

# HOUSING OVERVIEW FOR STRATFORD

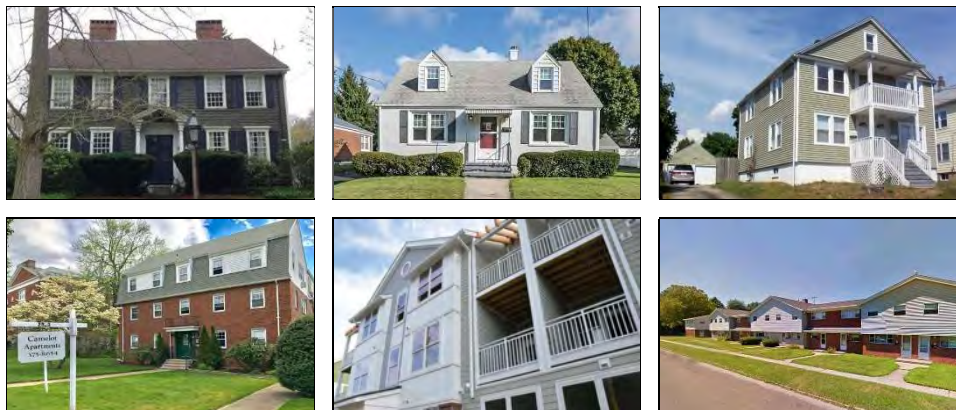


## Overview

The Town of Stratford is preparing a housing plan for the community. This booklet presents relevant data and information for review and discussion.

*“Decent,  
affordable  
housing should  
be a basic right  
for everyone ...”*

**Mathew Desmond**  
American Sociologist



## Contents

1.	Demographic Trends .....	2
2.	Socio-Economic Trends .....	4
3.	Physical Characteristics Of Housing .....	6
4.	Housing Occupancy Characteristics.....	10
5.	Housing Cost Characteristics.....	12
6.	Housing Affordability Characteristics.....	16
7.	Housing That Is “Affordable” Or “Attainable” .....	18
8.	State-Defined “Affordable Housing” .....	21
9.	Plans of Conservation and Development .....	24
10.	Zoning Regulations .....	27
11.	Preliminary Findings / Next Steps.....	30

# 1. Demographic Trends

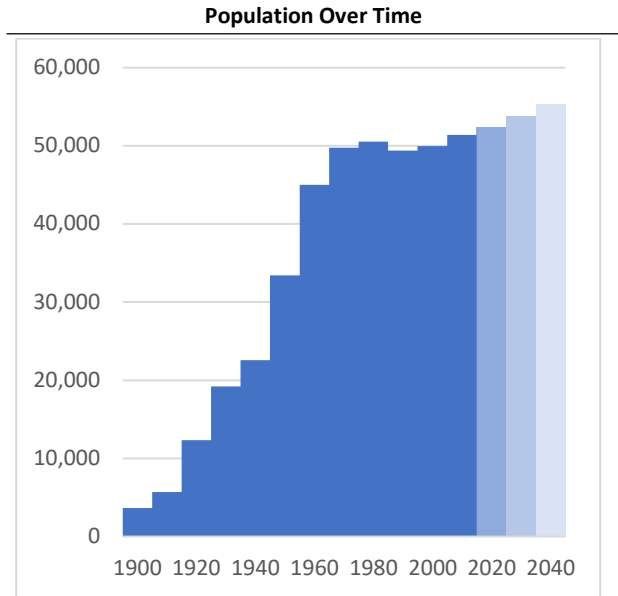
**More housing units may be needed to accommodate a projected population increase ...**

**More housing units may also be needed since household sizes are smaller ...**

## Total Population

According to the American Community Survey (ACS), Stratford had 52,279 residents in 2018 (the most recent estimate available). Although the rate of growth has slowed compared to past decades, population growth is expected to continue (projections from CT State Data Center).

Year	Population
1900	3,657
1910	5,712
1920	12,347
1930	19,212
1940	22,580
1950	33,428
1960	45,012
1970	49,775
1980	50,541
1990	49,389
2000	49,976
2010	51,384
2020	52,502
2030	53,815
2040	55,392



Median HH Size	
1960	3.46
1970	3.20
1980	2.72
1990	2.54
2000	2.49
2010	2.54

US Census

## Household Size

Many people are surprised to learn that the majority of housing units in most Connecticut communities are occupied by one or two people. In Stratford, over 60 percent of the housing units are occupied by one or two people. This is a little higher than Fairfield County (57%) but slightly less than the state (62%).

Mean Household Size	
Fairfield	3.02
Trumbull	2.94
Bridgeport	2.93
Orange	2.82
<b>Connecticut</b>	<b>2.63</b>
<b>Stratford</b>	<b>2.60</b>
Shelton	2.59
Milford	2.49

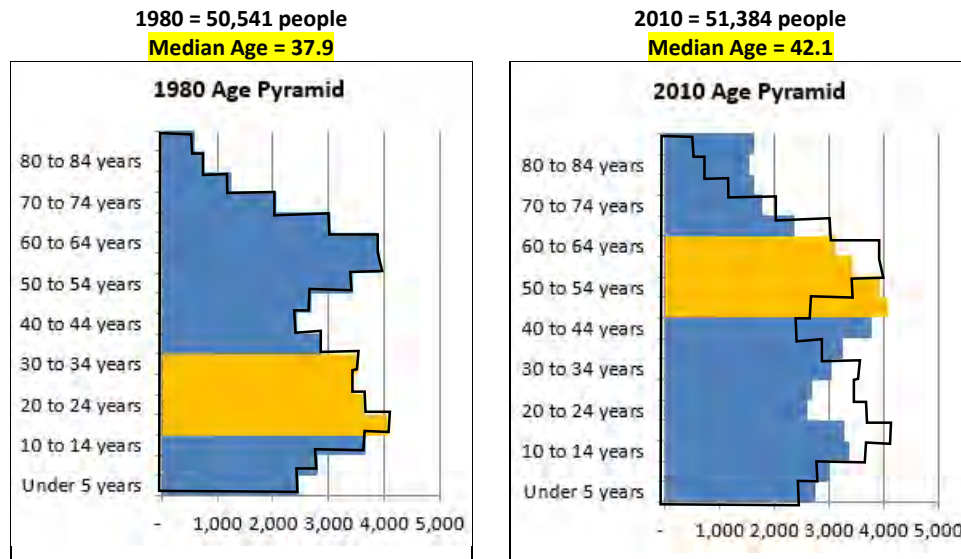
CERC, 2019

HOUSEHOLD SIZE	Stratford	Share	County	State
1-person household	5,407	27%	26%	29%
2-person household	6,890	34%	31%	33%
3-person household	3,527	18%	18%	17%
4-or-more-person household	4,260	21%	26%	21%

## Age Composition

Within this overall scenario, the age composition of Stratford is changing. As can be seen from the age composition charts below, the main changes are:

- The increase in the older senior population (ages 75+)
- The aging of the “baby boomers”
- The decrease in the number of young adults and children



Since 1960, the median age of Stratford residents has increased. While part of this can be attributed to the impact of number of people the “baby boom”, it has also been impacted by:

- Increased life expectancy associated with modern healthcare and lifestyles (current residents living longer) , and
- A reduction in the number of younger residents.

2017 Median Age	Population Over Age 65	Population Under Age 15
Shelton 47	Orange 21%	Bridgeport 20%
Orange 46	Shelton 20%	Fairfield 20%
Milford 45	<b>Stratford 19%</b>	Trumbull 19%
Trumbull 44	Trumbull 19%	Orange 17%
<b>Stratford 44</b>	Milford 18%	<b>Connecticut 17%</b>
Fairfield 41	Fairfield 16%	Shelton 15%
<b>Connecticut 41</b>	<b>Connecticut 16%</b>	Milford 15%
Bridgeport 34	Bridgeport 11%	<b>Stratford 14%</b>

CERC, 2019

CERC, 2019

CERC, 2019

## Age Composition Charts

The adjacent charts show Stratford’s age composition in 1980 and 2010. Each horizontal bar represents one 5-year age group and the width of the bar represents the number of people in that age group. The orange bars represent people born in the “baby boom” era (from 1945 to 1964).

The black outline can help highlight changes over the 30-year period. White areas “inside” the black outline show age groups with fewer people compared to 30 years earlier. Colored areas “outside” the outline show age groups with more people compared to 30 years earlier.

