

Town of West Hartford

Affordable Housing Plan 2024-2029



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Town Council of West Hartford

Shari Cantor, Mayor
Ben Wenograd, Deputy Mayor
Mark Zydanowicz, Minority Leader
Carol Blanks
Deb Polun
Tiffini McGinnis
Barry Walters
Mary Fay
Alberto Cortes

Town of West Hartford Staff

Rick Ledwith, Town Manager
Duane Martin, Director of Community Development
Todd Dumais, Town Planner
Brian Pudlik, Senior Planner


Affordable Housing Advisory Group

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Plan Produced by:

 **GOMAN**
+YORK
ADVISORY SERVICES
111 Founders Plaza, Suite 1000
East Hartford, CT 06108
(860) 841-3271
gomanyork.com

Town of West Hartford: Affordable Housing Plan - 2024-2029

Adopted 10/8/24 by the West Hartford Town Council

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Introduction

The Affordable Housing Plan

Introduction – Why We Plan

The Affordable Housing Plan

Introduction

The United States is experiencing a housing affordability crisis. This crisis has social and economic ramifications bestowed upon lower-, working-, and even middle-income households who are unable to access affordable housing. Nationally and locally, the cost of housing has outpaced income growth which has undermined access to quality housing.

Historically, an average house in the U.S. costs around five (5) times yearly median household income. By comparison, during the housing bubble of 2006 the ratio reached 6.8, in other words, an average single-family house cost nearly seven (7) times the U.S. median household income. Today, the average house in the U.S. costs 7.58 times the U.S. median household income (See Case-Shiller Home Price Index). The 2.58 times median household income is nearly three times the assumed 2.6 healthy ratio of home value to household income. Connecticut and West Hartford are not immune to this trend, or the social and economic ramifications of this affordable housing crisis. For example, businesses struggle to retain and attract a qualified workforce because housing costs exceed the means of workforce salaries. Another example, society and communities are becoming more segregated by income and race, as the poor, working-income, and even middle-income households are priced out of affluent communities that can provide opportunities for upward mobility. Most concerning, in this trend is minority populations are disproportionately excluded from communities and economic opportunities as a result of the correlation between wealth and race in America.

West Hartford, like many middle- and upper-middle income communities, also struggles with this housing affordability crisis. West Hartford's bucolic suburban aesthetic, walkable and desirable Center, high quality school district, and central location make it a highly-desirable community. Desirability induces demand, creating upward

pressure on housing price. That means that even though 7.65% of West Hartford's housing stock is *qualified affordable*, as counted by Connecticut's Department of Housing, West Hartford must continuously work to maintain, provide, and increase the percentage of its affordable housing stock.

Planning for affordable housing is foundational to maintaining a vibrant and prosperous community. Without affordable housing, West Hartford places its desirability, vibrancy, and prosperity at risk. If West Hartford becomes too wealthy, too exclusionary, and unaffordable to working- and middle-class households, it runs the risk of being unable to retain and attract residents, businesses, and a qualified workforce. This Affordable Housing Plan seeks to leverage West Hartford's vibrancy, prosperity, and strong desirability, including housing demand and value, to simultaneously maintain and provide affordable housing and to strike a balance between West Hartford's strong appeal and ensuring accessibility to a diverse population.

Striking such a balance will not occur by happenstance. It requires leadership, decision making, a constancy of purpose, hard work, and strategic policy interventions. The more vibrant and prosperous West Hartford becomes, the less affordable the housing will become. That said, prosperity and unaffordable housing are a good problem to have as such problems are more easily solved than problems of stagnation and undervalued housing.

West Hartford is already a diverse community. West Hartford has a diversity in housing stock and tenure, in household income, and in housing value and cost. Therefore, encouraging, allowing, and providing more *qualified affordable housing* will not negatively impact the community. In fact, providing more affordable housing will benefit the community through more robust diversity. Most important, West Hartford has the capabilities, capacities, and governance structures that can and will manage this change to prioritize housing affordability.

Introduction – Why We Plan

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What is Planning?

Planning is a process and practice that can be formal or informal. When informal, planning is something we do often, rarely notice, and take for granted. For example, we plan our everyday lives. What we need to do, where we need to go, and when we must be there. Informal planning works well in the short term but does not work so well long term.

Formal or long-term and strategic planning require a more thoughtful and structured approach. For example, planning for affordable housing, unlike planning for our doctor's appointment or planning for the Town's next budget cycle, requires a more systematic approach that balances the *needs, wants, and enthusiasms* of the community against social, demographic, economic, environmental, and property rights considerations. Planning for affordable housing requires a constancy of purpose, intentional actions, and public policies to intervene where private market can't.

So, what is planning? Planning is a:

- process of preparing for the future,
- systematic approach to problem solving,
- strategy for improvement,
- continuous learning and adjustment, and
- prediction of the future with the *risk of being wrong*.



Introduction – How We Plan

The Affordable Housing Plan

The Planning Process

The planning process, as a systematic approach, and as utilized in the creation of this Affordable Housing Plan, is founded in a five-step process:

Step 1. Where Are We Today?

The assessment of existing conditions (demographic, social, economic, and market) that influence housing and affordable housing in West Hartford. Existing conditions are assessed to establish a baseline and to understand how we arrived where we are today.

Step 2. Where Do We Want to Be in the Future?

The process of public engagement (the Affordable Housing Advisory Group) provided representation and understanding of what the community wants, needs, and is willing and capable of working to achieve. This frames and sets the stage for what is a plausible affordable housing future for West Hartford.

Step 3. How Will We Get There?

Determines and establishes policies and strategic interventions aimed at encouraging, promoting, and providing affordable housing in West Hartford.

Step 4. How Will We Know We Are on the Right Course?

Strategic interventions to achieve desired outcomes which are measurable. These help describe interim outcomes that can inform the community to realize its desired results.

Step 5. Implementation.

Provides a road map to the future, actions to guide West Hartford's implementation of the Affordable Housing Plan.



Introduction – How We Plan

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Sustainability and Sustainable Housing

In land-use planning, especially in the land use application and approval process, it is common for environmental concerns to be privileged over social or economic considerations. Unfortunately, this often creates tension, misses the bigger picture, and risks well intended environmental objectives resulting in social and economic harm. Maintaining (or creating) a viable and robust housing market (and economy), not only requires that land-use planning consider environmental, social, and economic conditions, it also requires that a balance sought between the benefits and detriments.

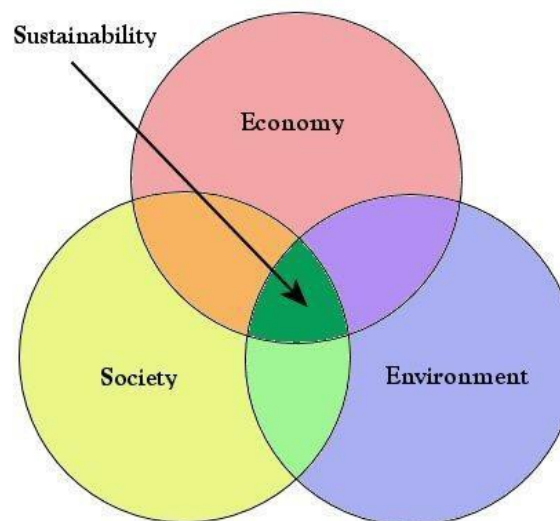
To accomplish this, sustainability is embodied in this Affordable Housing Plan. The widely-accepted definition established by the United Nations 1987 Brundtland Report (World Commission on the Environment and Development) explains sustainability as follows:

“Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Doing so must integrate and balance economic, environmental, and social goals.”

The key to understanding sustainability and to achieve sustainable development, is to recognize the symbiotic relationship of the three core elements: Economic, Environmental, and Social. For West Hartford, more specifically, for West Hartford’s housing market to be sustainable, West Hartford must actively work on economic and social components of housing. Efforts to plan for affordable housing cannot

simply rely on the private sector or ignore social and economic factors in favor of the environmental. This is why the core concept of sustainable development to, balance social, economic, and environmental factors, is so important. We cannot achieve one outcome (i.e., environmental sustainability) if the community (or housing market) is not economically and socially sustainable.

This Affordable Housing Plan furthers the vision of the Plan of Conservation and Development and seeks to balance the dynamics of social wellbeing, economic prosperity, and the environmental quality of West Hartford and its housing. West Hartford has a relatively strong economy and has achieved reasonable environmental conservation, as much as any developed suburban community can. What is most important to achieve and maintain, especially in the context of housing, is a socially sustainable community. Affordable housing is a critical component of achieving a socially sustainable community to allow for a diversity of populations, including economic diversity.



About the Plan

The Affordable Housing Plan

About the Plan – Why Affordable Housing Now?

The Affordable Housing Plan

Why Plan for Affordable Housing?

