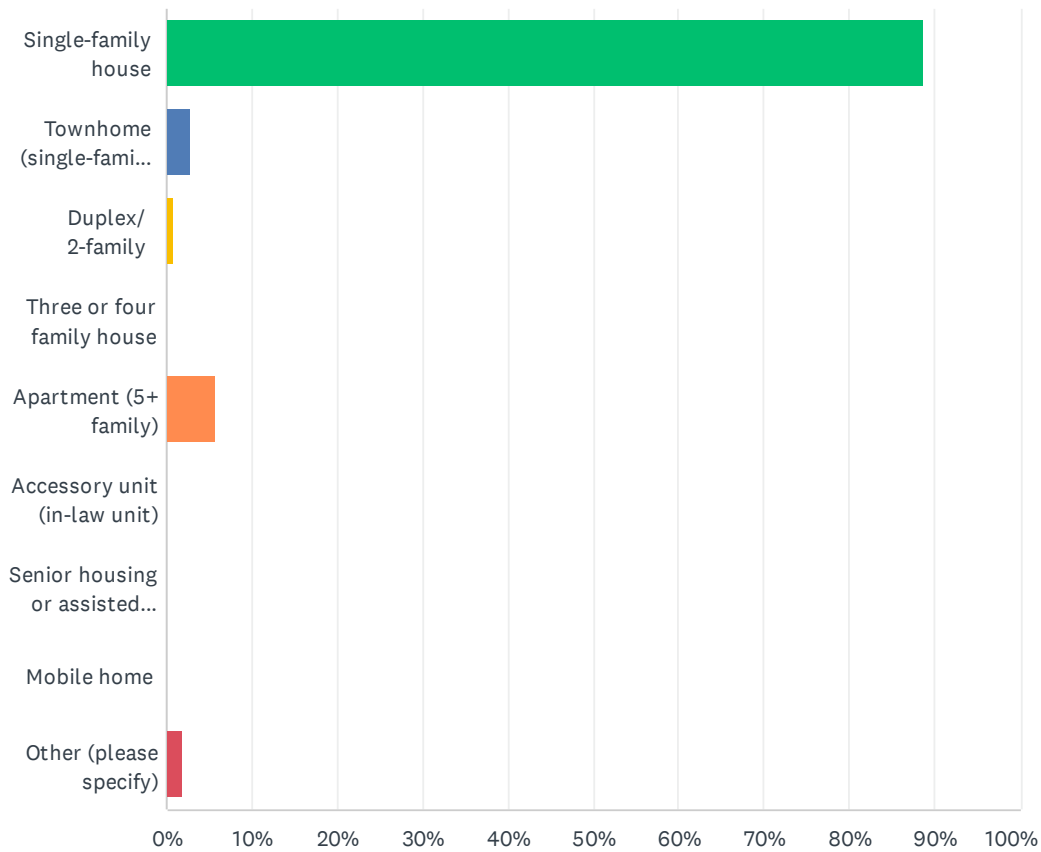


ANSWER CHOICES	RESPONSES	
1	18.87%	20
2	49.06%	52
3	15.09%	16
4	13.21%	14
5	3.77%	4
6+	0.00%	0
<b>TOTAL</b>		<b>106</b>



## Q8 What type of home do you currently live in?

Answered: 106 Skipped: 0

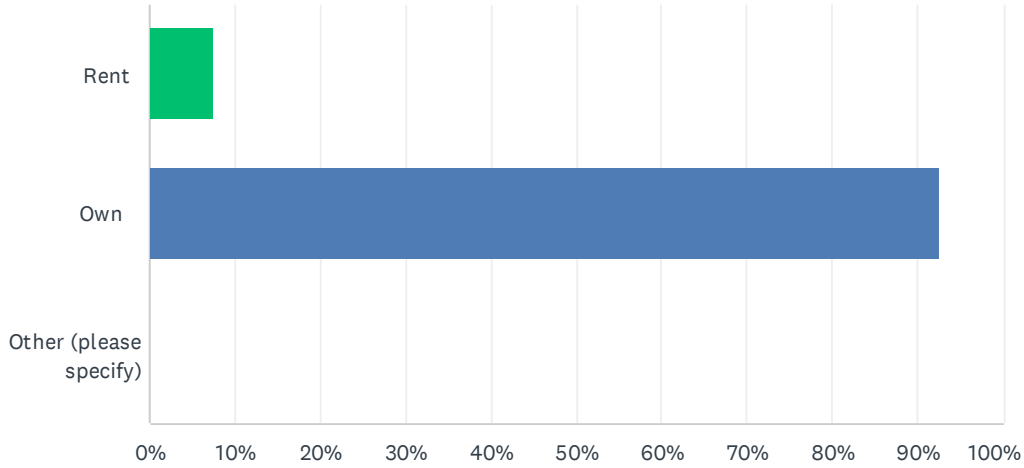


ANSWER CHOICES	RESPONSES	
Single-family house	88.68%	94
Townhome (single-family attached)	2.83%	3
Duplex/ 2-family	0.94%	1
Three or four family house	0.00%	0
Apartment (5+ family)	5.66%	6
Accessory unit (in-law unit)	0.00%	0
Senior housing or assisted living	0.00%	0
Mobile home	0.00%	0
Other (please specify)	1.89%	2
<b>TOTAL</b>		<b>106</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Rent condo with 3 condos attached	9/15/2021 7:24 PM

### 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: 106 Skipped: 0

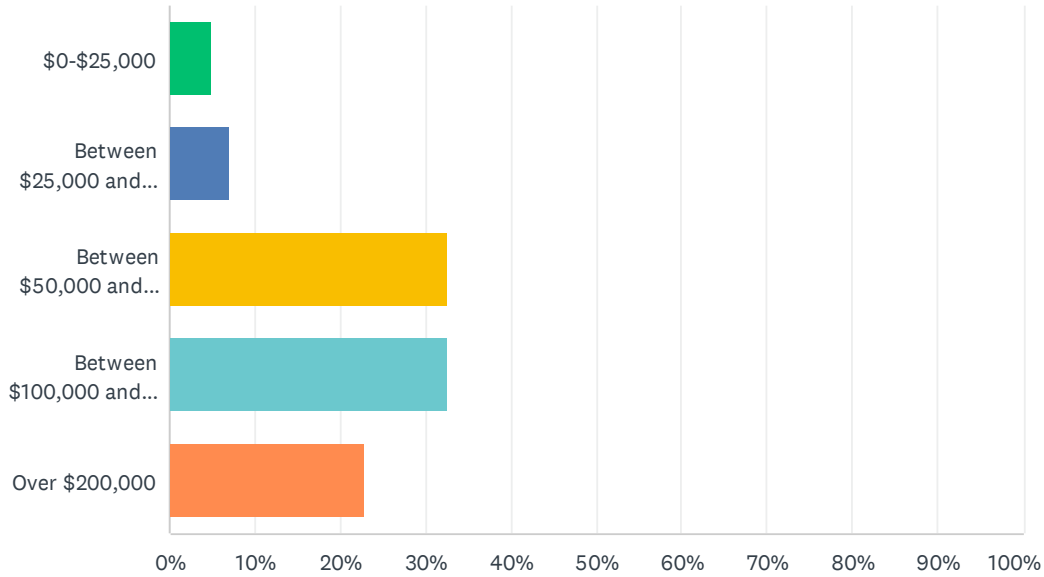


ANSWER CHOICES	RESPONSES
Rent	7.55% 8
Own	92.45% 98
Other (please specify)	0.00% 0
<b>TOTAL</b>	<b>106</b>

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

**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.**

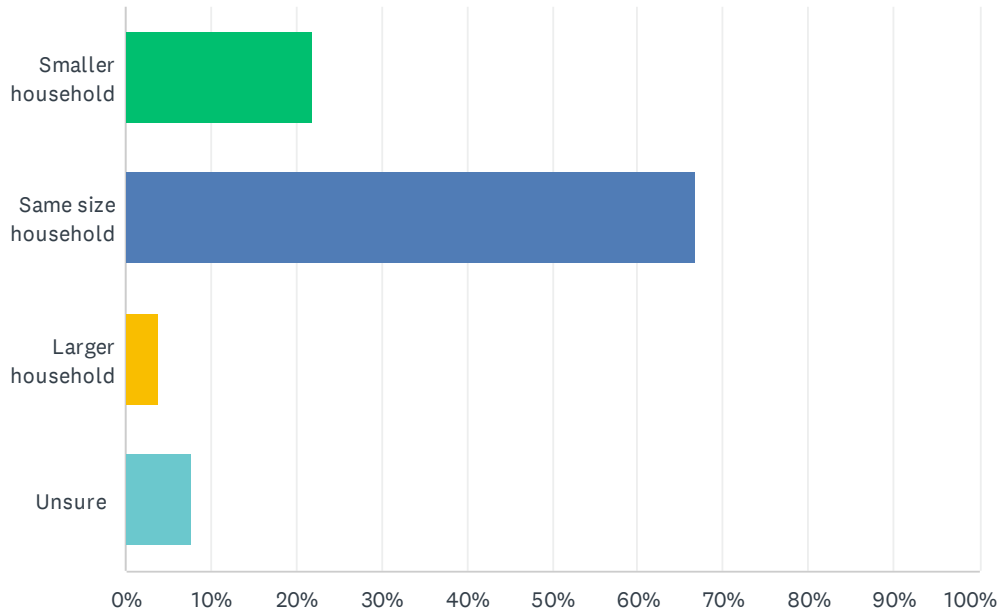
Answered: 101 Skipped: 5



ANSWER CHOICES	RESPONSES
\$0-\$25,000	4.95% 5
Between \$25,000 and \$49,999	6.93% 7
Between \$50,000 and \$99,999	32.67% 33
Between \$100,000 and \$199,999	32.67% 33
Over \$200,000	22.77% 23
<b>TOTAL</b>	<b>101</b>

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

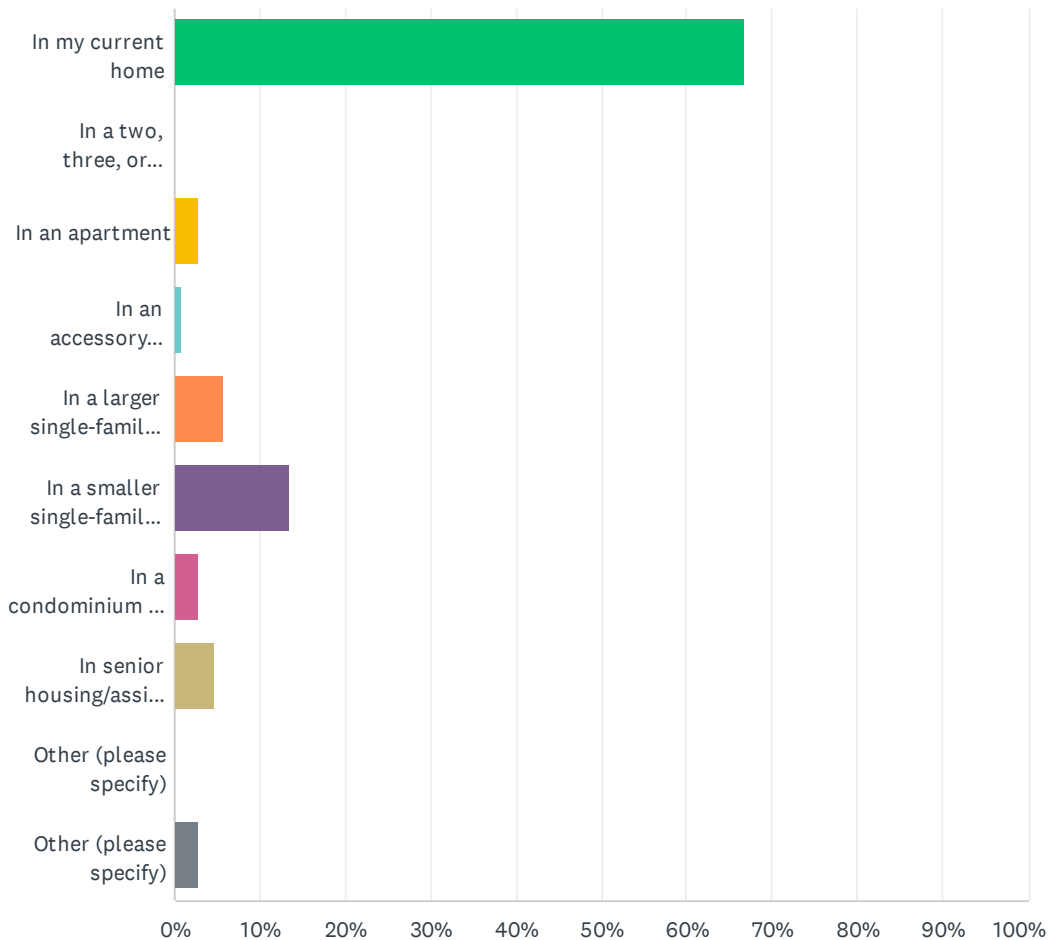
Answered: 105 Skipped: 1



ANSWER CHOICES	RESPONSES	
Smaller household	21.90%	23
Same size household	66.67%	70
Larger household	3.81%	4
Unsure	7.62%	8
<b>TOTAL</b>		<b>105</b>

