



Guilford Affordable Housing Plan

Prepared by RKG Associates

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EXECUTIVE SUMMARY

Guilford has a long history of planning, programs and partnerships dedicated to the creation and maintenance of affordable housing. This is in large part due to community driven advocacy partnered with committed Town leadership. The 2022 Affordable Housing Plan represents both a path forward as well as a documentation of past efforts and successes. Through the creation of this plan the Town recognizes that to continue to thrive as a community, we need to create more opportunities for a more diverse population to live, work and play in Guilford.

We, like many similar communities, face challenges to increasing our stock of affordable and workforce housing. To face those challenges, the proposed plan offers a set of strategies. The strategies included herein are tailored to the unique strengths and opportunities of Guilford. Some are new, but many represent policies or programs already in place. Their inclusion is both a reaffirmation of the Town's commitment and acknowledgement that more can be done.

In brief, we will formalize a Housing Committee, beginning with the community advocates already organized around affordable housing. We will build upon the plans and studies that have already been done and explore the ways to integrate these plans into the 2025 Plan of Conservation & Development as well as the Zoning Regulations. We have implemented a tax abatement for the development of affordable housing units and will continue to explore other means to support future development. We will continue to support the essential work of the Guilford Housing Authority as they provide for many of our Senior and other vulnerable populations' housing needs. We will continue to support low-income homeowners with housing rehabilitation assistance through our current federally funded Community Development Block Grant program. Lastly, we are committed to growing the inventory of assisted housing (currently at 230 units) including the completion of the Woodruff Affordable Housing Development, Great Hill Cottages, and the proposed Hubbard Road Affordable Housing Development.

8-30g Overview

Section 8-30g of the Connecticut General Statutes, the “Connecticut Affordable Housing Land Use Appeals Procedure,” was enacted to promote the development of low-cost housing with long-term affordability protections. Included in Section 8-30g is an appeals procedure that provides allowances to override local zoning denials of affordable housing proposals without a just cause. Section 8-30g ensures that municipalities cannot deny an affordable housing proposal unless there is specific significant health or safety concerns associated with the proposal. The burden of proof for this concern is placed on the municipality. If the State Department of Housing (DOH) has designated at least 10% of the community’s housing stock as affordable, provided in a yearly Appeals List, that community is exempt from this appeals process.

Effective July 24, 2017, Connecticut General Statutes, Title 8, Chapter 126a § 8-30j requires that every municipality in Connecticut prepare an affordable housing plan at least once every five years. The statute provides that:

- At least once every five years, every municipality must prepare or amend and adopt an affordable housing plan.
- The plan must specify how the municipality intends to increase the number of affordable housing developments within the municipality.
- The municipality may hold public informational meetings or organize other activities to inform residents about the plan development process.
- The municipality must provide at least 35 days’ notice for a public hearing on adoption of the plan and must make the draft plan available to the public for review prior to such public hearing.
- Following adoption, the municipality must regularly review and maintain their affordable housing plan.¹

¹ [Affordable Housing Plan and Process Guidebook](#)

What is affordable housing and what does it mean in your community?

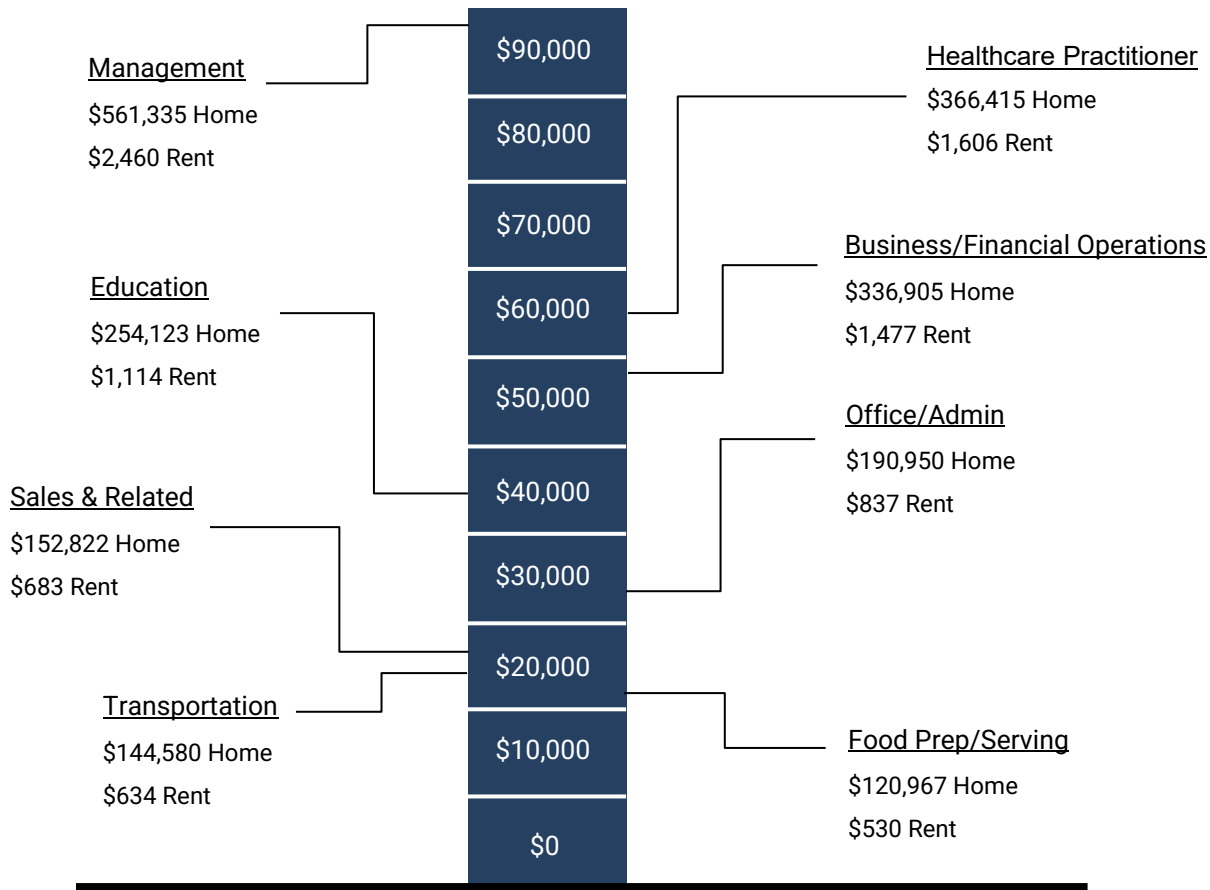
Affordable housing is, quite simply, housing that costs a household no more than 30% of their income. The U.S. Department of Housing & Urban Development (HUD) has set the maximum affordability payment at 30% based on the reasoning that, for most households, particularly those in the lower half of the income spectrum, the remaining 70% of income is vital to pay for sufficient expenditures on food, clothing, transportation, healthcare, childcare, and other necessities.

Those spending more than 30% of their income on housing needs - and thus having less than 70% of their income remaining for other necessities - are considered “burdened” by their housing costs. In Connecticut, about 48% of renter households and 32% of owner households are considered to be burdened by their housing costs because the cost of renting or owning a home in the state is so expensive relative to incomes.

Cost burdening is a challenge households face across the income spectrum but those who are most affected are households who earn 80% or less than the area median income. Area Median Income (AMI) is defined by HUD and refers to the midpoint of a region’s income distribution where half the households in a region earn more than the median and half earn less than the median. For housing, AMI thresholds set the limits for households eligible for income-restricted housing units and how much those units can be rented or sold for. In New Haven County, 80% of AMI equates to households earning no more than \$67,950. Similarly, renters at 80% of AMI earn no more than \$60,400 annually.

In Guilford eight out of the ten highest occupation categories pay less than \$60,000 a year, meaning that many workers in the public sector (municipal workers, teachers, etc.) could find it challenging to afford housing in the community where they work. The graphic on the next page illustrates the breakdown of occupations with the highest number of employees and their adjusted median annual earnings. The maximum estimated affordable home purchase prices and rents for each occupation are also shown to illustrate how difficult it may be for these workers to find affordably priced housing in the community.

What Can Different Jobs/Earnings Afford in Guilford?



In Guilford approximately 53% of renters and 31% of homeowners are considered cost burdened. To not be considered cost burdened in Guilford, a household must have an income of at least \$56,922.² This means that for many occupations with high numbers of employees, such as teachers, food service and prep workers, transportation workers, office support jobs, and sales related jobs, housing costs exceed what is affordable for households with members employed in these occupations.

According to the ALICE survival budget, which is based on county-level data, the annual total household survival budget for a family of four is \$90,732. This is based on the bare minimum cost of basic household expenses necessary to live and work in the modern economy. These basic budget items include housing, childcare, food, transportation, technology, and health care plus taxes and a contingency fund equal to 10% of the household budget. For many of the highest employed occupations, even with two adult household members working, that household may not meet that minimum annual income level. Expanding housing opportunities

² [2021 Housing Snapshot Town of Guilford](#)

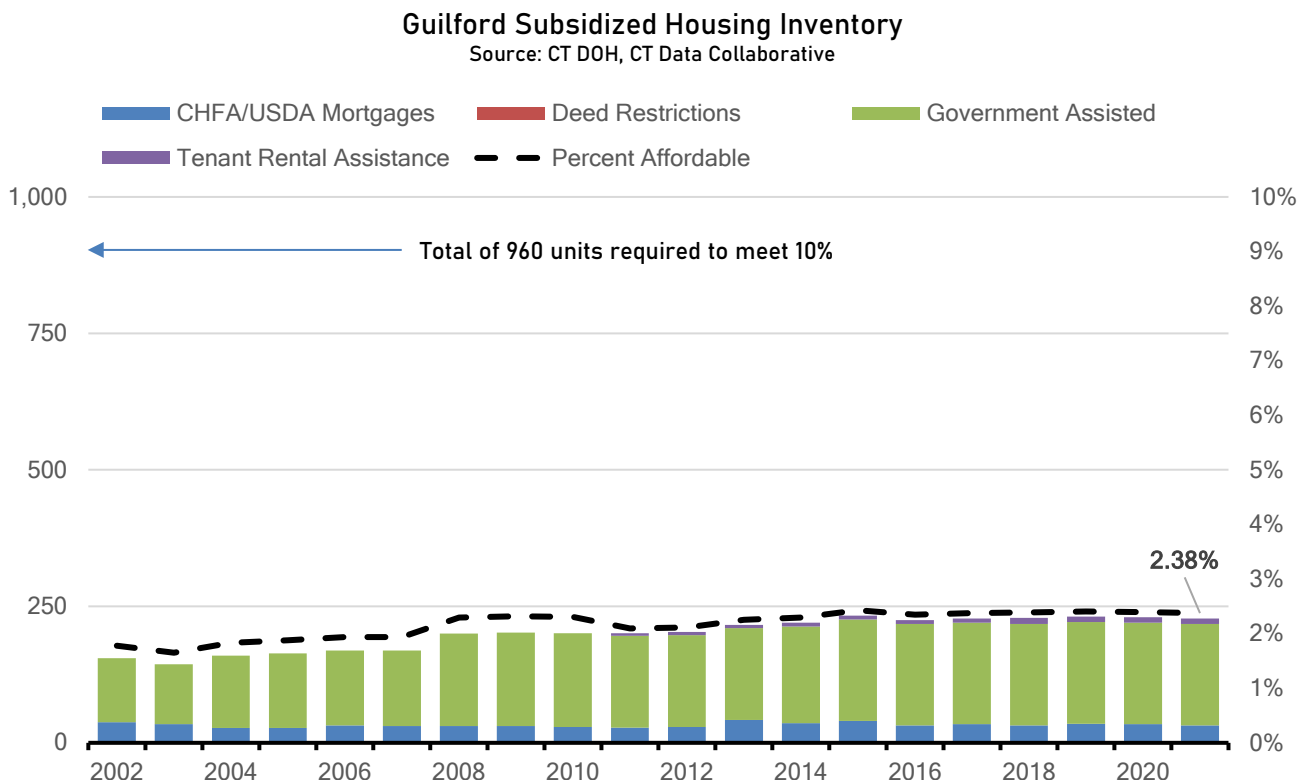
and encouraging housing options at varied price points, both high and low, can address some of these housing affordability challenges and offer residents increased access to jobs, transportation, childcare, recreation, and other vital services. These efforts can also help support economic growth within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

History of Affordable Housing

Outlined in the CGS § 8-30g The Affordable Housing Land Use Appeals Procedure issue brief, affordable housing that counts toward the 10% minimum is defined to include:

- “Assisted housing”
- Housing currently financed by CHFA mortgages
- Housing subject to deeds and conditions restricting its sale or rental to low- and moderate-income people
- Mobile homes or accessory apartments subject to similar deed restrictions³

The figure below highlights Guilford’s subsidized housing inventory by type for the past two decades. It also provides the percentage that qualifies as affordable according to the CT Department of Housing.



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

COMMUNITY OVERVIEW

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

In 2021, SCRCOG initiated Affordable Housing Plans for each of the municipalities in the region to both meet the state's requirement of creating a plan but also to better understand the housing supply, demand, and pricing across the entire spectrum of each community's housing stock. In Guilford, much of the town's household change and growth has been driven by smaller senior and millennial households, which speaks to the demand for smaller housing units with minimal maintenance requirements as well as unit types that appeal to young professionals, single person households and young families who may be looking to move into town. Guilford is about one-fourth of the way to achieving the state's mandated 10% affordable housing threshold. According to the 2021 DOH Appeals List, Guilford's subsidized housing inventory is currently at 2.38%. Outlined in this plan are the goals and strategies co-produced by the town and region to encourage capacity building efforts to reach the state's mandated 10% requirement.

INTRODUCTION

The existing conditions chapter serves as the first section of the affordable housing plan and is aimed at establishing a baseline of current socio-economic and demographic characteristics of Guilford. More specifically this baseline analysis encompasses data points ranging from population and housing characteristics to general economic indicators and labor force statistics. The value of this analytical piece is that it provides an opportunity to identify current local trends and/or quantify and detail, more specifically, known trends experienced by local stakeholders. The following analysis also offers a comparison of the town relative to the greater SCRCOG region, which illuminates how regional trends may or may not be influencing the localized trends in Guildford.

The goal of this section is to present a thorough data driven picture of Guildford, which can be used to align community stakeholders with the same baseline information to both inform and guide the future sections of this report involving issues and opportunities, goals, and strategies. This section in conjunction with community meetings and the SCRCOG survey results will serve to ground truth the data and highlight/quantify the issues and opportunities present within the community as it relates to the town's existing housing market.

DEMOGRAPHICS & HOUSING MARKET CONDITIONS

Included in this section is the sociodemographic and market data that describes current conditions, changes over time, and future projections that influence changes in Guilford's housing market. Analysis of demographic trends provides insight into the town's ability to support a dynamic housing market, and whether that market can provide a broader and more affordable range of housing options. At the national level, the COVID-19 pandemic came at a period when the U.S. as a whole was facing numerous issues in housing affordability, especially for low-income households. Persistently high housing costs relative to household income, and the stagnation of real wages poses numerous challenges for housing affordability making it one of the most salient issues prior to and coming out of the pandemic.

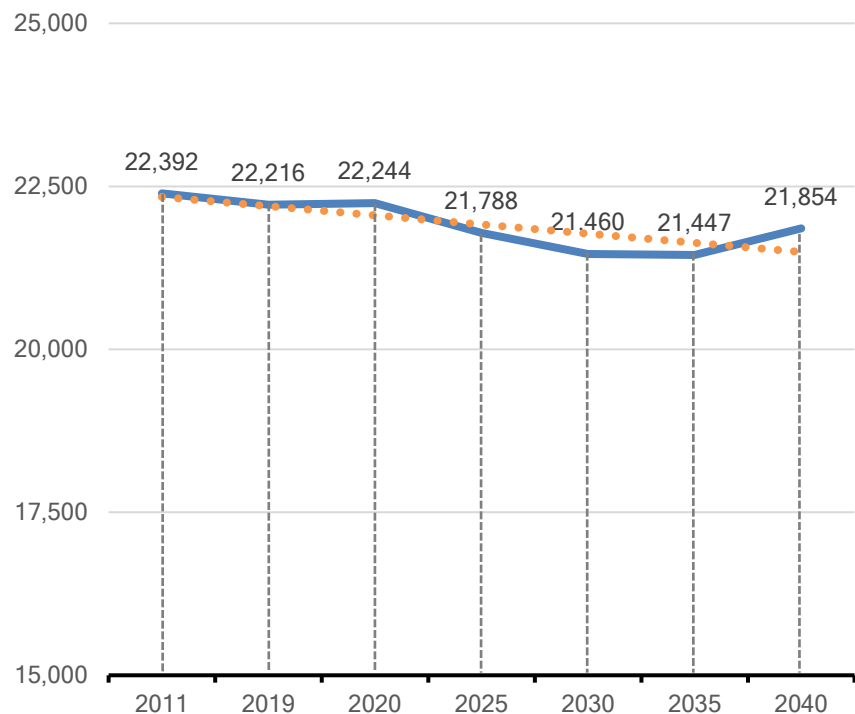
Population, Age, Race/Ethnicity

Similar to many communities within the SCRCOG region, the total population of Guilford remained relatively consistent over the past decade. Over the next two decades, Guilford is expected to continue to have a relatively stable population with a slight decline by 2030 and a relative return to pre-2020 levels in 2040. These state projections are derived from natural birth and death rates within each municipality.

These projections can change

Figure 1 Total Population Change (2011 - 2040)

Source: ACS 5-Year Estimates, CT State Projections



depending on other factors such as local in- and out-migration. The map of population change

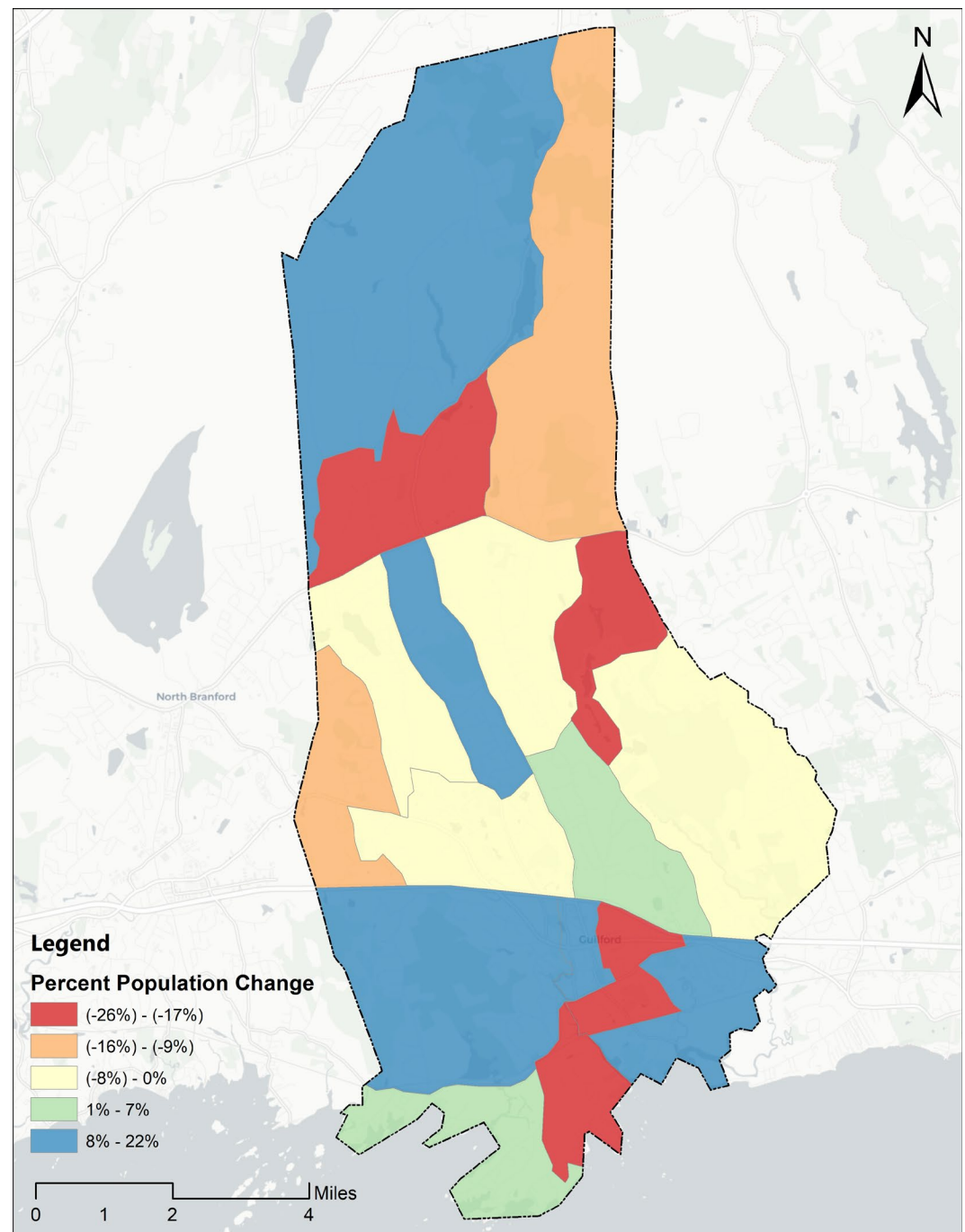
(Figure 2) shows that over the past decade, despite relatively little change in total population, neighborhoods across Guilford experienced varying degrees of population change.

Census block groups shaded in blue saw the largest percentage increases in population over the past decade, while those shaded in red experienced the largest percentage decreases.

Neighborhoods along the I-95 corridor saw the highest population

increases while neighborhoods in the more central part of town experienced population decreases.

Figure 2 Percent Population Change
Source: ACS 5-Year Estimates

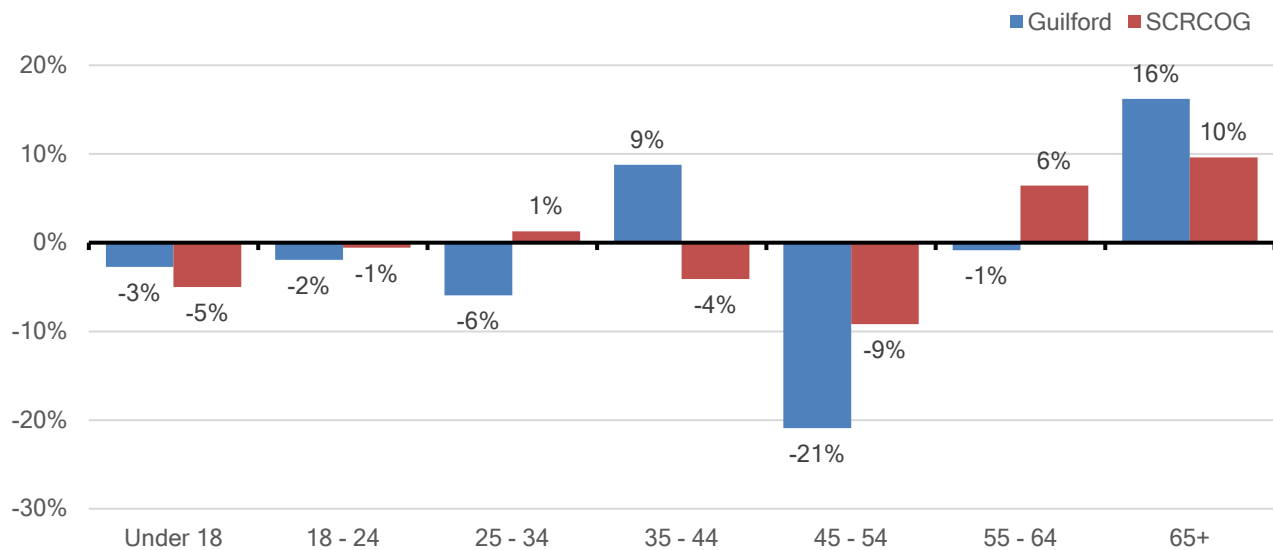


Changes in population by age indicate that the majority of Guilford's population losses and gains reflect broader trends throughout the SCRCOG region. More specifically, Guilford saw a percentage increase in residents over the age of 65 as well as decreases in residents under 18

and those 45 - 54. In contrast with regional trends, Guilford also saw a percentage increase in residents aged 35 - 44, which is uncommon for many communities within the SCRCOG region.

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

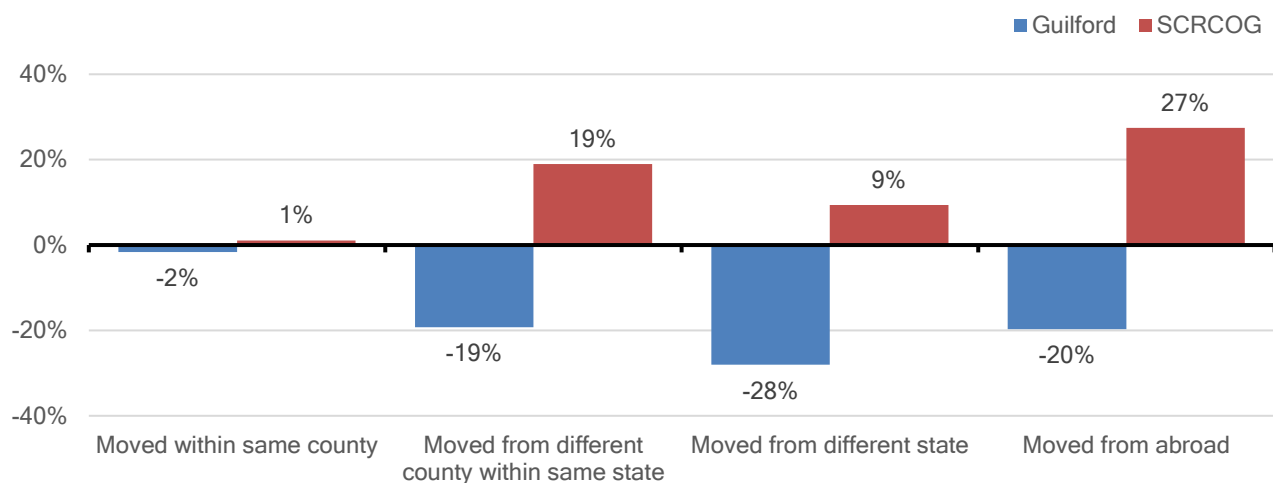
Source: ACS 5-Year Estimates



Based on changes in geographic mobility of Guilford residents, the town saw population outflows across all geographies, which is in contrast with regional trends. Guilford saw fewer people moving into town from abroad, from different states and from counties within Connecticut as well as from within New Haven County. With lower rates of domestic in-migration, these population changes were not enough to offset a net loss of residents over the past decade which was most likely driven by the aging population and domestic out-migration, a common trend within the SCRCOG region.

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

Source: ACS 5-Year Estimates



Similar to the majority of communities within the SCRCOG region, Guilford's population largely consists of White residents. Furthermore, like most communities, Guilford has experienced an increase in the number of residents who identify as Latinx. Over the past decade, the town has also seen an increase in the percentage share of residents who identify as Black and African

American as well as Asian American. The proportional changes in the population composition by race and ethnicity are common amongst communities within the SCRCOG region.

