

CONDITIONS AND TRENDS RELATED TO HOUSING

Overview

The Town of Suffield is preparing a housing plan for the community. This housing plan is required by the Connecticut General Statutes (CGS Section 8-30j). The information in this booklet is intended to help identify housing-related conditions and trends in Suffield and promote discussion of possible issues.

DEMOGRAPHICS	2
Population Change	2
Age Composition	3
Household Size	4
Household Income.....	5
Race / Ethnicity.....	6
HOUSING INVENTORY	7
Housing Types / Mix	7
Housing Tenure	8
Housing Value.....	9
Gross Rent	10
HOUSING AFFORDABILITY.....	11
What Prices Are Considered "Affordable"	11
Availability of Naturally Occurring AH	12
Housing Cost Burden	13
Housing Counted As Affordable	14
Comparison Of AH Percent.....	15
AFFORDABLE HOUSING PRODUCTION	16
Affordable Housing Appeals - Exemption.....	16
Affordable Housing Appeals - Moratoria.....	17

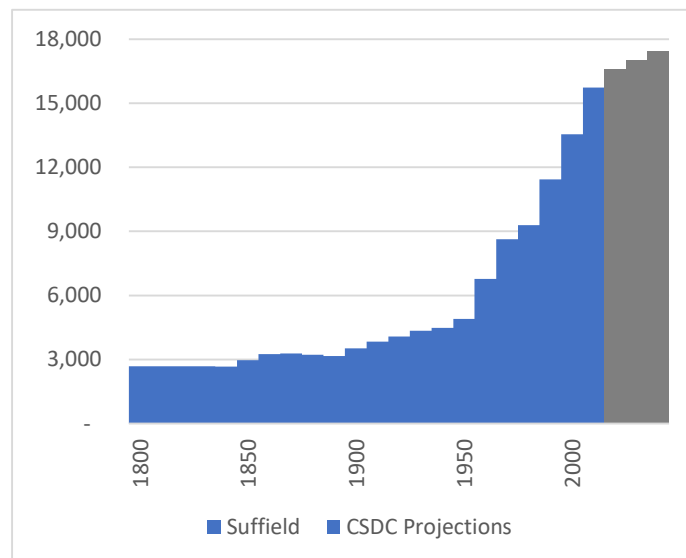
This report was prepared before the 2020 Census results were released. As a result, this report uses data from the American Community Survey which estimates socio-economic data based on a sampling of the population over a 5-year period. This sampling technique results in a "margin of error" and even some basic information (such as the number of housing units in Suffield) may be imprecise. However, the American Community Survey was the best information available at the time this report was prepared.

DEMOGRAPHICS

Population Change

Suffield's population is projected to continue to increase from about 16,500 residents today to about 17,500 residents in 2040.

More housing units will likely be needed to accommodate this population growth.



Historic Census Data (SOTS)/ CSDC Population Projections (DataHaven)

It is unclear how the population projection methodology treated the group quarters population (prison, private schools, nursing homes, etc.) and whether this would mask the demographic changes in the underlying population. As a result, it should be kept in mind that the growth projections for Suffield's resident population may be faster or slower than indicated. The 2020 Census results should provide some clarity.

DEMOGRAPHICS

Age Composition

The age composition of Suffield is trending older and the share of older residents is increasing.

A different mix of housing may be desirable to help better meet the needs and desires of:

- An older and aging population (size, accessibility).
- A younger population being left out (type, size, cost).

The median age in Suffield (half the people are younger and half are older) has been increasing - from 30.1 years in 1970 to 42.0 years in 2020. Since the median age estimate also includes the institutionalized population, the median age of the resident population is probably even older.

The general trend in Connecticut is for an increase in the number (and share) of older households due to the aging of the “baby boom” – people born between 1945 and 1965. During their lives, people may have different housing needs / preferences based on their age / lifestyle. Having a diverse housing stock provides options for people throughout their lives.

Area Median Ages

Granby	48
East Granby	44
East Windsor	44
Windsor Locks	44
Suffield	42
Enfield	41
<i>State</i>	<i>41</i>
<i>County</i>	<i>40</i>

CERC (2019)

Age Range	Potential Housing Needs / Wants
Infants / School Age (0 to 19)	<ul style="list-style-type: none"> • Typically live with parents / guardians
Young Adults (20 to 34)	<ul style="list-style-type: none"> • Rental housing / Starter homes for a variety of incomes / lifestyles
Middle Age (35 to 54)	<ul style="list-style-type: none"> • Homes for growing families and/or a variety of incomes / lifestyles
Active Adults (55 to 64)	<ul style="list-style-type: none"> • Trade up / trade down homes for a variety of incomes / lifestyles
Mature Adults (65 to 75)	<ul style="list-style-type: none"> • Aging in place / Low maintenance homes for a variety of incomes / lifestyles
Senior Adults (75 plus)	<ul style="list-style-type: none"> • Aging in place / Low maintenance homes • Housing with services / housing for fixed incomes / Tax relief

It is unclear how the American Community Survey treated the group quarters population (prison, private schools, nursing homes, etc.) and whether this would mask the age characteristics of the underlying population. As a result, it should be kept in mind that the median age data for Suffield's resident population may be higher or lower than indicated. The 2020 Census results should provide some clarity.

DEMOGRAPHICS

Household Size

Household sizes in Suffield are smaller than the county or state average. More than half of all housing units are occupied by one or two people.

Smaller housing units with universal accessibility may provide options to meet the needs of a variety of people.

