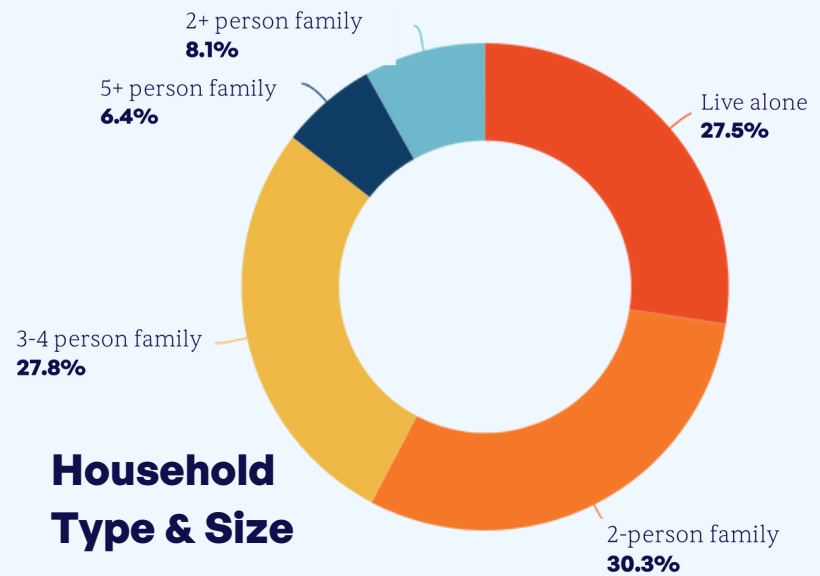


Housing Needs in Eastern Connecticut

New London, Tolland, and Windham Counties

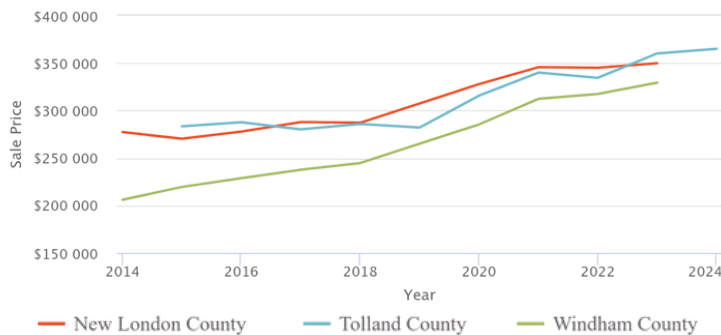
Everyone in eastern Connecticut should be able to find an affordable home when they need one. Yet even for those working multiple jobs and earning the area median income, it's not easy. Why?

Household composition has changed, but the type of homes we build has not changed in response. As a result, there is a gap between the homes we have and the homes residents need. Meanwhile, although the overall population has been declining, the number of households is actually growing. As a result, the region requires more housing even though there are fewer people.



