



Meriden Affordable Housing Plan

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EXECUTIVE SUMMARY

8-30g Overview

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

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

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

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

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

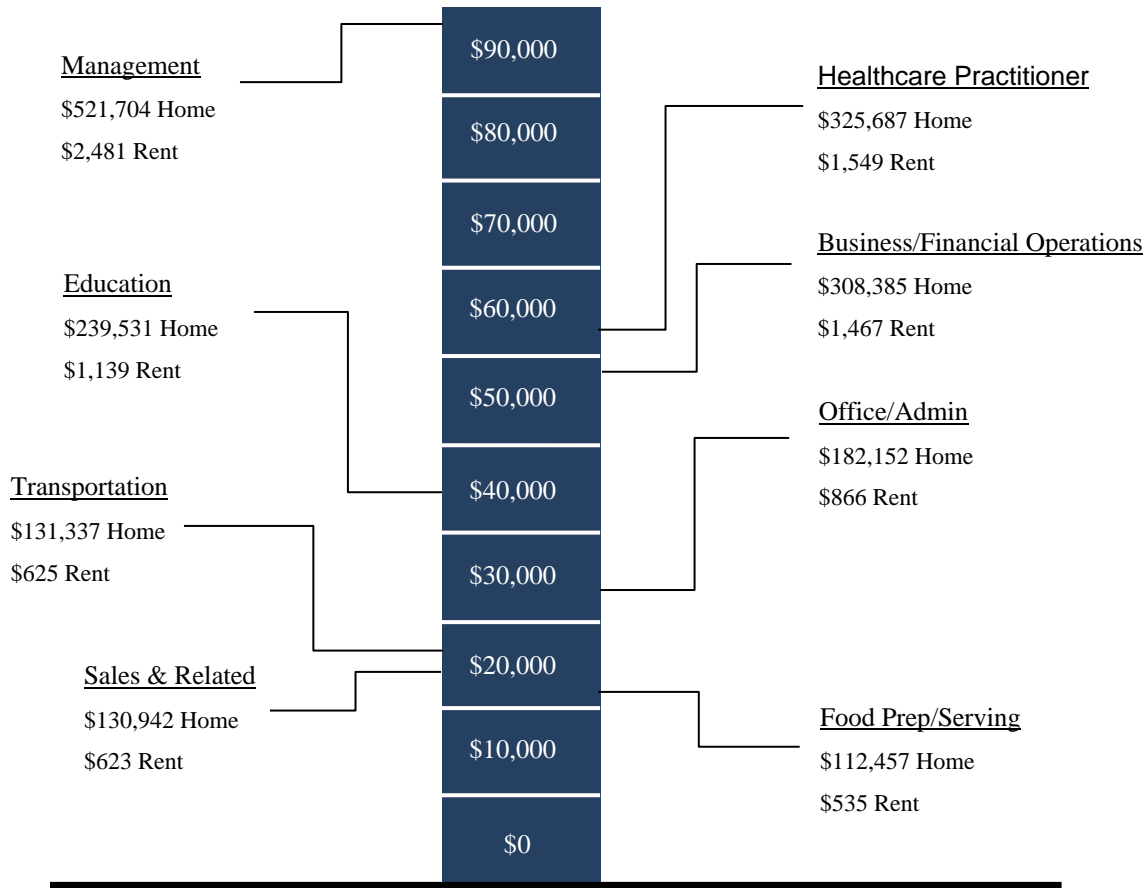
Affordable housing is, quite simply, housing that costs a household no more than 30% of their income. The U.S. Department of Housing & Urban Development (HUD) has set the maximum affordability payment at 30% based on the reasoning that, for most households, particularly those in the lower half of the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

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

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

In Meriden 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 Meriden?



In Meriden approximately 45% of renters and 26% of homeowners are considered cost burdened. To not be considered cost burdened in Meriden, a household must have an income of at least \$56,922.² This means that for many occupations with high numbers of employees, such as teachers, food service and prep workers, transportation workers, office support jobs, and sales related jobs, housing costs exceed what is affordable for households with members employed in these occupations.

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

² [2021 Housing Snapshot City of Meriden](#)

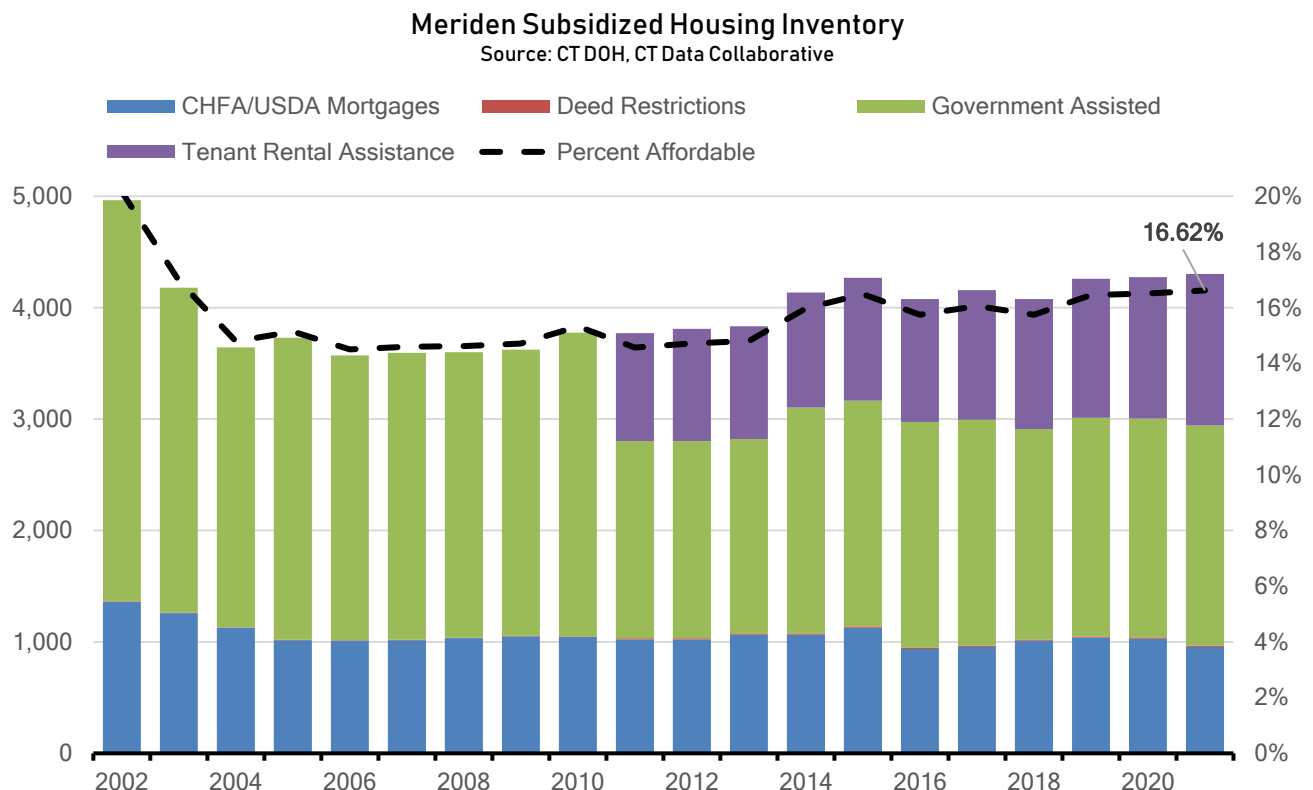
and encouraging housing options at varied price points, both high and low, can address some of these housing affordability challenges and offer residents increased access to jobs, transportation, childcare, recreation, and other vital services. These efforts can also help support economic growth within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

History of Affordable Housing

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

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

The figure below highlights Meriden’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.



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

COMMUNITY OVERVIEW

The City of Meriden is a growing community experiencing increasing housing costs located within an increasingly high-priced region. Over the past decade Meriden has seen population increases and is projected to continue to experience population increases. Meriden has seen increases in both home prices and rent rates over the past two decades as well as increases in local employment.

In 2021, SCRCOG initiated Affordable Housing Plans for each of the municipalities in the region to both meet the state's requirement of creating a plan but also to better understand the housing supply, demand, and pricing across the entire spectrum of each community's housing stock. In Meriden, much of the city'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 the city. Presently, Meriden exceeds the state mandated requirement with 16.62% of housing units qualified as affordable. Moreover, Meriden continues to permit large multi-family structures as well as support local homeowners to maintain housing at affordable price points. Outlined in this plan are the goals and strategies co-produced by the city and region to encourage and maintain capacity building efforts to remain above the state's mandated 10% requirement.

INTRODUCTION

The existing conditions chapter serves as the first section of the affordable housing plan and is aimed at establishing a baseline of current socio-economic and demographic characteristics of Meriden. 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 city relative to the greater SCRCOG region, which illuminates how regional trends may or may not be influencing the localized trends in Meriden.

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

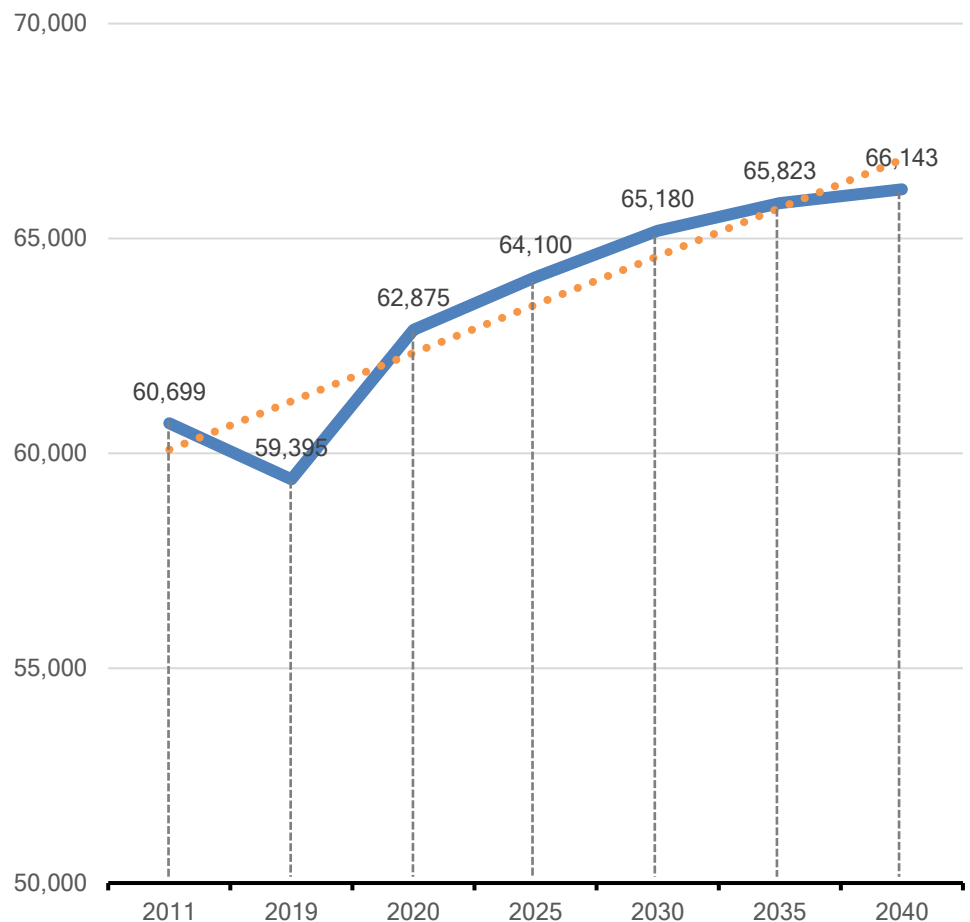
DEMOGRAPHICS & HOUSING MARKET CONDITIONS

Included in this section is the sociodemographic and market data that describes current conditions, changes over time, and future projections that influence changes in Meriden's housing market. Analysis of demographic trends provides insight into the city'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 New Haven County, Connecticut state projections estimate that the city of Meriden will grow by approximately 5.2% from 2020 to 2040. Over the previous decade, the city of Meriden experienced a slight decline in residents, roughly 1,300. Across Meriden, the majority of population losses occurred in the more central, downtown areas along North Broad Street and Route 15. In contrast, neighborhoods towards

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

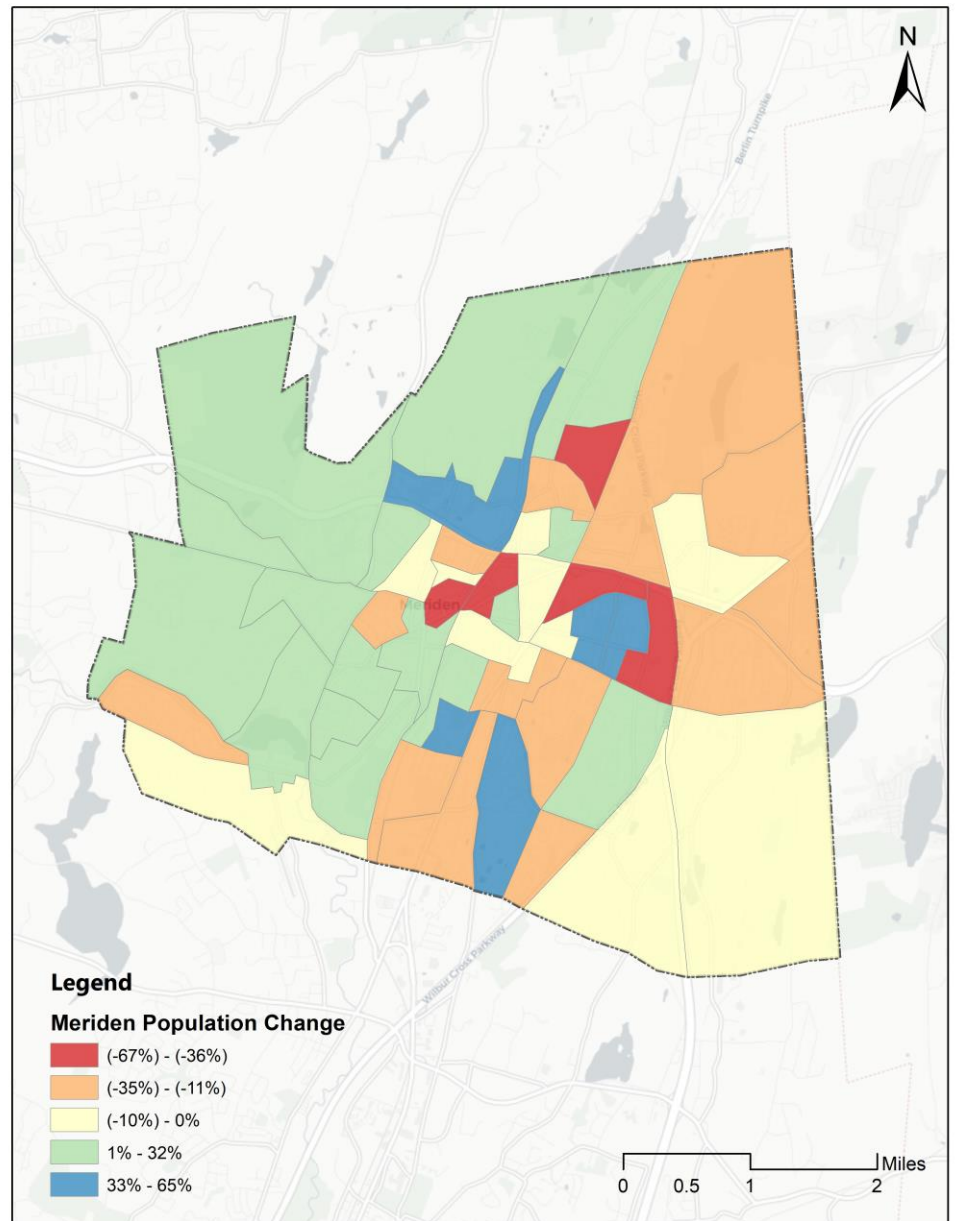


the west of the city as well as those bordering Wallingford experienced some population growth over the past decade.

Across age cohorts, the city of Meriden has seen similar growth rates as the greater SCRCOG region in residents aged 55 and older. Similarly, Meriden has experienced declines comparable to the rest of the region in all other populations by age except for individuals aged 18 - 24. These trends are common across both the SCRCOG region and the state where most of the population is aging and younger millennial households are migrating to major employment centers. Based on the state population projections it is these younger households as well as the elderly population that are

anticipated to continue to grow over the next 20 years bringing Meriden's population to an estimated 66,000 residents. With many of the older residents looking to downsize or move into more affordable and accessible housing as well as younger working age residents looking for affordable rents or first-time homes, this population growth will contribute to further competition

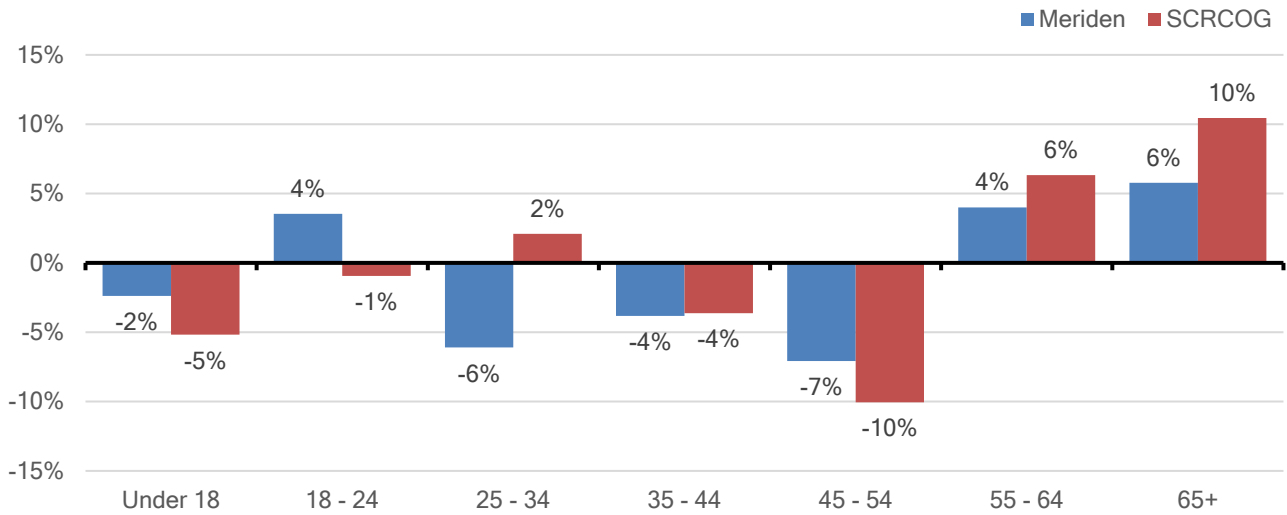
Figure 2 Population Change (2011 - 2019)
Source: ACS 5-Year Estimates



for affordable housing options in a regional market that is experiencing increases in both home prices and rents.

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

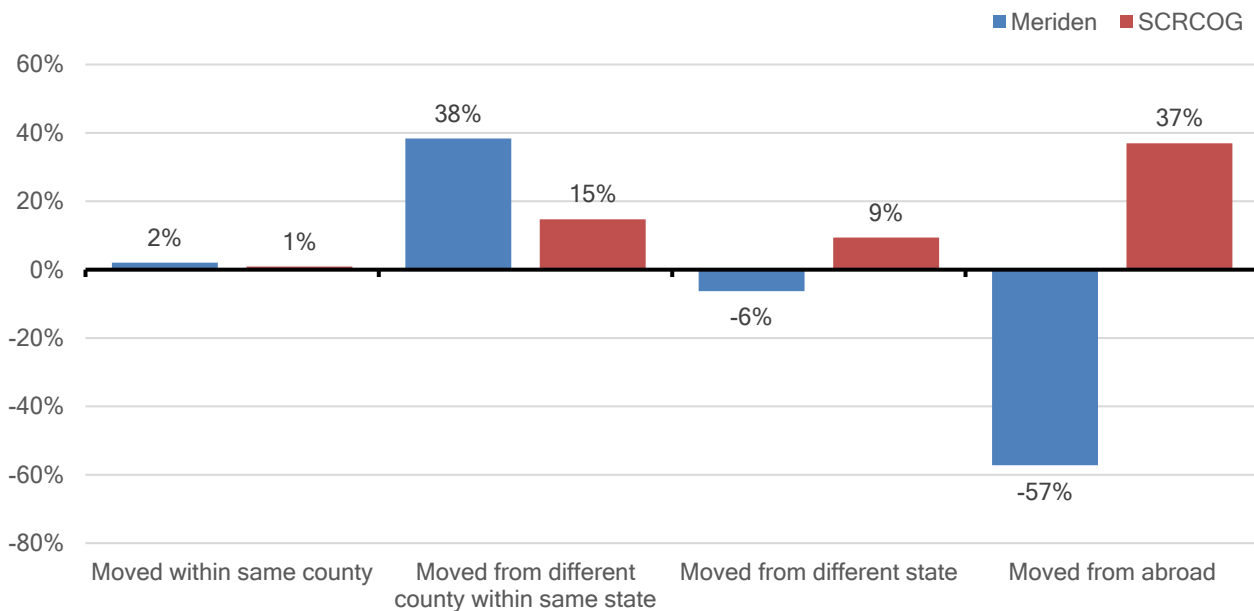
Source: ACS 5-Year Estimates



In terms of geographic mobility, like SCRCOG, many new residents moved from within Connecticut to Meriden. In contrast, Meriden saw a large percentage decrease in population to locations abroad and a smaller decrease to other states.

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

Source: ACS 5-Year Estimates



Based on population estimates by race and ethnicity for the past decade, the population of Meriden is continuing to diversify with significant increases in the Latinx population as well as a small percentage decrease in the White population, which in absolute terms amounts to about 1,300 residents.

One of the main drivers of this growth in diversity is the international in-migration into New Haven County. Although Meriden does not have high rates of international migration, population flows within the county and state suggest that some of these residents from abroad could be moving to Meriden from other municipalities such as New Haven. This could be due to the mix of housing options, more affordable rental options, as well as larger employment opportunities Meriden offers when compared to some of the smaller communities within the region.