The average number of people living in a housing unit (called household size) is much smaller today than it has been in years past. This is due to people living longer, smaller family sizes, divorce, cost of living, life-style patterns, and other factors.

	Average HH Size		Average HH Size
1960	n/a	East Windsor	2.67
1970	3.10	<i>County</i>	<i>2.65</i>
1980	2.85	<i>State</i>	<i>2.65</i>
1990	2.67	Suffield	2.60
2000	2.55	Enfield	2.60
2010	2.55	Granby	2.56
2020	--	East Granby	2.51
	US Census	Windsor Locks	2.47
		US Census (B25010)	

People may be surprised to learn that more than half (57%) of all housing units in Suffield are occupied by one or two people.

	2019
1 person living alone	19%
2 people (possible couple)	38%
3 people (possible small family)	21%
4+ people (possible large family)	22%
US Census (S2501)	

The American Community Survey (ACS) estimates that Suffield had about 2,257 people living in group quarters (private schools, nursing homes, prison, etc.) in 2019. However, according to State reports, the prison population in Suffield decreased from about 2,200 inmates in 2016 to about 1,500 inmates in 2021 so there is some imprecision in the ACS estimate.

As a result, it should be kept in mind that the data for Suffield's resident population may be higher or lower than indicated. The 2020 Census results should provide some clarity.

DEMOGRAPHICS

Household Income

Suffield's median household income is higher than the county and the state and Suffield has fewer households earning less than \$100,000 per year.

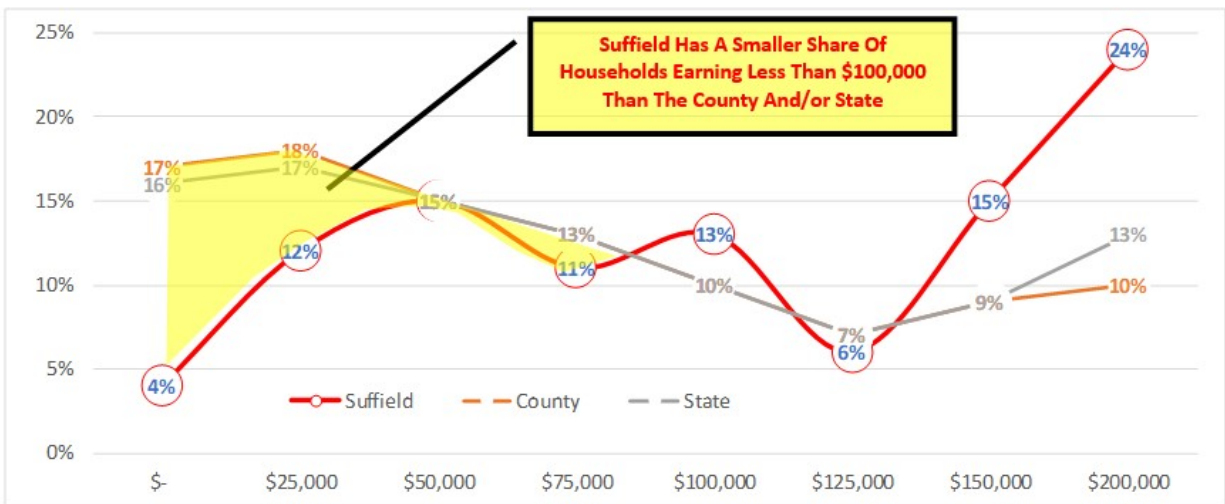
Suffield's median household income (\$105,777) is higher than the county (\$69,936) and the state (\$73,781). Suffield has fewer households (42%) earning less than \$100,000 per year than the county (63%) and the state (61%).

The United Way of Connecticut estimates that about 14% of Suffield's households fall into the category of being asset limited, income constrained, but employed ("ALICE"). Such households earn more than the Federal Poverty Level but less than the basic cost of living.

Town	Median HH Income	% ALICE and Poverty
Granby	\$111,220	14%
Suffield	\$105,777	15%
East Granby	\$93,385	25%
East Windsor	\$75,056	30%
<i>State</i>	<i>\$73,781</i>	<i>27%</i>
Enfield	\$73,494	31%
<i>Hartford County</i>	<i>\$69,936</i>	<i>--</i>
Windsor Locks	\$67,072	31%

CERC / United Way Of Connecticut

Annual Household Income



American Community Survey 5-Year Average (2019) Table B19001

DEMOGRAPHICS

Race / Ethnicity

Suffield has less racial / ethnic diversity than the County or the State.

Since the town-wide estimates include people living in group quarters (prison, private schools, etc.), the resident population may be even less diverse.

	Suffield (Overall)	Suffield (Exc. Group Quarters)	County	State
White, non-Hispanic	80%	n/a	63%	68%
Hispanic / Latino	8%	n/a	17%	15%
Black, non-Hispanic	8%	n/a	13%	10%
Asian, non-Hispanic	2%	n/a	5%	4%
Native American	<1%	n/a	<1%	<1%
Other Race / Multiracial	2%	n/a	2%	2%

CERC / US Census - Table B03002

The American Community Survey (ACS) estimates that Suffield had about 2,257 people living in group quarters (private schools, nursing homes, prison, etc.) in 2019. According to State reports, the racial composition of the prison population in 2020 was about 76% black and Hispanic (about 1,161 inmates of the total population of 1,510 inmates).

As a result, it should be kept in mind that the racial composition data for Suffield's resident population may be different than indicated. The 2020 Census results should provide some clarity.

