TOWN OF SUFFIELD

SUFFIELD SOCIAL SERVICES COMMISSION (SSSC)

The Social Services Commission will their Regular Bi-Monthly Meeting, Thursday, March 10, 2022 at 8:30 am Teleconference Call via Zoom

REGULAR BI-MONTHLY MEETING AGENDA

- 1. Introductions & Roll Call
- 2. Review and Approve Minutes from the January 13, 2022 Meeting
- 3. Public Comment may call in to conference call, not video chat
 - a. https://us02web.zoom.us/j/88037318196?pwd=U0ZhTVNUNDBVNWcrdThyOUgxVE9Udz09

Meeting ID: 880 3731 8196

Passcode: 882124

Call in telephone number: 1 301 715 8592 88037318196#

- 4. Welcome and discussion with First Selectman Colin Moll
- 5. Department Reports
 - a. Suffield Youth Services
 - b. Suffield Community Aid
 - c. Suffield Senior Center
- 6. New Business
 - a. Acceptance of Rob Michalman's resignation and nominations for Chair and Vice Chair
 - b. Consideration of impact of isolation on older adults (see attachment)
 - c. Consideration of Suffield data from (see attachment)
- 7. Old Business
 - a. Affordable Housing Draft Plan (see attachment)
 - b. Hartford Foundation Community Development Grant update
- 8. Adjournment

Respectfully submitted,

Connie Irwin, Recording Secretary

c: Town Clerk Commission Members Department Members







DONATE

MENTAL HEALTH

< Elderly people make up 75% of COVID-19 deaths. Many more have died from isolation

February 19, 2022 · 8:01 AM ET

5-Minute Listen

PLAYLIST Download

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SCOTT SIMON, HOST:

Senior citizens - people over 65 - account for 16% of the U.S. population but 75% of deaths from COVID-19, according to the CDC. Doctors say there are even more deaths that are harder to figure among seniors who've been isolated but die from causes that may be related to extended loneliness and isolation.

As we enter a third year of this pandemic, we wanted to know more about its impact on older Americans. We've reached Dr. Rachel Weiskittle, assistant professor at the University of Colorado in Colorado Springs. Thank you so much for being with us.

RACHEL WEISKITTLE: Thank you for having me.

SIMON: So loneliness can also be lethal. We've learned that.

WEISKITTLE: Yes, that's absolutely true.

SIMON: Help us understand how we should see that.

WEISKITTLE: Recent studies have indicated that loneliness has the same impact on mortality as smoking up to three cigarettes a day. It has such a negative impact on

physical and mental health that it's recognized as a public health risk. For example, Japan and the United Kingdom have appointed a minister of loneliness to try to combat the risks of loneliness and isolation. And there has been a lot of particular focus on the way these risks affect older adults specifically.

SIMON: In the early days of the pandemic, it was thought especially important to keep elderly people, who were considered to be the most vulnerable medically, isolated from possible infection. How does that look now? Have we learned something from that?

WEISKITTLE: Well, we've learned of the importance of social interactions that we might not typically characterize as social but that make up a lot of our social landscape. So one example that happens with older adults quite often is perhaps having a home health aide or having a medical appointment. We might not typically characterize that as a social experience. But if that is one of the few people that you are interacting with physically in your week-to-week, then that actually makes up a big part of your social experience.

SIMON: You talk to a lot of seniors, Dr. Weiskittle. It's easy for them to sometimes feel written off and left out, isn't it?

WEISKITTLE: Something that has been difficult for older adults throughout this pandemic is that places where they feel safe and socially engaged, like senior centers or faith communities, for example, are places that have also been shut down. And when you consider that these spaces are some of the only times where they feel really heard and understood by others because we are in such an ageist society that does tend to overlook the needs of older adults - and compounded by the impact of living in a society that doesn't even recognize you as often, in the media or in TV shows you're not really represented, and it can be really easy to feel overlooked in all aspects of your life.

SIMON: Throughout this pandemic, we've heard phrases like, well, they were 80. What do you expect?

WEISKITTLE: Yeah, that was something that shocked me. At the very beginning of the pandemic, I remember that. Even, like, suggesting that older adults should be sacrificed or that they would be proud to sacrifice their own lives or their own health for the sake of the general community just because so many people were expressing a loud desire for things to return back to normal - and just because someone is older, it doesn't mean that their life is worth any less or that they have less life to live.

SIMON: Dr. Weiskittle, may I ask, given your area of expertise, if you - have you lost a lot of seniors who are friends these past couple of years?

WEISKITTLE: I have, sadly. I've lost quite a few older adult patients of mine, and it has been very difficult. And I've also experienced loss on a personal level. My grandmother was in a retirement home. My grandfather is there with her, but he's in a memory care unit there. And my grandmother passed away just the end of 2021. And many of my family members say that she didn't die from a strict medical condition, but that she died from loneliness because none of us were able to visit her for the entirety of the pandemic until those very, very last few months.

And we could see her health decline physically throughout that entire time, even though there wasn't anything the doctors could really pinpoint in exactly what was going on. Physical health outcomes unfortunately leading to increased mortality risks have been seen all over the country because there are so many older adults that haven't been able to touch another human that they love or interact with family members for almost two years. That's a really, really long time.

SIMON: Well, I'm sorry for your loss, for your losses. Dr. Rachel Weiskittle is a geropsychologist and assistant professor at the University of Colorado. Thank you for all of your time, Doctor.

WEISKITTLE: Thank you.

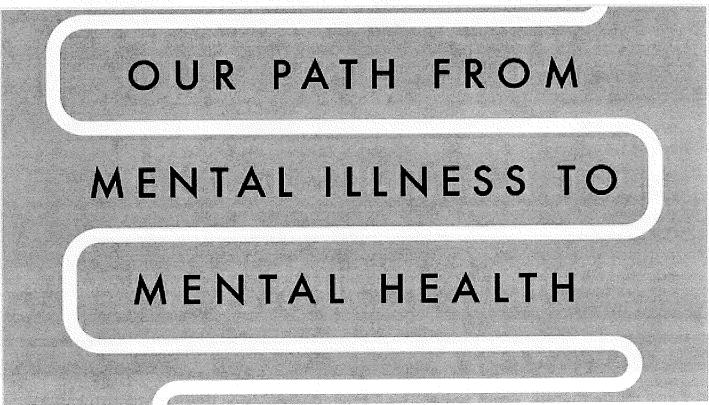
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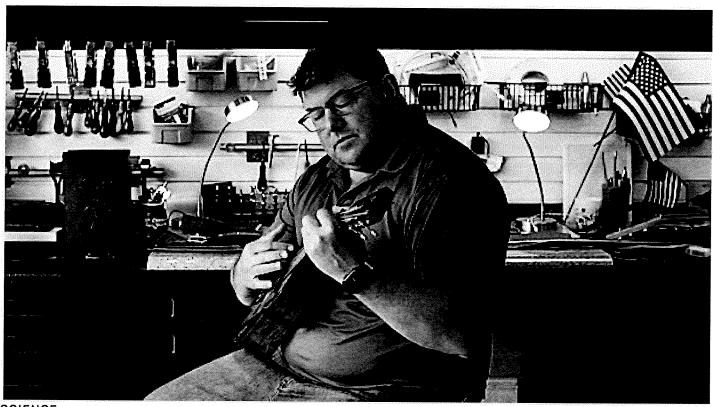
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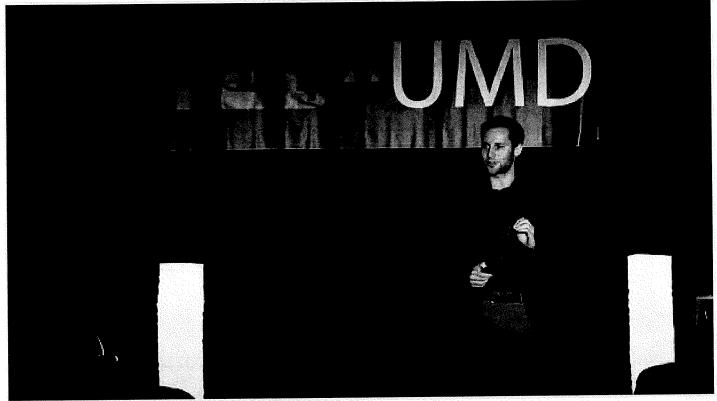
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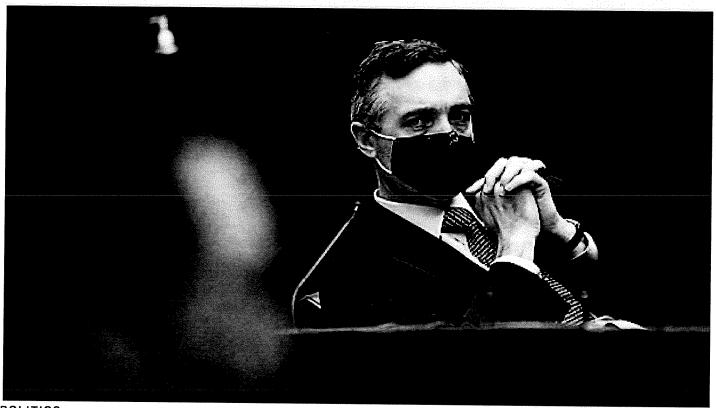


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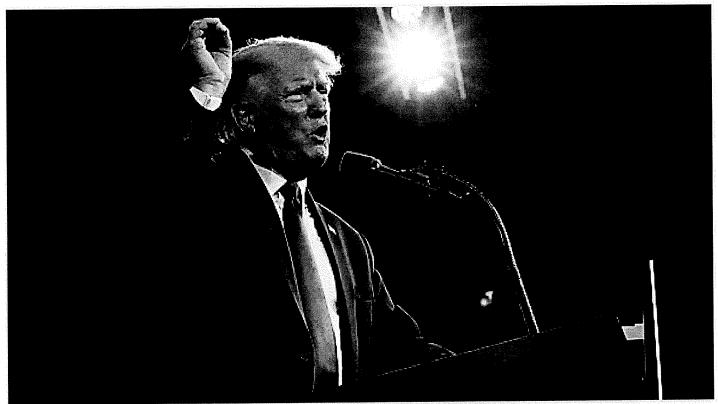
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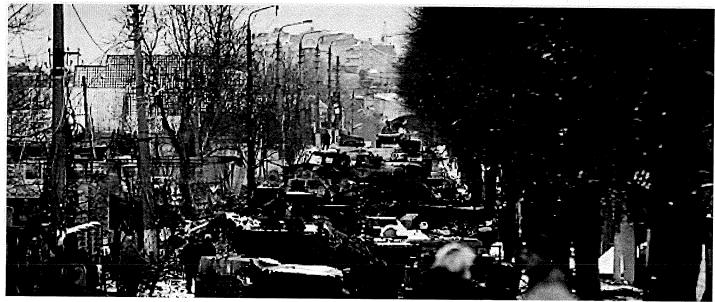


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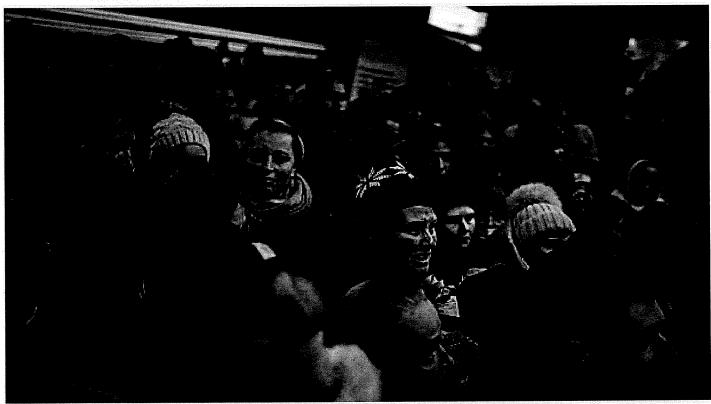


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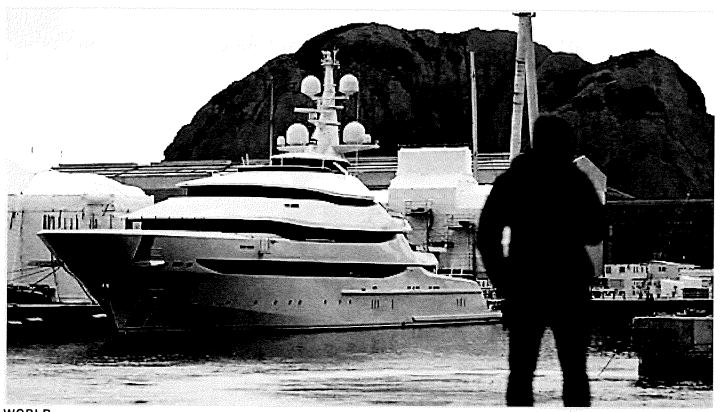


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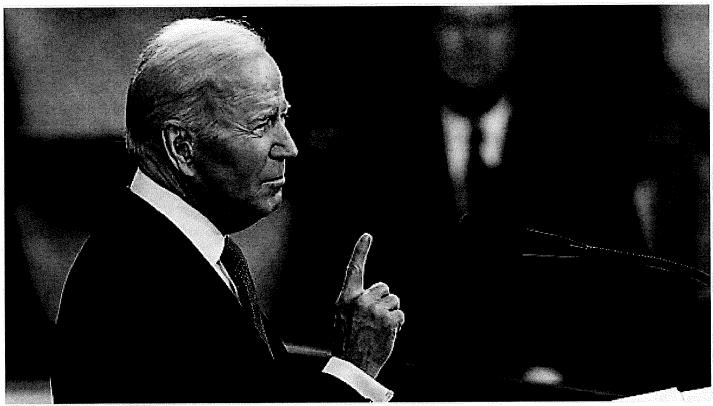
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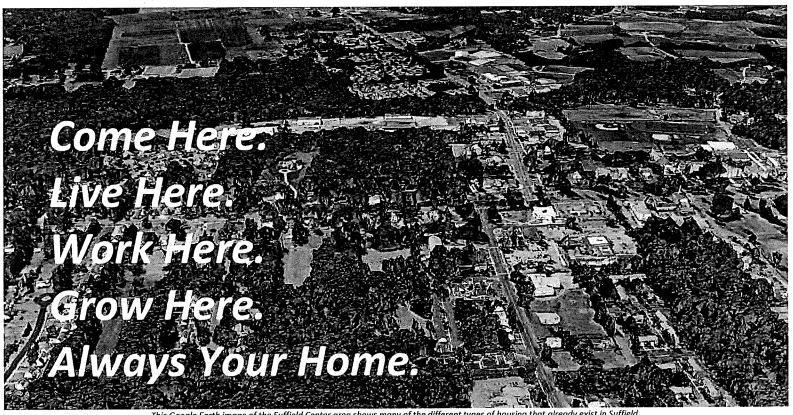
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SUFFIELD

2022-27 Housing Plan



This Google Earth image of the Suffield Center area shows many of the different types of housing that already exist in Suffield.

