



Orange Affordable Housing Plan Final Draft

Prepared by RKG Associates



TABLE OF CONTENTS

Executive summary _____	5
8-30g Overview _____	5
What is affordable housing and what does it mean in your community? _____	6
What Can Different Jobs/Earnings Afford in Orange? _____	7
History of Affordable Housing _____	8
Community Overview _____	9
Introduction _____	10
Demographics & Housing Market Conditions _____	11
Population, Age, Race/Ethnicity _____	11
Household Composition _____	16
Education & Income _____	17
Employment _____	21
Housing Stock _____	25
New Construction & Changes in Housing Supply _____	26
Housing Tenure _____	27
Vacancy _____	29
Home Values _____	30
Typical Home Types in Orange _____	33
Rents _____	34
Cost Burden _____	36
Subsidized Housing _____	38
Development Trends _____	39
Affordability Gap Analysis _____	41
Housing Affordability Gap _____	41
Housing Goals _____	45
Locational Analysis _____	46
Orange Affordable Housing Plan Site Map _____	47
Strategies _____	48
Strategy Type: Cross-Cutting _____	49
Strategy Type: Supply _____	50
Strategy Type: Homeownership _____	51
Strategy Type: Preserve/Maintain _____	52

Survey Results Discussion	53
Appendix 1: Orange Survey Analysis	54
Survey Demographics	54
Rental Supply/Demand & Impact	56
Ownership Supply/Demand & Impact	59
Community Impact	62
Table 1 Top 10 Largest Employment Sectors 2021.....	21
Table 2 Top 10 Largest Occupation Categories 2021	21
Table 3 Top 5 Employment Growth Sectors 2010 – 2021.....	22
Table 4 Top 5 Employment Growth by Occupations 2010 – 2021.....	22
Table 5 Top Ten Places of Residence for People Employed in Orange	23
Table 6 Top Ten Work Destinations for Orange Residents.....	23
Table 7 Age of Housing Stock	32
Table 8 Age of Renter Occupied Housing	35
Table 9 Assisted Housing Data, Orange.....	38
Table 10 Development Trends, Built Environment	39
Table 11 Development Trends Property Valuation.....	40
Table 12 Owner-Occupied Housing Units by HUD AMI Income Threshold.....	41
Table 13 Renter-Occupied Housing Units (with Cash Rents) by HUD AMI Income Threshold	42
Figure 1 Total Population Change (2011 – 2040), Orange	11
Figure 2 Percent Population Change (2011 – 2019)	12
Figure 3 Change in Population by Age (2011 – 2019).....	13
Figure 4 Change in Geographic Mobility Population (2011 – 2019).....	13
Figure 5 Population by Ethnicity (2011 – 2019)	14
Figure 6 Population by Race, Orange (2011 – 2019)	14
Figure 7 Population Dot Density	15
Figure 8 Change in Household Composition (2011 – 2019).....	16
Figure 9 Change in Households by Tenure & Size (2011 – 2019)	16
Figure 10 Change in Educational Attainment (2011 – 2019).....	17

Figure 11 Change in Household Incomes (2011 – 2019)	18
Figure 12 Median Household Income by Race and Ethnicity (2011 – 2019)	18
Figure 13 Percent Population of Color	19
Figure 14 Change in Household Income by Tenure (2011 – 2019)	20
Figure 15 Median Household Income	20
Figure 16 Labor Market Size (All Jobs).....	24
Figure 17 Employment Efficiency (All Jobs).....	24
Figure 18 Labor Force Efficiency (All Jobs)	24
Figure 19 Units in Structure (2011 - 2019)	25
Figure 20 Housing Permits Issued Annually by Units in Structure	26
Figure 21 Net Change in Total New Housing Units.....	27
Figure 22 Housing Tenure (2015 - 2019).....	27
Figure 23 Percent Renter Occupied.....	28
Figure 24 Vacant Housing Units by Category (2011 - 2019)	29
Figure 25 Median Home Value.....	30
Figure 26 Residential Parcel by Year Built	30
Figure 27 Change in Home Value Distribution (2011 - 2019).....	31
Figure 28 Median Sale Price: All Residential, Orange	31
Figure 29 Number of Home Sales: Orange	32
Figure 30 Tenure by Units in Structure (2015 - 2019).....	33
Figure 31 Typical Orange Home Types	33
Figure 32 Change in Gross Rent Distribution (2011 - 2019)	34
Figure 33 Change in Rent by Unit Type (2015 - 2021)	34
Figure 34 Rental Units by Structure Type (2015 - 2019).....	35
Figure 35 Typical Orange Rental Types	36
Figure 36 Cost Burden by Household Tenure	36
Figure 37 Income by Cost Burden: Renters	37
Figure 38 FHA Lending Housing Supply/Demand Equilibrium by HUD Income Threshold	43
Figure 39 Conventional Lending Housing Supply/Demand Equilibrium by HUD Income Threshold	43
Figure 40 Rental Housing Supply/Demand Equilibrium by HUD Income Threshold	44

EXECUTIVE SUMMARY

8-30g Overview

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

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

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

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

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

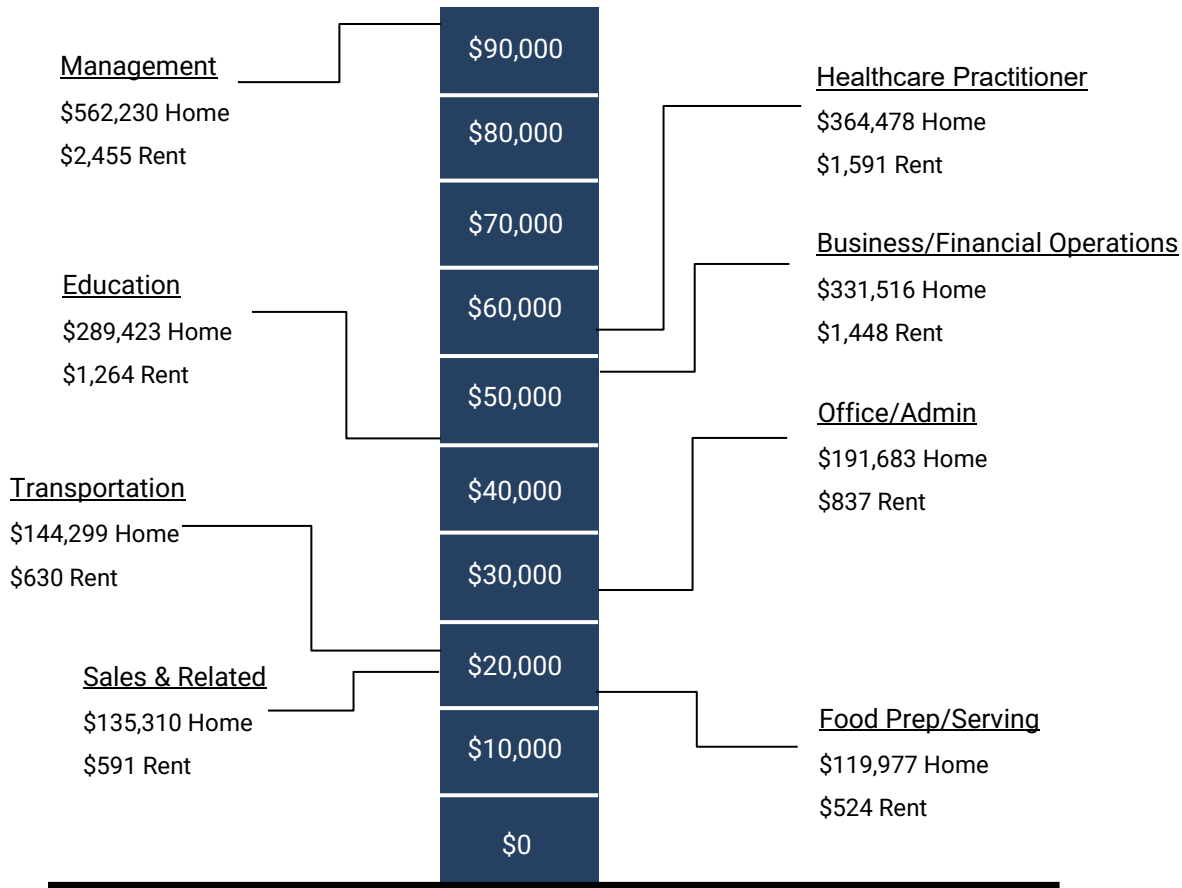
Affordable housing is, quite simply, housing that costs a household no more than 30% of their income. The U.S. Department of Housing & Urban Development (HUD) has set the maximum affordability payment at 30% based on the reasoning that, for most households, particularly those in the lower half of the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

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

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

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

What Can Different Jobs/Earnings Afford in Orange?



In Orange approximately 57% of renters and 30% of homeowners are considered cost burdened. To not be considered cost burdened in Orange, a household must have an income of at least \$56,922.² This means that for many occupations with high numbers of employees, such as teachers, food service and prep workers, transportation workers, office support jobs, and sales related jobs, housing costs exceed what is affordable for households with members employed in these occupations.

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

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

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

History of Affordable Housing

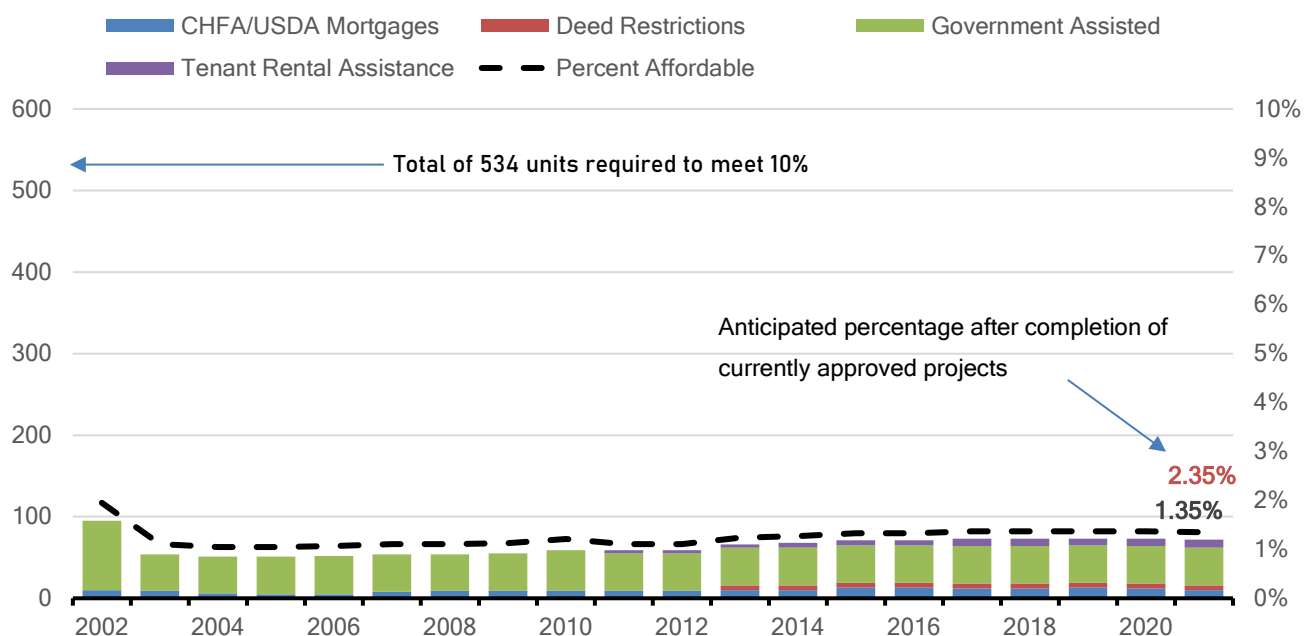
Outlined in the CGS § 8-30g The Affordable Housing Land Use Appeals Procedure issue brief, affordable housing that counts toward the 10% minimum is defined to include:

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

The figure below highlights Orange’s subsidized housing inventory by type for the past two decades. It also provides the percentage that qualifies as affordable according to the CT Department of Housing. The number indicated in red highlights the new percentage of subsidized housing inventory following the completion of currently approved projects in town.

Orange Subsidized Housing Inventory

Source: CT DOH, CT Data Collaborative



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

COMMUNITY OVERVIEW

The Town of Orange is a community experiencing increasing housing costs located within an increasingly high-priced region. Over the past decade Orange has seen stable population estimates and is projected to net new residents by the year 2040. Local stakeholders have indicated that there has been increasing demand by younger households moving into the community even prior to the COVID-19 pandemic. Orange has seen increases in both home prices and rent rates over the past two decades as well as increases in local employment.

In 2021, SCRCOG initiated Affordable Housing Plans for each of the municipalities in the region to both meet the state's requirement of creating a plan but also to better understand the housing supply, demand, and pricing across the entire spectrum of each community's housing stock. In Orange, much of the town's household change and growth has been driven by smaller senior and millennial households, which speaks to the demand for smaller housing units with minimal maintenance requirements as well as unit types that appeal to young professionals, single person households and young families who may be looking to move into town. Presently, Orange's subsidized housing inventory indicates that approximately 1.35% of Orange's housing is considered affordable according to CT DOH's 2021 Appeals list. Based on meetings with community stakeholders, that percentage is set to increase to approximately 2.25% with the addition of affordable units at new developments such as Smith Farm Road and Beecher Walk. Despite infrastructure limitations, Orange has sought to expand capacity for affordable units where possible. For example, by special permit, a single-family home in Orange can be converted to accommodate an elderly apartment in the existing dwelling if approved by the Town Plan and Zoning Commission. It is estimated that the town has more than 80 of these approved conversions, which seek to provide additional opportunities for aging residents to remain in town based on their specific housing needs as well as to expand the town's housing portfolio. Outlined in this plan are the goals and strategies co-produced by the town and region to encourage capacity building efforts to reach the state's mandated 10% requirement.

INTRODUCTION

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

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

DEMOGRAPHICS & HOUSING MARKET CONDITIONS

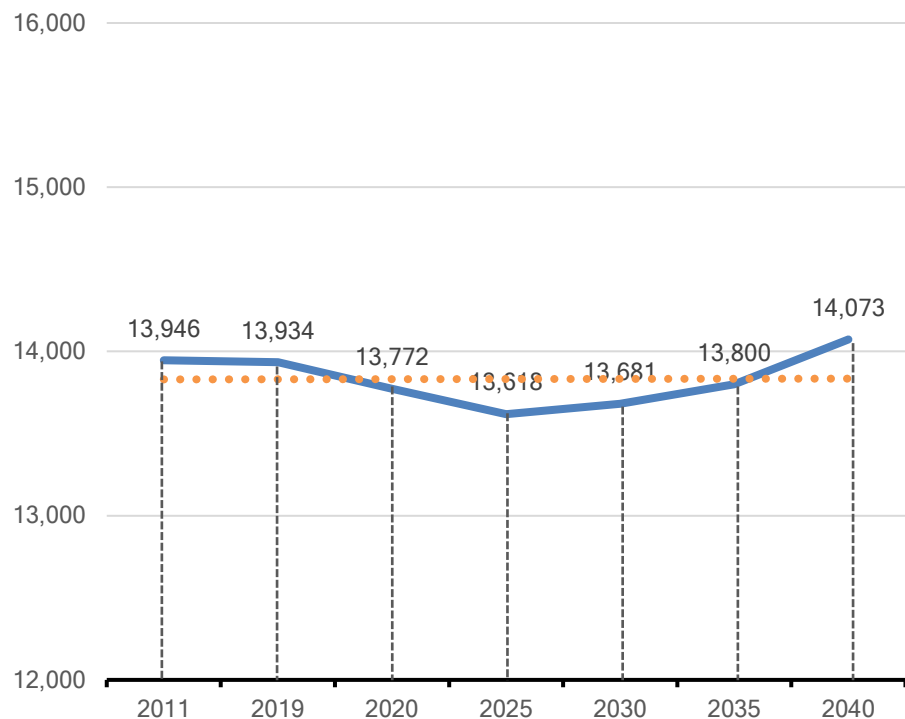
Included in this section is the sociodemographic and market data that describes current conditions, changes over time, and future projections that influence changes in Orange's housing market. Analysis of demographic trends provides insight into the town's ability to support a dynamic housing market,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

Population, Age, Race/Ethnicity

Like many of the other smaller towns within the SCRCOG region, the total population of Orange remained relatively consistent over the past decade. Over the next two decades, Orange is expected to continue to have a relatively stable population with a slight decline by 2030 and a return to pre-2020 levels in 2040. These state projections are derived from natural birth and

Figure 1 Total Population Change (2011 - 2040), Orange

Source: ACS 5-Year Estimates, CT State Data Projections

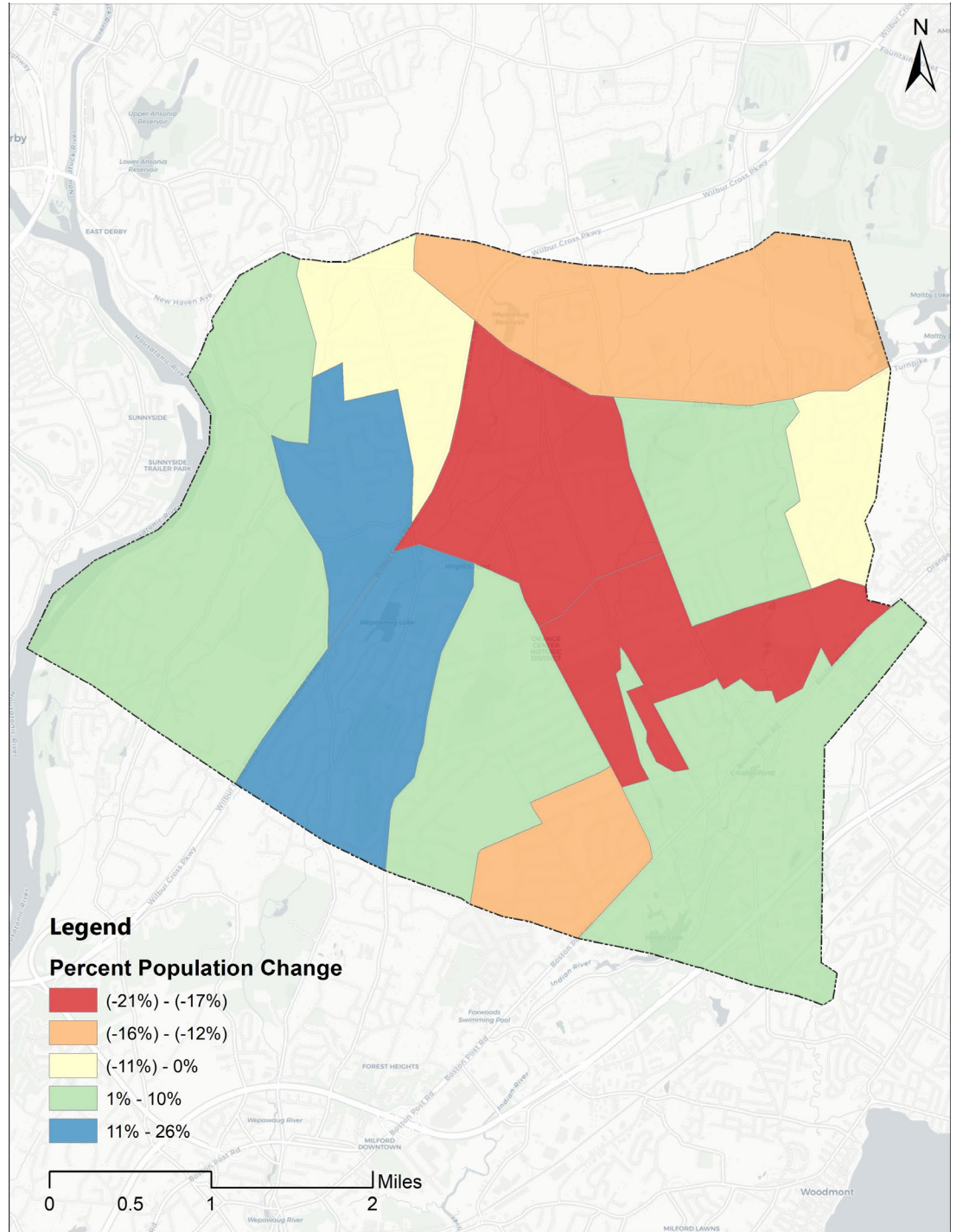


death rates within each municipality. These projections can change depending on other factors such as local in- and out-migration. The map of population change (Figure 2) shows that over

the past decade, Orange experienced population increases in neighborhoods bordering Milford and Shelton and population losses in neighborhoods bordering Woodbridge and New Haven. Due to Orange's relative size, population losses and gains amount to changes of a couple hundred residents meaning the net effects on total population are relatively small.

Figure 2 Percent Population Change (2011 - 2019)

Source: ACS 5-Year Estimates

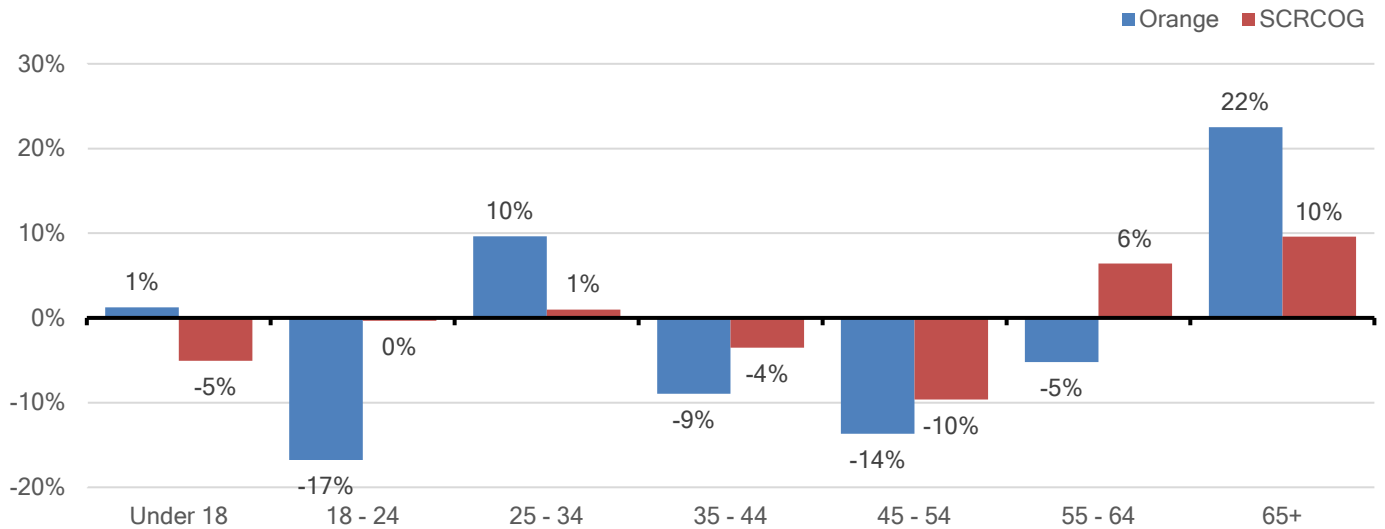


Across age cohorts, Orange has experienced percentage increases in

residents ages 65 and older, which is common throughout the SCRCOG region. Orange also saw a 10% increase in residents ages 25 - 34, which also follows regional trends. Similarly, Orange saw decreases over the past decade in residents ages 18 - 24 and 35 - 54. In contrast with the region, Orange saw a small percentage increase in residents under the age of 18 and

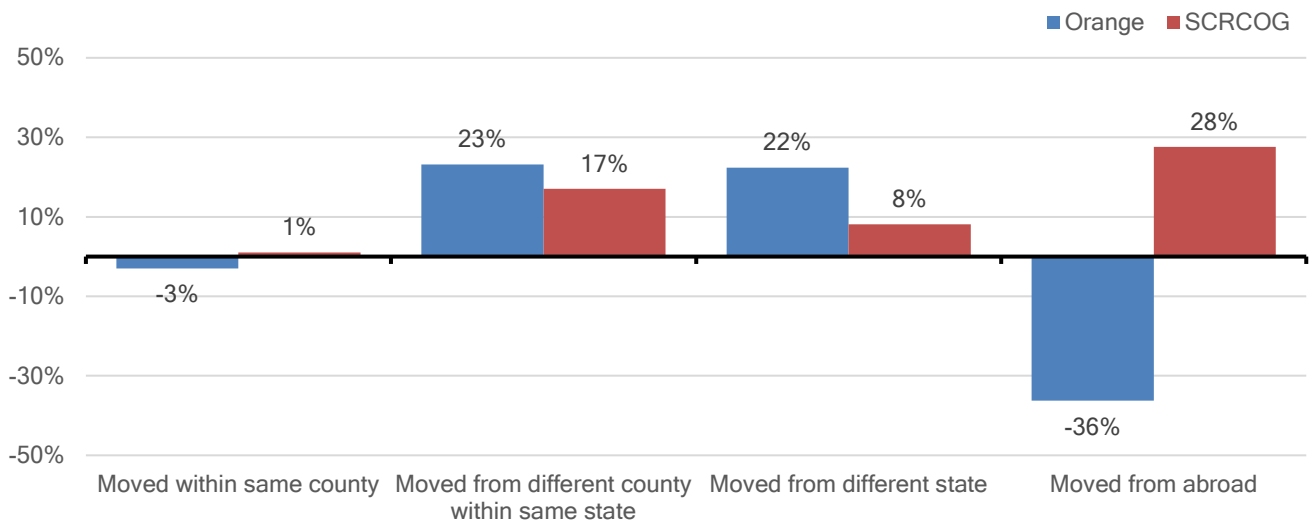
a 5% decrease in residents aged 55 - 64. These trends are atypical of communities in the SCRCOG region.

