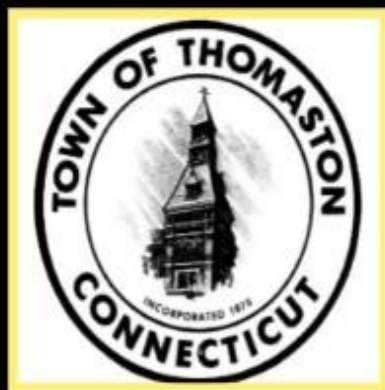


Time to Come **HOME**

**TOWN OF
THOMASTON
AFFORDABLE
HOUSING PLAN
2023-2028**



**PLANNING & ZONING
COMMISSION**

ADOPTED 9/6/2023



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*Home is where one starts from.
~ T. S. Eliot ~*

1. INTRODUCTION

In 2017, the Connecticut legislature enacted Public Act 17-170, which required that every municipality in Connecticut develop an affordable housing plan that “shall specify how the municipality intends to increase the number of affordable housing developments in the municipality.” This legislation, now codified as Section 8-30j of the Connecticut General Statutes, also required that this plan be updated at minimum every five years.

The Planning & Zoning Commission of the Town of Thomaston, working with their Building & Land Use Department staff, has undertaken the work necessary to prepare a statutorily compliant Affordable Housing Plan. It is the Commission’s intent to incorporate the findings and strategies from this document into their planned 2024 update of the Town’s Plan of Conservation & Development. The goal of this document is to develop a strategy for meeting the existing and future housing needs of the residents of the Town of Thomaston.

2. WHAT IS AFFORDABLE HOUSING?

The term “affordable housing” is generally used to refer to housing which is priced so that persons and families pay thirty percent (30%) or less of their annual income on housing. Under this definition, the following types of housing would be included:

- market-rate housing which sells or rents at an affordable price (naturally occurring affordable housing); and
- housing that is encumbered in some way so as to enable it to be sold or rented at affordable price levels.

Some state statutes, such as Connecticut General Statutes §8-30g, only consider housing that is encumbered in some way so as to enable it to be sold or rented at affordable price levels. Housing that meets this definition includes:

- Governmentally assisted housing developments;
- Rental units occupied by households receiving tenant rental assistance;

- Ownership units financed by Connecticut Housing Finance Authority (CHFA) mortgages or United States Department of Agriculture (USDA) mortgages for low/moderate income persons and families; and/or
- Housing units subject to deed restrictions limiting the price to where persons or families earning eighty percent or less of the area median income pay thirty percent or less of their income for housing.

For the purpose of this Affordable Housing Plan, the Commission is considering BOTH naturally occurring affordable housing and housing that is restricted to affordable price levels.

*Home is the nicest word there is.
~ Laura Ingalls Wilder ~*

3. PROCESS

In August 2021, the Town of Thomaston applied for and received a grant from the State of Connecticut Department of Housing to assist with the creation of the Affordable Housing Plan (AHP). Upon receiving the grant award, Building & Land Use staff, working with the Planning & Zoning Commission and the Board of Selectmen, entered into an agreement with the Naugatuck Valley Council of Governments (NVCOG) to provide necessary research assistance, gap analysis, education, and information sessions.

Simultaneously, the Building & Land Use staff developed an online survey for the residents of Thomaston that was disseminated through an established business newsletter group, school parent email groups, contact with other Town boards and commissions, the Social Services Office, the Town website, and established social media groups for Thomaston residents.

Work on the AHP began at the tail-end of the COVID-19 pandemic, which meant that much of the early work was accomplished remotely via virtual meetings. The resident survey, its results, and research developed by the NVCOG remained available on the Building & Land Use page of the Town website throughout the process of plan development, and results were also shared through email, social media, and public presentations.

The Commission's initial goal was to complete the APH by October 2022. Due to turnover of consultant staff during the development process, as well as some unforeseen delays in the Building & Land Use Department, the work to complete the AHP took longer than was initially hoped. As required by State Statute, the First Selectman and the Building & Land Use Department advised the State of Connecticut Office of Policy & Management of both their initial adoption date goal and of the subsequent revision to this estimate.

While the planning process did take longer than initially anticipated, this additional time enabled further research into challenges local renters may be encountering post-pandemic and also gave the Building & Land Use Office the opportunity to work with Sustainable CT coaches to develop a "Renters Roundtable" discussion program that began in March 2023.

*The ache for home lives in all of us, the safe place
where we can go as we are and not be questioned.
~ Maya Angelou ~*

4. KEY POINTS FROM DATA ANALYSIS

The full results of the data analysis prepared by the Naugatuck Valley Council of Governments are located in the Appendix. However, the following items are of particular note:

A. Household Income, Housing Costs, & Cost-Burdened Households

As noted in Section 3, housing which is priced so that persons and families earning eighty percent (80%) or less of the area median income pay thirty percent (30%) or less of their annual income on housing is considered “affordable” by the State.

The data below shows the annual income and level of housing cost that would therefore constitute “affordable” for households of various sizes in the Town of Thomaston. Bearing in mind that monthly housing cost is the total of rent/mortgage and all the utilities necessary to operate a safe and sanitary home, this data appears to indicate that it would not be hard for a sizable number of Thomaston residents to meet the threshold to be deemed cost burdened.

Household Income - Thomaston*						
	1 Person	2 People	3 People	4 People	5 People	6 People
80% of Area Median Income (2021)	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700
Monthly Housing Costs (Rent/Mortgage + Utilities)						
30% of Income for a Household at 80% AMI (2021)	\$1398.75	\$1598.75	\$1798.75	\$1997.50	\$2157.50	\$2317.50

* FY 2021 Income Limits Documentation System, Thomaston, CT, US Dept. of Housing & Urban Development

That interpretation appears to be confirmed by household income distribution data obtained from the U.S. Census Bureau’s *American Community Survey*. While the most recent available data is from 2014-2018 and therefore does not match the same time period above, the findings are still important. The chart below shows the number of Thomaston residents at various income levels in relation to the U.S. Department of Housing & Urban Development’s Area Median Family Income (HAMFI); this information is further broken down between Thomaston owners and renters.

Thomaston Household Income Distribution 2014-2018			
Income Distribution Overview	Owner	Renter	Total
Household Income less than or equal to 30% HAMFI	80	235	315
Household income more than 30% but less than 50% HAMFI	205	150	355
Household income more than 50% but less than 80% HAMFI	395	160	555
Household income more than 80% but less than 100% HAMFI	445	90	535
Household Income more than 100% HAMFI	1,260	120	1,380
TOTAL:	2,380	750	3,135

*Comprehensive Housing Affordability Strategy/American Community Survey 2014-2018, U.S. Census Bureau

Data from the same time period shows that that many Thomaston owners and renters, but particularly renters, are cost-burdened.

Cost-Burdened Households by HUD Area Median Family Income (HAMFI) Owners & Renters 2014-2018			
Income by Cost Burden	# with Cost Burden Greater than 30%	# with Cost Burden Greater than 50%	Total
Household income less than or equal to 30%	260	180	315
Household income more than 30% but less than or equal to 50% HAMFI	260	100	355
Household income more than 50% but less than or equal to 80% HAMFI	210	55	555
Household income more than 80% but less than or equal to 100% HAMFI	110	0	535
Household income more than 100% HAMFI	65	0	1,380
TOTAL:	905	340	3,135

*Comprehensive Housing Affordability Strategy/American Community Survey 2014-2018, U.S. Census Bureau

The research from the NVCOG indicated that, as of most recent available information, thirty-nine percent (39%) of Thomaston households had a household income less than or equal to 80% of Area Median Income (AMI) and are within the income limits that could potentially qualify for some level of federal and/or state housing assistance program.

*Home is a name, a word, it is a strong one;
stronger than any magician ever spoke...*

~ Charles Dickens ~

B. Aging Town Population

Consistent with trends in Litchfield County and throughout the State of Connecticut, the population of Thomaston overall appears to be aging. However, it is worthwhile to note that while town population has decreased somewhat, the decrease is at a lower rate than the rest of Litchfield County.

Thomaston Age Distribution 2006-2020			
	2016-2020	2011-2015	2006-2010
Total Population	7,558	7,736	7,873
Under 5 years old	367	271	247
5-9 years old	360	516	331
10-14 years old	574	460	780
15-19 years old	454	600	585
20-24 years old	463	434	417
25-34 years old	609	889	648
35-44 years old	1,044	947	1,465
45-54 years old	1,093	1,379	1,534
55-59 years old	611	573	568
60-64 years old	636	516	412
65-74 years old	745	652	456
75-84 years old	468	347	264
85 years old & over	134	152	166
Median Age (Years)	43.2	43.4	41.9

For instance, the number of Thomaston residents between the ages of 75 and 84 was 3.35% of the total population 2006-2010. By the 2016-2020 period, these residents comprised 6.19% of the town population – nearly doubling over ten years.

C. Insufficient Affordable Housing Stock to Meet Residents’ Needs

While approximately 55% of resident survey respondents indicated that they believed existing housing options met residents’ current needs, fewer felt that existing options would meet residents’ needs in the future. Most respondents indicated that the greatest needs were options for seniors as well as young families. However, this perceived need comes at a time when Thomaston, like many other towns, has experienced a significant post-COVID housing boom with properties under contract within days of first listing. Housing values and prices have increased substantially throughout town. This trend has continued even though interest rates have increased substantially.

D. Limited Vacant but Buildable Properties Available for Development

At 12 square miles, the Town of Thomaston is the 9th smallest town in the State of Connecticut by geographic area. Of this area, a significant portion is owned by the United States of America (474.92 acres) and the State of Connecticut (796.63 acres). Additionally, utilities such as Connecticut Water Company and Connecticut Light & Power Company own 43.47 acres and 46.49 acres respectively. Most of this acreage is reserved as a part of a network of flood protection dams. However, a significant amount of this acreage is also entirely undeveloped and in areas of the town that would otherwise be residentially zoned. Combined, these government- and utility-owned properties comprise 2.12 square miles of Thomaston, rendering approximately 17.6% of the Town of Thomaston's limited acreage unusable for housing development.

Much of the remaining acreage has already been built out; of those parcels that are still vacant, many have issues such as ledge, wetlands, and/or steep slopes that make any type of housing construction challenging and cost-intensive. While the Town of Thomaston does have an extensive sewer system, it is not available in all areas of the town. For instance, the Naugatuck River running north to south along the eastern side of the town poses a barrier to sewer line expansion in the eastern third of the town, an area where many of the undeveloped, otherwise buildable parcels are located.

Where there are undeveloped parcels closer to the town center and along the sewer line, a significant challenge exists regarding the capacity of existing sewer lines and the sewer plant at large. There are currently sewer lines in town that are at full capacity. The Town of Thomaston's *2014 Plan of Conservation & Development* stated that, at that time, the sewer plant was operating at approximately 65% of its capacity. In the intervening years, there have been several additional connections of new houses, new accessory apartments, numerous new units in a senior housing community, several large manufacturers required to connect by the Department of Energy & Environmental Protection (DEEP), as well as the recent construction of DEEP offices on the Black Rock State Park property in Watertown, CT. With all these new connections, it is not unreasonable to assume that the Thomaston sewer plant is much closer to full capacity than it was in 2014.

Bringing this information together, the small geographic area of the town, further limited by nearly 20% of the town protected from and ineligible for housing development, means that without expansion of the town’s sewer plant as well as upgrades to existing sewer lines, the viable options for locations of new affordable housing construction – particularly high density - are very limited.

E. Thomaston Current Status with State Affordable Housing Goals & Vulnerability to Affordable Housing Appeals

2022 Affordable Housing Appeals List – Town of Thomaston*						
2010 Census	2022 Gov. Assisted	2022 Tenant Rental Assistance	2022 Single Family CHFA/USDA Mortgages	2022 Deed Restricted Units	2022 Total Assisted Units	2022 Percent Affordable
3276	104	6	95	0	205	6.26%

*2022 Affordable Housing Appeals List, Connecticut Department of Housing

With 6.29% of all housing units considered affordable, Thomaston is in better shape than most other towns in Litchfield County. Of the county’s 26 towns, only Torrington, Winchester, North Canaan, and Plymouth have higher percentages than Thomaston. However, with a goal of reaching affordability for at least 10% of the town’s housing stock, Thomaston must look for ways to increase affordable units by at least 3.74%, which is at least 123 units, either by the creation of new units or the conversion of existing units.

Given the limitations cited in Item D above, there will likely be limited opportunities for large-scale projects to reach this goal. To that end, the Town will likely want to consider a wide selection of other methods that may not individually achieve this increase, but when taken together should help bridge the gap.

The sun at home warms better than the sun elsewhere.
~ Albanian Proverb ~

5. OPPORTUNITIES TO IMPROVE ACCESS TO AFFORDABLE HOUSING

A. Inform & Educate the Community about Affordable Housing Issues

On the resident survey, 44.98% of respondents were opposed to “affordable housing” and 50.2% expressed the belief that increasing housing options would negatively affect the town. At the same time, 50% articulated a need to expand senior housing; 46.4% felt more housing options were needed for young adults just getting started. It appears that there is a disconnect between perception and reality regarding the term “affordable housing.” **Therefore, a key takeaway from the survey is that the Town and its community partners need to provide more accurate information to Town residents about what affordable housing is and what it is NOT.**

At the same time, a review of the Town’s website revealed that, unfortunately, there is not sufficient information available to help existing and potential residents find the resources they need to identify their housing options. While the Thomaston Housing Authority does have a page on the website, the page has no links to resources, no contact information, and no procedures and/or applications that a potential renter would expect to see there. Additionally, while the website contains helpful links for new businesses, it does not contain any information that would be helpful to attract new homeowners.

Anecdotally, several Town staff members have had occasion to deal with residents in unstable rental circumstances who are unsure what, if any resources are available to assist them in addressing their situation. The number of these complaints has perceptibly increased in the years after the COVID-19 pandemic. A small but significant number of survey respondents indicated that they were currently dealing with a housing situation about which they wanted contact with Town staff. While there are many resources available for renters in uncertain situations and a knowledgeable Social Services staff in Town Hall, it may make sense to ensure additional Town staff are trained to provide at least some basic information to residents with whom they come in contact. Events designed to provide information to Town residents in rental units could also be beneficial.

Home is a shelter from storms – all sorts of storms.

~ William J. Bennett ~

B. Seek Opportunities to Address Zoning Regulations

As a part of the AHP process, the planning staff at the Naugatuck Valley Council of Governments reviewed the Thomaston Zoning Regulations and provided a variety of suggestions for the Commission's consideration to enable construction and/or conversions that could provide additional housing options to Town residents.

Some of the suggestions are as simple as adding pertinent housing-related definitions to the Zoning Regulations. Other suggestions will require more in-depth study by the Commission in order to determine whether they will work for the Town of Thomaston; as a part of this study, input from other Town commissions and staff will also be necessary in order to fully consider the ramifications of these options.

One of the most readily obvious items for consideration is amendment of the existing Multiple Dwelling Unit regulations in Section 13.2. The regulation was created many years ago, and only permits multi-family units in the RA-15 Zone on properties of 10 acres or greater. The Town of Thomaston has very real limitations in terms of buildable land and sewer capacity that must be adequately addressed in any new regulation the P&Z adopts; however, it is worth considering whether lowering the minimum acreage requirement is feasible.

Given the Town's desire to revitalize the Downtown Development District and the Economic Development Commission's efforts to assist Main Street businesses, it makes sense to encourage additional housing options close to the Town Center. To that end, other possibilities worthy of consideration are amendments that permit mixed-use residential by site plan approval and mixed-use residential infill of existing vacant downtown spaces.

Should the Commission decide to move forward with any of these suggestions, the Commission would be required to follow statutory requirements for zoning text amendments, which includes a mandatory

public hearing and notification of the Naugatuck Valley Council of Governments. Thomaston residents would have the opportunity to review any such text amendment proposals and give their opinion at the public hearing.

A man travels the world over in search of what he needs and returns home to find it.
~ George Moore ~

C. Ensure Existing Housing Stock is Safe & Code-Compliant

Thomaston has many existing rental apartments and houses, and the Commission feels it is important to ensure that these units remain safe and code-compliant parts of the Town's housing stock. While the vast majority of these units are safe and attractive, as noted in Section 5A above, Town staff has met with tenants with legitimate concerns about their rental units.

As a part of the research and development of this plan, Town staff spoke with the Partnership for Strong Communities, who noted that 25-30% of Thomaston's population live in residences that they rent. This percentage is much higher than many other Connecticut towns a population size comparable to Thomaston. In fact, this percentage is similar to many larger towns with much more sizable populations, such as West Hartford.

To ensure that all Thomaston residents -- owners and renters -- enjoy the comfort and safety of a code-compliant home, the Town of Thomaston may wish to consider the creation of a Housing Code Ordinance. State Building Code contains requirements for new construction and alterations; however, once the work is completed there is usually no further inspection. Many Connecticut towns, especially those with as many renters as Thomaston currently has, have such an ordinance, the contents of which usually list the basic minimums all rental units are expected to provide. At minimum, such an ordinance could require inspection and issuance of a *Certificate of Rental Occupancy* prior to new tenant occupancy.

Additionally, many landlords want to make necessary safety and aesthetic improvements to their units but are unable to due to inflation and ever-increasing construction costs. Recognizing that these improvements help tenants, landlords, and the Town at large, the Commission feels it is worthwhile to research and consider the possibility of developing a Town-based Residential Improvement Fund to facilitate improvements to rental properties serving predominantly low- to middle-income residents.

Lastly, the Commission feels it is imperative for the Town to strategize and prepare for future grant opportunities that would benefit affordable housing initiatives, façade improvements, homeowner improvements, and the like.

*Mid pleasures and palaces though we may roam,
Be it ever so humble, there's no place like home.
~ John Howard Payne ~*

6. IMPLEMENTATION

Inform & Educate the Community about Affordable Housing Issues		
1.	Populate the Thomaston Housing Authority page on the Town of Thomaston website with information regarding housing opportunities, link to United Way of CT's Housing Choice Voucher Program Wait List, and contact information for further assistance.	THA SSD TS
2.	Establish a page on the Town of Thomaston website pertaining to Home Ownership with links to additional organizations and resources such as CT Housing Finance Authority's Homebuyer Mortgage Programs.	BOS LUA TS CP
3.	Provide training opportunities to pertinent Town Staff and Commission members regarding housing-related topics.	BOS LUA
4.	Partner with CHFA and relevant housing-based organizations to hold educational programming for Town residents, such as a "Renters Roundtable" and programming for first-time homebuyers.	THA LUA CP

Seek Opportunities to Address Zoning Regulations		
1.	Add Affordable Housing Related Definitions to Section 2.	P&Z LUA
2.	Consider Creation of an Overlay Zone for Two (2) and/or Three (3) Family Dwelling Unit Developments in the RA-80 and/or RA-80A Zones where the necessary water and sewer service are available in sufficient capacity.	P&Z LUA WPCA
3.	Consider Amendment of the Multifamily Dwelling Unit Regulations (Reduction of Required Acreage, Reduction of Level of Commission Oversight from Special Permit to Site Plan Review, Etc.)	P&Z LUA
4.	Consider Adoption of Incentive Housing Zone and/or Affordable Housing Development Overlay Zone where developers receive incentives such as reduced acreage requirements, increased density per acre, reduced parking requirements for development projects that meet required setbacks, design guidelines, etc.	P&Z LUA
5.	Consider Amendment of the Mixed-Use Development Regulations (Reduction of Commission Oversight from Special Permit to Site Plan Review)	P&Z LUA EDC TCC
6.	Consider Adoption of Affordable Housing Mixed Use Development Overlay in General Commercial Zone.	P&Z LUA EDC TCC
7.	Consider Adoption of Inclusionary Zoning language.	P&Z LUA
8.	Consider Adoption of Language to Promote Residential Infill.	P&Z LUA

Ensure Existing Housing Stock is Safe & Code-Compliant

1.	Explore the creation of Housing Code Ordinance, including at minimum the requirement for inspection and issuance of Certificate of Rental Occupancy prior to new tenant occupancy.	BO/FM BOS LUA
2.	Research and consider the possibility of developing a Town-based Residential Improvement Fund to facilitate improvements to rental properties serving predominantly low- to middle-income residents.	BOS LUA SSD
3.	Strategize and prepare for future Community Development Block – Small Cities Grant Opportunities.	BOS LUA

Legend

(Red = Lead; Black = Partners)

Planning & Zoning Commission	P&Z
Land Use Administrator	LUA
Building Official	BO
Board of Selectmen	BOS
Water Pollution Control Authority	WPCA
Economic Development Commission	EDC
Town Center Committee	TCC
Thomaston Housing Authority	THA
Social Services Department	SSD
Fire Marshal	FM
Town Staff	TS
Community Partners	CP

Peace, like charity, begins at home.

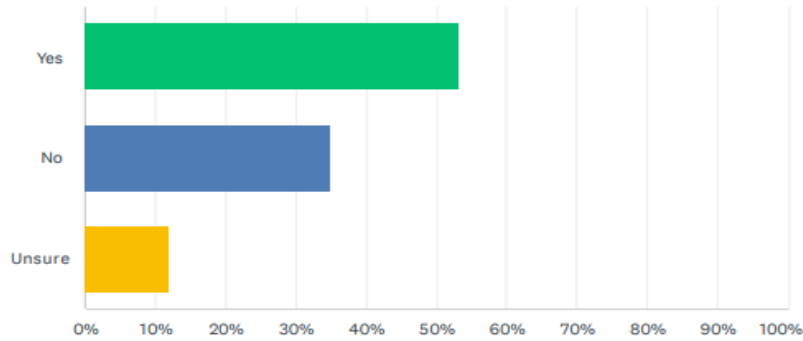
~ Franklin D. Roosevelt ~

7. APPENDIX

Town of Thomaston Affordable Housing Survey

Q1 Do you think that current housing costs in Thomaston are affordable for the average resident?

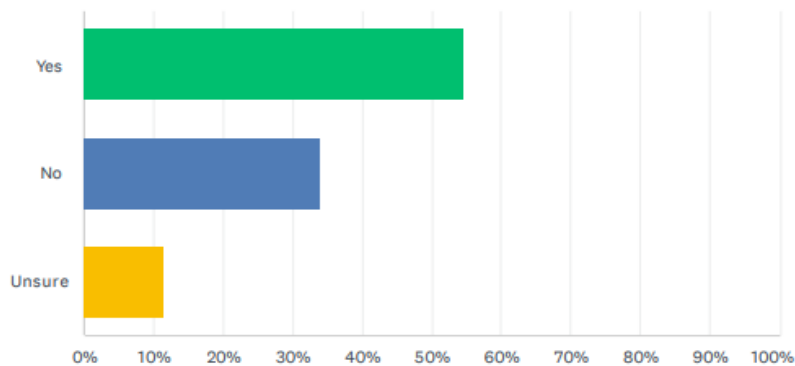
Answered: 260 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	53.08%	138
No	35.00%	91
Unsure	11.92%	31
TOTAL		260

Q2 Do you think that current housing options available in Thomaston fit existing residents' needs?

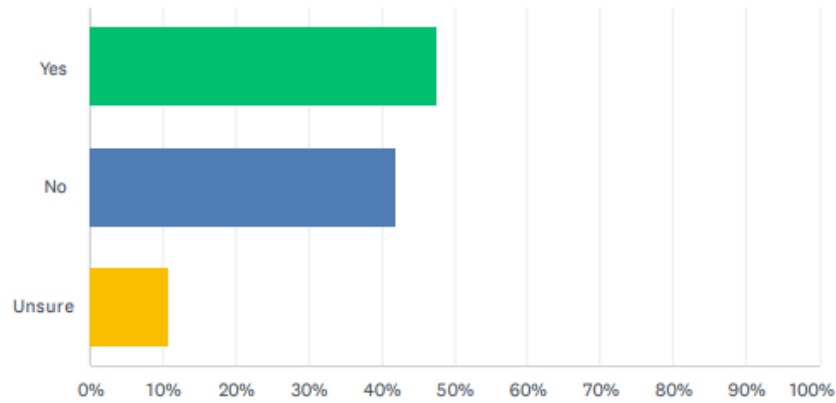
Answered: 260 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	54.62%	142
No	33.85%	88
Unsure	11.54%	30
TOTAL		260

Q3 Do you think that current housing options available in Thomaston will satisfy future residents' needs?

