



North Branford Affordable Housing Plan Final Draft

Prepared by RKG Associates

SCRCOG
SOUTH CENTRAL REGIONAL
COUNCIL OF GOVERNMENTS

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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.
- The municipality must provide at least 35 days’ notice for a public hearing on adoption of the plan and must make the draft plan available to the public for review prior to such public hearing.
- 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?

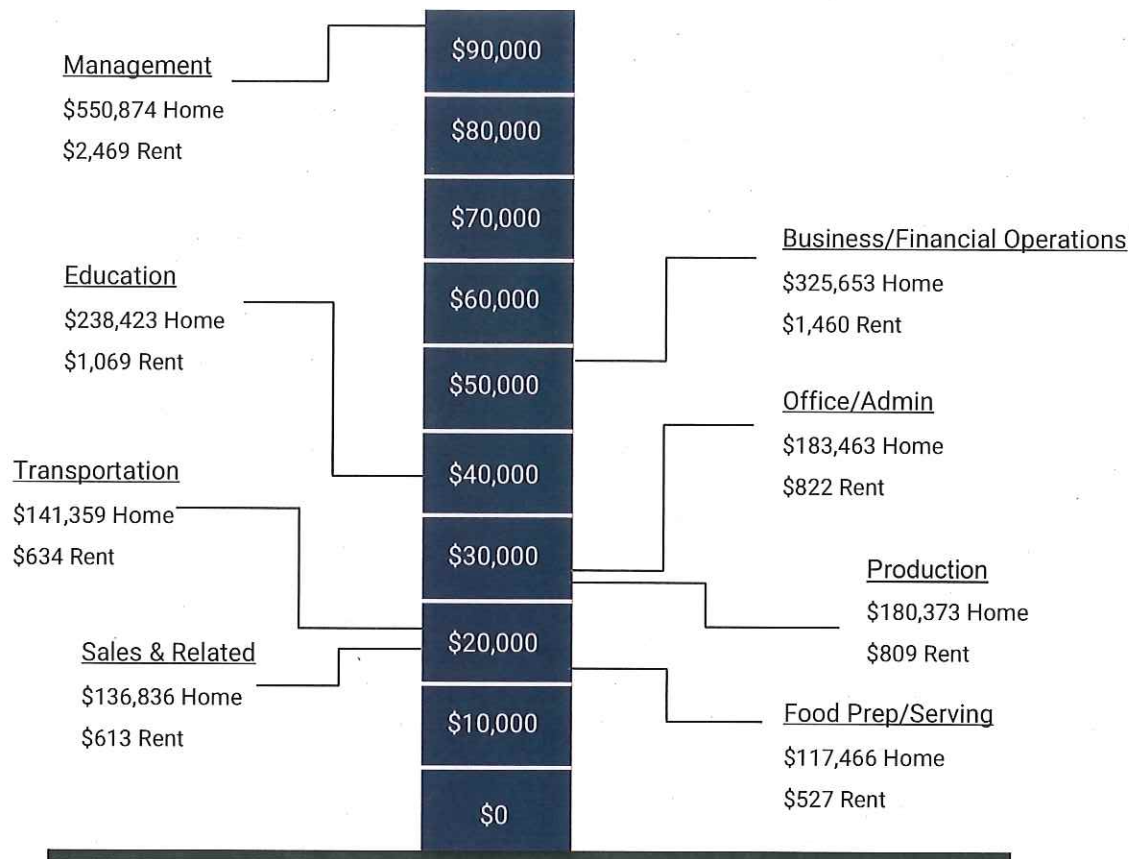
Affordable housing is, quite simply, housing that costs a household no more than 30% of their income. The U.S. Department of Housing & Urban Development (HUD) has set the maximum affordability payment at 30% based on the reasoning that, for most households, particularly those in the lower half of the 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 North Branford nine 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 North Branford?



In North Branford approximately 37% of renters and 35% of homeowners are considered cost burdened. To not be considered cost burdened in North Branford, 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 [Housing Snapshot Town of Branford](#)

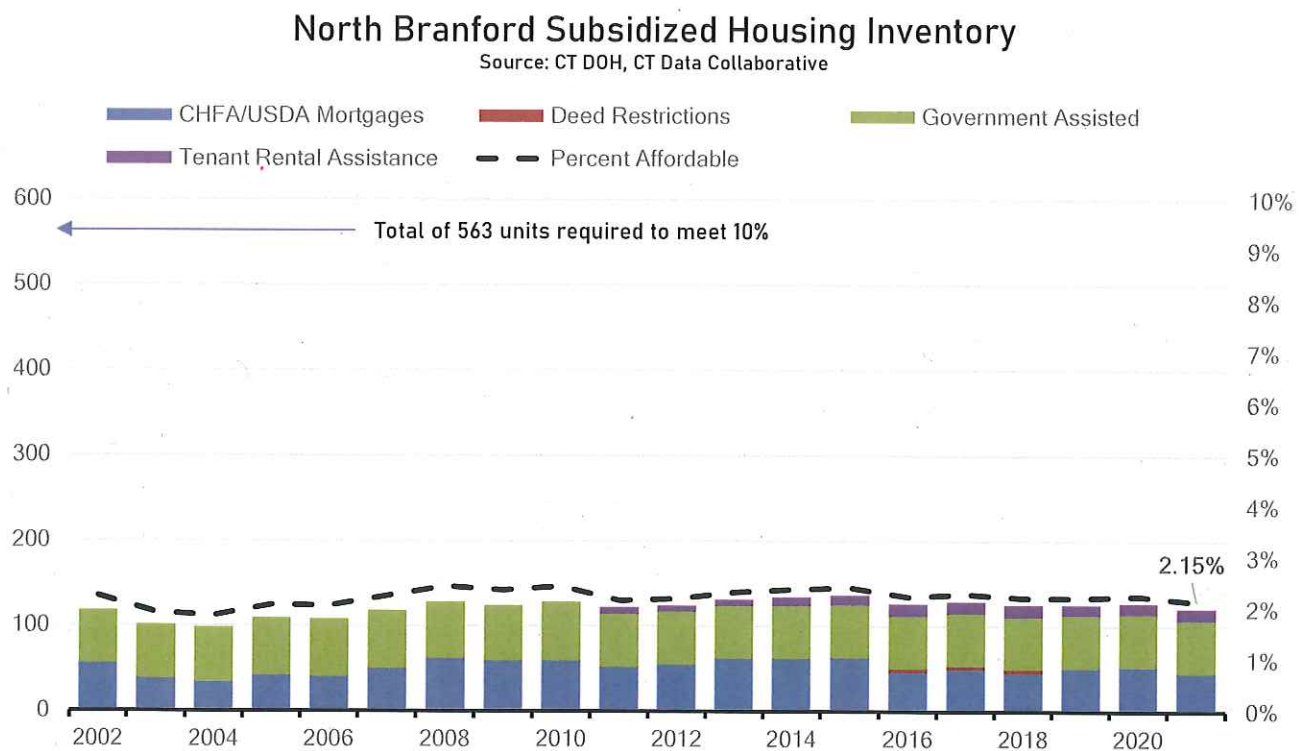
and encouraging housing options at varied price points, both high and low, can address some of these housing affordability challenges and offer residents increased access to jobs, transportation, childcare, recreation, and other vital services. These efforts can also help support economic growth within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



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

COMMUNITY OVERVIEW

The Town of North Branford is a community that is experiencing increasing housing costs located within an increasingly high-priced region. Over the past decade North Branford has seen population decreases and is projected to continue to experience population decreases over the next two decades. Rising regional demand for housing has caused home prices and rents in the town to increase particularly in the past few years since 2019. These changes in the local housing market and economy have caused prices to increase beyond what is considered affordable for many existing households as well as making it difficult for many local workers to afford to live within the community in which they work.

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 North Branford, much of the town's household change and growth has been driven by smaller senior and millennial households, which speaks to the demand for smaller housing units with minimal maintenance requirements as well as unit types that appeal to young professionals, single person households and young families who may be looking to move into town. North Branford is about one-fourth of the way to achieving the state's mandated 10% affordable housing threshold. According to the 2021 DOH Appeals List, North Branford's subsidized housing inventory is currently at 2.15%. 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.

EXISTING CONDITIONS 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 North Branford. 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 North Branford.

The goal of this section is to present a thorough data driven picture of North Branford, 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.

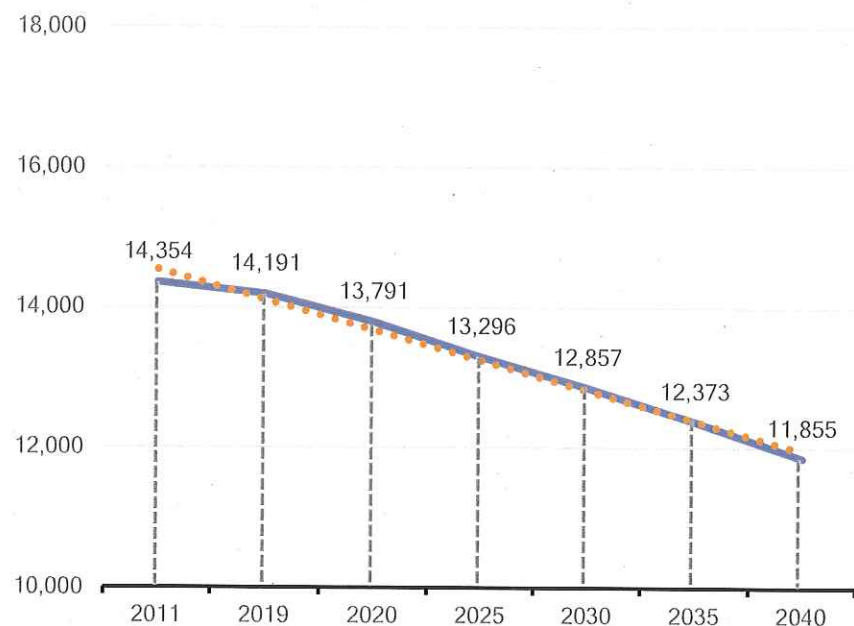
DEMOGRAPHICS & HOUSING MARKET CONDITIONS

Included in this section is the sociodemographic and market data that describes current conditions, changes over time, and future projections that influence changes in North Branford'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

Similar to many communities within the SCRCOG region, North Branford has experienced a slight population decline over the past decade. In contrast with regional projections calculated by the State of Connecticut, North Branford is projected to continue to experience population declines over the next two decades bringing the population to an estimated 11,855. These

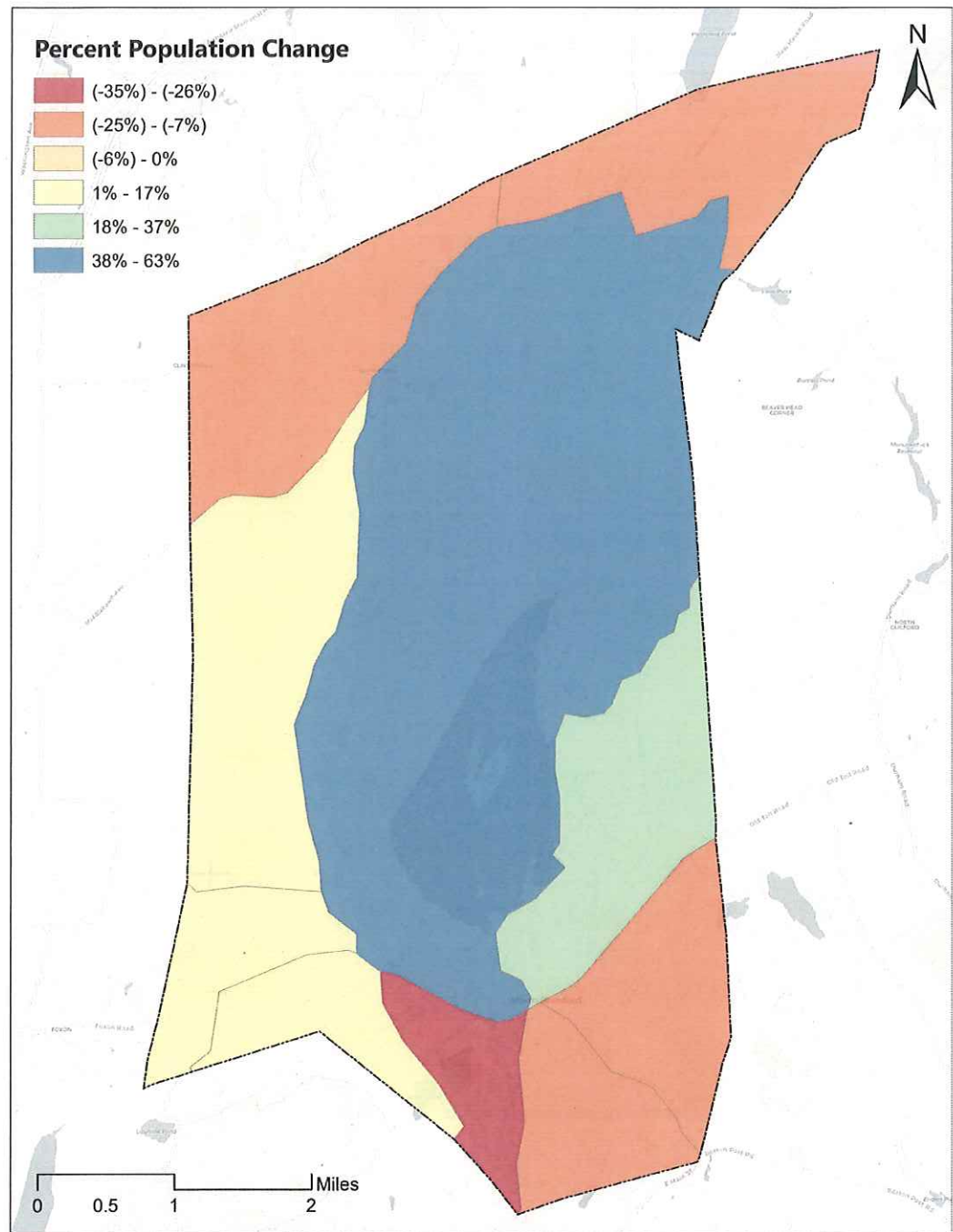
Figure 1 Total Population Change (2011 - 2040), North Branford
Source: ACS 5-Year Estimates, CT State Data Projections



state projections are derived from natural birth and death rates within each municipality. These projections can change depending on other factors such as local in- and out-migration.

Linked to the Figure 2 Percent Population Change (2011 - 2019)
Source: ACS 5-Year Estimates

population changes highlighted in Figure 1, the map on the right (Figure 2) indicates population changes by census block group over the past decade. Neighborhoods bordering Wallingford, North Haven, East Haven, and Branford experienced percentage decreases in population over the past decade, while neighborhoods bordering Guilford (shaded in green and blue) experienced population

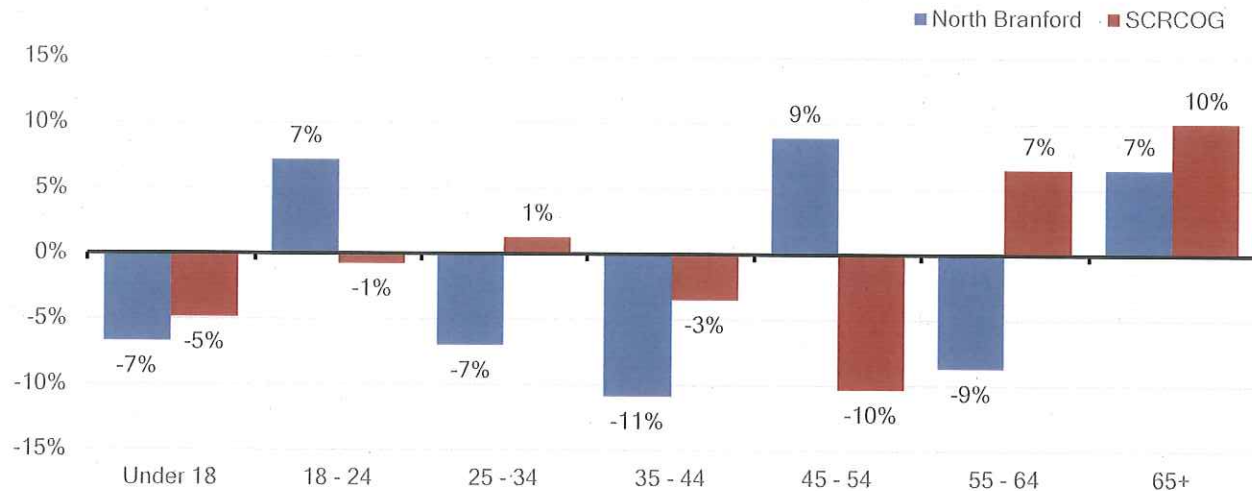


increases over this same period. For the census block group shaded in blue, growth is the result of increases in new residents along neighborhoods connected to Forest Road.

North Branford's population declines reflect a similar trend to other communities within the SCRCOG region, but changes in population by age indicate that these demographic changes

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

Source: ACS 5-Year Estimates

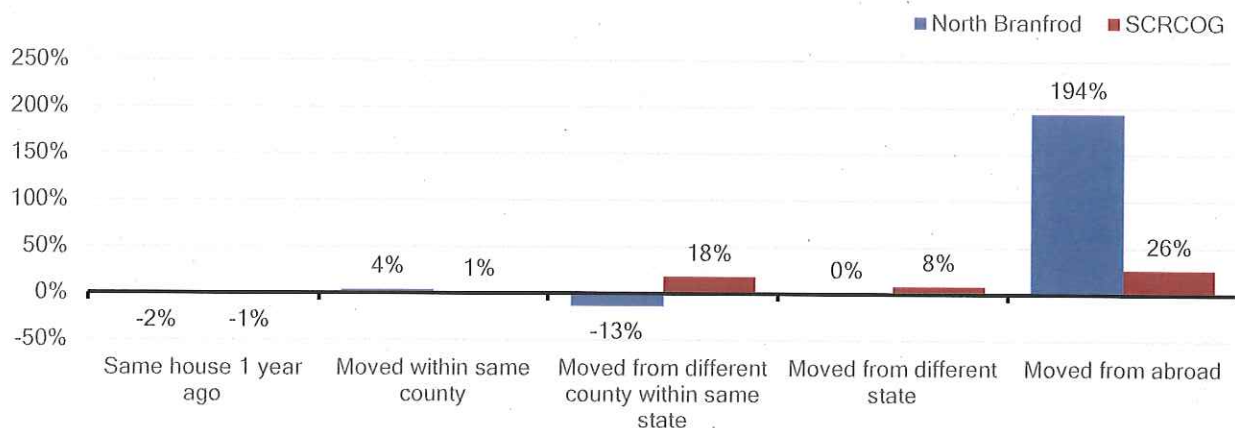


diverge from regional trends with a few exceptions. Similar to regional trends, North Branford experienced increases in residents 65 years and older as well as population decreases in residents ages 35 - 44 and those under 18, which can be linked to the regional losses in family households. In contrast with the region, North Branford saw increases in residents 18 - 24 and 45 - 54 and decreases in residents 25 - 34 and 55 - 64.

In terms of geographic mobility amongst the population of North Branford, the town saw very little change in population despite some large percentage increases and decreases. For example, the increase in new residents from abroad (194%) equates to 31 new residents. Similarly, residents who were in the same house as the year before decreased by 2% equating to a decline of 241 residents. Like many small communities within the SCRCOG region, North Branford saw an increase in residents from within New Haven County and a decrease in residents from other counties within the state.

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

Source: ACS 5-Year Estimates



Similar to a number of smaller communities within the SCRCOG region, North Branford's population largely consists of White residents. In contrast with regional trends, North Branford saw a 12% decrease in its Latinx residents. North Branford also saw small percentage decreases in its share of Black and African American

residents as well as Asian American residents but saw an increase in the share of residents who identify as two or more races.

North Branford saw a small percentage decrease in the share of White residents. Although these percentage changes have been relatively small, they reflect the regional changes to local populations. Most communities in the SCRCOG region are gradually becoming more diverse as White residents move out and people of color migrate into the region.

