



# **Town of Essex**

## Affordable Housing Plan

Town of Essex Board of Selectmen

Adopted June 1, 2022

**Completed in Partnership with**

Town of Essex Planning and Zoning Commission



Lower Connecticut River Valley Council of Governments (RiverCOG)



**Lower Connecticut River Valley  
Council of Governments**

**Consultants**

Tyche Planning & Policy Group



SLR International Corporation



## Table of Contents

Community Values Statement.....	3
Introduction.....	4
What is Affordable Housing? .....	4
Why is Affordable Housing Important? .....	4
Plan Development Process .....	5
Essex’s Place in the Region.....	6
Affordable Housing in Essex .....	6
Protected Affordable Housing.....	6
Connecticut Housing Finance Authority Programs .....	6
Housing Needs Assessment.....	7
Land Use & Zoning Assessment.....	10
Infrastructure and Natural Constraints Assessment .....	12
Objectives, Strategies and Action Steps.....	13

## Appendices

Appendix A: Survey Results

Appendix B: Data Analysis and Housing Needs Assessment

## **Community Values Statement**

The issue of housing is a critical component of the continued growth and success of the Town of Essex. While most residents of Essex enjoy a very high quality of life and the unique character of our community, for many others, living in Essex has become further and further out of reach. As property values rise (and property taxes along with them), many older residents are finding it harder to remain in their Essex residences. In addition, entering the housing market is prohibitive for many key groups in Town – teachers, municipal employees, fire-fighters, service-sector workers, etc. Many of our children would find Essex virtually impossible to afford. Essex's long-term success depends on a vibrant mix of residents. In recognition of this issue, the Essex Planning Commission expressed the intention to "Expand the variety of housing options available throughout Essex, including more affordable housing opportunities in both mixed-use developments and within traditional subdivision development" as a key goal statement in its 2015 Plan, and this goal continues to be a priority.

## Introduction

The Town of Essex has developed this Affordable Housing Plan, which identifies strategies to grow the number of affordable housing units over the next five years in a manner that aligns with community values. This plan is intended to satisfy the statutory requirements under CGS Section 8-30j. Affordable Housing Plans must be updated every five years per state statute.

### What is Affordable Housing?

The State defines Affordable Housing as housing that costs 30% or less of household income for households making less than 80% of state or Area Median Income (AMI), whichever is lower. (Affordable Housing Land Use Appeals Act, General Statutes §§ 8-30G [Public Act 17-170]). As of 2021, a family of four making less than \$89,400 per year or an individual making less than \$62,600 per year could qualify for affordable housing in Essex. Income limits are updated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). According to data from HUD, about 1,010 Essex households, 34% overall, make less than 80% of area median income and may be eligible for affordable housing programs.

Affordable housing, as the State defines it, typically only includes protected units that are reserved for low-income households through deed restrictions or through governmental assistance programs such as housing vouchers or subsidized mortgages. According to 2021 data published by the Connecticut Department of Economic and Community Development (DECD), 109 units, or 3.34% of Essex's total housing units were protected affordable units. Essex also has many naturally occurring affordable housing (NOAH) units. While these units may be affordable to low-income households today, they may not be affordable in the future if rents or home sale prices increase.

A common myth around affordable housing is that it consists only of higher density apartments. This is not true. Affordable housing can be like any other type of housing and comes in many forms, shapes and sizes ranging from single-family homes to duplexes and from townhomes to apartments. It can be privately owned or rented. It can house seniors, families with children, single individuals, or persons with disabilities. It can also come in a range of architectural styles making it virtually indistinguishable from other housing types. While some affordable housing units are owned and managed by public entities, most are privately owned and managed.

### Why is Affordable Housing Important?

Affordable housing provides many benefits to the community. Growing the number of affordable housing units would allow those with roots in the community to continue living here, regardless of their economic status. Affordable and diverse housing choices would allow young adults to move back to the community, in which they grew up. Seniors would be able to remain in the

community after they retire and have opportunities to downsize, should they choose. Households that experience a loss of income due to economic circumstances, disability, divorce, or loss of a spouse, would not be displaced from the community, due to the inability to pay for housing. Workers in essential jobs such as teachers, grocery store workers, home health aides, childcare workers, restaurant workers, and first responders would have an opportunity to live where they work. Affordable housing can also support businesses by providing housing choices for entry level workers, medical residents, and lower wage workers at major employers such as Adelbrook, Walmart, Stop and Shop and Covenant Village.

## **Plan Development Process**

### Regional Housing Plan

This Affordable Housing Plan for Essex was developed in conjunction with the Lower Connecticut River Valley Council of Government's Regional Housing Plan. The Regional Housing Plan was created as a high-level view and analysis of the housing landscape for the communities that make up the Lower Connecticut River Valley Region to capture common regional themes, housing data, objectives, and strategies. The Regional Housing Plan was developed in collaboration from Lower Connecticut River Valley Council of Government (RiverCOG) staff and consultants over a 12-month period and provided opportunities for community participation. A project website was launched to engage and educate residents of the Region on different types of affordable housing, share project updates, and solicit feedback through online surveys.

A community survey ran from July to September 2021 and gathered input from over 1300 residents of the Region on community values and housing needs. A small number of Essex residents participated in the survey. Full survey results can be found in *Appendix A*.

Regional public workshops were held on October 5, 2021, and January 24, 2022, which presented the housing needs assessment, community survey results, case studies and potential strategies. Participants were asked to provide to input on potential strategies for the region. Participants showed support for a range of strategies, including inclusionary zoning for new multi-family developments with a fee-in-lieu option, expansion of the cooperative homeownership program, and reducing restrictions on accessory dwelling units.

### Municipal Affordable Housing Plan Annexes

An Affordable Housing Plan "Annex" was then created for each of the member municipalities of RiverCOG to provide supplemental data and information as well as objectives and strategies that are unique to each community. A virtual public workshop was held separately for each community between February and March 2022 to gather feedback that was specific to each town. Essex's municipal workshop took place on March 17, 2022. The outcomes of these public workshops helped shape the content of each Affordable Housing Plan Annex. We encourage readers of this Annex plan to also read the Regional Housing Plan for more information on the context of housing background and context for the Lower Connecticut River Valley Region.



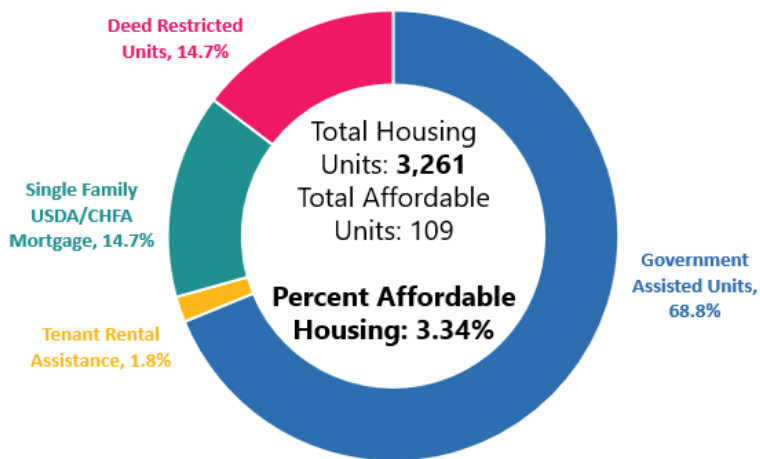
## Essex's Place in the Region

Essex is a small historic town of 6,733 residents located in southern Middlesex County. According to the 2019 American Community Survey, Essex has 2,907 households and a median household income of \$102,243.

Essex contains three villages - Essex Village, Centerbrook, and Ivoryton – and is known for its riverfront location, historic character and the Essex Steam Train and Riverboat. Essex has often been named one of the best small towns in America.

## Affordable Housing in Essex

**Protected Affordable Units in Essex, 2021**



*Source: DECD Affordable Housing Appeals List, 2021*

### Protected Affordable Housing

As of 2021, there were 109 protected affordable housing units in Essex, comprising 3.34% of the Town's total housing stock. These units are reserved for low-income occupants and are not on the open market. There were 75 government assisted units, 16 USDA or CHFA mortgages, 16 deed restricted units, and 2 tenant rental assisted units.

The different types of affordable housing in Essex today are described in the sections below.

### Connecticut Housing Finance Authority Programs

The Connecticut Housing Financing Authority (CHFA) is a self-funded, quasi-public organization. Its mission is to alleviate the shortage of housing for low- to moderate-income families and persons in the state and, when appropriate, to promote or maintain the economic development of the state through employer-assisted housing efforts. Mortgages through CHFA are available for first time homebuyers purchasing homes that are within the CHFA Sales Price Limits who have a gross income that is within the Income Limits.

### Naturally Occurring Affordable Housing

Private housing on the open market may be affordable to low-income households. It is sometimes referred to as Naturally Occurring Affordable Housing (NOAH). This housing has no deed restriction or subsidy, but still costs a low-income household no more than 30% of their income. However, low-income households must compete with other more affluent households to occupy these units. As prices rise, the affordability of these units may disappear.

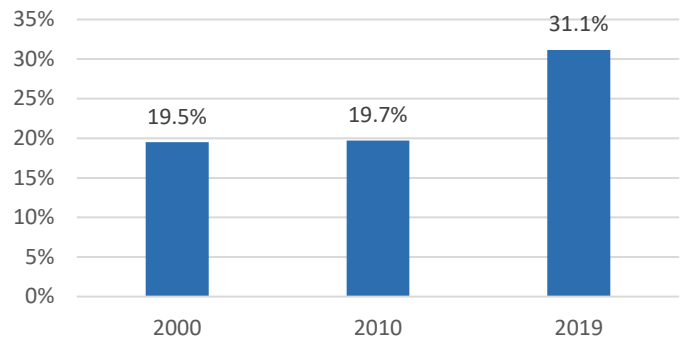
## Housing Needs Assessment

This section presents a summary of the key findings from the Housing Needs Assessment. For the complete Housing Needs Assessment, please see *Appendix B*.

### Demographics

- Essex's population has been on a steady rise since the 1960s but is expecting to decline by 25% over the next twenty years, according to population projections developed by the Connecticut State Data Center.
- The last ten years has seen a growing middle-aged population, and a decline in the 65+ population. Even so, the 65+ age group is continuing to make up a growing share of Essex's total population, at 31.1% as of 2019.

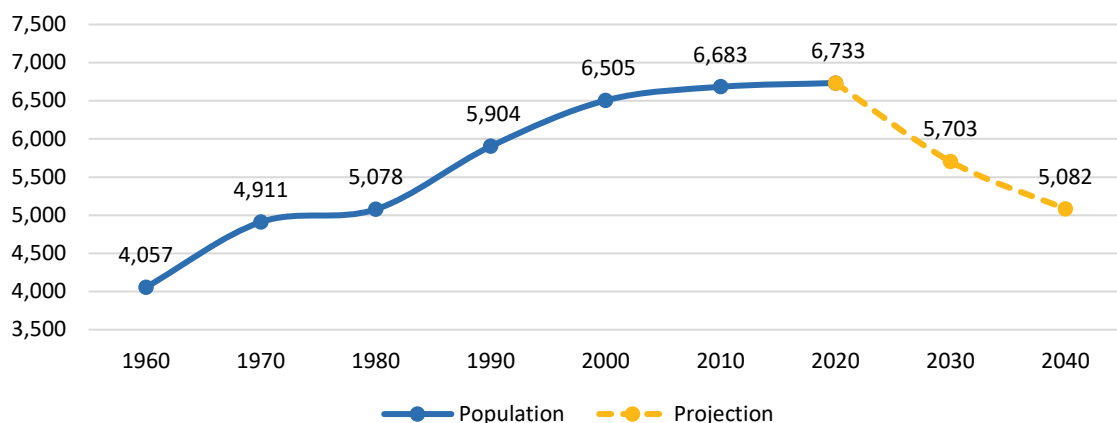
#### Percent of Population Age 65 years old and over



Source: 2000, 2010 Decennial Census; 2019 ACS 5-Year Estimates

- There has also been some growth observed in the younger age groups, particularly with children under 5, and the 5–15-year-old age group.
- The young adult cohort has seen some recent decline, indicating a trend of younger adults aging out of the community.
- Like many other towns in the Region, Essex's average household size is getting smaller; as of 2019, 76% of Essex's households were comprised of one or two people. Despite the small household sizes, most houses (62%) in Essex have three or more bedrooms, which suggests that the town's supply of smaller housing units has not kept up with this growing demand.

### Town of Essex Population Trends



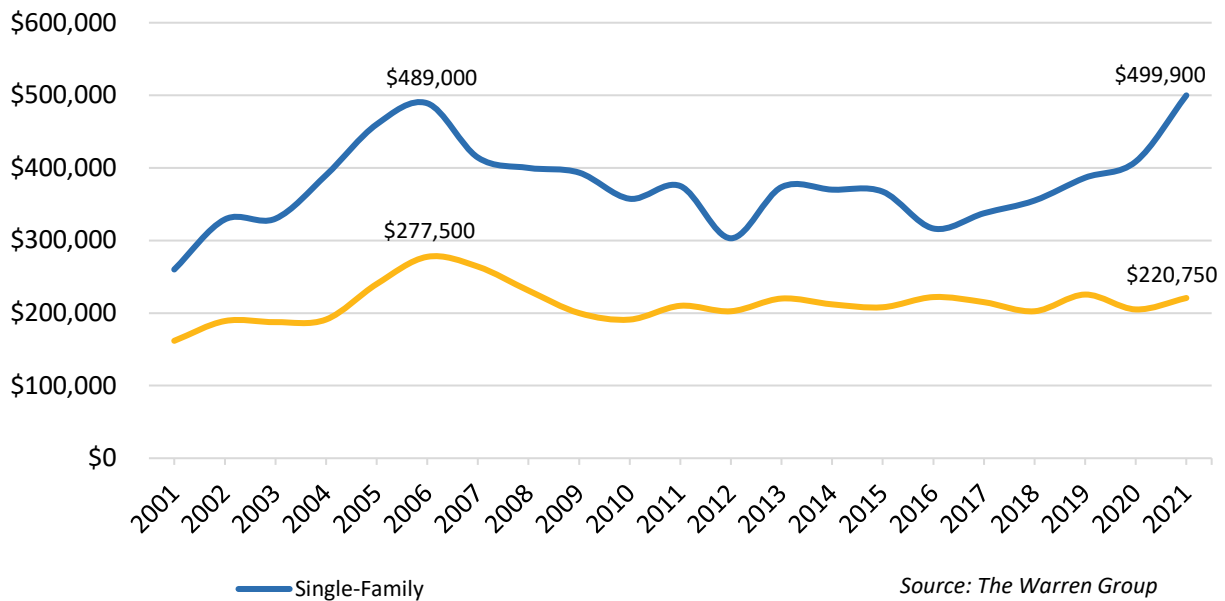
Source: Decennial Census 1960-2020, CT Data Center Projections



## Housing Stock

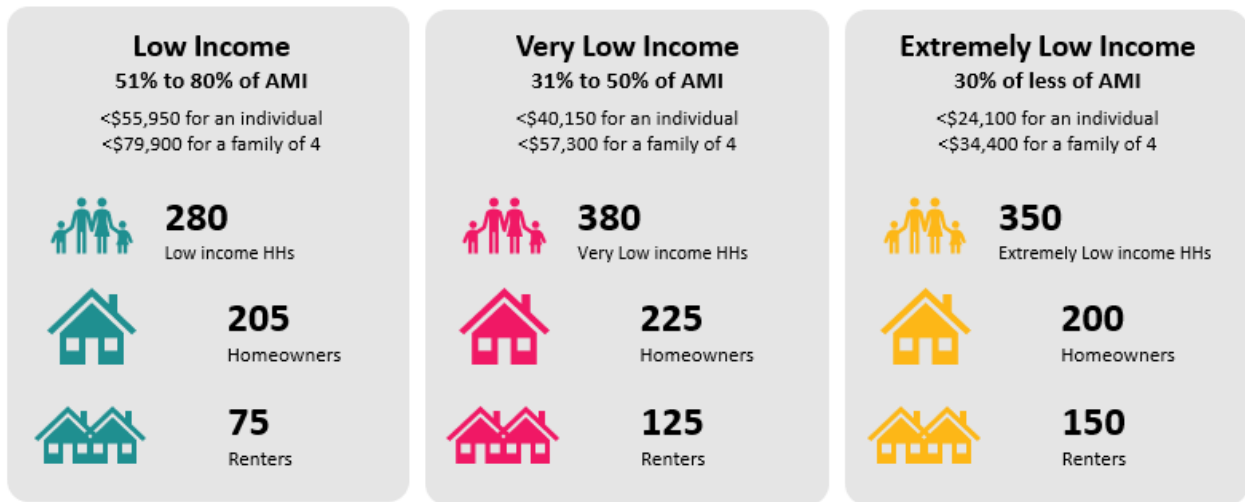
- Essex's housing stock is nearly exclusively owner-occupied, single-family detached units. 76% of the town's housing stock is single family detached homes.
- 62% of housing units in Essex have three or more bedrooms, although in 2019, 76% of households had two people or fewer. The size of units in Essex are largely suited to larger families with children.
- 2020 saw the median home sales price nearly surpassing the 2005 historic high, reaching \$488,125. Between 2020 and 2021, the median sales price for a single family home increased by nearly 20%.
- From 2017 to 2021, home sales were generally stable, averaging about 118 per year.
- Housing permit activity dropped off since in the mid-2000s, indicating lack of available land and economic conditions. Since 2015, Essex has averaged about 27 permits each year. The Town had a large spike in 2017 where 70 permits were issued, which soon dropped off in the following years.

### Town of Essex Median Home Sale Price: 2000 to 2021



## Housing Need

### How many Essex Families Need Affordable Housing?



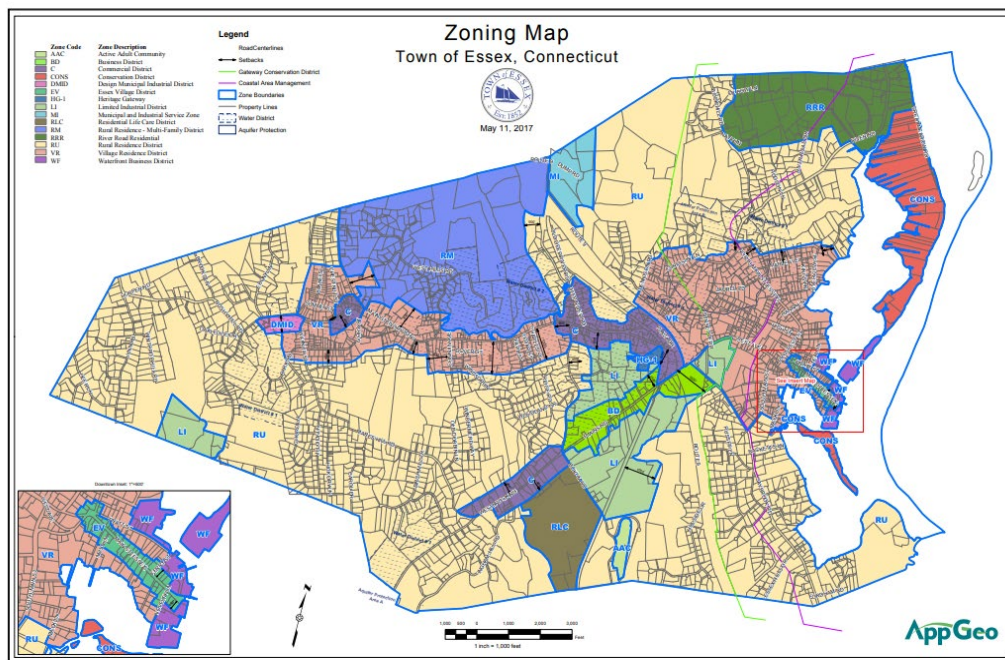
Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- There are **1,010 households** in Essex (34% of total) who meet the definition of low income (household income <80% of AMI)
- Cost burdened households spend greater than 30% of their income on housing and may have difficulty affording other necessities such as food, clothing, transportation, and medical care. 29% of Essex households are cost burdened. About 66% of Essex's low-income households are cost-burdened, compared to only 11% of households who are not considered low-income.
- Renters are more likely to be cost-burdened in Essex compared to owners.
- The population in Essex under 65 is more likely to be cost burdened than the over-65 age group.
- A housing gap analysis was performed comparing the supply of "naturally occurring" affordable housing to local demand. There is an existing need among residents for affordable housing units for households of various sizes. The greatest need is for owner families and individual owners and renters.