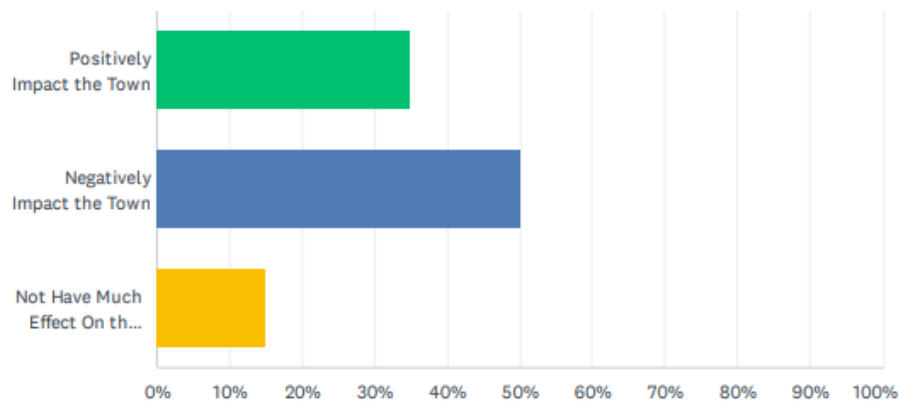
Answered: 255 Skipped: 9



ANSWER CHOICES	RESPONSES	
Yes	47.45%	121
No	41.96%	107
Unsure	10.59%	27
TOTAL		255

Q4 Do you think that increasing housing options in Thomaston will:

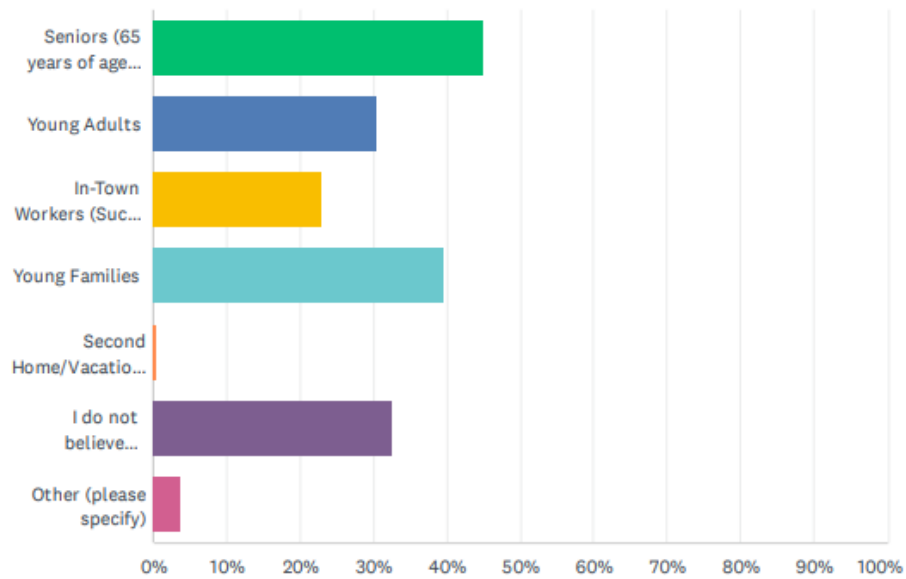
Answered: 255 Skipped: 9



ANSWER CHOICES	RESPONSES	
Positively Impact the Town	34.90%	89
Negatively Impact the Town	50.20%	128
Not Have Much Effect On the Town	14.90%	38
TOTAL		255

Q5 If you think more housing options are needed in Thomaston, for whom are they most needed? (Select top 3)

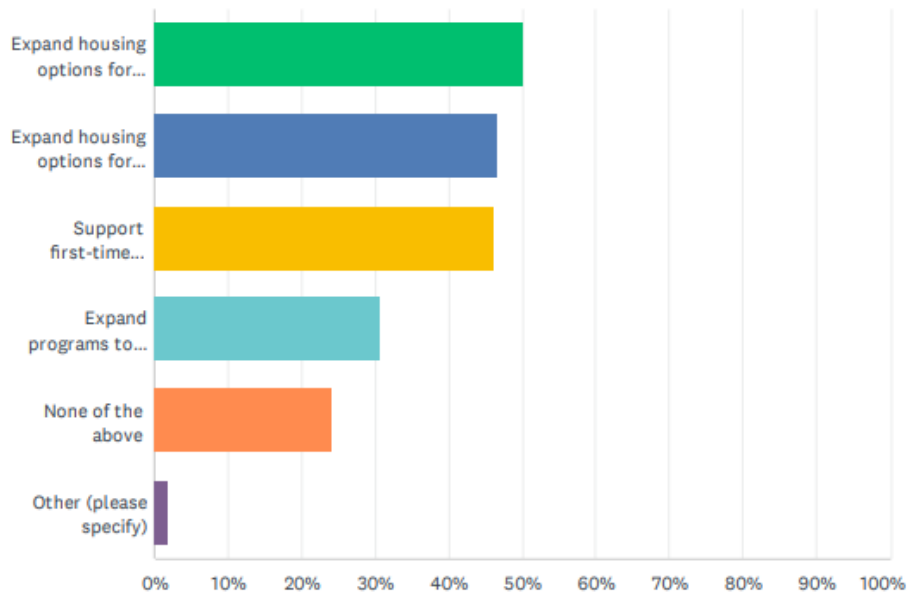
Answered: 249 Skipped: 15



ANSWER CHOICES	RESPONSES	
Seniors (65 years of age and older)	44.98%	112
Young Adults	30.52%	76
In-Town Workers (Such as teachers and volunteer Fire Department members)	22.89%	57
Young Families	39.76%	99
Second Home/Vacation Home	0.40%	1
I do not believe Thomaston needs more housing options	32.53%	81
Other (please specify)	3.61%	9
Total Respondents: 249		

Q6 Thomaston should: (Check ALL that apply)

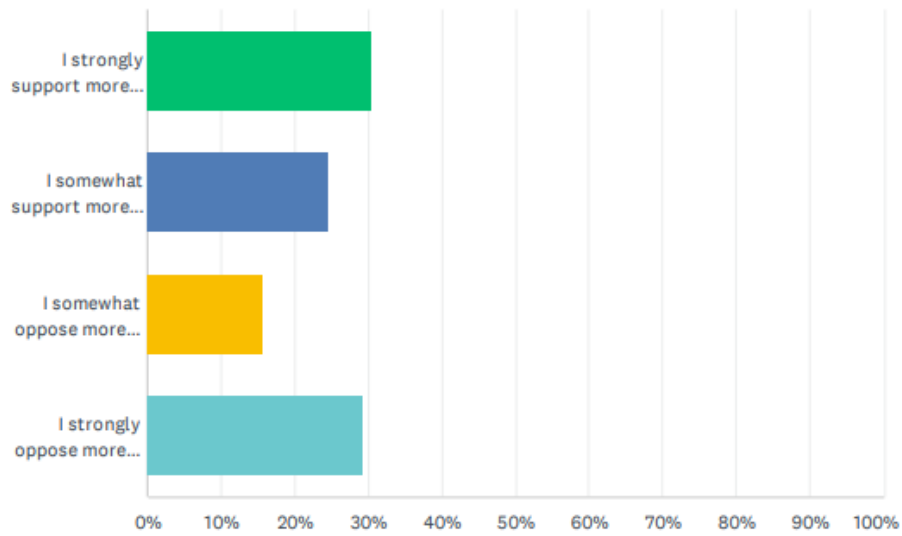
Answered: 250 Skipped: 14



ANSWER CHOICES	RESPONSES	
Expand housing options for seniors looking to downsize and remain in Town.	50.00%	125
Expand housing options for young adults just getting started who wish to remain in Town.	46.40%	116
Support first-time homebuyer options that allow renters to purchase their first home.	46.00%	115
Expand programs to assist low-income residents with home maintenance, rehabilitation, and/or accessibility modifications.	30.80%	77
None of the above	24.00%	60
Other (please specify)	2.00%	5
Total Respondents: 250		

Q7 Choose the statement below that best fits your viewpoint:

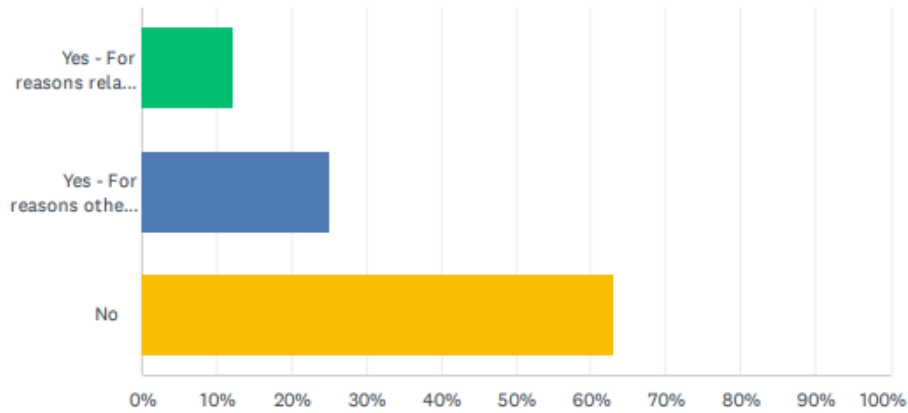
Answered: 249 Skipped: 15



ANSWER CHOICES	RESPONSES	
I strongly support more affordable housing in Town	30.52%	76
I somewhat support more affordable housing in Town	24.50%	61
I somewhat oppose more affordable housing in Town	15.66%	39
I strongly oppose more affordable housing in Town	29.32%	73
TOTAL		249

Q8 Have you or someone you know in Thomaston had difficulty paying the rent or mortgage within the past 24 months?

Answered: 248 Skipped: 16



ANSWER CHOICES	RESPONSES	
Yes - For reasons related to COVID-19	12.10%	30
Yes - For reasons other than COVID-19	25.00%	62
No	62.90%	156
TOTAL		248

Q9 When you hear the term affordable housing, what comes to your mind?

Answered: 183 Skipped: 81

#	RESPONSES	DATE
1	Low income	4/24/2022 10:01 AM
2	Trouble	4/23/2022 3:03 PM
3	Low income families	4/21/2022 8:53 PM
4	Increase in crime	4/21/2022 5:19 AM
5	Nothing good	4/20/2022 10:14 PM
6	Low income families receiving a handout for housing that middle class families work hard for just to make ends meet.	4/20/2022 9:56 PM
7	Low income	4/20/2022 5:32 PM
8	More crime more problems	4/20/2022 5:28 PM
9	low and middle income housing. More rentable properties	4/20/2022 5:03 PM
10	reasonable costs, with heat, & electric & water included	4/20/2022 4:48 PM
11	Subsidies	4/20/2022 4:11 PM
12	No Affordable housing	4/20/2022 1:40 PM
13	apartment complexes	4/20/2022 12:45 PM
14	I am hesitant but I believe it can be a positive for anyone trying to raise their children outside of a bigger city.	4/20/2022 12:22 PM
15	Seniors	4/20/2022 11:53 AM
16	Income based	4/20/2022 11:47 AM
17	Rent that is less expensive for individuals who can not afford to live in areas where living costs are higher.	4/20/2022 11:10 AM
18	Easier to get by . Helping elderly and young adults	4/20/2022 10:35 AM
19	Bringing options to an adjusted level to help people afford the payments with continued long-lasting guidance	4/20/2022 10:34 AM
20	Bringing in low income families who will become a burden on other taxpayers and not contribute to the tax base which supports town services.	4/20/2022 10:16 AM
21	Crime	4/20/2022 10:13 AM
22	Low income leads to more crime.	4/20/2022 9:32 AM
23	Criminals	4/20/2022 8:55 AM
24	More money for tax payers	4/20/2022 8:48 AM
25	Price control, lower real estate prices for homeowners that worked hard to move to a better community.	4/20/2022 8:44 AM
26	Higher crime rates	4/20/2022 8:26 AM
27	Projects	4/20/2022 8:08 AM
28	Ghetto	4/20/2022 8:05 AM
29	Waterbury, trouble, living off the government and my tax dollars because you can't find a way.	4/20/2022 7:54 AM

Go somewhere else that already has affordable section 8 homes till you can work your way back into town.

30	Crime and drugs	4/20/2022 7:51 AM
31	Rentals that are affordable	4/20/2022 7:49 AM
32	Helping	4/20/2022 7:35 AM
33	Senior Housing or Projects	4/20/2022 7:22 AM
34	Section 8 housing	4/20/2022 6:49 AM
35	People who are going to bring the value of current homes down	4/20/2022 6:08 AM
36	Low income.	4/20/2022 4:09 AM
37	Living facilities for people making less than \$100,000/year, and for minorities	4/20/2022 3:20 AM
38	Less space for residents who moved here for the small town charm.	4/19/2022 11:50 PM
39	Rise in crime.	4/19/2022 10:08 PM
40	Not overly price housing	4/19/2022 10:04 PM
41	There is a huge difference between affordable housing and low income What are you trying to promote?	4/19/2022 9:43 PM
42	Trash. Crime. Negative impact on our schools and children.	4/19/2022 9:39 PM
43	Section 8 housing	4/19/2022 9:30 PM
44	low income housing	4/19/2022 9:23 PM
45	Condos and subdivisions with tract housing	4/19/2022 9:03 PM
46	People will live in thomaston at affordable rates but not contribute to the taxes which continues to impact our schools. We already have alot of renters with multiple children who do not pay the taxes that needs to be paid in order for children in the district to get the education they need!	4/19/2022 9:03 PM
47	Stability	4/19/2022 8:49 PM
48	Unemployed moms with 3 babies with 3 different dads who are gang bangers	4/19/2022 8:45 PM
49	Welfare	4/19/2022 8:39 PM
50	Poverty	4/19/2022 8:38 PM
51	Low income, projects	4/19/2022 8:36 PM
52	Housing units both rental and ownership for working families.	4/19/2022 8:28 PM
53	Average people being able to live here	4/19/2022 8:06 PM
54	Cheap apartments and not reliable leasing companies doing nothing to help the people that live in them.	4/19/2022 7:49 PM
55	Housing for low income families	4/19/2022 7:15 PM
56	Clearing the woods behind our house to back door Section 8 housing in a quiet residential neighborhood.	4/19/2022 7:11 PM
57	Section 8 housing and cheaply made. Clearing land behind homes to build houses	4/19/2022 7:10 PM
58	More government services used.	4/19/2022 6:59 PM
59	Government run Projects	4/19/2022 6:11 PM
60	Low income apartments	4/19/2022 5:24 PM
61	A large development for families with low to no income.	4/19/2022 5:14 PM
62	Ugly structures	4/19/2022 5:11 PM

63	Low income	4/19/2022 5:09 PM
64	Subsidized housing	4/19/2022 4:49 PM
65	Being able to afford where I live and options for lower income individuals to own a home	4/19/2022 4:11 PM
66	The ghetto	4/19/2022 3:29 PM
67	An opportunity for families to improve their circumstances.	4/19/2022 2:27 PM
68	Low income, welfare	4/19/2022 2:07 PM
69	Apartments	4/19/2022 1:12 PM
70	Reasonable rents for blue collar workers	4/19/2022 1:05 PM
71	Section 8	4/19/2022 1:00 PM
72	If your unable to sustain your home. Then moving to an area that your able to would be a start. Why is it that the State should subsidize your rent.A person should look for an area near there employer to reduce the cost effect to them.	4/19/2022 12:23 PM
73	Lower cost/senior community,	4/19/2022 12:02 PM
74	Housing that is within reasonable ranges based on income. Sometimes you can't live in the biggest fanciest house in the neighborhood	4/19/2022 11:45 AM
75	Riff raff	4/19/2022 11:33 AM
76	Crime, and people trying to live off others hard work	4/19/2022 11:19 AM
77	Government subsidized	4/19/2022 11:16 AM
78	Based on income	4/19/2022 11:06 AM
79	Young people, should get a job that pays, so they can afford things.	4/19/2022 11:06 AM
80	More people in poverty with less moral entering the town	4/19/2022 10:56 AM
81	Housing for low income families. The housing market is not accessible to the average family.	4/19/2022 10:53 AM
82	Slum	4/19/2022 10:52 AM
83	Affordable housing.	4/19/2022 10:48 AM
84	Low income - 'projects'	4/19/2022 10:42 AM
85	A fair opportunity for a basic human right.	4/12/2022 9:36 AM
86	Housing for people who have difficulty paying current prices for housing	4/11/2022 6:41 PM
87	IOW-INCOME	4/11/2022 4:26 PM
88	People being able to provide shelter for their families.	4/3/2022 5:16 PM
89	Low income housing for young adults that are disabled and it goes on there income and it does not get increased every year	3/30/2022 3:29 PM
90	Cheap homes bringing down our home values	3/27/2022 10:00 AM
91	Opportunity for Low income families. Providing for people that need housing support. Diversity. Inclusion	3/27/2022 8:07 AM
92	Housing someone can afford	3/27/2022 2:52 AM
93	Poorly maintained rental property	3/26/2022 8:08 AM
94	Low income section 8 and crime	3/25/2022 9:21 PM
95	Low income section 8	3/25/2022 9:20 PM
96	Several things come to mind, but first affordable housing is needed if my kids want to remain in town. I am a third generation Thomaston resident, and I see that the likely prospect of my children growing and remaining in town is much less likely then when I sought to purchase a home. There is however a balance, the negatives associated with affordable housing are hard	3/25/2022 11:29 AM

to overlook, and can be very broad. I want to stress however that my thoughts on the subject have nothing to do with race. Factors included with discussion on the topic affordable housing however should include, the expectation of property maintenance, respect for others property and value, a neighbors reasonable right to privacy and general use of there own property, noise, parking, public services, public safety, traffic/speed, are all things that can and should be considered when discussing. In short affordable housing is needed, but not at the expense of the investment others have made to shape why the town is desirable to begin with. If the balance tips, and more reasons it becomes undesirable to the middle class, I'll be first to submit an 8-30g application. Focus on developing the Central Business District, allow for accommodations to increase density or mixed use along the main corridors which will support economic development, but leave the rest to private development. If a developer wants to increase density and provide affordable units, there are land-use mechanisms and procedures available to seek approval.

97	Problems.	3/25/2022 11:18 AM
98	low rent apartments designated for minority populations	3/25/2022 9:20 AM
99	Ghetto	3/25/2022 7:08 AM
100	Towns like Waterbury and Torrington! More disruption coming into the town as far as troubled people.	3/25/2022 5:44 AM
101	When the expense of your shelter leaves you still able to afford utilities transportation to work and groceries clothe your children and still afford to feed them healthy Where where active health working elder people can choose to live amongst family housing etc instead of forced to live along side elders whom are non active and maybe I'll it's depressing and drags the healthy ones down instead of allowing them to thrive and contribute as long as possible	3/25/2022 3:06 AM
102	Projects	3/24/2022 9:17 PM
103	Condos and apartments	3/24/2022 7:14 PM
104	Housing that reflects the current minimum wage that people can actually afford	3/24/2022 6:42 PM
105	Slums	3/24/2022 6:38 PM
106	Housing complex with low income families Increased problems and no tax income	3/24/2022 11:35 AM
107	Clean, safe, minimal housing that is priced at 30% or less of income. Elders wanting to downsize, or needing a more accessible housing due to physical challenges. Young adults or families that are just starting out and have challenges finding affordable housing. Housing prices have skyrocketed and many young adults are priced out of the market.	3/24/2022 11:34 AM
108	Low income apartments/town houses,	3/24/2022 9:41 AM
109	Section-8, government subsidies	3/24/2022 8:59 AM
110	Low rent	3/24/2022 8:21 AM
111	Options	3/24/2022 2:19 AM
112	Low cost	3/24/2022 1:40 AM
113	Limiting out of state/county investors who are buying up all lower end condos and houses for way over asking all in chance. This doesn't allow young buyers, fthb, or those with lower financial ability to find housing that will not drain their entire monthly budget. When I hear affordable housing, being able to not live paycheck to paycheck and afford emergencies/ save comes to mind; having housing be no more than 30% of our total income.	3/23/2022 8:41 AM
114	Housing that meets the requirements of not being more than 30% of your income.	3/23/2022 7:57 AM
115	Ghetto	3/23/2022 1:00 AM
116	Housing options for those who may need assistance because they don't make enough income	3/22/2022 10:34 PM
117	I think of sliding scale income properties that allow individuals with lower income to live comfortably. I believe the town is comprised of numerous affordable options including apartments, starter homes and condominiums which are frequently for sale and provide enough options for those who our town can support. Building additional housing options will create	3/22/2022 9:30 PM

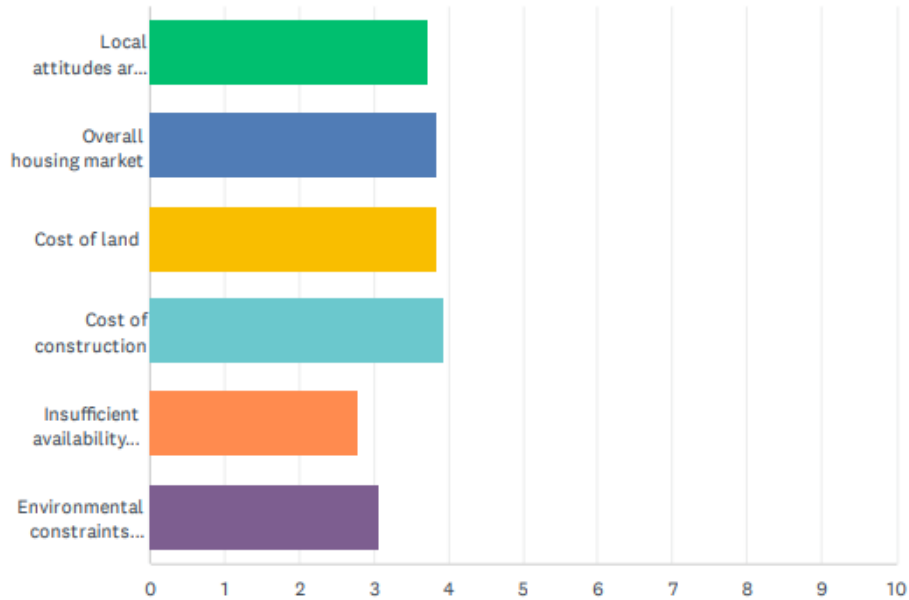
higher traffic, greater demand for necessities at our local markets, longer voting lines, and more people to an already over capacity small town, this driving our property values down.