Figure 3 Change in Population by Age (2011 - 2019)
Source: ACS 5-Year Estimates



In terms of geographic mobility amongst the population of Orange, the town saw population inflow trends similar to the SCRCOG region. Orange saw a 23% increase in new residents who moved from a different county into Orange and a 22% increase in new residents from another state. In contrast with regional trends, Orange saw a 3% decline in residents moving from within the same county and a 36% decrease in flows of new residents from abroad.

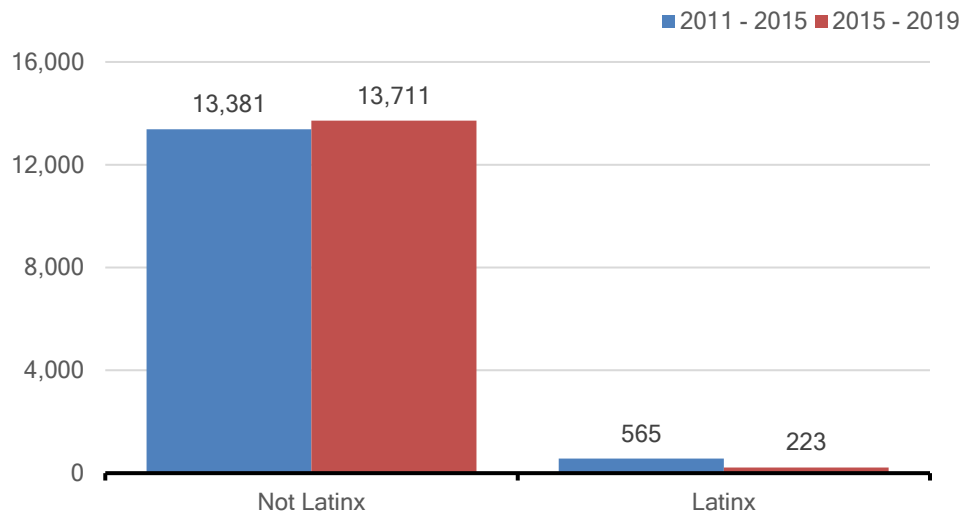
Figure 4 Change in Geographic Mobility Population (2011 - 2019)
Source: ACS 5-Year Estimates



Similar to a number of smaller communities within the SCRCOG region, Orange’s population largely consists of White residents. In contrast with regional trends, Orange saw a 60% decrease in its Latinx population. Orange saw small percentage gains in the share of residents who identify as Black or African American as well as those who identify as two or more races.

Figure 5 Population by Ethnicity (2011 - 2019)

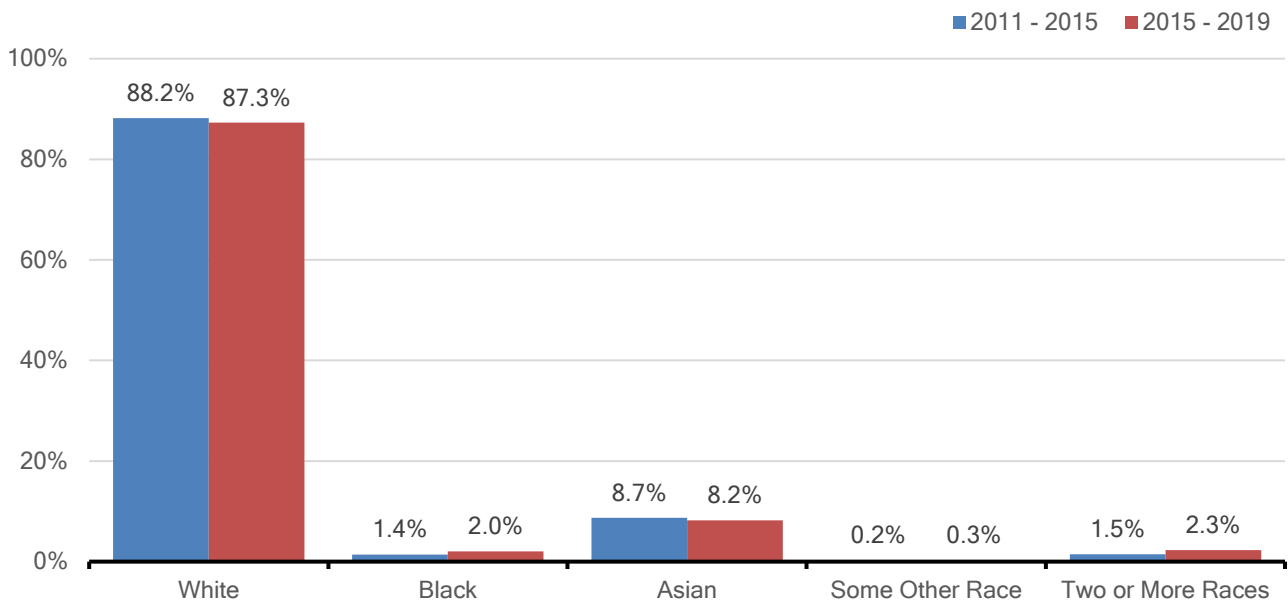
Source: ACS 5-Year Estimates



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

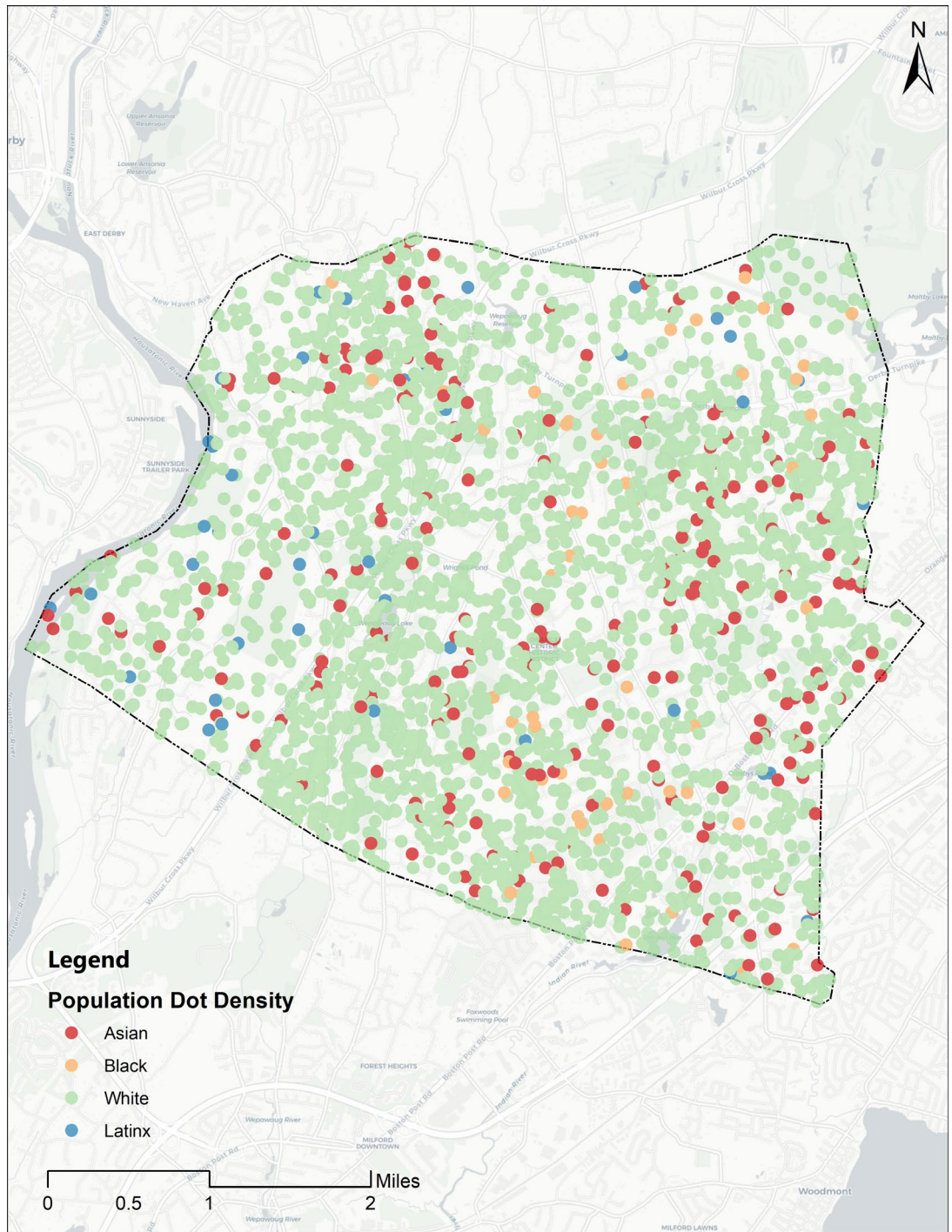
Figure 6 Population by Race, Orange (2011 - 2019)

Source: ACS 5-Year Estimates



Dot density mapping by race and ethnicity (Figure 7) also provides a good indicator of where households are settling throughout Orange. In the map in Figure 7, one dot represents approximately five people. The dots are then sampled across the town's census block groups by population size. Based on the population distribution by race and ethnicity, Orange has a somewhat equal spread of residents

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

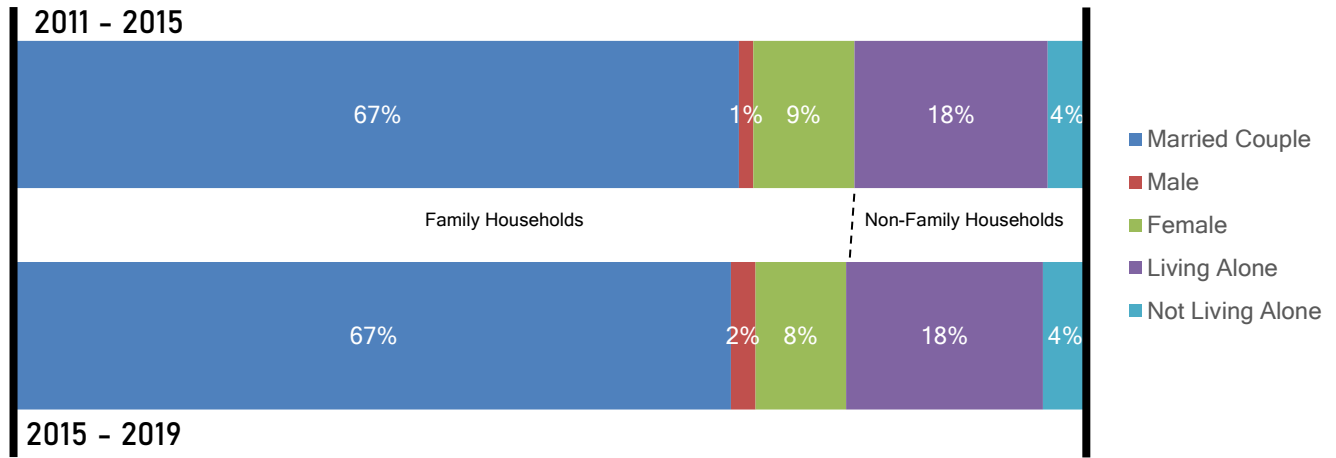


throughout town. The population largely consists of White and Asian American households which are the most prevalent dots displayed on the map. Atypical of communities within the SCRCOG region, there are no apparent clusters of residents by a specific race or ethnicity suggesting that the majority of neighborhoods throughout Orange reflect the overall population composition.

Household Composition

Figure 8 Change in Household Composition (2011 - 2019)

Source: ACS 5-Year Estimates



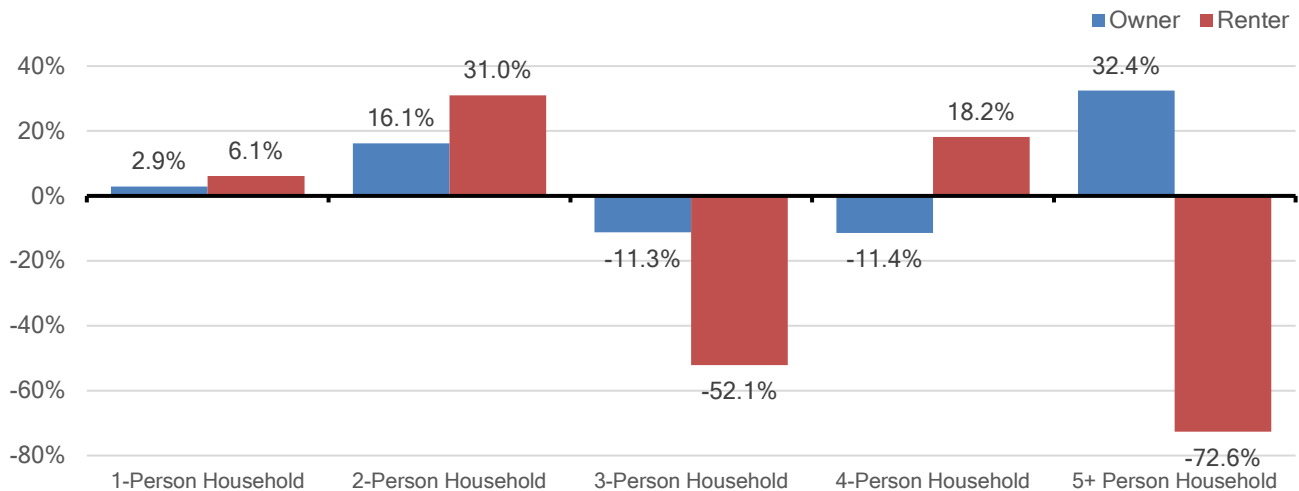
Change in Households

Over the past decade, Orange saw a 2% (99 households) increase in households despite almost no change in the total number of residents. Across household types, Orange saw a 1% (38) increase in family households and a 6% (61) increase in non-family households. Non-family households constitute households where the householder lives alone or with other un-related individuals (e.g., roommates). Looking at household changes across tenure and size, Orange saw increases in smaller (1- and 2- person) owner and renter households and decreases in larger households apart from 4-person renters and 5-person owners. Unlike many of the communities in the SCRCOG region, Orange saw shifts in household sizes and types without any notable changes in total population.

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

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

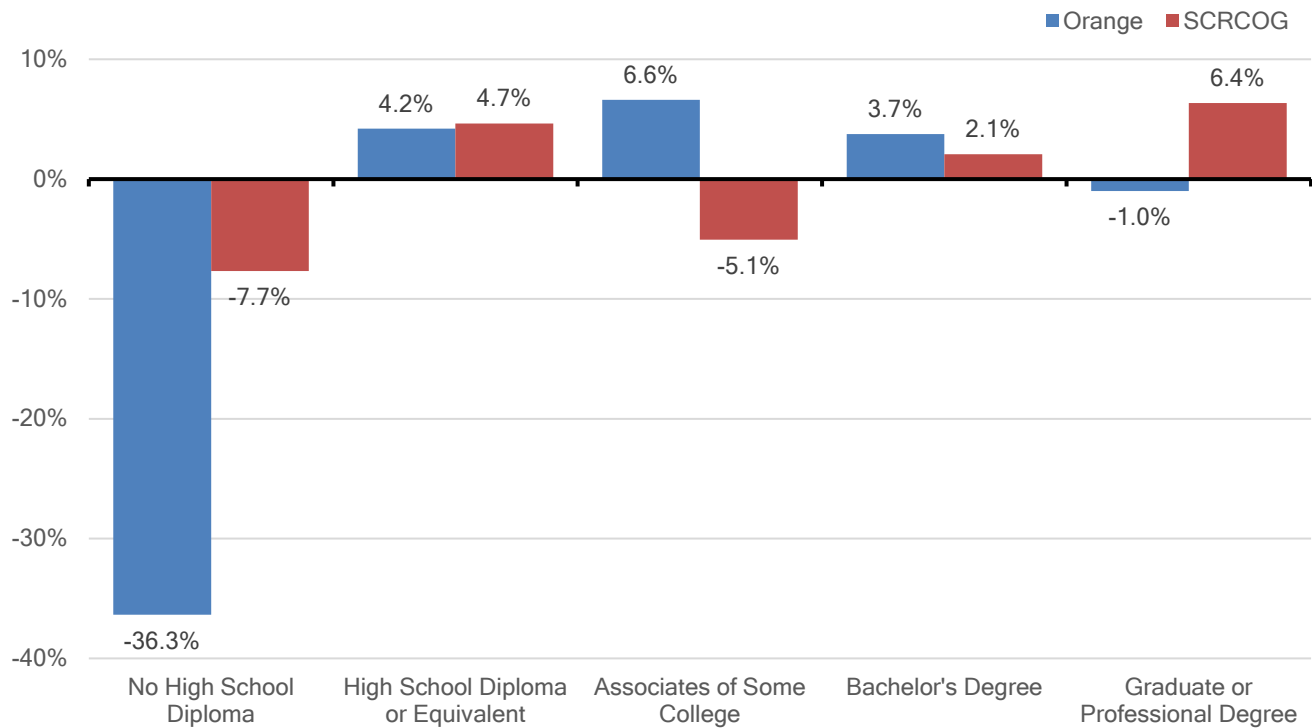
Source: ACS 5-Year Estimates



Education & Income

Figure 10 Change in Educational Attainment (2011 – 2019)

Source: ACS 5-Year Estimates

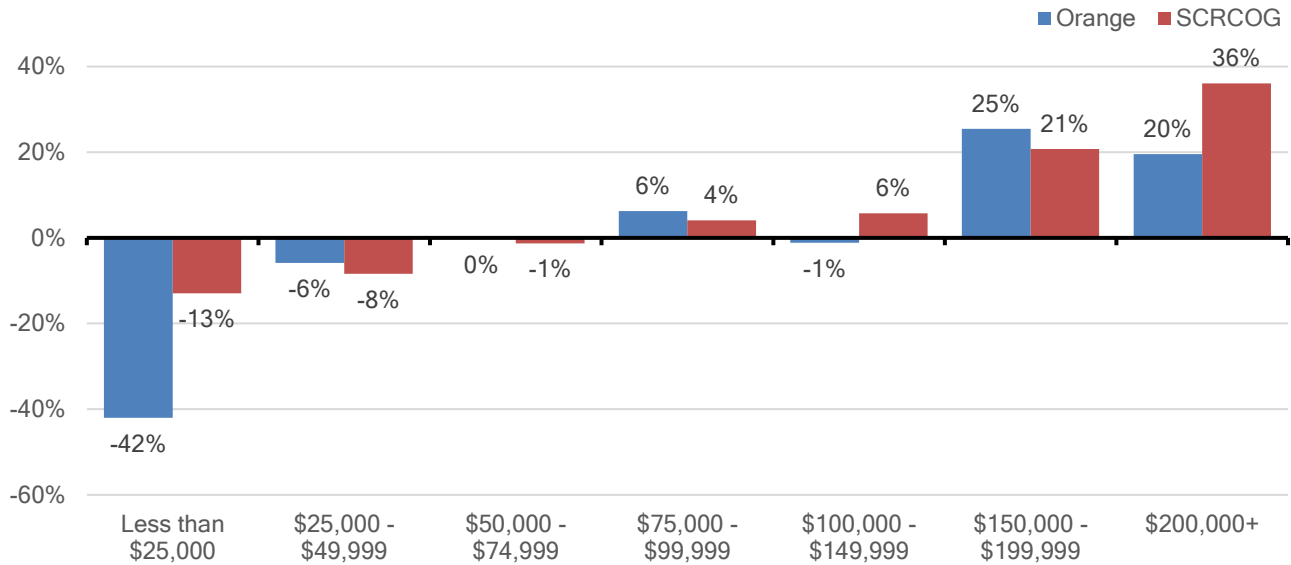


Similar to regional trends, Orange saw percentage increases in residents with a bachelor's degree as well as residents with a high school diploma or equivalent. It also saw increases in residents with an associate's degree or some college, which was in contrast with regional trends. Orange saw a large percentage decrease in residents with no high school diploma, but in absolute terms that decrease was 149 residents. Over this same period, Orange saw a 3.7% increase in residents with a Bachelor's degree.

There is a strong correlation between educational attainment and household income. Linked to the changes in educational attainment, Orange saw large percentage increases in residents earning annual incomes greater than \$150,000. Orange also saw decreases in residents earning less than \$75,000. The changes in lower and higher income populations reflect the regional trends occurring throughout most communities in the SCRCOG region.

Figure 11 Change in Household Incomes (2011 – 2019)

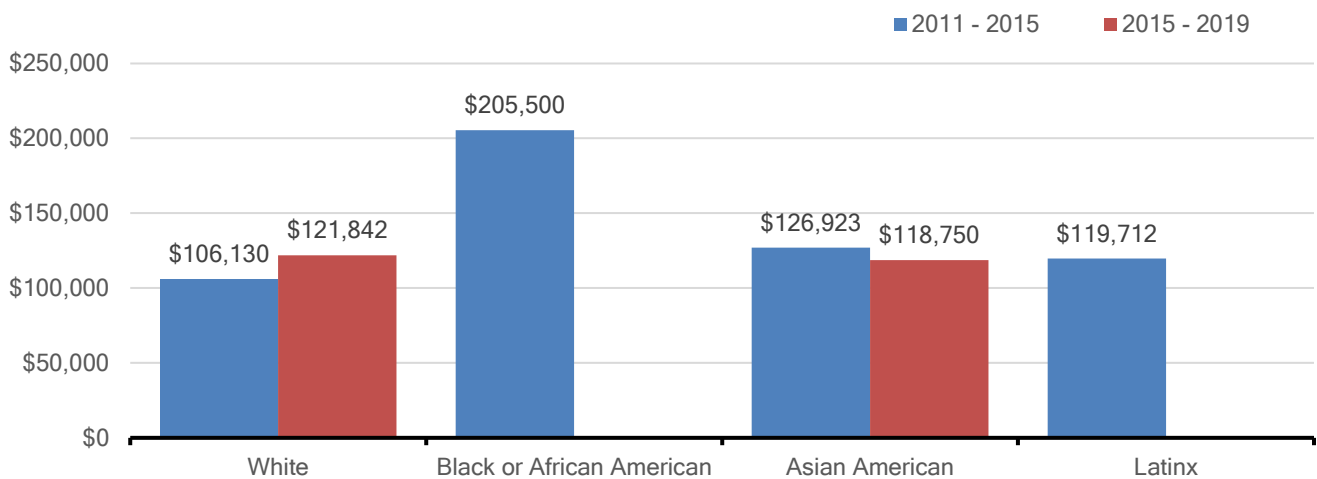
Source: ACS 5-Year Estimates



Across race and ethnicity, all households have median household incomes that are nearly double the county-wide median (\$69,751). In 2019, Orange’s median household income was \$121,308, meaning White households earn slightly more than the median and Asian American households earn slightly below. 2019 data for Latinx and Black or African American households were not reported by census estimates due to insufficient data. Based on the trends for White and Asian American households, White residents saw an increase in median annual income and Asian American households saw a slight decrease in median annual income.

