

Affordable Housing:

By the Numbers

Western Connecticut Council of Governments

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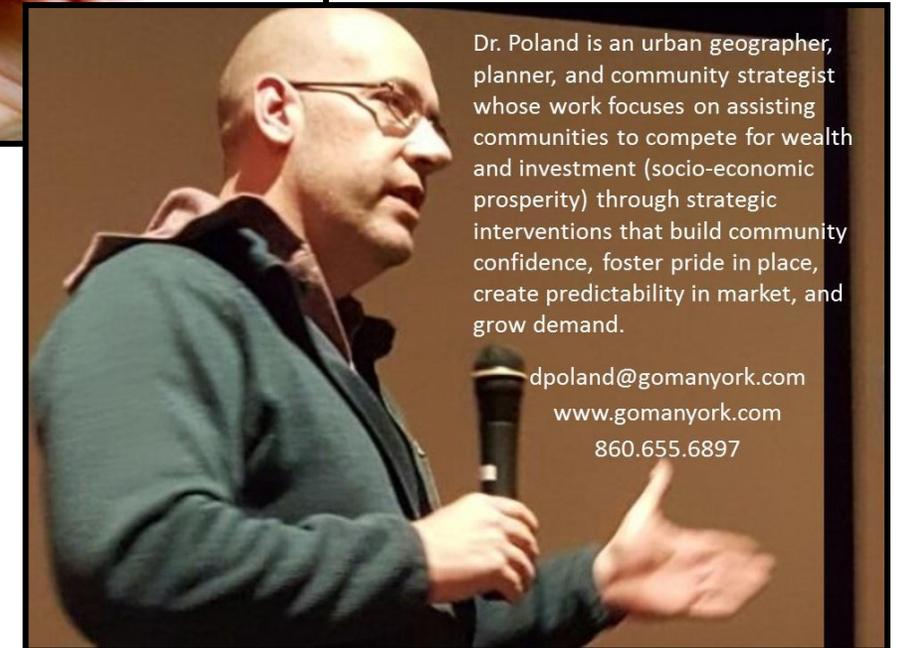
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Housing Affordability: By the Numbers

Presentation Overview

The aim of this presentation is to explore affordable housing by the numbers. For example:

- Urban economics, location, land value, and the spatial organization of housing affordability.
- Translating income into affordability.
- Differences in affordability between owner-occupied and renter-occupied housing.
- 8-30g and the challenges of providing affordable housing.



Background & Perspective

- This presentation was developed in December 2019 & January 2020—pre recent events.
- It started as an exercise in working through the financial feasibility of affordable housing development—specifically the challenges and limited performance of 8-30g.
- I am firm in my convictions—government (society) has a role to provide social-safety net. This includes housing and housing affordability.
- Income and racial disparity is real - \$41,000 vs \$70,000 nationwide.
- Socio-economic and racial segregation are real.
- Zoning is a tool that can be used for both good and bad intents—also unintentional consequences.
- Zoning is exclusionary.
- We need to make zoning inclusionary.

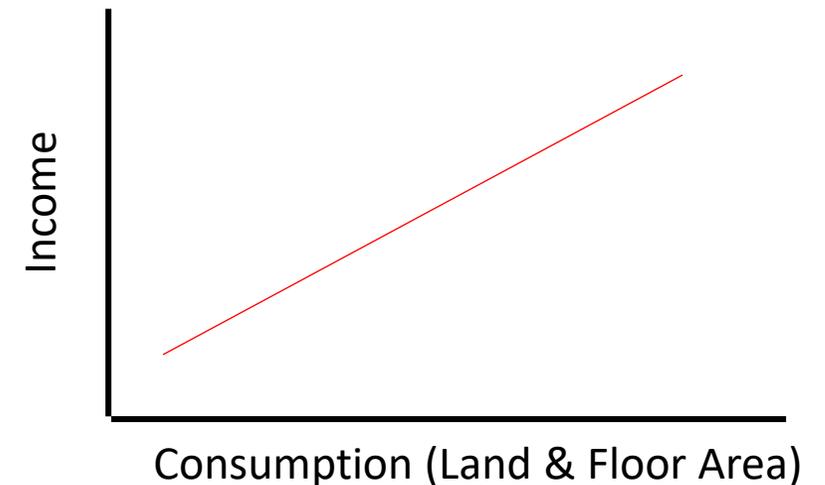
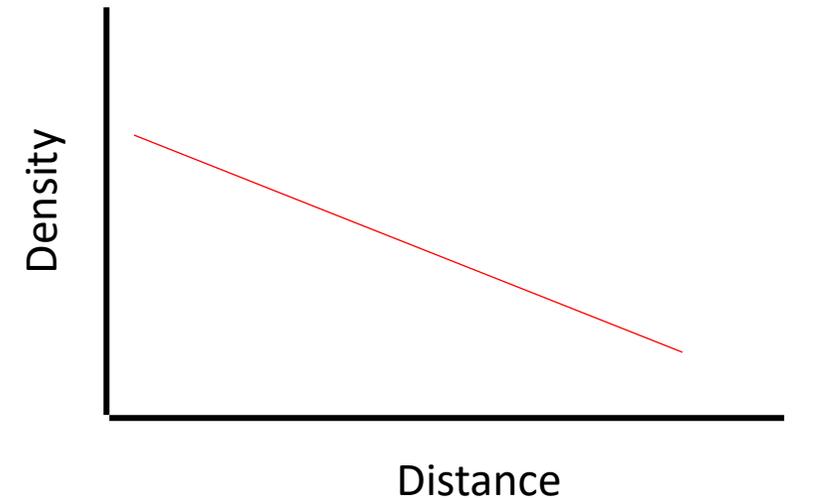
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Urban (Metropolitan) Economics



Spatial & Economic Organization of Urban Space

- **Density:** highest at the center (the urban core) and declines as distance from the center increases (to the periphery of the metropolitan region).
- **Income:** as income increases, land consumption and floor area consumption increase.
 - Wealthy households consume more land and more floor area than households of lesser means.
- **Exceptions:** there are exceptions to these rules.
 - **Amenity Value:** certain locations can impact density and income patterns.





Housing Affordability: By the Numbers

Spatial & Economic Organization of Urban Space

- **Land Value (Rent):** land/rent is highest near the center (urban core) and lowest near the periphery (rural/urban fringe) of the metropolitan region.
- A household at a given income can access a larger home (floor area) on more land (larger lot) further from the center.
 - Housing cost adjusts for location (accessibility).
- For example: Value Per Square Foot

Stafford Springs = \$136/sq. sf. = \$300,000

South Windsor = \$175/sq. sf. = \$385,000

West Hartford = \$195/sq. sf. = \$429,000

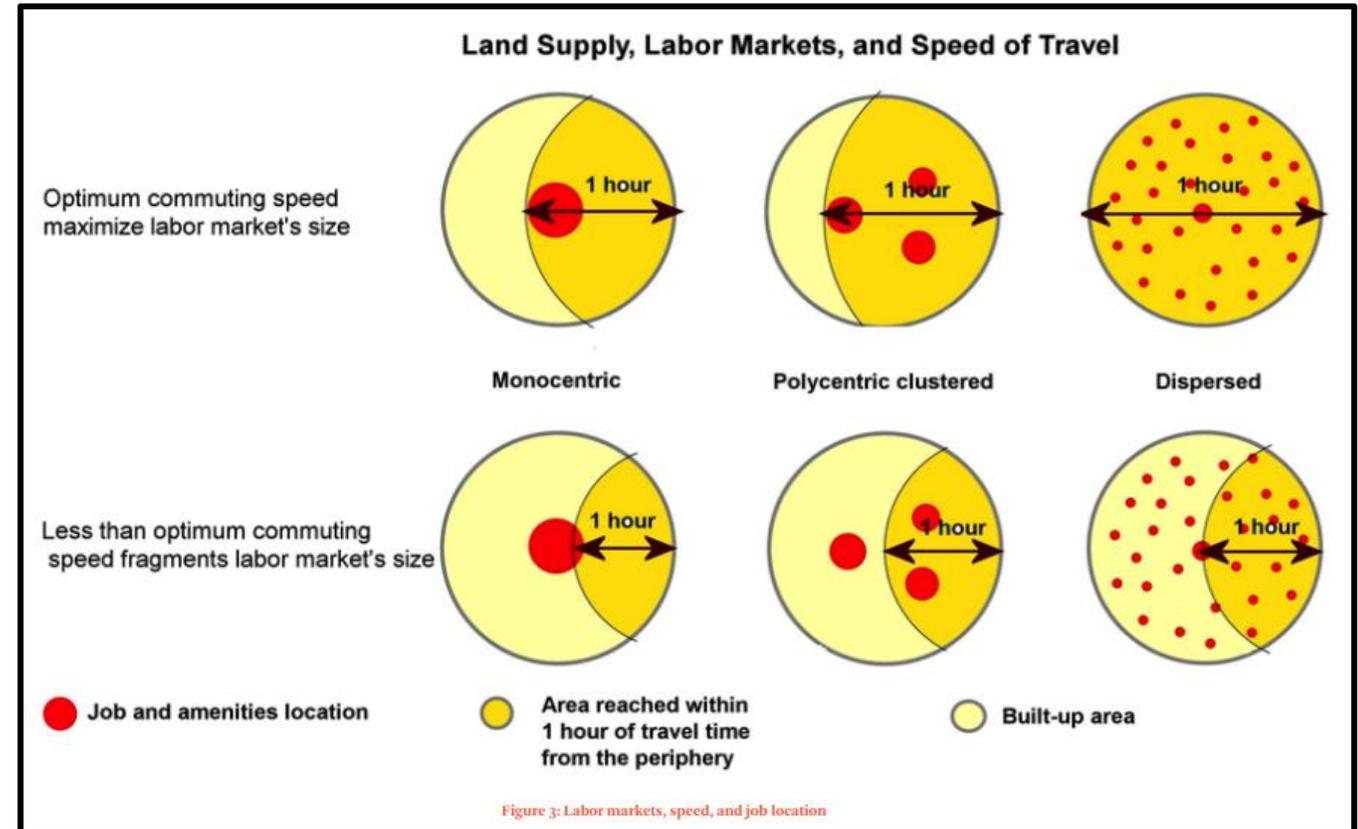
Why?





