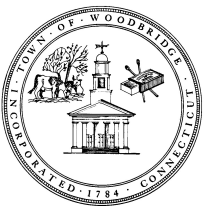




# Town of Woodbridge Affordable Housing Plan

Adopted: by the Board of Selectmen  
May 25, 2022

Prepared by RKG Associates



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# PREFACE

## *from the Woodbridge Housing Opportunity Study Committee*

On February 17, 2021, the Woodbridge Board of Selectman established the Woodbridge Housing Opportunity Study Committee (the Committee) and charged it with “a) formulating a long-term plan for the Town to comply with Federal and State housing laws, including Fair Housing laws and (b) promoting a mix of housing opportunities, including the development of an Affordable Housing Plan, as required by State law”. Subsequently, the town also became part of the South-Central Regional Council of Government’s (SCRCOG) housing planning efforts. The SCRCOG engaged RKG Associates to analyze how each participating municipality could address its housing needs within a regional context.

Working with RKG, the Committee provided outreach and distribution of a regional housing survey and reviewed the analysis. It also produced a Woodbridge-specific survey to further inform the final goals and strategies of the attached plan. The committee directly involved town citizens and officials as much as was possible during the pandemic: meetings, held between May 2021 and April 2022 on the first Wednesday of the month, were made available on the town’s website for review, as were Special Meetings, including meetings with town commissions, the Board of Education, and the Board of Selectmen. The Committee also hosted public informational forums on December 6, 2021, and (in person) on March 30, 2022.

The following report, prepared by RKG with input from the Committee, presents a very comprehensive housing needs assessment and provides a multi-faceted approach for promoting housing choice and economic diversity in Woodbridge. Included in the report is a locational analysis that supports current efforts and new visioning for creating housing opportunities.

The Committee recommends that Woodbridge adopt an active plan for widening the scope of its housing options, including Affordable Housing, not only to forestall possible legal ramifications but also to reap the economic advantages that will come with a stabilized and diversified population. The list of Goals it created with RKG (see page 13) identifies the needs and objectives for housing in Woodbridge that should guide the town in the implementation of its plan. In addition, the Committee recommends the following specific actions:

- Woodbridge should actively encourage the development of smaller dwelling units to create a more affordable, diverse mix of housing opportunities, including Affordable Housing, to accommodate both older residents looking to downsize and remain in Woodbridge and younger persons and in-town workers who would like to settle in Woodbridge but cannot purchase units at the price points commanded by the existing housing stock.

*Given current demographic models projecting a significant (20+ %) decline in Woodbridge's population over the next 20 years, keeping current residents in town while attracting new residents would seem a priority in terms of maintaining the vitality of the community as well as ameliorating the potential increased proportional tax burden associated with a declining population.*

- Woodbridge should utilize town-owned properties with public water, public sewer, and/or access to transportation for high density housing development that will meet the needs of our current and future population while preserving desirable open space.

*Appropriate design and placement of higher density housing preserves more open space on development parcels than does less housing on large lots, and it allows connectivity to existing open space.*

- Woodbridge should support the expansion of sewer and water infrastructure to increase viable sites for housing opportunities and economic expansion while responding to the health and safety concerns expressed regarding the impact of construction on the water shed and aquifers.

*Appropriate development of higher density housing with affordable set asides has been proven to provide economic development. While concerns have been expressed that the need for more and diverse housing in Woodbridge will result in higher education costs, many studies and empirical evidence show that the ratio of school children to units in higher density housing is much lower than in 4- or 5-bedroom single-family structures, and that the net taxes more than pay for the services needed.*

- Woodbridge has recently amended its zoning regulations to permit multifamily housing under some circumstances, but it should further examine its requirements and find additional opportunities to increase and diversify housing production.

- In addressing the presence of “naturally affordable” housing in town, the Committee acknowledges that this can provide a limited number of affordable units and the Town should explore subsidy programming to ensure housing quality standards.
- Woodbridge should support the construction or conversion of buildings in the commercial district to be mixed use, incorporating both shops or offices and apartments.

Finally, the Committee would like to highlight the need to promote awareness and understanding about Affordable Housing and other housing opportunities, including the real advantages diverse housing will bring to our community. To facilitate that effort as well as provide a practical source of information, advice, and assistance, Woodbridge should establish a permanent committee or commission on opportunity housing.

In closing, we are proud to present this affordable housing plan. Woodbridge is a Town with a sense of community and concern for each other. It is a leader in the State in land preservation with over one-third open space. The need for more diverse, affordable and vibrant housing opportunities is not incompatible with the community life we all enjoy - it will, in fact enhance that sense of community, continue to preserve open space, and contribute to the planned growth of our population and economy.

Dominick Thomas, Chair

Debbie Brander

Mary Dean

Buddy DeGennaro

Nicole Donzello

Elaine Feldman

James Graham

Kathy Hunter

Donavon Lofters

Dwight Rowland

Lewis Shaffer

Kristine Sullivan, Staff

# 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.<sup>1</sup>

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<sup>1</sup> [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 Woodbridge 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 Woodbridge?

In Woodbridge approximately 66% of renters and 27% of homeowners are considered cost burdened. To not be considered cost burdened in Woodbridge, a household must have an income of at least \$56,922.<sup>2</sup> 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 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.

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<sup>2</sup> [2021 Housing Snapshot Town of Woodbridge](#)

## History of Affordable Housing

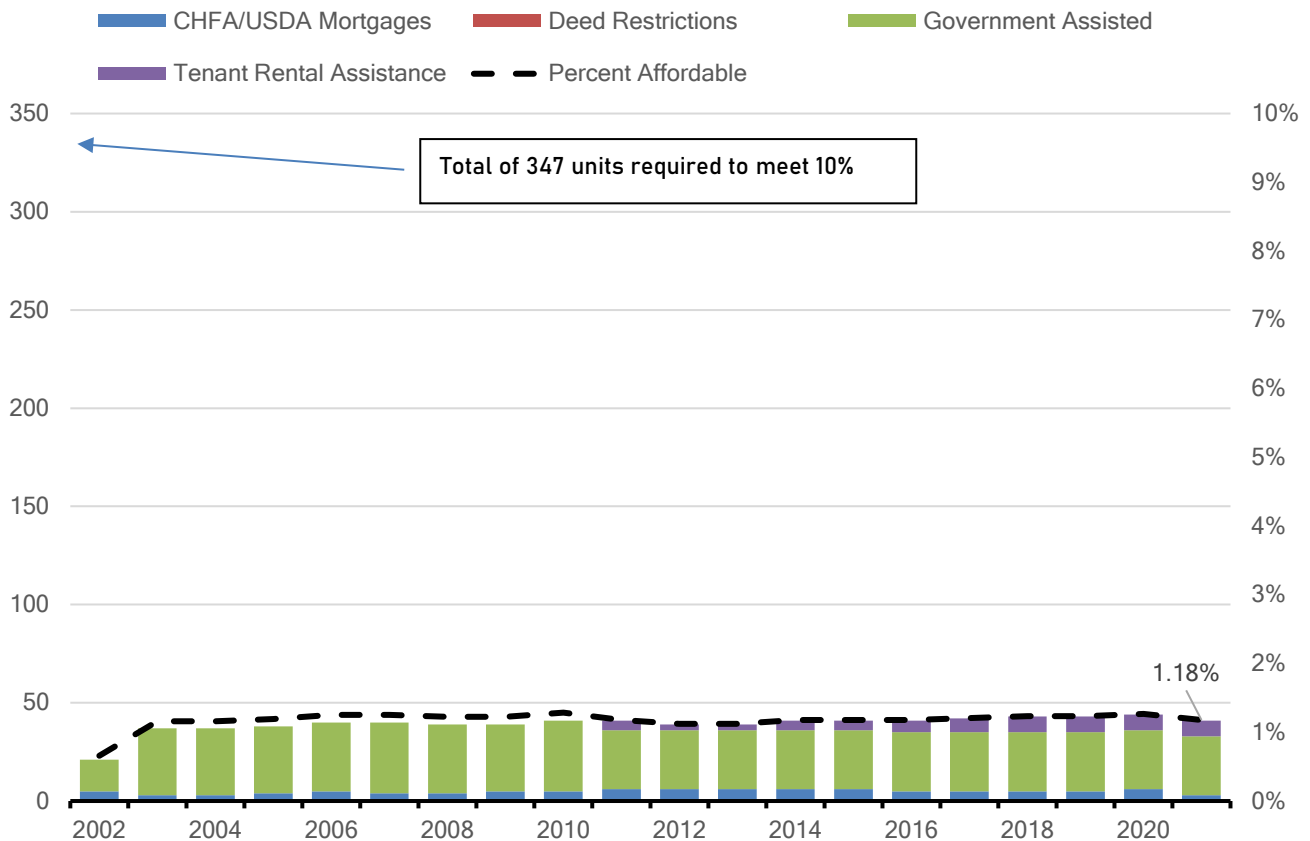
Outlined in the *CGS § 8-30g The Affordable Housing Land Use Appeals Procedure Issue Brief*<sup>3</sup> affordable housing that counts toward the 10% minimum is defined to include:

- “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 restrictions

The figure below highlights Woodbridge’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.

### Woodbridge Subsidized Housing Inventory

Source: CT DOH, CT Data Collaborative



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

# COMMUNITY OVERVIEW

The Town of Woodbridge is a community that is experiencing increasing housing costs located within an increasingly high-priced region. Over the past decade, Woodbridge has seen slight population decreases and is projected to continue to experience population decreases over the next two decades. Rising regional demand for housing has caused home prices and rents in the town to increase, particularly in the past few years since 2019. These changes in the local housing market and economy have caused prices to increase beyond what is considered affordable for many existing households as well as making it difficult for many local workers to afford to live within the community in which they work.

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 Woodbridge, 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. According to the 2021 DOH Appeals List, Woodbridge's subsidized housing inventory is currently at 1.18%. 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.

# HOUSING GOALS

To address the housing needs within the Town of Woodbridge, 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 Woodbridge residents, and the aid of town staff and committees. The intention of the goals is to chart a course for Woodbridge and guide future regulatory, policy, and programmatic decisions as they relate to housing. The goals for Woodbridge's Affordable Housing Plan are as follows:

- Address housing gaps by focusing on areas of affordable rental and ownership housing, 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 housing options that support seniors who would like to remain in Woodbridge.
- Diversify the town's housing stock by supporting the development of two and three-family structures, townhomes, condominiums and high-density rental projects that could offer opportunities for both homeownership, rental housing and economic development.
- Increase the diversity of residents in Woodbridge by ensuring availability of housing with a mix of housing types at a variety of price points.
- Explore housing opportunities in areas served, or with the potential to be served, by infrastructure and transportation options with connections to businesses and services
- Use housing as a mechanism to reverse the trends of population decline and to help spread the tax burden across a larger population.
- Use housing as a tool to continue to build on the vitality of "The Flats" by providing a wider range of places to live and bringing more residents to the area to support local businesses.
- Preserve and maintain the town's existing affordable housing stock.
- Promote education, communication, and discussion about housing needs in our community.

# 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 following Site 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

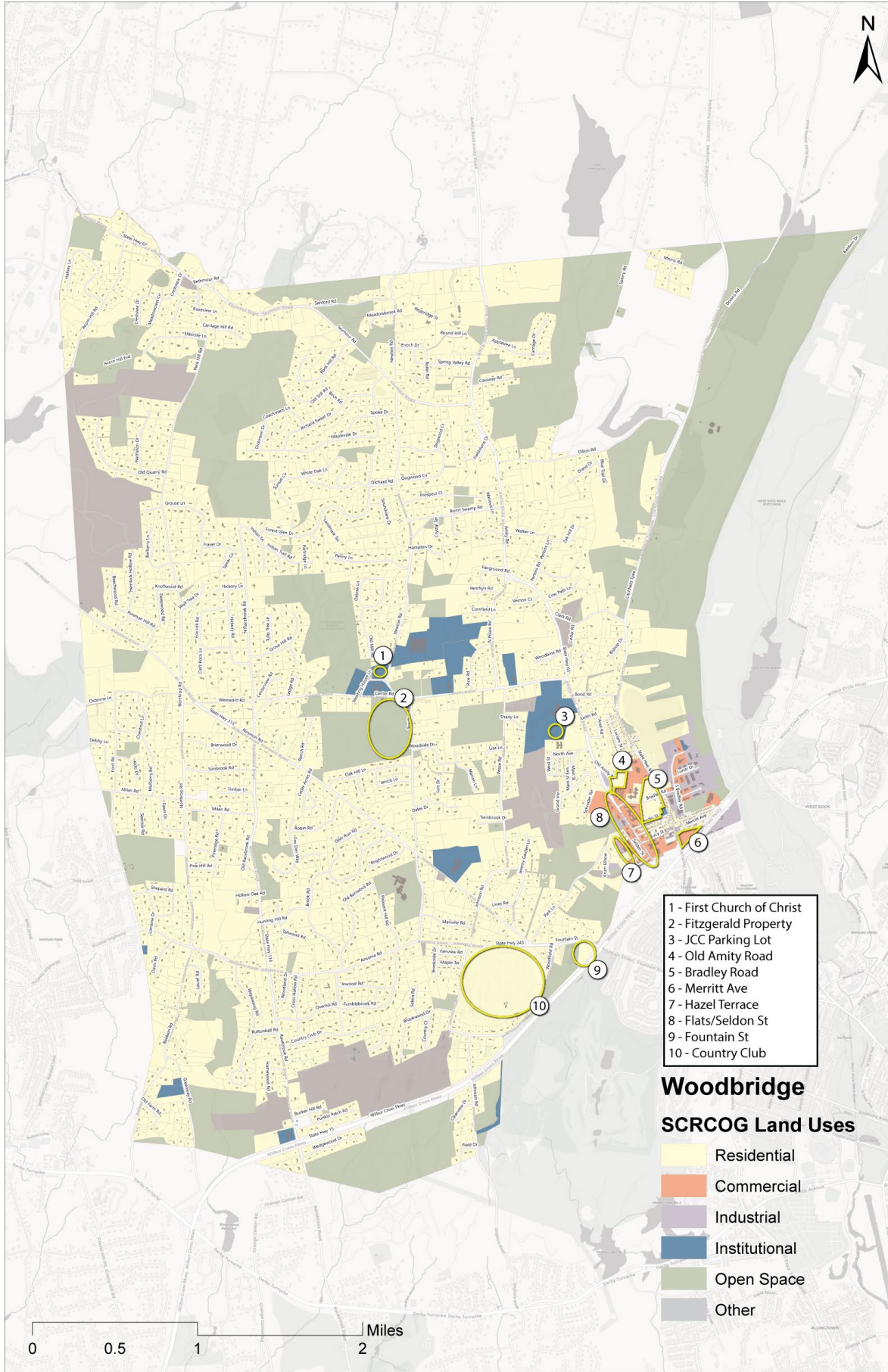
The Town of Woodbridge has highlighted eight areas where housing investment may be supported. Each are briefly described below:

1. First Church of Christ: The church property could be a potential site for new housing. It is within walking distance to town hall and other civic uses.
2. Fitzgerald Property: This property near town hall is owned by the Town and offers an opportunity to potentially build some smaller units on the parcel. The limitation is the lack of sewer for this property, but it does have town water.
3. JCC Parking Lot: This part of the JCC Parking Lot is not heavily used and could serve as an infill parcel for new housing development.
4. Old Amity Road: This five-acre parcel is being proposed for housing and is within walking distance to the commercial area of Woodbridge.

5. Bradley Road: There are two large parcels of land on either side of Bradley Road which could provide opportunities for residential and/or mixed-use development to help with the continued build-out of the Flats area. There is already a senior housing development on the north side of Bradley Road and a nursing home nearby on Amity Road provide precedent for housing options in the area.
6. Merritt Avenue: This parcel of land between Merritt Avenue and Route 15 is a smaller development opportunity and could provide an option for owner-occupied housing. The parcel does have some challenges with site access off Merritt Avenue and potential environmental constraints.
7. Hazel Terrace: This small side street west of Amity Road in the Flats has already seen some smaller scale multifamily housing activity but more is possible with some infill parcels and opportunities to reposition older commercial properties for residential.
8. Flats/Seldon Street: The Flats section of Woodbridge serves as the de facto downtown area and commercial core. Both sides of Amity Road offer opportunities to provide multifamily housing options and mixed-use development. Single-use commercial buildings along Amity Road could be repositioned over time and mixed-use and multifamily housing could be developed.
9. Fountain Street: A parcel of land on the south side of Fountain Street west of Route 15 could provide an additional development opportunity for residential uses in the future.
10. Country Club: The country club property in Woodbridge is a site of on-going negotiations where a portion of the existing property could be developed to support a range of housing types with a negotiated set aside of affordable housing as part of the overall development program.

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

# Woodbridge Affordable Housing Plan Site Map





# EXISTING CONDITIONS

The existing conditions chapter of the affordable housing plan is aimed at establishing a baseline of current socio-economic and demographic characteristics of Woodbridge. 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 Woodbridge.

The goal of this section is to present a thorough, data-driven picture of Woodbridge that 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.

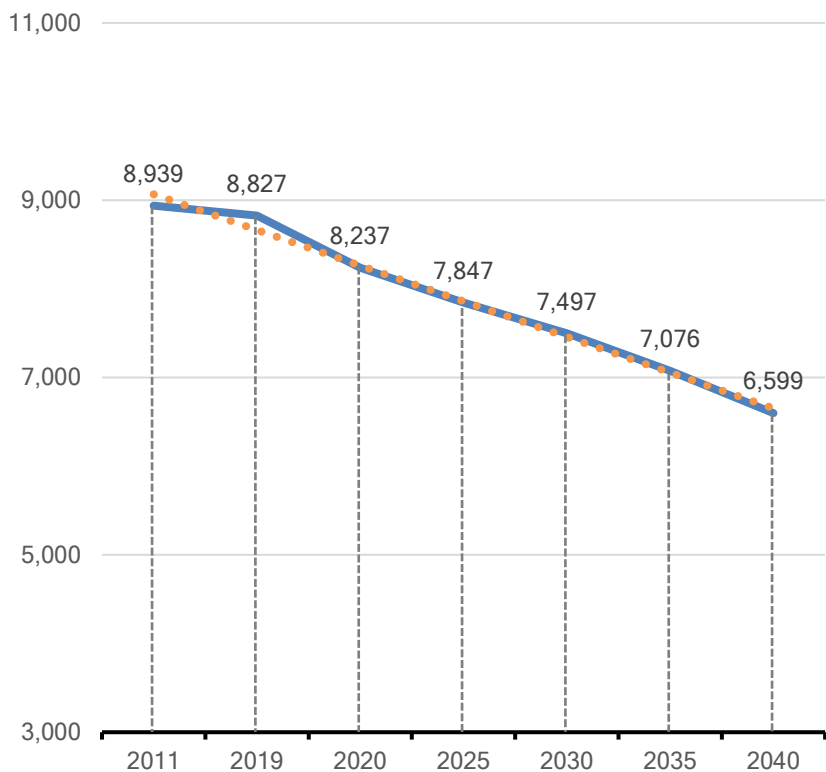
# DEMOGRAPHICS & HOUSING MARKET CONDITIONS

Included in this section is the sociodemographic and market data that describes current conditions, changes over time, and future projections that influence changes in Woodbridge'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

Similar to many of the smaller communities within the SCRCOG region, Woodbridge's total population remained relatively stable over the past decade but is expected to decline substantially over the next twenty years according to CT state population projections. These state projections are derived from natural birth and death rates within each municipality. This suggests that the estimated population declines over the next 20 years are related to the increasing

Figure 1 Total Population Change (2011 - 2040), Woodbridge  
Source: ACS 5-Year Estimates, CT State Data Projections



share of elderly population and smaller share of younger family households meaning the state projections estimate higher mortality rates than birth rates for the town of Woodbridge. These

projections can change depending on other factors such as in- and out-migration. Coupled with the state projections, regional trends have indicated that for many communities within the SCRCOG region, there has been a decline in family households and populations under 18. This means the share of elderly population within the region has continued to increase.

**Figure 2 Percent Population Change (2011 - 2019)**

Source: ACS 5-Year Estimates

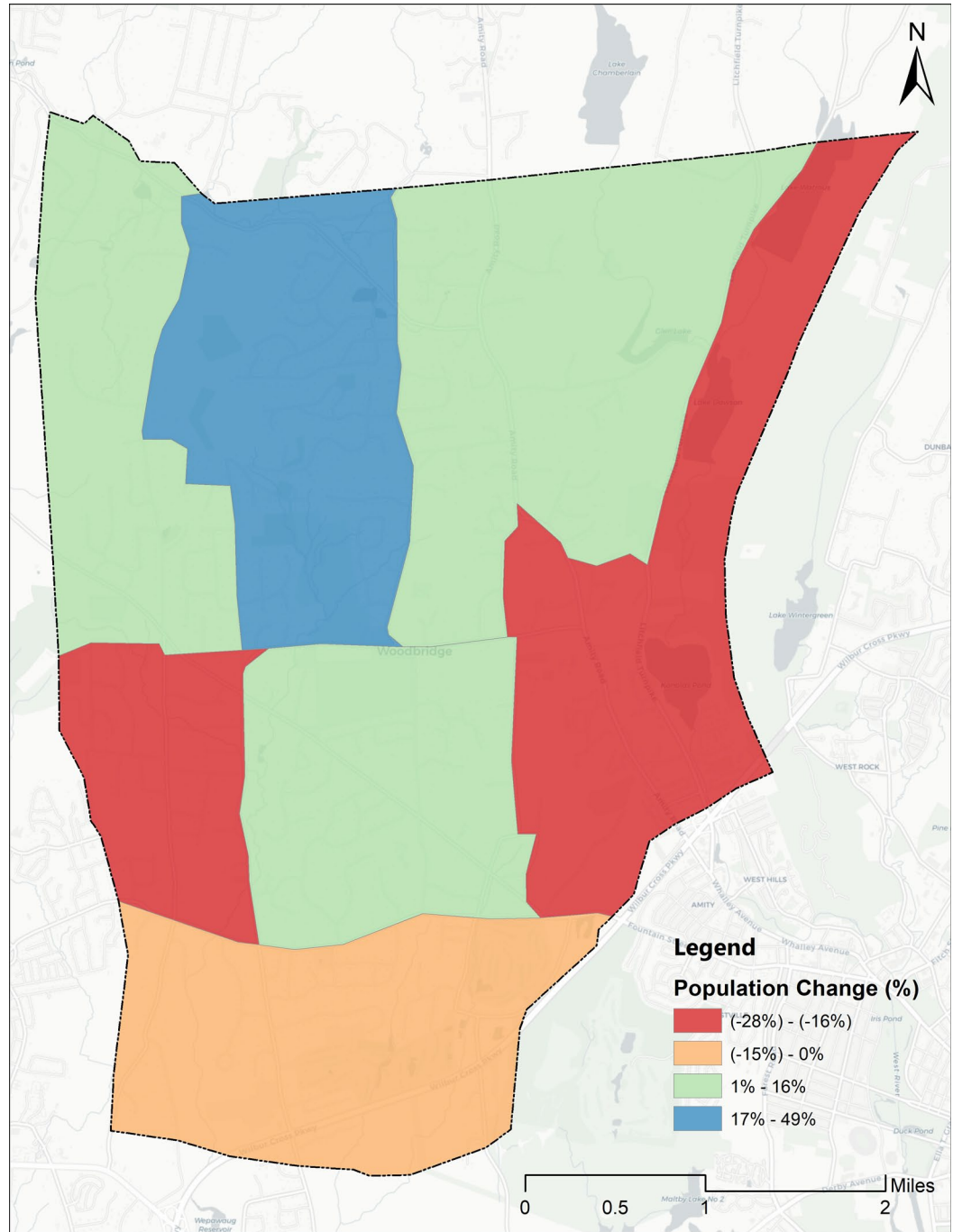


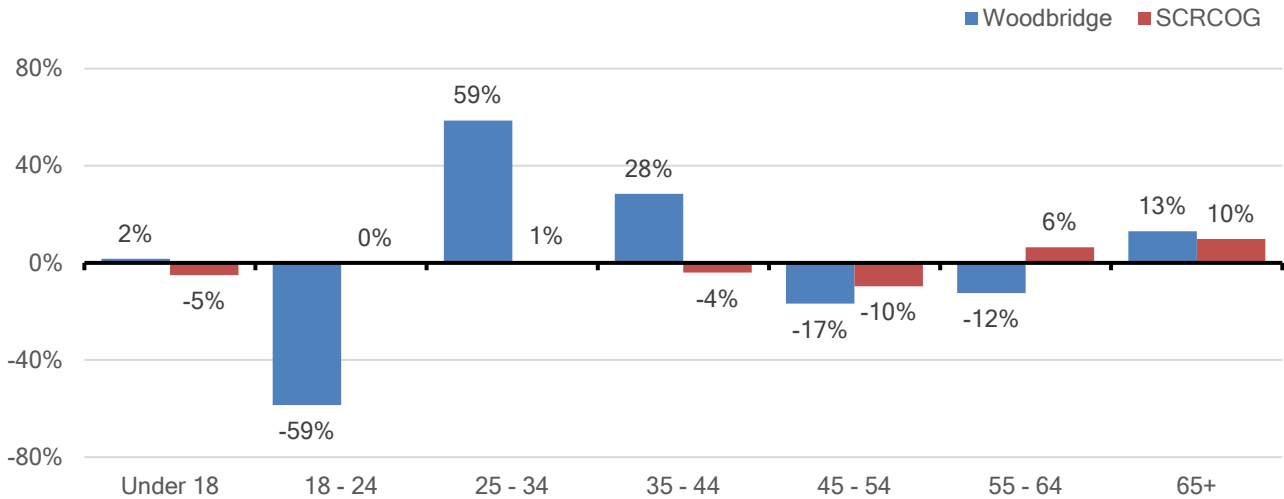
Figure 2 illustrates the changes in population over the past decade by census block group throughout

Woodbridge. Neighborhoods bordering Hamden, New Haven, Orange, Derby, and Ansonia have experienced population declines while neighborhoods in the northern part of town have experienced some population growth particularly those areas bordering Bethany and Seymour.

ACS estimates of population by age indicate that over the past decade, Woodbridge experienced a 13% increase in residents over the age of 65, which reflects the broader trends

**Figure 3 Change in Population by Age (2011 - 2019)**

Source: ACS 5-Year Estimates

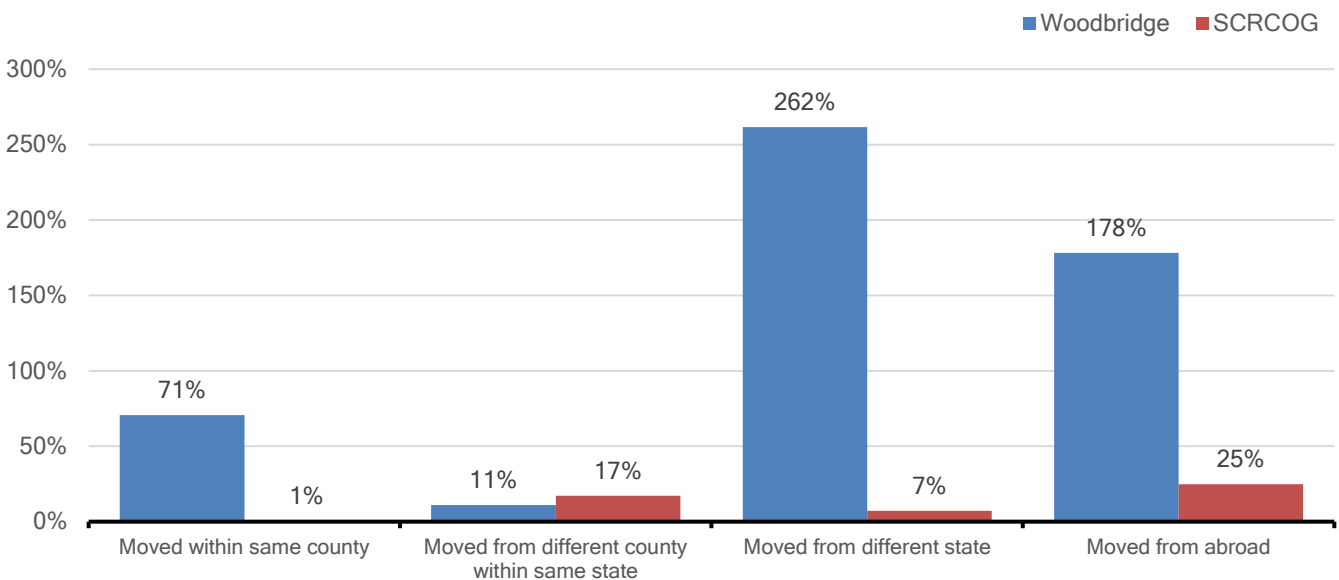


within the SCRCOG region. In contrast with regional trends, Woodbridge has also experienced increases in residents aged 25 - 34 and 35 - 44 as well as a 2% increase in residents under the age of 18.

