

# Town of Middlefield Affordable Housing Plan 2022-2027



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## 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 all 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, the Town of Middlefield 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 Board of Selectmen, aided by the Town Planner and with participation of town boards and stakeholders as well as an outside consultant, reviewed current housing conditions, demographic and market trends, community resources, and the input of Town residents, including over 400 responses to a public survey, to assess Middlefield’s current and future needs and develop recommendations.

While recognizing that Middlefield’s historic low-density settlement pattern, limited areas of public infrastructure, and concern for its essential small-town spirit may constrain any rapid housing or population growth, this Plan strives to make progress in several ways. Over the next five years, the Town of Middlefield will seek increase the number of affordable housing developments in Town by the following:

1. Increase the awareness of availability of USDA/CHFA loans
2. Facilitate an increase in the total number of accessory dwelling units
3. Encourage the establishment of income-limited accessory dwelling units
4. Facilitate the creation of additional multi-family housing in Middlefield through regulation changes and infrastructure expansion
5. Facilitate the repurposing of existing structures to middle-density and expanding housing options in a mixed-use “Downtown District”
6. Increase public awareness of Middlefield’s housing efforts and public education about the nature and benefits of affordable housing
7. Evaluate municipally controlled properties in Town for potential 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 Middlefield to become more attainable and equitable for current and future residents alike.



## **Section 1**

**How Did We Get Here?**





## Section 1: 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 development this plan as a starting point to begin a thorough review of the current status of the housing situation in Middlefield, as well as the needs of its current and future residents to determine what needs be done. Specifically, encouraging people to establish residency in Middlefield and ensuring that existing 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 appropriate and attainable. Not unlike most Towns in Connecticut, for most residents in Middlefield, housing costs

are the largest financial burden. Nearly a quarter (24%) of homeowners and fifty four percent (54%) of renters in Middlefield spend thirty percent (30%) or more of their income on housing. As of 2018, the average household that rented their home in Middlefield spent 38% of their income on housing costs. The Town believes these numbers are too high and recognizes that when residents are spending too much on housing costs, they don’t have additional finances available for things such as childcare, groceries and medical expenses or other non-essential goods and services that are crucial to the support of the local and regional economy. Based on that, anything the Town overall 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.



## **Section 2**

# **What is Affordable Housing?**





## Section 2: 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 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 and has been deed restricted to ensure that the housing unit will remain "Affordable" for a period of forty years. According to the Department of Housing and Urban Development's 2020 income data was \$97,400 for a household of four in the Hartford-West Hartford-East Hartford HMFA. While the 2018 American Community Survey listed Middlefield's median household income at just over \$104,000, the lower number is used for 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 above, 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 clearly outweigh the need for affordable housing". Case law has almost exclusively supported these appeals and be decided in favor of the developers. The courts have overwhelmingly found that the need for Affordable housing almost always outweighs other matters.

The benefit to the creation of this Plan is that it will outline the path to allow the Town to make progress toward increasing the number of appropriate and/or Affordable housing units which will not only serve the community but will 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.

## **Section 3**

# **What is Middlefield's Current Housing Situation?**





### Section 3: What is Middlefield’s Current Housing Situation?

The Town of Middlefield’s growth has been representative of population and housing trends of other rural and suburban Connecticut Towns. As families moved from the cities out into the suburbs beginning in the 1950s, Middlefield saw its population grow quickly from just over 1,200 in 1940 to over 4,100 in 1970, more than tripling in size over that three-decade stretch. Between 1970 and 1980, the population of Middlefield contracted by about 10% to about 3,800, from which it grew steadily and more slowly over the subsequent 40 years to a current population of approximately 4,400.

Following trends observed in Connecticut as a whole, 86% of Middlefield’s units are owner-occupied, with 92% of single-family homes owner-occupied. 63% of multifamily

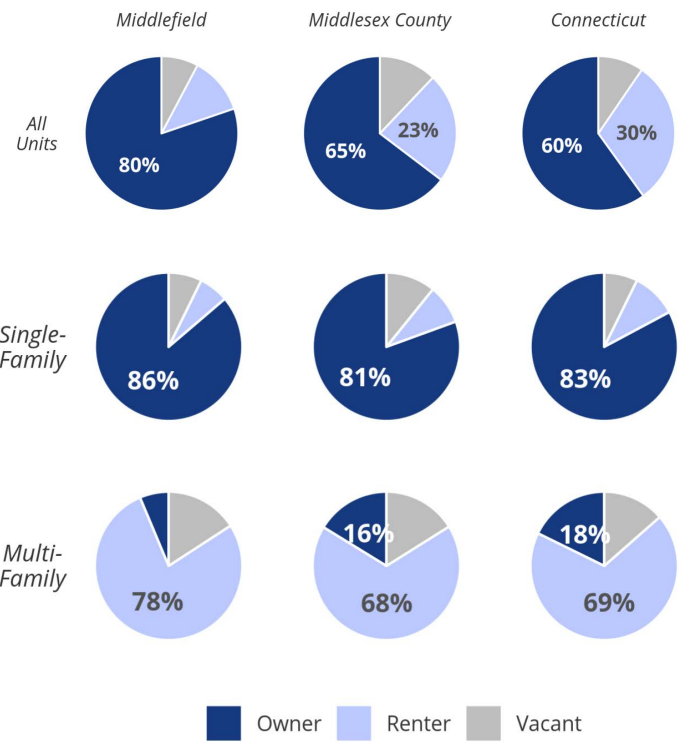
units are renter-occupied.

As of the 2018 American Community Survey, Middlefield had 1,981 housing units, with the vast majority (90%) made up of single-family detached residential structures. The remaining 10% of the housing stock were multifamily (2+ units per structure) in nature, including over 6% of the total comprised of duplex units or single-family attached. There was a small number of higher-density (10-49 units per structure) developments. Middlefield, even after its proportional explosion of population in the post-WWII era, has been characterized as a low-density, single-family community.

In Middlefield, as many as 54% of rental households are either moderately or severely cost-burdened, and

Type of Assistance	Total Units
CHFA/USDA Mortgages	19
Governmentally Assisted Units	30
Tenant Rental Assistance	3
Deed Restrictions	1
Total Assisted	53 (2.8%)

Source: CT Department of Housing, 2019 Affordable Housing Appeals Listing



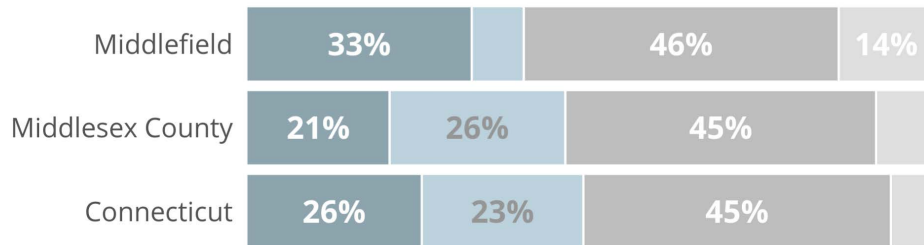
Source: 2018 American Community Survey via Partnership for Strong Communities

approximately 24% of owner-occupied households are similarly burdened. The rental percentage of burdened households has some uncertainty in the statistics, as approximately 14% of rental households were not included in the calculation.