Spatial & Economic Organization of Urban Space (Urban Labor Market)

- **Cities (Metropolitan Regions):** cities are labor markets—persons and firms locate in cities for employment opportunities.
- Spatial location of housing (and transportation networks) within a metro region determine accessibility to employment opportunities.
- The more centrally located the place of home, the more accessible to employment opportunities.
- Commuter times (by transportation mode) are key to measuring accessibility of housing to employment opportunities.



Source: Alain Bertaud, 'Order without Design' (2018) - See [HTTP://alain-bertaud.com](http://alain-bertaud.com)



Housing Affordability: By the Numbers

Spatial & Temporal Outcome of Housing as a Commodity

Amenities

2-bedroom
1-bathroom
1-car garage
1,000 sq. ft.

House Size

Housing Cost

Amenities

4-bedroom
2.5-bathroom
en-suite
3-car garage
2,500+ sq. ft.

Space

Distance from Center
Years (1950s – Today)

Time

Lot Size

Housing Affordability

Land Cost

As land cost increases the size of housing must increase to justify the land cost.

Price

\$

\$\$

\$\$\$

\$\$\$\$

\$\$\$\$\$



Defining Affordable Housing & Need

Defining Affordable Housing

Defining Affordable Housing

CGS, 126a *Affordable Housing Land Use Appeals*, **Sec. 8-30a** narrowly defines affordable housing as:

Assisted Housing: housing which receives , financial assistance under any governmental program for low and moderate-income housing (including rental assistance).

Set-Aside Development: not less than 30% of the units, deed restricted for at least 40 years. Sold or rented at, or below, prices for which household pay 30% or less of their income, equal to 80% of the median income. Half of the affordable units (15% of total) sold or rented to households whose income equal to 60% or less of median income;

This definition is narrow:

- Only considers housing units/households receiving government assistance—specified programs or deed restrictions.
- Does not include *market-rate housing* that sells or rents at values affordable to low- and moderate-income households.
- Does not measure supply of or demand for affordable housing.

Other Definitions of Affordable Housing

CHFA defines affordability based on a percent of area *median family-income* and the number of persons in the family/household.

For example, the Hartford MSA median family income is \$96,600 (Fairfield \$138,000). Moderate income at 80% of median family income (\$96,600) is \$77,280 (Fairfield \$110,400).

Other programs, including 8-30g, use the state or MSA *median household income*—80% moderate, 60% low, and 30% very low income. The Hartford Area Median Income (household) is \$72,559 (Fairfield \$113,248).

Other ways to define housing affordability include:

- *how much a household can spend to purchase housing—the percent of household income spent on housing (purchase or rent and utilities). No more than 30% of household income.*
- *median price of a two-bedroom apartment.*
 - This measure provides context at the metropolitan scale but tells us little else about affordability.
 - For example, not all renter households need (or want) a two-bedroom apartment.
 - In Connecticut, **40.5%** of renter households are 1-person households.

Determining (Calculating) Housing Affordability

To determine housing affordability we need to understand overall affordability in the market by household. Two methods for calculating housing affordability compare housing costs to household income.

Purchase Value: what a household can afford to purchase—the maximum purchase price.

A simple metric is 2.6 to 3.0 times gross household income (2.6 leaves room for utilities and 3.0 is the maximum affordability limit without utilities).

- For example, a household earning \$75,000 can afford to purchase a house valued between \$195,000 (2.6 x income) and \$225,000 (3.0 x income).

Percent Income: what a household can afford to spend on housing—30% of household income.

Housing is unaffordable if a household spends more than 30% of their income on housing.

- For example, if a household earning \$75,000 per year is spending more than \$22,500 (30%) per year or \$1,875 (30%) per month, then such housing is deemed unaffordable.



Determining Affordable Housing Need

The definitions and measures above provide various ways of thinking about and calculating housing affordability. However, there are limits as to how these measures inform us about housing affordability and housing need.

Housing affordability is a problem of:

- **Income:** the household earns too little income to afford housing.
- **Housing Cost:** housing is too expensive for households of certain income to afford housing.

This difference is nuanced—the flip sides of the same coin. The (*simple*) solutions:

- raise incomes (i.e. increase wages—income).
- lower the cost of housing (i.e. reduce housing cost constraints).



Determining Affordable Housing Need

Limited financial means (low income) and high housing cost (financial constraints) create the need for affordable housing.

- A household spending 30% or more on housing does automatically mean they suffer from a lack of income or access to affordable housing.
- For households of lesser means, spending 30% or more for housing is not a choice, it is a harsh reality and meaningful financial burden and hardship.
- For **households of greater means**, spending 30% or more for housing may be a personal choice (i.e. status, lifestyle, location, and access to opportunity or education).



Household Income – By the Numbers



Housing Affordability: By the Numbers

1. Household Income by Household Size

Income	4 person	3 person	2 person	1 person
120% AMI	\$115,600	\$104,328	\$92,736	\$81,144
100% AMI	\$96,600	\$86,940	\$77,280	\$67,620
80% AMI	\$77,280	\$69,552	\$61,824	\$54,096
60% AMI	\$57,960	\$52,164	\$46,239	\$40,572
50% AMI	\$48,300	\$43,470	\$38,640	\$33,810
30% AMI	\$28,980	\$26,082	\$23,184	\$20,286
25% AMI	\$24,150	\$21,735	\$19,320	\$16,905
<25% AM	<\$24,150	<\$21,735	<\$19,320	<\$16,905

2. 30% Household Income by Household Size

Income	4 person	3 person	2 person	1 person
120% AMI	\$34,680	\$31,298	\$27,820	\$24,343
100% AMI	\$28,980	\$26,082	\$23,184	\$20,286
80% AMI	\$23,184	\$20,865	\$18,547	\$16,228
60% AMI	\$17,388	\$15,469	\$13,871	\$12,171
50% AMI	\$14,490	\$13,041	\$11,592	\$10,153
30% AMI	\$8,694	\$7,824	\$6,955	\$6,085
25% AMI	\$7,245	\$6,520	\$5,796	\$5,071
<25% AM	<\$7,245	<\$6,520	<\$5,796	<\$5,071

Household Income and Income Available for Housing

Table 1. Median Household Income for 1-4 person households from 25% to 120% Area Median Income (AMI) in the Hartford area.

Table 2. Translates AMI by household size to 30% household income.

Table 3. Translates 30% household income to monthly income available for housing.

Table 4. The hourly wage equal to median household income.

Minimum Wage: As of Oct. 2019, CT minimum wage is \$11.00 per hour (will increase to \$12/hour Sept. 2020). \$11.00/hour = \$22,000 per year—less than 25% AMI.

3. Affordable Monthly Housing Cost at 30% Household Income

Income	4 person	3 person	2 person	1 person
120% AMI	\$2,890	\$2,608	\$2,318	\$2,028
100% AMI	\$2,415	\$2,174	\$1,932	\$1,690
80% AMI	\$1,932	\$1,739	\$1,546	\$1,352
60% AMI	\$1,449	\$1,289	\$1,156	\$1,014
50% AMI	\$1,208	\$1,087	\$966	\$846
30% AMI	\$724	\$652	\$579	\$507
25% AMI	\$603	\$543	\$483	\$422
<25% AM	<\$603	<\$543	<\$483	<\$422

4. Hourly Wage by AMI & Household

Wage	2 PHH	1 PHH
120% AMI	\$46.37	\$40.57
100% AMI	\$38.64	\$33.81
80% AMI	\$30.91	\$27.05
60% AMI	\$23.12	\$20.28
50% AMI	\$19.32	\$16.90
30% AMI	\$11.59	\$10.14
25% AMI	\$9.66	\$8.45
<25% AMI	<\$9.66	<\$8.45



Income & Rent – By the Numbers



Housing Affordability: By the Numbers

5. Affordable Monthly Rent at 30% Household Income

Income	4 person	3 person	2 person	1 person
120% AMI	\$2,890	\$2,608	\$2,318	\$2,028
100% AMI	\$2,415	\$2,174	\$1,932	\$1,690
80% AMI	\$1,932	\$1,739	\$1,546	\$1,352
60% AMI	\$1,449	\$1,289	\$1,156	\$1,014
50% AMI	\$1,208	\$1,087	\$966	\$846
30% AMI	\$724	\$652	\$579	\$507
25% AMI	\$603	\$543	\$483	\$422
<25% AM	<\$603	<\$543	<\$483	<\$422

6. Existing Rental Housing Units & Market Rents

Rent Amount	State		Hartford County	
Occupied – Rental	435,071	---	118,415	---
Less than \$500	45,746	10.5%	14,209	12.0%
\$500 to \$999	123,029	28.3%	39,503	33.4%
\$1,000 to \$1,499	163,198	37.5%	48,277	40.8%
\$1,500 to \$1,999	66,271	15.2%	12,978	11.0%
\$2,000 to \$2,499	21,252	4.9%	2,147	1.8%
\$2,500 to \$2,999	7,667	1.8%	652	0.6%
\$3,000 or more	7,908	1.8%	649	0.5%
Median (dollars)	\$1,123	---	\$1,044	---
No rent paid	19,886	---	5,078	---

Rental Affordability – Hartford County:

Segment market into *newly constructed and existing* rental housing.

- Difference in existing rental stock and newly constructed rental affordability.
- This highlights the challenge of constructing new affordable housing.
- Consider the process of filtering, by which newly constructed housing (higher priced) create downward pressure on existing units by renters trading up.
- **Existing Units:** Rents from \$500 (or less) to \$3,000 per month. *Median rent = \$1,044.*
 - Only **13.9%** of rents are above **\$1,500/month** (approximately 80% AMI).
 - Only **2.9%** of rents are above **\$2,000.**
 - **45%** of rents below **\$1,000/month** (approx. 60% AMI or below).
- **New Construction:** rentals from **\$1,265** (studios) to **\$2,450** (3-bedrooms) per month.
 - Market rents of newly constructed units are **NOT** affordable at 60% or 80% AMI.

