



# Regional Housing Strategy

September 11, 2025



# CRCOG – Let's Talk Housing

# Let's Talk Housing!

## LET'S TALK HOUSING!

An open conversation on the future of homes, affordability, and expanding choice in the Capitol Region



Join us for a dynamic discussion on housing in the Greater Hartford region. Voice your ideas and insights to help address the critical housing issues facing our region's cities and towns. The evening will include interactive discussions and hands-on activities, followed by a brief presentation on housing and market data. **Register for the date and location that works best for you.** We look forward to seeing you!

**Wednesday, Sept. 24, 2025**

7-8:30 pm  
Calendar House Senior Center  
388 Pleasant Street, Southington, CT

**VENUE  
CHANGE!**



**Thursday, Oct. 16, 2025**

7-8:30 pm  
Community Room, Goodwin University  
1 Riverside Drive, East Hartford, CT

Register using the QR codes above or visit the project webpage:  
<https://tinyurl.com/crcogHousingMeeting>



**Contact:** Heidi  
hsamokar@crcogct.gov  
(860)724-4282



- Fall housing workshops – sign up to attend and help spread the word!
- Register at: <https://crcogct.gov/regional-planning-and-development/housing/regional-housing-strategy/>

# Case Study Site Selection

## Housing Sustainability Analyses

- 25 sites submitted by 12 municipalities
- 3 selected for this round
- Additional funding from the Department of Housing

110 Albany Turnpike, Canton



98 New Bolton Road, Bolton




26 Pearl Street, Enfield



# Housing Typology


## Housing Typologies in the CRCOG Region

### 4-6 Homes Per Building




**Dale St. | West Hartford**  
13 Dale Street, which provides four homes, was built in 1991. Steps away is the Farmington Avenue commercial corridor.

[Details](#)



**High St. | Canton**  
Four newly-constructed townhouses are located in the village of Collinville in Canton.

[Details](#)



**Farmington Ave. | Farmington**  
These recently-renovated buildings along Farmington Avenue contain four homes each.

[Details](#)



### ABOUT



The Ridge at Talcott Mountain North features townhomes and apartment buildings. We focus here on the townhomes. The development was approved by Site Plan approval under the town's Form Base Code zoning regulations in 2017. These homes are located on the site of the former The Hartford office campus, at the base of Talcott Mountain.

Multiple siding color and varying roof pitches help to break up the facade. Bay windows allow for more natural light and add depth to the facade. Each unit has a well-defined and cozy front entryway, with an overhang, small stoop and, for some, sitting areas. Small details like tin roofing in select locations enhances the appearance.

The shallow setback and use of street trees creates a comfortable and human scale streetscape. With parking tucked behind the building there are fewer curb cuts creating a more cohesive, walkable experience.

### DEVELOPMENT STATS

**Address:** 250 Hopmeadow Street, Simsbury, CT  
**Year Built:** 2018-2024  
**Parcel Size:** 35.44 Acres  
**Number of Housing Units:** 280 (overall development including the larger apartment buildings)  
**Density:** (number of units per acre): 8 housing units per acre



200 Hopmeadow St  
250 Hopmeadow St, Westogue, CT 06089  
View larger map

Watch on [YouTube](#)

[Website Link](#)



## Innovative Housing Construction 101

Regional Housing Strategy  
Technical Advisory Committee  
June 18, 2025

Prepared by: Heidi Samokar, AICP

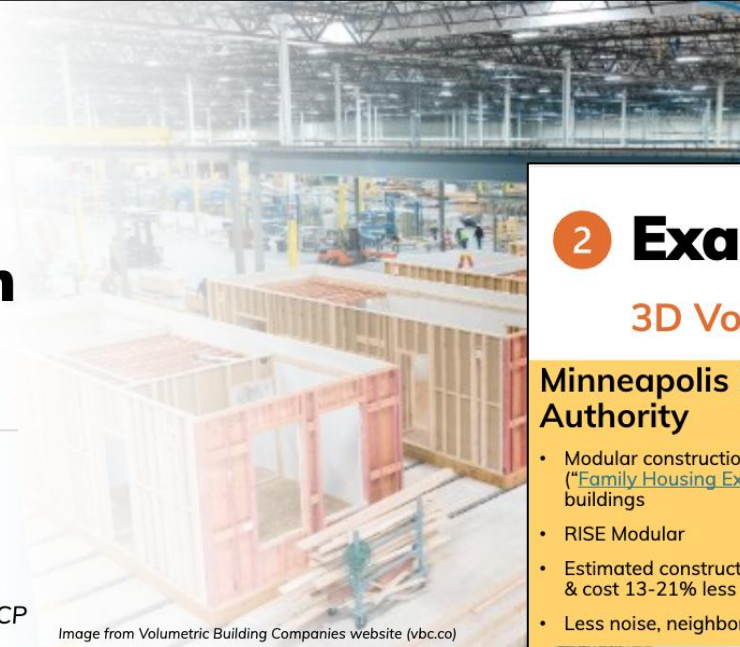


Image from Volumetric Building Companies website (vbc.co)

[Presentation Link](#)  
[Full Stack Modular Link](#)

## 2 Examples & Programs

### 3D Volumetric

#### Minneapolis Public Housing Authority

- Modular construction – 84 units on 16 sites (“Family Housing Expansion”); 2-3 story buildings
- RISE Modular
- Estimated construction 30% faster (13 months) & cost 13-21% less
- Less noise, neighborhood disruption



Image from DJRarch.com.



Image from nARCHITECTS.com.

#### Carmel Place, NYC

- Tallest modular building in Manhattan (9 stories).
- 55 micro-units with affordable set-asides
- Construction – 22 months

## Publicly Driven Affordable Housing Models

Housing Technical Advisory Committee  
June 2025

Prepared by  
Kyle Shiel, Principal Planner



## Roughly Three Approaches

Group A: Mixed-Income with Public Equity Investment

Group B: Public Housing Conversions

Group C: Fully Affordable Models

Public Developer Models Across the U.S.



Source: NYU Furman Center

NYU Furman Center: "The Emerging Spectrum of Government-Led and Publicly-Owned Housing Development Models"



# Housing Discussion





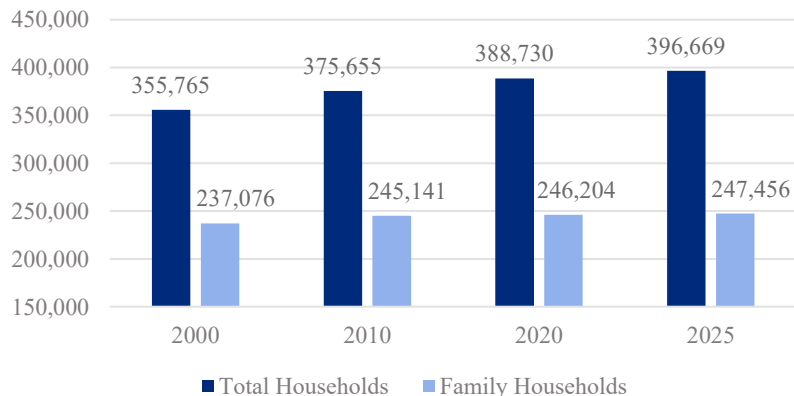
# Demographics

# CRCOG Housing Market Study – Demographic Data

CRCOG Population	Estimate	%
Generation Alpha Pop (2013)	87,366	9%
Generation Z Pop (1997)	216,690	22%
Millennial Pop (1981)	229,850	24%
Generation X Pop (1965)	189,797	20%
Baby Boomer (1946)	199,107	20%
Silent & Greatest Generations (1928)	48,519	5%
Pop by Generation Base	971,329	100%

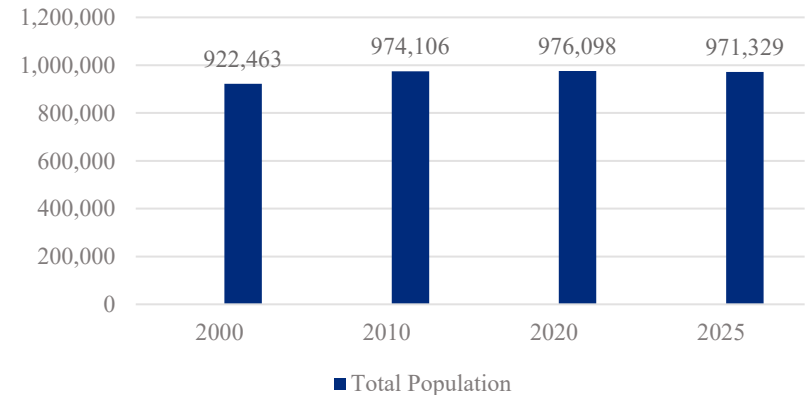
CRCOG	2000	2010	2020	2025
Total Households	355,765	375,655	388,730	396,669
Family Households	237,076	245,141	246,204	247,456

**Total HH's & Family HH's**



CRCOG	2000	2010	2020	2025
Household Pop	885,360	930,492	939,868	937,535
Total Population	922,463	974,106	976,098	971,329