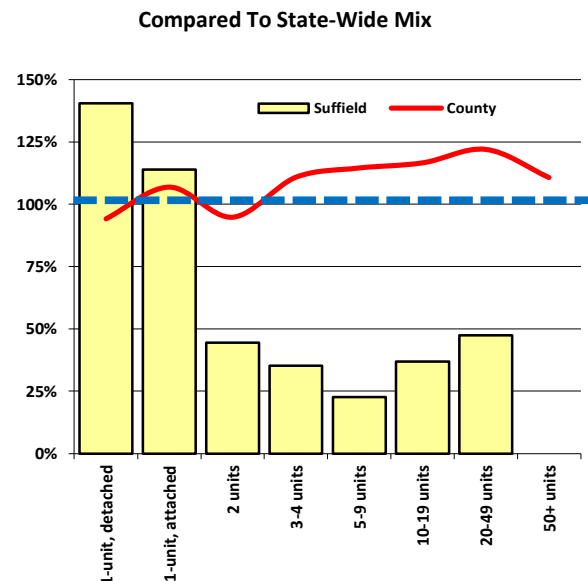
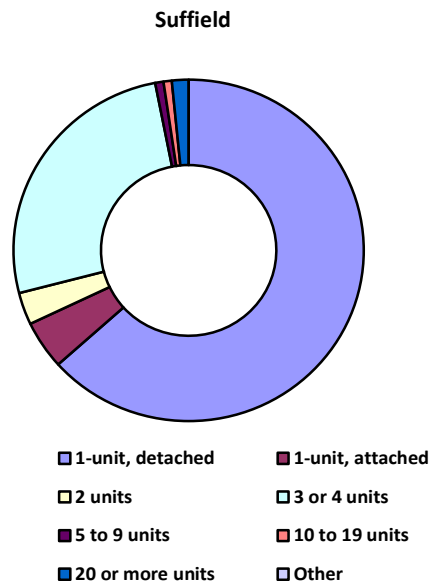
HOUSING INVENTORY

Housing Types / Mix

Suffield has about 5,601 housing units. About 83% are single-family detached units. Another 6 percent are single-family attached units (townhouses).

Compared to the county and the State, on a percentage basis, Suffield has:

- A higher share of single-family detached units
- A higher share of single-family attached units
- A lower share of two-family and multi-family units (3+ units)



American Community Survey, 5-Year Estimate (2019)

	Suffield	Share	County	State
1-unit, detached	4,637	83%	55%	59%
1-unit, attached	344	6%	6%	5%
2 units	204	4%	8%	8%
3 or 4 units	170	3%	10%	9%
5 to 9 units	69	1%	6%	5%
10 to 19 units	78	1%	4%	4%
20 to 49 units	92	2%	4%	3%
50 or more units	0	0%	6%	6%
Other	7	0%	1%	0%

American Community Survey 5-Year Estimates (2019) / Table B25024

HOUSING INVENTORY

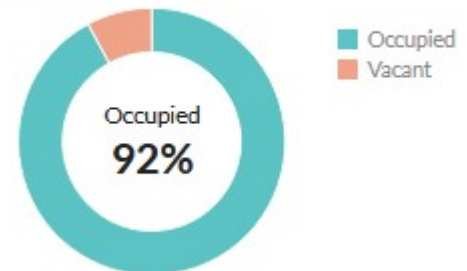
Housing Tenure

Suffield has a larger share of owner-occupied housing units than the County or the State.

About 92% of the housing units in Suffield are occupied. The other units are vacant since they are for rent, for sale, kept for seasonal or occasional use, etc.

Hartford County	93%
Connecticut	90%

Occupied vs. Vacant

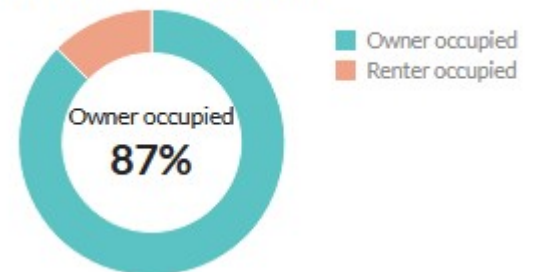


censusreporter.org (Suffield overview)

About 87% of the occupied housing units in Suffield are owner-occupied and about 13% are renter occupied.

Hartford County	63%
Connecticut	65%

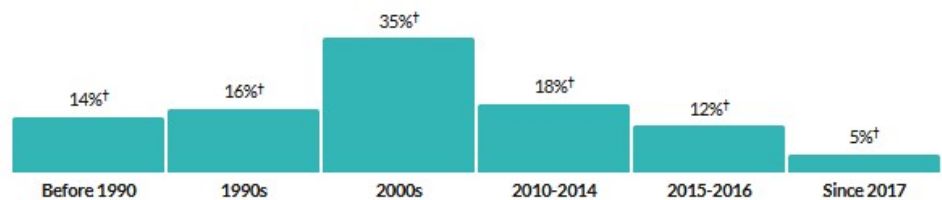
Ownership of occupied units



censusreporter.org (Suffield overview)

About 65% of residents have lived in Suffield longer than 10 years (before 2010) and about 30% of Suffield residents have lived here longer than 20 years.

Year moved in, by percentage of population



censusreporter.org (Suffield overview)

HOUSING INVENTORY

Housing Value

The median sales price in Suffield in 2019 was higher than that for the County or the State.

Suffield has a smaller share of lower cost ownership units than the County or the State.

