

Chapter 6. Housing

A. Housing Overview

The need for more attainable housing across the State has become increasingly prevalent, and East Granby is no exception. The limited area served by a centralized sewer system, combined with the heavy reliance on private drinking water wells prevents large developments and limits density in many places. Much of the Town is reserved for single-family dwellings on individual lots; however, the Town has taken steps in recent years to allow a wider variety of housing. The Town has three single family zones, the largest minimum lot size being 120,000 square feet in the Agricultural Zone and the smallest being 30,000 square in the R-20 zone. The Planned Residential Development Zone (PRD) allows for flexibility in minimum lot size for the preservation of at least 15% of the total land area as open space on lots larger than 6 acres. Other residential only zones include the Elderly Housing Zone which allows for age restricted planned developments, and the Multi-Family Designed Residential Zone (MFDR) which allows for densities of up to 4 dwelling units per acre. Of note, is the restriction found within the Zoning Regulations that multi-family dwelling units shall not exceed 33 percent of the single-family housing stock within the Town. Finally, the Village Center zone allows for a mix of uses, including multi-family residential.

1. Housing Characteristics

As with most communities, East Granby experienced a steady pace of new construction leading up to the 2008 Great Recession, but the number of new housing units constructed dropped significantly following the 2008 housing crash and has not fully recovered. According to the CT Data Collaborative, 33 permits were issued for new home construction in East Granby in 2006 compared to just 6 in 2023. However, with the recent approval of “The Grand Meadows” a luxury rental community, 83 permits were issued for new construction in 2024. (Source: CT Data Collaborative).

New Home Construction Permits 2015-2024										
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
# Permits	1	4	3	3	3	1	15	12	6	83

Source: CT Data Collaborative

Housing Unit Bedroom Count Occupied Units (Source 2022 ACS)		
Total Bedroom Count Per Unit		
Studio/1 Bedroom	215	10%
2 or 3 Bedrooms	1,291	57%
4 + Bedrooms	750	33%

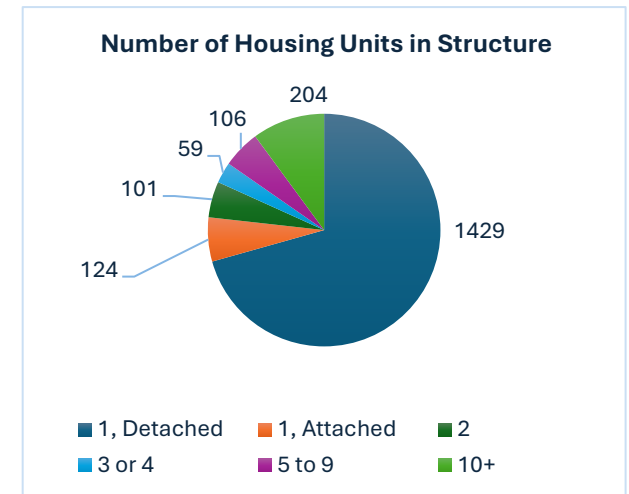
According to the 2026 Advance CT Town Profile, there are 2,085 housing units in East Granby of which approximately 1,900 (94%) are occupied. Approximately 90% are detached or semi-detached single-family units. Overall, approximately 87% of housing units in Town are owner occupied.

As evidenced from the lack of new construction permits prior to 2024, much of the housing in East Granby is older, with 46% constructed before 1970 while 54% of the housing stock has been constructed after 1970. As will be discussed later in this chapter, the relative age of the housing units in East

Granby poses a threat to affordability.

Of the units available in the East Granby, about 10% are studios or contain one bedroom (Source: *US Census*) while about 57% of units have two or three bedrooms, and approximately 33% of units have 4 or more bedrooms (Source: *2024 Housing Data Profile*). Overcrowded housing is defined as more than one person per room, there are no East Granby households meet that definition (Source: *DataHaven 2023 Equity Report*).