## Land Use & Zoning Assessment

This section presents a summary of the key findings from the Planning and Zoning Review. For more details, please see *Appendix B*.

- Single family dwellings are allowed in all residential districts, as well as the Commercial District
- These districts include the Village Residence District, Residence District, Multifamily District, Active Adult Community District, River Road Residential, Essex Village District, and the Commercial District.



- Accessory dwelling units are allowed in all residential districts.
- Apartments are allowed in commercial buildings in the Essex Village District, Business District, and Commercial District.
- Multifamily dwellings are allowed in the Rural Residence Multi-Family District by Special Exception, Heritage Gateway District. There is a four-unit maximum for such developments.
- Adopted in 2015, Essex's Plan of Conservation and Development defines several goals for housing development in town:

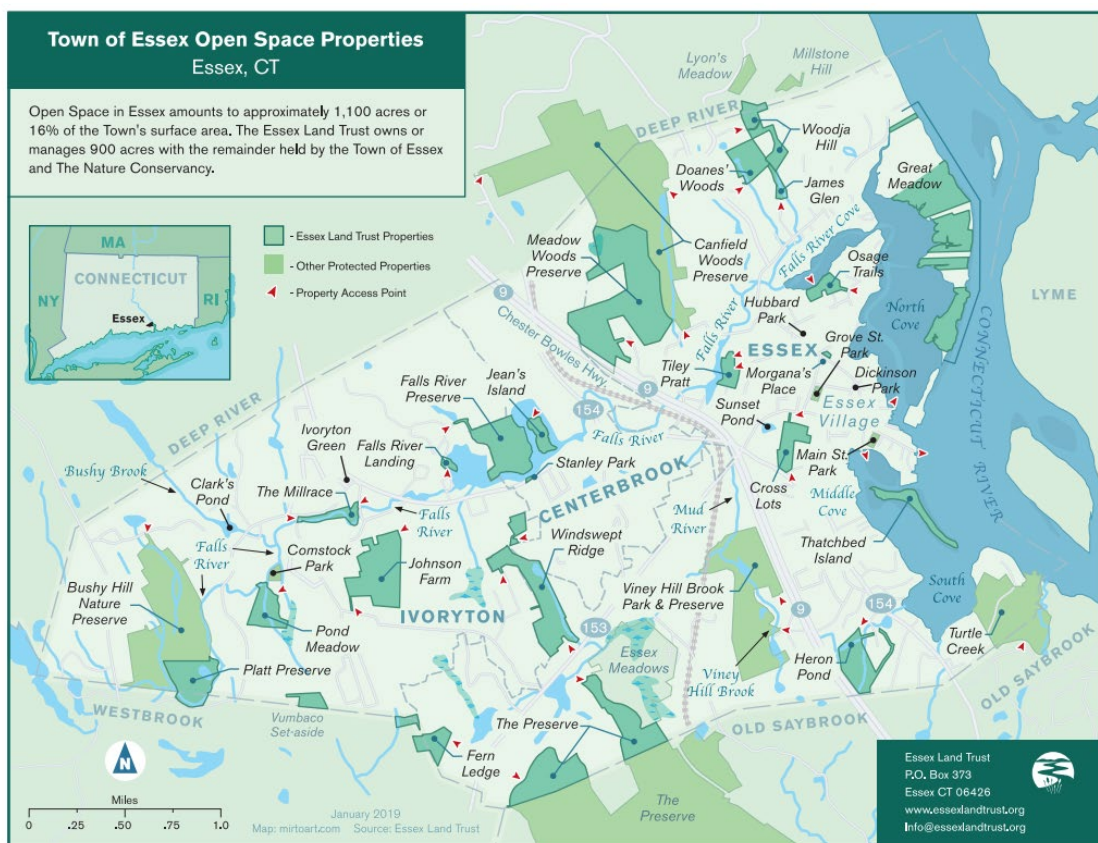
Zone Code	Zone Description
AAC	Active Adult Community
BD	Business District
C	Commercial District
CONS	Conservation District
DMID	Design Municipal Industrial District
EV	Essex Village District
HG-1	Heritage Gateway
LI	Limited Industrial District
MI	Municipal and Industrial Service Zone
RLC	Residential Life Care District
RM	Rural Residence - Multi-Family District
RRR	River Road Residential
RU	Rural Residence District
VR	Village Residence District
WF	Waterfront Business District

- *"Promote Mixed Use, Compact, Architecturally-Appropriate Development and Redevelopment in Villages of Essex, Centerbrook, and Ivoryton and in key hubs of Bokum Corner and the Route 9 Gateway"*
- *"Expand the variety of housing options available throughout Essex, including more affordable housing opportunities in both mixed use developments and within traditional subdivision development"*
- The POCD proposes increasing density and mixed-use development in the Village Center/downtown area via zoning changes, revising multifamily residential zoning, developing Incentive Housing Zone regulations.
- The POCD also proposes making infrastructure improvements, including public sewer or community wastewater service, and natural gas.
- Essex has already made progress on some of its housing development goals, such as accessory dwellings unit regulations.

## Infrastructure and Natural Constraints Assessment

This section presents a summary of the key findings from the Infrastructure and Natural Environment Review. For more details, please see *Appendix B*.

- Because Essex lacks a public sewer system, residents instead rely on private septic systems. This limits the intensity of development that the land can support.
- Not all the land in Town can be used for development. Restrictions on development include:
  - Environmentally sensitive areas such as watercourses, wetlands, and their buffers.
  - Conservation District, Water Resource District, Coastal Management District, Flood Plain District.
  - 1,100 acres of open space.



## Objectives, Strategies and Action Steps

In order to increase the availability of affordable housing and broader housing opportunities in Essex, the Town will undertake the following:

### 1) Undertake Administrative Actions

**Action 1.1** Create “Affordable Housing” Page on Town Website with information and resources for property owners and developers (*Lead entity: Town Staff*)

**Action 1.2** Promote USDA and CHFA homebuyer assistance programs to real estate and home buyer communities (*Lead entity: Town Staff*)

**Action 1.3** Promote relaxed Accessory Apartment regulations to encourage expansion of housing opportunities in Essex (*Lead Entity: Planning & Zoning Commission*)

**Action 1.4** Establish, in conjunction with or independent of, Inclusionary Zoning provisions, a Housing Trust Fund (*Lead Entity: Planning & Zoning Commission / Board of Selectmen*)

### 2) Make Regulatory Adjustments

**Action 2.1** Continue modifications of Zoning Regulations to facilitate broader housing opportunities, including:

- i. Consideration of Inclusionary Zoning requirements
- ii. Adoption of Special Development Districts in “Development Node” areas as identified in the Plan of Conservation & Development
- iii. Allowance of middle-density multifamily in core village areas and along key transportation corridors (*Lead entity: Planning & Zoning Commission*)

### 3) Pursuing New Development Projects

**Action 3.1** Update list of suitable development sites, prioritizing properties with access to transit, major transportation corridors, and local amenities and within “Development Nodes” as identified within the Plan of Conservation & Development (*Lead Entity: Planning & Zoning Commission*)

**Action 3.2** Prioritize the creation of first floor units and units with accessibility to accommodate elderly residents (*Lead entity: Planning and Zoning Commission*)

### 4) Working With Partners

**Action 4.1-** Create and participate in a regional Housing Committee with RiverCOG towns, specifically the towns of Deep River and Chester, to pursue housing plan implementation (*Lead entity: Planning & Zoning Commission / Board of Selectmen*)



**Action 4.2-** Conduct, with regional municipal partners, a series of public information and outreach sessions to broaden the public understanding of housing needs and potential opportunities (*Lead entity: Board of Selectmen / Town Staff*)

**Action 4.3-** Continue to work with HOPE Partnership, Essex Housing Authority, and other mission-driven developers to seek opportunities and funding for housing projects (*Lead Entity: Board of Selectmen / Town Staff*)

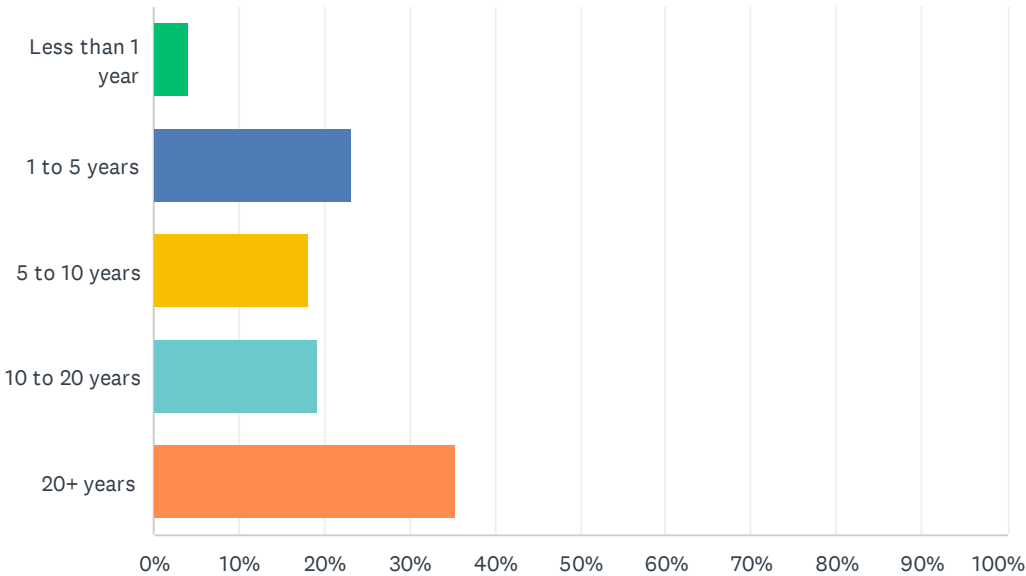
# **Appendix A**

## **Town of Essex Affordable Housing Plan**

### **RiverCOG Housing Survey - Town of Essex Results**

## Q2 How long have you lived in Essex?

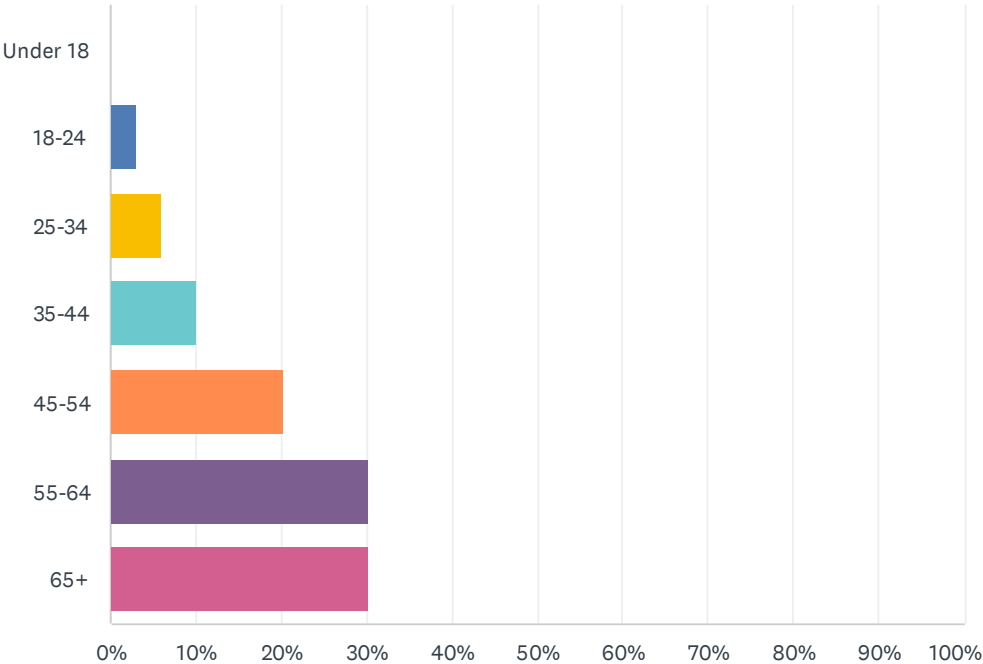
Answered: 99    Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	4.04%	4
1 to 5 years	23.23%	23
5 to 10 years	18.18%	18
10 to 20 years	19.19%	19
20+ years	35.35%	35
TOTAL		99

### Q3 What is your age?

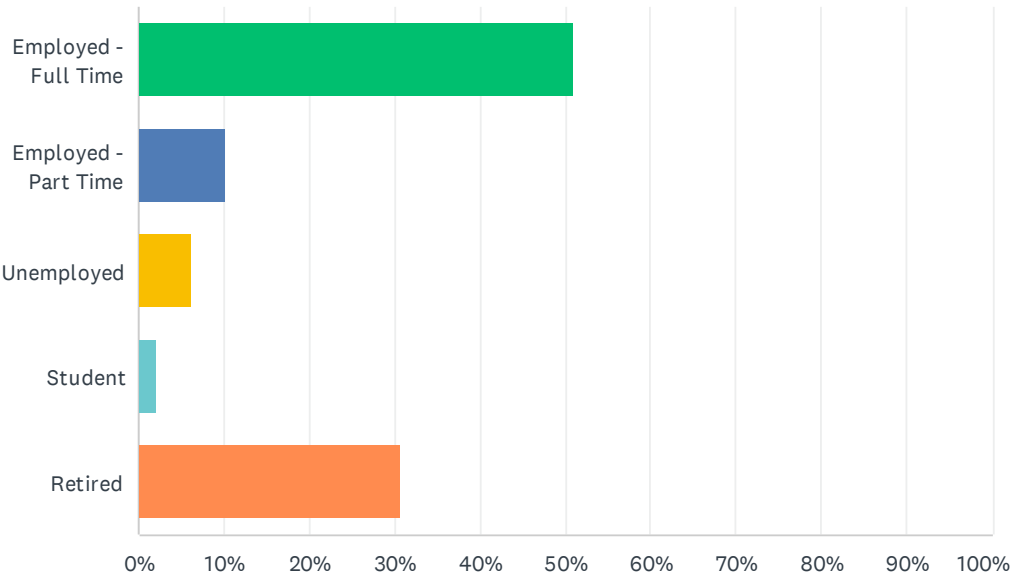
Answered: 99    Skipped: 0



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	3.03%	3
25-34	6.06%	6
35-44	10.10%	10
45-54	20.20%	20
55-64	30.30%	30
65+	30.30%	30
TOTAL		99

# Q4 What is your employment status?

Answered: 98    Skipped: 1



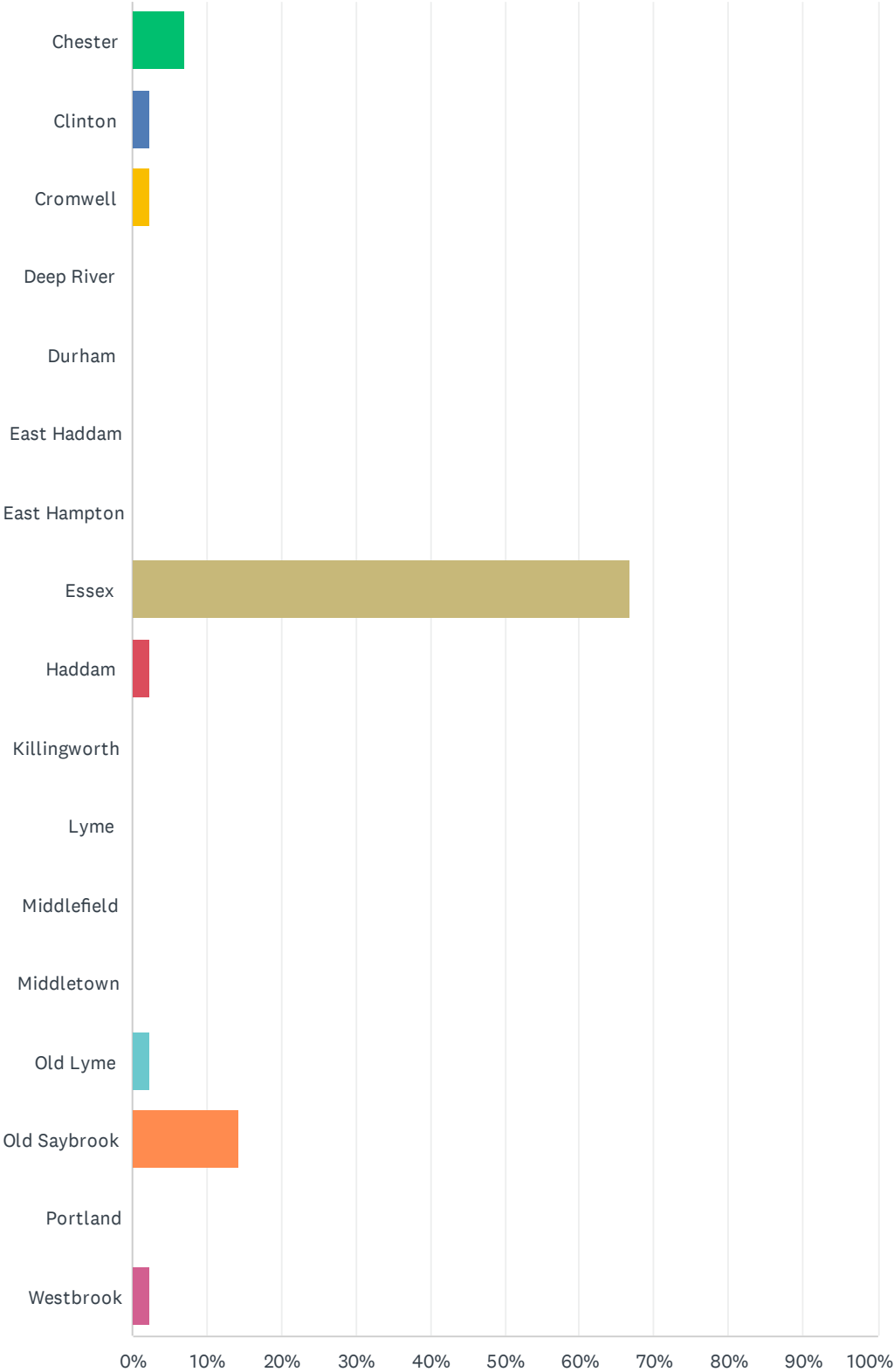
ANSWER CHOICES	RESPONSES	
Employed - Full Time	51.02%	50
Employed - Part Time	10.20%	10
Unemployed	6.12%	6
Student	2.04%	2
Retired	30.61%	30
TOTAL		98

Q5 Which town or city do you work in? Chose the location of your primary job if more than one applies.

