



# OLR RESEARCH REPORT

October 12, 2011

2011-R-0348

## AFFORDABLE HOUSING

By: Kristin Sullivan, Principal Analyst

You asked several questions concerning affordable housing and the affordable housing land use appeals procedure, which we answer separately below.

### **1. *What is the affordable housing land use appeals procedure specified in CGS § 8-30g?***

The affordable housing land use appeals procedure (“the procedure”) is a set of rules requiring zoning and planning commissions to defend their decisions denying affordable housing developments or approving them with costly conditions. In traditional zoning appeals, the developer must convince the court that the town acted illegally, arbitrarily, or abused its discretion by rejecting his or her proposed development. The procedure instead places the burden of proof on towns.

Under the procedure, “affordable housing development” means a housing development that is (1) assisted housing or (2) a set-aside development. “Assisted housing” means housing that receives government assistance to construct or rehabilitate low- and moderate-income housing, or, housing occupied by individuals receiving rental assistance (i.e., Section 8). A “set-aside development” is a project where at least 30% of the dwelling units are deed restricted as affordable for at least 40 years after initial occupancy.

A developer can use the procedure only in those municipalities that the Department of Economic and Community Development (DECD) determines have little or no affordable housing stock. DECD makes this determination annually based on statutory criteria and publishes a list of municipalities that are subject to the procedure.

**2. *What is the threshold at which towns are subject to the procedure?***

A municipality is subject to the procedure if fewer than 10% of its housing stock:

1. is assisted housing,
2. is currently financed by Connecticut Housing Finance Authority mortgages,
3. is subject to deeds and conditions restricting the sale or rental to low-and moderate-income people, or
4. consists of mobile homes or accessory apartments subject to similar deed restrictions.

In 2010—the latest year for which DECD’s list is available—31 municipalities were exempt from the procedure. The remaining 138 were subject to it (see Attachment A).

**3. *What qualifies as affordable under CGS § 8-30g and what are the requirements for developers?***

As stated above, affordable housing developed under the procedure must be either developed for low- or moderate-income people with government funds (i.e. assisted housing) or reserved by the developer for such people (i.e. set-aside). Set-aside units qualify as affordable under CGS § 8-30g if people earning no more than 80% of the area median income (AMI) or state median income, whichever is less pay no more than 30% of their annual income toward housing. This criterion reflects an assumption about how much money low- and moderate-income people can afford to pay for housing and still meet their other expenses.

Under the procedure, the developer must price at least 30% of the units in this range. But at least 15% of these set-aside units must be affordable to households earning no more than 60% of the AMI or state median income, whichever is less. Consequently, the developer

must make the remaining set-aside units affordable to people earning between 60% and 80% of the AMI or state median income, whichever is less.

The set-aside units must remain affordable to low- and moderate-income people for at least 40 years. They must be subject to deed terms and conditions restricting their subsequent sale or rental to prices these people can afford.

**4. How many affordable housing units were added to the state’s housing stock under the procedure since it was enacted in 1989?**

DECD does not track the number of affordable housing units approved under the procedure. In 2003 written testimony to the Housing Committee, however, Shipman and Goodwin land use attorney Timothy Hollister estimated that 2,500 affordable units were developed under the procedure during the 1990s (see [OLR Report 2004-R-0198](#)).

Instead, the agency tracks the number of affordable units that count toward the 10% threshold, which captures but does not differentiate affordable units developed under different laws, including CGS § 8-30g (see Questions 1 and 2 above). DECD provided data going back to 2000, when PA 00-206 changed the unit set-aside criteria for CGS § 8-30g projects. As Table 1 shows, the number of assisted units and units financed with CHFA mortgages decreased between 2000 and 2010. Conversely, the number of deed restricted units increased. In total, the number of affordable units counting toward the 10% threshold decreased by 5.6% statewide during this period (see Attachment B for a town-by-town comparison).

**Table 1: Affordable Housing Units Counting Toward the 10% Threshold: 2000 Compared with 2010**

2000				2010				Change	
Assisted Units	Deed Restricted Units	CHFA Mortgages	Total Units	Assisted Units	Deed Restricted Units	CHFA Mortgages	Total Units	#	%
127,035	1,949	35,213	164,197	123,514	4,828	26,708	155,050	-9,147	-5.6%

Sources: DECD

According to DECD, the overall decrease in units is due mostly to the large reduction in commercial interest rates. Prior to 2000, the difference between the interest rate that CHFA offered and the rate that a bank or mortgage broker offered was substantial (often 1.5% to 3%). Today the difference is much smaller (0.5% to 0.75%) and consequently, fewer borrowers make use of CHFA loans.