The age of housing units in a town can signal the quality of housing options available and impact the affordability of the community. While East Granby derives much of its charm and historic pride from these older homes, they are more costly to own and operate. Newer homes tend to be more energy-efficient and better able to withstand the damaging effects of climate change events, reducing the financial burden on homeowners. Those living in housing units built before 1960 also spend a larger portion of their income on fuel oil or coal, contributing to environmental degradation processes. These older homes are also more difficult and more costly to maintain due in part to older materials, less efficient windows and doors, and lack of sufficient insulation. Due to changes in building and health codes, roof replacements and siding upgrades can be more costly and involve the remediation of hazardous materials. Older homes can also be subject to higher insurance and mortgage rates, driving up overall ownership costs. These homes also



often cost more to heat and may have higher electric costs due to the lack of newer, more efficient materials.

The source of heating for residential units is somewhat indicative of the age the housing unit and can impact the cost of living for the occupants. Like many older homes throughout New England, much of the housing in East Granby relies on home heating oil for heat. According to the Advance CT 2026 Town Profile, of the occupied units, approximately 1,000 (67%) of homes in East Granby use heating oil as their source of heat. About fifty units are connected to utility gas (3%), while about 200 (12%) heat with electricity.

2. Housing Market

According to the Advance CT 2026 Town Profile, the median home value in East Granby is \$388,000, about 5% higher than the median home value of the State as a whole of \$366,900. Median rent is \$1,341 (*Source: 2026 Town Profile*) and the housing wage is \$31.81 per hour (*Source: 2024 National Low Income Housing Coalition*), which is 7.9% lower than that of the state overall. As noted, 87% of East Granby's housing stock is owner-occupied.

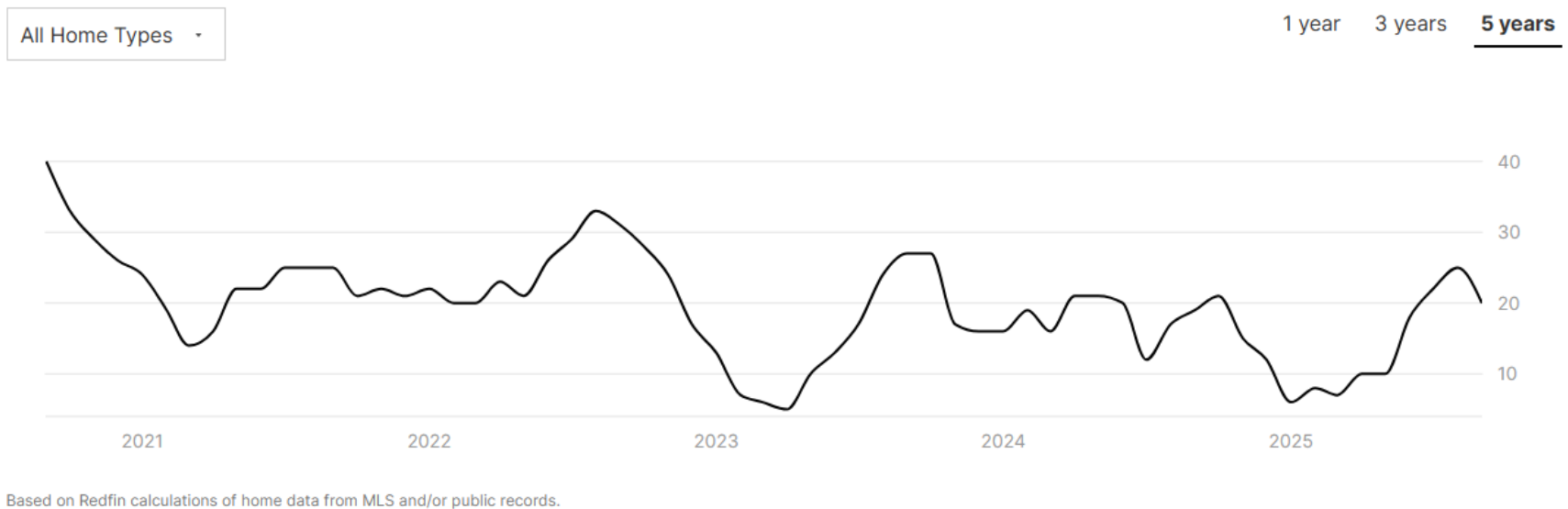
As previously noted, the housing stock in East Granby is relatively old, and new home construction has been limited in recent years, which leads to decreased supply and increased costs.

