



# **Town of East Haddam**

## Affordable Housing Plan

East Haddam Planning and Zoning Commission

Adopted May 24, 2022

**Completed in Partnership with**

Town of East Haddam Planning and Zoning Commission



Lower Connecticut River Valley Council of Governments (RiverCOG)



**Lower Connecticut River Valley  
Council of Governments**

**Consultants**

SLR International Corporation



Tyche Planning & Policy Group



## Table of Contents

Community Values Statement.....	3
Introduction.....	4
What is Affordable Housing? .....	4
Why is Affordable Housing Important? .....	5
Plan Development Process .....	5
East Haddam’s Place in the Region.....	7
Affordable Housing in East Haddam .....	7
Protected Units.....	7
Connecticut Housing Finance Authority Programs .....	7
Naturally-Occurring Affordable Housing .....	7
Demographics.....	9
Housing Stock.....	10
Housing Need.....	11
Land Use & Zoning Assessment.....	12
Infrastructure and Natural Constraints Assessment .....	12
Objectives, Strategies and Action Steps.....	13

## 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, allows current residents to downsize within the community, and provides housing opportunities that strengthen East Haddam's and the Region's economic base. Future housing development should continue to align with the unique characteristics of each neighborhood, in accordance with the Plan of Conservation and Development.

**In the Plan of Conservation and Development, the Town encourages affordable and diverse housing opportunities to meet the needs of all residents, regardless of age and income, while ensuring the preservation of East Haddam's historic and rural charm.**

Finally, East Haddam prides itself on its excellent quality of life for all residents, including its school system, natural resources, and access to recreational, economic, and cultural opportunities. These factors contribute to the town's strong sense of community and cultural of volunteerism. As volunteers critical to the function of the Town and its emergency services age, it is essential that a new generation is able to live in East Haddam and fill their shoes. A diverse housing stock will allow new residents to enjoy all that East Haddam has to offer and ensure that existing residents can continue to live in the community as they move through different life stages and lifestyles.

## Introduction

The Town of East Haddam 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, a family of two making \$63,950 or an individual making less than \$55,950 per year could qualify for affordable housing in East Haddam. 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 29% of East Haddam households make less than 80% of Area Median Income and may be eligible for affordable housing programs. Senior households in East Haddam that may fall into the low-income category (42%) may not have mortgages but are limited by potential downsizing options.

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), 134, or 2.97% of East Haddam's total housing units were protected affordable units. East Haddam 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 is 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, health professionals, essential workers, and lower wage workers at major employers such as the Town of East Haddam, Chestelm Health and Rehab Center, and Franklin Academy.

## **Plan Development Process**

### Regional Housing Plan

This Affordable Housing Plan for East Haddam 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 64 East Haddam residents on community values and housing needs. The key findings of the survey were:

- The majority of survey respondents think that East Haddam has too few housing choices for people living alone, young adults, low-income households, and seniors.
- 52% of respondents agree that housing is too expensive in East Haddam.
- 61% of respondents think housing is an important component in community longevity.
- 44% of respondents do not think that the current housing options available meet residents' needs.
- 43% of respondents do not think the existing housing stock is adequate to satisfy future market demands.

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. Participants showed support for a range of strategies, including inclusionary zoning for new multi-family developments with a fee-in-lieu option, expansion of the cooperative homeownership program, and reducing restrictions on accessory dwelling units.

#### 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. East Haddam’s municipal workshop took place on February 8, 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 River Valley region.

## East Haddam's Place in the Region

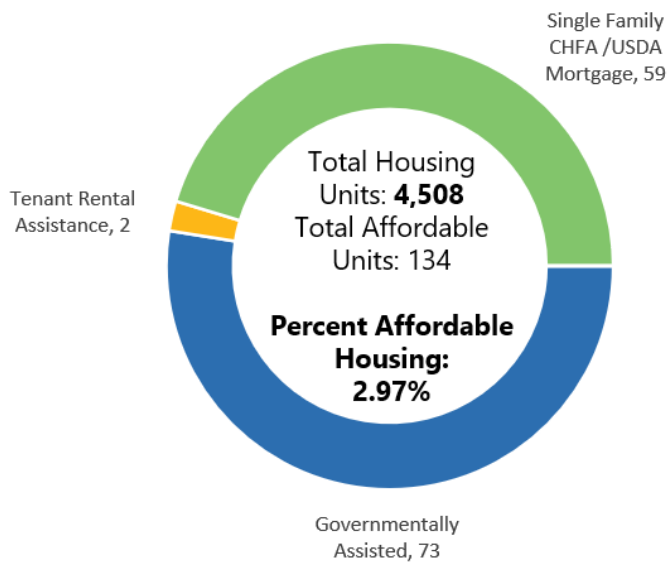
East Haddam is a town of 8,875 residents located in the eastern portion of Middlesex County along the Connecticut River.

According to the 2019 American Community Survey, East Haddam contains 3,640 households with a median household income of \$96,928.

East Haddam is known for its historic village with views of the Connecticut River, the Goodspeed Opera House, its numerous state parks and three scenic lakes.

## Affordable Housing in East Haddam

**Affordable Housing Units in East Haddam,  
by Type: 2021**



Source: DECD Affordable Housing Appeals List, 2021

### Protected Units

As of 2021, 134, or 2.97% of East Haddam's total housing units are protected affordable units. This includes 73 governmentally assisted units, 2 units receiving tenant rental assistance, 59 USDA or CHFA mortgages, but no deed restricted units.

Since 2002, the number of protected affordable housing units in East Haddam increased from 1.92% to 2.97% in 2021.

### 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. Over the last 5 years, CHFA mortgages were used by 26 households, 7 of which were already living in East Haddam.

### 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.

Currently there are NOAH units in Town. Some of these units are in the Oak Grove Senior Housing development. Though residents receive financial assistance, it is a private, 36-unit, senior community. Age restricting units can help seniors, but further exacerbates affordability issues for younger, low-income households. Even with the NOAH units in Town, there is a need for more units especially for East Haddam's single, low-income households.

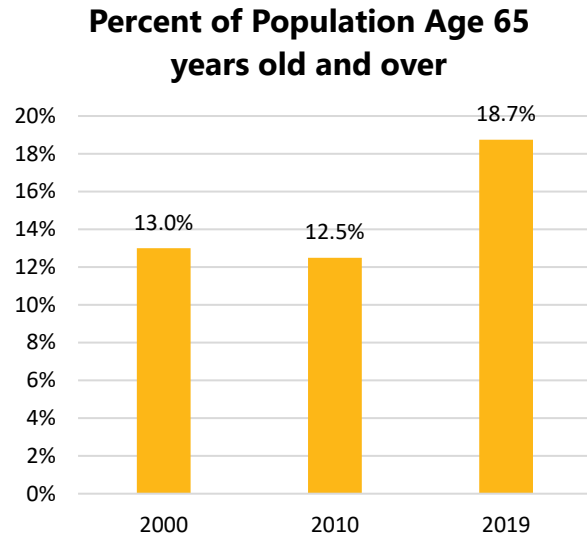


## Housing Needs Assessment

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

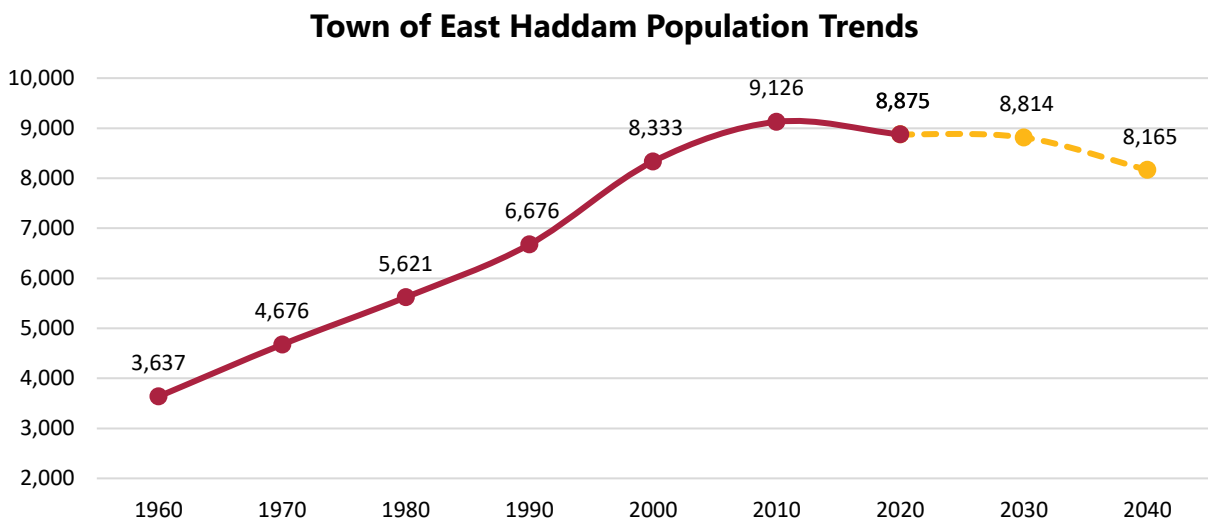
### Demographics

- East Haddam’s population peaked in 2010 and is beginning to decline. Historically, East Haddam’s population growth has been tied to new housing construction or home sales.
- According to population projections developed by the Connecticut State Data Center, East Haddam’s population is projected to continue to decline to around 8,100 residents by 2040.
- East Haddam has continued to age. The population age 65 and over has grown from 12.5% in 2010 to 18.7% in 2019.



Source: 2019 ACS 5-Year Estimates

- East Haddam has seen a shift towards smaller households. As of 2019, nearly 60% of households are made up of one or two people. Comparatively, over 74% of East Haddam’s housing units have 3 or more bedrooms, suggesting that the supply of smaller housing units has not kept up with demand.

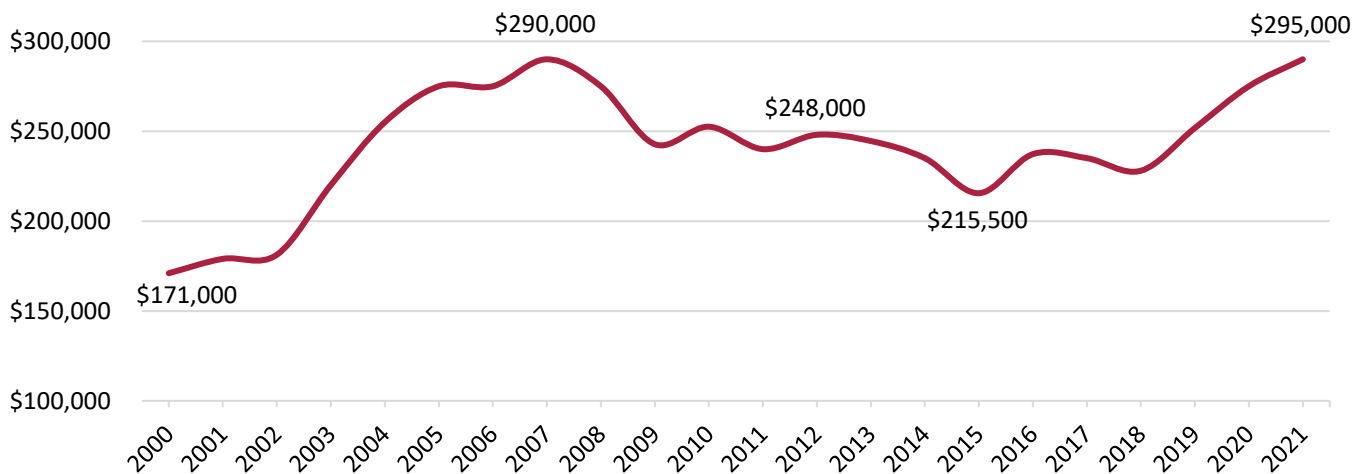


Source: 1960 - 2020 Decennial Census, CT State Data Center; ACS 2019

### Housing Stock

- The housing market in East Haddam is nearly exclusively single-family, detached homes. 89% of all homes in East Haddam are single-family, detached.
- 74% of housing units have 3 or more bedrooms.
- Nearly all of the homes in East Haddam, 88%, are owner-occupied.
- The median sale price for single-family homes in East Haddam increased by 9% in 2020 to \$275,000, and an additional 5% in 2021 to \$290,000, matching the previous 2007 peak.
- Sales have remained generally stable, averaging 147 home sales per years since 2017. 2020 was an abnormal year with 180 total home sales.
- Housing permit activity dropped off significantly after the early 2000s, indicating lack of available land and weaker economic conditions.

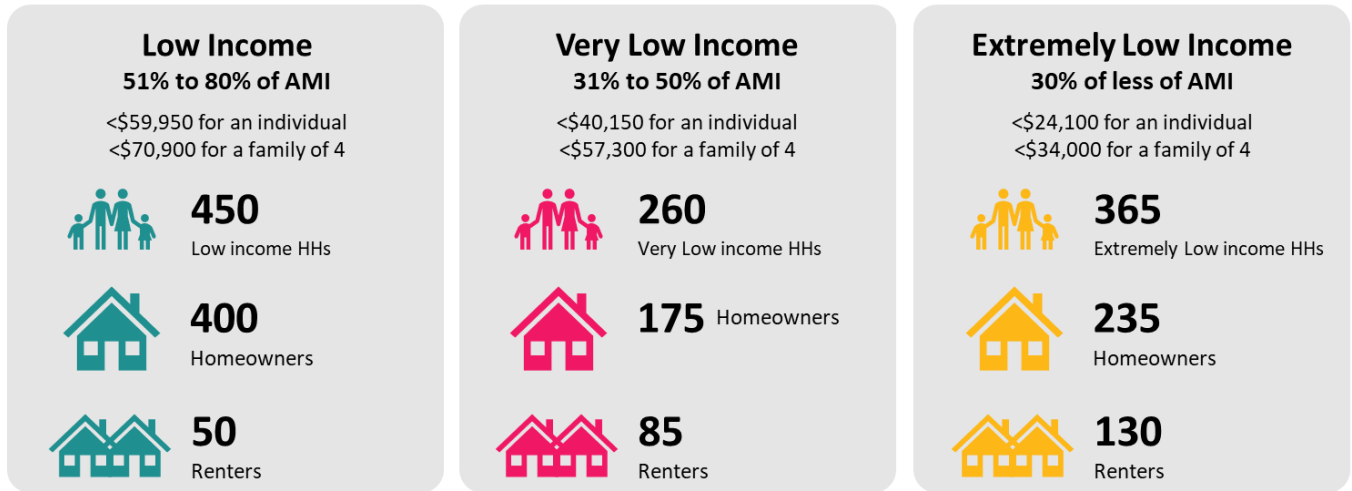
### Town of East Haddam Median Home Sale Price: 2000 to 2021



Source: The Warren Group

## Housing Need

### How many East Haddam Families Need Affordable Housing?



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

- **1,075** households in East Haddam (**29%**) meet the definition of a low-income household.
- 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. About 68% of all low-income households (making less 80% of AMI) are cost burdened in East Haddam.
- 37.5% of seniors (65+) households and 31.0% of young adult (<35) households are indicated by U.S. Census data to be cost burdened because they are spending more than 30% of their income on housing related expenses. Only 19.5% of middle-aged households fall into this category.
- 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 households of various sizes. The greatest need being for single person households.

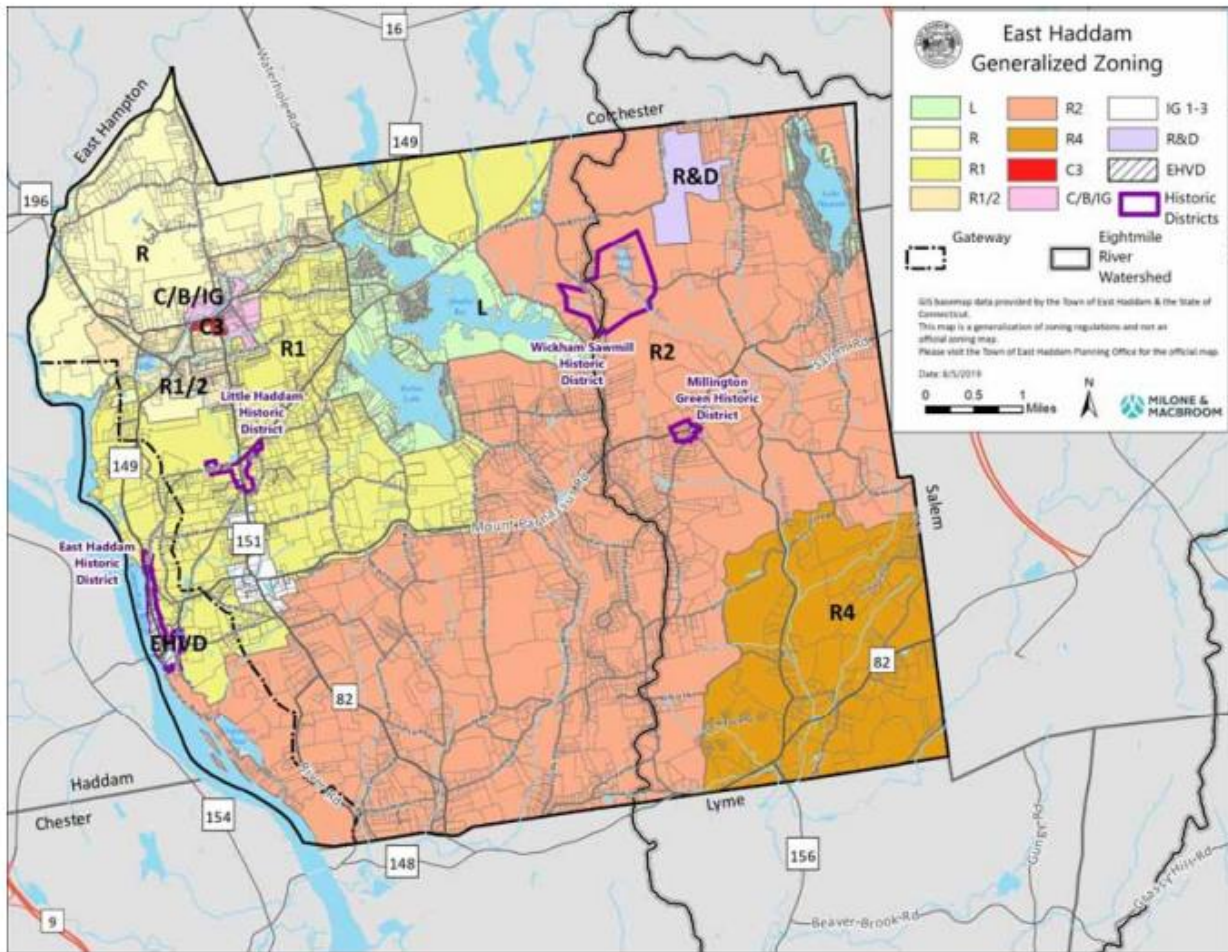
## Land Use & Zoning Assessment

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

East Haddam is mostly zoned for residential use. The Town has six purely residential zones and one mixed-use zone, the Village District, that allows mixed use and higher density by Special Exception.

- R-4 District
- R-1 District
- R-1/2 District
- L District (Lake)
- R-2 District
- East Haddam Village District EHVD
- R District (Resort)

These zones allow residences at various densities. Although they are typically for single family homes.



