

# North Stonington Housing September 2018



**One in six households in North Stonington, and one in four regionally, is low-income and paying more than 30% of their income towards housing.**

		Cost-Burdened Renters	Cost-Burdened Owners	Total Cost-Burdened
North Stonington	2000	28%	25%	25%
	2016 5-Yr Ave	34%	27%	28%
	2000-2016	6%	+2%	+3%
Region (N.L. County Medians)	2000	32%	21%	25%
	2016 5-Yr Ave	47%	27%	35%
	2000-2016	+15%	+6%	+10%

Housing is considered affordable when a household pays less than 30% of its income towards housing costs including rent, mortgage, taxes, insurance, and utilities. Households paying more than 30% are termed housing “cost-burdened.”

Southeastern Connecticut households living elsewhere in the region are more likely to be cost-burdened than are residents of North Stonington. But it’s gotten harder for everyone in the region to find housing they can afford. Housing costs have risen faster than incomes, leading more families to pay more for housing than they can afford.

**Since 2000: Incomes -10% Rent +12% Home Values +26%**

		Median Household Income	Median Rent	Median Home Value
North Stonington	2000	\$ 83,357	\$ 994	\$ 229,536
	2016 5-Yr Ave	\$ 75,091	\$ 1,110	\$ 290,000
	2000-2016	-10%	12%	26%
Region (N.L. County Medians)	2000	\$ 71,083	\$ 907	\$ 199,582
	2016 5-Yr Ave	\$ 67,574	\$ 1,039	\$ 241,500
	2000-2016	-5%	12%	26%

## 2018 Southeastern CT Housing Needs Assessment

Prepared by the Southeastern Connecticut Council of Governments (SCCOG) for the Southeastern Connecticut Housing Alliance (SECHA), the assessment analyzed existing housing challenges within southeastern Connecticut and projected how housing needs will increase through 2030. Since the year 2000, the share of apartments occupied by families who can’t afford their housing costs has climbed from 32% in 2000 to nearly half (47%) in 2016.

Recent population projections for relatively small amounts of population growth suggest a need for about 7,000 more housing units by 2030. More than half of household growth expected through 2030 will come from households likely to be low-income and seeking rental housing.

### About SECHA

SECHA was formed after a 2002 study commissioned by SCCOG quantified the region’s housing shortage. 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.

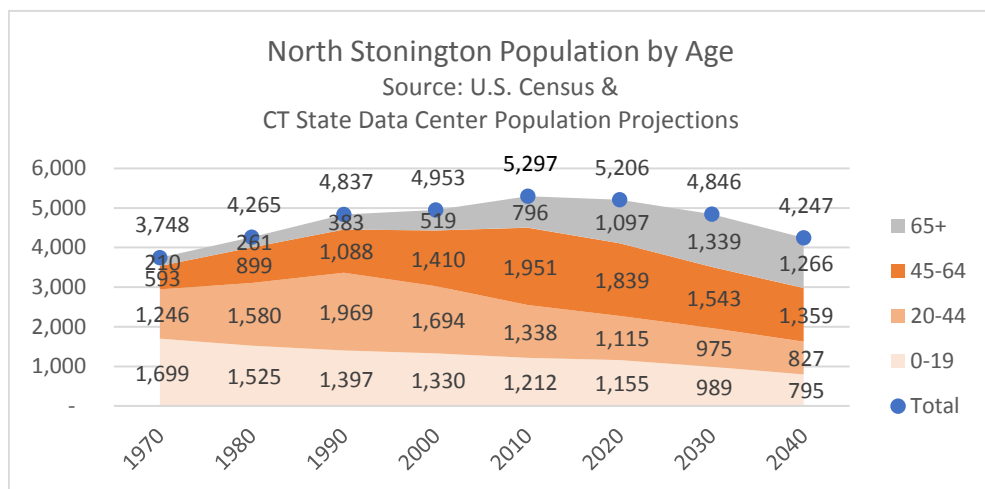
[www.seccog.org/SECHA](http://www.seccog.org/SECHA)

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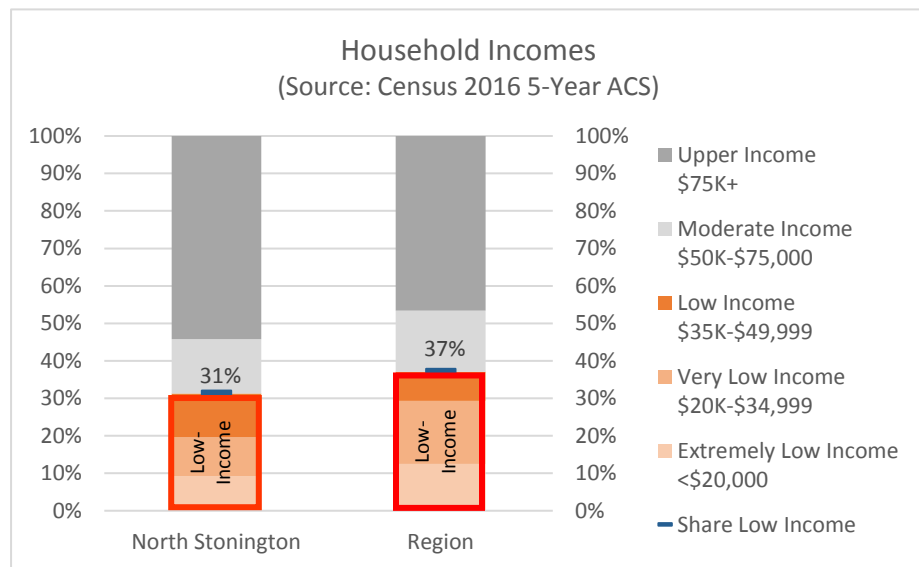
North Stonington's residents are older than the rest of the region. The most recent population projections anticipate that the population of North Stonington will decline as older residents drive smaller household sizes, resulting in fewer residents occupying the same amount of housing.