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

Answered: 105 Skipped: 1



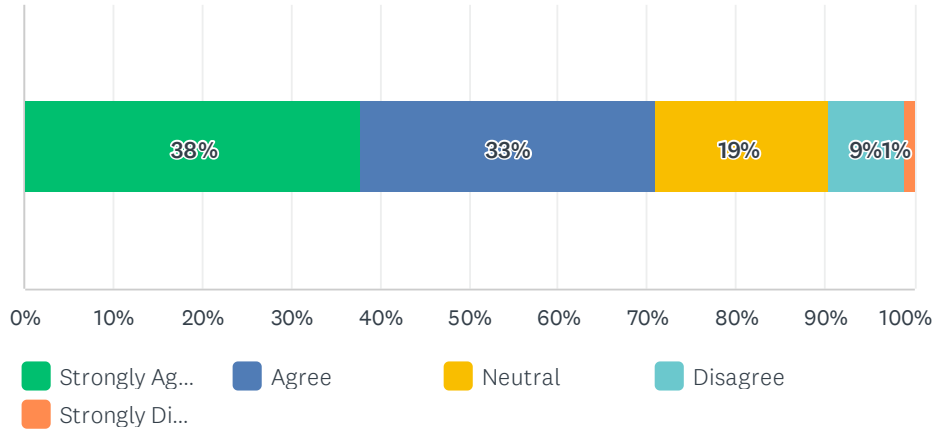
RiverCOG Housing Survey - Deep River Responses

ANSWER CHOICES	RESPONSES	
In my current home	66.67%	70
In a two, three, or four-family home	0.00%	0
In an apartment	2.86%	3
In an accessory dwelling/in-law apartment	0.95%	1
In a larger single-family home	5.71%	6
In a smaller single-family home	13.33%	14
In a condominium or townhome	2.86%	3
In senior housing/assisted living	4.76%	5
Other (please specify)	0.00%	0
Other (please specify)	2.86%	3
<b>TOTAL</b>		<b>105</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Anywhere but CT	10/30/2021 2:17 PM
2	I don't plan t live in CT. SIngle family or condo.	9/16/2021 9:29 AM
3	Unsure	9/10/2021 8:59 AM

## Q13 Housing in Connecticut is too expensive

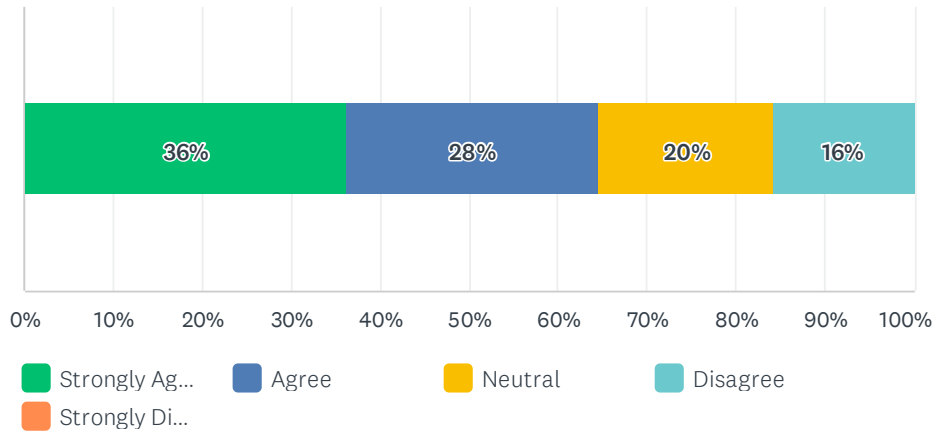
Answered: 103 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly Agree	38%	39
Agree	33%	34
Neutral	19%	20
Disagree	9%	9
Strongly Disagree	1%	1
<b>TOTAL</b>		<b>103</b>

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

Answered: 102 Skipped: 4

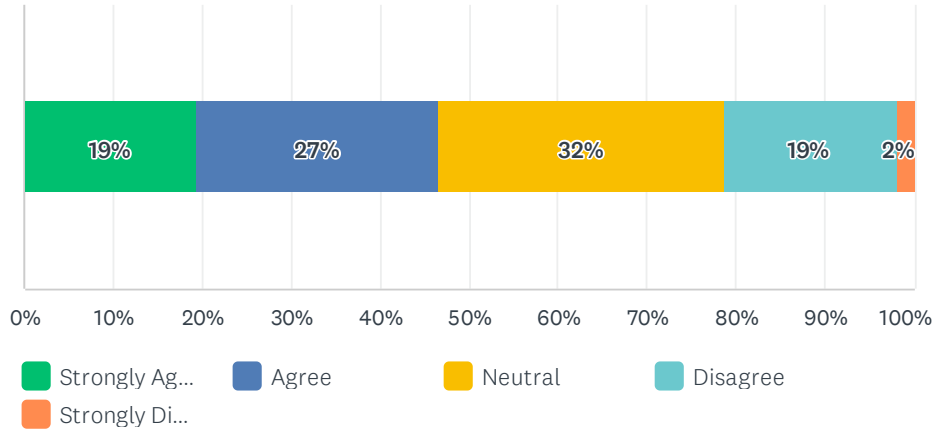


ANSWER CHOICES	RESPONSES	
Strongly Agree	36%	37
Agree	28%	29
Neutral	20%	20
Disagree	16%	16
Strongly Disagree	0%	0
<b>TOTAL</b>		<b>102</b>



## Q15 Housing in my town or city is too expensive

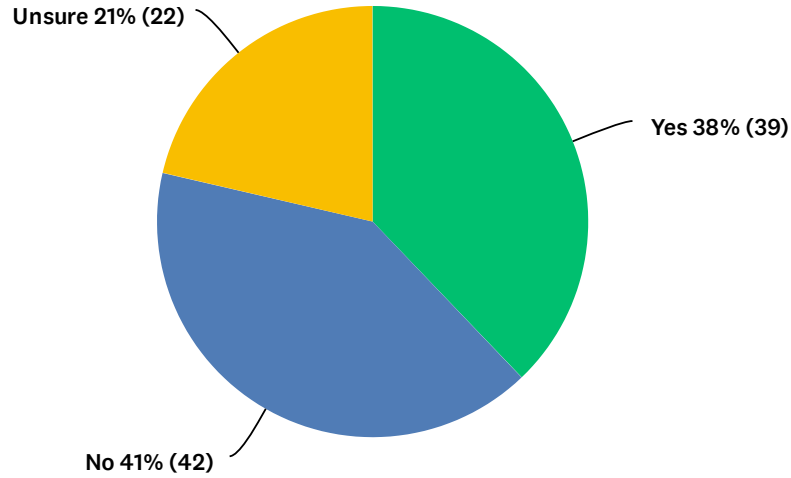
Answered: 103 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly Agree	19%	20
Agree	27%	28
Neutral	32%	33
Disagree	19%	20
Strongly Disagree	2%	2
<b>TOTAL</b>		<b>103</b>

### 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?

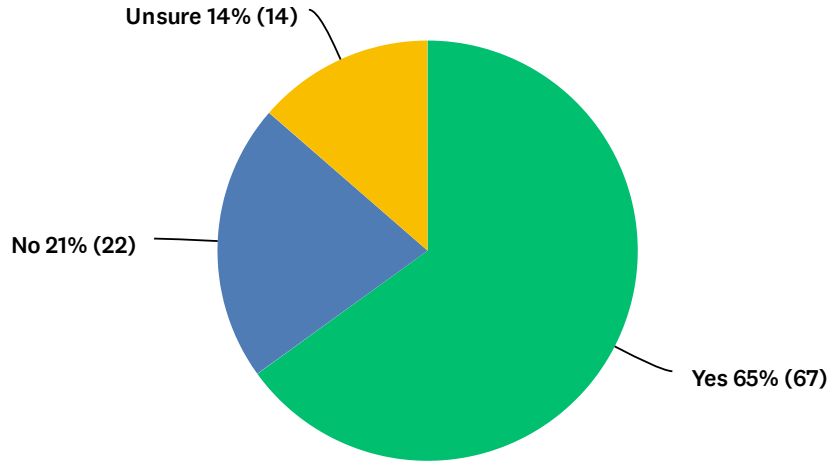
Answered: 103 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	38%	39
No	41%	42
Unsure	21%	22
<b>TOTAL</b>		<b>103</b>

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

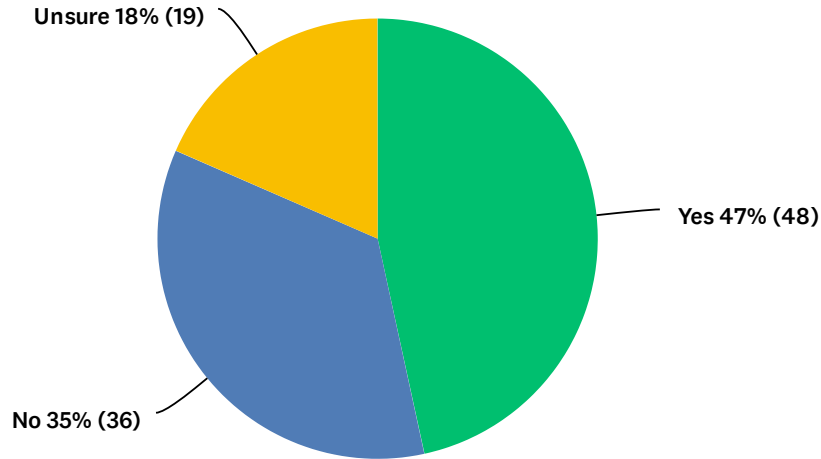
Answered: 103 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	65%	67
No	21%	22
Unsure	14%	14
<b>TOTAL</b>		<b>103</b>

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

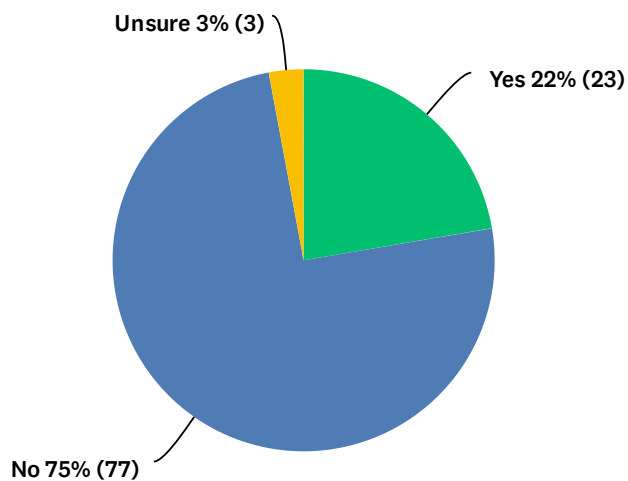
Answered: 103 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	47%	48
No	35%	36
Unsure	18%	19
TOTAL		103

## Q19 Do you personally struggle with housing costs?

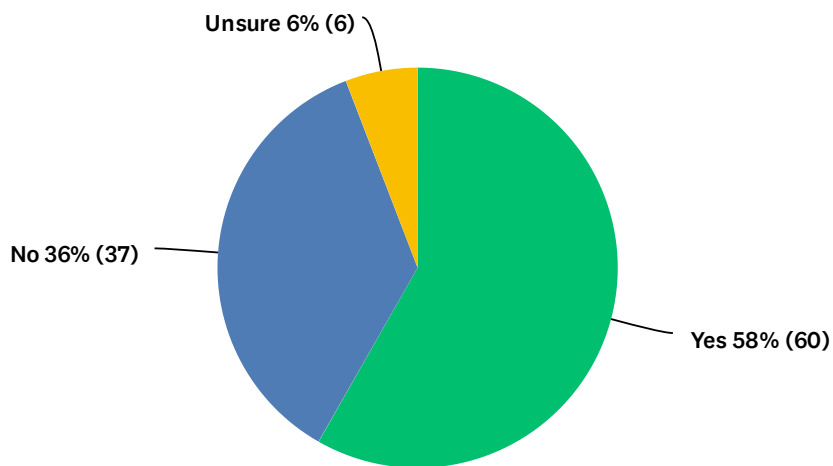
Answered: 103 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	22%	23
No	75%	77
Unsure	3%	3
TOTAL		103

