

# **MANCHESTER HOUSING COMMISSION**

January 18, 2012

# **COMMISSION CHARGE**

# Commission Charge (1996)

A Housing Commission is hereby established to ***promote and encourage the development and continued availability of affordable housing for the people of Manchester***, by bringing together public and private resources, developing recommendations for comprehensive housing policies and goals, and facilitating the accomplishment of those goals.

# Commission Duties

- A. To study and analyze continuously the housing needs of the Town.
- B. To recommend to the Board of Directors and to the Planning and Zoning Commission housing policies and practices calculated to encourage development and continued availability of affordable housing for the people of Manchester.
- C. To establish housing priorities and recommend immediate and long-range housing goals to the Board of Directors.

# Commission Duties (cont.)

- D. To act as a clearinghouse for information concerning federal, state, municipal and private sources of funding and programs for housing; to make such information available to potential developers (profitmaking and nonprofit) of new, converted or rehabilitated housing; and to cooperate with such developers to further the Town's housing goals.
- E. To provide a forum for discussion of housing issues.

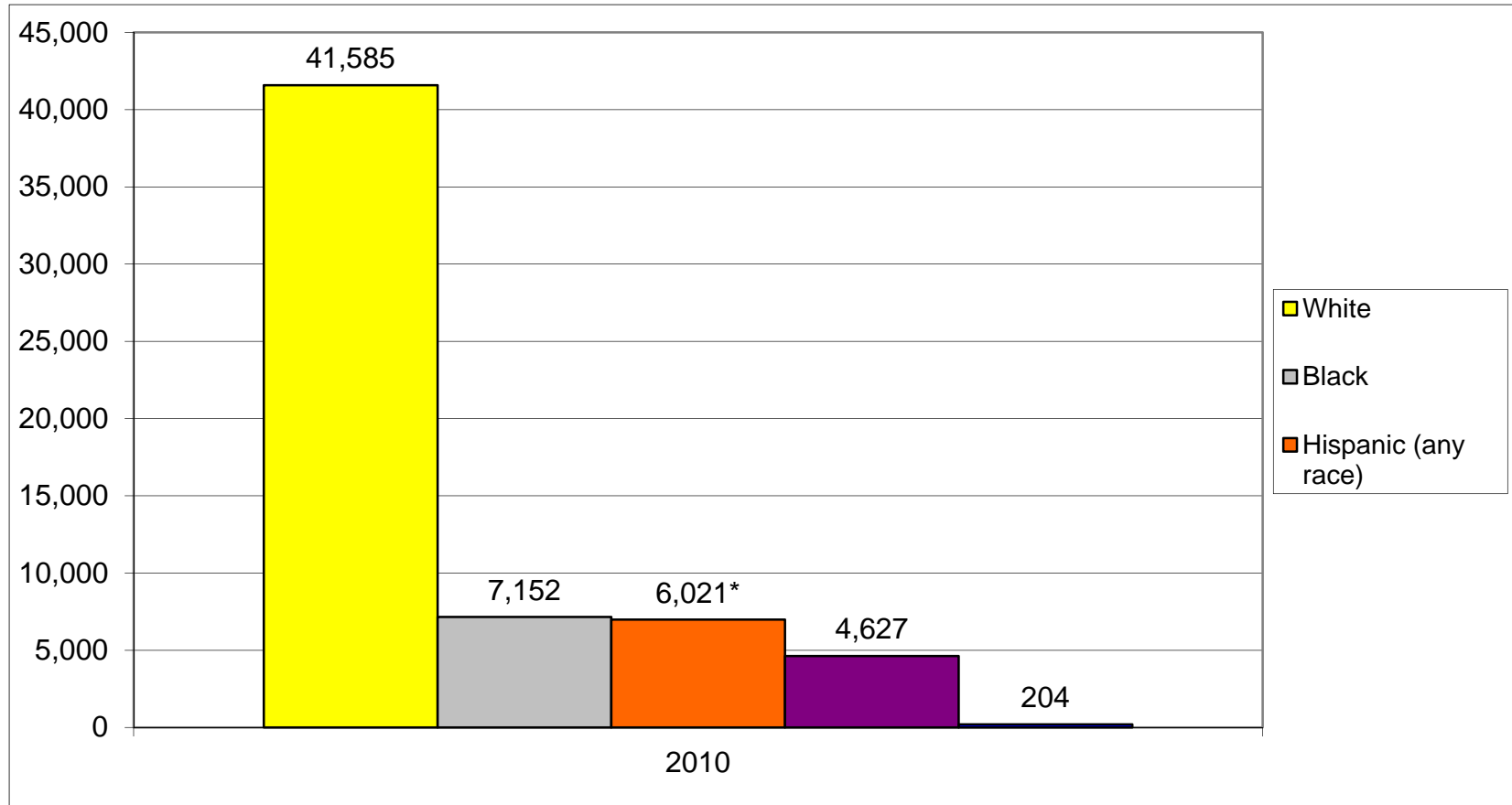
# POPULATION TRENDS

# Population Growth

	1990	2000	2010	% Growth
<b>Manchester</b>	51,618	54,740	58,241	11.2%
<b>Hartford County</b>				5.0%
<b>Connecticut</b>				8.7%

Source: 1990, 2000 and 2010 US Census

# Population by Race/Ethnicity



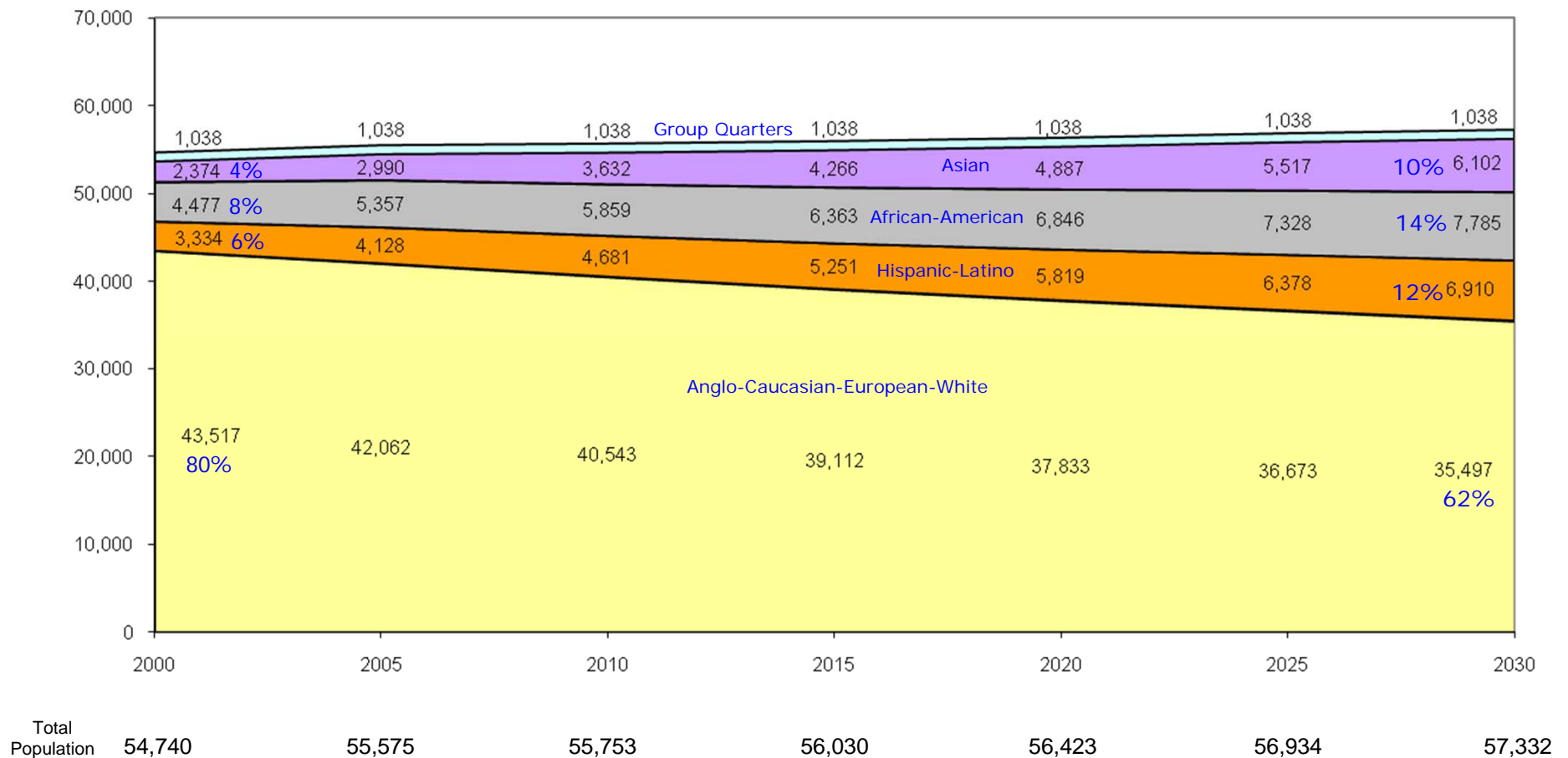
\* Hispanic includes members of all other race categories