Affordable Housing Plan Advisory Committee Board of Selectmen

February 22, 2022

Revised Draft For AHPAC Endorsement - 2/14/22

Table Of Contents

PLANN	ING FOR HOUSING CHOICES	2
1.	Overview2	
BACKG	ROUND INFORMATION	4
1.	What Does "Housing Choice" Mean?4	
2.	What Is "Affordable Housing"?6	
3.	How Many State-Recognized Units Are There?7	
4.	Reasons For Addressing Housing8	
5.	Summary Of Needs10	
6.	Affordable Housing Appeals Procedure11	
CURRE	NT HOUSING POLICIES	. 12
1.	Plan of Conservation And Development	
2.	Zoning Regulations	
3.	Zoning Map	
сомм	UNITY INPUT	. 16
1.	Overview	
2.	Greatest Housing Needs	
3.	Possible Strategies	
STRATE	GIES	. 18
1.	Review / Update The Zoning Regulations18	
2.	Guide Housing Locations / Design	
3.	Get Configured To Promote Affordable Housing21	
4.	Address Deed-Restricted Housing	
5.	Evaluate Increasing Assisted Housing	
6.	Continue Encouraging Affordable Housing Within The Existing Housing Stock25	

Hiding In Plain Sight

The Google Earth image on the cover of the Suffield Center area shows many of the different types of housing that already exist in Suffield.

Historic homes (single-family)



Rental apartments (Suffield West)

Dormitories at Suffield Academy

Rental housing above businesses

> Multi-family condominiums

Elderly housing (Housing Authority)

units

Newer subdivision

WELCOME!



February 22, 2022

To The Suffield Board Of Selectmen,

This document is a DRAFT of the 2022-27 Housing Plan for Suffield. This Plan was prepared over an eight-month period by an Affordable Housing Plan Advisory Committee made up of members of local boards, commissions, organizations, and residents.

This DRAFT Plan has been endorsed by the Affordable Housing Plan Advisory Committee and is now being forwarded to the Board of Selectmen with a recommendation for adoption. Adoption of a Plan by June 1, 2022 is required by Section 8-30j of the Connecticut General Statutes.

This Housing Plan is the first step in a journey towards diversifying housing options and choices in Suffield to help meet the housing needs of current and future residents, particularly with regard to housing affordable to people and households of all ages, incomes, and characteristics. By all of us working together, we can help people come here, live here, work here, and grow here. Suffield can always be your home and their home.

Sincerely,

Affordable Housing Plan Advisory Committee

<u>Town of Suffield</u>

Come Here.

Live Here.

Work Here.

Grow Here.

Always Your Home.



PLANNING FOR HOUSING CHOICES

"Housing is absolutely essential to human flourishing."

Without stable shelter, it all falls apart."

> Matthew Desmond, American Sociologist Princeton University

1. Overview

The Town of Suffield has adopted this Housing Plan for the community as required by Connecticut General Statutes (CGS Section 8-30j). The Plan was adopted by the Board of Selectmen on _______ 2022 and is for the 2022-27 period.

The Town of Suffield has long recognized the need for housing options and choices and much has been accomplished over the years:

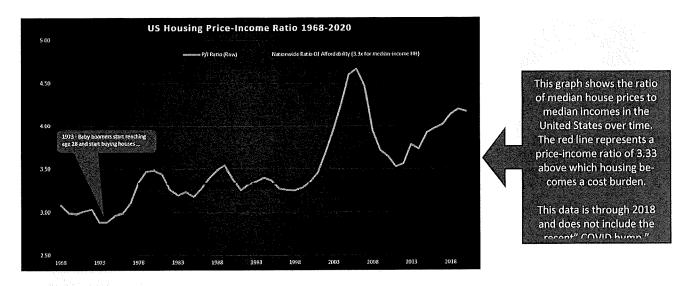
- Creating 70 assisted housing units for lower income elderly and disabled persons by the Suffield Housing Authority.
- Creating another 142 assisted housing units for lower income elderly and disabled persons by other organizations.
- Establishing 84 units for low- and moderate-income households (with more units approved) by a private developer.
- Establishing additional housing units deed-restricted for a period of time at prices affordable to low- and moderate-income households.
- Providing for the development of multi-family apartments and condominiums in Suffield.
- Enabling accessory dwelling units to help meet a range of housing needs.

As a result of these and other efforts, Suffield was granted a 4-year moratorium from the "Affordable Housing Appeals Procedure" (codified in CGS Section 8-30g), due to the number of affordable housing units created.

Yet, the Board of Selectmen and other Town agencies recognize that housing affordability and housing choices have become even more significant issues over time and that more needs to be done. It is important to note that this Housing Plan addresses two things:

- How Suffield can expand the range of housing choices in the community in order to better continue to meet the needs of present and future residents, and
- How Suffield can increase the number of affordable housing units in the community (as required by CGS Section 8-30j).

Revised Draft For AHPAC Endorsement - 2/14/22



Housing prices have risen faster than incomes, benefitting those who own existing housing but challenging others:

- Younger persons and families may have to wait longer to accumulate the down payment required to purchase housing and are locked out of the tax benefits that accrue to homeowners.
- Renters are subject to rents at the limit of affordability because few apartments are available and they cannot afford to purchase homes.
- Older residents may be unable to afford the housing they have due to taxes and maintenance expenses on fixed incomes but there may not be affordable and/or appropriate options available to them.

In addition, the age composition of Suffield is changing and people are seeking different types of housing to meet their needs efficiently and effectively.

Addressing changing housing needs and promoting diverse housing opportunities are important for the Town of Suffield and its current and future residents. People's housing needs and desires change over the course of their lives and providing for a diverse mix of housing helps ensure that people of all ages and characteristics will be able to find housing in Suffield to meet their needs.

GOAL

Come Here. Live Here. Work Here. Grow Here. Always Your Home.

Seek to provide for a variety of housing choices in Suffield for people and households of all ages, incomes, and characteristics.



BACKGROUND INFORMATION

1. What Does "Housing Choice" Mean?

Very few people live in the same residence – or even the same type of residence – throughout their entire life.

People may have lived in a two-family dwelling when they were born, moved into a small detached home some years later, lived in a dormitory while in college or the military, rented an apartment near their first job, became a first-time homebuyer, traded up to a larger home as circumstances allowed, and then thought about "down-sizing" later in life.

Housing choice is about having multiple options for housing rather than just one type of housing. It means people can have the freedom and flexibility to decide what type of housing works best for their unique situations while staying in the community of their choice. It can include rental apartments, condominiums, small detached homes, accessory dwelling units, and a variety of other housing flavors. Not everyone wants or needs a single family detached house.

This concept is sometime referred to as a "housing ladder" where people can move to other rungs on the housing ladder based on the physical characteristics and/or housing price that fits them best.

Housing Ladder

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Housing Choices Benefit A Wide Variety Of People



30% Threshold

The 30% threshold for housing affordability started about a century ago and was based on the rule of thumb of a week's wages for a month's housing.

In the late 1960s, as part of housing related legislation adopted at that time, this was modified to 30% guideline

For people who earn above average incomes, they can generally find housing they find affordable – even if they end up spending more than 30 percent of their income on it. Since their income is larger, they can rearrange their spending and not have to forgo food, transportation, medical care, or other expenses.

However, households with below average incomes may have to forego other basic expenses if they spend more than 30% of their income on housing.

2. What Is "Affordable Housing"?

From a public policy perspective, housing is considered affordable if a household spends less than 30 percent of their income on it.

As a result, the common use of the term "affordable housing" refers to housing for persons and households <u>earning less than average incomes</u> (typically 60% to 80% of area median income). Housing costs are much more likely to be a burden for these households and trying to afford decent, safe, and sanitary housing may mean they have to forgo food, transportation, medical care, or other expenses.

It is important to note that affordable housing is not always low cost or low-income housing. The maximum sales price or rental rate that "affordable housing" is configured for is based on 80% of area median income and the numbers relevant to Suffield in 2021 are:

and the second of the	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 +

US Department of Housing and Urban Development (2021)

Distributing household size to unit size and allocating 30% of income to housing cost using the State methodology (Regulations of Connecticut State Agencies 8-30g-8) results in the following maximum rents and sale prices:

	Maximum Monthly Gross Rent (at 80% of Area Median Income)	Maximum Sale Price (at 80% of Area Median Income		
Studio	\$ 1,038	\$ 215,897		
1 BR	\$ 1,265	\$ 218,533		
2 BR	\$ 1,562	\$ 256,784		
3 BR	\$ 1,931	\$ 305,190		
4 BR	\$ 2,288	\$ 314,363		

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).

While there may be ownership units and rental units in Suffield which sell or rent at or below these amounts, the State Department of Housing only recognizes units which are <u>restricted</u> to sell or rent at these prices or below.

3. How Many State-Recognized Units Are There?

The State Department of Housing maintains a database of what it considers to be "affordable housing" for every <u>municipality</u> in Connecticut and it includes:

Type	Description	Suffield Units
Assisted Housing	Units which received government assistance and/or financing generally predicated on being affordable.	296
Deed-Restricted	Units which are deed-restricted to sell or rent at affordable price, usually for a defined period of time. (7 units expired in 2021, 4 expire in 2022, and 4 expire in 2028)	15
Rental Assistance	Financial assistance to qualifying households who then chose to rent housing in Suffield	5
CHFA / USDA Mortgages	Mortgage financing assistance to qualifying households who then chose to purchase a home in Suffield	51
	TOTAL	367

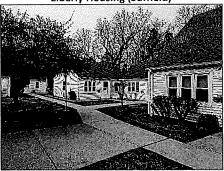
Suffield has 367 housing units which meet State criteria and this represents about 6.2% of Suffield's housing stock (preliminary 2020 Census data).

Examples Of Affordable Housing

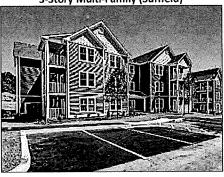
Single-Family Home (Suffield)



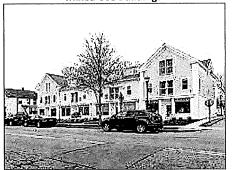
Elderly Housing (Suffield)



3-Story Multi-Family (Suffield)



Mixed Use Buildings



Assisted Housing

Elderly / Disabled (110 units)

- Broder Place (20 units)
 125 Bridge Street
- Laurel Court (30 units)
 133 Bridge Street
- Maple Court (20 units)
 81 Bridge Street
- Park Place (40 units)45 Bridge Street

Family (84 units)

 Brookhill Village (84 units)
 East Street South / Emily Way

Other (102 units)

Suffield by the River)7 Canal Road

Deed-Restricted Housing

- Heather Lane
- Mountain Laurel Way
- Primrose Lane
- Suffield Meadow Drive
- Ellison Street

4. Reasons For Addressing Housing

Suffield is seeking to address housing needs since <u>everyone needs housing</u> and for a variety of reasons. In fact, housing plays a part in almost every level of Maslow's "hierarchy of human needs":

PHYSIOLOGICAL NEEDS
(air, water, food, shelter, sleep)

Housing provides shelter to meet peo-

(air, water, tood, shelter, sleep

ple's physiological needs

SAFETY NEEDS

Housing helps meet people's need for safety and security

(safety, security, employment, health)

satety and security

SOCIAL NEEDS

Housing creates a sense of connection to

(friendship, belonging, intimacy)

a community

ESTEEM NEEDS (respect, relevance, prestige)

Housing builds confidence and enhances

self-esteem

SELF ACTUALIZATION

Housing creates the opportunity for people to contribute to their community and

achieve their full potential

And everyone wants housing that is affordable.