Based on changes in the geographic mobility of Woodbridge residents, the town has experienced similar population trends as the SCRCOG region. Woodbridge saw increases in population from within New Haven County and other parts of the state as well as from other states and abroad. Despite these larger percentage increases, the total influx in population amounts to 474 new residents, which still does not offset the net population loss over the past decade due to outmigration of larger households and natural deaths.

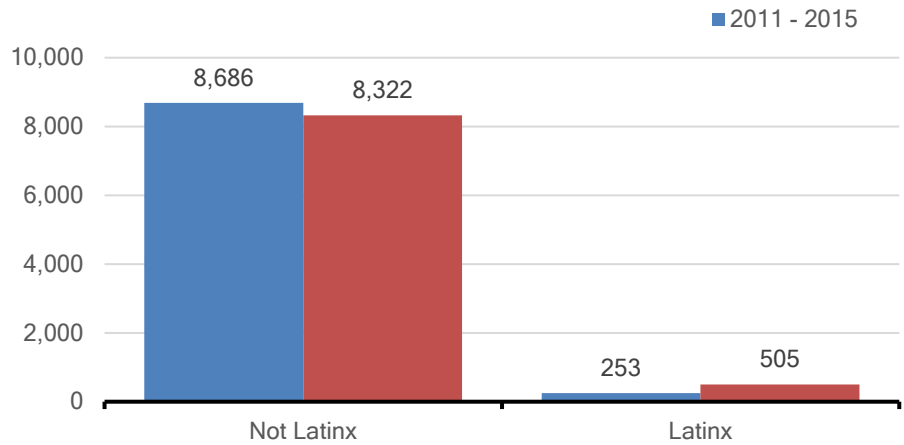
**Figure 4 Change in Geographic Mobility Population (2011 - 2019)**

Source: ACS 5-Year Estimates



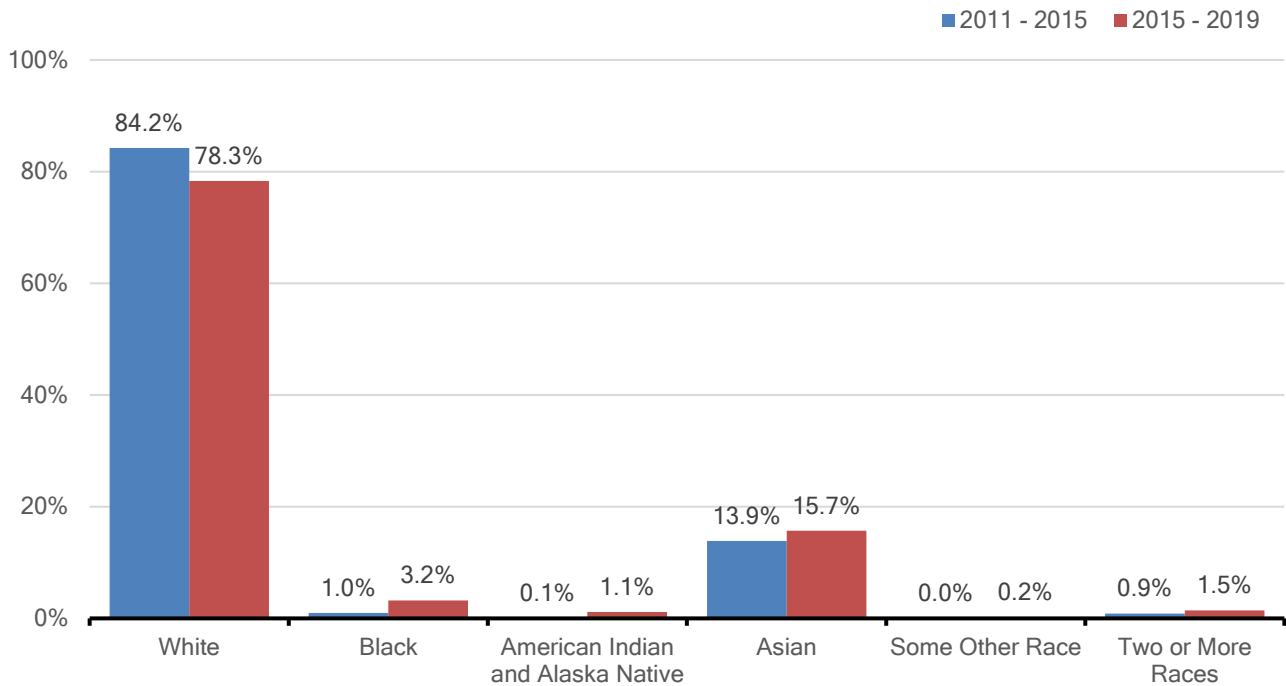
Typical of many of the smaller communities within the SCRCOG region, Woodbridge’s population predominantly consists of White residents. That said, Woodbridge has experienced a slight decline in the total number of White residents and a near 100% increase in residents that identify as Latinx.

**Figure 5 Population by Ethnicity (2011 - 2019)**  
Source: ACS 5-Year Estimates



Looking at population by race, Woodbridge saw a 2.2% increase in the share of Black and African American residents as well as an almost 2% increase in the share of Asian American residents. These increases coupled with the reduction in the share of White residents reflects regional trends where the majority of communities in the SCRCOG region are experiencing some degree of racial and ethnic diversification.

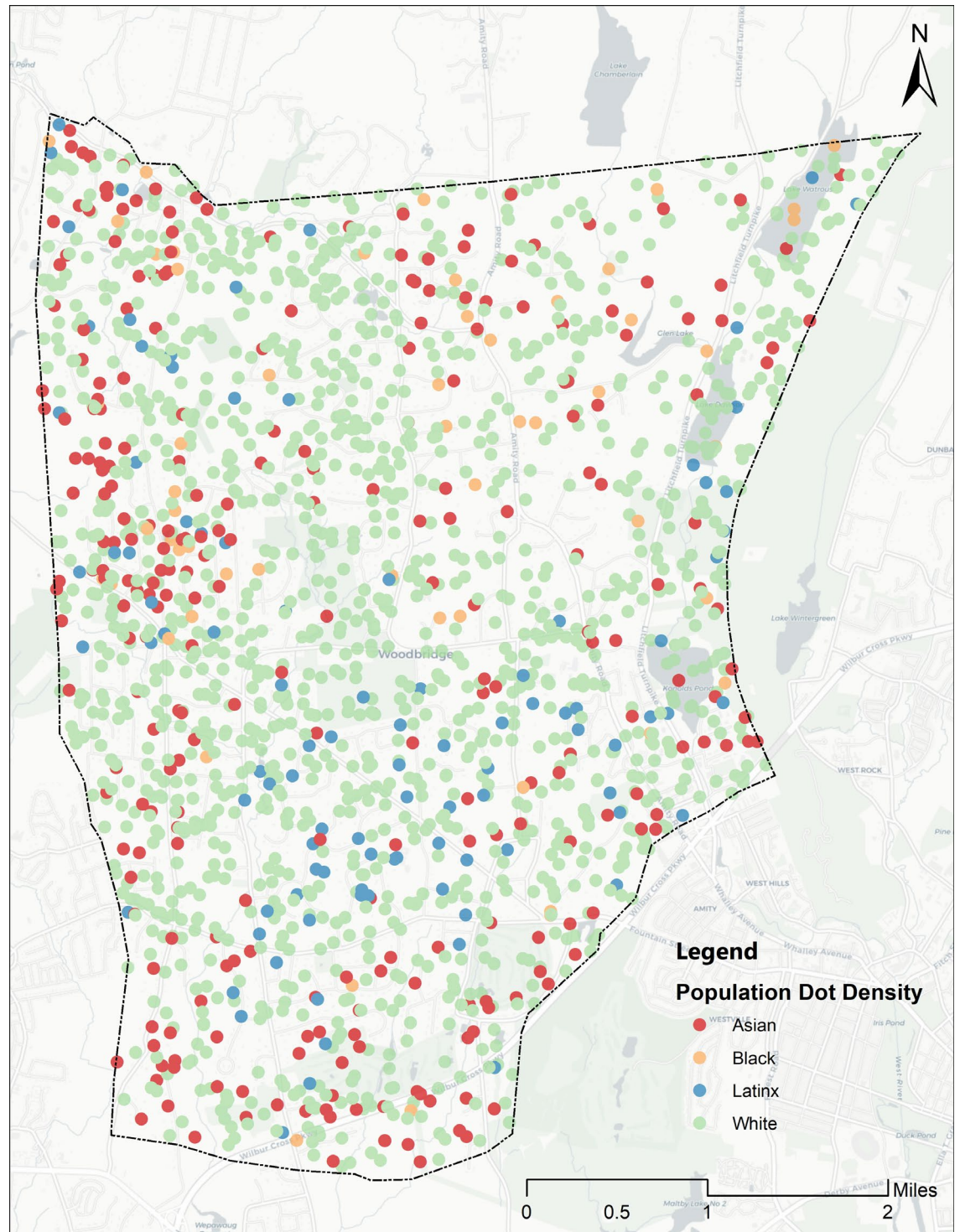
**Figure 6 Population by Race, Woodbridge (2011 - 2019)**  
Source: ACS 5-Year Estimates



## Dot density mapping by race and ethnicity

(Figure 7) also provides a good indicator of where households are settling throughout Woodbridge. In the map, one dot represents approximately five people. The dots are then sampled across the town's census block groups by population size. Based on the town's overall population, Woodbridge's population

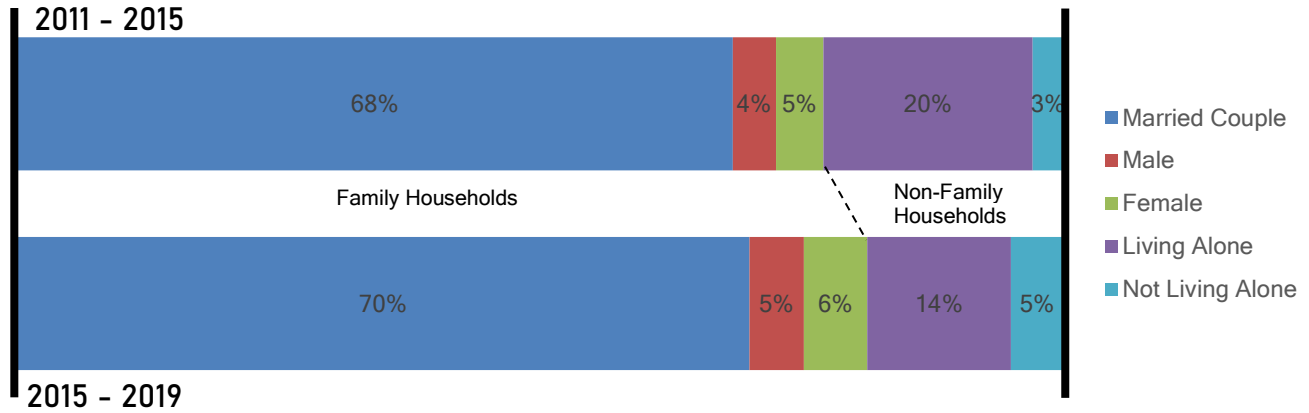
**Figure 7 Population Dot Density**  
Source: ACS 5-Year Estimates



across race and ethnicity is relatively evenly distributed throughout town with only one notable cluster of residents identifying as Asian American along the border of Ansonia and Seymour. Unsurprisingly, the majority of neighborhoods throughout town consist of mostly White residents, which can be attributed to the large share of residents (78.3%) who identify as White.

# Household Composition

Figure 8 Change in Household Composition (2011 - 2019)  
Source: ACS 5-Year Estimates

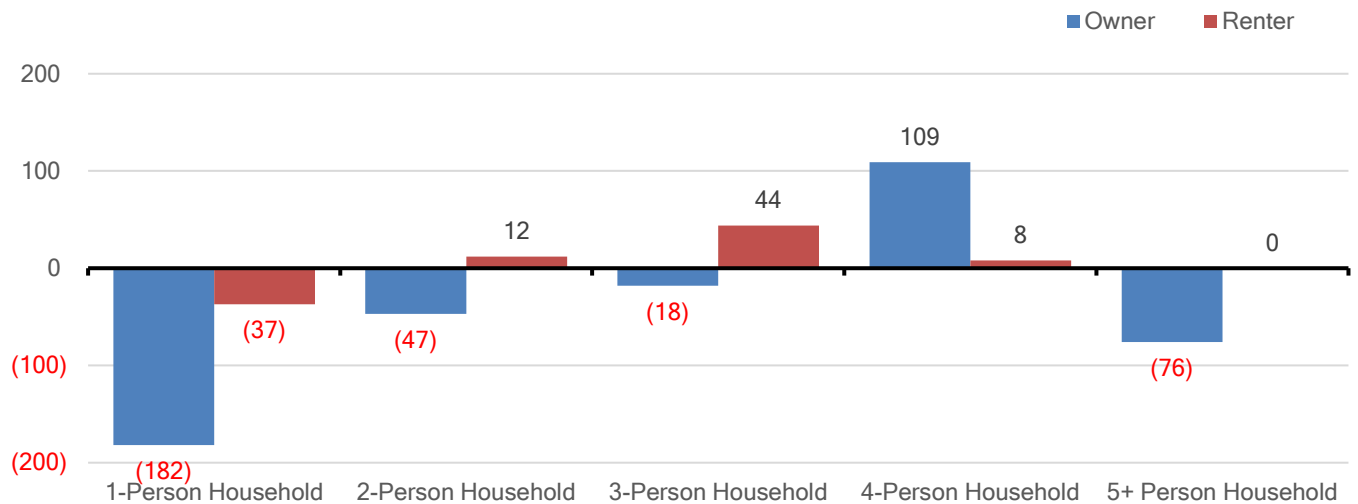


## Change in Households

Over the past decade, Woodbridge has experienced a decline of 187 total households. Across household types, Woodbridge saw a decrease of 23 family households as well as a decrease (164) in non-family households. Non-family households constitute households where the householder lives alone or with other un-related individuals (e.g., roommates). In Woodbridge, the number of non-family households living alone decreased by 219 but the number of non-family households not living alone increased by 55. Across tenure and size, Woodbridge experienced decreases in smaller households (1- and 2- person) for both renters and owners and increases in 4-person owner households and 3-person renter households.

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.

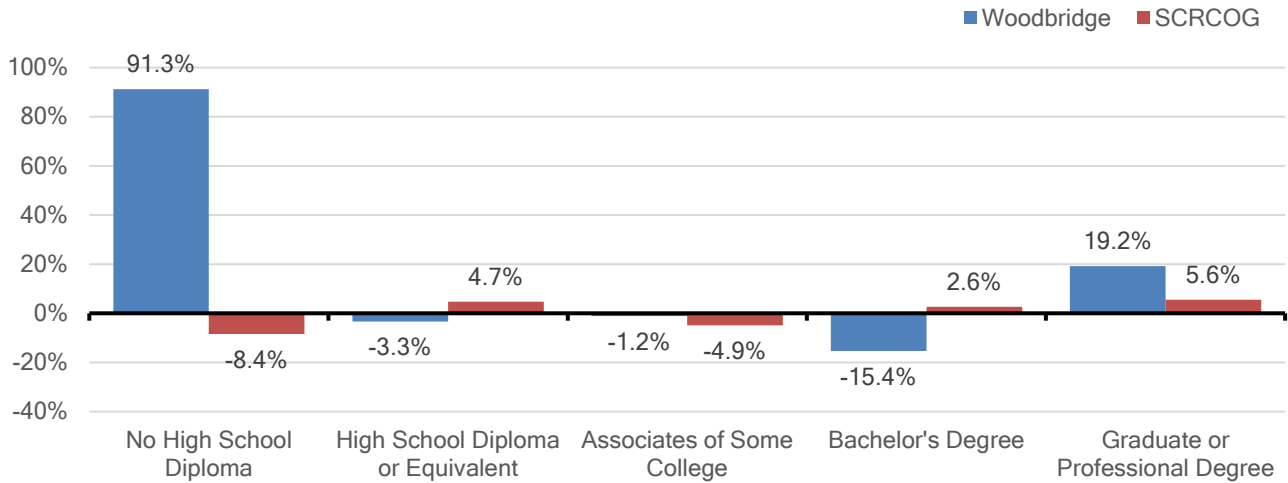
Figure 9 Net Change in Households by Tenure & Size (2011 - 2019)  
Source: ACS 5-Year Estimates



## Education & Income

Figure 10 Change in Educational Attainment (2011 - 2019)

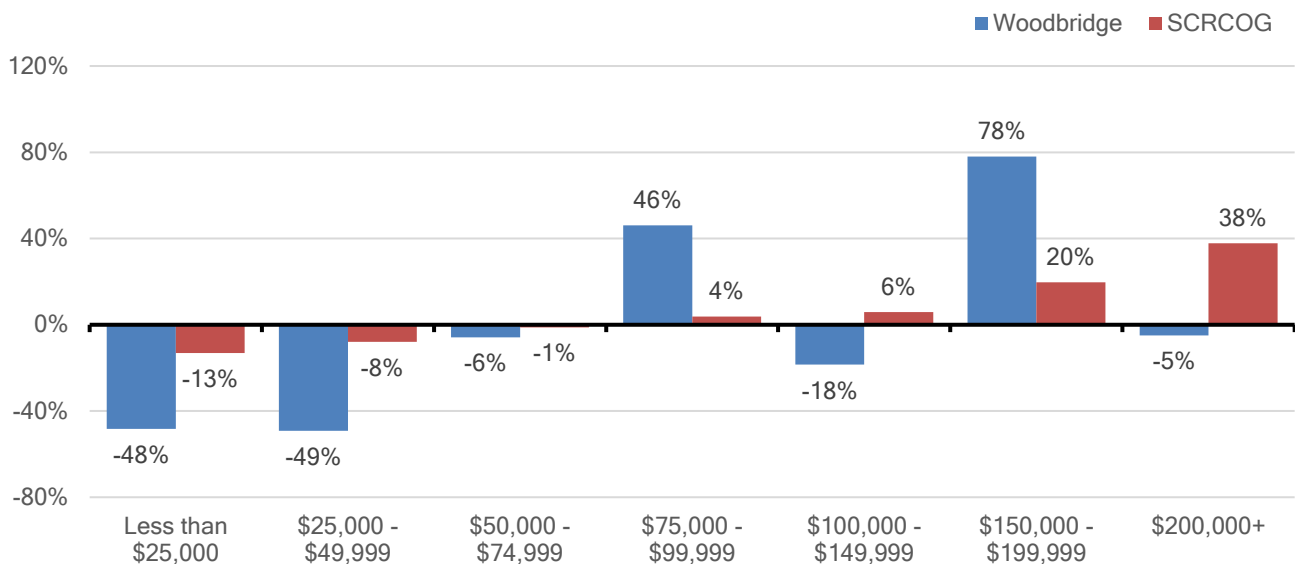
Source: ACS 5-Year Estimates



Similar to regional trends, Woodbridge saw percentage increases in residents with a graduate degree as well as decreases in residents with an associates or some college. Unlike most communities in the SCRCOG region, Woodbridge saw large percentage increases in residents with no high school diploma and decreases in residents with a high school diploma or bachelors. It should be noted that in absolute terms the 91% increase in residents with no high school diploma equates to 146 residents while the 19.2% increase in residents with a graduate degree equates to 445 residents.

Figure 11 Change in Household Incomes (2011 - 2019)

Source: ACS 5-Year Estimates



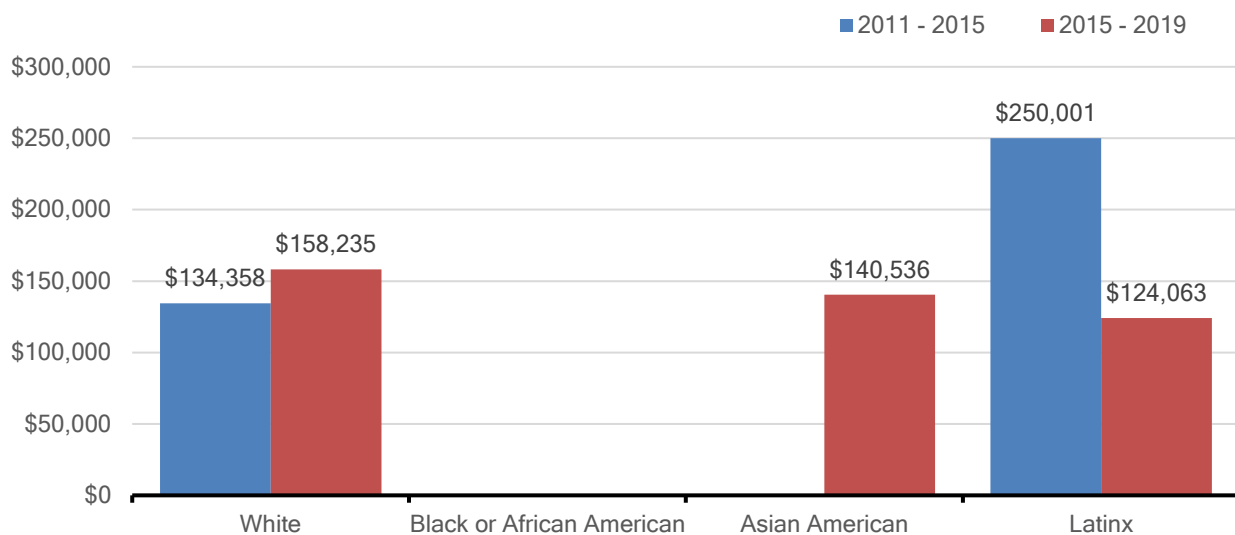


There is a strong correlation between educational attainment and household income. Linked to the changes in educational attainment, Woodbridge saw an increase (291) in households earning \$150,000 - \$199,999. In contrast with regional trends, Woodbridge saw declines in households earning between \$100,000 and \$149,999 as well as in households earning \$200,000 or more. Similar to the SCRCOG region, Woodbridge saw declines in households earning less than \$75,000. These declines in lower income households and increases in the percentage of higher income households has raised Woodbridge's town-wide median household income to \$157,610 making it one of the highest in the region and over double New Haven County's median household income (\$69,751)

Across race and ethnicity, White households saw increases in median annual income and Latinx households saw a decrease. This is most likely due to the nearly 100% increase in Latinx households, which reduces the influence of a few higher income households on the median. For Black and African American and Asian American households, the number of households in Woodbridge was too small to collect sufficient data but for the 2015 - 2019 estimates, median household incomes for Asian Americans fall roughly \$17,000 below the town-wide median annual income (\$157,610). That said, available data on household income by race and ethnicity shows very high median incomes across all categories.

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

Source: ACS 5-Year Estimates

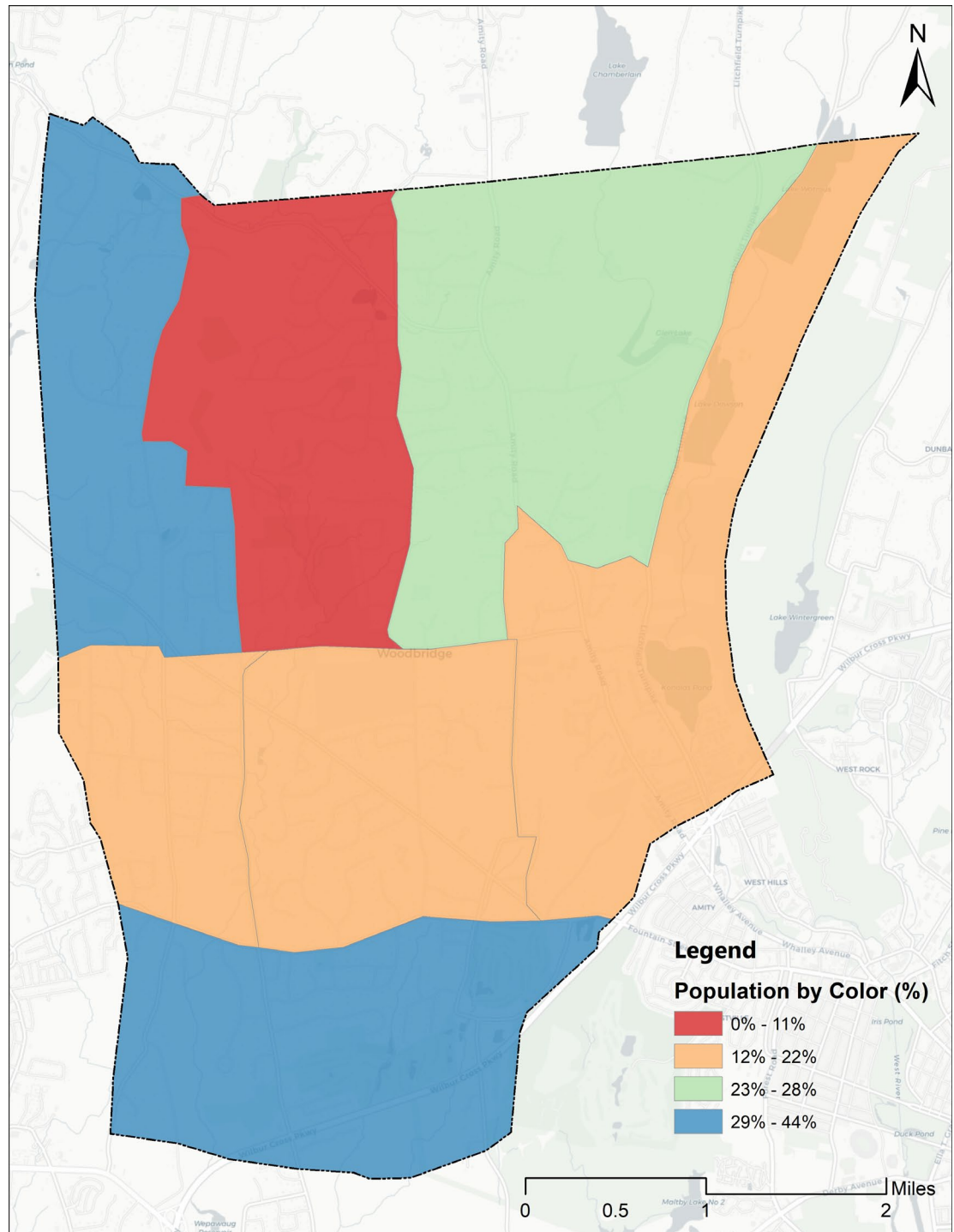


\*Missing bars indicate that there was insufficient data to collect estimates of median household income

**Figure 13 Percent Population of Color**

Source: ACS 5-Year Estimates

Using the same population data from the dot density mapping, Figure 13 illustrates the percentage of people of color by census block group. Across Woodbridge, the majority of residents of color reside in neighborhoods bordering Ansonia, Seymour and Orange. In contrast, neighborhoods more centrally located in town and bordering Hamden consist of predominantly White households.



Unlike many communities in the SCRCOG region, the majority of household incomes in Woodbridge tend to cluster around the town-wide median income of \$150,610, meaning that even the difference between the lowest median incomes and the highest do not represent a

very widespread. In other communities in the region, there are neighborhoods or areas with very low incomes and very high incomes which tend to stray further from the community's overall median household income. That does not appear to be the case in Woodbridge because household incomes overall are very high.

Over the last decade, Woodbridge has seen increases in owner households earning \$150,000 or more and decreases in both renter and owner households earning less than \$50,000. This further indicates that the majority of households in Woodbridge continue to cluster closer to the town-wide median household income of \$150,610. Woodbridge has seen little increase in renter households but of the increases it has experienced, the majority of renter households fall into middle income bands between \$50,000 - \$99,999.

