Town of Clinton

Affordable Housing Plan

Clinton Town Council

Adopted July 6, 2022

Completed in Partnership with

Town of Clinton Planning and Zoning Commission

Town of Clinton Economic Development Commission

Town of Clinton Town Council

Lower Connecticut River Valley Council of Governments (RiverCOG)

Consultants

Tyche Planning & Policy Group

SLR International Corporation

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Community Values Statement

The Town of Clinton should seek to ensure housing growth, opportunity, diversity, and stability. Defining and supporting neighborhood character to enable sustainable growth is essential to the Town's future. We envision a Clinton that preserves existing neighborhood character while increasing linkages, walkability, access to amenities and cultural resources, and pursuing the necessary supporting infrastructure. Future housing in Clinton should reflect opportunities that are attractive to the existing and projected populations, especially those that seek to retain young families. Redevelopment areas should seek to integrate a residential component and strengthen the communal integrity of Clinton's neighborhoods (from 2015 Plan of Conservation & Development).

Introduction

The Town of Clinton 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 Statues §§ 8-30G [Public Act 17-170]). As of 2021, a family of four making less than $70,900 per year or an individual making less than $59,950 per year could qualify for affordable housing in Clinton. Income limits are updated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). According to data from the HUD, about 2,095 households in Clinton, 38% 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), 394 or 6.6% of Clinton's total housing units were protected affordable units. Clinton 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, will 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, essential employees, and lower wage workers in Clinton's significant retail centers.

Plan Development Process

Regional Housing Plan

This Affordable Housing Plan for Clinton 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 affordable 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 Plan was developed in collaboration from Lower Connecticut River Valley Council of Government (RiverCOG) staff 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 through September 2021 and gathered input from 87 residents of Clinton on community values and housing needs. The key findings of the survey were:

- 81% of respondents said housing diversity would have a positive or neutral impact on Clinton.
- 81% of respondents think housing is an important component in community longevity.
- Only 18% of respondents think that the current housing options available meet residents' needs.
- 66% do not think the existing housing stock is adequate to satisfy future market demands.
- 57% of respondents believe housing in Clinton is too expensive.
- Over half (52%) of respondents know someone who struggles with housing costs, while a fifth of respondents personally struggle with housing costs.
- 36% of respondents plan on downsizing in the next five years into a smaller single-family home, condo/townhome, multifamily, senior living, or accessory dwelling unit (ADU).
- Respondents most frequently cited that there are not enough housing options for seniors, young adults, people living alone, low-income households, and renters.
- Respondent felt that Clinton has about the right amount of housing for homeowners, and families with children.

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 promotion of homeownership programs and publicity about reduced restrictions on the establishment of accessory dwelling units.

Municipal Housing Plan Annexes

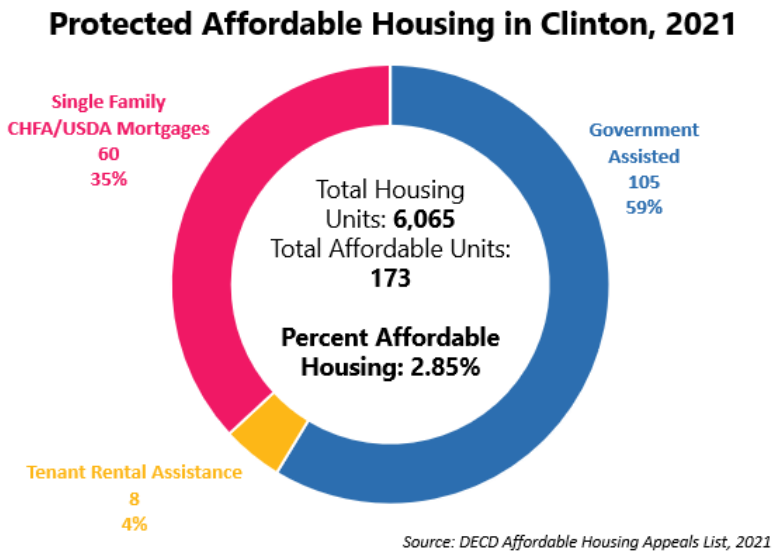
An Affordable Housing Plan "Annex" was then created for each of the member municipalities of RiverCOG to provide supplemental data and information as well as objectives and strategies that are unique to each community. A virtual public workshop was held separately for each community between January 2022 and February 2022 to gather feedback that was specific to each town. 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.

Clinton's Place in the Region

Clinton is a town of 13,185 residents located in the southwestern corner of Middlesex County along the Long Island Sound. According to the 2019 American Community Survey, Clinton has 5,299 households and a median household income of $79,954.

Clinton is known for its shoreline and beaches, historic village, and town green.

Affordable Housing in Clinton



Protected Affordable Housing

As of 2021, there were 173 protected affordable housing units in Clinton, comprising 2.85% of the Town's total housing stock. Overall, these units are reserved for low-income occupants and are not on the open market. In the official count, the Town has 60 USDA or CHFA mortgages, 105 government assisted units, and 8 tenant rental assisted units. Clinton does not have any deed restricted units as reported to the Department of Housing. Despite these records, there are 21 Affordable Housing units at Liberty Place that were not counted by the DECD. These units were not built as an 8-30g Affordable Housing Appeal, but rather as a special development district. While the development does provide their affordability report annually to the Town as part of a tax abatement agreement, these units had not been reported to the State for inclusion in the Department of Housing's count of affordable units. Once that reporting is established, Clinton's total share of Affordable Housing would be increased to 3.25%. The Town will work to ensure that these units, which are deed restricted for 40 years, are included in future Housing reports.

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 person in this state and, when appropriate, to promote or maintain the economic development of this 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.

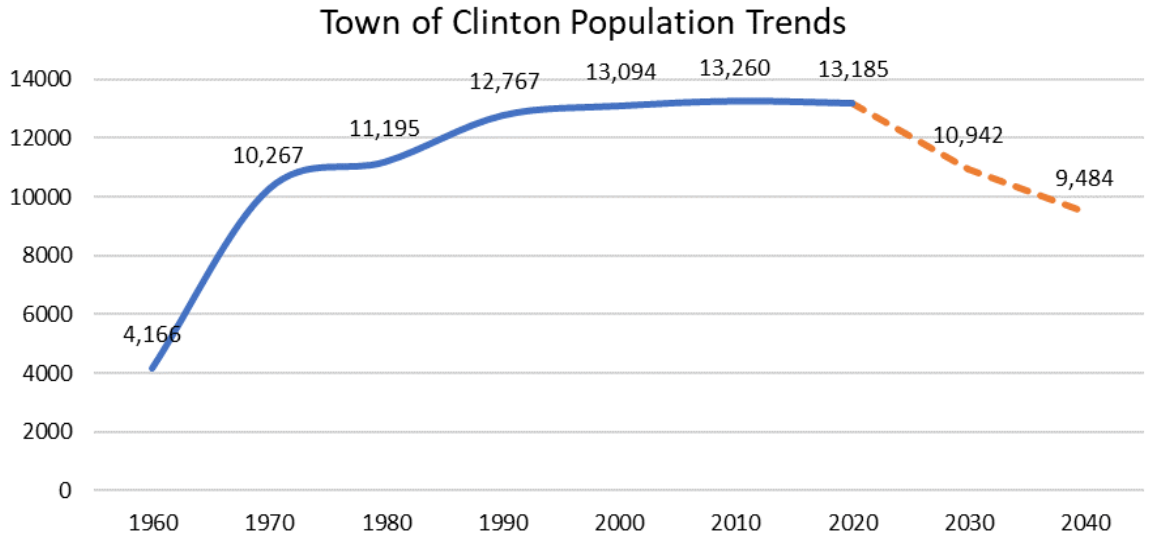
Currently there are numerous NOAH units in Town. Many of these units are in private, 55+, manufactured-home community. The age restriction on a significant portion of affordable units further exacerbates affordability issues for younger, low-income households. Even with the NOAH units in town, there is a need more units especially for Clinton's single, low-income households.

Housing Needs Assessment

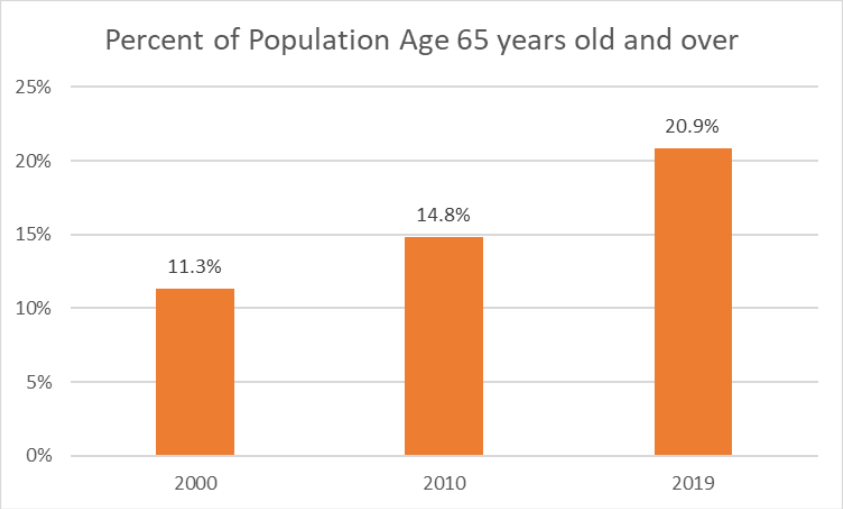
This section presents a summary of the key findings from the Housing Needs Assessment. For the complete Housing Needs Assessment, please see *Appendix B***.**

Demographics

- Clinton's population has mostly stabilized since 2000 but is expecting a large decrease of 28% over the next two decades. Future population drivers will likely include housing turnover, followed by housing construction, including new dwelling units, additions, and expansions.
- Despite some decreases in the older age cohorts in town over the last decade, the percentage of Clinton's population that is 65 and older has grown in the last two decades, now comprising a fifth of the town's total population.
- Like many other towns in the Region, Clinton's average household size is getting smaller; as of 2019, 68% of Clinton households were comprised of one or two people. Despite the small household sizes, most houses (89%) in Clinton have three or more bedrooms, which suggests that the town's supply of smaller housing units has not kept up with this growing demand.



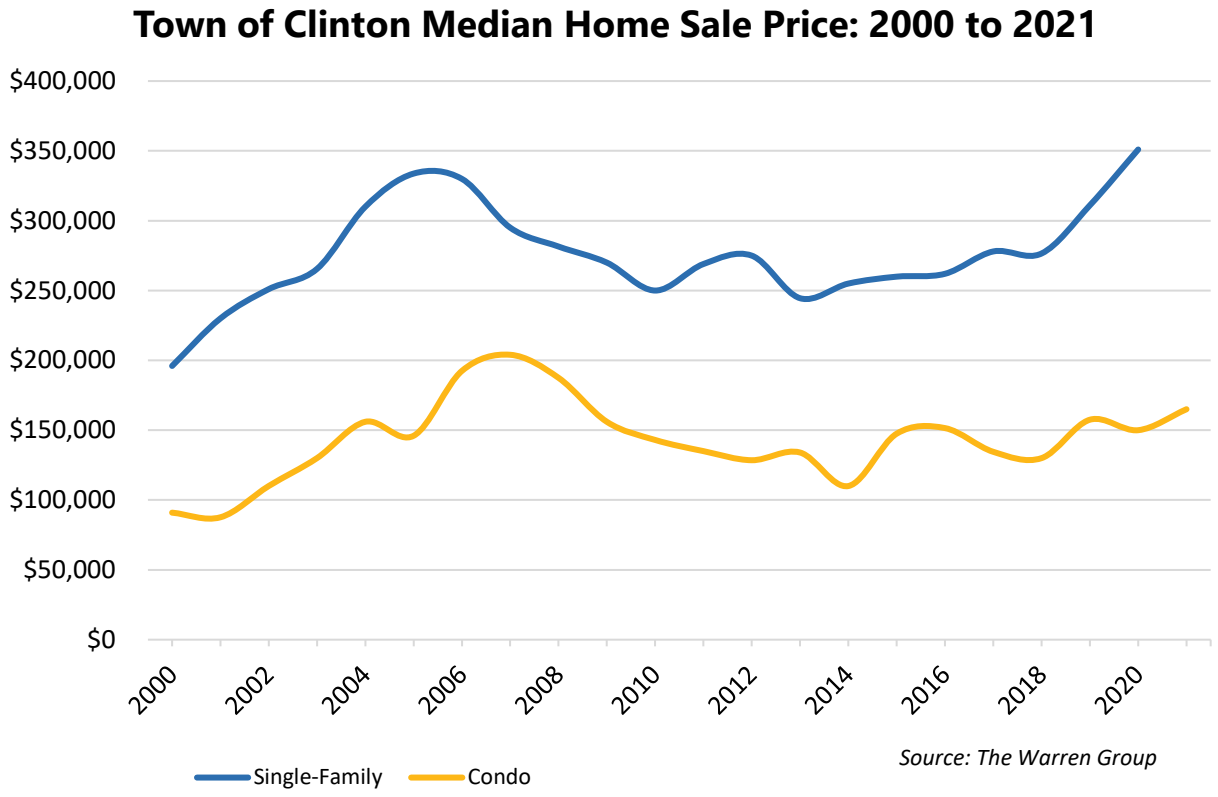
Source: Decennial Census and CT Data Center projection



Source: 2000 and 2010 Decennial Census; 2019 ACS 5-Year Estimates, Table B01001

Housing Stock

- Clinton's housing stock is nearly exclusively owner-occupied, single-family detached units. 78% of the Town's housing stock is single family detached homes. The Town does, however, have a higher share of mobile homes compared to both the state and county, at 4%.
- 89% of housing units in Clinton have three or more bedrooms, although in 2019, 68% of households had two people or fewer. The size of units in Clinton are largely suited to families with children.
- The median home sales price in Clinton has recently returned to a recent historic high of $351,000 after a decrease and subsequent stabilization between 2005-2013.
- From 2017 to 2021, home sales were generally stable, averaging about 220 per year.
- Besides two spikes in housing permitting activity in 2017 and 2020, permitting has been somewhat slow in the last ten years, indicating lack of available land and economic conditions. Since 2015, Clinton averaged about 33 building permits annually.



Housing Need

How many Clinton Families Need Affordable Housing?

Low Income
51% to 80% of AMI
<$59,950 for an individual
<$70,900 for a family of 4

420 Low income HHs
350 Homeowners
70 Renters

Very Low Income
31% to 50% of AMI
<$40,150 for an individual
<$57,300 for a family of 4

945 Very Low income HHs
625 Homeowners
320 Renters

Extremely Low Income
30% of less of AMI
<$24,100 for an individual
<$34,000 for a family of 4

730 Extremely Low income HHs
470 Homeowners
260 Renters

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

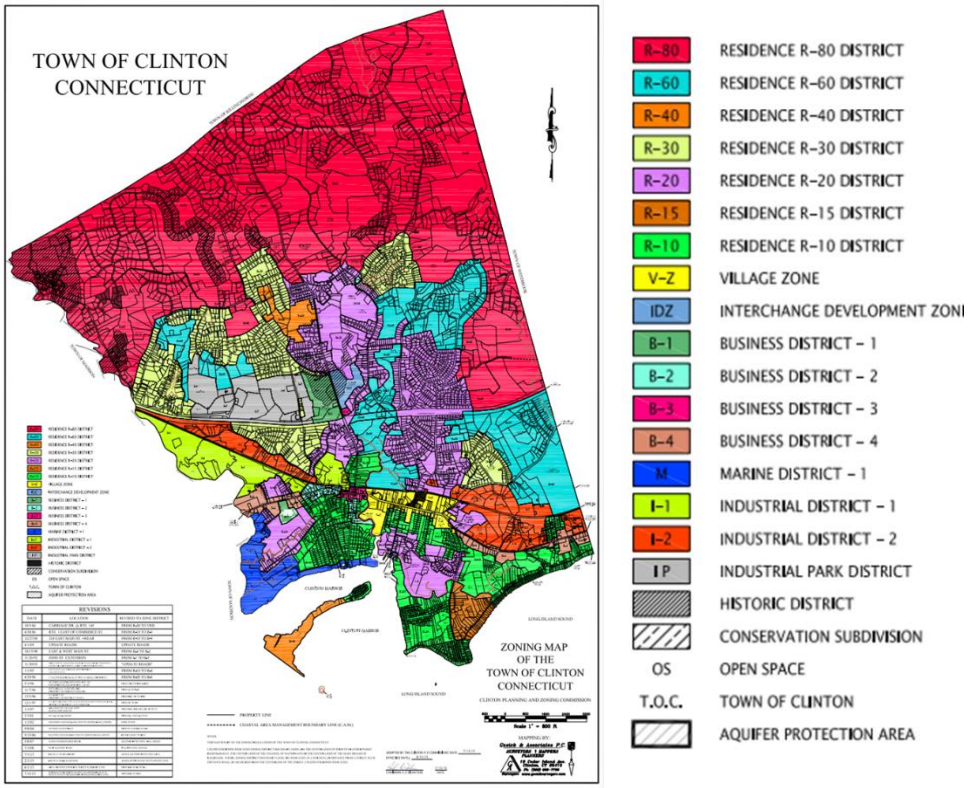
- There are **2,095 households** in Clinton (38% of total) who meet the definition of low income (household income <80% of AMI)

- 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. 36.5% of Clinton households are cost burdened. About 70% of Clinton's low-income households are cost-burdened, compared to only 15.4% of households who are not considered low-income.
- Renters are more likely to be cost burdened compared to owners, as are seniors and adults.
- A housing gap analysis was performed comparing the supply of "naturally occurring" affordable housing to local demand. There is a shortage of units affordable to households of all sizes and housing types. The greatest need was for low-income individuals and families.

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*.

- Clinton has seven residential districts that allow development on various lot sizes, ranging from 10,000 square feet to 80,000 square feet minimums.
- All residential districts allow single family detached dwellings and accessory apartments.
- Only in the R-30 and R-20 zones are two family dwellings allowed via Special Exception.
- Elderly housing projects are allowed in the R-30, R-20 and R-10 zones by Special Exception.



- Clinton's 2015 Plan of Conservation and Develop promotes the development of affordable housing in the following ways:
  - Identifies focus areas for development and appropriate uses
  - Clinton should "seek to ensure housing growth, opportunity, diversity, and stability
  - Outlines growth management and principles:

    - "Expand housing opportunities and design choices to accommodate a variety of household types and needs."
    - The POCD also notes the presence of aging housing units, the aging population's preference for smaller dwellings closer to services, the young adult population's preference for smaller, cheaper dwellings, and Clinton's higher than average median home value and incomes.
- The POCD presents the following action items:
    - Create opportunities and marketable incentives for multi-family and affordable housing near the train station and along the Route 1 corridor
    - Consider regulations for allowing higher densities and multi-family in areas where transit and accessibility are present
    - Adopt Incentive Housing Zone regulations
    - Seek additional opportunities to create mixed-income housing developments that can provide better housing options for lower-income residents
    - Amend Zoning Regulations to provide adequate provisions for accessory apartments
    - Support the development of a working group to address current and future housing conditions
    - Identify a key agency to work with the condominium associations and homeowners' associations for common-interest communities to address issues of ongoing maintenance and aging facilities.
    - Work with owners of trailer, cottage, and motel properties to explore redevelopment opportunities that improve quality of life for Clinton residents and provide suitable economic return

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*.