***Stratford may need more housing units to meet the needs of an aging population ...***

Stratford’s Median Age	
1960	33.5
1970	34.3
1980	35.5
1990	39.0
2000	40.3
2010	41.2

US Census

## 2. Socio-Economic Trends

### Income And Occupation

*The median income in Stratford is lower than most surrounding communities ...*

As shown below, the median household income of Stratford residents is lower than most nearby communities and lower than the County and State average.

Median Household Income		Poverty Rate	
Fairfield	\$127,746	Bridgeport	21%
Trumbull	\$115,386	<b>Connecticut</b>	<b>10%</b>
Orange	\$109,538	<b>County</b>	<b>9%</b>
Shelton	\$89,250	<b>Stratford</b>	<b>8%</b>
Milford	\$86,382	Milford	6%
<b>County</b>	<b>\$81,268</b>	Shelton	5%
<b>Connecticut</b>	<b>\$73,781</b>	Fairfield	5%
<b>Stratford</b>	<b>\$72,757</b>	Orange	3%
Bridgeport	\$44,841	Trumbull	2%

CERC, 2019

CERC, 2019

*A higher percentage of Stratford residents work in service-type occupations and sectors ...*

Compared to the State average, a higher proportion of Stratford residents:

- work in service, sales, and office occupations.
- work in manufacturing, retail trade, transportation, utility, educational service, and public administration sectors.

OCCUPATION	Stratford	Connecticut
Management, business, science, and arts occupations	40.0%	43.2%
Service occupations	19.3%	17.5%
Sales and office occupations	24.6%	21.6%
Natural resources, construction, and maintenance occupations	6.6%	7.3%
Production, transportation, and material moving occupations	9.5%	10.3%

SECTOR	Stratford	Connecticut
Agriculture, forestry, fishing and hunting, and mining	0.0%	0.4%
Construction	4.9%	5.9%
Manufacturing	11.9%	10.5%
Wholesale trade	1.9%	2.5%
Retail trade	11.0%	10.6%
Transportation and warehousing, and utilities	4.3%	4.0%
Information	2.2%	2.3%
Finance and insurance, and real estate and rental and leasing	7.8%	9.1%
Professional, scientific, and management ...	11.6%	11.5%
Educational services, and health care and social assistance	28.6%	26.5%
Arts, entertainment, ... accommodation and food services	6.9%	8.3%
Other services, except public administration	4.2%	4.6%
Public administration	4.6%	3.7%

**Racial Composition**

Similar to the state and the nation, Stratford is becoming a more racially and ethnically diverse community.

STRATFORD	1980	1990	2000	2010
White	46,919	44,483	42,361	40,199
Non-White	3,622	4,906	6,762	10,622
<b>Percent Non-White</b>	<b>7.2%</b>	<b>9.9%</b>	<b>13.7%</b>	<b>20.9%</b>
Hispanic	966	1,771	3,399	8,284
Non-Hispanic	49,575	47,618	46,577	42,537
<b>Percent Hispanic</b>	<b>1.9%</b>	<b>3.6%</b>	<b>6.8%</b>	<b>16.3%</b>

1980 – 2000 Census

**Population With Disabilities**

The proportion of the population in Stratford with disabilities is similar to the State. For the population over age 65, almost one-third of the population has some disability which may affect their quality of life (and housing needs).

	Overall Number	Overall Share	Share of < 18 Pop.	Share of 18-64 Pop.	Share of 65+ Pop,
<b>Stratford</b>	6,584	13%	4.1%	9.5%	31.9%
<b>Connecticut</b>	n/a	11%	3.9%	8.4%	30.6%

1980 – 2000 Census

**Community Indicators**

Some people searching for housing evaluate school performance, crime rates, and/or population density.

School System		Crime Rate (per 100K)		Population Density	
Trumbull	77%	Bridgeport	3,221	Bridgeport	9,241
Fairfield	72%	Orange	2,649	<b>Stratford</b>	<b>3,005</b>
Shelton	69%	Trumbull	2,506	Milford	2,429
Orange	68%	<b>Stratford</b>	<b>2,294</b>	Fairfield	2,061
Milford	58%	<b>Connecticut</b>	<b>2,005</b>	Trumbull	1,563
<b>Connecticut</b>	<b>50%</b>	Milford	1,800	Shelton	1,348
<b>Stratford</b>	<b>33%</b>	Fairfield	1,695	Orange	814
Bridgeport	19%	Shelton	1,057	<b>Connecticut</b>	<b>742</b>

Grade 8 / % Above Goal CERC, 2019

Per 100,000 Residents CERC, 2019

People per square mile CERC, 2019

***Stratford is becoming more racially and ethnically diverse and is now similar to the state's overall composition ...***

**Percent Non-White**

Bridgeport	79%
<b>Stratford</b>	<b>36%</b>
<b>Connecticut</b>	<b>32%</b>
Trumbull	21%
Milford	16%
Fairfield	15%
Orange	13%
Shelton	13%

CERC, 2019

**Percent Hispanic**

Bridgeport	39%
<b>Connecticut</b>	<b>15%</b>
<b>Stratford</b>	<b>15%</b>
Trumbull	8%
Shelton	7%
Milford	7%
Fairfield	6%
Orange	2%

CERC, 2019

### 3. Physical Characteristics Of Housing

According to the American Community Survey (ACS), Stratford had 21,734 housing units in 2018 (the most recent year that data is available for). While the ACS data is based on a small sample every year and has a margin of error, it is more current than the Census data which is issued once every ten years.

**Housing Type** - About 2/3rds of all housing units in Stratford were described as detached one-family structures by their occupants. Stratford has more multi-unit structures (25%) than most surrounding communities but has fewer multi-unit structures compared to Fairfield County (37%) and the state (36%).

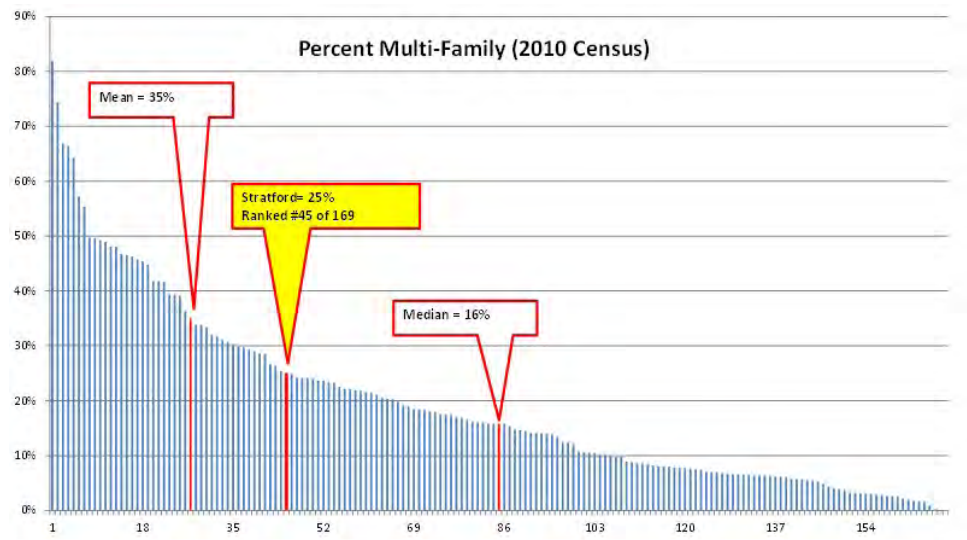
**Stratford has a lower percentage of multi-family units compared to the county or state ...**

**In 2010, Stratford had a higher percentage of multi-family units than most surrounding communities ...**

UNITS IN STRUCTURE	Stratford	Share	County	State
1-unit, detached	14,204	65%	58%	59%
1-unit, attached	2,381	11%	7%	5%
2 units	2,262	10%	9%	8%
3 or 4 units	667	3%	8%	9%
5 to 9 units	604	3%	5%	6%
10 to 19 units	336	2%	4%	4%
20 or more units	1,260	6%	11%	9%
Mobile home	0	0%	0%	1%
Boat, RV, van, etc.	20	0%	0%	0%
<b>Total Housing Units</b>	<b>21,734</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