Figure 14 Median Household Income

Source: ACS 5-Year Estimates

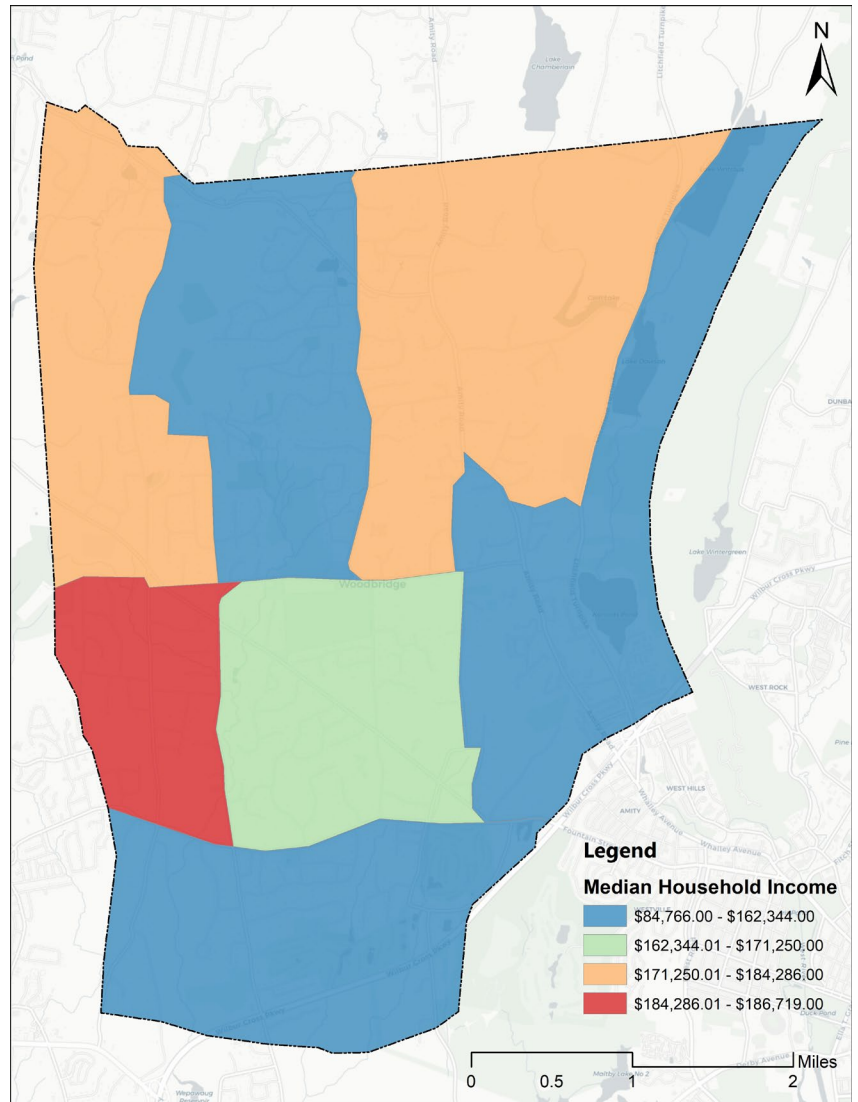
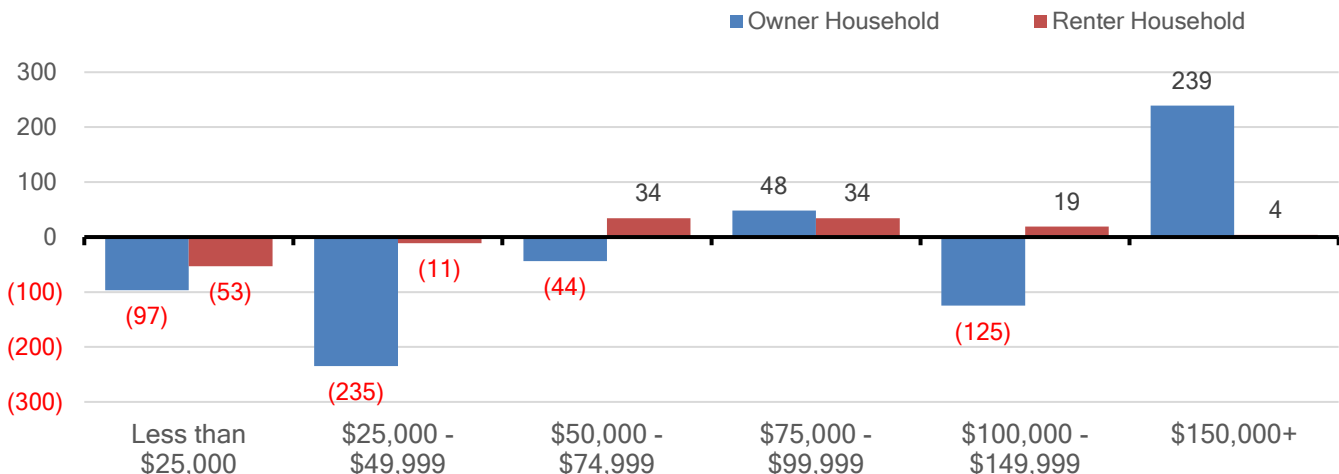


Figure 15 Net Change in Household Income by Tenure (2011 - 2019)

Source: ACS 5-Year Estimates



## Employment

Across Woodbridge, the largest industry sectors by total employment are health care and social assistance, government, administrative and support, and professional and technical services. Of the top ten largest employment sectors, all ten have adjusted average annual earnings below the town-wide median annual income (\$150,610). This suggests that the jobs employees actually hold in Woodbridge may not pay enough for them to afford to live in town, and if they do, they may struggle to find price appropriate housing.

**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
Health Care and Social Assistance	1,292	\$38,494
Government	715	\$77,882
Administrative and Support and Waste Management and Remediation Services	587	\$43,195
Professional, Scientific, and Technical Services	323	\$84,463
Retail Trade	285	\$34,208
Manufacturing	224	\$66,522
Construction	187	\$74,101
Accommodation and Food Services	145	\$21,781
Finance and Insurance	103	\$94,883
Other Services (except Public Administration)	102	\$45,994

A closer look at the highest employed occupations within Woodbridge further supports this trend, with the top three highest employed occupations in town earning adjusted median annual earnings of \$23,000 - \$34,000. The majority of these jobs fall within healthcare support, which has been experiencing continued employment growth both regionally and nationally.

**Table 2 Top 10 Largest Occupation Categories 2021**

Source: EMSI 2021.3 – QCEW Employees

Occupation Category	2021 Jobs	2021 Adjusted Median Annual Earnings
Healthcare Support	612	\$23,904
Office and Administrative Support	494	\$34,315
Building and Grounds Cleaning and Maintenance	446	\$26,404
Educational Instruction and Library Management	431	\$45,201
Food Preparation and Serving Related	280	\$96,115
Healthcare Practitioners and Technical	242	\$21,658
Sales and Related	218	\$62,828
Business and Financial Operations	209	\$27,121
Transportation and Material Moving	196	\$58,777
	149	\$25,650

Similar to regional trends, the health care and social assistance sector in Woodbridge saw the highest increase in new jobs over the past decade followed by administrative and support services. Some of the largest employers in these sectors include Marrakech Inc, and Advantage Maintenance Inc.

**Table 3 Top 5 Employment Growth Sectors 2010 – 2021**

Source: EMSI 2021.3 – QCEW Employees

Industry Sector	2010 - 2021 Jobs	% Change
Health Care and Social Assistance	199	18%
Administrative and Support and Waste Management and Remediation Services	134	30%
Construction	62	49%
Professional, Scientific, and Technical Services	38	13%
Manufacturing	19	9%

Despite the largest share of employment falling within the health care and social assistance and administrative and support services sectors, over 80% of businesses in Woodbridge have fewer than 20 employees. These businesses range from retail and food service to a variety of professional and scientific as well as construction and architecture services. Across the highest growth occupations in Woodbridge, the majority of new jobs have been in health care support or within a range of management and professional services occupations which highlights this diversity in smaller business types within town.

**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
Healthcare Support	161	36%	\$23,904
Management	79	40%	\$96,115
Business and Financial Operations	56	40%	\$58,777
Construction and Extraction	39	39%	\$48,041
Architecture and Engineering	32	65%	\$63,971

### Employment Geography

Woodbridge is an employment destination for many workers in the neighboring towns. Notably, residents of New Haven, Hamden, and West Haven commute into Woodbridge for work. For residents in Woodbridge, the largest share of workers commute to New Haven. Based on these inflows and outflows of workers, Woodbridge is a net importer of jobs. This means that during daytime business hours, the town of Woodbridge 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 Woodbridge**

Source: OnTheMap 2018

County Subdivision	Job Count	Share
New Haven	559	12.9%
Hamden	305	7.1%
West Haven	297	6.9%
Woodbridge	287	6.6%
Bridgeport	252	5.8%
Milford	144	3.3%
Bethany	117	2.7%
Waterbury	114	2.6%
Orange	105	2.4%
Meriden	103	2.4%

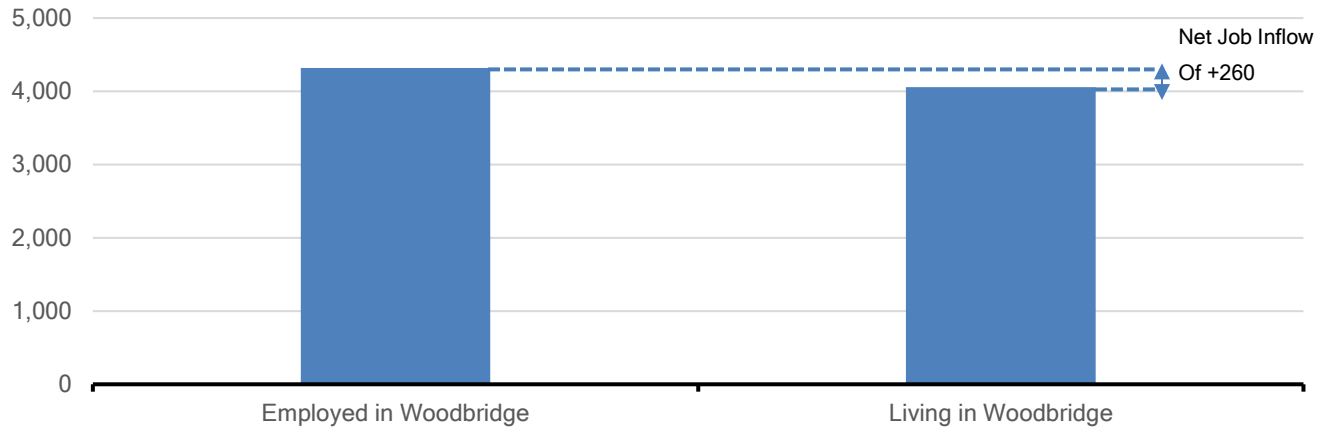
**Table 6 Top Ten Work Destinations for Woodbridge Residents**

Source: OnTheMap 2018

County Subdivision	Job Count	Share
New Haven	1,072	26.4%
Woodbridge	287	7.1%
Hamden	183	4.5%
Milford	182	4.5%
West Haven	156	3.8%
Bridgeport	151	3.7%
Shelton	148	3.6%
Stratford	116	2.9%
Orange	90	2.2%
Fairfield	83	2.0%

**Figure 16 Labor Market Size (All Jobs), 2018**

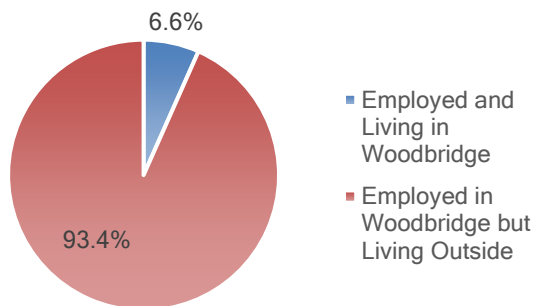
Source: OnTheMap 2018



Based on the U.S. Census Bureau’s Longitudinal Employer-Household Dynamic’s Origin-Destination Employment Statistics, Woodbridge has a net job inflow of 260 workers. This highlights Woodbridge’s role as an employment destination for workers in the surrounding communities. This is further evidenced by figures 17 and 18, which show that over 93.4% of employment in Woodbridge is filled by workers commuting into town compared to 92.9% of residents commuting outside of town for work.

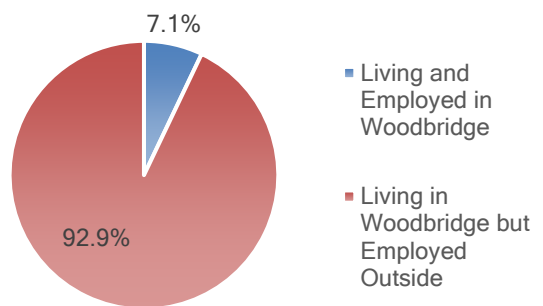
**Figure 17 Employment Efficiency (All Jobs) Among People Living in Woodbridge**

Source: OnTheMap 2018



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

Source: OnTheMap 2018

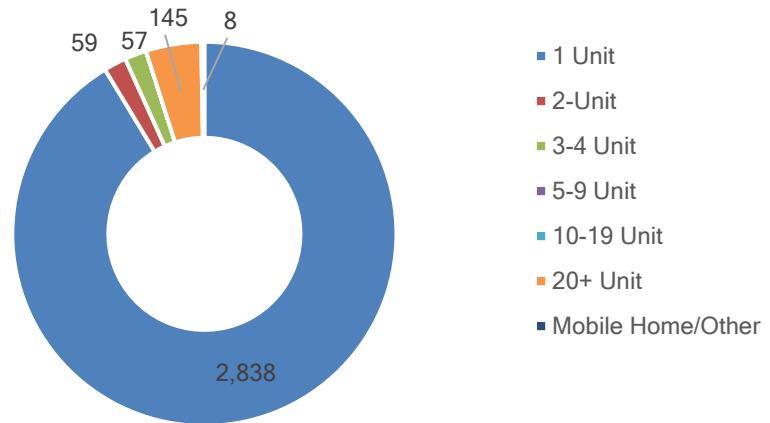


## Housing Stock

Based upon the 2015 - 2019 ACS estimates for the town of Woodbridge, the composition of the town's housing stock is primarily single family at 91% of all residential units. It should be noted that the ACS 5-year estimates are based on survey data of a sampled population estimated over the course of a 5-year period. This means it is an indicator of trends over the past decade with some degree of margin of error.

Figure 19 Units in Structure (2015 - 2019)

Source: ACS 5-Year Estimates



Based on engagement with local staff, in terms of unit composition, the Woodbridge Building Department records indicate that the town has seen no permitting of multi-family housing nor demolition of multifamily units. Woodbridge's POCD from 2015 indicated that that town was in need of an enhanced variety of housing options to support younger professional households as well as supporting existing elderly residents, namely the growing share of local retirees.

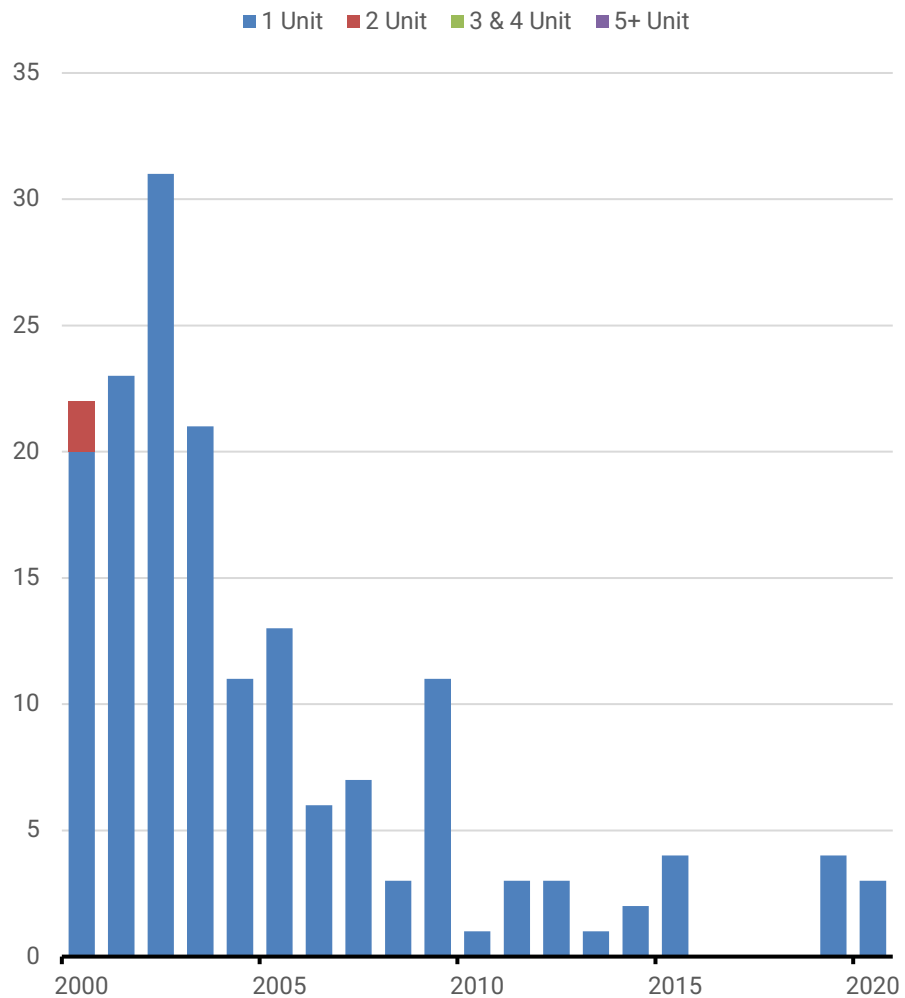


## New Construction & Changes in Housing Supply

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 the Great Recession but dropped off leading into the Great Recession and following. This resulted in less than five new permits on any given year following 2010 and several years of no new permitting between 2016 - 2018.

Among communities in the SCRCOG region, Woodbridge has some of the highest home values but the lowest number of new construction permits on any given year. As previously mentioned, this current drop in

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

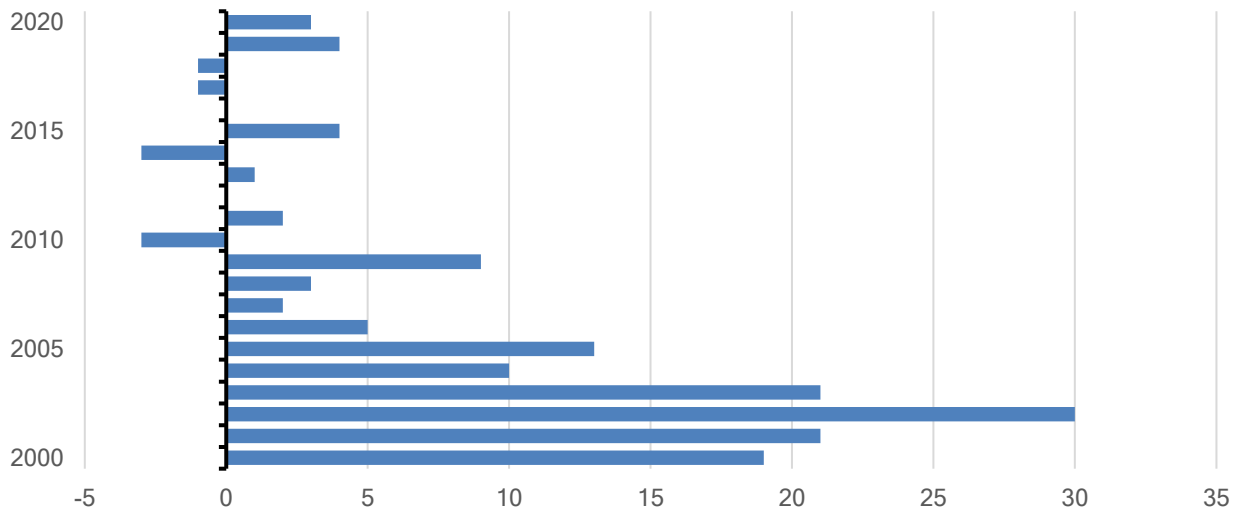


permitting and homebuilding can be linked in part to the Great Recession, but this trend was occurring in the years prior to the crash as well.

Based on data gathered by the CT Department of Economic and Community Development, Woodbridge has seen net increases in housing stock over the last two decades except for 2010, 2014, 2017 and 2018. This means that for the majority of years over the past two decades there were more new construction starts than demolitions.

**Figure 21 Net Change in Total New Housing Units**

Source: CT Department of Economic and Community Development

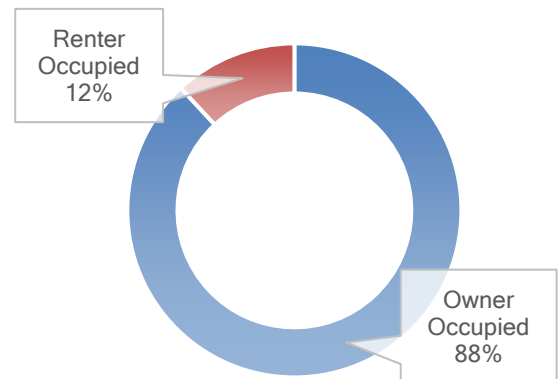


### Housing Tenure

Over the past decade, Woodbridge has experienced an 8% decline in owner households (214). Over this same period, the town saw an increase in renter households (27), which has led to a 2% drop in share of owner households (88%). Across incomes, Woodbridge saw a decline of 64 renter households earning less than \$50,000 and an increase of 91 renter households earning over \$50,000, one fourth of which have household incomes over \$100,000.

**Figure 22 Housing Tenure (2015 - 2019)**

Source: ACS 5-Year Estimates

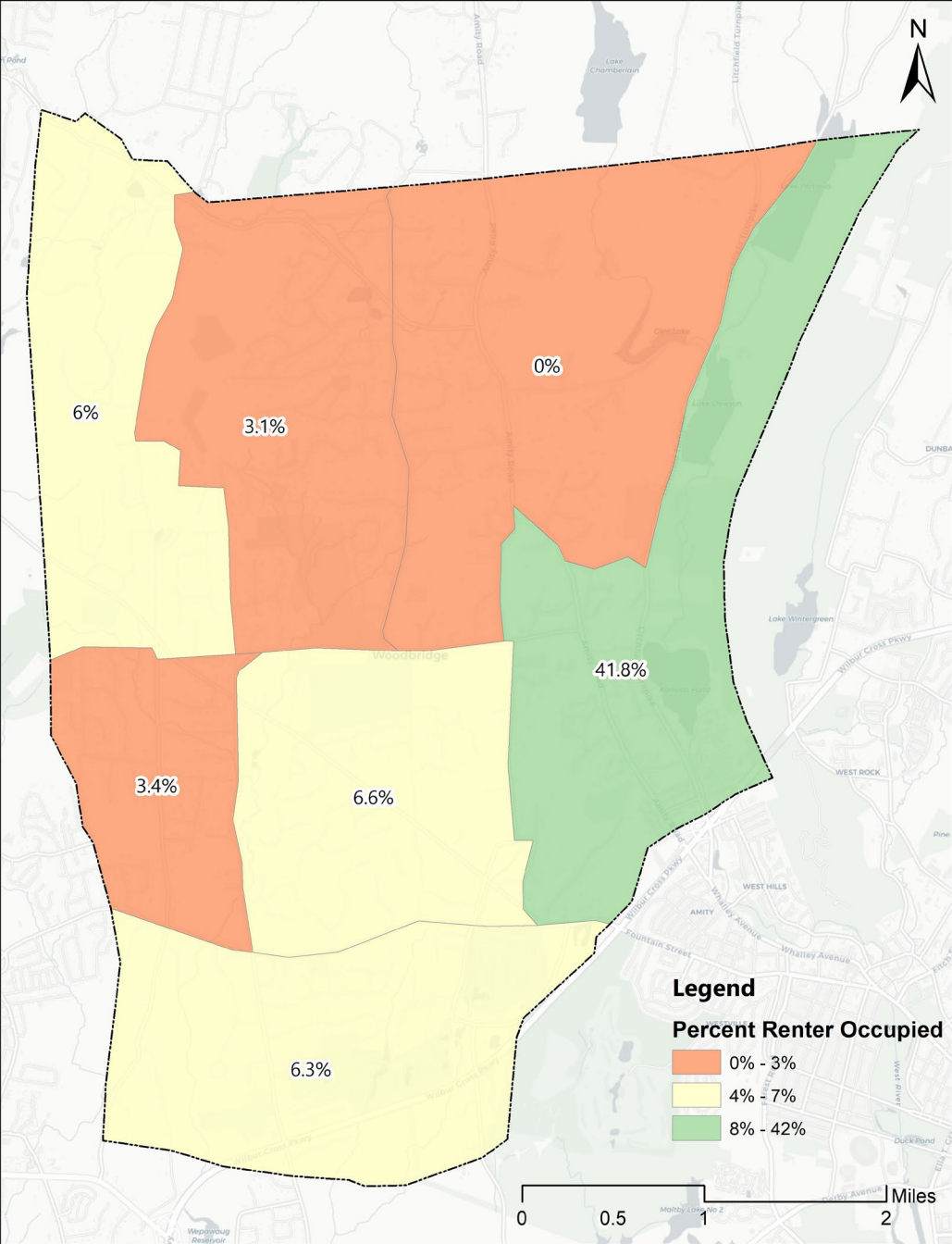


For owner households, Woodbridge saw increases in households earning more than \$150,000 (239) and declines in households earning less than \$75,000 (376). These changes across tenure and income indicate that despite declines in owner households the share of homeowners remains relatively high.

Overall, residents are largely shifting to higher income bands, specifically right above and below the town wide median household income of \$150,610. For owner households, the largest increases were in the \$150,000 or more and the \$75,000 - \$99,999 income bands. This means most residents fall within in middle- to higher- income households and the share of lower income households is fairly small, which is atypical of many communities within the SCRCOG region.

As previously mentioned, the majority of households in Woodbridge are homeowners (88%). Looking at the map in Figure 23, the majority of renters live in neighborhoods bordering Hamden and New Haven. Woodbridge has a fairly small renter population meaning that this census block group (colored in green) represents the majority of renter households living in Woodbridge. This spatial relationship is most likely linked to some of the larger rental buildings located in this part of town, namely the Coachman at Woodbridge Square.