- Clinton's residents rely on private septic systems, which require well-draining soil and a minimum amount of land to be viable. This limits the number of homes the land can support.
- Not all land in Clinton can be developed. Restriction on development include:
  - Flood hazard zones
  - Coastal Area Management Zone
  - 15% of Clinton's land area is inland wetlands, regulated by the Inland Wetlands Commission.

Objectives and Strategies

Strategies and Action Items – In order to increase the availability of affordable housing and broader housing opportunities in Clinton, the Town will undertake the following:

1. Establish a page on the Town website to highlight housing resources and policies.
    - ***Why*:** There is a broad range of opportunities, relevant agencies, policies, and other information related to housing. Centralizing a resource on the Town's website, updated regularly, will simplify the search process for residents and greatly reduce both confusion and challenges of coordination for municipal staff.
2. Promote USDSA/CHFA mortgages.
    - ***Why*:** These programs open the door to home ownership with below market interest rates, access to down payment assistance, and they may qualify for a CHFA mortgage if they do not qualify for other programs. It does not limit the resale value of the home to keep it affordable into the future. Ensuring that realtors, lenders, and potential homebuyers are aware of these programs is a low-effort, high-benefit activity.
3. Promote and increase awareness of Accessory Dwelling Unit (ADU) regulations approved by the Clinton Planning and Zoning Commission.
    - ***Why:*** In advance of the passage of Public Act 21-29, the Planning & Zoning Commission modified their regulations, allowing any single-family residential property to be able to add a secondary dwelling unit with a simple administrative application. This allowance has the potential to significantly expand the housing opportunities in Clinton, but it is very unlikely that most of the property owners in town are aware of this new permission. Investing resources in public outreach and education will encourage property owners to take advantage.
4. Make the Housing Plan a part of the Plan of Conservation and Development in 5 years.
    - ***Why***: Including this Housing Plan as part of the next Plan of Conservation and Development demonstrates Clinton's commitment to furthering housing opportunities not only in the short five years ahead of this Affordable Housing Plan, but in future plans as well. In doing so, the Town can reflect on its progress and update its strategies to increase the housing opportunities available to current and prospective residents.
5. Secure Community Development Block Grant (CDBG) funding for local housing rehabilitation program to help seniors age in place.
    - ***Why***: A large portion of Clinton's units were built prior to 1970 and are considered 'aging units.' These older units are typically more expensive when it comes to maintenance and repair costs, which particularly impact the 65+

population who may struggle to keep up with such costs on fixed or reduced incomes. Securing CDBG funding for a local housing rehabilitation program will reduce the number of homes falling into disrepair, and keep the aging community housed in their communities for longer.

6. Collaborate with Habitat for Humanity for the rehabilitation of Clinton's housing stock for sale to low/moderate income of any age.

- ***Why***: Habitat for Humanity, as a mission-driven nonprofit entity, can provide opportunities for lower and moderate income families to renovate and upgrade lower-costs properties in need of improvement and build equity as homeowners.

7. Identify municipally owned property eligible for development/redevelopment for housing (e.g., Pierson) as mixed income/elderly. The Town can partner and work with a non-profit housing developer.

- ***Why*:** Perhaps the best way to reduce the high cost of new housing development is to reduce (or eliminate) the cost of land. When municipal property is no longer required for a critical town function, that property – if appropriately sized and located – should be considered for housing development. Municipal ownership or partnership also provides a high level of control over the design and development of the project.

8. Collaborate with the Clinton Housing Authority for future development projects.

- ***Why:*** An open and direct line of communication between the Town and the Clinton Housing Authority will facilitate new affordable housing opportunities and maintenance of existing affordable housing stock. Housing Authority staff has critical perspectives and insights on the need and availability for Affordable Housing in Town, which makes their collaboration useful and necessary for increasing housing opportunities in Town.

9. Establish an Affordable Housing Trust Fund supported by an added levy within the local portion of the Building Permit fee. Create the trust via town ordinance to accept donations and fee income. The Clinton Town Council will make the final decision on use of funds. Eligible use of funds could aid with housing rehab, unit/land acquisition, down payment assistance for affordable or low income, equity for a larger developer-driven project, and more.

- ***Why*:** Creating a local Affordable Housing Trust Fund by ordinance can provide a source of local funds to advance housing programs or support projects of interest to the Town. The Fund can also support some of the recommendations described above as local grant match or to bring equity to a project. While is it common for such a trust fund to receive funds from a "fee-in-lieu" arrangement under an Inclusive Zoning regulation, the fund can receive other sources of revenue including donations and a dedicated fee which can be incorporated into

building permit fees for a regular source of funds. The ordinance creating the Trust Fund would describe the trustees' eligible uses of funds, and the decision-making process to recommend appropriations from the fund.

10. Provide on-going education for residents, staff, and members of land use boards about housing and housing issues.

- ***Why***: Housing is a complicated issue, with a wide range of economic, environmental, regulatory, and social elements contributing to the nature, cost, and availability of housing opportunities. There is really no single source of good information about housing needs or housing conditions either in Clinton or statewide. As such, there is significant room for misunderstanding of what affordable housing means for Clinton. Convening a regular series of public presentations and education sessions will help both local decision-makers and the general public understand this important topic.

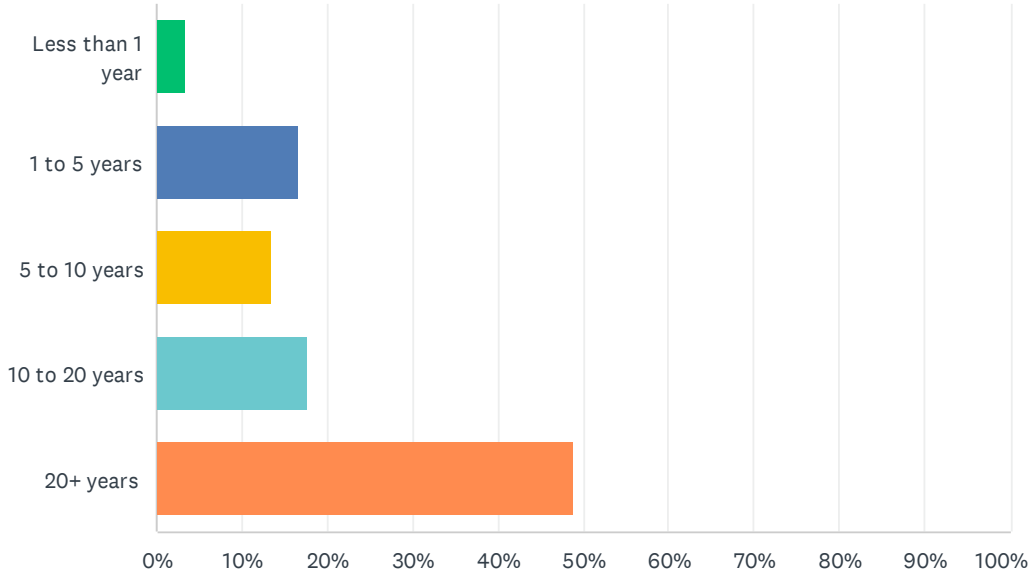
APPENDIX A

TOWN OF CLINTON AFFORDABLE HOUSING PLAN

RIVERCOG HOUSING SURVEY: CLINTON RESULTS

Q2 How long have you lived in Clinton?

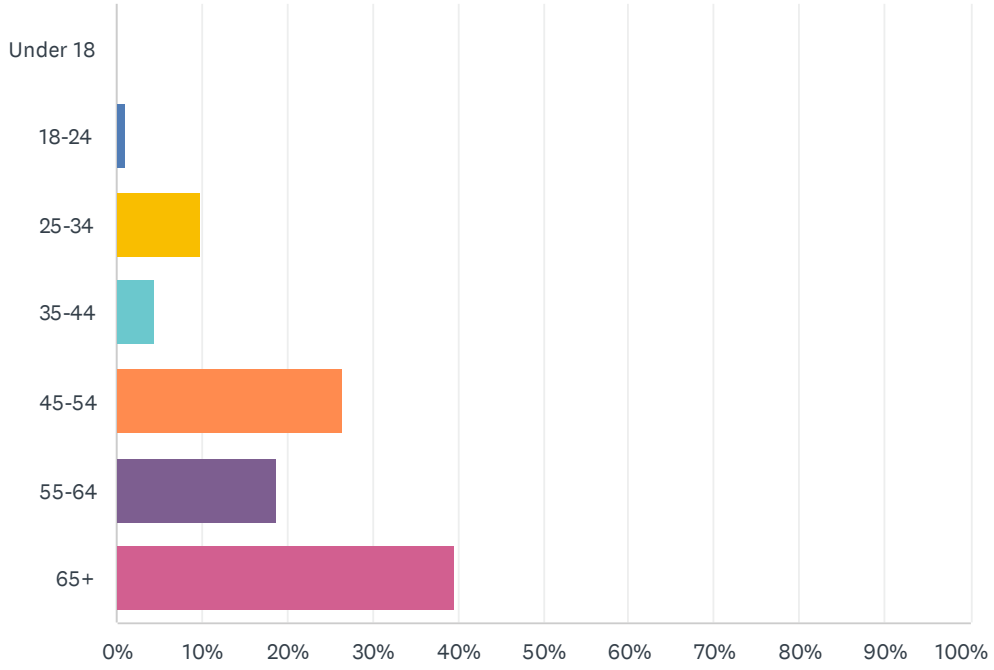
Answered: 90 Skipped: 1



ANSWER CHOICES	RESPONSES	
Less than 1 year	3.33%	3
1 to 5 years	16.67%	15
5 to 10 years	13.33%	12
10 to 20 years	17.78%	16
20+ years	48.89%	44
TOTAL		90

Q3 What is your age?

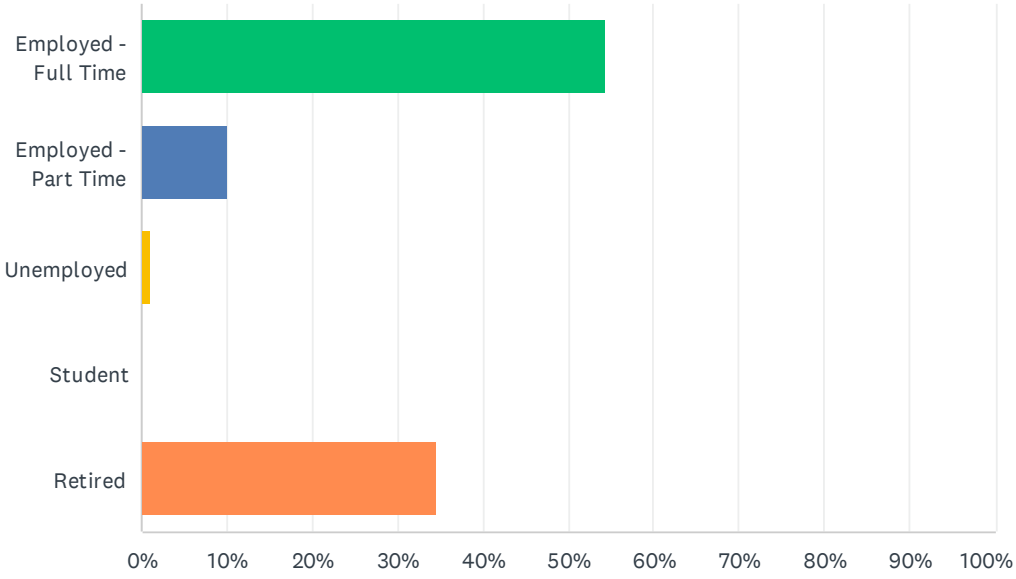
Answered: 91 Skipped: 0



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	1.10%	1
25-34	9.89%	9
35-44	4.40%	4
45-54	26.37%	24
55-64	18.68%	17
65+	39.56%	36
TOTAL		91

Q4 What is your employment status?

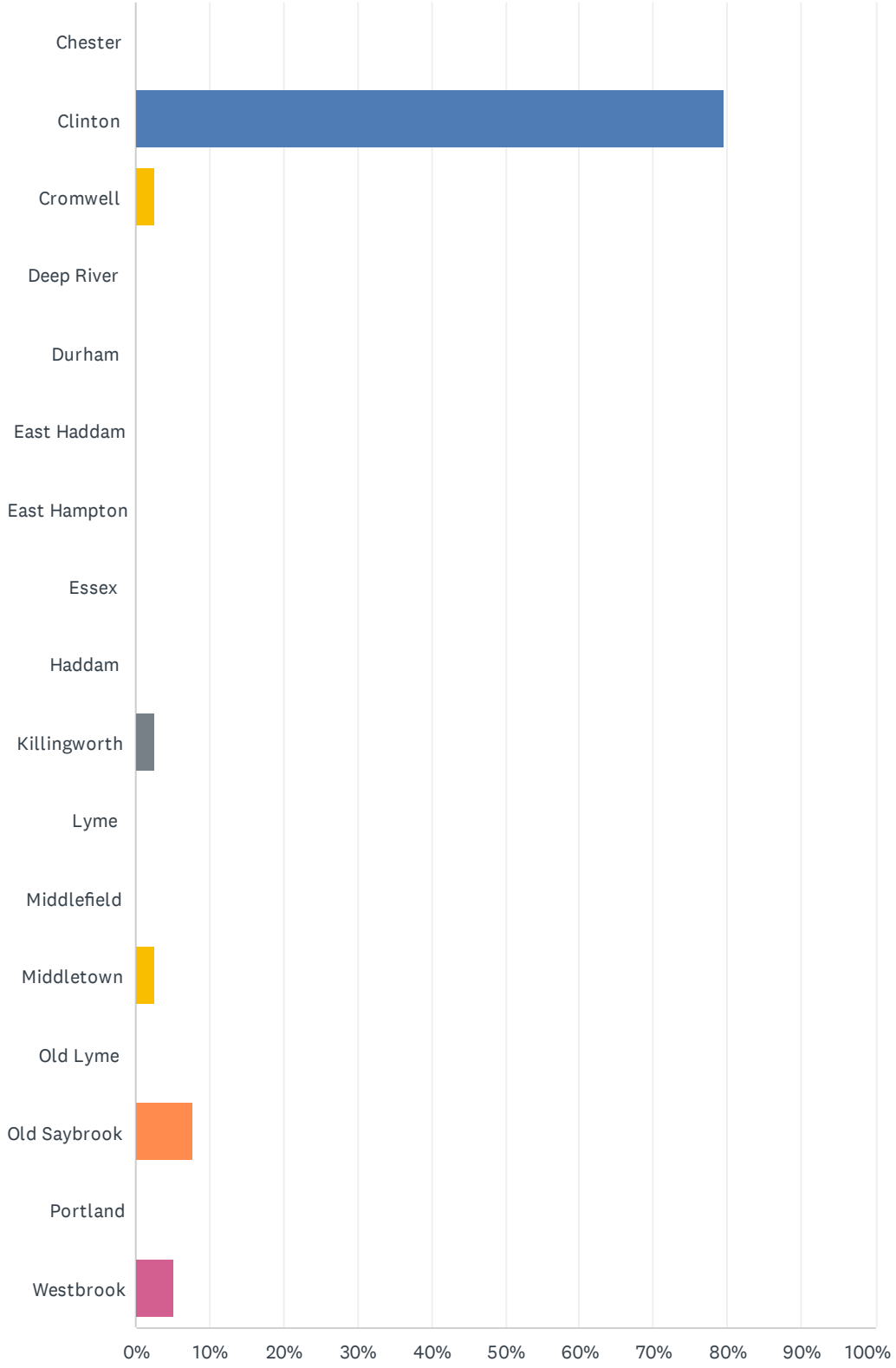
Answered: 90 Skipped: 1



ANSWER CHOICES	RESPONSES	
Employed - Full Time	54.44%	49
Employed - Part Time	10.00%	9
Unemployed	1.11%	1
Student	0.00%	0
Retired	34.44%	31
TOTAL		90

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

Answered: 39 Skipped: 52



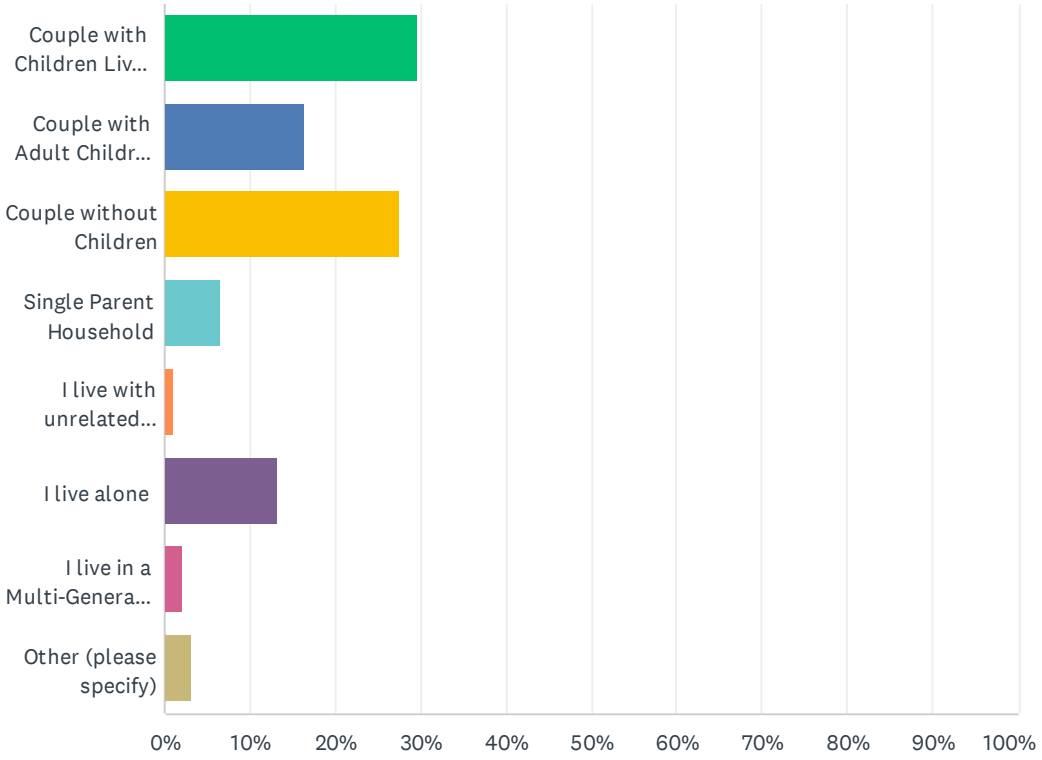
ANSWER CHOICES	RESPONSES	
Chester	0.00%	0
Clinton	79.49%	31
Cromwell	2.56%	1
Deep River	0.00%	0
Durham	0.00%	0
East Haddam	0.00%	0
East Hampton	0.00%	0
Essex	0.00%	0
Haddam	0.00%	0
Killingworth	2.56%	1
Lyme	0.00%	0
Middlefield	0.00%	0
Middletown	2.56%	1
Old Lyme	0.00%	0
Old Saybrook	7.69%	3
Portland	0.00%	0
Westbrook	5.13%	2
TOTAL		39

#	OTHER (PLEASE SPECIFY)	DATE
1	Branford	1/6/2022 10:50 AM
2	Branford	9/21/2021 7:50 PM
3	Work remotely from home and travel	9/13/2021 7:54 PM
4	Retired	9/13/2021 3:08 PM
5	New London	9/12/2021 10:53 AM
6	Milford	8/24/2021 3:49 PM
7	I'm a homemaker in Clinton.	8/22/2021 4:59 PM
8	New London	8/19/2021 5:38 PM
9	retired	8/18/2021 7:48 AM
10	New Haven before retirement	8/12/2021 7:43 PM
11	Work from Home	8/9/2021 8:33 PM
12	Stamford	8/5/2021 8:05 AM
13	Madison	8/4/2021 1:54 PM
14	Retirement	8/4/2021 1:20 PM
15	All of them as a homecare nurse	8/2/2021 7:18 PM

16	Retired	8/2/2021 10:37 AM
17	Retired	8/1/2021 11:45 PM
18	Multi towns homecare	8/1/2021 1:08 PM
19	retired	7/31/2021 10:58 AM
20	Retired	7/28/2021 8:22 PM
21	Retired	7/28/2021 4:20 PM
22	Mystic	7/28/2021 12:56 PM
23	N/a	7/28/2021 10:10 AM
24	retired	7/28/2021 8:52 AM
25	Retired	7/27/2021 6:43 PM
26	retired	7/27/2021 5:07 PM
27	Disabled	7/27/2021 3:51 PM
28	Guilford	7/27/2021 3:38 PM
29	Hartford	7/27/2021 3:37 PM
30	Ledyard	7/27/2021 2:45 PM
31	new london	7/27/2021 2:29 PM
32	Madison	7/27/2021 1:48 PM
33	Retired, don’t work	7/27/2021 1:05 PM
34	none	7/27/2021 12:31 PM
35	Waterford	7/27/2021 12:27 PM
36	Retired	7/27/2021 12:23 PM
37	retired	7/27/2021 12:21 PM
38	Waterford	7/27/2021 12:13 PM
39	New Haven	7/27/2021 12:05 PM
40	New Haven	7/27/2021 12:04 PM

Q6 What type of household do you live in?

