



City of Middletown

Affordable Housing Plan

Middletown Planning & Zoning Commission

Adopted May 11, 2022

Completed in Partnership with

City of Middletown Planning & Zoning Commission



Lower Connecticut River Valley Council of Governments (RiverCOG)



**Lower Connecticut River Valley
Council of Governments**

Consultant

SLR International Corporation



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Community Values Statement

The City of Middletown recognizes the importance of providing housing for all people. Middletown, as an economic hub, has the largest population and the most demand for affordable housing in the Lower Connecticut River Valley Region. While Middletown offers 22% of its housing stock as affordable housing as defined by the Connecticut General Statutes, it is still committed to creating new housing opportunities that meet the demands of all who want to reside in the City.

Middletown is in a position like few others in the State where it currently has a sufficient supply of affordable housing and can plan for new housing opportunities that are consistent with community values. The community values were captured through the recent adoption of the 2020-2030 Plan of Conservation and Development and reiterated during the development of Middletown's Housing Plan. Those values related to housing in the City are as follows:

- **Offer a diverse housing stock.**

Middletown currently provides affordable homeownership opportunities, quality rental options, and housing choices for all household types, income levels, and life stages. Middletown supports a growing its housing stock with more housing options including but not limited to accessory housing units, mixed use development, and rehabilitation of our existing buildings downtown for residential uses.

- **Encourage affordable housing opportunities that are accessible.**

Middletown will continue to provide assisted housing in partnership with the Middletown Housing Authority. Beyond, governmentally assisted housing units, the city is committed to encourage naturally occurring affordable housing that is available to both renters and those seeking home-ownership, and housing that spans the spectrum of household income levels throughout the City.

- **Create housing that meets the needs of residents.**

While Middletown has greatly exceeded the required amount of protected affordable units required by the State, certain population and income groups still struggle with housing needs. Middletown supports the construction of maintenance of high quality affordable housing while creating safe and healthy neighborhoods.

Introduction

The City of Middletown 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?

Under Connecticut General Statute 8-30g, 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. As of 2021, a family of four making less than \$79,900 per year or an individual making less than \$52,150 per year could qualify for affordable housing in Middletown. 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 43% of Middletown households 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), 4,756 units, or 22.4% of Middletown's total housing units were protected affordable units. Middletown 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, like the Middletown 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 affordable housing units would allow those with roots in the community to continue living here, regardless of their economic status. Affordable and diverse housing choices would allow young adults to move back to the community, in which they grew up. Seniors would be able to remain in the community after they retire and have opportunities to downsize, should they choose. Households that experience a loss of income due to economic circumstances, disability, divorce, or loss of a spouse, will not be displaced from the community, due to the inability to pay for housing. Workers in essential jobs such as teachers, grocery store workers, home health aides, childcare workers, restaurant workers, and first responders would have an opportunity to live where they work. Affordable housing can also support businesses by providing housing choices for entry level workers, medical residents, and lower wage workers at major employers such as Wesleyan University, Middlesex Hospital, FedEx, and municipal employees.

Plan Development Process

Regional Housing Plan

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

A community survey ran from June through October 2021 and gathered input from residents of the Region on community values and housing needs. Because Middletown had a low number of respondents to the survey, the City's survey results were not individually analyzed for this report.

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 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 January 2022 and February 2022 to gather feedback that was specific to each town. Middletown’s workshop was held on March 16th. 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.



Middletown's Place in the Region

Middletown serves as the urban center and economic hub of the Lower Connecticut River Valley Region as the only city in the Region with a population of 47,717. The city is located along the Connecticut River near the geographic center of the State. Middletown contains 19,294 households with a median household income of \$65,572.

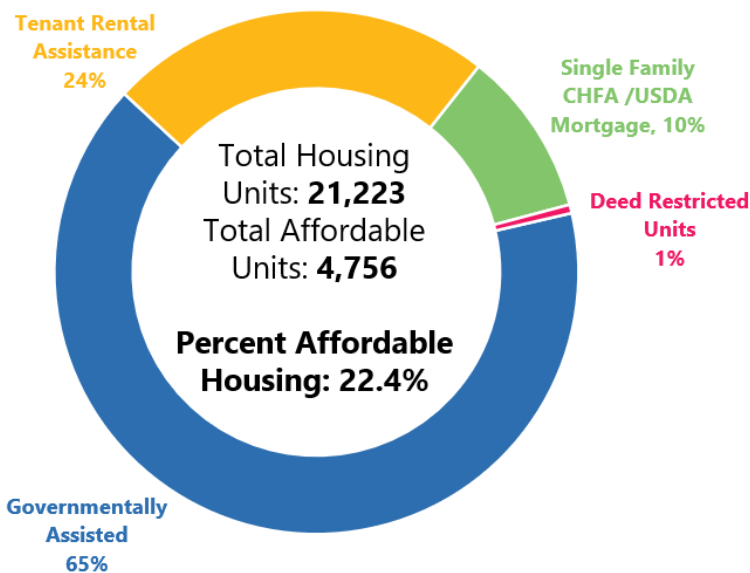
Middletown is known as the home of Wesleyan University, one of the top liberal arts colleges in the country as well as for its popular downtown retail area.

Affordable Housing in Middletown

Protected Affordable Housing

As of 2021, 4,756 or 22.4% of Middletown's total housing units are protected affordable units. This includes 3,116 governmentally assisted units, 1,129 units receiving tenant rental assistance, 486

Affordable Housing Units in Middletown, by Type: 2021



Source: DECD Affordable Housing Appeals List, 2021

USDA or CHFA mortgages, and 25 deed restricted units. Middletown has the largest proportion of affordable units in the Lower Connecticut River Valley Region and one of the highest amounts of affordable housing in the State.

Since 2002, Middletown has added over 700 protected affordable housing units. The different types of affordable housing in Middletown today are described in the sections below.

Connecticut Housing Finance Authority Programs

The Connecticut Housing Financing Authority (CHFA) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of housing for low- to moderate-income families and persons in this state and, when appropriate, to promote or maintain the economic development of this 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 164 households to purchase homes in Middletown.

Middletown Housing Authority

The Middletown Housing Authority operates eight public housing communities ranging from apartment buildings to duplex units in various unit sizes for families, the elderly, and disabled residents of Middletown.

Housing Vouchers

The Housing Authority also provides tenant rental assistant through Section 8 vouchers offering assistance for low income families in the private rental market through the Housing Assistant Payment Program.

Private Affordable Housing

Private, market rate housing can often be affordable to low or moderate 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.

Several existing neighborhoods with Middletown can be considered NOAH units. The Westfield section of the city was developed with multi-family developments including both apartments, attached housing and townhomes built between the 1970 through the 1990s. The neighborhood



provides an array of housing options and units are available for both rental and ownership and can provide housing at affordable prices.



Other neighborhoods in the city have an older housing stock that provides a mix of housing types that can be affordable to low or moderate income households. Most of these areas were developed prior to the implementation of zoning codes. These neighborhoods include sections of the north end, downtown and along the periphery of the city's downtown.

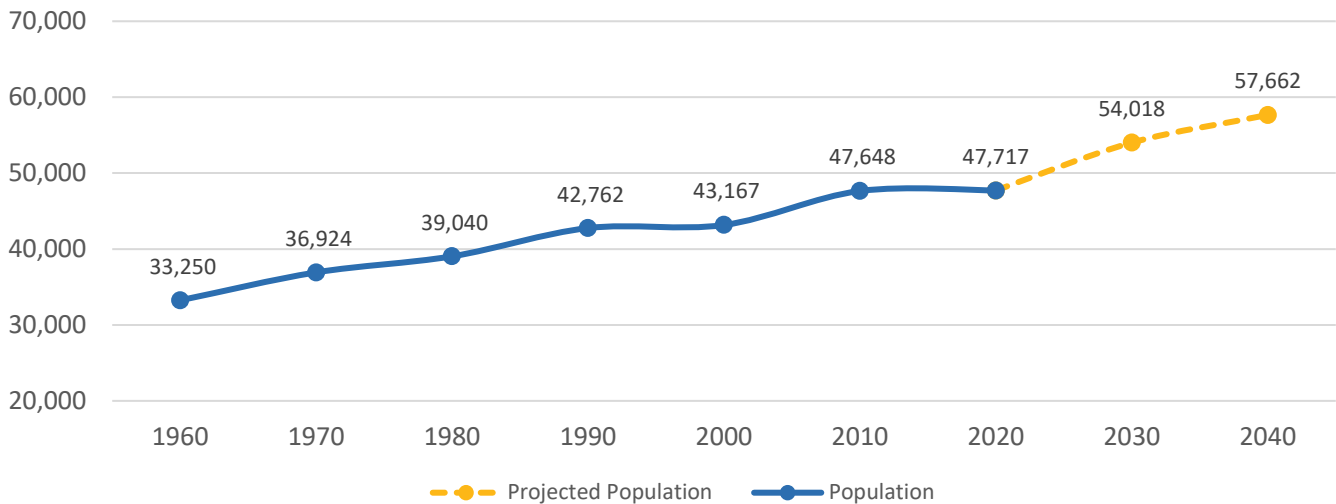
Housing Needs Assessment

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

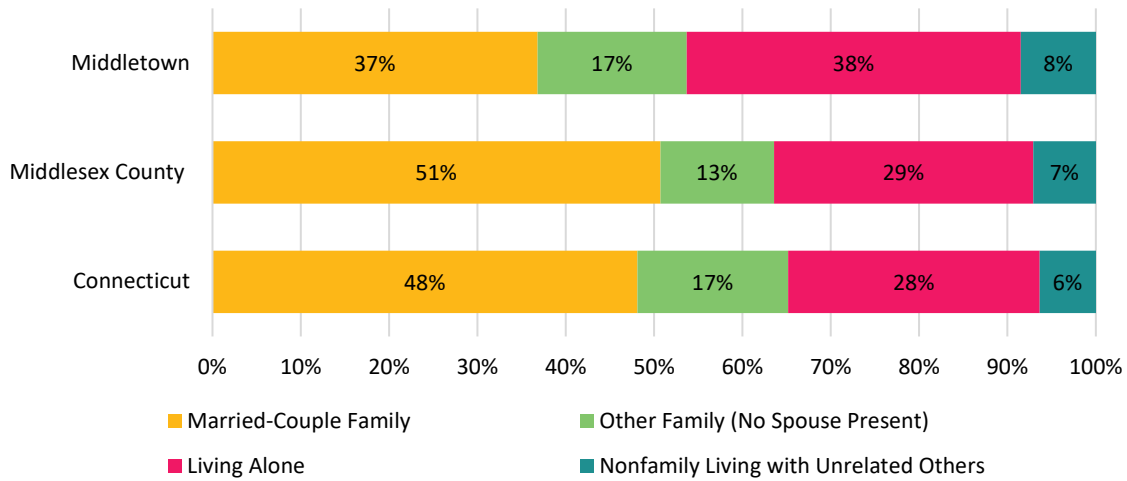
- Middletown’s population has continued to grow over time. Between 2010 and 2020, the population was stable and stands at about 47,000 residents.
- The Connecticut State Data Center projected the City’s population out to 2040 and estimates substantial continued upward population growth reaching 57,662 by 2040.
- Middletown’s age distribution differs largely from the age distribution of the Region as a whole. In Middletown, there has been growth in nearly all age groups under 55 from 2010 to 2019.
- While the Region as a whole has seen increases in the senior population, the population of those 55 and over decreased in Middletown from 2010 to 2019. As of 2019, the senior population comprised 15.3% of the total population.
- The household composition of Middletown also looks different than that of the Region. In Middletown, there is a smaller proportion of married-couple families (37%) and a larger percentage of individuals living alone (38%).
- Overall, 70% of all households in Middletown consist of either one or two people. This demonstrates a need for small housing units for these small household sizes.

Middletown Historic and Projected Population: 1960 to 2040



Source: 1960 - 2020 Decennial Censuses; CT Data Collaborative projections

Middletown Household Distribution



Source: 2019 ACS 5-Year Estimates, Table B11016

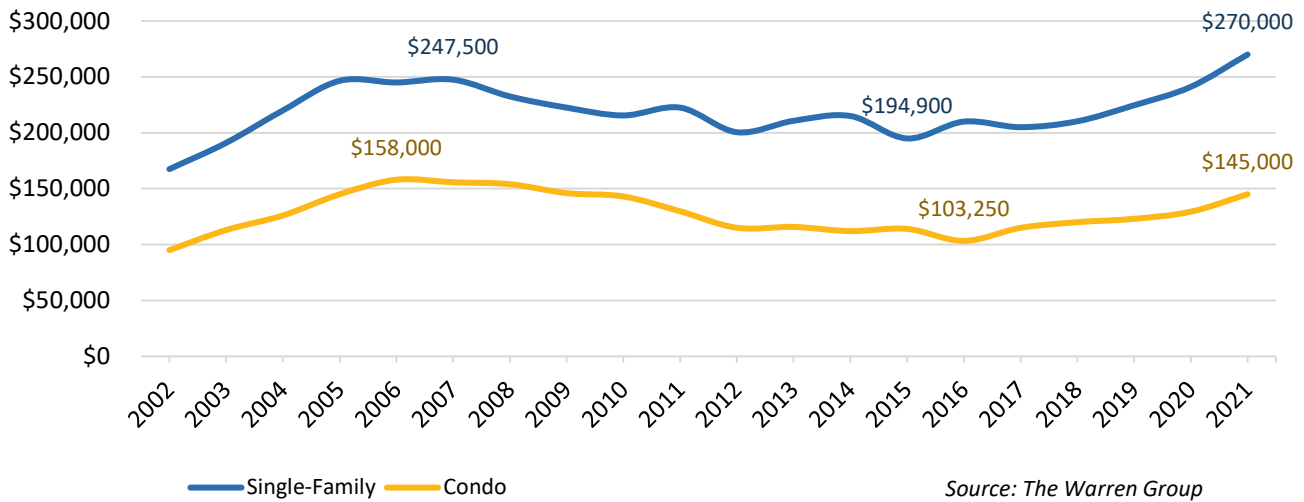
Housing Stock

- Middletown has a large percentage of renters – 47.3% of the total. This indicates that there are many more rental opportunities in Middletown than surrounding communities. 52.7% of homes are owner-occupied.
- There is a strong diversity of housing unit types. Approximately 44% of units in Middletown are single-family detached units and 52% of the remaining units are various types of multi-family units ranging from two-family units to building of 50+ units.
- Nearly 81% of the Lower Connecticut River Valley Region’s multi-family housing is in Middletown.
- The City contains 26% of Region’s total housing units.
- Approximately 22% of housing units in Middletown are studios or one-bedroom units, 34% of units have 2 bedrooms, and 13% of units have 4 bedrooms or more.
- There are a range of naturally occurring affordable housing options in Middletown. About 72% of homes are valued under \$299,999. However, this does not mean that all needs for all population and income groups are being met.
- Median sale prices for single-family homes reached an all-time high in 2021 of \$270,000. Condominiums have not reached their historical high prices but are also increasing and reached a median of \$145,000.
- The number of building permits for housing in Middletown have dropped off significantly since the early 2000s. While about 200 permits per year had been issued early in the 2000s,

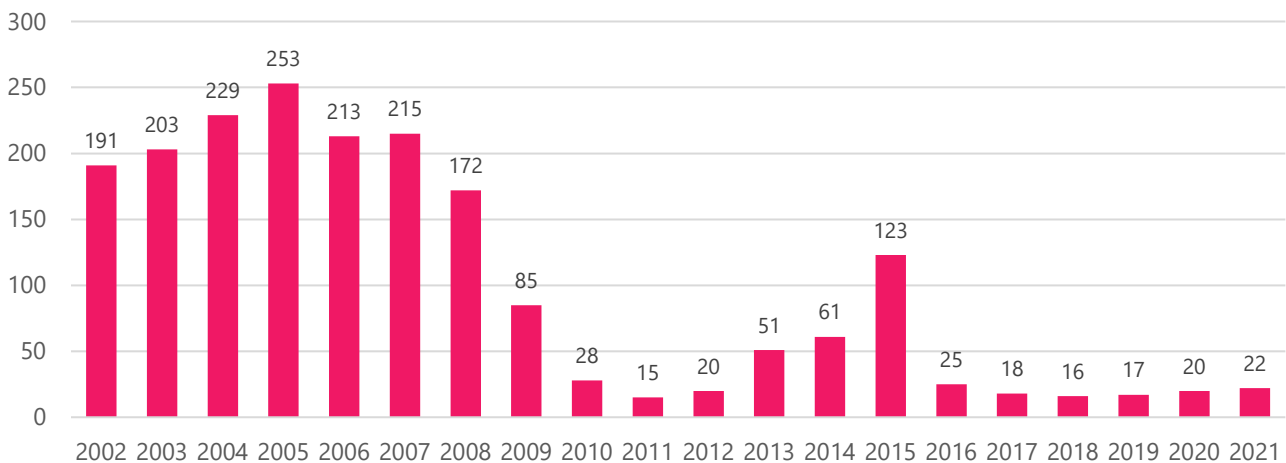
those numbers have declined and no more than 25 permits per year have been issued in the past six years.

- Middletown has over 9,000 rental units which provide a wide range of opportunities at naturally affordable rental costs.
- Approximately 35.4% of rental units are priced under \$1,000 per month. However, this does not mean all need is currently being met.

