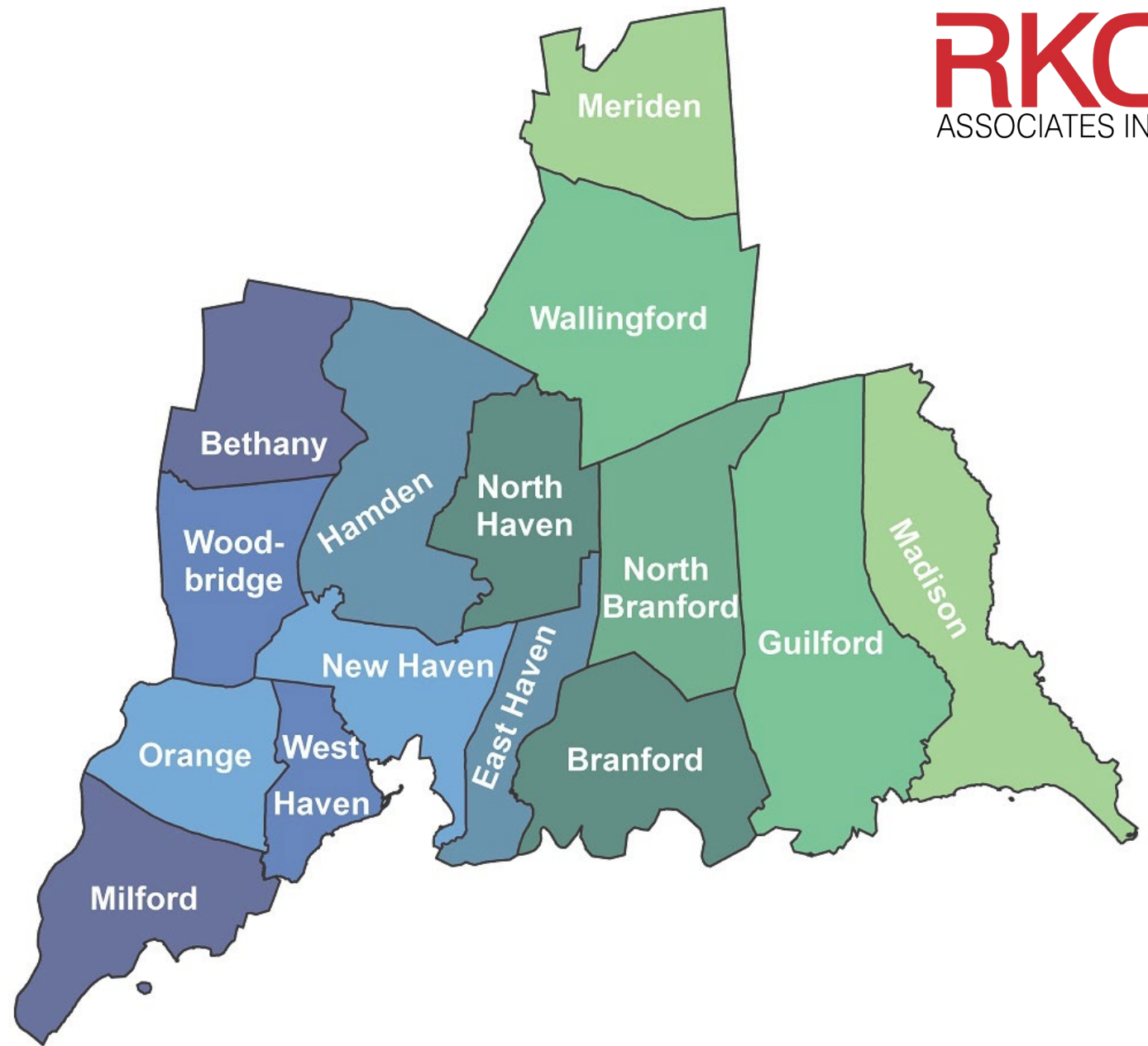


# SCRCOG REGIONAL HOUSING PLAN

South Central Regional Council of  
Governments (COG)

July 2022



## SCRCOG REGIONAL HOUSING PLAN OVERVIEW

- 01      Population Change**

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- 02      Employment & Economy**

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- 03      Households**

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- 04      Housing Stock**

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- 05      Housing Costs**

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- 06      Affordability**

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- 07      Goals & Strategies**

## Population Change 2011 – 2020

Source: ACS 5-Year Estimates

### TOTAL POPULATION HAS GRADUALLY DECLINED

Except for Milford, every municipality in the SCRCOG region has experienced gradual population declines over the past decade.

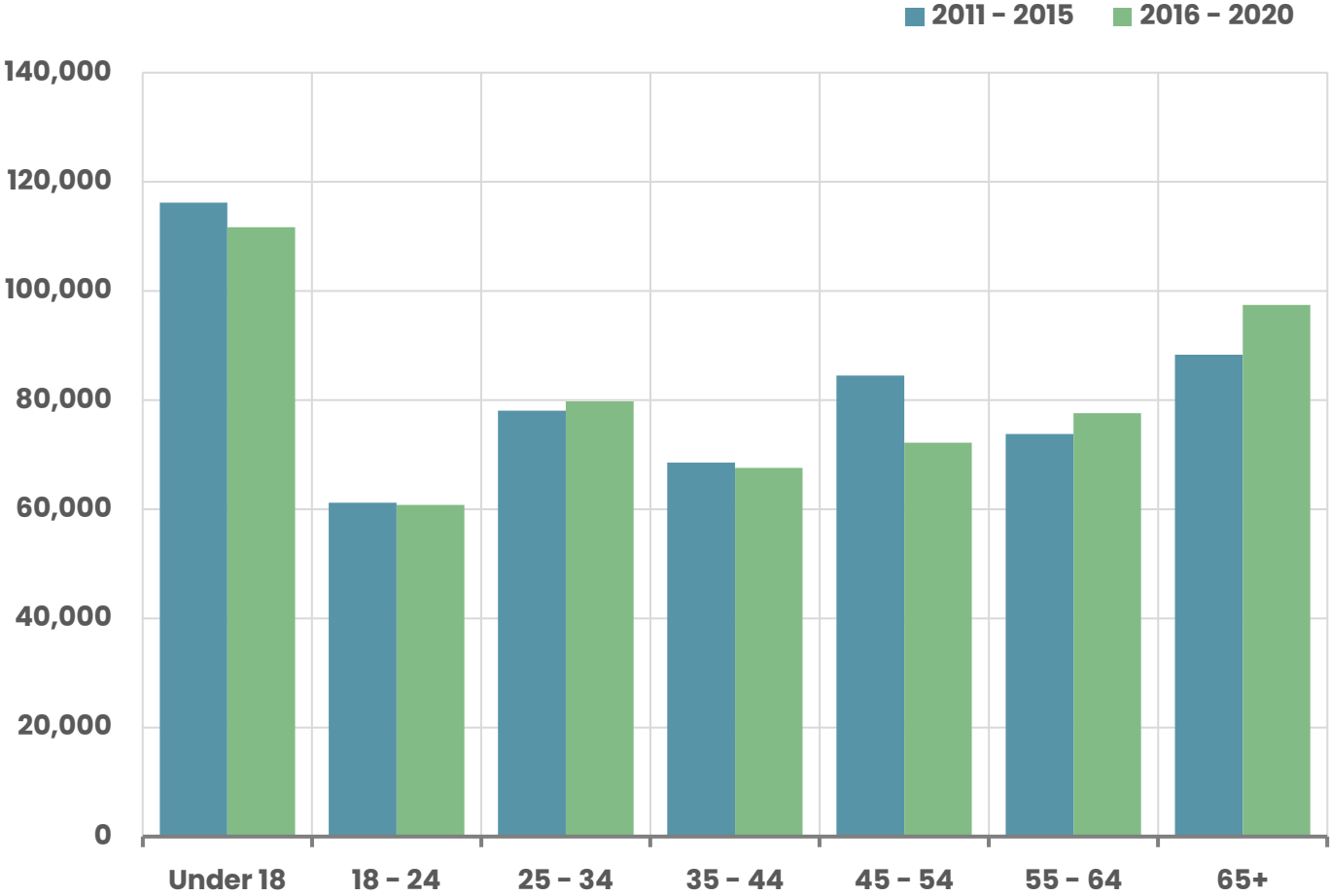
	2011 – 2015	2016 – 2020	Percent Δ 2011 – 2020
<b>Connecticut</b>	<b>3,593,222</b>	<b>3,570,549</b>	<b>-0.63%</b>
<b>New Haven County</b>	<b>862,224</b>	<b>855,733</b>	<b>-0.75%</b>
<b>SCRCOG</b>	<b>570,596</b>	<b>567,039</b>	<b>-0.62%</b>
Bethany	5,533	5,492	-0.74%
Branford	28,074	27,924	-0.53%
East Haven	29,104	28,645	-1.58%
Guilford	22,392	22,164	-1.02%
Hamden	61,523	60,740	-1.27%
Madison	18,259	18,065	-1.06%
Meriden	60,439	59,512	-1.53%
Milford	53,206	54,503	2.44%
New Haven	130,612	130,381	-0.18%
North Branford	14,354	14,147	-1.44%
North Haven	23,937	23,665	-1.14%
Orange	13,946	13,928	-0.13%
Wallingford	45,089	44,428	-1.47%
West Haven	55,189	54,666	-0.95%
Woodbridge	8,939	8,779	-1.79%

**OLDER ADULTS AND MILLENIALS DRIVE POPULATION CHANGE**

Despite gradual population declines, the total population of the SCRCOG region has been shifting by age. This change has been largely driven by an increasing number of older adult residents (65+) and younger millennials (25 – 34).