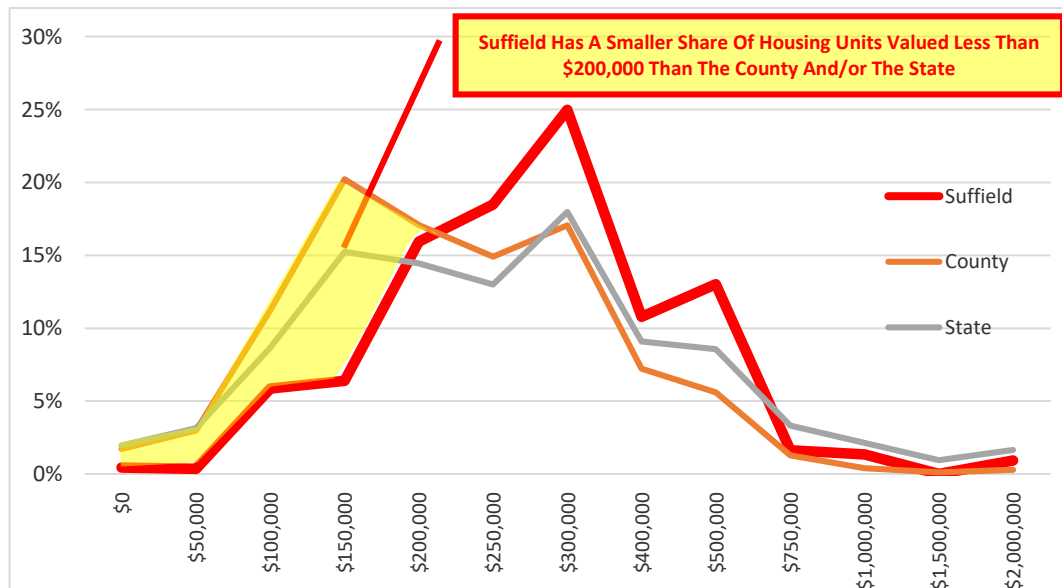
The median sales price in Suffield in 2019 was higher than that for the County or the State.

As can be seen from the figure below, Suffield has a smaller share of lower cost ownership units than the County or the State.

Town	Median 2019 Sale Price
Granby	\$296,800
Suffield	\$293,300
East Granby	\$288,000
<i>State</i>	<i>\$270,100</i>
<i>Hartford County</i>	<i>\$235,300</i>
East Windsor	\$204,300
Windsor Locks	\$190,400
Enfield	\$185,000

CERC

Estimated Value / Sales Price



American Community Survey, 5-Year Estimate (2019) (Table B25075)

HOUSING INVENTORY

Gross Rent

The median gross rent in Suffield in 2019 was higher than that for the County, the State, and adjacent towns.

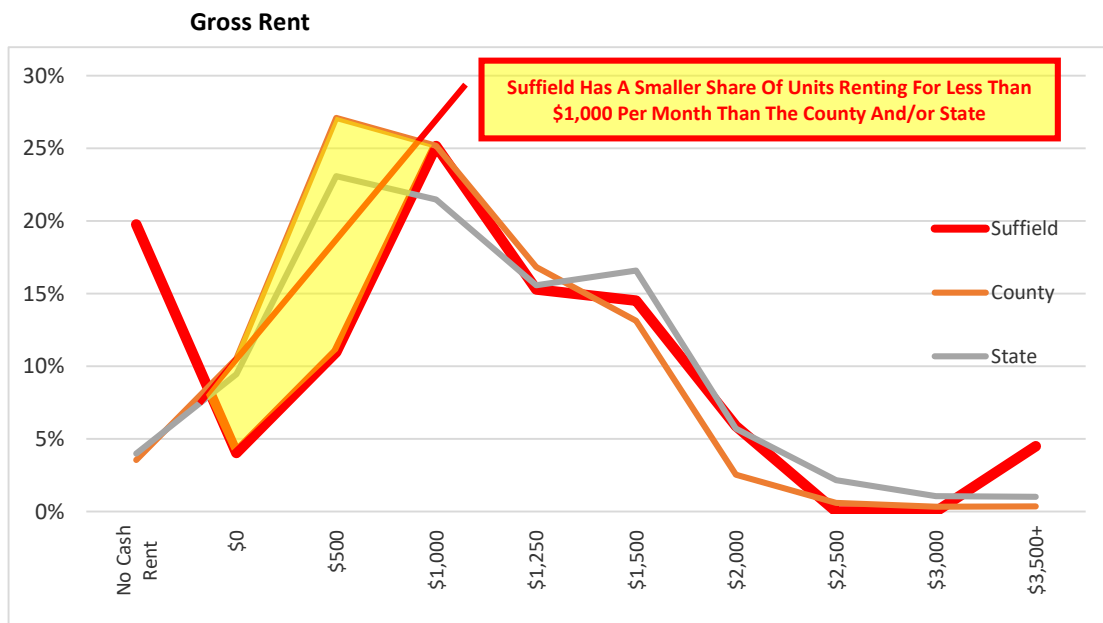
Suffield has a number of units with no cash rent but then has smaller share of lower cost rental units than the County or the State.

The median sales price in Suffield in 2019 was higher than that for the County or the State.

As can be seen from the figure below, Suffield has a number of units with no cash rent (almost 20%) but then has a smaller share of lower cost rental units than the County or the State.