Figure 5 Population by Ethnicity (2011 - 2019)

Source: ACS 5-Year Estimates

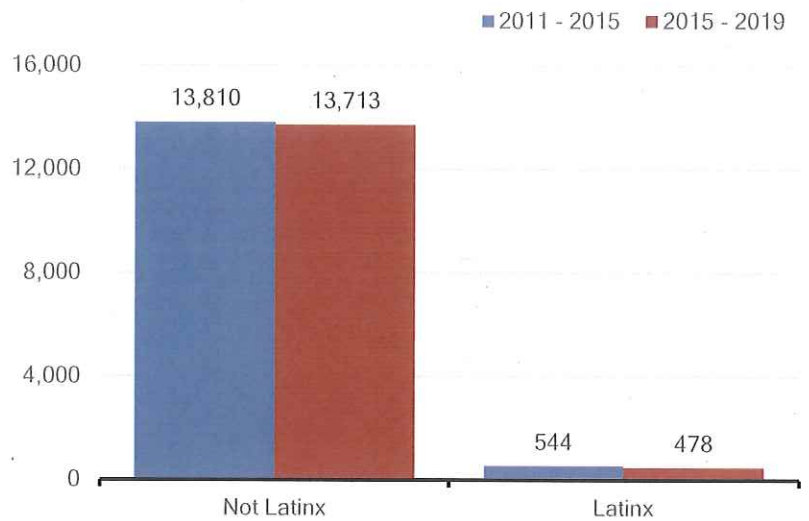
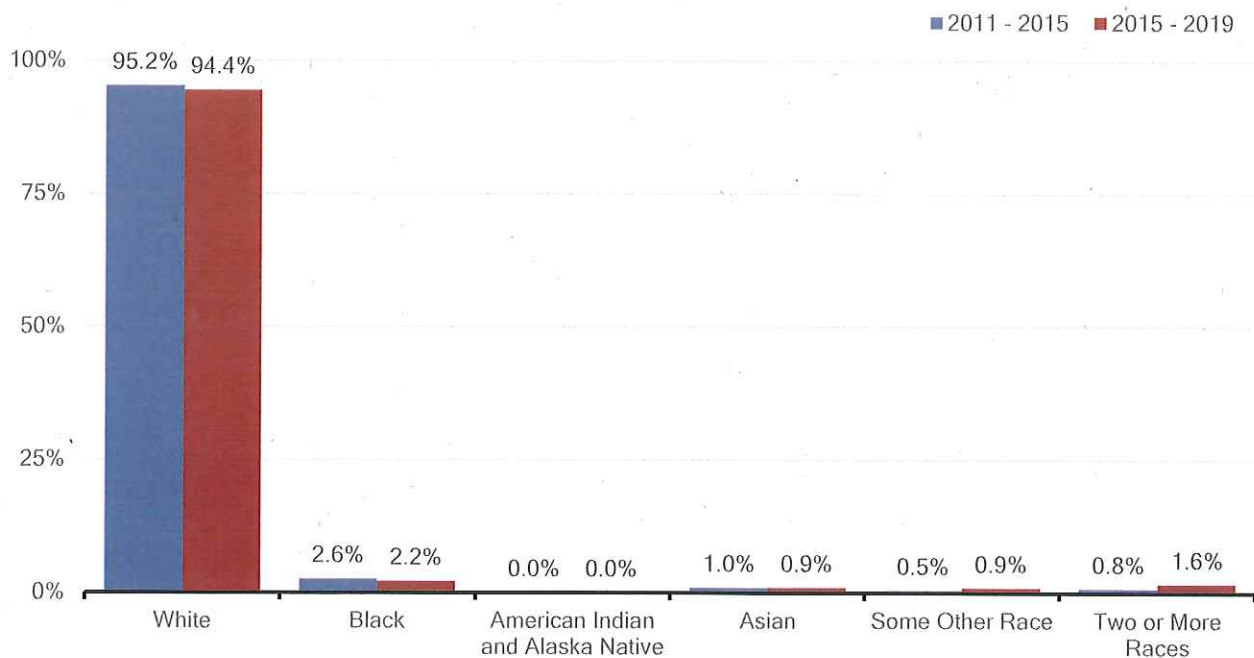


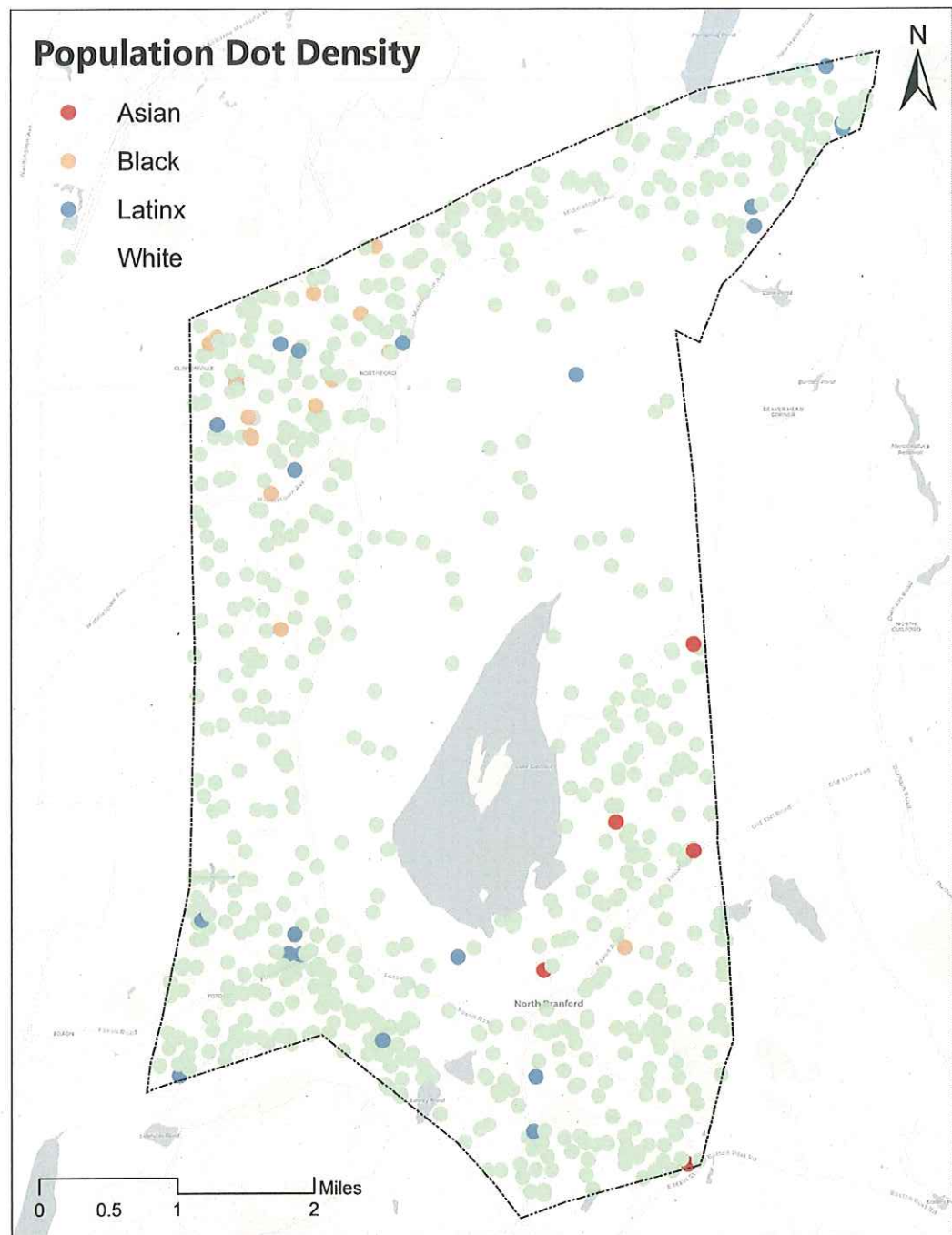
Figure 6 Population by Race, North Branford (2011 - 2019)

Source: ACS 5-Year Estimates



Dot density mapping by race and ethnicity (Figure 7) also provides a good indicator of where households are settling throughout North Branford. In the map in Figure 7, one dot represents approximately 5 people. The dots are then sampled across the town's census block groups by population size, meaning the do not indicate exact locations of residents but rather capture the broader trends. Based on

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



the population distribution by race and ethnicity, North Branford has a relatively dispersed population. The population largely consists of White residents meaning that across neighborhoods in North Branford, the population by race and ethnicity reflects the overall population composition. More broadly, the total population of North Branford is largely distributed towards the southern and western parts of town and in neighborhoods around Lake Gaillard.

Household Composition

Figure 8 Change in Household Composition (2011 - 2019)

Source: ACS 5-Year Estimates



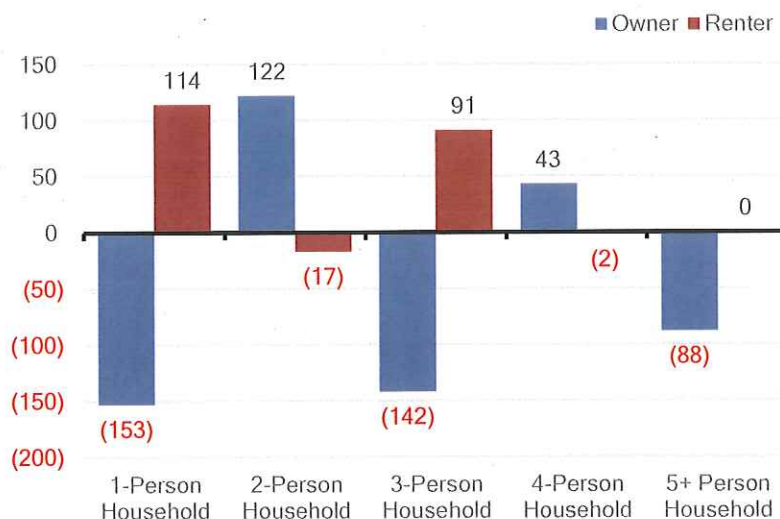
Change in Households

Over the past decade, North Branford experienced a 1% decrease in total households. Linked to the population changes by age, the largest decrease in North Branford households was family households,

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.

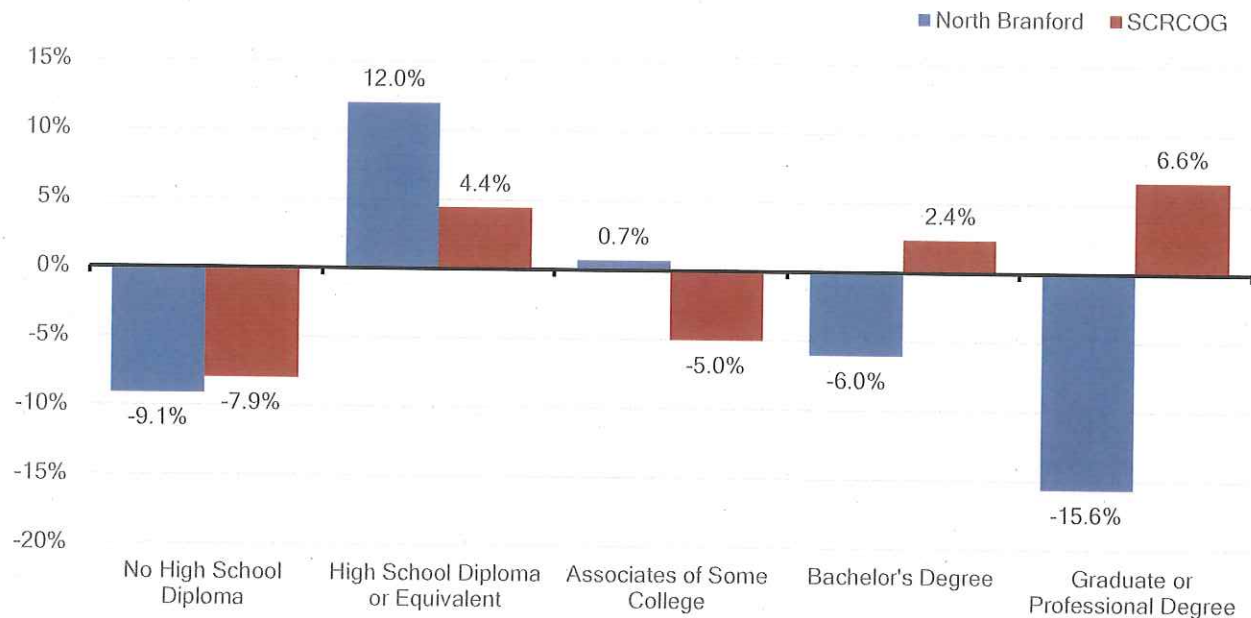
who are typically composed of residents aged 35 - 44 and those under 18. North Branford saw a 4% decrease (166) in family households and a 10% increase (134) in non-family households. Non-family households constitute households where the householder lives alone or with other un-related individuals (e.g., roommates). Across tenure and size of households, North Branford saw a net increase in renter households particularly 1-person and 3-person households, which could be linked to the increase in non-family households. In contrast, North Branford saw decreases in owner households particularly 1-, 3-, and 5 or more person households.

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



Education & Income

Figure 10 Change in Educational Attainment (2011 - 2019)
Source: ACS 5-Year Estimates

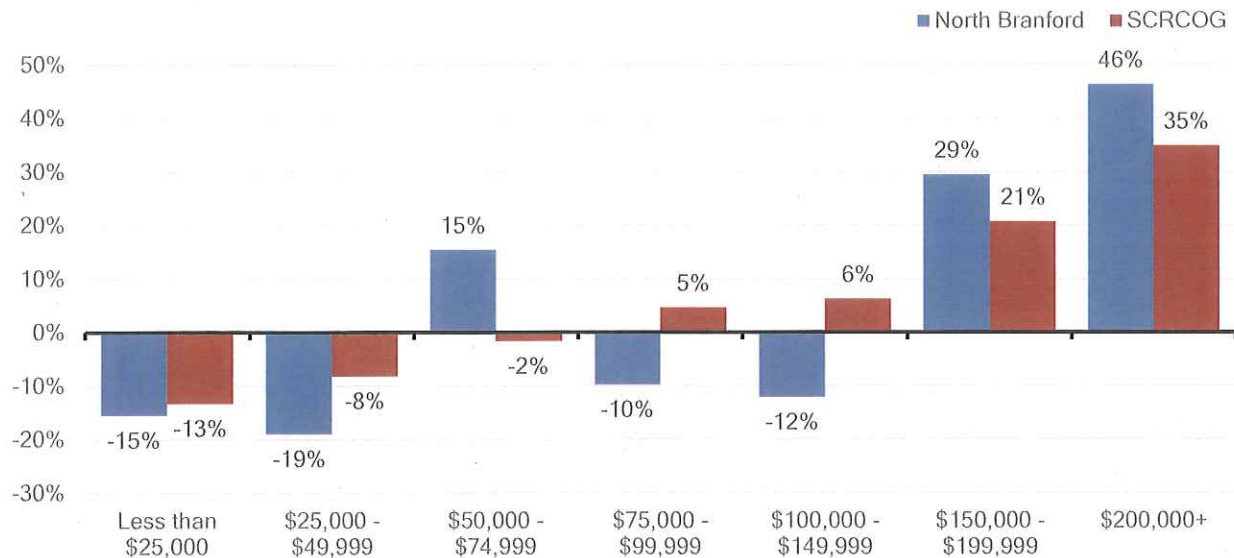


In contrast with regional trends, North Branford saw percentages decreases in residents with a bachelor's degree or higher. North Branford also saw increases in residents with an associates degree or some college which is also in contrast with regional trends. These changes in educational attainment equate to a decline of 410 residents with a bachelor's degree or higher and an increase of 387 residents with a high school diploma or equivalent. In contrast with the other communities within the SCRCOG region, the largest share of residents have a high school diploma or equivalent (35%).

Interestingly, despite the declines in residents with a bachelor's degree or higher, North Branford saw high percentage increases in households earning \$150,000 or more, which does reflect the broader regional trends. North Branford also saw increases in households earning \$50,000 - \$74,999, which is in contrast with regional trends. Similar to many communities within the SCRCOG region, North Branford saw decreases in households earning less than \$50,000.

Figure 11 Change in Household Incomes (2011 - 2019)

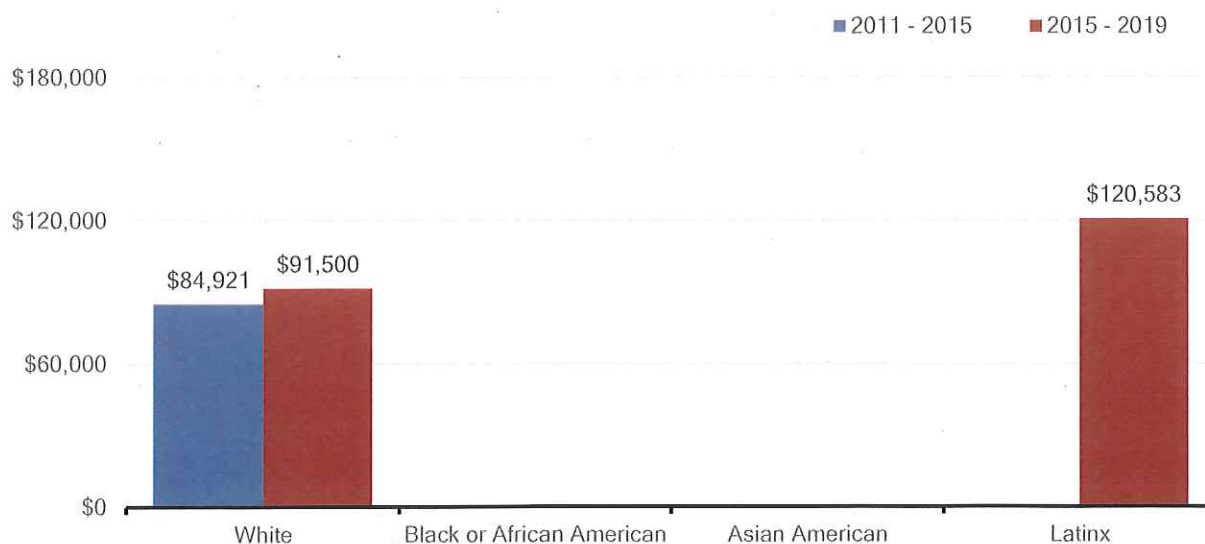
Source: ACS 5-Year Estimates



For the data that is available, median household incomes by race and ethnicity highlight the link between population size and the town-wide median annual income (\$90,461). Over 90% of North Branford residents identify as White meaning the majority of household incomes by race and ethnicity align with the town wide distribution. Given the small percentage of residents who identify as Latinx, the median annual income for Latinx residents is much higher most likely due to a few higher income households that shift the distribution to \$120,583. These trends in median annual income and population size are common among the smaller communities within the SCRCOG region.

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

Source: ACS 5-Year Estimates



*Missing bars indicate that there was insufficient data to collect estimates of median household income

Using the same population data from the dot density mapping, Figure 13 illustrates the percent population of color by census block group. Across North Branford, the majority of census block groups have less than 10% residents of color with the exception of the census block groups to the south and northwest parts of town, which can be linked to the higher population densities indicated in the dot density mapping.

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

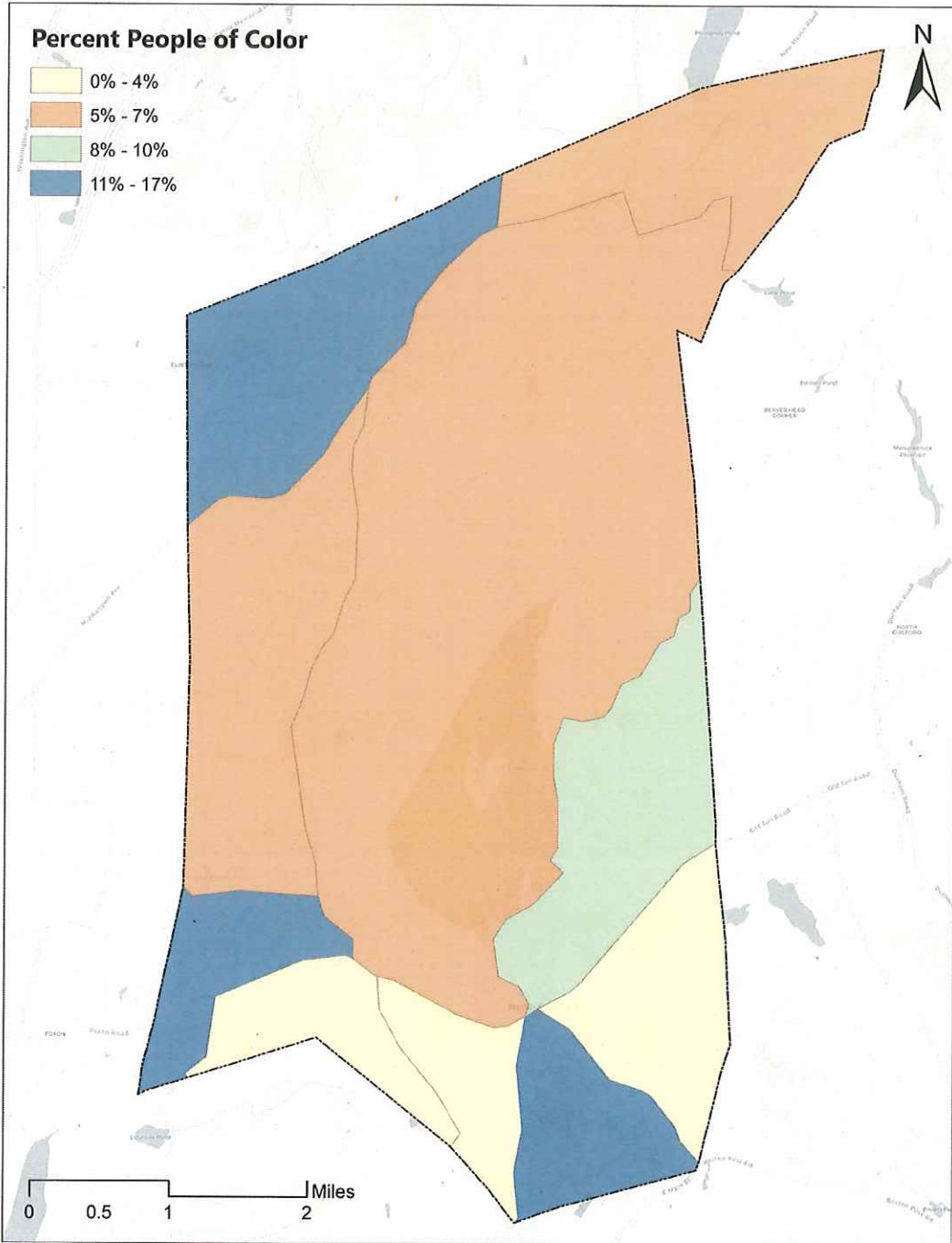
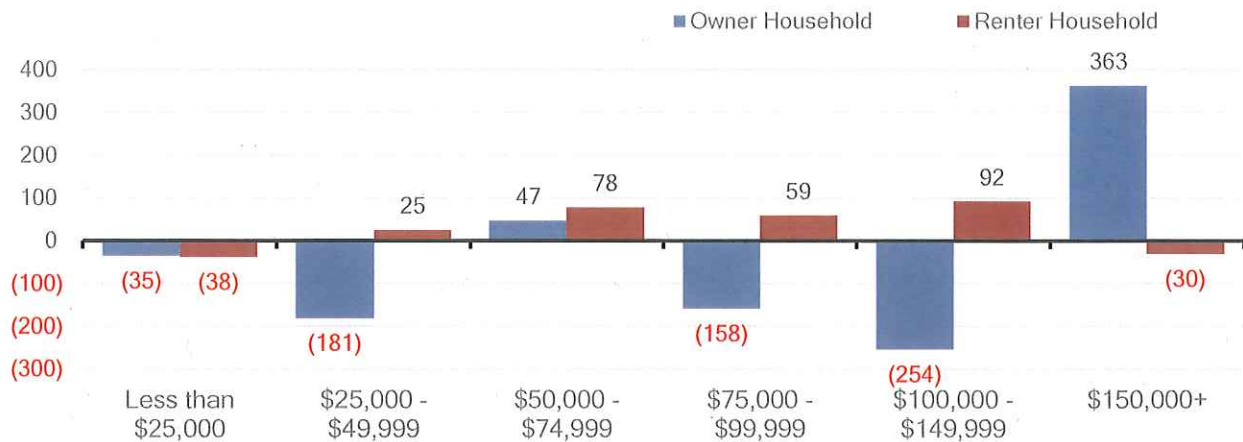


