



Wallingford Affordable Housing Plan

Prepared by RKG Associates



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EXECUTIVE SUMMARY

8-30g Overview

Section 8-30g of the Connecticut General Statutes, the “Connecticut Affordable Housing Land Use Appeals Procedure,” was enacted to promote the development of low-cost housing with long-term affordability protections. Included in Section 8-30g is an appeals procedure that provides allowances to override local zoning denials of affordable housing proposals without a just cause. Section 8-30g ensures that municipalities cannot deny an affordable housing proposal unless there is specific significant health or safety concerns associated with the proposal. The burden of proof for this concern is placed on the municipality. If the State Department of Housing (DOH) has designated at least 10% of the community’s housing stock as affordable, provided in a yearly Appeals List, that community is exempt from this appeals process.

Effective July 24, 2017, Connecticut General Statutes, Title 8, Chapter 126a § 8-30j requires that every municipality in Connecticut prepare an affordable housing plan at least once every five years. The statute provides that:

- At least once every five years, every municipality must prepare or amend and adopt an affordable housing plan.
- The plan must specify how the municipality intends to increase the number of affordable housing developments within the municipality.
- The municipality may hold public informational meetings or organize other activities to inform residents about the plan development process.
- Following adoption, the municipality must regularly review and maintain their affordable housing plan.¹

¹ [Affordable Housing Plan and Process Guidebook](#)

What is affordable housing and what does it mean in your community?

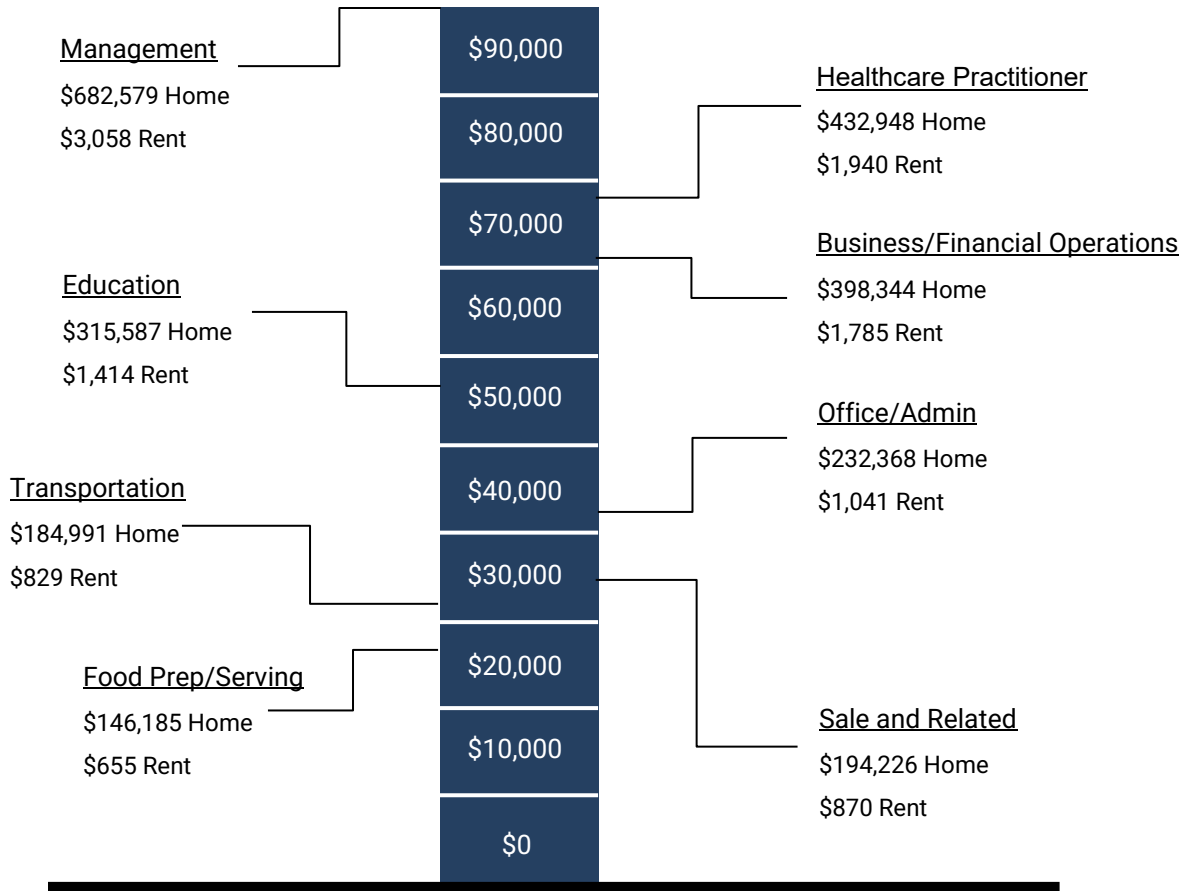
Affordable housing is, quite simply, housing that costs a household no more than 30% of their income. The U.S. Department of Housing & Urban Development (HUD) has set the maximum affordability payment at 30% based on the reasoning that, for most households, particularly those in the lower half of the income spectrum, the remaining 70% of income is vital to pay for sufficient expenditures on food, clothing, transportation, healthcare, childcare, and other necessities.

Those spending more than 30% of their income on housing needs - and thus having less than 70% of their income remaining for other necessities - are considered “burdened” by their housing costs. In Connecticut, about 48% of renter households and 32% of owner households are considered to be burdened by their housing costs because the cost of renting or owning a home in the state is so expensive relative to incomes.

Cost burdening is a challenge households face across the income spectrum but those who are most affected are households who earn 80% or less than the area median income. Area Median Income (AMI) is defined by HUD and refers to the midpoint of a region’s income distribution where half the households in a region earn more than the median and half earn less than the median. For housing, AMI thresholds set the limits for households eligible for income-restricted housing units and how much those units can be rented or sold for. In New Haven County, 80% of AMI equates to households earning no more than \$67,950. Similarly, renters at 80% of AMI earn no more than \$60,400 annually.

In Wallingford eight out of the ten highest employment occupations pay less than \$60,000 a year, meaning that many workers in the public sector (municipal workers, teachers, etc.) could find it challenging to afford housing in the community where they work. The graphic on the next page illustrates the breakdown of occupations with the highest number of employees and their adjusted median annual earnings. The maximum estimated affordable home purchase prices and rents for each occupation are also shown to illustrate how difficult it may be for these workers to find affordably priced housing in the community.

What Can Different Jobs/Earnings Afford in Wallingford?



In Wallingford approximately 40% of renters and 24% of homeowners are considered cost burdened. To not be considered cost burdened in Wallingford, a household must have an income of at least \$56,922.² This means that for many occupations with high numbers of employees, such as teachers, food service and prep workers, transportation workers, office support jobs, and sales related jobs, housing costs exceed what is affordable for households with members employed in these occupations.

According to the ALICE survival budget, which is based on county-level data, the annual total household survival budget for a family of four is \$90,732. This is based on the bare minimum cost of basic household expenses necessary to live and work in the modern economy. These basic budget items include housing, childcare, food, transportation, technology, and health care plus taxes and a contingency fund equal to 10% of the household budget. For many of the highest employed occupations, even with two adult household members working, that household may not meet that minimum annual income level. Expanding housing opportunities

² [2021 Housing Snapshot Town of Wallingford](#)

and encouraging housing options at varied price points, both high and low, can address some of these housing affordability challenges and offer residents increased access to jobs, transportation, childcare, recreation, and other vital services. These efforts can also help support economic growth within the community and improve the quality of life for residents.

History of Affordable Housing

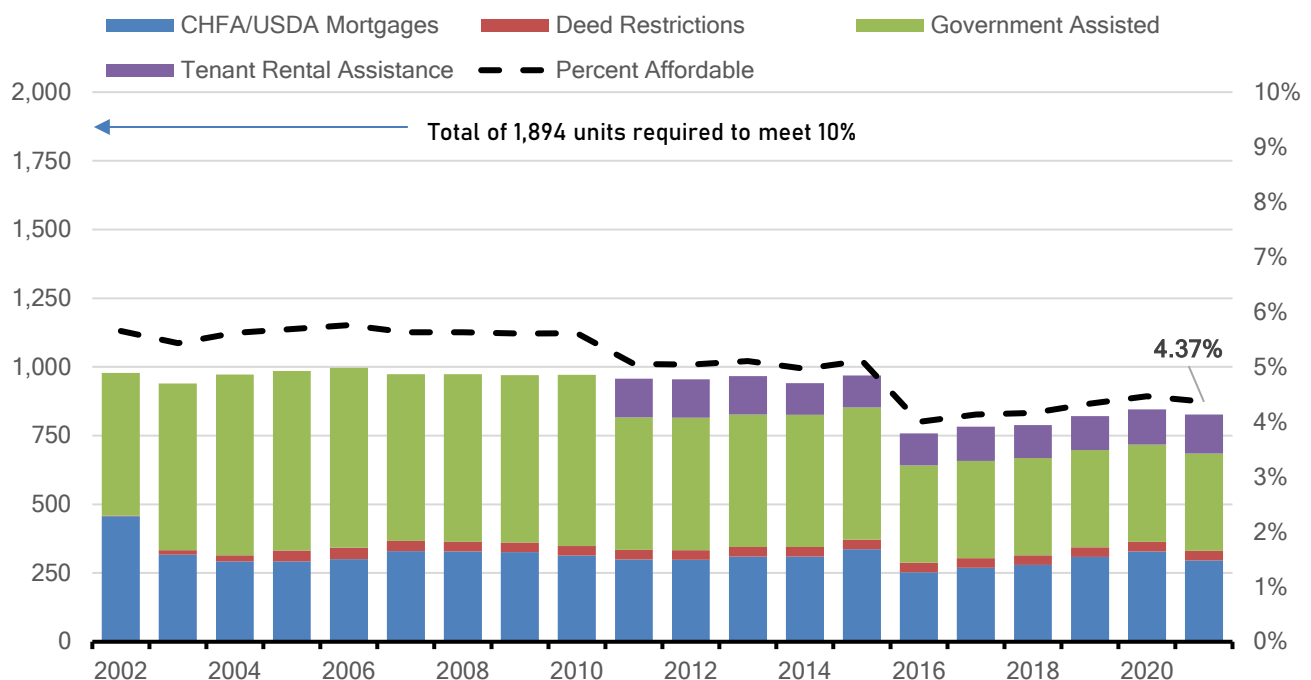
Outlined in the CGS § 8-30g The Affordable Housing Land Use Appeals Procedure issue brief, affordable housing that counts toward the 10% minimum is defined to include:

- “Assisted housing”
- Housing currently financed by CHFA mortgages
- Housing subject to deeds and conditions restricting its sale or rental to low- and moderate-income people
- Mobile homes or accessory apartments subject to similar deed restrictions³

The figure below highlights Wallingford’s subsidized housing inventory by type for the past two decades. It also provides the percentage that qualifies as affordable according to the CT Department of Housing.

Wallingford Subsidized Housing Inventory

Source: CT DOH, CT Data Collaborative



³ [CGS § 8-30g The Affordable Housing Land Use Appeals Procedure Issue Brief](#)

COMMUNITY OVERVIEW

The Town of Wallingford is a community experiencing increasing housing costs located within an increasingly high-priced region. Over the past decade Wallingford has seen slight population decreases and is expected to continue to see gradual decreases over the next two decades. Wallingford has seen increases in both home prices and rent rates over the past two decades as well as increases in local employment.

In 2021, SCRCOG initiated Affordable Housing Plans for each of the municipalities in the region to both meet the state's requirement of creating a plan but also to better understand the housing supply, demand, and pricing across the entire spectrum of each community's housing stock. In Wallingford, much of the town's household change and growth has been driven by smaller senior households, which speaks to the demand for smaller housing units with minimal maintenance requirements and increased accessibility features. Wallingford is almost one half of the way to achieving the state's mandated 10% affordable housing threshold. According to the 2021 DOH Appeals List, Wallingford's subsidized housing inventory is currently at 4.37%. Outlined in this plan are the goals and strategies co-produced by the town and region to encourage capacity building efforts to reach the state's mandated 10% requirement.

INTRODUCTION

The existing conditions chapter serves as the first section of the affordable housing plan and is aimed at establishing a baseline of current socio-economic and demographic characteristics of Wallingford. More specifically this baseline analysis encompasses data points ranging from population and housing characteristics to general economic indicators and labor force statistics. The value of this analytical piece is that it provides an opportunity to identify current local trends and/or quantify and detail, more specifically, known trends experienced by local stakeholders. The following analysis also offers a comparison of the town relative to the greater SCRCOG region, which illuminates how regional trends may or may not be influencing the localized trends in Wallingford.

The goal of this section is to present a thorough data driven picture of Wallingford, which can be used to align community stakeholders with the same baseline information to both inform and guide the future sections of this report involving issues and opportunities, goals, and strategies. This section in conjunction with community meetings and the SCRCOG survey results will serve to ground truth the data and highlight/quantify the issues and opportunities present within the community as it relates to the town's existing housing market.

DEMOGRAPHICS & HOUSING MARKET CONDITIONS

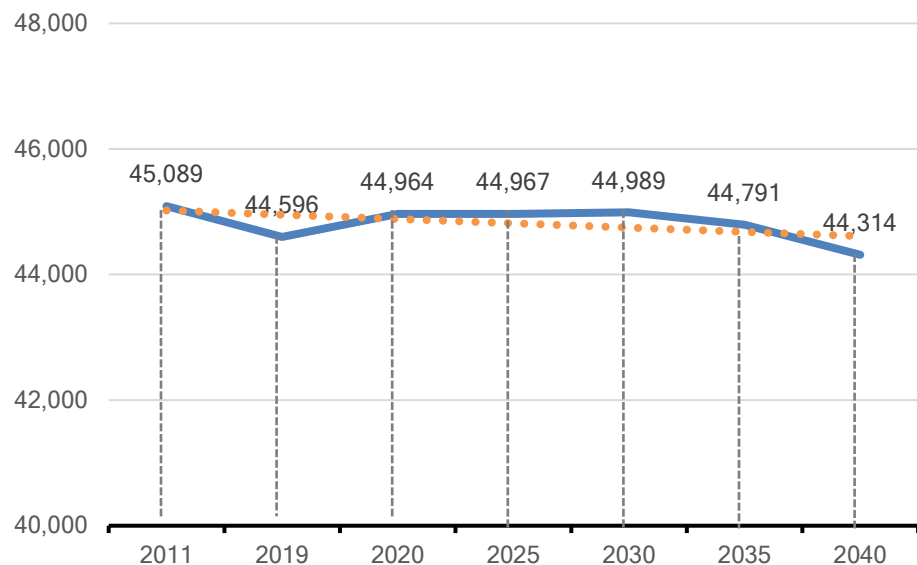
Included in this section is the sociodemographic and market data that describes current conditions, changes over time, and future projections that influence changes in Wallingford's housing market. Analysis of demographic trends provides insight into the town's ability to support a dynamic housing market, and whether that market can provide a broader and more affordable range of housing options. At the national level, the COVID-19 pandemic came at a period when the U.S. as a whole was facing numerous issues in housing affordability, especially for low-income households. Persistently high housing costs relative to household income, and the stagnation of real wages poses numerous challenges for housing affordability making it one of the most salient issues prior to and coming out of the pandemic.

Population, Age, Race/Ethnicity

In contrast with the SCRCOG region, the town of Wallingford's population is projected to remain stable over the next 20 years. Similar to a number of other towns in the region, over the past decade Wallingford has experienced a slight population decline of 1.1% or 493 residents.

Figure 1 Total Population Change (2011 - 2040), Wallingford

Source: ACS 5-Year Estimates, CT Data Projections

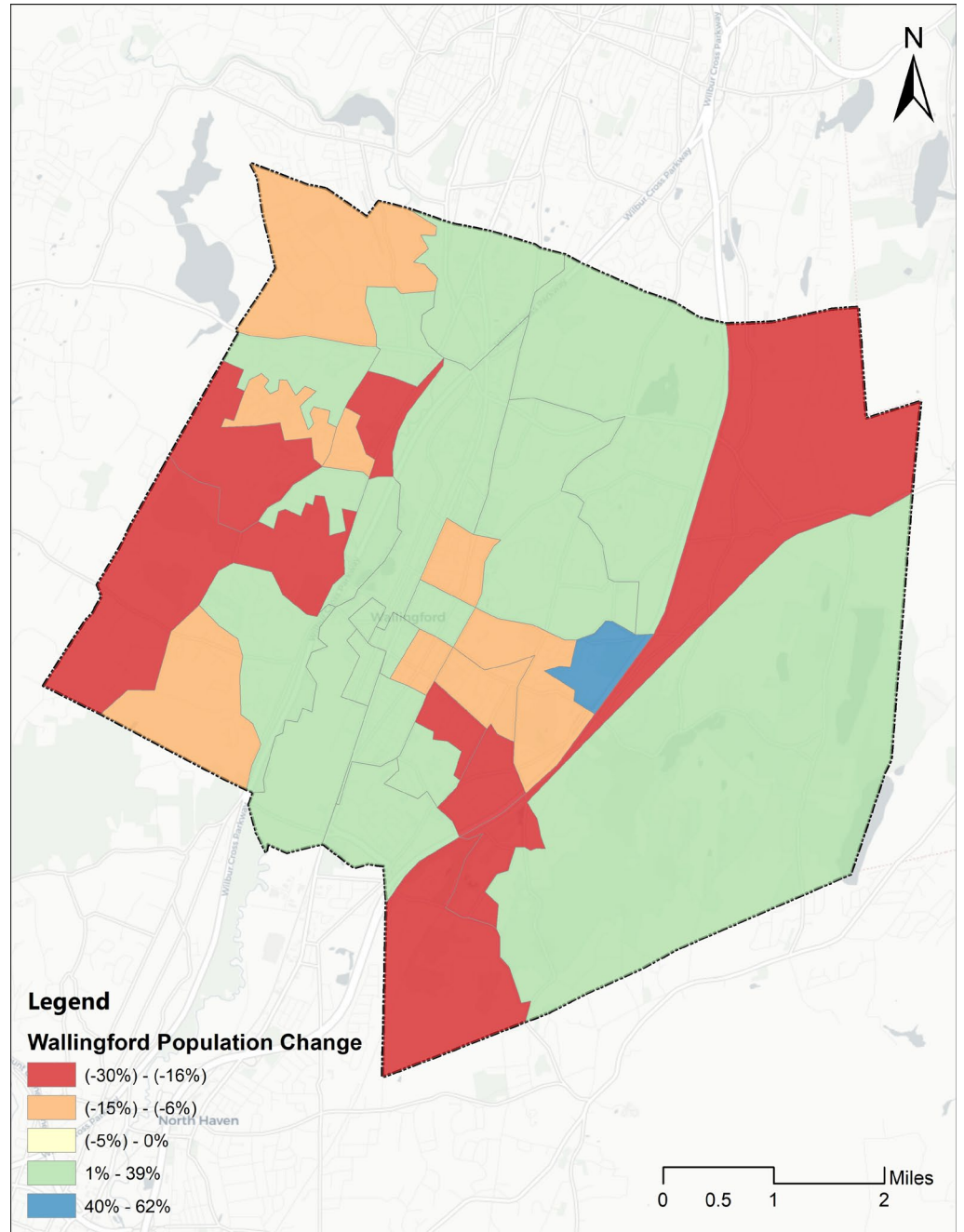


Based on population changes by census block group (figure 2), the majority of population losses in the town of Wallingford occurred in neighborhoods bordering Cheshire on the southwestern part of town. Despite these relative declines, Wallingford has experienced population growth in its downtown neighborhoods specifically in the areas around Wallingford Center and along Routes 5 and 15.

Across age groups, the town of Wallingford has seen its largest population growth in residents ages 55 and older. This population trend is very common across the SCRCOG region. These increases in the older population may suggest a shifting need in housing preferences as well as an increased demand for housing units that are accessible for people requiring additional assistance and support. Like the greater SCRCOG region, Wallingford has experienced large percentage decreases in residents under the age of 18 as well as in adults aged 35 - 54.

Figure 2 Population Change (2011 - 2019)

Source: ACS 5-Year Estimates

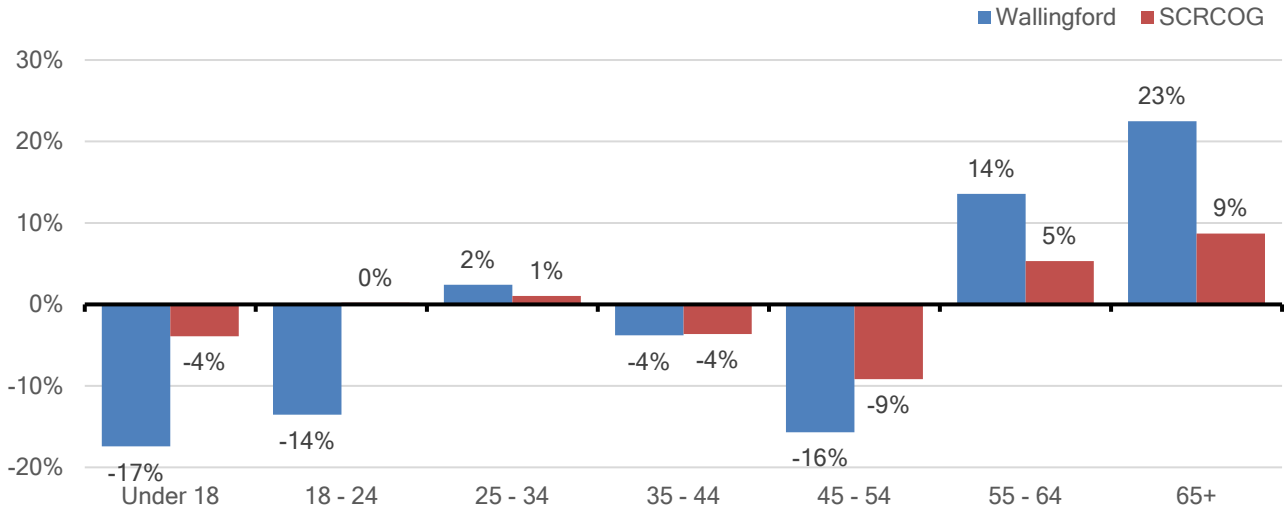


These two age groups typically comprise family households. Despite these population losses, Wallingford has experienced a 2% increase in residents ages 25 - 34, which coupled with the increases in high income households, and residents with a graduate degree or higher, could

suggest growth in younger working residents. This could signify future growth in family households as these new residents establish themselves in town.

Figure 3 Change in Population by Age (2011 - 2019)

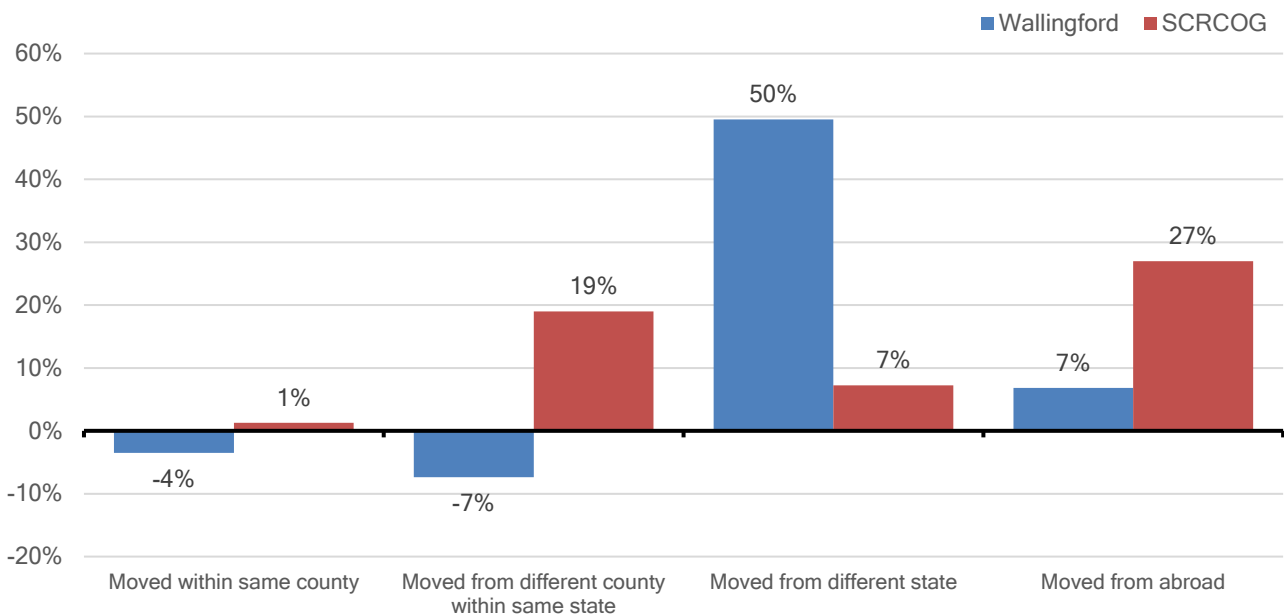
Source: ACS 5-Year Estimates



In terms of geographic mobility for residents in Wallingford, the town has experienced similar inflows and outflows of residents as the larger SCRCOG region. Wallingford saw increases in population from another state as well as abroad while it saw losses in residents to other municipalities in the SCRCOG region as well as different counties within the state. This could be an indication of some lower income residents migrating out to other towns in Connecticut due to rising costs.