## Infrastructure and Natural Constraints Assessment

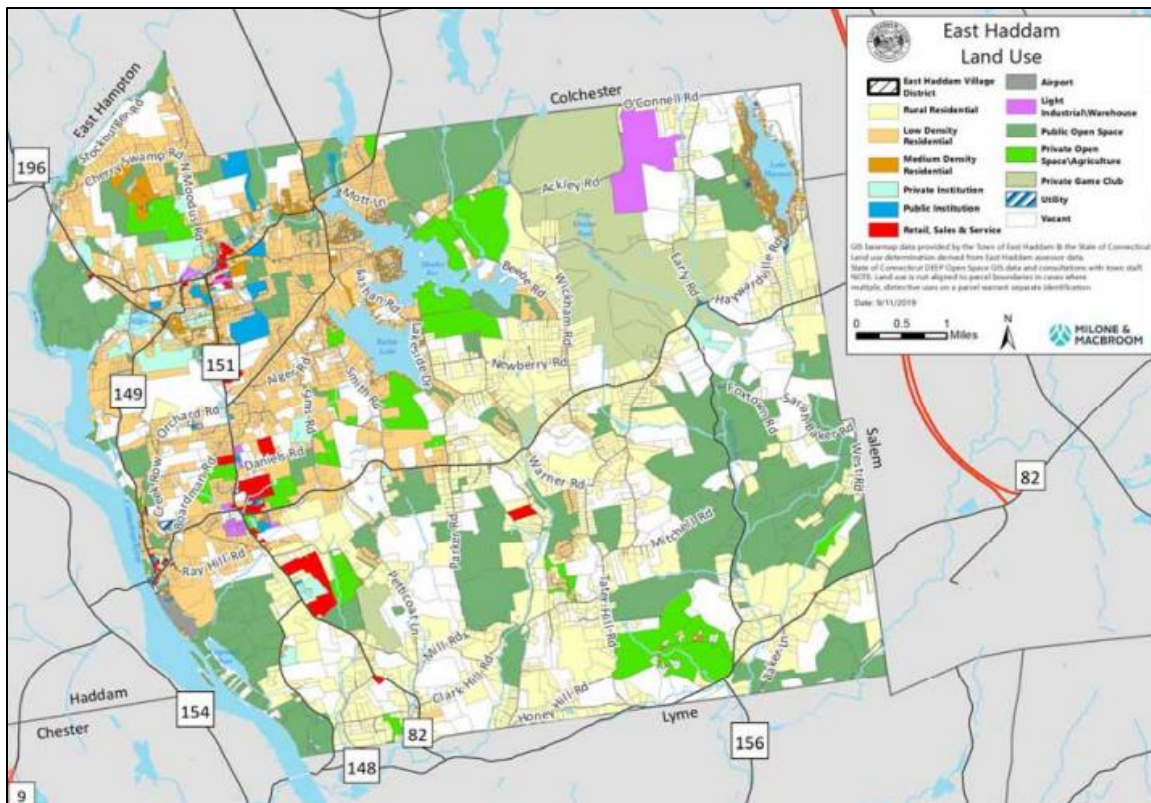
This section presents a summary of the key findings from the infrastructure and natural environment review. For more details, please see *Appendix B*.

- **There is limited land available and suitable for development in East Haddam.**
- For many years, the Town of East Haddam has worked to preserve open space. 25% of Town is committed and preserved as open space.
- Nearly 22% of East Haddam’s land is vacant. However, this land may contain environmental constraints that prevent or dissuade development such as watercourses, wetlands and their buffers, steep slopes, flood zones, aquifer protection areas.
- Much of East Haddam is a sewer avoidance area, limiting the number of homes that can be built. Most of the existing residence rely on private wells and septic systems.

East Haddam Generalized Existing Land Use: 2018

Land Use	Acres	% of Total
Rural Residential	7,132	19.5%
Low Density Residential	5,048	13.8%
Medium Density Residential	564	1.5%
<b>Residential Total</b>	<b>12,744</b>	<b>34.9%</b>
Private Institution	496	1.4%
Public Institution	235	0.6%
<b>Institutional Total</b>	<b>731</b>	<b>2.0%</b>
Retail, Sales & Service	308	0.8%
Airport	57	0.2%
Light Industrial\Warehouse\R&D	402	1.1%
<b>Commercial Total</b>	<b>767</b>	<b>2.1%</b>
Public Open Space	7,264	19.9%
Private Open Space\Agriculture	1,778	4.9%
Private Game Club (Not O.S.)	2,558	7.0%
<b>O.S., Ag., Game Club Total</b>	<b>11,600</b>	<b>31.8%</b>
Utility	60	0.2%
Vacant	7,817	21.4%
Other	2,790	7.6%
<b>Grand Total</b>	<b>36,509</b>	<b>100%</b>

Source: East Haddam POCD 2019



## Objectives, Strategies and Action Steps

### 1. East Haddam should pursue the housing goals and recommended strategies in the 2018 Plan of Conservation and Development

The Town’s Plan of Conservation and Development (POCD) details strategies for improving housing conditions in East Haddam as well as contributing to affordability. In the pursuit of housing affordability, these strategies should be implemented.

Where We're Going: Goals	How We'll Get There: Recommended Strategies
<p>Diversify housing opportunities to meet the needs of all residents, regardless of age and income.</p>	<ul style="list-style-type: none"> <li>• Direct housing development to areas within and adjacent to East Haddam Village, Moodus Village and other designated nodes.</li> <li>• Encourage development of diverse housing types, scale, and densities in the village neighborhoods in close proximity to commercial areas and public facilities.</li> <li>• Discourage neighborhood-scale housing development in rural areas where natural land capacity, rural character, existing transportation and soils are not adequate to support development.</li> <li>• Consider developing a new Village Residential zoning district for areas within or adjacent to the villages, which allows development of a range of housing types, including small-lot single-family housing, two-family homes and townhomes within walking distance to the commercial areas.</li> <li>• Explore methods to better encourage mixed-use development in East Haddam and Moodus Village Centers, including a mix of commercial, office, and retail uses combined with an appropriate scale of housing types that support a traditional village character.</li> <li>• Explore establishing community programs that assist property owners in 1) maintaining and rehabilitating aging housing units, 2) developing accessory apartments, and/or 3) increasing the energy efficiency/sustainability of current housing units.</li> <li>• Evaluate the density provisions of the Planned Residential Unit Development (PRUD) floating zones to consider if regulating by units per acre rather than bedroom per acre would allow greater flexibility and variety in unit type to accommodate seniors and smaller households.</li> <li>• Consider incorporating provisions to allow designation of low-income or moderate-income housing in PRUD developments in exchange for density bonuses.</li> </ul>
<p>Establish programs and partnerships to expand housing opportunities.</p>	<ul style="list-style-type: none"> <li>• Monitor changes in demographics, family structure and composition, and the resulting effect on the housing needs of the town.</li> <li>• Investigate and pursue projects with non-profit developers to rehabilitate older housing for affordable housing units as opportunities for first-time buyers.</li> <li>• Pursue partnerships on a regional level to share resources to administer activities that promote housing programs and funding opportunities to expand affordable housing.</li> <li>• Where site conditions permit, explore methods to provide additional housing for senior citizens, such as allowance for increased density in PRUD districts to permit adult living communities at higher densities than is currently allowed.</li> <li>• In a planned manner, increase the percent of affordable housing (as calculated by the state formula) and work toward meeting the state goal of 10% affordable housing.</li> </ul>

### 2. Determine if suitable properties should be acquired by the Town for the development of Affordable Housing

In the future, there may be properties for sale that would be suitable for housing development.

#### Action Steps:

**2.1** Prior to the parcel(s) being listed, the Town should determine if it is in the public interest to purchase the land and developing a Right of First Refusal agreement with the current owners.

**2.2** To determine suitability, the Town should assess the properties with respect to the following conditions:

- Evaluate site constraints
- Determine density that can be supported by on-site septic system
- Evaluate market conditions to determine highest-and-best use
- Conduct a fiscal impact study as part of the identification of highest-and-best use

**2.3** Following purchase, the Town should create a design plan prior to issuance of a developer RFQ/RFP to select a partner that can help it achieve its desired vision for the site.

### **3. Town should work with the Connecticut Housing Finance Authority to promote home ownership in East Haddam**

The Connecticut Housing Finance Authority (CHFA) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of the housing for low- to moderate-income families and persons in the state, and when appropriate, to promote or maintain the economic development of Connecticut through employer assisted housing efforts. Mortgages through the CHFA are available for first-time homebuyers.

#### **Action Steps:**

**3.1** East Haddam should share information to encourage potential homebuyers to consider and pursue CHFA mortgages.

**3.2** East Haddam should host or advertise CHFA homebuyer and real estate agent education classes.

**3.3** East Haddam should partner with a non-profit and/ or with other towns to locally provide a CHFA housing counselor.

### **4. Implement East Haddam's Affordable Housing Plan**

The Town will work to implement this Plan over the next 5 years and these recommendations represent a starting point for the Town. As required by CGS Section 8-30j, this plan will be updated every 5 years.

#### **Action Steps:**

**4.1 Consistently update the Plan** -- The recommendations of this Plan represent a starting point and guideline for potential future changes. As required by CGS Section 8-30j, this plan will be updated every 5 years.



**4.2 Amend the Plan of Conservation and Development to include the Affordable Housing Plan**

-- The Planning and Zoning Commission should amend the Plan of Conservation and Development (POCD) to include the Affordable Housing Plan so that it can be referenced as part of future land use and zoning decisions. The Town of East Haddam will update its POCD in 2028. Since Affordable Housing Plans are required to be updated every five years, it is recommended that the next Affordable Housing Plan be updated concurrent with the POCD update and included in the POCD.

**5. Strengthen the Region's capacity to further Affordable Housing**

Implementation of the recommendations of this Plan will require resources and an additional level of government and staff oversight.

**Action Steps:**

**5.1 Support and contribute to a permanent Regional Housing Committee** – The Town should support and participate in a permanent Regional Housing Committee. This Committee can help oversee the implementation of the Regional Housing Plan as well as future updates. The Housing Committee can also serve in an advisory capacity to other boards and commissions and provide recommendations to East Haddam and other RiverCOG communities.

**5.2 Participate in Regionally organized Affordable Housing Training to Town staff and members of land use boards**

State statutes pertaining to affordable housing are likely to change over the coming years. Providing regular training to Town staff and members of land use boards and commissions will ensure that they are educated on statutory requirements and understand affordable housing best practices as they evolve.

**5.3 Town should support the creation of a Regional Community Land Trust**

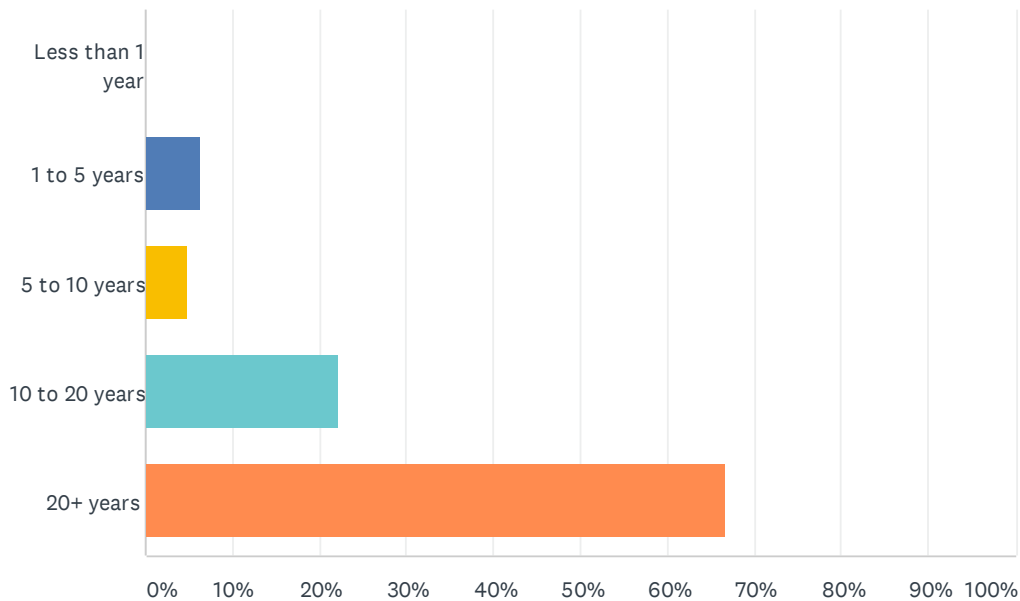
Community Land Trusts (CLTs) are non-profit organizations that gain ownership of vacant, blighted, or tax delinquent land and hold it for future redevelopment. CLTs develop land according to the community's needs which can include creating affordable housing for low- and moderate-income households. Whether regional or sub-regional, the Town should provide support to a founding and functioning of a CLT to further housing affordability.

**Appendix A**  
**Town of East Haddam**  
**Affordable Housing Plan**

**RiverCOG Housing Survey:**  
**East Haddam Results**

## Q2 How long have you lived in East Haddam?

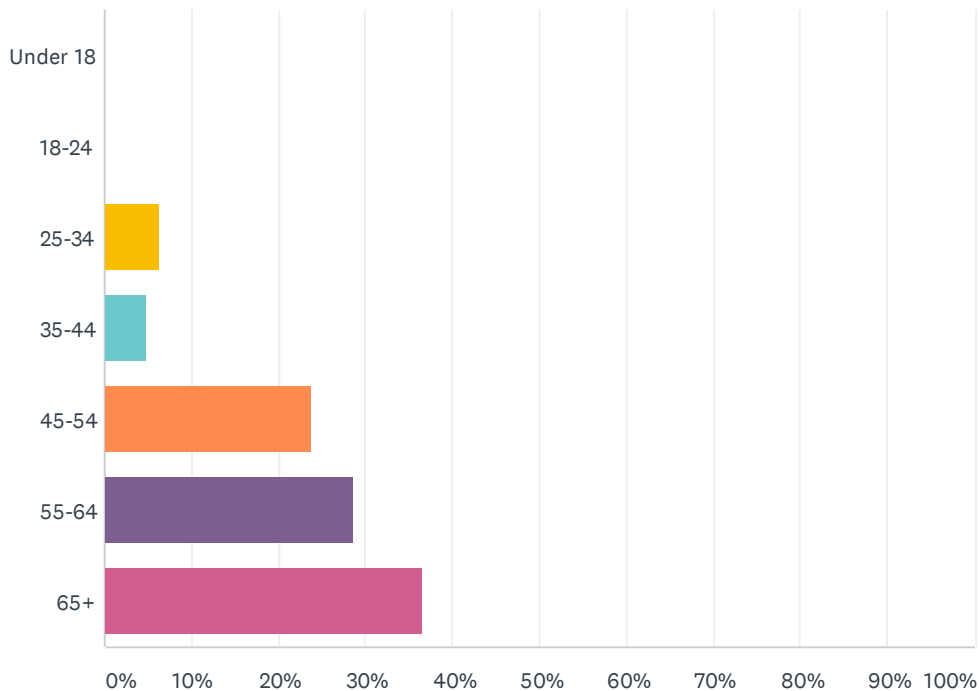
Answered: 63 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	0.00%	0
1 to 5 years	6.35%	4
5 to 10 years	4.76%	3
10 to 20 years	22.22%	14
20+ years	66.67%	42
<b>TOTAL</b>		<b>63</b>

### Q3 What is your age?

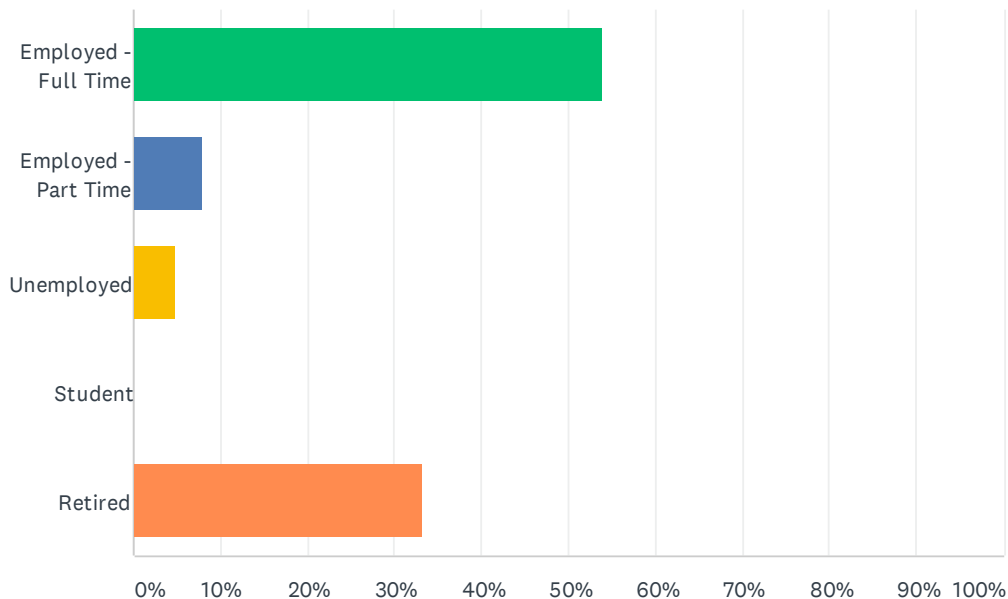
Answered: 63 Skipped: 0



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	0.00%	0
25-34	6.35%	4
35-44	4.76%	3
45-54	23.81%	15
55-64	28.57%	18
65+	36.51%	23
<b>TOTAL</b>		<b>63</b>

## Q4 What is your employment status?

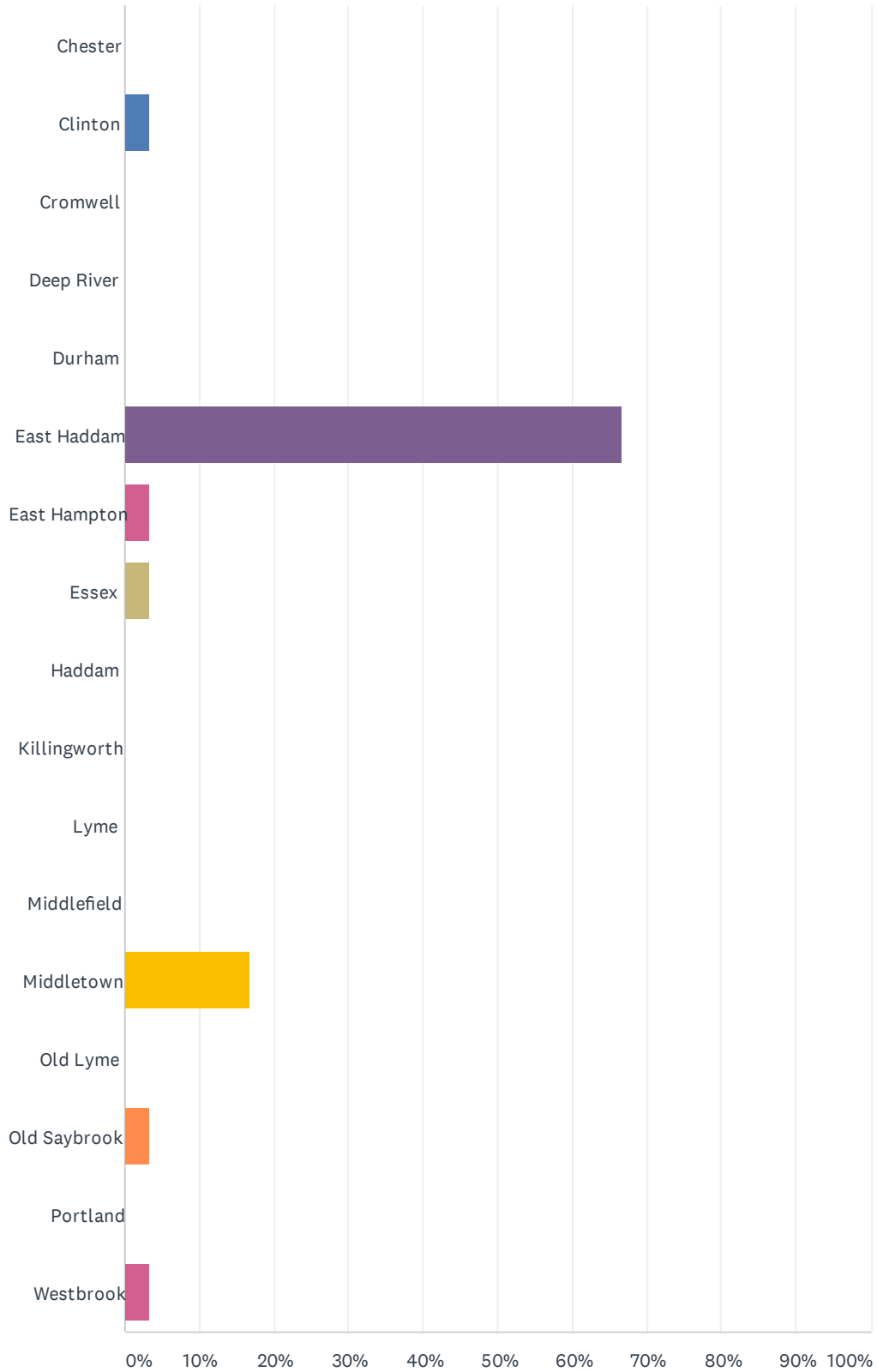
Answered: 63 Skipped: 0



ANSWER CHOICES	RESPONSES	
Employed - Full Time	53.97%	34
Employed - Part Time	7.94%	5
Unemployed	4.76%	3
Student	0.00%	0
Retired	33.33%	21
<b>TOTAL</b>		<b>63</b>

