TOWN OF OLD SAYBROOK
SELECTMEN'S OFFICE

CARL P. FORTUNA JR., FIRST SELECTMAN
SCOTT M. GIEGERICH, SELECTMAN
MATTHEW PUGLIESE, SELECTMAN

302 Main Street ● Old Saybrook, Connecticut 06475-2384
Telephone (860) 395-3123 ● Fax (860) 395-3125

AMERICAN RESCUE PLAN ACT (ARPA) AD HOC COMMITTEE
MEETING AGENDA
HYBRID MEETING

Tuesday, February 8, 2022
5:00 p.m.
Old Saybrook Town Hall – First Floor Conference Room

Public Zoom Link:
https://zoom.us/j/97813035481?pwd=QkE1OVFXZlhIRTVTaGhMdjZKMkNOQT09
Dial In: 929-436-2866
Meeting ID: 978 1303 5481
Passcode: 302302
One Tap Mobile: tel://9294362866,,97813035481#

I.   CALL TO ORDER

II.   COMMENTS FROM THE PUBLIC

III. APPROVAL OF MINUTES: January 25, 2022

IV.   GUEST SPEAKER - Chris Costa, Town Planner and Zoning Enforcement Officer

V.   OLD BUSINESS
   i. Four Pillars Discussion

VI.   NEW BUSINESS
   i. Future Speakers to Invite

VII. COMMENTS FROM ARPA COMMITTEE MEMBERS

VIII. ADJOURNMENT

OLD SAYBROOK 2021 EQUITY PROFILE

DataHaven

OLD SAYBROOK
# 2021 EQUITY PROFILE

CONTENTS

EXECUTIVE SUMMARY

Throughout most of the measures in this report, there are important differences by race/ethnicity and neighborhood that reflect differences in access to resources and other health-related social needs. Wherever possible, data will be presented with racial/ethnic breakdowns. Data for white, Black, Asian, and other populations represent non-Hispanic members of each racial group.

- Old Saybrook is a town of **10,481 residents**, **12 percent** of whom are people of color. The town's population has increased by **2.3 percent** since 2010.

- Of the town's **4,343 households**, **81 percent** are homeowner households.

- **Thirty-three percent** of Old Saybrook's households are cost-burdened, meaning they spend at least 30 percent of their total income on housing costs.

- **Ninety-three percent** of public high school seniors in the Old Saybrook School District graduated within four years in 2019.

- Among the town's adults ages 25 and up, **48 percent** have earned a bachelor's degree or higher.

- Old Saybrook is home to **6,510 jobs**, with the largest share in the Retail Trade sector.

- Old Saybrook's average life expectancy is **80.2 years**.

- **Sixty-two percent** of adults in Middlesex County say they are in excellent or very good health.

- **Eighty-seven percent** of adults in Middlesex County are satisfied with their area, and **55 percent** say their local government is responsive to residents' needs.

- In the 2020 presidential election, **81 percent** of registered voters in Old Saybrook voted.

- **Forty-five percent** of adults in Middlesex County report having stores, banks, and other locations in walking distance of their home, and **50 percent** say there are safe sidewalks and crosswalks in their neighborhood.

DataHaven

OVERVIEW

For the purposes of this report, Old Saybrook will be compared to Connecticut as a whole, as well as to the towns in Middlesex County.

FIGURE 1: STUDY AREA

Old Saybrook
Middlesex County
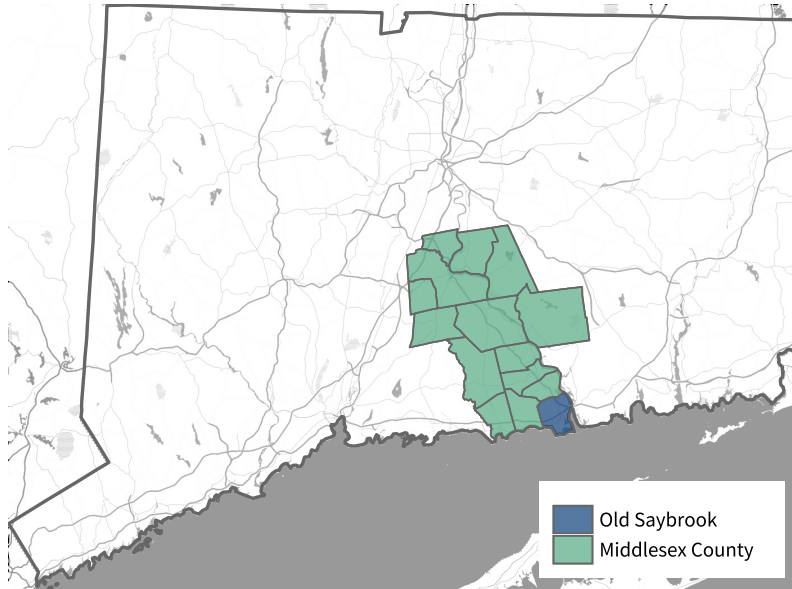
Middlesex County is made up of the following towns (with 2020 populations):

- Chester (3,749)
- Clinton (13,185)
- Cromwell (14,225)
- Deep River (4,415)
- Durham (7,152)
- East Haddam (8,875)
- East Hampton (12,717)
- Essex (6,733)
- Haddam (8,452)
- Killingworth (6,174)
- Middlefield (4,217)
- Middletown (47,717)
- Old Saybrook (10,481)
- Portland (9,384)
- Westbrook (6,769)

TABLE 1: ABOUT THE AREA

| Indicator	Connecticut	Middlesex County	Old Saybrook
Total population	3,605,944	164,245	10,481
Total households	1,370,746	66,971	4,343
Homeownership rate	66%	74%	81%
Housing cost burden rate	36%	32%	33%
Adults with less than a high school diploma	9%	6%	3%
Median household income	$78,444	$85,898	$83,132
Poverty rate	10%	7%	4%
Life expectancy (years)	80.3	81.0	80.2
Adults w/o health insurance	10%	7%	6%

DataHaven

3

DEMOGRAPHICS

As of 2020, the population of Old Saybrook is 10,481, including 1,480 children and 9,001 adults. Twelve percent of Old Saybrook's residents are people of color, compared to 37 percent of the residents statewide.

TABLE 2: POPULATION BY RACE/ETHNICITY, 2020

Area	White		Black		Latino		Asian		Native American		Other race/ethnicity	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Connecticut	2,279,232	63%	360,937	10%	623,293	17%	170,459	5%	6,404	<1%	165,619	5%
Middlesex County	131,954	80%	8,001	5%	11,928	7%	4,923	3%	214	<1%	7,225	4%
Old Saybrook	9,261	88%	83	1%	539	5%	256	2%	<50	N/A	331	3%

As Connecticut's predominantly white Baby Boomers age, younger generations are driving the state's increased racial and ethnic diversity. Black and Latino populations in particular skew much younger than white populations.

**FIGURE 2: POPULATION BY RACE/ETHNICITY AND AGE GROUP, 2019**
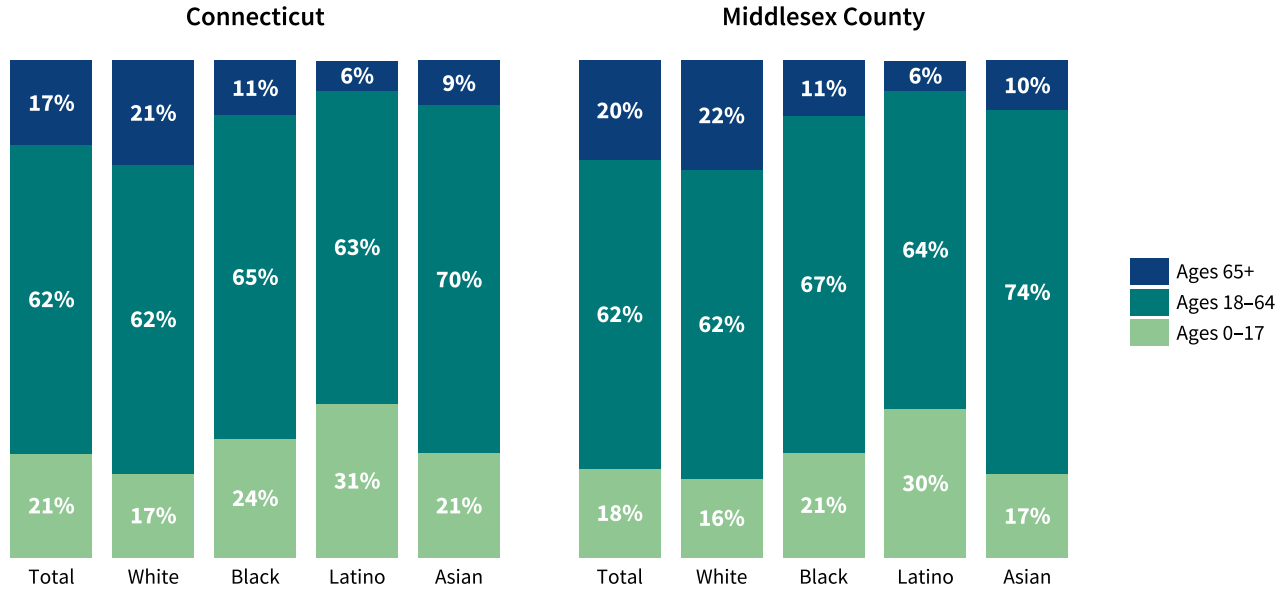
Note: Only groups with at least 50 residents shown.

DataHaven

About 974 residents of Old Saybrook, or 10 percent of the population, are foreign-born. The largest number of immigrants living in Middlesex County were born in Italy, followed by Poland and China.

Linguistic isolation is characterized as speaking English less than "very well." People who struggle with English proficiency may have difficulty in school, seeking health care, accessing social services, or finding work in a largely English-speaking community. As of 2019, 472 Old Saybrook residents, or 5 percent of the population age 5 and older, were linguistically isolated. Latinos and Asian Americans are more likely to be linguistically isolated than other racial/ethnic groups.

FIGURE 3: LINGUISTIC ISOLATION BY RACE/ETHNICITY, 2019

DataHaven
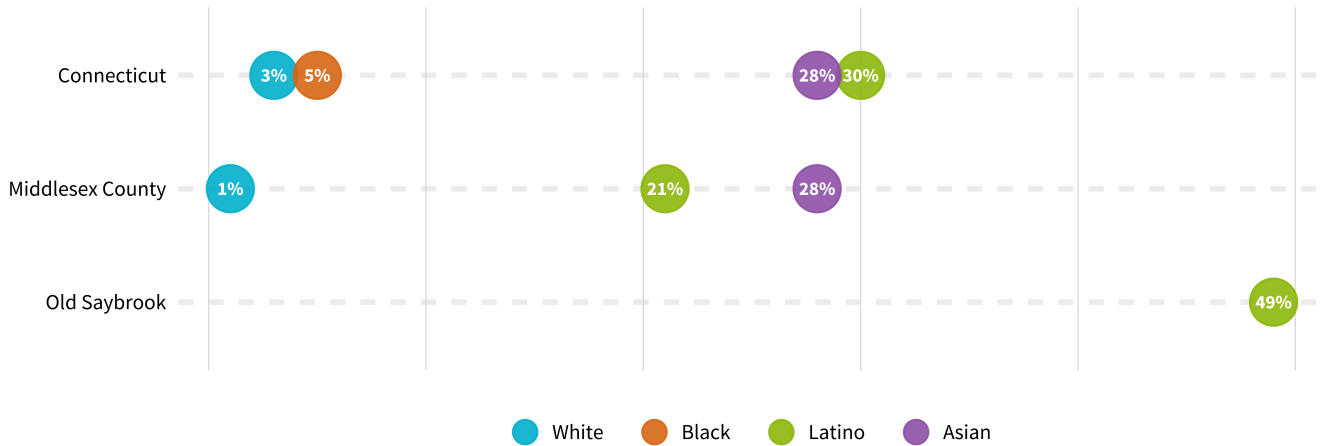
POPULATION CHANGE: 2020 CENSUS

The first set of data from the 2020 Census was released in August 2021, containing basic population counts by age and race/ethnicity. Between 2010 and 2020, Connecticut's population was nearly stagnant. During the same period, Old Saybrook grew by 239 people, a 2.3 percent increase. The number of white residents in Old Saybrook shrank by 1.5 percent, while the non-white population grew by 46 percent.

TABLE 3: POPULATION AND POPULATION CHANGE BY AGE GROUP, 2010–2020

Area	Age	Population, 2010	Population, 2020	Change	Percent change
Connecticut	**All ages**	3,574,097	3,605,944	+31,847	+0.9%
	Children	817,015	736,717	−80,298	−9.8%
	Adults	2,757,082	2,869,227	+112,145	+4.1%
Middlesex County	**All ages**	165,676	164,245	−1,431	−0.9%
	Children	35,098	28,262	−6,836	−19.5%
	Adults	130,578	135,983	+5,405	+4.1%
Old Saybrook	**All ages**	10,242	10,481	+239	+2.3%
	Children	2,033	1,480	−553	−27.2%
	Adults	8,209	9,001	+792	+9.6%

FIGURE 4: SHARE OF POPULATION BY RACE/ETHNICITY, 2010–2020

DataHaven
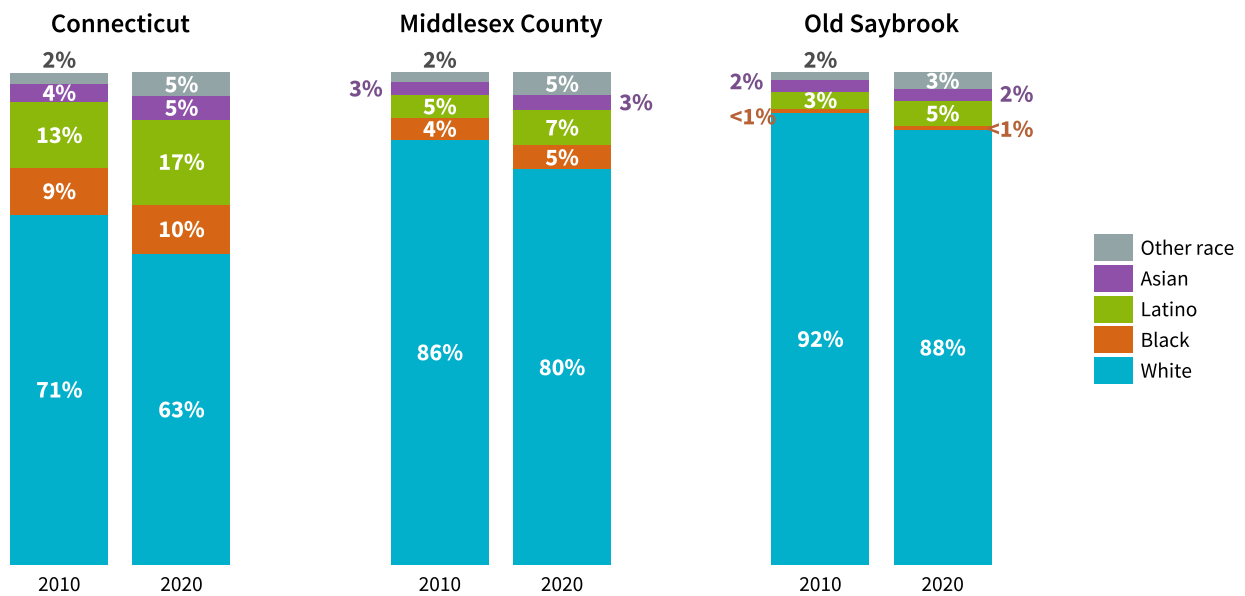
HOUSING

Old Saybrook has 4,343 households, of which 81 percent are homeowner households. Of Old Saybrook's 5,735 housing units, 85 percent are single-family and 14 percent are multifamily, compared to Middlesex County, where 74 percent are single-family and 25 percent are multifamily.
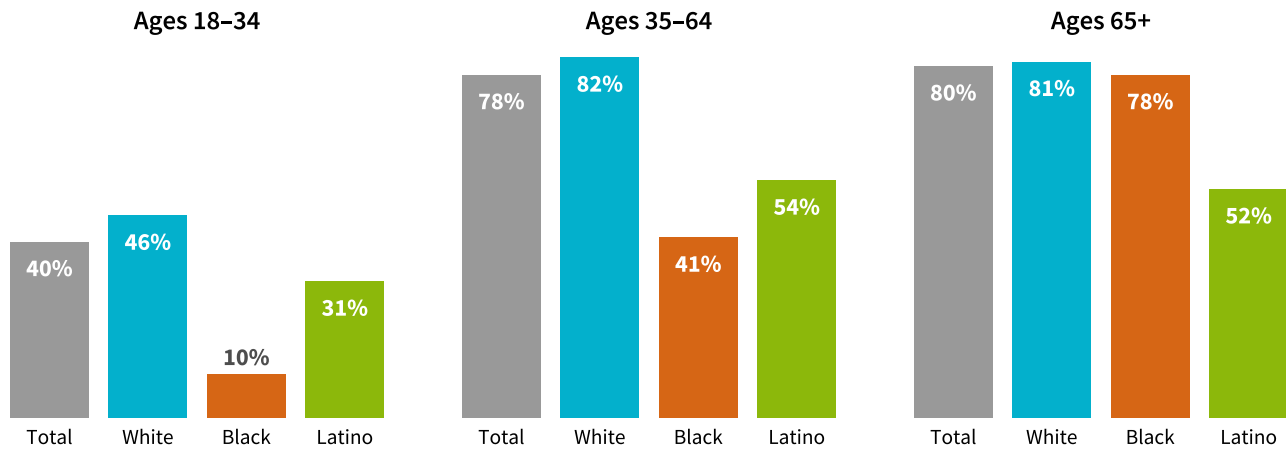
Homeownership rates vary by race/ethnicity. Purchasing a home is more attainable for advantaged groups because the process of purchasing a home has a long history of racially discriminatory practices that continue to restrict access to homeownership today. This challenge, coupled with municipal zoning dominated by single-family housing, results in de facto racial and economic segregation seen throughout Connecticut.

TABLE 4: HOMEOWNERSHIP RATE BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, 2019

Area	Total	White	Black	Latino	Asian	Native American
Connecticut	66%	76%	39%	34%	58%	40%
Middlesex County	74%	78%	40%	46%	61%	58%
Old Saybrook	81%	85%	N/A	39%	100%	N/A

Younger adults are less likely than older adults to own their homes across several race/ethnicity groups. However, in most towns, younger white adults own their homes at rates comparable to or higher than older Black and Latino adults.

FIGURE 5: HOMEOWNERSHIP RATES BY AGE AND RACE/ETHNICITY OF HEAD OF HOUSEHOLD, MIDDLESEX COUNTY, 2019

Ages 18–34
- Total: 40%
- White: 46%
- Black: 10%
- Latino: 31%

Ages 35–64
- Total: 78%
- White: 82%
- Black: 41%
- Latino: 54%

Ages 65+
- Total: 80%
- White: 81%
- Black: 78%
- Latino: 52%

DataHaven

A household is cost-burdened when they spend 30 percent or more of their income on housing costs, and severely cost-burdened when they spend half or more of their income on housing costs. Housing costs continue to rise, due in part to municipal zoning measures that limit new construction to very few towns statewide. Meanwhile, wages have largely stagnated, especially among lower-income workers who are more likely to rent. As a result, cost-burden generally affects renters more than homeowners, and has greater impact on Black and Latino householders. Among renter households in Old Saybrook, 61 percent are cost-burdened, compared to 26 percent of owner households.