City of Middletown Median Home Sale Price: 2002 to 2021

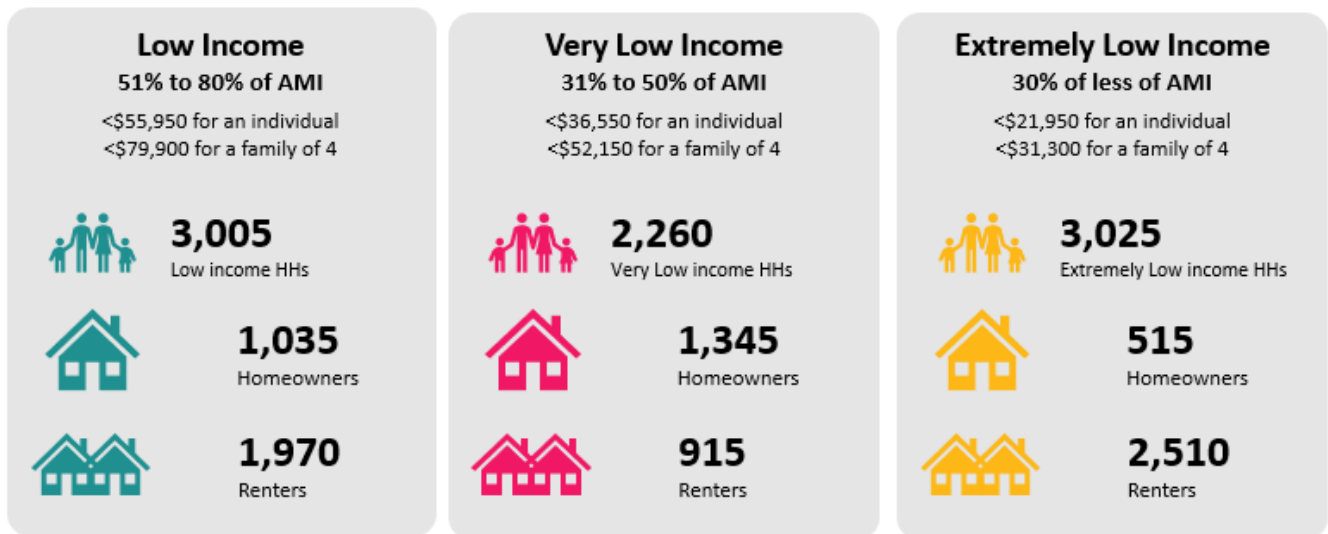


Middletown Housing Permits



Housing Need

How many Middletown Families Need Affordable Housing?



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

- 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 42% of Middletown’s households are cost burdened. About 62% of low-income households making less 80% of AMI are disproportionately cost burdened compared to the total population.
- A housing gap analysis was performed comparing the supply of “naturally occurring” affordable housing to local demand. The housing gap showed that Middletown has an ample supply of rental and ownership opportunities for family-sized households but that it requires more housing opportunities for individual or single households.

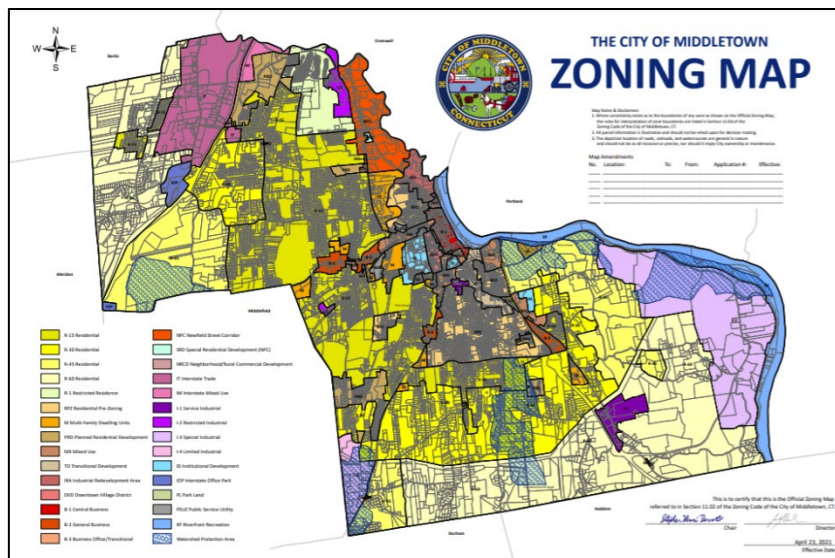


Land Use & Zoning Assessment

Upon a review of the 2020-2030 Plan of Conservation and Development (POCD) and the Middletown Zoning Codes, the following findings can be drawn: (For more details, please see *Appendix B.*)

Development & Zoning

- Middletown has a large variety of zoning districts ranging from single-family zones to multi-family zones. There are also additional Planned Residential Development and Special Residential Development districts.
- Middletown currently allows Accessory Dwelling Units (ADUs) if they are attached to the principal dwelling.
- Middletown’s POCD outlined various housing opportunities:
 - Mixed-use neighborhoods with more housing types including apartment buildings, tiny houses, carriage houses, lofts over commercial uses, etc.
 - Infill development and redevelopment, specifically in the City’s Opportunity Zones, at a scale compatible with existing buildings.
 - Promote compact development that supports walkability, local businesses, and transit access.
 - Suburban and lower-density areas of Middletown within the Sewer Service Area can experience housing growth through building conversion, infill development and additions and renovations, etc. Growth should occur in areas with access to public amenities, city parks, and other public resources.

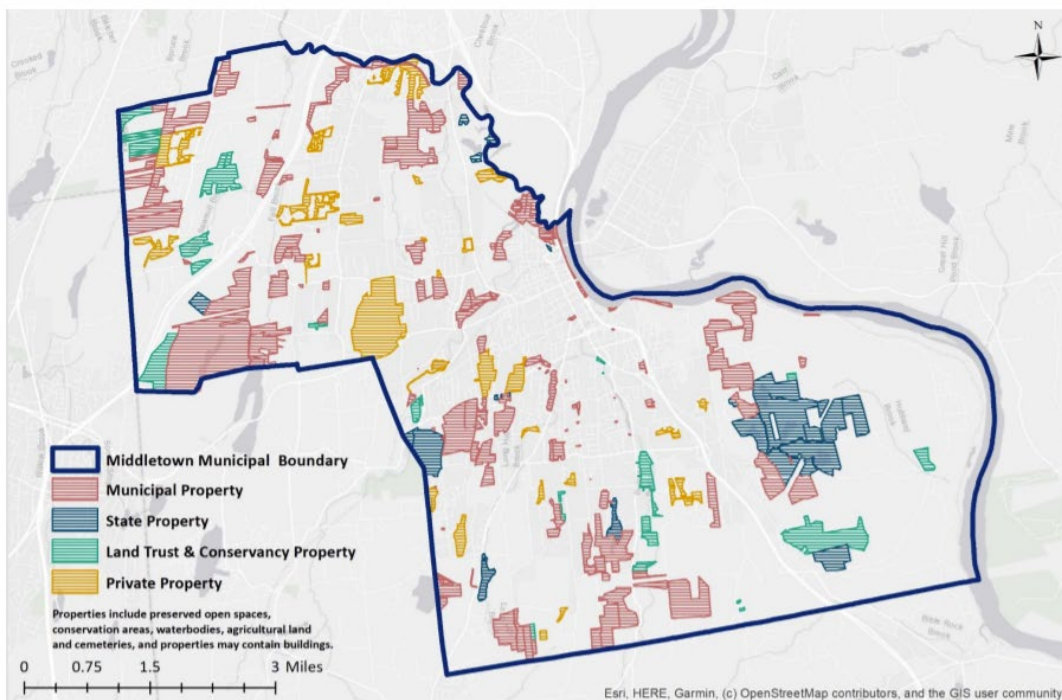


Source: Middletown POCD

Infrastructure Assessment + Natural Constraints

- Most of Middletown is served by sewer and public water which allows for future development without need to expand service.
- The POCD emphasized the importance of limiting development to the existing service area.
- While the City has an urban character, there are natural constraints that limit what land can be used for development. Restrictions on development include:
 - Floodplains of the Connecticut River
 - Aquifer Protection Areas
 - Inland Wetland Soils
 - Natural Diversity Database
 - Steep Slopes
 - Protected Open Space
- Over 4,000 acres of permanently preserved land belonging to the City, the State, the Middletown Land Trust, and other private and non-profit entities.

MIDDLETOWN OPEN SPACE MAP



Source: Middletown POCD

Objectives, Strategies, and Action Steps

1. Update regulations for and expand knowledge of accessory dwelling units (ADUs).

Action Steps:

- 1.1** Review current zoning codes for accessory apartments and success for achieving the creation of ADUs.
- 1.2** Review PA 21-29 and consider zoning code amendments to be in compliance with state statutes.

2. Encourage medium-density housing unit types to increase housing diversity in village centers.

Action Steps:

- 2.1** Consider zoning code amendments to allow for increased density for Medium-Density Housing typologies in appropriate areas including areas around downtown and in neighborhood centers.
- 2.2** Allow for some Medium-Density Housing development by right.
- 2.3** Target areas closest to amenities and centers.
- 2.4** Units could be naturally affordable or combined with other strategies to encourage deed-restricted affordable units.

3. Explore micro-unit concepts to create opportunities for individual households.

Action Steps:

- 3.1** Consider zoning code amendments related to site and density requirements – lot coverage, height, setbacks, and outdoor open spaces.
- 3.2** Consider requiring an affordability set-aside threshold.
- 3.3** Encourage common spaces amenities.
- 3.4** Evaluate parking requirements and impacts on feasibility of projects and impacts on the neighborhood.

4. Strengthen the City's capacity to further Affordable Housing.

Action Steps:

- 4.1** Provide support to staff and skill sets to administer affordable housing programs. The initiatives in this Plan may require additional administration and oversight from knowledgeable staff. The City should evaluate its ability to properly oversee and administer the affordable housing initiatives outlined in this Plan. Additional expertise in housing program administration, finance, and real estate could be provided through the training of current staff, new hires, consultants, or regional services through or coordinated by RiverCOG.
- 4.2** Provide Affordable Housing Training to 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 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.
- 4.3** Amend the POCD to include the Affordable Housing Plan. The Planning and Zoning Commission should amend the POCD to include the Affordable Housing Plan so that it can be referenced as part of future land use and zoning decisions.
- 4.4** Continue to update Middletown's Affordable Housing Plan. The recommendations of this Plan represent a starting point and guideline for potential future changes to City Zoning Regulations and policies. As required by CGS Section 8-30j, this plan will be updated every 5 years.



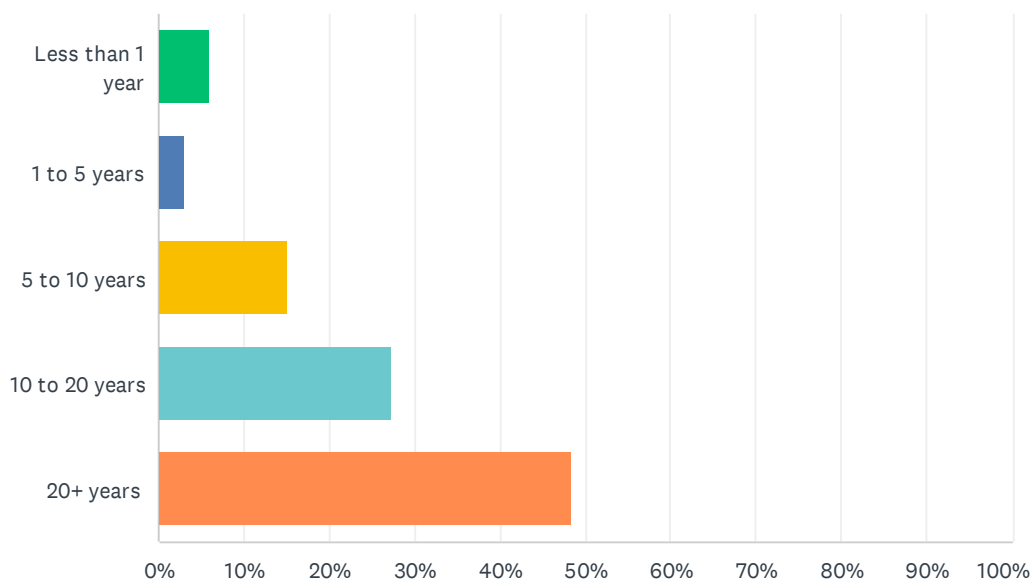
APPENDIX A

CITY OF MIDDLETOWN: AFFORDABLE HOUSING PLAN

RIVERCOG HOUSING SURVEY: MIDDLETOWN RESULTS

Q2 How long have you lived in Middletown?

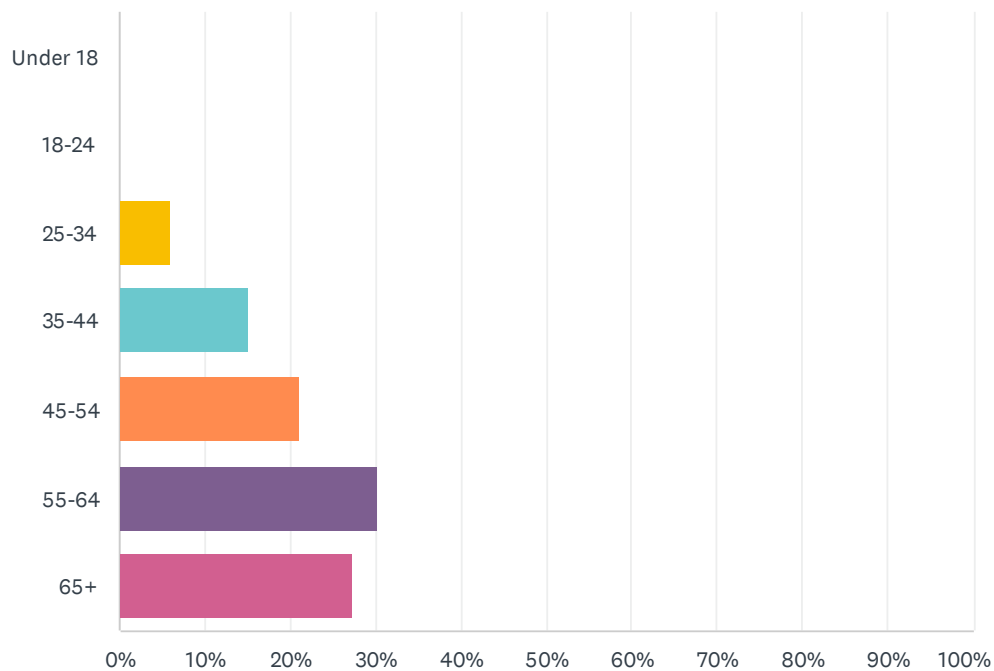
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	6.06%	2
1 to 5 years	3.03%	1
5 to 10 years	15.15%	5
10 to 20 years	27.27%	9
20+ years	48.48%	16
TOTAL		33

Q3 What is your age?

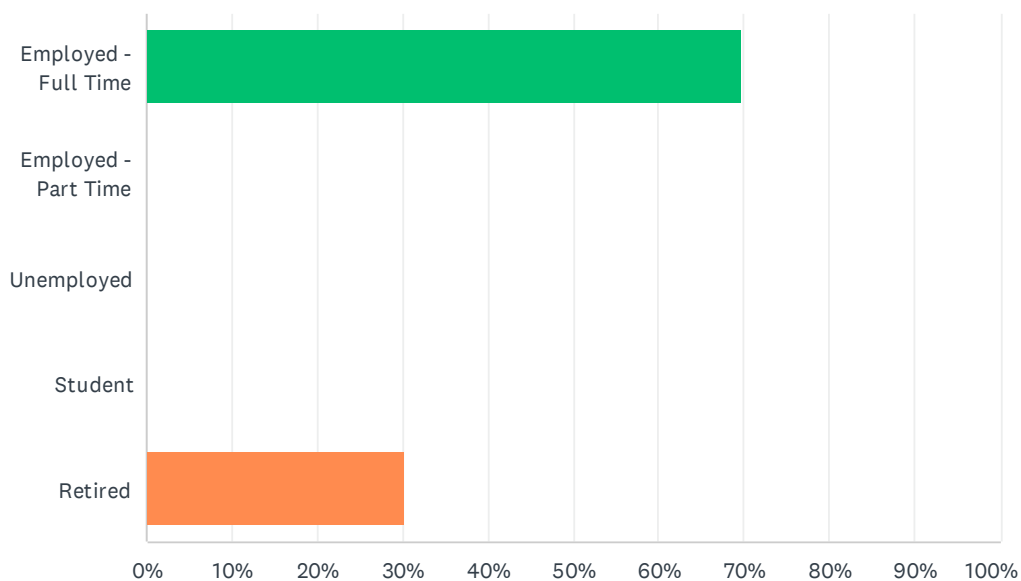
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	0.00%	0
25-34	6.06%	2
35-44	15.15%	5
45-54	21.21%	7
55-64	30.30%	10
65+	27.27%	9
TOTAL		33

Q4 What is your employment status?