7. New Construction - Market Rents

Based on unit sizes of:

- 550 SF (Studio),
- 725 SF(1-bd),
- 1,050 SF (2-bd), and
- 1,325 SF (3-bd)

Market rents for newly constructed rental units estimated at:

- \$1,265 (studio @ \$2.30/SF)
- \$1,600 (1BR @ \$2.20/SF)
- \$2,070 (2BR @ \$1.97/SF)
- \$2,450 (3BR @ \$1.85/SF)

8. Household Income by Total Households

Household Income	State	Hartford
Total	1,361,755	348,871
Less than \$10,000	5.4%	6.0%
\$10,000 to \$14,999	3.6%	3.8%
\$15,000 to \$24,999	7.7%	8.0%
\$25,000 to \$34,999	7.3%	7.8%
\$35,000 to \$49,999	10.9%	11.3%
\$50,000 to \$74,999	15.9%	16.0%
\$75,000 to \$99,999	12.6%	13.0%
\$100,000 to \$149,999	17.1%	16.9%
\$150,000 to \$199,999	8.6%	8.2%
\$200,000 or more	11.0%	8.9%
Median income (dollars)	\$73,781	\$69,936



Housing Affordability: By the Numbers

Housing Unit Utility Costs

Table 9. CT Department of Housing
2019 Housing Choice Voucher Program
– Utility Allowance Schedule for 2019.

- A means of estimating utility costs as part of housing affordability.

9. Housing Unit Utility Costs

Utilities	0-bd	1-bd	2-bd	3-bd
Heating	\$30	\$54	\$68	\$81
Cooking	\$12	\$15	\$19	\$25
Hot Water	\$19	\$24	\$32	\$48
Electricity	\$34	\$44	\$58	\$67
Cold Water*	\$25	\$39	\$65	\$93
Sewer*	\$10	\$20	\$40	\$60
Trash*	\$33	\$33	\$33	\$33
Refrigerator	\$3	\$3	\$3	\$3
Range/Stove	\$2	\$2	\$3	\$3
Gas Service Fee	\$17	\$17	\$17	\$17
Total	\$185	\$251	\$338	\$430
Effective Total	\$117	\$159	\$200	\$244

*Utility assumed to be included in rent.

Household Income Limits, Utilities, and Rent

Table 10. calculates and deducts yearly utility costs (Utility Deduction) from the maximum housing expenditure (30% Total Housing) to estimate the household income (income for Rent) available for rent. The Income for Rent is then divided by 12 to provide the maximum affordable monthly rent at 60% and 80% AMI.

10. Household Income Limits, Utilities, and Rent Limits

Hartford MSA HH	60% AMI	80% AMI	100% AMI
1-person			
30% Total Housing	\$40,680	\$54,824	\$68,530
Utility Deduction	\$12,204	\$16,448	\$20,559
Income for Rent	-\$1,404	-\$1,404	---
Income for Rent	\$10,800	\$15,044	\$20,559
Max Monthly Rent	\$900	\$1,253	\$1,713
2-person			
30% Total Housing	\$46,500	\$62,658	\$78,320
Utility Deduction	\$13,950	\$18,797	\$23,496
Income for Rent	-\$1,908	-\$1,908	---
Income for Rent	\$12,042	\$16,889	\$23,496
Max Monthly Rent	\$1,003	\$1,407	\$1,958
3-person			
30% Total Housing	\$52,320	\$70,488	\$88,100
Utility Deduction	\$15,696	\$21,146	\$26,430
Income for Rent	-\$2,400	-\$2,400	---
Income for Rent	\$13,296	\$18,746	\$26,430
Max Monthly Rent	\$1,108	\$1,562	\$2,202
4-person			
30% Total Housing	\$58,080	\$78,320	\$97,900
Utility Deduction	\$17,424	\$23,496	\$29,370
Income for Rent	-\$2,928	-\$2,928	---
Income for Rent	\$14,496	\$20,568	\$29,370
Max Monthly Rent	\$1,208	\$1,714	\$2,447

Utility Costs:

- Accounting for utility costs reduces income available for rent—further reducing affordability.
- Affordable monthly rent decreases by approximately \$100 to \$250 per month depending on the number of persons, bedrooms, and income.

Market Rents – New Construction

- \$1,265 (studio)
- \$1,600 (1-bedroom)
- \$2,070 (2-bedroom)
- \$2,450 (3-bedroom)

Market Rents – Existing Units

- From \$500 or less (assumed to be studios) to \$3,000 (assumed to be 3-plus bedrooms) per month.
- Median rent is **\$1,044**.

Considerations

- With only 13.9% of rents for existing rental units being above \$1,500/month and median rent at \$1,044, existing rentals are marginally affordable to households at 80% AMI (or above).



Housing Affordability: By the Numbers

12. Affordable Home Purchase Price at 30% Household Income

Income	4 person	3 person	2 person	1 person
120% AMI	\$312,120	\$281,682	\$250,380	\$219,087
100% AMI	\$260,820	\$234,738	\$208,656	\$182,574
80% AMI	\$208,656	\$187,785	\$166,923	\$146,052
60% AMI	\$156,492	\$139,221	\$124,839	\$109,539
50% AMI	\$130,410	\$117,369	\$104,328	\$91,377
30% AMI	\$78,246	\$70,416	\$62,595	\$54,765
25% AMI	\$65,205	\$58,680	\$52,164	\$45,639
<25% AM	<\$65,205	<\$58,680	<\$52,164	<\$45,639

11. Household Income by Total Households

Household Income	State	Hartford
	1,361,755	348,871
Less than \$10,000	5.4%	6.0%
\$10,000 to \$14,999	3.6%	3.8%
\$15,000 to \$24,999	7.7%	8.0%
\$25,000 to \$34,999	7.3%	7.8%
\$35,000 to \$49,999	10.9%	11.3%
\$50,000 to \$74,999	15.9%	16.0%
\$75,000 to \$99,999	12.6%	13.0%
\$100,000 to \$149,999	17.1%	16.9%
\$150,000 to \$199,999	8.6%	8.2%
\$200,000 or more	11.0%	8.9%
Median income (dollars)	\$73,781	\$69,936

Ownership Affordability – Hartford County:

To afford the median owner-occupied home of **\$235,300**, a household requires a median income of **\$78,433**.

- **37.8%** of owner-occupied housing units are valued at less than **\$200,000**.
- **31.7%** valued between \$200K & \$300K.
 - Households above 80% AMI are mostly served by the owner-occupied housing stock (74.9% of owner housing is valued between \$150,000 & \$500,00—affordable to household incomes of \$50,000 to \$167,000. 63% of households at or above \$50,000.
 - 18% of the owner-occupied housing valued below \$150,000, 6.1% valued under \$100,000.
 - New single-family construction costs conservatively \$220/sq. ft. (e.g. a 1,000 sq. ft. home costs approx. \$220,000 to build. A 2,000 sq. ft. home cost \$440,000 to build).

13. Housing Value by Owner-Occupied Households

Housing Value	State	State	Hartford	Hartford
Occupied – Ownership	906,798	---	225,378	---
Less than \$50,000	24,038	2.7%	5,937	2.6%
\$50,000 to \$99,999	29,789	3.3%	7,815	3.5%
\$100,000 to \$149,999	83,320	9.2%	26,671	11.8%
\$150,000 to \$199,999	141,024	15.6%	44,819	19.9%
\$200,000 to \$299,999	244,356	26.9%	71,457	31.7%
\$300,000 to \$499,999	236,671	26.1%	52,507	23.3%
\$500,000 to \$999,999	106,192	11.7%	14,456	6.4%
\$1,000,000 or more	41,408	4.6%	1,716	0.8%
Median (dollars)	\$270,100	---	\$235,300	---

Considerations

- Addressing housing affordability through the ownership market is challenging, at best. The cost of new construction exceeds the income capacity of households at or below 80% AMI.
- A newly constructed 1,069 sq. ft. single-family house would need to sell for the median home value (\$235,300), requiring a household income of **\$78,433**—or 80% AMI of 4-person household (\$77,280).
- This is, in-part, why 8-30g falls short of producing any meaningful number of units. (At **60% AMI (\$57,960)** a household can only afford a home valued at approximately **\$173,000**.)



Estimating Affordable Housing Need



Estimating the Need for Affordable Housing

Connecticut: 475,252 (34.9%) household earn less than \$50,000 (50% - 60% AIM depending on HH size).

Hartford County: 129,103 (36.9%) households less than \$50,000.

CT Dept. of Housing: **168,655 qualified affordable housing units or 35.5% of the 475,252 of households less than \$50,000.** 306,597 households not served by the *existing affordable qualified housing*.

Income and Housing Cost Comparison:

Hartford County: 160,521 households (units) with monthly housing cost of \$1,250 or less and 129,106 households earning \$50,000 or less.

- 31,415 more housing units affordable at or below \$50,000 than there are households.
- Assume 35.5% (45,831) of those 129,103 households (<\$50,000) are served by qualified affordable housing units, leaving 83,275 household to be served by low-cost market rate housing units.
- **Supply & Demand:** *Supply = 160,521 units. Demand = 129,106 households. Supply outpacing demand.*

For households *below \$25,000/year there are 44,451 renter households but 22,203 renter households paying \$625 (30%) or less per month for rent. Demand for low-income affordable housing is double the supply.*

The greatest housing affordability need is at the lowest income levels.



Housing Affordability: By the Numbers

16. Housing Cost as Percent of Household Income

Housing Cost as % of Income	Occupied	Percent	Owner	Percent	Renter	Percent
HC - Occupied Housing Units	348,871	---	225,378	---	123,493	---
Less than \$20,000	42,383	12.1%	10,871	4.8%	31,512	25.5%
Less than 20 percent	1,266	0.4%	164	0.1%	1,102	0.9%
20 to 29 percent	4,507	1.3%	300	0.1%	4,207	3.4%
30 percent or more	36,610	10.5%	10,407	4.6%	26,203	21.2%
\$20,000 to \$34,999	40,463	11.6%	17,840	7.9%	22,623	18.3%
Less than 20 percent	2,320	0.7%	1,002	0.4%	1,318	1.1%
20 to 29 percent	5,998	1.7%	3,345	1.5%	2,653	2.1%
30 percent or more	32,145	9.2%	13,493	6.0%	18,652	15.1%
\$35,000 to \$49,999	38,581	11.1%	20,832	9.2%	17,749	14.4%
Less than 20 percent	5,361	1.5%	3,489	1.5%	1,872	1.5%
20 to 29 percent	11,792	3.4%	5,485	2.4%	6,307	5.1%
30 percent or more	21,428	6.1%	11,858	5.3%	9,570	7.7%
\$50,000 to \$74,999	55,211	15.8%	35,291	15.7%	19,920	16.1%
Less than 20 percent	17,089	4.9%	10,849	4.8%	6,240	5.1%
20 to 29 percent	21,201	6.1%	10,592	4.7%	10,609	8.6%
30 percent or more	16,921	4.9%	13,850	6.1%	3,071	2.5%
\$75,000 or more	163,189	46.8%	139,397	61.9%	23,792	19.3%
Less than 20 percent	112,201	32.2%	93,698	41.6%	18,503	15.0%
20 to 29 percent	40,114	11.5%	35,239	15.6%	4,875	3.9%
30 percent or more	10,874	3.1%	10,460	4.6%	414	0.3%
Zero or negative income	3,966	1.1%	1,147	0.5%	2,819	2.3%
No cash rent	5,078	1.5%	---	---	5,078	4.1%