**Projected Population Loss 2010-2040 (North Stonington): -20%**



While the median household income in North Stonington is higher than the regional average, almost a third (31%) of households earn less than \$50,000, likely qualifying as "low-income" under most subsidized housing programs. Households earning less than \$50,000 can spend no more than \$1,250 per month towards housing costs for their housing to be considered "affordable."

**Low-income households in North Stonington: 31%**



## Demographic Shifts

The Connecticut State Data Center's most recent 2017 population projections expect the region to grow by 12,000 residents by 2030, an increase of 4.1% between 2015 and 2030. Researchers develop these projections by looking at current residents, projecting their ages forward, and assuming rates of birth, death, and in- and out-migration. The 2017 projections are conservative because the migration rates researchers assumed out-migration and birth rates the region experienced during the last recession. These projections do not consider anticipated hiring related to Electric Boat's contracts with the U.S. Navy to build new fleets of submarines.

The region's demographic patterns are dominated by the two largest generations: the Baby Boomers and millennials, who are both transitioning into new phases of life. Baby Boomers (born between 1945 and 1964) are becoming empty nesters and retirees. Meanwhile, by 2030 the millennial generation (currently aged 17-34) will be approaching middle-age. Millennials becoming parents will keep the region-wide number of children level, while the number of middle-aged adults shrinks.

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## September 2018

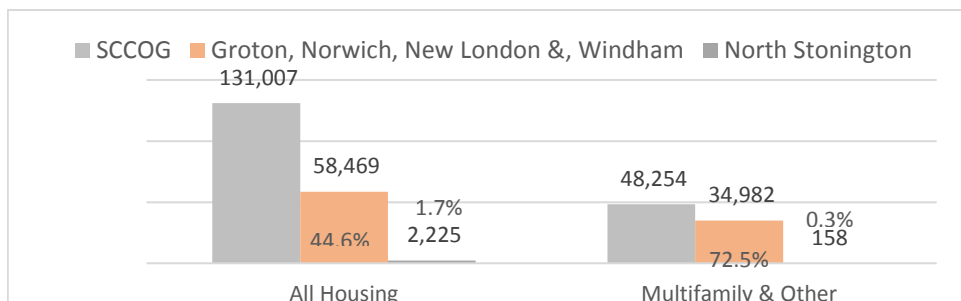


### North Stonington's Housing Inventory

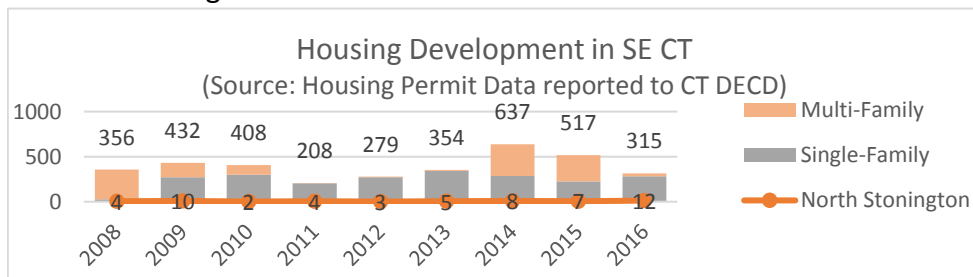
Available housing in towns like North Stonington tends to be large single-family homes that lack the characteristics sought by young homebuyers and empty-nesters.

	North Stonington	SE CT
Single-Family Home	93%	61%
4 or More Bedrooms	29%	20%
Home Built Prior to 1990	82%	81%

North Stonington has 158 units of multifamily housing, 0.3% of the region's total.



Housing construction is slowly recovering from the late 2000s bust, but not in North Stonington.



With only 1.5% of North Stonington's housing qualifying as affordable under CT's 8-30g statute, the Town is subject to 8-30g applications for affordable housing. **North Stonington could earn a four-year moratorium from 8-30g with as few as 29 new units of affordable housing (3-bedroom units, not age-restricted), or become exempt by adding 218 new affordable units to qualify 10% of the town's housing inventory as affordable.** The moratoria threshold increases if units have fewer bedrooms or are exclusively for occupancy by senior citizens, and decreases when built housing is preserved for occupancy by very-low or extremely-low income households.