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

Answered: 30 Skipped: 33



## RiverCOG Housing Survey

ANSWER CHOICES	RESPONSES	
Chester	0.00%	0
Clinton	3.33%	1
Cromwell	0.00%	0
Deep River	0.00%	0
Durham	0.00%	0
East Haddam	66.67%	20
East Hampton	3.33%	1
Essex	3.33%	1
Haddam	0.00%	0
Killingworth	0.00%	0
Lyme	0.00%	0
Middlefield	0.00%	0
Middletown	16.67%	5
Old Lyme	0.00%	0
Old Saybrook	3.33%	1
Portland	0.00%	0
Westbrook	3.33%	1
<b>TOTAL</b>		<b>30</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Retired	9/16/2021 8:07 AM
2	Williamsport, PA	9/14/2021 6:30 PM
3	retired	9/9/2021 1:56 PM
4	Not applicable	9/7/2021 10:59 PM
5	prior to retirement, worked in Hartford	9/7/2021 2:06 PM
6	Hartford	9/6/2021 5:25 PM
7	Hartford	9/4/2021 9:01 PM
8	Hartford	9/3/2021 9:58 AM
9	Norwich	9/3/2021 2:51 AM
10	New Britain	9/2/2021 12:22 PM
11	retired	9/2/2021 9:47 AM
12	Hartford	9/2/2021 8:23 AM
13	WA.....remote via internet	9/1/2021 10:15 PM
14	Retired	9/1/2021 9:23 PM
15	Manchester	9/1/2021 7:48 PM

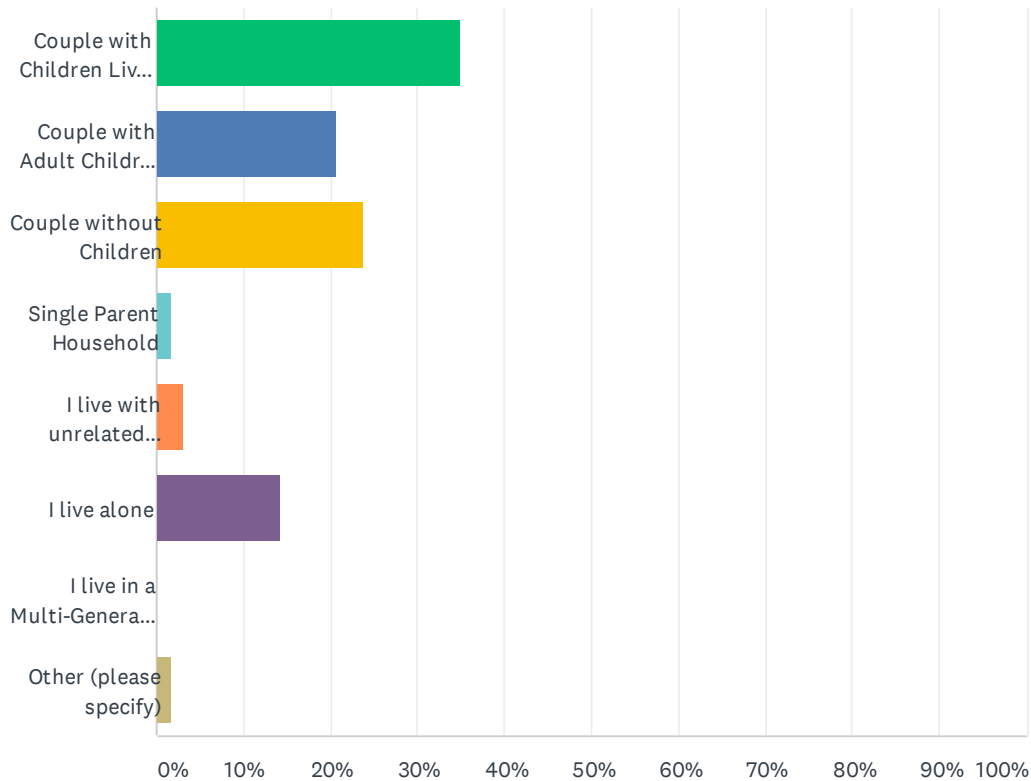
## RiverCOG Housing Survey

16	Retired	9/1/2021 7:19 PM
17	retired	9/1/2021 7:15 PM
18	Newington	9/1/2021 6:37 PM
19	N/A	9/1/2021 6:27 PM
20	Willimantic	9/1/2021 6:13 PM
21	Retired	9/1/2021 5:54 PM
22	Colchester	9/1/2021 5:53 PM
23	I don't work	9/1/2021 5:52 PM
24	Hartford	9/1/2021 5:06 PM
25	Manchester	9/1/2021 4:35 PM
26	New haven	9/1/2021 4:15 PM
27	Guilford	9/1/2021 3:36 PM
28	Remote	9/1/2021 3:24 PM
29	Retired	9/1/2021 3:06 PM
30	Groton	9/1/2021 2:59 PM



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

Answered: 63 Skipped: 0

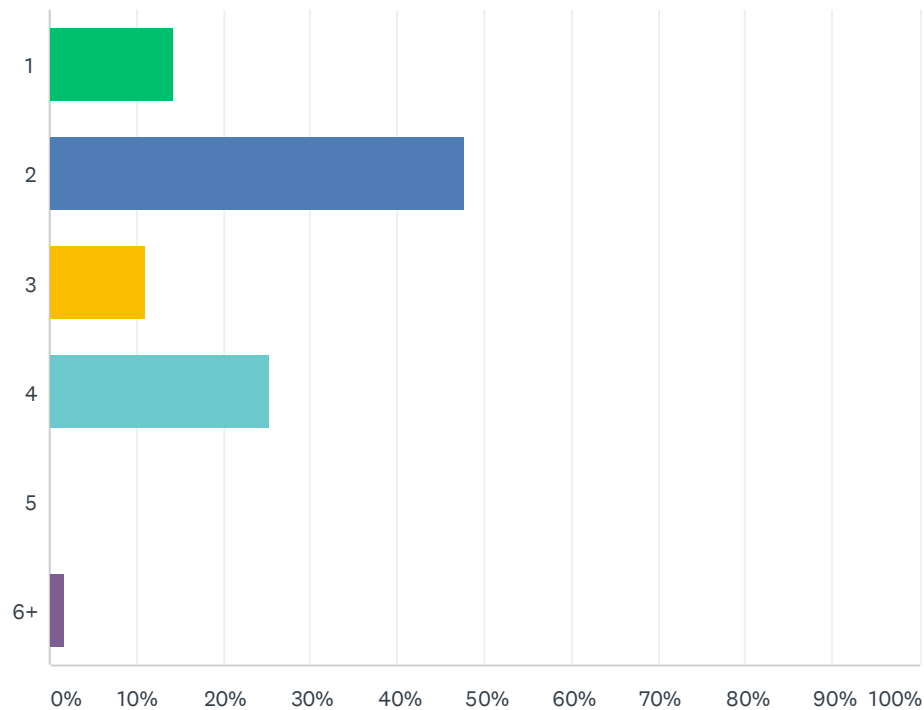


ANSWER CHOICES	RESPONSES	
Couple with Children Living at Home	34.92%	22
Couple with Adult Children (Empty Nester)	20.63%	13
Couple without Children	23.81%	15
Single Parent Household	1.59%	1
I live with unrelated others (roommates)	3.17%	2
I live alone	14.29%	9
I live in a Multi-Generational Household	0.00%	0
Other (please specify)	1.59%	1
<b>TOTAL</b>		<b>63</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Live with sibling	9/1/2021 3:06 PM

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

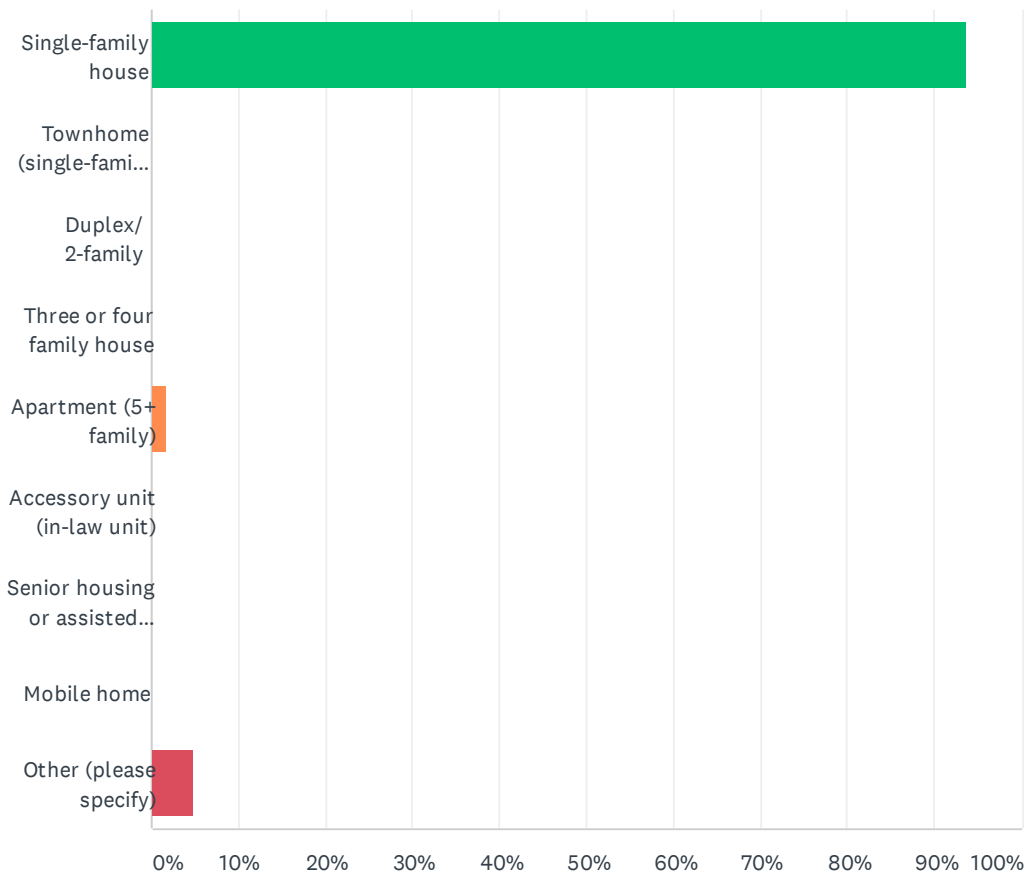
Answered: 63 Skipped: 0



ANSWER CHOICES	RESPONSES	
1	14.29%	9
2	47.62%	30
3	11.11%	7
4	25.40%	16
5	0.00%	0
6+	1.59%	1
<b>TOTAL</b>		<b>63</b>

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

Answered: 63 Skipped: 0

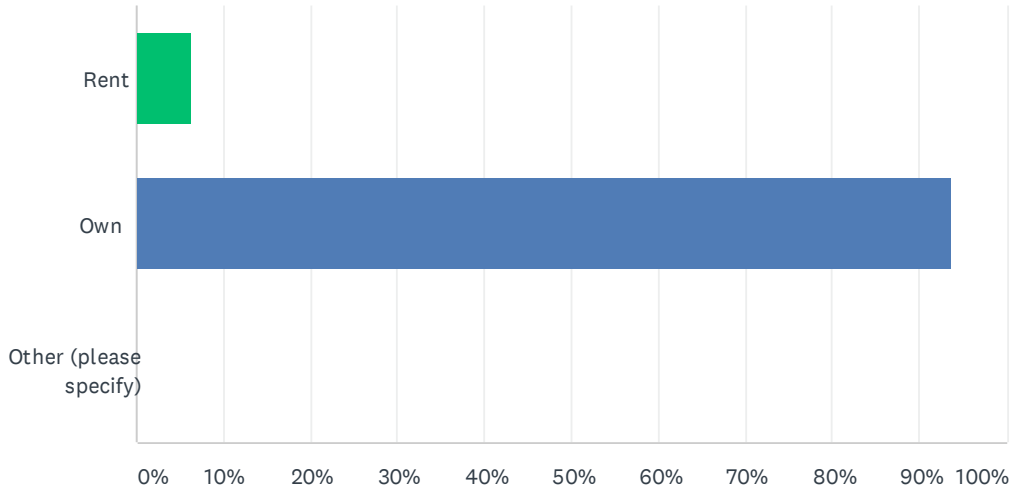


ANSWER CHOICES	RESPONSES	
Single-family house	93.65%	59
Townhome (single-family attached)	0.00%	0
Duplex/ 2-family	0.00%	0
Three or four family house	0.00%	0
Apartment (5+ family)	1.59%	1
Accessory unit (in-law unit)	0.00%	0
Senior housing or assisted living	0.00%	0
Mobile home	0.00%	0
Other (please specify)	4.76%	3
<b>TOTAL</b>		<b>63</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	cottage	9/2/2021 5:27 PM
2	Single family condo unit	9/2/2021 10:26 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: 63 Skipped: 0

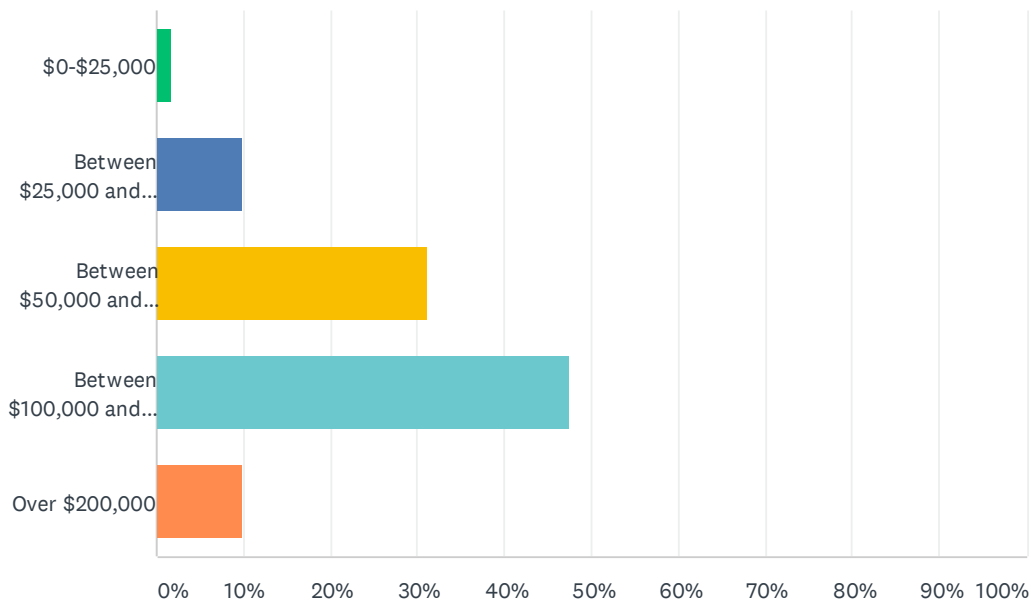


ANSWER CHOICES	RESPONSES
Rent	6.35% 4
Own	93.65% 59
Other (please specify)	0.00% 0
<b>TOTAL</b>	<b>63</b>

#	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.

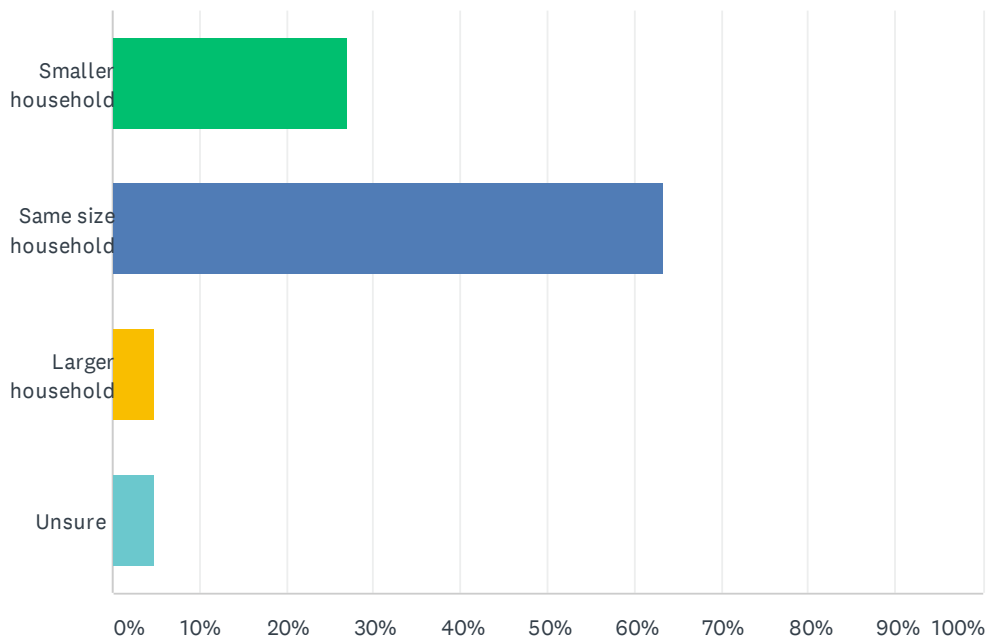
Answered: 61 Skipped: 2



ANSWER CHOICES	RESPONSES	
\$0-\$25,000	1.64%	1
Between \$25,000 and \$49,999	9.84%	6
Between \$50,000 and \$99,999	31.15%	19
Between \$100,000 and \$199,999	47.54%	29
Over \$200,000	9.84%	6
<b>TOTAL</b>		<b>61</b>