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

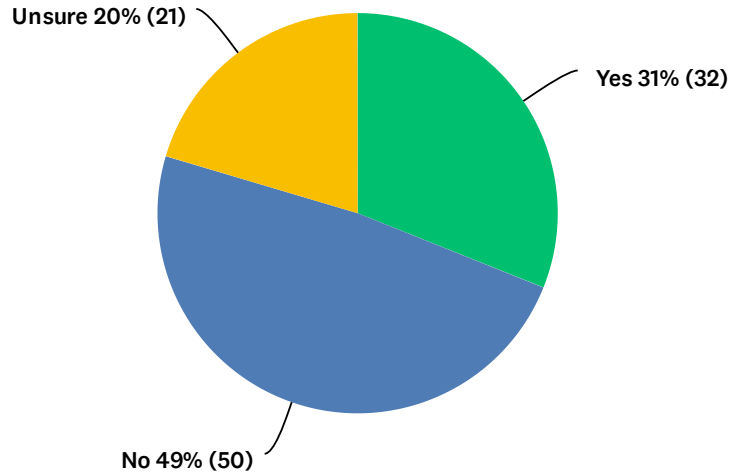
Answered: 103 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	58%	60
No	36%	37
Unsure	6%	6
<b>TOTAL</b>		<b>103</b>

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

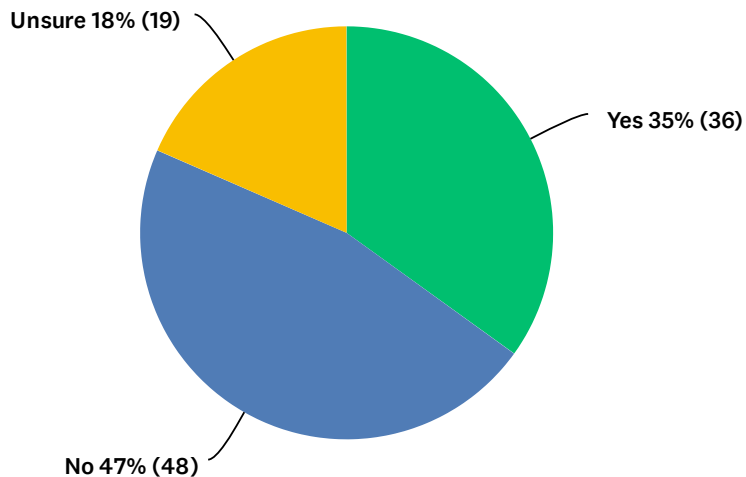
Answered: 103 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	31%	32
No	49%	50
Unsure	20%	21
TOTAL		103

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

Answered: 103 Skipped: 3

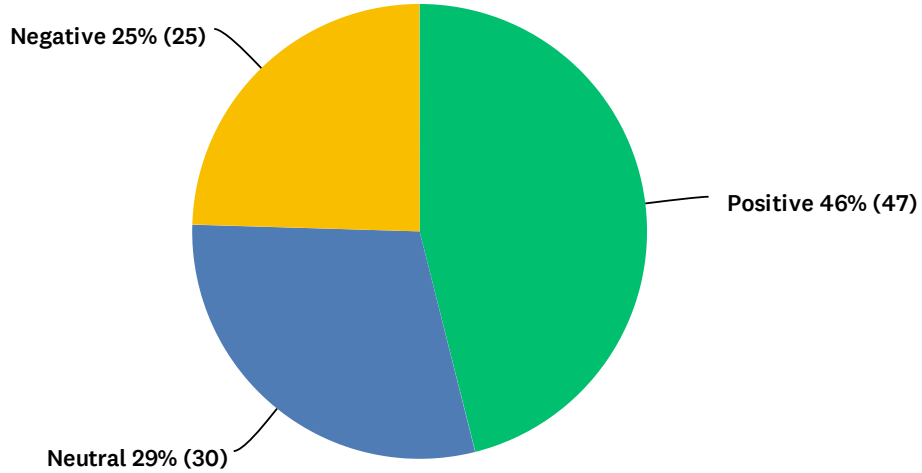


ANSWER CHOICES	RESPONSES	
Yes	35%	36
No	47%	48
Unsure	18%	19
TOTAL		103



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

Answered: 102 Skipped: 4



ANSWER CHOICES	RESPONSES	
Positive	46%	47
Neutral	29%	30
Negative	25%	25
TOTAL		102

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

Answered: 34 Skipped: 72

#	RESPONSES	DATE
1	Young singles would have places they could afford to rent before earning higher incomes or starting families. Widowed seniors would have more housing options if they physically feel that they can no longer keep up their properties.	3/21/2022 1:34 PM
2	Saving money on housing costs would provide more money to be spent within the community.	1/2/2022 11:49 AM
3	Helping the next generations (Millennials in particular, but looking forward to Gen Z as well) and lower-income families build generational wealth in terms of property ownership is important to economic stability for both individuals but the local and state economy in the short and long term. Also, I look forward to the potential diversity that more affordable housing options could bring to our region!	12/30/2021 3:46 AM
4	It would allow for a more diverse ethnic and socioeconomic community. It would also allow seniors on a limited income to remain in the community.	12/13/2021 8:44 AM
5	Deep River has an impressive number of multi-family housing units for such a small town. Although I live in a single-family home, the diversity of housing stock means that more people of varying incomes and life stages can afford to build a life here. It's one of the things I like best about Deep River.	12/8/2021 11:10 AM
6	better equity, better cultural diversity	10/30/2021 12:32 PM
7	More available housing, now most go to Middletown or further for lower rents. Somehow, affordable housing is about \$1000.00. Which is not affordable to me.	9/20/2021 4:56 PM
8	Diversity: Age, Gender, ethnic, race, etc. It is what makes America Great!	9/19/2021 8:16 AM
9	decrease fear, more acceptance of others	9/18/2021 10:25 PM
10	More diversity and culturale opportunity	9/17/2021 11:42 AM
11	Diversity	9/17/2021 7:37 AM
12	More racially and economically diverse community, possibly more families with children.	9/16/2021 4:01 PM
13	More diverse population.	9/16/2021 12:33 PM
14	Improved racial and cultural diversity	9/16/2021 9:31 AM
15	Lower income families would have stable, safer housing options. They could live closer to the town's businesses (where many work) and their children could attend good schools. I'd like to live in a town that helps solve issues of income inequity and racial justice.	9/16/2021 9:18 AM
16	Increase in work force, volunteers and young children	9/16/2021 9:02 AM
17	A more diverse community and more comfortable living.	9/16/2021 7:53 AM
18	It would enable people who earn less income to live here and contribute to the community	9/15/2021 10:07 PM
19	Cultural diversity, accessibility, seniors being able to continue in their community, young families being able to afford to move in, local workers can afford to live where they work.	9/15/2021 9:39 PM
20	More affordable options would allow adults with disabilities to stay in the community and would ensure that these individuals (and the families who are making plans for the future) can be more certain that resources will support them in the long run.	9/15/2021 8:04 PM
21	The younger generations would stay local	9/15/2021 7:26 PM
22	We need more higher scale housing In Deep River. Bring higher property values, increase tax	9/15/2021 5:47 PM

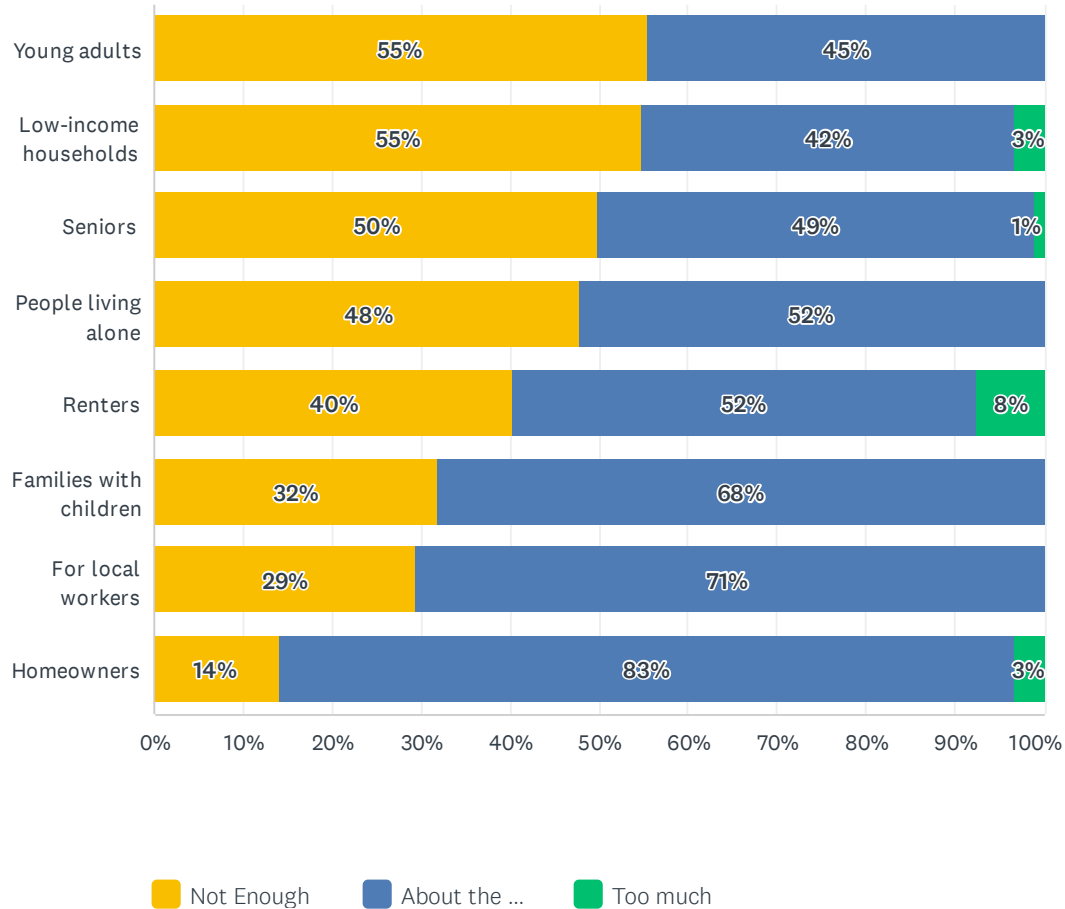
## RiverCOG Housing Survey - Deep River Responses

base, attract higher quality residents with more taxable property which will help overall tax base for town

23	More young families could move to and/or stay in Deep River.	9/15/2021 5:35 PM
24	we'd have younger families relocate to Deep River and have folks working lower income jobs be able to live where they work. Our elderly on low incomes would be able to stay in the towns where they have lived for years.	9/15/2021 5:25 PM
25	young families. Shool cost rise per capita without new children to attend schools	9/15/2021 5:17 PM
26	People could live closer to where they work, young families would benefit from the outdoor opportunities, larger employment pool	9/15/2021 5:15 PM
27	Diverse cultural perspectives can inspire creativity and drive innovation. Local market knowledge and insight can make a town more competitive and profitable.	9/15/2021 4:05 PM
28	Diversity in the community	9/15/2021 4:04 PM
29	More diverse people economically and racially- our valley and shoreline communities are too homogenous and I would like to see more people have the opportunity to access things like good schools, small businesses, and outdoor recreation that we have in the area. Instead, many people are forced to live in cities because they don't have affordable housing options else where. I don't believe in "not in my back yard" mentality, I believe all communities can do their part to offer affordable options.	9/15/2021 4:04 PM
30	more options mean more people might be interested in the area - would provide a stronger fiscal base in regards to taxes, etc. More people in the area might also open up more government funds to be used for housing, etc.	9/15/2021 3:24 PM
31	Young adults could afford to stay Where they grew up People who work in the community could afford to live there. If housing was more affordable, people would have more money to spend on other things which benefits businesses.	9/11/2021 8:07 AM
32	We chose to buy in Deep River because it has more diversity. Younger people can afford to live here - And there are people of color here too. Essex is pretty in a Hallmark movie set way and Chester is sweet but both are filled with restaurants, boutiques and real estate offices. Where's the grocery store? As more boomers opt to age in place, we think truly walkable towns like Deep River will see big gains. Affordable housing here in DR helps the elderly and people w autism. That focus is very positive. I think targeted affordable housing is a good idea. Why not help groups that struggle to pay rent but really contribute to the community? How about more affordable housing for working artists, and for pre-K teachers, for those who are caregivers to the elderly?	9/10/2021 9:33 AM
33	Bringing more people into a community generally increases the diversity of that community, and diversity is a positive thing.	9/3/2021 8:07 AM
34	Residents would be able to stay in their own communities if affordable housing was available	8/13/2021 9:30 AM