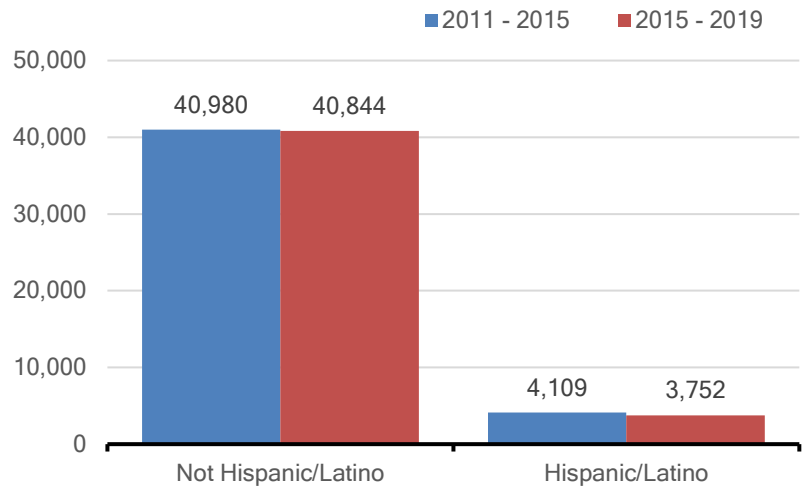
Figure 4 Change in Geographic Mobility of Population (2011 - 2019)

Source: ACS 5-Year Estimates



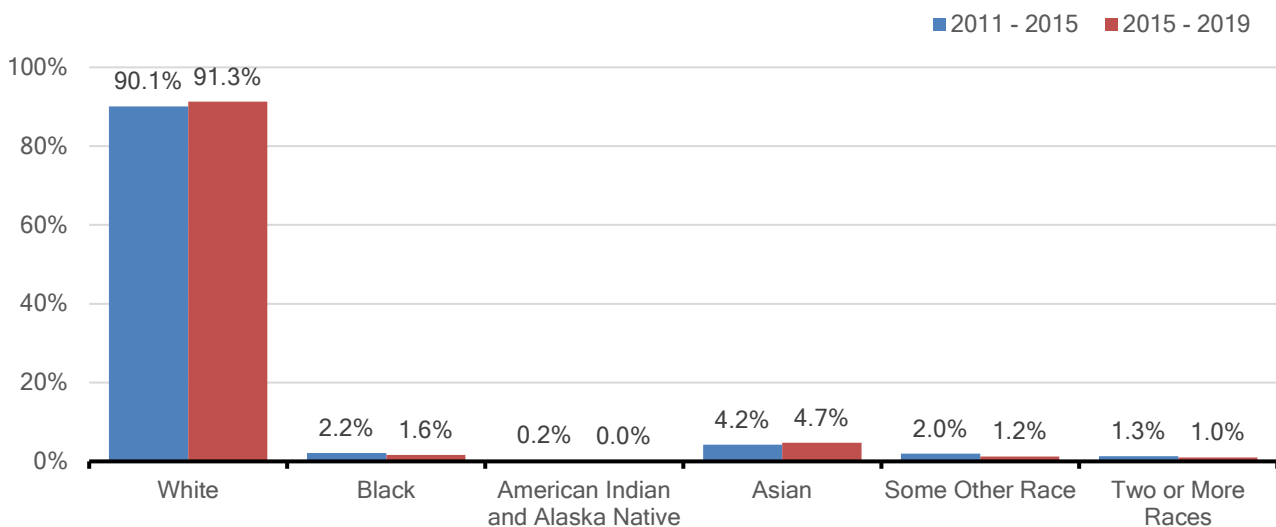
Over the past decade, the population distribution by race and ethnicity in Wallingford has remained largely the same. The White population composes over 90% of all residents and saw a slight percentage increase in the latter half of the decade. Across all other populations, the only race or ethnicity to see any growth were Asian Americans. All other populations by race and ethnicity saw slight population declines. In contrast with many municipalities within SCRCOG, Wallingford also saw a slight decrease in residents who identify as Hispanic/Latino.

Figure 5 Population by Ethnicity (2011 - 2019)
Source: ACS 5-Year Estimates



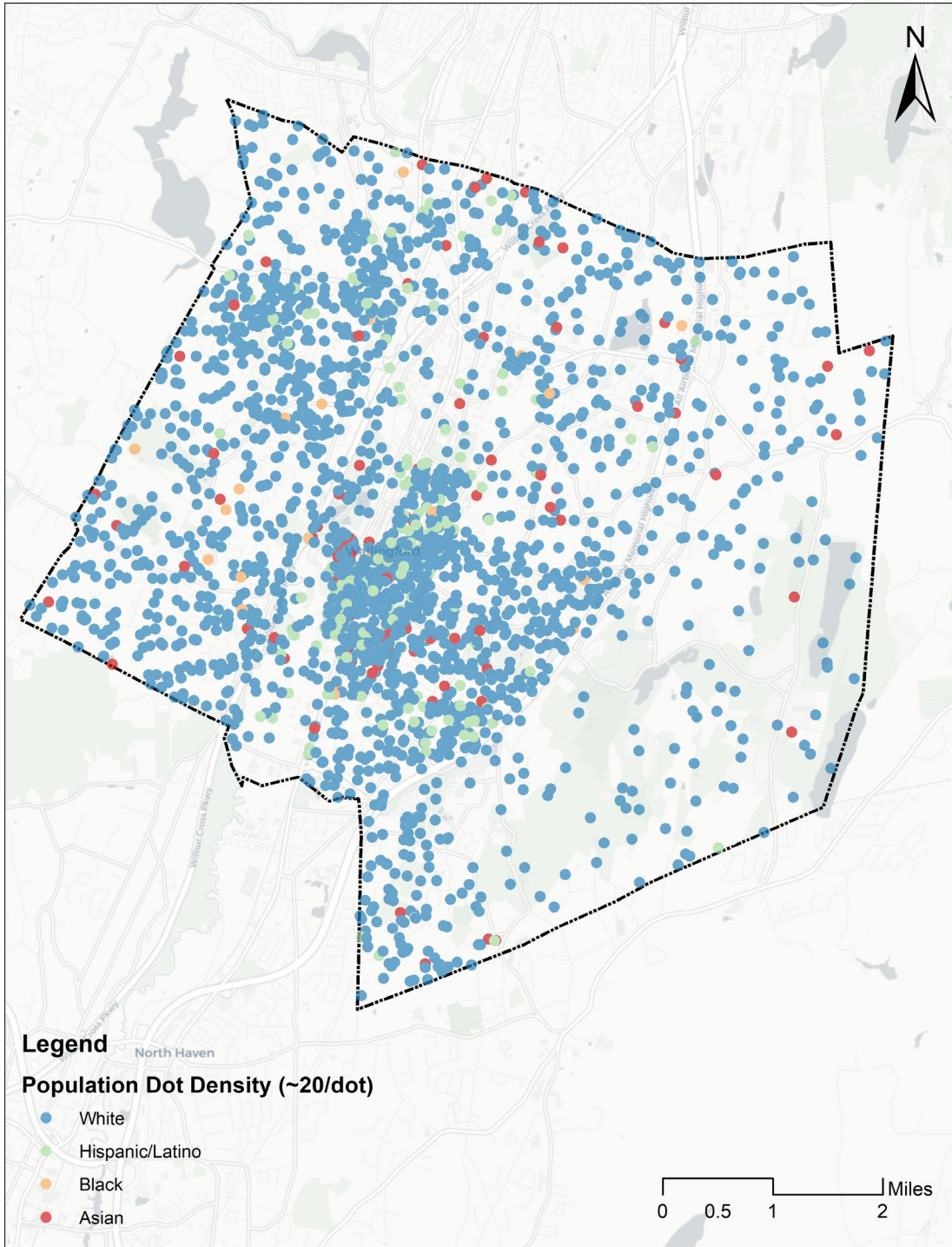
Dot density mapping (figure 7) by race and ethnicity provides insight into where households are settling throughout town (1 dot is equivalent to roughly 20 people). Based on the population dot density map, the spatial distribution of population by race and ethnicity is largely composed of White residents, which is unsurprising given the town’s population distribution. Looking more broadly at how the total population is distributed, population patterns indicate higher density in the center of town as well as on the western side bordering Cheshire. Neighborhoods to the east of I-91 are more sparsely populated.

Figure 6 Population by Race, Wallingford (2011 - 2019)
Source: ACS 5-Year Estimates



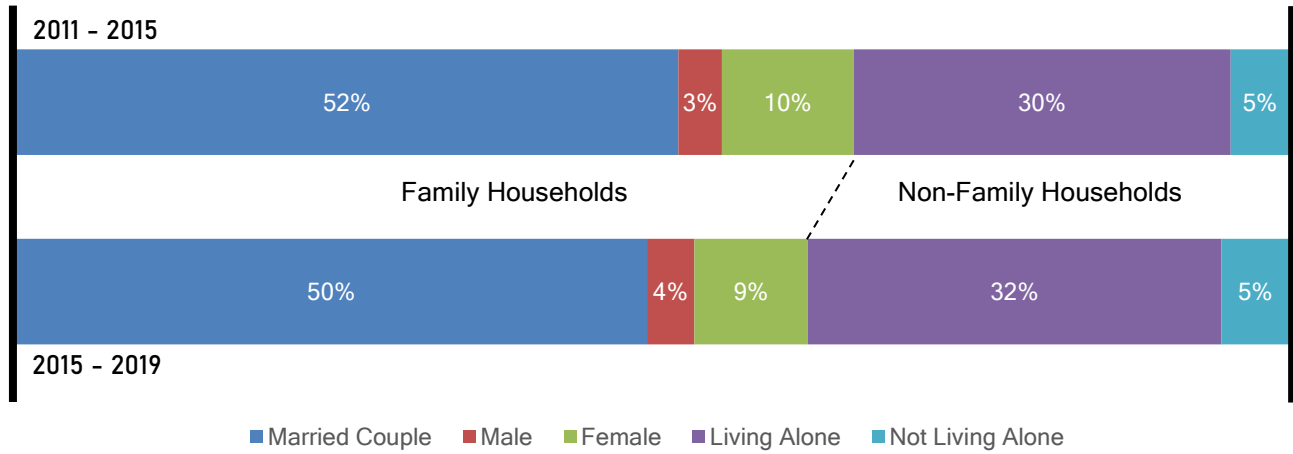
Comparing the dot density map with the map of population change also suggests that the largest concentrations of population growth in Wallingford occurred in areas around Wallingford Center, where there are more multifamily residential properties.

Figure 7 Population Dot Density
Source: ACS 5-Year Estimates



Household Composition

Figure 8 Change in Household Composition (2011 - 2019)
Source: ACS 5-Year Estimates



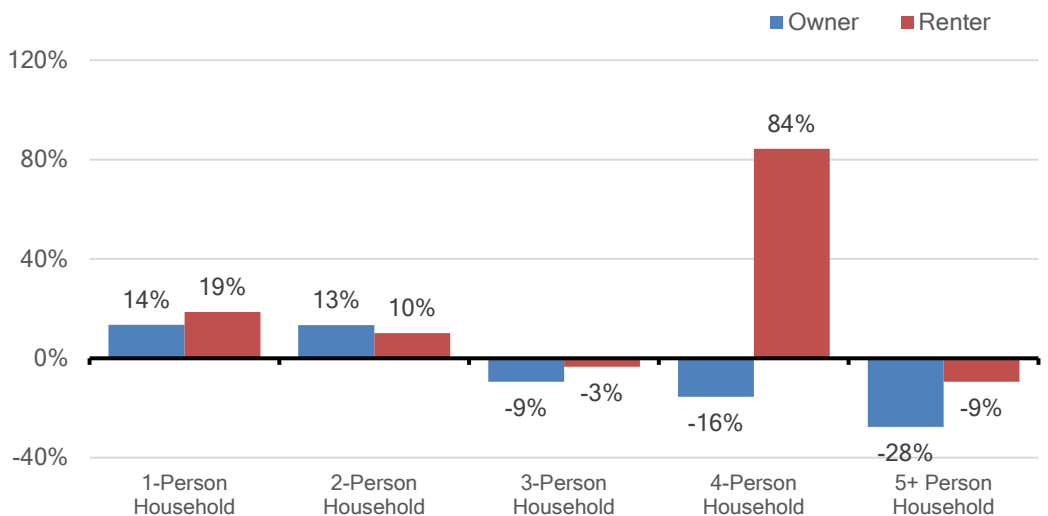
Change in Households

Over the past decade, the number of households in Wallingford increased by 5% or 972 households despite the 1% decrease in total population over that same period. This is largely explained by both

The Census defines a family household as a household maintained by a householder who is in a family. A family is any two or more related people residing together.

the losses in family households, typically composed of children under 18 and adults 35 - 54, and the gains in residents 25 - 34 and over 55 who may be more likely to live alone. This is further supported by the percentage changes in households by tenure and size. Both owner and renter households saw increases in households of 1 or 2 people over the past decade and losses in 3-person and 4-person owner households. The 84% increase in 4-person renter households equates to a total of 193 new households over the past decade.

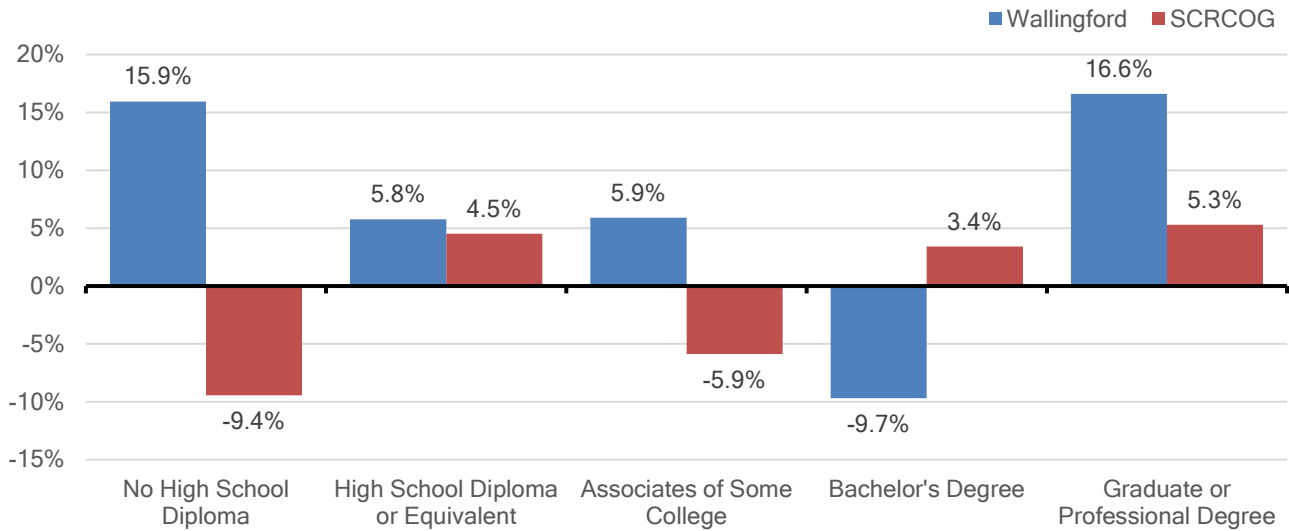
Figure 9 Change in Households by Tenure & Size (2011 - 2019)
Source: ACS 5-Year Estimates



Education & Income

Figure 10 Change in Educational Attainment (2011 - 2019)

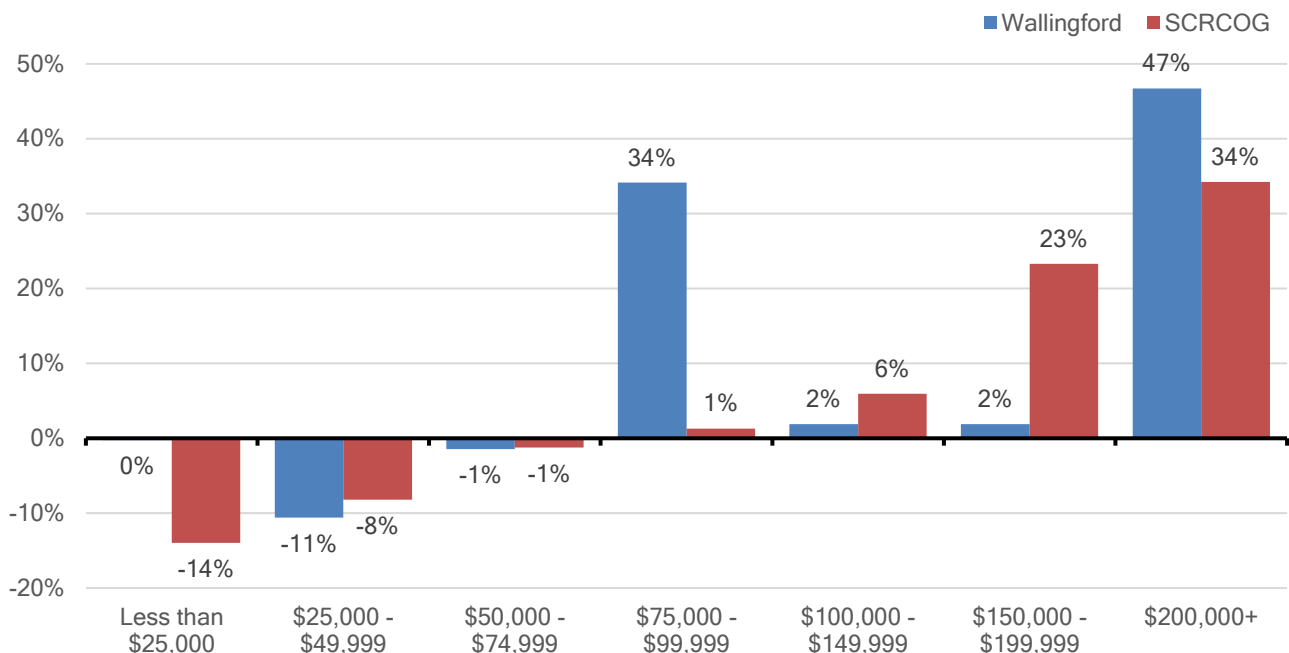
Source: ACS 5-Year Estimates



Over the past decade, the number of residents with a graduate degree or higher increased by 16.6% yet the number of residents with a bachelor’s degree fell by 9.7%. This could be explained by the losses in college aged residents 18 - 24 and increases in residents 25 - 34 which is an age group more closely associated those who hold graduate degrees. In contrast with the greater SCRCOG region, Wallingford also saw a notable percentage increase in residents with no high school diploma (increase of 354 residents) as well as residents with a high school

Figure 11 Change in Household Incomes (2011 - 2019)

Source: ACS 5-Year Estimates



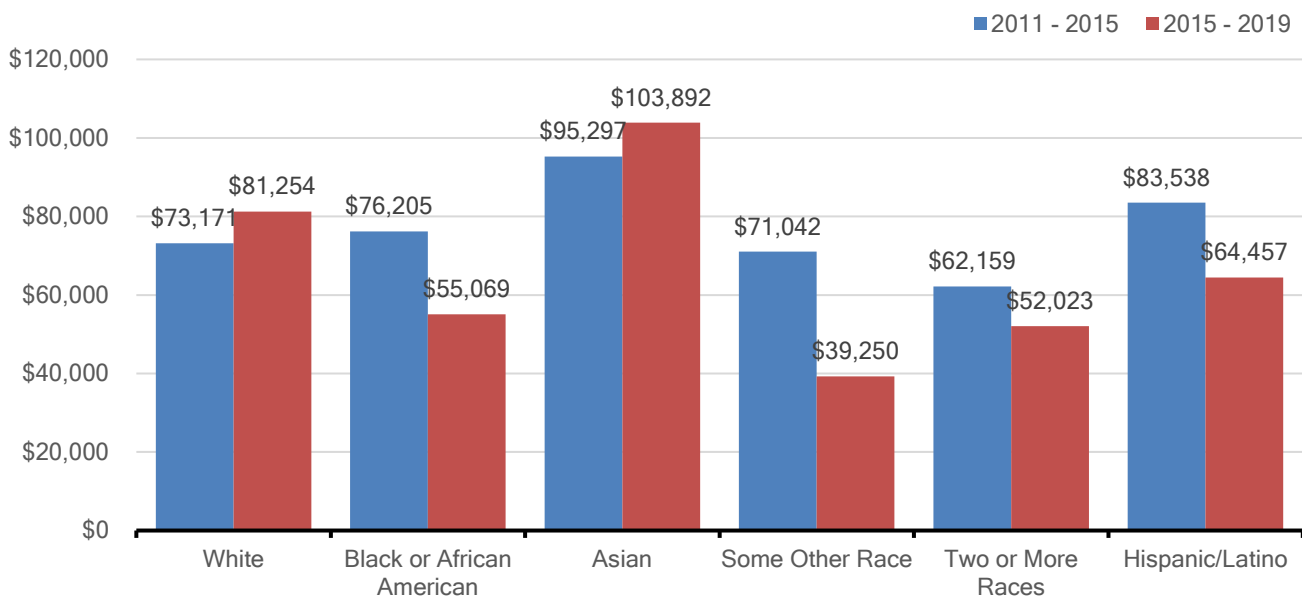
diploma or associates degree. The increase in residents without a high school diploma is concerning, as those residents may have a very difficult time finding job opportunities and affording housing in Wallingford.

Wallingford has seen an increase in households earning \$75,000 - \$99,000 as well as in households earning over \$200,000 at 34% and 47%, respectively. This totals to a net gain of 784 households earning between \$75,000 - \$99,000 and 504 households earning more than \$200,000.

Across race and ethnicity, the only two populations to experience gains in median household income as well as falling above the town-wide median (\$80,793) were White and Asian American households. All other populations saw declines in median household income, some of which are earning \$30,000 less than the town-wide median (\$80,793). It should be noted that these decreases in median household income can be partially explained by low household counts for households of color. Given these small household counts, an influx of a few lower income households or loss of a few higher income households could significantly affect that median household income. Similarly, given the large percentage of White households, the growth in median household income suggests that a large number of White households have experienced increases in household income over the past decade.

Figure 12 Median Household Income by Race & Ethnicity (2011 - 2019)

Source: ACS 5-Year Estimates



As indicated in the population dot density map, the highest percentages of households of color reside along the central corridor of Wallingford spanning Northwards from Wallingford center along Routes 15 and 5. It should be noted that these census block groups have the lowest median household incomes and the highest percentages of renter households. These are also

the neighborhoods experiencing the greatest growth in population which could suggest a rising demand for rental units. Public outreach documented in the Wallingford POCD indicated that there is an unmet demand for condos and apartments in accessible and amenity-rich neighborhoods such as the neighborhoods indicated in blue on the map in figure 13.

Figure 13 Percent Population of Color
Source: ACS 5-Year Estimates

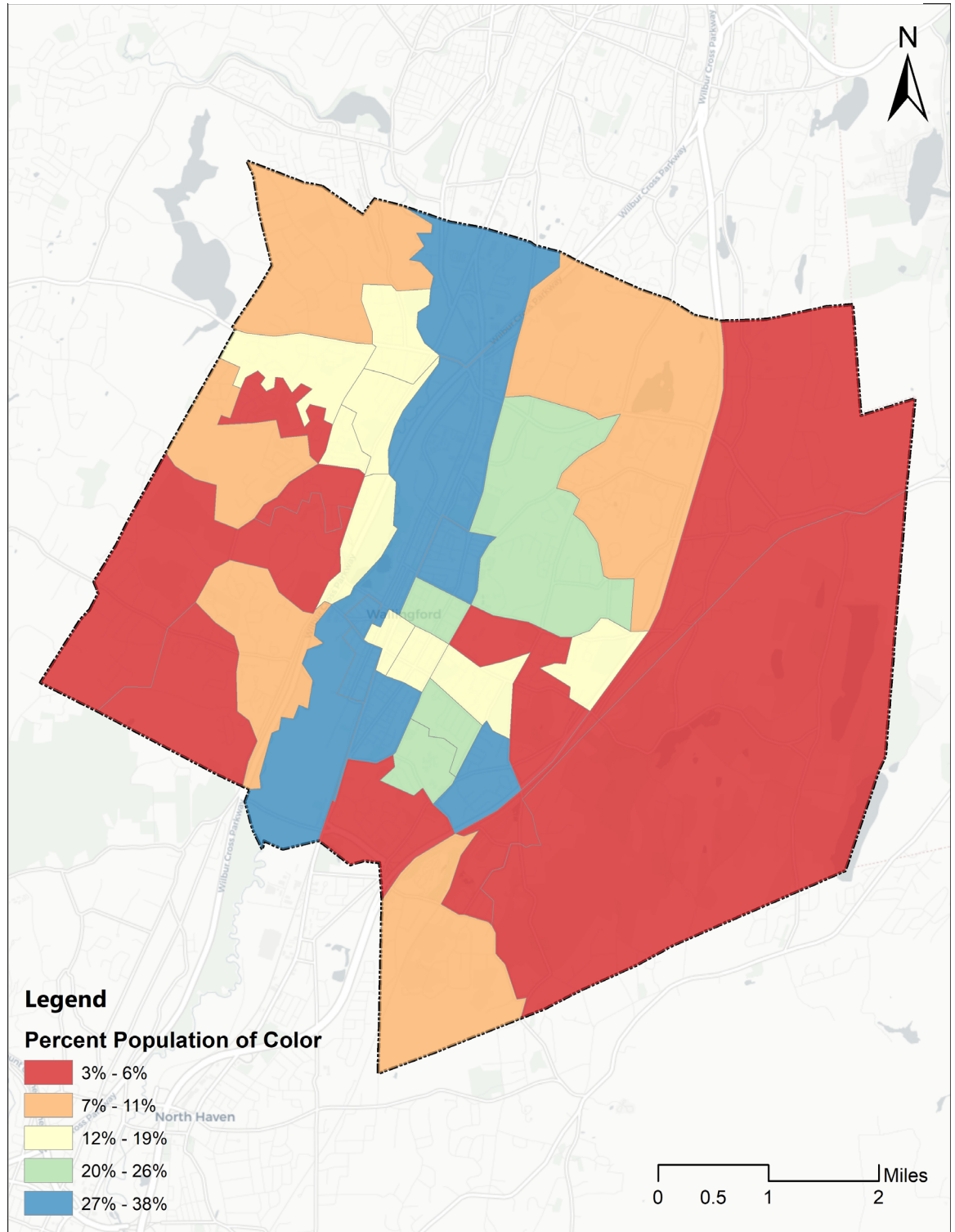
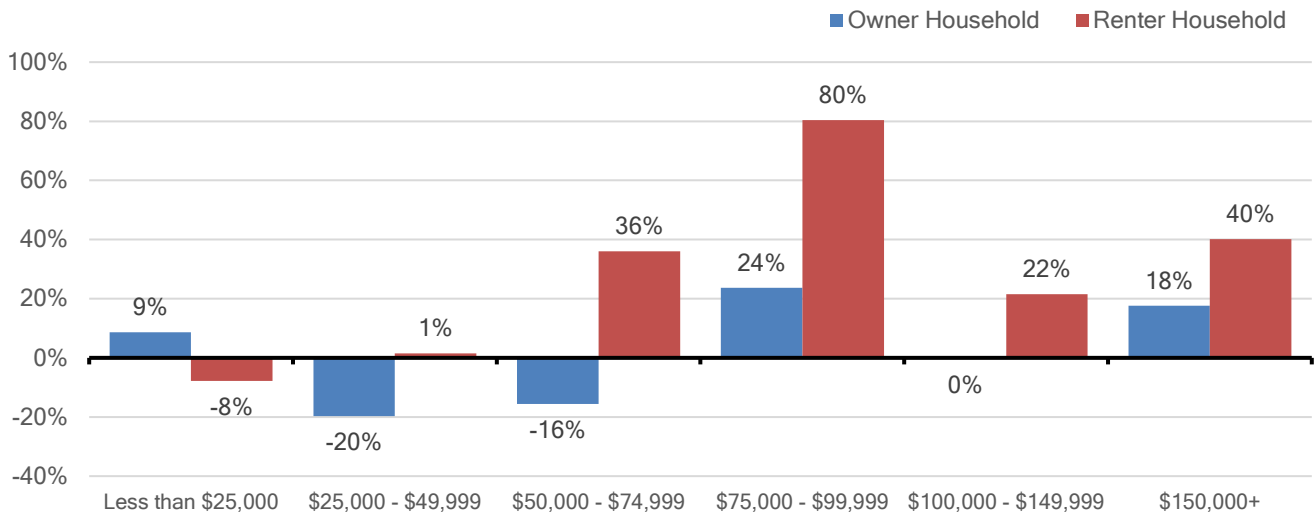


Figure 14 Change in Household Income by Tenure (2011 - 2019)

Source: ACS 5-Year Estimates

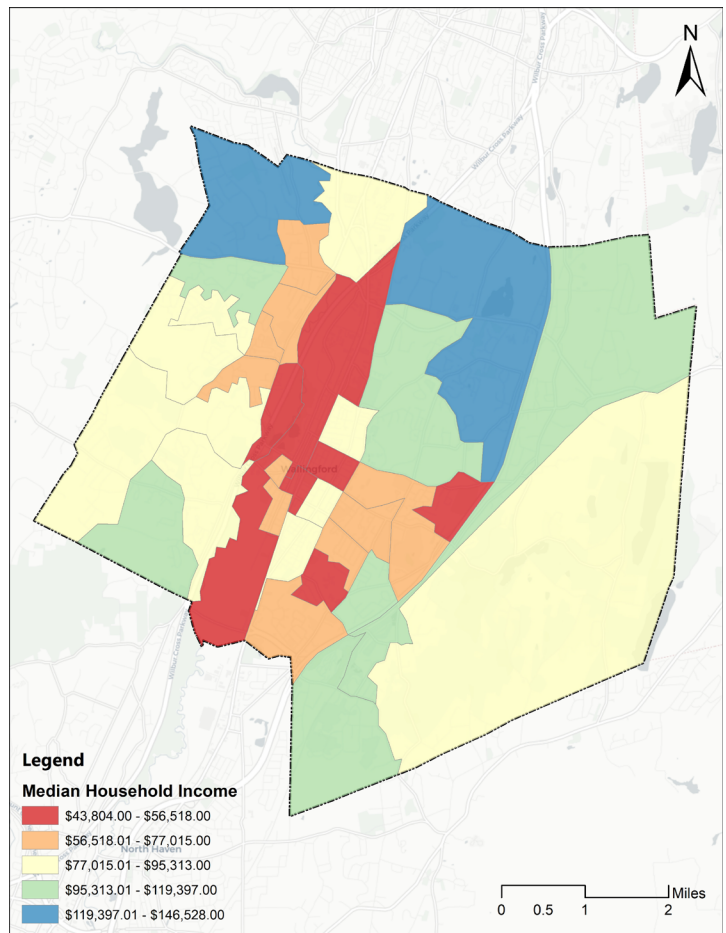


Across tenure and income, Wallingford has experienced large percentage increases in renter households earning \$50,000 or more. Its highest increases were in households earning \$75,000 to \$99,000 and \$200,000+. Among lower income brackets, Wallingford saw a 9% increase in owner households earning less than \$25,000 and an 8% loss in renter households earning less than \$25,000. This nets to a zero percent change in households earning less than \$25,000 dollars in Wallingford. Since 2016 Wallingford has seen increases in CHFA/USDA mortgages which could explain the shift of lower income renters to homeowners causing no net changes but equivalent changes across tenure.

