



Town of Portland

Affordable Housing Plan

Portland Board of Selectmen

Adopted May 18, 2022

Completed in Partnership with

Town of Portland Planning and 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

Portland is a historic river town settled in 1700. Formerly known as East Middletown and later, Chatham, the town was incorporated in 1840. Shipbuilding, farming, quarries, river commerce and manufacturing brought prosperity to our town. Today the town is reclaiming its connection to the river with the purchase of riverfront brownfields and their reclamation, Discovery Park at the quarries and the creation of Riverfront Park. The new Route 17 Athletic Park and the Airline Trail are creating new interest in our town.

Portland's housing stock offers diverse and inclusive opportunities for high quality rentals, condominiums, multifamily and single homes for all household types, income strata, and life stages. A large percentage of residents are multigenerational indicating that residents, provide a stable community and all enjoy an excellent quality of life.

Affordable housing should remain a high priority as we seek to be a more diverse, equitable and inclusive community. Combined with economic development and continuous improvement in town services and infrastructure, employment opportunities and improved transportation to other communities, Portland will remain a great place to live.

Portland prides itself on an excellent quality of life for all residents. Our community spirit is evident in volunteerism through participation on town commissions, community groups, youth sports and national organizations. Portland has responsive town services, high quality schools, and access to open spaces, recreational and cultural opportunities. Portland is a unique, safe, and healthy place to live. Our *Plan of Conservation and Development 2016 – 2026* will guide our future housing plans to create an attractive and sustainable place to call home.

Introduction

The Town of Portland 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?

In CGS 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 \$55,950 per year could qualify for affordable housing in Portland. 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 20% of Portland 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), 339, or 8.3% of Portland's total housing units were protected affordable units. Portland 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 Portland 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 Specialty Lighting Group, Valley Oil and Standard Knapp.

Plan Development Process

Regional Housing Plan

This Affordable Housing Plan for Portland was developed in conjunction with the Lower 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 LVRCOG to capture common regional themes, housing data, objectives and strategies. The Regional Plan was developed in collaboration from LVRCOG 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 July through September 2021 and gathered input from 68 residents of the Region on community values and housing needs. The key findings of the survey were:

- 68% of respondents feel that housing in Portland was too expensive.
- 77% of respondents feel that affordable or attainable housing is an important component of their community's longevity.
- 64% of respondents do not believe Portland currently has enough housing options to meet current residents' needs.
- 62% of respondents feel that more diverse housing options will have a positive impact on Portland.
- Survey respondents frequently cited that Portland does not have enough housing for young adults, single/individual households, low-income households, or renters but it has the right amount of housing for homeowners, local workers, and families with children.
- Two-thirds of respondents also shared potential benefits of increasing housing diversity, including having a more diverse population, the ability to attract new and retain existing residents, to support local businesses and increase the tax base.

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

Regional public workshops were held on October 5, 2021, and January 24, 2022, which presented the housing needs assessment, community survey results, case studies and potential strategies. Participants were asked to provide to input on potential strategies for the region. Participants showed support for a range of strategies, including inclusionary zoning for new multi-family developments with a fee-in-lieu option, expansion of the cooperative homeownership program, and reducing restrictions on accessory dwelling units.

Municipal Affordable Housing Plan Annexes

An Affordable Housing Plan “Annex” was then created for each of the member municipalities of RiverCOG to provide supplemental data and information as well as objectives and strategies that are unique to each community. A virtual public workshop was held separately for each community between February and March 2022 to gather feedback that was specific to each town. The workshop for Portland was held on February 23, 2022. The outcomes of these public workshops helped shape the content of each Affordable Housing Plan Annex. We encourage readers of this Annex plan to also read the Regional Housing Plan for more information on the context of housing background and context for the Lower Connecticut River Valley region.

Portland's Place in the Region

The Town of Portland, Connecticut is a riverfront community in Middlesex County bordering the Connecticut River along its western perimeter. Portland sits across the river from the City of Middletown. Portland is known for its brownstone quarries which provided the brownstone used to construct the vast majority of brownstone buildings in Connecticut as well as New York City.

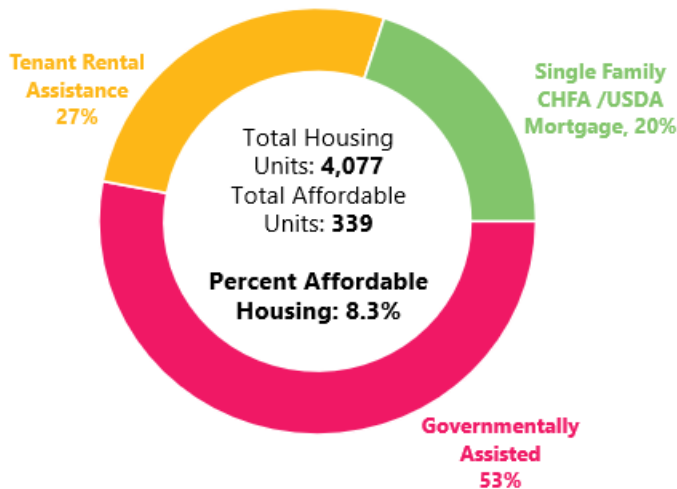
As of the 2020 Census, Portland had a population of 9,384 residents. According to the 2019 American Community Survey, Portland has 3,741 households with a median household income of \$99,292.

Affordable Housing in Portland

Protected Units

As of 2021, 339 units, or 8.3% of Portland's total housing units are protected affordable units. This includes 185 assisted units, 90 units receiving tenant rental assistance, and 64 USDA or CHFA mortgages. Portland does not currently have any deed-restricted affordable units. Portland has a larger share of protected affordable units than its peer communities in the Lower Connecticut River Valley region.

Affordable Housing Units in Portland, by Type: 2021



Source: DECD Affordable Housing Appeals List, 2021

Since 2002, the number of protected affordable housing units in Portland increased from 269 to 339 (from 7.6% to 8.3%).

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 21 households to purchase homes in Portland.

Governmentally Assisted Housing

The Portland Housing Authority currently operates and manages two housing communities in Portland that provide government subsidized housing. There are 118 total units at Chatham Court, which provides units for families and Quarry Heights, which is for elderly and disabled residents.

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.



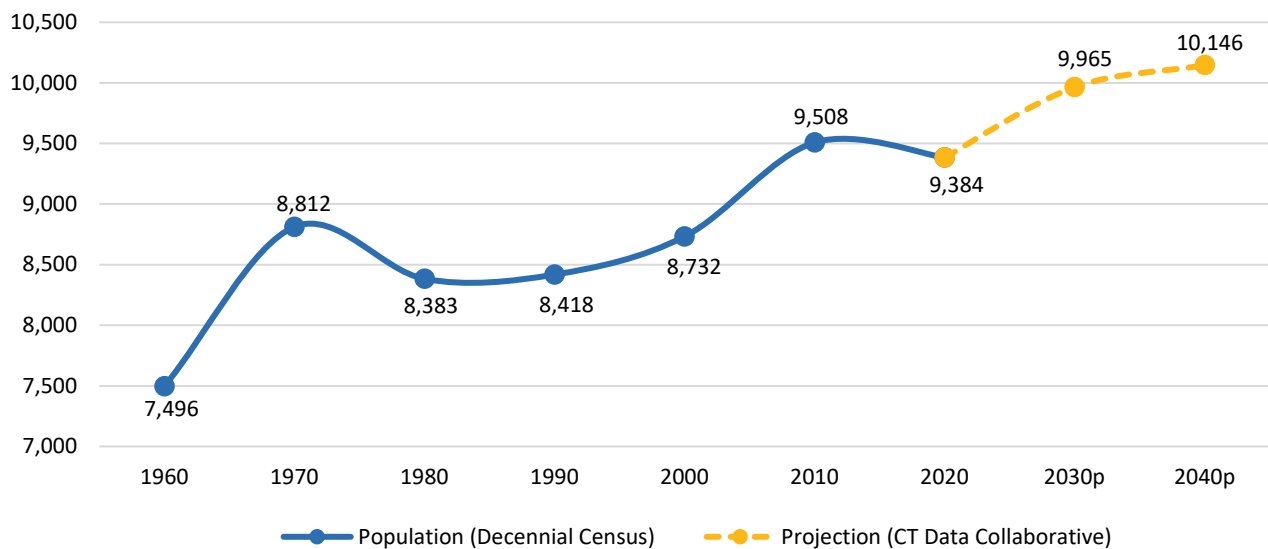
Housing Needs Assessment

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

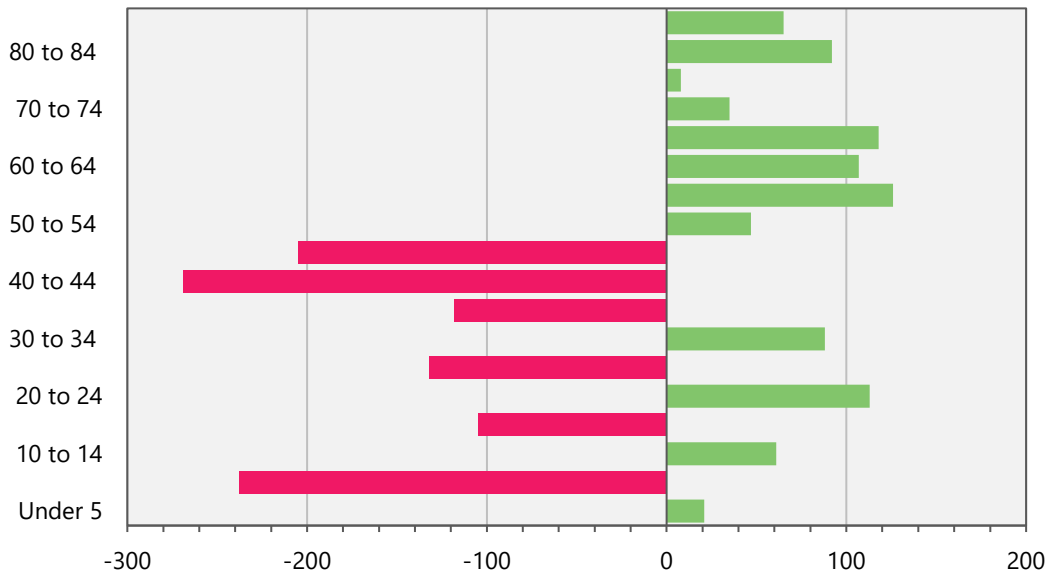
- Portland’s population has historically seen rises and falls. The population peaked in 2010 but had declined by 1.3% from this all-time high by the 2020 Census. Historically, Portland’s population growth has been tied to new housing construction or home sales.
- According to population projections developed by the Connecticut State Data Center, Portland’s population is projected to reverse its decline and begin to rise steadily until 2040.
- Portland is losing younger residents. Most age groups between 5 and 50 have declined in population significantly between 2010 and 2019.
- Portland has continued to age. The population age 65 and over has grown from 14.6% in 2010 to 19.1% in 2019.
- The Town has seen a shift towards smaller households. As of 2019, nearly 65% of households are made up of one or two people. Comparatively, over 68% of Portland’s housing units have 3 or more, suggesting that the supply of smaller housing units has not kept up with demand.

Portland Historic and Projected Population: 1960 to 2040



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

Population Change, by Age Group 2010 to 2019



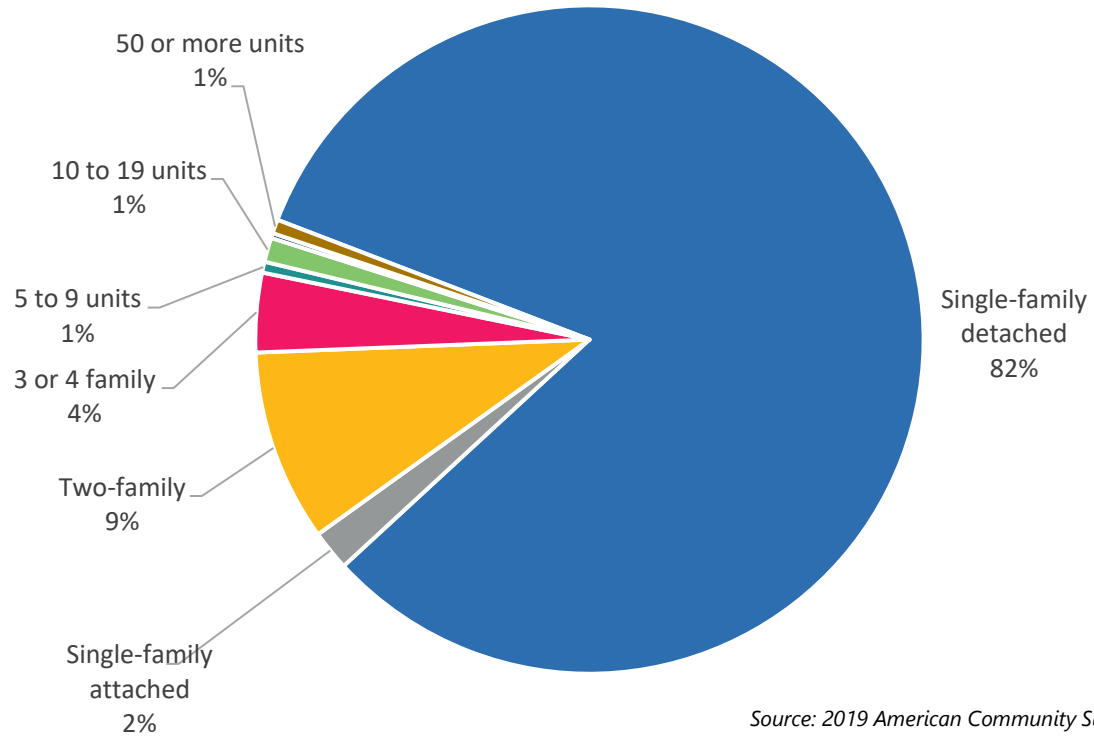
Source: 2019 American Community Survey

Housing Stock

- The housing market in Portland is mostly single-family, detached homes. 82% of all homes in Portland are single-family, detached.
- 68% of housing units have 3 or more bedrooms.
- Most homes in Portland, 83.5%, are owner-occupied and 17.5% are rentals.
- The median sale price for single-family homes in Portland reached an all-time high in 2021 of \$285,000.
- Sales have remained generally stable, although sales have not reached the levels of pre-2008.
- There are a limited number of rental units in Portland – 655 total. 100% of rental units in Portland cost less than \$2,000 per month with 31.5% costing less than \$1,000 per month.

Housing permit activity dropped off drastically since 2004 and is now stagnant, indicating lack of available land and weaker economic conditions. There have not been more than 13 housing permits issued per year in the past ten years.

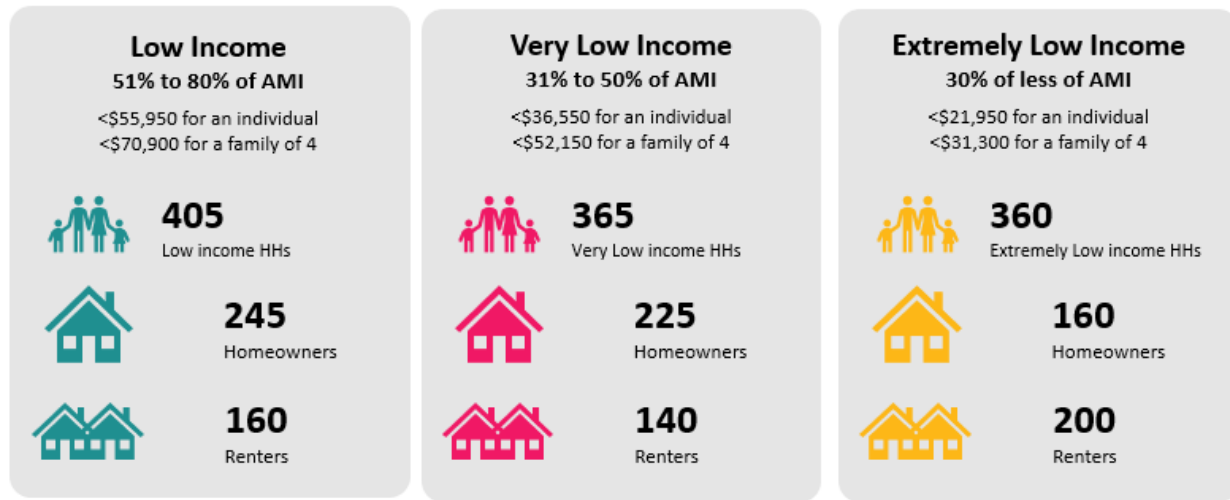
Portland Dwelling Types



Source: 2019 American Community Survey

Housing Need

How many Portland Families Need Affordable Housing?



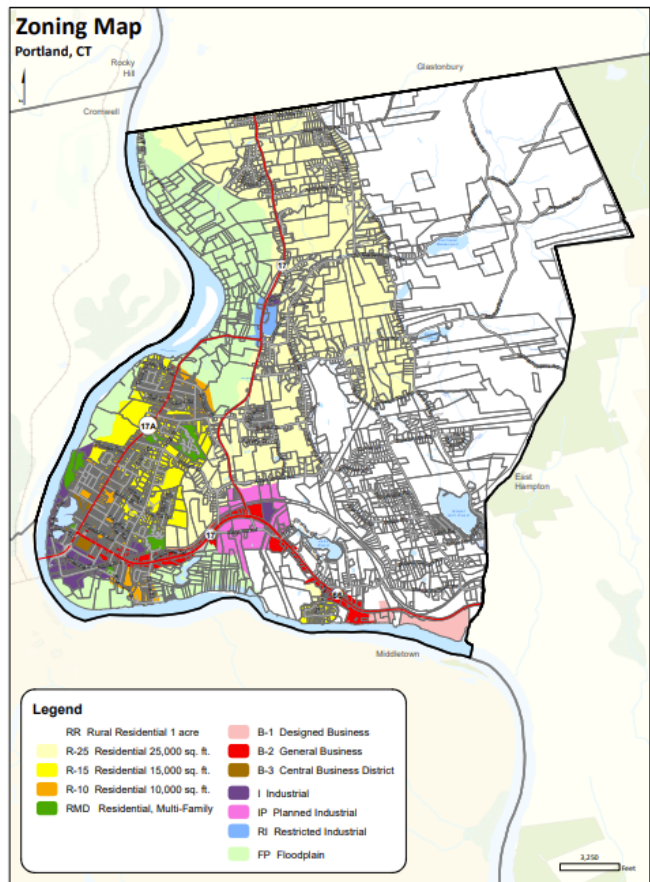
Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- 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 73% of Portland’s low-income households are cost burdened, compared to 4% of households that are not low-income.
- A housing gap analysis was performed comparing the supply of “naturally occurring” affordable housing to local demand. Portland’s gap analysis results indicated that Portland has an adequate supply of units for low-income families. There are small housing gaps for very-low and extremely-low income families that both rent and own as well as small gaps for individual households at all income levels and for both renters and owners.
- Overall, the housing gaps in Portland are smaller than those in other communities in the Region.

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*.