118	Individuals and families struggle to meet basic needs because of stagnant wages, high cost of health care and housing ...	3/22/2022 9:19 PM
119	Unemployed tenants	3/22/2022 8:59 PM
120	Cheap homes, drug filled neighborhoods	3/22/2022 8:51 PM
121	housing for low income persons	3/22/2022 4:19 PM
122	Housing offered for low income	3/22/2022 3:46 PM
123	Family's or individuals that how low income or are disabled	3/22/2022 2:55 PM
124	Housing for seniors and adults over 55 who cannot afford a regular place to rent.	3/22/2022 11:15 AM
125	Issues	3/22/2022 8:26 AM
126	Young people struggling to get ahead. Some of these have no home to live in and grew up in Thomaston. Now they have to go live in Waterbury or Bristol in order to make ends meet. Especially the ones that have young children.	3/22/2022 7:46 AM
127	Small homes in a development	3/22/2022 7:00 AM
128	Cluster housing, lower quality housing. Would like affordable to include quality.	3/22/2022 5:29 AM
129	Housing at a reasonable price, specifically more options for elderly and disabled, single parents	3/21/2022 11:15 PM
130	An opportunity to live in a nice community and raise children	3/21/2022 10:55 PM
131	Section 8 & other subsidized housing programs.	3/21/2022 10:43 PM
132	senior /fixed income housing/ independent living communities	3/21/2022 10:36 PM
133	I think of people who are trying to get to a better place in their lives where they can find security and safety.	3/21/2022 10:32 PM
134	Low income people who don't pay rent and live off state money	3/21/2022 10:21 PM
135	Crime over population	3/21/2022 9:17 PM
136	Elderly need	3/21/2022 9:12 PM
137	Single parents and families in recovery from any number of life challenges.	3/21/2022 9:10 PM
138	Section 8, low income	3/21/2022 8:33 PM
139	Projects	3/21/2022 8:19 PM
140	Low income housing which will effect the value of my home long term	3/21/2022 7:43 PM
141	A comfortable home with 1 to 3 bedrooms depending on family size. Neighborhood should be safe and public/private transportation readily available.	3/21/2022 7:31 PM
142	Absent landlords renting property that's not taken care of and hurting neighborhoods.	3/21/2022 7:26 PM
143	Lower priced available housing	3/21/2022 7:26 PM
144	Poor	3/21/2022 7:20 PM
145	Low income housing.	3/21/2022 6:29 PM
146	Tenements,row house low income housing	3/21/2022 6:28 PM
147	Make Comfortable living for some who cannot afford to	3/21/2022 5:38 PM
148	Welfare recipients	3/21/2022 5:03 PM
149	Low income housing. Crime, drugs and vandalism. Lower property values. Case study - Bunker Hill section of Waterbury. Oakville ave /Angel drive section.	3/21/2022 4:56 PM
150	Safe housing for families and single ones	3/21/2022 4:14 PM

151	Low income	3/21/2022 4:08 PM
152	A comfortable place to live in my hometown	3/21/2022 3:52 PM
153	larger multifamily units, more renters without concern for the town, who are just looking to get out of Waterbury/Torrington.	3/21/2022 2:33 PM
154	Apartment complexes with access to public transit options. Accessible rental units for people with disabilities.	3/21/2022 2:00 PM
155	Working class	3/21/2022 1:22 PM
156	Section 8	3/21/2022 1:20 PM
157	Negative impact on the town.	3/21/2022 12:43 PM
158	Crime	3/21/2022 12:26 PM
159	Unfortunately condos	3/21/2022 12:21 PM
160	Ghetto	3/21/2022 12:18 PM
161	The stigma linked to low income, drug use, and crime.	3/21/2022 12:16 PM
162	Modestly sized accommodations. 2 bedrooms, 1 bathroom. Small or shared yard. Maybe condos or townhouses.	3/21/2022 12:07 PM
163	Out of town renters and landlords that don't take care of their properties as much as they should.	3/21/2022 11:15 AM
164	Low income welfare types	3/21/2022 10:27 AM
165	Housing that is made affordable by having some form of application process where we could get extended help with our rent. Something similar to section 8, or HUD. Letting us apply based on our income and getting the extra help we need to live a normal life in a decent facility. Thank You!!	3/21/2022 10:21 AM
166	No management over property or residents	3/21/2022 9:58 AM
167	Concern that the term may equate to "low income" housing.	3/19/2022 4:46 PM
168	Senior housing or smaller single family housing. Highwood Farms was first pitched as affordable but now they are among the most expensive homes in town.	3/18/2022 11:21 AM
169	Housing designed to meet the financial means of people who are in the average or below average income range.	3/18/2022 10:29 AM
170	Low income = more crime, drugs etc. then we'll have to beef up our police force it's not with it just look up the road to Torrington it's a mess	3/18/2022 10:00 AM
171	Projects and low income housing	3/18/2022 7:40 AM
172	Multi unit high density housing	3/18/2022 7:33 AM
173	The availability of housing across a large price range.	3/18/2022 6:42 AM
174	Section 8.	3/18/2022 5:45 AM
175	Housing cost in line with income	3/18/2022 4:46 AM
176	Low income families	3/16/2022 3:49 PM
177	Affordable rentals in apartment building complexes	3/16/2022 10:13 AM
178	Low income	3/16/2022 9:45 AM
179	inexpensive rentals	3/16/2022 9:31 AM
180	Green Manor/Grove Manor	3/16/2022 9:16 AM
181	Paying able to afford to pay your house.	3/14/2022 1:59 PM
182	low income, subsidized housing, welfare	3/14/2022 1:46 PM
183	Low income	3/14/2022 1:45 PM

Q10 In your opinion, what are the greatest obstacles to the development of more housing options in Thomaston? Please rank from 1 (greatest obstacle) to 6 (smallest obstacle)

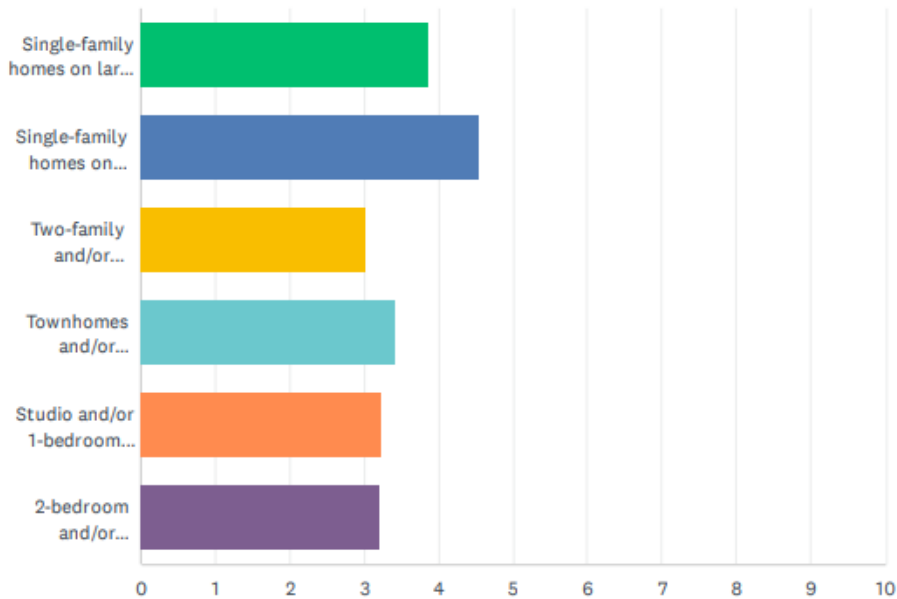
Answered: 236 Skipped: 28



	1	2	3	4	5	6	TOTAL	SCORE
Local attitudes are opposed/resistant to more housing	27.91% 60	13.49% 29	12.09% 26	12.56% 27	15.81% 34	18.14% 39	215	3.71
Overall housing market	21.97% 49	18.83% 42	19.28% 43	13.90% 31	13.45% 30	12.56% 28	223	3.84
Cost of land	11.93% 26	25.23% 55	25.23% 55	17.43% 38	13.30% 29	6.88% 15	218	3.84
Cost of construction	18.83% 42	22.42% 50	19.28% 43	19.28% 43	13.00% 29	7.17% 16	223	3.93
Insufficient availability of public utilities (Sewer and/or water)	10.65% 23	9.26% 20	12.96% 28	15.74% 34	16.20% 35	35.19% 76	216	2.77
Environmental constraints (wetlands, ledge/rock, floodplain, etc.)	12.22% 27	11.76% 26	11.76% 26	18.55% 41	26.70% 59	19.00% 42	221	3.07

Q11 What types of housing do you believe are needed in Thomaston? (Please rank, with 1 being the most needed and 6 being the least needed)

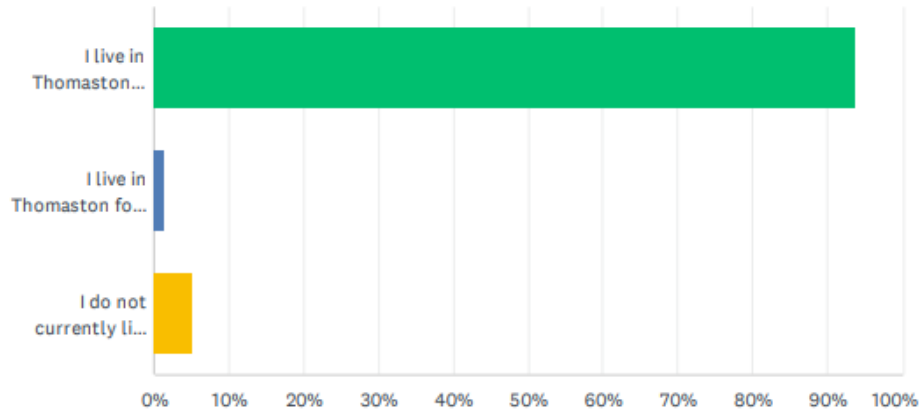
Answered: 226 Skipped: 38



	1	2	3	4	5	6	TOTAL	SCORE
Single-family homes on larger lots (Greater than 2 acres)	39.11% 79	14.36% 29	5.94% 12	4.46% 9	5.45% 11	30.69% 62	202	3.85
Single-family homes on smaller lots (Less than 2 acres)	25.98% 53	41.67% 85	9.31% 19	9.31% 19	10.78% 22	2.94% 6	204	4.54
Two-family and/or three-family homes	5.10% 10	9.18% 18	21.94% 43	28.06% 55	15.82% 31	19.90% 39	196	3.00
Townhomes and/or Condominiums	8.96% 18	10.45% 21	31.34% 63	21.89% 44	17.41% 35	9.95% 20	201	3.42
Studio and/or 1-bedroom apartments	11.94% 24	10.95% 22	16.42% 33	20.90% 42	27.36% 55	12.44% 25	201	3.22
2-bedroom and/or 3-bedroom apartments	16.99% 35	13.11% 27	12.62% 26	12.14% 25	19.42% 40	25.73% 53	206	3.19

Q12 Do you live in Thomaston year-round?

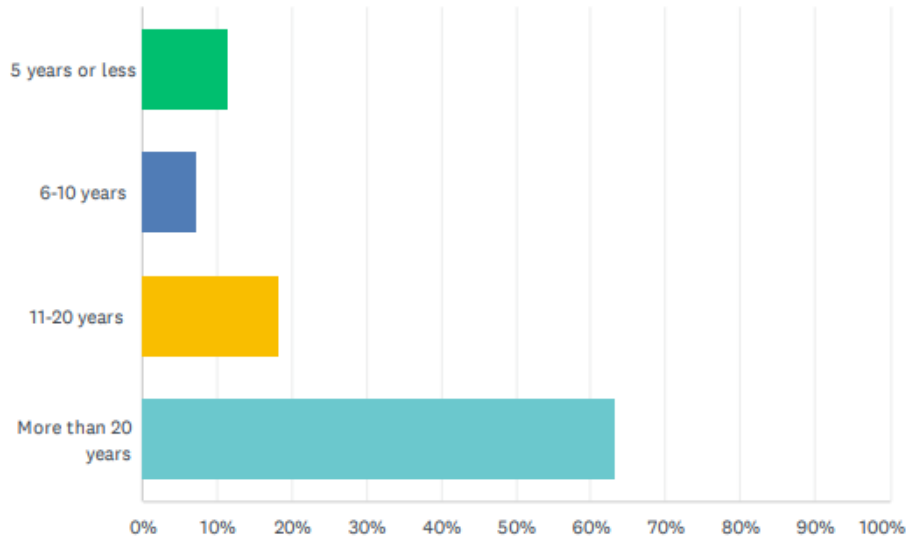
Answered: 237 Skipped: 27



ANSWER CHOICES	RESPONSES	
I live in Thomaston year-round	93.67%	222
I live in Thomaston for part of the year	1.27%	3
I do not currently live in Thomaston	5.06%	12
TOTAL		237

Q13 How long have you lived in Thomaston?

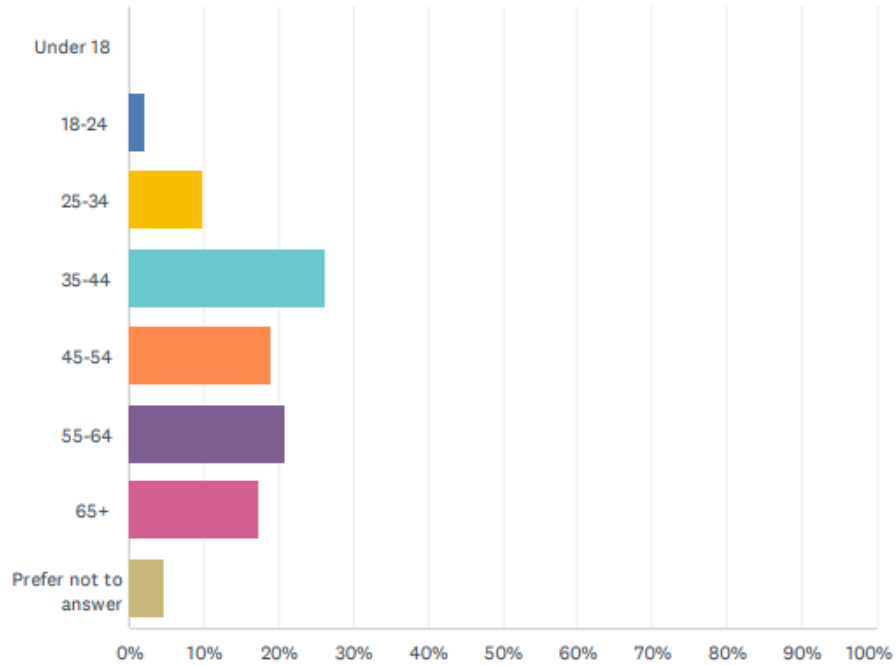
Answered: 236 Skipped: 28



ANSWER CHOICES	RESPONSES	
5 years or less	11.44%	27
6-10 years	7.20%	17
11-20 years	18.22%	43
More than 20 years	63.14%	149
TOTAL		236

Q14 What is your age group?

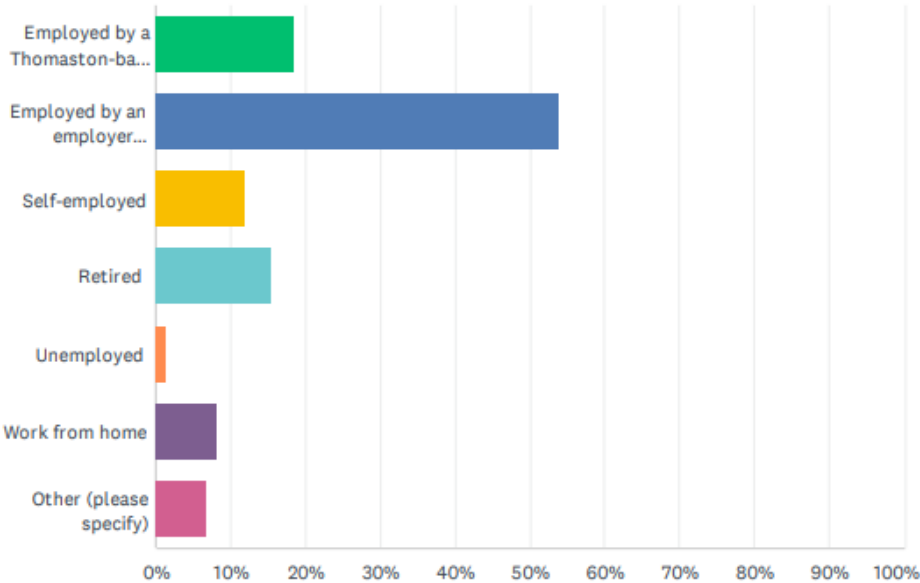
Answered: 236 Skipped: 28



ANSWER CHOICES	RESPONSES
Under 18	0.00% 0
18-24	2.12% 5
25-34	9.75% 23
35-44	26.27% 62
45-54	19.07% 45
55-64	20.76% 49
65+	17.37% 41
Prefer not to answer	4.66% 11
TOTAL	236

Q15 Which option(s) best describe your employment status? (Check ALL that apply)

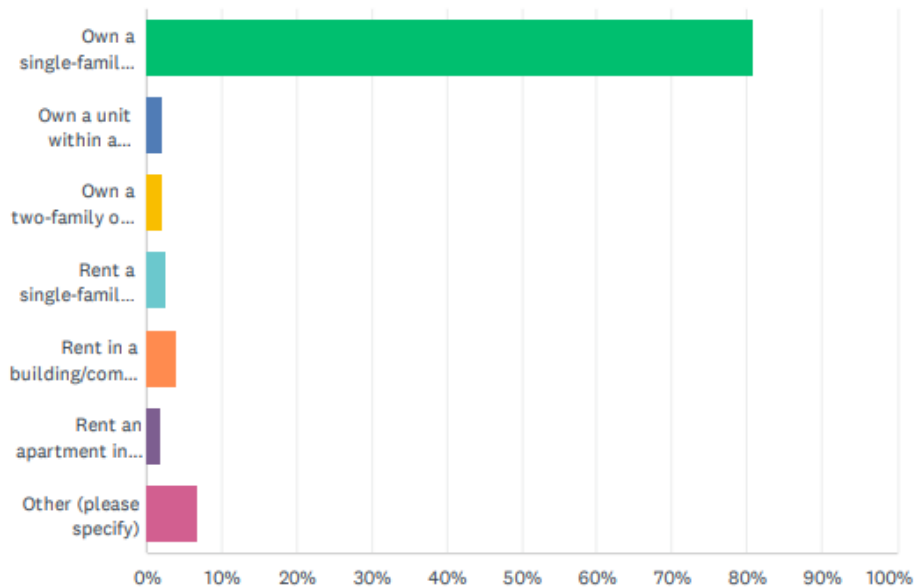
Answered: 234 Skipped: 30



ANSWER CHOICES	RESPONSES	
Employed by a Thomaston-based employer	18.38%	43
Employed by an employer located outside of Thomaston	53.85%	126
Self-employed	11.97%	28
Retired	15.38%	36
Unemployed	1.28%	3
Work from home	8.12%	19
Other (please specify)	6.84%	16
Total Respondents: 234		

Q16 Please select the option that best represents your current housing situation in Thomaston:

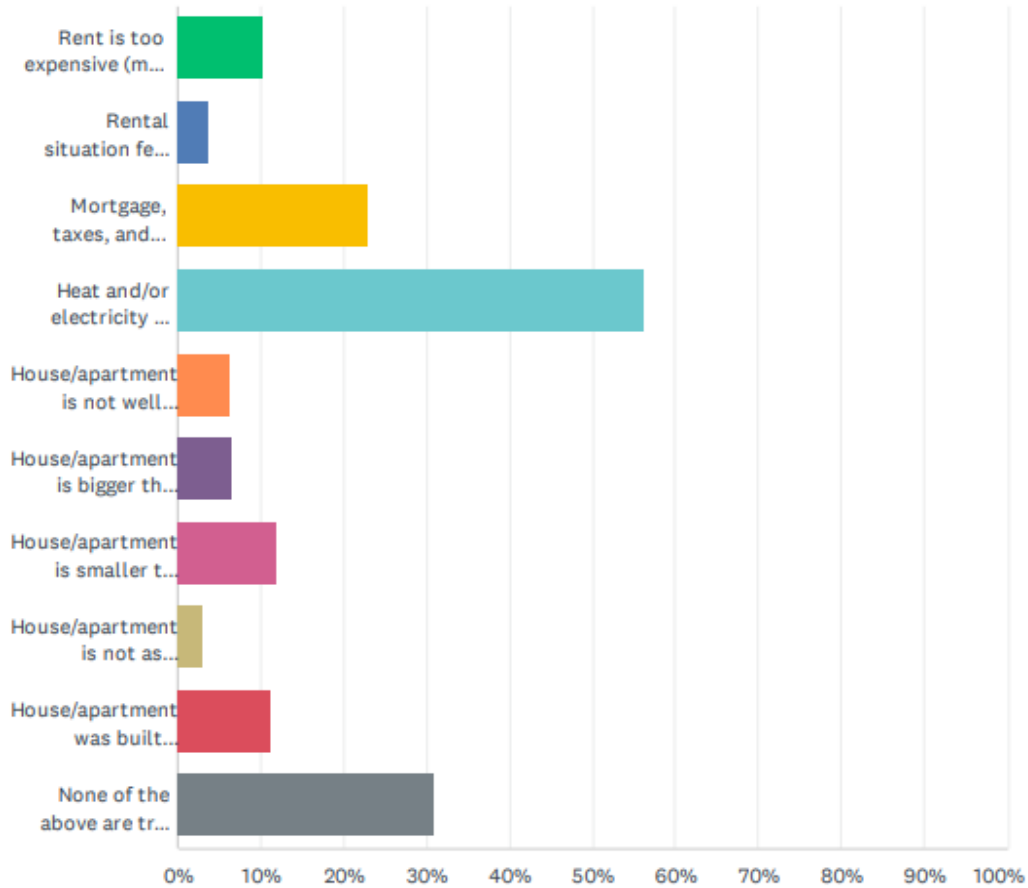
Answered: 235 Skipped: 29



ANSWER CHOICES	RESPONSES
Own a single-family home	80.85% 190
Own a unit within a multiple-unit building or community (townhouse or condominium)	2.13% 5
Own a two-family or multi-family building; live in one unit and rent the other(s)	2.13% 5
Rent a single-family home	2.55% 6
Rent in a building/complex with multiple units	3.83% 9
Rent an apartment in or on the property of a single-family home (unit over the garage, attached to the primary home, etc.)	1.70% 4
Other (please specify)	6.81% 16
TOTAL	235

Q17 Are any of the following statements TRUE about your housing situation: (Check ALL that apply)

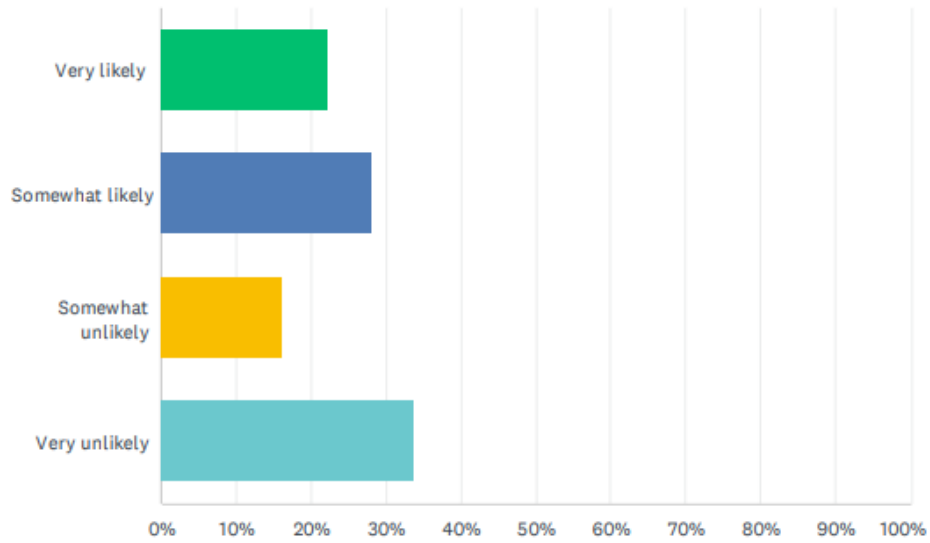
Answered: 227 Skipped: 37



ANSWER CHOICES	RESPONSES
Rent is too expensive (more than 30% of gross household income)	10.13% 23
Rental situation feels unstable	3.52% 8
Mortgage, taxes, and insurance are too expensive (more than 30% of gross household income)	22.91% 52
Heat and/or electricity are too expensive	56.39% 128
House/apartment is not well maintained and there are health/safety issues due to this	6.17% 14
House/apartment is bigger than what my household needs	6.61% 15
House/apartment is smaller than what my household needs	11.89% 27
House/apartment is not as accessible as my household needs (1st floor bedroom/bathroom, zero-step entry, etc.)	3.08% 7
House/apartment was built before 1970 and has not been updated/renovated	11.01% 25
None of the above are true for my housing situation	30.84% 70
Total Respondents: 227	

Q18 How likely are you to move from your current residence in the next 5-10 years?