Figure 14 Change in Household Income by Tenure (2011 - 2019)

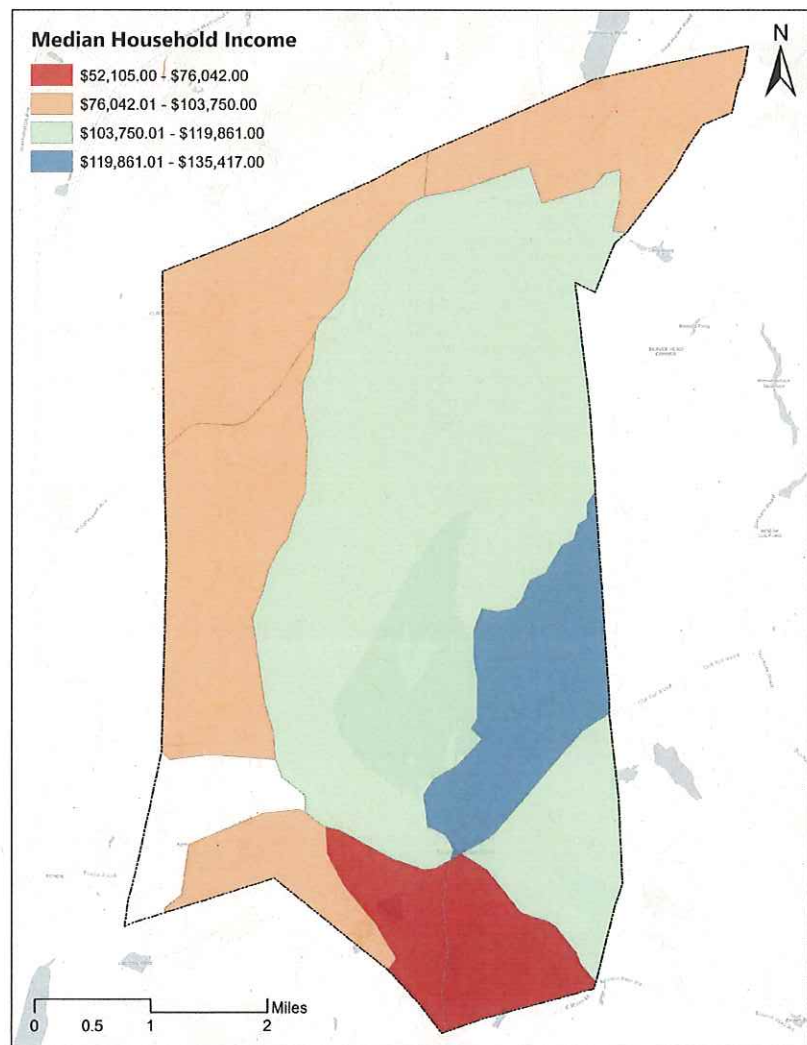
Source: ACS 5-Year Estimates



Based on ACS estimates over the past decade, North Branford saw an increase in owner households earning \$150,000 or more as well as increases in households earning \$50,000 - \$74,999. North Branford saw decreases in owner households across all other income bands, notably among households earning less than \$50,000. For renters, North Branford saw increases in households earning \$50,000 - \$149,999. Coinciding with Figure 2, the map of median household income highlights that the census block group with the highest median household income is also one of the census block groups to experience the greatest population increases linking these maps to the increases in higher income households indicated in Figure 14.

Figure 15 Median Household Income

Source: ACS 5-Year Estimates



Employment

Across North Branford, the industry sectors with the largest number of jobs are transportation and warehousing, manufacturing, construction, retail trade, and government. Of the top ten highest employment sectors, all ten have adjusted average annual earnings below the town-wide median household income (\$90,461). This suggests that the jobs employees actually hold in North Branford may not pay enough for them to afford to live in town, and if they do, they may struggle to find price appropriate housing.

Table 1 Top 10 Largest Employment Sectors 2021

Source: EMSI 2021.4 - QCEW Employees

Industry Sector	2021 Jobs	2021 Adjusted Average Annual Earnings per Job
Transportation and Warehousing	904	\$35,985
Manufacturing	649	\$81,297
Construction	396	\$80,218
Retail Trade	389	\$36,600
Government	361	\$82,959
Accommodation and Food Services	180	\$21,757
Health Care and Social Assistance	142	\$37,377
Wholesale Trade	121	\$66,019
Other Services (except Public Administration)	87	\$36,519
Administrative and Support and Waste Management and Remediation Services	82	\$43,695

A closer look at the highest employed occupations within the town of North Branford further supports this trend. The top three highest employed occupations in town earn adjusted median annual earnings of \$24,000 - \$33,000.

Table 2 Top 10 Largest Occupation Categories 2021

Source: EMSI 2021.4 - QCEW Employees

Occupation Category	2021 Jobs	2021 Adjusted Median Annual Earnings
Transportation and Material Moving	796	\$25,345
Office and Administrative Support	451	\$32,894
Sales and Related	292	\$24,534
Production	281	\$32,340
Construction and Extraction	252	\$47,552
Management	214	\$98,769
Food Preparation and Serving Related	177	\$21,061
Installation, Maintenance, and Repair	159	\$43,585
Educational Instruction and Library	152	\$42,748
Business and Financial Operations	121	\$58,388

Similar to regional trends, North Branford saw a large percentage growth in employment in the transportation and warehousing sector over the past decade. The town also saw an increase in the number of jobs in the construction sector.

Table 3 Top 5 Employment Growth Sectors 2010 – 2021

Source: EMSI 2021.4 – QCEW Employees

Industry Sector	2010 - 2021 Jobs	% Change
Transportation and Warehousing	779	621%
Construction	84	27%
Information	16	100%
Retail Trade	9	2%
Health Care and Social Assistance	7	6%

Across the top five highest growth occupations in North Branford, transportation and material moving, office, construction and management occupations saw the greatest increases in jobs over the past decade. Growth in across particularly the transportation and management occupations is common among communities within the SCRCOG region and underscores the growth in both higher income and lower income jobs within the region.

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	527	196%	\$25,345
Office and Administrative Support	93	26%	\$32,894
Construction and Extraction	33	15%	\$47,552
Management	32	17%	\$98,769
Installation, Maintenance, and Repair	30	23%	\$43,585

Employment Geography

Similar to several communities in the SCRCOG region, North Branford is primarily a jobs exporter within the region. Although some North Branford residents also work in town, the majority of North Branford residents travel to neighboring communities for work, namely New Haven, Branford, and North Haven. For workers employed in North Branford, the majority of workers commute from neighboring towns like New Haven, East Haven, Branford, and Wallingford. This means that North Branford experiences a net job outflow, or in other words, during daytime business hours, the town experiences a net population decrease.

Table 5 Top Ten Places of Residence for People Employed in North Branford

Source: OnTheMap 2018

County Subdivision	Job Count	Share
North Branford	759	16.7%
New Haven	347	7.6%
East Haven	339	7.4%
Branford	313	6.9%
Wallingford	228	5.0%
Guilford	204	4.5%
North Haven	192	4.2%
West Haven	162	3.6%
Hamden	154	3.4%
Meriden	96	2.1%

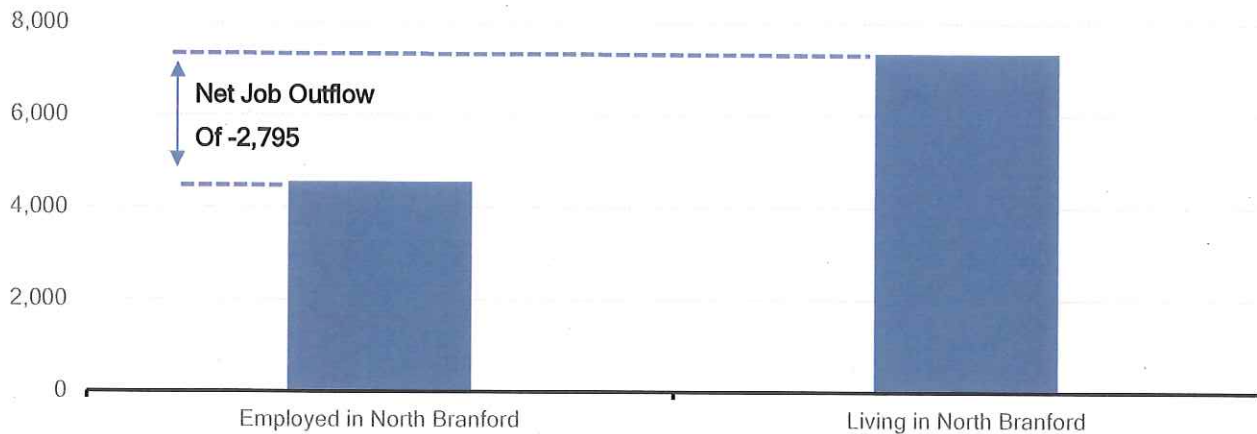
Table 6 Top Ten Work Destinations for North Branford Residents

Source: OnTheMap 2018

County Subdivision	Job Count	Share
New Haven	1,282	17.4%
North Branford	759	10.3%
Branford	545	7.4%
North Haven	411	5.6%
Wallingford	362	4.9%
Hamden	325	4.4%
Guilford	253	3.4%
West Haven	220	3.0%
Milford	186	2.5%
East Haven	185	2.5%

Figure 16 Labor Market Size (All Jobs)

Source: OnTheMap 2018



Based on the U.S. Census Bureau's Longitudinal Employer-Household Dynamic's Origin-Destination Employment Statistics, North Branford has a net job outflow of 2,795 workers. This highlights North Branford's role as a job exporter for employers in the surrounding communities.

This is further evidenced by figure 17 and 18, which highlight that over 83% of employment in North Branford is filled by workers commuting into town compared to 89.7% of residents commuting outside of town for work.

Figure 17 Employment Efficiency (All Jobs) Among People Living in North Branford

Source: OnTheMap, 2018

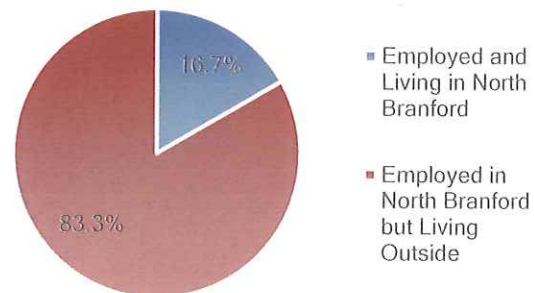
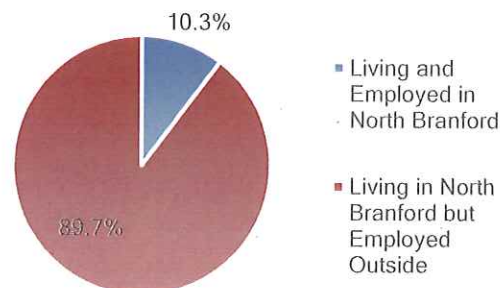


Figure 18 Labor Force Efficiency (All Jobs) Among People Living in North Branford

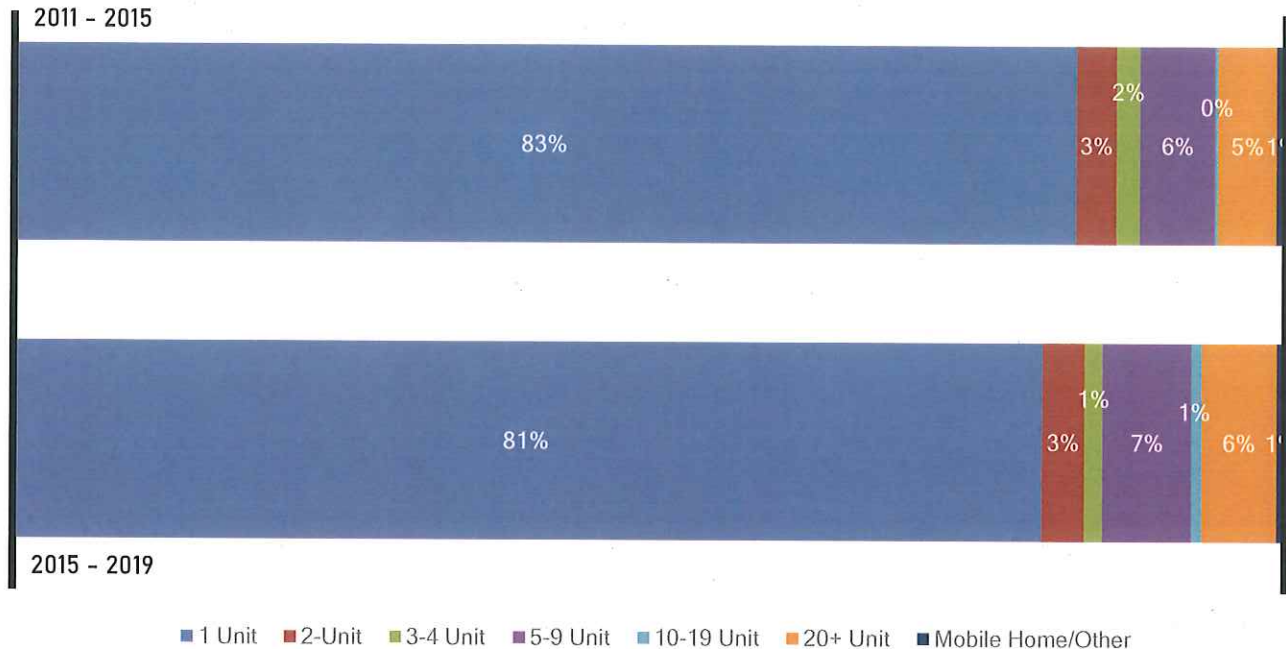
Source: OnTheMap 2018



Housing Stock & Trends

Figure 19 Units in Structure (2011 - 2019)

Source: ACS 5-Year Estimates



Like many of the smaller towns within the SCRCOG region, North Branford's housing stock is dominated by single-family units. According to ACS estimates, North Branford saw a 1% increase (35) in single-family units. Despite this increase, the share of single-family units decreased by 2% due to increases in structures with 10 or more-units, which saw an increase of 120 units. North Branford also saw a 23% increase (76) in 5-9-unit structures, further reducing the total share of single-family homes within North Branford's housing stock.

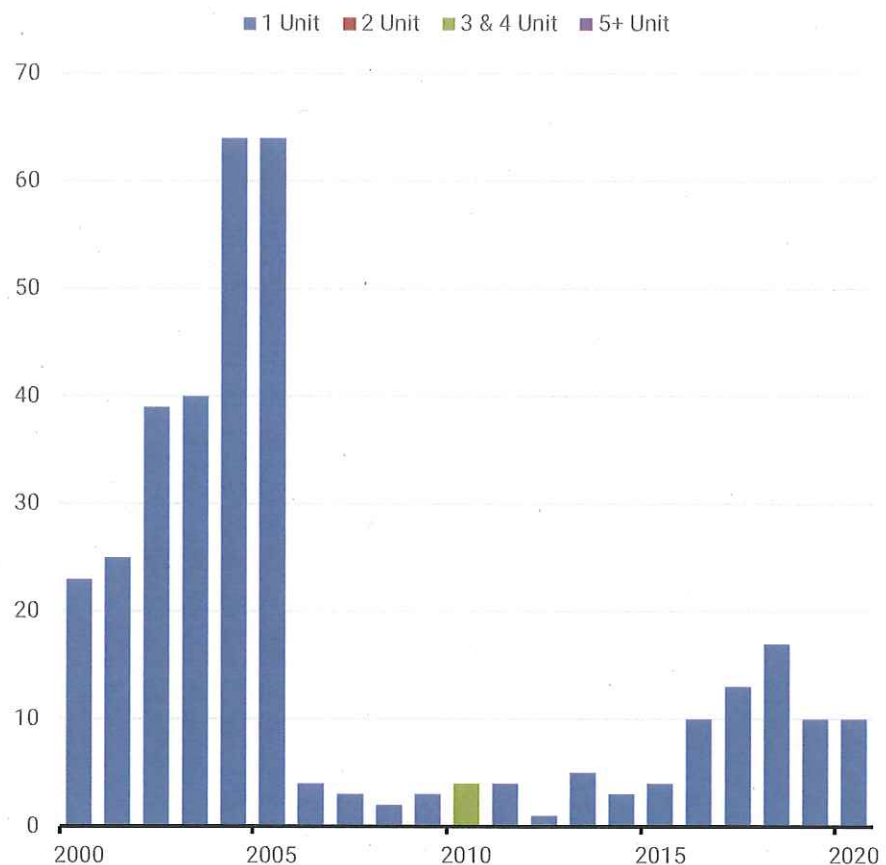
New Construction & Changes in Housing Supply

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 prior to 2006 but then dropped off in the years leading into and after the Great Recession. This is a trend consistent across many SCRCOG communities.

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

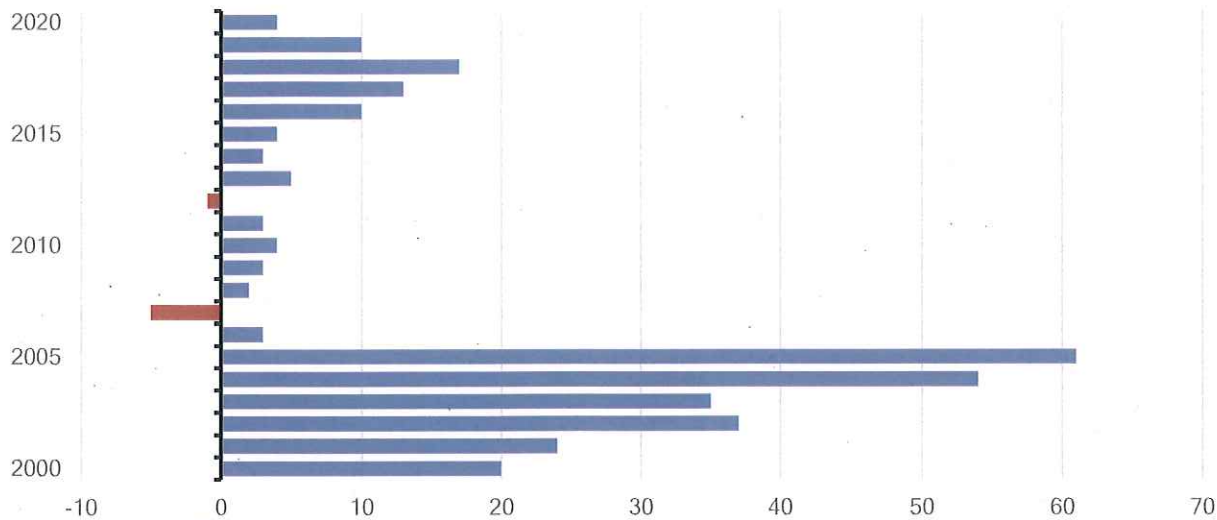
For many SCRCOG communities, permits for new single-family housing have not returned to pre-recession levels which is also the case for North Branford.

In the years leading up to 2006, new permitting of single-family homes averaged 40 - 65 per year. Following the Great Recession new permits fell below 10 per year and have since gradually increased to an average of 10 - 15 per year.



Based on data gathered by the CT Department of Economic and Community Development, North Branford has seen net increases in housing stock over the last two decades (except 2007 and 2011) meaning there has been more new construction than demolitions.

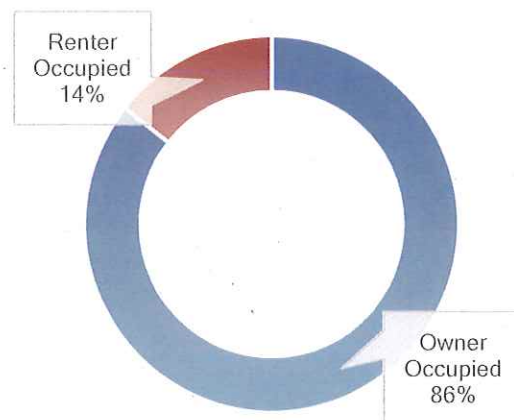
Figure 21 Net Change in Total New Housing Units
Source: CT Department of Economic and Community Development



Housing Tenure

Similar to several communities within the SCRCOG region, North Branford saw a decrease in the number of owner households and an increase in renter households. More specifically, North Branford saw a 5% decrease (218) in owner households and a 32% increase (186) in renter households. Despite these decreases in owner households the total share of owners to renters remains high at 86%.