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

Figure 5 Population by Ethnicity (2011 - 2019)

Source: ACS 5-Year Estimates

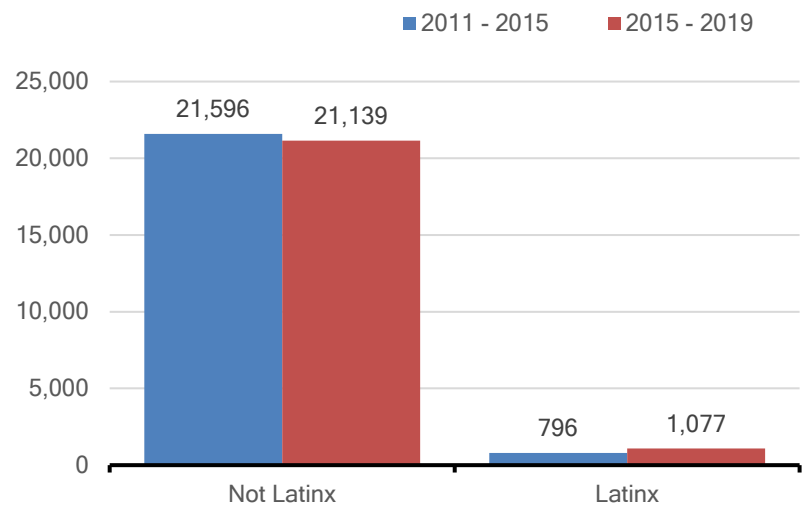
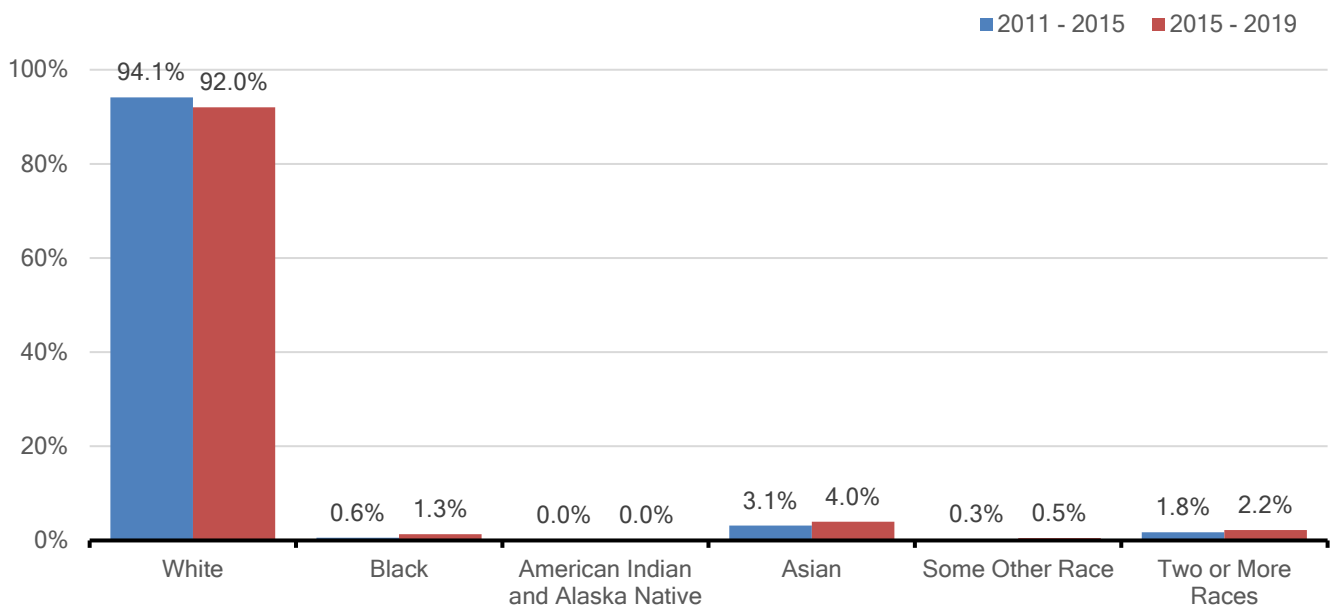


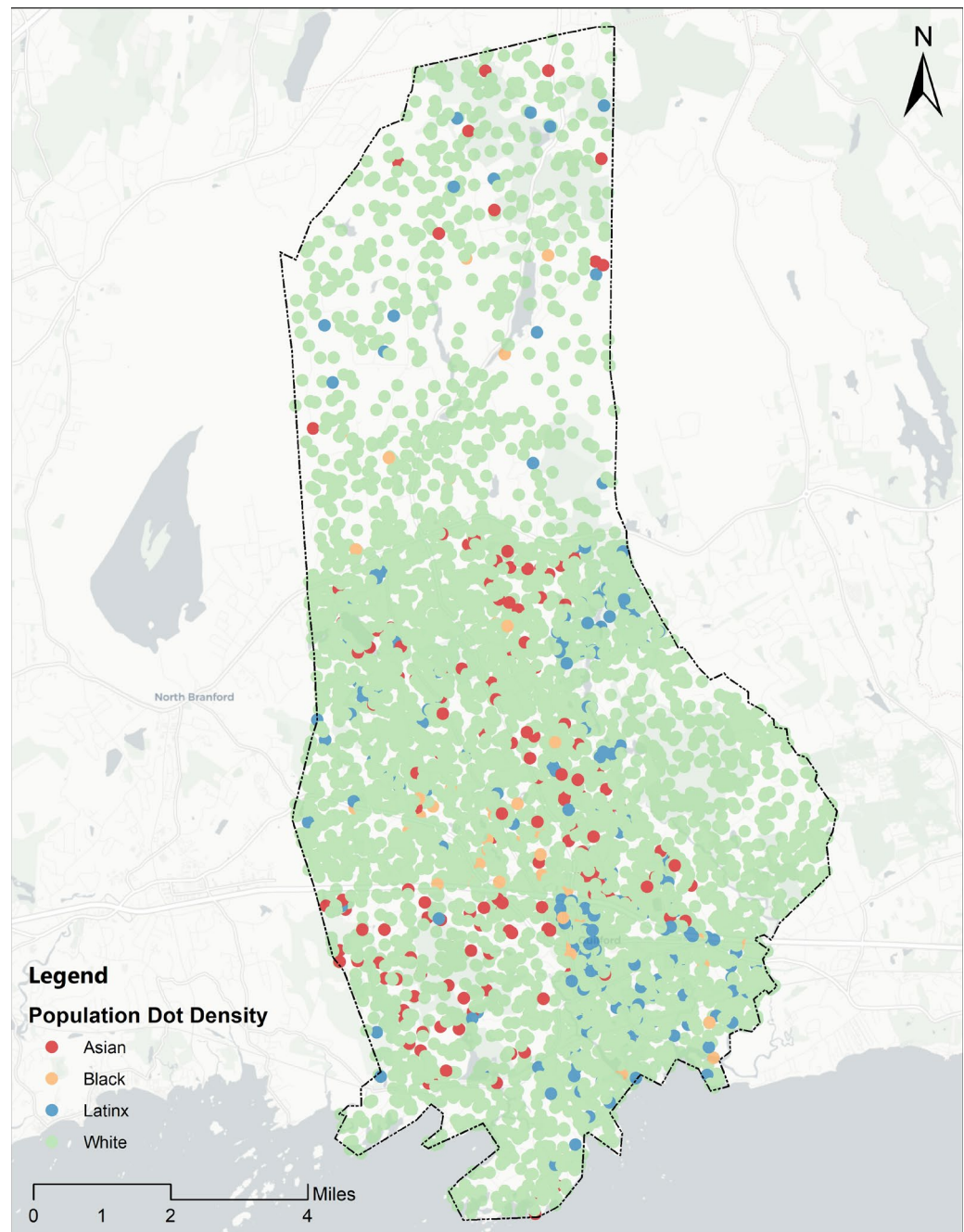
Figure 6 Population by Race, Guilford (2011 - 2019)

Source: ACS 5-Year Estimates



Dot density mapping by race and ethnicity (Figure 7) also provides a good indicator of where households are settling throughout town. In the map in Figure 7, one dot represents approximately 5 people. The dots are then sampled across the town's census block groups by population size. Based on the population distribution by race and ethnicity, the majority of residents live in the southern half of town. The population largely consists of White, Asian American, and Latinx households,

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

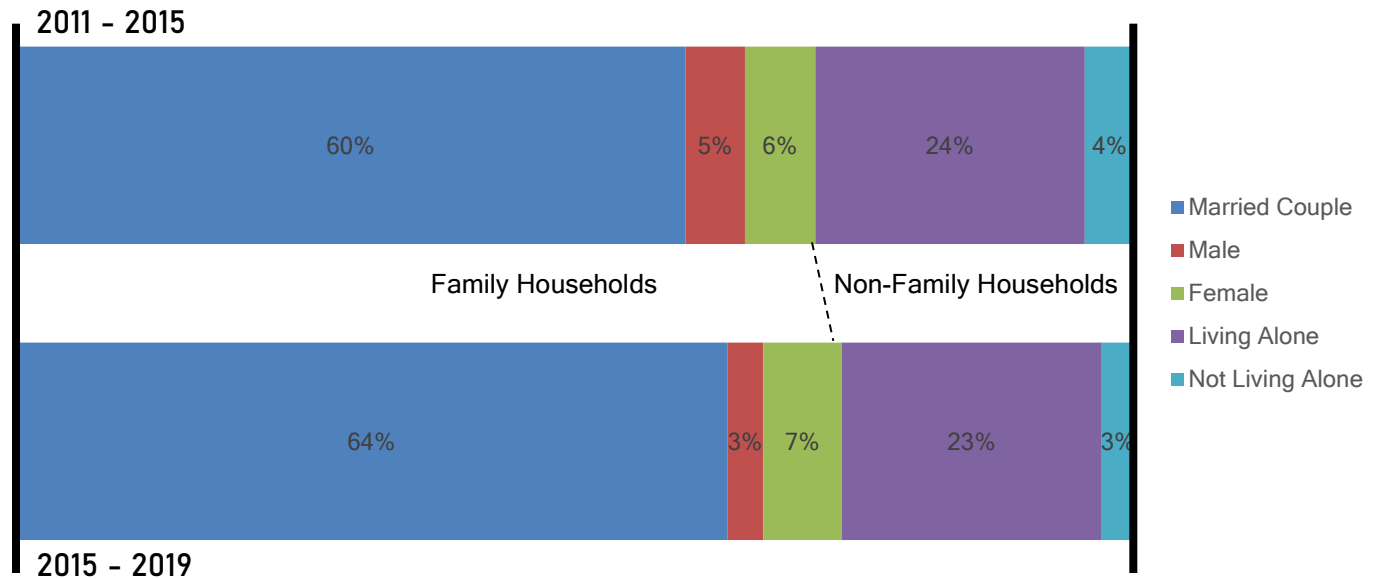


which are the most prevalent dots displayed on the map. Although the majority of dots representing people of color cluster in the lower half of town, these clusters are not as distinct as many communities within the SCRCOG region where certain populations clearly cluster by specific geographic bounds. This is likely due to the higher density of all residents in the southern half of town. This spatial pattern indicates that most neighborhoods reflect the overall population composition meaning majority White neighborhoods based on the 92% share of White residents.

Household Composition

Figure 8 Change in Household Composition (2011 - 2019)

Source: ACS 5-Year Estimates



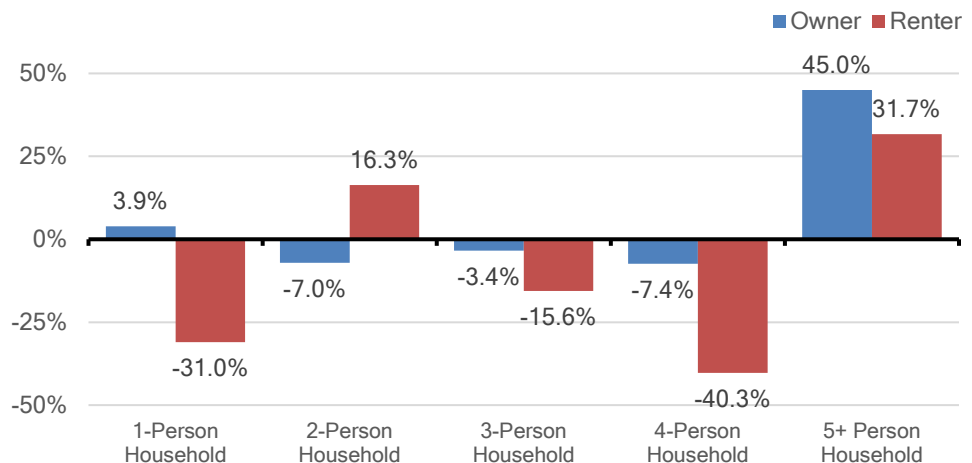
Change in Households

Over the past decade, Guildford experienced a 4% decrease (328) in total households. Across household types, the majority of household declines were non-family households (292). Despite the declines in total households, Guilford saw a 2% increase in married-couple households (117), which increased the share of family households to 74% of all households. Across tenure and household size, Guilford experienced declines across most household sizes for both owners and renters but saw a marked increase in 5 or more person households. Guilford also saw a percentage increase in 2-person renter households, which could be related to the increase in married couples over the past decade.

The Census defines a family household as a household maintained by a householder who is in a family. A family is any two or more related people residing together.

Figure 9 Change in Households by Tenure & Size (2011 - 2019)

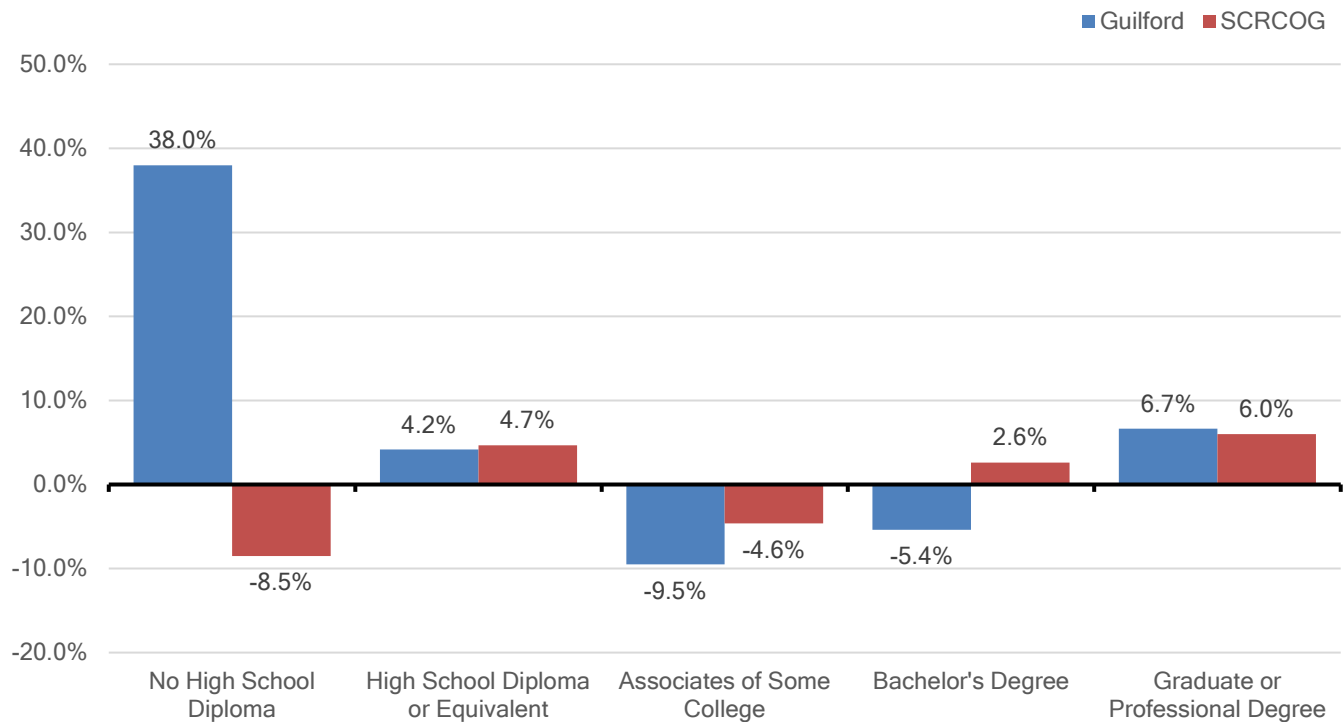
Source: ACS 5-Year Estimates



Education & Income

Figure 10 Change in Educational Attainment (2011 - 2019)

Source: ACS 5-Year Estimates



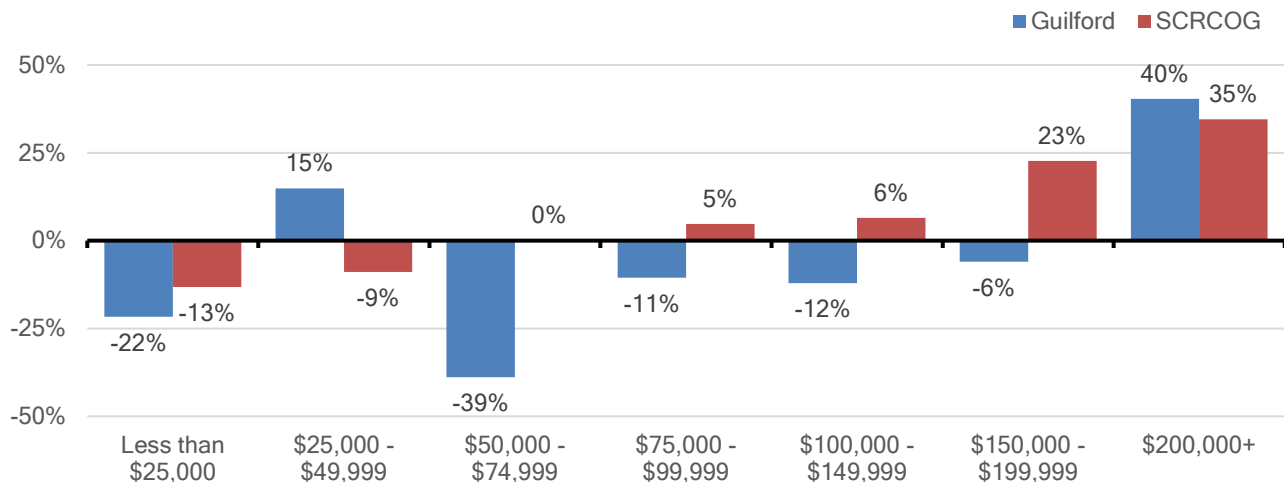
Similar to regional trends, Guilford saw percentage increases in residents with a graduate degree as well as increases in residents with a high school diploma or equivalent. Guilford also saw declines in residents with an associates degree or some college. In contrast with the SCRCOG region, Guilford saw a decline in residents with a bachelor's degree and a large percentage increase in residents with no high school diploma. In absolute terms, this 38% increase in residents with no high school diploma equates to an increase of 175 residents, where the 6.7% increase in residents with a graduate degree equates to 319 residents.

There is a strong correlation between educational attainment and household income. Linked to the changes in educational attainment, Guilford saw large percentage increases in households with annual incomes over \$200,000. Guilford also saw decreases in residents in all other income brackets except for those earning \$25,000 - \$49,999. The changes in lower and higher

income populations reflect the regional trends occurring throughout most communities in the SCRCOG region.

Figure 11 Change in Household Incomes (2011 - 2019)

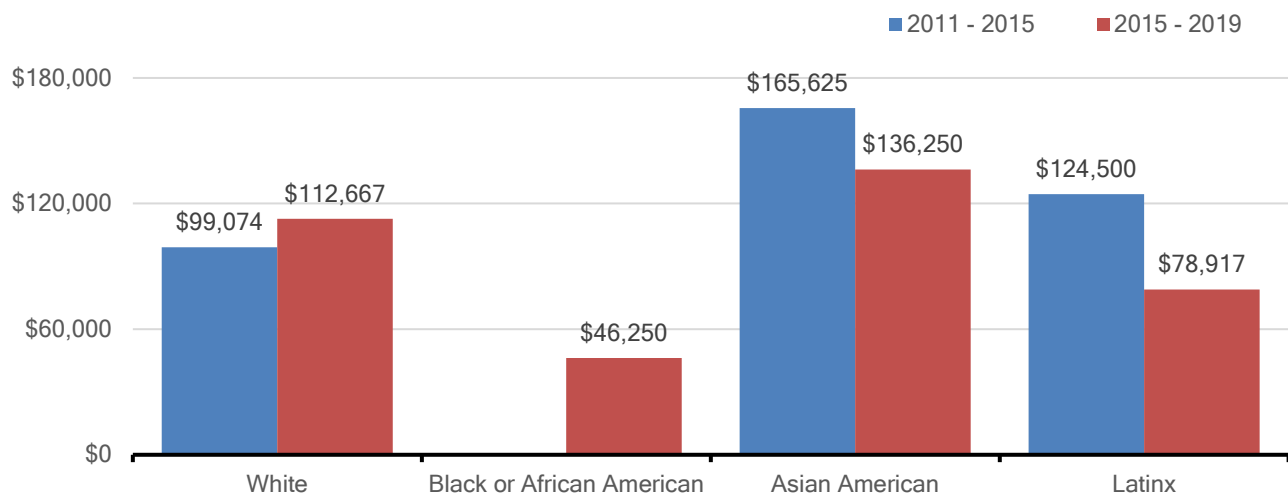
Source: ACS 5-Year Estimates



Across race and ethnicity, Asian American households have the highest median annual income and along with White households exceed the town-wide median annual income (\$111,870). This is in part related to the fact that the Asian American population comprises a small portion of the population, meaning a few households can raise the median annual income. Similarly, the declines in median annual income for both Asian American and Latinx households are most likely related to increases in population meaning less influence by a few households on the median. Over this same period, median household incomes for White households increased above the town-wide median meaning the majority of Guilford's population saw an increase in

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

Source: ACS 5-Year Estimates



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

wealth over the past decade. In contrast, Black and African American households had median household incomes less than one half of the town wide median.

Using the same population data from the dot density mapping, Figure 13 illustrates the percent population of color by census block group. Across Guilford the majority of census block groups have less than 18% residents of color with the exception of the census block groups to the east of Durham Road. Coinciding with the map in Figure 15, these census block groups have median annual incomes ranging from \$60,000 - \$137,000, which reflects the variability in income by race and ethnicity indicated in Figure 12.

Figure 13 Percent Population of Color

Source: ACS 5-Year Estimates

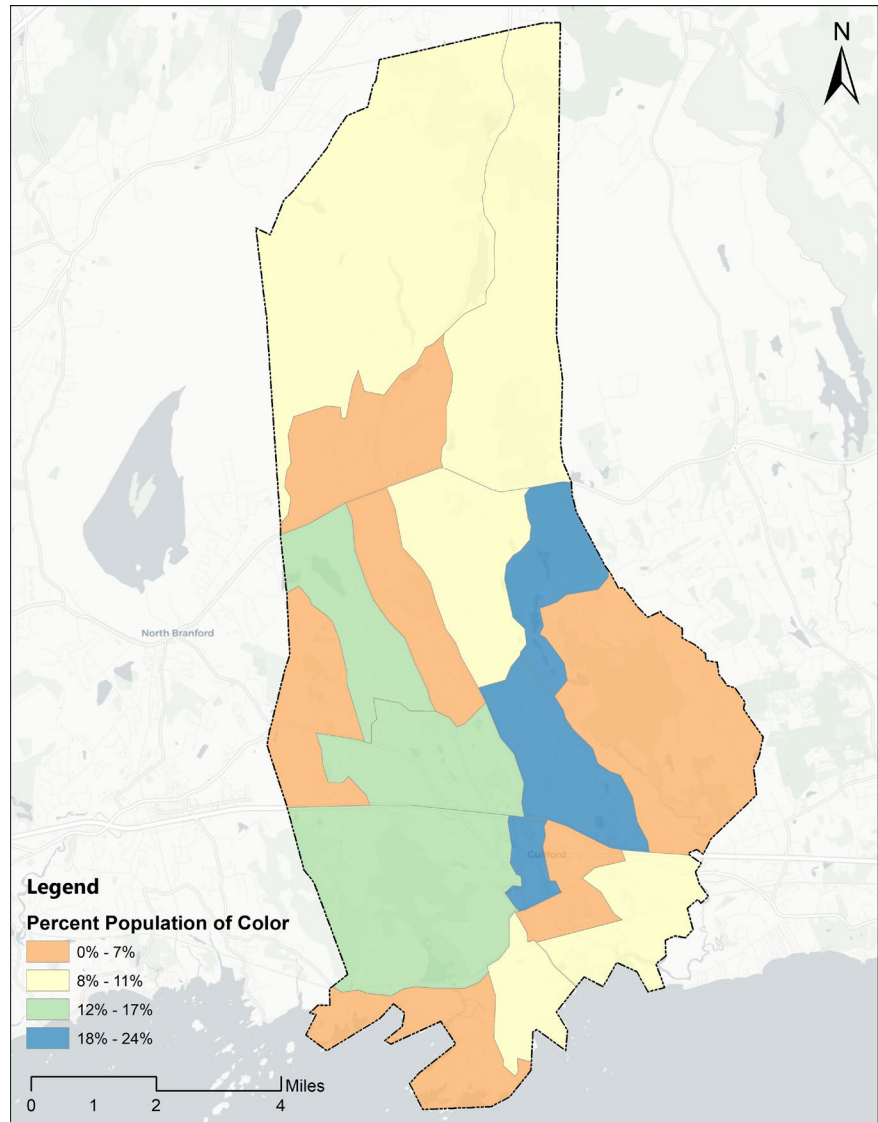
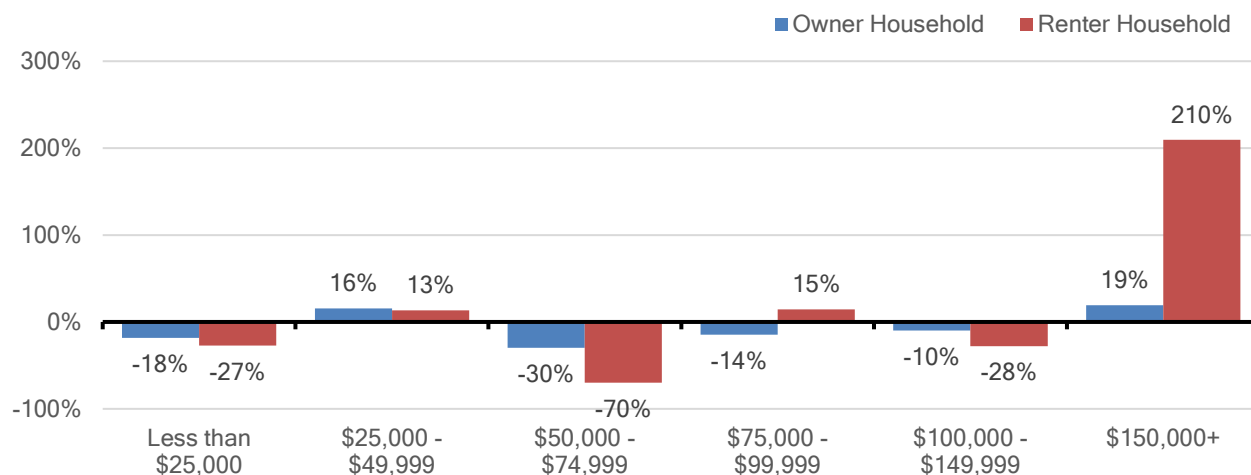