Housing Costs as Percent of Household Income:

- **Percent of Income by Income & Tenure:** Households spending more than 30% of income on housing suffer from excessive housing costs—the table shows:
 - *Housing affordability tracks with income*—low- and moderate-income households spend a higher percent of income on housing, with many households spending over 30% of income on housing.
 - *Housing affordability tracks with tenure*—renters spend a higher percent of their income on housing. For example, **44%** of renter households with incomes less than \$50,000 spend more than **30%** of income for housing. Only **15.9%** of owner-occupied households with incomes less than \$50,000 spend more than 30%.
- Housing affordability impacts lower income and rental households more than it effects higher income and owner-occupied households.
- **Context:** a household income of \$33,810 to \$57,960 is the range of 50% to 60% AMI—depending on household size.
- **Conclusion:** *The problem of housing affordability is more a problem of low income than a problem of housing cost. In addition, it impacts renters more than owners.*

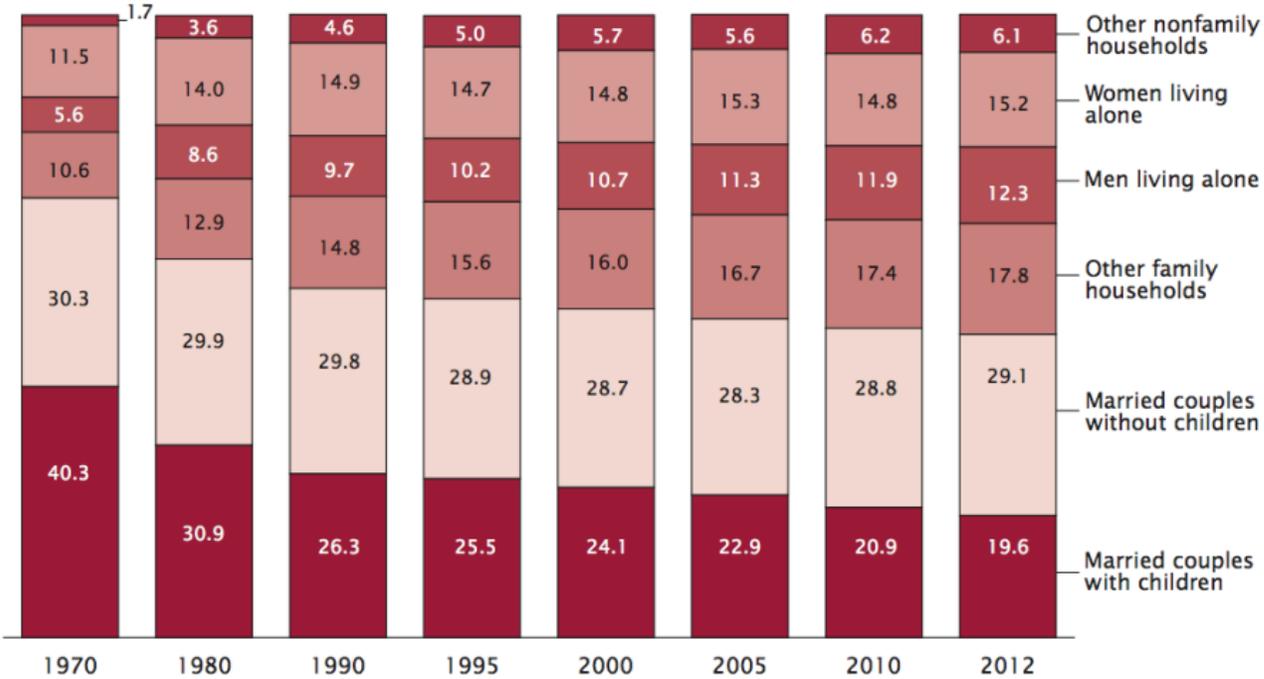
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The Demographics Housing



Housing Affordability: By the Numbers

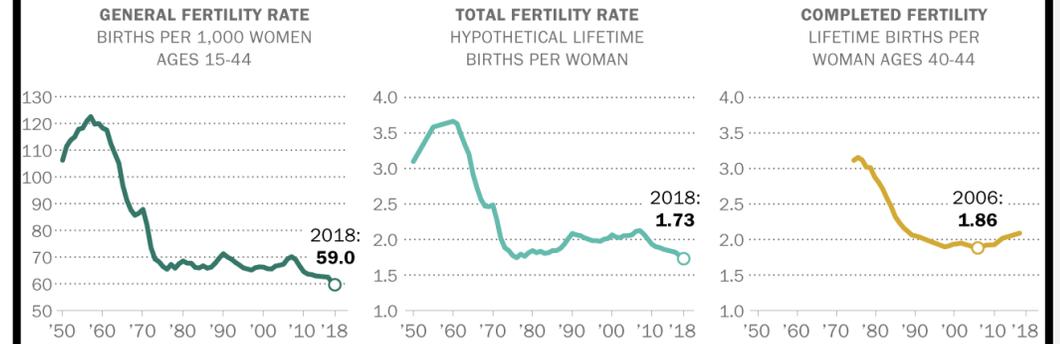
Figure 1.
Households by Type, 1970 to 2012: CPS
 (In percent)



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, selected years, 1970 to 2012.

U.S. fertility hit all-time low in 2018 ... and 2006

Fertility indicators



Note: 2018 data are preliminary. Where necessary, TFR and completed fertility values are interpolated. Completed fertility data available from 1976 to 2016 only. All values based upon live births.

Source: Data for GFR obtained from National Center for Health Statistics and Heuser (1976); for completed fertility, U.S. Census Bureau, Current Population Survey; for TFR, National Center for Health Statistics.

PEW RESEARCH CENTER



Housing Affordability: By the Numbers

17. Occupied Housing by Household Size

Connecticut	Occupied	%	Owner	%	Renter	%
Occupied housing units	1,361,755		906,798		454,957	
1-person household	383,275	28.1%	199,081	22.0%	184,194	40.5%
2-person household	460,702	33.8%	336,878	37.2%	123,824	27.2%
3-person household	221,236	16.2%	153,736	17.0%	67,500	14.8%
4-or-more-person hh	296,542	21.8%	217,103	23.9%	79,439	17.5%
Hartford County	Occupied	%	Owner	%	Renter	%
Occupied housing units	348,871		225,378		123,493	
1-person household	101,859	29.2%	50,939	22.6%	50,920	41.2%
2-person household	116,026	33.3%	82,657	36.7%	33,369	27.0%
3-person household	57,498	16.5%	38,921	17.3%	18,577	15.0%
4-or-more-person hh	73,488	21.1%	52,861	23.5%	20,627	16.7%

Housing, Households, Affordability, and Demographic Structure:

- **Changing Structure of Households:** While housing programs consider household size in calculating income, planners and others often give little attention to demographic change (household structure) and the impacts on housing affordability.
 - *Fertility rates and household size:* have been in decline for decades.
 - Smaller households (or one- and two-person households).
 - The percent of households with children (<18yrs) declined from 40.3% in 1970 to 19.6% in 2012. It is now approximately **17.6%**,
 - In the USA today, **28%** of households are single person households—in 1960 only **13%** were single person households.
 - From 1960 to 2016, the percentage of children living with only their mother increased from **8% to 23%**—children living with only their father increased from 1% to 4%.
 - When we opposes affordable housing, especially rental housing, we harm single mothers the most. *Think about that!*
 - Most of the housing stock—especially, single-family detached housing—was built to serve the needs of traditional families of the past—*not the smaller and non-traditional households of today.*

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Case Study – 8-30g Development

Housing Affordability: 8-30g By the Numbers

Case Study - 8-30g Set-Aside Development

A 400-unit multi-family rental development in metro Hartford.

A *'set-aside development'* as defined by the CGS 8-30g.

8-30g requires 30% of the total units be restricted as affordable for at least 40-years.

Of the 30% affordable units, half (or 15% of total) of the units:

- shall be rented to persons and families whose income is less than or equal to 60% of the area median income, and
- the other half shall be rented to persons and families whose income is less than or equal to 80% of area median income.

For the purpose of this case study, the State Department of Housing, 2019 Development Program Income Limits based on HUD Median Incomes are used to determine the Area Median Income (AMI) for the Hartford MSA.

Table 18 provides the mix of market rate and affordable units

Table 19 provides the equal mix of units by type of unit at market rate and 60% and 80% AMI.

18.Total & Affordable Units

Units		400
Market Rate		280
Affordable, Total		120
	@ 80% AMI	60
	@ 60% AMI	60

19.Unit Type & Mix

Unit Type & Mix	Total Units	60% AMI	80% AMI
Studios (10%)	40	6	6
1-Bedroom (25%)	100	15	15
2-Bedroom (50%)	200	30	30
3-Bedroom (15%)	60	9	9
Total	400	60	60



Housing Affordability: 8-30g By the Numbers

Estimated Rental Rates by Income

Table 20 provides estimated rents at 60%, 80%, and 100% AMI compared to market rents (Market Rate). Market rents are based on newly constructed units in metro Hartford and *do not account for housing utility costs*.

Assumption: studio and one-bedroom units are one-person households, two-bedroom units are two-person households, and three-bedroom units are four-person households. *The affordable rents do not account for housing utility costs.*

20. Estimated Rental Rates by Income

Unit Mix	Unit Sq. Ft.	60% AMI Rent	80% AMI Rent	100% AMI Rent	Market Rate	60% AMI Rent/SF	80% AMI Rent/SF	100% AMI Rent/SF	Market Rent/SF
Studios (10%)	550	\$1,014	\$1,352	\$1,690	\$1,270	\$1.85	\$2.45	\$3.08	\$2.30
1-Bedroom (25%)	725	\$1,156	\$1,546	\$1,932	\$1,600	\$1.60	\$2.13	\$2.66	\$2.20
2-Bedroom (50%)	1,050	\$1,289	\$1,739	\$2,174	\$2,070	\$1.23	\$1.66	\$2.08	\$1.97
3-Bedroom (15%)	1,325	\$1,449	\$1,932	\$2,415	\$2,450	\$1.10	\$1.46	\$1.83	\$1.85

Project (Development) Feasibility, Affordable Housing, and Investment

In metro Hartford, based on construction cost, a rental rate of approximately \$2 per square foot is required for a development to be financially feasible. As shown above, the return on market rents is greatest for studios and 1-bedroom units. Two-bedroom units return just below the \$2 per square foot and the 3-bedroom returns are the weakest. This variation in return on rents indicates that unit size and unit mix (i.e. bedrooms) are key determinates of overall (average) return on rents being above or below \$2 per square foot—the feasibility threshold.