Figure 22 Housing Tenure (2015 - 2019)
Source: ACS 5-Year Estimates



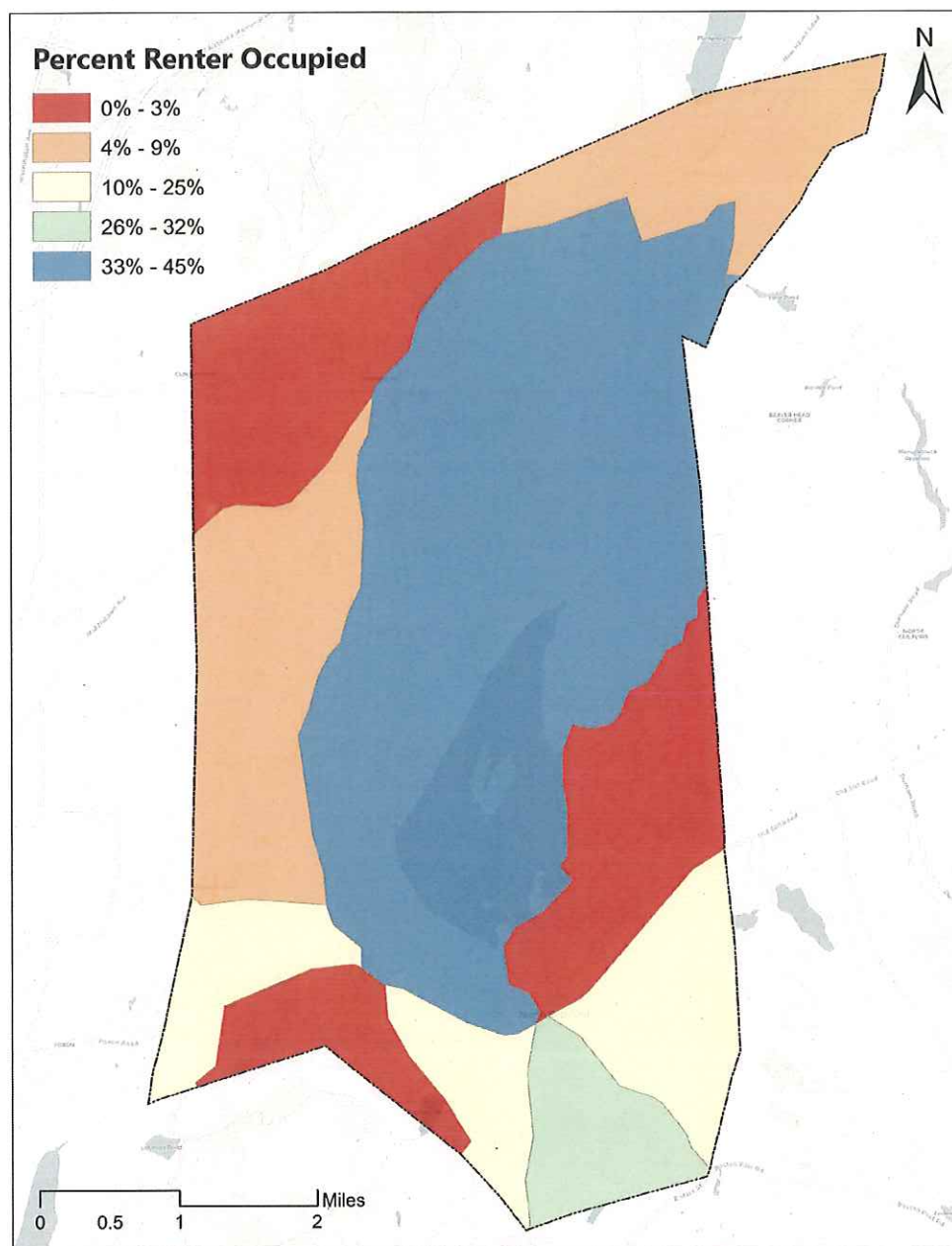
Across income and tenure, the owner side saw decreases in households earning less than \$50,000 (216) as well as decreases in households earning \$75,000 - \$149,999 (412). Despite these decreases North Branford saw an increase in households earning \$150,000 or more. On the renter side, North Branford saw decreases in households earning less than \$25,000 (38) and \$150,000 or more (30) but saw increases in households across all other income bands.

Regionally, many communities have seen influxes in higher income renter households and declines in lower to middle income households across tenures. Given North Branford's limited

rental stock, renters (particularly higher income renters) may be moving into other communities where there are more choices for rental housing.

Figure 23 highlights the percentage of renter households in each census block group within North Branford. Based on the percentages, the highest rates of renter households are in the census block groups bordering Branford. The census block group highlighted in blue is misleading because it has the highest percentage of renter households but a very low number of total households meaning that of the few households falling within this census block group, approximately one-third of them are renters.

Figure 23 Percent Renter Occupied
Source: ACS 5-Year Estimates



The majority of multifamily rental units are located in the Southern part of town along the Foxon Road corridor (see census block group shaded in green).

Vacancy

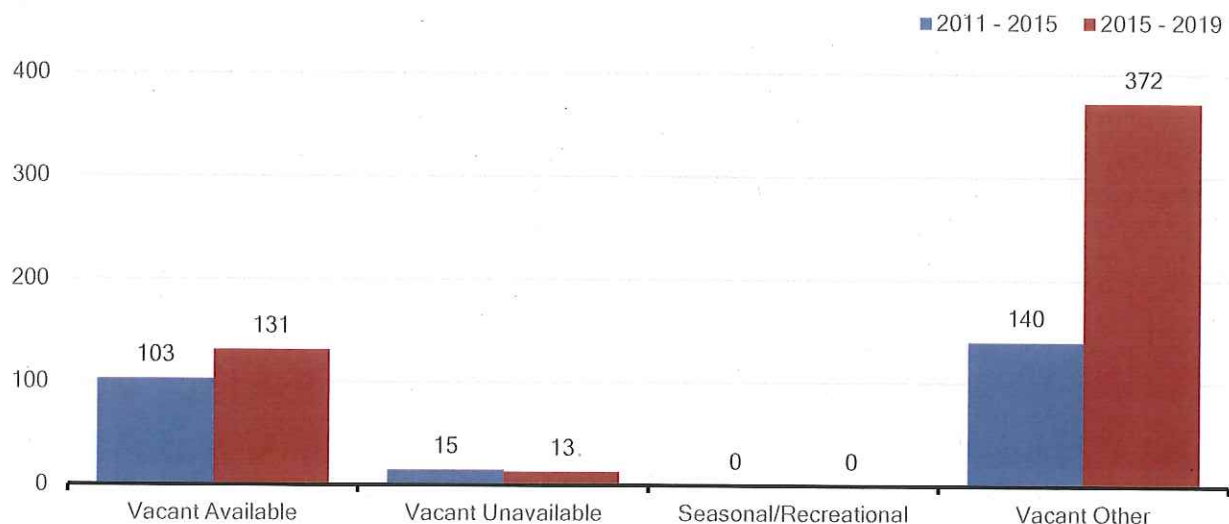
In 2019, North Branford's total vacancy was around 9%. The Census records vacant units a few different ways to comprise the total vacancy count for a particular geography. Housing vacancy is captured in four different categories by the Census, which includes: vacant available, vacant unavailable, seasonal, 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, North Branford's vacancy rate for units actively listed as for sale or for rent was 2.2%. A healthy vacancy rate for a community is typically between 4% to 6%. Maintaining a healthy vacancy level 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 to fluctuations in regional prices because an available supply of units can help buffer against sharp rises in price that a tighter market could experience as has been the case in several SCRCOG communities.

Figure 24 Vacant Housing Units by Category (2015 - 2019)

Source: ACS 5-Year Estimates



Most vacant units in North Branford are those 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 undergoing substantial rehab, uninhabitable units, foreclosure, among others. In 2019, vacant units in this other category accounted for 72% of all vacant units or in absolute terms approximately 372 units.

Home Values

According to sale price data from Redfin, the median sale price of homes in North Branford has increased from \$238,000 in 2015 to \$322,000 in 2021. 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 Residential Parcel by Year Built
Source: North Branford Assessor's Database

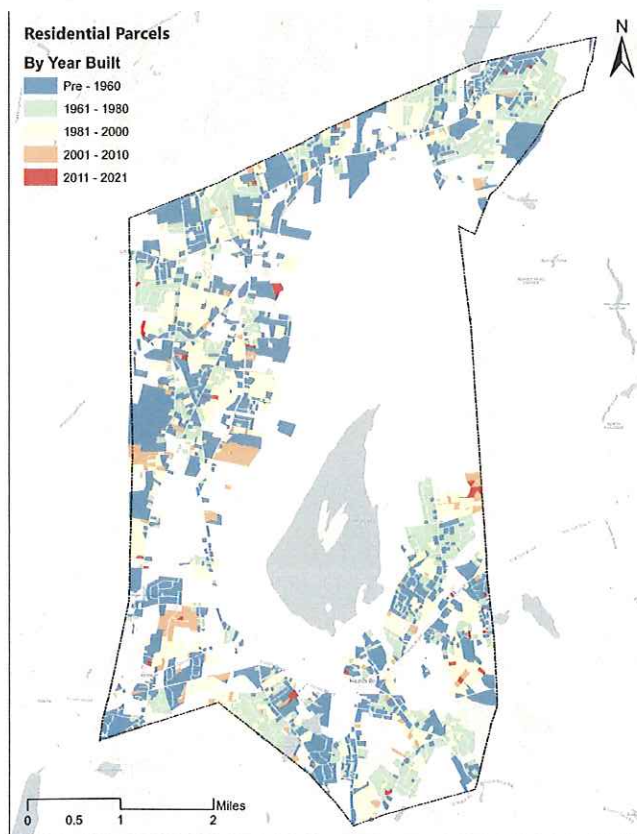
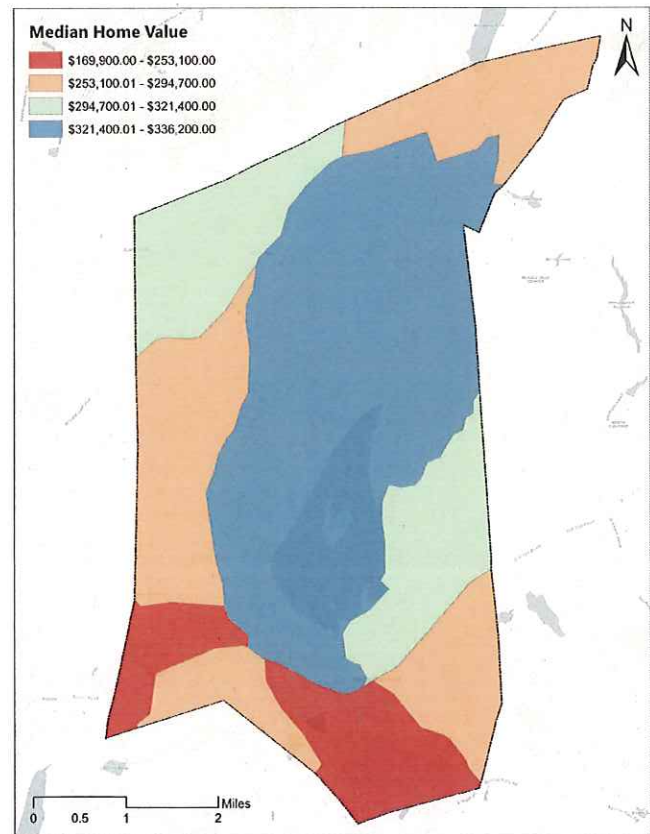


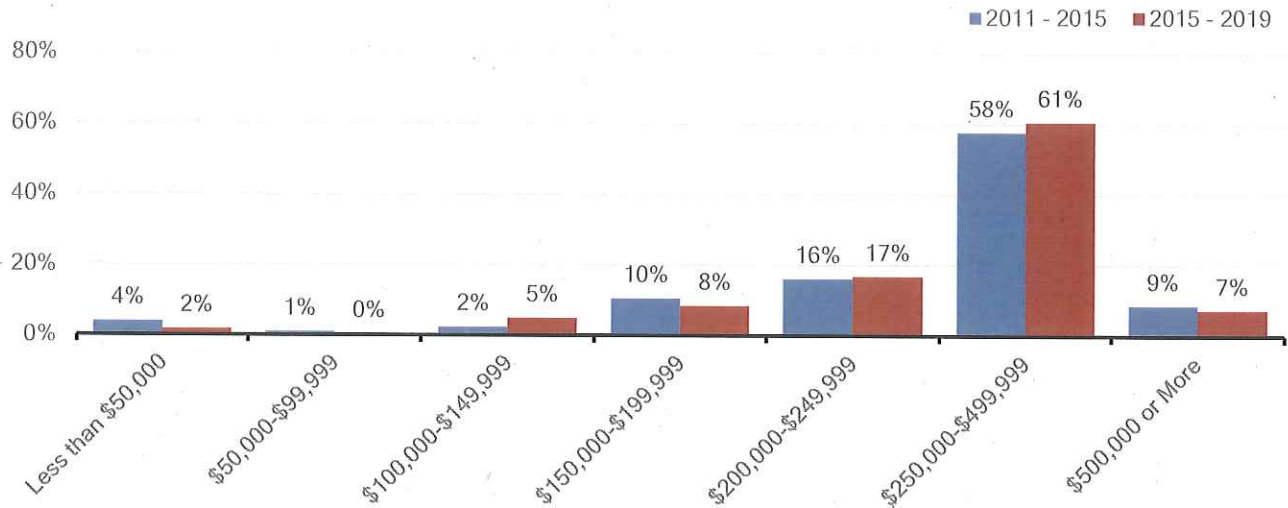
Figure 26 Median Home Value
Source: ACS 5-Year Estimates



Based on the maps in Figures 25 & 26, the census block groups bordering Guilford and neighborhoods along Forest Rd have some of the highest median home values. According to the assessor's database these block groups also have the majority of new single-family homes.

Figure 27 Change in Home Value Distribution

Source: ACS 5-Year Estimates



Over the past decade, North Branford has experienced a similar change in home value distribution to many SCRCOG communities. Over this period, the share of homes valued at \$250,000 or more increased to 68% of all homes. North Branford has also experienced increases in its share of homes valued between \$200,000 - \$249,999, all of which attributed to a rise in the median home value in North Branford to \$291,000.

This is supported by the rise in sale price and median home values reported by both Redfin and the ACS. Redfin sale price data indicates that median sale prices in North Branford reached \$322,000 in 2021. North Branford's median sale prices fall within the middle of home prices in the SCRCOG region but follow similar rates of growth with a 35% increase in sale prices of the past six years.

Figure 28 Median Sale Price: All Residential, North Branford

Source: Redfin Market Data 2015 - 2021

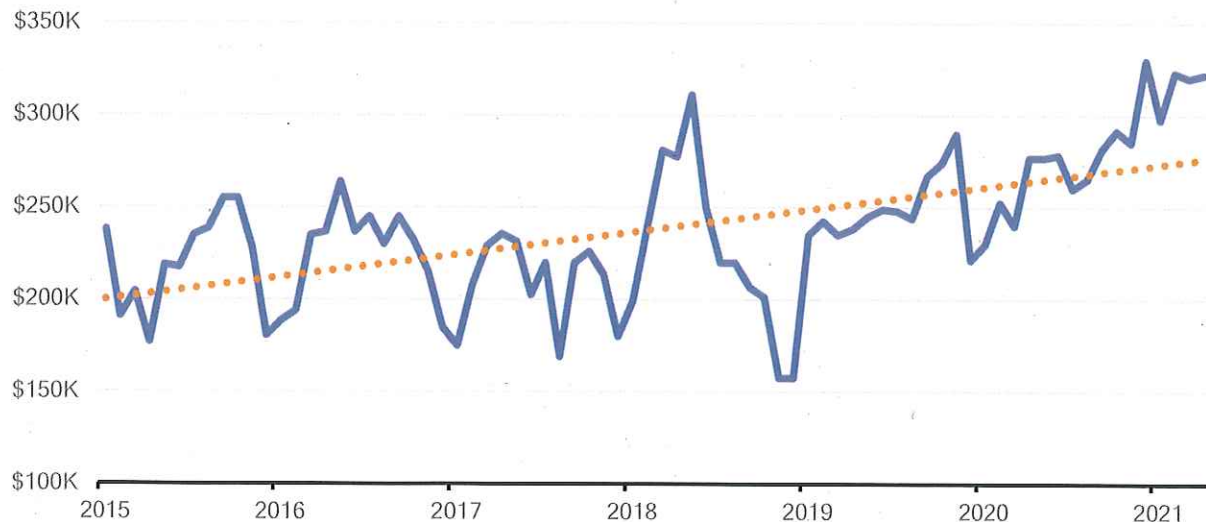
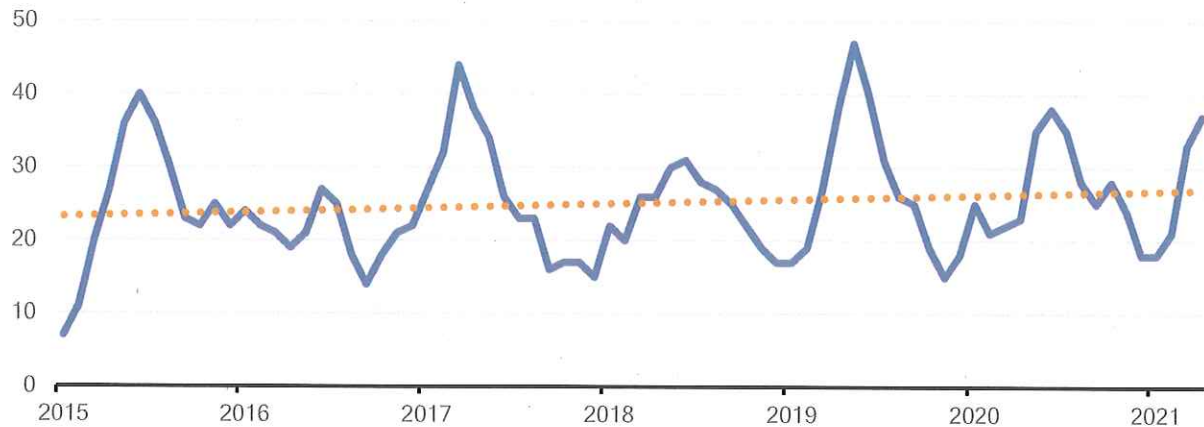


Figure 29 Number of Home Sales: North Branford

Source: Redfin Market Data 2015 - 2021



Looking at the number of sales per year (Figure 29) and the low rate of vacant available units (Figure 24), increasing sale prices could be partially driven by the lack of available homes on the market. This in turn could increase demand for a limited supply of homes and result in higher prices. This could also be attributed to new single-family product in North Branford being priced much higher than the existing stock. In terms of sales volume year over year, sales have remained relatively flat and follow similar trends to other comparable communities within the SCRCOG region.

Table 7 Age of Housing Stock

Source: ACS 5-Year Estimates

		Units	% Of Total
Owner Occupied Age			
	Built 2000 or later	187	4%
	Built Between 1980 and 1999	1,261	28%
	Built Between 1960 and 1979	1,727	38%
	Built 1959 or earlier	1,395	31%
Renter Occupied Age			
	Built 2000 or later	53	7%
	Built Between 1980 and 1999	374	49%
	Built Between 1960 and 1979	101	13%
	Built 1959 or earlier	241	31%

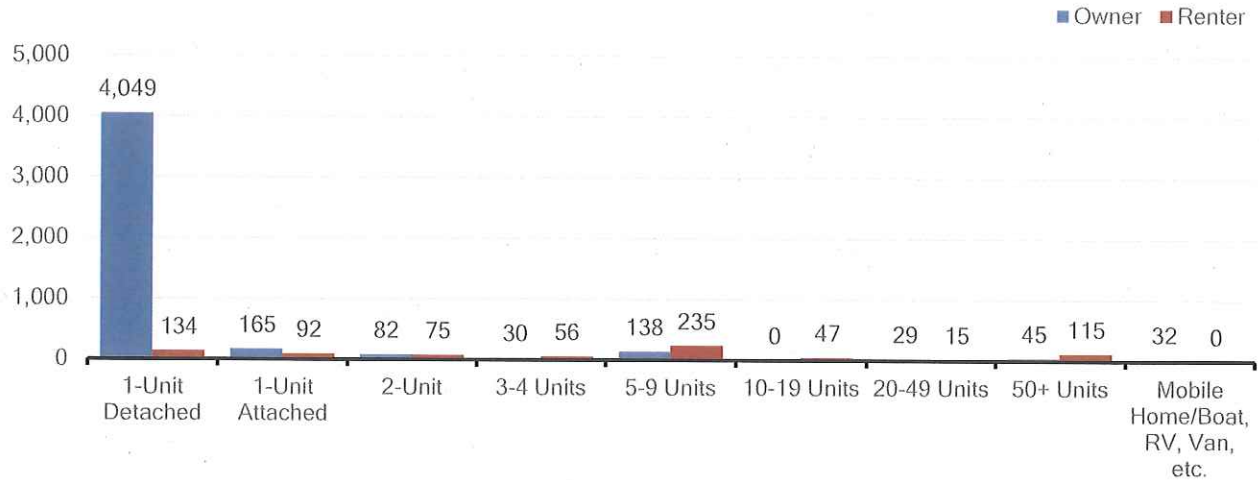
In North Branford, 69% of all owner-occupied units were constructed before 1980. This is relatively low compared to the majority of towns within the SCRCOG region. For the third of North Branford's housing stock that was built prior to 1960, this older housing stock may indicate the potential need for things like lead abatement, housing rehab, or investments in energy efficiency measures.

Looking at tenure by units in structure, like many communities within the SCRCOG region, most homes consist of single-family homes. North Branford also has some 2-unit and 5-9-unit

owner occupied structures as well. On the rental side the majority of rental units are split between buildings with 5-9-units and those with 50 or more units.