**Total Population**

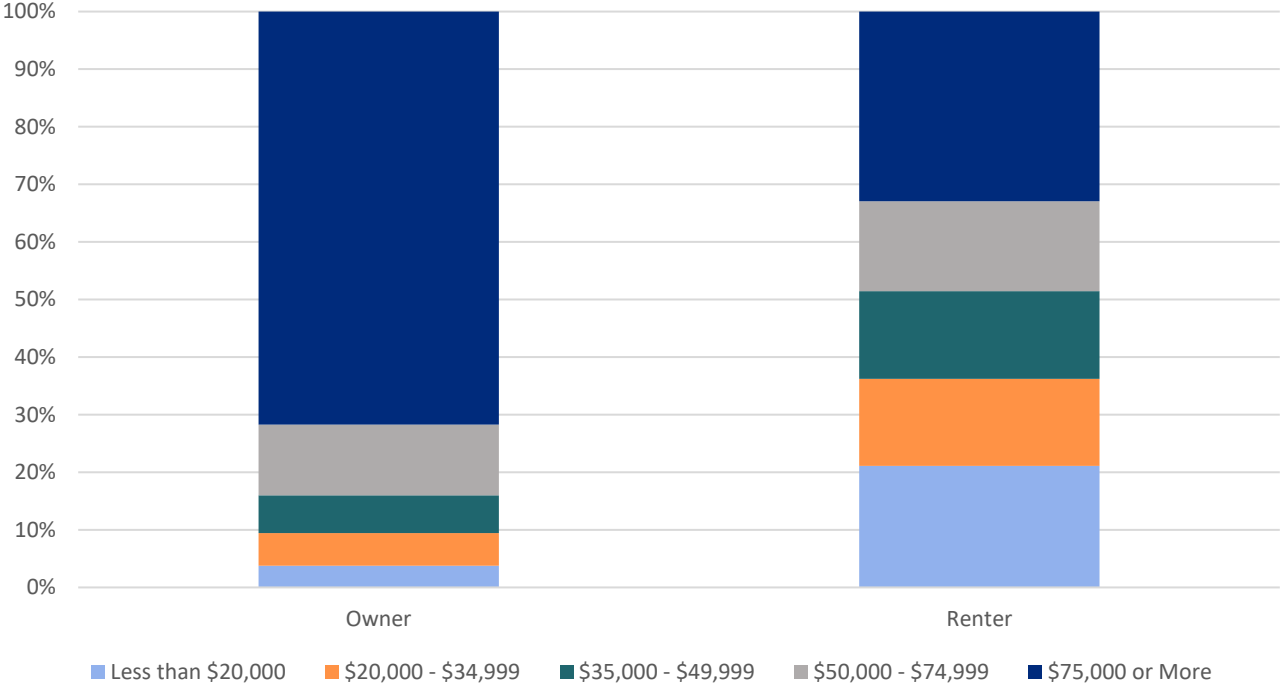


The CRCOG Region population has been mostly stagnant since 2010, while total households are growing faster than family households. Population age is impacting population growth—deaths exceeding births—and housing demand is driven by household growth.

Sources: US Census, ACS, Esri

# CRCOG Housing Market Study – Demographic Data

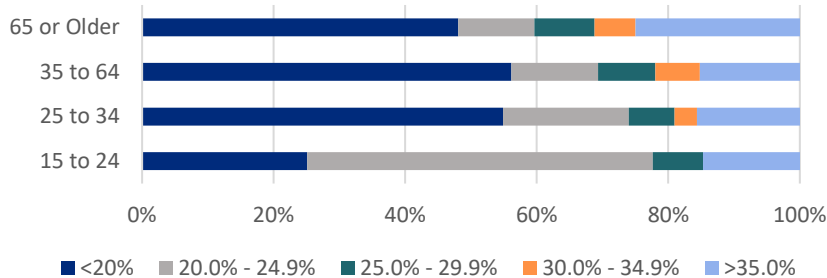
### Owner vs Renter: Income Distribution



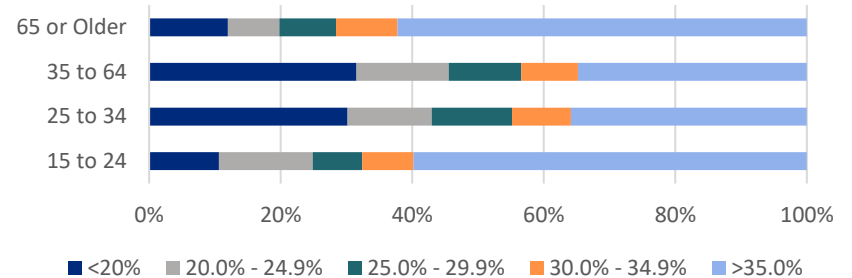
Homeowners are wealthier than renters—household age, socio-economics, and race are part of this wealth disparity.

# CRCOG Housing Market Study – Demographic Data

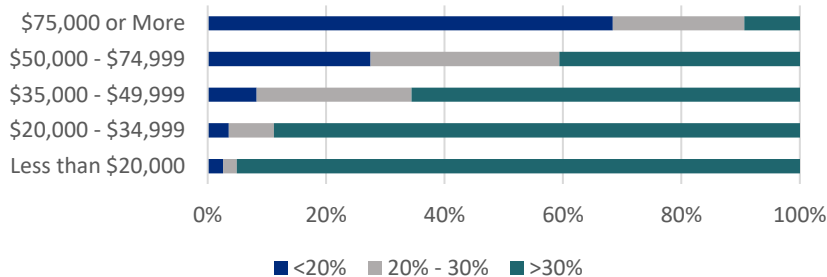
**Percent of Income on Housing by Householder Age**  
Owner Occupied



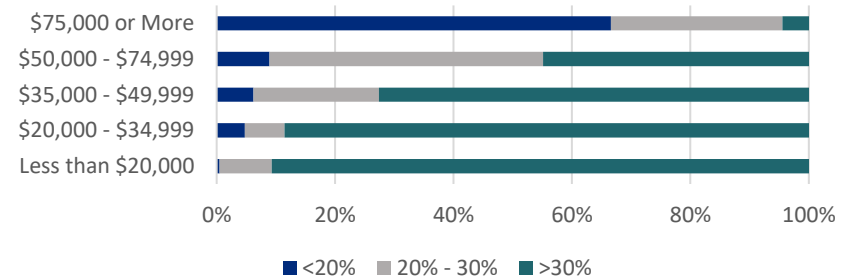
**Percent of Income on Housing by Householder Age**  
Renter Occupied



**Percent of Income on Housing by Household Income Level**  
Owner Occupied



**Percent of Income on Housing by Household Income Level**  
Renter Occupied



Renters are more cost-burdened than homeowners, and lower-income households are the most cost-burdened.



# Income

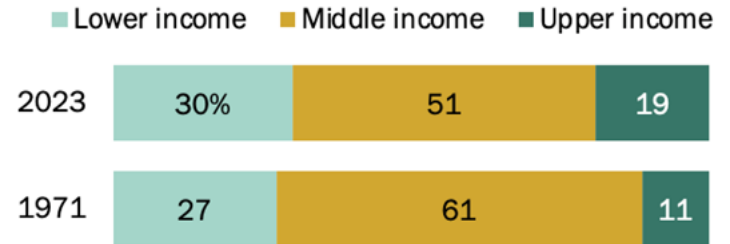
# CRCOG Housing Market Study – Defining Middle-Income

## PEW Defining the Middle-Income

- **Middle-Income:** households with an income that is *two-thirds of the median of U.S. household income* (adjusted for household size)
  - U.S. Median HH Income = \$80,610
  - Middle-Income = **\$53,202 to \$161,220**
- **Lower-Income:** households have incomes less than two-thirds of the median income
- **Upper-Income:** households have income that is more than double the median income

## Share of Americans in the middle class has fallen since 1971

% of U.S. population in each income tier



Note: People are assigned to income tiers based on their household incomes in the calendar year prior to the survey year, after incomes have been adjusted for the number of people living in each household. Shares may not total 100% due to rounding.

Source: Pew Research Center analysis of the Current Population Survey, Annual Social and Economic Supplement (IPUMS), 1971 and 2023.

PEW RESEARCH CENTER

# CRCOG Housing Market Study – Defining Middle-Income

## Connecticut Household Income

- CRCOG Median HH Income = **\$95,158**
  - **80% SMI = \$76,126**
  - **60% SMI = \$57,094**
  - 50% SMI = \$47,579
  - 30% SMI = \$28,547 (Fed Poverty Level \$32,150)
- PEW U.S. Middle-Income = **\$53,202 to \$161,220**
- CT Middle-Income: \$60,499 to \$183,330
- CRCOG Middle-Income: **\$62,804 to \$190,316**
- 71.1% of CRCOG Region Households have incomes over \$50,000 (are middle-income households)
- **27.7%** of CT Households are Lower-Income—below \$50,000.

## CRCOG Median Incomes

2023

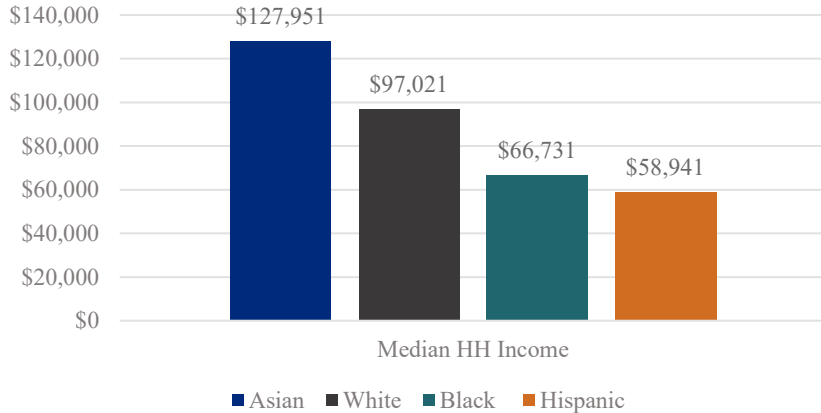
Household Type	Median HH Income
Total	\$95,817 (2025)
Family	\$115,158
Married Couple	\$140,809
Non Family	\$52,327
Renter	\$46,498

Changes in household type and size are important to understanding how we think about household income—especially non-family income.

It is also important to consider the duality of renter income—existing rental stock clustered in the historic core(s) versus new product in the suburban realm.