Source: 2010 US Census

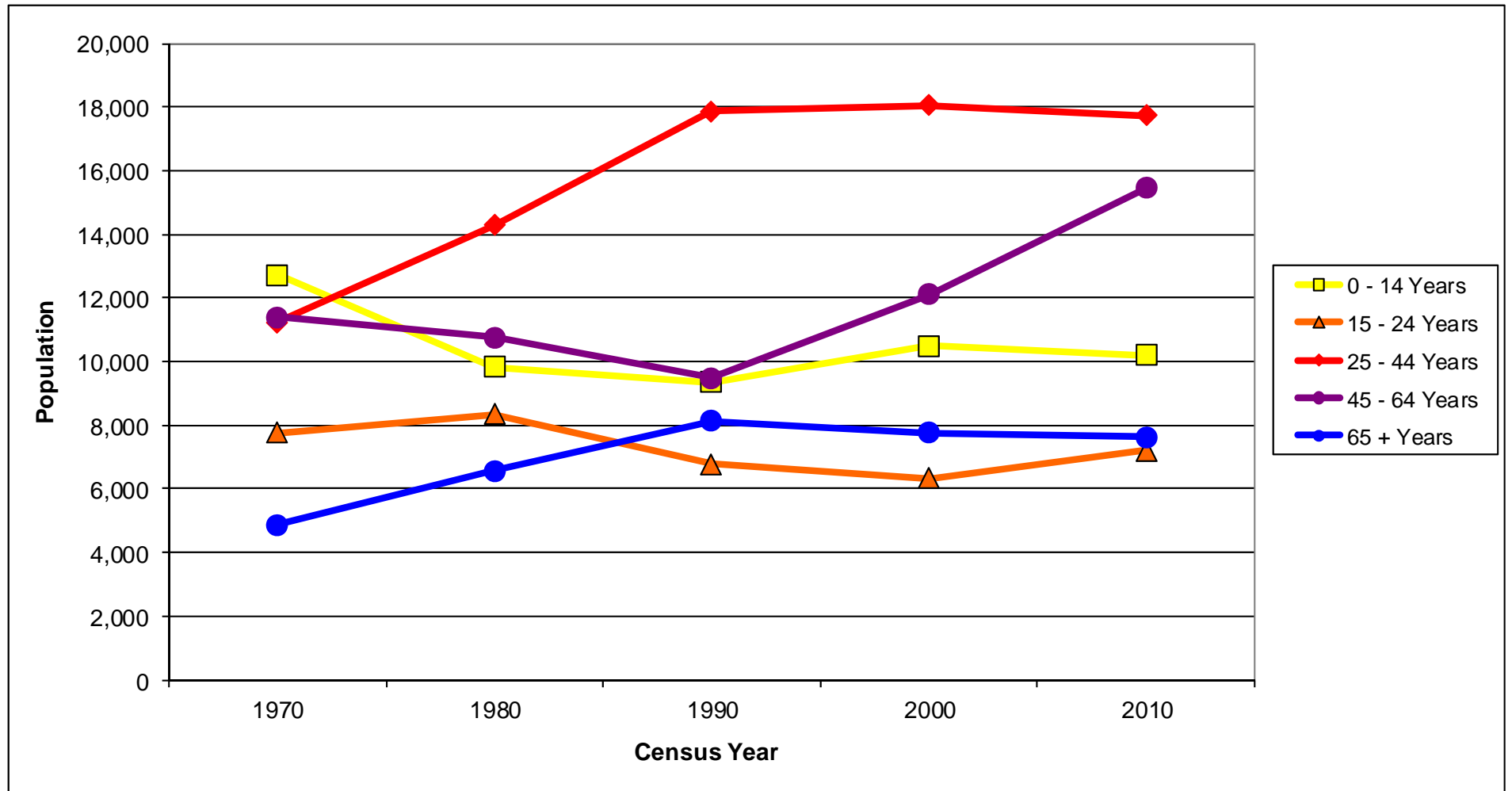


# Manchester Population Projections by Ethnicity

According to U.S. Census 2000 data, one of every four residents (in the USA) self-reported as a "person of color." By the year 2010, this number will rise to one in three, and by 2050 the projected number is one in two. — Connecticut Health Foundation



# Population Trends by Age



# Population Density by Town

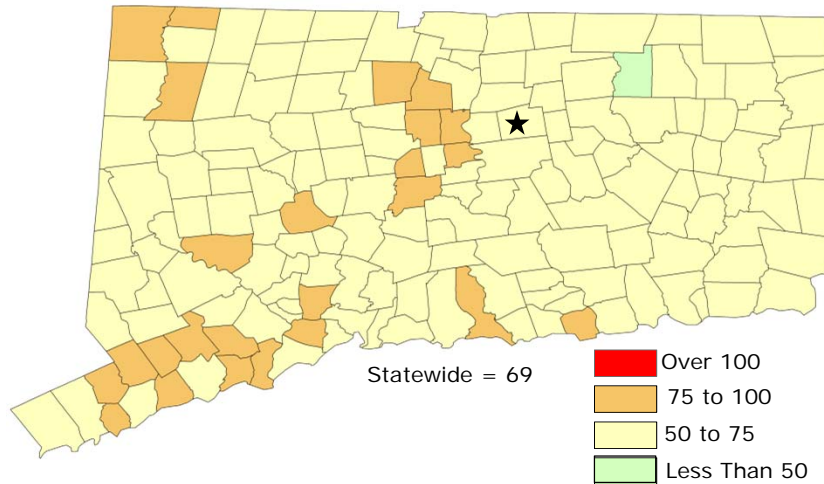
	<b>Population</b>	<b>Land Area</b>	<b>Pop/Sq. Mile</b>
<b>West Hartford</b>	64,961	22	<b>2,955</b>
<b>East Hartford</b>	48,999	18	<b>2,719</b>
<b>Newington</b>	29,858	13	<b>2,265</b>
<b>Wethersfield</b>	26,369	12	<b>2,128</b>
<b>Manchester</b>	<b>56,875</b>	<b>27</b>	<b>2,086</b>
<b>Plainville</b>	17,768	10	<b>1,824</b>
<b>Vernon</b>	31,360	18	<b>1,769</b>
<b>Windsor Locks</b>	12,733	9	<b>1,391</b>
<b>Enfield</b>	45,736	33	<b>1,368</b>
<b>Middletown</b>	46,035	41	<b>1,101</b>
<b>Bloomfield</b>	20,775	26	<b>799</b>