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

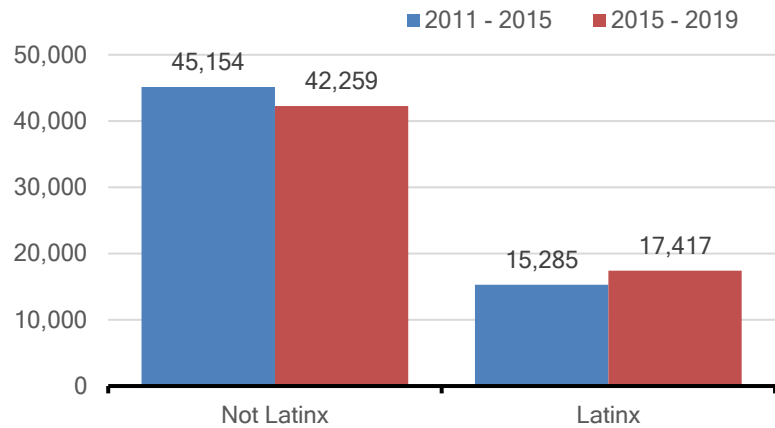
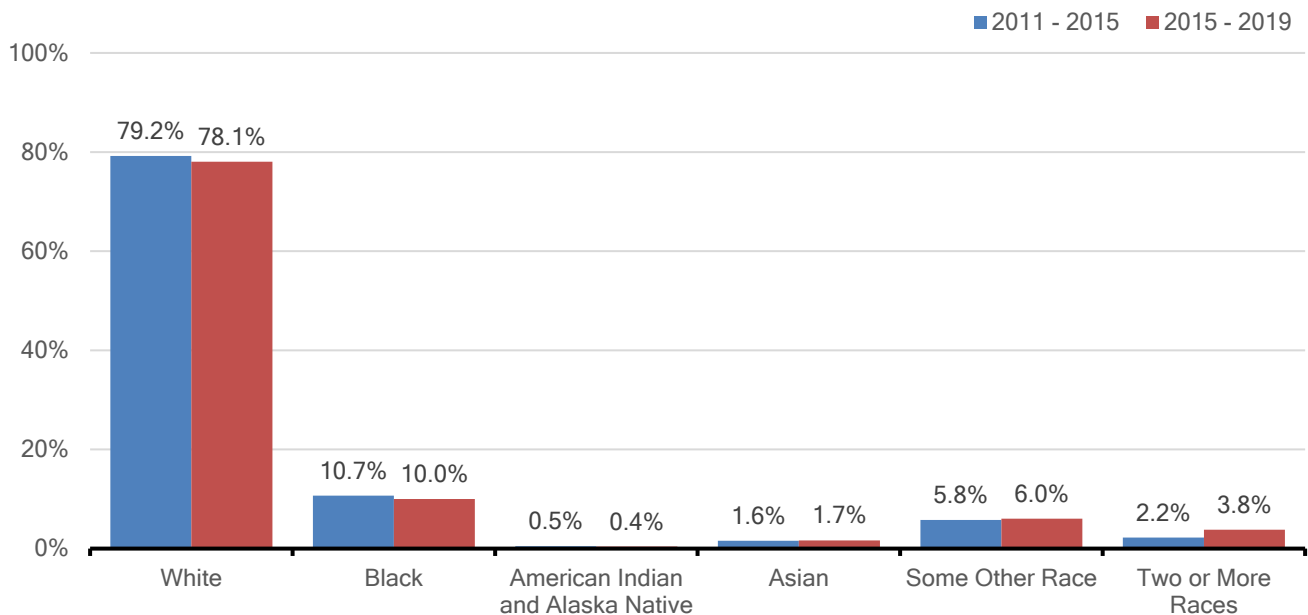
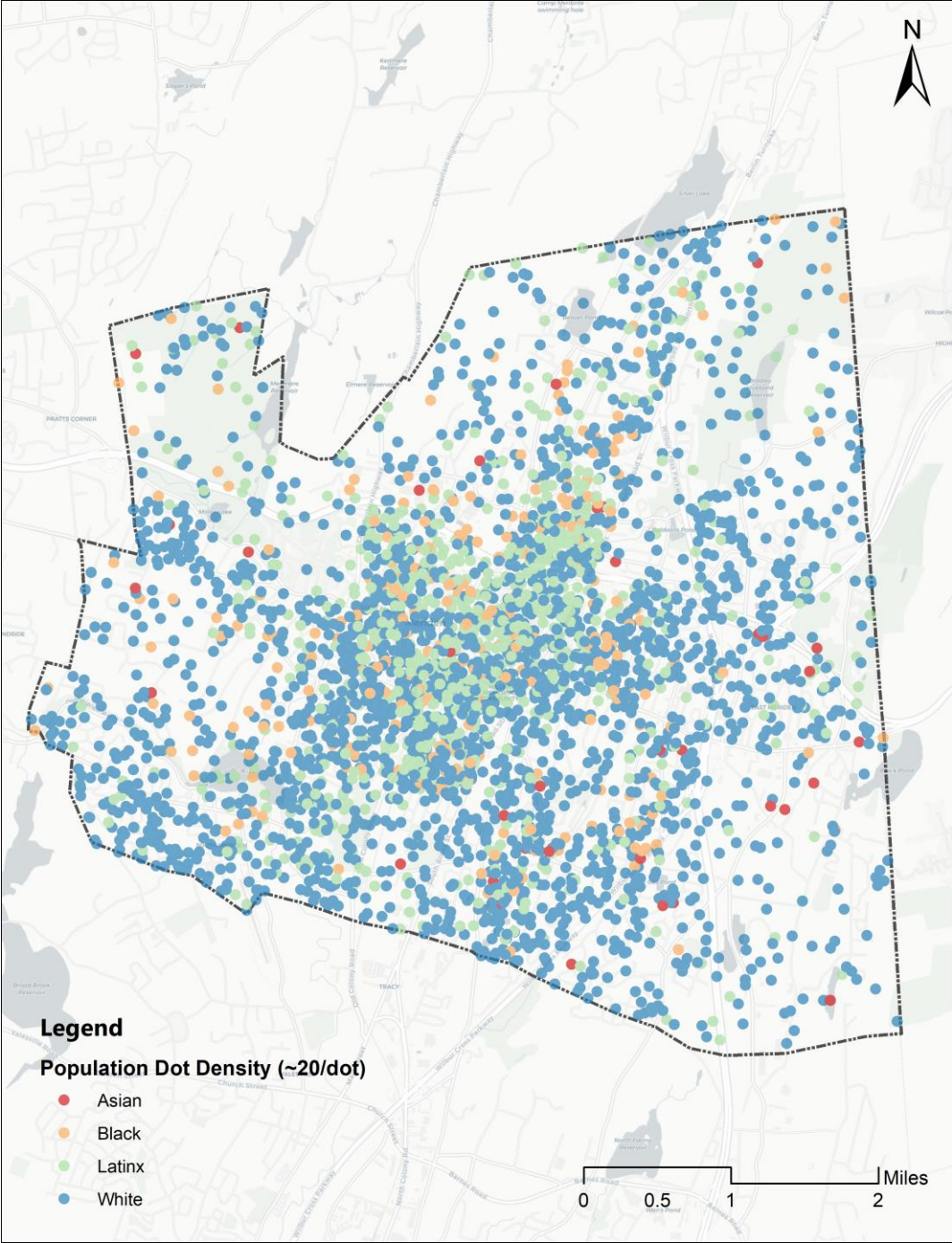


Figure 6 Population by Race, Meriden (2011 - 2019)
Source: ACS 5-Year Estimates



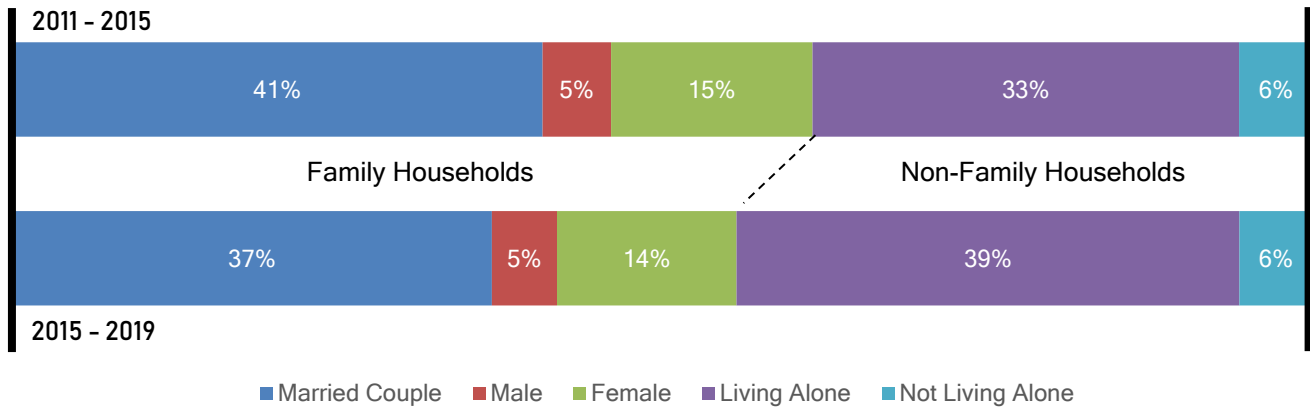
Based on the population dot density map by race and ethnicity shown in Figure 7 (1 dot is equivalent to approximately 20 people), the city of Meriden has a relatively diverse spatial distribution with most of the population located in the central parts of the city and spreading out as residential development becomes less dense and more suburban. Despite some declines in downtown population, there have been large percentage increases in Latinx residents in some neighborhoods in the downtown area along North Broad Street.

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



Household Composition

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



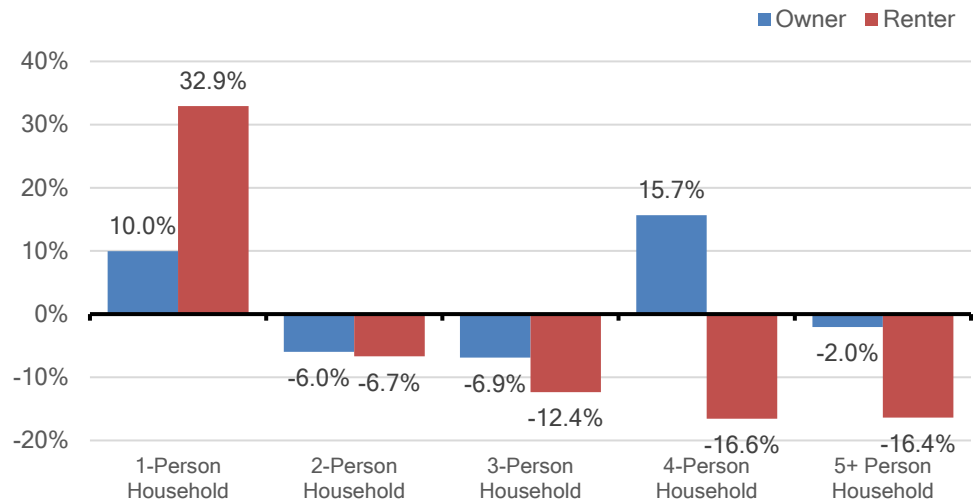
Change in Households

Despite population declines over the past decade, the number of households in Meriden increased by 3.8%. Based on the ACS household composition data, family households declined by 6%, or 922 households in total.

The Census defines a family household as a household maintained by a householder who is in a family and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there.

Despite these decreases, the number of non-family households increased by 20% or 1,854 households. This explains the population drop because family households tend to be larger which can lead to declines in total population when compared to non-family households that include a high percentage of single-person households. These changing household dynamics are largely driven by the influx in 18 - 24-year-olds and 55+ residents who have a far higher likelihood of living alone or in non-family arrangements such as with roommates. This is further substantiated by the 32.9% increase in 1 person renter households, and the 10% increase in 1-person owner households. Across all other household sizes for both renters and owners, the number of households decreased apart from 4-person owner households.

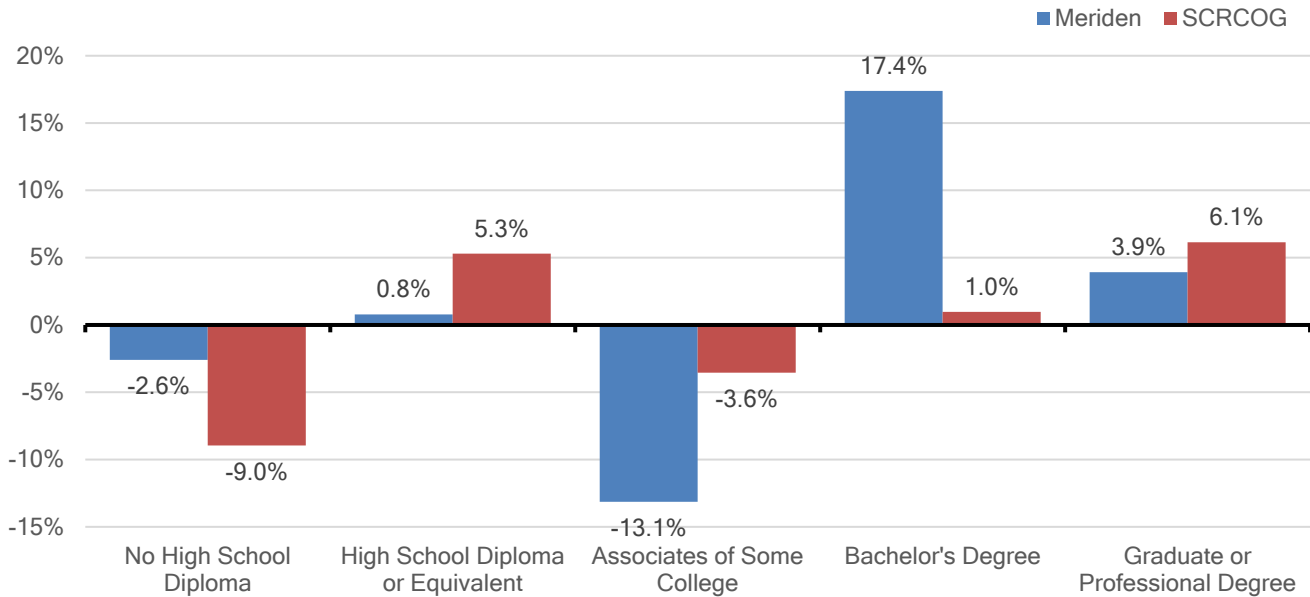
Figure 9 Change in Households by Tenure & Size (2011 - 2019)
Source: ACS 5-Year Estimates



Education & Income

Figure 10 Change in Educational Attainment (2011 - 2019)

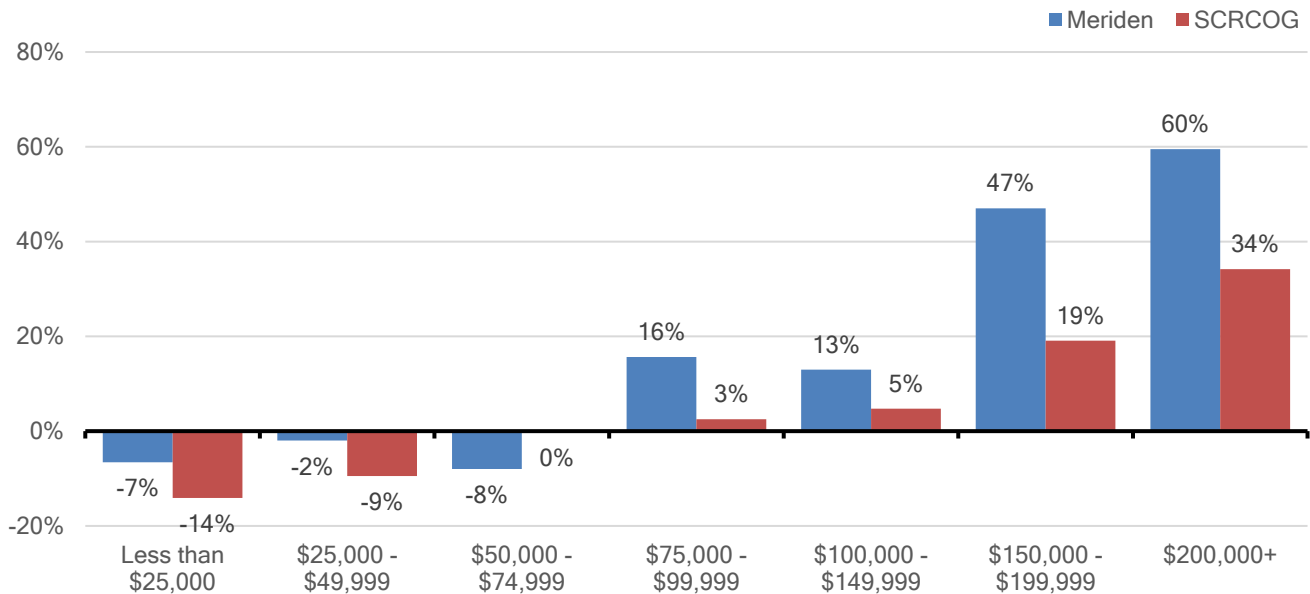
Source: ACS 5-Year Estimates



Increases in educational attainment are often correlated with increases in household income. Over the past decade in Meriden, the number of residents with a bachelor's degree or higher increased by 17.4%. The increase in both educational attainment and income may be related in part to the shift in age composition towards late-career adults, those over the age of 55. Since 2011, Meriden saw 16% growth in households earning more than \$75,000 - \$99,999 per year. This was a larger rate of growth compared to the rest of the SCRCOG region (3%). Meriden

Figure 11 Change in Household Incomes (2011 - 2019)

Source: ACS 5-Year Estimates

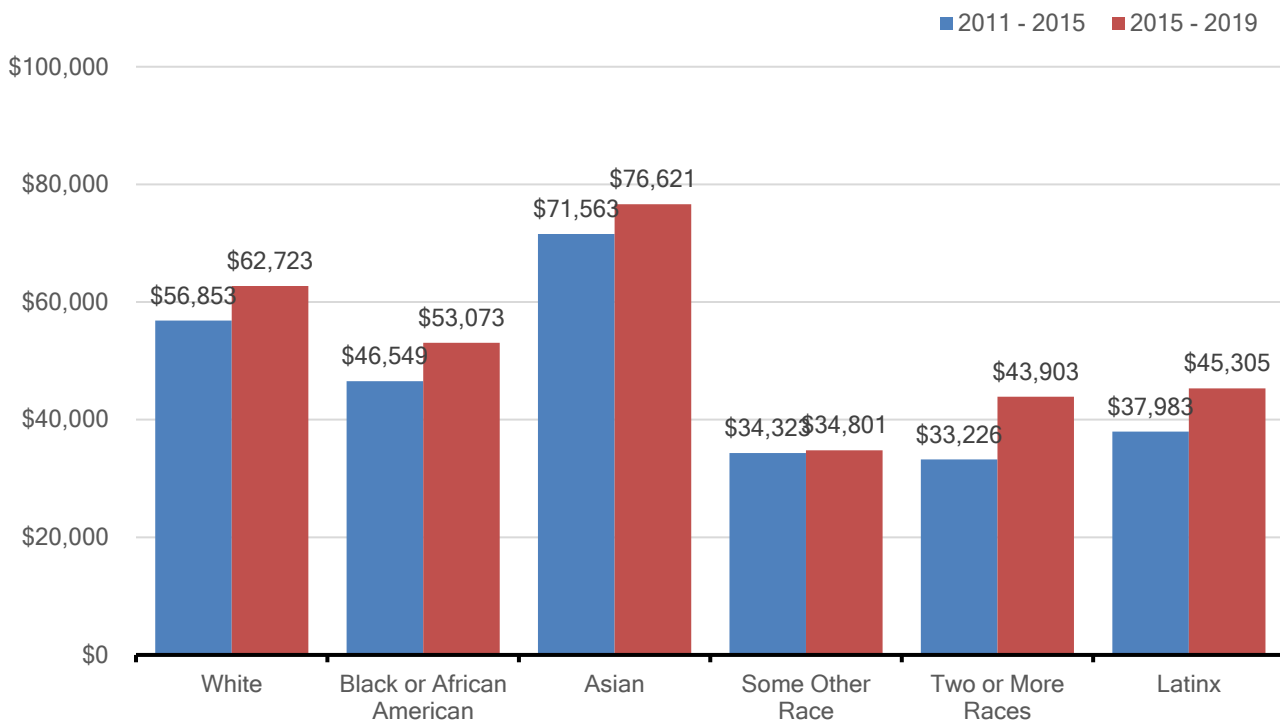


saw even higher rates of growth in households earning \$150,000 or more, which totals to an estimated increase of 862 households.

Across race and ethnicity, White and Asian American households in Meriden have the highest household incomes. Over the past decade, households identifying across all races and ethnicities saw marked increases in median household income which is uncharacteristic of many municipalities within the SCRCOG region.

Figure 12 Median Household Income by Race & Ethnicity (2015 - 2019)

Source: ACS 5-Year Estimates

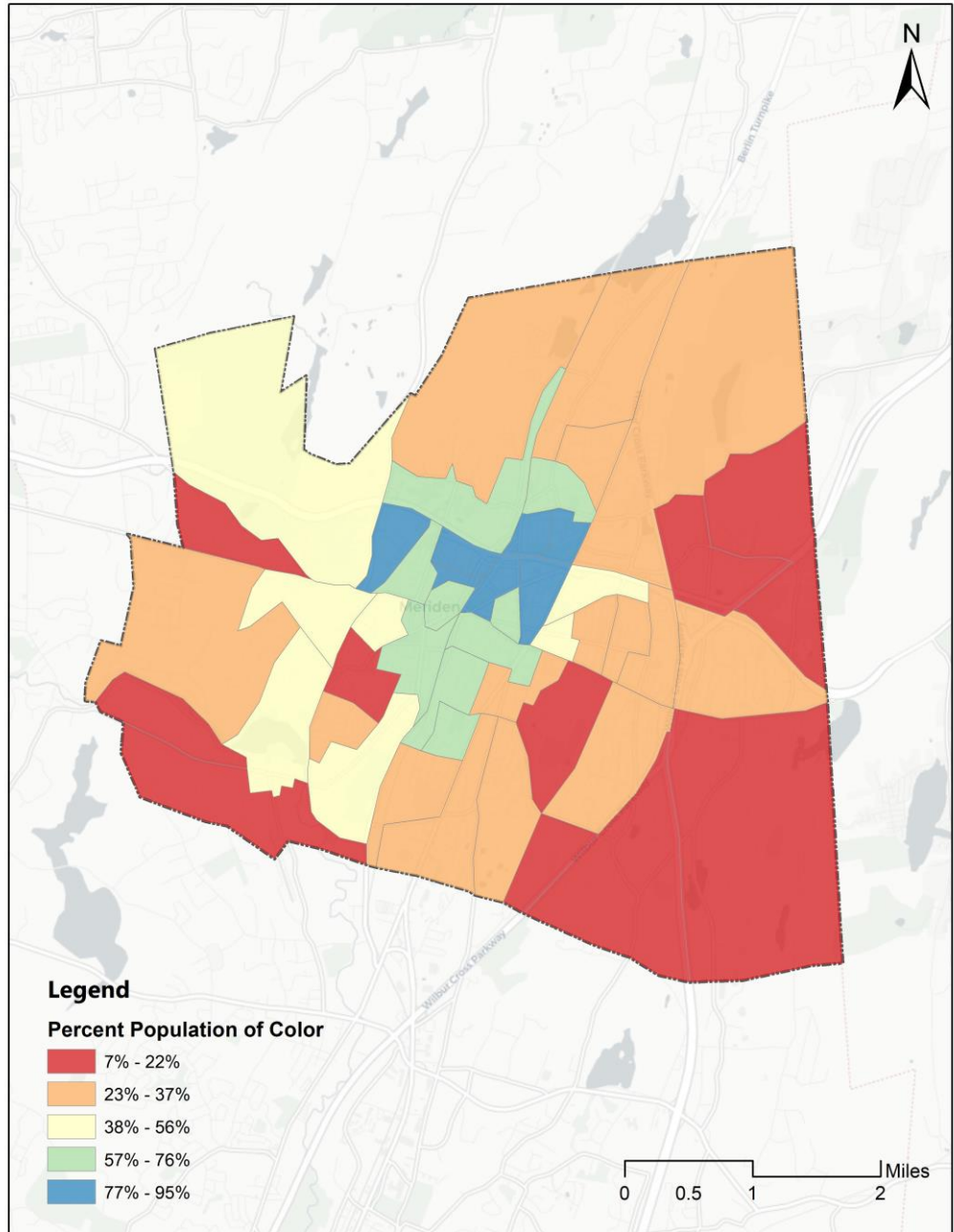


Despite these increases in median household income, the populations of all races and ethnicities except for Asian American fall below the median household income for both New Haven County (\$69,751), and the city-wide median household income (\$58,843). These changes in the household income distribution may indicate that households in Meriden are gradually becoming wealthier, and the influx of higher income households are also gradually raising the city-wide median. In contrast, many municipalities in SCRCOG saw higher percentages and absolute increases in upper income households and losses in middle income households causing a growing gap between the highest and lowest earning households.

Across the city of Meriden, most census block groups are fairly diverse with the exception of a few periphery neighborhoods bordering Wallingford, Middlefield and Middletown.

As previously mentioned, a large percentage of Latinx residents moved into the central part of the city, where many multifamily developments are located. Common to many towns and cities across the region, the census block groups that have the highest percentages of populations of color tend to be located in and around a downtown area or areas where the diversity of housing types is the greatest. In some cases, these neighborhoods traditionally housed worker units and have

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

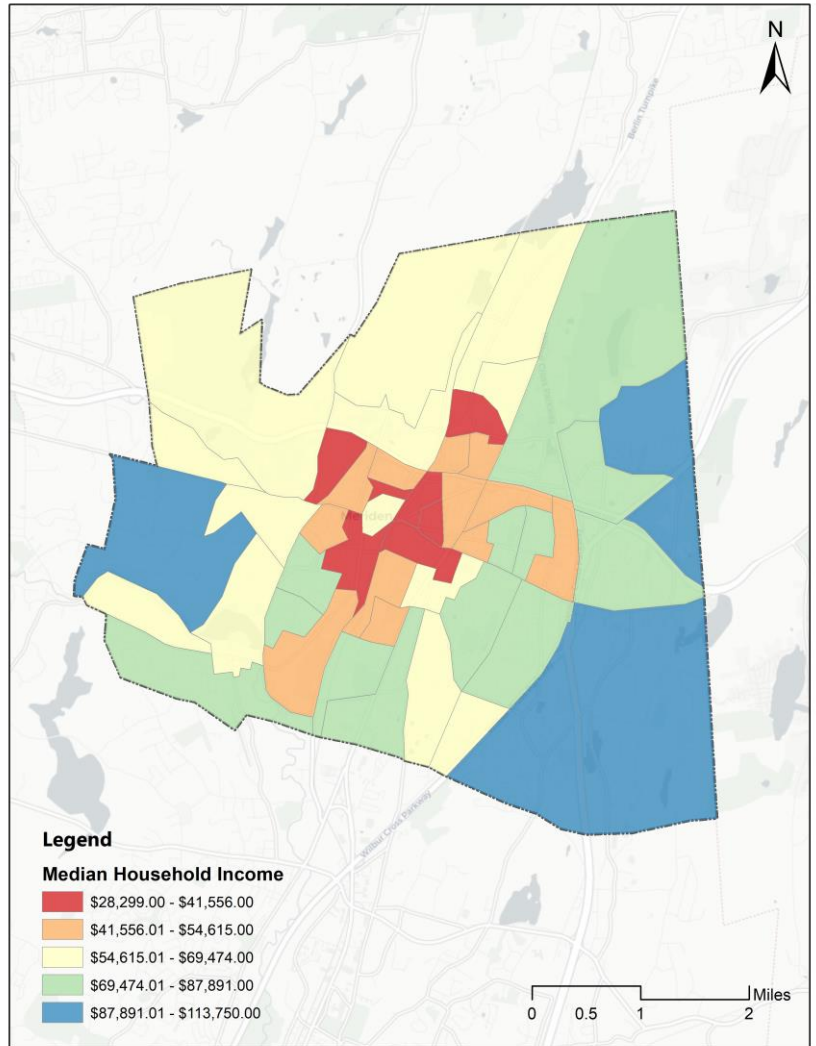


remained a core component of the community’s naturally occurring affordable housing stock. This trend, which began in the 50s and 60s, has continued into the 2000s as the gap in wealth and homeownership rates continue to widen across race and ethnicity.