As people moved away from cities during the COVID-19 pandemic, the demand for houses in rural and suburban areas grew. According to the Economic Investment Group in their analysis of US Census Bureau data, there has been a net negative change in the population of young families residing within the country's largest metro areas since 2020. There have been steep declines in the number of children under the age of 4 in all types of communities, with the exception of those considered exurban. The largest decline is found within large urban areas (NYC, LA, Chicago, etc.). While the largest decline started during the pandemic and continued to 2023, the trend appears to be continuing. The Census Bureau's estimates are not limited to just young families, however. There has been an exodus of all ages from the cities to less populated locales. The data suggests that the fastest growing places are on the far outskirts of metro areas, so called exurbs. According to the data, what this has meant for Connecticut is a modest population growth in all areas of the state except Southeast Connecticut. Much of this growth can likely be explained by the population loss experienced in the New York City metro area. While it is unclear if this trend will continue, this added population puts a strain on the already tight housing market that exists within much of the

state. The Open Communities Alliance suggests that Connecticut needs an additional 110,000 housing units to accommodate the population already living in the State.

As families with young children look to leave larger cities, they will be in search of communities to move to. While it is unclear whether East Granby can take advantage of this shifting housing market, it can be anticipated that as older generations begin to sell their homes and move to smaller housing units, at least some of those homes will be purchased by homeowners with children looking for the small-town environment and good schools that East Granby offers. It will be important for East Granby to monitor these trends as it is still unclear how East Granby will be impacted.

According to MLS data compiled by Redfin, the median sales price for a home in East Granby was \$422,500 in September 2025, up from \$405,000 a year earlier. It should be noted that due to the relatively small number of homes being sold on a monthly basis, these medians can include large swings on a month-to-month basis. The number of homes sold hit a high of 40 in September 2020, and has trended slightly downward since.

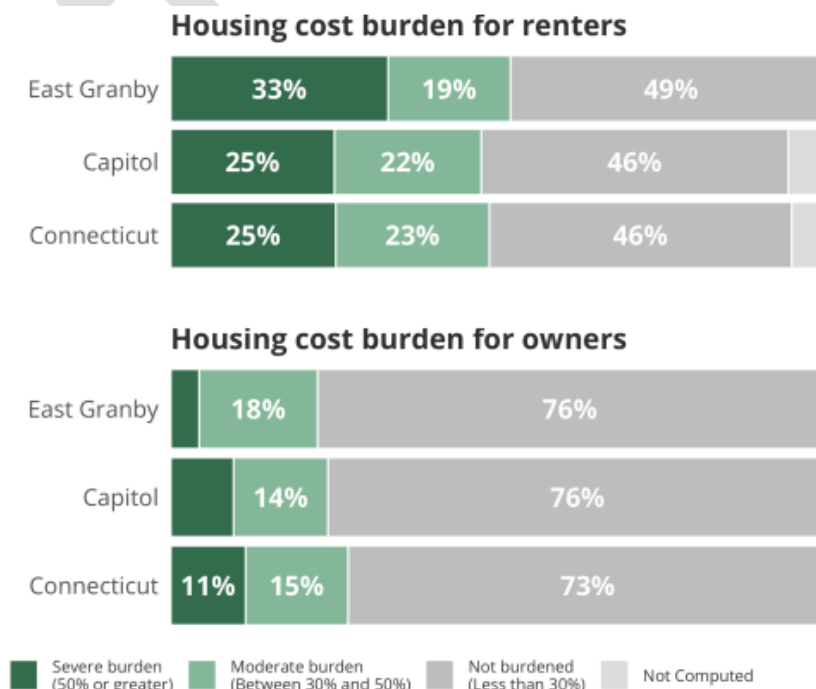


3. Affordable Housing

As of 2024, 5% of East Granby's housing units are considered affordable in accordance with Connecticut General Statutes Section 8-30g, none of which are deed restricted and therefore subject to be lost in the event of a change of ownership occupant. (Source: CT Dept. of Housing)

A cost-burdened household is one that spends more than 30% of its annual household income on housing costs including mortgage/rent, and utilities. According to the Partnership for Strong Communities, 52% of renters in East Granby are cost burdened, along with 18% of owners. This is important to note because Households that spend more than 30% of their income on housing may have difficulty affording other necessities such as food, clothing, transportation, and medical care.