Answered: 42 Skipped: 57



RiverCOG Housing Survey



# RiverCOG Housing Survey

ANSWER CHOICES	RESPONSES	
Chester	7.14%	3
Clinton	2.38%	1
Cromwell	2.38%	1
Deep River	0.00%	0
Durham	0.00%	0
East Haddam	0.00%	0
East Hampton	0.00%	0
Essex	66.67%	28
Haddam	2.38%	1
Killingworth	0.00%	0
Lyme	0.00%	0
Middlefield	0.00%	0
Middletown	0.00%	0
Old Lyme	2.38%	1
Old Saybrook	14.29%	6
Portland	0.00%	0
Westbrook	2.38%	1
TOTAL		42

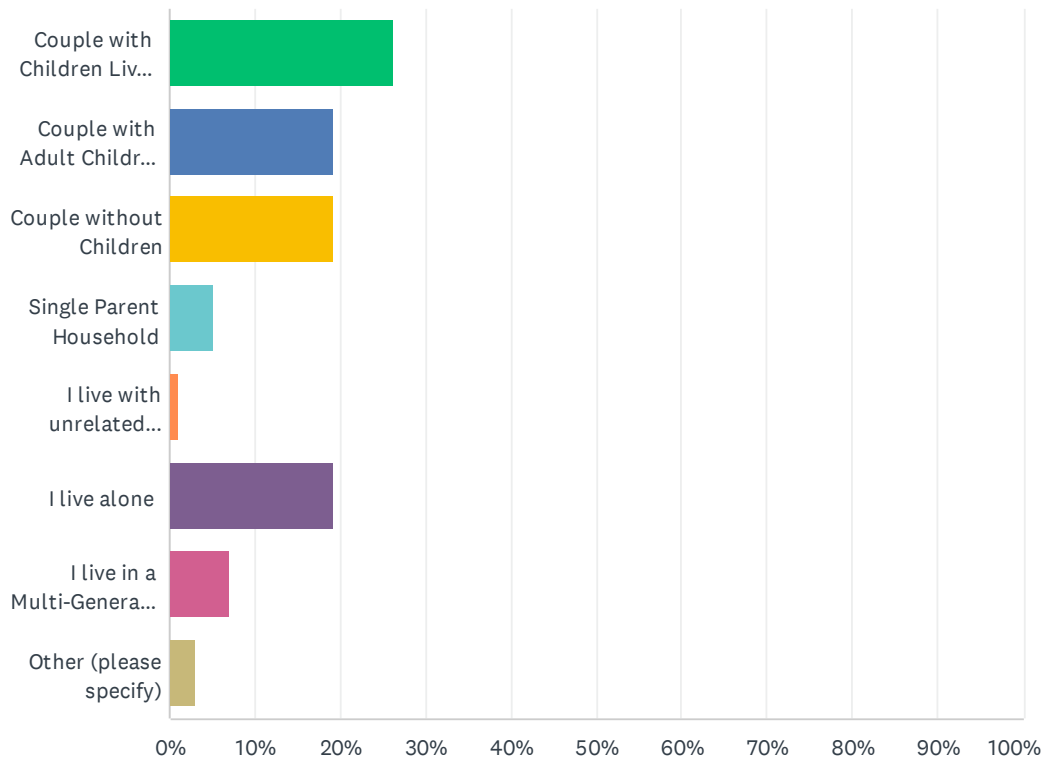
#	OTHER (PLEASE SPECIFY)	DATE
1	Branford	3/17/2022 7:47 PM
2	Retired	3/13/2022 6:44 PM
3	Greenport, NY (Plum Island)	3/12/2022 7:25 AM
4	Work from home Essex, monthly to Stamford	3/9/2022 1:59 PM
5	NYC	2/17/2022 11:41 AM
6	Remote Boston	1/24/2022 7:05 PM
7	New Haven	1/5/2022 10:57 AM
8	RHODE Island	1/4/2022 7:25 PM
9	RHODE Island	1/4/2022 7:25 PM
10	Boston ma	1/4/2022 4:38 AM
11	Hartford	1/3/2022 12:59 PM
12	Retired	10/30/2021 3:59 PM
13	Retired	10/30/2021 9:30 AM
14	New Haven/Essex	10/30/2021 8:00 AM
15	Hartford	10/29/2021 11:11 AM

# RiverCOG Housing Survey

16	N/A	10/27/2021 3:53 PM
17	retired	10/13/2021 11:05 AM
18	none	9/29/2021 8:38 PM
19	New Haven	9/27/2021 8:58 PM
20	Hartford	9/21/2021 8:52 PM
21	Retired	9/15/2021 4:51 PM
22	Retired	9/13/2021 8:12 PM
23	Groton	9/13/2021 8:04 PM
24	New haven	9/13/2021 7:58 PM
25	Branford	9/13/2021 1:01 PM
26	retired	9/12/2021 9:53 PM
27	Groton	9/11/2021 10:49 AM
28	Hartford	9/11/2021 6:30 AM
29	Unemployed	9/10/2021 4:33 PM
30	Retired	9/10/2021 4:33 PM
31	Branford	9/10/2021 3:42 PM
32	west hartford	9/10/2021 11:10 AM
33	Overseas-consulting	9/9/2021 2:57 PM
34	North Branford	9/9/2021 2:07 PM
35	remote	9/9/2021 1:59 PM
36	Unemployed	9/5/2021 11:55 PM
37	Retired	9/5/2021 7:56 AM
38	Retired	9/4/2021 8:35 PM
39	Retired	9/3/2021 7:03 AM
40	Retired	9/2/2021 1:55 AM
41	unemployed	8/27/2021 1:48 PM
42	N/a	8/27/2021 8:48 AM
43	Don't work	8/27/2021 4:47 AM
44	Rocky Hill	8/26/2021 9:17 PM
45	Retired	8/26/2021 4:03 PM
46	Waterbury	7/29/2021 12:31 PM

## Q6 What type of household do you live in?

Answered: 99 Skipped: 0

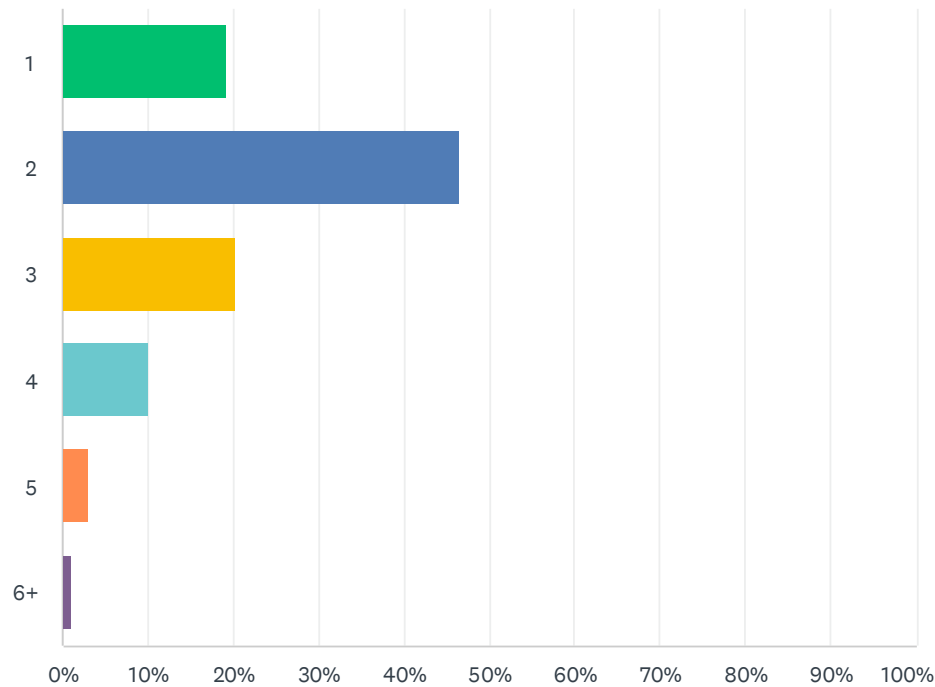


ANSWER CHOICES	RESPONSES	
Couple with Children Living at Home	26.26%	26
Couple with Adult Children (Empty Nester)	19.19%	19
Couple without Children	19.19%	19
Single Parent Household	5.05%	5
I live with unrelated others (roommates)	1.01%	1
I live alone	19.19%	19
I live in a Multi-Generational Household	7.07%	7
Other (please specify)	3.03%	3
<b>TOTAL</b>		<b>99</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	I live with my parents	9/10/2021 4:33 PM
2	widow w/2 college students-1 home and 1 out of state	9/9/2021 1:56 PM
3	couple in retirement community	8/17/2021 12:13 PM

Q7 How many people live in your household, including yourself?

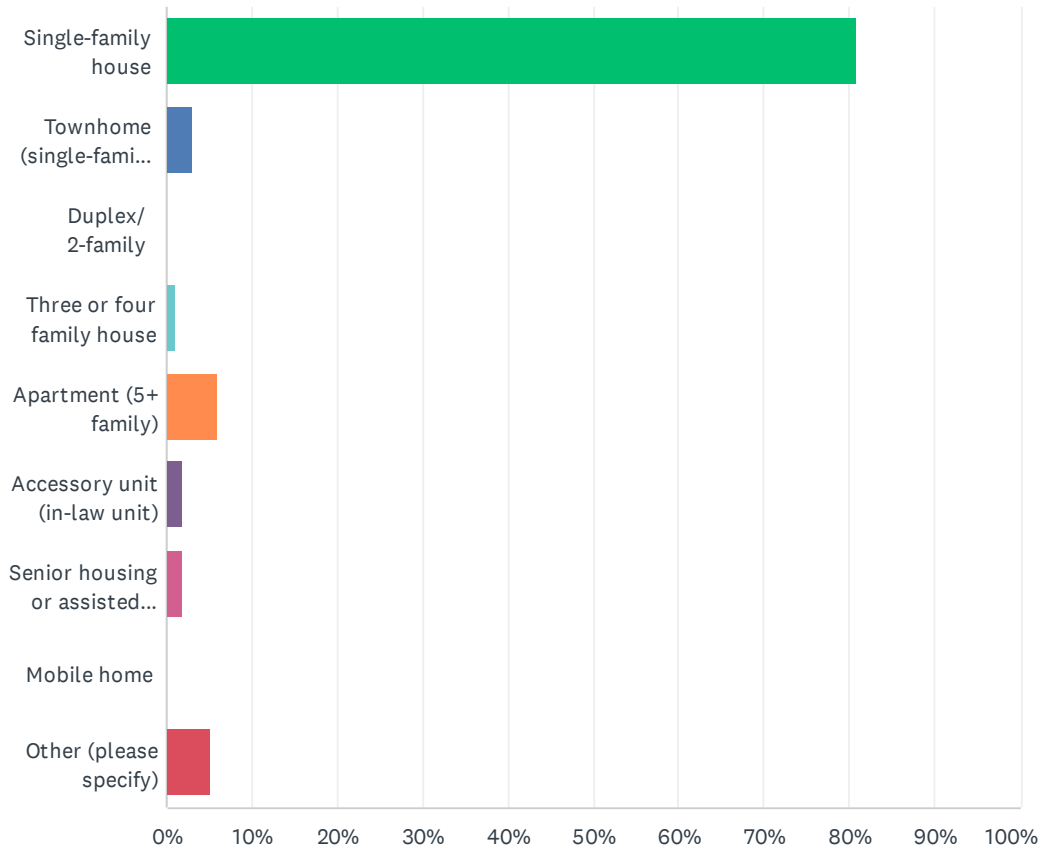
Answered: 99    Skipped: 0



ANSWER CHOICES	RESPONSES	
1	19.19%	19
2	46.46%	46
3	20.20%	20
4	10.10%	10
5	3.03%	3
6+	1.01%	1
TOTAL		99

## Q8 What type of home do you currently live in?

Answered: 99 Skipped: 0



ANSWER CHOICES	RESPONSES	
Single-family house	80.81%	80
Townhome (single-family attached)	3.03%	3
Duplex/ 2-family	0.00%	0
Three or four family house	1.01%	1
Apartment (5+ family)	6.06%	6
Accessory unit (in-law unit)	2.02%	2
Senior housing or assisted living	2.02%	2
Mobile home	0.00%	0
Other (please specify)	5.05%	5
<b>TOTAL</b>		<b>99</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Apartment 1 bedroom	3/11/2022 9:10 PM

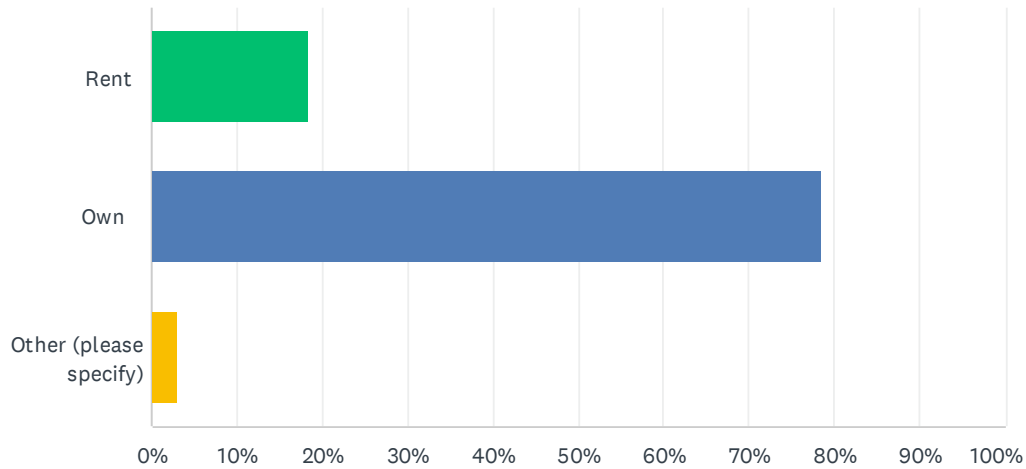


## RiverCOG Housing Survey

2	Affordable Housing	9/15/2021 4:51 PM
3	condo unit in building of 4 units	9/9/2021 1:56 PM
4	4 Unit Condo Ranch Unit One of Ten Buildings of 4	9/5/2021 11:55 PM
5	Condo	9/5/2021 7:56 AM

Q9 For demographic purposes, it is helpful to have a sense of household income and ownership status of those responding to this survey. Do you rent or own your residence?

Answered: 98 Skipped: 1

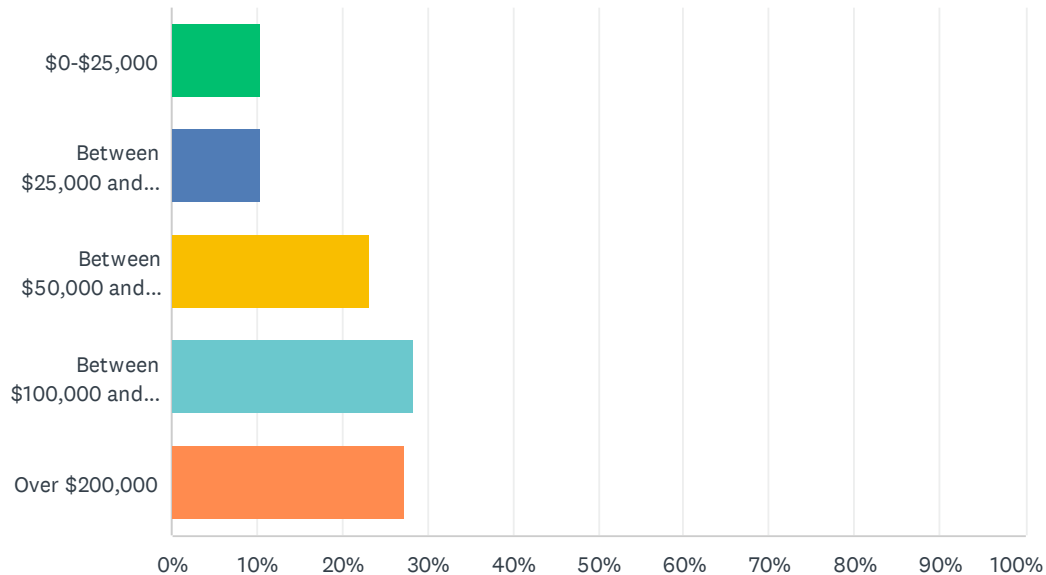


ANSWER CHOICES	RESPONSES	
Rent	18.37%	18
Own	78.57%	77
Other (please specify)	3.06%	3
TOTAL		98

#	OTHER (PLEASE SPECIFY)	DATE
1	Rent free	9/10/2021 4:33 PM
2	Family owned	9/5/2021 7:56 AM
3	boyfriend owns	8/26/2021 4:56 PM

**Q10 Please indicate which annual household income range you currently fall under. Note: Household income measures the combined incomes of all people sharing a particular household or place of residence and includes every form of income.**

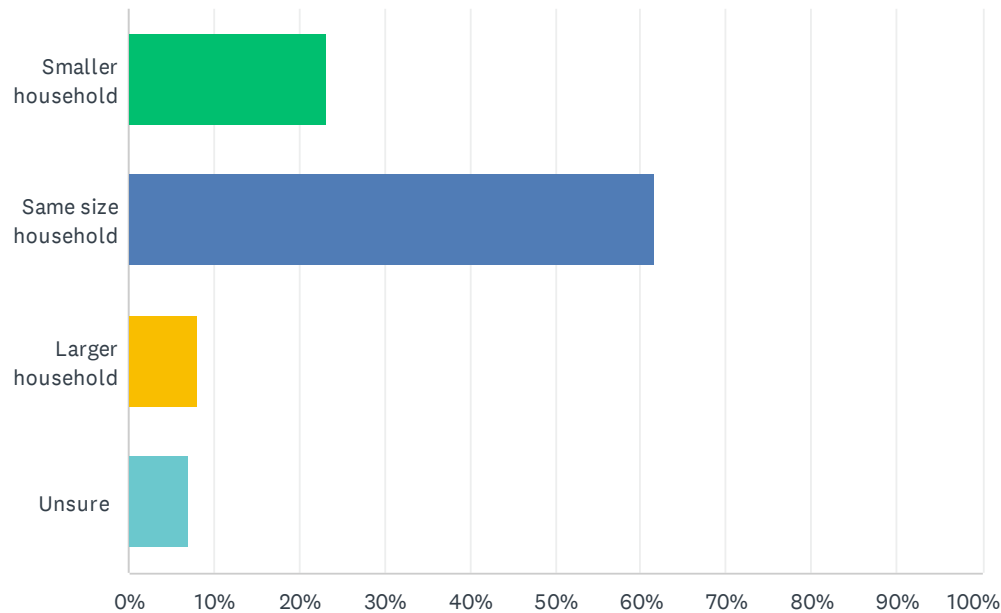
Answered: 95 Skipped: 4



ANSWER CHOICES	RESPONSES	
\$0-\$25,000	10.53%	10
Between \$25,000 and \$49,999	10.53%	10
Between \$50,000 and \$99,999	23.16%	22
Between \$100,000 and \$199,999	28.42%	27
Over \$200,000	27.37%	26
TOTAL		95

Q11 What size household do you see yourself living in five years from now?