Based on the map of median household income, neighborhoods bordering Meriden, Middlefield, and Durham have the highest median household incomes and neighborhoods along the central corridor of Wallingford have the lowest, which fall roughly \$30,000 below the town-wide median household income (\$80,793).

Figure 15 Median Household Income

Source: ACS 5-Year Estimates



Employment

Across Wallingford, the highest employment sectors are health care, retail trade, manufacturing, and government. Of the top ten highest employment sectors, only the professional services sector offers average annual earnings above the town-wide median household income (\$80,793). The two highest employment sectors of health care and retail trade offer average adjusted annual earnings that fall \$30,000 - \$40,000 below Wallingford's median household income.

Table 1 Top 10 Employment Sectors 2021

Source: EMSI 2021.4 - QCEW Employees

Industry Sector	2021 Jobs	2021 Adjusted Average Annual Earnings per Job
Health Care and Social Assistance	3,445	\$57,755
Retail Trade	2,515	\$38,751
Manufacturing	2,468	\$70,067
Government	2,431	\$79,137
Wholesale Trade	1,691	\$81,073
Construction	1,562	\$80,867
Professional, Scientific, and Technical Services	1,220	\$99,271
Transportation and Warehousing	1,204	\$49,849
Accommodation and Food Services	1,068	\$21,820
Administrative and Support and Waste Management and Remediation Services	1,026	\$49,573

At a more granular level, a breakdown of the top ten highest employed occupational categories suggests that the majority of local workers make between \$30,000 - \$41,000. This means they do not earn enough on their own to afford Wallingford's median gross rent (\$1,094) and median home value (\$267,800).

Table 2 Top 10 Occupations by Employment 2021

Source: EMSI 2021.4 - QCEW Employees

Occupation Category	2021 Jobs	2021 Adjusted Median Annual Earnings
Office and Administrative Support	2,912	\$41,646
Transportation and Material Moving	2,134	\$33,155
Sales and Related	2,090	\$34,810
Management	1,691	\$122,335
Educational Instruction and Library	1,486	\$56,561
Healthcare Practitioners and Technical	1,478	\$77,595
Production	1,389	\$41,370
Food Preparation and Serving Related	1,239	\$26,200
Installation, Maintenance, and Repair	1,124	\$54,956
Business and Financial Operations	1,114	\$71,393

Over the past decade, total employment in Wallingford remained unchanged but the composition of highest employed sectors shifted away from manufacturing and government and grew in transportation, construction, and health care/social assistance. According to Wallingford's 2020 Comprehensive Annual Financial Report, some of the top employers included the town, various health care related companies ranging from insurance to hospital/health care providers as well as food production and construction supplies. This could explain the sector-based job increases in construction, transportation and warehousing as well as administrative support and health care.

Table 3 Top 5 Employment Growth Sectors 2010 – 2021

Source: EMSI 2021.4 – QCEW Employees

Industry Sector	2010 - 2021 Jobs	% Change
Transportation and Warehousing	752	167%
Construction	467	43%
Health Care and Social Assistance	275	9%
Educational Services	206	37%
Administrative and Support and Waste Management and Remediation Services	178	21%

Across industry sectors, Wallingford saw the largest increases in employment in transportation and warehousing, construction, and health care and social assistance. Based on changes in occupations, transportation and material moving saw the largest increase in total number of jobs followed by management occupations and healthcare practitioners. These increases by occupation follow regional employment trends.

Table 4 Top 5 Employment Growth by Occupations 2010 – 2021

Source: EMSI 2021.4 – QCEW Employees

Occupation Category	2010 - 2021 Jobs	% Change	2021 Adjusted Median Annual Earnings
Transportation and Material Moving	401	23%	\$33,155
Management	243	17%	\$122,335
Healthcare Practitioners and Technical	185	14%	\$77,595
Business and Financial Operations	160	17%	\$71,393
Construction and Extraction	159	20%	\$58,307

Employment Geography

Based on home and work destination data for Wallingford (table 5 & 6), the highest share of workers in Wallingford are Wallingford residents. Coupled with the shares of workers commuting into Wallingford from other towns, Wallingford has a net inflow of workers. This means that during daytime business hours, the town experiences a net population increase, which can be good for local commercial businesses as well as offering an opportunity to capture additional working residents by providing housing options that could shorten their commute.

Table 5 Top Ten Places of Residence for People Employed in Wallingford

Source: OnTheMap, 2018

County Subdivision	Job Count	Share
Wallingford	5,222	18.5%
Meriden	3,434	12.2%
New Haven	1,102	3.9%
Hamden	914	3.2%
Middletown	803	2.8%
Waterbury	792	2.8%
North Haven	758	2.7%
Cheshire	703	2.5%
Southington	666	2.4%
New Britain	540	1.9%

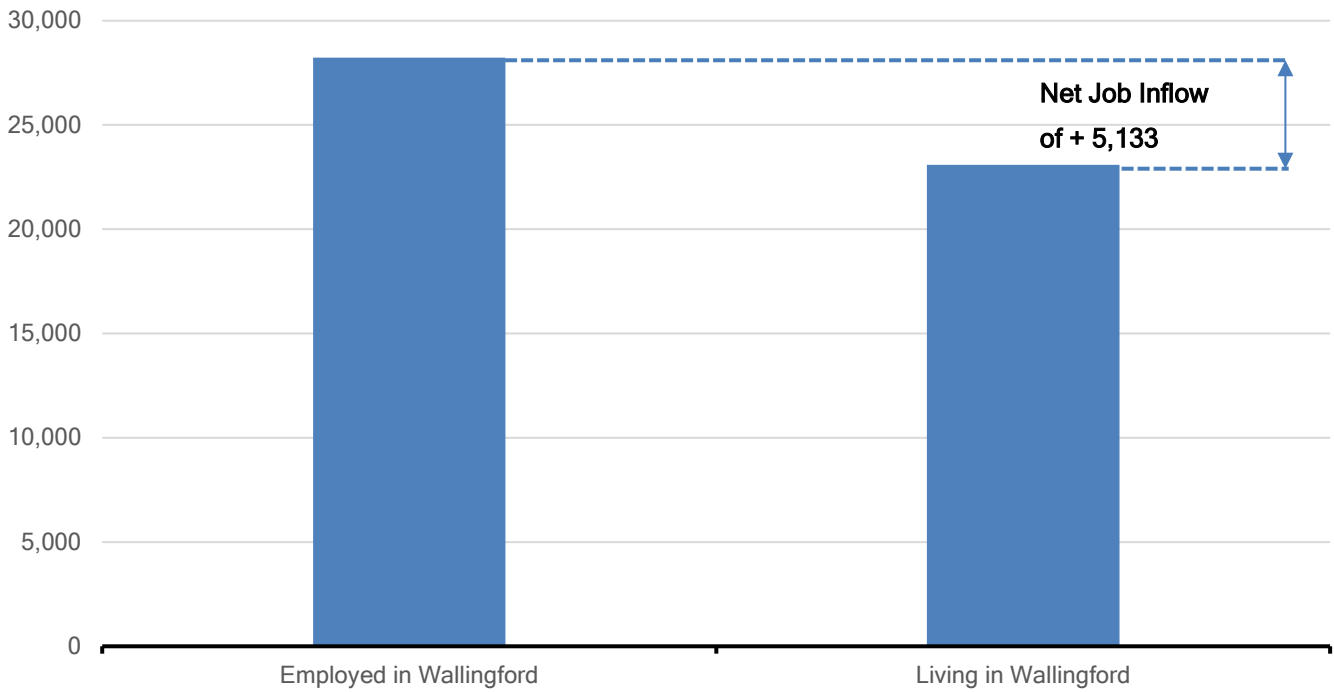
Table 6 Top Ten Work Destinations for Wallingford Residents

Source: OnTheMap, 2018

County Subdivision	Job Count	Share
Wallingford	5,222	22.6%
New Haven	2,260	9.8%
Meriden	1,396	6.0%
North Haven	1,143	4.9%
Hamden	997	4.3%
Hartford	864	3.7%
Cheshire	680	2.9%
Middletown	539	2.3%
Waterbury	466	2.0%
Farmington	362	1.6%

Figure 16 Labor Market Size (2018)

Source: OnTheMap, 2018



Based on the U.S. Census Bureau’s Longitudinal Employer-Household Dynamic’s Origin-Destination Employment Statistics, Wallingford has a net job inflow of 5,133. As previously mentioned, this suggests that Wallingford attracts workers and experiences a net population gain during the day. Figures 17 and 18 further highlight this relationship with a little over 80% of those working in Wallingford commute into town as opposed to 77% of Wallingford residents who commute to jobs outside of town.

Figure 17 Employment Efficiency (All Jobs) Among People Employed in Wallingford, 2018

Source: OnTheMap 2018

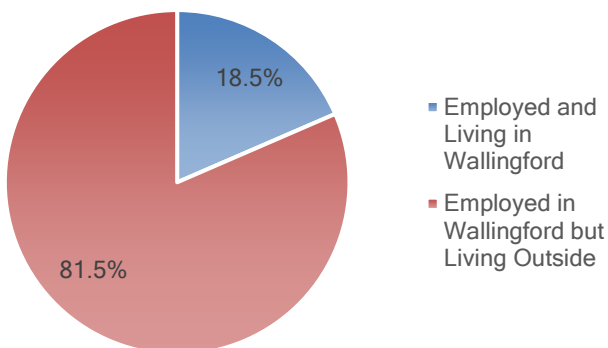
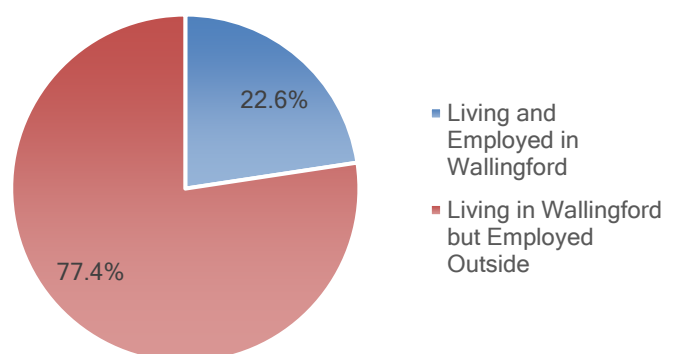


Figure 18 Labor Force Efficiency (All Jobs) Among People Living in Wallingford, 2018

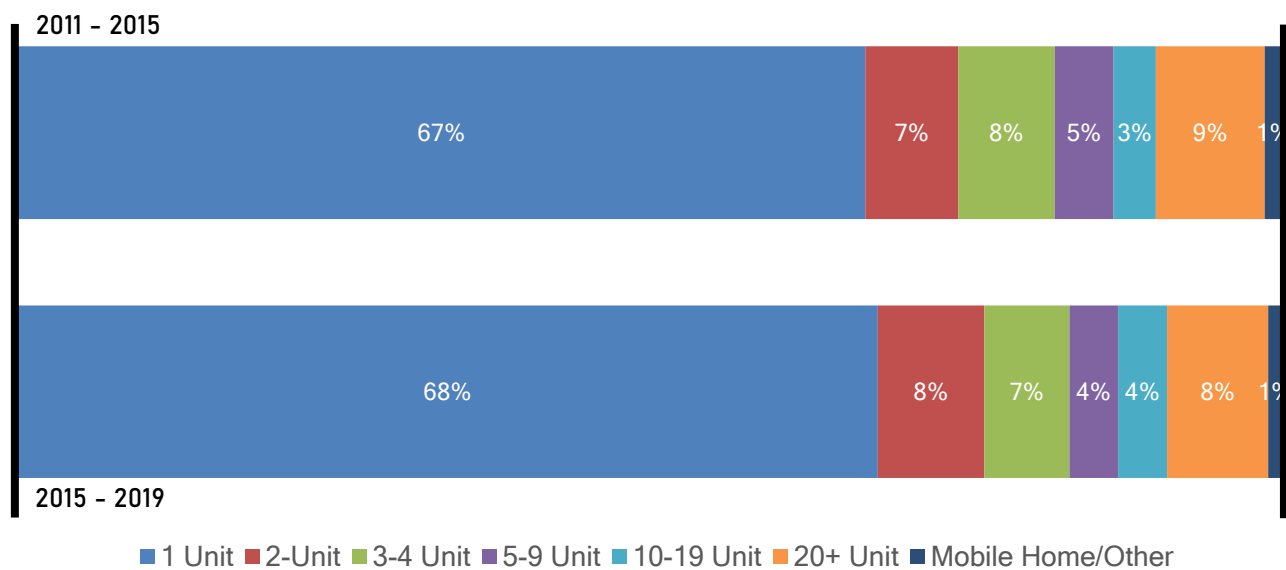
Source: OnTheMap 2018



Housing Stock

Despite the population declines in Wallingford over the past decade, the increase in non-family households has driven a 3% increase in total housing units. Based on the changes in housing composition by unit type, Wallingford saw a 5% increase in single family homes totaling 632 units. Wallingford also saw net increases in 2-unit (263 units) and 10-19-unit structures (127 units), which is further supported by construction permitting data. These net increases in 2- and 10-19-unit structures correlates with the percentage increases in renter households over the past decade.

Figure 19 Units in Structure (2011 - 2019)
Source: ACS 5-Year Estimates



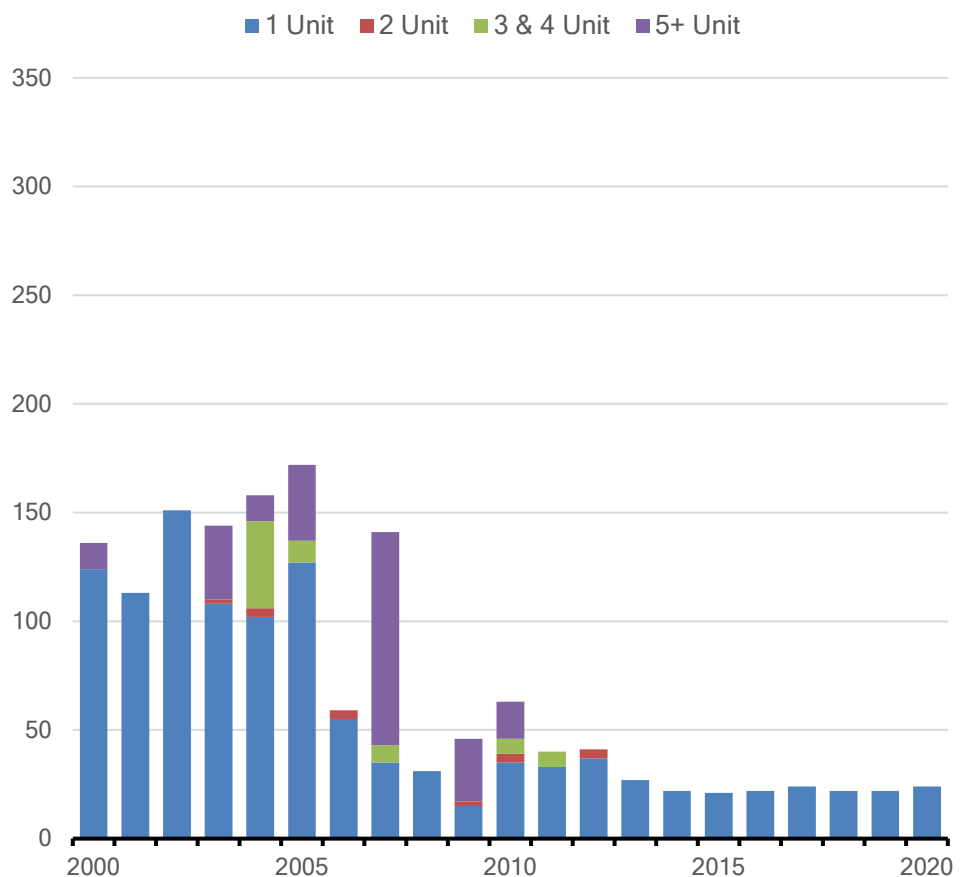
These trends align with some of the strategies outlined in Wallingford’s POCD, which recommended adjusting use regulations of R6 and R11 residential zones to allow new 2- and 3-unit residences by permit. Other strategies in the POCD that support housing for current and future residents include providing a greater variety of housing options suited for older residents such as reviewing the use of accessory apartment allowances in zoning as well as to consider incorporating larger accessory units to meet needs of older adults downsizing.

New Construction & Changes in Housing Supply

Looking at the changes in supply and demand of housing over the past two decades provides insight into the dynamics that affect housing market prices and affordability. Over the past two decades, housing production activity based on building permits issued for new construction were higher leading into the Great Recession and then dropped of significantly from 2009 onwards. Permits for new single-family housing have not returned to pre-recession levels but over the latter part of the last decade Wallingford has permitted some single-family homes, albeit a relatively low number each year.

Since 2015, Wallingford has seen minimal growth in permitting for new multi-family units despite the increases in renter households over the past decade. This could be because from 2007 - 2010, Wallingford permitted approximately 144 new 5+ unit structures, which may not have all been built until the past decade. This new product could have

Figure 20 Housing Permits Issued Annually by Units in Structure
Source: CT Department of Economic and Community Development

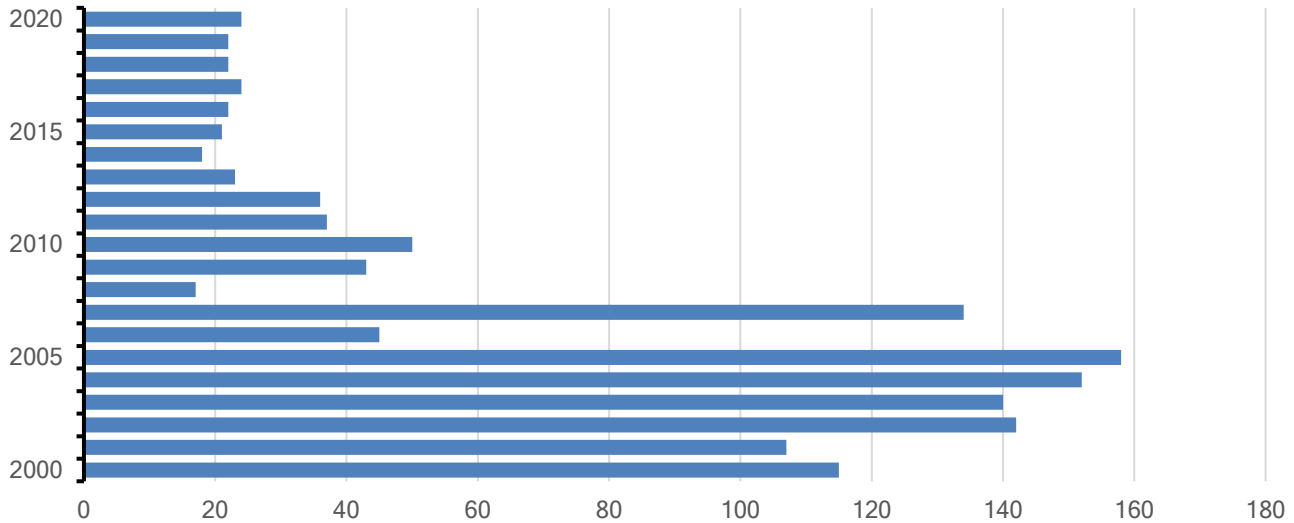


then induced new renter households to live in Wallingford or provided options for existing Wallingford households to move to a new unit. This may have then led to the changes seen for renter households in the ACS data. Based upon data gathered by the CT Department of Economic and Community Development, Wallingford has seen net increases in housing stock

over the past 20 years meaning there has been units constructed than there were demolitions on any given year.

Figure 21 Net Change in Total New Housing Units

Source: CT Department of Economic and Community



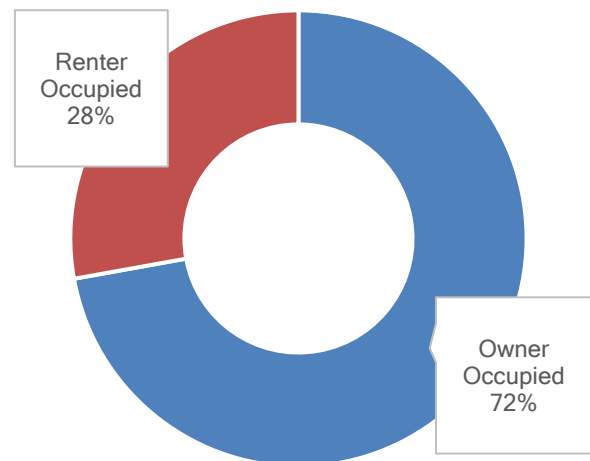
Housing Tenure

Over the past decade, the number of owner households increased by 2% and the number of renter households increased by 16%. The faster rates of growth in renter households over the past decade equate to a 3% increase in the share of renter households out of total households in Wallingford.

Across income and tenure, Wallingford saw a net increase of 727 renter households 671 of which earned annual incomes between \$50,000 - \$99,999. In contrast, Wallingford saw a net increase of 245 owner households, which involved losses of 764 households earning between \$25,000 - \$74,999 and gains of 491 households earning \$150,000 or more. Wallingford also saw losses in renters earning less than \$25,000 and gains in owners earning less than \$25,000.

Figure 22 Housing Tenure (2015 - 2019)

Source: ACS 5-Year Estimates



Census block groups along the central corridor of Wallingford, running along Routes 15 and 5, saw the highest percentage increases in population, which based on income, tenure, and household size estimates, may account for the growth in non-family renter households. These census block groups are not only predominantly renters, but also have some of the lowest median household incomes, ranging from \$40,000 - \$50,000.