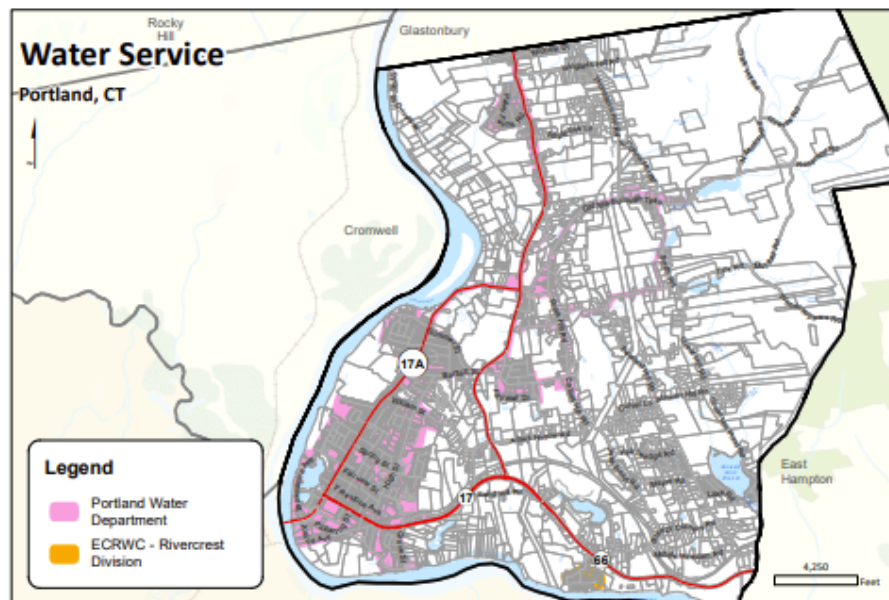
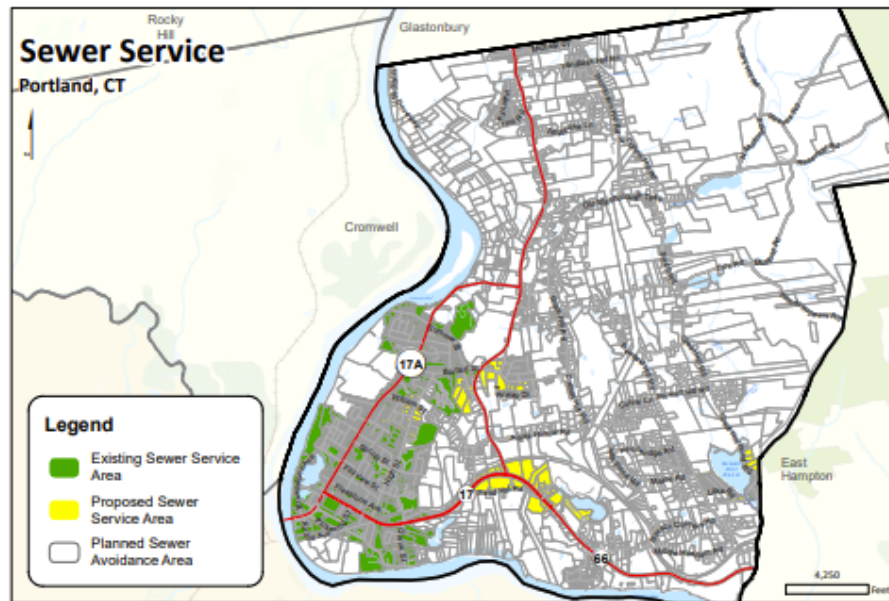
- Portland’s zoning contains four main residential zones.
- The eastern portion of the Town is zoned for the lowest residential densities. Medium to higher density is concentrated in the southwest portion of Portland.
- Two-family dwellings are allowed in the majority of zones via site plan approval.
- Dwellings of four or more units are allowed by Special Permit in the R-10 zone but prohibited in other zones
- Attached ADUs are allowed by right in all zones and detached ADUs are allowed via site plan approval
- A new Multiple Dwelling Development Zone was created allowing up to 6 units per acre in the R-10, R-15, and R-20 Zones
- The Plan of Conservation and Development was updated in 2016 and outlines various housing recommendations including: continuing to encourage the use of conservation subdivisions, evaluating the impact of regulations regarding the conversion of homes in the Town Center to multi-family residential units, ensuring that these types of conversions are taking place in an appropriate manner, looking into ways to incorporate denser housing development in the Town Center where water and sewer infrastructure exists as well as walkability and amenities and considering housing options for low- and moderate-income households, first time homebuyers, seniors and young adults.



Source: Portland POCD

Infrastructure Assessment + Natural Constraints

- Most of Portland relies on private septic systems
- The existing sewer service is located only in the Town Center area
- The extension of sewer service has been considered in the Plan of Conservation and Development as a strategy to enhance the Town's economic development
- Public water is supplied to approximately 2,400 users in Portland and comes from a water supply agreement with the Metropolitan District Commission (MDC)
- The remaining residents rely on well water which is sourced from the Glastonbury Well



Source: Portland POCD

Objectives, Strategies and Proposed Action Steps

1. Expand Knowledge of the Town's existing Accessory Dwelling Unit (ADU) Regulations

Portland currently has permissive ADU regulations that allow ADUs on many properties. However, ADUs are still minimally utilized. The Town would like to explore options to spread education about ADUs to property owners.

Proposed Action Steps:

1.1 Town will prepare handouts, brochures, webpage on the Planning Department website, an FAQs page, etc. which will expand understanding of zoning process and options.

1.2 Review of existing zoning regulations

2. Explore Adaptive Reuse opportunities to repurpose existing buildings into affordable housing

Portland has existing buildings that could be repurposed into other uses including affordable housing. The Town has been exploring zoning changes and incentives that would encourage the adaptive reuse of these buildings and opportunities.

Proposed Action Steps:

2.1 The Planning Commission will work with Staff to review potential vacant or unused structures.

2.2 The Town to seek collaborations with local housing non-profits in the pursuit of adaptation reuse opportunities for affordable housing.

2.3 Review of existing zoning regulations

3. Consider incentives for deed-restricted affordable units in new development

Many municipalities use town-determined zoning incentives to encourage the private development of affordable housing. This could take the form of a density bonus or other zoning relief when a town-specified percentage of affordable housing is included in a new development. The Planning and Zoning Commission should consider if, where, and under what conditions incentives would be appropriate.

4. Strengthen the Town's Position on Affordable Housing

It is important to develop effective public messaging for awareness and support for affordable housing for all life stages and income levels as well as equity, fairness, and regional collaboration in Middlesex County,

Proposed Action Steps:

4.1 Town website should include information about affordable housing and resources on all matters related to housing

4.2 Form community partnerships with coalitions, nonprofits, and Town Planning officer to encourage and inform our community about affordable housing and all matters of housing

4.3 Portland should partner with a non-profit and/or with other towns to locally provide workshops and forums about affordable housing and homelessness

4.4 Report to the community at large on progress of actions taken and assessment of actions

5. Strengthen the Town's capacity to further Affordable Housing

Implementation of the recommendations of this Plan may require resources and an additional level of Town and/or staff oversight.

Proposed Action Steps:

5.1 Establish a Portland Task Force – The Town should consider establishing a Portland Housing Task Force under the guidance of the town planner and the Planning and Zoning Commission to oversee the implementation of this Plan as well as future updates. The Task Force could also serve in an advisory capacity to other boards and commissions and provide recommendations to the Planning & Zoning Commission and the Board of Selectmen.

Actions for Portland Task Force on Affordable Housing:

- a.** Create an inventory of affordable housing in Portland including existing and future units as they become available.
- b.** Establish a relationship with landlords, and Portland Housing Authority to review best practices and policies related to housing
- c.** Seek grants from Federal and state entities related to affordable housing and prevention of homelessness

5.2 Continue our relationship with RiverCOG to collect and review data for Portland and the Middlesex County region and develop realistic goals and strategies

5.3 Provide adequate staffing and skill sets to administer affordable housing programs

The initiatives in this Plan may require additional administration and oversight from knowledgeable staff.

- a.** The Town should evaluate its ability to properly oversee and administer the affordable housing initiatives outlined in this Plan.
- b.** 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

- c. Provide Affordable Housing Training to staff and members of land use boards on statutory requirements of affordable housing and best practices as they evolve.

5.4 Incorporate the Affordable Housing Plan into the Plan of Conservation and Development

The Planning Commission should ensure that the Affordable Housing Plan is an Addendum upon approval and will be incorporated into the housing recommendations section of the Plan of Conservation and Development 2016 -2026 (POCD) when it is next updated.

5.5 Implement Portland's Affordable Housing Plan

The recommendations of this Plan represent a starting point for guidelines to potential future changes to Town Planning and Zoning Regulations and policies. As required by CGS Section 8-30j, this plan will be updated every 5 years or as often as needed.

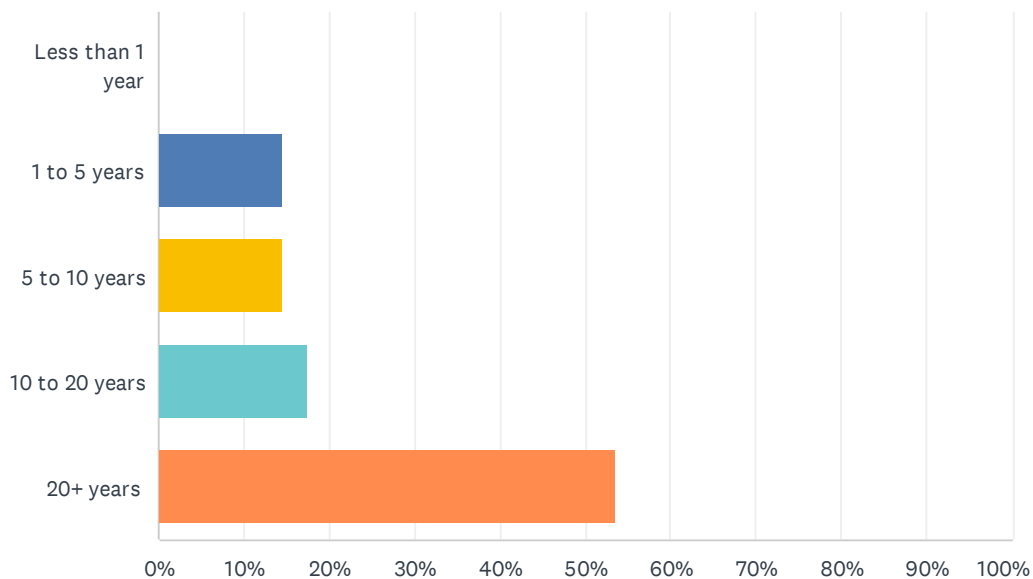
APPENDIX A

TOWN OF PORTLAND AFFORDABLE HOUSING PLAN

RIVERCOG HOUSING SURVEY: PORTLAND RESULTS

Q2 How long have you lived in Portland?

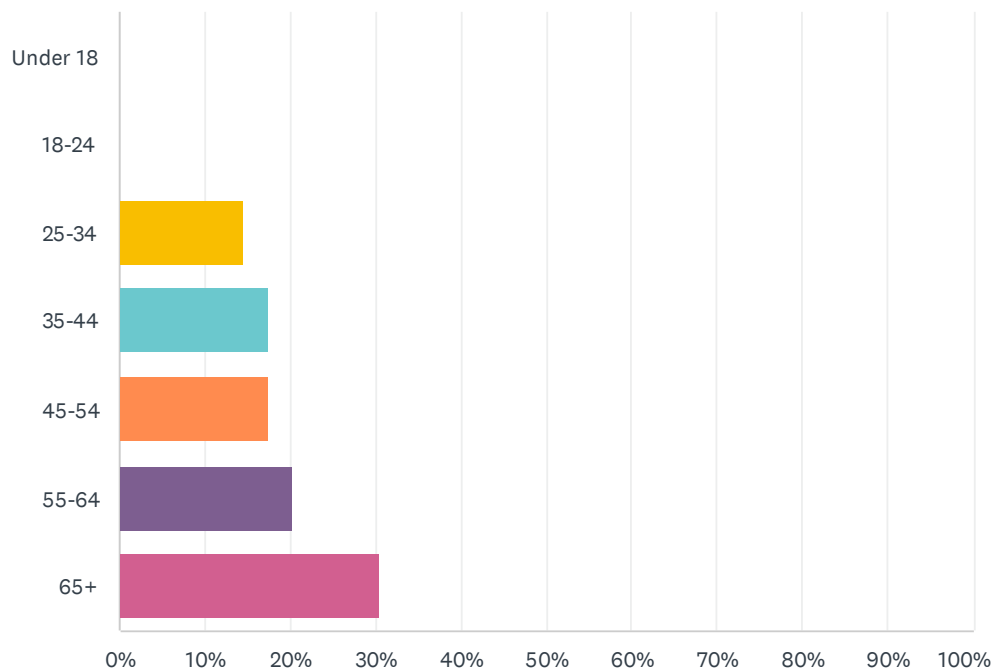
Answered: 69 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	0.00%	0
1 to 5 years	14.49%	10
5 to 10 years	14.49%	10
10 to 20 years	17.39%	12
20+ years	53.62%	37
TOTAL		69

Q3 What is your age?

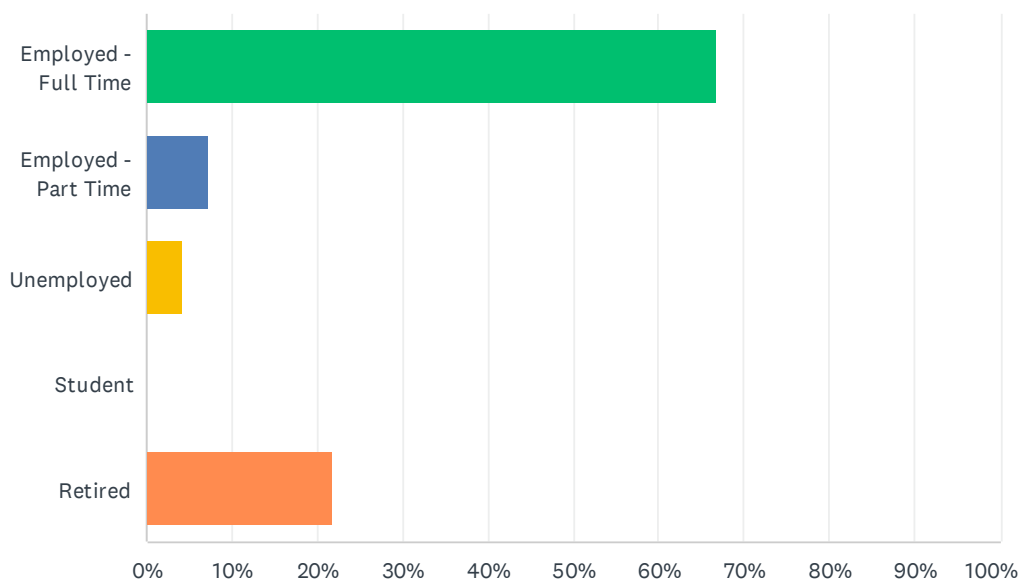
Answered: 69 Skipped: 0



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	0.00%	0
25-34	14.49%	10
35-44	17.39%	12
45-54	17.39%	12
55-64	20.29%	14
65+	30.43%	21
TOTAL		69

Q4 What is your employment status?

Answered: 69 Skipped: 0



ANSWER CHOICES	RESPONSES	
Employed - Full Time	66.67%	46
Employed - Part Time	7.25%	5
Unemployed	4.35%	3
Student	0.00%	0
Retired	21.74%	15
TOTAL		69

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

Answered: 32 Skipped: 37



RiverCOG Housing Survey

ANSWER CHOICES	RESPONSES	
Chester	0.00%	0
Clinton	0.00%	0
Cromwell	3.13%	1
Deep River	0.00%	0
Durham	0.00%	0
East Haddam	0.00%	0
East Hampton	3.13%	1
Essex	0.00%	0
Haddam	0.00%	0
Killingworth	0.00%	0
Lyme	3.13%	1
Middlefield	0.00%	0
Middletown	25.00%	8
Old Lyme	0.00%	0
Old Saybrook	0.00%	0
Portland	65.63%	21
Westbrook	0.00%	0
TOTAL		32

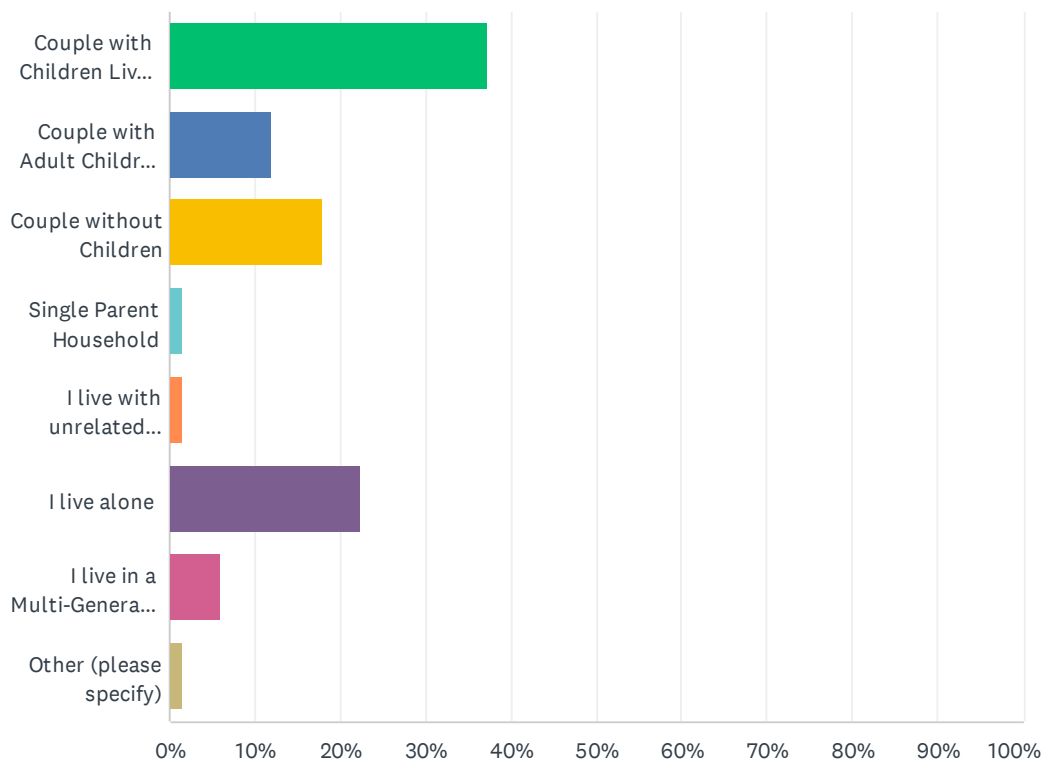
#	OTHER (PLEASE SPECIFY)	DATE
1	Work from home	2/22/2022 8:05 PM
2	Glastonbury	11/7/2021 10:36 PM
3	MANCHESTER	10/12/2021 11:35 AM
4	Hartford	10/6/2021 9:18 PM
5	Newington	9/21/2021 3:58 PM
6	Retired	9/21/2021 3:16 PM
7	Remote	9/17/2021 9:16 AM
8	Retired	9/14/2021 3:55 PM
9	New London	9/14/2021 3:53 PM
10	Work from home due to pandemic	9/14/2021 3:50 PM
11	N/A	9/14/2021 3:46 PM
12	Retired	9/14/2021 3:41 PM
13	Hartford	9/14/2021 3:36 PM
14	NA	9/11/2021 1:43 AM
15	retired	9/9/2021 6:31 PM

RiverCOG Housing Survey

16	Retired	9/9/2021 1:41 PM
17	NA	9/9/2021 8:22 AM
18	Retired	9/8/2021 3:39 PM
19	Retired	9/8/2021 10:28 AM
20	Bridgeport	9/8/2021 9:24 AM
21	Wallingford	9/7/2021 1:45 PM
22	Retired	9/7/2021 11:56 AM
23	Hamden	9/3/2021 1:12 PM
24	Newington	9/2/2021 9:27 PM
25	Retired, previously Middletown	9/2/2021 8:06 PM
26	Retired	9/2/2021 5:33 PM
27	unemployed (stay at home parent currently)	9/1/2021 10:58 PM
28	Hartford	9/1/2021 4:10 PM
29	Hartford	9/1/2021 4:03 PM
30	Wethersfield	9/1/2021 11:53 AM
31	Wallingford	9/1/2021 11:18 AM
32	Hartford	8/29/2021 8:22 PM
33	Farmington	8/24/2021 3:30 PM
34	I am a general contractor I work throughout Middlesex County	8/19/2021 7:16 AM

Q6 What type of household do you live in?

