

Town of Enfield, Connecticut  
Plan of Conservation and Development

Housing and Housing Needs Assessment



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## Section I. Introduction

This report is aimed at assessing Enfield's housing stock and a housing needs assessment to achieve the requirements of Connecticut General Statutes (CGS), Section 8-30j Affordable Housing Plan. As required by CGS 8-30j, all municipalities, including Enfield, are required to create an affordable housing plan that addresses the need for affordable housing. In addition, the report is developed with due consideration to the requirements of CGS Section 8-23 (Plan of Conservation and Development) that states:

- make provision for the development of housing opportunities, including opportunities for multifamily dwellings, consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality is located, as designated by the Secretary of the Office of Policy and Management under section 16a-4a, [and to]
- promote housing choice and economic diversity in housing, including housing for both low and moderate income households, and encourage the development of housing which will meet the housing needs identified in the state's consolidated plan for housing and community development prepared pursuant to section 8-37t and in the housing component and the other components of the state plan of conservation and development prepared pursuant to chapter 297.

To accomplish this, to give due consideration to state and regional planning efforts, we reviewed and considered the State of Connecticut *2020-24 Consolidated Plan for Housing and Community Development* (Draft), the Capitol Region Council of Governments (CRCOG) *2014 Plan of Conservation and Development*, and the State of Connecticut *2018-2023 Conservation & Development Policies: The Plan for Connecticut* (Revised Draft). The outcome of this state and regional planning review is that our approach to this housing needs assessment is consistent with the methods and approach by these state and regional agencies.

Residential development and housing play important roles in community, community character, and the community planning process. *Housing is where jobs go at night* and where households and families live their lives. Housing density, style, and tenure contribute to a community's character and economic wellbeing. Home ownership and housing equity have been a primary driver of middle-class wealth creation in America for generations. Residential uses are the most predominant land use in a community and residential zoning typically dominates the land area of most towns. Residential development patterns often frame the overall development patterns of a community.

Enfield is a community that is suburban in character with substantial land zoned for single-family residential housing. Single-family residential zoning dominates Enfield's land area and allowable uses. Enfield's housing stock is 72.2% single-family detached residential housing units, 4.3% single-family attached housing units, 6.2% two-unit housing, and 6.8% three- and four-unit housing. Therefore, only 10.3% of Enfield's housing stock is multi-family housing units (five-units or more). In terms of



resiliency—specifically, diversity—Enfield’s housing stock is lacking in diversity and can be viewed as being highly susceptible to disturbances in the single-family housing market.

The lack of diversity in housing stock and the overreliance on single-family housing results in a housing stock that favors homeowners and higher income households. This results in a housing stock that underserves lesser-income households and housing price points in the market. That said, compared to many other Metropolitan Hartford communities, Enfield’s single-family housing stock is moderately priced. However, Enfield suffers from a lack of affordable housing—our aim is to quantify this lack of housing affordability and the need for a more affordable housing stock.

## **Section II. Overall Residential Patterns**

As a suburban community with substantial dedicated and managed open space (11%), moderate density residential development (29.6%), and meaningful agricultural lands (18%), it is reasonable to anticipate that Enfield will continue to maintain its suburban character throughout much of the community. This suburban pattern of development and character is a result cultural preferences and zoning regulations that have encouraged lower density suburban style development. This suburban pattern and character are still today the dominant cultural and consumer preference. Enfield, as an older settlement, is also fortunate to have areas with a village aesthetic, Thompsonville and Hazardville. Thompsonville, the area most in need of investment, provides a unique opportunity for housing, density, and housing investment.

This housing needs assessment recognizes and accepts that Enfield’s suburban residential development patterns, housing type, form, and density will continue, mostly as it is today. That said, Enfield is lacking modern multi-family and mixed-use developments that can provide greater diversity in housing options and other features or amenities that can enhance Enfield’s community character and economic wellbeing. More important, there are appropriate locations for much-needed housing opportunities beyond low-density single-family units. With careful consideration of location, design and density, Enfield can maintain its overall moderate-density pattern while providing greater housing opportunities for households of all income levels.

## **Section III. What Does “Affordable” Mean?**

This report primarily utilized U.S. Census data (2019) on the characteristics of housing, household income, and housing purchase and rent values in Enfield. Household income was compared to the availability of housing types at corresponding sales values and rents to determine affordability and needs.



Housing affordability is a complex concept and challenging problem. One of the challenges is that it can be defined in several ways. For example, the Connecticut General Statutes (CGS), Chapter 126a Affordable Housing Land Use Appeals, Section 8-30g narrowly defines housing affordability as:

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

The CGS 8-30g definition of housing affordability is narrow because it only includes housing units and households receiving government assistance through specified programs or housing units that are specifically deed-restricted as affordable through set-aside developments. For example, as of 2020, 2,233 housing units or 12.72% of Enfield's housing stock qualifies as affordable housing as defined by 8-30g—most of these units are assistance programs, including mortgages. Only 7 units are deed restricted. With so few deed-restricted units, Enfield's percent of affordable units is subject to changes in marketplace and the mobility of households. There are other types of units in Enfield that could be considered affordable, privately owned low-cost market units, but do not meet the criteria of CGS 8-30g. Such units are often called market-rate affordable housing and provide housing diversity and affordable opportunities, but do not count toward Enfield's affordable units.

The Connecticut Housing Finance Authority (CHFA) defines affordability based on a percentage of area median family-income and the number of persons in the family/household. CHFA uses the Hartford Metropolitan Statistical Area (MSA), which Enfield is in, and the median family income at \$101,867. For example, moderate income would be 80% of median family income (\$83,440). Enfield's median household income is \$76,423, statistically no different than Connecticut's median household income (\$76,106), and \$4,000 more than Hartford County (\$72,321). When compared to the United States median household income of approximately \$62,000, we realize that Enfield is a wealthy community within a wealthy state—even though the median household income in many Connecticut communities pushes well above \$100,000.



