

Housing

As one of the principle land uses in the community, housing and housing-related issues affect all residents. The Connecticut General Statute Section 8-23 which sets standards for municipal plans states that such plans shall take into consideration the need for development of housing opportunities for affordable and multi-family housing, housing that is pedestrian-oriented, housing in mixed-use settings, and housing that is transit accessible. As shown on the attached Land Use Map, residential development comprises a majority of the City's land area.

Housing permits Issued 2000-2011

Year	Total	Single Family Detached	Single Family Attached	3-4 Family	5+ Family
2000	195	148	2	0	45
2001	198	180	0	0	18
2002	125	121	0	4	0
2003	284	72	0	8	204
2004	286	65	0	0	221
2005	322	62	0	0	260
2006	281	49	0	0	232
2007	276	41	0	0	235
2008	266	26	0	0	240
2009	86	20	0	0	66
2010	90	24	0	0	66
2011	96				
Total	2505	808	2	12	1587

Source: State of Connecticut Department of Economic and Community Development

Land zoned for single family residential use makes up 43.5% of the land area of Milford, apartments/condominiums adding an additional 4.16% for a total of 5,495 acres. Of these 5,495 acres, only 142 acres is available for residential development after removing land that floods or contains wetlands and steep slopes. This translates into approximately 375 units of additional housing.

The 1990 POCD identified 1,700 acres of available residentially zoned land. The 2002 POCD Identified 1,090 acres of vacant residential land, much of which was impacted by wetlands, flood plans and deep slopes. Improvements in Geographic Information Technology (GIS) allows a more precise picture of potential housing development in residentially zoned areas that can be made by removing parcels with wetlands, steep slopes, non conforming shapes and sizes (such as sliver parcels).

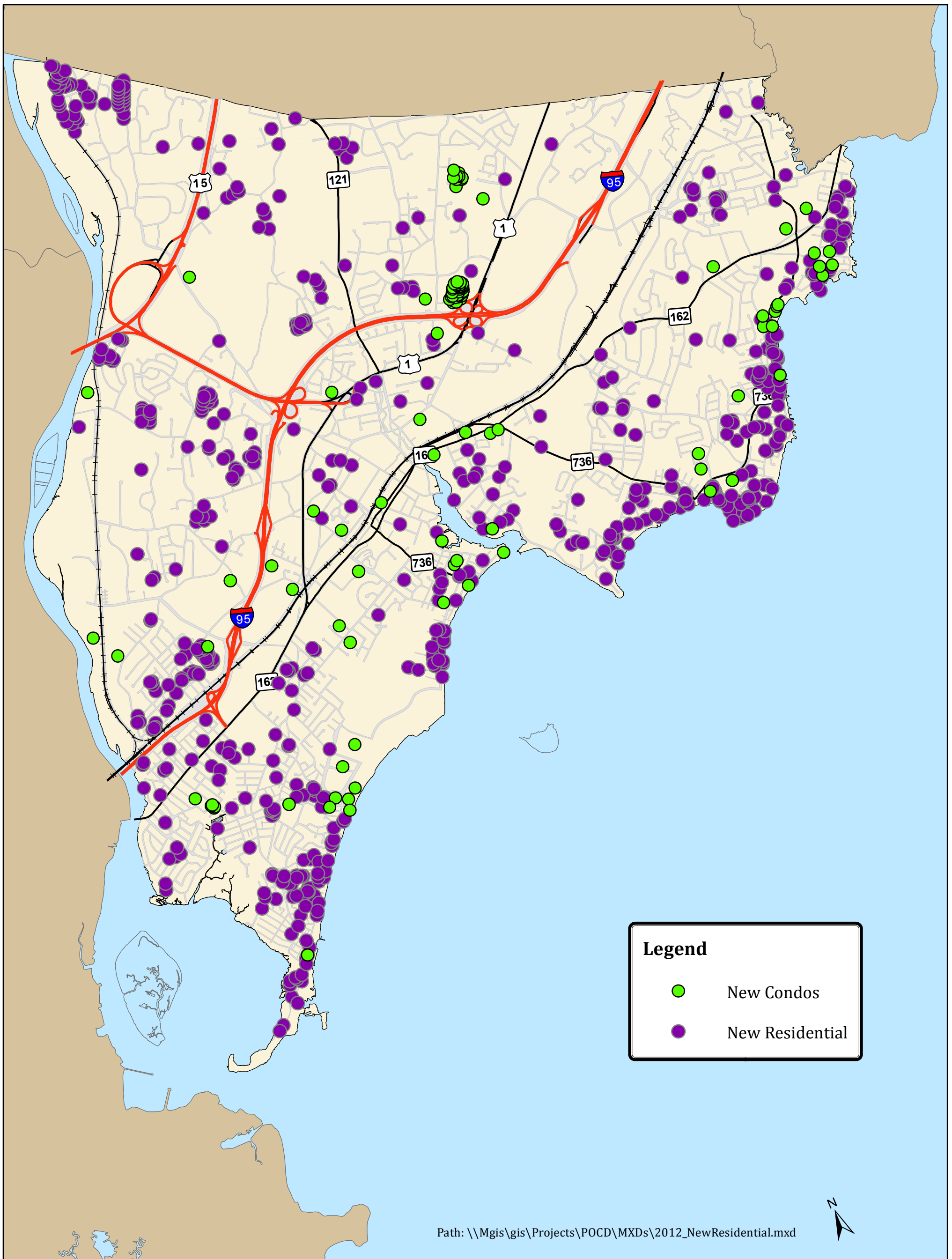
Potential Acres by zone for residential development