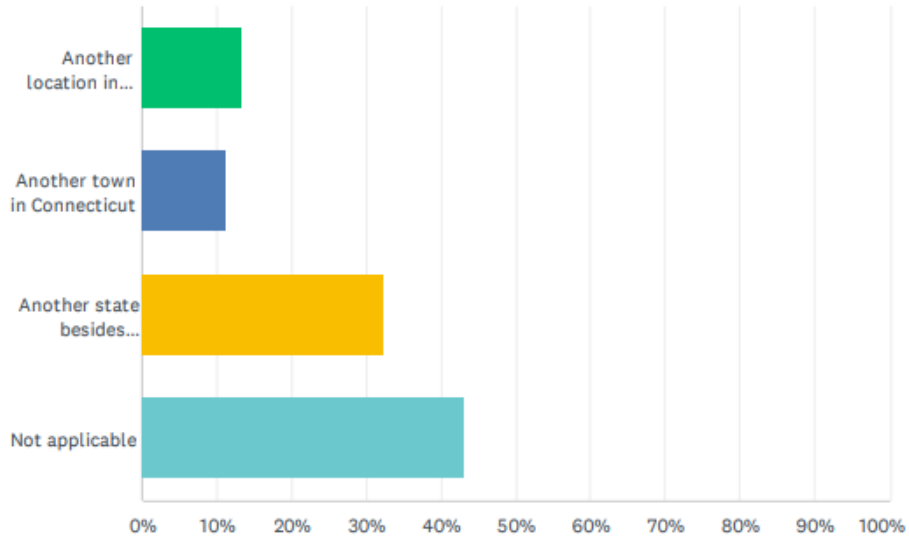
Answered: 231 Skipped: 33



ANSWER CHOICES	RESPONSES	
Very likely	22.08%	51
Somewhat likely	28.14%	65
Somewhat unlikely	16.02%	37
Very unlikely	33.77%	78
TOTAL		231

Q19 If you are very likely or somewhat likely to move from your current residence in the next 5-10 years, where do you plan to move?

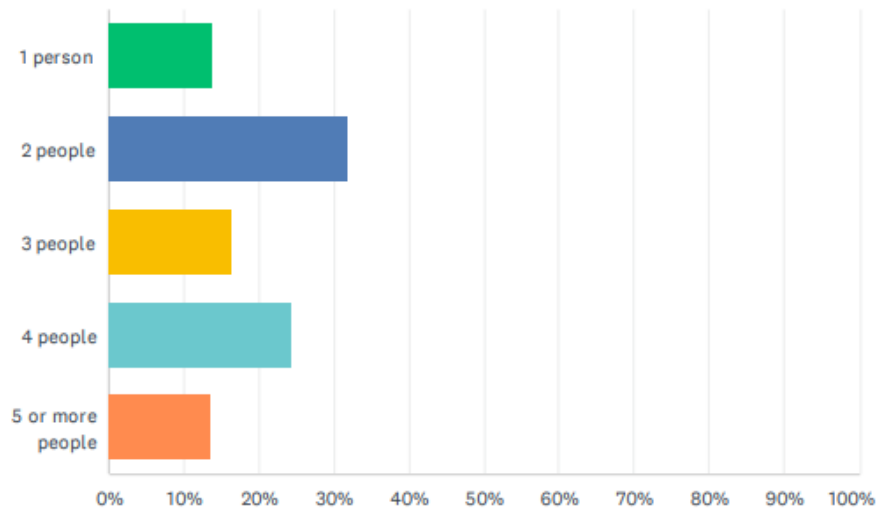
Answered: 211 Skipped: 53



ANSWER CHOICES	RESPONSES	
Another location in Thomaston	13.27%	28
Another town in Connecticut	11.37%	24
Another state besides Connecticut	32.23%	68
Not applicable	43.13%	91
TOTAL		211

Q20 How many people, including yourself, live in your household?

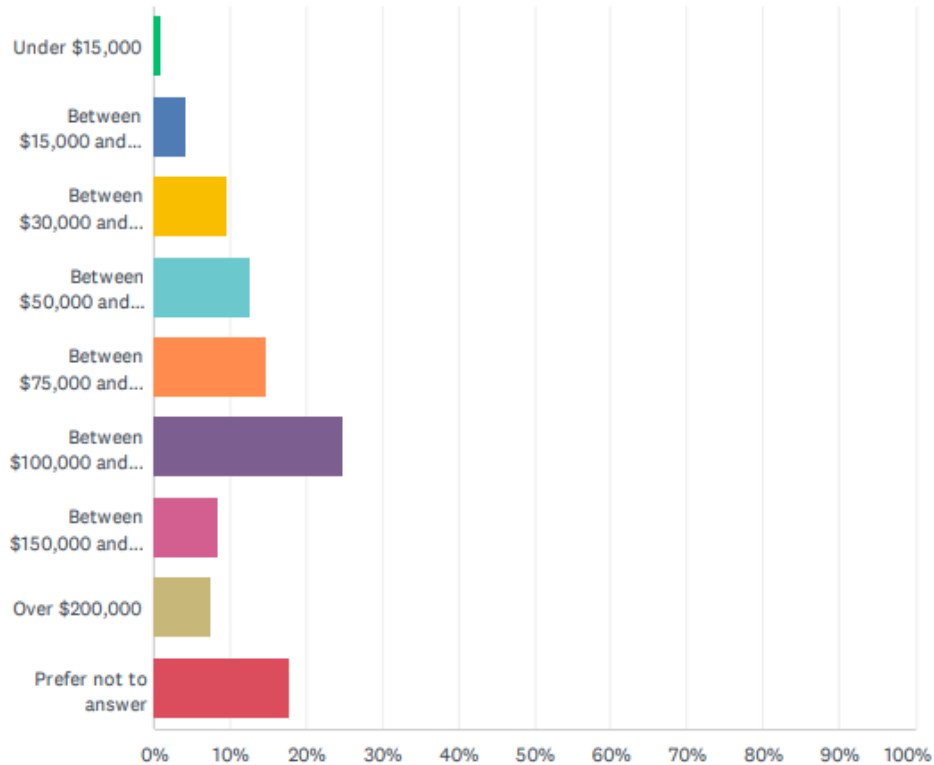
Answered: 230 Skipped: 34



ANSWER CHOICES	RESPONSES	
1 person	13.91%	32
2 people	31.74%	73
3 people	16.52%	38
4 people	24.35%	56
5 or more people	13.48%	31
TOTAL		230

Q21 Please indicate which annual household income range currently applies to you. (Household income measures the combined incomes of all people sharing a particular household or place of residence and includes every form of income.)

Answered: 231 Skipped: 33



ANSWER CHOICES	RESPONSES	
Under \$15,000	0.87%	2
Between \$15,000 and \$29,999	4.33%	10
Between \$30,000 and \$49,999	9.52%	22
Between \$50,000 and \$74,999	12.55%	29
Between \$75,000 and \$99,999	14.72%	34
Between \$100,000 and \$150,000	24.68%	57
Between \$150,000 and \$200,000	8.23%	19
Over \$200,000	7.36%	17
Prefer not to answer	17.75%	41
TOTAL		231

Q22 If you would like to receive future updates regarding the development of the Affordable Housing Plan, please provide your email address here:

Answered: 28 Skipped: 236

Q23 If you would you like someone from the Town of Thomaston (Social Services, Building Official, Fire Marshal, etc.) to follow up with you regarding any concerns listed above, please provide your contact information here:

Answered: 5 Skipped: 259



May 9, 2022

MEMORANDUM: 05092022– Thomaston Housing Needs and Gap Assessment
To: Stacey Sefick, Thomaston Land Use Administrator
From: Savannah-Nicole Villalba, AICP Candidate
Regional Municipal Planner, NVCOG
Subject: Thomaston Housing Needs and Gap Assessment

Ms. Sefick,

The purpose of this memorandum is to provide the Town of Thomaston with relevant housing data and the summary of the Housing Needs and Gap Assessment. This memorandum is organized as follows:

- I. C.G.S. 8-30j: Municipal Affordable Housing Plan Overview**
- II. Thomaston Housing Needs and Gap Summary**
- III. Thomaston Data**
 - a. Housing Data*
 - b. Population and Demographic Data*
 - c. Economic Data*
 - d. Affordability Data*
 - e. Housing Needs and Gap Analysis Data*

Note: The data provided in this memorandum has some overlap with the municipal-level data provided in the [NVCOG Regional Housing Profile](#). It is recommended to review both this memorandum and the Regional Housing Profile for data that Thomaston may consider including in its Affordable Housing Plan.

I. C.G.S. 8-30j: Municipal Affordable Housing Plan Overview

What does C.G.S. 8-30j require for a Municipal Affordable Housing Plan?¹

C.G.S. Section 8-30j requires each municipality to develop an affordable housing plan every five (5) years. The plan shall specify *how the municipality intends to increase the number of affordable housing developments in the municipality.*

What is an “Affordable Housing Development?”

C.G.S. Section 8-30g states in subsection (a) that the definitions used in C.G.S. Section 8-30g are also used in C.G.S. Section 8-30j.² An Affordable Housing Development is defined as “a proposed housing development which is (A) assisted housing, or (B) set-aside development.”

Assisted Housing

C.G.S. Section 8-30g defines assisted housing as:

“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 C.G.S. Chapter 319uu or Section 1437f of Title 42 of the United States Code.”

This can include:

- Housing that was constructed or rehabilitated through federal programs, including the Low-Income Housing Tax Credit (LIHTC), or through state programs, including the Connecticut Housing Trust Fund or the Connecticut Affordable Housing Program (FLEX);³
- Home ownership financed through federal programs, including the United States Department of Agriculture Section 502 Guaranteed Loan Program, or through state programs, including the Connecticut Housing Finance Authority (CHFA);
- Tenant Rental Assistance Programs as defined further federally through 42 U.S. Code Section 143f, Low-income Housing Assistance, or as defined further

¹ C.G.S. 8-30j: https://www.cga.ct.gov/current/pub/chap_126a.htm#sec_8-30j

² C.G.S. 8-30g: https://www.cga.ct.gov/current/pub/chap_126a.htm#sec_8-30g

³ Partnership for Strong Communities, Trends and Changes in Assisted Housing in Connecticut (2020): <https://www.pschohousing.org/sites/default/files/AHAL/AHAL-Analysis-2002-2020-Complete.pdf>

statewide through C.G.S. Chapter 128a, Rental and Other Assistance, or C.G.S. Chapter 138b, Housing Programs for Homeless Persons. This can include federal programs, including the Federal Housing Choice (Section 8) Voucher program or state programs, including the Rental Assistance Certificate Program.⁴

Set-Aside Development

C.G.S. Section 8-30g defines set-aside development as:

“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 forty 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.”

What is “Affordable Housing?”

The State of Connecticut defines affordable housing as *housing for which persons and families pay thirty percent (30%) or less of their annual income, where such income is less than or equal to the area median income for the municipality in which such housing is located as determined by the U.S. Department of Housing and Urban Development (HUD).*⁵ The affordability of a unit is widely defined by a household spending 30% or less of the household’s income on housing costs.

To qualify as a C.G.S. 8-30g affordable housing development, there are additional requirements that are imposed by the type (assisted or set-aside) that maintain and enforce the affordability restrictions. For example, a development is considered a set-

⁴ HUD User: https://www.huduser.gov/portal/pdredge/pdr_edge_trending_032315.html

⁵ 4 CGS Chapter 128, Section 8-39a: https://www.cga.ct.gov/CURRENT/PUB/chap_128.htm and Partnership for Strong Communities, “Connecticut Affordable Housing FAQ,” (2021): <https://www.pschoosing.org/connecticut-affordable-housing-faq>

aside development if 30% of the units are required to be deed restricted for 40 years to persons or families whose income is less than or equal to 80% of the median income.⁶ Half of the required deed restricted units must be leased to persons and families whose income is less than or equal to 60% of the median income and the other half are to be leased to persons and families whose income is less than or equal to 80% of the median income. There is an established entity for set-aside developments that maintain said restrictions.

Essentially, a unit is defined as an “affordable housing development” if (1) the unit has received assistance under one of the programs associated with “assisted housing;” or (2) if a set-aside development, half of the deed restricted units will be leased to persons or households earning less than or equal to 80% of the Area Median Income and half of the deed restricted units will be leased to persons or households earning less than or equal to 60% of the Area Median Income (AMI).

How are these income limits decided?

The Department of Housing and Urban Development (HUD) calculates a median family income for geographic areas throughout the country using the American Community Survey. The income limits based on household size are created using the median family income estimate.⁷ *Thomaston is part of the Litchfield County Nonmetropolitan Fair Market Rent Area.*

What is the purpose of income limits?

Both the federal and state government use these income limits to determine eligibility for various rental and homeowner assistance programs.

What does this mean for Thomaston?

The Department of Housing and Urban Development releases yearly income limits based on the geographical areas, called Fair Market Rent (FMR) areas.

⁶ C.G.S. Chapter 126a, Section 8-30g (1)(6)(A): https://www.cga.ct.gov/current/pub/chap_126a.htm

⁷ HUD User: https://www.huduser.gov/portal/pdredge/pdr_edge_trending_032315.html

Fair Market Rent Areas

The federal and state government consider the household income limits for a person or household in Thomaston making 80% of the area median income to be as follows:

Household Income (\$) ⁸						
	1 Person	2 People	3 People	4 People	5 People	6 People
80% of Area Median Income (2021)	55,950	63,950	71,950	79,900	86,300	92,700
Monthly Housing Costs (Rent/Mortgage + Utilities) (\$)						
	1 Person	2 People	3 People	4 People	5 People	6 People
30% of income for a household at 80% Area Median Income (2021)	1,398.75	1,598.75	1,798.75	1,997.50	2,157.5	2,317.5

⁸ FY 2021 Income Limits Documentation System. Thomaston, CT. HUD User. URL: https://www.huduser.gov/portal/datasets/il/il2021/2021summary.odn?states=%24states%24&data=2021&inputname=NCNTY09005N09005*0900575730%2BThomaston+town&stname=Connecticut&statefp=09&year=2021&selection_type=county

II. Thomaston Housing Needs and Gap Summary

The State of Connecticut Department of Housing and Regional Plan Agency published *Planning for Affordability in Connecticut: Affordable Housing Plan and Process Guidebook* in December of 2020.⁹ The purpose of the publication is to provide guidance to municipalities as they work on their affordable housing plans.

The publication recommends using the Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data in a conducting a housing needs and gap analysis for a municipal affordable housing plan. CHAS data provides detailed housing data that can assist Thomaston in understanding the current housing needs in the community.¹⁰

Household Income Needs Summary

In Thomaston, thirty-nine percent (39%) of households had a household income of less than or equal to 80% of the area median income (AMI).¹¹ These households are within the income limits that can qualify for certain federal and state housing assistance programs discussed above.

Out of the total number of owner and renter households who are paying more than 30% of their household income on housing costs and are considered cost-burdened, eighty percent (80%) had a household income of less than or equal to 80% of the AMI. One hundred percent (100%) of households who were severely cost-burdened had household incomes of less than or equal to 80% of the AMI.

The majority of renter households who are cost- and severely cost-burdened have household incomes less than or equal to 80% of the AMI. Only ten (10) renter households were cost-burdened with a household income over 80% of the AMI.

⁹ State of Connecticut Department of Housing and Regional Plan Agency PDF: https://portal.ct.gov/-/media/DOH/AHPP-Guidebook_RPA_120120.pdf

¹⁰ The latest CHAS data available uses the 2014-2018 American Community Survey (ACS) 5-year estimates.

¹¹ HUD User states that the "HUD Area Median Family Income (HAMFI) is calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (e.g. Census numbers), due to a series of adjustments that are made. If you see the terms "area median income" (AMI) or "median family income," (MFI) used in CHAS, assume it refers to the HAMFI."

There are cost-burdened owner households at all income thresholds. Seventy-two percent (72%) of cost-burdened owner households have household incomes less than or equal to 80% of the AMI. All of the severely cost-burdened owner households had household incomes less than or equal to 80% of the AMI.

Population Needs Summary

The 2014-2018 CHAS data provides information on housing need for elderly households and racial and ethnic households. This data defines “elderly” as people aged 62-74.¹²

There were 89 elderly family renter households in the 2014-2018 CHAS data. CHAS defines this population as having two people, with either or both aged 62 or older. Sixty percent (60%) of households in this subpopulation spend less than or equal to 30% of their income on housing costs. Seventeen percent (17%) are considered cost-burdened, and twenty-three percent (23%) are considered severely cost-burdened.

There were 170 elderly non-family renter households in the 2014-2018 CHAS data. Forty-four percent (44%) spend less than or equal to 30% of their income on housing costs. Fifteen percent (15%) are considered cost-burdened, thirty-two percent (32%) are considered severely-cost burdened; and nine percent (9%) are not included in the data.

There were 390 elderly family owner households in the 2014-2018 CHAS data. CHAS defines this population as having two people, with either or both aged 62 or older. Ninety-one percent (91%) of households in this subpopulation spend less than or equal to 30% of their income on housing costs. Two percent (2%) are considered cost-burdened; three percent (3%) are considered severely cost-burdened; and four percent (4%) are not included in the data.

There were 455 elderly non-family owner households in the 2014-2018 CHAS data. Fifty-two percent (52%) spend less than or equal to 30% of their income on

¹² HUD User:

https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html#:~:text=Elderly%20%E2%80%93%20People%20aged%2062%20and,%22%20or%20%22frail%20elderly%22.

housing costs. Thirty-eight percent (38%) are considered cost-burdened and ten percent (10%) are considered severely-cost burdened.

The 2014-2018 CHAS Data for Thomaston has the percentage of household income that renter and owner households spend on housing costs broken down by race and ethnicity.

Thomaston's total Black or African American alone, non-Hispanic renter households spend less than or equal to 30% of their income on housing costs. For Thomaston's White alone, non-Hispanic renter households, fifty-nine percent (59%) of household spend less than or equal to 30% of their income on housing costs. Seventeen percent (17%) of White alone, non-Hispanic renter households are considered cost-burdened; twenty-two percent (22%) are considered severely cost-burdened; and two percent (2%) are not included in the data. Thomaston's total Hispanic, any race renter households are considered cost-burdened.

For Thomaston's White alone, non-Hispanic owner households, seventy-five (75%) of households spend less than or equal to 30% of their income on housing costs. Seventeen percent (17%) of White alone, non-Hispanic owner households are considered cost-burdened; seven percent (7%) are considered severely cost-burdened; and one percent (1%) are not included in the data. Thomaston's total Hispanic, any race and other (including multiple races, non-Hispanic) households spend less than or equal to 30% of their income on housing costs.

Thomaston Gap Summary

Thomaston's housing gap was estimated by using the CHAS 2014-2018 data that provides the total number of units affordable for households at specific AMI thresholds and the current income distribution of households occupying those units. This data was compared to Thomaston's total household income distribution data.

If the total number of households at a specific AMI threshold is greater than the number of units affordable for households at that AMI, it was determined that there is a gap in units affordable for households at that AMI. When households are occupying units that are affordable to their household income, they are less likely to become cost-burdened. However, when a household with a higher AMI occupies a unit that is

considered affordable for a household with a lower AMI, it reduces the total supply of units available that are affordable for households with that specific AMI. If there is a gap in the number of units needed at a specific household income threshold, households may occupy units that are not affordable for their household income, increasing the likelihood of becoming cost-burdened. A housing stock that has units available at a variety of income levels can help support households of all income levels in finding appropriate and affordable housing options.

A gap was identified for rental units in which the gross rent is affordable to a household making 30% of the AMI and a household making more than 30% but less than or equal to 50% of the AMI.

There is a limitation with the data to determine the gap in units affordable to homeowners with and without a mortgage at specific AMI thresholds because the total income distribution does not distinguish between ownership subpopulations.

In Summary

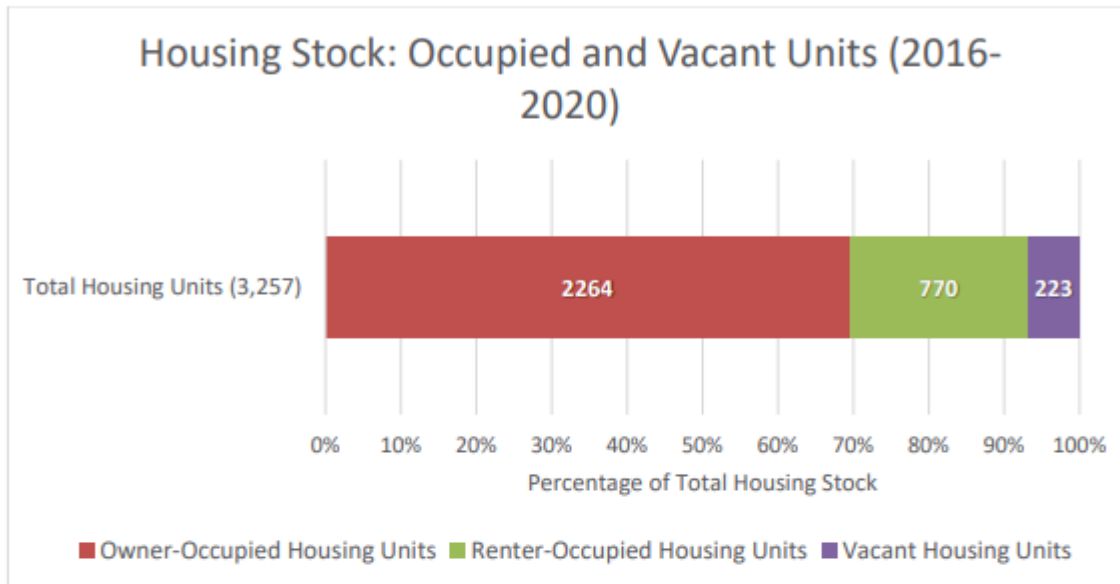
There are many strategies to increase affordable housing development within a municipality. A housing needs assessment analyzes current data to see what subpopulations are currently or are at risk of becoming cost- or severely-cost burdened. A housing gap assessment can help estimate where there is a gap in need for units at specific affordability thresholds.

The gap in rental units affordable for lower income households indicates a need for more affordable housing options. This could be achieved by encouraging specific types of assisted or set aside development. Thomaston can encourage the development of affordable homeownership options for current and future residents by providing educational programming and outreach about CHFA financed mortgages. Further research and studies into these possibilities is recommended.