Another way to define housing affordability is based on how much a household can spend to purchase housing or the percentage of household income spent on housing whether for purchase or rent. This approach will be used to calculate housing affordability and need in Enfield to answer the question of whether housing in Enfield is affordable when compared to household income.

The first step is to calculate the maximum purchase price for a house that a household can afford. The commonly agreed-upon metric is that a household can afford a housing unit valued between 2.6 to 3.0 times the gross household income (with the lower limits of affordability being 2.6 and the maximum limit of affordability being 3.0). For example, a household earning \$75,000 can afford to purchase a housing unit up to a value between \$195,000 (2.6 x income) and \$225,000 (3.0 x income). For this analysis, we split the difference and use 2.8 as the affordability multiplier on home purchases/ownership. *[Note, in practice, when buying a home, it is not uncommon to numbers as high as 5 times yearly household income.]*

The second method is based on the U.S. Department of Housing and Urban Development's (HUD) threshold of 30% of household income. If a household pays more than 30% of income for housing, then housing is deemed to not be affordable. For example, if the same household earning \$75,000 per year is spending more than \$22,500 (30% gross income) per year or \$1,875 (30%) per month on housing, then such housing is deemed to be unaffordable for that household. The State Department of Housing also utilizes the HUD 30% if household income threshold as their means of defining affordability. This 30% of household income threshold can be applied to both rental and ownership housing but will be used for rental housing in this analysis. Also note, the median household income for Enfield is \$76,423. Therefore, this example provides context to affordability in Enfield. *[Note, in practice, the HUD and State DOH also include utility costs in housing costs. Therefore, the 30% of income is not just rent or mortgage costs, other costs such as utilities, insurance, and taxes are often included in the calculations.]*

While these measures or thresholds provide a means for calculating the affordability of housing and will be utilized in the assessment of housing need, it is important to note that there are limits as to how these measures inform us about personal circumstances, housing need, and housing costs. While the Census data provides the statistics on households spending above and below 30% of income on housing, it does not differentiate between those households who spend a high portion because of a lack of affordable housing (housing need) and those who spend 30% or more for reasons of personal choice—status, house size, access to education, etc. While the former households are burdened by lower incomes and high-cost housing, the latter households may not suffer from the same burden or hardship. While these measures provide a metric to measure housing affordability, they fall short of informing us about the personal circumstances, choices, needs, and wants that are captured or assumed in the calculations and that affect housing affordability.

When discussing affordable housing, it is also important to address the phrase “workforce housing.” HUD, CHFA, and the Connecticut General Statutes use the phrase affordable housing to define housing that is affordable to households earning up to 80% AMI (Area Median Income). Housing advocates



typically distinguish between affordable housing and workforce housing—affordable housing being up to 60% AMI and workforce housing being 60% to 120% AMI. Workforce housing is often defined as housing for service workers, such as police officers, teachers, nurses, etc.

#### Section IV. Enfield’s Housing Stock Characteristics

The characteristics of Enfield housing stock provide context to understanding housing value, housing costs, and housing affordability. They also inform us about demand and how demand is organized around housing products and location. Understanding the housing characteristics and their influence on demand, market strength, and housing affordability provides insight into housing need and the strategies to address housing need.

According to the U.S. Census (2020), Enfield has owner-occupied housing vacancy rate of 1.2% and renter-occupied vacancy rate to 3.3% (Table 1). Vacancy rates of less than 7% typically indicate strong demand and often signal a need for additional supply, especially in the rental housing market. Vacancy rates of less than 5% in both the rental and homeownership markets indicate a very strong market and that the vacancies are most likely the result of naturally occurring turnover.

*Table 1. ACS Community Survey 2019*

	Town of Enfield	Hartford County	State of Connecticut
<b>Total housing units</b>	17,639	379602	151,6629
<i>Occupied housing units</i>	16,744	350408	137,0746
<i>Vacant housing units</i>	895	29194	14,5883
<i>Owner vacancy rate (%)</i>	1.2	1.4	1.8
<i>Renter vacancy rate (%)</i>	3.3	6.3	6.3

As noted, Enfield’s housing stock is predominantly single-unit detached housing—commonly known as single-family housing.

Including single-unit attached housing, 12,739 out of 17,639 housing units in Enfield (72.2%) of Enfield’s housing stock in considered single-family housing—a housing stock that is most favorable to homeownership (Table 2). The remaining 27.5% of the housing stock is in various forms of attached and multi-family housing. Overall, Enfield’s housing stock lacks diversity in housing types.

*Table 2. Housing Units in Structure*

	Town of Enfield	Hartford County	State of Connecticut
<b>Total housing units</b>	17,639	379,602	1516,629
<i>1-unit detached</i>	12,739	210,665	893,531
<i>1-unit attached</i>	767	21,892	81,832



<i>2 units</i>	1,088	29,450	124,082
<i>3 or 4 units</i>	1,203	36,302	130,863
<i>5 to 9 units</i>	691	23,719	82,695
<i>10 to 19 units</i>	371	16,718	57,281
<i>20 or more units</i>	770	38,674	134,093
<i>Mobile home</i>	10	2,111	11,826
<i>Boat, RV, van, etc.</i>	0	71	426

The percentage of single-unit housing (72.2%) nearly mirrors the percentage of owner-occupied (75.5%) housing or home ownership (Table 3). The average household size of owner-occupied units is 2.48 persons per unit compared to 2.35 persons per rental unit.