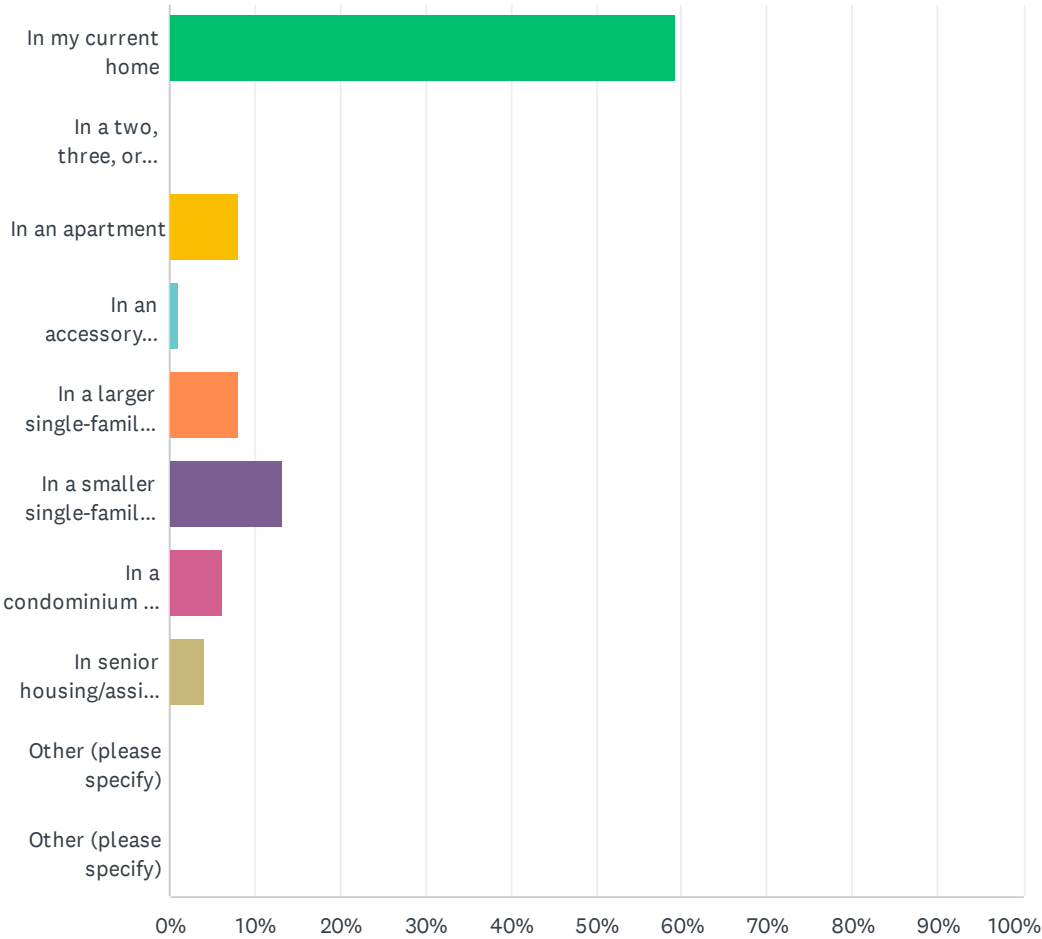
Answered: 99    Skipped: 0



ANSWER CHOICES	RESPONSES	
Smaller household	23.23%	23
Same size household	61.62%	61
Larger household	8.08%	8
Unsure	7.07%	7
TOTAL		99

Q12 Looking ahead five years from now, what type of housing do you see yourself living in?

Answered: 98    Skipped: 1



RiverCOG Housing Survey

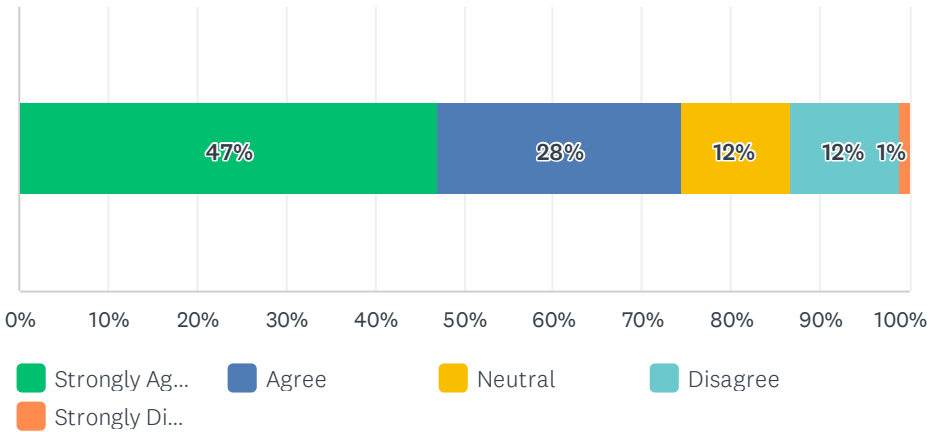
ANSWER CHOICES		RESPONSES	
In my current home		59.18%	58
In a two, three, or four-family home		0.00%	0
In an apartment		8.16%	8
In an accessory dwelling/in-law apartment		1.02%	1
In a larger single-family home		8.16%	8
In a smaller single-family home		13.27%	13
In a condominium or townhome		6.12%	6
In senior housing/assisted living		4.08%	4
Other (please specify)		0.00%	0
Other (please specify)		0.00%	0
TOTAL			98

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	



Q13 Housing in Connecticut is too expensive

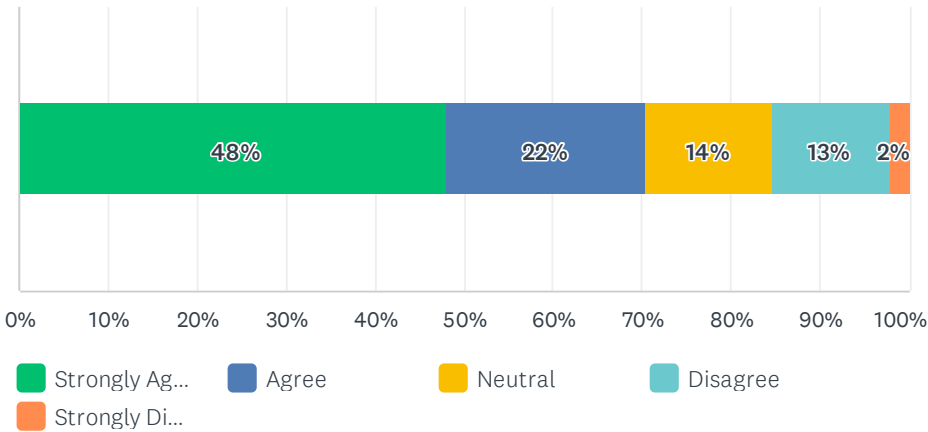
Answered: 98    Skipped: 1



ANSWER CHOICES	RESPONSES	
Strongly Agree	47%	46
Agree	28%	27
Neutral	12%	12
Disagree	12%	12
Strongly Disagree	1%	1
TOTAL		98

Q14 Housing in the Lower Connecticut River Valley region is too expensive

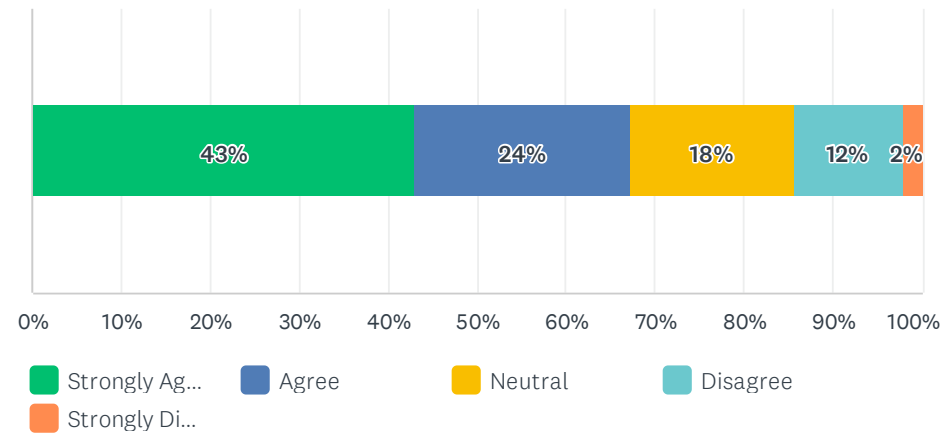
Answered: 98    Skipped: 1



ANSWER CHOICES	RESPONSES	
Strongly Agree	48%	47
Agree	22%	22
Neutral	14%	14
Disagree	13%	13
Strongly Disagree	2%	2
TOTAL		98

Q15 Housing in my town or city is too expensive

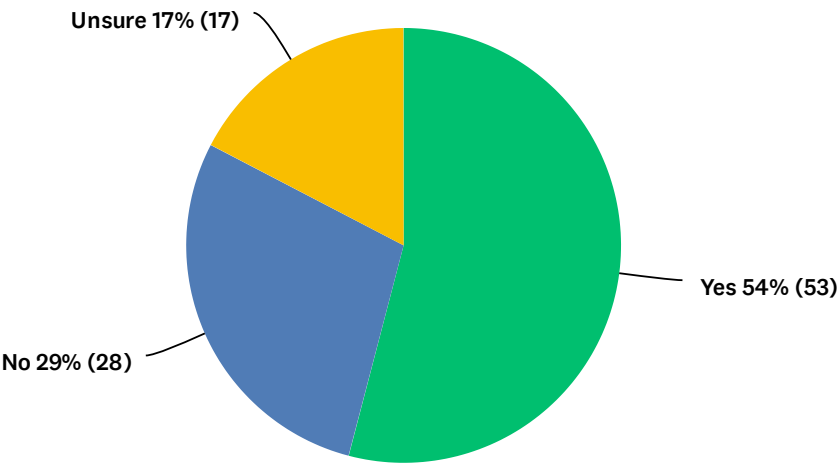
Answered: 98    Skipped: 1



ANSWER CHOICES	RESPONSES	
Strongly Agree	43%	42
Agree	24%	24
Neutral	18%	18
Disagree	12%	12
Strongly Disagree	2%	2
TOTAL		98

Q16 Do you know anyone that would move to your town or city, or, if they already live there, would stay, if it were more affordable?

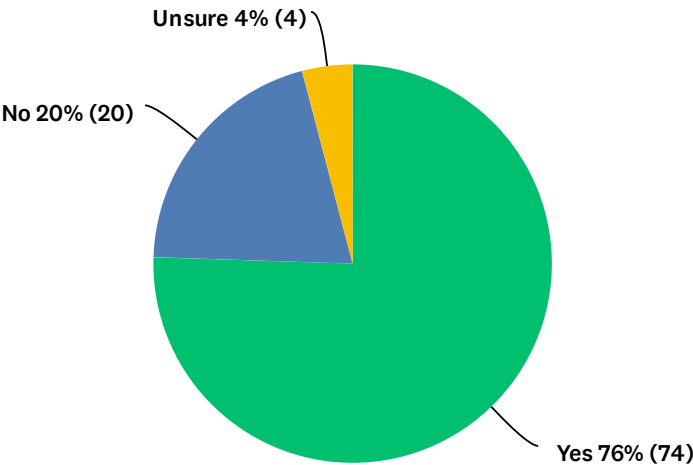
Answered: 98    Skipped: 1



ANSWER CHOICES		RESPONSES	
Yes		54%	53
No		29%	28
Unsure		17%	17
TOTAL			98

Q17 Do you think that affordable or attainable housing is an important component of your community’s longevity?

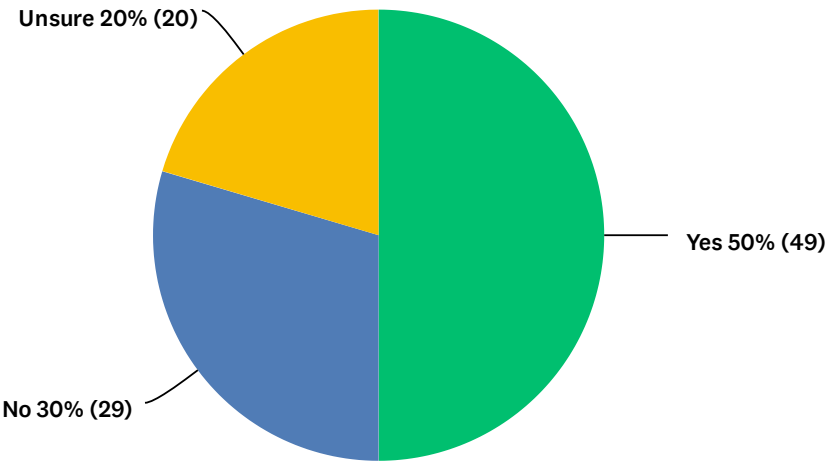
Answered: 98    Skipped: 1



ANSWER CHOICES		RESPONSES	
Yes		76%	74
No		20%	20
Unsure		4%	4
TOTAL			98

Q18 Thinking of your family, friends and neighbors, do any of them struggle with housing costs?

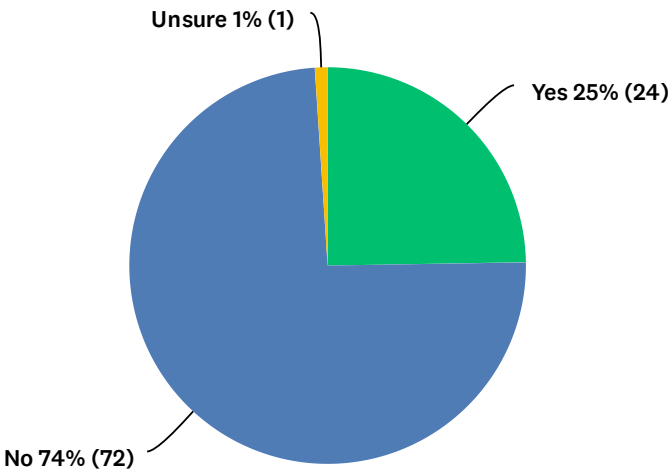
Answered: 98 Skipped: 1



ANSWER CHOICES		RESPONSES	
Yes		50%	49
No		30%	29
Unsure		20%	20
TOTAL			98

Q19 Do you personally struggle with housing costs?

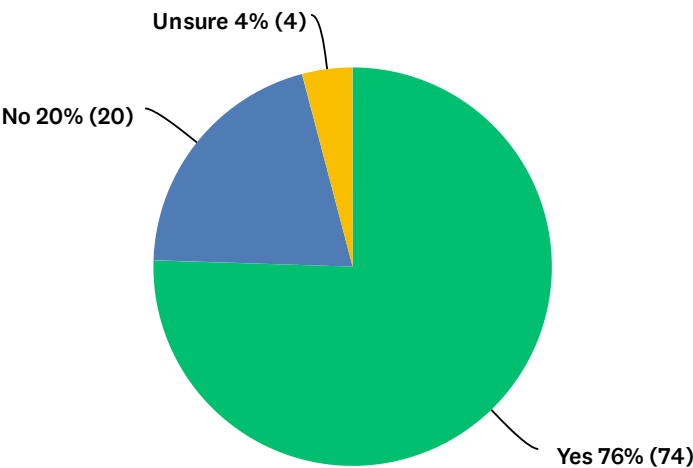
Answered: 97    Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	25%	24
No	74%	72
Unsure	1%	1
TOTAL		97

Q20 Are you aware of any affordable housing in your community?

Answered: 98    Skipped: 1

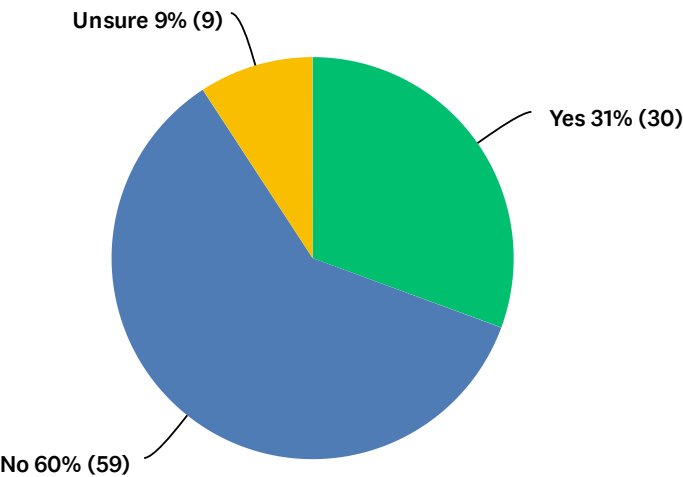


ANSWER CHOICES		RESPONSES	
Yes		76%	74
No		20%	20
Unsure		4%	4
TOTAL			98



Q21 Thinking of the types of housing in your community do you think there are enough options to meet residents' current needs?

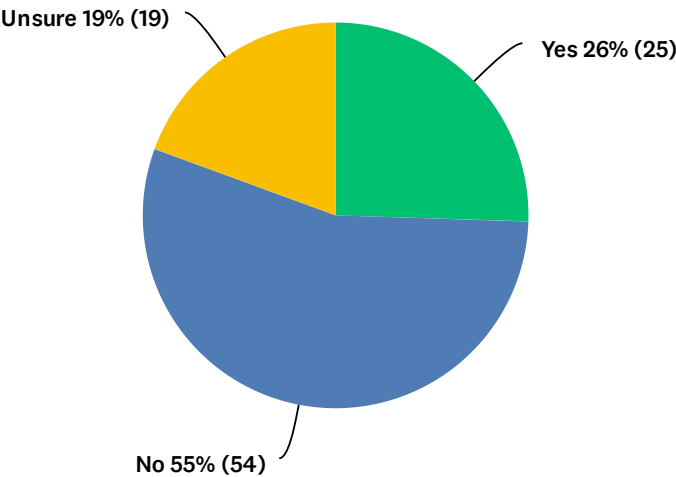
Answered: 98    Skipped: 1



ANSWER CHOICES		RESPONSES	
Yes		31%	30
No		60%	59
Unsure		9%	9
TOTAL			98

Q22 Do you think that the existing housing stock is adequate to satisfy future market demands?

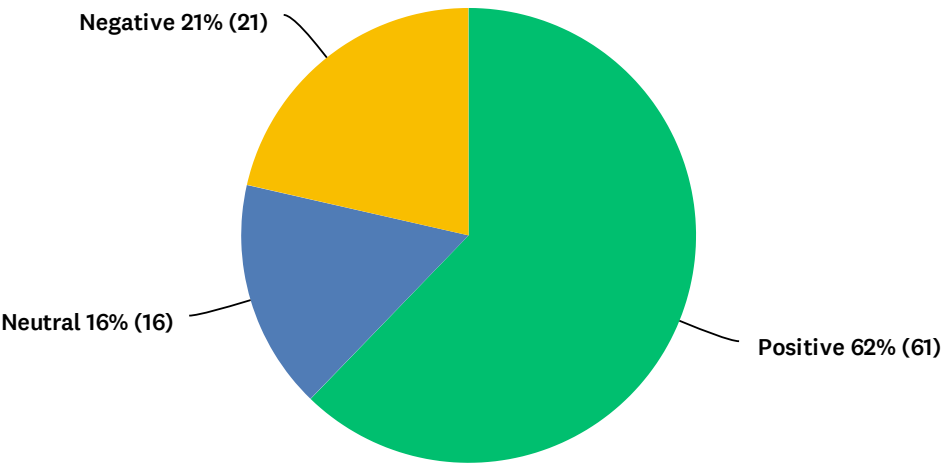
Answered: 98    Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	26%	25
No	55%	54
Unsure	19%	19
TOTAL		98

Q23 If your community had more diverse housing options, what would the impact on your community be?

Answered: 98    Skipped: 1



ANSWER CHOICES		RESPONSES	
Positive		62%	61
Neutral		16%	16
Negative		21%	21
TOTAL			98

## Q24 If you answered Positive for the previous questions, what specific benefits would more diverse housing options provide?