Figure 14 Change in Household Income by Tenure (2011 - 2019)

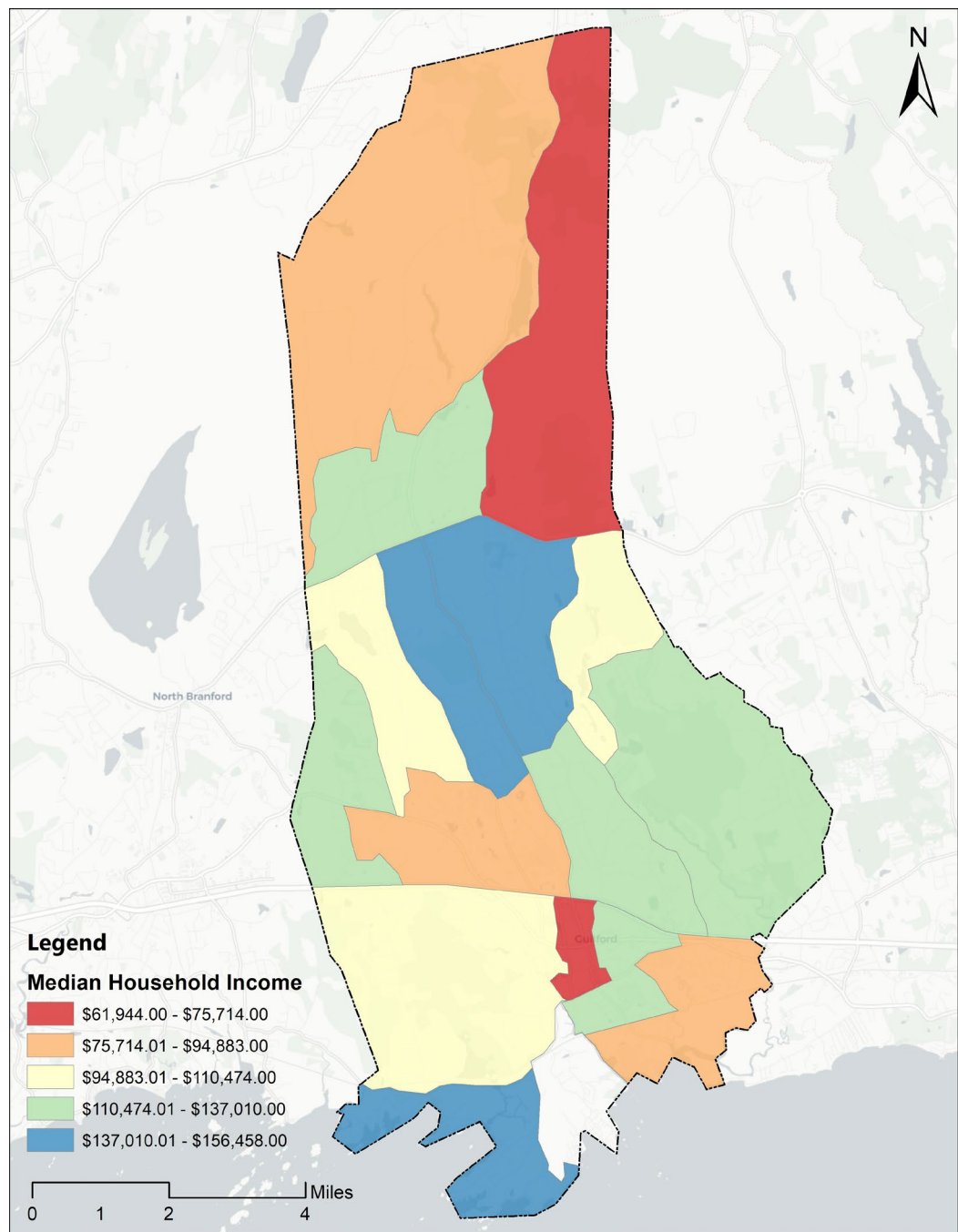
Source: ACS 5-Year Estimates



Changes in household income by tenure indicate that over the past decade, the increases in higher income households were largely driven by an increase in higher income renter households. Guilford also saw increases in renter households earning \$75,000 - \$99,999. Across all other income bands, Guilford experienced declines with the exception of households earning \$24,000 - \$49,999, where Guilford saw increases for both renters and owners.

Figure 15 Median Household Income

Source: ACS 5-Year Estimates



The map in Figure 15 highlights the distribution of income across census block groups in Guilford. The highest income block groups are shaded in blue the highest among those is located along the shoreline. Coinciding with the map of population change, as well as the increases in higher income households, the block groups with the highest median annual incomes saw the greatest percentage increases in population over the past decade.

Employment

Across Guilford, the industry sectors with the largest number of jobs are health care and social assistance government, retail trade, and accommodation and food services. Of the top ten highest employment sectors, all ten have adjusted average annual earnings below the town-wide median annual income (\$111,870). This suggests that the jobs employees actually hold in Guilford may not pay enough for them to afford to live in town, and if they do, they may struggle to find price appropriate housing.

Table 1 Guilford's Top 10 Largest Employment Sectors 2021

Source: EMSI 2021.4 – QCEW Employees

| Industry Sector | 2021 Jobs | 2021 Adjusted Average Annual Earnings per Job |
|--|-----------|---|
| Health Care and Social Assistance | 1,995 | \$53,485 |
| Government | 872 | \$81,186 |
| Retail Trade | 865 | \$31,213 |
| Accommodation and Food Services | 630 | \$19,360 |
| Administrative and Support and Waste Management and Remediation Services | 537 | \$70,075 |
| Manufacturing | 521 | \$87,278 |
| Wholesale Trade | 449 | \$82,565 |
| Finance and Insurance | 444 | \$106,608 |
| Transportation and Warehousing | 432 | \$32,996 |
| Professional, Scientific, and Technical Services | 431 | \$94,768 |

A closer look at the highest employed occupations within the town of Guilford further support this trend. The top three highest employed occupations in town earn adjusted median annual earnings of \$26,000 - \$64,000.

Table 2 Guilford's Top 10 Largest Occupation Categories 2021

Source: EMSI 2021.4 – QCEW Employees

| Occupation Category | 2021 Jobs | 2021 Adjusted Median Annual Earnings |
|--|-----------|--------------------------------------|
| Office and Administrative Support | 1,175 | \$33,479 |
| Healthcare Practitioners and Technical | 790 | \$64,243 |
| Sales and Related | 728 | \$26,675 |
| Food Preparation and Serving Related | 687 | \$21,209 |
| Transportation and Material Moving | 651 | \$25,349 |
| Management | 610 | \$98,418 |
| Healthcare Support | 576 | \$27,320 |
| Educational Instruction and Library | 466 | \$44,555 |
| Business and Financial Operations | 447 | \$59,069 |
| Production | 332 | \$33,378 |

Similar to regional trends, Guilford saw a large percentage growth in employment in the transportation and warehousing sector. The town also saw a large increase in jobs over the past decade in the administrative, support, and waste management sector.

Table 3 Guilford's Top 5 Employment Growth Sectors 2010 – 2021

Source: EMSI 2021.4 – QCEW Employees

| Industry Sector | 2010 - 2021 Jobs | % Change |
|--|------------------|----------|
| Transportation and Warehousing | 327 | 311% |
| Administrative, Support and Waste Management | 260 | 94% |
| Finance and Insurance | 76 | 21% |
| Construction | 59 | 22% |
| Utilities | 27 | 28% |

Across the top five highest growth occupations in Guilford, transportation and material moving and management occupations saw the greatest increases in jobs over the past decade. Growth in both occupations is common among communities within the SCRCOG region and underscore the growth in both high-income jobs and lower income jobs within the region.

Table 4 Guilford's Top 5 Employment Growth by Occupations 2010 – 2021

Source: EMSI 2021.4 – QCEW Employees

| Occupation Category | 2010 - 2021 Jobs | % Change | 2021 Adjusted Median Annual Earnings |
|--|------------------|----------|--------------------------------------|
| Transportation and Material Moving | 189 | 41% | \$25,349 |
| Management | 128 | 26% | \$98,418 |
| Business and Financial Operations | 113 | 34% | \$59,069 |
| Healthcare Practitioners and Technical | 47 | 6% | \$64,243 |
| Computer and Mathematical | 33 | 21% | \$69,047 |

Employment Geography

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

Table 5 Top Ten Places of Residence for People Employed in Guilford

Source: OnTheMap 2018

| County Subdivision | Job Count | Share |
|--------------------|-----------|-------|
| Guilford | 1,643 | 21.7% |
| Branford | 630 | 8.3% |
| Madison | 512 | 6.8% |
| New Haven | 391 | 5.2% |
| East Haven | 356 | 4.7% |
| Clinton | 294 | 3.9% |
| North Branford | 253 | 3.3% |
| Hamden | 185 | 2.4% |
| North Haven | 145 | 1.9% |
| Wallingford | 144 | 1.9% |

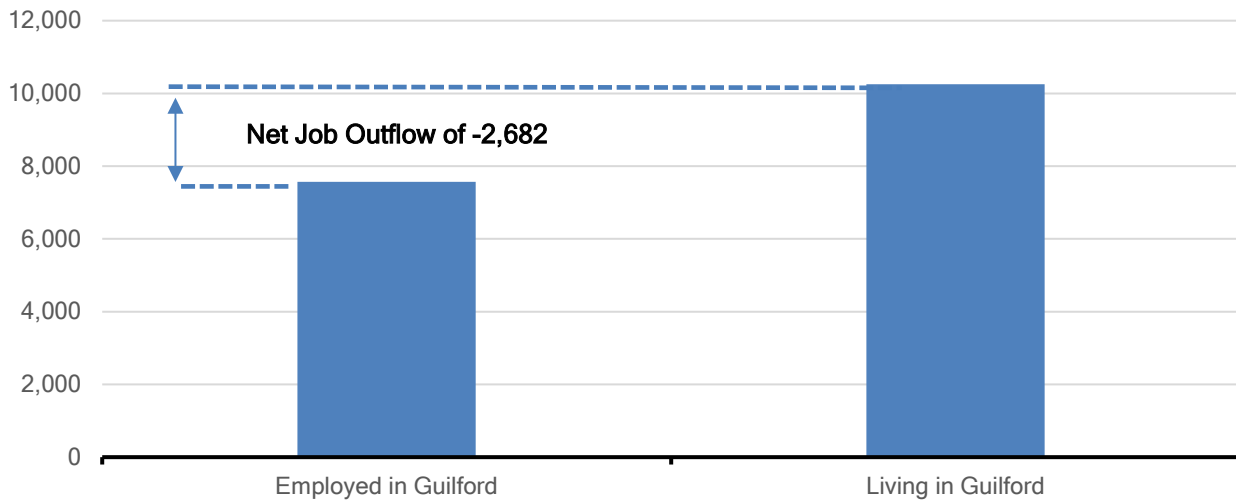
Table 6 Top Ten Work Destinations for Guilford Residents

Source: OnTheMap 2018

| County Subdivision | Job Count | Share |
|--------------------|-----------|-------|
| New Haven | 1,925 | 18.8% |
| Guilford | 1,643 | 16.0% |
| Branford | 648 | 6.3% |
| Madison | 368 | 3.6% |
| Hamden | 310 | 3.0% |
| Wallingford | 262 | 2.6% |
| West Haven | 262 | 2.6% |
| North Haven | 249 | 2.4% |
| Hartford | 205 | 2.0% |
| North Branford | 204 | 2.0% |

Figure 16 Labor Market Size (All Jobs), 2018

Source: OnTheMap 2018



Based on the U.S. Census Bureau's Longitudinal Employer-Household Dynamic's Origin-Destination Employment Statistics, Guilford has a net job outflow of 2,682 workers. This highlights Guilford's role as a job exporter for employers in the surrounding communities.

This is further evidenced by figure 17 and 18, which highlight that 78% of employment in Guilford is filled by workers commuting into town compared to 84% of residents commuting outside of town for work.

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

Source: OnTheMap 2018

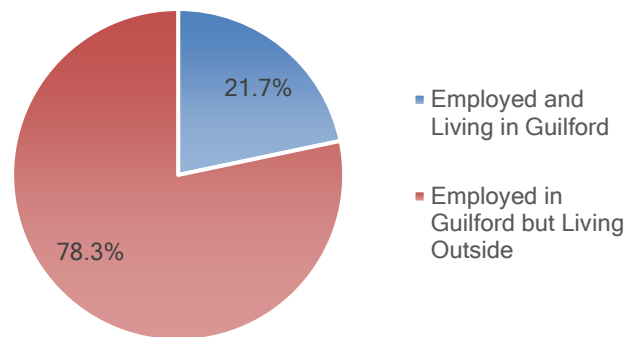
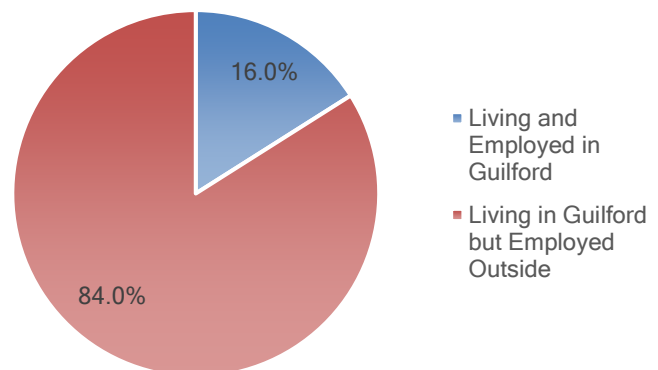


Figure 18 Labor Force Efficiency (All Jobs) Among People Living in Guilford

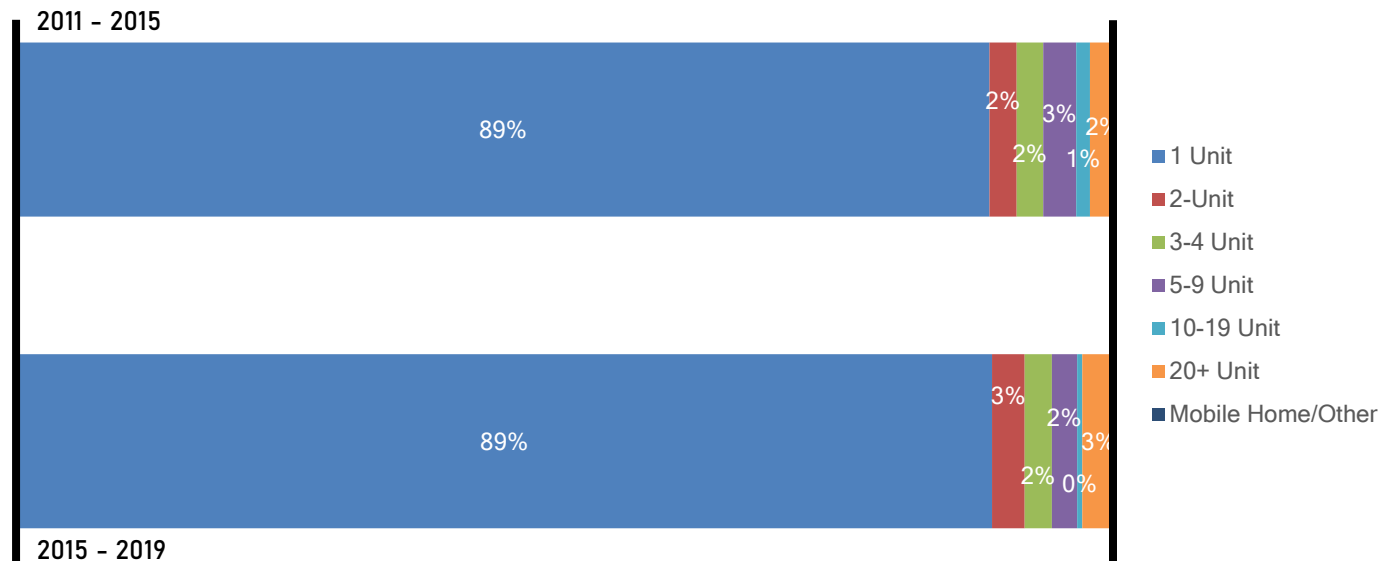
Source: OnTheMap 2018



Housing Stock

Figure 19 Units in Structure (2011 - 2019)

Source: ACS 5-Year Estimates



Like many other communities within the SCRCOG region, Guilford's housing stock is dominated by single-family units. According to ACS estimates, Guilford saw a 3% decrease (271) in single-family units over the past decade. Despite these decreases, the share of single-family units remained the same because Guilford also experienced a 26% decrease (74) in 5-9-unit buildings as well as a 64% decrease (78) in 10-19-unit buildings. Over this same period, Guilford also saw a 32% increase (56) in buildings with 20 or more units raising the share of larger multifamily structures to 3% of total housing stock.

Based on the findings discussed in Guilford's POCD, the plan identified the need for a more diverse portfolio of housing options particularly for younger people and families in the form of "starter homes" as well as options that provide support and access for elderly residents and retirees living on fixed incomes. Based on ACS estimates of the changes in housing units over the past decade, the increases in larger multifamily buildings (20 or more units) could be linked to the town's goals to support seniors and younger working age residents.

New Construction & Changes in Housing Supply

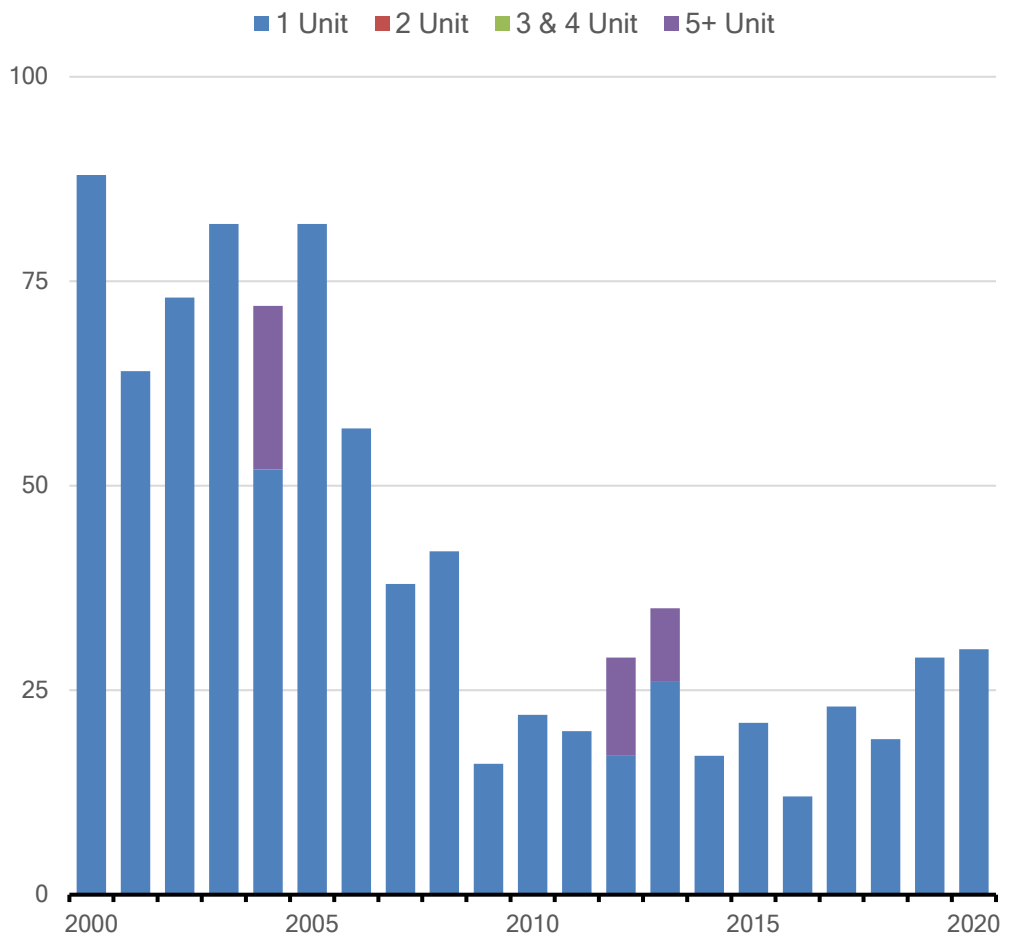
Looking at the changes in supply and demand of housing over the past two decades provides insight into the dynamics that affect housing market prices and affordability. Over the past two decades, housing production activity based on building permits issued for new construction were higher prior to 2007 but then dropped off in the years leading into and after the Great Recession. This is a trend consistent across many SCRCOG communities. For many SCRCOG communities, permits for new single-family housing have not returned to pre-recession levels, which is also the case for Guilford. In the years leading up to 2007, Guilford saw between 50 -

80 new permits for single-family units issued each year but since the Great Recession those levels have hovered around half that rate.

Over the last two decades, Guilford has seen some permitting for new larger multifamily (5 or more units) but the majority of permitting has been consistently for new single-family, which is linked to the high proportion of the housing stock that is dominated by single-family residences.

Figure 20 Housing Permits Issued Annually by Units in Structure

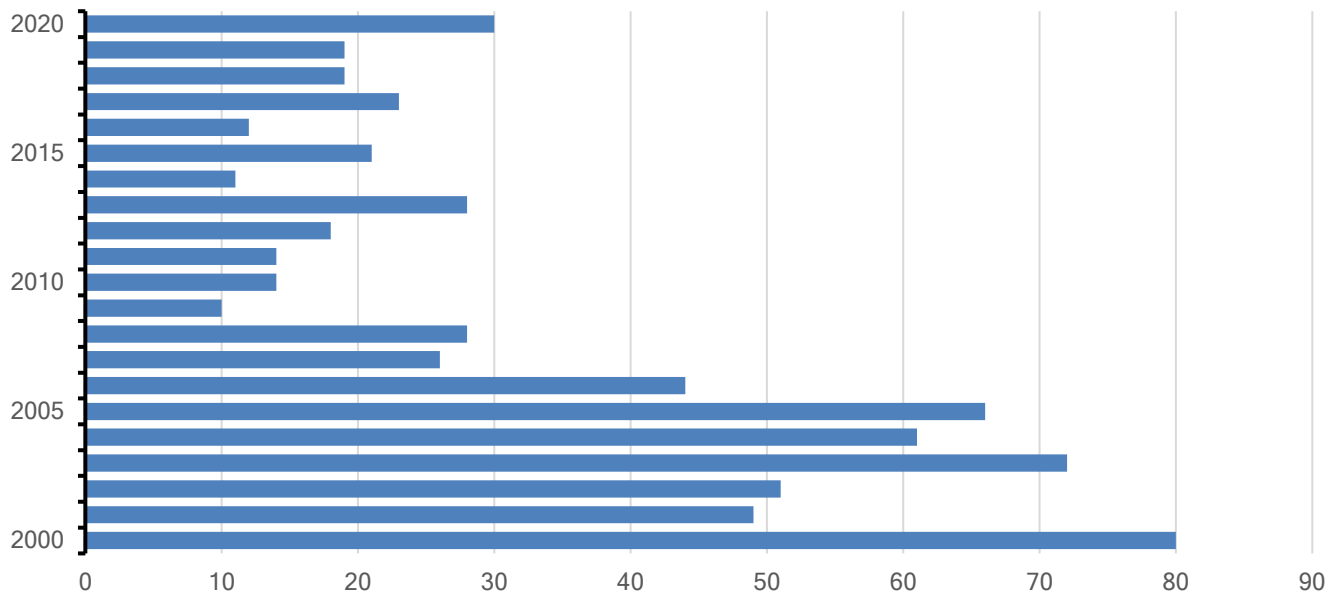
Source: CT Department of Economic and Community Development



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

Figure 21 Net Change in Total New Housing Units

Source: CT Department of Economic and Community Development



Housing Tenure

Over the past decade, Guilford experienced a 1% decrease in owner households and a 17% decrease in renter households bringing the share of renters to 13% of total households. Despite these overall decreases in households by tenure, Guilford saw a 19% increase (489) in owner households earning \$150,000 or more. Similarly, among renter households, Guilford saw a 210% increase (88) in households earning \$150,000 or more. Offsetting these increases and leading to a net decline in households, Guilford saw a 70% decrease (229) in renter households earning between \$50,000 - \$74,999. Among owner households, Guilford saw a 23% decrease (458) in households earning \$50,000 - \$99,999. Losses in lower income households across tenure coupled with smaller increases in higher income households, particularly renters, is a common trend among communities within the SCRCOG region.

Figure 22 Housing Tenure (2015 - 2019)

Source: ACS 5-Year Estimates

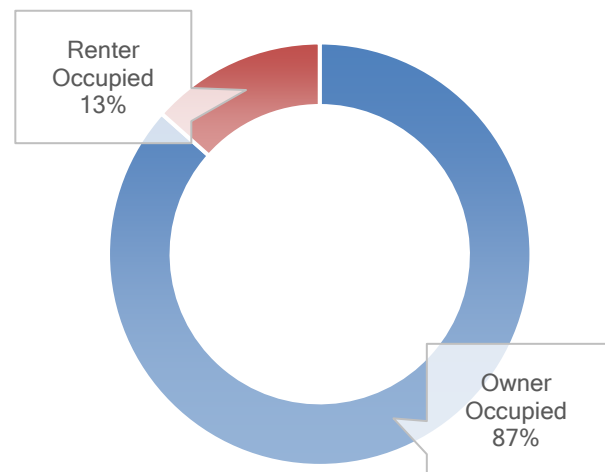
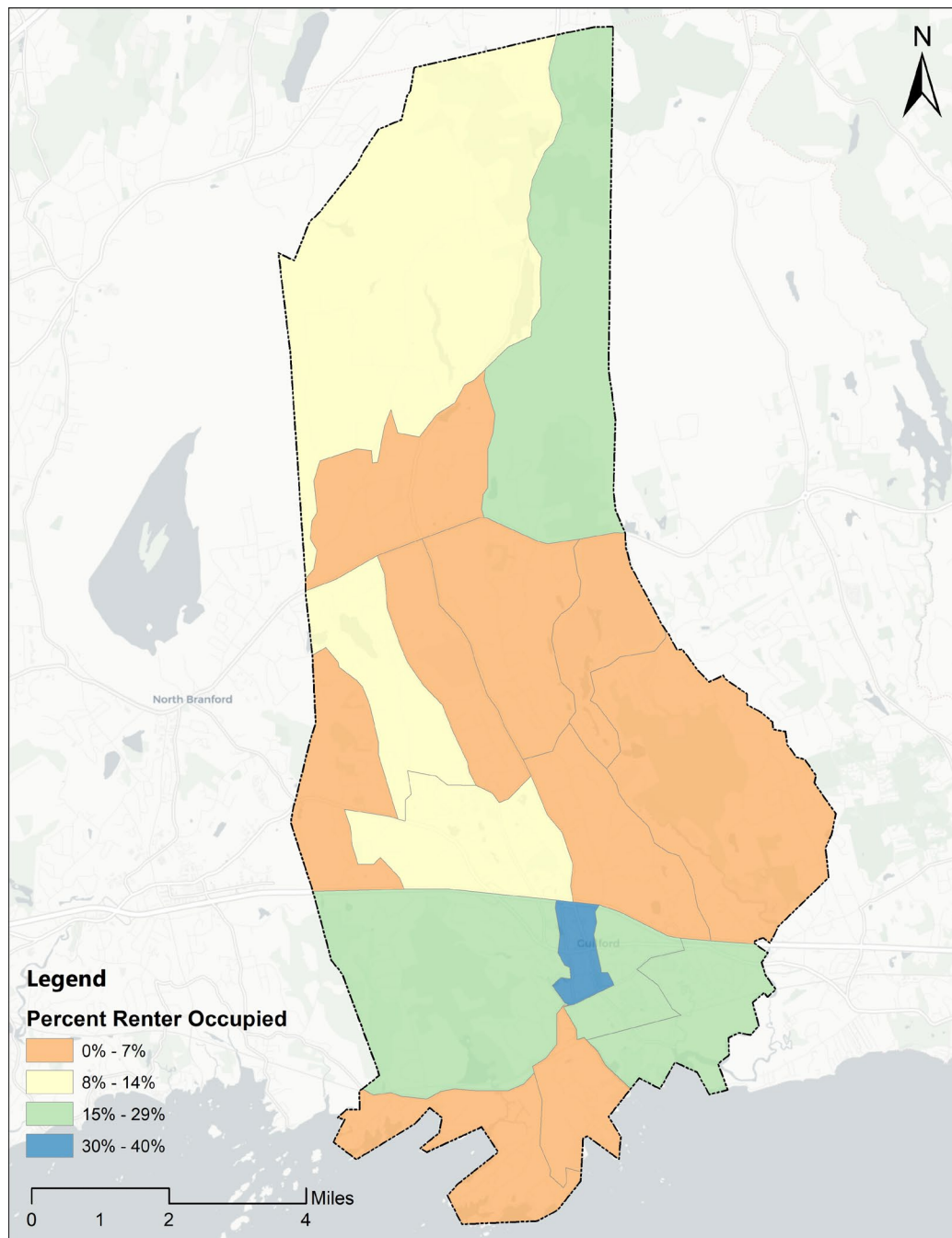


Figure 23 highlights the percentage of renter households in each census block group within Guilford. Based on the percentages, the highest rates of renter households are in census block groups located along the I-95 corridor. As previously mentioned in the section involving population dot density, this southern portion of town has the highest population densities and along Boston Post Rd, there are a number of rental developments accounting for higher percentage renter occupied compared to some of the northern census block groups which are predominantly single-family homes.