FIGURE 6: HOUSING COST-BURDEN RATES BY RACE/ETHNICITY, MIDDLESEX COUNTY, 2019

		Severely cost-burdened	Cost-burdened	No burden
Connecticut	Total	17%	18%	65%
Middlesex County	Total	15%	19%	66%
	White	13%	18%	69%
	Black	26%	27%	47%
	Latino	26%	20%	54%
	Other race	27%	30%	42%
Old Saybrook	Total	17%	16%	67%

■ Severely cost-burdened ■ Cost-burdened ■ No burden
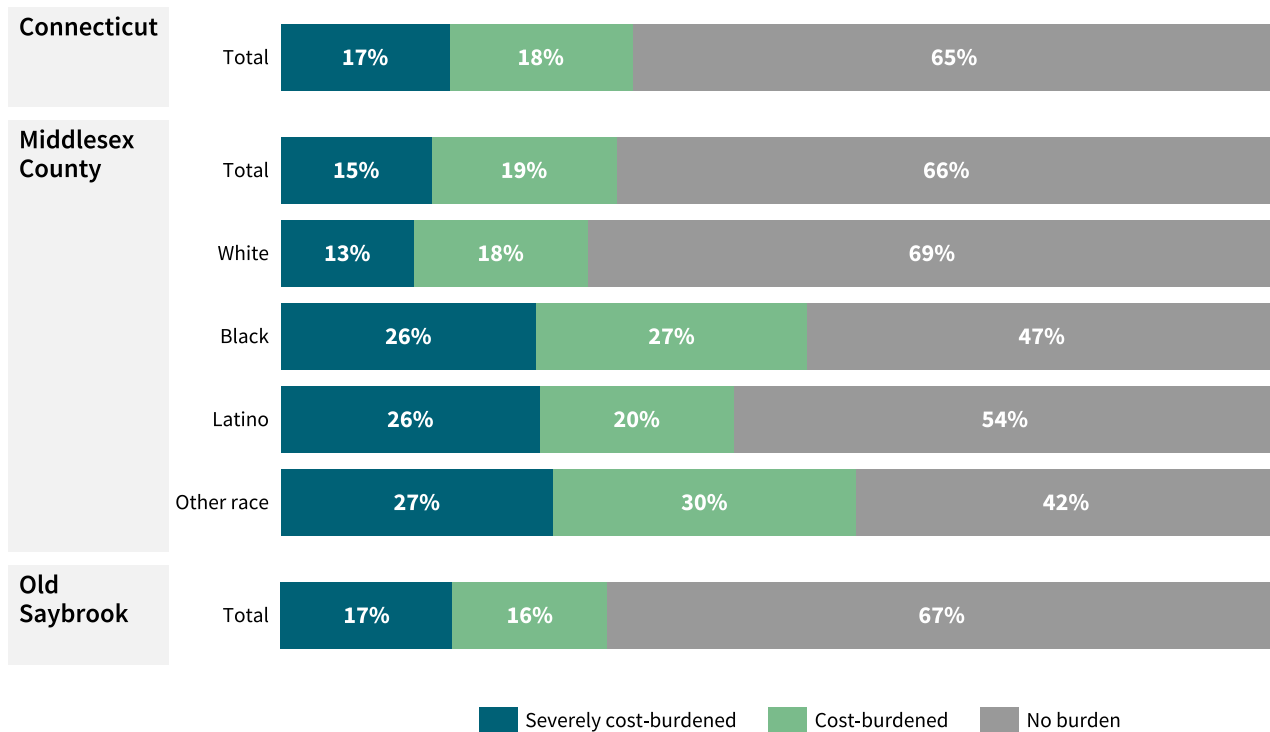
Household overcrowding is defined as having more than one occupant per room. Overcrowding may increase the spread of illnesses among the household and can be associated with higher levels of stress. Increasing the availability of appropriately-sized affordable units helps to alleviate overcrowding.

TABLE 5: OVERCROWDED HOUSEHOLDS BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, 2019

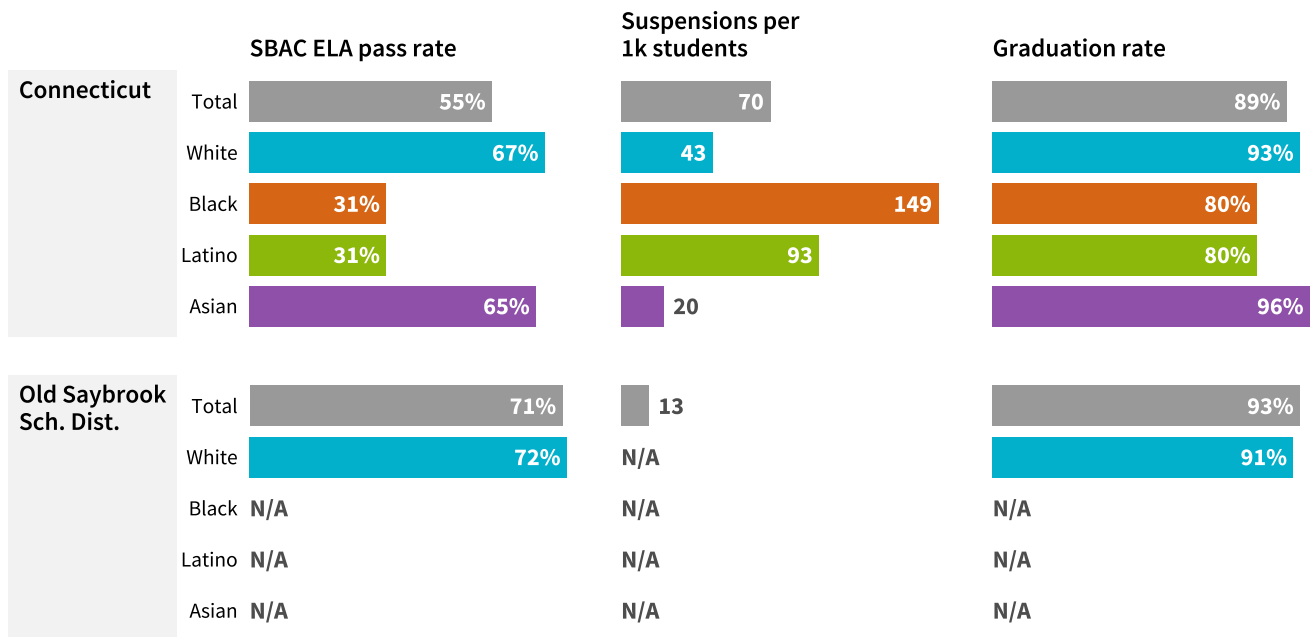|	Total		White		Black		Latino		Asian		Native American	
Area	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Connecticut	25,541	2%	7,252	<1%	4,437	3%	10,771	6%	2,954	6%	158	4%
Middlesex County	586	<1%	388	<1%	<50	N/A	109	3%	<50	N/A	<50	N/A
Old Saybrook	97	2%	59	2%	<50	N/A	<50	N/A	<50	N/A	<50	N/A

DataHaven

EDUCATION

Public school students in Old Saybrook are served by the Old Saybrook School District for pre-kindergarten through grade 12. During the 2019–2020 school year, there were 1,195 students enrolled in the Old Saybrook School District. Tracking student success measures is important since disparate academic and disciplinary outcomes are observed as early as preschool and can ultimately affect a person's long-term educational attainment and economic potential.

FIGURE 7: PUBLIC K–12 STUDENT ENROLLMENT BY RACE/ETHNICITY PER 100 STUDENTS, 2019–2020

Connecticut   Old Saybrook Sch. Dist.
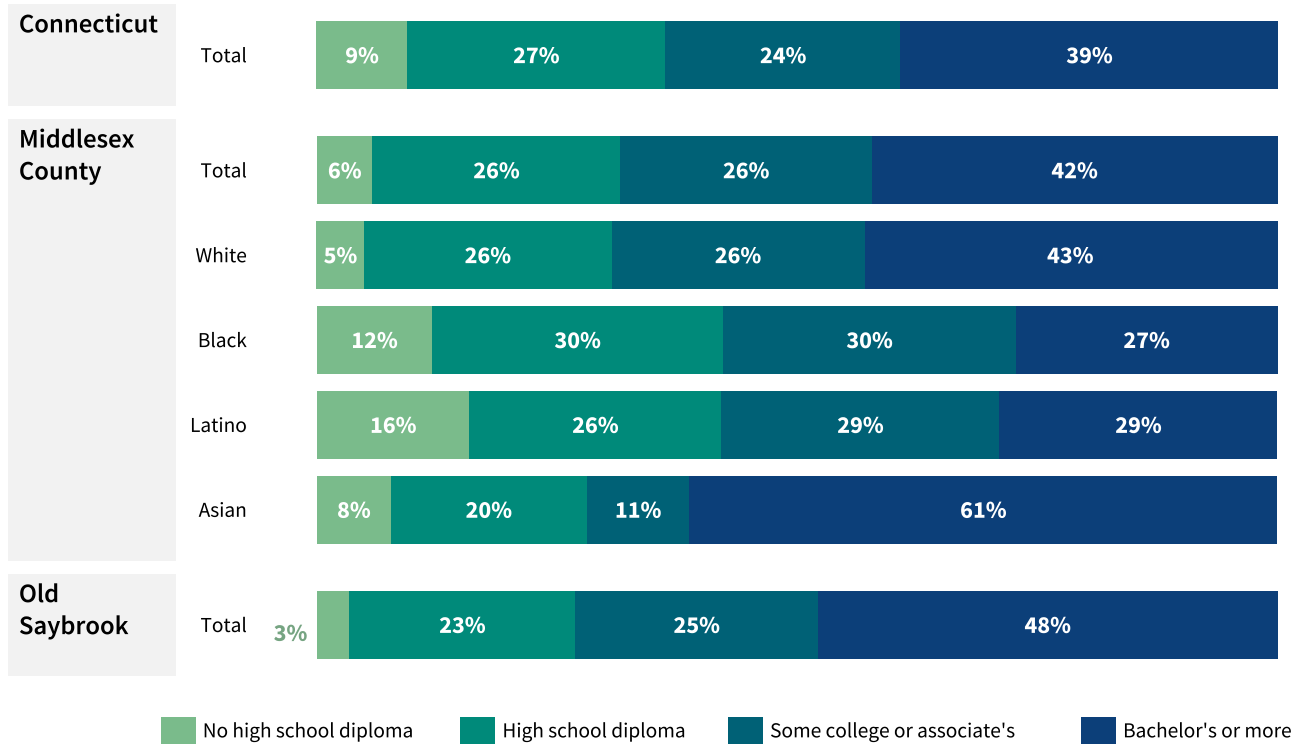
White
Black
Latino
Asian
Other race
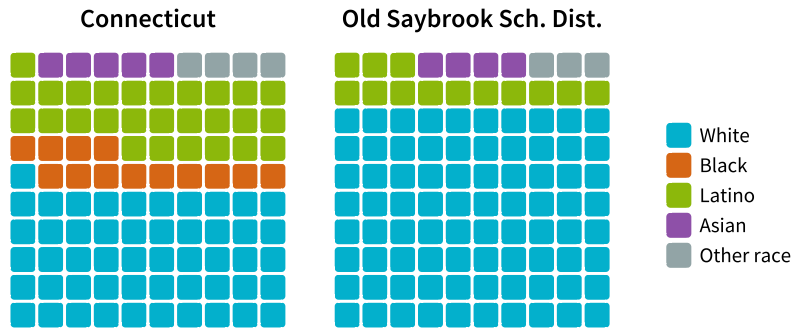
Note: Counts of small groups are suppressed by the Dept. of Education and may be missing from this chart.

FIGURE 8: SELECTED ACADEMIC AND DISCIPLINARY OUTCOMES BY STUDENT RACE/ETHNICITY, 2018–2019

		SBAC ELA pass rate	Suspensions per 1k students	Graduation rate
Connecticut	Total	55%	70	89%
	White	67%	43	93%
	Black	31%	149	80%
	Latino	31%	93	80%
	Asian	65%	20	96%
Old Saybrook Sch. Dist.	Total	71%	13	93%
	White	72%	N/A	91%
	Black	N/A	N/A	N/A
	Latino	N/A	N/A	N/A
	Asian	N/A	N/A	N/A

DataHaven

Adults with high school diplomas or college degrees have more employment options and considerably higher potential earnings, on average, than those who do not finish high school. In Old Saybrook, 3 percent of adults ages 25 and over, or 269 people, lack a high school diploma; statewide, this value is 9 percent.

FIGURE 9: EDUCATIONAL ATTAINMENT BY RACE/ETHNICITY, SHARE OF ADULTS AGES 25 AND UP, 2019

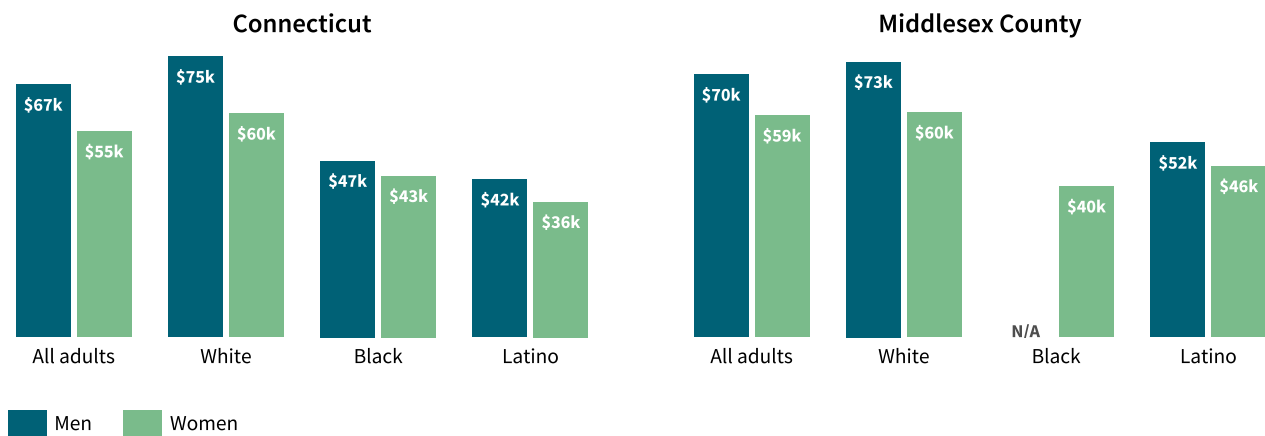|		No high school diploma	High school diploma	Some college or associate's	Bachelor's or more
Connecticut	Total	9%	27%	24%	39%
Middlesex County	Total	6%	26%	26%	42%
	White	5%	26%	26%	43%
	Black	12%	30%	30%	27%
	Latino	16%	26%	29%	29%
	Asian	8%	20%	11%	61%
Old Saybrook	Total	3%	23%	25%	48%

DataHaven

ECONOMY

There are 6,510 total jobs in Old Saybrook, with the largest share in the Retail Trade sector. While these numbers are from 2019 and do not include economic outcomes related to the COVID-19 pandemic, they describe general labor market strengths and average wages for the area.

TABLE 6: JOBS AND WAGES IN OLD SAYBROOK'S 5 LARGEST SECTORS, 2019

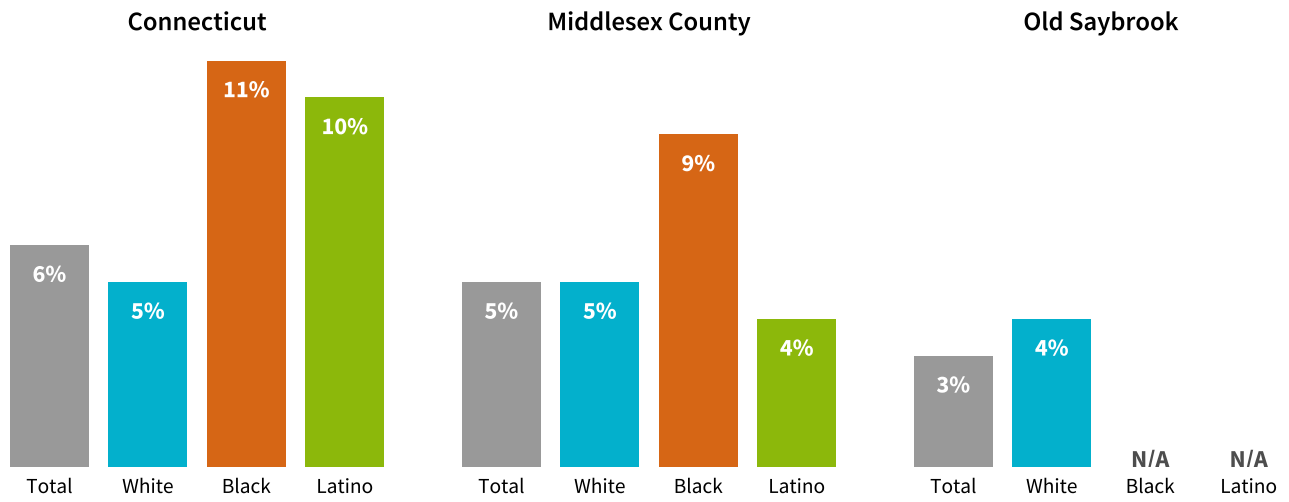| Sector	Connecticut		Old Saybrook	
	Total jobs	Avg annual pay	Total jobs	Avg annual pay
All Sectors	1,670,354	$69,806	6,510	$51,059
Retail Trade	175,532	$35,833	1,555	$36,533
Accommodation and Food Services	129,012	$23,183	1,134	$26,478
Health Care and Social Assistance	271,014	$54,858	933	$48,846
Construction	59,659	$72,371	316	$66,708
Information	31,466	$120,412	248	$58,588

Individual earnings vary by race/ethnicity, sex, and other characteristics. These can be measured comparing the differences in average earnings between groups. White workers and men often out-earn workers of color and women. These trends hold even when controlling for educational attainment.

FIGURE 10: MEDIAN INCOME BY RACE/ETHNICITY AND SEX FOR FULL-TIME WORKERS AGES 25 AND OVER WITH POSITIVE INCOME, 2019

Connecticut

	All adults	White	Black	Latino
Men	$67k	$75k	$47k	$42k
Women	$55k	$60k	$43k	$36k

Middlesex County

	All adults	White	Black	Latino
Men	$70k	$73k	N/A	$52k
Women	$59k	$60k	$40k	$46k

■ Men   ■ Women

DataHaven

Rates of unemployment also vary by race and ethnicity. Generally, workers of color are more likely to be unemployed due to factors ranging from hiring practices to proximity to available jobs. Overall unemployment in Old Saybrook averaged 3 percent in 2019.
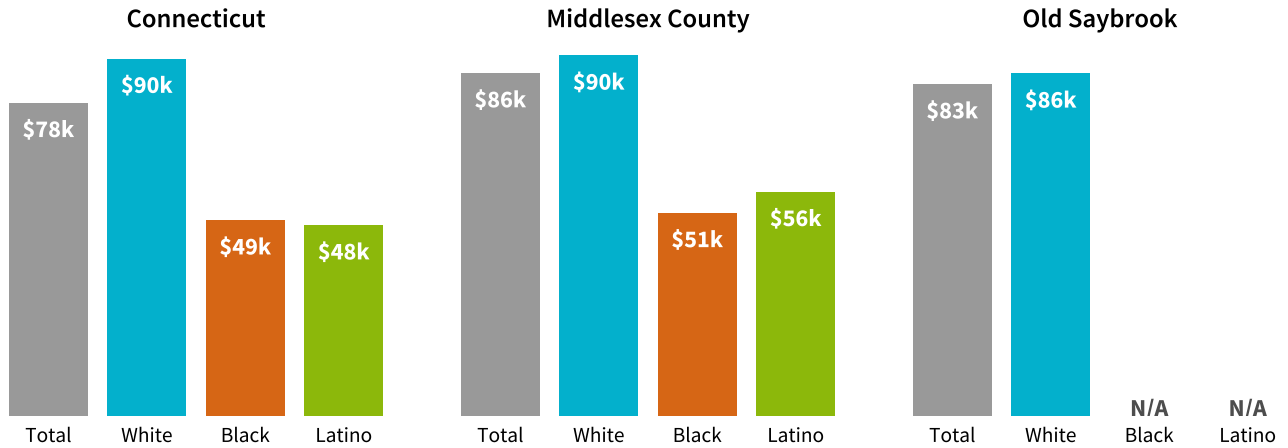
FIGURE 11: UNEMPLOYMENT RATE BY RACE/ETHNICITY, 2019

	Connecticut				Middlesex County				Old Saybrook			
	Total	White	Black	Latino	Total	White	Black	Latino	Total	White	Black	Latino
	6%	5%	11%	10%	5%	5%	9%	4%	3%	4%	N/A	N/A

DataHaven

INCOME & WEALTH

The median household income in Old Saybrook is $83,132, compared to $78,444 statewide. Racial disparities in outcomes related to education, housing, and wages result in disparate household-level incomes and overall wealth. Racial disparities in outcomes related to education, employment, and wages result in disparate household-level incomes and overall wealth. Households led by Black or Latino adults generally average lower incomes than white households.

FIGURE 12: MEDIAN HOUSEHOLD INCOME BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, 2019

Connecticut
| Total | White | Black | Latino |
| $78k | $90k | $49k | $48k |

Middlesex County
| Total | White | Black | Latino |
| $86k | $90k | $51k | $56k |

Old Saybrook
| Total | White | Black | Latino |
| $83k | $86k | N/A | N/A |

DataHaven

The Supplemental Nutritional Assistance Program (SNAP, or food stamps) is a program available to very low-income households earning less than 130 percent of the federal poverty guideline ($25,750 for a family of four in 2019). Throughout the state, poverty and SNAP utilization rates are higher among Black and Latino households than white households.