According to a 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, for a variety of reasons, feel <u>compelled</u> to spend more than 30% on housing even though they might not be able to "afford" it.

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American Community Survey (ACS) data estimates that about 1,087 households in Suffield (about one in five households) are considered cost burdened since they are spending more than 30% of their income on housing. These are current Suffield residents. Overall:

- 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).

<u>However, for households earning \$75,000 or less annually (about 80% of AMI),</u> the percentage which are cost burdened is:

- About 51 percent of those owner households (577/1,142), and
- About 55 percent of those renter households (287/522).

		Percent Of Income Spent On Housing			
OWNERS (Income Range)	<u>Total</u> <u>Number</u>	Less than 20 percent	20 to 29 percent	30 percent or more	Percent At 30% or more
Less than \$20,000	<u>50</u>	0	0	0	n/a
\$20,000 to \$34,999	<u>270</u>	0	51	219	81%
\$35,000 to \$49,999	219	34	68	117	53%
\$50,000 to \$74,999	<u>603</u>	125	237	241	40%
\$75,000 or more	<u>3,360</u>	2,302	835	223	7%
TOTAL	<u>4,502</u>	2,461	1,191	800	18%

		Percent Of Income Spent On Housing			
RENTERS (Income Range)	<u>Total</u> <u>Number</u>	Less than 20 percent	20 to 29 percent	30 percent or more	Percent At 30% or more
No Cash Rent (employer provided, etc.)	<u>128</u>	128	0	0	0%
Less than \$20,000	<u>48</u>	0	0	48	100%
\$20,000 to \$34,999	98	13	0	85	87%
\$35,000 to \$49,999	111	0	12	99	89%
\$50,000 to \$74,999	<u>137</u>	6	76	55	40%
\$75,000 or more	<u>126</u>	126	0	0	0%
TOTAL	648	261	88	287	44%

<u>Another reason for addressing housing is that the</u> Connecticut General Statutes (CGS) require that municipalities consider and address housing needs.

- State statutes (CGS Section 8-30j) require an affordable housing plan be adopted by June 2022 and updated every five years thereafter.
- State statutes (CGS Section 8-2) require that zoning regulations consider and address housing needs.
- State statutes (CGS Section 8-23) require that Connecticut municipalities prepare a Plan of Conservation and Development (POCD) and that such POCD consider and address housing needs.

Data Reliability

This report was prepared before the 2020 Census results were released. As a result, this report uses data from the American Community Survey which produces estimates based on a sampling of the population over a 5year 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.

Specific Needs in Suffield

During the process of preparing this Plan, Suffield's Social Services Advisory Board felt it important that residents understand that:

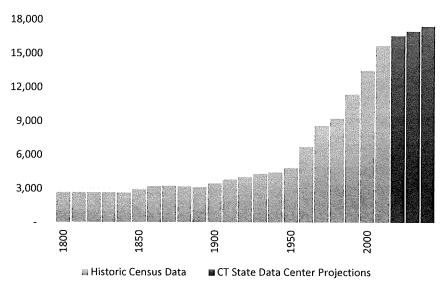
- A number of townspeople have had to move out of Suffield due to housing costs and would have benefitted from having more affordable housing available
- A number of people currently struggling with high housing costs
- Several families are challenged by housing costs while trying to keep adult disabled children in Suffield

The Social Services Advisory
Board felt it important the
Suffield residents understand
that:

- "Affordable housing' should not be equated with people's perception of "low-income housing"
- Avoiding affordable housing means that Suffield would be restricting who gets to stay in Suffield.

5. Summary Of Needs

1. More housing will be needed in Suffield to accommodate projected population growth (http://data.ctdata.org/visualization/population-projections-by-town).



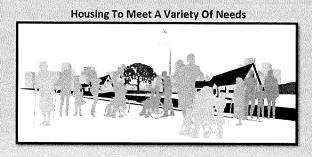
Historic Census Data (SOTS)/ CSDC Population Projections (DataHaven)

- 2. The median age in Suffield is getting older, the share of older residents is increasing, and average household sizes are getting smaller.
- 3. Suffield has some housing units which sell or rent at affordable prices but these units are not deed-restricted so they can become unaffordable.

Benefits Of Affordable Housing

People who live in <u>affordable</u> housing are more likely to succeed socially, academically, and professionally. Affordable housing can:

- Support positive health situations and outcomes.
- Create a positive environment for children and families.
- · Promote diversity of people and housing.
- Enable older adults to remain close to family and in the community



6. Affordable Housing Appeals Procedure

Connecticut passed a law in 1989 called the "Affordable Housing Appeals Procedure" (see sidebar). That law allows for an over-ride of local zoning regulations for certain affordable housing developments in communities where less than 10% of the housing stock meets State criteria. Suffield is subject to this procedure since the State-defined affordable housing count is at 6.2% (367 qualifying units compared to the preliminary 2020 Census housing count of 5,879 units).

Suffield has demonstrated its ability to establish affordable housing units and prefers to do so in accordance with its overall land use vision and in compliance with its land use regulations. Suffield can do this by:

- Becoming exempt from CGS Section 8-30g by having at least 10% of its housing stock meet State guidelines, or
- Obtaining a four-year moratorium from CGS Section 8-30g by adding housing unit equivalent points equal to 2% of its housing stock.

Suffield will need to add at least <u>220 affordable units to become exempt</u> from the Affordable Housing Appeals Procedure (10% of housing count at the time).

Suffield has obtained a four-year moratorium (through December 2023) from the Affordable Housing Appeals Procedure. Suffield will need approximately 118 housing unit equivalent points (HUEP) for another moratorium and it is estimated that Suffield has about 62 HUEP already. In other words, Suffield may only need <u>about 56 HUEP for another four-year moratorium</u>. The following chart shows the HUEP available for certain types of affordable units.

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	0.50	0.50
Mobile Manuf. Home (MMH) In A Resident-Owned Park		
MMH Units Affordable @ 60% AMI	2.00	2.00
MMH Units Affordable @ 80% AMI	1.50	1.50
Potential Bonus Points (added to points above)		
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

Affordable Housing Appeals Procedure

Connecticut passed a law in 1989 called the Affordable Housing Appeals Procedure (codified as CGS Section 8-30g) which provides as follows:

Communities are subject to the Affordable Housing Appeals Procedure when less than 10 percent of the housing stock meets State criteria (see page 7).

- Assisted Housing
- Deed-Restricted
- Rental Assistance
- CHFA / USDA Mortgages

In communities subject to the Procedure, a qualifying development containing affordable units <u>does not have to comply with local zoning regulations</u> 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.



CURRENT HOUSING POLICIES

1. Plan of Conservation And Development

2010 POCD

Town of Sufficid

2010 Plan
of
Conservation and Development

Magnet Suppose 25, 2011

Magnet Suppose 25, 2012

Strands strays by Suppose 27, 2012

Suffield is in the process of updating its 2010 Plan of Conservation and Development. Selected excerpts from the DRAFT UPDATE of "Chapter 5 – Residential Development" are presented here.

- The 2010 POCD recognized the need to encourage a more diverse housing stock including housing for all ages and economic circumstances.
- This plan recognizes that Suffield's rural-suburban residential development patterns, housing type, form, and density is likely to continue as it is today. However, the goal to create a diverse housing stock from the 2010 POCD carries over and the <u>Town</u> should take strides toward creating more affordable (workforce) housing.
- Guiding appropriate residential development is important because it is imperative that Suffield maintain and enhance the quality of existing neighborhoods while allowing for new growth. The balance will be providing for ways to encourage more affordable workforce housing at a scale that is compatible with existing land use patterns.
- It is important that Suffield maintain the existing neighborhoods that make it a great place to live. It is equally important to create new neighborhoods that enhance the appeal of <u>Suffield</u> through proper design.
- However, there is a need for more affordable starter homes and housing for elderly residents looking to downsize from their large single-family homes. This type of housing may take the form of condominiums, apartments, or other multi-family housing.

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Preliminary Strategies

A. Guide/Manage Residential Development

- 1. Guide the scale and pattern of future residential growth in ways that will provide compatible uses of land.
- 2. Continue to use the flexible residential development regulations to cluster residential development.
- 3. Carefully manage non-residential uses in residential zones including special permit uses.
- 4. Continue to guide development in relation to infrastructure capacity.
- 5. Continue to update land use regulations as needed to address housing needs and provide appropriate housing options.

B. Provide For A Variety Of Housing Types While Retaining The Overall Character Of Suffield

- 1. Review the Planned Development Apartment multifamily zoning regulations to determine if revisions are appropriate.
- 2. Consider creating transition zones that would encourage multifamily development as land uses transition from commercial to single family residential.
- 3. Consider expanding accessory apartment regulations on single-family residential properties to those other than family members or employees.
- 4. Consider revisions to the regulations for converting a single-family house into a multi-family house.

C. Provide For Housing That Is Affordable

- 1. Prepare an affordable housing plan for <u>Suffield</u> as required under CGS Section 8-30j.
- Consider ways to address the need for housing for the growing elderly population and for housing that is more affordable for local workers and first-time homebuyers.
- 3. Carefully consider inclusionary zoning provisions that would require a certain percentage of housing in any development to be affordable under the requirements of CGS Section 8-30g.
- 4. Consider revisions to Section V.C. Affordable Housing of the Zoning Regulations to make them more pragmatic.

ZONING REGULATIONS ZONING REGULATIONS TOWN OF SUTTIELD

In June 2021, the Connecticut General Assembly enacted Public Act 21-29 which contained a number of new provisions related to zoning in general and housing in particular.

Suffield is in the process of adjusting its regulations in response to these statutory changes.

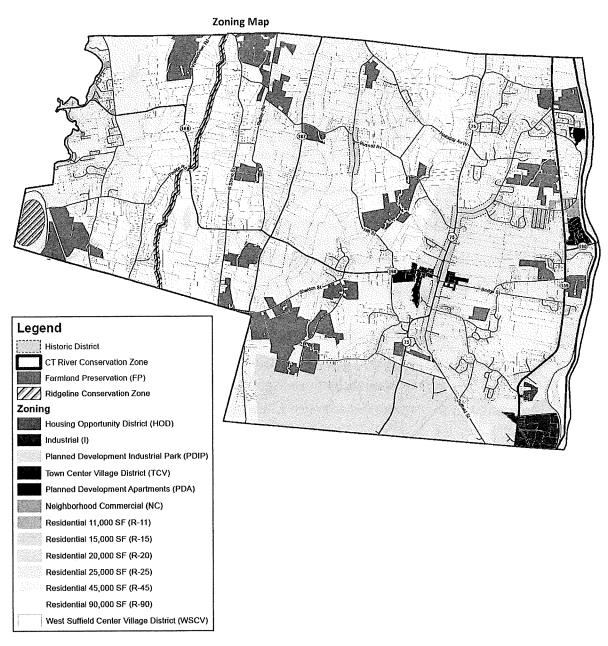
2. Zoning Regulations

Some excerpts from the Zoning Regulations with provisions relevant to housing are presented below:

- 1. The residential zoning districts in Suffield allow single-family residential use.
- 2. All residential zones also allow active adult housing (development to meet the special housing needs of those age fifty-five years and older), assisted living facilities, and convalescent homes.
- 3. The half-acre (R-25), one acre (R-45) and two-acre (R-90) zones allow:
 - a. Two-family dwellings provided at least one of the units shall qualify as affordable housing.
 - Conversion of existing single-family homes to two family dwellings (when units built prior to 1940 and the lot is double the minimum size).
- 4. Multi-family development is only allowed in the Planned Development Apartment (PDA) zone on parcels at least 10 acres in size with a density up to five units (7 units if age-restricted to those 55 or over) per developable acre.
- 5. Residential apartments or condominiums may be permitted in the Town Center Village (TCV) zone by Special Permit on parcels of 3+ acres when only that use and no more than 45 units.
- 6. The Housing Opportunity District (HOD) zone allows for the development of multi-family housing for moderate and low income households
- 7. A zone change to allow higher density zoning may be permitted on a limited basis to provide a greater variety of housing choices provided that fifty percent (50%) of the additional housing units allowed shall be affordable.
- 8. Multi-family use can be allowed by Special Permit for rehabilitation or adaptive reuse of non-residential buildings which have been at least sixty [60] percent vacant for a period of not less than eighteen [18] months in the R-90, R-45, R-25, R-20, R-15, R-11 and NC zones.

3. Zoning Map

While the Future Land Use Map in the POCD outlines aspirations for the future, the Zoning Map delineates which specific regulations apply where at the time an application is made (larger map available at https://www.suffieldct.gov/departments/pz).





COMMUNITY INPUT

1. Overview

In June and July of 2021, the Affordable Housing Plan Advisory Committee conducted an initial on-line survey to learn more about community perception of housing needs and to gauge resident support for possible housing strategies. It is understood that there will be additional community discussions of housing needs and strategies in the future.

