Call to Order by Chairman Quish was at 7:22 pm.
Roll Call: B. Broesder, J. Kader, J. Castignoli, P. Kearney, J. Quish / (STAFF) D. Sulkis, M. Greene
Guest experts: David Fink, Jenn Paradis, Sheila Dravis
Inland Wetlands Liaison: Scott Marlow

Review and discussion of the following sections and the related action items:
Housing Discussion (pages 61-70) with expert resources David Fink, Housing Consultant, Jenn Pradis, Director of Milford's Beth El Shelter, and Sheila Dravis, Fair Housing Officer for the City of Milford

Chairman Quish thanked the visiting online housing experts for attending and invited Mr. Fink to begin his remarks.

Housing consultant David Fink praised the group for its proactive consideration of housing policy. He said most of the inventory of non-urban housing was created after 1970 because the "baby boom" generation wanted single family homes (SFHs) to start families then. He said one of the issues since 2010 and the housing crash is that boomers want to downsize. At the same time, "millennials" are averse to taking on mortgage debt, often due to an average of $36,800 in college debt for this demographic. He said the market is trending toward multifamily homes for both of these demographic groups. He said that Milford's mix for multifamily home is not bad with about 29% multifamily. He said the goal for the POCD would be to determine if this is the optimal housing stock mix, as planning is needed to attract key demographics. He said a big consideration is tax revenue: since CT towns mainly get this from property tax, towns with a high % of vacant SFHs will feel it in the grand list. He said Milford is well located and has a better range of choices in smaller homes than many towns in the area. He said attracting buyers bids up grand list, so it is important to create the type of housing they want. He cited the example of young professionals and families who want to take the train, who prefer more urban environments like townhomes. He noted that towns compete with each other for this demographic as well as boomers looking to downsize and wanting to stay local to maintain ties with family and friends. He said Milford has an advantage of mass transit, particularly the railroad, and that there are only 43 towns with mass transit in CT. He said some are creating denser zoning near train stations which urbanizes suburbs, and that when living areas around the town center becomes denser, small shops and restaurants follow. He said that school populations are projected to reduce by 2030 in Milford, which is similar to 150 other towns in CT. He discussed the issue of housing insecurity, citing a statistic that 52% of renters spend more than 30% of their budget on housing. He defined the acronym ALICE for the group; it is a category of people who are disproportionately burdened by housing costs. ALICE stands for **A**sset **L**imited **I**ncome **C**onstrained **E**mployed, also known as "the working poor." He said that in this area, the income that defines this group is $38k for individuals and $83k for a household of 4. He said this group can pay its bills until hit by financial shocks like car repairs or illnesses. He said that in Milford 8% of people live under the poverty line, with 28% deemed ALICE, creating a relatively big at-risk percentage. He cited a statistic about the value of having a train station to reduce the percentage of household income spent on transportation; this money then becomes spendable on food, clothing, etc. He discussed possible future trends, stating that in the 5 boroughs of NYC there are now 8 million+ people, of whom 2 million are millennials close to reaching the stage of having families. He said that due to the expense of living space in NYC, this implies that they will move to suburbs. He said that if CT gets 10% of that migration, it represents lots of potential tax revenue.

Chairman Quish thanked Mr. Fink. Mr. Broesder asked about redevelopment and mass transit; Mr. Fink said major cities all have redevelopment agencies that have learned to take inventory of properties in strategic areas to work toward highest and best uses. He said redevelopment agencies look at parcels and uses in any strategic area and maintain a dialog with the owners of the parcels. Mr. Castignoli expressed surprise about the 35% of households with financial insecurities. Ms. Dravis confirmed this statistic, according to HUD. She said these families are often "invisible" and compared Shelton's statistic of 31%, which may be equally surprising to those who see Shelton another prosperous, thriving community, similar to MIlford.

