



Town of Lyme

Affordable Housing Plan

Board of Selectmen

Adopted May 16, 2022

Completed in Partnership with

Town of Lyme Affordable Housing Commission



Lower Connecticut River Valley Council of Governments (RiverCOG)



**Lower Connecticut River Valley
Council of Governments**

Consultants

Tyche Planning & Policy Group



SLR International Corporation



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Community Values Statement

Lyme is a rural community with 12,000 of its 22,000 acres in conservancy, very little commercial activity, and no industrial use. Lyme strives to maintain a land use balance between meeting the housing needs for a diverse population in a range of incomes and stages of life and the protection and preservation of our prized natural resources and agricultural heritage. At the heart of future planning should be equilibrium between the need for housing expansion and our desire to retain a low-density community where town residents can live in quiet enjoyment of their lives and property.

Introduction

The Town of Lyme has developed this Affordable Housing Plan, which identifies strategies to grow the number of affordable housing units, including both state-defined restricted units and naturally-occurring, lower cost market 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, though the Town of Lyme views this topic as an ongoing topic of critical importance.

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, three-person household making less than \$71,950, a two-person household making less than \$63,950 or an individual making less than \$55,950 per year could qualify for affordable housing in Lyme. 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 344 of Lyme's households, 32% 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), 13 units, or 1.07% of Lyme's total housing units were state-defined, protected affordable units. Approximately 10% of Lyme's owner-occupied homes represent naturally occurring affordable housing (NOAH) units. In addition, approximately 9% of Lyme's houses have Accessory Dwelling Units (ADU) such as garage apartments or mother-in-law suites, which may provide some additional NOAH. 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, like a Housing Authority, most are privately owned and managed.

Why is Affordable Housing Important?

Affordable housing provides many benefits to the community. Growing the number of naturally-occurring and state-defined affordable housing units would allow those with roots in the community to continue living here, regardless of their economic status. Affordable and diverse housing choices would allow young adults to move back to the community, in which they grew up. Seniors would be able to remain in the community after they retire and have opportunities to downsize, should they choose. Households that experience a loss of income due to economic circumstances, disability, divorce, or loss of a spouse, will not be displaced from the community, due to the inability to pay for housing. Workers in essential jobs such as teachers, home health aides, childcare workers, and first responders would have an opportunity to live where they work. Affordable housing can also support businesses by providing housing choices for entry level workers, essential employees, and lower wage workers.

Lyme has historically built a strong spirit of community through volunteers performing essential and important functions—fire fighters, ambulance drivers and workers, stewards and monitors of open space and members of commissions, committees and organizations that assure the town’s welfare and enrichment. Its residents are very proud of this tradition, and it has helped stabilize the town’s expenses. However, some of the folks who volunteer in the ambulance and fire departments live out of town because they can’t afford to buy a home here. Making it possible for new people, particularly younger people, to move into affordable housing in our town will hopefully maintain and enhance that spirit of volunteerism.

Additionally, Lyme is experiencing a decline in volunteers due to its aging population. Some of these older residents are struggling to maintain properties they can no longer manage. Affordable housing may allow them to remain in Lyme, where they want to live.

Plan Development Process

Regional Housing Plan

This Affordable Housing Plan for Lyme was developed in conjunction with the Lower Connecticut River Valley Council of Governments’ Regional Housing Plan. The Regional Housing Plan was created as a high-level view and analysis of the affordable housing landscape for the communities that make up the Lower Connecticut River Valley Region to capture common regional themes, housing data, objectives, and strategies. The Regional Plan was developed in collaboration from Lower Connecticut River Valley Council of Governments (RiverCOG) staff over a 12-month period and provided opportunities for community participation. A project website (<https://www.rivercog.org/projects/rhp/>) was launched to engage and educate residents of the Region on different types of affordable housing, share project updates, and solicit feedback through online questionnaires.

A small-scale community questionnaire ran from July through September 2021 and gathered input from 52 residents responding to the Lyme portion on community values and housing needs (by yearend, a total of 57 responses were recorded). The results of this limited questionnaire generally reflected an awareness of the current lack of lower-cost housing and a willingness to see some policy change to encourage expanded options.

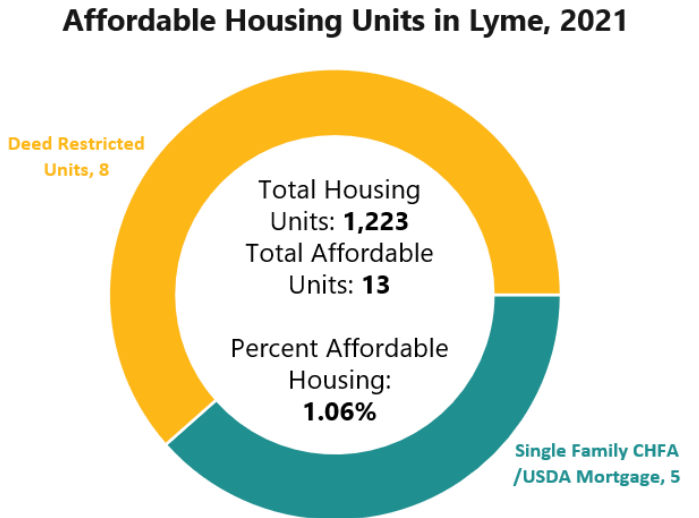
Regional public workshops were held on October 5, 2021, and January 24, 2022, which presented the housing needs assessment, community questionnaire results, case studies and potential strategies. Participants were asked to provide input on potential strategies for the region.

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 2022 and March 2022 to gather feedback that was specific to each town. Lyme's municipal workshop took place on February 7, 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.

Affordable Housing in Lyme

The different types of state-defined affordable housing in Lyme today are described in the sections below.



Source: DECD Affordable Housing Appeals List, 2021

Protected Affordable Housing

As of 2021, 13, or 1.06% of Lyme's 1,223 total housing units are protected affordable units. This includes 5 USDA or CHFA mortgages and 8 deed-restricted units. Lyme has a smaller share of protected affordable units than its peer communities in the Lower Connecticut River Valley region.

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.

Private 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.

Data from 2019 indicates that 9.8% of Lyme's current housing units were valued at below \$299,000. Lyme experienced an increase in property values over the Covid-19 pandemic that threatens the continued existence of this affordable housing stock, whether as NOAH or qualified Affordable Housing.

Background and Housing Planning Efforts in Lyme: A Report of the Affordable Housing Commission

Lyme has long recognized the need for more affordable housing for young families and its all-volunteer fire and ambulance services and to create incentives to maintain or increase the number of NOAH units. In that connection, in 2005, Lyme revised its zoning regulations to allow and encourage accessory apartments to serve that need. More recently, the focus has also turned to its elderly residents preparing to downsize, as well as local service workers such as home caregivers, housekeepers, residential caretakers, nurses, teachers, and teaching assistants on whom our community relies.

Over time, it has become clear that Lyme needs to consider ways to develop housing that is meant to be available at affordable rates and periodically available to new applicants and to create incentives to maintain and increase the number of naturally-occurring affordable homes. The Commission recognizes that these considerations align with the more general action goal of the Town's 2015 Plan of Conservation and Development to "Continue town efforts to increase the availability of affordable housing including rental considerations for less affluent residents".

The Commission also recognizes the importance of developing housing that meets the state's definition of affordable housing. Units that meet its definition are counted towards the state's stated goal that at least ten percent of all dwelling units in each town are affordable. If a town meets or exceeds this threshold, the town is then protected from attempts by developers to use the state's land use appeals process to override local zoning regulations.

In fiscal year 2020-2021 which saw the Commission grow from five members to a total of nine, the Commission worked to develop an affordable housing rental model that would both satisfy the state's definition and take advantage of the availability of accessory apartments (e.g., garage apartments). However, even with the suggestion of a financial incentive, the response of homeowners with these units to such a program was tepid. The likely explanation was the state's requirement that a deed restriction be attached to the entire property. The deed restriction at that time would restrict the rental accessory apartment unit to affordable housing for at least one year. Under recent legislation signed into law in June of 2021 (PA 21-29), this period was increased to 10 years, undercutting this program entirely.

On a more positive note, PA 21-29 also includes language that *promotes* Lyme's goal of increasing the availability of affordable housing. Specifically, the law requires that local zoning regulations adopted pursuant to state statute provide for opportunities for affordable housing and multifamily dwellings. In this context, the Commission is continuing to explore non-traditional housing that is sensitive to the stewardship of our natural resources, as well as regulatory demands, market economics, social change, and the needs of our community. The Commission has also embarked on a program to gauge demand for this housing through an ongoing survey of potential residents who are likely interested in affordable housing options.

In connection with the Commission's more traditional home ownership model, development of the Ruth Young parcel was put on hold for the time being. This decision reflected a combination of factors, not the least of which related to the site's predevelopment costs.

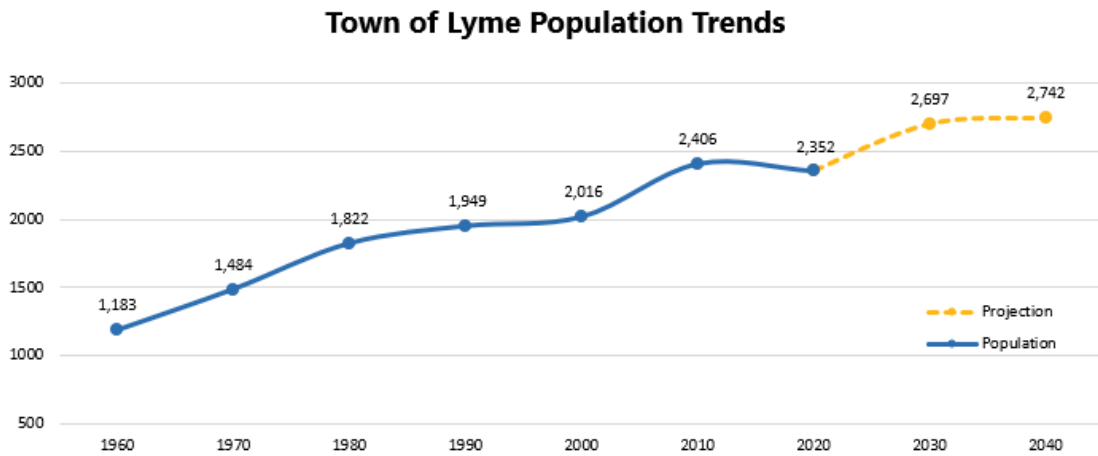
As a part of its efforts to further advance affordable housing, the Commission has also focused on a public education initiative. This initiative has included highlighting special state affordable housing financing programs on the Commission's webpage. In addition, the Commission took on the task of addressing common misconceptions around affordable housing through the use of an online survey.

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

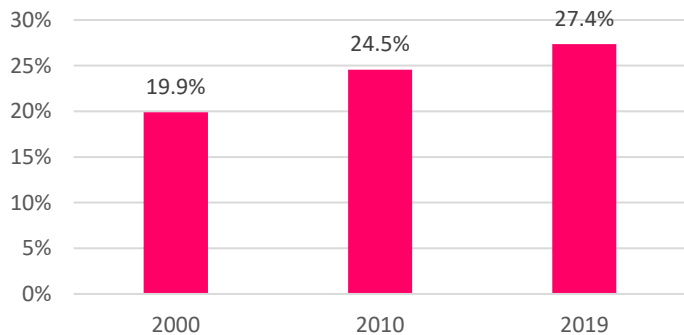
- After a peak in 2010, Lyme’s population has been on a slow decline. Future population drivers will likely include housing turnover, followed by housing construction, including new dwelling units, additions, and expansions. Despite that recent decline, according to population projections from the Connecticut State Data Center, Lyme’s population is projected to increase gradually to 2,742 residents by 2040.



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

- Lyme has an aging population. The share of Lyme’s 65+ age group has grown consistently since 2000, reaching 27.4% of the total population in 2019. Correspondingly, from 2010 to 2019 the Town saw a loss of 136 residents between the ages of 20 and 65. Most important for our future, in that period the Town lost 174 residents between the ages of 20 and 30. This is equivalent to 7.4% of our 2020 population.

Percent of Population Age 65 years old and over



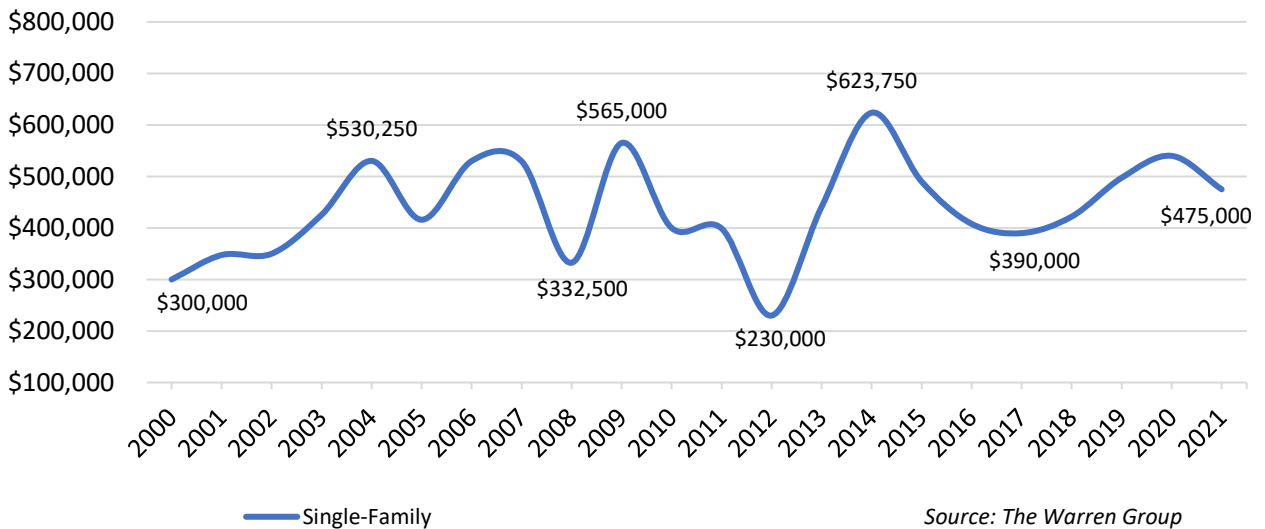
Source: 2019 ACS 5-Year Estimates

- Household sizes in Lyme have been shrinking, with 65% of households made up of one or two people in 2019. Most houses in Lyme are built for larger families; 71% of the housing units in Lyme have 3, 4, or more bedrooms.

Housing Stock

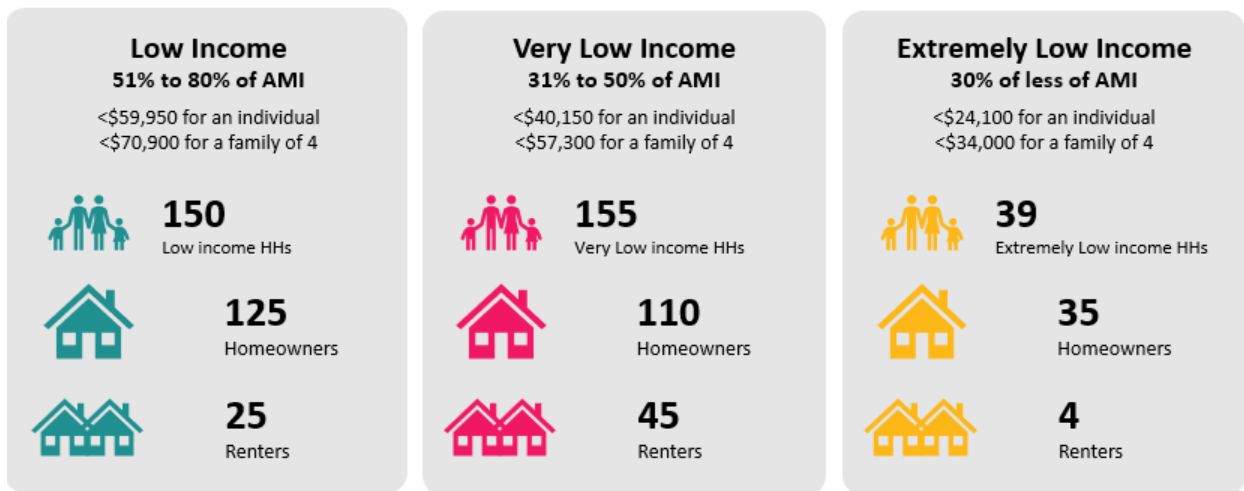
- Lyme's housing stock is extremely homogeneous, with 97% of its housing comprised of single-family detached homes.
- 71% of housing units have 3 or more bedrooms
- The vast majority (81%) of homes in Lyme are owner-occupied.
- From 2016-2019 home sales were generally stable averaging about 29 per year.
- Median home sales price for single-family homes in Lyme have decreased since a historic high in 2014. Prices began to increase in 2018 but began decreasing again in 2020, dropping from \$530,000 to \$501,250 between 2020 and 2021.
- For the years 2019-2021, 28 houses sold for less than \$355,000. Eighteen of those sold for less than \$300,000.
- Housing permit activity has dropped off since in the mid-2000s.

Town of Lyme Median Home Sale Price: 2000 to 2021



Housing Need

How many Lyme Families Need Affordable Housing?