**Table 3. Household Size by Housing Tenure**

	<b>Town of Enfield</b>	<b>Hartford County</b>	<b>State of Connecticut</b>
<b>Occupied housing units</b>	<b>16,744</b>	<b>350,408</b>	<b>1,370,746</b>
<i>Owner-occupied</i>	12,636 (75.5%)	224,640 (64.1%)	905,681 (66%)
<i>Renter-occupied</i>	4,108 (24.5%)	125,768 (35.9%)	465,065 (33.9%)
<b>Average household size of occupied housing units</b>			
<i>Average household size of owner-occupied unit</i>	2.48	2.61	2.65
<i>Average household size of renter-occupied unit</i>	2.35	2.23	2.28

The median number of rooms per housing unit is 5.9 with 58.9% of Enfield’s housing stock having six rooms or more (Table 4). More rooms typically indicate larger homes and more bedrooms per housing unit. Table 5 shows that 67.9% of Enfield’s housing stock has three or more bedrooms and 23.7% of the housing stock has four or more bedrooms. The large size and large number of bedrooms deserves consideration in the context of changing demographic structure. Household sizes have been declining for decades and the number of households with children has also been in decline. Therefore, the large size and large number of bedrooms may point to a housing stock designed for past households (past consumer preferences) and may not be serving the households of today.

**Table 4. Rooms Per Housing Unit**

	<b>Town of Enfield</b>	<b>Hartford County</b>	<b>State of Connecticut</b>
<b>Total housing units</b>	<b>17,639</b>	<b>379,602</b>	<b>1,516,629</b>
<i>1 room</i>	224	8,442	31,945
<i>2 rooms</i>	279	10,379	43,591
<i>3 rooms</i>	1,041	35,904	136,820
<i>4 rooms</i>	1,690	60,300	231,873
<i>5 rooms</i>	4,190	73,547	278,915
<i>6 rooms</i>	4,164	68,483	268,321



<i>7 rooms</i>	3,198	47,953	193,700
<i>8 rooms</i>	1,598	35,353	144,168
<i>9 rooms or more</i>	1,255	39,241	187,296
<i>Median rooms</i>	5.8	5.5	5.6

*Table 5. Bedrooms*

	<b>Town of Enfield</b>	<b>Hartford County</b>	<b>State of Connecticut</b>
<b>Total housing units</b>	17,639	379,602	1,516,629
<i>No bedroom</i>	228	9,234	34,812
<i>1 bedroom</i>	1,509	49,001	190,973
<i>2 bedrooms</i>	3,914	105,608	410,732
<i>3 bedrooms</i>	7,797	141,219	551,144
<i>4 bedrooms</i>	3,651	61,054	260,013
<i>5 or more bedrooms</i>	540	13,486	68,955

Enfield’s housing stock is mostly older, with only 21.5% of units built since 1980 and barely 2.7% built since 2000 (Table 6). An older housing stock indicates that some housing units may be suffering from deficient conditions or poor quality. In addition, the older housing stock may indicate that the housing product available in Enfield may lack modern amenities required to maintaining a competitive housing product. This further points to concern expressed above—that a larger, many bedrooms (Table 5), and older (possibly outdated) housing stock may not be serving the consumer preferences of today’s (or tomorrow’s) households.

*Table 6. Year Structure Built*

	<b>Town of Enfield</b>	<b>Hartford County</b>	<b>State of Connecticut</b>
<b>Total housing units</b>	17,639	379,602	1,516,629
<i>Built 2014 or later</i>	47	3,453	16,920
<i>Built 2010 to 2013</i>	10	3,747	21,126
<i>Built 2000 to 2009</i>	424	22,433	103,075
<i>Built 1990 to 1999</i>	952	25,389	116,028
<i>Built 1980 to 1989</i>	2,351	46,428	188,655
<i>Built 1970 to 1979</i>	1,485	50,599	203,700
<i>Built 1960 to 1969</i>	4,004	56,261	204,879
<i>Built 1950 to 1959</i>	4,914	65,436	224,393
<i>Built 1940 to 1949</i>	1,033	29,317	103,008
<i>Built 1939 or earlier</i>	2,419	76,539	334,845





**Section V. Enfield’s Housing Stock Cost Characteristics**

This section reviews housing value and costs for owner-occupied and renter-occupied housing. Table 7 presents the value of owner-occupied housing, which can be assumed to be mostly single-family housing. Enfield’s median value of housing is \$190,400 with 42.2% of owner-occupied housing valued above \$200,000. In addition, only 6.9 of the owner-occupied housing is valued above \$300,000. The majority (89.8%) of the owner-occupied housing is valued in the range between \$100,000 and \$300,000.

*Table 7. Value, Owner-Occupied Housing*

	<b>Town of Enfield</b>	<b>Hartford County</b>	<b>State of Connecticut</b>
<b>Owner-occupied units</b>	12,636	224,640	905,681
<i>Less than \$50,000</i>	206	3,810	17,522
<i>\$50,000 to \$99,999</i>	206	6,706	28,440
<i>\$100,000 to \$149,999</i>	2,097	25,232	78,467
<i>\$150,000 to \$199,999</i>	4,787	45,413	137,944
<i>\$200,000 to \$299,999</i>	4,464	71,806	248,431
<i>\$300,000 to \$499,999</i>	686	54,495	244,855
<i>\$500,000 to \$999,999</i>	100	15,411	107,504
<i>\$1,000,000 or more</i>	90	1,767	42,518
<b>Median</b>	\$190,400	\$240,600	\$275,400

To afford the median owner-occupied home at \$190,400 in Enfield, a household would need an estimated income of \$53,312 ( $\$190,400 \times 0.28$ ). This income is nearly \$26,418 below Enfield’s median household income of \$76,423 and also below the Hartford-W. Hartford-E. Hartford MSA median household income of \$77,005. This indicates a homeowner housing stock that leans toward being more affordable, than less affordable. Of the 12,636 owner-occupied housing units, 65.8% have a mortgage (Table 8).