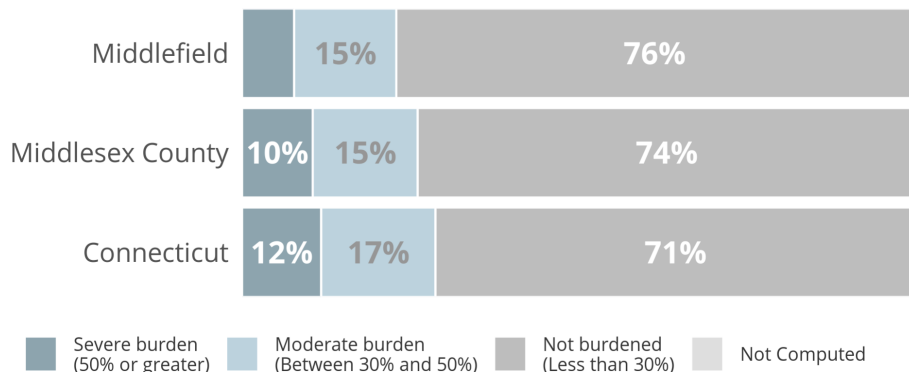
For a full breakdown of Middlefield's housing situation and demographics, refer to Appendices A and B.



### Housing cost burden for renters



### Housing cost burden for owners



Source: 2018 American Community Survey via Partnership for Strong Communities

## **Section 4**

# **Community Survey Results**

## Section 4: Community Survey Results

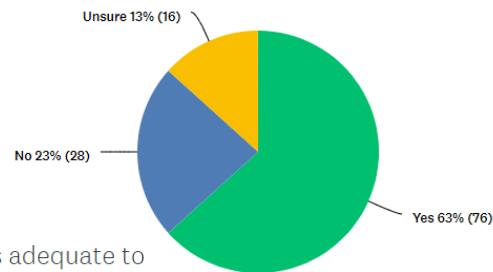
As a component of this study, the Planning & Zoning Department conducted a public opinion study, via SurveyMonkey, to solicit input on the state of Middlefield's current housing stock, its ability to satisfy current and projected housing needs, and sentiments surrounding affordable housing. Approximately 175 residents responded, and the replies generally reflect Middlefield's preference for the current patterns of low-density housing development in Town. A slight plurality of respondents (42% vs 36% saying No, and 22% unsure) indicated that affordable or attainable housing is not a particularly important component to

Middlefield's vitality. Respondents were a bit more certain on the question that the housing options currently available were satisfactory to existing residents' needs (63% "Yes" vs. 23% "No") and on whether this housing stock was sufficient to satisfy future demand as well (53% "Yes" - sufficient vs. 31% "No").

Reflective of this confidence in the sufficiency of housing stock to address future needs of the community, respondents were also fairly opposed to the prospects for additional housing options, with 57% of residents stating

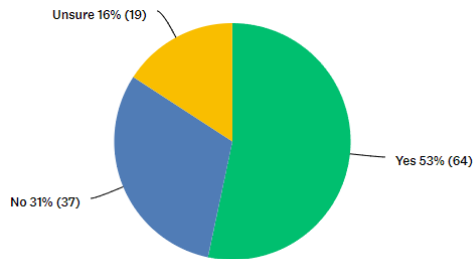
Do you think the housing options currently available in Middlefield fit existing residents' needs?

Answered: 120 Skipped: 56



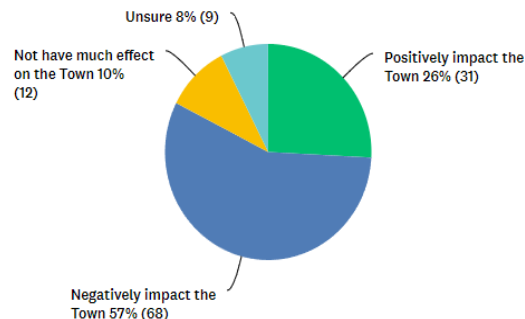
Do you think that the existing housing stock in Middlefield is adequate to satisfy future market demands?

Answered: 120 Skipped: 56



Do you think increasing the housing options in Middlefield would positively impact the Town, negatively impact the Town, or not have much effect on the Town?

Answered: 120 Skipped: 56





that increased options would negatively impact the Town, and an additional 10% believing that it would not have much impact on the Town, but with a significant 26% believing that there would be a positive impact on Middlefield. In considering future housing needs, the two groups that were perceived to be most in need of additional housing options were seniors (42% listed among the top three choices), young professionals (39%) and young families (38%). The type of housing development most preferred was single-family homes in low-density settings, with homes on large- or moderate-sized lots being the most popular density options.

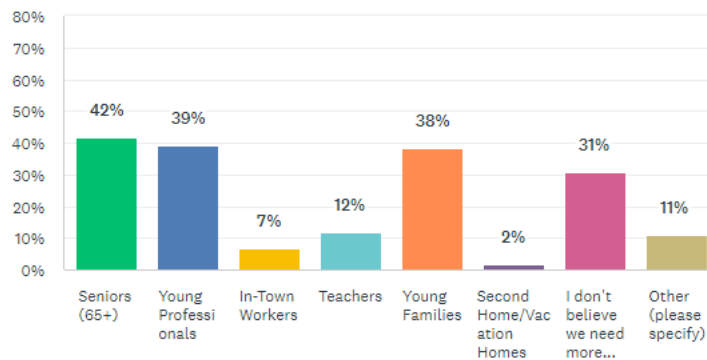
In terms of preferred locations for new development, the strongest responses were to avoid a geographic focus, but

instead to see a diffuse development throughout the Town. On the other side of the spectrum, the public was strongly opposed to focusing new development in the Beseck Lake area, with nearly 50% of respondents indicating this was their lowest priority area.

Overall, the responses served both to inform the community about the ongoing discussion and focus on the topic of affordable housing; and to inform the Town about general public preferences. These views were useful in shaping the ultimate recommendations for action items for this Plan.

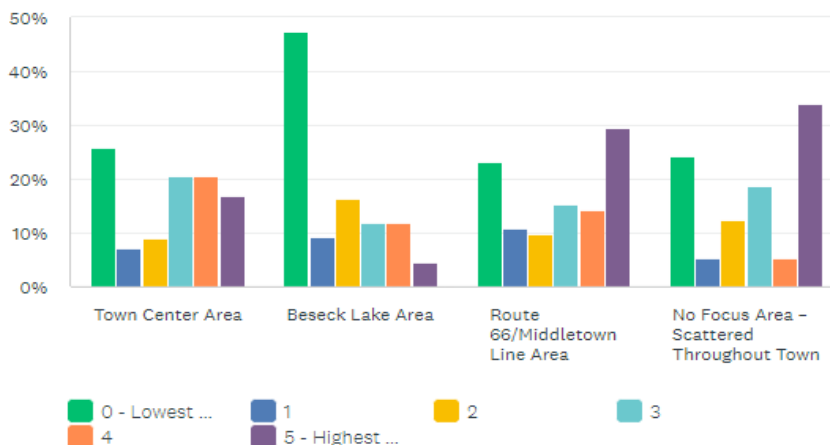
### If you think more housing options are needed in Middlefield, for whom do you think they are most needed? (Select top 3)

Answered: 120 Skipped: 56



### 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.

Answered: 119 Skipped: 57



## **Section 5**

# **How do Middlefield's Policies and Regulations Affect Housing Development?**



## Section 5: How do Middlefield's Current Policies Affect Housing Development?

From a land-use standpoint, the single most important document a municipality develops is a Plan of Conservation & Development (PoCD). This document establishes the community's shared vision for how it wishes to grow, develop, and protect its resources over a period of ten years. It also is meant to guide the development of specific policies, including Zoning Regulations, to be used as tools to achieve the Town's overall vision.

A concise evaluation of the current policy and regulatory environment is important to help inform any actions moving forward. While the PoCD and Zoning Regulations have wide applicability, the evaluation of these regulatory documents within the context of this Affordable Housing Plan is much more specific. The purpose of this section is to evaluate the overall regulatory environment in Middlefield to get a sense of how, if at all, the Town's policies currently facilitate and/or encourage the development of Affordable Housing.