Housing affordability statistics present detailed figures on how the cost of housing for renters compares to wages in the area. This data is critical for state and local governments looking to expand housing supply and decrease costs for renters. In 2022, the hourly pay that a full-time worker needed to afford a modest, two-bedroom rental unit capped at 30% of their income in East Granby was \$28.83, slightly lower than the state's housing wage of \$31.93 (Source: *National Low Income Housing Coalition (NLIHC)*). According to NLIHC's Out of Reach 2024 report, no full-time employee making either federal, state or local minimum wage can afford a decent two-bedroom rental unit at fair market rent. This data sheds light on how out of reach affordable housing is for low-income earners. Over the past 20 years, the cost of housing (for both renters and homebuyers) has risen faster than incomes across most regions of the United States (Source: *Rent, House Prices, and Demographics, U.S. Department of the Treasury*). Real median household

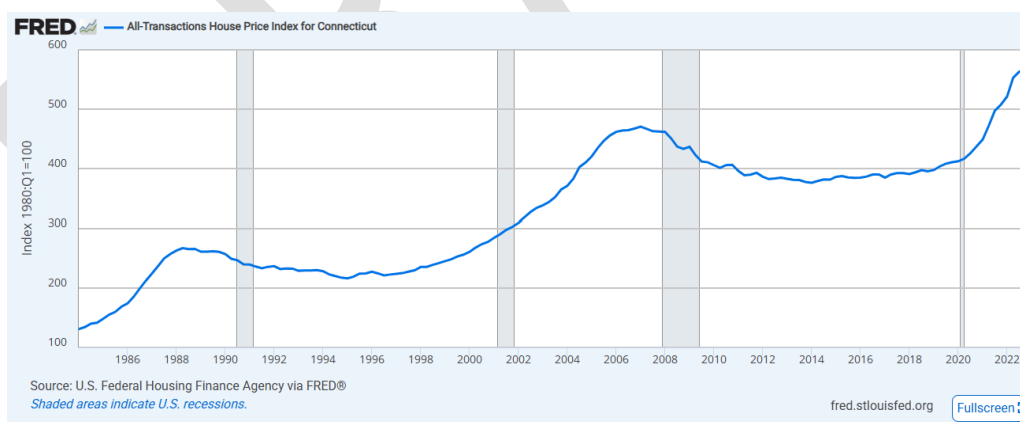


Source: Partnership for Strong Communities 2024 Housing Data Profile

income within the state has not adequately kept pace with the increased cost of housing, especially in the era since the COVID-19 pandemic. As housing costs have risen, particularly since, the median income has moved little. The graphs below show the Median Household Income and the average sales price of a home from 1986 through 2022; the gray bars indicate periods of economic downturn. Between 1984 and 2023, the price index for all house transactions in CT rose over 330 percent, while the median household income has only increased 17% adjusted for 2023 dollars. There has been a 38% increase in the price index just since January of 2020, but median income has decreased by 7% in that time.



Real Median Household Income, January 1984 – January 2023. Source: Federal Reserve Bank of St. Louis



House Price Index, January 1984 – January 2023. Source: Federal Reserve Bank of St. Louis

Increasing access to affordable housing provides more opportunities to boost East Granby's local economy. With less income spent on housing, residents can allocate more funds to services and businesses in town. By 2024, 111 units or 5% of East Granby's housing stock was considered affordable; this includes approximately 65 government assisted units and about 40 CHFA or USDA backed mortgages. There are no deed-restricted units in East Granby. Affordable housing, as defined by CT State Statute, is housing that costs less than 30% of the annual income of the family residing within. There are several methods for creating affordable housing, which include mortgage assistance programs, such as those offered by the Connecticut Housing and Finance Authority (CHFA) and the US Department of Agriculture (USDA), rental assistance programs, such as Section 8 vouchers and subsidized housing usually maintained by a local housing authority, and deed restricted units which limit the sale or rental price to no more than 30% of individuals who earn no more than 80% of the median income of the community in which they exist. For the purpose of this plan, the term affordable housing is generally used to describe the latter of these three, housing units with deed restrictions. Overall 30% of households in East Granby are burdened by the cost of housing (*Source: DataHaven*). A household that is cost-burdened spends more than 30% of their income on housing. Moreover, severely cost burdened households encompass those that spend more than 50% of their income on expenses associated with housing. This includes utilities, maintenance, property insurance and other related fees.