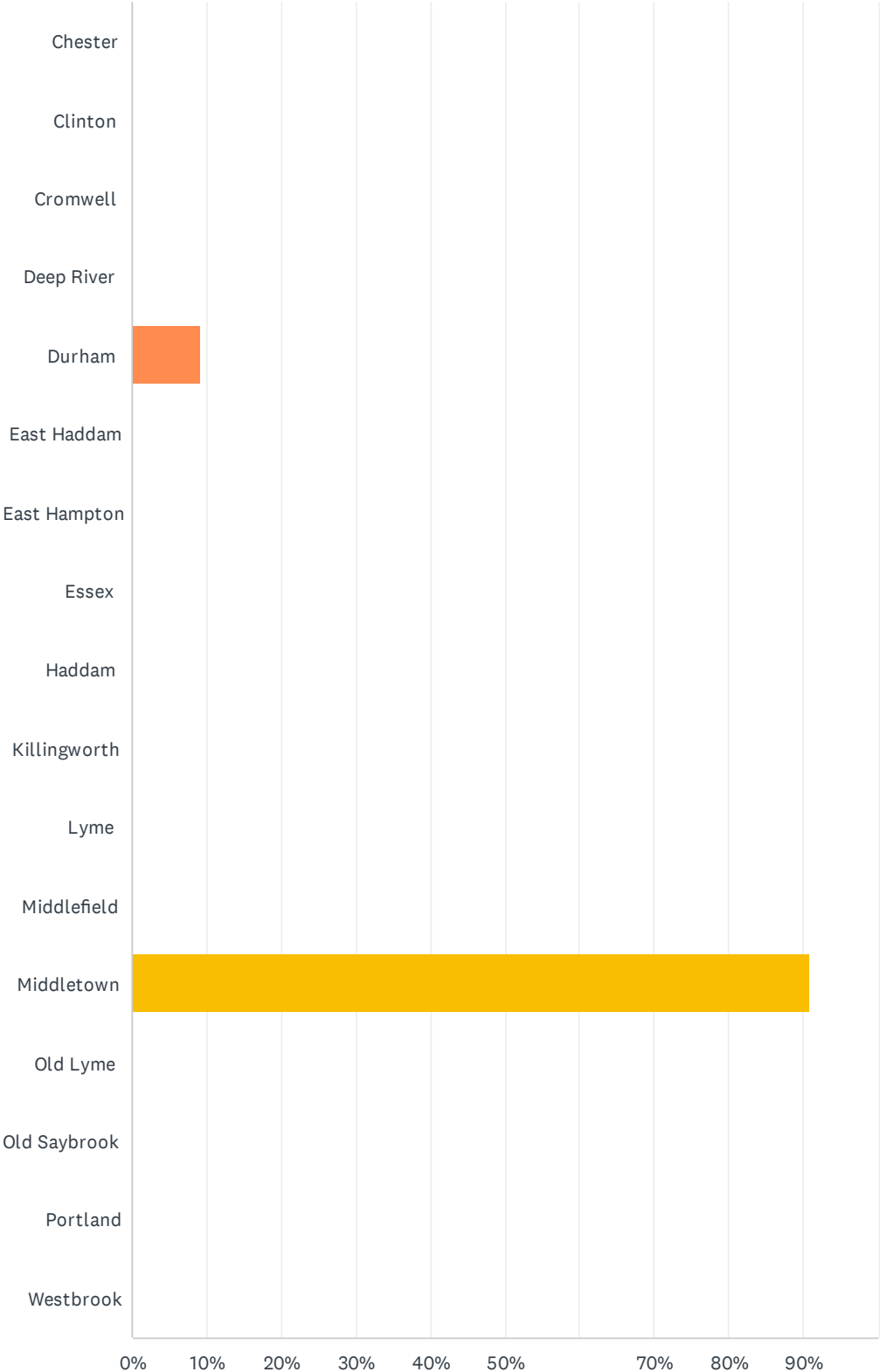
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Employed - Full Time	69.70%	23
Employed - Part Time	0.00%	0
Unemployed	0.00%	0
Student	0.00%	0
Retired	30.30%	10
TOTAL		33

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

Answered: 22 Skipped: 11



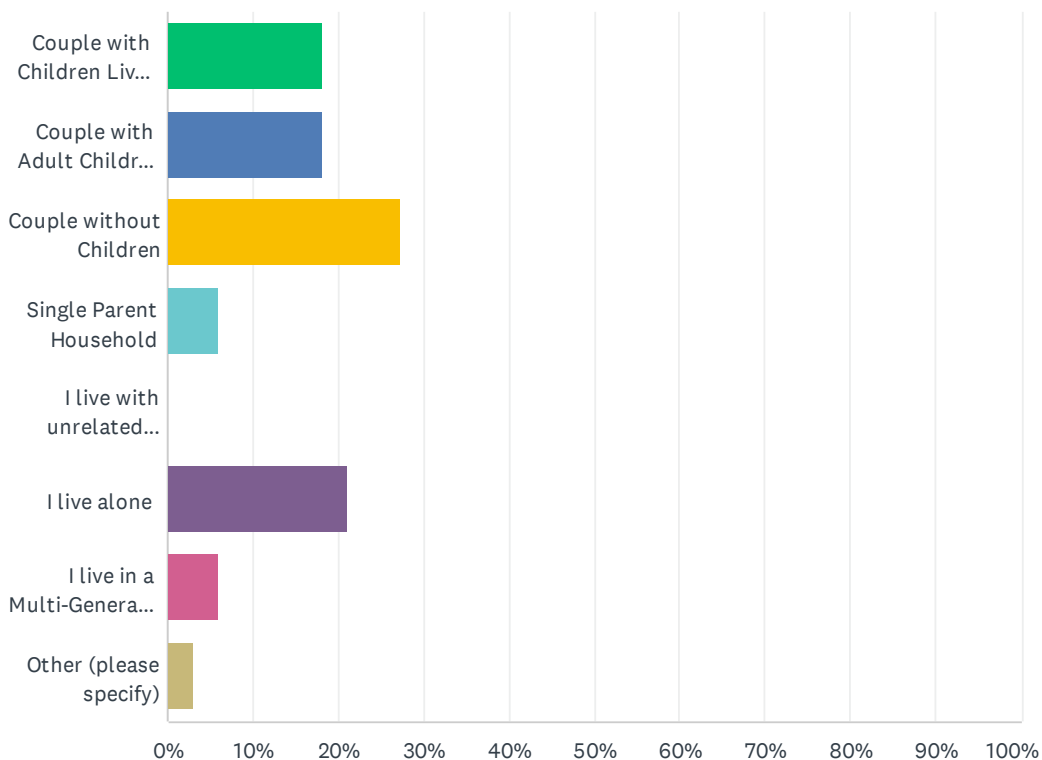
RiverCOG Housing Survey

ANSWER CHOICES	RESPONSES
Chester	0.00% 0
Clinton	0.00% 0
Cromwell	0.00% 0
Deep River	0.00% 0
Durham	9.09% 2
East Haddam	0.00% 0
East Hampton	0.00% 0
Essex	0.00% 0
Haddam	0.00% 0
Killingworth	0.00% 0
Lyme	0.00% 0
Middlefield	0.00% 0
Middletown	90.91% 20
Old Lyme	0.00% 0
Old Saybrook	0.00% 0
Portland	0.00% 0
Westbrook	0.00% 0
TOTAL	22

#	OTHER (PLEASE SPECIFY)	DATE
1	Hartford	3/19/2022 2:34 PM
2	retired	10/4/2021 10:18 AM
3	retired from teaching in Rocky Hill	9/23/2021 7:30 PM
4	Enfield	9/22/2021 4:20 PM
5	Hartford	9/22/2021 11:22 AM
6	New Britain	9/22/2021 10:37 AM
7	Retired	9/13/2021 12:21 PM
8	Glastonbury	9/2/2021 10:06 PM
9	Rocky Hill	8/1/2021 12:55 PM
10	retired	7/20/2021 2:53 PM

Q6 What type of household do you live in?

Answered: 33 Skipped: 0

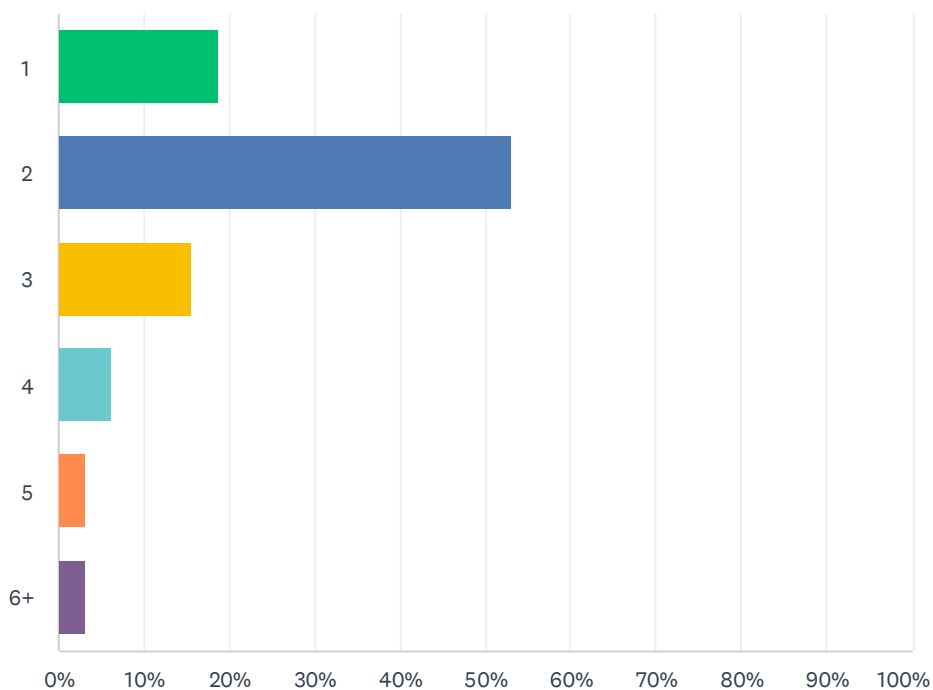


ANSWER CHOICES	RESPONSES
Couple with Children Living at Home	18.18% 6
Couple with Adult Children (Empty Nester)	18.18% 6
Couple without Children	27.27% 9
Single Parent Household	6.06% 2
I live with unrelated others (roommates)	0.00% 0
I live alone	21.21% 7
I live in a Multi-Generational Household	6.06% 2
Other (please specify)	3.03% 1
TOTAL	33

#	OTHER (PLEASE SPECIFY)	DATE
1	Single mom with adult children	9/12/2021 12:58 PM

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

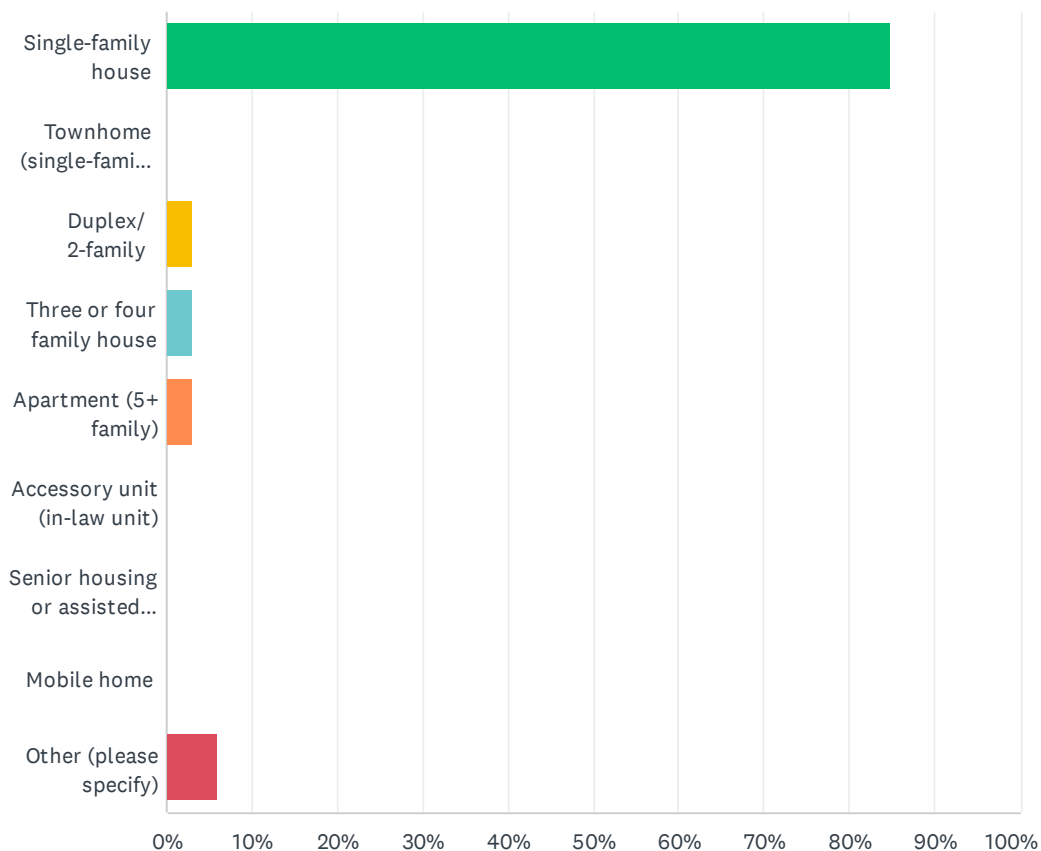
Answered: 32 Skipped: 1



ANSWER CHOICES	RESPONSES	
1	18.75%	6
2	53.13%	17
3	15.63%	5
4	6.25%	2
5	3.13%	1
6+	3.13%	1
TOTAL		32

Q8 What type of home do you currently live in?

Answered: 33 Skipped: 0

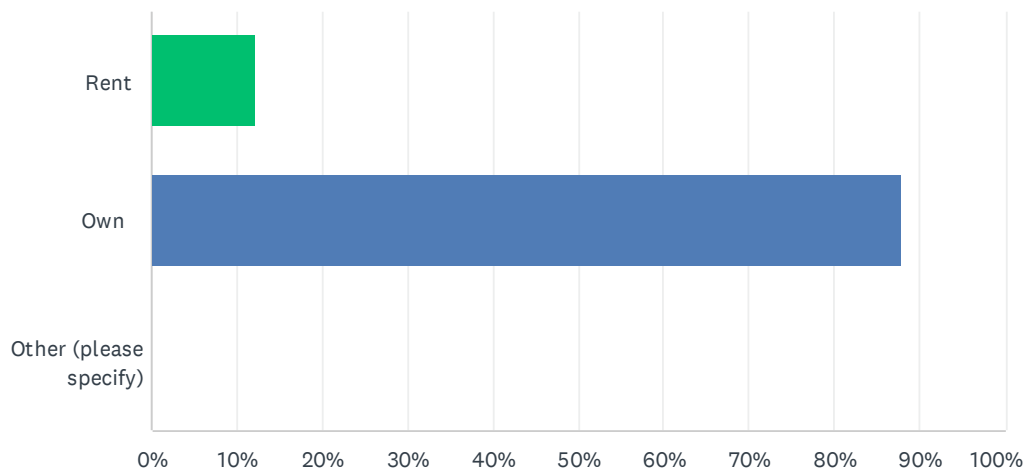


ANSWER CHOICES	RESPONSES	
Single-family house	84.85%	28
Townhome (single-family attached)	0.00%	0
Duplex/ 2-family	3.03%	1
Three or four family house	3.03%	1
Apartment (5+ family)	3.03%	1
Accessory unit (in-law unit)	0.00%	0
Senior housing or assisted living	0.00%	0
Mobile home	0.00%	0
Other (please specify)	6.06%	2
TOTAL		33

#	OTHER (PLEASE SPECIFY)	DATE
1	Urban Core Unit - Single Unit Apartment above Business	3/19/2022 2:34 PM

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

Answered: 33 Skipped: 0

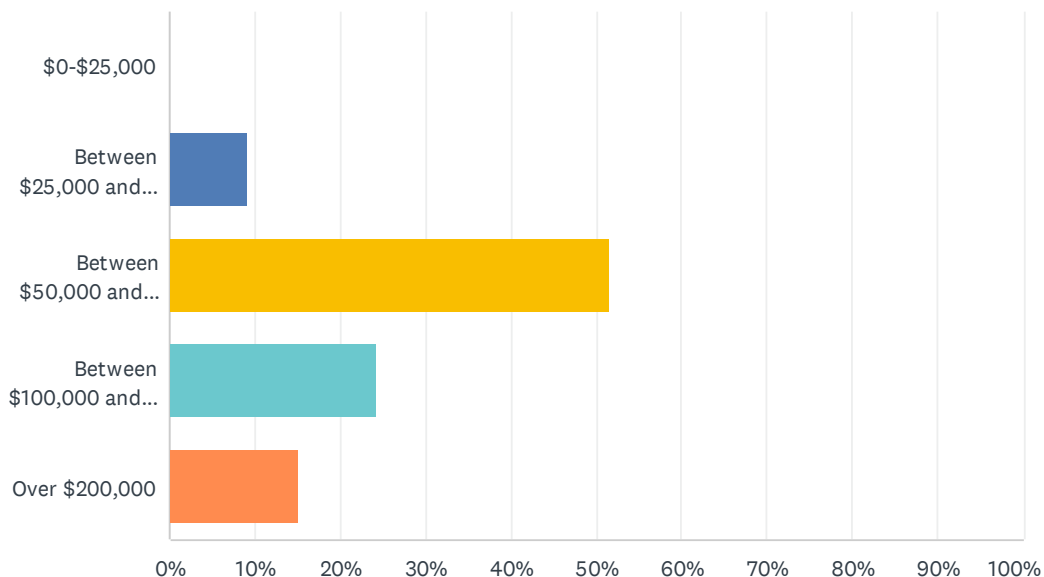


ANSWER CHOICES	RESPONSES
Rent	12.12% 4
Own	87.88% 29
Other (please specify)	0.00% 0
TOTAL	33