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

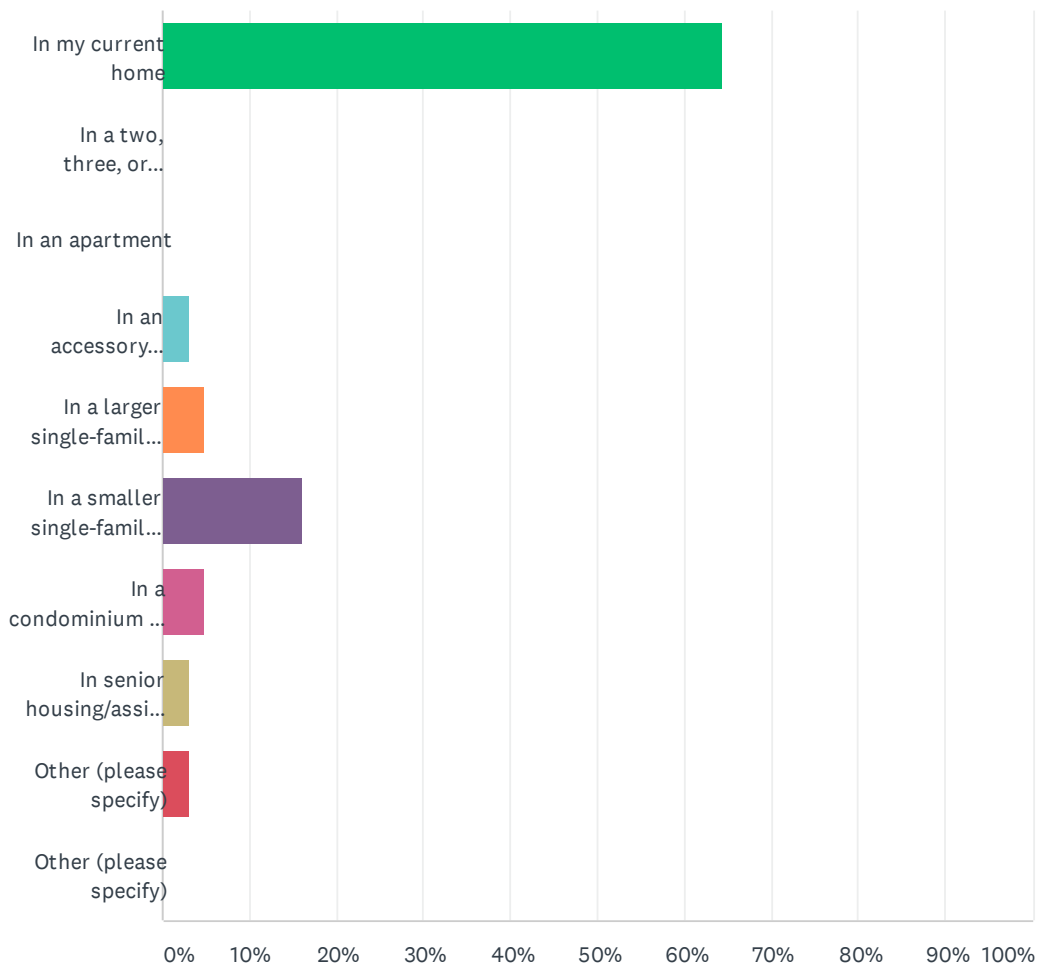
Answered: 63 Skipped: 0



ANSWER CHOICES	RESPONSES	
Smaller household	26.98%	17
Same size household	63.49%	40
Larger household	4.76%	3
Unsure	4.76%	3
<b>TOTAL</b>		<b>63</b>

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

Answered: 62 Skipped: 1



## RiverCOG Housing Survey

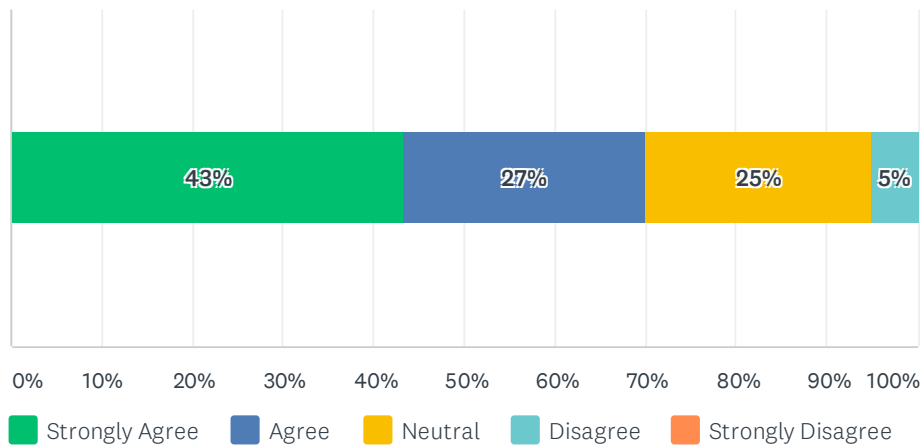
ANSWER CHOICES	RESPONSES	
In my current home	64.52%	40
In a two, three, or four-family home	0.00%	0
In an apartment	0.00%	0
In an accessory dwelling/in-law apartment	3.23%	2
In a larger single-family home	4.84%	3
In a smaller single-family home	16.13%	10
In a condominium or townhome	4.84%	3
In senior housing/assisted living	3.23%	2
Other (please specify)	3.23%	2
Other (please specify)	0.00%	0
<b>TOTAL</b>		<b>62</b>

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



## Q13 Housing in Connecticut is too expensive

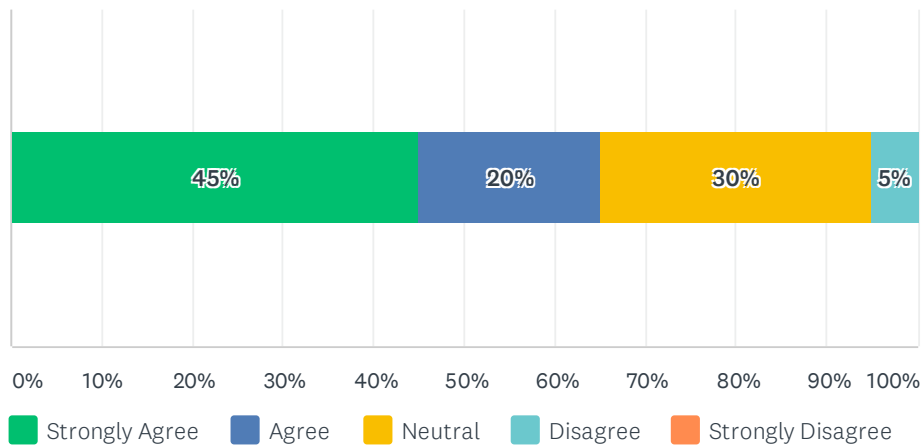
Answered: 60 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly Agree	43%	26
Agree	27%	16
Neutral	25%	15
Disagree	5%	3
Strongly Disagree	0%	0
<b>TOTAL</b>		<b>60</b>

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

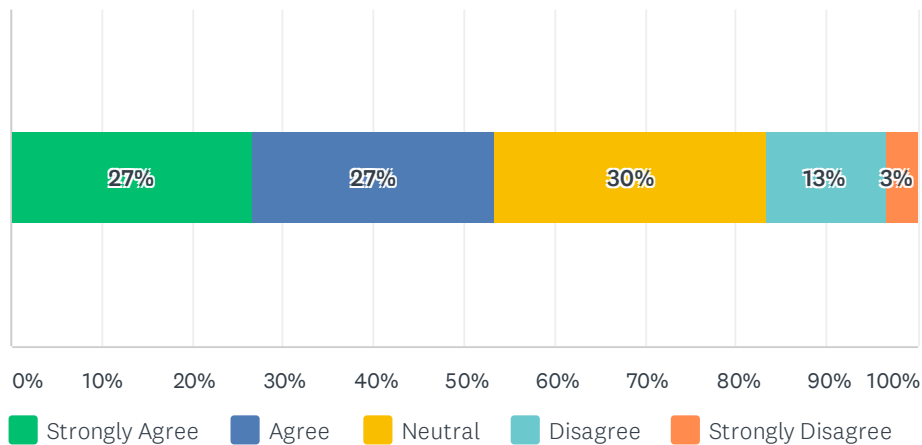
Answered: 60 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly Agree	45%	27
Agree	20%	12
Neutral	30%	18
Disagree	5%	3
Strongly Disagree	0%	0
<b>TOTAL</b>		<b>60</b>

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

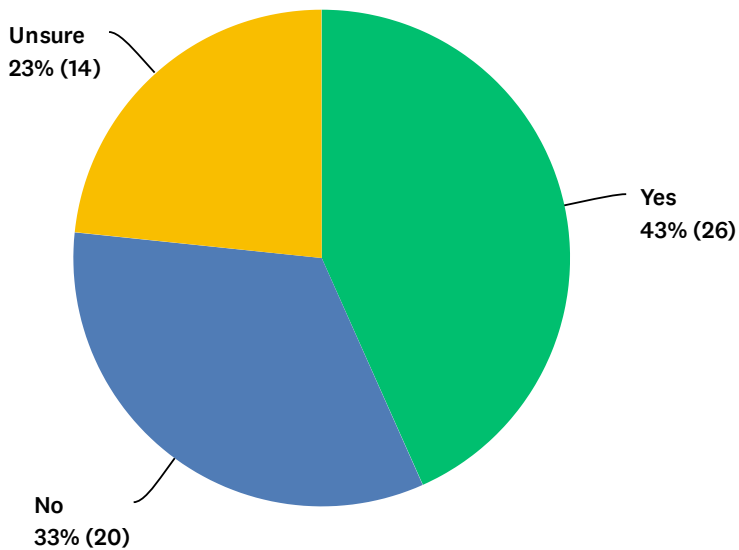
Answered: 60 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly Agree	27%	16
Agree	27%	16
Neutral	30%	18
Disagree	13%	8
Strongly Disagree	3%	2
<b>TOTAL</b>		<b>60</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?

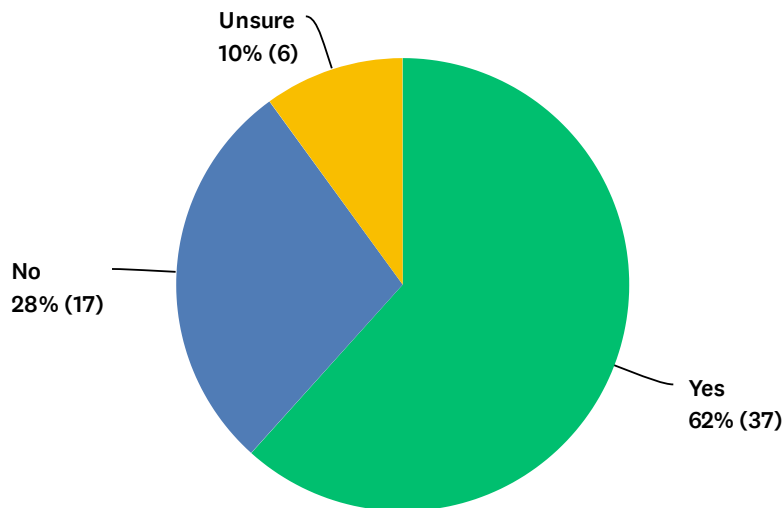
Answered: 60 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	43%	26
No	33%	20
Unsure	23%	14
<b>TOTAL</b>		<b>60</b>

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

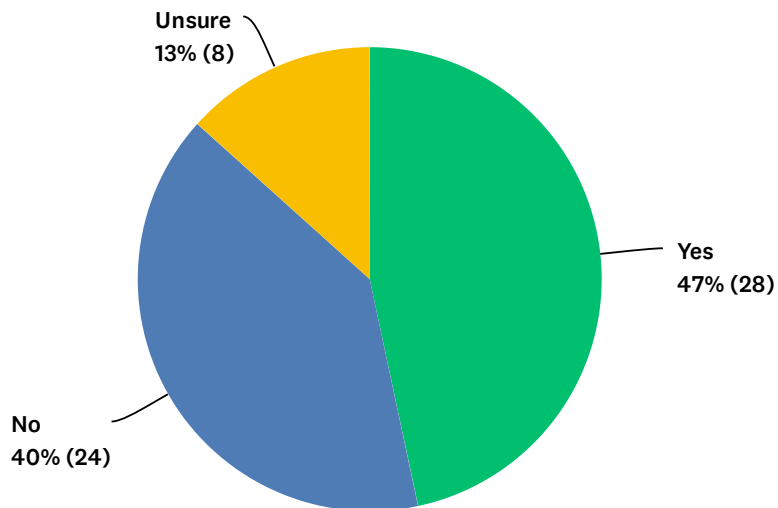
Answered: 60 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	62%	37
No	28%	17
Unsure	10%	6
TOTAL		60

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

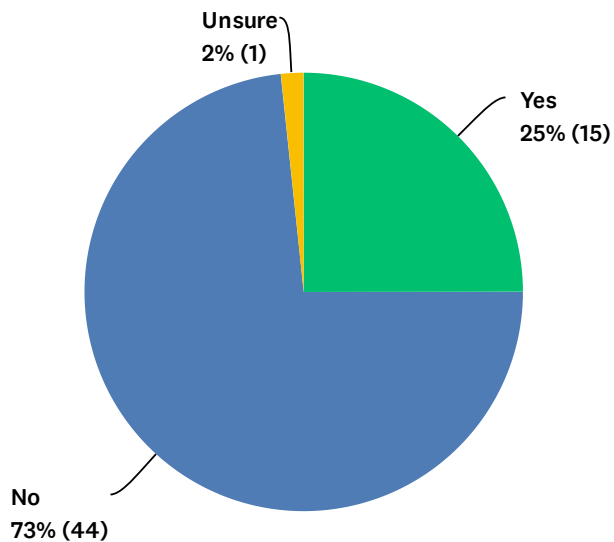
Answered: 60 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	47%	28
No	40%	24
Unsure	13%	8
TOTAL		60

## Q19 Do you personally struggle with housing costs?

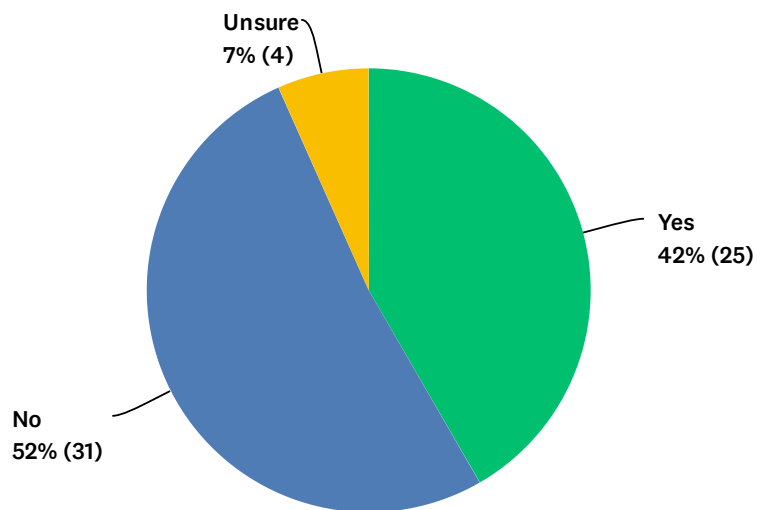
Answered: 60 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	25%	15
No	73%	44
Unsure	2%	1
TOTAL		60

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

Answered: 60 Skipped: 3

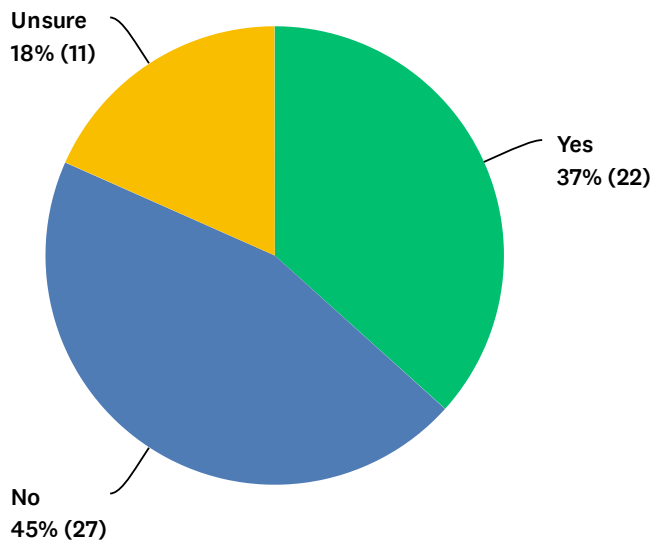


ANSWER CHOICES	RESPONSES	
Yes	42%	25
No	52%	31
Unsure	7%	4
TOTAL		60



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

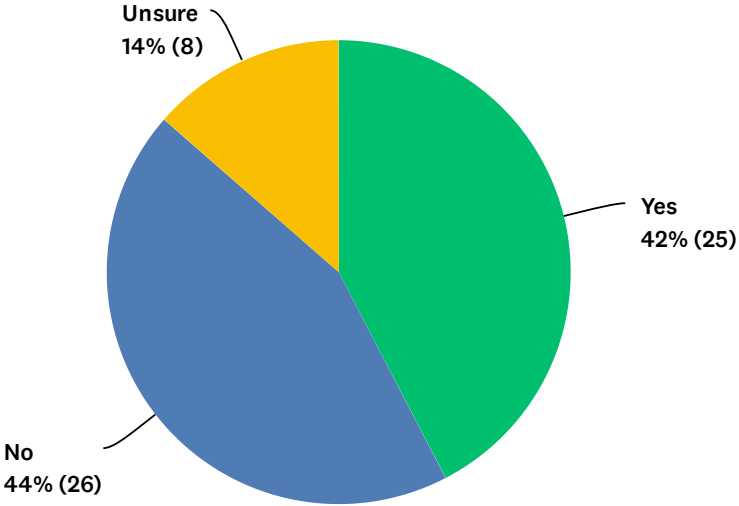
Answered: 60 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	37%	22
No	45%	27
Unsure	18%	11
TOTAL		60

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

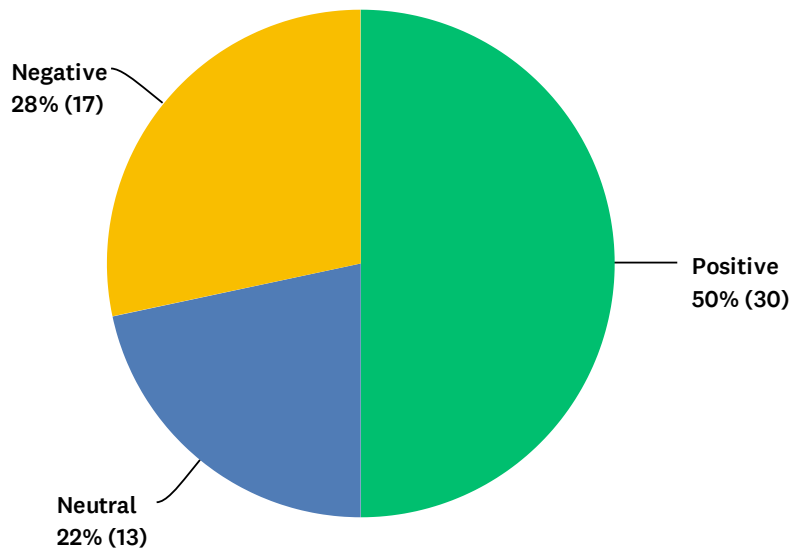
Answered: 59 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	42%	25
No	44%	26
Unsure	14%	8
TOTAL		59

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

Answered: 60 Skipped: 3



ANSWER CHOICES	RESPONSES	
Positive	50%	30
Neutral	22%	13
Negative	28%	17
TOTAL		60