DECD also indicated that the increase in deed restricted units may not be related to CGS § 8-30g. For example, there are over 200 deed restricted units in the town of Trumbull that resulted from a local initiative to document previously undocumented accessory apartments; they have no relationship to CGS § 8-30g. In addition, a large number of units that were counted as governmentally assisted in 2000 are now counted as deed restricted.

### **5. *What is the cost of rental housing in Connecticut?***

Rental costs vary depending on a unit's size, location, amenities, and other factors. The Department of Housing and Urban Development (HUD) Fair Market Rent (FMR) estimates likely provide the most current and accurate picture of rental costs for low- and moderate-income people. FMRs are gross rent estimates that include shelter and utility costs, except telephone, cable or satellite television service, and internet service. HUD estimates FMRs annually for 530 metropolitan areas and 2,045 nonmetropolitan county areas and sets these estimates to assure that a sufficient supply of rental housing is available to program participants.

FMRs are primarily used to determine payment standard amounts for the federal Section 8 Housing Choice Voucher program. However, state law requires developers to use FMRs to determine rents they may charge for the set-aside units developed under CGS § 8-30g. Specifically, it limits the rent to 100% of the FMR for those units reserved for people earning 60% or less of the median income. It limits the rents to 120% of the FMR for those people earning between 60% and 80% of the median income. Table 1 shows the 2010 FMRs for Connecticut metropolitan areas. (See Attachment C for a town-by-town list of 2010 FMRs.)

**Table 2: HUD 2010 FMRs and Family Median Income Estimates**

<b>Metropolitan Area</b>	<b>Efficiency</b>	<b>One-Bedroom</b>	<b>Two-Bedroom</b>	<b>Three-Bedroom</b>	<b>Four-Bedroom</b>
Bridgeport	\$833	\$1,076	\$1,283	\$1,533	\$1,862
Colchester-Lebanon	739	868	1,139	1,362	1,406
Danbury	1,033	1,254	1,591	1,904	2,361
Hartford-West Hartford- East Hartford	748	896	1,095	1,315	1,633
Milford-Ansonia-Seymour	909	1,054	1,179	1,501	1,648
New Haven-Meriden	862	978	1,181	1,414	1,616
Norwich-New London	740	878	1,016	1,244	1,374
Southern Middlesex County	870	916	1,166	1,496	1,706
Stamford-Norwalk	1,183	1,440	1,800	2,345	2,833
Waterbury	616	796	947	1,134	1,180

Source: HUD

**6. What is the median household income in Connecticut?**

The U.S. Census Bureau’s American Community Survey (ACS) provides the most recent median household income estimates for metropolitan and micropolitan statistical areas. According to the ACS, Connecticut’s 2010 median household income was \$64,032. Table 3 shows the median household income for the state and its metropolitan and micropolitan statistical areas.

**Table 3: Median Household Income**

<b>Metropolitan or Micropolitan Statistical Area</b>	<b>Median Household Income</b>
Bridgeport-Stamford-Norwalk Metro Area	\$74,831
Hartford-West Hartford-East Hartford	63,104
New Haven-Milford	57,056
Norwich-New London	62,349
Torrington Micro Area	66,307
Willimantic Micro Area	60,026
Statewide	64,032

Source: U.S. Census Bureau, 2010 American Community Survey

The ACS does not provide income data at the municipal level. However, the Partnership for Strong Communities—a nonprofit organization focusing on housing issues in Connecticut—issued a report with median town household income data for all 169 municipalities (see Attachment D). The report, “Affordability in Connecticut, 2010,” uses income data provided by the Connecticut Economic Resource Center Data Finder, Applied Geographic Solutions.

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## Attachment A: Amended\* 2010 Affordable Housing Appeals List