III. Thomaston Data

a. Housing Data

i. Housing Stock: Occupied and Vacant Units (ACS 2016-2020)



2016-2020 – Thomaston Housing Stock: Occupied and Vacant Units	
<i>Total Units:</i>	3,257
<i>Vacant Units:</i>	223
<i>Owner-Occupied Units</i>	2,264
<i>Renter-Occupied Units:</i>	770

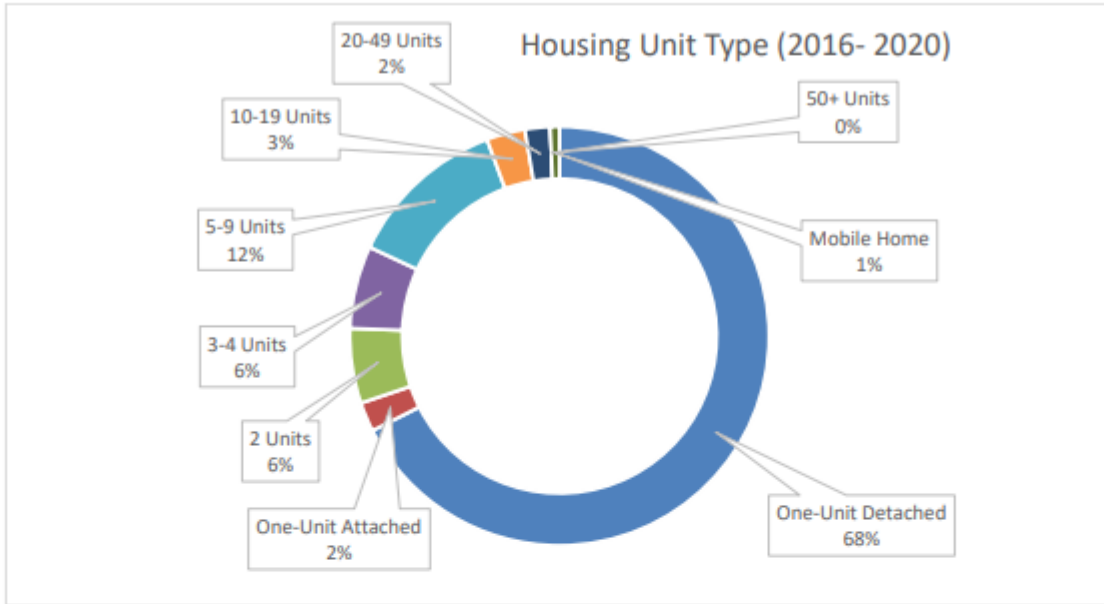
ii. Median Home Value (ACS 2016-2020): \$221,700

- *2020 Estimated Tax Burden: \$5,669*

iii. Median Rent (ACS 2016-2020)

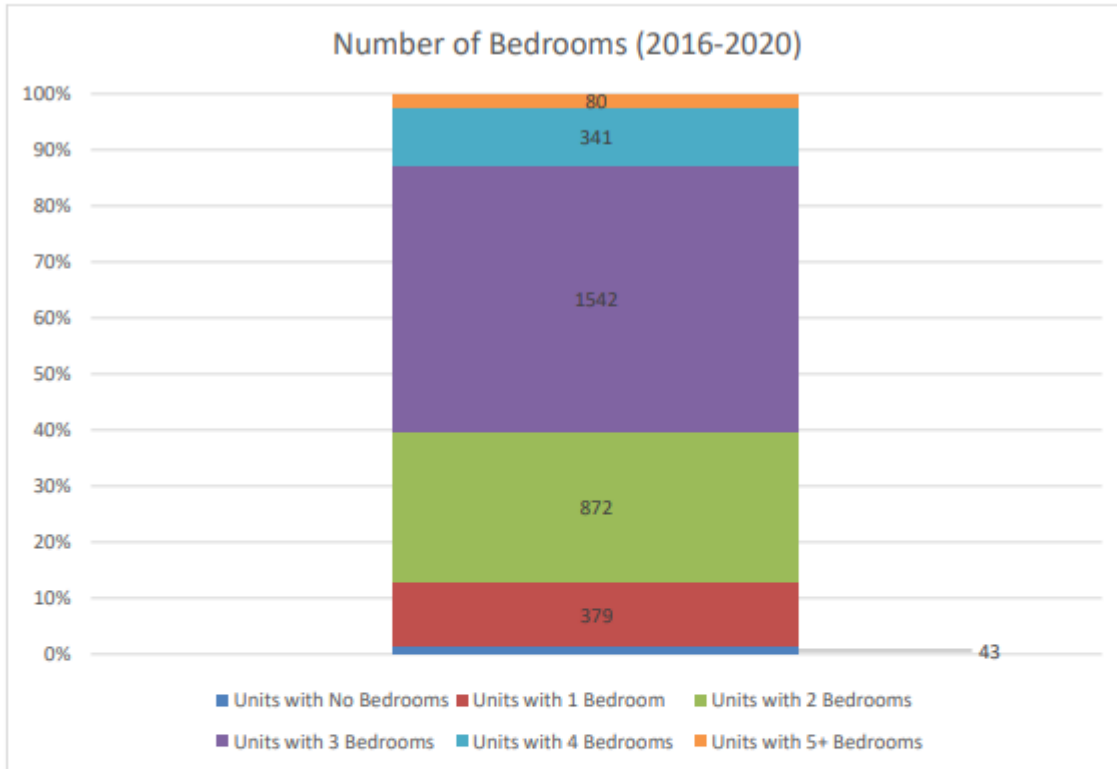
- *Gross Rent: \$970*
 - Gross rent is the contract rent plus the estimated average cost of utilities (e.g. electricity, gas, water, and sewer) and fuels (oil, coal kerosene, wood, etc.).
- *Contract Rent: \$769*

iv. Housing Unit Type (ACS 2016-2020)



2016 - 2020 – Thomaston Housing Unit Type	
<i>Total Housing Units</i>	3257
<i>One-Unit Detached</i>	2200
<i>One-Unit Attached</i>	74
<i>2 Units</i>	188
<i>3-4 Units</i>	208
<i>5-9 Units</i>	404
<i>10-19 Units</i>	97
<i>20-49 Units</i>	63
<i>50+ Units</i>	0
<i>Mobile Home</i>	23

v. *Number of Bedrooms (ACS 2016-2020)*



2016- 2020 – Thomaston Number of Bedrooms in Housing Unit	
<i>Units with No Bedrooms</i>	43
<i>Units with 1 Bedroom</i>	379
<i>Units with 2 Bedrooms</i>	872
<i>Units with 3 Bedrooms</i>	1542
<i>Units with 4 Bedrooms</i>	341
<i>Units with 5+ Bedrooms</i>	80

vi. *Median Year Built (ACS 2016-2020): 1968*

vii. C.G.S. 8-30g 2021 Qualifying Units:

2021 – Thomaston Affordable Housing Development C.G.S. 8-30g Total	
<i>2010 Census</i>	3,276
<i>2021 Government Assisted</i>	104
<i>2021 Tenant Rental Assistance</i>	5
<i>2021 Single Family CHFA/USDA Mortgages</i>	97
<i>2021 Deed Restricted Units</i>	0
<i>2021 Total Assisted Units</i>	206
<i>2020 Percent Affordable</i>	6.29%

viii. 2020 Building Permits:

2020 – Thomaston Housing Building Permits	
<i>1 Unit</i>	0
<i>2 Units</i>	4
<i>3-4 Units</i>	0
<i>5+ Units</i>	0
<i>Demolitions</i>	4
<i>Total Permits Granted</i>	4

b. Population and Demographic Data

- i. Total Population (ACS 2016-2020): 7,558*
- ii. Age Distribution (ACS 2016-2020):*

2016 - 2020 – Thomaston Age Distribution	
<i>Total Population</i>	7,558
<i>Under 5 Years</i>	367
<i>5 to 9 Years</i>	360
<i>10 to 14 Years</i>	574
<i>15 to 17 Years</i>	259
<i>18 and 19 Years</i>	195
<i>20 Years</i>	39
<i>21 Years</i>	114
<i>22 to 24 Years</i>	310
<i>25 to 29 Years</i>	292
<i>30 to 34 Years</i>	317
<i>35 to 39 Years</i>	447
<i>40 to 44 Years</i>	597
<i>49 to 49 Years</i>	554
<i>50 to 54 Years</i>	539
<i>55 to 59 Years</i>	611
<i>60 and 61 Years</i>	261
<i>62 to 64 Years</i>	375
<i>65 and 66 Years</i>	267
<i>67 to 69 Years</i>	233
<i>70 to 74 Years</i>	245
<i>75 to 79 Years</i>	318
<i>80 to 84 Years</i>	150
<i>85 Years and Over</i>	134

iii. *Ethnic and Racial Composition (ACS 2016-2020):*

2016 - 2020 – Thomaston Ethnic and Racial Composition	
<i>White alone</i>	6,648
<i>Black or African American alone</i>	54
<i>American Indian and Alaska Native alone</i>	0
<i>Asian alone</i>	184
<i>Native Hawaiian and Other Pacific Islander alone</i>	0
<i>Some other race alone</i>	0
<i>Two or more races:</i>	67
<i>Hispanic or Latino:</i>	605

iv. *Household Size (ACS 2016-2020)*

- *Average Household Size: 2.49*
- *Owner-Occupied Average Household Size: 2.77*
- *Renter-Occupied Average Household Size: 1.65*

v. *Household Composition (ACS 2016-2020)*

2016 - 2020 – Thomaston Household Composition	
Total:	3,034
Family households:	1,940
Married-couple family	1,654
Other family:	286
Male householder, no spouse present	152
Female householder, no spouse present	134
Nonfamily households:	1,094
Householder living alone	913
Householder not living alone	181

vi. *Total Population Projections (CT Data)*

Thomaston Population Projection (2015-2040)						
	2015	2020	2025	2030	2035	2040
All	7887	7836	7781	7694	7553	7369
Male	4053	4021	3989	3942	3871	3780
Female	3834	3815	3792	3752	3682	3589

vii. Age Distribution (ACS 2006-2010, 2011-2015, 2016-2020)

Thomaston Age Distribution (2006-2020)			
	2020-2016	2015-2011	2010-2006
<i>Total population</i>	7,558	7,736	7,873
<i>Male</i>	3,910	3,656	3,837
<i>Female</i>	3,648	4,080	4,036
<i>Under 5 years</i>	367	271	247
<i>5 to 9 years</i>	360	516	331
<i>10 to 14 years</i>	574	460	780
<i>15 to 19 years</i>	454	600	585
<i>20 to 24 years</i>	463	434	417
<i>25 to 34 years</i>	609	889	648
<i>35 to 44 years</i>	1,044	947	1,465
<i>45 to 54 years</i>	1,093	1,379	1,534
<i>55 to 59 years</i>	611	573	568
<i>60 to 64 years</i>	636	516	412
<i>65 to 74 years</i>	745	652	456
<i>75 to 84 years</i>	468	347	264
<i>85 years and over</i>	134	152	166
<i>Median age (years)</i>	43.2	43.4	41.9
<i>18 years and over</i>	5,998	6,107	6,137
<i>21 years and over</i>	5,764	5,823	5,874
<i>62 years and over</i>	1,722	1,465	1,098
<i>65 years and over</i>	1,347	1,151	886
<i>18 years and over</i>	5,998	6,107	6,137
<i>Male</i>	3,230	2,731	3,022
<i>Female</i>	2,768	3,376	3,115
<i>65 years and over</i>	1,347	1,151	886
<i>Male</i>	654	445	449
<i>Female</i>	693	706	437

viii. Average Household Size (ACS 2006-2010, 2011-2015, 2016-2020)

Thomaston Average Household Size (2006-2020)			
<i>Average Household Size</i>	2020-2016	2015-2011	2010-2006
<i>All</i>	2.49	2.59	2.45
<i>Owner</i>	2.77	2.80	2.70
<i>Renter</i>	1.65	1.82	1.64

ix. Household Composition (ACS 2006-2010, 2011-2015, 2016-2020)

Thomaston Household Composition (2006-2020)			
	2016-2020	2011-2015	2006-2010
<i>Total:</i>	3,034	2982	3214
<i>Family households:</i>	1,940	2050	2152
<i>Married-couple family</i>	1,654	1555	1704
<i>Other family:</i>	286	495	448
<i>Male householder, no spouse present</i>	152	123	80
<i>Female householder, no spouse present</i>	134	372	368
<i>Nonfamily households:</i>	1,094	932	1062
<i>Householder living alone</i>	913	776	887
<i>Householder not living alone</i>	181	156	175

x. *Building Permits for Housing Unit Construction (1990-2017, CT Data)*

Thomaston Building Permits for Housing Unit Construction 2006-2020)	
Year	Number of Housing Permits
1990	22
1991	41
1992	16
1993	27
1994	26
1995	16
1996	19
1997	34
1998	57
1999	56
2000	53
2001	32
2002	46
2003	23
2004	36
2005	14
2006	12
2007	9
2008	7
2009	6
2010	7
2011	5
2012	3
2013	6
2014	4
2015	11
2016	14
2017	6

c. Economic Data

i. *Median Household Income in the Past 12 Months (ACS 2016-2020): \$71,039*

- 30% Housing Costs for Median Household Income: \$21,312 Annually; \$1,776 Monthly

ii. *Median Family Income in the Past 12 Months (ACS 2016-2020, Inflation-Adjusted Dollars): \$93,750*

iii. *Household Income Distribution in the Past 12 Months (ACS 2016-2020):*

2016 - 2020 - Thomaston Household Income Distribution in the Past 12 Months		
<i>Total Population:</i>	3,034	Percentage of Population (%)
<i>Less than \$10,000</i>	79	2.60
<i>\$10,000 to \$14,999</i>	116	3.82
<i>\$15,000 to \$19,999</i>	81	2.67
<i>\$20,000 to \$24,999</i>	125	4.12
<i>\$25,000 to \$29,999</i>	43	1.42
<i>\$30,000 to \$34,999</i>	252	8.31
<i>\$35,000 to \$39,999</i>	104	3.43
<i>\$40,000 to \$44,999</i>	59	1.94
<i>\$45,000 to \$49,999</i>	100	3.30
<i>\$50,000 to \$59,999</i>	235	7.75
<i>\$60,000 to \$74,999</i>	384	12.66
<i>\$75,000 to \$99,999</i>	420	13.84
<i>\$100,000 to \$124,999</i>	331	10.91
<i>\$125,000 to \$149,999</i>	264	8.70
<i>\$150,000 to \$199,999</i>	291	9.59
<i>\$200,000 or more</i>	150	4.94

iv. *Individual Earnings Summary for the Past 12 Months (ACS 2016-2020):*

2016 - 2020 - Thomaston Individual Earnings Summary for the Past 12 Months	
<i>Population 16 years and over with earnings</i>	4,375
<i>Median earnings (dollars)</i>	43,313
FULL-TIME, YEAR-ROUND WORKERS WITH EARNINGS	2,900
<i>\$1 to \$9,999 or less</i>	11
<i>\$10,000 to \$14,999</i>	32
<i>\$15,000 to \$24,999</i>	307
<i>\$25,000 to \$34,999</i>	318
<i>\$35,000 to \$49,999</i>	521
<i>\$50,000 to \$64,999</i>	590
<i>\$65,000 to \$74,999</i>	285
<i>\$75,000 to \$99,999</i>	447
<i>\$100,000 or more</i>	389
<i>Median earnings (dollars) for full-time, year-round workers with earnings</i>	\$ 56,529.00
<i>Mean earnings (dollars) for full-time, year-round workers with earnings</i>	\$ 70,213.00

v. *Median Earnings by Educational Attainment (ACS 2016-2020)*

2016 - 2020 - Thomaston Individual Earnings Summary for the Past 12 Months	
<i>Population 25 years and over with earnings</i>	\$ 50,554.00
<i>Less than high school graduate</i>	-
<i>High school graduate (includes equivalency)</i>	\$ 45,737.00
<i>Some college or Associate's degree</i>	\$ 55,146.00
<i>Bachelor's degree</i>	\$ 57,045.00
<i>Graduate or professional degree</i>	\$ 72,056.00

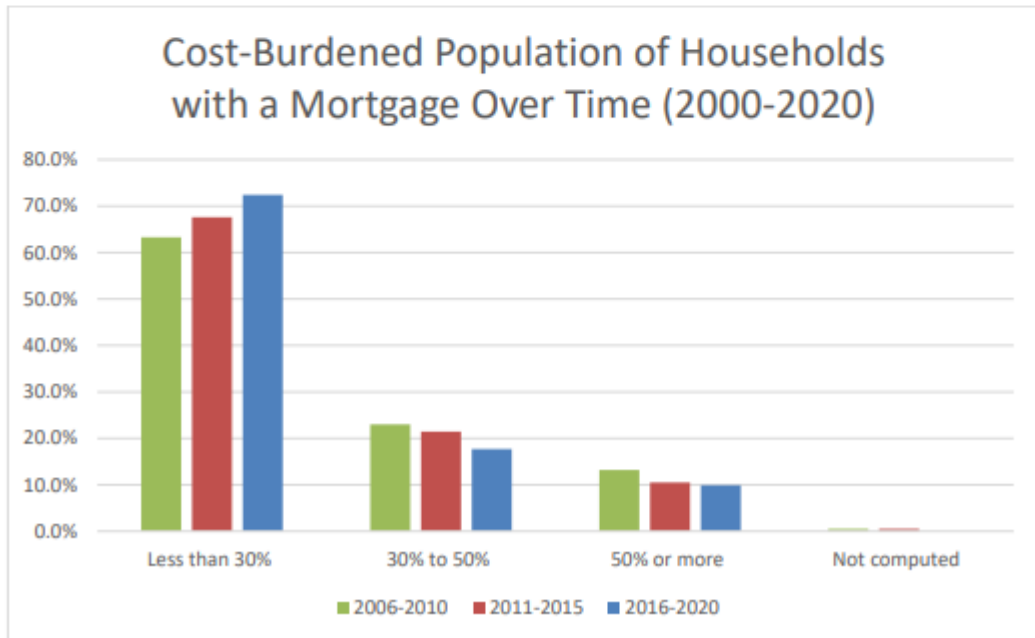
vi. *Top Ten Occupations for Employment in Thomaston (US BLS, May 2021)*

2021 - Thomaston Individual Earnings Summary for the Past 12 Months				
	Estimated Total Employment (to the nearest 10)	Annual Median Wage	30% Housing Costs (Annual)	30% Housing Costs (Monthly)
<i>All Occupations</i>	550,210	\$53,030	\$15,909	\$1,328
<i>Office and Administrative Support Occupations</i>	76,260	\$44,820	\$13,446	\$1,121
<i>Management Occupations</i>	46,160	\$126,710	\$38,013	\$3,168
<i>Sales and Related Occupations</i>	42,800	\$34,360	\$10,308	\$859
<i>Business and Financial Operations Occupations</i>	39,300	\$76,980	\$23,094	\$1,925
<i>Educational Instruction and Library Occupations</i>	38,680	\$62,490	\$18,747	\$1,562
<i>Transportation and Material Moving Occupations</i>	37,360	\$36,020	\$10,806	\$901
<i>Healthcare Practitioners and Technical Occupations</i>	37,070	\$79,710	\$23,913	\$1,993
<i>Food Preparation and Serving Related Occupations</i>	33,920	\$28,210	\$8,463	\$705
<i>Production Occupations</i>	33,700	\$45,240	\$13,572	\$1,131
<i>Healthcare Support Occupations</i>	28,960	\$31,530	\$9,459	\$788

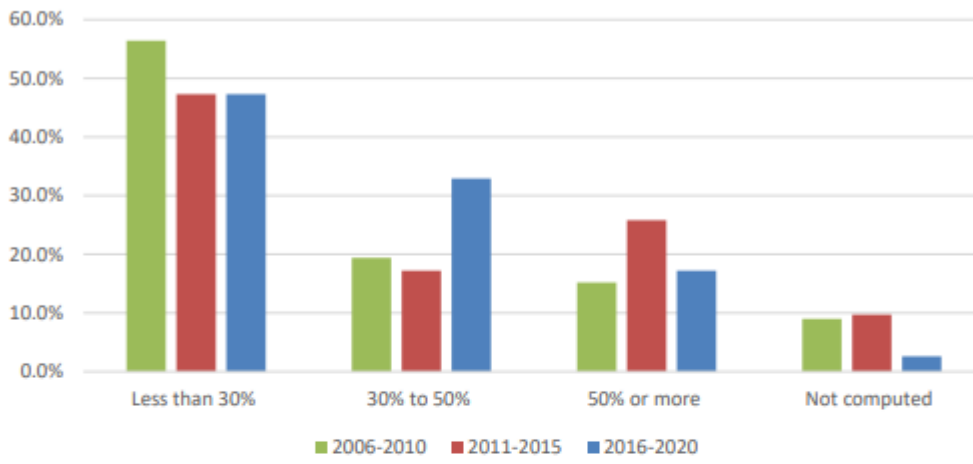
d. Affordability Data

i. Cost-Burdened Populations Over Time (ACS 2006-2010, 2011-2015, 2016-2020)

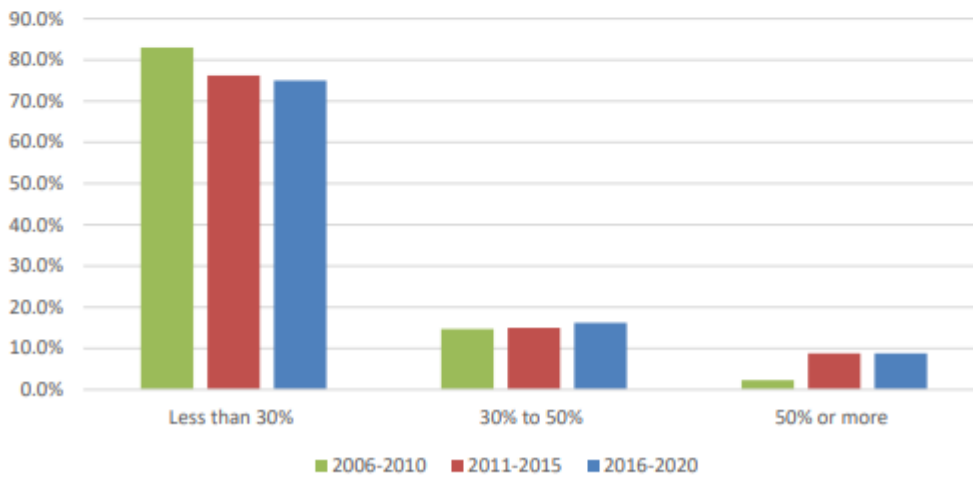
Thomaston Cost-Burdened Populations Over Time (2006-2020)			
	2016-2020	2011-2015	2010-2006
Households with a Mortgage:	1673	1740	1962
<i>Less than 30%</i>	1211	1177	1242
<i>30% to 50%</i>	296	373	450
<i>50% or more</i>	166	183	258
<i>Not computed</i>	0	7	12
	2016-2020	2011-2015	2010-2006
Households without a Mortgage:	591	606	490
<i>Less than 30%</i>	443	462	407
<i>30% to 50%</i>	96	91	72
<i>50% or more</i>	52	53	11
<i>Not computed</i>	0	0	0
	2016-2020	2011-2015	2010-2006
Renter Households:	770	636	762
<i>Less than 30%</i>	364	301	430
<i>30% to 50%</i>	253	109	148
<i>50% or more</i>	133	164	116
<i>Not computed</i>	20	62	68



Cost-Burdened Population of Renters Over Time (2000-2020)



Cost-Burdened Population of Households without a Mortgage Over Time (2000-2020)



ii. Financial Housing Characteristics (ACS 2016-2020)

2016 - 2020 – Thomaston Financial Housing Characteristics						
Financial Characteristics	Occupied Housing Units	Owner-Occupied Housing Units	Renter-Occupied Housing Units	Percent Occupied Housing Units	Percent Owner-Occupied Housing Units	Percent Renter-Occupied Housing Units
Occupied housing units	3,034	2,264	770	100%	74.62%	25.38%
HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2020 INFLATION-ADJUSTED DOLLARS)						
<i>Less than \$5,000</i>	45	0	45	1.50%	0.00%	5.80%
<i>\$5,000 to \$9,999</i>	34	10	24	1.10%	0.40%	3.10%
<i>\$10,000 to \$14,999</i>	116	49	67	3.80%	2.20%	8.70%
<i>\$15,000 to \$19,999</i>	81	11	70	2.70%	0.50%	9.10%
<i>\$20,000 to \$24,999</i>	125	26	99	4.10%	1.10%	12.90%
<i>\$25,000 to \$34,999</i>	295	178	117	9.70%	7.90%	15.20%
<i>\$35,000 to \$49,999</i>	263	176	87	8.70%	7.80%	11.30%
<i>\$50,000 to \$74,999</i>	619	423	196	20.40%	18.70%	25.50%
<i>\$75,000 to \$99,999</i>	420	383	37	13.80%	16.90%	4.80%
<i>\$100,000 to \$149,999</i>	595	567	28	19.60%	25.00%	3.60%
<i>\$150,000 or more</i>	441	441	0	14.50%	19.50%	0.00%
<i>Median household income (dollars)</i>	\$71,039	\$93,807	\$31,646	\$71,039	\$93,807	\$31,646
MONTHLY HOUSING COSTS						
<i>Less than \$300</i>	0	0	0	0.00%	0.00%	0.00%
<i>\$300 to \$499</i>	100	20	80	3.30%	0.90%	10.40%
<i>\$500 to \$799</i>	454	300	154	15.00%	13.30%	20.00%
<i>\$800 to \$999</i>	459	285	174	15.10%	12.60%	22.60%
<i>\$1,000 to \$1,499</i>	584	306	278	19.20%	13.50%	36.10%
<i>\$1,500 to \$1,999</i>	795	718	77	26.20%	31.70%	10.00%
<i>\$2,000 to \$2,499</i>	341	341	0	11.20%	15.10%	0.00%
<i>\$2,500 to \$2,999</i>	144	144	0	4.70%	6.40%	0.00%
<i>\$3,000 or more</i>	150	150	0	4.90%	6.60%	0.00%
<i>No cash rent</i>	7	N/A	7	0.20%	N/A	0.90%
<i>Median (dollars)</i>	\$1,419	\$1,639	\$970	\$1,419	\$1,639	\$970

MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS						
Less than \$20,000	263	70	193	8.70%	3.10%	25.10%
<i>Less than 20 percent</i>	0	0	0	0.00%	0.00%	0.00%
<i>20 to 29 percent</i>	20	11	9	0.70%	0.50%	1.20%
<i>30 percent or more</i>	243	59	184	8.00%	2.60%	23.90%
\$20,000 to \$34,999	420	204	216	13.80%	9.00%	28.10%
<i>Less than 20 percent</i>	34	20	14	1.10%	0.90%	1.80%
<i>20 to 29 percent</i>	49	7	42	1.60%	0.30%	5.50%
<i>30 percent or more</i>	337	177	160	11.10%	7.80%	20.80%
\$35,000 to \$49,999	263	176	87	8.70%	7.80%	11.30%
<i>Less than 20 percent</i>	48	48	0	1.60%	2.10%	0.00%
<i>20 to 29 percent</i>	90	35	55	3.00%	1.50%	7.10%
<i>30 percent or more</i>	125	93	32	4.10%	4.10%	4.20%
\$50,000 to \$74,999	619	423	196	20.40%	18.70%	25.50%
<i>Less than 20 percent</i>	197	116	81	6.50%	5.10%	10.50%
<i>20 to 29 percent</i>	247	142	105	8.10%	6.30%	13.60%
<i>30 percent or more</i>	175	165	10	5.80%	7.30%	1.30%
\$75,000 or more	1,449	1,391	58	47.80%	61.40%	7.50%
<i>Less than 20 percent</i>	847	797	50	27.90%	35.20%	6.50%
<i>20 to 29 percent</i>	486	478	8	16.00%	21.10%	1.00%
<i>30 percent or more</i>	116	116	0	3.80%	5.10%	0.00%
Zero or negative income	13	0	13	0.40%	0.00%	1.70%
No cash rent	7	N/A	7	0.20%	N/A	0.90%

e. Housing Needs and Gap Analysis Data

i. Income Distribution Overview (CHAS/ACS 2014-2018)

Thomaston Household Income Distribution (2014-2018)			
<i>Income Distribution Overview</i>	Owner	Renter	Total
<i>Household Income <= 30% HAMFI</i>	80	235	315
<i>Household Income >30% to <=50% HAMFI</i>	205	150	355
<i>Household Income >50% to <=80% HAMFI</i>	395	160	555
<i>Household Income >80% to <=100% HAMFI</i>	445	90	535
<i>Household Income >100% HAMFI</i>	1,260	120	1,380
<i>Total</i>	2,380	750	3,135

ii. Cost-Burdened Households by HAMFI – Owners and Renters (CHAS/ACS 2014-2018)

Cost-Burdened Households by HAMFI – Owners and Renters (2014-2018)			
<i>Income by Cost Burden (Owners and Renters)</i>	Cost burden > 30% <i>(Cost-Burdened)</i>	Cost burden > 50% <i>(Severely Cost-Burdened)</i>	Total
<i>Household Income <= 30% HAMFI</i>	260	180	315
<i>Household Income >30% to <=50% HAMFI</i>	260	100	355
<i>Household Income >50% to <=80% HAMFI</i>	210	55	555
<i>Household Income >80% to <=100% HAMFI</i>	110	0	535
<i>Household Income >100% HAMFI</i>	65	0	1,380
<i>Total</i>	905	340	3,135

iii. Cost-Burdened Households by HAMFI – Renters (CHAS/ACS 2014-2018)

Cost-Burdened Households by HAMFI – Renters (2014-2018)			
<i>Income by Cost Burden (Renters only)</i>	Cost burden > 30% <i>(Cost-Burdened)</i>	Cost burden > 50% <i>(Severely Cost-Burdened)</i>	Total
<i>Household Income <= 30% HAMFI</i>	210	135	235
<i>Household Income >30% to <=50% HAMFI</i>	90	20	150
<i>Household Income >50% to <=80% HAMFI</i>	10	0	160
<i>Household Income >80% to <=100% HAMFI</i>	10	0	90
<i>Household Income >100% HAMFI</i>	0	0	120
<i>Total</i>	320	155	750

iv. *Cost-Burdened Households by HAMFI – Owners (CHAS/ACS 2014-2018)*

Cost-Burdened Households by HAMFI – Owners (2014-2018)			
<i>Income by Cost Burden (Owners only)</i>	Cost burden > 30%	Cost burden > 50%	Total
<i>Household Income <= 30% HAMFI</i>	49	45	80
<i>Household Income >30% to <=50% HAMFI</i>	175	85	205
<i>Household Income >50% to <=80% HAMFI</i>	200	55	395
<i>Household Income >80% to <=100% HAMFI</i>	100	0	445
<i>Household Income >100% HAMFI</i>	65	0	1,260
<i>Total</i>	589	185	2,380

v. *Cost-Burdened Households by Elderly Family and Non-Family – Renters (CHAS/ACS 2014-2018)*

Cost-Burdened Households by Elderly Family and Non-Family – Renters (2014-2018)	
	Total
<i>Household Type is Elderly (aged 62+) Non-Family</i>	170
Housing Cost Burden is less than or equal to 30%	75
Housing Cost Burden is greater than 30% but less than or equal to 50%	25
Housing Cost Burden is greater than 50%	55
<i>Household Type is Elderly Family (2 persons, with either or both age 62 or over)</i>	89
Housing Cost Burden is less than or equal to 30%	54
Housing Cost Burden is greater than 30% but less than or equal to 50%	15
Housing Cost Burden is greater than 50%	20

vi. Cost-Burdened Households by Elderly Family and Non-Family – Owners (CHAS/ACS 2014-2018)

Cost-Burdened Households by Elderly Family and Non-Family – Owners (2014-2018)	
	Total
<i>Household Type is Elderly (aged 62+) Non-Family</i>	455
Housing Cost Burden is less than or equal to 30%	235
Housing Cost Burden is greater than 30% but less than or equal to 50%	175
Housing Cost Burden is greater than 50%	45
<i>Household Type is Elderly Family (2 persons, with either or both age 62 or over)</i>	390
Housing Cost Burden is less than or equal to 30%	354
Housing Cost Burden is greater than 30% but less than or equal to 50%	8
Housing Cost Burden is greater than 50%	12

vii. *Cost-Burdened Households by Race and Ethnicity – Renters*
(CHAS/ACS 2014-2018)

Cost-Burdened Households by Race and Ethnicity – Renters (2014-2018)		
Total: Occupied housing units	All	3135
Renter occupied	All	750
Race/Ethnicity	Cost-Burdened	Total
Black or African-American alone, non-Hispanic	All	15
	less than or equal to 30%	15
	greater than 30% but less than or equal to 50%	0
	greater than 50%	0
	not computed (no/negative income)	0
White alone, non-Hispanic	All	695
	less than or equal to 30%	410
	greater than 30% but less than or equal to 50%	115
	greater than 50%	155
	not computed (no/negative income)	15
Asian alone, non-Hispanic	All	0
	less than or equal to 30%	0
	greater than 30% but less than or equal to 50%	0
	greater than 50%	0
	not computed (no/negative income)	0
Pacific Islander alone, non-Hispanic	All	0
	less than or equal to 30%	0
	greater than 30% but less than or equal to 50%	0
	greater than 50%	0
	not computed (no/negative income)	0
Hispanic, any race	All	45
	less than or equal to 30%	0
	greater than 30% but less than or equal to 50%	45
	greater than 50%	0
	not computed (no/negative income)	0
Other (including multiple races, non-Hispanic)	All	0
	less than or equal to 30%	0
	greater than 30% but less than or equal to 50%	0
	greater than 50%	0
	not computed (no/negative income)	0

viii. *Cost-Burdened Households by Race and Ethnicity – Owners*
(CHAS/ACS 2014-2018)

Cost-Burdened Households by Race and Ethnicity – Owners (2014-2018)		
Total: Occupied housing units	All	3135
Owner occupied	All	2380
Race/Ethnicity	Cost-Burdened	Total
Black or African-American alone, non-Hispanic	All	0
	less than or equal to 30%	0
	greater than 30% but less than or equal to 50%	0
	greater than 50%	0
	not computed (no/negative income)	0
White alone, non-Hispanic	All	2360
	less than or equal to 30%	1765
	greater than 30% but less than or equal to 50%	405
	greater than 50%	180
	not computed (no/negative income)	4
Asian alone, non-Hispanic	All	0
	less than or equal to 30%	0
	greater than 30% but less than or equal to 50%	0
	greater than 50%	0
	not computed (no/negative income)	0
Pacific Islander alone, non-Hispanic	All	0
	less than or equal to 30%	0
	greater than 30% but less than or equal to 50%	0
	greater than 50%	0
	not computed (no/negative income)	0
Hispanic, any race	All	45
	less than or equal to 30%	45
	greater than 30% but less than or equal to 50%	0
	greater than 50%	0
	not computed (no/negative income)	0
Other (including multiple races, non-Hispanic)	All	10
	less than or equal to 30%	10
	greater than 30% but less than or equal to 50%	0
	greater than 50%	0
	not computed (no/negative income)	0

ix. *Vacant and Occupied Rental Housing Units with Complete Kitchen and Plumbing Facilities; All Bedroom Types (CHAS/ACS 2014-2018)*

Vacant and Occupied Rental Housing Units with Complete Kitchen and Plumbing Facilities; All Bedroom Types – (2014-2018)		
	Cost	Total Units
<i>Vacant</i>	All	0
	less than or equal to RHUD30	0
	greater than RHUD30 but less than or equal to RHUD50	0
	greater than RHUD50 but less than or equal to RHUD80	0
	greater than RHUD80	0
<i>Renter Occupied</i>	All	750
	less than or equal to RHUD30	165
	greater than RHUD30 but less than or equal to RHUD50	290
	greater than RHUD50 but less than or equal to RHUD80	275
	greater than RHUD80	20

Data Key:

RHUD30 – The gross rent for this unit is affordable to a household making 30% of the HAMFI.

RHUD50 – The gross rent for this unit is not affordable to a household making 30% of the HAMFI, but is affordable to a household making 50% of the HAMFI.

RHUD80 – The gross rent for this unit is not affordable to a household making 50% of the HAMFI, but is affordable to a household making 80% of the HAMFI.

Greater than RHUD80 – The gross rent for this unit is not affordable to a household making 80% of the HAMFI.

x. *Vacant and Occupied Rental Housing Units with Complete Kitchen and Plumbing Facilities; All Bedroom Types – (CHAS/ACS 2014-2018)*

Vacant and Occupied Owner Housing Units with Complete Kitchen and Plumbing Facilities; All Bedroom Types – (2014-2018)		
	Cost	Total Units
Vacant	All	0
	less than or equal to VHUD50	0
	greater than VHUD50 but less than or equal to VHUD80	0
	greater than VHUD80 but less than or equal to VHUD100	0
	greater than VHUD100	0
Owner Occupied with Mortgage	All	1715
	less than or equal to VHUD50	625
	greater than VHUD50 but less than or equal to VHUD80	480
	greater than VHUD80 but less than or equal to VHUD100	310
	greater than VHUD100	305
Owner Occupied without Mortgage	All	665
	less than or equal to VHUD50	235
	greater than VHUD50 but less than or equal to VHUD80	205
	greater than VHUD80 but less than or equal to VHUD100	120
	greater than VHUD100	105

Data Key:

VHUD50 – The value of this unit is less than or equal to the maximum amount that would be affordable to a household making 50% of the HAMFI.

VHUD80 – The value of this unit is more than the maximum amount that would be affordable to a household making 50% of HAMFI, but less than or equal to the maximum amount that would be affordable to a household making 80% of HAMFI.

VHUD100 – The value of this unit is more than the maximum amount that would be affordable to a household making 80% of HAMFI, but less than or equal to the maximum amount that would be affordable to a household making 100% of HAMFI.

Greater than VHUD100 – The value of this unit is greater than the maximum amount that would be affordable to a household making 100% of HAMFI.

xi. Estimated Housing Gap for Rental Units (CHAS/ACS 2014-2018)

Renter Unit Affordability by Household Income Distribution (2014-2018)		
Total number of units whose gross rent is affordable to a household making 30% of the HAMFI:	165	
HH income distribution of HH occupying units whose gross rent is affordable to a household making 30% of the HAMFI:		Thomaston Renter Household Income Distribution:
<i>household income is less than or equal to 30% of HAMFI</i>	95	235
<i>household income is greater than 30% but less than or equal to 50% of HAMFI</i>	60	150
<i>household income is greater than 50% but less than or equal to 80% of HAMFI</i>	0	160
<i>household income is greater than 80% but less than or equal to 100% of HAMFI</i>	0	90
<i>household income is greater than 100% of HAMFI</i>	10	120
Total number of units needed to meet need for households with incomes less than or equal to 30% of the HAMFI:	140	
Total number of units whose gross rent is not affordable to a household making 30% of the HAMFI, but is affordable to a household making less than or equal to 50% of the HAMFI:	295	
HH income distribution of HH occupying units whose gross rent is not affordable to a household making 30% of the HAMFI, but is affordable to a household making less than or equal to 50% of the HAMFI:		Thomaston Renter Household Income Distribution:
<i>household income is less than or equal to 30% of HAMFI</i>	80	235
<i>household income is greater than 30% but less than or equal to 50% of HAMFI</i>	40	150
<i>household income is greater than 50% but less than or equal to 80% of HAMFI</i>	105	160
<i>household income is greater than 80% but less than or equal to 100% of HAMFI</i>	15	90
<i>household income is greater than 100% of HAMFI</i>	55	120
Total number of units needed to meet need for households with incomes greater than 30% but less than or equal to 50% of the HAMFI:	50 <i>(60 HH at this HAMFI are renting units affordable to a HH making 30% of the HAMFI).</i>	

Total number of units whose gross rent is not affordable to a household making 50% of the HAMFI, but is affordable to a household making 80% of the HAMFI:	280	
HH income distribution of HH occupying units whose gross rent is not affordable to a household making 50% of the HAMFI, but is affordable to a household making 80% of the HAMFI:	Thomaston Renter Household Income Distribution:	
<i>household income is less than or equal to 30% of HAMFI</i>	60	235
<i>household income is greater than 30% but less than or equal to 50% of HAMFI</i>	50	150
<i>household income is greater than 50% but less than or equal to 80% of HAMFI</i>	55	160
<i>household income is greater than 80% but less than or equal to 100% of HAMFI</i>	70	90
<i>household income is greater than 100% of HAMFI</i>	45	120
Total number of units needed to meet need for households with incomes greater than 50% but less than or equal to 80% of the HAMFI:	0 <i>(105 HHs are occupying units affordable to lower AMI groups)</i>	
Total number of units whose gross rent is not affordable to a household making 80% of the HAMFI:	25	
HH income distribution of HH occupying units whose gross rent is not affordable to a household making 80% of the HAMFI:	Thomaston Renter Household Income Distribution:	
<i>household income is less than or equal to 30% of HAMFI</i>	0	235
<i>household income is greater than 30% but less than or equal to 50% of HAMFI</i>	0	150
<i>household income is greater than 50% but less than or equal to 80% of HAMFI</i>	0	160
<i>household income is greater than 80% but less than or equal to 100% of HAMFI</i>	10	90
<i>household income is greater than 100% of HAMFI</i>	15	120
Total number of units needed to meet need for households with incomes greater than 80% but less than or equal to 100% of the HAMFI:	0 <i>(80 HHs are occupying units affordable to lower AMI groups)</i>	

xii. *Estimated Housing Gap for Homeownership Units with a Mortgage*
(CHAS/ACS 2014-2018)

Homeowner Unit with a Mortgage Affordability by Household Income Distribution (2014-2018)	
Total number of units whose value is less than or equal to the maximum amount that would be affordable to a household making 50% of the HAMFI:	625
<i>HH income distribution of HH occupying units whose value is less than or equal to the maximum amount that would be affordable to a household making 50% of the HAMFI:</i>	
<i>household income is less than or equal to 30% of HAMFI</i>	4
<i>household income is greater than 30% but less than or equal to 50% of HAMFI</i>	55
<i>household income is greater than 50% but less than or equal to 80% of HAMFI</i>	155
<i>household income is greater than 80% but less than or equal to 100% of HAMFI</i>	150
<i>household income is greater than 100% of HAMFI</i>	255
<i>not counted</i>	6
Total number of units whose value is greater than the maximum amount that would be affordable to a household making 50% of the HAMFI, but less than or equal to the maximum amount that would be affordable to a household making 80% of the HAMFI:	480
<i>HH income distribution of HH occupying units whose value is greater than the maximum amount that would be affordable to a household making 50% of the HAMFI, but less than or equal to the maximum amount that would be affordable to a household making 80% of the HAMFI:</i>	
<i>household income is less than or equal to 30% of HAMFI</i>	4
<i>household income is greater than 30% but less than or equal to 50% of HAMFI</i>	35
<i>household income is greater than 50% but less than or equal to 80% of HAMFI</i>	75
<i>household income is greater than 80% but less than or equal to 100% of HAMFI</i>	60
<i>household income is greater than 100% of HAMFI</i>	300
<i>not counted</i>	6

Total number of units whose value is greater than the maximum amount that would be affordable to a household making 80% of the HAMFI, but less than or equal to the maximum amount that would be affordable to a household making 100% of the HAMFI:	310
<i>HH income distribution of HH occupying units whose value is greater than the maximum amount that would be affordable to a household making 80% of the AMI, but less than or equal to the maximum amount that would be affordable to a household making 100% of the AMI:</i>	
<i>household income is less than or equal to 30% of HAMFI</i>	0
<i>household income is greater than 30% but less than or equal to 50% of HAMFI</i>	15
<i>household income is greater than 50% but less than or equal to 80% of HAMFI</i>	35
<i>household income is greater than 80% but less than or equal to 100% of HAMFI</i>	25
<i>household income is greater than 100% of HAMFI</i>	235
Total number of units whose value is greater than the maximum amount that would be affordable to a household making 100% of HAMFI:	305
<i>HH income distribution of HH occupying units whose value is greater than the maximum amount that would be affordable to a household making 100% of HAMFI:</i>	
<i>household income is less than or equal to 30% of HAMFI</i>	0
<i>household income is greater than 30% but less than or equal to 50% of HAMFI</i>	0
<i>household income is greater than 50% but less than or equal to 80% of HAMFI</i>	40
<i>household income is greater than 80% but less than or equal to 100% of HAMFI</i>	25
<i>household income is greater than 100% of HAMFI</i>	240

xiii. *Estimated Housing Gap for Homeownership Units without a Mortgage (CHAS/ACS 2014-2018)*

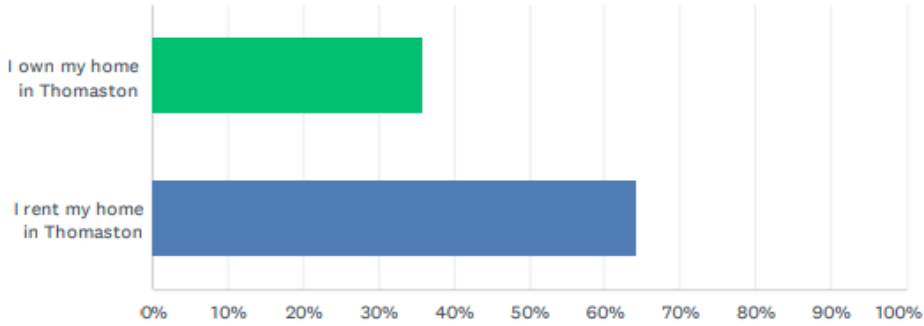
Homeowner Unit without a Mortgage Affordability by Household Income Distribution (2014-2018)	
Total number of units whose value is less than or equal to the maximum amount that would be affordable to a household making 50% of the HAMFI:	240
<i>HH income distribution of HH occupying units whose value is less than or equal to the maximum amount that would be affordable to a household making 50% of the HAMFI:</i>	
<i>household income is less than or equal to 30% of HAMFI</i>	30
<i>household income is greater than 30% but less than or equal to 50% of HAMFI</i>	75
<i>household income is greater than 50% but less than or equal to 80% of HAMFI</i>	30
<i>household income is greater than 80% but less than or equal to 100% of HAMFI</i>	50
<i>household income is greater than 100% of HAMFI</i>	55
Total number of units whose value is greater than or equal to the maximum amount that would be affordable to a household making 50% of the HAMFI, but less than or equal to the maximum amount that would be affordable to a household making 80% of the HAMFI:	205
<i>HH income distribution of HH occupying units whose value is greater than the maximum amount that would be affordable to a household making 50% of the HAMFI, but less than or equal to the maximum amount that would be affordable to a household making 80% of the HAMFI:</i>	
<i>household income is less than or equal to 30% of HAMFI</i>	30
<i>household income is greater than 30% but less than or equal to 50% of HAMFI</i>	15
<i>household income is greater than 50% but less than or equal to 80% of HAMFI</i>	25
<i>household income is greater than 80% but less than or equal to 100% of HAMFI</i>	80
<i>household income is greater than 100% of HAMFI</i>	50
<i>Not counted</i>	5

Total number of units whose value is greater than the maximum amount that would be affordable to a household making 80% of the HAMFI, but less than or equal to the maximum amount that would be affordable to a household making 100% of the HAMFI:	120
<i>HH income distribution of HH occupying units whose value is greater than the maximum amount that would be affordable to a household making 80% of the AMI, but less than or equal to the maximum amount that would be affordable to a household making 100% of the AMI:</i>	
<i>household income is less than or equal to 30% of HAMFI</i>	<i>10</i>
<i>household income is greater than 30% but less than or equal to 50% of HAMFI</i>	<i>0</i>
<i>household income is greater than 50% but less than or equal to 80% of HAMFI</i>	<i>15</i>
<i>household income is greater than 80% but less than or equal to 100% of HAMFI</i>	<i>0</i>
<i>household income is greater than 100% of HAMFI</i>	<i>95</i>
Total number of units whose value is greater than the maximum amount that would be affordable to a household making 100% of HAMFI:	110
<i>HH income distribution of HH occupying units whose value is greater than the maximum amount that would be affordable to a household making 100% of HAMFI:</i>	
<i>household income is less than or equal to 30% of HAMFI</i>	<i>0</i>
<i>household income is greater than 30% but less than or equal to 50% of HAMFI</i>	<i>10</i>
<i>household income is greater than 50% but less than or equal to 80% of HAMFI</i>	<i>20</i>
<i>household income is greater than 80% but less than or equal to 100% of HAMFI</i>	<i>50</i>
<i>household income is greater than 100% of HAMFI</i>	<i>30</i>

Town of Thomaston Tenant Survey

Q1 Do you own or rent the Thomaston home you live in?