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

Answered: 95 Skipped: 11



	NOT ENOUGH	ABOUT THE RIGHT AMOUNT	TOO MUCH	TOTAL
Young adults	55% 52	45% 42	0% 0	94
Low-income households	55% 51	42% 39	3% 3	93
Seniors	50% 47	49% 46	1% 1	94
People living alone	48% 45	52% 49	0% 0	94
Renters	40% 37	52% 48	8% 7	92
Families with children	32% 30	68% 64	0% 0	94
For local workers	29% 27	71% 65	0% 0	92
Homeowners	14% 13	83% 76	3% 3	92

RiverCOG Housing Survey - Deep River Responses

#	OTHER (PLEASE SPECIFY)	DATE
1	The housing is too expensive because of the tax burden of the high-end school system and bloated town government cost.	3/21/2022 1:37 PM
2	diversity brings crime creating an unsafe environment for seniors and others.	9/24/2021 5:57 PM
3	There is not enough housing for people with disabilities	9/15/2021 8:07 PM
4	I need to learn more before answering these questions.	9/15/2021 5:17 PM
5	Really do not know	9/15/2021 4:38 PM
6	I dont know enough to answer this	9/10/2021 9:37 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: 52 Skipped: 54

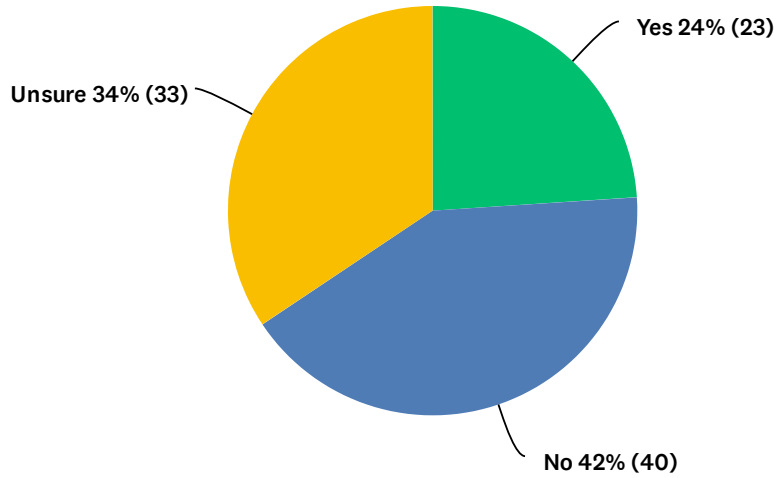
#	RESPONSES	DATE
1	The old factory where they just put in a non-profit. The former bank building on Main Street. The former t. John school property. Near the industrial park where Nautical Needles is located.	3/21/2022 1:37 PM
2	N/A	2/11/2022 10:54 AM
3	unsure	1/22/2022 1:29 PM
4	No neighborhoods or areas are suitable. Deep River has plenty of low income housing.	1/1/2022 11:33 PM
5	No	12/30/2021 7:37 PM
6	I'm honestly not familiar enough with Deep River at large.	12/30/2021 3:48 AM
7	no	12/29/2021 4:59 AM
8	It would be nice to have the housing near the center of town to encourage walkability and have easy access to the school and services.	12/13/2021 8:46 AM
9	I live in Deep River Center and see that there's a lot of demand for affordable apartments—including for families. Unfortunately, a lot of those privately owned apartments are not well maintained by property owners, who have privately made comments to me about it being a "bad investment" to improve their properties' conditions. I realize that there's a delicate balance between providing affordable housing options and not pricing low-income renters out of the market with luxury units (as has happened in so many communities), but I also feel that everyone deserves a minimum standard of housing quality, and that landlords should be held to stronger standards of maintenance.	12/8/2021 11:15 AM
10	No. Keep our town small.	10/30/2021 2:20 PM
11	No	10/28/2021 10:38 AM
12	296-328 Main, Tate&Mather on Kirtland, 52-60 Spring, Pytlik on Bokum, 81 Union - 57 Village. All larger parcels near the Town center.	10/27/2021 2:00 PM
13	no	10/1/2021 9:55 AM
14	none	9/27/2021 3:51 PM
15	I would like to see less build up not more. The draw to this area is the sense of less not more. I like the quiet area that this is. The more mature residence. I don't really appreciate all the noise of the more built up commercial areas of our state. Please do not destroy this area and all that it has to offer for people who like quiet slow living.	9/27/2021 8:41 AM
16	none	9/24/2021 5:57 PM
17	none	9/22/2021 7:50 AM
18	Winthrop would seem to have the space for community development. I live in the village and would be open to putting an accessory dwelling unit.	9/18/2021 10:29 PM
19	Deeo River	9/17/2021 11:43 AM
20	N/A	9/16/2021 7:16 PM
21	plot of land beside high school could be developed into affordable housing	9/16/2021 4:05 PM

RiverCOG Housing Survey - Deep River Responses

22	no	9/16/2021 9:43 AM
23	Don't know	9/16/2021 9:32 AM
24	Mt. St. John's property, large parcels on Winthrop Road perhaps	9/16/2021 9:04 AM
25	Possibly south of town on route 154. However, any development should be within the proper scale and design to fit with the town's existing small town character.	9/16/2021 8:17 AM
26	none	9/16/2021 8:04 AM
27	???	9/16/2021 8:03 AM
28	Main Street.	9/16/2021 7:55 AM
29	Town center and locations cutting thru town along 154 would be best for bus access and pedestrian shop access.	9/15/2021 9:48 PM
30	Former Uarco building in Deep River. Lower floors are now occupied by Smith and Wesson. Maybe upper floors could be housing. Also, abandoned nursing home on Elm street in Deep River. Former St. John property in Deep River. Norma Terris theater in Chester if it doesn't reopen. Old Factory on Liberty Street in Chester.	9/15/2021 9:46 PM
31	I don't know about areas available for development, but plans should take into account other needs of people who need affordable housing: public transportation, walkability, food availability, etc.	9/15/2021 8:07 PM
32	Any Open land for higher priced developments	9/15/2021 5:48 PM
33	Idk	9/15/2021 5:47 PM
34	Unknown	9/15/2021 5:37 PM
35	Not sure. To do it properly you would need access to public water and sewer.	9/15/2021 5:29 PM
36	the closer to downtown is helpful for seniors as they age and end up not able to drive	9/15/2021 5:26 PM
37	N/A	9/15/2021 5:20 PM
38	Maybe....not right near me.	9/15/2021 5:17 PM
39	I believe Union St. has appropriate zoning for multi family; is walking distance to shops and services.	9/15/2021 5:17 PM
40	Winthrop	9/15/2021 4:34 PM
41	Don't know a specific area address but there IS land available in our area	9/15/2021 4:31 PM
42	Similar to the new units in Centerbrook, maybe there are options to build more / refurbish units above Main Street businesses or add to some of the apartments on Main Street or Essex street.	9/15/2021 4:13 PM
43	I don't know.	9/15/2021 4:06 PM
44	Any housing options should strive to utilize existing infrastructure (repurposing existing buildings, etc) rather than developing new areas that could other wise be preserved as open space/wildlife areas.	9/15/2021 3:46 PM
45	No	9/15/2021 3:44 PM
46	None	9/15/2021 3:35 PM
47	No	9/15/2021 3:34 PM
48	Essex... deep river	9/15/2021 3:33 PM
49	no not at this time - no open land close to stores, etc	9/15/2021 3:27 PM
50	NO	9/3/2021 9:17 AM
51	Close to schools	9/3/2021 7:20 AM
52	NO	8/5/2021 11:33 AM

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

Answered: 96 Skipped: 10

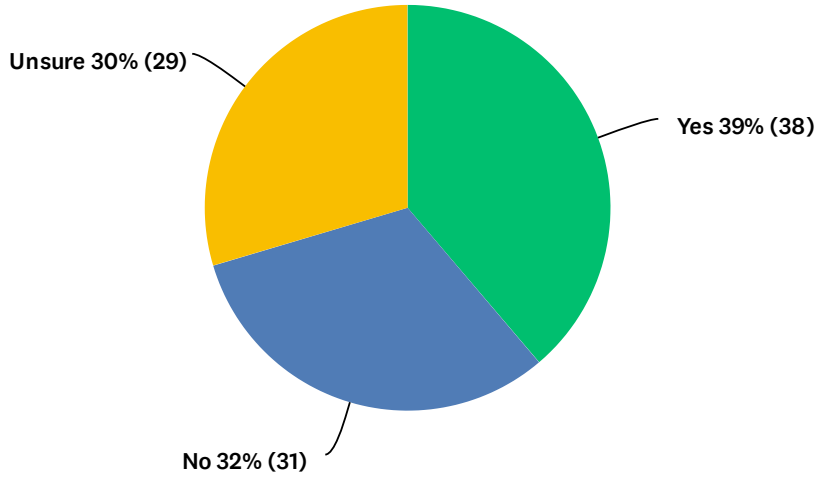


ANSWER CHOICES	RESPONSES	
Yes	24%	23
No	42%	40
Unsure	34%	33
TOTAL		96



## 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: 98 Skipped: 8



ANSWER CHOICES	RESPONSES	
Yes	39%	38
No	32%	31
Unsure	30%	29
TOTAL		98



# **Town of Deep River 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
- **89 responses – unique IP addresses**
- 46% of respondents have lived in Deep River for 20+ years, 18% for 10 to 20 years
- 88% live in single family detached homes
- 92% own their home
- 27% are couple households with children in residence
- 22% are empty nesters
- Older adults are oversampled compared to Town population (68% 55+ vs. 33% in Census)
- 31% are retired
- 49% of respondents live in 2-person households – higher than Census figure (37%)
- 56% report over \$100,000 in annual household income



# About the Respondents

- 67% see themselves having the same sized household in 5 years
- 68% of respondents indicated remaining in their current home in 5 years
- 22% 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.
- 48% know some one who struggles with housing costs
- 23% personally struggle with housing costs
- 56% 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.
- 72% agree housing in CT is too expensive
- 66% agree housing in the Region is too expensive
- 48% agree housing in Deep River is too expensive

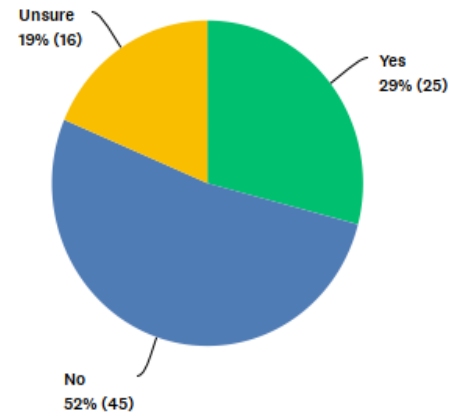


# Housing Needs

- 67% think housing is an important component in community longevity
- 52% do not think that the current housing options available meet residents' needs
- 51% do not think the existing housing stock is adequate to satisfy future market demands

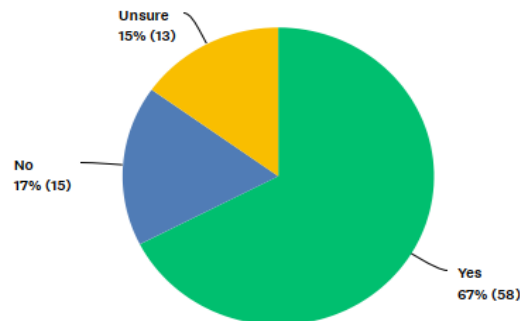
Thinking of the types of housing in your community do you think there are enough options to meet residents' current needs?

Answered: 86 Skipped: 3



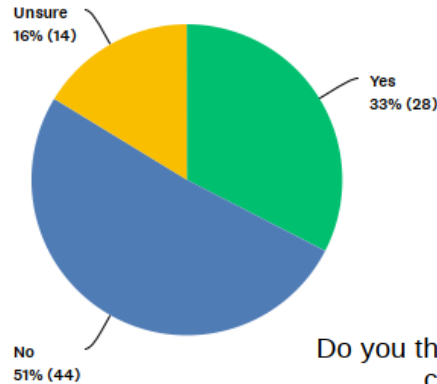
Do you think that affordable or attainable housing is an important component of your community's longevity?