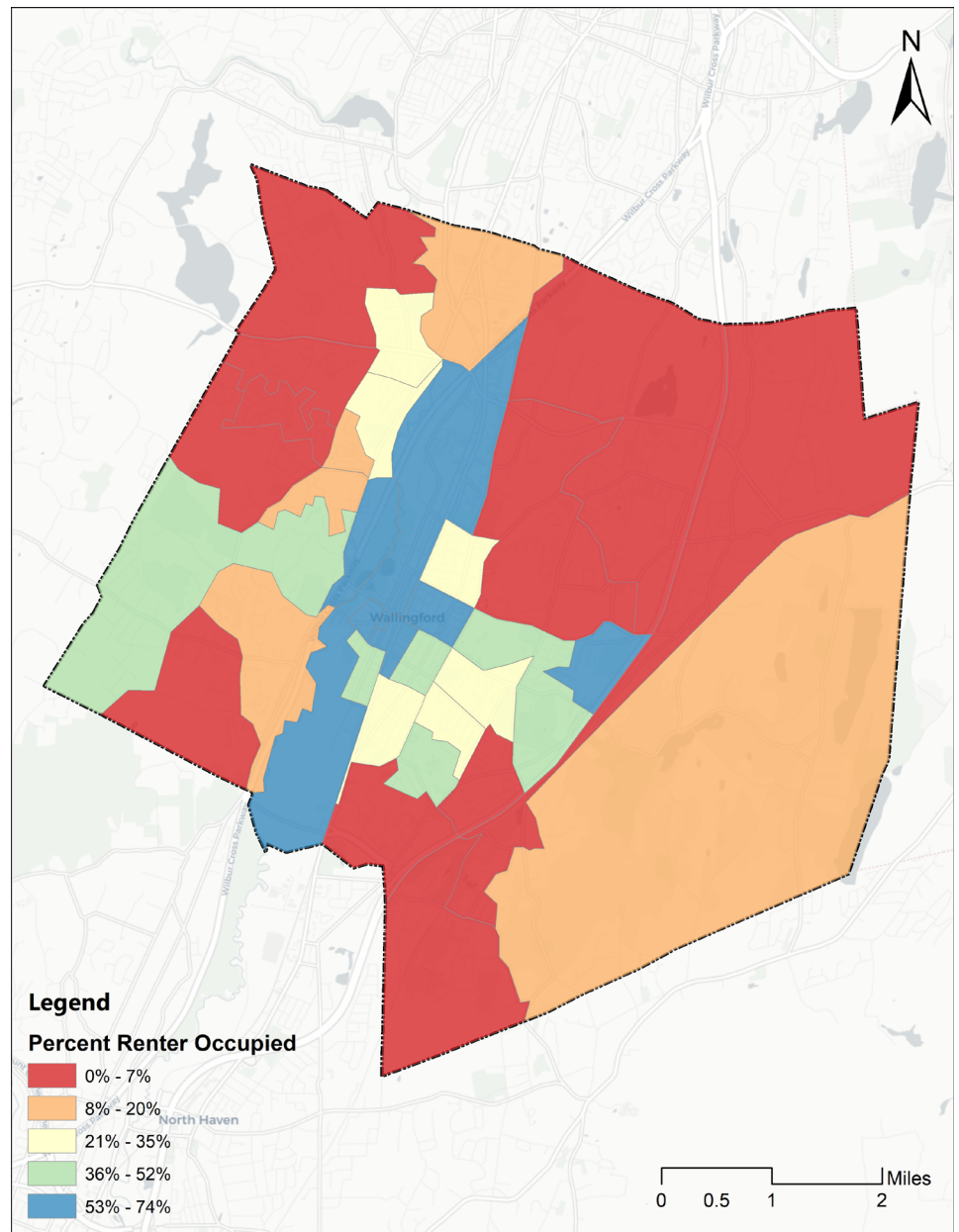
These renter households may have a more difficult time finding housing that is affordable and attainable, particularly as housing prices continue to escalate in Wallingford and the broader region. These neighborhoods also have the highest percentages of people of color, highlighting the disparity across race and income as well as homeownership rates.

Additionally, increases in higher income renter households over the past decade have placed added pressure on Wallingford's rental market. More specifically, higher income renter households can afford higher rents which may encourage property

managers and landlords to steadily increase rents. This places added pressure on lower-income renter households as rent rates steadily climb.

Figure 23 Percent Renter Occupied

Source: ACS 5-Year Estimates



Vacancy

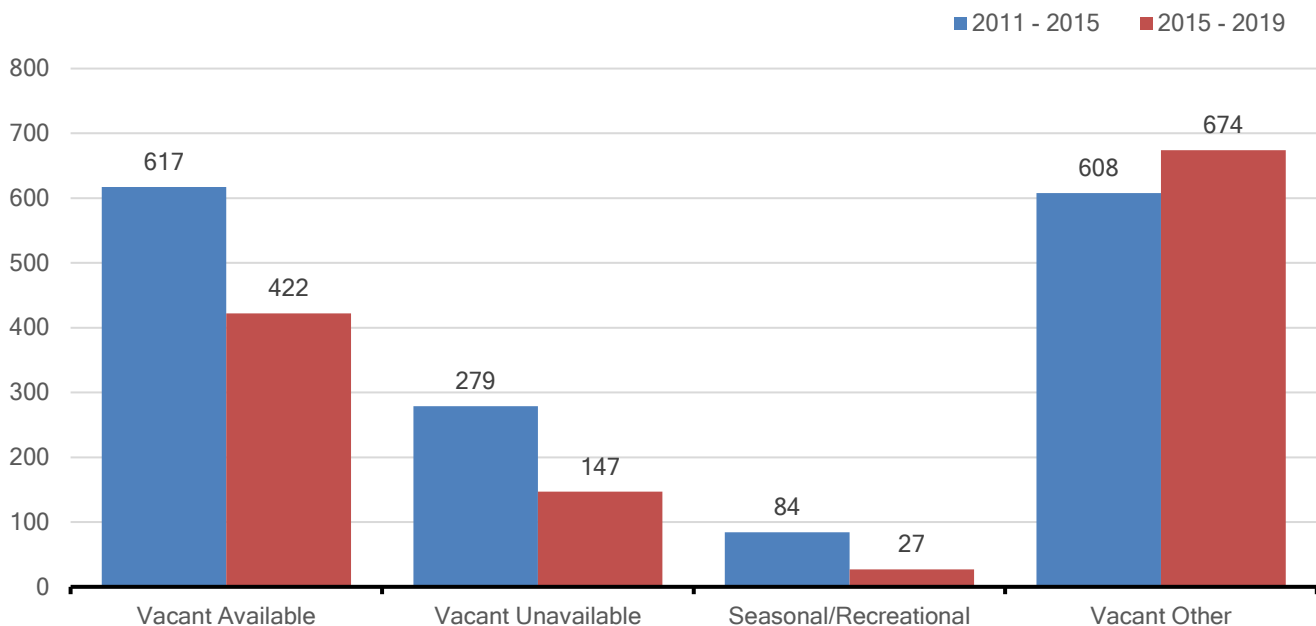
In 2019, Wallingford's total vacancy was 6.4%. The Census records vacant units a few different ways to comprise the total vacancy count for a particular geography. Housing vacancy is captured in four different categories by the Census, which includes: vacant available, vacant unavailable, seasonal, and vacant other.

- Vacant available refers to unoccupied units that are currently for sale or for rent.
- Vacant unavailable refers to off market for sale and for rent units.
- Seasonal and recreation refer to housing units that are not occupied year-round such as second homes, beach houses etc.
- Vacant Other which refers to units that are not available for rent or sale and are off the market for different reasons. These include undergoing substantial rehab, uninhabitable units, foreclosure, among others.

In 2019, Wallingford's vacancy rate for rental and for sale units considered vacant and available was 2.3%. A healthy vacancy rate for a community is typically between 4% and 6%. A healthy vacancy rate is important, because the available for sale and for rent units allow households to move in and out of the community and across housing types within the market. This dynamic typically offers some degree of insulation for owners and renters as prices change in the market and may help to prevent the kind of sharp rises a tighter market could experience like many communities withing SCRCOG.

Figure 24 Vacant Housing Units by Category (2011 -2019)

Source: ACS 5-Year Estimates



In 2019, 674 units were classified as “vacant other” which refers to units that are not available for rent or sale and are off the market for different reasons. These include units undergoing substantial rehab, uninhabitable units, foreclosure, among others. Vacant units in this other category accounted for roughly 53 percent of all vacant housing units, suggesting that there is a portion of existing stock that may require improvements to return to the market.

Home Values

According to Redfin sale price data, the median sale price of homes in Wallingford has increased from \$195,000 to \$310,000 over the past six years. These increases have become even more pronounced over the past three years due to the COVID-19 pandemic. Following the contraction of the housing market in March 2020, the summer of 2021 saw sales growth outpace the for-sale housing inventory which has led to higher demand and consequently larger price increases than previous years.

Figure 25 Median Home Value
Source: ACS 5-Year Estimates

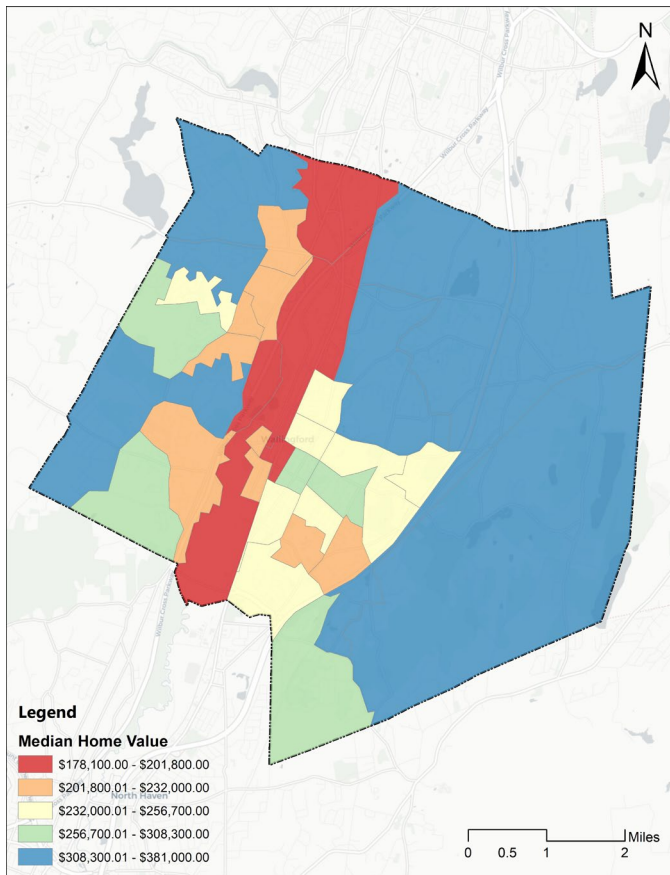
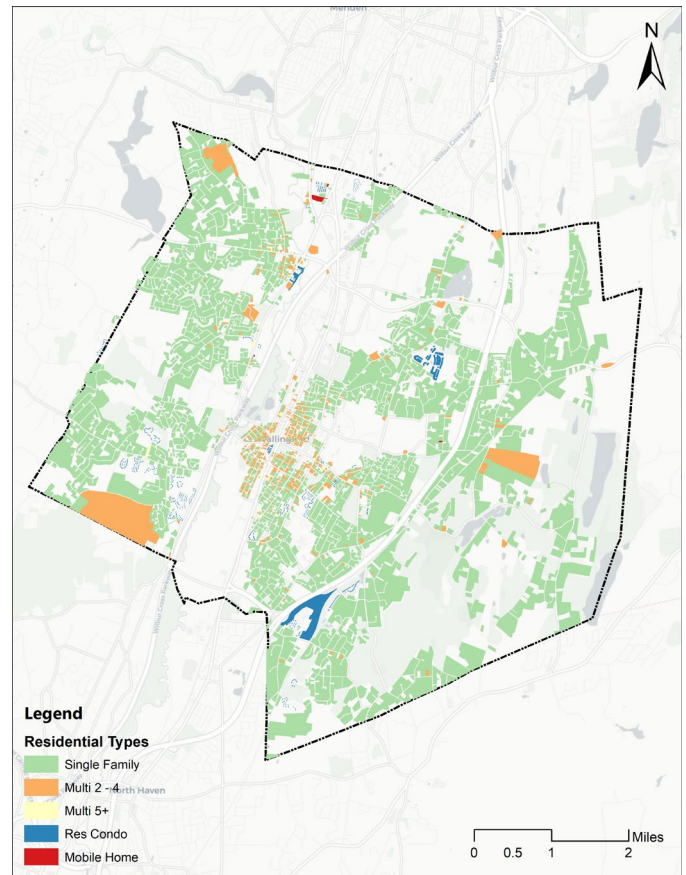


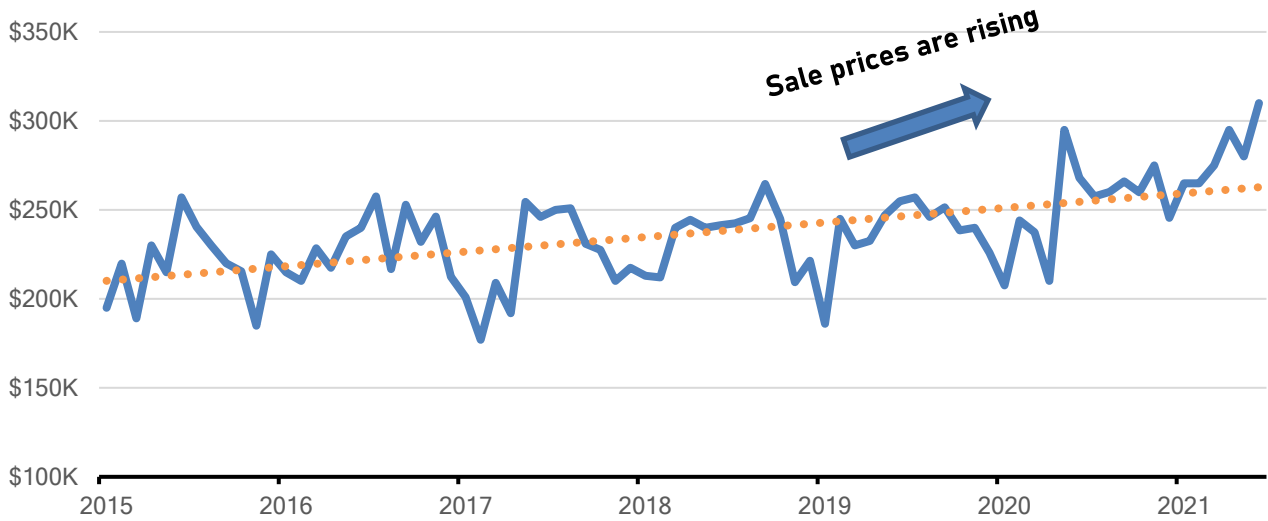
Figure 26 Residential Parcels by Type
Source: Wallingford Assessor’s Database



Redfin sale price data for the town of Wallingford shows the median sale price has risen over the past six years, which follows regional trends across the SCRCOG region. According to ACS 5-Year estimates the distribution of home values in Wallingford continue to shift towards higher value homes specifically those over \$200,000.

Figure 27 Median Sale Price All Residential, Wallingford

Source: Redfin 2015 - 2021



Homes in every value band below \$200,000 experienced some percentage decrease in the number of homes. These decreases net a total loss of roughly 395 homes valued at or below \$200,000. In contrast, the share of housing stock valued at \$250,000 or above has increased from 54.7% to 57%.

Figure 28 Change in Home Value Distribution (2011 - 2019)

Source: ACS 5-Year Estimates

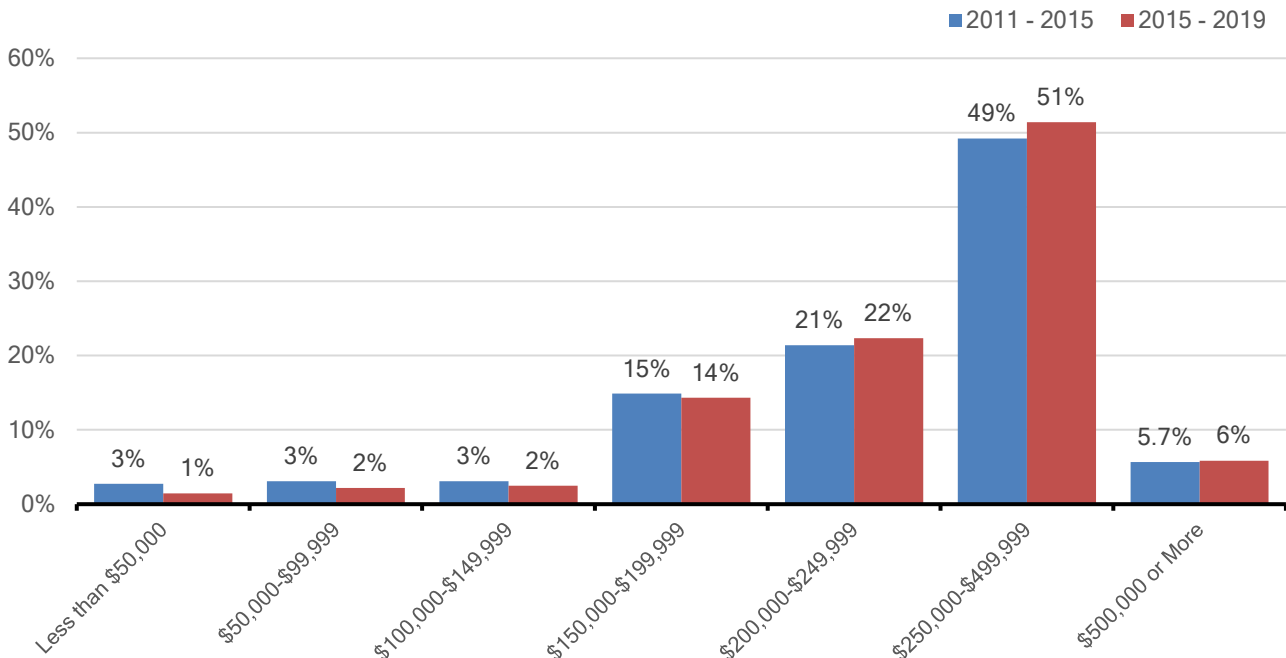
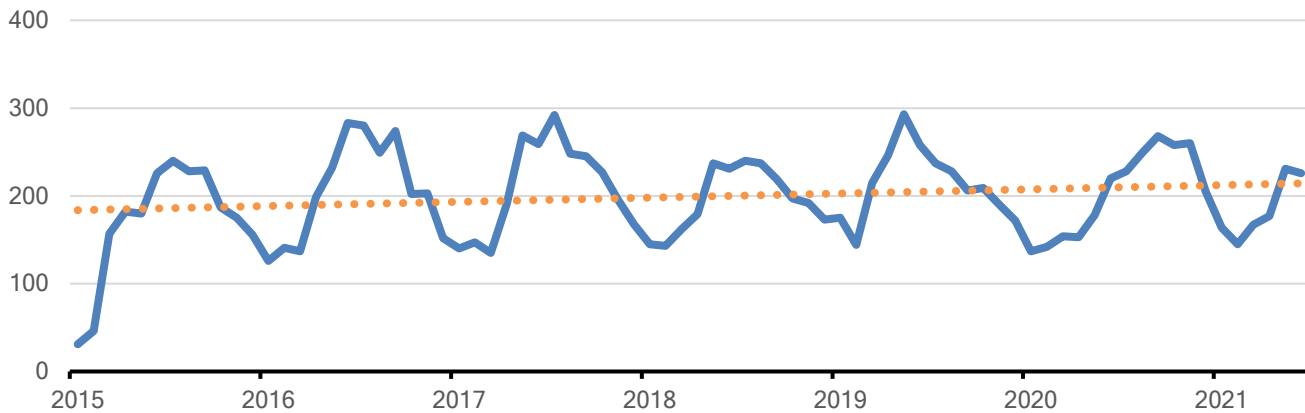


Figure 29 Number of Home Sales: Wallingford

Source: Redfin 2015 - 2021



According to Redfin home sales volumes, the number of transactions per year has remained relatively consistent over the past six years. This could be in part, due to the low vacancy rates in Wallingford meaning the lack of available for sale and rent at any given time. This presents a constraint on the flows of new residents and circulation of existing residents through housing types and tenures.

Linked to the median household income and tenure maps, the map of median home value in Wallingford illustrates the contrast in home values from those in Wallingford Center to those along the periphery neighborhoods of town.

In Wallingford, approximately 65% of its owner housing stock was built prior to 1980. This proportion is much lower than many towns in SCRCOG. Typical of towns in New England, older housing stock may also indicate the potential need for things like lead abatement, housing rehab, or investments in energy efficiency measures.

Table 7 Age of Housing Stock by Tenure

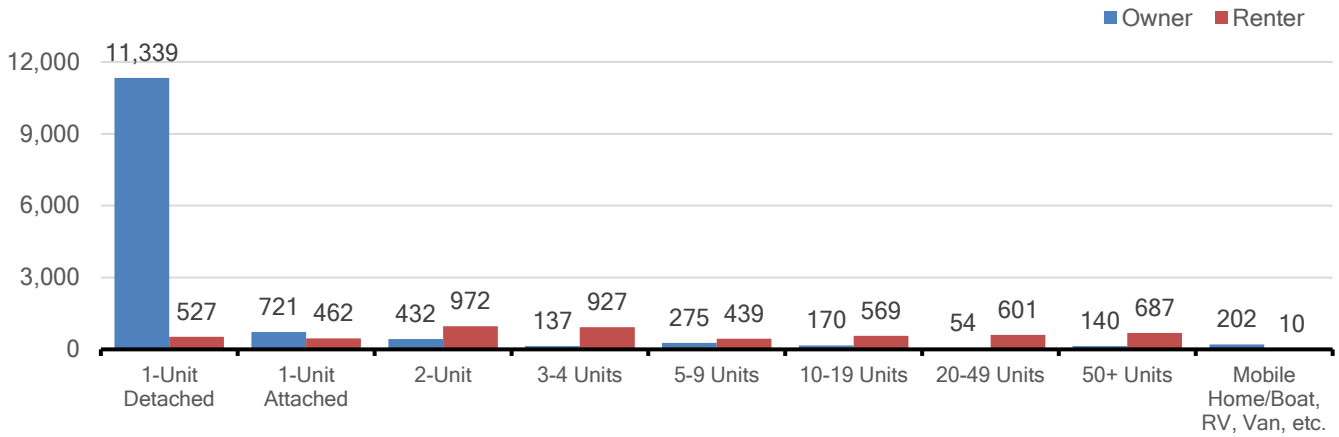
Source: ACS 5-Year Estimates

		Units	% Of Total
Owner Occupied Age	Built 2000 or later	1,353	10%
	Built Between 1980 and 1999	3,462	26%
	Built Between 1960 and 1979	3,436	26%
	Built 1959 or earlier	5,219	39%
Renter Occupied Age	Built 2000 or later	287	6%
	Built Between 1980 and 1999	1,299	25%
	Built Between 1960 and 1979	1,172	23%
	Built 1959 or earlier	2,436	47%

Looking at tenure by units in structure, Wallingford is similar to many municipalities in the SCRCOG region where most residential units are single-family homes. Atypical to towns in SCRCOG, Wallingford has a relatively large portion of rental units ranging from 2-3 units.

Figure 30 Tenure by Units in Structure (2015 - 2019)

Source: ACS 5-Year Estimates



Typical Home Types in Wallingford

Figure 31 Typical Wallingford Home Types

Source: Zillow Home Data 2021

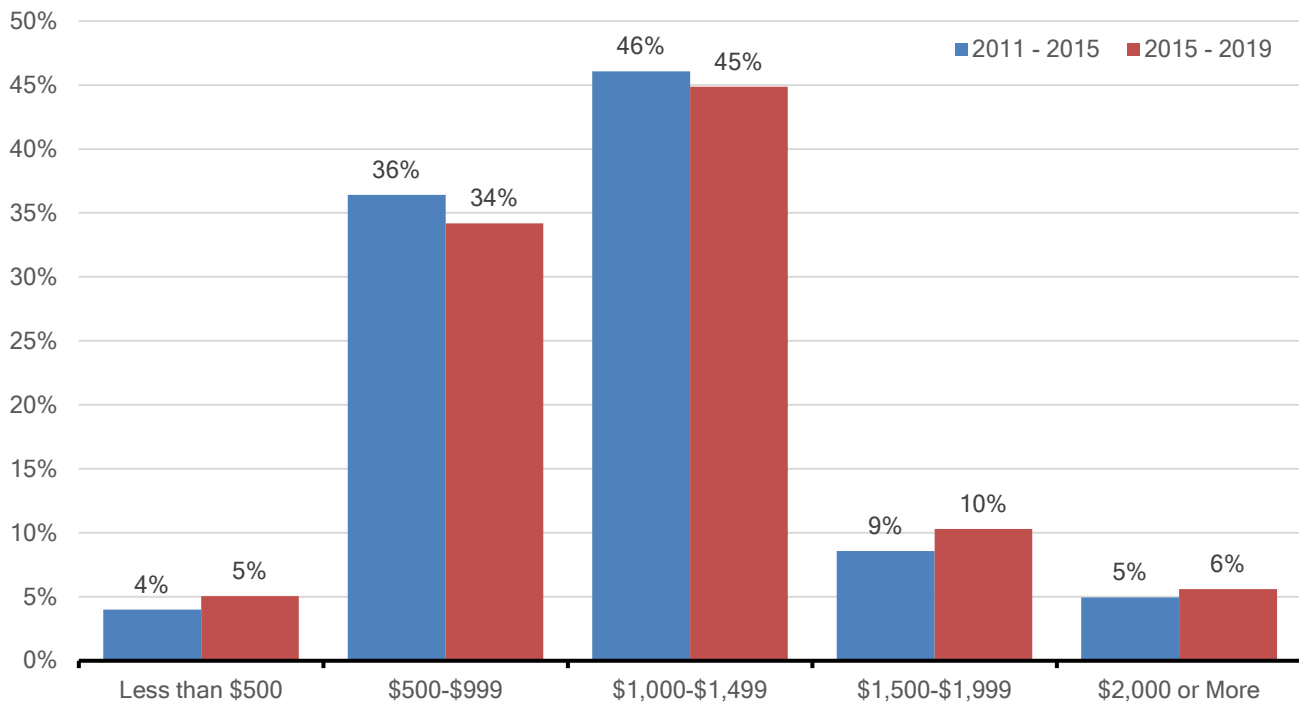


Rents

Gross rent, which is rent plus utilities, has increased by 2.6% between 2011 to 2019 to a high of \$1,094 per month. In Wallingford, the largest share of rental units is those priced between \$1,000 - \$1,499, comprising 45% of rental units. About 39% of rental units have a gross rent under \$1,000 per month. Between 2011 - 2019 rents of \$1,500 or more per month increased by 34%, or 196 units. With increases in higher priced rents and steady declines in lower rent options, changes in the gross rent distribution may be reflective of an influx in higher income households and newer rental stock that was permitted and built after the year 2000.