Middlefield's most recent update to the PoCD was adopted in June 2017 and the Population & Housing Section (Section 1) does a fairly comprehensive job of reviewing current housing conditions, including a brief assessment of the Town's affordable housing circumstance and makes a few recommendations for addressing it. As of this writing, most of the policy recommendations of the PoCD in this area had not been adopted, so perhaps a stronger focus on implementation is needed.

What follows is a table that summarizes the current policy, how the policy relates to housing development, any active proposals for policy change, and some recommendations for potential changes. The observations were prepared by Tyche Planning & Policy Group, a consultant hired to assist in developing this document and pointing to ways in which current policy might be modified to expand housing opportunity.



## Plan of Conservation & Development

Policy/Goal	Significance	Observation
<b>Develop affordable housing consistent with other land uses</b>	This direct statement outlines the importance of affordable housing in Middlefield. As indicated in the PoCD, housing is the primary land in Town which means it can dramatically affect the quality of life of its residents and the viability of the Town overall.	While this goal is precise in its mission (affordable housing) it doesn't indicate what the action steps area. Should it be to develop Zoning Regulations? A Town-sponsored housing project?
<b>Preserve the historic character of housing units in the Town's historic district and other areas in the community.</b>	Historic homes are a key component of many New England Town's neighborhoods and Town Centers. Prioritizing their preservation is important. Older homes are expensive to maintain and energy inefficient.	The Town could consider the implementation of a housing rehab loan program or develop regulations to allow for the conversion of larger historic homes into multiple dwelling units, or when appropriate "live-work" units to further increase their viability.
<b>Maintain and protect the quality of the existing housing stock in town.</b>	Vacant, blighted or otherwise neglected homes will curb market interest, decrease property values and impact the quality of life for residents. With so much of Middlefield's land use and tax base reliant on SFD's ensuring they remain viable is crucial.	The Town could consider the implementation of a housing rehab loan program, as well as allowing for expansion of accessory apartment availability, which would allow homeowners to realize some income from a property to assist with maintenance and investment in the property.
<b>Consider a variety of housing design and subdivision development options to reduce adverse aesthetic and environmental impacts to the community</b>	Allowing flexibility in the way a subdivision is designed both by overall layout and individual housing types will increase the likelihood that a project will be viable.	While not directly related to affordable housing, cluster developments or other "planned communities" that provide a density bonus when designed as intended will protect open space, encourage "Middlefield-centric" housing and diversify the housing stock.
<b>Locate elderly and other special needs housing in relation to the community services they are most likely to use.</b>	Understanding the needs to the end uses of these developments is important, and access to local services as available is key.	While this goal indicates the "what" it doesn't provide for the "how". The Town could develop these projects on their own or tailor the Zoning Regulations to encourage these developments in the appropriate areas by allowing densities that make them viable.



## Plan of Conservation & Development (Page 2)

<p><b>Ensure that housing densities do not exceed the carrying capacity of the land and adequate infrastructure and public services are available to support new housing units as they are constructed.</b></p>	<p>Density is one of the most important components to creating a diverse housing stock. Large, single family lots are not typically conducive to lower-cost housing.</p>	<p>While an important component of land use, the carrying capacity of a piece of land will be determined by the soils on the property or proximity to water/sewer. Both metrics are regulated by the Public Health code which would not allow housing in an area where it wasn't supported.</p>
<p><b>Encourage the use of various federal and state housing programs as offered by HUD, DOH and CHFA</b></p>	<p>CHFA mortgages issued for a property count toward the Town's ten-percent requirement.</p>	<p>Implementing an educational outreach program to area realtors or financial institutions could serve to not only increase the number of affordable units in Town, but also provide a means for Middlefield's more expensive housing stock to more become attainable.</p>

## Zoning Regulations

The Town has a current set of Zoning Regulations in effect, which have guided development in Middlefield for decades and have been revised periodically. According to the list of amendments to the Regulations, the Commission has not made many changes to residential uses or allowances in more than 15 years, when the Accessory Apartment regulation was modified. There are several areas within the Regulations that can encourage or discourage the development of additional housing units, of all types. Many of these areas are outlined below, and as with the PoCD overview, observations from the Town's affordable housing consultant are included as a point of consideration for the furtherance of affordable housing within the framework of this Plan:

Topic	Relevance	Regulation	Observation
Residential Density	Increased density allows for more housing units on a given parcel of land, increasing financial viability and lowering costs.	Per Section 4.4, Middlefield has three general densities, with HD1 and HD2 representing sewer service areas at 2 units per acre. The remainder of Town is 1 unit/acre or 1 unit/2 acre density	In areas with sewer service, densities of greater than 2 units per acre are certainly feasible. Given that soil types are a limiting factor to total build out, allowing higher densities when soils are supportive will decrease housing costs and encourage infill development.
Accessory Apartments	Allowing an additional dwelling unit within existing single-family homes can effectively double residential densities in a low impact, compatible way and generate significant housing opportunity in an area of the housing market that is currently underserved.	Per Section 4.3, a single accessory dwelling unit is allowed via Special Permit in all residential zoning districts. Per Section 4.12, the maximum size of the unit is 33% of the total primary building square footage and must be an interior or attached unit. The owner must live in the principal or accessory unit.	Per Public Act 21-29, the State is strongly recommending that accessory apartment regulations be simplified, streamlined, and made as-of-right. Unless the Town wishes to opt out of the State's terms, these regulations could be modified, with many of the existing 12 criteria listed easily verifiable by staff should the PZC begin to allow these via an administrative Zoning Permit.
Mixed Use	Allowing an accessory dwelling unit within a commercial building diversifies the rental income for the building owner, which will increase confidence and investment while also helping put "feet on the street" in commercial areas.	Aside from existing residential structures being allowed to remain in non-residential districts (per Section 5.3), no residential uses are allowed in Middlefield commercial districts, with the exception of Private Medical or Health Care Facilities, including convalescent homes.	With appropriate design controls, residential accessory apartments could be added to commercial areas, providing housing above retail or office uses without affecting the character of the district, traffic flow, or wastewater concerns.

## Zoning Regulations (Page 2)

Multi-Family	Housing trends indicate that not all in search of housing want or can afford a single family detached home. 93% of the Town's housing stock is comprised of SFD's so regulations to encourage alternative housing types are important.	Standard multi-family uses – apartments, townhouses, and condominiums – do not appear to be allowed in the regulations, as they do not appear on the Permitted Uses table of Section 4.3. Section 4.6 concerning Environmental Conservation Rural Districts (ECRD) make mention of allowable multifamily uses, but refer back to the AG-2 and MD districts, which do not currently allow them.	It is not clear from the ECRD 1 and ECRD 2 net density calculations if multifamily (including elderly) units are allowed in a way that over-rides the underlying AG-2 and MD zoning districts. If it is allowed, the overall densities for these multifamily units are not dramatically higher than the underlying zoning, largely because they use a bedroom count for densities. Allowing higher-density multifamily development, particularly in targeted areas with infrastructure available, can dramatically reduce per-unit housing costs for both developer and resident.
Multi-family (Senior)	Middlefield's demographics show that 48% of the population is over 50 years old. Allowing alternative housing types for seniors will encourage current residents to stay and new residents that want to be closer to family to move to Middlefield.	Elder housing is allowed via Special Permit in all residential districts per Section 4.3	In addition to traditional, congregate housing for elders, the Regulations could provide for alternative or more flexible housing options such as cottage clusters or mixed-use communities with supportive resources and opportunities for aging in place, as well as for mixed-generational multifamily housing.
Inclusionary Zoning	Section 8-2i of the State Statutes allow towns to require affordable set-asides	The Regulations do not currently provide for this.	For larger developments (10+ units), the Town could require a percentage set aside for income-restrictions, or otherwise establish a housing trust fund to finance the establishment of affordable units.
Incentive Housing	Section 8-13n of the State Statutes allow communities to create higher-density areas with 20% affordable stock	The Regulations do not currently provide for this.	As-of-right developments with a minimum 20% affordable units and increased densities (above baseline), along with design control, could be targeted at specific properties or areas of Town.