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

Source: ACS 5-Year Estimates



Typical Home Types in North Branford

Figure 31 highlights the typical home types in North Branford. These homes are representative of the typical housing stock with prices ranging from \$300,000 - \$600,000.

Figure 31 Typical North Branford Home Types

Source: ACS 5-Year Estimates

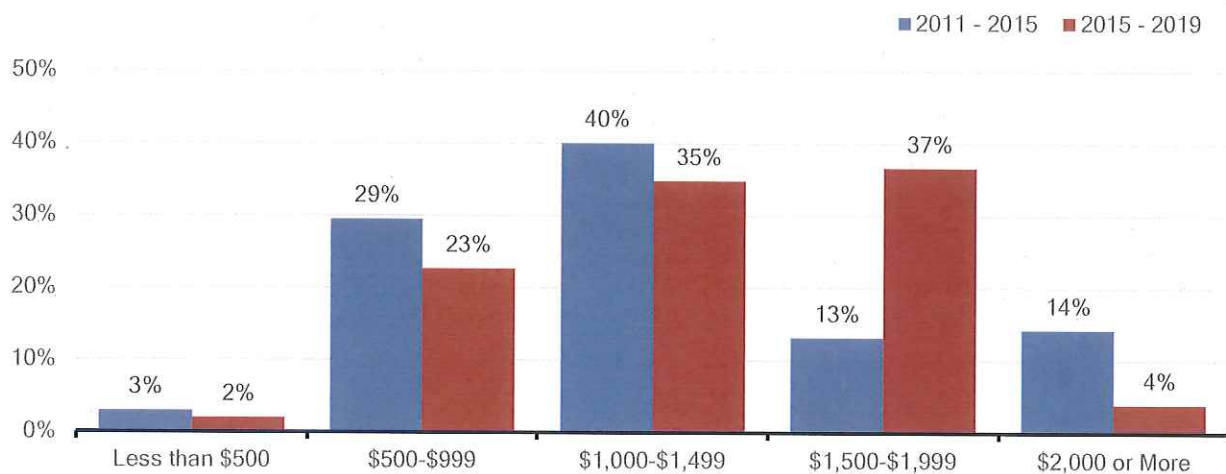


Rents

Gross rent, which is rent plus utilities, increased by 22.1% between 2011 to 2019 to a high of \$1,415 per month. North Branford has experienced some of the highest growth in gross rents within the SCRCOG, which can be attributed to the changes in prices for a relatively small number of rental units. This is supported by the changes in gross rent distribution, particularly the reduction in shares of rent under \$1,500 and the increases in rents \$1,500 - \$1,999. On the high end, North Branford saw an increase of 170 units priced between \$1,500 - \$1,999 and a decrease of 51 units priced \$2,000 or more.

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

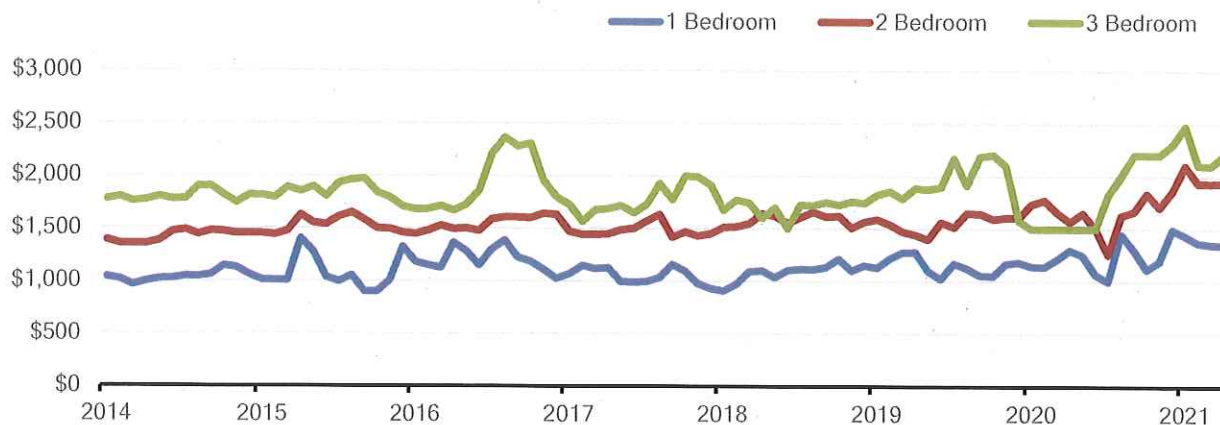
Source: ACS 5-Year Estimates



Based on Zumper rental data aggregated for the North Branford-Branford market, median rents across unit types have increased by approximately 30% over the past seven years. These increases in rental rates are common among communities within the SCRCOG region.

Figure 33 Zumper Median Rent by Unit Type

Source: Zumper Rental Data 2014 - 2021



*Zumper Rental Data aggregates rents for North Branford & Branford into a single market

In North Branford, 44% of rental structures were built prior to 1980. While these older buildings can be a key component of the naturally occurring affordable rental stock in North Branford, they may have long-term maintenance challenges and potentially interior and exterior finishes not appealing to today's renters. As new amenity-driven rental housing stock comes on the market, there may be added pressure placed on these older buildings to raise rents or redevelop to compete with newer product, especially as the rental housing demand continues to rise throughout the town.

Table 8 Age of Renter Occupied Housing

Source: ACS 5-Year Estimates

	Units	% Of Total
Built 2000 or later	53	7%
Built Between 1980 and 1999	374	49%
Built Between 1960 and 1979	101	13%
Built 1959 or earlier	241	31%

Rental units in North Branford are spread across a wide array of structure types. The majority of rental units in North Branford are in 5-9-unit buildings (235), or single-unit (134) buildings. This is consistent with the town's development pattern which includes single-family structures throughout the majority of town and larger multi-unit buildings and apartments along Foxon Rd, such as the Marshfield Apartments.

Figure 34 Rental Units by Structure Type (2015 - 2019)

Source: ACS 5-Year Estimates

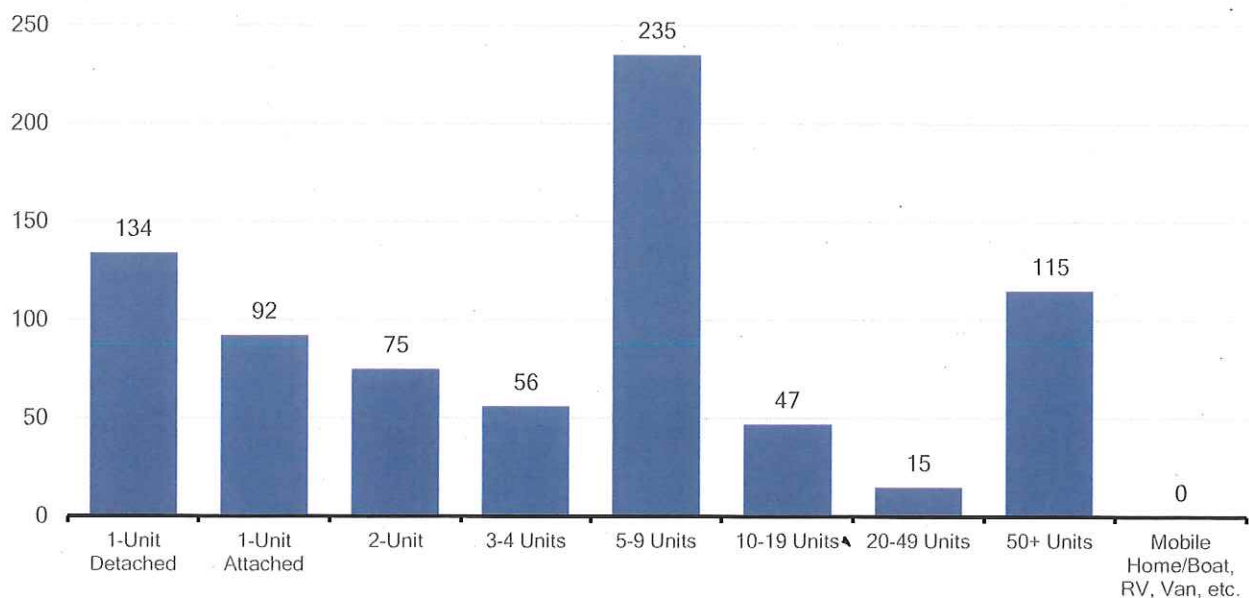


Figure 35 Typical North Branford Rental Types

Source: Zillow Rental Data 2021

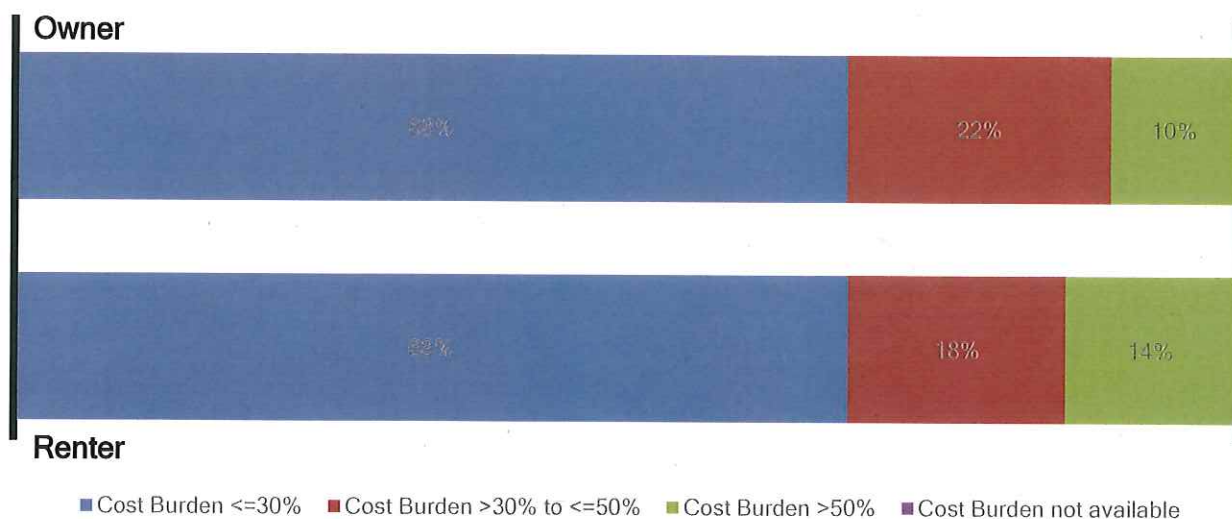


Cost Burden

HUD considers a household to be cost burdened if they are spending more than 30% of their monthly income on housing costs. In North Branford, about 32% of renter households are cost burdened, which reflects a rate lower than New Haven County. According to HUD's Comprehensive Housing Affordability Strategy data (CHAS), 22% of homeowners spend between 30% and 50% of their income on housing costs, and 10% spend greater than 50%. For renters the percentage of households spending more than 50% of their incomes on housing costs is 14%.

Figure 36 Cost Burden by Household Tenure

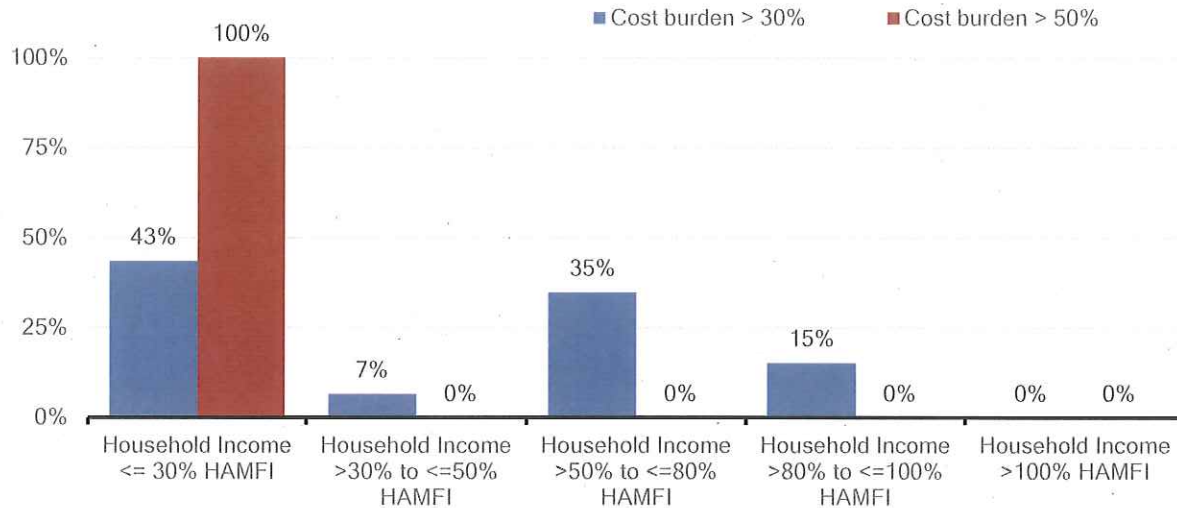
Source: HUD CHAS Data 2018



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

Source: ACS 5-Year Estimates



Renters in North Branford face an expensive housing market and continue to shoulder high housing cost burdens. Across all income brackets, North Branford has households facing housing cost burdens. Furthermore, North Branford has a very limited rental stock compared to most communities in the SCRCOG region. As rents continue to rise across the region, existing residents may face challenges meeting the rising costs of renting in town.

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 North Branford. As of 2020 the percentage of assisted housing in North Branford is 2.3% based on CT DOH calculations. This indicates that North Branford is below the 10% state requirement.

Table 9 Assisted Housing Data, North Branford

Source: CT DOH, Appeals List 2020

	2015	2016	2017	2018	2019	2020
CHFA/USDA Mortgages	63	46	49	45	51	52
Deed Restrictions	0	4	4	4	0	0
Government Assisted	62	62	62	62	62	62
Tenant Rental Assistance	11	14	14	14	12	13
Total Assisted	136	126	129	125	125	127

DEVELOPMENT TRENDS

Using local municipal assessment data, the 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, the majority of North Branford's housing stock was built pre-2000. In conjunction with the analysis of ACS data and CT DECD construction data, most residential parcels consist of single-family, built pre-2000. Based on the property assessment data 98.8% percent of residential properties in North Branford built prior to 2000 were single-family homes and over the past two decades the majority of new residential property development have continued to be single-family according to the assessor's database.

Table 10 Development Trends, Built Environment

Source: North Branford 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	4,046	98.8%	4,815	96.9%	209,752,293	6,819,132	98.2%	1,685
Multifamily (2 - 4)	44	1.1%	114	2.3%	4,971,072	100,279	1.4%	2,279
Multifamily (5+)	5	0.1%	38	0.8%	1,665,734	22,274	0.3%	4,455
TOTAL/% TOTAL	4,095	93.8%	4,967.6	90.9%	216,389,099	6,941,685	90.4%	1,695
2000-2010								
Single Family	194	99.5%	378	99.5%	16,478,320	547,304	99.5%	2,821
Multifamily (2 - 4)	1	0.5%	2	0.5%	80,150	2,993	0.5%	2,993
Multifamily (5+)	0	0.0%	0	0.0%	0	0	0.0%	0
TOTAL/% TOTAL	195	4.5%	380.1	7.0%	16,558,471	550,297	7.2%	2,822
2011-2015								
Single Family	18	100.0%	29	100.0%	1,271,081	45,643	100.0%	2,536
Multifamily (2 - 4)	0	0.0%	0	0.0%	0	0	0.0%	0
Multifamily (5+)	0	0.0%	0	0.0%	0	0	0.0%	0
TOTAL/% TOTAL	18	0.4%	29.2	0.5%	1,271,081	45,643	0.6%	2,536
2016-2021								
Single Family	57	100.0%	88	100.0%	3,812,676	143,522	100.0%	2,518
Multifamily (2 - 4)	0	0.0%	0	0.0%	0	0	0.0%	0
Multifamily (5+)	0	0.0%	0	0.0%	0	0	0.0%	0
TOTAL/% TOTAL	57	1.3%	87.5	1.6%	3,812,676	143,522	1.9%	2,518
TOWN TOTAL	4,365	100.0%	5,464.4	100.0%	238,031,327	7,681,147	100.0%	1,760

Table 11 Development Trends Property Valuation

Source: North Branford 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	\$403,693,030	\$380,121,784	\$783,814,814	\$83,836	\$55.74	0.03
Multifamily (2 - 4)	\$4,433,970	\$4,113,400	\$8,547,370	\$38,854	\$41.02	0.02
Multifamily (5+)	\$2,435,000	\$10,476,500	\$12,911,500	\$63,677	\$470.35	0.01
TOTAL/% TOTAL	\$410,562,000	\$394,711,684	\$805,273,684	\$82,648	\$56.86	
2000-2010						
Single Family	\$21,177,680	\$36,595,600	\$57,773,280	\$55,983	\$66.87	0.03
Multifamily (2 - 4)	\$96,900	\$231,900	\$328,800	\$52,663	\$77.48	0.04
Multifamily (5+)	\$0	\$0	\$0	\$0	\$0.00	0.00
TOTAL/% TOTAL	\$21,274,580	\$36,827,500	\$58,102,080	\$55,967	\$66.92	
2011-2015						
Single Family	\$1,905,400	\$3,282,200	\$5,187,600	\$65,298	\$71.91	0.04
Multifamily (2 - 4)	\$0	\$0	\$0	\$0	\$0.00	0.00
Multifamily (5+)	\$0	\$0	\$0	\$0	\$0.00	0.00
TOTAL/% TOTAL	\$1,905,400	\$3,282,200	\$5,187,600	\$65,298	\$71.91	
2016-2021						
Single Family	\$6,561,800	\$12,816,300	\$19,378,100	\$74,969	\$89.30	0.04
Multifamily (2 - 4)	\$0	\$0	\$0	\$0	\$0.00	0.00
Multifamily (5+)	\$0	\$0	\$0	\$0	\$0.00	0.00
TOTAL/% TOTAL	\$6,561,800	\$12,816,300	\$19,378,100	\$74,969	\$89.30	
TOWN TOTAL	\$440,303,780	\$447,637,684	\$887,941,464	\$80,576	\$58.28	

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

Based on the average building square footage per parcel and average FAR ratios, single-family homes are getting larger and are being developed slightly more densely. Based on North Branford's assessment valuations for single-family homes, the average building assessed value per square foot has increased by nearly 61.8% from \$55 per square foot to approximately \$89 per square foot or in market value \$78 to \$127 per square foot.

AFFORDABILITY GAP ANALYSIS

Based on the existing conditions in North Branford, 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 population 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 cohorts 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 cohort a gap or surplus is derived for each income cohort. If the number in the graph is negative, that means there are more households at that income cohort than there are affordably priced units. If the number is positive, it means there are more units than households at that income cohort. 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 Income 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	377	8.2%	\$84,428	\$49,887	\$100,940	\$58,255
31%-50% of AMI (Very Low Income)	\$45,450	326	7.1%	\$140,817	\$106,276	\$168,358	\$125,672
51%-80% of AMI (Low Income)	\$67,950	617	13.5%	\$210,528	\$175,987	\$251,703	\$209,018
81%-100% of AMI	\$90,900	689	15.1%	\$281,633	\$247,092	\$336,715	\$294,030
101%-120% of AMI	\$109,080	471	10.3%	\$464,133	\$416,697	\$608,382	\$544,112
121% of AMI and Above	\$109,081+	2,090	45.7%	\$464,134+	\$416,698+	\$608,383+	\$544,113+

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

In North Branford, about 19.8% of the renter households and 15.3% of the owner households earn less than 50% of the area median income (AMI), totaling 855 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 Income Threshold

AMI Threshold	Income	Renter Households		Max. Affordable Monthly Rent
		#	%	
30% of AMI (Extremely Low Income) and below	\$24,200	57	7.4%	\$605
31%-50% of AMI (Very Low Income)	\$40,400	95	12.4%	\$1,010
51%-80% of AMI (Low Income)	\$60,400	204	26.5%	\$1,510
81%-100% of AMI	\$80,800	152	19.8%	\$2,020
101%-120% of AMI	\$96,960	103	13.4%	\$2,424
121% of AMI and Above	\$96,960+	158	20.5%	\$2424+

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 250 housing units in the conventional lending scenario, and a shortage of 454 units in the FHA lending scenario.

For units valued between 50-100% of AMI there is a net surplus of 473 units in the FHA scenario, and 1,101 units in the conventional lending scenario, indicating higher income households are likely buying down in North Branford's market.

For units valued more at 100% - 120% of AMI, there is a surplus of 1,520 units in the FHA scenario and a surplus of 1,032 units in the conventional lending scenario. For units values above 120% of AMI there is a deficit of 1,539 units in the FHA scenario and 1,883 units in the conventional scenario. This indicates a potential market for new higher priced housing that could ease the competition for high-to-moderate income units.