TABLE 7: SELECTED HOUSEHOLD ECONOMIC INDICATORS BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, 2019

|	Total		White		Black		Latino		Asian		Native American	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Population living below poverty level												
Connecticut	344,146	10%	137,123	6%	65,664	18%	123,431	22%	12,398	8%	1,629	17%
Middlesex County	10,944	7%	6,971	5%	1,401	16%	1,945	20%	451	10%	113	36%
Old Saybrook	389	4%	359	4%	<50	N/A	<50	N/A	<50	N/A	<50	N/A
Households receiving food stamps/SNAP												
Connecticut	162,967	12%	67,339	7%	34,650	26%	56,091	32%	3,145	6%	958	26%
Middlesex County	5,719	8%	4,042	7%	893	26%	675	21%	196	11%	<50	N/A
Old Saybrook	269	6%	248	6%	<50	N/A	<50	N/A	<50	N/A	<50	N/A

Access to a personal vehicle may also be considered a measure of wealth since reliable transportation plays a significant role in job access and quality of life. Vehicle access reduces the time a family may spend running errands or traveling to appointments, school, or work.

TABLE 8: HOUSEHOLDS WITH NO VEHICLE AT HOME BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, 2019

	Total		White		Black		Latino		Other race	
Area	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Connecticut	121,434	9%	55,942	6%	27,048	21%	30,496	17%	7,948	10%
Middlesex County	3,932	6%	2,850	5%	581	17%	223	7%	278	11%
Old Saybrook	216	5%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

DataHaven

Over the past 40 years, neighborhood income inequality has grown statewide as the share of the population living in wealthy or poor neighborhoods has increased and the population in middle income areas declined in a process known as "economic sorting," which often leads to further disparities in access to economic opportunity, healthy environments, and municipal resources.

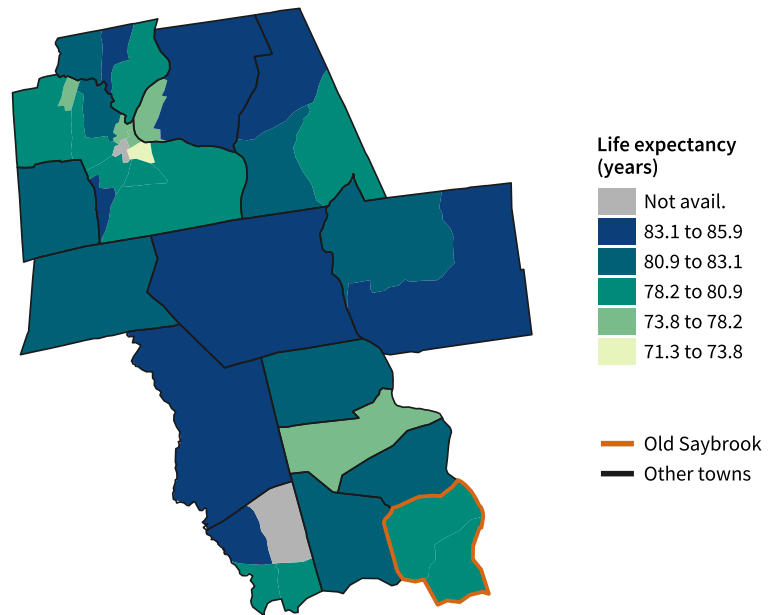**FIGURE 13: DISTRIBUTION OF POPULATION BY NEIGHBORHOOD INCOME LEVEL, MIDDLESEX COUNTY, 1980–2019**

Neighborhood type
- Affluent
- High income
- Middle income
- Low income
- Poor

DataHaven
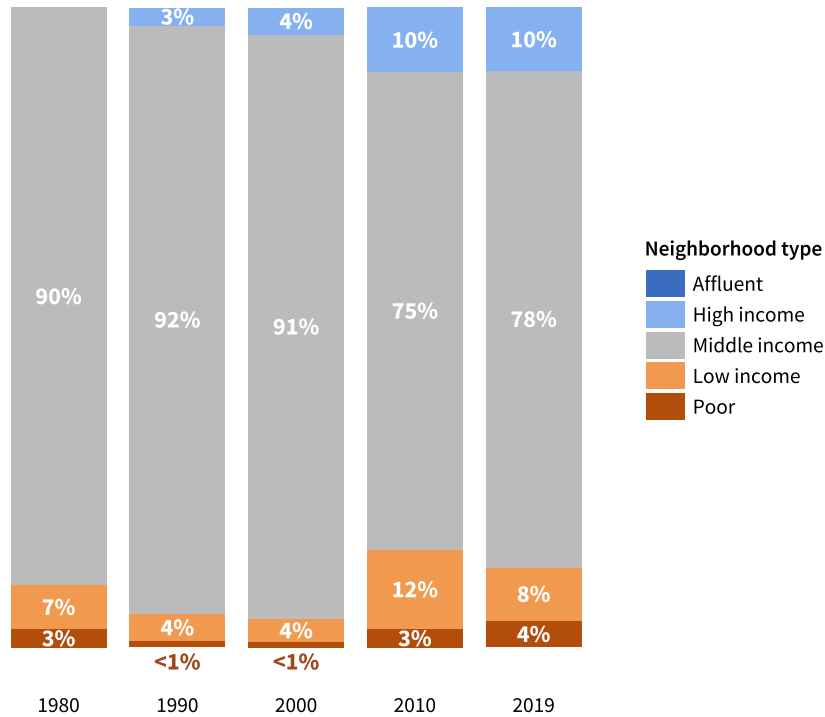
HEALTH

The socioeconomic disparities described above tend to correlate with health outcomes. Factors such as stable housing, employment, literacy and linguistic fluency, environmental hazards, and transportation all impact access to care, physical and mental health outcomes, and overall quality of life. Income and employment status often drive differences in access to healthcare, the likelihood of getting preventive screenings as recommended, the affordability of life-saving medicines, and the ability to purchase other goods and services, including high-quality housing and nutritious food.

Life expectancy is a good proxy for overall health and well-being since it is the culmination of so many other social and health factors. The average life expectancy in Old Saybrook is 80.2 years, compared to 81 years across Middlesex County, and 80.3 years statewide.

FIGURE 14: LIFE EXPECTANCY, MIDDLESEX COUNTY BY CENSUS TRACT, 2015

Life expectancy (years)

- Not avail.
- 83.1 to 85.9
- 80.9 to 83.1
- 78.2 to 80.9
- 73.8 to 78.2
- 71.3 to 73.8

— Old Saybrook
— Other towns

DataHaven

Health-related challenges begin with access to care. Due to differences in workplace benefits, income, and eligibility factors, Black and especially Latino people are less likely to have health insurance than white people.

FIGURE 15: UNINSURED RATE AMONG ADULTS AGES 19–64 BY RACE/ETHNICITY, 2019

Connecticut

Total	White	Black	Latino	Asian
8%	4%	9%	19%	7%

Middlesex County

Total	White	Black	Latino	Asian
5%	4%	N/A	15%	N/A
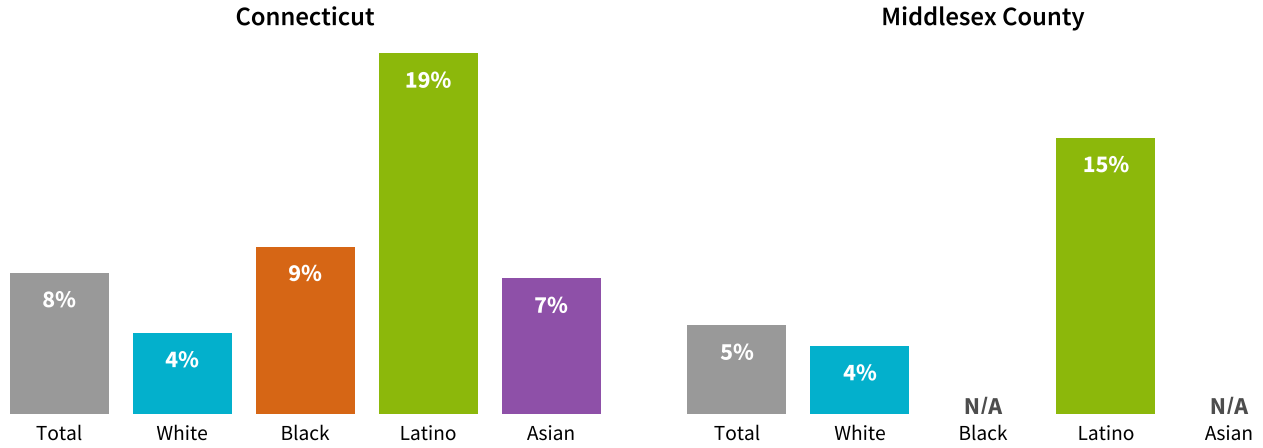
Preventive care can help counteract economic disadvantages, as a person's health can be improved by addressing risk factors like hypertension and chronic stress early. Lack of affordable, accessible, and consistent medical care can lead to residents relying on expensive emergency room visits later on. Overall, 82 percent of the adults in Old Saybrook had an annual checkup as of 2018, and 80 percent had a dental visit in the past year.

FIGURE 16: PREVENTIVE CARE MEASURES, SHARE OF ADULTS BY CENSUS TRACT, MIDDLESEX COUNTY

Annual checkup, 2018

- 80.5% to 83.0%
- 78.5% to 80.5%
- 75.5% to 78.5%
- 74.0% to 75.5%

Dental visit in past year, 2018

- 77.5% to 82.0%
- 69.5% to 77.5%
- 58.0% to 69.5%
- 55.0% to 58.0%

- Old Saybrook
- Other towns

DataHaven
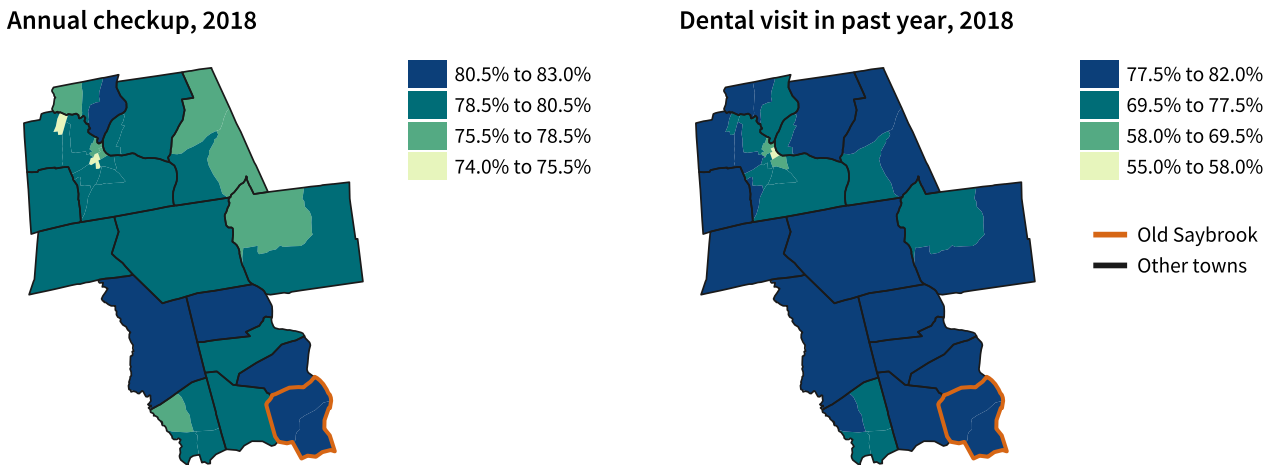
Throughout the state, people of color face greater rates and earlier onset of many chronic diseases and risk factors, particularly those that are linked to socioeconomic status and access to resources. For example, diabetes is much more common among older adults than younger ones, yet middle-aged Black adults in Connecticut have higher diabetes rates than white seniors.

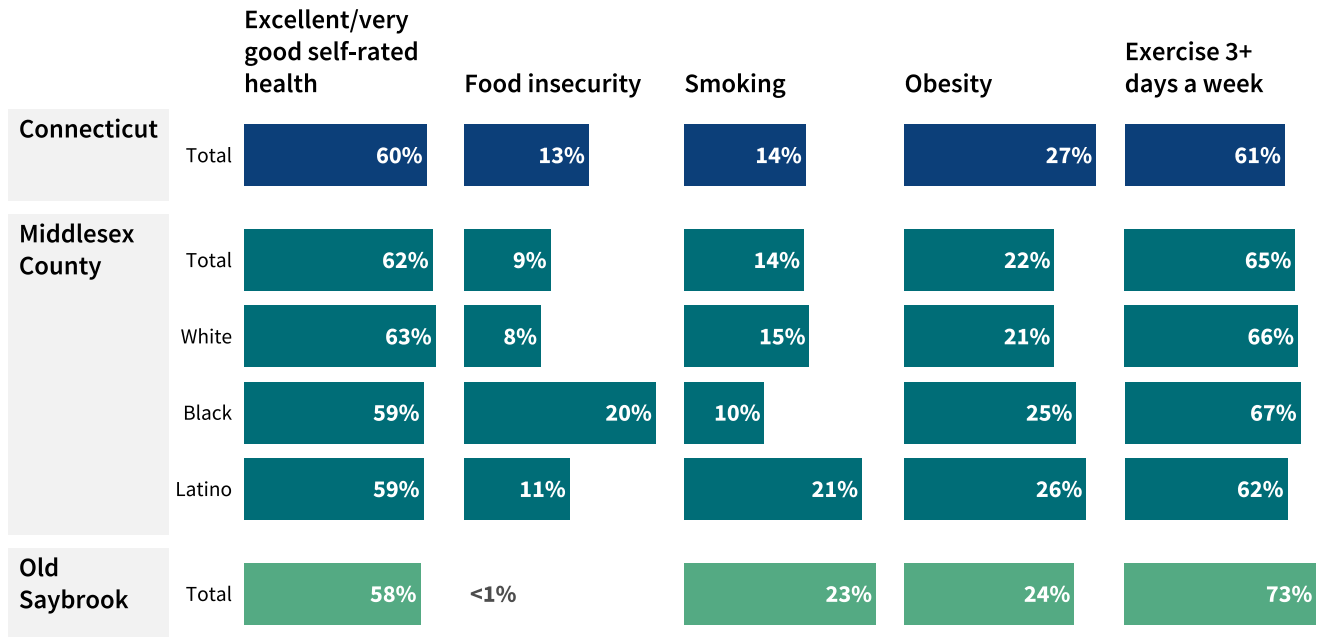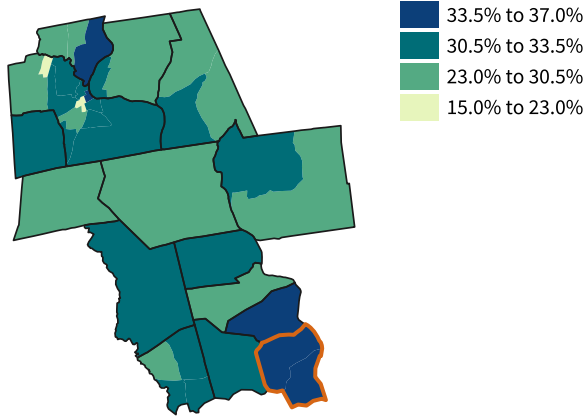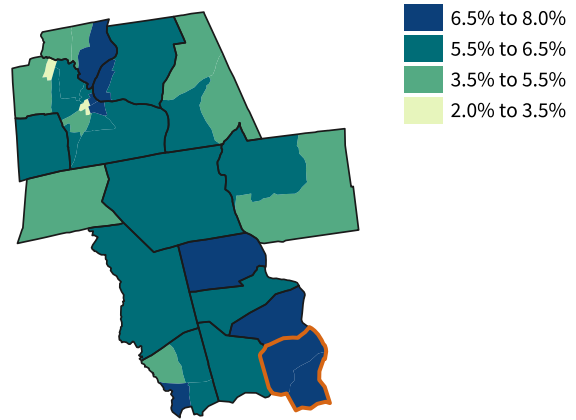**FIGURE 17: SELECTED HEALTH RISK FACTORS, SHARE OF ADULTS, 2015–2018**

		Excellent/very good self-rated health	Food insecurity	Smoking	Obesity	Exercise 3+ days a week
Connecticut	Total	60%	13%	14%	27%	61%
Middlesex County	Total	62%	9%	14%	22%	65%
	White	63%	8%	15%	21%	66%
	Black	59%	20%	10%	25%	67%
	Latino	59%	11%	21%	26%	62%
Old Saybrook	Total	58%	<1%	23%	24%	73%

DataHaven

FIGURE 18: CHRONIC DISEASE PREVALENCE, SHARE OF ADULTS BY CENSUS TRACT, MIDDLESEX COUNTY

High blood pressure, 2017

- 33.5% to 37.0%
- 30.5% to 33.5%
- 23.0% to 30.5%
- 15.0% to 23.0%

Coronary heart disease, 2018

- 6.5% to 8.0%
- 5.5% to 6.5%
- 3.5% to 5.5%
- 2.0% to 3.5%

Current asthma, 2018

- 11.5% to 13.0%
- 10.5% to 11.5%
- 9.5% to 10.5%
- 9.0% to 9.5%

Diabetes, 2018

- 12.5% to 14.0%
- 8.5% to 12.5%
- 6.0% to 8.5%
- 4.0% to 6.0%

- Old Saybrook
- Other towns

DataHaven

19
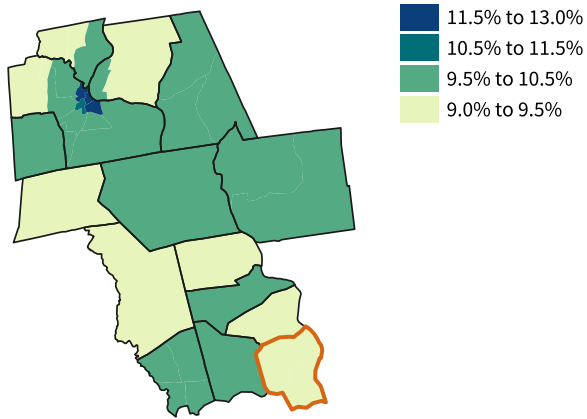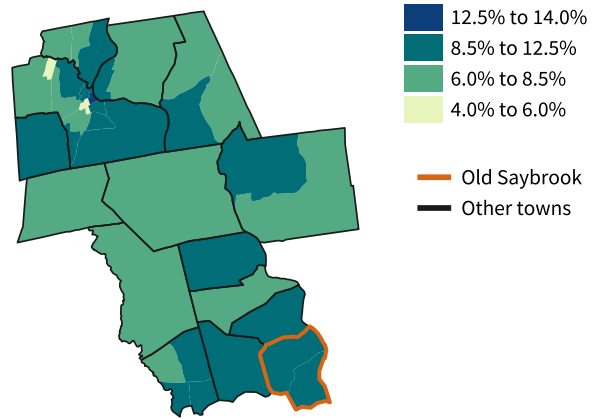
Mental health issues like depression and anxiety can be linked to social determinants like income, employment, and environment, and can pose risks of physical health problems as well, including by complicating a person's ability to keep up other aspects of their health care. People of color are slightly more likely to report feeling mostly or completely anxious and being bothered by feeling depressed or hopeless. Overall, 21 percent of Old Saybrook adults report experiencing anxiety regularly and 19 percent report being bothered by depression.

TABLE 9: SELECTED MENTAL HEALTH INDICATORS, SHARE OF ADULTS, 2015–2018

	Total	White	Black	Latino	Asian	Native American
Experiencing anxiety						
Connecticut	12%	11%	15%	19%	14%	15%
Middlesex County	10%	11%	5%	12%	N/A	N/A
Old Saybrook	21%	23%	N/A	N/A	N/A	N/A
Bothered by depression						
Connecticut	9%	8%	10%	14%	8%	12%
Middlesex County	10%	8%	12%	21%	N/A	N/A
Old Saybrook	19%	22%	N/A	N/A	N/A	N/A

Like other states, Connecticut has seen a rise in drug overdose deaths in the last several years. In 2020, Connecticut saw an average of 113 overdose deaths per month, up from 60 in 2015. White residents long comprised the bulk of these deaths, but as overall overdose death rates have increased, an increasing share of those deaths have been people of color.

