

# SOUTHEASTERN CONNECTICUT 2016 HOUSING PROFILE

**Finding appropriate housing is a struggle** for households of all ages, incomes, sizes, and ethnicities across southeastern Connecticut. Across the region, **37% of all households cannot afford their homes**, paying more than 30% of their monthly income towards housing costs.

Affordability pressures are particularly felt by **renters, who are 50% more likely to be burdened** by housing costs they cannot afford. High rental costs make it harder for families to save for a down-payment to purchase a home.

Many rental units are single-family homes that are indistinguishable from owner-occupied housing. In southeastern Connecticut, about 20% of renters live in single-family homes. Obtaining affordable rental homes is **especially difficult in suburban and rural communities**, where families may be forced to stretch their budgets in order to enroll their children in their schools of choice.

Affordability pressures have increased **dramatically** over the last decade, with the **percentage of cost-burdened households rising by about 50% since 2000**. The United Way now characterizes 25% of Connecticut Households as Asset-Limited, Income-Constrained, Employed (**ALICE**), households which are employed but still cannot earn enough for the basic necessities of housing, child care, food, transportation, and health care.

Cost-Burdened Households  
(Paying more than 30% of income towards housing costs)

	All Households	Home-Owners	Renters
Region- 2000	25%	21%	32%
Region- 2014	37%	34%	50%
Windham	47%	34%	47%
New London	47%	37%	57%
Norwich	40%	32%	51%
Griswold	38%	34%	50%
Groton	37%	34%	43%
Montville	35%	33%	51%
Lebanon	35%	32%	62%
Stonington	34%	30%	46%
Preston	33%	25%	71%
Waterford	33%	32%	50%
N. Stonington	33%	33%	48%
Salem	32%	31%	63%
East Lyme	31%	30%	37%
Bozrah	31%	27%	47%
Sprague	30%	26%	44%
Lisbon	29%	26%	51%
Ledyard	27%	26%	31%
Colchester	26%	26%	28%
Franklin	23%	22%	35%

Data Source: U.S. Census 2000 and American Community Survey 2009-2014. Included owner housing costs include mortgage payments, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. Renter costs include rent and utilities.

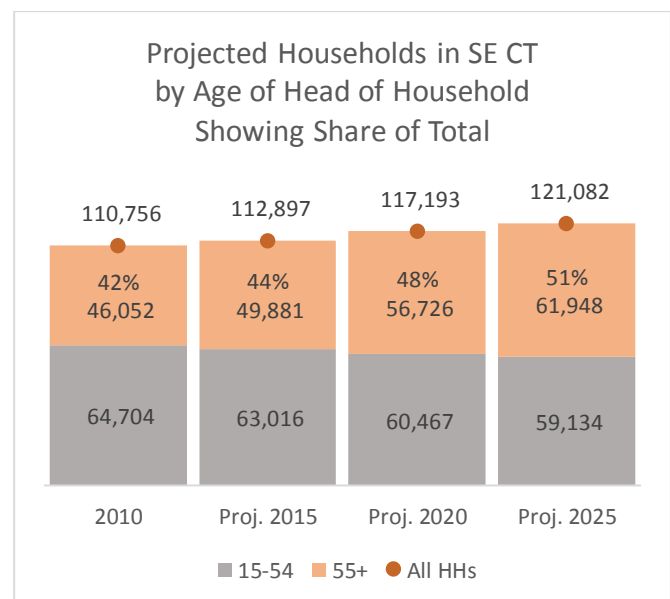
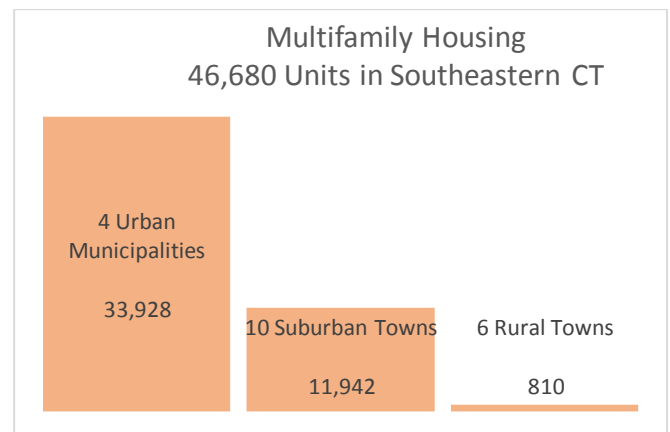
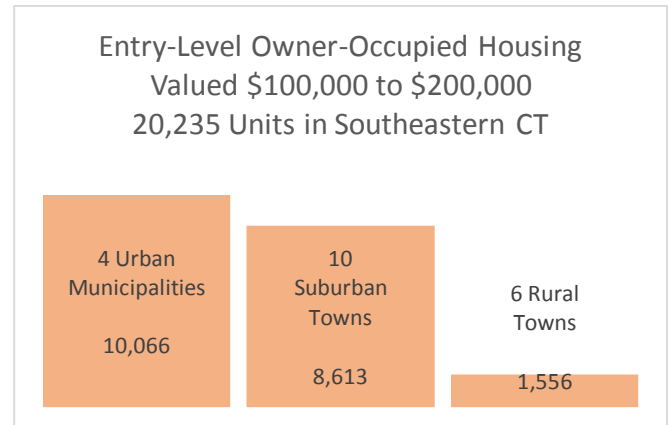


# HOUSING AVAILABILITY & DEMAND

The region is unprepared to meet the demand for housing by young adults, families, and rising numbers of senior households.