Figure 12 Median Household Income by Race and Ethnicity (2011 – 2019)

Source: ACS 5-Year Estimates

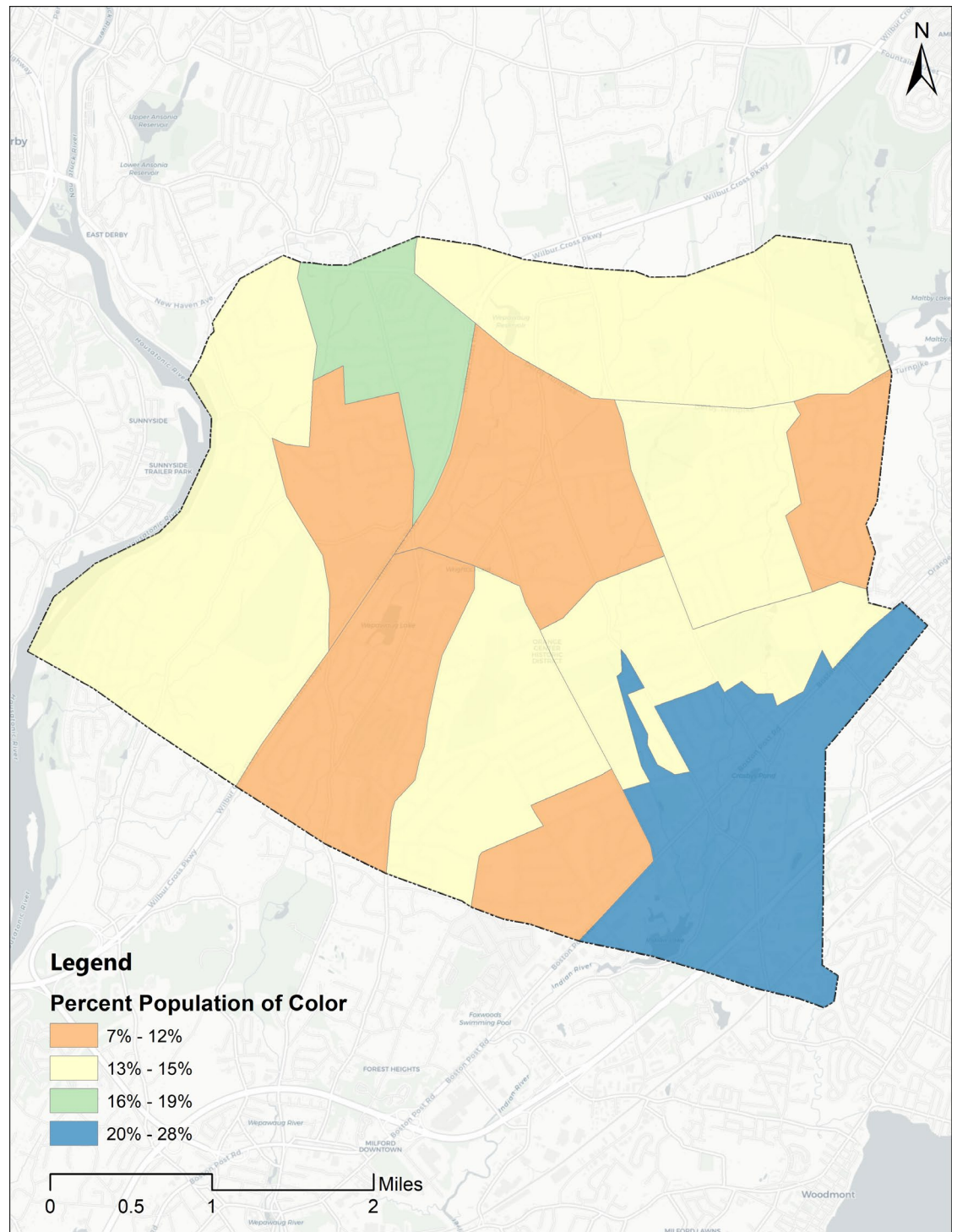


*Missing bars indicate that there was insufficient data to collect estimates of median household income

Using the same population data from the dot density mapping, Figure 13 illustrates the percent population of color by census block group. Across Orange, the majority of census block groups have less than 20% residents of color with the exception of the census block group bordering West Haven, where a quarter of residents identify as people of color.

This census block group (shaded in blue) also coincides

Figure 13 Percent Population of Color
Source: ACS 5-Year Estimates



with some of the highest rates of renter occupied households.

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

Source: ACS 5-Year Estimates

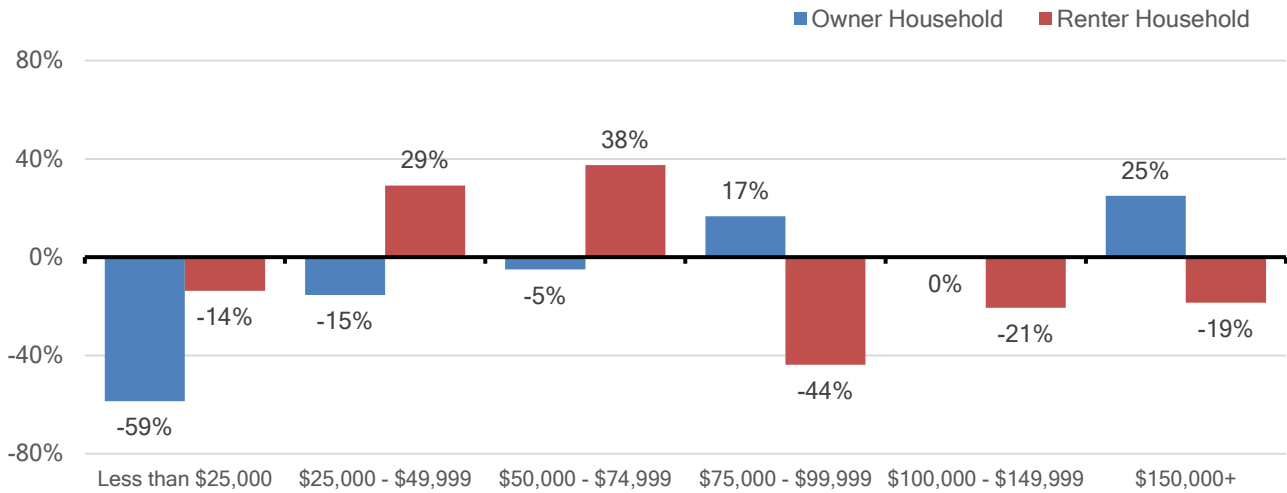
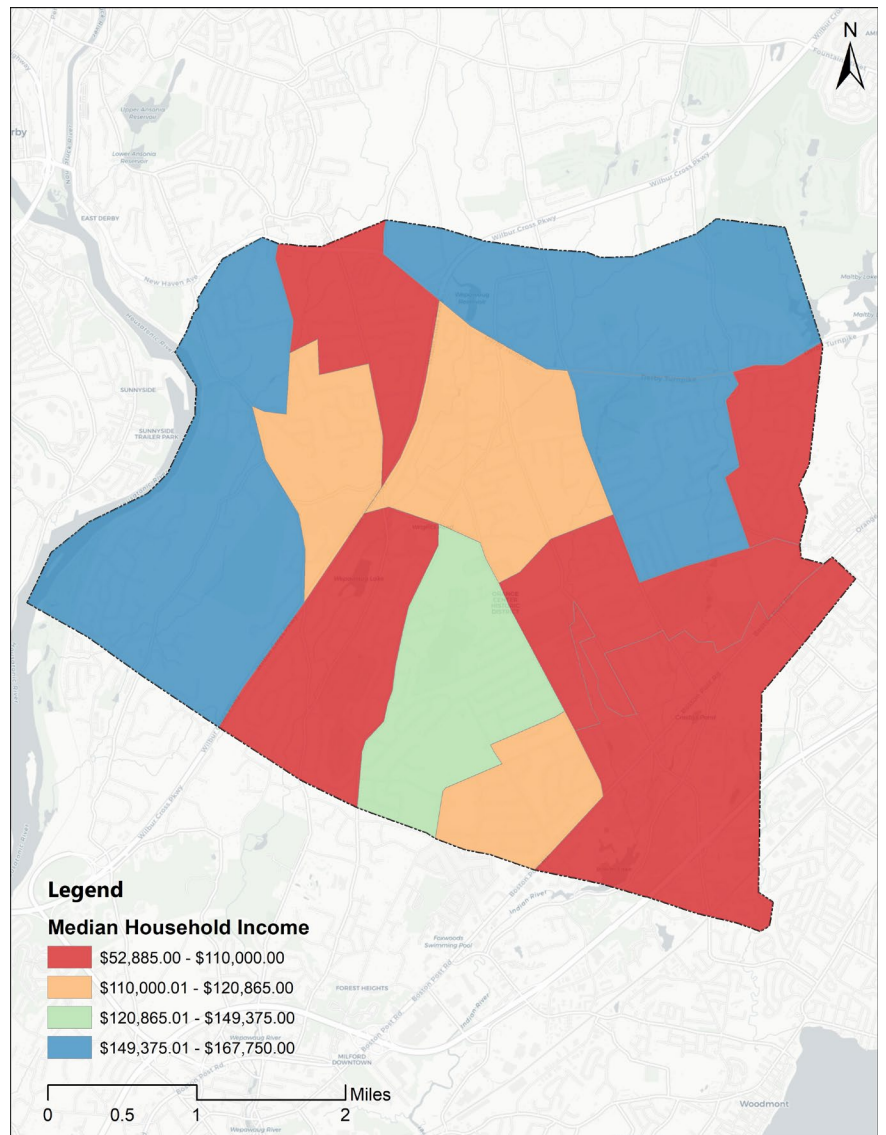


Figure 15 Median Household Income

Source: ACS 5-Year Estimates

Based on ACS estimates for the past decade, Orange residents saw increases in owner households earning \$150,000 or more as well as increases in households earning \$75,000 - \$99,999. Orange saw decreases in owner households earning less than \$75,000. For renters, Orange saw increases in households earning between \$25,000 - \$74,999 but saw percentage decreases in the lowest and highest income bands. In comparison to the map of population change (Figure 2), the census block group bordering the Housatonic River saw the largest percentage increase in population. It is also one of the highest income block groups in town.



Employment

Across Orange, the industry sectors with the largest number of jobs are retail trade, utilities, accommodation and foodservices, wholesale trade, and health care and social assistance. Of the top ten highest employment sectors, nine have adjusted average annual earnings below the town-wide median annual income (\$121,308).

Table 1 Top 10 Largest Employment Sectors 2021

Source: EMSI 2021.3 – QCEW Employees

Industry Sector	2021 Jobs	2021 Adjusted Average Annual Earnings per Job
Retail Trade	1,904	\$31,372
Utilities	970	\$144,126
Accommodation and Food Services	946	\$20,814
Wholesale Trade	833	\$67,923
Health Care and Social Assistance	791	\$54,181
Manufacturing	740	\$65,763
Administrative and Support and Waste Management and Remediation Services	679	\$31,371
Transportation and Warehousing	570	\$44,448
Government	546	\$81,829
Professional, Scientific, and Technical Services	351	\$89,522

A closer look at the highest employed occupations within the town of Orange further support this trend. The top three highest employed occupations in town earn adjusted median annual earnings of \$24,000 - \$33,000.

Table 2 Top 10 Largest Occupation Categories 2021

Source: EMSI 2021.3 – QCEW Employees

Occupation Category	2021 Jobs	2021 Adjusted Median Annual Earnings
Transportation and Material Moving	1,110	\$25,203
Sales and Related	1,018	\$23,633
Office and Administrative Support	930	\$33,479
Food Preparation and Serving Related	705	\$20,955
Management	450	\$98,198
Production	433	\$33,347
Educational Instruction and Library	399	\$50,550
Business and Financial Operations	295	\$57,902
Healthcare Practitioners and Technical	267	\$63,659
Installation, Maintenance, and Repair	244	\$45,559

Similar to regional trends, Orange saw a large percentage growth in employment in the transportation and warehousing sector. The town also saw a large increase in jobs over the

past decade in the Utilities sector, which could be related to local major employers such as Avangrid and its subsidiaries The United Illuminating Company and Southern Connecticut Gas.

Table 3 Top 5 Employment Growth Sectors 2010 – 2021

Source: EMSI 2021.3 – QCEW Employees

Industry Sector	2010 - 2021 Jobs	% Change
Utilities	338	54%
Transportation and Warehousing	288	102%
Finance and Insurance	72	28%
Wholesale Trade	56	7%
Health Care and Social Assistance	39	5%

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

Table 4 Top 5 Employment Growth by Occupations 2010 – 2021

Source: EMSI 2021.3 – QCEW Employees

Occupation Category	2010 - 2021 Jobs	% Change	2021 Adjusted Median Annual Earnings
Transportation and Material Moving	232	20%	\$25,203
Management	108	21%	\$98,198
Installation, Maintenance, and Repair	91	19%	\$45,559
Business and Financial Operations	83	23%	\$57,902
Healthcare Practitioners and Technical	51	24%	\$63,659

Employment Geography

Orange is an employment destination for many workers in the neighboring towns. Notably, residents of West Haven, New Haven, and Milford commute into Orange for work. For residents in Orange, the largest share of workers commute to New Haven and Milford. Based on these inflows and outflows of workers, Orange is a net importer of jobs. This means that during daytime business hours, the town of Orange experiences a net population increase, which can be important for local commercial activity such as retail trade and food services.

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

Source: OnTheMap, 2018

County Subdivision	Job Count	Share
West Haven	1,147	10.6%
New Haven	984	9.1%
Milford	759	7.0%
Orange	700	6.5%
Bridgeport	598	5.5%
Hamden	481	4.4%
Stratford	393	3.6%
Shelton	279	2.6%
East Haven	262	2.4%
Meriden	199	1.8%

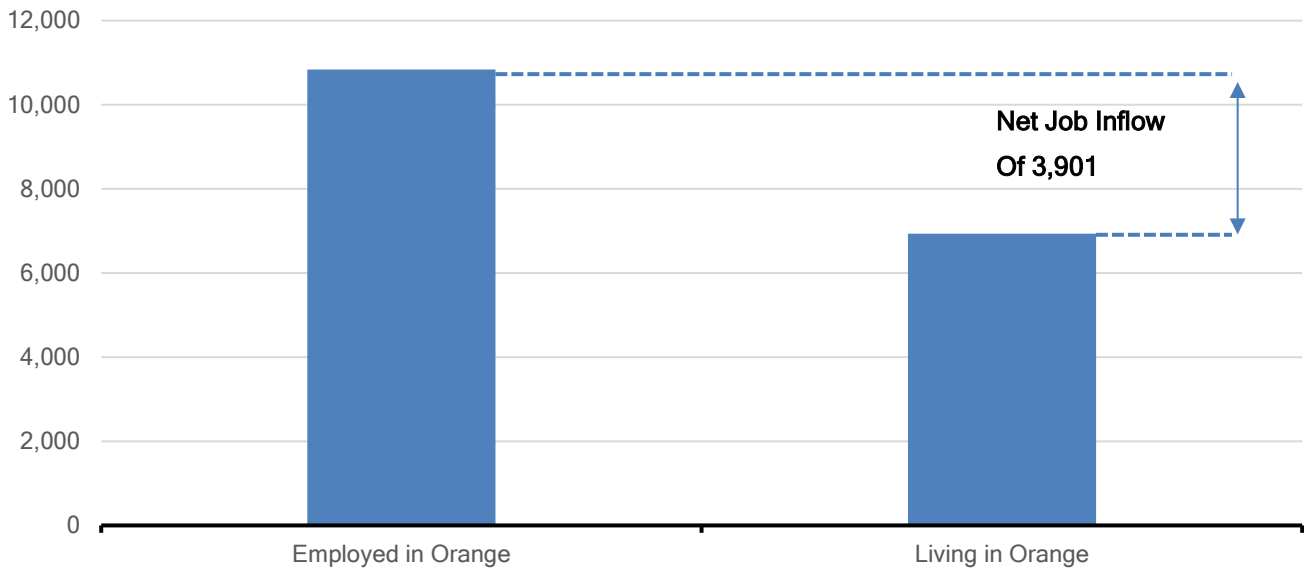
Table 6 Top Ten Work Destinations for Orange Residents

Source: OnTheMap, 2018

County Subdivision	Job Count	Share
New Haven	1,036	14.9%
Milford	770	11.1%
Orange	700	10.1%
West Haven	414	6.0%
Bridgeport	370	5.3%
Stratford	299	4.3%
Shelton	273	3.9%
Hamden	200	2.9%
Stamford	190	2.7%
Fairfield	187	2.7%

Figure 16 Labor Market Size (All Jobs)

Source: OnTheMap, 2018



Based on the U.S. Census Bureau’s Longitudinal Employer-Household Dynamic’s Origin-Destination Employment Statistics, Orange has a net job inflow of 3,901 workers. This indicator highlights Orange’s role as an employment destination for workers in the surrounding communities. This is further evidenced by figure 17 and 18, which highlight that over 93.5% of employment in Orange is filled by workers commuting into town compared to 89.9% of residents commuting outside of town for work.

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

Source: OnTheMap, 2018

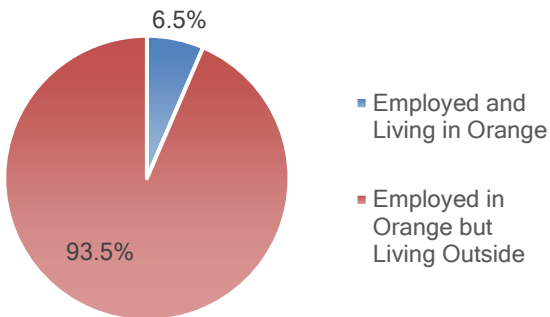
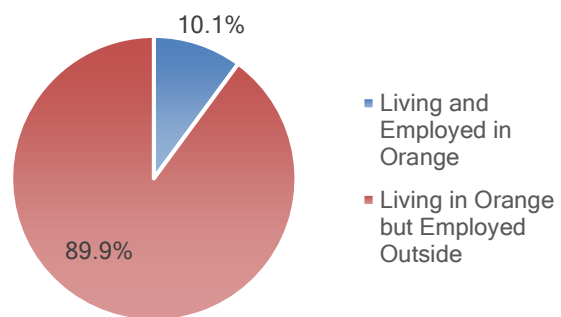


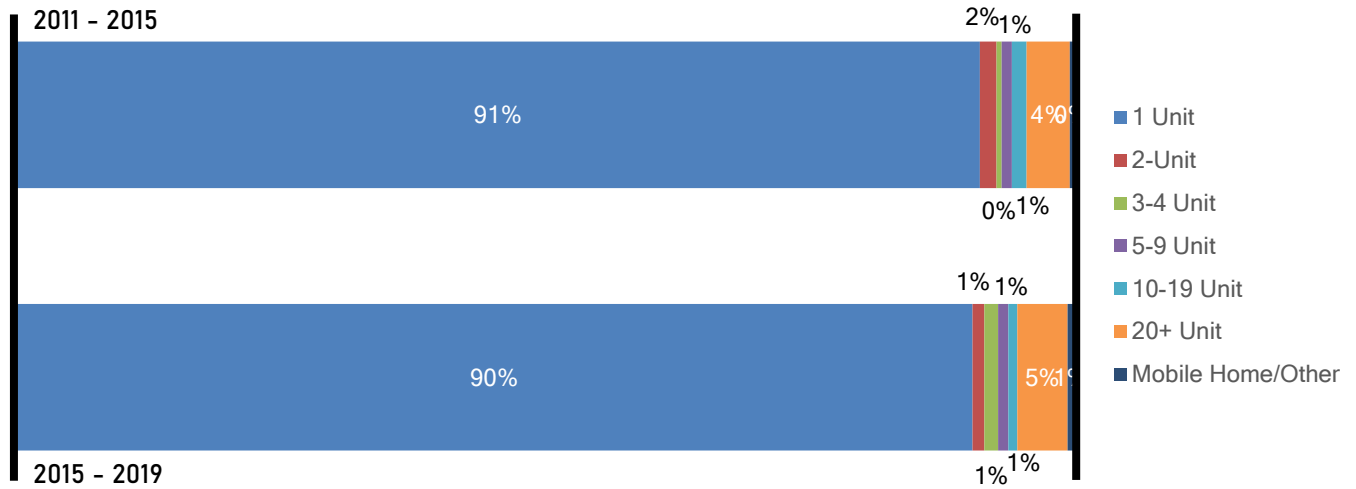
Figure 18 Labor Force Efficiency (All Jobs) Among People Living in Orange

Source: OnTheMap, 2018



Housing Stock

Figure 19 Units in Structure (2011 - 2019)
Source: ACS 5-Year Estimates



Like many of the smaller towns within the SCRCOG region, Orange’s housing stock is dominated by single family units. According to ACS estimates, Orange saw a 2% (113) increase in the number of single-family units over the past decade. Despite these increases in single family units, the town saw a 1% decrease in the share of single-family units, due to a 168% (42) increase in 3-4-unit buildings as well as a 21% (43) increase in buildings with 20+ units.

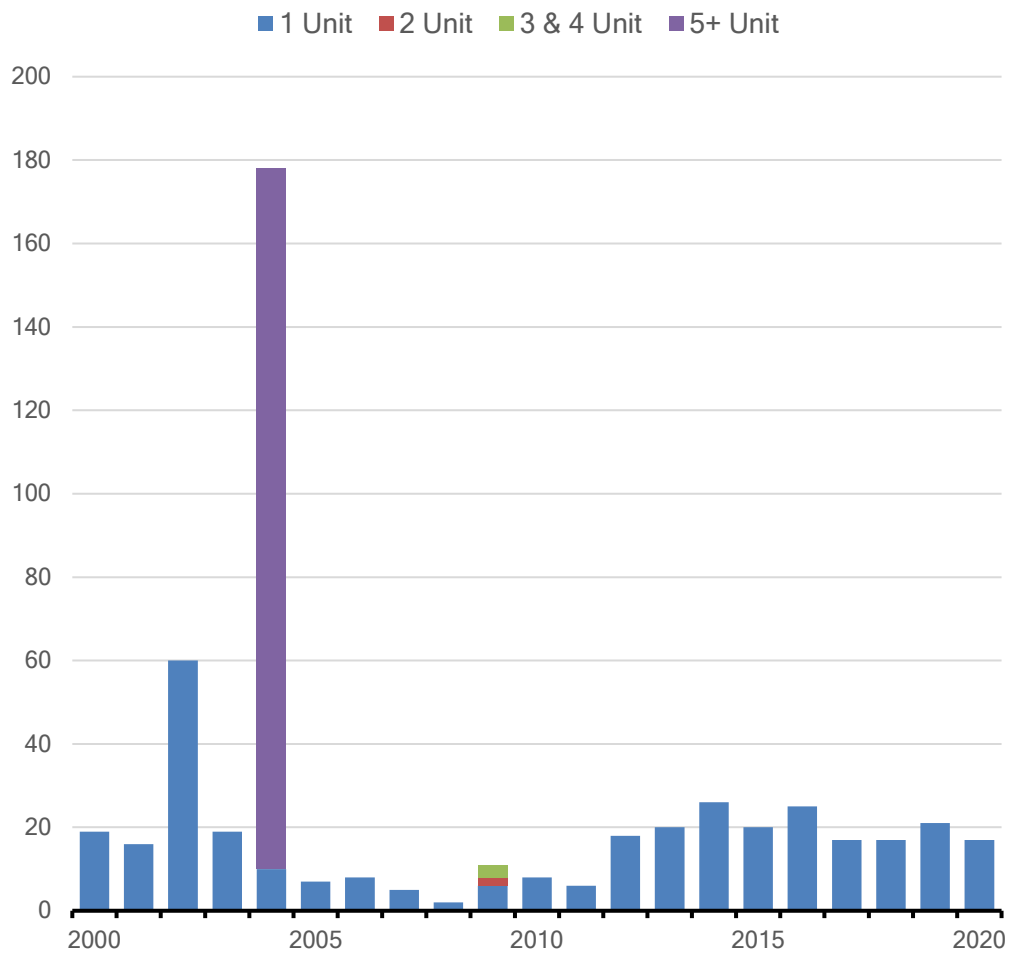
Based on the findings discussed in Orange’s POCD, residents have recognized the need to integrate more housing options as the needs of the population shift, particularly with the town’s increasing elderly population. As previously mentioned, ACS estimates suggest that the town has expanded its number of larger multifamily structures (21% increase) over the past decade, which help offer a greater variety of housing options for residents looking to move in or within the community whether that be to downsize or move closer to areas of employment.