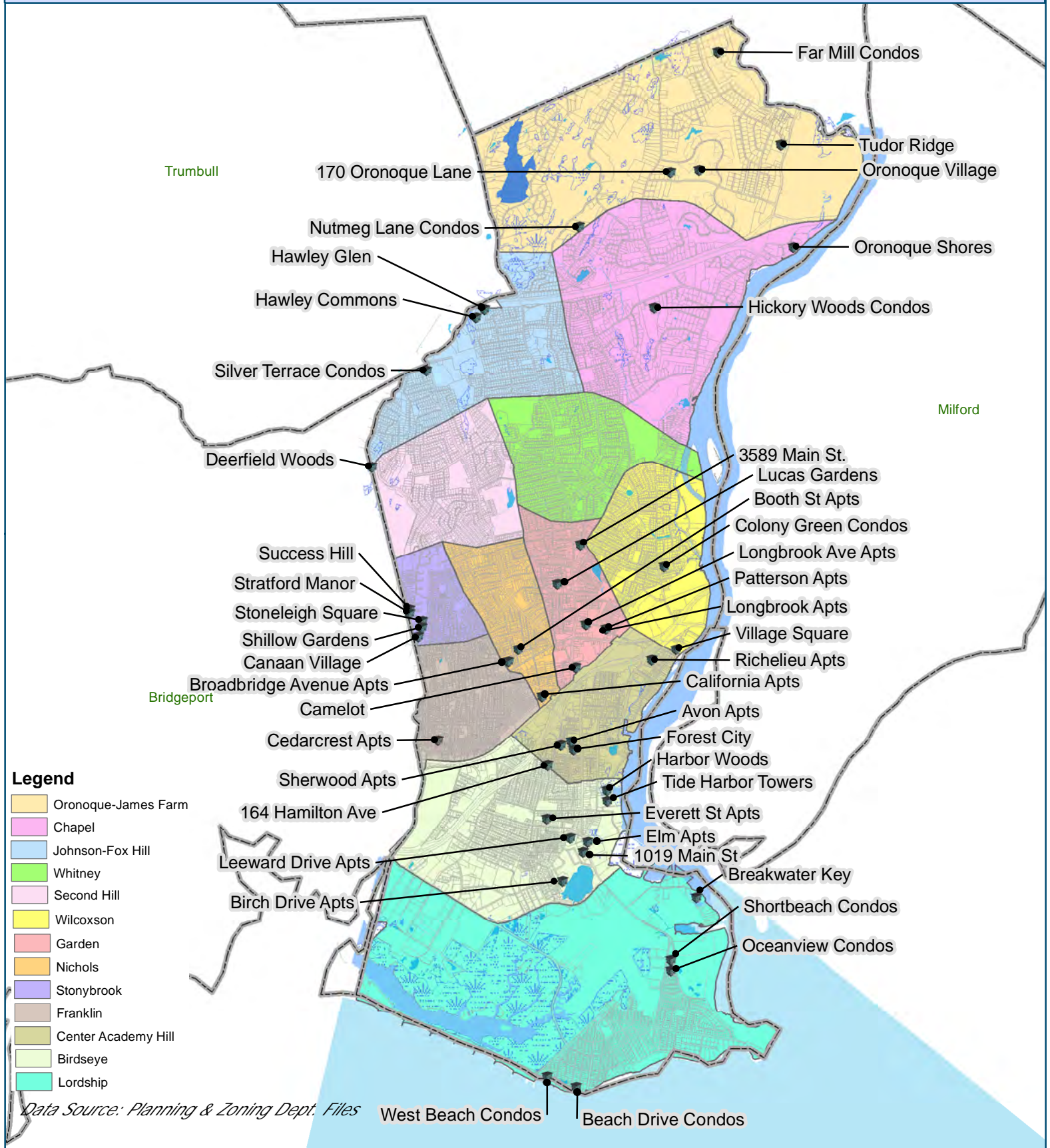
Percent Multi-Family	
Bridgeport	66%
Connecticut	35%
<b>Stratford</b>	<b>25%</b>
Milford	24%
Shelton	18%
Fairfield	16%
Trumbull	10%
Orange	10%

Partnership For Strong Communities





# RESIDENCE APARTMENTS MAP



**Size of Units** – Stratford has more 3-bedroom housing units (and fewer 4- and 5-bedroom housing units compared to Fairfield County and the state.

***Housing units in Stratford are similar in room configuration to the county or state ...***

NUMBER OF BEDROOMS	Stratford	Share	County	State
No bedroom	332	2%	2%	2%
1 bedroom	2,539	12%	12%	13%
2 bedrooms	5,156	24%	25%	27%
3 bedrooms	9,940	46%	32%	37%
4 bedrooms	3,188	15%	21%	17%
5 or more bedrooms	579	3%	8%	5%
<b>Median # of <u>Total</u> Rooms</b>		<b>5.8</b>	<b>5.9</b>	<b>5.6</b>

**Physical Deficiencies** – While the number of units with physical deficiencies is quite low, Stratford has slightly more units lacking complete plumbing facilities and complete kitchen facilities compared to Fairfield County and the state.

***About 500 housing units in Stratford have some physical deficiency that could affect the quality of life of residents ...***

PHYSICAL DEFICIENCIES	Stratford	Share	County	State
Incomplete plumbing facilities	71	0.4%	0.3%	0.3%
Incomplete kitchen facilities	283	1.4%	0.9%	0.6%
No telephone service available	152	0.8%	1.1%	1.5%
<b>Total # Of Units</b>	<b>506</b>	<b>2.3%</b>	<b>2.3%</b>	<b>2.4%</b>



**DRAFT – For Housing Partnership Review And Discussion**

**Age of Structure** – Stratford has fewer housing units built since 1980 compared to Fairfield County and the state. Stated differently, the median age of the housing stock in Stratford (about 63 years) is older when compared to Fairfield County (56 years) and the state (55 years).

YEAR STRUCTURE BUILT	Stratford	Share	County	State
Built 2010 or later	361	1%	3%	2%
Built 2000 to 2009	608	3%	7%	7%
Built 1990 to 1999	1,254	6%	7%	8%
Built 1980 to 1989	1,718	8%	11%	13%
Built 1970 to 1979	3,228	15%	13%	13%
Built 1960 to 1969	2,899	13%	15%	14%
Built 1950 to 1959	4,440	20%	16%	15%
Built 1940 to 1949	2,724	13%	8%	7%
Built 1939 or earlier	4,502	21%	21%	22%
<b>Median Housing Age (est.)</b>		<b>63 years</b>	<b>56 years</b>	<b>55 years</b>

**Housing Construction** – Housing construction on Stratford has slowed considerably since the 1960s and 1970s due to lower land availability as well as regulatory and economic / financial factors.

HOUSING CONSTRUCTION	CENSUS - Units At Start Of Decade	CENSUS - Net Addition In Decade	Estimated Annual Average In Decade
1960	12,949	2,874	287
1970	15,823	3,134	313
1980	18,957	1,195	120
1990	20,152	444	48
2000	20,596	495	46
2010	21,091	474	59
		(8 yrs.)	

***Stratford has a lower percentage of housing units built since 1970 than the county or the state ...***

***In other words, the average unit may be older (and less “in touch” with modern desires) than other places ...***

***Housing construction in Stratford has slowed considerably from earlier decades ...***

## 4. Housing Occupancy Characteristics

**The ACS estimated that 7.6% of all housing units were unoccupied in 2018 ...**

**Housing Occupancy** – The vacancy rate of housing units in Stratford was lower compared to Fairfield County and the state. Stated differently, the occupancy rate in Stratford was higher than for Fairfield County and the state. While past Census reports provided some information on the characteristics of un-occupied units (whether for sale, for rent, under construction, kept for seasonal or occasional use, etc.), that data is not currently available in the ACS estimates.