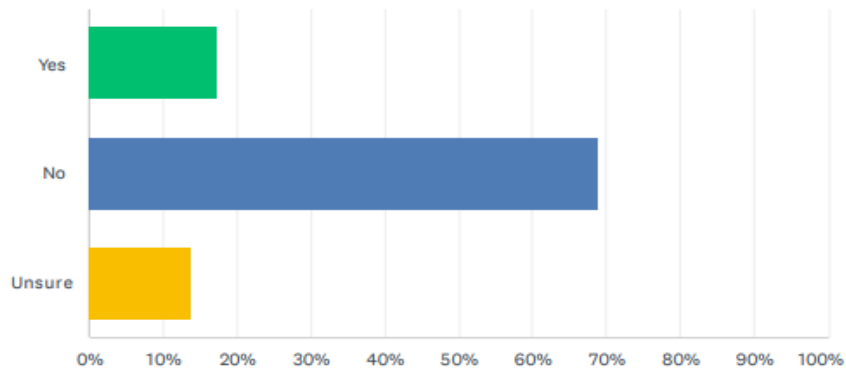
Answered: 53 Skipped: 1



ANSWER CHOICES	RESPONSES	
I own my home in Thomaston	35.85%	19
I rent my home in Thomaston	64.15%	34
TOTAL		53

Q2 Do you think that rental costs in Thomaston are affordable for the average resident?

Answered: 29 Skipped: 25



ANSWER CHOICES	RESPONSES	
Yes	17.24%	5
No	68.97%	20
Unsure	13.79%	4
TOTAL		29

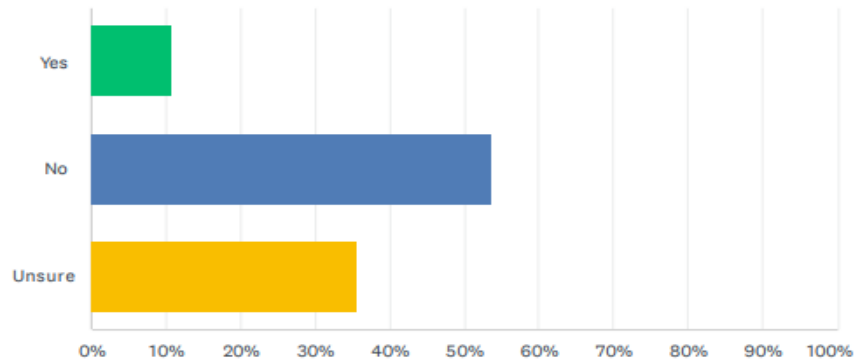
Q3 What does the term "affordable rent" mean to you?

Answered: 23 Skipped: 31

#	RESPONSES	DATE
1	It means being able to pay our rent every month and still be able to pay our bills and feed our family without sacrificing one for another.	4/2/2023 10:37 AM
2	With in means	3/30/2023 1:04 PM
3	Paying rent, on time and not struggling each month to do it.	3/30/2023 8:34 AM
4	Affordable to me means being able to pay your rent along with needed utilities without assistance using pay from a fulltime job of \$45000 a year (single income home with 2 kids). Affordable would be having the security to be able to move to a decent apartment and not settling in a non-desirable falling apart apartment because of rental costs.	3/30/2023 7:45 AM
5	affordable to those making wages under the poverty level	3/30/2023 6:55 AM
6	900\$ for a 2 Bed is cheap for the market	3/30/2023 2:19 AM
7	Not greedy	3/29/2023 10:53 PM
8	Not double a mortgage payment	3/29/2023 9:55 PM
9	It means that someone who makes minimum wage should be able to rent an apartment while still having money for other necessities like food, clothing, water, electricity.	3/29/2023 8:57 PM
10	Can pay rent without cutting out other necessities.	3/29/2023 7:45 PM
11	Rentals that don't exceed the median income for the area.	3/29/2023 7:29 PM
12	No more than 1.5 to 2 paychecks to pay rent.	3/29/2023 5:46 PM
13	Under 1200 per month	3/29/2023 5:45 PM
14	Equals one weeks pay.	3/29/2023 2:43 PM
15	Able to afford with minimum wage pay	3/29/2023 1:50 PM
16	\$900 for a 2-3 bedroom is what some of our neighbors pay others pay \$1400 for 2 bedroom	3/29/2023 1:36 PM
17	I can enjoy other aspects of my life without always worrying that I have to pay rent.	3/29/2023 1:26 PM
18	30% or less of salary	3/29/2023 1:00 PM
19	A price We can afford!	3/29/2023 11:57 AM
20	Less money then area towns	3/29/2023 11:35 AM
21	Rent should be less of Han a mortgage payment	3/29/2023 11:12 AM
22	Affordable within financial means that doesn't drain finances to nothing. Enabling a renter to be able to save money too. And I do get that there are rental " issues too"	3/29/2023 10:53 AM
23	I've been blessed with great landlords who charged me affordable rents . Otherwise I couldn't afford the rents here in town. I have two daughters that rent here in town and both had their rent raised \$100 this year. They now each pay \$1300 a month plus utilities.	3/29/2023 10:51 AM

Q4 Do you think that current rental options available in Thomaston fit existing residents' needs?

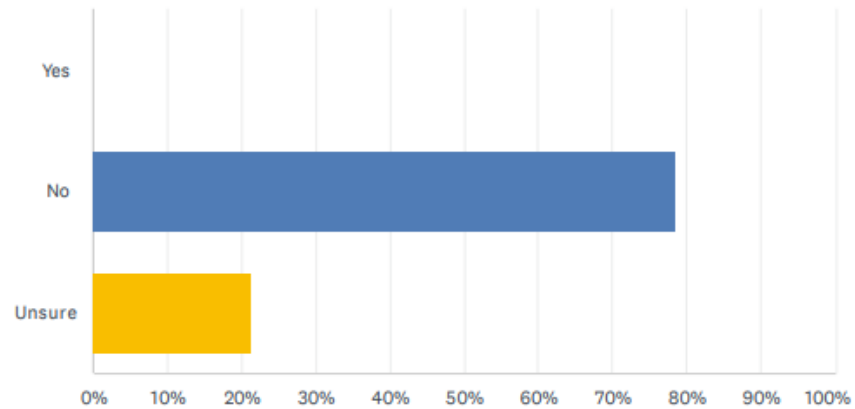
Answered: 28 Skipped: 26



ANSWER CHOICES	RESPONSES	
Yes	10.71%	3
No	53.57%	15
Unsure	35.71%	10
TOTAL		28

Q5 Do you think that current rental options available in Thomaston will satisfy future residents' needs?

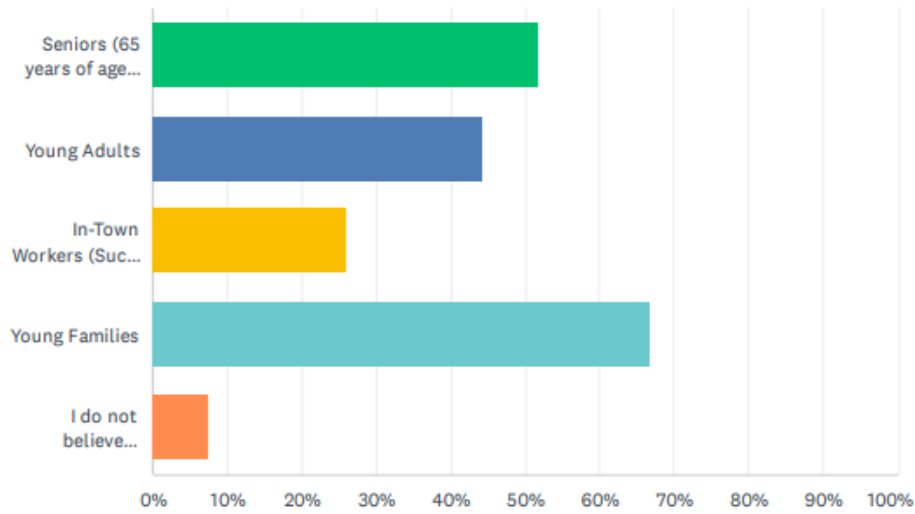
Answered: 28 Skipped: 26



ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	78.57%	22
Unsure	21.43%	6
TOTAL		28

Q6 If you think more housing options are needed in Thomaston, for whom are they most needed? (Select top 3)

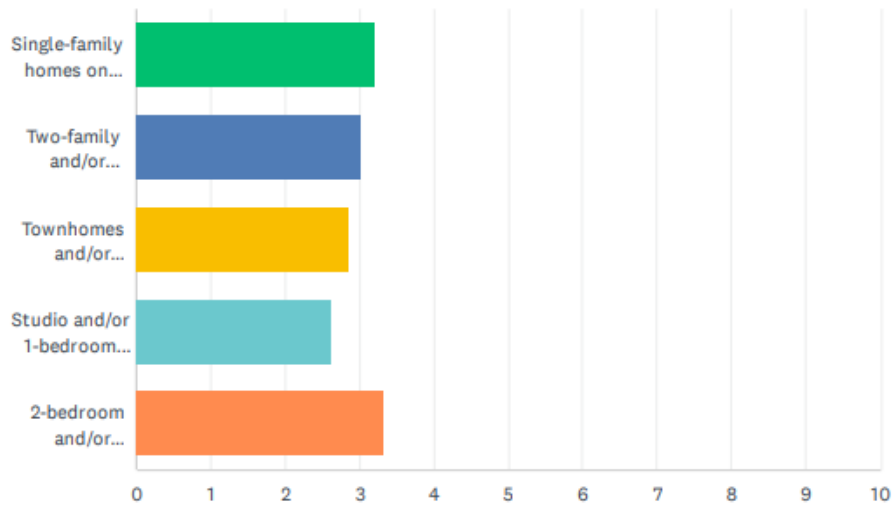
Answered: 27 Skipped: 27



ANSWER CHOICES	RESPONSES	
Seniors (65 years of age and older)	51.85%	14
Young Adults	44.44%	12
In-Town Workers (Such as teachers and volunteer Fire Department members)	25.93%	7
Young Families	66.67%	18
I do not believe Thomaston needs more housing options	7.41%	2
Total Respondents: 27		

Q7 What types of rental housing do you believe are needed in Thomaston?(Please rank, with 1 being the most needed and 6 being the least needed)

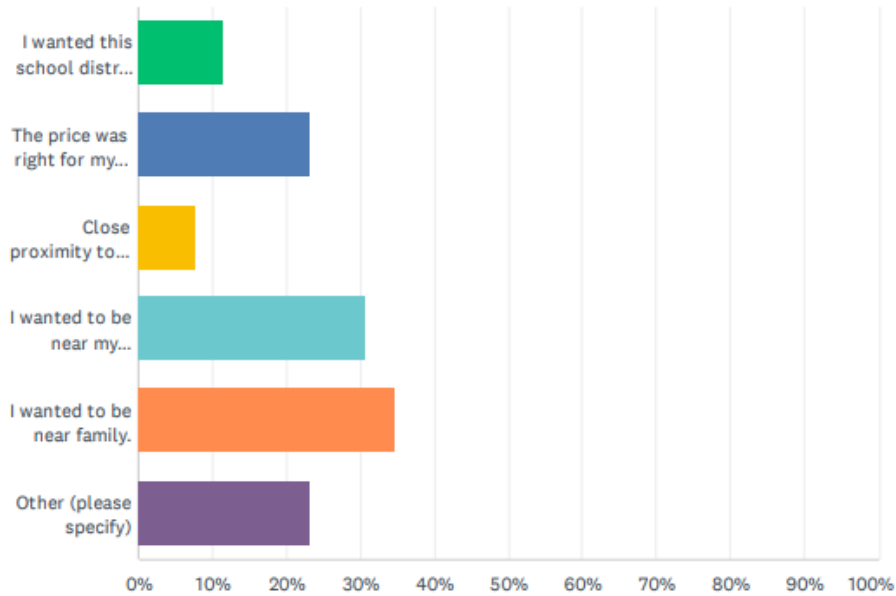
Answered: 27 Skipped: 27



	1	2	3	4	5	TOTAL	SCORE
Single-family homes on smaller lots (Less than 2 acres)	22.22% 6	25.93% 7	18.52% 5	14.81% 4	18.52% 5	27	3.19
Two-family and/or three-family homes	22.22% 6	22.22% 6	7.41% 2	29.63% 8	18.52% 5	27	3.00
Townhomes and/or Condominiums	18.52% 5	11.11% 3	29.63% 8	18.52% 5	22.22% 6	27	2.85
Studio and/or 1-bedroom apartments	14.81% 4	11.11% 3	22.22% 6	25.93% 7	25.93% 7	27	2.63
2-bedroom and/or 3-bedroom apartments	22.22% 6	29.63% 8	22.22% 6	11.11% 3	14.81% 4	27	3.33

Q8 What made you choose to rent in Thomaston?

Answered: 26 Skipped: 28

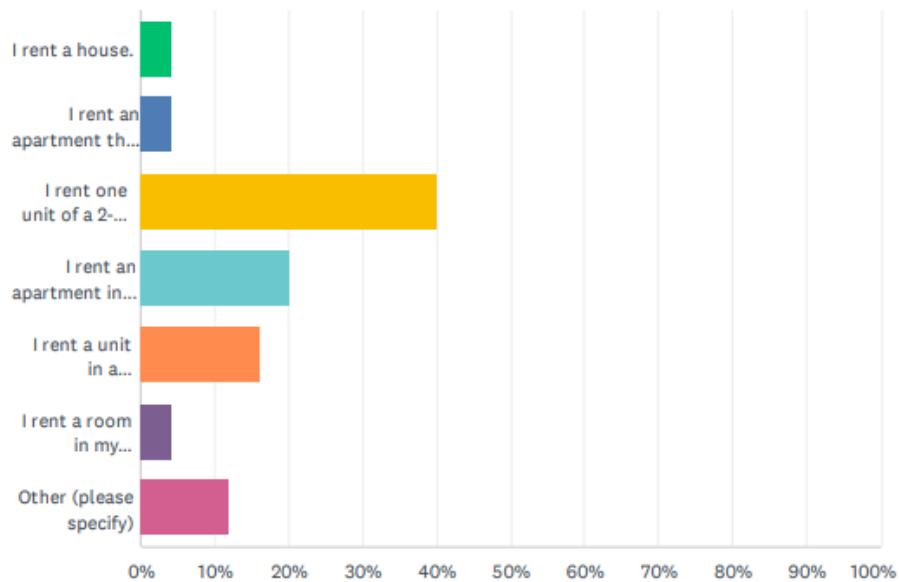


ANSWER CHOICES	RESPONSES
I wanted this school district for my child(ren).	11.54% 3
The price was right for my budget.	23.08% 6
Close proximity to stores and services I need.	7.69% 2
I wanted to be near my job/place of business.	30.77% 8
I wanted to be near family.	34.62% 9
Other (please specify)	23.08% 6
Total Respondents: 26	

#	OTHER (PLEASE SPECIFY)	DATE
1	Great town to live	3/30/2023 9:30 PM
2	Between my place of employment and my husband's place of employment	3/29/2023 7:49 PM
3	Lived in Thomaston before and wanted to return	3/29/2023 2:45 PM
4	Grew up here	3/29/2023 11:37 AM
5	Affordable price and near work. But not the best condition, trying to clean up what neighbors and public thinks is public lawn/ garbage area and landlord living out of town not seeming to care. Could use extra room but nothing else was or is affordable.	3/29/2023 10:59 AM
6	I divorced and take care of my grandchildren so I wanted to stay in town so it's convenient for my grandchildren to drop my grandkids off	3/29/2023 10:53 AM

Q9 Which of the choices below best describes your rental situation?

Answered: 25 Skipped: 29

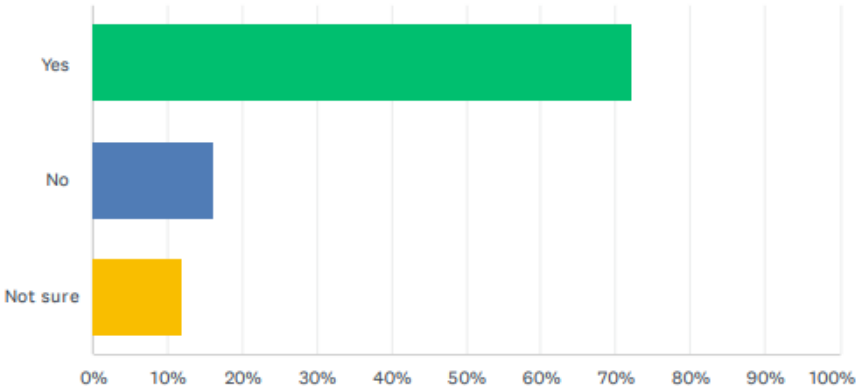


ANSWER CHOICES	RESPONSES
I rent a house.	4.00% 1
I rent an apartment that is on the same property as my landlord's house.	4.00% 1
I rent one unit of a 2- or 3-family residence.	40.00% 10
I rent an apartment in a building with four or more units.	20.00% 5
I rent a unit in a condominium complex.	16.00% 4
I rent a room in my landlord's house.	4.00% 1
Other (please specify)	12.00% 3
TOTAL	25

#	OTHER (PLEASE SPECIFY)	DATE
1	In law apt	3/29/2023 2:46 PM
2	I rent a 3 bedroom apartment from family.	3/29/2023 1:40 PM
3	Senior living	3/29/2023 11:38 AM

Q10 Do you currently pay more than 30% of your monthly income toward rent and utilities?

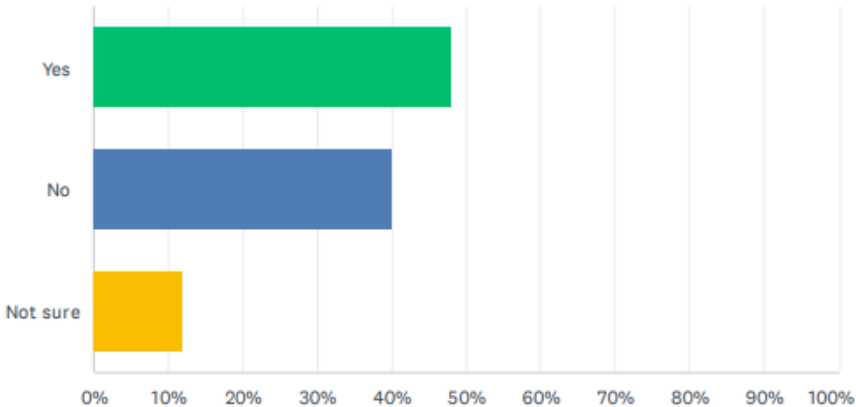
Answered: 25 Skipped: 29



ANSWER CHOICES	RESPONSES	
Yes	72.00%	18
No	16.00%	4
Not sure	12.00%	3
TOTAL		25

Q11 Do you have a written lease?

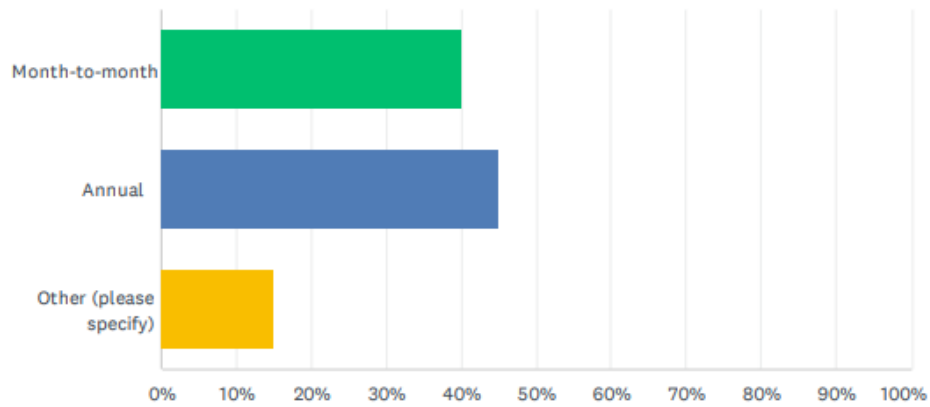
Answered: 25 Skipped: 29



ANSWER CHOICES	RESPONSES	
Yes	48.00%	12
No	40.00%	10
Not sure	12.00%	3
TOTAL		25

Q12 If you have a written lease, is it:

Answered: 20 Skipped: 34

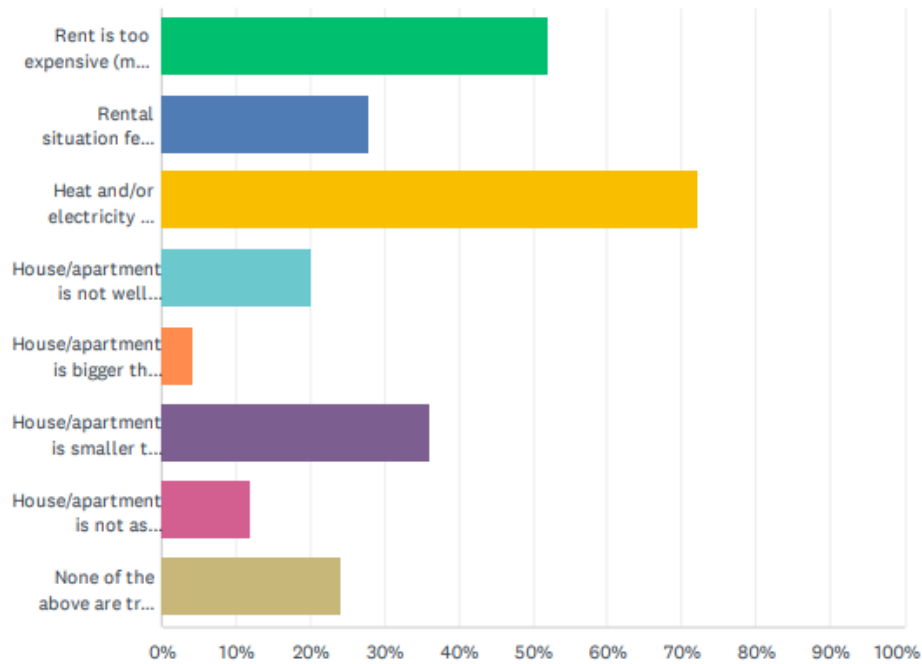


ANSWER CHOICES	RESPONSES
Month-to-month	40.00% 8
Annual	45.00% 9
Other (please specify)	15.00% 3
TOTAL	20

#	OTHER (PLEASE SPECIFY)	DATE
1	Every two years	3/30/2023 1:06 PM
2	2 year	3/29/2023 5:46 PM
3	No lease but I'm on a month-to-month	3/29/2023 10:54 AM

Q13 Are any of the following statements TRUE about your current rental situation: (Check ALL that apply)

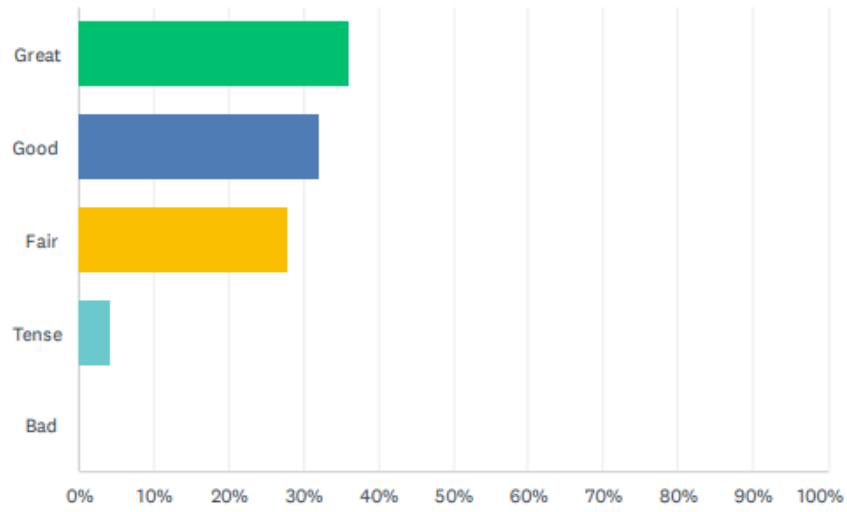
Answered: 25 Skipped: 29



ANSWER CHOICES	RESPONSES
Rent is too expensive (more than 30% of gross household income)	52.00% 13
Rental situation feels unstable	28.00% 7
Heat and/or electricity are too expensive	72.00% 18
House/apartment is not well maintained and there are health/safety issues due to this	20.00% 5
House/apartment is bigger than what my household needs	4.00% 1
House/apartment is smaller than what my household needs	36.00% 9
House/apartment is not as accessible as my household needs (1st floor bedroom/bathroom, zero-step entry, etc.)	12.00% 3
None of the above are true for my housing situation	24.00% 6
Total Respondents: 25	

Q14 How would you describe your relationship with your landlord?