**SCRCOG Population by Age (2011 – 2020)**

Source: ACS 5-Year Estimates

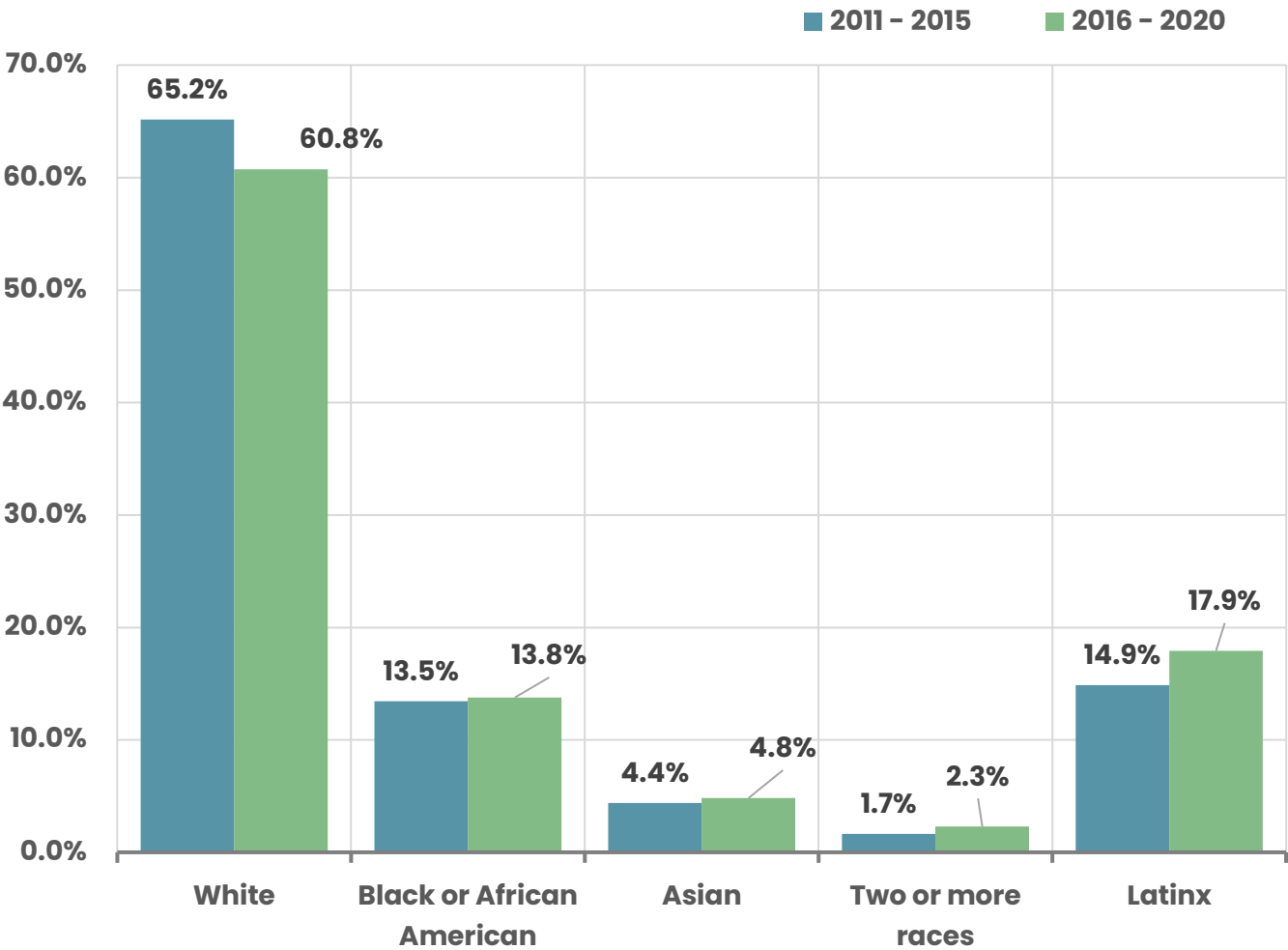


THE REGION IS BECOMING MORE DIVERSE

Despite gradual population declines, the SCRCOG region has seen demographic diversification. This diversification is being driven by the influx in Latinx residents to the region.

SCRCOG Population by Race & Ethnicity (2011 – 2020)

Source: ACS 5-Year Estimates

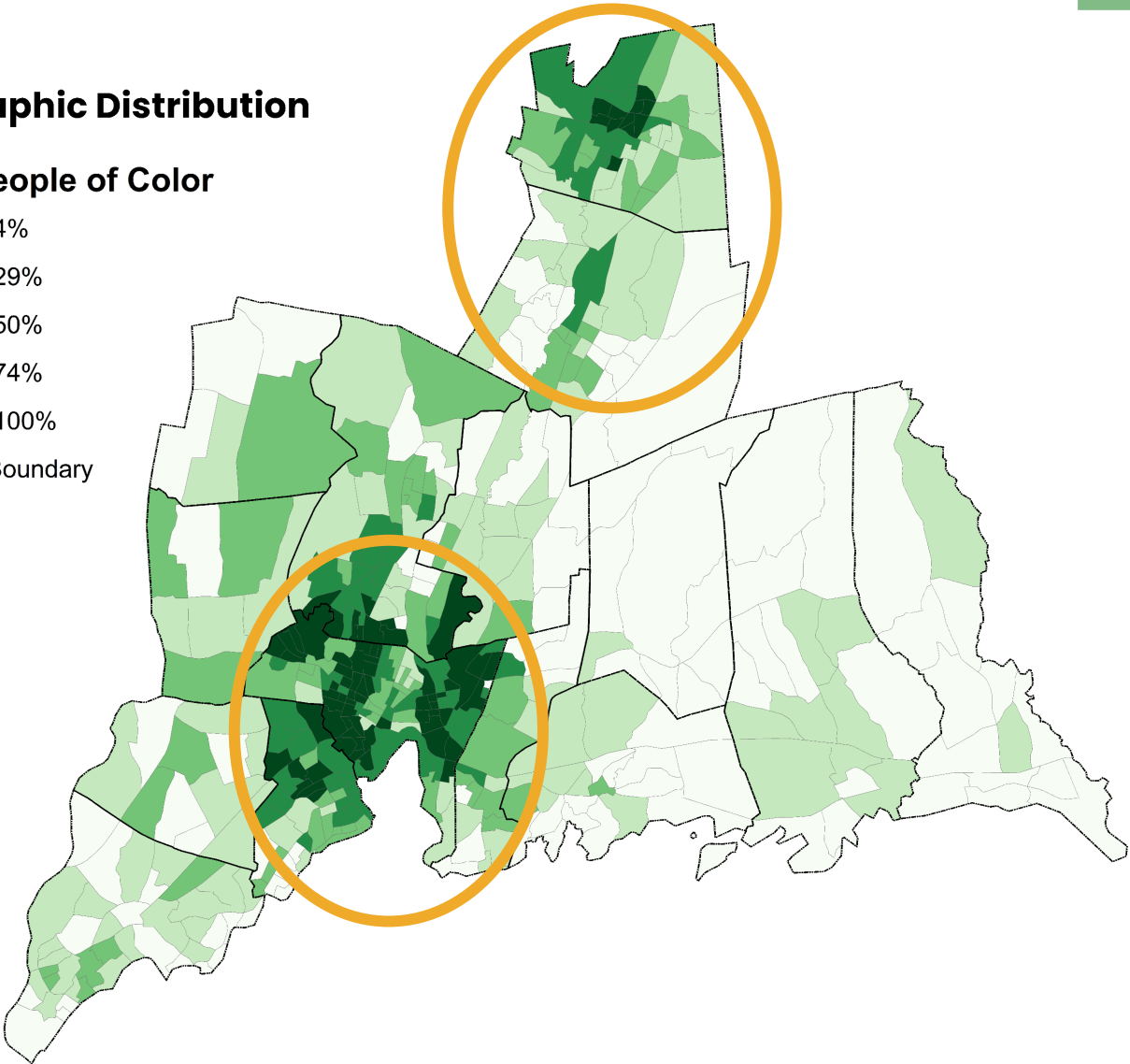
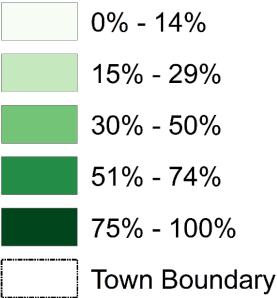


**PEOPLE OF COLOR CONENTRATE IN URBAN COMMUNITIES**

These demographic changes are mostly occurring in the SCRCOG region’s more urban communities and communities with high amounts of rental housing stock.