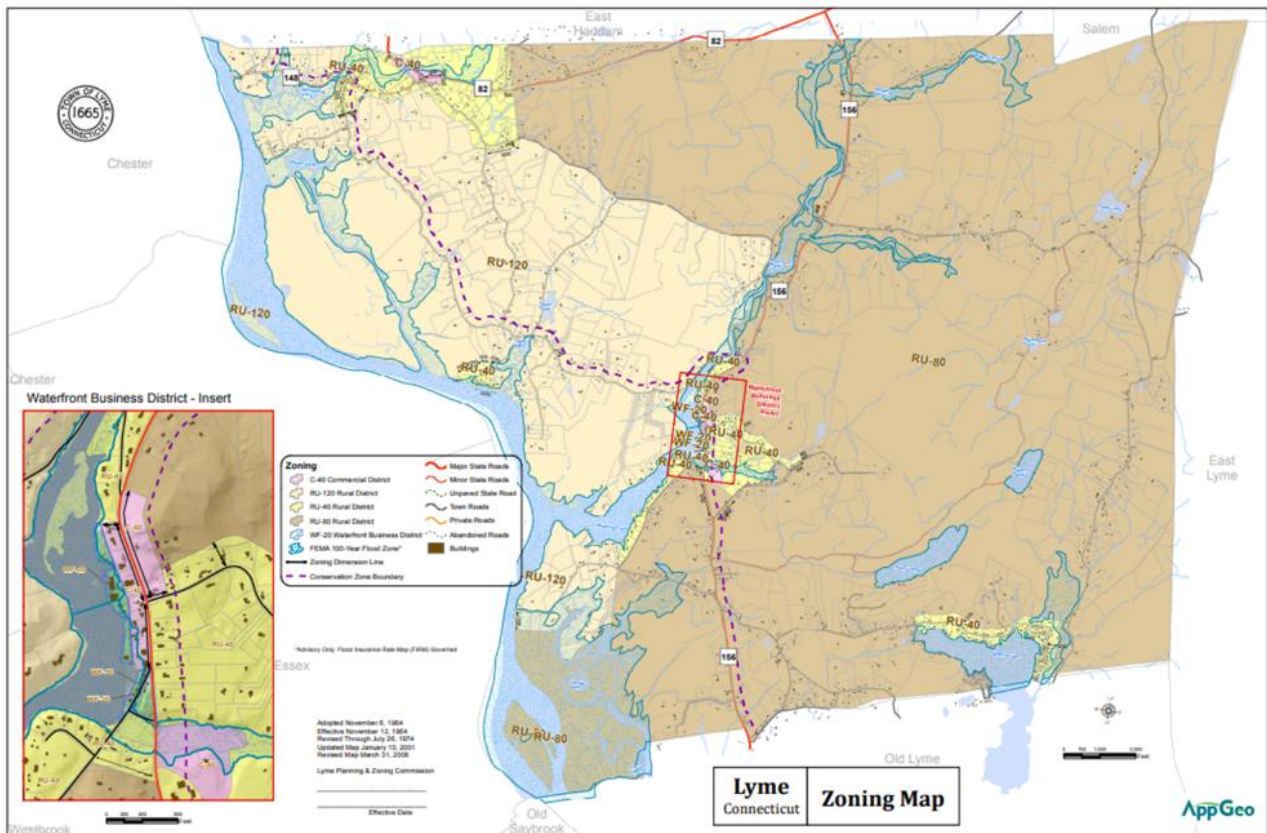
Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- **344 households in Lyme (32% of total) meet the definition of a low-income household.**
- Cost-burdened households spend more than 30% of their income on housing, and therefore struggle to afford other necessities like food, clothing, transportation, and medical care. About 61%, or 165, of Lyme’s low-income, owner-occupied households are cost burdened. About 73%, or 54, of Lyme’s low-income, renter-occupied households are cost burdened.
- Seniors (65+) are more likely to be cost burdened than middle aged householders or renters. While the extent of the existing need for affordable senior housing in Lyme needs to be further quantified, we know that there is over a two-year waiting list at the Lymewood elderly housing project that Lyme and Old Lyme jointly support.
- 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 (See *Appendix B*).

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*.

- Lyme’s zoning regulations are generally focused solely on single-family development, and do not allow for many diverse housing types.
- There are three types of Rural Districts (RU-40, RU-80, and RU-120) that allow residential development on various lot sizes. These districts allow single family homes, a conversion to a two-family home if the construction of the home was 20+ years ago and meets certain lot size requirements, and accessory dwelling units.
 - The largest of the rural districts, RU-120, has a minimum gross lot area of 120,000 square feet, or 2.75 acres.
 - The RU-40 has the smallest minimum gross lot area at 40,000 square feet, which is just under one acre.
- Accessory dwelling units are allowed in all Rural Districts but are permitted in RU-40 by special permit only.



Source: Town of Lyme

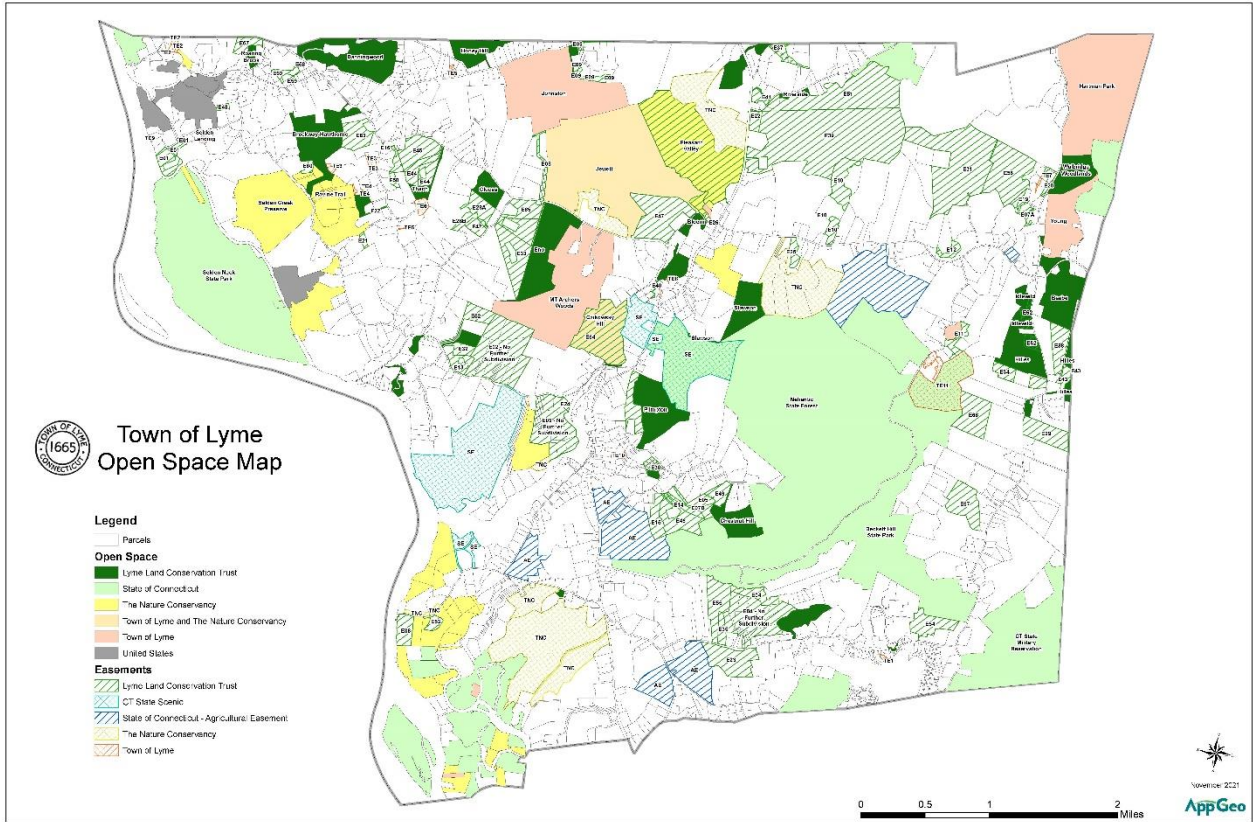
- Lyme's 2015 Plan of Conservation and Development discusses enabling the development of a diversity of housing in Lyme while respecting existing character and natural environment.
 - "Town officials and local citizens have struggled to find a way to create or retain affordable housing that is compatible with a rural, rather than urban setting" (Pg. 20). To date, eight affordable homes have been built: six by the Town and two by the Lyme Compact, a 501(c)(4) private organization.
 - "Encouraging all new development to choose a scale and design which is compatible with the rural landscape." (Pg. 23)

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*.

- Residents of Lyme rely on well water and septic, which restricts the intensity of development that can occur on a given lot. Developing land in Lyme means that there must be well-draining soil and a minimum amount of land to be viable, which therefore limits the number of homes that the land can support.
- Not all land in the Town can be used for development. For example, while Lyme's 2015 Plan of Conservation and Development estimated that approximately 83% of the Town's land is identified as undeveloped, 55% of Lyme's total acreage is perpetually protected open space or land otherwise unavailable to housing development because of agricultural easements and other restrictions (e.g., public enjoyment of its extensive trail system), leaving only approximately 28% available for development. That remaining 28% faces additional restrictions and limitations to development arising from natural conditions and other, competing, clearly identified state and national policies, including:
 - Environmentally sensitive areas such as watercourses, wetlands, and their buffers
 - Geologically restricted land limited by bedrock and other challenging subsurface conditions
 - Protection of the unique, nationally recognized, scenic, ecological, scientific, and historic values of the Connecticut River and the Eight Mile River systems that benefit the entire region.
- The Town's strong desire to protect its farms and its remaining prime farmland soils and soils of statewide importance competes with the use of those developable soils for housing development.

Town of Lyme Affordable Housing Plan



Source: Town of Lyme

Objectives, Strategies and Action Steps

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

1. Build upon the work of the RiverCOG Regional Housing Plan to develop a more in-depth understanding of Lyme's population and housing conditions to build a strong case for action within Lyme.

1.1 Refine understanding of conditions, including population loss, low income households, the presence and condition of current "naturally occurring affordable housing," home sales and values, availability of rental units and costs of rent, current cost burdens for renters and owners, senior housing needs, and prevalence and challenges of the use of reverse mortgages. In addition, the town will seek to gain an understanding of how the emergence of short-term rentals may be undercutting the availability of affordable housing.

1.2 Engage in broad public outreach and seek public input at appropriate steps to build grass roots level support for expanding housing opportunities, including: town wide mailings; posting periodic reports on town and community websites; outreach through social media and community meetings with groups such as the Fire Department, the Ambulance Association, and the Library, Regional District 18 teachers, road and or neighborhood associations, and non-profit organizations, and holding public hearings and informational sessions.

1.3 Work with Town leaders, including the Planning & Zoning Commission and the Board of Finance, to implement a long-term plan that gives the Town the greatest possible opportunity to address needs and take meaningful action as opportunities arise.

1.4 Continue evaluation and revision of the Plan to ensure that the Town's identified strategies will be implemented, including

- a. Encouraging the Planning & Zoning Commission to revise the existing regulations to permit implementation of the Plan and to build the public support necessary to incorporate more proactive housing policies into the Town Plan of Conservation and Development;
- b. Working with the Selectmen and Board of Finance to develop a larger, sustainable Affordable Housing fund; and
- c. Ensuring an informed public and a broad base of public support.

2. Once a consensus framework for the type and extent of the need for affordable housing has been established, investigate potential policy changes for efficacy in expanding opportunities.

2.1 Encourage owners of current and newly-created accessory dwelling units, through tax incentives or other inducements, to restrict their rental units to low- and moderate-income tenants at affordable rates for a period of 10 years. In addition, the Town could create property tax incentives for any owner of a rental unit that confirms that it has rented an accessory dwelling unit at or below identified low income rents.

2.2 Undertake a thorough review of the Lyme Planning and Zoning Regulations to identify change that allow the creation of qualified affordable housing and NOAH in a manner consistent with Lyme's Community Values Statement. For example, allowing:

- A separate single-family residence on a conforming lot if it is deed restricted to qualified affordable housing or is limited to a square footage size that is likely to be rented as NOAH;
- Owner occupied duplex residences; or
- Allowing 2-4 unit residences or multiple "town house" single family residences in qualified affordable housing developments developed by or in partnership with the Town or the Lyme Compact.

2.3 Work with the Lyme Compact (if reconstituted), the Lyme Land Conservation Trust, and other local nonprofit groups on creative partnerships to develop housing opportunities.

2.4 Continue promoting the funding of Lyme's Affordable Housing Trust Fund through municipal and private contributions (current balance is approximately \$200,000).

2.5 Seek opportunities within the context of the Community Values Statement to develop, with government and nonprofit partners, senior housing to accommodate the Town's aging population.

2.6 Through close coordination with the Board of Selectmen, develop techniques for preserving stock of lower-cost entry-level housing through strategic acquisition or through other financial incentives.

2.7 Modify the form of the Town's Affordable Housing Ground Lease so that the future new leases do not disincentivize future affordable housing residents from graduating to market-rate homes, thereby encouraging the units to stay available to lower-income households.

2.8 Stay alert to opportunities to repurchase existing deed restricted affordable housing units in order to return them to the affordable housing market as either rental residential units or owner-occupied homes with a new form of ground lease which will protect them as housing that serves low-income families.

2.9 Incorporate rural cluster housing concepts and transfer of development rights policies into the Town's regulations to seek ways to achieve the dual goals of open space preservation and promotion of housing opportunity.

2.10 Consider supplementing the work done by the Affordable Housing Commission with a paid part-time Affordable Housing Coordinator to focus on plan implementation.

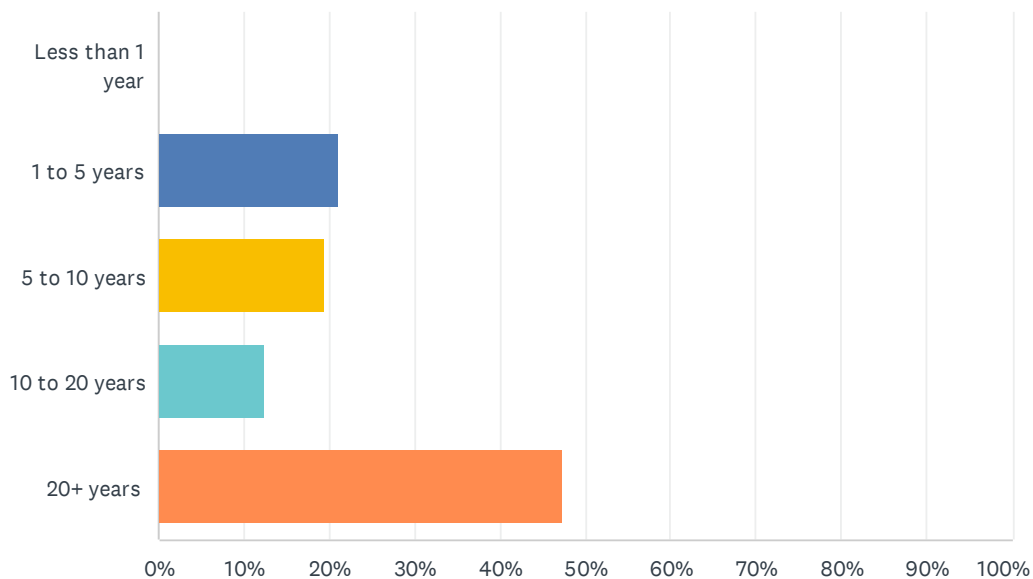
Appendix A

Town of Lyme
Affordable Housing Plan (AHP)

Questionnaire Results
July through December, 2021

Q2 How long have you lived in Lyme?

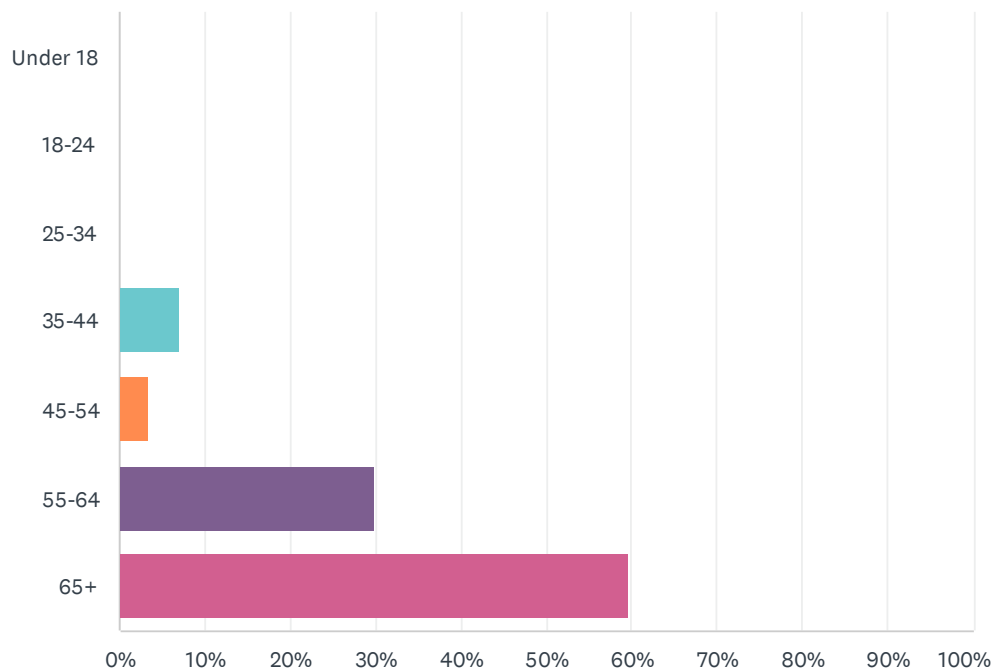
Answered: 57 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	0.00%	0
1 to 5 years	21.05%	12
5 to 10 years	19.30%	11
10 to 20 years	12.28%	7
20+ years	47.37%	27
TOTAL		57

Q3 What is your age?

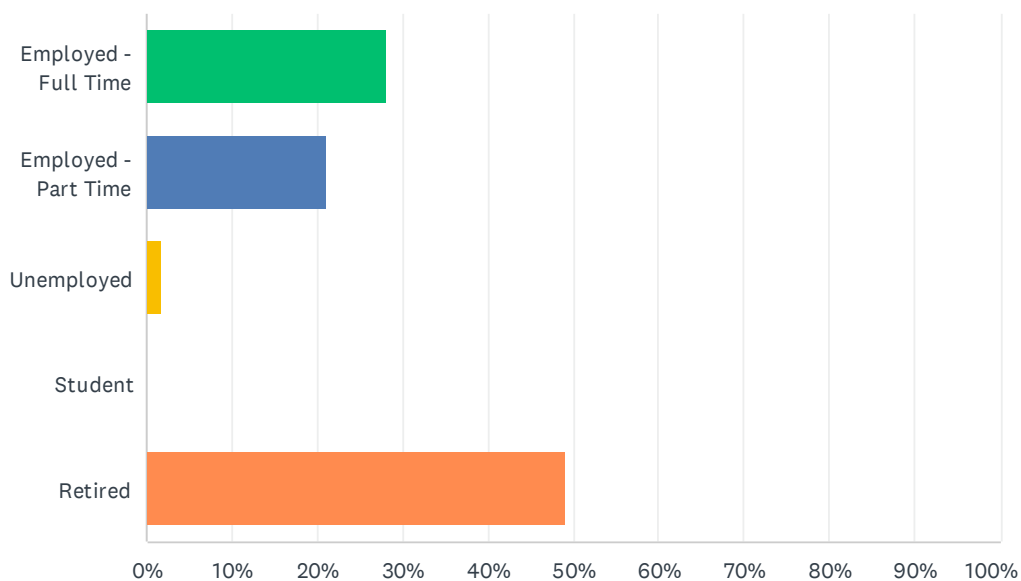
Answered: 57 Skipped: 0



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	0.00%	0
25-34	0.00%	0
35-44	7.02%	4
45-54	3.51%	2
55-64	29.82%	17
65+	59.65%	34
TOTAL		57

Q4 What is your employment status?