*Table 8. Mortgage Status*

	<b>Town of Enfield</b>	<b>New London County</b>	<b>State of Connecticut</b>
<b>Owner-occupied units</b>	12,636	224,640	905,681
<i>Housing units owned with a mortgage</i>	8,319 (65.8%)	152,308 (67.8%)	614,351(67.8%)
<i>Housing units owned free and clear</i>	4,317 (34.1%)	72,332 (32.2%)	291,330 (32.2%)

Tables 9 and 10 respectively provide the Selected Monthly Owner Costs (SMOC) for housing units with and without a mortgage. The SMOC, as explained by the U.S. Census, “are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and



condominium fees.” They provide a good estimate of the cost of buying and owning a home. The median SMOC for housing units with a mortgage is \$1,683 and \$730 for housing units without a mortgage. At \$1,683 in monthly owner housing costs for a home with a mortgage, the household with an annual income of \$67,320 would be spending 30% of their income on housing—the affordability threshold.

*Table 9. Selected Monthly Owner Costs (SMOC) – With Mortgage*

	Town of Enfield		Hartford County		State of Connecticut	
<b>Housing units with a mortgage</b>	8,319 (65.8%)		152,308 (67.8%)		614,351 (67.8%)	
<i>Less than \$500</i>	16	0.2%	174	0.1%	958	0.2%
<i>\$500 to \$999</i>	511	6.1%	5,577	3.7%	21,034	3.4%
<i>\$1,000 to \$1,499</i>	2,268	27.3%	29,796	19.6%	97,919	15.9%
<i>\$1,500 to \$1,999</i>	3,448	41.4%	45,492	29.9%	157,564	25.6%
<i>\$2,000 to \$2,499</i>	1,552	18.7%	32,738	21.5%	124,562	20.3%
<i>\$2,500 to \$2,999</i>	303	3.6%	17,338	11.4%	78,757	12.8%
<i>\$3,000 or more</i>	221	2.7%	21,193	13.9%	133,557	21.7%
<b>Median</b>	<b>\$1,683</b>		\$1,946		\$2,119	

*Table 10. Selected Monthly Owner Costs (SMOC) – Without Mortgage*

	Town of Enfield		Hartford County		State of Connecticut	
<b>Housing units without a mortgage</b>	4,317	34.1%	72,332	32.2%	291,330	32.2%
<i>Less than \$250</i>	15	0.3%	574	0.8%	2676	0.9%
<i>\$250 to \$399</i>	86	2.0%	1102	1.5%	6,386	2.2%
<i>\$400 to \$599</i>	866	20.1%	8036	11.1%	31,527	10.8%
<i>\$600 to \$799</i>	1,802	41.7%	20415	28.2%	71,187	24.4%
<i>\$800 to \$999</i>	1,048	24.3%	18353	25.4%	66,179	22.7%
<i>\$1,000 or more</i>	500	11.6%	23852	33.0%	113,375	38.9%
<b>Median</b>	<b>\$730</b>		\$859		\$894	

Table 11 provides the Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI). The U.S. Census explains, the SMOCAPI “is used to measure housing affordability and excessive shelter costs. For example, many government agencies define excessive as costs that exceed 30 percent of household income.” Based on the SMOCAPI, 23.6% of Enfield’s households with a mortgage and 18.8% of households without a mortgage are paying 30% or more of their household income on housing costs. Based on this SMOCAPI, approximately 21.9% (or 2,763 households) of Enfield’s owner-occupied housing is unaffordable. However, these calculations do not inform us whether the cost of housing is



more than 30% of household income is the result of need (a burden on income) or want (a personal choice).

*Table 11. Selected Monthly Owner Costs as Percentage of Household Income (SMOCAPI)*

	<b>Town of Enfield</b>	<b>Hartford County</b>	<b>State of Connecticut</b>
<b>Housing units with a mortgage</b>	8,307	151,726	612,195
<i>Less than 20.0 percent</i>	4,040	66,286	249,997
<i>20.0 to 24.9 percent</i>	1,414	26,340	102,323
<i>25.0 to 29.9 percent</i>	892	16,578	69,615
<i>30.0 to 34.9 percent</i>	518	11,032	45,964
<i>35.0 percent or more</i>	1,443	31,490	144,296
<i>Not computed</i>	12	582	2,156
<b>Housing unit without a mortgage</b>	4,273	71,665	288,537
<i>Less than 10.0 percent</i>	1,363	22,281	89,190
<i>10.0 to 14.9 percent</i>	816	14,522	58,665
<i>15.0 to 19.9 percent</i>	721	10,447	38,097
<i>20.0 to 24.9 percent</i>	346	5,997	24,355
<i>25.0 to 29.9 percent</i>	225	4,234	16,989
<i>30.0 to 34.9 percent</i>	187	2,627	11,960
<i>35.0 percent or more</i>	615	11,557	49,281
<i>Not computed</i>	44	667	2,793

Table 12 presents the Gross Rent paid for occupied rental units and Table 13 provides the Gross Rent as a Percentage of Household Income (GRAPI). The median gross rent is \$1,159 and 19.2% of households pay more than \$1,500 per month for rent. However, 1,961 (23.6%) of the rental households are spending 30% or more of their household income on rent—the affordability threshold set by government standards. Nearly thirty percent (28.6%) of Enfield’s households, both owner- and renter-occupied are paying above the affordability threshold for housing. This should raise concerns about housing affordability.

*Table 12. Gross Rent*

	<b>Town of Enfield</b>	<b>Hartford County</b>	<b>State of Connecticut</b>
<b>Occupied units paying rent</b>	3,935	121,315	446,564
<i>Less than \$500</i>	229	13,230	43,948
<i>\$500 to \$999</i>	935	34,055	107,314
<i>\$1,000 to \$1,499</i>	2,013	52,796	172,238
<i>\$1,500 to \$1,999</i>	605	16,500	77,046
<i>\$2,000 to \$2,499</i>	153	3,163	26,477



\$2,500 to \$2,999	0	735	9,972
\$3,000 or more	0	836	9,569
<b>Median (dollars)</b>	\$1,159	\$1,106	\$1,180
<b>No rent paid</b>	173	4,453	18,501