Affordable Rents: The per square foot return on the affordable units/rents are well below the \$2 per square foot threshold—other than the 80% AMI studios and 1-bedroom units. This means studios and 1-bedroom units at 80% AMI are market rate. However, the low return on rents for the 2- and 3-bedroom affordable units pull the overall return on rents down and negatively impacting financial feasibility for the development. Note, even a density bonus does overcome the economics—the rents, especially at 60% AMI, are too low to be financially feasible.



Exploring Housing Affordability – 8-30g by the Numbers

Estimated Rental Rates by Income (Adjusted for Housing Utility Cost)

Table 21 provides estimated rents at 60%, 80%, and 100% AMI compared to market rents (Market Rate) for newly constructed units in metro Hartford. All the rents (60%, 80%, and 100% AMI) are adjusted for housing utility costs. Table 22 is the same as Table 20 on the prior slide for comparison—rents are not adjusted for utilities.

21. Estimated Rental Rates by Income – Adjusted for Housing Utility Cost

Unit Mix	Sq. Ft.	60% AMI Rent	80% AMI Rent	100% AMI Rent	Market Rate	60% AMI Rent/SF	80% AMI Rent/SF	100% AMI Rent/SF	Market Rent/SF
Studios (10%)	550	\$900	\$1,253	\$1,713	\$1,270	\$1.64	\$2.28	\$3.12	\$2.30
1-Bedroom (25%)	725	\$900	\$1,253	\$1,713	\$1,600	\$1.24	\$1.73	\$2.37	\$2.20
2-Bedroom (50%)	1,050	\$1,003	\$1,407	\$1,958	\$2,070	\$0.96	\$1.35	\$1.92	\$1.97
3-Bedroom (15%)	1,325	\$1,208	\$1,714	\$2,447	\$2,450	\$0.92	\$1.31	\$1.85	\$1.85

22. Estimated Rental Rates by Income (Not Adjusted for Housing Utility Cost)

Unit Mix	Sq. Ft.	60% AMI Rent	80% AMI Rent	100% AMI Rent	Market Rate	60% AMI Rent/SF	80% AMI Rent/SF	100% AMI Rent/SF	Market Rent/SF
Studios (10%)	550	\$1,014	\$1,352	\$1,690	\$1,270	\$1.85	\$2.45	\$3.08	\$2.30
1-Bedroom (25%)	725	\$1,156	\$1,546	\$1,932	\$1,600	\$1.60	\$2.13	\$2.66	\$2.20
2-Bedroom (50%)	1,050	\$1,289	\$1,739	\$2,174	\$2,070	\$1.23	\$1.66	\$2.08	\$1.97
3-Bedroom (15%)	1,325	\$1,449	\$1,932	\$2,415	\$2,450	\$1.10	\$1.46	\$1.83	\$1.85

Considerations

As designed (from a policy perspective) 8-30g shifts the cost/burden of the affordable housing units to the developer in return for the benefits of circumventing zoning constraints. Unfortunately, the affordable units, especially two- and three-bedroom units create significant challenges for the financial feasibility of such developments. In addition, the adjustment for utility costs also shifts the costs of utilities to the developer/owner.



Exploring Housing Affordability – 8-30g by the Numbers

Effective Average Rental Rates – Affordable & Market (Adjusted for Housing Utility Costs)

Tables 23 provide the effective rental rates (or weighted average) of rent/square foot by unit type. This is the average rent across a unit type (i.e. Studios) if 15% of the units rent at 60% AMI, 15% at 80% AMI, and 70% rent at market rate. The effective rents are compared with the market rents to show how the 30% affordable units pull the effective rents down. With studios being the least common (possibly the least desirable) units and two-bedroom units being the most common/desirable, the challenge of providing 30% affordable units through the private market becomes evident. Most important, 3-bedroom units, those most needed by low- and moderate-income families (most likely single-women with children), are the most challenging units to provide.

The Reduced Revenue column shows the income loss per unit, by type, and per year (difference between Market Rate rents and Effective Rents). Loss/Year column is the cumulative loss per year for each unit type. Based on the unit mix, the effective rents result in a net loss of **\$449,760** per year in income (or **8% to 10%** of total operating income). The 8% to 10% loss effectively destroys return on investment—the ability to return a profit.

Also note, since property valuation for income producing properties typically use the income approach to value, the loss in net operating income (NOI) reduces the appraised and assessed value of the property, thereby reducing tax revenues. This case study shows that it is not a lack of market demand for affordable housing or developer unwillingness to produce affordable housing that results in so few 8-30g developments and units. It is the weak financial feasibility of the affordable units that undermines the overall economic viability of the 8-30g approach.

23. Effective Average Rental Rates – Affordable & Market

Unit Mix	60% AMI/SF	80% AMI/SF	Market Rate/SF	Effective Rate/SF	Effective Rent	Market Rate	Reduced Revenue	Loss/Year
Studios (40 or 10%)	\$1.64	\$2.28	\$2.30	\$2.24	\$1,232	\$1,265	-\$396	-\$15,840
1-Bedroom (100 or 25%)	\$1.24	\$1.73	\$2.20	\$2.09	\$1,515	\$1,600	-\$1,020	-\$102,000
2-Bedroom (200 or 50%)	\$0.96	\$1.35	\$1.97	\$1.84	\$1,934	\$2,070	-\$1,632	-\$326,400
3-Bedroom (60 or 15%)	\$0.92	\$1.31	\$1.85	\$1.73	\$2,292	\$2,450	-\$6,300	-\$113,760



Exploring Housing Affordability – 8-30g by the Numbers

Estimated Rental Rates by Income (Adjusted for Housing Utility Cost)

The tables below are aimed at demonstrating how regulatory constraints (i.e. unit size) impact financial feasibility and housing affordability. All three tables estimate construction costs, required rents, and market rents for newly constructed rental units in metro Hartford.

Table 24 and 25 are not adjusted for housing utility costs. Table 26 is adjusted for housing utility costs.

24. Estimated Rental Rates by Income – Typical Unit Size

Unit Mix	Unit Sq. Ft.	Const. Cost/SF	Total Cost	8-Year Return	Required Rent Per Month	Required Rate/SF	Market Rent/SF	60% AMI Rent	80% AMI Rent	Market Rate
Studios (10%)	550	\$200	\$110,000	\$13,750	\$1,146	\$2.09	\$2.30	\$1,014	\$1,352	\$1,270
1-Bedroom (25%)	725	\$200	\$145,000	\$18,125	\$1,511	\$2.09	\$2.20	\$1,156	\$1,546	\$1,600
2-Bedroom (50%)	1,050	\$200	\$210,000	\$26,250	\$2,188	\$2.09	\$1.97	\$1,289	\$1,739	\$2,070
3-Bedroom (15%)	1,325	\$200	\$265,000	\$33,125	\$2,761	\$2.09	\$1.85	\$1,449	\$1,932	\$2,450

25. Estimated Rental Rates by Income – Reduced Unit Size

Unit Mix	Unit Sq. Ft.	Const. Cost/SF	Total Cost	8-Year Return	Required Rent Per Month	Required Rate/SF	Market Rent/SF	60% AMI Rent	80% AMI Rent	Market Rate
Studios (10%)	450	\$200	\$90,000	\$11,250	\$938 (-\$208)	\$2.09	\$2.30	\$1,014	\$1,352	\$1,035
1-Bedroom (25%)	600	\$200	\$120,000	\$15,000	\$1,250 (-\$261)	\$2.09	\$2.20	\$1,156	\$1,546	\$1,320
2-Bedroom (50%)	800	\$200	\$160,000	\$20,000	\$1,667 (-\$521)	\$2.09	\$1.97	\$1,289	\$1,739	\$1,576
3-Bedroom (15%)	1,000	\$200	\$200,000	\$25,000	\$2,083 (-\$678)	\$2.09	\$1.85	\$1,449	\$1,932	\$1,850

26. Estimated Rental Rates by Income – Adjusted for Housing Utility Cost

Unit Mix	Unit Sq. Ft.	Const. Cost/SF	Total Cost	8-Year Return	Required Rent Per Month	Required Rate/SF	Market Rent/SF	60% AMI Rent	80% AMI Rent	Market Rate
Studios (10%)	450	\$200	\$90,000	\$11,250	\$938 (-\$208)	\$2.09	\$2.30	\$900	\$1,253	\$1,035
1-Bedroom (25%)	600	\$200	\$120,000	\$15,000	\$1,250 (-\$261)	\$2.09	\$2.20	\$900	\$1,253	\$1,320
2-Bedroom (50%)	800	\$200	\$160,000	\$20,000	\$1,667 (-\$521)	\$2.09	\$1.97	\$1,003	\$1,407	\$1,576
3-Bedroom (15%)	1,000	\$200	\$200,000	\$25,000	\$2,083 (-\$678)	\$2.09	\$1.85	\$1,208	\$1,714	\$1,850

Considerations

Unfortunately, provisions requiring large floor areas and affordable units be the same size (and quality) as market rate units, undermine financial feasibility and affordability.

Allowing for differences in size (and possibly quality) of affordable units would improve financial feasibility.

Why do we impose a middle-class standard of living on lower-income households?

Exploring Housing Affordability – 8-30g by the Numbers

The Effects of Affordability Requirements on Home Ownership – Single Family New Construction

The following tables provide the impact of 30% affordable units—purchase price of 15% of units at 60% AMI and 15% at 80% AMI—for a 30-lot subdivision with single-family detached homes. The same number of lots/units are considered at home sizes ranging from 1,000 to 2,500 square feet. The cost of construction per unit is conservatively estimated at \$220 per square foot and represented in the Total Cost/Unit column. Market sale price assumes a 12% profit over the Total Cost. Area median income for the affordable units is based on a three-person household at \$88,100 AMI with 60% and 80% AMI calculated accordingly. The affordable purchase price is estimated at three times 60% and 80% AMI. The AMI Loss is the difference between the Market Price and the affordable purchase price at 60% and 80% AMI.