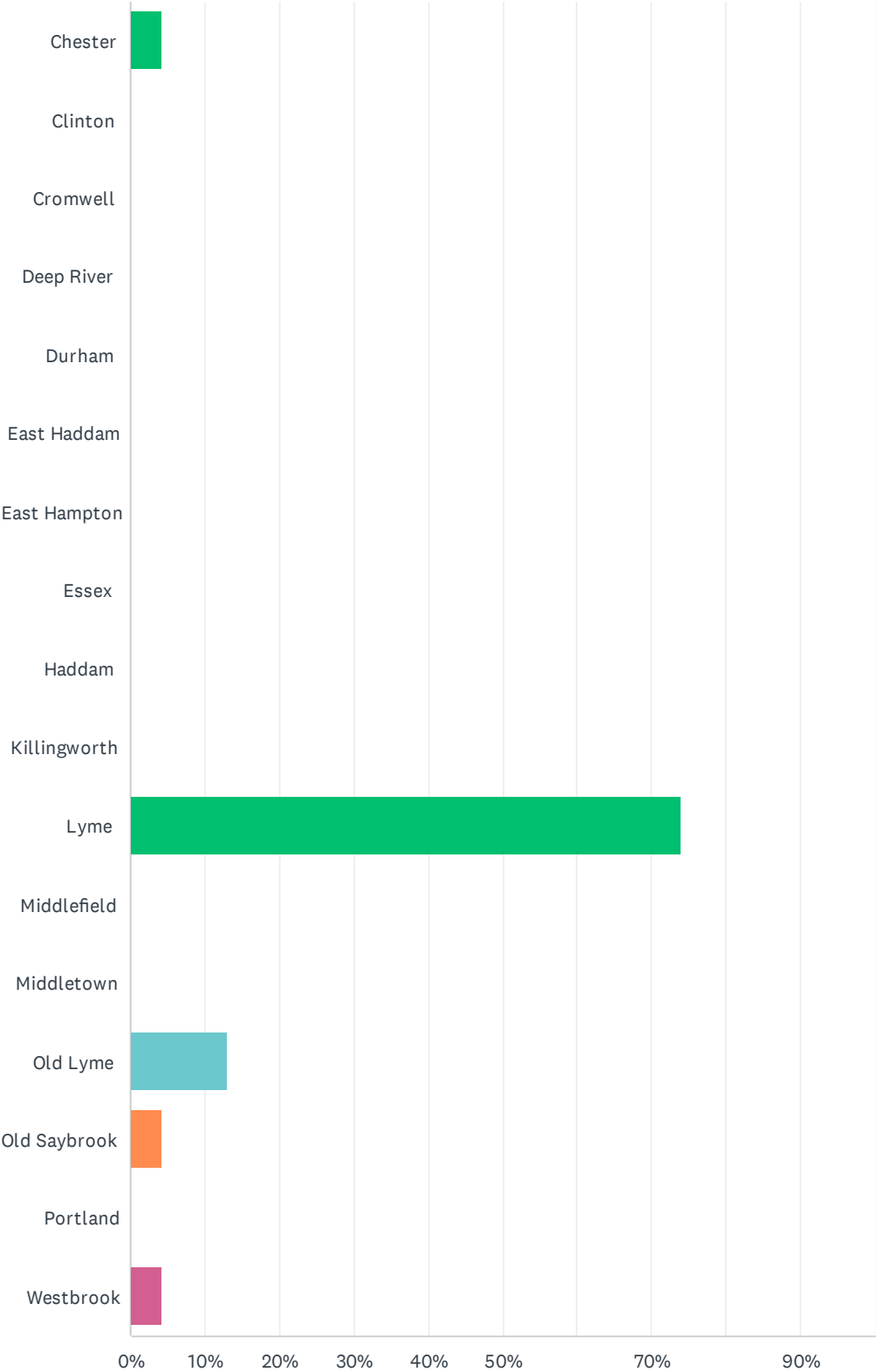
Answered: 57 Skipped: 0



ANSWER CHOICES	RESPONSES	
Employed - Full Time	28.07%	16
Employed - Part Time	21.05%	12
Unemployed	1.75%	1
Student	0.00%	0
Retired	49.12%	28
TOTAL		57

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

Answered: 23 Skipped: 34



RiverCOG Housing Survey

ANSWER CHOICES	RESPONSES	
Chester	4.35%	1
Clinton	0.00%	0
Cromwell	0.00%	0
Deep River	0.00%	0
Durham	0.00%	0
East Haddam	0.00%	0
East Hampton	0.00%	0
Essex	0.00%	0
Haddam	0.00%	0
Killingworth	0.00%	0
Lyme	73.91%	17
Middlefield	0.00%	0
Middletown	0.00%	0
Old Lyme	13.04%	3
Old Saybrook	4.35%	1
Portland	0.00%	0
Westbrook	4.35%	1
TOTAL		23

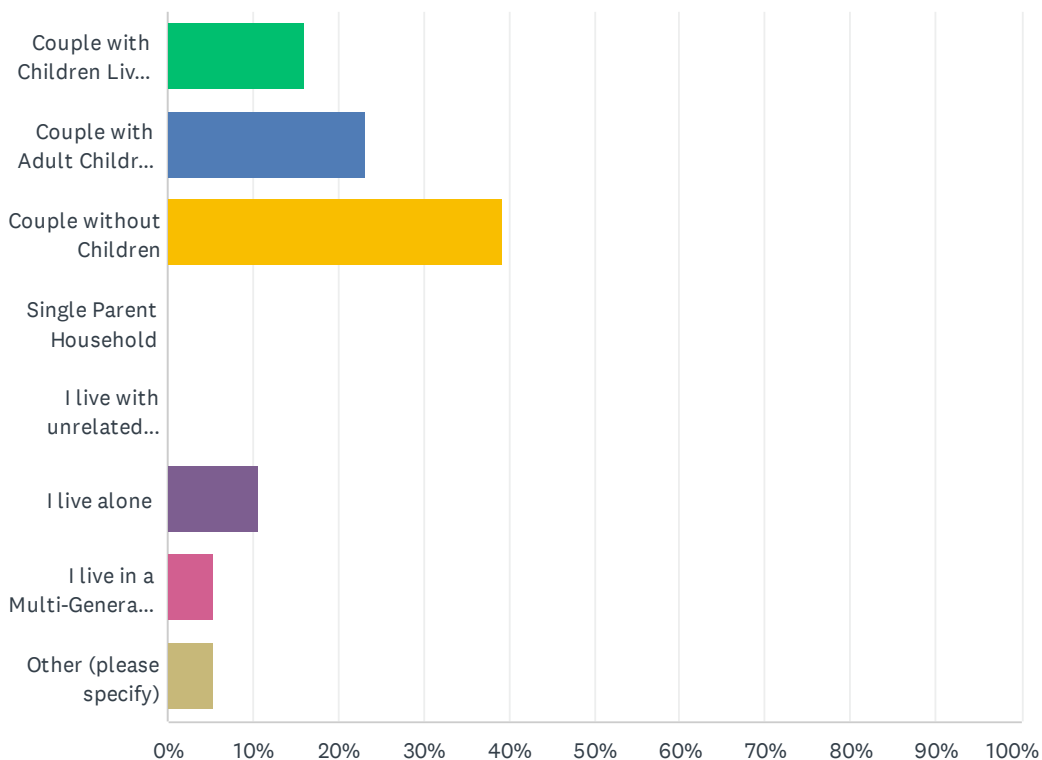
#	OTHER (PLEASE SPECIFY)	DATE
1	Retired	1/24/2022 8:09 PM
2	New London	11/22/2021 11:40 AM
3	None	10/20/2021 1:19 PM
4	Wfh	10/7/2021 4:32 PM
5	New Haven	9/30/2021 9:42 PM
6	self employed construction	9/16/2021 10:04 PM
7	Retired	9/16/2021 5:09 PM
8	Retired	9/11/2021 11:30 AM
9	Retired	9/11/2021 11:20 AM
10	Norwich	8/28/2021 5:06 PM
11	N/A Retired	8/16/2021 11:33 PM
12	Retired	8/14/2021 10:20 PM
13	retired - previously worked in new london	8/14/2021 10:01 AM
14	Retired	8/13/2021 7:26 PM
15	Branford	8/13/2021 4:07 PM

RiverCOG Housing Survey

16	Retired	8/13/2021 5:36 AM
17	Retired	8/13/2021 5:27 AM
18	Retired	8/12/2021 7:17 PM
19	Retired	8/12/2021 3:15 PM
20	Retired	8/12/2021 3:04 PM
21	N/A	8/12/2021 2:43 PM
22	Groton	8/5/2021 4:33 PM
23	Retired so don't have a work town	7/28/2021 8:33 PM
24	Hartford ct	7/27/2021 1:30 PM
25	Retired	7/27/2021 12:27 PM

Q6 What type of household do you live in?

Answered: 56 Skipped: 1

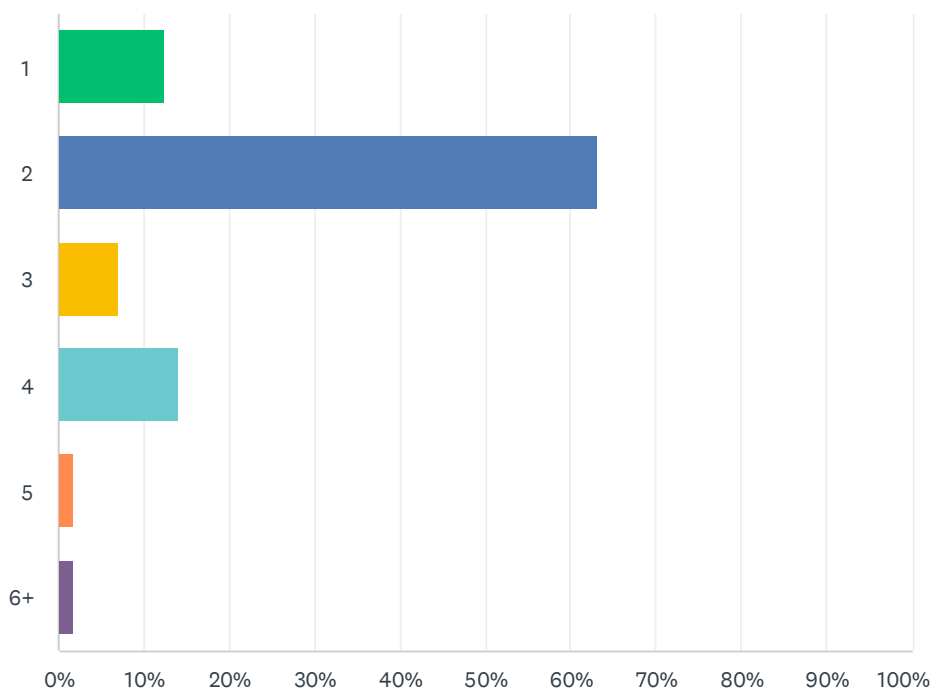


ANSWER CHOICES	RESPONSES	
Couple with Children Living at Home	16.07%	9
Couple with Adult Children (Empty Nester)	23.21%	13
Couple without Children	39.29%	22
Single Parent Household	0.00%	0
I live with unrelated others (roommates)	0.00%	0
I live alone	10.71%	6
I live in a Multi-Generational Household	5.36%	3
Other (please specify)	5.36%	3
TOTAL		56

#	OTHER (PLEASE SPECIFY)	DATE
1	care giver	8/13/2021 2:14 PM
2	Single. Sister resides with me	8/13/2021 5:36 AM
3	Single. Sister resides with me	8/13/2021 5:27 AM

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

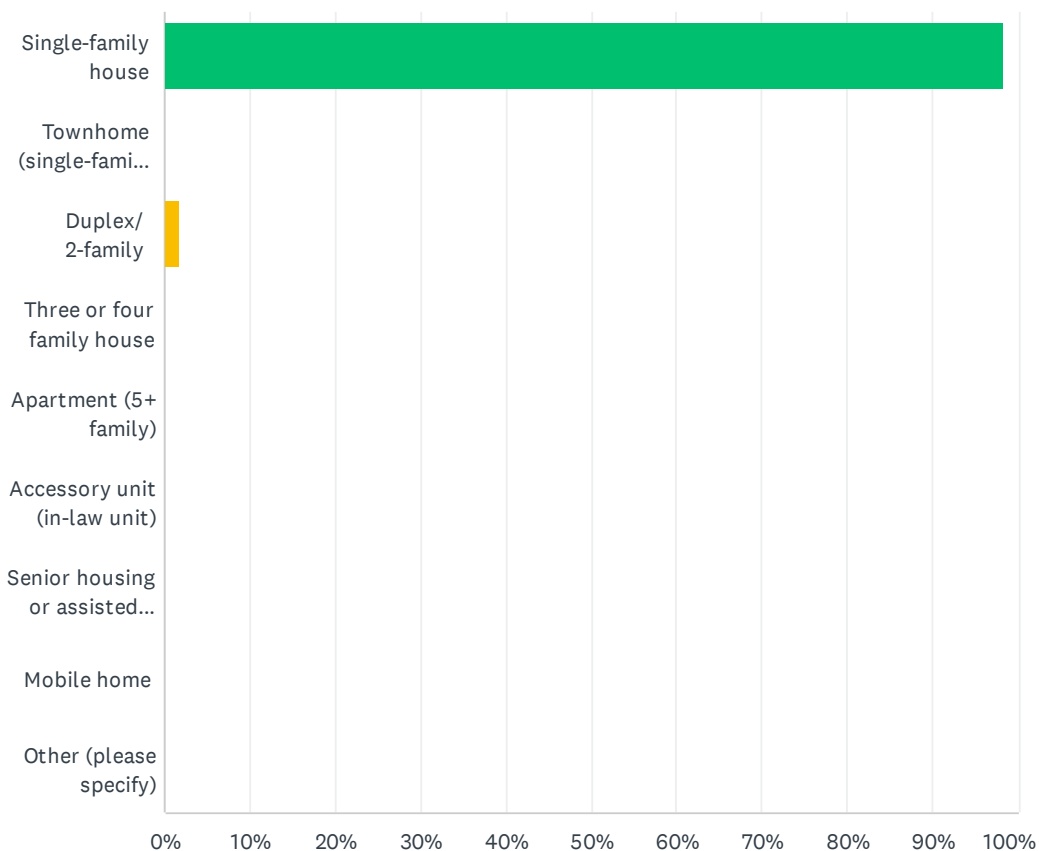
Answered: 57 Skipped: 0



ANSWER CHOICES	RESPONSES	
1	12.28%	7
2	63.16%	36
3	7.02%	4
4	14.04%	8
5	1.75%	1
6+	1.75%	1
TOTAL		57

Q8 What type of home do you currently live in?

Answered: 57 Skipped: 0

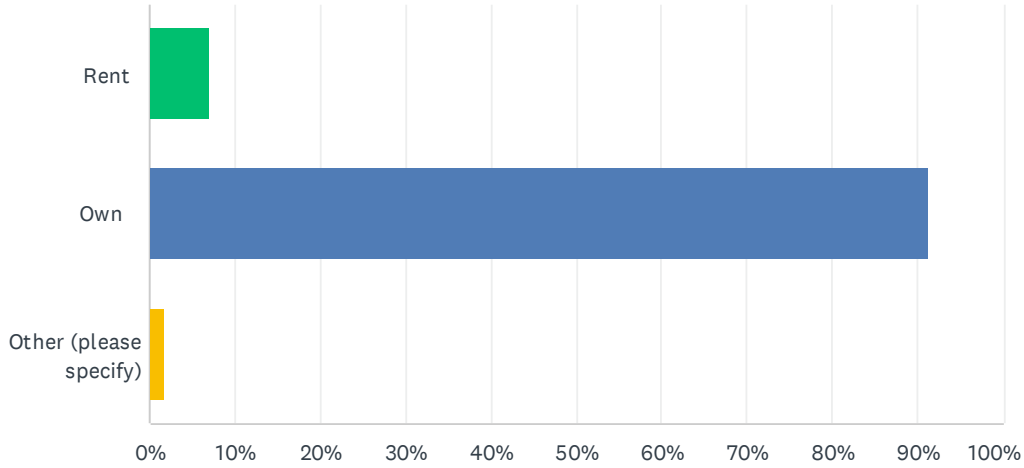


ANSWER CHOICES	RESPONSES	
Single-family house	98.25%	56
Townhome (single-family attached)	0.00%	0
Duplex/ 2-family	1.75%	1
Three or four family house	0.00%	0
Apartment (5+ family)	0.00%	0
Accessory unit (in-law unit)	0.00%	0
Senior housing or assisted living	0.00%	0
Mobile home	0.00%	0
Other (please specify)	0.00%	0
TOTAL		57

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

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: 57 Skipped: 0

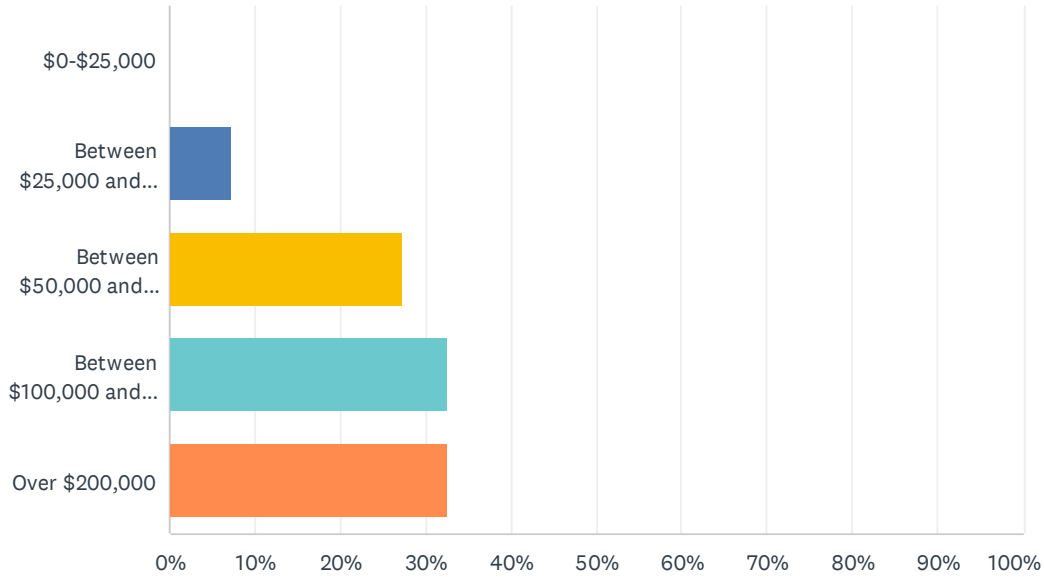


ANSWER CHOICES	RESPONSES
Rent	7.02% 4
Own	91.23% 52
Other (please specify)	1.75% 1
TOTAL	57