Following a similar spatial pattern, median household incomes across Meriden align with tenure and population characteristics. Namely, areas with higher rates of renters and greater proportions of households of color tend to have lower median household incomes.

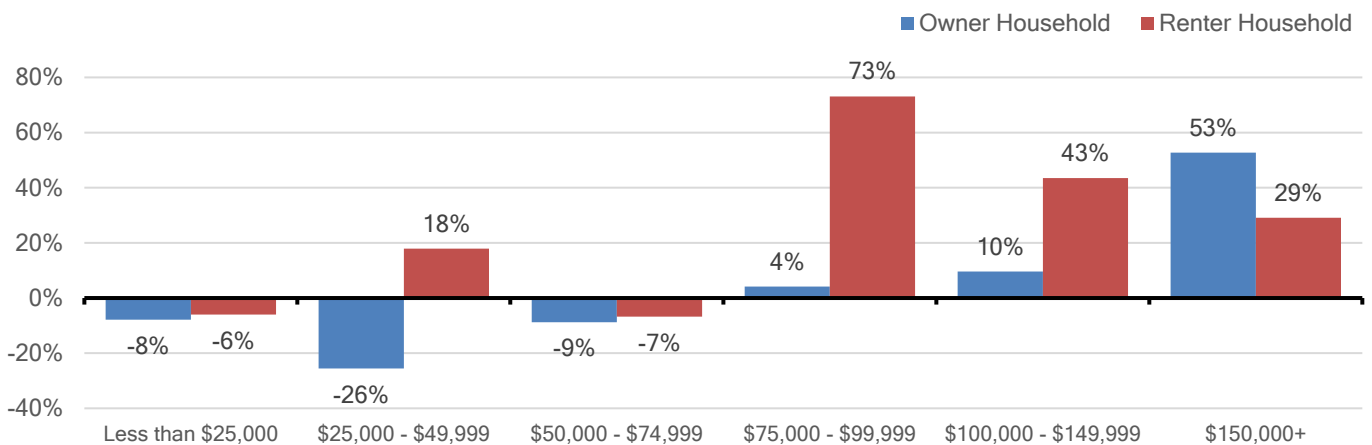
Based on the changes in household income by tenure, the past decade has seen large percentage increases in high income renter households as well as high income owner households earning more than \$150,000. Based on city incomes and population changes over the past decade much of this growth has occurred in neighborhoods that border Wallingford, Cheshire, and Southington, while population loss, particularly of lower income households, has occurred in census block groups along Route 15.

Figure 14 Median Household Income
Source: ACS 5-Year Estimates



One of the major implications of this high-income household growth is the added pressure placed on the existing housing stock that is more affordable to middle income residents.

Figure 15 Change in Household Income by Tenure (2011 - 2019)
Source: ACS 5-Year Estimates



Employment

Across Meriden, the highest employment sectors were management of companies, health care, government, manufacturing, and retail trade. Of the top ten highest employment sectors, six had average adjusted annual earnings that exceeded Meriden's median household income. Based on industry sector growth rates, Meriden's economy is shifting away from some of its more traditional exportable industries such as retail trade and manufacturing and moving more towards professional and technical services. Furthermore, Meriden's location along I-91 offers easier access to a number of regional cities such as New Haven and Hartford which serve as large employment hubs for nearby communities.

Table 1 Top 10 Largest Employment Sectors 2021

Source: EMSI 2021.4 - QCEW Employees

| Industry Sector | 2021 Jobs | 2021 Adjusted Average Annual Earnings per Job |
|--|-----------|---|
| Management of Companies and Enterprises | 4,405 | \$148,096 |
| Health Care and Social Assistance | 4,264 | \$62,966 |
| Government | 3,259 | \$101,582 |
| Manufacturing | 2,245 | \$92,739 |
| Retail Trade | 2,106 | \$41,892 |
| Administrative and Support and Waste Management and Remediation Services | 1,577 | \$47,845 |
| Transportation and Warehousing | 1,301 | \$49,567 |
| Accommodation and Food Services | 1,011 | \$25,626 |
| Professional, Scientific, and Technical Services | 897 | \$118,923 |
| Construction | 696 | \$86,103 |

Despite these industry-based averages, when looking specifically at occupation, the majority of workers fall within occupations earning roughly 60% of median household income.

Table 2 Top 10 Largest Occupation Categories 2021

Source: EMSI 2021.4 - QCEW Employees

| Occupation Category | 2021 Jobs | 2021 Adjusted Median Annual Earnings |
|--|-----------|--------------------------------------|
| Office and Administrative Support | 3,381 | \$34,656 |
| Management | 2,403 | \$99,259 |
| Transportation and Material Moving | 2,027 | \$24,988 |
| Business and Financial Operations | 1,824 | \$58,673 |
| Sales and Related | 1,757 | \$24,913 |
| Production | 1,577 | \$33,723 |
| Educational Instruction and Library | 1,515 | \$45,573 |
| Healthcare Support | 1,461 | \$25,890 |
| Healthcare Practitioners and Technical | 1,363 | \$61,965 |
| Food Preparation and Serving Related | 1,198 | \$21,396 |

Some of the most common jobs in Meriden include office support or administration, transportation, sales, production, healthcare support and food service which offer adjusted median annual earnings of roughly \$21,000 - \$45,000 annually meaning these workers would fall below 50% of area median income if calculated as a single-person household.

Table 3 Top 5 Employment Growth Sectors 2010 – 2021

Source: EMSI 2021.4 – QCEW Employees

| Industry Sector | 2010 - 2021 Jobs | % Change |
|---|------------------|----------|
| Management of Companies and Enterprises | 990 | 29% |
| Transportation and Warehousing | 941 | 261% |
| Construction | 71 | 11% |
| Educational Services | 41 | 13% |
| Utilities | 34 | 33% |

Industry growth between 2010 and 2021 suggests that transportation and the management of companies have seen the largest absolute increases in employment by industry over the past decade. Given the shift towards e-commerce and last mile delivery as well as the growing professional and scientific services industries, growth in these sectors has been common across the majority of SCRCOG.

Table 4 Top 5 Employment Growth by Occupations 2010 – 2021

Source: EMSI 2021.4 – QCEW Employees

| Occupation Category | 2010 - 2021 Jobs | % Change | 2021 Adjusted Median Annual Earnings |
|------------------------------------|------------------|----------|--------------------------------------|
| Transportation and Material Moving | 465 | 30% | \$24,988 |
| Management | 441 | 22% | \$99,259 |
| Business and Financial Operations | 376 | 26% | \$58,673 |
| Computer and Mathematical | 171 | 27% | \$68,664 |
| Healthcare Support | 113 | 8% | \$25,890 |

Similarly, occupations such as transportation, management, and business operations professions have seen the highest percentage and absolute growth over the past decade. Based on Meriden's 2020 annual financial report, the city's major employers include: the City of Meriden, Midstate Medical Center, YMCA, Hunters, Carabatta Management, 3M Purification, RFS Cable, Miron Technologies, Boscov's and Target.

Employment Geography

The largest share of those employed in Meriden, are also residents of Meriden, see table 5 and 6. Based on the highest employment sectors, these worker-residents are largely employed in the management, health care, transportation, or services industries. It should be noted that despite Meriden having the highest share for both home and work destinations, roughly 76% of workers commute from outside of Meriden into the city and almost 80% of residents work in other towns and cities in the surrounding region, which nets a total job outflow (see figure 16).

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

Source: OnTheMap, 2018

| County Subdivision | Job Count | Share |
|--------------------|-----------|-------|
| Meriden | 5,879 | 23.6% |
| Wallingford | 1,396 | 5.6% |
| Waterbury | 942 | 3.8% |
| Middletown | 930 | 3.7% |
| Southington | 918 | 3.7% |
| New Britain | 916 | 3.7% |
| Bristol | 627 | 2.5% |
| New Haven | 582 | 2.3% |
| Hartford | 526 | 2.1% |
| Cheshire | 504 | 2.0% |

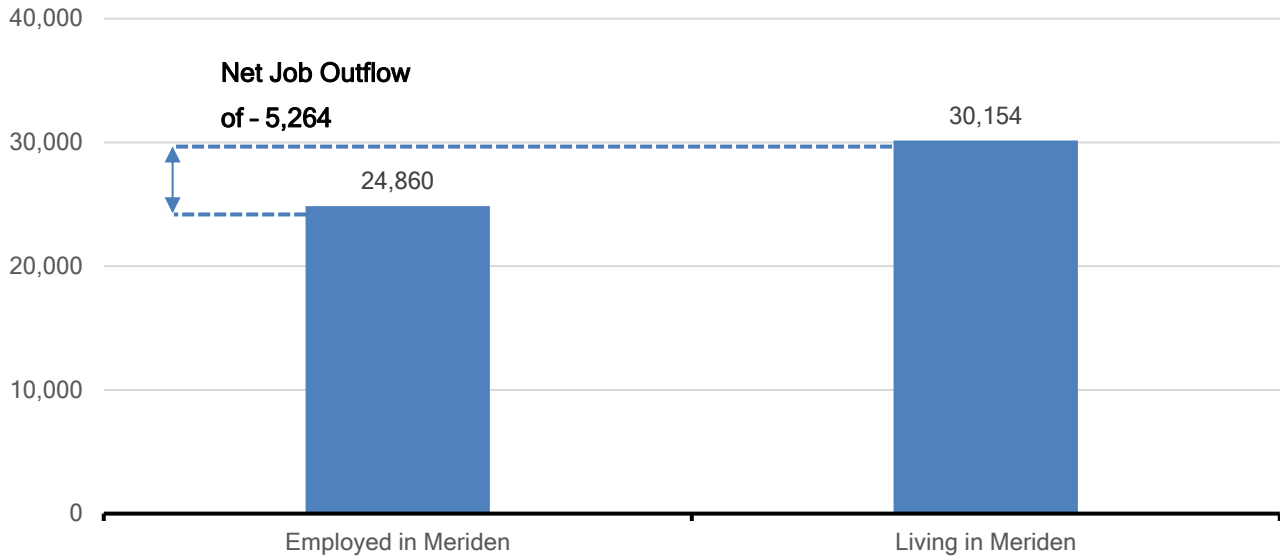
Table 6 Top Ten Work Destinations for Meriden Residents

Source: OnTheMap, 2018

| County Subdivision | Job Count | Share |
|--------------------|-----------|-------|
| Meriden | 5,879 | 19.5% |
| Wallingford | 3,434 | 11.4% |
| New Haven | 1,545 | 5.1% |
| Middletown | 1,286 | 4.3% |
| Hartford | 1,200 | 4.0% |
| Cheshire | 922 | 3.1% |
| North Haven | 831 | 2.8% |
| Waterbury | 813 | 2.7% |
| Southington | 772 | 2.6% |
| New Britain | 709 | 2.4% |

Figure 16 Labor Market Size (All Jobs)

Source: ACS 5-Year Estimates



Based on the U.S. Census Bureau’s Longitudinal Employer-Household Dynamic’ Origin-Destination Employment Statistics, Meriden has a net job outflow of -5,264. This indicator highlights the fact that despite Meriden’s size relative to most other municipalities in SCRCOG, it is a net exporter of jobs. This could be, in part, due to the fact that Meriden is more affordable than several other towns within the region and offering a good commutable distance for city residents employed around New Haven County.

Figure 17 Employment Efficiency (All Jobs) Among People Employed in Meriden

Source: OnTheMap, 2018

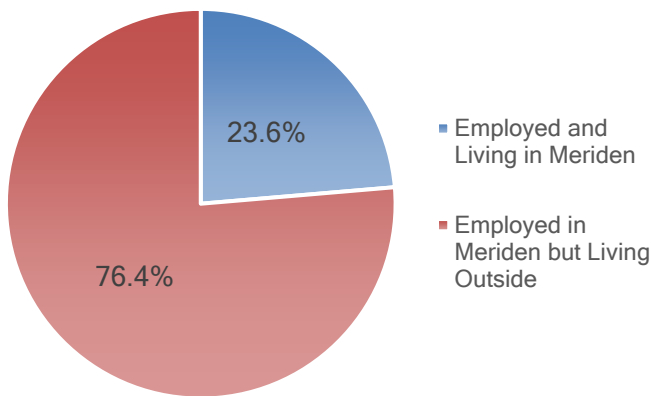
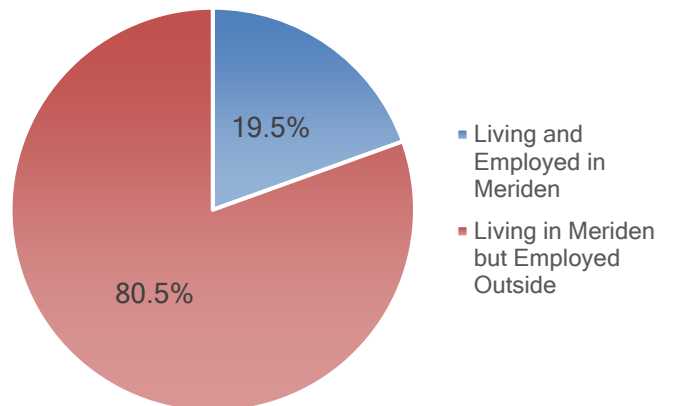


Figure 18 Labor Force Efficiency (All Jobs) Among People Living in Meriden

Source: OnTheMap 2018

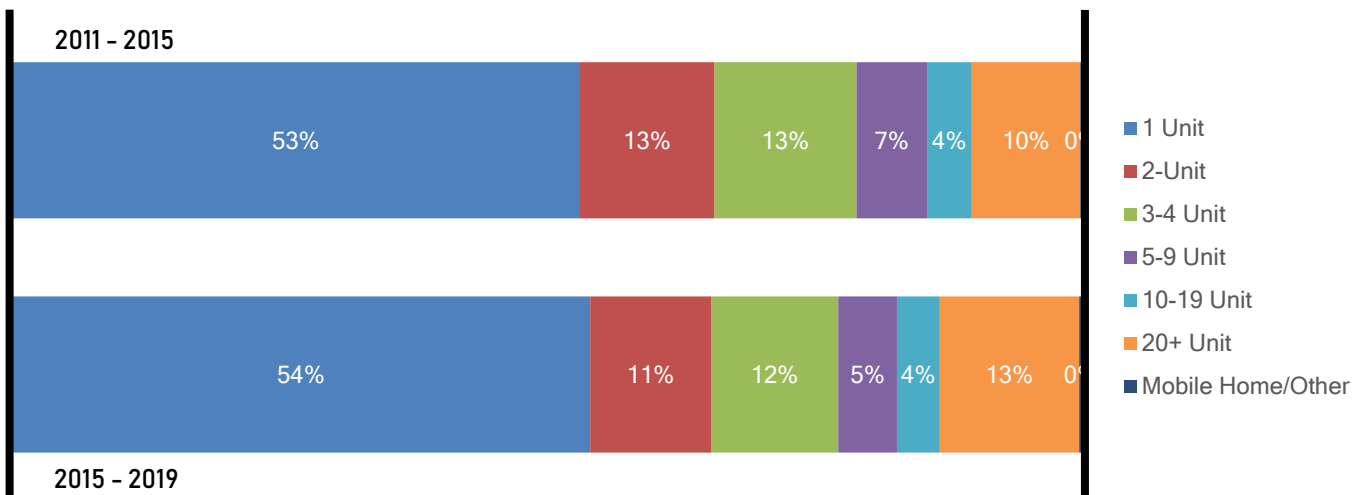


Housing Stock

Over the past decade, Meriden saw a slight decrease in population and almost no change in its housing stock. Unlike most municipalities within SCRCOG, only half of Meriden’s housing stock is single family residential. Over the past decade, Meriden saw its largest increases in 20-49 and 50+ unit structures. Based on the increases in renter households, particularly higher income renter households, this increase in larger multifamily structures may have been driven by this increase in rental demand.

Figure 19 Units in Structure (2011 - 2019)

Source: ACS 5-Year Estimates



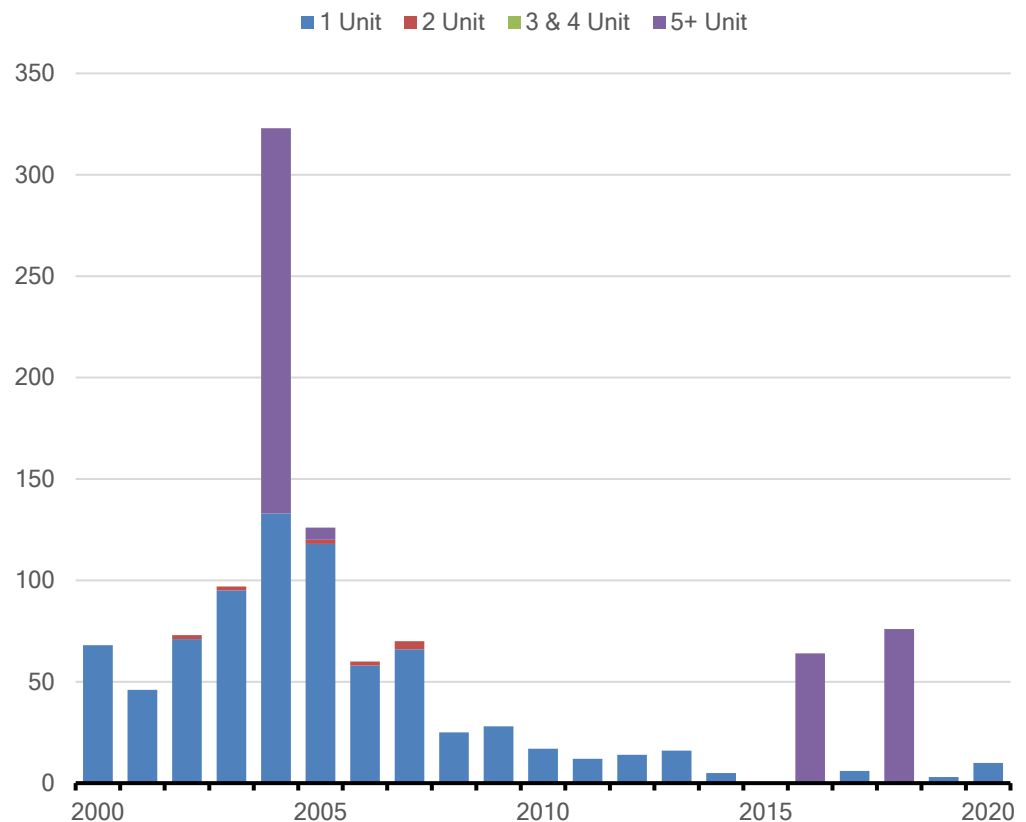
More specifically, Meriden saw a 2% increase (+345) in single family units and a 29% increase (+843) in multifamily structures with 20+ units. Despite these gains, Meriden lost a large portion of structures that may be considered smaller multifamily, including a 10% loss in both 2-unit (-355) and 3-4-unit (-384) structures as well as a 16% loss (-308) in 5-9 units and a 4% loss (-46) in 10-19-unit structures. These losses in smaller-scale multifamily properties may be translating into losses in rental units that tend to comprise a community’s naturally occurring affordable housing. This could have the effect of raising rents citywide, because the losses to middle market rental units leads to higher demand for a limited number of units from both the higher and lowest income renters.

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 exceptionally high in the early 2000's but dropped off significantly during the Great Recession (2007 - 2009). Permits for

new housing construction have not returned to pre-recession levels but over the latter part of the last decade Meriden has seen growth in multi-family housing permits. Apart from 2004, even before the Great Recession Meriden had experienced very little new residential development

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

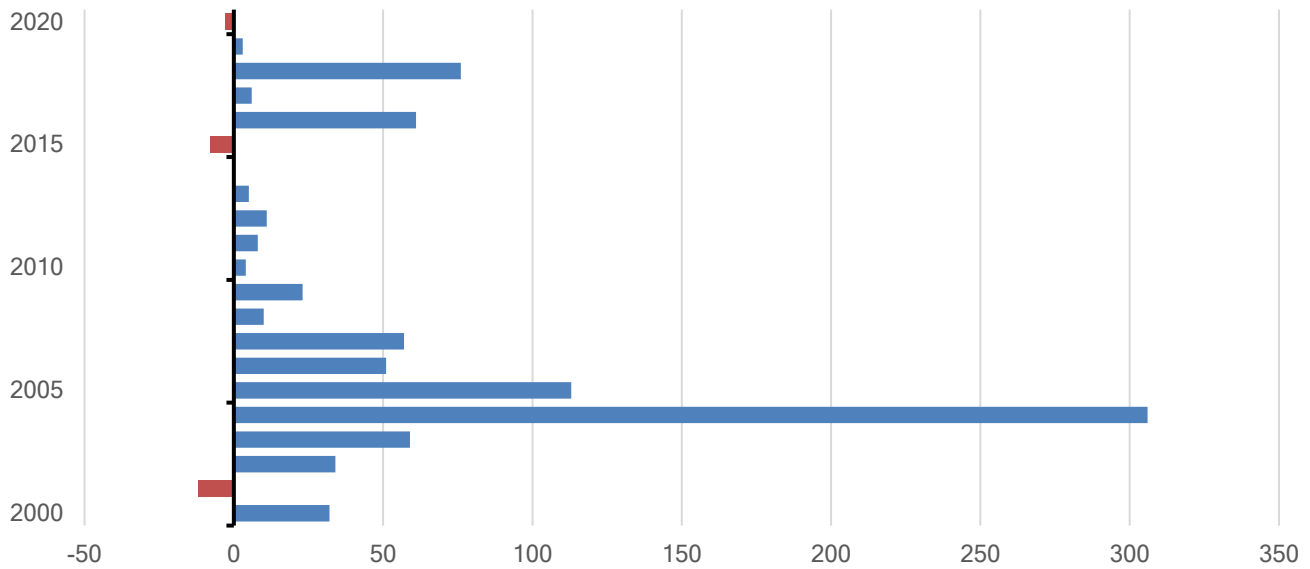


compared to some of the other municipalities of comparable size. Despite these recent increases in multifamily permits, Meriden has seen little to no growth in smaller multifamily properties (2-4 unit).

Based upon data gathered by the CT Department of Economic and Community Development, the years following the great recession did not result in more demolitions than new structures built but the city has seen fairly small net gains in residential development. Over the past decade, this could be attributed to the net losses in total population.

Figure 21 Net Change in Total New Housing Units

Source: CT Department of Economic and Community Development

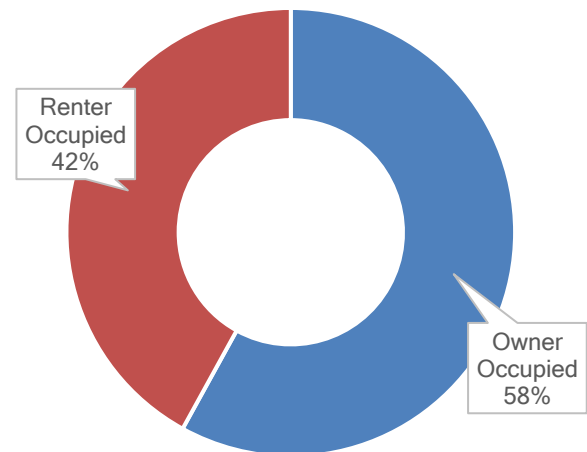


Housing Tenure

As more rental housing has been built, or ownership units converted to rental, the overall percent of renter-occupied housing has increased by 9% over the past decade. With this increase in rental units, the share of renter households increased to 42% of all households in Meriden. This proportion of renters is high when compared to other municipalities in SCRCOG. Notably, Meriden's increase in renter households was largely driven by 1-person households which saw a 32% increase (1,437 households).