Overall, 565 responses were received. This level of participation was considered to be higher than would have been achieved through an in-person meeting. Still, the results are from a subset of the population and are used to indicate general tendencies rather than be extrapolated to the community as a whole. More detailed information on the survey results is available on the Town website.

- 1. Survey participants came from all parts of Suffield.
- 2. Two-thirds of participants (66%) were aged 35 to 64.
- 3. 54% of survey participants had lived in Suffield for 20 or more years.
- 4. Participants had lived in a variety of types of housing in the past but 86% lived in a single-family house today.
- 5. 91% of participants own their current place of residence.
- 6. 58% of participants identified as female, 29% identified as male, and 14% preferred not to answer.
- 7. 70% of participants identified as white or Caucasian, 6% identified as another race, and 24% preferred not to answer.
- 8. 43% of participants were part of 1-2 person households and 38% were part of 3-4 person households.
- 9. While 36% of participants chose not to provide income information, it appears that the median income of people who did respond (\$128,000) was higher than the community as a whole (\$114,000 per ACS).
- 10. For their next housing choice, participants expressed a preference for a smaller, detached unit they could purchase.
- 11. Most participants felt Suffield had enough housing options already.

2. Greatest Housing Needs

Participants indicated the following housing needs (scored on a 5-point scale):

		Score
1.	Housing options for <u>older persons</u> and households.	3.01
2.	Housing options for <u>younger people</u> and households.	2.99
3.	Housing options for lower income elderly persons.	2.94
4.	Housing options for <u>service workers</u> (such as teachers, police, store clerks, and similar workers).	2.85
5.	Housing options for <u>lower income disabled</u> persons.	2.67
6.	Housing options for <u>lower income households</u> .	2.50

Open-Ended Questions

The following questions were asked as "open-ended" questions where participants could submit comments.

Those comments are available separately.

Are there any other strategies related to housing options / choices you feel Suffield should consider?

Are there any other thoughts you would like to share with us today?

3. Possible Strategies

When asked about housing strategies, participants indicated the following:

(liste	ed by percent agree):	% Agree	% Disagree
1.	Suffield should promote housing options where water and sewer service is available.	58%	22%
2.	The design of housing units in Suffield, including multi-family housing, is important.	53%	32%
3.	Suffield should allow accessory dwelling units within or attached to single-family homes.	45%	33%
4.	Suffield should provide for more affordable housing units to meet State guidelines and avoid State over-ride of local zoning.	44%	35%
5.	Suffield should provide for more housing options so that people can find ways to meet their housing needs in Suffield.	42%	45%
6.	Suffield should promote housing options in all areas of the community.	40%	42%
7.	Suffield should simplify the process of converting single-family detached homes into two-family homes.	34%	43%
8.	The Town has been pro-active and successful at preserving open space and the Town should devote the same level of effort to creating affordable housing.	36%	54%
9.	Suffield should increase the number of units which are affordable to households with lower incomes.	34%	52%
10.	Suffield should enact a fee on development permits to help fund the creation of affordable housing units.	29%	52%
11.	The Town should set aside money in the annual budget for the creation of affordable housing units.	27%	58%



STRATEGIES

1. Review / Update The Zoning Regulations

Undertaking a comprehensive review of the Zoning Regulations will provide an opportunity to look at ways to diversify Suffield's housing choices (some observations were made in a briefing booklet prepared as part of the process of preparing this Housing Plan).

As of January 2022, the Planning and Zoning Commission is already working on these items

A.	Sec	ek ways to diversify Suffield's housing	Leader / Partners	Priority
	1.	Review / update the Zoning Regulations to implement the housing recommendations in the POCD and provisions of Public Act 21-29 related to: a. Zoning purposes / considerations b. Minimum floor area c. Multi-family limitations d. Accessory dwelling units e. Specific prohibitions f. Parking and other provisions	PZC PZD	Α
	2.	Review the Zoning Regulations with regard to possible impediments to housing choices and diversity.	PZC PZD	Α

(continued on next page)

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(continued from previous page)

	Seek ways to diversify Suffield's housing choices (cont.)	Leader / Partners	
3.	Explore whether "cottage court development" could be authorized in Suffield.	PZC PZD	В
4.	Explore whether "mixed use buildings" could be authorized in more zones in Suffield.	PZC PZD	В







Mixed Use Building





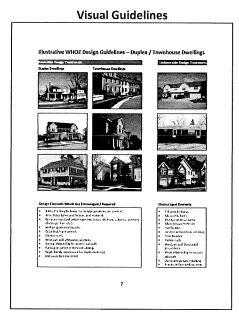


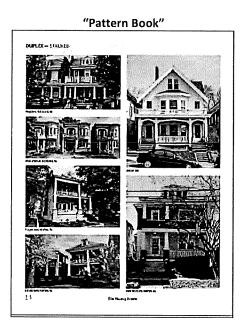
2. Guide Housing Locations / Design

Survey results indicate that survey participants:

- o Favored locating housing options where water and sewer service is available.
- Felt that the design of housing units in Suffield, including multi-family housing, is important.

Α.	Gu	ide location of higher density housing	Leader / Partners	Priority
THE REAL PROPERTY OF THE PROPE	1.	Identify locations which may be appropriate for alternative housing options / choices and incorporate such recommendations into the POCD and the Zoning Regulations:	PZC PZD	A
В.	housing options / choices and incorporate such recomme dations into the POCD and the Zoning Regulations: Guide design of higher density housing Work with the Design Review Committee to establish / in plement design guidelines to encourage or require design for higher density housing appropriate to Suffield using: a. Visual guidelines			
	1.	a. Visual guidelines	PZC PZD	В
	2.	k with the Design Review Committee to establish / im- nent design guidelines to encourage or require designs higher density housing appropriate to Suffield using: Visual guidelines	С	





3. Get Configured To Promote Affordable Housing

Since affordable housing issues will continue to be an important issue for the Town of Suffield, it will be important to set up organizations and tools to support these efforts.

A . 0	rganizations	Leader / Partners	Priority
1	Establish an Affordable Housing Advisory Committee to: a. Advocate for / oversee affordable housing efforts b. Educate the community	BOS	Α
2	. Maintain resources to help the Affordable Housing Advisory Committee address housing issues	BOS	. A
B. T	ools		
1	Create a standard housing affordability plan (including a standard fair housing marketing plan and a requirement for use of third-party administrators)	АНАС	В
2	Create a list of approved administrators of a development's housing affordability plan (which could include the Housing Authority) and require that an approved administrator be responsible for overseeing income qualification of buyers/renters and the sales price/rental rate.	АНАС	В
3	. Create standard deed restrictions	АНАС	В
C. E	xpand the longevity of deed-restricted units		
1	. Seek to extend the term of deed restrictions on affordable units beyond the statutory minimum of 40 years including automatic renewals at the end of each 40 year period unless released by the Town.	АНАС	В
2	. Explore ways to capture or participate in the "value increment" which occurs at the end of the affordability restriction period (including allowing the then owner the opportunity to buy out the affordability restriction for a price acceptable to the Town).	AHAC	В
3	. Consider / explore whether an easement or other mechanism might be needed to prevent deed restrictions being lost in the event of foreclosure	AHAC	В

Housing Trust Fund

As part of its work, the Affordable Housing Plan Advisory Committee discussed whether to recommend that Suffield establish a Housing Trust Fund. Such a fund would provide a place to accumulate money from grants, fees, donations, and other sources for affordable housing.

Since financial strategies were not strongly supported in the survey results, the Affordable Housing Plan Advisory Committee held off recommending the creation of a Housing Trust Fund at the time this Plan was adopted.

Set-Aside Development

If less than 10 percent of a community's housing stock meets State criteria for affordable housing (Suffield is at 6.2%), a "set-aside development" can be proposed without having to comply with local zoning regulations.

A "set-aside development" using the Affordable Housing Appeals Procedure must provide:

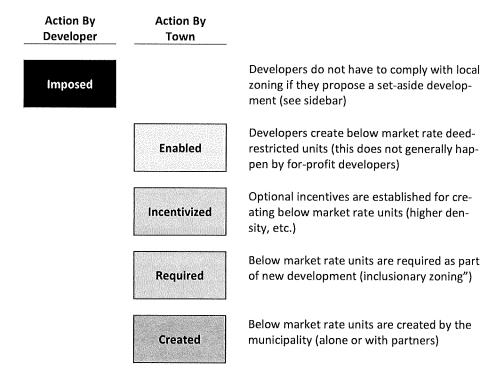
- At least 15 percent of units for persons and families whose income is at or below 80 percent of the median income
- At least 15 percent of units for persons and families whose income is at or below 60 percent of the median income

4. Address Deed-Restricted Housing

Deed-restricted (DR) housing is defined in CGS Section 8-30g as housing which is deed restricted to sell or rent at or below prices affordable (30 percent or less of annual income) to persons and families whose income is less than or equal to 80 percent of the median income.

The Connecticut Department of Housing credits Suffield with having 15 deed-restricted housing units although 7 units expired in 2021, 4 units expire in 2022, and 4 units expire in 2028.

Deed-restricted (DR) housing can be:



Since the creation of deed-restricted units may be outside of municipal control, Suffield should have procedures in place for consistent administration and monitoring of any such units established in the future.

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Α.	Eva	luate possible ways to create new deed-restricted units	Leader / Partners	Priority
	1.	Evaluate <u>incentivizing</u> the creation of deed-restricted affordable units as part of new developments.	PZC PZD	Α
	2.	 Evaluate_using tax incentives to developers to encourage creation of new deed-restricted affordable units: a. Tax credits – A subtraction of a set amount from a local, state, or federal tax liability. b. Tax abatements – Fixing property assessment (CGS Section 12-65b) c. Tax abatements – Abatement of tax payment (CGS Section 8-215) eligible for State reimbursement (CGS Section 8-216) d. Tax -increment financing – Redirecting increases in real estate taxes from developments into infrastructure improvements, etc. 	BOS AHAC	C
В.		lluate possible ways to convert existing housing units to ed-restricted units		
According to the second	1.	Explore / consider ways to convert existing "naturally affordable" housing units in Suffield to deed-restricted affordable units	BOS AHAC	С

Incentivize Or Require?

While the current strategy recommendation is to look at ways to *incentive* the creation of deed-restricted units, such units could also be *required* as part of new developments.

In essence, there may be three potential options for consideration:

- Incentivize affordable housing with a density increase if a certain percentage of affordable units is provided (but still optional on part of developer)
- Require a certain percentage of affordable housing and provide a density increase for doing so (not optional on part of developer)
- Require affordable housing with no density increase for doing so (not optional on part of developer)

5. Evaluate Increasing Assisted Housing

Assisted housing is defined in CGS Section 8-30g as "housing which receives financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing." Financial assistance can include loans, grants, low-income housing tax credits, and other assistance. The Connecticut Department of Housing credits Suffield with having 296 assisted housing units.

Funding is typically provided by agencies such as the US Department of Housing and Urban Development, the US Department of Agriculture, the Connecticut Housing Finance Authority, the Connecticut Department of Housing, etc.

Eligible recipients can include housing authorities, state / local / tribal governments, non-profit organizations, or a private developer.

Α.	He	p the Housing Authority create more assisted housing units	Leader / Partners	Priority
A	1.	Find and obtain land / buildings in appropriate locations for the Housing Authority to create more assisted housing: a. Town land / buildings b. State land / buildings	Town SHA	Α
	2.	Help the Housing Authority enhance their organizational capacity (Staff, etc.) when they prepare for and undertake new developments.	Town	
	3.	Help the Housing Authority obtain funding.	Town	В
В.		ork with non-profit and for-profit developers creating as- eed housing units that meet objectives		
	1.	Guide non-profit and for-profit developers creating assisted housing units to appropriate locations and with appropriate design	PZC PZD	С

6. Continue Encouraging Affordable Housing Within The Existing Housing Stock

Housing units sold to households using mortgages from the Connecticut Housing Finance Authority (CHFA) or the United States Department of Agriculture (USDA) for low- or moderate-income borrowers count towards the Affordable Housing Appeals listing. Likewise, housing units rented to households receiving tenant rental certificates (also called housing choice vouchers) count towards the Affordable Housing Appeals listing.

Suffield could increase its affordable housing percentage by encouraging such households. These are existing housing units (which may sell or rent at affordable prices naturally) being counted towards the State listing.

In 2021, the Connecticut Department of Housing credited Suffield with having:

- 51 units with CHFA/USDA mortgages
- 5 units with tenant rental assistance

Α.	Pro	omote the use of CHFA/USDA mortgages	Leader / Partners	Priority
	1.	Promote the use of CHFA/USDA mortgages in Suffield used by low- and moderate-income purchasers	АНАС	Α
В.	Pro	omote the use of tenant rental assistance		
	1.	Explore / consider ways to increase the number of "rental assistance" units (tenant-based or project-based) in Suffield	AHAC	С

Participants

Thank you to the residents of Suffield who participated in the on-line survey and other parts of the process of preparing this Housing Plan.