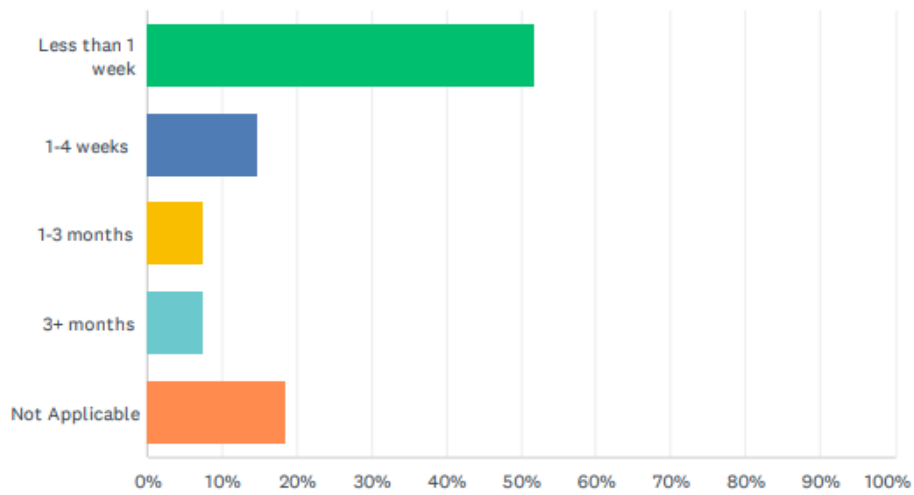
Answered: 25 Skipped: 29



ANSWER CHOICES	RESPONSES	
Great	36.00%	9
Good	32.00%	8
Fair	28.00%	7
Tense	4.00%	1
Bad	0.00%	0
TOTAL		25

Q15 If you have brought a safety/maintenance issue to your landlord, how long has it taken to resolve?

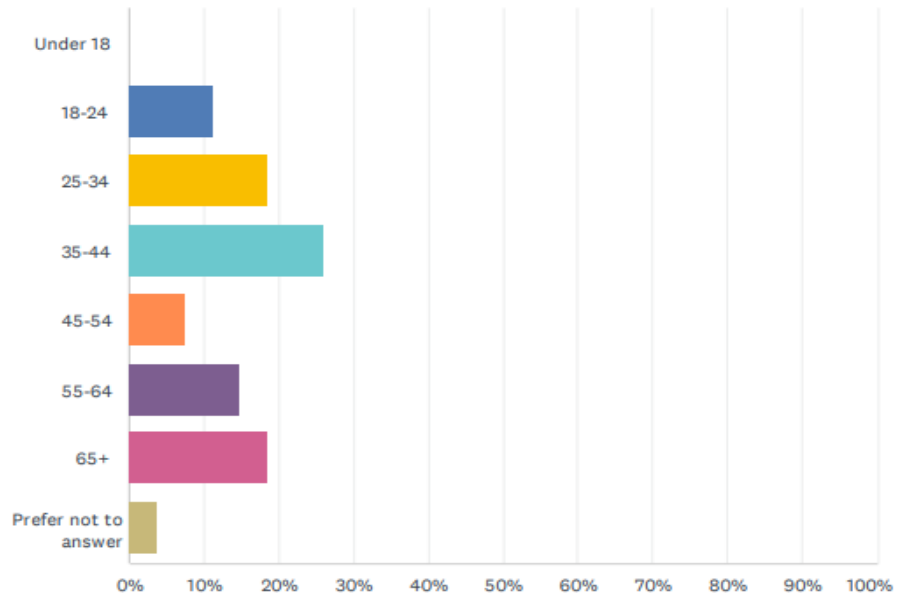
Answered: 27 Skipped: 32



ANSWER CHOICES	RESPONSES	
Less than 1 week	51.85%	14
1-4 weeks	14.81%	4
1-3 months	7.41%	2
3+ months	7.41%	2
Not Applicable	18.52%	5
TOTAL		27

Q16 What is your age group?

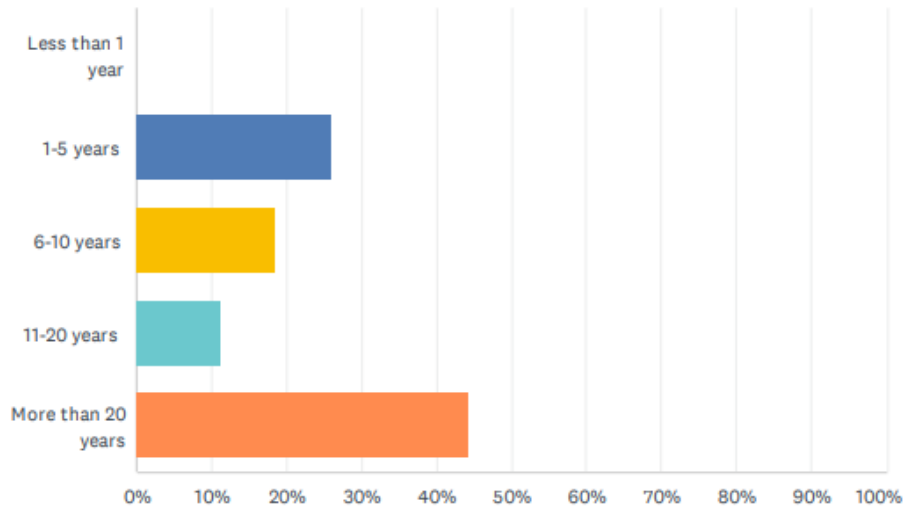
Answered: 27 Skipped: 32



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	11.11%	3
25-34	18.52%	5
35-44	25.93%	7
45-54	7.41%	2
55-64	14.81%	4
65+	18.52%	5
Prefer not to answer	3.70%	1
TOTAL		27

Q17 How long have you lived in Thomaston?

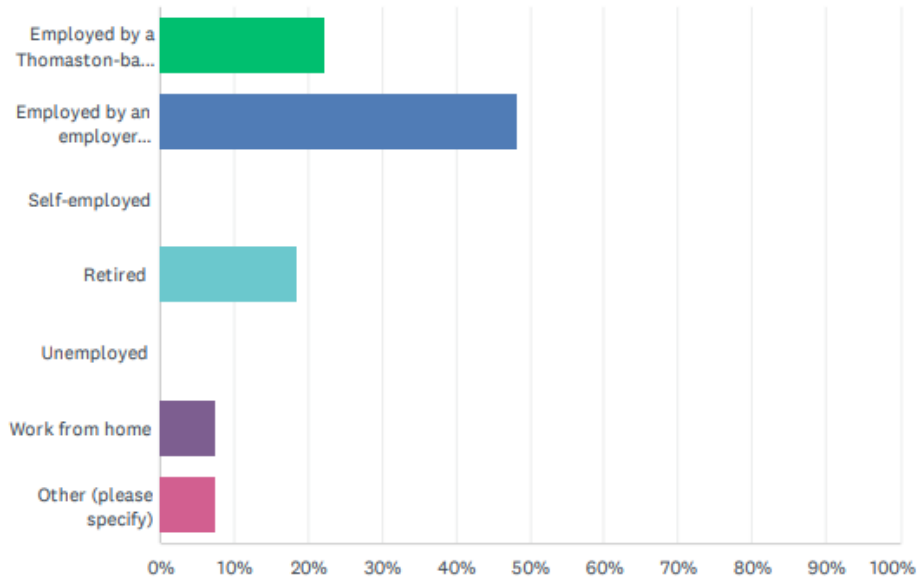
Answered: 27 Skipped: 32



ANSWER CHOICES	RESPONSES	
Less than 1 year	0.00%	0
1-5 years	25.93%	7
6-10 years	18.52%	5
11-20 years	11.11%	3
More than 20 years	44.44%	12
TOTAL		27

Q18 Which option(s) best describe your employment status? (Check ALL that apply)

Answered: 27 Skipped: 32

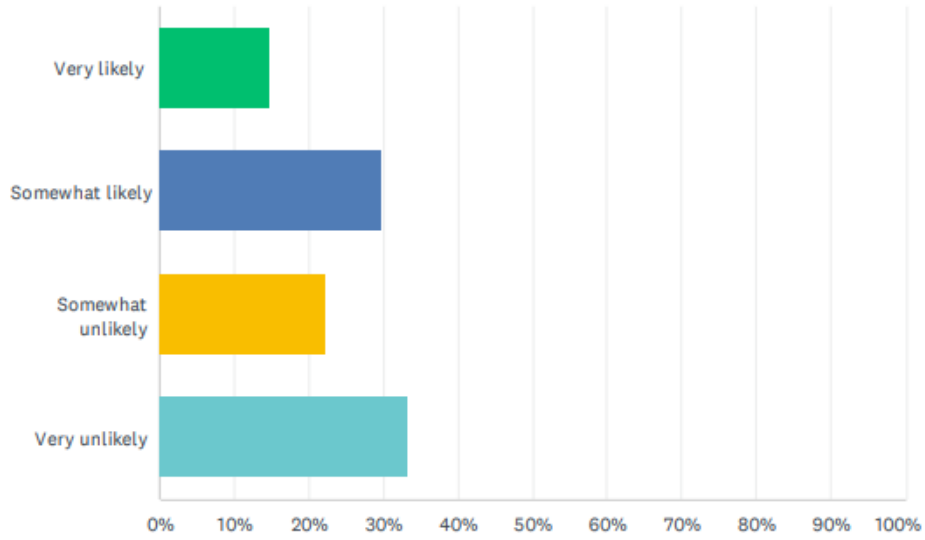


ANSWER CHOICES	RESPONSES	
Employed by a Thomaston-based employer	22.22%	6
Employed by an employer located outside of Thomaston	48.15%	13
Self-employed	0.00%	0
Retired	18.52%	5
Unemployed	0.00%	0
Work from home	7.41%	2
Other (please specify)	7.41%	2
Total Respondents: 27		

#	OTHER (PLEASE SPECIFY)	DATE
1	Disability	3/29/2023 5:54 PM
2	Disable due to injury on a job . I collect Social Security disability.	3/29/2023 10:56 AM

Q19 How likely are you to move from your current residence in the next year?

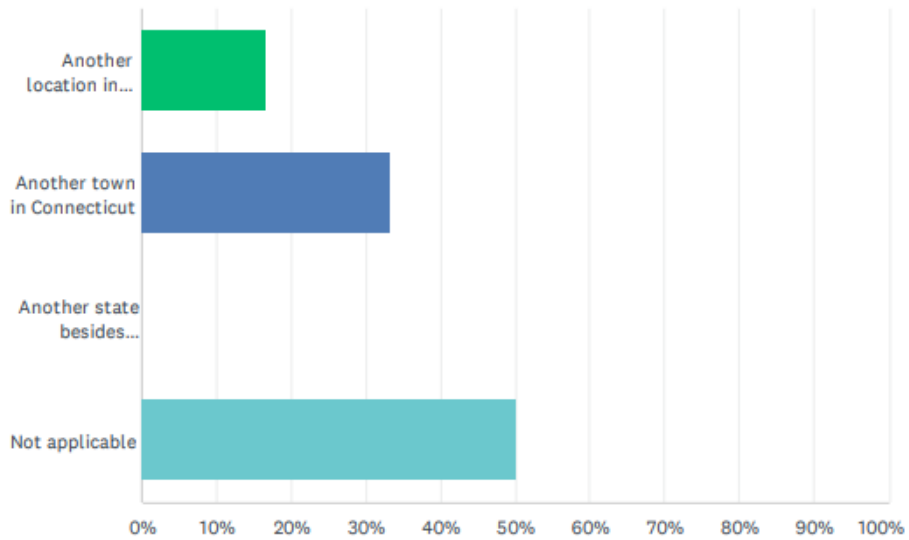
Answered: 27 Skipped: 32



ANSWER CHOICES	RESPONSES	
Very likely	14.81%	4
Somewhat likely	29.63%	8
Somewhat unlikely	22.22%	6
Very unlikely	33.33%	9
TOTAL		27

Q20 If you are very likely or somewhat likely to move from your current residence in the next year, where do you plan to move?

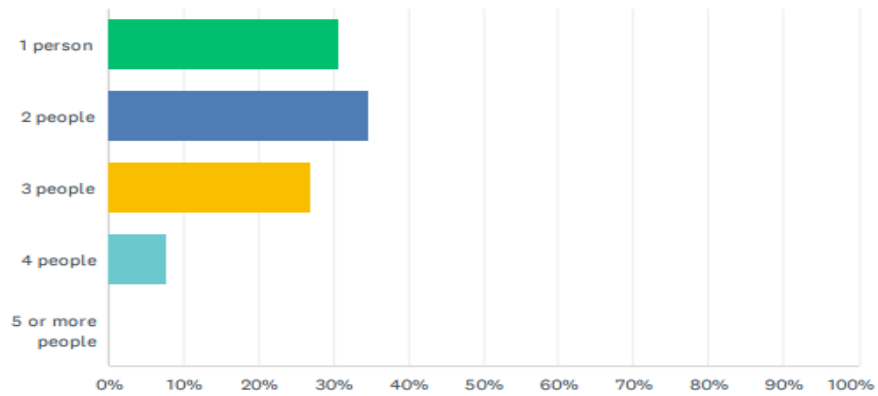
Answered: 24 Skipped: 35



ANSWER CHOICES	RESPONSES	
Another location in Thomaston	16.67%	4
Another town in Connecticut	33.33%	8
Another state besides Connecticut	0.00%	0
Not applicable	50.00%	12
TOTAL		24

Q21 How many people, including yourself, live in your household?

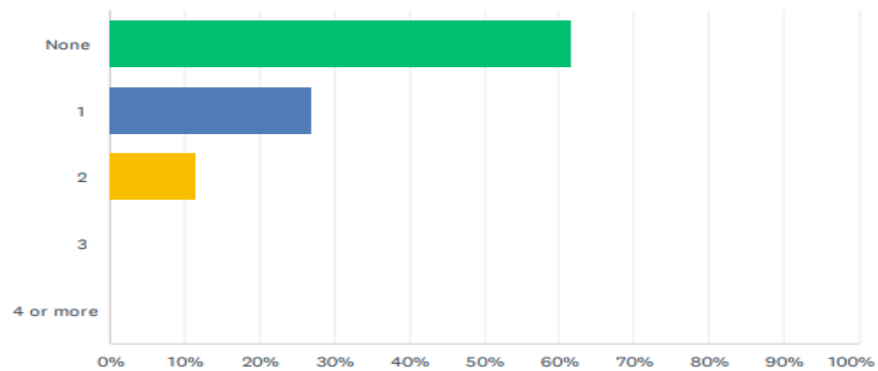
Answered: 26 Skipped: 33



ANSWER CHOICES	RESPONSES	
1 person	30.77%	8
2 people	34.62%	9
3 people	26.92%	7
4 people	7.69%	2
5 or more people	0.00%	0
TOTAL		26

Q22 How many of the members of your household are under the age of 18?

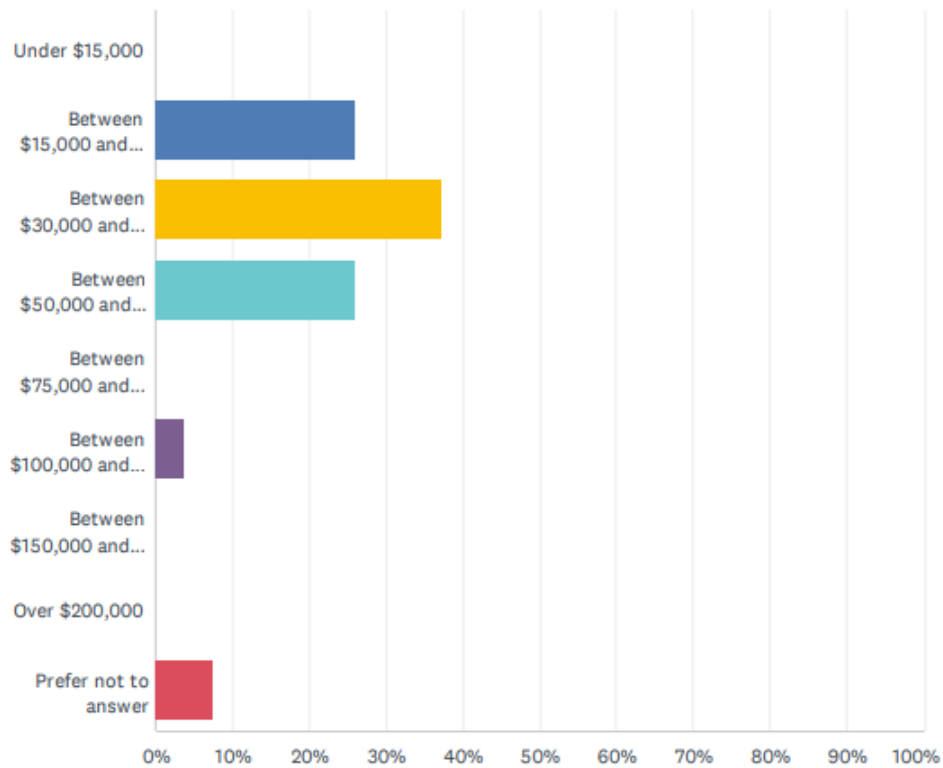
Answered: 26 Skipped: 33



ANSWER CHOICES	RESPONSES	
None	61.54%	16
1	26.92%	7
2	11.54%	3
3	0.00%	0
4 or more	0.00%	0
TOTAL		26

Q23 Please indicate which annual household income range currently applies to you. (Household income measures the combined incomes of all people sharing a particular household or place of residence and includes every form of income.)

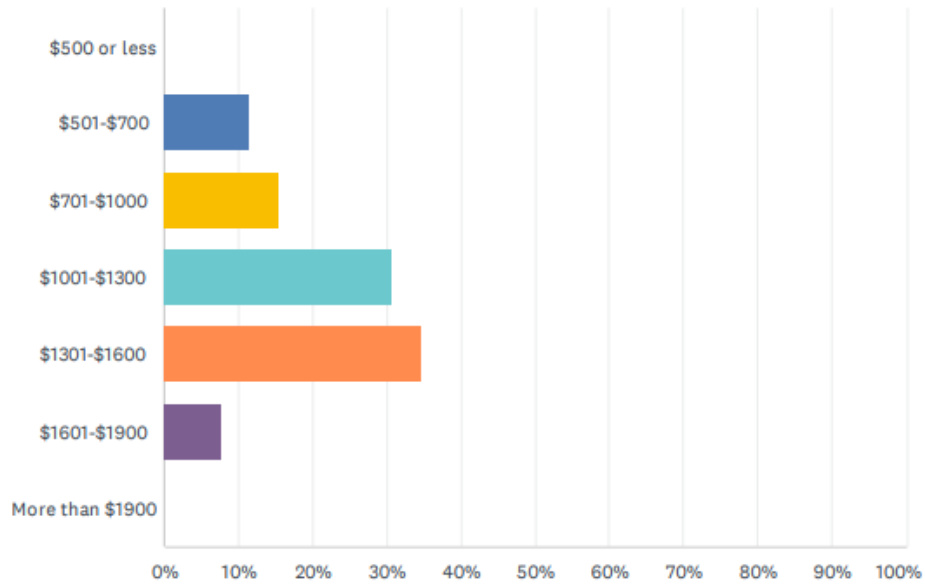
Answered: 27 Skipped: 32



ANSWER CHOICES	RESPONSES	
Under \$15,000	0.00%	0
Between \$15,000 and \$29,999	25.93%	7
Between \$30,000 and \$49,999	37.04%	10
Between \$50,000 and \$74,999	25.93%	7
Between \$75,000 and \$99,999	0.00%	0
Between \$100,000 and \$150,000	3.70%	1
Between \$150,000 and \$200,000	0.00%	0
Over \$200,000	0.00%	0
Prefer not to answer	7.41%	2
TOTAL		27

Q24 How much do you pay for rent + utilities every month?

Answered: 26 Skipped: 33

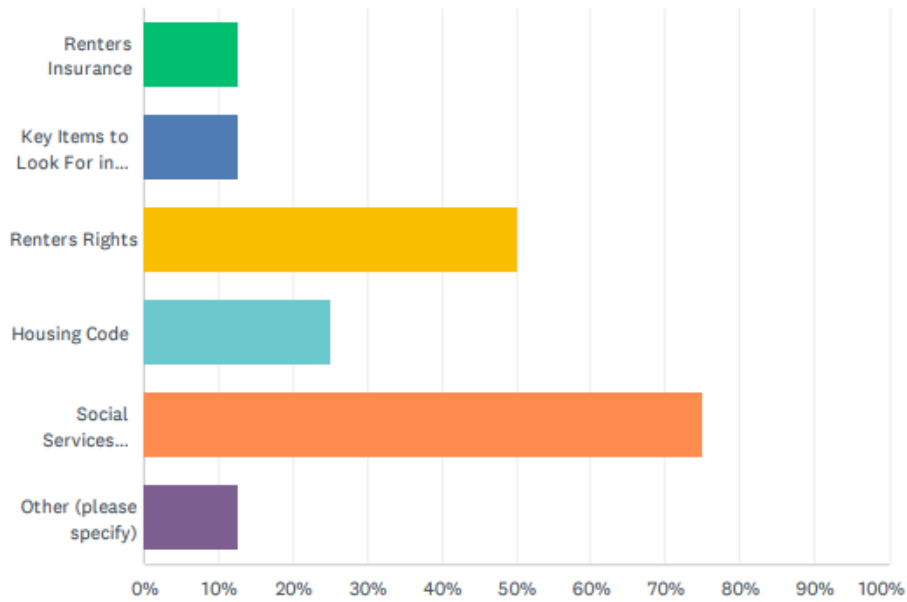


ANSWER CHOICES	RESPONSES	
\$500 or less	0.00%	0
\$501-\$700	11.54%	3
\$701-\$1000	15.38%	4
\$1001-\$1300	30.77%	8
\$1301-\$1600	34.62%	9
\$1601-\$1900	7.69%	2
More than \$1900	0.00%	0
TOTAL		26

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q25 Would you be interested in additional information on any of the following topics?

Answered: 8 Skipped: 51



ANSWER CHOICES	RESPONSES
Renters Insurance	12.50% 1
Key Items to Look For in Lease Agreements	12.50% 1
Renters Rights	50.00% 4
Housing Code	25.00% 2
Social Services Programs for Renters	75.00% 6
Other (please specify)	12.50% 1
Total Respondents: 8	

#	OTHER (PLEASE SPECIFY)	DATE
1	No thank you	4/2/2023 10:44 AM

Q26 Is there anything else you think we should know to help improve rental opportunities here in Thomaston?

Answered: 7 Skipped: 52

#	RESPONSES	DATE
1	Not at this time	4/2/2023 10:44 AM
2	Not applicable	3/30/2023 1:10 PM
3	N/a	3/29/2023 5:56 PM
4	Keep rentals affordable. Apartments are out there at ridiculously high rates lately. If I have to move someday I'd rather pay a mortgage	3/29/2023 5:50 PM
5	Found it word of mouth	3/29/2023 2:48 PM
6	N/A	3/29/2023 12:03 PM
7	I just think it's sad that during Covid people took advantage of the "no eviction " can cows not pay their rent, forcing landlords to have to raise rent to the people that they pay, which isn't fair. I think the people that didn't pay their rent should've been affected because they receive stimulus checks and could've use that for the rent instead they went out and bought new TVs and fumiture and fancy things. I paid bills with my stimulus checks.	3/29/2023 10:59 AM