Beth El Director Jenn Paradis thanked Mr. Fink for his remarks. She said Beth El is an emergency shelter and soup kitchen that serves many ALICE households in Milford. She said when 35% of a community is cost-burdened; it translates to more public expense in responding to housing emergencies. She said 80% of calls to her agency are from at-risk people trying to maintain housing. She said the Department of Human Services and Health Dept also see many of these households for related emergencies, and that this group of people can't advance to upward mobility with a high level of crisis and insecurity. She said her agency has existed for 36 years and is currently seeing more people than ever facing housing instability or homelessness. She stated that help seekers come directly from the Milford community, with the most common demographic being men over 55 on fixed incomes. She said many have stable income from Social Security, disability or other income, but the housing market has nothing of offer this portion of the population. She discussed trying to find homes in the area for shared living, but with the COVID19 crisis and its economic burden creating a wider pool of people at imminent risk of homelessness, her agency must now compete with low to middle income

households. She stressed the need to ensure a housing market that addresses the full diversity of the community. She said the at-risk population is a microcosm of the entire Milford community, not a separate entity.

Chairman Quish asked about more communal living options for at-risk populations. Ms. Paradis said a range of options is important to ensure support for the wellbeing of a community. She said that sometimes agencies owned by Social Services can be helpful with short-term needs, but communal living may not be the best option for long-term goals and also not the only solution. She said a community needs to have sufficient housing units available to match the needs of each income bracket.

Ms. Kearney asked about the existing 35% being raised drastically by COVID19 economic impacts. Ms. Paradis said state housing agencies are seeing an increase in housing instability, although when COVID is compared to the 2008 housing crisis, there is some optimism that many people will return to work. She said there should be a plan to support households who got behind in housing payments due to the pandemic. However, she stressed that the economic issues that existed before will persist after COVID19. She said policy should seek to keep housing-insecure families in their homes. Chairman Quish said zoning regulations would not be impactful in this regard, but might speak to outcomes from such crises. Mr. Fink commented that if unemployment remains high, more people will come to Beth El. He said he hoped one outcome of COVID19 would be support for "essential workers," such as those working low wage jobs in health care, food preparation, and facilities maintenance who don't have basic economic security.

Milford Fair Housing Officer Sheila Dravis also provided low to moderate income statistics and directed the subcommittee to resources posted on the City's Community and Economic Development webpage. She reviewed metrics on affordable housing as it relates to various demographics, listing many of the demographic groups that Mr. Fink did, such as seniors who want to transition to smaller homes but stay here in Milford. She noted the existence of older housing stock that may be used as "fixer uppers." She said there could be an emphasis on preserving the small numbers of multifamily homes in Milford now, and to have the goal of such housing being spread throughout the city. She cited HUD income figures that were consistent with Mr. Fink's. She noted that Milford no longer has much land for starter homes. She discussed inclusionary zoning where anything built with over 10 units must add affordable units toward meeting state required percentages. Regarding transportation, she said that train commuters need ways to get to the train station and that current bus route transportation routes are not inviting. She said that if we could move toward a transit-oriented world, individuals and families would have more of their income to spend on other essential living expenses and/or save for normal financial disruptions like car repairs. She said there are ways to capitalize on the commuter advantage Milford now has as cities compete for new residents and to retain existing residents. She said the median age for Milford residents is 45, while 41% of the city's population is 62 years and older, creating a need to find ways to keep seniors local and extended families together.

Chairman Quish thanked all the experts for sharing their insights. Mr. Broesder also thanked them; he and Mr. Kader asked for more information about inclusionary zoning; Mr. Sulkis agreed to forward an information packet.

Review of updated Schedule and Action plan

Chairman Quish said discussion of Housing items on the Action Plan should be informed by the expert commentary provided. He reassigned the schedule discussion to the next meeting and expressed appreciation for the high quality of experts' contributions.

Approval of **Minutes of 4/21/20 POCD meeting** was unanimous.

Late remarks: Mr. Sulkis also noted with appreciation the presence of former board member Scott Marlow, now with the Inland Wetlands Commission.
Adjournment was at 8:26.
Next Meeting 16 June 2020

Attest: M.E. Greene, Rec. Sec'y