#	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.

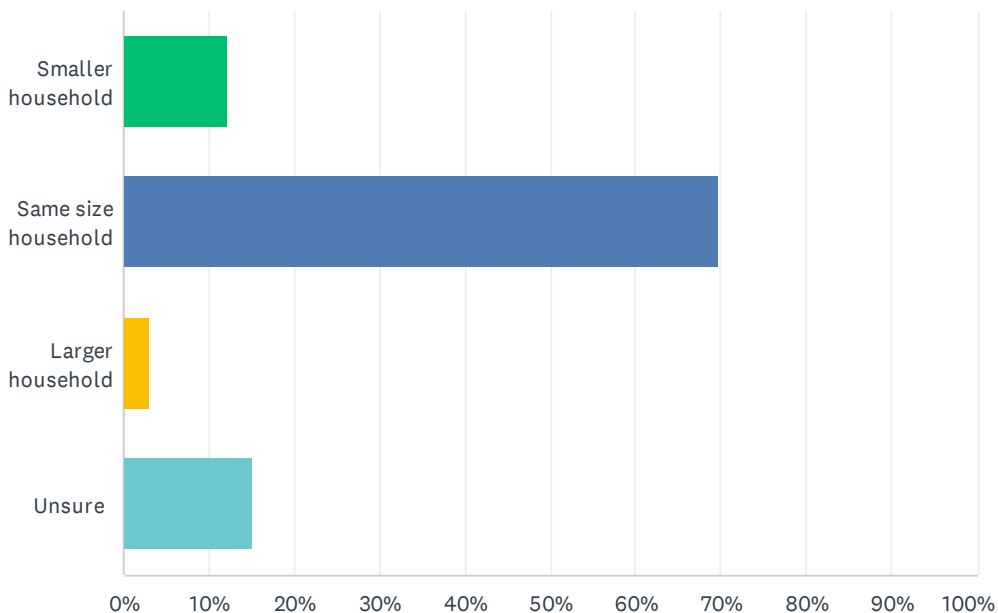
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES
\$0-\$25,000	0.00% 0
Between \$25,000 and \$49,999	9.09% 3
Between \$50,000 and \$99,999	51.52% 17
Between \$100,000 and \$199,999	24.24% 8
Over \$200,000	15.15% 5
TOTAL	33

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

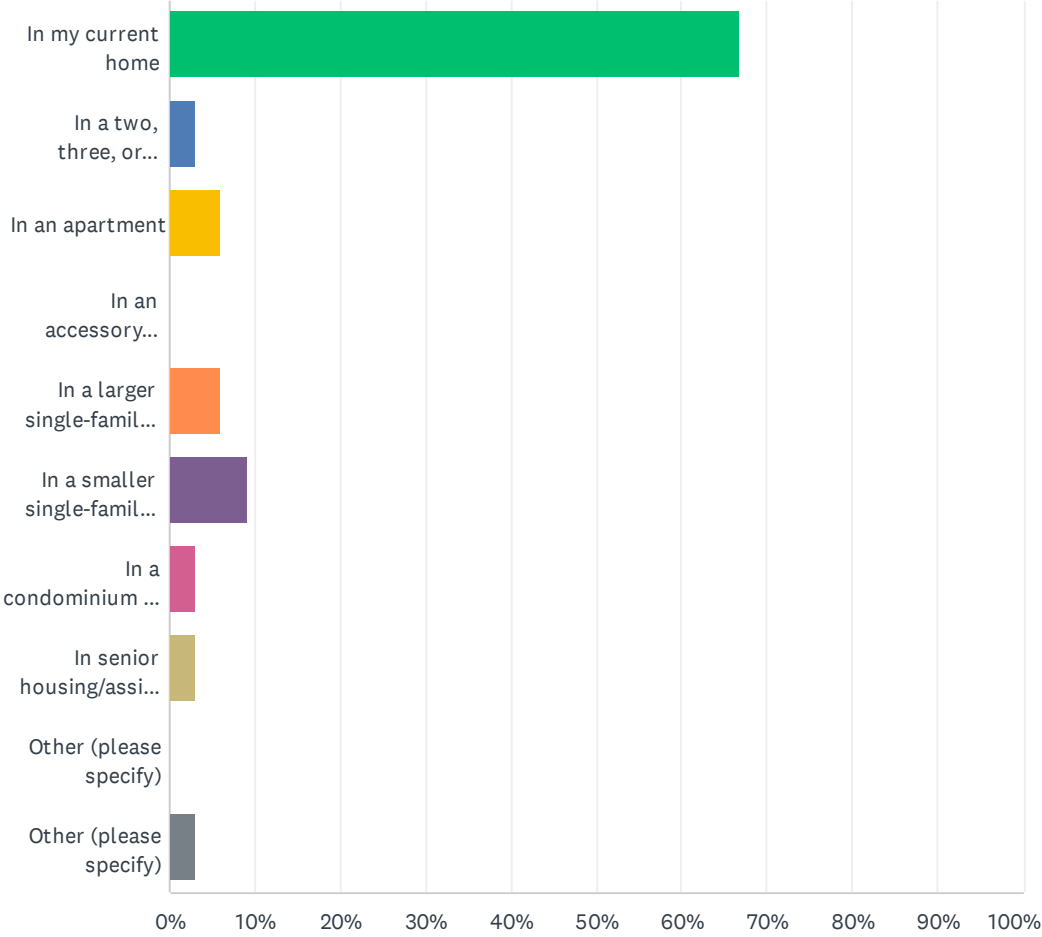
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Smaller household	12.12%	4
Same size household	69.70%	23
Larger household	3.03%	1
Unsure	15.15%	5
TOTAL		33

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

Answered: 33 Skipped: 0



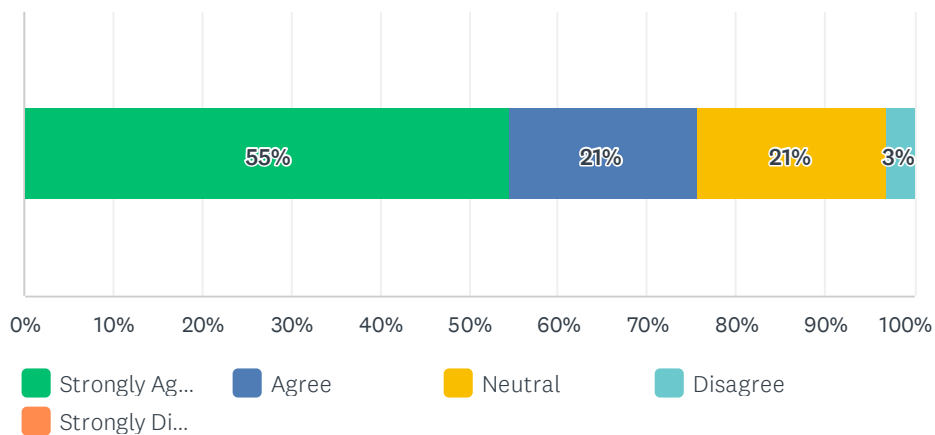
RiverCOG Housing Survey

ANSWER CHOICES	RESPONSES	
In my current home	66.67%	22
In a two, three, or four-family home	3.03%	1
In an apartment	6.06%	2
In an accessory dwelling/in-law apartment	0.00%	0
In a larger single-family home	6.06%	2
In a smaller single-family home	9.09%	3
In a condominium or townhome	3.03%	1
In senior housing/assisted living	3.03%	1
Other (please specify)	0.00%	0
Other (please specify)	3.03%	1
TOTAL		33

#	OTHER (PLEASE SPECIFY)	DATE
1	Smaller home with more land for sustainable living.	9/23/2021 9:20 AM

Q13 Housing in Connecticut is too expensive

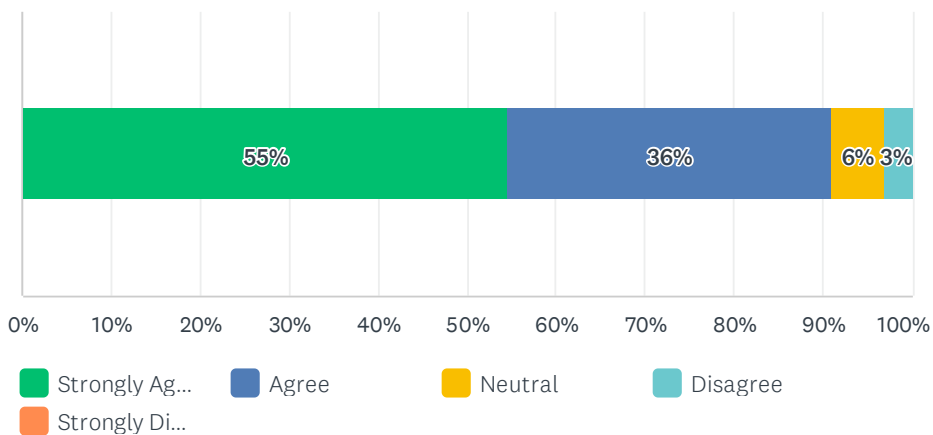
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly Agree	55%	18
Agree	21%	7
Neutral	21%	7
Disagree	3%	1
Strongly Disagree	0%	0
TOTAL		33

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

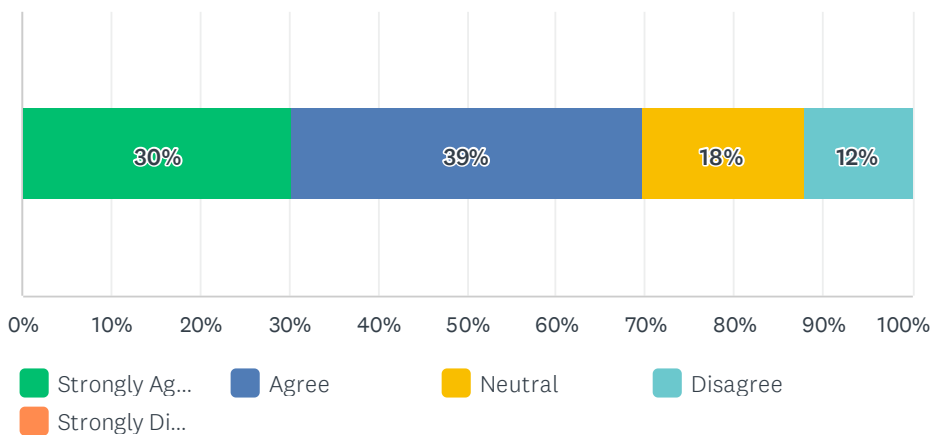
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly Agree	55%	18
Agree	36%	12
Neutral	6%	2
Disagree	3%	1
Strongly Disagree	0%	0
TOTAL		33

Q15 Housing in my town or city is too expensive

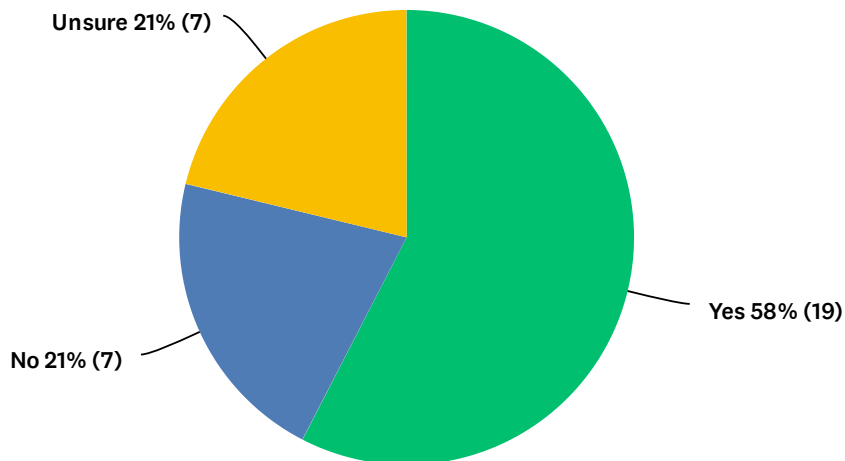
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Strongly Agree	30%	10
Agree	39%	13
Neutral	18%	6
Disagree	12%	4
Strongly Disagree	0%	0
TOTAL		33

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?

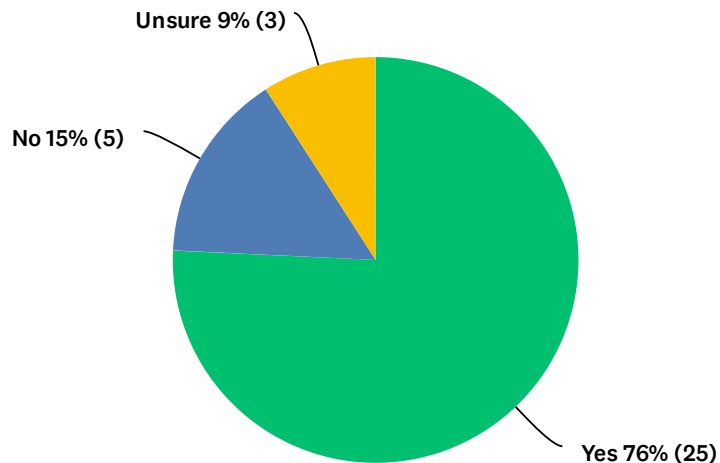
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	58%	19
No	21%	7
Unsure	21%	7
TOTAL		33

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

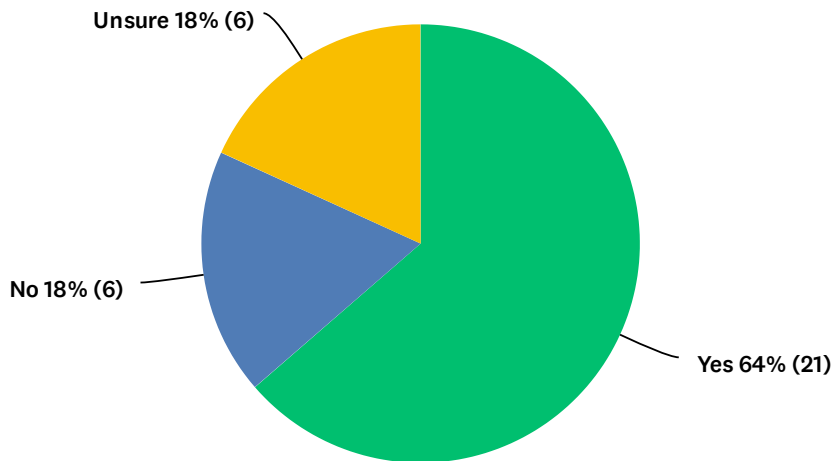
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	76%	25
No	15%	5
Unsure	9%	3
TOTAL		33

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

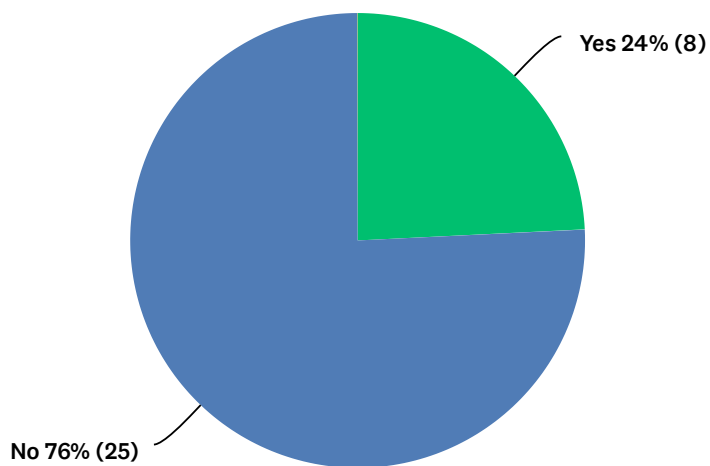
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	64%	21
No	18%	6
Unsure	18%	6
TOTAL		33

Q19 Do you personally struggle with housing costs?