**Demographic Distribution**

**Percent People of Color**

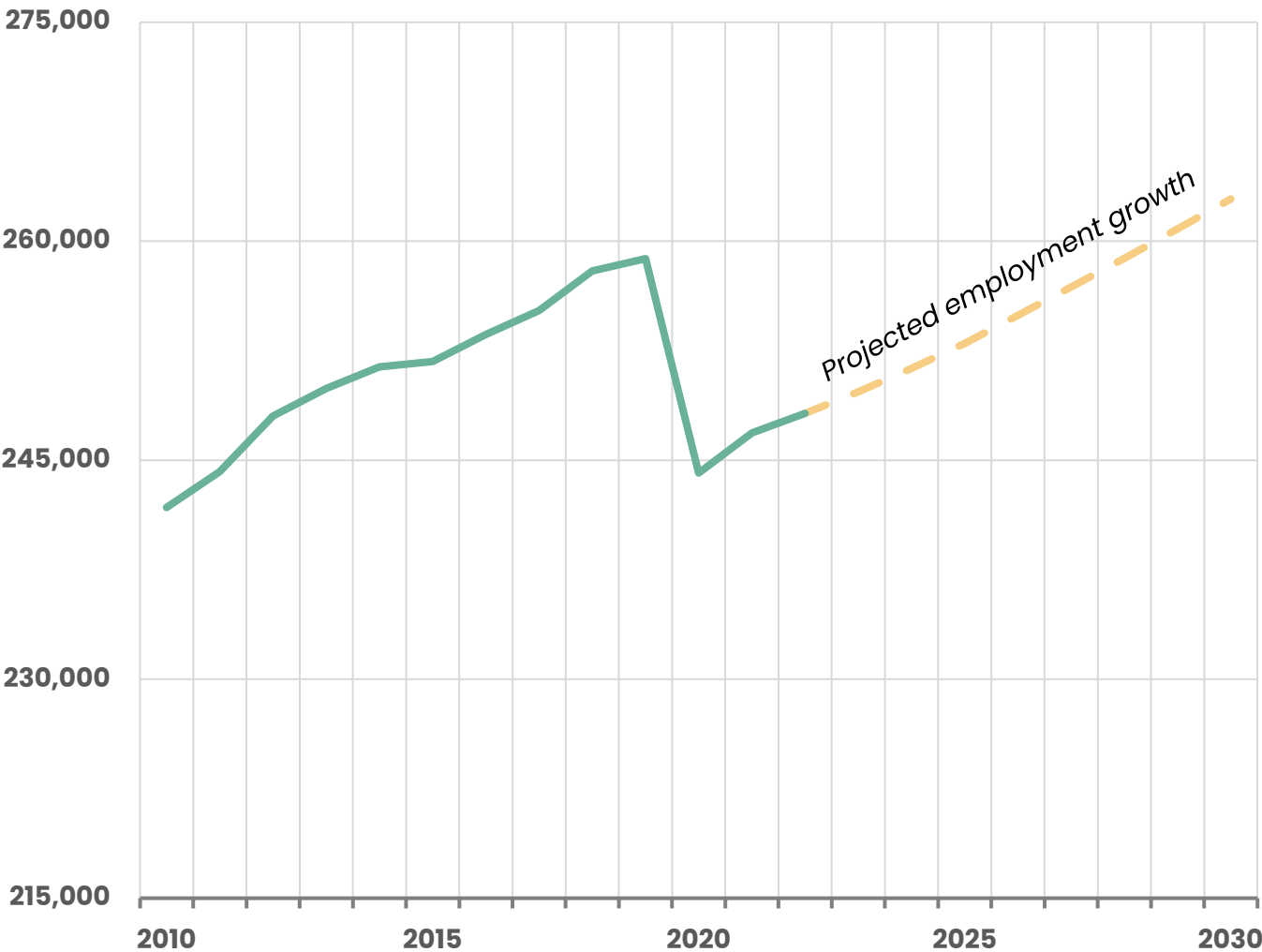


THE REGION’S ECONOMY IS GROWING

Employment throughout the SCRCOG region has begun to rebound from the impacts of the COVID-19 pandemic and is projected to grow through 2030.

SCRCOG Historic & Projected Employment (2010 – 2030)

Source: EMSI 2022.2 QCEW Employees



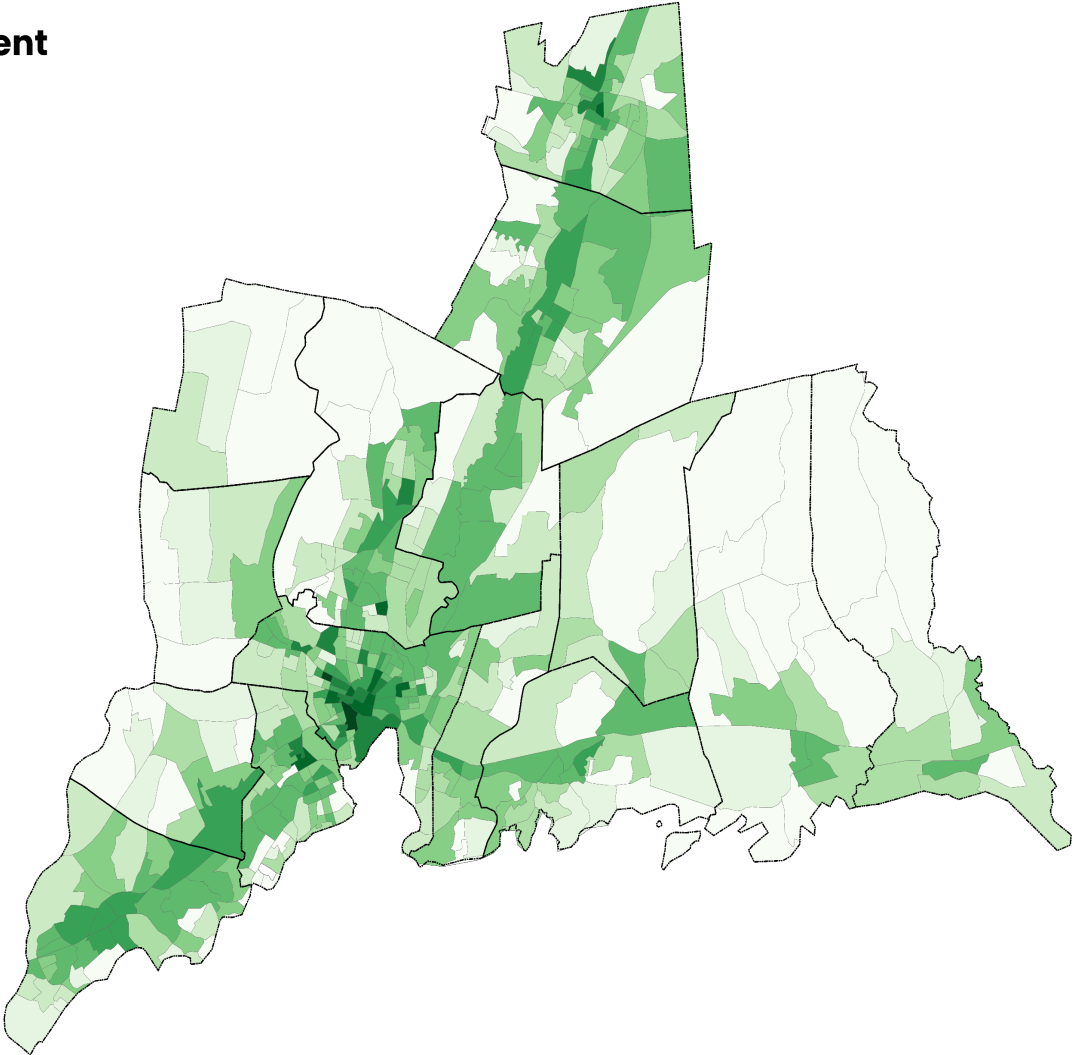
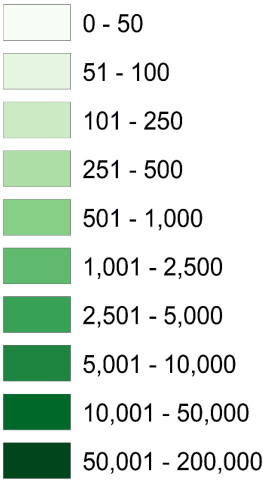
Regional Employment Density

Source: U.S. Census Bureau LODES (OnTheMap) 2019

Regional Employment

Town Boundary

Jobs per sqmi



MOST OF THE REGION’S JOBS  
CONCENTRATE IN URBAN CENTERS

There is a strong relationship between the location of job centers and the supply of housing. Communities with greater infrastructure capacity, public transit, educational institutions, hospitals and service and retail often support a higher percentage of renter households. Communities along the commuter rail lines to NYC metro and within a half hour to New Haven tend to have higher percentages of owner households with higher incomes



SCRCOG Regional Distribution of Household Incomes

Source: ACS 5-Year Estimates

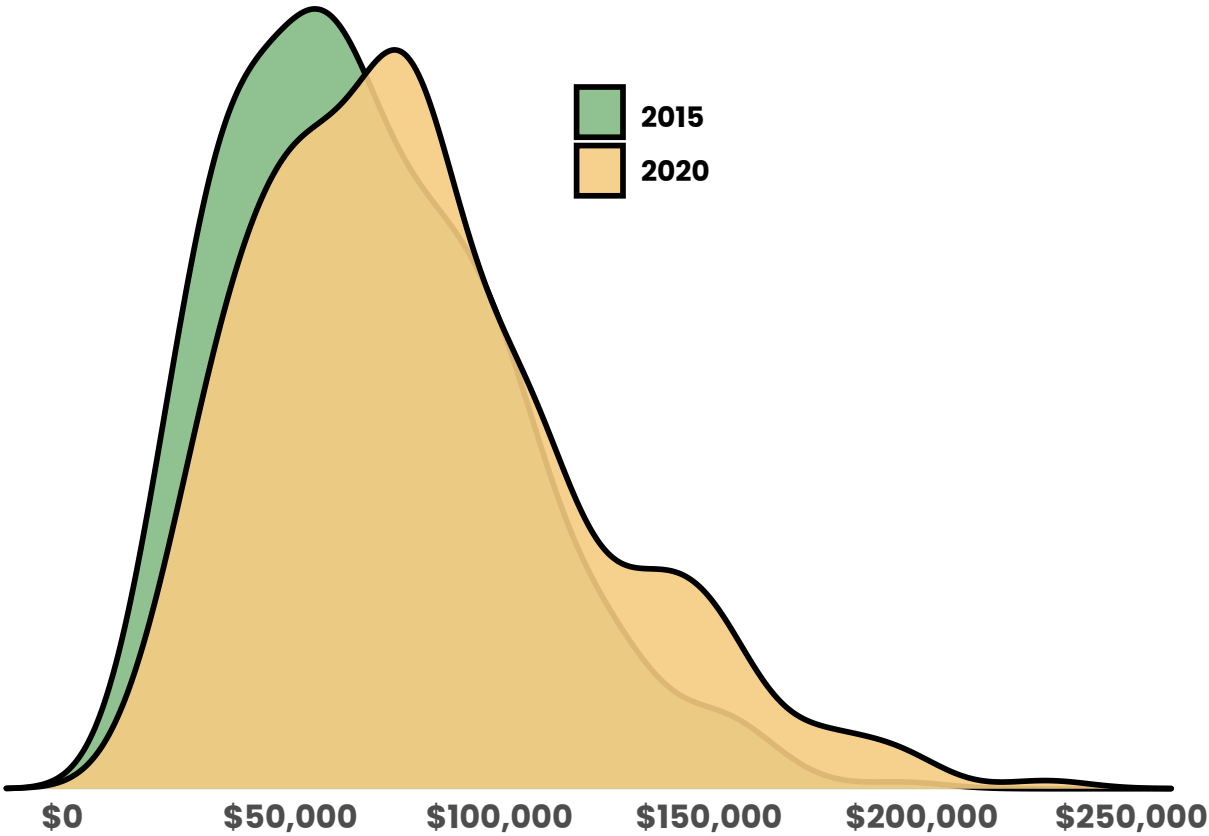
HOUSEHOLD INCOMES ARE INCREASING

Over the past decade, the income distribution of SCRCOG’s households has shifted towards higher incomes. As the income distribution continues to shift upwards (to right in figure) it suggests that household wealth is continuing to increase.