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

Answered: 27 Skipped: 36

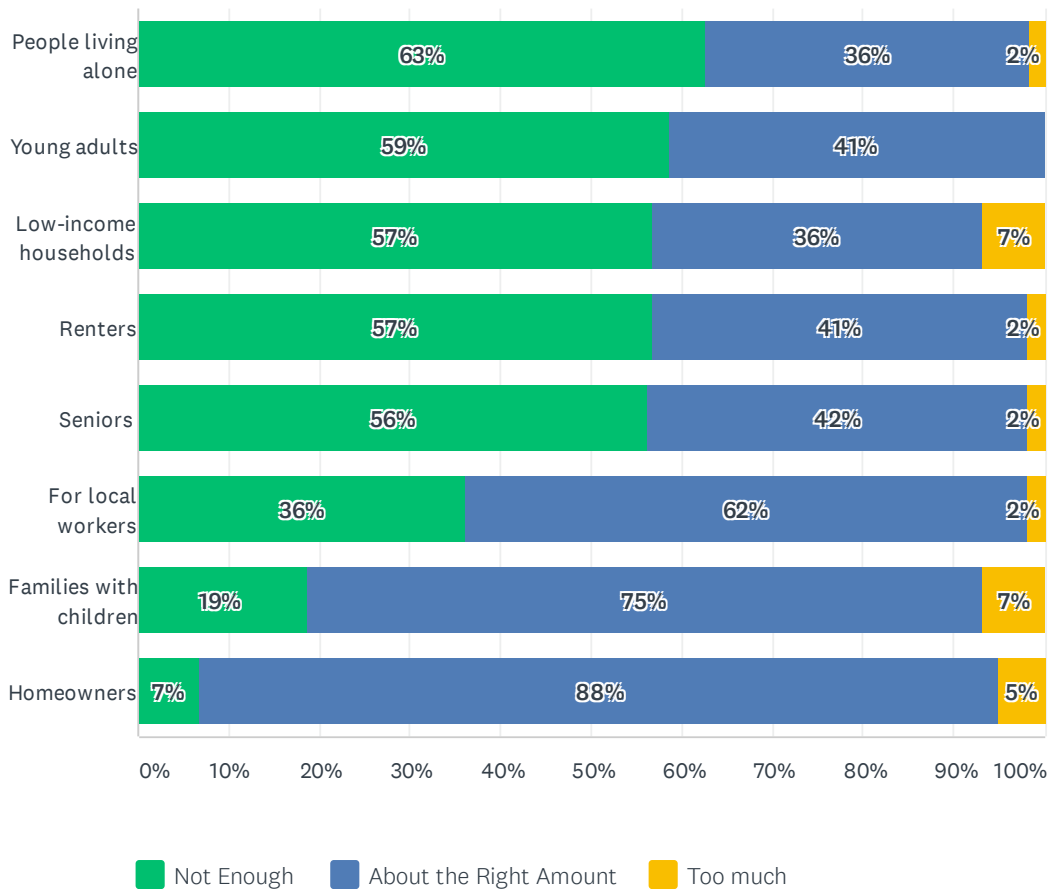
#	RESPONSES	DATE
1	Economic growth within the community..	9/16/2021 8:15 AM
2	Better employment opportunities, civic discourse	9/15/2021 9:22 PM
3	More diverse housing will, hopefully, increase the diversity of the population and provide more opportunities for exposure to different ethnic populations.	9/9/2021 10:29 AM
4	Improve the demographics of town; younger people would help town move forward with different policy initiatives; would create a more dynamic business environment; would make better use of available land for development. would provide more options for aging in place	9/7/2021 2:12 PM
5	More likely to have adults 25-35 return to area to live, work, raise family and more likely for seniors such as myself to stay vs sell and leave area, possibly leave the state altogether.	9/3/2021 10:02 AM
6	I think that having more housing would benefit the town in a positive way.	9/2/2021 5:29 PM
7	Increase tax base	9/2/2021 8:25 AM
8	More residents to support businesses	9/1/2021 10:28 PM
9	Neighbors being able to afford housing that is in a better location and of an upgrade in comfort. Towns highest priority should be on new affordable, energy efficiency,	9/1/2021 8:58 PM
10	Young and old people would be able to live in our community also people who make a lower income would be able to live in our community	9/1/2021 7:56 PM
11	More people and diverse people adds value to a community	9/1/2021 7:49 PM
12	More people in town to support business	9/1/2021 7:40 PM
13	I think more retired people would stay in town, as we would like to.	9/1/2021 7:22 PM
14	Economic and racial diversity	9/1/2021 7:19 PM
15	Pump life into the town's economy.	9/1/2021 7:01 PM
16	It would allow older residents to stay and younger people to move into town. It would also allow a more diverse population.	9/1/2021 5:57 PM
17	More people would be able to afford to live in East Haddam	9/1/2021 5:54 PM
18	More people with children moving to town, younger generations being able to live in town, more diversity, more economic growth for businesses	9/1/2021 5:07 PM
19	A more diverse population demographically. Younger residents.	9/1/2021 4:12 PM
20	Places for younger folks to live, places for more diverse folks, places for the working class to live, places where you don't need to maintain an extensive yard/driveway to live there.	9/1/2021 4:00 PM
21	Younger and older (retirees) residents could continue to afford living in the community. Currently both groups move away, reducing the age diversity of a healthy community.	9/1/2021 3:59 PM
22	Options for single parent families and seniors who would like to downsize but remain in town.	9/1/2021 3:42 PM
23	Children and older residents would be able to stay in our town.	9/1/2021 3:37 PM
24	More families would be able to live here, people could have bigger families, people could live close to aging relatives.	9/1/2021 3:33 PM
25	Allow younger population to grow.	9/1/2021 3:07 PM

## RiverCOG Housing Survey

26	It would diversify our community	9/1/2021 3:00 PM
27	humane to house folks so not in jeopardy of homelessness thereby promoting a sense of well being and community, happy people are productive people.	7/29/2021 5:05 PM

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

Answered: 59 Skipped: 4



	NOT ENOUGH	ABOUT THE RIGHT AMOUNT	TOO MUCH	TOTAL
People living alone	63% 37	36% 21	2% 1	59
Young adults	59% 34	41% 24	0% 0	58
Low-income households	57% 33	36% 21	7% 4	58
Renters	57% 33	41% 24	2% 1	58
Seniors	56% 32	42% 24	2% 1	57
For local workers	36% 21	62% 36	2% 1	58
Families with children	19% 11	75% 44	7% 4	59
Homeowners	7% 4	88% 52	5% 3	59

# RiverCOG Housing Survey

#	OTHER (PLEASE SPECIFY)	DATE
1	folks who aren't white!	9/1/2021 4:01 PM

**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: 37 Skipped: 26

#	RESPONSES	DATE
1	Downtown East Haddam (near bridge), Ivoryton	9/15/2021 9:24 PM
2	No	9/14/2021 9:58 PM
3	none	9/9/2021 2:00 PM
4	East Haddam village, Moodus village	9/9/2021 10:32 AM
5	moodus	9/8/2021 11:58 AM
6	Moodus Center; Town Village; Resort District	9/7/2021 2:14 PM
7	No	9/4/2021 9:03 PM
8	Moodus	9/3/2021 4:25 PM
9	I don't know where that could happen	9/3/2021 10:04 AM
10	Unknown	9/2/2021 5:31 PM
11	North Roodus Road, My Father's House	9/2/2021 1:11 PM
12	Moodus	9/2/2021 9:52 AM
13	no i do not want this that is why I live here	9/2/2021 8:10 AM
14	We have many large areas	9/1/2021 10:31 PM
15	Moodus	9/1/2021 10:18 PM
16	Moodus area, as that area of town offers shopping, banks, pharmacy, sidewalks.	9/1/2021 9:01 PM
17	There are opportunities throughout Easthaddam	9/1/2021 7:57 PM
18	Moodus	9/1/2021 7:50 PM
19	None	9/1/2021 7:42 PM
20	Industrial park areas	9/1/2021 7:42 PM
21	Not sure what land is available, but close to Moodus and Eat Haddam villages.	9/1/2021 7:25 PM
22	East Haddam and Moodus center	9/1/2021 7:20 PM
23	1. The area along RT 149 concentrated by Moodus Center. 2. East Haddam along RTE 82 concentrated by the Swing Bridge, Old Town Offices, Current Post Office. 3. Rte 151 and 82 Junction by Shagbark, Town Tavern, and the Industrial Park	9/1/2021 7:07 PM
24	NONE	9/1/2021 6:58 PM
25	Mt Parnassus rd	9/1/2021 6:40 PM
26	No, keep East Haddam rural.	9/1/2021 5:58 PM
27	Moodus section of town	9/1/2021 5:57 PM
28	Downtown Moodus,	9/1/2021 5:08 PM

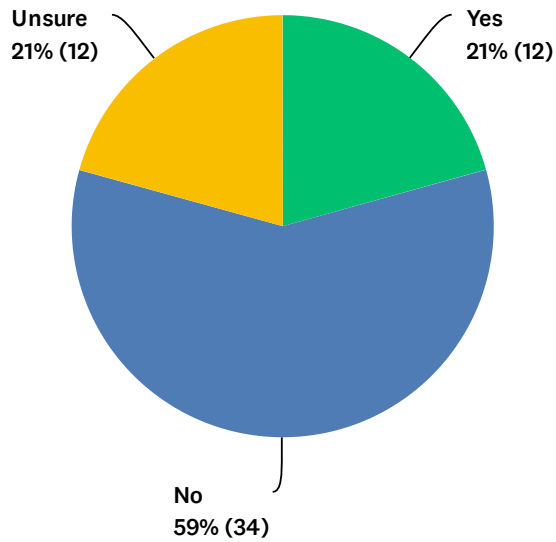


## RiverCOG Housing Survey

29	Former Brownell Property.	9/1/2021 4:37 PM
30	Downtown Village near swing bridge	9/1/2021 4:13 PM
31	near downtown/the River, near Salem Four Corners, pretty much anywhere! There's so much land in East Haddam, but not enough homes and businesses.	9/1/2021 4:01 PM
32	East Haddam and Moodus villages would both be the easiest to accommodate additional housing needs, particularly apartment units	9/1/2021 4:01 PM
33	Johnsonville	9/1/2021 3:52 PM
34	Not sure if My Father's House land will become available with recent passing of Father Bill. That might be a good place to build.	9/1/2021 3:44 PM
35	Unsure	9/1/2021 3:38 PM
36	The center of Moodus gas space for a multifamily building that is walking distance to many essential stores, schools, and possible emoloyers.	9/1/2021 3:34 PM
37	down by the river	7/29/2021 5:06 PM

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

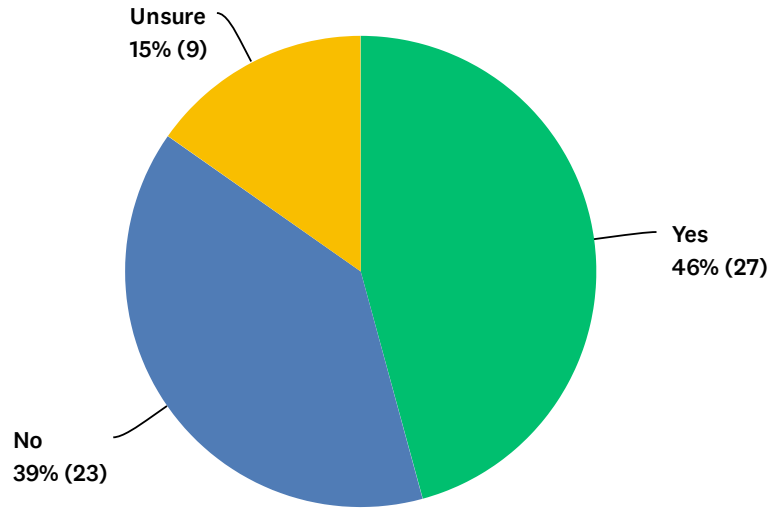
Answered: 58 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	21%	12
No	59%	34
Unsure	21%	12
<b>TOTAL</b>		<b>58</b>

## 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: 59 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	46%	27
No	39%	23
Unsure	15%	9
TOTAL		59

# Town of East Haddam 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 late 2021 but did not receive much subsequent response
- **64 responses – unique IP addresses**
- 67% of respondents have lived in East Haddam for 20+ years, 25% for 10-20 years
- 94% live in single-family detached homes
- 94% own their home
- 34% are couple households with children in residence
- 20% are empty nesters
- Older adults are oversampled compared to Town population (66% 55+ vs. 31% in Census)
- 33% are retired
- 53% of respondents live in 1- or 2-person households – lower than Census figure (65%)
- 57% report over \$100,000 in annual household income



# ABOUT THE RESPONDENTS

- 64% see themselves having the same household size in 5 years
- 65% of respondents indicated remaining in their current home in 5 years
- 27% are likely looking to downsize in 5 years
  - into a smaller single-family home, condo/townhome, multifamily, senior living, or ADU
- 43% of respondents are aware of households who would benefit from more affordable housing in the community
- 46% know someone who struggles with housing costs
- 25% personally struggle with housing costs
- 43% are aware of affordable housing in Town

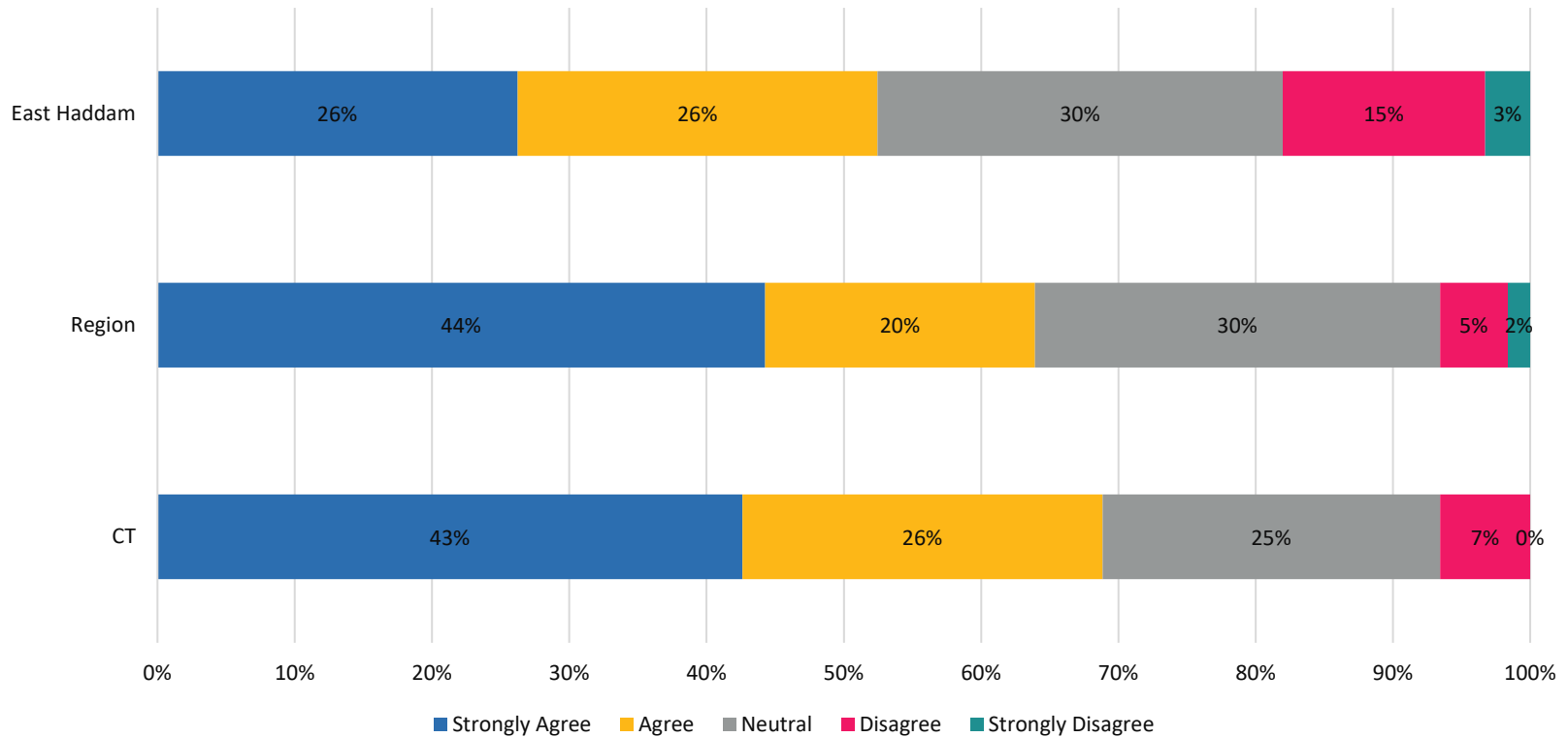




# HOUSING NEEDS

- 69% agree housing in Connecticut is too expensive
- 64% agree housing in the Region is too expensive
- 52% agree housing in East Haddam is too expensive

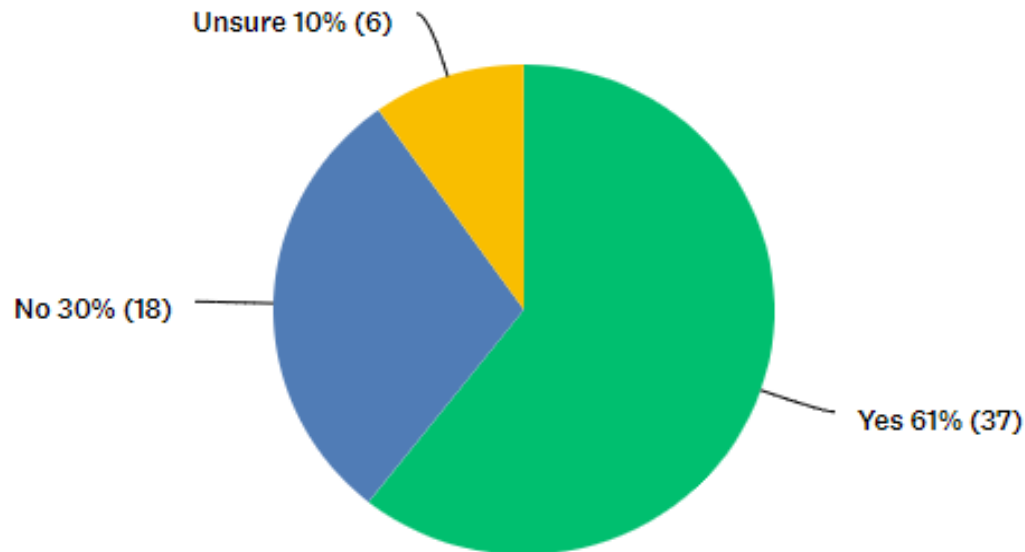
**Housing in \_\_ is too expensive**



# HOUSING NEEDS

- 54% Respondents think housing is an important component in community longevity
- 45% do not think that the current housing options available meet residents' needs
- 40% do not think the existing housing stock is adequate to satisfy future market demands

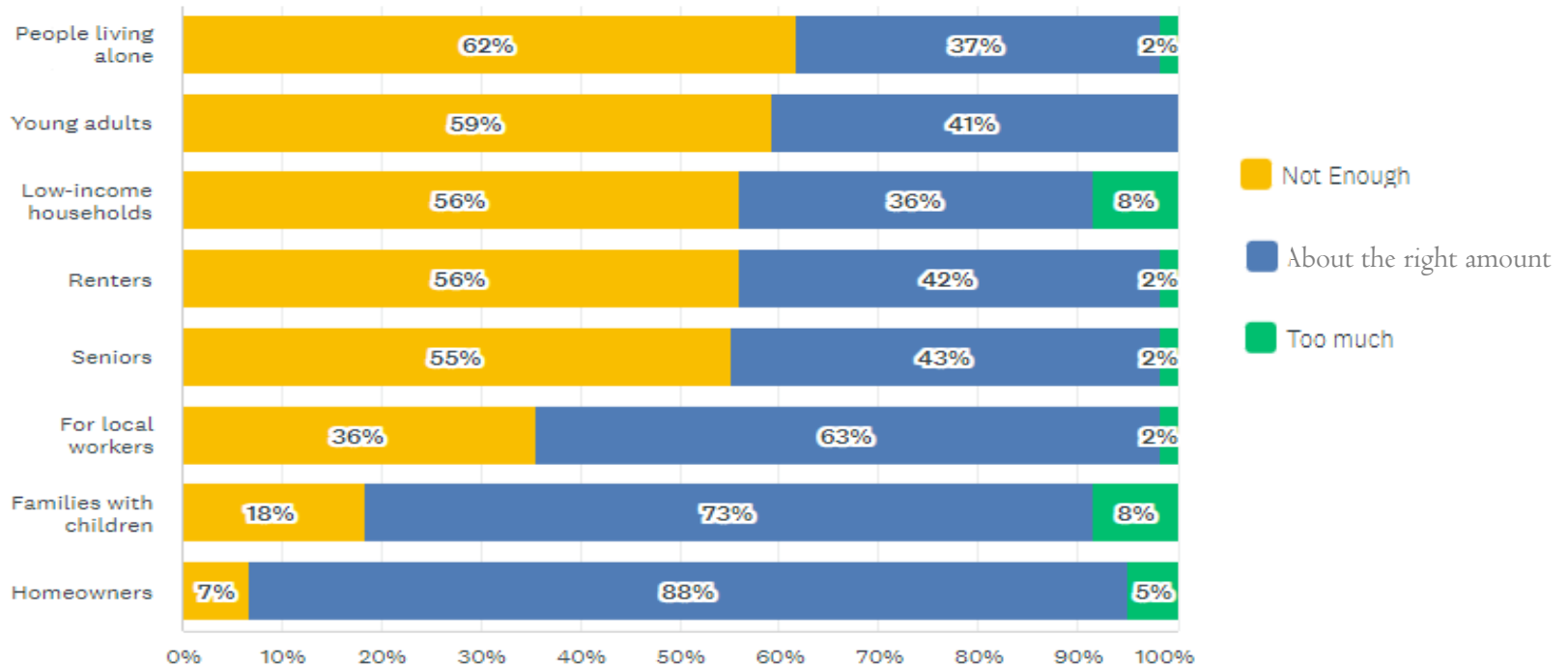
**Do you think affordable or attainable housing is an important component of your community's longevity?**



# HOUSING CHOICES

- Respondents most frequently cited that there are not enough housing choices for:
  - People living alone (62%)
  - Young Adults (59%)
  - Low-income households and Renters(56%)
  - Seniors (55%)
- Respondents felt that East Haddam has about the right amount of housing for homeowners, families with children, and local workers.