Answered: 91 Skipped: 0

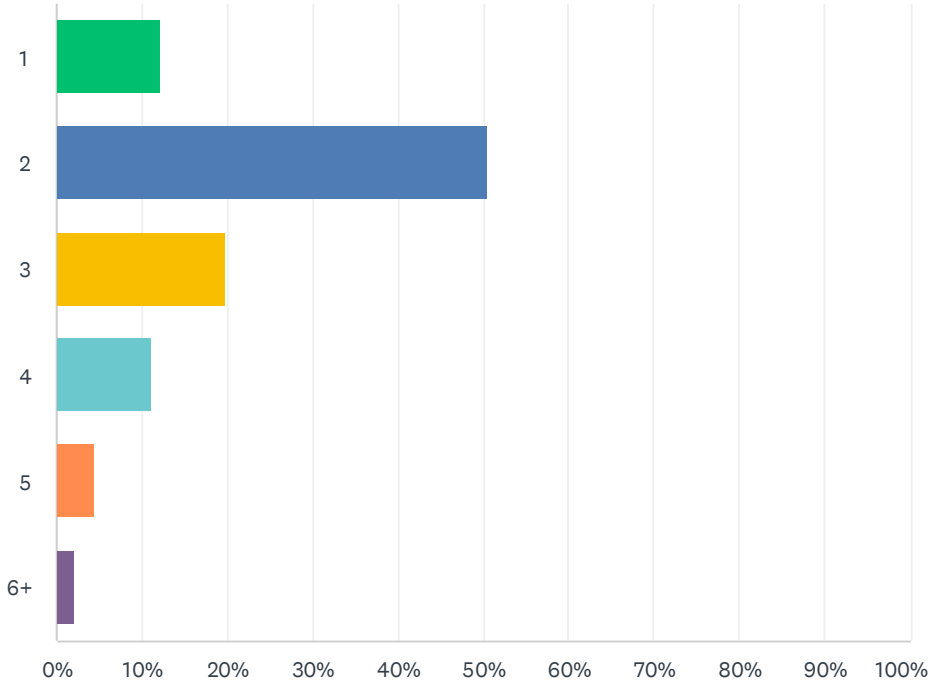


ANSWER CHOICES	RESPONSES	
Couple with Children Living at Home	29.67%	27
Couple with Adult Children (Empty Nester)	16.48%	15
Couple without Children	27.47%	25
Single Parent Household	6.59%	6
I live with unrelated others (roommates)	1.10%	1
I live alone	13.19%	12
I live in a Multi-Generational Household	2.20%	2
Other (please specify)	3.30%	3
TOTAL		91

#	OTHER (PLEASE SPECIFY)	DATE
1	Couple with one child own condo	9/22/2021 11:28 PM
2	Single family residence	9/4/2021 2:06 PM
3	Single parent with adult children (empty nester)	7/27/2021 3:14 PM

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

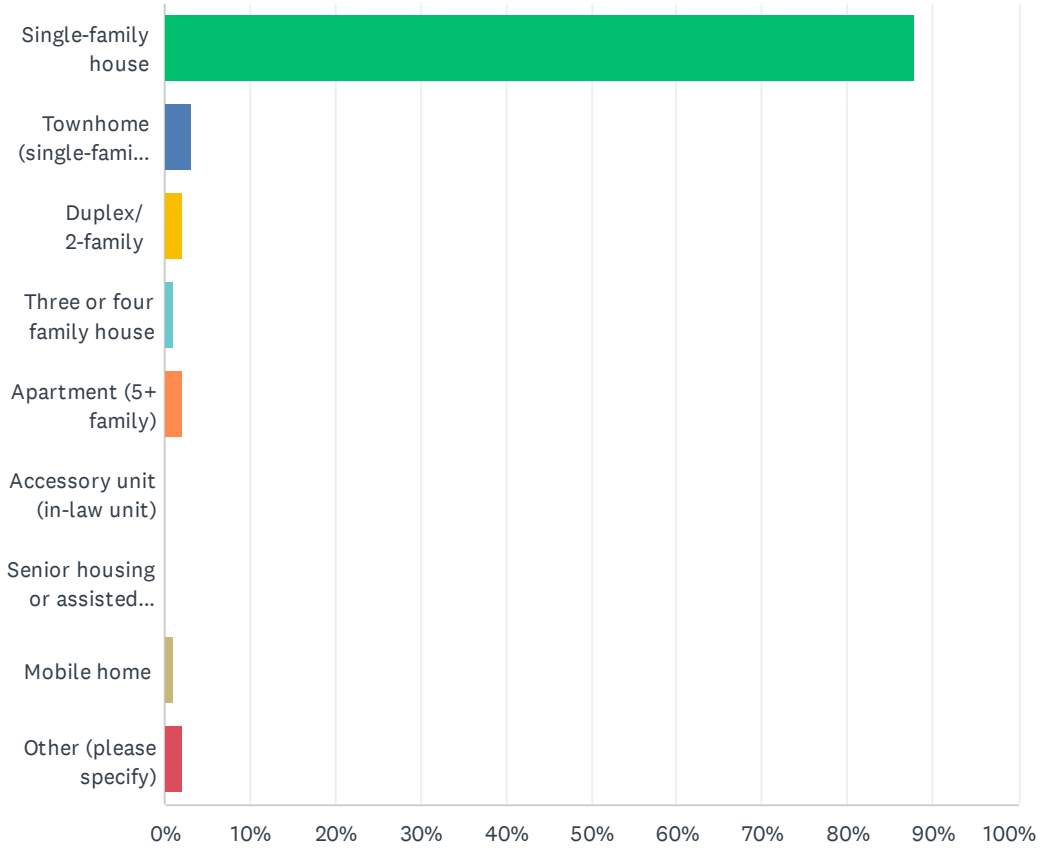
Answered: 91 Skipped: 0



ANSWER CHOICES	RESPONSES	
1	12.09%	11
2	50.55%	46
3	19.78%	18
4	10.99%	10
5	4.40%	4
6+	2.20%	2
TOTAL		91

Q8 What type of home do you currently live in?

Answered: 91 Skipped: 0

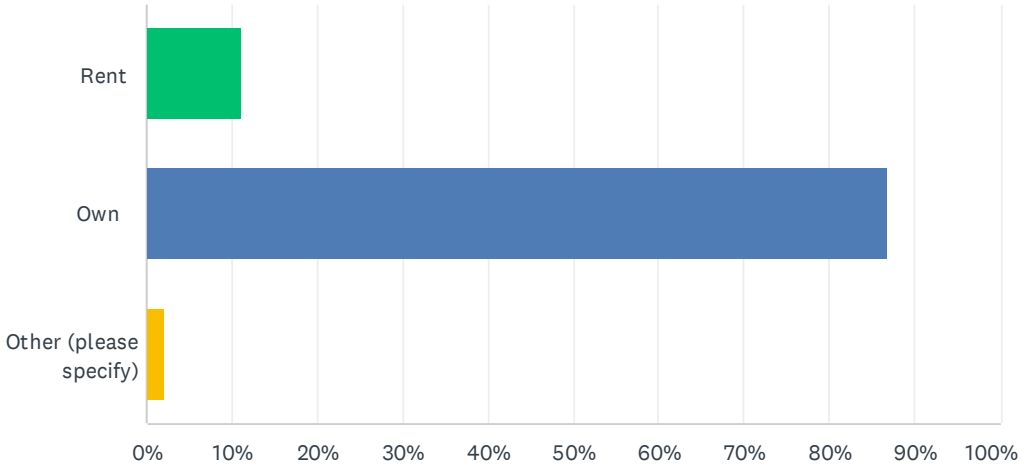


ANSWER CHOICES	RESPONSES	
Single-family house	87.91%	80
Townhome (single-family attached)	3.30%	3
Duplex/ 2-family	2.20%	2
Three or four family house	1.10%	1
Apartment (5+ family)	2.20%	2
Accessory unit (in-law unit)	0.00%	0
Senior housing or assisted living	0.00%	0
Mobile home	1.10%	1
Other (please specify)	2.20%	2
TOTAL		91

#	OTHER (PLEASE SPECIFY)	DATE
1	Cottage in rear of estate	8/9/2021 8:33 PM

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: 91 Skipped: 0

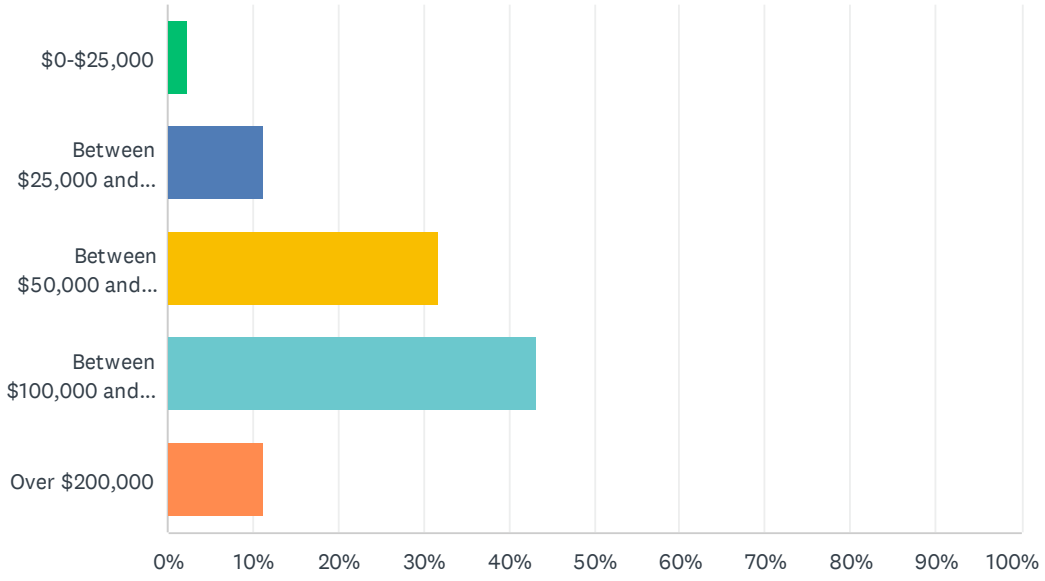


ANSWER CHOICES	RESPONSES	
Rent	10.99%	10
Own	86.81%	79
Other (please specify)	2.20%	2
TOTAL		91

#	OTHER (PLEASE SPECIFY)	DATE
1	own home, rent lot	8/23/2021 3:40 PM
2	Church owned parsonage	7/28/2021 9:19 AM

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.

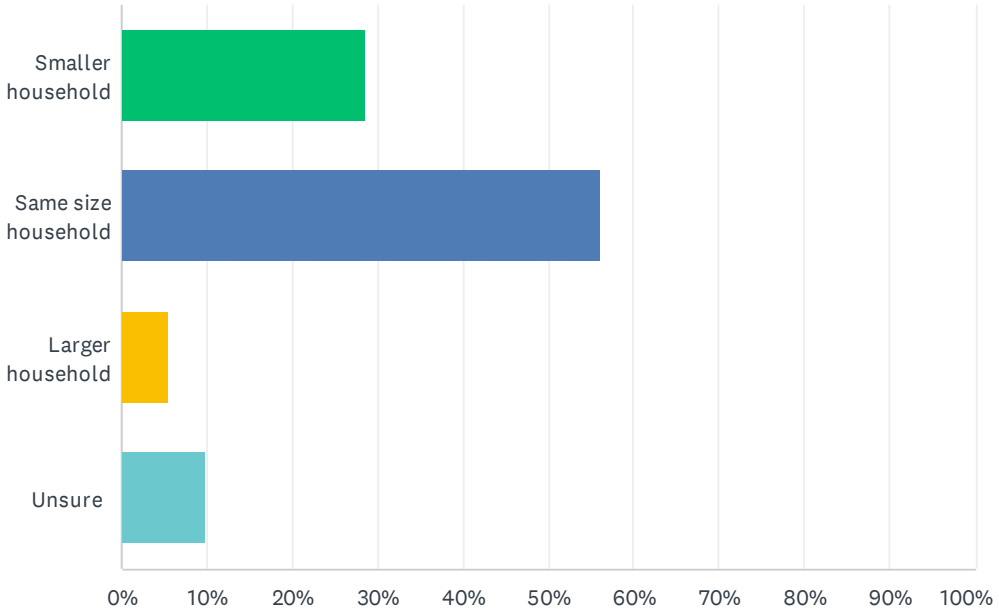
Answered: 88 Skipped: 3



ANSWER CHOICES	RESPONSES	
$0-$25,000	2.27%	2
Between $25,000 and $49,999	11.36%	10
Between $50,000 and $99,999	31.82%	28
Between $100,000 and $199,999	43.18%	38
Over $200,000	11.36%	10
TOTAL		88

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

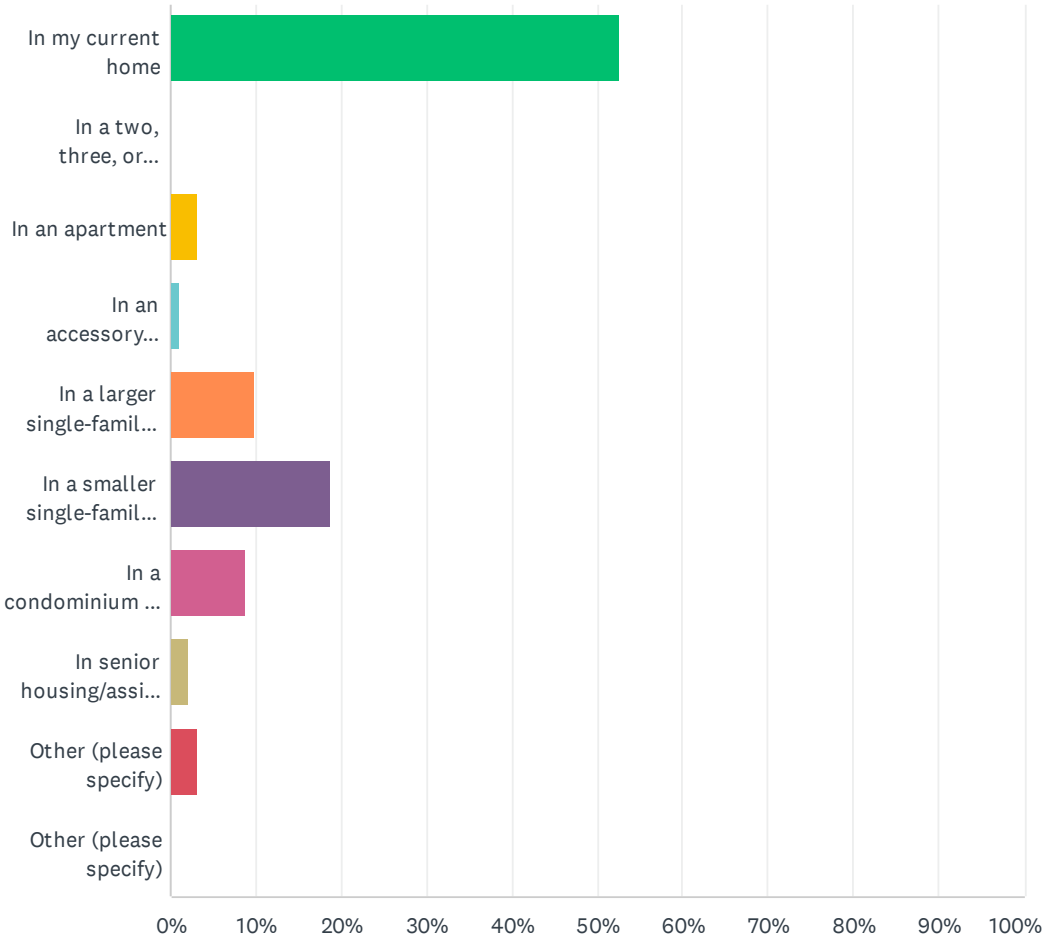
Answered: 91 Skipped: 0



ANSWER CHOICES	RESPONSES	
Smaller household	28.57%	26
Same size household	56.04%	51
Larger household	5.49%	5
Unsure	9.89%	9
TOTAL		91