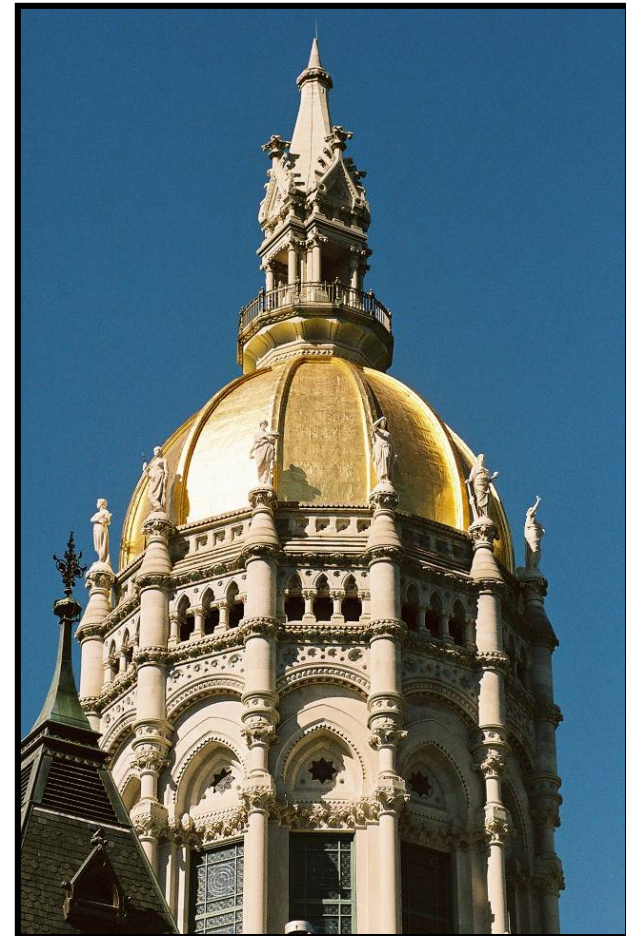
This Affordable Housing Plan is the result of State government (Executive and Legislative branches) prioritizing Connecticut's need for affordable housing and passing legislation (PA 17-170 and codified as CGS 8-30j) that requires *every municipality to prepare an affordable housing plan at least once every five years*. In addition, the legislation requires that the affordable housing plan *specify how the community intends to increase the amount of affordable housing available in the community*.

While the 8-30j statutory requirements for preparing an Affordable Housing Plan is new, the requirement for municipalities to plan for affordable housing is not. For example, Section 8-23 of the Connecticut General Statutes (CGS) for three decades has required that the municipal plan of conservation and development:

- make provisions for the development of housing opportunities, including opportunities for multifamily dwellings, consistent with soil types, terrain, and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality is located... [and to]
- promote housing choice and economic diversity in housing, including housing for both low- and moderate-income households, and encourage the development of housing which will meet the housing needs identified in the state's consolidated plan for housing and community development...

These longstanding requirements to plan for affordable housing and their codification in Section 8-2 (Zoning) of the CGS further highlight the importance of residential development, housing, and the need for affordable housing in all communities. Housing is where jobs go at night. Housing is where individuals and families live their lives. When a

community considers land use related matters, housing density, style, and tenure all contribute to its physical character, social make-up, and economic wellbeing of the community. Homeownership, and the equity derived from homeownership, have been the foundation to creating American middle-income wealth for generations, while rental properties provide housing for those who cannot afford homeownership or desire more flexible and carefree housing options.



About the Plan – Why Affordable Housing Now?

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What is “Affordable Housing” and What Does “Affordable Housing” Mean?

Too often affordable housing is associated with, or believed to be, the public housing projects of the past. It is important to recognize and understand that today’s affordable housing is not the public housing of the past. Federal, state, and local government learned valuable lessons from the failed policies and experience of past public housing and the negative consequences of clustering large numbers of low-income households into poorly constructed and substandard housing.

Today, affordable housing policies have moved away from both the public housing model and clustering model. Today, affordable housing policy focuses mostly on public-private partnerships and inclusive mixed-income housing models. As a result, most affordable housing *hides in plain sight*, blending into the community, so that most do not even know the difference between what housing units are market rate and what housing units are *qualified affordable housing*.

Housing is deemed unaffordable if a household spends more than 30% of their gross income for housing. For example, if a household earning \$117,400/year (the median family income for a 4-person household in the Hartford MSA) is spending \$35,220 (30% gross income) or more per year (\$2,935/month) on rent/mortgage, utilities, and other housing costs, then housing is deemed to be unaffordable. At 80% median family, a 4-person household earning \$93,920/year and spending \$28,176/year on housing (\$2,348/month) could need or qualify for affordable housing. Affordable fair market rents (based on HUD numbers) range from \$1,002 per month for a studio to \$2,226 per month for a four-bedroom apartment.

The problem of affordable housing in the Hartford Region is more pronounced than most realize. For example, the Capitol Region Affordable Housing Assessment (2022) by the Capitol Region Council of

Governments demonstrated the spatial and inequitable distribution of affordable housing in the region. However, the study showed West Hartford as having a moderate number and percentage of subsidized housing compared to other suburban communities. West Hartford performs better than many communities, in that the percentage of High Housing Cost Burden households in West Hartford is not as high as some other communities.

Affordable Housing, as defined by the Connecticut General Statutes (CGS), Chapter 126a Affordable Housing Land Use Appeals, Section 8-30g, is: housing [or households] that receive government assistance or are deed-restricted to be sold or rented at or below prices for which a household pays 30% or less of their income.

Qualified Vs Market Rate Affordable Housing

Qualified Affordable Housing, as used in this Plan, is a phrase to describe housing that meets the State definition of affordable housing in the context of the requirements of Section 8-30g, which applies to specific land use applications for providing affordable housing. Just because housing does not meet the statutory definition of Affordable Housing, does not mean a community does not have housing that is affordable to households of lesser means. Most communities have market-rate affordable housing that does not meet the definition of *Qualified Affordable Housing* but serves populations of lesser financial means. Market-rate affordable housing is housing that trades in the market at rates—values or rents—affordable to households of lesser means.

About the Plan – Why Affordable Housing Now?

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What is “Affordable Housing” and What Does “Affordable Housing” Mean?

Qualified affordable housing is different than market rate affordable housing, which is housing that sells or rents at values affordable to households at or below 80% AMI but does not meet the criteria to be included as *qualified affordable housing*, as defined by 8-30g. In most cases, *qualified affordable housing* developments have 30% or less of the units dedicated as affordable. This low percentage of affordable units demonstrates the policy shift away from clustering lower-income households, ensuring a mix of incomes to mitigate the potential negative effects. The CGS 8-30g required 10% threshold for affordable housing in a community is a minimum established to determine the applicability of 8-30g land use provisions, it is not a determination of affordable housing need.

West Hartford, as of 2023, has 2,083 *qualified affordable housing* units, or 7.65% of West Hartford’s 27,240 (2020, US Census and DOH) housing units based on the State Department of Housing’s *Affordable Housing Appeals List*.

2010 Housing Units	Gov. Assisted	Tenant Rental Assistance	CHFA Mortgages	Deed Restricted	Total Assisted	Percent Affordable
27,240	695	857	286	245	2,083	7.65%

It is important to note that over the several years, West Hartford has approved approximately 522 units of *qualified affordable housing* that does not appear in the above numbers. While most of the approved units are at 80% AMI, 24 are at or below 60% AMI, 81 are at or below 50% AMI, and 28 are at or below 25% AMI—targeting the household with the greatest need for affordable housing.

Once constructed and accounted for by the State Department of

Housing, the 522 *qualified affordable units* could increase West Hartford’s affordable units to 2,605 or 9.0% of total housing. In addition, the number of Deed Restricted units could increase from 245 to 767 units—deed restricted units are important because they provide stability in the calculation for percent affordable, since all other categories of *qualified affordable units* are subject to change on a yearly basis.



About the Plan – Why Affordable Housing Now?

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Affordable Housing and 8-30g Land Use Appeals

Housing affordability is a complex and challenging problem to solve. One of the challenges is how to best define housing affordability. In Connecticut, specifically the CGS Chapter 126a Affordable Housing Land Use Appeals, Section 8-30g defines housing affordability as:

- Assisted Housing: housing which is receiving or will receive financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance under chapter 319uu or Section 1437f of Title 42 of the United States Code.
- Set-aside Development: a development in which not less than 30% of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least 40 years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at or below prices which will preserve the units as housing for which persons and families pay 30% or less of their annual income, where such income is less than or equal to 80% of the median income. In a set-aside development, of the dwelling units conveyed by deeds containing covenants or restrictions, a number of dwelling units equal to not less than 15% of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to 60% of the median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to 80% of the median income.

The CGS 8-30g definition of housing affordability is narrow in that it only includes housing units and households receiving government

assistance through specified programs or housing units that are explicitly deed-restricted as affordable through set-aside developments. However, affordable housing as defined by 8-30g, does not include market rate affordable housing that trades, sells or rents at rates affordable to households at or below 80% AMI.

The Connecticut Housing Finance Authority (CHFA) defines affordability based on a percentage of area median family-income (AMFI) and the number of persons in the family/household. CHFA uses the Hartford Metropolitan Statistical Area (MSA). For a family of four, the median family income is \$117,400, while 80% AFMI is \$93,920, and 60% AMFI is \$70,440, all of which are middle-class incomes.

Some simple calculations can be performed to determine housing affordability, how much a household can afford to spend on purchasing or renting housing. For example, to calculate the maximum purchase price of a house for a household, the commonly agreed-upon metric is that a household can afford to purchase a home up to 3.0 times the gross household income. For example, a household earning \$75,000 (approximately 64% AMFI) can afford to purchase a house valued up to approximately \$225,000.