Town	Median 2019 Rent
Suffield	\$1,290
East Windsor	\$1,201
Windsor Locks	\$1,139
<i>State</i>	<i>\$1,123</i>
Enfield	\$1,109
<i>Hartford County</i>	<i>\$1,044</i>
East Granby	\$914
Granby	\$909

CERC



American Community Survey, 5-Year Estimate (2019) (Table B25063)

HOUSING AFFORDABILITY

What Prices Are Considered “Affordable”

Affordable housing is housing which can be afforded by a variety of people. It means adding more options and choices.

Housing is considered “affordable” if the occupants spend less than 30% of their income on it. Most housing-related programs look at affordability for households earning 80 percent or less of *the area median income* (not local median income) and, for Suffield, the relevant area is the Hartford metropolitan region.

	1 person	2 people	3 people	4 people	5 people
Median Income	\$ 68,180	\$ 77,920	\$ 87,660	\$ 97,400	\$ 105,192+
80% of Median	\$ 54,544	\$ 62,336	\$ 70,128	\$ 77,920	\$ 84,154 +
60% of Median	\$ 40,908	\$ 46,752	\$ 52,596	\$ 58,440	\$ 63,115 +

US Department of Housing and Urban Development (2020)

Maximum Monthly Gross Rent - Allocating 30% of income to housing cost and distributing household size to unit size, the above incomes translate to the following maximum rents:

	1 person	2 people	3 people	4 people	5+ people
	Studio	1 BR	2 BR	3 BR	4 BR
80% of Median	\$ 1,364	\$ 1,558	\$ 1,753	\$ 1,948	\$ 2,104 +
60% of Median	\$ 1,023	\$ 1,169	\$ 1,315	\$ 1,461	\$ 1,578 +

Maximum Sale Price - Allocating 30% of income to housing cost and distributing household size to unit size, the above incomes translate to the following maximum sales price:

	1 person	2 people	3 people	4 people	5+ people
	Studio	1 BR	2 BR	3 BR	4 BR
80% of Median	\$196,089	\$216,148	\$232,588	\$247,358	\$254,609 +
60% of Median	\$134,331	\$145,130	\$151,754	\$158,656	\$158,388 +

Maximum sale price based on a 30-year fixed-rate mortgage @ 3.50% with a 20% down payment (per State DOH guidelines). Funds available to service mortgage determined by deducting the following from the monthly housing allocation (utilities, real estate taxes, insurance, and an allowance for a possible condominium fee).

HOUSING AFFORDABILITY

Availability of Naturally Occurring AH

Suffield may have hundreds of units which sell or rent at affordable prices ...

However, such units they are not recognized by the State if they do not meet State criteria:

- Assisted housing,
- Households receiving rental or mortgage assistance, or
- Deed-restricted to sell or rent at affordable prices.

Comparing the maximum gross rent (or maximum sale price) which eligible households can afford to pay with Suffield's housing stock indicates that Suffield may have hundreds of units which sell or rent at affordable prices.

However, such units are not recognized by the State if they do not meet State criteria:

- Assisted housing,
- Households receiving rental or mortgage assistance, or
- Deed-restricted to sell or rent at affordable prices.

	60% of Median	80% of Median
Maximum Gross Rent (3 people - 2 BR)	\$ 1,461	\$ 1,948
Possible Number of Rental Units	344	443
Maximum Sale Price (4 people - 3 BR)	\$158,656	\$247,358
Possible Number of For Sale Units	343	1,266
Possible Total Number Of Units	687	1,707

Possible number of rental units estimated based on taking maximum gross rent for the most common rental size (2BR) and estimating the number of units that exist in Suffield below that gross rent based on the gross rent data reported on page 10. Units with no cash rent (128 units) not included. A similar methodology was used for maximum sales price based on a 3BR unit and the sales price data reported on page 9.

The above estimates of potential "naturally occurring" affordable housing is based on the American Community Survey data. This information is being compared to information in the Assessor database on the estimated market value of properties

HOUSING AFFORDABILITY

Housing Cost Burden

Almost 1,100 households in Suffield (about 1 in 5 households) are considered cost burdened since they are spending more than 30% of their income on housing.

It is estimated that about 1,087 households in Suffield (about 21% of the total number of households) are cost burdened:

- About 800 owner households are cost burdened (about 18 percent of all owner households) and
- About 287 renter households are cost burdened (about 44 percent of all renter households).

OWNERS	Percent Of Income Spent On Housing			Percent At 30% or more
	Less than 20 percent	20 to 29 percent	30 percent or more	
Less than \$20,000	0	0	0	n/a
\$20,000 to \$34,999	0	51	219	81%
\$35,000 to \$49,999	34	68	117	53%
\$50,000 to \$74,999	125	237	241	40%
\$75,000 or more	2,302	835	223	7%
TOTAL	2,461	1,191	800	18%

RENTERS	Percent Of Income Spent On Housing			Percent At 30% or more
	Less than 20 percent	20 to 29 percent	30 percent or more	
No Cash Rent	128	0	0	0%
Less than \$20,000	0	0	48	100%
\$20,000 to \$34,999	1	0	85	99%
\$35,000 to \$49,999	0	12	99	89%
\$50,000 to \$74,999	6	76	55	40%
\$75,000 or more	126	0	0	0%
TOTAL	261	88	287	45%

Housing Cost Burden

According to a recent publication from the Regional Plan Association (RPA), “a household is generally considered to be housing cost-burdened if it spends more than 30% of its income on housing costs.

Housing cost burden means households have less financial flexibility and may have difficulty affording other necessities like food, transportation, and medical expenses; this is especially true for lower-income households. Cost-burdened households are also at greater risk of eviction or foreclosure.”