Answered: 67 Skipped: 2

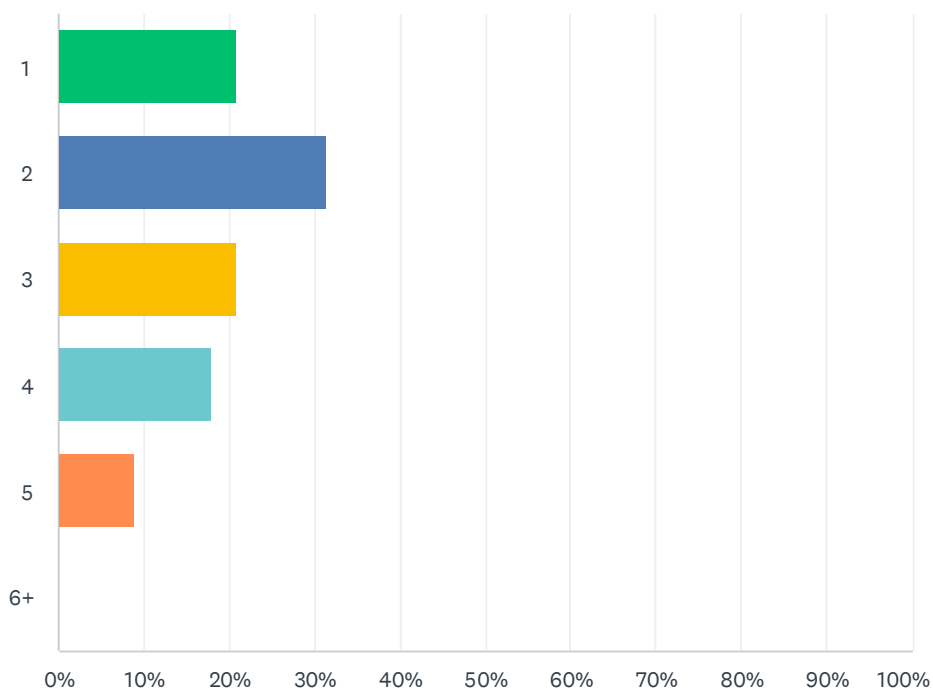


ANSWER CHOICES	RESPONSES	
Couple with Children Living at Home	37.31%	25
Couple with Adult Children (Empty Nester)	11.94%	8
Couple without Children	17.91%	12
Single Parent Household	1.49%	1
I live with unrelated others (roommates)	1.49%	1
I live alone	22.39%	15
I live in a Multi-Generational Household	5.97%	4
Other (please specify)	1.49%	1
TOTAL		67

#	OTHER (PLEASE SPECIFY)	DATE
1	Step Parent with adult children living at home	9/8/2021 9:24 AM

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

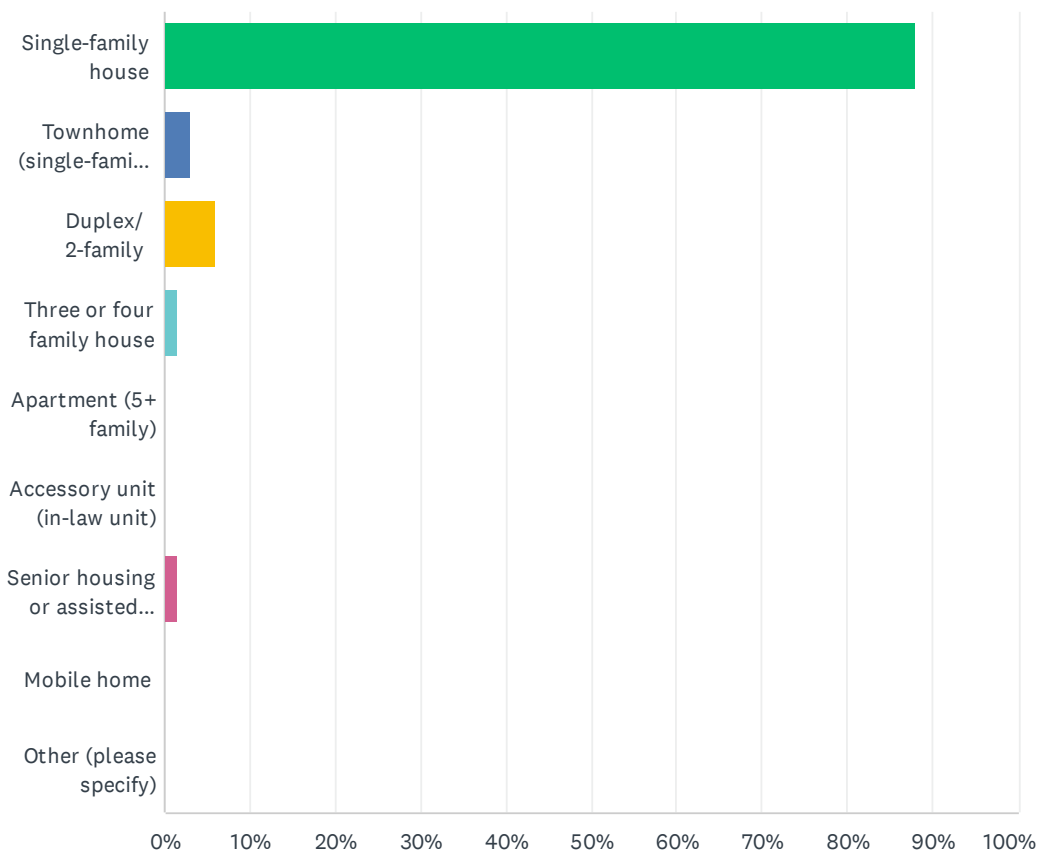
Answered: 67 Skipped: 2



ANSWER CHOICES	RESPONSES	
1	20.90%	14
2	31.34%	21
3	20.90%	14
4	17.91%	12
5	8.96%	6
6+	0.00%	0
TOTAL		67

Q8 What type of home do you currently live in?

Answered: 67 Skipped: 2

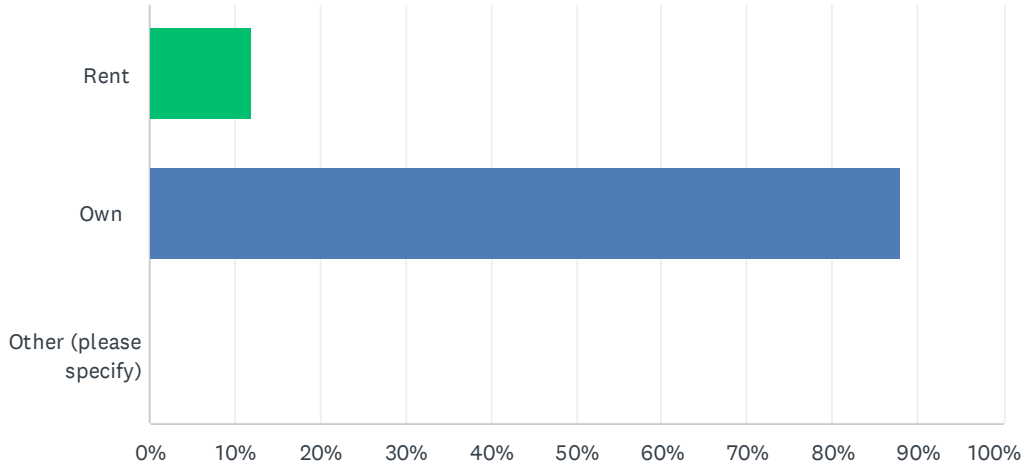


ANSWER CHOICES	RESPONSES	
Single-family house	88.06%	59
Townhome (single-family attached)	2.99%	2
Duplex/ 2-family	5.97%	4
Three or four family house	1.49%	1
Apartment (5+ family)	0.00%	0
Accessory unit (in-law unit)	0.00%	0
Senior housing or assisted living	1.49%	1
Mobile home	0.00%	0
Other (please specify)	0.00%	0
TOTAL		67

#	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: 67 Skipped: 2

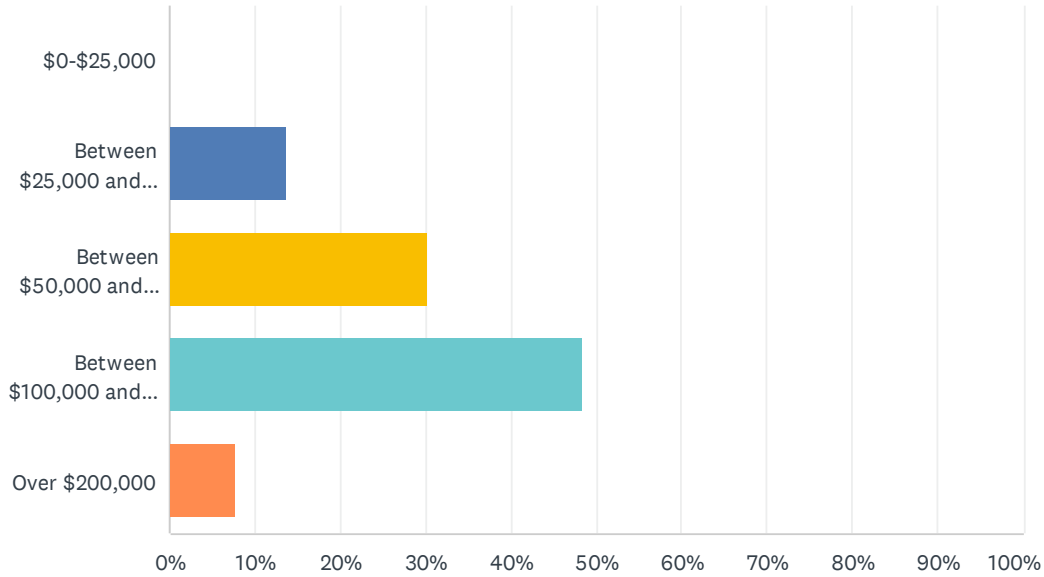


ANSWER CHOICES	RESPONSES
Rent	11.94% 8
Own	88.06% 59
Other (please specify)	0.00% 0
TOTAL	67

#	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.

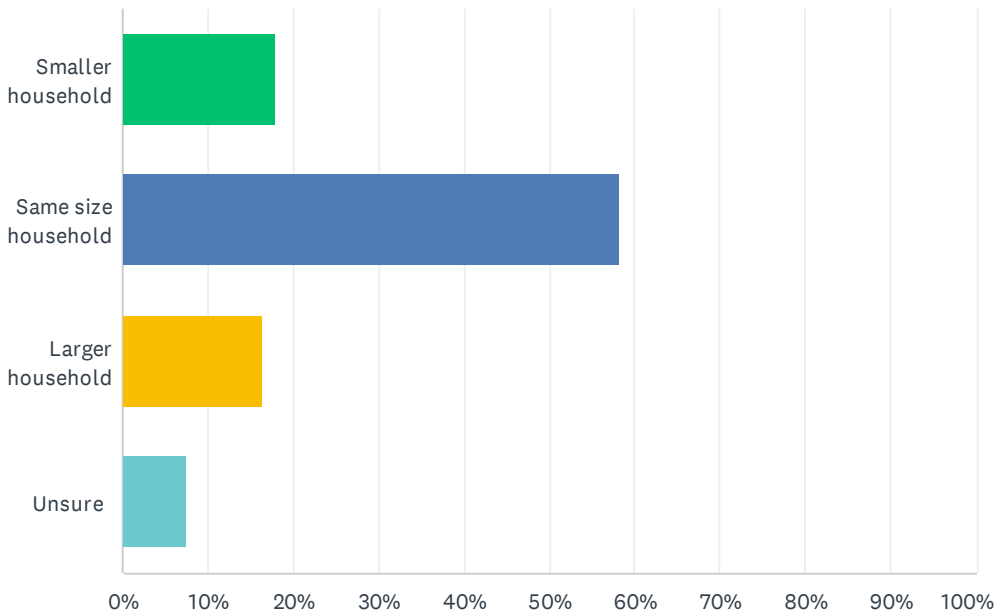
Answered: 66 Skipped: 3



ANSWER CHOICES	RESPONSES	
\$0-\$25,000	0.00%	0
Between \$25,000 and \$49,999	13.64%	9
Between \$50,000 and \$99,999	30.30%	20
Between \$100,000 and \$199,999	48.48%	32
Over \$200,000	7.58%	5
TOTAL		66

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

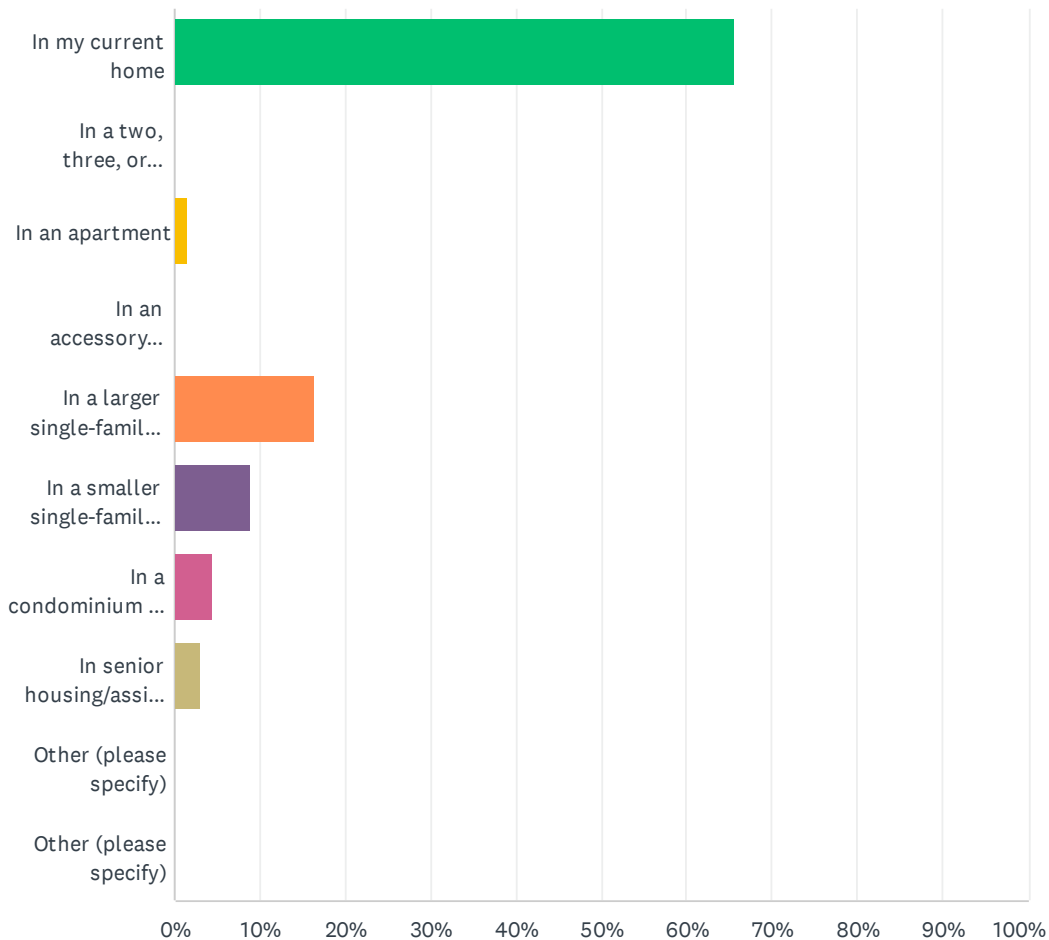
Answered: 67 Skipped: 2



ANSWER CHOICES	RESPONSES	
Smaller household	17.91%	12
Same size household	58.21%	39
Larger household	16.42%	11
Unsure	7.46%	5
TOTAL		67

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

Answered: 67 Skipped: 2



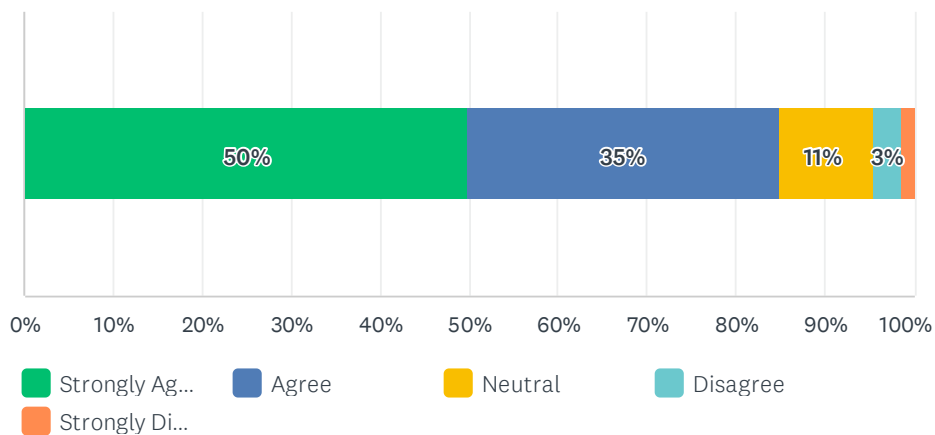
RiverCOG Housing Survey

ANSWER CHOICES	RESPONSES	
In my current home	65.67%	44
In a two, three, or four-family home	0.00%	0
In an apartment	1.49%	1
In an accessory dwelling/in-law apartment	0.00%	0
In a larger single-family home	16.42%	11
In a smaller single-family home	8.96%	6
In a condominium or townhome	4.48%	3
In senior housing/assisted living	2.99%	2
Other (please specify)	0.00%	0
Other (please specify)	0.00%	0
TOTAL		67

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

Q13 Housing in Connecticut is too expensive

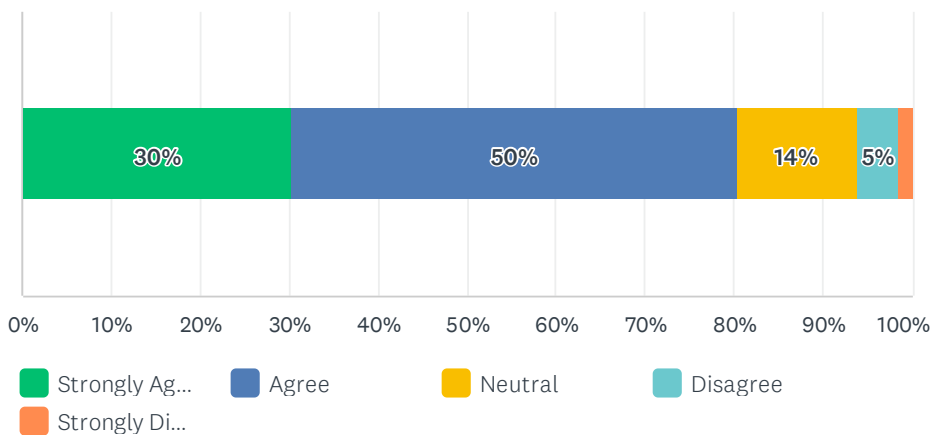
Answered: 66 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly Agree	50%	33
Agree	35%	23
Neutral	11%	7
Disagree	3%	2
Strongly Disagree	2%	1
TOTAL		66