New Construction & Changes in Housing Supply

Looking at the changes in supply and demand of housing over the past two decades provides insight into the dynamics that affect housing market prices and affordability. Over the past two decades, housing production activity based on building permits issued for new construction were higher prior to 2005 but then dropped off in the years leading into and after the Great Recession. This is a trend consistent across many SCRCOG communities. For many SCRCOG communities, permits for new single-family housing have not returned to pre-recession levels but in the case of Orange, single-family permitting has returned to pre-recession levels. This could be an indication that Orange has limited developable space and thus less permitting activity for new residential development.

Orange saw a large amount of permitting activity in 2004 with 168 new permits for multifamily construction. Aside from that year, the majority of Orange’s new residential permitting has been single family; with consistent rates of around 20 new permits per year with the exception of years leading into and directly after the Great Recession (2005 - 2012).

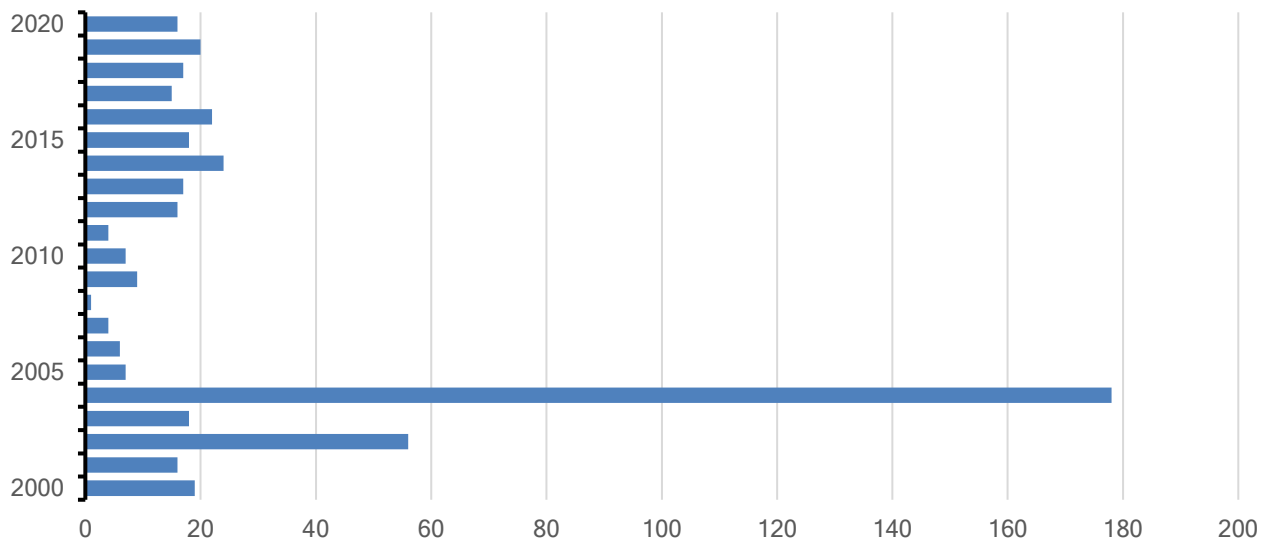
Figure 20 Housing Permits Issued Annually by Units in Structure
 Source: CT Department of Economic and Community Development



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

Figure 21 Net Change in Total New Housing Units

Source: CT Department of Economic and Community Development

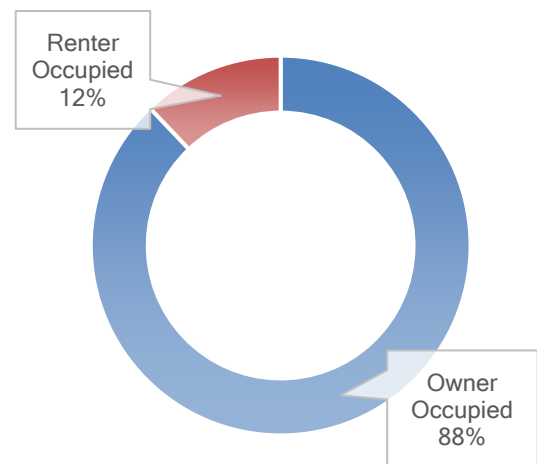


Housing Tenure

Over the past decade, Orange saw a 3% increase in owner households. Across incomes, Orange saw increases in owner households earning more than \$150,000 and those between \$75,000 - \$99,999. For renters, Orange saw a 5% decrease in households, bringing the share of renters down to 12% of total households. Across renter incomes, Orange saw increases in households earning \$25,000 - \$74,999 and decreases in households earning more than \$100,000. This trend in renter households is atypical of communities in the SCRCOG region. Regionally, many communities have seen influxes in higher income renter households and declines in lower to middle income households across tenures. Given Orange's limited rental stock, renters (particularly higher income renters) may be moving into other communities where there are more choices for rental housing.

Figure 22 Housing Tenure (2015 - 2019)

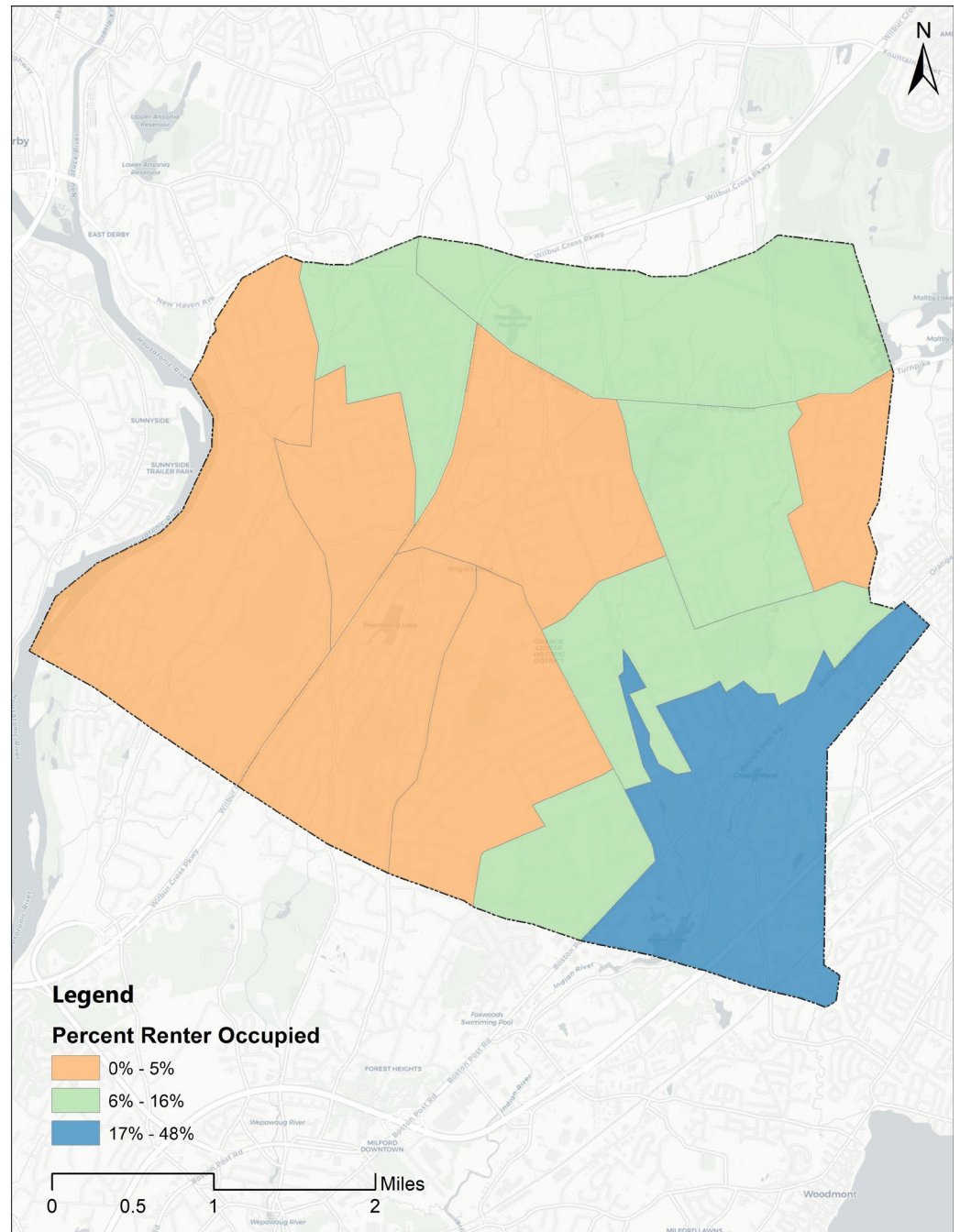
Source: ACS 5-Year Estimates



Similar to many communities in the SCRCOG region, the largest share of households earning less than \$50,000 are renters (51%) and for owners the largest share by income are households earning more than \$100,000 (66%).

Figure 23 highlights the percentage of renter households in each census block group within Orange. Based on the percentages, the highest rates of renter households are in the census block group located between Boston Post Rd and West Haven. This block group is primarily commercial with some single family and a number of large multifamily properties contributing to the high percentage of renter households. Across the rest of Orange, residential land use is dominated by single-family units which is supported by both the assessor's database and parcel land use data.

Figure 23 Percent Renter Occupied
Source: ACS 5-Year Estimates



Based on residential permitting activity (Figure 20) and the town's assessor's database (see development trends), the town has continued to add more single-family units, which could be a response to increased demand by high income households.

Vacancy

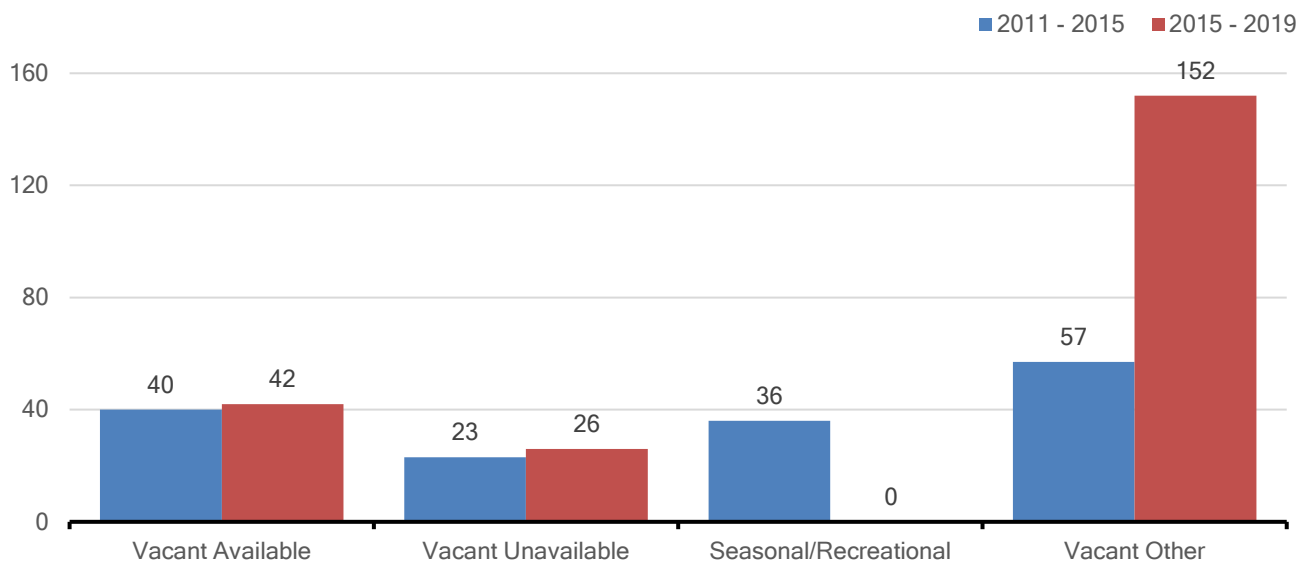
In 2019, Orange's total vacancy was around 4.2%. The Census records vacant units a few different ways to comprise the total vacancy count for a particular geography. Housing vacancy is captured in four different categories by the Census, which includes: vacant available, vacant unavailable, seasonal, and vacant other.

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

In 2019, Orange's vacancy rate for units actively listed as for sale or for rent was 0.8%. A healthy vacancy rate for a community is typically between 4% to 6%. Maintaining a healthy vacancy level is important, because the available for sale and for rent units allow households to move in and out of the community and across housing types within the market. This dynamic typically offers some degree of insulation for owners and renters to fluctuations in regional prices because an available supply of units can help buffer against sharp rises in price that a tighter market could experience as has been the case in several SCRCOG communities.

Figure 24 Vacant Housing Units by Category (2011 - 2019)

Source: ACS 5-Year Estimates



Most vacant units in Orange are those classified as “vacant other” which refers to units that are not available for rent or sale and are off the market for different reasons. These include undergoing substantial rehab, uninhabitable units, foreclosure, among others. In 2019, vacant units in this other category accounted for 69% of all vacant units or in absolute terms approximately 152 units.

Home Values

According to sale price data from Redfin, the median sale price of homes in Orange has increased from \$281,000 in 2015 to \$500,000 in 2021. These increases have become even more pronounced over the past three years due to the COVID-19 pandemic. Following the contraction of the housing market in March 2020, the summer of 2021 saw sales growth outpace the for-sale housing inventory which has led to higher demand and consequently larger price increases than previous years.

Figure 26 Residential Parcel by Year Built
 Source: Orange Assessor’s Database

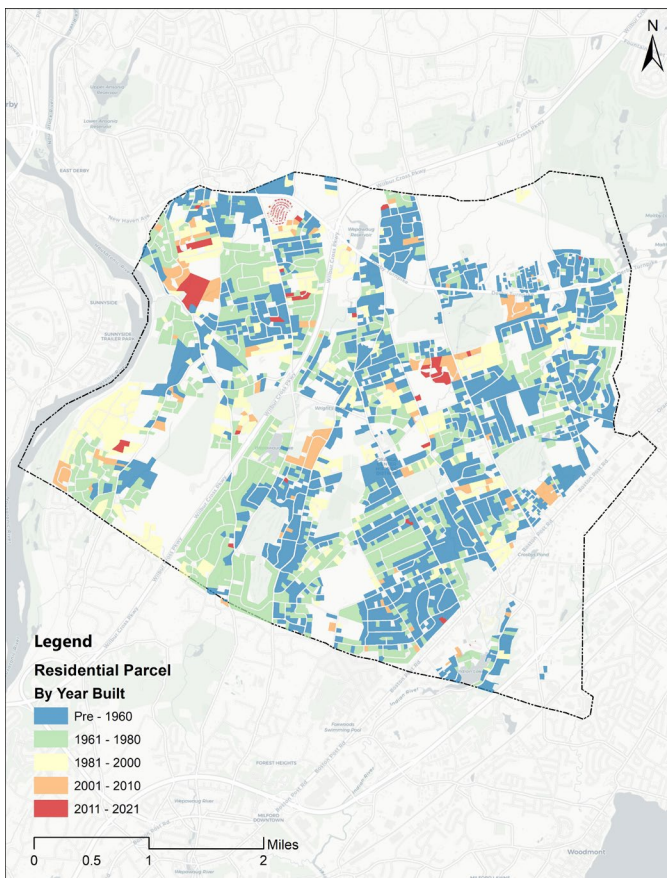
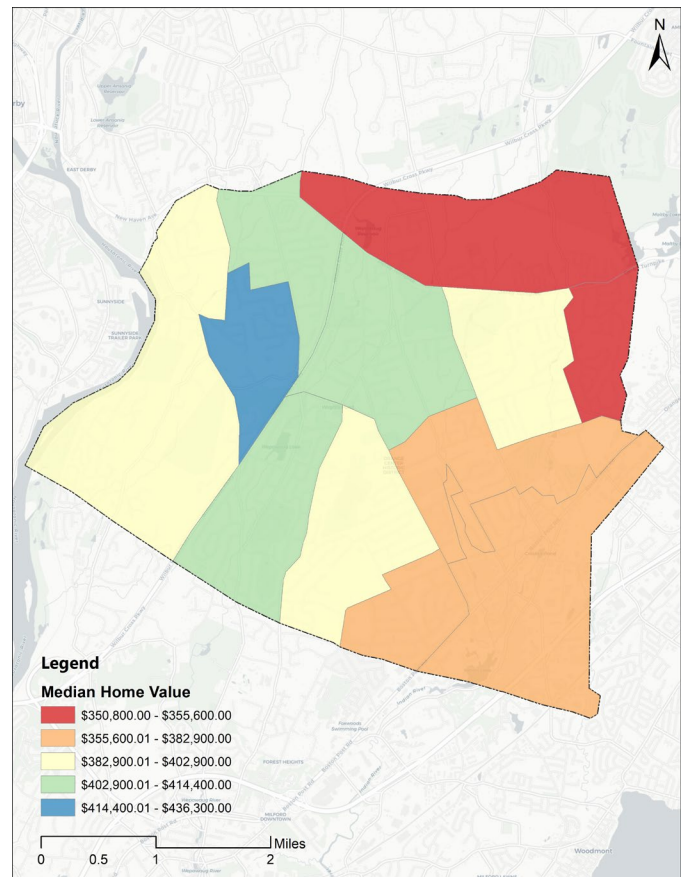
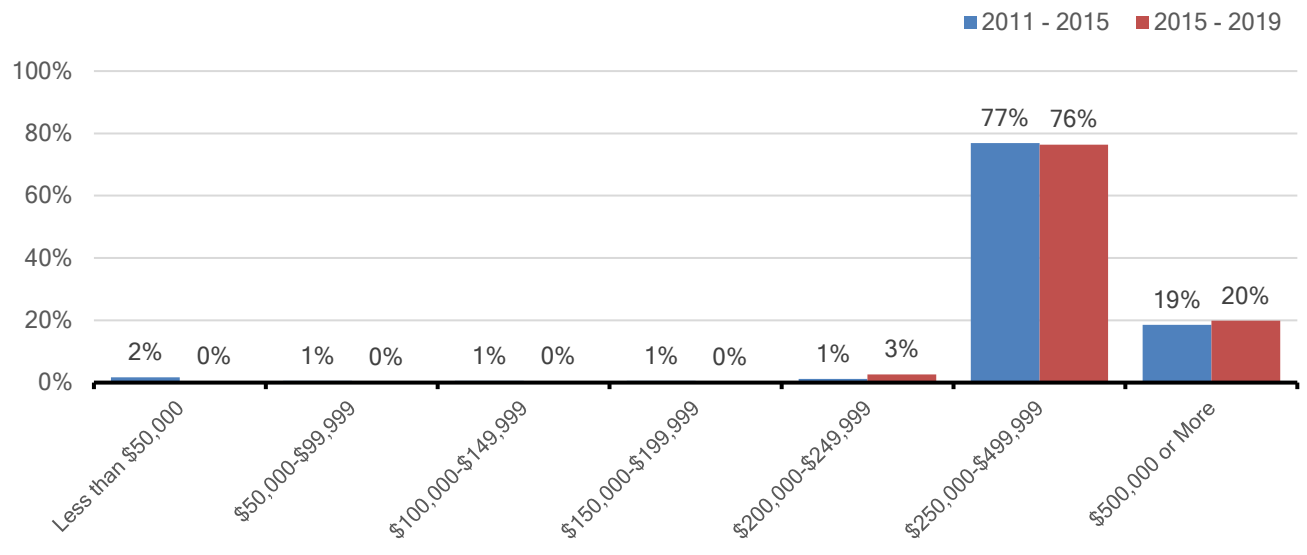


Figure 25 Median Home Value
 Source: ACS 5-Year Estimates



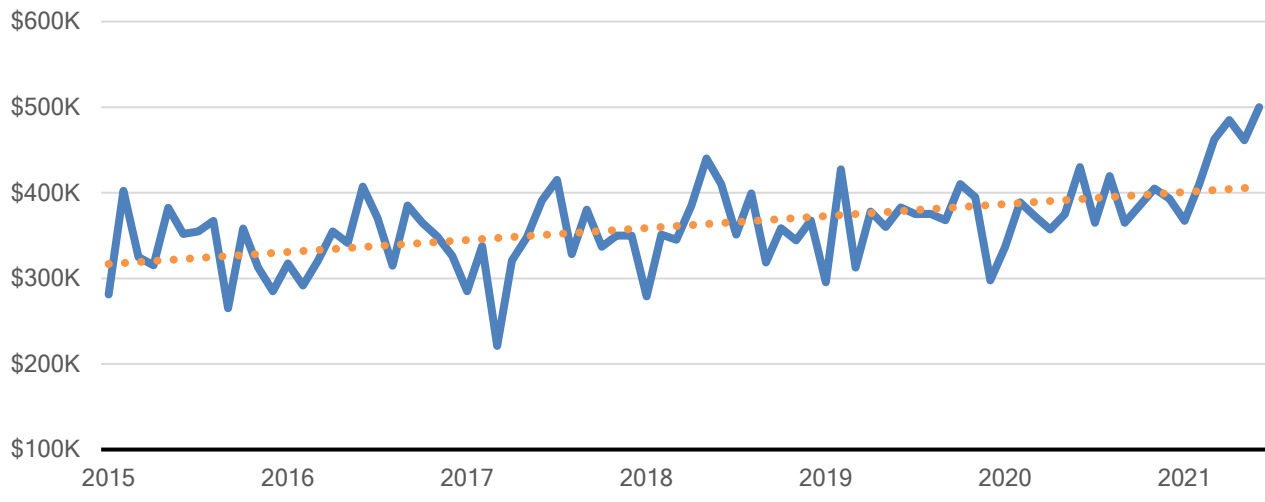
Based on figures 25 & 26 the majority of census block groups bordering the Housatonic River have the highest median home values and some newer residential development (last 20 years). For neighborhoods bordering West Haven most homes were built pre-1980.

Figure 27 Change in Home Value Distribution (2011 - 2019)
 Source: ACS 5-Year Estimates



Over the past decade, Orange has experienced little change in the distribution of home values. Over this period, 96% of all homes in Orange were valued at \$250,000 or more. Within that proportion of homes, the share of homes valued over \$500,000 increased by 1%. This is supported by the rise in sale price and median home values reported by both Redfin and the ACS. Redfin sale price data indicates that median sale prices in Orange reached \$500,000 in 2021. These sale prices are some of the highest among communities within the SCRCOG region. Looking at the number of sales per year (Figure 29) and the low rates of vacant available units (Figure 24), increasing sales prices could be partially driven by the lack of available homes

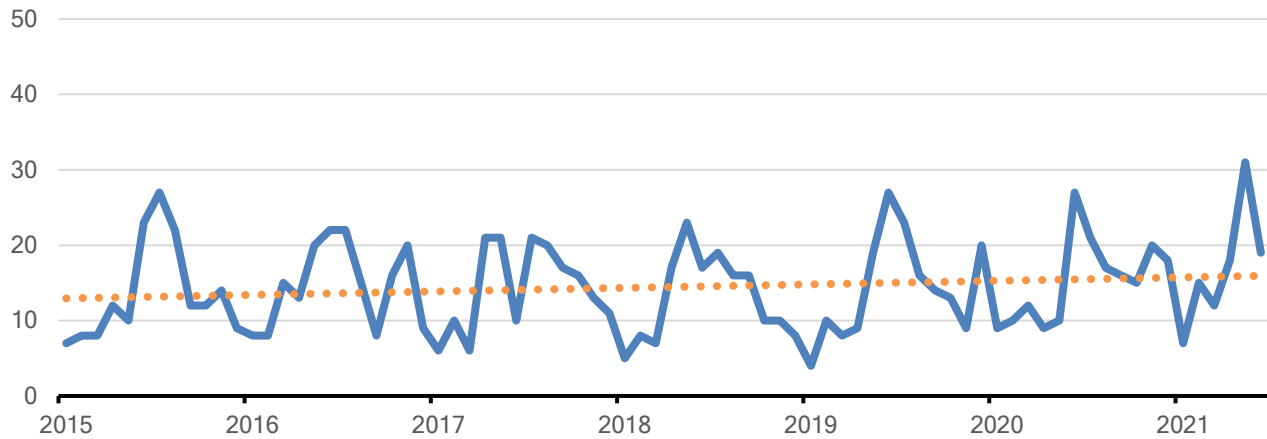
Figure 28 Median Sale Price: All Residential, Orange
 Source: Redfin Market Data 2015 - 2021



on the market which would increase demand for a limited supply of homes and thus increase prices. This could also be attributed to new single-family product in Orange being priced much

Figure 29 Number of Home Sales: Orange

Source: Redfin Market Data 2015 - 2021



higher than the existing stock.