Figure 32 Change in Gross Rent Distribution (2011 - 2019)

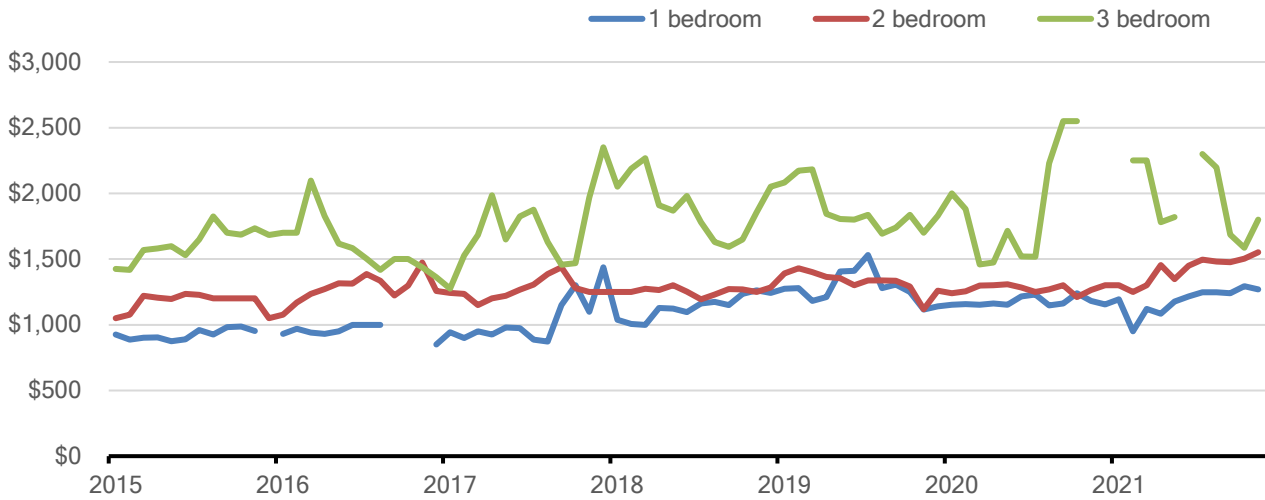
Source: ACS 5-Year Estimates



Based on Zumper rental data for the past six years, rental prices for all unit types have increased which supports the shift in gross rent distribution toward higher rent rates. Depending on unit type, median rental rates in 2021 for 1-bedroom rentals was \$1,200 and for 4-bedrooms a little over \$1,500. These increases in rent rates indicate median rent rates are above the affordable price for households below 50% of AMI (see affordability gap analysis).

Figure 33 Median Rent by Unit Type 2015 – 2021

Source: Zumper Rental Data



*Zumper Rental data captures median rents based on monthly on market rental prices. Gaps in data indicate that there were no rentals on market during that given time period.

Table 8 Age of Renter Occupied Housing

Source: ACS 5-Year Estimates

	Units	% Of Total
Built 2000 or later	287	6%
Built Between 1980 and 1999	1,299	25%
Built Between 1960 and 1979	1,172	23%
Built 1959 or earlier	2,436	47%

According to data from the ACS on year of construction for rental units in Wallingford, about 70% of rental units were constructed prior to 1980. Based on data for rental units by structure type, many rental units fall between 2- and 3-unit structures.

Figure 34 Typical Wallingford Rental Types

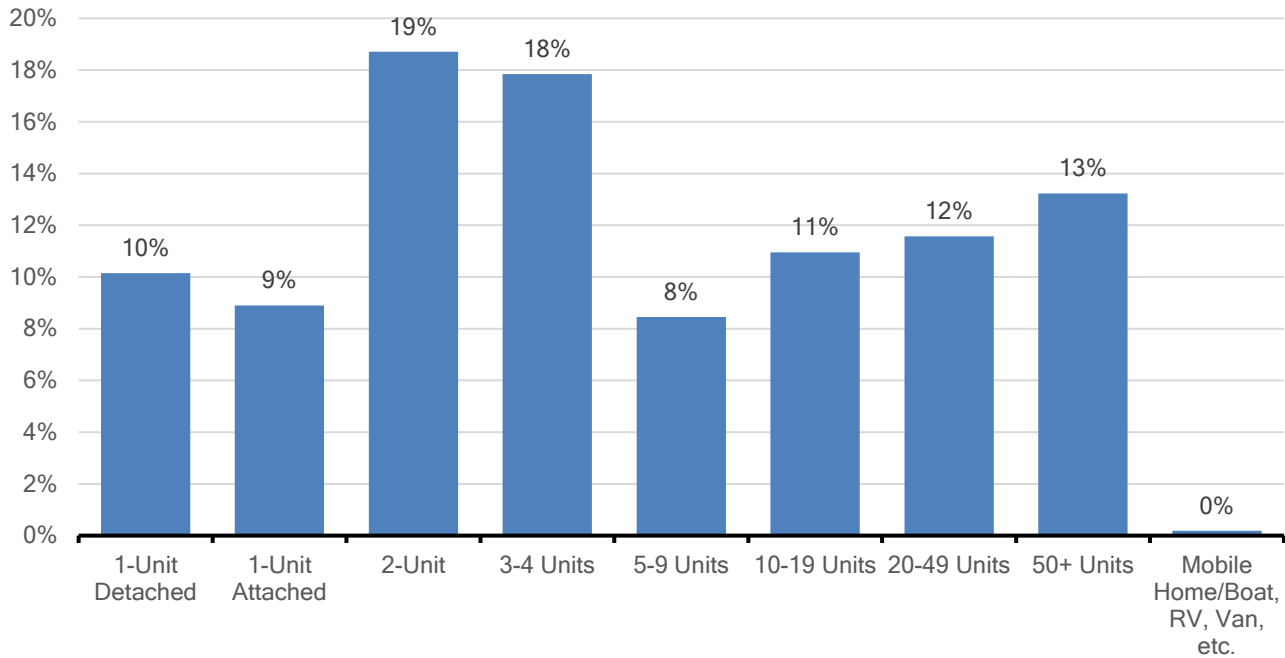
Source: Zillow Rental Data 2021



Wallingford also has a notable degree of variability in its rental options with 13% falling in larger 50+ unit buildings as well as comparable proportions of 10 - 19 and 20 - 49-unit buildings. Roughly 19% of Wallingford’s rental options fall in the single unit category.

Figure 35 Rental Units by Structure Type (2015 - 2019)

Source: ACS 5-Year Estimates

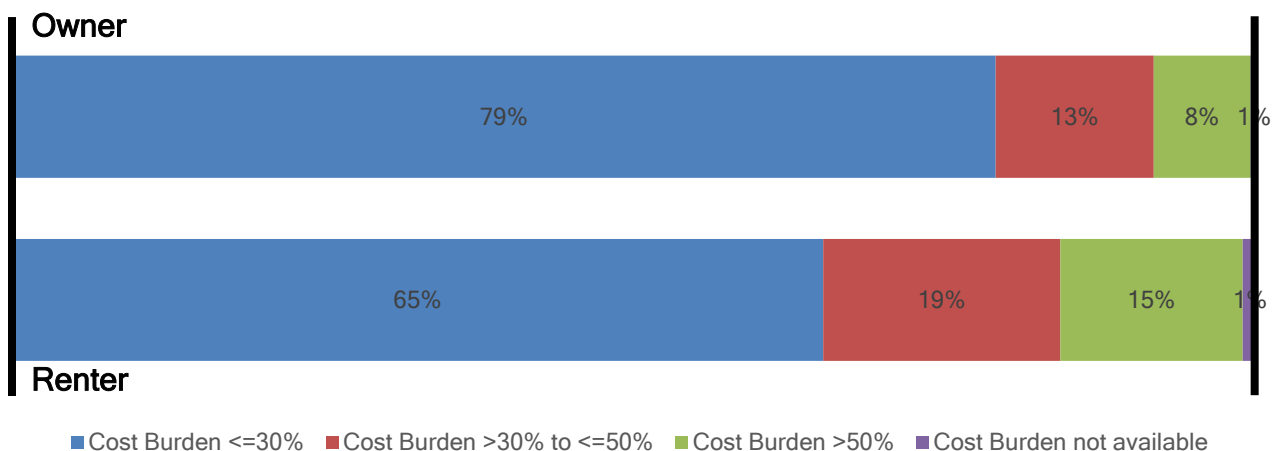


Cost Burden

HUD considers a household to be cost burdened if they are spending more than 30% of their monthly income on housing costs. In Wallingford, about 34% of renter households are cost burdened, which reflects a similar rate to several other towns within SCRCOG. According to HUD’s Comprehensive Housing Affordability Strategy data (CHAS), 13% of homeowners

Figure 36 Cost Burdened Households by Tenure

Source: HUD CHAS Data 2018

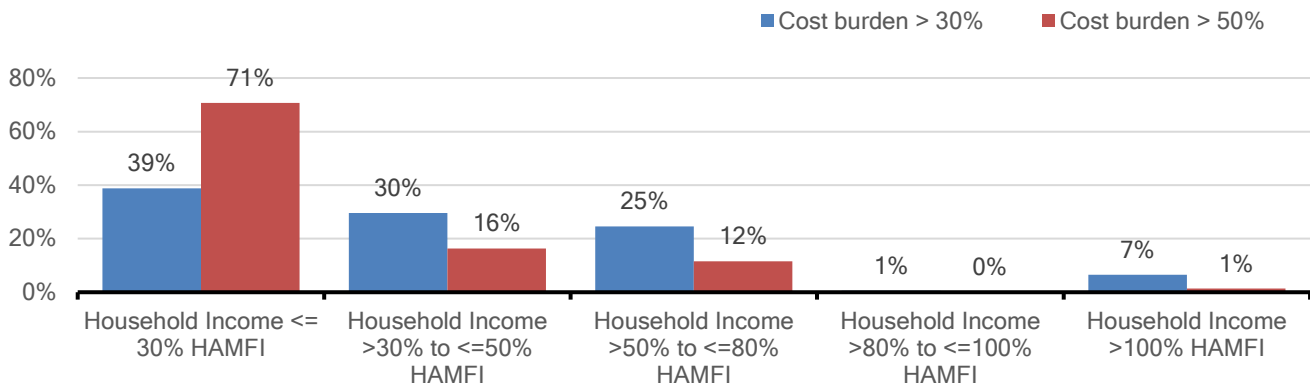


spend between 30% and 50% of their income on housing costs, and 8% spend greater than 50%. For renters the percentage of households spending more than 50% of their incomes on housing cost is nearly double.

The challenge for households spending more than 30% of their income on housing costs is that it leaves significantly less money for spending on other necessities such as food, transportation, education, healthcare, and childcare. Finding ways to build more housing that is affordable to renters is one way of helping to keep cost burdening down.

Figure 37 Income by Cost Burden: Renters, 2018

Source: HUD CHAS Data 2018



Subsidized Housing

The Affordable Housing Appeals Act or Connecticut General Statutes 8 - 30g, provided an avenue for additional affordable housing in Connecticut. The aim of this law is to commit each municipality to provide no less than 10% of total housing stock as affordable housing. Table 9 highlights the Connecticut Department of Housing's 2015 - 2020 Affordable Housing Appeals List for Wallingford. As of 2020 the percentage of assisted housing in Wallingford is 4.47% based on CT DOH calculations. Wallingford is less than halfway to that 10% requirement.

Table 9 Assisted Housing Data, Wallingford

Source: CT DOH Appeals List 2020

	2015	2016	2017	2018	2019	2020
CHFA/USDA Mortgages	337	253	269	280	309	328
Deed Restrictions	35	35	35	35	35	35
Government Assisted	481	354	354	354	354	354
Tenant Rental Assistance	116	116	125	120	123	129
Total Assisted	969	758	783	789	821	846

DEVELOPMENT TRENDS

Using local municipal assessment data, development trends analysis is a method of evaluation that seeks to identify changes and patterns in local residential property development. This method of analysis aggregates parcel data by year built and provides summary level data points for average land sizes, average building sizes, floor-area-ratios, and assessment valuations. These summary statistics are then grouped by time periods (pre-2000, 2000 - 2010, 2011 - 2015 & 2016 - 2021) to compare changes in development patterns. Typical development trends involve changes such as increases in higher density development and increases assessed values, which in the state of CT are calculated at 70% of fair market value.

Based on the development trends analysis, most of Wallingford's housing stock was built pre-2000. In conjunction with the analysis of ACS data and CT DECD construction data, many residential parcels consist of single family, built pre-2000. Based on the assessment data 90% of residential properties in Wallingford built prior to 2000 were single family homes and over the past two decades roughly 99% of new residential development has been single family.

Table 10 Development Trends Built Environment

Source: Wallingford Assessor's Database

	No. of Properties	% Of All Properties	Acreage	% Of All Land Area	Land SF	Total Bldg. SF	% Of All Properties	Avg. Bldg. SF/Property
Pre 2000								
Single Family	10,298	90.4%	7,709	90.1%	335,802,256	16,954,469	85.2%	1,646
Multifamily (2 - 4)	1,047	9.2%	753	8.8%	32,790,083	2,436,167	12.2%	2,327
Multifamily (5+)	41	0.4%	95	1.1%	4,132,506	505,847	2.5%	12,338
TOTAL/% TOTAL	11,386	94.8%	8,556.6	91.3%	372,724,844	19,896,483	92.6%	1,747
2000-2010								
Single Family	438	99.8%	574	99.8%	24,991,798	1,115,798	98.7%	2,547
Multifamily (2 - 4)	0	0.0%	0	0.0%	0	0	0.0%	0
Multifamily (5+)	1	0.2%	1	0.2%	54,471	15,257	1.3%	15,257
TOTAL/% TOTAL	439	3.7%	575.0	6.1%	25,046,269	1,131,055	5.3%	2,576
2011-2015								
Single Family	121	98.4%	134	99.5%	5,840,552	294,993	96.2%	2,438
Multifamily (2 - 4)	1	0.8%	0	0.2%	9,676	4,576	1.5%	4,576
Multifamily (5+)	1	0.8%	0	0.3%	17,431	7,185	2.3%	7,185
TOTAL/% TOTAL	123	1.0%	134.7	1.4%	5,867,659	306,754	1.4%	2,494
2016-2021								
Single Family	59	98.3%	106	99.5%	4,638,495	144,443	98.4%	2,448
Multifamily (2 - 4)	1	1.7%	1	0.5%	22,932	2,278	1.6%	2,278
Multifamily (5+)	0	0.0%	0	0.0%	0	0	0.0%	0
TOTAL/% TOTAL	60	0.5%	107.0	1.1%	4,661,427	146,721	0.7%	2,445
TOWN TOTAL	12,008	100.0%	9,373.3	100.0%	408,300,199	21,481,013	100.0%	1,789

Based on average building square footage per property and average FARs, single family homes are getting much larger but FARs are falling suggesting that these larger homes are being constructed on larger land parcels, which strongly suggests that the majority of new single-family development has been geared towards higher end home markets. This is further supported by the influx in higher-income households into Wallingford based on ACS estimates.

Table 11 Development Trends Property Valuation

Source: Wallingford Assessor's Database

	Total Land Assessed Value	Total Bldg. Assessed Value	Total Assessed Value	Avg. Land Assessed Value (per Acreage)	Avg. Bldg. Assessed Value (per SF)	FAR
Pre 2000						
Single Family	\$844,551,600	\$1,205,695,160	\$2,050,246,760	\$109,555	\$71.11	0.05
Multifamily (2 - 4)	\$74,029,000	\$122,092,410	\$196,121,410	\$98,344	\$50.12	0.07
Multifamily (5+)	\$23,431,500	\$55,582,900	\$79,014,400	\$246,987	\$109.88	0.12
TOTAL/% TOTAL	\$942,012,100	\$1,383,370,470	\$2,325,382,570	\$110,092	\$69.53	
2000-2010						
Single Family	\$38,984,300	\$92,766,100	\$131,750,400	\$67,949	\$83.14	0.04
Multifamily (2 - 4)	\$0	\$0	\$0	\$0	\$0.00	0.00
Multifamily (5+)	\$311,600	\$825,900	\$1,137,500	\$249,184	\$54.13	0.28
TOTAL/% TOTAL	\$39,295,900	\$93,592,000	\$132,887,900	\$68,343	\$82.75	
2011-2015						
Single Family	\$11,461,700	\$27,626,400	\$39,088,100	\$85,484	\$93.65	0.05
Multifamily (2 - 4)	\$66,600	\$276,500	\$343,100	\$299,824	\$60.42	0.47
Multifamily (5+)	\$134,100	\$484,170	\$618,270	\$335,115	\$67.39	0.41
TOTAL/% TOTAL	\$11,662,400	\$28,387,070	\$40,049,470	\$86,579	\$92.54	
2016-2021						
Single Family	\$5,359,600	\$13,977,300	\$19,336,900	\$50,332	\$96.77	0.03
Multifamily (2 - 4)	\$81,900	\$226,300	\$308,200	\$155,572	\$99.34	0.10
Multifamily (5+)	\$0	\$0	\$0	\$0	\$0.00	0.00
TOTAL/% TOTAL	\$5,441,500	\$14,203,600	\$19,645,100	\$50,850	\$96.81	
TOWN TOTAL	\$998,411,900	\$1,519,553,140	\$2,517,965,040	\$106,517	\$70.74	

*Unit Counts, Mobile Home and Condominium Data not included due to incomplete data

Based on Wallingford's assessment valuations for single family homes, the average building assessed value per square foot has increased by nearly 35% from \$71 per square foot to approximately \$96 per square foot or in market value \$101 to \$137 per square foot. FARs also suggest that development patterns for single family homes are become less dense suggesting that the most recent homes constructed (2016 - 2021) are not only larger than those built pre-2000 but are also being constructed on larger parcels of land. This could be a response to demand by higher income households that have moved recently moved in driving that boost in management and professional service occupations.

AFFORDABILITY GAP ANALYSIS

Based on the existing conditions and trends seen in Wallingford over the past decade, housing is becoming more expensive. Evidence of this trend is supported by the demographic changes, rising home prices and rents as well as increases in assessed values, all of which can be linked to increased rates of cost burdening. These trends suggest distributional gaps between incomes, home values, and available housing indicating that there is a mismatch between current housing options and the existing households creating gaps in affordability.

Housing Affordability Gap

Housing affordability gap analysis looks at the number of owner and renter households in the community and groups them into six different income brackets organized by area median income (as defined by HUD). Area Median Income (AMI) refers to the midpoint of a region's income distribution where half the households in a region earn more than the median and half earn less than the median. For housing, AMI thresholds set the limits for households eligible to live in income-restricted housing units and how much those units can be rented or sold for. Households in each income bracket are then compared to the number of units affordably priced to them. By subtracting the number of households from the total number of units priced to each income bracket a gap or surplus is derived for each income bracket. If the number in the graph is negative, that means there are more households at that income bracket than there are affordably priced units. If the number is positive, it means there are more units than households at that income bracket. For the owner affordability gap, maximum purchase prices for each income category are calculated using both FHA and Conventional mortgage options. This is done because the FHA has a lower down payment requirement which reduced the amount of debt a borrower can take on. The conventional mortgage option assumes a minimum 20 percent down payment.

Table 12 Owner-Occupied Housing Units by HUD AMI Threshold

AMI Threshold	Income	Owner Households		Affordable Home Purchase Price			
				FHA BUYER		CONVENTIONAL BUYER	
		#	%	Single Family	Condo	Single Family	Condo
30% of AMI (Extremely Low Income) and below	\$27,250	1,193	8.9%	\$88,154	\$56,060	\$105,605	\$65,863
31%-50% of AMI (Very Low Income)	\$45,450	1,132	8.4%	\$147,031	\$114,937	\$176,137	\$136,396
51%-80% of AMI (Low Income)	\$67,950	1,796	13.3%	\$219,819	\$187,725	\$263,334	\$223,592
81%-100% of AMI	\$90,900	2,052	15.2%	\$294,062	\$261,969	\$352,274	\$312,533
101%-120% of AMI	\$109,080	1,420	10.5%	\$468,461	\$425,855	\$608,622	\$551,404
121% of AMI and Above	\$109,081+	5,877	43.6%	\$468,462+	\$425,856+	\$608,623+	\$551,405+

Source: HUD, American Community Survey 2019 & RKG Associates, Inc., 2021

In Wallingford, about 35.9% of the renter households and 17.3% of the owner households earn less than 50% of the area median income (AMI), totaling 4,188 households. These households often experience housing instability, may rely on housing assistance, and are typically spending more on housing as a percentage of their overall income.

Table 13 Renter-Occupied Housing Units (with Cash Rents) by HUD AMI Threshold

AMI Threshold	Income	Renter Households		Max. Affordable Monthly Rent
		#	%	
30% of AMI (Extremely Low Income) and below	\$24,200	1,048	20.2%	\$605
31%-50% of AMI (Very Low Income)	\$40,400	815	15.7%	\$1,010
51%-80% of AMI (Low Income)	\$60,400	1,234	23.8%	\$1,510
81%-100% of AMI	\$80,800	905	17.4%	\$2,020
101%-120% of AMI	\$96,960	495	9.5%	\$2,424
121% of AMI and Above	\$96,961+	697	13.4%	\$2,425+

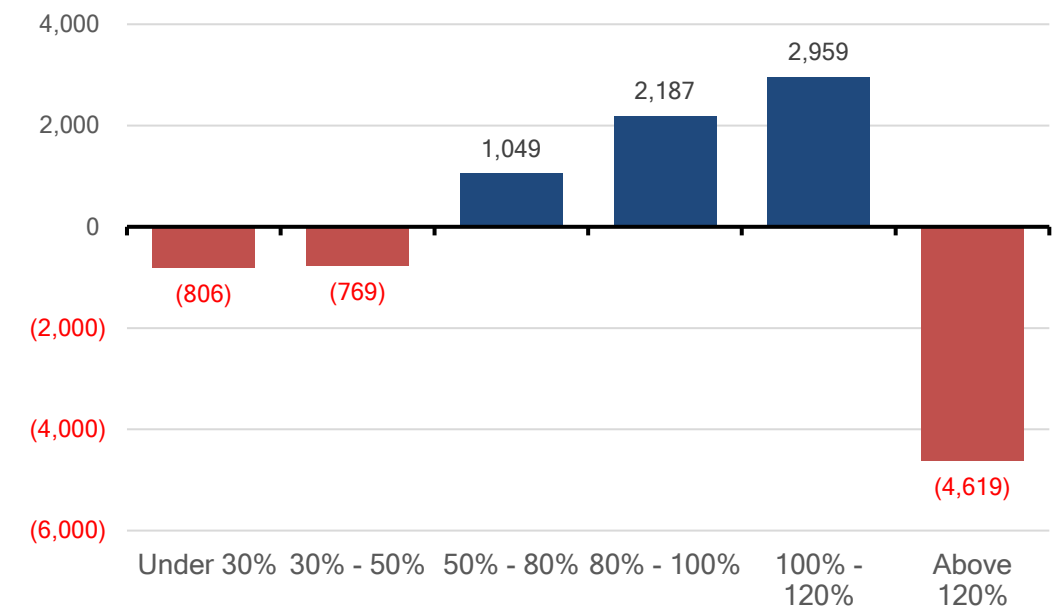
Source: HUD, American Community Survey 2019 & RKG Associates, Inc., 2021

Ownership Housing Units Supply and Demand Gap

For households earning at or below 50% of AMI, there is a shortage of 877 housing units in the conventional lending scenario, and a shortage of 1,575 units in the FHA lending scenario.

Figure 38 FHA Lending Housing Supply/Demand Equilibrium by HUD Income Threshold

Source: ACS Estimates, HUD, RKG Associates



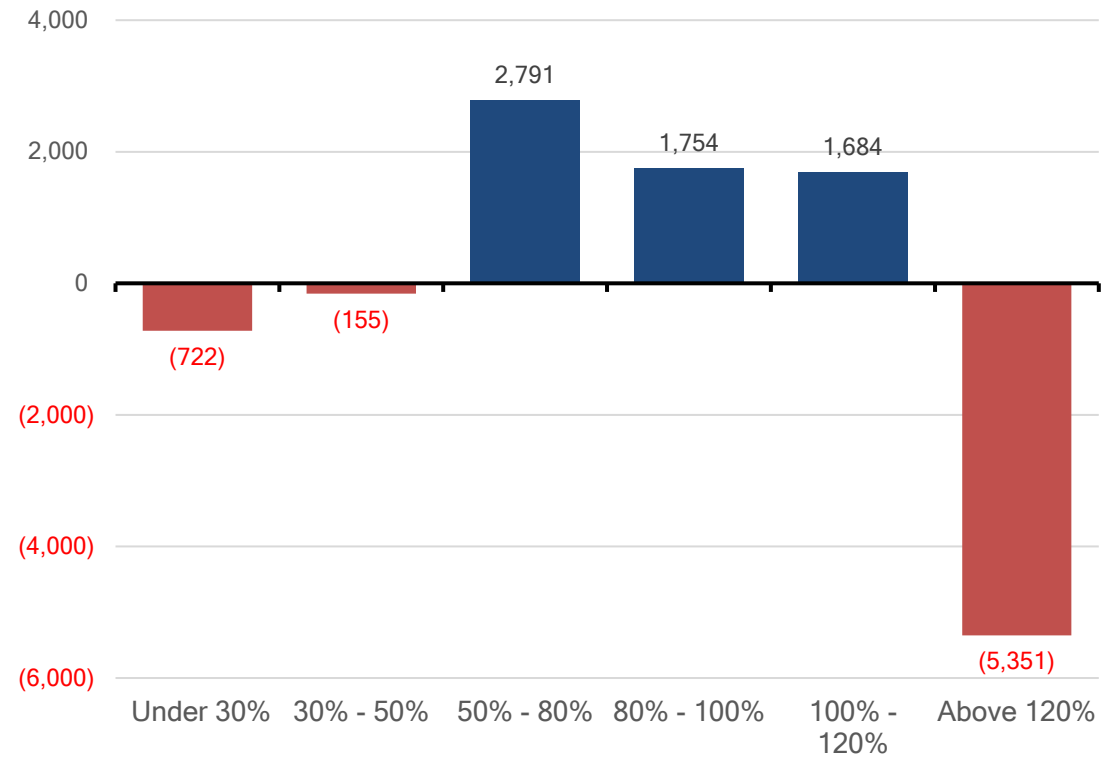
For units valued between 50-100%

of AMI there is a net surplus of 3,236 units in the FHA scenario, and 4,545 units in the conventional lending scenario, indicating higher income households are likely buying down in Wallingford's market.

For units valued more than 100% of AMI, there is a deficit of 1,660 units in the FHA scenario and a deficit of 3,667 units in the conventional lending scenario. This indicates a potential market for new higher priced housing that could ease the competition for high-to-moderate income units.