Another example for calculating what a household can afford for monthly housing expenses (mortgage plus utilities, insurance, and taxes or for rent plus utilities), the HUD standards of 30% of gross household income is used. In this scenario, if a household is paying more than 30% of their income for housing, then the housing is deemed unaffordable. For example, if a household earning \$75,000/year (approximately 64% AMFI) is spending more than \$22,500/year (30% gross income) or \$1,875/month for housing, then the housing is deemed unaffordable.

About the Plan – Why Affordable Housing Now?

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While these measures provide a reasonable means of calculating housing affordability, it is important to note that there are limits as to how these calculations inform us about personal circumstances, housing need, and housing costs. While the US Census data (right side) provides the statistics on households spending above 30% of income on housing, the data does not differentiate between those households who spend a high portion because of a lack of income or affordable housing (housing need) and those who spend 30% or more on housing for reasons of personal choice: status, house size, access to education, etc. While the former households are burdened by lower incomes and high housing costs, the latter may not suffer the same burden or hardship.

When planning for affordable housing, it is also important to address the phrase “*workforce housing*.” HUD, CHFA, and the Connecticut General Statutes use the phrase affordable housing to define housing that is affordable to households earning up to 80% AMI (Area Median Income). Housing advocates typically distinguish between affordable housing and *workforce housing*, affordable housing being up to 60% AMI and *workforce housing* being between 60% to 120% AMI.

Workforce housing is often described as housing for service workers, such as police officers, teachers, nurses, etc. Therefore, in the context of the CGS 8-30g land use appeals act, the targeted incomes of 60% and 80% AMI is aimed mostly at workforce housing.

Of the 25,031 households accounted for the tables to the right, 29.4% are spending more than 30% of their income on housing. Of those spending 30% or more of gross income on housing, 4,237 are homeowners (16.9%) and 3,121 are renters (12.5%). However, housing affordability impacts renters the most, as the 3,121 (41.6%) of the 7,491 renter households spend 30% or more of their gross income on housing.

Selected Monthly Owner Costs as Percentage of Household Income (SMOCAPI)

	West Hartford	Hartford County	Connecticut
Housing units, with mortgage	11,062	151,726	612,195
Less than 20.0 percent	5,529	66,286	249,997
20.0 to 24.9 percent	1,933	26,340	102,323
25.0 to 29.9 percent	815	16,578	69,615
30.0 to 34.9 percent	721 (6.5%)	11,032	45,964
35.0 percent or more	2,064 (18.7%)	31,490	144,296
Not computed	35	582	2,156
Housing units, without mortgage	6,478	71,665	288,537
Less than 10.0 percent	2,072	22,281	89,190
10.0 to 14.9 percent	1,235	14,522	58,665
15.0 to 19.9 percent	915	10,447	38,097
20.0 to 24.9 percent	377	5,997	24,355
25.0 to 29.9 percent	436	4,234	16,989
30.0 to 34.9 percent	274 (4.2%)	2,627	11,960
35.0 percent or more	1,178 (18.2%)	11,557	49,281
Not computed	40	667	2,793

Gross Rent as Percentage of Household Income (GRAPI)

	West Hartford	Hartford County	Connecticut
Occupied units paying rent	7,491	118,654	437,384
Less than 15.0 percent	1,379	15,313	52,712
15.0 to 19.9 percent	1,183	15,387	52,270
20.0 to 24.9 percent	722	14,730	54,264
25.0 to 29.9 percent	1,086	14,241	52,657
30.0 to 34.9 percent	479 (6.4%)	10,330	39,555
35.0 percent or more	2,642 (35.3)	48,653	185,926
Not computed	291	7,114	27,681

Existing Conditions

Demographics, Socio-Economics,
and Housing

Existing Conditions – Demographics, Socio-Economics, & Housing

The Affordable Housing Plan

Demographics

The demographic, socioeconomic, and housing market analysis reveals what West Hartford intuitively already knows. West Hartford is a moderate-growth community, located in a mostly stagnant metropolitan region in a slow-growth state.

Demographically, Connecticut and the Hartford Region are characterized by stagnation. This is especially true of population growth and demographic (age) structure. This is also important to understand because population growth is a key driver of housing demand and changes in the demographic structure of a community's population has consequences for housing demand and the housing stock. For example, slow or no growth in total population often results in low housing demand (new construction), while an aging population, signals a decline in larger and family-households, shifting demand to smaller homes and rental properties.

From 1985 to 1990, Connecticut's nonfarm employment increased by 103,400. By comparison, in the thirty years that followed, from 1990 to 2020, nonfarm employment increased by only 44,800. Since 1990, the Hartford Area Labor Market's nonfarm employment declined from 603,400 to 549,000 in 2020, a loss of 54,400 jobs.

From 2010 to 2020, Connecticut population grew by 1% (or 31,847 persons), and Hartford County added only 5,484 persons (or 1%). During that same time, West Hartford's population grew by 815 persons, or approximately 1% of total population. Housing demand, specifically new construction, is primarily being driven by household formations, not job and population growth. Household formation are being driven by shrinking household size (fewer large family-households and more single-person households). The loss of 1,414 person under 18 is the result of West Hartford's aging population.

Stagnant and slow-growth have consequences, populations age and consumer spending patterns change. For example, households over the age 60 spend 50% less than households in their 30s and 40s. This demographic change is one of the factors impacting West Hartford's local economy.

Population & Employment Trends

TOTAL POPULATION	Population 2010	Population 2020	Population Change 2010 - 2020	% Change 2010-2020
Connecticut	3,574,097	3,605,944	31,847	1%
West Hartford	63,268	64,083	815	1%
Hartford County	894,014	899,498	5,484	1%

ADULT POPULATION	Population 2010	Population 2020	Population Change 2010 - 2020	% Change 2010-2020
Connecticut	2,757,082	2,869,227	112,145	4%
West Hartford	48,503	50,732	2,229	5%
Hartford County	689,971	713,425	23,454	3%

< 18 POPULATION	Population 2010	Population 2020	Population Change 2010 - 2020	% Change 2010-2020
Connecticut	817,015	736,717	-80,296	-10%
West Hartford	14,765	13,351	-1,414	-10%
Hartford County	204,043	186,073	-17,970	-9%

NONFARM EMPLOYMENT (Seasonally Adjusted)					
	1985	1990	2000	2010	2020
CT LMA	1,549,800	1,653,200	1,689,800	1,601,000	1,698,000
Hartford LMA	---	603,400	568,900	545,100	591,900

Connecticut Department of Labor - Office of Research

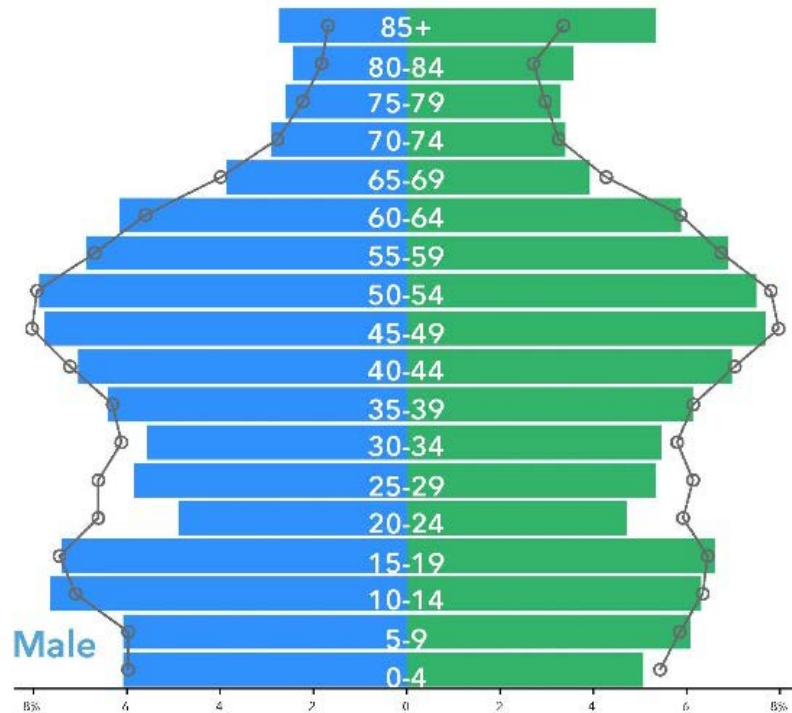
Existing Conditions – Demographics, Socio-Economics, & Housing

The Affordable Housing Plan

Age Pyramid (Esri 2010)

West Hartford town, CT
 West Hartford town, CT (0900382590)
 Geography: County Subdivision