FIGURE 19: AGE-ADJUSTED SEMI-ANNUAL RATES OF DRUG OVERDOSE DEATHS PER 100,000 RESIDENTS BY RACE/ETHNICITY, 2015–2020
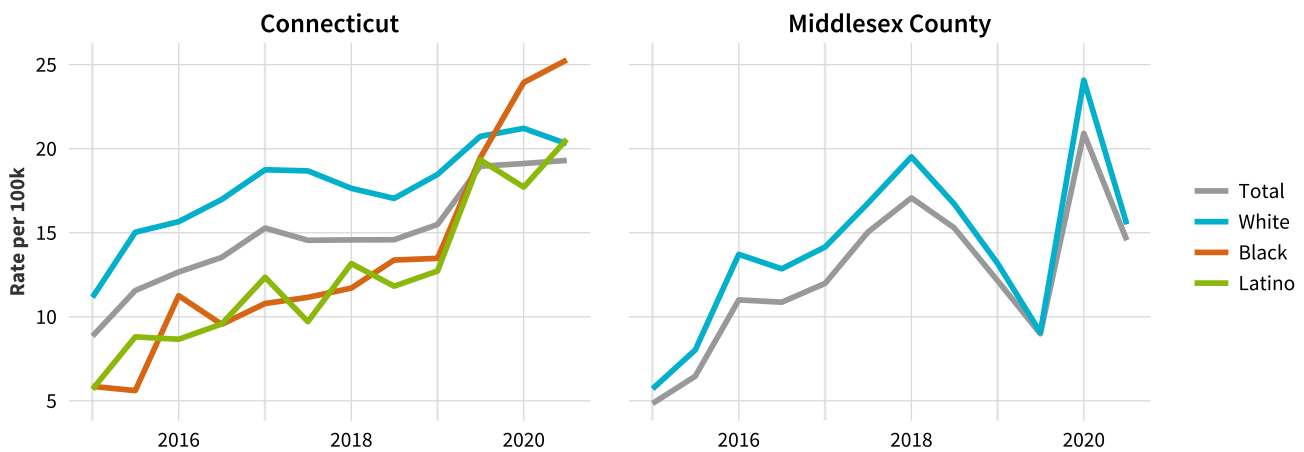
Note: Values suppressed for small populations or few overdose incidents.

DataHaven

The introduction and spread of fentanyl in drugs—both with and without users' knowledge—is thought to have contributed to this steep rise in overdoses. In 2015 and 2016, 46 percent of the drug overdose deaths in Middlesex County involved fentanyl; in 2019 and 2020, this share was 72 percent.

**FIGURE 20: SHARE OF DRUG OVERDOSE DEATHS INVOLVING FENTANYL, 2015–2020**
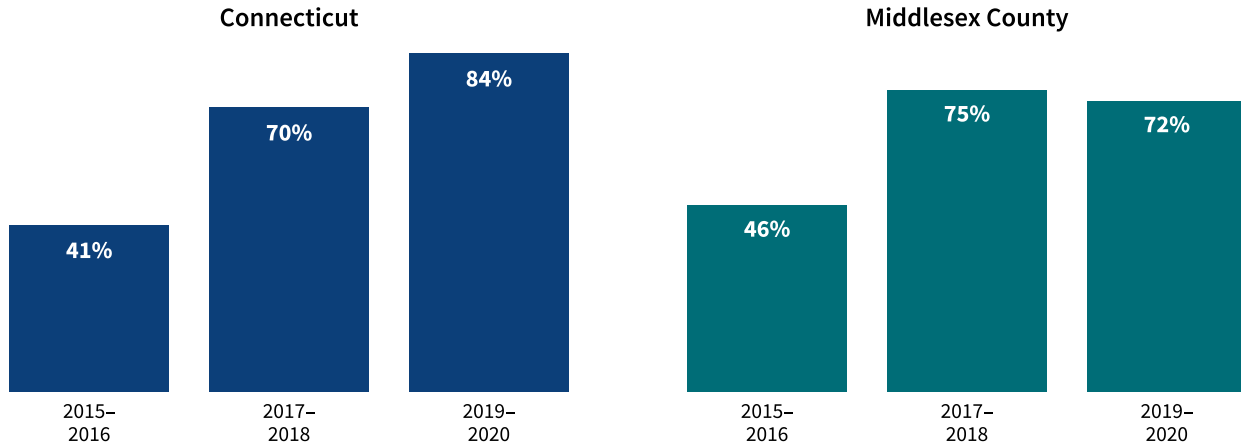
Sexually transmitted infections (STIs) can have long-term implications for health, including reproductive health problems and certain cancers, and can increase the risk of acquiring and transmitting diseases such as HIV and hepatitis C. Following nationwide trends, Connecticut has seen increases in the rates of STIs like chlamydia and gonorrhea over the past two decades. Between 2016 and 2018, Middlesex County had annual average case rates of 267 new cases of chlamydia per 100,000 residents, 59 cases of gonorrhea per 100,000, and 2.2 cases of syphilis per 100,000.

FIGURE 21: ANNUALIZED AVERAGE RATES OF NEW CASES OF SELECTED SEXUALLY TRANSMITTED INFECTIONS PER 100,000 RESIDENTS, 2001–2003 THROUGH 2016–2018
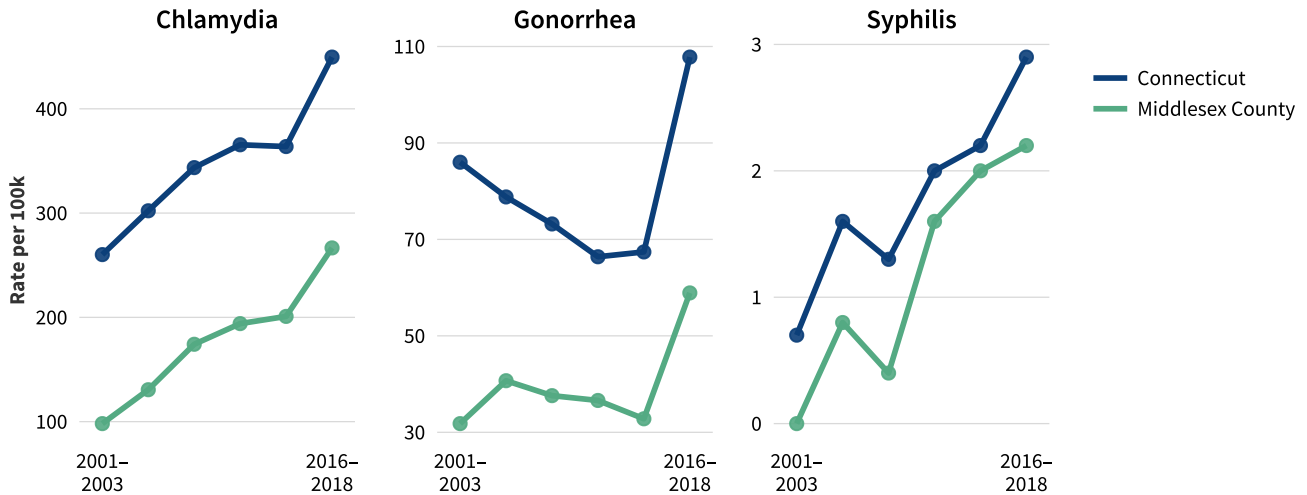
Like many other diseases, Connecticut's Black and Latino residents face a higher burden of HIV rates. Statewide between 2016 and 2018, Black residents ages 13 and up were more than 10 times more likely to be diagnosed with HIV than white residents.

FIGURE 22: ANNUALIZED AVERAGE RATE OF NEW HIV DIAGNOSES PER 100,000 RESIDENTS AGES 13 AND OVER, 2016–2018
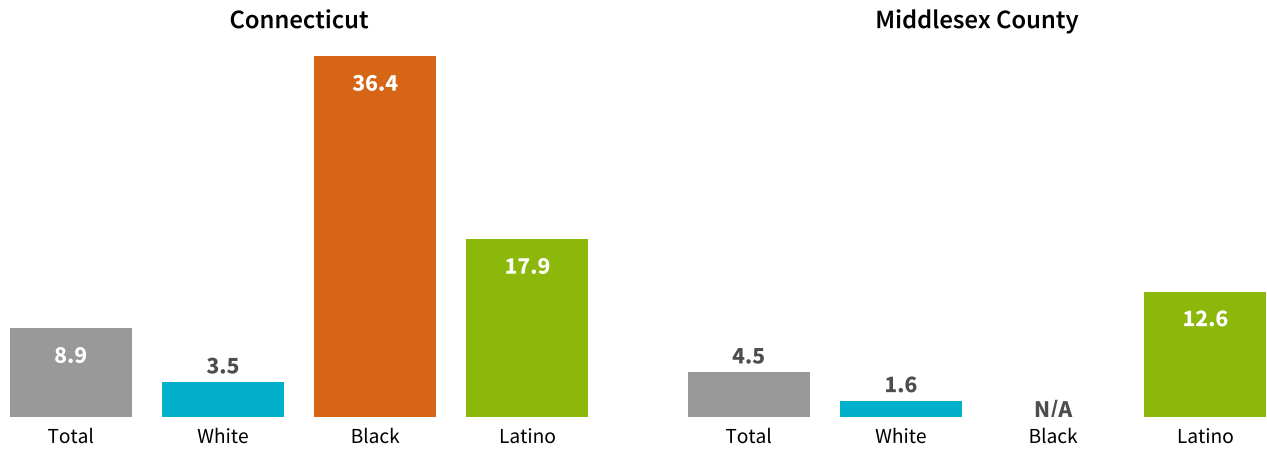
Birth outcomes often reflect health inequities for parents giving birth, and those outcomes can affect a child throughout their life. Often, parents of color have more complications related to birth and pregnancy than white parents. Complications during pregnancy or childbirth also contribute to elevated mortality among parents giving birth.

TABLE 10: SELECTED BIRTH OUTCOMES BY RACE/ETHNICITY OF PARENT GIVING BIRTH, 2016–2018

Area	Total	White	Black	Latina (overall)	Puerto Rican	Other Latina	Asian
				Latina			
Late or no prenatal care							
Connecticut	3.4%	2.5%	5.7%	4.0%	2.9%	5.1%	3.5%
Middlesex County	2.0%	1.8%	3.3%	2.1%	N/A	3.2%	3.2%
Old Saybrook	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Low birthweight							
Connecticut	7.8%	6.4%	12.1%	8.3%	10.2%	6.6%	8.7%
Middlesex County	6.6%	5.9%	11.2%	6.9%	10.6%	3.2%	10.0%
Old Saybrook	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Infant mortality (per 1k live births)							
Connecticut	4.6	3.1	9.5	5.0	N/A	N/A	N/A
Middlesex County	2.6	1.7	N/A	N/A	N/A	N/A	N/A
Old Saybrook	0.0	0.0	N/A	0.0	N/A	N/A	N/A

FIGURE 23: MATERNAL MORTALITY RATE PER 100K BIRTHS, CONNECTICUT, 2013–2017

DataHaven
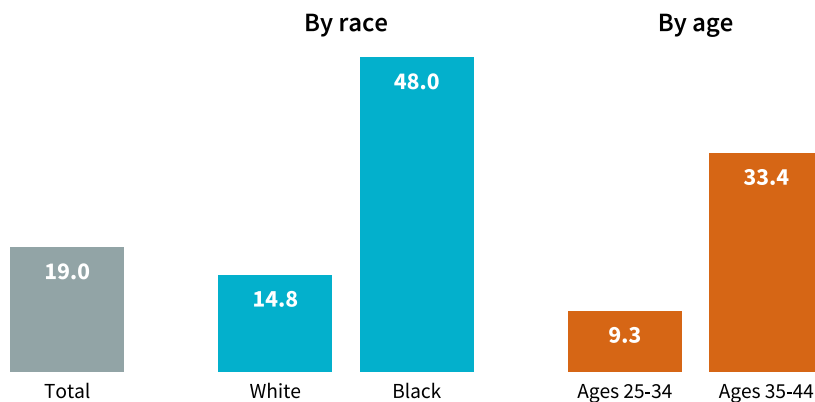
Children under 7 years old are monitored annually for potential lead poisoning, based on having blood-lead levels in excess of the state's accepted threshold. Between 2013 and 2017, fewer than 5 children in Old Saybrook tested positive for elevated lead levels. Children living in homes built before 1960 are at a higher risk of potential lead poisoning due to the more widespread use of lead-based paints in older homes. Black and Latino households are slightly more likely to live in structures built before 1960.
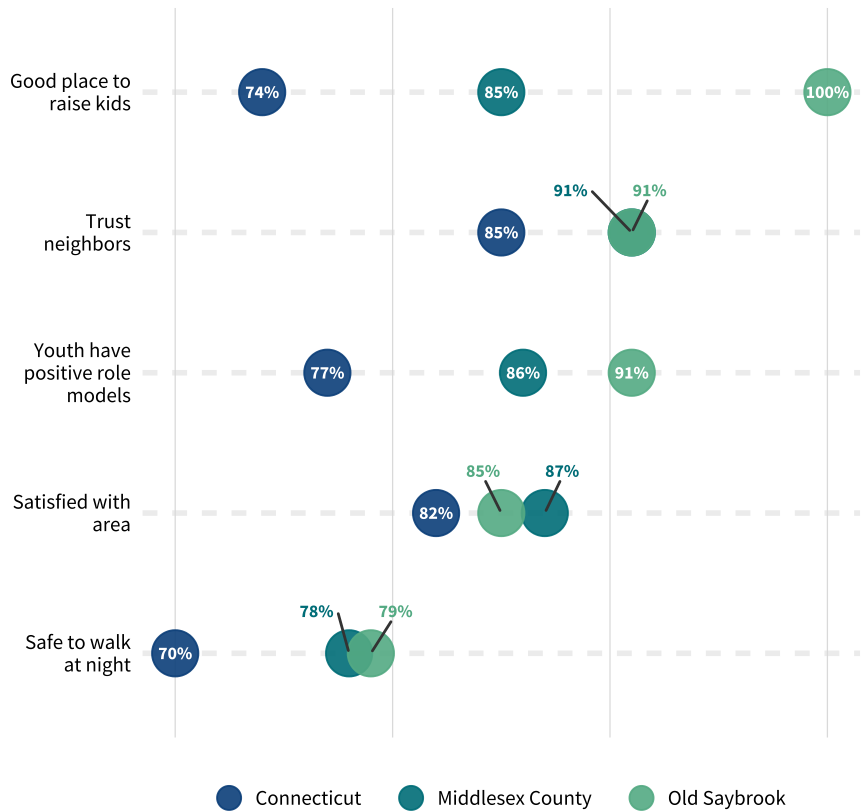
TABLE 11: HOUSEHOLDS LIVING IN STRUCTURES BUILT BEFORE 1960 BY RACE/ETHNICITY OF HEAD OF HOUSEHOLD, 2019

Area	Total		White		Black		Latino		Other race	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Connecticut	580,941	42%	399,512	40%	63,552	49%	93,011	53%	24,866	32%
Middlesex County	22,833	34%	19,424	34%	1,333	38%	1,292	42%	784	30%
Old Saybrook	1,529	35%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

DataHaven

CIVIC LIFE & COMMUNITY COHESION

Beyond individual health, several measures from the DataHaven Community Wellbeing Survey show how local adults feel about the health of their neighborhoods. High quality of life and community cohesion can positively impact resident well-being through the availability of resources, sense of safety, and participation in civic life. For example, adults who see the availability of role models in their community may enroll their children in extracurricular activities that benefit them educationally and socially; residents who know and trust their neighbors may find greater social support. Overall, 85 percent of Old Saybrook adults reported being satisfied with the area where they live.

FIGURE 24: RESIDENTS' RATINGS OF COMMUNITY COHESION MEASURES, SHARE OF ADULTS, 2015–2018

Good place to raise kids: Connecticut 74%, Middlesex County 85%, Old Saybrook 100%

Trust neighbors: Connecticut 85%, Middlesex County 91%, Old Saybrook 91%

Youth have positive role models: Connecticut 77%, Middlesex County 86%, Old Saybrook 91%

Satisfied with area: Connecticut 82%, Middlesex County 87%, Old Saybrook 85%

Safe to walk at night: Connecticut 70%, Middlesex County 78%, Old Saybrook 79%

● Connecticut   ● Middlesex County   ● Old Saybrook

Crime rates per 100,000 residents are based on reports to law enforcement of violent force against persons, as well as offenses involving property. Not all crimes involve residents of the areas where the crimes occur, which is important to consider when evaluating crime rates in areas or towns with more commercial activity. Crime patterns can also vary dramatically by neighborhood. Crime can impact the social and economic well-being of communities, including through negative health effects.

FIGURE 25: PART I CRIME RATES PER 100,000 RESIDENTS BY TOWN / JURISDICTION, 2019

Crimes against persons

	Simple assault	Aggravated assault	Robbery	Rape	Criminal homicide
Connecticut	723	105	54.5	22.2	3.5
Middlesex County	539	29	12.3	12.3	1.8
Old Saybrook	803	20	0.0	0.0	9.9
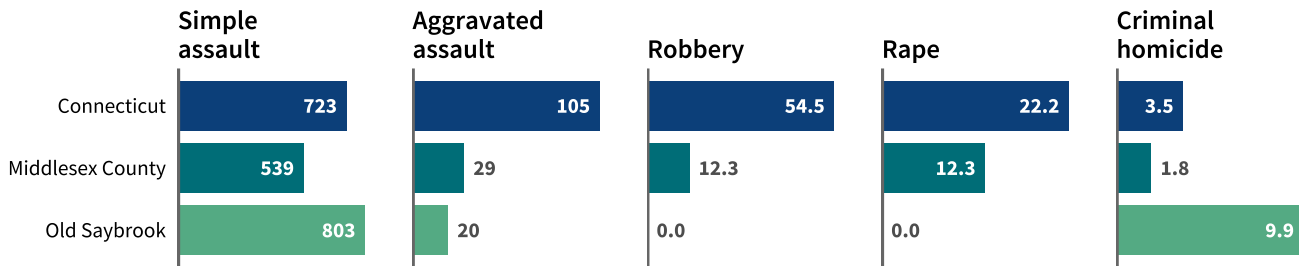
Crimes against property

	Larceny	Burglary	Motor vehicle theft	Arson
Connecticut	1,082	181	168	5.7
Middlesex County	795	105	95	2.5
Old Saybrook	605	50	50	0.0
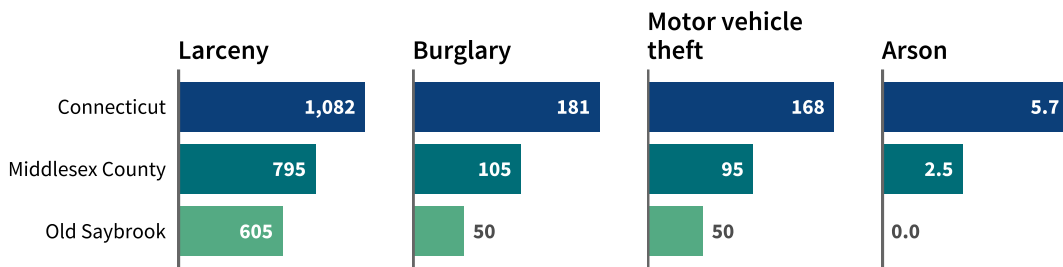
A lack of trust in and engagement with local government and experiences of unfair treatment by authorities can impair community well-being and cohesion. Seventy-two percent of Old Saybrook adults feel their local government is responsive to residents' needs, compared to 51 percent statewide.

TABLE 12: RESIDENTS' RATINGS OF LOCAL GOVERNMENT, SHARE OF ADULTS, 2015–2018

Area	Unfairly stopped by police	Local govt is responsive	Have some influence over local govt
Connecticut	11%	51%	67%
Middlesex County	11%	55%	68%
Old Saybrook	18%	72%	71%

DataHaven

During the 2020 presidential election, 81 percent of Old Saybrook registered voters cast ballots, compared to 80 percent statewide, and to 78 percent in the 2016 presidential election.

**FIGURE 26: REGISTERED VOTER TURNOUT, 2018–2020**

State (2018)	Municipal (2019)	Presidential (2020)

DataHaven
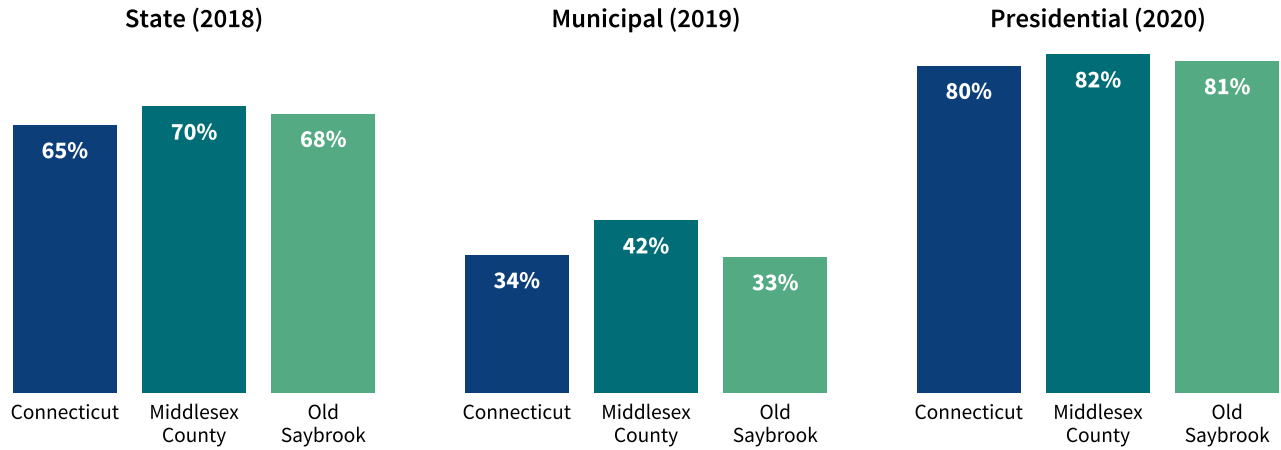
ENVIRONMENT & SUSTAINABILITY

Many environmental factors—from access to outdoor resources to tree canopy to exposure to pollutants—can have direct impacts on residents' health and quality of life. Environmental justice is the idea that these factors of built and natural environments follow familiar patterns of socioeconomic disparities and segregation. The federal Environmental Protection Agency (EPA) ranks small areas throughout the US on their risks of exposure to a variety of pollutants and hazards, scaled to account for the historically disparate impact of these hazards on people of color and lower-income people.