Figure 23 Percent Renter Occupied

Source: ACS 5-Year Estimates



Vacancy

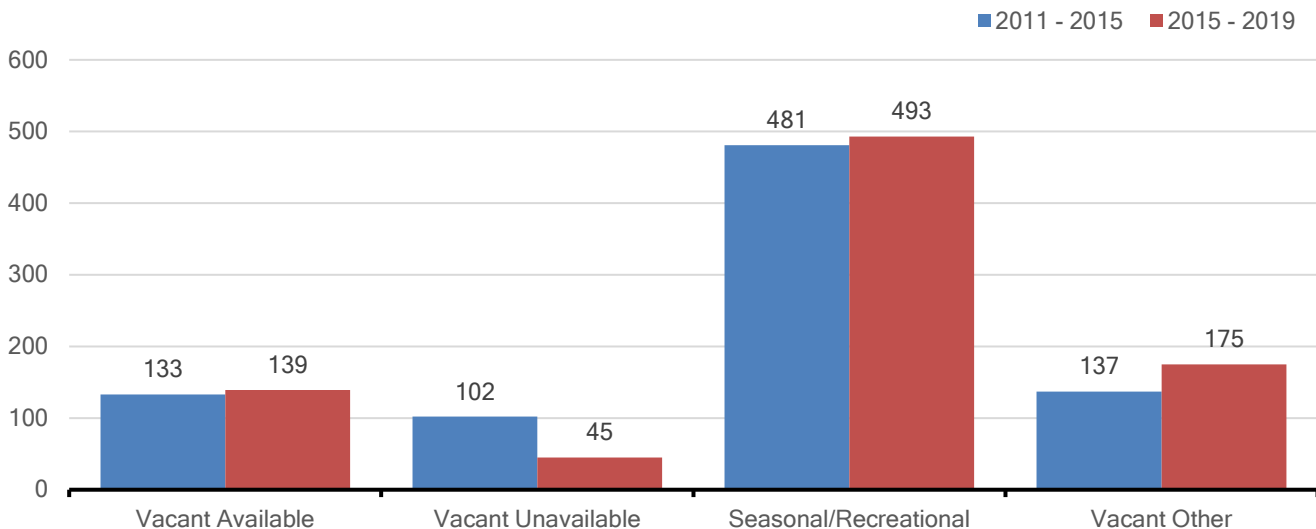
In 2019, Guilford's total vacancy was around 9.2%. Although a seemingly high rate, it is common among communities where the majority of those units are seasonal homes. The Census records vacant units a few different ways to comprise the total vacancy count for a particular geography. Housing vacancy is captured in four different categories by the Census, which includes: vacant available, vacant unavailable, seasonal, and vacant other.

- Vacant available refers to unoccupied units that are currently for sale or for rent.
- Vacant unavailable refers to off market for sale and for rent units.
- Seasonal and recreation refer to housing units that are not occupied year-round such as second homes, beach houses etc.
- Vacant Other which refers to units that are not available for rent or sale and are off the market for different reasons. These include undergoing substantial rehab, uninhabitable units, foreclosure, among others.

In 2019, Guilford's vacancy rate for units actively listed as for sale or for rent was 1.5%. A healthy vacancy rate for a community is typically between 4% to 6%. Maintaining a healthy vacancy level is important, because the available for sale and for rent units allow households to move in and out of the community and across housing types within the market. This dynamic typically offers some degree of insulation for owners and renters to fluctuations in regional prices because an available supply of units can help buffer against sharp rises in price that a tighter market could experience as has been the case in several SCRCOG communities.

Figure 24 Vacant Housing by Category (2015 - 2019)

Source: ACS 5-Year Estimates



Home Values

According to sale price data from Redfin, the median sale price of homes in Guilford has increased from \$372,000 in 2015 to \$450,000 in 2021. These increases have become even more pronounced over the past three years due to the COVID-19 pandemic. Following the contraction of the housing market in March 2020, the summer of 2021 saw sales growth outpace the for-sale housing inventory which has led to higher demand and consequently larger price increases than previous years.

Figure 25 Residential Parcel by Year Built

Source: Guilford Assessor's Database

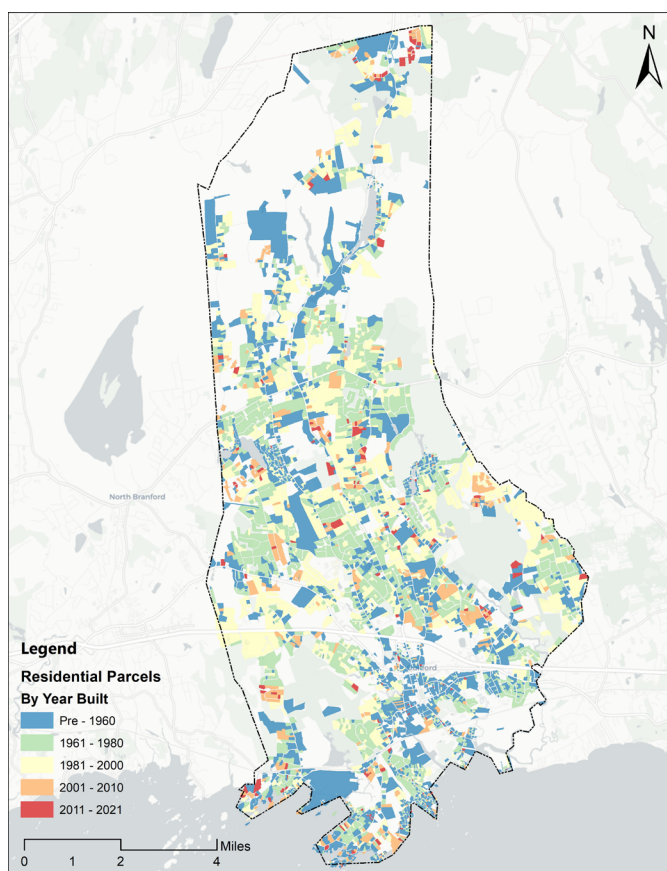
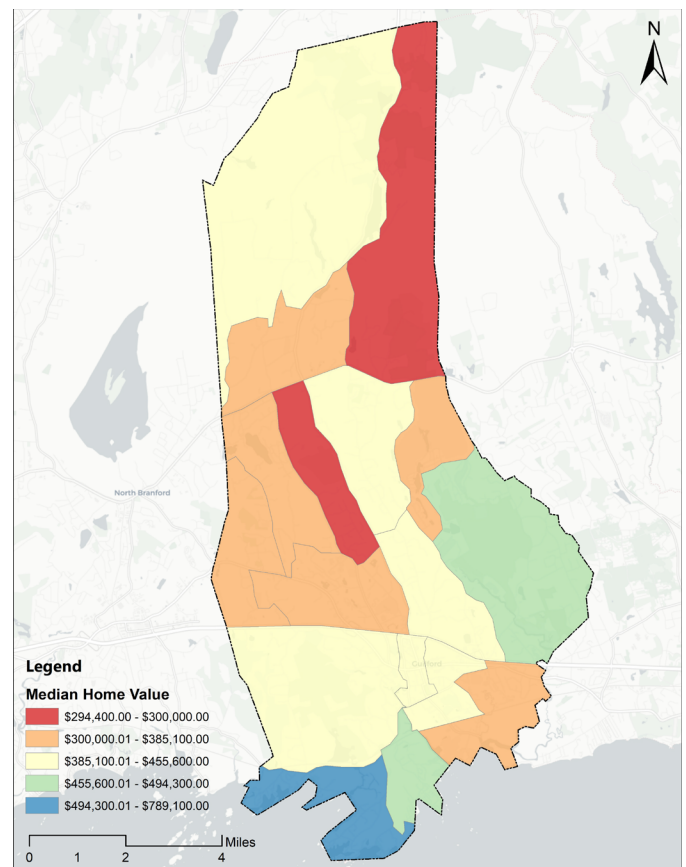


Figure 26 Median Home Value

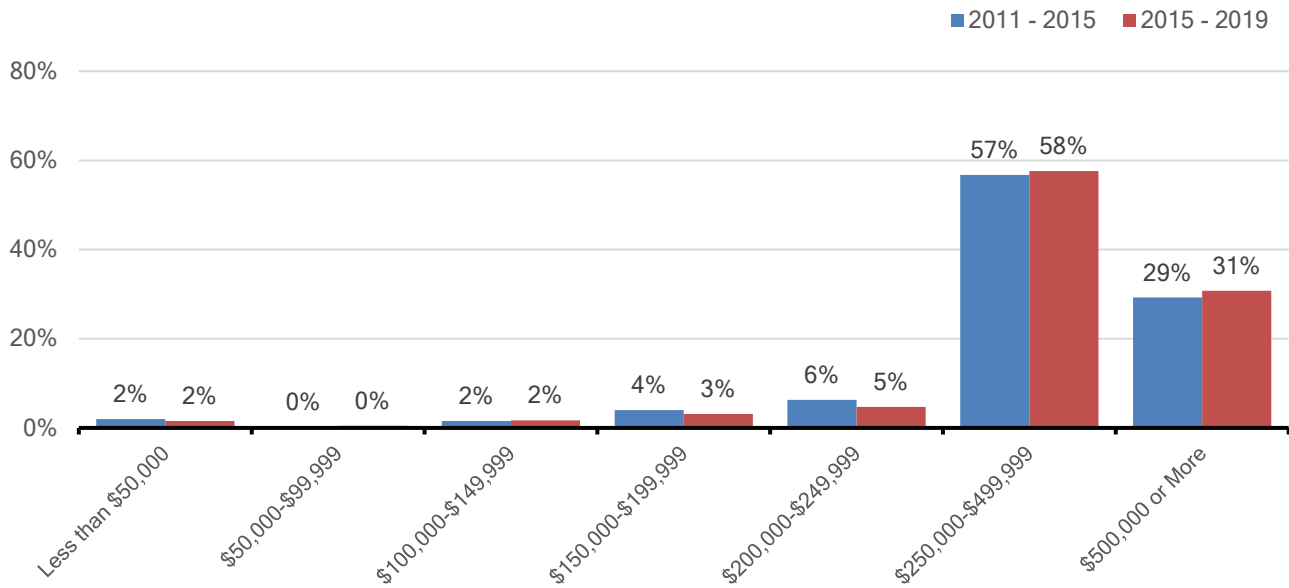
Source: ACS 5-Year Estimates



Based on Figures 25 & 26, the highest valued homes are located along Guilford's shoreline (census block group shaded in blue), where there has also been a number of new developments over the past two decades. Neighborhoods in this part of town also experienced population growth over the past decade, which could be linked to the increases in higher income owner households. Based on the residential parcel map and Table 7, Guilford has a fairly newer housing stock compared to the majority of communities within the SCRCOG region.

Figure 27 Change in Home Value Distribution (2011 - 2019)

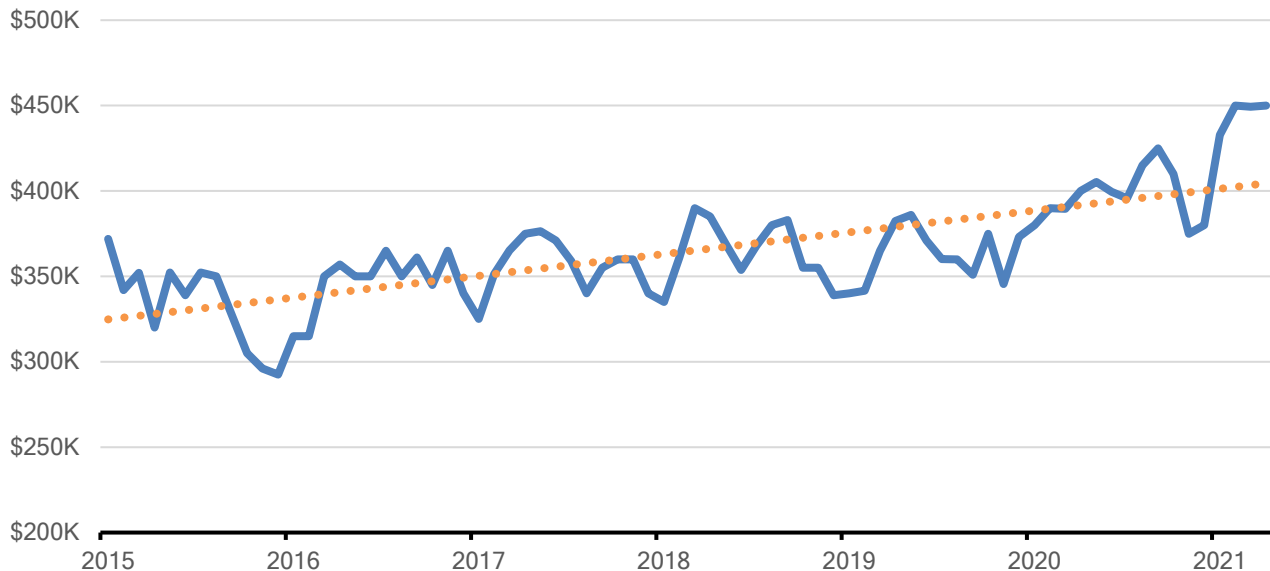
Source: ACS 5-Year Estimates



Over the past decade, Guilford has experienced little change in the distribution of home values. Over this period, 89% of homes in Guilford were valued at \$250,000 or more. Within that proportion of homes, the share of homes valued at \$500,000 or more increased by 3%. This is supported by the rise in sale price and median home values reported by both Redfin and the ACS. Redfin sale price data indicates that median sale prices in Guilford reached \$450,000 in 2021. These sale prices are among the highest in the SCRCOG region. Looking at the number of sales per year (Figure 29) and the low rates of vacant available (Figure 24), increasing sales

Figure 28 Median Sale Price: All Residential, Guilford

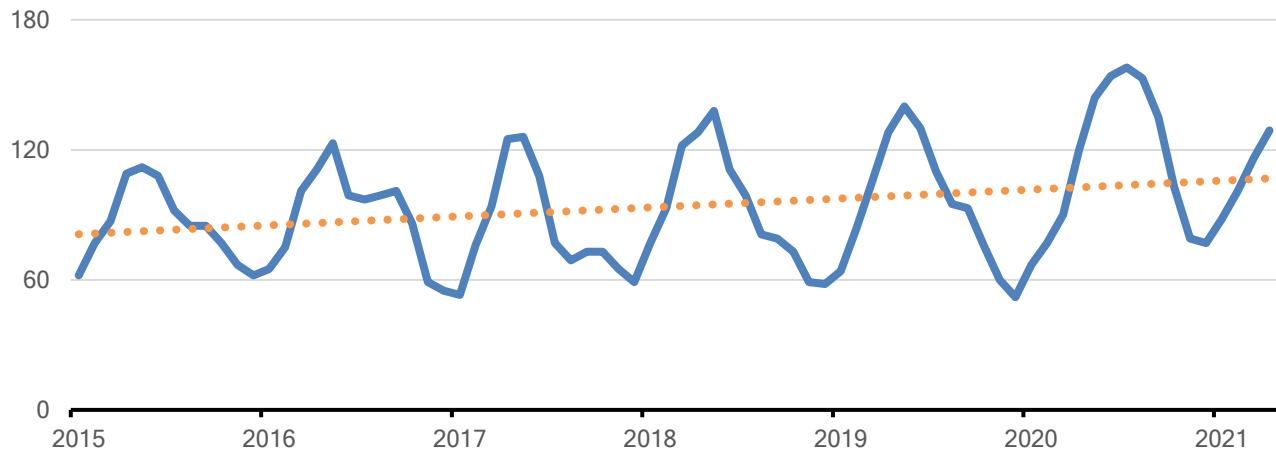
Source: Redfin Market Data 2015 - 2021



prices could be driven by the increase in new seasonal and recreational homes as well as new single-family product in Guilford being priced much higher than the existing stock.

Figure 29 Number of Home Sales: Guilford

Source: Redfin Market Data 2015 – 2021



Sales volume data indicate that the average amount of sales year over year have increased. This is a common trend among communities within the SCRCOG region, particularly those experienced influxes in higher income owner household populations.

Table 7 Age of Housing Stock

Source: ACS 5-Year Estimates

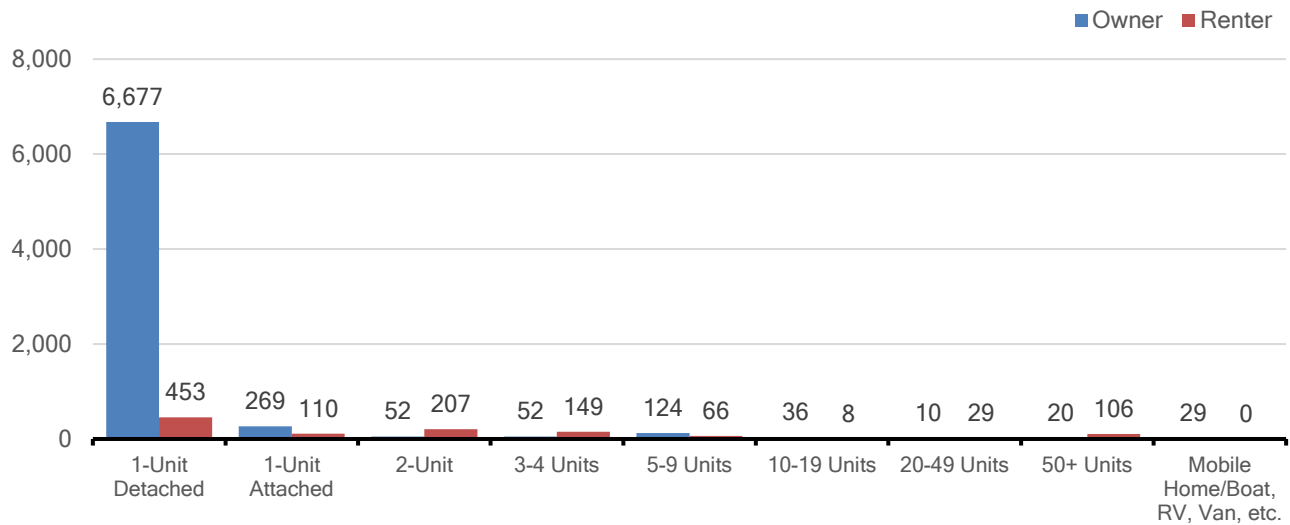
| | | Units | % Of Total |
|----------------------------|-----------------------------|-------|------------|
| Owner Occupied Age | | | |
| | Built 2000 or later | 707 | 10% |
| | Built Between 1980 and 1999 | 2,100 | 29% |
| | Built Between 1960 and 1979 | 2,777 | 38% |
| | Built 1959 or earlier | 1,685 | 23% |
| Renter Occupied Age | | | |
| | Built 2000 or later | 77 | 7% |
| | Built Between 1980 and 1999 | 237 | 21% |
| | Built Between 1960 and 1979 | 284 | 25% |
| | Built 1959 or earlier | 530 | 47% |

In Guilford, 61% of all owner-occupied units were constructed before 1980. This is lower than most New England towns, but existing older housing stock may also indicate the potential need for things like lead abatement, housing rehab, or investments in energy efficiency measures.

Looking at tenure by units in structure most homes consist of single-family homes. On the rental side the majority of units are split between small and large structures, ranging from 1-2-units for rent to 50 or more-unit buildings.

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

Source: ACS 5-Year Estimates



Typical Home Types in Guilford

Figure 31 highlights the typical home types in Guilford. These homes are representative of the typical housing stock with prices ranging from \$250,000 - \$550,000.

Figure 31 Typical Guilford Home Types

Source: Zillow Home Data 2021

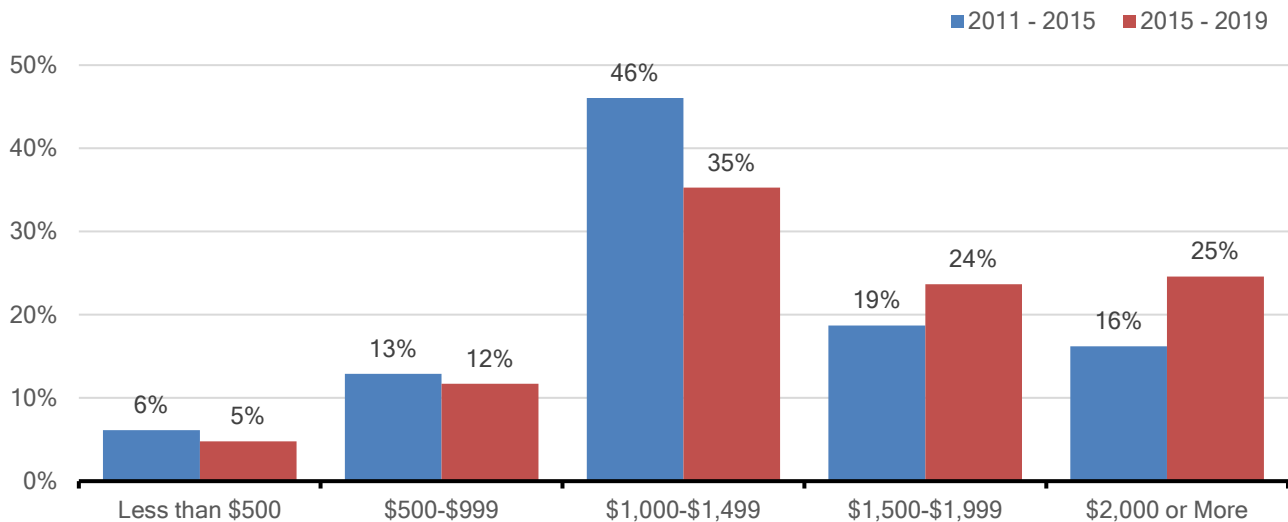


Rents

Gross rent, which is rent plus utilities, increased by 14.4% between 2011 to 2019 to a high of \$1,474 per month. Guilford is among the communities with the highest median gross rent within the SCRCOG region. This is supported by the changes in gross rent distribution, particularly the increase in share of rents above \$1,500 which increased to about 49% over the past decade. Among this higher share, rents above \$2,000 increase to a quarter of all rents. Linked to these increases in share, the share of rents below \$1,500 decreased to 51%.

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

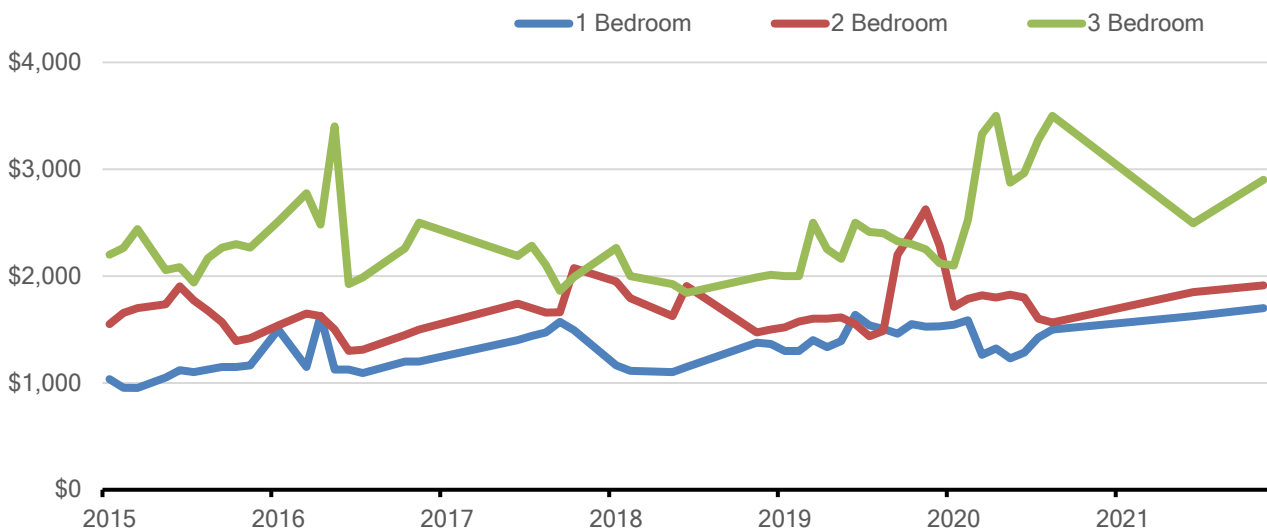
Source: ACS 5-Year Estimates



Similarly, Zumper rental data suggests that across unit types, rents in Guilford have increased over the past six years, with median rents across unit types falling above \$1,500 in 2021. With a limited rental stock and increases in higher income rental households over the past decade, rising rental rates may place added cost burden on lower income renter households.

Figure 33 Change in Rent by Unit Type (2015 - 2021)

Source: Zumper Rental Data



In Guilford, 72% of rental structures were built prior to 1980. While these older buildings can be a key component of the naturally occurring affordable rental stock in Guilford, they may have long-term maintenance challenges and potentially interior and exterior finishes not appealing to today's renters. As new amenity-driven rental housing stock comes on the market, there may be added pressure placed on these older buildings to raise rents or redevelop to compete with newer product, especially as the rental housing demand continues to rise throughout the town.