*Table 13. Gross Rent as Percentage of Household Income (GRPI),*

	<b>Town of Enfield</b>	<b>Hartford County</b>	<b>State of Connecticut</b>
<b>Occupied units paying rent (excluding units where GRPI cannot be computed)</b>	3,914	118,654	437,384
<i>Less than 15.0 percent</i>	502	15,313	52,712
<i>15.0 to 19.9 percent</i>	512	15,387	52,270
<i>20.0 to 24.9 percent</i>	504	14,730	54,264
<i>25.0 to 29.9 percent</i>	538	14,241	52,657
<i>30.0 to 34.9 percent</i>	458	10,330	39,555
<i>35.0 percent or more</i>	1,400	48,653	185,926
<b>Not computed</b>	194	7,114	27,681

Based on owner- and renter-occupied housing costs and percentage of household income being spent on housing costs, 4,724 (28.6%) of occupied housing units have households spending 30% or more on housing. This illustrates Enfield’s housing affordability challenge. However, this does not inform us about the specifics of housing needs. To determine the specifics of housing need, we need to do further analysis.

**Section VI. Enfield’s Household Income**

This analysis will generally determine which segments of the housing market are most challenged by housing affordability by indicating at which incomes and price point housing is most needed. Household income, housing value, rent values, and types of households are analyzed to determine which segments of the housing market are underserved by Enfield’s housing stock.

Table 14 presents households and household incomes by Total Households, Family Households, Married-Couple Family Households, and Non-Family Households. The Census defines each of these household categories as follows:

- All Household [Total]: all people who occupy a housing unit.
- Family Household: contains at least one person related to the householder by birth, marriage, or adoption.
- Married-Couple Family: a husband and wife enumerated as members of the same household. The married couple may or may not have children living with them. The expression "married-



couple" before the term "family" indicates that the household or family is maintained by a husband and wife.

- Nonfamily Household: a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

*Table 14-A. Income by Household, Enfield*

	All Households	Families	Married-Couple Families	Nonfamily
<b>Total</b>	16,744	10,711	7,866	6,033
<i>Less than \$10,000</i>	3.7%	3.0%	1.8%	5.0%
<i>\$10,000 to \$14,999</i>	2.2%	0.7%	0.5%	4.9%
<i>\$15,000 to \$24,999</i>	7.2%	3.5%	1.5%	15.3%
<i>\$25,000 to \$34,999</i>	7.7%	3.9%	2.7%	15.2%
<i>\$35,000 to \$49,999</i>	10.5%	8.5%	5.3%	15.6%
<i>\$50,000 to \$74,999</i>	15.7%	16.6%	14.4%	16.9%
<i>\$75,000 to \$99,999</i>	17.0%	17.5%	18.4%	12.6%
<i>\$100,000 to \$149,999</i>	19.9%	24.2%	28.7%	9.7%
<i>\$150,000 to \$199,999</i>	9.5%	12.8%	15.2%	3.4%
<i>\$200,000 or more</i>	6.6%	9.4%	11.5%	1.4%
<b>Median income</b>	<b>\$79,730</b>	\$95,587	\$108,319	\$45,026

*Table 14-B. Income by Household, Hartford County*

	All Households	Families	Married-Couple Families	Nonfamily
<b>Total</b>	353234	219085	154549	134149
<i>Less than \$10,000</i>	6.5%	3.1%	1.3%	12.2%
<i>\$10,000 to \$14,999</i>	3.7%	2.2%	1.0%	6.5%
<i>\$15,000 to \$24,999</i>	7.0%	4.5%	1.6%	12.1%
<i>\$25,000 to \$34,999</i>	7.0%	4.3%	2.2%	11.4%
<i>\$35,000 to \$49,999</i>	9.9%	8.4%	5.7%	13.0%
<i>\$50,000 to \$74,999</i>	15.7%	14.5%	12.8%	17.7%
<i>\$75,000 to \$99,999</i>	12.9%	13.8%	14.2%	10.4%
<i>\$100,000 to \$149,999</i>	17.7%	21.8%	25.5%	10.7%
<i>\$150,000 to \$199,999</i>	9.4%	12.6%	16.0%	3.2%
<i>\$200,000 or more</i>	10.3%	14.6%	19.8%	2.8%
<b>Median income</b>	<b>\$75,381</b>	\$98,558	\$120,787	\$43,299



*Table 14-C. Income by Household, State of Connecticut*

	All Households	Families	Married-Couple Families	Nonfamily
<b>Total</b>	1,370,746	893,438	659,513	477,308
<i>Less than \$10,000</i>	5.0	2.8	0.9	9.8
<i>\$10,000 to \$14,999</i>	3.5	1.8	0.7	7.1
<i>\$15,000 to \$24,999</i>	7.1	4.3	2.0	13.1
<i>\$25,000 to \$34,999</i>	6.9	5.4	3.3	10.7
<i>\$35,000 to \$49,999</i>	10.4	8.6	6.4	14.0
<i>\$50,000 to \$74,999</i>	15.1	13.9	12.6	17.3
<i>\$75,000 to \$99,999</i>	12.5	13.1	13.3	10.9
<i>\$100,000 to \$149,999</i>	17.3	20.8	23.8	9.9
<i>\$150,000 to \$199,999</i>	9.5	12.2	15.0	3.6
<i>\$200,000 or more</i>	12.6	17.1	22.0	3.6
<b>Median income</b>	\$78,444	\$100,418	\$120,623	\$44,873

The breakdown of income by household categories reveals meaningful differences. While the median household income in Enfield for all households is \$79,730, family median income is \$95,587, married-couple family median income is \$108,319, and non-family median income is \$45,026. For sake of comparison, households, families, and non-family households will be used. Married-couple families, since they are a sub-set of the families category, will not be used. However, we should keep in mind that married-couple families—as part of family-households—have the highest median household income.

Family households account for 63.9% of households and non-family households account for 36.0%. Of the family households, 50.3% earn at least \$75,000 (the minimum income cohort nearest the median household income of \$79,730) per year. Conversely, 72.9% of nonfamily households earn less than \$75,000 per year. This indicates that non-family households are more likely to experience housing affordability challenges than family households.