Affordable Housing Plan Advisory Committee

First Selectman Colin Moll (from 11/21) Melissa Mack (to 11/21) Board of Selectmen Kathie Harrington Planning and Zoning Commission Erin Golembiewski (from 11/21) Jeff Girard (from 11/21) Mark Winne (to 11/21) Ginny Bromage (to 11/21) Social Services Commission Marcia Dufore Robin Zatony Suffield Community Aid Dave Colangelo Kevin Goff Suffield Housing Authority Mark Messenger Kerry O'Brien Exec. Director **Economic Development Commission** John McGuire Jack Henrie

Staff / Consultant

Bill Hawkins, AICP Director of Planning & Development

Glenn Chalder, AICP Planimetrics, Inc.



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Implementation Leaders / Partners

AHPAC	Affordable Housing Plan Advisory Committee (Ad Hoc)
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AHAC Affordable Housing Advisory Committee (Permanent)

BOS Board of Selectmen

BOF Board of Finance

EDC Economic Development Commission

FS First Selectman

PZC Planning and Zoning Commission

PZD Planning and Zoning Department

SCA Suffield Community Aid

SHA Suffield Housing Authority

SSC Social Services Commission

Town Town Officials, Agencies, Staff



SUFFIELD 2021 EQUITY PROFILE

DataHaven

SUFFIELD 2021 EQUITY PROFILE

CONTENTS

Executive Summary	2
Overview	3
Demographics	4
Housing	7
Education	g
Economy	11
Income & Wealth	13
Health	15
Civic Life & Community Cohesion	23
Environment & Sustainability	26
Notes	28

Compiled by DataHaven in August 2021.

This report is designed to inform local-level efforts to improve community well-being and racial equity. This represents version 1.0 of the DataHaven town equity profile, which DataHaven has published for all 169 towns and several regions of Connecticut. Please contact DataHaven with suggestions for version 2.0 of this report.

ctdatahaven.org

EXECUTIVE SUMMARY

Throughout most of the measures in this report, there are important differences by race/ethnicity and neighborhood that reflect differences in access to resources and other health-related social needs. Wherever possible, data will be presented with racial/ethnic breakdowns. Data for white, Black, Asian, and other populations represent non-Hispanic members of each racial group.

- Suffield is a town of **15,752 residents**, **20 percent** of whom are people of color. The town's population has increased by **0.11 percent** since 2010.
- Of the town's **5,158 households**, **87 percent** are homeowner households.
- Twenty-three percent of Suffield's households are cost-burdened, meaning they spend at least 30 percent of their total income on housing costs.
- **Ninety-five percent** of public high school seniors in the Suffield School District graduated within four years in 2019.
- Among the town's adults ages 25 and up, 43 percent have earned a bachelor's degree or higher.
- Suffield is home to **4,226 jobs**, with the largest share in the Wholesale Trade sector.
- Suffield's average life expectancy is **81 years**.
- Sixty-one percent of adults in PUMA 0900300 say they are in excellent or very good health.
- **Eighty-two percent** of adults in PUMA 0900300 are satisfied with their area, and **49 percent** say their local government is responsive to residents' needs.
- In the 2020 presidential election, **87 percent** of registered voters in Suffield voted.
- Forty-four percent of adults in PUMA 0900300 report having stores, banks, and other locations in walking distance of their home, and 64 percent say there are safe sidewalks and crosswalks in their neighborhood.

OVERVIEW

For the purposes of this report, Suffield will be compared to Connecticut as a whole, as well as to the towns in the surrounding Public Use Microdata Area (PUMA) designated by the US Census Bureau with the number 0900300. In addition, data are presented for Greater Hartford where sample sizes are otherwise small.

FIGURE 1: STUDY AREA

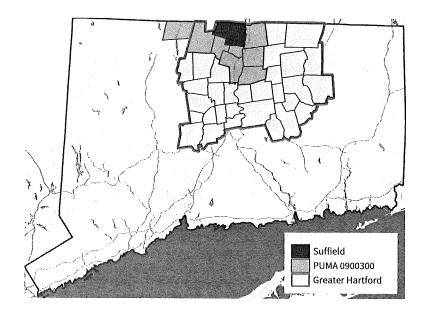


TABLE 1: ABOUT THE AREA

Indicator	Connecticut	PUMA 0900300	Suffield
Total population	3,605,944	156,124	15,752
Total households	1,370,746	59,547	5,158
Homeownership rate	66%	80%	87%
Housing cost burden rate	36%	28%	23%
Adults with less than a high school diploma	9%	7%	8%
Median household income	\$78,444	\$90,963	\$114,208
Poverty rate	10%	6%	1%
Life expectancy (years)	80.3	80.3	81.0
Adults w/o health insurance	10%	7%	8%

PUMA 0900300 is made up of the following towns:

East Granby, East Windsor, Enfield, Granby, Hartland, South Windsor, Suffield, Windsor, and Windsor Locks

Greater Hartford is made up of the following towns: Andover, Avon, Berlin, Bloomfield, Bolton, Canton, Columbia, Coventry, East Granby, East Hartford, East Windsor, Ellington, Enfield, Farmington, Glastonbury, Granby, Hartford, Hebron, Manchester, Mansfield, Marlborough, New Britain, Newington, Plainville, Rocky Hill, Simsbury, Somers, South Windsor, Southington, Stafford, Suffield, Tolland, Vernon, West Hartford, Wethersfield, Willington, Windsor, and Windsor Locks

DEMOGRAPHICS

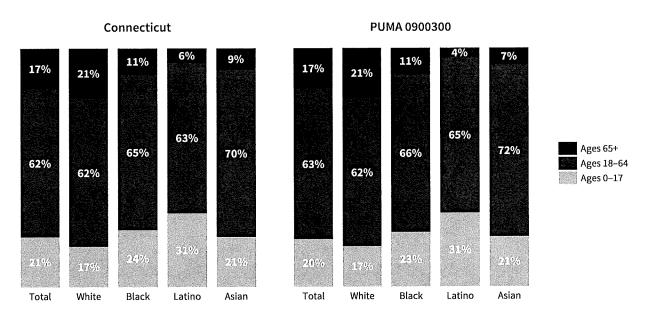
As of 2020, the population of Suffield is 15,752, including 2,883 children and 12,869 adults. Twenty percent of Suffield's residents are people of color, compared to 37 percent of the residents statewide.

TABLE 2: POPULATION BY RACE/ETHNICITY, 2020

	White		Black		Latino		Native Othe atino Asian American race/ethr						Sve saleda e de c
Area	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	
Connecticut	2,279,232	63%	360,937	10%	623,293	17%	170,459	5%	6,404	<1%	165,619	5%	
PUMA 0900300	108,738	70%	17,069	11%	13,213	8%	9,864	6%	196	<1%	7,044	5%	
Suffield	12,583	80%	1,125	7%	1,113	7%	378	2%	<50	N/A	540	3%	

As Connecticut's predominantly white Baby Boomers age, younger generations are driving the state's increased racial and ethnic diversity. Black and Latino populations in particular skew much younger than white populations.

FIGURE 2: POPULATION BY RACE/ETHNICITY AND AGE GROUP, 2019

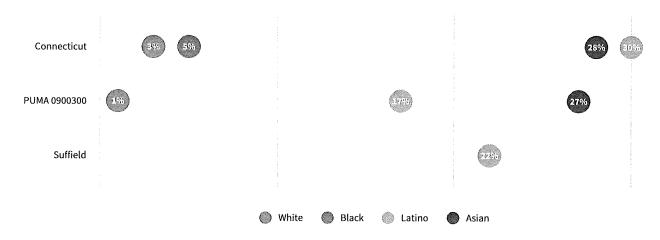


Note: Only groups with at least 50 residents shown.

About 1,189 residents of Suffield, or 8 percent of the population, are foreign-born. The largest number of immigrants living in PUMA 0900300 were born in India, followed by Jamaica and Poland.

Linguistic isolation is characterized as speaking English less than "very well." People who struggle with English proficiency may have difficulty in school, seeking health care, accessing social services, or finding work in a largely English-speaking community. As of 2019, 480 Suffield residents, or 3 percent of the population age 5 and older, were linguistically isolated. Latinos and Asian Americans are more likely to be linguistically isolated than other racial/ethnic groups.

FIGURE 3: LINGUISTIC ISOLATION BY RACE/ETHNICITY, 2019



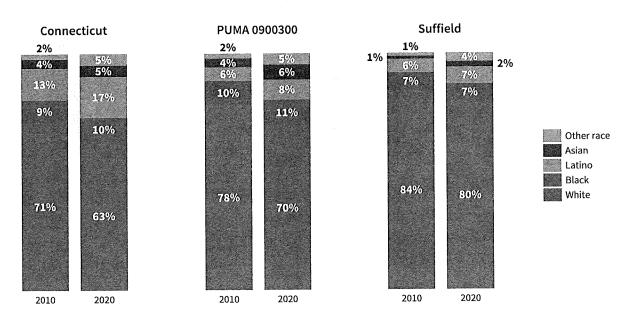
POPULATION CHANGE: 2020 CENSUS

The first set of data from the 2020 Census was released in August 2021, containing basic population counts by age and race/ethnicity. Between 2010 and 2020, Connecticut's population was nearly stagnant. During the same period, Suffield grew by 17 people, a less than 1 percent increase. The number of white residents in Suffield shrank by 5.2 percent, while the non-white population grew by 29 percent.

TABLE 3: POPULATION AND POPULATION CHANGE BY AGE GROUP, 2010-2020

Area	Age	Population, 2010	Population, 2020	Change	Percent change
Connecticut	All ages	3,574,097	3,605,944	+31,847	+0.9%
	Children	817,015	736,717	-80,298	-9.8%
	Adults	2,757,082	2,869,227	+112,145	+4.1%
PUMA 0900300	All ages	157,346	156,124	-1,222	-0.8%
	Children	33,763	30,232	-3,531	-10.5%
	Adults	123,583	125,892	+2,309	+1.9%
Suffield	All ages	15,735	15,752	+17	+0.1%
	Children	3,177	2,883	-294	-9.3%
	Adults	12,558	12,869	+311	+2.5%

FIGURE 4: SHARE OF POPULATION BY RACE/ETHNICITY, 2010-2020



HOUSING

Suffield has 5,158 households, of which 87 percent are homeowner households. Of Suffield's 5,601 housing units, 89 percent are single-family and 11 percent are multifamily, compared to PUMA 0900300, where 80 percent are single-family and 20 percent are multifamily.

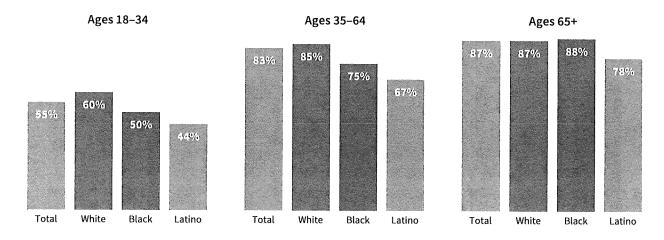
Homeownership rates vary by race/ethnicity. Purchasing a home is more attainable for advantaged groups because the process of purchasing a home has a long history of racially discriminatory practices that continue to restrict access to homeownership today. This challenge, coupled with municipal zoning dominated by single-family housing, results in de facto racial and economic segregation seen throughout Connecticut.

TABLE 4: HOMEOWNERSHIP RATE BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, 2019

Area	Total	White	Black	Latino	Asian	Native American
Connecticut	66%	76%	39%	34%	58%	40%
PUMA 0900300	80%	83%	76%	59%	71%	N/A
Suffield	87%	88%	N/A	68%	96%	N/A

Younger adults are less likely than older adults to own their homes across several race/ethnicity groups. However, in most towns, younger white adults own their homes at rates comparable to or higher than older Black and Latino adults.

FIGURE 5: HOMEOWNERSHIP RATES BY AGE AND RACE/ETHNICITY OF HEAD OF HOUSEHOLD, PUMA 0900300, 2019



A household is cost-burdened when they spend 30 percent or more of their income on housing costs, and severely cost-burdened when they spend half or more of their income on housing costs. Housing costs continue to rise, due in part to municipal zoning measures that limit new construction to very few towns statewide. Meanwhile, wages have largely stagnated, especially among lower-income workers who are more likely to rent. As a result, cost-burden generally affects renters more than homeowners, and has greater impact on Black and Latino householders. Among renter households in Suffield, 44 percent are cost-burdened, compared to 19 percent of owner households.

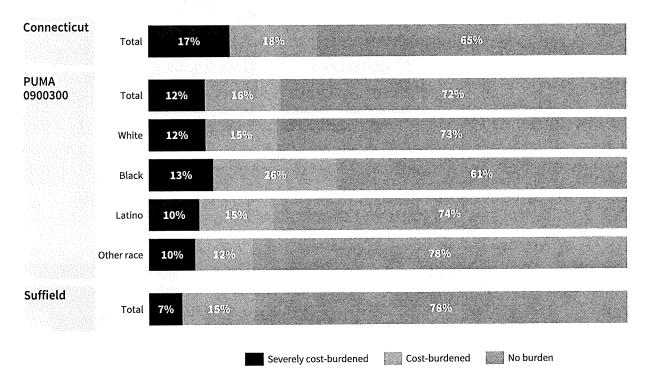


FIGURE 6: HOUSING COST-BURDEN RATES BY RACE/ETHNICITY, PUMA 0900300, 2019

Household overcrowding is defined as having more than one occupant per room. Overcrowding may increase the spread of illnesses among the household and can be associated with higher levels of stress. Increasing the availability of appropriately-sized affordable units helps to alleviate overcrowding.