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

- 49% of respondents said housing diversity would have a positive impact.
  - 30% of respondents said housing diversity would have a negative impact.

## Top Benefits

- 1) Economic growth
- 2) Increased diversity of residents (socioeconomic, cultural, racial, age, etc.)
- 3) Enable seniors to age in place
- 4) Enable young people to remain in Town
- 5) Create opportunities for lower-income residents
- 6) Provide options for single income households
- 7) Equity



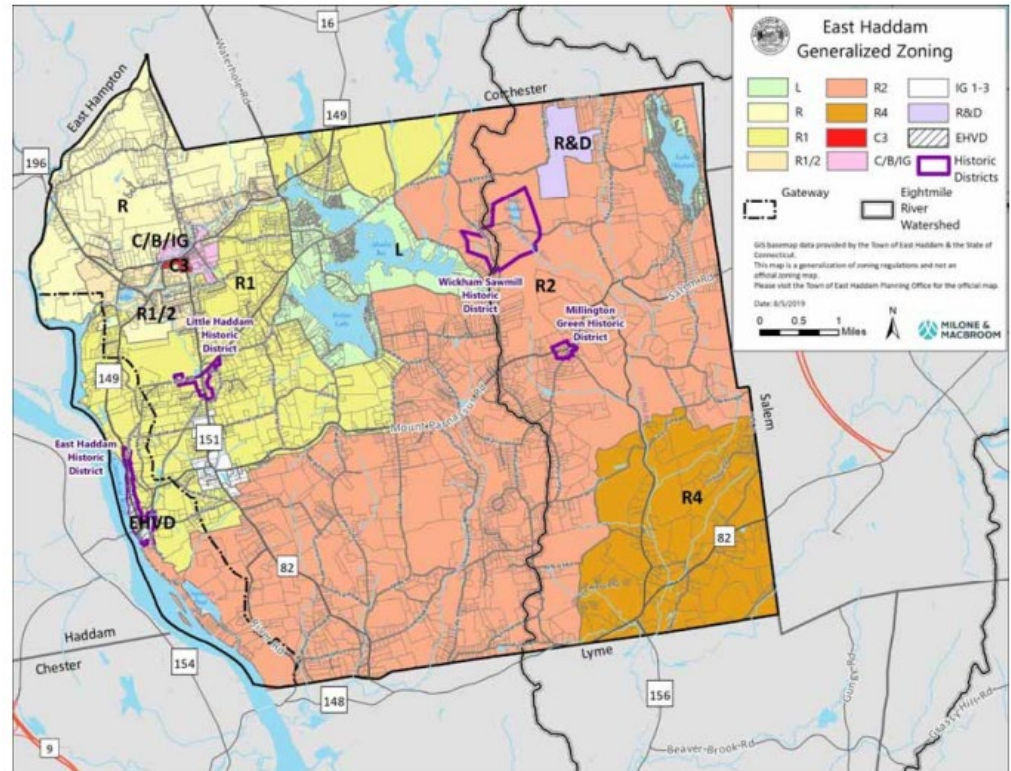
# **EXISTING CONDITIONS: PLANNING & ZONING REVIEW**



Lower Connecticut River Valley  
Council of Governments

# ZONING

- Residential zones at a variety of densities
  - Mostly low density (1 house/2 acres)
  - Highest (1 house/0.5 acres)
  - Lake district can be more dense
- East Haddam Village
  - Higher density and mixed use by Special Exception

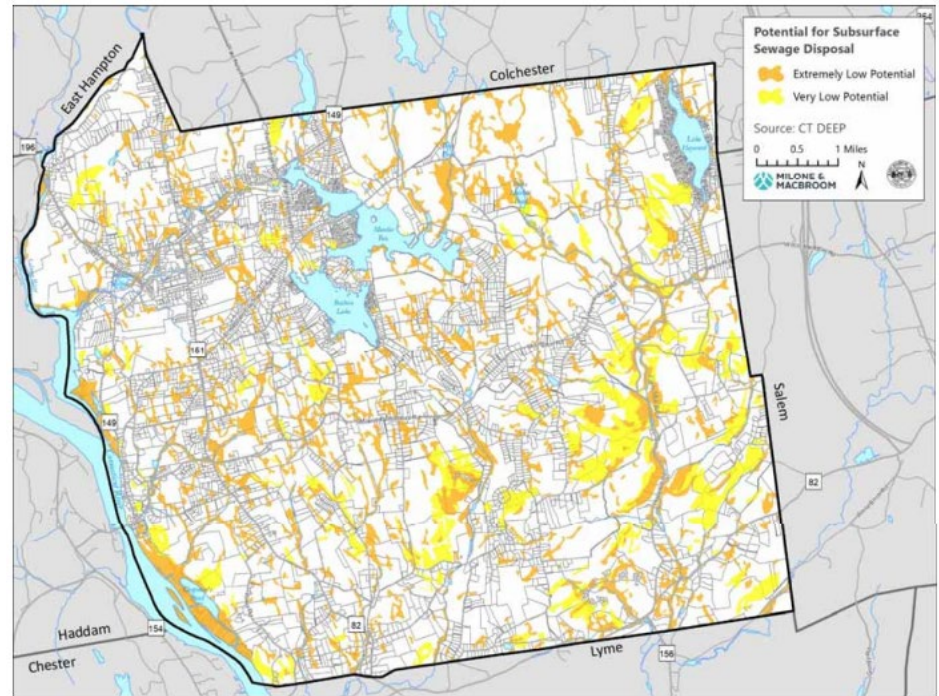


Source: East Haddam  
POCD 2019



# INFRASTRUCTURE & BUILDABLE LAND

- Most of East Haddam's residents rely on well water and septic
  - Much of Town is a sewer avoidance area
- 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
  - Steep slopes and flood zones
  - Aquifer protection areas, and protected open space

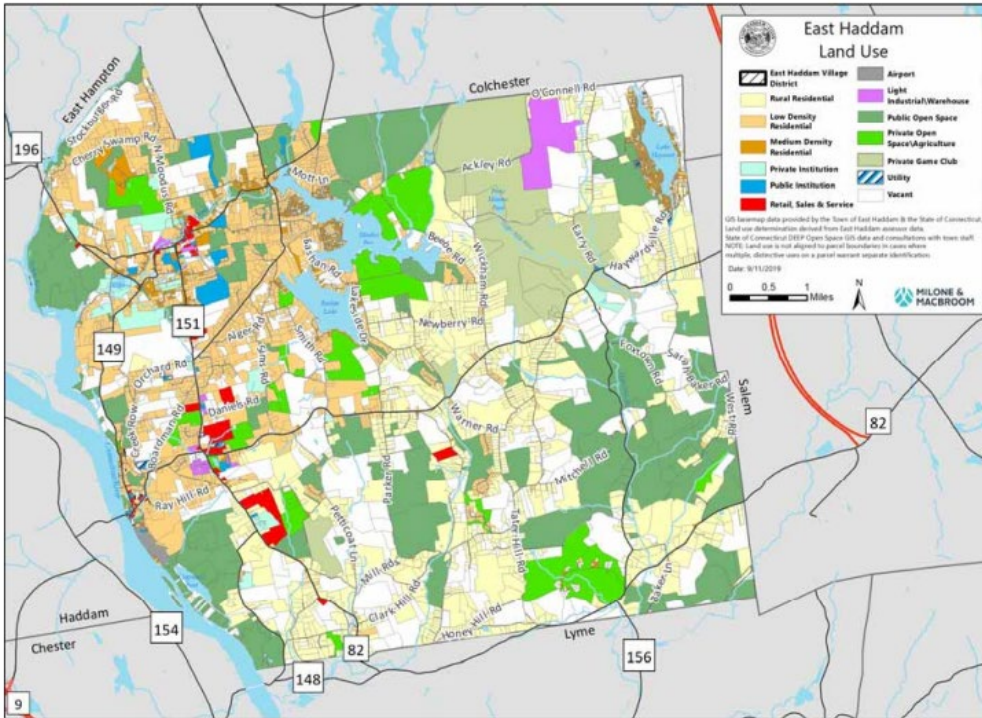


Source: East Haddam POCD 2019



# AVAILABLE LAND

- Nearly 25% of Town land is committed to open space.
- **21% of Town is vacant land**
  - Potential for new development
  - However, there may be environmental or infrastructure constraints



East Haddam Generalized Existing Land Use: 2018

Land Use	Acres	% of Total
Rural Residential	7,132	19.5%
Low Density Residential	5,048	13.8%
Medium Density Residential	564	1.5%
<b>Residential Total</b>	<b>12,744</b>	<b>34.9%</b>
Private Institution	496	1.4%
Public Institution	235	0.6%
<b>Institutional Total</b>	<b>731</b>	<b>2.0%</b>
Retail, Sales & Service	308	0.8%
Airport	57	0.2%
Light Industrial\Warehouse\R&D	402	1.1%
<b>Commercial Total</b>	<b>767</b>	<b>2.1%</b>
Public Open Space	7,264	19.9%
Private Open Space\Agriculture	1,778	4.9%
Private Game Club (Not O.S.)	2,558	7.0%
<b>O.S., Ag., Game Club Total</b>	<b>11,600</b>	<b>31.8%</b>
Utility	60	0.2%
Vacant	7,817	21.4%
Other	2,790	7.6%
<b>Grand Total</b>	<b>36,509</b>	<b>100%</b>

Source: East Haddam POCD 2019





# HOUSING OPPORTUNITIES FROM POCD

## Adopted in 2019, Goals and Strategies include:

Goal 1.1: Diversify housing opportunities to meet the needs of all residents, regardless of age and income				
Strategy	Lead Entity	Support Entity	Timeframe	Sustainable Initiative
Direct housing development to areas within and adjacent to East Haddam, Moodus Village and other designated nodes.	PZC		O	
Encourage development of diverse housing types, scale and densities in the village neighborhoods in close proximity to commercial areas and public facilities.	PZC		O	
Discourage neighborhood-scale housing development in rural areas where natural land capacity, rural character, existing transportation and soils are not adequate to support development.	PZC		O	
Consider developing a new Village Residential zoning district for areas within or adjacent to the villages, which allows development of a range of housing types, including small-lot single-family housing, two-family and townhomes within walking distance to the commercial areas.	PZC	LUA	O	
Explore methods to better encourage mixed-use development in East Haddam and Moodus village Centers, including a mix of commercial, office and retail uses combine with an appropriate scale of housing types that support a traditional village character.	PZC	LUA	M	

Explore establishing community programs that assist property owners in 1) maintaining and rehabilitating aging housing units, 2) developing accessory apartments, and/or 3) increasing the energy efficiency/ sustainability of current housing units.
Evaluate the density provisions of the PRUD floating zones to consider if regulating by units per acre rather than bedroom per acre would allow greater flexibility and variety in unit type to accommodate seniors and smaller households.
Consider incorporating provisions to allow designation of low-income or moderate-income housing in PRUD developments in exchange for density bonuses.

Goal 1.2: Establish programs and partnerships to expand housing opportunities	
Strategy	
Monitor changes in demographics, family structure and composition and the resulting effect on the housing needs of the town.	
Investigate and pursue projects with non-profit developers to rehabilitate older housing for affordable housing units as opportunities for first-time buyers.	
Pursue partnerships on a regional level to share resources to administer activities that promote housing programs and funding opportunities to expand affordable housing.	
Where site conditions permit, explore methods to provide additional housing for senior citizens, such as allowance for increased density in PRUD districts to permit adult living communities at higher densities than is currently allowed.	
In a planned manner, increase the percent of affordable housing (as calculated by the state formula) and work toward meeting the state goal of 10% affordable housing.	

# EXISTING CONDITIONS: DEMOGRAPHIC TRENDS



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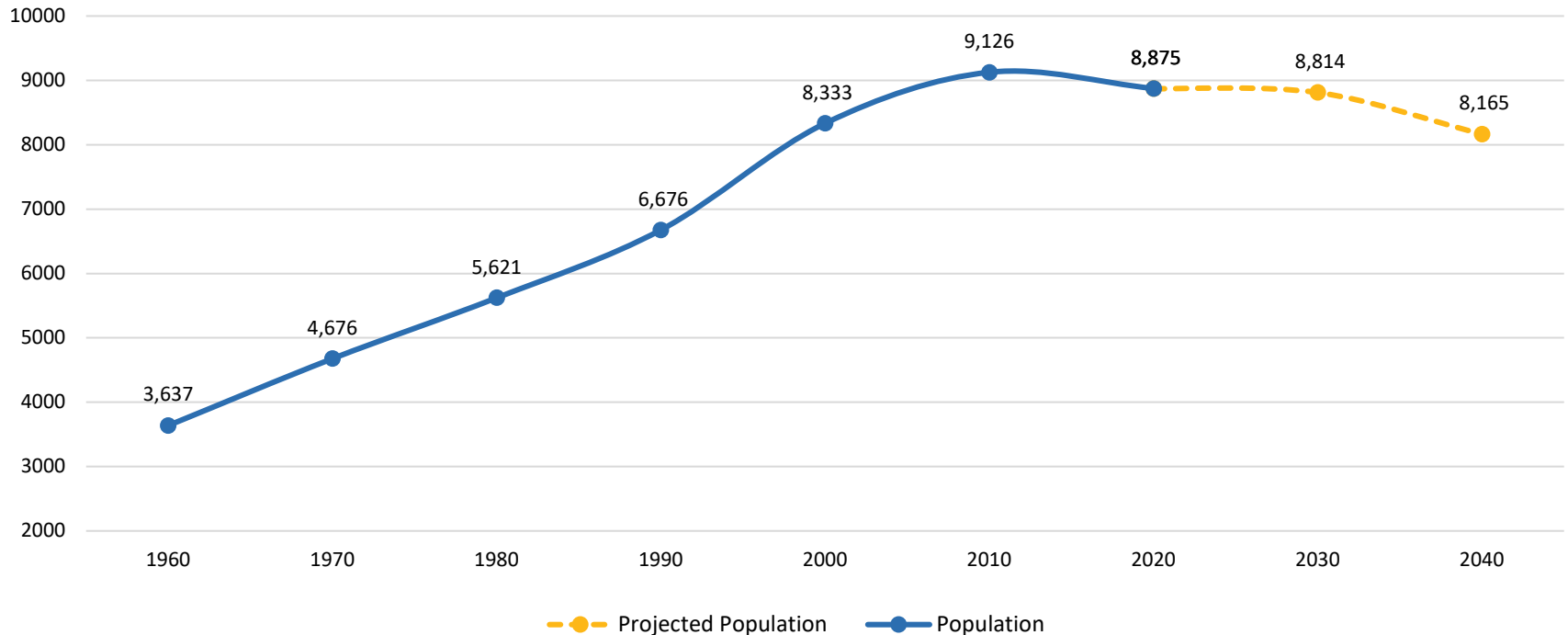
# DATA SOURCE NOTES

- **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 East Haddam Population Trends

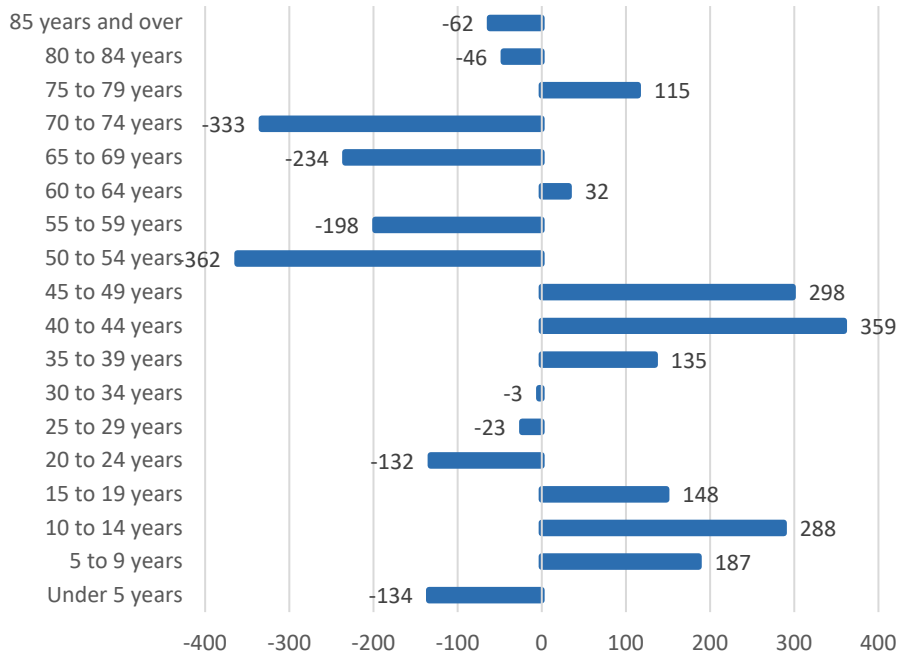


- East Haddam's population is showing it's plateauing
- After a peak in 2010, the population decreased by 2.8% in 2020
- **Future population drivers will likely be housing turnover**
  - Followed by housing construction, including new dwelling units, additions, and expansions