Median Household Income:

2015 - \$61,640

2020 - \$71,370

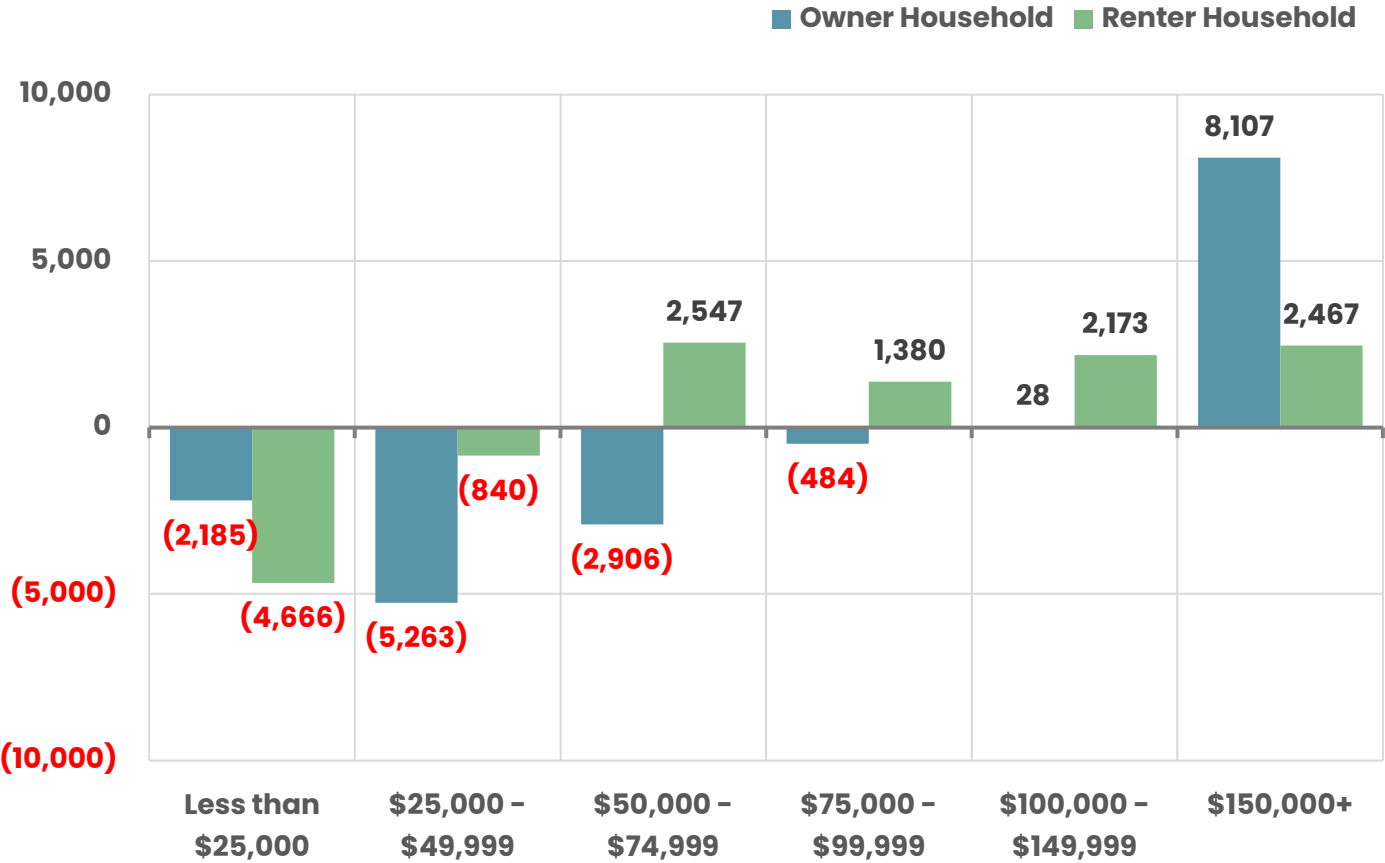


HOUSEHOLD CHANGE DRIVEN BY DECLINES  
IN LOWER INCOME HOUSEHOLDS

Over the past decade, the SCRCOG region has seen declines in lower income households for both renters and owners. The region also saw a decline in middle income owner households and increases in middle to upper income renter households. Ownership household growth is being driven by high income households.

SCRCOG Net Change in Households  
by Tenure & Income (2011 – 2020)

Source: ACS 5-Year Estimates

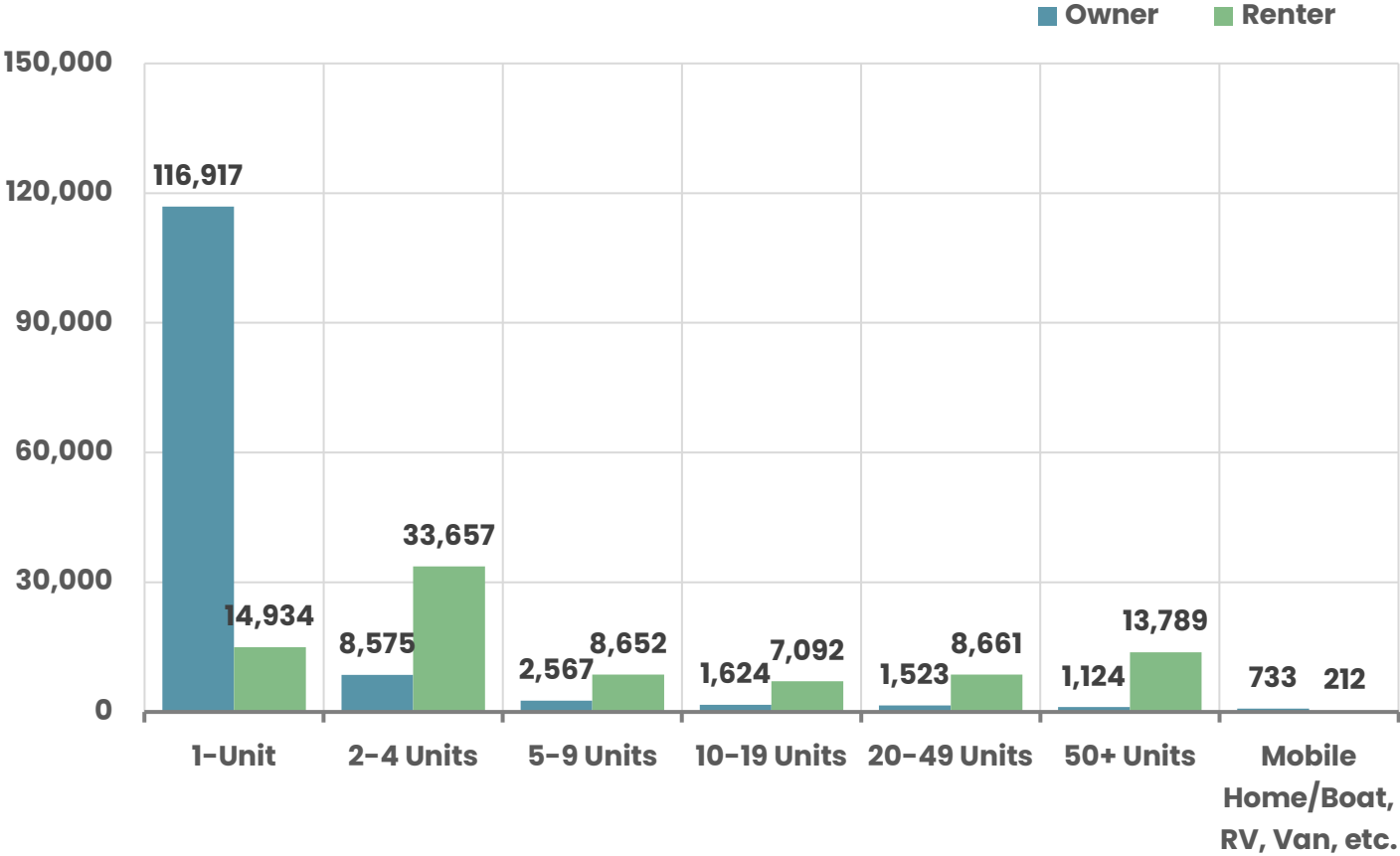


SCRCOG’S HOUSING IS DOMINATED BY SINGLE FAMILY

The SCRCOG region’s housing stock is predominately single-family housing. Since the Great Recession, the permitting for single-family units has remained low despite rising demand. High rates of permitting for multifamily has led to increases in renter households but total population growth remains constrained by supply and prices are on the rise as a consequence of the high demand.