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

Answered: 91 Skipped: 0

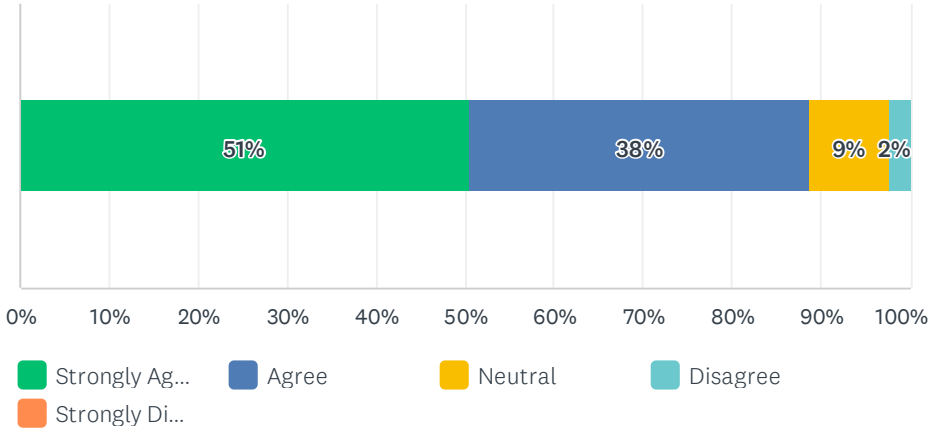


ANSWER CHOICES	RESPONSES	
In my current home	52.75%	48
In a two, three, or four-family home	0.00%	0
In an apartment	3.30%	3
In an accessory dwelling/in-law apartment	1.10%	1
In a larger single-family home	9.89%	9
In a smaller single-family home	18.68%	17
In a condominium or townhome	8.79%	8
In senior housing/assisted living	2.20%	2
Other (please specify)	3.30%	3
Other (please specify)	0.00%	0
TOTAL		91

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

Q13 Housing in Connecticut is too expensive

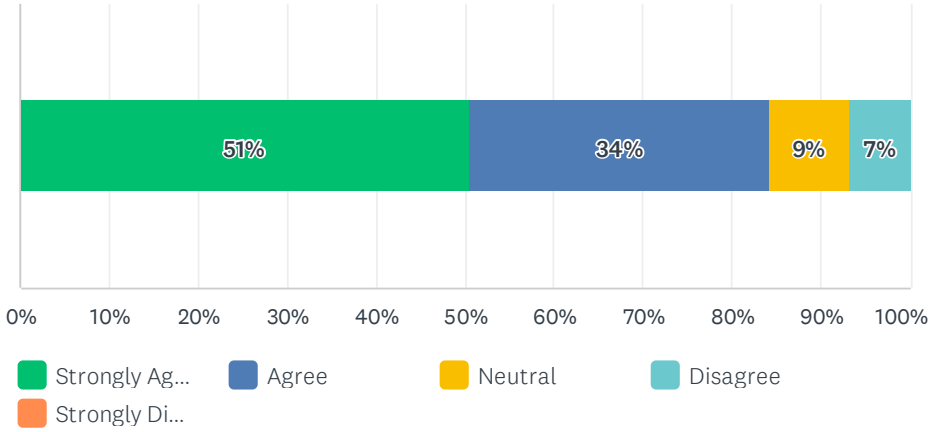
Answered: 89 Skipped: 2



ANSWER CHOICES	RESPONSES	
Strongly Agree	51%	45
Agree	38%	34
Neutral	9%	8
Disagree	2%	2
Strongly Disagree	0%	0
TOTAL		89

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

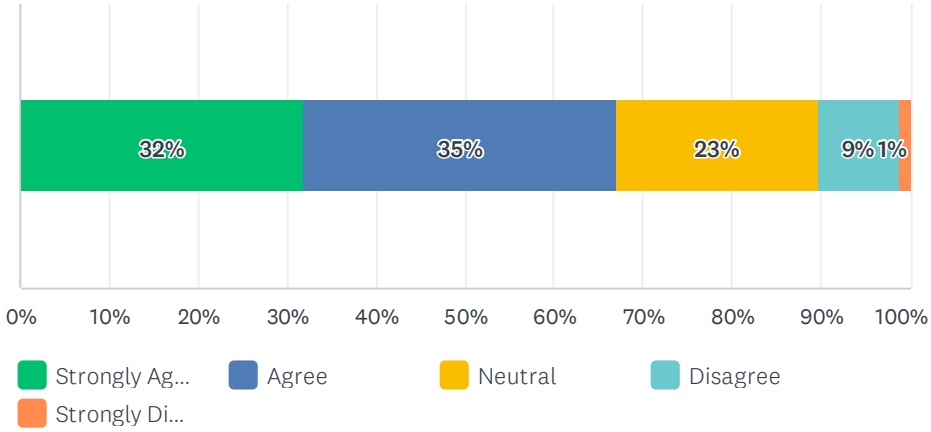
Answered: 89 Skipped: 2



ANSWER CHOICES	RESPONSES	
Strongly Agree	51%	45
Agree	34%	30
Neutral	9%	8
Disagree	7%	6
Strongly Disagree	0%	0
TOTAL		89

Q15 Housing in my town or city is too expensive

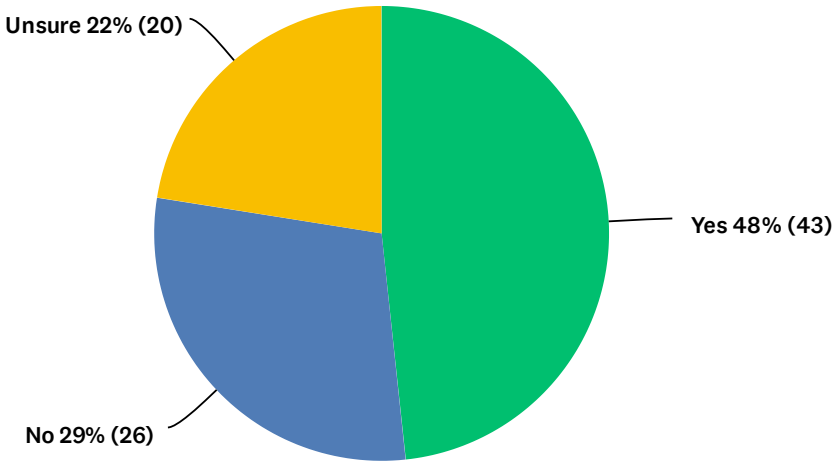
Answered: 88 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly Agree	32%	28
Agree	35%	31
Neutral	23%	20
Disagree	9%	8
Strongly Disagree	1%	1
TOTAL		88

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?

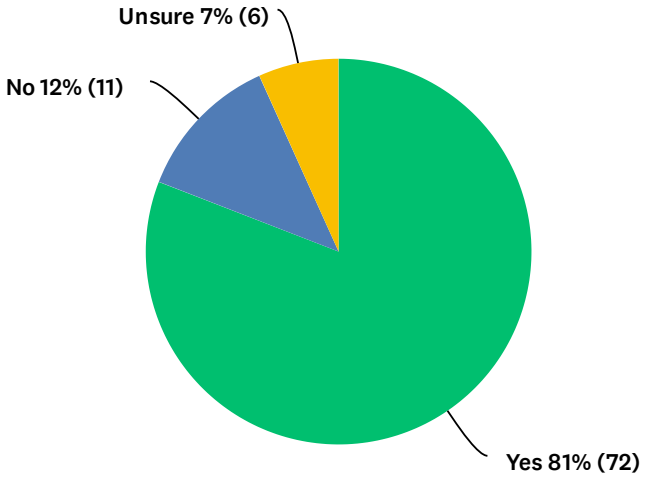
Answered: 89 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	48%	43
No	29%	26
Unsure	22%	20
TOTAL		89

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

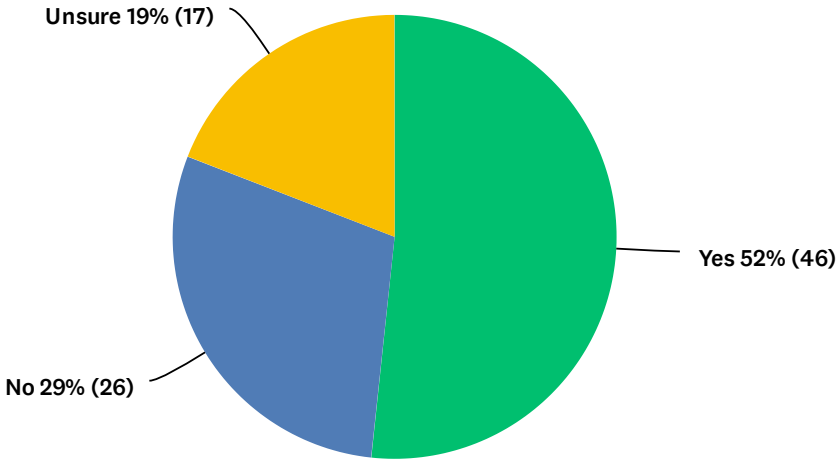
Answered: 89 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	81%	72
No	12%	11
Unsure	7%	6
TOTAL		89

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

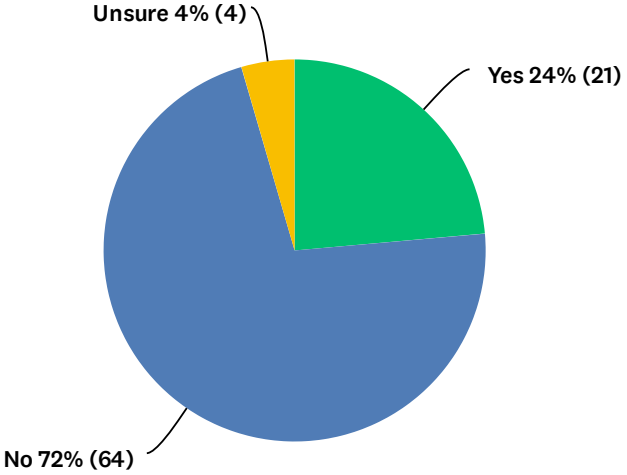
Answered: 89 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	52%	46
No	29%	26
Unsure	19%	17
TOTAL		89

Q19 Do you personally struggle with housing costs?

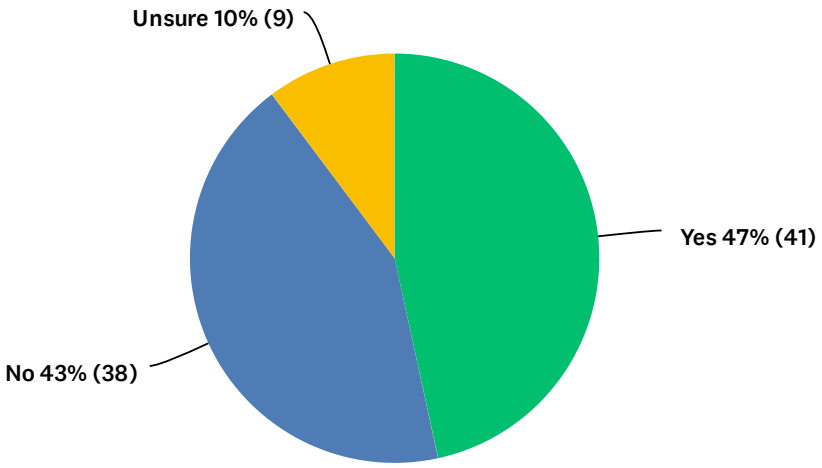
Answered: 89 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	24%	21
No	72%	64
Unsure	4%	4
TOTAL		89

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

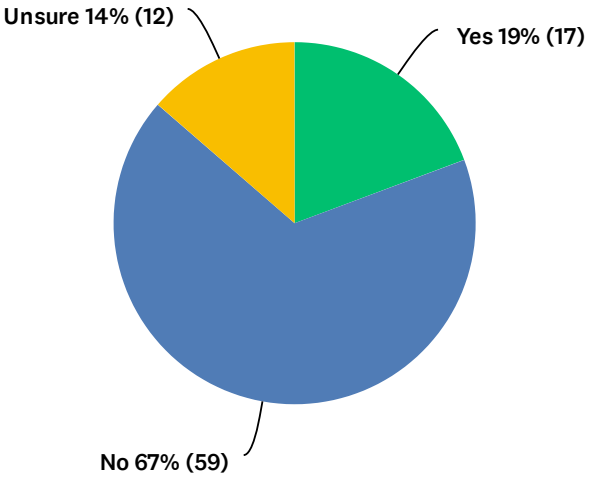
Answered: 88 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	47%	41
No	43%	38
Unsure	10%	9
TOTAL		88

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

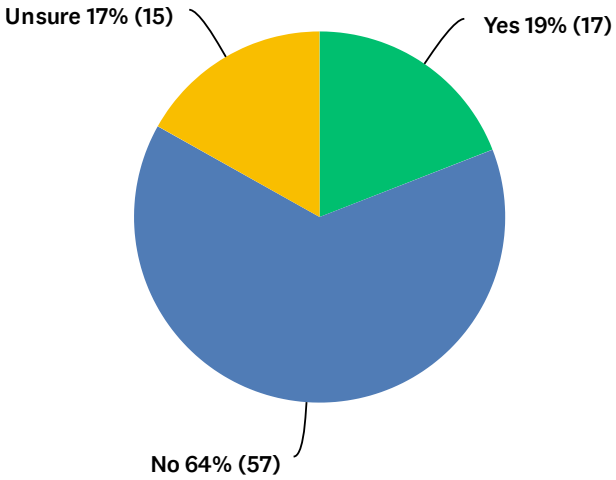
Answered: 88 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	19%	17
No	67%	59
Unsure	14%	12
TOTAL		88

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

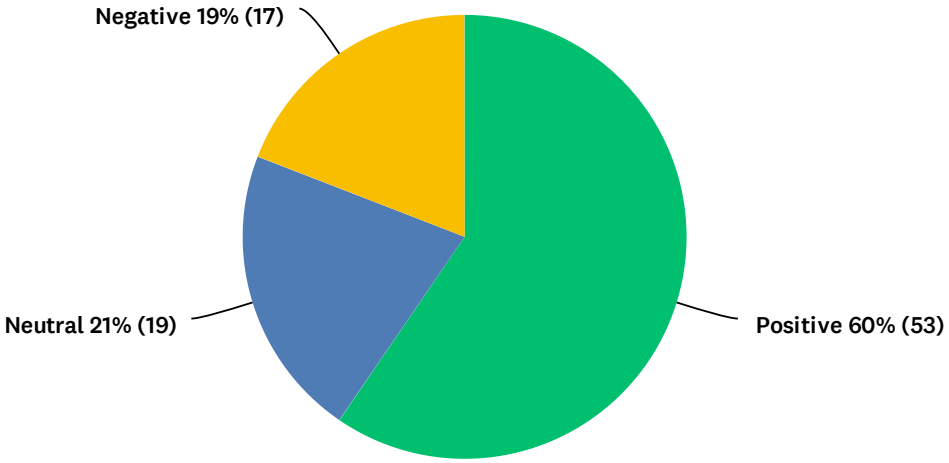
Answered: 89 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	19%	17
No	64%	57
Unsure	17%	15
TOTAL		89

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

Answered: 89 Skipped: 2



ANSWER CHOICES	RESPONSES	
Positive	60%	53
Neutral	21%	19
Negative	19%	17
TOTAL		89

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

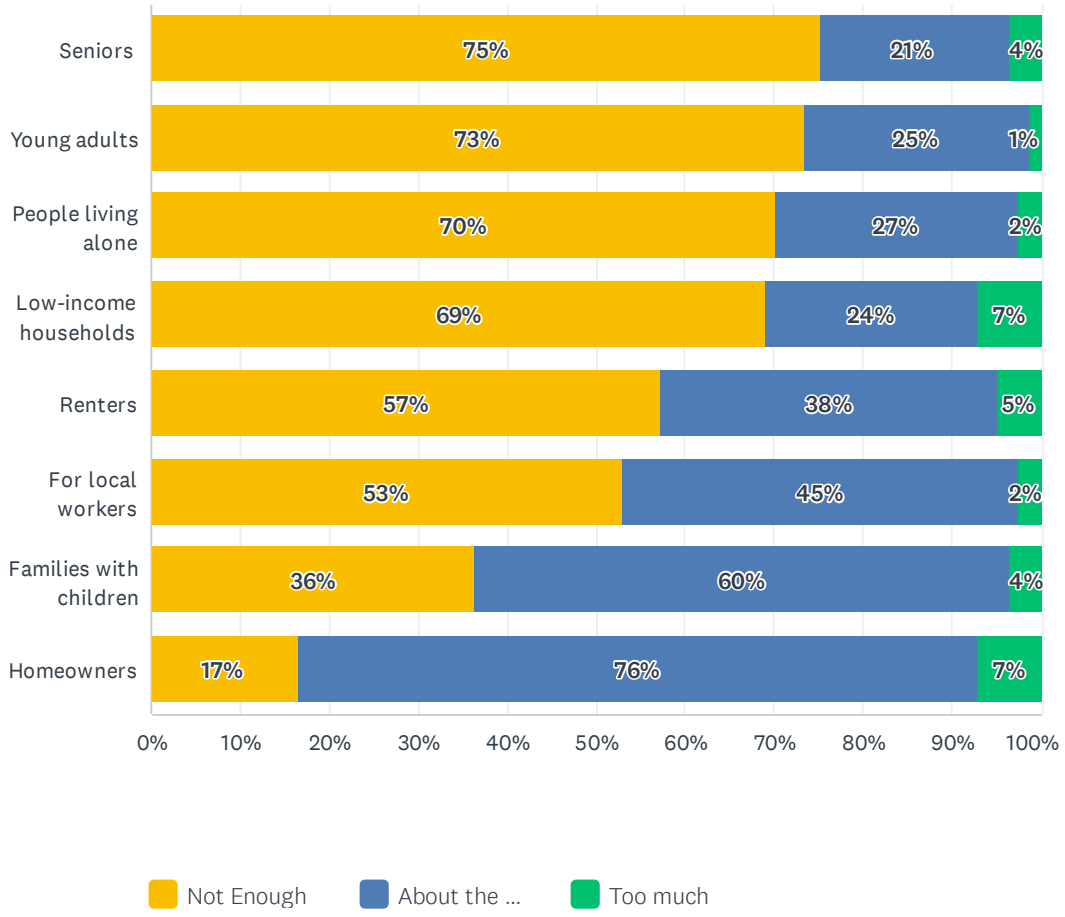
Answered: 47 Skipped: 44

#	RESPONSES	DATE
1	Increased Diversity and Economic Development	1/24/2022 4:14 PM
2	options to people	11/14/2021 5:27 PM
3	Would allow folks to live a life of less financial stress as well as physical stress for up keep of properties that are above their ability to maintain.	9/14/2021 9:41 AM
4	More representative if the real world. Diversity of all kinds promotes tolerance	9/13/2021 7:56 PM
5	It would allow more people of different backgrounds to move in, bringing workers to local businesses.	9/13/2021 12:29 PM
6	Greater racial, ethnic, socio-economic diversity, greater equity, more inclusion, more vibrant economy, more interesting cultural life.	9/12/2021 10:56 AM
7	Diversity is the spice of life and enriches communities.	9/11/2021 4:04 PM
8	Diverse housing would increase overall diversity, which is always beneficial.	9/11/2021 12:59 PM
9	Growth of our community. Retention of current and future generations of Clintonians.	9/10/2021 6:05 PM
10	Diverse housing options give more options to young and older people who are on fixed incomes. They would also provide options for people who may have a change, ie divorce, in life without complete disruption of their community and normal life as they know it.	9/6/2021 7:40 AM
11	Less people would leave ct	9/4/2021 2:07 PM
12	More 55+ options	8/24/2021 3:50 PM
13	allow younger families to live in town	8/23/2021 3:41 PM
14	More single parent house holds would be able to afford to give their children a more secure and safe place to live . It would allow lower income families have a better future and invest into their communities .	8/22/2021 5:02 PM
15	an expanded labor force, a more inclusive community	8/16/2021 12:02 PM
16	Attract more younger families	8/14/2021 1:08 PM
17	Elderly population is on the rise	8/12/2021 7:47 PM
18	People being able to actually afford living expenses and not struggling living paycheck to paycheck	8/7/2021 10:54 AM
19	Allows more people of different ages and ethnicities to enjoy and contribute to the community.	8/5/2021 8:09 AM
20	Families with lower incomes would be able to afford to move here, children would have the opportunity to play and go to school with a diverse population.	8/4/2021 1:57 PM
21	Younger and more diverse.	8/4/2021 1:23 PM
22	More diverse population.	8/2/2021 10:39 AM
23	A more diverse neighborhood. More seniors not moving south or in with family members	8/1/2021 11:48 PM
24	Appropriate housing for seniors that provides help with regular services for the home and property without extremely expensive monthly fees for same. Integration of disabled as well.	7/28/2021 8:26 PM
25	People could actually work near where they live and not be a slave to their mortgage. The only reason we aren't struggling is because be bought a house that was rat infested with no	7/28/2021 8:19 PM