FIGURE 27: EPA ENVIRONMENTAL JUSTICE INDEX BY BLOCK GROUP, MIDDLESEX COUNTY

Lead paint exposure risk
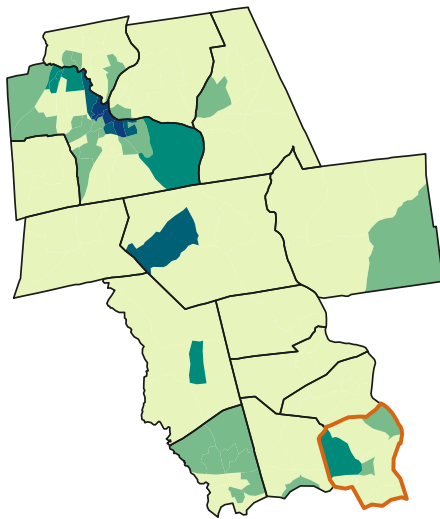
Air cancer risk
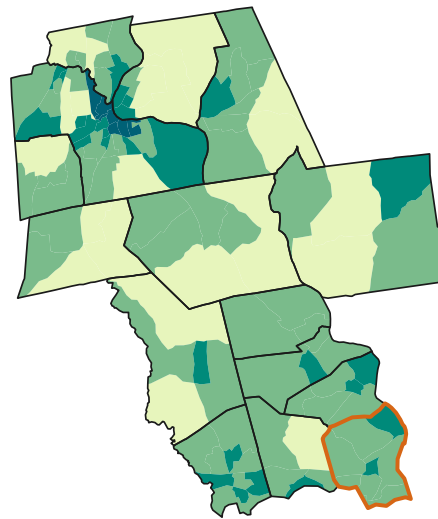
Proximity to water discharge
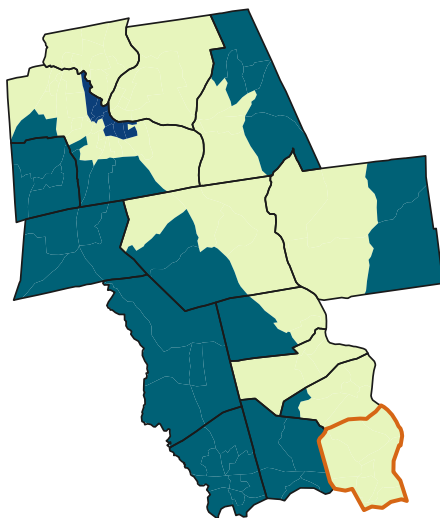
Proximity to treatment facilities

Legend:
- High risk
- Avg. risk
- Low risk

- Old Saybrook
- Other towns
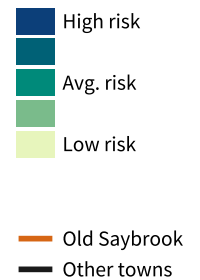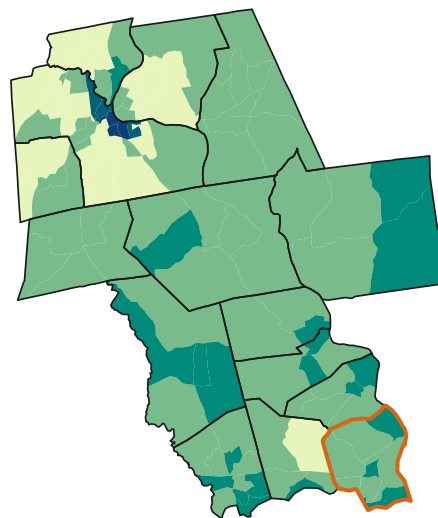
High-quality built environment resources, such as recreational facilities and safe sidewalks, help keep residents active and bring communities together. Walkable neighborhoods may also encourage decreased reliance on cars. Throughout Connecticut, Black and Latino residents are largely concentrated in denser urban areas which tend to offer greater walkability. Of adults in Old Saybrook, 52 percent report having stores, banks, and other locations they need in walking distance, lower than the share of adults statewide.

FIGURE 28: RESIDENTS' RATINGS OF LOCAL WALKABILITY MEASURES BY RACE/ETHNICITY, SHARE OF ADULTS, 2015–2018

		Stores, etc. in walking distance	Safe sidewalks	Safe places to bike	Access to local rec. facilities
Connecticut	Total	54%	60%	62%	71%
Middlesex County	Total	45%	50%	59%	66%
	White	44%	47%	58%	67%
	Black	63%	61%	67%	48%
	Latino	44%	60%	80%	74%
Old Saybrook	Total	52%	59%	70%	70%
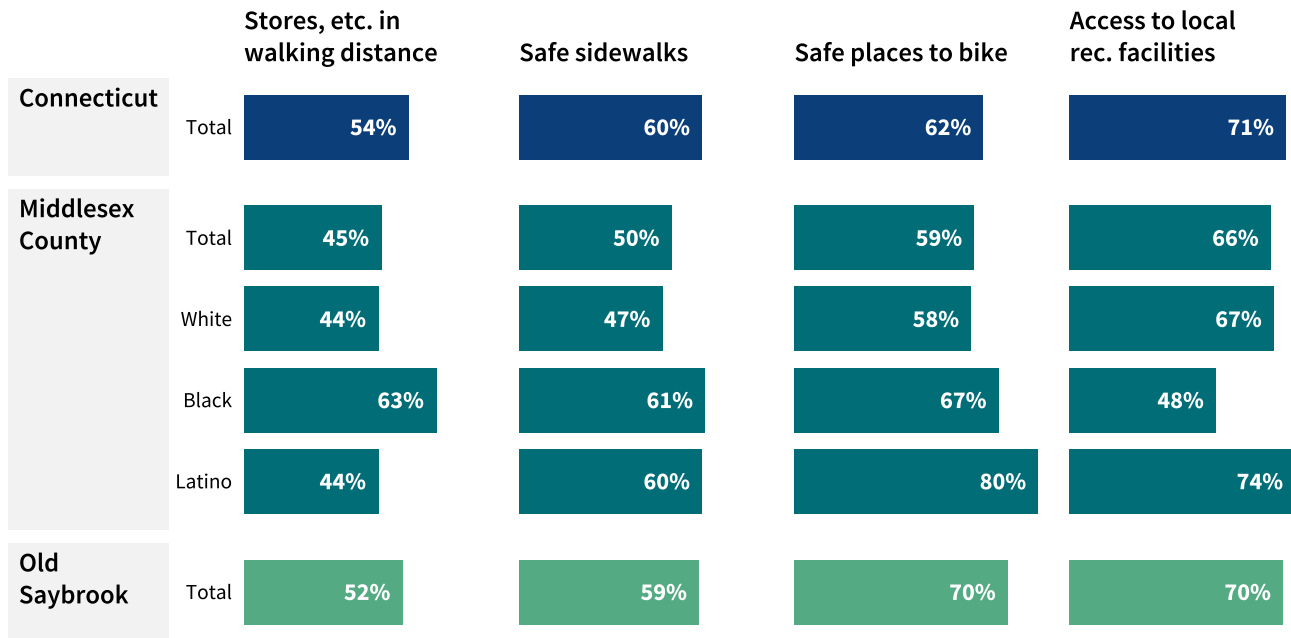
DataHaven

NOTES

Figure 1. Study area. Map tiles by Stamen Design, under CC BY 3.0. Data by OpenStreetMap, under ODbL.

Table 1. About the area. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates. Available at https://data.census.gov; US Census Bureau 2020 Decennial Census P.L. 94-171 Redistricting Data. Available at https://www.census.gov/programs-surveys/decennial-census/about/rdo.html; PLACES Project. Centers for Disease Control and Prevention. Available at https://www.cdc.gov/places; and National Center for Health Statistics. U.S. Small-Area Life Expectancy Estimates Project (USALEEP): Life Expectancy Estimates Files, 2010–2015. National Center for Health Statistics. 2018. Available at https://www.cdc.gov/nchs/nvss/usaleep/usaleep.html

Table 2. Population by race/ethnicity, 2020. US Census Bureau 2020 Decennial Census P.L. 94-171 Redistricting Data.

Figure 2. Population by race/ethnicity and age group, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.

Figure 3. Linguistic isolation by race/ethnicity, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.

Table 3. Population and population change by age group, 2010–2020. US Census Bureau 2010 & 2020 Decennial Census P.L. 94-171 Redistricting Data.

Figure 4. Share of population by race/ethnicity, 2010–2020. US Census Bureau 2010 & 2020 Decennial Census P.L. 94-171 Redistricting Data.

Table 4. Homeownership rate by race/ethnicity of head of household, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.

Figure 5. Homeownership rates by age and race/ethnicity of head of household, Middlesex County, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year public use microdata sample (PUMS) data, accessed via IPUMS. Steven Ruggles, Sarah Flood, Sophia Foster, Ronald Goeken, Jose Pacas, Megan Schouweiler and Matthew Sobek. IPUMS USA: Version 11.0 [dataset]. Minneapolis, MN: IPUMS, 2021. https://doi.org/10.18128/D010.V11.0

Figure 6. Housing cost-burden rates by race/ethnicity, Middlesex County, 2019. DataHaven analysis (2021) of Ruggles, et al. (2019).

Table 5. Overcrowded households by race/ethnicity of head of household, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.

Figure 7. Public K–12 student enrollment by race/ethnicity per 100 students, 2019–2020. DataHaven analysis (2021) of 2019–2020 school year enrollment data from the Connecticut State Department of Education, accessed via EdSight at http://edsight.ct.gov At the school district level, not all groups may be shown due to CTSDE data suppression rules for small enrollment counts, even though they may represent more than 1% of the school district population.

Figure 8. Selected academic and disciplinary outcomes by student race/ethnicity, 2018–2019. DataHaven analysis (2021) of 2018–2019 school year testing (8th grade English/language arts), discipline, and four-year graduation data from the Connecticut State Department of Education, accessed via EdSight. Because students can be suspended more than once in a school year, the suspension rate is given as the number of reported suspensions per 1,000 enrolled students rather than a percentage.

Figure 9. Educational attainment by race/ethnicity, share of adults ages 25 and up, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.

Table 6. Jobs and wages in Old Saybrook's 5 largest sectors, 2019. DataHaven analysis (2021) of annual employment data from the Connecticut Department of Labor. Note that in some cases, especially for smaller towns, data have been suppressed. Available at https://www1.ctdol.state.ct.us/lmi/202/202_annualaverage.asp

DataHaven

Figure 10. Median income by race/ethnicity and sex for full-time workers ages 25 and over with positive income, 2019. DataHaven analysis (2021) of Ruggles, et al. (2019).

Figure 11. Unemployment rate by race/ethnicity, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.

Figure 12. Median household income by race/ethnicity of head of household, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.

Table 7. Selected household economic indicators by race/ethnicity of head of household, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.

Table 8. Households with no vehicle at home by race/ethnicity of head of household, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.

Figure 13. Distribution of population by neighborhood income level, Middlesex County, 1980–2019. DataHaven analysis (2021) of household income and population by Census tract. Values for 1980–2000 are from the US Census Bureau Decennial Census, provided by the Neighborhood Change Database (NCDB) created by GeoLytics and the Urban Institute with support from the Rockefeller Foundation (2012). 2019 values are calculated from US Census Bureau American Community Survey 2019 5-year estimates.

Figure 14. Life expectancy, Middlesex County by Census tract, 2015. Data from National Center for Health Statistics. U.S. Small-Area Life Expectancy Estimates Project (USALEEP): Life Expectancy Estimates Files, 2010–2015. National Center for Health Statistics. 2018. Available at https://www.cdc.gov/nchs/nvss/usaleep/usaleep.html

Figure 15. Uninsured rate among adults ages 19–64 by race/ethnicity, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.

Figure 16. Preventive care measures, share of adults by Census tract, Middlesex County. Data from PLACES Project. Centers for Disease Control and Prevention.

Figure 17. Selected health risk factors, share of adults, 2015–2018. DataHaven analysis (2021) of 2015 & 2018 DataHaven Community Wellbeing Survey. Available at https://ctdatahaven.org/reports/datahaven-community-wellbeing-survey

Figure 18. Chronic disease prevalence, share of adults by Census tract, Middlesex County. Data from PLACES Project. Centers for Disease Control and Prevention.

Table 9. Selected mental health indicators, share of adults, 2015–2018. DataHaven analysis (2021) of 2015 & 2018 DataHaven Community Wellbeing Survey.

Figure 19. Age-adjusted semi-annual rates of drug overdose deaths per 100,000 residents by race/ethnicity, 2015–2020. DataHaven analysis (2021) of Accidental Drug Related Deaths 2012–2018. Connecticut Office of the Chief Medical Examiner. Available at https://data.ct.gov/resource/rybz-nyjw. Rates are weighted with the U.S. Centers for Disease Control and Prevention (CDC) 2000 U.S. Standard Population 18 age group weights available at https://seer.cancer.gov/stdpopulations

Figure 20. Share of drug overdose deaths involving fentanyl, 2015–2020. DataHaven analysis (2021) of Accidental Drug Related Deaths 2012–2018. Connecticut Office of the Chief Medical Examiner.

Figure 21. Annualized average rates of new cases of selected sexually transmitted infections per 100,000 residents, 2001–2003 through 2016–2018. DataHaven analysis (2021) of data from Centers for Disease Control and Prevention. NCHHSTP AtlasPlus. Updated 2019. https://www.cdc.gov/nchhstp/atlas/index.htm

Figure 22. Annualized average rate of new HIV diagnoses per 100,000 residents ages 13 and over, 2016–2018. DataHaven analysis (2021) of data from Centers for Disease Control and Prevention. NCHHSTP AtlasPlus.

Table 10. Selected birth outcomes by race/ethnicity of parent giving birth, 2016–2018. DataHaven analysis (2021) of data from the Connecticut Department of Public Health Vital Statistics. Retrieved from https://portal.ct.gov/DPH/Health

DataHaven

-Information-Systems--Reporting/Hisrhome/Vital-Statistics-Registration-Reports

Figure 23. Maternal mortality rate per 100k births, Connecticut, 2013–2017. America's Health Rankings analysis of CDC WONDER Online Database, Mortality files, United Health Foundation. Retrieved from https://www.americashealthrankings .org

Table 11. Households living in structures built before 1960 by race/ethnicity of head of household, 2019. DataHaven analysis (2021) of US Census Bureau American Community Survey 2019 5-year estimates.

Figure 24. Residents' ratings of community cohesion measures, share of adults, 2015–2018. DataHaven analysis (2021) of 2015 & 2018 DataHaven Community Wellbeing Survey.

Figure 25. Part I crime rates per 100,000 residents by town / jurisdiction, 2019. DataHaven analysis (2021) of 2019 Crimes Analysis Offenses. Connecticut Department of Emergency Services and Public Protection. Available at https://portal.ct .gov/DESPP/Division-of-State-Police/Crimes-Analysis-Unit/Crimes-Analysis-Unit

Table 12. Residents' ratings of local government, share of adults, 2015–2018. DataHaven analysis (2021) of 2015 & 2018 DataHaven Community Wellbeing Survey.

Figure 26. Registered voter turnout, 2018–2020. DataHaven analysis (2021) of data from the Connecticut Office of the Secretary of the State Elections Management System. Available at https://ctemspublic.pcctg.net

Figure 27. EPA Environmental Justice Index by block group, Middlesex County. United States Environmental Protection Agency. 2019 version. EJSCREEN. Retrieved from https://www.epa.gov/ejscreen

Figure 28. Residents' ratings of local walkability measures by race/ethnicity, share of adults, 2015–2018. DataHaven analysis (2021) of 2015 & 2018 DataHaven Community Wellbeing Survey.

DataHaven

SUGGESTED CITATION

Seaberry, C., Davila, K., Abraham, M. (2021). Old Saybrook Equity Profile. New Haven, CT: DataHaven. Published September 2021. More information at ctdatahaven.org

ABOUT DATAHAVEN

DataHaven is a non-profit organization with a 25-year history of public service to Connecticut. Our mission is to empower people to create thriving communities by collecting and ensuring access to data on well-being, equity, and quality of life. DataHaven is a formal partner of the National Neighborhood Indicators Partnership of the Urban Institute in Washington, D.C.

🐦 ctdata   f connecticutdata   📷 ctdata   🌐 ctdatahaven.org

AFFORDABLE HOUSING PLAN

TOWN OF OLD SAYBROOK
2021-2026 Plan

TABLE OF CONTENTS

» 1. Executive Summary

Connecticut has become a very expensive place to live. Over decades, the costs of land, housing development, home purchases, and rent have risen faster than incomes. At the same time, communities across the State have struggled to develop new housing options for key groups like senior citizens, young families, and new residents. This reality has combined with a number of other factors to limit the overall population and economic growth in Connecticut and there is a growing focus on the need to address housing at local, regional, and state levels.

To address the need for more affordable housing, in 2017 the Connecticut General Assembly adopted Public Act 17-170, which requires every municipality to write a plan every five years that indicates how that community intends to "increase the number of affordable housing developments in the municipality."   In accordance with this requirement, and in furtherance of the goals of the Old Saybrook Plan of Conservation and Development, the Town has developed this Affordable Housing Plan.

Affordable housing is generally defined as housing that is available to households making less than the area median income and costing less than 30% of a household's annual income. This can include both naturally occurring (market-rate) apartment units or specifically restricted properties that have been income-limited by deed. In developing this Plan, the First Selectman convened a group of stakeholders, aided by the Town Planner and an outside consultant, reviewed current housing conditions, demographic and market trends, community resources, and the input of Town residents, including over 300 responses to a public survey, to assess Old Saybrook's needs and develop recommendations.

While recognizing that Old Saybrook's historic settlement pattern, limited public infrastructure, and demographic trends may limit the rapid growth of the housing market in the near future, this Plan strives to make progress in several ways.

For the five-year period 2021-2026, the Town will seek to increase the number of affordable housing developments in Old Saybrook as follows:

1. Increase the number of USDA/CHFA loans to over 35 homes
2. Increase the total number of accessory dwelling units by 20%
3. Increase the number of income-limited accessory dwelling units to five (5)
4. Develop incentives for homeownership in Old Saybrook
5. Increase public awareness of Old Saybrook's housing efforts
6. Identify a property in Town for a public-private affordable housing partnership

This Plan lays out a series of implementation steps that assigns responsibility and priority to these actions so that progress can be recognized and tracked. Working collectively and seeking to improve the community's approach in numerous smaller ways, this Plan will assist the Town of Old Saybrook to become more attainable and equitable for current and future residents alike.

2. How did we get here?

» 2. How did we get here?

In July of 2017, new legislation, known as PA 17-170 was passed in Connecticut requiring that every five years all Towns adopt or amend an Affordable Housing Plan. The Act went further to clarify that "such plan shall specify how the Municipality intends to increase the number of affordable housing developments in the Municipality".

This Act, along with CT General Statute 8-2 which outlines that Regulations adopted by a Town should "promote housing choice and economic diversity, including housing for both low and moderate-income households" as well as encouraging the development of housing that will meet the needs of the residents of our State is what created the need for the Town to develop this plan.

The Town sees the need to develop this plan to begin a thorough review of the current status of the housing situation in Old Saybrook, as well as the needs of its current and future residents to determine what needs to be done. Specifically, encouraging people to establish residency in Old Saybrook and ensuring that housing stock is capable of accommodating the changing needs of the Town's current residents well into the future.

Beyond that, while the goal is to specifically deal with "Affordable Housing" as defined by Statute, this plan will also focus on how the Town can make housing overall more attainable. Not unlike most Towns in Connecticut, for most residents in Old Saybrook, housing costs are the largest financial burden. Nearly a third (31%) of homeowners and two-thirds (66%) of renters in Old Saybrook spend thirty percent (30%) or more of their income on housing. The Town believes these numbers are too high and recognizes that when residents are spending too much on housing costs, they don't have finances available for things such as childcare, groceries, and medical expenses, or other goods and services that are crucial to the support of the local and regional economy. Based on that, anything the Town can do to create attainable, appropriate, and reasonably priced housing, be it deed-restricted Affordable or simply additional units, will stand to benefit the Town as a whole.