Figure 39 Conventional Lending Housing Supply/Demand Equilibrium by HUD Income Threshold

Source: ACS 5-Year Estimates, HUD, RKG Associates

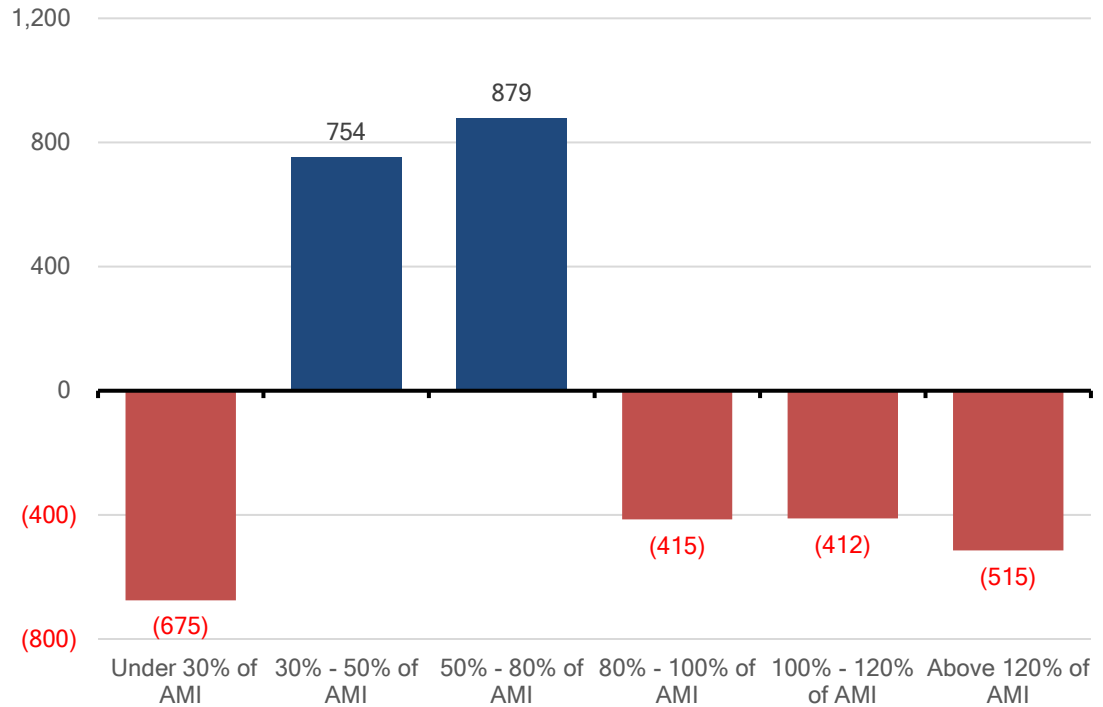


Based on the ownership supply and demand gap analysis, there is still a need for more affordable housing units in Wallingford. Specifically, with more potential buyers in the higher income brackets than there are housing units that match their price points, downwards market pressure is making typical middle income level homes more expensive for those who could otherwise afford it.

Supply and Demand Gap for Rental Units

For extremely low-income renter households, the supply of affordable and available units is tight. There are 675 more households earning less than 30% of AMI than available affordably priced units with monthly gross rents at or below \$605.

Figure 40 Rental Housing Supply/Demand Equilibrium by HUD Income Threshold
 Source: ACS 5-Year Estimates, HUD, RKG Associates



Units priced between 50-100% of AMI account for a surplus of 464 units that are likely rented by households with lower

incomes who are likely spending more than they should on housing costs.

The gap between demand and supply for households above 100% AMI is 927 units. The lack of higher priced rental units in Wallingford puts downward pressure on the supply of housing priced for lower income households. Higher income households have more choices in the housing market and are likely renting units at a lower price point than they could otherwise afford.

HOUSING GOALS

To address the housing needs within the Town of Wallingford, a broad set of goals were created. Goals were informed by the housing data in the existing conditions report, a review of past planning efforts including the POCD, a survey of Wallingford residents, and a series of discussions with town staff and elected officials. The intention of the goals is to chart a course for Wallingford and guide their future regulatory, policy, and programmatic decisions as they relate to housing. The goals for Wallingford's Affordable Housing Plan are as follows:

- Preserve and maintain the town's existing affordable housing stock.
- Continue addressing housing gaps by focusing on the addition of affordable multifamily housing to support both younger and older residents, supportive senior housing, and housing options that could support municipal employees and those who want to both live and work in town.
- Continue to diversify the town's housing stock by supporting the development of two and three-family buildings, townhomes, and condominiums that could offer opportunities for both homeownership and rental housing.
- Increase the diversity of residents in Wallingford by ensuring availability of housing with a mix of housing types at a variety of price points.
- Modernize existing owner and renter housing units in neighborhoods to provide entry-level housing options for younger households and families.
- Increase awareness of housing potential in town by promoting opportunity sites to the development community.
- Align land use and zoning regulations, housing incentive programs, and public transit and infrastructure to support additional affordable housing development.
- Promote resident education, communication, and discussion about implementing the affordable housing plan.

LOCATIONAL ANALYSIS

The locational analysis map should be used as a tool to identify and communicate locations in your community where there is support for encouraging housing preservation, housing rehabilitation, and/or new housing growth. The map and its content could be used as an indicator to the development community and property owners for where your community would like to see various forms of housing investment. The locations highlighted in yellow shapes across the map indicate those areas and were identified using considerations such as:

- Availability of utilities and transportation infrastructure
- Areas that are walkable, near commercial or retail space, close to jobs, or near schools
- Availability of developable land
- Land use and zoning information
- Areas identified in prior planning efforts (i.e., POCDs)
- Areas that are already seeing housing investments, residential development activity, or there has been an interest expressed in developing housing
- Locations of older housing (rehab only)
- Input from community planning staff, boards and committees, elected leaders, and residents

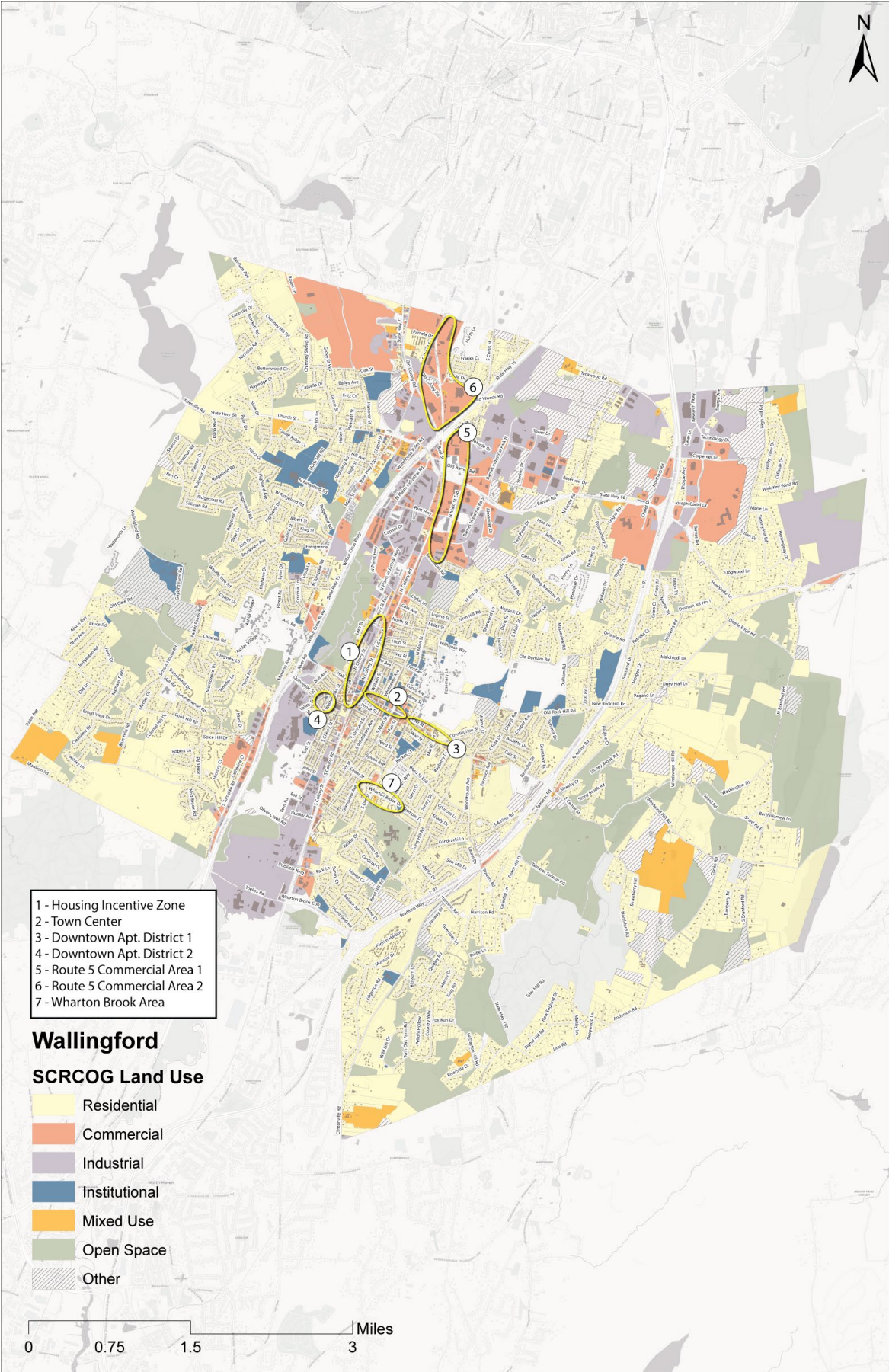
The Town of Wallingford has highlighted seven areas where housing investment may be supported. Each are briefly described below:

1. **Housing Incentive Zone:** This stretch of North Cherry Street is currently incentivizing housing through a Housing Incentive Zone which is meant to encourage higher density multifamily housing options in Wallingford. This is an area the town would like to see more housing locate in.
2. **Town Center:** The Town Center offers opportunities for smaller-scale infill and redevelopment options along Center Street. There could be opportunities to encourage upper story residential development while populating the first floor of buildings with active retail and commercial businesses.

3. Downtown Apartment District 1: This area contains an overlay zoning district to permit and encourage multifamily housing in existing and new buildings within designated areas of Downtown.
4. Downtown Apartment District 2: This area contains an overlay zoning district to permit and encourage multifamily housing in existing and new buildings within designated areas of Downtown.
5. Route 5 Commercial Area 1: This segment of Route 5 in Wallingford has many large, big box retail buildings and retail plazas surrounded by surface parking lots. These could offer opportunities for repositioning to include residential in a multifamily building or mixed-use development over time. There could also be opportunities to add housing or mixed-use as part of strategic infill projects or outlot development.
6. Route 5 Commercial Area 2: This segment of Route 5 in Wallingford has many large, big box retail buildings and retail plazas surrounded by surface parking lots. These could offer opportunities for repositioning to include residential in a multifamily building or mixed-use development over time. There could also be opportunities to add housing or mixed-use as part of strategic infill projects or outlot development.
7. Wharton Brook Area: This area has housing authority property and units located within and was noted as a location that could benefit from zoning changes to make it easier for the Housing Authority to make changes over time.

The map on the next page highlights each of the locations described above.

Wallingford Affordable Housing Plan Site Map



STRATEGIES

This section provides an array of housing strategies the Town of Wallingford may consider when addressing housing needs and opportunities. These strategies align with the town's housing goals as well as the most recent POCD. Outlined in this section is a list of strategies which are organized into four broader categories based the aim of the strategy and the type of action required. Strategies have not been prioritized or ordered in any particular way as they are all important to achieving the town's housing goals and addressing housing need. The four categories include cross-cutting strategies, supply-oriented strategies, homeownership strategies and preservation strategies.

Strategy Categories	
Cross-Cutting	Cross-cutting strategies serve multiple affordable housing needs and often involve multiple action types. They seek to encourage production of new affordable units, preserve existing affordable units, create affordable ownership opportunities, and expand housing types.
Supply	Supply-based strategies seek to encourage the production of more affordable units whether that means developing new affordable units or working to deed restrict existing units.
Homeownership	Homeownership strategies aim to assist low- and moderate-income households in becoming homeowners as well as supporting existing homeowners to maintain their homes.
Preserve/Maintain	Preservation and maintenance strategies aim to prevent subsidized and naturally occurring affordable units from being converted into market rate units. It also aims to improve the quality of existing affordable units to serve the needs of residents.

STRATEGY TYPE: CROSS-CUTTING

Strategy	Strategy Aim	Category	Description	Roles
Resident Education Program	Promote awareness and understanding of affordable housing to reduce pushback from residents toward housing developments.	Program	The establishment of an educational campaign that includes outreach, forums, print and online materials for residents can facilitate better community understanding of housing needs, what affordable housing is in your community, and the benefits affordable housing provides.	This effort could be led by municipal staff in conjunction with an affordable housing committee, non-profit partner, or housing advocacy/housing justice group in the community.
Landlord Education Program	Cross-Cutting	Program, Production	Establish a Landlord Education and Promotion Program in collaboration with your local Public Housing Authority to increase private landlords' willingness to accept rental assistance vouchers. One of the challenges housing voucher recipients face is finding landlords that understand the housing voucher program and can serve as helpful partners to find voucher holders suitable housing.	This effort could be led by municipal staff in conjunction with the Housing Authority or other non-profit partners in the community.
Create or Continue Affordable Housing Committee in the Community.	Provide guidance, advocacy, and organizing for affordable housing.	Education, Program, Policy	Create, or continue to operate, an Affordable Housing Committee in the community. This volunteer committee can serve as a separate advocacy and education arm of the community and communicate directly with residents, boards, and committees about the needs for housing and the importance of affordable housing. The committee can also serve to provide added capacity in communities where planning and zoning staff are more limited.	This effort should be led by the municipality, ideally having the legislative body establish a formal board or committee. Depending on the nature of the committee, there may be a need for staff to help organize and facilitate meetings.
Review Existing Zoning to Remove Barriers to Housing Production/Increase Housing Production	Cross-Cutting	Policy, Zoning/Regulation, Production	Review existing zoning districts and regulations to reduce barriers to housing production such as use restrictions, dimensional requirements, open space requirements, height restrictions, lot area and lot area per dwelling unit requirements, and parking. Look for opportunities to create flexible zoning regulations in areas where the municipality wants to encourage housing production.	This effort should be led by municipal staff in conjunction with local boards like Planning & Zoning and the Zoning Board of Appeals.

Create New Local Funding Sources for Affordable Housing	Cross-Cutting	Production, Program	Develop new sources of local funding for affordable housing, with an emphasis on partnerships and leverage. Look for strategic partnerships with public, private, and non-profit partners to leverage local funds for greater public benefits (in this case affordable housing). Consider public matching funds such as leveraging CDBG, HOME, or ARPA dollars, seek state and federal grant funds, engage with philanthropic organizations, and consider raising funds locally through tax incentives, levies, or bond obligations.	This effort could be led by either the local housing committee or municipal staff depending on capacity and knowledge of different funding sources and programs. Input from the legislative body and/or executive leadership may also be important in your community.
Identify and promote locations for housing in your community.	Encourage affordable housing development in locations supported by the community	Policy, Zoning/Regulation, Production	Conduct preliminary planning for targeted areas to look at zoning changes, incentives, and infrastructure that may be needed to encourage housing development whether that be potential sites along transit, in commercial areas or locations suitable within the constraints of existing infrastructure.	This effort could be led by Planning & Zoning, the local housing committee, or municipal staff. Input from other impacted departments like Public Works may also be important.
Host developer roundtables and invite developers to visit potential housing sites or locations.	Encourage affordable housing development in locations supported by the community	Production, Education, Policy, Program	Invite developers to your community to promote sites or areas where the community is supportive of adding housing. Target developers who are well-versed in affordable and mixed-income projects. Create take-away materials on each site/area, the zoning and permitting process, and any incentives the community has available.	This effort could be led by either the local housing committee or municipal staff depending on capacity. If developers are invited to a tour, invite others in leadership positions to welcome them to the community.
Provide additional resources to specific populations.	Encourage Affordable housing goals that meet the needs of specific household types	Policy, Production	Create goals for housing production, policies, and assistance programs to help specific groups in your community such as family housing, senior housing, supportive housing, etc. and establish a method for tracking and reporting progress towards these goals. Program additional resources where possible to the specific groups your community is trying to help.	This effort could be led by either the local housing committee or municipal staff depending on capacity and knowledge.
Help developers to connect with remediations funds for projects in your community.	Address potential affordable housing in and around viable brownfield developments	Production, Program	By addressing the environmental contaminants within a brownfield, redevelopment can enhance the health and safety of a community while also adding housing supply through the creation of new residential sites. Preliminary steps conducted by the community or processes that can streamline remediation efforts could encourage developers to seek brownfield redevelopment	This effort should be led by municipal staff.

<p>Create/Increase Funding for a Housing Rehabilitation Program</p>	<p>Homeownership and rental housing units</p>	<p>Program</p>	<p>Create a housing rehabilitation program in your community that provides either a grant or forgivable loan, or a low-interest rate loan to the owners of residential units for select rehabilitation projects. Determine if your program would be targeted toward owner-occupants who both own and live in the unit, or to landlords who rent the units. Typically, a program supporting owner-occupants provides grants or forgivable loans while landlord programs may opt for low-interest loan repayment to help ensure continual capitalization of the program. Depending on the funding source, this program could be targeted to households at or below a certain AMI threshold or could be used as a tool to encourage landlords to rent rehabbed units to households at or below a certain AMI threshold.</p>	<p>This effort should be led by municipal staff.</p>
<p>Evaluate Staff Capacity to Implement the Affordable Housing Plan</p>	<p>Strengthen Community's Capacity for Affordable Housing</p>	<p>Production, Education, Policy, Program</p>	<p>Strategies highlighted in the plan could require additional administration and oversight from staff. In addition, the community may require additional staff expertise in housing program administration, finance, and real estate to effectively administer the programs outlined in the plan.</p>	<p>This effort should be led by municipal staff in conjunction with executive leadership and the legislative body.</p>
<p>Support Wallingford Emergency Shelter in providing adequate emergency housing for families and individuals in need in Wallingford</p>	<p>Assist families and individuals in moving from homelessness to stable housing</p>	<p>Policy, Program, Production</p>	<p>Identify appropriate locations for additional emergency family housing units and support efforts to develop such housing</p> <p>Work with the Emergency Shelter to Identify appropriate locations for expansion and/or relocation of core shelter facility as opportunities become available</p>	<p>This effort should be led by municipal staff in conjunction with Wallingford Emergency Shelter staff.</p>

STRATEGY TYPE: SUPPLY

Strategy	Strategy Aim	Category	Description	Roles
Create an Incentive Housing Zone(s)	Increase the Supply of Affordable Housing	Zoning/Regulation	Create an Incentive Housing Zone to allow for increased density above what the base zoning district would allow. The community will receive the benefit of both deed-restricted affordable units and the incentive payments for adopting the zoning and as each unit is permitted to help offset costs that may be associated with the planning, permitting, and costs of the residential units.	This effort should be led by municipal staff and Planning & Zoning.
Employer Assisted Housing	Support Population Change and Employment Base	Production	<p>Employer-assisted housing programs provide an option for employers to help their employees with the cost of owning or renting a home. Programs can be targeted to neighborhoods near where employees work.</p> <p>Assistance may be provided in a variety of ways, including down payments that are forgiven over a period of employment, education and counseling around homeownership, rental subsidies, or even a direct investment in the housing development itself.</p>	This effort should be led by local employers with encouragement and assistance from your municipality.
Housing as a Marketing Tool	Support Population Change and Employment Base	Program	<p>Information from this housing study could be added to marketing materials as a way to show prospective employers the housing choices the community offers. This is particularly important as housing cost and availability are quickly becoming top considerations for companies when looking to site a new location or expand in an existing one.</p> <p>Quality of Life made the top six site selection criteria list in 2019 for the first time in 20 years. This criterion deals with the quality of the community, including the ability to find affordably priced housing, housing that meets quality standards, and a diversity of housing types for individuals and families.</p>	This effort should be led by municipal staff.
Encourage Missing Middle Housing Option	Provide for a Diversity of Housing Types	Production	<p>Review zoning districts and explore adding new use definitions and design guidelines for 3-4-unit buildings or 3-10-unit buildings. The community may also want to consider using this density "bonus" as an incentive to encourage homeownership. The community could tie the allowance of a higher density building to a restriction on the units that they be owner-occupied and not rented for short- or long-term use.</p> <p>A deed restriction could be attached to the unit or a covenant in the homeownership association which makes prospective buyers or future owners aware of the restriction on the unit. For larger buildings, the community could also consider tying affordability restrictions in using inclusionary zoning for example.</p>	This effort should be led by municipal staff and Planning & Zoning.
Options for Senior Housing	Provide for a Diversity of Housing Types	Production	<p>With the growing senior population and desires to age in place, there is broad support to find ways of encouraging additional housing typologies that could accommodate seniors over time. These options could include:</p> <p>(1) Explore the allowance of co-housing structures in the zoning. This is a newer form of housing which</p>	This effort should be led by municipal staff and Planning & Zoning.

			<p>relies on shared amenity space, shared indoor and outdoor space, and a shared governance structure similar to a co-op. This could also be explored for any age group, not just for seniors.</p> <p>(2) Ensure universal design features are incorporated in new senior housing units. The community could institute a requirement that a certain percentage of units in a new building be constructed with universal design features. This not only serves the senior population, but any resident with a disability.</p> <p>(3) Consider a smaller minimum lot size to encourage patio homes or single level living units. Smaller infill lots around community might be appropriate for smaller patio homes or single-level living but do not meet the 10-acre minimum threshold for senior developments. This could open some additional options for providing more senior-centric housing.</p> <p>(4) To conserve land and keep building footprints tight, multi-story buildings with elevator access could be designed but still promote one-floor living, similar to a flat.</p> <p>(5) The community should continue its partnership with the Housing Authority and other organizations who provide deeply subsidized senior affordable housing. As the senior population grows and more seniors are on fixed incomes, the need for deeply affordable units may increase over time.</p>	
<p>Reduced parking requirements for qualifying developments</p>	<p>Establish incentives that encourage affordable housing development</p>	<p>Zoning/Regulation</p>	<p>For most communities their zoning code requires a minimum number of off-street parking spaces that must be created for each unit in a new residential development, such as 0.5 parking spaces per bedroom.</p> <p>The purpose of parking requirements is to ensure that new residents have a dedicated place for their vehicles and avoid negative spillover effects on public parking in the surrounding area. However, there are many circumstances where a one-size-fits-all parking requirement may result in an excess supply of parking spaces, including for residents of affordable housing, who tend to have fewer vehicles per household, and in higher-density neighborhoods where many transportation needs can be met by public transit.</p> <p>Parking requirements can make housing more expensive to produce, as fulfilling this requirement can be costly, particularly when land prices are very high or where expensive underground parking or parking structures are needed to accommodate the required number of spaces.</p>	<p>This effort should be led by municipal staff and Planning & Zoning.</p>

<p>Manage Vacant Property Inventories</p>	<p>Understand and manage the extent of vacancy within the community and identify opportunities for productive re-use</p>	<p>Program</p>	<p>Vacant property inventories provide a list of vacant properties and associated characteristics, such as the date they became vacant, whether it is a commercial or residential property, and the name and contact information for the owner. Some also include the state of disrepair of the properties based on field observations or neighbor reports.</p>	<p>This effort should be led by municipal staff.</p>
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STRATEGY TYPE: HOMEOWNERSHIP

Strategy	Strategy Aim	Category	Description	Roles
Create Housing Education and Resources	Provide Housing Technical Assistance	Program	<p>To assist homeowners, homebuyers, renters, and landlords with ensuring housing regulations and policies are closely followed, the community should consider creating educational materials and programs that can be provided in both print and digital format. These materials could include information on:</p> <p>(1) Housing Assistance Programs – additional outreach and education materials as programs in community evolve and funding becomes available</p> <p>(2) The benefits of providing housing at all price points in community.</p> <p>(3) Housing as a form of economic development and how the two support each other.</p>	This effort should be led by municipal staff in partnership with the affordable housing committee and other housing advocacy organizations in your municipality.
Implement Senior Tax Relief or Work Off Program	Provide Housing Technical Assistance	Program	<p>With the rise in senior households, particularly seniors that own their own homes, rising property taxes can create challenges for those residents on a fixed income. To counter this, the community could consider different policy measures to assist senior owner households such as:</p> <ul style="list-style-type: none"> - Property tax abatements directly to senior homeowners who have lived in the community for a minimum number of years - Creating a volunteer senior work off program where seniors can volunteer hours at community events, facilities, jobs to have property taxes lowered each year 	This effort should be led by the legislative body and municipal staff from finance/tax collector/assessor's office.

STRATEGY TYPE: PRESERVE/MAINTAIN

Strategy	Strategy Aim	Category	Description	Roles
Preservation Fund	Preserve and Maintain existing affordable housing	Program	<p>Establish a preservation loan fund, in partnership with philanthropic and mission-oriented investors, lending institutions, affordable housing developers or in the community.</p> <p>A preservation fund is a dedicated pool of capital used to acquire or rehabilitate existing naturally occurring and subsidized affordable housing to preserve affordability</p>	This effort should be led by the legislative body and municipal staff.
Maintain an Affordable Housing Preservation Unit Count & Annual Report	Preserve and Maintain existing affordable housing	Program	<p>Develop and maintain an affordable housing inventory and preservation system that tracks both publicly subsidized and naturally occurring affordable housing.</p> <p>This effort will involve the creation of a central database to track critical data about existing affordable housing properties.</p>	This effort should be led by municipal staff with assistance from the affordable housing committee if possible.
Public Housing Redevelopment	Preserve and Maintain existing affordable housing	Policy	<p>Work with local Housing Authority to develop a comprehensive redevelopment plan for all public housing sites to transform them into mixed-income communities or modern affordable housing developments</p>	This effort should be led by the Housing Authority with support from municipal staff and Planning & Zoning.
Creation of a Rental Registry and Inspection Process	Ensure Quality Rental Housing	Program	<p>The creation of a rental registry is an important step in identifying rental units and holding property owners accountable for violations to community ordinances and codes.</p> <p>Without a robust rental registry, the community may lack the necessary information to identify owners and tenants, quantify the number of rental units, track property turnover, and ensure compliance with all residential codes.</p> <p>A rental registry is, generally, a low-cost way for a community to track and regulate rental units. The component pieces of establishing a rental registry are enacting the local ordinance, defining the registration parameters, delegating responsibility to administer the program, establishing a registration fee which covers administrative costs, and determining the type and severity of penalties for non-compliance.</p>	This effort should be led by municipal staff.
Public Employee Housing Choice Program	Support Affordable Housing Options for Local Workers	Program	<p>The most direct way to address the challenge of affordability for public employees without revising pay scales is to offer financial assistance that broadens their range of housing options. This means helping employees afford a home purchase that may be just beyond their current budget, or with covering a small rent gap to bring monthly rent within 30% of the employee household's gross income.</p>	This effort should be led by municipal staff.