#	OTHER (PLEASE SPECIFY)	DATE
1	live in care giver	8/13/2021 2:14 PM

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

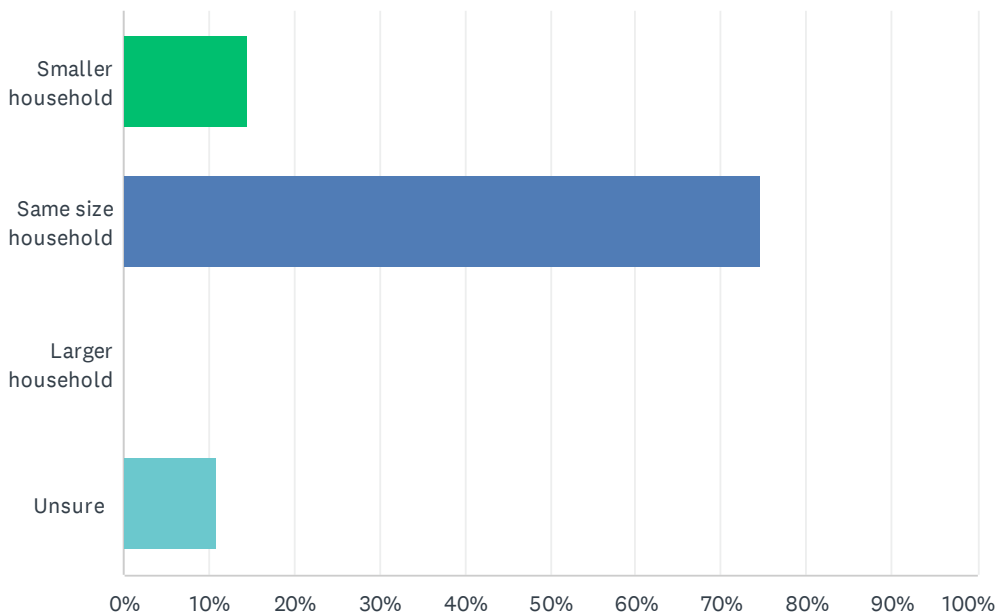
Answered: 55 Skipped: 2



ANSWER CHOICES	RESPONSES	
\$0-\$25,000	0.00%	0
Between \$25,000 and \$49,999	7.27%	4
Between \$50,000 and \$99,999	27.27%	15
Between \$100,000 and \$199,999	32.73%	18
Over \$200,000	32.73%	18
TOTAL		55

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

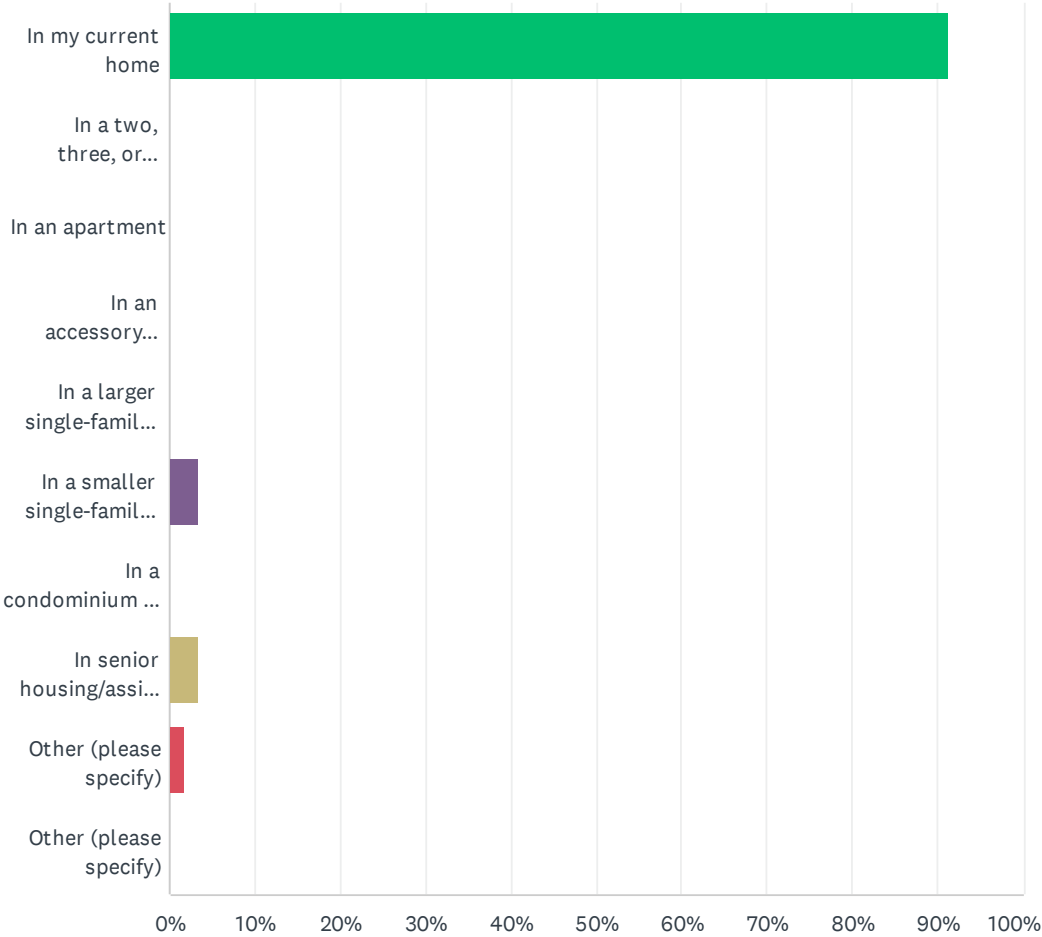
Answered: 55 Skipped: 2



ANSWER CHOICES	RESPONSES	
Smaller household	14.55%	8
Same size household	74.55%	41
Larger household	0.00%	0
Unsure	10.91%	6
TOTAL		55

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

Answered: 57 Skipped: 0



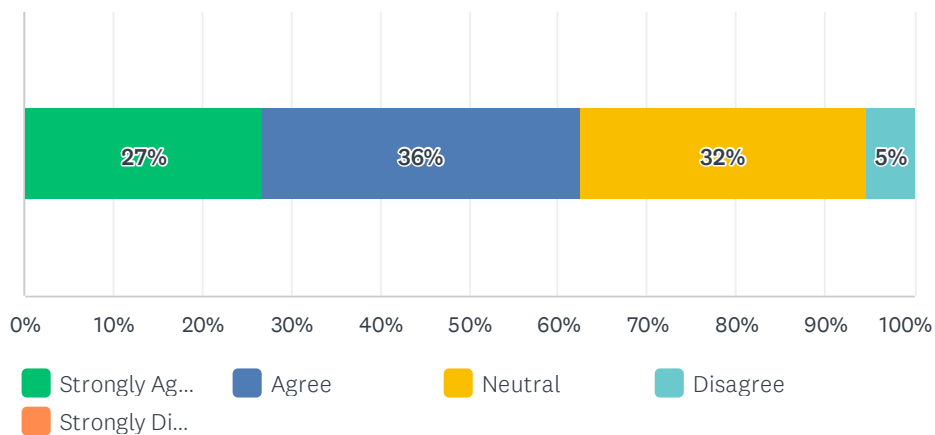
RiverCOG Housing Survey

ANSWER CHOICES	RESPONSES	
In my current home	91.23%	52
In a two, three, or four-family home	0.00%	0
In an apartment	0.00%	0
In an accessory dwelling/in-law apartment	0.00%	0
In a larger single-family home	0.00%	0
In a smaller single-family home	3.51%	2
In a condominium or townhome	0.00%	0
In senior housing/assisted living	3.51%	2
Other (please specify)	1.75%	1
Other (please specify)	0.00%	0
TOTAL		57

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

Q13 Housing in Connecticut is too expensive

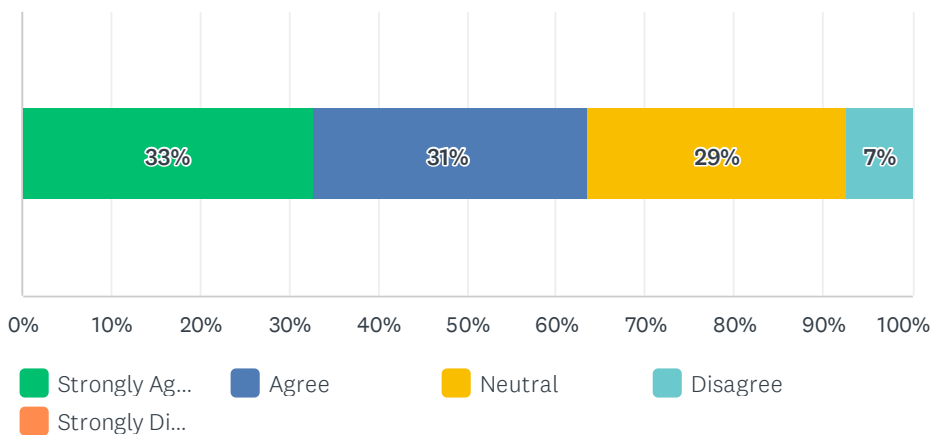
Answered: 56 Skipped: 1



ANSWER CHOICES	RESPONSES	
Strongly Agree	27%	15
Agree	36%	20
Neutral	32%	18
Disagree	5%	3
Strongly Disagree	0%	0
TOTAL		56

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

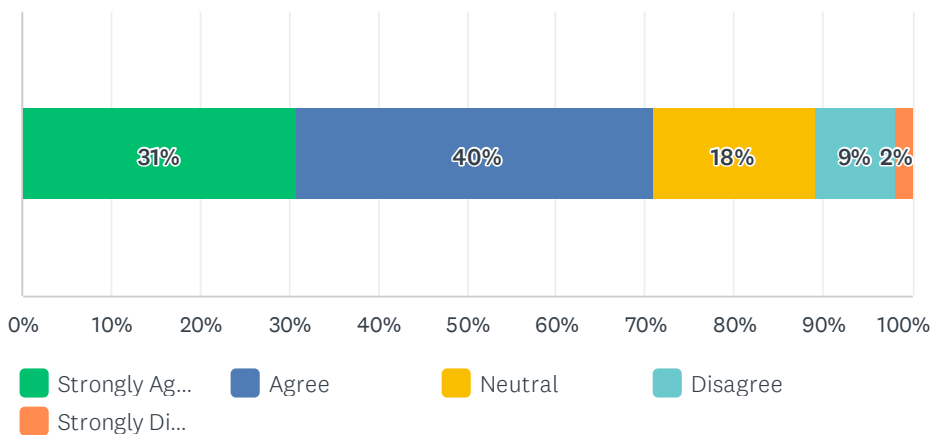
Answered: 55 Skipped: 2



ANSWER CHOICES	RESPONSES	
Strongly Agree	33%	18
Agree	31%	17
Neutral	29%	16
Disagree	7%	4
Strongly Disagree	0%	0
TOTAL		55

Q15 Housing in my town or city is too expensive

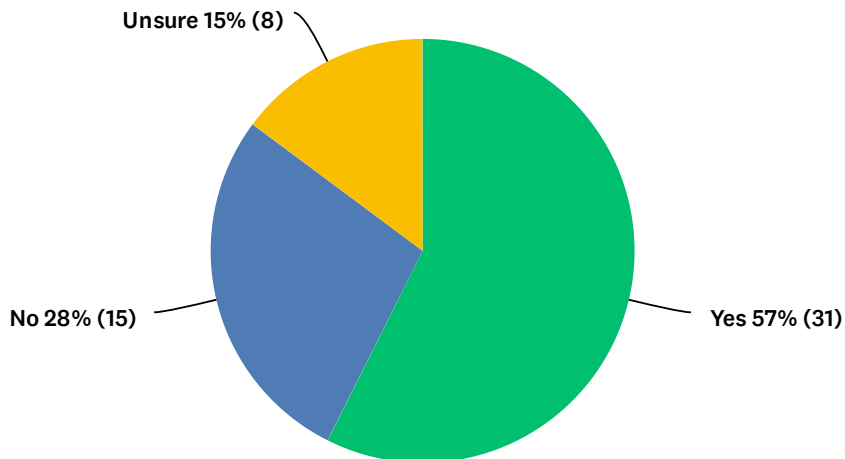
Answered: 55 Skipped: 2



ANSWER CHOICES	RESPONSES	
Strongly Agree	31%	17
Agree	40%	22
Neutral	18%	10
Disagree	9%	5
Strongly Disagree	2%	1
TOTAL		55

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?

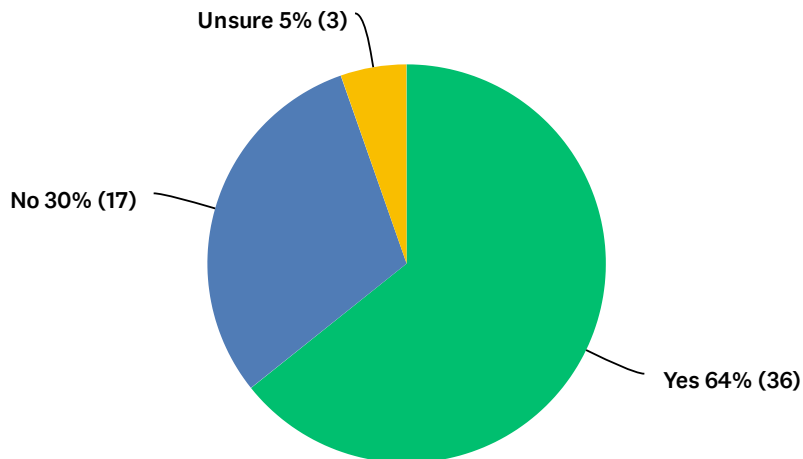
Answered: 54 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	57%	31
No	28%	15
Unsure	15%	8
TOTAL		54

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

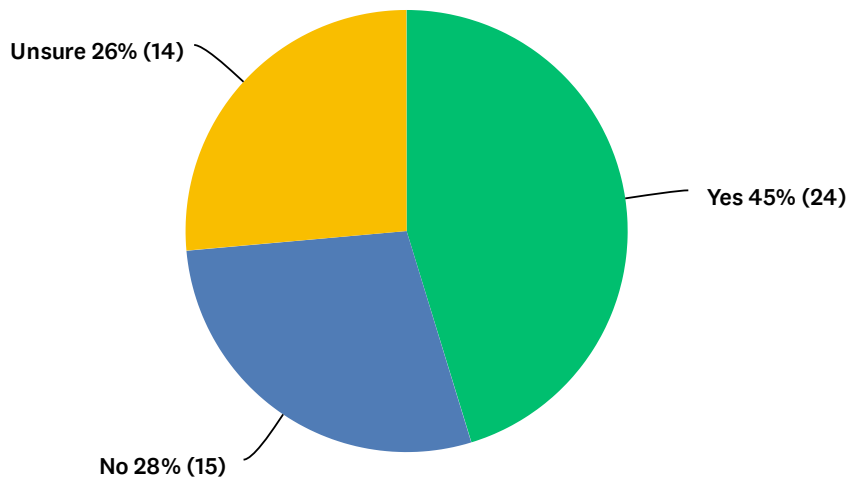
Answered: 56 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	64%	36
No	30%	17
Unsure	5%	3
TOTAL		56

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

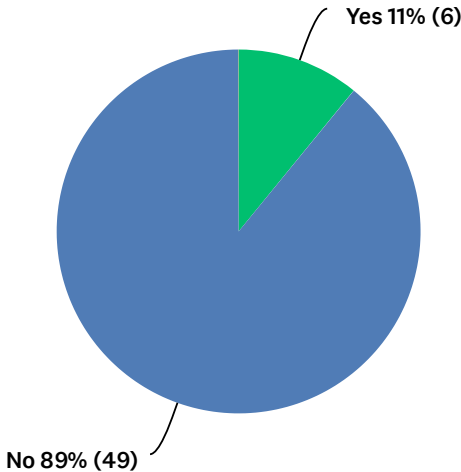
Answered: 53 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	45%	24
No	28%	15
Unsure	26%	14
TOTAL		53

Q19 Do you personally struggle with housing costs?