# CRCOG Housing Market Study – Income Data

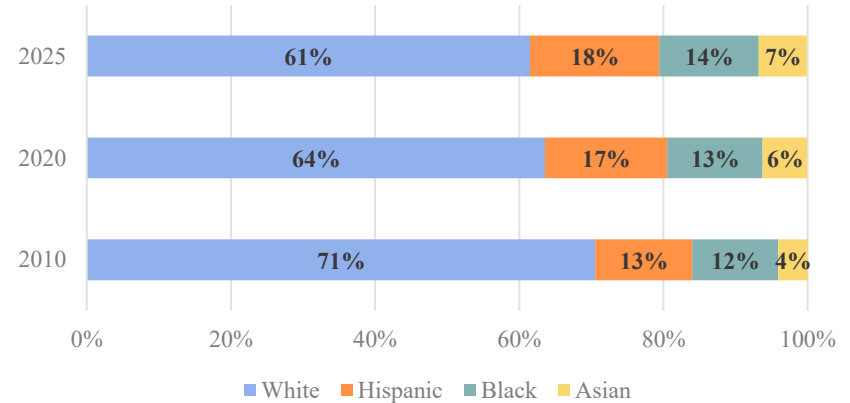
### Median HH Income by Race



Race	Median HH Income
Asian	\$127,951
White	\$97,021
Black	\$66,731
Hispanic	\$58,941

2023 5 Year ACS Estimates

### Population by Race



CRCOG	2010		2020		2025	
POPULATION BY RACE	Estimate	%	Estimate	%	Estimate	%
White	719,454	71%	620,337	64%	597,026	61%
Hispanic	137,266	13%	165,603	17%	174,525	18%
Black	121,806	12%	128,976	13%	133,685	14%
Asian	41,760	4%	60,543	6%	65,070	7%

We must acknowledge the relationship between income and race and the disparate impacts race/income have on housing accessibility and affordability.

Sources: US Census, ACS, Esri

# CRCOG Housing Market Study – Income Data

CRCOG	% Occupied	% Owner Occupied	% Renter Occupied
Occupied Housing Units	100%	65.3%	34.7%
HOUSEHOLD INCOME 2023			
Less than \$5,000	2.9%	1.3%	5.9%
\$5,000 to \$9,999	1.8%	0.7%	3.8%
\$10,000 to \$14,999	3.5%	1.1%	8.1%
\$15,000 to \$19,999	2.5%	1.2%	5.1%
\$20,000 to \$24,999	2.8%	1.9%	4.6%
\$25,000 to \$34,999	5.9%	3.8%	10.0%
\$35,000 to \$49,999	9.4%	6.5%	14.9%
\$50,000 to \$74,999	13.3%	12.2%	15.3%
\$75,000 to \$99,999	12.3%	12.4%	12.3%
\$100,000 to \$149,999	18.6%	22.0%	12.0%
\$150,000 or more	26.9%	37.0%	8.0%

## CRCOG Median Incomes 2023

Household Type	Median HH Income
Total	\$95,817 (2025)
Family	\$115,158
Married Couple	\$140,809
Non Family	\$52,327
Renter	\$46,498

- **71.1%** of occupied households have incomes over \$50,000.
- **83.6%** of owner-occupied households have incomes over \$50,000, and 71.4% over \$75,000.
- **52.4%** of renter-occupied households have incomes less than \$50,000, and 27.5% under \$35,000 (\$32,160 is the federal poverty rate for a family of 4).

The greatest need for affordable housing is for renters at or below \$50,000 household income or **54.6% AMI** (\$91,541)

- Zoning, specially 8-30g, addresses 80% and 60% AMI (middle-income levels).

Sources: US Census, ACS, Esri

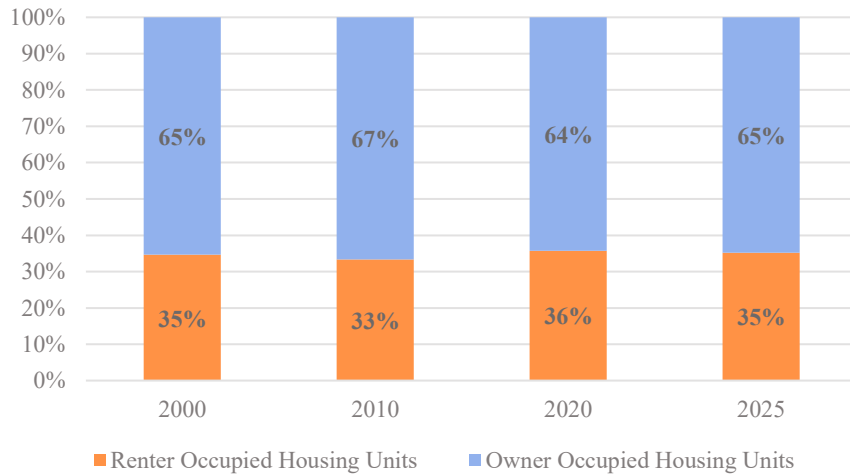


# Housing

# CRCOG Housing Market Study – Housing Data

CRCOG	2000	2010	2020	2025
Total Housing Units	374,429	400,567	414,084	421,211
Renter Occupied Housing Units	123,200	125,178	141,884	141,824
Owner Occupied Housing Units	232,565	250,418	254,845	260,799

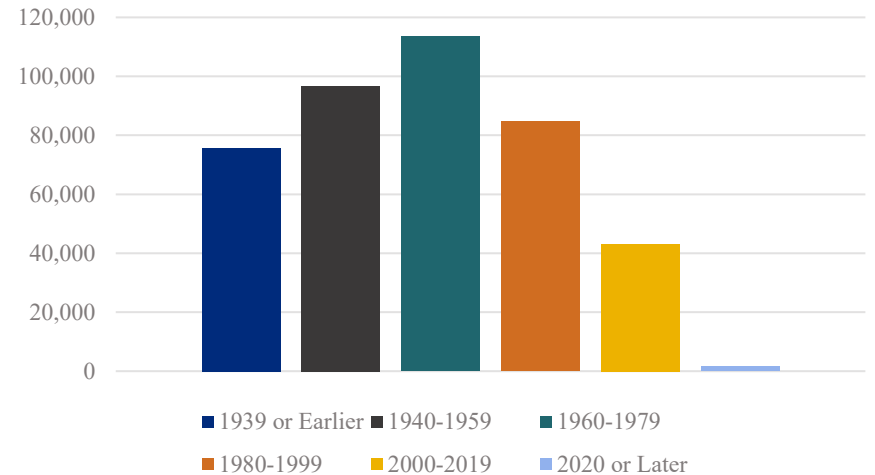
### Renter vs Owner Occupied Units



Our housing stock is older and aging. The proportion of owner to renter units has remained mostly constant over the last 25-years.

CRCOG	Housing Units	
HOUSING UNITS BY YEAR BUILT	Estimate	%
1939 or Earlier	75,663	18.2%
1940-1959	96,798	23.3%
1960-1979	113,439	27.3%
1980-1999	84,668	20.4%
2000-2019	43,135	10.4%
2020 or Later	1,566	0.4%

### Housing Units by Year Built



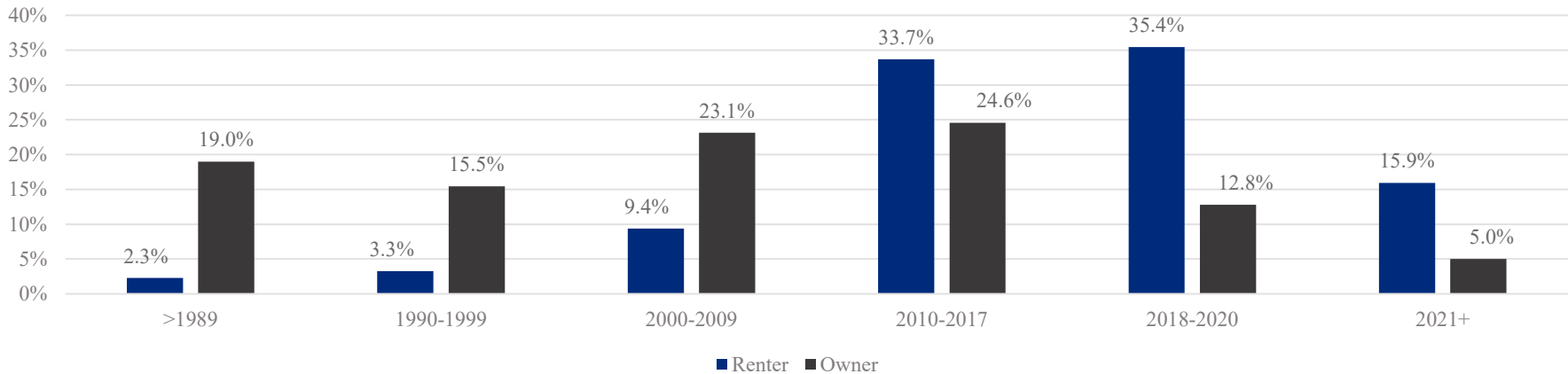
Sources: US Census, ACS, Esri

# CRCOG Housing Market Study – Housing Data

CRCOG YEAR HOUSEHOLDER MOVED IN	Householder	
	Renter	Owner
>1989	3,070	48,296
1990-1999	4,395	39,343
2000-2009	12,642	58,869
2010-2017	45,368	62,552
2018-2020	47,712	32,585
2021+	21,475	12,779

Homeowners and renters are transient—we move many times in our lifetime.

Year Moved In: Rent & Owner HHs



Sources: US Census, ACS, Esri

# CRCOG Housing Market Study – Housing Data

CRCOG	Estimate	Percent
<b>BEDROOMS</b>		
Total Housing Units	415,269	100%
No Bedroom	12,191	2.9%
1 Bedroom	54,286	13.1%
2 Bedrooms	109,589	26.4%
3 Bedrooms	154,278	37.2%
4 Bedrooms	70,151	16.9%
5+ Bedrooms	14,774	3.6%

CRCOG	Estimate	Percent
<b>UNITS IN STRUCTURE</b>		
Total Housing Units	415,126	
1-unit, detached	234,805	56.6%
1-unit, attached	25,839	6.2%
2 units	28,385	6.8%
3 or 4 units	38,052	9.2%
5 to 9 units	24,575	5.9%
10 to 19 units	17,839	4.3%
20 or more units	43,225	10.4%
Mobile home	2,406	0.6%

- **57.7%** of housing units have 3 or more bedrooms.
- **62.2%** of occupied households are one- and two-person households.