2010 Affordable Housing Appeals List - Exempt Municipalities							
	Town	2000 Census Housing Units	Governmentally Assisted Units	CHFA Mortgages	Deed Restricted Units	Total Assisted Units	Percent
1	Ansonia	7,937	1,040	109	9	1,158	14.59%
2	Bloomfield	8,195	698	299	0	997	12.17%
3	Bridgeport	54,367	9,013	943	8	9,964	18.33%
4	Bristol	26,125	2,508	1,034	0	3,542	13.56%
5	Brooklyn	2,708	244	65	0	309	11.41%
6	Danbury	28,519	2,526	297	223	3,046	10.68%
7	Derby	5,568	562	61	0	623	11.19%
8	East Hartford	21,273	2,245	907	0	3,152	14.82%
9	East Windsor	4,356	604	96	14	714	16.39%
10	Enfield	17,043	1,536	545	7	2,088	12.25%
11	Groton	16,817	3,312	338	10	3,660	21.76%
12	Hartford	50,644	17,428	1,431	0	18,859	37.24%
13	Killingly	6,909	658	248	0	906	13.11%
14	Manchester	24,256	2,603	916	38	3,557	14.66%
15	Mansfield	5,481	576	80	0	656	11.97%
16	Meriden	24,631	2,725	1,046	4	3,775	15.33%
17	Middletown	19,697	3,679	613	0	4,292	21.79%
18	New Britain	31,164	4,322	1,163	0	5,485	17.60%
19	New Haven	52,941	13,775	1,128	453	15,356	29.00%
20	New London	11,560	1,980	452	42	2,474	21.40%
21	Norwalk	33,753	3,114	236	553	3,903	11.56%
22	Norwich	16,600	2,634	517	0	3,151	18.98%
23	Plainfield	5,676	597	254	0	851	14.99%
24	Putnam	3,955	450	98	0	548	13.86%
25	Stamford	47,317	5,342	299	1,143	6,784	14.34%
26	Torrington	16,147	1,375	631	17	2,023	12.53%
27	Vernon	12,867	1,875	371	0	2,246	17.46%
28	Waterbury	46,827	7,590	2,369	378	10,337	22.07%
29	West Haven	22,336	2,280	425	0	2,705	12.11%
30	Winchester	4,922	560	120	0	680	13.82%
31	Windham	8,926	2,150	438	0	2,588	28.99%
<b>Total Exempt Municipalities</b>		<b>639,517</b>	<b>100,001</b>	<b>17,529</b>	<b>2,899</b>	<b>120,429</b>	

Source: List provided by DECD

**Attachment B: Change in Affordable Housing Units 2000 to 2010**

Town	2000				2010				Change	
	Assisted Units	Deed Restricted Units	CHFA Mortgages	Total Units	Assisted Units	Deed Restricted Units	CHFA Mortgages	Total Units	Whole Number	Percent
Andover	25	0	30	55	25	0	109	134	79	143.6%
Ansonia	1173	0	192	1,365	1,040	9	21	1,070	-295	-21.6%
Ashford	35	0	71	106	34	0	35	69	-37	-34.9%
Avon	137	0	29	166	142	0	21	163	-3	-1.8%
Barkhamsted	4	0	17	21	3	0	12	15	-6	-28.6%
Beacon Falls	4	0	37	41	7	0	26	33	-8	-19.5%
Berlin	76	0	101	177	495	6	84	585	408	230.5%
Bethany	0	0	3	3	0	0	2	2	-1	-33.3%
Bethel	157	0	119	276	261	63	61	385	109	39.5%
Bethlehem	24	0	4	28	24	0	0	24	-4	-14.3%
Bloomfield	927	0	366	1,293	698	0	299	997	-296	-22.9%
Bolton	0	0	32	32	2	0	13	15	-17	-53.1%
Bozrah	4	0	22	26	4	0	14	18	-8	-30.8%
Branford	428	0	155	583	270	0	178	448	-135	-23.2%
Bridgeport	11037	76	1,861	12,974	9,013	8	943	9,964	-3,010	-23.2%
Bridgewater	0	0	1	1	0	0	2	2	1	100.0%
Bristol	2400	17	1,249	3,666	2,508	0	1,034	3,542	-124	-3.4%
Brookfield	38	0	86	124	41	27	39	107	-17	-13.7%
Brooklyn	260	0	109	369	244	0	65	309	-60	-16.3%
Burlington	19	0	40	59	30	0	23	53	-6	-10.2%