Answered: 51 Skipped: 48

#	RESPONSES	DATE
1	Security	3/18/2022 6:07 PM
2	The middle class needs a place to live.	3/13/2022 6:47 PM
3	More young families may stay and enroll their children in the local schools. Greater diversity (racial, socioeconomic, etc) is typically a benefit to society. CT is very segregated.	3/12/2022 7:29 AM
4	I live in Essex Station apartments. There are 24 units in my building. 80% of us have 4 year degrees or more with 3 PHD's. We cannot afford to purchase homes & save enough for retirement & pay off student loans. We earn excellent salaries but not for CT.	3/9/2022 2:01 PM
5	Multi-age family members and more diverse people could live in area, more business/service options	1/3/2022 1:01 PM
6	the opportunity for more people to be involved in our local community because they can afford it	1/3/2022 12:46 PM
7	Waiting lists for affordable housing are years long. By the time something becomes available, I will not be well enough to qualify. It takes all my resources, both economic and physical to maintain my current home which is still mortgaged. I had to retire early because of my health.	10/30/2021 9:37 AM
8	A more diverse community creates understanding between groups thereby enriching the community.	10/30/2021 8:04 AM
9	Personally, our adult daughters would be able to rent places of their own vs. remaining perpetually dependant on us.	10/27/2021 3:56 PM
10	more representative of the profile of the State	10/13/2021 11:08 AM
11	Provide younger residents an opportunity to start careers and families in our community	10/13/2021 8:26 AM
12	More low income housing would be a positive for the essex/tri-town area because it would possibly bring in more people from different backgrounds, making the towns more multi-cultural as well as more accessible to families of a lower income.	9/29/2021 8:40 PM
13	Not everyone wants to live in a single family home on a large lot. It would be nice to have some options (condo, townhouse, multi family) but my understanding is towns in CT generally make it difficult. Benefits would be affordability, less environmental impact, less maintenance, connections with neighbors.	9/27/2021 9:03 PM
14	More diversity, both race and age.	9/21/2021 8:54 PM
15	everyone would have housing that was comfortable for them to live in and pay for	9/16/2021 3:02 AM
16	More income-based housing choices, especially for single parents. It would have a positive impact on the children, affording them a more stable, permanent place to live and a supportive community to live in.	9/15/2021 5:27 PM
17	Better housing for seniors who can no longer afford a house	9/15/2021 4:55 PM
18	Better opportunities	9/13/2021 8:14 PM
19	New people could move here	9/13/2021 8:10 PM
20	My town is very homogeneous. More diverse housing would lead to more people moving in and more small businesses that appeal to more people.	9/13/2021 8:00 PM
21	It would allow the community to be more inclusive and include others who differ culturally, ethnically, economically, and ideologically.	9/13/2021 1:04 PM

## RiverCOG Housing Survey

22	Allow younger people to live here as singles and as young families	9/12/2021 9:28 PM
23	we need more diversity of housing options that are affordable to younger people, as well as more small/dense multifamily in downtown Essex.	9/12/2021 11:27 AM
24	Would allow those who can't afford increasing taxes and overhead in their town to stay in their town with affordable housing options. Would provide much needed diversity in towns that actively work to keep non-whites out of their town/area.	9/11/2021 10:03 PM
25	the people who work here (and or people who businesses WANT to work here) would actually be able to afford it	9/10/2021 8:38 PM
26	Allowing more young people to remain in town and support volunteer organizations	9/10/2021 5:07 PM
27	Thank you	9/10/2021 4:35 PM
28	would be a more diverse community and less of a retirement community	9/10/2021 4:35 PM
29	More diversity in town—Essex is over 80% white, and it's a little sad.	9/10/2021 3:44 PM
30	People could afford to stay in town where they grew up.	9/10/2021 2:28 PM
31	More housing for seniors	9/10/2021 1:45 PM
32	Rental availability is minimal- more families, more kids, more resources for kids, more diversity overall	9/10/2021 1:24 PM
33	ability to have younger sand working families live in the town in which they work	9/10/2021 11:12 AM
34	Provide housing for a more diverse population. Integration Housing for people who service the local economy	9/10/2021 9:31 AM
35	more socio-economic diversity in our schools.	9/9/2021 8:00 PM
36	Mix of people with different ideas and backgrounds	9/9/2021 4:23 PM
37	More young people or families with young children might be able to settle or stay in the areas	9/9/2021 2:59 PM
38	help lower the average age the population and retain more young professionals in the Region	9/9/2021 2:09 PM
39	a more diverse population. A diverse population is a positive example.	9/9/2021 2:00 PM
40	It would allow young people to live and work in town. Creating housing will also increase local spending and shopping in town.	9/9/2021 1:42 PM
41	Support people who work as teachers, public servants, transit workers, domestic workers and retired people who can no longer afford to keep up a house but appreciate taking care of a dwelling, even if they do not own it.	9/8/2021 7:11 PM
42	Change zoning to allow cluster housing, in-law apartments.	9/7/2021 9:56 AM
43	Handicap Accessibility, security, community, affordability, longevity, hope.	9/5/2021 11:57 PM
44	diversity is always beneficial for the community at-large. More affordable housing allows for young families to move in, multi-generational families to stay together or nearby. Affordable, reliable housing creates a platform to build a safer, more economically sound community.	9/3/2021 9:52 AM
45	Younger people would keep our town thriving. East Lyme has housing that is income based for purchase. No more housing is needed that is 15% of apartments is affordable——	9/3/2021 7:18 AM
46	It would provide s more diverse community in terms of race, culture, education.	8/27/2021 12:00 PM
47	Slowing the declining enrollment in our schools. Allowing young adults who grew up here to continue to live and work here.	8/27/2021 8:51 AM
48	People who currently can't afford either to buy a home or pay rent would have a place to live	8/26/2021 9:46 PM
49	Complex demographic of people would be good for the town. The town has seen an influx of businesses and jobs lately. The affordable housing makes it possible for the folks working in these new businesses to live locally instead of traveling to a more affordable town.	8/26/2021 9:21 PM
50	More diversity in population, and therefore a more balanced community	8/26/2021 4:50 PM

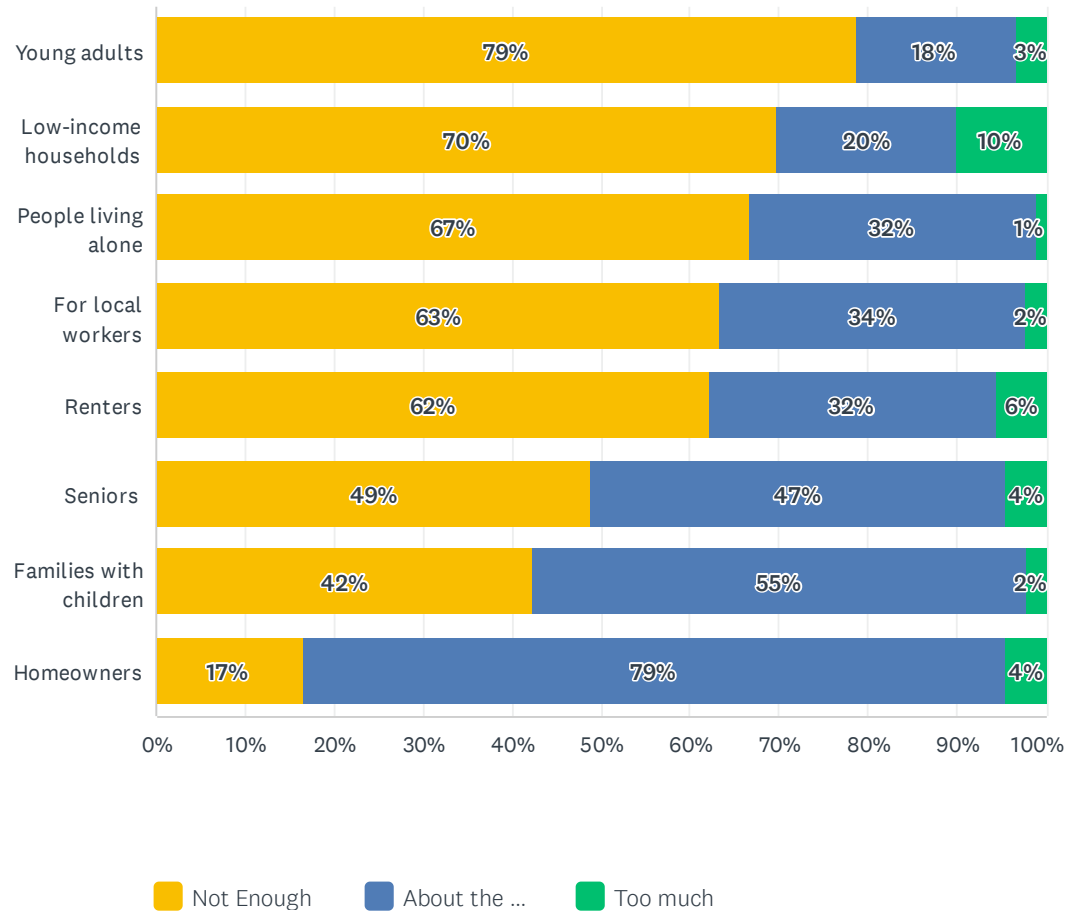
51 My adult children could afford an apartment and I could downsize or get an apartment for myself

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8/26/2021 4:05 PM

## Q25 Does your community have not enough, too much, or about the right amount of housing choices for the following populations?

Answered: 93 Skipped: 6



	NOT ENOUGH	ABOUT THE RIGHT AMOUNT	TOO MUCH	TOTAL
Young adults	79% 70	18% 16	3% 3	89
Low-income households	70% 62	20% 18	10% 9	89
People living alone	67% 60	32% 29	1% 1	90
For local workers	63% 57	34% 31	2% 2	90
Renters	62% 56	32% 29	6% 5	90
Seniors	49% 44	47% 42	4% 4	90
Families with children	42% 39	55% 51	2% 2	92
Homeowners	17% 15	79% 71	4% 4	90

## RiverCOG Housing Survey

#	OTHER (PLEASE SPECIFY)	DATE
1	Unaffordability os what makes this a great place to live. The less affordable housing the better	12/2/2021 9:58 AM
2	Housing costs for all groups are astronomical. We have bidding wars for apartments currently. I thought that condition was only for houses! Before you know it the exclusivity will be like Greenwich.	10/30/2021 8:09 AM
3	planned communities/condos	9/10/2021 11:14 AM
4	We need small lot housing options.	9/9/2021 2:05 PM



**Q26 Are there any neighborhoods or areas of your community that would be suitable to concentrate new development and more diverse housing options? If so, please type those neighborhoods or areas in the comment box below.**

Answered: 64 Skipped: 35

#	RESPONSES	DATE
1	I don't know	3/13/2022 6:49 PM
2	Plains/Westbrook Road and Middlesex Turnpike are wide, straight roads that could handle increased traffic.	3/12/2022 7:35 AM
3	Old Saybrook	3/11/2022 9:16 PM
4	East Hampton	2/17/2022 11:44 AM
5	I really don't know. I don't see Essex/Centerbrook/Ivoryton as a community to have multiple apartment complexes.	1/5/2022 11:27 AM
6	Waterford.	1/4/2022 4:41 AM
7	Many large areas but much of it is not walkable with little public transportation	1/3/2022 1:03 PM
8	the ivoryton piano factory if not a brownfield site. I think the focus should be on restoring abandoned or blighted properties the towns can acquire for very cheap	1/3/2022 12:48 PM
9	Ideally nowhere. Otherwise: in an industrial district	12/2/2021 9:58 AM
10	No leave it alone it's darn near perfect	12/2/2021 9:50 AM
11	Westbrook Rd.	10/30/2021 4:03 PM
12	The former piano factory. The Spencer's Corner area.	10/30/2021 9:41 AM
13	Tracks of open land near public transportation.	10/30/2021 8:09 AM
14	not sure	10/29/2021 11:13 AM
15	No—we don't need more diverse housing	10/29/2021 3:05 AM
16	No. Enough has already been done, low income housing isn't going to contribute to the local Essex economy.	10/28/2021 8:11 PM
17	Yes, there are 2 delapidated factories in our town that are eyesores and would be perfect for housing younger people just starting out or seniors who would like to downsize.	10/27/2021 3:59 PM
18	Plains Road, Bokum Road, Westbrook Road South of the former Middlesex Clinic	10/13/2021 8:28 AM
19	Not Sure.	9/29/2021 8:42 PM
20	Westbrook Rd, main st centerbrook, Old Saybrook has a lot of run down car centric areas that would benefit from additional housing	9/27/2021 9:08 PM
21	Route 153 in Centerbrook. Route 154 in Centerbrook. Town needs to stop using lack of public sewers as a means of holding down density and be extension diversity.	9/21/2021 8:57 PM
22	In the area of Rt 9	9/16/2021 3:58 PM
23	mixed units... two families... accessory apartments... throughout the town	9/16/2021 3:04 AM
24	Anywhere with adequate green space and sidewalks	9/15/2021 5:28 PM
25	Centerbrook	9/15/2021 4:57 PM

## RiverCOG Housing Survey

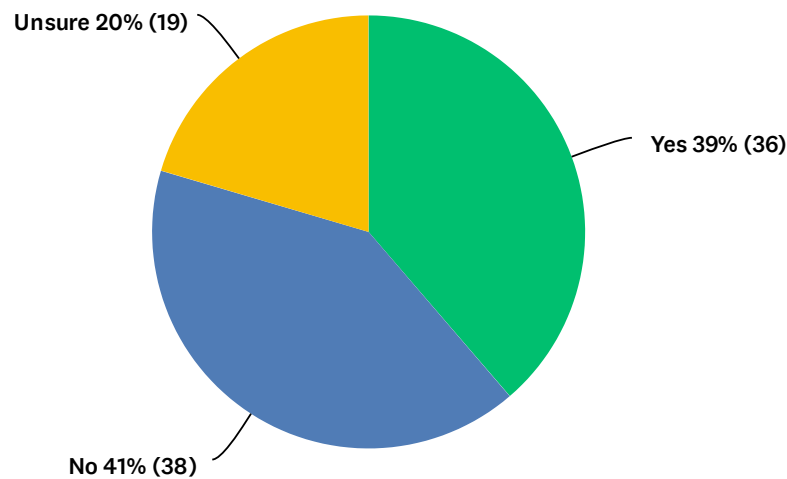
26	Unsure	9/13/2021 8:15 PM
27	Yes, the old nasty ivory factory in Ivoryton!	9/13/2021 8:02 PM
28	Ivoryton center - redevelop the piano factory as mixed use with rentals or condos with some set aside as affordable. Old Saybrook Main Street with apartments or condos above street level commercial. Old Saybrook around the train station. Essex village above commercial. All with units set aside for affordable housing.	9/12/2021 9:36 PM
29	downtown and by transit, especially if the Steam Train line ever becomes a viable commuter rail option.	9/12/2021 11:28 AM
30	Route 153 and areas of 154	9/11/2021 10:05 PM
31	Centerbrook industrial park area Possibly some of the town open space - but that is a hurdle	9/11/2021 10:53 AM
32	there's some open spaces / old factories / an old inn in Ivoryton that could be better utilized	9/10/2021 8:39 PM
33	Commercial areas. Put housing above retail and office space.	9/10/2021 5:13 PM
34	more density in village centers, but have to deal with septic/sewer needs	9/10/2021 4:37 PM
35	There are some homes in town that are old and falling down. They could be purchased and torn down for affordable housing. I would prefer the town not develop more land, rather repurpose land we have already developed. That bug factory building in Clinton for instance.	9/10/2021 3:46 PM
36	Ivoryton	9/10/2021 2:29 PM
37	cant think of any off the top of my head	9/10/2021 1:48 PM
38	Ivoryton Piano Factory	9/10/2021 1:25 PM
39	unsure	9/10/2021 11:14 AM
40	Ivoryton and Centerbrook	9/10/2021 9:33 AM
41	Piano Factory property	9/10/2021 7:53 AM
42	There is a lot of undeveloped land in the Lower Connecticut River Valley.	9/9/2021 8:54 PM
43	Essex doesn't have room for more housing. The price of existing housing is too high.	9/9/2021 8:03 PM
44	Perhaps some of the older industrial sites, in Ivoryton for example might be available for housing	9/9/2021 3:01 PM
45	in open spaces between downtown and rural remote where mobility (including public transport) is not a concern	9/9/2021 2:13 PM
46	Every single family lot should allow a minimum of 2 additional ADU's of 1,200 SF each. The sewer capacity will limit the development. This change alone would greatly increase affordable rental stock. Sites on the larger roads could also be rezoned to allow multi-family development.	9/9/2021 2:05 PM
47	not really, very small town.	9/9/2021 2:00 PM
48	..	9/9/2021 1:41 PM
49	Zoning laws need to be changed to permit ADUs and to "share" the space we have instead of maintaining big chunks for only those at the top tier.	9/8/2021 7:13 PM
50	More diverse options should be close to stores / make the town more walkable	9/7/2021 9:57 AM
51	Near grocery and amenities and medical care. Walkability, sidewalks and good lighting. Scenic and peaceful and not industrial. Near transportation or Community bus stops.	9/5/2021 11:59 PM
52	Pond meadow Ivoryton	9/4/2021 8:42 PM
53	ESSEX	9/3/2021 8:07 PM
54	My dream is to see the Pratt-Read complex brought back to life and redesigned for mixed use.	9/3/2021 9:55 AM
55	No	9/3/2021 7:07 AM
56	No. More land available in old saybrook	8/31/2021 8:46 PM

# RiverCOG Housing Survey

57	no	8/27/2021 1:51 PM
58	Yes, in ivoryton	8/27/2021 12:01 PM
59	Unsure	8/27/2021 8:53 AM
60	None	8/27/2021 4:49 AM
61	Unsure	8/26/2021 9:47 PM
62	Bodum road has expanded housing opportunities, however they are extremely expensive. Adjacent areas could be developed to provide affordable housing in almost any form. Further down the road there are homes in disrepair. New developments will motivate people to improve their existing homes.	8/26/2021 9:25 PM
63	unsure	8/26/2021 4:59 PM
64	Centerbrook Ivoryton -- near the piano factory site	7/29/2021 12:34 PM

Q27 In order to meet housing needs of residents and workers, should the State play a greater role in housing policy?

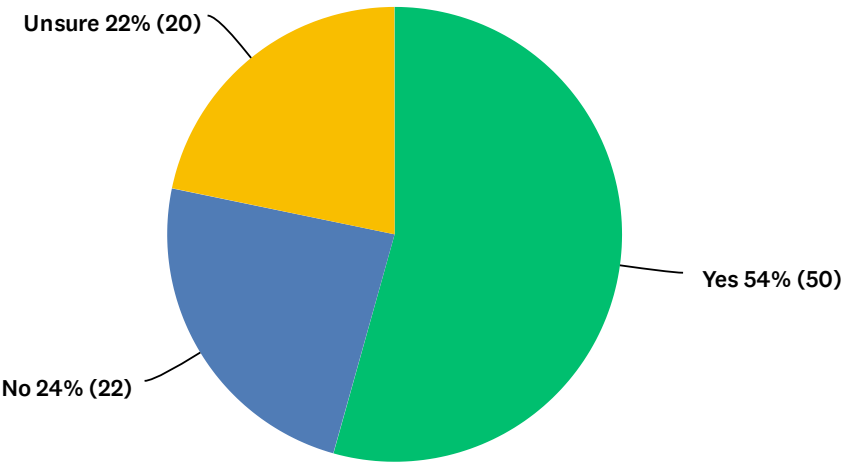
Answered: 93    Skipped: 6




ANSWER CHOICES	RESPONSES	
Yes	39%	36
No	41%	38
Unsure	20%	19
TOTAL		93

Q28 In order to meet housing needs of residents and workers, should Regional Councils of Governments (COGs) play a greater role in housing policy?

Answered: 92    Skipped: 7



ANSWER CHOICES	RESPONSES	
Yes	54%	50
No	24%	22
Unsure	22%	20
TOTAL		92



# **Town of Essex Affordable Housing Plan (AHP)**

**Appendix B  
Data Analysis & Housing Needs  
Assessment**

**April 2022**



# ACRONYMS AND DEFINITIONS

## Definitions

**American Community Survey (ACS)** – The ACS is a data collection program overseen by the U.S. Census Bureau that collects demographic and housing data for individuals and households. The ACS surveys approximately 3 million households across the nation per year (roughly 2.5% of households) and aggregates the data on multi-year intervals. Because it is based on a multi-year sample, it is not directly comparable to the Decennial Census, which is based on a 100% population count every ten years.

**Affordable Housing** - Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

**Protected Affordable Housing** – housing which, due to deed restriction or subsidy, costs a low-income household no more than 30% of their income, and is reserved for occupancy by a low-income household.

**Naturally Occurring Affordable Housing (NOAH)** – housing *without* deed restriction or subsidy and costs a low-income household no more than 30% of their income, but is not reserved for only low-income households.