Table 8 Age of Renter Occupied Housing

Source: ACS 5-Year Estimates

| | Units | % Of Total |
|-----------------------------|-------|------------|
| Built 2000 or later | 77 | 7% |
| Built Between 1980 and 1999 | 237 | 21% |
| Built Between 1960 and 1979 | 284 | 25% |
| Built 1959 or earlier | 530 | 47% |

Rental units in Guilford are spread across three major structure types. The majority of rental units in Guilford are single unit (453), followed by 2-unit buildings (207) and 50 or more-unit buildings (106). This is consistent with the town's development patterns which include single-family structures throughout the majority of town and more multi-unit buildings located along the I-95 corridor and Boston Post Rd.

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

Source: ACS 5-Year Estimates

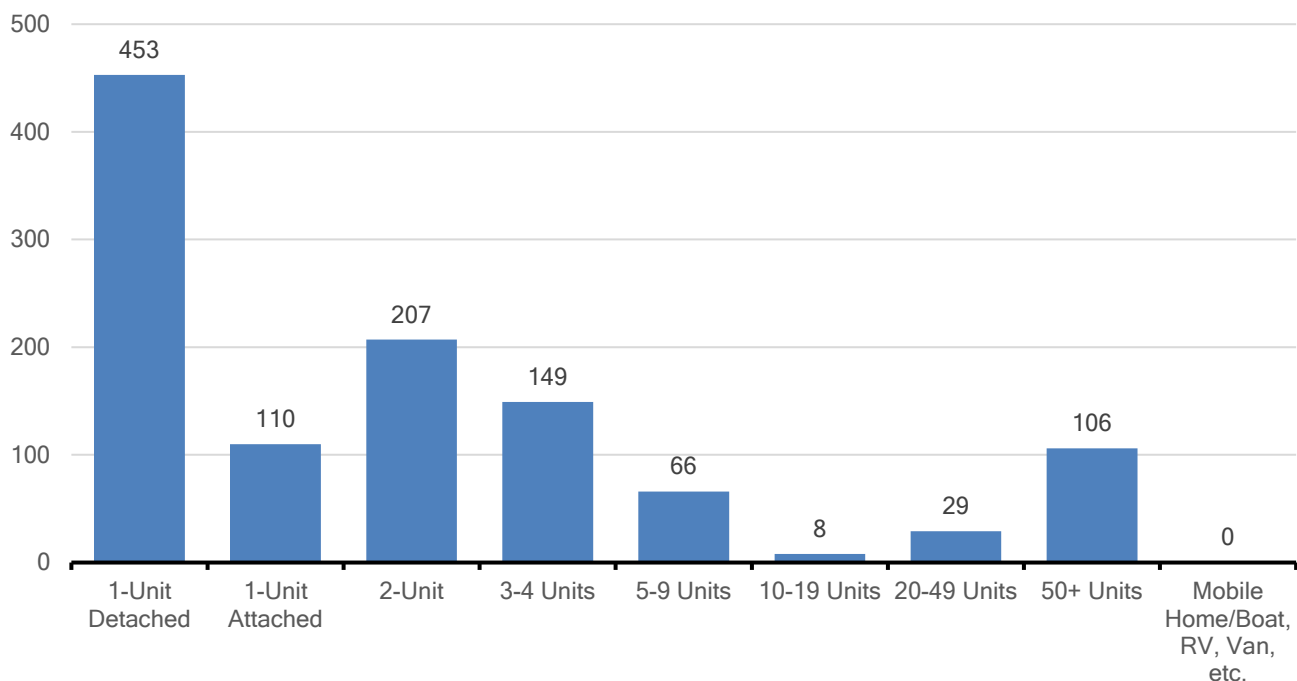


Figure 35 Typical Guilford Rental Types

Source: Zillow Rental Data 2021



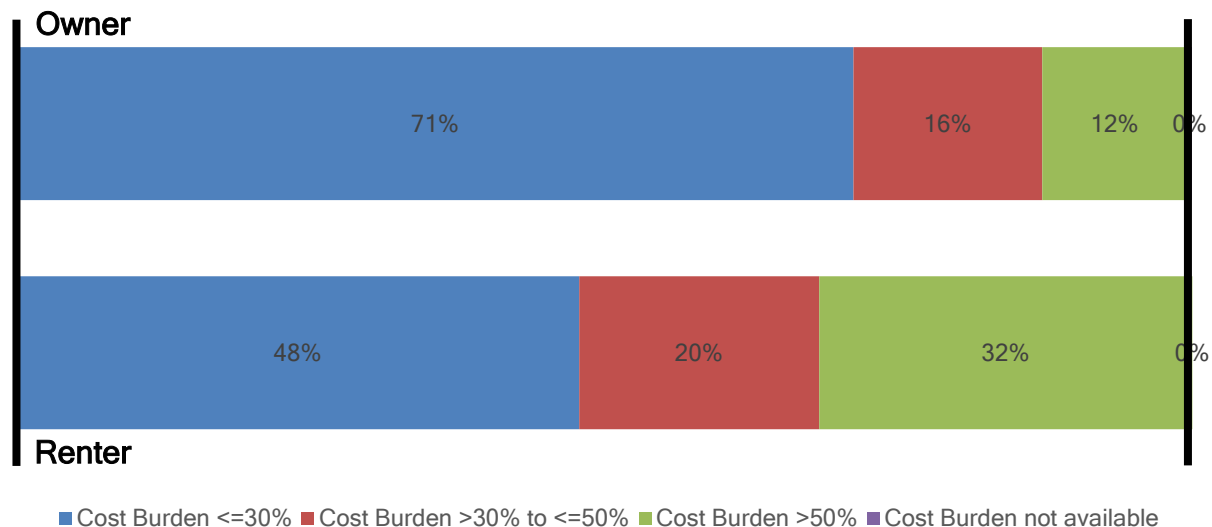
Cost Burden

HUD considers a household to be cost burdened if they are spending more than 30% of their monthly income on housing costs. In Guilford, about 52% of renter households are cost burdened, which reflects a rate similar to New Haven County. According to HUD's Comprehensive Housing Affordability Strategy data (CHAS), 16% of homeowners spend between 30% and 50% of their income on housing costs, and 12% spend greater than 50%. For renters the percentage of households spending more than 50% of their incomes on housing costs is 32%.

The challenge for households spending more than 30% of their income on housing costs is that it leaves significantly less money for spending on other necessities such as food, transportation, education, healthcare, and childcare. Finding ways to build more housing that is affordable to renters is one way of helping to keep cost burdening down.

Figure 36 Cost Burden by Household Tenure

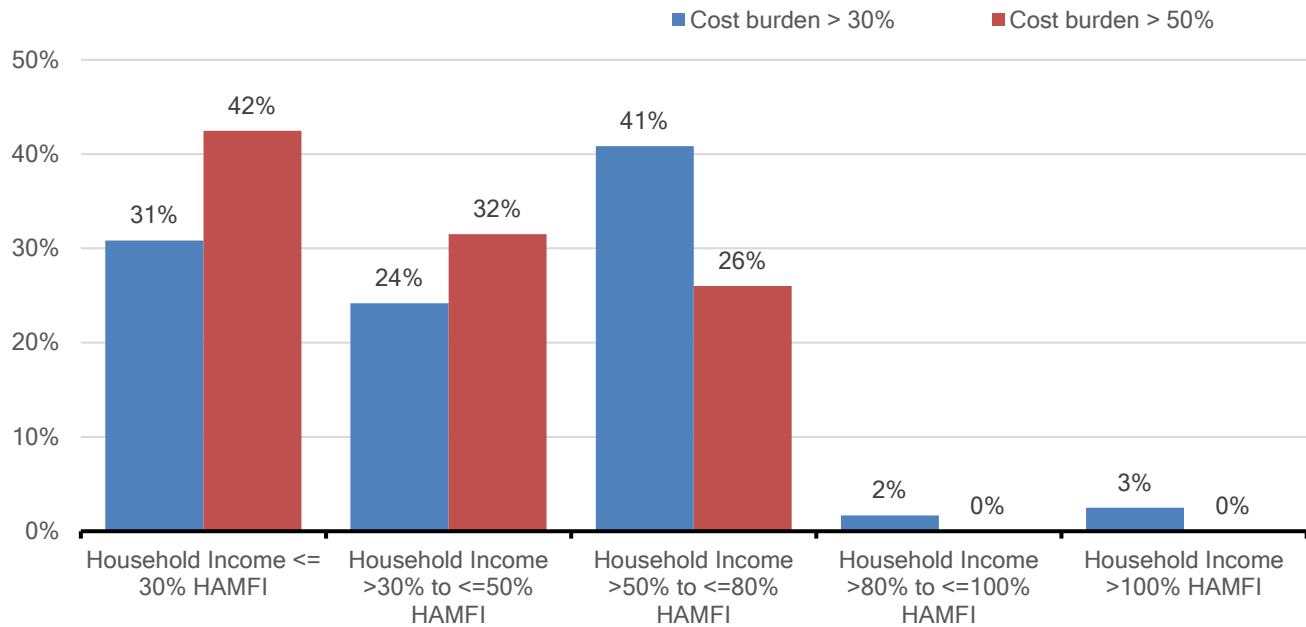
Source: HUD CHAS Data 2018



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

Figure 37 Income by Cost Burden: Renters

Source: HUD CHAS Data 2018



Subsidized Housing

The Affordable Housing Appeals Act or Connecticut General Statutes 8 - 30g, provided an avenue for additional affordable housing in Connecticut. The aim of this law is to commit each municipality to provide no less than 10% of total housing stock as affordable housing. Table 9 highlights the Connecticut Department of Housing's 2015 - 2020 Affordable Housing Appeals List for Guilford. As of 2020 the percentage of assisted housing in Guilford is 2.4% based on CT DOH calculations. This indicates that Guilford is below the 10% state requirement.

Table 9 Assisted Housing Data, Guilford
Source: CT DOH, Appeals List 2020

| | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|--------------------------|------|------|------|------|------|------|
| CHFA/USDA Mortgages | 40 | 32 | 34 | 32 | 35 | 34 |
| Deed Restrictions | 0 | 0 | 0 | 0 | 0 | 0 |
| Government Assisted | 186 | 186 | 186 | 186 | 186 | 186 |
| Tenant Rental Assistance | 7 | 7 | 8 | 11 | 10 | 10 |
| Total Assisted | 233 | 225 | 228 | 229 | 231 | 230 |

DEVELOPMENT TRENDS

Using local municipal assessment data, the development trends analysis is a method of evaluation that seeks to identify changes and patterns in local residential property development. This method of analysis aggregates parcel data by year built and provides summary level data points for average land sizes, average building sizes, floor-area-ratios, and assessment valuations. These summary statistics are then grouped by time periods (pre-2000, 2000 - 2010, 2011 - 2015 & 2016 - 2021) to compare changes in development patterns. Typical development trends involve changes such as increases in higher density development and increases assessed values, which in the state of CT are calculated at 70% of fair market value.

Based on the development trends analysis, the majority of Guilford's housing stock was built pre-2000. In conjunction with the analysis of ACS data and CT DECD construction data, most residential parcels consist of single-family, built pre-2000. Based on the property assessment data 95.4% percent of residential properties in Guilford built prior to 2000 were single-family homes and over the past two decades the majority of new residential property development has also been single-family homes according to the assessor's database.

Table 10 Development Trends, Built Environment

Source: Guilford Assessor's Database

| | No. of Properties | % Of All Properties | Acreage | % Of All Land Area | Land SF | Total Bldg. SF | % Of All Properties | Avg. Bldg. SF/Property |
|----------------------|-------------------|---------------------|-----------------|--------------------|--------------------|-------------------|---------------------|------------------------|
| Pre 2000 | | | | | | | | |
| Single Family | 6,925 | 95.4% | 10,757 | 95.0% | 468,559,674 | 13,895,637 | 94.5% | 2,007 |
| Multifamily (2 - 4) | 333 | 4.6% | 567 | 5.0% | 24,697,213 | 798,377 | 5.4% | 2,398 |
| Multifamily (5+) | 3 | 0.0% | 3 | 0.0% | 132,422 | 11,057 | 0.1% | 3,686 |
| TOTAL/% TOTAL | 7,261 | 89.5% | 11,326.7 | 87.1% | 493,389,310 | 14,705,071 | 83.7% | 2,025 |
| 2000-2010 | | | | | | | | |
| Single Family | 651 | 97.5% | 1,279 | 97.6% | 55,701,043 | 2,263,316 | 96.8% | 3,477 |
| Multifamily (2 - 4) | 15 | 2.2% | 25 | 1.9% | 1,087,258 | 56,466 | 2.4% | 3,764 |
| Multifamily (5+) | 2 | 0.3% | 7 | 0.5% | 290,110 | 18,252 | 0.8% | 9,126 |
| TOTAL/% TOTAL | 668 | 8.2% | 1,310.3 | 10.1% | 57,078,410 | 2,338,034 | 13.3% | 3,500 |
| 2011-2015 | | | | | | | | |
| Single Family | 90 | 97.8% | 176 | 98.8% | 7,680,499 | 258,787 | 95.5% | 2,875 |
| Multifamily (2 - 4) | 1 | 1.1% | 0 | 0.1% | 10,019 | 2,388 | 0.9% | 2,388 |
| Multifamily (5+) | 1 | 1.1% | 2 | 1.1% | 85,813 | 9,720 | 3.6% | 9,720 |
| TOTAL/% TOTAL | 92 | 1.1% | 178.5 | 1.4% | 7,776,331 | 270,895 | 1.5% | 2,945 |
| 2016-2021 | | | | | | | | |
| Single Family | 85 | 93.4% | 174 | 95.0% | 7,595,993 | 236,144 | 90.2% | 2,778 |
| Multifamily (2 - 4) | 5 | 5.5% | 7 | 3.9% | 312,325 | 15,908 | 6.1% | 3,182 |
| Multifamily (5+) | 1 | 1.1% | 2 | 1.1% | 84,942 | 9,864 | 3.8% | 9,864 |
| TOTAL/% TOTAL | 91 | 1.1% | 183.5 | 1.4% | 7,993,260 | 261,916 | 1.5% | 2,878 |
| TOWN TOTAL | 8,112 | 100.0% | 12,999.0 | 100.0% | 566,237,311 | 17,575,916 | 100.0% | 2,167 |

Table 11 Development Trends Property Valuation

Source: Guilford Assessor's Database

| | Total Land Assessed Value | Total Bldg. Assessed Value | Total Assessed Value | Avg. Land Assessed Value (per Acreage) | Avg. Bldg. Assessed Value (per SF) | FAR |
|----------------------|------------------------------|-------------------------------|-------------------------|---|---|------|
| Pre 2000 | | | | | | |
| Single Family | \$1,122,223,960 | \$710,415,470 | \$1,832,639,430 | \$104,328 | \$51.13 | 0.03 |
| Multifamily (2 - 4) | \$57,193,290 | \$38,915,890 | \$96,109,180 | \$100,875 | \$48.74 | 0.03 |
| Multifamily (5+) | \$491,800 | \$617,550 | \$1,109,350 | \$161,776 | \$55.85 | 0.08 |
| TOTAL/% TOTAL | \$1,179,909,050 | \$749,948,910 | \$1,929,857,960 | \$104,171 | \$51.00 | |
| 2000-2010 | | | | | | |
| Single Family | \$178,746,510 | \$169,162,860 | \$347,909,370 | \$139,785 | \$74.74 | 0.04 |
| Multifamily (2 - 4) | \$2,402,340 | \$3,751,690 | \$6,154,030 | \$96,248 | \$66.44 | 0.05 |
| Multifamily (5+) | \$473,660 | \$2,544,840 | \$3,018,500 | \$71,120 | \$139.43 | 0.06 |
| TOTAL/% TOTAL | \$181,622,510 | \$175,459,390 | \$357,081,900 | \$138,607 | \$75.05 | |
| 2011-2015 | | | | | | |
| Single Family | \$22,055,550 | \$20,324,490 | \$42,380,040 | \$125,088 | \$78.54 | 0.03 |
| Multifamily (2 - 4) | \$172,900 | \$111,050 | \$283,950 | \$751,739 | \$46.50 | 0.24 |
| Multifamily (5+) | \$312,690 | \$1,434,460 | \$1,747,150 | \$158,726 | \$147.58 | 0.11 |
| TOTAL/% TOTAL | \$22,541,140 | \$21,870,000 | \$44,411,140 | \$126,267 | \$80.73 | |
| 2016-2021 | | | | | | |
| Single Family | \$21,286,510 | \$23,182,600 | \$44,469,110 | \$122,070 | \$98.17 | 0.03 |
| Multifamily (2 - 4) | \$667,590 | \$1,049,580 | \$1,717,170 | \$93,109 | \$65.98 | 0.05 |
| Multifamily (5+) | \$176,040 | \$699,160 | \$875,200 | \$90,277 | \$70.88 | 0.12 |
| TOTAL/% TOTAL | \$22,130,140 | \$24,931,340 | \$47,061,480 | \$120,600 | \$95.19 | |
| TOWN TOTAL | \$1,406,202,840 | \$972,209,640 | \$2,378,412,480 | \$108,178 | \$55.31 | |

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

Based on the average building square footage per parcel and average FAR ratios, single-family homes are getting larger and are being developed at a consistent density. Based on Guilford's assessment valuations for single-family homes, the average building assessed value per square foot has increased by nearly 92.1% from \$51 per square foot to approximately \$98 per square foot or in market value \$73 to \$140 per square foot.

AFFORDABILITY GAP ANALYSIS

Based on the existing conditions in Guilford, housing is becoming more expensive. Evidence of this trend is supported by the demographic changes, rising home prices and rents as well as increases in assessed values, all of which can be linked to increased rates of cost burdening. These trends suggest distributional gaps between incomes, home values and available housing indicating that there is a mismatch between current housing options and the existing population creating gaps in affordability.

Housing Affordability Gap

Housing affordability gap analysis looks at the number of owner and renter households in the community and groups them into six different income cohorts organized by area median income (as defined by HUD). Area Median Income (AMI) refers to the midpoint of a region's income distribution where half the households in a region earn more than the median and half earn less than the median. For housing, AMI thresholds set the limits for households eligible to live in income-restricted housing units and how much those units can be rented or sold for. Households in each income bracket are then compared to the number of units affordably priced to them. By subtracting the number of households from the total number of units priced to each income cohort a gap or surplus is derived for each income cohort. If the number in the graph is negative, that means there are more households at that income cohort than there are affordably priced units. If the number is positive, it means there are more units than households at that income cohort. For the owner affordability gap, maximum purchase prices for each income category are calculated using both FHA and Conventional mortgage options. This is done because the FHA has a lower down payment requirement which reduced the amount of debt a borrower can take on. The conventional mortgage option assumes a minimum 20 percent down payment.

Table 12 Owner-Occupied Housing Units by HUD AMI Income Threshold

| AMI Threshold | Income | Owner Households | | Affordable Home Purchase Price | | | |
|---|------------|------------------|-------|--------------------------------|------------|--------------------|------------|
| | | | | FHA BUYER | | CONVENTIONAL BUYER | |
| | | # | % | Single Family | Condo | Single Family | Condo |
| 30% of AMI (Extremely Low Income) and below | \$27,250 | 530 | 7.3% | \$87,796 | \$37,722 | \$103,784 | \$42,605 |
| 31%-50% of AMI (Very Low Income) | \$45,450 | 626 | 8.6% | \$146,433 | \$96,359 | \$173,100 | \$111,921 |
| 51%-80% of AMI (Low Income) | \$67,950 | 699 | 9.6% | \$218,925 | \$168,851 | \$258,793 | \$197,614 |
| 81%-100% of AMI | \$90,900 | 721 | 9.9% | \$292,867 | \$242,793 | \$346,199 | \$285,021 |
| 101%-120% of AMI | \$109,080 | 536 | 7.4% | \$482,746 | \$413,963 | \$622,147 | \$530,528 |
| 121% of AMI and Above | \$109,081+ | 4,157 | 57.2% | \$482,747+ | \$413,964+ | \$622,148+ | \$530,529+ |

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

In Guilford, about 35% of the renter households and 16% of the owner households earn less than 50% of the area median income (AMI), totaling 1,550 households. These households often experience housing instability, may rely on housing assistance, and are typically spending more on housing as a percentage of their overall income.

Table 13 Renter-Occupied Housing Units (with Cash Rents) by HUD AMI Income Threshold

| AMI Threshold | Income | Renter Households | | Max. Affordable Monthly Rent |
|---|-----------|-------------------|-------|------------------------------|
| | | # | % | |
| 30% of AMI (Extremely Low Income) and below | \$24,200 | 214 | 19.0% | \$605 |
| 31%-50% of AMI (Very Low Income) | \$40,400 | 180 | 16.0% | \$1,010 |
| 51%-80% of AMI (Low Income) | \$60,400 | 223 | 19.8% | \$1,510 |
| 81%-100% of AMI | \$80,800 | 96 | 8.5% | \$2,020 |
| 101%-120% of AMI | \$96,960 | 107 | 9.5% | \$2,424 |
| 121% of AMI and Above | \$96,960+ | 308 | 27.3% | \$2424+ |

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

Ownership Housing Units Supply and Demand Gap

For households earning at or below 50% of AMI, there is a shortage of 789 housing units in the conventional lending scenario, and a shortage of 901 units in the FHA lending scenario.

For units valued between 50-100% of AMI there is a net shortage of 70 units in the FHA scenario, and a net surplus of 780 units in the conventional lending scenario, indicating higher income households are likely buying down in Guilford's market.

For units valued more at 100% - 120% of AMI, there is a surplus of 2,576 units in the FHA scenario and a surplus of 2,620 units in the conventional lending scenario. For units valued above 120% of AMI there is a deficit of 1,604 units in the FHA scenario and 2,611 units in the conventional scenario. This indicates a potential market for new higher priced housing that could ease the competition for high-to-moderate income units.

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

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

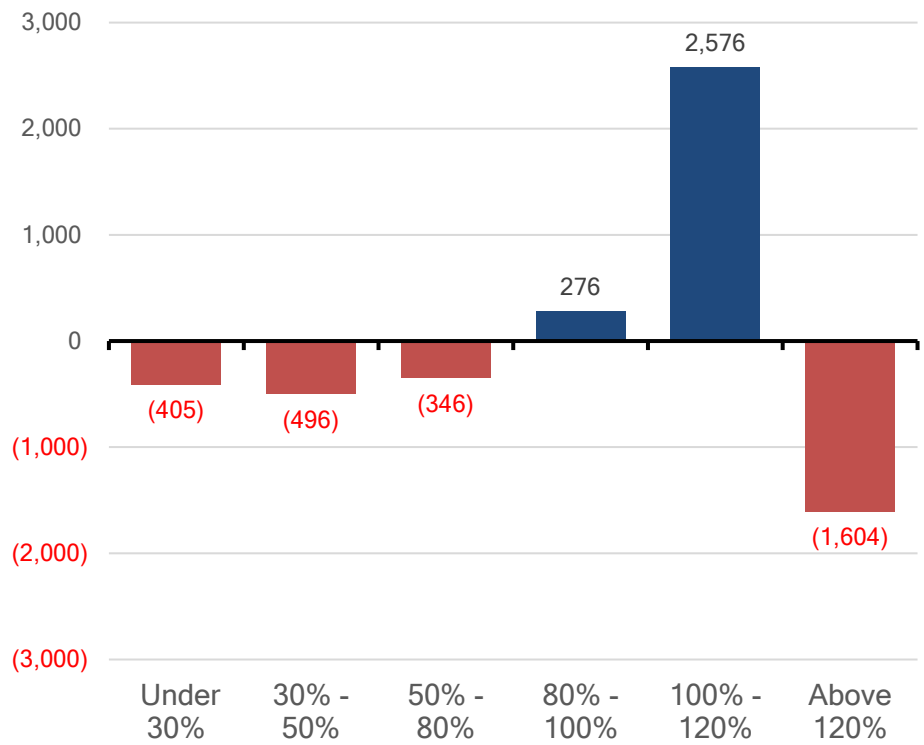
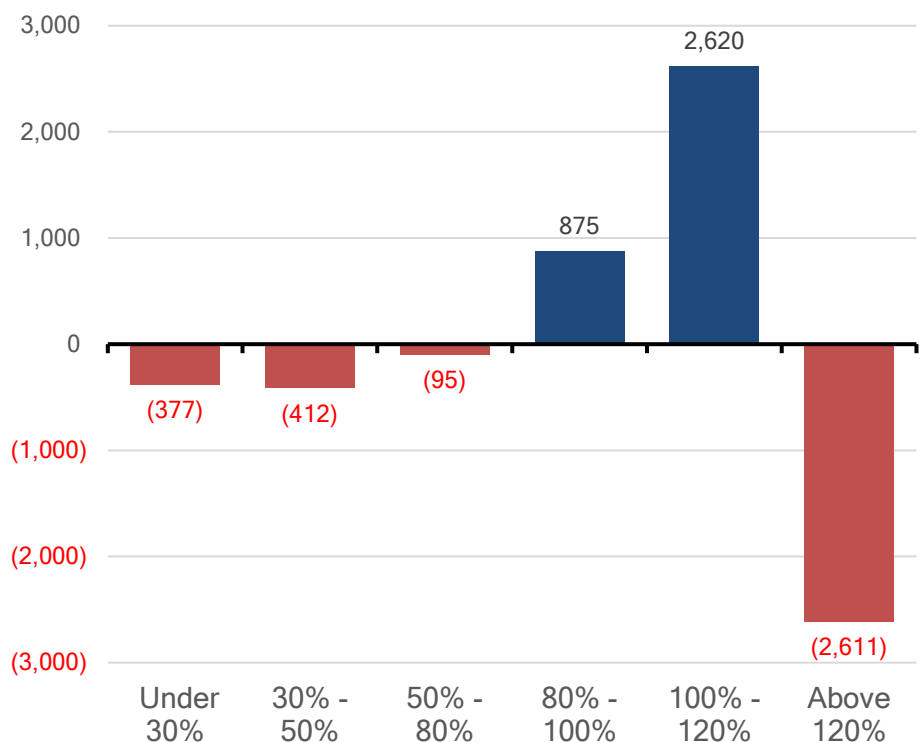


Figure 39 Conventional Lending Housing Supply/Demand Equilibrium by HUD Income Threshold

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



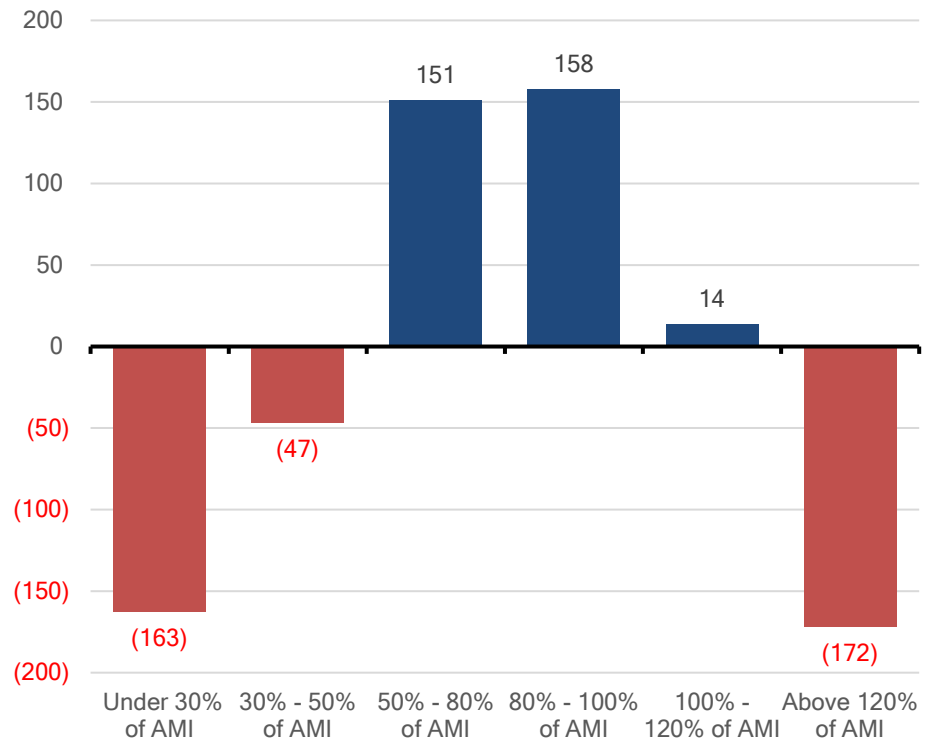
Supply and Demand Gap for Rental Units

For extremely low-income renter households, the supply of affordable and available units is tight. There are 163 more households earning less than 30% of AMI than available affordably priced units with monthly gross rents at or below \$605.