Source: DECD

**Attachment B (continued)**

<i>Town</i>	<i>2000</i>				<i>2010</i>				<i>Change</i>	
	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Whole Number</i>	<i>Percent</i>
Canaan	3	1	7	11	0	1	9	10	-1	-9.1%
Canterbury	78	0	72	150	78	0	27	105	-45	-30.0%
Canton	134	0	43	177	230	32	52	314	137	77.4%
Chaplin	4	0	23	27	1	0	25	26	-1	-3.7%
Cheshire	149	43	80	272	240	17	77	334	62	22.8%
Chester	24	0	12	36	25	0	9	34	-2	-5.6%
Clinton	87	0	57	144	92	0	41	133	-11	-7.6%
Colchester	487	0	161	648	390	0	84	474	-174	-26.9%
Colebrook	0	0	4	4	0	0	6	6	2	50.0%
Columbia	28	0	44	72	28	0	39	67	-5	-6.9%
Cornwall	18	0	3	21	18	0	0	18	-3	-14.3%
Coventry	93	20	170	283	107	20	119	246	-37	-13.1%
Cromwell	153	0	157	310	217	0	213	430	120	38.7%
Danbury	2243	24	735	3,002	2,526	223	297	3,046	44	1.5%
Darien	83	0	4	87	91	80	1	172	85	97.7%
Deep River	33	0	21	54	29	0	22	51	-3	-5.6%
Derby	396	0	91	487	562	0	61	623	136	27.9%
Durham	25	0	17	42	34	0	11	45	3	7.1%
East Granby	73	0	29	102	73	0	33	106	4	3.9%
East Haddam	40	0	39	79	74	1	26	101	22	27.8%
East Hampton	74	0	81	155	75	25	71	171	16	10.3%

Source: DECD

**Attachment B (continued)**

<i>Town</i>	<i>2000</i>				<i>2010</i>				<i>Change</i>	
	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Whole Number</i>	<i>Percent</i>
East Hartford	2679	0	1,157	3,836	2,245	0	907	3,152	-684	-17.8%
East Haven	432	0	437	869	544	0	298	842	-27	-3.1%
East Lyme	227	0	116	343	350	10	87	447	104	30.3%
East Windsor	576	14	133	723	604	14	96	714	-9	-1.2%
Eastford	0	0	18	18	0	0	16	16	-2	-11.1%
Easton	0	0	0	0	0	11	0	11	11	N/A
Ellington	250	0	120	370	271	0	74	345	-25	-6.8%
Enfield	1255	7	995	2,257	1,536	7	545	2,088	-169	-7.5%
Essex	38	0	14	52	40	0	5	45	-7	-13.5%
Fairfield	389	116	62	567	422	111	32	565	-2	-0.4%
Farmington	454	56	137	647	574	152	120	846	199	30.8%
Franklin	1	0	15	16	0	0	16	16	0	0.0%
Glastonbury	661	35	133	829	626	0	130	756	-73	-8.8%
Goshen	2	0	2	4	2	0	6	8	4	100.0%
Granby	105	4	46	155	89	5	34	128	-27	-17.4%
Greenwich	1224	12	6	1,242	1,195	54	2	1,251	9	0.7%
Griswold	174	0	213	387	198	0	142	340	-47	-12.1%
Groton	3331	9	422	3,762	3,312	10	338	3,660	-102	-2.7%
Guilford	117	0	38	155	172	0	29	201	46	29.7%
Haddam	22	0	14	36	23	0	16	39	3	8.3%
Hamden	1437	2	546	1,985	1,165	4	457	1,626	-359	-18.1%

Source: DECD

**Attachment B (continued)**

<i>Town</i>	<i>2000</i>				<i>2010</i>				<i>Change</i>	
	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Whole Number</i>	<i>Percent</i>
Hampton	2	0	18	20	0	0	17	17	-3	-15.0%
Hartford	18359	0	1,776	20,135	17,428	0	1,431	18,859	-1,276	-6.3%
Hartland	13	0	7	20	2	0	5	7	-13	-65.0%
Harwinton	26	0	25	51	24	0	21	45	-6	-11.8%
Hebron	32	0	48	80	62	0	28	90	10	12.5%
Kent	25	1	9	35	25	24	4	53	18	51.4%
Killingly	688	0	395	1,083	658	0	248	906	-177	-16.3%
Killingworth	0	0	4	4	0	5	5	10	6	150.0%
Lebanon	43	0	69	112	31	0	46	77	-35	-31.3%
Ledyard	42	0	221	263	39	4	161	204	-59	-22.4%
Lisbon	7	0	79	86	2	0	36	38	-48	-55.8%
Litchfield	133	39	21	193	144	29	11	184	-9	-4.7%
Lyme	0	4	1	5	0	7	0	7	2	40.0%
Madison	90	19	21	130	92	29	5	126	-4	-3.1%
Manchester	1872	32	1,061	2,965	2,603	38	916	3,557	592	20.0%
Mansfield	321	0	95	416	576	0	80	656	240	57.7%
Marlborough	25	0	25	50	24	0	13	37	-13	-26.0%
Meriden	3601	4	1,360	4,965	2,725	4	1,046	3,775	-1,190	-24.0%
Middlebury	148	0	16	164	79	8	9	96	-68	-41.5%
Middlefield	31	0	25	56	30	0	11	41	-15	-26.8%
Middletown	3267	0	591	3,858	3,679	0	613	4,292	434	11.2%