Acres By Residential Zone			
Zone		Total Area Vacant (Acres)	Unit Amount
R-10		9.07	40
R-12.5		32.47	113
R-18		51.43	124
R-30		14.77	21
R-5		1.46	13
R-7.5		6.37	37
R-A		25.95	26
SFA-10		0.22	1
Total		141.74	375

New Residential Construction

Data derived from permits taken out for new residential construction.

Plan of Conservation and Development
City of Milford - 2012
GIS maps provided by MIS Department



This when combined with the development that has taken place since the last plan, as well as major open space acquisitions, results in a remaining 142 acres of undeveloped residentially zoned land.

It should be noted that the commercial zones were not included in the potential residential build out. It would be hard to calculate the potential since the ability to do residential is really individual parcel and project dependant, and subject to differing regulations depending on the zone.

Housing development in a community has several impacts related to quality of life issues. These impacts may include: increased demand for community services with resulting fiscal impacts; increased traffic and perceived congestion in the street network; loss of open space and impact on the natural environment; increased economic activity in the area of retail sales and services; increased involvement in community activities; and then perception of community change.

It is interesting to note that dramatic population growth has not occurred as a result in the increase in the number of dwelling units in Milford. In fact, Milford’s population has continued to hover in the 50,000 person range over the last several census counts, with only an 11,000 person increase over the last 50 years:

Census Year	Population
1960	41,662
1970	50,858
1980	50,898
1990	49,938
2000	50,594
2010	52,759

The increase in the housing stock when coupled with a relatively stable population size indicates that average household size is decreasing. The 2010 census estimates the average household size as 2.42 people. Based upon the trend of smaller household sizes

and the relatively stable population over the last 40 years, it is not anticipated that a more significant population increase will occur over the next couple of decades.

Housing Market Conditions

The 2010 US census estimates that Milford has 22,288 housing units. Of these, 24.4 % of the units are considered multi-family housing of 2 or more units.

Owner occupied units make up 77.3% of the housing stock.

Much of the new single family housing construction occurred because housing prices were considered attractive when compared to housing prices in lower Fairfield County. This, when coupled with easy access to the Metro-North Commuter railroad, has made Milford an attractive place to live.