Units priced between 50-100% of AMI account for a surplus of 309 units that are likely rented by households with lower incomes who are likely spending more than they should on housing costs.

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

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



The gap between demand and supply for households above 100% AMI is 158 units. The lack of higher priced rental units in Guilford puts downward pressure on the supply of housing priced for lower income households. Higher income households have more choices in the housing market and are likely renting units at a lower price point than they could otherwise afford.

HOUSING GOALS

To address the housing needs within the Town of Guilford, a broad set of goals were created. Goals were informed by the housing data in the existing conditions report, a review of past planning efforts including the POCD, surveys of Guilford residents, and a series of discussions with town staff, boards and committees, and elected officials. The intention of the goals is to chart a course for Guilford and guide their future regulatory, policy, and programmatic decisions as they relate to housing. The goals for Guilford's Affordable Housing Plan are as follows:

- Preserve and maintain the town's existing affordable housing stock.
- Continue addressing housing gaps by focusing on areas of affordable rental and ownership housing, supportive senior housing, housing for younger residents, and housing options that could support municipal employees and those who want to both live and work in town.
- Increase the diversity of residents in Guilford by ensuring availability of housing with a mix of housing types at a variety of price points.
- Provide housing options that support seniors who would like to remain in Guilford.
- Explore housing opportunities in areas served by infrastructure and transportation options with connections to nearby businesses, namely along the Route 1 corridor and in walkable neighborhoods within close proximity to the train station. New housing locations should avoid environmentally sensitive areas such as wetlands and floodplains, where possible.
- Use housing as a tool to continue to support younger family households and new millennial residents by providing a wider range of places to live and bringing more residents to the area to support local businesses.
- Diversify the town's housing stock by supporting the development of accessory dwelling units, two and three-family structures, townhomes, and condominiums that could offer opportunities for both homeownership and rental housing.
- Promote resident education, communication, and discussion about implementing the affordable housing plan.

LOCATIONAL ANALYSIS

The locational analysis map should be used as a tool to identify and communicate locations in your community where there is support for encouraging housing preservation, housing rehabilitation, and/or new housing growth. The map and its content could be used as an indicator to the development community and property owners for where your community would like to see various forms of housing investment. The locations highlighted in yellow shapes across the map indicate those areas and were identified using considerations such as:

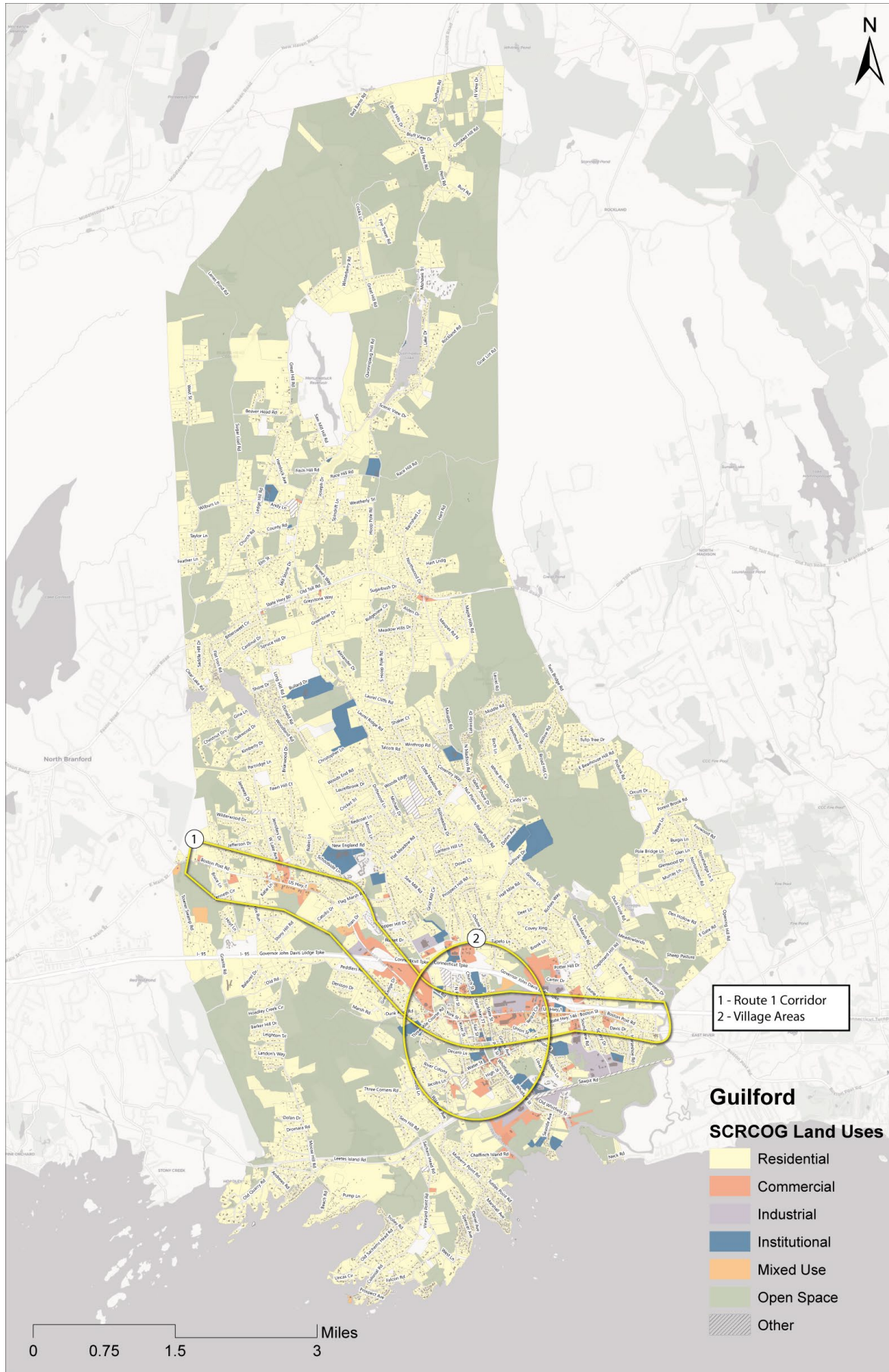
- Availability of utilities and transportation infrastructure
- Areas that are walkable, near commercial or retail space, close to jobs, or near schools
- Availability of developable land
- Land use and zoning information
- Areas identified in prior planning efforts (i.e., POCDs)
- Areas that are already seeing housing investments, residential development activity, or there has been an interest expressed in developing housing
- Locations of older housing (rehab only)
- Input from community planning staff, boards and committees, elected leaders, and residents

The Town of Guilford has highlighted three areas where housing investment may be supported. Each are briefly described below:

1. **Route 1 Corridor:** This area along Route 1/Boston Post Road contains many single-use commercial buildings and older retail plazas surrounded by surface parking. There may be opportunities to strategically add housing along this stretch of Route 1 with the repositioning of commercial properties or the addition of housing on surface parking lots.
2. **Village Areas:** The village areas in Guilford provide excellent locations for housing in a very walkable, amenity-rich setting. Housing here could take many forms, from single-family homes to smaller-scale infill housing like townhomes, small condominiums, and even accessory dwelling units.

The map on the following page highlights the two locations described above.

Guilford Affordable Housing Plan Site Map



STRATEGIES

This section provides an array of housing strategies the Town of Guilford can pursue to address housing needs and opportunities. These strategies align with the town's housing goals as well as the most recent POCD. Outlined in this section is a list of strategies which are organized into four broader categories based the aim of the strategy and the type of action required. Strategies have not been prioritized or ordered in any particular way as they are all important to achieving the town's housing goals and addressing housing need. The four categories include cross-cutting strategies, supply-oriented strategies, homeownership strategies and preservation strategies.

| Strategy Categories | |
|--------------------------|---|
| Cross-Cutting | Cross-cutting strategies serve multiple affordable housing needs and often involve multiple action types. They seek to encourage production of new affordable units, preserve existing affordable units, create affordable ownership opportunities, and expand housing types. |
| Supply | Supply-based strategies seek to encourage the production of more affordable units whether that means developing new affordable units or working to deed restrict existing units. |
| Homeownership | Homeownership strategies aim to assist low- and moderate-income households in becoming homeowners as well as supporting existing homeowners to maintain their homes. |
| Preserve/Maintain | Preservation and maintenance strategies aim to prevent subsidized and naturally occurring affordable units from being converted into market rate units. It also aims to improve the quality of existing affordable units to serve the needs of residents. |

STRATEGY TYPE: CROSS-CUTTING

| Strategy | Strategy Aim | Category | Description | Roles |
|---|--|---------------------------------------|--|---|
| Continue Resident Education Program | Promote awareness and understanding of affordable housing to reduce pushback from residents toward housing developments. | Program | Maintaining an educational campaign that includes outreach, forums, print and online materials for residents can facilitate better community understanding of housing needs, what affordable housing is in your community, and the benefits affordable housing provides. | This effort could be led by municipal staff in conjunction with an affordable housing committee, non-profit partner, or housing advocacy/housing justice group in the community. |
| Formalize existing Affordable Housing Committee in the Community. | Provide guidance, advocacy, and organizing for affordable housing. | Education, Program, Policy | Formalize the existing Affordable Housing Committee in the community. This volunteer committee can serve as a separate advocacy and education arm of the community and communicate directly with residents, boards, and committees about the needs for housing and the importance of affordable housing. The committee can also serve to provide added capacity in communities where planning and zoning staff are more limited. | This effort should be led by the municipality, ideally having the legislative body establish a formal board or committee. Depending on the nature of the committee, there may be a need for staff to help organize and facilitate meetings. |
| Review Existing Zoning to Remove Barriers to Housing Production/Increase Housing Production | Cross-Cutting | Policy, Zoning/Regulation, Production | Review existing zoning districts and regulations to reduce barriers to housing production such as use restrictions, dimensional requirements, open space requirements, height restrictions, lot area and lot area per dwelling unit requirements, and parking. Look for opportunities to create flexible zoning regulations in areas where the municipality wants to encourage housing production. | This effort should be led by municipal staff in conjunction with local boards like Planning & Zoning and the Zoning Board of Appeals. |
| Review Expanding Capacity for Accessory Dwelling Units | Cross-Cutting | Zoning/Regulation, Production | First, modify zoning regulations to allow ADUs, then look to remove barriers to the production of both attached and detached ADUs. These barriers could be the local permitting process, size and setback requirements, parking requirements, and requirements of owner-occupancy or family/relatives only. Work closely with local boards and commissions and your community's zoning officer to streamline permitting for ADUs to make the process simple and easy to follow for homeowners. | This effort should be led by municipal staff in conjunction with local boards like Planning & Zoning and the Zoning Board of Appeals. |

| | | | | |
|---|--|--|--|---|
| Create New Local Funding Sources for Affordable Housing | Cross-Cutting | Production, Program | Develop new sources of local funding for affordable housing, with an emphasis on partnerships and leverage. Look for strategic partnerships with public, private, and non-profit partners to leverage local funds for greater public benefits (in this case affordable housing). Consider public matching funds such as leveraging CDBG, HOME, or ARPA dollars, seek state and federal grant funds, engage with philanthropic organizations, and consider raising funds locally through tax incentives, levies, or bond obligations. | This effort could be led by either the local housing committee or municipal staff depending on capacity and knowledge of different funding sources and programs. Input from the legislative body and/or executive leadership may also be important in your community. |
| Continue to Identify and promote locations for housing in your community. | Encourage affordable housing development in locations supported by the community | Policy, Zoning/Regulation, Production | Conduct preliminary planning for targeted areas to look at zoning changes, incentives, and infrastructure that may be needed to encourage housing development whether that be potential sites along transit, in commercial areas or locations suitable within the constraints of existing infrastructure. | This effort could be led by Planning & Zoning, the local housing committee, or municipal staff. Input from other impacted departments like Public Works may also be important. |
| Host developer roundtables and invite developers to visit potential housing sites or locations. | Encourage affordable housing development in locations supported by the community | Production, Education, Policy, Program | Invite developers to your community to promote sites or areas where the community is supportive of adding housing. Target developers who are well-versed in affordable and mixed-income projects. Create take-away materials on each site/area, the zoning and permitting process, and any incentives the community has available. | This effort could be led by either the local housing committee or municipal staff depending on capacity. If developers are invited to a tour, invite others in leadership positions to welcome them to the community. |
| Provide additional resources to specific populations. | Encourage Affordable housing goals that meet the needs of specific household types | Policy, Production | Create goals for housing production, policies, and assistance programs to help specific groups in your community such as family housing, senior housing, supportive housing, etc. and establish a method for tracking and reporting progress towards these goals. Program additional resources where possible, such as local Public Housing Authority, to support the specific groups your community is trying to help. | This effort could be led by either the local housing committee or municipal staff depending on capacity and knowledge. |
| Amend POCD to align with the Affordable Housing Plan. | Re-visit and enhance opportunities and strategies already identified in the community's POCD | Policy, Zoning/Regulation, Program | The Affordable Housing Plans offer the opportunity for communities to address challenges in housing affordability in a process that builds upon the POCD. Alignment of these two plans can ensure that housing development is coupled with the community's other goals such as economic development | This effort should be a partnership between Planning & Zoning and municipal staff with input from the affordable housing committee. |

| | | | | |
|---|--|---------|---|---|
| Maintain and Increase Funding for Guilford's Housing Rehabilitation Program | Homeownership and rental housing units | Program | Increase funding for a housing rehabilitation program in Guilford that provides either a grant or forgivable loan, or a low-interest rate loan to the owners of residential units for select rehabilitation projects. Determine if your program would be targeted toward owner-occupants who both own and live in the unit, or to landlords who rent the units. Typically, a program supporting owner-occupants provides grants or forgivable loans while landlord programs may opt for low-interest loan repayment to help ensure continual capitalization of the program. Depending on the funding source, this program could be targeted to households at or below a certain AMI threshold or could be used as a tool to encourage landlords to rent rehabbed units to households at or below a certain AMI threshold. | This effort should be led by municipal staff. |
|---|--|---------|---|---|

STRATEGY TYPE: SUPPLY

| Strategy | Strategy Aim | Category | Description | Roles |
|--|---|--------------------|--|--|
| Create an Incentive Housing Zone(s) | Increase the Supply of Affordable Housing | Zoning/Regulation | Create an Incentive Housing Zone to allow for increased density above what the base zoning district would allow. The community will receive the benefit of both deed-restricted affordable units and the incentive payments for adopting the zoning and as each unit is permitted to help offset costs that may be associated with the planning, permitting, and costs of the residential units. | This effort should be led by municipal staff and Planning & Zoning. |
| Leverage Publicly-Owned Land for Housing Production | Increase the Supply of Affordable Housing | Policy, Production | Dispose of available municipal and other publicly owned sites to support affordable housing development. Sites can be used to directly provide affordable units by discounting the sale price of the land in exchange for affordable housing on-site or to provide revenue to fund affordable housing through their sale proceeds | This effort should be led by the legislative body with input from municipal staff. |
| Acquisition Fund | Support Population Change and Employment Base | Program | Establish an acquisition loan fund, in partnership with philanthropic or mission-oriented investors, and motivated lenders or within the municipality to acquire sites for affordable housing development as they come up for sale. | This effort should be led by the legislative body with assistance from municipal staff. |
| Support local partnerships that administer Permanent Supportive Housing Pilot Programs | Supportive Housing | Program | <p>Permanent supportive housing is an intervention that combines affordable housing assistance with voluntary support services to address the needs of chronically homeless people. The services are designed to build independent living and tenancy skills and connect people with community-based health care, treatment, and employment services.</p> <p>Develop a high-quality permanent supportive housing pilot project focused on high-need, high-cost residents can serve as a model for future development and inform a cost-benefits case for providing permanent supportive housing in the community and region.</p> | This effort should be led by a local/regional Continuum of Care (CoC) or homeless service provider with assistance from your municipality. |
| Employer Assisted Housing | Support Population Change and Employment Base | Production | <p>Employer-assisted housing programs provide an option for employers to help their employees with the cost of owning or renting a home. Programs can be targeted to neighborhoods near where employees work.</p> <p>Assistance may be provided in a variety of ways, including down payments that are forgiven over a period of employment, education and counseling around homeownership, rental subsidies, or even a direct investment in the housing development itself.</p> | This effort should be led by local employers with encouragement and assistance from your municipality. |
| Encourage Missing Middle Housing Option | Provide for a Diversity of Housing Types | Production | Review zoning districts and explore adding new use definitions and design guidelines for 3-4-unit buildings or 3-10-unit buildings. The community may also want to consider using this density “bonus” as an incentive to encourage homeownership. The community could tie the allowance of a higher density building to a restriction on the units that they be owner-occupied and not rented for short- or long-term use. | This effort should be led by municipal staff and Planning & Zoning. |

| | | | | |
|---|---|-------------------|---|---|
| | | | <p>A deed restriction could be attached to the unit or a covenant in the homeownership association which makes prospective buyers or future owners aware of the restriction on the unit. For larger buildings, the community could also consider tying affordability restrictions in using inclusionary zoning for example.</p> | |
| Consider Implementing Inclusionary Zoning | Increase the Supply of Affordable Housing | Zoning/Regulation | <p>Inclusionary Zoning (IZ) is a policy used to create affordable housing by requiring developers to include a specific percentage set aside of below-market units as part of a market-rate rental or ownership development.</p> <p>The IZ policy effectively leverages private market investment to create new affordable units with very little (if any) public subsidy. IZ is also an effective way of integrating affordable units across a community to provide opportunities for housing choices in neighborhoods where lower-income households may not have otherwise been able to afford.</p> <p>Resource-rich areas/neighborhoods may have access to better schools, healthcare options, transportation choices, and open spaces. Diversifying the locations of affordable housing may offer new opportunities to households who previously had limited choice.</p> <p>Inclusionary zoning policies are typically classified as one of two types: mandatory or voluntary.</p> <ul style="list-style-type: none"> - In mandatory policies, affordable units must be included in all proposed developments that fit within the parameters of the policy. - Voluntary policies rely on negotiations and offsets which function as incentives to encourage developers to provide affordable units. | This effort should be led by municipal staff and Planning & Zoning. |

| | | | | |
|--|---|---------|--|--|
| Create an Affordable Housing Trust Fund | Increase the Supply of Affordable Housing | Program | <p>Affordable Housing Trust (AHT) funds are a flexible source of funding that can be used to support many different affordable housing initiatives. The money that is generated for the fund is typically created and administered at the community level and are not subject to restrictions like other state and federal housing funds.</p> <p>The money in the fund can be designed to address local needs and priorities, such as those noted throughout this study. The entity administering the fund would work to define priorities and eligible activities money in the fund could be used for. Examples of funding areas might include:</p> <ul style="list-style-type: none"> - Emergency rental assistance - Gap financing for new construction of affordable units - Repairs/rehabilitation of older affordable homes/units - Weatherization program to lower utility costs - Down payment and closing assistance - Foreclosure prevention - Lead abatement program <p>Once the AHT is established the community will need to determine who will be administering the fund. Typically, these funds are administered by existing public office that have experience working in partnership with housing developers, administering grants, and overseeing a competitive application process for funding.</p> <p>Placing the oversight of the AHT within the Planning and Development Department would also create synergy with the community's POCD, development permitting, and connections with other housing partners.</p> | This effort should be led by the legislative body with input from municipal staff and the affordable housing committee. If your community has a Finance Committee, it may also be important to have them involved. |
| Maintain performance requirements related to provision of affordable units for long-term TAX Stabilization Agreements (TSAs) | Encourage developers to produce more affordable units | Policy | <p>Tax Stabilization Agreements (TSAs) are agreements between developers and the municipality that reduce the amount of taxes paid on property for a period not to exceed twenty years.</p> <p>Eligible projects may seek municipal approval for phased-in property tax payments that often begin with no payments being required for the first few years after redevelopment of the property and then several years of payments for a percentage of the assessed base value of the property. After a set number of years, the stabilization plan expires, and property taxes return to their full taxation level.</p> | This effort should be led by the legislative body with input from municipal staff. |

| | | | | |
|--|--|-------------------|--|---|
| Review Reduced parking requirements for qualifying developments | Establish incentives that encourage affordable housing development | Zoning/Regulation | <p>For most communities their zoning code requires a minimum number of off-street parking spaces that must be created for each unit in a new residential development, such as 0.5 parking spaces per bedroom.</p> <p>The purpose of parking requirements is to ensure that new residents have a dedicated place for their vehicles and avoid negative spillover effects on public parking in the surrounding area. However, there are many circumstances where a one-size-fits-all parking requirement may result in an excess supply of parking spaces, including for residents of affordable housing, who tend to have fewer vehicles per household, and in higher-density neighborhoods where many transportation needs can be met by public transit.</p> <p>Parking requirements can make housing more expensive to produce, as fulfilling this requirement can be costly, particularly when land prices are very high or where expensive underground parking or parking structures are needed to accommodate the required number of spaces.</p> | This effort should be led by municipal staff and Planning & Zoning. |
|--|--|-------------------|--|---|

STRATEGY TYPE: HOMEOWNERSHIP

| Strategy | Strategy Aim | Category | Description | Roles |
|---|--|----------|--|---|
| Maintain Senior Tax Relief or Work Off Program | Provide Housing Technical Assistance | Program | <p>With the rise in senior households, particularly seniors that own their own homes, rising property taxes can create challenges for those residents on a fixed income. To counter this, the community could consider different policy measures to assist senior owner households such as:</p> <ul style="list-style-type: none"> - Property tax abatements directly to senior homeowners who have lived in the community for a minimum number of years - Creating a volunteer senior work off program where seniors can volunteer hours at community events, facilities, jobs to have property taxes lowered each year | This effort should be led by the legislative body and municipal staff from finance/tax collector/assessor's office. |
| Use Deed Restrictions to Create Workforce Units | Support Affordable Housing Options for Local Workers | Program | <p>Using tools like Inclusionary Zoning or Developer Negotiations, a community could mandate or request that a percentage of new units in a development be deed restricted to households earning between 80% and 120% of AMI - commonly referred to as Workforce Housing.</p> <p>These units are not typically supported through state and federal subsidy programs and are often difficult to find in many communities. While these units may not count on a community's Subsidized Housing Inventory, they may be a critical component to ensuring local workers can also live in the community.</p> | This effort should be led by municipal staff and Planning & Zoning. |

STRATEGY TYPE: PRESERVE/MAINTAIN

| Strategy | Strategy Aim | Category | Description | Roles |
|--|---|----------|--|---|
| Maintain an Affordable Housing Preservation Unit Count & Annual Report | Preserve and Maintain existing affordable housing | Program | <p>Develop and maintain an affordable housing inventory and preservation system that tracks both publicly subsidized and naturally occurring affordable housing.</p> <p>This effort will involve the creation of a central database to track critical data about existing affordable housing properties.</p> | This effort should be led by municipal staff with assistance from the affordable housing committee if possible. |
| Rehab/Redevelopment without Displacement | Preserve and Maintain existing affordable housing | Policy | <p>As rehabilitation or redevelopment of existing residential structures and properties continues over time, the community should consider strategies that help mitigate negative impacts on existing residents.</p> <p>Policies and best practices can be put in place to mitigate displacement of current residents because of new investment. Policy measure could include:</p> <ul style="list-style-type: none"> - Tax abatements or tax freezes on rehabbed or redeveloped property in exchange for affordability restrictions - Working with non-profits or equity-minded developers to ensure affordable housing and anti-displacement measures are utilized - The community could purchase units in the new development using funding through the Housing Trust Fund and income-restrict the units - Continue the existing rehab program which is focused on low- and moderate-income households. - Continue to offer no interest and favorable repayment periods for low-income households. - Consider creating a workforce training program for skilled trades where local residents could benefit directly from rehab dollars but also from learning new skills through on-the-job training. | Depending on the specific implementation strategy applied, this could be led by municipal staff with support from Planning & Zoning, the legislative body, and non-profit partners. |
| Creation of a Rental Registry and Inspection Process | Ensure Quality Rental Housing | Program | <p>The creation of a rental registry is an important step in identifying rental units and holding property owners accountable for violations to community ordinances and codes.</p> <p>Without a robust rental registry, the community may lack the necessary information to identify owners and tenants, quantify the number of rental units, track property turnover, and ensure compliance with all residential codes.</p> <p>A rental registry is, generally, a low-cost way for a community to track and regulate rental units. The component pieces of establishing a rental registry are enacting the local ordinance, defining the registration parameters, delegating responsibility to administer the program, establishing a registration fee which covers administrative costs, and determining the type and severity of penalties for non-compliance.</p> | This effort should be led by municipal staff. |

SURVEY RESULTS DISCUSSION

Based on the SCRCOG Housing Survey (Appendix 1), the majority of Guilford respondents live and work in Guilford or commute to New Haven and elsewhere in CT outside of New Haven County. Another significant proportion of residents do not commute to work which suggests that they are either retired residents or remote workers. There was a representative proportion of survey respondents from all ages (except under 25). Across household size and race and ethnicity, respondents were representative of the town's existing demographic composition with most residents identifying as White and in 2-person households. Across tenure and income, most respondents were homeowners and indicated annual earnings of \$100,000 or more.