## **Section 6**

# **What Should be Middlefield's Affordable Housing Goal?**



## Section 6: What Should be Middlefield’s Affordable Housing Goal?

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 Middlefield will seek to meet that requirement in both qualitative and quantitative ways. For the five-year period 2022-2027, the Town of Middlefield will seek to increase the number of affordable housing developments in town as follows:

1. Increase the awareness of availability of USDA/CHFA loans
2. Facilitate an increase in the total number of accessory dwelling units
3. Encourage the establishment of income-limited accessory dwelling units
4. Facilitate the creation of additional multi-family housing in Middlefield through regulation changes and infrastructure expansion
5. Facilitate the repurposing of existing structures to middle-density and expanding housing options in a mixed-use “Downtown District”
6. Increase public awareness of Middlefield’s housing efforts and public education about the nature and benefits of affordable housing
7. Evaluate municipally controlled properties in Town for potential public-private affordable housing partnership



## **Section 7**

# **What Steps Can Middlefield Take to Improve Housing Access?**



## Section 7: What Steps can Middlefield Take to Improve Housing Access?

**Establish a Standing Housing Committee:** 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 unless there is a plan for implementation and accountability for action. In a small community such as Middlefield, there is no pre-existing administrative infrastructure for addressing the multi-faceted topic of housing. It is neither the core function of the Board of Selectmen or Planning & Zoning Commission, and Middlefield does not have a full-time Housing Authority staff or a robust Social Services Department with sufficient budget and infrastructure to take this on as a primary responsibility. The current Housing Authority duties are managed by an administrative consultant.

To maximize the chances of success of delivering upon the mandate of CGS §8-30j and “increase the number of affordable housing developments” in Middlefield, a new, standing committee should be established. This Housing Committee should include representatives from the Board of Selectmen, Planning & Zoning Commission, Housing Authority, School Board, Senior Services office, local housing nonprofit groups, and individual members of the public who have interest in this topic. Ideally, budgetary



funds should be set aside for some administrative support and to allow for public outreach and information. Finally, some entity at Town Hall should be designated as the “Housing Officer” so that there is a specific answer to the question “who in Middlefield do I talk to about housing?”

**Promote Accessory Apartments as-of-right:** As in many Towns, accessory dwelling units or accessory apartments have not been a priority for Planning & Zoning and have for many years been only available via a Special Exception process. Middlefield’s administrative requirements for accessory apartments in Section 4.11 currently establish a high bar for compliance and is one that the Town’s competent staff can administer fairly and effectively without the necessity of a public hearing and full Commission review. Accordingly, the Town should strongly consider converting this process to an as-of-right administrative permission. As of July, 2021 the Connecticut General Assembly approved a new law that would allow accessory apartments to be allowed in virtually any residential district across the state with just a staff-level review. This law, Public Act 21-29, includes a municipal opt-out provision that would allow a community (via 2/3 majority votes of both the Planning & Zoning Commission and Town Council) to eliminate this as-of-right provision. Middlefield should embrace this new law and align its local regulations accordingly. Allowing accessory apartments as-of-right would support affordable housing with minimal regulatory changes and ease.



The fact that Middlefield does not currently have a significant number of accessory dwelling units (only 2% of housing is listed as “two dwelling units in structure”) is almost certainly a combination of the overall housing market and the fact that the historic regulatory process was limiting. When a new, more permissive, regulatory standard is adopted, some 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 accessory apartments will be available on most properties in Middlefield. The Town could also develop a guide to what accessory apartments are, what types can be developed, and the regulatory and construction processes involved. Many property owners facing either the need for additional income or a space for extended family would appreciate and see benefit from this information.

**Consider tax abatements for income-restrictions on accessory apartments:** While most accessory apartmentss are generally available for individuals and 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 accessory apartments are considered “naturally occurring affordable units” and are not protected by any deed restriction or income limitation that guarantee they remain affordable, regardless of housing market prices. 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. The Town could also consider enlisting the help of its Housing Authority administrative consultant to assist property owners with this documentation.

**Expand the allowance middle-density housing as-of-right in certain areas, and as large-home retrofits:** Beyond single-family and two-family housing allowed as-of-right throughout Middlefield, the Town should consider more easily permitting a wider range of housing opportunities that would help with the Town’s

growth and equity without sacrificing the rural charm of Middlefield. Specifically, the Zoning Regulations could be modified to allow for smaller-scale multifamily housing options – including small townhouse clusters and smaller multifamily complexes of 2-6 units - in certain locations and under certain circumstances. The current regulations are quite restrictive in terms of process and allowable densities, which would clearly discourage pursuit of these opportunities. In many cases, three- and 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 assurance of context sensitivity.

In addition, the Town recognizes that because of demographic changes and shrinking household sizes, an increasing number of very large single-family homes – particularly in more historic areas of town – are becoming “too much house” for single owners or very small households. A careful procedure of allowing these larger existing homes to be converted, internally, to multiple dwelling units could help both protect and maintain these valuable structures, but also increase housing opportunity.

**Link Potential Infrastructure Expansion with Housing Density and Mixed-Use Opportunity:** There is a recognition among community leaders and advocates that expansion of housing opportunities could be directly linked to extension of public sewer and water infrastructure, regulatory change, and a potential coordinated approach to creating new residential density and a “Downtown District” of mixed use and higher levels of residential and commercial activity in the community’s





core. While in many cases, loosening regulatory burdens on elements such as housing density or mixed-use facilities (with apartments over ground-floor retail, for example), will free up the development market, there also may be infrastructure constraints. In areas without public water and sewer lines, development densities are limited in scope and size by soil conditions and State regulation. If infrastructure expansion is timed along with a regulatory revision that incorporates a master-planned approach of housing density, mixed-use allowance with clear design guidance, coordinated parking and circulation plans, and provision for affordability set-asides, the Town could see significant positive progress toward both its housing goals and its overall community development.

**Focus Additional Efforts on Senior Housing Needs:** While Middlefield's population is projected to remain relatively stable over the next decade or two, the Town's senior population is likely to grow dramatically simultaneously with the shrinking of household sizes. These change point to a strong shift in the types of senior housing that is needed. If Middlefield wishes to retain its senior population, it will need to encourage the development of the types and amount of housing opportunity specifically suited to the needs of this population. The Town should make a specific effort to pursue funding and partnerships that provide development opportunities for seniors, and should include senior-focused design consideration such as ADA-compliant units in other housing development requirements.

**Take Advantage of State Enabling Statutes to Promote Housing Opportunity:** Over the last two decades, the Connecticut General Assembly has added tools to the local zoning toolbox in the area of affordable housing. They are not mandates, but they are optional policies and approaches that local Zoning Commissions may adopt to encourage affordable housing development. Two of these statutes that Middlefield should consider are the Incentive Housing Program (CGS §8-13m-x) and Inclusionary Zoning (CGS §8-2i). The Incentive Housing Program is a zoning technique that identifies specific areas of town where higher-density housing may be built as-of-right with a minimum 20% affordable set-aside, but that grants the Town significant control over the design of the development. Inclusionary Zoning is a set-aside program somewhat analogous to an open space requirement in Subdivision Regulations. Any development creating 10+ units of housing could be mandated to set aside at least 12% of those units as restricted affordable. There is also a provision that, in lieu of this set-aside, the developer could

contribute to an Affordable Housing Fund that would allow the Town to develop these units elsewhere. Middlefield's Planning & Zoning Commission should actively discuss and strongly consider adoption of one or both of these techniques within the scope of this Plan.