AGE PYRAMID - 2010



The largest group:
 2010 Females Age 45-49

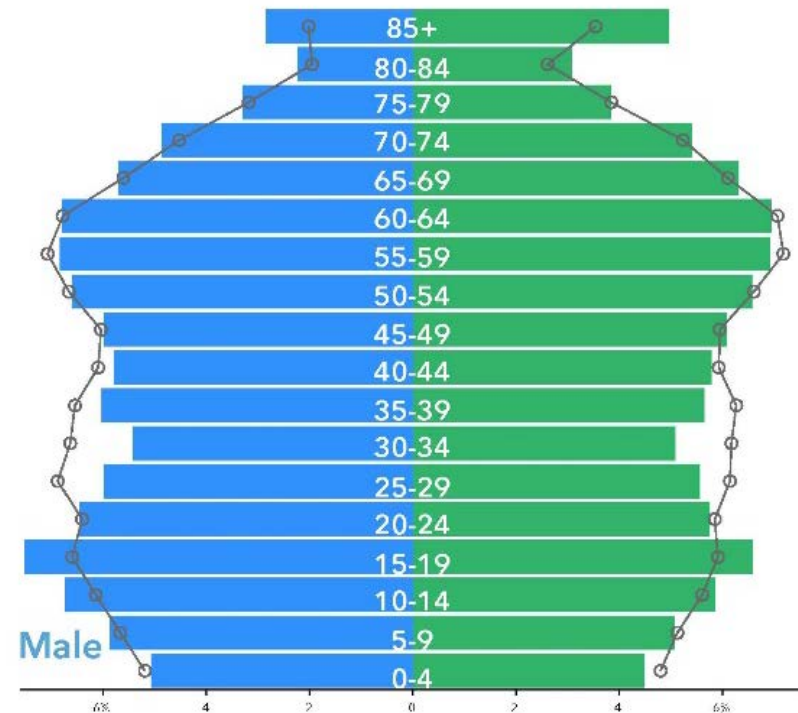
The smallest group:
 2010 Males Age 80-84

Age Pyramid (Esri 2022)

Prepared by Esri
 West Hartford town, CT
 West Hartford town, CT (0900382590)
 Geography: County Subdivision

Prepared by Esri

AGE PYRAMID - 2022



The largest group:
 2022 Females Age 60-64

The smallest group:
 2022 Males Age 80-84

The comparative 2010 and 2022 age pyramids above graphically depict West Hartford’s demographic structure by age cohorts in relationship to Hartford County (the dotted lines). The most notable feature in these graphics is large populations over 45 years in 2010 and over 55 in 2022, this is Baby-boom generation, and the Baby-boom generation is the primary driver of West Hartford’s aging population. Another notable feature is contraction and smaller population between the ages of 20 and 40 in the pyramids, These populations are those of childrearing years and high value consumers and spenders. As a result of this small cohort of younger adults, the under 10 years old population shows contraction in the 2022 pyramid compared to the 2010 pyramid (which mirrors the 10% loss in under 18 population discussed above). Last, another notable feature is that West Hartford has fewer young persons and more older persons than Hartford County.

Existing Conditions – Demographics, Socio-Economics, & Housing

The Affordable Housing Plan

Housing Stock Characteristics

The characteristics of West Hartford’s housing stock provide context to understanding housing value, cost, affordability, diversity, and change in population structure. The housing characteristics also help to explain demand and how demand is organized around the available housing product.

According to the U.S. Census (2020 estimates), West Hartford’s owner-occupied vacancy rate is 1.3% and renter-occupied vacancy rate is 4.4% (upper right). Vacancy rates of less than 8% typically indicate strong demand and may signal the need for additional supply. Vacancy rates of less than 5% indicate a very strong market with the vacancies are most likely the result of turnover in units.

West Hartford’s housing stock is predominantly single-unit detached housing, commonly known as single-family housing. Including single-unit attached housing, 70.2% (or 18,769 units) of the 26,721 housing units in West Hartford are considered single-family housing. A single-family housing stock is most favorable to homeownership. The remaining 29.8% of the housing stock includes various forms of attached and multi-family housing. Overall, West Hartford’s housing stock is more diverse compared to other suburban communities in the Region and State.

The percentage of single-unit housing (70.2%) nearly mirrors the percentage of owner-occupied housing (69.4%), which is no surprise. The average household size of owner-occupied units is 2.58 persons per unit compared to 2.06 persons per rental unit. It is important to note the smaller size of renter households which is due to the high percentage of one- and two-person households that are renters.

Housing Occupancy

	West Hartford	Hartford County	Connecticut
Total housing units	27,240	379,602	1,516,629
Occupied housing units	25,825	350,408	1,370,746
Vacant housing units	1,415	29,194	145,883
Owner vacancy rate (%)	1.3	1.4	1.8
Renter vacancy rate (%)	4.4	6.3	6.3

Housing Units in Structure

	West Hartford	Hartford County	Connecticut
Total housing units	26,721	379,602	1,516,629
1-unit detached	17,406	210,665	893,531
1-unit attached	1,363	21,892	81,832
2 units	1,589	29,450	124,082
3 or 4 units	1,306	36,302	130,863
5 to 9 units	675	23,719	82,695
10 to 19 units	885	16,718	57,281
20 or more units	3,378	38,674	134,093
Mobile home	81	2,111	11,826
Boat, RV, van, etc.	38	71	426

Household Size by Tenure

	West Hartford	Hartford County	Connecticut
Occupied housing units	25,406	350,408	1,370,746
Owner-occupied	17,624 (69.4%)	224,640	905,681
Renter-occupied	7,782 (30.6%)	125,768	465,065
Average household size, owner-occupied	2.58	2.61	2.65
Average household size, renter-occupied	2.06	2.23	2.28

Existing Conditions – Demographics, Socio-Economics, & Housing

The Affordable Housing Plan

A total of 63.5% of West Hartford’s housing stock has three or more bedrooms. The number of bedrooms deserves due consideration in the context of the changing demographic structure. Household sizes have been declining for decades and the number of households with children has also been in decline. Therefore, the predominately single-family detached housing stock with many 3-bedroom or more units may point to a housing stock designed for past generations with larger households and more families with children. Unfortunately, this housing stock may not be the best housing to serve many of today’s households which tend to be smaller and have fewer children. Furthermore, West Hartford’s housing stock is older, with only 20.2% built between 1970 and 2020.

Number of Bedrooms

	West Hartford	Hartford County	Connecticut
Total housing units	26,721	379,602	1,516,629
No bedroom	466 (1.7%)	9,234	34,812
1 bedroom	3,420 (12.8%)	49,001	190,973
2 bedrooms	5,836 (21.8%)	105,608	410,732
3 bedrooms	10,325 (38.6%)	141,219	551,144
4 bedrooms	5,010 (18.7%)	61,054	260,013
5 or more bedrooms	1,664 (6.2%)	13,486	68,955

Housing Stock – Findings Summary

West Hartford’s housing stock is mostly single-family detached with a good mix of missing-middle (two- through 6-unit housing) and multi-family housing. In addition, the housing stock is mostly owner-occupied with a moderate amount of rental housing. Furthermore, West Hartford’s single-family detached housing is large, with many bedrooms, and expensive to buy and to own. This means West Hartford’s housing stock, while more diverse than most suburban communities, still creates affordability challenges. The primary driver of housing affordability in West Hartford is the desirability of West Hartford, a good school system, high quality of life, and strong amenities of place. This means that while other communities with a predominantly single-family detached housing stock, with little missing-middle and multi-family housing, will likely struggle to remain competitive as demographics and consumer preferences change, West Hartford will likely remain competitive for those who can afford the community. Unfortunately, West Hartford’s desirability will continue to push housing value and costs higher, perpetuating the challenges of providing affordable housing.

Year Structure Built

	West Hartford	Hartford County	Connecticut
Total housing units	26,721	379,602	1,516,629
Built 2014 or later	295	3,453	16,920
Built 2010 to 2013	144	3,747	21,126
Built 2000 to 2009	996	22,433	103,075
Built 1990 to 1999	660	25,389	116,028
Built 1980 to 1989	1,082	46,428	188,655
Built 1970 to 1979	2,248	50,599	203,700
Built 1960 to 1969	3,574	56,261	204,879
Built 1950 to 1959	6,889	65,436	224,393
Built 1940 to 1949	3,279	29,317	103,008
Built 1939 or earlier	7,554	76,539	334,845

Existing Conditions – Demographics, Socio-Economics, & Housing

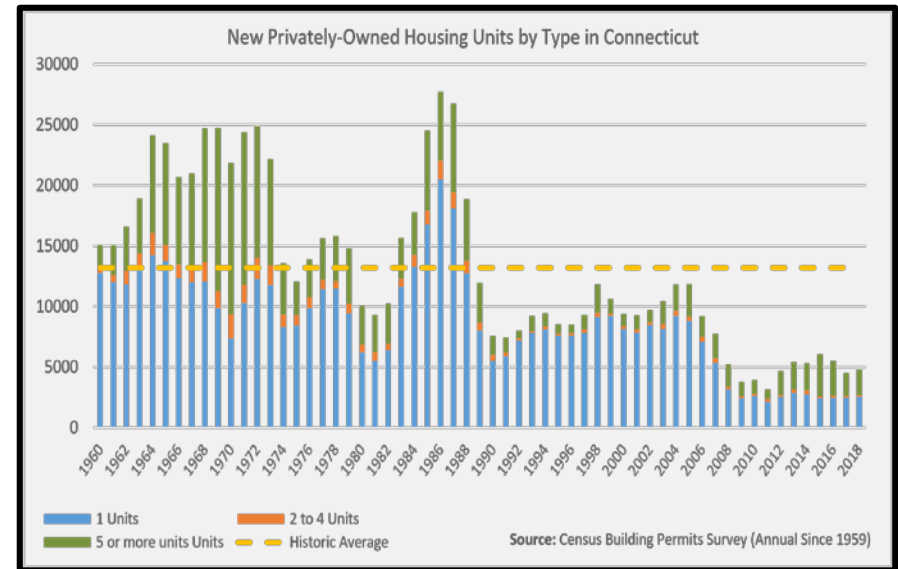
The Affordable Housing Plan

While single-family detached housing will remain the most common and popular housing product in West Hartford, the appeal of single-family detached housing to younger generations is waning. In addition, Millennial Generation is opting more for *urban* locations than the *rural* fringe locations. Furthermore, the distance homebuyers are moving to for a newly purchased home is shorter than in the past. Fortunately, these trends are working in West Hartford’s favor. In addition, the size of home trends are also working in West Hartford favor, as are the importance of commuting costs.