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

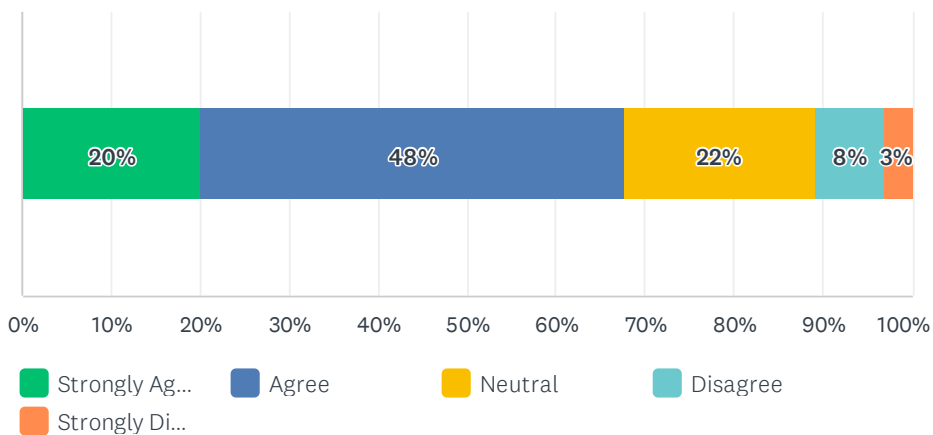
Answered: 66 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly Agree	30%	20
Agree	50%	33
Neutral	14%	9
Disagree	5%	3
Strongly Disagree	2%	1
TOTAL		66

Q15 Housing in my town or city is too expensive

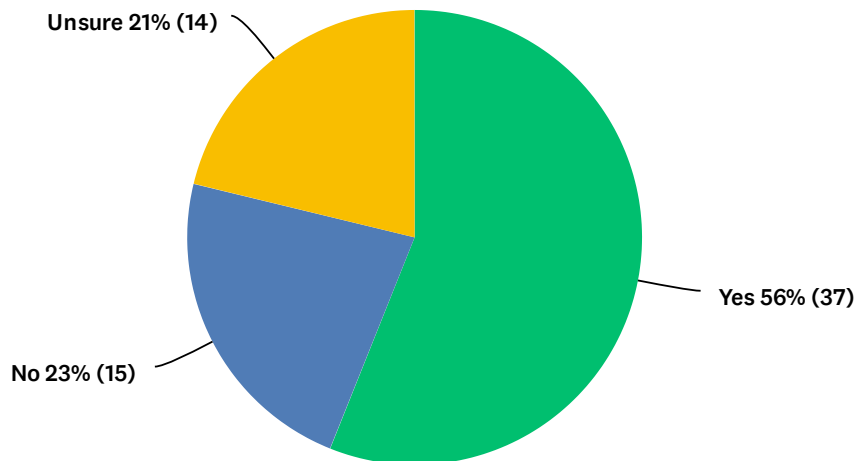
Answered: 65 Skipped: 4



ANSWER CHOICES	RESPONSES	
Strongly Agree	20%	13
Agree	48%	31
Neutral	22%	14
Disagree	8%	5
Strongly Disagree	3%	2
TOTAL		65

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?

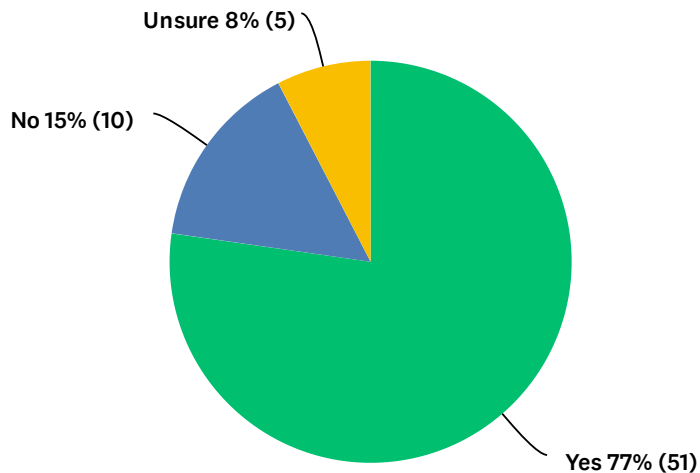
Answered: 66 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	56%	37
No	23%	15
Unsure	21%	14
TOTAL		66

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

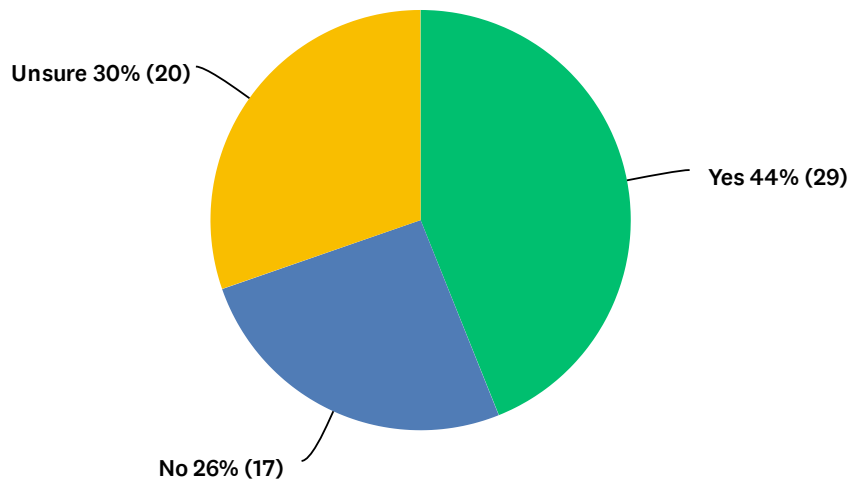
Answered: 66 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	77%	51
No	15%	10
Unsure	8%	5
TOTAL		66

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

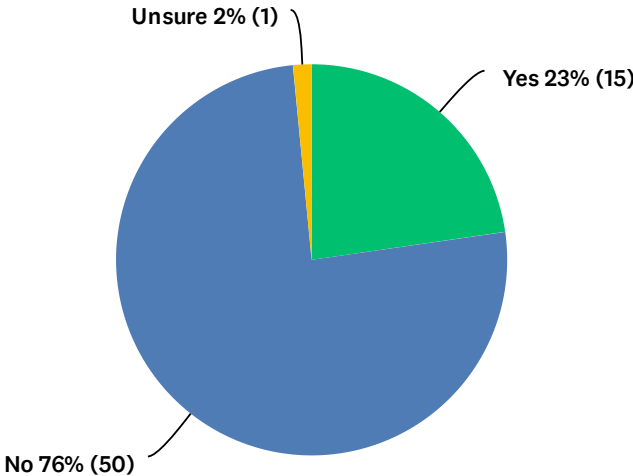
Answered: 66 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	44%	29
No	26%	17
Unsure	30%	20
TOTAL		66

Q19 Do you personally struggle with housing costs?

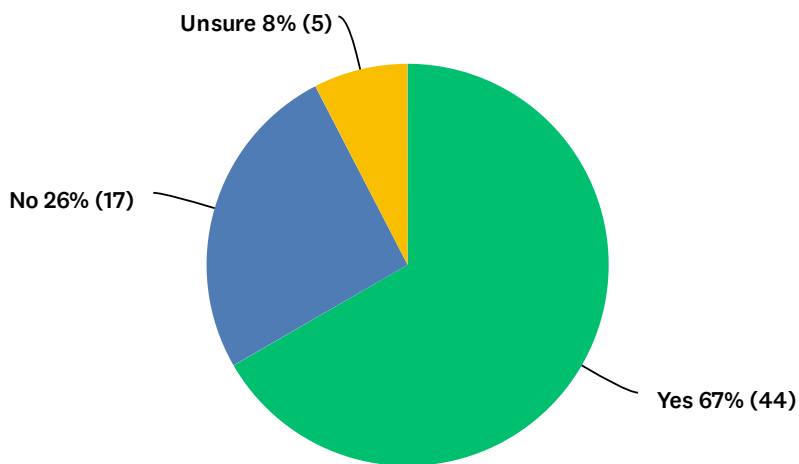
Answered: 66 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	23%	15
No	76%	50
Unsure	2%	1
TOTAL		66

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

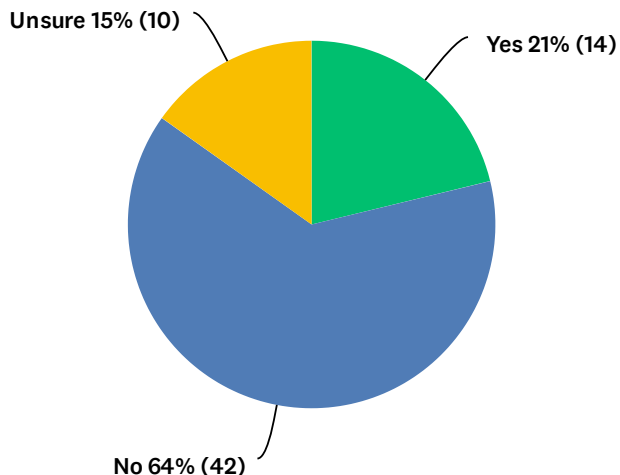
Answered: 66 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	67%	44
No	26%	17
Unsure	8%	5
TOTAL		66

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

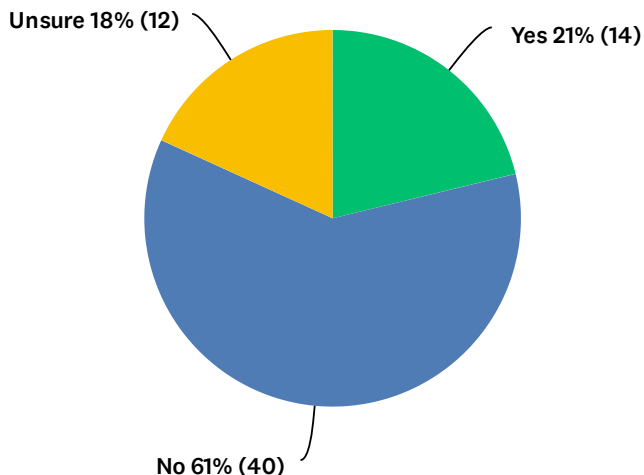
Answered: 66 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	21%	14
No	64%	42
Unsure	15%	10
TOTAL		66

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

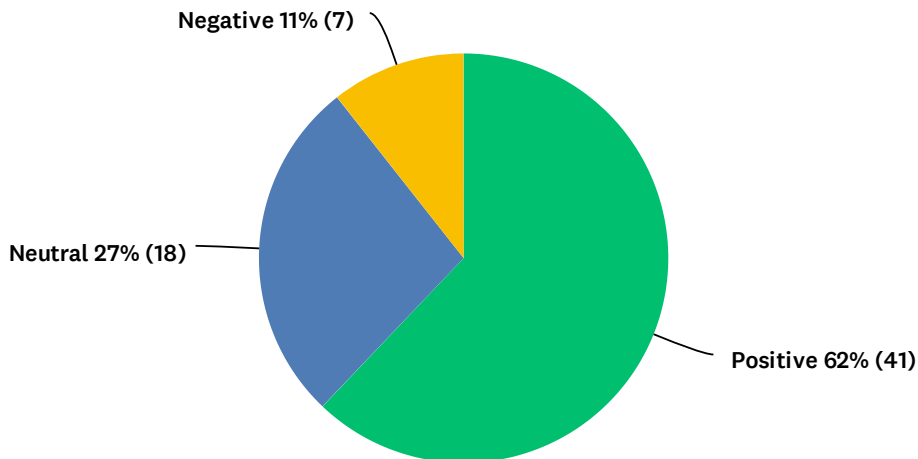
Answered: 66 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	21%	14
No	61%	40
Unsure	18%	12
TOTAL		66

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

Answered: 66 Skipped: 3



ANSWER CHOICES	RESPONSES	
Positive	62%	41
Neutral	27%	18
Negative	11%	7
TOTAL		66

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

Answered: 34 Skipped: 35

#	RESPONSES	DATE
1	Diverse housing options would bring a more diverse home ownership community to Portland. Diversity brings culture, New food/restaurants and businesses. It would allow families to grow and stay in Portland. Housing First Approach allows for much stronger communities. Instability and lack of diverse housing options leads to many social issues and stress on families and children.	11/7/2021 10:40 PM
2	It would provide the opportunity for people who currently cannot afford or find affordable housing in Portland to reside here. Our town will benefit from continued growth, and if it leads to a more diverse population of residents and to more families moving here, the town will benefit	10/12/2021 3:52 PM
3	I believe it would create a more diverse community of residents. I believe more diversity in terms of ethnicity, socio-economics and race would be positive for our town.	10/6/2021 9:21 PM
4	Diversity would enhance this 95 % white community. It may bring younger families with skills and cultural practices that enhance Greater diversity breeds greater understanding and acceptance	10/5/2021 12:32 PM
5	mix of family types; multicultural community	9/21/2021 3:25 PM
6	good name for community welcoming, open minded people make excellent neighbors as well.	9/21/2021 3:21 PM
7	Economic Enrichment Diverse Population Increased Employees	9/21/2021 3:17 PM
8	America is a pluralistic society, our towns should reflect the variety of experiences & walks of life of the folks that live in this country. More people means more experiences, more ways of solving future problems.	9/14/2021 3:48 PM
9	Younger and older folks would be able to move into town, or stay in town. A younger demographic would energize the town.	9/11/2021 1:46 AM
10	a more diverse community overall	9/9/2021 6:34 PM
11	Retirees staying connected to their community,	9/9/2021 1:44 PM
12	Diverse housing options would help to bring in more diverse residents as well as help lower income families and residents set strong roots in the townz	9/9/2021 10:53 AM
13	A more inclusive community. A way for Portland residents to move from renting to owning instead of renting to moving out of Portland like people I know are doing.	9/9/2021 7:26 AM
14	flexibility, diverse employment, diverse culture	9/8/2021 10:29 AM
15	Increased population, resulting in an increase in property tax income for the town.	9/8/2021 9:38 AM
16	More options for people as circumstances change such as aging or adding a new family member; more affordable options give people more time for quality of life activities, time to be involved in community, schools and make contributions to the community or to be healthier, more diversity brings better appreciation for difference and adds vibrancy to a community, mixed income communities seem to me to benefit everyone especially low-income others who are socially isolated.	9/8/2021 9:31 AM
17	greater diversity of residents; more opportunity for business to establish in our town; promotes the security of the public schools existence; promotes health of essential services	9/8/2021 7:53 AM
18	We used to live in low income housing. Being able to afford a home and provide for our family helped us be involved more in our community, financially. We were able to spend more and do	9/7/2021 11:39 PM

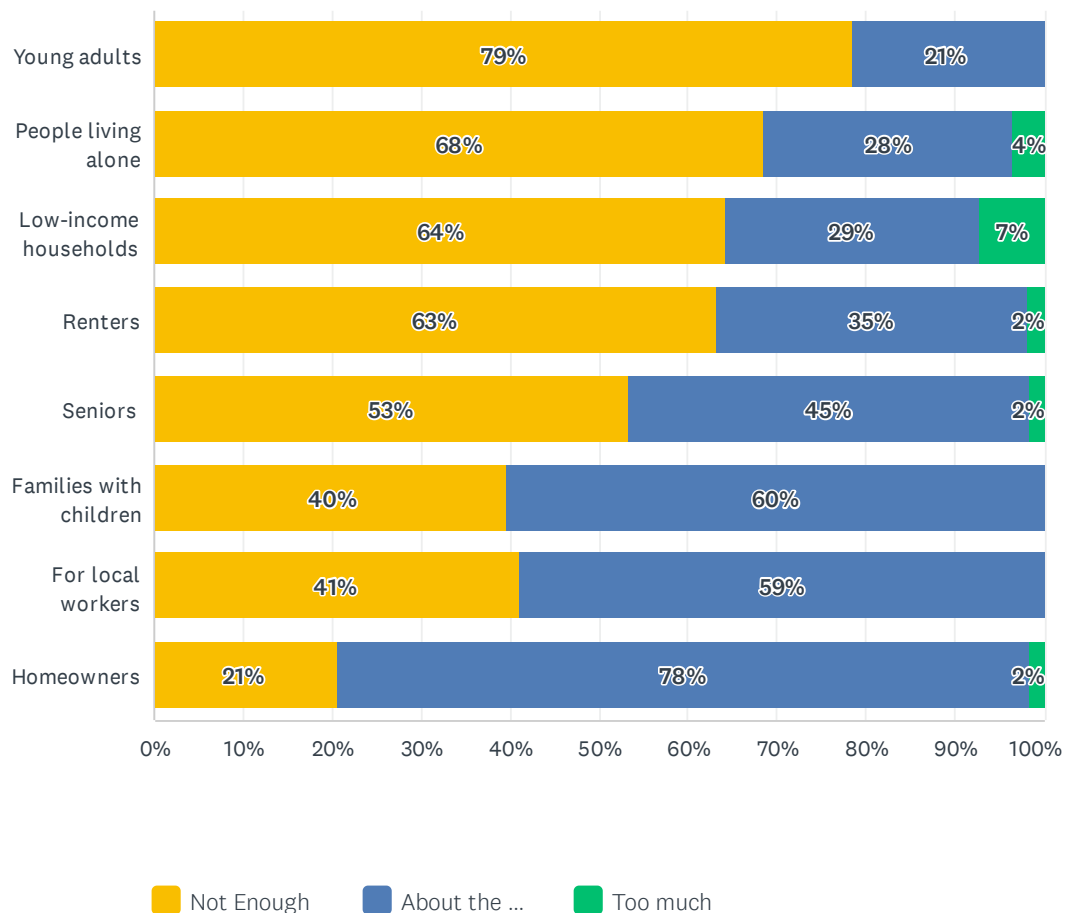
RiverCOG Housing Survey

more. It allows families to get where they want and not need it as well as put back into the community.