### How Housing Needs are Changing

Post-WWII construction booms across the country pushed the development of suburban single-family neighborhoods where Baby Boomers were raised and later raised their own children in the 1980s, 90s, and 2000s. Today those neighborhoods are more likely to include empty-nesters or retirees. By 2030, 30% of households in the region will be headed by someone over the age of 65, up from 35% in 2015. While most seniors prefer to stay in their family homes as long as possible, some will opt for or require a move to lower-maintenance housing, perhaps with accessibility features. The region's single-family housing stock does not address these needs.

New households will be formed by younger people moving from family or roommate situations to their own apartments or houses. Lower-cost and/or rental housing will continue to be in demand by southeastern Connecticut residents of all ages.

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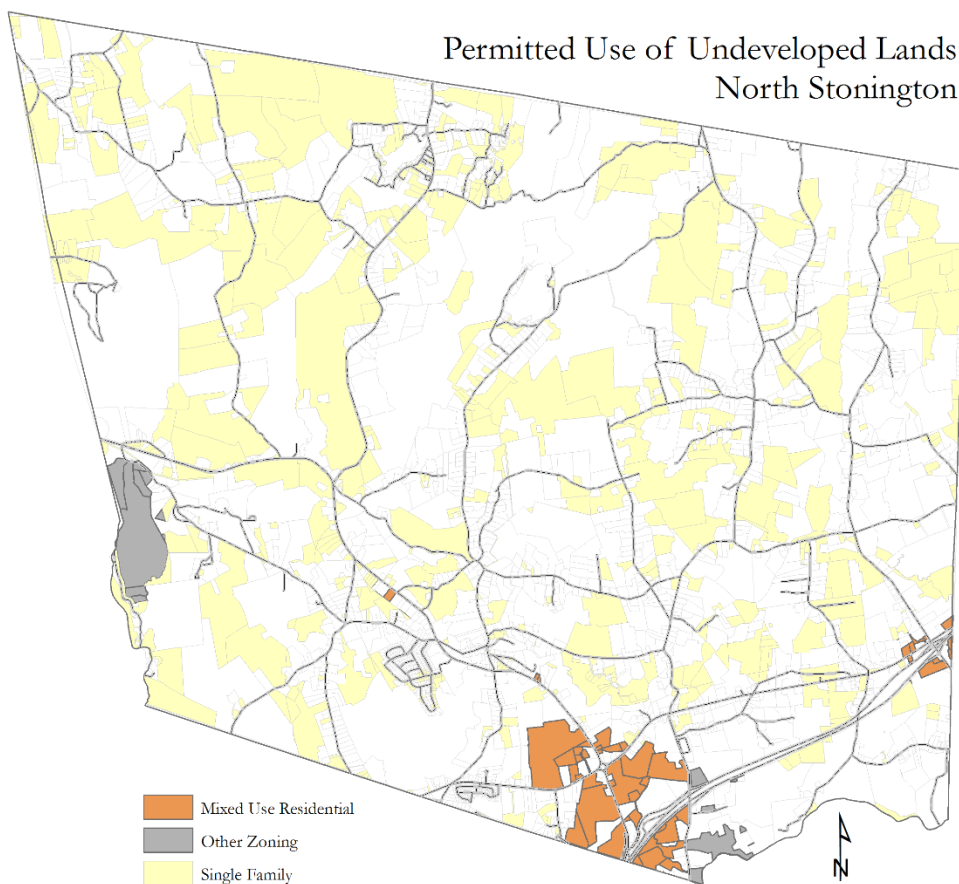


## Opportunities for Housing in North Stonington

The majority of undeveloped property in North Stonington is zoned for large-lot single-family housing on lots one acre or more in size. Multi-family housing is allowed in some areas when restricted for elderly housing or where 15% of new housing is preserved as affordable housing. Residential on upper stories is also allowed on many commercially-zoned properties.

Single-Family Housing	Multi-family housing	Accessory Apartments
Allowed throughout on lots one acre or larger	Allowed at densities up to 12 units/acre or 2-3 stories high when restricted for elderly only or when 15% of housing is reserved for low-income occupants	Allowed on single-family owner-occupied properties, attached or detached. Non-relative tenants allowed.

Permitted Use of Undeveloped Lands  
North Stonington



Zoning and Respective Acreage

Mixed Use Residential, 645 (6%); Single Family, 10,101 (91%); Other, 381 (3%)



## Southeastern Connecticut's Housing Landscape

Where new housing is built is a function of the availability of undeveloped land, zoning and other regulations that control its use, and market forces. An initial review of undeveloped land in southeastern Connecticut shows opportunities for new multifamily housing in nearly all of the region's municipalities. While the absence of public water and sewer systems can make development more complicated, it does not preclude multifamily construction.

About half of the region's municipalities allow the construction of accessory apartments on single-family lots. Nine municipalities have adopted Incentive Housing Zones or other incentives for the construction of affordable housing. Colchester's inclusionary zoning policy requires low-income housing to be included in all multifamily developments over three units and single-family developments with more than six houses.

A dedicated municipal housing committee can be effective in reviewing local housing challenges, guiding a community planning process, and implementing solutions.