This difference in family and non-family income is dramatic, but not surprising based on the number of one-person households and the characteristics of Enfield’s housing stock. As noted earlier, 72.2% (or 12,739 units) of Enfield’s housing stock is single-unit detached housing—approximately 18.9% more than the 10,711 family households. Single-family detached housing is commonly occupied by families. Enfield’s housing market, historically and today, has been priced primarily for two-income households.

At this point, based on family and married-couple family median incomes (\$95,587 and \$108,319, respectively) it is fair to assume that most but not all family households can secure housing in Enfield



that is affordable, even though some family households may be paying more than 30% of their household income on housing. It is possible that some of the family-households paying more than 30% of their household income are doing so by choice rather than need. It is also fair to assume that non-family households, based on a relatively lower median household income of \$45,026, face the greatest housing affordability challenges in Enfield. It is also possible that many non-family households paying more than 30% of their household income are doing so out of need, not by choice. However, at this point, these assumptions are simply reasonable speculations based on what we know so far about housing costs and household incomes.

### **Section VII. Assessing Enfield's Housing Need**

This next step in this assessment is to determine housing need by analyzing household income by household type and comparing it to Enfield's existing housing stock by tenure. The method employed presents the Household Income (Table 14) data in eight cohorts ranging from less than \$15,000 per year to \$150,000 or more per year (the lowest two and highest two cohorts in the table being combined). Then, based on the higher end of each household income cohort, the affordable housing value is calculated at 2.8 times household income for owner-occupied housing and the affordable rent value is calculated at 30% of household income.

Census data (Table 14) on the percentage (converted to a raw number) of household by income was utilized to determine the number of households in each income cohort. In addition, the Census data (Table 7) was used to determine the number of housing units in the eight housing value cohorts ranging from less than \$50,000 to \$1,000,000 or more for owner-occupied housing. The number of housing units valued within the household income cohort was then assumed to represent the number of households within that income cohort being served by those housing units. The same approach was used for rental housing, gross rents, and the number of units in each gross rent cohort as household (Table 13).

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

This method is not perfect. Census household income cohorts do not perfectly match housing and rent value cohorts. Calculating home value affordability or rent value affordability at a specific income does not capture the affordability of the entire income cohort. That said, the calculations provide a general or good understanding of the relationship between income and housing value/rent and distribution of



household income and housing value/rent. It provides insight into which segments of the housing market are and are not being served by housing affordability.

Table 15-A presents owner-occupied housing units compared to total households by income in Enfield. Table 15-B presents renter-occupied housing units compared to total households by income in Enfield. Table 15-C presents total-occupied housing units (owner- and renter-occupied) compared to total households by income in Enfield. This allows us to see how households by income compare to housing units by tenure and total housing units.

**Table 15-A. Households by Income Compared to Existing Owner-Occupied Housing Stock by Value**

Household Income	<\$15,000	\$15,000- \$24,999	\$25,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000- \$99,999	\$100,000- \$149,999	\$150,000- \$199,999
Households @ Income	988	1,206	1,289	1,758	2,628	2,846	3,332	1,590
Est. affordable home Value (HH Income x 2.8) (rounded)	\$42,000	\$70,000	\$98,000	\$140,000	\$210,000	\$280,000	\$420,000	\$560,000
Existing Housing (Household) Units	206 (1.6%)	206 (1.6%)	2,097 (16.6%)	4,787 (37.9%)	4,464 (35.3%)	1,868 (14.8%)	1,018 (8%)	262 (2%)
Households w/Adequate Income	988	1,206	1,289	1,758	2,628	2,846	3,332	1,590
<b>Units Available Vs Adequate Income</b>	<b>-782</b>	<b>-1,000</b>	<b>808</b>	<b>3,029</b>	<b>1,836</b>	<b>-978</b>	<b>-2,314</b>	<b>-2,328</b>

Table 15-A compares household income to the value of owner-occupied housing in Enfield. The table shows that there are more housing units available than households with incomes between \$25,000 and \$74,999. This indicates it is unlikely that a housing affordability issue or housing need for owner-occupied housing valued between approximately \$75,000 and \$225,000. For household incomes above \$75,000 and housing valued over \$225,000 there are fewer housing units available than households that can afford such housing. This does not mean there is ‘housing need’ at this higher end of the owner-occupied housing market—that these households cannot afford housing or are suffering hardship from a lack of affordable housing. These households can afford housing in Enfield (and elsewhere) at lower values. That said, it is important to note that these households put downward pressure on housing affordability at lower values, as they buy (or rent) units that would otherwise be affordable to households with lower incomes.

Housing need is greatest for the lower-income cohorts with household incomes below \$25,000, which is approximately 31% of local median household income. For example, there are 1,782 fewer ownership housing units available than the total number of households at this lower-income segment of the housing market (housing valued at or below \$75,000). Most concerning, at or below household income





of \$15,000 (approximately 20% of local median household income or lower) there are 782 more households than the available ownership housing units. Overall, this signifies that the greatest need for affordable ownership-housing is at and below approximately 30% local median household income or ownership-housing valued at or below \$75,000. This may, in part, help to explain why 23.6% of Enfield’s households with a mortgage and 18.8% of households without a mortgage are paying 30% or more of their household income on housing costs. Approximately 14.1% of households, in the lower-income cohorts (below \$25,000 Household Income), cannot afford owner-occupied housing in Enfield.

It is important to note that Table 15-A focuses on ownership housing (primarily single-family housing) compared to all households in Enfield. This means that some of those lower-income households who cannot afford owner-occupied housing are like renters and served by the rental housing market.