Sales volume data also indicates that along with low numbers of sales per year, sales volumes have not increased over the recent years, which is atypical of SCRCOG communities.

Table 7 Age of Housing Stock

Source: ACS 5-Year Estimates

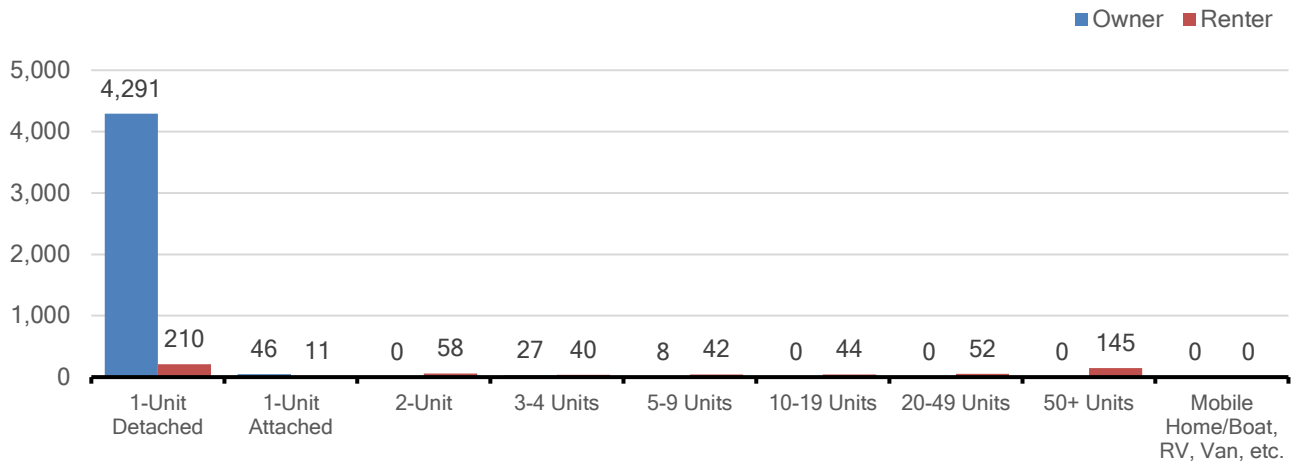
	Units	% Of Total
Owner Occupied Age		
Built 2000 or later	340	8%
Built Between 1980 and 1999	535	12%
Built Between 1960 and 1979	1,582	36%
Built 1959 or earlier	1,915	44%
Renter Occupied Age		
Built 2000 or later	138	23%
Built Between 1980 and 1999	192	32%
Built Between 1960 and 1979	45	7%
Built 1959 or earlier	227	38%

In Orange, 80% of all owner-occupied units were constructed before 1980. This is typical of New England towns, but the older housing stock may also indicate the potential need for things like lead abatement, housing rehab, or investments in energy efficiency measures. Unsurprisingly, the number of owner-occupied units built 2000 or later remains relatively low.

Looking at tenure by units in structure, like many communities within the SCRCOG region, most homes consist of single-family homes. Orange also has a number of 3-9-unit owner structures. On the rental side the majority of rental units are split between small and large multifamily buildings, ranging from single units for rent to 50 or more unit buildings for rent.

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

Source: ACS 5-Year Estimates



Typical Home Types in Orange

Figure 31 highlights the typical home types in Orange for sale in 2021. These homes are representative of the typical housing stock with prices ranging from \$399,999 - \$699,999.

Figure 31 Typical Orange Home Types

Source: Zillow Home Data 2021

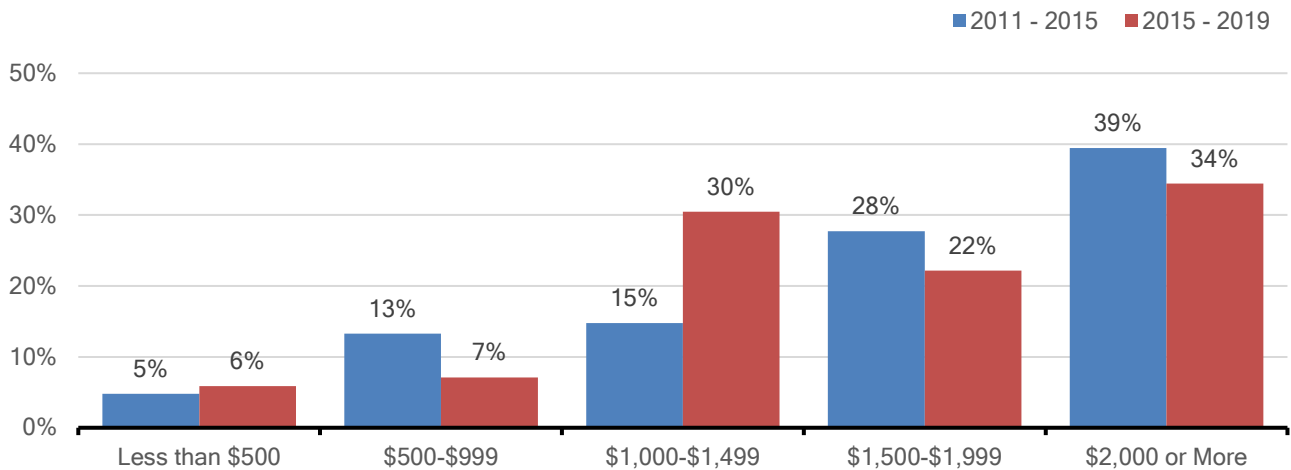


Rents

Gross rent, which is rent plus utilities, decreased by 9% between 2011 to 2019 to a low of \$1,648 per month. Orange has one of the highest median gross rents within the SCRCOG region but is the only community to uniquely experience a decline in median gross rent over the past decade. This is supported by the changes in gross rent distribution, particularly the reduction in shares of rent over \$1,500. Orange saw the share of rents between \$1,000 - \$1,499 increase to 30% of rents as opposed to the 11% decrease in share of rents over \$1,500.

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

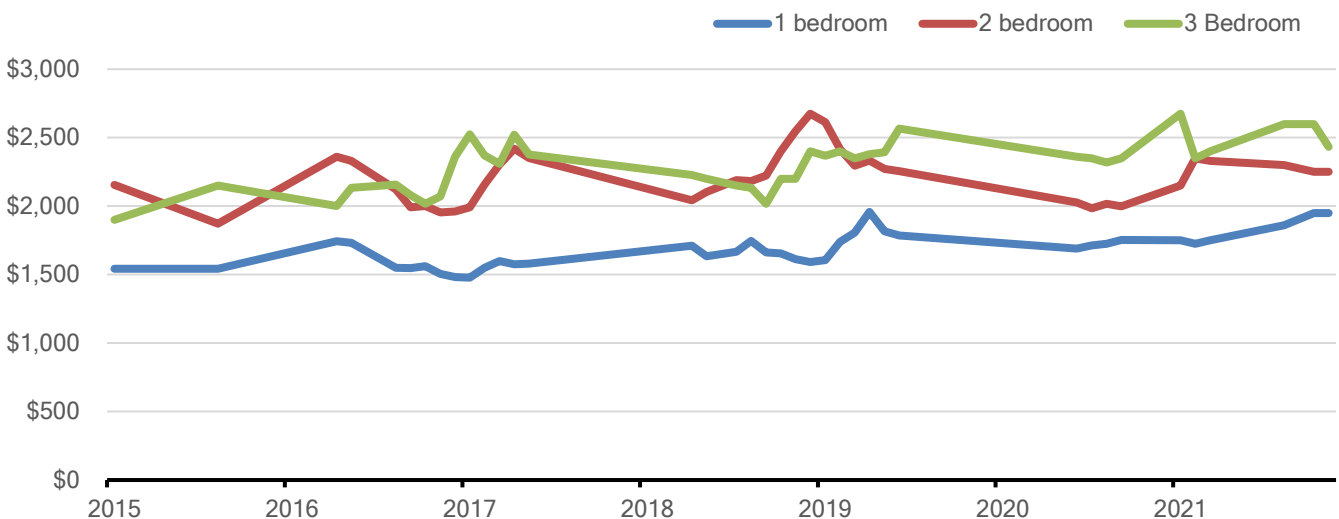
Source: ACS 5-Year Estimates



Similarly, Zumper rental data suggests that across unit types, rents in Orange have not experienced the same degree of price growth as many other towns in the region. Despite this lower degree of growth, rent rates in Orange are still some of the highest with the region. According to Zumper, the median rent for a 1-bedroom apartment was \$1,950 at the end of 2021.

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

Source: Zumper Rental Data



In Orange, 45% of rental structures were built prior to 1980. While these older buildings can be a key component of the naturally occurring affordable rental stock in Orange, they may have long-term maintenance challenges and potentially interior and exterior finishes not appealing to today’s renters. As new amenities-driven rental housing stock comes on the market, there may be added pressure placed on these older buildings to raise rents or redevelop to compete with newer product, especially as the rental housing demand continues to rise throughout the town.

Table 8 Age of Renter Occupied Housing

Source: ACS 5-Year Estimates

	Units	% Of Total
Built 2000 or later	138	23%
Built Between 1980 and 1999	192	32%
Built Between 1960 and 1979	45	7%
Built 1959 or earlier	227	38%

Rental units in Orange are spread across two major structure types. The majority of rental units in Orange are single unit (37%), or 50 or more unit (24%) buildings. This is consistent with the towns development patterns which include single family structures throughout the majority of town and larger multi-unit buildings located in some of Orange’s commercial district such as along Boston Post Rd.

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

Source: ACS 5-Year Estimates

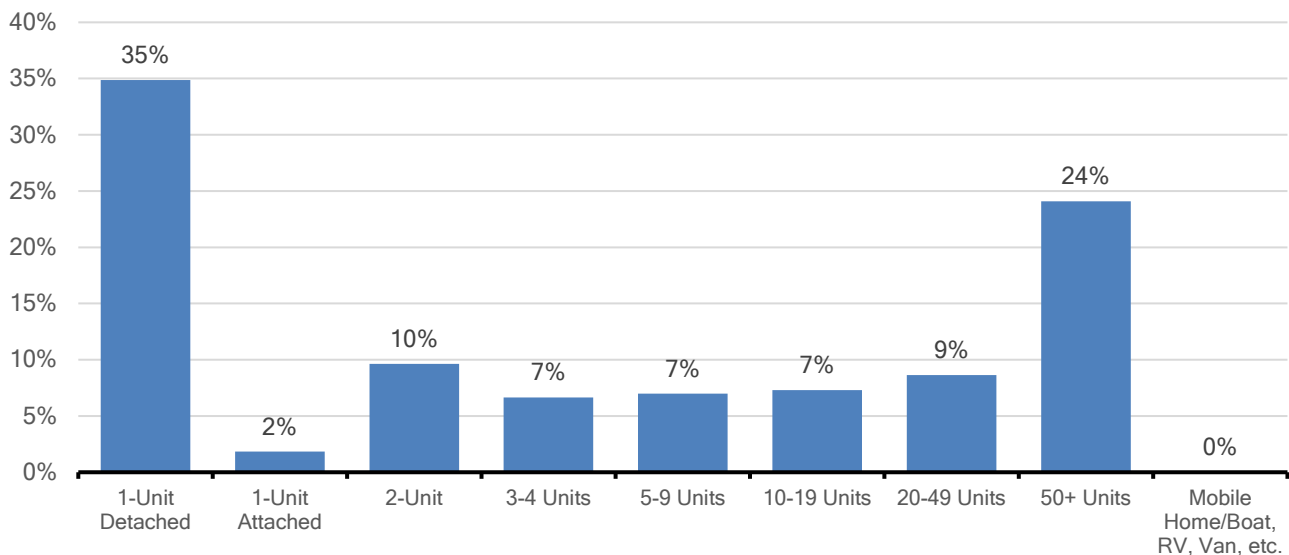


Figure 35 Typical Orange Rental Types

Source: Zillow Rental Data



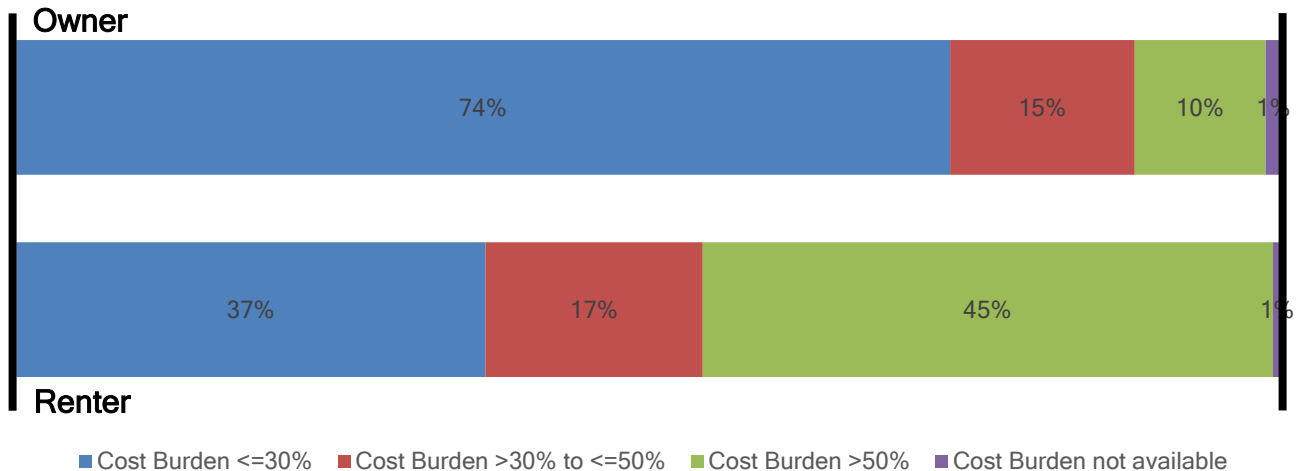
Cost Burden

HUD considers a household to be cost burdened if they are spending more than 30% of their monthly income on housing costs. In Orange, about 62% of renter households are cost burdened, which reflects a rate slightly higher than New Haven County. According to HUD’s Comprehensive Housing Affordability Strategy data (CHAS), 15% of homeowners spend between 30% and 50% of their income on housing costs, and 10% spend greater than 50%. For renters the percentage of households spending more than 50% of their incomes on housing costs is over four times higher.

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

Figure 36 Cost Burden by Household Tenure

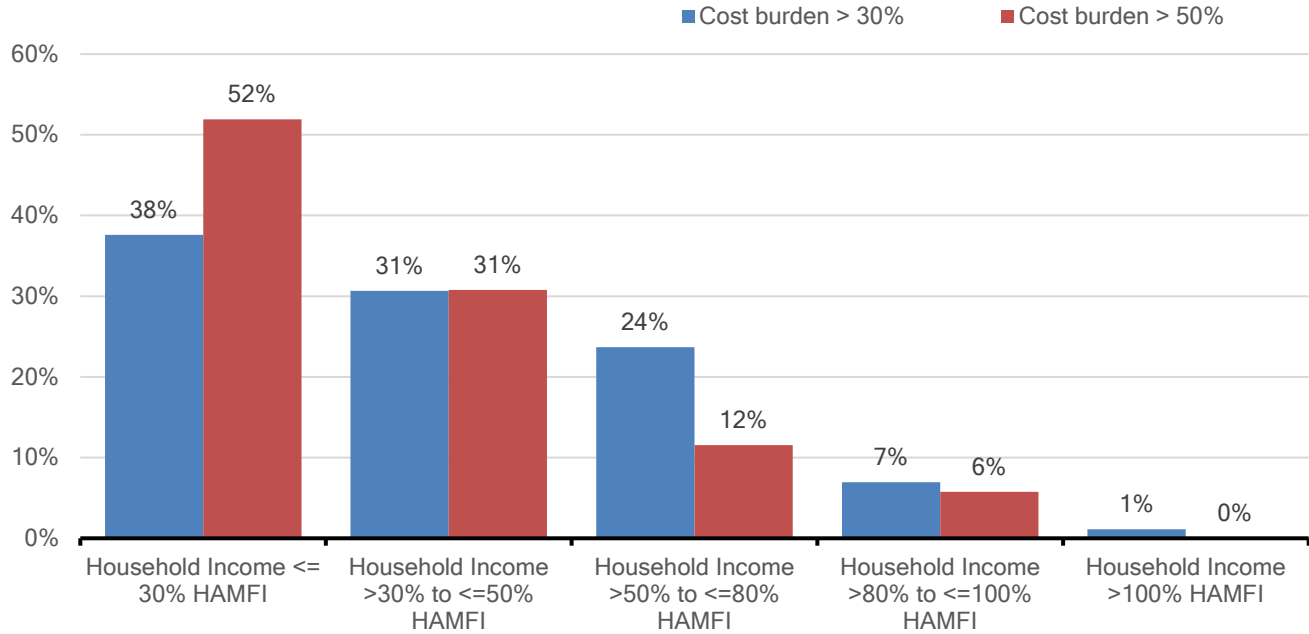
Source: HUD CHAS Data 2018



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

Figure 37 Income by Cost Burden: Renters

Source: HUD CHAS Data 2018



Subsidized Housing

The Affordable Housing Appeals Act or Connecticut General Statutes 8 - 30g, provided an avenue for additional affordable housing in Connecticut. The aim of this law is to commit each municipality to provide no less than 10% of total housing stock as affordable housing. Table 9 highlights the Connecticut Department of Housing's 2015 - 2020 Affordable Housing Appeals List for Orange. As of 2020 the percentage of assisted housing in Orange is 1.4% based on CT DOH calculations. This indicates that Orange is below the 10% state requirement.

Table 9 Assisted Housing Data, Orange

Source: CT DOH, Appeals List 2020

	2015	2016	2017	2018	2019	2020
CHFA/USDA Mortgages	13	13	12	12	13	12
Deed Restrictions	6	6	6	6	6	6
Government Assisted	46	46	46	46	46	46
Tenant Rental Assistance	6	6	9	9	8	9
Total Assisted	71	71	73	73	73	73

DEVELOPMENT TRENDS

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

Based on the development trends analysis, the majority of Orange's housing stock was built pre-2000. In conjunction with the analysis of ACS data and CT DECD construction data, most residential parcels consist of single family, built pre-2000. Based on the property assessment data 99.4% percent of residential properties in Orange built prior to 2000 were single family homes and over the past two decades the majority of new residential property development has been single family and 2-4-unit properties according to the assessor's database.

Table 10 Development Trends, Built Environment

Source: Orange Assessor's Database

	No. of Properties	% Of All Properties	Acreage	% Of All Land Area	Land SF	Total Bldg. SF	% Of All Properties	Avg. Bldg. SF/Property
Pre 2000								
Single Family	4,474	99.4%	4,835	99.9%	210,619,308	9,416,678	99.3%	2,105
Multifamily (2 - 4)	23	0.5%	0	0.0%	0	30,738	0.3%	1,336
Multifamily (5+)	2	0.0%	7	0.1%	311,018	38,604	0.4%	19,302
TOTAL/% TOTAL	4,499	93.9%	4,842.3	92.0%	210,930,327	9,486,020	90.7%	2,108
2000-2010								
Single Family	171	88.6%	291	95.8%	12,678,574	629,365	87.3%	3,680
Multifamily (2 - 4)	19	9.8%	0	0.0%	0	30,405	4.2%	1,600
Multifamily (5+)	3	1.6%	13	4.2%	552,776	61,254	8.5%	20,418
TOTAL/% TOTAL	193	4.0%	303.8	5.8%	13,231,350	721,024	6.9%	3,736
2011-2015								
Single Family	24	66.7%	77	100.0%	3,374,158	78,531	76.5%	3,272
Multifamily (2 - 4)	12	33.3%	0	0.0%	0	24,103	23.5%	2,009
Multifamily (5+)	0	0.0%	0	0.0%	0	0	0.0%	0
TOTAL/% TOTAL	36	0.8%	77.5	1.5%	3,374,158	102,634	1.0%	2,851
2016-2021								
Single Family	26	41.3%	39	100.0%	1,708,859	91,195	61.8%	3,508
Multifamily (2 - 4)	37	58.7%	0	0.0%	0	56,354	38.2%	1,523
Multifamily (5+)	0	0.0%	0	0.0%	0	0	0.0%	0
TOTAL/% TOTAL	63	1.3%	39.2	0.7%	1,708,859	147,549	1.4%	2,342
TOWN TOTAL	4,791	100.0%	5,262.7	100.0%	229,244,693	10,457,227	100%	2,183

Table 11 Development Trends Property Valuation

Source: Orange Assessor's Database

	Total Land Assessed Value	Total Bldg. Assessed Value	Total Assessed Value	Avg. Land Assessed Value (per Acreage)	Avg. Bldg. Assessed Value (per SF)	FAR
Pre 2000						
Single Family	\$597,385,220	\$528,334,540	\$1,125,719,760	\$123,550	\$56.11	0.04
Multifamily (2 - 4)	\$0	\$4,120,900	\$4,120,900	\$0	\$134.07	0.00
Multifamily (5+)	\$729,800	\$1,676,900	\$2,406,700	\$102,213	\$43.44	0.12
TOTAL/% TOTAL	\$598,115,020	\$534,132,340	\$1,132,247,360	\$123,519	\$56.31	
2000-2010						
Single Family	\$30,148,600	\$53,975,430	\$84,124,030	\$103,582	\$85.76	0.05
Multifamily (2 - 4)	\$0	\$4,259,200	\$4,259,200	\$0	\$140.08	0.00
Multifamily (5+)	\$3,200,930	\$22,714,700	\$25,915,630	\$252,240	\$370.83	0.11
TOTAL/% TOTAL	\$33,349,530	\$80,949,330	\$114,298,860	\$109,793	\$112.27	
2011-2015						
Single Family	\$4,240,750	\$7,321,400	\$11,562,150	\$54,748	\$93.23	0.02
Multifamily (2 - 4)	\$0	\$4,088,200	\$4,088,200	\$0	\$169.61	0.00
Multifamily (5+)	\$0	\$0	\$0	\$0	\$0.00	0.00
TOTAL/% TOTAL	\$4,240,750	\$11,409,600	\$15,650,350	\$54,748	\$111.17	
2016-2021						
Single Family	\$4,727,300	\$7,988,000	\$12,715,300	\$120,502	\$87.59	0.05
Multifamily (2 - 4)	\$0	\$6,768,200	\$6,768,200	\$0	\$120.10	0.00
Multifamily (5+)	\$0	\$0	\$0	\$0	\$0.00	0.00
TOTAL/% TOTAL	\$4,727,300	\$14,756,200	\$19,483,500	\$120,502	\$100.01	
TOWN TOTAL	\$640,432,600	\$641,247,470	\$1,281,680,070	\$121,692	\$61.32	

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

Based on the average building square footage per parcel and average FAR ratios, single family homes are getting larger and are being developed slightly more densely. With the exception of the early 2000s, Orange has seen little high-density multifamily development. Based on Orange's assessment valuations for single family homes, the average building assessed value per square foot has increased by nearly 35.6% from \$56 per square foot to approximately \$87 per square foot or in market value \$80 to \$124 per square foot.

AFFORDABILITY GAP ANALYSIS

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

Housing Affordability Gap

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

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

AMI Threshold	Income	Owner Households		Affordable Home Purchase Price			
				FHA BUYER		CONVENTIONAL BUYER	
		#	%	Single Family	Condo	Single Family	Condo
30% of AMI (Extremely Low Income) and below	\$27,250	205	4.7%	\$87,269	\$47,822	\$103,590	\$55,192
31%-50% of AMI (Very Low Income)	\$45,450	278	6.4%	\$145,555	\$106,108	\$172,777	\$124,379
51%-80% of AMI (Low Income)	\$67,950	425	9.7%	\$217,611	\$178,165	\$258,310	\$209,912
81%-100% of AMI	\$90,900	435	9.9%	\$291,109	\$251,662	\$345,554	\$297,156
101%-120% of AMI	\$109,080	337	7.7%	\$481,149	\$426,817	\$624,535	\$551,642
121% of AMI and Above	\$109,081+	2,692	61.6%	\$481,150+	\$426,818+	\$624,536+	\$551,643+

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

In Orange, about 47.7% of the renter households and 11.1% of the owner households earn less than 50% of the area median income (AMI), totaling 770 households. These households often experience housing instability, may rely on housing assistance, and are typically spending more on housing as a percentage of their overall income.