Figure 22 Housing Tenure (2015 - 2019)

Source: ACS 5-Year Estimates



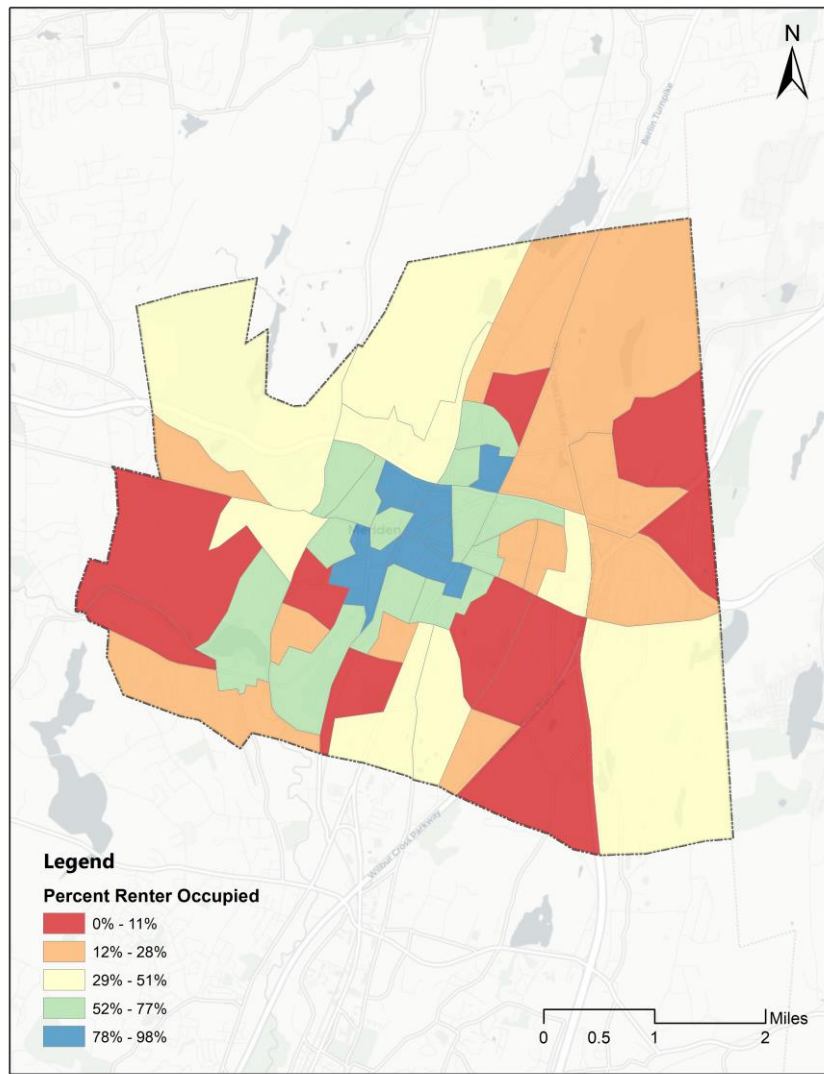
Across households by tenure and income, Meriden saw its highest percentage increases in higher income households but across the top three income brackets, the largest increase in absolute terms was for renters earning \$75,000 - \$99,000. Census block groups in Meriden where renter households comprise more than 50% of all households have median incomes ranging around \$28,000 - \$54,000, which is lower than the city-wide median income of \$58,843. As rental rates continue to rise in Meriden, many renter households in these block groups may

have a more difficult time finding housing that is affordable and attainable. These census block groups also have higher percentages of people of color, highlighting the disparity across race and income as well as homeownership rates.

Additionally, increases in higher income renter households over the past decade have placed added pressure on Meriden's rental market. More specifically, this added pressure effects lower-income renter households because these wealthier renters can afford higher rents, and therefore are more competitive in the rental market. This dynamic also has the effect of increasing demand for market rate rentals.

Figure 23 Percent Renter Occupied

Source: ACS 5-Year Estimates



Lower income renter households in Meriden that face these rising housing costs may experience greater cost burdening meaning they must spend more of their incomes on rent leading to less household spending on other needs like transportation, healthcare, childcare, and education.

Vacancy

In 2019, Meriden's total vacancy was 11.2%. The Census records vacant units a few different ways to comprise the total vacancy count for a particular geography. Housing vacancy is captured in four different categories by the Census, which includes: vacant available, vacant unavailable, seasonal, and vacant other.

- Vacant available refers to unoccupied units that are currently for sale or for rent.
- Vacant unavailable refers to off market for sale and for rent units.

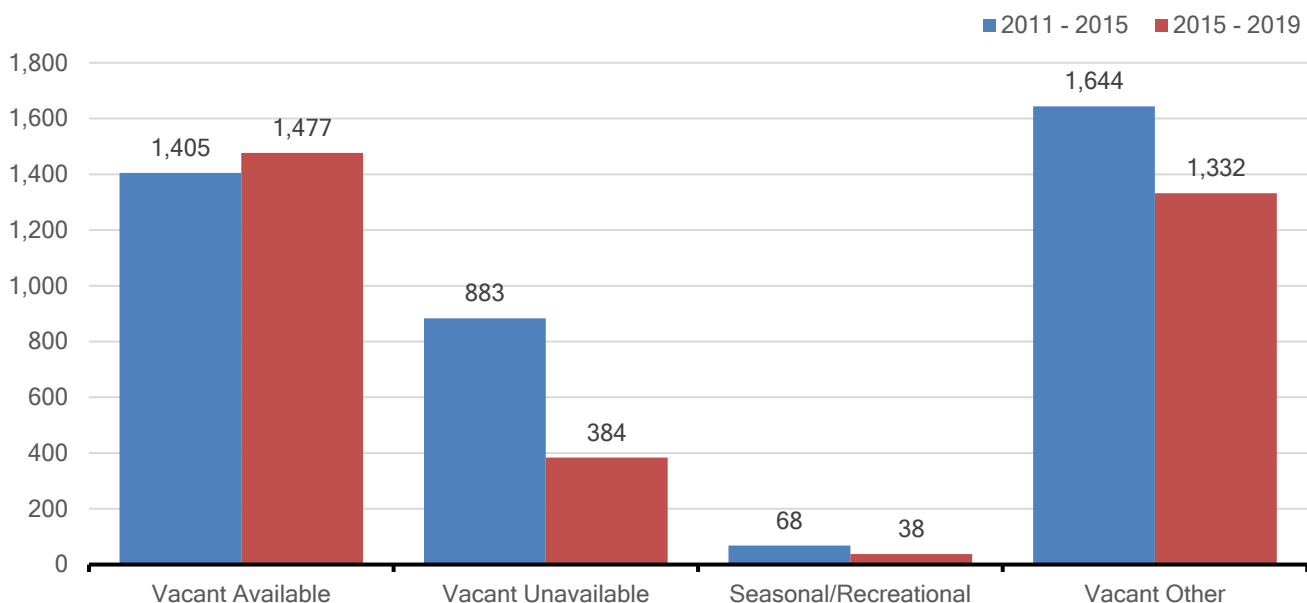
- Seasonal and recreation refer to housing units that are not occupied year-round such as second homes, beach houses etc.
- Vacant Other which refers to units that are not available for rent or sale and are off the market for different reasons. These include undergoing substantial rehab, uninhabitable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

In 2019, Meriden’s vacancy rate for those units that are counted as vacant available was 5.1%. A healthy vacancy rate for a community is typically between 4% and 6%. With a relatively health vacancy rate, 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 a relatively ample available supply prevents the kind of sharp rises a tighter market could experience like many communities withing SCRCOG.

The inventory of vacant units in Meriden is largely composed of vacant available, which saw a 5% increase in units for rent or for sale. Housing units that are vacant because of seasonal or recreational uses account for 1.2% of the total vacant units, which is down 44% from 2011. Approximately 41% of vacant units were classified as “vacant other”. Vacant units in this other category accounted for a third of all vacant units but saw a drop by 18.9% (-312 units) from 2011.

Figure 24 Vacant Housing Units by Category (2015 - 2019)

Source: ACS 5-Year Estimates



Home Values

According to sale price data from Redfin, the median sale price of homes in Meriden increased from \$130,000 to \$230,000. These increases have become even more pronounced over the past three years, where home sales across the SCRCOG region have seen greater increases in price and volume of sales. Similarly, Zillow housing market data estimates that the median home value in Meriden in 2021 was around \$231,000 which was a 49% increase from values in 2015, which were estimated to be around \$155,000.

Figure 25 Median Home Value

Source: ACS Estimates

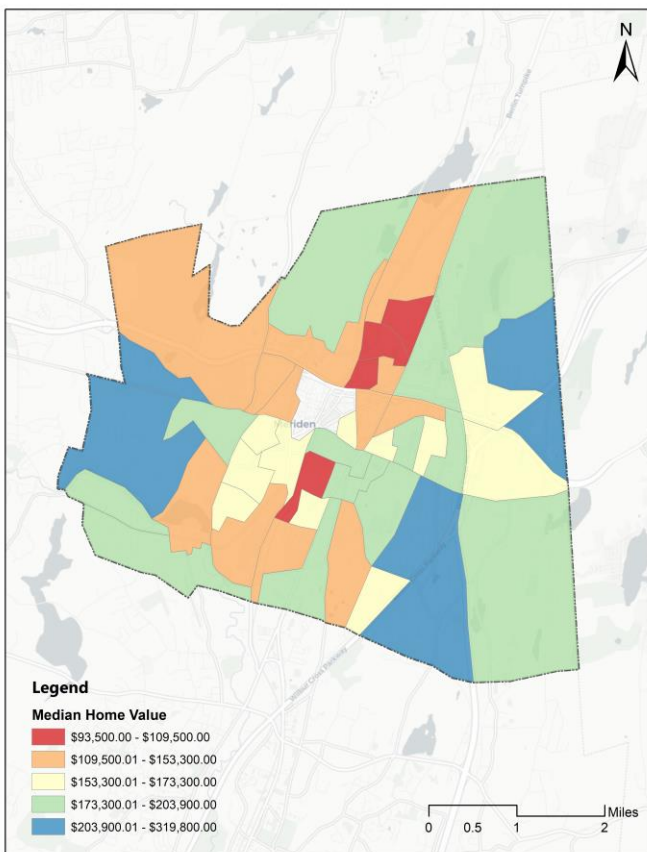
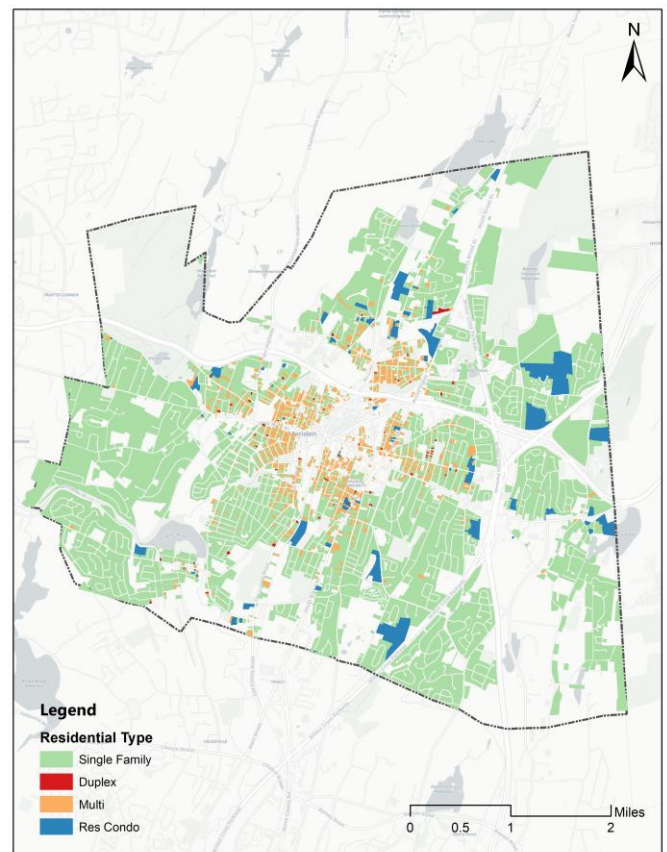


Figure 26 Residential Type

Source: Meriden Assessor's Database



Linked to the median household income and tenure maps, the map of median home value in Meriden illustrates the contrast in home values radiating from the center of the city to its periphery. Most single-family homes are located outside of the city center, and despite the lack of new construction in single family homes, values of the existing stock have increased over the past decade. Between the effects of the Great Recession on housing markets and the impacts of COVID-19 on housing demand and construction costs, Meriden has seen minimal new construction of single-family homes. This has seemingly resulted in increases in value is largely driven by the existing housing stock.

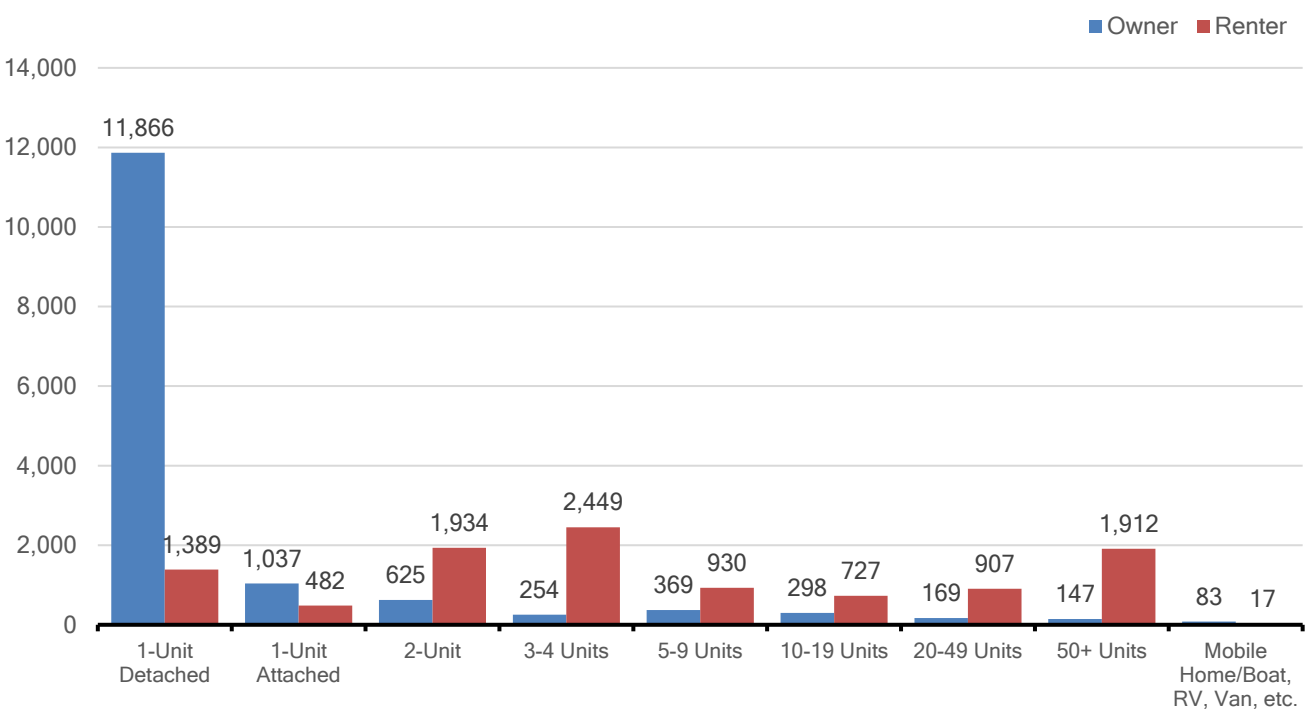
Meriden’s owner housing stock largely consists of homes built prior to 1980, which is common among New England towns. Of all residential structures, 78% of were built prior to 1980, and a little over half prior to 1960. The older housing stock may also indicate the potential need for things like lead abatement, housing rehab, or investments in energy efficiency measures.

Table 7 Age of Housing Stock by Tenure
Source: ACS 5-Year Estimates

| | Units | % Of Total |
|-----------------------------|-------|------------|
| Owner Occupied Age | | |
| Built 2000 or later | 999 | 7% |
| Built Between 1980 and 1999 | 2,261 | 15% |
| Built Between 1960 and 1979 | 3,986 | 27% |
| Built 1959 or earlier | 7,602 | 51% |
| Renter Occupied Age | | |
| Built 2000 or later | 360 | 3% |
| Built Between 1980 and 1999 | 1,296 | 12% |
| Built Between 1960 and 1979 | 3,090 | 29% |
| Built 1959 or earlier | 6,001 | 56% |

As would be expected among owner-occupied units, the highest percentage can be found in single unit structures, whether detached or attached. The highest portion of rental units are found in the 2-unit, 3-4 unit and 50+ unit categories.

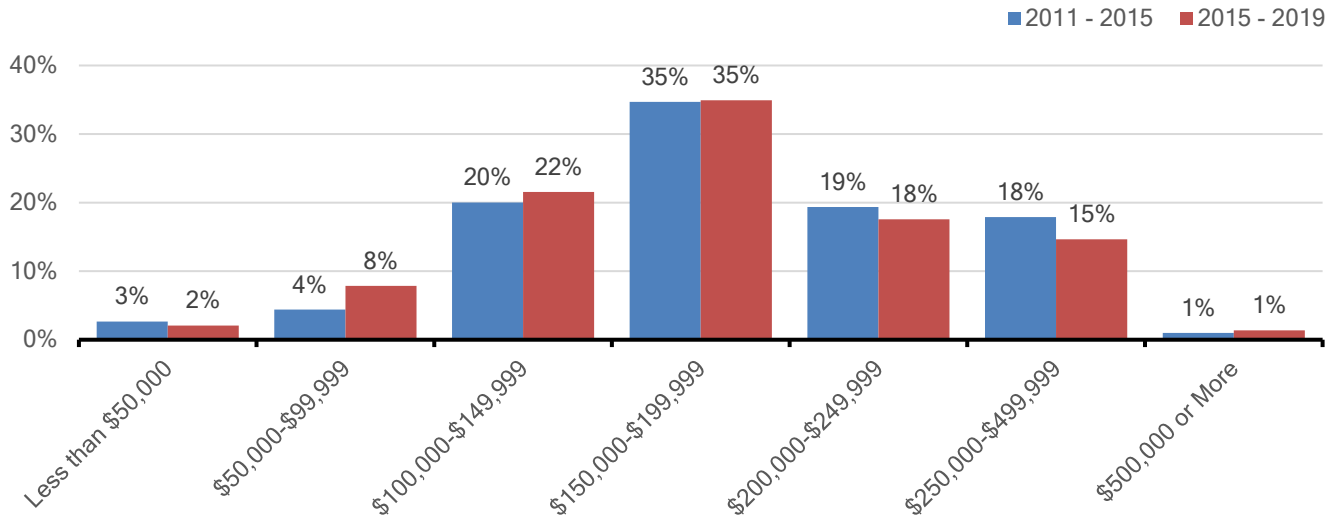
Figure 27 Tenure by Units in Structure (2015 - 2019)
Source: ACS 5-Year Estimates



In 2019, approximately 53% of homes in Meriden were valued between \$150,000 to \$250,000. This was an approximate 1% change in share from 2015. Atypical of municipalities in SCRCOG, Meriden’s housing stock saw increases in its share of lower value homes and decreases in homes valued above \$200,000.

Figure 28 Change in Home Value Distribution (2011 – 2019)

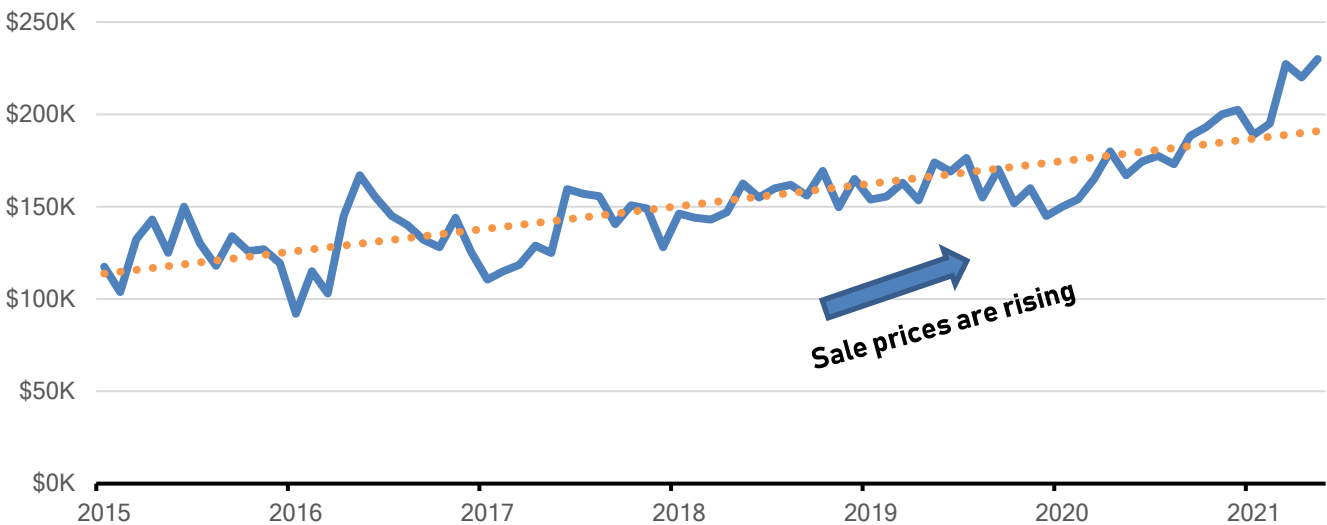
Source: ACS 5-Year Estimates



Despite these shifts to lower values, median sale prices have increased over the past six years (although at a lower rate than most SCRCOG communities), with the sharpest increases occurring over the past three years. Based on the increases in higher income households this could be the consequence of higher income households buying at or above asking for single family homes from Meriden’s limited stock.

Figure 29 Median Sale Price All Residential, Meriden

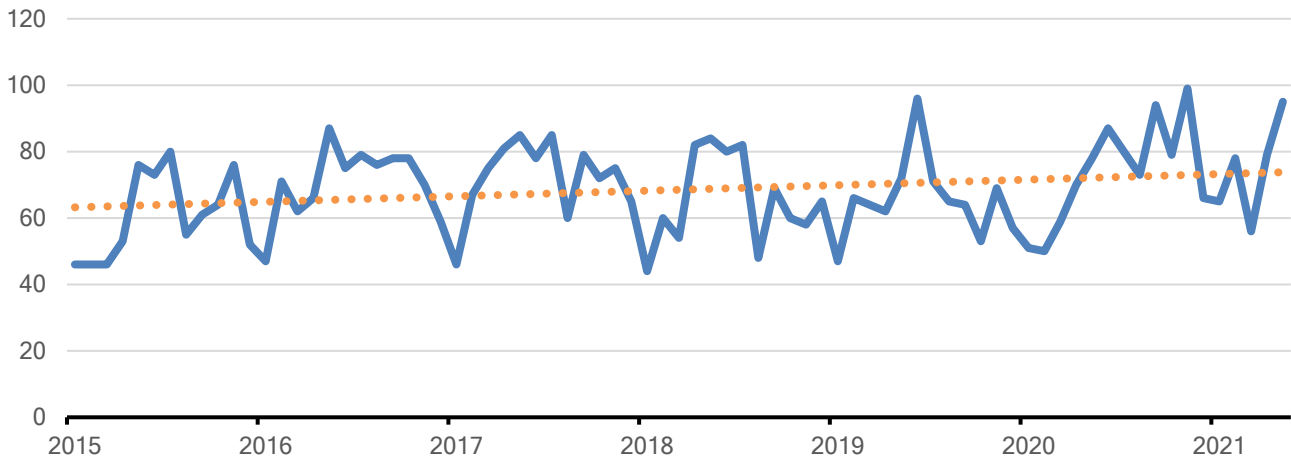
Source: Redfin 2015 - 2021



Along with sale price, Redfin market data also captures the sales volume per year for single family homes. Based on the number of sales each year over the past six years, the number of sales is trending upwards. Compared to other neighboring towns, Meriden, like Hamden, has seen a larger number of sales per year in part because they are larger than other neighboring towns like Wallingford and North Haven but also because their vacancy rates are higher meaning increased mobility across renter and owner housing options as well as availability for new residents to move in.

Figure 30 Number of Home Sales Meriden

Source: Redfin 2015 - 2021



Typical Meriden Home Types

Figure 31 Typical Meriden Home Types

Source: Zillow Home Data 2021



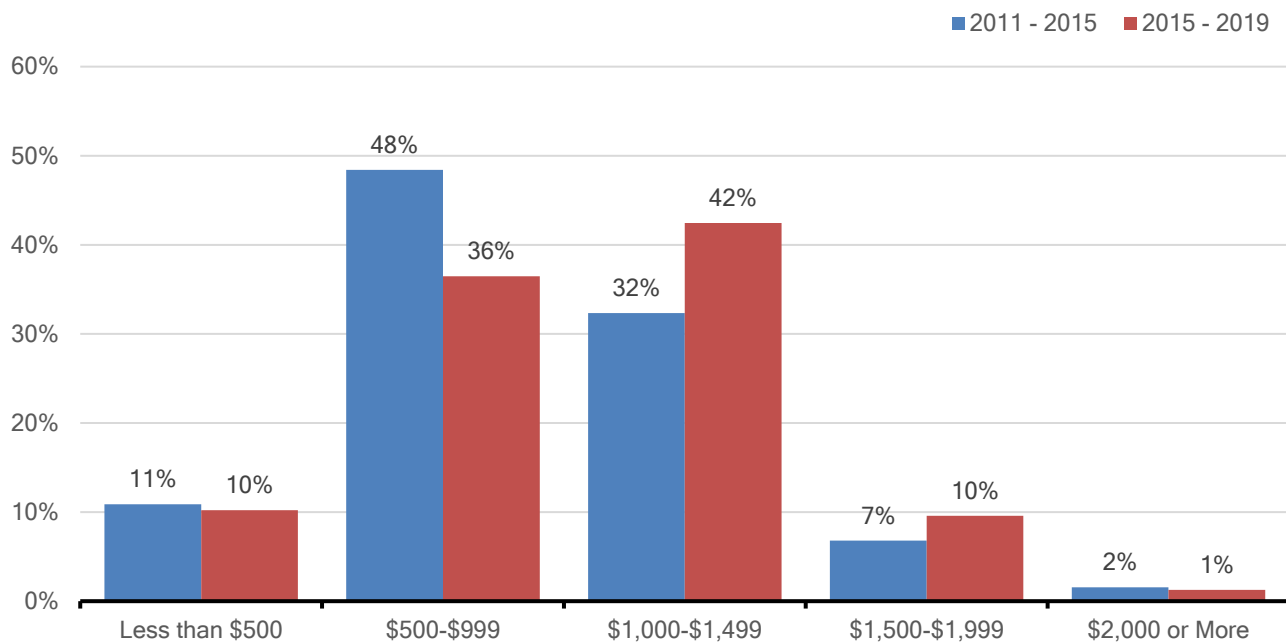
Figure 31 provides examples of typical homes in Meriden ranging from \$100,000 - \$350,000. The majority of higher value homes and large single-family parcels are located on the periphery of the city particularly bordering Southington and Wallingford, while lower cost homes are located closer to the city center.