West Hartford’s location, its diverse housing stock, and older suburban character have served it well in the past and will likely continue to serve it well in the future. The challenge, however, will continue to be affordable housing and providing affordable housing for a wider range of households and incomes, especially non-family and single-person households.

Connecticut housing permit data since 1960 demonstrates a decline in new housing development since 1990. This decline has been driven by weakening demand drivers such as stagnant job growth and anemic population growth. In addition, and more important, the data shows a shift in the new construction housing market since 2012. The shift is in the market share from predominantly single-family construction to increasing multi-family new housing construction. For example, in the 1990s less than 20% of new housing construction was multi-family. In the early 2000s, approximately 24% of new housing was multi-family—most of which was age-restricted housing. Beginning in 2012, the market has shifted toward multi-family housing and today approximately 47% of total new housing construction is multi-family—most of which is rental housing. This shift in new housing construction permit data reflects (and reinforces) the changes in demographics, household structure, and the influence of demographic change on the housing market.

Connecticut Housing Permits, 1960 – 2018



Value, Owner-Occupied Housing

	West Hartford	Hartford County	Connecticut
Owner-occupied units	17,624	224,640	905,681
Less than \$50,000	157	3,810	17,522
\$50,000 to \$99,999	81	6,706	28,440
\$100,000 to \$149,999	288	25,232	78,467
\$150,000 to \$199,999	1,275	45,413	137,944
\$200,000 to \$299,999	5,525 (31.3%)	71,806	248,431
\$300,000 to \$499,999	7,635 (43.3%)	54,495	244,855
\$500,000 to \$999,999	2,535	15,411	107,504
\$1,000,000 or more	128	1,767	42,518
Median	\$330,100	\$240,600	\$275,400

Existing Conditions – Demographics, Socio-Economics, & Housing

The Affordable Housing Plan

Housing Stock Cost – Financial Characteristics

The value of West Hartford’s owner-occupied housing, which is predominately single-family detached housing, is substantially higher than Hartford County and Connecticut median housing values. West Hartford’s median value of housing is \$330,100 with 90.1% of owner-occupied housing valued above \$200,000 and 58.7% valued over \$300,000.

To afford the median owner-occupied home at \$330,100 in West Hartford, a household would need an estimated income of \$110,033—or \$4,803 higher than West Hartford’s median household income of \$105,230. This indicates West Hartford’s homeowner housing stock leans toward being less affordable.

The Selected Monthly Owner Costs (SMOC), as explained by the U.S. Census, “are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.” They provide a good estimate of the cost of owning a home. The median SMOC for housing units with a mortgage is \$2,459 and \$1,090 for housing units without a mortgage. At \$2,459 in monthly housing costs for a home with a mortgage, a household with an annual income of approximately \$98,000 would be spending 30% of their gross income on housing which is the affordability threshold.

Selected Monthly Owner Costs – With Mortgage

	West Hartford		Hartford County		Connecticut	
Units with a mortgage	11,097	62.9%	152,308	67.8%	614,351	67.8%
Less than \$500	12	0.1%	174	0.1%	958	0.2%
\$500 to \$999	108	1.0%	5,577	3.7%	21,034	3.4%
\$1,000 to \$1,499	809	7.3%	29,796	19.6%	97,919	15.9%
\$1,500 to \$1,999	2,305	20.8%	45,492	29.9%	157,564	25.6%
\$2,000 to \$2,499	2,519	22.7%	32,738	21.5%	124,562	20.3%
\$2,500 to \$2,999	2,203	19.9%	17,338	11.4%	78,757	12.8%
\$3,000 or more	3,141	28.3%	21,193	13.9%	133,557	21.7%
Median	\$2,459		\$1,946		\$2,119	

Selected Monthly Owner Costs – Without Mortgage

	West Hartford		Hartford County		Connecticut	
Units without a mortgage	6,527	37.0%	72,332	32.2%	291,330	32.2%
Less than \$250	57	0.9%	574	0.8%	2676	0.9%
\$250 to \$399	28	0.4%	1102	1.5%	6,386	2.2%
\$400 to \$599	560	8.6%	8036	11.1%	31,527	10.8%
\$600 to \$799	817	12.5%	20415	28.2%	71,187	24.4%
\$800 to \$999	1,205	18.5%	18353	25.4%	66,179	22.7%
\$1,000 or more	3,860	59.1%	23852	33.0%	113,375	38.9%
Median	\$1,090		\$859		\$894	

Existing Conditions – Demographics, Socio-Economics, & Housing

The Affordable Housing Plan

Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI) “is used to measure housing affordability and excessive shelter costs,” excessive costs being 30% or more of household income. Based on the SMOCAPI, 25.2% of West Hartford’s households with a mortgage and 22.4% of households without a mortgage are paying 30% or more of their income on housing. Based on this SMOCAPI, approximately 24% (or 4,237 households) of West Hartford’s owner-occupied housing is unaffordable. However, these calculations do not inform us whether the cost of housing being more than 30% of household income is the result of need (a burden on income) or want (a personal choice).

Gross Rent paid for occupied rental units and Gross Rent as a Percentage of Household Income (GRAPI) are provided below. The median gross rent is \$1,361 and 37% of renter households pay \$1,500 or more per month for rent. In addition, 3,121 (41.7%) of the rental households are spending 30% or more of their household income on rent. Approximately 28.9% (7,355) of West Hartford’s households, both owner- and renter-occupied are paying above the affordability threshold for housing.

	Gross Rent		
	West Hartford	Hartford County	Connecticut
Units paying rent	7,511	121,315	446,564
Less than \$500	396	13,230	43,948
\$500 to \$999	833	34,055	107,314
\$1,000 to \$1,499	3,506 (46.7%)	52,796	172,238
\$1,500 to \$1,999	1,729 (23.0%)	16,500	77,046
\$2,000 to \$2,499	532	3,163	26,477
\$2,500 to \$2,999	292	735	9,972
\$3,000 or more	223	836	9,569
Median (dollars)	\$1,361	\$1,106	\$1,180
No rent paid	271	4,453	18,501

Selected Monthly Owner Costs as Percentage of Household Income (SMOCAPI)

	West Hartford	Hartford County	Connecticut
	Housing units, with mortgage	11,062	151,726
Less than 20.0 percent	5,529	66,286	249,997
20.0 to 24.9 percent	1,933	26,340	102,323
25.0 to 29.9 percent	815	16,578	69,615
30.0 to 34.9 percent	721 (6.5%)	11,032	45,964
35.0 percent or more	2,064 (18.7%)	31,490	144,296
Not computed	35	582	2,156
Housing units, without mortgage	6,478	71,665	288,537
Less than 10.0 percent	2,072	22,281	89,190
10.0 to 14.9 percent	1,235	14,522	58,665
15.0 to 19.9 percent	915	10,447	38,097
20.0 to 24.9 percent	377	5,997	24,355
25.0 to 29.9 percent	436	4,234	16,989
30.0 to 34.9 percent	274 (4.2%)	2,627	11,960
35.0 percent or more	1,178 (18.2%)	11,557	49,281
Not computed	40	667	2,793

Gross Rent as Percentage of Household Income

	West Hartford	Hartford County	Connecticut
	Occupied units paying rent	7,491	118,654
Less than 15.0 percent	1,379	15,313	52,712
15.0 to 19.9 percent	1,183	15,387	52,270
20.0 to 24.9 percent	722	14,730	54,264
25.0 to 29.9 percent	1,086	14,241	52,657
30.0 to 34.9 percent	479 (6.4%)	10,330	39,555
35.0 percent or more	2,642 (35.3)	48,653	185,926
Not computed	291	7,114	27,681

Existing Conditions – Demographics, Socio-Economics, & Housing

The Affordable Housing Plan

Household Income

West Hartford’s Household Income is shown by All Households, Family Households, Married-Couple Family Households, and Non-Family Households in the table on the right. This provides context to understanding income, household structure, the housing market, and the dynamic nature of the housing market. The Census defines each of these household categories as follows:

- All Household: all people who occupy a housing unit.
- Family Household: contains at least one person related to the householder by birth, marriage, or adoption.
- Married-Couple Family: a couple enumerated as members of the same household. The married couple may or may not have children living with them. The expression "married-couple" before the term "family" indicates that the household or family is maintained by a couple who are married.
- Nonfamily Household: a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom they are not related.

The income by household type reveals meaningful differences in income based on the kind of household. For example, while West Hartford’s median household income for all households is \$105,230, family median income is \$137,446, married-couple family median income is \$162,093, and non-family median income is \$56,580.

Family households account for 62.6% of all households and non-family households account for 37.4% of all households. Of the family households, 78.2% earn at least \$75,000 per year. Conversely, 63.5% of nonfamily households earn less than \$75,000 per year. This indicates that non-family households are more likely to experience housing affordability challenges than family households.