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

AMI Threshold	Income	Renter Households		Max. Affordable Monthly Rent
		#	%	
30% of AMI (Extremely Low Income) and below	\$24,200	181	30.1%	\$605
31%-50% of AMI (Very Low Income)	\$40,400	106	17.6%	\$1,010
51%-80% of AMI (Low Income)	\$60,400	97	16.1%	\$1,510
81%-100% of AMI	\$80,800	68	11.3%	\$2,020
101%-120% of AMI	\$96,960	29	4.8%	\$2,424
121% of AMI and Above	\$96,960+	120	20.0%	\$2424+

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

Ownership Housing Units Supply and Demand Gap

For households earning at or below 50% of AMI, there is a shortage of 446 housing units in the conventional lending scenario, and a shortage of 448 units in the FHA lending scenario.

For units valued between 50-100% of AMI there is a net deficit of 473 units in the FHA scenario, and surplus of 415 units in the conventional lending scenario, indicating higher income households are likely buying down in Orange's market.

For units valued 100% - 120% of AMI, there is a surplus of 2,507 units in the FHA scenario and a surplus of 2,136 units in the conventional lending scenario. For units valued at or above 120% AMI, there is a shortage of 1,586 units in the FHA scenario and 2,106 in the conventional scenario. This indicates a potential market for new higher priced housing that could ease the competition for high-to-moderate income units.

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

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

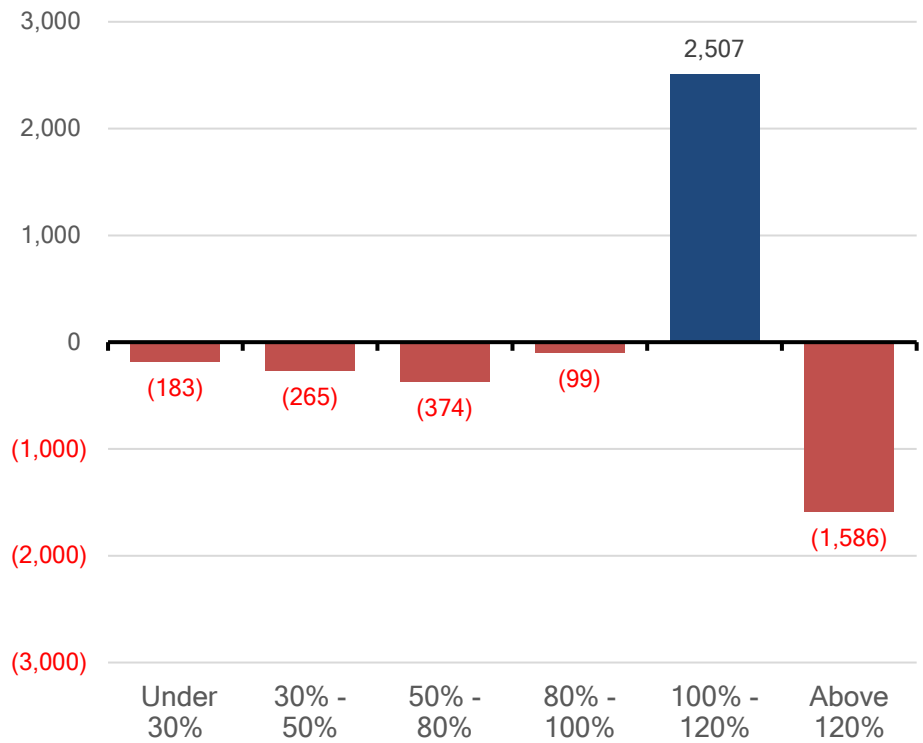
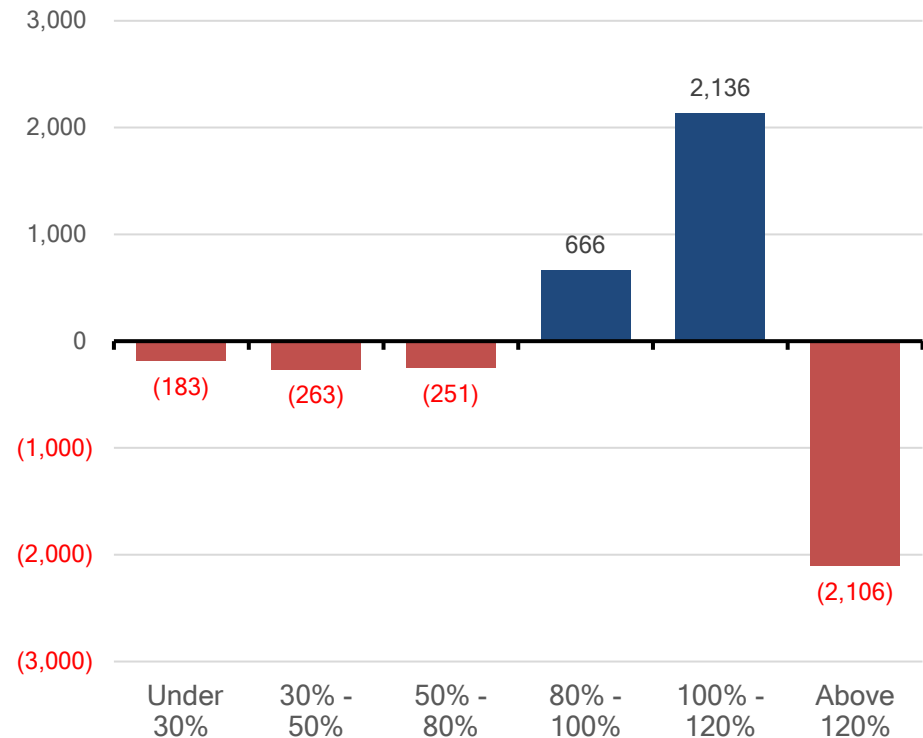


Figure 39 Conventional Lending Housing Supply/Demand Equilibrium by HUD Income Threshold

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



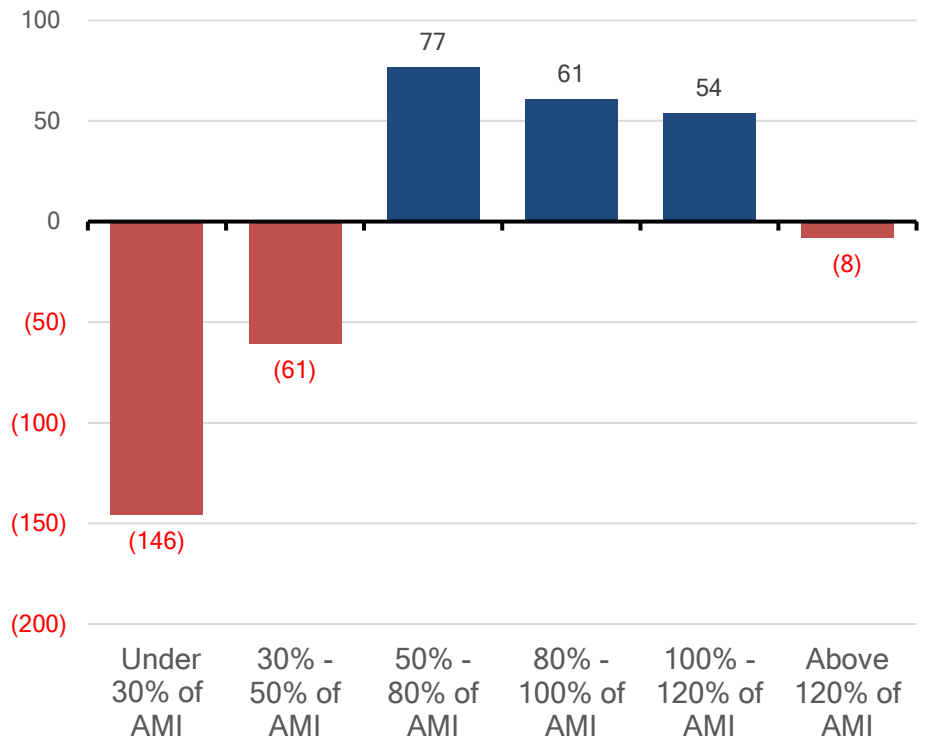
Supply and Demand Gap for Rental Units

For extremely low-income renter households, the supply of affordable and available units is tight. There are 146 more households earning less than 30% of AMI than available affordably priced units with monthly gross rents at or below \$605.

Units priced between 50-100% of AMI account for a surplus of 138 units that are likely rented by households with lower incomes who are likely spending more than they should on housing costs.

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

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



The gap between demand and supply for households above 100% AMI is a surplus of 46 units. With Orange’s lower rates of renter households, the majority of higher income demand is being met with the existing rental stock but there is still a notable strain in percentage terms on the available supply for households at or below 50% of AMI.

HOUSING GOALS

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

- Preserve and maintain the town's existing affordable housing stock.
- Continue addressing housing gaps by focusing on areas of affordable rental and ownership housing, supportive senior housing, housing for younger residents, and housing options that could support municipal employees and those who want to both live and work in town.
- Provide for housing in Orange which is more affordable to:
 - Address the housing needs of the aging population
 - Provide housing choices for existing residents so that they do not have to move elsewhere if their circumstances change
 - Offer more housing choices for younger people, single people and moderate-income people who work in Orange
- Provide housing options that support seniors who would like to remain in Orange.
- Explore housing opportunities in areas served by infrastructure and transportation options with connections to nearby businesses, namely along the Boston Post Rd commercial corridor and in commercial developments along the Milford and West Haven border

LOCATIONAL ANALYSIS

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

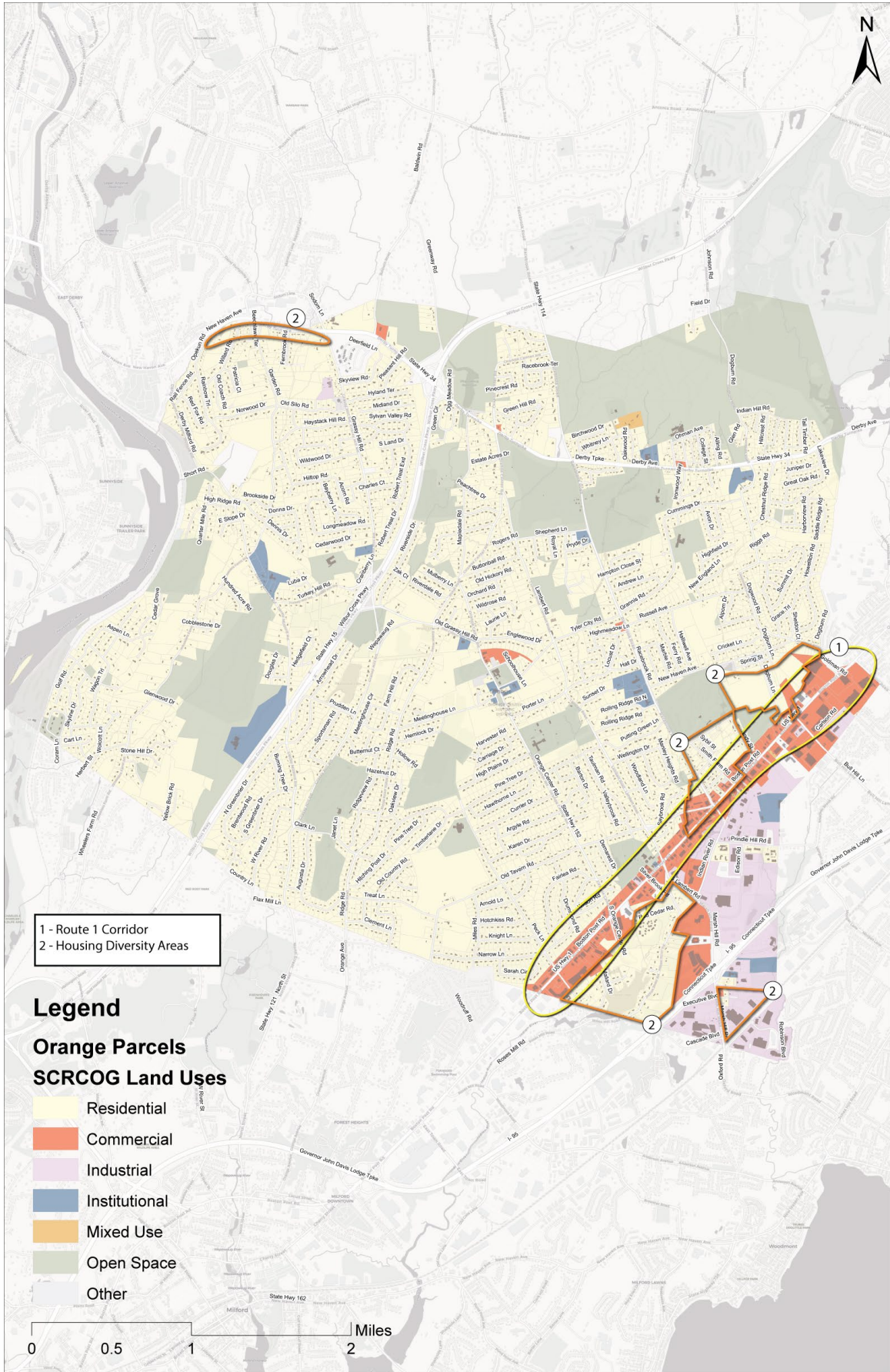
- Availability of utilities and transportation infrastructure
- Areas that are walkable, near commercial or retail space, close to jobs, or near schools
- Availability of developable land
- Land use and zoning information
- Areas identified in prior planning efforts (i.e., POCDs)
- Areas that are already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

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

1. **Route 1 Corridor:** The stretch of Route 1 through Orange contains many larger, single-use commercial buildings and retail plazas surrounded by surface parking. There may be opportunities to strategically add housing along this stretch of Route 1 with the repositioning of commercial properties or the addition of housing on surface parking lots.
2. **Housing Diversity Areas:** These areas are referenced in the Town's POCD as areas where there is support for encouraging a more diverse range of housing options. This could include townhomes, condos, and multifamily rental housing to address the needs of the senior population, providing housing choices for existing residents, and housing choices for younger people.

The map on the next page highlights each of the locations described above.

Orange Affordable Housing Plan Site Map



STRATEGIES

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

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

Strategy Type: Cross-Cutting

Strategy	Strategy Aim	Category	Description	Roles
Landlord Education Program	Cross-Cutting	Program, Production	Establish a Landlord Education and Promotion Program in collaboration with your local Public Housing Authority to increase private landlords' willingness to accept rental assistance vouchers. One of the challenges housing voucher recipients face is finding landlords that understand the housing voucher program and can serve as helpful partners to find voucher holders suitable housing.	This effort could be led by municipal staff in conjunction with the Housing Authority or other non-profit partners in the community.
Create or Continue Affordable Housing Committee in the Community.	Provide guidance, advocacy, and organizing for affordable housing.	Education, Program, Policy	Create, or continue to operate, an Affordable Housing Committee in the community. This volunteer committee can serve as a separate advocacy and education arm of the community and communicate directly with residents, boards, and committees about the needs for housing and the importance of affordable housing. The committee can also serve to provide added capacity in communities where planning and zoning staff are more limited.	This effort should be led by the municipality, ideally having the legislative body establish a formal board or committee. Depending on the nature of the committee, there may be a need for staff to help organize and facilitate meetings.
Identify and promote locations for housing in your community.	Encourage affordable housing development in locations supported by the community	Policy, Zoning/Regulation, Production	Conduct preliminary planning for targeted areas to look at zoning changes, incentives, and infrastructure that may be needed to encourage housing development whether that be potential sites along transit, in commercial areas or locations suitable within the constraints of existing infrastructure.	This effort could be led by Planning & Zoning, the local housing committee, or municipal staff. Input from other impacted departments like Public Works may also be important.
Host developer roundtables and invite developers to visit potential housing sites or locations.	Encourage affordable housing development in locations supported by the community	Production, Education, Policy, Program	Invite developers to your community to promote sites or areas where the community is supportive of adding housing. Target developers who are well-versed in affordable and mixed-income projects. Create take-away materials on each site/area, the zoning and permitting process, and any incentives the community has available.	This effort could be led by either the local housing committee or municipal staff depending on capacity. If developers are invited to a tour, invite others in leadership positions to welcome them to the community.
Amend POCD to align with the	Re-visit and enhance opportunities and strategies already	Policy, Zoning/Regulation, Program	The Affordable Housing Plans offer the opportunity for communities to address challenges in housing	This effort should be a partnership between Planning & Zoning and municipal staff with

Affordable Housing Plan.	identified in the community's POCD		affordability in a process that builds upon the POCD. Alignment of these two plans can ensure that housing development is coupled with the community's other goals such as economic development	input from the affordable housing committee.
--------------------------	------------------------------------	--	---	--

Strategy Type: Supply

Strategy	Strategy Aim	Category	Description	Roles
Housing as a Marketing Tool	Support Population Change and Employment Base	Program	<p>Information from this housing study could be added to marketing materials as a way to show prospective employers the housing choices the community offers. This is particularly important as housing cost and availability are quickly becoming top considerations for companies when looking to site a new location or expand in an existing one.</p> <p>Quality of Life made the top six site selection criteria list in 2019 for the first time in 20 years. This criterion deals with the quality of the community, including the ability to find affordably priced housing, housing that meets quality standards, and a diversity of housing types for individuals and families.</p>	This effort should be led by municipal staff.
Options for Senior Housing	Provide for a Diversity of Housing Types	Production	<p>With the growing senior population and desires to age in place, there is broad support to find ways of encouraging additional housing typologies that could accommodate seniors over time. These options could include:</p> <p>(1) Explore the allowance of co-housing structures in the zoning. This is a newer form of housing which relies on shared amenity space, shared indoor and outdoor space, and a shared governance structure similar to a co-op. This could also be explored for any age group, not just for seniors.</p> <p>(2) Ensure universal design features are incorporated in new senior housing units. The community could institute a requirement that a certain percentage of units in a new building be constructed with universal design features. This not only serves the senior population, but any resident with a disability.</p> <p>(3) Consider a smaller minimum lot size to encourage patio homes or single level living units. Smaller infill lots around community might be appropriate for smaller patio homes or single-level living but do not meet the 10-acre minimum threshold for senior developments. This could open some additional options for providing more senior-centric housing.</p> <p>(4) To conserve land and keep building footprints tight, multi-story buildings with elevator access could be designed but still promote one-floor living, similar to a flat.</p> <p>(5) The community should continue its partnership with the Housing Authority and other organizations</p>	This effort should be led by municipal staff and Planning & Zoning.

			who provide deeply subsidized senior affordable housing. As the senior population grows and more seniors are on fixed incomes, the need for deeply affordable units may increase over time.	
Promote USDA and CHFA loan programs	Encourage use of state and local funding programs to promote the production of affordable units	Program	Develop and promote informational resources and procedural guidelines to streamline processes for real estate and mortgage professionals to take advantage of existing state and local funding	This effort could be led by the affordable housing committee or municipal staff in partnership with banks/lenders, non-profits, and real estate agents.
Manage Vacant Property Inventories	Understand and manage the extent of vacancy within the community and identify opportunities for productive re-use	Program	Vacant property inventories provide a list of vacant properties and associated characteristics, such as the date they became vacant, whether it is a commercial or residential property, and the name and contact information for the owner. Some also include the state of disrepair of the properties based on field observations or neighbor reports.	This effort should be led by municipal staff.

Strategy Type: Homeownership

Strategy	Strategy Aim	Category	Description	Roles
Create Housing Education and Resources	Provide Housing Technical Assistance	Program	<p>To assist homeowners, homebuyers, renters, and landlords with ensuring housing regulations and policies are closely followed, the community should consider creating educational materials and programs that can be provided in both print and digital format. These materials could include information on:</p> <ol style="list-style-type: none"> (1) Housing Assistance Programs – additional outreach and education materials as programs in community evolve and funding becomes available (2) The benefits of providing housing at all price points in community. (3) Housing as a form of economic development and how the two support each other. 	This effort should be led by municipal staff in partnership with the affordable housing committee and other housing advocacy organizations in your municipality.

Strategy Type: Preserve/Maintain

Strategy	Strategy Aim	Category	Description	Roles
Creation of a Rental Registry and Inspection Process	Ensure Quality Rental Housing	Program	<p>The creation of a rental registry is an important step in identifying rental units and holding property owners accountable for violations to community ordinances and codes.</p> <p>Without a robust rental registry, the community may lack the necessary information to identify owners and tenants, quantify the number of rental units, track property turnover, and ensure compliance with all residential codes.</p> <p>A rental registry is, generally, a low-cost way for a community to track and regulate rental units. The component pieces of establishing a rental registry are enacting the local ordinance, defining the registration parameters, delegating responsibility to administer the program, establishing a registration fee which covers administrative costs, and determining the type and severity of penalties for non-compliance.</p>	This effort should be led by municipal staff.

SURVEY RESULTS DISCUSSION

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

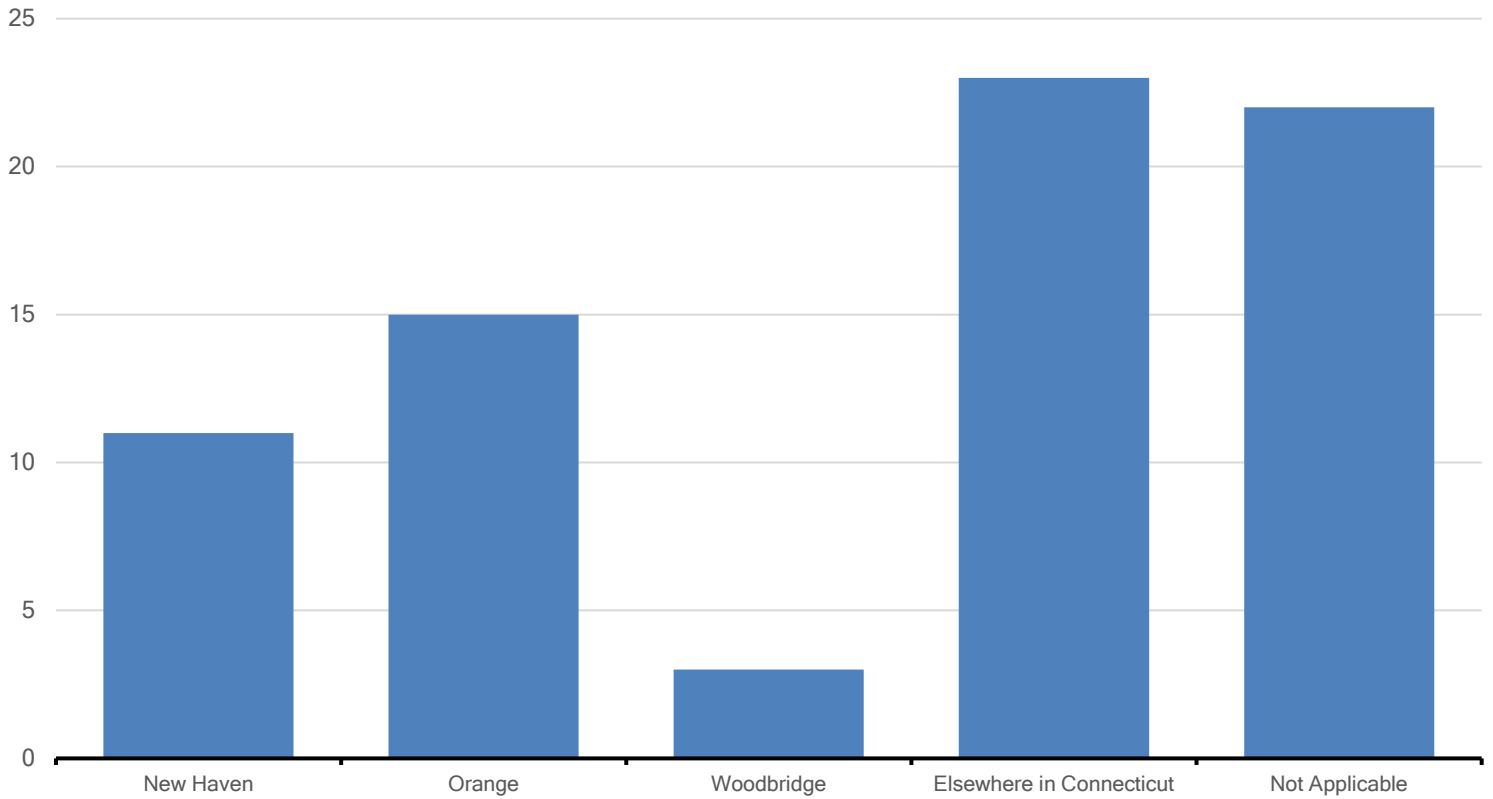
On the rental side, most respondents indicated that there is not enough supply of rental housing particularly senior/age restricted, and affordable/workforce types. Similarly, respondents indicated that there was a strong demand for those same types as well as for 2-bedroom rental unit types. In terms of public sentiment of rental impacts in Orange, the majority of residents indicated that rental housing would have no noticeable impact on commercial business and a negative impact on traffic levels, public services, and finances as well as negatively impacting prices.