People who make more than the area median income may choose to spend more than 30% on housing and may be able to afford to do so.

However, households earning less than the area median income may be forced to spend more than 30% on housing even though they may not be able to “afford” it.

HOUSING AFFORDABILITY


Housing Counted As Affordable

Suffield has 367 housing units which meet State criteria.

This represents 6.7% of the housing stock. The number of housing units in the equation will reset once the 2020 Census is released. A municipality is exempt from the Affordable Housing Appeals Procedure (CGS Section 8-30g) if 10% of the housing stock meets the State definition.

- **Assisted Housing (296 units)** – Developments which received government financing predicated on being affordable. *This number will generally stay stable from year to year.*

72% of units are
elderly / disabled



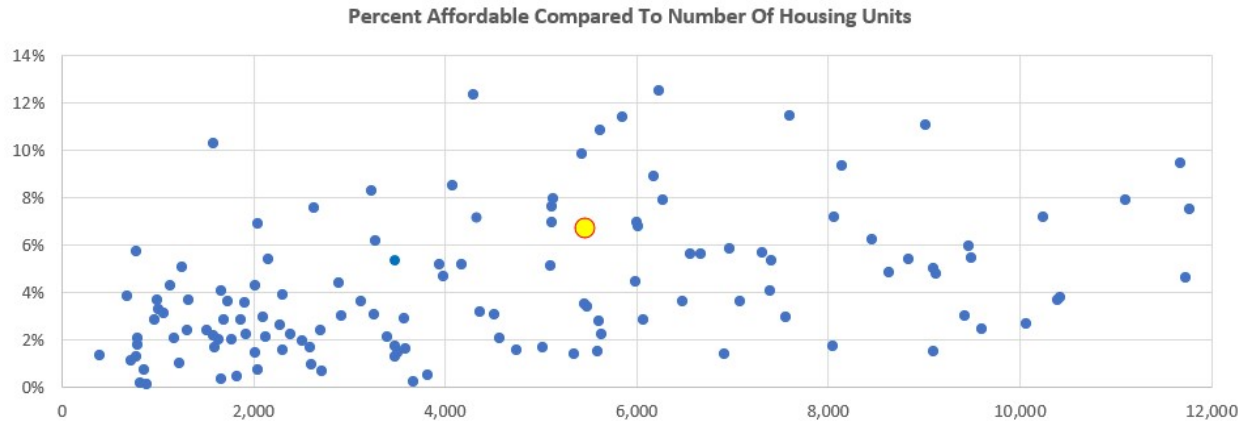
Project Name	Street Address	Family (84)	Elderly / Disabled (212)	Occ. Date
Broder Place	125 Bridge Street	0	20	1988
Laurel Court	133 Bridge Street	0	30	1971
Maple Court	81 Bridge Street	0	20	1967
Park Place	45 Bridge Street	0	40	1984
Suffield by the River	7 Canal Road	0	102	
The Hamlet/Brookhill Village/Stonybrook Village	East Street South / Emily Way)	84		

- **Rental Assistance (5 units)** – Financial assistance to qualifying households who then chose to rent housing in Suffield (unit locations are not disclosed for privacy reasons). *This number will fluctuate from year to year.*
- **CHFA / USDA Mortgages (51 units)** – Mortgage financing assistance to qualifying households who then chose to purchase a home in Suffield (unit locations are not disclosed for privacy reasons). *This number will fluctuate from year to year.*
- **Deed-Restricted (15 units)** – Units which are deed-restricted to sell or rent at affordable price. *This number will fluctuate over time as new units are added and as deed restrictions expire.*

Expiration Date	Street (s)	Duration	Total
2021	Heather Lane (3), Mountain Laurel Way (4)	20 years	7
2022	Primrose Lane (2), Mountain Laurel Way (1), Suffield Meadow Drive (1)	20 years	4
2028	Ellison Street (4)	30 years	4

HOUSING AFFORDABILITY Comparison Of AH Percent

Suffield compares well with peer communities in terms of the share of affordable units relative to community size.



SIMILAR SIZE

Municipality	Ranked By # Units	% AH (av = 5.7%)
Clinton	6,065	2.82%
Mansfield	6,017	6.76%
Cromwell	6,001	6.95%
Ledyard	5,987	4.41%
Derby	5,849	11.39%
North Branford	5,629	2.22%
Winchester	5,613	10.81%
Old Saybrook	5,602	2.77%
New Fairfield	5,593	1.50%
East Hampton	5,485	3.39%
Suffield	5,469	6.66%
Tolland	5,451	3.49%
Windsor	5,429	9.82%
Orange	5,345	1.37%
Stafford	5,124	7.94%
Griswold	5,118	6.94%
Plymouth	5,109	7.61%
Coventry	5,099	5.12%
East Windsor	5,045	14.01%
Old Lyme	5,021	1.63%
Oxford	4,746	1.52%

SIMILAR AH %

Municipality	# Units (av = 7,192)	Ranked By % AH
Plymouth	5,109	7.61%
Wilmington	2,637	7.55%
Windsor	11,767	7.52%
Plainville	8,063	7.17%
South Windsor	10,243	7.15%
Canton	4,339	7.12%
Cromwell	6,001	6.95%
Griswold	5,118	6.94%
Canterbury	2,043	6.90%
Mansfield	6,017	6.76%
Suffield	5,469	6.66%
Stratford	21,091	6.39%
East Lyme	8,458	6.21%
Thomaston	3,276	6.17%
Stonington	9,467	5.93%
Seymour	6,968	5.81%
Glastonbury	13,656	5.72%
Franklin	771	5.71%
Bethel	7,310	5.66%
Ellington	6,665	5.58%
Brookfield	6,562	5.58%

NOTE – Percentages will reset once 2020 Census housing counts are issued.