3. What is Affordable Housing?

» 3. What is Affordable Housing?

Rising housing costs and the idea that due to those costs some Cities and Towns in our State were becoming harder and harder to live in first came to light in the 1980s. In response to the high cost of housing and the barriers to housing attainment this created for many, the State established the Blue-Ribbon Commission (BRC). Following the BRC's examination of the housing situation, a report was submitted to the Legislature with numerous recommendations, one of which was to create the affordable housing appeals procedure known today as Section 8-30g.

Affordable Housing can mean different things to different people. To most, the term affordable housing simply refers to housing that is reasonable in cost. However, within the context of this plan, the term "Affordable Housing" refers to a type of housing that meets specific criteria outlined by the Statute.

In Connecticut, an Affordable housing unit is defined as a dwelling that costs less than thirty percent of the income of a household earning eighty percent of the Area's Median Income (AMI) and has been deed restricted to ensure that the housing unit will remain "Affordable" for a period of forty years. The AMI, according to the Department of Housing and Urban Development's 2020 income data, was $112,000 for a household of four in the Southern Middlesex County metropolitan statistical area. As the 2018 American Community Survey listed Old Saybrook's median household income at just over $74,000, the lower number is used for the analysis of affordable housing options.

When the term "Affordable Housing" is used, most think of large, institutional-style buildings with very high density on very small parcels. However, that is becoming increasingly not the case. Affordable housing units can be created with as little as one unit and employ many design types with different development sizes working differently based on the specific market demand for that area. You might have single-family (attached or detached), small-scale multi-family, or larger scale developments with multiple units, all of which can be rented or owned.

As mentioned previously, subsection 8-30g of the Statutes identifies that any City or Town that does not have at least ten percent (10%) of its housing stock deed-restricted as "Affordable" is subject to an appeal under this Section. This process not only puts the burden of proof on the Town rather than the applicant, but it also requires the Town to demonstrate that if the project had been approved, it posed a sincere threat to "public interests in health, safety or matters which the Commission may legally consider" and that "such public interests outweigh the need for affordable housing." Case law has almost exclusively supported these appeals and has been decided in favor of the developers. The courts have overwhelmingly found that the need for Affordable housing almost always outweighs other matters.

Example: 2 Bedroom Unit	Total/Year	Total/Month
Area Median Income (AMI)	$74,000.00	$6,616.67
Median income level per household in the surrounding/market area		
80% of AMI	$59,200.00	$4,933.33
80% of the median income listed above		
30% of 80% of AMI	$17,760.00	$1,480.00
Maximum non-burdened budget for housing		
120% of HUD Fair Market Rate	$17,388.00	$1,449.00
HUD 2020 Fair Market Rates, 2BR – Middlesex County (Rent/Mortgage + Utilities): $1,449.00		

The benefit to the creation of this Plan is that it will increase the number of appropriate and/or Affordable housing units which will not only serve the community but will eventually reduce the Town's overall exposure to these appeals. Because of the short timeframe of this Plan and the sheer number of units required, the 10% affordability threshold is not an appropriate or reasonable goal over the next five years, but it does provide a long-range target that can help guide other policy decisions within this Plan. It is important to note that the overall goal for Old Saybrook's housing will take decades to achieve, and the specific, even arbitrary, five-year scope of this Plan should seek to account for those projects and changes that take longer to develop and achieve results.

4. What is Old Saybrook's
Current Housing Situation?

» 4. What is Old Saybrook's Current Housing Situation?

Old Saybrook is a community that seems to be moving in two simultaneous directions. Over the past few years, the Town has seen significant forward progress in a housing development on both planning and construction fronts. After decades of the slow growth of a primarily single-family, detached residential development type, a few projects have changed the narrative. The construction of a large multifamily complex at the Boston Post Road and Main Street ("Saybrook Station") added 186 new units to the Town, which included 38 new affordable rental opportunities. In addition, in 2019, the Town approved the creation of the Mariner's Way Tax-Increment Financing (TIF) District, which intends to promote the redevelopment of the eastern portion of Route 1, including a significant housing component.

At the same time, Old Saybrook continues to face a demographic trend toward an older, smaller, Town population. The Connecticut State Data Center projects that Old Saybrook's population, just over 10,000 residents as of the 2010 Census, will decline substantially, dropping below 7,000 by the year 2040. While this data projection was done in 2017, before the Saybrook Station apartments completed construction and thus may not reflect the most comprehensive local analysis, the overall trend seems clear. The population of Old Saybrook is aging; the Town has been losing younger population cohorts – particularly young adults between 20-34, and households are getting smaller. What that may mean is that many of the new housing units coming online, such as Saybrook Station, are likely to be filled with older residents such as retirees and empty nesters looking to downsize from current larger, single-family homes, while the homes they leave behind will be filled by older, smaller households with fewer children.

Trends in data and demographics are not destiny, and they do not tell the full story of Old Saybrook's housing. The Partnership for Strong Communities put together a series of analyses and visualizations for all C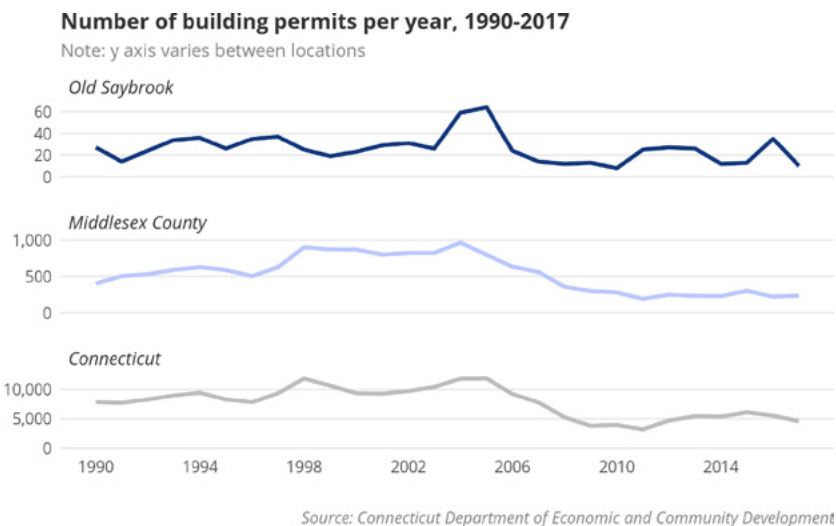onnecticut municipalities to help understand their current housing stock, demographics, and elements of affordability. Many of the graphics presented in this overview are drawn from their 2020 Housing Data Profiles, which can be found at https://housingprofiles.pschousing.org.
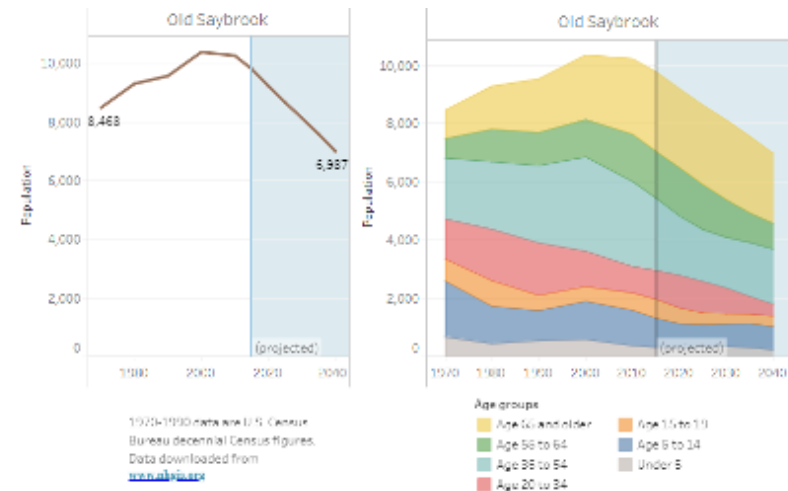
Source: Connecticut State Data Center

The relatively slow pace of population growth is further reflected in the housing permit data, which has roughly tracked overall trends in Middlesex County and the State overall. State DECD data between 1990 and 2017 reflect the ebb and flow of development trends, with the last major peak of activity in the mid-2000s, just prior to the 2008 housing crash. Overall, the State in 2017 was down over 40% in terms of annual building permits for new houses, and Old Saybrook was down over 60%, but again, this number does not likely include the Saybrook Station development, which would depict a brief but significant increase in permit numbers. The overall trend, however, is a long and relatively steady but slow decline in new home construction activity. One notable exception to that trend, specifically in Old Saybrook, has been the steady process, following the Town's decision to change its winterization ordinances for these sorts of conversations.

Reflecting the fact that recent housing development, following the last boom ending in the 2004-2006 range, has been relatively slow in Old Saybrook, adding approximately 0.5% to its housing stock annually, the Town has an aging housing supply. Approximately 58% of the existing housing units were built before 1970. With 42% of the housing stock constructed within the last 50 years (much of that in the building booms between the mid-1980s and early-2000s) is somewhat older than Middlesex County, but similar to Connecticut overall. An aging housing stock can be an indicator of poor housing quality, so the relatively small number of very old houses (pre-1950) is less of a concern for Old Saybrook, but the status and maintenance of its mid-age housing stock should be monitored.

Number of building permits per year, 1990-2017
Note: y axis varies between locations

Source: Connecticut Department of Economic and Community Development

As of the 2018 American Community Survey, Old Saybrook had 5,800 housing units, with the great majority (85.4%) made up of single-family detached residential structures. The remaining 14% of the housing stock were largely multifamily (2+ units per structure) in nature, including over 10% of the total comprised of smaller multifamily (2-9 units per structure). There was a smaller number of higher-density
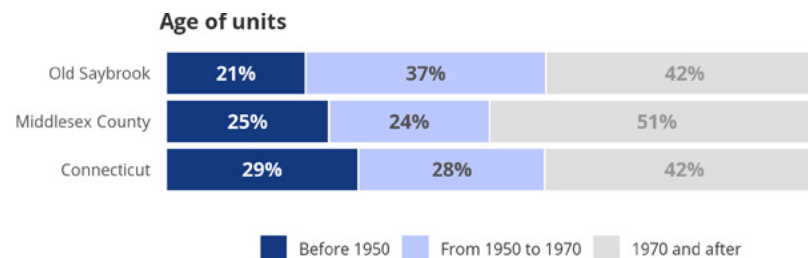
(10-49 units per structure) developments. Statewide, the mix is much more diverse, with approximately 64% of the housing stock comprised of single-family detached units and the remaining 35% are multifamily units.

Units in Structure, Old Saybrook

Total	5858	100%
1, detached	4952	85.4%
1, attached	122	2.1%
2	224	3.9%
3 or 4	176	3.0%
5 to 9	237	4.1%
10 to 19	116	2.0%
20 or more	0	0.0%
Mobile Home	21	0.4%
Boat, RV, van, etc.	0	0.0%

Source: 2018 American Community Survey, 5-year estimates

It is important to note, however, that the American Community Survey numbers are statistical estimates with high confidence, but still contain a margin of error. They should be used primarily to identify general characteristics and trends. The results of the 2020 U.S. Census are still pending as of the development of this Plan.

Age of units

|	Before 1950	From 1950 to 1970	1970 and after
Old Saybrook	21%	37%	42%
Middlesex County	25%	24%	51%
Connecticut	29%	28%	42%

Source: 2018 American Community Survey via partnership for Strong Communities

Ownership

In terms of its existing housing stock, Old Saybrook has a much higher percentage of traditional, single-family housing than the State overall, with 87% of its housing stock as single-family units. Statewide, that number is 64%, with the remainder being made up of multifamily housing. Again, as some of this data was developed from the American Community Survey through 2017, some of the most up-to-date developments may have been omitted. Old Saybrook also shows a significantly higher vacancy rate than either Middlesex County or the State as a whole, which may reflect the Town's legacy as a summer beach community.

For both home rental and home sales prices, Old Saybrook costs run between 30-35% above the larger geographies. As of the 2018 American Community Survey (via CERC 2019 Community Profile), the median sales price for homes in Old Saybrook was $373,200, significantly above the Middlesex County median of $283,700 and the overall Connecticut median of $270,100. While the housing crash of 2008-09 may have significantly diminished the housing construction activity in Middlesex County, the median home prices in Old Saybrook specifically do not seem to have suffered long-term. The median rent in town was $1,529, which is also well above the levels seen in the Middlesex County median of $1,132 and State median rent of $1,123. Using the given AMI, Old Saybrook's affordable rent of $1,480 is higher than these rates.
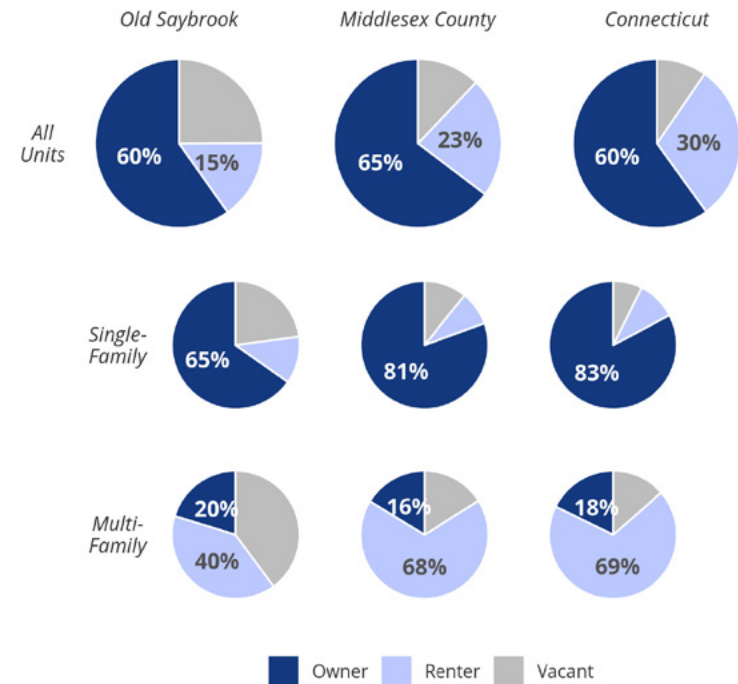
Source: Partnership for Strong Communities

Affordable Housing

The Connecticut Department of Housing maintains a list of affordable units in each municipality for its annual publication of the Affordable Housing Appeals List. Affordable units, as previously mentioned, are defined by the State as those units that are subsidized below market rate through deed restrictions, income limitations, or programs like Housing Choice Vouchers or CHFA/USDA mortgages. These programs exist to guarantee the availability and affordability of certain housing units, as opposed to "naturally-occurring" affordable units, which simply reflect market conditions and do not have any guarantee of affordability.

As of the 2019 Affordable Housing Appeals List, the Department of Housing recognized 155 of Old Saybrook's 5,602 housing units, or 2.77% of the total housing stock as Affordable and contributing to the Town's 10% threshold. Of those, about a third were governmentally assisted and largely accounted for by Saye Brooke Village, a senior and disabled housing complex maintained by the Housing Authority and Elderly Housing Management, Inc. Nearly half of the Town's official Affordable stock is made up of Deed Restricted units associated with several developments over the last decade. The Ferry Crossing project, constructed by the HOPE Partnership, added 16 units. The Post and Main apartments (now called Saybrook Junction) included 38 affordable units. Most of the remaining Affordable units were homeownership situations in which the owner received mortgage assistance from the Connecticut Housing Finance Authority (CHFA) or the United States Department of Agriculture (USDA). In order for a municipality to be exempt from Affordable Housing Appeals as defined by Section 8-30g of the Connecticut General Statutes, a minimum of 10% of total municipal housing stock needs to be considered "assisted" in one of those categories.

A small number of additional units are being proposed or have been recently approved through Affordable Housing Appeals Act applications. Thanks to progressive action by the HOPE Partnership, and the Town in adopting an Incentive Housing Zone approach that covered both Ferry Crossing and Saybrook Junction, significant progress has been made in Old Saybrook's affordable housing stock over the past ten years. Because the baseline prior to 2010 was so low, however, there remains a long way to go before the Town could hope to satisfy the State's statutory benchmark.

Incomes and Cost Burden

Simply because a majority of housing units in Old Saybrook are owner-occupied does not mean that every homeowner is able to easily afford to live in that home and easily keep up with mortgage, taxes, heating, and other maintenance costs. It is not uncommon for both renter- and owner-households to be considered "cost-burdened" by their housing expenses. Households that spend 30% or more of their income on housing costs fall into this category, which is a strong indication of income insecurity. Households spending at least 50% of income on housing expenses are considered "severely cost-burdened."

Total Assisted, Old Saybrook

| Total Assisted	155 (2.8%)
CHFA/USDA Mortgages	22
Governmentally Assisted Units	50
Tenant Rental Assistance	10
Deed Restrictions	73

Source: CT Department of Housing, 2019 Affordable Housing Appeals Listing
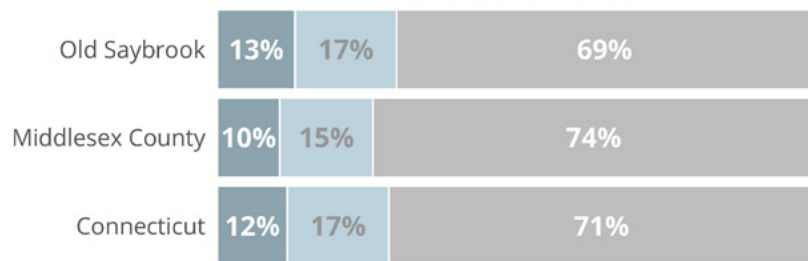
In Old Saybrook, as many as 66% of rental households are either moderately or severely cost-burdened, and approximately 30% of owner-occupied households are similarly burdened. The rental percentage of burdened households has some uncertainty in the statistics, as approximately 4% of rental households were not included in the calculation. The average renter, however, pays 30% of their income on housing. These numbers are not positive, as that means at least a quarter, and as many as a third, of households in Old Saybrook, face a struggle to afford housing, including a majority of renters. The combination of lower incomes and ownership rates for renters (relative to regional and state averages), along with higher housing costs in Old Saybrook place the Town's percentages of cost-burdened households above both Regional and State figures, most particularly for renters.

The differences in cost burden between owners and renters in Old Saybrook are also reflected in the relative affluence of these two groups.
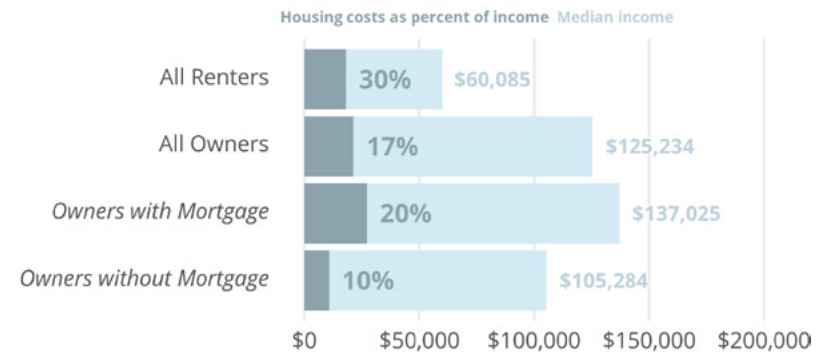
Housing cost burden for renters

Old Saybrook	29%	33%	34%	
Middlesex County	21%	26%	45%	
Connecticut	26%	23%	45%	
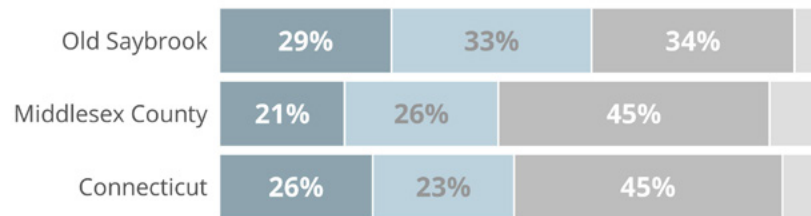
Housing cost burden for owners

Old Saybrook	13%	17%	69%
Middlesex County	10%	15%	74%
Connecticut	12%	17%	71%

Source: Partnership for Strong Communities

On average, homeowners, with a median household income of over $125,000, expend just approximately 17% of their income on housing expenses. Renters, with a dramatically lower median household income of just over $60,000, pay on average 30% of their income on housing. This means that the typical renter in Old Saybrook carries a substantial cost burden simply to live in Town. Overall median household income was $74,185 as of the 2018 American Community Survey.