19	A more diverse population	9/7/2021 11:59 AM
20	More diversity	9/7/2021 11:34 AM
21	A healthy community has many different kinds of dwellings and many different kinds of people. Whether people rent or buy, they spend money in town, they contribute to the sense of community and participate in town activities. Communities thrive when they are vibrant and dynamic.	9/3/2021 1:14 PM
22	More option for the variety of family size and income size. Some needs yards, some don't	9/2/2021 9:28 PM
23	More diverse population, less poverty and homelessness	9/2/2021 8:10 PM
24	Population diversity, more young people just starting out, seniors able to stay in town.	9/2/2021 5:35 PM
25	With diversity of housing options comes a more diverse community, socioeconomically and otherwise. This gives folks the ability to connect with people whose life experience differs from their own, which increases compassion and empathy - two things that can only benefit a community.	9/2/2021 3:12 PM
26	Allow elderly couples to live in accessory dwelling units. Regulations for these (specifically limitations on size and zoning requirements) should be studied to see if these can be made more readily available and affordable to develop.	9/2/2021 10:06 AM
27	More options for young families to move to town, more options for seniors to age in place, make Portland a more appealing option to a wider variety of people, increase ethnic, racial, and socioeconomic diversity in town	9/1/2021 11:02 PM
28	More diversity among residents in terms of socioeconomic status, race, ethnicity, lifestyle etc. A more affordable community should lead to more thriving businesses, more folks who use alternative transportation. More diversity in housing can be beneficial for the environment and sustainability.	8/30/2021 11:28 PM
29	Long standing residence and their children would be able to remain in the community more easily. People who work in the community can live in the community and it would establish welcoming conditions for a more diverse community both in social demographics and income/wealth.	8/24/2021 3:34 PM
30	Increase in population.	8/19/2021 7:05 PM
31	Lower utility costs and increased tax base.	8/18/2021 2:30 PM
32	More diverse members of the community.	8/18/2021 2:18 PM
33	Opportunity for residents to advance economically by allowing people to work at jobs in the area and helping provide a labor pool for employers; more ethnic diversity would happen; this makes a community a better place according to studies on the impact of desegregation. Families will be supported and elders in staying near their support & social systems although their income is not high.	8/18/2021 10:28 AM
34	A more diverse community is a better community. Providing more diverse housing options would help us make a more diverse community	8/18/2021 7:18 AM

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

Answered: 58 Skipped: 11



	NOT ENOUGH	ABOUT THE RIGHT AMOUNT	TOO MUCH	TOTAL
Young adults	79% 44	21% 12	0% 0	56
People living alone	68% 39	28% 16	4% 2	57
Low-income households	64% 36	29% 16	7% 4	56
Renters	63% 36	35% 20	2% 1	57
Seniors	53% 31	45% 26	2% 1	58
Families with children	40% 23	60% 35	0% 0	58
For local workers	41% 23	59% 33	0% 0	56
Homeowners	21% 12	78% 45	2% 1	58

RiverCOG Housing Survey

#	OTHER (PLEASE SPECIFY)	DATE
1	There is no inventory of apartments to rent or homes to buy that average people can afford. More people looking than there are homes available	9/7/2021 11:43 PM
2	I do not have enough specific info to accurately answer this question	9/7/2021 12:02 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: 40 Skipped: 29

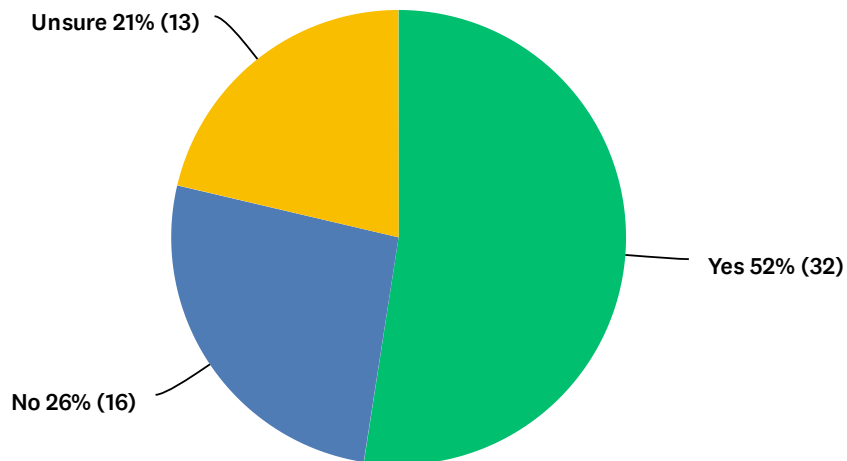
#	RESPONSES	DATE
1	I love Main St. Great access to Middletown, East Hampton or Glastonbury. It is Close to all schools and the Library.	11/7/2021 10:41 PM
2	I don't know	10/12/2021 3:53 PM
3	Route 66 near the intersection of Rt 66 (Marlborough St) and Rt 17A (Main St).	10/6/2021 9:25 PM
4	No sure about buildable land or transportation from outlying areas	10/5/2021 12:34 PM
5	Brainerd Place is bringing new rental units	9/21/2021 3:30 PM
6	Airline Trail (17/66); downtown	9/21/2021 3:27 PM
7	we have an unused riverfront filled with defunct businesses and NO RIVER ACCESS. Poor choices by town gov'mt - only riverfront park rises high off river - no resident landing.	9/21/2021 3:23 PM
8	None at this time - we need to expand our water + sewer lines	9/21/2021 3:18 PM
9	Go ruin Glastonbury, instead.	9/17/2021 9:19 AM
10	No	9/14/2021 3:51 PM
11	The corner of 66 & 17 across from Walgreens _ I thought that was what that property was for?	9/14/2021 3:49 PM
12	No answer	9/14/2021 3:40 PM
13	No answer	9/14/2021 3:37 PM
14	Yes, one has been underway for several years but no progress is being made. There are many large older homes that could be transferred into units for single folks.	9/11/2021 1:49 AM
15	former Elmcrest Hospital property	9/9/2021 6:39 PM
16	No because of our lack of city water	9/9/2021 2:13 PM
17	Elmcrest property corner of routes 66 and 17a	9/9/2021 1:46 PM
18	Under the bridge	9/9/2021 8:25 AM
19	Yes. Elmcrest and airline Avenue.	9/9/2021 7:29 AM
20	Not sure	9/8/2021 3:41 PM
21	Not Sure	9/8/2021 10:30 AM
22	Areas already served by town water and sewer.	9/8/2021 9:40 AM
23	not sure, but I believe there is. There is a lot of open space and old farms	9/8/2021 9:35 AM
24	There are run down older multifamily dwellings on our main street that provide essential housing but these need updating and improvement	9/8/2021 7:55 AM
25	I'm not sure. We can stop building commercial lots and keeping them empty for years and wasting space. We have ton of land in town.	9/7/2021 11:43 PM
26	N/A	9/7/2021 3:05 PM

RiverCOG Housing Survey

27	Diverse housing should be integrated rather than segregated to have diverse populations in all areas.	9/7/2021 12:02 PM
28	Off Main St	9/7/2021 11:35 AM
29	Provided there would be a traffic study, it seems to me that offering more types of housing options along Rte 66 would make a good deal of sense for many whether they rent or buy, and along many stretches of Rte 66 there are empty buildings that need to find better use.	9/3/2021 1:16 PM
30	No	9/2/2021 9:29 PM
31	Lots of commercial land in Portland not being utilized. Allowing tiny or smaller homes with less land would also help instead of building huge unaffordable homes.	9/2/2021 8:14 PM
32	No. There are nicer towns in CT and towns that are less desirable. Unfortunately, not everyone can live in their most desirable location. Working a full time job with a graduate degree, I would love to live on the beach, however I know that at this point in my life it is not feasible. Although it would be nice to live in your dream location, that's not reality works and I don't think we should build anymore developments in Portland.	9/2/2021 5:19 PM
33	Large acreage zones.	9/2/2021 10:07 AM
34	I'm unaware of area suited for more diverse options	9/1/2021 4:14 PM
35	No	9/1/2021 11:55 AM
36	Wondering if the schools consolidate buildings, if the Brownstone Intermediate School (Main St) could be converted into multifamily housing. I know this was looked at in the past but unsure of exact circumstances. There is one free standing apartment building on Main Street, and I wonder if more buildings like that could be developed.	8/30/2021 11:32 PM
37	This should be distributed where ever infrastructure (roads and services such as water)can support i.	8/24/2021 3:36 PM
38	Converting buildings in the older industrial zone to mixed use including residential.	8/18/2021 2:32 PM
39	not sure, perhaps on town-owned land near the river for condos.	8/18/2021 10:31 AM
40	Anywhere in town with city water.	8/18/2021 7:19 AM

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

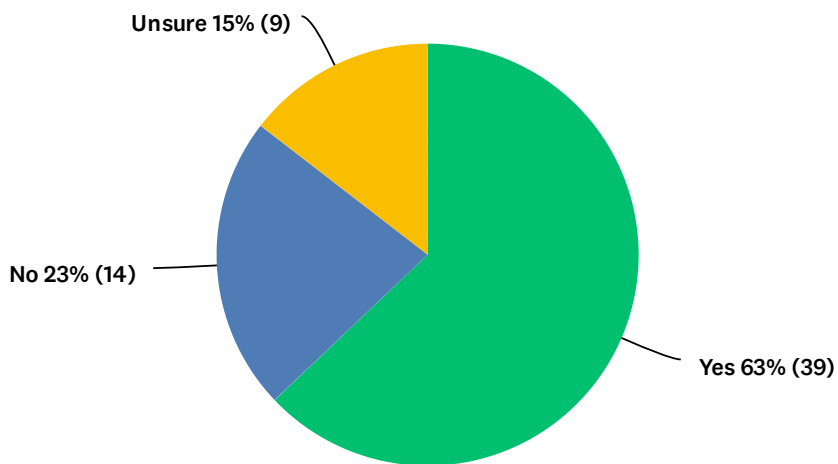
Answered: 61 Skipped: 8



ANSWER CHOICES	RESPONSES	
Yes	52%	32
No	26%	16
Unsure	21%	13
TOTAL		61

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: 62 Skipped: 7



ANSWER CHOICES	RESPONSES	
Yes	63%	39
No	23%	14
Unsure	15%	9
TOTAL		62



Town of Portland

Affordable Housing Plan (AHP)

**Appendix B
Data Analysis +
Housing Needs
Assessment**

April 2022

ACRONYMS AND DEFINITIONS

Definitions

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

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

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

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

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

Acronyms:

ACS – American Community Survey

AMI – Area Median Income

CTSDC – Connecticut State Data Center

DECD – Department of Economic Community Development

HUD – US Department of Housing and Urban Development

NOAH – Naturally Occurring Affordable Housing

POCD – Plan of Conservation and Development

PSC – Partnership for Strong Communities

RPA – Regional Plan Association



COMMUNITY SURVEY RESULTS



Lower Connecticut River Valley
Council of Governments

ABOUT THE RESPONDENTS

- Survey conducted in September - October 2021
 - Left open through 2021 but did not receive much subsequent response
- **68 responses – unique IP addresses – small sample size (0.7%)**
- 54% are long-term residents – 20+ years in Portland
- 31% of respondents were over age 65
- 66% employed full-time and 22% retired
- Respondents who do work are working in Portland and Middletown
- Wide variety of household types – couples with children, couples without children, adult children, individuals living alone
- Wide range of household sizes from one to five people
- 88% of respondents live in a single-family house
- 88% of respondents own their home
- 49% earn between \$100k to \$200k, 29% earn between \$50k and \$100k



ABOUT THE RESPONDENTS

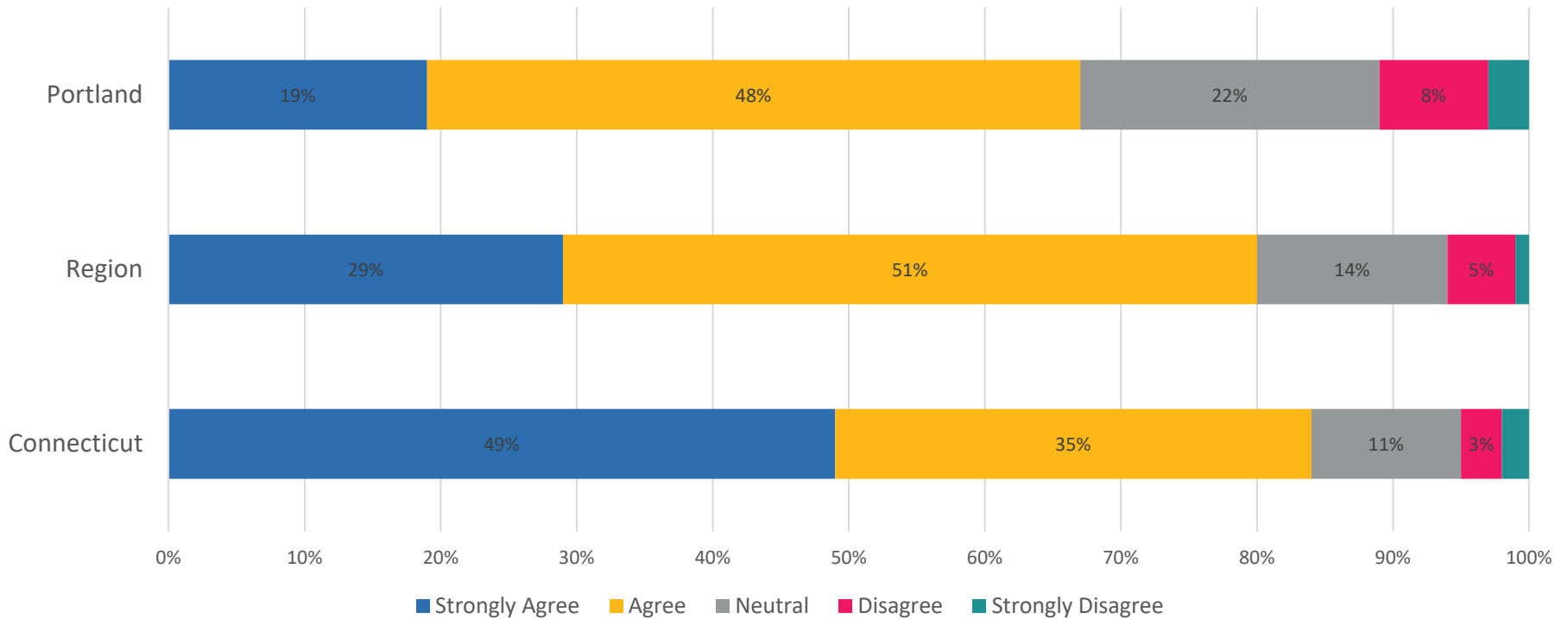
- 56% of respondents see themselves living in the same size household in 5 years, but 18% expect to live in a smaller household and 16% expect to live in a larger household
- 65% think they will be living in the same house in 5 years
- 55% of respondents says they know someone who would move to or stay in Portland if it were more affordable
- 45% know a family, friend or neighbor who struggles with housing costs. 26% said they do not.
- 75% of respondents said they do not personally struggle with housing costs
- 66% said they are aware of affordable housing that exists in Portland today
- 63% do not believe there is adequate housing to meet Portland residents' current needs
 - *Feedback Loop* – If community lacks options, people seeking those options will leave/not move in, and respondents would not know them.



HOUSING NEEDS

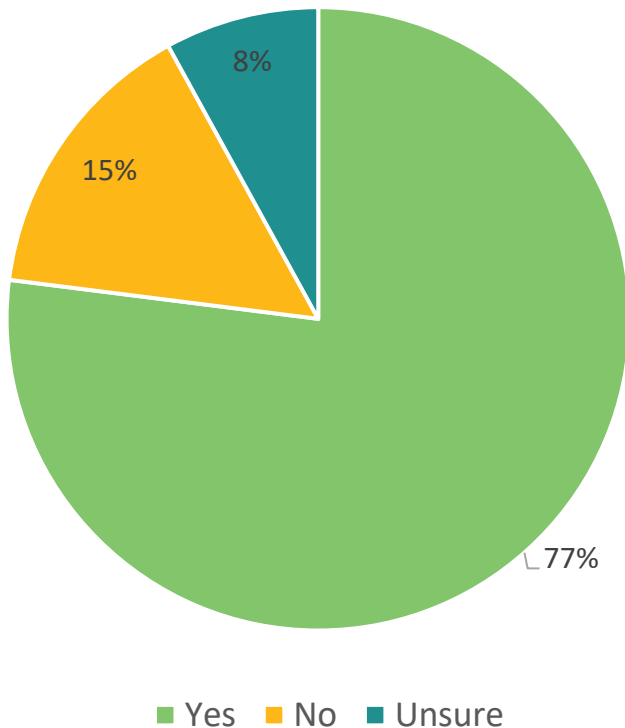
- 84% agree housing in Connecticut is too expensive
- 80% agree housing in the Region is too expensive
- 67% agree housing in Portland is too expensive

Housing in ____ is too expensive



HOUSING NEEDS

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



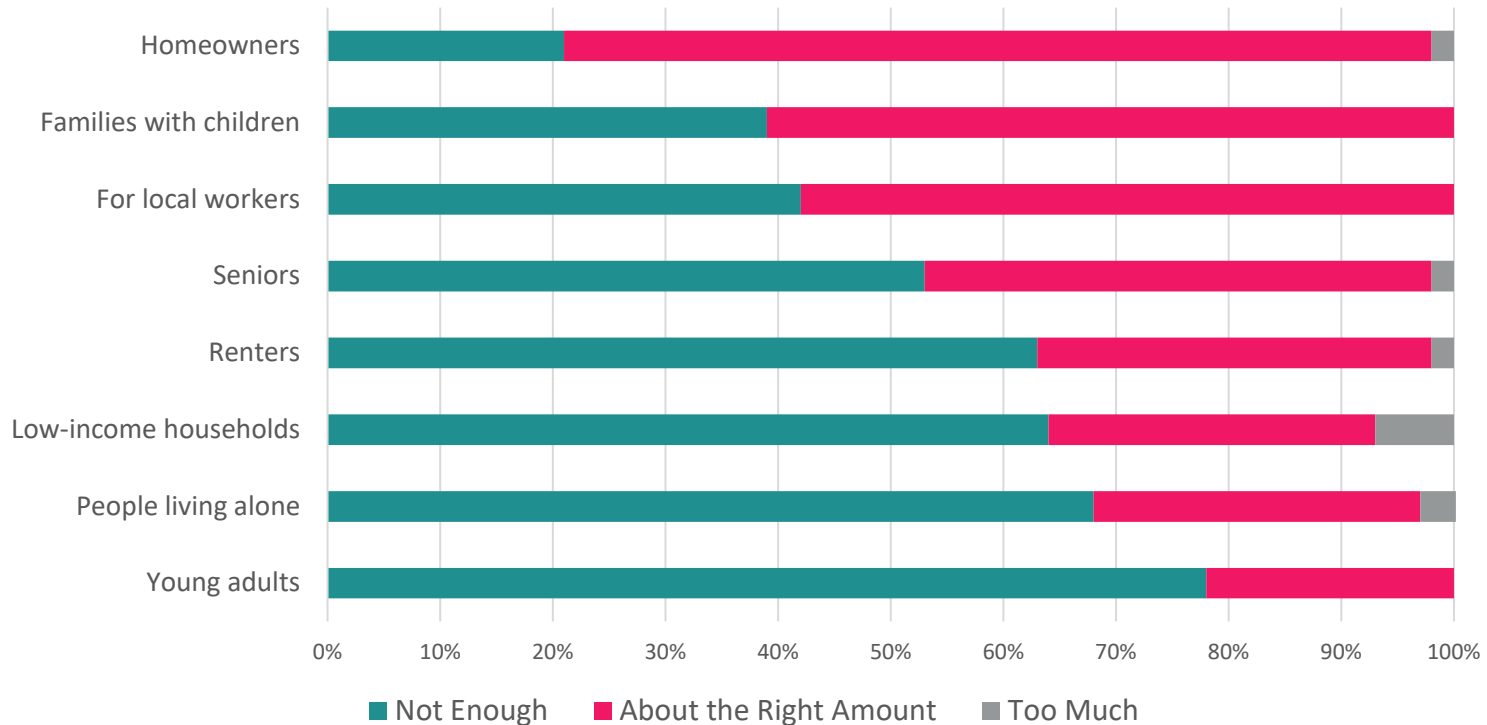
- 77% think housing is an important component in community longevity
- 63% do not think that the current housing options available meet residents' needs
- 60% do not think the existing housing stock is adequate to satisfy future market demands



HOUSING CHOICES

- Respondents most frequently cited that there are not enough housing choices for:
 - Young Adults (78%)
 - People living alone (68%)
 - Low-income households (64%)
 - Renters (63%)
- General agreement that Portland has about the right amount of housing for families with children and homeowners.