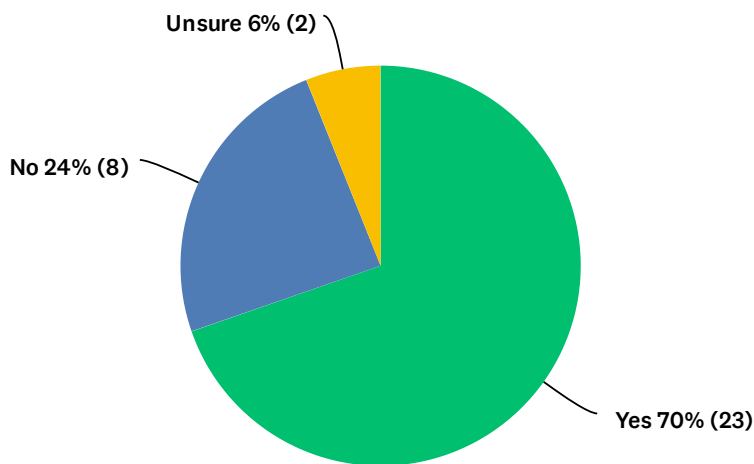
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	24%	8
No	76%	25
Unsure	0%	0
TOTAL		33

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

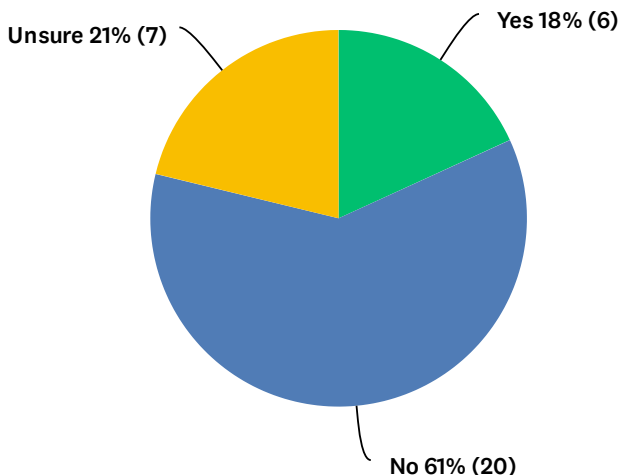
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	70%	23
No	24%	8
Unsure	6%	2
TOTAL		33

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

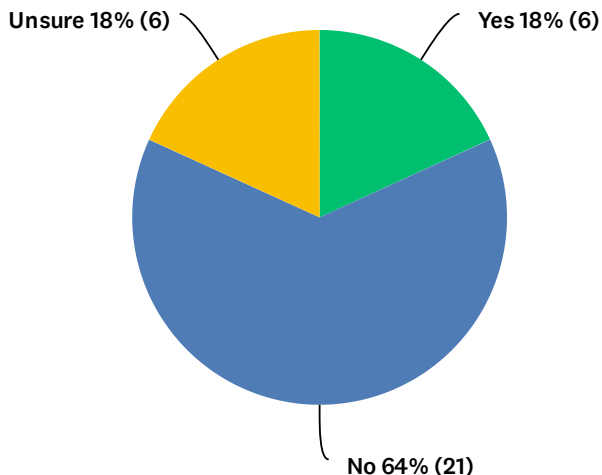
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	18%	6
No	61%	20
Unsure	21%	7
TOTAL		33

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

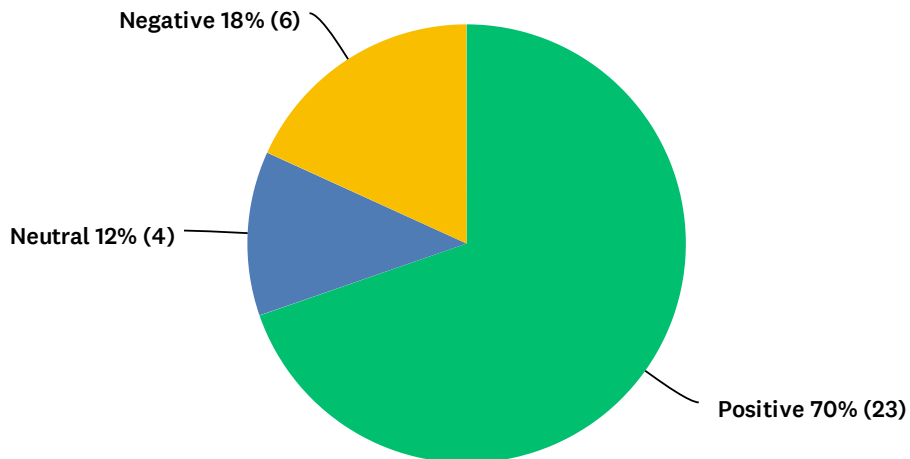
Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	18%	6
No	64%	21
Unsure	18%	6
TOTAL		33

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

Answered: 33 Skipped: 0



ANSWER CHOICES	RESPONSES	
Positive	70%	23
Neutral	12%	4
Negative	18%	6
TOTAL		33

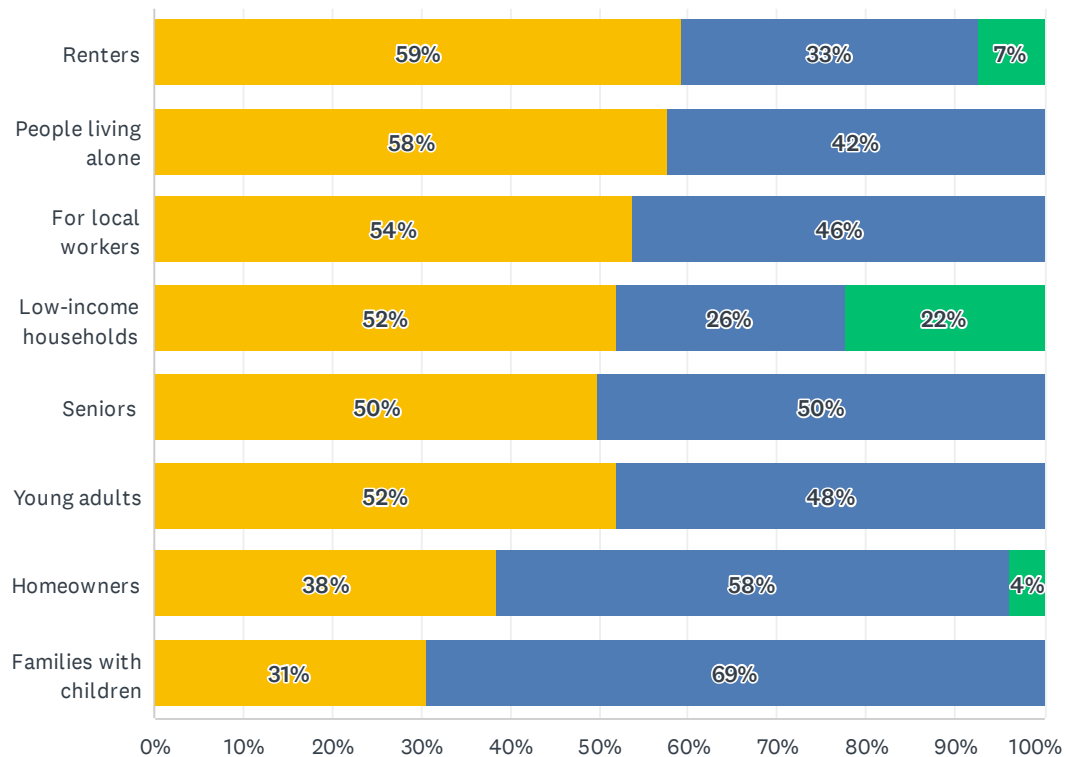
Q24 If you answered Positive for the previous questions, what specific benefits would more diverse housing options provide?

Answered: 17 Skipped: 16

#	RESPONSES	DATE
1	Diverse, affordable housing allows owners and families to spend more money in the local economy. Affordable housing options reduces stress on owners and families allowing for better mental health in the community.	9/28/2021 8:50 AM
2	A more diverse community of people exchanging ideas and supporting one another. Also, it would help avoid gentrification.	9/27/2021 10:59 AM
3	It is especially important for people who are first-time home buyers to be able to buy locally because they will be more likely to stay in the community. It is also important for those who are retired to be able to stay in the community because many of them have the time and energy to engage with volunteer activities -- serve on commissions, tutor in schools, visit in hospitals, work with immigrants, etc. -- all of which enrich the community.	9/23/2021 7:36 PM
4	Diversity is inherently positive in any aspects of life	9/23/2021 11:39 AM
5	Increase in income for the City and its retail stores.	9/23/2021 10:38 AM
6	peace of mind for residents such as myself who live in real fear every day of homelessness for myself and my son and his young family	9/23/2021 9:30 AM
7	More diverse housing options would prevent gentrification and allow renters to realistically become home owners.	9/23/2021 9:22 AM
8	Allow people starting out or low to middle incomes, to have more disposable income available after housing costs	9/22/2021 4:24 PM
9	increase diversity, multiple dimensions.	9/22/2021 4:20 PM
10	I would like to have options to provide housing for my parents generation who no longer need to live in a four bedroom home.	9/22/2021 1:57 PM
11	attract a more diverse population	9/22/2021 12:58 PM
12	It would provide more housing options for people and the neighborhood would be more culturally diverse. It would also allow people to have more investment in their community as they would not be struggling.	9/15/2021 8:56 AM
13	wORKING FMAILIES COULD LIVE NEAR WHERE THEY WORK AND ENJOY BENEFITS OF CITY CULTUAL AND HEALTH SERVICES.	9/14/2021 12:14 PM
14	Diversity of age, color, all income brackets, retired staying in place and mot moving. Youthful 20-30 age group choosing to stay in town region.	9/13/2021 12:26 PM
15	Tax breaks for diverse neighborhoods. New homes built with environmental protection and conservation in mind such as 1,200 sq ft per family dwelling. Sustainable heating and AC such as the use of geothermal.	9/12/2021 1:03 PM
16	It would give people options to live how and where best suits them and their needs. Living in rural/ suburban areas is cost prohibitive in this state. Not everyone wants to live densely packed in urban areas where housing may be more affordable but living conditions are often not optimal. It would allow for greater population diversity in non-urban communities. Stereotypes and cultural fears are lessened when you get to know people from different backgrounds. People become people and not "those people," when opportunities for affordable housing and community sharing are more readily available. That is the hope and if we work at it, the reality.	8/1/2021 1:07 PM
17	more diversity, less homelessness, Stable community	7/20/2021 2:55 PM

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

Answered: 27 Skipped: 6



■ Not Enough
 ■ About the ...
 ■ Too much

	NOT ENOUGH	ABOUT THE RIGHT AMOUNT	TOO MUCH	TOTAL
Renters	59% 16	33% 9	7% 2	27
People living alone	58% 15	42% 11	0% 0	26
For local workers	54% 14	46% 12	0% 0	26
Low-income households	52% 14	26% 7	22% 6	27
Seniors	50% 13	50% 13	0% 0	26
Young adults	52% 13	48% 12	0% 0	25
Homeowners	38% 10	58% 15	4% 1	26
Families with children	31% 8	69% 18	0% 0	26

RiverCOG Housing Survey

#	OTHER (PLEASE SPECIFY)	DATE
1	I think we have enough housing but we're using it in the wrong ways.	9/23/2021 9:26 AM
2	who knows?	9/22/2021 1:00 PM
3	NOT ENOUGH OF AFFORDABLE HOUSING FOR ANYONE	9/14/2021 12:17 PM
4	Not enough new smaller single family dwellings.	9/12/2021 1:05 PM
5	I just don't know the answer to many of those questions, I'd be guessing if I answered. You need to define young adult. How come until know you did not mention renters in the survey. Some prior answers would be different if you differentated renters from home ownership	7/20/2021 2:59 PM

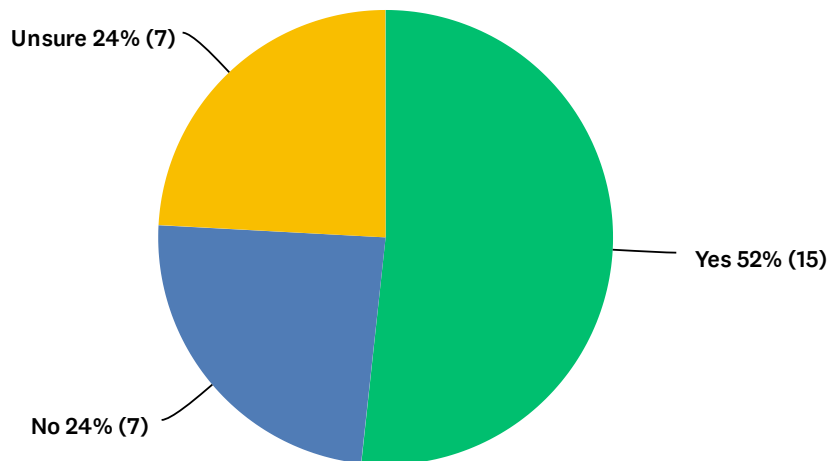
Q26 Are there any neighborhoods or areas of your community that would be suitable to concentrate new development and more diverse housing options? If so, please type those neighborhoods or areas in the comment box below.

Answered: 18 Skipped: 15

#	RESPONSES	DATE
1	The CVH area around the CT river in Middletown should be looked at, as this facility has a large campus and many vacant areas.	3/19/2022 2:39 PM
2	not sure	10/4/2021 10:21 AM
3	In the absence of reliable public transportation in the areas with the most undeveloped space, I don't know how we could build new housing.	9/28/2021 8:51 AM
4	Downtown, riverfront.	9/27/2021 11:00 AM
5	Housing should be built close to downtown and along the major corridors that approach it -- Saybrook Road, Washington Street, Newfield Street, South Main Street. This will allow more cluster development in core areas and preservation of open space in outlying areas. It will also improve the concentration of services such as water/sewer, electrical, gas lines, fire/police, school bus routes, and public transportation.	9/23/2021 7:42 PM
6	Seems Middletown is already congested, with little land left to develop. The aging housing (subsidized) should be torn down and replaced with modern, energy-efficient developments.	9/23/2021 1:39 PM
7	Downtown Middletown should densify with more market rate rentals for younger people - tied to the central services and hopefully leading to becoming a TOD area	9/23/2021 11:41 AM
8	The North End of Middletown was re-done with assistance from Wesleyan and grants.	9/23/2021 10:40 AM
9	industrial area of north main street	9/23/2021 9:32 AM
10	I would like to see families living in the North End of Middletown owning their homes rather than renting from absentee landlords.	9/23/2021 9:26 AM
11	Not certain	9/22/2021 4:25 PM
12	Near local multi-use neighborhoods. Westfield, near East Street and Miner Lane. South Main near Wesleyan Hills. Newfield near Westfield Street. Newfield near Larosa Lane.	9/22/2021 4:23 PM
13	no	9/22/2021 2:02 PM
14	Ridiculous question. This should be done with maps.	9/22/2021 1:00 PM
15	no response	9/22/2021 11:02 AM
16	I think all neighborhoods and areas could use more diverse housing options. Should there be open land that is suitable for housing I believe it should be used for affordable housing as most of the housing costs in CT are entirely too expensive. I would love to live with just my family and not multigenerational but I cannot afford housing on my own.	9/15/2021 9:00 AM
17	SOUTH FARMS	9/14/2021 12:17 PM
18	Unknown	8/1/2021 1:08 PM

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

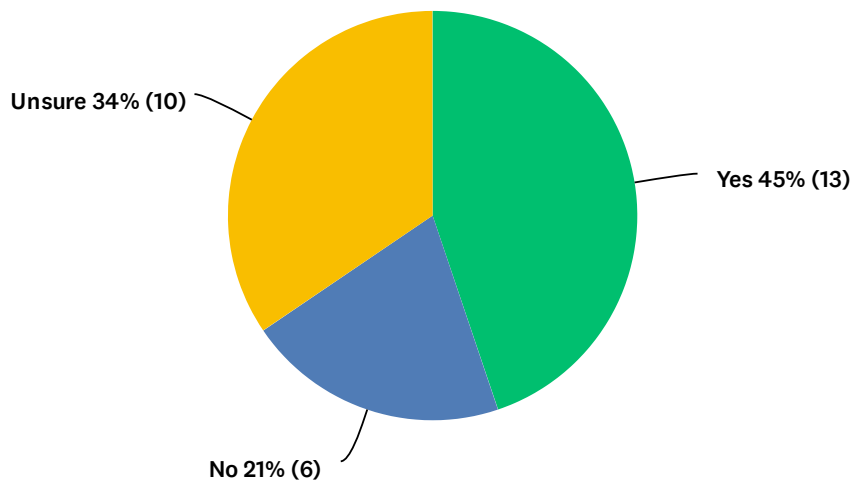
Answered: 29 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	52%	15
No	24%	7
Unsure	24%	7
TOTAL		29

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: 29 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	45%	13
No	21%	6
Unsure	34%	10
TOTAL		29