Answered: 86 Skipped: 3



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

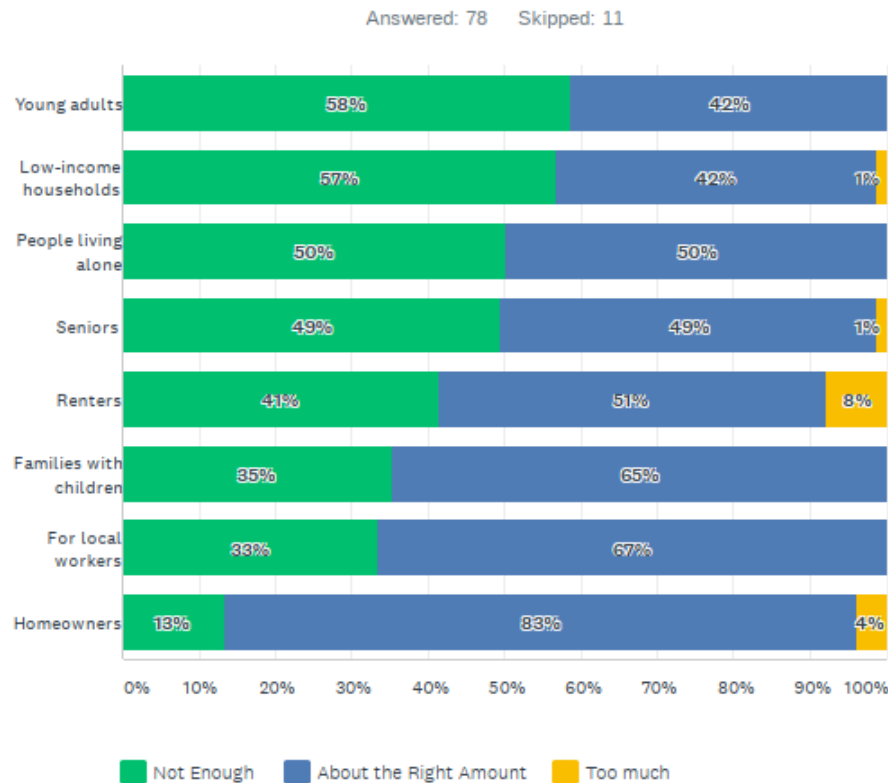
Answered: 86 Skipped: 3



# Housing Choices

- Respondents most frequently cited that there are not enough housing choices for:
  - Young Adults (58%)
  - Low-income households (57%)
  - People living alone (50%)
  - Seniors (49%)
  - Renters (41%)
- Respondents felt that Deep River has about the right amount of housing for homeowners

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





# Potential Benefits of Housing Diversity

- 48% (41) of respondents said housing diversity would have a positive impact.
  - 24% of respondents said housing diversity would have a negative impact.
- When asked what the benefit of housing diversity would be in Deep River, 28 respondents identified at least one benefit.

## Top Benefits

- 1) Increased diversity of residents (socioeconomic, cultural, racial, age, etc.)
- 2) Housing options for lower-income families
- 3) Increased workforce, volunteers, and young children/families
- 4) Enable younger people to remain in town



# Existing Conditions: Planning & Zoning Review

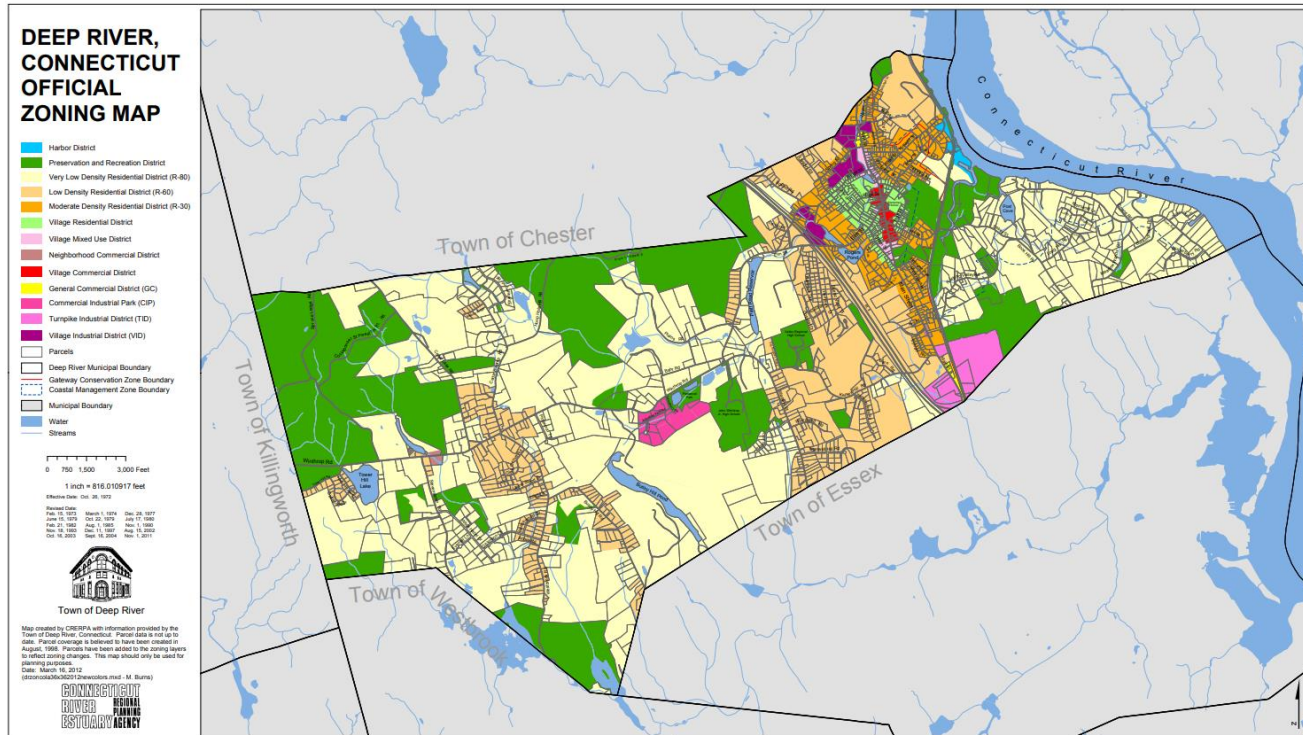


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# Zoning

Source: Deep River Zoning Regulations

- Residential Zones
  - R-80 Very Low Density Residential
  - R-60 Low Density Residential
  - R-30 Moderate Density Residential
  - VR - Village Residential
  - VMU - Village Mixed Use [allows multifamily SE]
  - HD – Harbor District Zone
  - General Commercial [allows two-family residences SE]





# Infrastructure & Buildable Land

- Development restrictions - Environmentally sensitive areas; conservation and recreation
  - PRD – Preservation and Recreation Zone
  - GC - Gateway Conservation Zone (CT River)
  - SFH - Special Flood Hazard Areas
  - Coastal Areas – CT Coastal Management Act standards
- Public Sewer and Water available in center of Deep River, outlying areas on private well/septic
- Conservation and recreation opportunities are extremely important to the Town



# Housing Opportunities from POCD

- The town encourages Planned Conservation Developments
  - Develop while preserving open space
- Affordable Housing: Support zoning regulations to maintain housing affordable to persons with incomes at or below the area's median income, consistent with good land use practices.
  - Support for such housing must be based on legal guarantees that the units will remain perpetually affordable.
- Rental Housing: Encourage the upgrading of existing rental housing stock
- Age Restricted Development: Encourage housing for aging Baby Boomers in proportion to the Deep River population.



# Existing Conditions: Demographic Trends



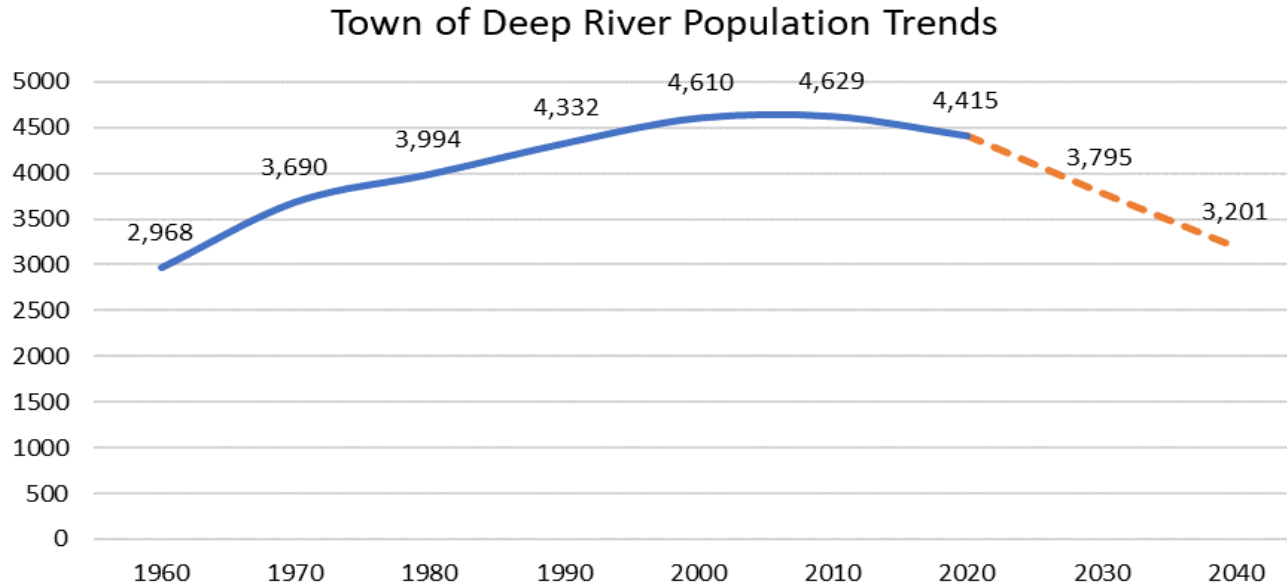
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## DATA NOTE

- **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



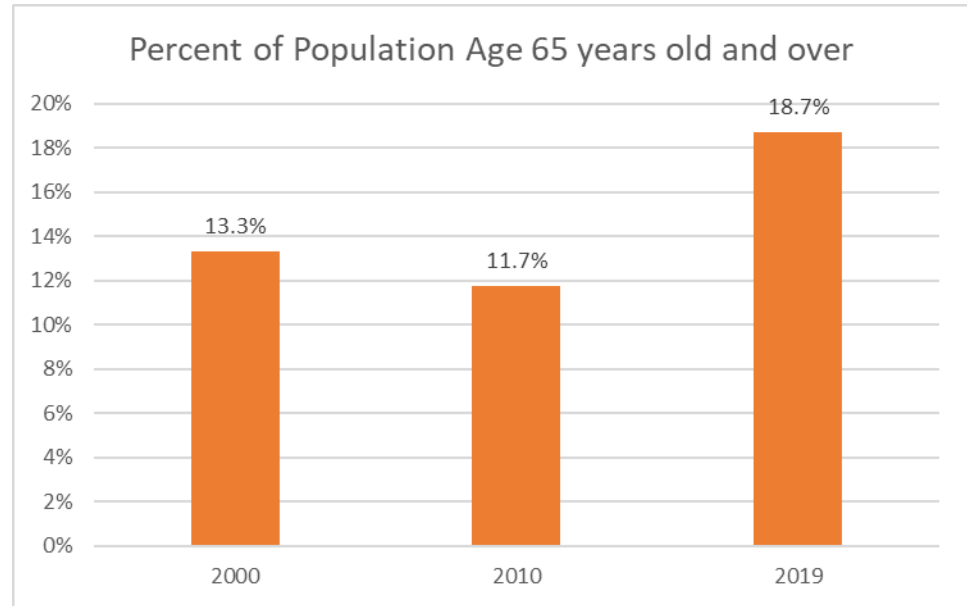
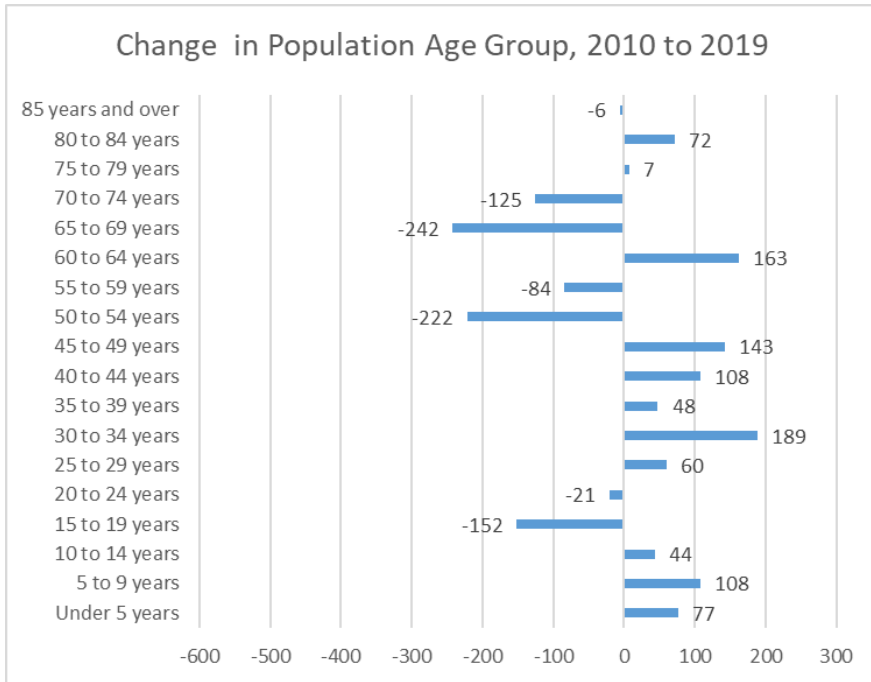
Source: Decennial Census 1960-2020, CT Data Center Projections