**Market Rate Rent** - The prevailing monthly cost for rental housing. It is set by the landlord without restrictions.

## Acronyms:

**ACS** – American Community Survey

**AMI** – Area Median Income

**CTSDC** – Connecticut State Data Center

**DECD** – Department of Economic Community Development

**HUD** – US Department of Housing and Urban Development

**NOAH** – Naturally Occurring Affordable Housing

**POCD** – Plan of Conservation and Development

**PSC** – Partnership for Strong Communities

**RPA** – Regional Plan Association



# Community Survey Results





# About the Respondents

- Survey conducted in September – October 2021
  - Left open through 2021 but did not receive much subsequent response
- **67 responses – unique IP addresses**
- Majority of respondents have lived in Essex for 20+ years
- Respondents trended older on average, with 33% over 65
- Diverse population in terms of household type
  - A quarter of households are married couples with children
  - 18% were couples with adult children (empty nesters)
  - 18% were couples without children
  - 18% live alone
- Respondents mostly in smaller, 1-3 person households
  - 46% in 2-person households, 64% in combined 1 or 2 person households
- Vast majority of respondents live in single family houses
- 76% of respondents own their homes, while about 20% rent
- 55% of respondents make \$100,000 or more in annual household income



# About the Respondents

- 63% see themselves having the same sized household in 5 years
- Only 55% of respondents indicated remaining in their current home in 5 years
- 38% are likely looking to downsize in 5 years
  - into a smaller single-family home, condo/townhome, multifamily, senior living, or ADUs
- 55% of respondents are aware of households who would benefit from more affordable housing in the community.
- 48% know some one who struggles with housing costs
- 27% personally struggle with housing costs
- 73% are aware of affordable housing
  - *Feedback Loop* – If community lacks options, people seeking those options will leave/not move in, and respondents would not know them.
- 77% agree housing in CT is too expensive
- 55% agree housing in the Region is too expensive
- 71% agree housing in Essex is too expensive

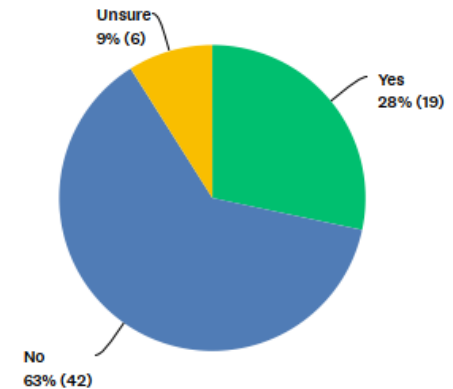
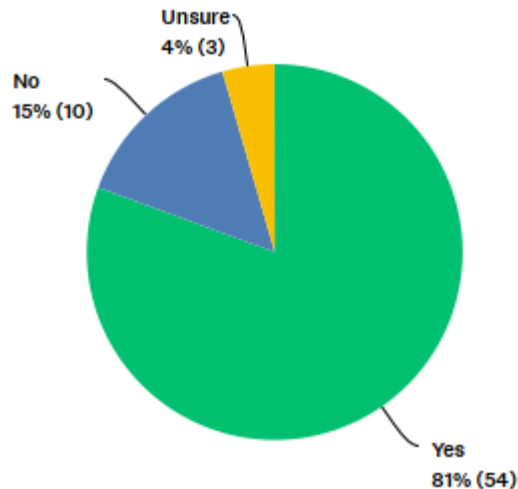


# Housing Needs

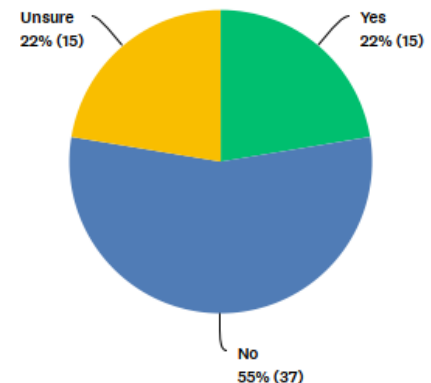
- 81% think housing is an important component in community longevity
- 63% do not think that the current housing options available meet residents' needs
- 55% do not think the existing housing stock is adequate to satisfy future market demands

Thinking of the types of housing in your community do you think there are enough options to meet residents' current needs?

Do you think affordable or attainable housing is an important component of your community's longevity?



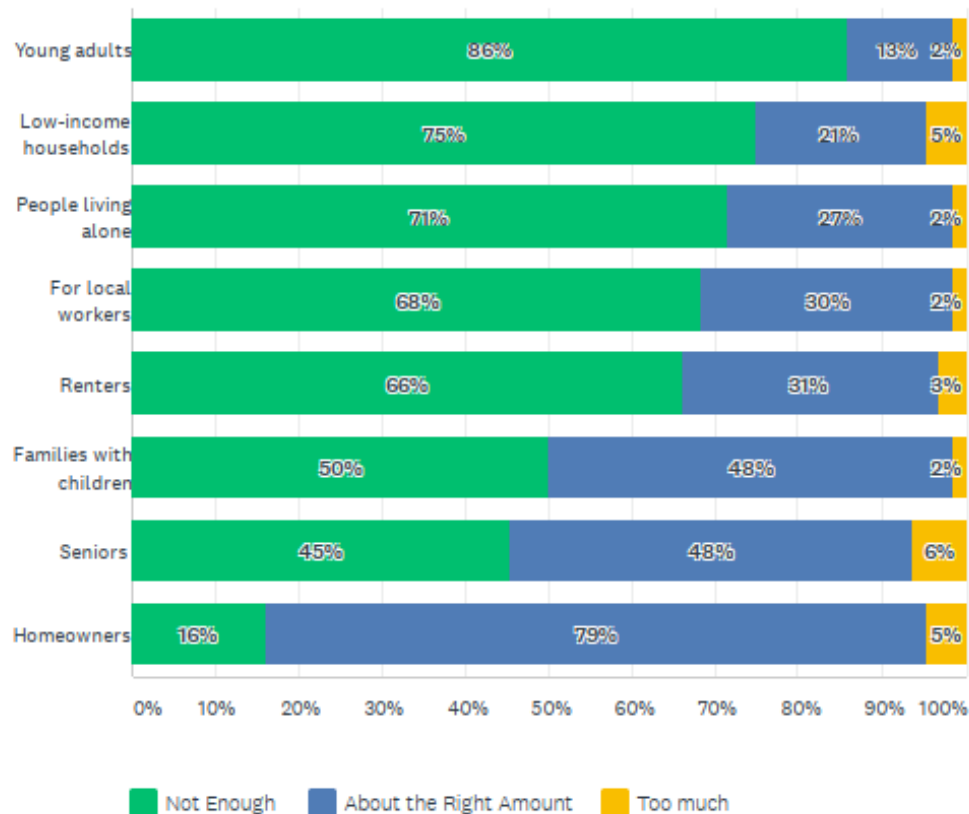
Do you think that the existing housing stock is adequate to satisfy future market demands?



# Housing Choices

- Respondents most frequently cited that there are not enough housing choices for:
  - Young adults
  - Low-income households
  - People living alone
  - Local workers
  - Renters
- Respondents felt that Essex has about the right amount of housing for homeowners

Does your community have not enough, too much, or about the right amount of housing choices for the following populations?



# Potential Benefits of Housing Diversity

- 69% of respondents said housing diversity would have a positive impact.
  - 16% of respondents said housing diversity would have a negative impact.
- When asked what the benefit of housing diversity would be in Essex, 40 respondents identified at least one benefit.

## Top Benefits

- 1) Increased diversity of residents (socioeconomic, cultural, racial, age, etc.)
- 2) Enable younger people to remain in town
- 3) Increase housing options for seniors
- 4) Improve the community and its longevity



# Existing Conditions: Planning & Zoning Review



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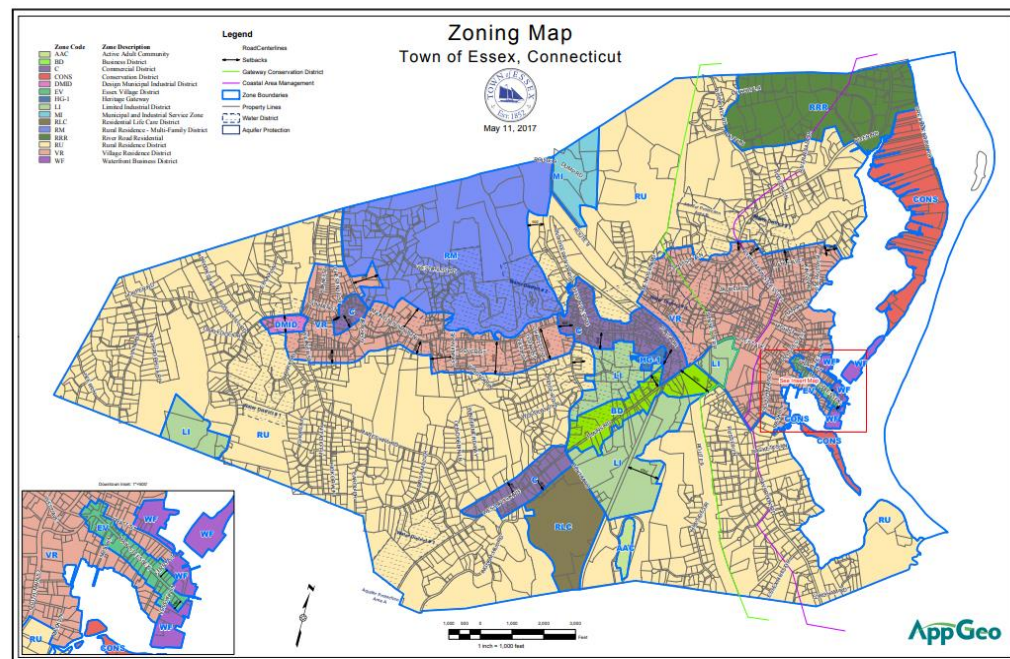
# Zoning

Source: Essex Zoning Regulations

- Single family dwellings allowed in all residential districts + commercial district
  - Village Residence District
  - Residence District
  - Multifamily District
  - Active Adult Community District
  - River Road Residential
  - Essex Village District
  - Commercial District

Zone Code	Zone Description
AAC	Active Adult Community
BD	Business District
C	Commercial District
CONS	Conservation District
DMID	Design Municipal Industrial District
EV	Essex Village District
HG-1	Heritage Gateway
LI	Limited Industrial District
MI	Municipal and Industrial Service Zone
RLC	Residential Life Care District
RM	Rural Residence - Multi-Family District
RRR	River Road Residential
RU	Rural Residence District
VR	Village Residence District
WF	Waterfront Business District

- Accessory dwelling units allowed in all residential districts, via Site Plan
- Apartments in Commercial Buildings allowed in Essex Village District, Business District, Commercial District
- Multifamily allowed only in Rural Residence Multi-Family District (Special exception)
  - Max of four family dwelling units

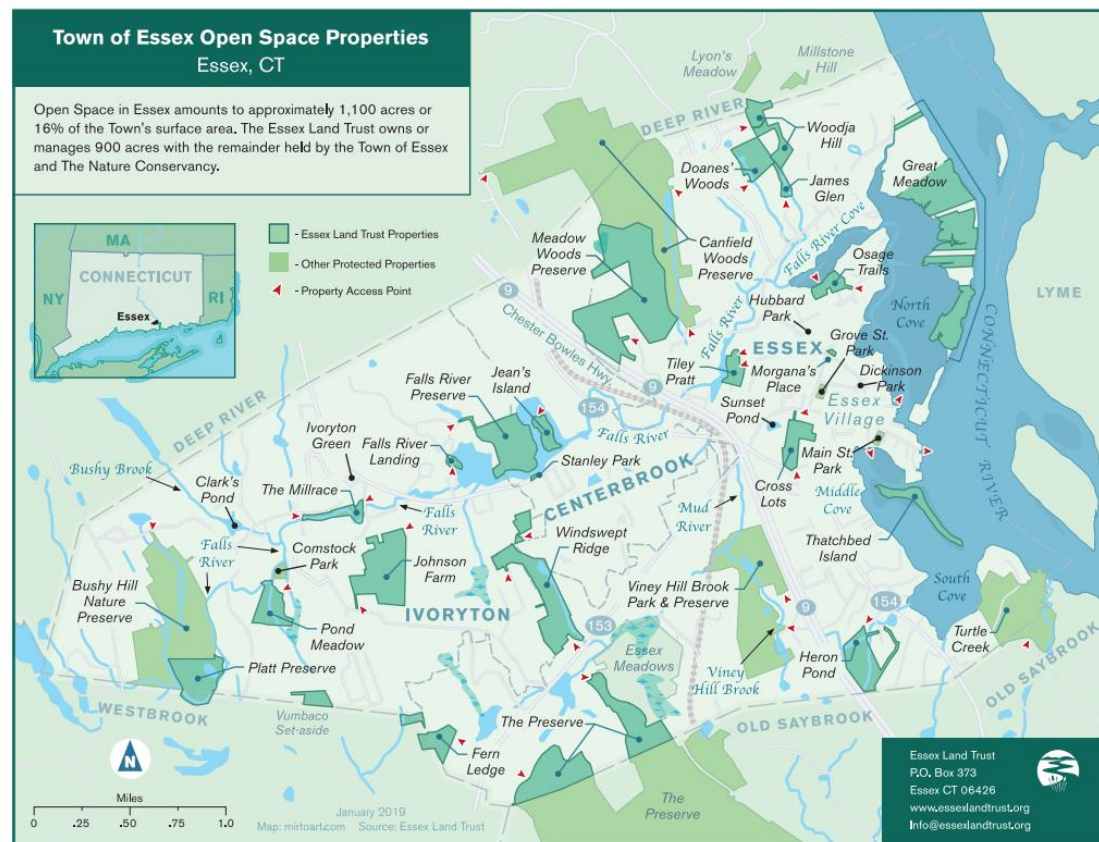


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# Infrastructure & Buildable Land

- Essex lacks public sewer
  - Limits number of buildings on a given parcel
- Not all the land in Town can be used for development. Restrictions on development include:
  - Environmentally sensitive areas such as watercourses, wetlands, and their buffers
  - Conservation District, Water Resource District, Coastal Management District, Flood Plain District
  - 1,100 acres of open space





# Housing Opportunities from POCD

- Adopted in 2015

*“Promote Mixed Use, Compact, Architecturally-Appropriate Development and Redevelopment in Villages of Essex, Centerbrook, and Ivoryton and in key hubs of Bokum Corner and the Route 9 Gateway”*

*“Expand the variety of housing options available throughout Essex, including more affordable housing opportunities in both mixed use developments and within traditional subdivision development”*

- Essex has made progress on several of its housing development goals
  - Ex: Accessory apartments
- PoCD identifies increasing density and mixed-use development in village center / downtown as top priorities
  - via zoning changes, revising multifamily residential zoning, developing Incentive Housing Zone regulations
- Infrastructure improvements (i.e. sewer, natural gas)



# Existing Conditions: Demographic Trends



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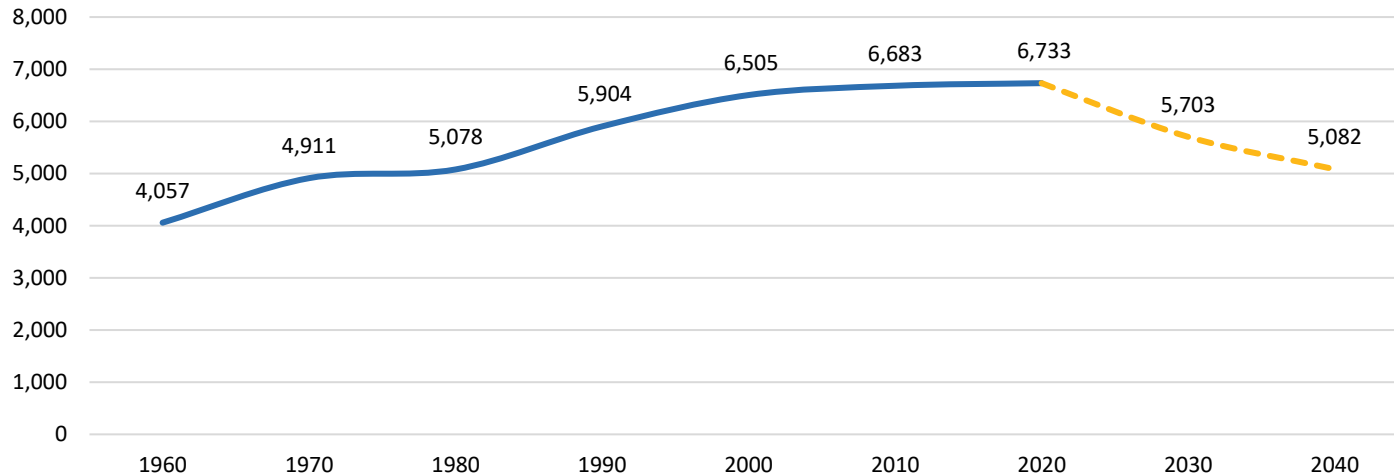
## DATA NOTE

- **Not all Census Data for 2020 is available at this time**
- The most current published sources of data are being utilized, of which many sources provide estimates
- All data sources and analysis on demographics and housing market trends is in accordance with DOH Guidance for AHP's



# POPULATION TRENDS

## Town of Essex Population Trends



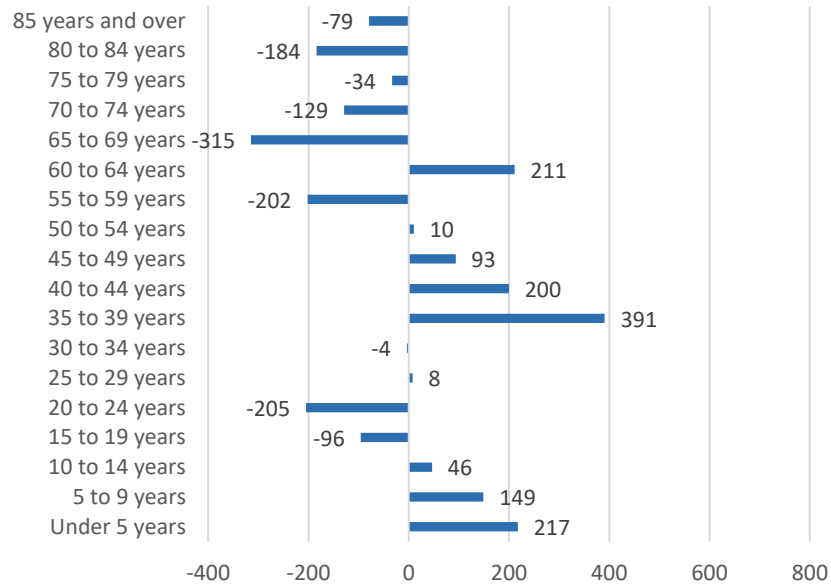
Source: Decennial Census 1960-2020, CT Data Center Projections

- Population has been on a steady rise, but expecting decline in the next twenty years
- **Future population drivers will likely include housing turnover,** followed by housing construction, including new dwelling units, additions, and expansions