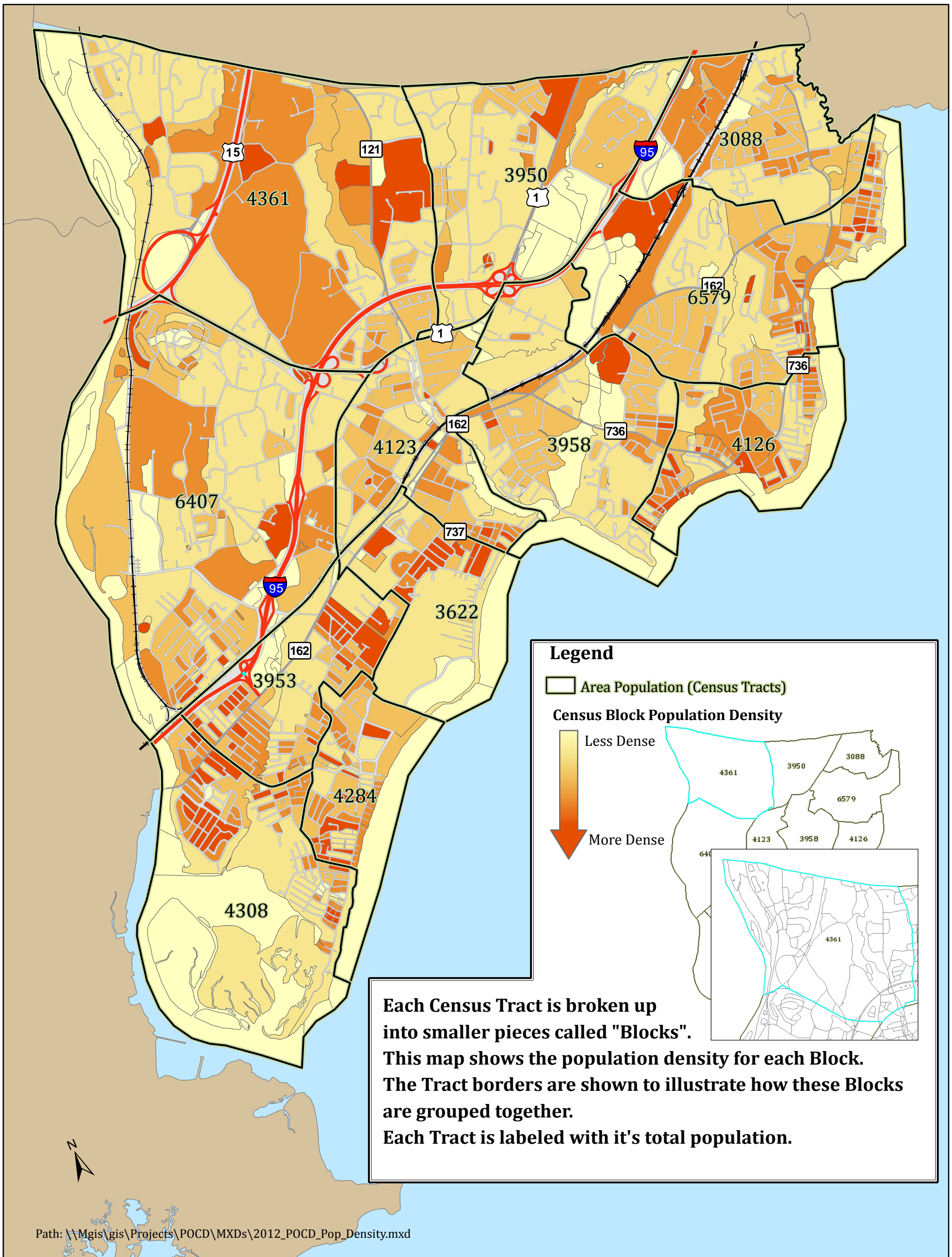
Since 2000, the development of approximately 400 units of rental housing in the downtown within walking distance of the Commuter rail; and approximately 300 units near the interstate highway and Parkway, has increased the housing options within Milford.