	plumbing and fixed it up. Our mortgage is lower than every rent we could find. Boomers ruined everything by putting additions on their house thinking they would sell at a higher cost in the future to pad their retirement. Well F you boomers because no young people can afford housing now.	
26	a diverse community, in my opinion, is wonderful. But I'd like to see those that need financial help....get decent housing at a decent cost. Many here in Clinton live in a hotel...just awful	7/28/2021 5:35 PM
27	Greater diversity, greater equity, better cultural climate, more vibrant downtown , more businesses	7/28/2021 12:58 PM
28	Opportunity for a diverse population to live here. Also need for housing for downsizes.	7/28/2021 10:13 AM
29	More diversity in the community, ability for lower income people to live comfortably & securely	7/28/2021 9:21 AM
30	keepp seniors from moving	7/28/2021 8:54 AM
31	Allow young families earning starting salaries to move to community.. Allow seniors living on fixed incomes to live here.	7/27/2021 6:46 PM
32	diversity in schools and employment options	7/27/2021 5:42 PM
33	People to own, rent whatever the choice	7/27/2021 3:53 PM
34	Small business, families, local economy, health, new and updated housing stock	7/27/2021 3:43 PM
35	I am lucky and pay less than most people but when I retire I will not be able to afford to keep my small place. If there was more income based housing in the area people like myself would not have to leave.	7/27/2021 3:42 PM
36	Stability for lower income families which in turn improves town diversity, cultural richness, educational success, and choices for those who wish to stay in the community as finances change over a lifetime.	7/27/2021 3:19 PM
37	A more diverse population is a more interesting population.	7/27/2021 3:01 PM
38	More affordability and options regarding income.	7/27/2021 2:46 PM
39	Attracting younger families with children—parents likely to get involved in town. Bringing more diversity to Clinton.	7/27/2021 2:05 PM
40	Young and old people could stay in town	7/27/2021 1:51 PM
41	Wide exposure to varying social demographics	7/27/2021 1:16 PM
42	Attracting a more diverse population of professionals both young and old. Allowing long-term residents to stay in town if their home's costs have exceeded their means.	7/27/2021 12:29 PM
43	Keep younger people from moving away and allow a more diverse population that works here to reside here.	7/27/2021 12:26 PM
44	Harmony Positive Excellent growth and economic life	7/27/2021 12:25 PM
45	Diversity	7/27/2021 12:18 PM
46	It would allow single parents to be able to live and breathe. More options for lesser expensive housing for non-typical families that either aren’t ready to buy yet or are just starting to save for home ownership would be nice to attract younger families to our area.	7/27/2021 12:09 PM
47	More diverse population, tax revenue	7/27/2021 12:05 PM

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

Answered: 85 Skipped: 6



	NOT ENOUGH	ABOUT THE RIGHT AMOUNT	TOO MUCH	TOTAL
Seniors	75% 64	21% 18	4% 3	85
Young adults	73% 61	25% 21	1% 1	83
People living alone	70% 59	27% 23	2% 2	84
Low-income households	69% 58	24% 20	7% 6	84
Renters	57% 47	38% 31	5% 4	82
For local workers	53% 44	45% 37	2% 2	83
Families with children	36% 31	60% 51	4% 3	85
Homeowners	17% 14	76% 64	7% 6	84

#	OTHER (PLEASE SPECIFY)	DATE
1	Newly created young households, especially recent graduates of CT. or other colleges	1/24/2022 4:23 PM
2	Crime is on the rise in Clinton. The new renters on our street are felons, domestic disputes, all night parties, AIR BB. Investors gobbled up properties & are renting to undesirables terrorizing our neighbors. No one wants to live or retire next to it. Clinton Police will not help.. The rental properties aren't going to local residents with jobs-professional or laborers, they are going to investors who are bringing in undesirables and AIR BB party house..	8/9/2021 8:44 PM
3	People with intellectual disabilities	7/28/2021 8:29 PM
4	I wrote enough for families with children but the prices for these houses are only reasonable if both parents are working.	7/28/2021 8:22 PM
5	New Eagle landing may help with renters	7/27/2021 5:46 PM
6	I’m not sure - it would be helpful to see a report by town on these statistics to better understand any gaps. We also need to think about the needs of each of these populations. For example, jobs, restaurants, small business, public transportation, healthcare, amenities, and overall access to these services.	7/27/2021 3:56 PM
7	Honestly, my answers are anecdotal at best. Part of the problem is the lack of knowledge/readily available data.	7/27/2021 12:30 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: 52 Skipped: 39

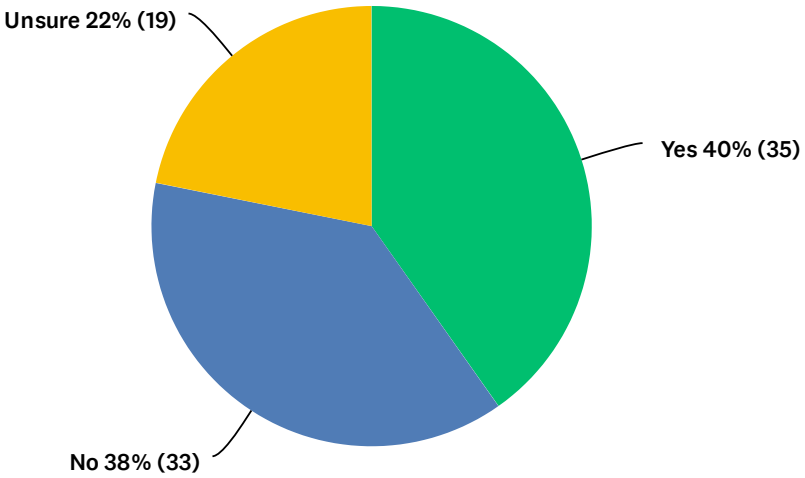
#	RESPONSES	DATE
1	Along Route 1 both East and West of Downtown and proximate to the Route 81 interchange.	1/24/2022 4:23 PM
2	Not enough space . Stop allowing people to buy up beach space and build multi million dollar monstrosities that don't align with small New England shoreline living.!	9/22/2021 11:33 PM
3	Old mill road	9/20/2021 1:39 PM
4	None	9/15/2021 7:17 PM
5	Unknown, it's certainly not wanted by people other than in need. ADU's (and not the 300 sqft type seems to be the logical path forward while still keeping the neighborhoods intact without things turning into a ghetto.	9/15/2021 5:12 PM
6	We have a lot of trailer parks in Clinton-- meet with folks who live there and they will tell you it is expensive to live there. Weather related issues, park mgmt issues, flooding, perhaps work with tenants who may wish to relocate to better location and/or build apartments housing.	9/14/2021 10:01 AM
7	I don't know	9/14/2021 9:42 AM
8	The elementary school on rte 1, south of rte 1, rte 81 near the high school	9/13/2021 7:59 PM
9	Unilever building, brownfield sites, downtown, Harbor View.	9/12/2021 10:57 AM
10	Unsure	9/10/2021 6:06 PM
11	Close to town	9/4/2021 2:09 PM
12	Unsure	9/1/2021 10:50 AM
13	In out downtown area , but because of CT. crazy zoning laws it's impossible to build more then a few affordable apartments in shoreline towns . There r areas that have stood empty for years , buy developers can't get passed the insane zoning requirements and r blocked by residents living in multi-million dollar homes who buy up any tiny beach land and build 3 and 4 story homes that look ridiculous on a New England beach . To the point that they block out all views of our beautiful beaches because of the monstrosities they build . So everyone else in town without beach rights has only these tiny town owned beaches to use. There is no reason to have these ridiculously enormous multi level homes on tiny stretches of Beach . How zoning is past to build these homes that are literally no more than 5 ft apart from one another is crazy ! If one of these homes catches fire it will literally spread to surrounding dwelling so fast that it will burn down hundreds of homes . 2 years ago we saw that happen in Saybrook . Yet the zoning is passes because these people have the money to higher lawyers to fight the town. Yet to build affordable housing for families who pay their taxes just like the people living in these monstrosities on the beach . But, they have the money to higher lawyers to block any developers trying to build affordable homes who comes in to develope land that Is ideal for these kinds of housing .	8/22/2021 5:21 PM
14	No	8/19/2021 5:39 PM
15	I have no idea	8/12/2021 7:49 PM
16	Too many apartments in Clinton. Affordable options to buy that are owner-occupied (not AIR BB or investor properties with elevated rents(.	8/9/2021 8:44 PM
17	Center of town (transit district)	8/9/2021 7:53 PM

18	There are a few apartment buildings	8/7/2021 10:55 AM
19	Anywhere in the downtown area along or just off route one	8/5/2021 8:25 AM
20	I'm not sure	8/4/2021 1:58 PM
21	Downtown m	8/4/2021 1:26 PM
22	multiple trailer parks could be converted to higher density permanent housing that is affordable and environmental improvement. Proper functioning septic systems	8/3/2021 11:43 AM
23	N	8/2/2021 10:15 AM
24	There are a Number of unoccupied buildings such as Ponds and undeveloped areas.	8/1/2021 11:51 PM
25	senior housing could be put in old Pierson school site.	7/31/2021 11:05 AM
26	None. Madison and Guilford probably needs this type of housing far more than the communities participating.	7/30/2021 1:15 PM
27	Downtown East of CVS up to the Fire Dept. AND tear down and re-develop 14 West Main st. - the worst building of all that everybody has to look at and would be a great site for affordable housing if built in a colonial style.	7/29/2021 4:41 PM
28	Ask the zoning board. They're brilliant…	7/28/2021 8:22 PM
29	I'd like to see some close to town.....up north in Clinton is land....the southern part is pretty built up.	7/28/2021 5:37 PM
30	Harbor view, Downtown, Rte 145	7/28/2021 1:00 PM
31	Not sure	7/28/2021 9:22 AM
32	Undeveloped ares along Rte 81	7/27/2021 6:48 PM
33	Ponds building convert to apartments	7/27/2021 5:46 PM
34	A tiny house community for seniors would be really nice. One could be built where the school on route one use to be in Clinton. The school is closed and not in use. Each little house 400 to 450 square feet. Community garden for fresh vegetables in the summer. Buy some of the older complexes like the Moorings II College Street in Clinton and make it a tiny house community. If I could buy something outright for $25,000 dollars then I would be able to live on my social security when I retire. Tiny houses communities are the way to go.	7/27/2021 4:04 PM
35	What is happening with the revitalization of the old unilever space? That area has potential for a mix of options including business/commercial integration. Other than that, I'm not sure.	7/27/2021 3:56 PM
36	Yes but I can't remember the street names	7/27/2021 3:55 PM
37	Town center	7/27/2021 3:05 PM
38	I don't know the area well enough to comment.	7/27/2021 3:02 PM
39	Yes, land at 1 pleasant valley.	7/27/2021 2:48 PM
40	Mixed use—Unilever property, Richards property, and other areas along Rt. 1.	7/27/2021 2:09 PM
41	The only available areas I can think of are in close proximity to the railroad, such as Route 145 near the old Unilever factory which collapsed or at the end of Knollwood Dr. Both areas are abandoned and could be turned into small affordable neighborhoods or complexes for new families or people seeking affordable rent/homes.	7/27/2021 2:01 PM
42	Clinton has an abundance of low income housing. Any more and it would be severely detrimental to the town.	7/27/2021 1:55 PM
43	no	7/27/2021 1:16 PM
44	Unsure	7/27/2021 1:10 PM
45	trailer p arks	7/27/2021 12:33 PM
46	Main street.	7/27/2021 12:30 PM

47	Former Pond manufacturing property.	7/27/2021 12:27 PM
48	Unsure	7/27/2021 12:26 PM
49	no	7/27/2021 12:24 PM
50	Clinton Nursery property across from the gym in Clinton	7/27/2021 12:19 PM
51	No	7/27/2021 12:09 PM
52	Old Morgan School site, Route 1	7/27/2021 12:07 PM

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

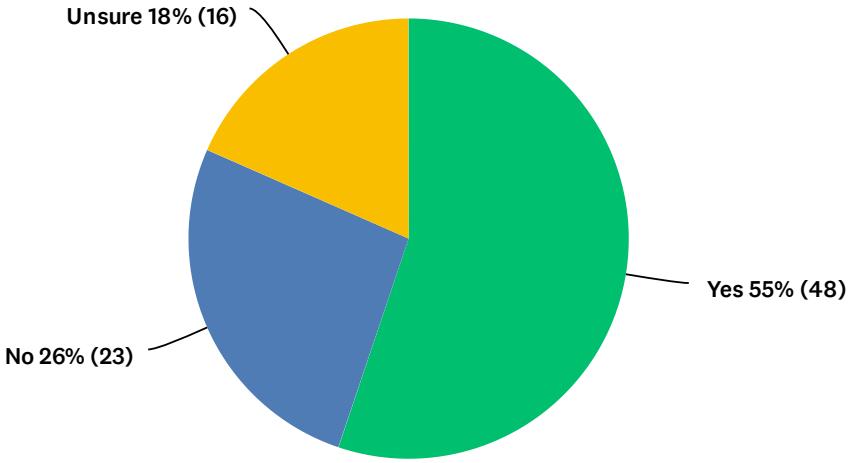
Answered: 87 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	40%	35
No	38%	33
Unsure	22%	19
TOTAL		87

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: 87 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	55%	48
No	26%	23
Unsure	18%	16
TOTAL		87

Town of Clinton
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

DOH – Department of Housing

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

Lower Connecticut River Valley
Council of Governments

About the Respondents

- Survey conducted in September – October 2021
  - Left open through 2021 but did not receive much subsequent response

- **87 responses – unique IP addresses**

- 51% of respondents have lived in Clinton for 20+ years, 17% for 10 to 20 years
- 35% are retired
- 40% of respondents are 65+
- 55+ population oversampled (37% of population according to US Census, versus 60% in survey)
- 87% live in single family detached homes
- 86% own their home
- 29% are couple households with children in residence
- 27% are couples without children
- 16% are empty nesters
- 63% of respondents live in 1- or 2-person households
- 53% report over $100,000 in annual household income

Lower Connecticut River Valley
Council of Governments

About the Respondents

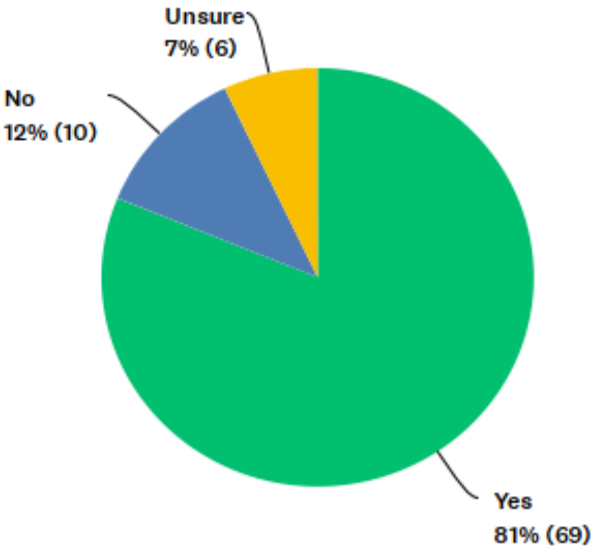
- 55% see themselves having the same sized household in 5 years
- 51% of respondents indicated remaining in their current home in 5 years
- 36% are likely looking to downsize in 5 years
  - into a smaller single-family home, condo/townhome, multifamily, senior living, or ADUs
- 48% of respondents are aware of households who would benefit from more affordable housing in the community.
- 52% know some one who struggles with housing costs
- 22% personally struggle with housing costs
- 45% 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.
- 89% agree housing in CT is too expensive
- 85% agree housing in the Region is too expensive
- 57% agree housing in Clinton is too expensive

Lower Connecticut River Valley
Council of Governments

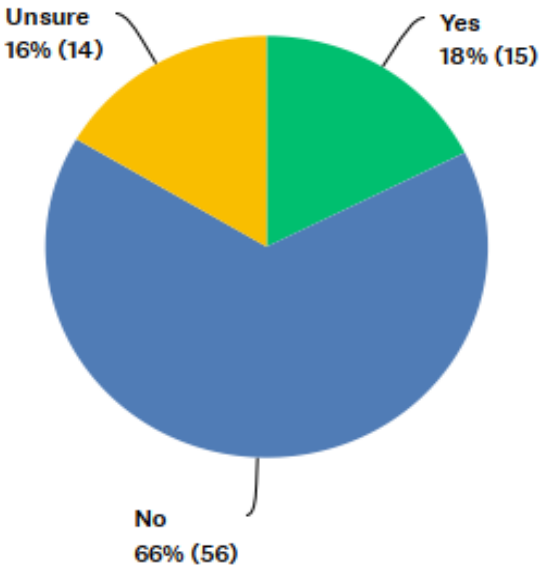
Housing Needs

- 81% think housing is an important component in community longevity
- Only 18% of residents think that the current housing options available meet residents' needs
- 66% do not think the existing housing stock is adequate to satisfy future market demands

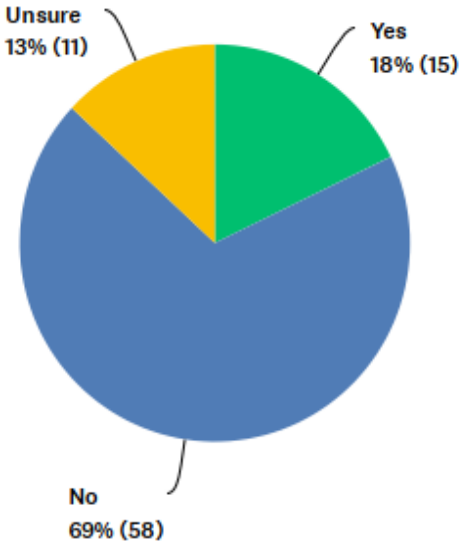
Do you think affordable or attainable housing is an important component of your community's longevity?