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





# AGE DISTRIBUTION



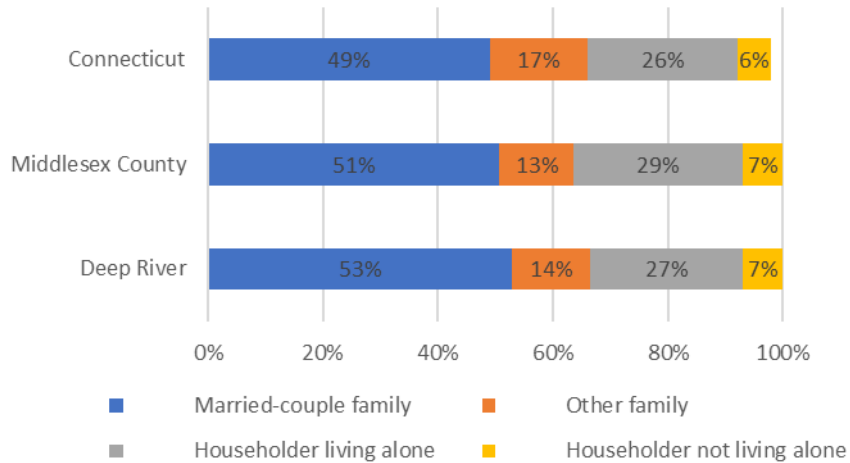
Source: 2000 and 2010 decennial census; 2019 ACS 5-Year Estimates, Table B01001

- Largest population losses observed in the 65-69 and 50–54-year-old age range
- Share of population 65 years old and over dipped in 2010, but has increased by 7% in the following ten years
- Drop in 15-24 year old age range since 2010 - may indicate lack of housing turnover to bring new families and young adults into community
  - Sales in 2020 may reverse this trend

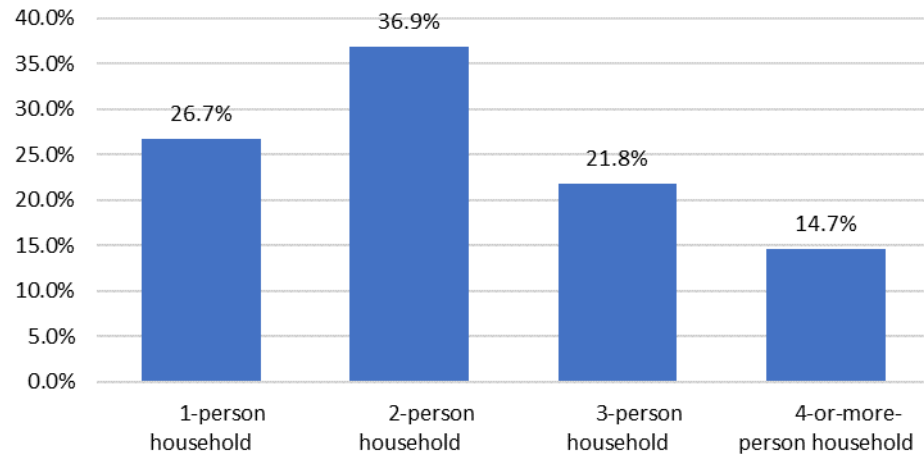


# HOUSEHOLD COMPOSITION

Household Distribution



Deep River Household Size Distribution



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

- Deep River household types comparable to CT and County numbers, with over half of its population comprised of married-couple families, and over a quarter living alone
- **In 2019, 64% of Deep River households are made up of one or two people**
  - Indicates trend to empty nester households



## DEMOGRAPHIC TRENDS: TAKEAWAYS

- Population may have peaked and is now on a decline
- Aging community – growing share of population age 65 years old and over
- 64% of Deep River households made up of 1 or 2 people

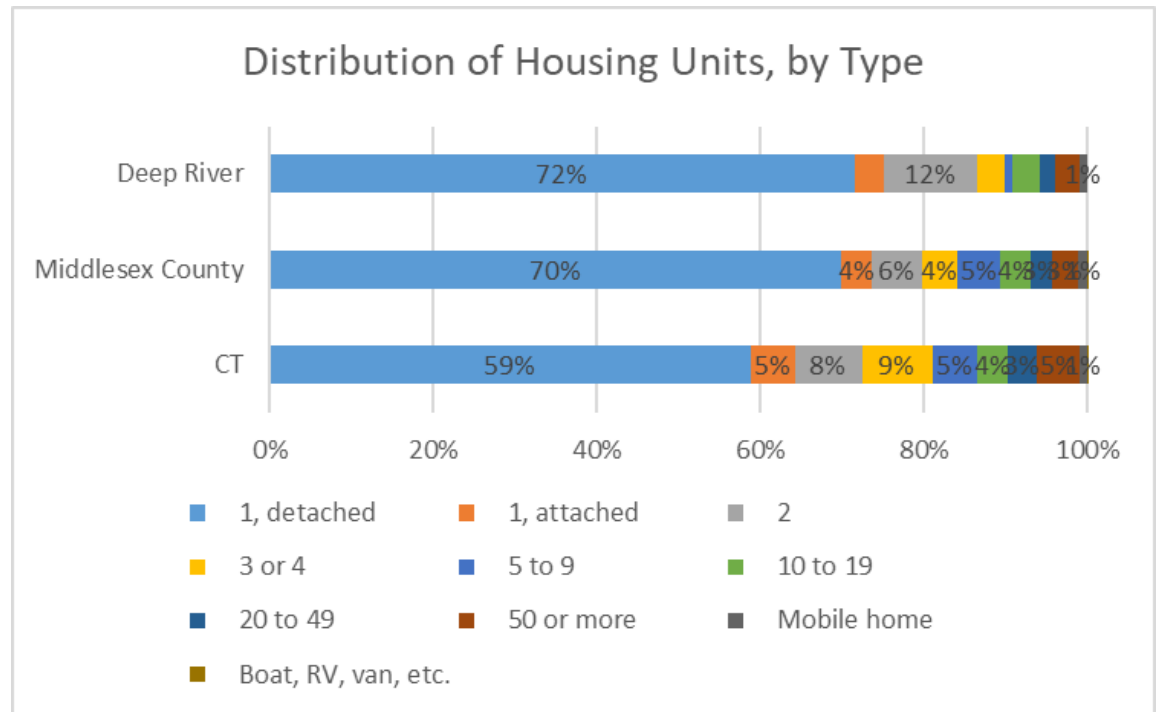
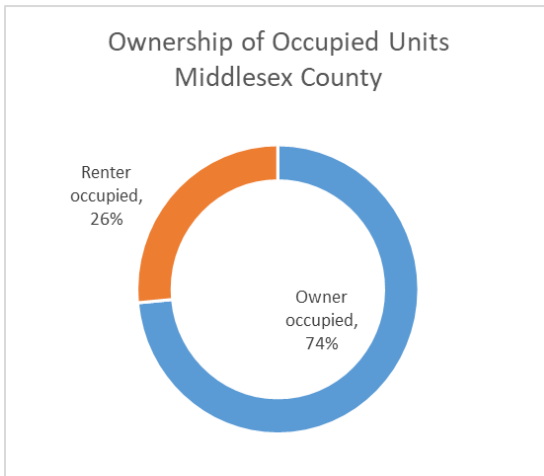
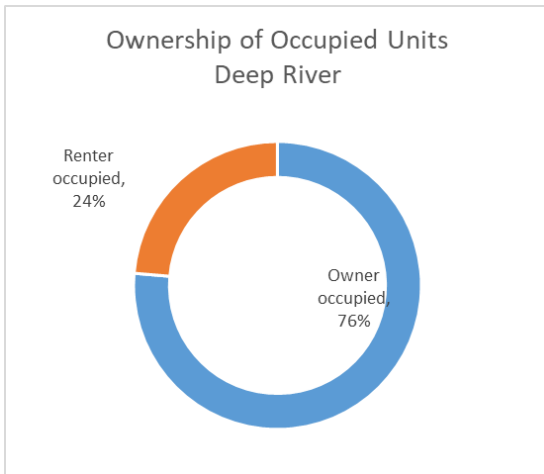


# Existing Conditions: Housing Market Trends



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# HOUSING TYPOLOGY



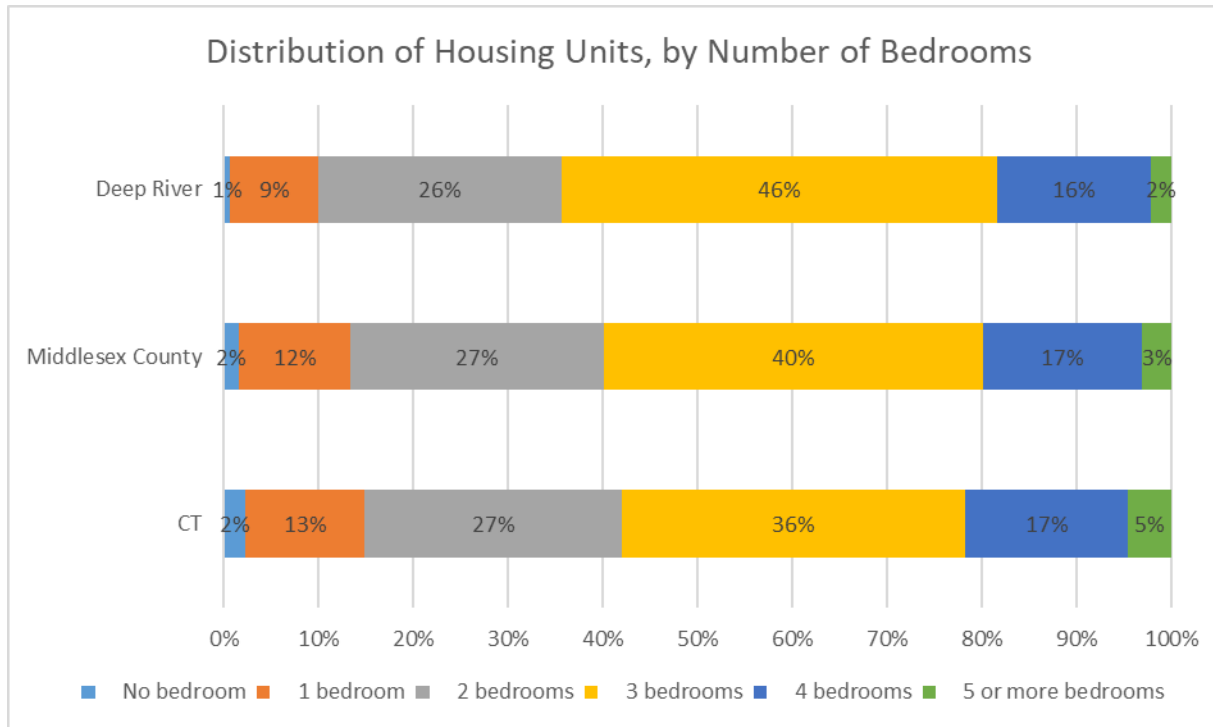
Source: ACS 5-Year Estimates, Table B25008, B25041

- 76% of units in Deep River are owner-occupied – very similar to overall county
- Deep River has a high share of single-family homes
  - Town has more duplexes/two-unit homes than the county and state



# HOUSING TYPOLOGY

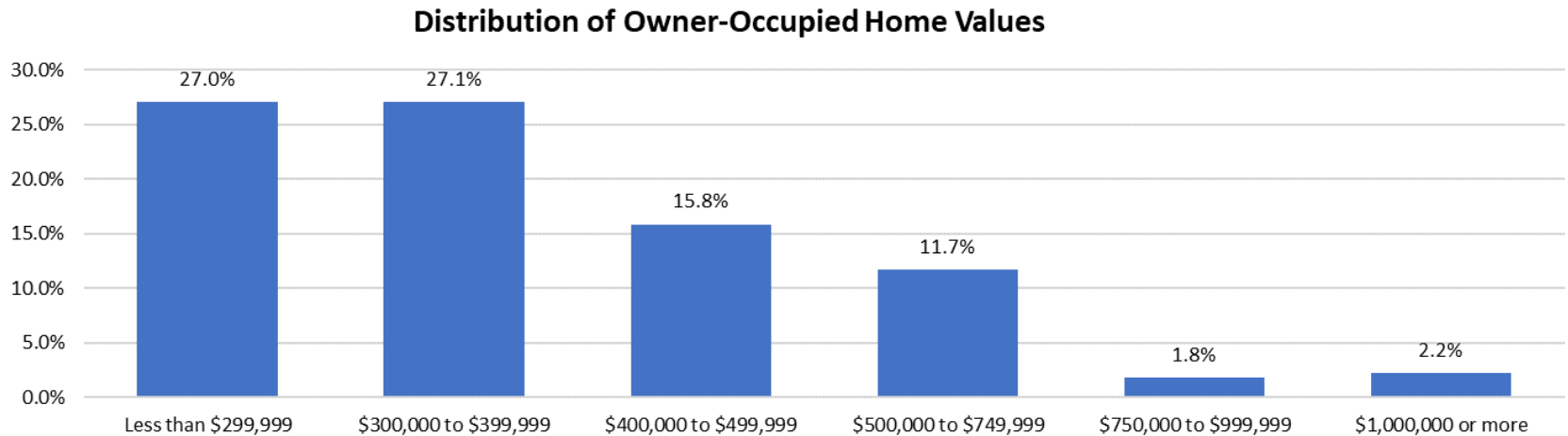
## Distribution of Housing Units, by Number of Bedrooms