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



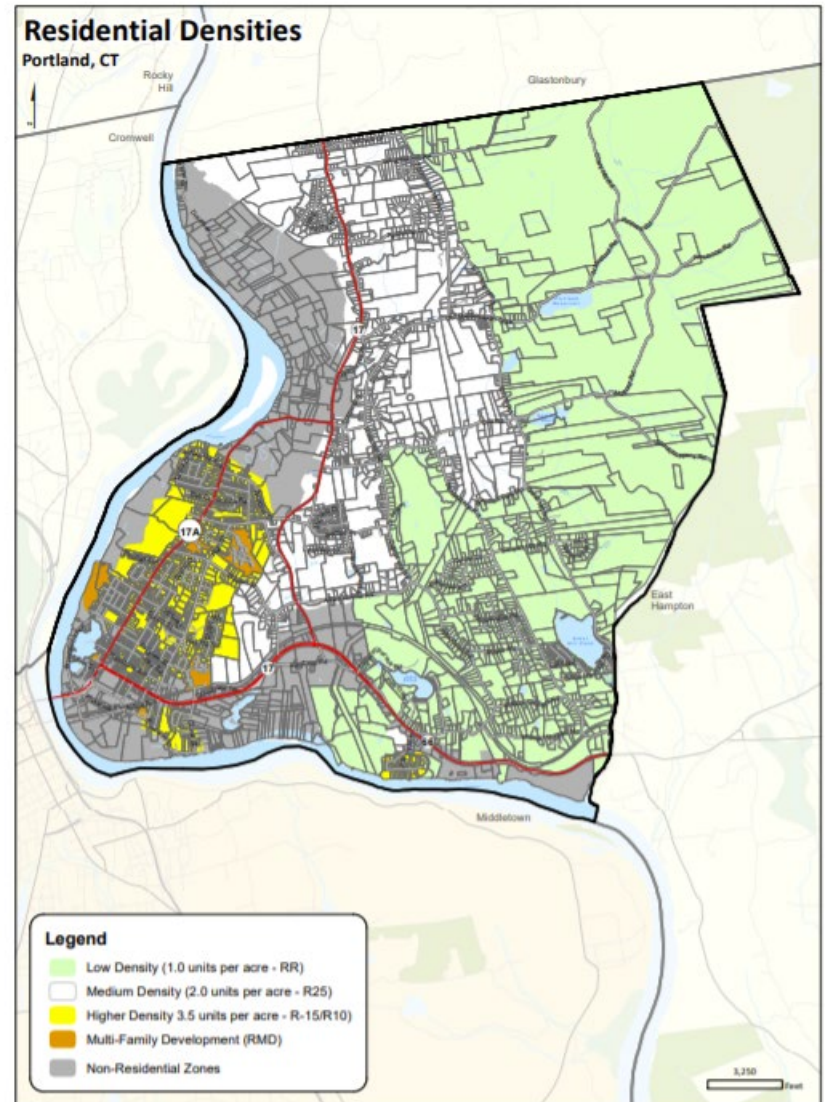
EXISTING CONDITIONS: Planning + Zoning Review



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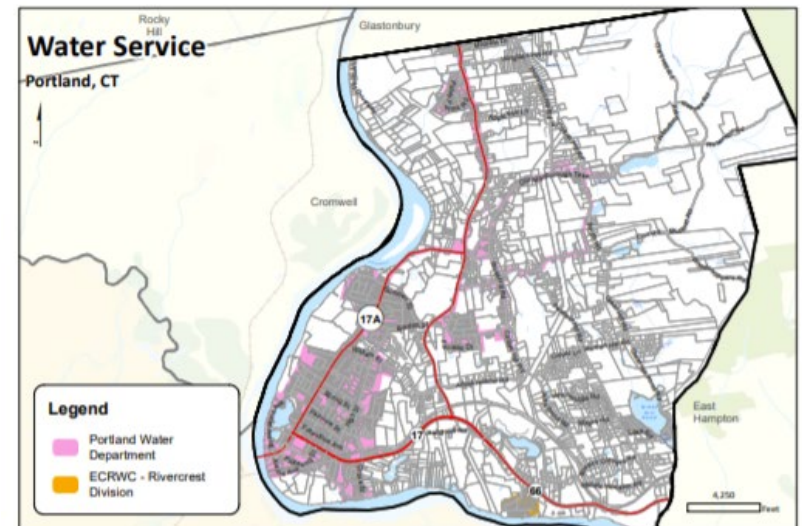
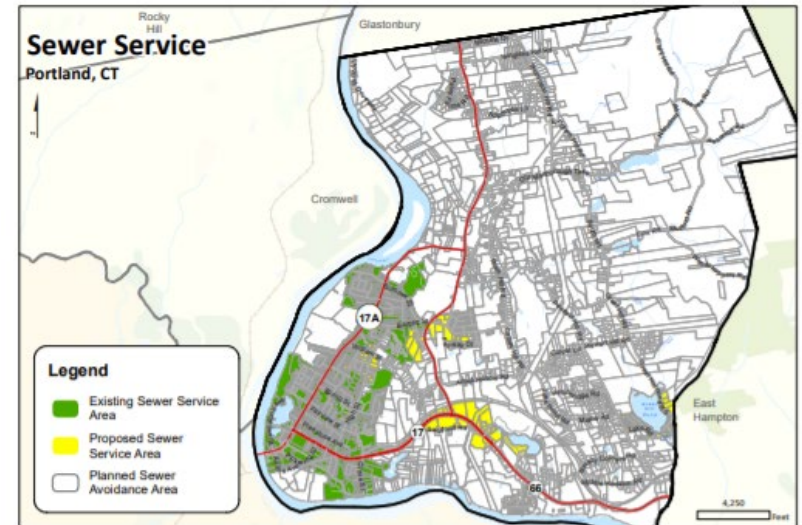
ZONING

- 4 main residential zoning districts:
 - R-10, R-15, R-20, RR
- Two-family dwellings are allowed in most zones by site plan approval
- Dwellings of 4+ units are allowed by special permit in the R-10 zone and prohibited in other zones
- Attached ADUs are allowed by right and detached ADUs are allowed by site plan approval
- A new Multiple Dwelling Development Zone was created allowing up to 6 units/acre in the R-10, R-15, R-20 zones
- Mixed Use Development



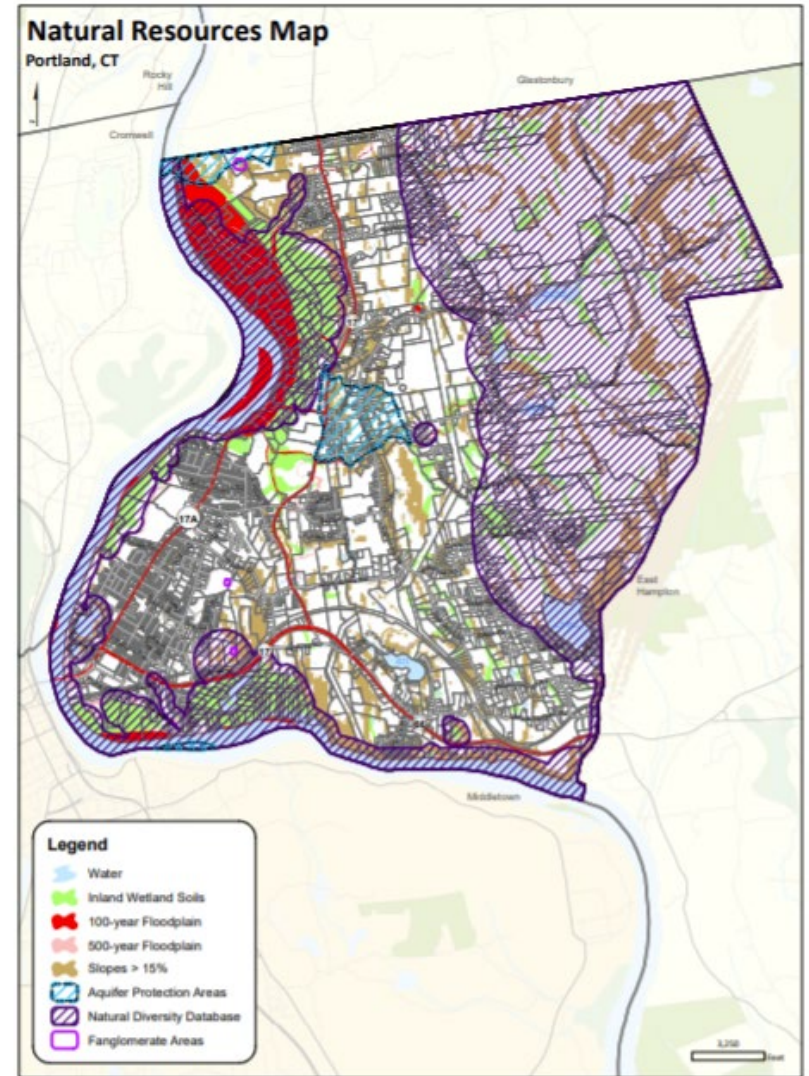
INFRASTRUCTURE & BUILDABLE LAND

- Most of Portland relies on private septic systems, sewer service exists in the Town Center
- The extension of sewer service would benefit the overall economic development objectives of the community.
- Public water for approximately 2,400 users is supplied from:
 - A water supply agreement with the Metropolitan District Commission (MDC)
 - A local water source (the "Glastonbury Well") located on Glastonbury Turnpike



INFRASTRUCTURE & BUILDABLE LAND

- Not all the land in town 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
- Eastern portion of the Town is within the Meshomasic State Forest and in a forest overlay zone
- About 1/3 of the Town is dedicated open space



POCD OPPORTUNITIES

- Portland's 2016 Plan of Conservation and Development (POCD) outlined various housing opportunities:
 - Continue to encourage the use of conservation subdivisions.
 - Evaluate the impact of regulations regarding the conversion of homes in the Town Center to multi-family residential units, ensure that these types of conversions are taking place in an appropriate manner
 - Look into ways to incorporate denser housing development in the Town Center where water and sewer infrastructure exists as well as walkability and amenities
 - Consider housing options for low- and moderate-income households, first time homebuyers, seniors and young adults.



EXISTING CONDITIONS:

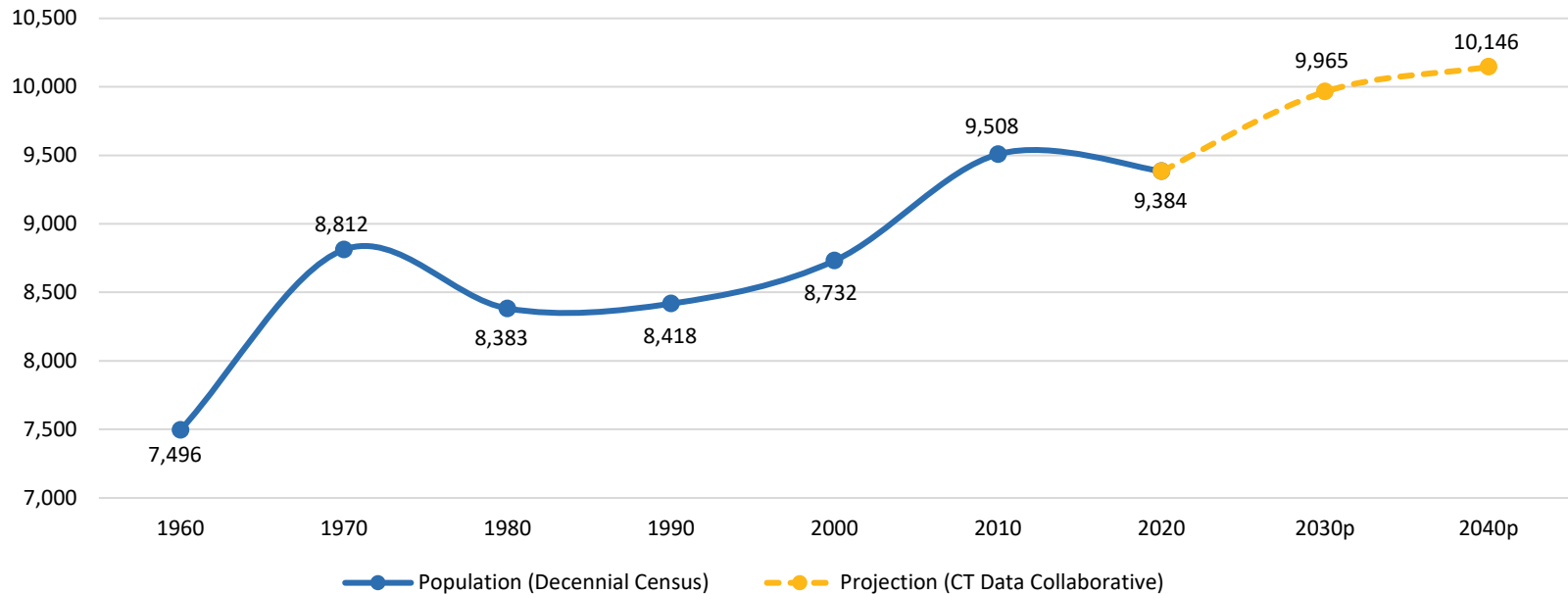
Demographic Trends



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POPULATION TRENDS

Portland Historic and Projected Population: 1960 to 2040



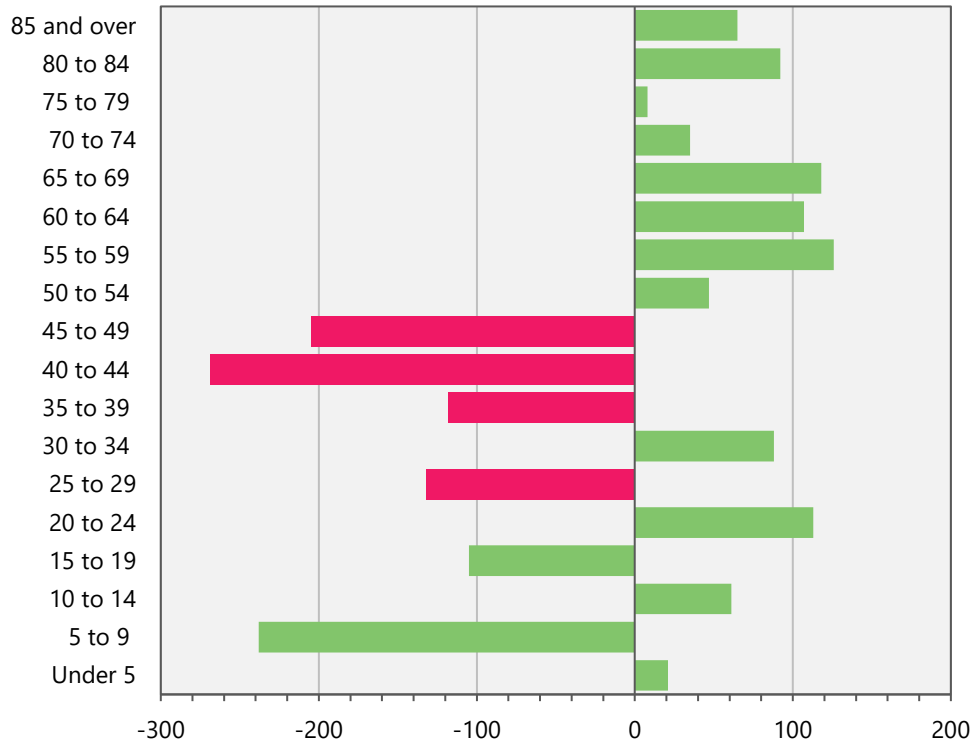
Source: 1960 - 2020 Decennial Censuses; CT Data Collaborative projections

- Portland's population declined by 1.3% from 2010 to 2020
- Current projections indicate that it will recover and rise in the future
- Future population drivers will likely be housing turnover and housing construction, including new dwelling units, additions, and expansions

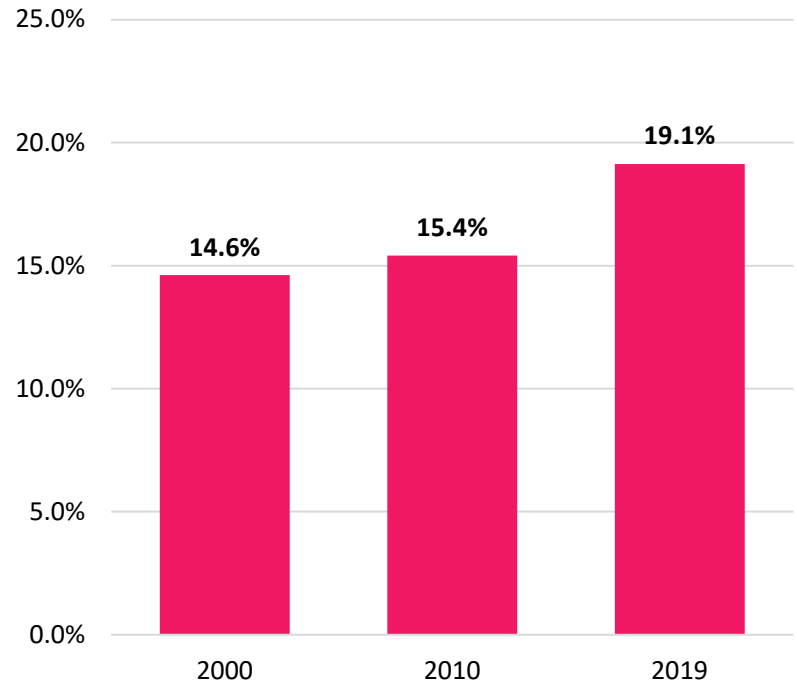


AGE DISTRIBUTION

Population Change, by Age Group 2010 to 2019



Percent of Population Age 65 years old and over



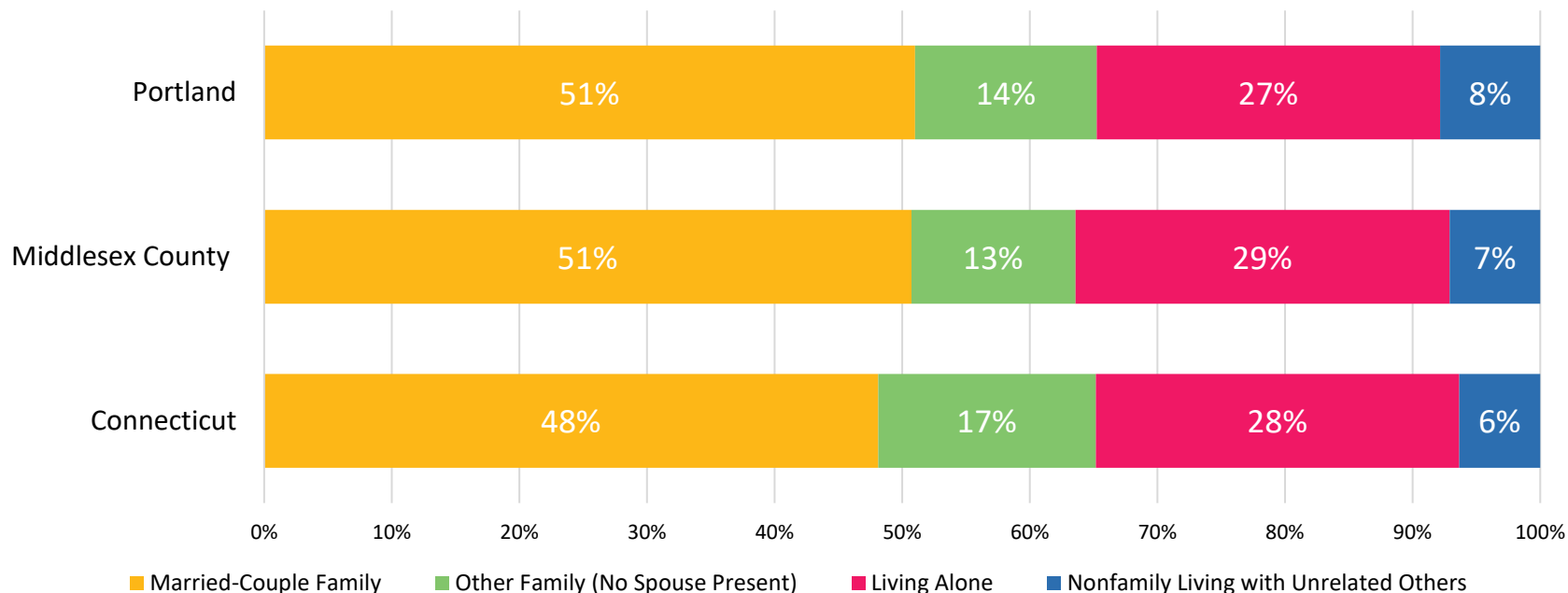
Source: 2000 and 2010 Decennial Census; 2019 ACS 5-Year Estimates, Table B01001