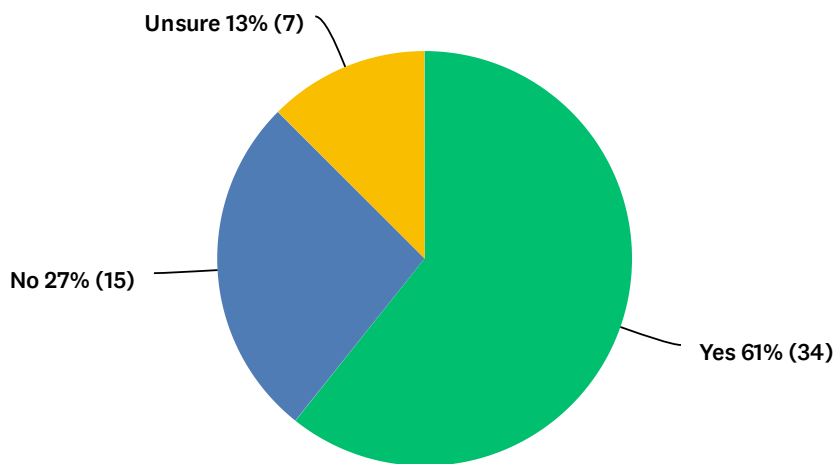
Answered: 55 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	11%	6
No	89%	49
Unsure	0%	0
TOTAL		55

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

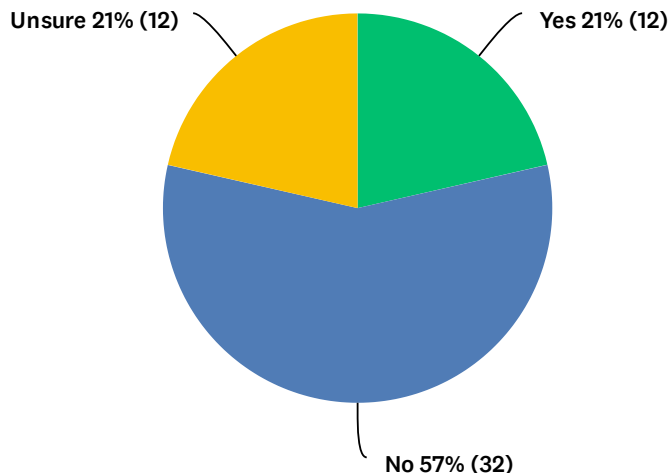
Answered: 56 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	61%	34
No	27%	15
Unsure	13%	7
TOTAL		56

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

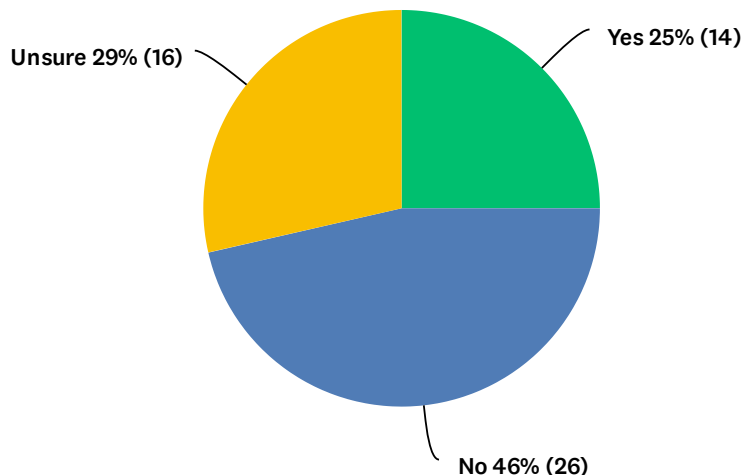
Answered: 56 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	21%	12
No	57%	32
Unsure	21%	12
TOTAL		56

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

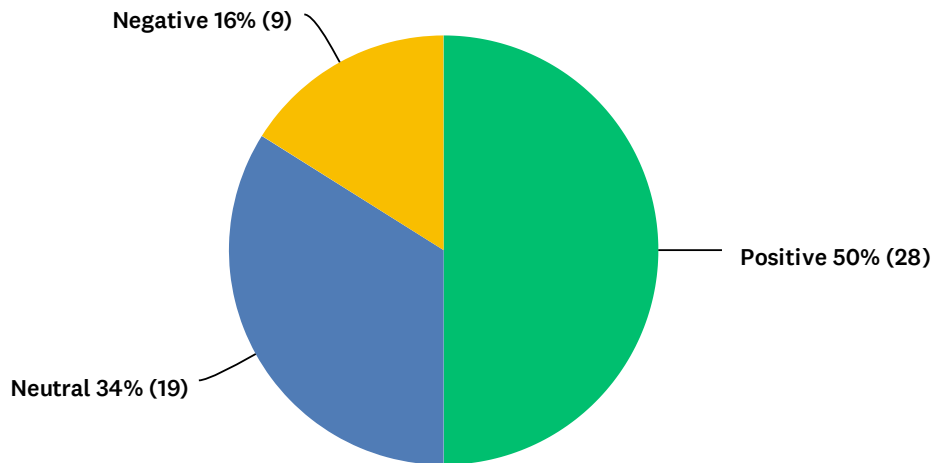
Answered: 56 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	25%	14
No	46%	26
Unsure	29%	16
TOTAL		56

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

Answered: 56 Skipped: 1



ANSWER CHOICES	RESPONSES	
Positive	50%	28
Neutral	34%	19
Negative	16%	9
TOTAL		56

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

Answered: 27 Skipped: 30

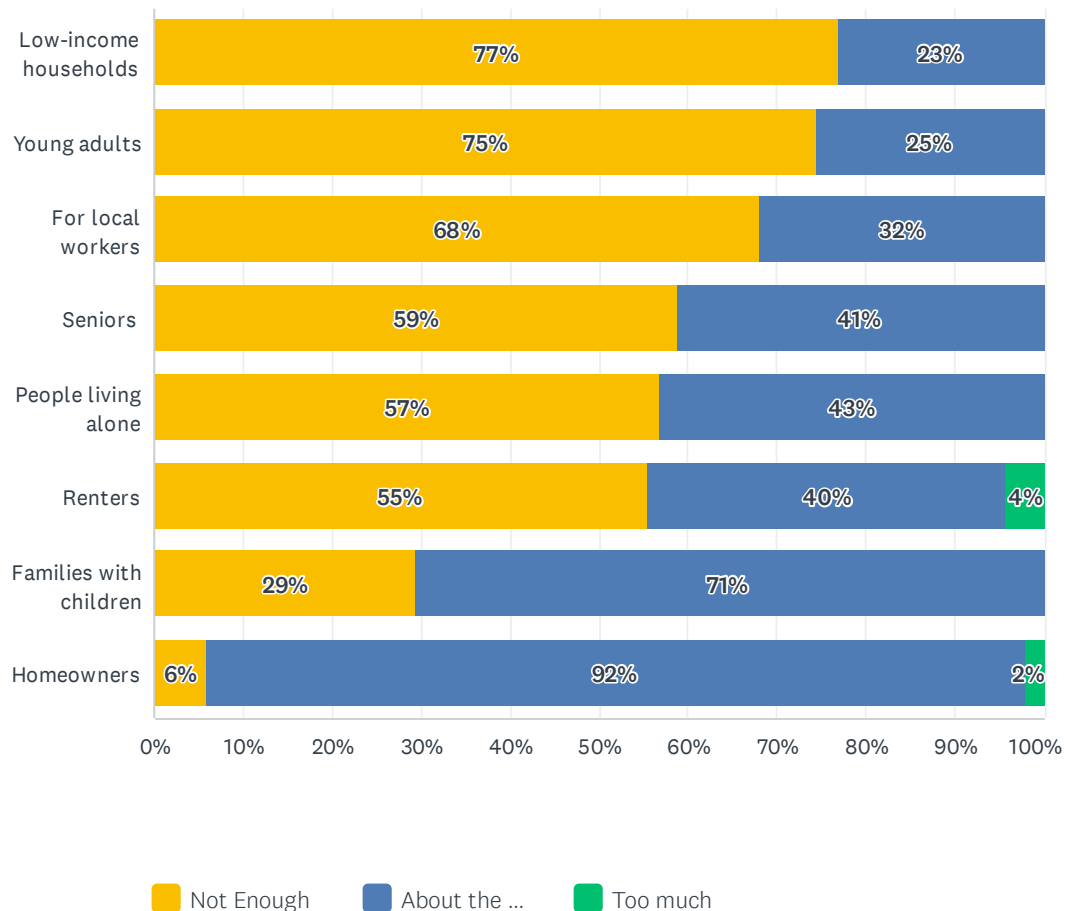
#	RESPONSES	DATE
1	A healthier community to have more diverse residents that can work in the town to provide services.	1/24/2022 8:10 PM
2	Allow younger residents to locate in Town. Allow younger residents to build equity. Increase socio-economic diversity.	1/4/2022 1:00 PM
3	Our town would be less segregated and would benefit from the rich diversity brought into our community.	9/30/2021 10:09 PM
4	-more young families/middle income -more people who work here living here	9/14/2021 9:57 AM
5	Younger people would be able to live here. Young people help old people to stay and in other ways.	9/11/2021 11:22 AM
6	A more diverse population	8/28/2021 5:08 PM
7	more diversity among town residents; ability of wider range of people, (more younger, some older who want to stay in town, racial and economic diversity)	8/22/2021 12:20 PM
8	1. Housing for young people wishing to stay in the community where they grew up. 2. Housing for older people wishing to stay in the community where they've spent their lives. 3. Housing for teachers, EMTs, firefighters, and others who contribute to our community.	8/21/2021 5:57 PM
9	More volunteers. Employment	8/21/2021 11:30 AM
10	People are often afraid of people h things they don't know or have experience with. Living in a diverse community allows people to get to know others that may be different from them. This interaction let's them see that people are just people regardless of cultural and socio-economic background. We are a stronger community when we each bring our differing life experiences to the table.	8/16/2021 11:43 PM
11	More abundant labor pool. More options for senior citizens. More options for young families.	8/14/2021 10:25 PM
12	Diversity is good. The community is healthier with more diversity. Younger people have trouble living here. Many Emergency personnel can't afford to live here.	8/14/2021 10:24 PM
13	More diversity, including age. Housing for seniors who can no longer maintain a large house.	8/13/2021 4:46 PM
14	Younger families, town volunteers, single people,	8/12/2021 11:34 PM
15	Volunteers and workers.	8/12/2021 11:05 PM
16	I know that our emergency response team (firefighters and EMTs) is in need of reasonable housing to attract and keep staff. Presently it's all volunteer, but if they can't afford to live here, we may lose our free service. Then taxes will go up for sure. Qualifications are different for paid emergency services.	8/12/2021 7:22 PM
17	People who've lived here, and are an integral part of the community would be able to stay here. Lyme has 0 affordable housing. We need to leave town to find it, and it is limited in this area.	8/12/2021 4:23 PM
18	More diverse population; young families moving in; seniors would have options to move to smaller homes; service workers and volunteers who support Lyme could also love here.	8/12/2021 3:07 PM
19	Lyme is a wealthy white town with a lot of senior citizens. More affordable housing would increase diversity (a good thing!) and provide incentives for younger people to move here. I'd also like to see more multi-occupancy housing for seniors who can't stay in their home alone, but can't afford Essex Meadows or Chester Village either.	8/12/2021 2:57 PM
20	Diversity (age, race, income levels). Lyme is white and wealthy. It's a bad optic that it spends	8/5/2021 4:36 PM

RiverCOG Housing Survey

	money/energy on open space but not affordable housing.	
21	Younger people would be able to afford housing and would be available to volunteer. More cultural diversity would enrich our community.	8/3/2021 2:24 PM
22	I think enabling in-law type apartments for rental in existing housing, and setting aside moneys to buy appropriate housing as it becomes available is essential. Our town income depends on its beauty and charm, and there is no reason affordable housing need be unattractive .	7/28/2021 7:52 PM
23	More diverse population income-wise and age-wise.	7/28/2021 4:27 PM
24	A handful of smallholder medium sized single family homes would potentially draw more families with children to town and allow them to live here more comfortably (ie., within their means).	7/27/2021 9:31 PM
25	Bringing younger and more diverse families to the town. Making the town more sustainable long term.	7/27/2021 2:25 PM
26	Greater opportunity for young people who grew up in Lyme to remain in Lyme. It would also allow seniors to age out of their homes and remain in Lyme.	7/22/2021 6:17 AM
27	diversity	7/2/2021 3:54 PM

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

Answered: 52 Skipped: 5



	NOT ENOUGH	ABOUT THE RIGHT AMOUNT	TOO MUCH	TOTAL
Low-income households	77% 40	23% 12	0% 0	52
Young adults	75% 38	25% 13	0% 0	51
For local workers	68% 34	32% 16	0% 0	50
Seniors	59% 30	41% 21	0% 0	51
People living alone	57% 29	43% 22	0% 0	51
Renters	55% 26	40% 19	4% 2	47
Families with children	29% 15	71% 36	0% 0	51
Homeowners	6% 3	92% 46	2% 1	50

RiverCOG Housing Survey

#	OTHER (PLEASE SPECIFY)	DATE
1	most older people own their houses	9/14/2021 10:00 AM
2	I don't want developments however. We need to be mindful of water,and septic	8/14/2021 10:31 PM
3	Young people who would like to live in Lyme and have limited incomes	8/13/2021 4:49 PM
4	I do not know	8/12/2021 3:19 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: 31 Skipped: 26

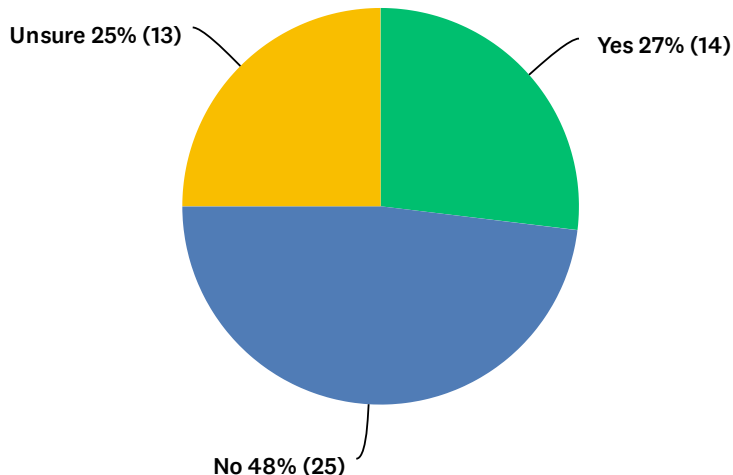
#	RESPONSES	DATE
1	Hadlyme	1/24/2022 8:11 PM
2	Concentration of new housing options to provide affordable housing is politically difficult. Also, a large number of affordable housing units is economically unfeasible given commutes.	1/4/2022 1:04 PM
3	Not sure	10/20/2021 1:24 PM
4	off of 156 and 82 Beaver Brook area on available lots on Joshuatown Rd.	9/30/2021 10:11 PM
5	No	9/16/2021 5:12 PM
6	No, no public transport, no economic center, no big employers, no stores, gas stations, etc.	9/14/2021 10:00 AM
7	No	8/28/2021 5:09 PM
8	Lack of city water, sewage treatment and sensitive wetlands constrain development.	8/22/2021 3:52 PM
9	many unoccupied parcels of land scattered around town	8/22/2021 12:22 PM
10	Intersection of Hamburg and SalemRoads.	8/21/2021 5:58 PM
11	The Roger Lake area.	8/21/2021 11:32 AM
12	Not sure	8/17/2021 7:31 AM
13	I think affordable development should not be in one area. Two or three houses together or multi family preferably.	8/14/2021 10:31 PM
14	Intersection of Routes 82 and 156.	8/14/2021 10:27 PM
15	I don't know.	8/14/2021 10:03 AM
16	Not sure	8/13/2021 4:49 PM
17	no, salaries must increase	8/13/2021 4:09 PM
18	Don't know	8/12/2021 11:35 PM
19	The Rogers Lake area.	8/12/2021 11:07 PM
20	Lyme has tons of open space. It would be easy to tuck a community away in the woods.	8/12/2021 4:24 PM
21	If zoning would allow accessory apartments there are a lot of larger homes that would be suitable for apartments. This would be a win win.	8/12/2021 3:19 PM
22	Unclear	8/12/2021 3:09 PM
23	Without knowing what other considerations might apply, I would assume neighborhoods closer to services (the Hadlyme store, schools, church) would be best -- especially for people who can't drive or don't own a car	8/12/2021 3:01 PM
24	Lyme	8/5/2021 4:38 PM
25	I don't know of any specific ones but I am sure that there are areas in town also if the zoning laws were more open to multi family properties that would help. Decreasing the 2 acre minimum might also help	8/3/2021 2:27 PM

RiverCOG Housing Survey

26	Can't think of any right now. Perhaps on Route 82	7/28/2021 8:39 PM
27	Concentrating low income housing is a mistake. Much better to integrate it throughout the community by enabling rental units within existing properties.	7/28/2021 7:56 PM
28	There probably will never be new development in Lyme. It is zoned out or vacant land has conservation easements on it.	7/28/2021 4:31 PM
29	This small town is rural without a town center, true neighborhoods or public transit so it is hard to imagine a useful place to "concentrate" affordable housing options.	7/27/2021 9:46 PM
30	Hamburg. Hadlyme.	7/27/2021 2:26 PM
31	There are many areas under private ownership.	7/3/2021 5:00 PM

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

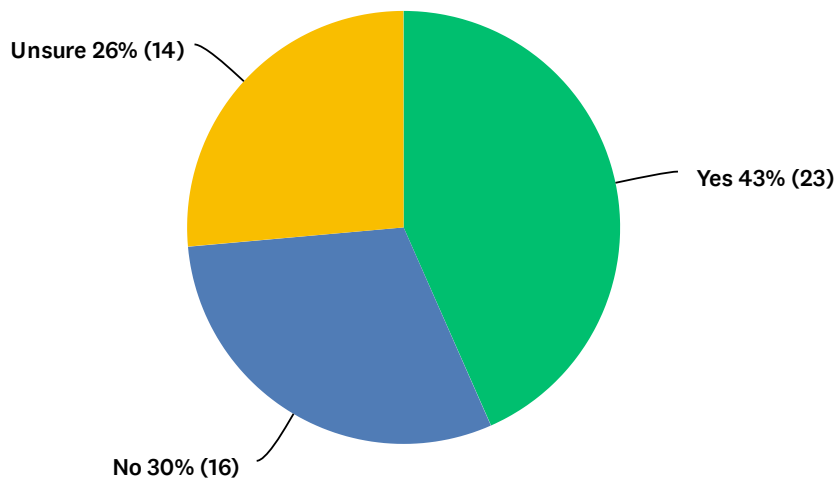
Answered: 52 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	27%	14
No	48%	25
Unsure	25%	13
TOTAL		52

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: 53 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	43%	23
No	30%	16
Unsure	26%	14
TOTAL		53



Town of Lyme Affordable Housing Plan (AHP)

Appendix B Data Analysis & Housing Needs Assessment* April 2022

***Drawn from Lyme's Public Information Session held on February 7, 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
- **52 responses – unique IP addresses**
- 50% of respondents have lived in Lyme for 20+ years, 11% for 10 to 20 years
- 98% live in single family detached homes
- 90% own their home
- 18% are couple households with children in residence
- 21% are empty nesters
- Older adults are oversampled compared to Town population (90% 55+ vs. 43% in Census)
- 48% are retired
- 73% of respondents live in 1- or 2-person households – higher than Census figure (26%)
- 62% report over \$100,000 in annual household income



About the Respondents

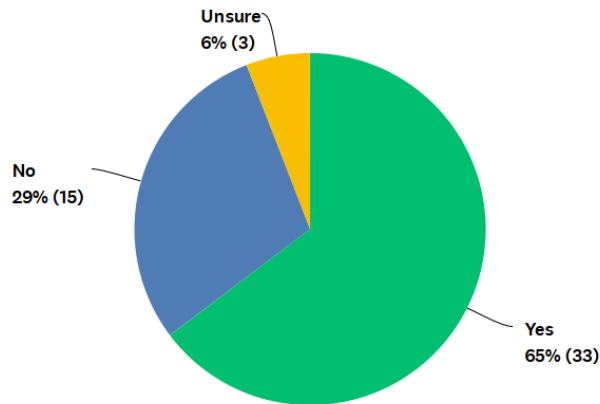
- 72% see themselves having the same sized household in 5 years
- 90% of respondents indicated remaining in their current home in 5 years
- 8% are likely looking to downsize in 5 years
 - into a smaller single-family home, condo/townhome, multifamily, senior living, or ADUs
- 57% of respondents are aware of households who would benefit from more affordable housing in the community.
- 48% know some one who struggles with housing costs
- Only 12% personally struggle with housing costs
- 63% 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.
- 62% agree housing in CT is too expensive
- 66% agree housing in the Region is too expensive
- 72% agree housing in Lyme is too expensive



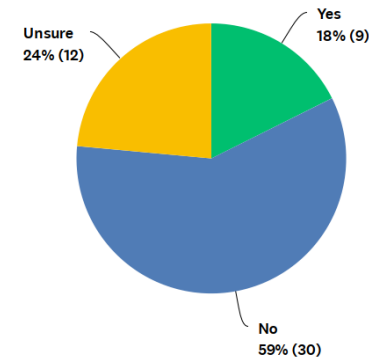
Housing Needs

- 65% think housing is an important component in community longevity
- 59% do not think that the current housing options available meet residents' needs
- 45% do not think the existing housing stock is adequate to satisfy future market demands

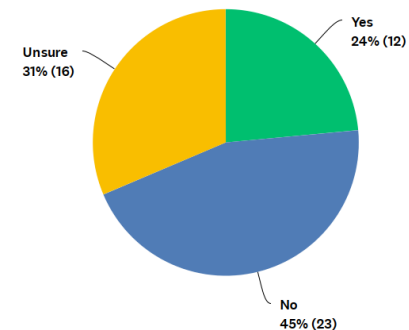
Do you think affordable or attainable housing is an important component of your community's longevity?