City of Middletown

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

HUD – US Department of Housing and Urban Development

NOAH – Naturally Occurring Affordable Housing

POCD – Plan of Conservation and Development

PSC – Partnership for Strong Communities

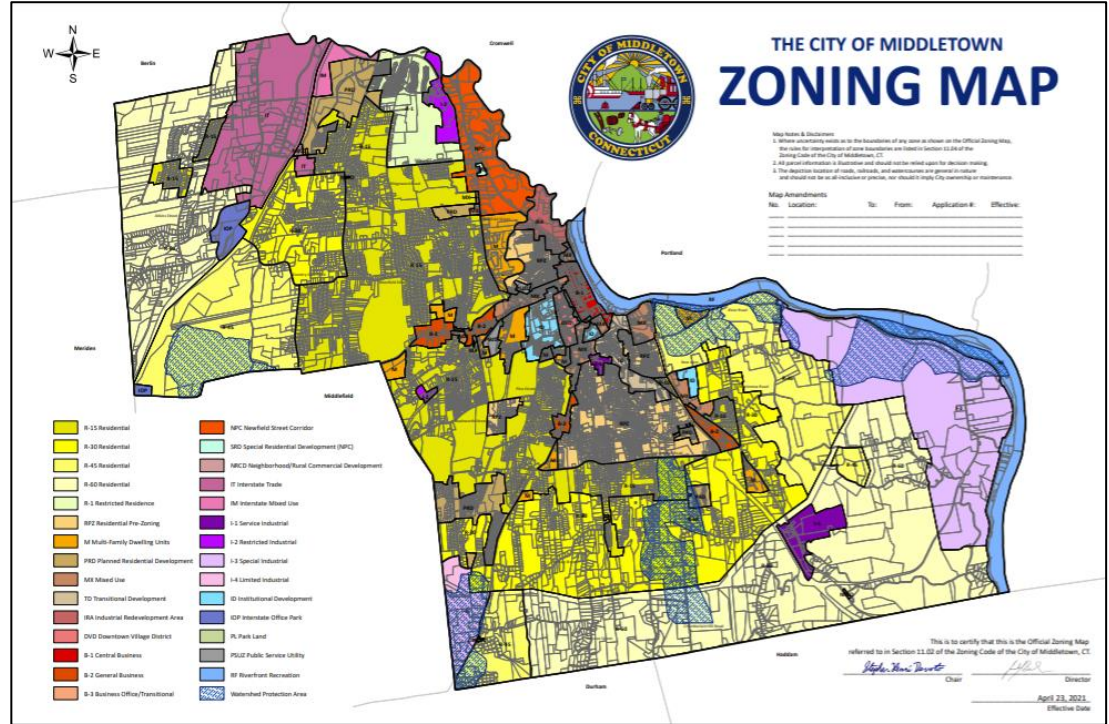
RPA – Regional Plan Association



EXISTING CONDITIONS:
Planning + Zoning Review

ZONING

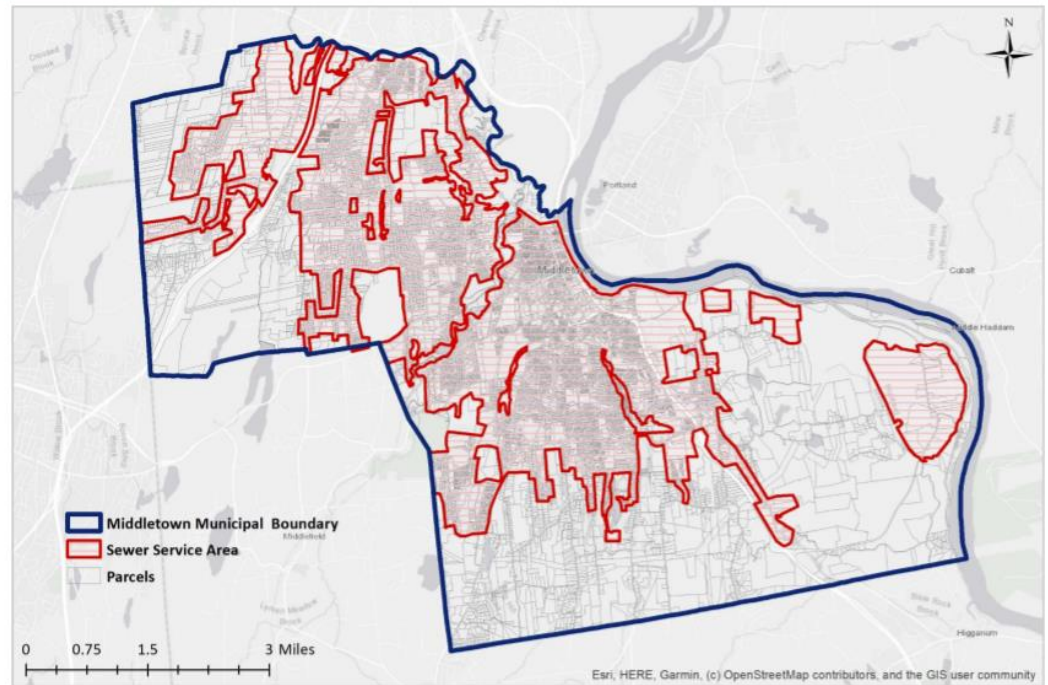
- Residential Zones: R-1, R-15, R-30, R-45, R-60, RPZ
- M (Multi-Family Dwellings)
- PRD (Planned Residential Development)
- Special Residential Development (SRD),
- RDD (Redevelopment Design District)



INFRASTRUCTURE

- Most of Middletown is served by sewer and public water which allows for future development without need to expand service
- The POCD emphasized the importance of limiting development to the existing service area
- Concentrate on infill development in the City core

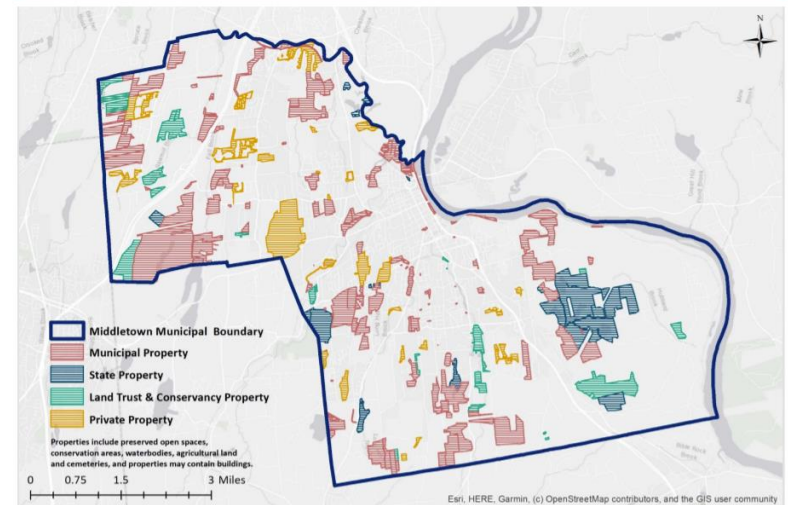
MIDDLETOWN SEWER SERVICE AREA



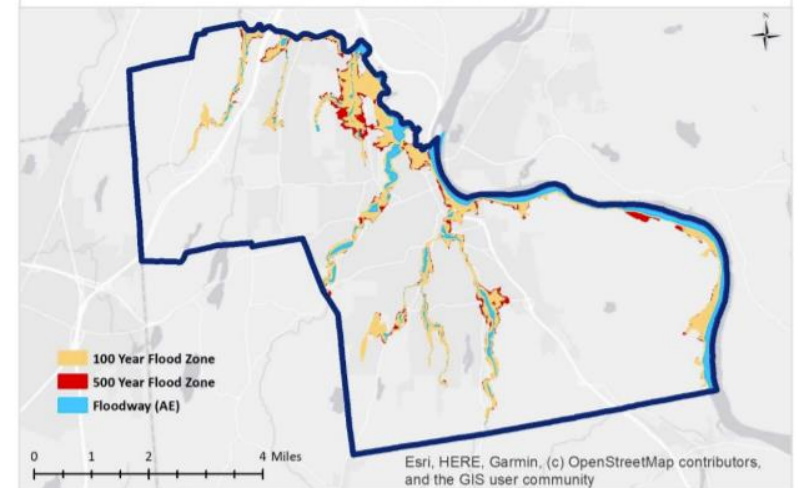
BUILDABLE LAND

- Not all the land in the city can be used for development. Restrictions on development include:
 - Floodplains of the Connecticut River
 - Aquifer Protection Areas
 - Inland Wetland Soils
 - Natural Diversity Database
 - Steep Slopes
- Protected Open Space
 - Over 4,000 acres of permanently preserved land belonging to the City, the State, the Middletown Land Trust, and other private and non-profit entities.

MIDDLETOWN OPEN SPACE MAP



FEMA FLOOD ZONES



POCD OPPORTUNITIES

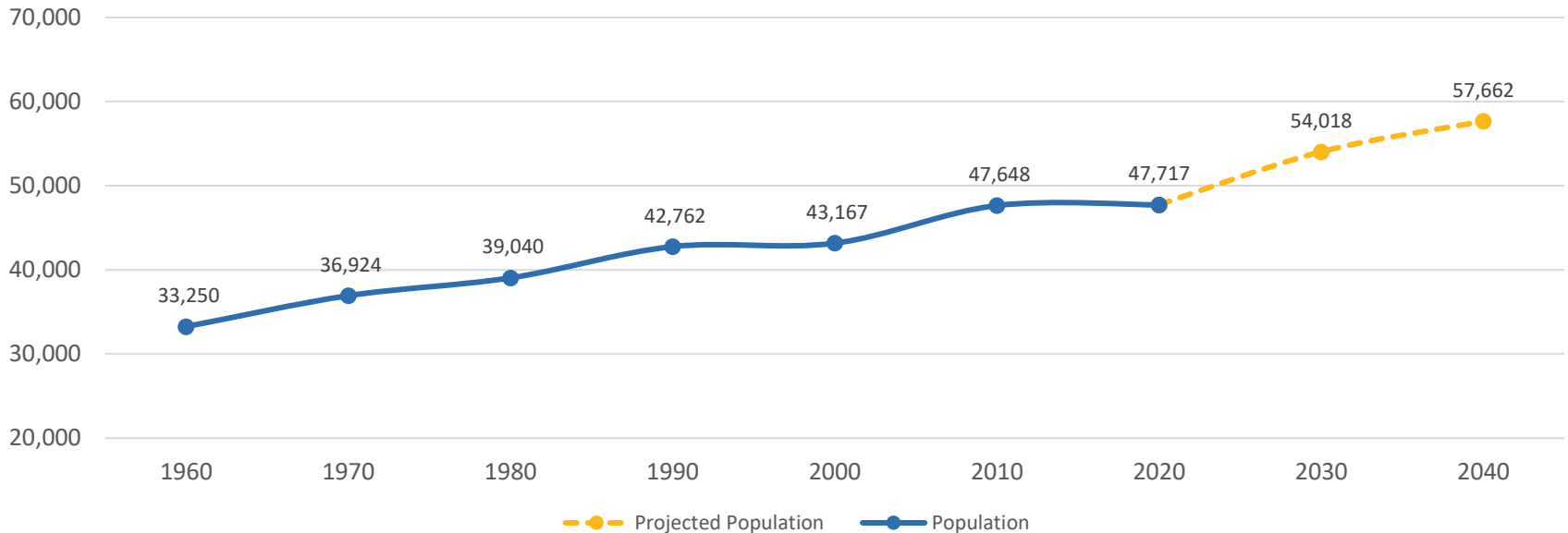
- **Middletown's 2020 Plan of Conservation and Development (POCD) outlined various housing opportunities:**
 - Mixed-use neighborhoods = more housing types including apartment buildings, tiny houses, carriage houses, lofts over commercial uses, etc.
 - Infill development and redevelopment, specifically in the City's Opportunity Zones, at a scale compatible with existing buildings.
 - Promote compact development that supports walkability, local businesses and transit access.
 - Suburban and lower-density areas of Middletown within the Sewer Service Area can experience housing growth through building conversion, infill development and additions and renovations, etc.
 - Housing growth should be limited outside the Sewer Service Area. Growth should be planned in areas with access to public amenities, city parks, and other public resources.



EXISTING CONDITIONS: Demographic Trends

POPULATION TRENDS

Middletown Historic and Projected Population: 1960 to 2040



Source: 1960 - 2020 Decennial Censuses; CT Data Collaborative projections

- Middletown's population increased by 0.1% from 2010 to 2020
- Current projections indicate that it will rise in the future significantly
- Future population drivers will likely be housing turnover and housing construction, including new dwelling units, additions, and expansions



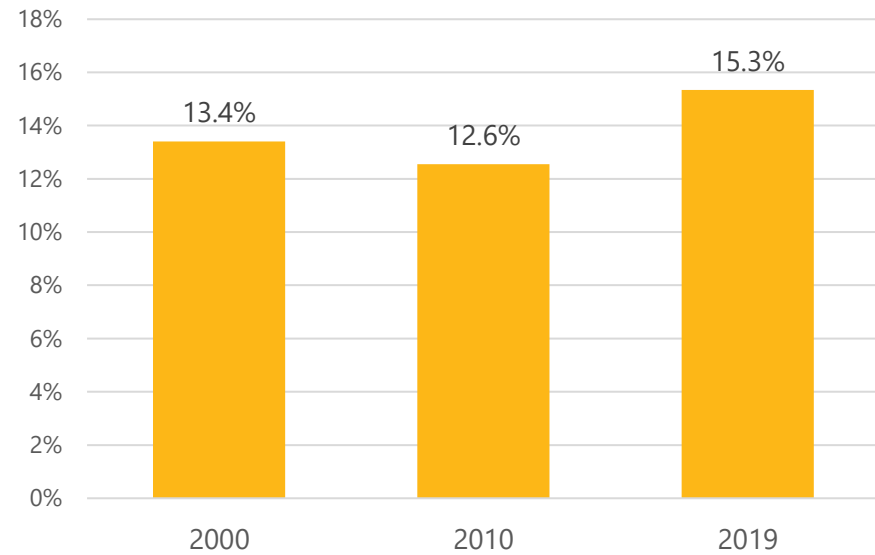
AGE DISTRIBUTION

Change in Population by Age Group, 2010 to 2019 in Middletown



Source: ACS 5-Year Dataset Table S0101 (2010, 2019)

Percent of Population Age 65 years and over in Middletown



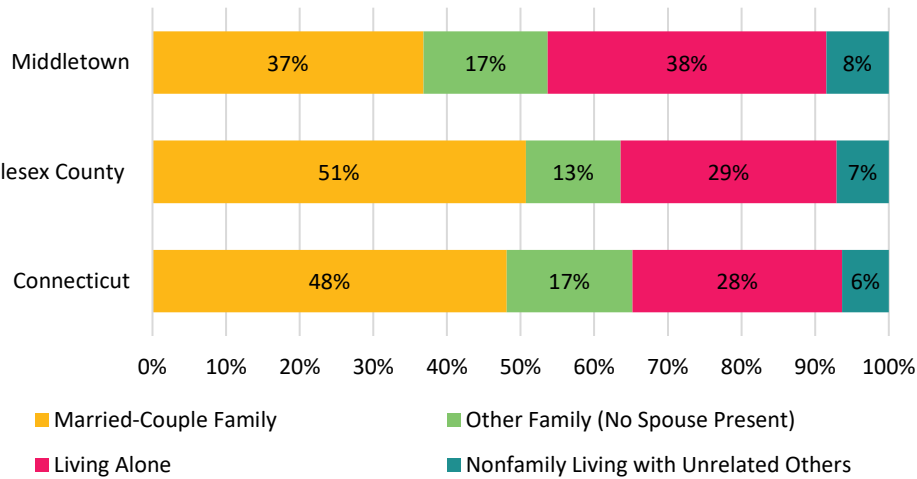
Source: Decennial Census Table P12 (2000), ACS 5-Year Dataset Table S0101 (2010, 2019)

- Children and younger adult populations are growing – young families are moving in
- Even with decrease in older adults, seniors are a growing population group
- Very different age trends than the rest of the Region

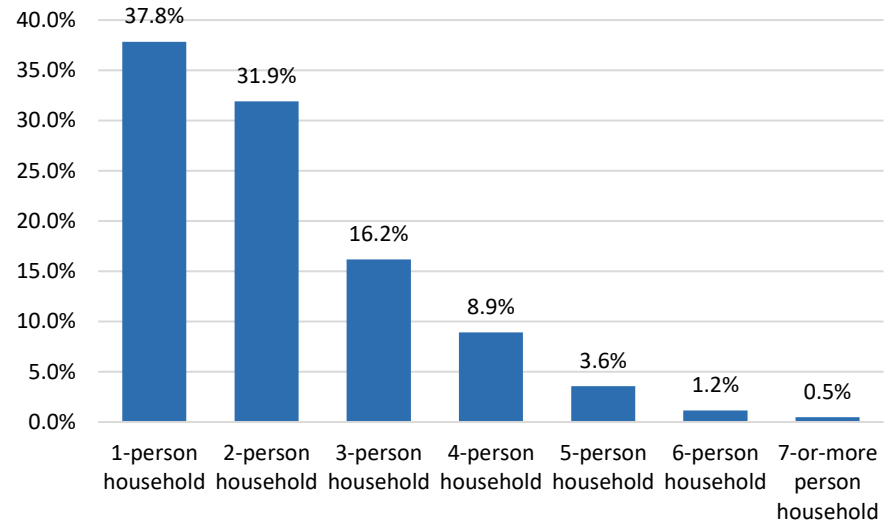


HOUSEHOLD COMPOSITION

Middletown Household Distribution



Middletown Household Size Distribution



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

- Middletown has proportionally more single person households than Middlesex County and Connecticut as a whole
- Middletown has a smaller portion of married-couple families than the state or county
- **In 2019, 70% of Middletown households are made up of one or two people**



HOUSING WAGE

- The “housing wage” in Middletown 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 in Middletown include:
 - **\$17.81/hour** for nurse’s aides
 - **\$19.17/hour** for elementary school teacher (less for entry level)
 - **\$16.84/hour** for grocery workers
 - **\$18.61/hour** for retail sales associates

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



PEOPLE WHO WORK IN MIDDLETOWN

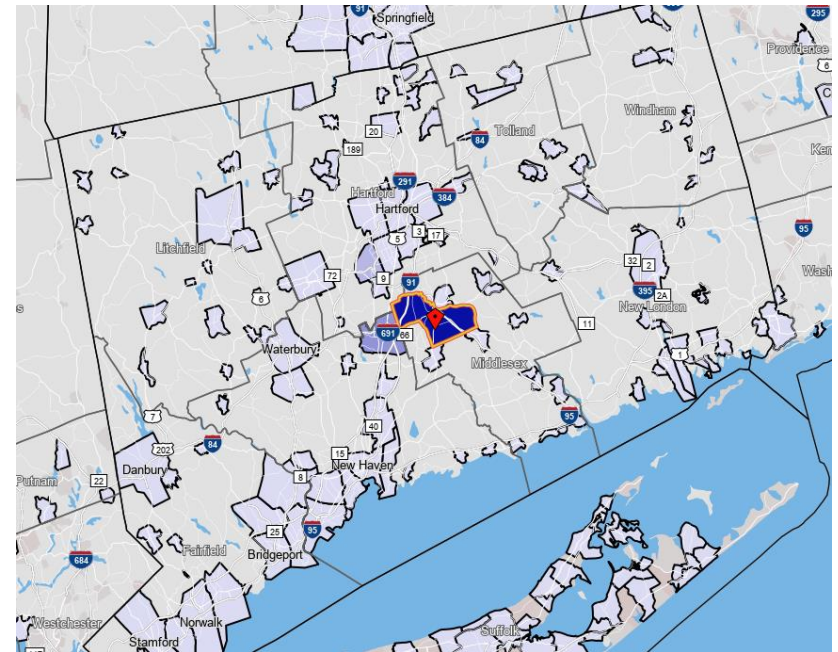
Major Employers 2021 (AdvanceCT)