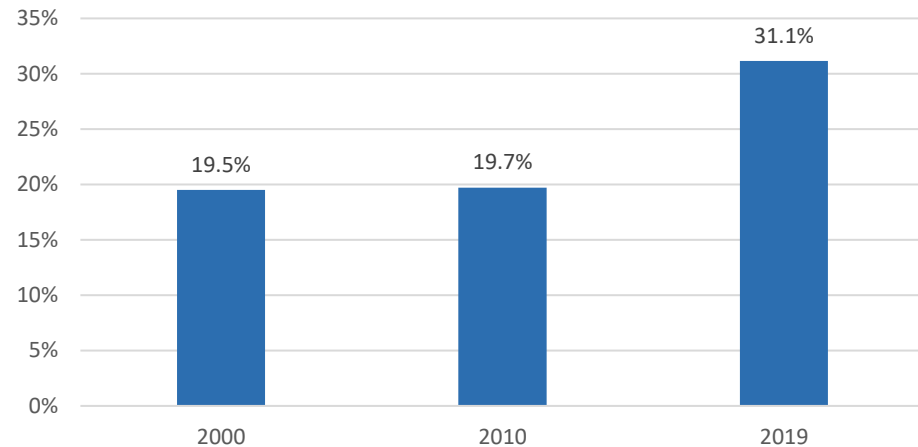


# AGE DISTRIBUTION

Change in Population Age Group, 2010 to 2019



Percent of Population Age 65 years old and over



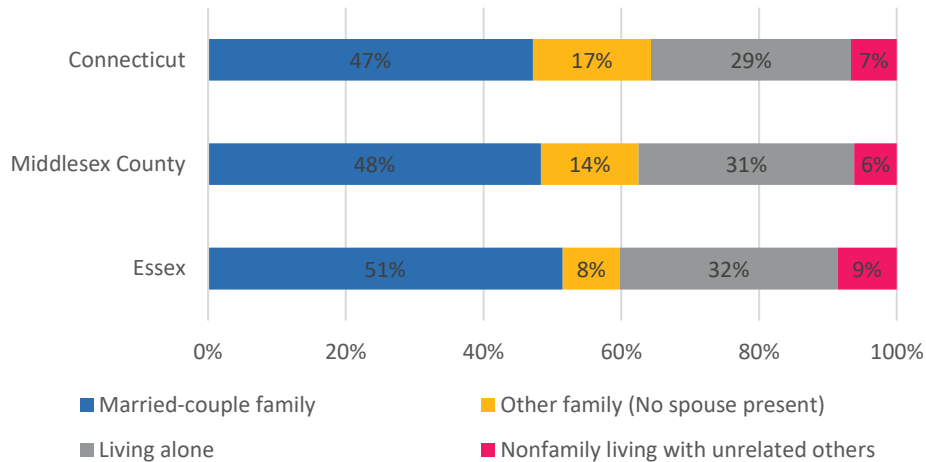
Source: 2000 and 2010 decennial census; 2019 ACS 5-Year Estimates, Table B01001

- Last ten years has seen a growing middle aged population, and decline in 65+
- Share of population 65 years old and over has consistently grown since 2000, reaching 31.1% of the total population in 2019
- Growth in some younger age groups, children under 5, 5-15 year olds
- Young adult groups seeing decline – may indicate a trend of young adults aging out of the community

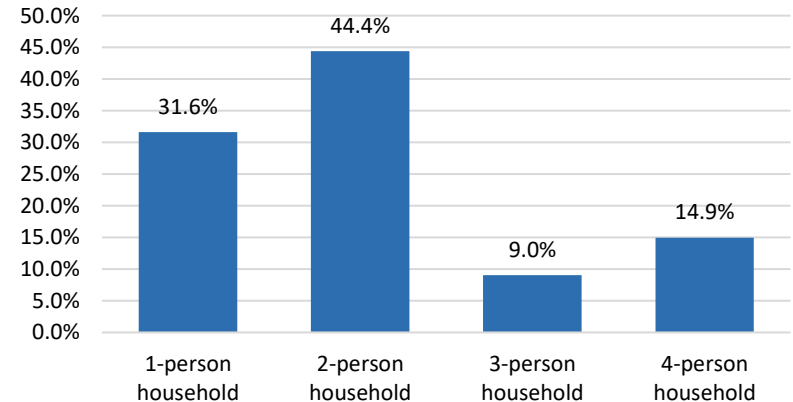


# HOUSEHOLD COMPOSITION

Household Distribution



Essex Household Size Distribution



Source: 2019 ACS 5-Year Estimates, Tables B01001, B11016

- Essex is primarily made up of people in married-couple families, with generally fewer residents living with other family (with no spouse present) than Connecticut and Middlesex County on average
- **In 2019, 76% of Essex households are made up of one or two people**
  - Indicates trend to empty nester households



## DEMOGRAPHIC TRENDS: TAKEAWAYS

- Population has been growing but may expect a decline in the next two decades
- Aging community - growing share of population age 65 years old and over
- Growing share of population made up of middle aged groups
- The majority of Essex households made up of 1 or 2 people



# Existing Conditions: Housing Market Trends

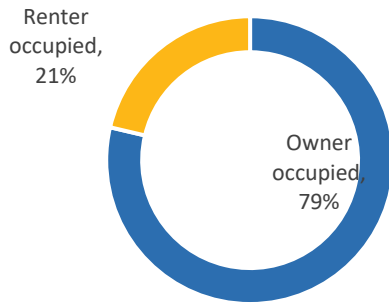


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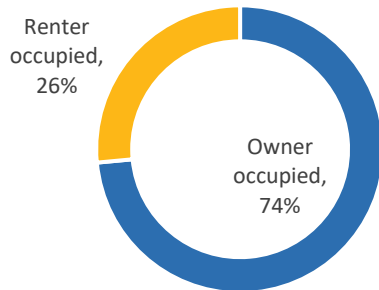


# HOUSING TYPOLOGY

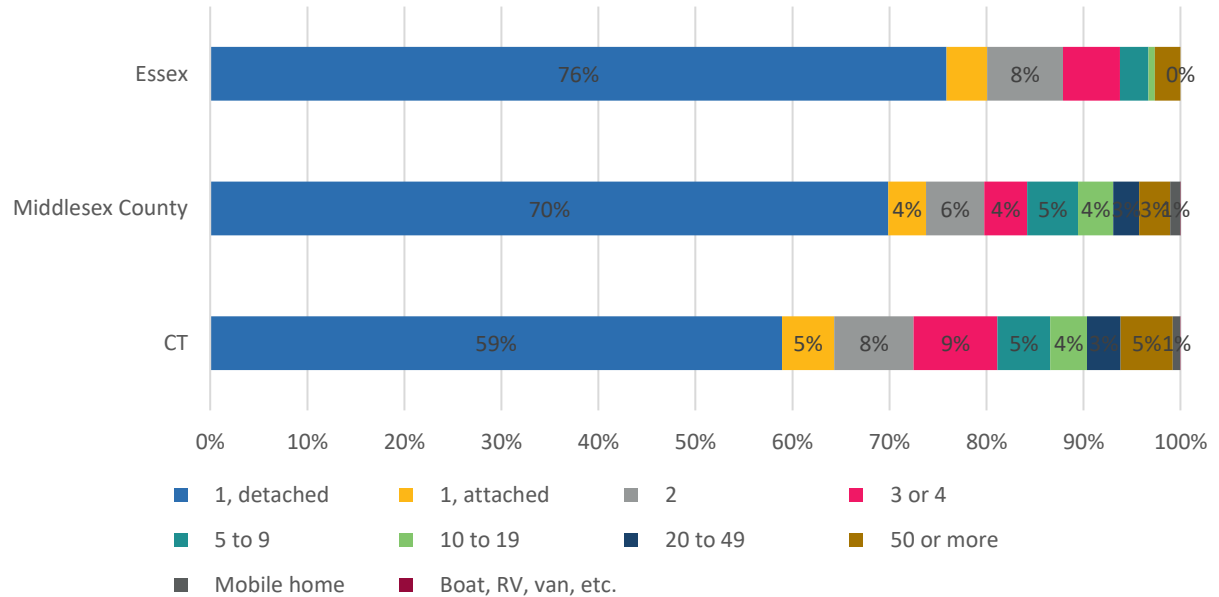
Ownership of Occupied Units  
Essex



Ownership of Occupied Units  
Middlesex County



Distribution of Housing Units, by Type



Source: ACS 5-Year Estimates, Table B25008, B25041

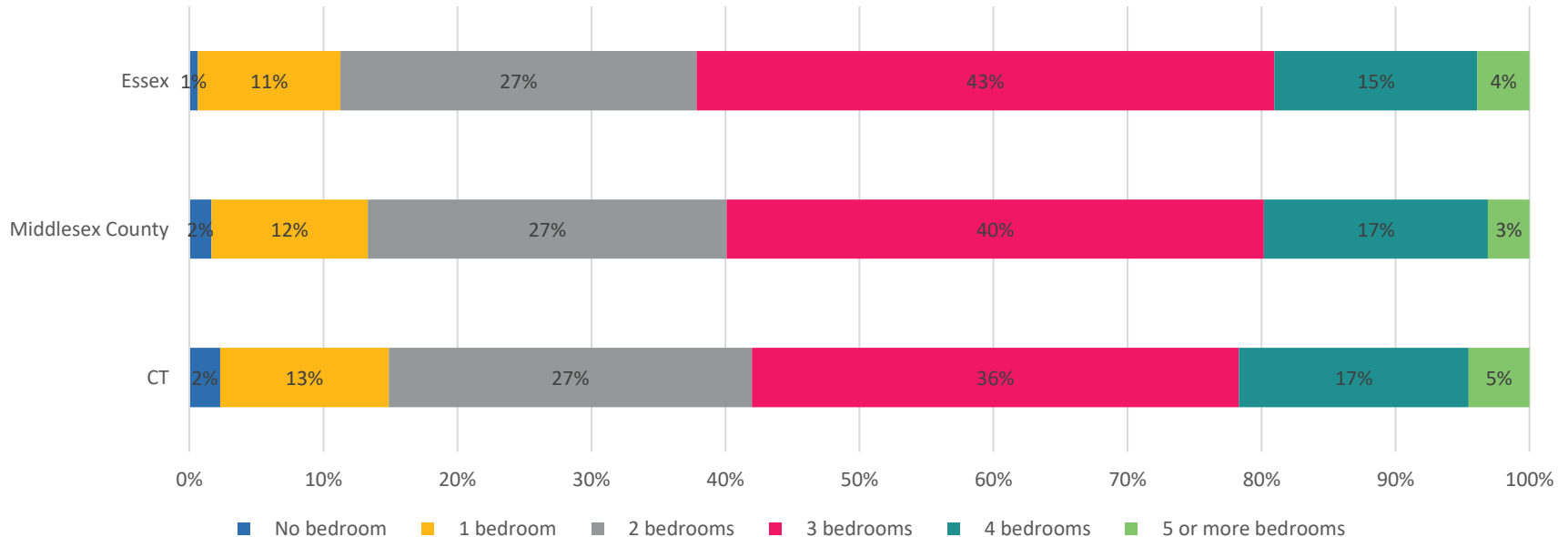
- Almost 80% of occupied units are owner-occupied in Essex
- Essex has one of the highest share of single-family homes among neighboring communities, and the state overall – 76%



# HOUSING TYPOLOGY

## Distribution of Housing Units, by Number of Bedrooms

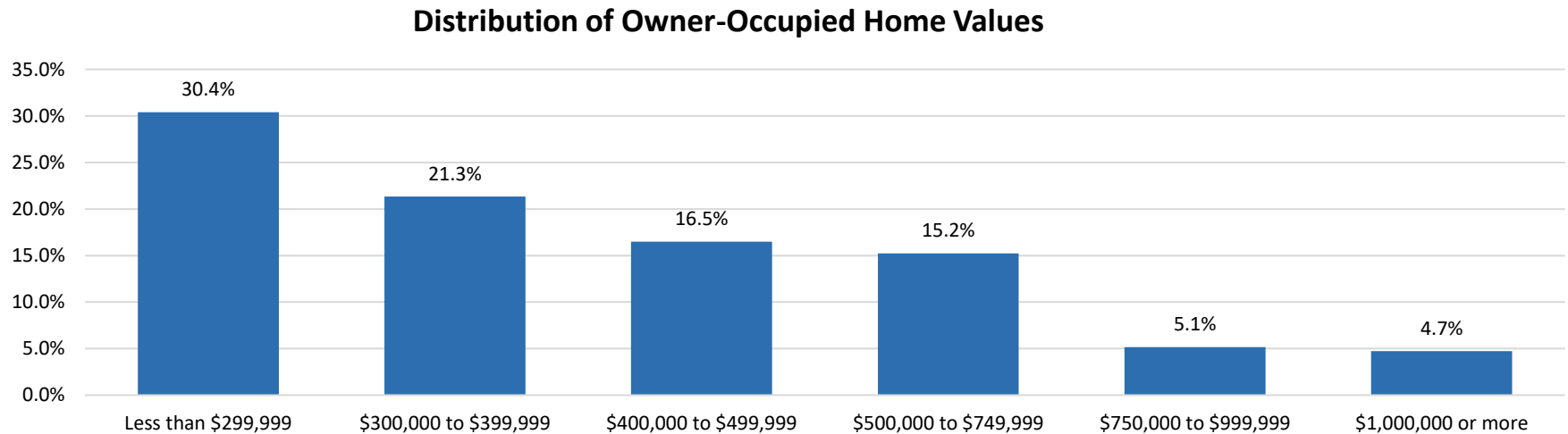
Distribution of Housing Units, by Number of Bedrooms



- 62% of housing units in Essex are 3, 4, or more bedrooms
  - In 2019, 76% of households had two people or fewer
- Size of units largely suited to families with children



# HOME VALUE DISTRIBUTION (OWNER-OCCUPIED UNITS)

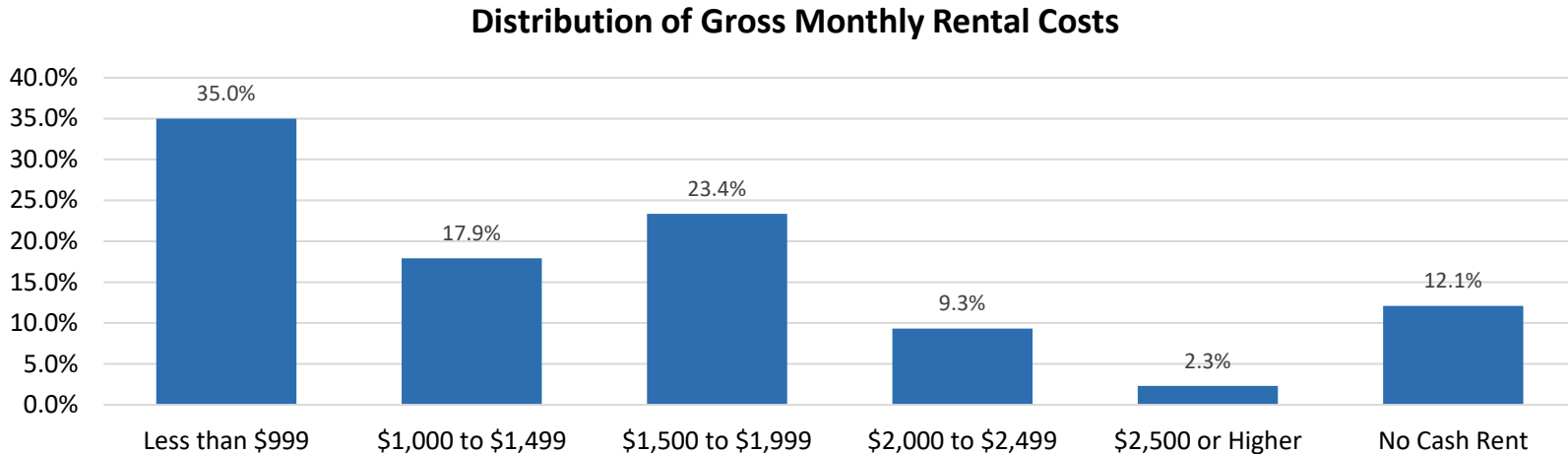


Source: 2019 American Community Survey, 5-Year Estimates, table B25075

- About half of homes in the community are valued less than \$400,000
- Median home values tend to be toward the lower end of price ranges



# GROSS RENT DISTRIBUTION

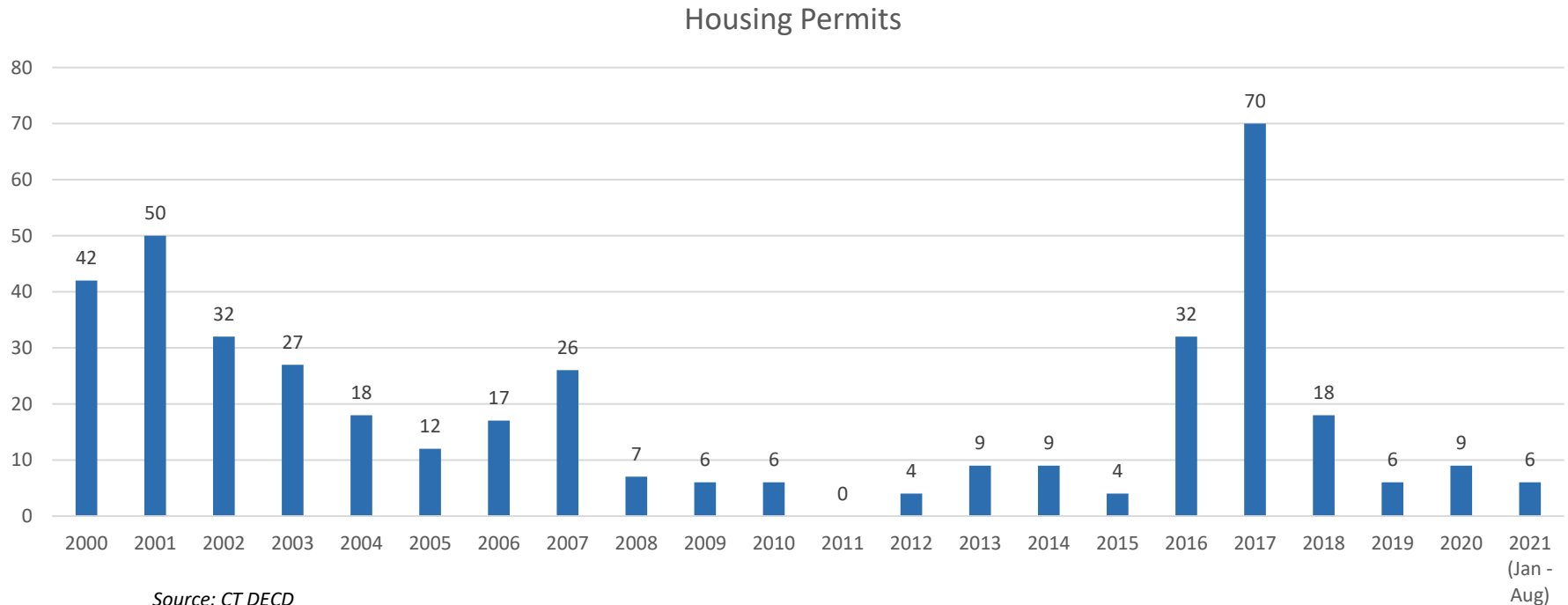


*2019 American Community Survey 5-Year Estimates, Table B25063*

- Median gross monthly rent in Essex is \$1,125, which is slightly below both Middlesex County (\$1,162) and Connecticut (\$1,180)
- 35% of rental units are less than \$1,000/month
- Over a quarter of rental units are between \$1,500 and \$1,999