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

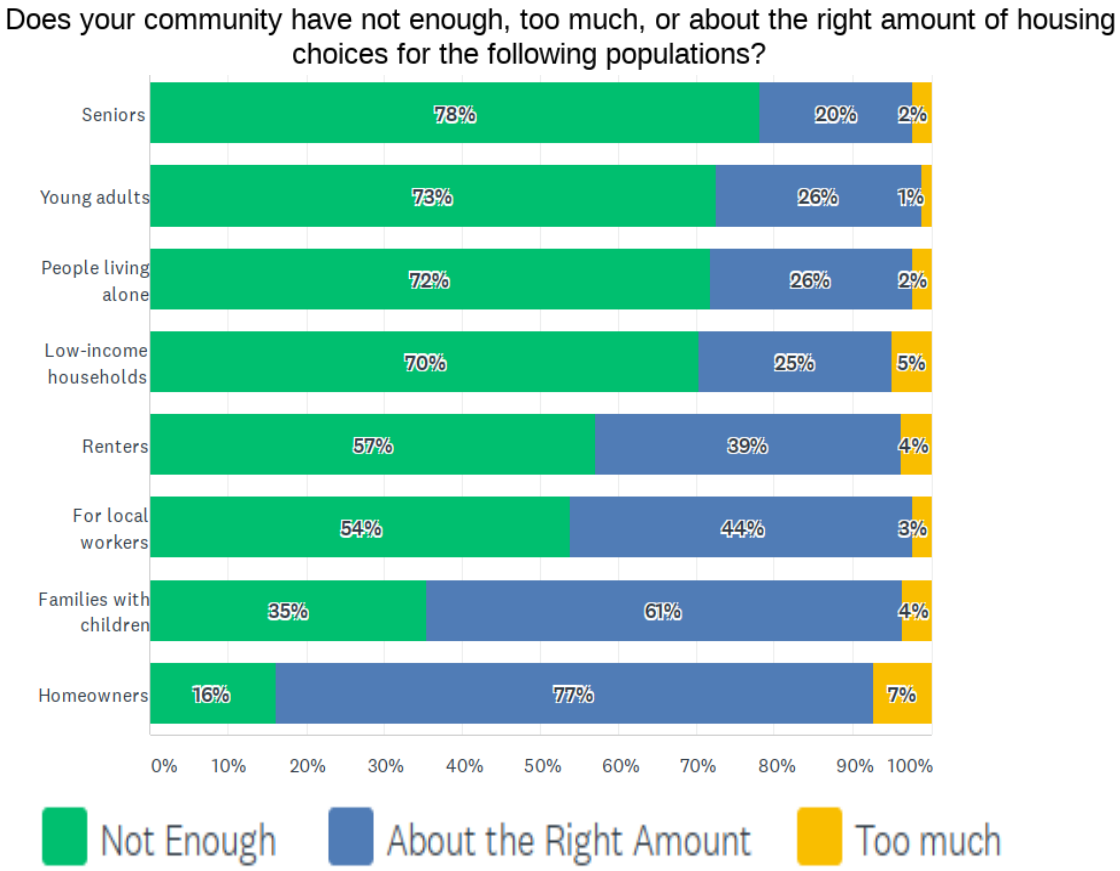


Thinking of the types of housing in your community do you think there are enough options to meet residents' current needs?



Housing Choices

- Respondents most frequently cited that there are not enough housing choices for:
  - Seniors (78%)
  - Young Adults (73%)
  - People living alone (72%)
  - Low-income households (70%)
  - Renters (57%)
- Respondents felt that Clinton has about the right amount of housing for homeowners, and families with children.



Potential Benefits of Housing Diversity

- 60% (51) of respondents said housing diversity would have a positive impact.
  - 19% of respondents said housing diversity would have a negative impact.
- When asked what the benefit of housing diversity would be in Clinton, 45 respondents identified at least one benefit.

Top Benefits

1) Increased diversity of residents (socioeconomic, cultural, racial, age, etc.)
2) Enable both younger and older people to remain in town
3) Improve the community and its longevity
4) Enable employees in Clinton to live where they work

Lower Connecticut River Valley Council of Governments

EXISTING CONDITIONS: PLANNING & ZONING REVIEW

Lower Connecticut River Valley
Council of Governments

Zoning

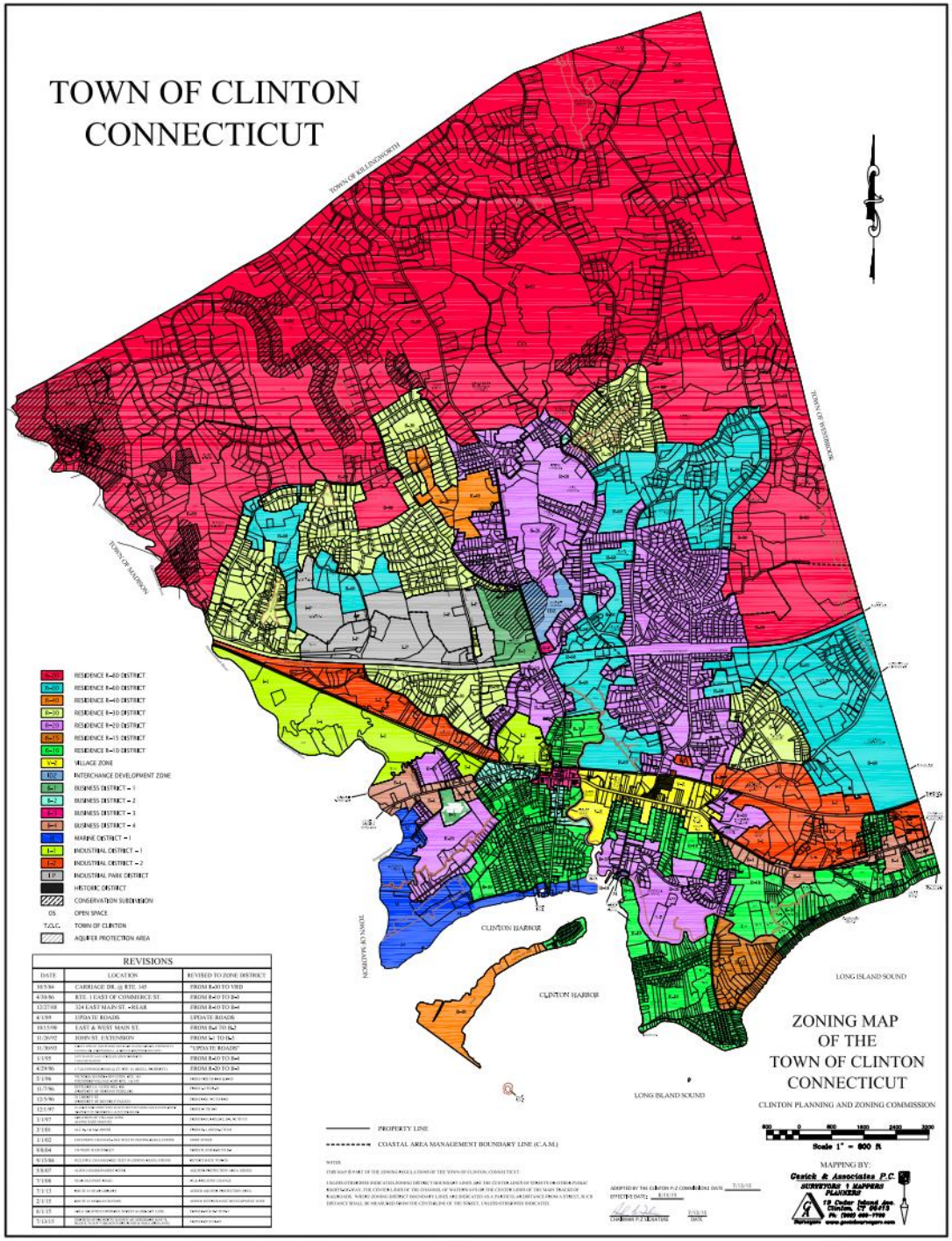
- Seven residential districts that allow residential development on various lot sizes (80,000 sq ft minimum lot area, 60,000, 40,000 etc.)
  - R-80
  - R-60
  - R-40
  - R-30
  - R-20
  - R-15
  - R-10
- All residential districts allow Single-family detached dwellings, only R-30 and R-20 allows two family dwellings through a Special Exception
- Elderly housing projects allowed in R-30, R-20, R-15 and R-10 by Special Exception
- Homes for aged, congregate housing, assisted living and boarding homes for sheltered care allowed in R-80, R-60, and R-40 by Special Exception
- Planned Residential Development allowed in R-80, R-60, R-40, and R-30 by Special Exception
- Accessory apartments and uses allowed in all residential districts

Source: Clinton Zoning Regulations

Lower Connecticut River Valley Council of Governments

Zoning

R-80	RESIDENCE R-80 DISTRICT
R-60	RESIDENCE R-60 DISTRICT
R-40	RESIDENCE R-40 DISTRICT
R-30	RESIDENCE R-30 DISTRICT
R-20	RESIDENCE R-20 DISTRICT
R-15	RESIDENCE R-15 DISTRICT
R-10	RESIDENCE R-10 DISTRICT
V-Z	VILLAGE ZONE
IDZ	INTERCHANGE DEVELOPMENT ZONI
B-1	BUSINESS DISTRICT – 1
B-2	BUSINESS DISTRICT – 2
B-3	BUSINESS DISTRICT – 3
B-4	BUSINESS DISTRICT – 4
M	MARINE DISTRICT – 1
I-1	INDUSTRIAL DISTRICT – 1
I-2	INDUSTRIAL DISTRICT – 2
I P	INDUSTRIAL PARK DISTRICT
	HISTORIC DISTRICT
	CONSERVATION SUBDIVISION
OS	OPEN SPACE
T.O.C.	TOWN OF CLINTON
	AQUIFER PROTECTION AREA



Infrastructure & Buildable Land

- Clinton's residents rely on private septic systems
  - Requires well-draining soil and a minimum amount of land to be viable – limiting the number of homes the land can support
- Not all the land in Town can be used for development. Restrictions on development include:
  - Flood hazard zone
  - Coastal Area Management Zone
  - 15% of Clinton's land area is inland wetlands, regulated by Inland Wetlands Commission (per 2015 PoCD)

Housing Opportunities from POCD

- Adopted in 2015
  - Identifies focus areas for development and appropriate uses
  - Clinton should "seek to ensure housing growth, opportunity, diversity, and stability"
- Growth management and principles:
  - Expand Housing Opportunities and Design Choices to Accommodate a Variety of Household Types and Needs
- Plan notes aging housing units, aging population's preference for smaller dwellings closer to services, young adult population's preference for smaller, cheaper dwellings, and Clinton's higher than average median home value and incomes

Development Uses	Clinton Center	West End	East End	Interchange	Waterfront	Distribution	Nod Road Industrial
Higher-Density Residential	■	■	■	■	□		
Retail	■	■	■	■	■	□	
Office	■	■	■	□	□	□	■
Transit-Oriented	■	■	■	□	□	□	
Commercial	■	■	■	■	■	■	□
Mixed Use (Resid./Comm.)	■	■	■	■	□	□	□
Industrial/Distribution		□	□		□	■	■
Municipal/Institutional	□	□	□	□	□	■	■
Tourism/Hospitality	□	□	■	■	■	□	
Restaurant/Food Service	■	■	■	■	■	□	
Commercial Recreation	■	■	□	□	■	■	□

■	Appropriate Development for Focus Area
□	Strongly Dependent on Scale, Context, and Proposal
	Inappropriate for Focus Area

Figure 5. Appropriate Uses Per Planning Focus Area

Lower Connecticut River Valley Council of Governments

Housing Opportunities from POCD

- **Action Items from PoCD:**
  - Create opportunities and marketable incentives for multi-family and affordable housing near the train station and along the Route 1 corridor
  - Consider regulations for allowing higher densities and multi-family in areas where transit and accessibility are present
  - Adopt Incentive Housing Zone regulations
  - Seek additional opportunities to create mixed-income housing developments that can provide better housing options for lower-income residents
  - Amend Zoning Regulations to provide adequate provisions for accessory apartments
  - Support the development of a working group to address current and future housing conditions
  - Identify a key agency to work with the condominium associations and homeowners' associations for common-interest communities to address issues of ongoing maintenance and aging facilities.
  - Work with owners of trailer, cottage and motel properties to explore redevelopment opportunities that improve quality of life for Clinton residents and provide suitable economic return

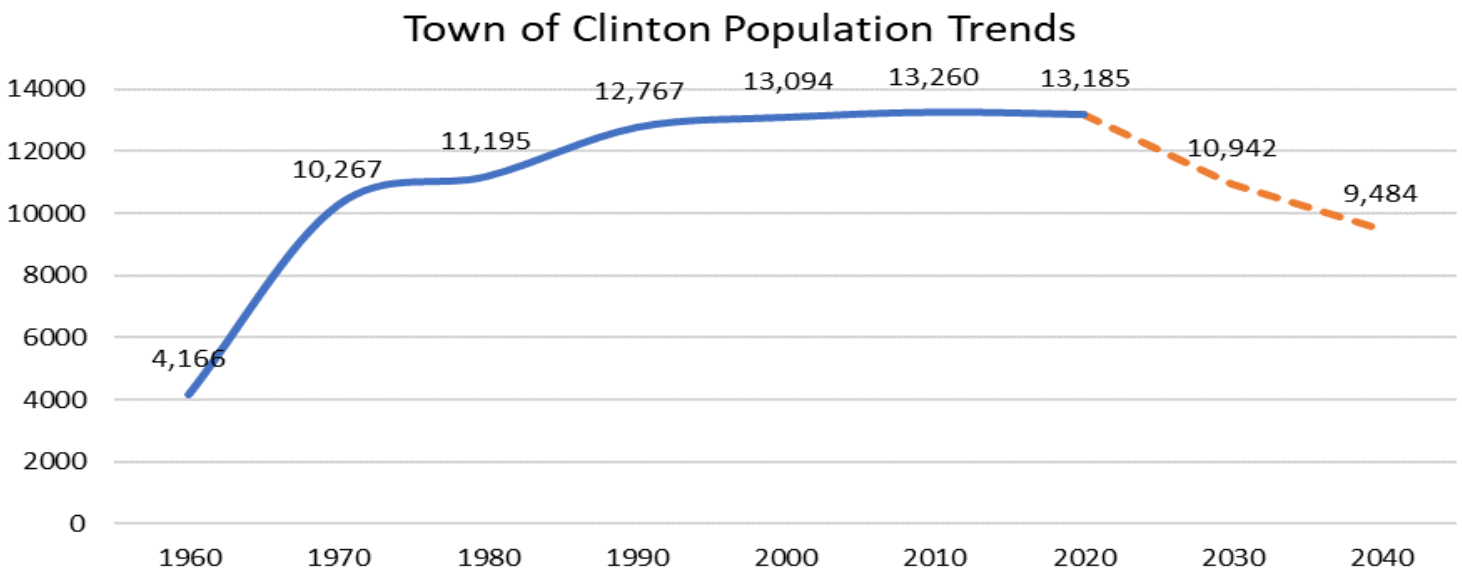
EXISTING CONDITIONS: DEMOGRAPHIC TRENDS

Lower Connecticut River Valley
Council of Governments

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

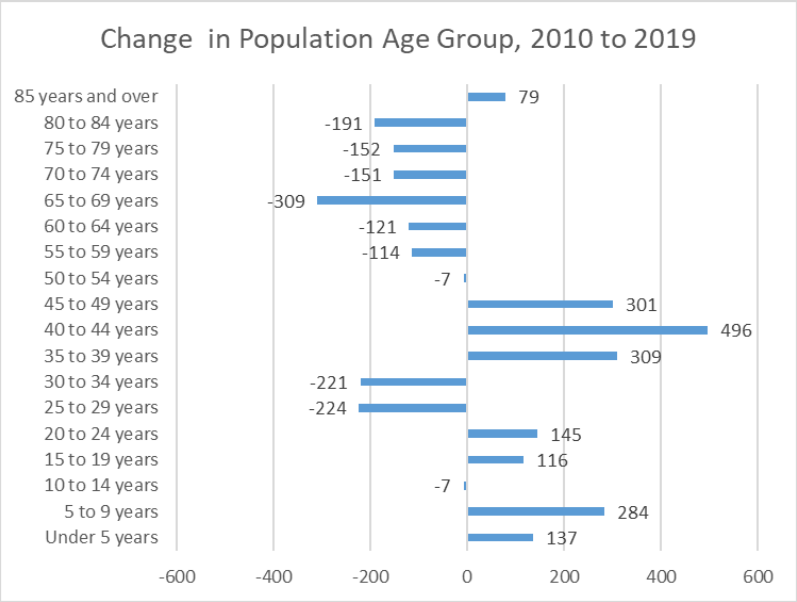


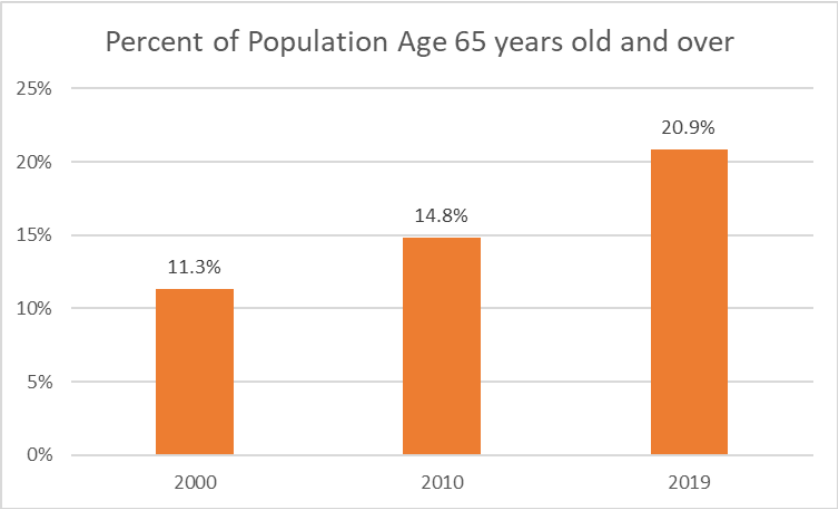
Source: Decennial Census 1960-2020, CT Data Center Projections

- Population has mostly stabilized since 2000, but expecting a large decrease of 28% in the next twenty years
- **Future population drivers will likely include housing turnover,** followed by housing construction, including new dwelling units, additions, and expansions