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



## Vacancy

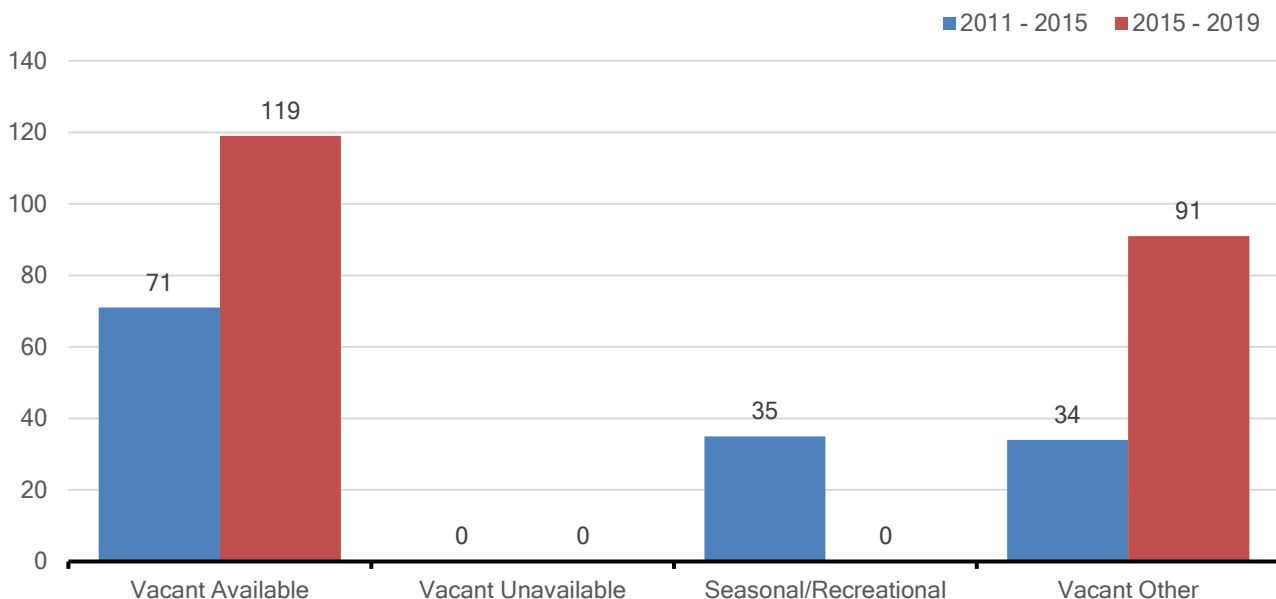
In 2019, Woodbridge's total vacancy was around 6.8%. The Census records vacant units a few different ways to comprise the total vacancy count for a particular geography. Housing vacancy is captured in four different categories by the Census, which includes: vacant available, vacant unavailable, seasonal, 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, Woodbridge vacancy rate for units actively listed as for sale or for rent was 3.8%. 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 (2015 - 2019)

Source: ACS 5-Year Estimates



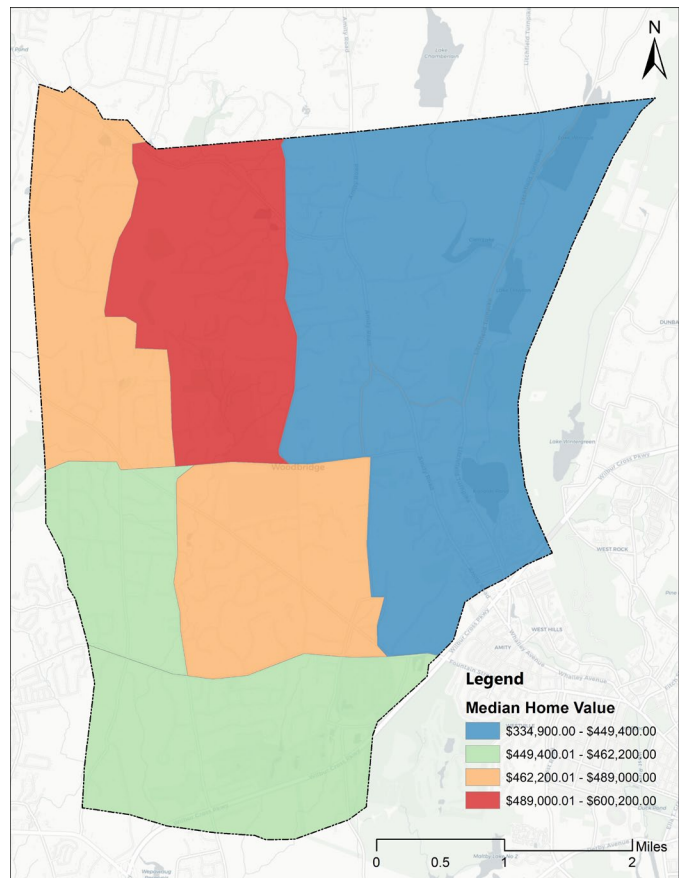
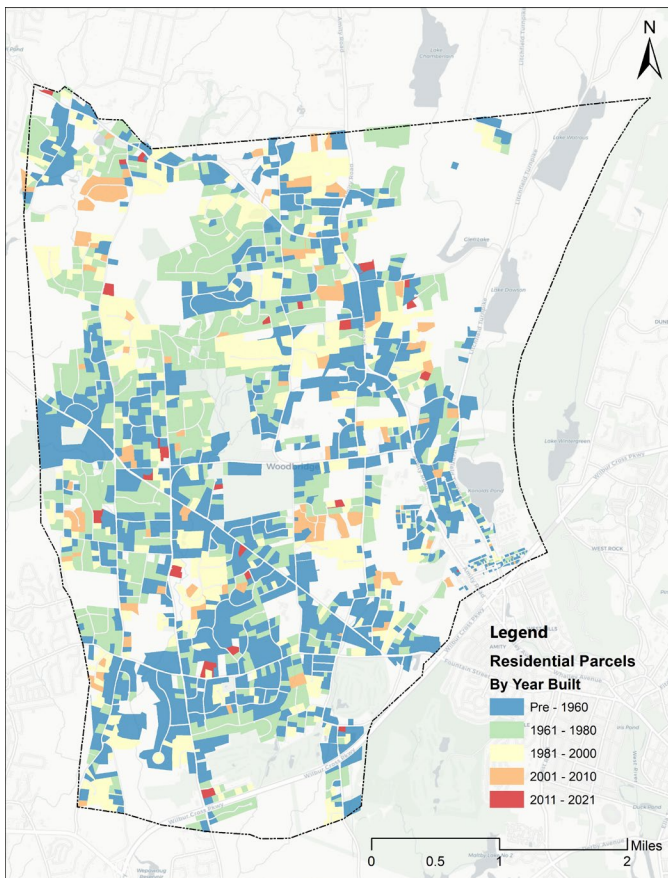
Excluding those units that are vacant available for sale or for rent the remaining vacant units in Woodbridge are those classified as “vacant other” which refers to units that are not available for rent or sale and are off the market for different reasons. These include undergoing substantial rehab, uninhabitable units, foreclosure, among others. In 2019, vacant units in this other category accounted for 43% of all vacant units or in absolute terms approximately 91 units.

### Home Values

According to sale price data from Redfin, the median sale price of homes in Woodbridge has increased from \$400,000 in 2015 to \$535,000 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 25 Residential Parcel by Year Built**  
Source: Woodbridge’s Assessor’s Database

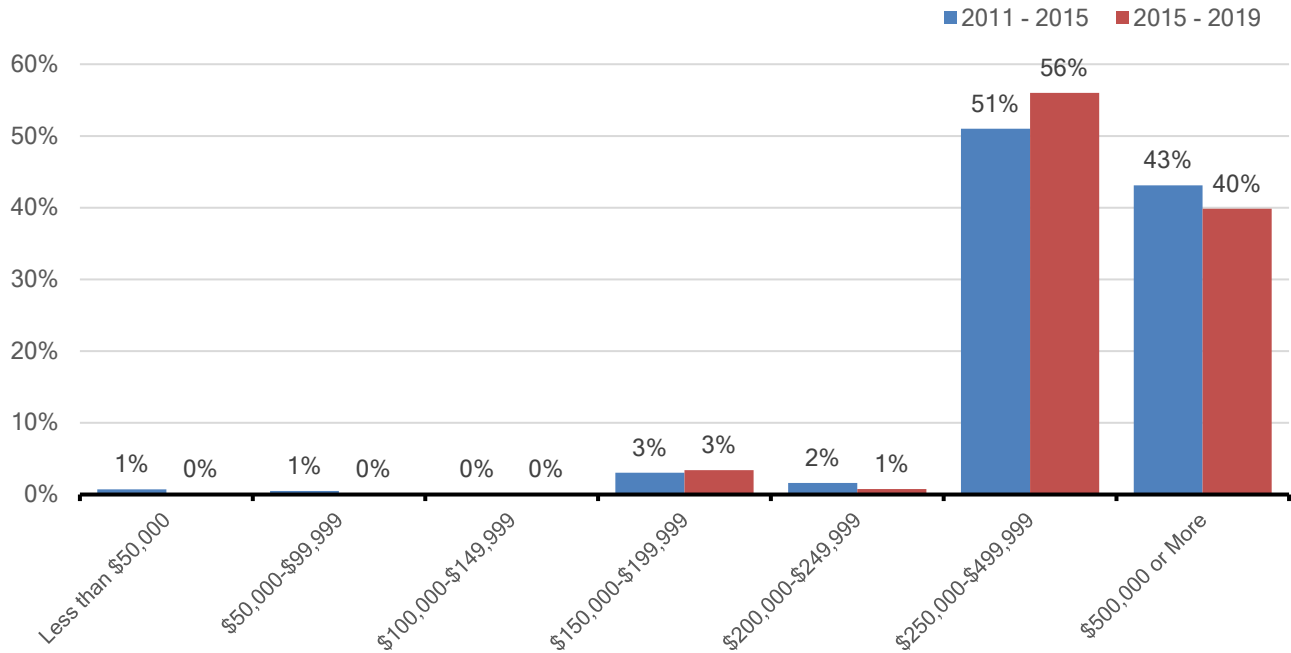
**Figure 26 Median Home Value**  
Source: ACS 5-Year Estimates



Based on the map in Figure 26 and the home value distribution in Figure 27, the majority of homes in Woodbridge are valued at \$250,000 or more.

**Figure 27 Change in Home Value Distribution (2011 - 2019)**

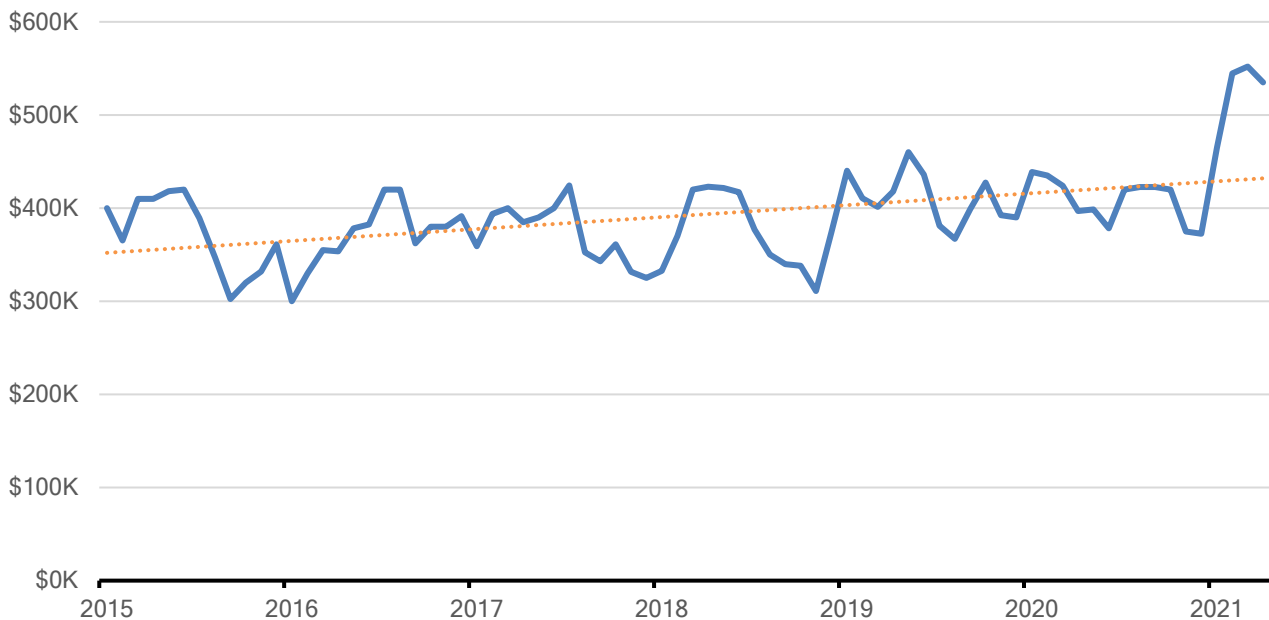
Source: ACS 5-Year Estimates



Over the past decade, the share of homes valued within this range shifted from 94% of all homes to 96% of all homes. Redfin sale price data indicates that over the past six years, sale prices of homes in Woodbridge have increased by 33% making Woodbridge one of the highest priced housing markets within the SCRCOG region.

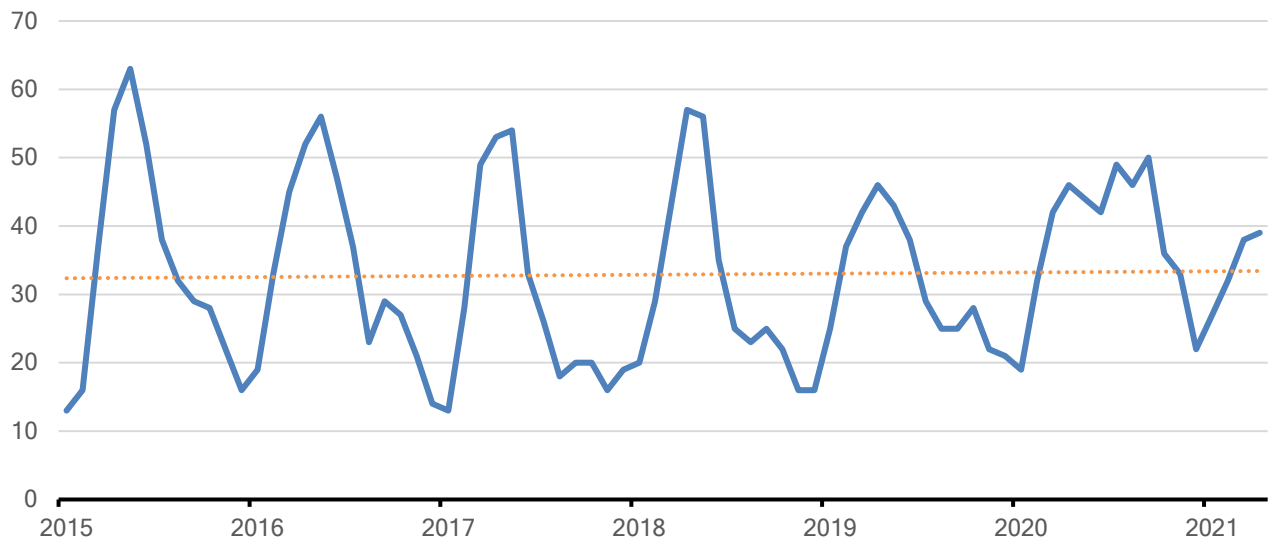
**Figure 28 Median Sale Price: All Residential, Woodbridge**

Source: ACS 5-Year Estimates



**Figure 29 Number of Home Sales: Woodbridge**

Source: Redfin Market Data 2015 - 2021



Despite Woodbridge's relatively small housing stock, the number of sales per year are much higher than some of the neighboring towns such as Orange. Woodbridge has experienced consistent sales volumes over the past six years, which is a trend common among communities in the SCRCOG region that have vacancy rates lower than 4%.

In Woodbridge, 73% 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.

**Table 7 Age of Housing Stock**

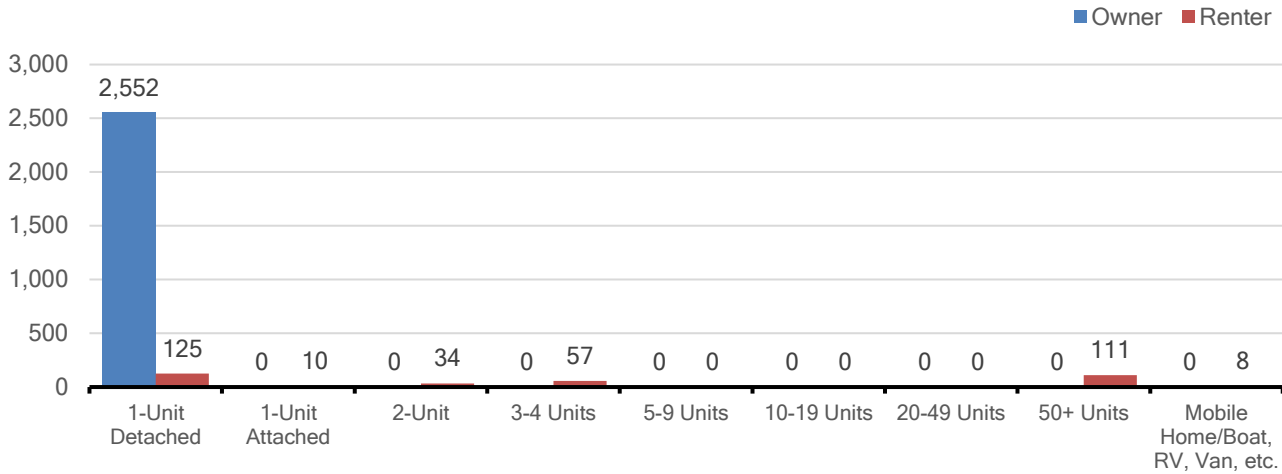
Source: ACS 5-Year Estimates

		Units	% Of Total
<b>Owner Occupied Age</b>	Built 2000 or later	274	11%
	Built Between 1980 and 1999	421	16%
	Built Between 1960 and 1979	843	33%
	Built 1959 or earlier	1,014	40%
<b>Renter Occupied Age</b>	Built 2000 or later	57	17%
	Built Between 1980 and 1999	88	26%
	Built Between 1960 and 1979	45	13%
	Built 1959 or earlier	155	45%

Figure 30 indicates that across building typologies, almost all residential structures fall within single unit, 3-4 unit or 50 or more-unit buildings. Across tenure, all owner-occupied units are single unit structures, while renter occupied structures included the array previously mentioned.

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

Source: ACS 5-Year Estimates



### Typical Home Types in Woodbridge

Figure 31 highlights the typical home types in Woodbridge for sale in 2021. These homes are representative of the typical housing stock with prices ranging from \$399,999 - \$700,000.

**Figure 31 Typical Woodbridge Home Types for Sale in 2021**

Source: Zillow Home Data 2021



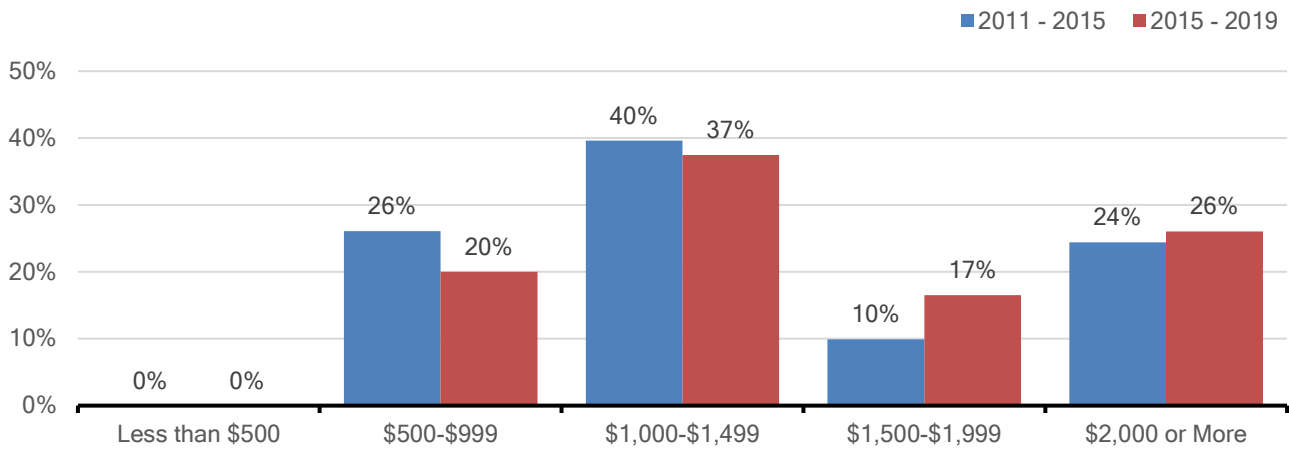


## Rents

Over the past decade, median gross rent (gross rent is rent plus utilities) has increased by 15% to a high of \$1,375 per month. Changes in the distribution of gross rents over the past decade support that Woodbridge has seen an increase in higher priced units. The share of rental units priced over \$1,500 increased from 34% to 43% of total rental units. Woodbridge has also seen declines in lower priced units priced under \$1,500, which also contributed to the increase in median gross rent.

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

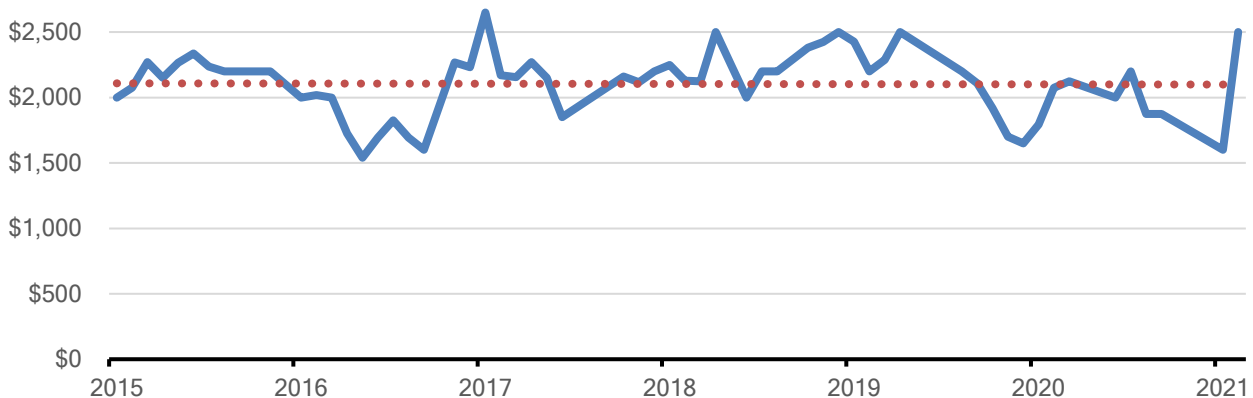
Source: ACS 5-Year Estimates



Rental data from Zumper, which tracks median rents by unit type for every month that there are available units for rent, shows the majority of available rentals were 3-bedroom. Based on median rent rates for these units, rent has been fairly stable over the past six years. Woodbridge’s very low levels of rental units that are actively for-rent and high proportion of elderly residents suggest that there is less turnover in rentals as older residents tend to move less. Additionally, a large proportion of rental units in Woodbridge are in assisted living facilities, which see lower rates of turnover compared to typical rental units available the market.

**Figure 33 Change in Rent: 3-Bedroom Units (2015 - 2021)**

Source: Zumper Rental Data



In Woodbridge, 58% 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 Woodbridge, they may have long-term maintenance challenges and potentially interior and exterior finishes not appealing to today’s renters. As new amenity-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**

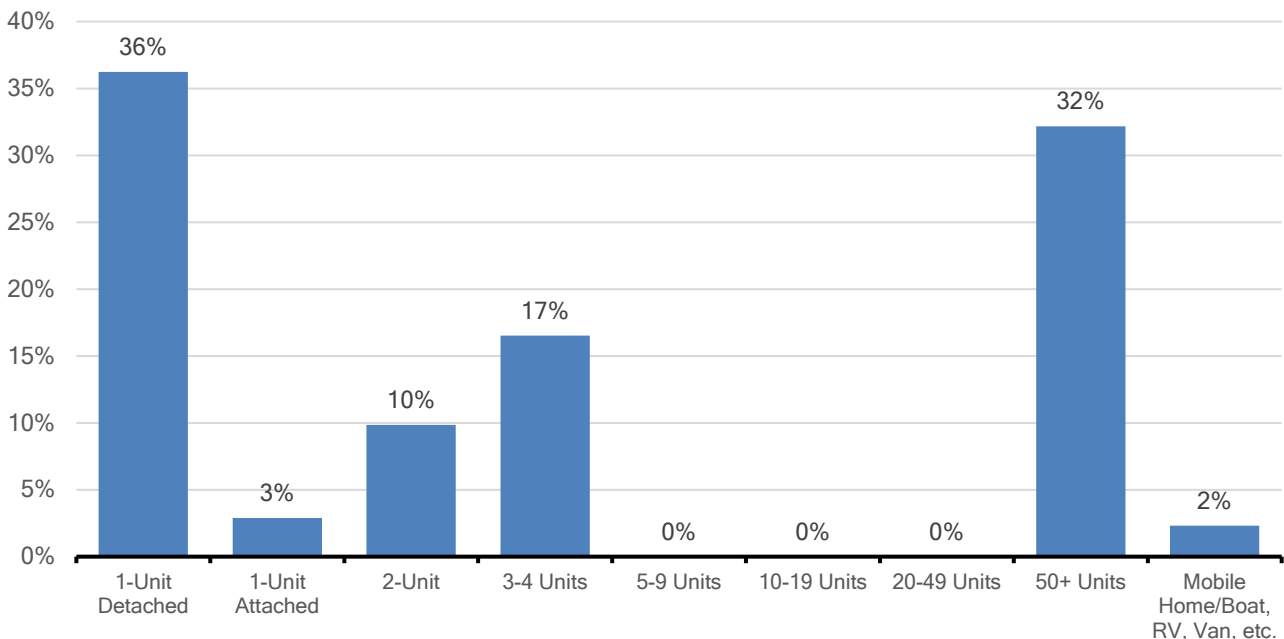
Source: ACS 5-Year Estimates

Renter Occupied Age	Units	% Of Total
Built 2000 or later	57	17%
Built Between 1980 and 1999	88	26%
Built Between 1960 and 1979	45	13%
Built 1959 or earlier	155	45%

Rental units in Woodbridge are spread between two primary structure types, single unit and 50 or more units. Woodbridge also has some smaller multifamily (2 - 4 unit) buildings constituting 27% of the rental stock. Furthermore, a large share of rental buildings with 50 or more units consists of assisted living facilities such as Coachman Square.

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

Source: ACS 5-Year Estimates



**Figure 35 Typical Woodbridge Rental Types**

Source: Zillow Rental Data

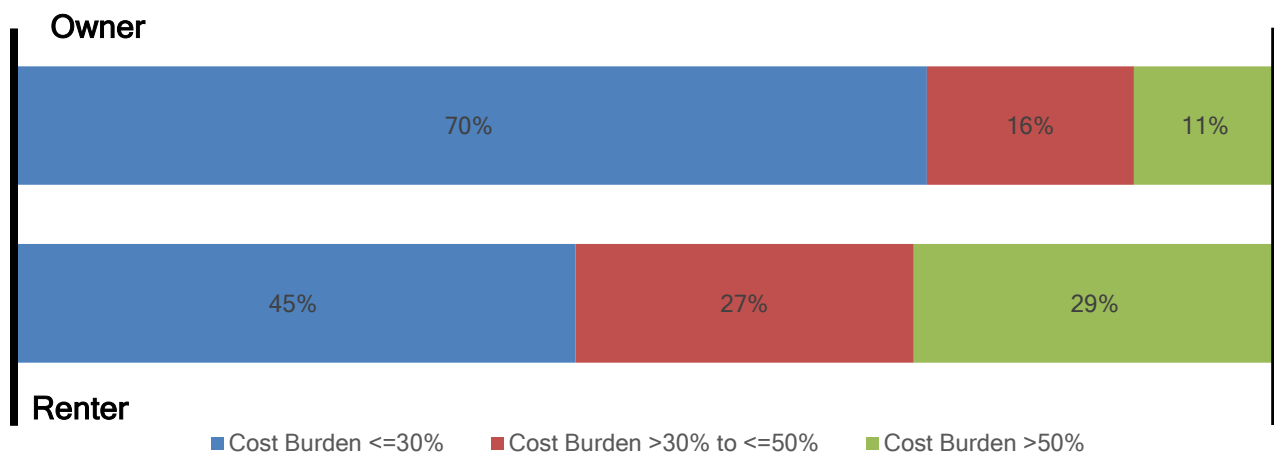


### Cost Burden

HUD considers a household to be cost burdened if they are spending more than 30% of their monthly income on housing costs. In Woodbridge, about 56% of renter households are cost burdened, which reflects a rate similar to that of New Haven County. According to HUD’s Comprehensive Housing Affordability Strategy data (CHAS), 16% of homeowners spend between 30% and 50% of their income on housing costs, and 11% spend greater than 50%. For renters the percentage of households spending more than 50% of their incomes on housing costs is over two times higher.

**Figure 36 Cost Burden by Household Tenure**

Source: HUD CHAS Data

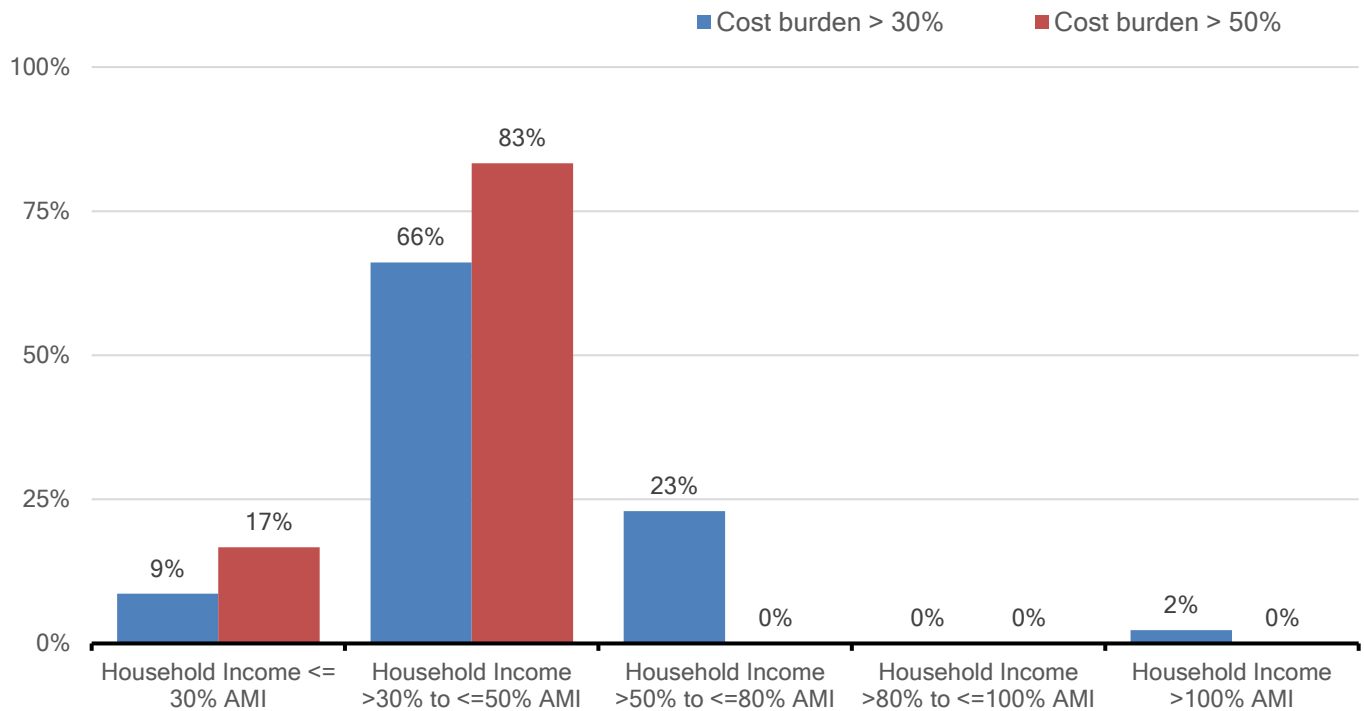


The challenge for households spending more than 30% of their income on housing costs is that it leaves significantly less money for spending on other necessities such as food, transportation, education, healthcare, and childcare. Finding ways to build more housing that is affordable to renters is one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

Renters in Woodbridge face an expensive housing market and continue to shoulder high housing cost burdens. Across all income brackets, Woodbridge has households facing housing cost burdens. Furthermore, Woodbridge 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: Renter**

Source: HUD CHAS Data



## Affordable Housing in Woodbridge

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 - 2021 Affordable Housing Appeals List for Woodbridge. As of 2021 the percentage of 8-30g Affordable housing in Woodbridge is 1.18% based on CT DOH calculations. This indicates that Woodbridge is below the 10% state requirement.