Housing affordability

There continues to be much discussion concerning the issue of housing affordability in Milford. When one discusses affordability it is important to clearly identify the parameters of affordability. One definition of affordability is that included under 8-30g of the Connecticut General Statutes wherein certain units are counted as affordable for purposes of determining a community's exemption from the affordable appeals program. Under that program at least 10% of a communities housing stock must be affordable. Such units include those receiving government assistance for construction or rehabilitation, housing occupied by persons receiving rental assistance, homes financed by the Connecticut Housing Finance Authority and/or Farmers Home Administration mortgages, or deed restricted properties. In the most recent 2011 computation, Milford's percentage of affordable housing is at 1,404 units, or 6.08%, which is up from 5.87% in 2002.

Population Density by 2010 Census Block

Plan of Conservation and Development
City of Milford - 2012
GIS maps provided by MIS Department



The second type of affordability is market-based in terms of what affordable is based upon the selling price versus median income levels. In Milford, an August 2012 listing of 400 homes on the market included 146 at prices of \$250,000 or less. These homes could be considered affordable to households at or near 80% of the area median (\$65,000 for a family of 4) family income.

The third type of affordability relates to comparable housing in other markets. As described earlier, Milford is experiencing activity in its housing market due the fact that housing prices are more “affordable”. Therefore, housing is being produced which is affordable in certain market terms but not affordable for purposes of the 8-30g Affordable Housing Act, or affordable to moderate income households.

Housing Affordability is affected by a wide variety of factors. Factors such as interest rates, labor and material costs, land costs, environmental constraints, consumer preference, market demand and local economic conditions all influence the availability, cost and affordability of housing. Most of these factors are beyond the control of local government. However, specific actions which permit higher density residential development or the provision of bonuses to projects which include affordable housing, support accessory apartments and or encourage higher density mixed-use commercial/residential use projects in specific sections of the city may create an increase in the variety and affordability of housing in Milford.

Affordability is a relative term with respect to housing. Different income levels and economic or market circumstances determine how affordable the housing stock is. However, the state and federal government defines housing as affordable if it costs less than 30% of a household’s income. Furthermore, the state is most concerned with affordable housing for those earning less than 80% of the median income, usually referred to as “low and moderate income” households.

Future Housing Projections

Due to the lack of developable land, there will increased pressure for in-fill development and more intensive development on developed properties with less development constraints. With limited land left for traditional single family home development, the only available areas for expansion (without changing zoning) will be in the Corridor Zones that allow for residential development under specific conditions, and within Milford Center. Both areas have easy access to mass transit, shopping and other services. Development of higher density housing will require greater architectural standards, greater pedestrian and bicycle friendly infrastructure, site development that is both green and provides real outdoor amenities, usable accessible green roofs, and where located within walking distance to the train station - less onsite parking.

Preserving Residential Neighborhood Character

It is the intent of the Plan of Conservation and Development to allow for the continued development of Single Family Housing in the currently existing “R” districts (R-5, 7.5, R-10, R-12.5, R-18, R-30 and RA). However, every effort should be made to preserve the prescribed density of the underlying zone and promote and preserve the commonly found single family home construction type. Specifically, the character of the RA Zone should be protected since it is a more rural land use. To facilitate preserving this character, rear lot development should either be eliminated, or the size of rear lots should be increased substantially from the current 1 acre requirement.

For newly created lots in all the R zones, both the Zoning regulation and Subdivision regulations should be amended to exclude from land area calculations: all Wetlands, Watercourses and steep slopes.

Multi-family uses should be specifically targeted for mixed-use commercial zones, along Route 1, and within the Downtown (MCDD) or the SFA and RMF zones.

For newly created lots in the CDD and MCDD zones, both the Zoning and Subdivision Regulations should be amended to exclude from land area calculations: all Wetlands, Watercourses, and steep slopes.