**Promote USDA and CHFA loan programs with Real Estate community:** The housing units that "count" toward the Department of Housing's accounting of units toward the Affordable Housing Appeals Act includes not only income limited and deed restricted units, but also those homes that are financed by mortgage assistance through the Connecticut Housing Finance Authority (CHFA) or U.S. Department of Agriculture (USDA). These programs provide mortgage assistance in such a way that first-time and lower income homebuyers are able to afford to purchase properties that they would ordinarily not be able to acquire. Historically, around 40% of Middlefield's units counted toward 8-30g fall under this category. Accordingly, the fluctuations in these CHFA/USDA-assisted units can dramatically impact the Town's affordable housing availability, and focused efforts to boost awareness can pay dividends.

While promotion of these programs is a specifically referenced goal of the PoCD, there is no formal program within the Town to encourage homebuyers and home-seekers to be aware of and take advantage of these resources. As likely as not, it could fall to the familiarity of individual realtors and mortgage brokers to ensure that buyers are properly informed. The programs can dramatically increase the population of potential buyers who would love to include certain homes in Middlefield in their search. Thus, with a relatively simple public education and outreach effort, targeted at the real estate community and using existing informational resources of USDA and CHFA,



the Town could encourage the use of these programs and experience an increase in this type of affordable housing.

**Consider development potential of surplus municipally owned land:** Aside from infrastructure costs, the cost of 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 Middlefield 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 of Middlefield owns numerous parcels of land and can acquire additional land through tax foreclosure when conditions warrant. Not all this land holds 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.

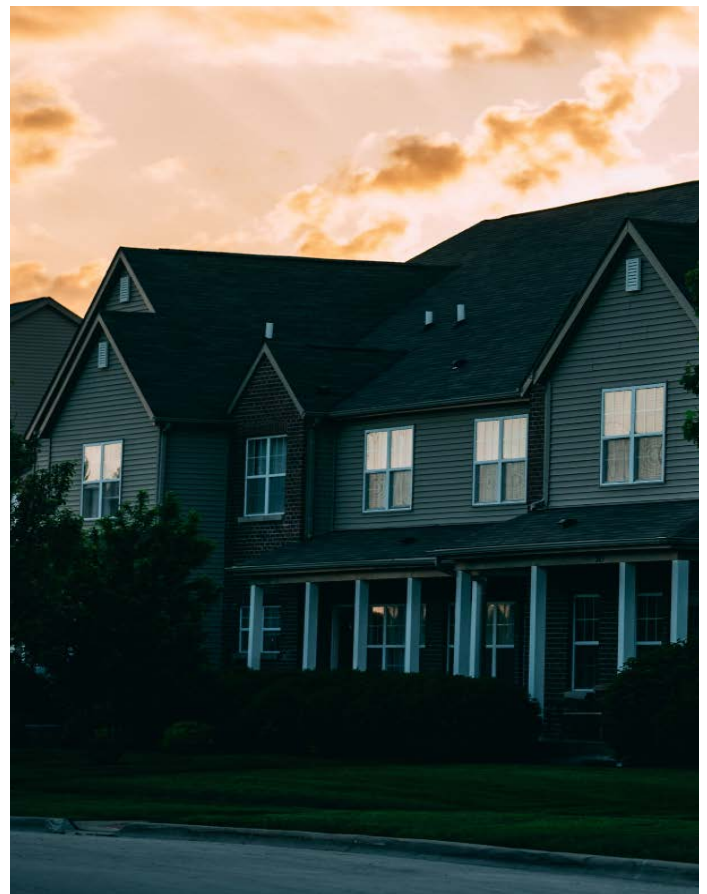
If one or more of these properties can be identified as a potential development target, the Town could seek a private-sector partner to develop housing units for sale or rent. Because the Town could make the land available at very low or no cost, the developer can reduce overall project costs and thus reduce the housing costs of the future residents. Additionally, the Town's ownership of the property and project provides the 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.

**Make town-wide broadband access a priority:** As the COVID-19 pandemic made startlingly clear, access to high-speed internet technology is essential. Where access to running water and electricity separated affluent and urban communities from poorer and more rural places, that gulf is now seen with broadband access. In Middlefield, numerous households do not have access to cable-internet or fiber-optic lines that would provide sufficient data speeds to allow for sufficient working- or learning-from-home opportunities. The result of this, during COVID, was that many residents unable to be in an office or school setting struggled to keep up.

The pandemic underscored a fundamental problem with Middlefield's community infrastructure, which not only affects students' ability to learn from home, but as importantly makes Middlefield a more challenging destination for professionals who are able or required to work from home. A critical piece of Middlefield's housing puzzle is ensuring that as many households as possible are

served by broadband internet. The demands for technology in the household are only going to increase over the next decade, and without the data infrastructure to satisfy that demand may mean communities like Middlefield will become less competitive. A focused effort to work with USDA-Rural Development, internet service providers, current State- and Federal efforts as part of the American Rescue Plan, and other utilities to expand Middlefield's capacity should be a top priority.

**Pursue partnerships with nonprofit and senior community developers:** Because the overall housing market in Middlefield is soft, particularly for larger-scale development, and because the Town government lacks the resources to undertake housing projects unilaterally, the Town should seek to foster new partnerships. Mission-driven development groups with a focus and expertise in housing bring a wealth of information and experience, and can help identify potential projects, seek funding, and otherwise be key actors in housing projects. Engaging with these groups will serve to amplify the Town's efforts. Middlefield could also seek to partner with other communities in Middlesex County to share information and contribute to projects of mutual benefit.



## **Section 8**

# **Implementation: How Does Middlefield Move Ahead?**

## Section 8: Implementation: How Does Middlefield Move Forward?

Action Items		Lead Organization	Partner Entities	Priority
1. Establish a Standing Housing Committee				
1.1	Pass a joint resolution establishing and charging a Housing Committee	Board of Selectmen	Planning & Zoning Commission	High – Year 1
1.2	Establish Goals and Work Plan for Housing Committee	Housing Committee	Town Staff	High – Year 1
1.3	Develop public education materials and presentations on the importance, meaning, and benefits of affordable housing	Housing Committee		High – Year 1 and ongoing
2. Promote Accessory Apartments as-of-right				
2.1	Revise Zoning Regulations on Accessory Apartments to comply with PA 21-29	Planning & Zoning Commission	Town Staff	High – Year 1
2.2	Develop public outreach information on accessory apartments	Housing Committee	Planning & Zoning Commission	Moderate – Year 2
2.3	Host public information forum with homeowners, builders, and realtors	Housing Committee		Moderate – Year 2
3. Consider incentives for income-restrictions on accessory apartments				
3.1	Conduct analysis of “delta” between market rates and income restricted rents for accessory units	Housing Committee	Board of Selectmen	Moderate – Year 2
3.2	Develop tax abatement program for 10-year restriction on accessory unit rents	Board of Selectmen	Town Assessor, Board of Finance Housing Authority	Moderate – Years 2-3
3.3	Explore availability of funding to aid in construction of deed-restricted accessory units	Housing Committee		Moderate – Years 2-3