HOUSING OCCUPANCY	Stratford	Share	County	State
Occupied housing units	20,084	92.4%	91.8%	90.4%
Un-occupied housing units	1,650	7.6%	8.2%	9.6%

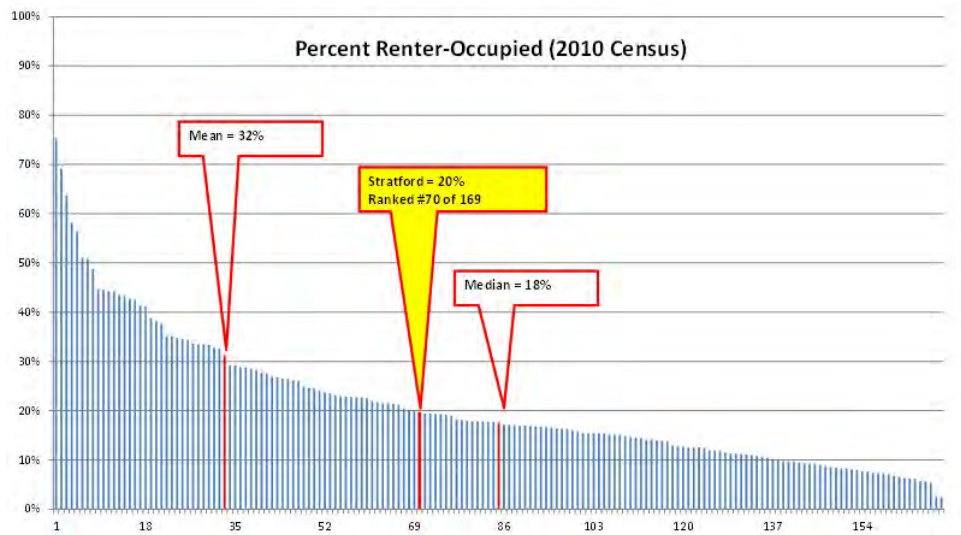
**Stratford has fewer renter-occupied units than the county or the state ...**

**Housing Tenure** – Stratford had a smaller share of housing units which are renter occupied (21%) compared to Fairfield County (33%) and the state (34%).

TENURE	Stratford	Share	County	State
Owner-occupied units	15,859	79%	67%	66%
Renter-occupied units	4,225	21%	33%	34%

Percent Renter	
Bridgeport	56%
Milford	23%
<b>Stratford</b>	<b>20%</b>
Shelton	18%
Fairfield	17%
Orange	13%
Trumbull	11%

Partnership For Strong Communities



**DRAFT – For Housing Partnership Review And Discussion**

**Occupancy / Crowding** – Stratford has some “crowding” (where Census data indicates more than one person per room) compared to Fairfield County although it is less than the state.

OCCUPANTS PER ROOM (O/R)	Stratford	Share	County	State
Units with 1.01 to 1.50 O/R	335	1.7%	2.0%	1.3%
Units with more than 1.51 O/R	35	0.2%	0.7%	0.5%

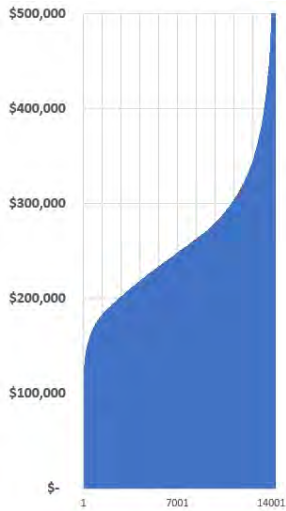
***About 370 households in Stratford may be living in tight quarters ...***

**Length of Tenure** – Stratford has a higher proportion (67%) of long-term residents (more than 10 years) compared to Fairfield County (58%) and the State (60%).

YEAR MOVED INTO UNIT	Stratford	Share	County	State
Moved in 2010 or later	6,683	34%	42%	41%
Moved in 2000 to 2009	5,745	29%	27%	27%
Moved in 1990 to 1999	3,599	18%	15%	15%
Moved in 1989 and earlier	4,057	20%	16%	18%
<b>Median Residency Length (est,)</b>	-	<b>15.5 years</b>	<b>13.0 years</b>	<b>13.3 years</b>

***While about 1/3 of residents moved here within the last decade or so, Stratford has many longer-term residents ...***

**A median value housing unit in Stratford is valued at about \$250,000**

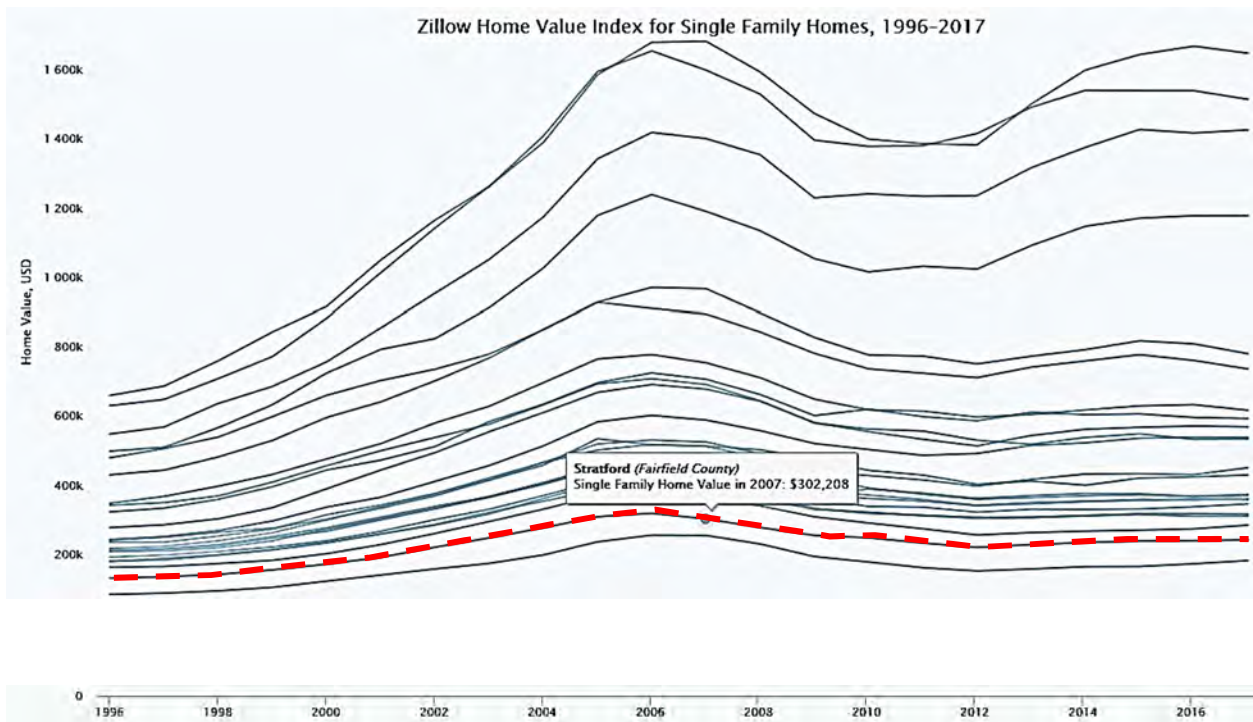


## 5. Housing Cost Characteristics

**Housing Values (Census / Town Assessor)** – About 68 percent of owner-occupied housing units in Stratford were *valued by their owners* at less than \$300,000. Information from the Assessor’s office (see sidebar) supports this. Stratford has a larger share of units valued less than \$300,000 compared to the county (29%) and the state (56%).

VALUE	Stratford	Share	County	State
Less than \$50,000	520	3%	2%	2%
\$50,000 to \$99,999	580	4%	2%	3%
\$100,000 to \$149,999	888	6%	3%	9%
\$150,000 to \$199,999	2,117	13%	6%	15%
\$200,000 to \$299,999	6,698	42%	16%	27%
\$300,000 to \$499,999	4,475	28%	31%	27%
\$500,000 to \$999,999	534	3%	26%	12%
\$1,000,000 or more	47	<1%	15%	5%
<b>Median House Value</b>	<b>\$255,600</b>		<b>\$422,300</b>	<b>\$272,700</b>

**Median Sales Price (Zillow)** – Information from Zillow (called their “home value index”) shows that housing units in Stratford are less expensive than other Fairfield County communities (and have been for some time).







**Median monthly cost for owners with a mortgage is about 23% lower than the median for Fairfield County ...**

**Owner Costs With Mortgage** – About 72 percent of the owner-occupied housing units in Stratford reported paying less than \$2,500 per month (factoring in mortgage(s), home equity loans, taxes, utilities, etc.). Stratford has a larger share of such units compared to Fairfield County (41%) and the state (66%).

OWNER COSTS (w/ Mortgage)	Stratford	Share	County	State
Less than \$500	13	0%	0%	0%
\$500 to \$999	274	3%	2%	4%
\$1,000 to \$1,499	1,279	12%	7%	16%
\$1,500 to \$1,999	3,066	28%	15%	26%
\$2,000 to \$2,499	3,265	29%	17%	20%
\$2,500 to \$2,999	1,692	15%	16%	13%
\$3,000 or more	1,516	14%	43%	21%
<b>Owner-occupied / mortgage</b>	<b>11,105</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Median monthly cost</b>	<b>\$2,141</b>		<b>\$2,771</b>	<b>\$2,096</b>

**Median monthly cost for owners with no mortgage is about 13% lower than the median for Fairfield County ...**

**Owner Costs With No Mortgage** – About 53 percent of the owner-occupied housing units in Stratford with no mortgage(s) reported paying less than \$1,000 per month (factoring in home equity loans, taxes, utilities, etc.). Stratford has a larger share of such units compared to Fairfield County (40%) although it is lower than the state (63%).