Our housing stock, built for past generations and household sizes, may not match with today's market preferences.

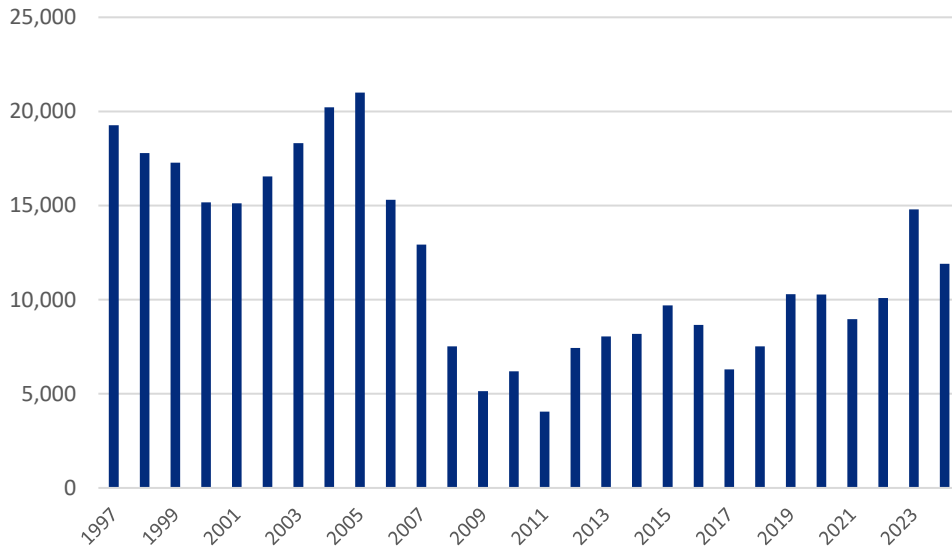
- **42.0%** of renter-occupied households are one-person and **69%** are one- and two-person households.

CRCOG	Occupied	%	Owner-Occupied	%	Renter-Occupied	%
Occupied Housing Units	388,603	100%	246,719	100%	141,884	100%
<b>Household Size</b>						
1-person household	115,495	29.7%	55,947	22.7%	59,548	42.0%
2-person household	126,329	32.5%	88,019	35.7%	38,310	27.0%
3-person household	63,530	16.3%	42,721	17.3%	20,809	14.7%
4+person household	83,249	21.4%	60,032	24.3%	23,217	16.4%

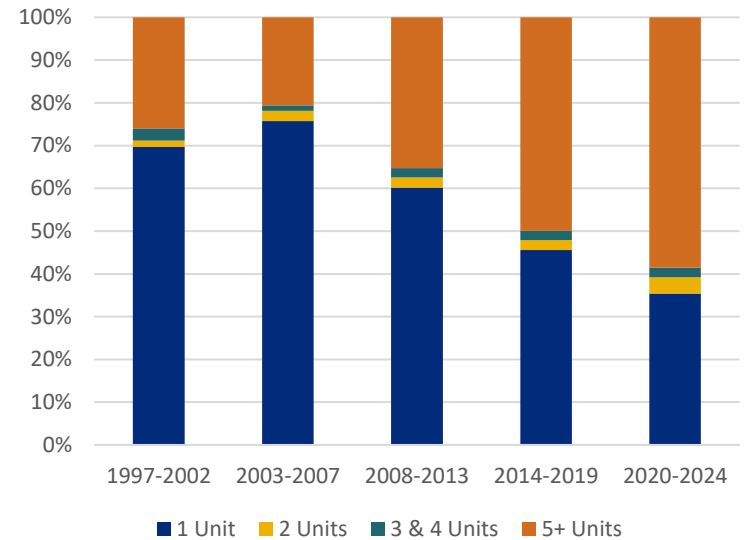
Sources: US Census, ACS, Esri

# CRCOG Housing Market Study – State of CT Housing Permits

State of CT Net Units  
1997-2024



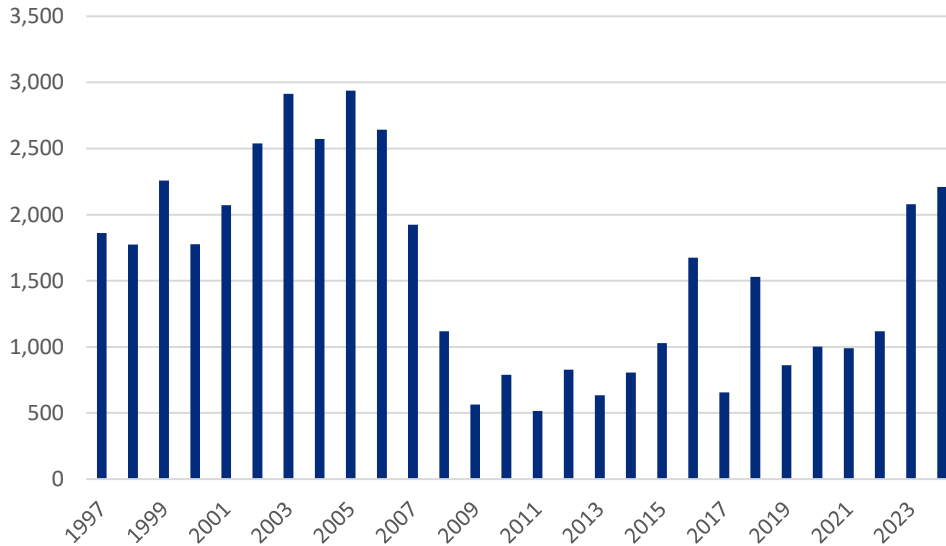
State of CT Permits by Housing Type  
1997-2024



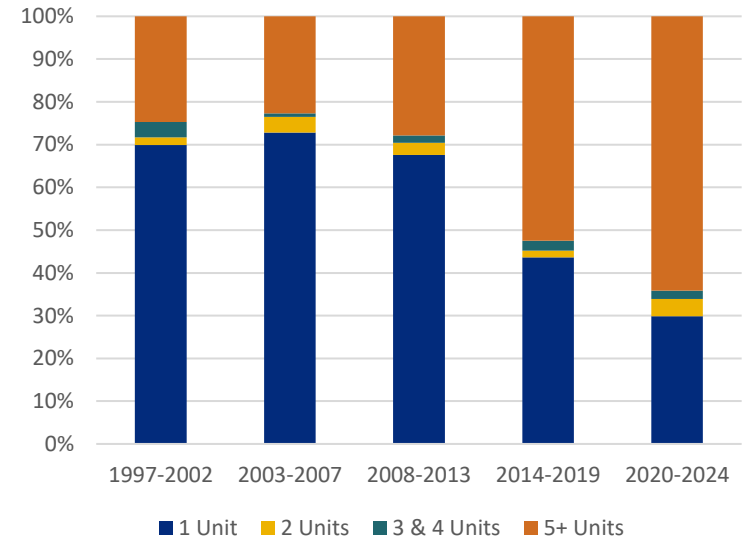
- Pre-2008, Connecticut constructed double the amount of housing compared to after 2008.
- Post-2008, the new construction housing market has shifted away from single-family and toward multi-family. This reflects our changing household types and sizes.

# CRCOG Housing Market Study – CRCOG Housing Permits

**CRCOG Net Units**  
1997-2024



**CRCOG Permits by Housing Type**  
1997-2024



The same is true for the CRCOG Region.

# CRCOG Housing Market Study – Top 10 Housing Permit Communities

## Permits by Municipality

1997-2006

	Municipality	Total Permits	Average Permits/Yr	Current Housing Units	Percent of CRCOG Total Permits
1	Manchester	2,096	210	26,626	7.44%
2	Southington	1,910	191	18,407	6.78%
3	Hartford	1,460	146	54,379	5.18%
4	Glastonbury	1,358	136	14,506	4.82%
5	Vernon	1,279	128	14,871	4.54%
6	Farmington	1,262	126	11,985	4.48%
7	Avon	1,237	124	7,719	4.39%
8	Berlin	1,201	120	8,695	4.26%
9	Ellington	1,167	117	7,009	4.14%
10	South Windsor	1,100	110	10,924	3.90%

## Permits by Municipality

2015-2023

	Municipality	Total Permits	Average Permits/Yr	Current Housing Units	Percent of CRCOG Total Permits
1	Simsbury	1,140	127	10,731	8.78%
2	Vernon	914	102	14,871	7.04%
3	Farmington	839	93	11,985	6.46%
4	Bloomfield	756	84	9,952	5.82%
5	Southington	718	80	18,407	5.53%
6	West Hartford	686	76	27,693	5.28%
7	Hartford	574	64	54,379	4.42%
8	Newington	559	62	13,135	4.30%
9	Granby	549	61	4,543	4.23%
10	New Britain	503	56	31,709	3.87%

- The pre- and post-2008 housing market shifted. Only 4 Top-10 communities appear in both periods.
- Hartford and New Britain are unique, as both demolished more housing units than new permits. Combined, Hartford and New Britain account for 62.8% of total demolitions.
- The rise and fall of communities in and out of the top 10 relates to those communities that have allowed, embraced, and realized new multi-family housing production—Simsbury, Bloomfield, West Hartford, Newington, and Granby are all examples of this.
- Glastonbury and South Windsor housing permits declined to 343 and 450, respectively, in the 2015-23 period.