Pratt & Whitney
 Fedex Ground
 Middlesex Health
 Connecticut Valley Hospital
 Community Health Center

- Major Employers in Middletown have essential functions
- Many Middletown workers do live within the city but many also commute from surrounding communities

Where People who Work in Middletown Live (ACS 2019)

All Workers	23,188	100.0%
Middletown, CT	3,808	16.40%
Meriden, CT	1,199	5.20%
New Britain, CT	785	3.40%
Hartford, CT	529	2.30%
Bristol, CT	493	2.10%
East Hartford, CT	389	1.70%
Newington, CT	386	1.70%
West Hartford, CT	373	1.60%
New Haven, CT	327	1.40%
Portland, CT	321	1.40%
Waterbury, CT	313	1.30%
Wethersfield, CT	304	1.30%



DEMOGRAPHIC TRENDS: TAKEAWAYS

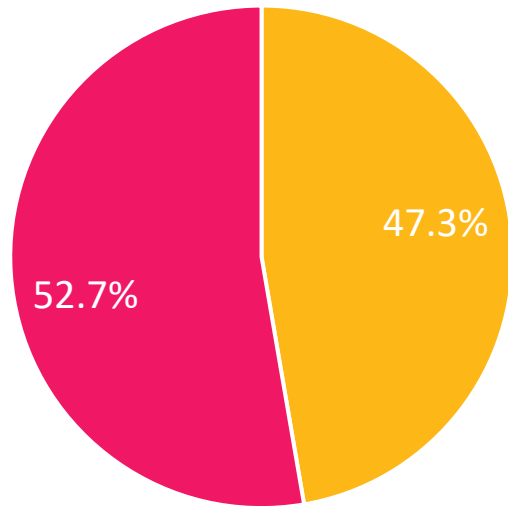
- Middletown's demographics is unique within the Region
- Limited population growth between 2010-2020, but growth is projected during the next 20 years
 - Younger people and families are moving in and the number of children and young adults is growing
- Middletown has fewer married couple households but more individual households than the County and the State
- Almost 70% of residents live in a one- or two-person household
 - Supply of smaller units may not match this trend
- Data indicates higher percent of population live and work in Middletown compared to other parts of the region which could indicate higher supply of attainable workforce housing



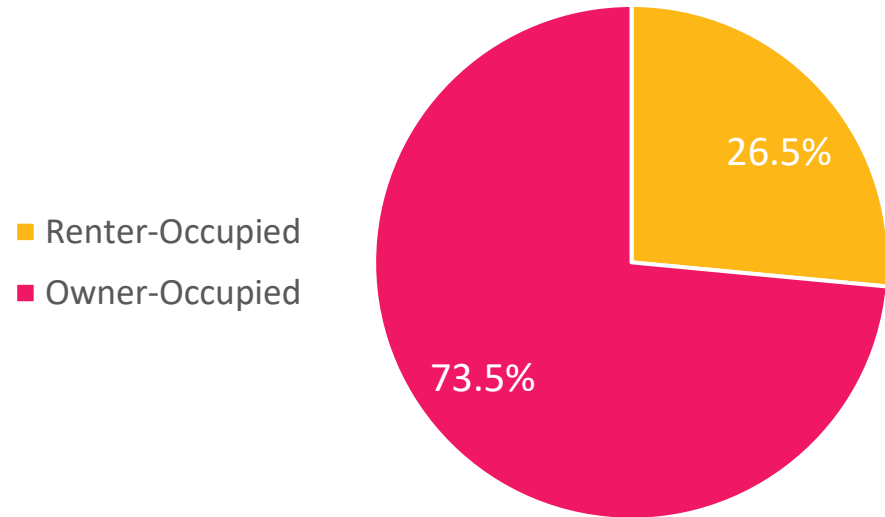
EXISTING CONDITIONS: Housing Market Trends

HOUSING TENURE

Middletown Housing Tenure, 2019



Middlesex County Housing Tenure, 2019



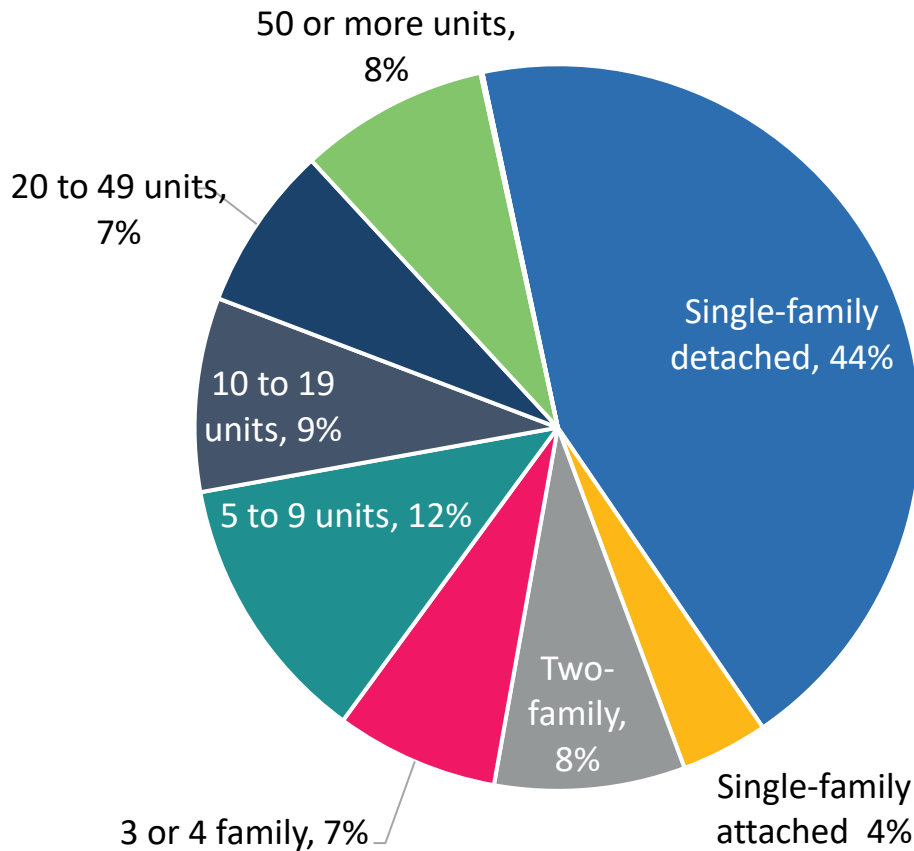
Source: 2019 ACS 5-Year Estimate, Table B25023

- Middletown's tenure is almost evenly split between owner-occupied and renter-occupied
- Middletown has a larger percentage of renters than Middlesex County as a whole
- Correlates with the high availability of rental multi-family and apartment-style housing options



HOUSING TYPOLOGY

Distribution of Housing Units, by Type



- 44% of dwellings are detached single-family homes
- 52% of all units are multi-family: much stronger mix of units than State and County
- According to RPOCD, 81% of Region's multi-family housing is in Middletown
- City of Middletown contains 26% of Region's housing units and most diverse

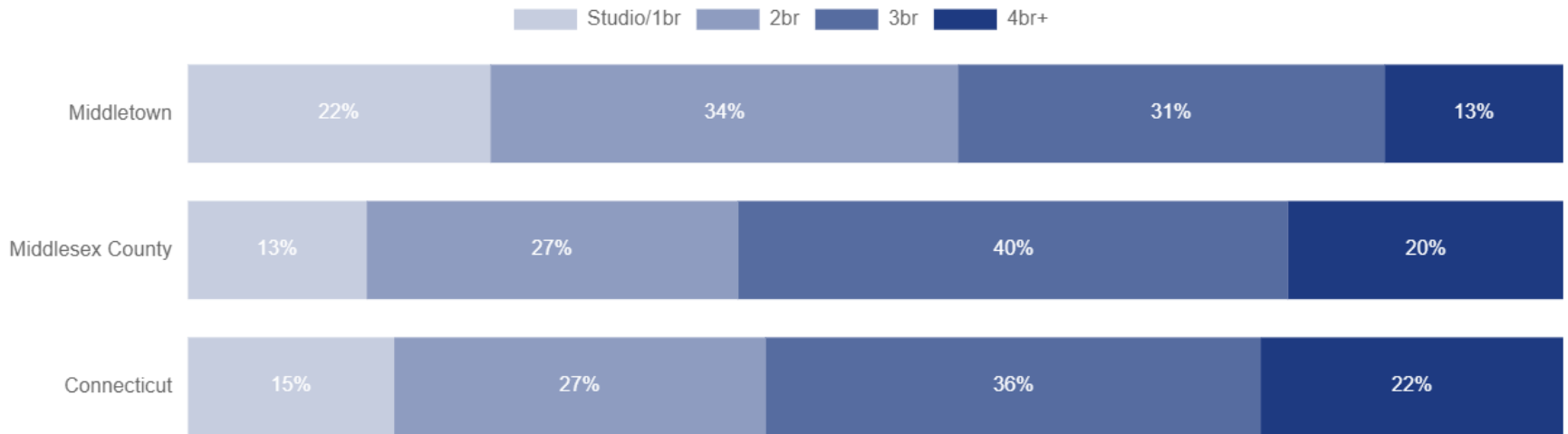
Source: 2019 ACS 5-Year Estimate



Lower Connecticut River Valley
Council of Governments

HOUSING TYPOLOGY

Distribution of Housing Units, by Number of Bedrooms



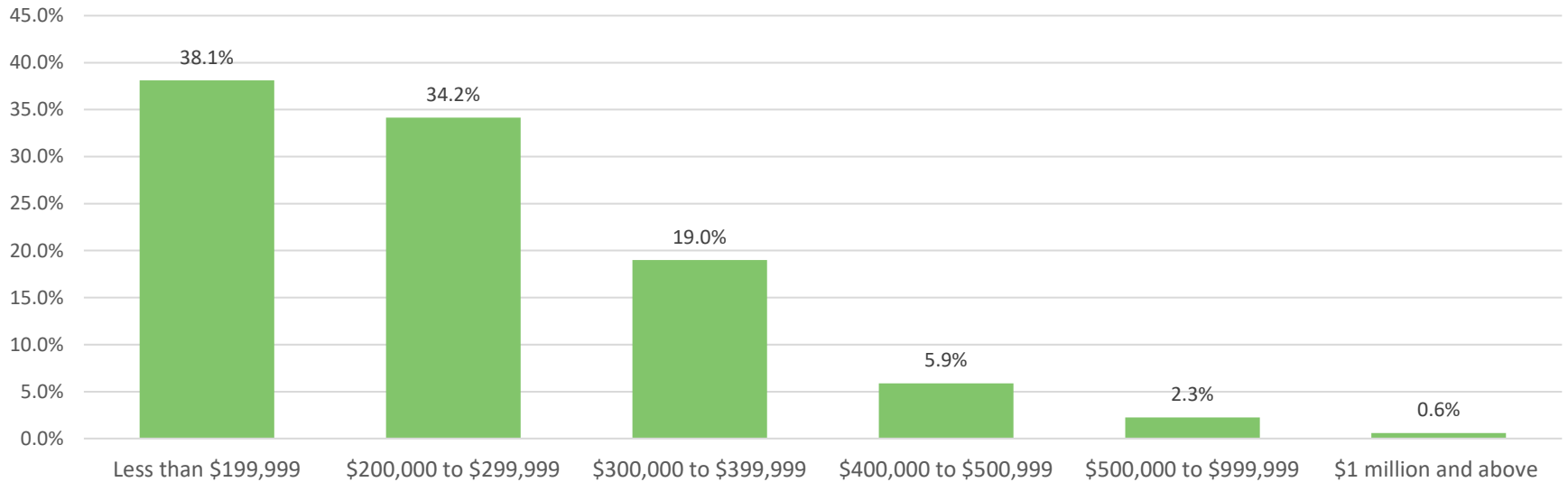
Source: American Community Survey 2018, 5-year estimates, Table B25041
Visualization created by [CTData Collaborative](#)

- Compared to the region and state, Middletown has a good mix of housing at varying sizes
- 44% of housing units in Middletown have 3 or more bedrooms
- 22% are studios or one bedrooms which meet needs of small households



HOME VALUE DISTRIBUTION

Distribution of Owner-Occupied Home Values



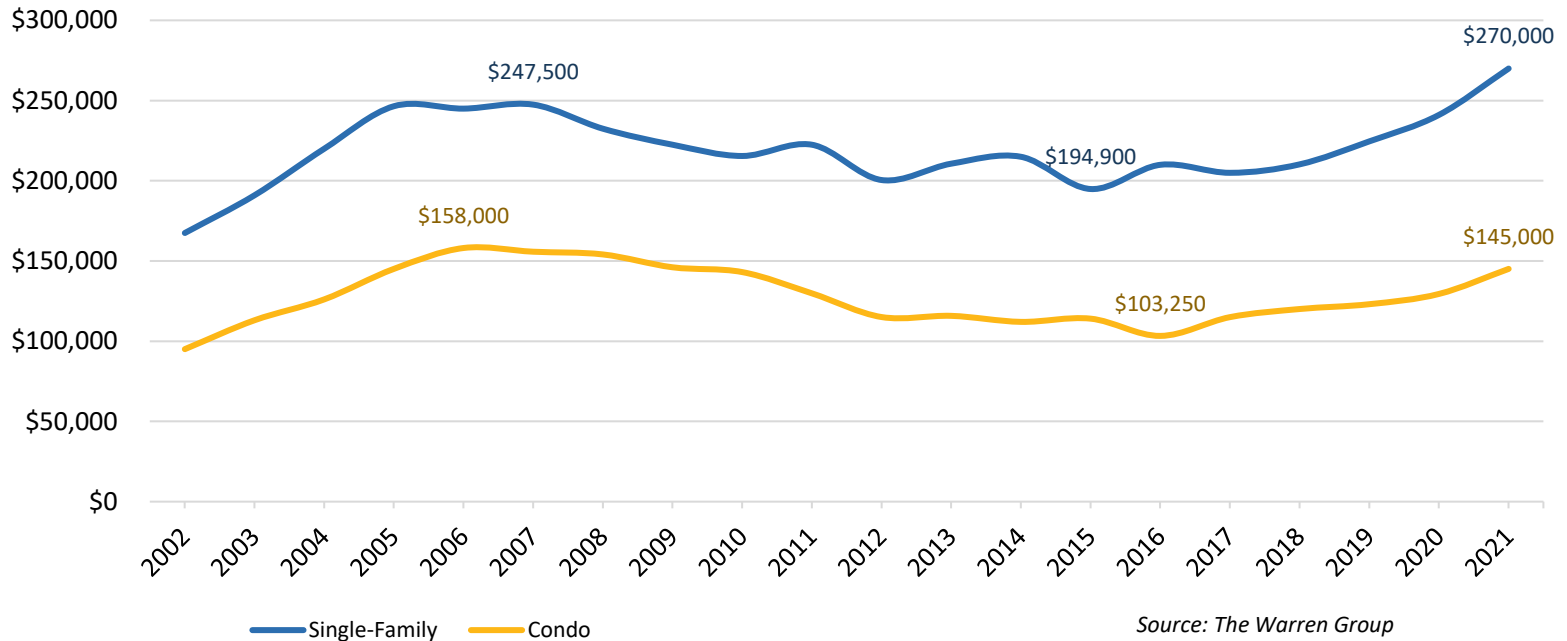
Source: 2019 American Community Survey, 5-Year Estimates, Table B25075

- Data shows home value ranges that provide naturally affordable options
- 72% of homes are valued under \$299,999
- However, this does not mean that all needs for all population and income groups are being met



HOME SALE PRICES

City of Middletown Median Home Sale Price: 2002 to 2021

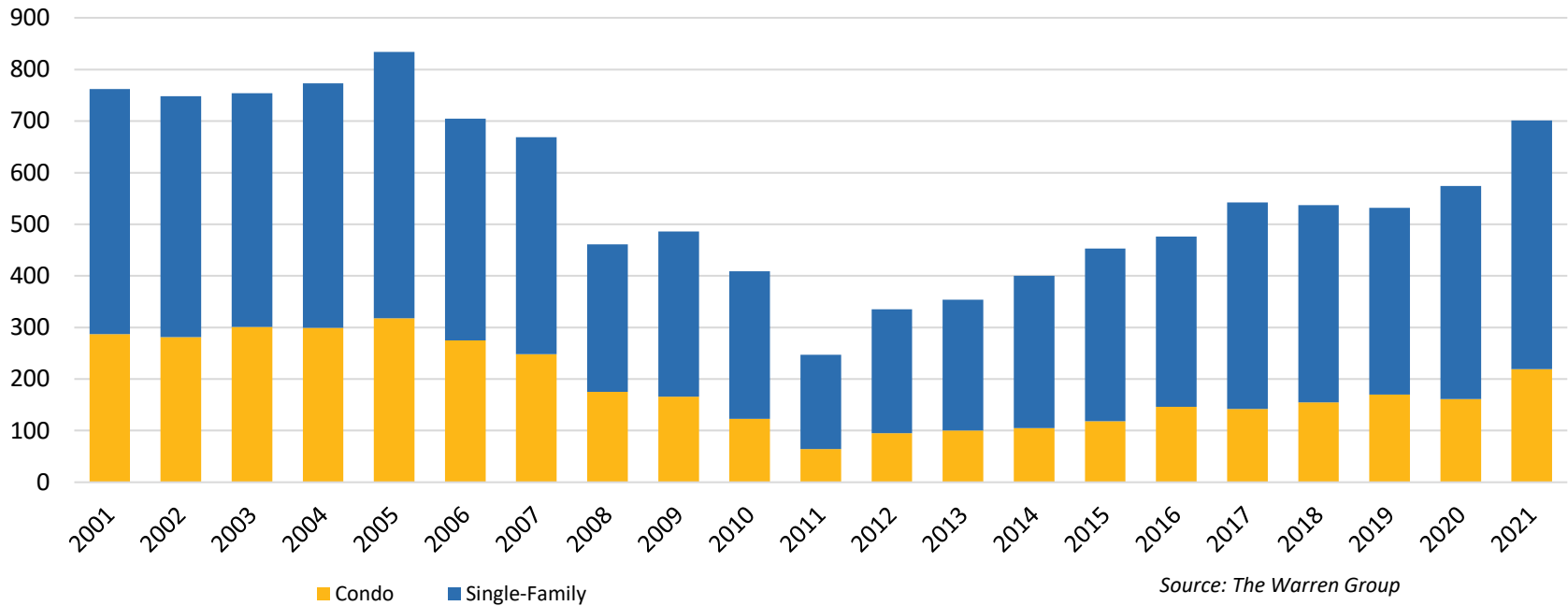


- Median sale prices have been consistently rising for single-family homes and condos since about 2017 but are only slightly above all time highs
 - Rising prices could limit affordability in the future
- Increasing sale prices may encourage more current owners to sell