Rents

Gross rent, which is rent plus utilities, increased by 7.5% between 2011 to 2019 to a high of \$1,027 per month. In Meriden, the largest share of rental units is those priced between \$1,000 - \$1,499, contributing to 42% of rental units. Approximately 46% of rental units have a gross rent under \$1,000 per month. Over the past decade, rents of \$1,500 or more per month increased by 40% or 311 units. One of the driving factors in the increase of pricing for middle to upper range rental units is the increase in renter households particularly those earning between \$75,000 and \$99,000.

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

Source: ACS 5-Year Estimates



In Meriden, 85% of rental structures were built prior to 1960. While these older buildings can be a key component of the naturally occurring affordable rental stock in Meriden, 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. This may be especially true in a place like Meriden where rental housing demand appears to be strong and growing.

Figure 33 Typical Meriden Rental Types

Source: Zillow Rental Data 2021



Table 8 Age of Renter Occupied Housing

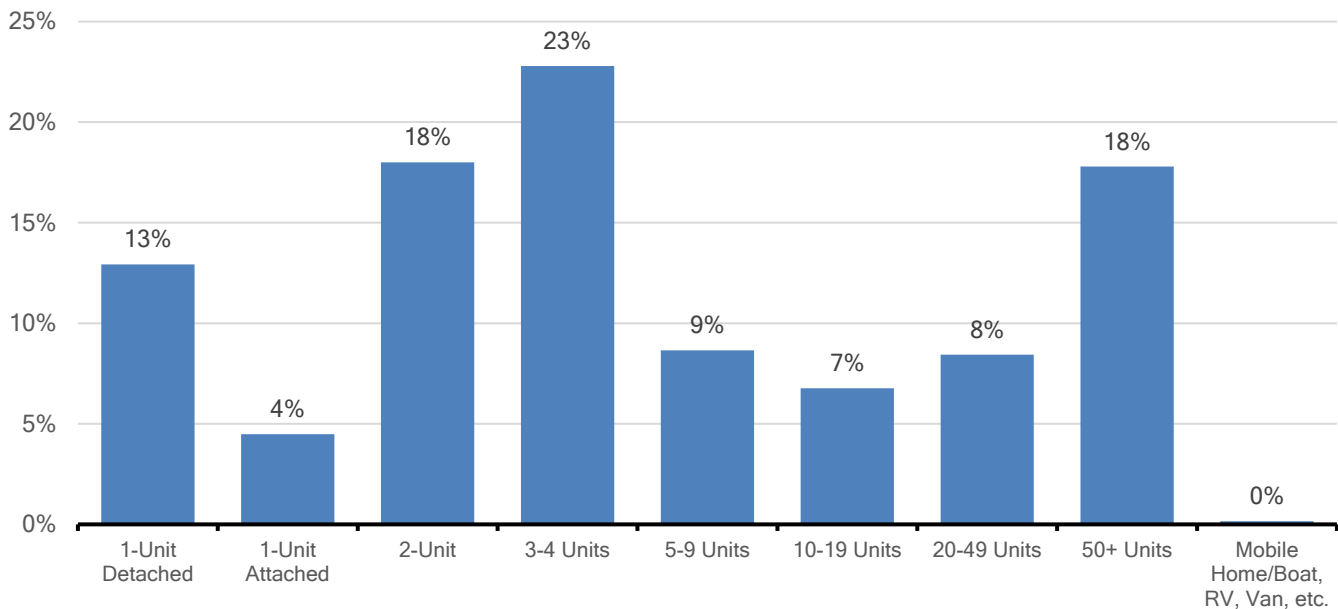
Source: ACS 5-Year Estimates

| | <i>Units</i> | <i>% Of Total</i> |
|------------------------------------|--------------|-------------------|
| <i>Built 2000 or later</i> | 360 | 3% |
| <i>Built Between 1980 and 1999</i> | 1,296 | 12% |
| <i>Built Between 1960 and 1979</i> | 3,090 | 29% |
| <i>Built 1959 or earlier</i> | 6,001 | 56% |

Rental units in Meriden are spread across a wide range of structure types but the dominant structure type are those buildings with between three and four units which comprise roughly 23% of Meriden’s rental stock. The other major rental type in Meriden is larger 50+ unit structures.

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

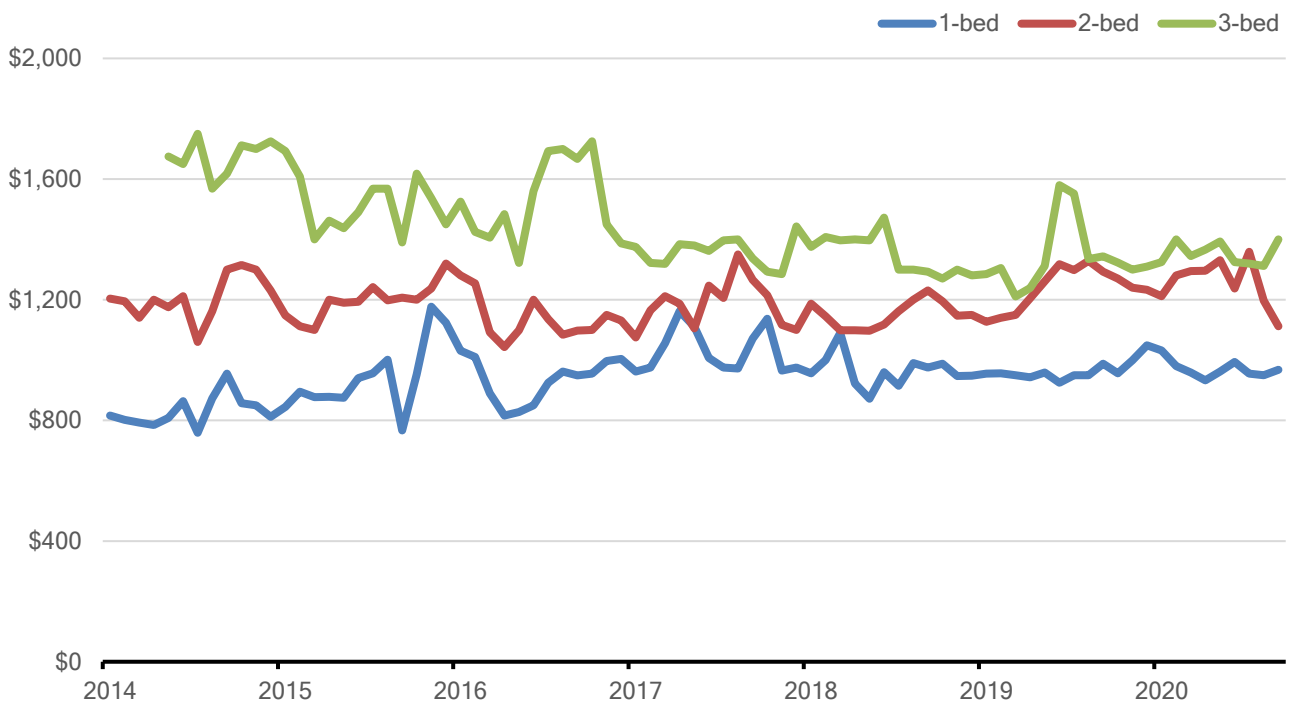
Source: ACS 5-Year Estimates



Over the past decade, Meriden has experienced similar rates of growth in median gross rent as other communities in the SCRCOG region. Based on Zumper rental data for the past five years by unit type, median rents for 1-bedroom apartments rose by 18%, while median rents for 2- and 3-bedroom apartments decreased by 0.5% and 16% respectively. These trends in rental prices are in line with the 32% increase in single person renter households, specifically middle to higher income renter households, which may be contributing to the increase in pricing for smaller units.

Figure 35 Change in Median Rent by Unit Type (2014 - 2021)

Source: Zumper Rental Data

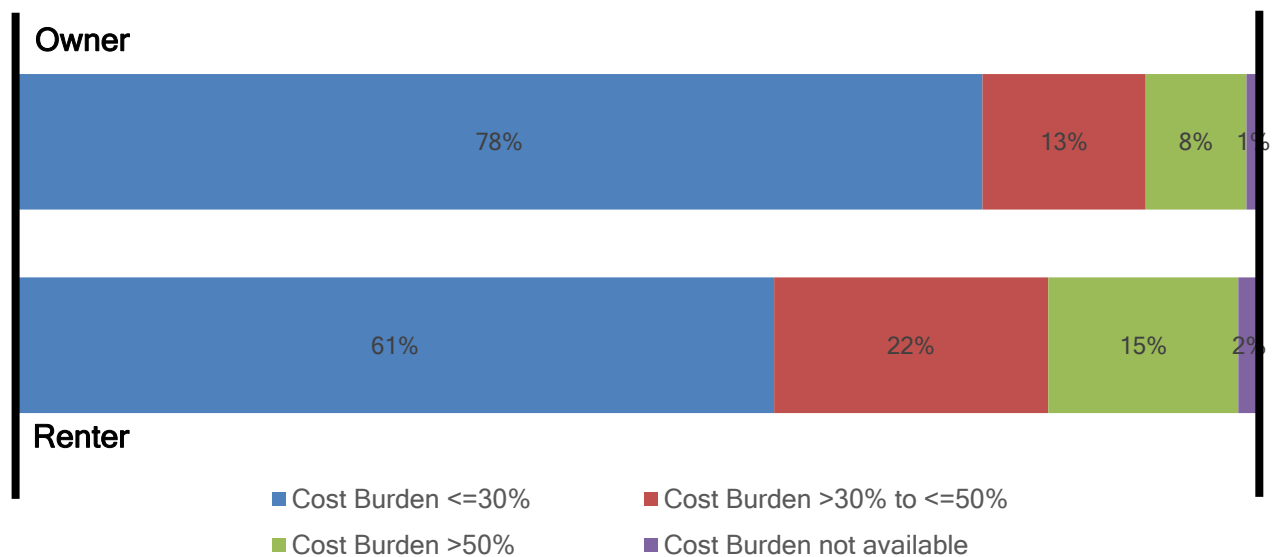


Cost Burden

HUD considers a household to be cost burdened if they are spending more than 30% of their monthly income on housing costs. In Meriden, about 37% of renter households are cost burdened, which reflects a similar rate as the larger New Haven County. According to HUD's Comprehensive Housing Affordability Strategy data (CHAS), 13% of homeowners spend between 30% and 50% of their income on housing costs, and 8% spend greater than 50%. For renters the percentage of households spending >50% of their incomes on housing cost is 15%. The challenge for households spending more than 30% of their income on housing costs is that it leaves significantly less money for spending on other necessities such as food, transportation, education, healthcare, and childcare. Finding ways to build more housing that is affordable to renters is one way of helping to keep cost burdening down.

Figure 36 Cost Burdened Households by Tenure, 2018

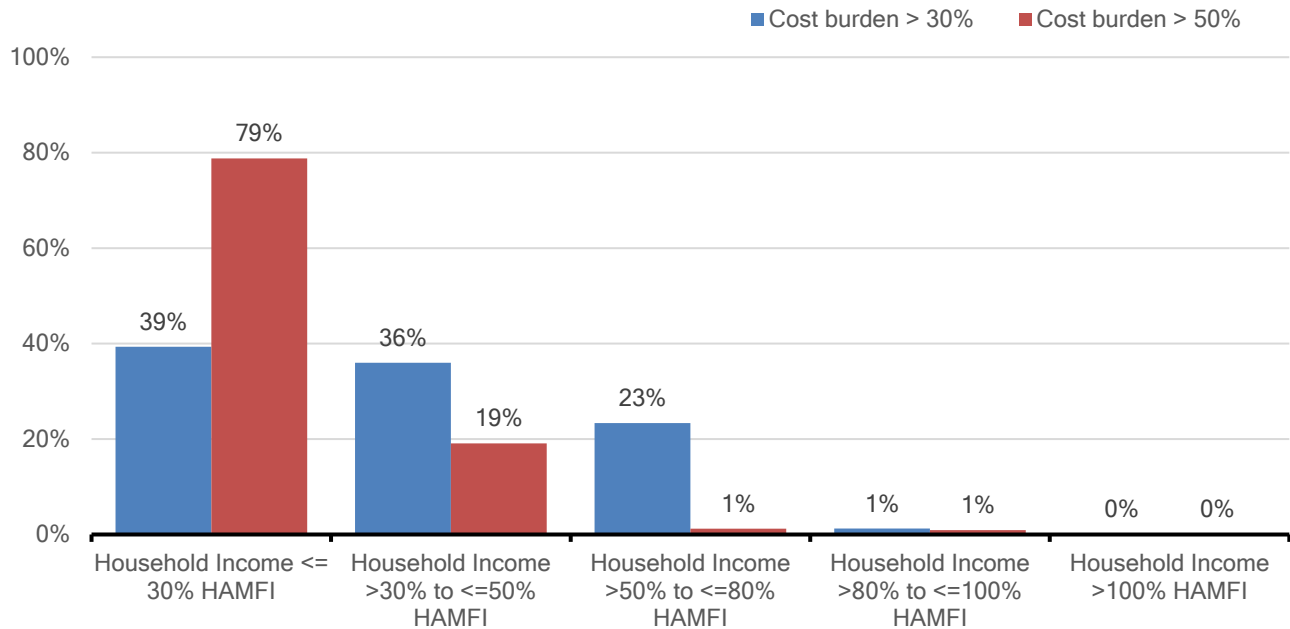
Source: HUD CHAS



Renters in Meriden face housing prices that are exceeding what many can afford, leading to higher cost burden percentages particularly for renter households. Across all income brackets, Meriden has households facing housing cost burdens. Furthermore, in the last couple of years, Meriden has not seen a lot of new multifamily constructions (based on CT permitting data) despite household increases, specifically among renters, which has most likely increased competition and consequently prices for existing rental units. The consequence being that these added pressures increase cost burdening for existing renters who face rising prices.

Figure 37 Income by Cost Burden: Renters, 2018

Source: HUD CHAS



Subsidized Housing

The Affordable Housing Appeals Act or Connecticut General Statutes 8 - 30g, provided an avenue for additional affordable housing in Connecticut. The aim of this law is to commit each municipality to provide no less than 10% of total housing stock as affordable housing.

Table 9 highlights the Connecticut Department of Housing's 2015 - 2020 Affordable Housing Appeals List for Meriden. As of 2020 the percentage of assisted housing in Meriden is 16.51% based on CT DOH calculations, indicating that Meriden is well over the 10% state requirements.

Table 9 Assisted Housing Data, Meriden

Source: CT DOH Data Appeals List 2020

| | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|--------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| CHFA/USDA Mortgages | 1,128 | 936 | 956 | 1,011 | 1,038 | 1,029 |
| Deed Restrictions | 11 | 11 | 11 | 11 | 11 | 11 |
| Government Assisted | 2,027 | 2,027 | 2,027 | 1,887 | 1,962 | 1,964 |
| Tenant Rental Assistance | 1,102 | 1,103 | 1,163 | 1,168 | 1,249 | 1,270 |
| Total Assisted | 4,268 | 4,077 | 4,157 | 4,077 | 4,260 | 4,274 |

DEVELOPMENT TRENDS

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

Table 10 Development Trends Built Environment

Source: Meriden Assessor's Database

| | No. of Properties | % Of All Properties | Acreage | % Of All Land Area | Land SF | Total Bldg. SF | % Of All Properties | Avg. Bldg. SF/Property |
|----------------------|-------------------|---------------------|-----------------|--------------------|--------------------|-------------------|---------------------|------------------------|
| Pre 2000 | | | | | | | | |
| Single Family | 11,996 | 85.0% | 4,955 | 48.1% | 215,846,155 | 36,611,532 | 79.5% | 3,052 |
| Duplex | 60 | 0.4% | 17 | 0.2% | 721,354 | 257,547 | 0.6% | 4,292 |
| Multifamily (3+) | 2,059 | 14.6% | 5,320 | 51.7% | 231,752,068 | 9,211,226 | 20.0% | 4,474 |
| TOTAL/% TOTAL | 14,115 | 95.7% | 10,292.0 | 95.3% | 448,319,577 | 46,080,305 | 94.3% | 3,265 |
| 2000-2010 | | | | | | | | |
| Single Family | 567 | 99.5% | 419 | 99.9% | 18,241,460 | 2,480,031 | 99.5% | 4,374 |
| Duplex | 2 | 0.4% | 0 | 0.1% | 16,117 | 7,608 | 0.3% | 3,804 |
| Multifamily (3+) | 1 | 0.2% | 0 | 0.0% | 6,534 | 4,365 | 0.2% | 4,365 |
| TOTAL/% TOTAL | 570 | 3.9% | 419.3 | 3.9% | 18,264,111 | 2,492,004 | 5.1% | 4,372 |
| 2011-2015 | | | | | | | | |
| Single Family | 30 | 100.0% | 29 | 100.0% | 1,259,755 | 128,329 | 100.0% | 4,278 |
| Duplex | 0 | 0.0% | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Multifamily (3+) | 0 | 0.0% | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| TOTAL/% TOTAL | 30 | 0.2% | 28.9 | 0.3% | 1,259,755 | 128,329 | 0.3% | 4,278 |
| 2016-2021 | | | | | | | | |
| Single Family | 34 | 97.1% | 62 | 99.3% | 2,717,752 | 139,725 | 94.0% | 4,110 |
| Duplex | 0 | 0.0% | 0 | 0.0% | 0 | 0 | 0.0% | 0 |
| Multifamily (3+) | 1 | 2.9% | 0 | 0.7% | 20,038 | 8,959 | 6.0% | 8,959 |
| TOTAL/% TOTAL | 35 | 0.2% | 62.9 | 0.6% | 2,737,790 | 148,684 | 0.3% | 4,248 |
| CITY TOTAL | 14,750 | 100.0% | 10,803.1 | 100.0% | 470,581,233 | 48,849,322 | 100.0% | 3,312 |

Based on the development trends analysis, which aggregates and analyzes local municipal assessment data, the majority of Meriden's housing stock was built pre-2000. In conjunction with the analysis of ACS data and CT DECD construction data, the majority of residential parcels consist of single-family homes, built before the year 2000. Based on the property assessment data 85% percent of residential properties in Meriden built prior to 2000 were single family homes and over the past two decades roughly 99% of new residential property

development has been single family. Based on average building square footage per property and average FARs, single family homes are getting much larger but FARs are falling suggesting that these larger homes are being constructed on larger land parcels, which strongly suggests that the majority of new single-family development has been geared towards higher end home markets. This is further supported by the influx in higher-income households into Meriden based on ACS estimates.

Table 11 Development Trends Property Valuation

Source: Meriden Assessor's Database

| | Total Land Assessed Value | Total Bldg. Assessed Value | Total Assessed Value | Avg. Land Assessed Value (per Acreage) | Avg. Bldg. Assessed Value (per SF) | FAR |
|----------------------|---------------------------|----------------------------|------------------------|--|------------------------------------|------|
| Pre 2000 | | | | | | |
| Single Family | \$761,525,829 | \$1,033,846,480 | \$1,795,372,309 | \$153,684 | \$28.24 | 0.17 |
| Duplex | \$3,445,800 | \$6,860,000 | \$10,305,800 | \$208,080 | \$26.64 | 0.36 |
| Multifamily (3+) | \$93,960,100 | \$179,411,200 | \$273,371,300 | \$17,661 | \$19.48 | 0.04 |
| TOTAL/% TOTAL | \$858,931,729 | \$1,220,117,680 | \$2,079,049,409 | \$83,456 | \$26.48 | |
| 2000-2010 | | | | | | |
| Single Family | \$44,180,778 | \$97,675,500 | \$141,856,278 | \$105,502 | \$39.38 | 0.14 |
| Duplex | \$67,800 | \$286,900 | \$354,700 | \$183,243 | \$37.71 | 0.47 |
| Multifamily (3+) | \$51,400 | \$155,000 | \$206,400 | \$342,667 | \$35.51 | 0.67 |
| TOTAL/% TOTAL | \$44,299,978 | \$98,117,400 | \$142,417,378 | \$105,656 | \$39.37 | |
| 2011-2015 | | | | | | |
| Single Family | \$2,711,900 | \$5,395,000 | \$8,106,900 | \$93,772 | \$42.04 | 0.10 |
| Duplex | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.00 |
| Multifamily (3+) | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.00 |
| TOTAL/% TOTAL | \$2,711,900 | \$5,395,000 | \$8,106,900 | \$93,772 | \$42.04 | |
| 2016-2021 | | | | | | |
| Single Family | \$2,824,073 | \$6,302,700 | \$9,126,773 | \$45,264 | \$45.11 | 0.05 |
| Duplex | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.00 |
| Multifamily (3+) | \$33,300 | \$385,300 | \$418,600 | \$72,391 | \$43.01 | |
| TOTAL/% TOTAL | \$2,857,373 | \$6,688,000 | \$9,545,373 | \$45,463 | \$44.98 | |
| CITY TOTAL | \$908,800,980 | \$1,330,318,080 | \$2,239,119,060 | \$84,124 | \$27.23 | |

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

Based on Meriden's assessment valuations for single family homes, the average building assessed value per square foot has increased by nearly double from \$28 per square foot to approximately \$45 per square or in market value \$40 to \$64 per square foot. FARs also suggest that development patterns for single family homes are become less dense suggesting that the most recent homes constructed (2016 - 2021) are not only larger than those built pre-2000 but are also being constructed on larger parcels of land. This could be a response to demand by higher income households that have moved into neighborhoods such as those on the border of Southington and Wallingford.