Income by Housing, West Hartford

	All Households	Families	Married-Couple Families	Nonfamily
Total	25,406	15,913	12,515	9,493
Less than \$10,000	3.7%	1.5%	0.8%	7.4%
\$10,000 to \$14,999	3.3%	0.8%	0.4%	7.4%
\$15,000 to \$24,999	4.7%	1.9%	0.8%	10.3%
\$25,000 to \$34,999	4.7%	2.5%	1.3%	9.1%
\$35,000 to \$49,999	6.1%	4.1%	2.5%	9.6%
\$50,000 to \$74,999	14.7%	10.9%	9.1%	19.7%
\$75,000 to \$99,999	10.8%	11.1%	9.2%	10.9%
\$100,000 to \$149,999	17.7%	21.0%	21.6%	12.4%
\$150,000 to \$199,999	11.9%	15.9%	18.6%	4.7%
\$200,000 or more	22.4%	30.2%	35.6%	8.4%
Median income	\$105,230	\$137,446	\$162,093	\$56,580

This difference in family and non-family income is dramatic, but not surprising based on the number of one-person households and the characteristics of West Hartford’s housing stock. As noted earlier, 65.1% of West Hartford’s housing stock is single unit detached housing, compared to 62.6% family households. Single-family detached housing is commonly and historically occupied by families. West Hartford’s housing market, historically and today, has been primarily priced for two-income households. However, as single-person households and non-family households continue to increase in number, it reasonable to presume that West Hartford’s housing stock does not serve these non-traditional households as well, meaning there is a disconnect between the existing housing stock and changes in the demographic structure of households. It is this disconnect that is driving demand for rental housing, especially larger apartment developments.

Existing Conditions – Demographics, Socio-Economics, & Housing

The Affordable Housing Plan

Affordable Housing Need Assessment

To determine affordable housing need, household income by type of household is compared to West Hartford’s housing stock by tenure. The method employed presents the Household Income data in eight cohorts ranging from less than \$15,000 per year to \$150,000+ or more per year. Then, based on the higher end of each household income cohort, the affordable housing value is calculated at 3 times household income for owner-occupied housing and the affordable rent value is calculated at 30% of household income.

Census data on owner- and renter-household’s incomes is then utilized to determine the number of households in each income cohort. In addition, Census data is used to determine the number of housing units in the eight housing value cohorts. The number of housing units valued within the household income cohort is then assumed to represent the number of households within that income cohort being served by those housing units. The same approach is used for rental housing, gross rents, and the number of units in each gross rent cohort as household.

To calculate housing need, the number of households with incomes adequate to afford the estimated affordable home or rent value are subtracted from the existing housing units at the approximate value or rent. The result of the calculation is the ‘Units Available Vs Adequate Income’ line in the tables. A negative value indicates fewer units available at the given value than households with the income to afford them. A positive value indicates more units available than households with the income to afford them. The negative values indicate affordable housing need at that price point and housing income segment of the housing market.

This method is not perfect. Census household income cohorts do not perfectly match housing and rent value cohorts. Calculating home value affordability or rent value affordability at a specific income does not capture the affordability of the entire income cohort. That said, the

calculations provide a reasonable understanding of the relationship between income and housing value/rent and distribution of household income and housing value/rent. It provides insight into which segments of the housing market are not being served by housing affordability.

Table A on page 24 compares owner-occupied household income to the value of owner-occupied housing. The table shows that there are more housing units available than households with incomes between \$75,000 and \$149,999. This indicates that there is no housing affordability need for owner-occupied housing valued at approximately \$225,000 to \$450,000. For household incomes \$150,000+ and housing valued over \$450,000 there are fewer housing units available than households that can afford such housing. However, this does not mean there is a housing affordability need at the higher end of the housing market. It means there is more income than housing product value at this price point. It should be noted, these high-income households likely put downward pressure on housing affordability at lower values, as they may own units that would otherwise be affordable to households of lesser means.

Table B on page 24 provides the same comparisons and calculations for rental housing in West Hartford. The greatest need for affordable rental housing is at incomes at or below \$15,000 (approximately 19% area median household income or below). There are 636 fewer rental housing units available than there are households with incomes at or below \$15,000. These are the most at-risk populations with the greatest housing need.

At incomes above \$15,000 and below \$35,000 (approximately 44% area median household income), there are 460 fewer rental housing units available than there are households. This means at this income and rent-cost, the market is undersupplied, and there is a need for affordable rental housing.

Existing Conditions – Demographics, Socio-Economics, & Housing

The Affordable Housing Plan

Table A. Households by Income Compared to Existing Owner-Occupied Housing Stock by Value

Household Income	<\$15,000	\$15,000- \$24,999	\$25,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000- \$99,999	\$100,000- \$149,999	\$150,00+
Households @ Income	743	494	599	802	2,097	1,822	3,309	7,758
Est. affordable home Value (HH Income x 3.0)	\$45,000	\$75,000	\$105,000	\$150,000	\$225,000	\$300,000	\$450,000	\$450,001+
Existing Housing Units	157	11	70	188	1,275	5,525	7,635	2,663
Households w/Adequate Income	1,775	1,198	1,188	1,544	3,744	2,736	4,507	8,714
Units Available Vs Adequate Income	-586	-484	-529	-614	-822	3,703	4,326	-5,095

Table B. Households by Income Compared to Existing (Rental) Housing Stock by Value

Household Income	<\$15,000	\$15,000- \$24,999	\$25,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000- \$99,999	\$100,000- \$149,999	\$150,000+
Households @ Income	1,032	704	589	742	1,647	914	1,198	956
Est. affordable monthly rent Value (HH Income x 0.30)	\$375	\$625	\$875	\$1,250	\$1,875	\$2,500	\$3,750	\$3,750+
Existing Housing (Household) Units	396 (11.5%)	833 (34.4%)	833 (31.5%)	3,506 (13.9%)	1,729 (3.9%)	532 (2.0%)	292 (2.7%)	223 (0%)
Households w/Adequate Income	396 (8.5%)	467 (6.2%)	366 (6.5%)	3,506 (9.0%)	1,729 (17.5%)	532 (13.3%)	292 (15.4%)	223 (23.5%)
Units Available Vs Adequate Income	-636	-237	-223	2,764	82	-382	-906	-733

Existing Conditions – Demographics, Socio-Economics, & Housing

The Affordable Housing Plan

At incomes of \$35,000 to \$49,999, there are 2,764 more housing than households at this income. However, it is likely that downward pressure is being exerted from \$50,000 to \$74,999 income cohort at this income and housing value/cost point.

Together, the \$35,000 to \$74,999 show that the 60% to 80% AIM segment of the market is being mostly served by the existing product. In addition, above 80% AIM, income is exceeding units, meaning there not an affordability issue. However, there is likely pent-up demand for high-end rental product for households not seeking homeownership.

Housing need is greatest for the lower-income cohorts with household incomes below \$74,999, which is approximately 80% of area median income and 71% of West Hartford median household income. Overall, this signifies that the greatest need for affordable ownership-housing is at and below approximately 80% area median household income or ownership-housing valued at or below \$225,000. This may, in part, help to explain why 25.2% of West Hartford’s households with a mortgage and 22.4% of households without a mortgage are paying 30% or more of their household income on housing costs—limited low-value ownership product.

The table to the right is a breakdown of household type by household size, tenure, and age. This helps to better inform as to the type of households that are most likely impacted by a lack of affordable housing. For example, the data may help to explain the earlier discussion on the SMOCAPI data and 25.2% of West Hartford’s households with a mortgage and 22.4% of households without a mortgage are paying 30% or

more of their household income on housing costs. The 2,596 (14.7%) of 65+ year old owner-occupied householders may be retirees and/or widows(ers) on fixed incomes with or without mortgages. Another example, the 46.2% one-person renter households or 27.3% two-person renter households.

Household Type	Occupied Units	%	Owner Units	%	Rental Units	%
Occupied Housing Units	25,406	100.0%	17,624	100.0%	7,782	100.0%
1 – Person HH	7,668	30.2%	4,074	23.1%	3,594	46.2%
2 – Person HH	8,154	32.1%	6,029	34.2%	2,125	27.3%
3 – Person HH	3,843	15.1%	2,918	16.6%	925	11.9%
4-or-more– Persons HH	5,741	22.6%	4,603	26.1%	1,138	14.6%
Family Households	15,913	62.6%	12,956	73.5%	2,957	38.0%
Married-Couple Family	12,515	49.3%	10,996	62.4%	1,519	19.5%
Householder 65+	2,951	11.6%	2,596	14.7%	355	4.6%
Other Family	3,398	13.4%	1,960	11.1%	1,438	18.5%
Non-Family Households	9,493	37.4%	4,668	26.5%	4,825	62.0%
Householder Living Alone	7,668	30.2%	4,074	23.1%	3,594	46.2%
Householder 65+	3,601	14.2%	2,239	12.7%	1,362	17.5%
Householder Not Living Alone	1,825	7.2%	594	3.4%	1,231	15.8%
Householder 65+	185	0.7%	149	0.8%	36	0.5%

Existing Conditions – Demographics, Socio-Economics, & Housing

The Affordable Housing Plan

Housing Need Versus Housing Demand

Housing need and housing demand are not the same. Just because there is a need for affordable housing does not mean there is a viable market demand for the construction of affordable housing. Housing demand is driven by job growth, population growth, and increases in household formations. As previously noted, Connecticut and the Hartford Region have experienced stagnant job growth and anemic population growth for over three decades, resulting in weak housing demand. The demand for housing (not to be confused with homebuying) is mostly driven by household formations, functional obsolescence of existing housing units, and the replacement of demolished housing units.