Source: DECD

**Attachment B (continued)**

<i>Town</i>	<i>2000</i>				<i>2010</i>				<i>Change</i>	
	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Whole Number</i>	<i>Percent</i>
Milford	945	17	327	1,289	1,101	107	219	1,427	138	10.7%
Monroe	36	0	19	55	36	1	19	56	1	1.8%
Montville	96	0	296	392	111	0	183	294	-98	-25.0%
Morris	20	0	6	26	20	0	0	20	-6	-23.1%
Naugatuck	895	0	416	1,311	762	0	319	1,081	-230	-17.5%
New Britain	4439	0	1,452	5,891	4,322	0	1,163	5,485	-406	-6.9%
New Canaan	140	0	2	142	146	31	3	180	38	26.8%
New Fairfield	0	0	69	69	0	13	23	36	-33	-47.8%
New Hartford	9	0	30	39	12	15	39	66	27	69.2%
New Haven	16074	206	1,543	17,823	13,775	453	1,128	15,356	-2,467	-13.8%
New London	1819	0	512	2,331	1,980	42	452	2,474	143	6.1%
New Milford	159	0	197	356	248	0	103	351	-5	-1.4%
Newington	461	0	466	927	478	36	392	906	-21	-2.3%
Newtown	233	15	27	275	138	15	18	171	-104	-37.8%
Norfolk	29	0	4	33	28	0	3	31	-2	-6.1%
North Branford	62	0	56	118	69	0	59	128	10	8.5%
North Canaan	78	0	6	84	101	0	7	108	24	28.6%
North Haven	174	0	85	259	371	1	77	449	190	73.4%
North Stonington	0	0	25	25	2	0	16	18	-7	-28.0%
Norwalk	3206	399	465	4,070	3,114	553	236	3,903	-167	-4.1%
Norwich	2446	0	599	3,045	2,634	0	517	3,151	106	3.5%

Source: DECD

**Attachment B (continued)**

<i>Town</i>	<i>2000</i>				<i>2010</i>				<i>Change</i>	
	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Whole Number</i>	<i>Percent</i>
Old Lyme	63	0	12	75	60	3	4	67	-8	-10.7%
Old Saybrook	53	0	36	89	51	1	14	66	-23	-25.8%
Orange	85	0	10	95	50	0	9	59	-36	-37.9%
Oxford	35	0	8	43	38	0	10	48	5	11.6%
Plainfield	503	0	416	919	597	0	254	851	-68	-7.4%
Plainville	268	32	416	716	244	53	317	614	-102	-14.2%
Plymouth	175	0	217	392	184	0	143	327	-65	-16.6%
Pomfret	65	0	21	86	35	0	12	47	-39	-45.3%
Portland	194	0	55	249	276	0	44	320	71	28.5%
Preston	42	0	38	80	43	0	32	75	-5	-6.3%
Prospect	1	0	29	30	5	0	23	28	-2	-6.7%
Putnam	662	0	169	831	450	0	98	548	-283	-34.1%
Redding	0	0	0	0	0	0	0	0	0	N/A
Ridgefield	139	0	13	152	179	5	7	191	39	25.7%
Rocky Hill	239	0	157	396	254	0	188	442	46	11.6%
Roxbury	3	0	1	4	19	0	1	20	16	400.0%
Salem	0	0	22	22	1	0	23	24	2	9.1%
Salisbury	18	0	6	24	16	8	3	27	3	12.5%
Scotland	0	0	28	28	0	0	9	9	-19	-67.9%
Seymour	207	0	96	303	285	0	76	361	58	19.1%
Sharon	20	0	6	26	21	0	4	25	-1	-3.8%