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

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

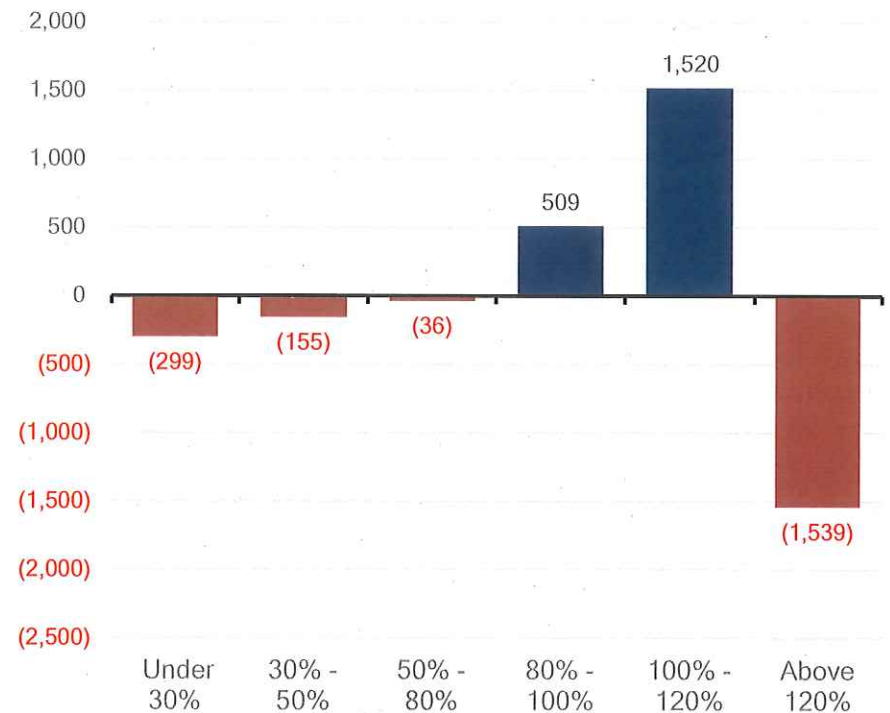
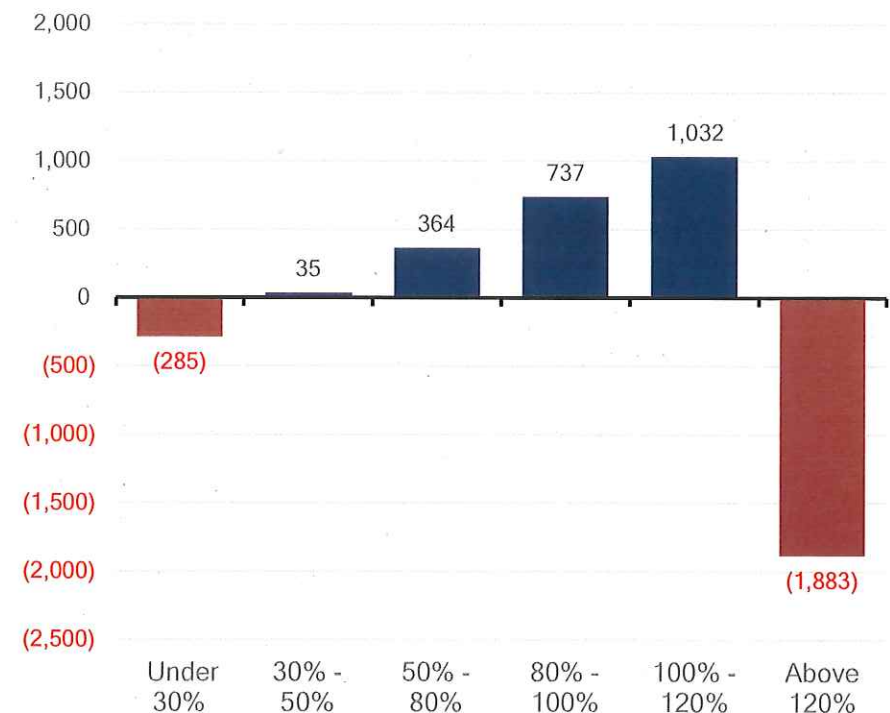


Figure 39 Conventional Lending Housing Supply/Demand Equilibrium by HUD Income Threshold

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



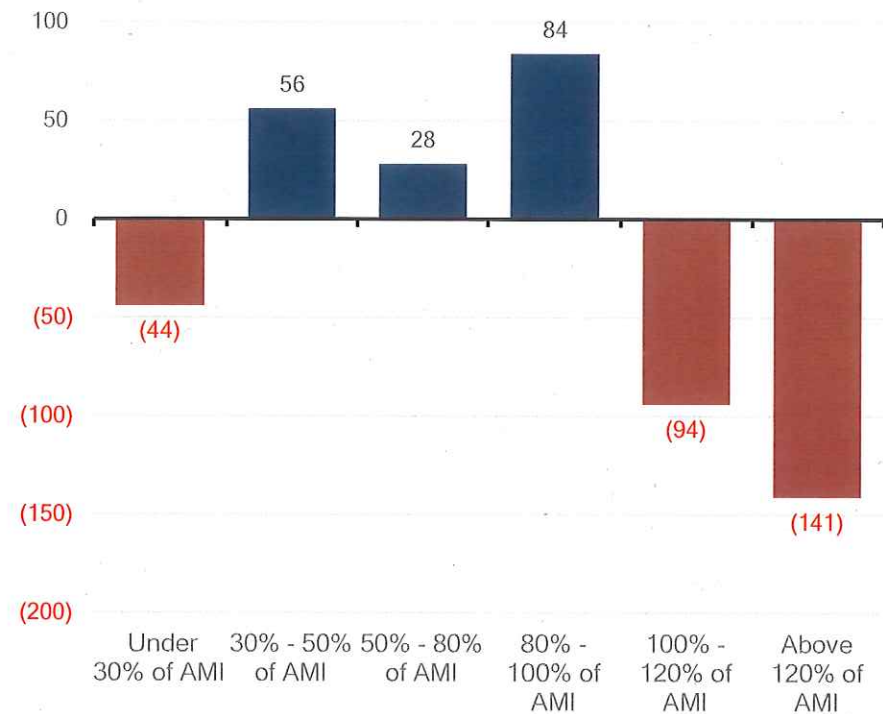
Supply and Demand Gap for Rental Units

For extremely low-income renter households, the supply of affordable and available units is tight. There are 44 more households earning less than 30% of AMI than available affordably priced units with monthly gross rents at or below \$605.

Units priced between 50-100% of AMI account for a surplus of 112 units that are likely rented by households with lower incomes who are likely spending more than they should on housing costs.

Figure 40 Rental Housing Supply/Demand Equilibrium by HUD Income Threshold

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



The gap between demand and supply for households above 100% AMI is 235 units. The lack of higher priced rental units in North Branford 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 North Branford, 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, surveys of North Branford residents, and a series of discussions with town staff, boards and committees, and elected officials. The intention of the goals is to chart a course for North Branford and guide their future regulatory, policy, and programmatic decisions as they relate to housing. The goals for North Branford's Affordable Housing Plan are as follows:

- Preserve and maintain the town's existing affordable housing stock.
- Continue addressing housing gaps by focusing on areas of affordable rental and ownership housing, housing for younger residents, and housing options that could support municipal employees and those who want to both live and work in town.
- Use housing as a way to support the growth of existing employers in North Branford by providing housing options attractive to younger workers.
- Provide housing options that support seniors who would like to remain in North Branford.
- Explore housing opportunities in areas served by infrastructure such as sewers, town services, and connections to nearby businesses.
- Diversify the town's housing stock by supporting the development of two and three-family structures, townhomes, and condominiums that could offer opportunities for both homeownership and rental housing.
- Encourage smaller-scale mixed-use development in areas along Route 80 where single-use commercial parcels could add housing and create a more defined town center.
- 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

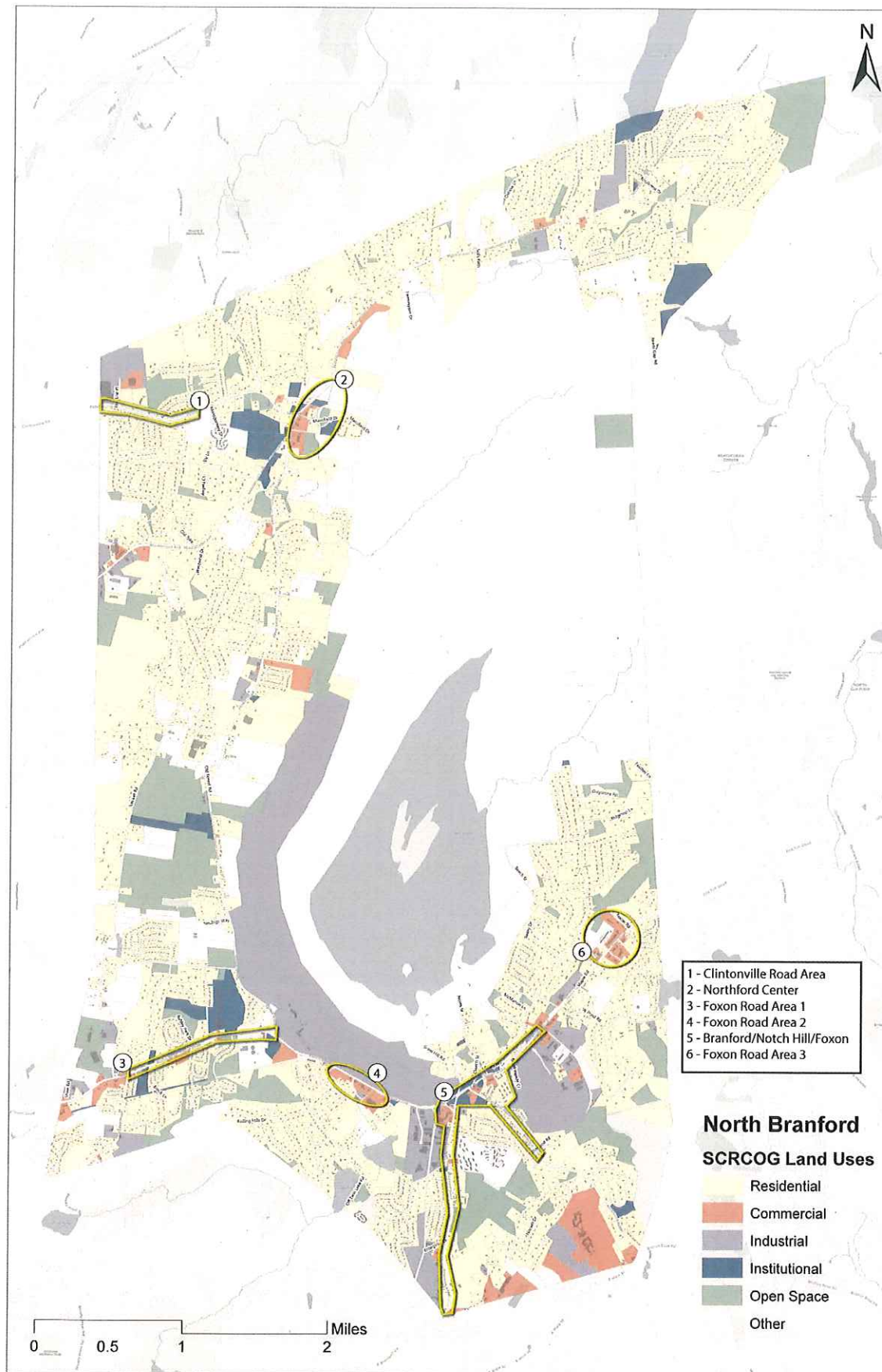
The Town of North Branford has highlighted six distinct areas where housing investment may be supported. Each are briefly described below:

1. Clintonville Road Area: This area along Clintonville Road is close to the Honeywell facility, a major employer in North Branford. The area also contains a mix of different housing types and is along a corridor that leads to school facilities, recreational amenities, and a small retail node.
2. Northford Center: This area of North Branford would be an excellent location for additional housing opportunities with its close proximity to schools, recreational amenities and some existing retail and food-related businesses. Additional housing in this location could help support the creation of an even stronger economic center in North Branford.

3. Foxon Road Area 1: This section of Foxon Road is already primarily residential with neighborhoods on both the north and south sides. There are some commercial properties and development opportunities along this stretch of road where housing could locate. This area is proximate to schools and town facilities as well.
4. Foxon Road Area 2: This short stretch of Foxon Road currently contains several stand-alone commercial buildings with large parking lots which could be redeveloped over time into residential or mixed-use developments.
5. Branford/Notch Hill/Foxon: This area contains some of the most diverse housing uses in North Branford, particularly along Branford Road. There are additional opportunities that might leverage the repositioning of existing commercial and industrial assets over time for residential development.
6. Foxon Road Area 3: This area along Foxon Road contains several commercial and industrial uses that could be repositioned over time for either residential or mixed-use. This could create a small node of activity where residential is within close proximity to commercial uses nearby residents could benefit from.

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

North Branford Affordable Housing Plan Site Map



STRATEGIES

This section provides an array of housing strategies the Town of North Branford can pursue to address 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.
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.
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.
Evaluate Staff Capacity to Implement the Affordable Housing Plan	Strengthen Community's Capacity for Affordable Housing	Production, Education, Policy, Program	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.	This effort should be led by municipal staff in conjunction with executive leadership and the legislative body.

STRATEGY TYPE: SUPPLY

Strategy	Strategy Aim	Category	Description	Roles
Acquisition Fund	Support Population Change and Employment Base	Program	Consider an acquisition loan fund, in partnership with philanthropic or mission-oriented investors, and motivated lenders or within the municipality to acquire sites for affordable housing development as they come up for sale.	This effort should be led by the legislative body with assistance from municipal staff.
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	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.	This effort should be led by municipal staff.
Encourage Missing Middle Housing Option	Provide for a Diversity of Housing Types	Production	Review zoning districts and explore adding new use definitions and design guidelines for 3-4-unit buildings or 3-8-unit buildings. 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.	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 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>	This effort should be led by municipal staff and Planning & Zoning.

Promote USDA and CHFA loan programs	Encourage use of state and local funding programs to promote the production of affordable units	Program	Develop and promote informational resources and procedural guidelines to streamline processes for real estate and mortgage professionals to take advantage of existing state and local funding	This effort could be led by the affordable housing committee or municipal staff in partnership with banks/lenders, non-profits, and real estate agents.

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 in your municipality.

STRATEGY TYPE: PRESERVE/MAINTAIN

Strategy	Strategy Aim	Category	Description	Roles
Preservation Fund	Preserve and maintain existing affordable housing	Program	<p>If local resources become available in partnership with philanthropic and mission-oriented investors, lending institutions, a preservation load fund may be established.</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.

SURVEY RESULTS DISCUSSION

Based on the SCRCOG Housing Survey (Appendix 1), the majority of North Branford respondents live and work in North Branford or commute to Branford, New Haven and 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. The majority of respondents were aged 25 - 64 and were relatively spread across all household sizes. Across race and ethnicity, respondents were representative of the town's existing demographic composition with most residents identifying as White. Across tenure and income, most respondents were homeowners and indicated annual earnings of \$100,000 or more.

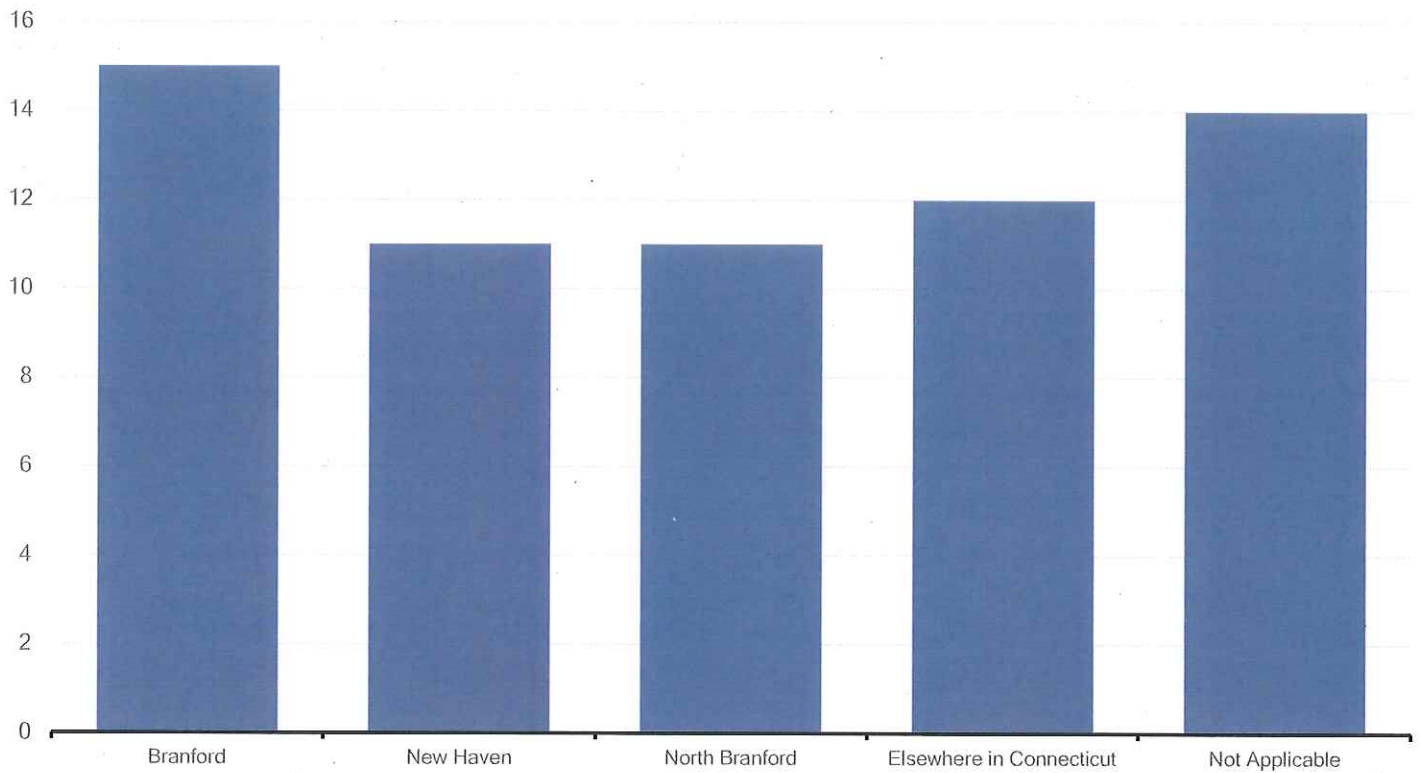
On the rental side, most respondents indicated that they did not know if there is enough supply of rental housing for senior/age restricted, and affordable/workforce types. In terms of demand, respondents indicated that there was a moderate demand for 2-4-bedroom, senior/age restricted and affordable/workforce rental units. Public sentiment of rental impacts in North Branford indicate that the majority of residents felt that rental housing would have no noticeable impact on commercial business and a negative impact on traffic levels, public services, and finances as well as negatively impacting prices.

On the ownership side, residents responded that there was the right amount of supply for all housing types. On the demand side, respondents indicated that there is a strong demand for 1-3-bedroom homes and slight to no demand across all other home types. In contrast 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 40% of North Branford 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 downtown, or in residential areas. The majority of residents also feel that the primary barriers to creating new price appropriate housing would most likely be challenged by community opposition and infrastructure limitations. In total, 32% of North Branford survey respondents believe that the town has a responsibility to crease housing options for individuals and families that would like to live in your community but cannot afford the current cost of housing.