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



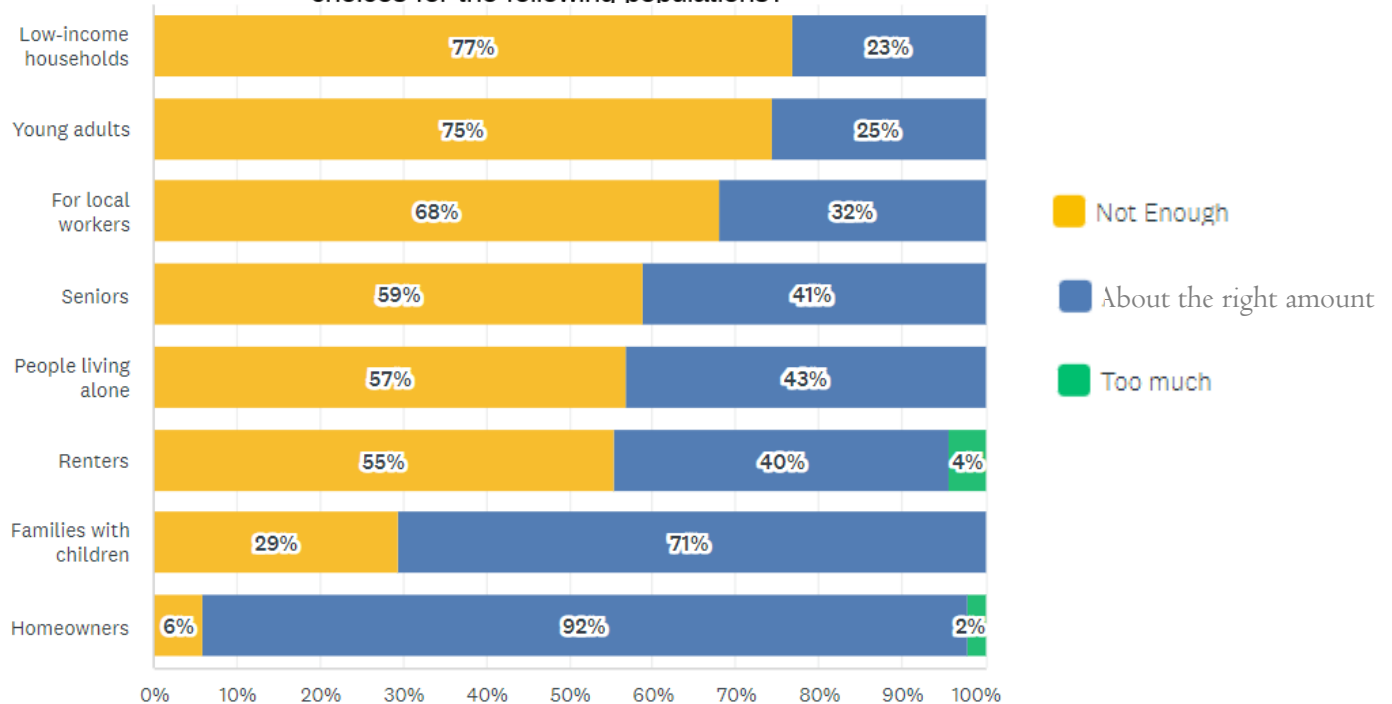
Do you think that the existing housing stock is adequate to satisfy future market demands?



Housing Choices

- Respondents most frequently cited that there are not enough housing choices for:
 - Low-income households (77%)
 - Young Adults (75%)
 - Local workers (68%)
 - Seniors, People living alone, and renters (59%, 57%, 55%)
- Respondents felt that Lyme has about the right amount of housing for homeowners, and families with children.

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





MILONE & MACBROOM

EXISTING CONDITIONS: PLANNING & ZONING REVIEW

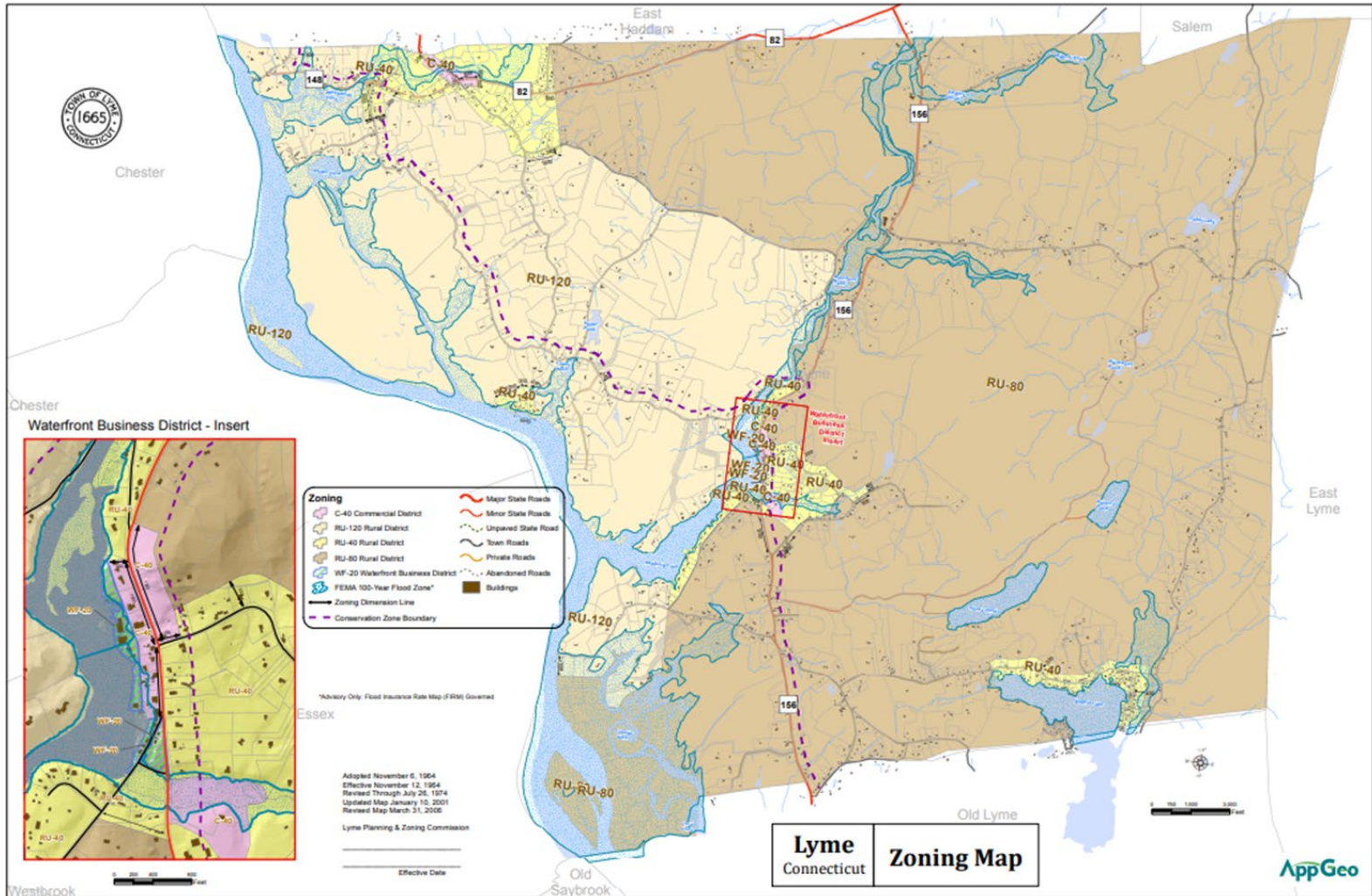


Lower Connecticut River Valley
Council of Governments

Zoning

- Three types of Rural Districts (RU-40, RU-80, RU-120) that allow residential development on various lot sizes
 - Multifamily development is capped at two units
 - Minimum gross lot areas:
 - RU-120: 120,000 square feet (2.75 acres)
 - RU-80: 80,000 square feet (1.8 acres)
 - RU-40: 40,000 square feet (.9 acres)
 - Accessory dwelling units allowed in all rural districts, but permitted in RU-40 by special permit only

Zoning



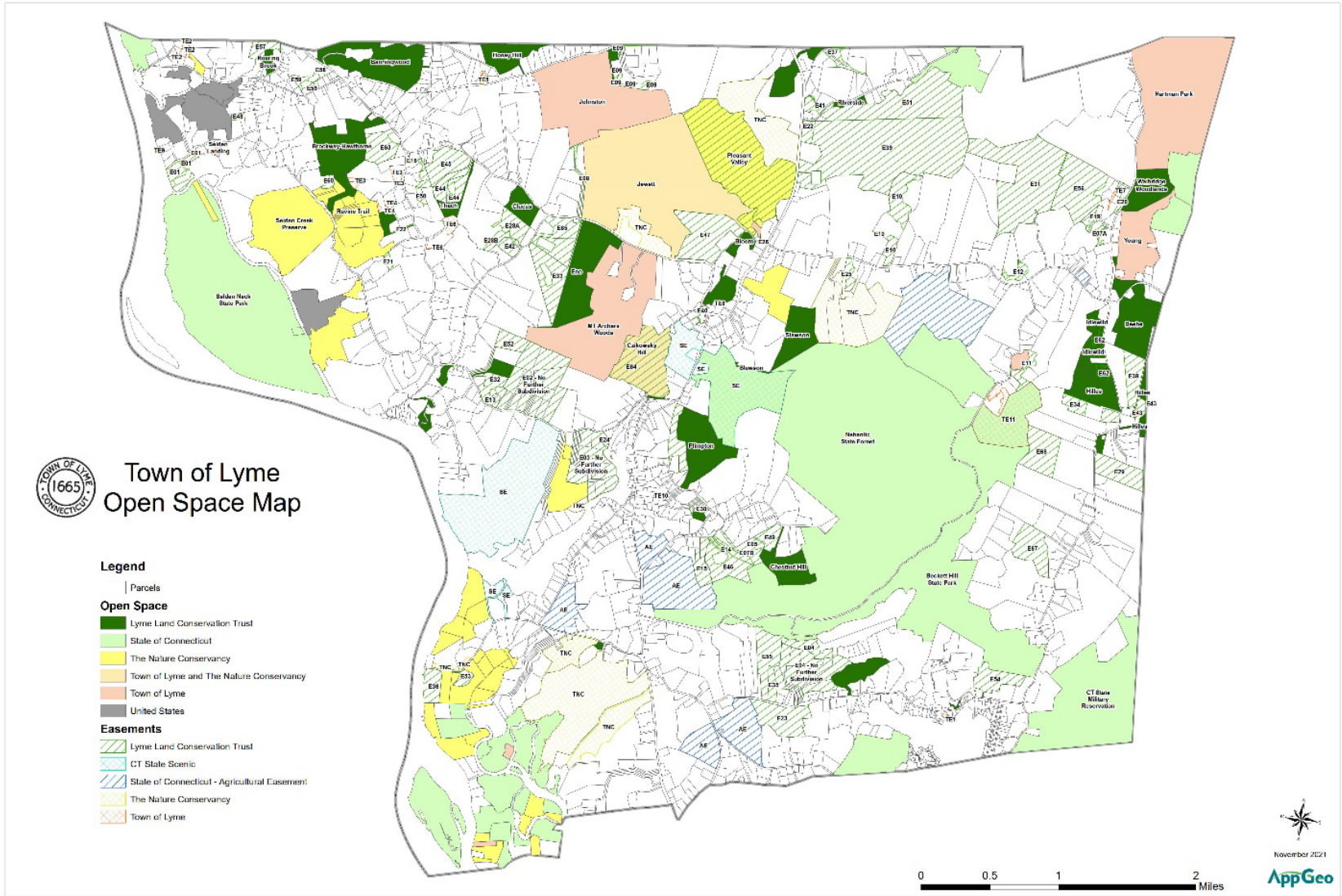
Source: Lyme Zoning Regulations

Infrastructure & Buildable Land

- Lyme's residents rely on well water and septic
 - Requires well-draining soil and a minimum amount of land to be viable – limiting the number of homes the land can support
- Not all the land in Town can be used for development. Restrictions on development include:
 - Environmentally sensitive areas such as watercourses, wetlands, and their buffers
 - unique scenic, ecological, scientific and historic values which the CT River contributes for public enjoyment, inspiration and scientific study, and to prevent the deterioration of the natural or tradition river scene
- The 2015 POCD estimated about 83% of Lyme's land is undeveloped
 - a large portion of this land is committed to open space



Infrastructure & Buildable Land



Source: Town of Lyme



Lower Connecticut River Valley
Council of Governments

Housing Opportunities from POCD

- Adopted in 2015
- POCD discusses enabling the development of a diversity of housing in Lyme while respecting existing character and natural environment.
 - “Town officials and local citizens have struggled to find a way to create or retain affordable housing that is compatible with a rural, rather than urban setting. The Affordable Housing Committee has had success in creating four new affordable homes, and hopes to continue the effort in the future. One lot devoted to affordable housing remains as of the beginning of 2015.”
 - “Encouraging all new development to choose a scale and design which is compatible with the rural landscape.
- In community surveys, opposition was strong to most types of affordable housing besides accessory apartments and elderly housing
 - Opinions on accessory apartments resulted in zoning regulations allowing the use





MILONE & MACBROOM

EXISTING CONDITIONS: DEMOGRAPHIC TRENDS



Lower Connecticut River Valley
Council of Governments

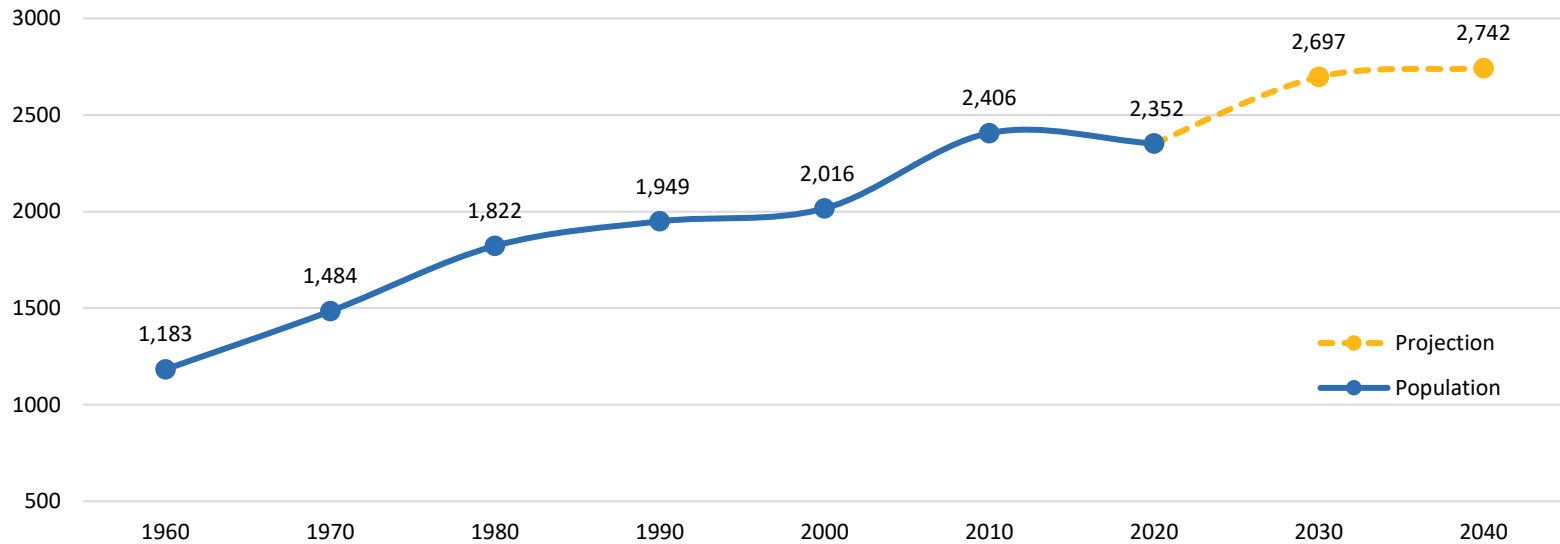
DATA NOTE

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



POPULATION TRENDS

Town of Lyme Population Trends



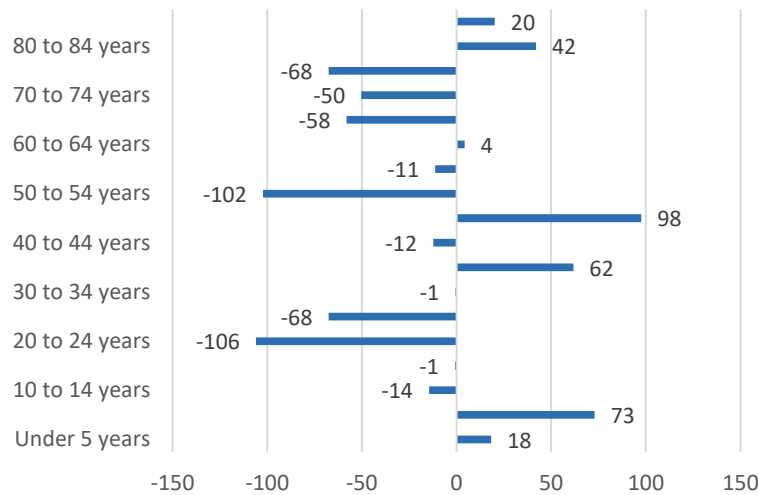
Source: Decennial Census 1960-2020, CT Data Center Projections