**Table 9 Assisted Housing Data, Woodbridge**

Source: CT DOH, Appeals List 2021

	2015	2016	2017	2018	2019	2020	2021
CHFA/USDA Mortgages	6	5	5	5	5	6	3
Deed Restrictions	0	0	0	0	0	0	0
Government Assisted	30	30	30	30	30	30	30
Tenant Rental Assistance	5	6	7	8	8	8	8
Total Assisted	41	41	42	43	43	44	41

# 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 increased assessed values, which in the state of CT are calculated at 70% of fair market value.

Based on the development trends analysis, most of the Woodbridge'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 97.2% percent of residential properties in Woodbridge 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 according to the assessor's database and construction permitting data.

**Table 10 Development Trends, Built Environment**

Source: Woodbridge 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
<b>Pre 2000</b>								
Single Family	2,020	97.2%	4,019	99.1%	175,074,315	4,933,808	96.0%	2,442
Multifamily (2 - 4)	58	2.8%	22	0.5%	952,191	124,590	2.4%	2,148
Multifamily (5+)	1	0.0%	15	0.4%	673,873	82,935	1.6%	82,935
<b>TOTAL/% TOTAL</b>	<b>2,079</b>	<b>67.7%</b>	<b>4,056.5</b>	<b>65.2%</b>	<b>176,700,379</b>	<b>5,141,333</b>	<b>58.6%</b>	<b>2,473</b>
<b>2000-2010</b>								
Single Family	876	98.2%	1,907	99.6%	83,061,314	3,087,015	96.1%	3,524
Multifamily (2 - 4)	15	1.7%	3	0.2%	125,838	37,870	1.2%	2,525
Multifamily (5+)	1	0.1%	5	0.3%	218,671	86,528	2.7%	86,528
<b>TOTAL/% TOTAL</b>	<b>892</b>	<b>29.0%</b>	<b>1,914.7</b>	<b>30.8%</b>	<b>83,405,823</b>	<b>3,211,413</b>	<b>36.6%</b>	<b>3,600</b>
<b>2011-2015</b>								
Single Family	80	100.0%	202	100.0%	8,779,014	340,057	100.0%	4,251
Multifamily (2 - 4)	0	0.0%	0	0.0%	0	0	0.0%	0
Multifamily (5+)	0	0.0%	0	0.0%	0	0	0.0%	0
<b>TOTAL/% TOTAL</b>	<b>80</b>	<b>2.6%</b>	<b>201.5</b>	<b>3.2%</b>	<b>8,779,014</b>	<b>340,057</b>	<b>3.9%</b>	<b>4,251</b>
<b>2016-2021</b>								
Single Family	22	100.0%	51	100.0%	2,217,988	81,659	100.0%	3,712
Multifamily (2 - 4)	0	0.0%	0	0.0%	0	0	0.0%	0
Multifamily (5+)	0	0.0%	0	0.0%	0	0	0.0%	0
<b>TOTAL/% TOTAL</b>	<b>22</b>	<b>0.7%</b>	<b>50.9</b>	<b>0.8%</b>	<b>2,217,988</b>	<b>81,659</b>	<b>0.9%</b>	<b>3,712</b>
<b>TOWN TOTAL</b>	<b>3,073</b>	<b>100.0%</b>	<b>6,223.7</b>	<b>100.0%</b>	<b>271,103,203</b>	<b>8,774,462</b>	<b>100.0%</b>	<b>2,855</b>

Table 11 Development Trends Property Valuation

Source: Woodbridge 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
<b>Pre 2000</b>						
Single Family	\$226,429,070	\$248,673,824	\$475,102,894	\$56,338	\$50.40	0.03
Multifamily (2 - 4)	\$3,749,110	\$7,172,060	\$10,921,170	\$171,511	\$57.57	0.13
Multifamily (5+)	\$1,215,480	\$3,486,840	\$4,702,320	\$78,570	\$42.04	0.12
<b>TOTAL/% TOTAL</b>	<b>\$231,393,660</b>	<b>\$259,332,724</b>	<b>\$490,726,384</b>	<b>\$57,043</b>	<b>\$50.44</b>	
<b>2000-2010</b>						
Single Family	\$106,989,330	\$203,683,130	\$310,672,460	\$56,109	\$65.98	0.04
Multifamily (2 - 4)	\$875,210	\$2,431,310	\$3,306,520	\$302,962	\$64.20	0.30
Multifamily (5+)	\$783,300	\$6,072,150	\$6,855,450	\$156,036	\$70.18	0.40
<b>TOTAL/% TOTAL</b>	<b>\$108,647,840</b>	<b>\$212,186,590</b>	<b>\$320,834,430</b>	<b>\$56,743</b>	<b>\$66.07</b>	
<b>2011-2015</b>						
Single Family	\$9,828,770	\$26,327,280	\$36,156,050	\$48,769	\$77.42	0.04
Multifamily (2 - 4)	\$0	\$0	\$0	\$0	\$0.00	0.00
Multifamily (5+)	\$0	\$0	\$0	\$0	\$0.00	0.00
<b>TOTAL/% TOTAL</b>	<b>\$9,828,770</b>	<b>\$26,327,280</b>	<b>\$36,156,050</b>	<b>\$48,769</b>	<b>\$77.42</b>	
<b>2016-2021</b>						
Single Family	\$2,804,540	\$7,454,650	\$10,259,190	\$55,080	\$91.29	0.04
Multifamily (2 - 4)	\$0	\$0	\$0	\$0	\$0.00	0.00
Multifamily (5+)	\$0	\$0	\$0	\$0	\$0.00	0.00
<b>TOTAL/% TOTAL</b>	<b>\$2,804,540</b>	<b>\$7,454,650</b>	<b>\$10,259,190</b>	<b>\$55,080</b>	<b>\$91.29</b>	
<b>TOWN TOTAL</b>	<b>\$352,674,810</b>	<b>\$505,301,244</b>	<b>\$857,976,054</b>	<b>\$56,667</b>	<b>\$57.59</b>	

\*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. Based on Woodbridge's assessment valuations for single family homes, the average building assessed value per square foot has increased by nearly 82% from \$50 per square foot to approximately \$91 per square foot or in market value \$71 to \$130 per square foot. This is some of the highest rates of growth among the communities within the SCRCOG region.

# AFFORDABILITY GAP ANALYSIS

Based on the existing conditions in Woodbridge, 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 Single Family	CONVENTIONAL BUYER Single Family
30% of AMI (Extremely Low Income) and below	\$27,250	140	5.5%	\$80,129	\$93,387
31%-50% of AMI (Very Low Income)	\$45,450	67	2.6%	\$133,647	\$155,759
51%-80% of AMI (Low Income)	\$67,950	93	3.6%	\$199,808	\$232,868
81%-100% of AMI	\$90,900	167	6.5%	\$267,293	\$311,518
101%-120% of AMI	\$109,080	155	6.1%	\$471,062	\$607,128
121% of AMI and Above	\$109,081+	1,930	75.6%	\$471,063+	\$607,129+

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



In Woodbridge, about 42% of the renter households and 8.1% of the owner households earn less than 50% of the area median income (AMI), totaling 352 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	29	8.4%	\$605
31%-50% of AMI (Very Low Income)	\$40,400	116	33.6%	\$1,010
51%-80% of AMI (Low Income)	\$60,400	73	21.2%	\$1,510
81%-100% of AMI	\$80,800	39	11.3%	\$2,020
101%-120% of AMI	\$96,960	32	9.3%	\$2,424
121% of AMI and Above	\$96,960+	56	16.2%	\$2424+

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

*Ownership Housing Units Supply and Demand Gap*

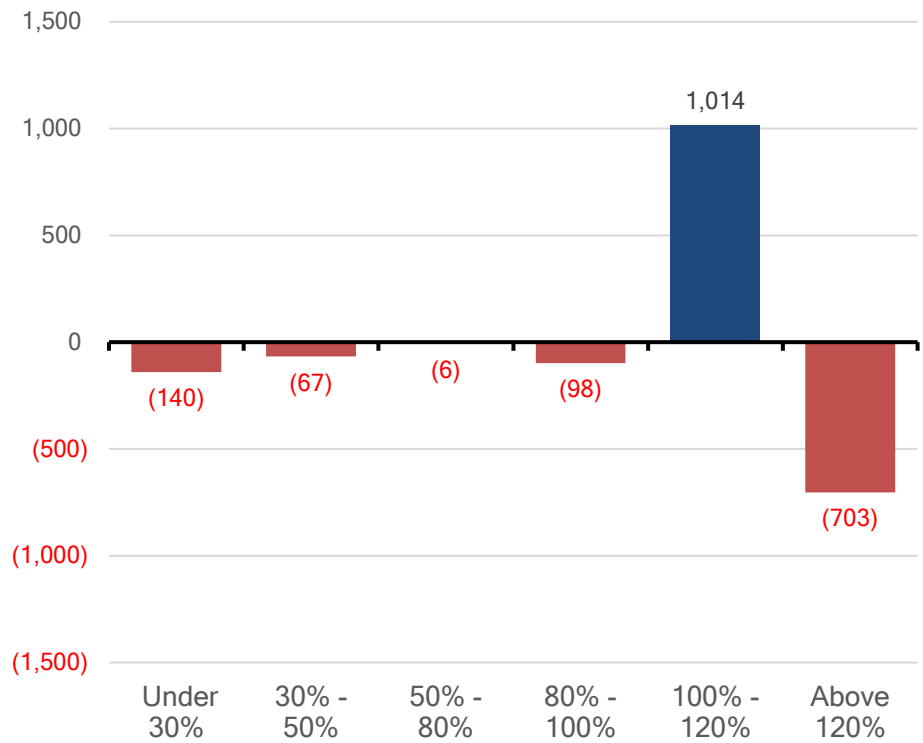
For households earning at or below 50% of AMI, there is a shortage of 193 housing units in the conventional lending scenario, and a shortage of 207 units in the FHA lending scenario.

For units valued between 50-100% of AMI there is a net deficit of 104 units in the FHA scenario, and surplus of 40 units in the conventional lending scenario, indicating higher income households are likely buying down in Woodbridge’s market since overall vacancy for homeowner units is relatively healthy.

For units valued 100% - 120% of AMI, there is a surplus of 1,014 units in the FHA scenario and a surplus of 1,322 units in the conventional lending scenario. For units valued at or above 120% AMI, there is a shortage of 703 units in the FHA scenario and 1,169 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.

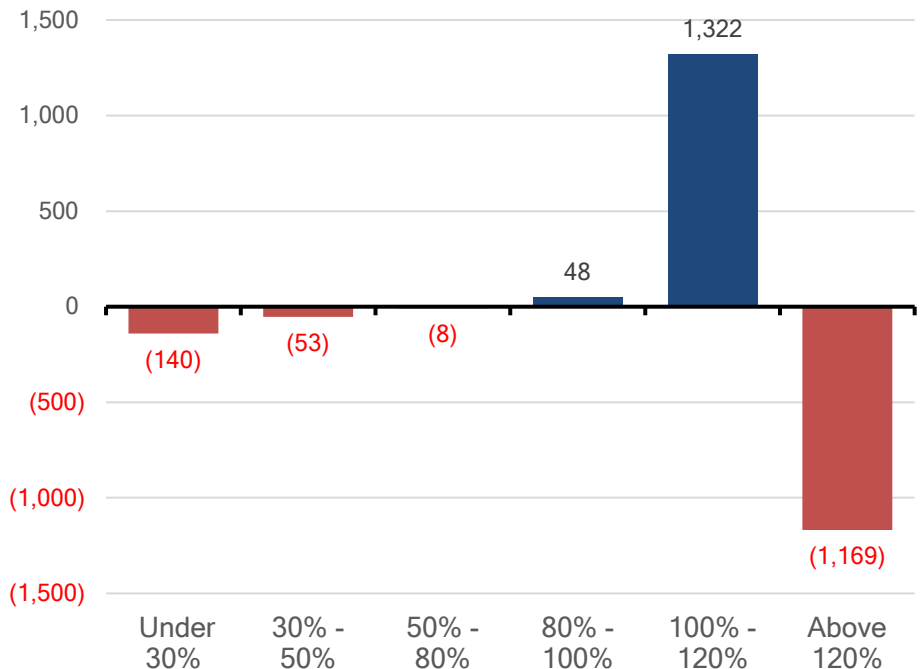
**Figure 38 FHA Lending Housing Supply/Demand Equilibrium by HUD Income Threshold**

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



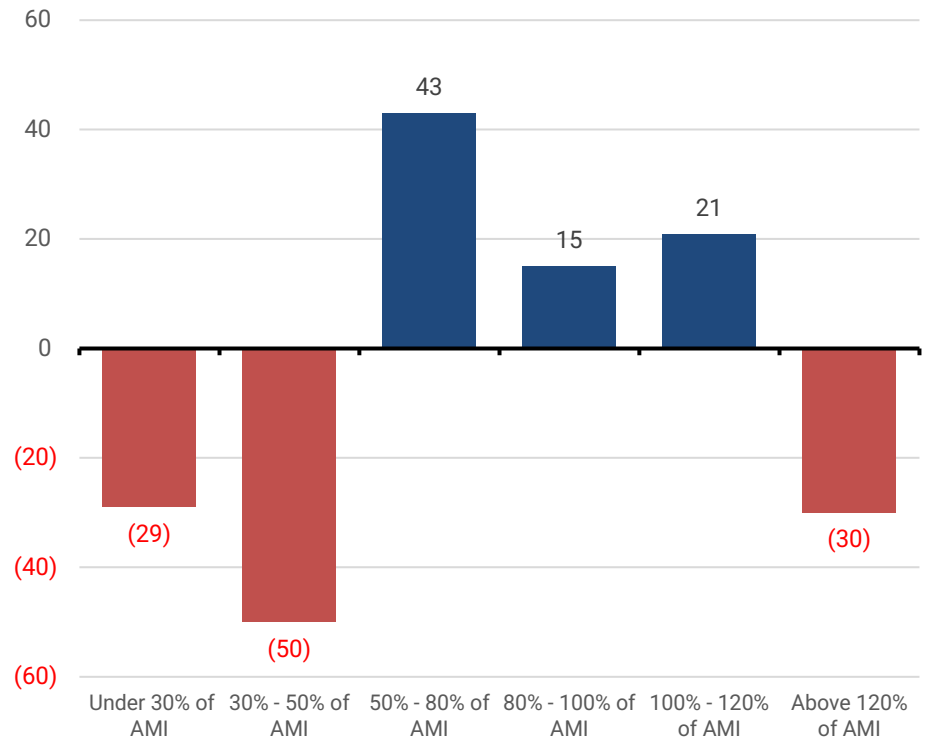
### Supply and Demand Gap for Rental Units

For extremely low-income renter households, the supply of affordable and available units is tight. There are 29 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 58 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 9 units. The lack of total higher priced rental units in Woodbridge puts downward pressure on the supply of housing priced for lower income households. Higher income households have more choices in the housing market and are likely renting units at a lower price point than they could otherwise afford.

# STRATEGIES

This section provides an array of housing strategies the Town of Woodbridge can pursue to address 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	
<b>Cross-Cutting</b>	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.
<b>Supply</b>	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.
<b>Homeownership</b>	Homeownership strategies aim to assist low- and moderate-income households in becoming homeowners as well as supporting existing homeowners to maintain their homes.
<b>Preserve/Maintain</b>	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
Resident Education Program	Promote awareness and understanding of affordable housing to reduce pushback from residents toward housing developments.	Program	The establishment of an educational campaign that includes outreach, forums, print and online materials for residents can facilitate better community understanding of housing needs, what affordable housing is in your community, and the benefits affordable housing provides.	This effort could be led by municipal staff in conjunction with an affordable housing committee, non-profit partner, or housing advocacy/housing justice group 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.
Review Existing Zoning to Remove Barriers to Housing Production/Increase Housing Production	Cross-Cutting	Policy, Zoning/Regulation, Production	Review existing zoning districts and regulations to reduce barriers to housing production such as use restrictions, dimensional requirements, open space requirements, height restrictions, lot area and lot area per dwelling unit requirements, and parking. Look for opportunities to create flexible zoning regulations in areas where the municipality wants to encourage housing production.	This effort should be led by municipal staff in conjunction with local boards like Planning & Zoning and the Zoning Board of Appeals.
Expanded Capacity for Accessory Dwelling Units	Cross-Cutting	Zoning/Regulation, Production	Woodbridge has modified its zoning regulations to allow ADUs but should continue to remove barriers to the production of both attached and detached ADUs. These barriers could be the local permitting process, size and setback requirements, parking requirements, and requirements of owner-occupancy or family/relatives only. Work closely with local boards and commissions and your community's zoning officer to streamline permitting for ADUs to make the process simple and easy to follow for homeowners.	This effort should be led by municipal staff in conjunction with local boards like Planning & Zoning and the Zoning Board of Appeals.

Create New Local Funding Sources for Affordable Housing	Cross-Cutting	Production, Program	Develop new sources of local funding for affordable housing, with an emphasis on partnerships and leverage. Look for strategic partnerships with public, private, and non-profit partners to leverage local funds for greater public benefits (in this case affordable housing). Consider public matching funds such as leveraging CDBG, HOME, or ARPA dollars, seek state and federal grant funds, engage with philanthropic organizations, and consider raising funds locally through tax incentives, levies, or bond obligations.	This effort could be led by either the local housing committee or municipal staff depending on capacity and knowledge of different funding sources and programs. Input from the legislative body and/or executive leadership may also be important in your community.
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.
Provide additional resources to specific populations.	Encourage Affordable housing goals that meet the needs of specific household types	Policy, Production	Create goals for housing production, policies, and assistance programs to help specific groups in your community such as family housing, senior housing, supportive housing, etc. and establish a method for tracking and reporting progress towards these goals. Program additional resources where possible to the specific groups your community is trying to help.	This effort could be led by either the local housing committee or municipal staff depending on capacity and knowledge.
Amend POCD to align with the Affordable Housing Plan.	Re-visit and enhance opportunities and strategies already identified in the community's POCD	Policy, Zoning/Regulation, Program	The Affordable Housing Plans offer the opportunity for communities to address challenges in housing 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	This effort should be a partnership between Planning & Zoning and municipal staff with input from the affordable housing committee.

			other goals such as economic development	
Create/Increase Funding for a Housing Rehabilitation Program	Homeownership and rental housing units	Program	Create a housing rehabilitation program in your community that provides either a grant or forgivable loan, or a low-interest rate loan to the owners of residential units for select rehabilitation projects. Determine if your program would be targeted toward owner-occupants who both own and live in the unit, or to landlords who rent the units. Typically, a program supporting owner-occupants provides grants or forgivable loans while landlord programs may opt for low-interest loan repayment to help ensure continual capitalization of the program. Depending on the funding source, this program could be targeted to households at or below a certain AMI threshold or could be used as a tool to encourage landlords to rent rehabbed units to households at or below a certain AMI threshold.	This effort should be led by municipal staff.
Evaluate Staff Capacity to Implement the Affordable Housing Plan	Strengthen Community's Capacity for Affordable Housing	Production, Education, Policy, Program	Strategies highlighted in the plan could require additional administration and oversight from staff. In addition, the community may require additional staff expertise in housing program administration, finance, and real estate to effectively administer the programs outlined in the plan.	This effort should be led by municipal staff in conjunction with executive leadership and the legislative body.

# STRATEGY TYPE: SUPPLY

Strategy	Strategy Aim	Category	Description	Roles
Create an Incentive Housing Zone(s)	Increase the Supply of Affordable Housing	Zoning/Regulation	Create an Incentive Housing Zone to allow for increased density above what the base zoning district would allow. The community will receive the benefit of both deed-restricted affordable units and the incentive payments for adopting the zoning and as each unit is permitted to help offset costs that may be associated with the planning, permitting, and costs of the residential units.	This effort should be led by municipal staff and Planning & Zoning.
Disposition of Publicly-Owned Land for Housing Production	Increase the Supply of Affordable Housing	Policy, Production	Dispose of available municipal and other publicly owned sites to support affordable housing development. Sites can be used to directly provide affordable units by discounting the sale price of the land in exchange for affordable housing on-site or to provide revenue to fund affordable housing through their sale proceeds	This effort should be led by the legislative body with input from municipal staff.
Acquisition Fund	Support Population Change and Employment Base	Program	Establish an acquisition loan fund, in partnership with philanthropic or mission-oriented investors, and motivated lenders or within the municipality to acquire sites for affordable housing development as they come up for sale.	This effort should be led by the legislative body with assistance from municipal staff.
Housing as a Marketing Tool	Support Population Change and Employment Base	Program	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.  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.	This effort should be led by municipal staff.
Encourage Missing Middle Housing Option	Provide for a Diversity of Housing Types	Production	Review zoning districts and explore adding new use definitions and design guidelines for 3-4-unit buildings or 3-10-unit buildings. The community may also want to consider using this density "bonus" as an incentive to encourage homeownership. The community could tie the allowance of a higher density building to a restriction on the units that they be owner-occupied and not rented for short- or long-term use.  A deed restriction could be attached to the unit or a covenant in the homeownership association which makes prospective buyers or future owners aware of the restriction on the unit. For larger buildings, the community could also consider tying affordability restrictions in using inclusionary zoning for example.	This effort should be led by municipal staff and Planning & Zoning.
Options for Senior Housing	Provide for a Diversity of Housing Types	Production	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:	This effort should be led by municipal staff and Planning & Zoning.



			<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 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.</p>	
<p>Implement Inclusionary Zoning</p>	<p>Increase the Supply of Affordable Housing</p>	<p>Zoning/Regulation</p>	<p>Inclusionary Zoning (IZ) is a policy used to create affordable housing by requiring developers to include a specific percentage set aside of below-market units as part of a market-rate rental or ownership development.</p> <p>The IZ policy effectively leverages private market investment to create new affordable units with very little (if any) public subsidy. IZ is also an effective way of integrating affordable units across a community to provide opportunities for housing choices in neighborhoods where lower-income households may not have otherwise been able to afford.</p> <p>Resource-rich areas/neighborhoods may have access to better schools, healthcare options, transportation choices, and open spaces. Diversifying the locations of affordable housing may offer new opportunities to households who previously had limited choice.</p> <p>Inclusionary zoning policies are typically classified as one of two types: mandatory or voluntary.</p> <ul style="list-style-type: none"> <li>- In mandatory policies, affordable units must be included in all proposed developments that fit within the parameters of the policy.</li> <li>- Voluntary policies rely on negotiations and offsets which function as incentives to encourage developers to provide affordable units.</li> </ul>	<p>This effort should be led by municipal staff and Planning &amp; Zoning.</p>

Increase supply of low-cost capital	Create added incentives to support the production of affordable units	Policy	<p>By working with private and philanthropic resources, the community can reduce financing costs to enable homeowners, developers, landlords, and tenants to produce or improve the condition of affordable housing.</p> <p>An effective tool for this is a loan guarantee, which enhances the credit of a borrower. Another method to achieve low-cost capital would involve a shift in community practices: instead of providing direct subsidy in the form of a grant, the community could subsidize the interest on low- or no-interest housing development or home repair loans. By using credit enhancements or subsidized interest to provide low-interest loans, the community can lower development costs.</p>	This effort could be led by the affordable housing committee or municipal staff but must involve potential funders like private enterprises, philanthropies, private donors, banks, and others.
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.
Reduced parking requirements for qualifying developments	Establish incentives that encourage affordable housing development	Zoning/Regulation	<p>For most communities their zoning code requires a minimum number of off-street parking spaces that must be created for each unit in a new residential development, such as 0.5 parking spaces per bedroom.</p> <p>The purpose of parking requirements is to ensure that new residents have a dedicated place for their vehicles and avoid negative spillover effects on public parking in the surrounding area. However, there are many circumstances where a one-size-fits-all parking requirement may result in an excess supply of parking spaces, including for residents of affordable housing, who tend to have fewer vehicles per household, and in higher-density neighborhoods where many transportation needs can be met by public transit.</p> <p>Parking requirements can make housing more expensive to produce, as fulfilling this requirement can be costly, particularly when land prices are very high or where expensive underground parking or parking structures are needed to accommodate the required number of spaces.</p>	This effort should be led by municipal staff and Planning & Zoning.

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.
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# STRATEGY TYPE: HOMEOWNERSHIP

Strategy	Strategy Aim	Category	Description	Roles
Implement First Time Homebuyer Program	Provide Housing Technical Assistance	Program	<p>Down payment and closing cost assistance helps low- and moderate-income families overcome one of the most common barriers to homeownership—accumulating sufficient savings to make a down payment and pay for closing costs on a mortgage.</p> <p>Assistance can be offered in a variety of forms, including as a grant, a no- or low-interest amortizing loan or a deferred loan in which repayment is not due until the resale of the home. The assistance is often provided by a local housing agency, a nonprofit organization or a state or local housing finance agency, sometimes through a participating private lender.</p> <p>Program details differ across jurisdictions, but in general borrowers must fall within income and home purchase price limits and must comply with other eligibility requirements, including being a first-time homebuyer, using the home as a primary residence, and completing a homebuyer education course and/or participating in housing counseling.</p> <p>The community should analyze the feasibility of offering first time homebuyer assistance in the form of down payment assistance and closing cost assistance. These two barriers to homeownership are becoming more acute as home prices continue to escalate year over year making it more difficult for households to purchase homes for the first time and have some ability to move from rental to ownership housing. The community will need to evaluate the type of program they would like to offer and the most effective way to fund that program. There are several approaches to structuring an assistance program, which include:</p> <ul style="list-style-type: none"> <li>- A lump sum grant which avoids the longer-term administrative costs of a loan and tracking and processing repayment. These are most effective for small assistance amounts of less than \$5,000.</li> <li>- A forgivable loan which requires the homeowner to meet milestones such as living in the home for a period of time before the loan is partially or completely forgiven.</li> <li>- A low- or no-interest rate loan which could require repayment over a certain period or at sale or refinance of the home. Establishing some level of repayment could also help recapitalize the loan fund over time and serve more households.</li> <li>- A shared-appreciation loan which is typically used for high down payment assistance amounts (\$15,000-\$25,000) where when the home is sold the community would have the loan repaid in full plus a percentage share of the home appreciation.</li> </ul>	This effort should be led by municipal staff with input from local lenders/banks as needed.

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> <p>(1) Housing Assistance Programs – additional outreach and education materials as programs in community evolve and funding becomes available</p> <p>(2) The benefits of providing housing at all price points in community.</p> <p>(3) Housing as a form of economic development and how the two support each other.</p>	This effort should be led by municipal staff in partnership with the affordable housing committee and other housing advocacy organizations in your municipality.
Implement Senior Tax Relief or Work Off Program	Provide Housing Technical Assistance	Program	<p>With the rise in senior households, particularly seniors that own their own homes, rising property taxes can create challenges for those residents on a fixed income. To counter this, the community could consider different policy measures to assist senior owner households such as:</p> <ul style="list-style-type: none"> <li>- Property tax abatements directly to senior homeowners who have lived in the community for a minimum number of years</li> <li>- Creating a volunteer senior work off program where seniors can volunteer hours at community events, facilities, jobs to have property taxes lowered each year</li> </ul>	This effort should be led by the legislative body and municipal staff from finance/tax collector/assessor's office.
Use Deed Restrictions to Create Workforce Units	Support Affordable Housing Options for Local Workers	Program	Using tools like Inclusionary Zoning or Developer Negotiations, a community could mandate or request that a percentage of new units in a development be deed restricted to households earning between 80% and 120% of AMI - commonly referred to as Workforce Housing. These units are not typically supported through state and federal subsidy programs and are often difficult to find in many communities. While these units may not count on a community's Subsidized Housing Inventory, they may be a critical component to ensuring local workers can also live in the community.	This effort should be led by municipal staff and Planning & Zoning.