TABLE 5: OVERCROWDED HOUSEHOLDS BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, 2019

	To	tal	Wh	ite	Bla	ack	Lat	ino	As	ian	Native A	merican
Area	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Connecticut	25,541	2%	7,252	<1%	4,437	3%	10,771	6%	2,954	6%	158	4%
PUMA 0900300	570	1%	206	<1%	53	1%	200	8%	123	5%	<50	N/A
Suffield	<50	N/A	<50	N/A	<50	N/A	<50	N/A	<50	N/A	<50	N/A

EDUCATION

Public school students in Suffield are served by the Suffield School District for pre-kindergarten through grade 12. During the 2019–2020 school year, there were 2,127 students enrolled in the Suffield School District. Tracking student success measures is important since disparate academic and disciplinary outcomes are observed as early as preschool and can ultimately affect a person's long-term educational attainment and economic potential.

FIGURE 7: PUBLIC K-12 STUDENT ENROLLMENT BY RACE/ETHNICITY PER 100 STUDENTS, 2019-2020

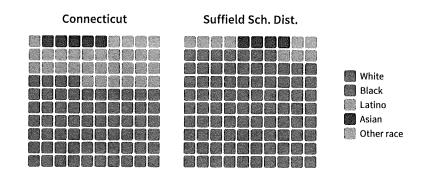
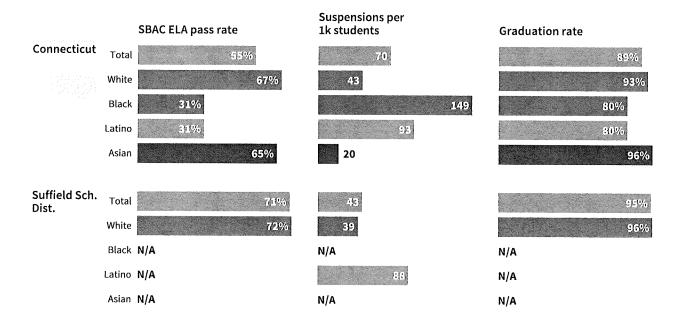
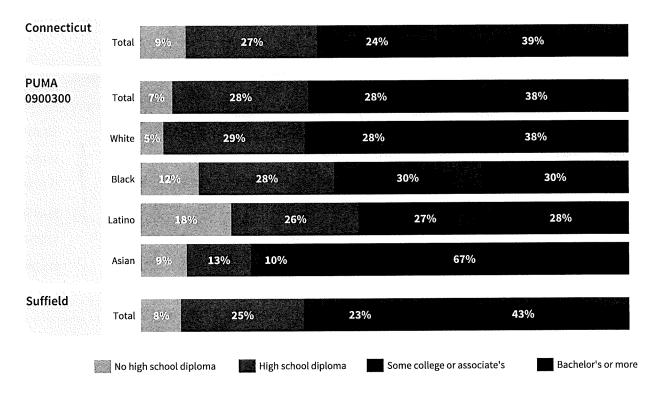


FIGURE 8: SELECTED ACADEMIC AND DISCIPLINARY OUTCOMES BY STUDENT RACE/ETHNICITY, 2018–2019



Adults with high school diplomas or college degrees have more employment options and considerably higher potential earnings, on average, than those who do not finish high school. In Suffield, 8 percent of adults ages 25 and over, or 929 people, lack a high school diploma; statewide, this value is 9 percent.

FIGURE 9: EDUCATIONAL ATTAINMENT BY RACE/ETHNICITY, SHARE OF ADULTS AGES 25 AND UP, 2019



ECONOMY

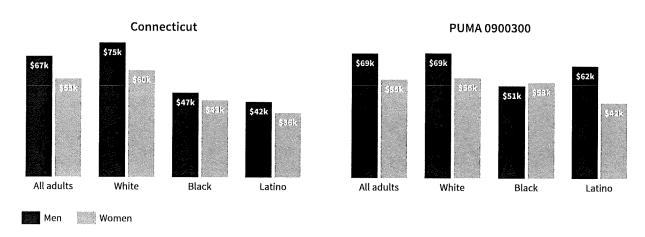
There are 4,226 total jobs in Suffield, with the largest share in the Wholesale Trade sector. While these numbers are from 2019 and do not include economic outcomes related to the COVID-19 pandemic, they describe general labor market strengths and average wages for the area.

TABLE 6: JOBS AND WAGES IN SUFFIELD'S 5 LARGEST SECTORS, 2019

	Coı	Suffield		
Sector	Total jobs	Avg annual pay	Total jobs	Avg annual pay
All Sectors	1,670,354	\$69,806	4,226	\$54,039
Wholesale Trade	59,702	\$97,720	589	\$51,645
Health Care and Social Assistance	271,014	\$54,858	480	\$41,134
Manufacturing	161,893	\$85,031	442	\$67,632
Retail Trade	175,532	\$35,833	192	\$35,050
Accommodation and Food Services	129,012	\$23,183	160	\$15,706

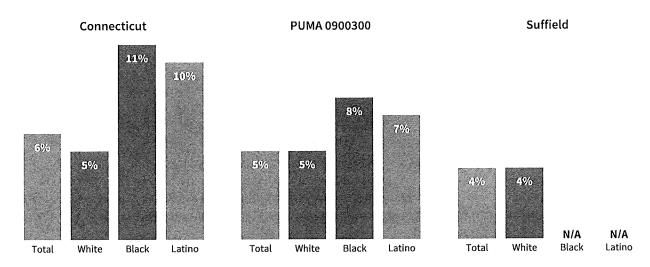
Individual earnings vary by race/ethnicity, sex, and other characteristics. These can be measured comparing the differences in average earnings between groups. White workers and men often out-earn workers of color and women. These trends hold even when controlling for educational attainment.

FIGURE 10: MEDIAN INCOME BY RACE/ETHNICITY AND SEX FOR FULL-TIME WORKERS AGES 25 AND OVER WITH POSITIVE INCOME, 2019



Rates of unemployment also vary by race and ethnicity. Generally, workers of color are more likely to be unemployed due to factors ranging from hiring practices to proximity to available jobs. Overall unemployment in Suffield averaged 4 percent in 2019.

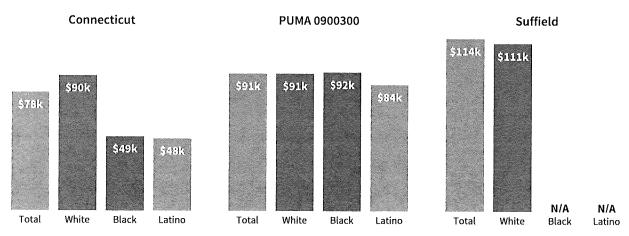
FIGURE 11: UNEMPLOYMENT RATE BY RACE/ETHNICITY, 2019



INCOME & WEALTH

The median household income in Suffield is \$114,208, compared to \$78,444 statewide. Racial disparities in outcomes related to education, housing, and wages result in disparate household-level incomes and overall wealth. Racial disparities in outcomes related to education, employment, and wages result in disparate household-level incomes and overall wealth. Households led by Black or Latino adults generally average lower incomes than white households.

FIGURE 12: MEDIAN HOUSEHOLD INCOME BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, 2019



The Supplemental Nutritional Assistance Program (SNAP, or food stamps) is a program available to very low-income households earning less than 130 percent of the federal poverty guideline (\$25,750 for a family of four in 2019). Throughout the state, poverty and SNAP utilization rates are higher among Black and Latino households than white households.

TABLE 7: SELECTED HOUSEHOLD ECONOMIC INDICATORS BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, 2019

	Tot	al	Whi	ite	Bla	ıck	Lati	ino	Asi	an		tive rican
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Population living	g below p	overty le	vel									
Connecticut	344,146	10%	137,123	6%	65,664	18%	123,431	22%	12,398	8%	1,629	17%
PUMA 0900300	8,285	6%	4,892	4%	1,392	9%	1,404	13%	215	3%	<50	N/A
Suffield	186	1%	168	1%	<50	N/A	<50	N/A	<50	N/A	<50	N/A
Households rece	iving food	d stamps	/SNAP									
Connecticut	162,967	12%	67,339	7%	34,650	26%	56,091	32%	3,145	6%	958	26%
PUMA 0900300	4,166	7%	2,815	6%	604	11%	512	20%	92	3%	<50	N/A
Suffield	151	3%	151	3%	<50	N/A	<50	N/A	<50	N/A	<50	N/A

DataHaven

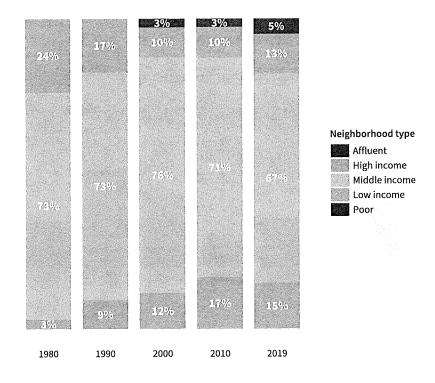
Access to a personal vehicle may also be considered a measure of wealth since reliable transportation plays a significant role in job access and quality of life. Vehicle access reduces the time a family may spend running errands or traveling to appointments, school, or work.

TABLE 8: HOUSEHOLDS WITH NO VEHICLE AT HOME BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, 2019

	Tot	al	Wh	iite	Bla	ack	Lat	ino	Other	rrace
Area	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Connecticut	121,434	9%	55,942	6%	27,048	21%	30,496	17%	7,948	10%
PUMA 0900300	2,691	4%	1,974	4%	318	6%	124	5%	275	8%
Suffield	121	3%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Over the past 40 years, neighborhood income inequality has grown statewide as the share of the population living in wealthy or poor neighborhoods has increased and the population in middle income areas declined in a process known as "economic sorting," which often leads to further disparities in access to economic opportunity, healthy environments, and municipal resources.

FIGURE 13: DISTRIBUTION OF POPULATION BY NEIGHBORHOOD INCOME LEVEL, PUMA 0900300, 1980-2019



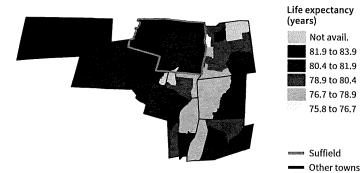
HEALTH

The socioeconomic disparities described above tend to correlate with health outcomes. Factors such as stable housing, employment, literacy and linguistic fluency, environmental hazards, and transportation all impact access to care, physical and mental health outcomes, and overall quality of life. Income and employment status often drive differences in access to healthcare, the likelihood of getting preventive screenings as recommended, the affordability of life-saving medicines, and the ability to purchase other goods and services, including high-quality housing and nutritious food.

Life expectancy is a good proxy for overall health and well-being since it is the culmination of so many other social and health factors. The average life expectancy in Suffield is 81 years, compared to 80.3 years across PUMA 0900300, and 80.3 years statewide.

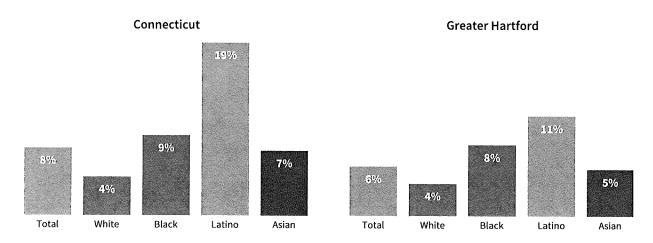
FIGURE 14: LIFE EXPECTANCY, PUMA 0900300 BY CENSUS TRACT, 2015

Life expectancy



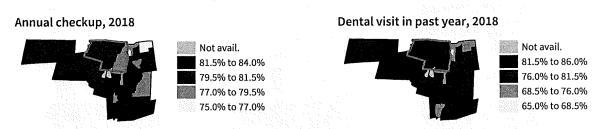
Health-related challenges begin with access to care. Due to differences in workplace benefits, income, and eligibility factors, Black and especially Latino people are less likely to have health insurance than white people.

FIGURE 15: UNINSURED RATE AMONG ADULTS AGES 19-64 BY RACE/ETHNICITY, 2019



Preventive care can help counteract economic disadvantages, as a person's health can be improved by addressing risk factors like hypertension and chronic stress early. Lack of affordable, accessible, and consistent medical care can lead to residents relying on expensive emergency room visits later on. Overall, 79 percent of the adults in Suffield had an annual checkup as of 2018, and 81 percent had a dental visit in the past year.

FIGURE 16: PREVENTIVE CARE MEASURES, SHARE OF ADULTS BY CENSUS TRACT, PUMA 0900300



Throughout the state, people of color face greater rates and earlier onset of many chronic diseases and risk factors, particularly those that are linked to socioeconomic status and access to resources. For example, diabetes is much more common among older adults than younger ones, yet middle-aged Black adults in Connecticut have higher diabetes rates than white seniors.