To better understand demand in West Hartford, specifically market absorption of new housing in West Hartford, housing permit data from the State DECD from 1997 to 2021 was reviewed. During this period, 1,684 new housing units were constructed. Of these new units, 501 (29.8%) were single-family dwellings, 8 were 2-unit dwellings, 10 were 3- & 4-unit dwellings, and 1,120 (66.5%) were multi-family (5+) unit dwellings. A total of 76 units were demolished, resulting in a net gain of 1,572 housing units. This means the historical absorption rate is approximately 63 units per year. The highest year for new permits was 2006 with 136 and the lowest year was 1997 with only 9 new permits.

Housing Permits by Year, West Hartford 1997 - 2021

Year	Total Units	1-Unit	2-Unit	3-4-Unit	5+ Unit	Demo	Net Gain
2021	106	16	0	0	90	2	104
2020	79	14	0	0	65	0	79
2019	93	12	0	0	81	0	93
2018	76	12	0	0	64	2	74
2017	72	11	0	0	61	2	70
2016	51	10	0	0	41	1	50
2015	104	10	0	0	94	0	104
2014	59	11	0	0	48	1	58
2013	63	11	0	0	52	6	57
2012	39	7	0	0	32	2	37
2011	43	10	0	0	33	0	43
2010	58	13	0	3	42	2	56
2009	21	12	2	7	0	3	18
2008	116	8	0	0	108	2	114
2007	104	10	0	0	94	0	104
2006	136	15	0	0	121	18	118
2005	21	21	0	0	0	15	6
2004	100	42	0	0	58	0	100
2003	45	27	0	0	18	0	45
2002	52	48	4	0	0	3	49
2001	86	68	0	0	18	2	84
2000	58	56	2	0	0	9	49
1999	32	32	0	0	0	0	32
1998	25	25	0	0	0	6	19
1997	9	0	0	0	0	0	9
Total	1,684	501	8	10	1,120	76	1,572

Existing Conditions – Demographics, Socio-Economics, & Housing

The Affordable Housing Plan

Housing Need Versus Housing Demand

To analyze West Hartford's capacity to increase its *qualified affordable housing* stock, the first objective is to ensure that the current percentage (7.65%) of *qualified affordable housing units*—in accordance with 8-30g (DECD Affordable Housing Appeals List, 2023)—does not decrease. The second objective is to achieve, at a minimum, the 8-30g 10% threshold of *qualified affordable housing units*.

Today, the 7.65% of *qualified affordable housing* (units that count towards West Hartford's 10% fair share according to 8-30g) equals 2,083 housing units. Of these 2,083 affordable units, 695 are government assisted, 857 are tenant rental assistance, and 286 are qualified mortgages. Only 245 of the *affordable qualified units* are deed restricted. Therefore, the total number (and percent) of affordable units is volatile and can shift and change from year to year.

To reach 10%, based on the existing 27,240 total housing units, West Hartford would need to add 641 *qualified affordable housing units*. However, keeping in mind that the numerator and denominator are moving targets, if West Hartford were to require 10% of all new housing construction be affordable, West Hartford would need to add 6,410 total units (if 20% affordable new construction were required, 3,210 new housing units would need to be added). To put this in perspective, to achieve the 641 units in 10 years, West Hartford would need to approximately 64 *qualified affordable housing units* each year—the historic 25-year absorption rate for all housing 63 units per year. To achieve the 641 *qualified affordable units* in 20 years, West Hartford would need to add 32 units per year or nearly 50% of the historic absorption. Most important, at the 25-year historic absorption rate, it would take 96 years to add 6,410 housing units in West Hartford. Therefore, it is unreasonable to expect that West Hartford can achieve the State imposed 10% fair share affordable in a realistic

amount of time. *Soft to weak demand for housing is the greatest barrier to affordable housing in Connecticut.*

Instead, West Hartford should consider setting a target or goal that 15% to 20% of new housing constructed each year will be *qualified affordable*. This would require approximately 9 to 12 affordable qualified units per year— if the historical rate of new housing construction and absorption were achieved. This target would produce between 90 and 120 *qualified affordable units* (ideally deed restricted) over the next 10 years and would move West Hartford towards increasing its affordable housing supply. Regardless of the total units constructed per year, West Hartford should remain focused on the percentage of affordable units constructed per year.

Strategies

Affordable Housing Production

Strategies – Affordable Housing Production

The Affordable Housing Plan

Existing West Hartford Affordable Housing Efforts

The Town of West Hartford, in recent years, has actively and proactively recognized the need for affordable housing and has been working to provide and produce more affordable housing. This section provides an overview of the Town's affordable efforts, included recently approved affordable housing developments.

Recently Approved Affordable Housing

Over the past several years, West Hartford has approved approximately 522 affordable housing units, many of which are already occupied, some under construction or soon to be constructed. The following is a summary of those affordable housing developments:

Constructed / Occupied

- The Residences at Berkshire: 2 80% AMI deed restricted units. Represents approximately 7.5% of total units in project of 26 units.
- One Park: 30 80% AMI deed restricted units. Represents approximately 10% of total units in project of 295 units.
- 540 New Park Avenue: 41 units at or below 60% AMI: 11 at 25%; 21 units at 50% AMI and 9 at/or below 60%. Represents approximately 80 % of total units in project of 52 units.
- The Faxon: 53 units at or below 60% AMI: 17 at 25%; 27 at 50% and 9 at/below 60 %. Represents approximately 80% of total units in project of 67 units.

Under Construction

- The Byline at 920-924 Farmington Avenue: 2 80% AMI deed restricted units. Occupancy summer 2024. Represents approximately 4.1 % of total units in project of 48 units.
- 950 Trout Brook Drive: 9 80% AMI deed restricted units. Represents approximately 5 % of total units in project of 172 units.
- Fellowship Housing at 10-50 Starkel Road: 261 units to be replaced by 300 units. Final affordability breakdown unknown but will include 80% or 240 units to be at or below 80% AMI.
- 900 Farmington Avenue: 44 units at or below 80% AMI final breakdown to be determined based on funding requirements. Represents 100% of units in project.

Approved Not Yet In Construction

- LaSalle & Arapahoe Rd: 4 units at 80% AMI deed restricted units. Represents approximately 4.8 % of total units in project of 83 units.
- The Elle at 1244 North Main Street: 39 units at or below 60% AMI: 13 at 30% AMI, 20 units at 50% AMI and 6 at 60% AMI. Represents approximately 80% of total units in project of 49 units.
- 1700 Asylum Avenue: 26 units at 80% AMI. Represents approximately 8.1% of total units in a project of 322 units.
- 1051-1061 New Britain Avenue: 18 units at 80% AMI. Represents approximately 15% of total units in a project of 117 units.
- The Jayden at 579 New Park Avenue: 14 units at 80% AMI. Represents approximately 20% of total units in a project of 70 units.

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Existing West Hartford Affordable Housing Efforts

Affordable Housing Development Program

West Hartford established the Affordable Housing Development Program that provides financial assistance to eligible housing development or rehabilitation projects that increase the supply of affordable housing units. The program is designed to assist property owners and/or developers with direct financial assistance to reduce development costs of affordable housing. The program is funded from the Coronavirus State and Local Fiscal Recovery Funds (SLFRF) program, part of the American Rescue Plan Act of 2021, which assists state and local governments responses to and recovery from the COVID-19 pandemic.

- To date, the Town has awarded a \$6 million dollars to support a new majority affordable housing development approved for 900 Farmington Avenue and 1244 North Main Street. In addition, there are multiple other developments preparing applications to seek funds under this program.

Tax Abatements

West Hartford has recently approved of three tax abatements, all in support of projects that include the creation / maintenance of varying amounts of dedicated and restricted affordable housing units. These development include:

- One Park
- 900 Farmington Avenue, WHI Camelot.
- 10-50 Starkel Road, Fellowship Housing Redevelopment.

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Regulatory and Policy Impediments

West Hartford should review all land use and housing policies and regulations with an eye toward removing impediments and barriers to affordable housing. In doing so, the Town should evaluate the Transit Oriented Development zoning standards as possible framework for allowing affordable housing development in the above-mentioned target areas.

In addition, the Town should review regulatory requirements to determine if any changes to its existing zoning ordinances are required to be consistent with the newly adopted “as-of-right middle housing” provisions of Public Act No. 24-143. This amended section 8-1 of the C.G.S., provides for an equivalency point for each “as-of-right middle housing unit” (two- through 8-unit housing along with cottage cluster and town homes) created which will count towards the *qualified affordable housing unit* totals.

Permitting Fee Reductions

West Hartford should consider amending its Land Use and Building Permitting Fee Schedules to allow for reductions in permitting fees for multi-family, mixed-use, and *qualified affordable housing units*.

- Consider a provision allowing permitting fees for housing and *qualified affordable housing units* to be reduced or waived. Such provisions could be structured to specifically address end-user housing costs. In doing so, consider the following:
 - Permitting fees for all multi-family and mixed-use housing developments, regardless of affordable units, may be reduced up to 50%.
 - Permitting fees for *qualified affordable housing units* may be waived—reduced to zero fees.