- After a peak in 2010, the population has been on a slow decline, with a -1.5% change in the last three years
- **Future population drivers will likely include housing turnover**, followed by housing construction, including new dwelling units, additions, and expansions

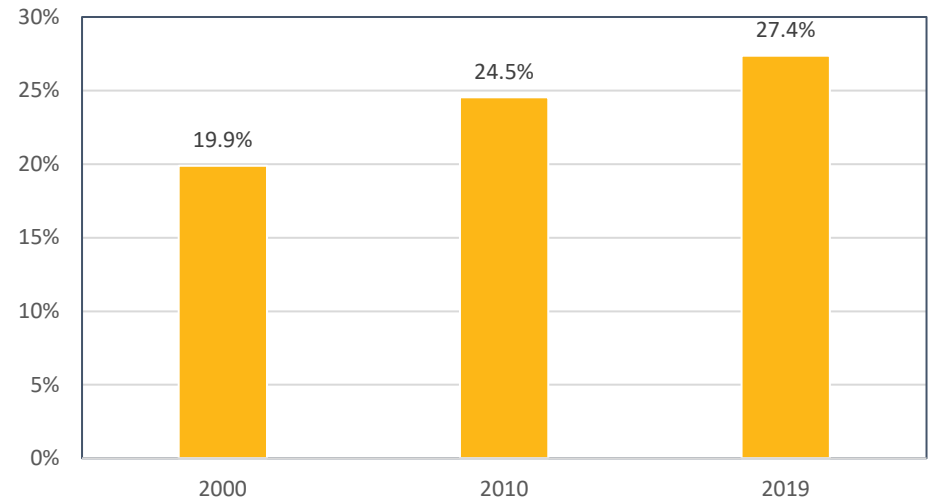


AGE DISTRIBUTION

Change in Population Age Group, 2010 to 2019



Percent of Population Age 65 years old and over



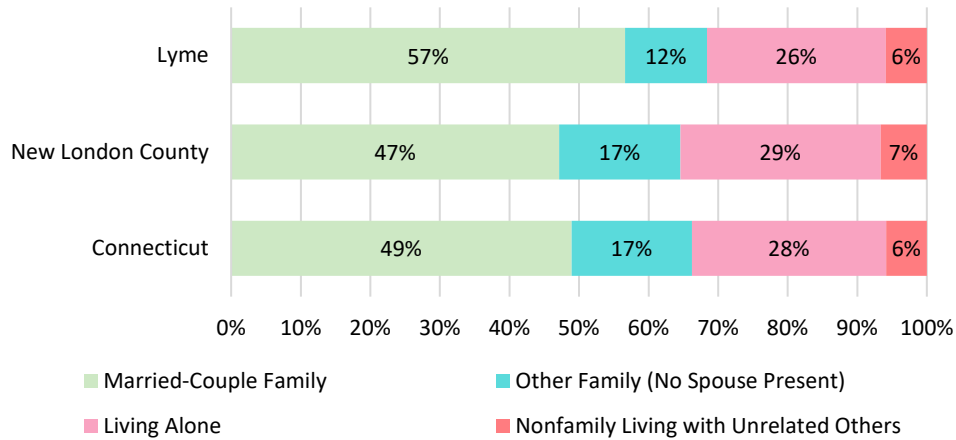
Source: 2000 and 2010 decennial census; 2019 ACS 5-Year Estimates, Table B01001

- Aging of large “baby boomer” cohort coinciding with growth in population 65 and over
- Share of population 65 years old and over has consistently grown since 2000, reaching 27.4% of the total population in 2019
- Drop in children and 20-24 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

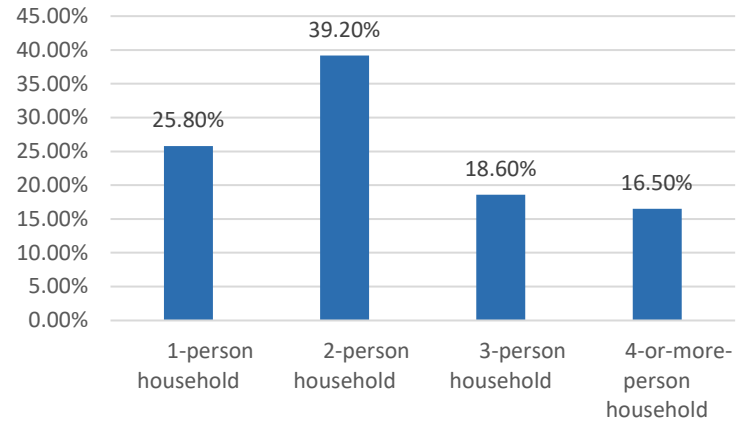


HOUSEHOLD COMPOSITION

Household Distribution



Lyme Household Size Distribution



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

- **In 2019, 65% of Lyme households are made up of one or two people**
 - Indicates trend to empty nester households



DEMOGRAPHIC TRENDS: TAKEAWAYS

- Population has stabilized
- Aging community – growing share of population age 65 years old and over
- 65% of Lyme households made up of 1 or 2 people





MILONE & MACBROOM

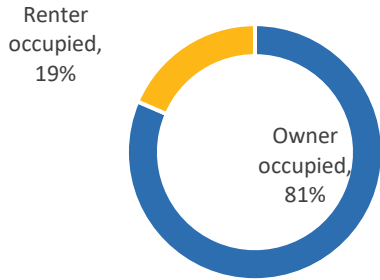
EXISTING CONDITIONS: HOUSING MARKET TRENDS



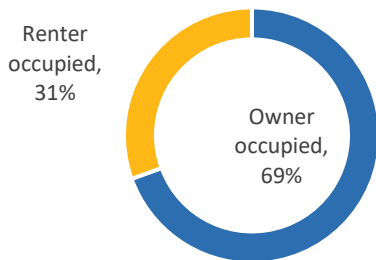
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HOUSING TYPOLOGY

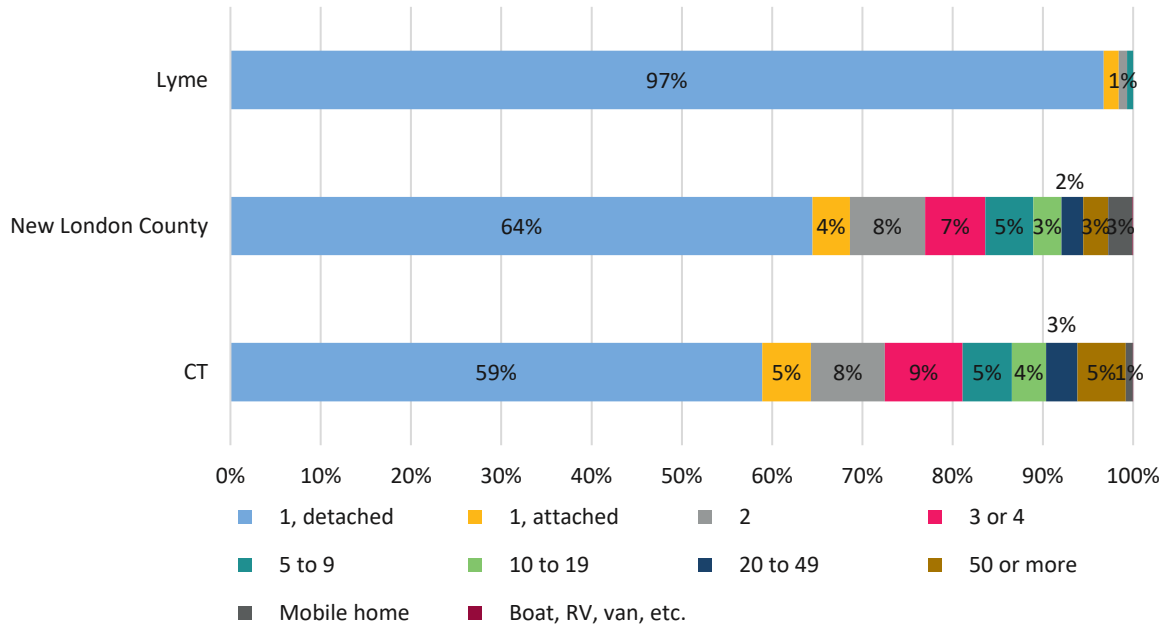
Ownership of Occupied Units
Lyme



Ownership of Occupied Units
New London County



Distribution of Housing Units, by Type



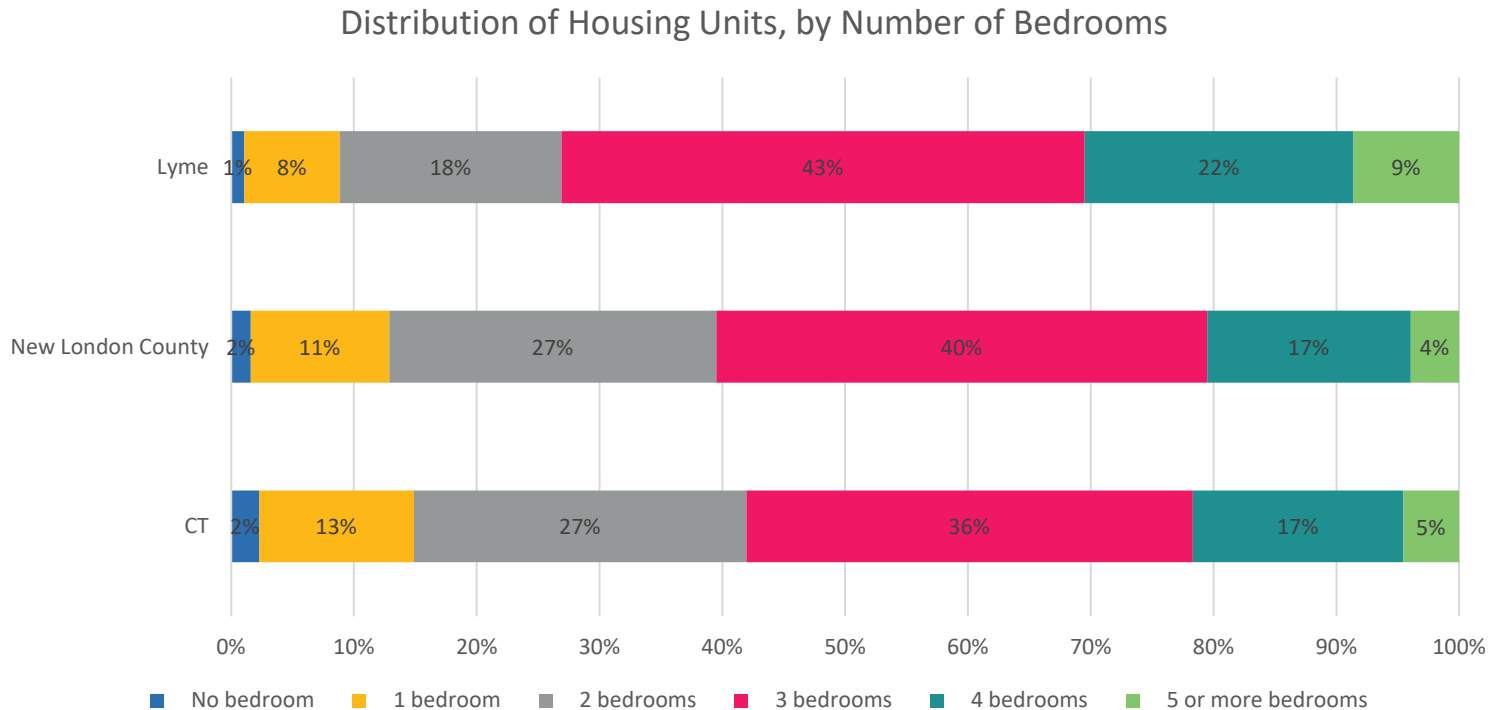
Source: ACS 5-Year Estimates, Table B25008, B25041

- 81% of units in Lyme are owner-occupied, compared to only 69% in New London County overall
- Lyme has one of the highest share of single-family homes among neighboring communities – 97%
 - Nearly two-thirds of housing units in New London County are single-family homes



HOUSING TYPOLOGY

Distribution of Housing Units, by Number of Bedrooms



- Over 71% of housing units in Lyme are 3, 4, or more bedrooms
 - In 2019, 65% of households had two people or fewer
- Size of units largely suited to families with children, 83% of housing units have 2, 3, or 4 bedrooms

HOME VALUE DISTRIBUTION (OWNER-OCCUPIED UNITS)

Distribution of Owner-Occupied Home Values

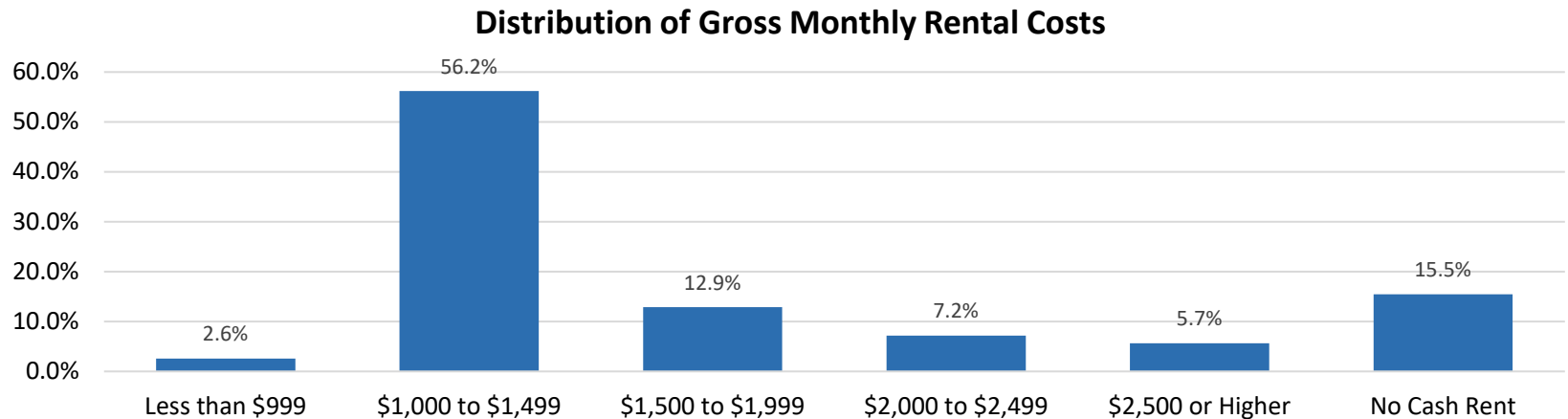


Source: 2019 American Community Survey, 5-Year Estimates, table B25075

- Over 50% of all homes (or 498 properties) were valued over \$500,000 (ACS 2019)



GROSS RENT DISTRIBUTION

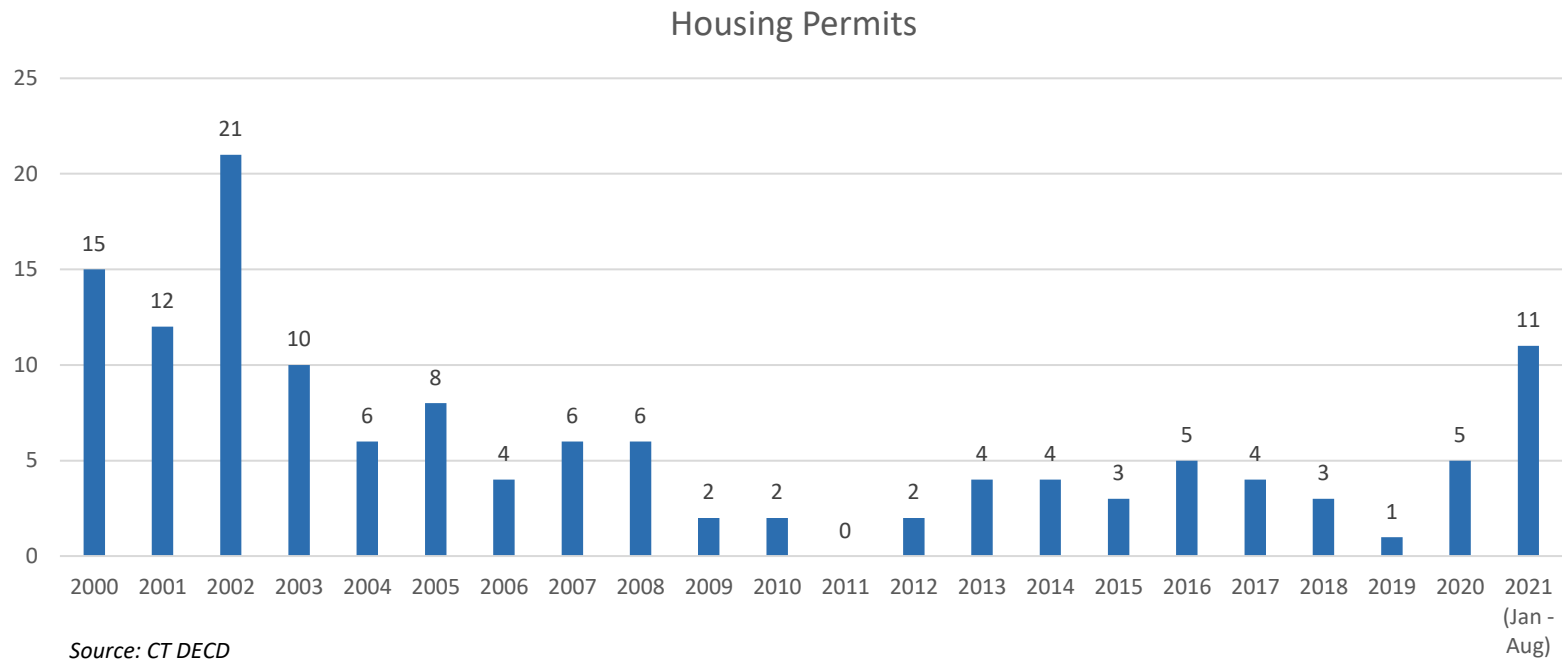


2019 American Community Survey 5-Year Estimates, Table B25063

- Median gross monthly rent in Lyme is \$1,381, which is higher than both New London County (\$1,130) and Connecticut (\$1,180)
- Most rental units (56.2%) are between \$1,000 to \$1,499 a month
- Less than 3% of rental units are less than \$1,000 a month