Housing costs as percent of income

Housing costs as percent of income   Median income

All Renters	30%	$60,085
All Owners	17%	$125,234
Owners with Mortgage	20%	$137,025
Owners without Mortgage	10%	$105,284

$0 $50,000 $100,000 $150,000 $200,000

Source: Partnership for Strong Communities

As seen in the discrepancy between owner and renter incomes, it is clear that rental units, while providing some opportunity for lower-income residents to live in Old Saybrook, are still not quite inexpensive enough to avoid a rental cost burden. Each year, the National Low Income Housing Coalition (NLIHC) calculates the hourly wage that would be required in order to afford a two-bedroom rental unit without slipping into a cost-burdened scenario. Because of the higher costs for rental housing in Old Saybrook, the "housing wage" in town is a bit above the overall state average. According to the 2019 NLIHC calculations, Old Saybrook's "housing wage" is $27.87/hour, more than a dollar/hour above Connecticut's housing wage of $26.42/hour and more than double the State's minimum wage. This generally indicates that many clerical, retail, and laborer jobs at or near the State's minimum wage would either be unable to access housing opportunities in Old Saybrook or would be forced to either find a roommate to share costs or risk spending a very high percentage of income on this housing.
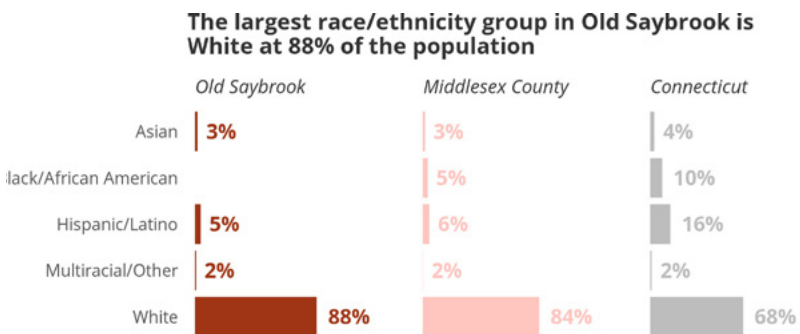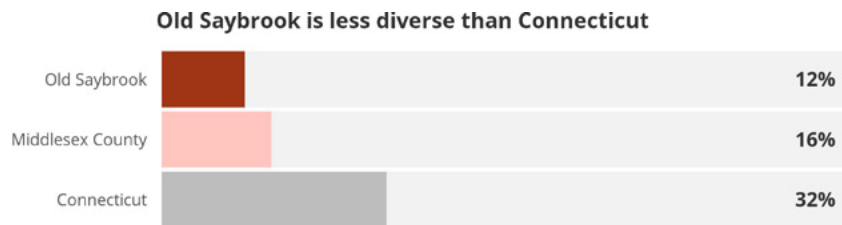
5. What is Old Saybrook's Current and Projected Population Profile?

» 5. What is Old Saybrook's Current and Projected Population Profile?

Current Population

While analysis of population and demographics are only snapshots in time, it is and has been the case that Old Saybrook residents are older, whiter, and somewhat less diverse than both Middlesex County and Connecticut generally. As of 2018, Old Saybrook had 10,162 residents, which were predominately (88%) white non-Latino, with the remaining 12% being made up of BIPOC (Black, Indigenous, and People of Color), divided largely between Hispanic/Latino and Asian populations. As a whole, Connecticut is approximately 68% white and 32% BIPOC.

Old Saybrook is less diverse than Connecticut

Old Saybrook	12%
Middlesex County	16%
Connecticut	32%

The largest race/ethnicity group in Old Saybrook is White at 88% of the population

	Old Saybrook	Middlesex County	Connecticut
Asian	3%	3%	4%
Black/African American		5%	10%
Hispanic/Latino	5%	6%	16%
Multiracial/Other	2%	2%	2%
White	88%	84%	68%

Source: Partnership for Strong Communities

The median age in Old Saybrook of 51 years old is significantly older than Connecticut's median of 40.8 years and well above Middlesex County's number of 44 years old. Old Saybrook's population is one of the oldest in the State.
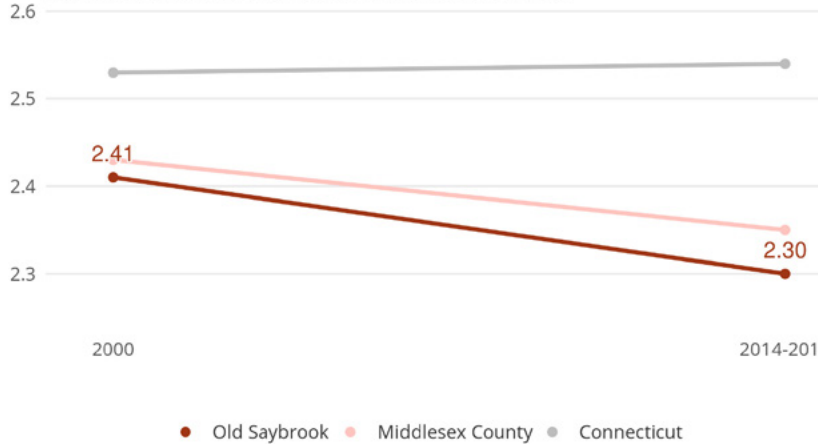
The largest population cohorts in Old Saybrook were in the 50-59-year-old range, with 18% of the total population, and the both 60-69-year-old and 70-79-year-old ranges, with 13-15% each. Overall, 54% of the total population of Old Saybrook was over 50 years old.
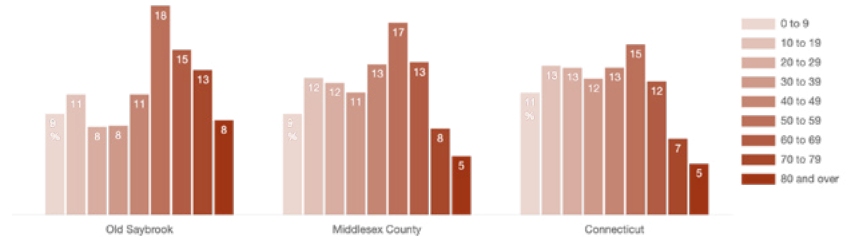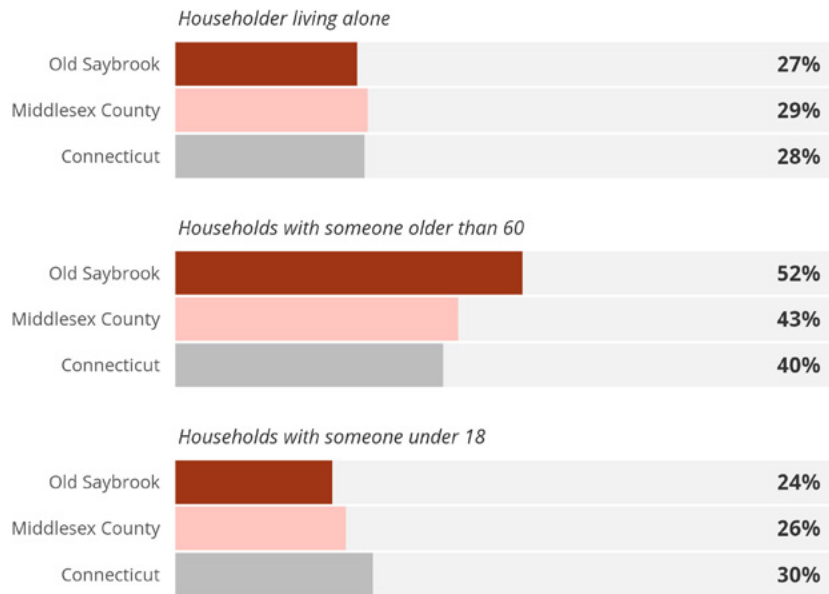

Source: Partnership for Strong Communities

As an older community that has profiled as an empty-nest or retirement destination, Old Saybrook traditionally had slightly smaller average household sizes than both Middlesex County as a whole and the State of Connecticut, with an average household size of 2.41 people as of the 2000 Census. Following this trend, the average household size in Old Saybrook declined from 2.41 persons/household in 2000 to 2.30 persons/household in 2018, a relatively steep decline similar to Middlesex County and contrary to the State (which saw a slight uptick in household sizes). These snapshots and trends will be important considerations when projecting and planning for housing needs and affordability into the future. Even a flat or negative trend in total population may generate higher demand for housing units because more people are living alone. Old Saybrook also had more households with a resident over 60 and fewer with a resident under 18 than Connecticut generally. The overall reduction in household size and the above-average median age is also an indicator that the Town has a low "replacement" rate which is a matter of concern when considering the Town's overall financial sustainability long-term.

The average household size in Old Saybrook has declined from 2.41 in 2000 to 2.3 in 2018

2.6

2.5

2.41

2.4

2.30

2.3

2000   2014-201

● Old Saybrook   ● Middlesex County   ● Connecticut

Household types as a percent of total

Householder living alone

Old Saybrook	27%
Middlesex County	29%
Connecticut	28%

Households with someone older than 60

Old Saybrook	52%
Middlesex County	43%
Connecticut	40%

Households with someone under 18

Old Saybrook	24%
Middlesex County	26%
Connecticut	30%

Source: Partnership for Strong Communities
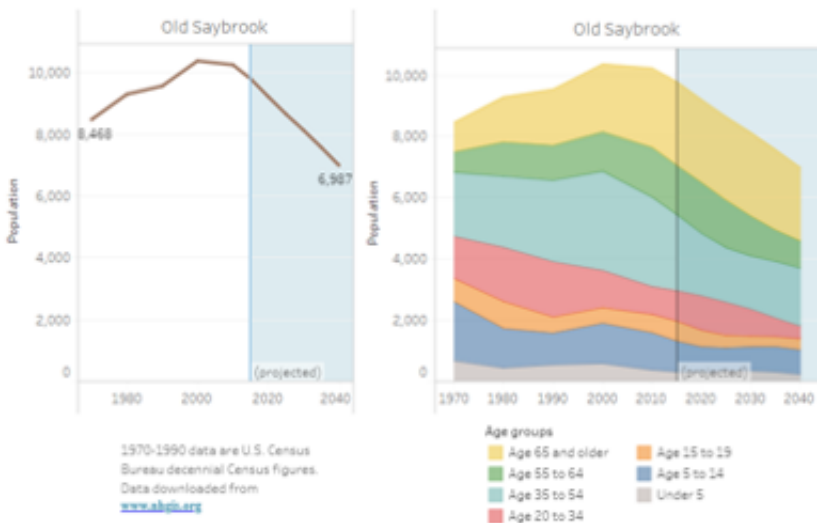
Projected Population

Looking to the projectable future based on these trends, the Connecticut State Data Center predicts that Old Saybrook's population, which grew steadily between 1970-2000, is likely to decline rather significantly over the next twenty years. If this data is accurate, Old Saybrook's population may have peaked in the early 2000s between 10,000 – 11,000. A declining population trend is not uncharacteristic for the Connecticut River Estuary area, with nearby communities like Essex and Old Lyme also projected to shrink, but Old Saybrook's contraction is dramatic.

Breaking down this same projection into age cohorts, the State Data Center anticipates that nearly all age groups will decline in overall numbers in Old Saybrook, with the lowest relative decline among senior citizens aged 65 and over. This group is anticipated to contract from its 2015 number of 2,734 to just over 2,400 in 2040, a change of approximately 10%. In contrast, the high-school-age (15-19 years old) population of 1,003 in 2015 is projected to decline to 800 by the year 2040 (a 20% decline), and young adults (20-34) is projected to shrink from 984 to just over 400 in the next two decades (a 58% decline).

These changes may not be very dramatic in raw numbers and are subject to significant influence by factors not present or envisioned

when the projections were made. The relatively short scope of this Plan – five years – will allow the opportunity for revised projections and flexible responses to changing conditions. Further, the projected numbers are simply that – projections. Old Saybrook's population conditions do not exist in a vacuum and are a reflection of the trends throughout Connecticut, particularly in large cohorts of young professionals and retiring seniors. Over the last decade, Connecticut has lost population to states in the southeast and southwest, as more seemingly attractive places to retire, or possessing stronger job

Source: Population projections by CT State Data Center.

markets, particularly for young professionals. In addition, cities such as Boston, New York, Chicago, and the Washington DC metro area have also grown relative to Connecticut in part because of the presence of mass transit opportunities allowing for "auto-free" households for both younger and older residents. All of these "macro" trends are at play in Old Saybrook's "micro" population projections, and as a result, should temper and inform the Town's expectations about its internal ability to address and overcome these tides.

Projected population change by age group in **Old Saybrook**

	2015	2020	2025	2030	2035	2040
Under 5	320	304	333	348	312	234
Age 5 to 14	1,003	829	763	777	824	800
Age 15 to 19	648	642	409	390	328	362
Age 20 to 34	984	1,121	1,079	890	604	413
Age 35 to 54	2,495	2,031	1,779	1,728	1,849	1,885
Age 55 to 64	1,615	1,665	1,561	1,303	1,029	890
Age 65 and older	2,734	2,716	2,720	2,726	2,620	2,403

Source: Population projections by CT State Data Center.

Infrastructure and Other Trends

While projections about the specific magnitude of population change over the next twenty years may be exaggerated, it seems clear that Old Saybrook is not headed toward a major real estate boom. However, more recently, competing trends tell different stories about potential futures for communities like Old Saybrook. Before the COVID-19 pandemic of 2020, Connecticut was seeing a significant, state-wide exodus of two large population groups: so-called "Baby Boomers" born between 1945-1965, and "Millennials," born between 1983-2000. Both groups seemed to be moving out of Connecticut's rural and suburban communities, seeking more populated, vibrant, walkable places to live. It appeared that the suburban model was on the decline.

The pandemic may have slowed this long-cycle tendency, just a bit. As COVID-19 spread more quickly in larger, urban areas, real estate in lower-density areas in southern New England saw dramatic increases in demand. According to The Warren Group, which publishes The Connecticut Record, median home prices increased by over 17% in 2020 from 2019, a jump of over forty thousand dollars. This continued as more and more workers and students found themselves working or learning from home, opening the potential for housing locations that did not need within close proximity to work or school. Despite the pending vaccination and anticipated return of relative normalcy, communities that are well-positioned to support both the small-town charm and the technological infrastructure for remote working and

the technological infrastructure for remote working and learning could benefit as they compete to retain those residents long term. Old Saybrook has no public sewer infrastructure and has limited opportunity for large-scale development, so its projectable destiny as a quiet, low-density community seems clear unless major public investment is undertaken. Ensuring wide access to high-speed data, however, is another important infrastructure component that could strongly affect the Town's attractiveness as a work-from-home haven and improve equity in access to broadband resources.

Community Survey Results

As part of the process to develop this Plan, the Town conducted a public outreach survey to gauge residents' views of their current housing supply, affordability of the housing inventory, and opinions on future needs of the community. Over 300 residents responded, and the replies generally reflect a strong awareness of Old Saybrook's affordable housing crunch, its demographic trends, and the need to find so. A strong majority of respondents (79%) indicated that affordable or attainable housing is a very or somewhat important component to Old Saybrook's long term vitality, a smaller number, but still a majority (54%) believed that the housing options currently available were not satisfactory to existing residents' needs and even more (59%) believed that this housing stock was insufficient to satisfy future demand.

How important do you feel affordable or attainable housing is to Old Saybrook's term vitality?

Not Important 10% (33)
Unsure/Neutral 12% (39)
Very Important 52% (175)
Somewhat Important 27% (91)
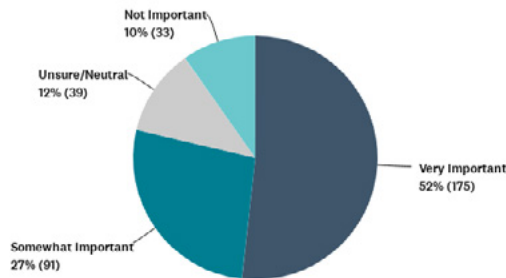
Do you think that the existing housing stock in Old Saybrook is adequate to satisfy future market demands?

Unsure 17% (56)
Yes 25% (83)
No 59% (199)
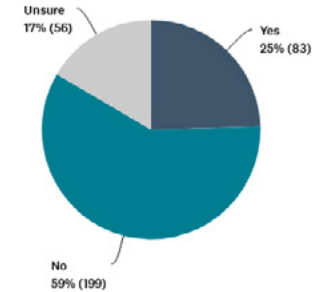
Do you think increasing the housing options in Old Saybrook would positively impact the Town, negatively impact the Town, or not have much effect on the Town?

Unsure 10% (34)
Not have much effect on the Town 13% (43)
Negatively impact the Town 18% (61)
Positively impact the Town 59% (200)
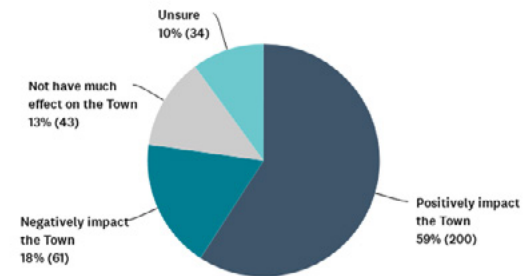
Reflective of this relative concern with existing conditions, respondents were also supportive of the idea that increasing housing options would either positively impact the town or not have much effect at all (72% combined said positive or neutral, 18% said negative). In considering future housing needs, by far the most popular group targeted for accommodated growth in housing options were young families (68% of respondents included within their top three priorities). Seniors (46%), young professionals (53%), and in-town workers (49%) were also strong priorities. The most popular types of housing development options were all single-family homes, on relatively small lots, as well as for two-and-three-bedroom apartments, which seems reflective of recent multifamily construction projects in Old Saybrook.

In terms of the location of new development, respondents were somewhat split in terms of their preference for targeted locations or scattered development patterns. Those taking the survey were asked about several specific locations, as well as a "no focus" area for targeted development, and were asked to rank their preferences from 1-5, which 5 being the highest priority. The Town Center/Train Station area received the most "top two priority" votes, followed by Route 1 East/Mariner's Way. These track with the recent development focus of both Town government and private builders. Closely behind the Mariner's Way priority was the choice of scattering or distributing new housing opportunities across town. Far fewer respondents are interested in focusing development along Route 1 West or along with the Route 154 Main Street/Maple Street areas.

If the Town were to focus on new housing options, which areas of Town should be of the highest priority? Use a scale of 0= Lowest Priority to 5=Highest Priority.
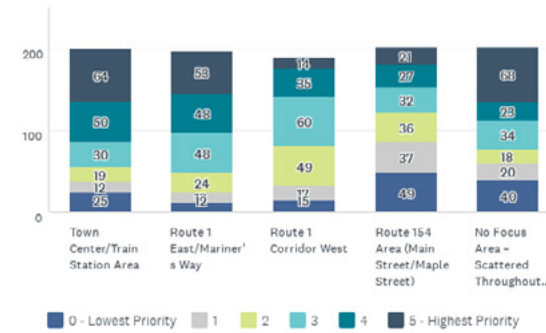
If you think more housing options are needed in Old Saybrook, for whom do you think they are most needed? (Select top 3)
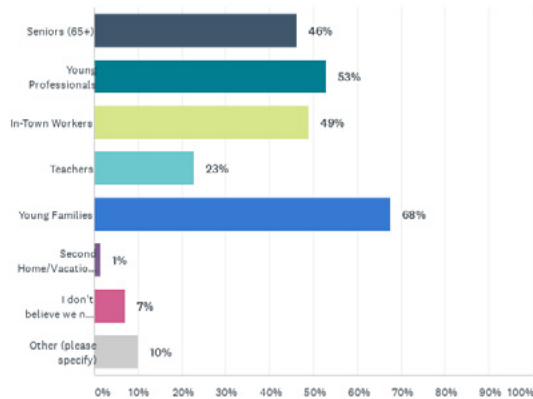
Overall, the responses served to inform both the community about the ongoing discussion and focus on the topic of affordable housing, and to inform the Commission about general public preferences. These views were useful in shaping the ultimate recommendations for action items for this Plan.

6. How does Old Saybrook Provide for Affordable Housing?

» 6. How does Old Saybrook Provide for Affordable Housing?

Another important component of this Plan is to evaluate if the current regulatory climate in Old Saybrook supports or discourages Affordable housing, housing stock diversification, and increased housing attainability. This will help the contents of this plan to help guide any necessary changes to the Town's regulatory environment that could better support and encourage the types of projects that Old Saybrook is looking for. In many cases, the Plan of Conservation and Development (PoCD) and Zoning Regulations are the first impression for an applicant, developer, or property owner so it is important these documents are aligned with the Town's overall vision.