# STRATEGY TYPE: PRESERVE/MAINTAIN

Strategy	Strategy Aim	Category	Description	Roles
Maintain an Affordable Housing Preservation Unit Count & Annual Report	Preserve and Maintain existing affordable housing	Program	<p>Develop and maintain an affordable housing inventory and preservation system that tracks both publicly subsidized and naturally occurring affordable housing.</p> <p>This effort will involve the creation of a central database to track critical data about existing affordable housing properties.</p>	This effort should be led by municipal staff with assistance from the affordable housing committee if possible.
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.
Public Employee Housing Choice Program	Support Affordable Housing Options for Local Workers	Program	The most direct way to address the challenge of affordability for public employees without revising pay scales is to offer financial assistance that broadens their range of housing options. This means helping employees afford a home purchase that may be just beyond their current budget, or with covering a small rent gap to bring monthly rent within 30% of the employee household's gross income.	This effort should be led by municipal staff.
Create a stand-alone accessibility assistance program	Address the needs of senior households	Program	As local resources become available, the community should formalize a stand-alone forgivable, low or no interest loan program to assist property owners in installing permanent accessibility improvements. The community should consider prioritizing senior households to enable age-in-place opportunities in addition to using a sliding scale for income levels	This effort should be led by municipal staff.
Create a program that offers forgivable gap financing for purchase-rehabilitation projects	Housing Rehab	Program	The community could consider a forgivable gap financing or grant program to assist participants in federally funded acquisition programs to bridge the property condition gap.	This effort should be led by municipal staff.

			The community should consider prioritizing current community members and first responder applicants for this program given the investment most likely will not be fully recovered. This may be a program best partnered with local banks or lenders in your community to ensure packages are compatible with what they are seeing in the market.	
Implement a Right of First Refusal Policy to preserve existing affordability or assemble land critical to meet the community's affordable housing needs	Housing Rehab	Policy	Right of first refusal is a provision in a lease or other agreement giving a potentially interested party the right to buy a property before the seller negotiates any other offers. This is most important when a property with current or expiring deed restrictions comes to market.	This effort should be led by municipal staff and the legislative body.

# SURVEY RESULTS DISCUSSION

Based on the SCRCOG Housing Survey (Appendix 1), the majority of Woodbridge respondents 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, affordable/workforce types and 2-bedroom. Similarly, respondents indicated that there was a strong to moderate demand for those same types as well as for 2-bedroom rental unit types. In terms of public sentiment of rental impacts in Woodbridge, 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 1-3-bedroom homes, 4-bedroom homes, and estate/luxury 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 and prices but were concerned that it would have negative impacts on traffic levels, public finances and public services. Over 30% of Woodbridge survey respondents feel that having new workers, families and children would have no impact or a negative impact on the community related to school costs and property values but a positive impact on the labor force. Most respondents also felt that new housing construction should be built along commercial corridors. Many residents also feel that the primary barriers to creating new price appropriate housing would most likely be challenged by infrastructure capacity and access. In total, 35% of Woodbridge 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.

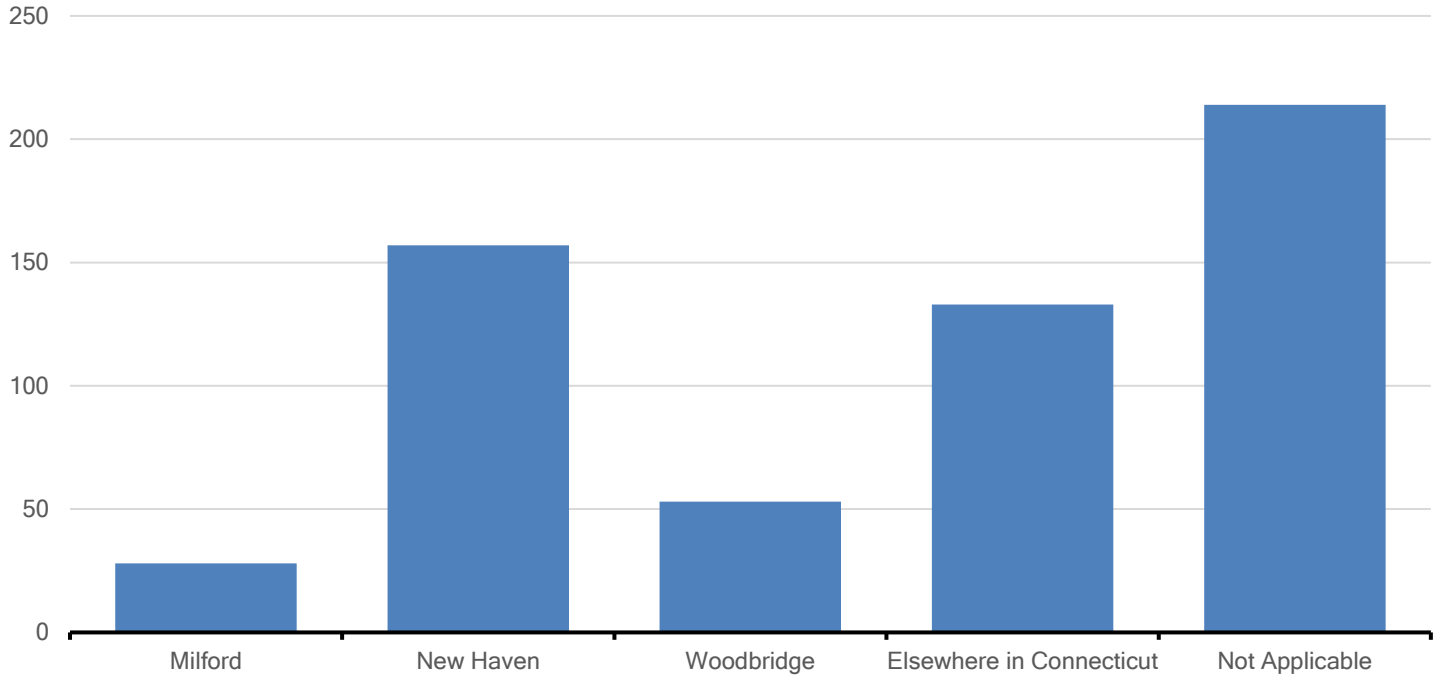


# APPENDIX 1: WOODBRIDGE SURVEY ANALYSIS

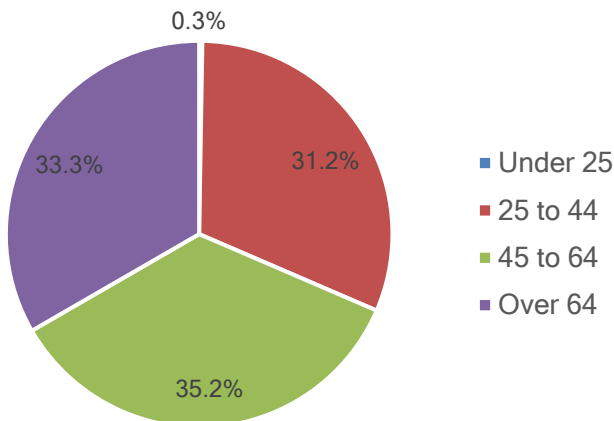
## Survey Demographics

If you commute to work, which town or city do you commute to?  
(Top 5)

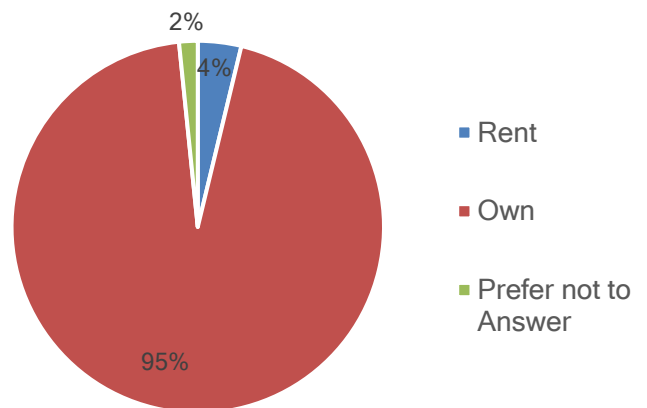
Source: SCRCOG Survey (n=759)



Respondent Age  
Source: SCRCOG (n=759)



Respondent Housing Tenure  
Source: SCRCOG Survey (n=759)



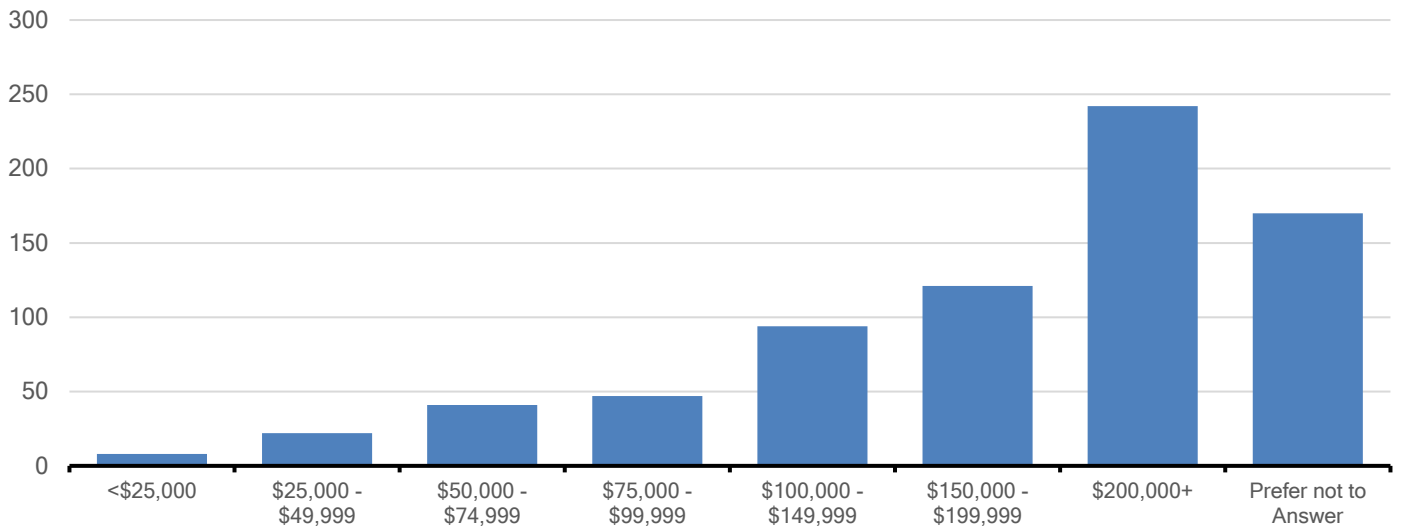
### Respondent Race

Source: SCRCOG Survey (n=759)



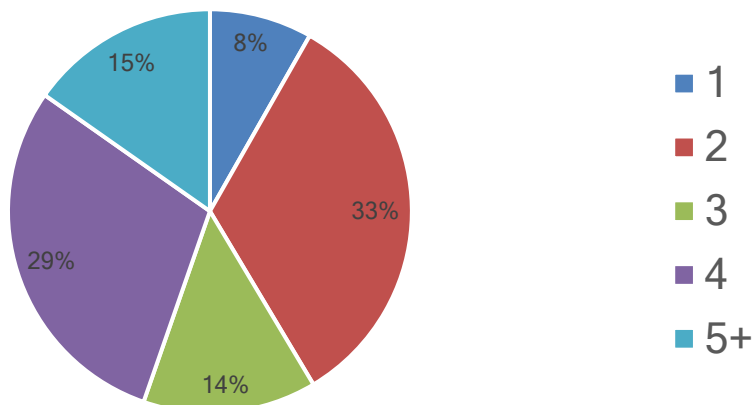
### Respondent Income Distribution

Source: SCRCOG Survey (n=759)



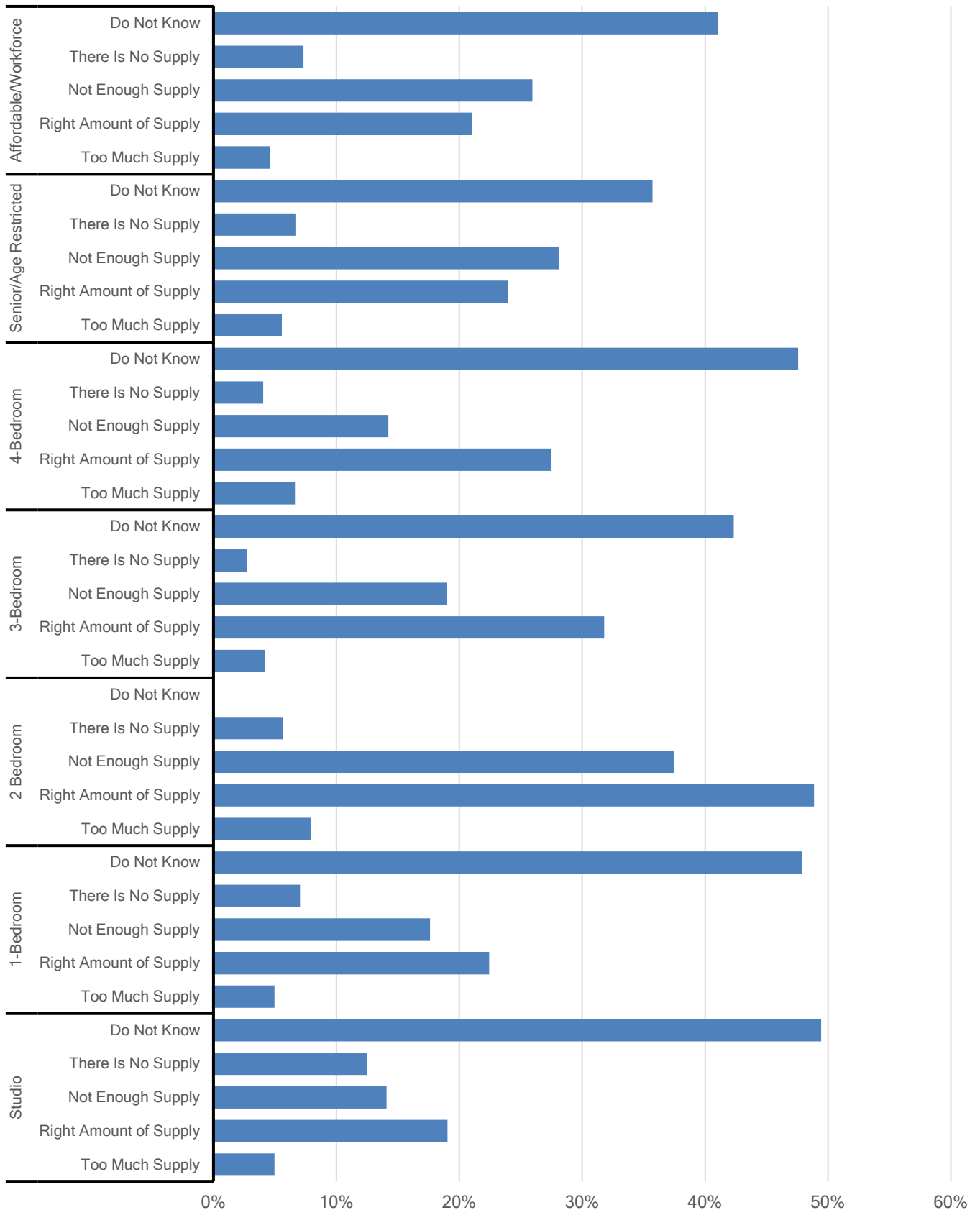
### Respondent Household Size

Source: SCRCOG Survey (n=759)

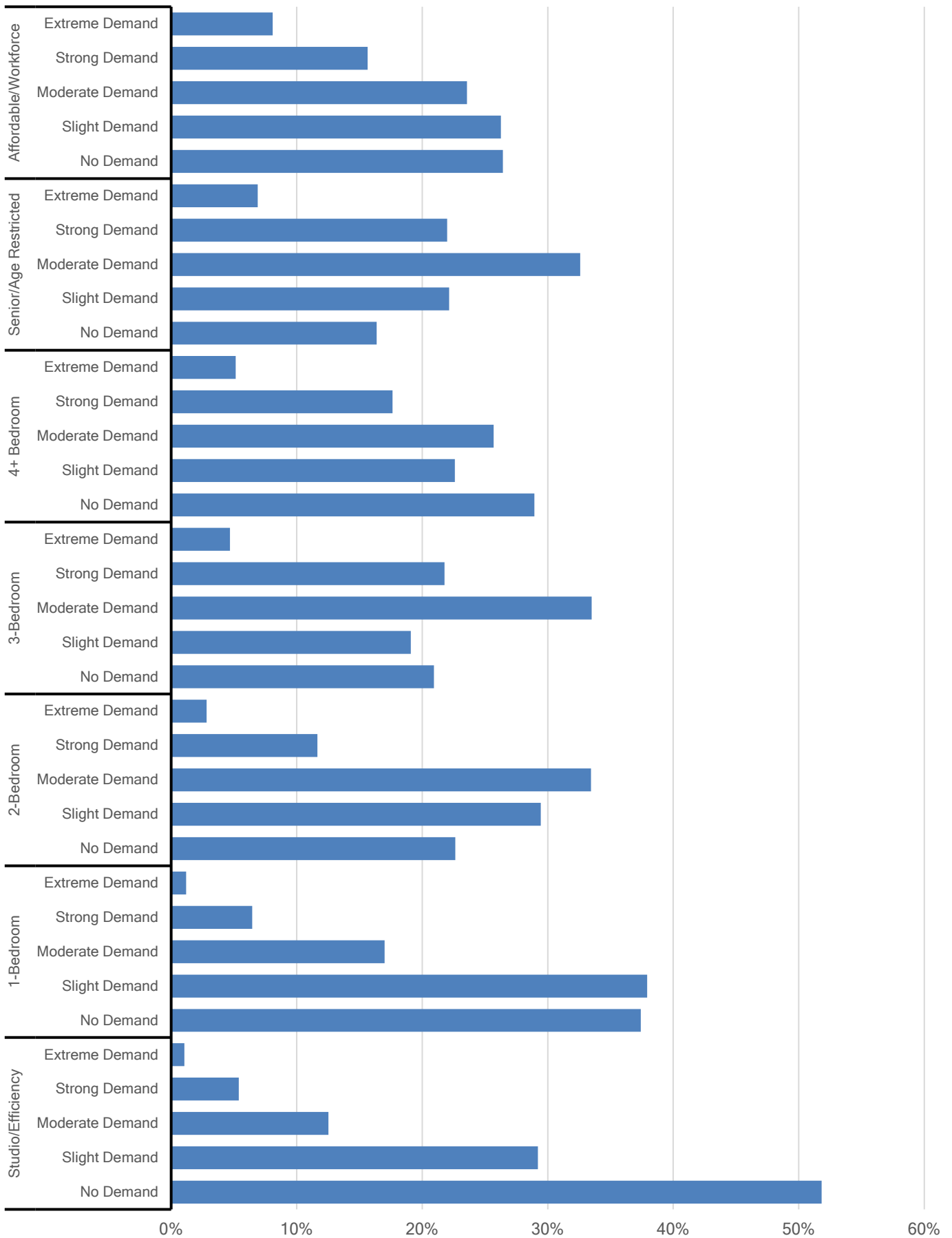


# Rental Supply/Demand & Impact

Perception of how much supply exists for following rental housing types



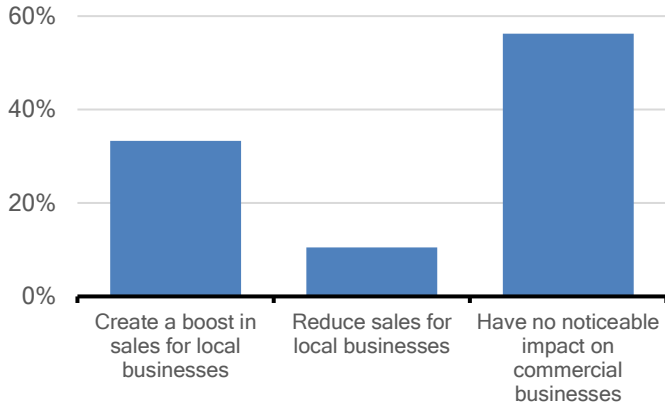
What types of rental housing is there a demand for in your community?



### What types of impacts will increase rental options have?

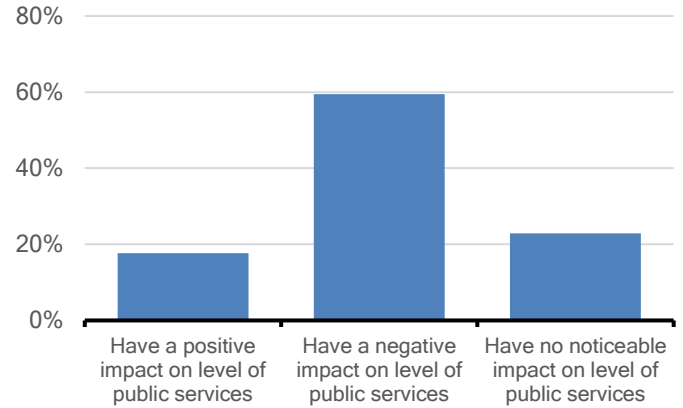
Impact of additional rental housing on commercial business?

Source: SCRCOG Survey (n=759)



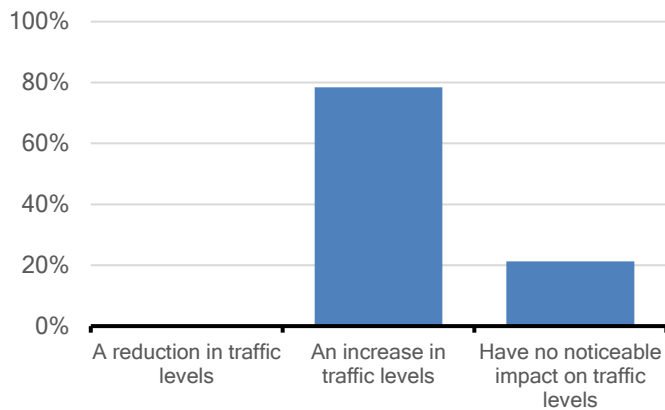
Impact of additional rental housing on public services?

Source: SCRCOG Survey (n=759)



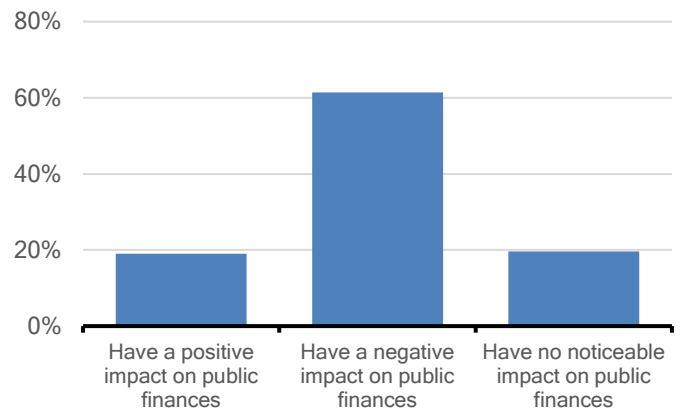
Impact of additional rental housing on traffic levels?

Source: SCRCOG Survey (n=759)



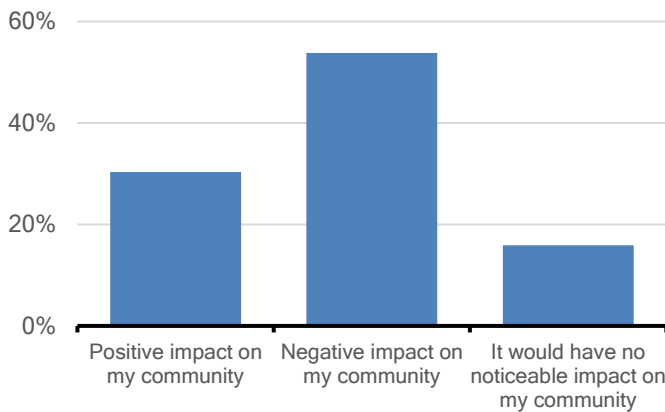
Impact of additional rental housing on public finances?

Source: SCRCOG Survey (n=759)



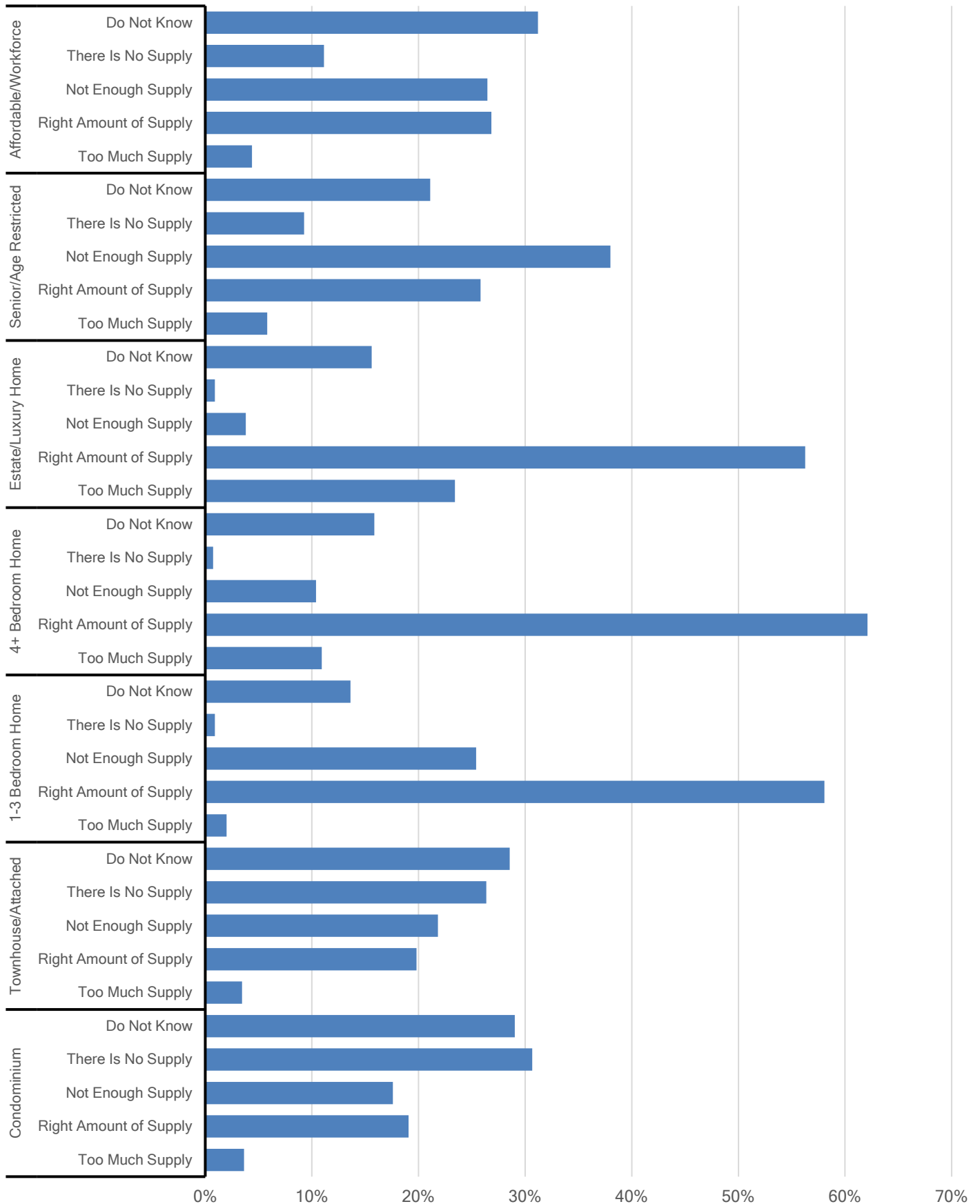
Impact of additional rental housing at different prices have on your community?