FIGURE 17: SELECTED HEALTH RISK FACTORS, SHARE OF ADULTS, 2015-2018

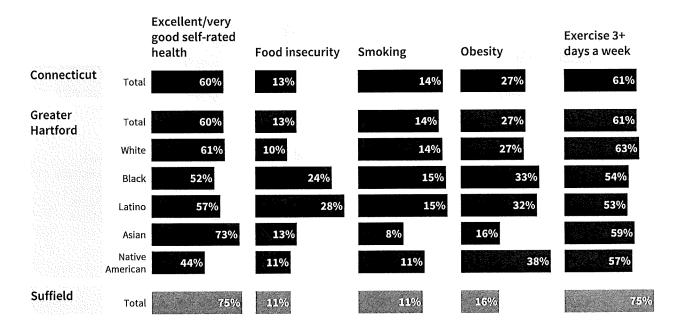
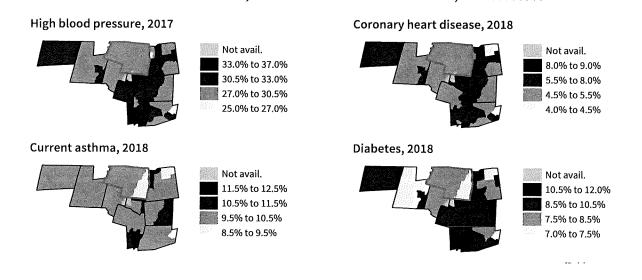


FIGURE 18: SELECTED HEALTH INDICATORS BY AGE AND RACE/ETHNICITY, SHARE OF ADULTS, GREATER HARTFORD, 2015–2018

		,	Asthm	a			D	iabete	es			Нур	erten	sion	
	Total	White	Black	Latino	Asian	Total	White	Black	Latino	Asian	Total	White	Black	Latino	Asian
Ages 18 to 34	20%	20%	18%	28%	12%	3%	2%	1%	41%	7%	9%	7%	9%	12%	10%
Ages 35 to 49	18%	17%	13%	28%	7%	6%	5%	11%	10%	2%	23%	20%	34%	24%	24%
Ages 50 to 64	12%	12%	16%	19%		15%	12%	27%	30%		40%	36%	57%	53%	
Ages 65 and older	11%	10%	14%	17%		22%	20%	37%	33%		58%	57%	76%	51%	

FIGURE 19: CHRONIC DISEASE PREVALENCE, SHARE OF ADULTS BY CENSUS TRACT, PUMA 0900300



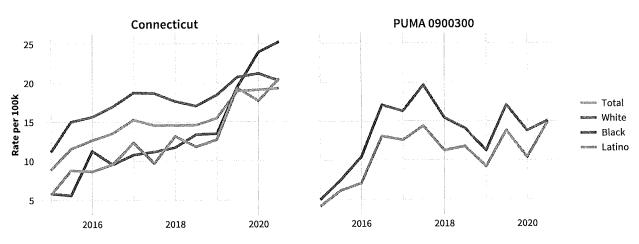
Mental health issues like depression and anxiety can be linked to social determinants like income, employment, and environment, and can pose risks of physical health problems as well, including by complicating a person's ability to keep up other aspects of their health care. People of color are slightly more likely to report feeling mostly or completely anxious and being bothered by feeling depressed or hopeless. Overall, 11 percent of Suffield adults report experiencing anxiety regularly and 8 percent report being bothered by depression.

TABLE 9: SELECTED MENTAL HEALTH INDICATORS, SHARE OF ADULTS, 2015-2018

	Total	White	Black	Latino	Asian	Native American
xperiencing anxiety						
Connecticut	12%	11%	15%	19%	14%	15%
Greater Hartford	12%	10%	15%	20%	15%	14%
Suffield	11%	12%	N/A	N/A	N/A	N/A
othered by depressi	on					
Connecticut	9%	8%	10%	14%	8%	12%
Greater Hartford	9%	8%	10%	15%	6%	15%
Suffield	8%	2%	N/A	N/A	N/A	N/A

Like other states, Connecticut has seen a rise in drug overdose deaths in the last several years. In 2020, Connecticut saw an average of 113 overdose deaths per month, up from 60 in 2015. White residents long comprised the bulk of these deaths, but as overall overdose death rates have increased, an increasing share of those deaths have been people of color.

FIGURE 20: AGE-ADJUSTED SEMI-ANNUAL RATES OF DRUG OVERDOSE DEATHS PER 100,000 RESIDENTS BY RACE/ETHNICITY, 2015–2020



Note: Values suppressed for small populations or few overdose incidents.

The introduction and spread of fentanyl in drugs—both with and without users' knowledge—is thought to have contributed to this steep rise in overdoses. In 2015 and 2016, 60 percent of the drug overdose deaths in 0900300 involved fentanyl; in 2019 and 2020, this share was 87 percent.

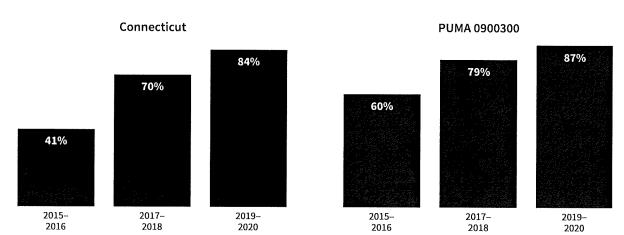
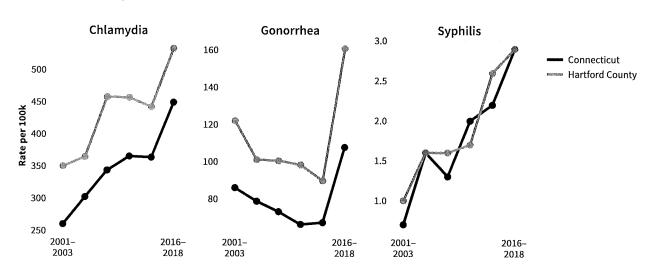


FIGURE 21: SHARE OF DRUG OVERDOSE DEATHS INVOLVING FENTANYL, 2015-2020

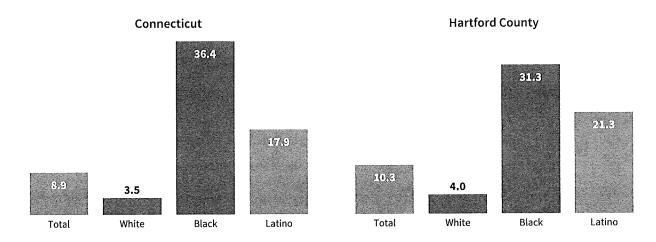
Sexually transmitted infections (STIs) can have long-term implications for health, including reproductive health problems and certain cancers, and can increase the risk of acquiring and transmitting diseases such as HIV and hepatitis C. Following nationwide trends, Connecticut has seen increases in the rates of STIs like chlamydia and gonorrhea over the past two decades. Between 2016 and 2018, Hartford County had annual average case rates of 533 new cases of chlamydia per 100,000 residents, 161 cases of gonorrhea per 100,000, and 2.9 cases of syphilis per 100,000.

FIGURE 22: ANNUALIZED AVERAGE RATES OF NEW CASES OF SELECTED SEXUALLY TRANSMITTED INFECTIONS PER 100,000 RESIDENTS, 2001–2003 THROUGH 2016–2018



Like many other diseases, Connecticut's Black and Latino residents face a higher burden of HIV rates. Statewide between 2016 and 2018, Black residents ages 13 and up were more than 10 times more likely to be diagnosed with HIV than white residents.

FIGURE 23: ANNUALIZED AVERAGE RATE OF NEW HIV DIAGNOSES PER 100,000 RESIDENTS AGES 13 AND OVER, 2016–2018

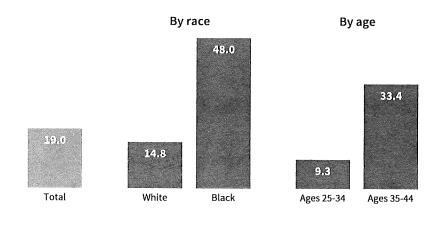


Birth outcomes often reflect health inequities for parents giving birth, and those outcomes can affect a child throughout their life. Often, parents of color have more complications related to birth and pregnancy than white parents. Complications during pregnancy or childbirth also contribute to elevated mortality among parents giving birth.

TABLE 10: SELECTED BIRTH OUTCOMES BY RACE/ETHNICITY OF PARENT GIVING BIRTH, 2016-2018

					Latina		
Area	Total	White	Black	Latina (overall)	Puerto Rican	Other Latina	Asian
Late or no prenatal care							
Connecticut	3.4%	2.5%	5.7%	4.0%	2.9%	5.1%	3.5%
PUMA 0900300	2.9%	2.4%	4.6%	3.1%	N/A	4.9%	3.1%
Suffield	N/A	0.0%	N/A	N/A	N/A	N/A	N/A
Low birthweight							
Connecticut	7.8%	6.4%	12.1%	8.3%	10.2%	6.6%	8.7%
PUMA 0900300	7.4%	6.0%	13.3%	N/A	N/A	N/A	N/A
Suffield	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Infant mortality (per 1k live	births)						
Connecticut	4.6	3.1	9.5	5.0	N/A	N/A	N/A
PUMA 0900300	5.1	3.2	10.0	N/A	N/A	N/A	N/A
Suffield	N/A	N/A	N/A	0.0	N/A	N/A	N/A

FIGURE 24: MATERNAL MORTALITY RATE PER 100K BIRTHS, CONNECTICUT, 2013-2017



Children under 7 years old are monitored annually for potential lead poisoning, based on having blood-lead levels in excess of the state's accepted threshold. Between 2013 and 2017, 1.1 percent of children tested in Suffield were found to have elevated lead levels. Children living in homes built before 1960 are at a higher risk of potential lead poisoning due to the more widespread use of lead-based paints in older homes. Black and Latino households are slightly more likely to live in structures built before 1960.

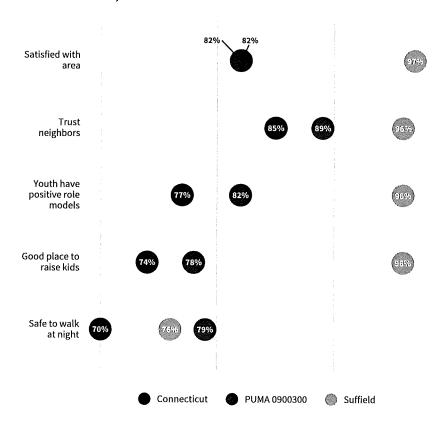
TABLE 11: HOUSEHOLDS LIVING IN STRUCTURES BUILT BEFORE 1960 BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, 2019

	Tota	al	Whi	te	Bla	ck	Lati	ino	Other	race
Area	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Connecticut	580,941	42%	399,512	40%	63,552	49%	93,011	53%	24,866	32%
PUMA 0900300	22,240	37%	18,524	38%	2,050	38%	1,075	41%	591	17%
Suffield	1,718	33%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

CIVIC LIFE & COMMUNITY COHESION

Beyond individual health, several measures from the DataHaven Community Wellbeing Survey show how local adults feel about the health of their neighborhoods. High quality of life and community cohesion can positively impact resident well-being through the availability of resources, sense of safety, and participation in civic life. For example, adults who see the availability of role models in their community may enroll their children in extracurricular activities that benefit them educationally and socially; residents who know and trust their neighbors may find greater social support. Overall, 97 percent of Suffield adults reported being satisfied with the area where they live.

FIGURE 25: RESIDENTS' RATINGS OF COMMUNITY COHESION MEASURES, SHARE OF ADULTS, 2015–2018



Crime rates per 100,000 residents are based on reports to law enforcement of violent force against persons, as well as offenses involving property. Not all crimes involve residents of the areas where the crimes occur, which is important to consider when evaluating crime rates in areas or towns with more commercial activity. Crime patterns can also vary dramatically by neighborhood. Crime can impact the social and economic well-being of communities, including through negative health effects.

FIGURE 26: PART I CRIME RATES PER 100,000 RESIDENTS BY TOWN / JURISDICTION, 2019

Crimes against persons Criminal Simple Aggravated homicide Robbery Rape assault assault 723 105 54.5 22 3.5 Connecticut 19 1.9 15.3 PUMA 0900300 397 35 172 13 0.0 Suffield

Crimes against property



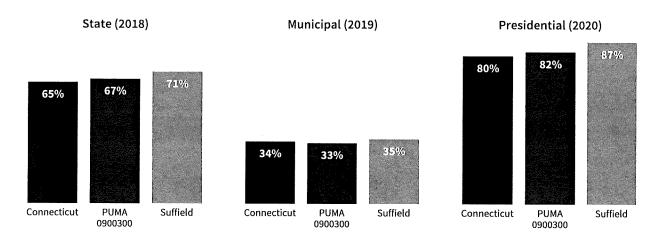
A lack of trust in and engagement with local government and experiences of unfair treatment by authorities can impair community well-being and cohesion. Sixty-two percent of Suffield adults feel their local government is responsive to residents' needs, compared to 51 percent statewide.

TABLE 12: RESIDENTS' RATINGS OF LOCAL GOVERNMENT, SHARE OF ADULTS, 2015-2018

Area Unfairly	stopped by police Local go	vt is responsive Have some inf	luence over local govt
Connecticut	11%	51%	67%
PUMA 0900300	11%	49%	67%
Suffield	18%	62%	85%

During the 2020 presidential election, 87 percent of Suffield registered voters cast ballots, compared to 80 percent statewide, and to 84 percent in the 2016 presidential election.