On the ownership side, residents responded that there was ample supply for all housing types except senior/age restricted and affordable/workforce. On the demand side, respondents indicated that there is a strong demand for the aforementioned types as well as a moderate-strong demand for condos, townhouses, 1-3-bedroom homes. Similar to public opinion on rental options, survey respondents indicated that an increase in ownership options would have a positive impact on local businesses, public services, finances and prices but were concerned that it would have negative impacts on traffic. Over 40% of Orange survey respondents feel that having new workers, families and children would have a positive impact on the community and feel that new housing construction should be built near transit stops, or along commercial corridors. The majority of residents also feel that the primary barriers to creating new price appropriate housing would most likely be challenged by zoning and regulatory limitations. In total, 37% of Orange survey respondents believe that the town has a responsibility to create housing options for individuals and families that would like to live in your community but cannot afford the current cost of housing.

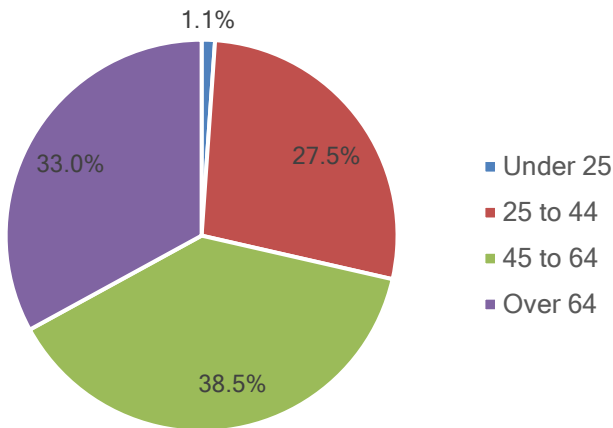
APPENDIX 1: ORANGE SURVEY ANALYSIS

Survey Demographics

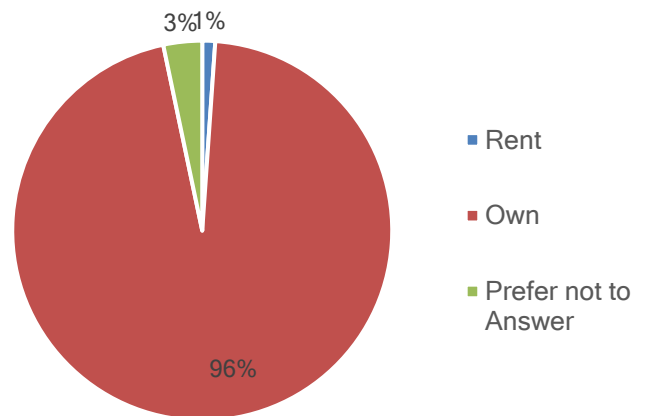
If you commute to work, which town or city do you commute to? (Top 5)
 Source: SCRCOG Survey (n=92)



Respondent Age
 Source: SCRCOG (n=92)



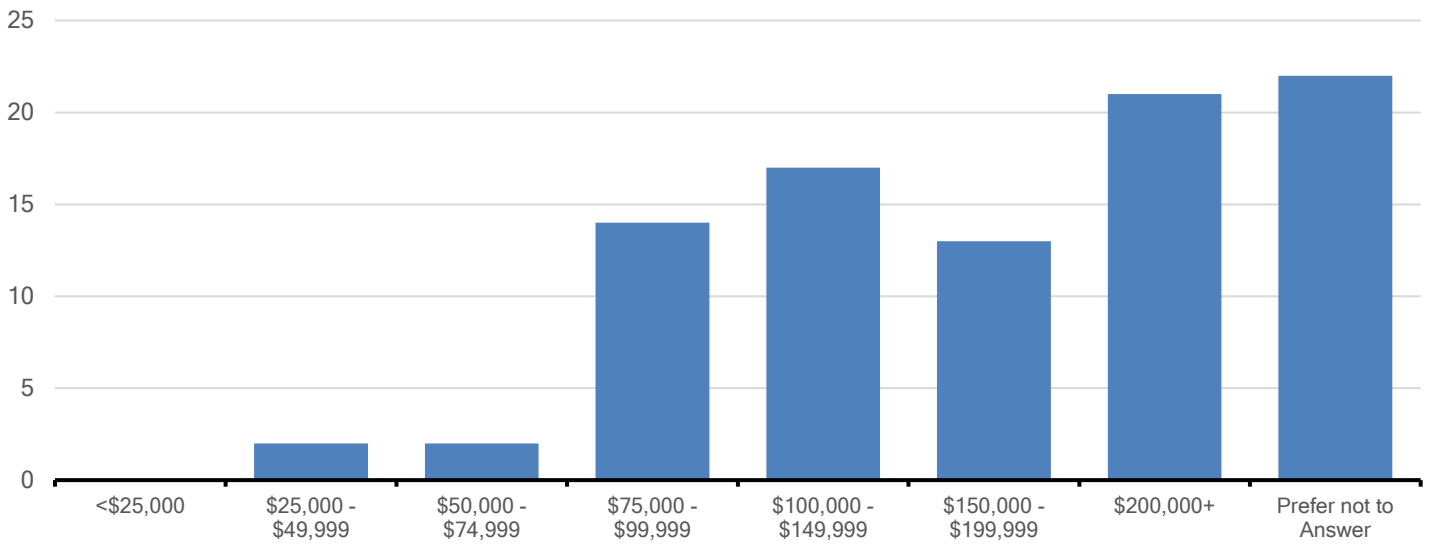
Respondent Housing Tenure
 Source: SCRCOG Survey (n=92)



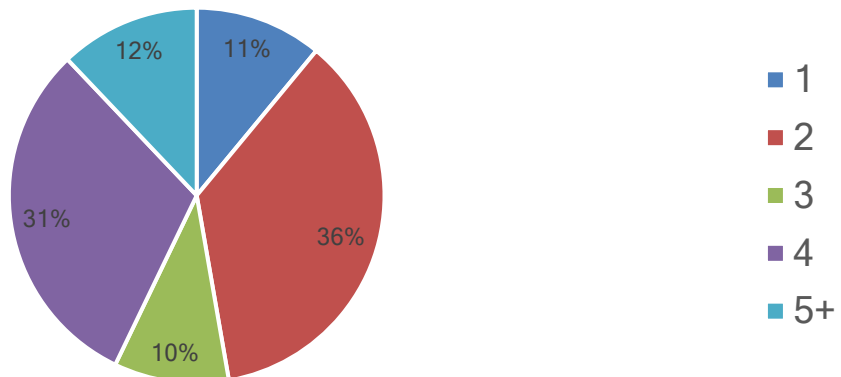
Respondent Race
Source: SCRCOG Survey (n=92)



Respondent Income Distribution
Source: SCRCOG Survey (n=92)

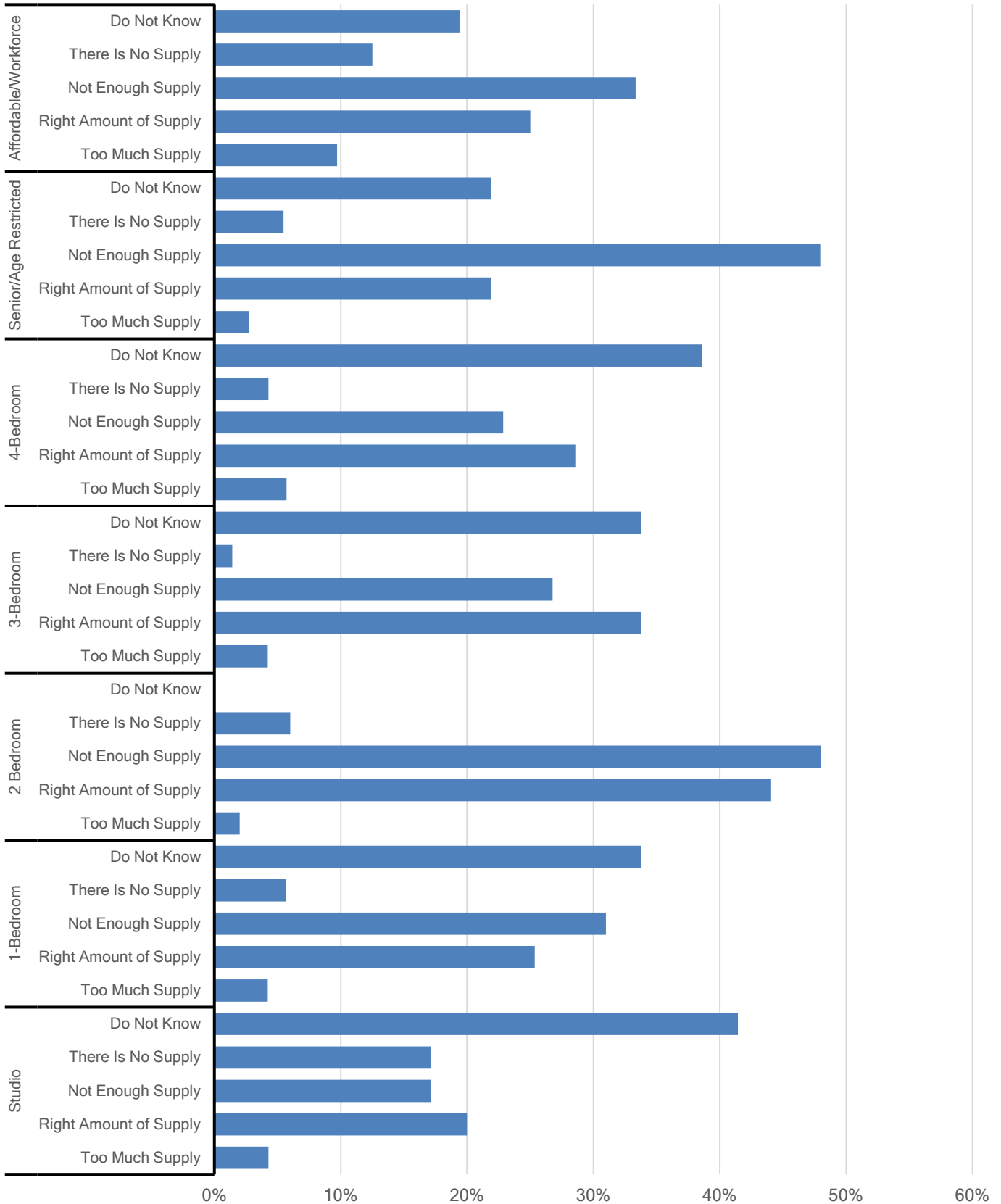


Respondent Household Size
Source: SCRCOG Survey (n=92)

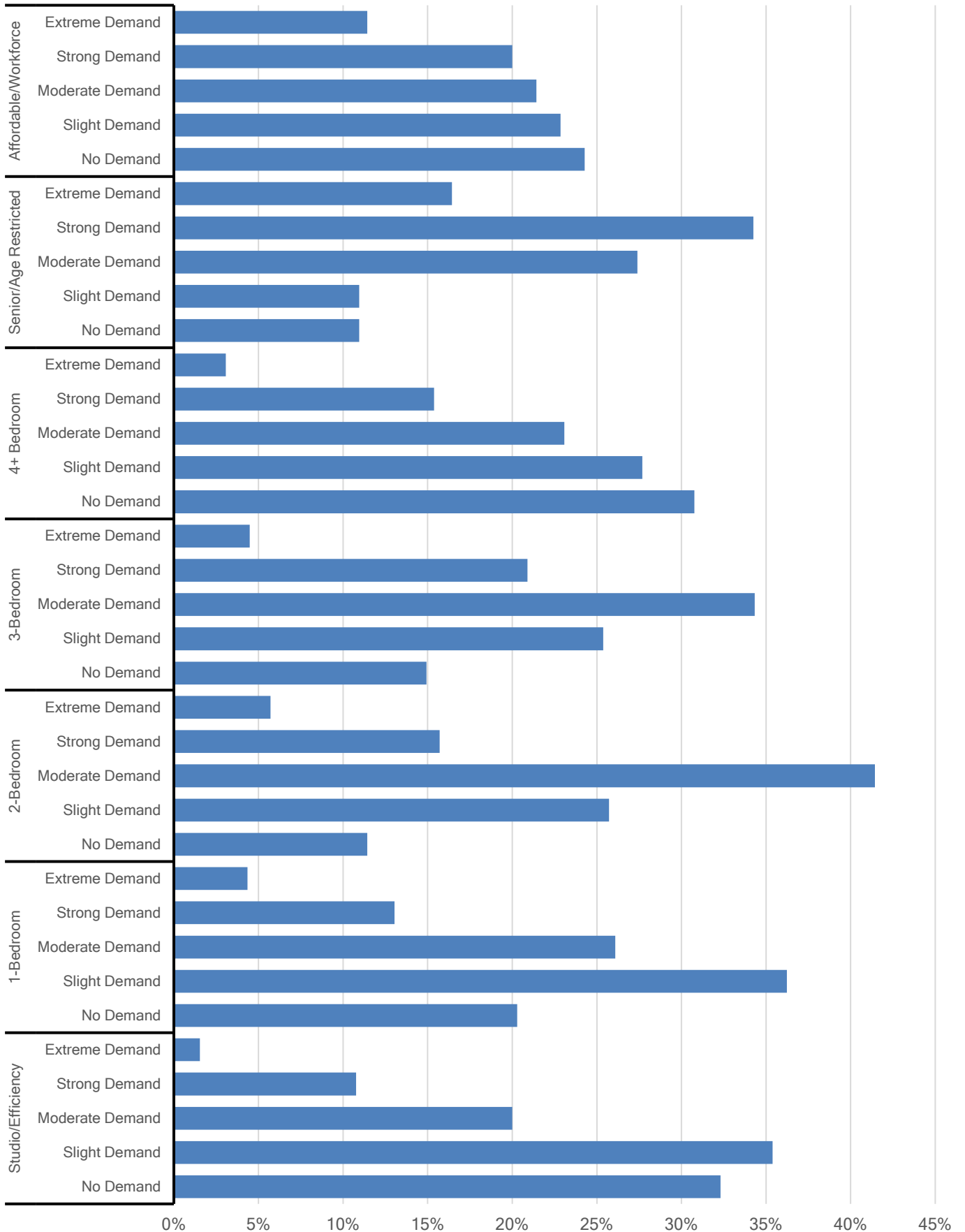


Rental Supply/Demand & Impact

Perception of how much supply exists for following rental housing types



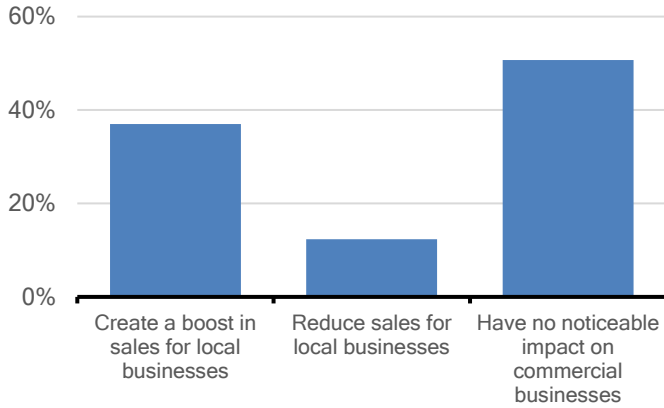
What types of rental housing is there a demand for in your community?



What types of impacts will increase rental options have?

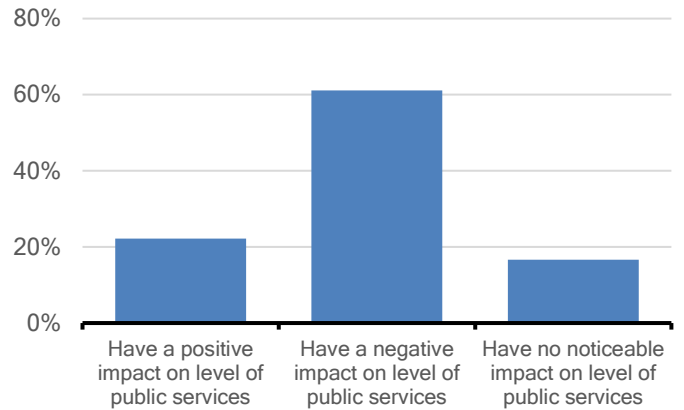
Impact of additional rental housing on commercial business?

Source: SCRCOG Survey (n=92)



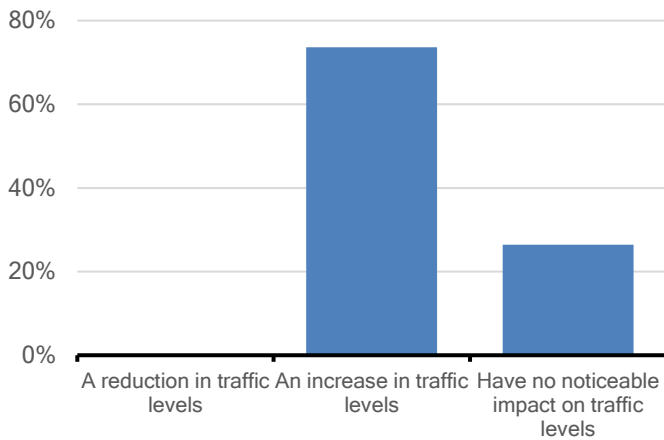
Impact of additional rental housing on public services?

Source: SCRCOG Survey (n=92)



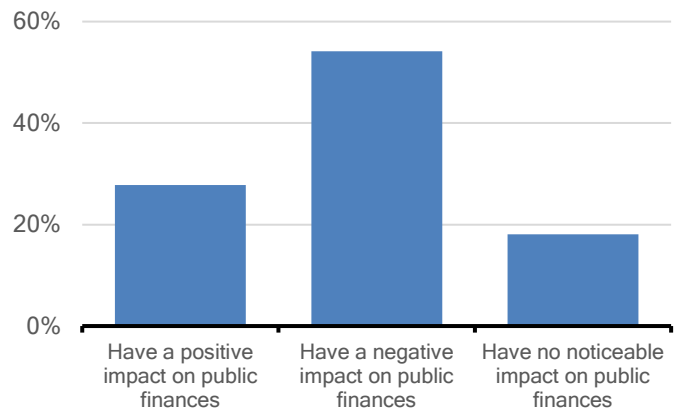
Impact of rental housing on traffic levels?

Source: SCRCOG Survey (n=92)



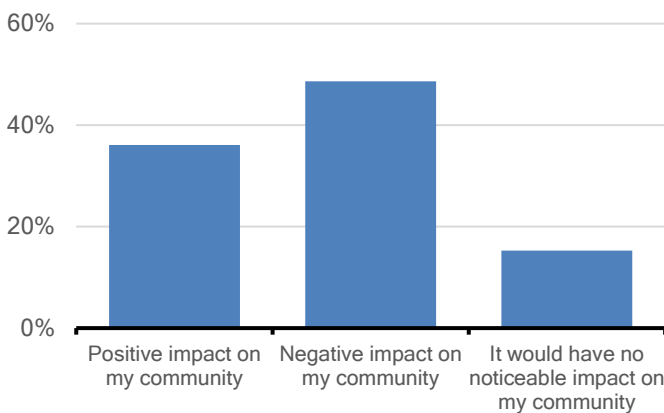
Impact of additional rental housing on public finances?

Source: SCRCOG Survey (n=92)



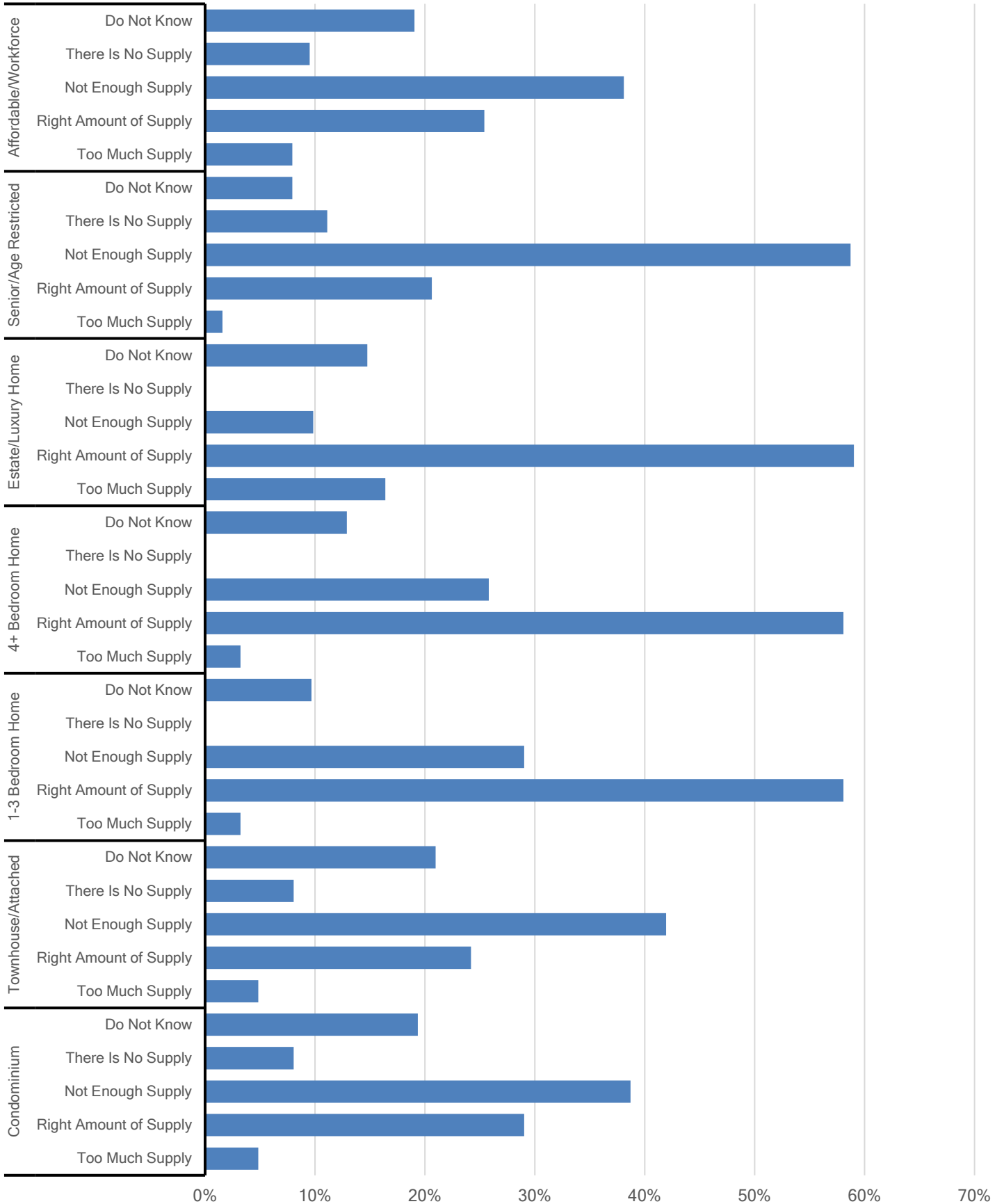
Impact of additional rental housing at different prices have on community?