Units in Structure by Tenure (2016 – 2020)

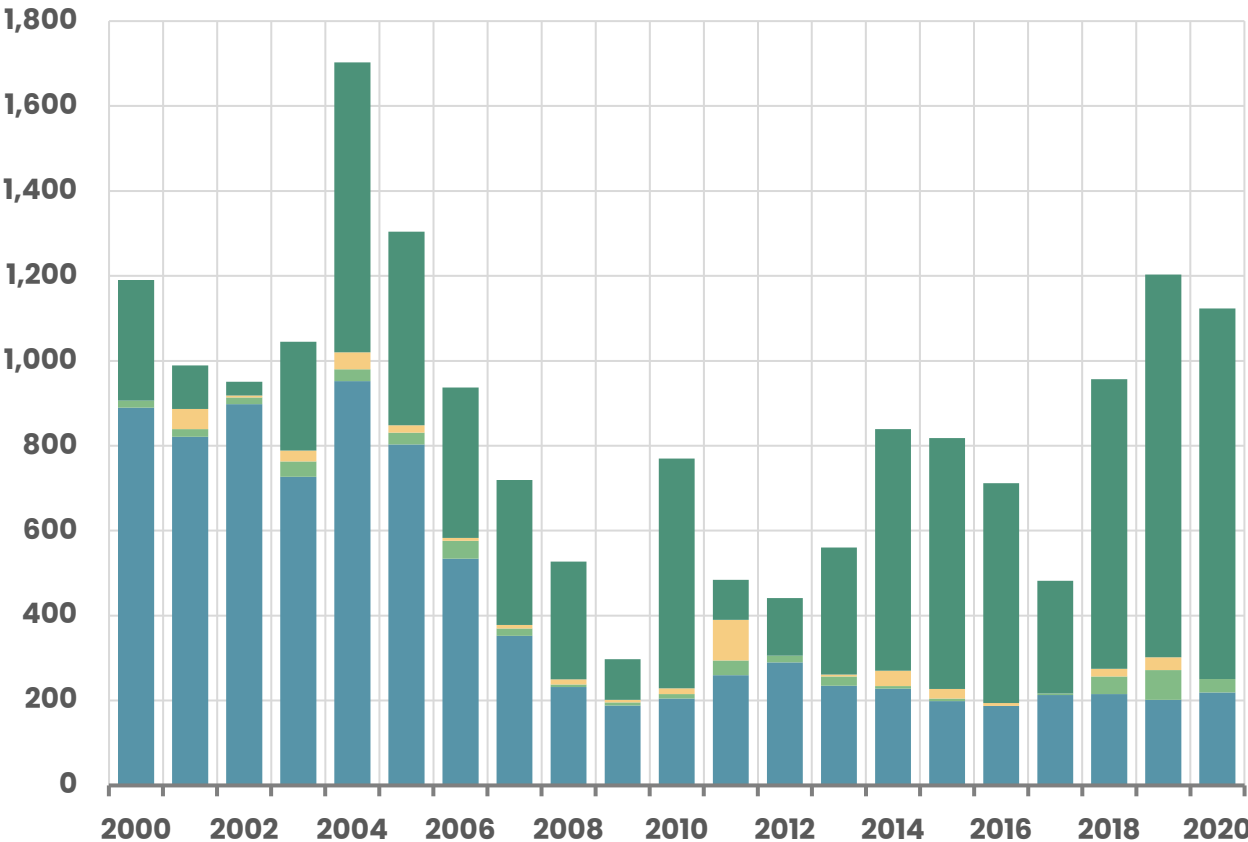
Source: ACS 5-Year Estimates



SCRCOG Housing Permits Issued Annually  
by Units in Building, (2000 – 2020)

Source: CT Department of Economic and Community Development

1 Unit 2 Unit 3 & 4 Unit 5+ Unit



RESIDENTIAL PERMITTING HAS NOT KEPT UP  
WITH DEMAND

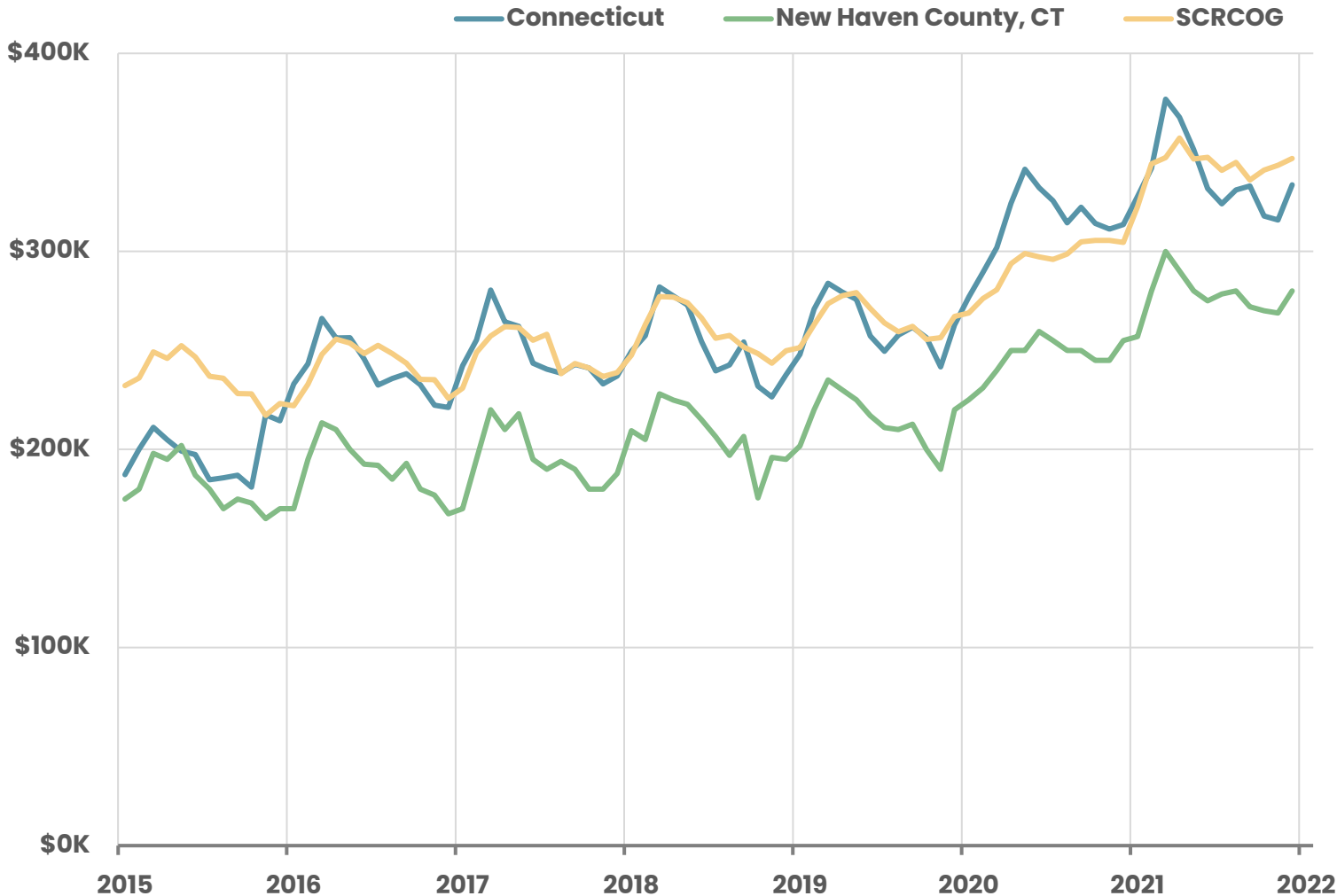
Prior to the Great Recession (2007 – 2009), new housing permits were driven by single-family units. Since the recession, overall permitting levels have not recovered but the rate of new multifamily permits have increased. Despite the increased rates of new multifamily permitting, the slow down in new single-family units and high demand for rental units has led to price increases driven by supply constraints.

Regional Comparison Median Sale Price All Residential

Source: Redfin Monthly Housing Market Data (2015 – 2022)

SALE PRICES ARE ON THE RISE

Sales price data from Redfin indicates the median sale price of homes sold in the SCRCOG region increased from \$232,000 in 2015 to \$347,000 in 2021. That is an increase of 50% or \$115,000 in five years.