OWNER COSTS (No Mortgage)	Stratford	Share	County	State
Less than \$250	39	1%	1%	1%
\$250 to \$399	102	2%	2%	3%
\$400 to \$599	325	7%	6%	12%
\$600 to \$799	708	15%	14%	25%
\$800 to \$999	1,333	28%	18%	23%
\$1,000 or more	2,247	47%	60%	37%
<b>Owner-occupied / no mortgage</b>	<b>4,754</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Median monthly cost</b>	<b>\$976</b>		<b>\$1,116</b>	<b>\$877</b>

**Gross Rent** – About 62 percent of the renter-occupied housing units in Stratford reported paying less than \$1,500 per month in gross rent (factoring in utility payments). Stratford has a larger share of such units compared to Fairfield County (52%) but a lower share compared to the state (74%).

<b>GROSS RENT</b>	<b>Stratford</b>	<b>Share</b>	<b>County</b>	<b>State</b>
<i>No rent paid</i>	260			
Less than \$500	339	9%	8%	10%
\$500 to \$999	654	17%	14%	26%
\$1,000 to \$1,499	1,444	36%	30%	38%
\$1,500 to \$1,999	951	24%	24%	16%
\$2,000 to \$2,499	357	9%	12%	5%
\$2,500 to \$2,999	46	1%	6%	2%
\$3,000 or more	174	4%	6%	2%
<b>Renter-occupied units w/rent</b>	<b>3,965</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Median monthly rent</b>	<b>\$1,294</b>		<b>\$1,470</b>	<b>\$1,156</b>

***Median monthly cost for renters is about 12% lower than the median for Fairfield County ...***

### **Market Information From 2015 TOD Report**

Effective rents for multi-family housing units have increased from \$1,200 to \$1,600 over the past five years (based on a blended average of studios through three-bedroom units) and a positive 12-month absorption of 209 units in the past 12 months.

Along the Metro-North New Haven Line, residential demand has continued to grow in markets such as Stamford and New Haven, with mixed-use areas near mass transit that includes housing, retail, and restaurants increasing in popularity. With the adoption of the TOD Overlay District and design guidelines in Stratford, the study area footprint can capitalize on this increasing demand.

Currently one new apartment complex has been developed within walking distance of the Stratford Railroad Station. This 128-unit complex at 1111 Stratford Avenue was reported to have no vacancy as of May 2015 with a rental rate average of \$1,508 per month. Moreover, in the 451 units of total inventory in Stratford only a 3.3% vacancy is reported. This is a strong indicator of the desire for residents to live within close proximity of the Stratford Railroad Station and that additional residential units likely could be supported.

## 6. Housing Affordability Characteristics

Housing costs in relation to income is a way to assess affordability. Housing is not considered to be affordable if the costs exceed 30 percent of the household’s income. Households paying more than 30 percent are considered to be cost-burdened.

**Over 4,500 owner households in Stratford with a mortgage are spending more than 30 percent of their income on housing ...**

**Affordability For Owners With Mortgage** - About 41 percent of the owner-occupied housing units in Stratford *with a mortgage* reported paying more than 30 percent of their income on housing. Stratford has a larger share of such units compared to Fairfield County (37%) and the state (32%).

OWNER COST BURDEN (M)	Stratford	Share	County	State
<i>Not computed</i>	57			
Less than 20.0 percent	3,427	31%	37%	40%
20.0 to 24.9 percent	1,897	17%	16%	17%
25.0 to 29.9 percent	1,198	11%	11%	12%
30.0 to 34.9 percent	1,166	11%	8%	8%
35.0 percent or more	3,360	30%	29%	24%
<b>Owner-occupied / mortgage</b>	<b>11,048</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Almost 1,400 owner households in Stratford without a mortgage are spending more than 30 percent of their income on housing ...**

**Affordability For Owners With No Mortgage** - About 30 percent of the owner-occupied housing units in Stratford *with no mortgage* reported paying more than 30 percent of their income on housing. Stratford has a larger share of such units compared to Fairfield County (26%) and the state (22%).

OWNER COST BURDEN (No M)	Stratford	Share	County	State
<i>Not computed</i>	37			
Less than 10.0 percent	820	17%	28%	30%
10.0 to 14.9 percent	1,018	22%	19%	20%
15.0 to 19.9 percent	696	15%	12%	13%
20.0 to 24.9 percent	484	10%	9%	9%
25.0 to 29.9 percent	306	7%	6%	6%
30.0 to 34.9 percent	262	6%	5%	4%
35.0 percent or more	1,131	24%	21%	18%
<b>Owner-occupied / no mortgage</b>	<b>4,717</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Affordability For Renters** - About 66 percent of the renter-occupied housing units in Stratford reported paying more than 30 percent of their income on housing. Stratford has a larger share of such units compared to Fairfield County (55%) and the state (52%).

RENTER COST BURDEN	Stratford	Share	County	State
<i>Not computed</i>	305			
Less than 15.0 percent	363	9%	12%	12%
15.0 to 19.9 percent	314	8%	11%	12%
20.0 to 24.9 percent	244	6%	12%	12%
25.0 to 29.9 percent	413	11%	11%	12%
30.0 to 34.9 percent	290	7%	9%	9%
35.0 percent or more	2,296	59%	46%	43%
<b>Renter-occupied</b>	<b>3,920</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Almost 2,600 renter households in Stratford who rent are spending more than 30 percent of their income on housing ...**

### What Does it Mean To Be Housing Cost-Burdened?

Policymakers and advocates consider a household cost burdened if more than 30% of their income goes towards housing costs.

For a household earning a generous income, this may be a matter of preference or choice, but it is typically one they can afford.

The issue of housing cost burden becomes more significant for people earning less than the median income. For these households, being housing cost burdened is an indicator that they may be unable to afford other critical costs such as healthcare, childcare, food, and/or transportation.

**Overall, over 8,500 Stratford households are spending more than 30 percent of their income on housing ...**

### Next Steps?

Perhaps it makes sense to look at the characteristics of households that are cost burdened:

- By age
- By income
- By length of residency

**Median Income**

According to the U.S. Department of Housing and Urban Development (HUD), the 2020 median family income for Connecticut is \$99,700.

“Median” means that half the households in Connecticut earn more than \$99,700 and half the households earn less.

The area median income varies by metropolitan region and also by household size.

## 7. Housing That Is “Affordable” Or “Attainable”

In public policy, the term “affordable housing” is generally used to refer to:

*Housing which is priced so that persons and families earning eighty per cent or less of the area median income pay thirty per cent or less of their annual income on housing.*

Stratford is part of the Bridgeport housing market and the relevant income levels (as determined by HUD) for different household (HH) sizes are indicated below and then translated into the maximum monthly housing allotment:

	Median Income	80% of Median Income	30% Share For Housing	Monthly Allotment
1 -person HH	\$71,820	\$57,460	\$17,240	\$1,440
2 -person HH	\$82,080	\$65,660	\$19,700	\$1,640
3 -person HH	\$92,340	\$73,870	\$22,160	\$1,850
4 -person HH	\$102,600	\$82,080	\$24,620	\$2,050
5 -person HH	\$110,810	\$88,650	\$26,600	\$2,220
6+ -person HH	\$119,020+	\$95,210+	\$28,560+	\$2,380+

Assuming the number of bedrooms is one less than the size of the household, the monthly housing allotment can then be roughly translated to:

- Maximum monthly rent after deducting for utilities, or
- Maximum purchase price at prevailing financing terms (3.5 percent, fixed rate, 30-year mortgage, and assuming 100% financing and private mortgage insurance since a lower income household might not have funds available for a down payment) after deducting for utilities, property insurance, and taxes (using Zillow mortgage calculator).