4. Expand the allowance middle-density housing as-of-right in certain areas, and as large-home retrofits				
4.1	Develop regulations to allow for middle-density housing in both new areas and as part of existing property retro-fits	Planning & Zoning Commission	Housing Committee, Town Planner	Moderate – Year 2
4.2	Develop and incorporate Design Standards for multifamily developments	Planning & Zoning Commission	Town Planner	Moderate – Year 2-3
4.3	Explore the potential of moving to a soil-based zoning for development density in areas without public sewer/water	Planning & Zoning Commission	Town Planner	Moderate – Year 3-5
5. Link Potential Infrastructure Expansion with Housing Density and Mixed-Use Opportunity				
5.1	Undertake Master Plan process to target infrastructure expansion and regulation changes to facilitate housing and mixed use development	Planning & Zoning	WPCA, Housing Committee, Board of Selectmen	High – Years 2-5
5.2	Seek funding for infrastructure extensions	WPCA	Board of Selectmen	Moderate – Years 3-5
6. Focus Additional Efforts on Senior Housing Needs				
6.1	Develop projections, through survey and data analysis, for future senior housing needs in Middlefield	Housing Authority	Housing Committee, Planning & Zoning	Moderate- Years 2-3
7. Take Advantage of State Enabling Statutes to Promote Housing Opportunity				
7.1	Investigate Statutory principles, other municipal examples, and convene discussion about Inclusionary Zoning and Incentive Housing	Planning & Zoning Commission	Town Planner, Housing Committee	Moderate – Year 2-3
7.2	Develop and Adopt Regulations for Inclusionary Zoning and/or Incentive Housing Zones	Planning & Zoning Commission	Town Planner, Housing Committee	Moderate – Year 2-3
8. Promote USDA and CHFA loan programs with Real Estate community				
8.1	Develop and promote informational resources among real estate and home mortgage professionals	Housing Committee	USDA and CHFA staff	High – Year 1 and Ongoing
9. Consider development potential of surplus municipally-owned land				
9.1	Undertake an investigation about the conservation priorities and development potential of non-restricted municipal lands	Board of Selectmen	Housing Committee, Planning & Zoning Commission	Moderate – Year 2
9.2	Identify 1-2 high-potential town land holdings for redevelopment and solicit public-private development partnership	Housing Committee	Board of Selectmen, Town Planner	Moderate – Years 3-4



10. Make town-wide broadband access a priority				
10.1	Work with utility providers, State and Federal agencies and seek available funding sources to expand broadband access in Middlefield	Board of Selectmen	Town Planner, Rep. Courtney's Office	High – Years 1-2
11. Pursue partnerships with nonprofit or senior community developers				
11.1	Convene partnership conversations and establish common goals	Housing Committee	Regional partners	Moderate – Years 2-5

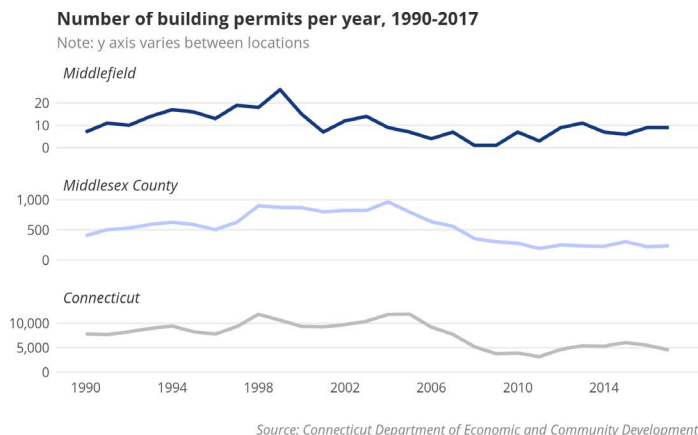
## **Section 9**

## **Appendices**

## Appendix A: Current Housing Profile

The Town of Middlefield's growth has been representative of population and housing trends of other rural and suburban Connecticut Towns. As families moved from the cities out into the suburbs beginning in the 1950s, Middlefield saw its population grow quickly from just over 1,200 in 1940 to over 4,100 in 1970, more than tripling in size over that three-decade stretch. Between 1970 and 1980, the population of Middlefield contracted by about 10% to about 3,800, from which it grew steadily and more slowly over the subsequent 40 years to a current population of approximately 4,400.

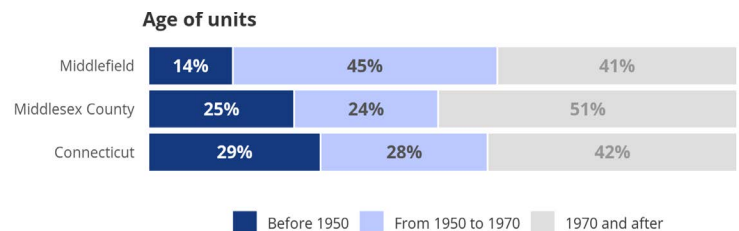
Following the building booms of the late 1990's and 2000's, and the housing crisis of 2008, housing and population growth have basically stalled, and population is anticipated to decline for the projectable future. For the decade after 2008, there have been an average of 8-10 new homes built each year in Middlefield, which actually reflects a proportionally steadier and stronger trend than Middlesex County as a whole.



The Partnership for Strong Communities put together a series of analyses and visualizations to help Connecticut Municipalities better 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.pschohousing.org>.

Reflecting the fact that recent housing development has been relatively slow in Middlefield, adding less than 0.5% to its housing stock annually, the Town has an aging housing supply. Approximately 59% of the existing housing units were built before 1970 – much of that (45% overall) being built during Middlefield's rapid growth between

1950-1970. With 41% 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 slightly 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 Middlefield, but the status and maintenance of its mid-age housing stock should be monitored.



As of the 2018 American Community Survey, Middlefield had 1,981 housing units, with the vast majority (90%) made up of single-family detached residential structures. The remaining 10% of the housing stock were multifamily (2+ units per structure) in nature, including over 6% of the total comprised of duplex units or single-family attached. There was a small number of higher-density (10-49 units per structure) developments. Middlefield, even after its proportional explosion of population in the post-WWII era, has been characterized as a low-density, single-family community. 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.

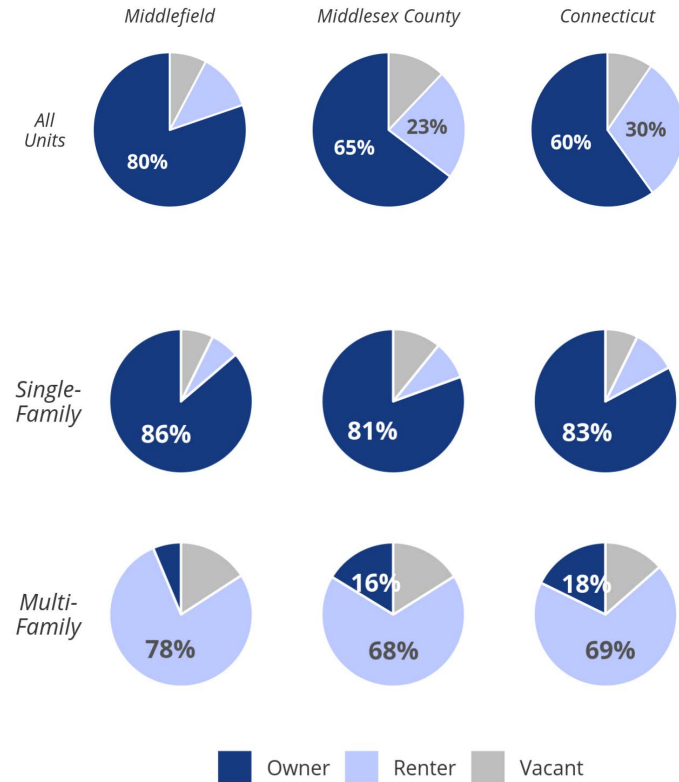
Type	Total	Percent of Total
1, detached	1,781	90%
1, attached	53	3%
2	69	3%
3 or 4	18	1%
5 to 9	0	0%
10 to 19	32	2%
20 or more	7	0.0%
Mobile	21	1%
Boat, RV, van, etc.	0	0.0%
Total	2,794	100%

It is important to note, however, that the American Community Survey numbers are statistical estimates with high confidence, but which 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.