Source: DECD

**Attachment B (continued)**

<i>Town</i>	<i>2000</i>				<i>2010</i>				<i>Change</i>	
	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Whole Number</i>	<i>Percent</i>
Shelton	357	82	86	525	267	82	86	435	-90	-17.1%
Sherman	0	0	3	3	0	0	2	2	-1	-33.3%
Simsbury	242	0	62	304	251	0	65	316	12	3.9%
Somers	55	0	31	86	59	0	18	77	-9	-10.5%
South Windsor	101	0	196	297	474	0	249	723	426	143.4%
Southbury	78	0	19	97	91	0	13	104	7	7.2%
Southington	793	0	406	1,199	640	51	292	983	-216	-18.0%
Sprague	28	0	31	59	28	0	30	58	-1	-1.7%
Stafford	200	0	203	403	192	0	141	333	-70	-17.4%
Stamford	5802	104	359	6,265	5,342	1,143	299	6,784	519	8.3%
Sterling	5	0	82	87	2	0	22	24	-63	-72.4%
Stonington	244	0	133	377	314	0	51	365	-12	-3.2%
Stratford	1264	1	413	1,678	878	33	261	1,172	-506	-30.2%
Suffield	119	4	67	190	215	15	45	275	85	44.7%
Thomaston	99	0	91	190	94	0	88	182	-8	-4.2%
Thompson	160	0	122	282	160	0	49	209	-73	-25.9%
Tolland	35	0	135	170	99	3	71	173	3	1.8%
Torrington	1353	0	681	2,034	1,375	17	631	2,023	-11	-0.5%
Trumbull	225	0	19	244	321	289	35	645	401	164.3%
Union	0	0	6	6	2	0	4	6	0	0.0%
Vernon	2173	85	460	2,718	1,875	0	371	2,246	-472	-17.4%

Source: DECD

**Attachment B (continued)**

<i>Town</i>	<i>2000</i>				<i>2010</i>				<i>Change</i>	
	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Whole Number</i>	<i>Percent</i>
Voluntown	20	0	48	68	21	0	24	45	-23	-33.8%
Wallingford	519	2	457	978	623	35	313	971	-7	-0.7%
Warren	0	0	2	2	1	0	2	3	1	50.0%
Washington	176	0	5	181	14	23	0	37	-144	-79.6%
Waterbury	7805	0	2,566	10,371	7,590	378	2,369	10,337	-34	-0.3%
Waterford	82	0	271	353	137	0	192	329	-24	-6.8%
Watertown	277	0	218	495	229	0	140	369	-126	-25.5%
West Hartford	1062	373	423	1,858	1,254	277	319	1,850	-8	-0.4%
West Haven	2147	0	683	2,830	2,280	0	425	2,705	-125	-4.4%
Westbrook	145	24	25	194	146	24	12	182	-12	-6.2%
Weston	0	0	1	1	1	0	0	1	0	0.0%
Westport	167	0	14	181	218	13	2	233	52	28.7%
Wethersfield	634	0	247	881	709	0	223	932	51	5.8%
Willington	3	0	55	58	165	0	32	197	139	239.7%
Wilton	164	70	3	237	89	70	6	165	-72	-30.4%
Winchester	529	0	112	641	560	0	120	680	39	6.1%
Windham	2004	0	400	2,404	2,150	0	438	2,588	184	7.7%
Windsor	309	0	369	678	354	0	383	737	59	8.7%
Windsor Locks	223	0	213	436	275	0	187	462	26	6.0%
Wolcott	164	0	200	364	315	0	130	445	81	22.3%
Woodbridge	16	0	5	21	36	0	5	41	20	95.2%

Source: DECD

Attachment B (continued)

<i>Town</i>	<i>2000</i>				<i>2010</i>				<i>Change</i>	
	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Assisted Units</i>	<i>Deed Restricted Units</i>	<i>CHFA Mortgages</i>	<i>Total Units</i>	<i>Whole Number</i>	<i>Percent</i>
Woodbury	53	0	14	67	62	0	18	80	13	19.4%
Woodstock	38	0	54	92	28	0	38	66	-26	-28.3%
<b>TOTAL</b>	127,035	1,949	35,213	164,197	123,514	4,828	26,708	155,050	-9,147	-5.6%