	Monthly Allotment	Net After Utilities	Max. Rent Per Month	Net For Princ. / Int.	Maximum Sale Price
Studio	\$1,440	\$1,230	\$1,230	\$703	\$157,000
1 Bedroom	\$1,640	\$1,370	\$1,370	\$783	\$176,000
2 Bedrooms	\$1,850	\$1,500	\$1,500	\$859	\$193,000
3 Bedrooms	\$2,050	\$1,600	\$1,600	\$914	\$206,000
4 Bedrooms	\$2,220	\$1,660	\$1,660	\$950	\$214,000
5+ -Bedrooms	\$2,380+	\$1,720+	\$1,720+	\$985	\$222,000

***This analysis is very conservative. If a low-income household had enough funds for a 20% down payment, they could then afford housing priced about 20 percent higher than the purchase prices indicated above.***



## DRAFT – For Housing Partnership Review And Discussion

Another concept in public policy is the concept of “attainable housing.” While there is no universal definition of that term, a commonly used explanation is:

*Housing that is affordable to households with incomes between 80 and 120 percent of the area median income when paying thirty per cent or less of their annual income on housing.*

The rental rates and sale prices for “attainable housing” can be calculated using the same methodology as the previous page with the following clarifications:

- Utility costs are the same since they are related to the size of the unit and the number of occupants,
- Financing is assumed to be 80% (with no private mortgage insurance),
- Property insurance and taxes may increase proportionately since they are based on the property value.

	Monthly Allotment	Net After Utilities	Max. Rent Per Month	Net For Princ. / Int.	Maximum Sale Price
Studio	\$2,150	\$1,940	<b>\$1,940</b>	\$1,073	<b>\$239,000</b>
1 Bedroom	\$2,460	\$2,190	<b>\$2,190</b>	\$1,221	<b>\$272,000</b>
2 Bedrooms	\$2,770	\$2,420	<b>\$2,420</b>	\$1,356	<b>\$302,000</b>
3 Bedrooms	\$3,080	\$2,630	<b>\$2,630</b>	\$1,482	<b>\$330,000</b>
4 Bedrooms	\$3,320	\$2,760	<b>\$2,760</b>	\$1,558	<b>\$347,000</b>
5+ -Bedrooms	\$3,570	\$2,910	<b>\$2,910</b>	\$1,644	<b>\$366,000</b>

If a moderate-income household did not have enough funds for a 20% down payment, they might stretch their budget to spend more or might purchase a house (with a smaller down payment) priced for less.

### Sensitivity To Mortgage Interest Rates

It is important to note that the calculations on these pages are ***extremely sensitive*** to interest rates and mortgage interest rates are currently at historic lows. If mortgage interest rates were to increase by 1 percent (to 4.5% for a 30-year fixed mortgage), the maximum sales prices indicated above would decrease by about 7 to 12 percent. This would reduce the affordability (or attainability) of units being purchased.

**Perhaps more importantly, any purchaser of an affordable (or attainable) home who bought at a low interest rate and went to sell at a higher interest rate, *might lose money in the transaction*. This is a potentially important issue for lower income purchasers who may not be able to absorb such a decrease in sale price or may be forced into foreclosure.**

**Stratford has a good supply of “naturally occurring affordable housing which are both “affordable” and/or “attainable” ...**

Using the Assessor’s database, we can look at the number of ownership housing units in Stratford valued below the computed sale prices to evaluate the availability of units (although the number of bedrooms associated with the different units was not immediately available).

It must be remembered that:

- These units are not necessarily available for purchase, just that they are valued at that amount or below.
- There are also rental units in Stratford which available at different price levels so the actual number of units is greater than indicated below.

Maximum <u>Affordable</u> Price	Estimated Number Of Ownership Units In Stratford Below That Value	Percent Of 2010 Housing Count Of 21,091 Housing Units
\$157,000	392 units	1.86%
\$176,000	1,009 units	4.78%
\$193,000	2,061 units	9.77%
\$206,000	3,080 units	14.60%
\$214,000	3,757 units	17.81%
\$222,000	4,472 units	21.20%

Maximum <u>Attainable</u> Price	Estimated Number Of Ownership Units In Stratford Below That Value	Percent Of 2010 Housing Count Of 21,091 Housing Units
\$239,000	6,085 units	28.85%
\$272,000	9,227 units	43.75%
\$302,000	11,093 units	52.60%
\$330,000	12,180 units	57.75%
\$347,000	12,643 units	59.95%
\$366,000	13,008 units	61.68%

Stratford’s housing stock is both “affordable” and “attainable”. There are many housing units in Stratford that would be considered “naturally occurring affordable housing” since they are affordable to people and households earning 80 percent or less of the area median income.

**Next Steps?**

Perhaps it makes sense to compare the number of units in Stratford to the number of households in that income range.

## 8. State-Defined “Affordable Housing”

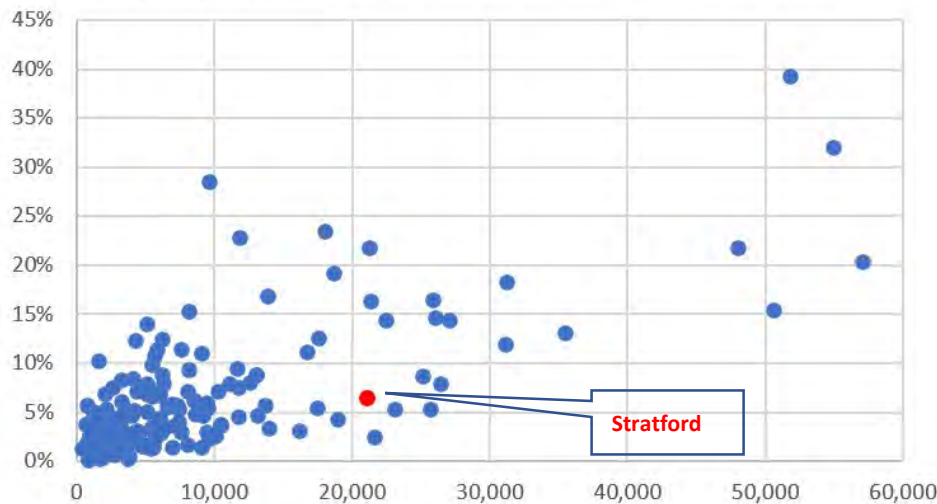
In any discussion of housing affordability, it is important to recognize that there is another way the State of Connecticut defines “affordable housing.”

In the late 1980s, the Connecticut legislature adopted the Affordable Housing Appeals procedure (codified as CGS Section 8-30g) in order to address the increasing unaffordability of housing in Connecticut and the concern that zoning was a land use tool which had exclusionary (and discriminatory) impacts.

Any community where less than 10 percent of the housing stock meets the State criteria for “affordable housing” is subject to a possible zoning over-ride procedure. Stratford is subject to this since only about 6.4 percent of the housing units in town (i.e., less than 10 percent) meet the statutory criteria.

***Stratford is subject to the Affordable Housing Appeals procedure since less than 10% of the housing stock meets the State criteria ...***

Percent Affordable Compared To Number Of Housing Units



***Overall, Stratford has 1,347 housing units that meet State criteria ...***

Similar # of Units	% AH	Similar Affordable %	# Units		
<b>Milford</b>	<b>23,074</b>	<b>5.31%</b>	Cromwell	6.95%	6,001
West Haven	22,446	14.42%	Griswold	6.94%	5,118
<b>Fairfield</b>	<b>21,648</b>	<b>2.47%</b>	Canterbury	6.90%	2,043
East Hartford	21,328	16.37%	Mansfield	6.76%	6,017
Middletown	21,223	21.83%	Suffield	6.66%	5,469
<b>Stratford</b>	<b>21,091</b>	<b>6.39%</b>	<b>Stratford</b>	<b>6.39%</b>	<b>21,091</b>
Wallingford	18,945	4.33%	East Lyme	6.21%	8,458
Norwich	18,659	19.14%	Thomaston	6.17%	3,276
Groton	17,978	23.43%	Stonington	5.93%	9,467
Enfield	17,558	12.63%	Seymour	5.81%	6,968
Southington	17,447	5.43%	Glastonbury	5.72%	13,656

Percent State-Defined AH	
Bridgeport	20.4%
<b>Connecticut</b>	<b>11.7%</b>
<b>Stratford</b>	<b>6.4%</b>
Milford	5.3%
Trumbull	4.7%
Shelton	3.1%
Fairfield	2.5%
Orange	1.4%

DOH, 2019

**Long Term Stability**

Since government assisted units have been funded by government programs related to housing, Stratford can be fairly comfortable that these units will continue to be affordable (and count towards the 10 percent threshold) for the foreseeable future.

The number and location of tenant rental assistance units can change over time since the assistance is provided to eligible people. Over the past decade or so, Stratford has had between 375 and 446 units.

The number and location of CHFA/USDA mortgage units can change over time since the assistance is provided to eligible people. Over the past decade or so, Stratford has had between 259 and 366 units.