HOUSING PERMITS

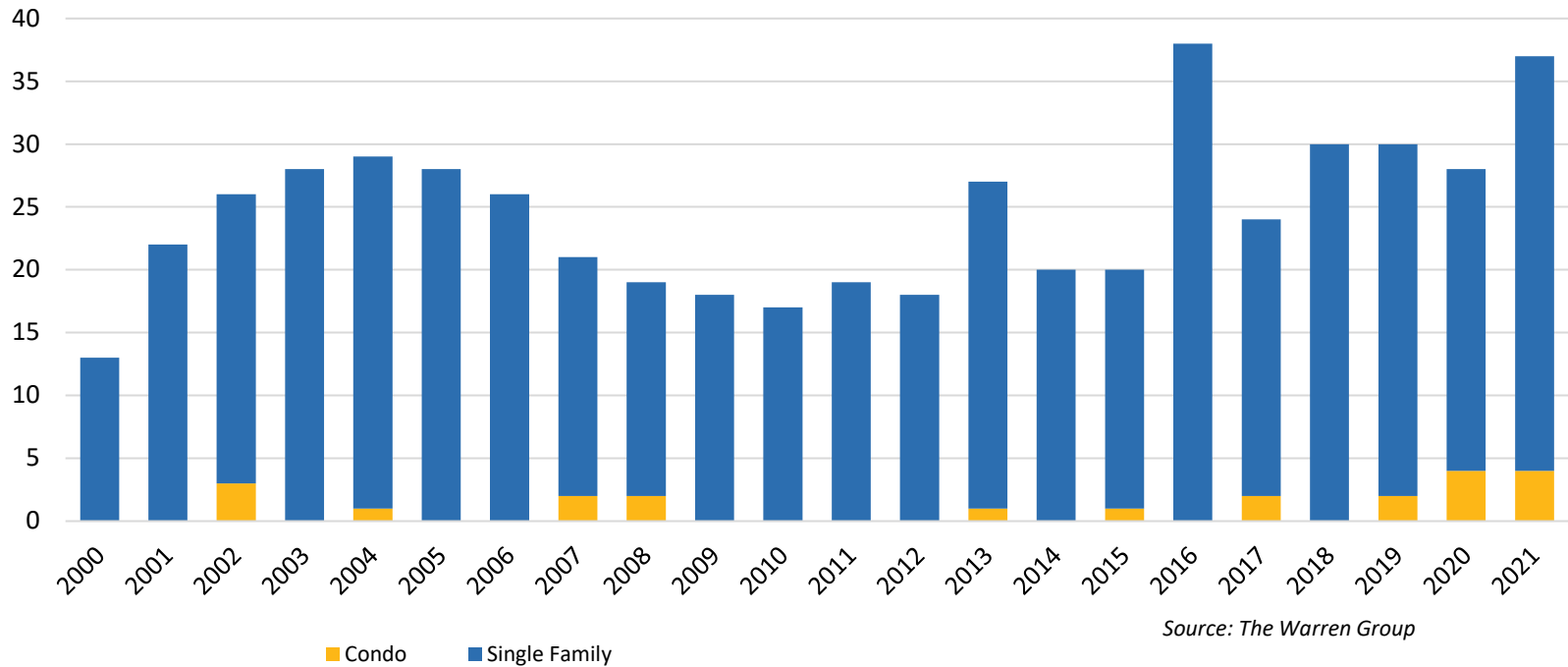


- Housing permit activity dropped off since in the mid-2000s, indicating lack of available land and economic conditions
- Since 2015, Lyme has averaged about 4 building permits annually
 - In the first eight months of 2021, Lyme has issued 11 new permits –possibly a short-term bump
- Housing permits do not include additions, renovations, nor reinvestment



HOME SALES

Town of Lyme Home Sales: 2000 to 2021

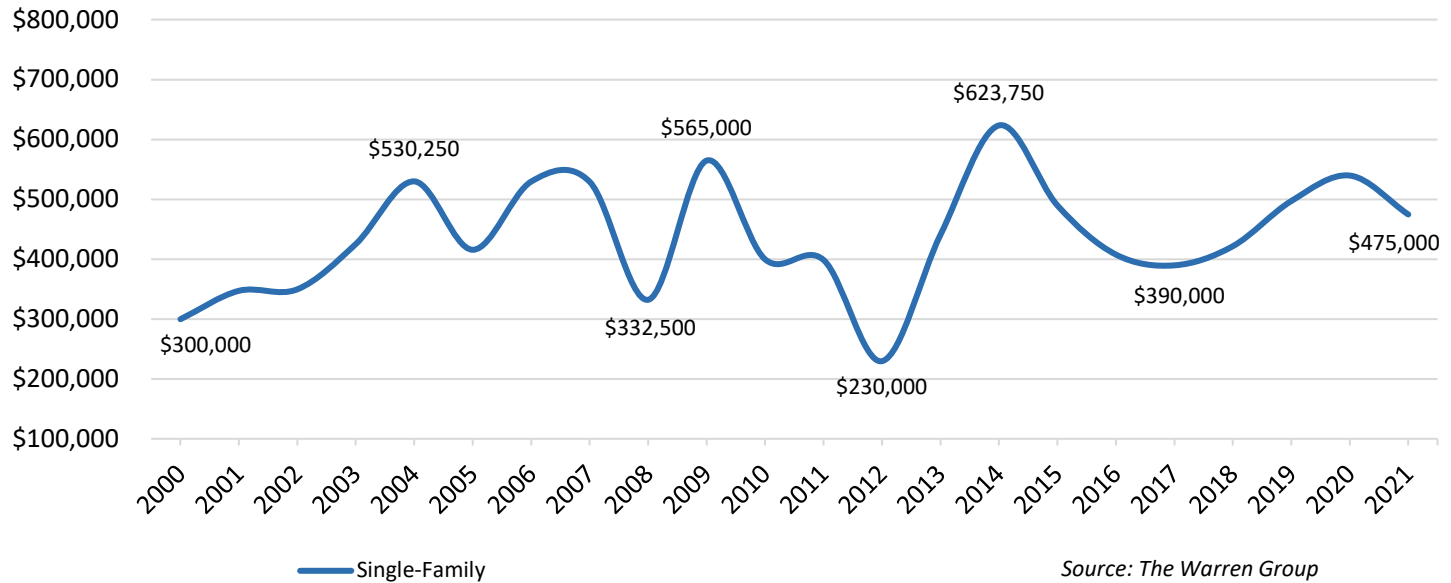


- Nearly exclusive single-family market
- From 2016 to 2019, home sales were generally stable, averaging about 29 per year
- 2021 has seen a slight jump from previous years in home sales



HOME SALE PRICES

Town of Lyme Median Home Sale Price: 2000 to 2021



- Median sale price for single-family homes in Lyme have decreased since historic high in 2014;
 - Prices did begin to increase starting in 2018
- 2020 median sales price decreased by over \$30k



HOUSING MARKET TRENDS: TAKEAWAYS

- Homogenous housing stock
 - Primarily single-family, owner-occupied units
- Housing costs are skewed towards higher price points. Reflects housing stock and high cost of land
- Downsizers are likely to seek housing outside of Lyme
 - Housing stock dominated by 3+ bedroom units





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HOUSING NEEDS ASSESSMENT

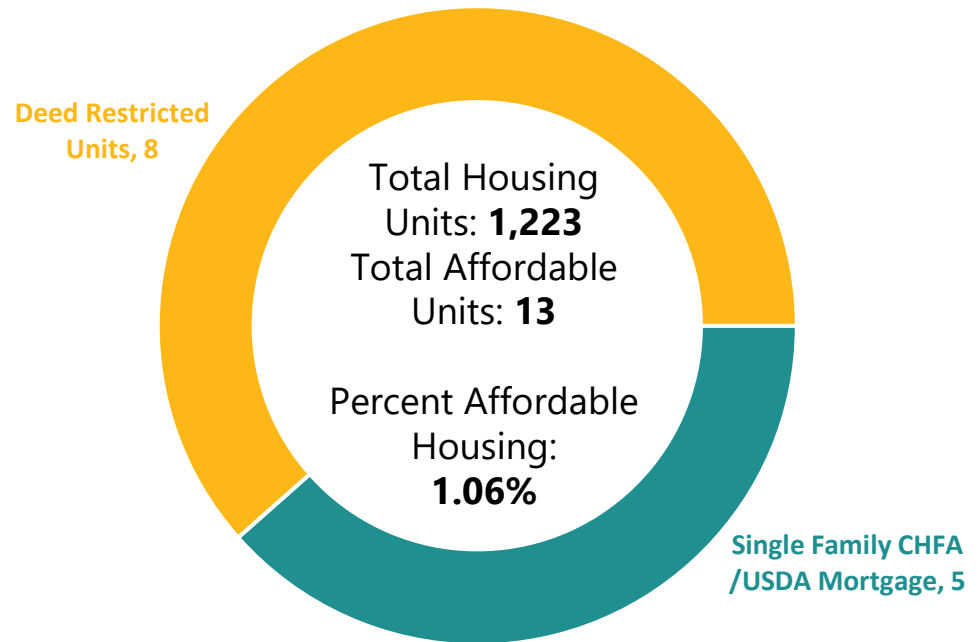


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Protected Affordable Housing

- **Protected Affordable Housing Units** meet the statutory definition of affordable housing and are restricted to households that make less than 80% of AMI, so that they spend less than 30% of their income on housing
- **As of 2021, Lyme had 13 protected affordable housing units.**

Affordable Housing Units in Lyme, 2021



Source: DECD Affordable Housing Appeals List, 2021



Affordable Housing Needs

How many Lyme Families Need Affordable Housing?

Low Income

51% to 80% of AMI

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



150

Low income HHs



125

Homeowners



25

Renters

Very Low Income

31% to 50% of AMI

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



155

Very Low income HHs



110

Homeowners



45

Renters

Extremely Low Income

30% of less of AMI

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



39

Extremely Low income HHs



35

Homeowners



4

Renters

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

- There are 344 households in Lyme (32% of total) who meet the definition of low income (household income <80% of AMI)
- Primarily homeowners



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Affordable Housing: Renter Needs

Maximum Monthly Costs for Low Income Renters

Low Income

51% to 80% of AMI

<\$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



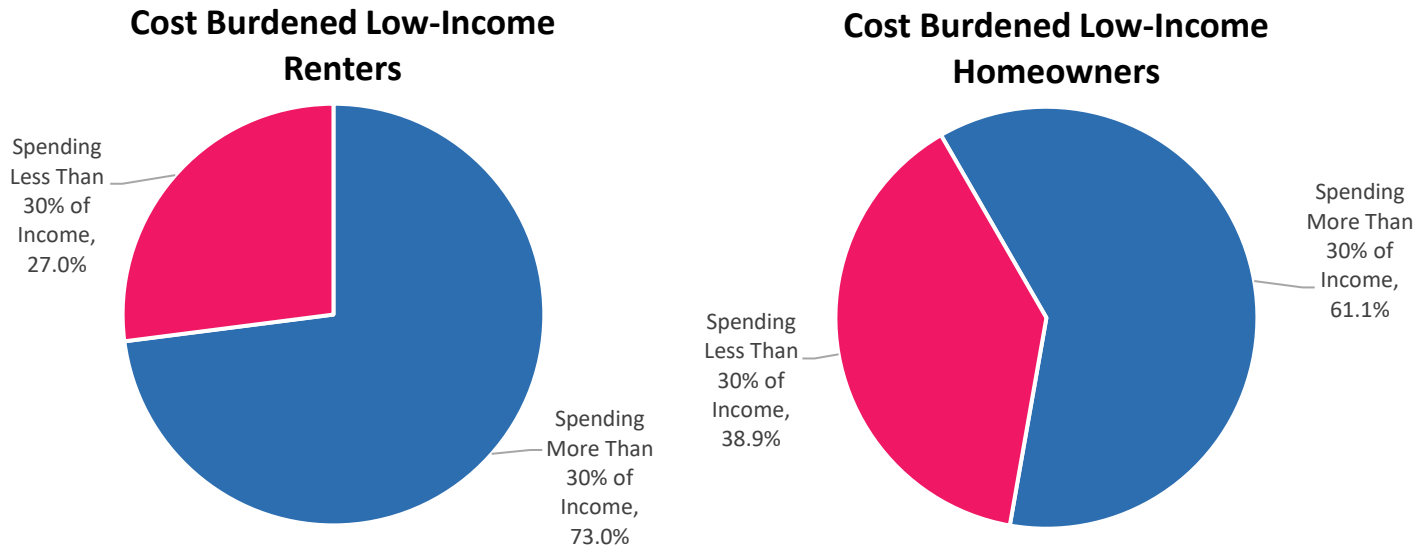
\$121,000
for a family of 4

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 Lyme



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

- **Cost Burden** is defined as households that spend greater than 30% of their income on housing. These households may have difficulty affording necessities such as food, clothing, transportation, and medical care
- **In 2018, about 61% of Lyme's low-income households are cost-burdened**
 - **Compares to 15.6% for households who are not considered low-income**

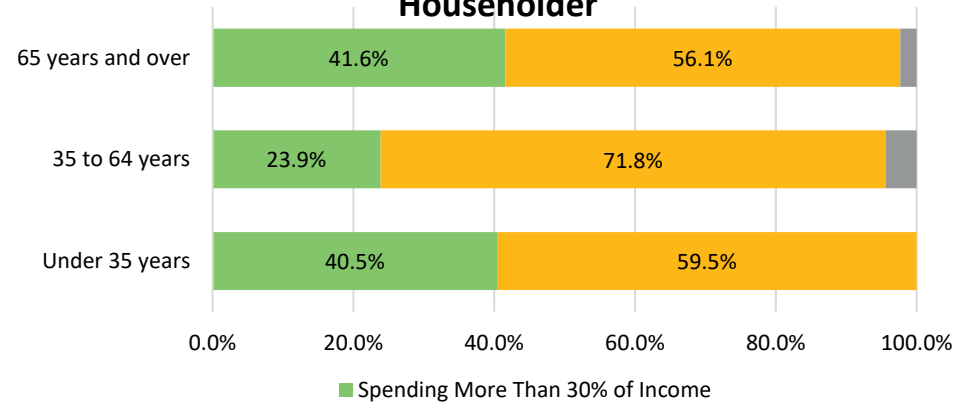


Cost Burdens: Existing Conditions

Cost Burden for Other Populations in Lyme

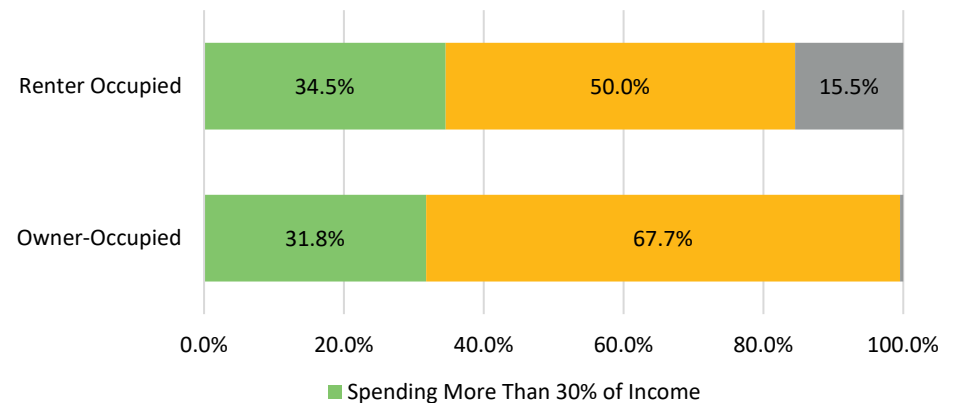
- Renter are slightly more likely to be cost-burdened compared to owners
- Seniors and young professionals are more likely to be cost burdened than middle aged householders

Portion of Income Spent on Housing, by Age of Householder



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

Portion of Income Spent on Housing, by Tenure



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



Housing Gap Analysis: Methodology

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



Housing Gap Analysis: Family Of 4

Owner-Occupied Units

Income Group	Max Home Value (Family of 4)	Cumulative Owner Households in Income Range	Cumulative Owner-Occupied Units in Price Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$121,000	35	7	(28)
Very Low Income (<50% of AMI)	205,000	145	16	(129)
Low Income (<80% of AMI)	285,000	270	71	(199)

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	4	0	(4)
Very Low Income (<50% of AMI)	\$1,136	49	27	(22)
Low Income (<80% of AMI)	\$1,863	74	127	53

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	35	3	(32)
Very Low Income (<50% of AMI)	\$143,000	145	13	(132)
Low Income (<80% of AMI)	\$214,000	270	20	(250)

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	4	0	(4)
Very Low Income (30% to 50% of AMI)	\$936	49	5	(44)
Low Income (50% to 80% of AMI)	\$1,398	74	43	(31)

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 Lyme
 - 344 households (32% of total) are classified as low income and could be eligible for affordable housing
- 33% of households are spending more than 30% of their income on housing costs (cost burdened)
- Town has only 8 protected affordable units
- Shortage of units affordable to households across all household sizes and housing types
- Populations with disproportionate cost burdens and housing needs include:
 - Low-income households making less than 80% AMI
 - Senior households
 - Renters
 - Single-person/ single-income households