AFFORDABILITY GAP ANALYSIS

Based on the existing conditions and trends seen in Meriden over the past decade, 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 households 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 Threshold

| AMI Threshold | Income | Owner Households | | Affordable Home Purchase Price | | | |
|--|------------|------------------|-------|--------------------------------|------------|--------------------|------------|
| | | | | FHA BUYER | | CONVENTIONAL BUYER | |
| | | # | % | Single Family | Condo | Single Family | Condo |
| 30% of AMI (Extremely Low Income) and below | \$27,250 | 1,429 | 9.6% | \$78,262 | \$44,265 | \$90,658 | \$49,952 |
| 31%-50% of AMI (Very Low Income) | \$45,450 | 1,606 | 10.8% | \$130,532 | \$96,535 | \$151,207 | \$110,501 |
| 51%-80% of AMI (Low Income) | \$67,950 | 2,561 | 17.2% | \$195,152 | \$161,155 | \$226,062 | \$185,356 |
| 81%-100% of AMI | \$90,900 | 2,628 | 17.7% | \$261,064 | \$227,067 | \$302,414 | \$261,709 |
| 101%-120% of AMI | \$109,080 | 1,608 | 10.8% | \$451,813 | \$402,782 | \$573,323 | \$509,014 |
| 121% of AMI and Above | \$109,081+ | 5,016 | 33.8% | \$451,814+ | \$402,783+ | \$573,324+ | \$509,015+ |

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

In Meriden, about 51% of the renter households and 20.4% of the owner households earn less than 50% of the area median income (AMI), totaling 8,516 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 Threshold

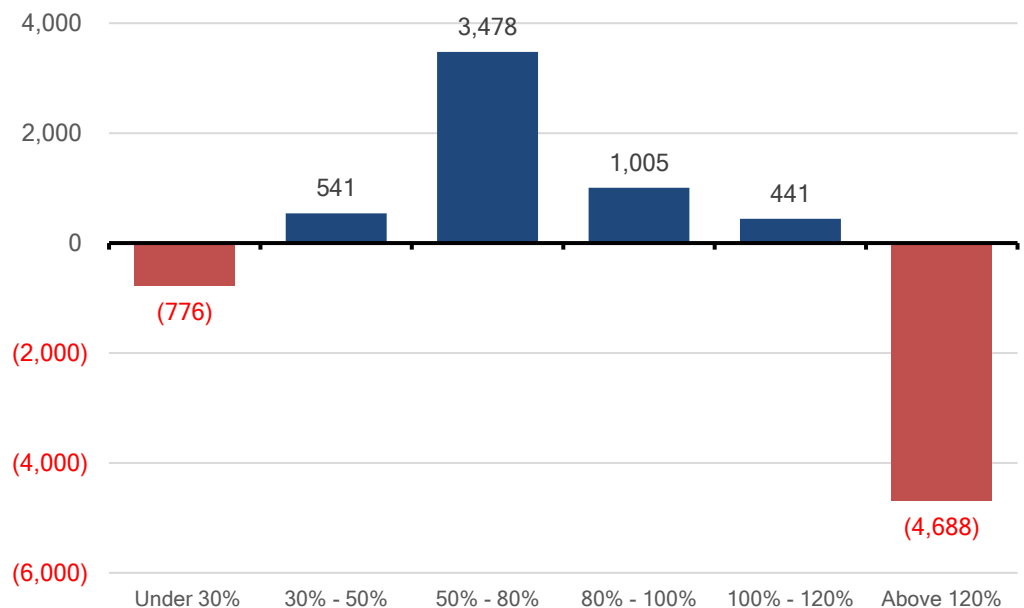
| AMI Threshold | Income | Renter Households | | Max. Affordable Monthly Rent |
|---|-----------|-------------------|-------|------------------------------|
| | | # | % | |
| 30% of AMI (Extremely Low Income) and below | \$24,200 | 2,981 | 27.7% | \$605 |
| 31%-50% of AMI (Very Low Income) | \$40,400 | 2,500 | 23.3% | \$1,010 |
| 51%-80% of AMI (Low Income) | \$60,400 | 2,612 | 24.3% | \$1,510 |
| 81%-100% of AMI | \$80,800 | 1,337 | 12.4% | \$2,020 |
| 101%-120% of AMI | \$96,960 | 608 | 5.7% | \$2,424 |
| 121% of AMI and Above | \$96,960+ | 709 | 6.6% | \$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 surplus of 1,268 housing units in the conventional lending scenario, and a shortage of 235 units in the FHA lending scenario.

Figure 38 FHA Lending Housing Supply/Demand Equilibrium by HUD Income Threshold
Source: ACS Estimates, HUD, RIKG Associates



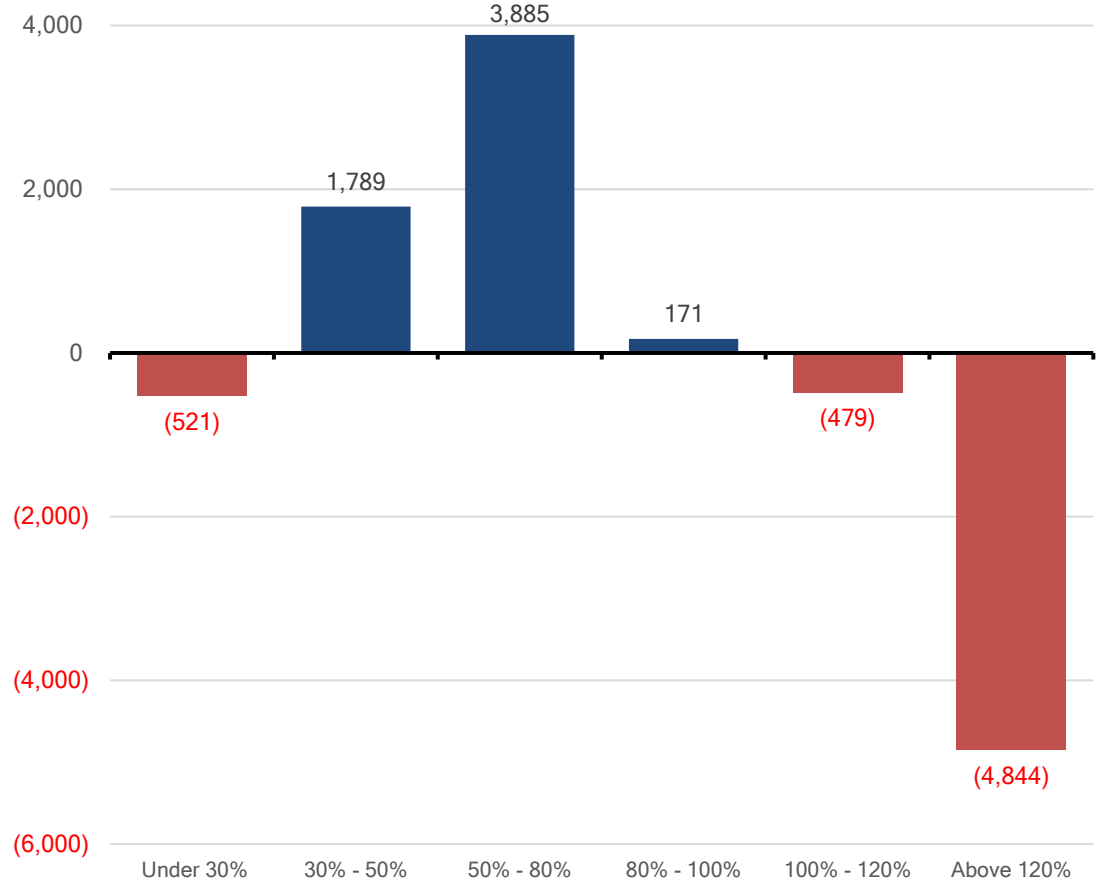
For units valued between 50-100% of AMI there is a net surplus of 4,019 units in the FHA scenario, and 5,674 units in the conventional lending scenario,

indicating higher income households are likely buying down in Meriden’s market since overall vacancy for homeowner units is relatively healthy.

For units valued more than 100% of AMI, there is a deficit of 4,247 units in the FHA scenario and a deficit of 5,323 units in the conventional lending scenario. This indicates a potential market for new higher priced housing that could ease the competition for high-to-moderate income units.

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

Source: ACS Estimates, HUD, RKG Associates

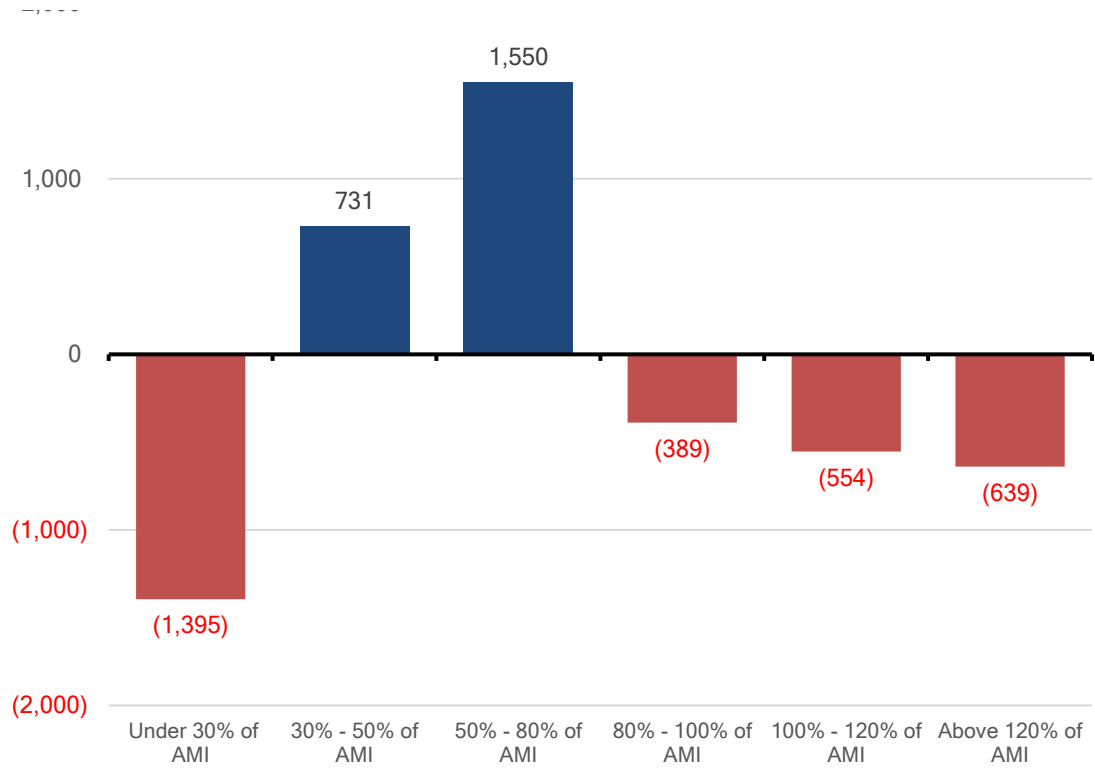


Based on the ownership supply and demand gap analysis, there is still a need for more affordable housing units in Meriden. Specifically, with more potential buyers in the higher income brackets than there are housing units that match their price points, downwards market pressure is making typical middle income level homes more expensive for those who could otherwise afford it.

Supply and Demand Gap for Rental Units

For extremely low-income renter households, the supply of affordable and available units is tight. There are 1,395 more households earning less than 30% of AMI than available affordably priced units with monthly gross rents at or below \$605.

Figure 40 Rental Housing Supply/Demand Equilibrium by HUD Income Threshold
 Source: ACS Estimates, HUD, RKG Associates



Units priced between 50-100% of AMI account for a surplus of 1,161 units that are likely rented by households with lower incomes who are likely spending more than they should on housing costs.

The gap between demand and supply for households above 100% AMI is 1,193 units. The lack of higher priced rental units in Meriden 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.

HOUSING GOALS

To address the housing needs within the City of Meriden, 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, a survey of Meriden residents, and a series of discussions with city staff and elected officials. The intention of the goals is to chart a course for Meriden and guide their future regulatory, policy, and programmatic decisions as they relate to housing. The goals for Meriden's Affordable Housing Plan are as follows:

- Preserve and maintain the city's existing affordable housing stock.
- Continue addressing housing gaps by focusing on housing gaps on the high and low end of affordable housing, supportive senior housing, family-sized housing options, and housing options that could support municipal employees and those who want to both live and work in the city.
- Increase opportunities for homeownership in Meriden to households at all income levels.
- Modernize existing owner and renter housing units in our neighborhoods to provide entry-level housing options for younger households and families.
- Create a balance of housing investment both in the downtown area as well as across Meriden's neighborhoods.
- Continue to diversify the city's housing stock by supporting the development of two and three-family buildings, townhomes, and condominiums that could offer opportunities for both homeownership and rental housing.
- Evaluate opportunities for remediating blighted structures and brownfields to assist in the reuse of former industrial properties for housing.
- Promote resident education, communication, and discussion about implementing the affordable housing plan.

LOCATIONAL ANALYSIS

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

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

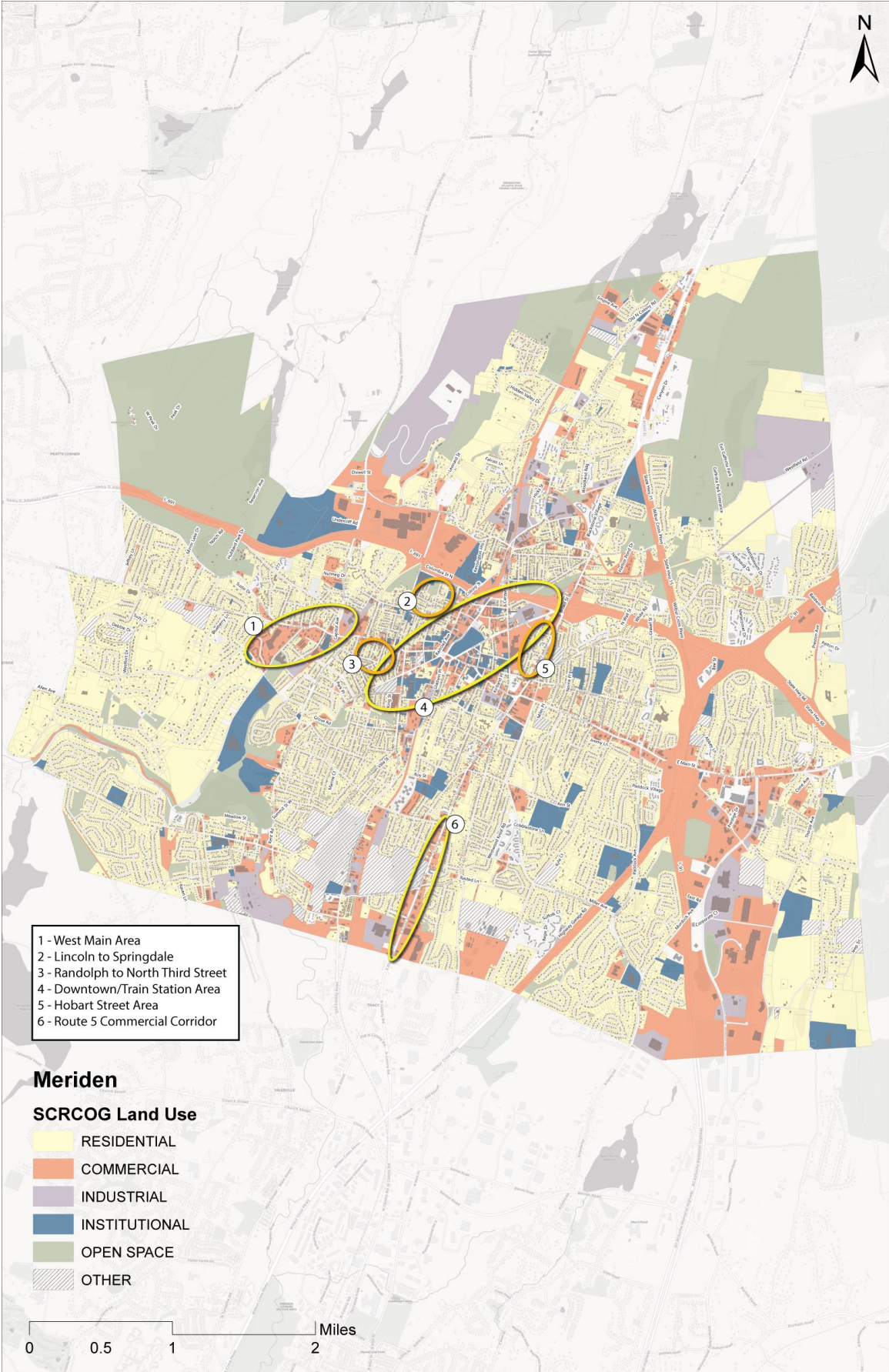
The City of Meriden has highlighted six distinct areas where housing investment may be supported. Each are briefly described below:

1. **West Main Street Area:** This area along West Main Street between Allen Avenue to the west and Bradley Avenue to the east is a mix of commercial, industrial, and residential uses. This area is also within walking distance of a grocery store, pharmacy, and two schools which all serve as amenities to the neighborhood and those residents who are within walking distance. There may be opportunities to in this area to look at repositioning of commercial and industrial assets to create additional housing opportunities or encourage mixed-use development as appropriate.
2. **Lincoln to Springdale:** This existing neighborhood has been identified as one which could benefit from improving the housing stock through strategic rehabilitation to help current residents stay in their homes and improve the quality of their living experience. This area could also potentially foster additional smaller scale infill housing options to create more owner-occupied housing stock in the city.

3. Randolph to North Third Street: This existing neighborhood has been identified as one which could benefit from improving the housing stock through strategic rehabilitation to help current residents stay in their homes and improve the quality of their living experience. This area could also potentially foster additional smaller scale infill housing options to create more owner-occupied housing stock in the city.
4. Downtown/Train Station Area: The downtown and area around the train station have benefitted already from several larger-scale residential and mixed-use projects. The city would like to continue encouraging redevelopment in this area, while also ensuring there is a mix of owner and renter units and a continued mix of market rate and affordable units. This area provides walking access to public transportation, jobs, open space, civic spaces, and retail and restaurants.
5. Hobart Street Area: This existing neighborhood has been identified as one which could benefit from improving the housing stock through strategic rehabilitation to help current residents stay in their homes and improve the quality of their living experience. This area could also potentially foster additional smaller scale infill housing options to create more owner-occupied housing stock in the city.
6. Route 5 Commercial Corridor: This corridor on the south side of Meriden has a mix of large and small commercial buildings surrounded by large areas of surface parking. With the changes in brick-and-mortar retail, these locations could offer long-term opportunities for the integration of housing and commercial in new buildings or new buildings on unused surface parking lots.

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

Meriden Affordable Housing Plan Site Map



STRATEGIES

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

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

Strategy Type: Cross-Cutting

| Strategy | Strategy Aim | Category | Description | Roles |
|---|--|---------------------------------------|--|--|
| Review Existing Zoning to evaluate its impact on housing creation and locations | 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 | First, modify zoning regulations to allow ADUs, then look 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. |
| Identify and evaluate locations for housing in Meriden. | 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. |
| Help developers to connect with remediation funds for projects in Meriden. | Address potential affordable housing in and around viable brownfield developments | Production, Program | By addressing the environmental contaminants within a brownfield, redevelopment can enhance the health and safety of a community while also adding housing supply through the creation of new residential sites. Preliminary steps conducted by the community or processes that can streamline remediation efforts could encourage developers to seek brownfield redevelopment | This effort should be led by municipal staff. |
| Evaluate the POCD's alignment 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 other goals such as economic development | This effort should be a partnership between Planning & Zoning and municipal staff with input from the affordable housing committee. |
| Create/Increase Funding for a Housing Rehabilitation Program | Homeownership and rental housing units | Program | Enhance the 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. |

Strategy Type: Supply

| Strategy | Strategy Aim | Category | Description | Roles |
|--|---|--------------------|---|--|
| 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. |
| Explore opportunities to partner with outside agencies to support a permanent supportive housing pilot program | Supportive Housing | Program | <p>Permanent supportive housing is an intervention that combines affordable housing assistance with voluntary support services to address the needs of chronically homeless people. The services are designed to build independent living and tenancy skills and connect people with community-based health care, treatment, and employment services.</p> <p>Develop a high-quality permanent supportive housing pilot project focused on high-need, high-cost residents can serve as a model for future development and inform a cost-benefits case for providing permanent supportive housing in the community and region.</p> | This effort should be led by a local/regional Continuum of Care (CoC) or homeless service provider with assistance from your municipality. |
| Housing as a Marketing Tool | Support Population Change and Employment Base | Program | <p>Information from this housing study could be added to marketing materials as a way to show prospective employers the housing choices the community offers. This is particularly important as housing cost and availability are quickly becoming top considerations for companies when looking to site a new location or expand in an existing one.</p> <p>Quality of Life made the top six site selection criteria list in 2019 for the first time in 20 years. This criterion deals with the quality of the community, including the ability to find affordably priced housing, housing that meets quality standards, and a diversity of housing types for individuals and families.</p> | This effort should be led by municipal staff. |
| Encourage Missing Middle Housing Option | Provide for a Diversity of Housing Types | Production | <p>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.</p> <p>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.</p> | This effort should be led by municipal staff and Planning & Zoning. |
| Options for Senior Housing | Provide for a Diversity of Housing Types | Production | <p>With the growing senior population and desires to age in place, there is broad support to find ways of encouraging additional housing typologies that could accommodate seniors over time. These options could include:</p> <ol style="list-style-type: none"> (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. (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. (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 | This effort should be led by municipal staff and Planning & Zoning. |

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

Strategy Type: Homeownership

| Strategy | Strategy Aim | Category | Description | Roles |
|---|--------------------------------------|----------|--|---|
| Continue to support outside agencies providing housing counseling | Homeownership | Program | Create or enhance support for effective housing counseling programs for potential homeowners. Housing Counseling programs prepare low-income households to become successful homeowners through one-on-one or groups sessions covering topics such as the home purchasing and loan qualification processes, building credit, down payments, and more. These programs may also help connect future homeowners with lenders and financial assistance. | This effort should be led by a non-profit partner specializing in these trainings and counseling modules. |
| Explore funding opportunities to 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,</p> | This effort should be led by municipal staff with input from local lenders/banks as needed. |

| | | | | |
|--|--------------------------------------|---------|--|--|
| | | | <p>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"> - 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. - 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. - A low- or no-interest rate loan which could require repayment over a certain period or at sale or refinancing of the home. Establishing some level of repayment could also help recapitalize the loan fund over time and serve more households. - 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. | |
| Continue to support outside agencies providing housing education and resources | Provide Housing Technical Assistance | Program | <p>To assist homeowners, homebuyers, renters, and landlords with ensuring housing regulations and policies are closely followed, the community should consider creating educational materials and programs that can be provided in both print and digital format. These materials could include information on:</p> <ol style="list-style-type: none"> (1) Housing Assistance Programs – additional outreach and education materials as programs in community evolve and funding becomes available (2) The benefits of providing housing at all price points in community. (3) Housing as a form of economic development and how the two support each other. | This effort should be led by municipal staff in partnership with the affordable housing committee and other housing advocacy organizations in your municipality. |

Strategy Type: Preserve/Maintain

| Strategy | Strategy Aim | Category | Description | Roles |
|--|---|----------|---|--|
| Public Housing Redevelopment | Preserve and Maintain existing affordable housing | Policy | Work with local Housing Authority to develop a comprehensive redevelopment plan for all public housing sites to transform them into mixed-income communities or modern affordable housing developments | This effort should be led by the Housing Authority with support from municipal staff and Planning & Zoning. |
| Rehab/Redevelopment without Displacement | Preserve and Maintain existing affordable housing | Policy | As rehabilitation or redevelopment of existing residential structures and properties continues over time, the community should consider strategies that help mitigate negative impacts on existing residents. | Depending on the specific implementation strategy applied, this could be led by municipal staff with support from Planning & Zoning. |

| | | | | |
|---|--------------------------------------|----------------|---|---|
| | | | <p>Policies and best practices can be put in place to mitigate displacement of current residents because of new investment. Policy measure could include:</p> <ul style="list-style-type: none"> - Tax abatements or tax freezes on rehabbed or redeveloped property in exchange for affordability restrictions - Working with non-profits or equity-minded developers to ensure affordable housing and anti-displacement measures are utilized - The community could purchase units in the new development using funding through the Housing Trust Fund and income-restrict the units - Continue the existing rehab program which is focused on low- and moderate-income households. - Continue to offer no interest and favorable repayment periods for low-income households. - Consider creating a workforce training program for skilled trades where local residents could benefit directly from rehab dollars but also from learning new skills through on-the-job training. | <p>the legislative body, and non-profit partners.</p> |
| <p>Continue to operate and support the rental registry and inspection process</p> | <p>Ensure Quality Rental Housing</p> | <p>Program</p> | <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> | <p>This effort should be led by municipal staff.</p> |

SURVEY RESULTS DISCUSSION

Based on the SCRCOG Housing Survey (Appendix 1), the majority of Meriden respondents live and work in Meriden or commute to elsewhere in CT. Another significant proportion of residents do not commute to work which suggests that they are retired residents. There was a fairly representative proportion of survey respondents from all ages (except under 25), income brackets and household size although across tenure the majority of respondents were homeowners. The majority of respondents indicated that there is not enough supply of rental housing particularly senior/age restricted, and affordable/workforce types as well as 1 and 2 bedrooms. Similarly, respondents indicated that there was a strong demand for those same types as well as for 2 - 4-bedroom rental unit types. In terms of public sentiment of rental impacts in Meriden, the majority of residents indicated that rental housing would have a positive impact on local businesses and on the community as a whole, and a negative impact on public services, public finances and traffic volumes.