At the present time, most deed-restrictions expire in the next 15 years or so and then these units will no longer contribute to the State’s affordable housing inventory list for Stratford.

**What Stratford Has**

Housing which counts to the State’s 10 percent threshold includes:

- Governmentally assisted housing developments,
- Rental units occupied by households receiving tenant rental assistance,
- Ownership units financed by Connecticut Housing Finance Authority (CHFA) mortgages or United States Department of Agriculture (USDA) mortgages for low/moderate income persons and families,
- Housing units subject to **deed restrictions** limiting the price to where persons or families earning eighty percent or less of the area median income pay thirty per cent or less of their income for housing.

AFFORDABLE HOUSING APPEALS LIST	Stratford	Share	County	State
Governmentally Assisted	524	2.5%	5.0%	6.1%
Tenant Rental Assistance	424	2.0%	2.8%	3.0%
CHFA / USDA Mortgages	366	1.7%	1.0%	1.9%
Deed-Restricted Units	33	0.2%	0.9%	0.4%
<b>Total</b>	<b>1,347</b>	<b>6.4%</b>	<b>9.6%</b>	<b>11.3%</b>

**Government Assisted Units (524 units)** - Stratford has 524 governmentally assisted units although most units date to the 1960s.

Elderly	313 units		Year Built
Shiloh Gardens	60	Henry Avenue	1962
Elm Terrace Gardens	50	Woodend Road	1964
Robert F. Kennedy Apartments	75	Birch Drive	1968
Raymond E. Baldwin Apartments	75	Everett Street	1975
Lucas Gardens	30	Arbor Street,	1987
Lucas Gardens II	23	North Avenue	1991

Family	200 units		
Hearthstone Apartments	100	Gregory Circle	1964
Meadowview Manor	100	Justice Street	1965

Other	11 units		
Group Homes	10		1964
Scattered Site	1		1965

**DRAFT – For Housing Partnership Review And Discussion**

Tenant Rental Assistance Units (424 units) – The locations of tenants receiving tenant rental assistance are not disclosed.

CHFA/USDA Mortgages (366 units) – The locations of units financed by CHFA/USDA mortgages are not disclosed.

Deed-Restricted Units (33 units) –Stratford has 33 deed-restricted units at the present time.

<b>Deed-Restricted</b>	<b>33 units</b>		<b>Year Restrictions Expire</b>
Cutspring Village	4	Enrica Rita Way	2033-34
Shakespeare Estates	7	Miranda Lane	2033-34
Tara Place	3	Otis Street	2034
Agresta Terrace	19	Agresta Terrace	2030-44

***Stratford would need to add 760 or so units to reach the 10% threshold ...***

**Exemption From CGS 8-30g**

There are two ways that Stratford can become exempt from the Affordable Housing Appeals procedure (note that the target numbers will change once the 2020 Census results are issued):

- Add **762 or so housing units** that meet State criteria, including certain accessory apartments, to get above the State’s 10% threshold,
- Add enough housing units to get **422 or so “housing unit equivalent points”** to qualify for a four-year moratorium.

***Stratford would need to obtain 422 or so “points” to get a four-year moratorium ...***

Housing unit equivalent points are configured as follows:

<b>Basic Point Values (per unit)</b>	<b>Ownership Unit</b>	<b>Rental Unit</b>
Family units at 40% AMI	2.0	2.5
Family units at 60% AMI	1.5	2.0
Family units at 80% AMI	1.0	1.5
Elderly units	0.50	0.50
Unrestricted units in a set-aside development	0.25	0.25
In a resident-owned mobile manufactured home park:		
• Income eligible households	1.5 to 2.00	1.5 to 2.00
• Non income eligible households	0.25	0.25
<b>Bonus Point Values (added to basic unit values above)</b>		
Family units containing at least three bedrooms	+ 0.25	+ 0.25
Elderly units (if located with at least 60% family units)	+ 0.50	+ 0.50
Family units within an approved incentive housing development	+ 0.25	+ 0.25

***Every housing unit that gets built that does not meet State criteria puts Stratford further away from either goal ...***



## 9. Plans of Conservation and Development

---

Key findings and recommendations from the 2014 Plan of Conservation and Development include the following:

1. Stratford has an aging population ... [and a] ... higher concentration of residents of retirement age (65+) which ... indicates a higher need for community facilities, services as well as affordable housing that is geared towards an older, fixed-income population.
2. The issue of access to affordable housing options has been an ongoing concern in the Town [and the POCD] ... should aim to encourage living opportunities that are healthy and accessible for all existing and future populations of Stratford.
3. Stratford has experienced the lowest rate of new housing construction over the past five years ... [and] ... the least percentage of its housing constructed within the past 20 years ...
4. Stratford was negatively affected by the foreclosure crisis [with] ... 198 residential foreclosures since 2010.
5. Though the Town's housing stock experiences lower price points relative to other communities throughout Fairfield County, the Town does still continue to face issues of affordability.
6. Stratford has several initiatives which strive to create diverse housing opportunities.
  - The Town ... has a Transit- Centered Development Floating Zone which encourages denser, mixed-use development adjacent to public transportation.
  - The Stratford Housing Partnership [is in] charge of advocating and facilitating the development of affordable housing in the Town.
  - The Stratford Housing Authority [provides] housing to low and moderate income families.
  - [CGS 8-30g] is viewed as too restrictive and limits the potential gains on sale of real property ... [and it] ... is suggested that the appeals process needs to also consider underlying zoning law.
  - The Resources to Actualize Mobility Program (RAMP) is an initiative serving Bridgeport and Stratford to facilitate home improvements to improve access for disabled persons including wheelchair ramps and other modifications..

**DRAFT – For Housing Partnership Review And Discussion**

**2014 POCD Summary**

<b>Goal</b>	Provide a range of housing types for all incomes and lifestyles to attract families and households to settle in the town.
<b>Objectives</b>	<ol style="list-style-type: none"> <li>1. Identify appropriate areas for increased densities such as transit-oriented development</li> <li>2. Provide rental as well as owner-occupied housing</li> <li>3. Reach the state’s target that 10% of the Town’s housing stock be affordable</li> <li>4. Develop living opportunities that promote healthy lifestyles ...</li> </ol>
<b>Policies</b>	<ol style="list-style-type: none"> <li>1. Encourage developments that diversify housing choices in the Town</li> <li>2. Improve provision of affordable housing to meet or exceed the standards set by the State</li> <li>3. Provide an adequate supply of public housing to meet the demand</li> <li>4. The preservation of neighborhood and community character will be a primary consideration when approving the design of residential development</li> <li>5. Promote and encourage the adaptive reuse of commercial buildings into mixed-use developments, where appropriate</li> </ol>
<b>Action Steps</b>	<ol style="list-style-type: none"> <li>1. Support development efforts to create well designed affordable housing units, particularly within mixed-use developments and as part of infill developments proportionately scaled to the neighborhoods in which they are located</li> <li>2. Facilitate the development of higher density, mixed use structures in the Stratford Center area according to the TOD zoning overlay</li> <li>3. Revise Section 5.3 of the Zoning Regulations by modifying the standards and locational criteria for new housing developments</li> <li>4. Implement the recommendations of the Town’s 2012 Analysis of Impediments to Fair Housing Choice report to overcome barriers to integration and further the tenets of fair housing in its federally funded housing and anti-poverty programs</li> <li>5. Work with area legislators to amend Connecticut State affordable housing law section 8-30g to contain a more realistic definition of affordable housing projects and improve the appeals process</li> </ol>

**DRAFT – For Housing Partnership Review And Discussion**

The 2014 POCD also summarized provisions from the 2003 POCD:

1. Encourage more diverse and affordable living opportunities for Stratford residents ...
2. Stress the importance of development patterns and housing types that respond to resident needs and strengthen existing communities.
3. Moving forward, the Town should ... provide further definition to how new housing development can:
  - strengthen existing character,
  - diversify housing options and
  - create living opportunities that are available to all existing and future residents, of all financial means.