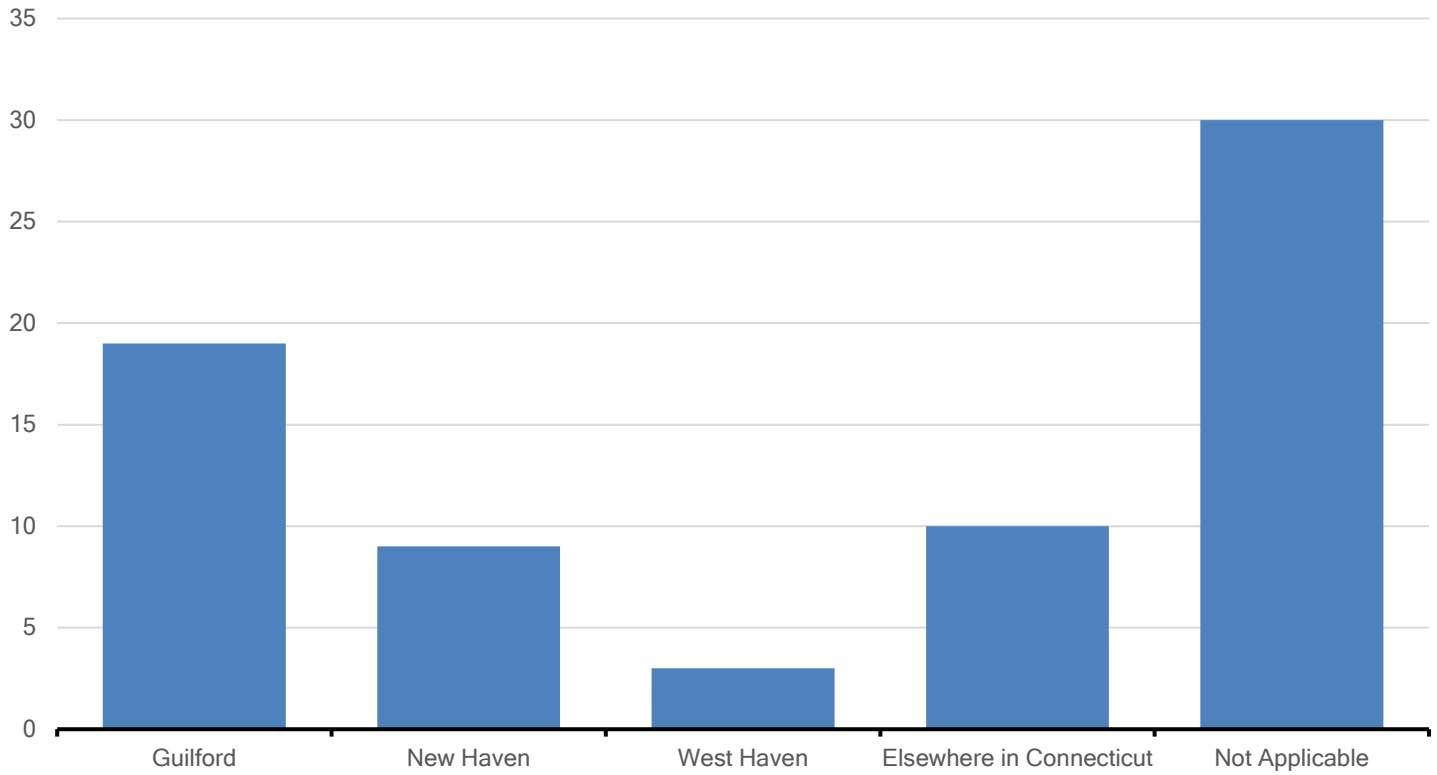
On the rental side, most respondents indicated that there is not enough supply of rental housing across all types particularly senior/age restricted, and affordable/workforce types. Similarly, respondents indicated that there was a strong demand for all rental housing types. In terms of public sentiment of rental impacts in Guilford, the majority of residents indicated that rental housing would have a positive impact on commercial businesses, public services and rental prices within the community. Respondents also indicated that new rental housing would have no noticeable impact on public finances but were concerned that it may increase traffic levels.

On the ownership side, residents responded that there was ample supply for all housing types except senior/age restricted, affordable/workforce, condominiums, and townhouses. On the demand side, respondents indicated that there is a strong demand for the aforementioned types as well as a moderate-strong demand for all remaining home types. Survey respondents indicated that an increase in ownership options would have a positive impact on local businesses, public services, finances, and prices but were concerned that it would have negative impacts on traffic. Over 40% of Guilford survey respondents feel that having new workers, families and children would have a positive impact on the community and feel that new housing construction should be built near transit stops, or along commercial corridors. The majority of residents also feel that the primary barriers to creating new price appropriate housing would most likely be challenged by zoning and infrastructure limitations. In total, 77% of Guilford survey respondents believe that the town has a responsibility to crease housing options for individuals and families that would like to live in your community but cannot afford the current cost of housing.

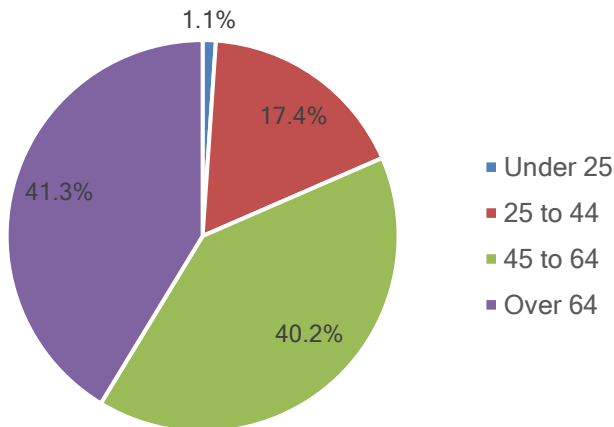
APPENDIX 1: GUILFORD SURVEY ANALYSIS

Survey Demographics

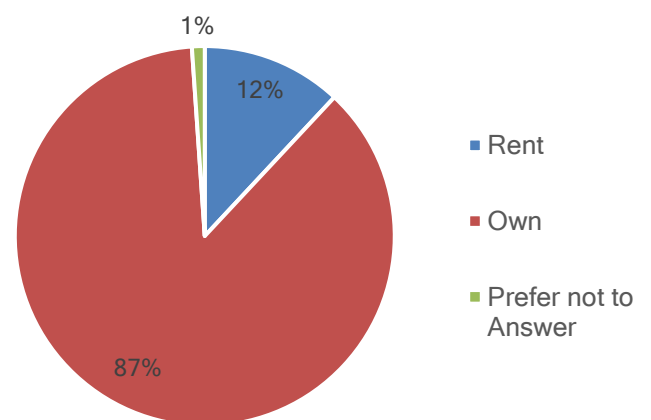
If you commute to work, which town or city do you commute to? (Top 5)
Source: SCRCOG Survey (n=93)



Respondent Age
Source: SCRCOG (n=93)



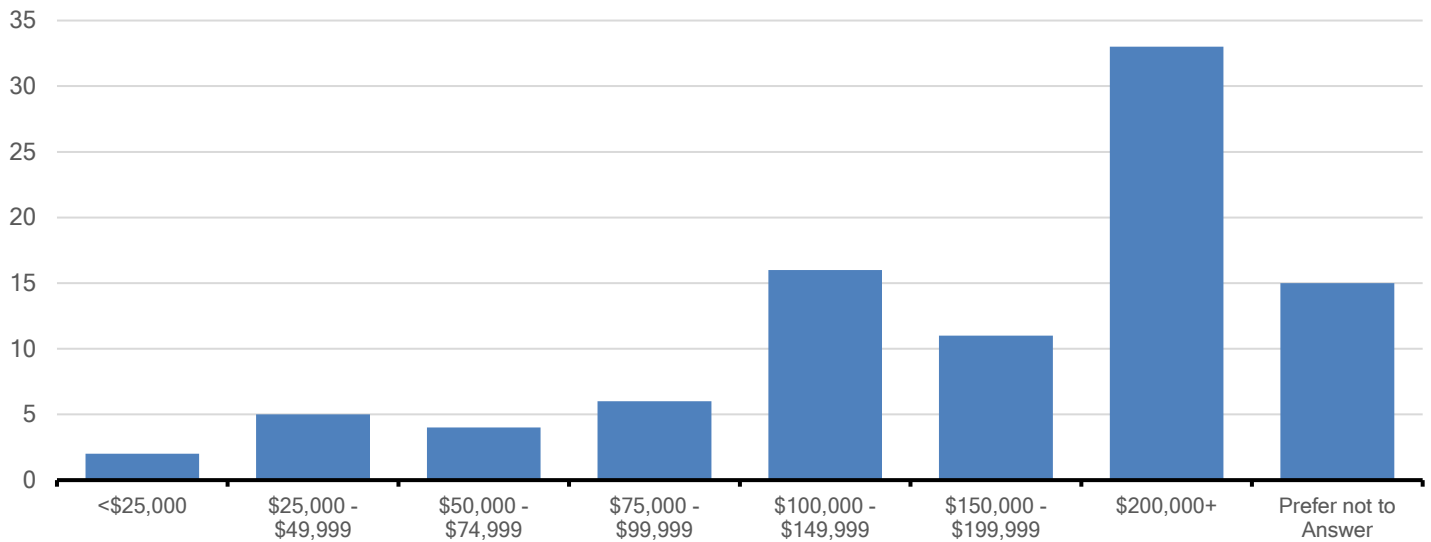
Respondent Housing Tenure
Source: SCRCOG Survey (n=93)



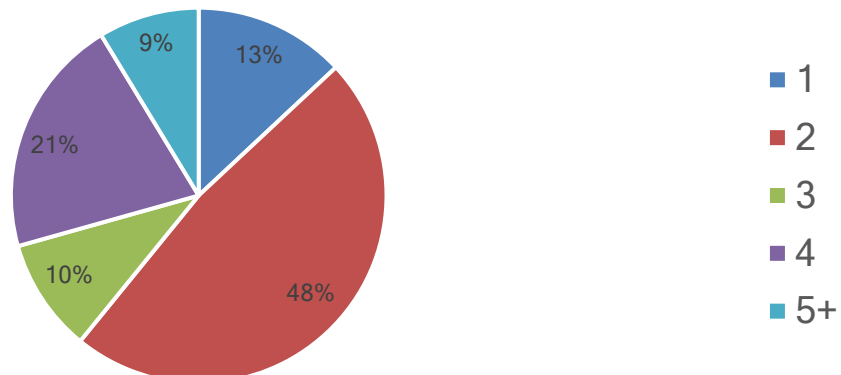
Respondent Race
Source: SCRCOG Survey (n=93)



Respondent Income Distribution
Source: SCRCOG Survey (n=93)

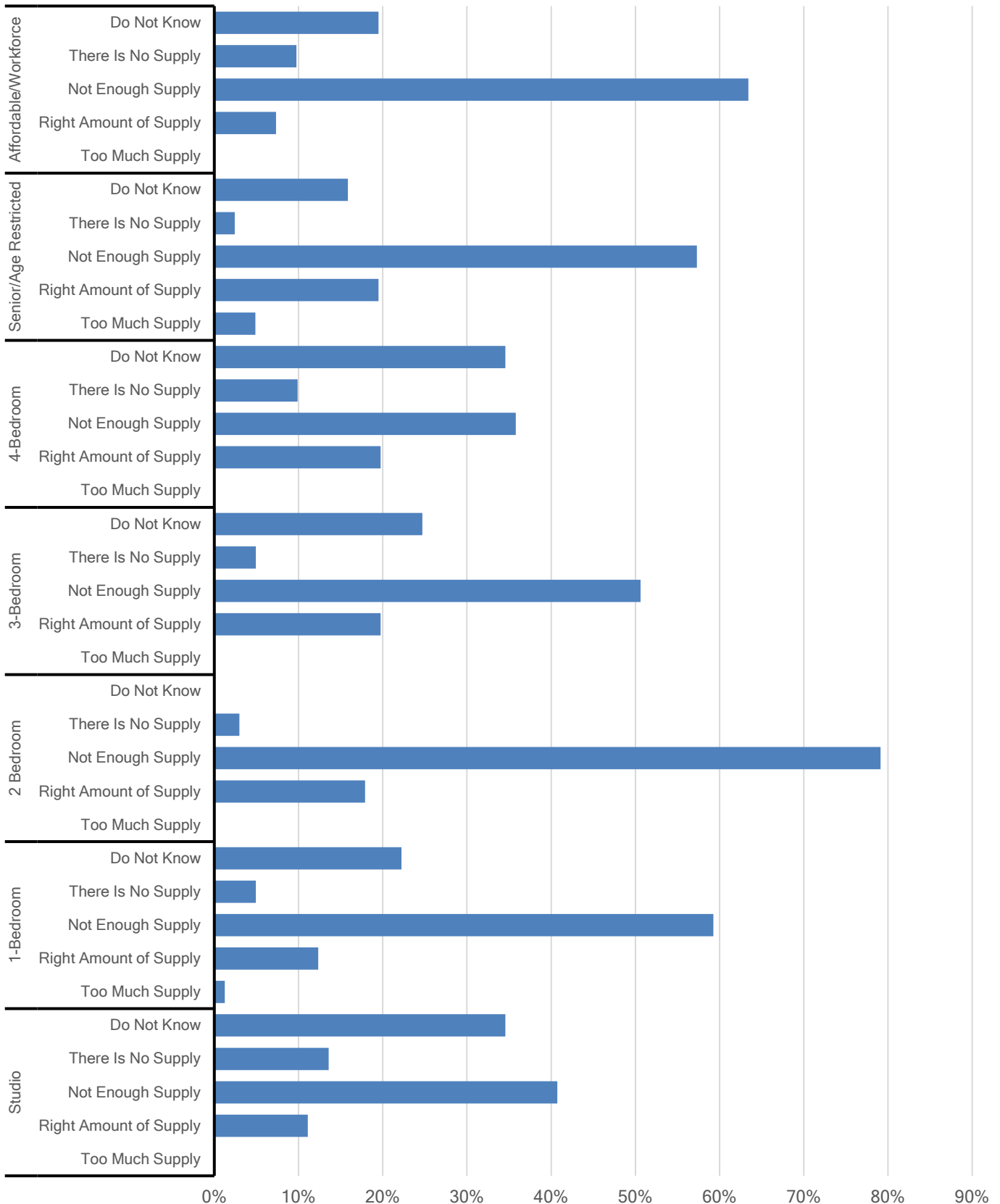


Respondent Household Size
Source: SCRCOG Survey (n=93)

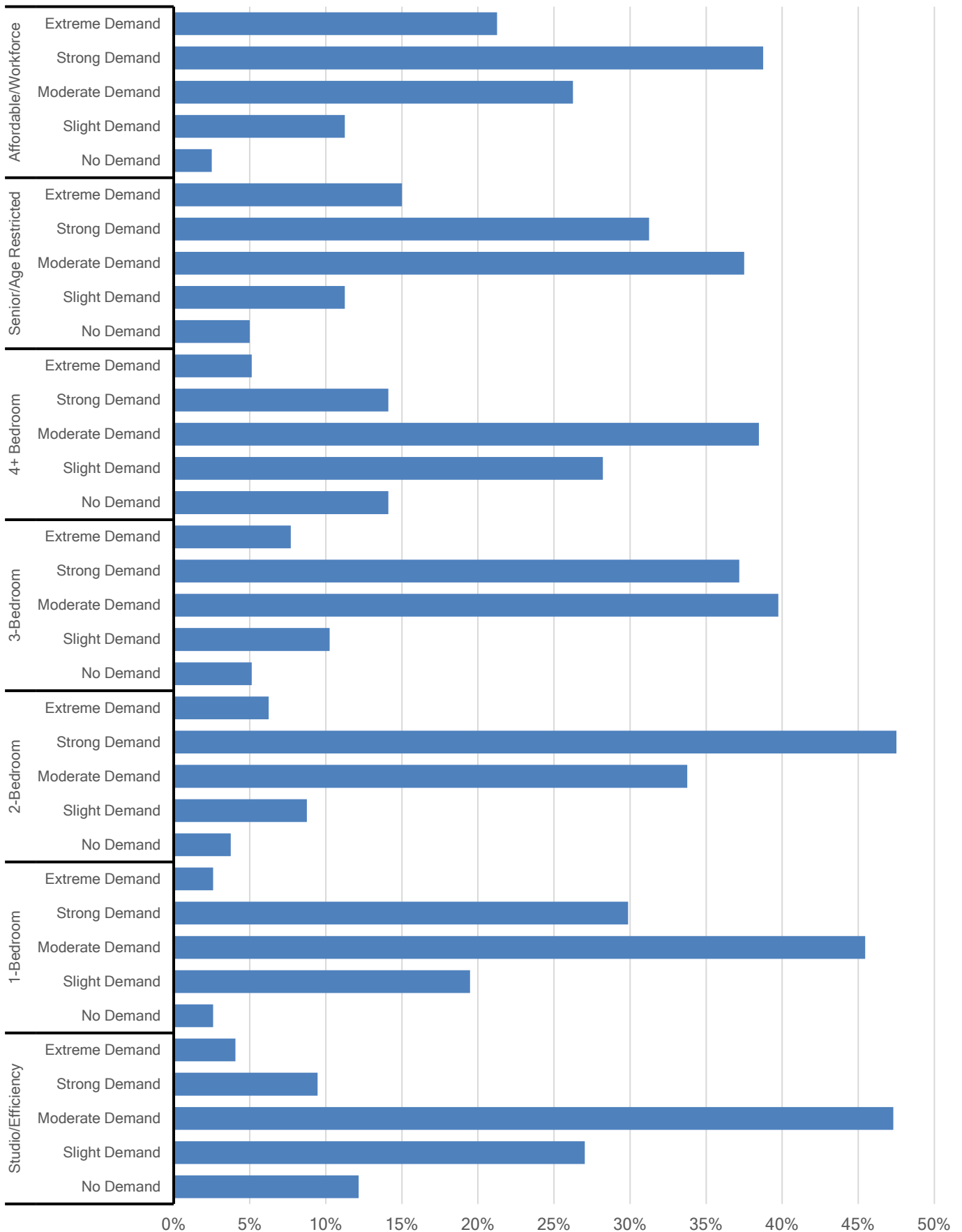


Rental Supply/Demand & Impact

Perception of how much supply exists for following rental housing types



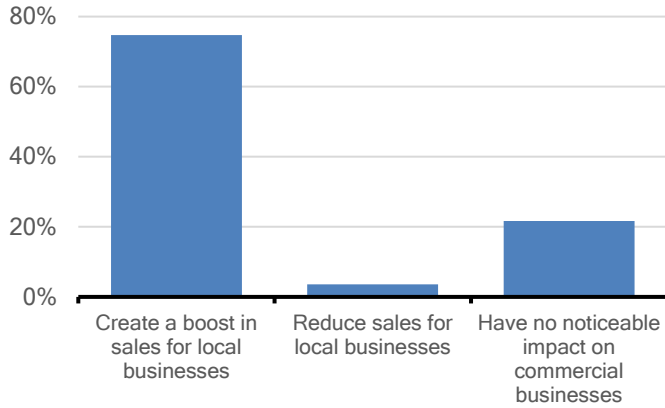
What types of rental housing is there a demand for in your community?



What types of impacts will increase rental options have?

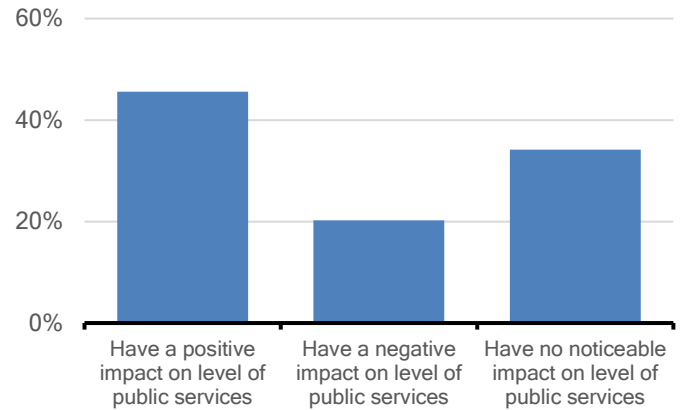
Impact of additional rental housing on commercial business?

Source: SCRCOG Survey (n=93)



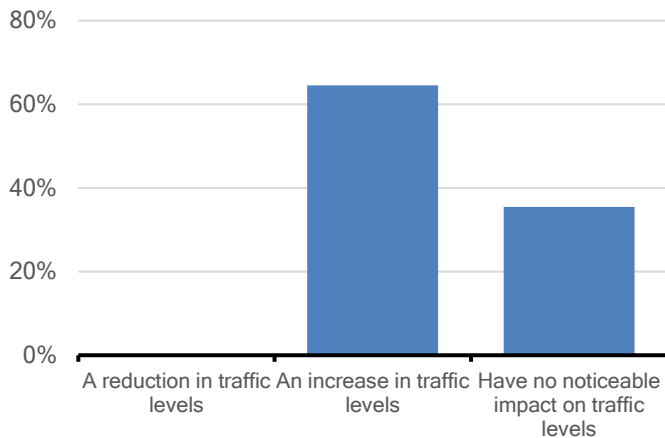
Impact of additional rental housing on public services?

Source: SCRCOG Survey (n=93)



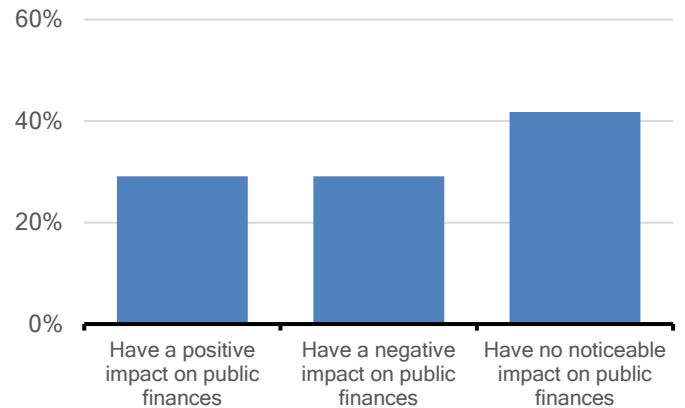
Impact of rental housing on traffic levels?

Source: SCRCOG Survey (n=93)



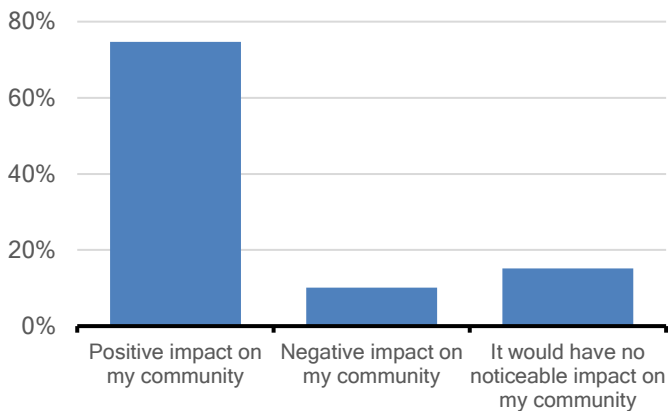
Impact of additional rental housing on public finances?

Source: SCRCOG Survey (n=93)



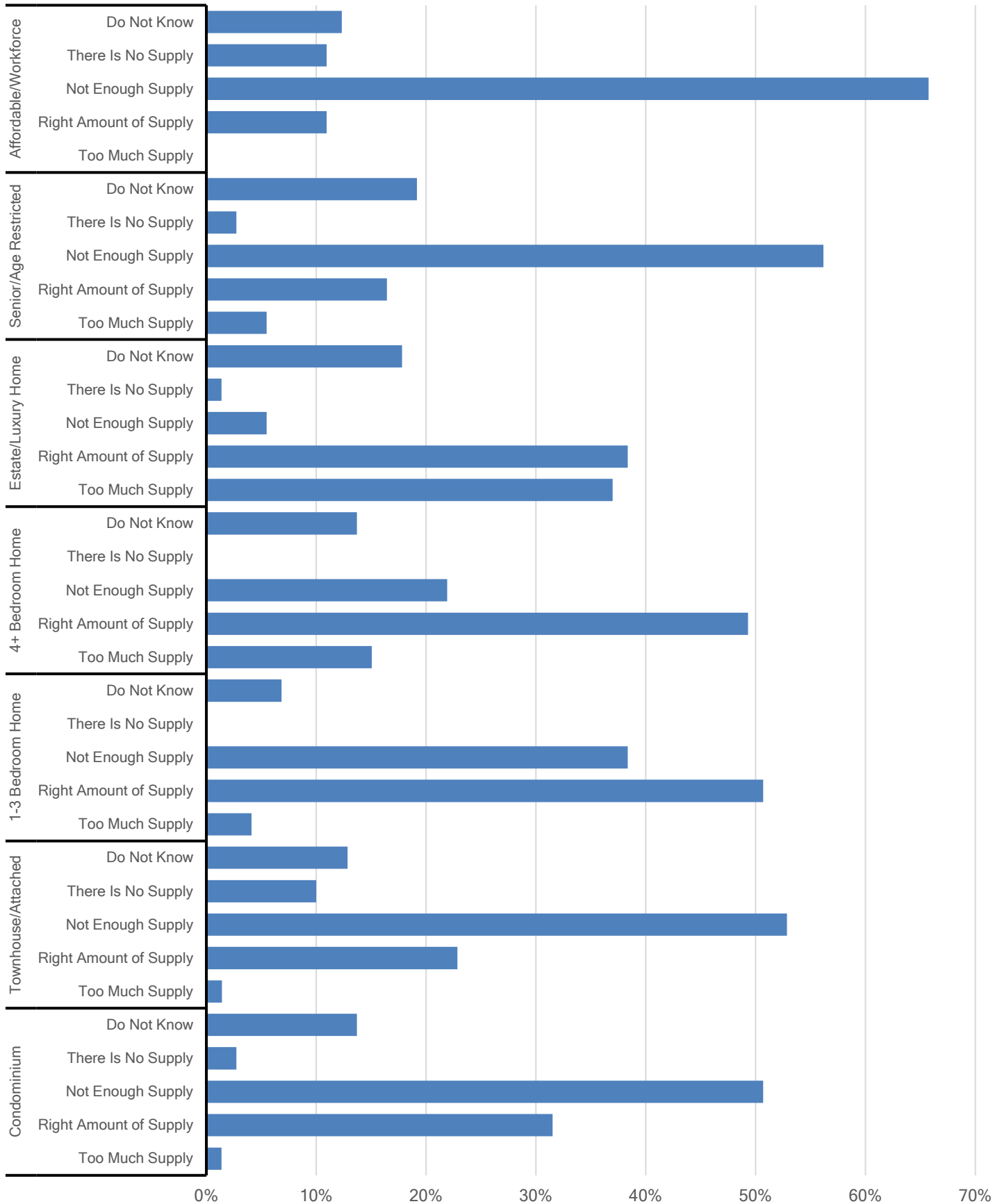
Impact of additional rental housing at different prices have on community?