27. Single-Family Detached Home-Ownership Per Unit

# of Lots	House Size (Sq. Ft.)	Cost/Sq. Ft.	Total Cost/Unit	Market Price/Unit	60% AMI Price	80% AMI Price	60% AMI Loss	80% AMI Loss
30	2,500	\$220	\$550,000	\$616,000	\$156,960	\$211,464	-\$459,040	-\$404,536
30	2,000	\$220	\$440,000	\$492,800	\$156,960	\$211,464	-\$335,840	-\$281,336
30	1,500	\$220	\$330,000	\$369,600	\$156,960	\$211,464	-\$212,640	-\$158,136
30	1,000	\$220	\$220,000	\$246,400	\$156,960	\$211,464	-\$89,440	-\$34,936

28. Single-Family Detached Home-Ownership Total Development

# of Lots	House Size (Sq. Ft.)	Total Cost/30 Units	Market Profit	60% AMI 5-Unit Loss	80% AMI 5-Unit Loss	Combined Loss	Net Profit
30	2,500	\$16,500,000	\$1,980,000	\$2,295,200	\$2,022,680	-\$4,317,880	-\$2,337,880
30	2,000	\$13,200,000	\$1,584,000	\$1,679,200	\$1,406,680	-\$3,085,880	-\$1,501,800
30	1,500	\$9,900,000	\$1,188,000	\$1,063,200	\$790,680	-\$1,853,880	-\$665,880
30	1,000	\$6,600,000	\$792,000	\$447,200	\$174,680	-\$621,880	\$170,120

Monthly Mortgage Approach

Using median home value of \$235,000, with 10% down results in a principal & interest payment of approx. \$1,000/month. Add insurance, PMI, property taxes, and housing utility costs = approx. \$1,800/month (\$21,600/year). That requires a household income of \$70,000 or approximately 80% AMI.

Considerations

- The economic viability of single-family owner-occupied units collapse under the weight of the 8-30g affordability requirements.
- Incomes of \$52,860 (60% AMI) and \$70,480 (80%) are too low and the gap between the affordable unit price and Total Construction Cost and/or Market Value are too great for the 70% market rate units to carry cost burden of the affordable units.
- Even the smallest unit—likely not permissible in many communities as a result of minimum floor area requirements and/or minimum lot sizes—are not financially viable. Even the net Profit on the 1,000 sq. ft. units are only a 2.57% return on the total project cost—a return similar to a Certificate of Deposit (CD) and less than many conservative investment options that provide greater returns with less risk.



Spatial Organization of Affordable Housing



Housing Affordability: By the Numbers

Housing as a Commodity

Amenities

2-bedroom
1-bathroom
1-car garage
1,000 sq. ft.

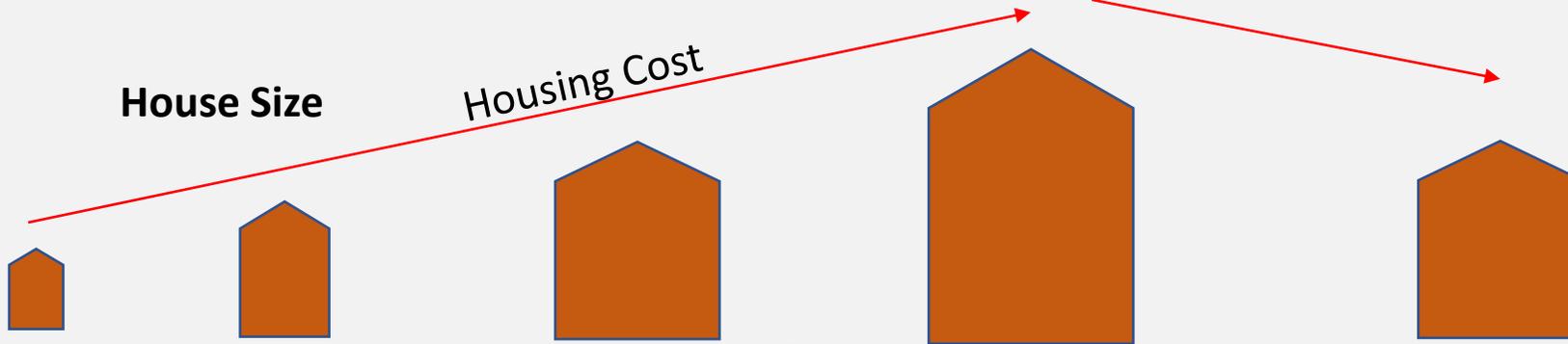
House Size

Housing Cost

Amenities

3-bedroom
2-bathroom
en-Suite
2-car garage
1,800+ sq. ft.

Space



Distance from Center

Time

Years (1950s to 2000s)



Land Cost

If land cost decrease the size of housing can decrease.

Price

\$

\$\$

\$\$\$

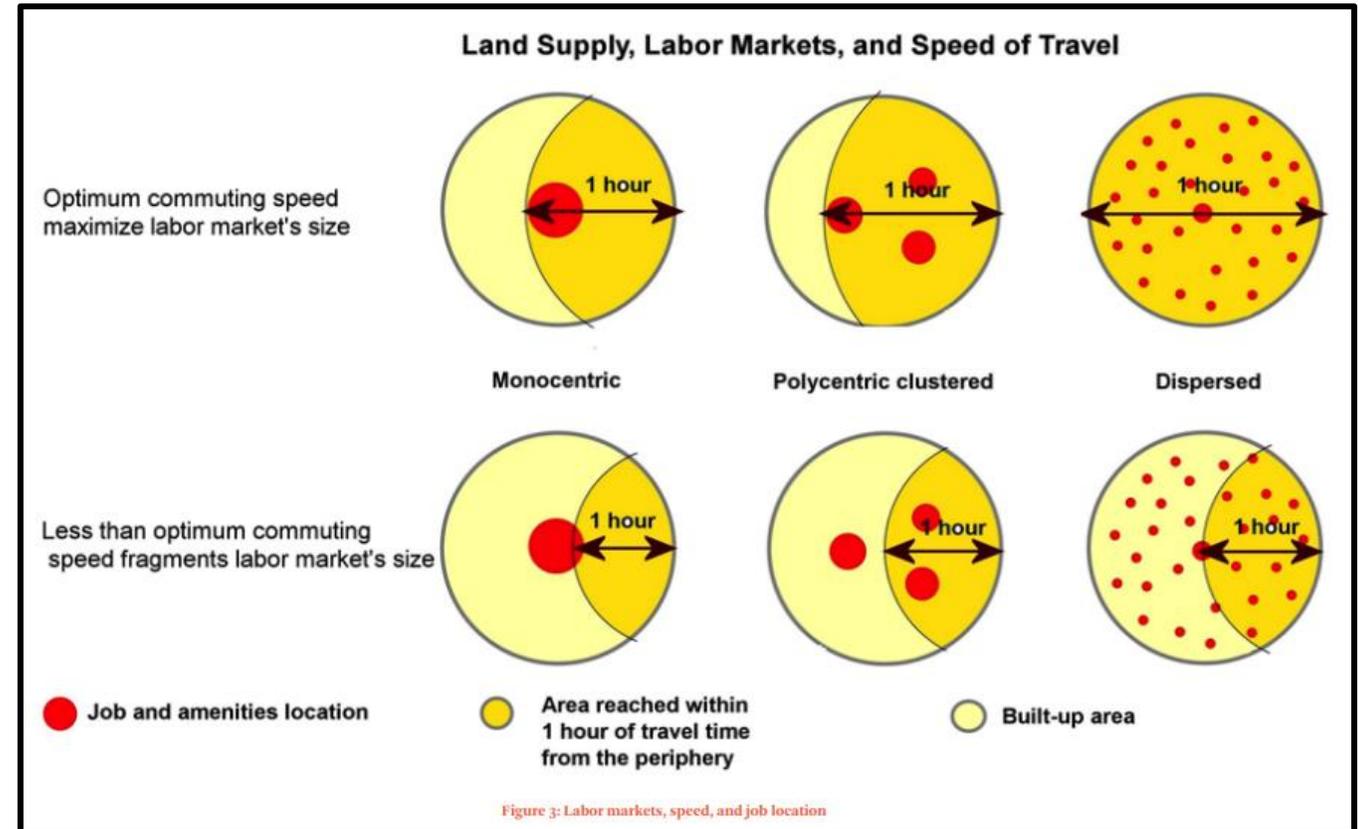
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Housing Affordability: By the Numbers

Spatial & Economic Organization of Urban Space (Urban Labor Market)

- Even though housing costs decrease with distance from the core, placing lower-income housing/households far from the core, reduces their accessibility to employment opportunities.
- This, in part, explains the socio-economic organization of metropolitan space—poorer core vs wealthier periphery.
- This poses a policy challenge for ideals of fair-share distribution of affordable housing across all communities.
- **This does not forgive communities of their responsibility to provide affordable housing but exposes the failings one-size-fits-all policy solutions.**



Source: Alain Bertaud, 'Order without Design' (2018) - See [HTTP://alain-bertaud.com](http://alain-bertaud.com)