## Ownership

Statewide, approximately 60% of housing units are owner-occupied, with 30% renting and approximately 10% of housing units vacant. In Middlefield, the percentages of owner-occupancy are significantly higher, with 80% of total units being occupied by the property owner, and 86% of single-family units being owner-occupied. 78% of the Town's 150 multifamily units are renter-occupied. These percentages run about 5-10 percentage points above the occupancy percentages for Middlesex County and the State generally. There is a much lower percentage of owner-occupancy in multi-family units in Middlefield compared to the larger geographic areas, which may be explained by the small numbers of large apartment complexes in Town, which account for a disproportionate percentage of the total multifamily housing stock in Middlefield.

For both home rental and home sales prices, Middlefield



costs run between 5-10% above the larger geographies. As of the 2018 American Community Survey (via CERC 2019 Community Profile), the median sales price for homes in Middlefield was \$297,500, slightly 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 Middlefield specifically do not seem to have suffered long-term. The median rent in town was \$1,284, which is also just above the levels seen in the Middlesex County median of \$1,132 and State median rent of \$1,123.

## 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 only 53 of Middlefield's 1,863 housing units, or 2.84% of the total housing stock as Affordable and contributing to the Town's 10% requirement. Of those, more than half were governmentally assisted, and accounted for by Sugarloaf Terrace, a senior and disabled housing complex maintained by the Middlefield Housing Authority. Most of the remaining Affordable units were home ownership 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

Type of Assistance	Total Units
CHFA/USDA Mortgages	19
Governmentally Assisted Units	30
Tenant Rental Assistance	3
Deed Restrictions	1
Total Assisted	53 (2.8%)

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.

This number has improved gradually over the past few years, largely due to a slow but steady increase in CHFA/USDA mortgages. The 2011 Affordable Housing Appeals list had only 10 such mortgages listed; the 2015 report had 14 of them which increased the Towns’ affordable percentages from 2.2% to its current 2.8%. Overall, the numbers are quite small, so minor changes in the employment of these financing tools can have a noticeable effect on the towns’ “bottom line” for the Appeals Act calculation.

### Incomes and Cost Burden

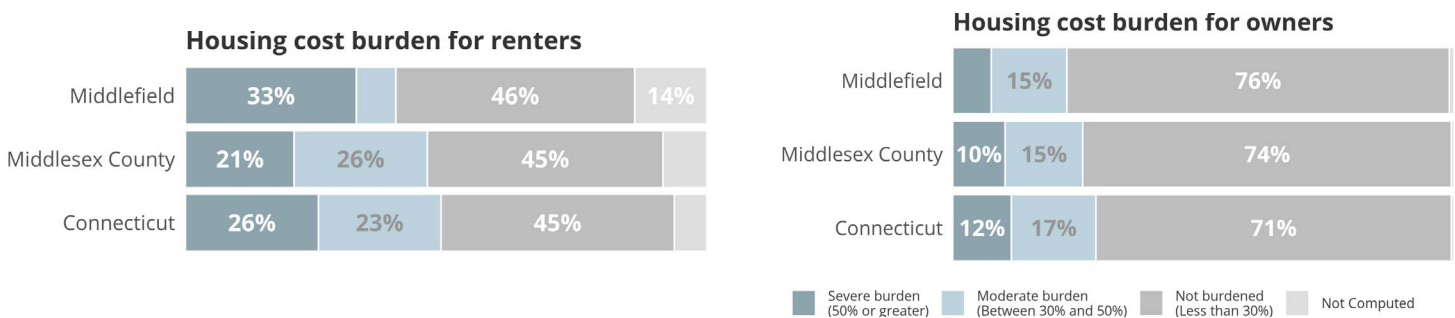
Simply because the vast majority of housing units in Middlefield are owner-occupied does not mean that every homeowner is able to easily afford to live in that home and easily keep up with mortgage, taxes, heating, and other maintenance costs. It is not uncommon for both renter- and owner-households 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.”

In Middlefield, as many as 54% of rental households are either moderately or severely cost-burdened, and approximately 24% of owner-occupied households are similarly burdened. The rental percentage of burdened households has some uncertainty in the statistics, as approximately 14% of rental households were not included in the calculation. The average renter, however, pays

38% of their income on housing. These numbers are not positive, as that means at least a quarter of households in Middlefield face a struggle to afford housing, including a majority of renters. However, the combination of relatively high incomes in Middlefield and high ownership rates place the Town’s percentages of cost burdened households below both Regional and State averages.

The differences in cost burden between owners and renters in Middlefield are also reflected in the relative affluence of these two groups. On average, homeowners, with a median household income of over \$120,000, expend just approximately 17% of their income on housing expenses. Renters, with a dramatically lower median household income of just over \$40,000, pay on average 38% of their income on housing. This means that the typical renter in Middlefield carries a substantial cost burden simply to live in Town. Overall median household income was \$104,000 as of the 2018 American Community Survey.

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 Middlefield, 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. Despite Middlefield’s relatively small stock of rental housing, the “housing wage” in town is lower than the overall state average. According to the 2019 NLIHC calculations, Middlefield’s “housing wage” is \$23.65/hour, a bit below Connecticut’s housing wage of \$26.42/hour but still more than double the State’s minimum wage.

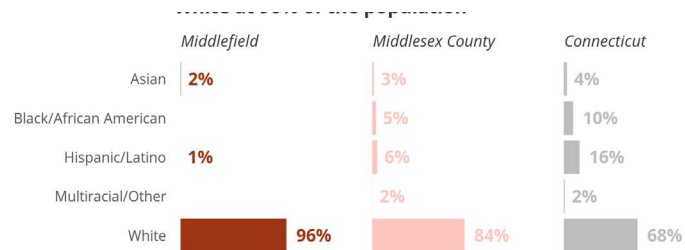




## Appendix B: Current and Projected Population

### Current Population

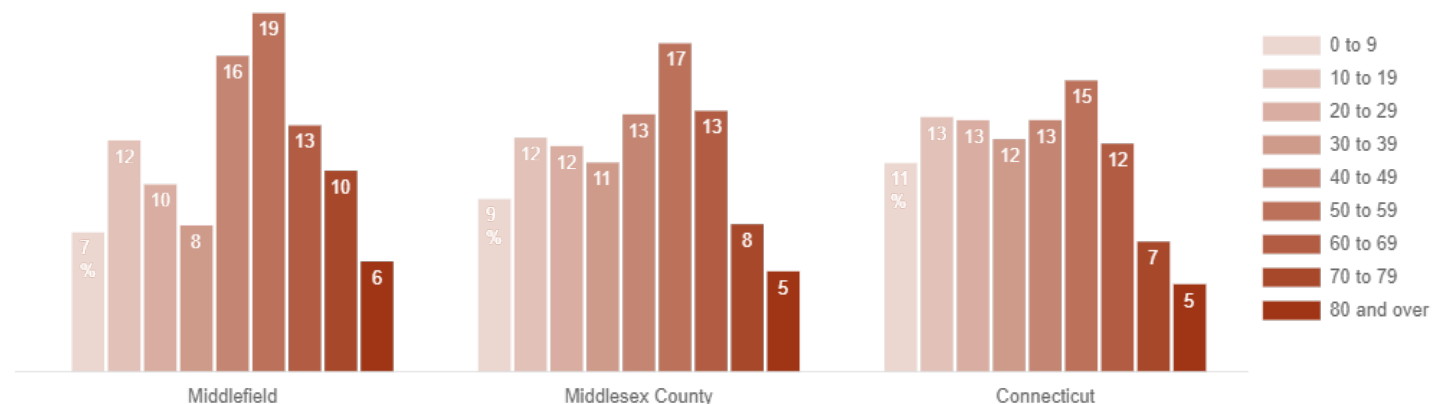
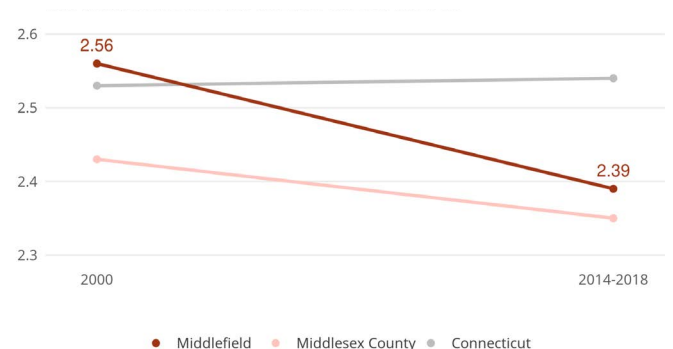
While analysis of population and demographics are only snapshots in time, it is and has been the case that Middlefield residents are older, whiter, and less diverse than both Middlesex County and Connecticut generally. As of 2018, Middlefield had 4,385 residents, which were predominately (96%) white non-Latino, with the remaining 4% being made up of BIPOC (Black, Indigenous, and People of Color), divided largely between Hispanic/Latino and Asian populations.