Lower Connecticut River Valley Council of Governments

AGE DISTRIBUTION

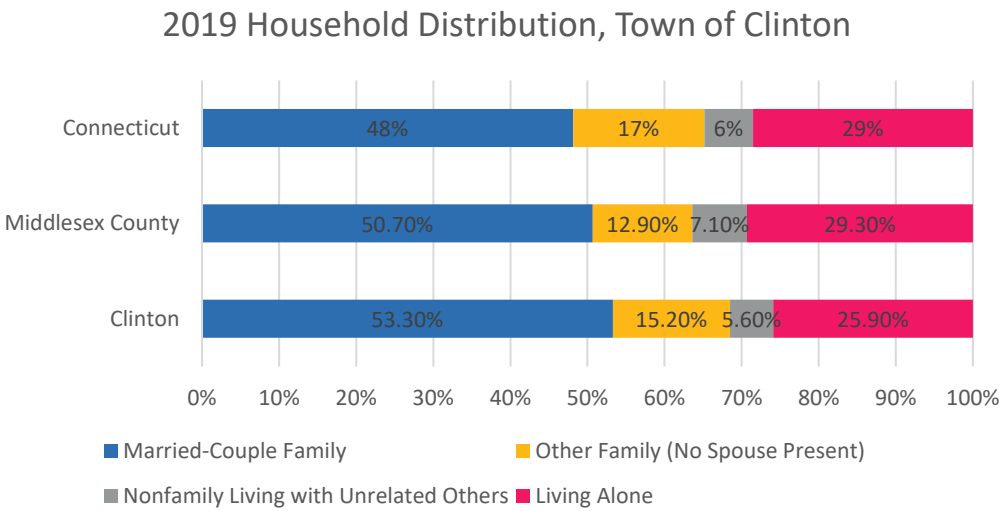


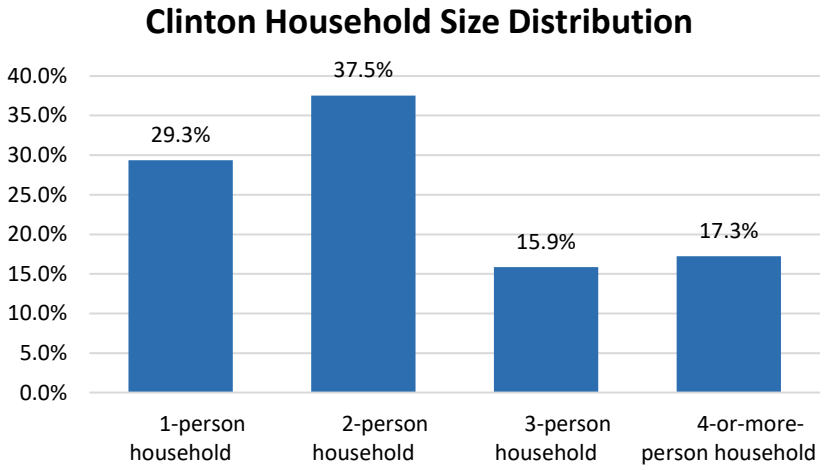


Source: 2000 and 2010 decennial census; 2019 ACS 5-Year Estimates, Table B01001

- Last twenty years has seen some decreases in elderly population, large increases in middle aged groups and young children / families in town
- Despite losses in 65 years old and over population, its share of the population has still grown since 2000, reaching 20.9% of the total population in 2019

HOUSEHOLD COMPOSITION





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

- **In 2019, 68% of Clinton households are made up of one or two people**
  - Indicates trend to empty nester households
- More than half of Clinton is in married-couple households
- A quarter of residents live alone

Lower Connecticut River Valley Council of Governments

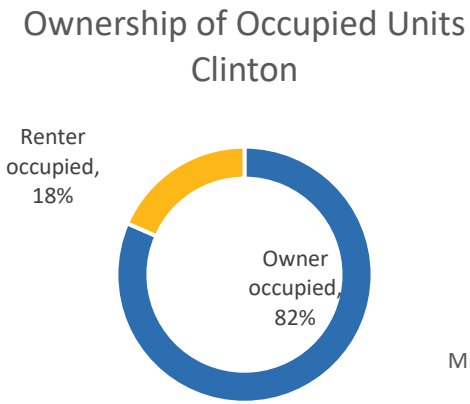
DEMOGRAPHIC TRENDS: TAKEAWAYS

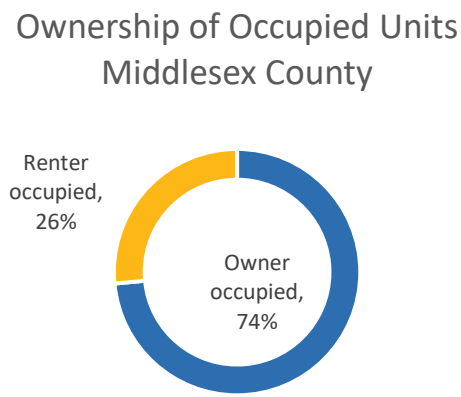
- Population has stabilized but expecting a substantial decrease over the next two decades
- Aging community – growing share of population age 65 years old and over
- 68% of Clinton households made up of 1 or 2 people
  - Trend of empty nesters

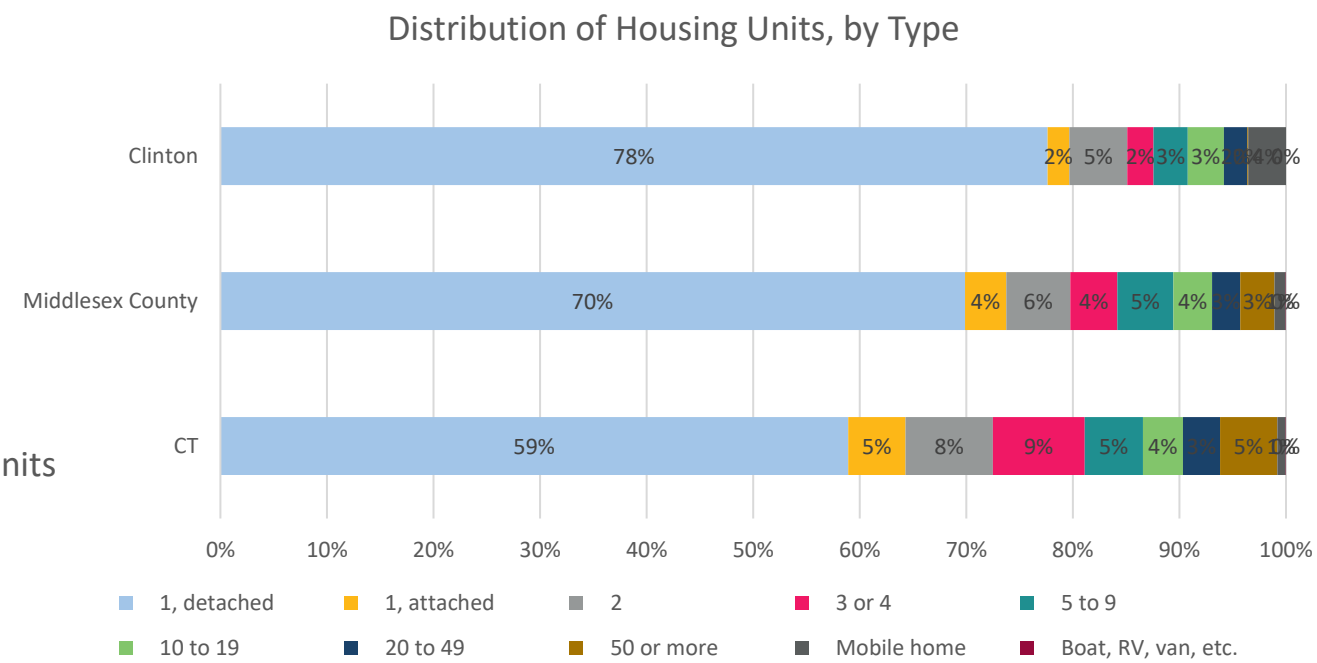
EXISTING CONDITIONS: HOUSING MARKET TRENDS

Lower Connecticut River Valley
Council of Governments

HOUSING TYPOLOGY







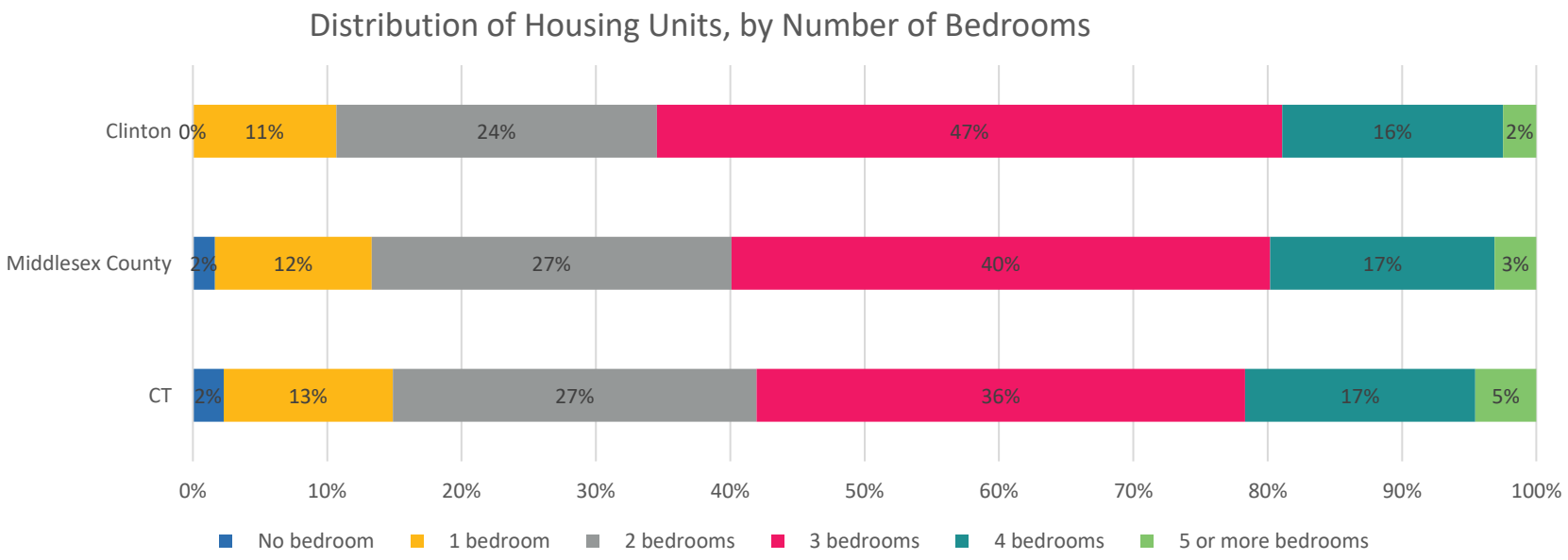
Source: ACS 5-Year Estimates, Table B25008, B25041

- 82% of units in Clinton are owner-occupied, compared to only 74% in Middlesex County overall
- Clinton has a high share of single family detached homes, 78%, compared to neighboring communities
  - 70% of Middlesex County housing units are single family detached homes

Lower Connecticut River Valley Council of Governments

HOUSING TYPOLOGY

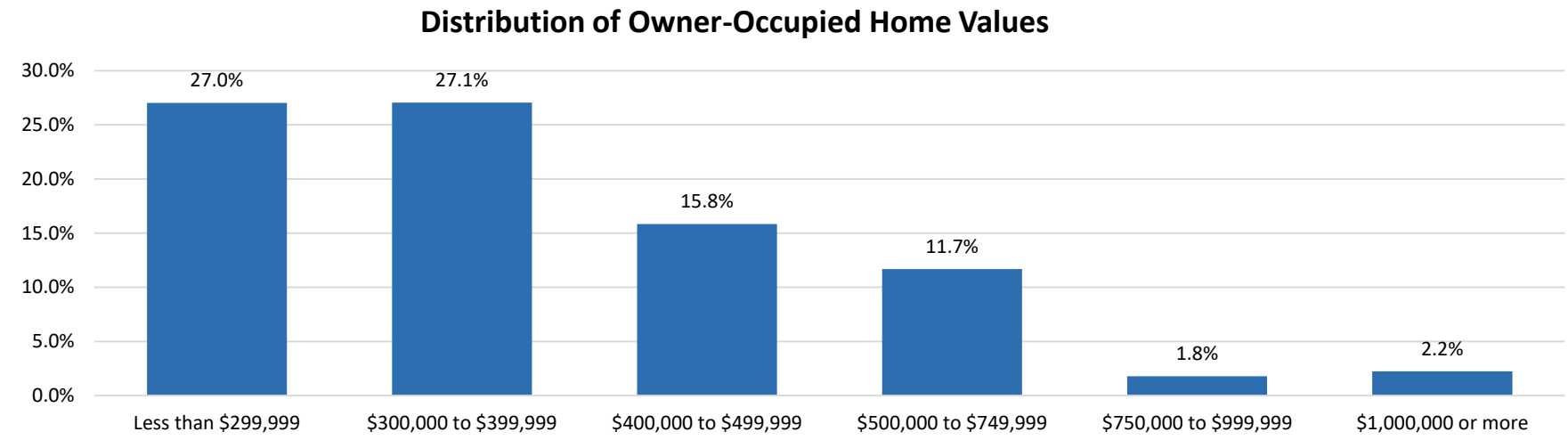
Distribution of Housing Units, by Number of Bedrooms



- Over 89% of housing units in Clinton are 3, 4, or more bedrooms
  - In 2019, 68% of households had two people or fewer
- Size of units largely suited to families with children

Lower Connecticut River Valley Council of Governments

HOME VALUE DISTRIBUTION (OWNER-OCCUPIED UNITS)



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

- Most homes (70%) are valued under $500,000
- Still a good amount of homes at higher price points
  - 31.5% of homes $400,000 or more

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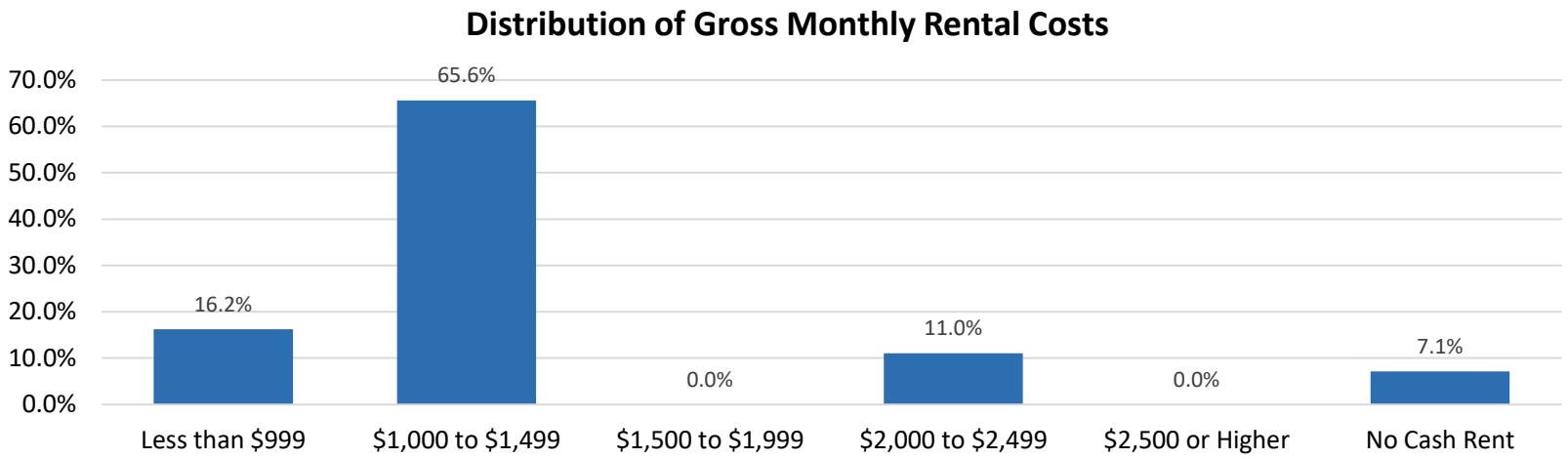
GROSS RENT DISTRIBUTION

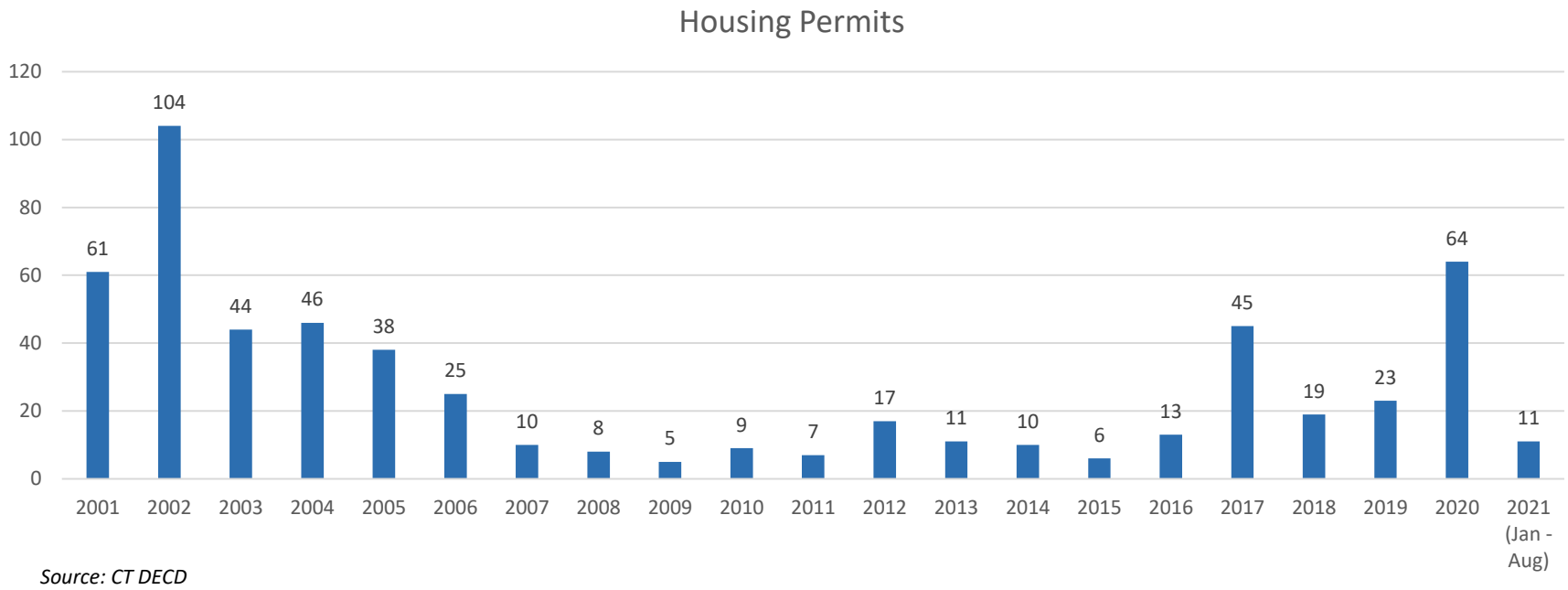


2019 American Community Survey 5-Year Estimates, Table B25063

- Median gross monthly rent in Clinton is $1,234, which is higher than both Middlesex County ($1,119) and Connecticut ($1,180)
- Most rental units (66%) are between $1,000 to $1,499 a month
- About 16% of rental units are under $999/month