**Options** for residents seeking lower-cost housing are concentrated in the region's four urban communities of Norwich, New London, Windham, and Groton, where most of the region's multifamily housing is located. The effect of zoning and building patterns since World War II can be seen in the distribution of low-priced rental housing and starter home-ownership options. **Single-family zoning** in suburban towns has historically prevented multifamily housing from being built in higher-income neighborhoods.

The **demand for housing** in southeastern Connecticut **will continue to grow** despite the region's continued slow growth rates. By 2025, over 40% of households will be headed by a senior citizen 65 years or older (up from 23% in 2010). Elderly residents and young households delaying marriage and childbearing will continue to push down average household sizes, meaning housing demand will grow faster than population. **By 2025, the region will need an estimated 10,000 additional housing units** or just under 1,000 per year (SCCOG calculations based on Connecticut State Data Center Population Projections). The region has not produced this much additional housing since 2006.



## SECHA'S GUIDING PRINCIPLES

Everyone should have access to decent affordable housing. Just as our community is healthiest when its job base is diverse, a diverse housing stock contributes to a strong and resilient community.

# HOUSING SOLUTIONS

Increasing the inventory of housing in southeastern Connecticut that meets the needs of residents will require a suite of strategies at the state, regional, and local levels.

## **Make it easier** to build housing.

- Change zoning to allow for higher densities and reduced parking requirements, especially in urban and village neighborhoods.
- Adopt requirements for building affordable, income-restricted housing as a component of development in high-income areas.
- Adopt regulations that would permit the construction of accessory apartments and temporary health care structures where capacity exists to support them.

## **Strengthen** existing mixed-use communities.

- Continue to invest in urban school systems that improve outcomes for children in low-income neighborhoods and help attract higher-income families to these communities.

## **Co-locate senior housing with community services,** medical facilities, shops, and quality-of-life amenities that support healthy aging.

- Build new housing appropriate for seniors in or near existing mixed-use centers.
- Locate medical and neighborhood services in locations that can be efficiently accessed by foot, by local bus transit, or by municipal transportation services for elderly residents.

## **Improve the ability of residents,** especially minorities, **to secure existing affordable housing** in neighborhoods that meet their needs.

- Increase enforcement and awareness of fair housing laws.
- Make it easier to find out about available income-restricted apartments and get on waiting lists for Section 8 vouchers or income-restricted communities.

## SECHA'S HISTORY

The Southeastern Connecticut Housing Alliance (SECHA) rose out of the Blue Ribbon Panel for Housing and the 2002 study commissioned by the Southeastern Connecticut Council of Governments that quantified the region's housing shortage. As an off-shoot of the Panel, SECHA was established in October 2006 as a Connecticut, non-stock non-profit corporation in order to provide a regional approach to affordable housing challenges.



Properties like Ponemah Mills in Norwich are being reimagined as 21<sup>st</sup> century housing.

# SECHA'S MISSION

SECHA will work to advance access to housing through continuous collaboration and leadership.

## Collaboration

Equipped with adequate skills and resources, stakeholders need to **coordinate their combined efforts** to effect change. Through collaboration among its diverse membership and community connections, SECHA will build capacity with the region to increase affordable housing and develop solutions for additional housing options.

## Advocacy

SECHA recognizes the need to **develop informed policymakers, activists, and communities** in order to improve public and private housing programs and policies. SECHA will foster support and leadership for affordable housing.

## Management

Our internal capacity to provide value for the community and advance SECHA's goals requires us to effectively monitor the organization's governance, marketing, and communications as well as its financial stability.

## SECHA BOARD OF DIRECTORS:

Chair: Norton Wheeler, *Mystic River Building Company*

Vice-Chair: Mark Oefinger, *Town of Groton*

Treasurer: James Butler, *Southeastern Connecticut Council of Governments*

John Bolduc, *Eastern Connecticut Association of Realtors (Retired)*

Senator Paul Formica, *20<sup>th</sup> Senatorial District*

Robert Fusari, *Real Estate Service of Connecticut*

Les King, *Norwich Property Owners Association*

Deborah Monahan, *Thames Valley Council for Community Action*

Terri O'Rourke, *Habitat for Humanity of Eastern Connecticut*

Virginia Sampietro, *Eastern Connecticut Workforce Investment Board*

David Stanland, *Dime Bank*

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Learn more at

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