- 64% of housing units in Deep River are three or more bedrooms
  - In 2019, 64% of households had two people or fewer
- Size of units largely suited to families with children



# HOME VALUE DISTRIBUTION (OWNER-OCCUPIED UNITS)

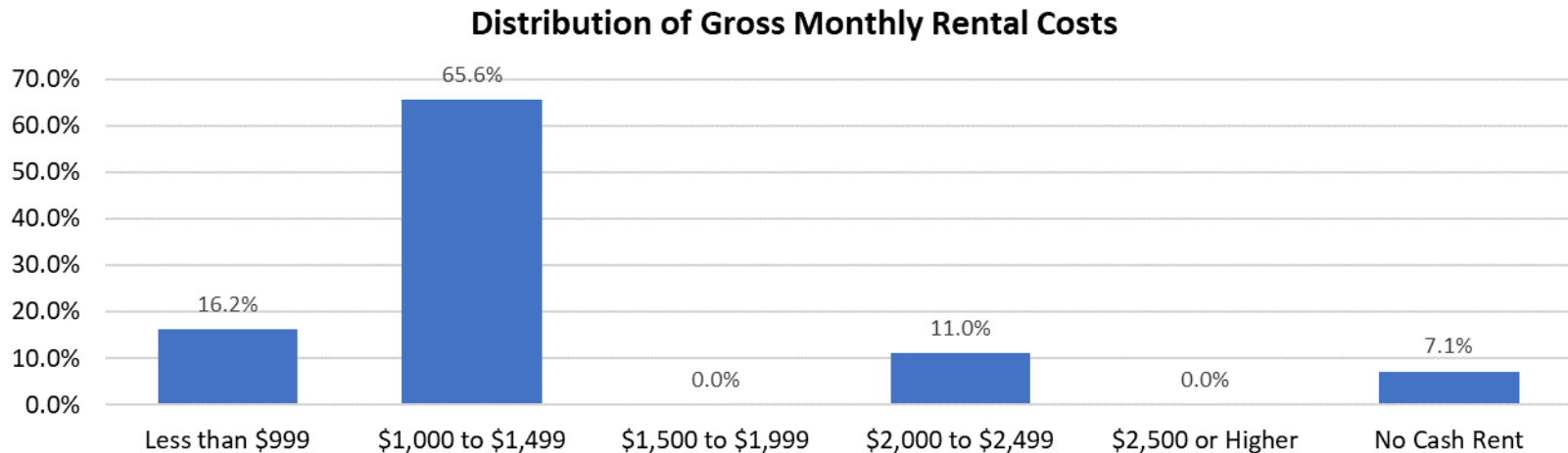


Source: 2019 American Community Survey, 5-Year Estimates, table B25075

- Most homes in Town valued under \$399,000



# GROSS RENT DISTRIBUTION



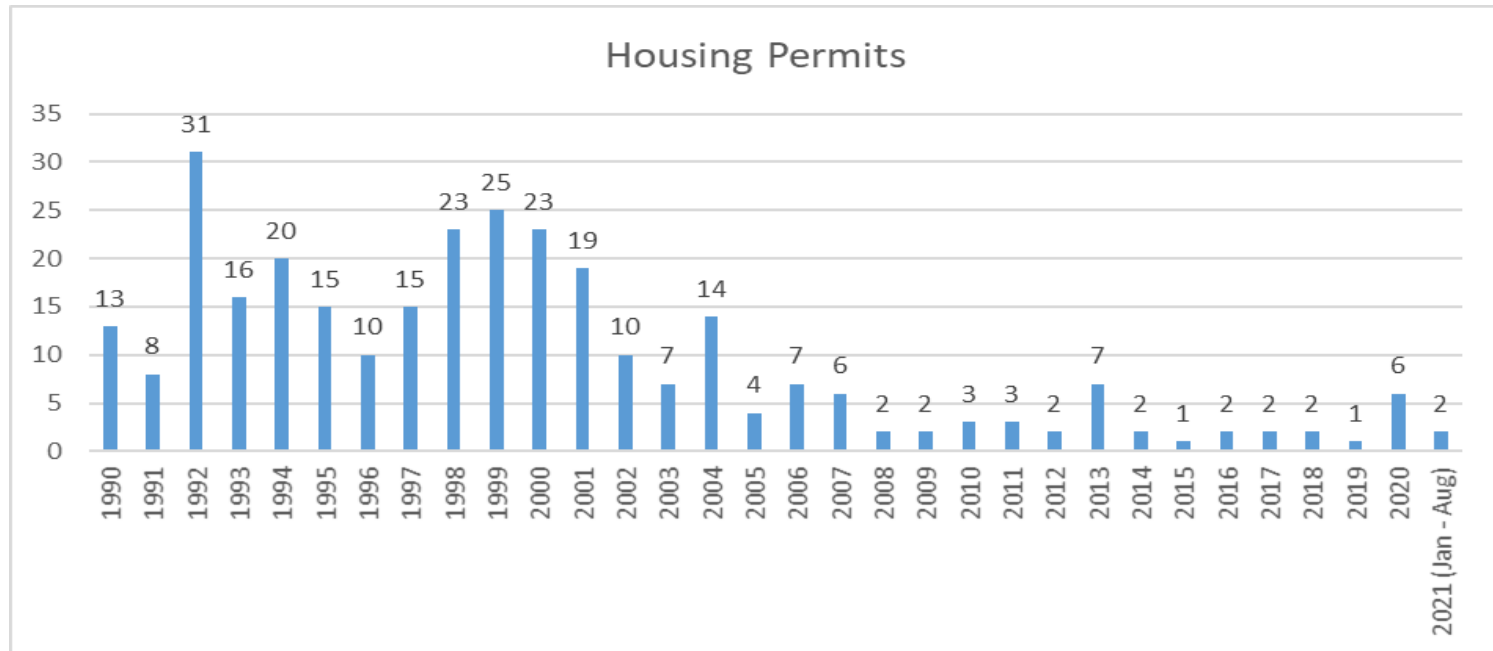
2019 American Community Survey 5-Year Estimates, Table B25063

- Median gross monthly rent in Deep River is \$1,273, which is higher than both Middlesex County (\$1,162) and Connecticut (\$1,180)
- Most rental units (56.2%) are between \$1,000 to \$1,499 a month
- 16% of rental units are less than \$1,000 a month





# HOUSING PERMITS

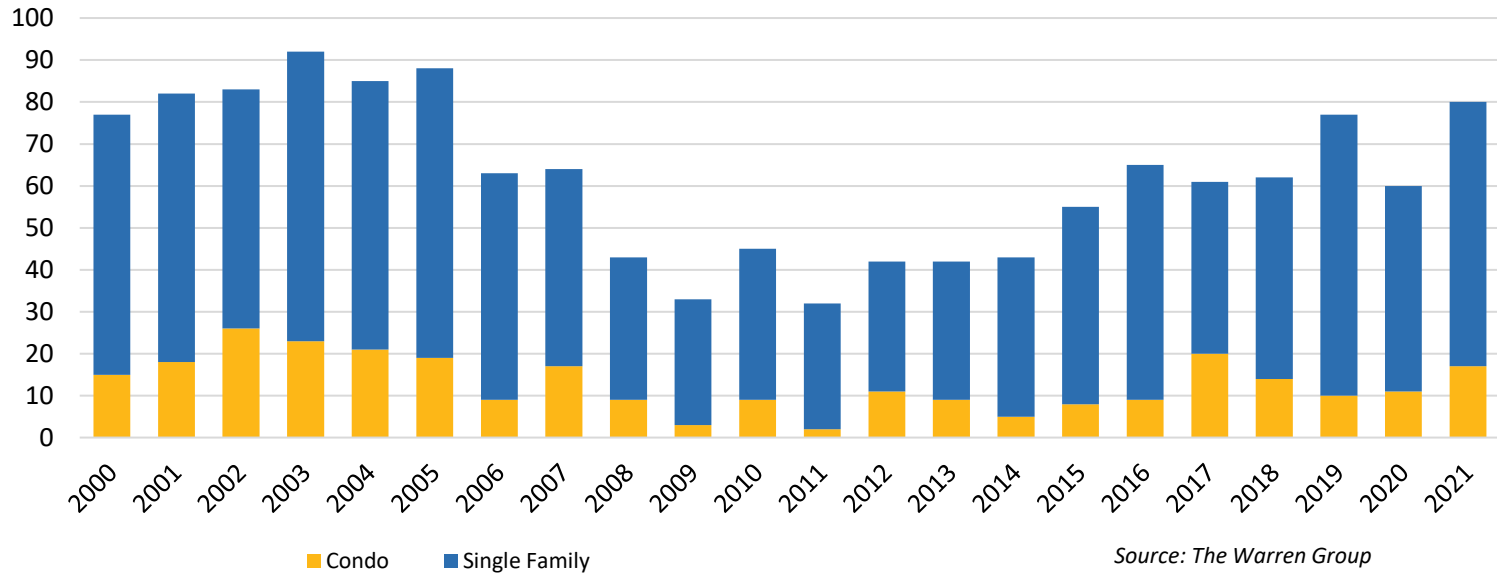


Source: CT DECD

- Housing permit activity dropped off since in the mid-2000s, indicating lack of available land and economic conditions
- Since 2015, Deep River has averaged about 2.6 building permits annually
  - In the first eight months of 2021, Deep River has issued 2 new permits
- Housing permits do not include additions, renovations, nor reinvestment

# HOME SALES

## Town of Deep River Home Sales: 2000 to 2021

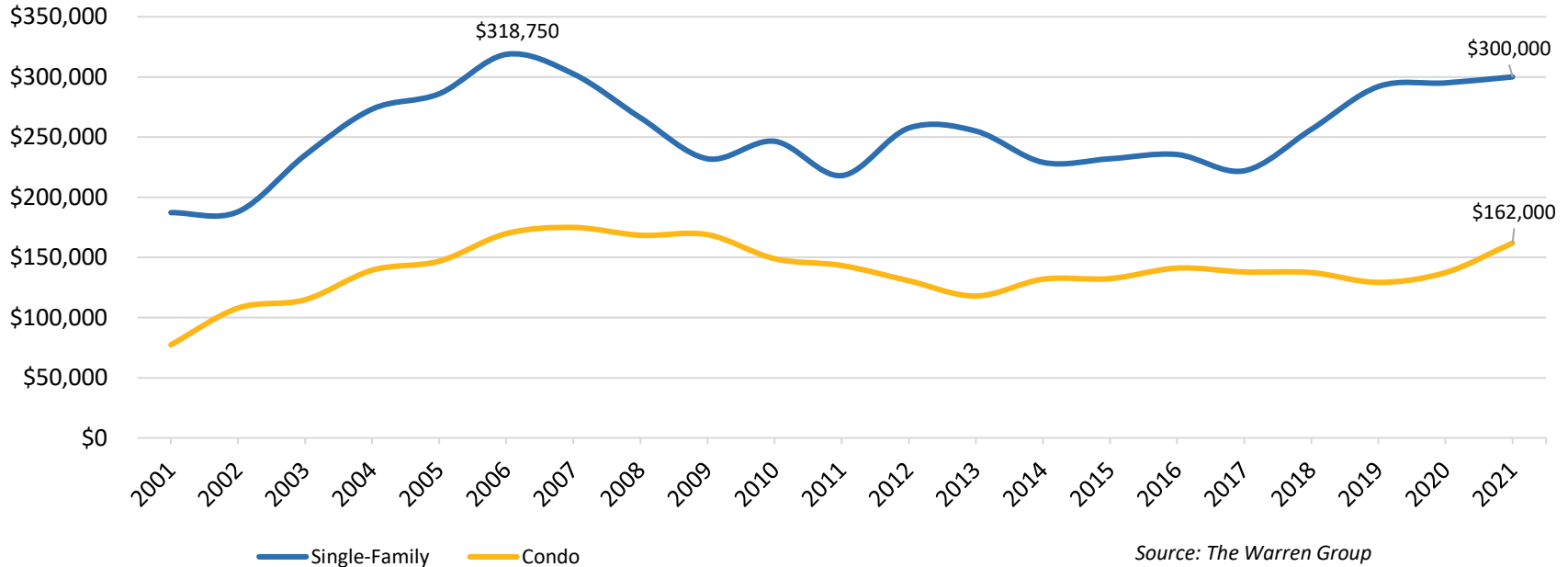


- Nearly exclusive single-family market
- From 2016 to 2019, home sales were generally stable, averaging about 66 per year
- 2019 and 2021 saw slight bumps compared to previous years