Source: SCRCOG Survey (n=759)

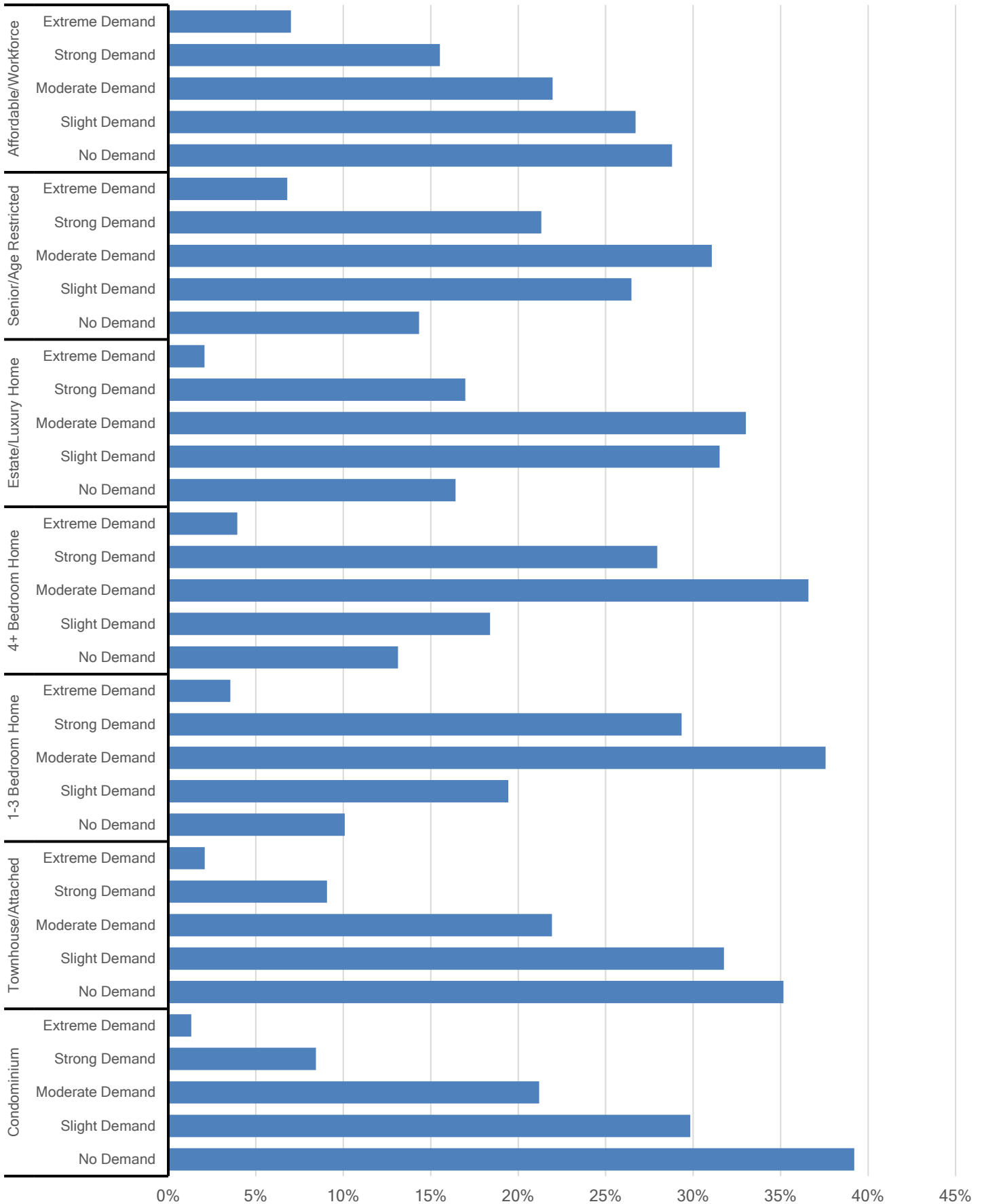


## Ownership Supply/Demand & Impact

*Perception of how much supply exists for following ownership housing types*



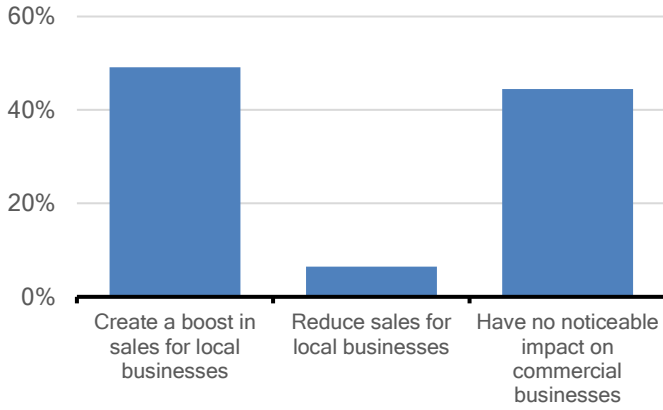
What types of home ownership units is there a demand for in your community?



### What types of Impacts will home ownership options have?

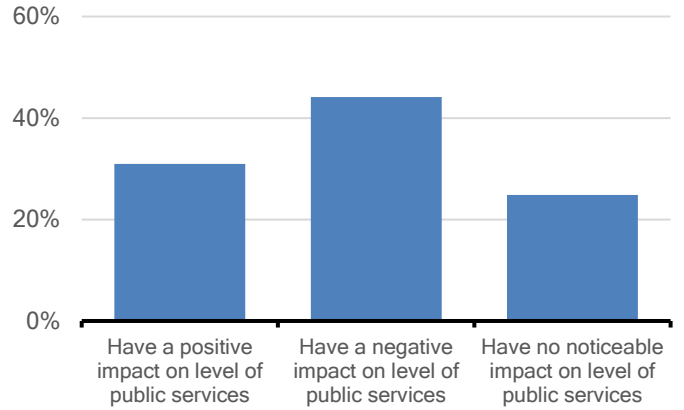
Impact of additional homeownership types on commercial business?

Source: SCRCOG Survey (n = 759)



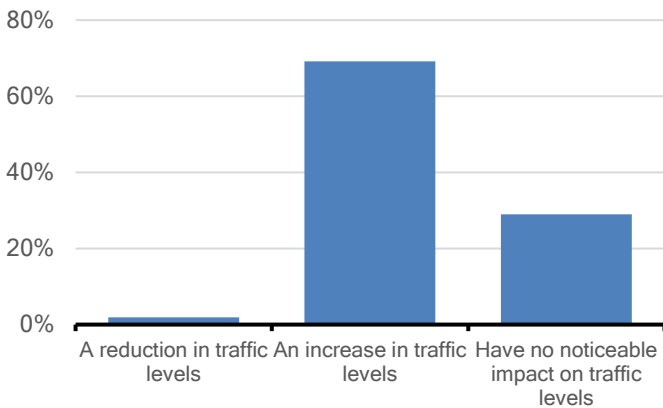
Impact of additional homeownership types on public services?

Source: SCRCOG Survey (n = 759)



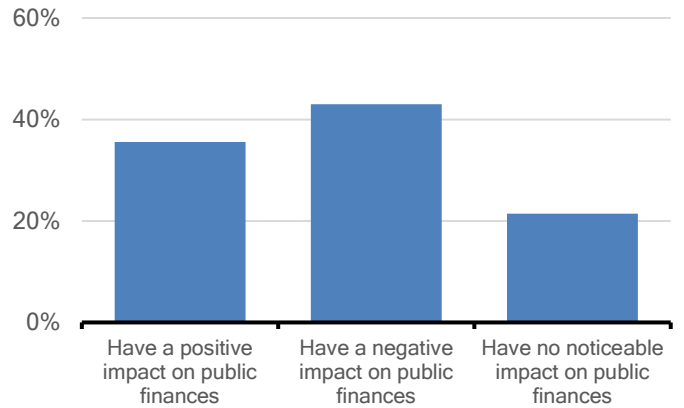
Impact of additional homeownership types on traffic levels?

Source: SCRCOG Survey (n = 759)



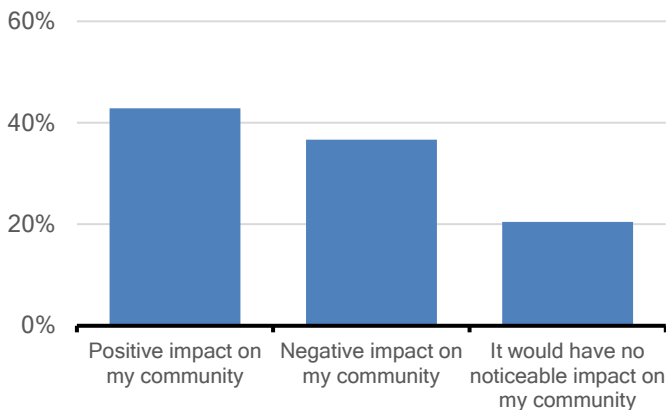
Impact of additional homeownership types on public finances?

Source: SCRCOG Survey (n = 759)



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

Source: SCRCOG Survey (n=759)



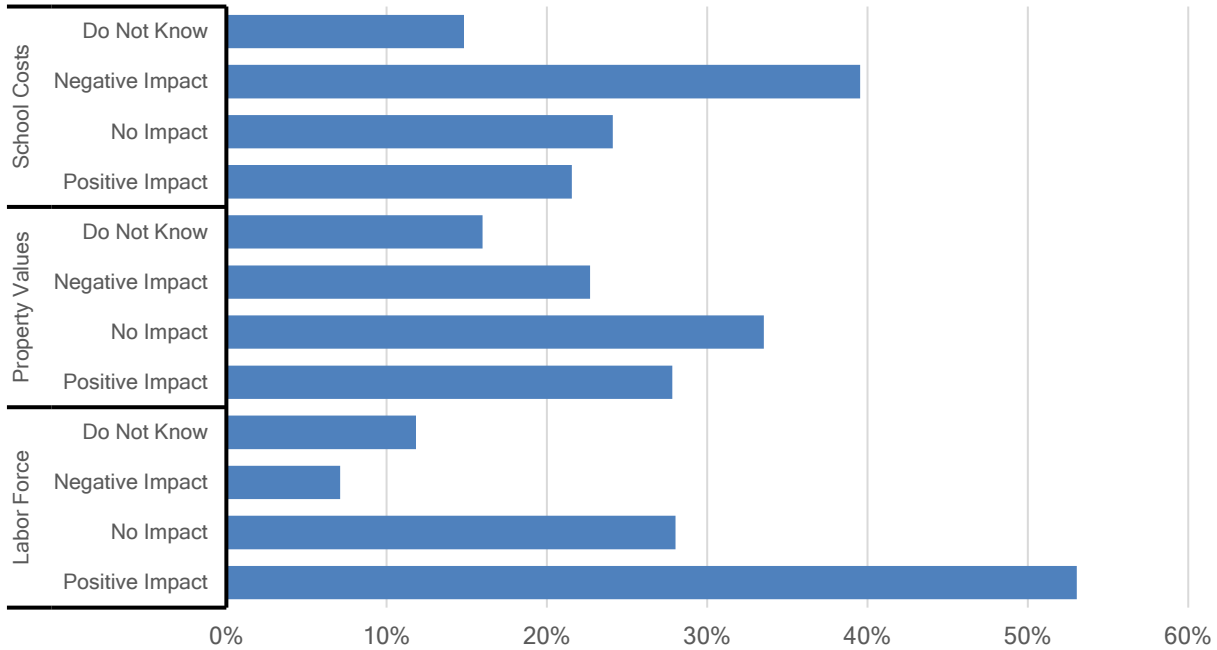


## Community Impact

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

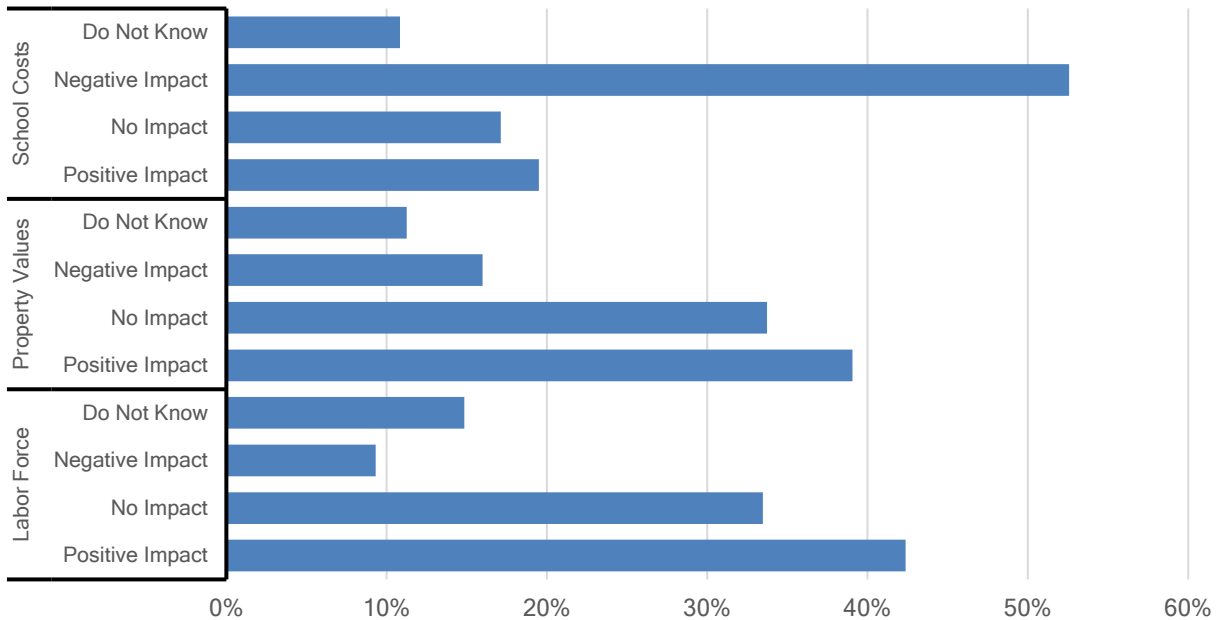
Impact of additional professional and service workers living in community?

Source: SCRCOG Survey (n=759)



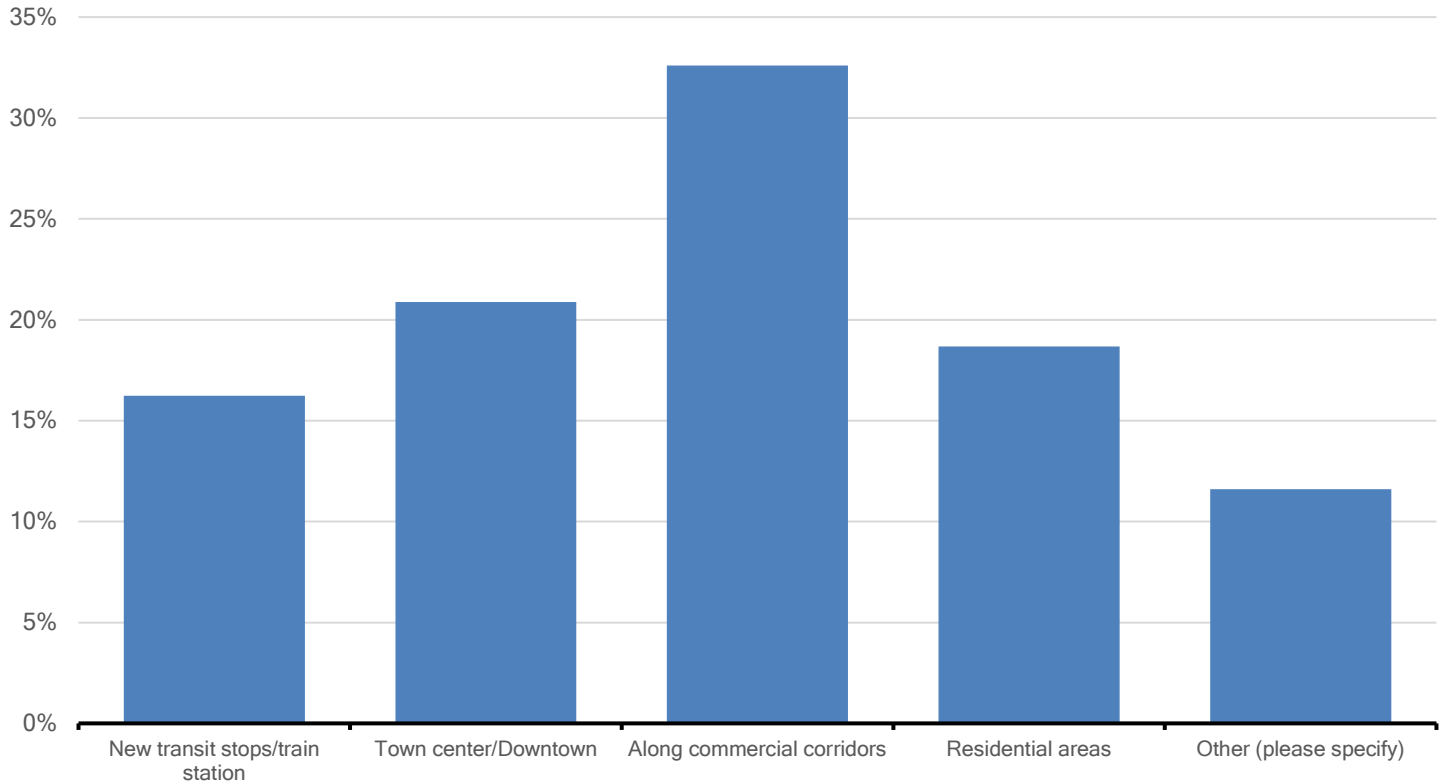
Impact of having additional individuals and families with children living in community?

Source: SCRCOG Survey (n=759)

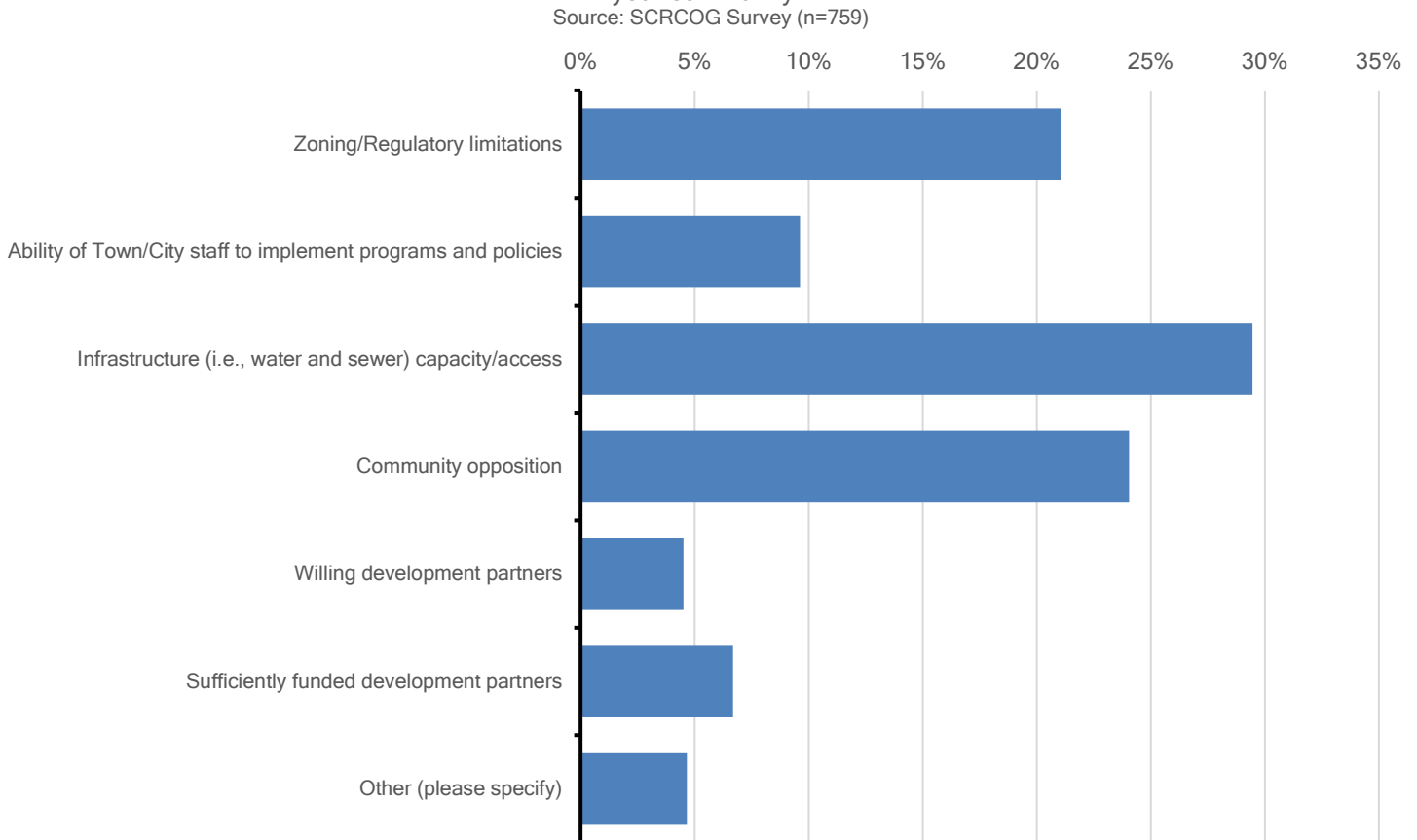


Priority housing locations and barriers to creating affordable pricing.

If new housing was constructed, what are priority locations in your community?  
 Source: SCRCOG Survey (n=759)

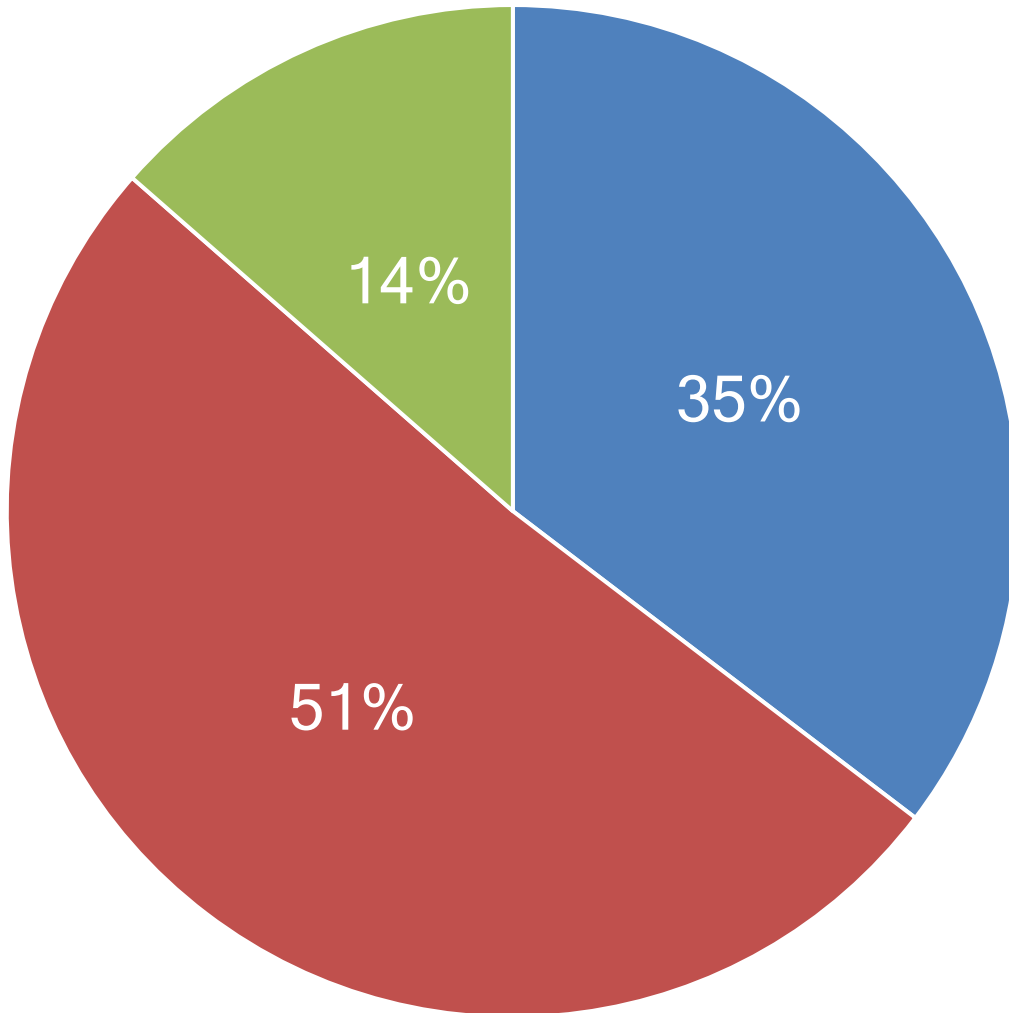


Do you feel there are any challenges to creating price appropriate housing for existing residents in your community?  
 Source: SCRCOG Survey (n=759)



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=759)



- 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

# WOODBIDGE PUBLIC SURVEY

The following pages include the town administered affordable housing survey results.



## Woodbridge Town Housing Survey

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**619**

Total Responses

619 Completed Responses

0 Partial Responses

**1556**

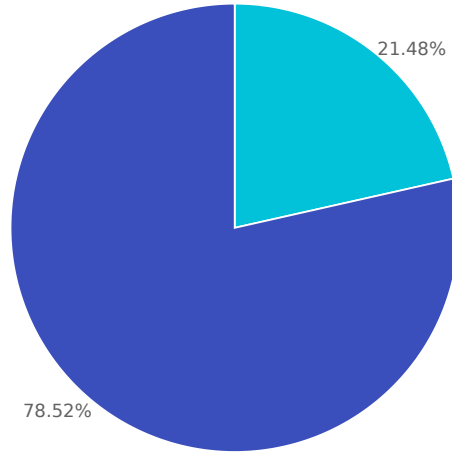
Survey Visits

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Q1

Did you watch the Public Informational Session on Housing Opportunities held on December 6th?

Answered: 610 Skipped: 9



● Yes

● No

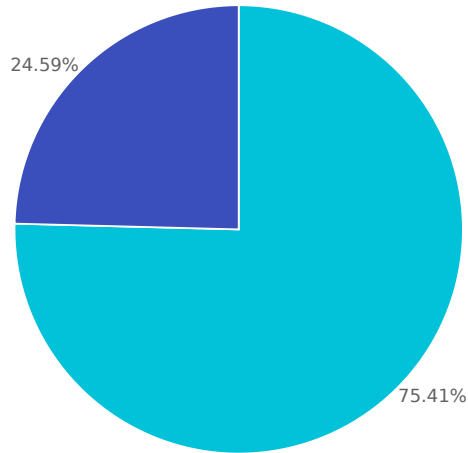
Choices	Response percent	Response count
Yes	21.48%	131
No	78.52%	479

---

Q2

Are you aware of Woodbridge's recent changes to the zoning regulations that promote more housing opportunities by lessening restrictions on accessory Dwelling Units, two-family, and multi-family housing?

Answered: 610 Skipped: 9



● Yes

● No

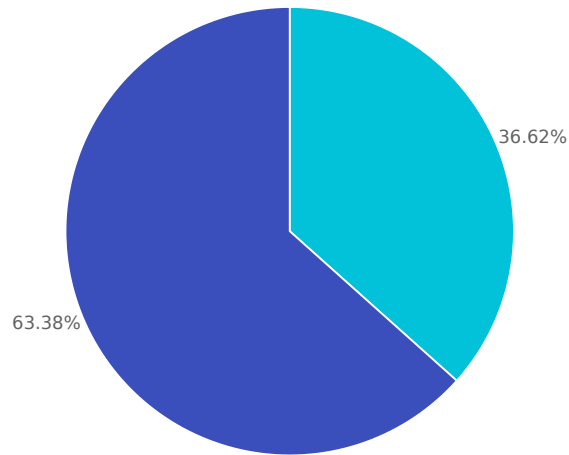
Choices	Response percent	Response count
Yes	75.41%	460
No	24.59%	150

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Q3

### Did you participate in last fall's regional housing plan survey by the South Central Regional Council of Governments?