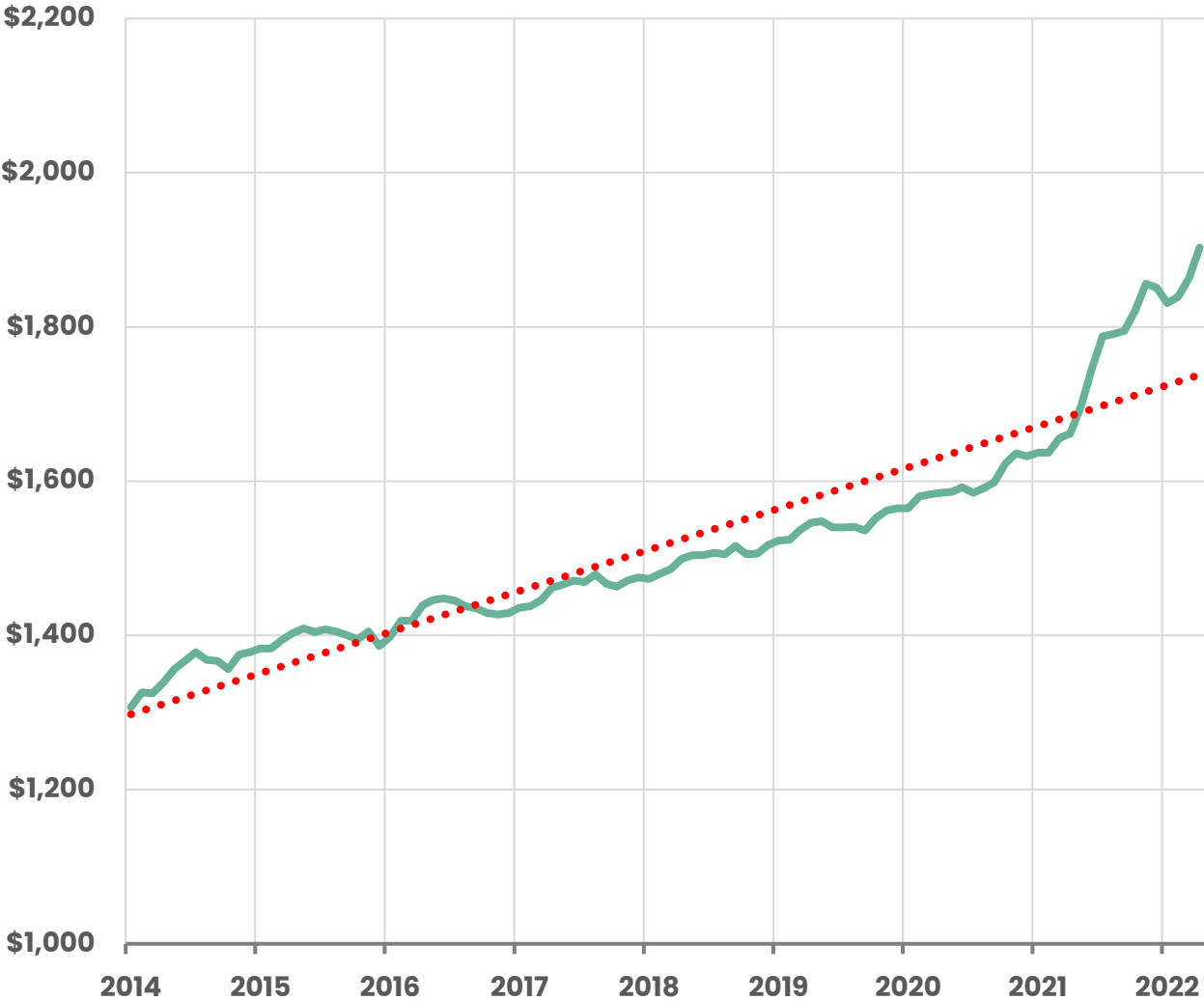


Zillow Observed Rent Index: New Haven County

Source: Zillow ZORI (2014 – 2022)

RENTS ARE ON THE RISE

Monthly rent prices are also increasing over time likely driven by constrained housing supply, rising housing costs, and to some degree the addition of higher priced units in urban centers across the region. We know renter households experience a much higher rate of cost burdening and are therefore disproportionately impacted by rapidly rising rents. Observed rents have increased from \$1,326 a month in 2014 \$1,903 a month in 2022. **That is a 43.5% increase or \$577 a month increase in 8 years.**




**THE SHARE OF RENTERS HAS BEEN INCREASING**

Over the past decade, the share of renter households in the SCRCOG region has been increasing. The majority of renter households reside within the region’s urban centers, namely New haven, West Haven, parts of Hamden and Wallingford, and Meriden. Milford has also seen increases in renter households linked to several new multifamily developments that have occurred in recent years. With rising rents, renters in the region’s urban centers are disproportionately impacted by cost burdening.






**Percent Renter Occupied Housing, (2016 – 2020)**

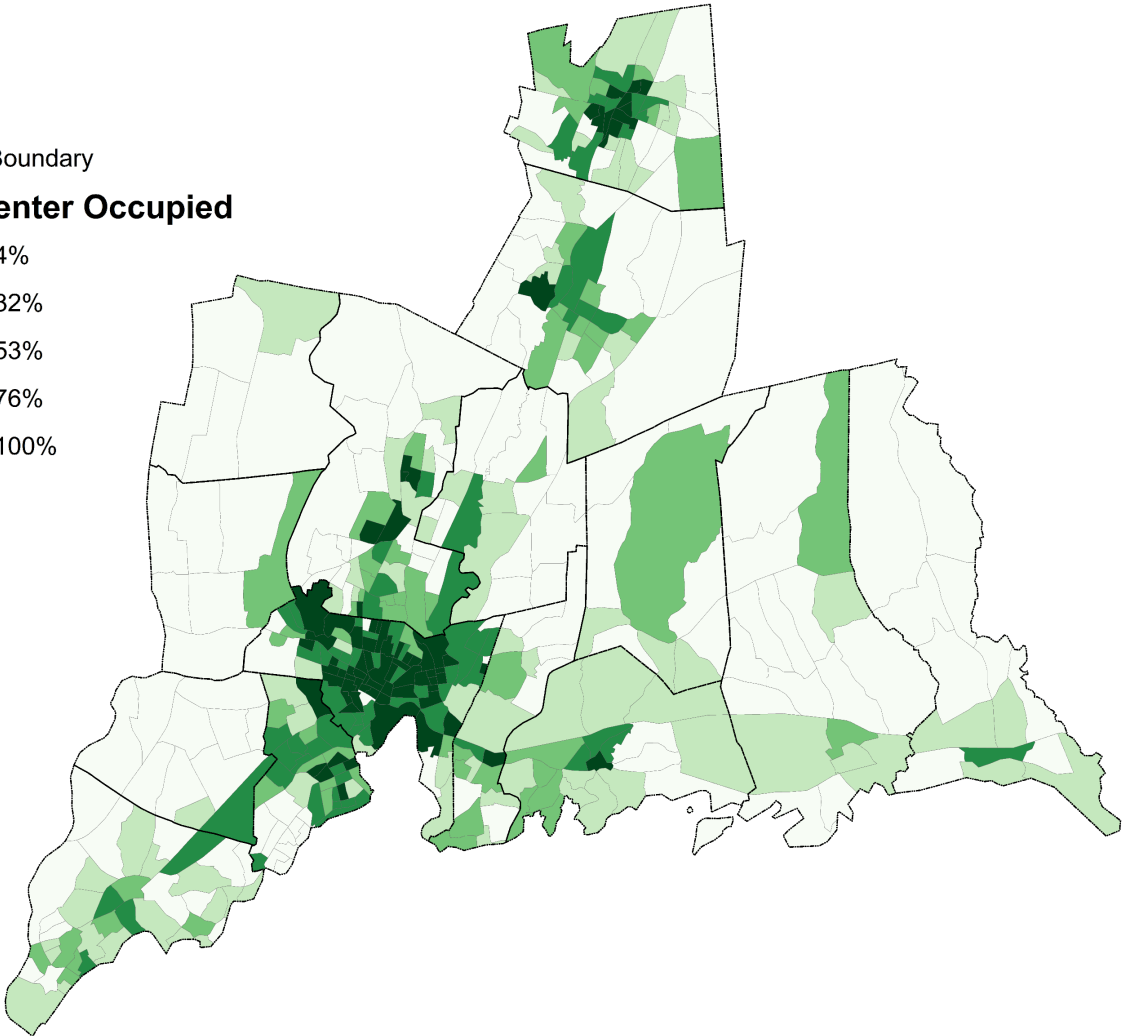
Source: ACS 5-Year Estimates

**Legend**

 Town Boundary

**Percent Renter Occupied**

-  0% - 14%
-  15% - 32%
-  33% - 53%
-  54% - 76%
-  77% - 100%



CITIES EXPERIENCE HIGHER RATES OF COST BURDENING

Across the SCRCOG region, urban centers have higher percentages of renter households. They also have higher rates of lower-to-moderate income households and households of color. This means that with rising housing costs throughout the region, households living in urban centers are disproportionally impacted reinforcing trends of wealth disparities and opportunities to become a homeowner within the region. It also indicates that renters in urban centers are far more likely to face eviction and housing insecurity.

SCRCOG Percent of Cost Burdened Households by Tract

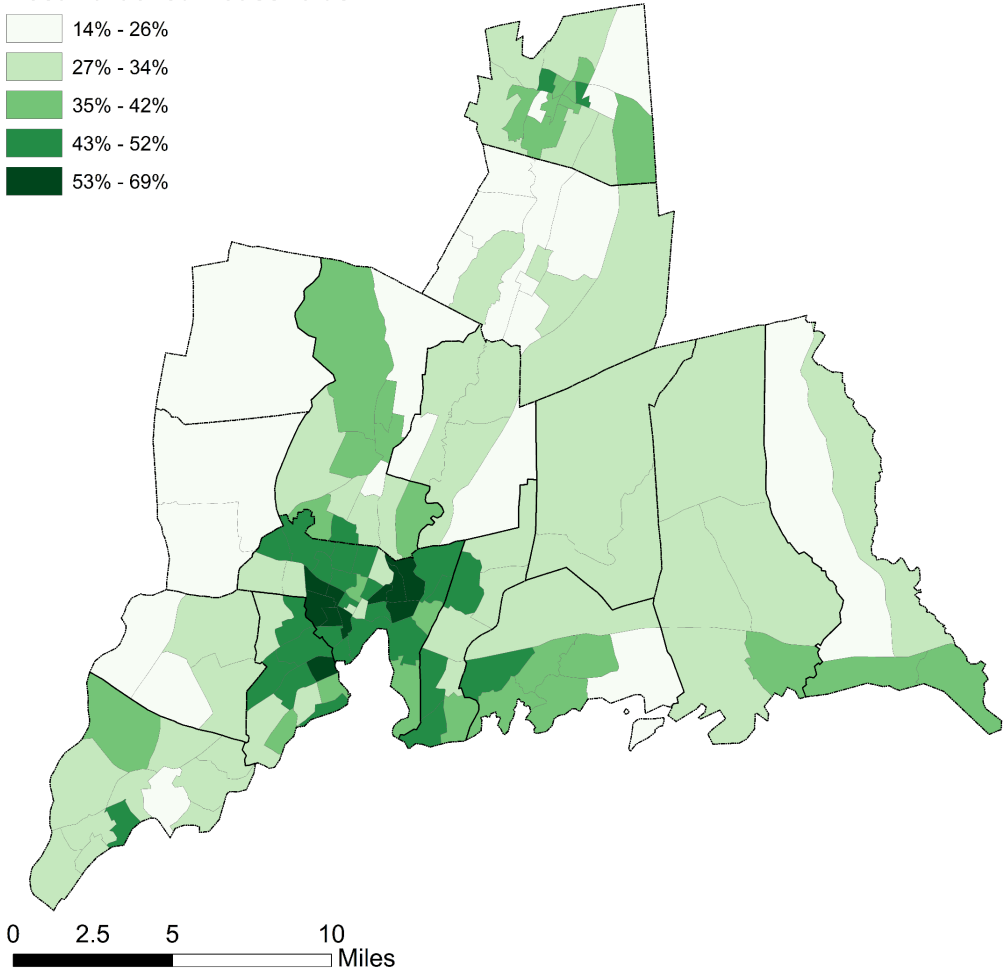
Source: ACS 5-Year Estimates (2016 – 2020)