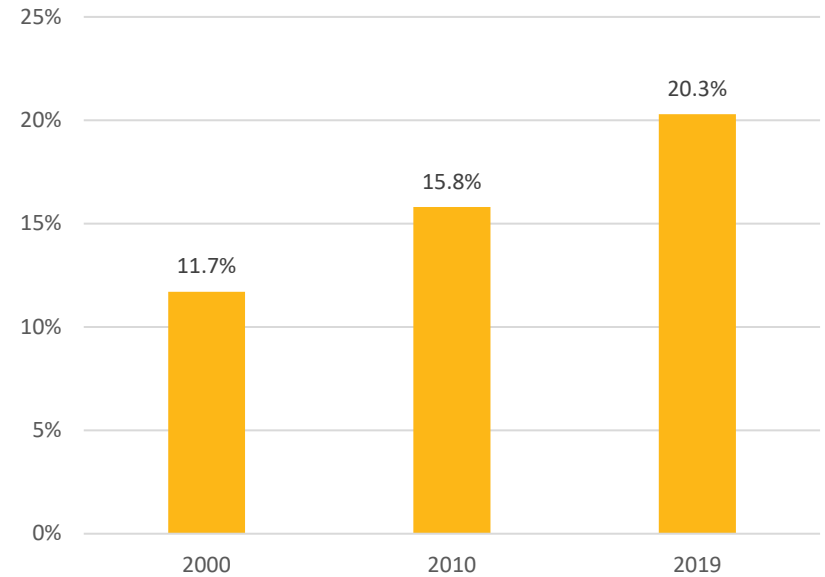


# AGE DISTRIBUTION

## Change in Population Age Group, 2010 to 2019



## Percent of Population Age 65 years old and over



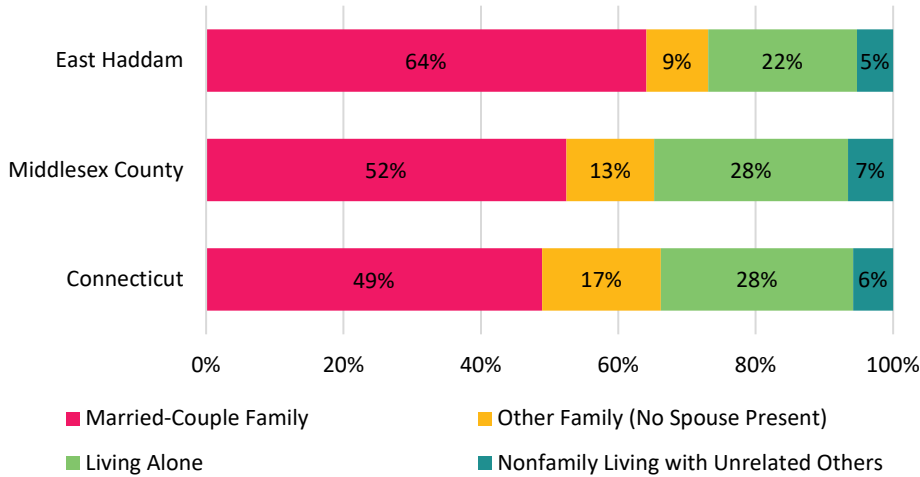
Source: 2010 and 2019 Decennial Census; 2019 ACS 5-Year Estimates, Table S0101

- Aging of large “baby boomer” cohort coinciding with growth in population age 65 and over
  - Regardless of drop from 2010 to 2019
- Share of population 65 years old and over has consistently grown since 2000, reaching 20.3% of the total population in 2019

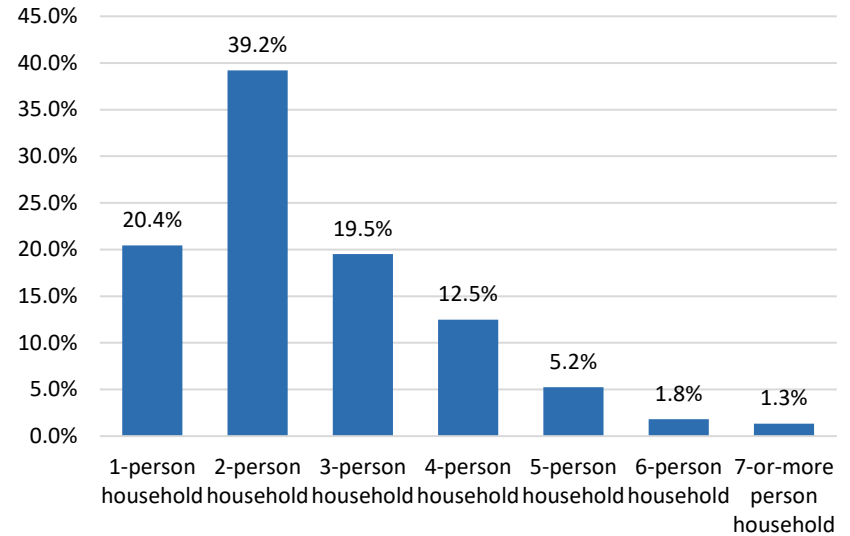


# HOUSEHOLD COMPOSITION

## Household Distribution



## East Haddam Household Size Distribution



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

- East Haddam has a larger share of married-couple family households compared to state and county
  - Smaller share of other types of households compared to state and county
- **In 2019, 59.6% of East Haddam households are comprised of one or two persons**
  - Indicates trend to empty nester households



# HOUSING WAGE

- The “housing wage” in East Haddam is **\$23.65/ hour**.
- Each year, the National Low Income Housing Coalition calculates the “housing wage,” the hourly wage needed to afford a **2-bedroom rental home without paying more than 30% of income on housing**.
- According to indeed.com, estimated average salary for an elementary school teacher is \$19.07 per hour in East Haddam, CT – less for entry level.
  - \$14.90 for nurse’s aides
  - \$14.67 for retail sales

Source: Partnership for Strong Communities, 2019 National Low Income Housing Coalition, <https://nlihc.org/>



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# HOUSING WAGE

## Major Employers 2021 (Town East Haddam)

Town of East Haddam

Chestelm Health & Rehab Center

Goodspeed Opera House Foundation

Franklin Academy

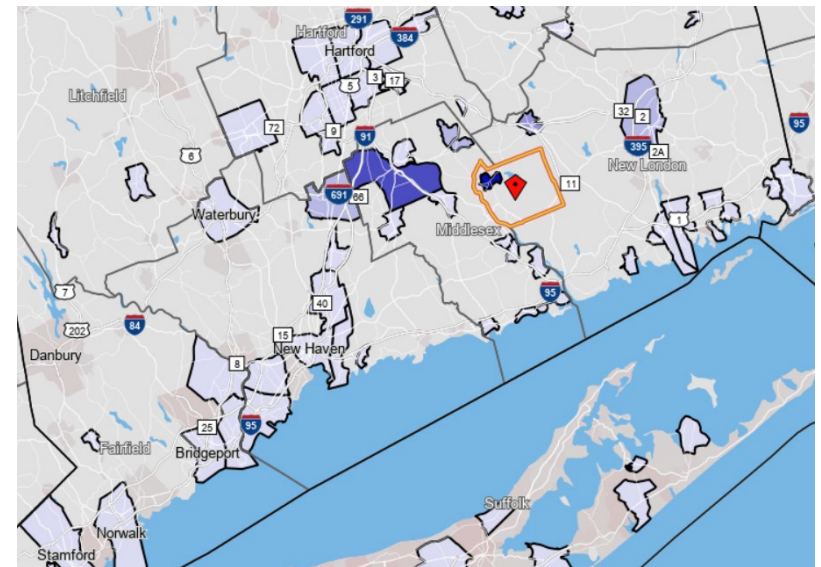
Dutch Oil, Propane and Landscaping

Shagbark Lumber and Farm Supply

- Major in East Haddam have essential functions
- Most people employed in East Haddam are from out of town
  - Typically, from places with more affordable or more diverse housing

## Where Workers Who Commute to East Haddam Live (ACS 2019)

All Workers	1,379	100.0%
Moodus, CT	77	5.6%
Middletown, CT	47	3.4%
New York, NY	26	1.9%
Colchester, CT	25	1.8%
East Hampton, CT	22	1.6%
Lake Pocotopaug, CT	20	1.5%
Meriden, CT	15	1.1%
Norwich, CT	15	1.1%
Essex Village, CT	10	0.7%
New London, CT	9	0.7%





# DEMOGRAPHICS SUMMARY

- Population has stabilized
- Largely built out community – future population growth tied to housing construction and turnover
- Aging community – growing share of population age 65 years old and over
- Over half of East Haddam households are made up of one or two people



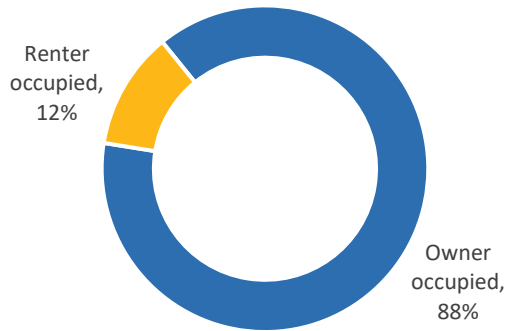
# EXISTING CONDITIONS: HOUSING MARKET TRENDS



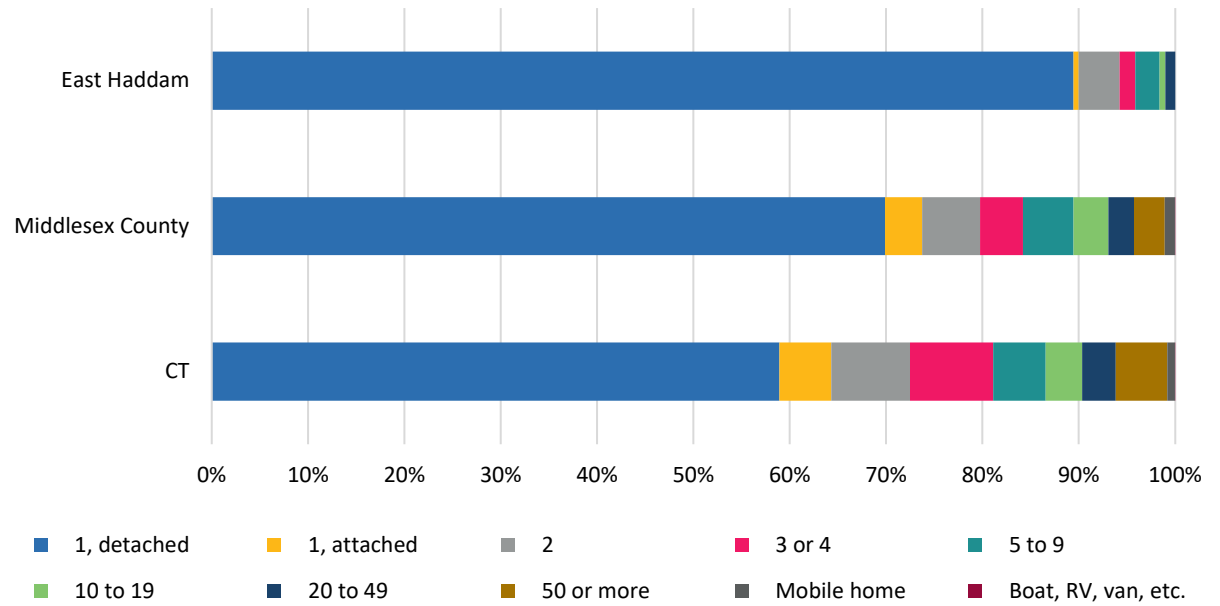
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# HOUSING TYPOLOGY

**Ownership of Occupied Units  
East Haddam**



**Distribution of Housing Units, by Type**



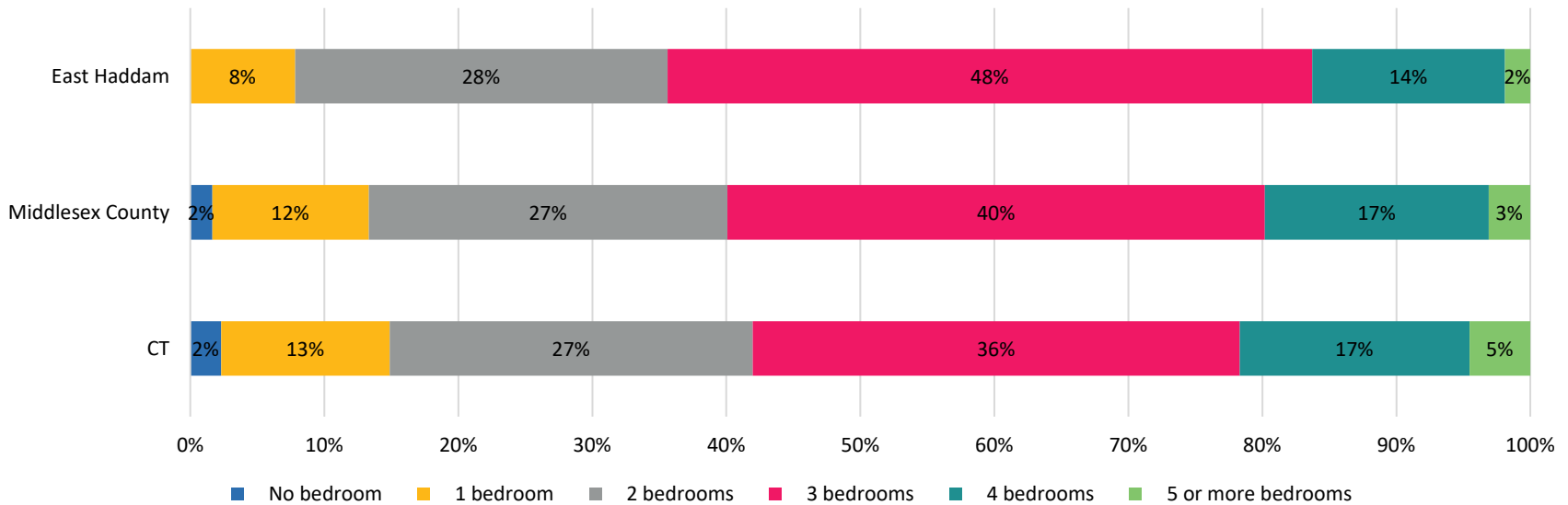
Source: ACS 2019 B25008

- Only 12% of occupied units in East Haddam are renter-occupied compared to 26% in Middlesex County
- East Haddam has a high share of single-family homes - 89%. Much higher than state or county



# HOUSING TYPOLOGY

## Distribution of Housing Units, by Number of Bedrooms



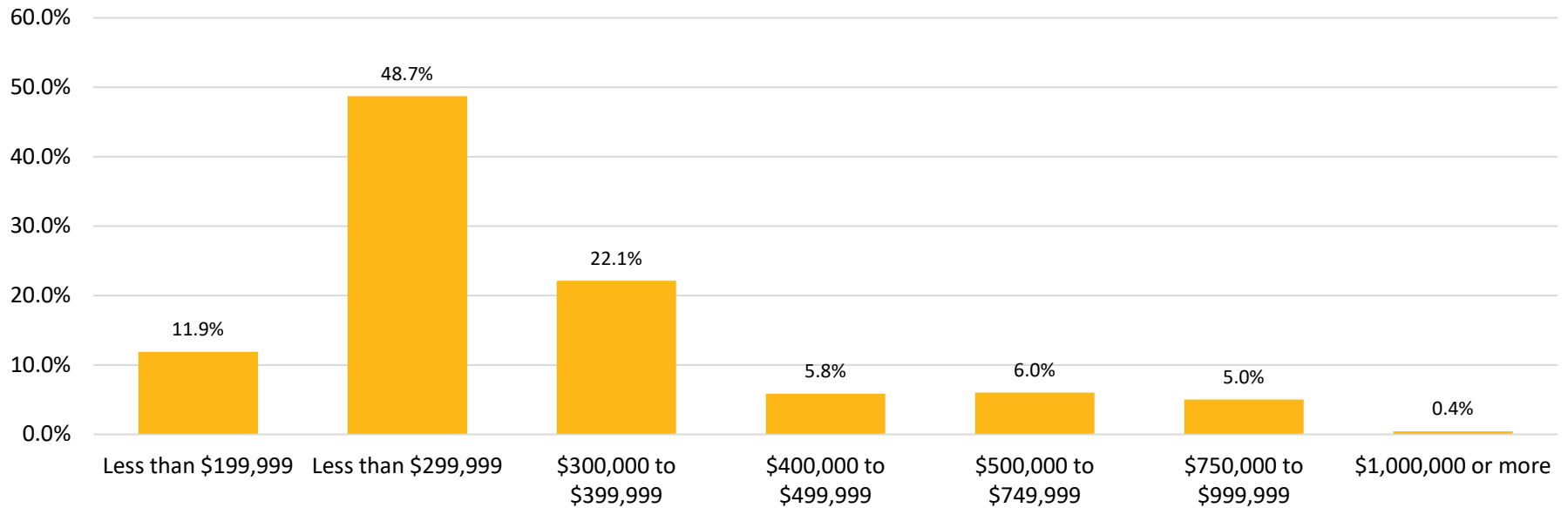
Source: 2019 American Community Survey, 5-Year Estimates

- Over 74% of housing units in East Haddam are 3, 4, or more bedrooms
  - In 2019, 57% of households had two people or fewer
- Size of housing units are largely suited to families with children



# HOME VALUE DISTRIBUTION

## Distribution of Owner-Occupied Home Values



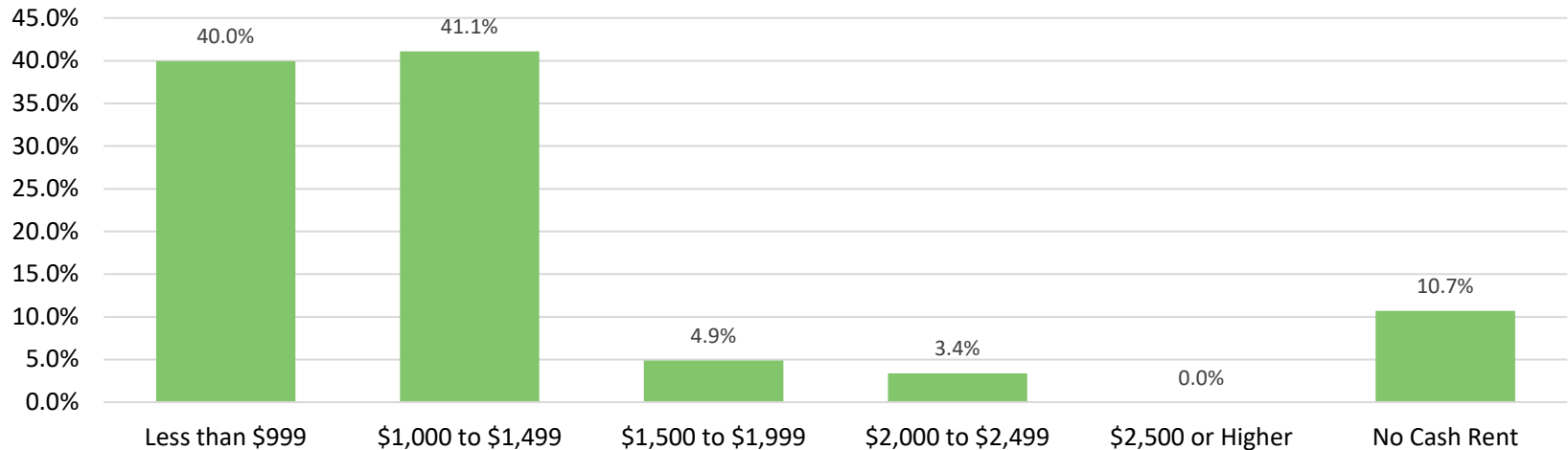
Source: 2019 American Community Survey, 5-Year Estimates, table B25075

- Somewhat evenly distributed range of housing prices for owner-occupied
  - Clustered between \$200k and \$300k



# GROSS RENT DISTRIBUTION

## Distribution of Gross Monthly Rental Costs



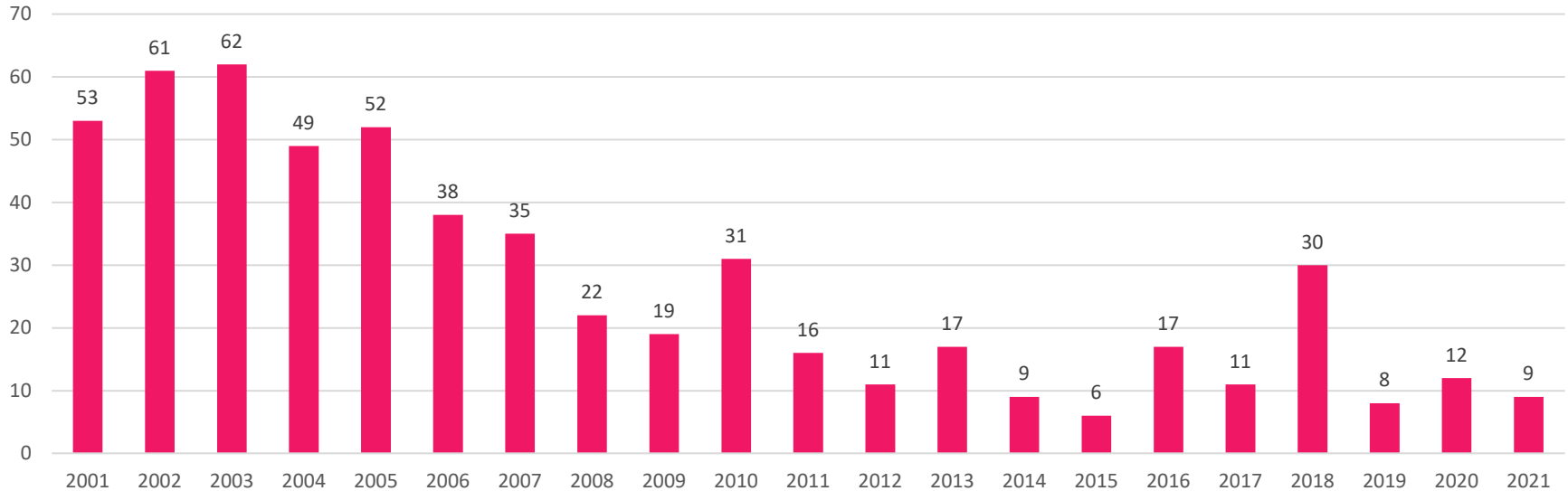
2015 American Community Survey 5-Year Estimates, Table B25063

- Median gross monthly rent in East Haddam is \$1,039, which is lower than both Middlesex County (\$1,162) and Connecticut (\$1,156)
- 40% of rental units are under \$1,000
- “No cash rent” units may allow occupancy without charge. Rent-free houses or apartments may be provided to compensate caretakers, ministers, farmers, actors, or others.