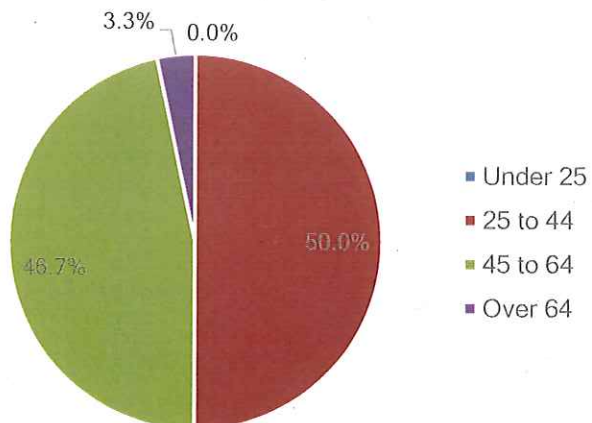
APPENDIX 1: NORTH BRANFORD SURVEY ANALYSIS

Survey Demographics

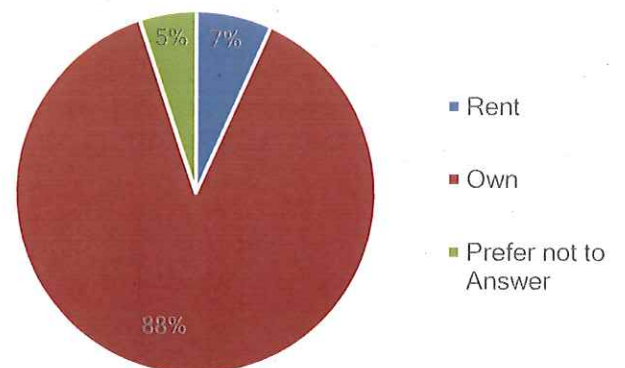
If you commute to work, which town or city do you commute to? (Top 5)
Source: SCRCOG Survey (n=121)



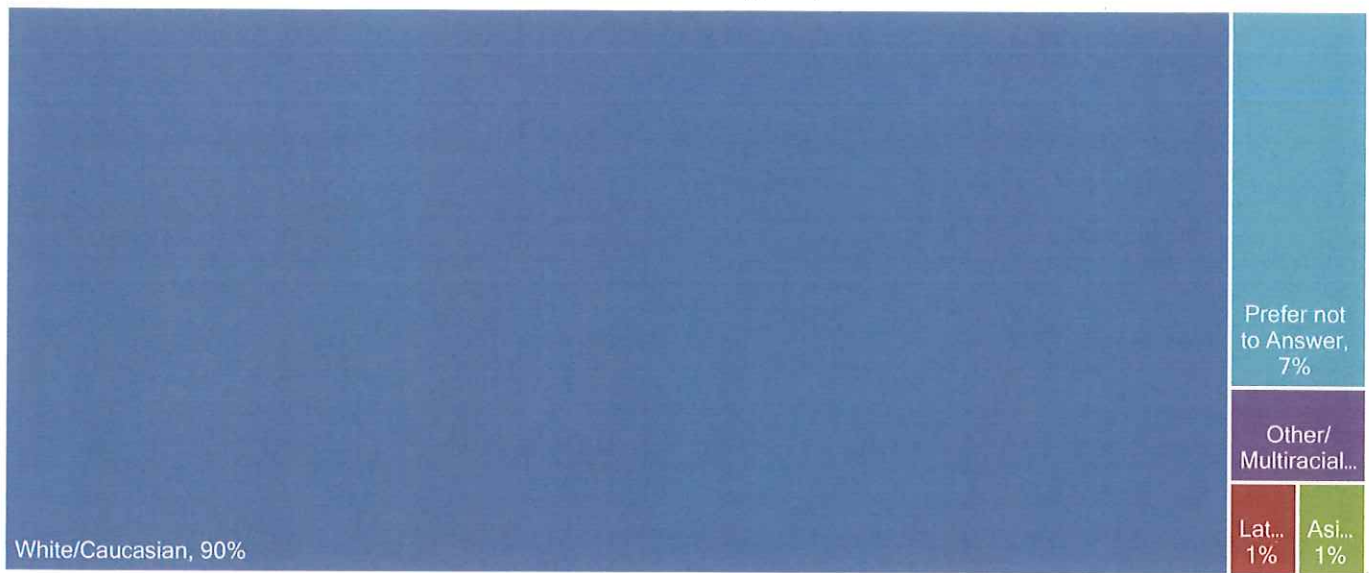
Respondent Age
Source: SCRCOG (n=121)



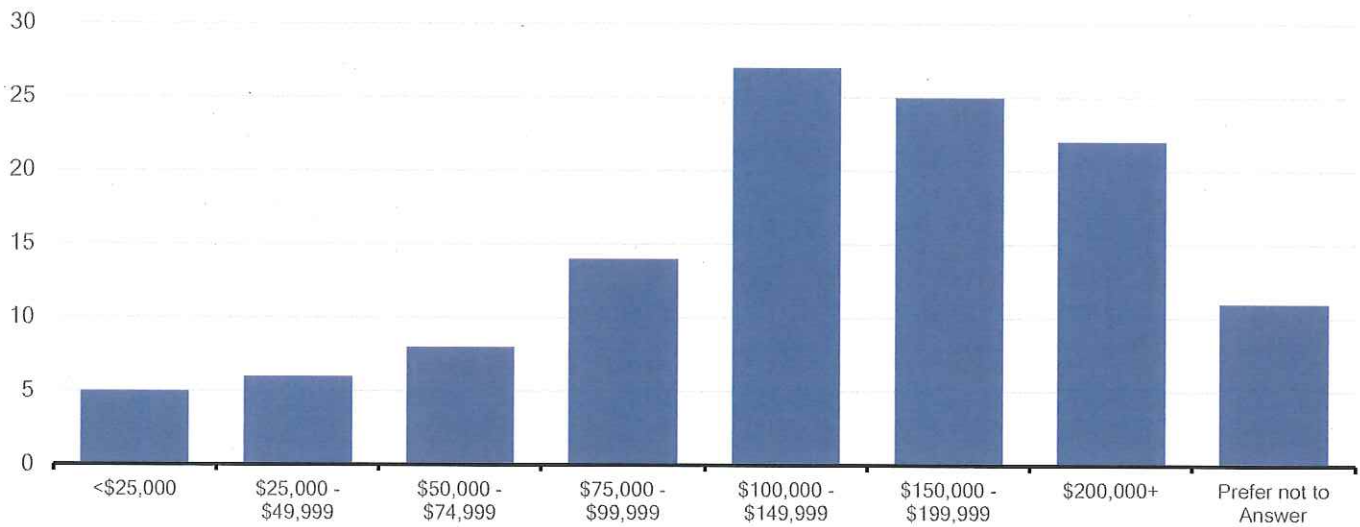
Respondent Housing Tenure
Source: SCRCOG Survey (n=121)



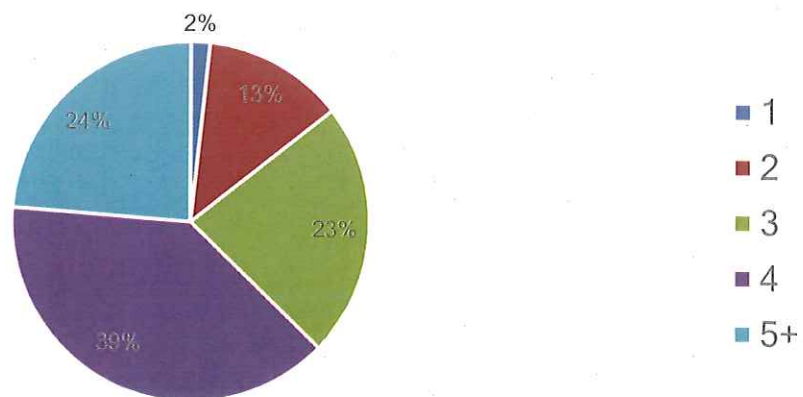
Respondent Race
Source: SCRCOG Survey (n=121)



Respondent Income Distribution
Source: SCRCOG Survey (n=121)

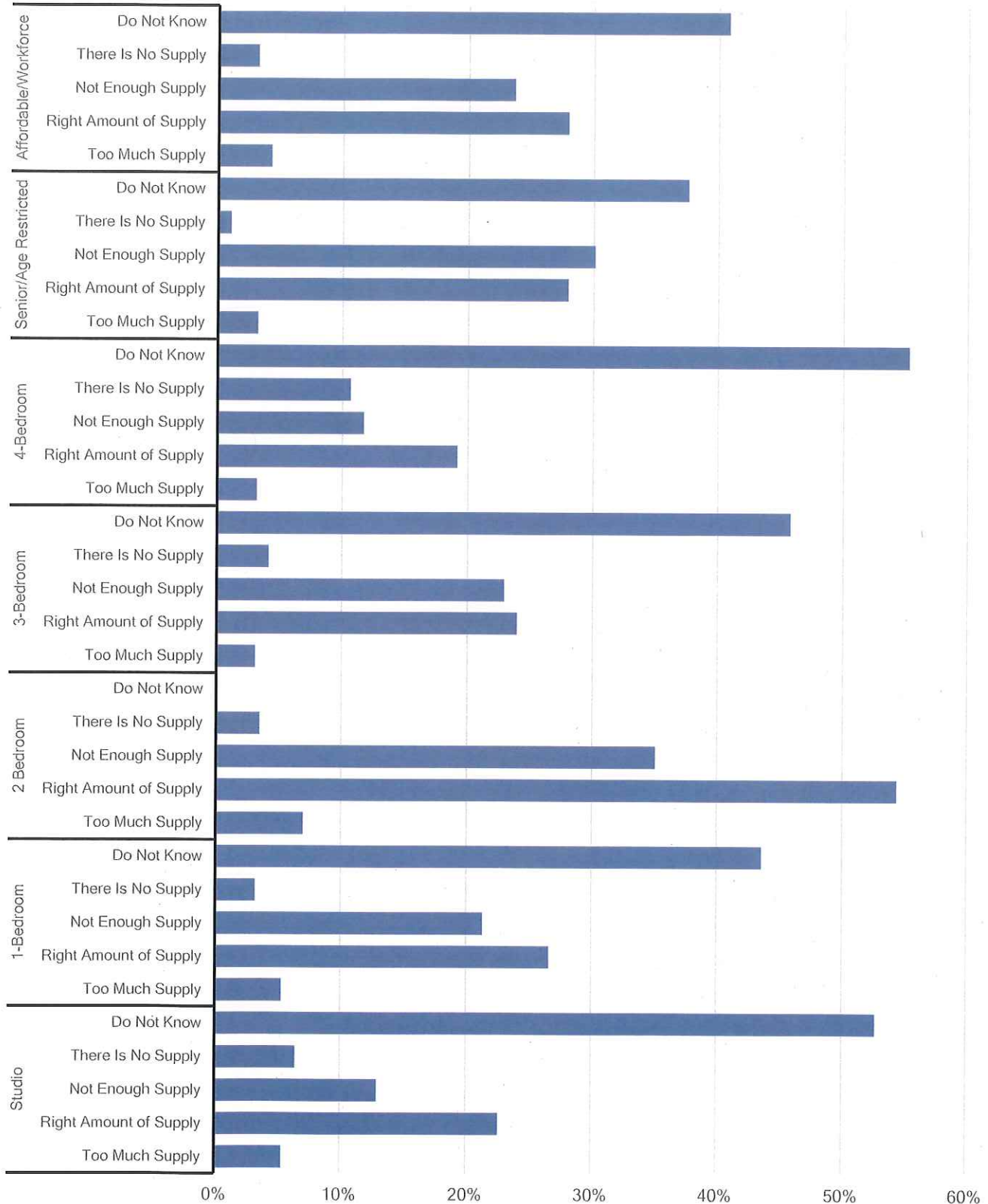


Respondent Household Size
Source: SCRCOG Survey (n=121)

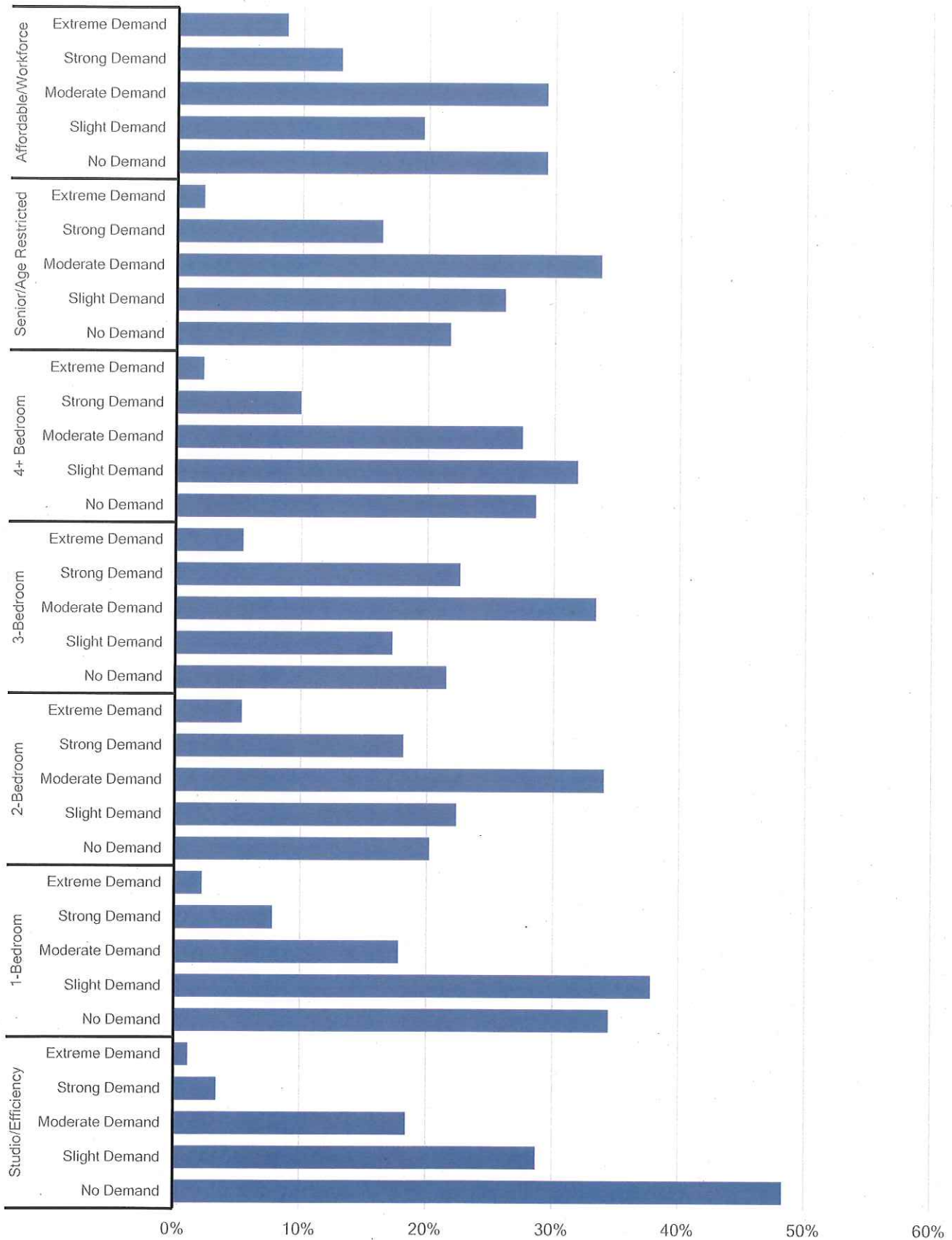


Rental Supply/Demand & Impact

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?

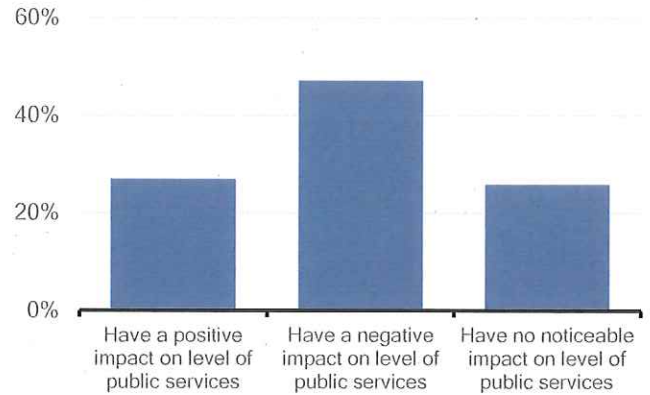
Impact of additional rental housing on commercial business?

Source: SCRCOG Survey (n=121)



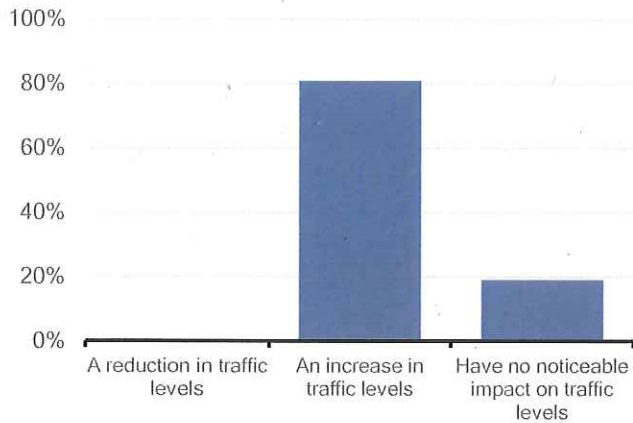
Impact of additional rental housing on public services?

Source: SCRCOG Survey (n=121)



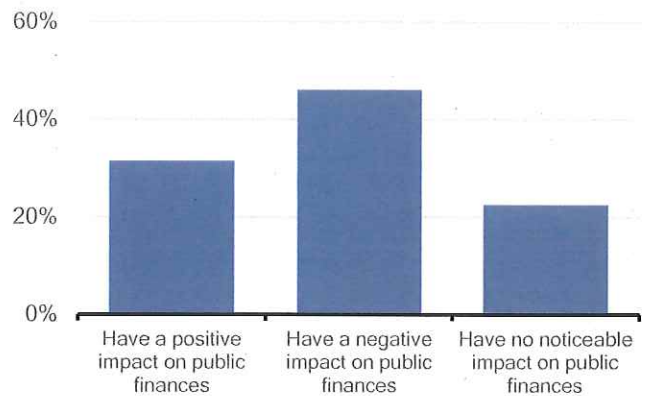
Impact of rental housing on traffic levels?

Source: SCRCOG Survey (n=121)



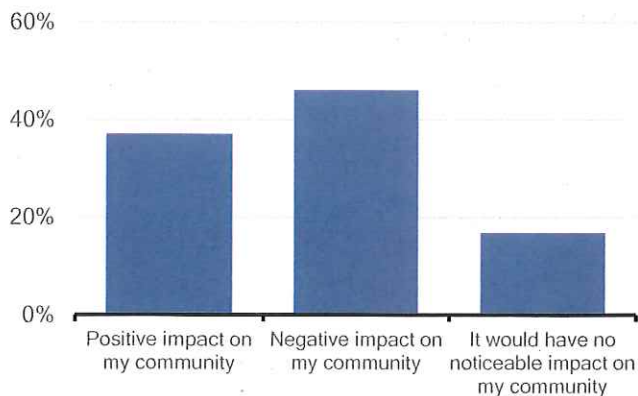
Impact of additional rental housing on public finances?

Source: SCRCOG Survey (n=121)



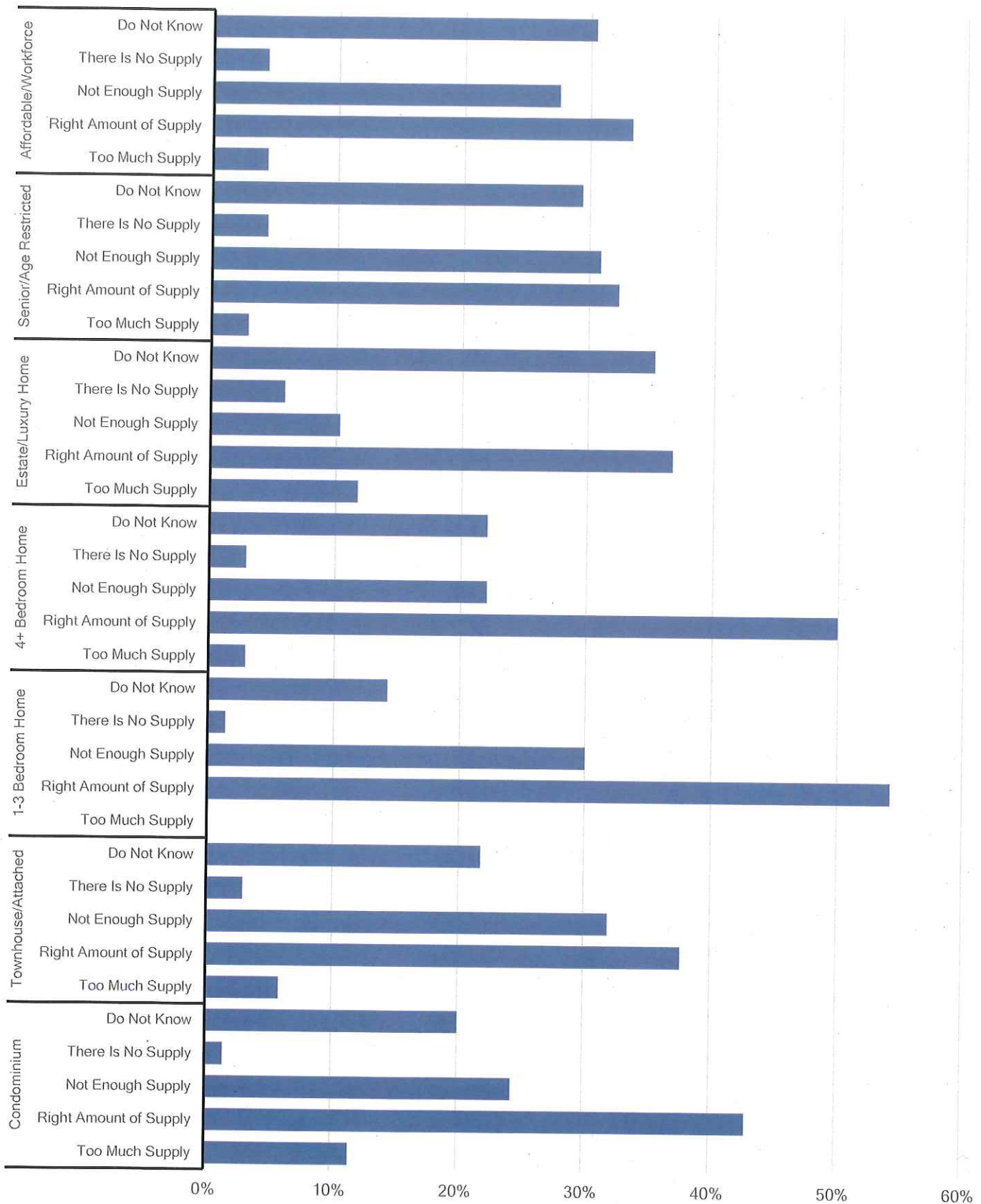
Impact of additional rental housing at different prices have on community?