Answered: 609 Skipped: 10



● Yes

● No

Choices	Response percent	Response count
Yes	36.62%	223
No	63.38%	386

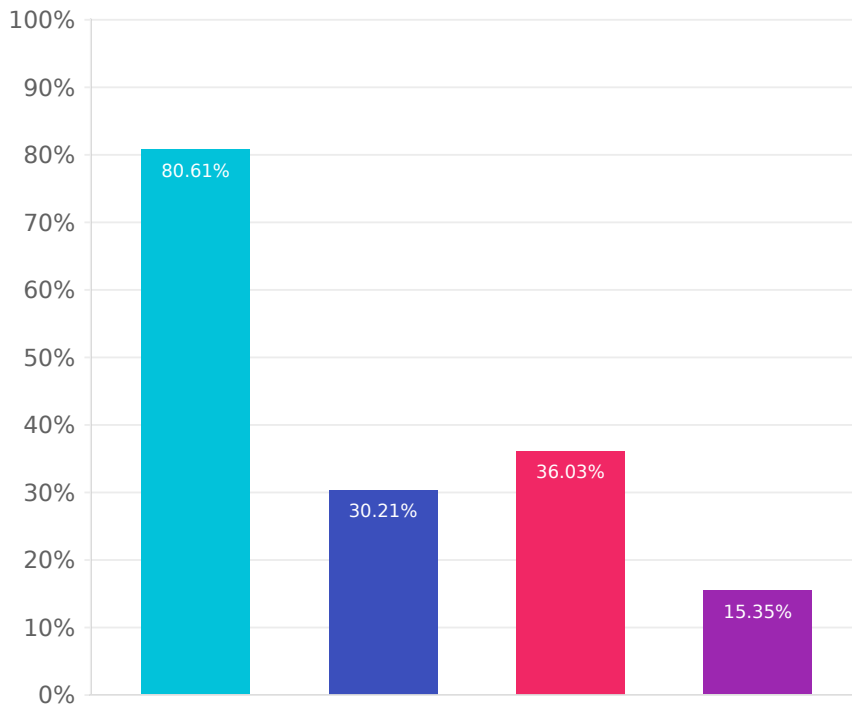
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Q4

Do you currently (Check all that apply):

Answered: 619 Skipped: 0



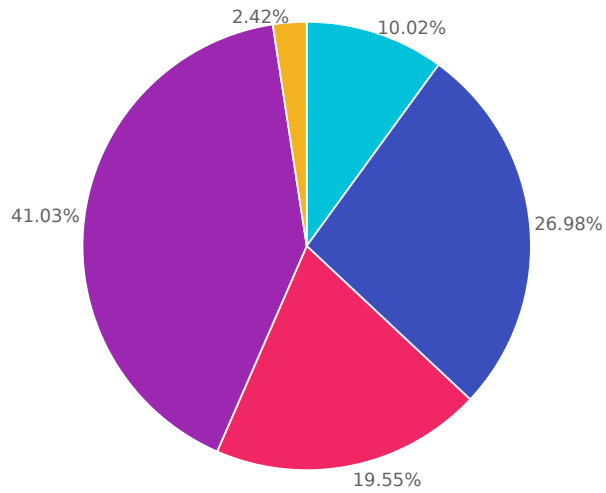
- Live in Woodbridge
- Commute to work outside of Woodbridge
- Work in Woodbridge (including self-employed)
- Live in another town

Choices	Response percent	Response count
Live in Woodbridge	80.61%	499
Commute to work outside of Woodbridge	30.21%	187
Work in Woodbridge (including self-employed)	36.03%	223
Live in another town	15.35%	95

Q5

### How long have you lived and/or worked in Woodbridge?

Answered: 619 Skipped: 0



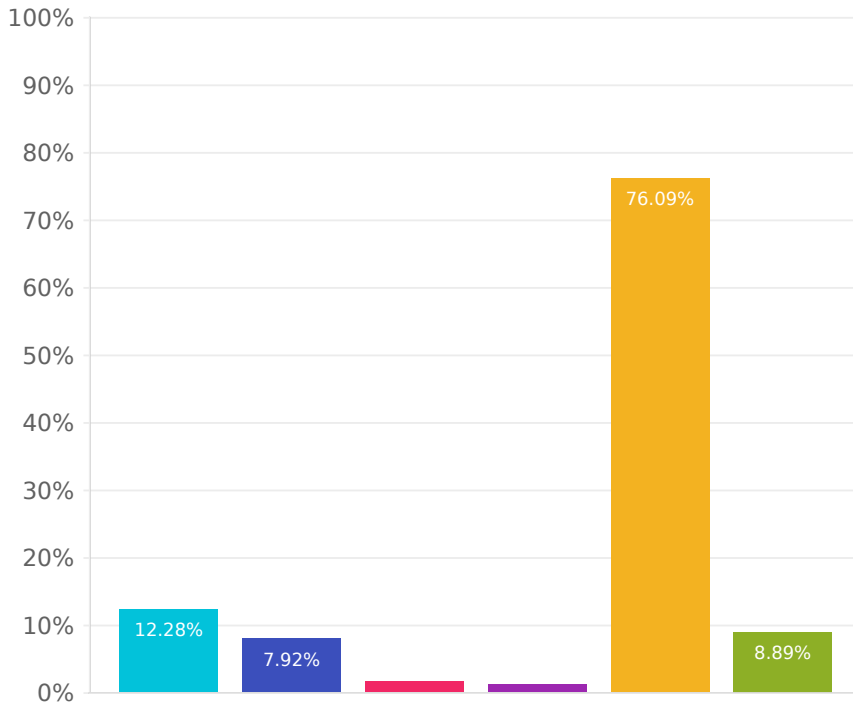
- less than 2 years
- 3-10 years
- 10-20 years
- More than 20 years
- Do not live in Woodbridge

Choices	Response percent	Response count
less than 2 years	10.02%	62
3-10 years	26.98%	167
10-20 years	19.55%	121
More than 20 years	41.03%	254
Do not live in Woodbridge	2.42%	15

Q6

If you do not live in Woodbridge, please indicated why (Check all that apply):

Answered: 619 Skipped: 0



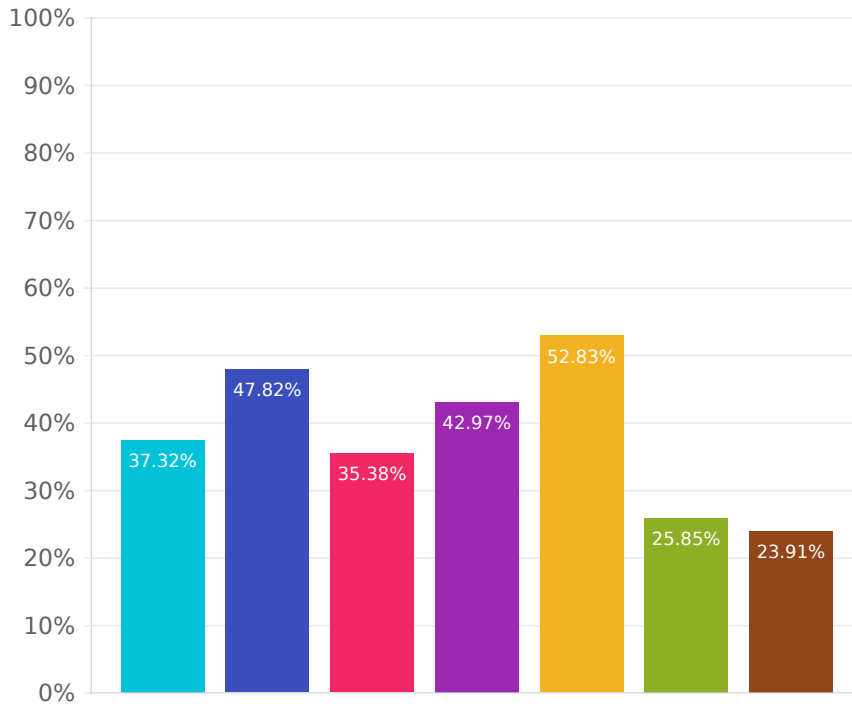
- Prefer the town I live in
- Woodbridge housing costs are too expensive
- Woodbridge does not provide the type of housing I prefer
- Woodbridge does not have public transportation
- Not applicable I live in Woodbridge
- Other (Please specify)

Choices	Response percent	Response count
Prefer the town I live in	12.28%	76
Woodbridge housing costs are too expensive	7.92%	49
Woodbridge does not provide the type of housing I prefer	1.62%	10
Woodbridge does not have public transportation	1.13%	7
Not applicable I live in Woodbridge	76.09%	471
Other (Please specify)	8.89%	55

Q7

Which of the following groups do you think need additional housing options in Woodbridge? (Check all that apply)

Answered: 619 Skipped: 0



- Young singles or couples
- Young families
- In-town Workers (trades, service sector, retail, etc.)
- Teachers, police, other public employees
- Seniors (65+)
- People with disabilities
- No more housing options are needed

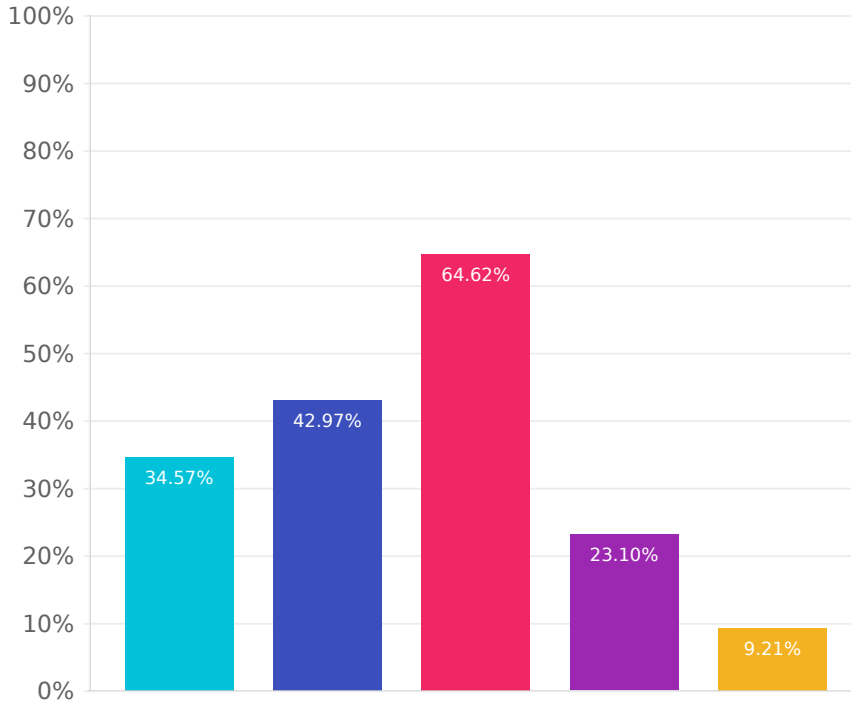
Choices	Response percent	Response count
Young singles or couples	37.32%	231
Young families	47.82%	296
In-town Workers (trades, service sector, retail, etc.)	35.38%	219
Teachers, police, other public employees	42.97%	266
Seniors (65+)	52.83%	327
People with disabilities	25.85%	160
No more housing options are needed	23.91%	148

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Q8

Which of the following affordable housing options could Woodbridge use more of? (Check all that apply)

Answered: 619 Skipped: 0

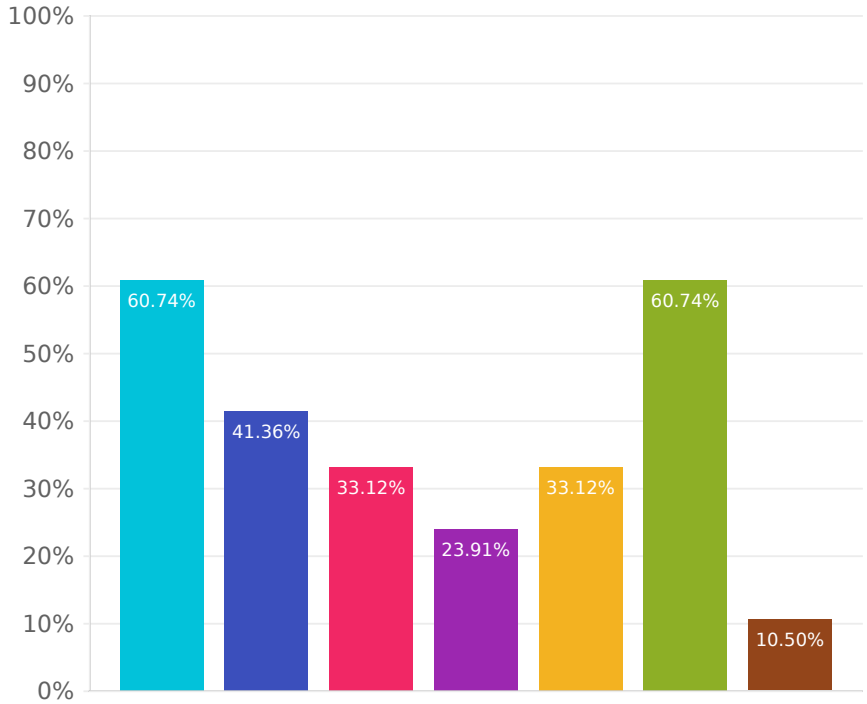


- Rental homes and/or apartments
- Townhouses or condominiums
- Housing options that allow older adults to "downsize" (smaller units with lower maintenance needs)
- No more housing options are needed in Woodbridge
- Other (Please specify)

Choices	Response percent	Response count
Rental homes and/or apartments	34.57%	214
Townhouses or condominiums	42.97%	266
Housing options that allow older adults to "downsize" (smaller units with lower maintenance needs)	64.62%	400
No more housing options are needed in Woodbridge	23.10%	143
Other (Please specify)	9.21%	57

In your opinion or experience, who would be most interested in housing that would be more affordable in Woodbridge? (Check all that apply)

Answered: 619 Skipped: 0



- Younger families (with children who cannot afford to move to Woodbridge)
- Woodbridge residents who are housing-cost burdened
- Employees of the Town who do not currently reside in Woodbridge
- Single people who want to reside in Woodbridge
- Adult children who grew up in Woodbridge and would like to live here again
- Residents looking to downsize
- Other (Please specify)

Choices	Response percent	Response count
Younger families (with children who cannot afford to move to Woodbridge)	60.74%	376
Woodbridge residents who are housing-cost burdened	41.36%	256
Employees of the Town who do not currently reside in Woodbridge	33.12%	205
Single people who want to reside in Woodbridge	23.91%	148
Adult children who grew up in Woodbridge and would like to live here again	33.12%	205
Residents looking to downsize	60.74%	376
Other (Please specify)	10.50%	65

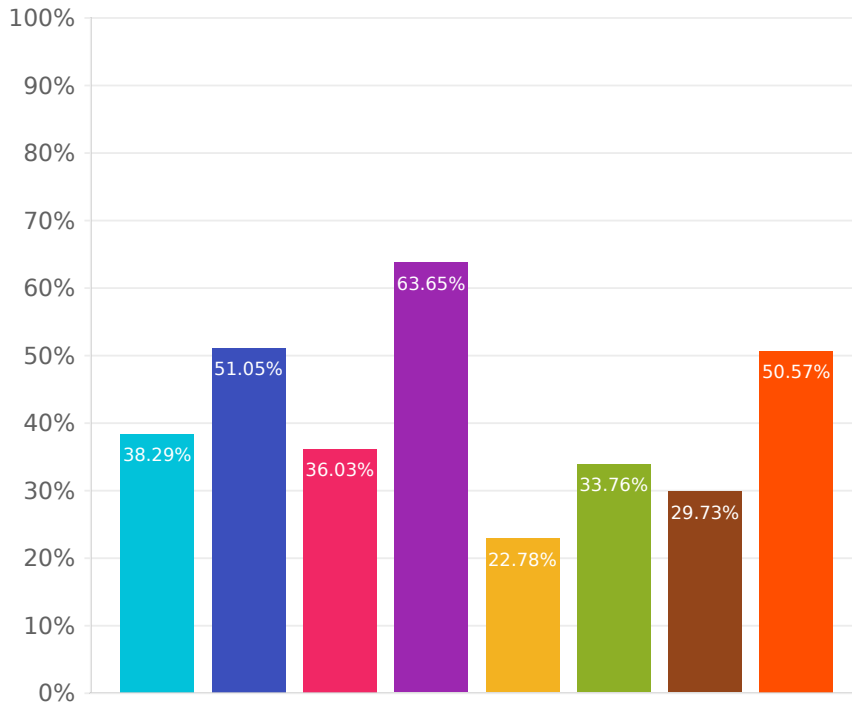
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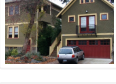


Q10

### What types of housing would you support to expand housing opportunities in Woodbridge? (Check all that apply)

Answered: 619 Skipped: 0



- Multi-level apartments or condominiums, singly or in a complex
- Attached townhomes
- Duplexes
- Smaller affordable detached single-family residences
- Apartments in converted single-family homes or similar structures
- Accessory apartments in a residence
- Accessory apartments in a detached structure
- Mixed use buildings, with apartments above office or retail space

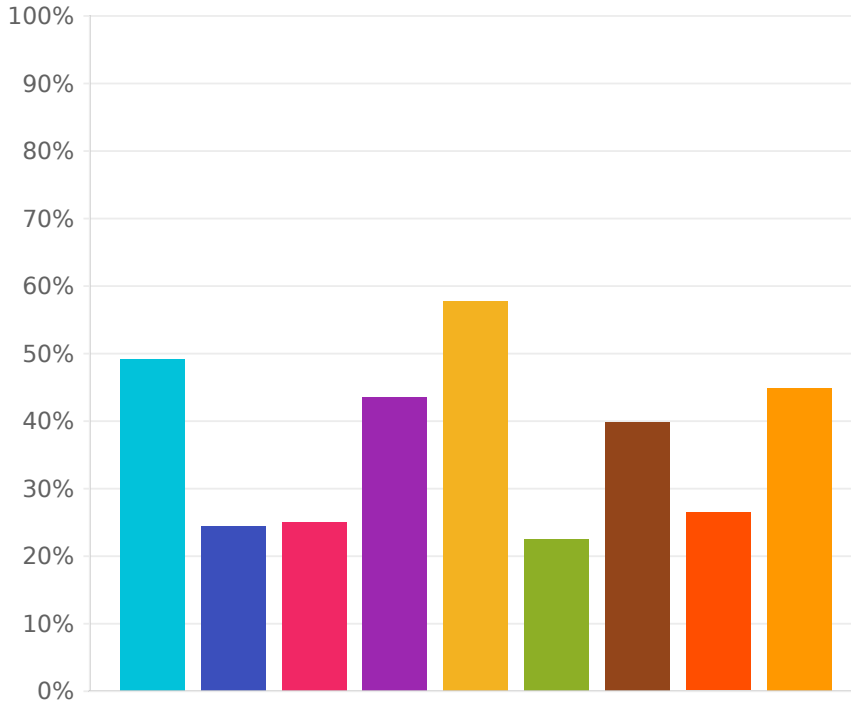
Image choice	Response percent	Response count
 <p>Multi-level apartments or condominiums, singly or in a complex</p>	38.29%	237
 <p>Attached townhomes</p>	51.05%	316
 <p>Duplexes</p>	36.03%	223
 <p>Smaller affordable detached single-family residences</p>	63.65%	394
 <p>Apartments in converted single-family homes or similar structures</p>	22.78%	141
 <p>Accessory apartments in a residence</p>	33.76%	209
 <p>Accessory apartments in a detached structure</p>	29.73%	184
 <p>Mixed use buildings, with apartments above office or retail space</p>	50.57%	313

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Q11

To increase housing variety and opportunities, which of the following strategies would you support? (Check all that apply)

Answered: 619 Skipped: 0



- Using existing buildings rather than new construction
- Converting larger houses into multiple units
- Stimulating creation of accessory apartments
- Building cluster housing and attached units to preserve open space
- Encouraging mixed use buildings, including the addition of apartments over offices and retail uses
- Providing incentives for homeowners or developers to reconfigure single-family residences into two-family residences
- Promoting the expansion of affordable housing by seeking ways to help qualifying households to purchase homes with CHFA and USDA mortgages
- Seeing ways to help qualifying households to rent housing in Town with rental assistance
- Expanding public sewer and water infrastructure to increase the viability of sites for housing while protecting watersheds

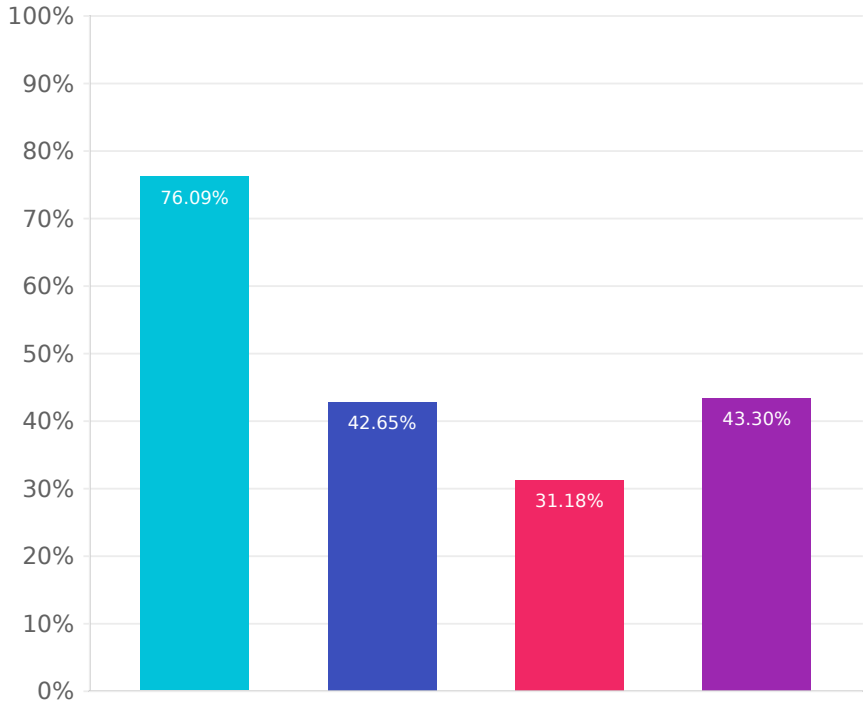
Choices	Response percent	Response count
Using existing buildings rather than new construction	49.11%	304
Converting larger houses into multiple units	24.39%	151
Stimulating creation of accessory apartments	24.88%	154
Building cluster housing and attached units to preserve open space	43.46%	269
Encouraging mixed use buildings, including the addition of apartments over offices and retail uses	57.67%	357
Providing incentives for homeowners or developers to reconfigure single-family residences into two-family residences	22.46%	139
Promoting the expansion of affordable housing by seeking ways to help qualifying households to purchase homes with CHFA and USDA mortgages	39.74%	246
Seeing ways to help qualifying households to rent housing in Town with rental assistance	26.33%	163
Expanding public sewer and water infrastructure to increase the viability of sites for housing while protecting watersheds	44.75%	277

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Q12

Where in Woodbridge would you recommend new affordable and/or multifamily housing be built (Check all that apply)

Answered: 619 Skipped: 0



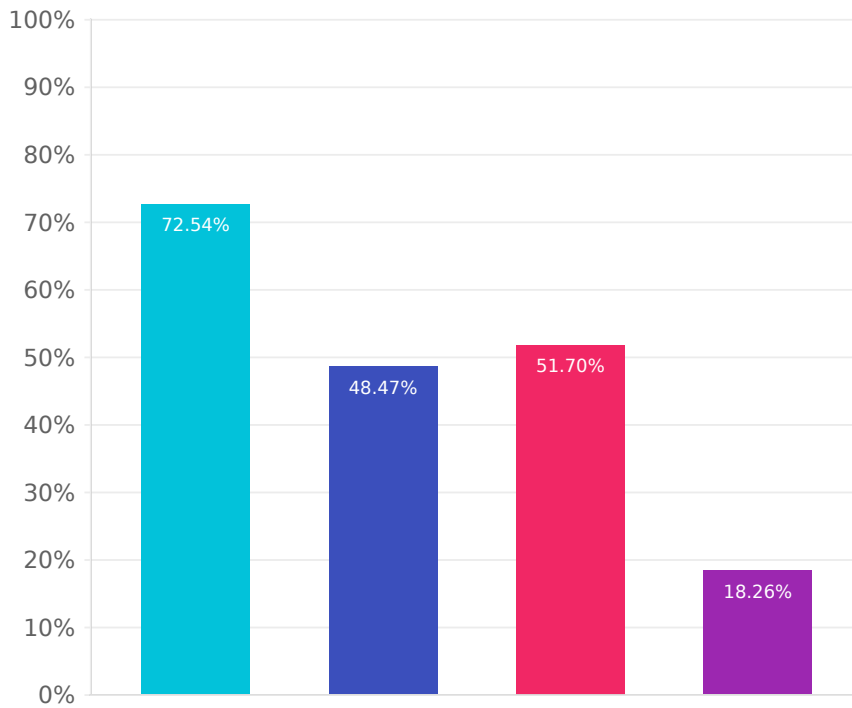
- In or near commercial areas, including above retail and office uses (mixed use)
- On town-owned property, taking advantage of public transit, water, and sewer services
- On property in the center of town, taking advantage of municipal services such as the Senior Center, library, and recreational facilities
- On parcels anywhere in Woodbridge where new buildings that fit into the local streetscape could be built (well set back, consistent in scale)

Choices	Response percent	Response count
In or near commercial areas, including above retail and office uses (mixed use)	76.09%	471
On town-owned property, taking advantage of public transit, water, and sewer services	42.65%	264
On property in the center of town, taking advantage of municipal services such as the Senior Center, library, and recreational facilities	31.18%	193
On parcels anywhere in Woodbridge where new buildings that fit into the local streetscape could be built (well set back, consistent in scale)	43.30%	268

Q13

### Why do you think people move out of Woodbridge? (Check all that apply)

Answered: 619 Skipped: 0



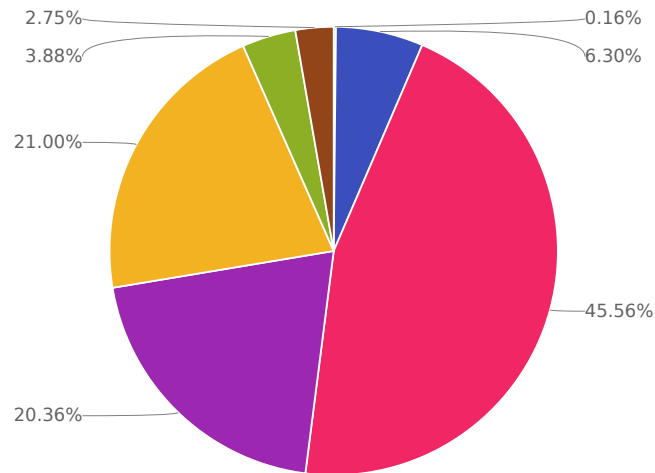
- Cost of housing too high: taxes, property maintenance
- Need for accessible or smaller (downsized) housing
- Desirable alternatives (climate, closer to family, social or public amenities, etc.)
- Other (Please specify)

Choices	Response percent	Response count
Cost of housing too high: taxes, property maintenance	72.54%	449
Need for accessible or smaller (downsized) housing	48.47%	300
Desirable alternatives (climate, closer to family, social or public amenities, etc.)	51.70%	320
Other (Please specify)	18.26%	113

Q14

### What age group are you part of?

Answered: 619 Skipped: 0



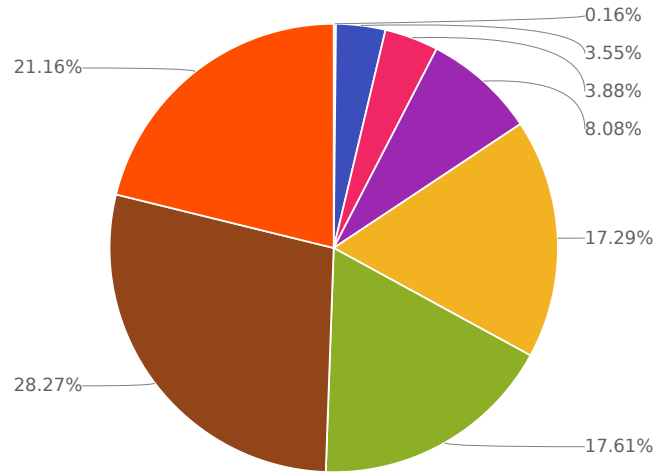
- Under 20 years old
- Age 20 to 34
- Age 35 to 54
- Age 55 to 64
- Age 65 to 79
- Age 80 or over
- Prefer not to answer

Choices	Response percent	Response count
Under 20 years old	0.16%	1
Age 20 to 34	6.30%	39
Age 35 to 54	45.56%	282
Age 55 to 64	20.36%	126
Age 65 to 79	21.00%	130
Age 80 or over	3.88%	24
Prefer not to answer	2.75%	17

Q15

### What is your total household income per year?

Answered: 619 Skipped: 0



- Less than \$25,000
- \$25,000 to \$50,000
- \$50,000 to \$75,000
- \$75,000 to \$100,000
- \$100,000 to \$150,000
- \$150,000 to \$200,000
- \$200,000 or more
- I prefer not to answer

Choices	Response percent	Response count
Less than \$25,000	0.16%	1
\$25,000 to \$50,000	3.55%	22
\$50,000 to \$75,000	3.88%	24
\$75,000 to \$100,000	8.08%	50
\$100,000 to \$150,000	17.29%	107
\$150,000 to \$200,000	17.61%	109
\$200,000 or more	28.27%	175
I prefer not to answer	21.16%	131