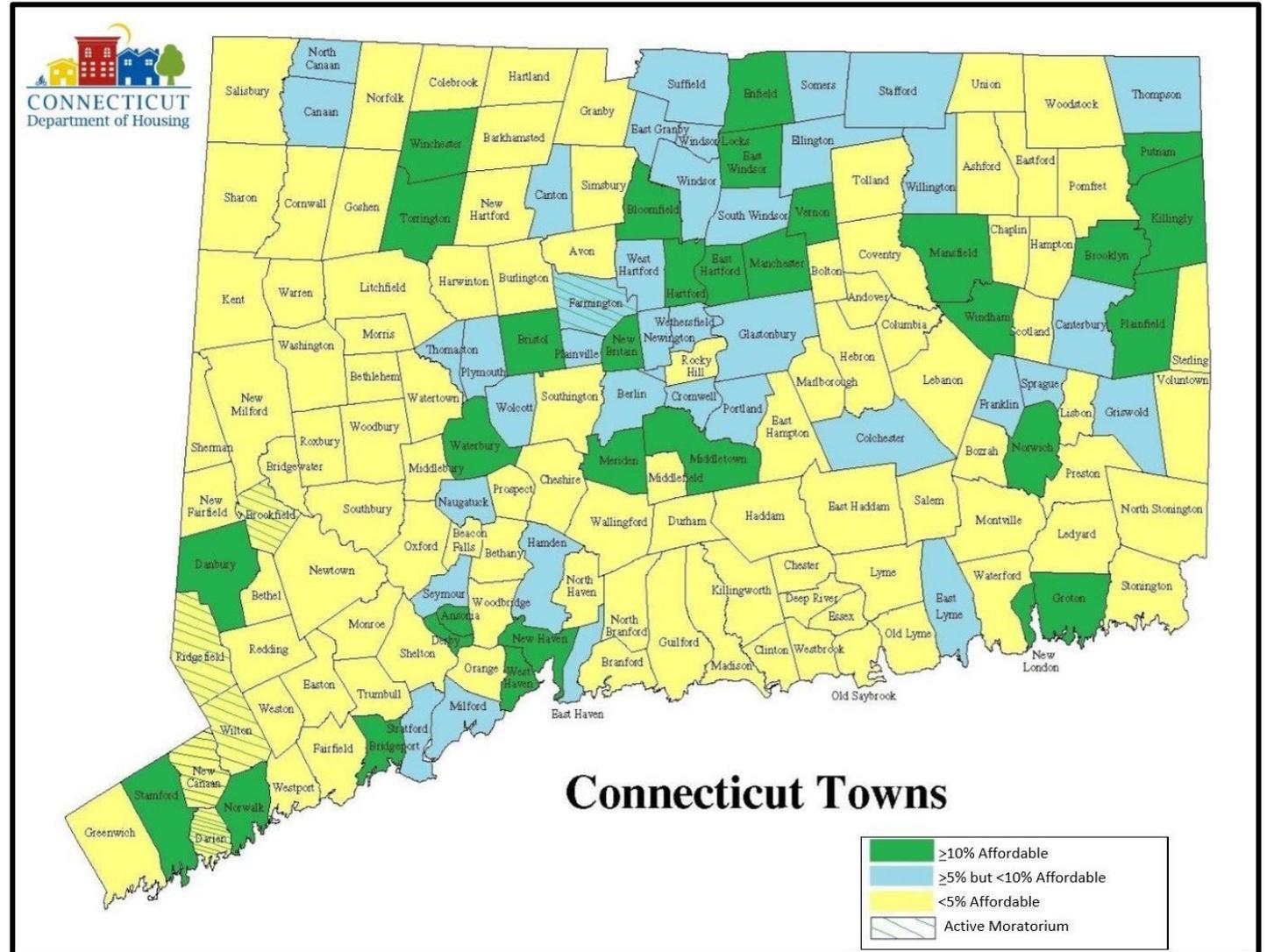
Housing Affordability: By the Numbers

8-30g Affordable Housing Appeals List – % Qualified Housing by Municipality

This map provides the spatial distribution of affordably qualified housing (a % of total housing) by municipality.

Spatial distribution demonstrates:

- Communities with greater than 10% qualified affordable housing are mostly older, urban core communities.
- Communities with 5% to 10% qualified affordable housing are mostly inner-ring suburban communities—greatest concentration in the Hartford region.
- Communities with less than 5% qualified affordable housing are mostly lower density, outer suburban, exurban, and rural communities—greatest concentrations in Fairfield, Litchfield, and Middlesex Counties.



Housing Affordability: By the Numbers

Constraints to Multi-Family Housing

This map shows multi-family housing land use permitting requirements by municipality.

Yellow = as-of-right

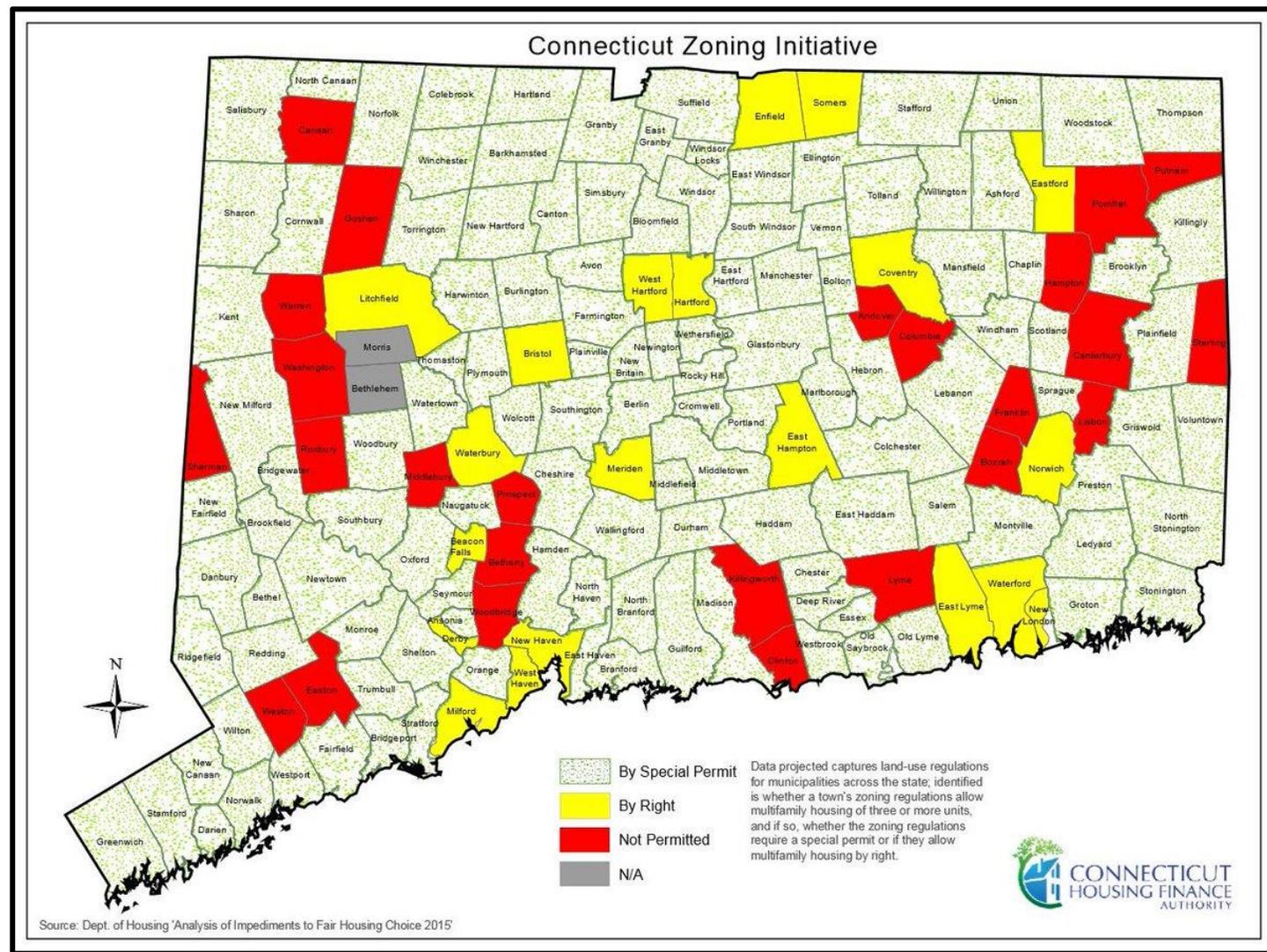
Grey = conditional use (special permit)

Red = prohibited.

While many communities prohibiting multi-family housing should be of concern, we must also recognize that many are not served by public water and/or sewer.

More concerning is that so few allow multi-family uses as-of-right.

Conditional uses create uncertainty and increase risk for developers—creating a disincentive to affordable housing.





Housing Affordability: By the Numbers

Incentive Housing Zone Program

This map depicts community interest and involvement in the Incentive Zone Housing program.

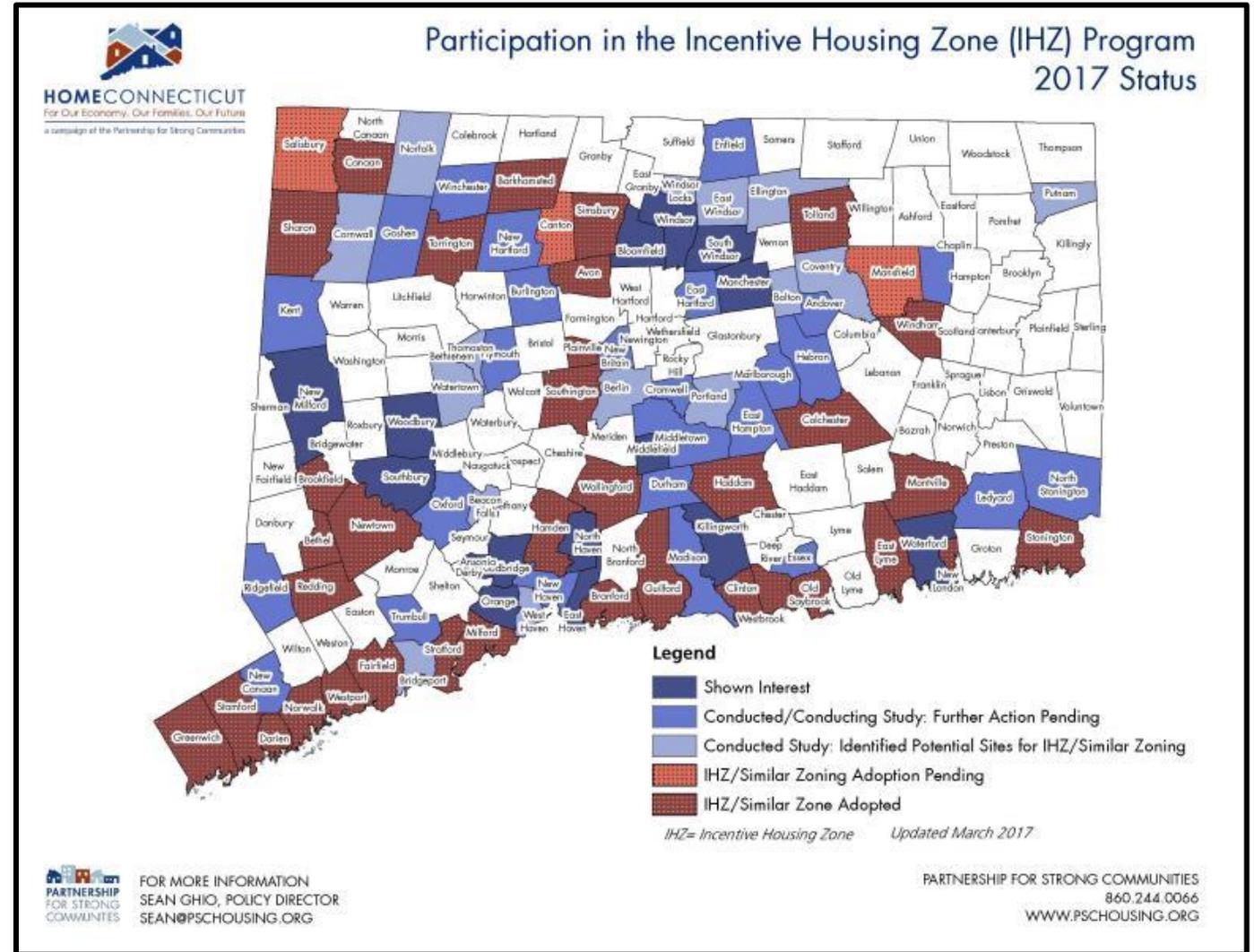
It is interesting in that it shows meaningful interest and willingness of communities to provide affordable housing.