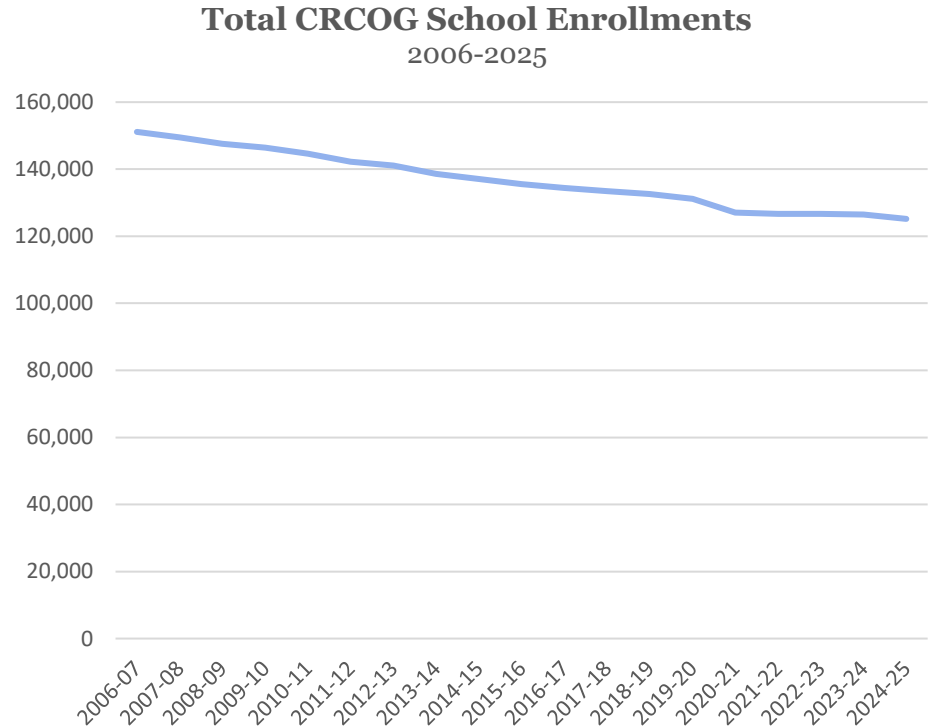
Source: DECD

# CRCOG Housing Market Study – CRCOG School Enrollments 2006 - 2024

Changes in household type (non-family) and size (one- and two-person), along with other social-cultural changes (we marry less, later, and have fewer children), are driving declines in the young person population and school district enrollments. The CRCOG Region lost 25,946 (17%) enrollments from 2006 to 2024.

Only one community, South Windsor, increased in enrollments (marginally) and a few others were mostly stagnant—all others declined.

Year	Enrollments
2006-07	151,123
2007-08	149,499
2008-09	147,586
2009-10	146,401
2010-11	144,656
2011-12	142,275
2012-13	141,047
2013-14	138,641
2014-15	137,050
2015-16	135,596
2016-17	134,420
2017-18	133,412
2018-19	132,571
2019-20	131,163
2020-21	127,032
2021-22	126,678
2022-23	126,638
2023-24	126,435
2024-25	125,177