Legend

Town Boundary

Cost Burdened Households

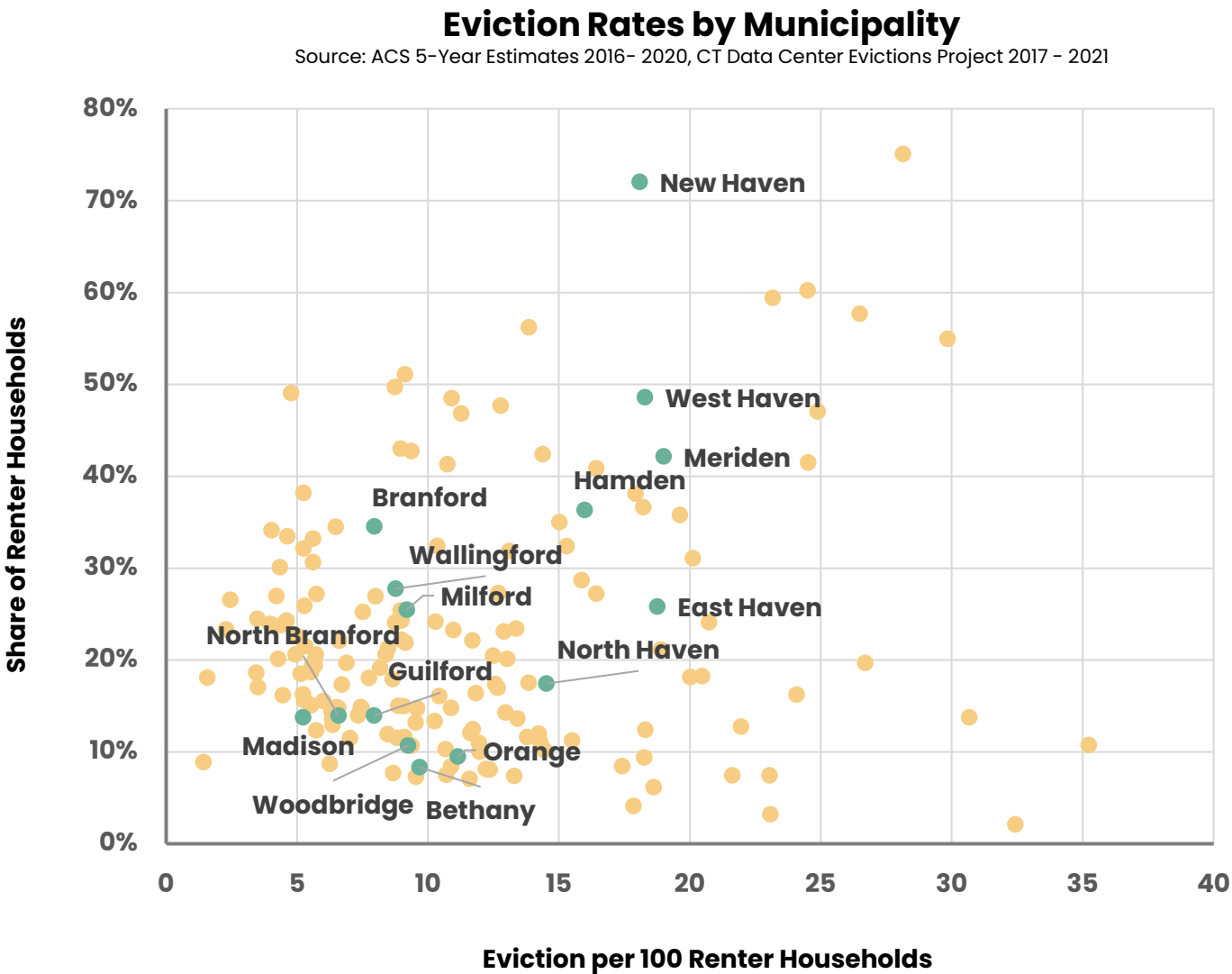
- 14% - 26%
- 27% - 34%
- 35% - 42%
- 43% - 52%
- 53% - 69%





CITIES EXPERIENCE HIGHER RATES OF EVICTIONS

Cities like New Haven, West Haven, and Meriden have higher shares of renter households and subsequently higher numbers of evictions per 100 renter households while municipalities with lower shares of renter households tend to have lower numbers of evictions. The data for the region also correlates with median household income whereby municipalities with higher incomes tend to have fewer evictions.

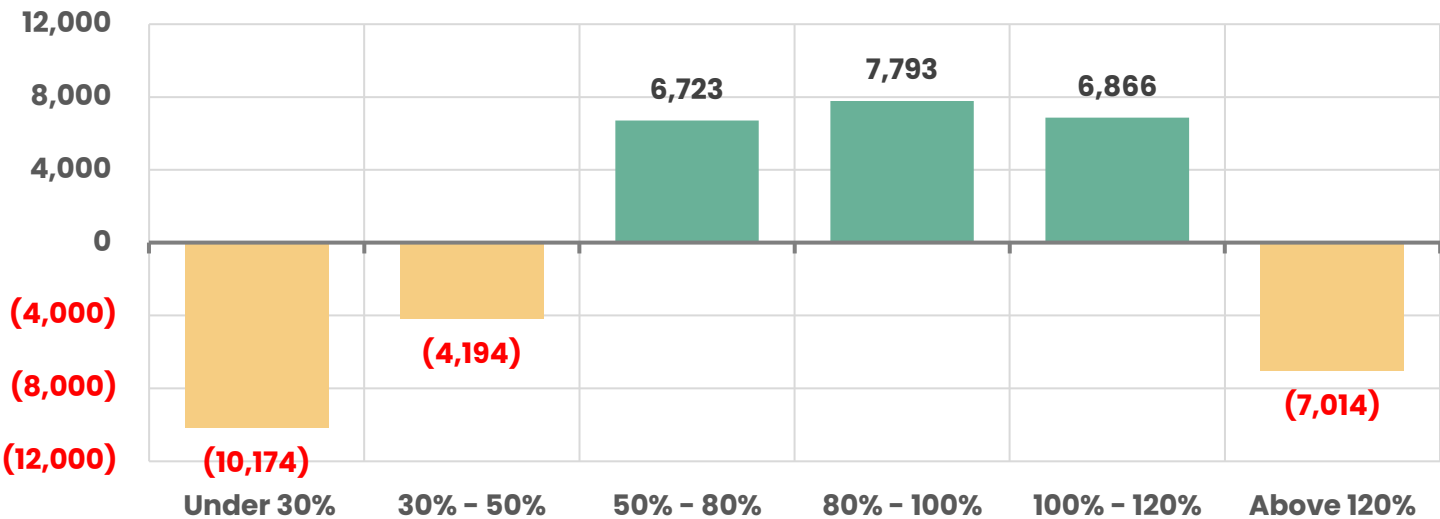


AFFORDABILITY GAP

The affordability gap analysis illustrates the deficit of units at the high and low end of the housing supply. With the majority of units priced between 50% - 120% of AMI, households with very divergent incomes compete for a limited supply of housing driving prices up. Similar to state and national trends, underproduction coupled with rising incomes and an aging housing supply have exacerbated disparities in housing outcomes and driven higher prices.

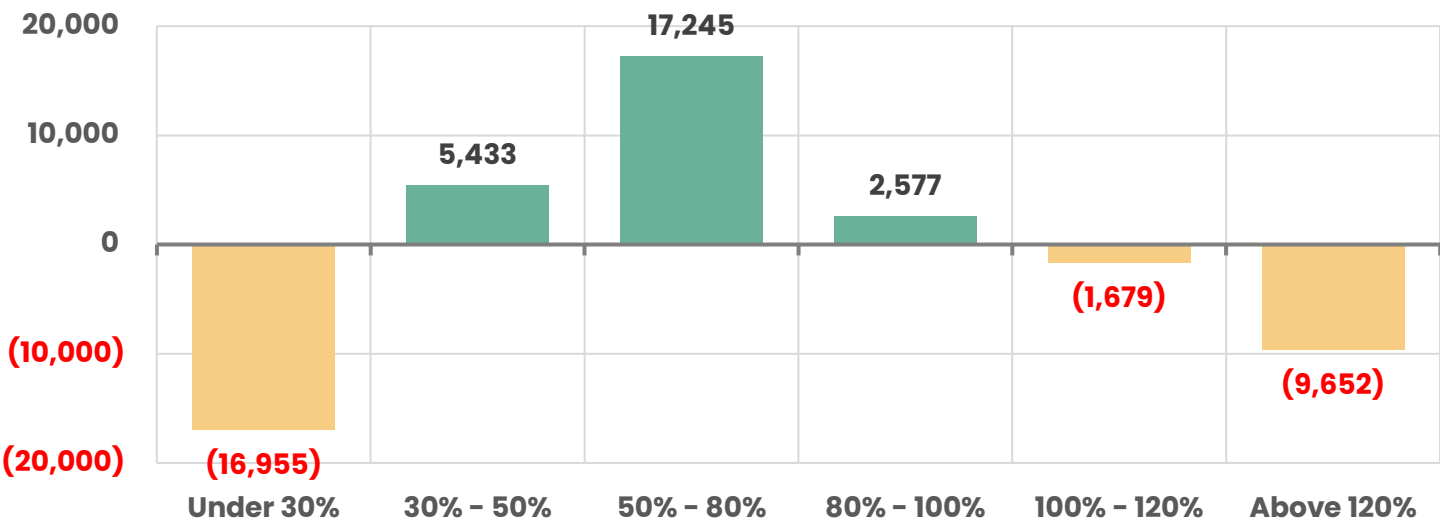
SCRCOG Supply/Demand Ownership Gap Analysis: 3-Person Household