Lower Connecticut River Valley Council of Governments

HOUSING PERMITS



Source: CT DECD

- Housing permit activity dropped off since in the mid-2000s, indicating lack of available land and economic conditions
- Since 2015, Clinton has averaged about 33 building permits annually
  - 2020 saw the largest increase in building permits since 2002, with 64 building permits issued
- Housing permits do not include additions, renovations, nor reinvestment

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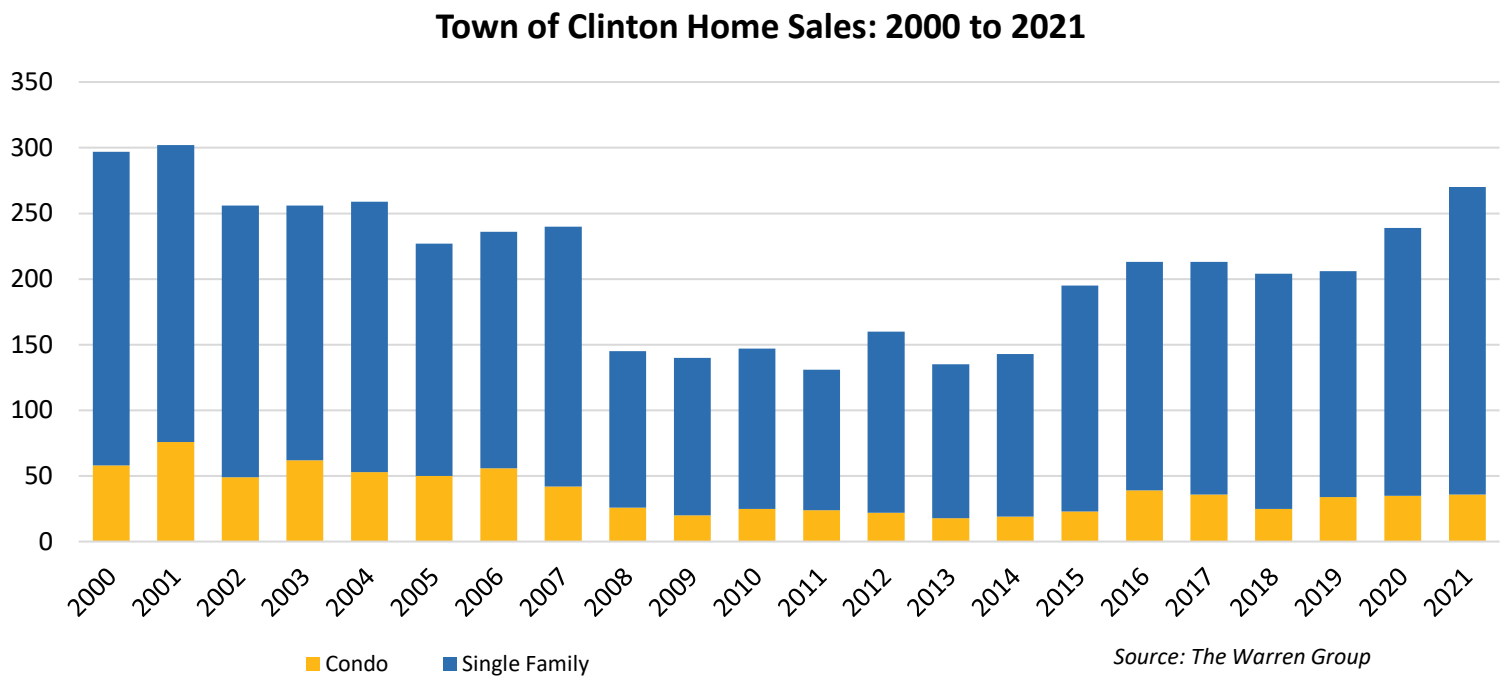
HOME SALES



- Nearly exclusive single-family market
- From 2017 to 2021, home sales were generally stable, averaging about 220 per year
- 2020 and 2021 has seen a slight jump from previous years in home sales

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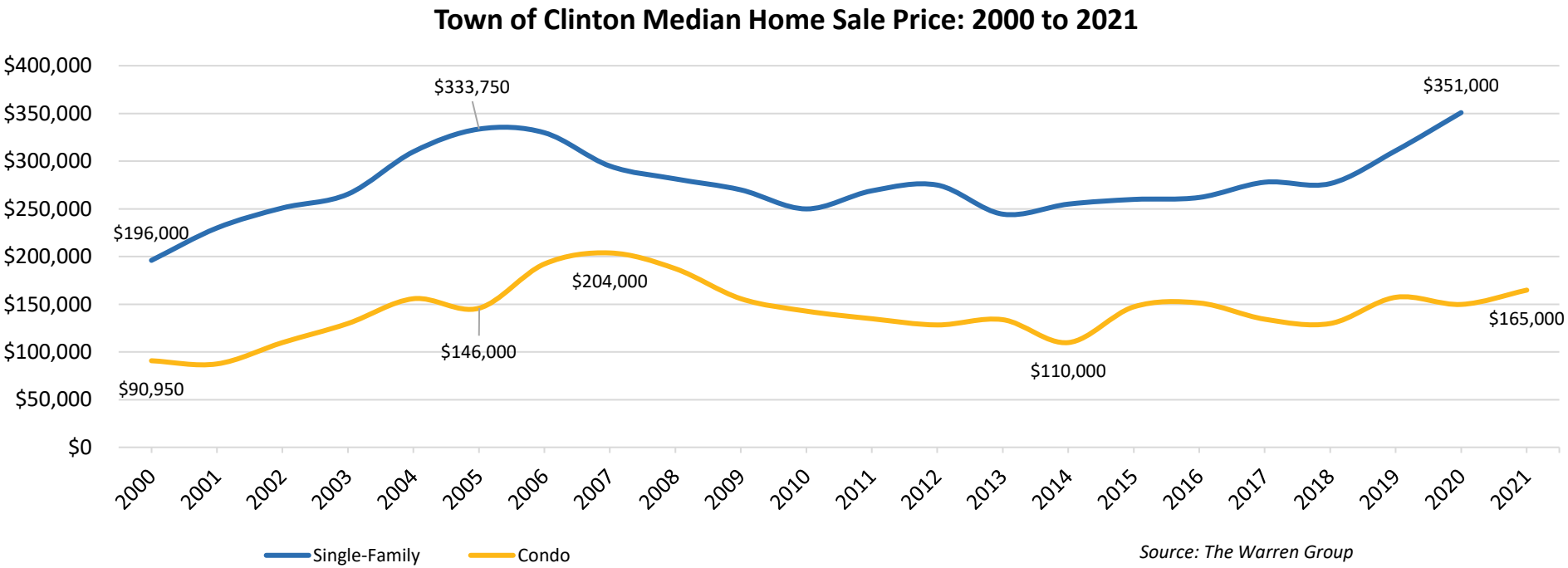
HOME SALE PRICES



- Median sale price for single-family homes in Clinton decreased from a historic high in 2005 of $333,750 until 2013 when they began increasing
- 2020 saw a new historic high at $351,000

Lower Connecticut River Valley Council of Governments

HOUSING MARKET TRENDS: TAKEAWAYS

- Homogenous housing stock
  - Primarily single-family, owner-occupied units
- Housing stock dominated by 2+ bedroom units
  - Downsizers might seek housing outside of Clinton for this reason
- Median rent and home values are higher on average than county and state
- Median home sales price has increased significantly the last decade or so

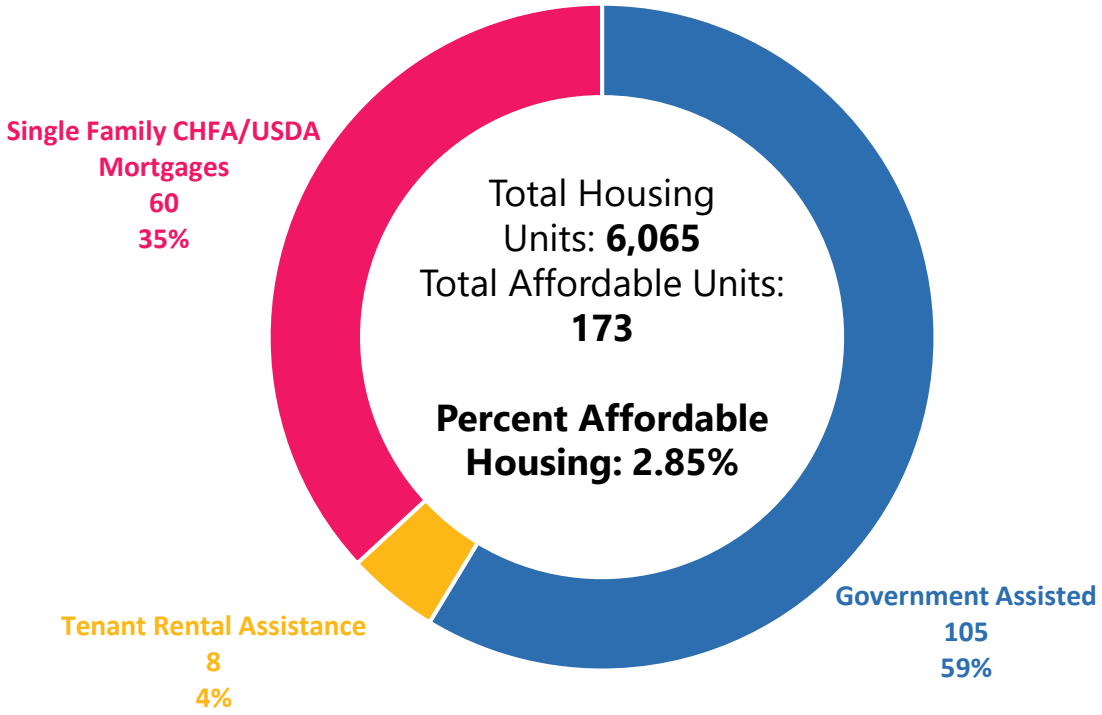
HOUSING NEEDS ASSESSMENT

Lower Connecticut River Valley
Council of Governments

Protected Affordable Housing

- **Protected Affordable Housing Units** meet the statutory definition of affordable housing so they are either restricted to households that make less than 80% of AMI, so that they spend less than 30% of their income on housing; or they are financed through the Connecticut Housing Finance Authority (CHFA) or US Department of Agriculture (USDA)
- **As of 2021, Clinton has 173 protected affordable housing units.**

Protected Affordable Housing in Clinton, 2021



Source: DECD Affordable Housing Appeals List, 2021

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Affordable Housing Needs

How many Clinton Families Need Affordable Housing?

Low Income
51% to 80% of AMI

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

420
Low income HHs

350
Homeowners

70
Renters

Very Low Income
31% to 50% of AMI

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

945
Very Low income HHs

625
Homeowners

320
Renters

Extremely Low Income
30% of less of AMI

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

730
Extremely Low income HHs

470
Homeowners

260
Renters

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

- There are 2,095 households in Clinton (38% of total) who meet the definition of low income (household income <80% of AMI)
- Primarily homeowners

Lower Connecticut River Valley Council of Governments

Affordable Housing: Renter Needs

<u>Maximum</u> Monthly Costs for Low Income Renters

Low Income
51% to 80% of AMI

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

$1,398/month
for an individual

$1,863/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

$936/month
for an individual

$1,136/month
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

$562/month
for an individual

$753/month
for a family of 4

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

<u>30% Rule:</u> 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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Council of Governments

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

$285,000
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

$143,000
for an individual

$205,000
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

$86,000
for an individual

$121,000
for a family of 4

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for U.S. Department of Housing and Urban Development (HUD) Income Limits. Based on income limits for Norwich-Middlesex, 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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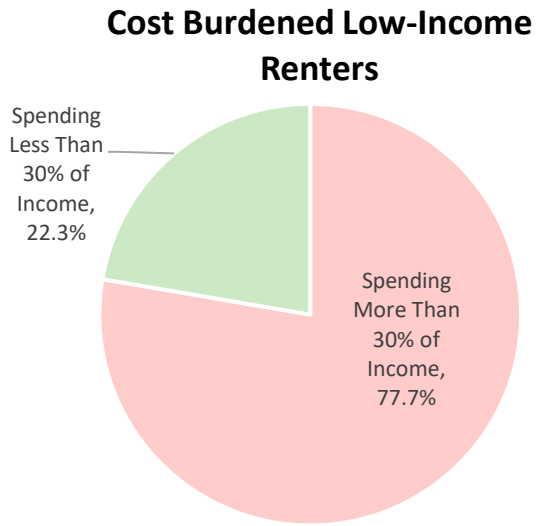
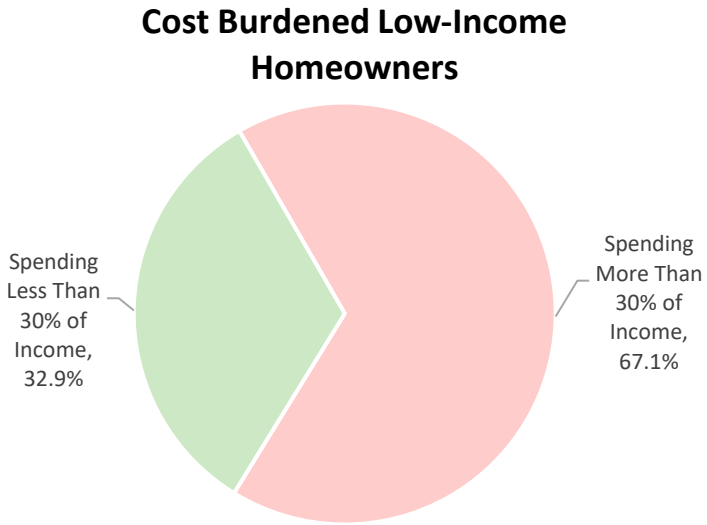
Cost Burdens: Existing Conditions

Cost Burden for Low Income Households in Clinton





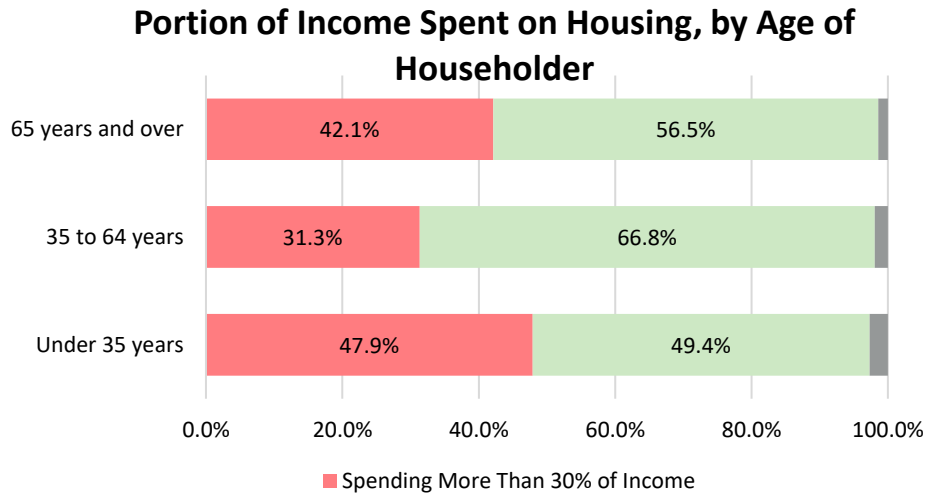
Source: U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Survey (CHAS): 2014-2018

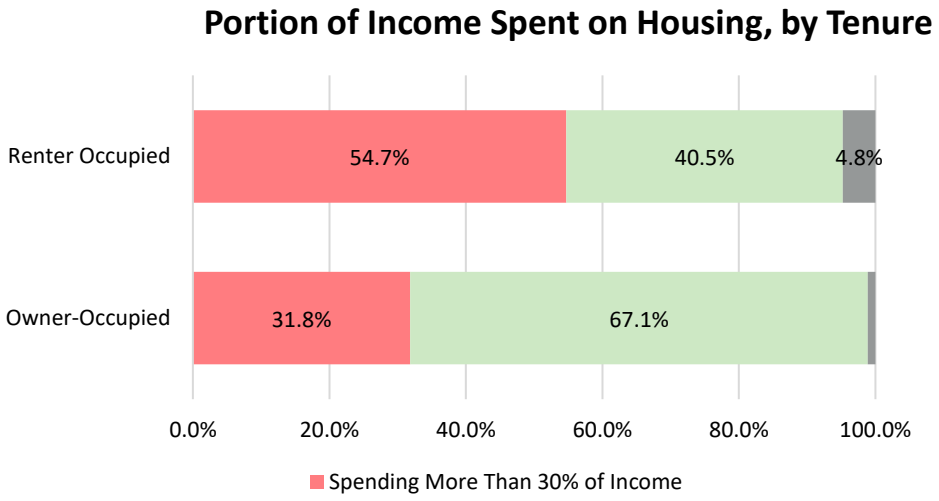
- **Cost Burden** is defined as households that spend greater than 30% of their income on housing. These households may have difficulty affording necessities such as food, clothing, transportation, and medical care
- **In 2018, about 70% of Clinton's low-income households are cost-burdened**
  - **Compares to 15% for households who are not considered low-income**

Cost Burdens: Existing Conditions

Cost Burden for Other Populations in Clinton

- Renter are slightly more likely to be cost-burdened compared to owners
- Seniors and young professionals are more likely to be cost burdened than middle aged householders





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

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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)	$121,000	470	149	(321)
Very Low Income (<50% of AMI)	205,000	1,095	358	(737)
Low Income (<80% of AMI)	285,000	1,445	589	(856)

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)	$753	260	25	(235)
Very Low Income (<50% of AMI)	$1,136	580	100	(480)
Low Income (<80% of AMI)	$1,863	650	126	(524)

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)	$86,000	470	118	(352)
Very Low Income (<50% of AMI)	$143,000	1,095	212	(883)
Low Income (<80% of AMI)	$214,000	1,445	354	(1091)

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)	$562	260	0	(260)
Very Low Income (30% to 50% of AMI)	$936	580	25	(555)
Low Income (50% to 80% of AMI)	$1,398	650	96	(554)

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 Clinton
  - 2,095 households (38% of total) are classified as low income and could be eligible for affordable housing
- 37% of households are spending more than 30% of their income on housing costs (cost burdened)
- Clinton has only 2.85% protected affordable housing
  - Town does not have any deed-restricted units
- **Shortage of units affordable to households across all household sizes and housing types**
- Populations with disproportionate cost burdens and housing needs include:
  - Low-income households making less than 80% AMI
  - Senior households
  - Renters
  - Single-person/ single-income households

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