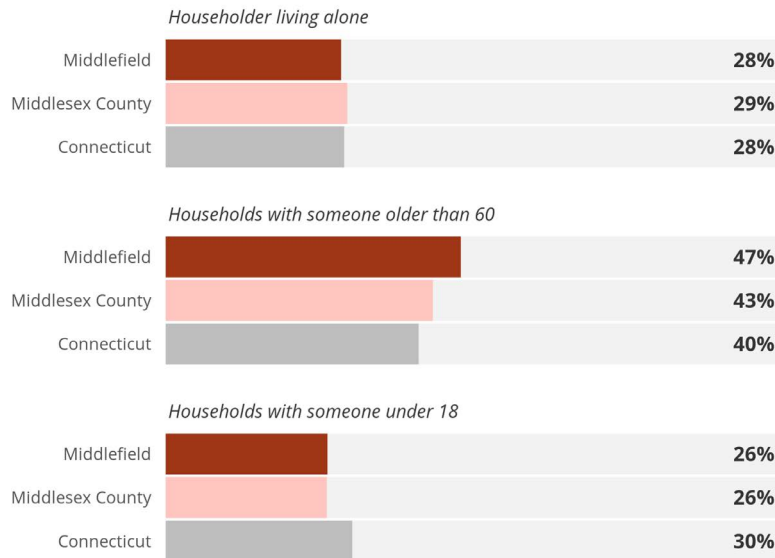
The median age in Middlefield of 51 years old is significantly older than Connecticut's median of 40.8 years and well above Middlesex County's number of 44 years old. The older and more well-established households in Middlefield help to explain the higher relative incomes and percentages of home ownership.

The largest population cohorts in Middlefield were in the 50-59-year-old range, with 19% of total population, and the both of the 40-49 and 60-69 year old ranges, with 13-16% each. Overall, 48% of the total population of Middlefield was over 50 years old.

While as a relatively affluent, single-family residential community, Middlefield traditionally had larger average household sizes than both Middlesex County as a whole and the State of Connecticut, exceeding both with an average household size of 2.56 people as of the 2000 Census. Despite that, the average household size in Middlefield declined from 2.56 persons/household in 2000 to 2.39 persons/household in 2018, a relatively steep decline relative to Middlesex County and 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 relatively slow growth in total population may generate higher demand for housing units because more people are living alone. Middlefield also had slightly more households with a resident over 60 and slightly fewer with a resident under 18 than Connecticut generally. The overall reduction in household size and above average median age is also an indicator that the Town has a low “replacement” rate which is a matter for concern when considering the Town’s overall financial sustainability long-term.



### Household types as a percent of total



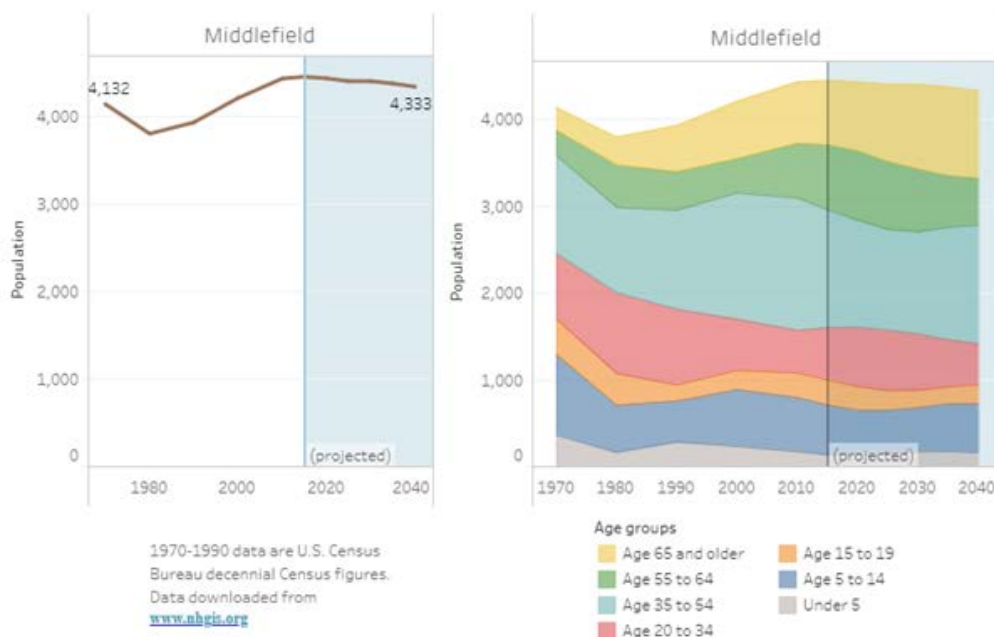
## Projected Population

Looking to the projectable future based on these trends, the Connecticut State Data Center predicts that Middlefield's population, which has grown steadily over the last four decades following its 1970-1980 contraction, is likely to decline gradually over the next twenty years. If this data is accurate, Middlefield may at or just beyond its peak population of approximately 4,400 which is not uncharacteristic for the Region.

Breaking down this same projection into age cohorts, the State Data Center anticipates that nearly all age groups will be stable or will slightly decline in overall numbers in Middlefield, with the exception of senior citizens aged 65 and over. This group is anticipated to grow from its

2015 number of 742 to a peak of 1,021 in the year 2035 and slowly declining from there. In contrast, the high school-age population of 289 in 2015 is projected to decline to under 200 by the year 2035, and young adults (20-34) is projected to shrink from around 600 to under 500 in the next two decades. These changes are not very dramatic in raw numbers, and Middlefield's overall population fluctuations are somewhat milder than those of communities such as Old Saybrook and Essex in lower Middlesex County, where the aging numbers are projected to spike and school populations to plummet.

This projection does not reflect scientific certainty nor the definitive fate of the population of Middlefield, but it does



provide some very important insights into the housing needs of the Town going forward. Single-family housing suitable for young and growing families is likely to decline in popularity, while housing suitable for an aging population will likely increase. The demand for an expansion of Housing Authority facilities will escalate and waiting lists may grow longer. The effect that the overall population decline in raw numbers may have on housing demand could be partially mitigated by shrinking household sizes. As an aging cohort seeks to divest themselves of larger, more expensive- and maintenance-intensive housing, an opportunity to market these properties to younger families may be created. In addition, aging residents seeking to remain in town may create demand for smaller, less expensive, and lower-maintenance housing opportunities.

### 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 Middlefield is not headed toward a major real estate boom. However, more recently, competing trends tell different stories about potential futures for communities like Middlefield. 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 up 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 learning could benefit as they compete to retain those residents long term. Middlefield has three small-scale sewer service areas, each with rather limited ability or likelihood of expansion, so its projectable destiny as a quiet, low-density community seem clear, unless the Planning & Zoning Commission reconsiders this matter in the next update to the Plan of Conservation & Development. 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.