Source: ACS 5-Year Estimates 2016- 2020, HUD 2021, RKG Associates



SCRCOG Supply/Demand Rental Gap Analysis: 2-Person Household

Source: ACS 5-Year Estimates 2016- 2020, HUD 2021, RKG Associates



SCRCOG Affordable Housing Inventory

Source: CT Department of Housing Appeals List 2021, NHPD

Legend

- Town Boundary
- Affordable Housing Properties

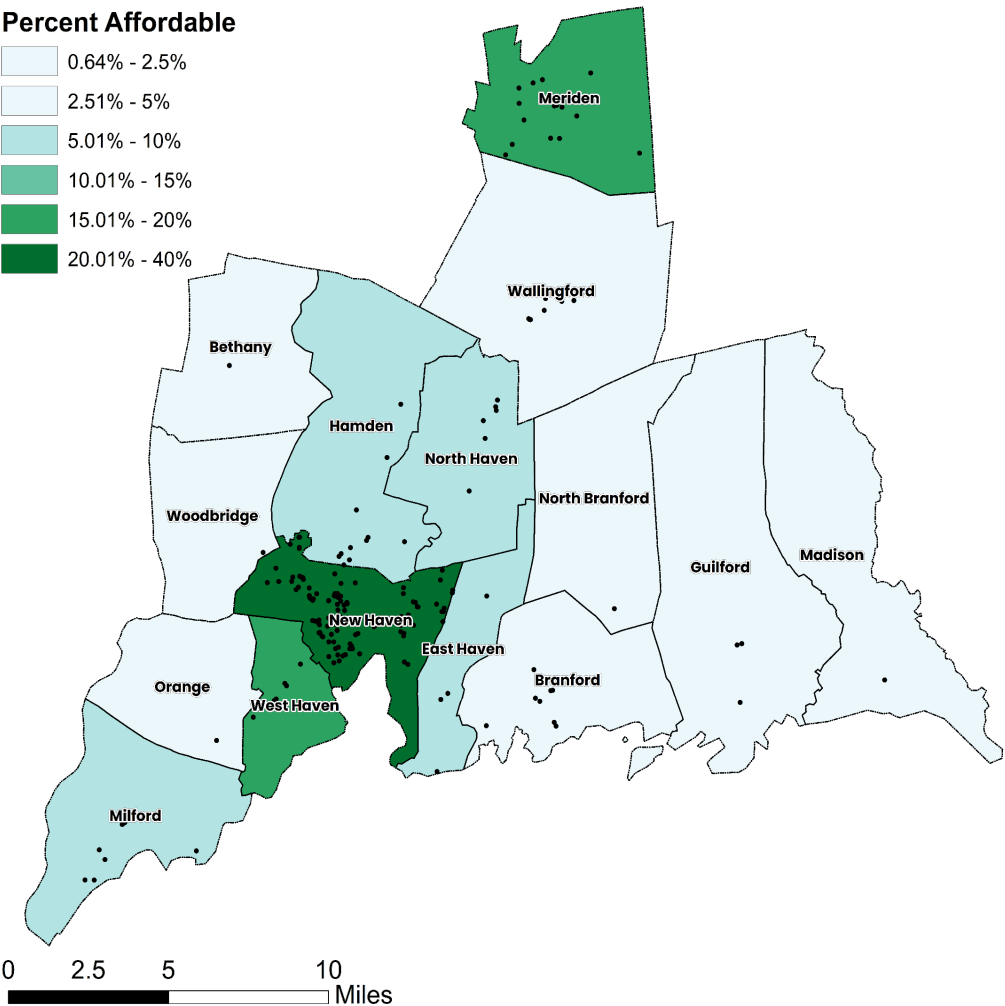
Percent Affordable

- 0.64% - 2.5%
- 2.51% - 5%
- 5.01% - 10%
- 10.01% - 15%
- 15.01% - 20%
- 20.01% - 40%



AFFORDABLE HOUSING IS CONCENTRATED IN A FEW COMMUNITIES WITHIN THE REGION

Across the SCRCOG region, only New Haven, West Haven, and Meriden exceed the 10% affordable housing threshold with Hamden and East Haven nearing the 10% mark. The remaining SCRCOG communities fall below 5%.

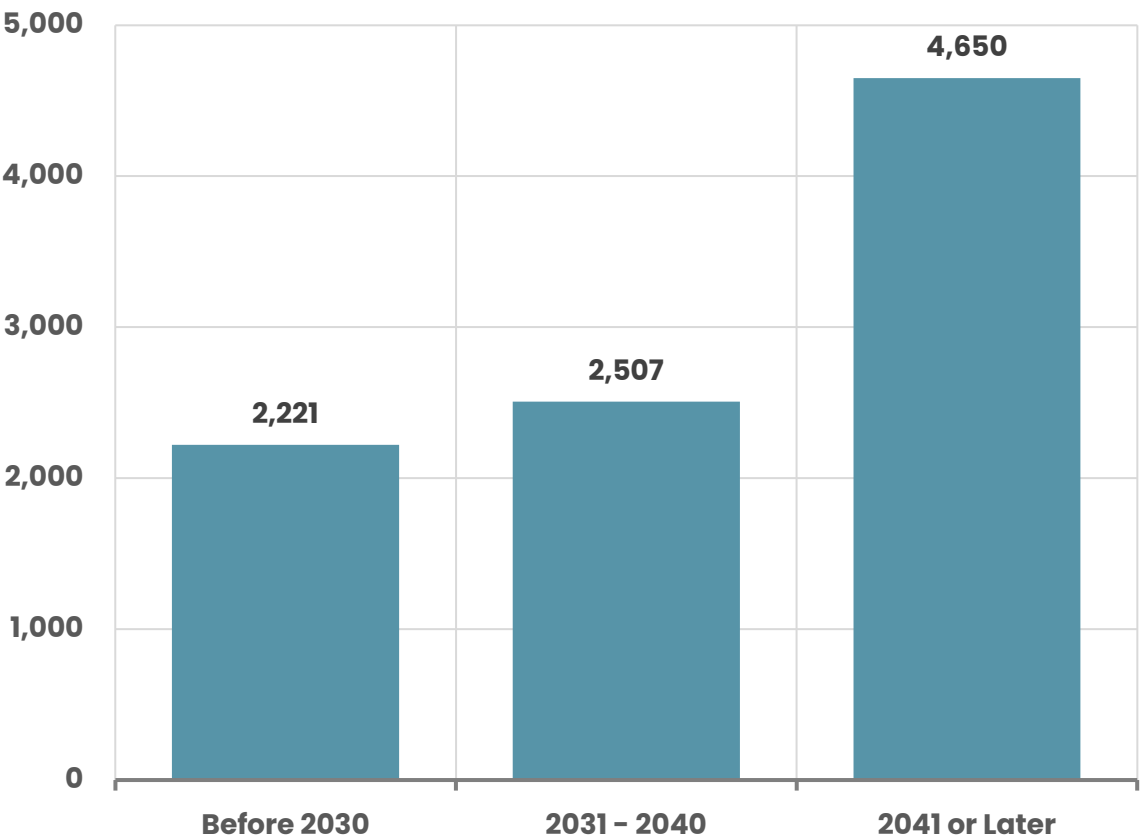


**PRESERVATION IS A KEY PRIORITY FOR THE EXISTING AFFORDABLE HOUSING SUPPLY**

The graph highlights data aggregated by the National Housing Preservation Database which tracks de-duplicated information on state and federally assisted housing inventories. This data includes the dates at which those subsidies could expire on those units. **Over the next 10 years over 2,000 units are set to expire** meaning a key priority for the region is not only adding to the supply but ensuring that the existing supply of affordable housing is preserved.

**SCRCOG Units by Subsidy Expiration Date**

Source: National Housing Preservation Database 2022



REGIONAL HOUSING GOALS



- BETTER MATCH HOUSING STOCK WITH NEEDS AND PREFERENCES
- IMPROVE THE QUALITY OF HOMES IN DISTRESSED NEIGHBORHOODS
- DIVERSIFY THE HOUSING STOCK BY TYPE AND PRICE POINT
- BUILD HOUSING WHERE INFRASTRUCTURE SUPPORTS IT
- EDUCATE RESIDENTS ABOUT THE IMPORTANCE OF HOUSING

REGIONAL HOUSING STRATEGIES

Supply

Produce a comprehensive study for each municipality or the region that identifies constraints to the creation of diverse housing options

Convene regular meetings of housing authorities within the region

Identify housing grants available to the region's municipalities

Preservation

Maintain an affordable housing preservation unit count & annual report

Stabilize lower income communities with a mixed-income development approach

Support public housing redevelopment

Capacity Building

Establish regional housing committee

Develop partnerships with public, private, and non-profit organizations that fund affordable housing developments

Promote and encourage joint ventures between non-profit and for-profit organizations and developers to address affordable housing needs

Provide technical assistance to support local housing initiatives

Education

Develop educational material and best practice guidance for local housing initiatives

Draft a regional guidelines book to inform and support local housing actions

Educate and encourage landlord acceptance of housing vouchers

# **SCRCOG REGIONAL HOUSING PLAN OVERVIEW**

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