*Table 15-B. Households by Income Compared to Existing (Rental) Housing Stock by Value occupied  
units=number households*

Household Income	Less than \$15,000	\$15,000-\$24,999	\$25,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000 or more
Households @ Income	988	1,206	1,289	1,758	2,628	2,846	3,332	1,590
Est. affordable monthly rent Value (HH Income x 0.30)	\$375	\$625	\$875	\$1,250	\$1,875	\$2,500	\$3,750	\$3,750+
Existing Housing (Household Units)	229 (11.1%)	935 (45.3%)	2013 (97.6%)	605 (29.3%)	153 (7.4%)	0 (0%)	0 (0%)	0 (0%)
Households w/Adequate Income	988	1,206	1,289	1,758	2,628	2,846	3,332	1,590
<b>Units Available Vs Adequate Income</b>	<b>-759</b>	<b>-271</b>	<b>724</b>	<b>-1,153</b>	<b>-2,475</b>	<b>-2,846</b>	<b>-3,332</b>	<b>-1,590</b>

Table 15-B provides the same comparisons and calculations for rental housing in Enfield. The greatest need for affordable rental housing is at incomes at or below \$15,000 (approximately 20% local median household income or below). There are 759 fewer rental housing units available than there are households with incomes at or below \$15,000. These are the most at-risk populations with the greatest need—the population mostly likely to be or become homeless.

At incomes above \$15,000 and below \$25,000 (approximately 31% local median household income), Table 15-B demonstrates that there are 271 fewer rental housing units available than there are total households. This cohort, therefore, also deserve much attention in terms of addressing the lack of supply of affordable units.

At incomes of \$35,000 (44% local median household income) and higher, the number of rental-housing units available are far fewer than the number of households, signifying that demand is outpacing supply. The greatest concern of housing affordability is at incomes between \$35,000 (44% local median household income) and \$50,000 (63% local median household income) there are 1,153 fewer units than households. In addition, there should be additional concern for households at incomes between \$50,000 and \$75,000 (63% to 94% local median household income), especially at household incomes



between \$50,000 and \$63,400 (80% local median household income), where there are approximately 2,475 fewer housing units than households. Above household incomes of \$75,000 we believe it is safe to assume those households are being served more by the owner-occupied housing stock than the rental housing stock. That said, these findings indicate ample demand for rental housing between 60% and 80% local median income.

*Table 15-C. Households by Income Compared to Existing (Total) Housing Stock by Value*

Household Income	Less than \$15,000	\$15,000-\$24,999	\$25,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000 or more
Households @ Income	988	1,206	1,289	1,758	2,628	2,846	3,332	1,590
Est. affordable monthly rent Value (HH Income x 0.30)	\$375	\$625	\$875	\$1,250	\$1,875	\$2,500	\$3,750	\$3,750+
Existing Housing (Household) Units	435	1,141	4,110	5,392	4,617	1,868	1,018	262
Households w/Adequate Income	988	1,206	1,289	1,758	2,628	2,846	3,332	1,590
<b>Units Available Vs Adequate Income</b>	<b>-553</b>	<b>-65</b>	<b>2,821</b>	<b>3,634</b>	<b>1,989</b>	<b>-978</b>	<b>-2314</b>	<b>-1,328</b>

Table 15-C provides the same comparisons and calculations for all housing (owner- and renter-occupied units) in Enfield compared to household income. This table provides a more nuanced picture of overall housing affordability by income and housing unit cohorts, in that it is comparing all households by income to all housing units, both owner- and renter-occupied. Here we see that the need for affordable housing overall diminishes as the owner and rental housing stock balance out disparities of income and housing seen in the above tables that segmented owner and renter units against all households. Therefore, this table informs us that the rental housing market is most likely serving households at or between \$25,000 and \$ 49,999 or 63% local median income and the higher income households are most likely being served by the owner-occupied housing market.

However, Table 15-C further emphasized the greatest need for affordable housing (especially affordable rental housing) at incomes below \$25,000 (31% local median household income) where there are 618 fewer housing units than households that need affordable housing at the lowest cost. Keep in mind, these are the most at-risk populations living at or below the poverty level with the greatest need (least choice), and the population most likely to become homeless.

The need for affordable housing in Enfield becomes more apparent when we consider and recognize that the calculations above utilized Enfield’s local median household income of \$79,730, which is \$2,472 higher than the West Hartford-Hartford-East Hartford MSA median household income of \$77,258, and \$4,349 higher than the Hartford County median household income of \$75,381. Therefore, Enfield is relatively less affordable to populations outside of Enfield in the region.



Table 16 provides a breakdown of household type by household size, tenure, and age. This helps to better inform us as to the type of households that are most likely being impacted by the lack of affordable housing. For example, the data in Table 16 may help to explain the earlier discussion on the SMOCAPI data and the 23.6% of Enfield’s households with a mortgage and 18.8% of households without a mortgage who are paying 30% or more of their household income on housing costs. The large number (1,714) of 65+ year old owner-occupied householders may be retirees and/or widows(ers) on fixed incomes with or without mortgages. Another example is the 40.4% one-person renter households or the 28.72% two-person households. Based on national data, the two-person renter households are most likely to be single-parent women headed households.

*Table 16. Household Type by Household Size, Housing Tenure, and Age, Town of Enfield, 2010 Decennial Census*

Household Type	Occupied Units	Occupied Per cent	Owner Units	Owner Per cent	Rental Units	Rental Per cent
<b>Occupied Housing Units</b>	<b>16,744</b>	<b>100.0%</b>	<b>12,636</b>	<b>100.0%</b>	<b>4,108</b>	<b>100.0%</b>
<i>1 – Person Household</i>	4,886	29.2%	3,226	25.5%	1,660	40.4%
<i>2 – Person Household</i>	6,146	36.7%	4,966	39.3%	1,180	28.7%
<i>3 – Person Household</i>	2,622	15.7%	2,054	16.3%	568	13.8%
<i>4-or-more– Person Household</i>	3,090	18.5%	2,390	18.9%	700	17.0%
<b>Family Households</b>	<b>10,711</b>	<b>64.0%</b>	<b>8,737</b>	<b>69.1%</b>	<b>1,974</b>	<b>48.1%</b>
<i>Married-Couple Family</i>	7,866	47.00%	6,962	55.1%	904	22.0%
<i>Householder 65+</i>	1,781	17.0%	1,714	35.7%	67	1.6%
<i>Other Family</i>	2,845	21.4%	1,775	14.00%	1,070	26.0%
<b>Non-Family Households</b>	<b>6,033</b>	<b>100.0%</b>	<b>3,889</b>	<b>30.9%</b>	<b>2,134</b>	<b>51.9%</b>
<i>Householder Living Alone</i>	4,886	29.3%	3,226	25.5%	1,660	40.4%
<i>Householder 65+</i>	2,114	12.6%	1,702	13.5%	412	10.0%
<i>Householder Not Living Alone</i>	1,147	6.9%	673	5.3%	474	11.5%
<i>Householder 65+</i>	185	1.1%	114	0.9%	71	1.7%