This review will focus specifically on the topics that directly relate to this plan including how they are defined, regulated and what the approval process looks like for each. The table below is a summary of the specific multi-family uses allowable per the Zoning Regulations and the approval path required:

ZONING DISTRICT	A	AA-1	AA-2	AA-3	AAA	B	B-1	B-2	B-3	B-4	C	SP1	SP2	SP3	MC	I-1	PRD	IHZ
MINIMUM LOT AREA																		
Public Water (s.f.)	20,000	40,000	20,000	87,120	40,000	12,500	12,500	20,000	12,500	20,000	40,000	20,000	20,000	69,700	20,000	40,000		
Well (s.f.)	40,000		40,000	87,120	60,000	40,000		40,000			60,000	20,000		69,700	40,000			
Multi-Family Uses — Permitted Uses	Accessory Apartment					Two-unit Dwelling												
Multi-Family Uses — Special Exception Uses	Conversion of a single dwelling to not more than two units																• 1-8-unit dwellings • Single Family detached cluster	6-10 units per acre
Multi-Family Uses — Other	40,000	87,120	60,000	40,000	40,000												Zone Change Required	

Plan of Conservation and Development

The current Residential section of the Town's PoCD has not been significantly updated since 2001. The PoCD identified that housing costs, even twenty years ago were of major concern. It also suggests that with limiting factors such as the ability for the area's soils to support increased septic capacity, allowing density to be expanded should be done thoughtfully. Within the Residential section of the PoCD, many recommendations that were made have already been implemented by the Town as outlined within this Plan, the most notable goals include:

1. The development of regulations to allow for the establishment of residential units on non-first story floors in the Town Center.

2. Ensuring that residential densities are based on the area's soil capacity to support septic when sewer is not available.

3. Encourage residential projects that create diversity in housing types, size, and cost. In particular, the efforts of non-profit housing organizations should also be supported.

4. The development of inclusionary zoning regulations to further encourage the development of affordable housing.

5. Evaluate the existing regulatory structure for multi-family residences to determine if additional multi-family units may be effective.

Multi-Family Dwellings

The Zoning Regulations define a **Multifamily dwelling** as a "building that contains three (3) or more *dwelling units*, including *townhouse dwellings*, on a *lot*.

The Zoning Regulations currently allow a unit of this type to be developed in the PRD and IHZ zones, with specific design criteria, increased densities, and a requirement that a minimum of 20% of the units be set aside as deed-restricted Affordable units for private developers. Within the IHZ, and the applicant is permitted a minimum of 1.25 times the density of the underlying zone, with a target minimum density

for this housing type of 20-units per acre. That density – targeted by the Department of Housing – assumes public sewer and water infrastructure, and in Old Saybrook is rarely feasible.

Recommendation

The Town has gone to great lengths to permit and encourage affordable and attainable housing units, and the development of an Incentive Housing Zone and Planned Residential Development regulations demonstrate the Towns commitment to increasing housing choice and affordability. However, these developments are only allowable in certain areas of Town and are generally envisioned to be larger in scale. The Town should consider the development of regulations as an alternative pathway to an IHZ-style development that encourages and allows small-scale residential developments of 4-6 units within a single building that would be allowable via Commission approval, but not require a zone change or to be specifically located in Town.

Accessory Dwelling Units

Accessory dwelling units may be referenced using different names including, accessory apartments, in-law apartments, or second units but they all refer to the same dwelling unit type. Old Saybrook regulates two types of accessory apartments depending on what the primary use is:

Accessory Apartment (residential): An apartment dwelling unit that is accessory to a single detached dwelling for one (1) family is a use subordinate to the dwelling and additional use for which a Certificate of Zoning Compliance is required.

These units are dwellings that do not require any of the facilities from the primary dwelling to be shared with the accessory apartment. These units are smaller in size when compared to the principal/primary dwelling and are contained within the structure on the property. Homes with accessory dwelling units do not look different from the outside when compared to their single unit counterparts. These units can be permitted through the issuance of a Certificate of Zoning Compliance and do not require

review by the Commission. This approval path is an important way of keeping regulatory barriers low to further encourage these types of units. Accessory apartments are generally of much lower cost than an equivalent unit in a traditional apartment-style development and can only provide crucial income to those who may otherwise not have the ability or desire to commit the investment necessary to maintain an older and/or larger home as supported by the fact that according to PSC, 31% of owners in Old Saybrook are cost-burdened by housing. Additionally, Old Saybrook only requires that the property owner live in one of the units and does not require the other unit to be occupied by someone with a familial connection, which is a barrier for many.

Accessory Apartment (mixed-use): An accessory apartment (mixed-use) is a dwelling unit that is accessory and subordinate to a permitted non-residential use and is an additional use which the Commission may approve by Special Exception.

While these units have different size limitations than residential accessory apartments, they provide the same general purpose. An accessory apartment in a mixed-use building provides additional housing options, provides an opportunity for business owners that want to live in close proximity to their business, and allows commercial property owners to diversify their tenants which increases the likelihood they will get a return on their investment. Particularly with the changing economy and the onset of COVID-19 accelerating the shift to e-commerce, many businesses have been forced to close or pivot their business model. Allowing a mixed-use building with multiple commercial and residential units further protects the long-term viability of the building and neighborhood. The businesses that do remain in many cases look for areas that have "feet on the street". Encouraging people to live and work in the same areas will help businesses as a portion of their customer base will live near their business, an attribute that many people looking to live within a downtown business district also look for. While these units require the issuance of a Special Exception from the Planning and Zoning Commission which can be a regulatory hurdle for some, it is important that a moderate review occur to ensure that overall, the compatibility of uses and overall composition of a commercial building is maintained.

Recommendation

The Commission should consider circumstances by which an accessory apartment in a mixed-use structure could be allowable via staff approval if certain criteria were met. All others could continue to require the Special Exception.

Conversion of Dwelling

Following the issuance of a Special Exception, the Zoning Regulations allow a single-family dwelling to be converted to a two-family dwelling, provided specific criteria have been met as outlined by Section 53. The standards require that each dwelling unit contain not less than 800 SF, that the property have at least 25,000 SF or 40,000 SF based on the availability of water and septic system capacity and, that the home be built prior to January 1, 1944. The regulations require the overall size of the units to be larger for a two-family vs. an accessory apartment there is no standard that can (or should) regulate the size or makeup of the occupants of these units. A family of three could be just as likely to rent an accessory apartment as they are to rent or purchase one-half of a two-family dwelling. The requirement that an existing structure, required by the regulations to be at least 75 years old meet a minimum lot size does not seem necessary as the conversion is occurring within the home that exists currently and, according to the Partnership for Strong Communities, just 21% of the Town's Housing Stock was built prior to 1950.

Recommendation

While it is important that a property considering a conversion provide the Town/Commission with information to demonstrate that accommodations for driveways, outdoor space, well and septic can be maintained, an across-the-board prohibition on this type of use simply due to the age of the structure should be reconsidered, especially when accessory dwelling units are permitted as of right.

7. What Should be Old Saybrook's Affordable Housing Goal?

» 7. What Should be Old Saybrook's Affordable Housing Goal?

Another important component of this Plan is to evaluate if the current The requirement of the State Statute governing Affordable Housing Plans is simply that each municipality must develop a plan to "increase the number of affordable housing developments" in that community. While this requirement lacks specificity, the Town of Old Saybrook will seek to meet that requirement in both qualitative and quantitative ways. While these goals are non-binding and over a short span of time can be affected by market conditions and changes in housing demand, they represent both ambitious and attainable targets. For the five-year period 2021-2026, the Town will seek to increase the number of affordable housing developments in Old Saybrook as follows:

1. Increase the number of USDA/CHFA loans to over 35 homes
2. Increase the total number of accessory dwelling units by 20%
3. Increase the number of income-limited accessory dwelling units to five (5)
4. Develop incentives for homeownership in Old Saybrook
5. Increase public awareness of Old Saybrook's housing efforts
6. Identify a property in Town for a public-private affordable housing partnership

8. What Can Old Saybrook Do to Improve Housing Access?

» 8. What Can Old Saybrook Do to Improve Housing Access?

Establish a Housing Task Force Among Municipal Staff:

Whenever a municipality identifies a priority topic or action, the most immediate question should be "whose job is it?" Simply making a goal or vision statement is virtually useless without a plan for implementation and accountability for action. In a relatively small community such as Old Saybrook, there is not a robust administrative infrastructure for addressing the multi-faceted topic of housing. It is neither the core function of the Board of Selectmen nor the Planning Commission, and the Town's Youth & Family Services Department and Social Services Coordinator may lack the authority, administrative scope, or funding to effect change.

To maximize the chances of delivering upon the mandate of CGS §8-30j and "increasing the number of affordable housing developments" in Old Saybrook, the Town should develop a focused team approach. This team should be convened and managed by the First Selectman, who will draw largely upon the key Department Managers with overlapping responsibilities, including Land Use, Youth & Family Services, Building, Social Services. This team could meet regularly in conjunction with scheduled staff meetings, and the Selectman could further designate one or more staff members to check in quarterly with a stakeholder group to report on progress and cultivate partnerships. Ideally, budgetary funds should be set aside for support and to allow for public outreach and information.

Promote ADUs as a Concept:

Thanks to a fairly progressive Zoning Commission, accessory apartments (also known as accessory dwelling units or ADUs) have been relatively easy to obtain in Old Saybrook. While there is a residency requirement for the property owner to avoid absentee landlord concerns, an attached ADU is allowed as-of-right in all residential districts in town. In addition to residential districts, reducing the regulatory bar to add a residential unit above retail, office, or commercial uses in village areas should be considered. These minor changes, combined with the relatively large-lot zoning standards for residences in much of the Town north of Route 1, make it theoretically possible that the Town could dramatically increase its number of smaller, more attainable housing units with no further subdivision or regulatory changes. While these ADUs are currently allowed to be within or attached to the primary dwelling, the Town could also consider permitting a detached structure, housing an ADU, to be constructed under certain circumstances. In this instance, the Town could provide some incentive, through an as-of-right permitting process (vs. a Special Permit process) if the proposed detached ADU is restricted as affordable.

The fact that Old Saybrook does not currently have a significant number of accessory dwelling units is almost certainly a combination of the overall housing market and the fact that the historic regulatory process was somewhat opaque or limiting. To encourage increased unit counts, and particularly if the Connecticut General Assembly makes some change relative to ADU permitting, an effort to educate the community about this change should be undertaken. A simple series of articles in local papers, notifications on the Town website and social media pages, and even mailers to individual homeowners could dramatically increase the public awareness that ADUs will be available on most residential properties in Old Saybrook. The Town could also develop a guide to what ADUs are, what types can be developed, and the regulatory and construction processes involved. Many property owners facing either the need for additional income or space for an extended family would appreciate and see benefit from this information. Understanding that Old Saybrook is also a Town with significant rental demand in the summer due to its proximity to the ocean, if there was concern about the implications of ADU's being used solely for the purposes of short-term rentals the Town could implement a registration requirement via Ordinance to monitor these rentals an ensure they don't overtake the intended use of allowing ADUs for new residents and not just visitors.

Consider incentives for affordable accessory apartments:

While most ADUs are typically accessible for households making less than the area median income, it is rare that these "affordable" units count toward the Town's total supply that qualifies under CGS Section 8-30g. The reason for this is that these ADUs are considered "naturally occurring affordable units" and are not protected by any deed restriction or income limitation that guarantees they remain affordable, regardless of housing market prices. A provision within the statute, Section 8-30g(k) allows accessory units to be income-restricted for 10-year periods. If the Town wished to capture some current and future accessory dwelling units within the confines of the 8-30g "Affordable" inventory, the Town could seek to incentivize property owners accordingly. By providing a local property tax abatement or similar incentive, many property owners could be persuaded to place income limits or deed restrictions on their accessory units and make them available to lower-income tenants. In many cases, the difference between market rents for an accessory unit and restricted "affordable" rents may be very close, and it is only a matter of paperwork to convert the otherwise uncredited apartments to be included in the Town's official inventory. Should the Town proceed with that recommendation, it should also specify how this administrative task will be managed at Town Hall.

In addition to this potential incentive for small-scale housing, the Town could consider a larger-scale tax abatement for specifically targeted development or redevelopment projects where expanded housing opportunities are a priority. In particular, the Town has invested a great deal of time and resources into the "Mariner's Way" portion of Route 1 in Old Saybrook, targeting it for redevelopment for both residential and commercial uses, including corridor master plans and tax-increment financing (TIF) district approved in 2019. The TIF mechanism allows some of the development costs, particularly those for infrastructure improvements or site cleanup, to be funded upfront and paid off by the increased property taxes generated by the ultimate development. The Town could further incentivize specific uses, in this case, those that generate affordable housing opportunities, through an additional abatement of these property taxes, recognizing the value that this housing will bring to the community.

Allow for middle-density housing as large-home retrofits and promote ownership: One of the largest gaps in the housing supply both in Old Saybrook and in Connecticut generally is known as "middle housing." These are smaller-scale multifamily structures that have traditionally (though not in the past half-century) filled in the space between single-family detached lots and higher density, larger-scale multifamily complexes. Because the zoning regulations across the state have tended to outlaw these structures, they have become known as the "missing middle," even though on a bedroom-per-acre density, they are often virtually identical in scale to smaller-lot single-family developments. In many cases, three or even four-family dwellings can be designed and placed on single-family lots in single-family neighborhoods in a way that is virtually indistinguishable from the surrounding homes. Design considerations that include placement of doors, traditional pitch of roofs, and other architectural considerations, and location and screening of parking would provide for the visual assurances many neighbors may be sensitive to. The density for these projects could be regulated based on a total bedroom count, to effectively mimic a larger single-family dwelling in terms of impact to wastewater (septic system) discharges and management. To avoid dramatically altering the established development patterns in Old Saybrook, these developments should be scattered throughout the community, on a special permit and design-controlled basis.

In both accessory apartments and some middle-density housing, the focus tends to be on rental properties, which are certainly key to the community's housing mix. In Old Saybrook, the demographic data reveals a significant gap in income between property owners and renters, and one of the ways to build wealth and grow a stronger community is by promoting higher rates of homeownership at all income levels. Providing some incentives to create smaller-scale, affordable homeownership opportunities should be part of this mix of

Proposed four-family development designed to mimic a single-family dwelling on a 1.5-acre lot

Source: Open Communities Alliance

gentle density increases. Placing square footage caps for the maximum size of these middle-housing units, permitting "cottage clusters" of small freestanding homes on a single lot, creating standard common-interest community agreements that can be easily adopted by new ownership developments, and easing permitting pathways where targeted lower-income ownership projects are considered would help to make the Town's priority clear to property owners and developers.

In addition, the Town recognizes that because of demographic changes and shrinking household sizes, an increasing number of large single-family homes – particularly in both historic areas of town and in the large-lot subdivisions of the 1990s and early 2000's – are becoming "too much house" for single owners or small households. The Zoning Regulations have a method of allowing these larger existing homes to be converted, internally, to multiple dwelling units of two- to four units, assuming an appropriate level of design guidelines.

Promote Planned Residential Developments and Multi-Family Options:

In its long process toward recognizing the need for housing opportunity and fostering projects, the Town developed both Planned Residential Development regulations and later Incentive Housing Zone regulations. These two regulations function as floating zones, requiring a master-planned process to establish an IHZ or PRD project that changes the Zoning Map and underlying Regulations for the target area. These are very important and forward-looking steps but are somewhat reliant on the whims of the housing market and savvy developers to create successes such as the Saybrook Junction/Station project. Because of the Town's lack of public sewer and water infrastructure, a level of high-density, large-scale development is somewhat impractical in many areas. For that reason, and the Town's clear interest in encouraging additional housing densities in key areas, the Town should move beyond simply the enabling language of the PRD. The Planning and Zoning Commissions, along with Economic Development, should seek to proactively identify potential areas for development, including in the train station area and Mariner's Way, that was of sufficient size and scale to support this type of development. Outreach to current property owners, conversations with known and respected developers, and even some set-aside funds for preliminary soil testing could be undertaken to begin to bring projects into the development queue. In certain circumstances, the Town could "pre-approve" the establishment of a PRD area if the physical and locational criteria were appropriate. This would lower the level of uncertainty for developers and ensure that the market was keenly aware of the Town's priorities for more housing opportunities.

Consider the development of unused municipal land:

Aside from infrastructure costs, the cost of the land itself is one of the most significant drivers of the cost of development, and thus of housing. If increasing the availability of affordable housing in Old Saybrook is a recognized Town priority, one of the ways it could assist with the implementation of this priority would be to reduce the cost of land. The Town owns numerous parcels and could acquire additional land through tax foreclosure when conditions warrant. Not all of this land holds a specific purpose for municipal uses (schools, town facilities), parks, recreation land, or open space. An inventory and analysis of town-controlled land could reveal that some of these properties hold development potential for housing. While the number of currently municipally-controlled properties that are unrestricted by dedication for conservation or town use, the inventory exercise could reveal a future opportunity.

If one or more of these properties can be identified as a potential development target, the Town could seek a private-sector partner to develop housing units for sale or rent. Because the Town could make the land available at very low or no cost, the developer can reduce overall project costs and thus reduce the housing costs of the future residents. Additionally, the Town's ownership of the property and project provides an opportunity to control important elements of scale and design so that it can ensure that the project is both accessible and appropriate to the community. Moving forward, the Town could also look to revisit its approach to the disposition of properties that have been taken for tax delinquency and the potential for contribution to community housing needs.

Pursue partnerships:

Because of the cost and challenge of undertaking significant development projects, and because the Town government lacks the resources to undertake housing projects unilaterally, the Town should seek to build upon its history of strong collaboration. . The HOPE Partnership, formed in Old Saybrook, has had one of the most visible successes in nonprofit affordable housing development in the decade-plus with the development of Ferry Crossing. The Town's involvement in enabling and encouraging that project created a pathway that resulted in the Incentive Housing Zone and Planned Residential Development regulations. Those, in turn, allowed for the Saybrook Junction development. Between those two projects, the creative partnerships with the Town have done the most to advance the cause of affordable housing in Old Saybrook. Seeking ways to collaborate on additional projects with current and new partners should be high on the Town's priority list.

This page is intentionally left blank.

9. Implementation: How does Old Saybrook Move Forward?

» 9. Implementation: How does Old Saybrook Move Forward?

GOAL	ACTION	PRIMARY	ADDITIONAL PARTNERS	PRIORITY
Establish a Housing Task Force Among Municipal Staff	Convene regular meetings of select Department Heads	First Selectman	Department Heads	High – Year 1 and ongoing
Establish a Housing Task Force Among Municipal Staff	Appoint Point Person on municipal housing issues	First Selectman		High – Year 1
Establish a Housing Task Force Among Municipal Staff	Establish Goals and Work Plan for Housing Task Force	First Selectman	Housing Task Force	High – Year 1
Promote ADUs as a concept	Modify Zoning Regulations to allow ADUs above retail/office uses	Zoning Commission	Planning Director	High – Year 1
Promote ADUs as a concept	Modify Zoning Regulations to allow detached ADU with income restriction	Zoning Commission	Planning Director	High – Year 1
Promote ADUs as a concept	Develop public outreach information on ADUs	Housing Task Force		Moderate – Year 2
Promote ADUs as a concept	Host public information forum with homeowners, builders, and realtors	Housing Task Force		Moderate – Year 2
Consider incentives for affordable accessory apartments	Conduct analysis of "delta" between market rates and income-restricted rents for accessory units	Housing Task Force	Board of Selectmen	Moderate – Year 2
Consider incentives for affordable accessory apartments	Develop tax abatement program for 10-year restriction on accessory unit rents	Housing Task Force	Board of Selectmen	Moderate – Years 2-3
Consider incentives for affordable accessory apartments	Consider tax abatement program for housing developments within Mariner's Way TIF District	Housing Task Force	Board of Selectmen	Moderate – Years 2-3
Allow for middle-density housing as large-home retrofits and promote ownership	Develop regulations to allow for existing property retro-fit to allow for middle-density housing	Zoning Commission	Housing Task Force	Moderate – Year 2
Allow for middle-density housing as large-home retrofits and promote ownership	Develop Zoning Regulations to encourage small-scale homeownership opportunities within moderate-density developments	Zoning Commission	Housing Task Force	Moderate – Years 2-3
Promote Planned Residential Developments and Multi-Family Options	Identify properties suitable for higher-density or larger-scale development via PRD or IHZ	Planning Commission	Housing Task Force	Moderate – Year 2
Promote Planned Residential Developments and Multi-Family Options	Conduct a pre-permitting investigation of soil capacity at targeted sites.	Housing Task Force	Planning Director	Moderate – Years 2-3
Promote USDA and CHFA loan programs with the Real Estate community	Develop and promote informational resources among real estate and home mortgage professionals	Housing Task Force	USDA and CHFA staff	High – Year 1 and Ongoing
Consider development potential of surplus municipally-owned land	Undertake an investigation about the conservation priorities and development potential of non-restricted municipal lands	Housing Task Force		Moderate – Year 2
Pursue partnerships	Convene partnership conversations and establish common goals	Housing Task Force	Regional partners	Moderate – Years 2-5
Pursue partnerships	Identify a property in Town for a public-private affordable housing partnership	Housing Task Force	Regional partners	Moderate – Years 2-3

TYCHE
PLANNING & POLICY GROUP

Town of Old Saybrook, Connecticut
PLANNING COMMISSION

302 Main Street
Old Saybrook, CT 06475

Tel.   860-395-3131

www.**oldsaybrookct**.gov