Source: SCRCOG Survey (n=121)

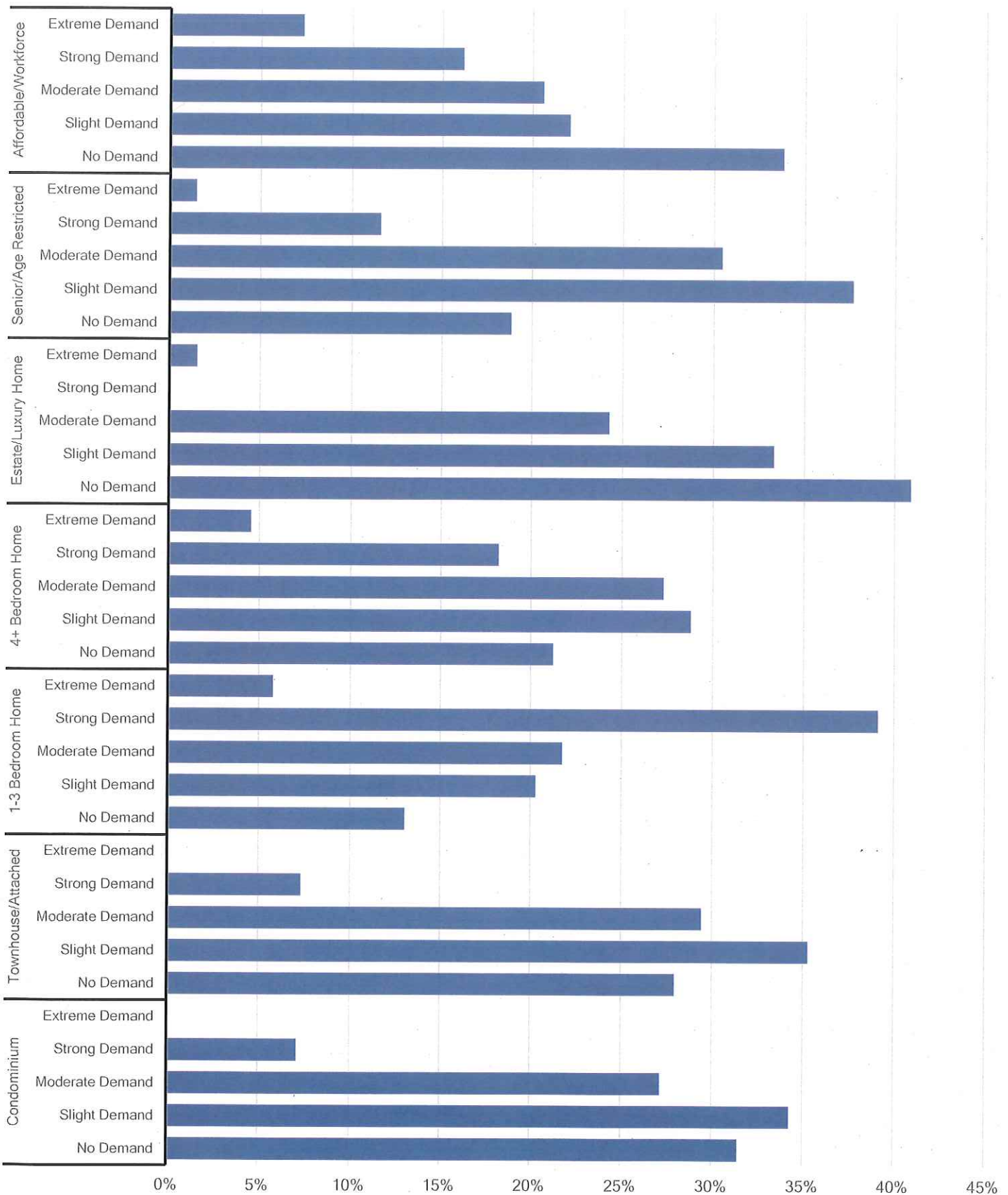


Ownership Supply/Demand & Impact

Perception of how much supply exists for following ownership housing types



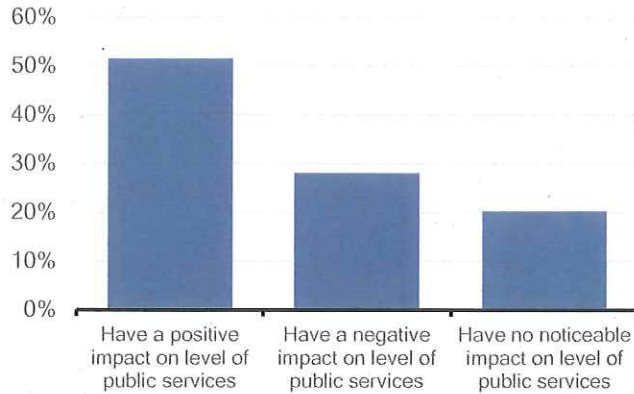
What types of home ownership units is there a demand for in your community?



What types of Impacts will home ownership options have?

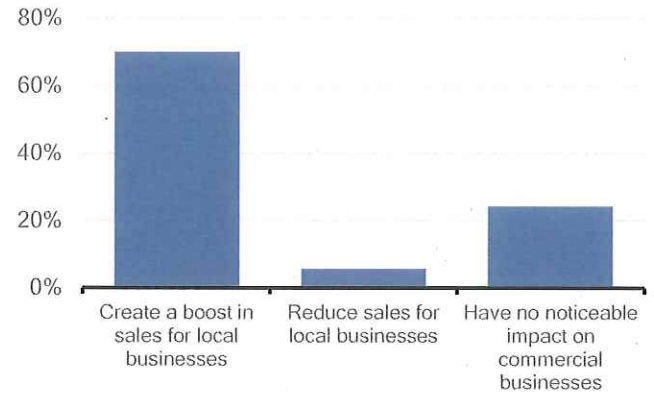
Impact of additional homeownership types on public services?

Source: SCRCOG Survey (n = 121)



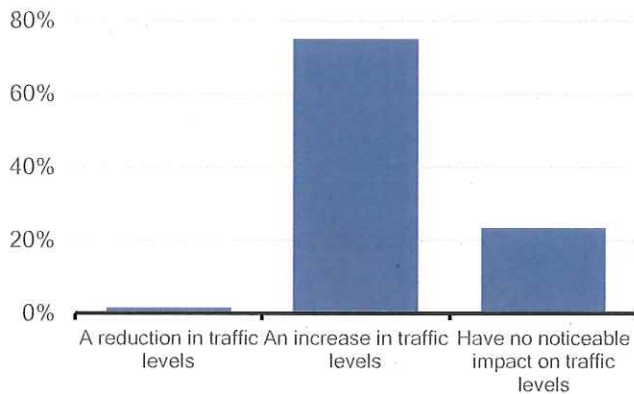
Impact of additional homeownership types on commercial business?

Source: SCRCOG Survey (n = 121)



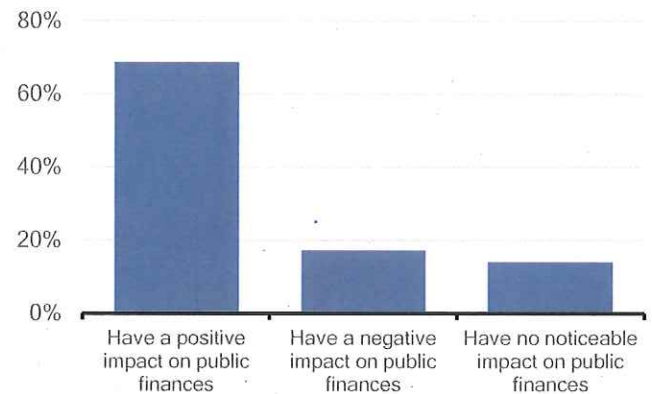
Impact of additional homeownership types on traffic levels?

Source: SCRCOG Survey (n = 121)



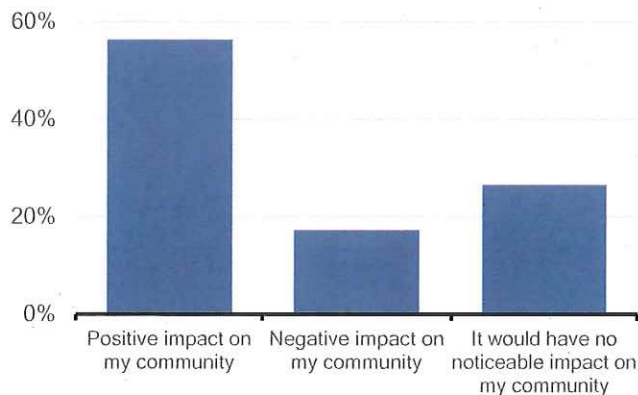
Impact of additional homeownership types on public finances?

Source: SCRCOG Survey (n = 121)



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

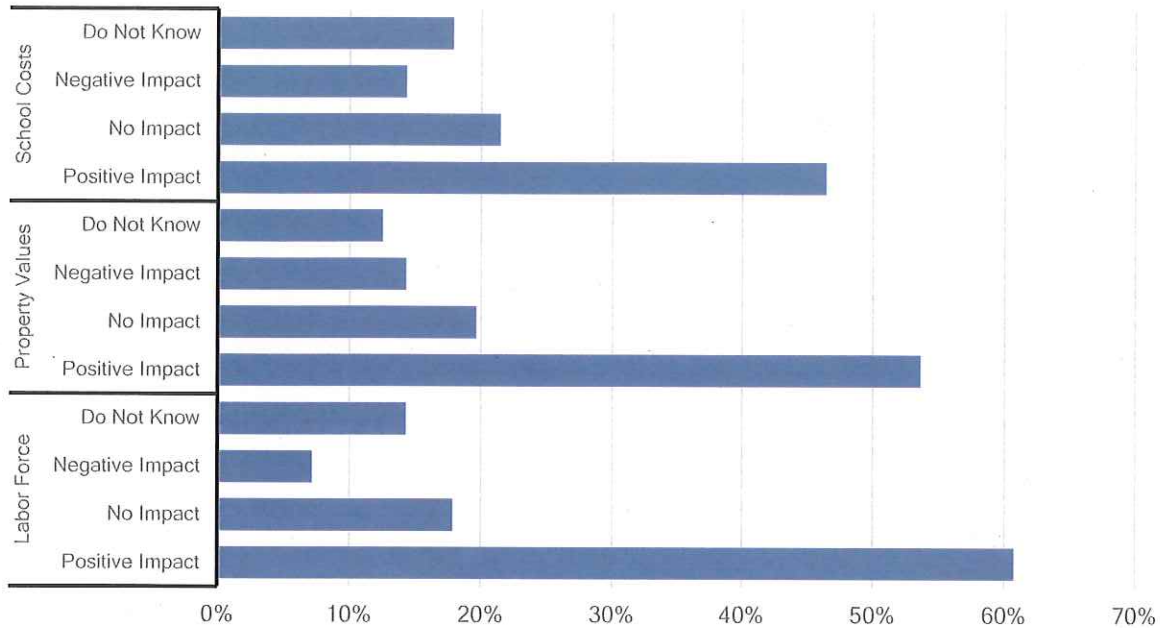
Source: SCRCOG Survey (n=121)



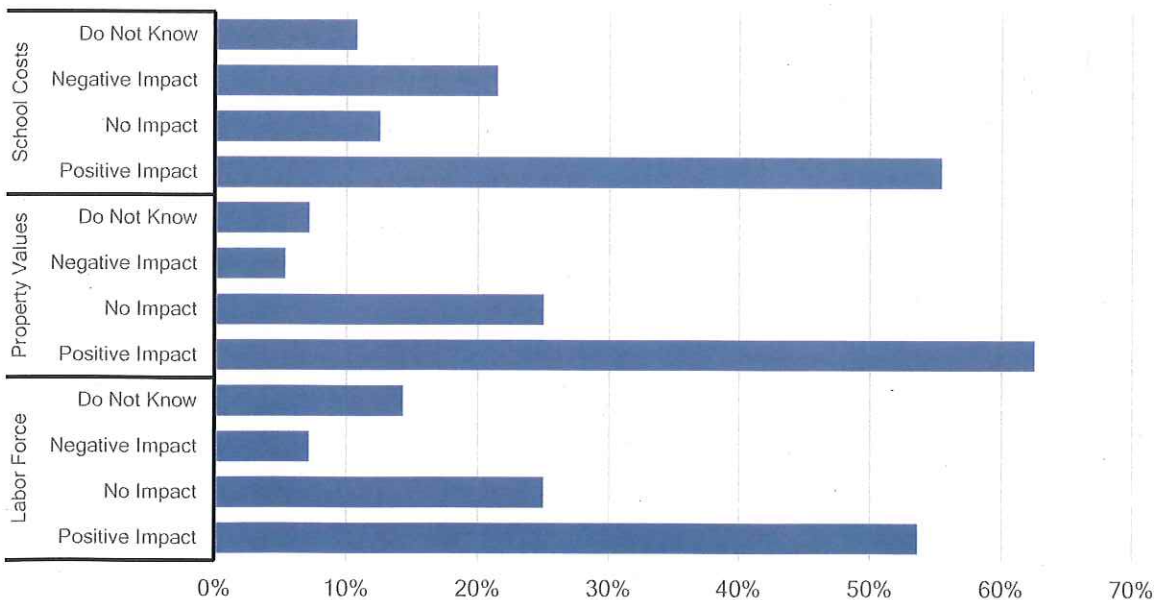
Community Impact

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=121)



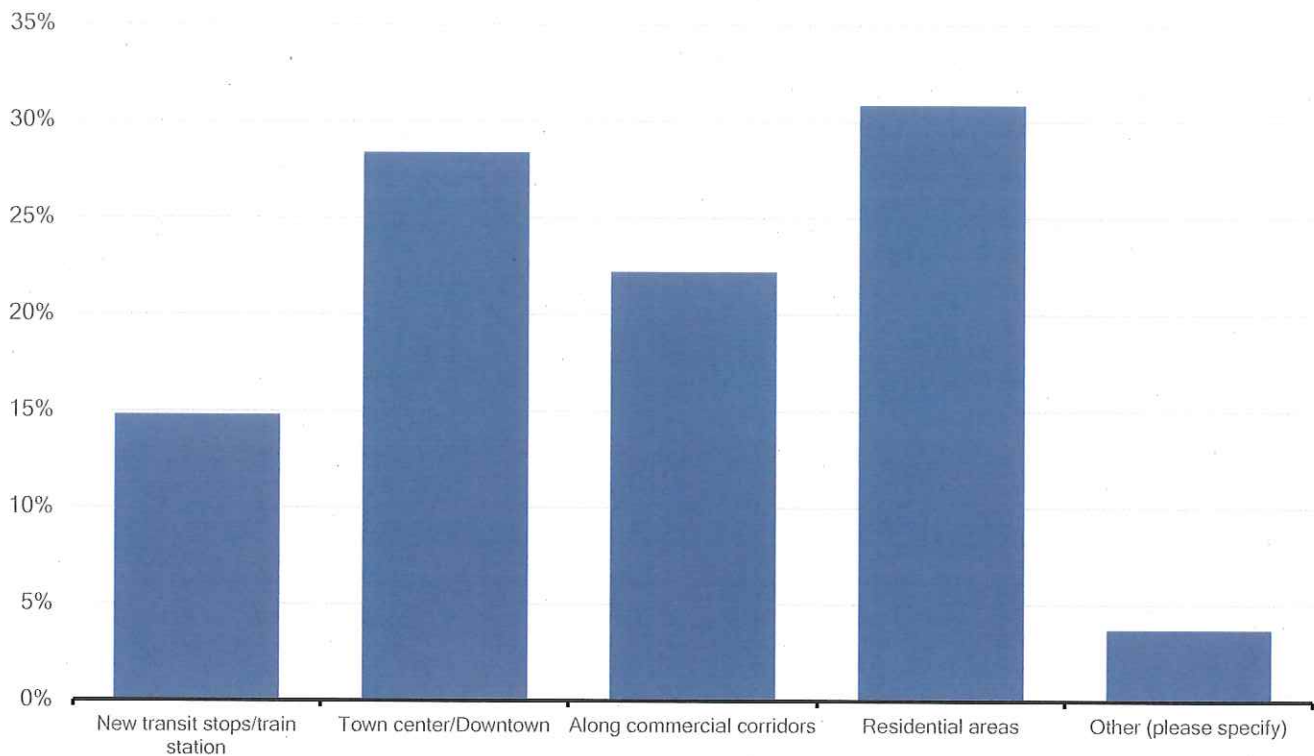
Impact of having additional individuals and families with children living in community?
Source: SCRCOG Survey (n=121)



Priority housing locations and barriers to creating affordable pricing.

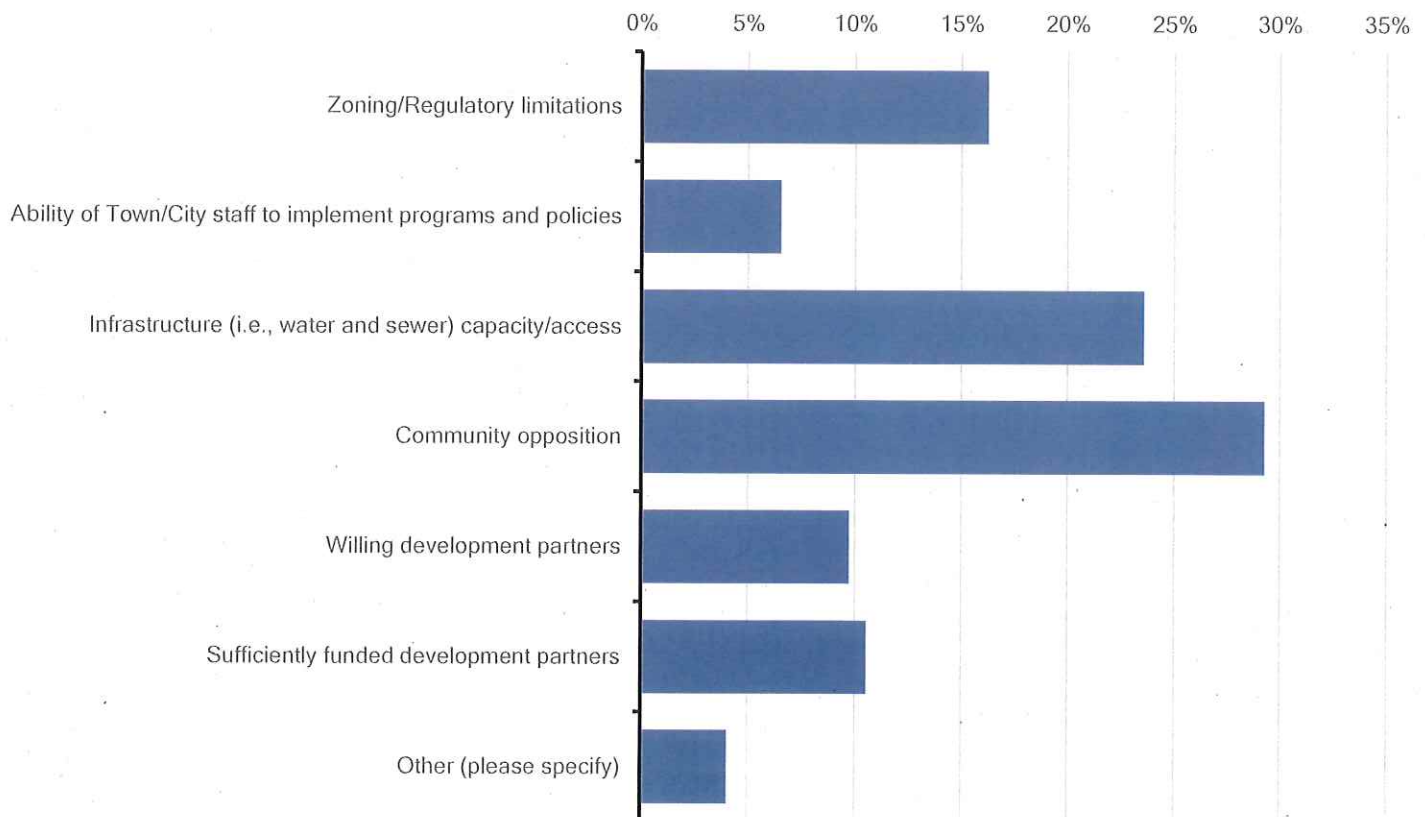
If new housing was constructed, what are priority locations in your community?

Source: SCRCOG Survey (n=121)



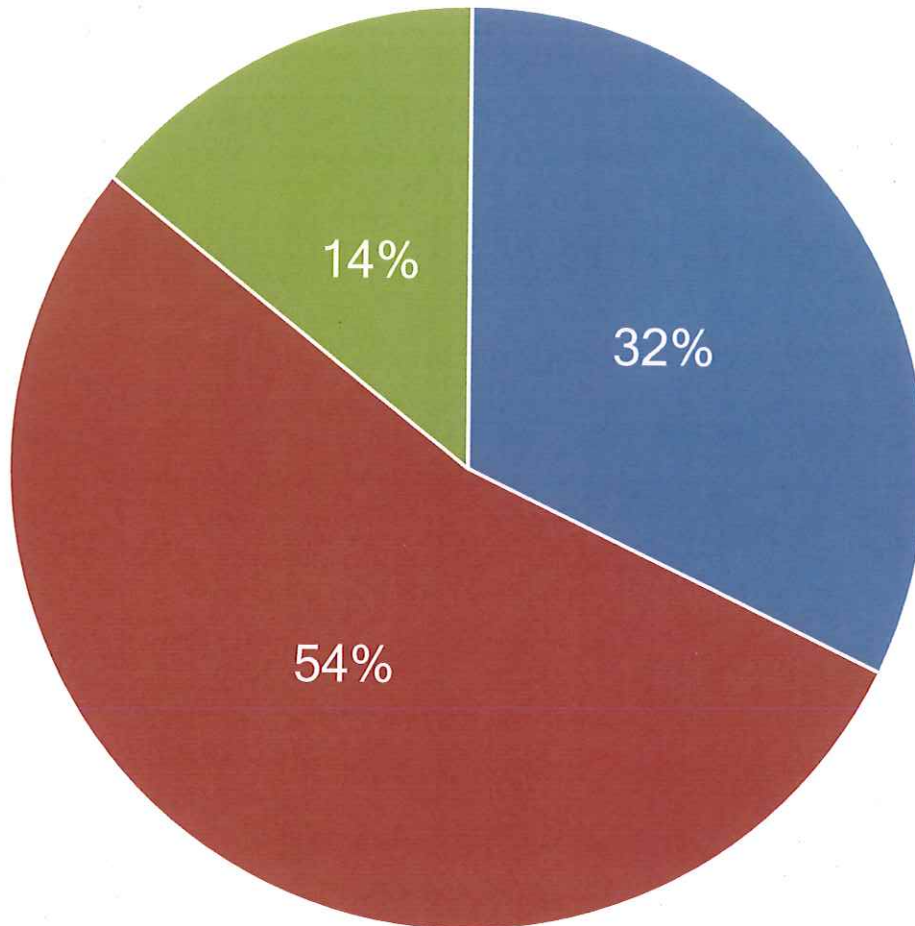
Do you feel there are any challenges to creating price appropriate housing for existing residents in your community?

Source: SCRCOG Survey (n=121)



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=121)



- 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