### Attachment C: 2010 HUD Fair Market Rents

<i>Town</i>	<i>Efficiency</i>	<i>One-Bedroom</i>	<i>Two-Bedroom</i>	<i>Three-Bedroom</i>	<i>Four-Bedroom</i>
Andover	748	896	1,095	1,315	1,633
Ansonia	909	1,054	1,179	1,501	1,648
Ashford	617	747	899	1,131	1,200
Avon	748	896	1,095	1,315	1,633
Barkhamsted	668	870	1,027	1,319	1,483
Beacon Falls	909	1,054	1,179	1,501	1,648
Berlin	748	896	1,095	1,315	1,633
Bethany	862	978	1,181	1,414	1,616
Bethel	1,033	1,254	1,591	1,904	2,361
Bethlehem	668	870	1,027	1,319	1,483
Bloomfield	748	896	1,095	1,315	1,633
Bolton	748	896	1,095	1,315	1,633
Bozrah	740	878	1,016	1,244	1,374
Branford	862	978	1,181	1,414	1,616
Bridgeport	833	1,076	1,283	1,533	1,862
Bridgewater	668	870	1,027	1,319	1,483
Bristol	748	896	1,095	1,315	1,633
Brookfield	1,033	1,254	1,591	1,904	2,361
Brooklyn	617	747	899	1,131	1,200
Burlington	748	896	1,095	1,315	1,633
Canaan	668	870	1,027	1,319	1,483
Canterbury	617	747	899	1,131	1,200
Canton	748	896	1,095	1,315	1,633
Chaplin	617	747	899	1,131	1,200
Cheshire	862	978	1,181	1,414	1,616
Chester	748	896	1,095	1,315	1,633
Clinton	870	916	1,166	1,496	1,706
Colchester	739	868	1,139	1,362	1,406
Colebrook	668	870	1,027	1,319	1,483
Columbia	748	896	1,095	1,315	1,633
Cornwall	668	870	1,027	1,319	1,483
Coventry	748	896	1,095	1,315	1,633
Cromwell	748	896	1,095	1,315	1,633
Danbury	1,033	1,254	1,591	1,904	2,361
Darien	1,183	1,440	1,800	2,345	2,833
Deep River	870	916	1,166	1,496	1,706
Derby	909	1,054	1,179	1,501	1,648
Durham	748	896	1,095	1,315	1,633
East Granby	748	896	1,095	1,315	1,633
East Haddam	748	896	1,095	1,315	1,633
East Hampton	748	896	1,095	1,315	1,633
East Hartford	748	896	1,095	1,315	1,633
East Haven	862	978	1,181	1,414	1,616

Source: HUD

**Attachment C (continued)**

<b>Town</b>	<b>Efficiency</b>	<b>One-Bedroom</b>	<b>Two-Bedroom</b>	<b>Three-Bedroom</b>	<b>Four-Bedroom</b>
East Lyme	740	878	1,016	1,244	1,374
East Windsor	748	896	1,095	1,315	1,633
Eastford	617	747	899	1,131	1,200
Easton	833	1,076	1,283	1,533	1,862
Ellington	748	896	1,095	1,315	1,633
Enfield	748	896	1,095	1,315	1,633
Essex	870	916	1,166	1,496	1,706
Fairfield	833	1,076	1,283	1,533	1,862
Farmington	748	896	1,095	1,315	1,633
Franklin	740	878	1,016	1,244	1,374
Glastonbury	748	896	1,095	1,315	1,633
Goshen	668	870	1,027	1,319	1,483
Granby	748	896	1,095	1,315	1,633
Greenwich	1,183	1,440	1,800	2,345	2,833
Griswold	740	878	1,016	1,244	1,374
Groton	740	878	1,016	1,244	1,374
Guilford	862	978	1,181	1,414	1,616
Haddam	748	896	1,095	1,315	1,633
Hamden	862	978	1,181	1,414	1,616
Hampton	617	747	899	1,131	1,200
Hartford	748	896	1,095	1,315	1,633
Hartland	748	896	1,095	1,315	1,633
Harwinton	668	870	1,027	1,319	1,483
Hebron	748	896	1,095	1,315	1,633
Kent	668	870	1,027	1,319	1,483
Killingly	617	747	899	1,131	1,200
Killingworth	870	916	1,166	1,496	1,706
Lebanon	739	868	1,139	1,362	1,406
Ledyard	740	878	1,016	1,244	1,374
Lisbon	740	878	1,016	1,244	1,374
Litchfield	668	870	1,027	1,319	1,483
Lyme	740	878	1,016	1,244	1,374
Madison	862	978	1,181	1,414	1,616
Manchester	748	896	1,095	1,315	1,633
Mansfield	748	896	1,095	1,315	1,633
Marlborough	748	896	1,095	1,315	1,633
Meriden	862	978	1,181	1,414	1,616
Middlebury	616	796	947	1,134	1,180
Middlefield	748	896	1,095	1,315	1,633
Middletown	748	896	1,095	1,315	1,633
Milford	909	1,054	1,179	1,501	1,648
Monroe	833	1,076	1,283	1,533	1,862
Montville	740	878	1,016	1,244	1,374
Morris	668	870	1,027	1,319	1,483