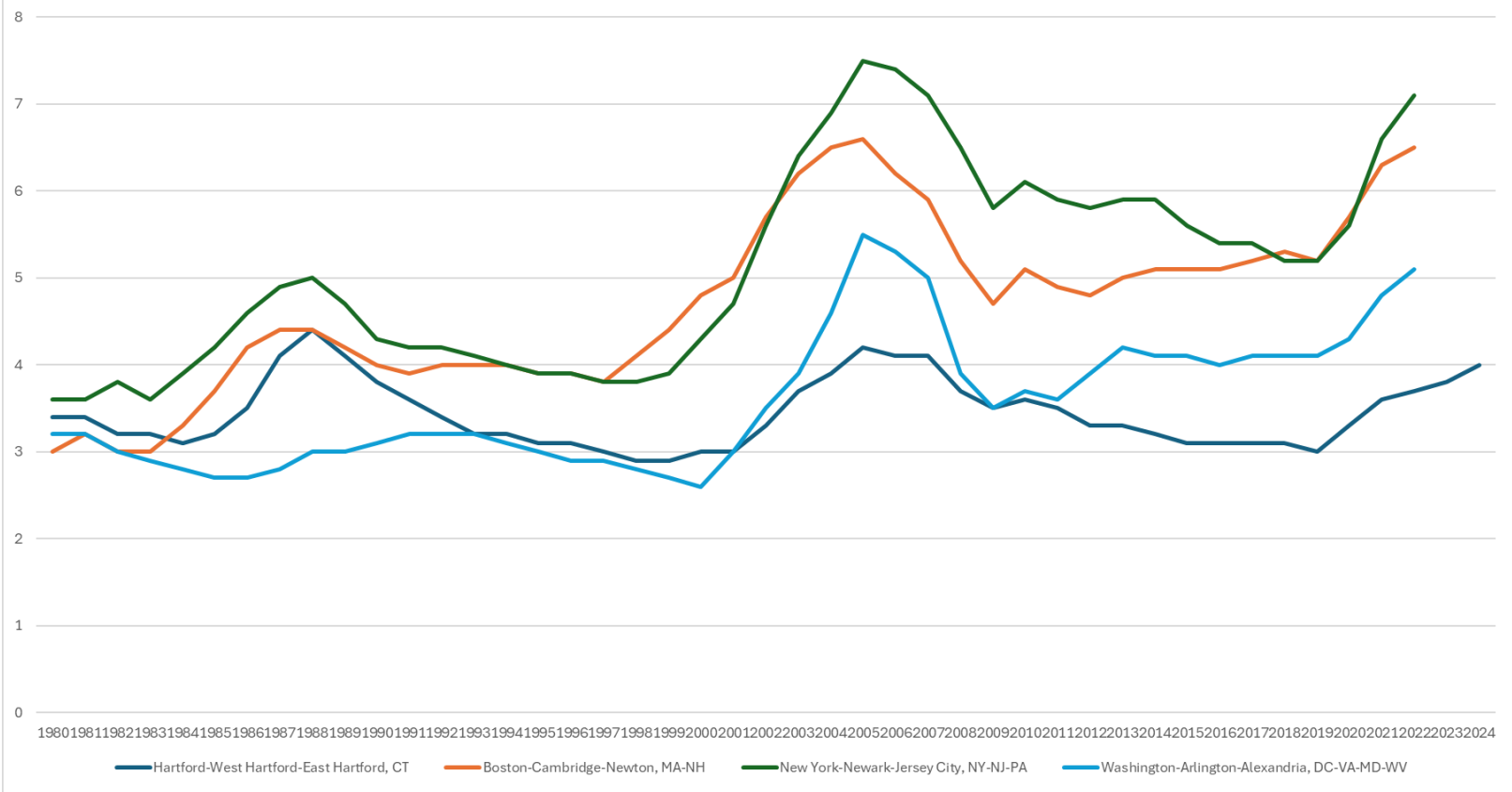
Sources: DECD



# Housing Price to Income – Comparative Analysis

# CRCOG Housing Market Study – Comparative Home Price to Income Ratio

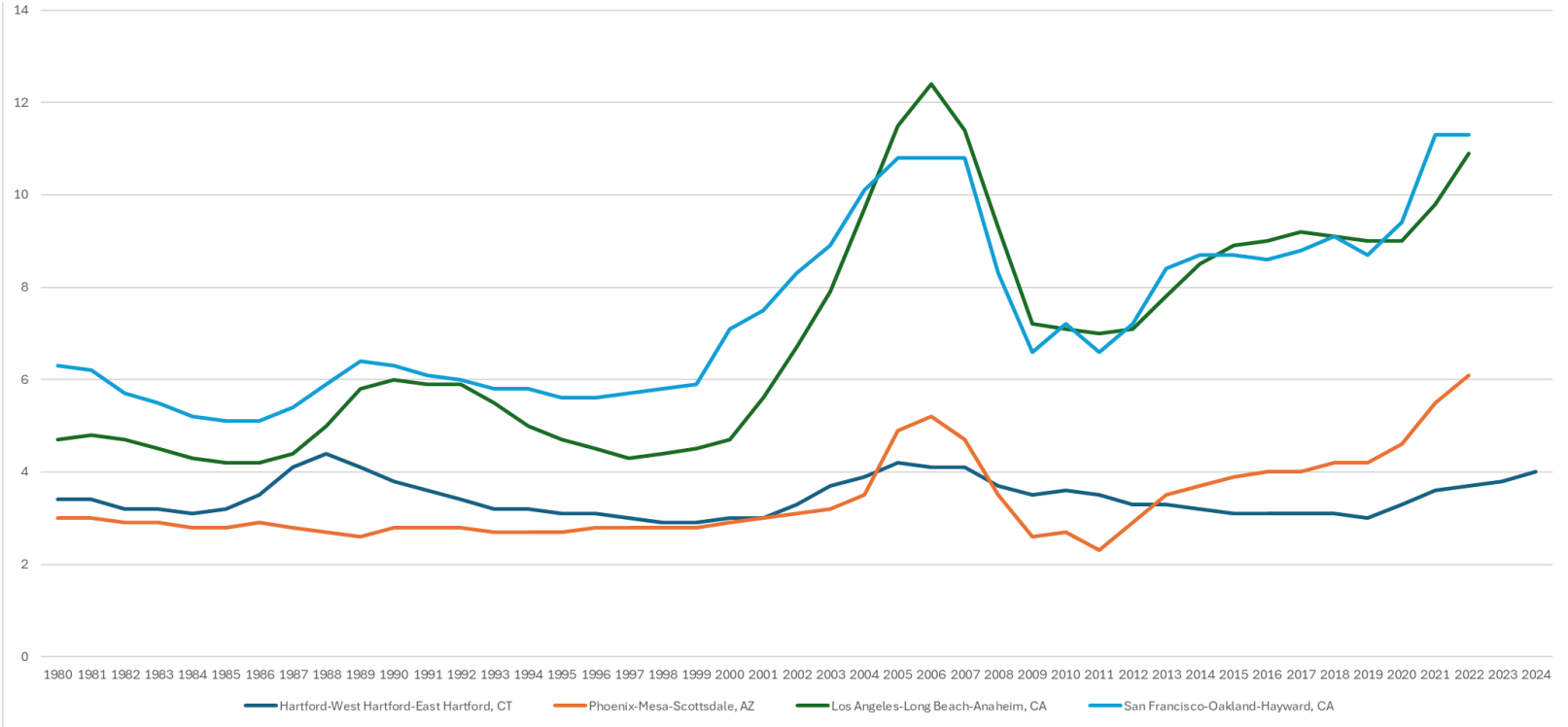
## Hartford, NYC, Boston, & DC MSA's



Sources: Harvard Joint Center For Housing Studies

# CRCOG Housing Market Study – Comparative Home Price to Income Ratio

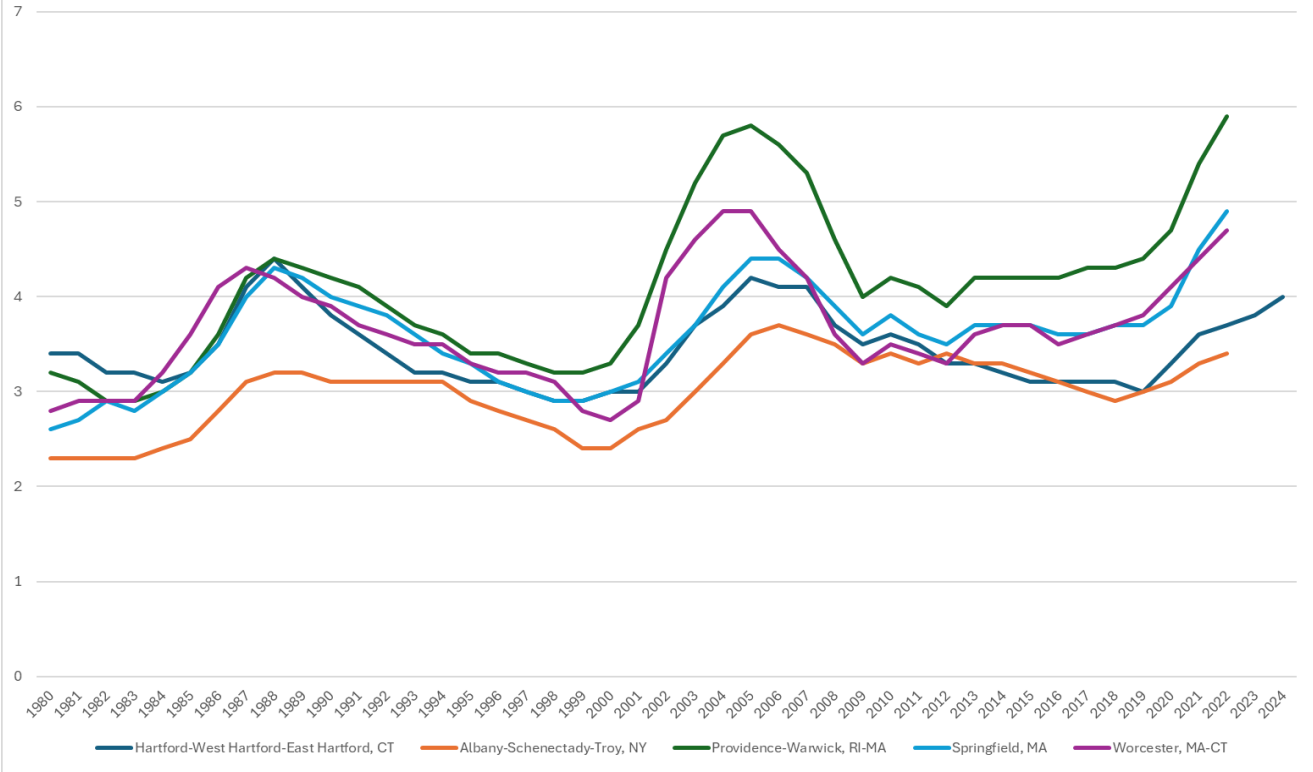
## Hartford, LA, San Fran, & Phoenix MSA's



Sources: Harvard Joint Center For Housing Studies

# CRCOG Housing Market Study – Comparative Home Price to Income Ratio

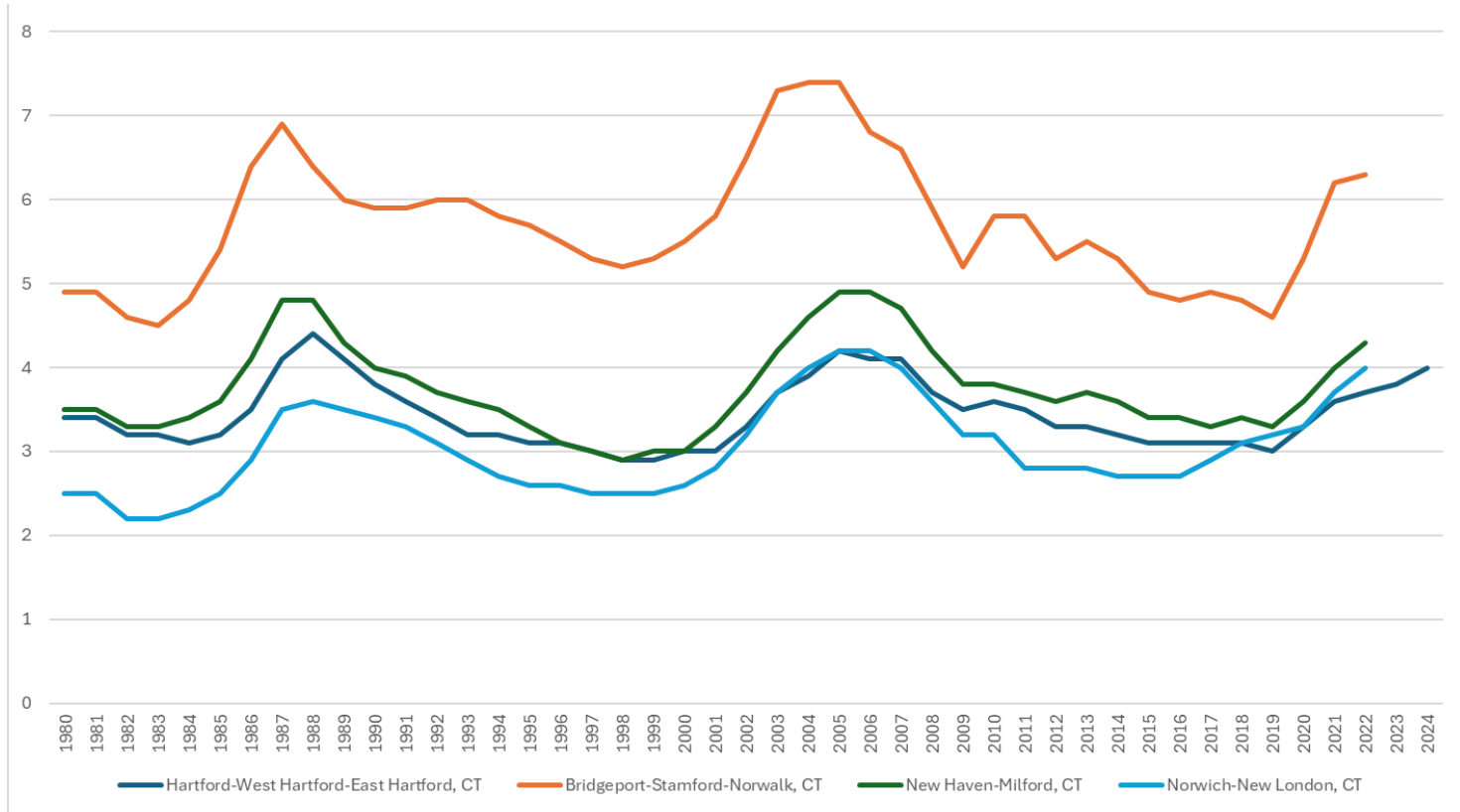
## Hartford, Albany, Providence, Springfield, & Worcester MSA's



Sources: Harvard Joint Center For Housing Studies

# CRCOG Housing Market Study – Comparative Home Price to Income Ratio

## Hartford, Bridgeport-Stamford, New Haven, & Norwich-New London MSA's



Sources: Harvard Joint Center For Housing Studies

# Housing Price to Income – CRCOG Region Ratios



# CRCOG Housing Market Study – CRCOG Region Price to Income Ratio

Rank	Town	Median Home Value	Median HH Income	Price to Income
1	Avon	\$544,158	\$155,839	3.49
2	Canton	\$485,506	\$128,439	3.78
3	Glastonbury	\$482,054	\$152,508	3.16
4	Farmington	\$482,038	\$129,145	3.73
5	Suffield	\$479,410	\$136,252	3.52
34	Stafford	\$290,216	\$98,574	2.94
35	Vernon	\$262,157	\$83,306	3.15
36	East Hartford	\$256,048	\$69,401	3.69
37	Hartford	\$254,164	\$46,709	5.44
38	New Britain	\$246,098	\$58,824	4.18

Rank	Town	Median HH Income	Price to Income	Median Home Value
1	Avon	\$155,839	3.49	\$544,158
2	Hebron	\$152,604	2.65	\$403,857
3	Glastonbury	\$152,508	3.16	\$482,054
4	Simsbury	\$152,175	3.00	\$456,473
5	Marlborough	\$146,125	3.00	\$438,223
34	Vernon	\$83,306	3.15	\$262,157
35	Mansfield	\$71,618	4.84	\$346,901
36	East Hartford	\$69,401	3.69	\$256,048
37	New Britain	\$58,824	4.18	\$246,098
38	Hartford	\$46,709	5.44	\$254,164

Municipality	Price to Income	Median Home Value	Median HH Income
CRCOG	3.80	\$364,090	\$95,817

Rank	Town	Price to Income	Median Home Value	Median HH Income
1	Hartford	5.44	\$254,164	\$46,709
2	Mansfield	4.84	\$346,901	\$71,618
3	New Britain	4.18	\$246,098	\$58,824
4	Willington	4.13	\$375,672	\$91,025
5	Plainville	3.95	\$334,269	\$84,608
34	Stafford	2.94	\$290,216	\$98,574
35	South Windsor	2.92	\$408,939	\$140,199
36	Tolland	2.74	\$393,295	\$143,718
37	Columbia	2.68	\$362,093	\$135,351
38	Hebron	2.65	\$403,857	\$152,604

## Home Price to Income Ratios by Town—the Top and Bottom Five:

- Median home price to household income for each individual town.
- CRCOG home price to income = 3.80
- South Windsor, with high income and moderate home value, has one of the lowest price to value ratio at 2.92.