HOME SALES

City of Middletown Home Sales: 2001 to 2021

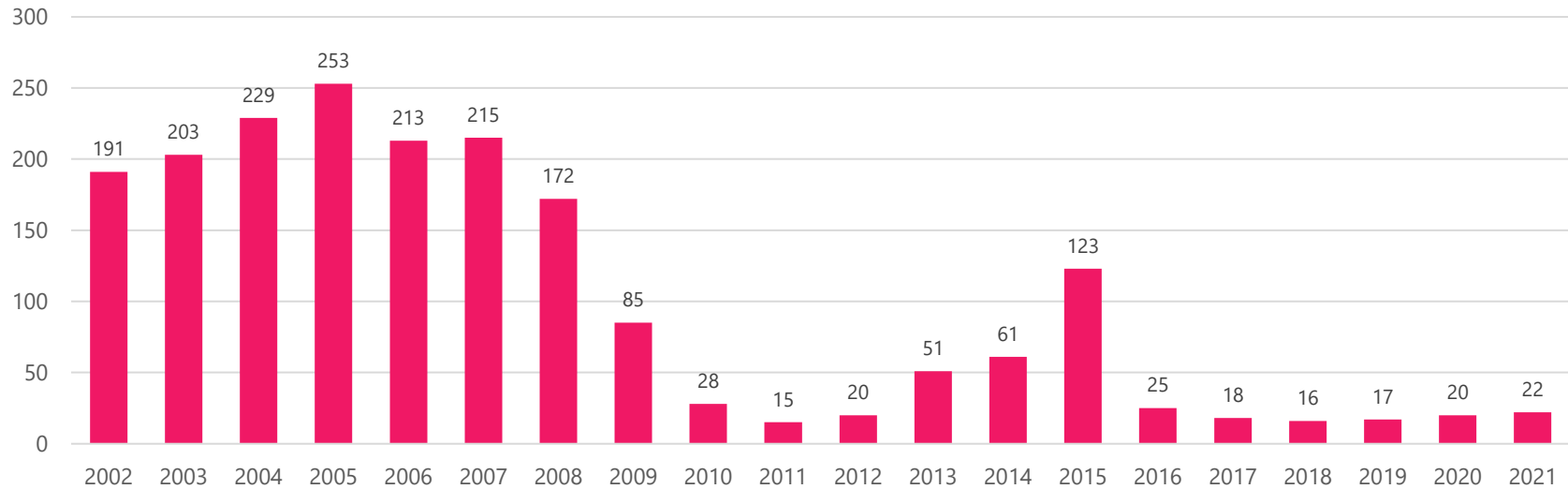


- Home sales have been consistent and rising overall since a low in 2011
- Have not reached the levels of the early 2000s but 2021 saw the highest sales since 2007 – likely COVID related surge



HOUSING PERMITS

Middletown Housing Permits



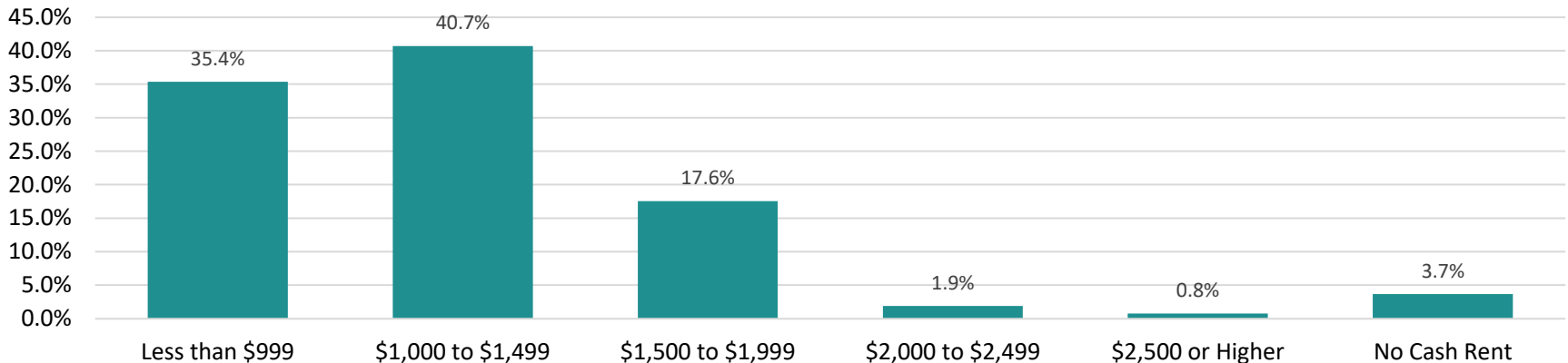
Source: DECD Annual Housing Permit Data

- New housing construction dropped off significantly in Middletown since 2008
- 2015 was an outlier year with 123 permits issued due to large project
- The number of annual permits has not exceeded 25 in the past five years



GROSS RENT DISTRIBUTION

Distribution of Gross Monthly Rental Costs



2019 American Community Survey 5-Year Estimates, Table B25063

- Middletown had a total of 9,124 rental units in 2019
- Majority of these units cost less than \$1,500 per month
- 35.4% of rental units are under \$1,000
- Naturally affordable rental options existing but this does not mean all need is currently being met



HOUSING MARKET TRENDS: TAKEAWAYS

- Middletown has many more rental options than the County as a whole
- Has more small unit options and fewer large single-family homes
- 54% of units are multi-family units of various types – wide variety of housing opportunities especially compared to the Region
- Housing growth has slowed down substantially so new modern housing options may be limited
- Home values and rent values offer naturally affordable housing options
 - However, there is still unmet need, and the sales prices are all time highs – affordable units may not remain affordable in the future
 - Naturally occur affordable housing options may be declining with median prices rising

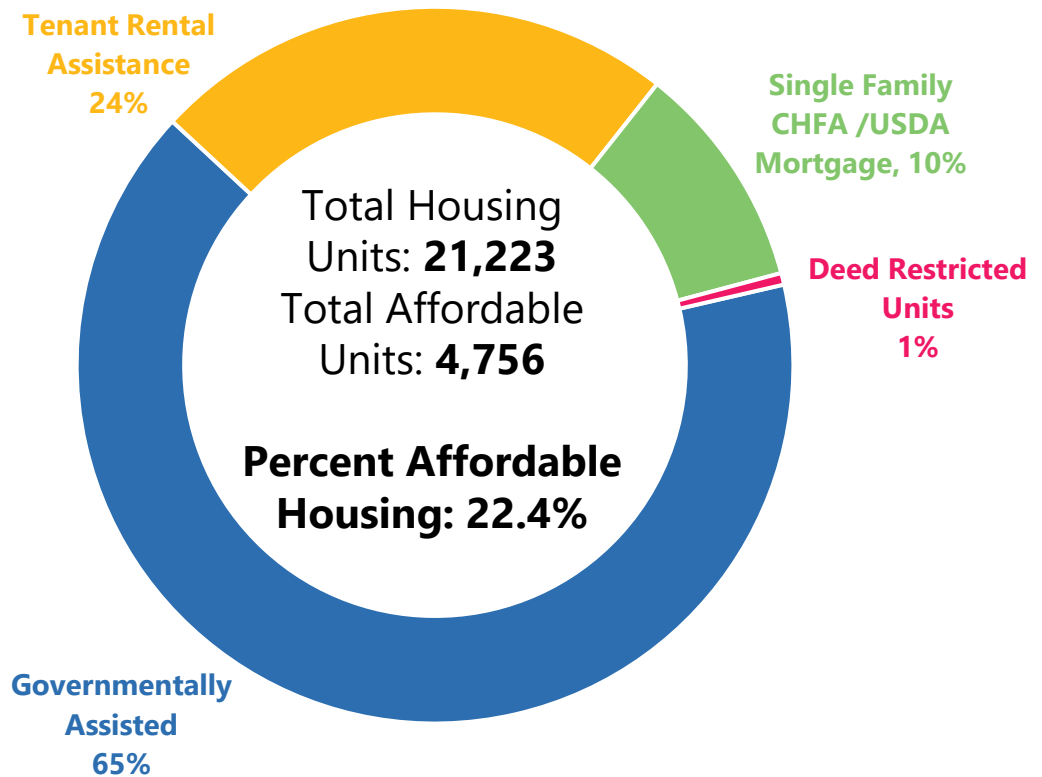


HOUSING NEEDS ASSESSMENT

PROTECTED AFFORDABLE HOUSING

- **Protected Affordable Housing Units** meet the statutory definition of affordable housing.
- **As of 2021, 4,756 units, or 22.4% of Middletown's total housing units were protected affordable units.**
- The State has a goal for all towns to reach 10% - Middletown is the only community in the Region to meet the goal and has one of the highest rates in the State

Affordable Housing Units in Middletown, by Type: 2021



Source: DECD Affordable Housing Appeals List, 2021



AFFORDABLE HOUSING NEEDS

How many Middletown Families Need Affordable Housing?

Low Income

51% to 80% of AMI

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



3,005

Low income HHs



1,035

Homeowners



1,970

Renters

Very Low Income

31% to 50% of AMI

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



2,260

Very Low income HHs



1,345

Homeowners



915

Renters

Extremely Low Income

30% of less of AMI

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



3,025

Extremely Low income HHs



515

Homeowners



2,510

Renters

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

- There are **8,290 households in Middletown (43% of total)** who meet the definition of low income (household income <80% of AMI)
- A mix of homeowners and renters



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AFFORDABLE HOUSING: RENTER NEEDS

Maximum Monthly Costs for Low Income Renters

Low Income

51% to 80% of AMI

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



\$1,236/month

for an individual



\$1,765/month

for a family of 4

Very Low Income

31% to 50% of AMI

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



\$808/month

for an individual



\$1,152/month

for a family of 4

Extremely Low Income

30% of less of AMI

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



\$485/month

for an individual



\$692/month

for a family of 4

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Hartford, 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

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



\$182,000
for an individual



\$261,000
for a family of 4

Very Low Income

31% to 50% of AMI

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



\$119,000
for an individual



\$170,000
for a family of 4

Extremely Low Income

30% of less of AMI

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



\$71,000
for an individual



\$102,000
for a family of 4

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Hartford, 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

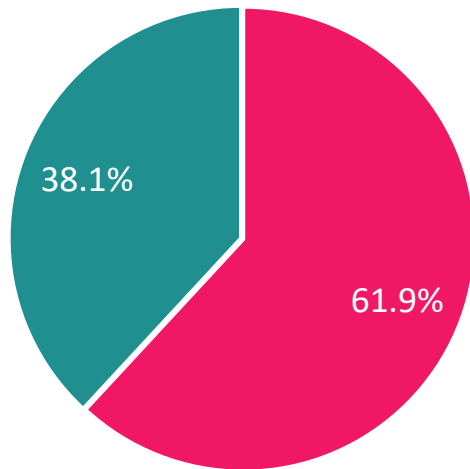
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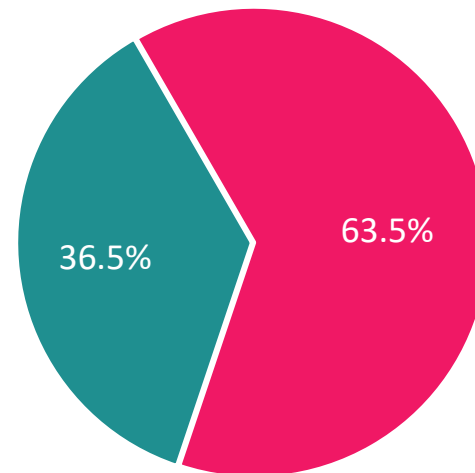
COST BURDENS: EXISTING CONDITIONS

Cost Burden for Low Income Households in Middletown

Low-Income Renters by Portion of Income Spent on Housing



Low-Income Homeowners by Portion of Income Spent on Housing



■ Spending More Than 30% of Income
■ Spending Less Than 30% of Income

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2013-2017

- **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 **62% of Middletown's** low-income households are cost-burdened
 - Compares to 8% for households who are not considered low-income

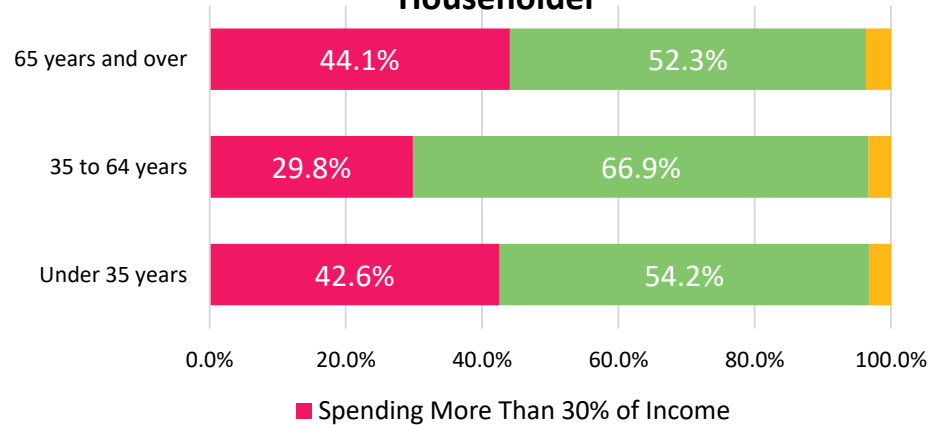


COST BURDENS: EXISTING CONDITIONS

Cost Burden for Other Populations in Middletown

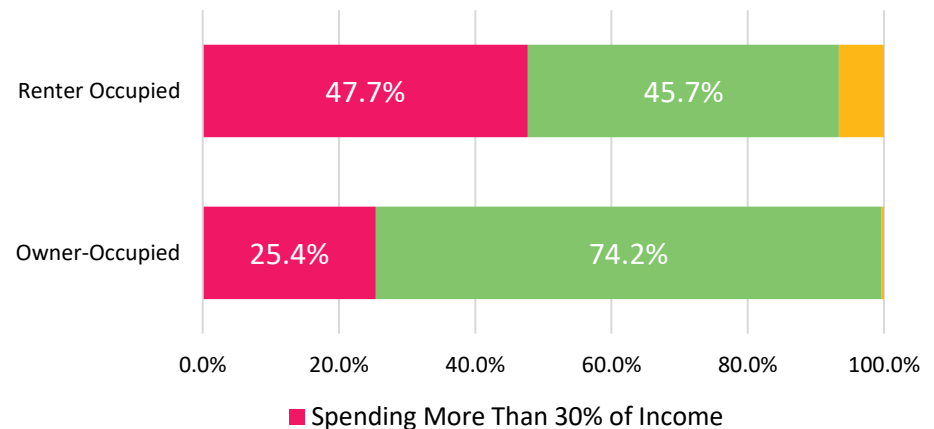
- Senior households are more likely to experience cost burden (44%) followed close households under 35 years
- Renters are much more likely to be cost-burdened compared to homeowners

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



MIDDLETOWN HOUSING AUTHORITY

- Operates 8 housing developments
- Units range from small units to 4-bedroom units
- Elderly and disabled communities
- Family-oriented communities



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)	\$102,000	515	682	167
Very Low Income (<50% of AMI)	\$170,000	1,430	2,553	1,123
Low Income (<80% of AMI)	\$261,000	2,465	6,146	3,681

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)	\$692	2,510	1,399	(1,111)
Very Low Income (<50% of AMI)	\$1,152	3,855	4,571	716
Low Income (<80% of AMI)	\$1,765	5,825	7,792	1,967

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)	\$71,000	515	288	(227)
Very Low Income (<50% of AMI)	\$119,000	1,430	1,058	(372)
Low Income (<80% of AMI)	\$183,000	2,465	3,068	603

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)	\$485	2,510	930	(1,580)
Very Low Income (30% to 50% of AMI)	\$808	3,855	1,861	(1,994)
Low Income (50% to 80% of AMI)	\$1,236	5,825	5,313	(512)

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



HOUSING NEEDS ASSESSMENT: TAKEAWAYS

- Middletown has significant amounts of protected affordable housing – one of the highest rates in the State (22%)
 - However, very little deed-restricted housing
- Has a significant affordable housing need – 43% of population qualifies as low-income under State definitions
- Gap Analysis shows there is a particularly high need amongst these groups:
 - Family rentals for extremely low incomes
 - Rentals for individuals/Single-income households
 - Young people and young families