- Aging of large “baby boomer” cohort coinciding with growth the population age 65 and over
 - Reaching 19.1% of the total population in 2019
- Drop in children 5 to 9 and almost all adult age groups between 25 and 49 shows new families are not moving in



HOUSEHOLD COMPOSITION

Portland Household Distribution



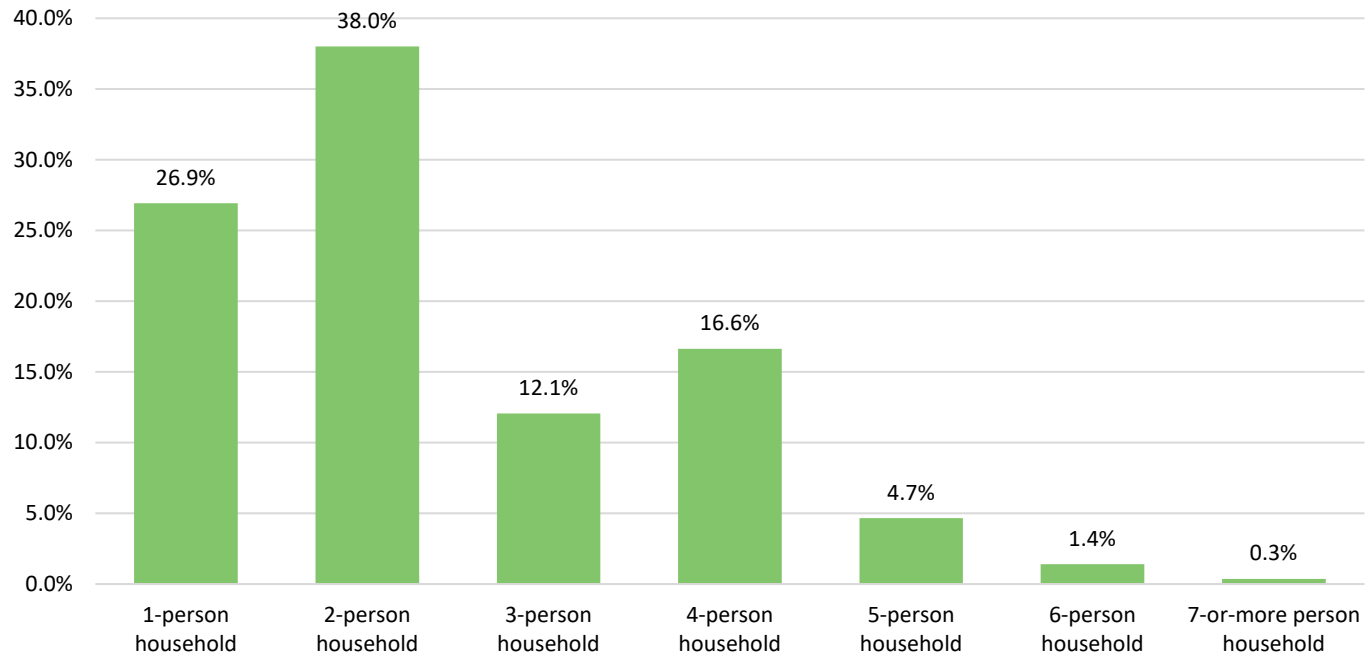
- Portland's household distribution is almost identical to Middlesex County and Connecticut as a whole
- Half of all households are married couples and about 1/4 live alone

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



HOUSEHOLD SIZE

Portland Household Size Distribution



- In 2019, **65%** of Portland households are made up of **one or two people**
- Indicates trend to empty nester households
- People living alone make up almost 1/3 of the households in Portland

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



DEMOGRAPHIC TRENDS: TAKEAWAYS

- Population has stabilized – some projected population growth
- Aging community – growing share of population age +65 years old
- Growth in all ages over 50
- Big drop in children and Gen Xers (35 to 49) since 2010
- 65% of Portland households are made up of one or two people
 - Existing housing options may not match up with current household size trends



HOUSING WAGE

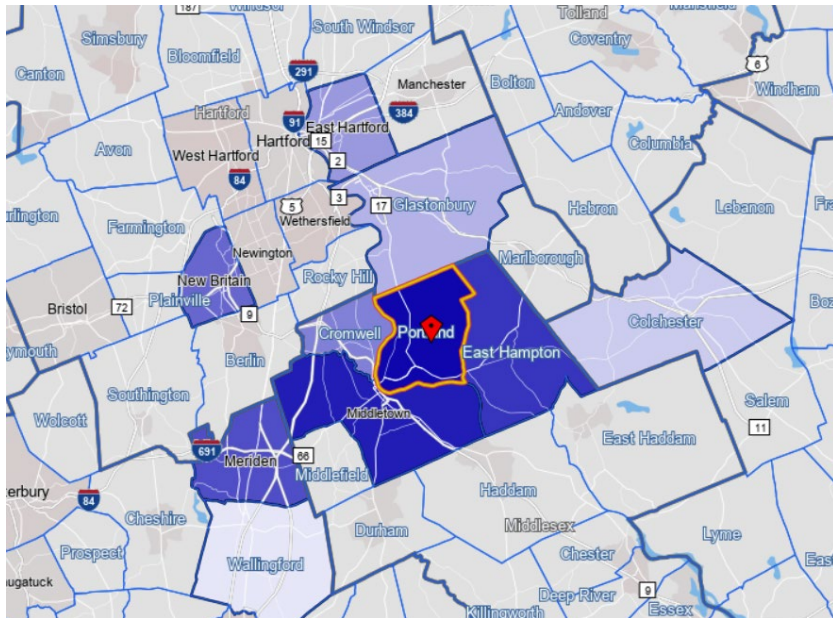
- The “housing wage” in Portland is **\$23.65/hour**
- “Housing wage” is the wage needed to **afford a 2-bedroom rental home** without paying more than 30% of income on housing (per the National Low Income Housing Coalition).
- According to indeed.com, estimated average salaries in Portland are:
 - Elementary teacher (entry level): **\$20.92/hour**
 - Nurse: **\$28.64/hour**
 - Retail sales associate: **\$16.12/hour**



PEOPLE WHO WORK IN PORTLAND

Major Employers (CERC 2021)

- Specialty Lighting Group
- Airex Rubber Products Corp
- Valley Oil
- Jarvis Airfoil
- Standard Knapp



Where Workers Who Commute to Portland Live (ACS 2019)

Place	Count	Share
Portland	443	20.3%
Middletown	216	9.9%
East Hampton	138	6.3%
Meriden	65	3.0%
New Britain	58	2.7%
Cromwell	53	2.4%
East Hartford	47	2.2%
Glastonbury	45	2.1%
Colchester	43	2.0%
Wallingford	39	1.8%

Most people employed in Portland are commuting from places with more affordable housing such as Middletown, Meriden and New Britain.



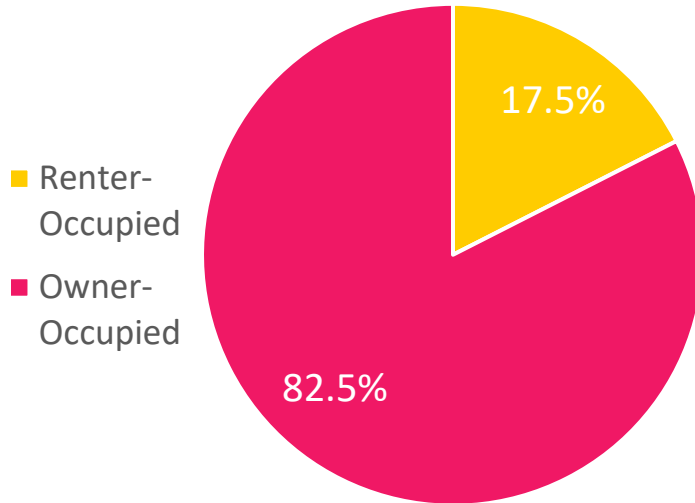
EXISTING CONDITIONS: Housing Market Trends



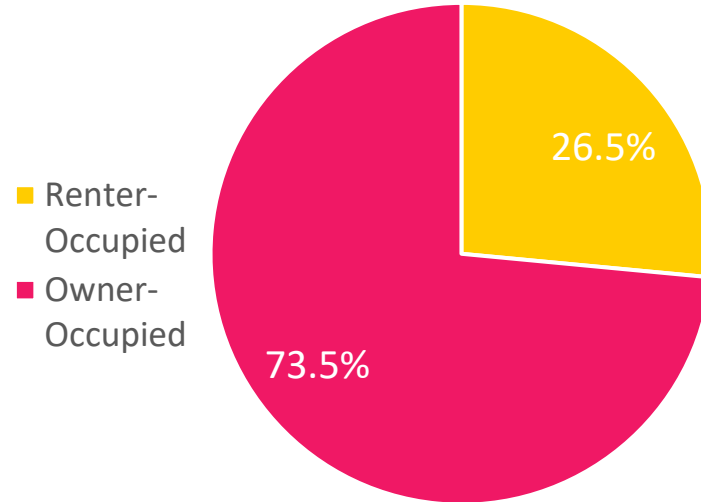
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HOUSING TENURE

Portland Housing Tenure, 2019



Middlesex County Housing Tenure, 2019



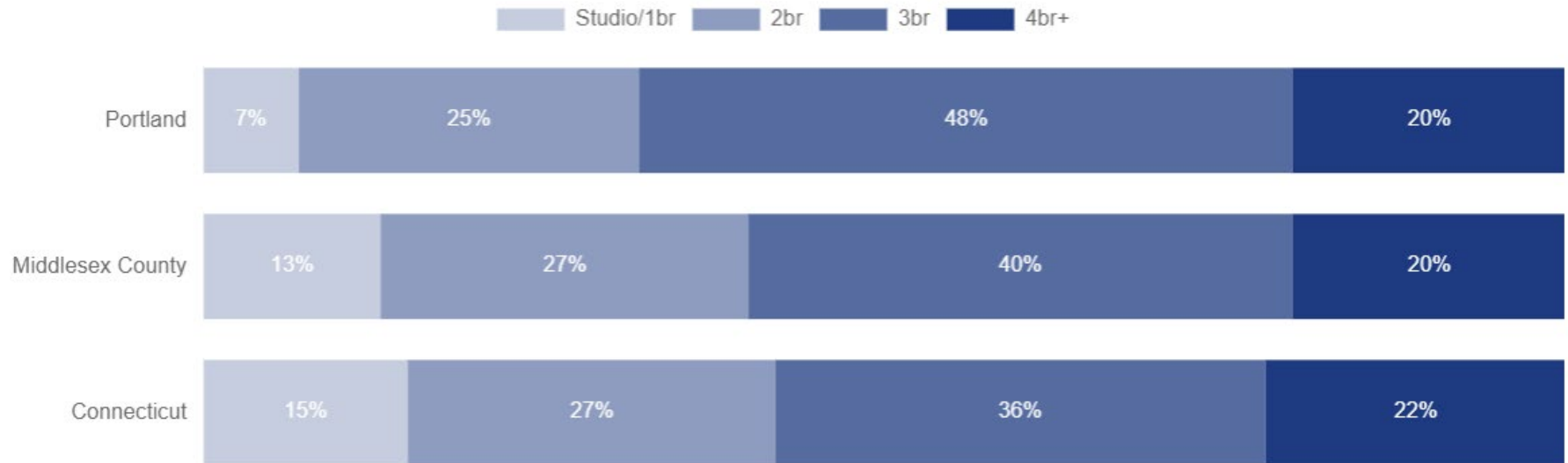
Source: 2019 ACS 5-Year Estimate, Table B25023

- Portland has a larger percentage of homeowners than Middlesex County as a whole and a smaller portion of renters – only 17.5%.
- Correlates with the predominance of single-family homes in Portland and the limited multi-family and apartment-style housing options.



HOUSING TYPOLOGY

Distribution of Housing Units, by Number of Bedrooms

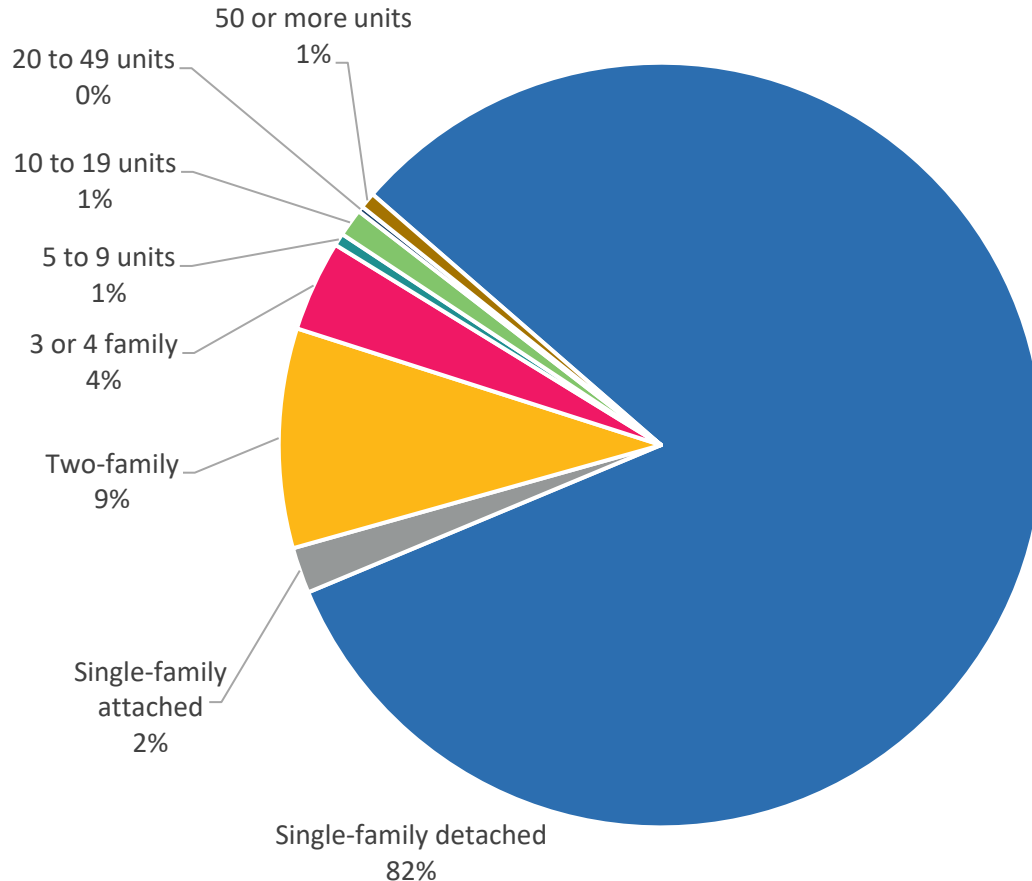


- 68% of housing units in Portland have 3 or more bedrooms
 - Size of units largely suited to families with children which are declining
- The number of two-bedroom units is comparable with the County and State
- The number of one-bedroom options is low – shows lack of multi-family units



HOUSING TYPOLOGY

Portland Dwelling Types



- 82% of dwellings are detached single-family homes
- All types of multi-family units make up the remaining 18% percent of which the most common type is two-family dwellings
- Limited options for multi-family impacts affordability



HOME VALUE DISTRIBUTION

Distribution of Owner-Occupied Home Values



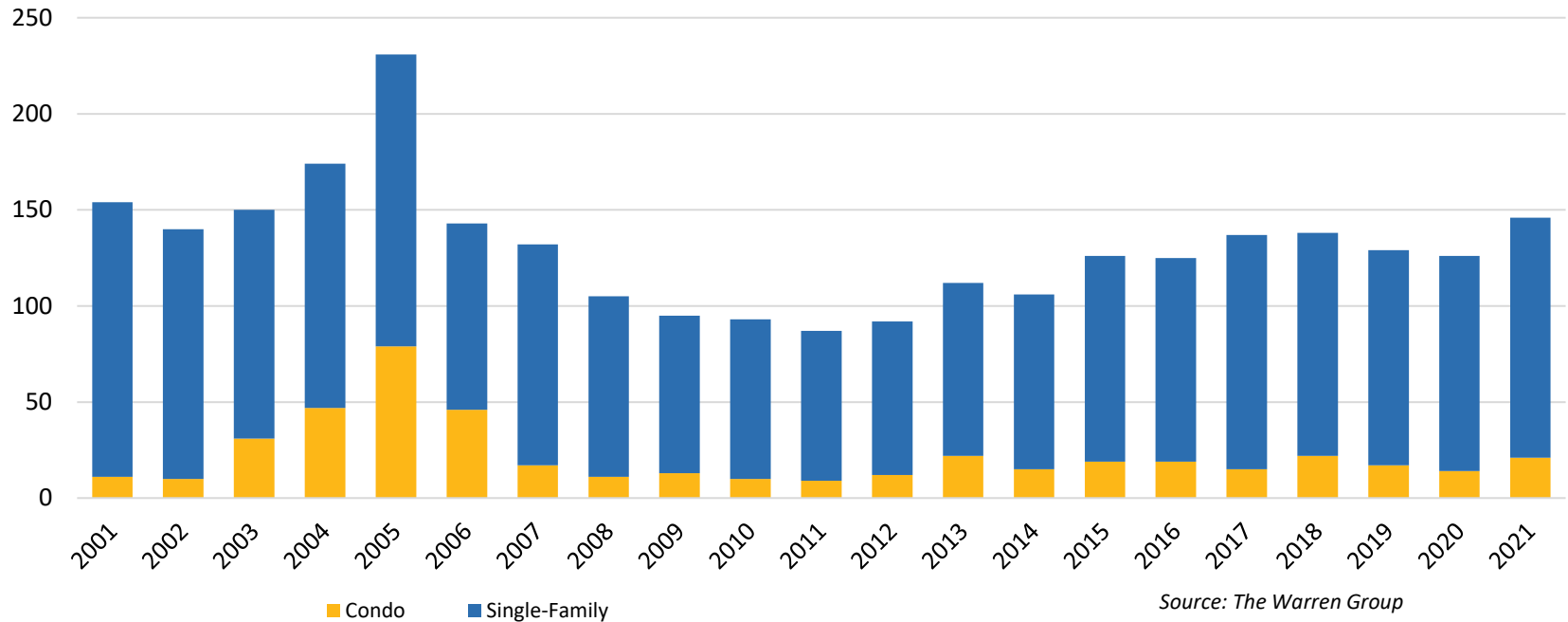
Source: 2019 American Community Survey, 5-Year Estimates, Table B25075