Sources: US Census, ACS, Esri

# CRCOG Housing Market Study – CRCOG Region Price to Income Ratio

## Price To Incomes Calculated by CRCOG Median Income

Rank	Town	Price to Income	Median Home Value
1	Avon	5.68	\$544,158
2	Canton	5.07	\$485,506
3	Glastonbury	5.03	\$482,054
4	Farmington	5.03	\$482,038
5	Suffield	5.00	\$479,410
34	Stafford	3.03	\$290,216
35	Vernon	2.74	\$262,157
36	East Hartford	2.67	\$256,048
37	Hartford	2.65	\$254,164
38	New Britain	2.57	\$246,098

## Home Price to Income Ratios by Town— Top and Bottom Five:

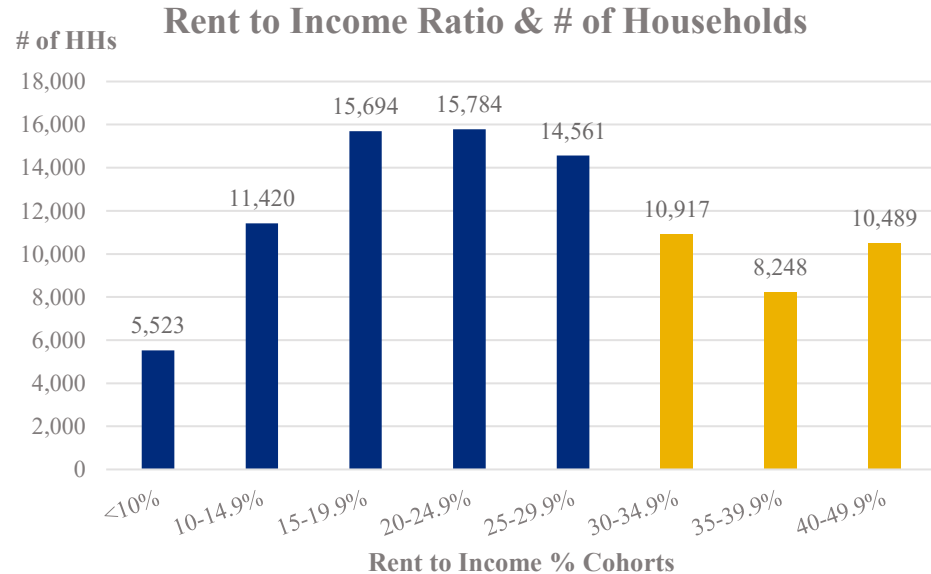
- CRCOG median home price for each community to median household income (\$95,817) for the region.
- CRCOG Home Price to Income Ratio = 3.80
- South Windsor home price to income (regional median) ratio = 4.27.
- South Windsor, as noted earlier, is the only community with increased school district enrollments. The increase in enrollments results from a strong school district, with an existing housing stock that was (and is) affordable, in an accessible location, with strong amenities.

Municipality	Price to Income	Median Home Value	Median HH Income
CRCOG	3.80	\$364,090	\$95,817

Sources: US Census, ACS, Esri

# CRCOG Housing Market Study – Rent to Income Cost Burden

CRCOG	Estimate	Percent
HH's RENT TO INCOME RATIO		
<10%	5,523	5.4%
10-14.9%	11,420	11.2%
15-19.9%	15,694	15.4%
20-24.9%	15,784	15.5%
25-29.9%	14,561	14.3%
30-34.9%	10,917	10.7%
35-39.9%	8,248	8.1%
40-49.9%	10,489	10.3%
Not Computed	9,006	8.9%

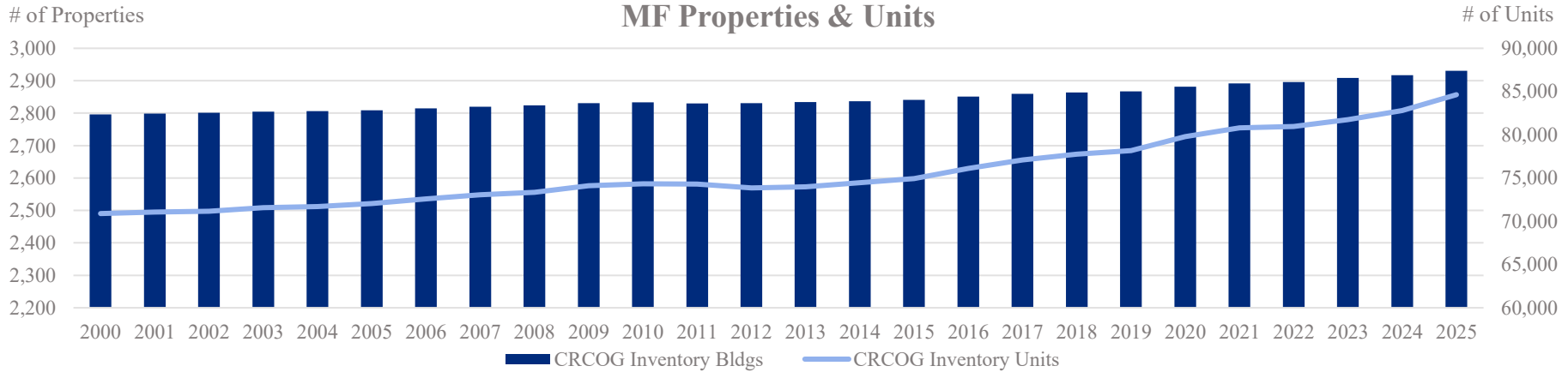


**29.1%** of renter households in the CRCOG Region are cost burdened, paying 30% or more for housing.



# Multi-Family Housing & Comparative Analysis to the Albany MSA

# CRCOG Housing Market Study – CRCOG Region Historical Rental/MF

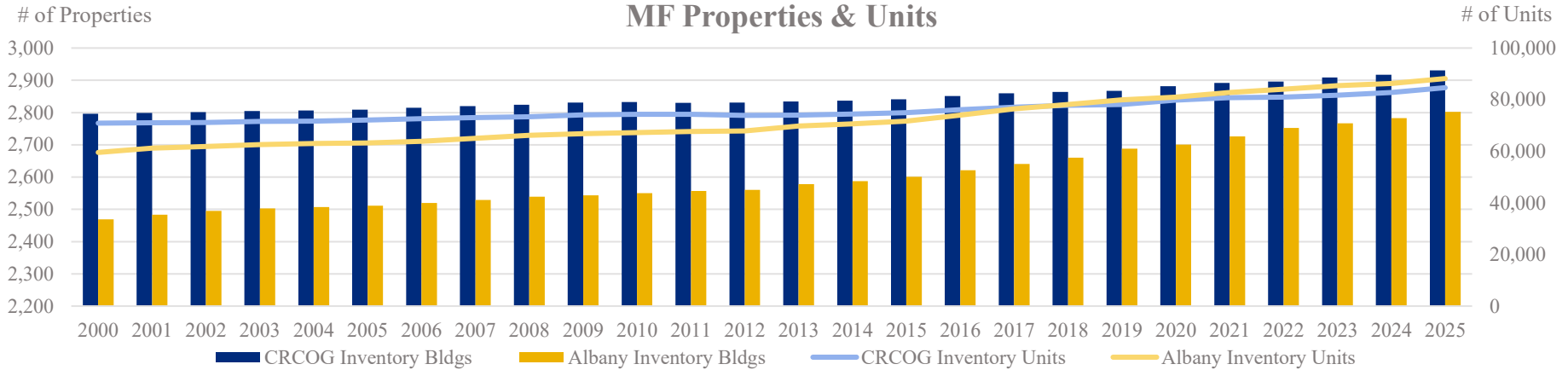


Multi-family housing production, especially units. Rents track economic strength and demand.