# HOUSING PERMITS

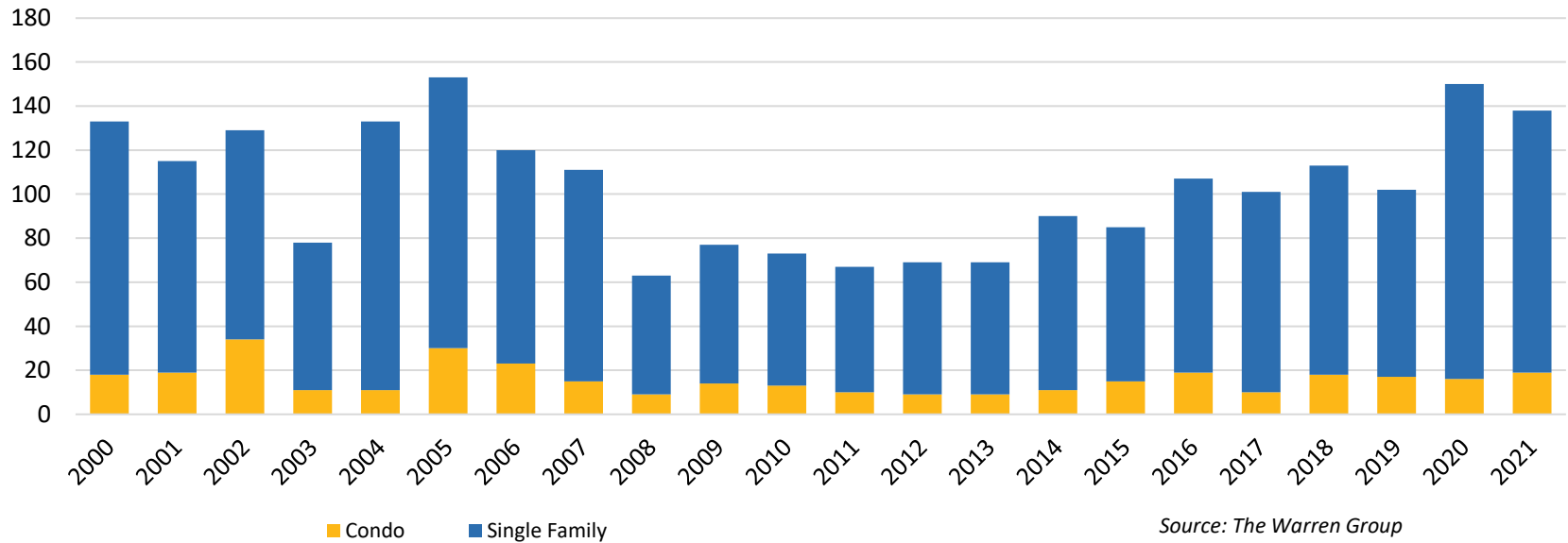


- Housing permit activity dropped off since in the mid-2000s, indicating lack of available land and economic conditions
- Since 2015, Essex has averaged about 27 building permits annually
  - Town had a large spike (all time high) in 2017, where 70 permits were issued, but it dropped off the following years
- Housing permits do not include additions, renovations, nor reinvestment



# HOME SALES

## Town of Essex Home Sales: 2000 to 2021

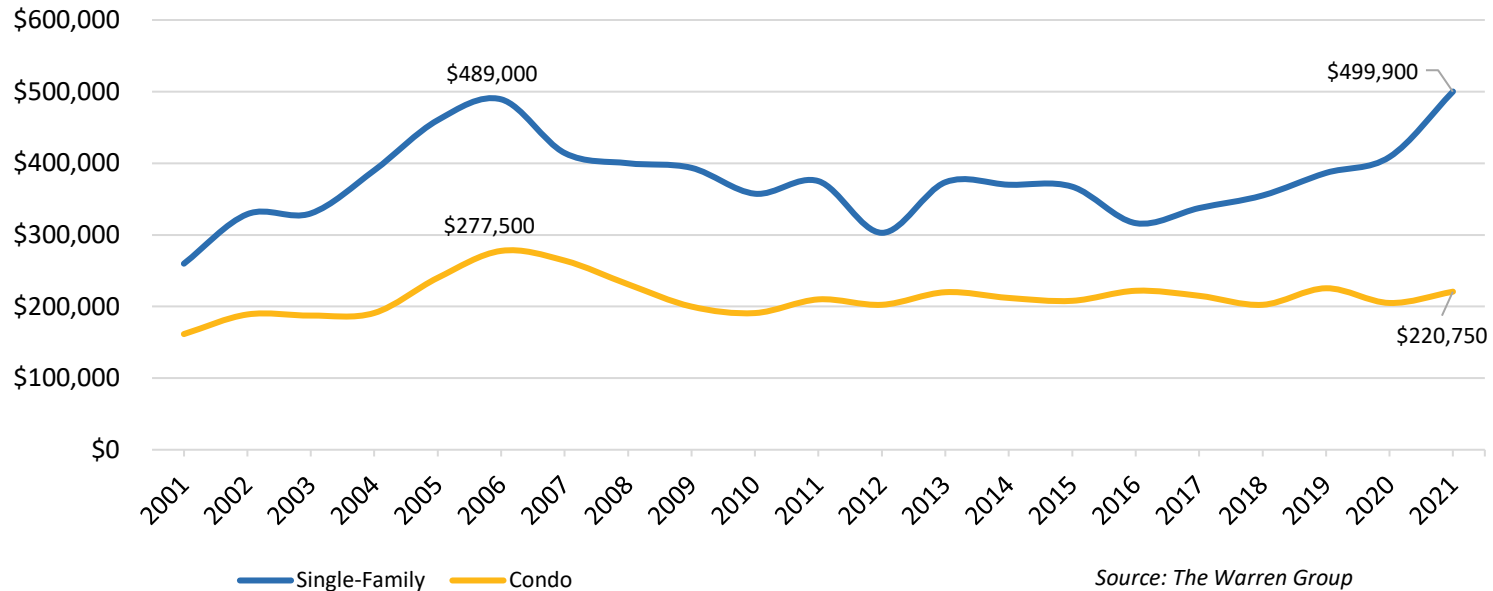


- Nearly exclusive single-family market
- From 2017 to 2021, home sales were generally stable, averaging about 118 per year



# HOME SALE PRICES

## Town of Essex Median Home Sale Price: 2000 to 2021



- 2020 saw median home sales prices nearly surpassing 2005 historic high
- 2020-2021 median sales price for a single family home increased by 19%
  - Median sales price for a condo increased by 53%



# HOUSING MARKET TRENDS: TAKEAWAYS

- Homogenous housing stock
  - Primarily single-family, owner-occupied units
- Downsizers are likely to seek housing outside of Essex
  - Housing stock dominated by 3+ bedroom units
- Both median rents and home values are skewed toward lower price points, but home values have been on the rise in the past few years
  - Could be a short-term bump in housing market





# Housing Needs Assessment

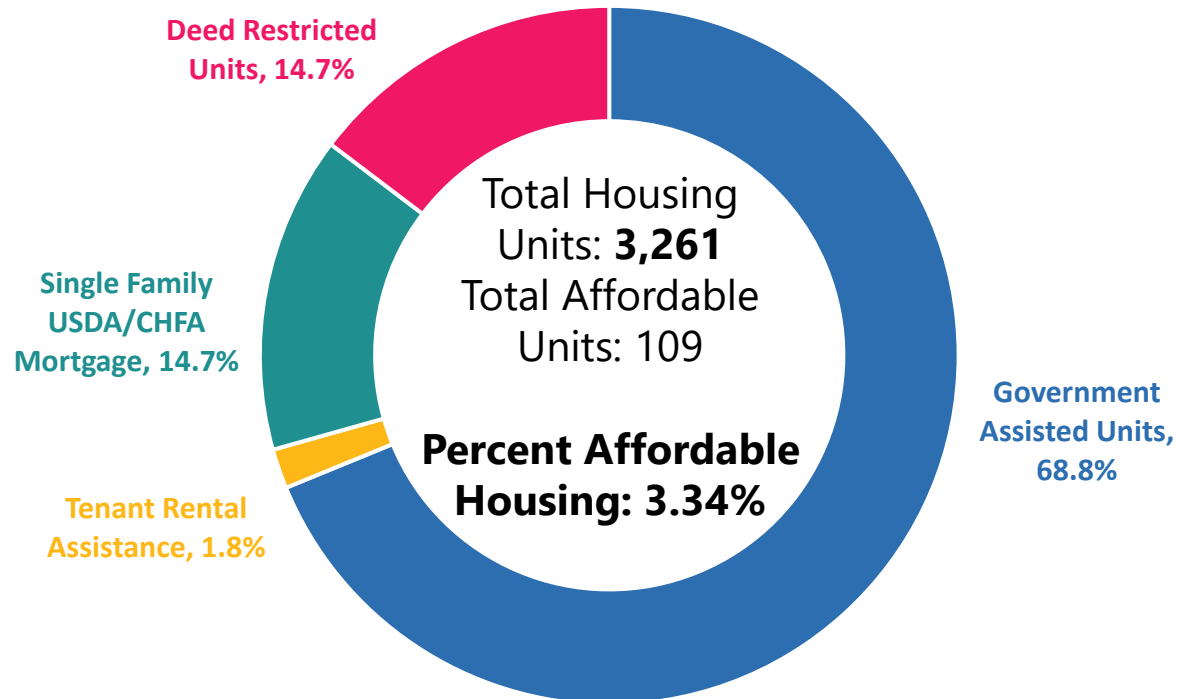


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# Protected Affordable Housing

- **Protected Affordable Housing Units** meet the statutory definition of affordable housing and are restricted to households that make less than 80% of AMI, so that they spend less than 30% of their income on housing
- **As of 2021, Essex has 109 Protected Affordable Housing Units**

**Protected Affordable Units in Essex, 2021**



*Source: DECD Affordable Housing Appeals List, 2021*



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# Affordable Housing Needs

## How many Essex Families Need Affordable Housing?

### Low Income

51% to 80% of AMI

<\$55,950 for an individual  
<\$79,900 for a family of 4



**280**

Low income HHs



**205**

Homeowners



**75**

Renters

### Very Low Income

31% to 50% of AMI

<\$40,150 for an individual  
<\$57,300 for a family of 4



**380**

Very Low income HHs



**225**

Homeowners



**125**

Renters

### Extremely Low Income

30% of less of AMI

<\$24,100 for an individual  
<\$34,400 for a family of 4



**350**

Extremely Low income HHs



**200**

Homeowners



**150**

Renters

Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- There are 1,010 households in Essex (34% of total) who meet the definition of low income (household income <80% of AMI)
- Primarily homeowners



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# Affordable Housing: Renter Needs

## Maximum Monthly Costs for Low Income Renters

### Low Income

51% to 80% of AMI

<\$55,950 for an individual  
<\$79,900 for a family of 4



**\$1,200/month**

for an individual



**\$1,713/month**

for a family of 4

### Very Low Income

31% to 50% of AMI

<\$40,150 for an individual  
<\$57,300 for a family of 4



**\$861/month**

for an individual



**\$1,229/month**

for a family of 4

### Extremely Low Income

30% of less of AMI

<\$24,100 for an individual  
<\$34,400 for a family of 4



**\$517/month**

for an individual



**\$738/month**

for a family of 4

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Southern Middlesex County, CT HUD Metro FMR Area

**30% Rule:** HUD recommends that households spend no more than 30% of their income on housing costs including rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs



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# Affordable Housing: Homeowner Needs

## Maximum Home Value Affordable to Low Income Homeowners

### Low Income

51% to 80% of AMI

<\$59,950 for an individual  
<\$70,900 for a family of 4



**\$214,000**

for an individual



**\$291,000**

for a family of 4

### Very Low Income

31% to 50% of AMI

<\$40,150 for an individual  
<\$57,300 for a family of 4



**\$146,000**

for an individual



**\$209,000**

for a family of 4

### Extremely Low Income

30% of less of AMI

<\$24,100 for an individual  
<\$34,000 for a family of 4



**\$87,000**

for an individual



**\$125,000**

for a family of 4

*Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for the Southern Middlesex County, CT HUD Metro FMR Area Calculation assumes 20% down payment, 30-year mortgage at 5% interest, annual property tax payments, and 1.5% carrying costs for insurance and utilities*

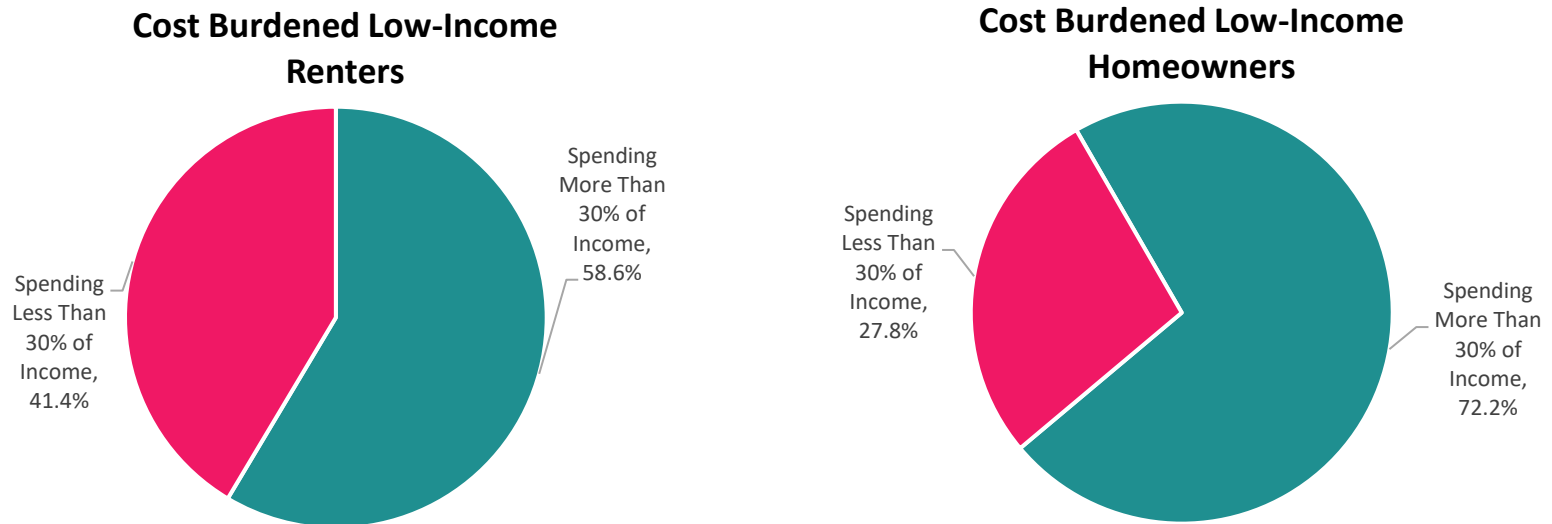
**30% Rule:** HUD recommends that households spend no more than 30% of their income on housing costs including rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs



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# Cost Burdens: Existing Conditions

## Cost Burden for Low Income Households in Essex



Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

- **Cost Burden** is defined as households that spend greater than 30% of their income on housing. These households may have difficulty affording necessities such as food, clothing, transportation, and medical care
- **In 2018, about 65% of Essex's low-income households are cost-burdened**
  - **Compares to 11% for households who are not considered low-income**

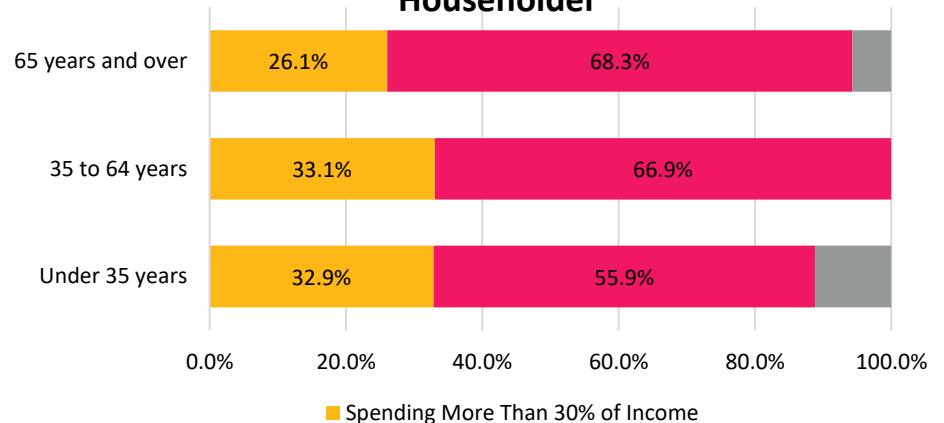


# Cost Burdens: Existing Conditions

## Cost Burden for Other Populations in Essex

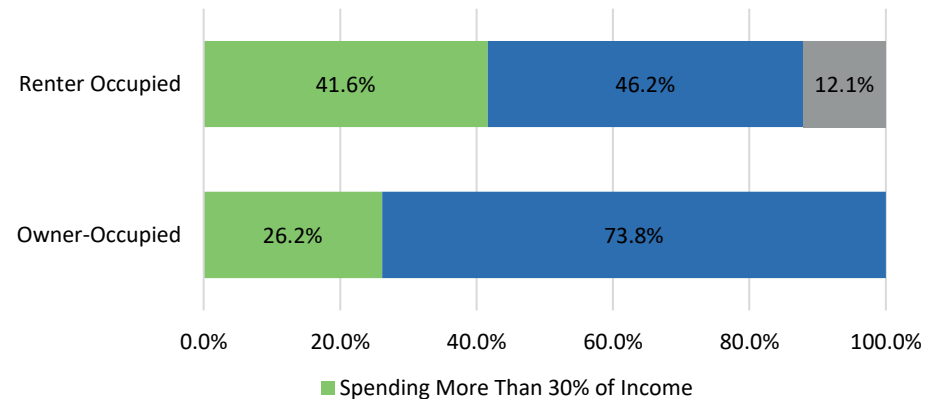
- Renter are more likely to be cost-burdened compared to owners
- Similar rates of cost burden between different age groups, but under 35 and 35-64 year old groups spend slightly more of their income on housing than 65+ population

Portion of Income Spent on Housing, by Age of Householder



Source: ACS 5-Year Estimates, Table B25072, 25093

Portion of Income Spent on Housing, by Tenure



Source: ACS 5-Year Estimates, Table B25072, 25093



# Housing Gap Analysis: Methodology

- **Affordable Housing Demand:**
  - Low-income household estimates provided by U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Survey (CHAS)
  - Income limits provided by U.S. Department of Housing and Urban Development (HUD)
- **Affordable Housing Supply:**
  - Naturally occurring affordable housing calculated using 2019 American Community Survey 5-Year Estimates.
    - Home Value Distribution
    - Distribution of Gross Rent
  - SLR calculation of units affordable to low-income households based on HUD income limits
- **Housing Gap:**
  - Compares housing demand to housing supply
  - Two representative case studies for a family of four and a single-person household. These households have different income limits according to HUD





# Housing Gap Analysis: Family Of 4

## Owner-Occupied Units

Income Group	Max Home Value (Family of 4)	Cumulative Owner Households in Income Range	Cumulative Owner-Occupied Units in Price Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$125,000	200	96	(104)
Very Low Income (<50% of AMI)	\$209,000	425	193	(232)
Low Income (<80% of AMI)	\$291,000	630	662	32

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014-2018; ACS Five-Year Estimates B25075

## Renter-Occupied Units

Income Group	Max Monthly Rent (Family of 4)	Cumulative Renter Households in Income Range	Cumulative Renter-Occupied Units in Price Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$738	150	168	18
Very Low Income (<50% of AMI)	\$1,229	275	425	150
Low Income (<80% of AMI)	\$1,713	350	519	169

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014-2018; ACS Five-Year Estimates B25063



# Housing Gap Analysis: Individuals

## Owner-Occupied Units

Income Group	Max Home Value (Individual)	Cumulative Owner Households in Income Range	Cumulative Owner-Occupied Units in Price Range	Owner Gap
Extremely Low Income (<30% of AMI)	\$87,000	200	54	(146)
Very Low Income (<50% of AMI)	\$146,000	425	150	(275)
Low Income (<80% of AMI)	\$214,000	630	212	(418)

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014-2018; ACS Five-Year Estimates B25075

## Renter-Occupied Units

Income Group	Max Monthly Rent (Individual)	Cumulative Renter Households in Income Range	Cumulative Renter-Occupied Units in Price Range	Renter Gap
Extremely Low Income (<30% of AMI)	\$517	150	42	(108)
Very Low Income (30% to 50% of AMI)	\$816	275	228	(47)
Low Income (50% to 80% of AMI)	\$1,200	350	408	58

Source: HUD Income Limits; Comprehensive Housing Affordability Survey (CHAS): 2014-2018; ACS Five-Year Estimates B25063



# Housing Needs Assessment: Takeaways

- Significant affordable housing needs within Essex
  - 1,010 households (34% of total) are classified as low income and could be eligible for affordable housing
- 29% of households are spending more than 30% of their income on housing costs (cost burdened)
- Low-income homeowners have greater rates of cost-burden than low-income renters
- Populations with disproportionate cost burdens and housing needs include:
  - Low-income households making less than 80% AMI
  - Senior households
  - Renters
  - Young families
  - Single-person/ single-income households