Many communities have adopted well intended affordable housing incentive zones.

Unfortunately, some provisions create barriers to financial and project feasibility.

For example:

- Excessive parking requirements
- Minimum floor area requirements
- High affordable unit ratios.
- Excessive designs requirements.
- Cumbersome, costly, and subjective permitting processes.



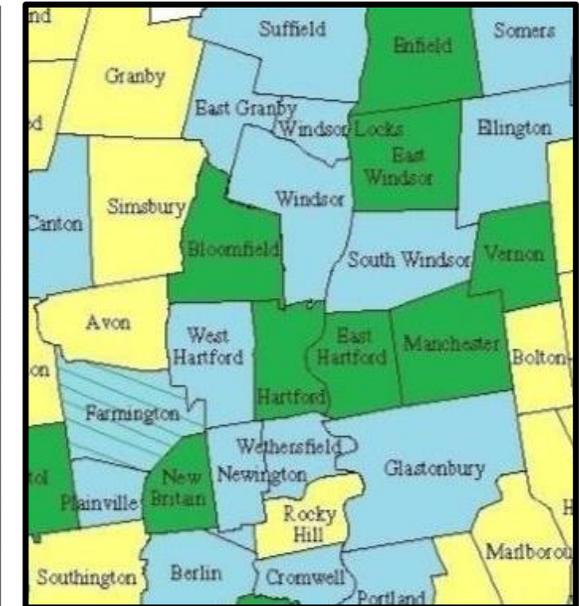
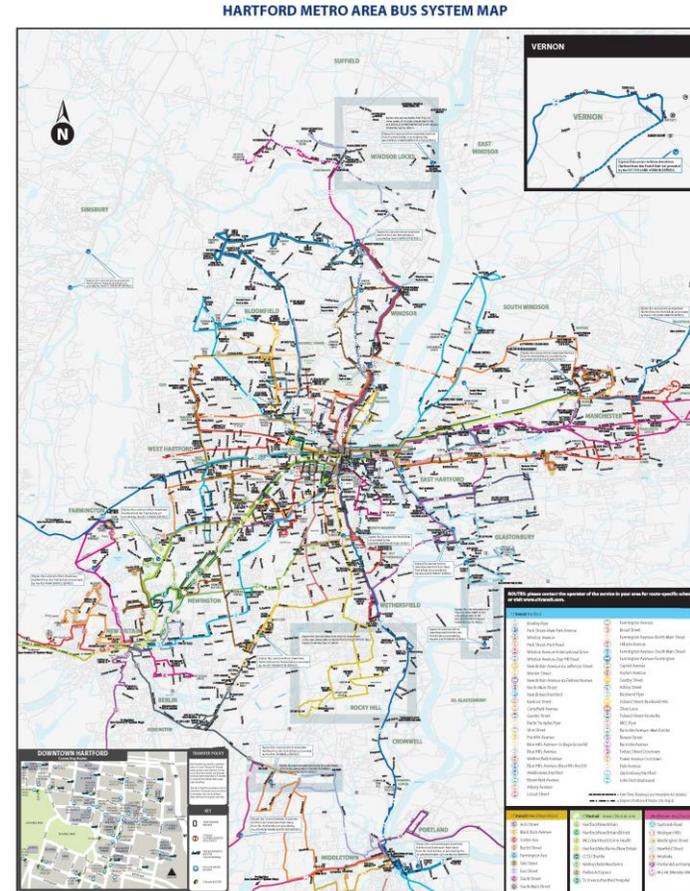


Housing Affordability: By the Numbers

Mobility & Labor Market Accessibility

Accessibility to employment opportunities is key to providing lower-income households economic opportunity. Unfortunately, this creates a spatial paradox for housing policy:

- Disproportionately clustering low-income households in urban core communities harms those household and communities due to the socio-economic ills and poor educational performance associated with large concentration of poverty.
- Providing affordable housing for lower-income household in more affluent communities provides greater educational opportunities but risks economically isolation for households that have the greatest need for access to economic opportunity.
- **Affordable housing policy must seek to strike a balance between excessive clustering of poverty in core communities and the risk of economic isolation of low-income households at the periphery.**



Considerations

- While wealthy and distant communities may be exclusionary in affordable housing policy and availability, they may not be the best location for affordable housing due to the risk of economic isolation.
- How can we balance accessibility to labor market opportunity with the location of affordable house?

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Policy Considerations



Conclusions

Housing Affordability

- **The problem of *housing affordability* is more a problem of *income*—** than a problem of housing cost or supply.
 - The most need for affordable housing is at or below 50% AMI (\$33,810 - \$48,300 HHI).
 - The greatest need is at or below 30% AMI (\$20,286 - \$28,980 HHI).
- **Policy Context: *housing affordability* and *need*:**
 - One-size-fits-all strategies do not work.
 - County and locality specific strategies are required.
 - Demand side (income) strategies are be most effective for lowest income—voucher programs.
 - 60% and 80% AMI do not address the core incomes of need.



Conclusions

Accessibility: Housing, Employment, and Education

- Cities (metro-regions) as labor markets.
 - Accessibility to *employment opportunity* as important as access to affordable housing.
 - Accessibility to *employment opportunity* creates a spatial challenge for locating *affordable housing*.
 - Accessibility to *education opportunities* further complicates the location challenges.
- Housing locations nearer the region core provide greatest access to *employment opportunities*.
 - Advantageous core location versus the risk of clustering of poverty in core communities.
- Education opportunity often increases with distance from the core.
 - Advantageous housing location for access to *education opportunity* versus reduced accessibility to *employment opportunities*.



Conclusions

Accessibility: Housing, Employment, and Education

- The social-spatial organization of urban (metro-region) economics highlights the need for affordable housing policy to *balance location, with access to transportation and both education and employment opportunities*.
 - **Supply-side** affordable housing production strategies (i.e. LIHTC etc.) *risk clustering poverty in already low-income communities*.
 - Affordable housing programs in periphery communities' risk economic isolation through reduced accessibility to employment opportunities.
 - Such locations/strategies do improve access to education opportunities.
 - **Demand-side** housing programs—*housing voucher* programs—are needed.
 - Income vouchers can *target lower income households with the greatest need*.
 - Vouchers provide *greatest flexibility in housing location* and improved opportunity for the household to balance housing, transportation, employment, and education opportunities.
 - Requires funding (a lot of funding) and robust *enforcement of fair housing laws*.



Conclusions

Affordable Housing Appeals Act – 8-30g

- An *imperfect* policy tool to address *affordable housing*—especially for households of greatest need.
- It is not financially feasible for the private market (developers) to provide affordable housing for households of greatest need—at or below 50% AMI and especially, 30% AMI or less.
 - **10% Municipal Applicability Threshold:** the 10% affordable housing threshold is unachievable for many communities—well intended, but unrealistic. It is an attempt at a fair-share approach that falls short of providing its aim of affordable housing.
 - ***Not a free pass for higher-income/peripheral communities from provide affordable housing.***
 - Adjusting the 10% provision to a more achievable level should improve outcome attainment.
 - Affordable housing in higher-income/peripheral communities may be best served at 80% AMI.
 - **30% Affordable Units:** undermines project and financial feasibility—especially 60% AMI units.
 - 20% affordable would improve project and financial feasibility.
 - Reducing 60% AMI units to one-third or less of affordable units would improve feasibility.
- Combined, the 10% threshold and 30% affordable units required work against the desired outcome of providing affordable housing.



Local Actions to Address Housing Affordability

Inclusionary Zoning Provisions

- Remove conditional use requirements for multi-family and affordable housing developments.
- Eliminate minimum unit-size requirements for all housing units.
- Allow affordable units smaller than market-rate units.
- Allow accessory dwelling units as-of-right.
- Reduce excessive parking and design requirements that artificially inflate development costs.
- Encourage/permit affordable housing through a zoning regulation aimed at providing affordable housing.
 - Assess local market and determine need. Calculate households by income, units by cost, and construction costs to determine market feasibility, affordability levels, unit mix, and align deed restrictions with 8-30g set-aside-development requirements.

Other Consideration

- Explore options for conversions of existing units to affordable units:
 - Purchase or lease existing units?
 - Provide tax abatements for conversion or creation of affordable units?
 - Waive permit fees.
 - ???



THANK YOU!

Professional Experience: Dr. Donald Poland, AICP

Dr. Poland is a geographer, planner, and community strategist whose work focuses on assisting communities to compete for wealth and investment through strategic market, land use, and planning interventions that build community confidence, foster pride in place, create governance capacity, and grow market demand. With twenty-four years experience the public, private, non-profit, and academic sectors, Dr. Poland offers a unique perspective and approach to addressing the social, economic, and governance challenges of creating and maintaining resilient, vibrant, and prosperous communities.

Education

- Doctor of Philosophy (PhD), Geography. *Cities and Urbanization*. UCL (University College London). 2016
- Master of Science (MS), Geography/planning. CCSU 2000
- Bachelor of Arts (BA), Psychology & Geography. CCSU 1995

Selected Achievements

- Consultancy work spans 15 states and 100+ communities.
- Extensive work on post-Katrina planning, land use, and redevelopment strategies in St. Bernard Parish, Louisiana.
- Accepted as an expert witness in *land use planning, neighborhood redevelopment, and community development* in the US District Court, Eastern District of Louisiana.
- Prepped an economic investment strategy for the City of Oswego, NY that was instrumental the City receiving a \$10 million Downtown Revitalization Grant.