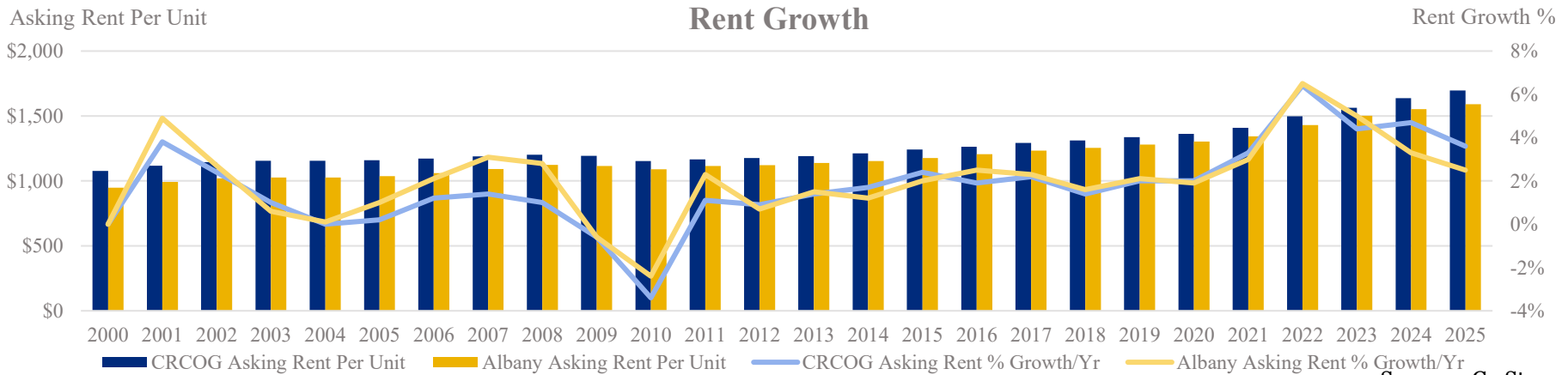


Sources: Co Star

# CRCOG Housing Market Study – CRCOG Region vs Albany Historical Rental/MF

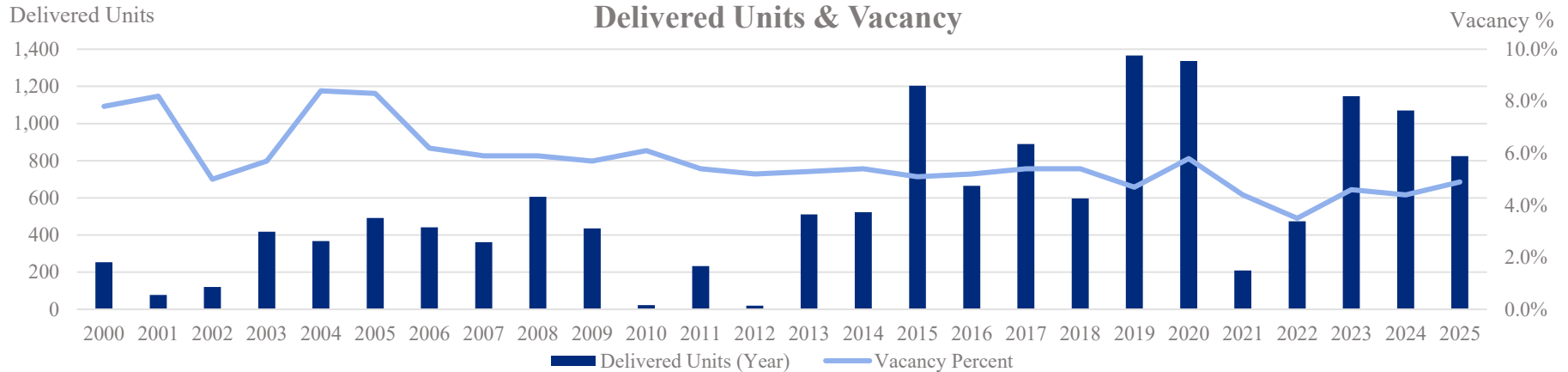


Comparative analysis of CRCOG with Albany MSA—two very similar multi-family housing markets.

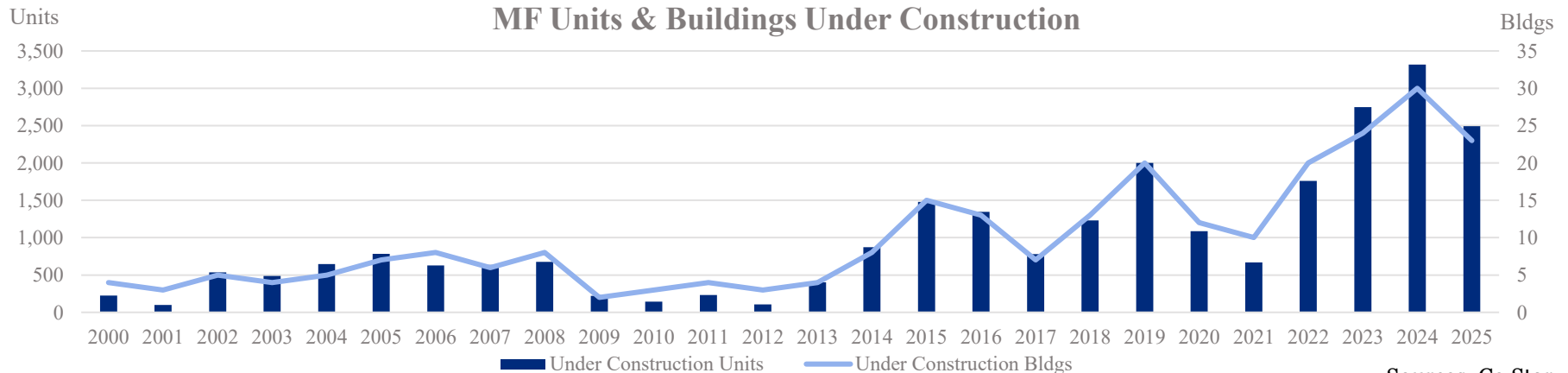


Sources: Co Star

# CRCOG Housing Market Study – CRCOG Region Historical Rental/MF

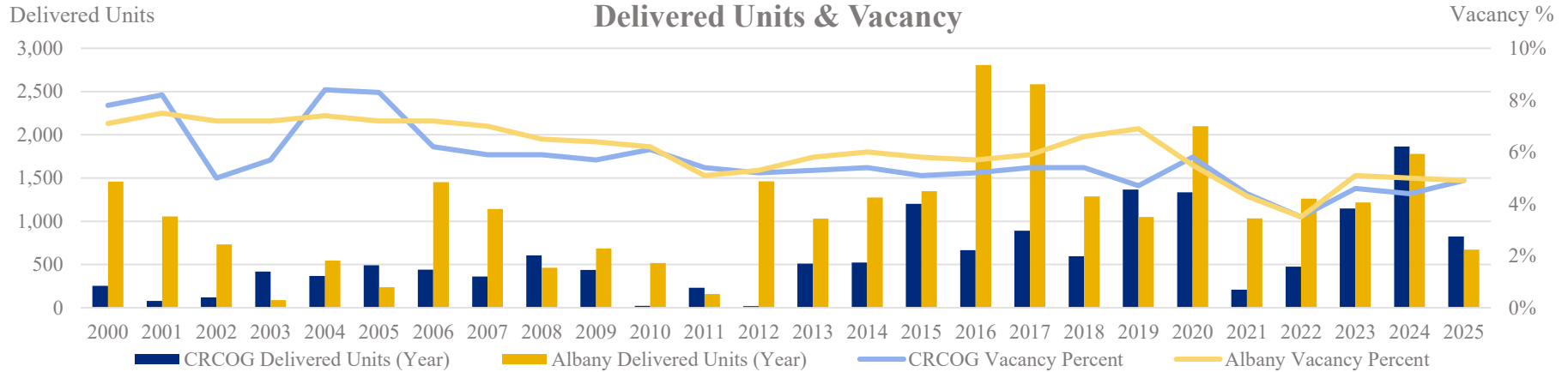


Multi-family housing market stronger post-2008, as expected since the market now favors multi-family.

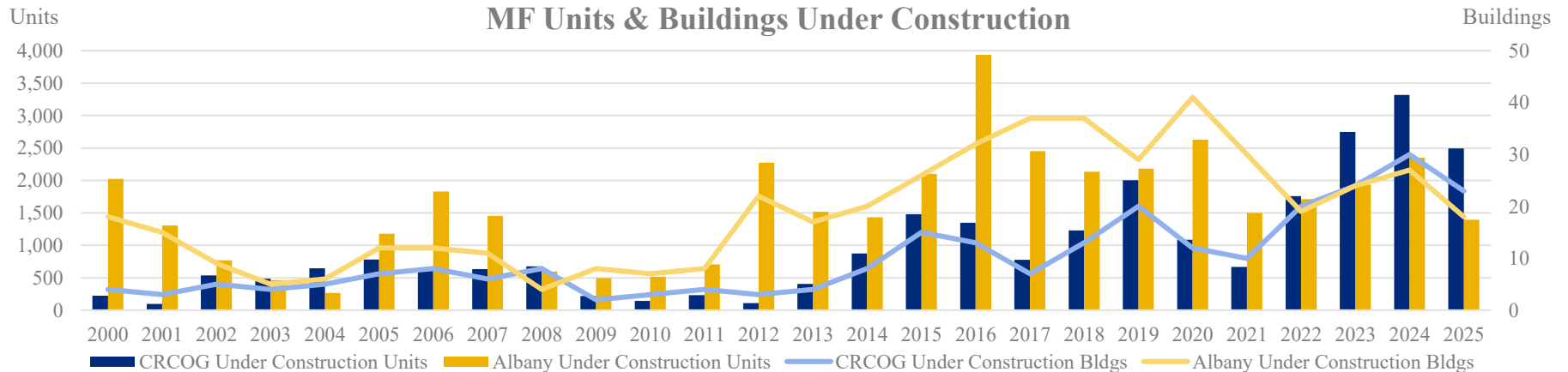


Sources: Co Star

# CRCOG Housing Market Study – CRCOG Region vs Albany Historical Rental/MF



Albany multi-family is performing like CRCOG Region, but stronger in recent years.



Sources: Co Star



# Working Conclusions

## CRCOG Region Housing Market Conclusions

- Population is mostly stagnant, while total households are growing faster than family households. Housing market driven by household formations.
- Homeowners are wealthier than renters, and renters are more cost-burdened.
- Minority (Black & Hispanic) households are at a comparative disadvantage in the housing market as a result of disparate impacts of race/income that make housing less accessible and affordable.
- The greatest need for affordable housing is for renters at or below \$50,000 household income or **54.6% AMI** (\$95,817).
- Existing housing stock is aging and is serving household needs and preferences less than previously.
- Post 2008, the new construction housing market has shifted away from single-family and toward multi-family—reflecting the changes in household types, size, needs, and preferences.
- Communities that have allowed, embraced, and realized multi-family are leading in housing permits.
- There is a large urban bias in national discussion of housing affordability. Connecticut and the CRCOG Region are not experiencing the same hyper-inflated housing prices as large metros.
- Home price to income is moderate overall (3.80 ratio at the regional scale), and submarkets are organized around income. Avon has the highest home price (\$544,158) to income (\$95,817) ratio at 5.68.
- Renters face the greatest housing affordability challenges, with **29.1%** of renter households paying 30% or more for housing—higher percentages of minority households are renters, creating disparate impacts of race/income on housing accessibility and affordability.