# HOME SALE PRICES

## Town of Deep River Median Home Sale Price: 2000 to 2021



- Median sale price for single-family homes in Deep River have decreased since historic high in 2005
  - Prices did begin to increase starting in 2016
- Not much change observed in sales price of single family homes since 2019
  - Although condominiums sales saw an increase of nearly 18% between 2019-2020



# HOUSING MARKET TRENDS: TAKEAWAYS

- Housing stock is mostly single-family, owner-occupied units
- Housing market in Town somewhat stagnant
- Downsizers are likely to seek housing outside of Deep River
  - Housing stock dominated by 3+ bedroom units



# Housing Needs Assessment

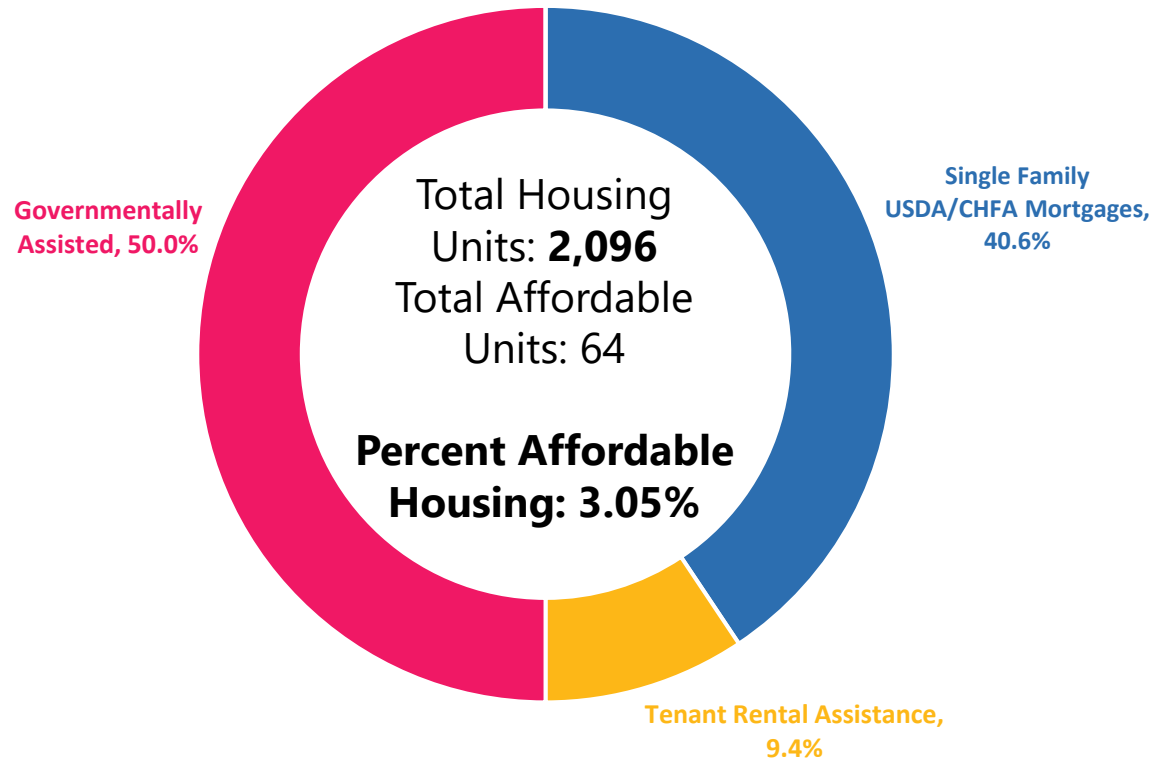


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# Protected Affordable Housing

- **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, Deep River **64 protected affordable housing units – 3.05%** Protected Affordable Housing

**Protected Affordable Units in Deep River**



Source: DECD Affordable Housing Appeals List, 2021



# Affordable Housing Needs

## How many Deep River Families Need Affordable Housing?

### Low Income

51% to 80% of AMI

<\$59,950 for an individual  
<\$70,900 for a family of 4



**235**

Low income HHs



**135**

Homeowners



**100**

Renters

### Very Low Income

31% to 50% of AMI

<\$40,150 for an individual  
<\$57,300 for a family of 4



**220**

Very Low income HHs



**135**

Homeowners



**85**

Renters

### Extremely Low Income

30% of less of AMI

<\$24,100 for an individual  
<\$34,000 for a family of 4



**230**

Extremely Low income HHs



**115**

Homeowners



**115**

Renters

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

- There are 685 households in Deep River (36% of total) who meet the definition of low income (household income <80% of AMI)
- About half homeowners and half renters



# Affordable Housing: Renter Needs

## Maximum Monthly Costs for Low Income Renters

### Low Income

51% to 80% of AMI

<\$59,950 for an individual  
<\$70,900 for a family of 4



**\$1,398/month**

for an individual



**\$1,863/month**

for a family of 4

### Very Low Income

31% to 50% of AMI

<\$40,150 for an individual  
<\$57,300 for a family of 4



**\$936/month**

for an individual



**\$1,136/month**

for a family of 4

### Extremely Low Income

30% of less of AMI

<\$24,100 for an individual  
<\$34,000 for a family of 4



**\$562/month**

for an individual



**\$753/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

### Low Income

51% to 80% of AMI

<\$59,950 for an individual  
<\$70,900 for a family of 4



**\$214,000**

for an individual



**\$285,000**

for a family of 4

### Very Low Income

31% to 50% of AMI

<\$40,150 for an individual  
<\$57,300 for a family of 4



**\$143,000**

for an individual



**\$205,000**

for a family of 4

### Extremely Low Income

30% of less of AMI

<\$24,100 for an individual  
<\$34,000 for a family of 4



**\$86,000**

for an individual



**\$121,000**

for a family of 4

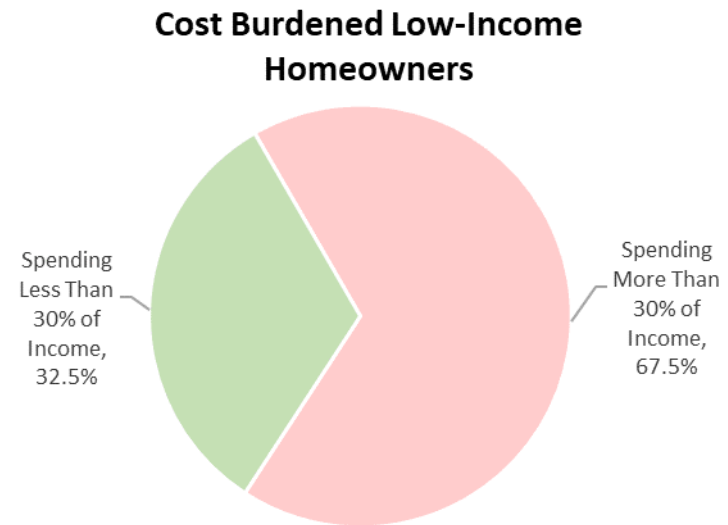
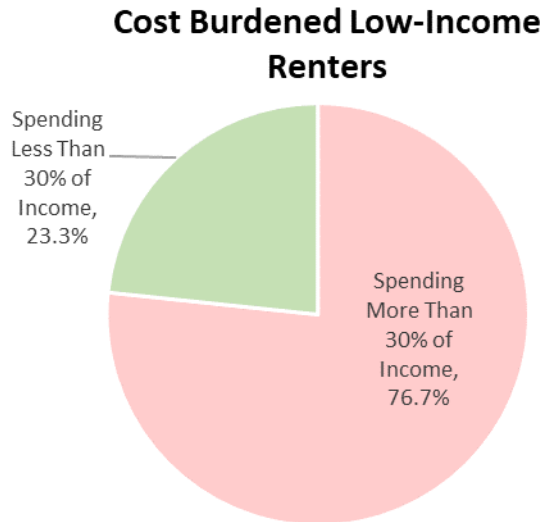
Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Southern Middlesex County, CT HUD Metro FMR Area Calculation assumes 20% down payment, 30-year mortgage at 5% interest, annual property tax payments, and 1.5% carrying costs for insurance and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

## Cost Burden for Low Income Households in Deep River



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 72% of Deep River's low-income households are cost-burdened**
  - **Compares to 13% for households who are not considered low-income**

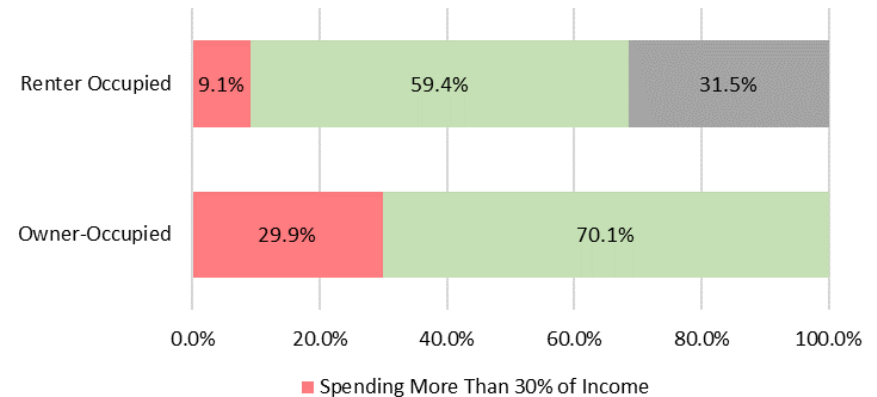


# Cost Burdens: Existing Conditions

## Cost Burden for Other Populations in Deep River

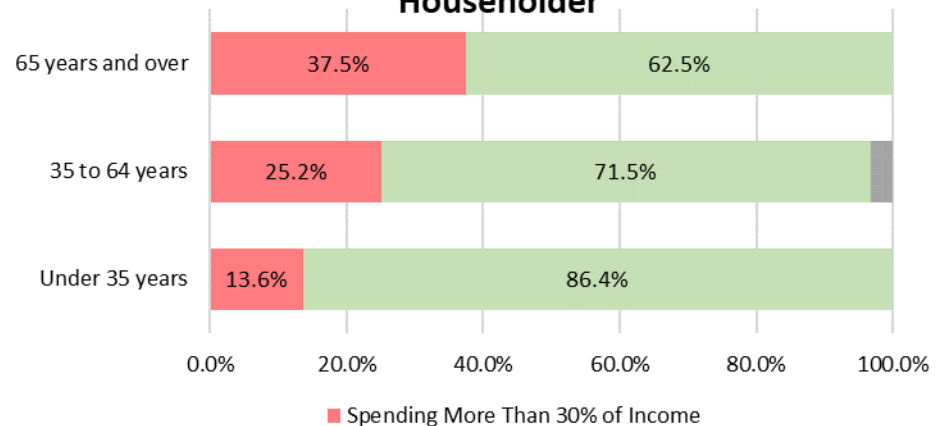
- owners are more likely to be cost-burdened compared to renters
- Seniors and middle-aged groups are more likely to be cost burdened than young adults

Portion of Income Spent on Housing, by Tenure



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

Portion of Income Spent on Housing, by Age of Householder



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)	\$121,000	115	149	34
Very Low Income (<50% of AMI)	205,000	250	360	110
Low Income (<80% of AMI)	285,000	385	589	204

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)	\$753	115	1	(114)
Very Low Income (<50% of AMI)	\$1,136	200	73	(127)
Low Income (<80% of AMI)	\$1,863	300	126	(174)

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)	\$86,000	115	0	(115)
Very Low Income (<50% of AMI)	\$143,000	250	25	(225)
Low Income (<80% of AMI)	\$214,000	385	65	(320)

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)	\$562	115	118	3
Very Low Income (30% to 50% of AMI)	\$936	200	217	17
Low Income (50% to 80% of AMI)	\$1,398	300	354	54

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 Deep River
  - 685 low-income households (36% of total households) that could be eligible for Affordable Housing
- More homeowners are burdened by the cost of their housing than renters
- Town has very few protected affordable housing units
- **Biggest gaps are for families to rent and individuals to purchase**
- Populations with disproportionate cost burdens and housing needs include:
  - Homeowners
  - Low-income households making less than 80% AMI
  - Senior households

