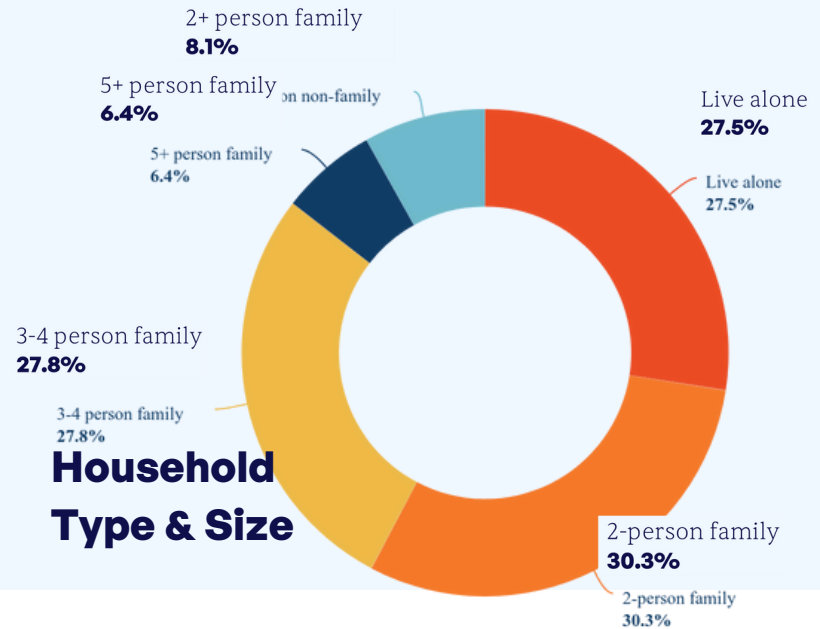


Housing Needs in Eastern Connecticut

New London, Tolland, and Groton 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?

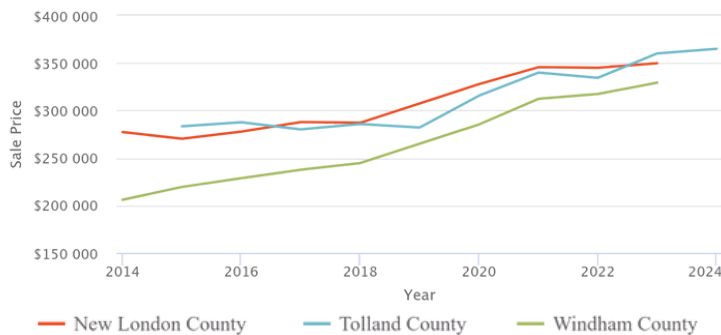
Household composition has changed, but the type of homes we build has not changed in response. As a result, there is a gap between the homes we have and the homes residents need. Meanwhile, although the overall population has been declining, the number of households is actually growing. As a result,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



Household Type & Size

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 median cost of housing in Norwich is lower than the national and state median costs. The median household income in Norwich is **\$59,791**. For this income, monthly housing payments (including rent or mortgage plus taxes and insurance) should not exceed **\$1,004**. In terms of purchasing power, a household can afford a house that costs **\$128,980** with a 20% downpayment, 5% interest, and no other debts. In Norwich, the median single-family house price in 2024 was **\$262,218**, much higher than most households can afford. As a result, 22% of households in Norwich are cost-burdened (paying more than 30% of income on housing), and an additional 14% are severely cost-burdened (paying more than 50% of income on housing).

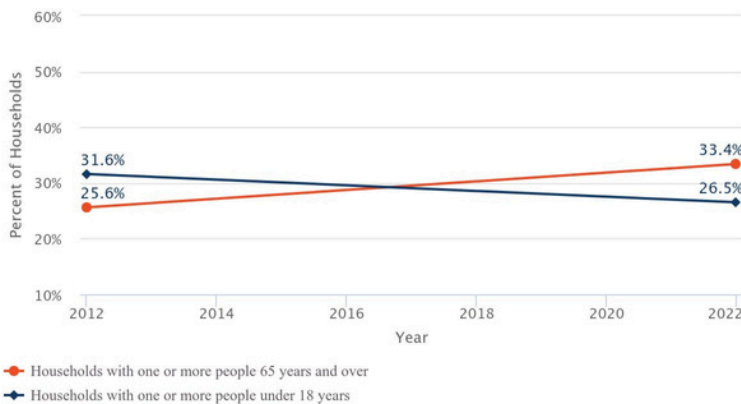
16,816
Households

62%
1-2 person
households

8%
Decline in folks
under the age of
18 since 2012

\$14K
Average yearly
transportation
cost

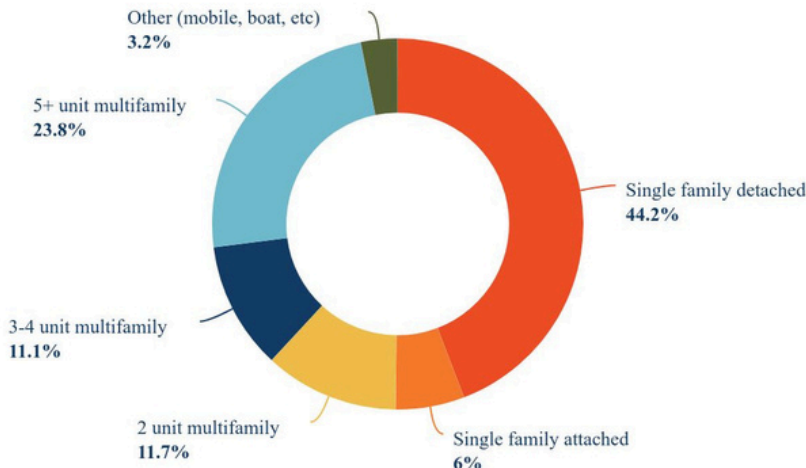
% HOUSEHOLDS WITH YOUTH & SENIORS



Norwich's housing stock is diverse, with about 48% having 3-5 bedrooms. These big homes may have worked well at one time, but Norwich does not have large households. What housing does Norwich need now?

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

HOUSING UNIT TYPES



HOUSING BY NUMBER OF BEDROOMS