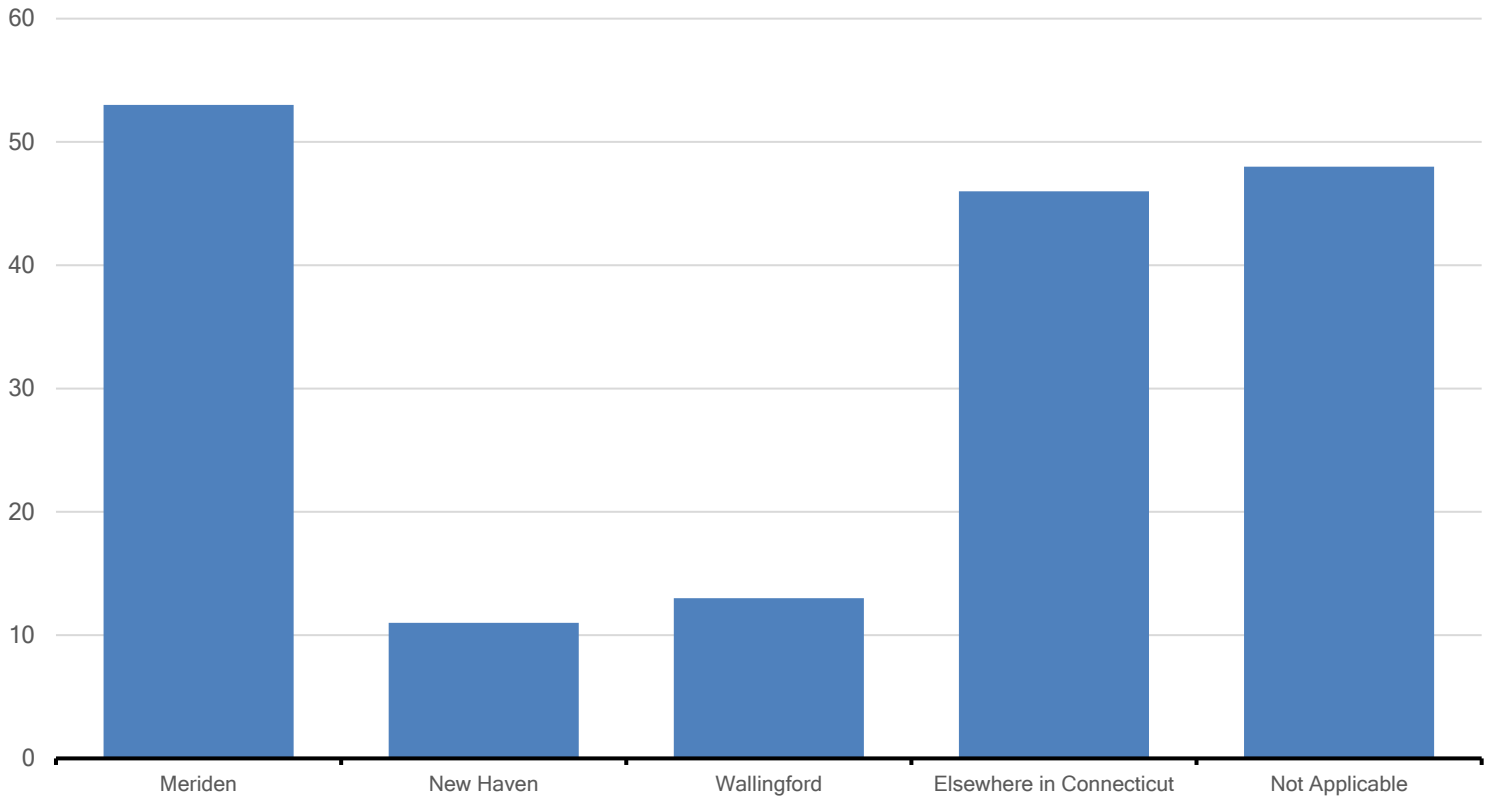
On the ownership side, residents responded that there was ample supply for all housing types except senior/age restricted, affordable/workforce and 4-bedroom homes. On the demand side, respondents indicated that there is a strong demand for the aforementioned types as well as a moderate-strong demand for condos, townhouses, and 1-3-bedroom homes. Similar to public opinion on rental options, survey respondents indicated that an increase in ownership option would have a positive impact on local businesses, public services, finances and prices but were concerned that it would have negative impacts on traffic.

Over 60% of Meriden survey respondents feel that having new workers, families and children would have a positive impact on the community and feel that new housing construction should be built near transit stops, or other residential areas. Surprisingly, the majority of residents also feel that the primary barriers to creating new price appropriate housing would most likely be challenged by community opposition. In total, 44% of Meriden survey respondents believe that the city has a responsibility to crease housing options for individuals and families that would like to live in your community but cannot afford the current cost of housing.

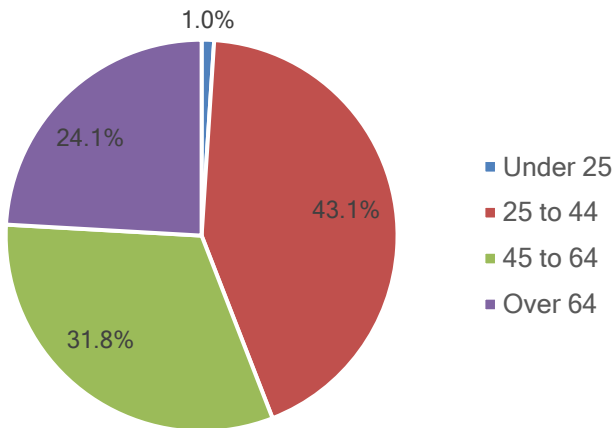
APPENDIX 1: MERIDEN SURVEY ANALYSIS

Survey Demographics

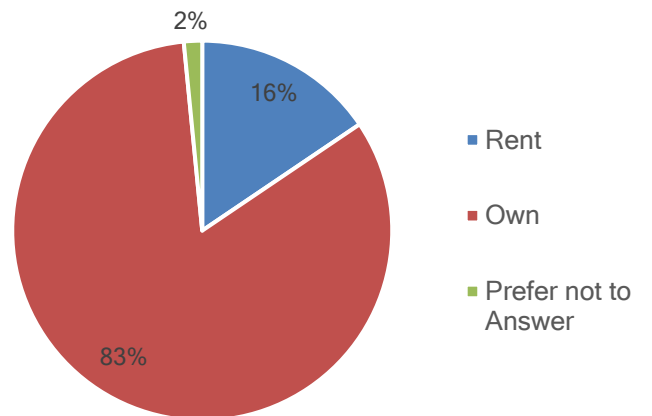
If you commute to work, which town or city do you commute to? (Top 5)
 Source: SCRCOG Survey (n=200)



Respondent Age
 Source: SCRCOG (n=200)



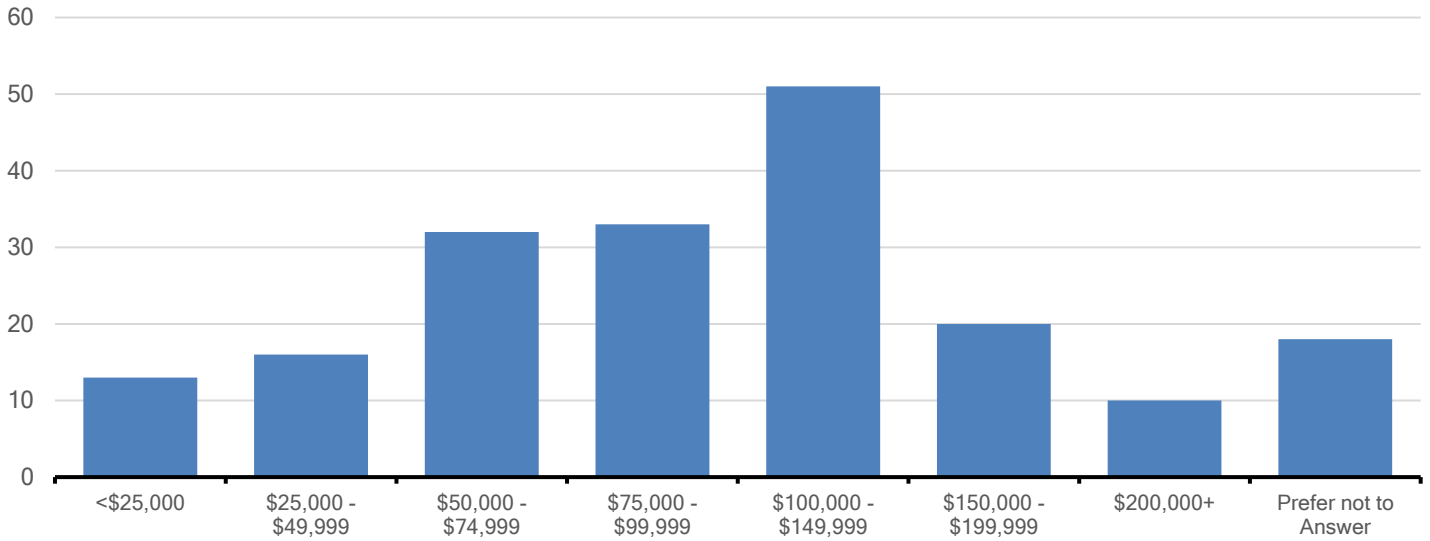
Respondent Housing Tenure
 Source: SCRCOG Survey (n=200)



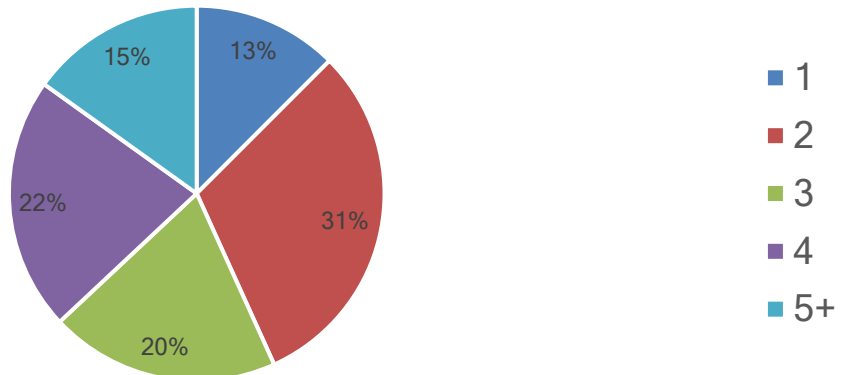
Respondent Race
Source: SCRCOG Survey (n=200)



Respondent Income Distribution
Source: SCRCOG Survey (n=200)

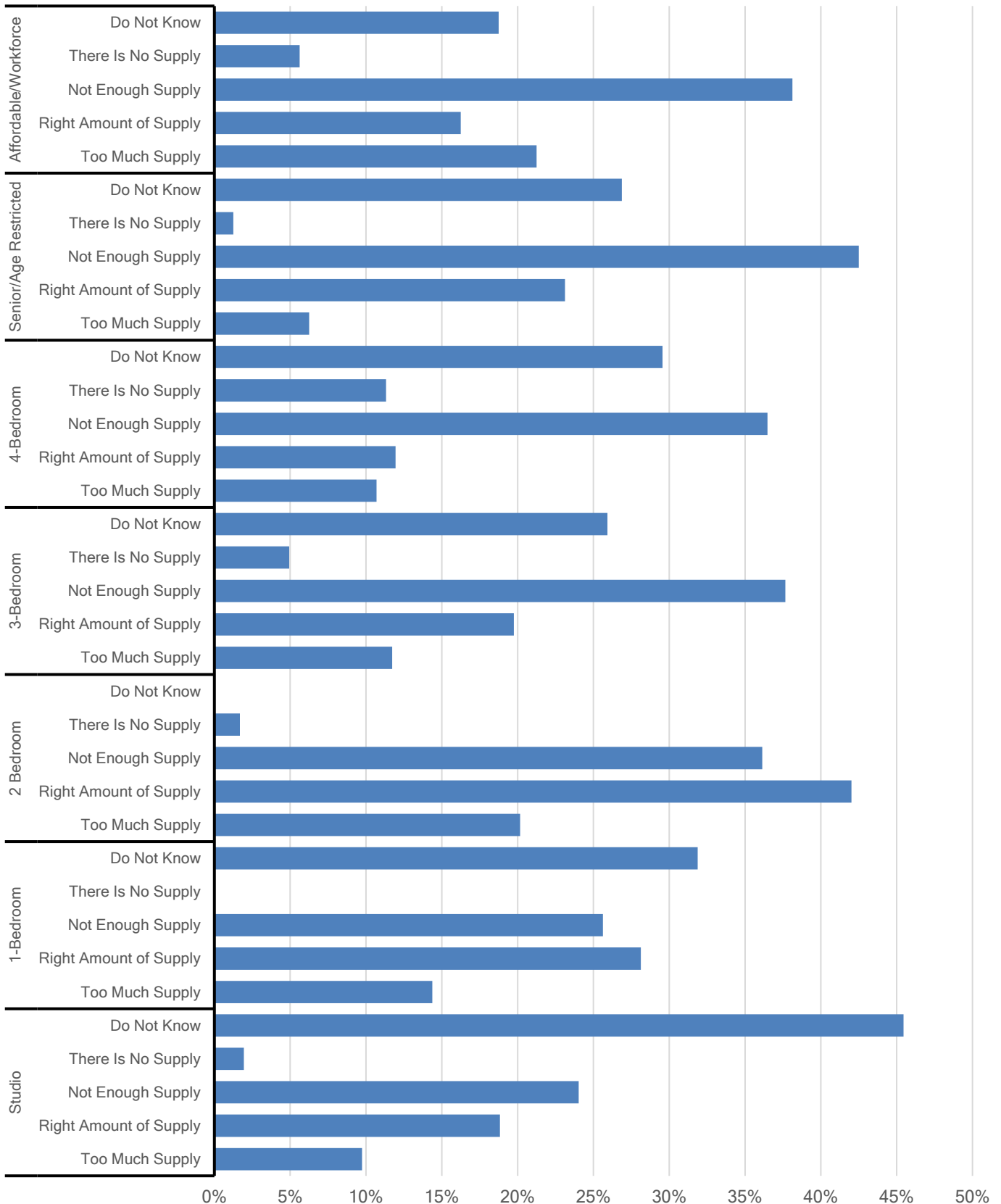


Respondent Household Size
Source: SCRCOG Survey (n=200)

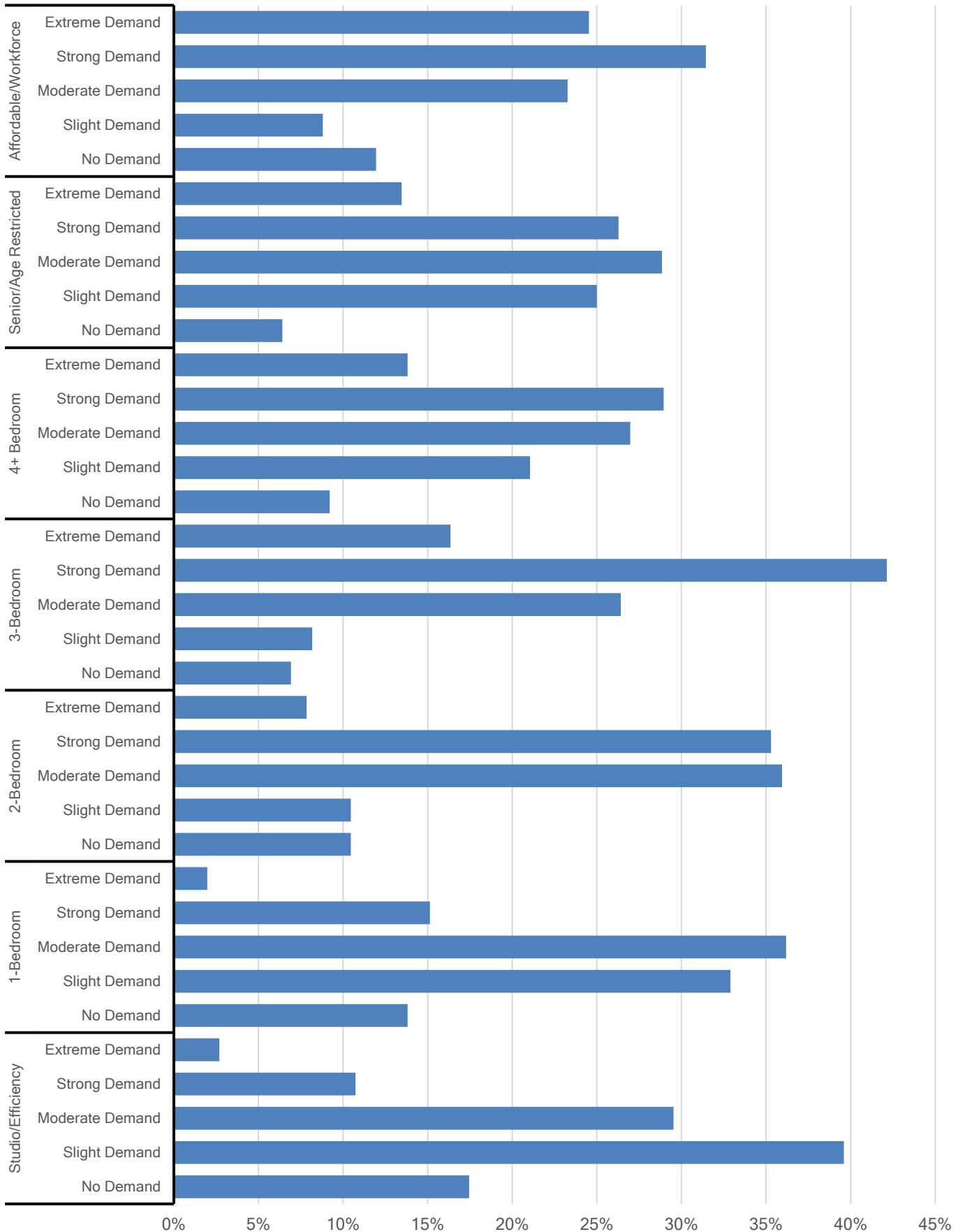


Rental Supply/Demand & Impact

Perception of how much supply exists for following rental housing types



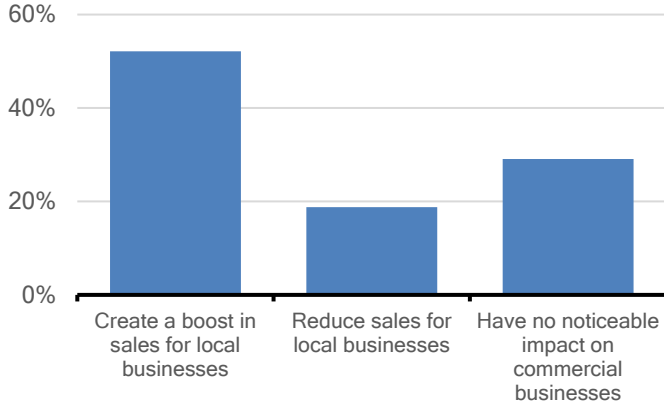
What types of rental housing is there a demand for in your community?



What types of impacts will increase rental options have?

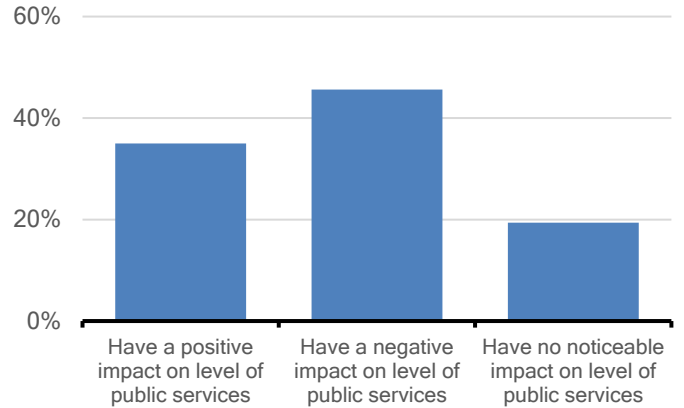
Impact of additional rental housing on commercial business?

Source: SCRCOG Survey (n=200)



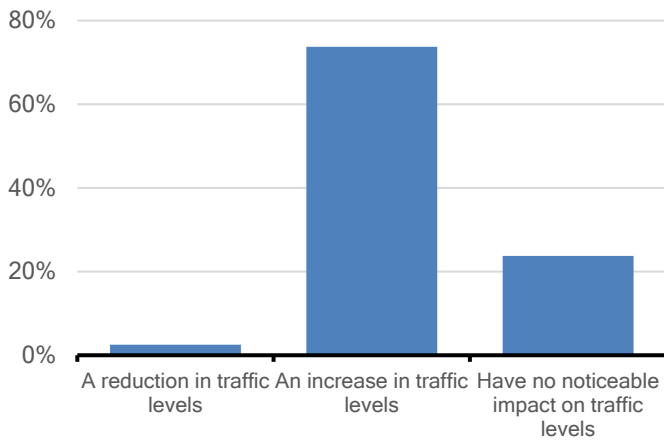
Impact of additional rental housing on public services?

Source: SCRCOG Survey (n=200)



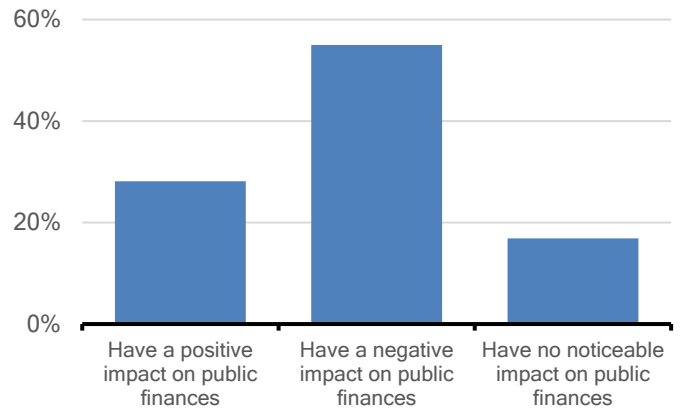
Impact of rental housing on traffic levels?

Source: SCRCOG Survey (n=200)



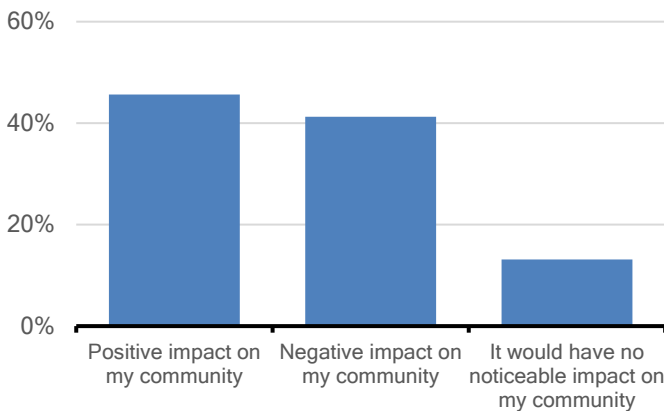
Impact of additional rental housing on public finances?

Source: SCRCOG Survey (n=200)



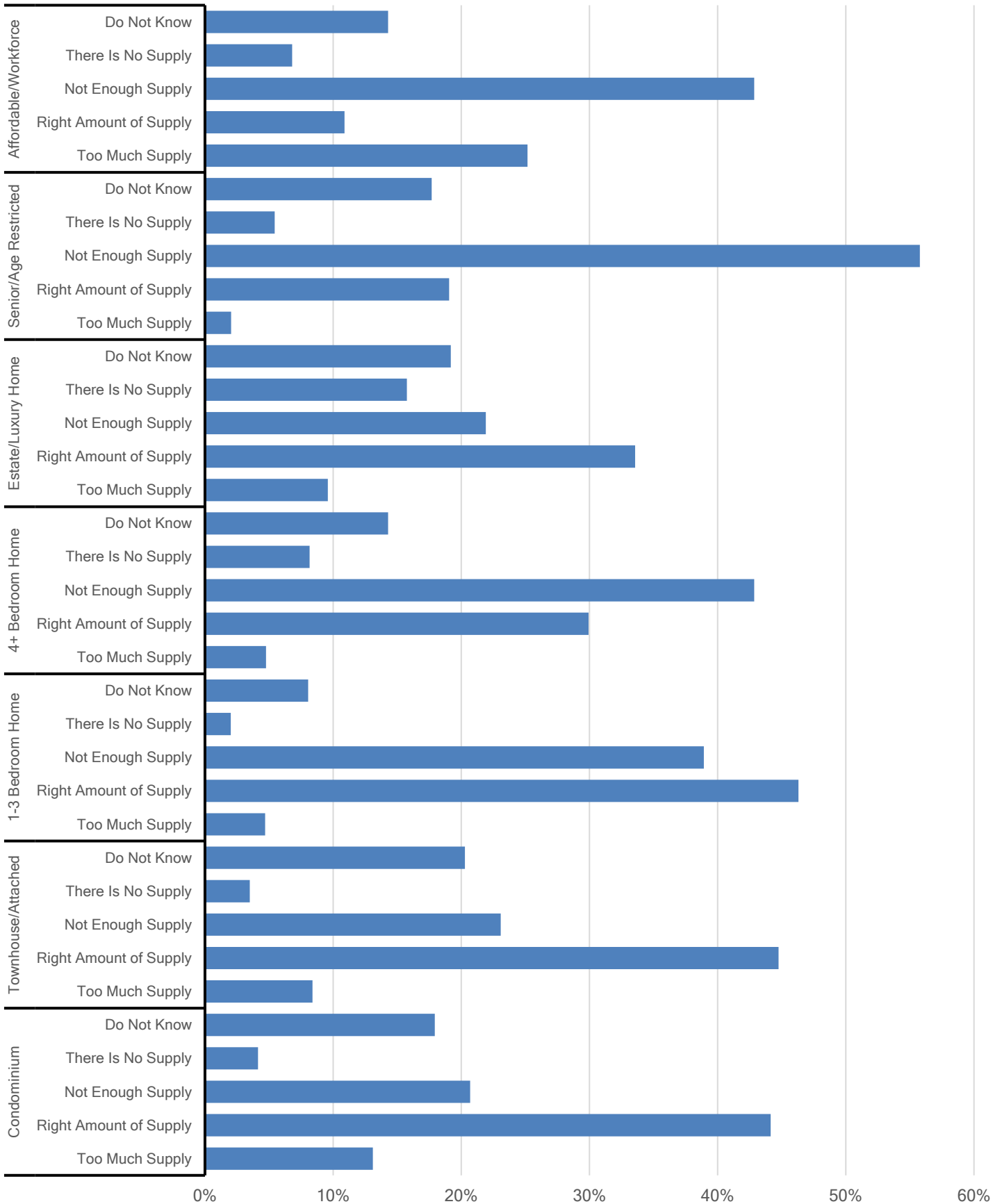
Impact of additional rental housing at different prices have on community?