Inclusionary Zoning

West Hartford should further evaluate whether an inclusionary zoning tool that requires affordable housing in all residential developments, including mixed-use developments with 10 or more units, would work within the context of the Town's existing multi-family zoning, including its Special Development District zoning. Such a provision could require between 8% and 10% *qualified affordable housing units*, depending on the level of affordability.

Additionally, the Town should further evaluate other housing related zoning action items that further the production of housing type and diversity as outlined in the Plan of Conservation and Development

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Property Tax Abatement

Only recently, West Hartford has utilized tax abatements as a tool to encourage affordable housing. West Hartford should consider the creation of a formal *Qualified Affordable Housing Tax Abatement Policy* and program in accordance with Section 12-65b (Agreements between municipality and owner...of real property...fixing the assessment of such property...) of the Connecticut General Statutes to provide tax abatements and tax fixing agreements for multi-family and mixed-use developments that provide *qualified affordable housing units*.

The following is a framework for thinking about the *Qualified Affordable Housing* tax abatement policy and how to structure incentives for affordable housing development:

- The policy should be flexible in its structure and utilization to avoid binding the Town or applicants to abatements that may not work.
- Structure abatements to fix the current tax value for tax paid so that West Hartford does not lose the existing taxes paid by the property.
- Allow tax abatements to be considered for the entire project, including market-rate units and commercial property in mixed-use development. Such a policy could offer different degrees of abatements in terms of the number of years and percent value of abatements for market-rate housing and commercial developments than the *qualified affordable housing units*.
- Consider a flexible sliding scale abatement structure that utilizes the number of years the abatement is available, and the percent value of abatements offered considered against the percent of *qualified affordable units* provided and the household incomes those units will serve. For example:
 - The more *qualified affordable housing units* are provided, the more years taxes are abated for.
 - The lower the household income required for *qualified affordable housing units*, the more years and higher percent of abatement value offered.
 - For *qualified affordable housing units* serving household incomes at or below 50% AMI, consider offering up to the maximum number of years (10-years) and maximum percent abatement (100% abatement).
- If paired with a provision in zoning to allow *Qualified Affordable Accessory Dwellings*, the offer of tax abatements could be used as an incentive to encourage owners to deed restrict accessory dwelling units as *qualified affordable housing units*.
- The incentive of tax abatements could be offered to owners of existing naturally occurring affordable multi-family housing units (including duplex and three-family units) to maintain affordable rents. For example, abatements could be offered to deed restrict units as *qualified affordable housing units*. Alternatively, renovations and improvements could receive abatements if rents were to remain affordable with or without deed restrictions.

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Tax Increment Financing (TIF) Districts

West Hartford should explore the creation of Tax Increment Financing Districts to encourage housing and affordable housing. TIF utilizes the anticipated future increases in property taxes to pay for current and needed improvements (typically infrastructure improvements) or to repay debt issued for such improvements. Connecticut state law (CGS Section 7-339cc – Section 7-339kk) authorizes local municipalities to create Tax Increment Districts for the utilization TIF in a manner that is geographically targeted.

- Create Tax Increment Financing District in the targeted areas (discussed above) for affordable housing to encourage investment. The TIF could be used for infrastructure improvements or to assist with financing affordable housing developments that need capital. Credit Enhancement Agreements are an effective tool for this.
- The following is a framework for thinking about the Tax Increment Financing Districts and policies and how to structure a TIF program to incentivize affordable housing development:
 - The TIF policy should be flexible in its structure and utilization to avoid binding the Town or applicants to requirements that may not work.
 - State law provides great latitude in what TIF funds can be utilized to accomplish. This includes public infrastructure, technical assistance, predevelopment planning and design, property acquisition, financing costs, and much more. Structure the TIF policies to be flexible, allow any of the TIF statutory authorized costs to be considered, while emphasizing the aim of TIF to promote and support housing and affordable housing.
- Allow TIF incentives for mixed-use and multi-family housing developments regardless of the inclusion of *qualified affordable housing units*.
- Establish a TIF Advisory Board (CGS Sec. 7-339kk) made up of owners and occupants of the Districts and designate the Advisory Board as sub-committee of the Economic Development Commission.
- Allow TIF funds to be considered for the entire project, including market-rate units and commercial property in mixed-use development. Such a policy could offer different degrees of TIF funding support depending on the amount of *qualified affordable housing* being provided.
- Consider the utilization of TIF to fund renovations to existing housing, including naturally occurring affordable multi-family housing.
- TIF Districts can be a powerful tool for overcoming market impediments real estate development and financing. TIF Districts are also a powerful policy tool for targeting investment in specific areas of the community, while utilizing tax value from those areas to fund the investments.

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Housing Trust Fund

In addition to, or in accordance with the existing Affordable Housing Development Program, West Hartford should explore the creation of a Housing Trust Fund. In accordance with the Connecticut General Statutes, Chapter 98, Section 7-148(c)(2)(K) (and Chapter 124, Section 8-2i. Inclusionary Zoning), a West Hartford Affordable Housing Trust Fund could be established with the intent to raise funds to encourage and support the production of *qualified affordable housing*.

The Trust Fund could be utilized to provide loans or grants to affordable housing developments for the creation of *qualified (deed restricted) affordable housing units* that target households at or below 50% AMI—the income level where the greatest need is for affordable housing is and the most challenging to finance and develop.

The Trust Fund, when established, could include clear language as to what affordable housing activities the trust fund can be used to fund and how the funds can be utilized. This could include new construction and rehabilitation of *qualified affordable housing*, rehabilitation of existing naturally occurring affordable housing. Uses for the funds could include loans, grants, pre-development costs, or down payment assistance for qualified home buyers.

The following is a framework for policies that can be utilized to raise revenue for the Trust Fund, administration, and dispersion of funds to incentivize the production of *qualified affordable housing*.

- Create a line item in the Town of West Hartford budget to fund the Trust Fund each year. It is recommended that a minimum amount is established for yearly funding to ensure that Trust Fund receives revenues. However, West Hartford should seek to fund more than the minimum amount.
- Capture a Percentage of building and land use permitting fees to

be allocated to the Trust Fund. Alternatively, create a surcharge on all building and land use permitting fees to be allocated to the Trust Fund.

- Promote the Trust Fund for tax-deductible donations from residents and businesses, including organizing and hosting yearly fundraising drives and events.
- Pair the Trust Fund with the inclusionary zoning (CGS 8-2i) provision that requires a fee-in-lieu of affordable housing for all residential developments of 10 units or more that do not provide *qualified affordable housing units*.
- Establish an Affordable Housing Trust Fund Advisory Committee, to make recommendations to the Town Council on administering the Trust Fund and related activities.
- Develop an application process for private and non-profit affordable housing developments to apply for grants to incentivize the production of *qualified affordable housing units* that target households at or below 50% AMI.

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Targeting Housing Investment

The implementation of this Affordable Housing Plan provides West Hartford a unique opportunity to leverage housing and affordable housing to encourage, attract, and create new investment in the community. By strategically targeting investment into well-defined areas (locations) of the community, West Hartford can generate potential for community improvement, vibrancy, betterment, and prosperity. The best suited for housing investment as a means of improvement and redevelopment include:

- New Park Avenue Corridor
- Farmington Avenue East of West Hartford Center
- West Hartford Center
- Elmwood New Britain Avenue Corridor
- Bishops Corner

Incentivizing new investment through the removal of regulatory impediments and financial incentives (tax abatements) will likely spur new investment in these areas and further private investment.

Town Owned Land

The Town of West Hartford should conduct an assessment of Town owned land and Town facilities with the aim of identifying land and/or facilities that could be utilized for the production of affordable housing. In doing so, the Town should work with Housing Authority to see if such properties could be suitable for Housing Authority units or if parcels should be made available to private or non-profit developers for affordable housing.

Community Development Block Grant (CDBG)

West Hartford should continue to utilize and consider expanding the use of the CDBG Homeowner Rehabilitation Program. As part of this program, efforts to increase awareness and use of the federally funded Homeowner Rehabilitation Program of forgivable grants for income-eligible homeowners who wish to undertake homeowner repair projects should be considered.

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West Hartford Housing Authority (WHA)

The West Hartford Housing Authority is an existing entity whose mission is to create, preserve, revitalize and pursue affordable housing in West Hartford, and beyond. In addition, the WHA is a powerful vehicle for targeting housing for the households in greatest need: seniors, disabled, and households at or below 50% AMI. Therefore, the Town of West Hartford should continue to support and encourage the efforts of the WHA, including the production of more housing units owned or operated by the WHA. In addition, the WHA should review, with the Town's assistance, its policies and procedures to ensure it is maximizing its capacity to accept applicants and provide housing.

Improve Accessibility of Housing Units

The Town should continue to improve the accessibility of affordable housing units for individuals with an intellectual disability or other developmental disabilities through the efforts of its Disability Services including Advisory Commission on Persons with Disabilities, the Senior Citizens Advisory Commission and state and non-profit organization partners.

Administrative Capacity

The Town of West Hartford should identify its existing housing-related staff, departments and boards and commissions and form a more cohesive team to implement the Town's housing and affordable housing programs and policies. This includes the formation of a permanent Affordable Housing / Housing Advisory Group, the creation of a new housing department / division or designation existing staff to manage housing-related issues within the community.