Source: SCRCOG Survey (n=93)

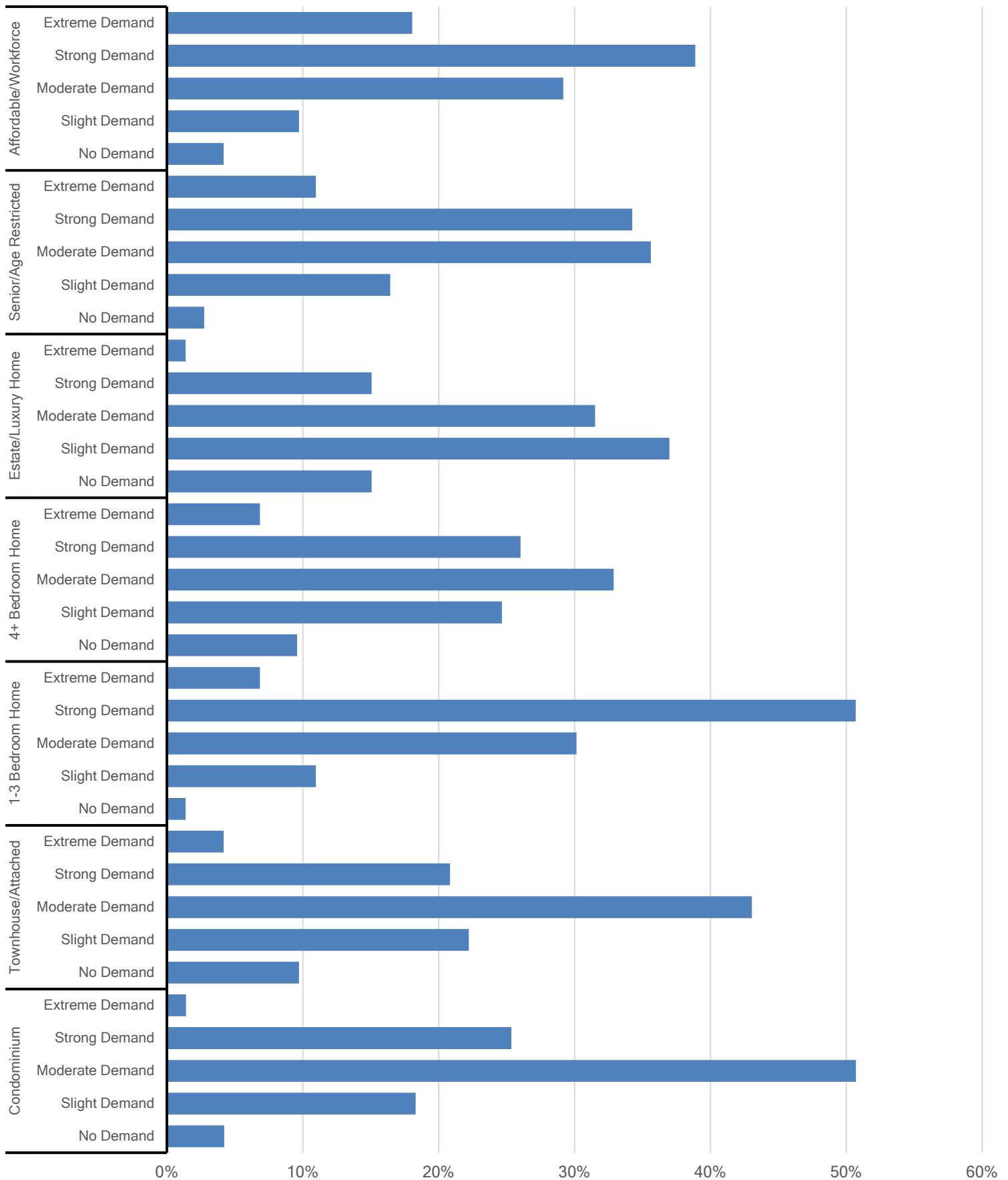


Ownership Supply/Demand & Impact

Perception of how much supply exists for following ownership housing types



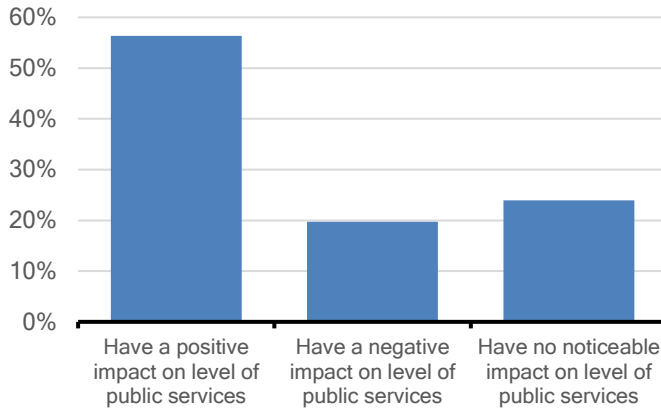
What types of home ownership units is there a demand for in your community?



What types of Impacts will home ownership options have?

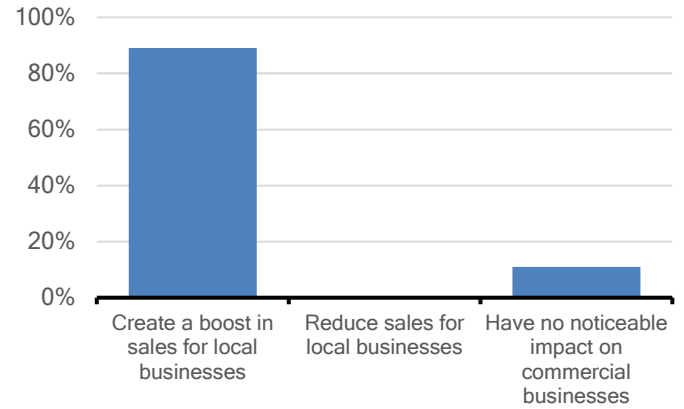
Impact of additional homeownership types on public services?

Source: SCRCOG Survey (n = 93)



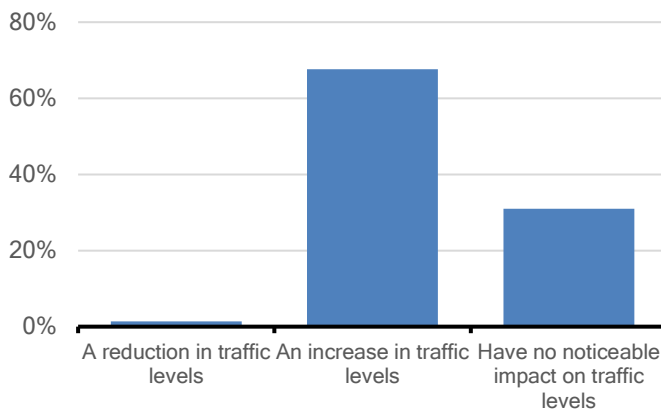
Impact of additional homeownership types on commercial business?

Source: SCRCOG Survey (n = 93)



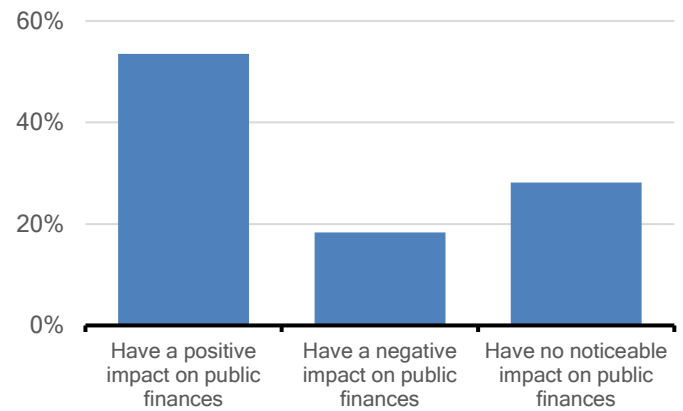
Impact of additional homeownership types on traffic levels?

Source: SCRCOG Survey (n = 93)



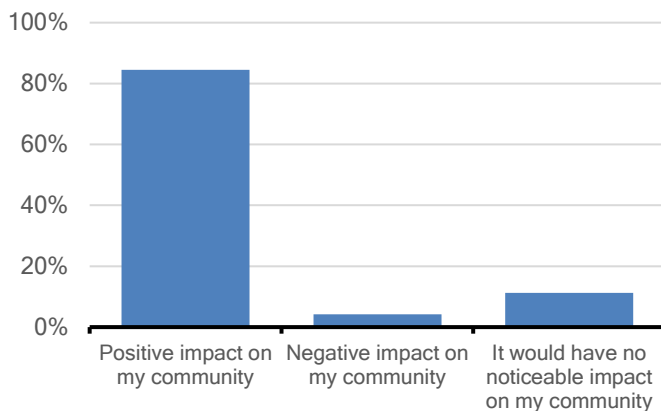
Impact of additional homeownership types on public finances?

Source: SCRCOG Survey (n = 93)



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

Source: SCRCOG Survey (n=93)

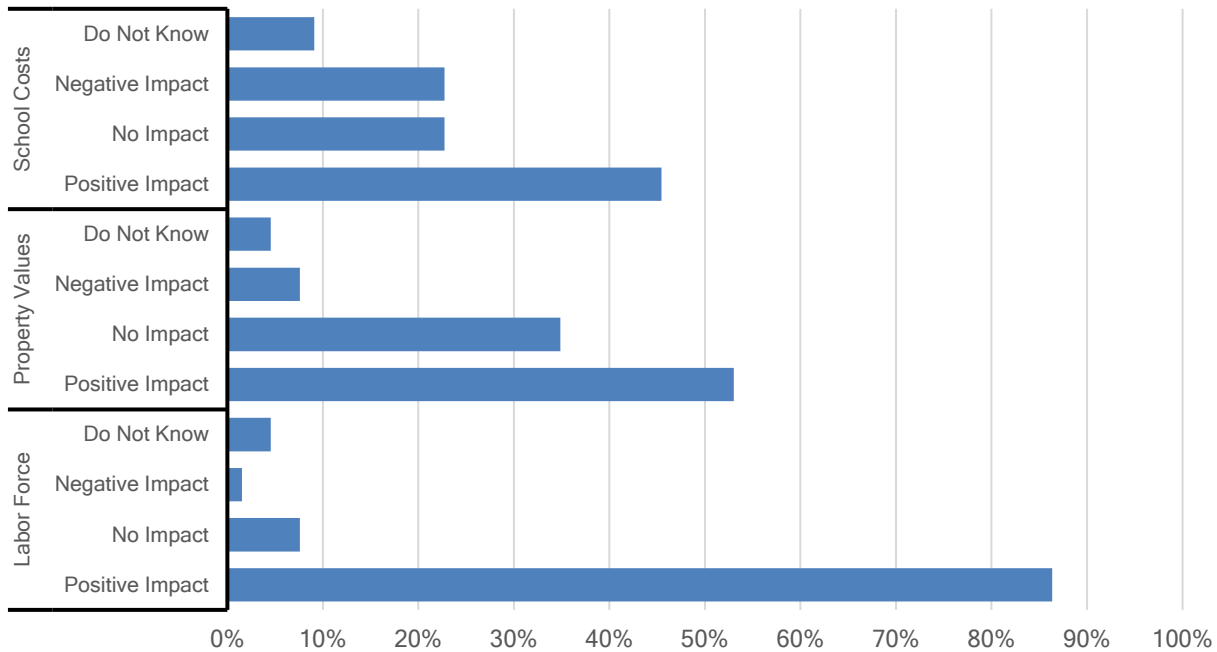


Community Impact

What type of impact would having new workers, families, and children in your community?

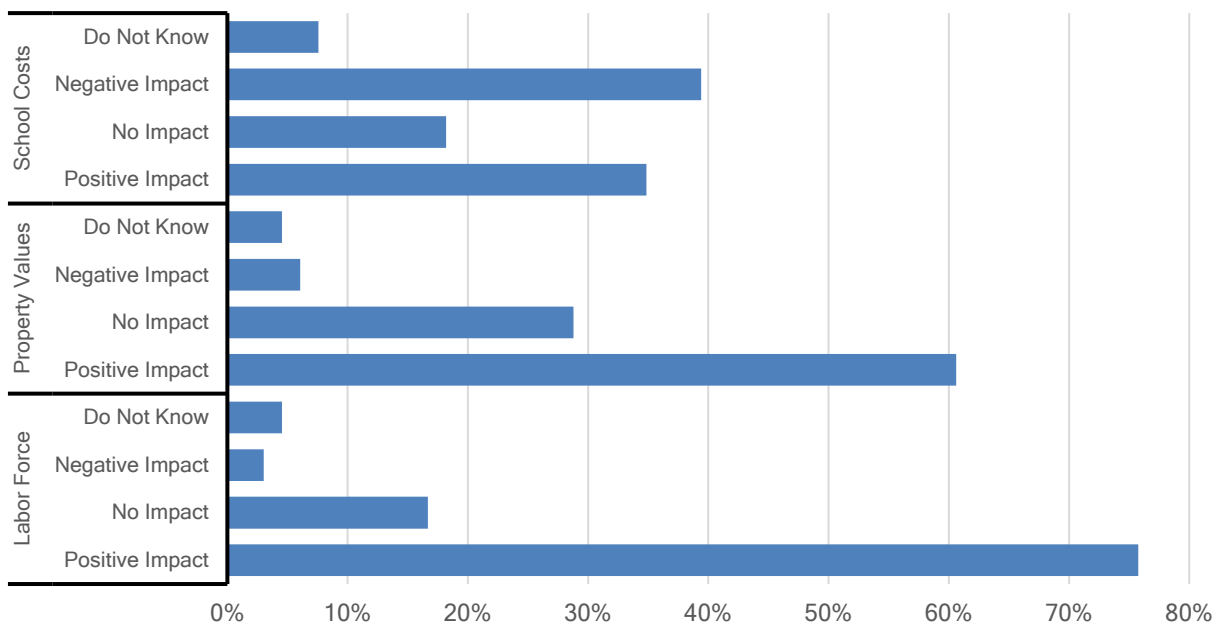
Impact of additional professional and service workers living in community?

Source: SCRCOG Survey (n=93)



Impact of having additional individuals and families with children living in community?

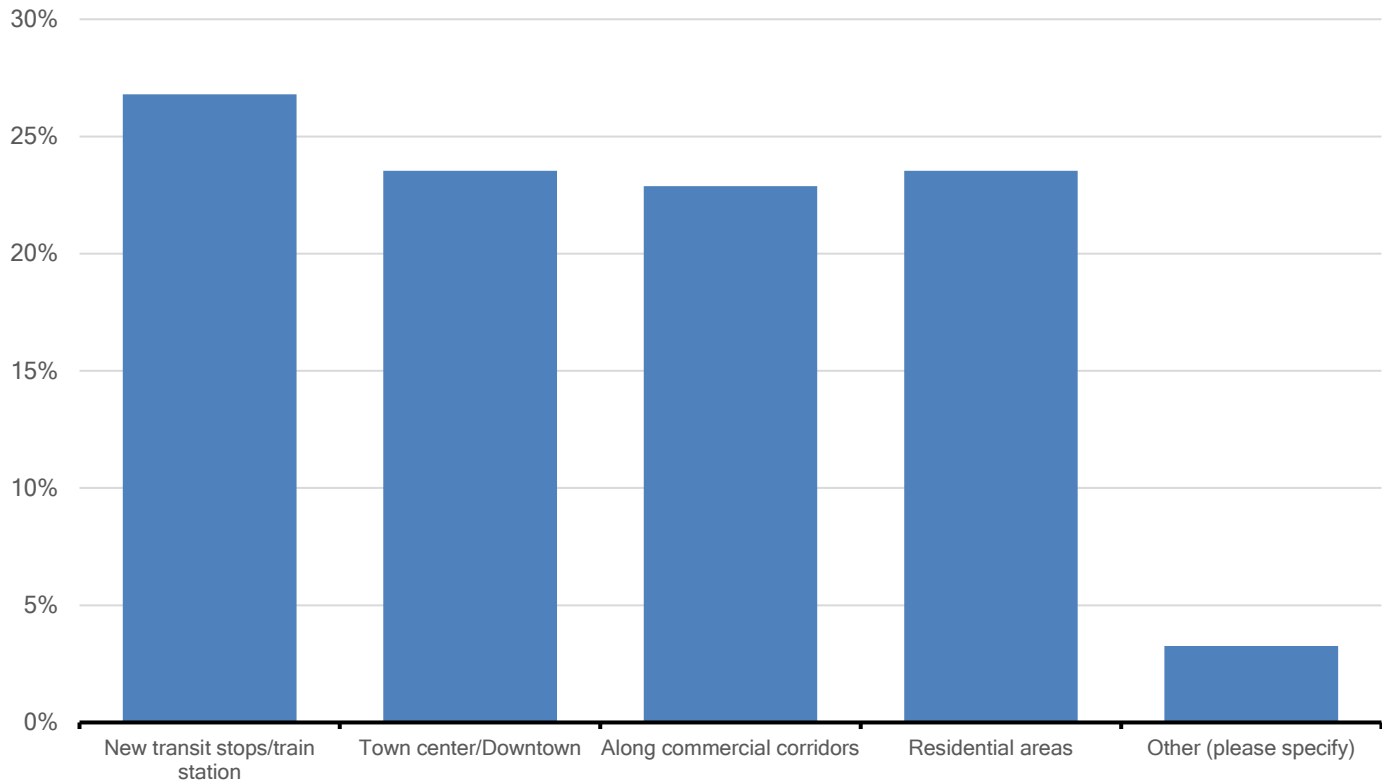
Source: SCRCOG Survey (n=93)



Priority housing locations and barriers to creating affordable pricing.

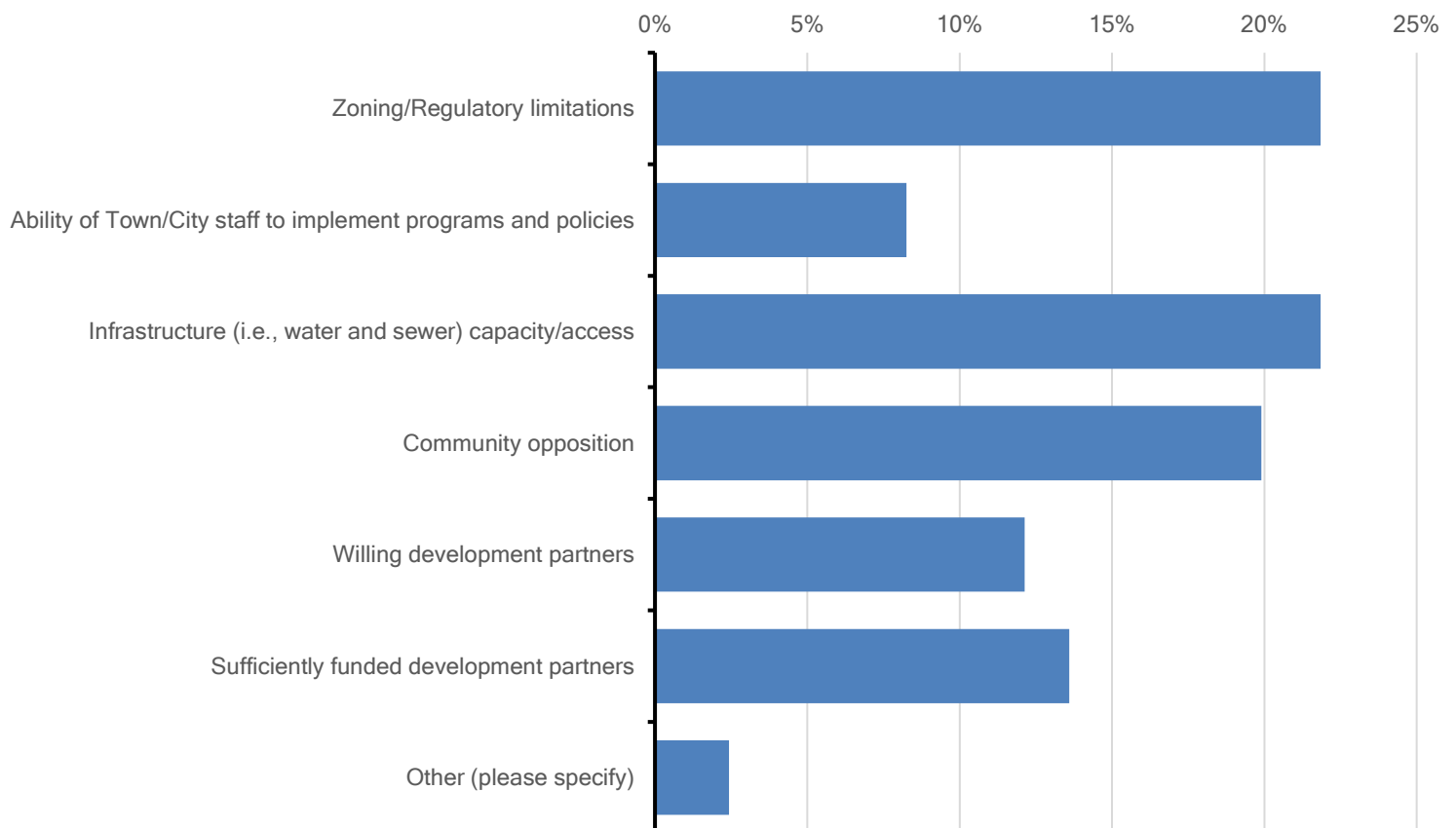
If new housing was constructed, what are priority locations in your community?

Source: SCRCOG Survey (n=93)



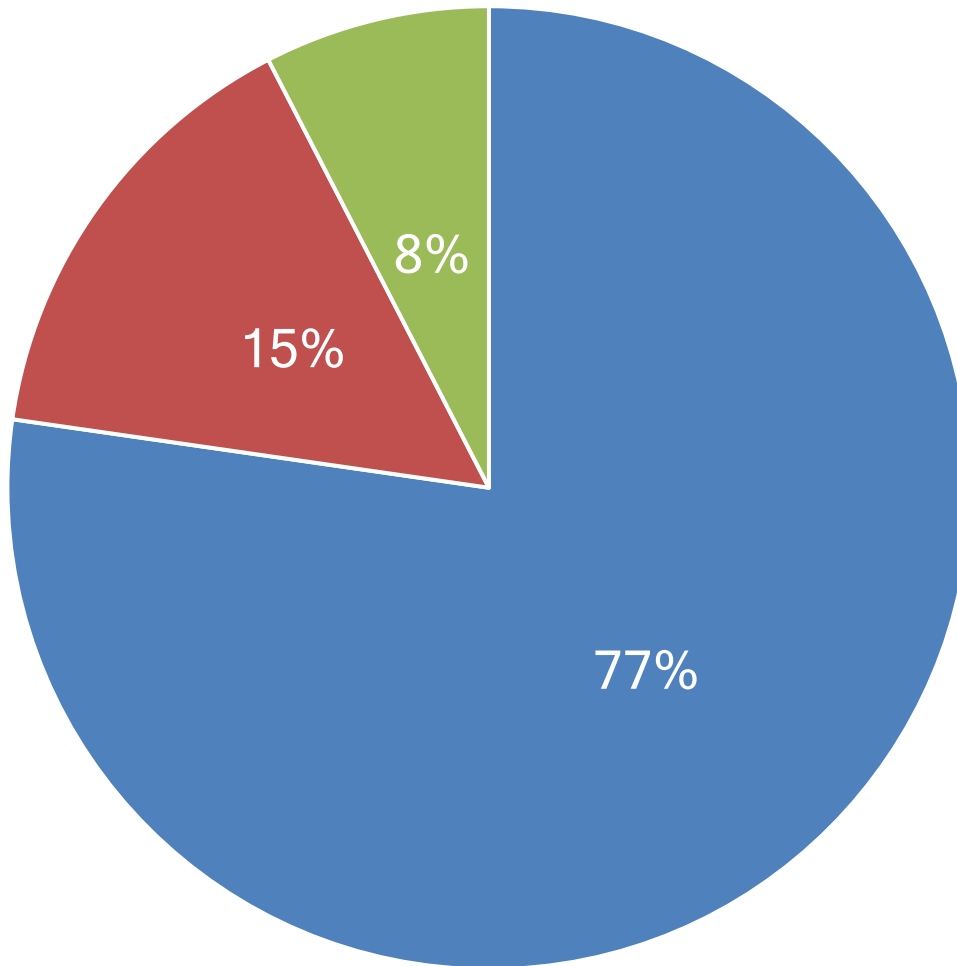
Do you feel there are any challenges to creating price appropriate housing for existing residents in your community?

Source: SCRCOG Survey (n=93)



In general, do you believe that your community has a responsibility to create housing options for individuals and families that you would like to live in your community, but cannot afford the current cost of housing?

Source: SCRCOG Survey (n=93)



- I believe my community has an obligation to create an opportunity for others that may not be able to afford to live in my community
- I do not believe my community has an obligation to create an opportunity for others that may not be able to afford to live in my community
- I am not sure

APPENDIX 2: AFFORDABLE HOUSING PLAN DATA SOURCES

American Community Survey 5-Year Estimates

The American Community Survey (ACS) is an ongoing survey that provides data every year covering a broad range of topics about social, economic, demographic, and housing characteristics of the U.S. population. The 5-year estimates from the ACS are "period" estimates that represent data collected over a period of time. The primary advantage of using multiyear estimates is the increased statistical reliability of the data for less populated areas and small population subgroups.⁴

| Data Product | Planned Release |
|--|--------------------------|
| 2015 - 2019 ACS 5-Year Estimates | December 10, 2020 |
| 2015 - 2019 5-year Public Use Microdata Sample | January 14, 2021 |
| 2016 - 2020 ACS 5-Year Estimates | March 17, 2022 |
| 2016 - 2020 ACS 5-Year Selected Population Tables | No Later than April 2023 |

Redfin Housing Market Data

Redfin is a real estate brokerage firm that publishes housing market data for metropolitan areas, cities, towns, neighborhoods and zip codes across the U.S. on a monthly basis. Data is aggregated from direct access to multiple local listing services as well as from proprietary data packages.⁵ Redfin data is released on a monthly basis.

Zillow Research

Zillow Research provides data and analysis about the housing market in a publicly accessible set of data sources ranging from home value indices to transaction trends and valuation estimates for local housing markets.⁶ Zillow data is released on a monthly basis.

Zumper Rental Data

Zumper is an online rental marketplace that provides market trend reports for communities across the U.S. All rental units posted on Zumper each month are aggregated into these

⁴ [US Census Bureau](#)

⁵ [Redfin Market Data](#)

⁶ [Zillow Research](#)

market reports, providing median rent prices by the number of bedrooms in a rental unit.⁷ This data source only provides information on units that are on the market for rent at any point in time. It does not provide lease rates on every rental unit in the geography. Data is released on a monthly basis.

CT Department of Economic and Community Development

The CT DECD releases annual housing construction reports that track the number of construction permits issued each year, by the number of units, as well as the number of demolition permits issued. Data is collected for each city and town and posted on an annual basis.⁸

HUD Comprehensive Housing Affordability Strategy Data (CHAS Data)

HUD CHAS data is a set of customized tabulations of the American Community Survey (ACS). The primary purpose of CHAS data is to demonstrate the number of households in need of housing assistance based on the estimates provided by the US Census Bureau. The most recently released HUD CHAS data is for the period of 2014 - 2018, which was released on September 29, 2021. HUD CHAS data releases typically lag the ACS 5-year estimates meaning its release is contingent on US Census Bureau releases.⁹

OnTheMap, US Census Bureau

The US Census Bureau's OnTheMap web tool provides access to the Census Bureau's Longitudinal and Employer Household Dynamics Origin-Destination Employment Statistics (LODES). The LODES dataset tracks changing spatial employment patterns at fine geographic scales such as the county subdivision (municipal level). OnTheMap releases LODES data on an annual basis, the most recent schedule is as follows¹⁰:

| Data Product | Planned Release |
|--------------|-----------------------|
| LODES 2018 | December 8, 2020 |
| LODES 2019 | November 21, 2021 |
| LODES 2020 | Date not yet released |

⁷ [Zumper Rental Market Data](#)

⁸ [CT DECD](#)

⁹ [HUD CHAS Data](#)

¹⁰ [OnTheMap](#)

CT State Data Center

Managed by the Office of Policy and Management, the CT State Data Center¹¹ is an open data portal providing a wide range of data at different geographic scales across Connecticut. Depending on the data type, release dates may vary. The state and local population projections highlighted in this report, were published on August 31, 2017.

¹¹ [CT Data Center](#)