Example: Two-Bedroom Unit and 4 Person Household	Total/Year	Total/Month
Area Median Income (AMI)	\$126,600	\$10,500
<i>Median income level per household in the surrounding market/area</i>		
80% AMI	\$101,280	\$8,440
<i>80% of the Median income listed above</i>		
30% of 80% of AMI	\$30,384	\$2,532
<i>Maximum non-burdened budget for housing</i>		
120% of HUD Fair Market Rate	\$23,803	\$1,984
<i>HUD 2025 Fair Market Rates, 2BR - Hartford-West Hartford (includes Town of Durham) HMFA (Rent/Mortgage + Utilities)</i>		

Affordable Housing

According to **Connecticut General Statute § 8-30g**, *affordable housing* is defined as housing that is:

- Either government-assisted (through programs that subsidize housing),
- Or sold or rented at prices that are affordable to low- or moderate-income households.

More specifically, it applies to households earning no more than:

- 80% of the area median income (AMI) for the housing region, or
- 60% of AMI for rental housing, depending on the type of unit.

To qualify under § 8-30g, a development must have at least 30% of its units designated as affordable, meeting those income and cost guidelines, and the affordable units must deed-restricted for a minimum of 40 years.

East Granby lies within the Hartford – West Hartford - East Hartford area. In 2025 80% AMI for a family of 4 is \$78,500.

PEOPLE BURDENED BY COST OF HOUSING

28%

Households that are cost-burdened spend more than 30% of their income on housing. Severely cost-burdened spend more than 50% on housing.

Source: Housing Data Profile, 2024

As of 2023, approximately 23% of East Granby households are considered asset limited, income constrained and employed (ALICE). ALICE households are those that are fully employed and able to meet all of their financial responsibilities but are essentially living paycheck-to-paycheck. These are households that would not be able to sustain a financial emergency and would have to make difficult decisions about what bills get paid. According to the United Way, these households often include family members who need care and assistance, including two householders working full-time, and are often in jobs where wages are not keeping up with the rising cost of living.

Overall, in Connecticut out of 1.4 million households, approximately 29% are considered ALICE. In most communities, these are the households that benefit the most from the construction of additional affordable housing.

In 2022, East Granby's Planning and Zoning Commission adopted an Affordable Housing Plan (AHP) to increase the affordability and diversity of housing options offered in town. Along with strengthening the economic security of those who live in East Granby, the plan aims to expand the allowance of middle-density housing as-of-right, focus on additional senior

housing, promote USDA and CHFA loan programs, promote accessory apartments as-of-right, and link infrastructure expansion with housing density and mixed-use opportunities. Various methods of achieving these goals in East Granby are discussed in the AHP and continued commitment to achieving them will result in the sustained efficiency of the town's housing stock in meeting its residents' needs.

Overall, East Granby should continue to work toward housing affordability for all residents, including older adults looking to downsize and young adults wishing to remain in East Granby as they start families of their own. There are many actions that the Town can take in order to increase affordability; using the goals and action items set forth within the Affordable Housing Plan is an appropriate place to start. That plan is hereby established as an addendum to this PoCD.

B. Goals

1. Ensure adequate housing for individuals of all ages and incomes is available within East Granby, with a focus on allowing residents to age in town, and young adults to remain in town and grow their families.
2. Allow for a variety of types of affordable housing.
3. Encourage a more diverse housing stock to meet the needs of all residents and prospective residents.

C. Actions

1. Update zoning regulations to encourage and promote the use of accessory dwelling units.
2. Consider requiring a percentage of all development units to be deed restricted affordable housing.