Source: SCRCOG Survey (n=200)

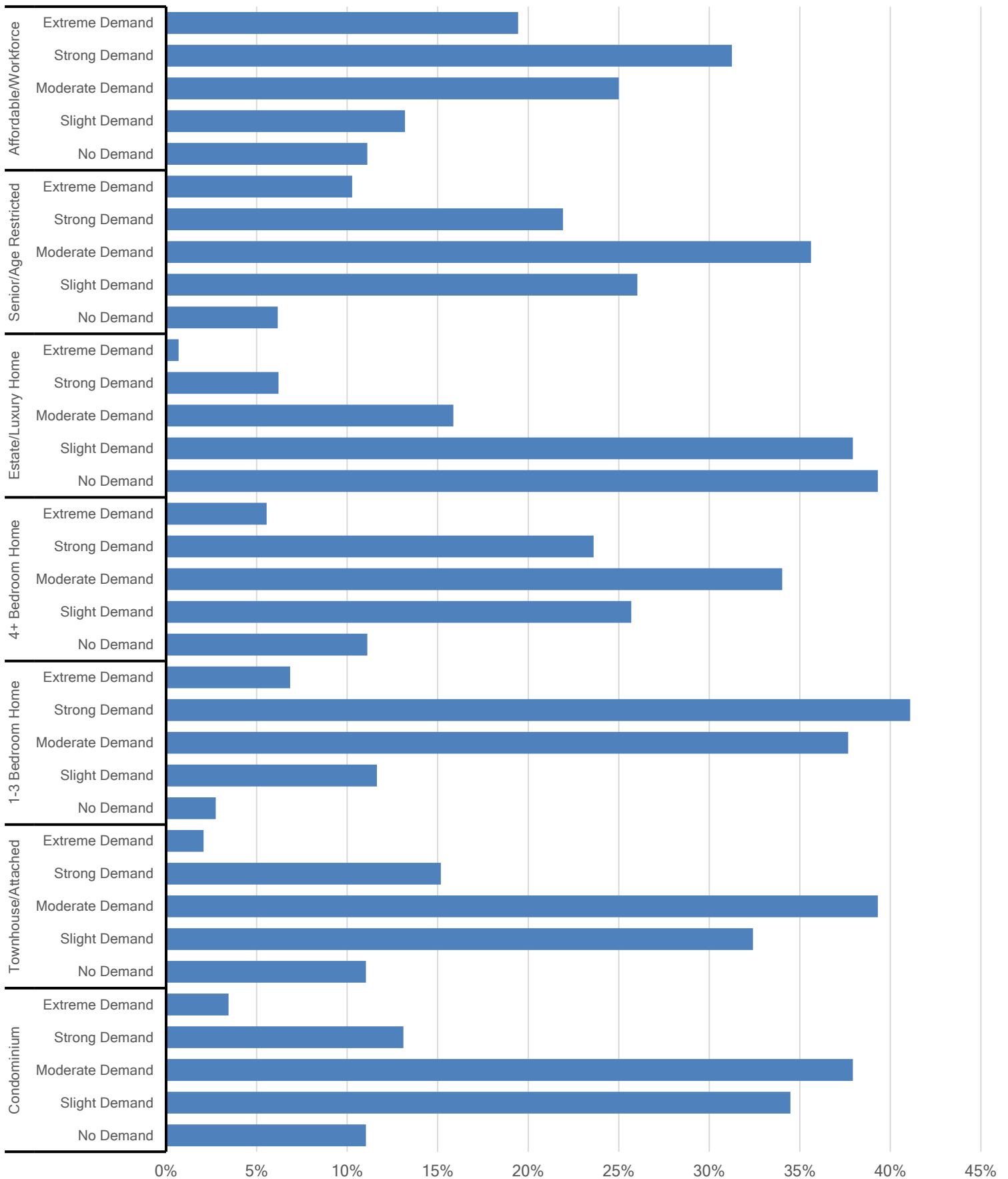


Ownership Supply/Demand & Impact

Perception of how much supply exists for following ownership housing types



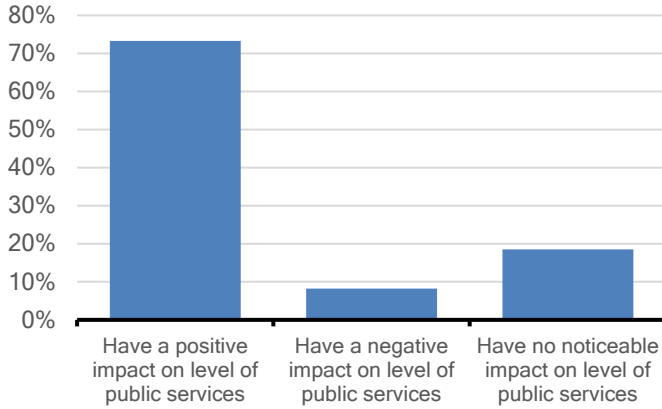
What types of home ownership units is there a demand for in your community?



What types of Impacts will home ownership options have?

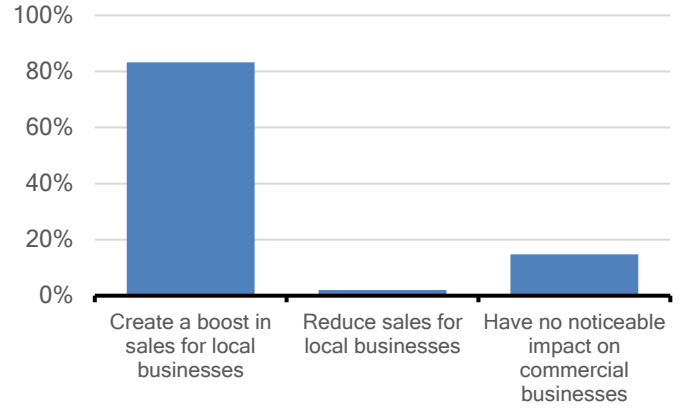
Impact of additional homeownership types on public services?

Source: SCRCOG Survey (n = 200)



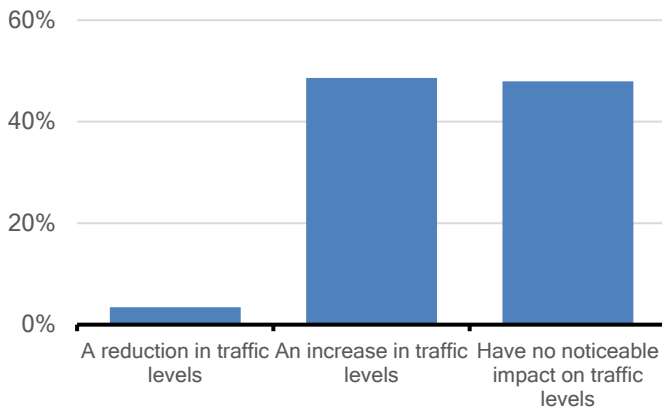
Impact of additional homeownership types on commercial business?

Source: SCRCOG Survey (n = 200)



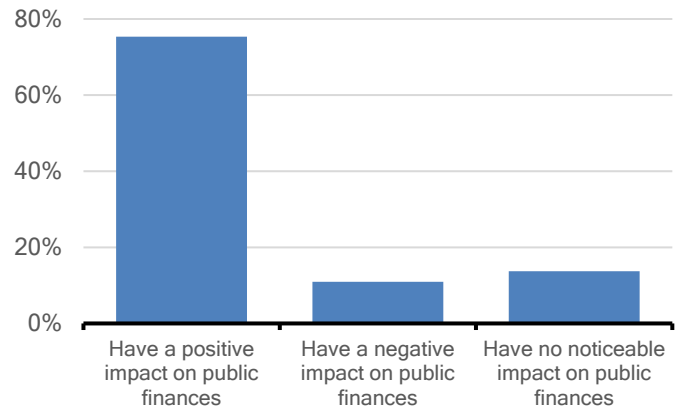
Impact of additional homeownership types on traffic levels?

Source: SCRCOG Survey (n = 200)



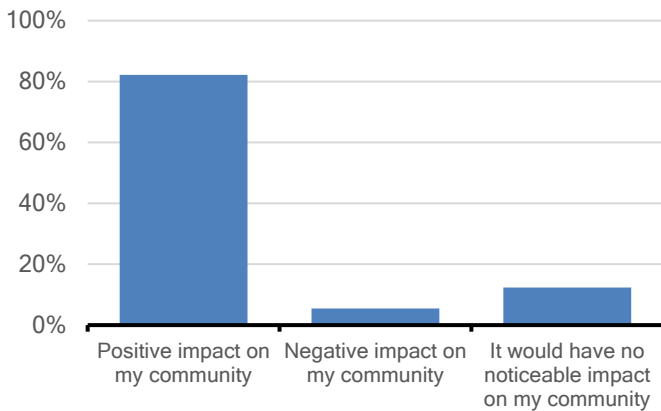
Impact of additional homeownership types on public finances?

Source: SCRCOG Survey (n = 200)



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

Source: SCRCOG Survey (n=200)

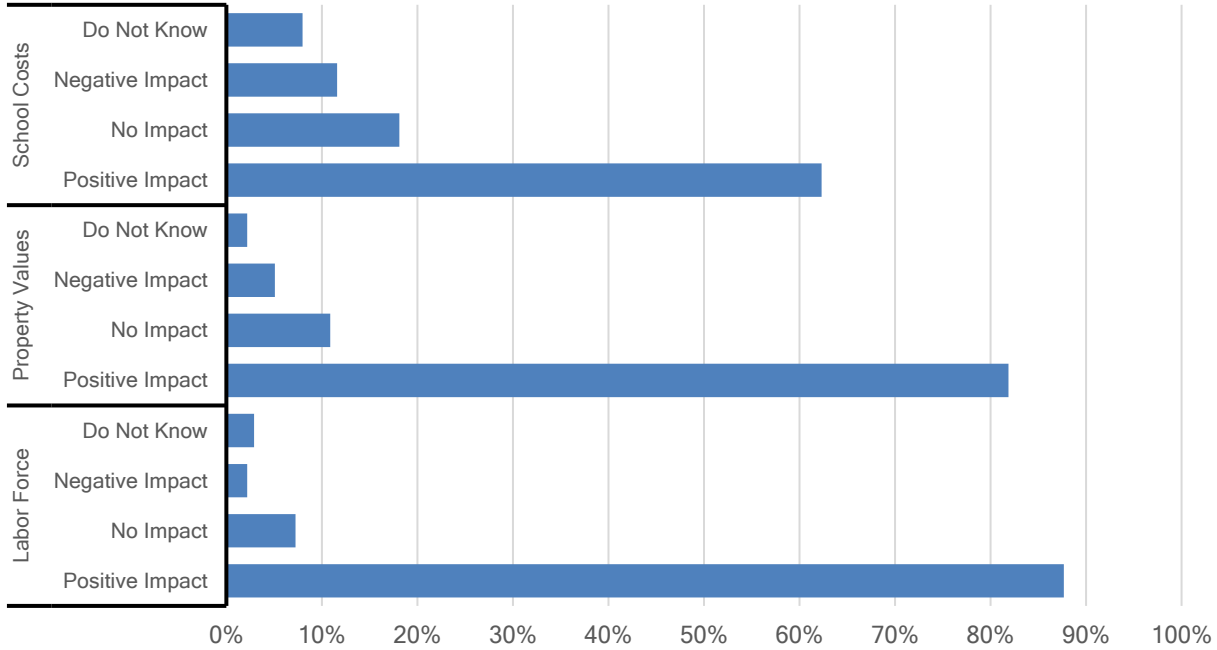


Community Impact

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

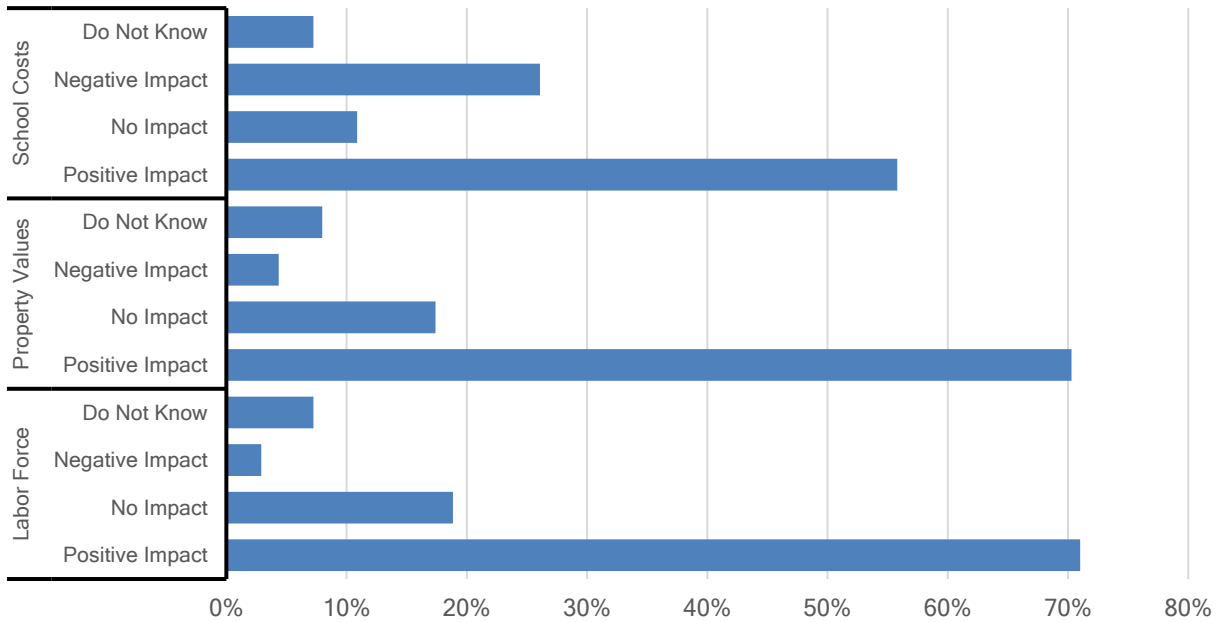
Impact of additional professional and service workers living in community?

Source: SCRCOG Survey (n=200)



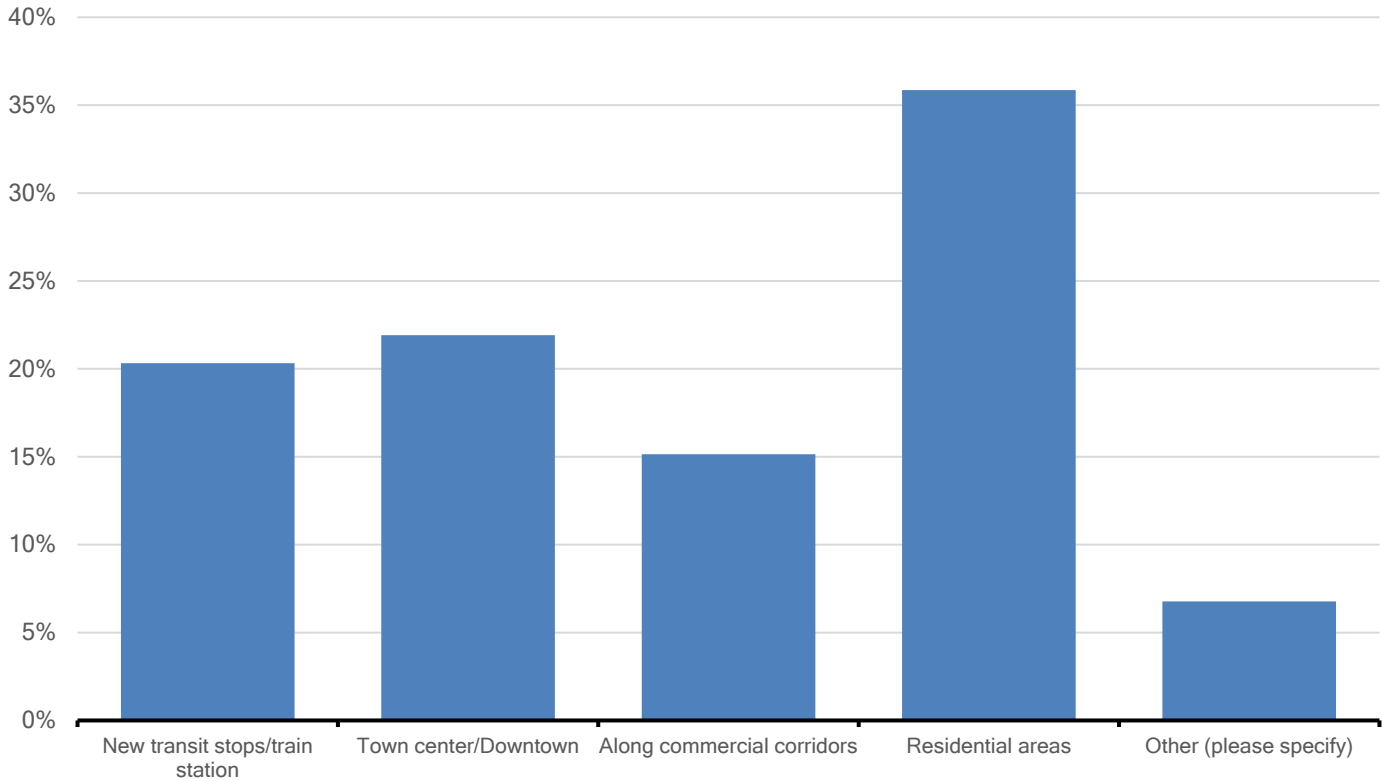
Impact of having additional individuals and families with children living in community?

Source: SCRCOG Survey (n=200)

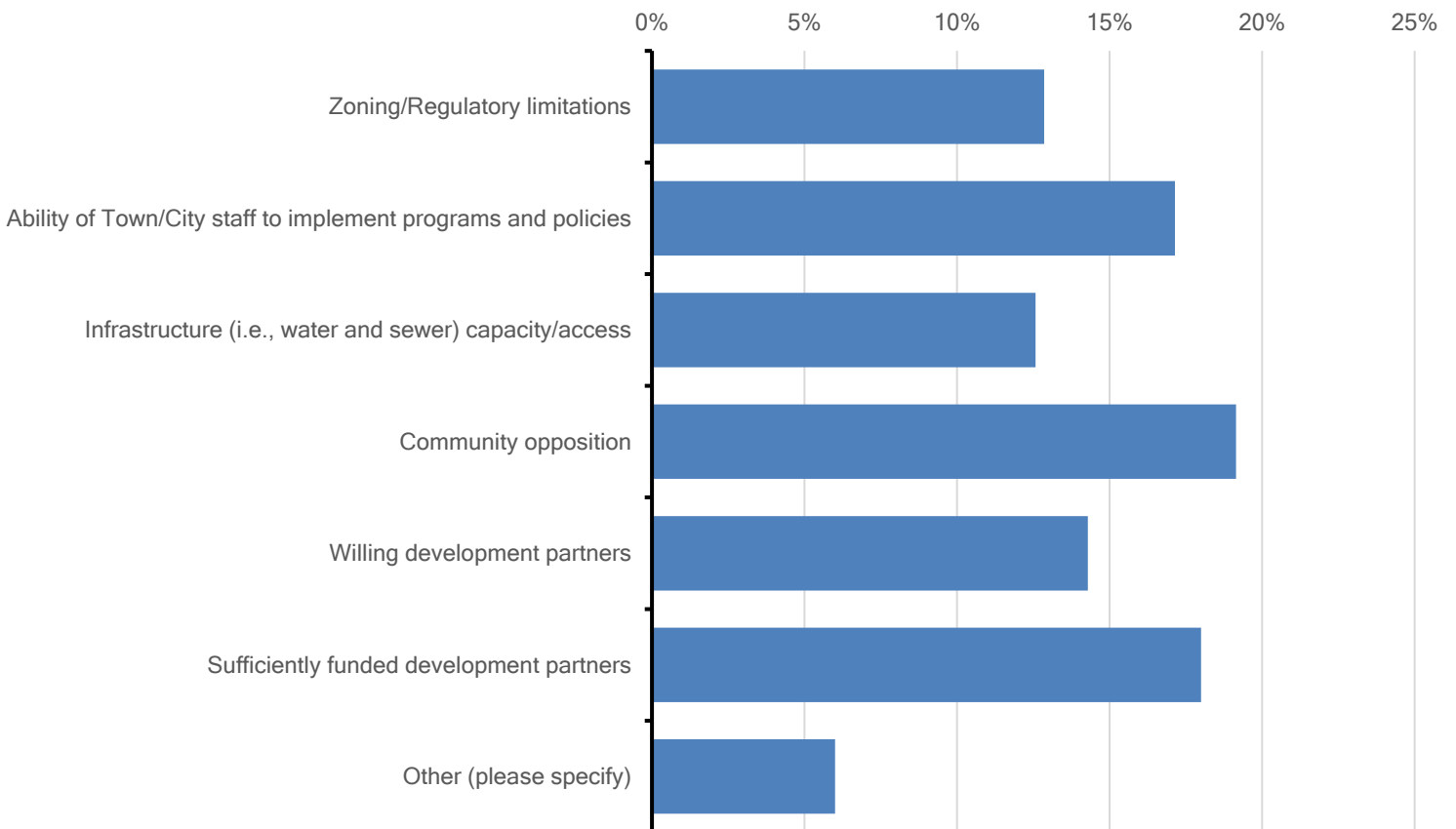


Priority housing locations and barriers to creating affordable pricing.

If new housing was constructed, what are priority locations in your community?
 Source: SCRCOG Survey (n=200)

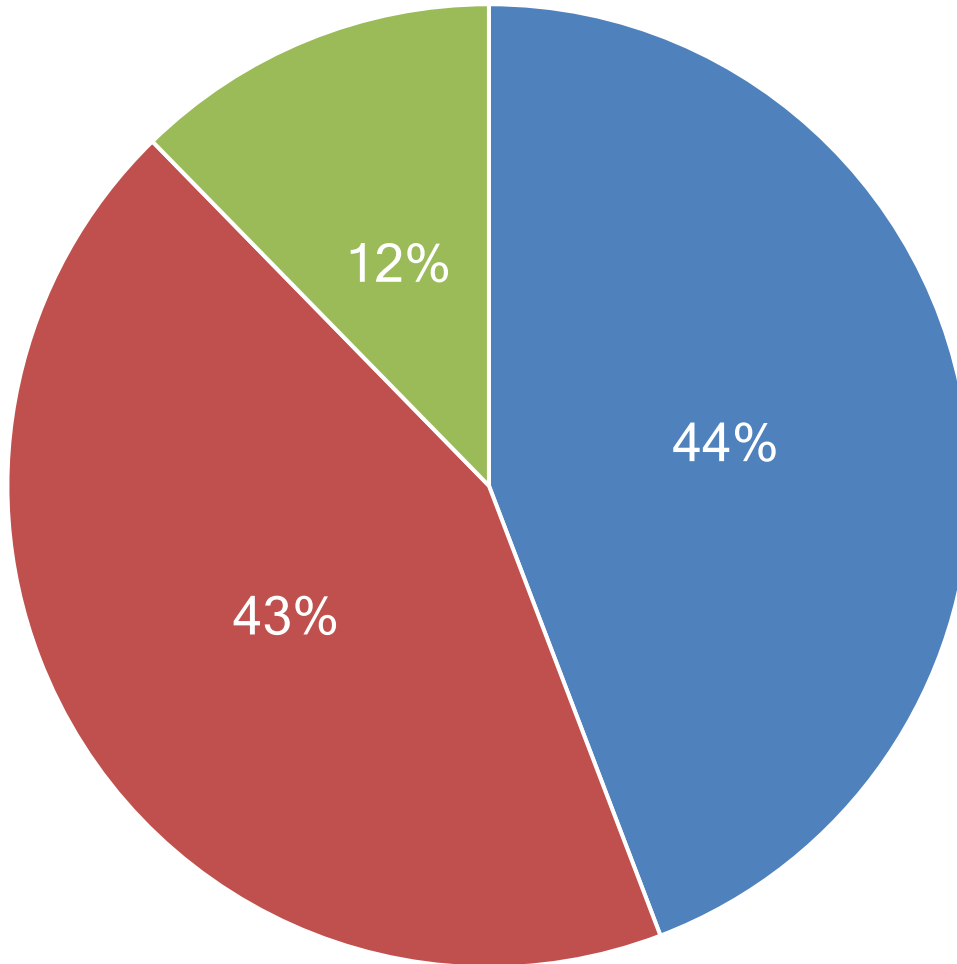


Do you feel there are any challenges to creating price appropriate housing for existing residents in your community?
 Source: SCRCOG Survey (n=200)



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=200)



- 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