### Section VIII. Understand Housing Need Versus Housing Demand

Housing need and demand for housing are not the same. Just because there is a need for affordable housing at certain price points does not mean there is actual market demand for construction of new housing at such price points. Housing demand is driven by job growth, population growth, and ultimately, household formations—new households being formed from growth in jobs, growth in population, or splits of existing households into two or more households (e.g. divorce, adult children moving out of their parent’s house, etc.). Connecticut and the West Hartford-Hartford-East Hartford Metropolitan Region have experienced stagnant job and population growth over the past 30 years. Therefore, housing demand drivers overall are weak and demand for new housing has been driven



mostly by household formations, functional obsolescence of existing housing units creating markets for new product, and the replacement of demolished housing units.

To understand demand in Enfield, specifically the absorption of new housing into the Enfield housing market, housing permit data from the State Department of Economic and Community Development for a 21-year period from 1997 to 2017 (Table 17) was reviewed. During this period, 8359 new housing units were constructed. Of these new units, 443 (53.4%) were single-family dwellings 220 (26.3%) were multi-family (5+) unit dwellings. A total of 160 units were demolished, resulting in a net gain of 759 housing units. This results in a historical absorption rate of 36.1 units per year over the 21-year period. It should be noted that the 21-year period included both housing market booms and busts. The highest year of new housing permits was 2016 with 103 and the lowest years was 2011 with only 2 new housing permits in each year. Today, demand for single-family detached housing is weak and demand for multi-family housing is modest.

To analyze Enfield's capacity to increase or maintain its affordable housing percentage, the first objective is to ensure that enough affordable housing is created each year to not decrease the current percentage (12.72%) of qualified affordable housing units in accordance with 8-30g and the DECD Affordable Housing Appeals List for 2020. The second objective is to work toward meeting the 10% threshold of qualified affordable housing units in accordance with 8-30g.

Today, the 12.72% of qualified affordable housing (units that count towards Enfield's 10% fair share according to 8-30g) equals 2,233 housing units. Of these 2,233 affordable units, 1,340 are government assisted, 227 are tenant rental assistance, 659 are qualified mortgages, and 7 are deed restricted. Therefore, since so few of the units are deed restricted, the total number (and percent) of affordable units is volatile and can shift and change from year to year.

To maintain the 10% qualified affordable (or higher), Enfield needs to continually add affordable housing units because the numerator and denominator are moving targets, and if Enfield only adds non-qualified market rate units, at some point in the future it will fall below 10% threshold. With a historical absorption rate of 36 housing units per year, Enfield could easily absorb 4 to 6 affordable housing unit per year.

Enfield should set a target or goal that 10% to 15% of new housing constructed will be affordable. This would require approximately 4 to 6 affordable qualified units per year— if the historical rate of new housing construction and absorption are achieved. To accomplish this, Enfield should consider an inclusionary zoning provision that requires all single-family residential developments over 10 units provide 5% of the units as qualified affordable housing (at or below 80% AMI). In addition, all multi-family developments of 10 units or more should be required to provide 10% of the units as qualified affordable housing (half of the units at or below 80% AMI and half at or below 50% AMI).



*Table 17. Housing Permits by Year, Enfield*

Year	Number of Permits					Demo	Net Gain
	Total Units	1 Unit	2 Unit	3 & 4 Units	5 Units or More		
2017	57	7	0	0	50	4	52
2016	103	3	0	0	100	1	102
2015	16	6	0	0	10	4	12
2014	62	3	0	0	60	2	61
2013	7	7	0	0	0	4	3
2012	9	9	0	0	0	8	1
2011	2	2	0	0	0	3	-1
2010	12	12	0	0	0	3	9
2009	9	9	0	0	0	4	5
2008	15	15	0	0	0	3	12
2007	17	17	0	0	0	2	15
2006	24	24	0	0	0	1	23
2005	50	50	0	0	0	10	40
2004	57	57	0	0	0	0	57
2003	50	50	0	0	0	2	48
2002	50	50	0	0	0	12	38
2001	30	30	0	0	0	1	29
2000	32	32	0	0	0	11	21
1999	63	63	0	0	0	1	62
1998	86	0	0	0	0	0	86
1997	84	0	0	0	0	84	84
<b>Total</b>	<b>835</b>	<b>446</b>	<b>0</b>	<b>0</b>	<b>220</b>	<b>160</b>	<b>759</b>

**Section IX. Regional Fair Share Affordable Housing**

The discussion above of fair share affordable housing was in the context of 10% fair share required via CGS 8-30g Affordable housing land use appeals procedure since that is the controlling provision for zoning and affordable housing. However, fair share affordable housing, from a planning perspective, is typically calculated at the regional scale and comparing the percent of housing and affordable housing between the region and the local community.



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Only 30 of 169 Connecticut municipalities have 10% or more of their housing as affordable. Of those 30, 10 municipalities, including Enfield, are in the Hartford Metropolitan region. At 12.72% qualified affordable housing, Enfield ranks ninth in the region for percent affordable. Based on this, Enfield is providing its regional fair share of affordable housing.