Create a stand-alone accessibility assistance program	Address the needs of senior households	Program	As local resources become available, the community should formalize a stand-alone forgivable, low or no interest loan program to assist property owners in installing permanent accessibility improvements. The community should consider prioritizing senior households to enable age-in-place opportunities in addition to using a sliding scale for income levels	This effort should be led by municipal staff.
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SURVEY RESULTS DISCUSSION

Based on the SCRCOG Regional Housing Survey (Appendix 1), the majority of respondents work and commute to New Haven or elsewhere in CT outside of New Haven County. Another significant proportion of residents do not commute to work which suggests that they are retired residents. Approximately 77% of respondents identified as White and were large representative of homeowners within the region. The majority of respondents fell into all age categories above 25, and in income brackets over \$100,000. There was a fairly even distribution of respondents by household size. It should be noted that these respondent statistics are fairly representative of the demographic composition for the majority of towns within the region. The majority of respondents indicated that there is not enough supply of rental housing particularly senior/age restricted, and affordable/workforce types as well as 1 and 2 bedrooms. Similarly, respondents indicated that there was a strong demand for those same types as well as for 2 - 4-bedroom rental unit types. In terms of public sentiment of rental impacts would have on the towns within SCRCOG, the majority of residents indicated that rental housing would have a positive impact on local businesses and on the community as a whole, and a negative impact on public services, public finances and traffic volumes.

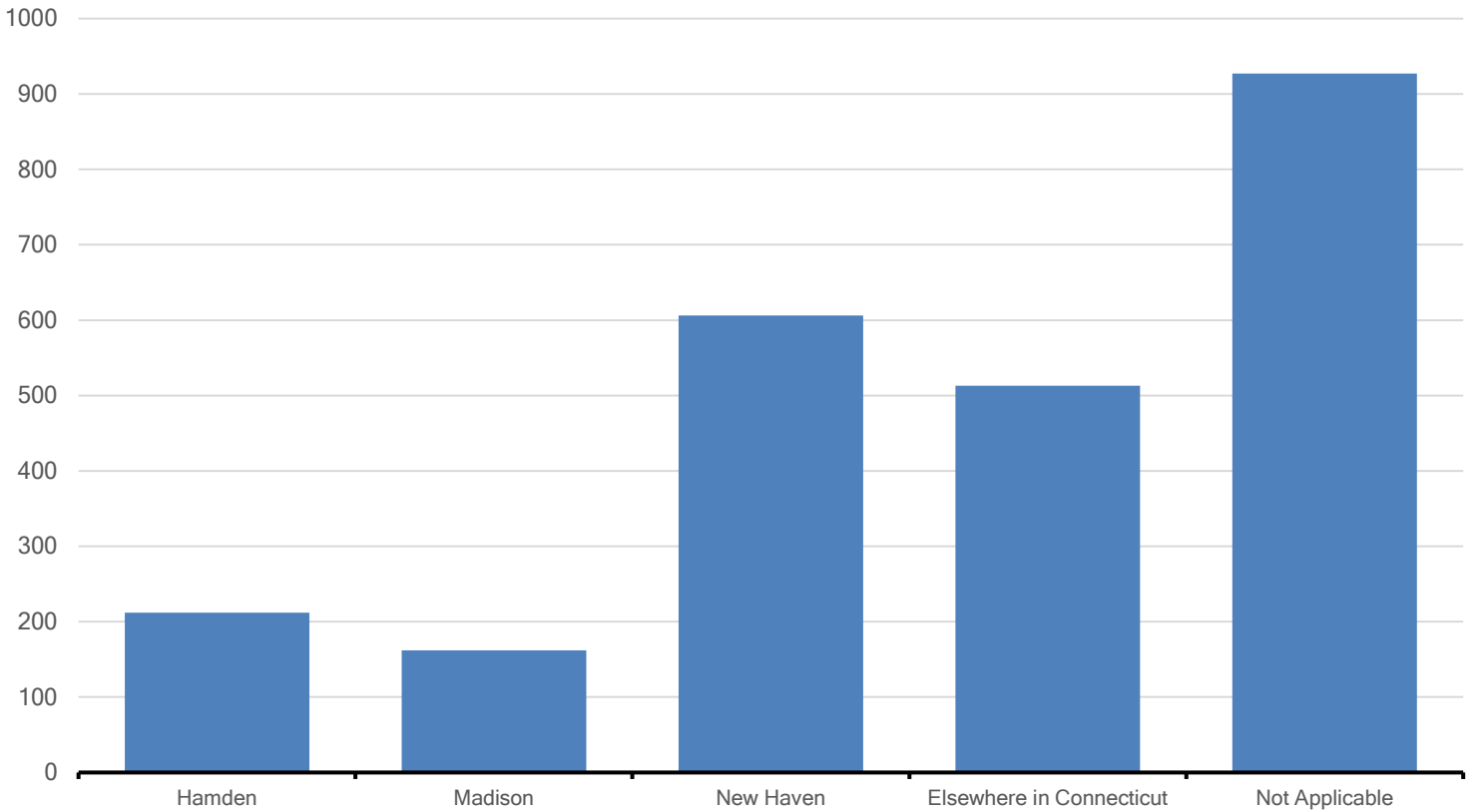
On the ownership side, residents responded that there was ample supply for all housing types except senior/age restricted, affordable/workforce and townhouses. On the demand side, respondents indicated that there is a strong demand for the aforementioned types as well as a moderate-strong demand for condos, townhouses, and 1-3-bedroom homes. Similar to public opinion on rental options, survey respondents indicated that an increase in ownership options would have a positive impact on local businesses, public services, finances and prices but were concerned that it would have negative impacts on traffic.

Over 70% of SCRCOG survey respondents feel that having new workers, families and children would have a positive impact on the community and feel that new housing construction should be built near transit stops, or other residential areas. Surprisingly, the majority of residents also feel that the primary barriers to creating new price appropriate housing would most likely be challenged by community opposition. In total, 51% of SCRCOG survey respondents believe that the region has a responsibility to create housing options for individuals and families that would like to live in your community but cannot afford the current cost of housing.

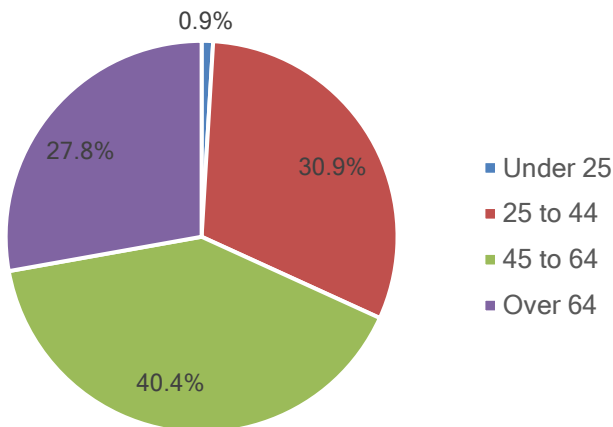
APPENDIX 1: SCRCOG REGIONAL SURVEY ANALYSIS

Survey Demographics

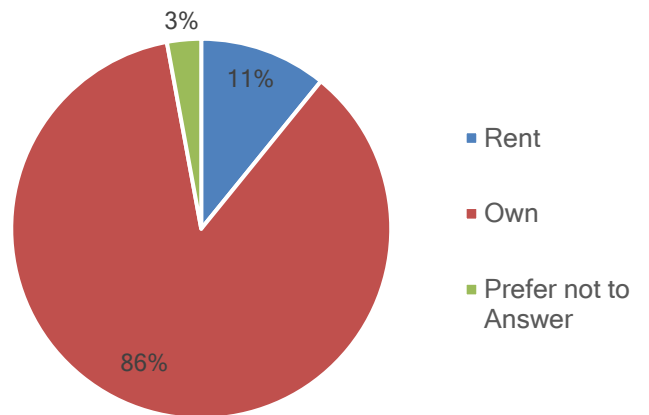
If you commute to work, which town or city do you commute to? (Top 5)
 Source: SCRCOG Survey (n=4,023)



Respondent Age
 Source: SCRCOG (n=4,023)



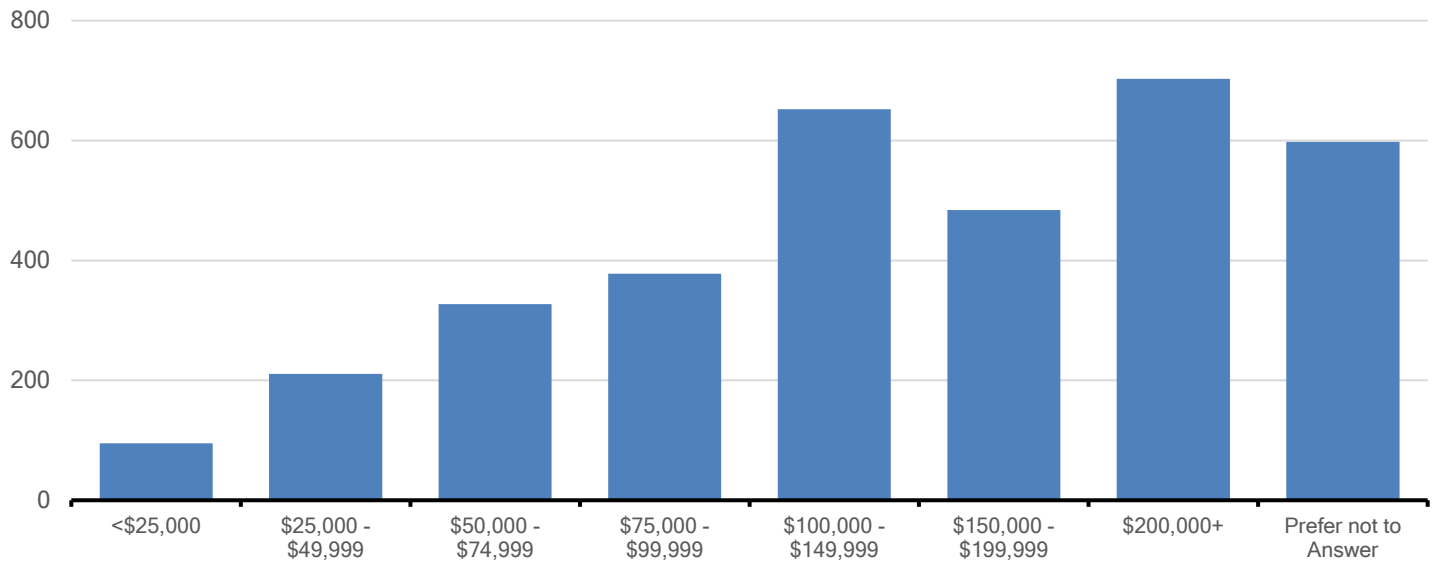
Respondent Housing Tenure
 Source: SCRCOG Survey (n=4,023)



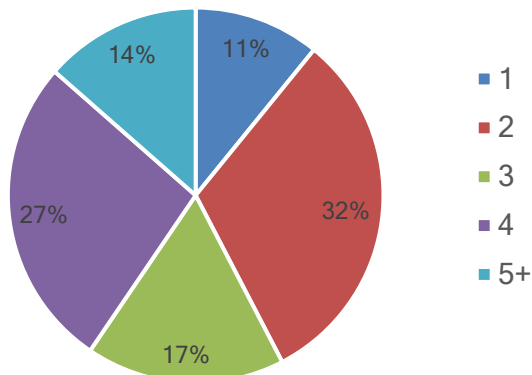
Respondent Race
Source: SCRCOG Survey (n=4,023)



Respondent Income Distribution
Source: SCRCOG Survey (n=4,023)

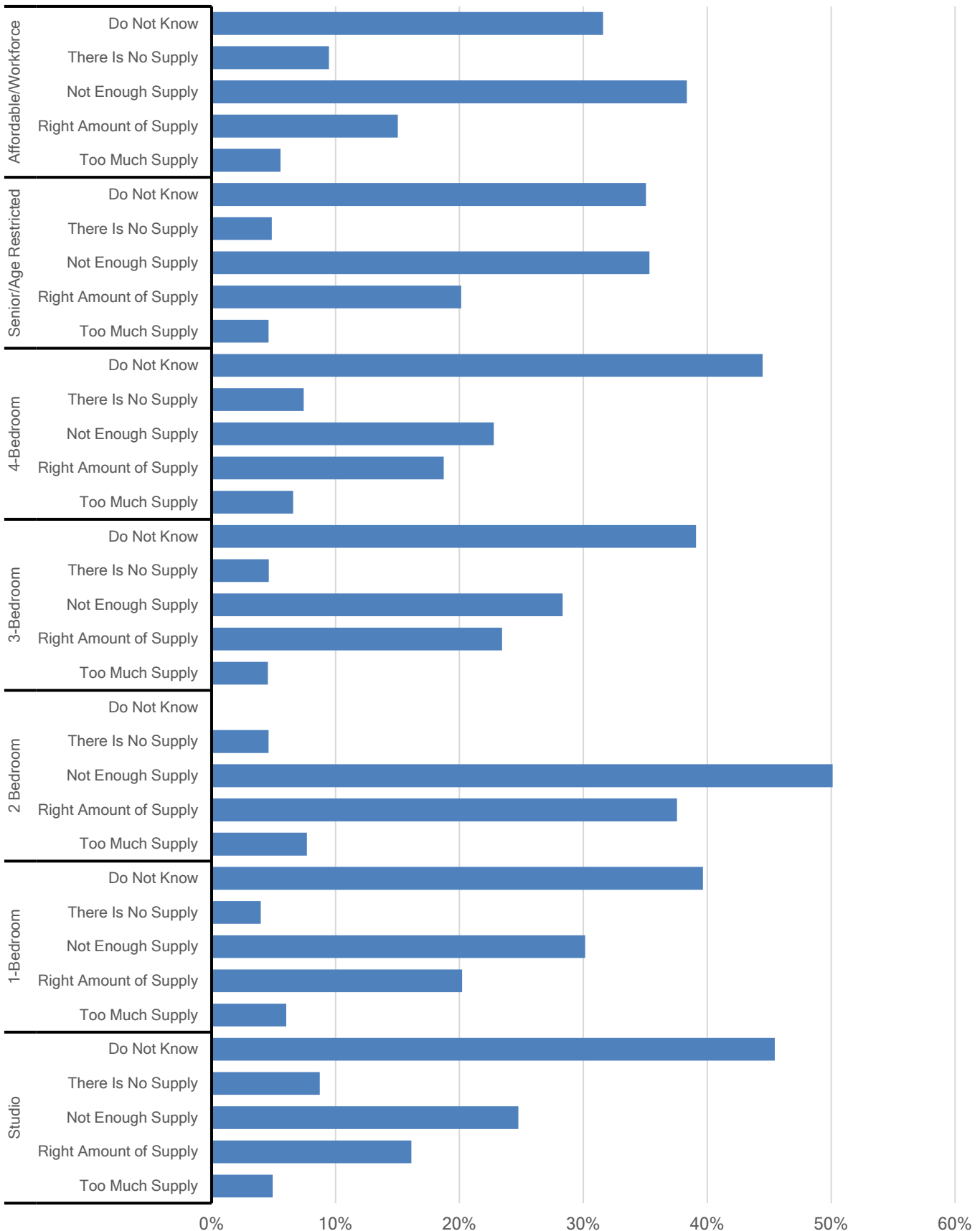


Respondent Household Size
Source: SCRCOG Survey (n=4,023)

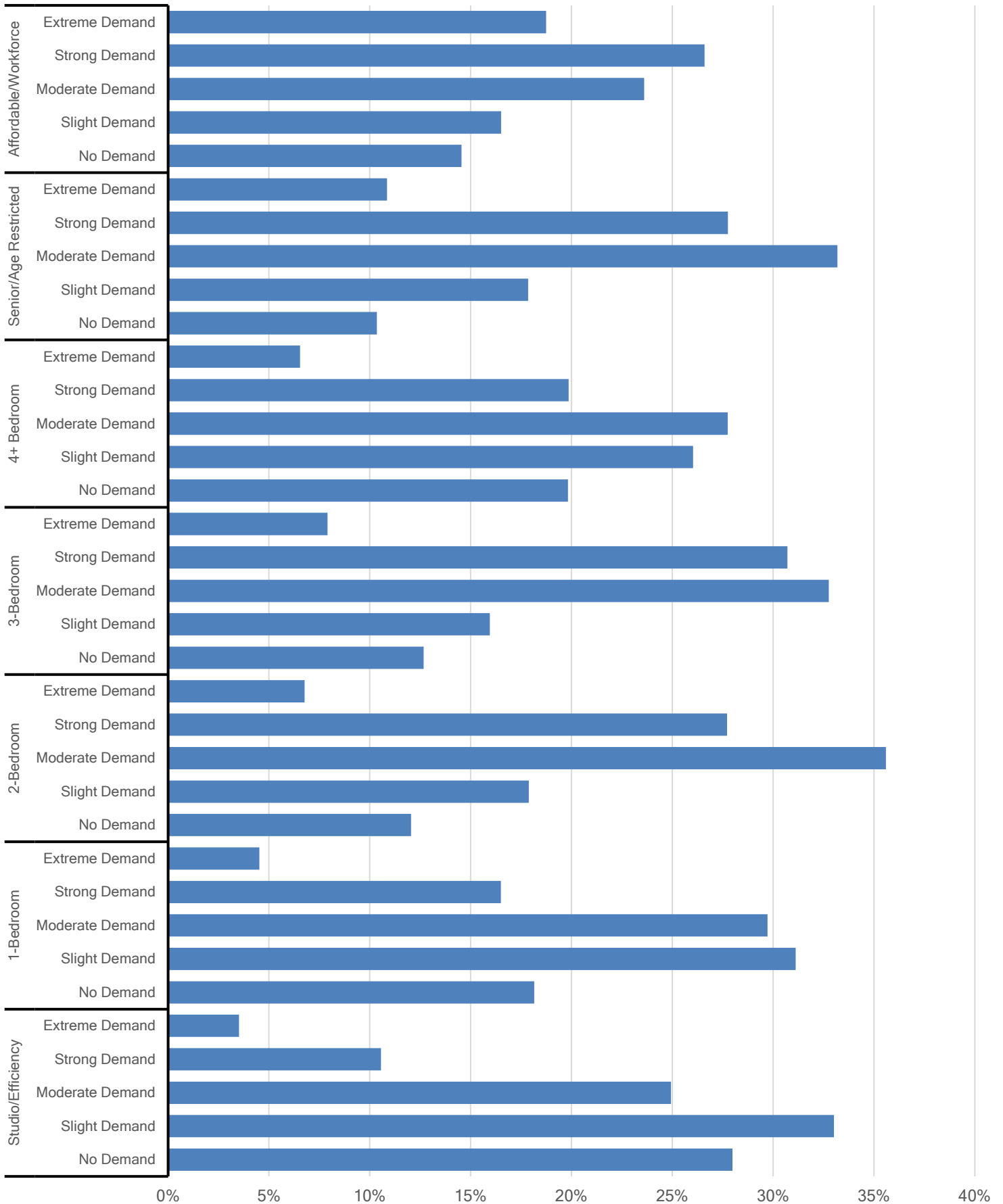


Rental Supply/Demand & Impact

Perception of how much supply exists for following rental housing types



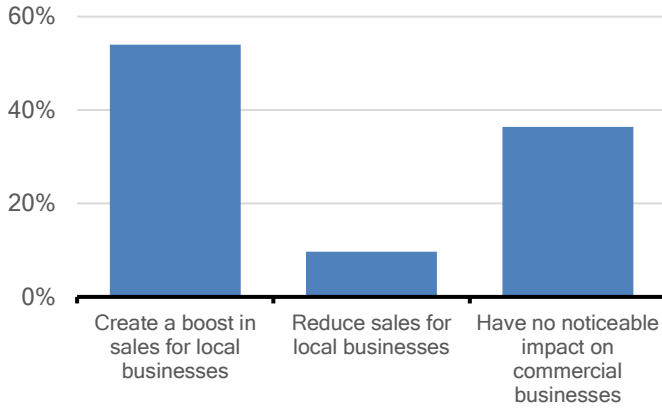
What types of rental housing is there a demand for in your community?



What types of impacts will increase rental options have?

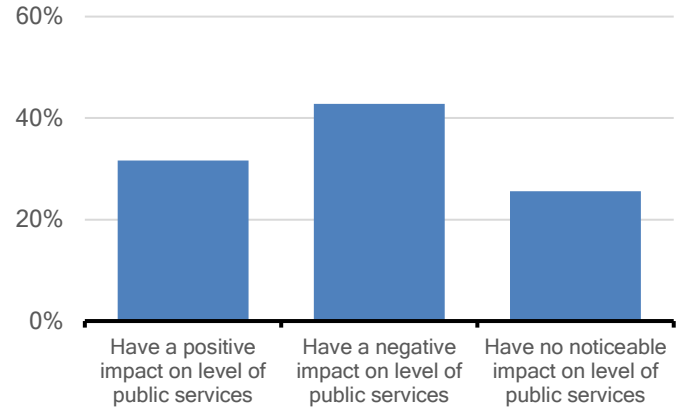
Impact of additional rental housing on commercial business?

Source: SCRCOG Survey (n=4,023)



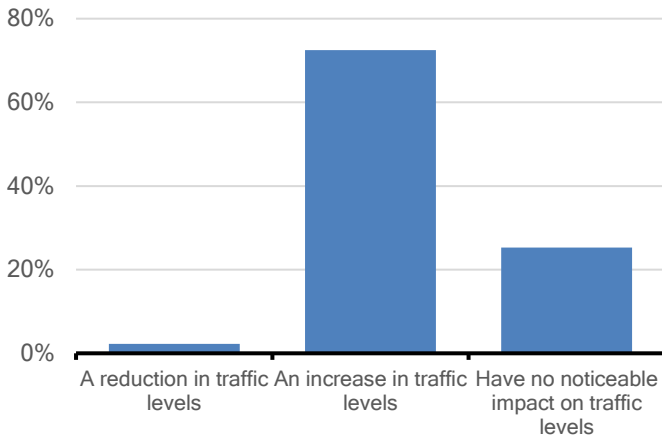
Impact of additional rental housing on public services?

Source: SCRCOG Survey (n=4,023)



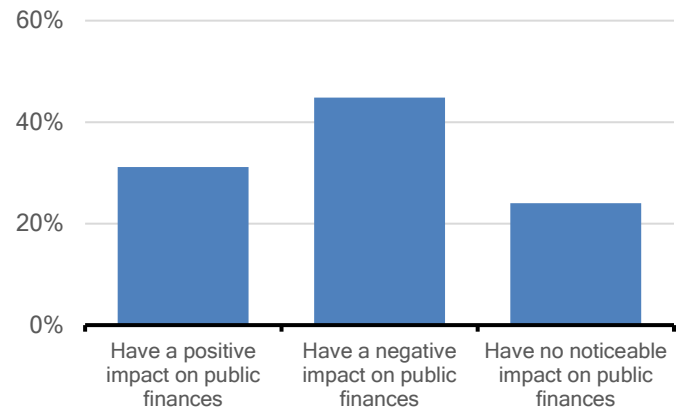
Impact of rental housing on traffic levels?

Source: SCRCOG Survey (n=4,023)



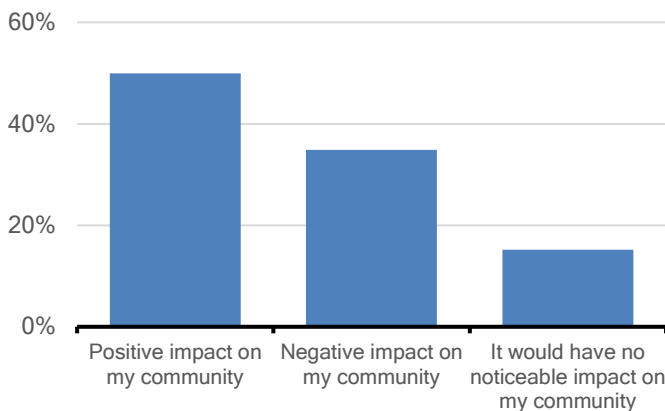
Impact of additional rental housing on public finances?

Source: SCRCOG Survey (n=4,023)



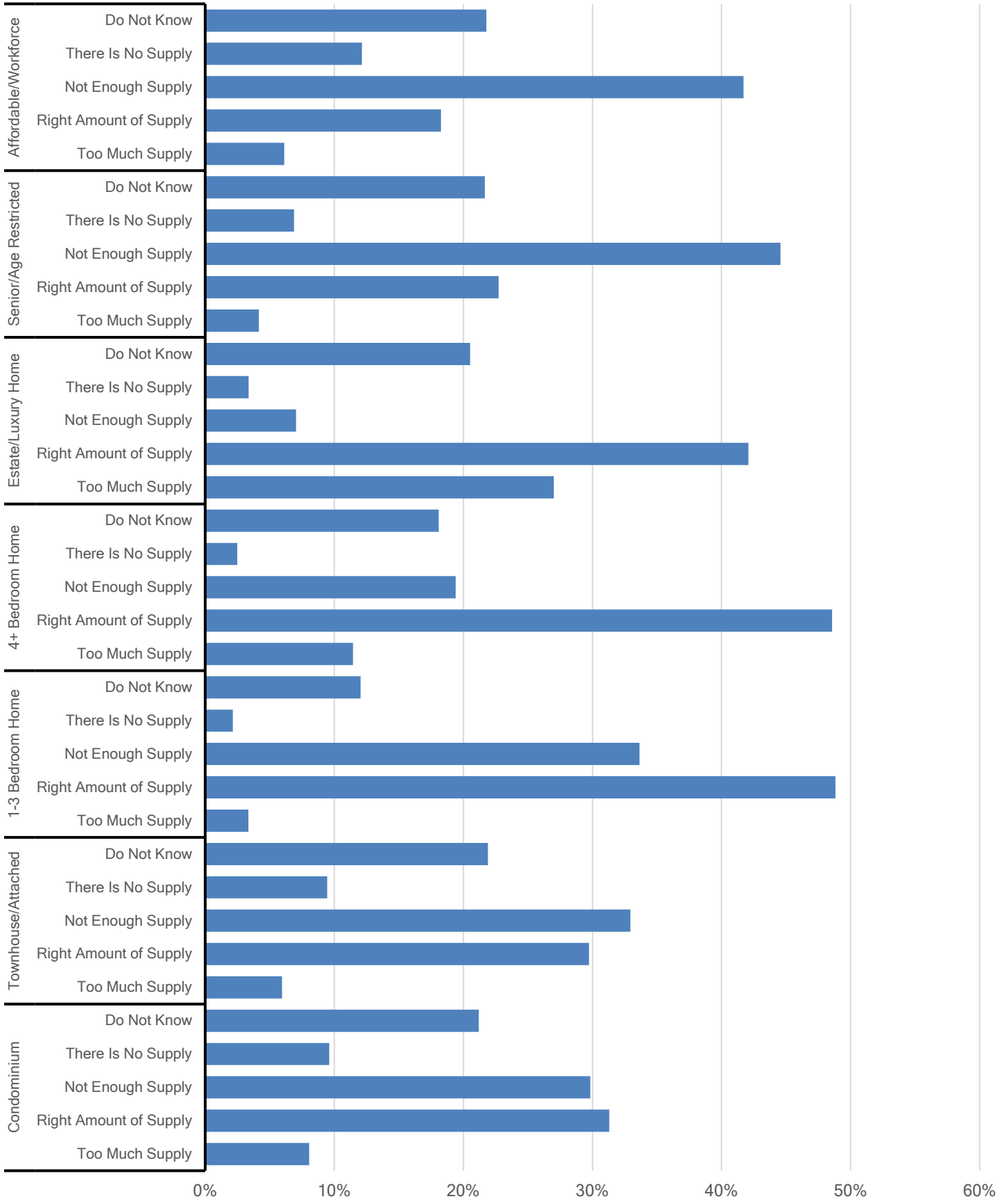
Impact of additional rental housing at different prices have on community?