AH Appeals Procedure

Communities are potentially subject to the Affordable Housing Appeals Procedure (codified as CGS Section 8-30g) when less than 10 percent of the housing stock meets State criteria (see page 14).

In communities subject to the Procedure, a qualifying development containing affordable units does not have to comply with local zoning regulations and can only be denied if public health or safety is materially affected.

If a qualifying affordable housing development is denied, the burden of proof is on the Town to justify the reasons for the denial.

There are two ways that a community would not be subject to the Affordable Housing Appeals Procedure:

- One or more four-year moratoria, and/or
- An exemption.

AFFORDABLE HOUSING PRODUCTION

Affordable Housing Appeals - Exemption

Suffield would need to add about 218 affordable units to be exempt from the Affordable Housing Appeals Procedure.

A community can become exempt from the Affordable Housing Appeals Procedure when more than 10 percent of the housing stock meets State criteria.

The 2010 housing count for Suffield was 5,469 units. It is estimated that the 2020 Census housing count for Suffield will be 5,844 units.

As a result, Suffield would need to have 585 State-recognized affordable units in order to become exempt. Suffield has 367 State-recognized affordable units at the present time.

In other words, Suffield would need to **add at least 218 State-recognized units** to become exempt.

If Suffield does not add affordable housing units at least at the same pace as market rate units are being built, it will fall behind and the number of units required to become exempt will continue to grow.

AFFORDABLE HOUSING PRODUCTION

Affordable Housing Appeals - Moratoria

Suffield obtained a four-year moratorium (through December 2023) from the Affordable Housing Appeals Procedure.

Suffield will need 106 HUEP for a second moratorium.

A community can obtain a four-year moratorium from the Affordable Housing Appeals Procedure when it has accumulated enough "Housing Unit Equivalent Points" (HUEP) to meet or exceed two percent of the Town's housing count from the most recent Census.

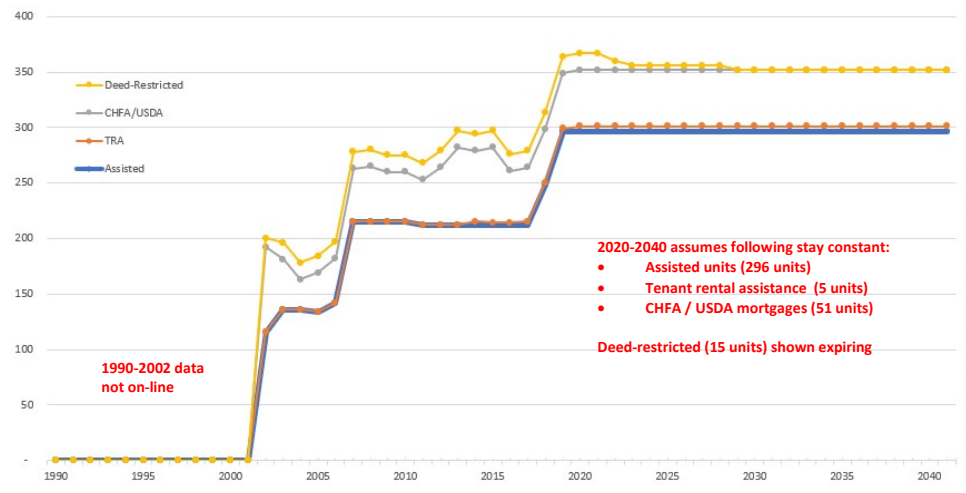
Suffield obtained a moratorium in 2020 based on having accumulated 120 HUEP (109.38 points were needed).

It is estimated that the 2020 Census housing count for Suffield will be 5,844 units. Thus, to obtain a second moratorium, it is estimated that Suffield will need to have accumulated 116.88 HUEP (the housing count will reset based on the 2020 Census). Since 10.62 points carried over from the recent application, Suffield will need another 106.26 points for another moratorium.

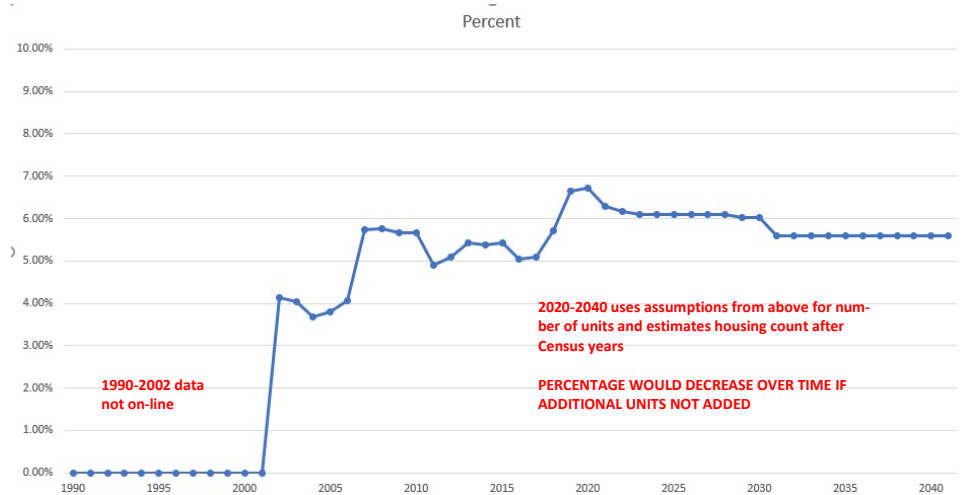
Housing unit equivalent points are based on housing created after 1990 and points are awarded upon occupancy as indicated below:

Housing Type	HUEP If Rented	HUEP If Owned
Family Units Affordable @ 40% AMI	2.50	2.00
Family Units Affordable @ 60% AMI	2.00	1.50
Family Units Affordable @ 80% AMI	1.50	1.00
Elderly Units Affordable @ 80% AMI	0.50	0.50
Mobile Manufactured Home (MMH) In A Resident-Owned MMH Park		
MMH Units Affordable @ 60% AMI	2.00	2.00
MMH Units Affordable @ 80% AMI	1.50	1.50
Potential Bonus Points		
Elderly Units (If at least 60% of the units submitted as part of the moratorium application are family units)	0.50	0.50
Market Rate Units In Set-Aside Development	0.25	0.25
Family Units In An Approved Incentive Housing Development	0.25	0.25
3-Bedroom Units	0.25	0.25
Other Units In A Resident-Owned MMH Park	0.25	0.25

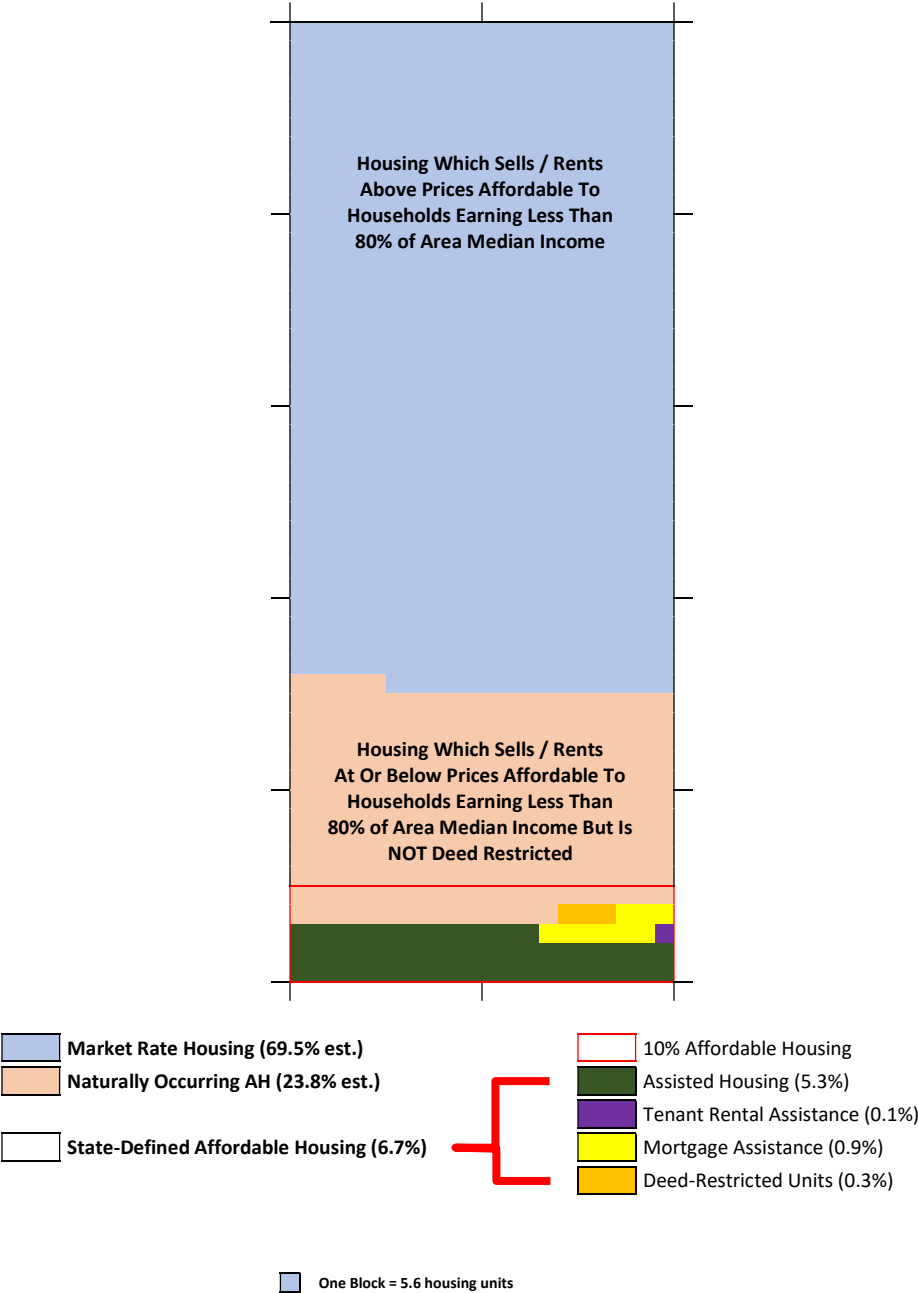
History / Projection Of NUMBER of State-Recognized Affordable Housing Units



History / Projection Of PERCENT of State-Recognized Affordable Housing Units



Generalized Depiction of Suffield’s Housing Composition



Notes & Comments

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Planimetrics

70 County Road, Simsbury, CT 06070 860-913-4080