Source: SCRCOG Survey (n=92)

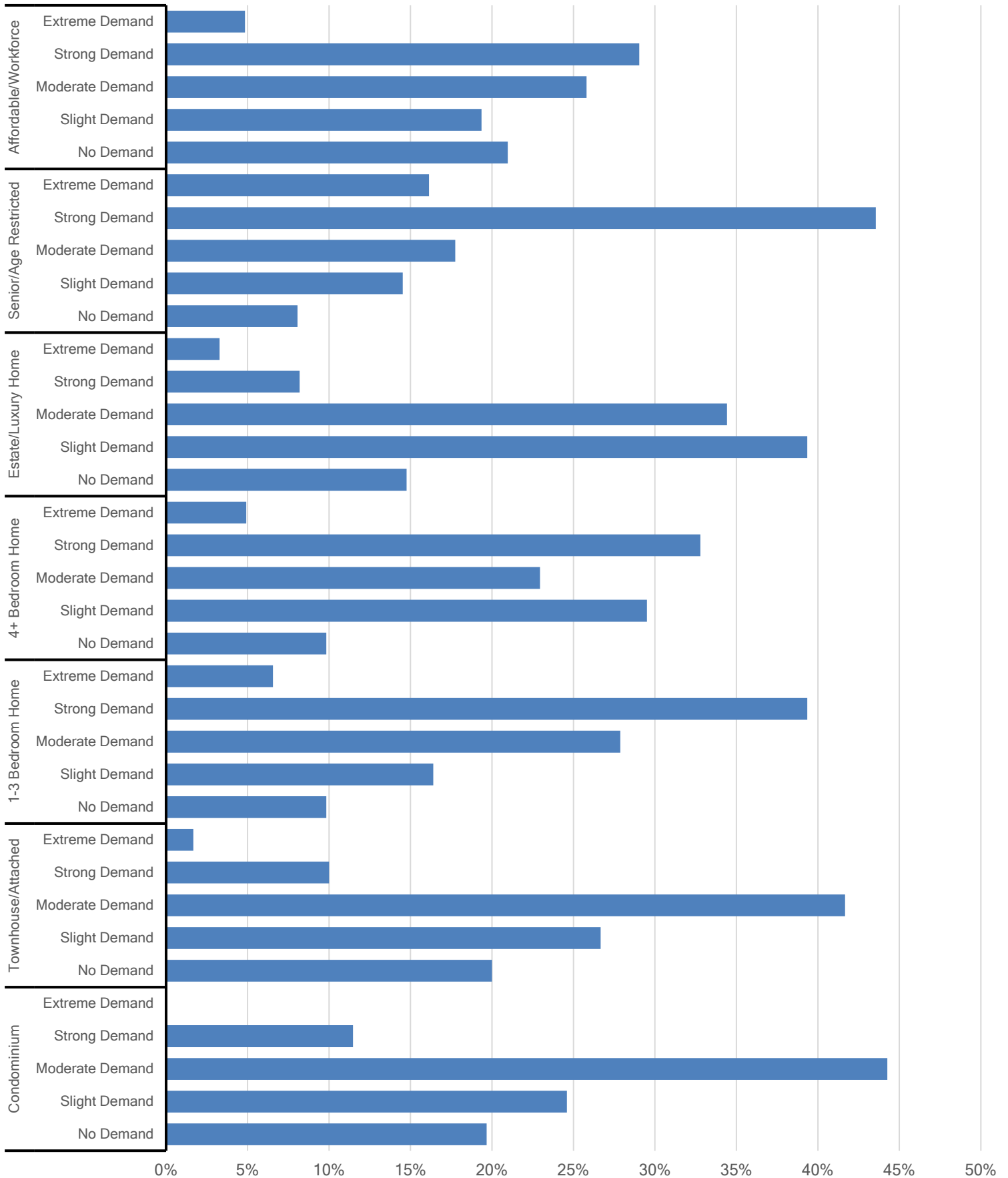


Ownership Supply/Demand & Impact

Perception of how much supply exists for following ownership housing types



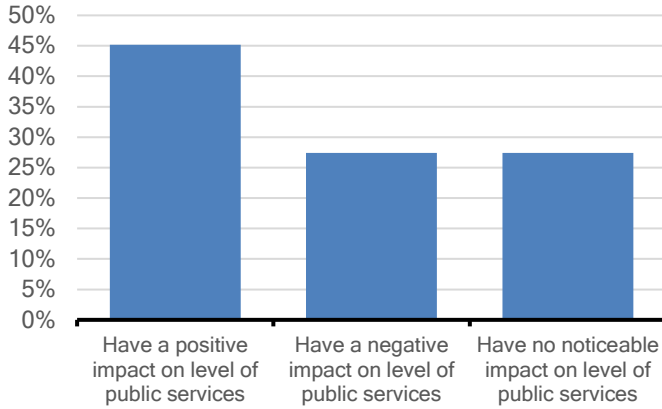
What types of home ownership units is there a demand for in your community?



What types of Impacts will home ownership options have?

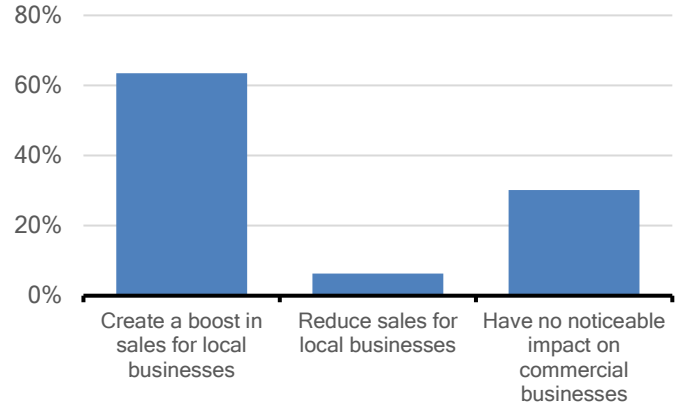
Impact of additional homeownership types on public services?

Source: SCRCOG Survey (n = 92)



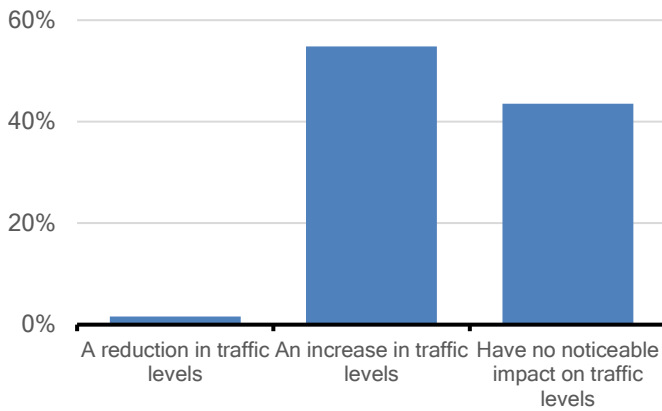
Impact of additional homeownership types on commercial business?

Source: SCRCOG Survey (n = 92)



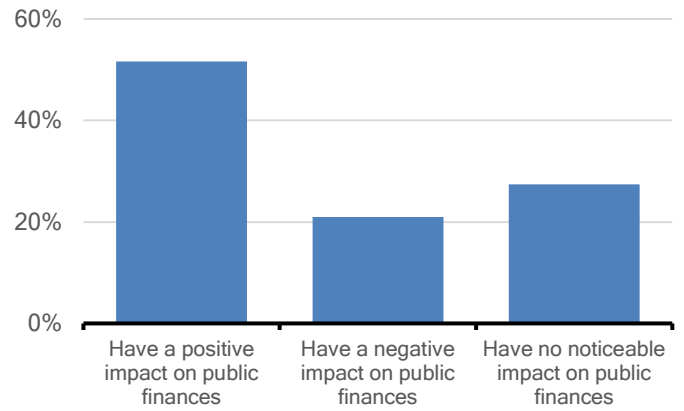
Impact of additional homeownership types on traffic levels?

Source: SCRCOG Survey (n = 92)



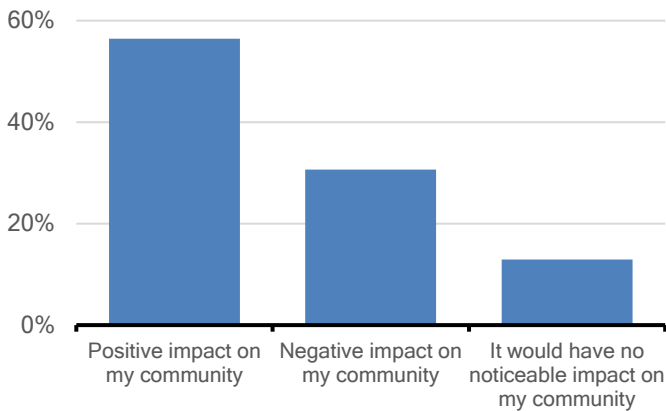
Impact of additional homeownership types on public finances?

Source: SCRCOG Survey (n = 92)



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

Source: SCRCOG Survey (n=92)

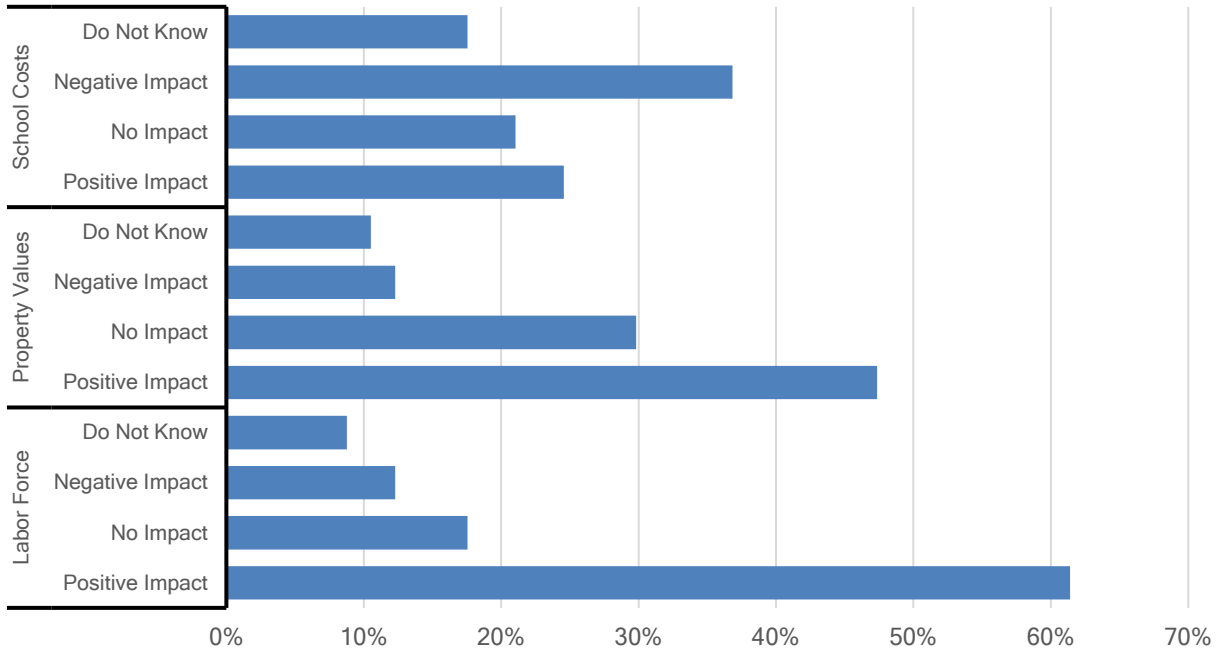


Community Impact

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

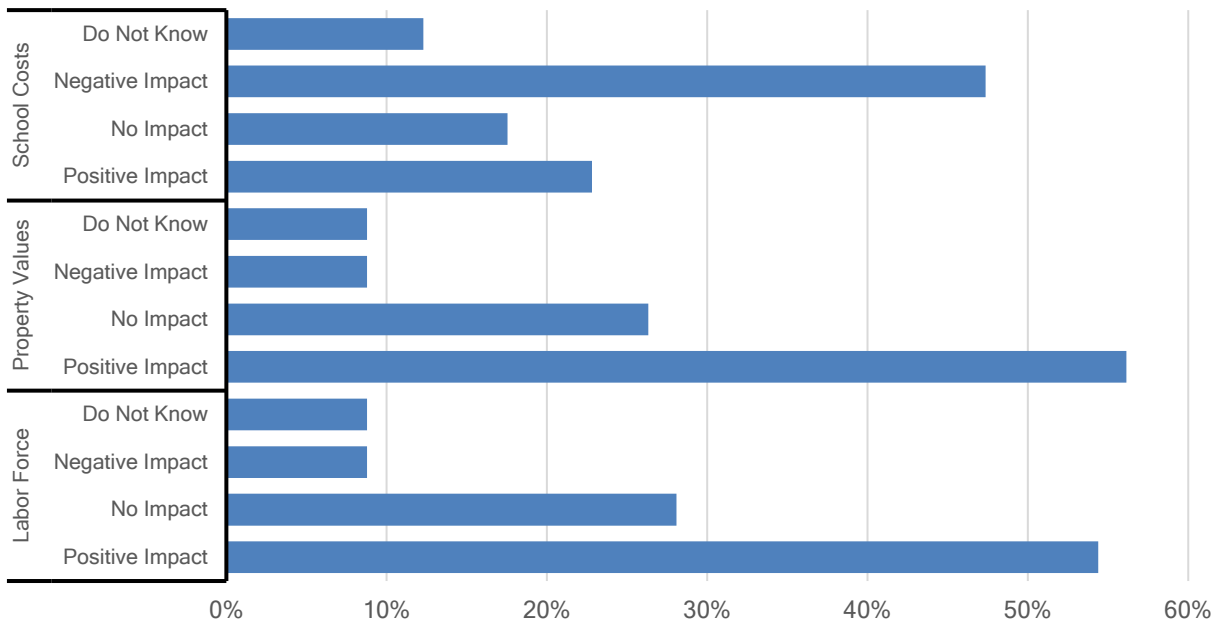
Impact of additional professional and service workers living in community?

Source: SCRCOG Survey (n=92)



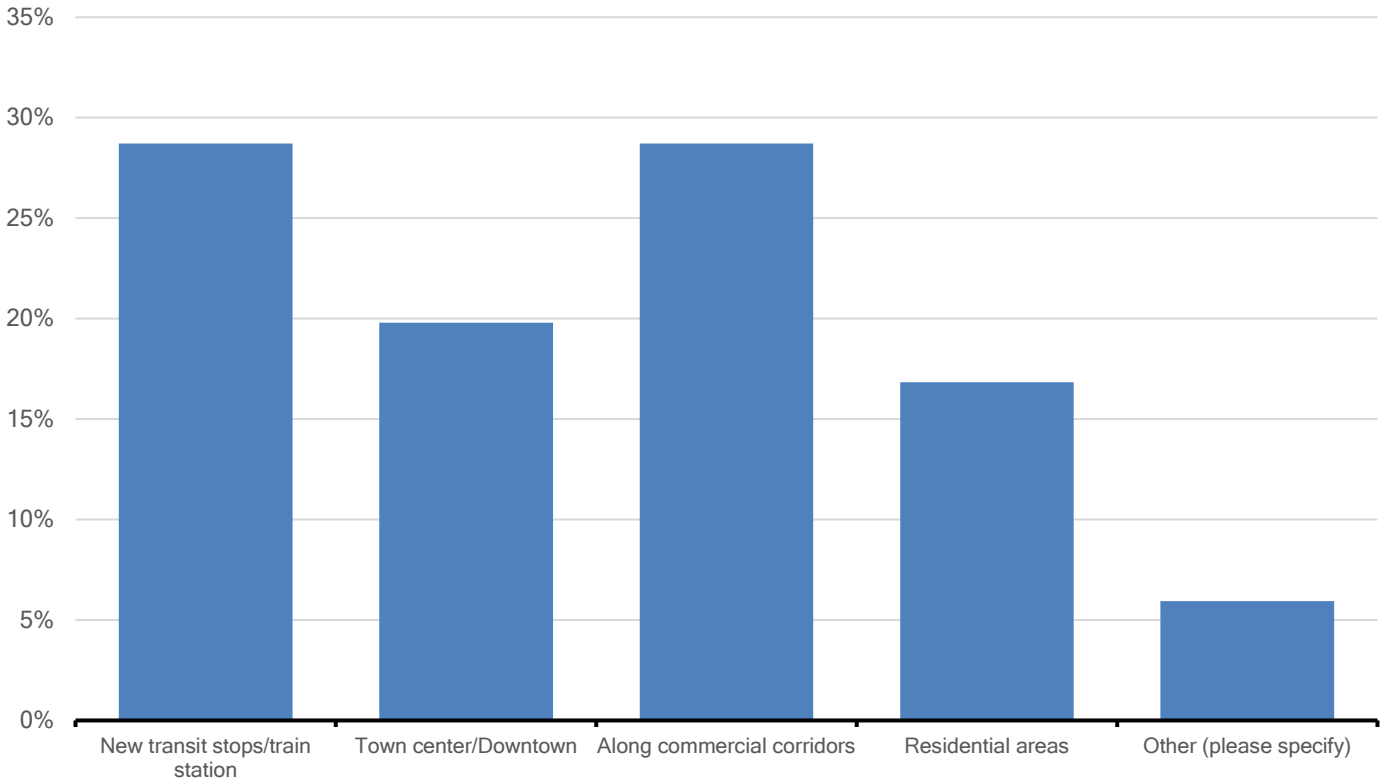
Impact of having additional individuals and families with children living in community?

Source: SCRCOG Survey (n=92)

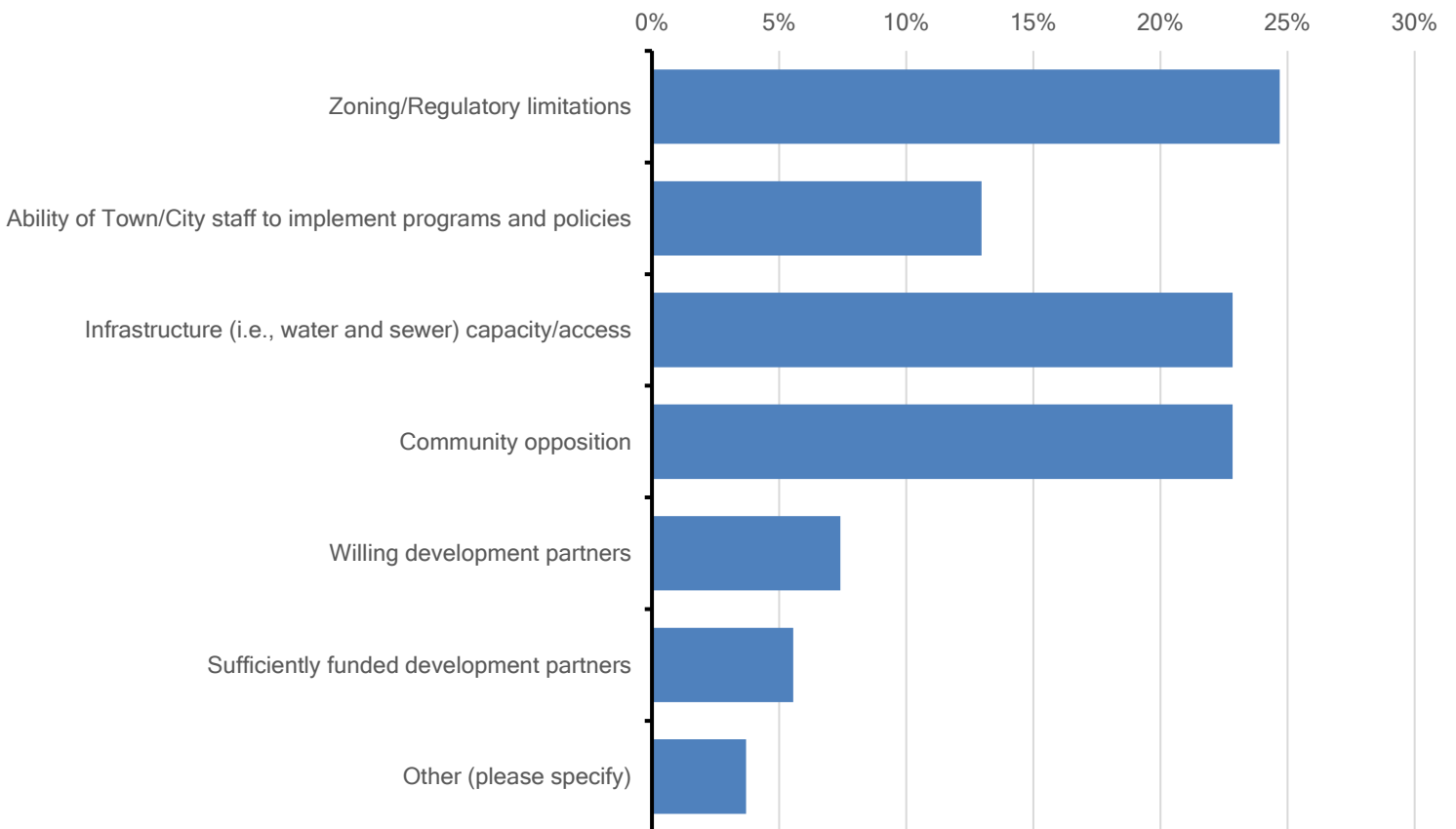


Priority housing locations and barriers to creating affordable pricing.

If new housing was constructed, what are priority locations in your community?
 Source: SCRCOG Survey (n=92)

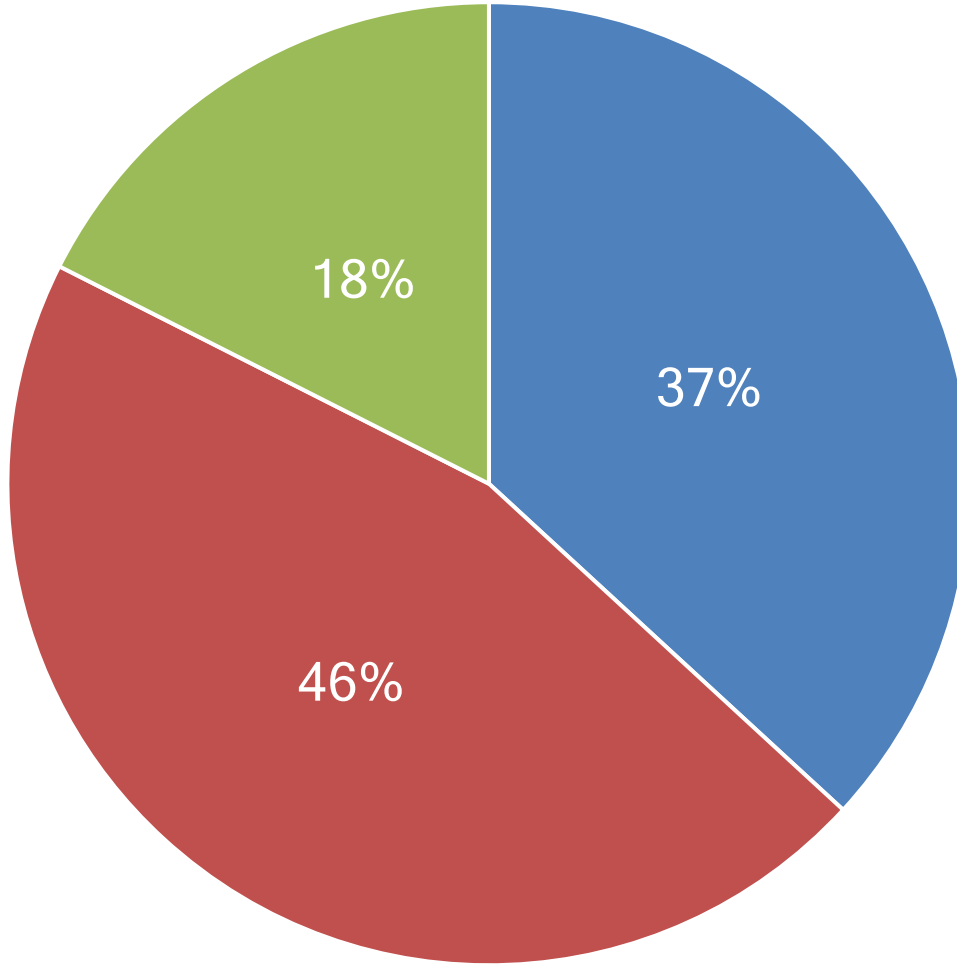


Do you feel there are any challenges to creating price appropriate housing for existing residents in your community?
 Source: SCRCOG Survey (n=92)



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

Source: SCRCOG Survey (n=92)



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