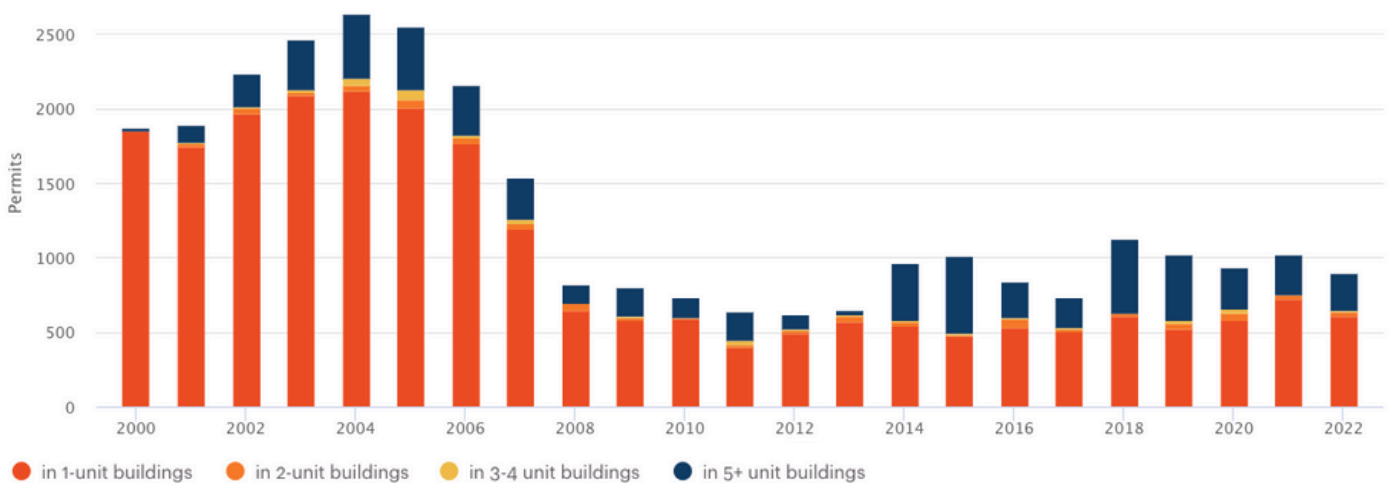
Median Single-Family Home Sale Price

Adjusted for Inflation



Over the last 20 years, single-family home prices have increased significantly in the region, while the number of homes built annually has decreased. When communities do permit new homes, they are most often single-family homes or, less often, homes in multifamily buildings with five or more units. Homes in buildings with two to four units, are generally missing. In some communities, zoning prohibits the construction of multifamily housing.

Housing Permits Issued



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The cost of housing in Stafford is lower than the national and state averages. The median household income in Stafford is **\$85,684**. For this income, monthly housing payments (including rent or mortgage plus taxes and insurance) should not exceed **\$1,820**. In terms of purchasing power, a household with this income can afford a house that costs **\$275,413** with a 20% downpayment, a 5% interest rate, and no other debts. In Stafford, the median home sales price in 2024 was **\$320,485**, higher than most households can afford. Additionally, transportation costs are high, indicating an additional financial burden.

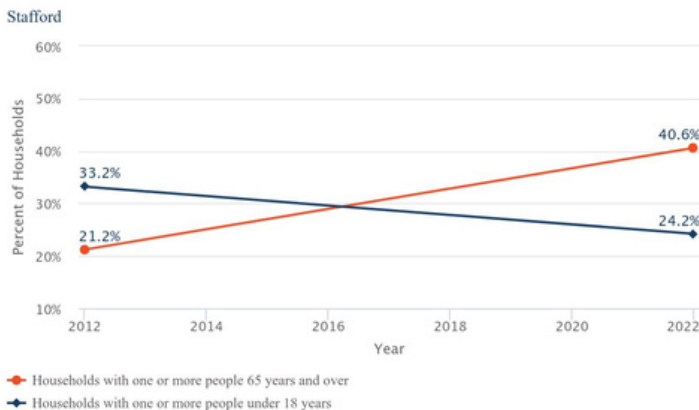
4,796
Households

61%
1-2 person
households

19%
Rise in
households over
age 65 since 2012

\$16K
Average yearly
transportation
cost

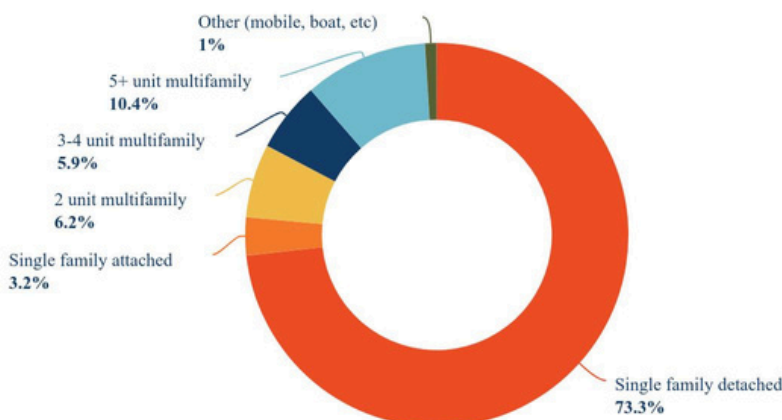
% HOUSEHOLDS WITH YOUTH & SENIORS



Stafford's housing stock is overwhelmingly single-family, with about 64% having 3-5 bedrooms. These big homes may work well for growing families, but do they work well for the growing *senior* population? Or people with long commutes and no time for extensive home maintenance?

Promoting different *types* and *sizes* of housing within Stafford may help support residents better as they scale up and down in their lives. This approach helps people afford stay in Stafford, keep more money in their pockets, and contribute to the community.

HOUSING UNIT TYPES



HOUSING BY NUMBER OF BEDROOMS