Source: HUD

**Attachment C (continued)**

<b>Town</b>	<b>Efficiency</b>	<b>One-Bedroom</b>	<b>Two-Bedroom</b>	<b>Three-Bedroom</b>	<b>Four-Bedroom</b>
Naugatuck	616	796	947	1,134	1,180
New Britain	748	896	1,095	1,315	1,633
New Canaan	1,183	1,440	1,800	2,345	2,833
New Fairfield	1,033	1,254	1,591	1,904	2,361
New Hartford	668	870	1,027	1,319	1,483
New Haven	862	978	1,181	1,414	1,616
New London	740	878	1,016	1,244	1,374
New Milford	668	870	1,027	1,319	1,483
Newington	748	896	1,095	1,315	1,633
Newtown	1,033	1,254	1,591	1,904	2,361
Norfolk	668	870	1,027	1,319	1,483
North Branford	862	978	1,181	1,414	1,616
North Canaan	668	870	1,027	1,319	1,483
North Haven	862	978	1,181	1,414	1,616
North Stonington	740	878	1,016	1,244	1,374
Norwalk	1,183	1,440	1,800	2,345	2,833
Norwich	740	878	1,016	1,244	1,374
Old Lyme	740	878	1,016	1,244	1,374
Old Saybrook	870	916	1,166	1,496	1,706
Orange	862	978	1,181	1,414	1,616
Oxford	909	1,054	1,179	1,501	1,648
Plainfield	617	747	899	1,131	1,200
Plainville	748	896	1,095	1,315	1,633
Plymouth	668	870	1,027	1,319	1,483
Pomfret	617	747	899	1,131	1,200
Portland	748	896	1,095	1,315	1,633
Preston	740	878	1,016	1,244	1,374
Prospect	616	796	947	1,134	1,180
Putnam	617	747	899	1,131	1,200
Redding	1,033	1,254	1,591	1,904	2,361
Ridgefield	1,033	1,254	1,591	1,904	2,361
Rocky Hill	748	896	1,095	1,315	1,633
Roxbury	668	870	1,027	1,319	1,483
Salem	740	878	1,016	1,244	1,374
Salisbury	668	870	1,027	1,319	1,483
Scotland	617	747	899	1,131	1,200
Seymour	909	1,054	1,179	1,501	1,648
Sharon	668	870	1,027	1,319	1,483
Shelton	833	1,076	1,283	1,533	1,862
Sherman	1,033	1,254	1,591	1,904	2,361
Simsbury	748	896	1,095	1,315	1,633
Somers	748	896	1,095	1,315	1,633
South Windsor	748	896	1,095	1,315	1,633
Southbury	616	796	947	1,134	1,180

Source: HUD

**Attachment C (continued)**

<b>Town</b>	<b>Efficiency</b>	<b>One-Bedroom</b>	<b>Two-Bedroom</b>	<b>Three-Bedroom</b>	<b>Four-Bedroom</b>
Southington	748	896	1,095	1,315	1,633
Sprague	740	878	1,016	1,244	1,374
Stafford	748	896	1,095	1,315	1,633
Stamford	1,183	1,440	1,800	2,345	2,833
Sterling	617	747	899	1,131	1,200
Stonington	740	878	1,016	1,244	1,374
Stratford	833	1,076	1,283	1,533	1,862
Suffield	748	896	1,095	1,315	1,633
Thomaston	668	870	1,027	1,319	1,483
Thompson	617	747	899	1,131	1,200
Tolland	748	896	1,095	1,315	1,633
Torrington	668	870	1,027	1,319	1,483
Trumbull	833	1,076	1,283	1,533	1,862
Union	748	896	1,095	1,315	1,633
Vernon	748	896	1,095	1,315	1,633
Voluntown	740	878	1,016	1,244	1,374
Wallingford	862	978	1,181	1,414	1,616
Warren	668	870	1,027	1,319	1,483
Washington	668	870	1,027	1,319	1,483
Waterbury	616	796	947	1,134	1,180
Waterford	740	878	1,016	1,244	1,374
Watertown	668	870	1,027	1,319	1,483
West Hartford	748	896	1,095	1,315	1,633
West Haven	862	978	1,181	1,414	1,616
Westbrook	870	916	1,166	1,496	1,706
Weston	1,183	1,440	1,800	2,345	2,833
Westport	1,183	1,440	1,800	2,345	2,833
Wethersfield	748	896	1,095	1,315	1,633
Willington	748	896	1,095	1,315	1,633
Wilton	1,183	1,440	1,800	2,345	2,833
Winchester	668	870	1,027	1,319	1,483
Windham	617	747	899	1,131	1,200
Windsor Locks	748	896	1,095	1,315	1,633
Windsor	748	896	1,095	1,315	1,633
Wolcott	616	796	947	1,134	1,180
Woodbridge	862	978	1,181	1,414	1,616
Woodbury	668	870	1,027	1,319	1,483
Woodstock	617	747	899	1,131	1,200

Source: HUD