- Home prices provide naturally affordable options
- 64% of homes are valued under \$300,000
- However, this does not mean that all needs for all population and income groups are being met



HOME SALES

Town of Portland Home Sales: 2001 to 2021

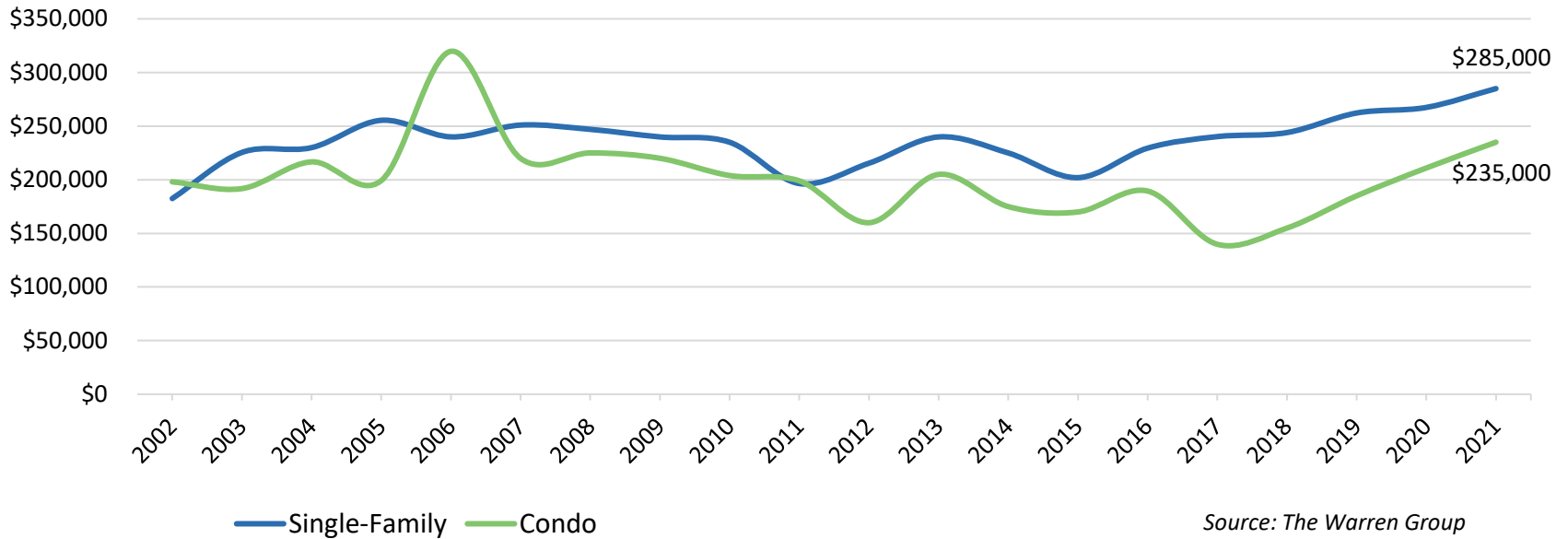


- Home sales have been consistently stable and have been rising overall since a low in 2011
- Have not reached the levels of the early 2000s
 - 2005 saw a peak due to newly constructed condo sales



HOME SALE PRICES

Town of Portland Median Home Sale Price: 2002 to 2021

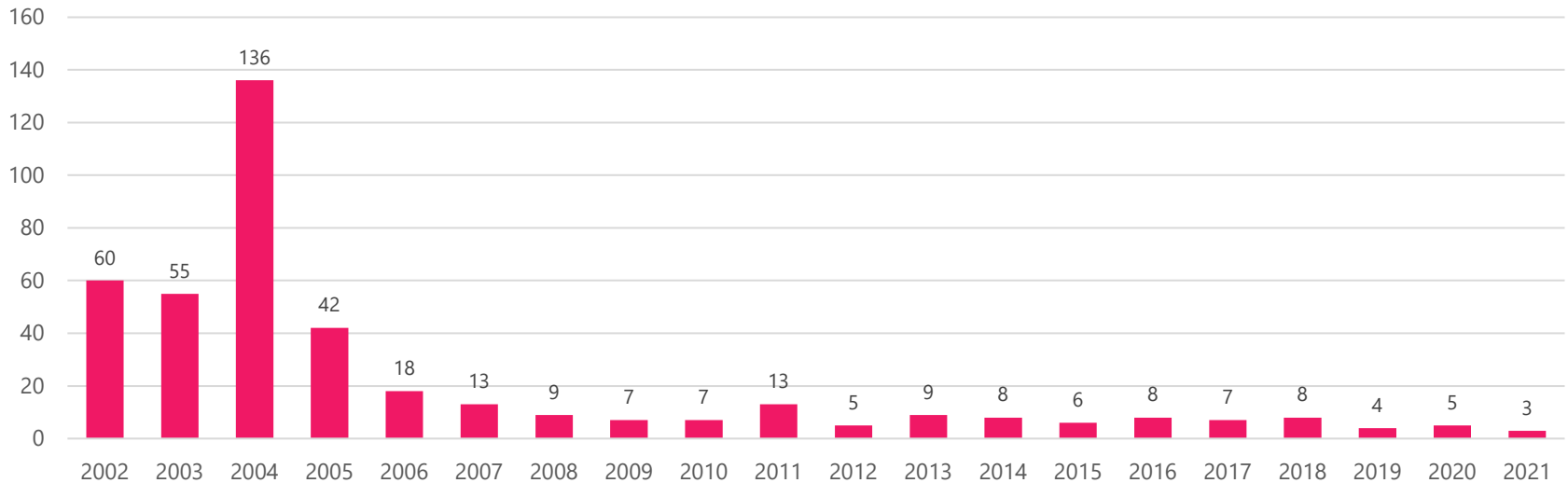


- Median sale prices have been consistently rising for single-family homes and condos since 2017
- Single-family homes are now selling for all-time high amounts
- Increasing sale prices may encourage more current owners to sell



HOUSING PERMITS

Portland Housing Permits



Source: DECD Annual Housing Permit Data

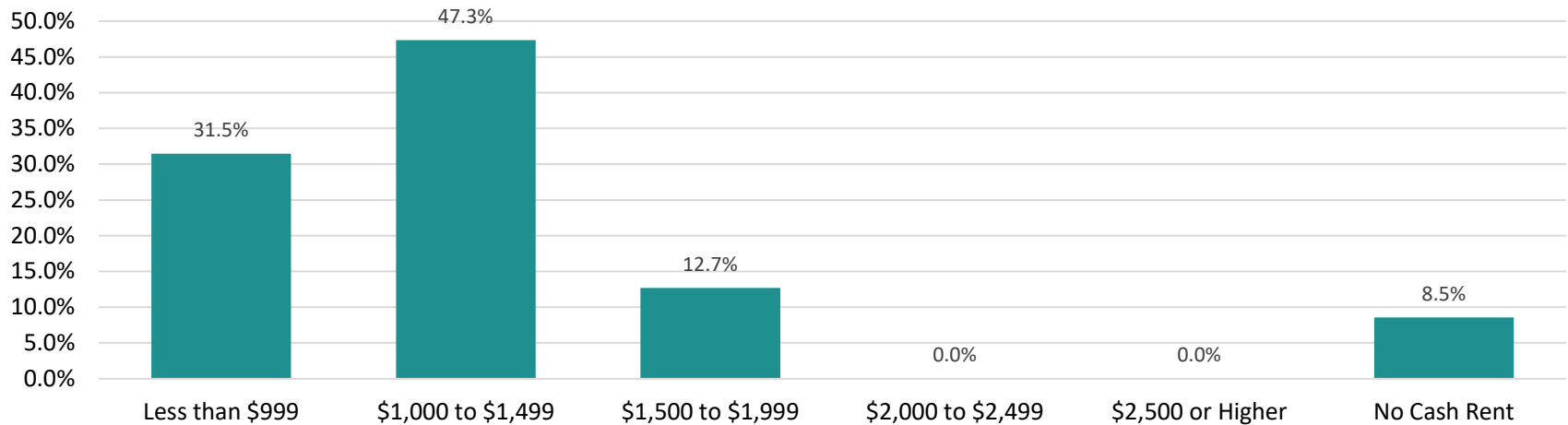
- New housing construction has dropped off significantly in Portland since 2005 after a period of significant condominium construction activity (2004) and is now stagnant.
- The 5-year average is 6.6 permits per year. The number of annual permits has not exceeded ten in the past ten years.
- 99 units in Brainerd Place (Building E) development will be permitted in 2022



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GROSS RENT DISTRIBUTION

Distribution of Gross Monthly Rental Costs



2019 American Community Survey 5-Year Estimates, Table B25063

- Limited number of rental units – estimated 655 units as of 2019
- All rental units in Portland cost less than \$2,000 per month
- 31.5% of rental units are under \$1,000
- Naturally affordable rental options but this does not mean all need is currently being met



HOUSING MARKET TRENDS: TAKEAWAYS

- Homogenous housing stock
 - Primarily single-family, owner-occupied units
 - Very few small unit options, only 7% 1 BR units
- Net new housing permit activity has averaged about 6.6 per year – limited new housing is being built
- Both home prices and rent prices tend to be naturally “affordable” but this does not mean the needs of all population groups are being met
- Strengthening of the single-family and condo sales market since 2019 can be tied to pandemic
 - Increasing sale prices may incentivize more current owners to sell



HOUSING NEEDS ASSESSMENT

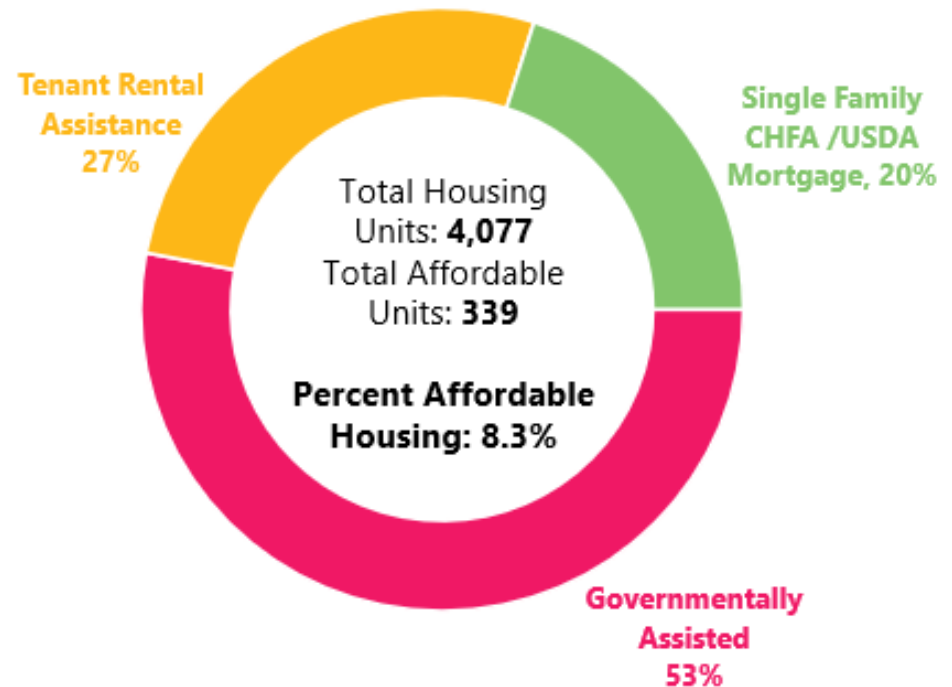


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PROTECTED AFFORDABLE HOUSING

- **Protected Affordable Housing Units** meet the statutory definition of affordable housing and are restricted to households that make less than 80% of AMI, so that they spend less than 30% of their income on housing
- **As of 2021, 339 units, or 8.3% of Portland's total housing units were protected affordable units.**
- The State has a goal for all towns to reach 10%

**Affordable Housing Units in Portland,
by Type: 2021**



Source: DECD Affordable Housing Appeals List, 2021



AFFORDABLE HOUSING NEEDS

How many Portland Families Need Affordable Housing?

Low Income

51% to 80% of AMI

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



405

Low income HHs



245

Homeowners



160

Renters

Very Low Income

31% to 50% of AMI

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



365

Very Low income HHs



225

Homeowners



140

Renters

Extremely Low Income

30% of less of AMI

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



360

Extremely Low income HHs



160

Homeowners



200

Renters

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

- There are 1,130 households in Portland (29% of total) who meet the definition of low income (household income <80% of AMI)
- A mix of homeowners and renters



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



\$184,000
for an individual



\$263,000
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



\$120,000
for an individual



\$171,000
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



\$72,000
for an individual



\$103,000
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

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: 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



\$1,228/month

for an individual



\$1,754/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



\$803/month

for an individual



\$1,145/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



\$482/month

for an individual



\$783/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

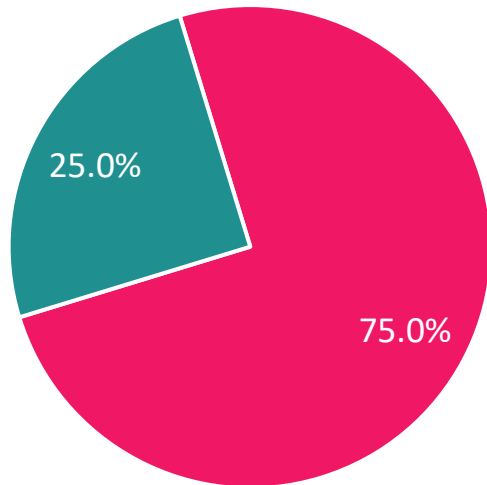
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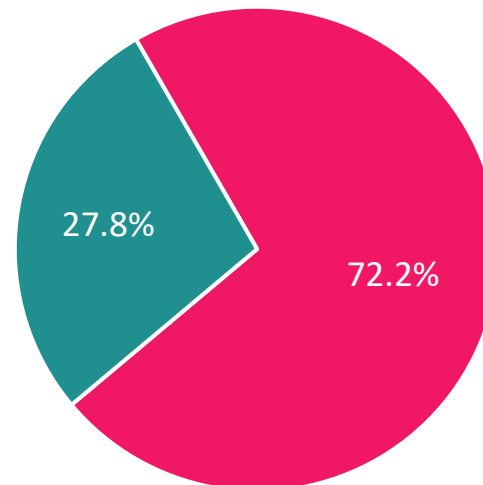
COST BURDENS: EXISTING CONDITIONS

Cost Burden for Low Income Households in Portland

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): 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 73% of Portland's low-income households are cost-burdened
 - Compares to 4% for households who are not considered low-income

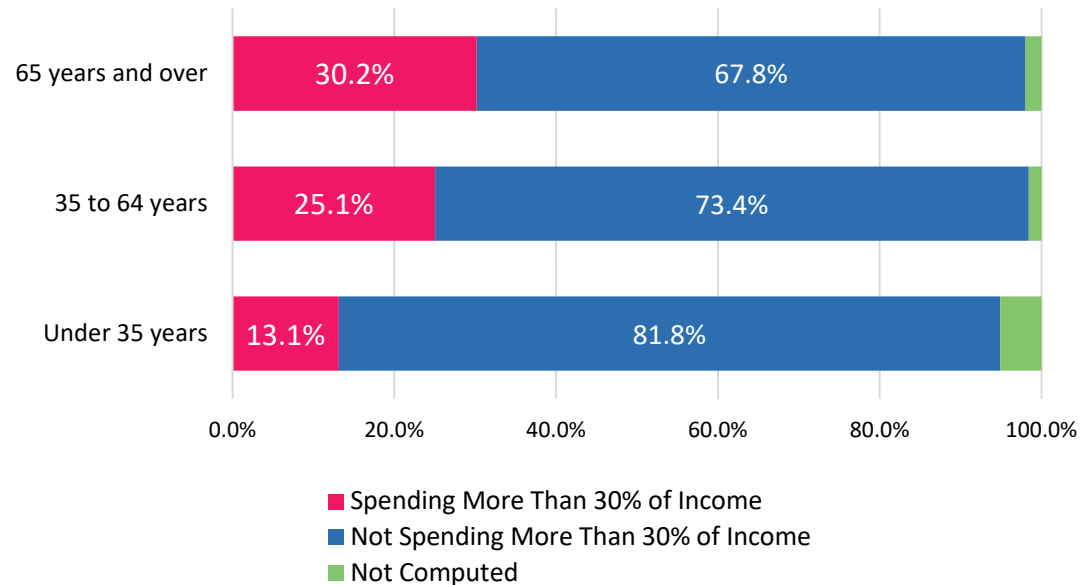


COST BURDENS: EXISTING CONDITIONS

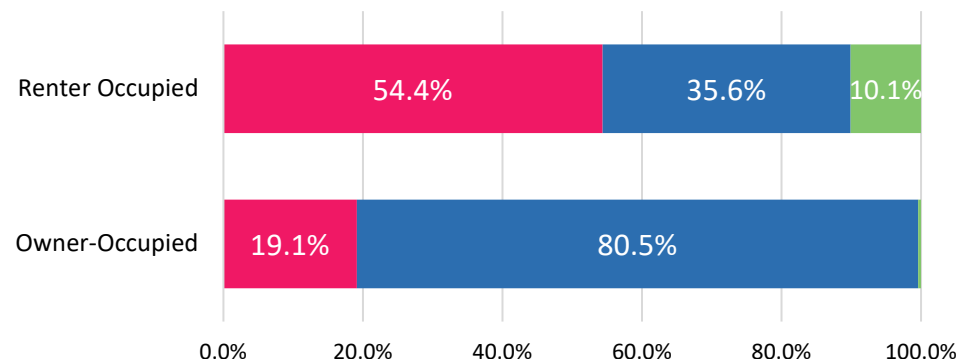
Cost Burden for Other Populations in Portland

- Senior households are more likely to experience cost burden (30%) compared to younger households
- Renters are much more likely to be cost-burdened compared to homeowners

Portion of Income Spent on Housing, by Age



Portion of Income Spent on Housing, by Tenure



PORTLAND HOUSING AUTHORITY

- Operates two public housing communities with 118 total subsidized units
 - Chatham Court – 48 family units
 - Quarry Heights – 70 units for elderly and disabled



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)	\$103,000	160	91	(69)
Very Low Income (<50% of AMI)	\$171,000	385	300	(85)
Low Income (<80% of AMI)	\$263,000	630	1,646	1016

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)	\$783	200	74	(126)
Very Low Income (<50% of AMI)	\$1,145	340	324	(16)
Low Income (<80% of AMI)	\$1,754	500	558	58

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)	\$72,000	160	54	(106)
Very Low Income (<50% of AMI)	\$120,000	385	116	(269)
Low Income (<80% of AMI)	\$184,000	630	421	(209)

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)	\$482	200	50	(150)
Very Low Income (30% to 50% of AMI)	\$803	340	79	(261)
Low Income (50% to 80% of AMI)	\$482	500	392	(108)

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 Portland
 - 1,130 households in Portland (29% of total) are classified as low income and could be eligible for affordable housing
- 73% of low-income households are spending more than 30% of their income on housing costs (cost burdened)
- Portland has made significant progress towards the State's 10% goal: 8.5% of housing units are protected affordable
- Housing gaps exist across most segments but the largest are for individual households
- 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