# HOUSING PERMIT ACTIVITY

## Housing Permits



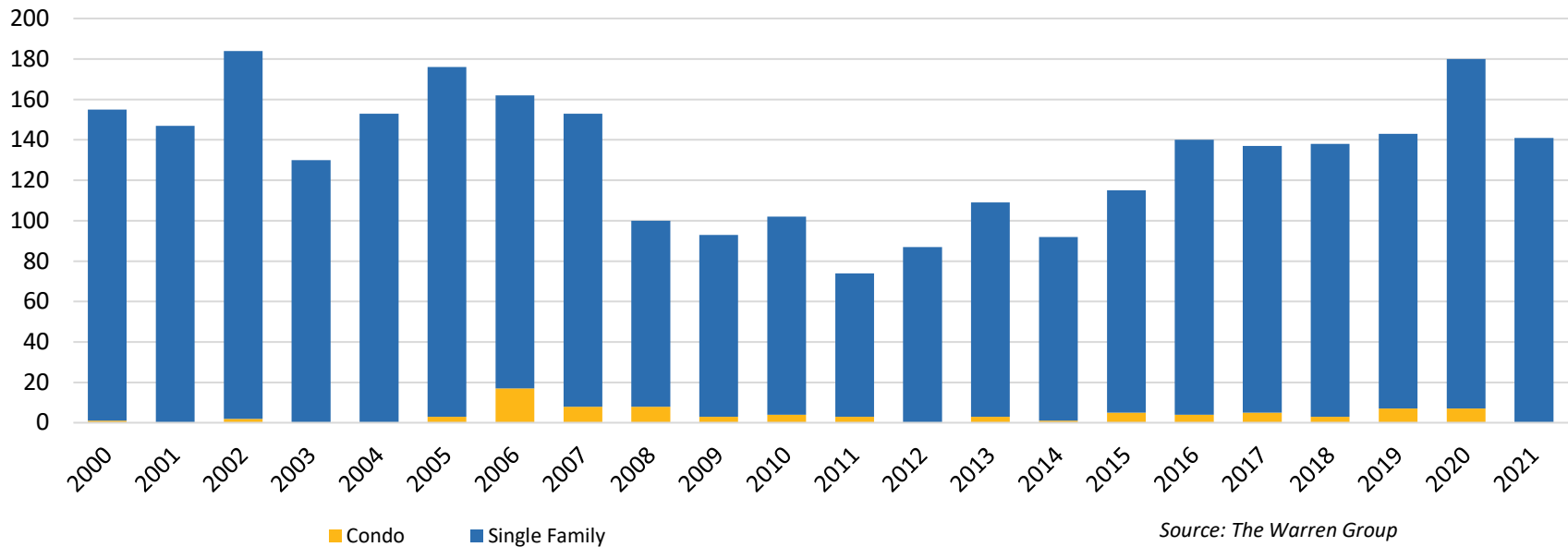
Source: CT DECD Permits by Town

- Housing permit activity dropped off significantly in the 2000s, indicating lack of available land and economic conditions – decline is continuing
- Since 2015, East Haddam has averaged 16 housing permits annually
- Housing permits do not include additions, renovations, nor reinvestment



# HOME SALES

## Town of East Haddam Home Sales: 2001 to 2021



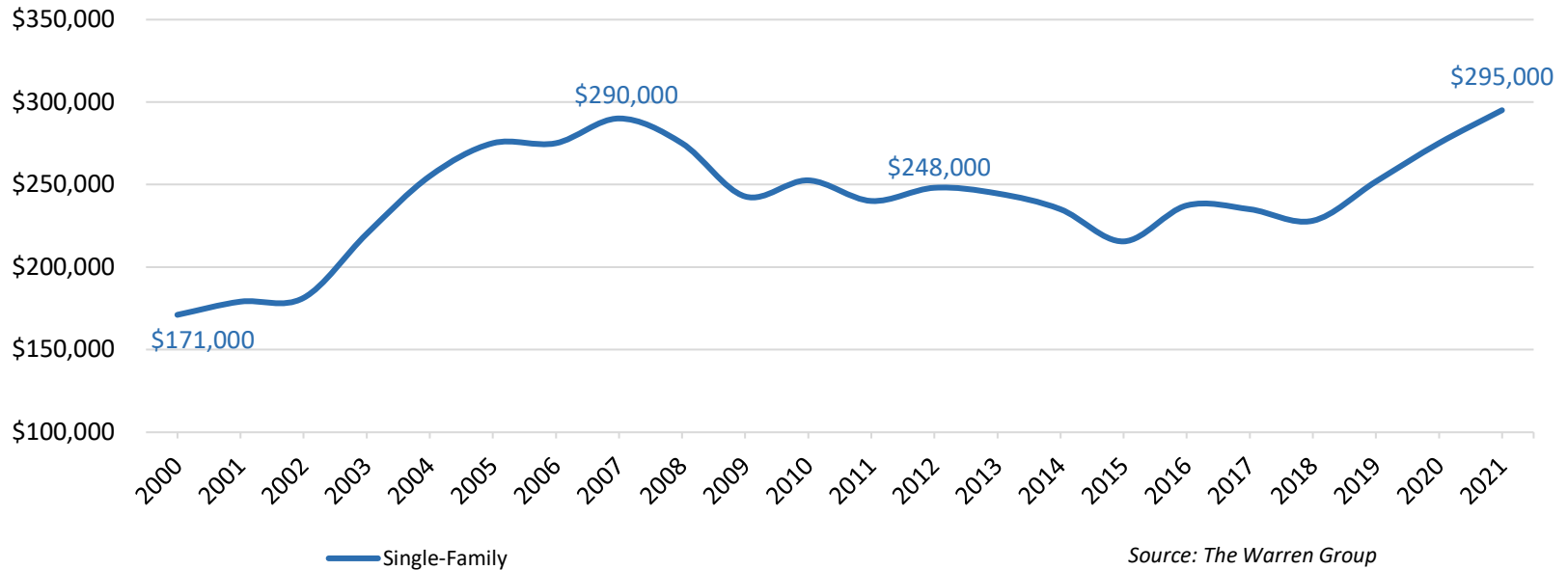
- Nearly exclusive single-family market
- From 2016 to 2019, home sales were generally stable, averaging about 95 per year
- 2021 saw slight decline from COVID-related bump





# HOME SALE PRICES

## Town of East Haddam Median Home Sale Price: 2000 to 2021



- **Median sale price for single-family homes in East Haddam increased by 5% in 2020 and 7% 2021 to a historic high surpassing 2007 prices**
- Increasing sale prices may encourage more current owners to sell



# HOUSING MARKET TRENDS: TAKEAWAYS

- Homogenous housing stock
  - Primarily single-family, owner-occupied units
- Downsizers and individuals are likely to seek housing outside of East Haddam
- Largely built out community
- Strengthening of the single-family sales market in 2020 likely driven by the pandemic
  - Increasing sale prices may incentivize more current owners to sell



# HOUSING NEEDS ASSESSMENT

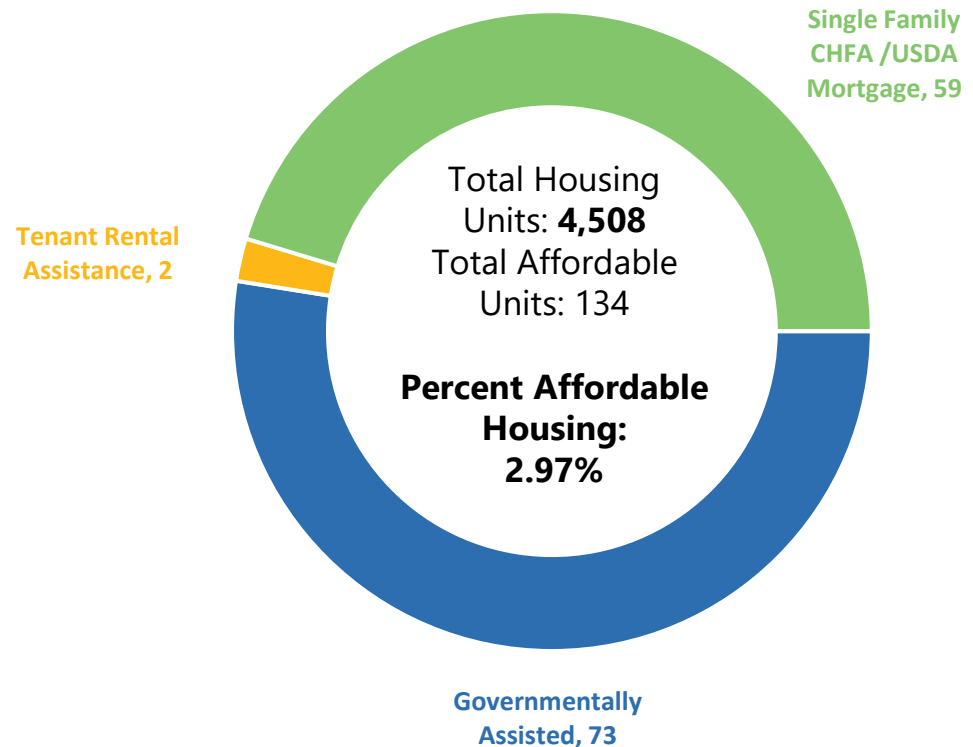


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# PROTECTED AFFORDABLE HOUSING

- **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, 134 units, or 2.97% of East Haddam's total housing units were protected affordable units**

**Affordable Housing Units in East Haddam, by Type: 2021**



Source: DECD Affordable Housing Appeals List, 2021



# AFFORDABLE HOUSING NEEDS

## How many East Haddam Families Need Affordable Housing?

### Low Income

51% to 80% of AMI

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



**450**

Low income HHs



**400**

Homeowners



**50**

Renters

### Very Low Income

31% to 50% of AMI

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



**260**

Very Low income HHs



**175** Homeowners



**85**

Renters

### Extremely Low Income

30% of less of AMI

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



**365**

Extremely Low income HHs



**235**

Homeowners



**130**

Renters

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

- There are **1,075 households** in East Haddam (**29% of total**) who meet the definition of low income (household income <80% of AMI)
- Primarily homeowners



# 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



**\$1,554/month**

for an individual



**\$2,219/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



**\$1,015/month**

for an individual



**\$1,449/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



**\$869/month**

for an individual



**\$663/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



**\$191,000**

for an individual



**\$272,000**

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



**\$124,000**

for an individual



**\$178,000**

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



**\$74,000**

for an individual



**\$106,000**

for a family of 4

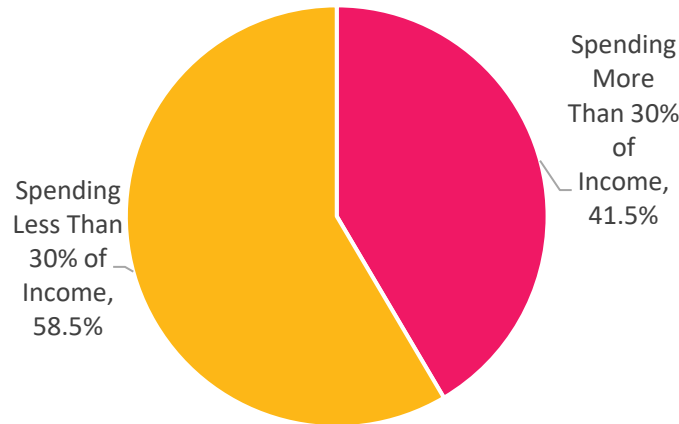
Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Southern Middlesex County, CT HUD Metro FMR Area Calculation assumes 20% down payment, 30-year mortgage at 5% interest, annual property tax payments, and 1.5% carrying costs for insurance and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

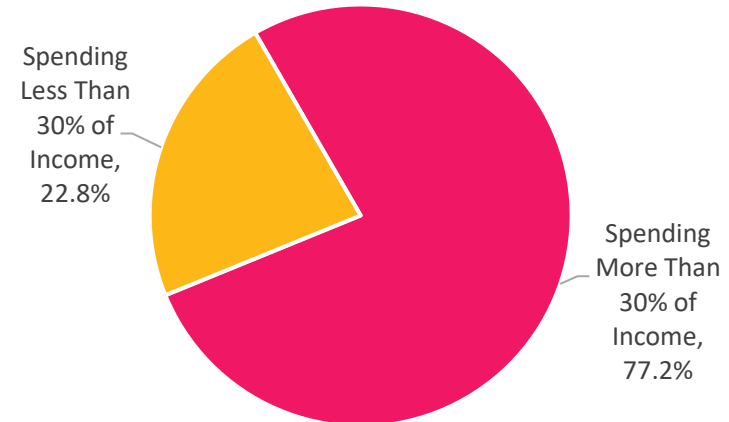


# COST BURDEN: EXISTING CONDITIONS

**Cost Burdened Low-Income Renters**



**Cost Burdened Low-Income Homeowners**



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 68.4% of East Haddam's low-income households are cost-burdened**
  - **Compares to 9.4% for households who are not considered low-income**



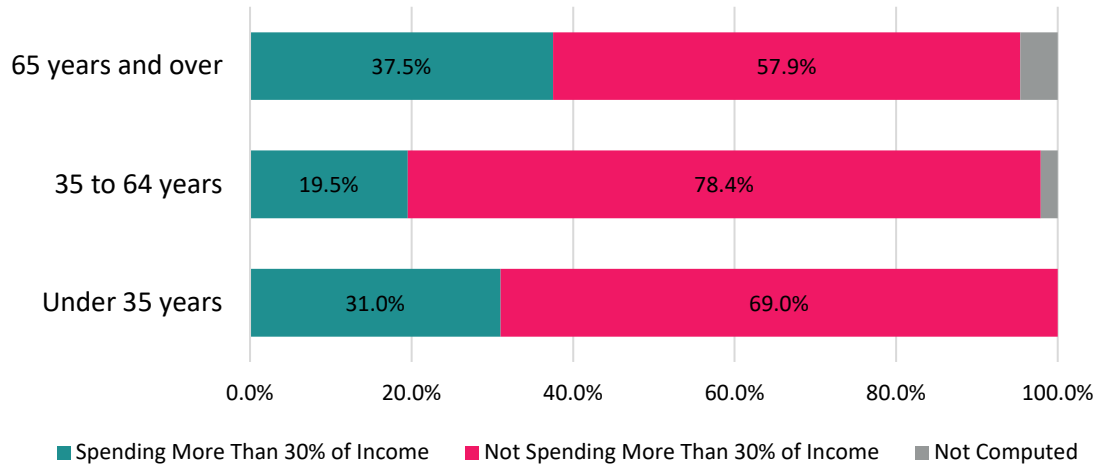


# COST BURDEN: EXISTING CONDITIONS

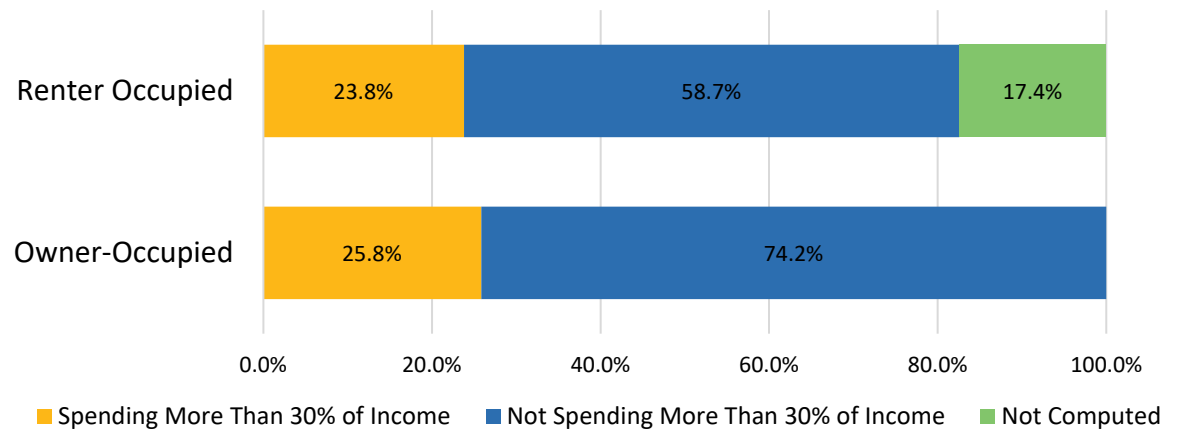
## Cost Burden for Other Populations in East Haddam

- Senior households are more likely to experience cost burden (37.5%) compared to other households
- Householder under 35 are also more likely to be cost burdened
- Owners and renters equally likely to be cost-burdened

Portion of Income Spent on Housing, by Age



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)	\$106,000	235	71	(164)
Very Low Income (<50% of AMI)	\$178,000	410	307	(103)
Low Income (<80% of AMI)	\$272,000	810	1,356	546

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)	\$663	130	72	(58)
Very Low Income (<50% of AMI)	\$1,449	215	424	209
Low Income (<80% of AMI)	\$2,219	265	466	201

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)	\$74,000	235	59	(176)
Very Low Income (<50% of AMI)	\$124,000	410	108	(302)
Low Income (<80% of AMI)	\$191,000	810	373	(437)

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)	\$869	130	129	(1)
Very Low Income (30% to 50% of AMI)	\$1,015	215	224	9
Low Income (50% to 80% of AMI)	\$1,554	265	435	170

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 East Haddam
  - 1,075 households (29% of total) are classified as low income and could be eligible for affordable housing
- 27% of households are spending more than 30% of their income on housing costs (cost burdened)
- Town has 134 protected affordable units, or 2.97% of total housing units
- Populations with disproportionate cost burdens and housing needs include:
  - Low-income households making less than 80% AMI
  - Senior households
  - Homeowners
  - Single-person/ single-income households