**2003 POCD Summary**

<b>Recommendations</b>	<ol style="list-style-type: none"><li>1. Support creation of affordable housing units for the elderly.</li><li>2. Create Mixed-Use Zones where appropriate</li><li>3. Support efforts to create affordable units</li><li>4. Improve State regulations regarding affordable housing</li><li>5. Future population growth should be anticipated to reach a maximum of 54,000</li><li>6. A variety of housing types should be available</li><li>7. Encourage housing developments which relate to the character of existing neighborhoods</li><li>8. Support housing that recognizes lifestyle needs</li><li>9. Encourage the formation of partnerships between the town and various housing-related entities to provide affordable housing that meets the needs of individuals</li><li>10. Support efforts that promote the conversion of existing housing stock to affordable housing</li><li>11. Promote affordable housing efforts that help revitalize existing neighborhoods to restore underutilized and vacant properties</li></ol>
------------------------	---

## 10. Zoning Regulations

---

An audit of the Zoning Regulations was undertaken with regard to sections potentially affecting the provision of affordable and attainable housing:

### **Single-Family Districts (RS)**

- Section 4.1.6.14 allows accessory apartments *for family members* within an existing single-family residence (limits to one BR) and other conditions by Special Permit (triennial registration required) but can be for non-family if restricted as affordable
- Section 4.1.6.11 allows residence apartments by Special Permit in RS districts when located within one-half mile of certain business districts
- Section 4.1.6.15 allows “active adult” (no residents age 18 or younger) limited to detached units with 3 or fewer BR
- Section 3.13 may require minimum floor area (and minimum first-floor area) affecting affordability and/or multi-story development
- Section 4.2 limits building height to 30 feet

### **Multi-Family Districts (RM)**

- Section 5.1 allows two-family dwellings in the RM-1 district
- Section 5.1.7 allows residence apartments by Special Permit in RM districts (but not on rear lots per Section 3.3.1.2)
- Section 5.3.16 allows redevelopment of existing building for residential purposes in certain zones provided building footprint does not change (limitation on conversion of a hotel)
- Section 3.13 may require minimum floor area (and minimum first-floor area) affecting affordability and/or multi-story development
- Section 5.2 limits building height to 30 feet when a taller building might be helpful to providing affordable housing
- Section 5.3.3 limits building coverage to 20 percent in RS-# and 25% in other districts
- Section 5.3.5 limits number of multi-family units town-wide and in neighborhoods

### **Affordable Housing Developments**

- Section 5.4 provides “more flexible standards” to enable affordable housing development for “the elderly and young families”
- Limited to SFD units or not more than 4 units/building
- Section 5.4.10 provides locational criteria (requires off-site sidewalks)
- Density varies by district and percent affordable
- Uses 20 % set-aside / 20-year restriction (statutes say 30% / 40 years)
- Limits lot area to 3 to 10 acres
- Limits building height to 30 feet, building coverage to 20% and impervious coverage to 45%

**Business Districts**

- LB district allows uses in RM-1 including residence apartments, affordable housing, nNursing home and assisted living allowed in LB District
- CA District allows residence apartments and affordable housing developments
- Office Park allows buildings up to 60 feet in height and FAR = 0.25 when buildings in other zones are more limited in height

**Transit-Oriented Overlay District**

- Allows mixed use development
- Allows density up to 54.5 BR/acre
- 70 percent of units shall be studio/1BR with remainder at 2BR
- Maximum building height of 4 stories and 45 feet (higher allowed under certain conditions with ZC approval)
- Maximum building coverage limited to 40 percent
- Have 14 pages of design guidelines in Section 7.10.8

**Waterfront Districts**

- Housing permitted as part of program including marine uses

**STANDARDS**

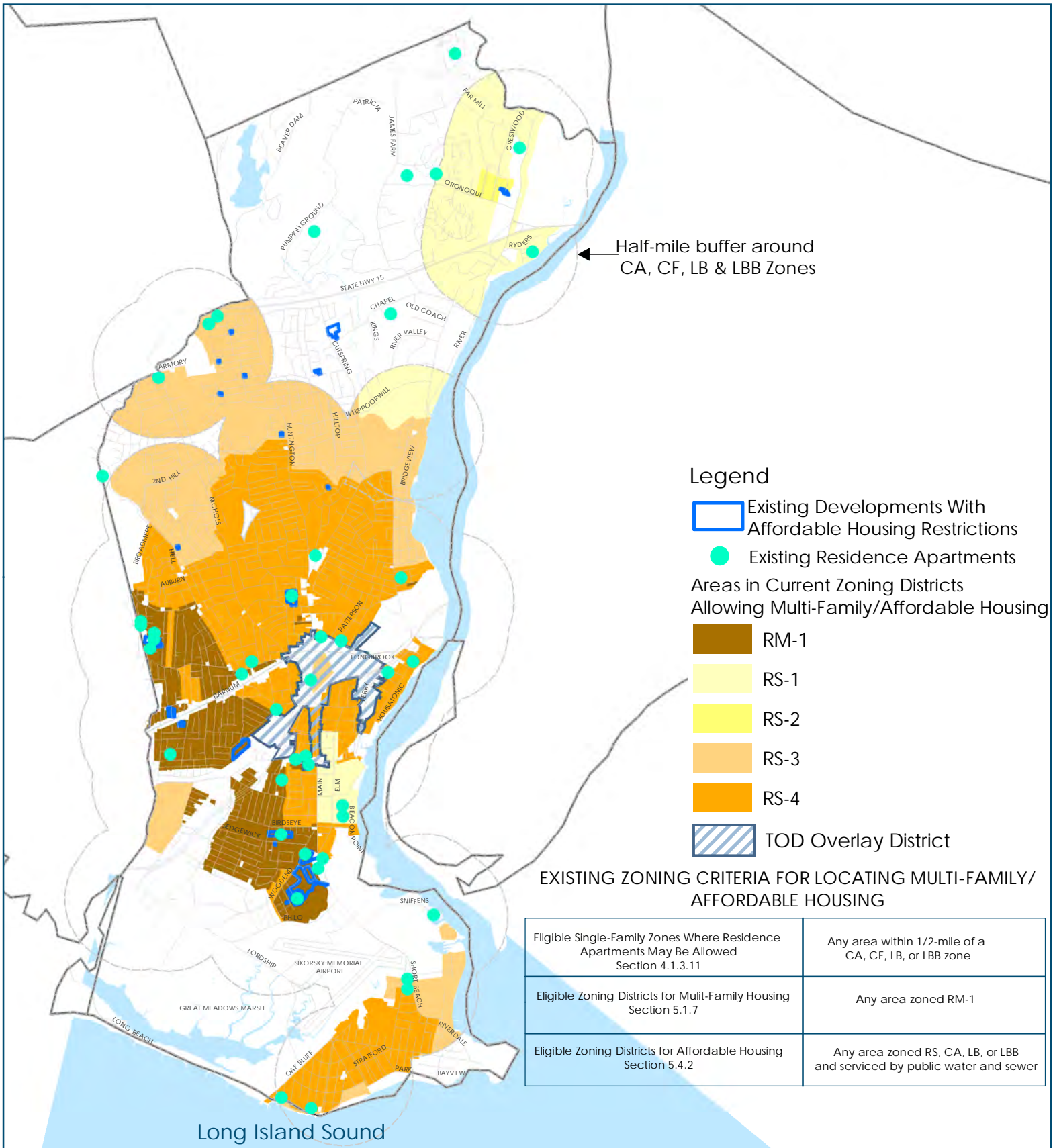
- Parking standards seem reasonable except for TOD
  - 1.5 spaces per unit for studio / 1 BR
  - 2.0 spaces per unit for 2+ BR
  - Plus 10% more for guest parking
- Spaces required to be 9x20

**OTHER**

- Section 26 and Section 27 are site-specific regulations related to approval of affordable housing developments (regulations on file at Town Hall)



# Zoning Districts Allowing Multi-Family Housing



## 11. Preliminary Findings / Next Steps

---

1. Stratford is predominantly developed and so there are few undeveloped parcels which are available to accommodate new housing development
2. Some strategically located sites could support redevelopment (including housing)
3. A 2010 study of areas near the train station supported the concept of “transit-oriented development” which could help support the Town Center as well as provide for additional housing options (regulations adopted)
4. High preference locations for housing may be areas near the train station (and Main Street) since they can best support the establishment of a walkable and pedestrian-friendly downtown, support existing and future businesses, and benefit from the “complete streets” approach.



**DRAFT – For Housing Partnership Review And Discussion**

5. Locations on or near bus routes may also be priority areas for housing.
6. Some Housing Authority developments might be able to support redevelopment at higher density to refresh existing units and provide for new units
7. Some Town-owned parcels and/or State-owned parcels might be able to support housing development
8. Some redevelopment sites are affected by flooding risks / sea level rise scenarios
9. In terms of a housing strategy, it may make sense to think about housing strategies for different age groups and different income levels:

Possible Framework For Stratford’s Housing Plan