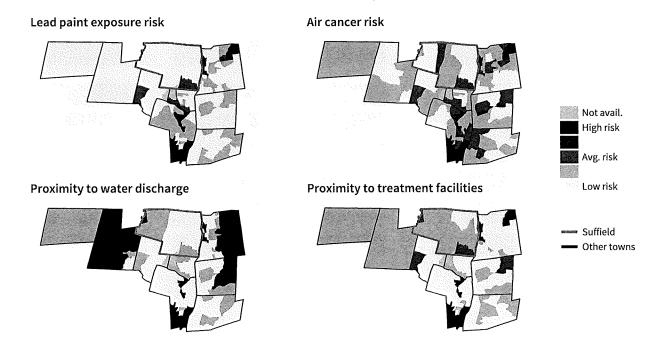
FIGURE 27: REGISTERED VOTER TURNOUT, 2018-2020



ENVIRONMENT & SUSTAINABILITY

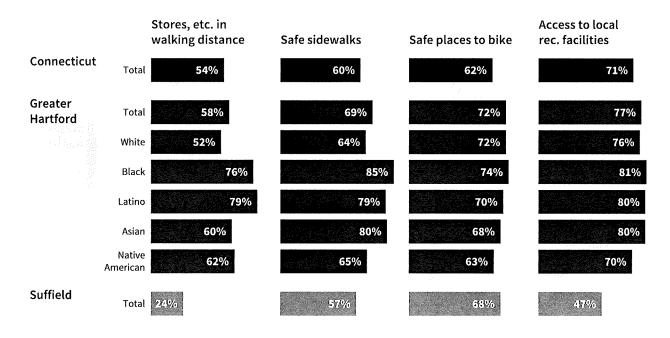
Many environmental factors—from access to outdoor resources to tree canopy to exposure to pollutants—can have direct impacts on residents' health and quality of life. Environmental justice is the idea that these factors of built and natural environments follow familiar patterns of socioeconomic disparities and segregation. The federal Environmental Protection Agency (EPA) ranks small areas throughout the US on their risks of exposure to a variety of pollutants and hazards, scaled to account for the historically disparate impact of these hazards on people of color and lower-income people.

FIGURE 28: EPA ENVIRONMENTAL JUSTICE INDEX BY BLOCK GROUP, PUMA 0900300



High-quality built environment resources, such as recreational facilities and safe sidewalks, help keep residents active and bring communities together. Walkable neighborhoods may also encourage decreased reliance on cars. Throughout Connecticut, Black and Latino residents are largely concentrated in denser urban areas which tend to offer greater walkability. Of adults in Suffield, 24 percent report having stores, banks, and other locations they need in walking distance, lower than the share of adults statewide.

FIGURE 29: RESIDENTS' RATINGS OF LOCAL WALKABILITY MEASURES BY RACE/ETHNICITY, SHARE OF ADULTS, 2015–2018



NOTES

- Figure 1. Study area. Map tiles by Stamen Design, under CC BY 3.0. Data by OpenStreetMap, under ODbL.
- **Table 1. About the area.** DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates. Available at https://data.census.gov; US Census Bureau 2020 Decennial Census P.L. 94-171 Redistricting Data. Available at https://www.census.gov/programs-surveys/decennial-census/about/rdo.html; PLACES Project. Centers for Disease Control and Prevention. Available at https://www.cdc.gov/places; and National Center for Health Statistics. U.S. Small-Area Life Expectancy Estimates Project (USALEEP): Life Expectancy Estimates Files, 2010–2015. National Center for Health Statistics. 2018. Available at https://www.cdc.gov/nchs/nvss/usaleep/usaleep.html
- Table 2. Population by race/ethnicity, 2020. US Census Bureau 2020 Decennial Census P.L. 94-171 Redistricting Data.
- **Figure 2. Population by race/ethnicity and age group, 2019.** DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.
- **Figure 3. Linguistic isolation by race/ethnicity, 2019.** DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.
- **Table 3. Population and population change by age group, 2010–2020.** US Census Bureau 2010 & 2020 Decennial Census P.L. 94-171 Redistricting Data.
- **Figure 4. Share of population by race/ethnicity, 2010–2020.** US Census Bureau 2010 & 2020 Decennial Census P.L. 94-171 Redistricting Data.
- **Table 4. Homeownership rate by race/ethnicity of head of household, 2019.** DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.
- Figure 5. Homeownership rates by age and race/ethnicity of head of household, PUMA 0900300, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year public use microdata sample (PUMS) data, accessed via IPUMS. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [dataset]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0
- Figure 6. Housing cost-burden rates by race/ethnicity, PUMA 0900300, 2019. DataHaven analysis (2021) of Ruggles, et al. (2019).
- **Table 5. Overcrowded households by race/ethnicity of head of household, 2019.** DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.
- Figure 7. Public K-12 student enrollment by race/ethnicity per 100 students, 2019–2020. DataHaven analysis (2021) of 2019–2020 school year enrollment data from the Connecticut State Department of Education, accessed via EdSight at http://edsight.ct.gov At the school district level, not all groups may be shown due to CTSDE data suppression rules for small enrollment counts, even though they may represent more than 1% of the school district population.
- Figure 8. Selected academic and disciplinary outcomes by student race/ethnicity, 2018–2019. DataHaven analysis (2021) of 2018–2019 school year testing (8th grade English/language arts), discipline, and four-year graduation data from the Connecticut State Department of Education, accessed via EdSight. Because students can be suspended more than once in a school year, the suspension rate is given as the number of reported suspensions per 1,000 enrolled students rather than a percentage.
- Figure 9. Educational attainment by race/ethnicity, share of adults ages 25 and up, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.
- **Table 6. Jobs and wages in Suffield's 5 largest sectors, 2019.** DataHaven analysis (2021) of annual employment data from the Connecticut Department of Labor. Note that in some cases, especially for smaller towns, data have been suppressed. Available at https://www1.ctdol.state.ct.us/lmi/202/202_annualaverage.asp

- Figure 10. Median income by race/ethnicity and sex for full-time workers ages 25 and over with positive income, 2019. DataHaven analysis (2021) of Ruggles, et al. (2019).
- **Figure 11. Unemployment rate by race/ethnicity, 2019.** DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.
- **Figure 12. Median household income by race/ethnicity of head of household, 2019.** DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.
- **Table 7. Selected household economic indicators by race/ethnicity of head of household, 2019.** DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.
- **Table 8. Households with no vehicle at home by race/ethnicity of head of household, 2019.** DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.
- Figure 13. Distribution of population by neighborhood income level, PUMA 0900300, 1980–2019. Data Haven analysis (2021) of household income and population by Census tract. Values for 1980–2000 are from the US Census Bureau Decennial Census, provided by the Neighborhood Change Database (NCDB) created by GeoLytics and the Urban Institute with support from the Rockefeller Foundation (2012). 2019 values are calculated from US Census Bureau American Community Survey 2019 5-year estimates.
- Figure 14. Life expectancy, PUMA 0900300 by Census tract, 2015. Data from National Center for Health Statistics. U.S. Small-Area Life Expectancy Estimates Project (USALEEP): Life Expectancy Estimates Files, 2010–2015. National Center for Health Statistics. 2018. Available at https://www.cdc.gov/nchs/nvss/usaleep/usaleep.html
- **Figure 15. Uninsured rate among adults ages 19–64 by race/ethnicity, 2019.** DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.
- **Figure 16. Preventive care measures, share of adults by Census tract, PUMA 0900300.** Data from PLACES Project. Centers for Disease Control and Prevention.
- **Figure 17. Selected health risk factors, share of adults, 2015–2018.** DataHaven analysis (2021) of 2015 & 2018 DataHaven Community Wellbeing Survey. Available at https://ctdatahaven.org/reports/datahaven-community-wellbeing-survey
- Figure 18. Selected health indicators by age and race/ethnicity, share of adults, Greater Hartford, 2015–2018. DataHaven analysis (2021) of 2015 & 2018 DataHaven Community Wellbeing Survey.
- **Figure 19. Chronic disease prevalence, share of adults by Census tract, PUMA 0900300.** Data from PLACES Project. Centers for Disease Control and Prevention.
- **Table 9. Selected mental health indicators, share of adults, 2015–2018.** DataHaven analysis (2021) of 2015 & 2018 DataHaven Community Wellbeing Survey.
- Figure 20. Age-adjusted semi-annual rates of drug overdose deaths per 100,000 residents by race/ethnicity, 2015–2020. DataHaven analysis (2021) of Accidental Drug Related Deaths 2012–2018. Connecticut Office of the Chief Medical Examiner. Available at https://data.ct.gov/resource/rybz-nyjw. Rates are weighted with the U.S. Centers for Disease Control and Prevention (CDC) 2000 U.S. Standard Population 18 age group weights available at https://seer.cancer.gov/stdpopulations
- **Figure 21. Share of drug overdose deaths involving fentanyl, 2015–2020.** DataHaven analysis (2021) of Accidental Drug Related Deaths 2012–2018. Connecticut Office of the Chief Medical Examiner.
- Figure 22. Annualized average rates of new cases of selected sexually transmitted infections per 100,000 residents, 2001–2003 through 2016–2018. DataHaven analysis (2021) of data from Centers for Disease Control and Prevention. NCHHSTP AtlasPlus. Updated 2019. https://www.cdc.gov/nchhstp/atlas/index.htm
- Figure 23. Annualized average rate of new HIV diagnoses per 100,000 residents ages 13 and over, 2016–2018. DataHaven analysis (2021) of data from Centers for Disease Control and Prevention. NCHHSTP AtlasPlus.



- **Table 10. Selected birth outcomes by race/ethnicity of parent giving birth, 2016–2018.** DataHaven analysis (2021) of data from the Connecticut Department of Public Health Vital Statistics. Retrieved from https://portal.ct.gov/DPH/Health -Information-Systems--Reporting/Hisrhome/Vital-Statistics-Registration-Reports
- **Figure 24. Maternal mortality rate per 100k births, Connecticut, 2013–2017.** America's Health Rankings analysis of CDC WONDER Online Database, Mortality files, United Health Foundation. Retrieved from https://www.americashealthrankings.org
- Table 11. Households living in structures built before 1960 by race/ethnicity of head of household, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.
- Figure 25. Residents' ratings of community cohesion measures, share of adults, 2015–2018. DataHaven analysis (2021) of 2015 & 2018 DataHaven Community Wellbeing Survey.
- Figure 26. Part I crime rates per 100,000 residents by town / jurisdiction, 2019. DataHaven analysis (2021) of 2019 Crimes Analysis Offenses. Connecticut Department of Emergency Services and Public Protection. Available at https://portal.ct.gov/DESPP/Division-of-State-Police/Crimes-Analysis-Unit/Crimes-Analysis-Unit
- **Table 12. Residents' ratings of local government, share of adults, 2015–2018.** DataHaven analysis (2021) of 2015 & 2018 DataHaven Community Wellbeing Survey.
- **Figure 27. Registered voter turnout, 2018–2020.** Data Haven analysis (2021) of data from the Connecticut Office of the Secretary of the State Elections Management System. Available at https://ctemspublic.pcctg.net
- **Figure 28. EPA Environmental Justice Index by block group, PUMA 0900300.** United States Environmental Protection Agency. 2019 version. EJSCREEN. Retrieved from https://www.epa.gov/ejscreen
- Figure 29. Residents' ratings of local walkability measures by race/ethnicity, share of adults, 2015–2018. DataHaven analysis (2021) of 2015 & 2018 DataHaven Community Wellbeing Survey.

ACKNOWLEDGEMENTS

This report is supported by a generous grant from the Emily Hall Tremaine Foundation (tremainefoundation.org). Support also comes from The Community Foundation for Greater New Haven, Yale Cancer Center, and individual donors. This report was refined through suggestions and in-kind support from Sustainable CT (sustainablect.org) as well as local organizations and residents throughout Connecticut.

Support for the DataHaven Community Wellbeing Survey (DCWS), one of the key data sources used in this report, comes from more than 80 public and private partners. Major sponsors of the DCWS include the Hartford Foundation for Public Giving, Fairfield County's Community Foundation, Connecticut Community Foundation, Valley Community Foundation, Connecticut Health Foundation, Greater Waterbury Health Partnership, Health Improvement Alliance of Greater Bridgeport, Yale-New Haven Health, Hartford HealthCare, Nuvance Health, Trinity Health of New England, Stamford Health, Griffin Hospital, City of Hartford, Ledge Light Health District, and others.

Visit DataHaven (ctdatahaven.org) for more information. This report was authored by Camille Seaberry, Kelly Davila, and Mark Abraham of DataHaven.

SUGGESTED CITATION

Seaberry, C., Davila, K., Abraham, M. (2021). Suffield Equity Profile. New Haven, CT: DataHaven. Published September 2021. More information at ctdatahaven.org

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DataHaven is a non-profit organization with a 25-year history of public service to Connecticut. Our mission is to empower people to create thriving communities by collecting and ensuring access to data on well-being, equity, and quality of life. DataHaven is a formal partner of the National Neighborhood Indicators Partnership of the Urban Institute in Washington, D.C.