Source: SCRCOG Survey (n=4,023)

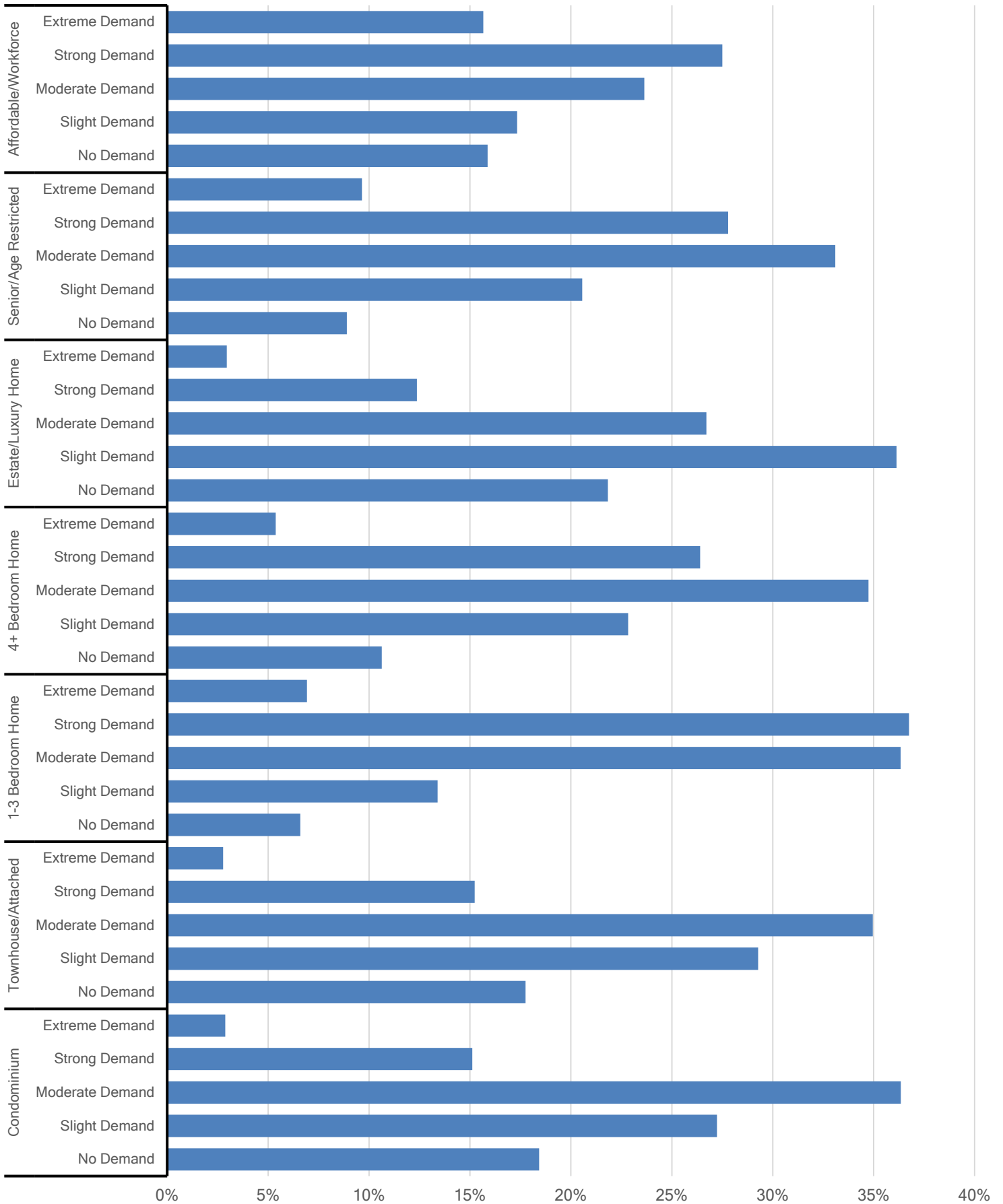


Ownership Supply/Demand & Impact

Perception of how much supply exists for following ownership housing types



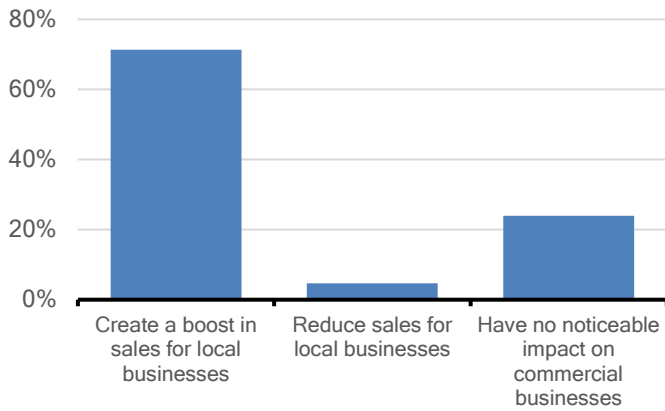
What types of home ownership units is there a demand for in your community?



What types of Impacts will home ownership options have?

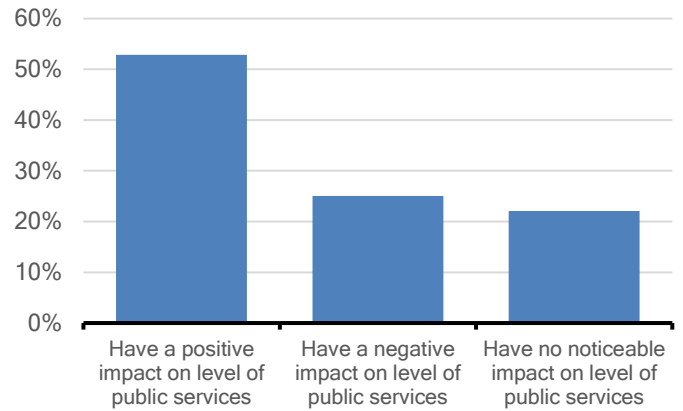
Impact of additional homeownership types on commercial business?

Source: SCRCOG Survey (n = 4,023)



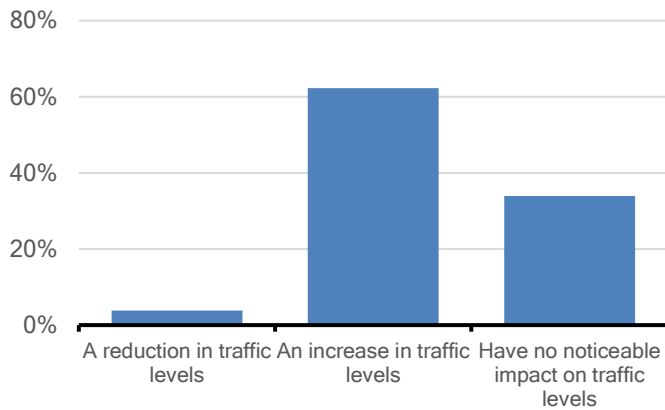
Impact of additional homeownership types on public services?

Source: SCRCOG Survey (n = 4,023)



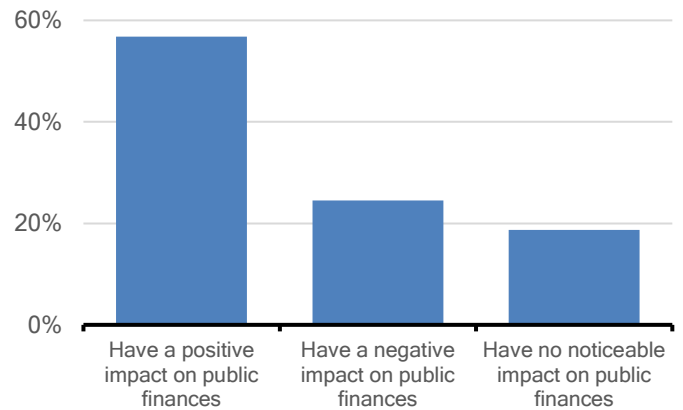
Impact of additional homeownership types on traffic levels?

Source: SCRCOG Survey (n = 4,023)



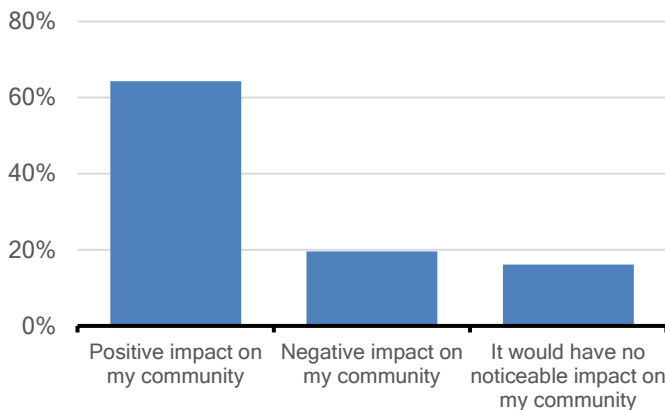
Impact of additional homeownership types on public finances?

Source: SCRCOG Survey (n = 4,023)



Impact of additional homeownership types at different prices have on your community?

Source: SCRCOG Survey (n=4,023)

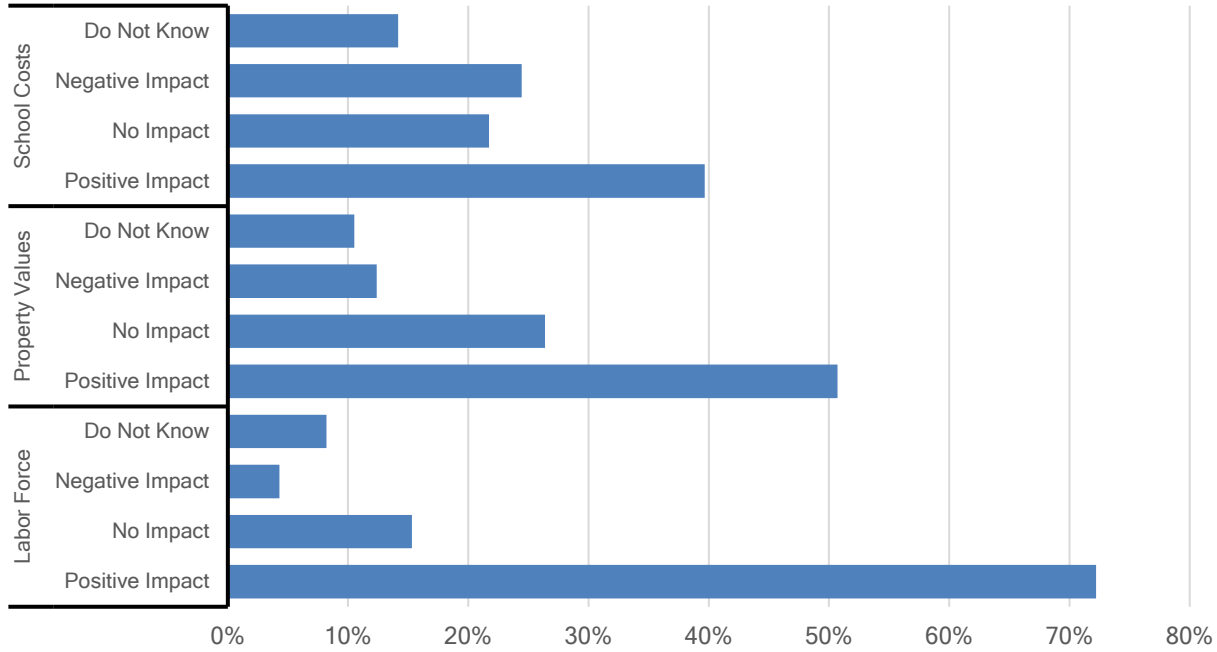


Community Impact

What type of impact would having new workers, families, and children in your community?

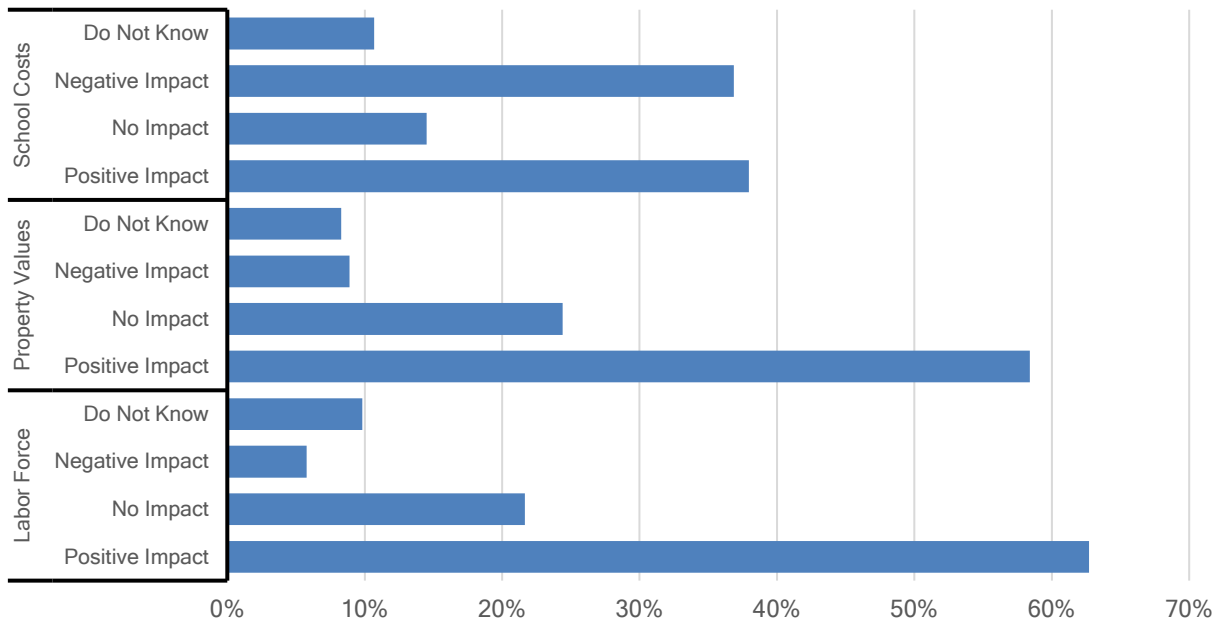
Impact of additional professional and service workers living in community?

Source: SCRCOG Survey (n=4,023)



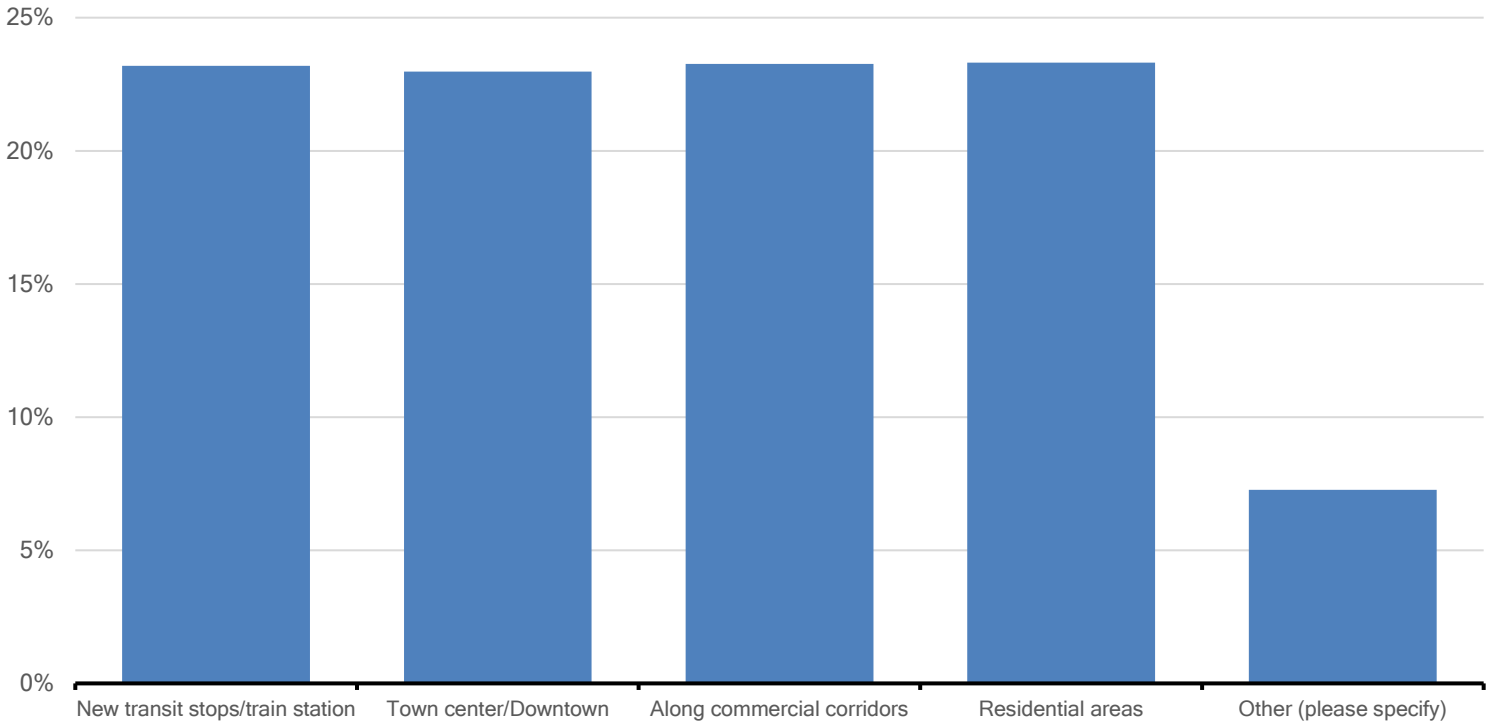
Impact of having additional individuals and families with children living in community?

Source: SCRCOG Survey (n=4,023)

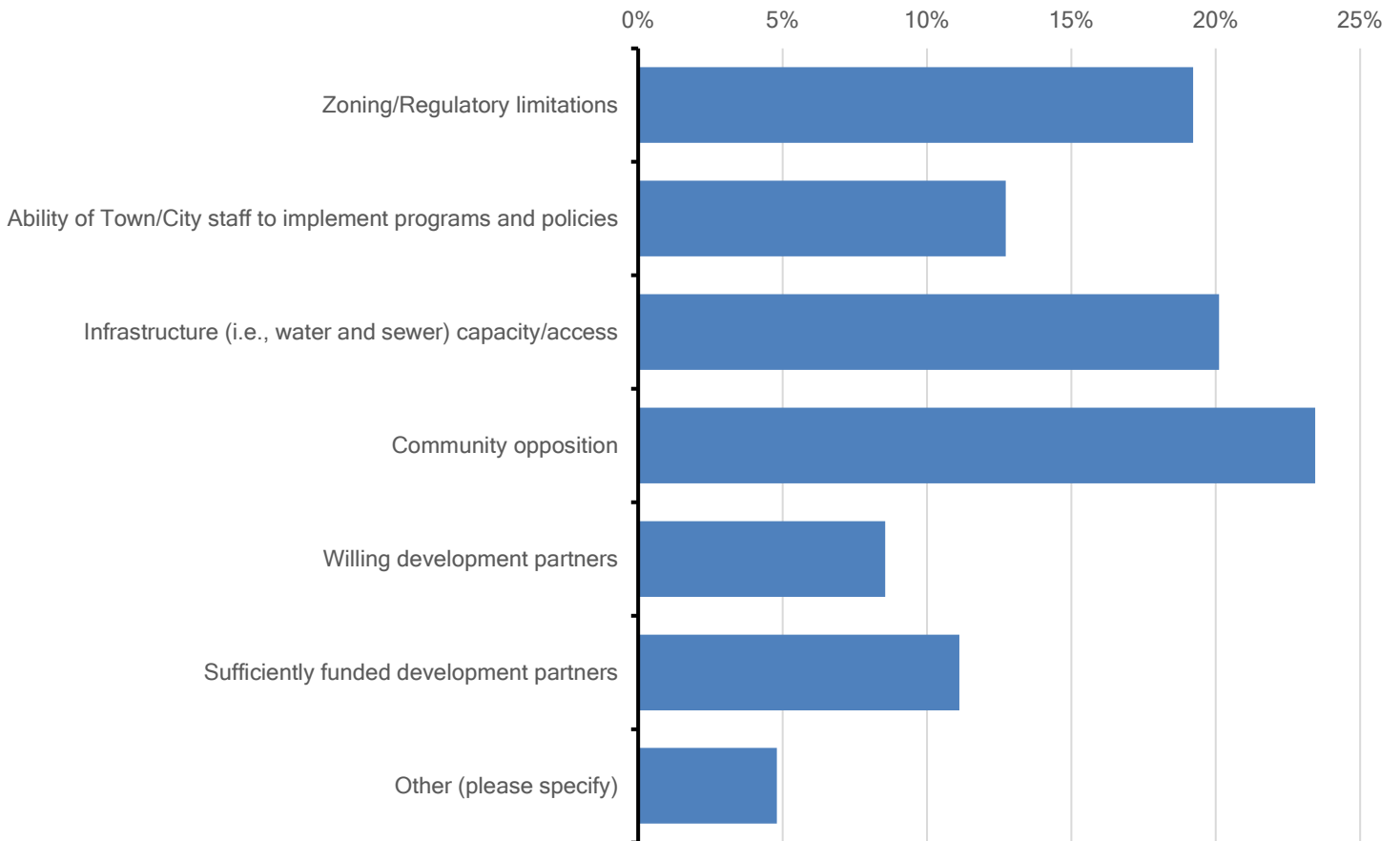


Priority housing locations and barriers to creating affordable pricing.

If new housing was constructed, what are priority locations in your community?
 Source: SCRCOG Survey (n=4,023)

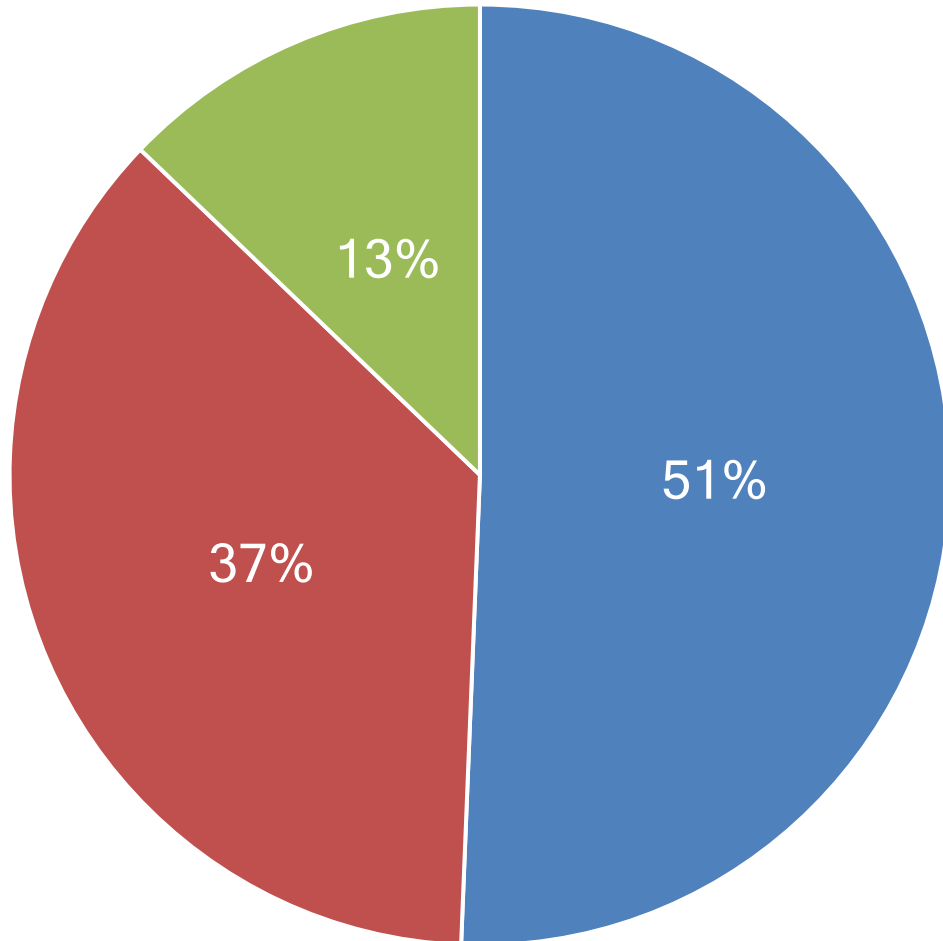


Do you feel there are any challenges to creating price appropriate housing for existing residents in your community?
 Source: SCRCOG Survey (n=4,023)



In general, do you believe that your community has a responsibility to create housing options for individuals and families that you would like to live in your community, but cannot afford the current cost of housing?

Source: SCRCOG Survey (n=4,023)



- I believe my community has an obligation to create an opportunity for others that may not be able to afford to live in my community
- I do not believe my community has an obligation to create an opportunity for others that may not be able to afford to live in my community
- I am not sure