Source: 2009 CERC Town Profiles

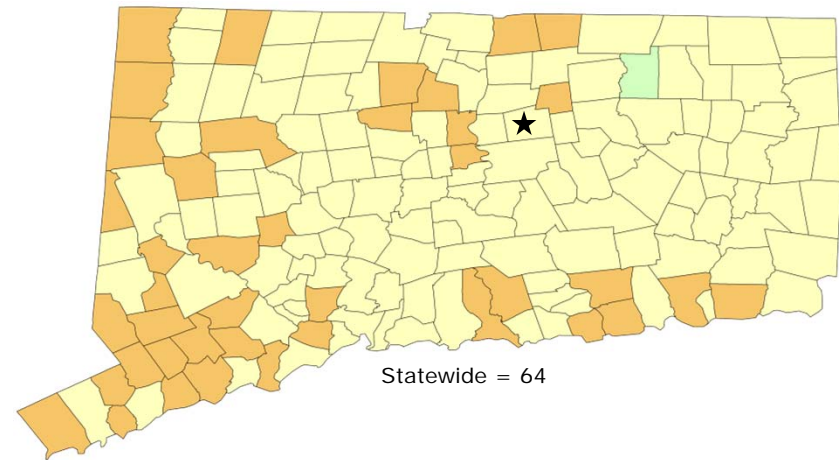
# Dependency Ratios for CT Towns

Total Dependency

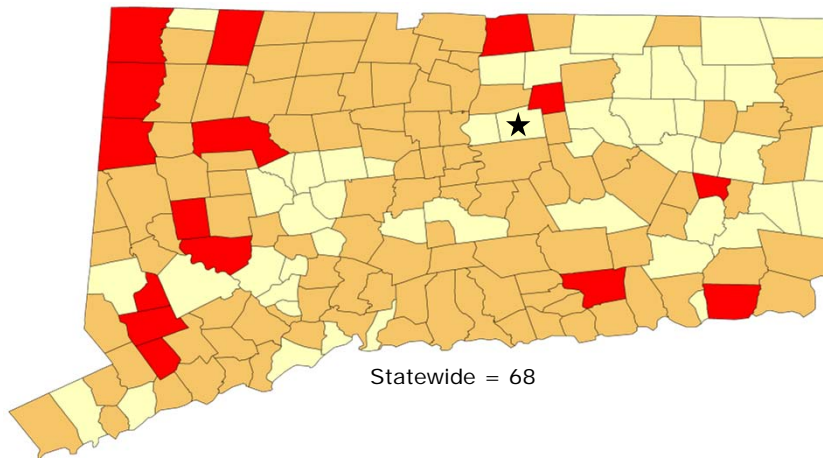
## 2000 Total Dependency



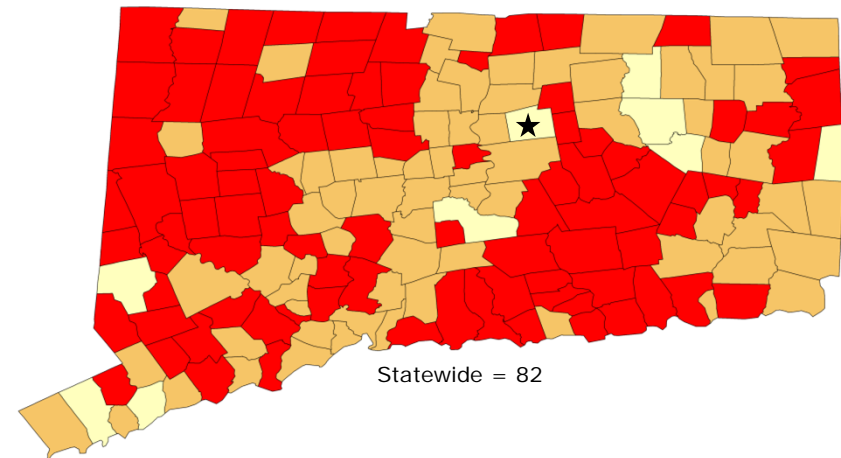
## 2010 Total Dependency



## 2020 Total Dependency



## 2030 Total Dependency



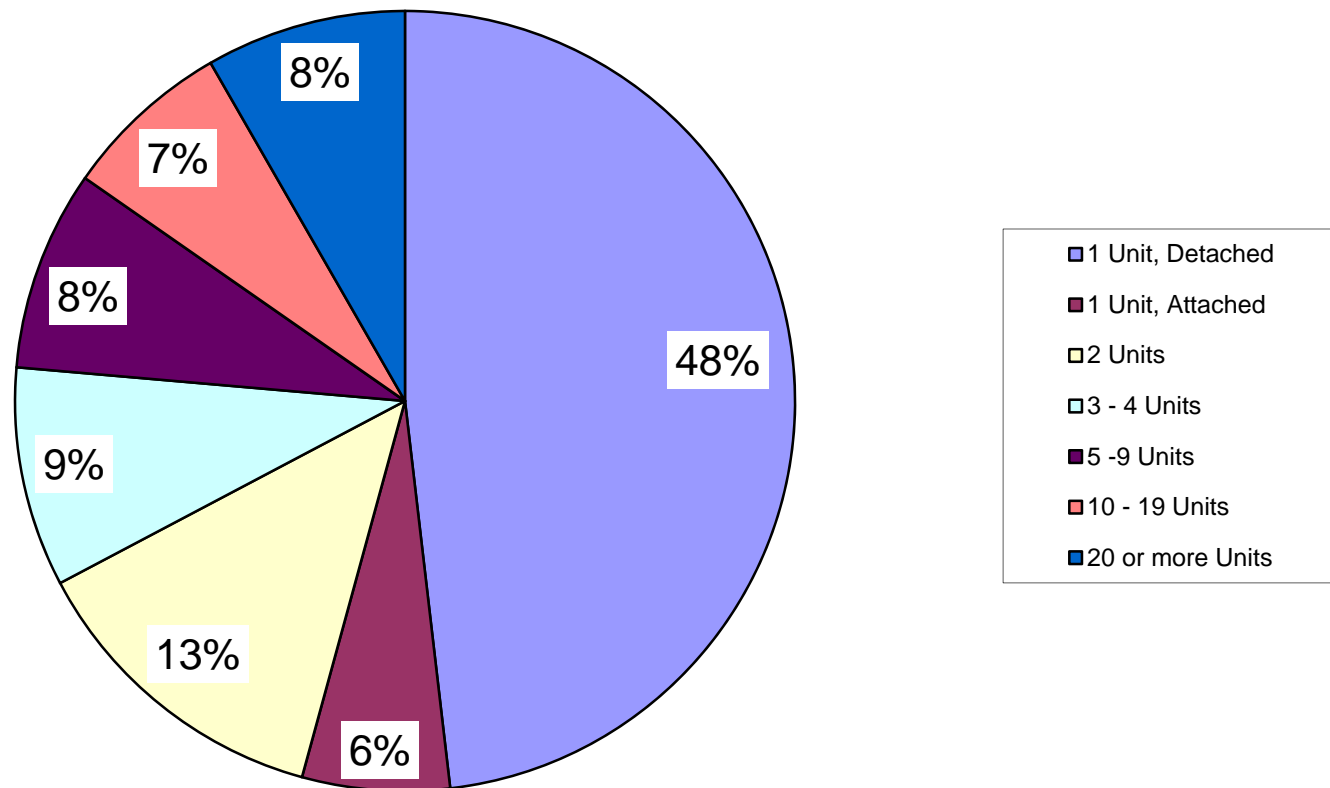
The **Dependency Ratio** measures the number of "non-workers" per 100 workers. An increasing Dependency Ratio indicates more non-workers per worker. Is there an "best" value? The greatest concern is that the elderly population becomes too large to be adequately supported by the working population.

## Manchester in 2030

- More ethnically diverse than in 2000 but whites still the majority.
- Smaller K-12 population in public schools.
- Younger population than most towns in CT.

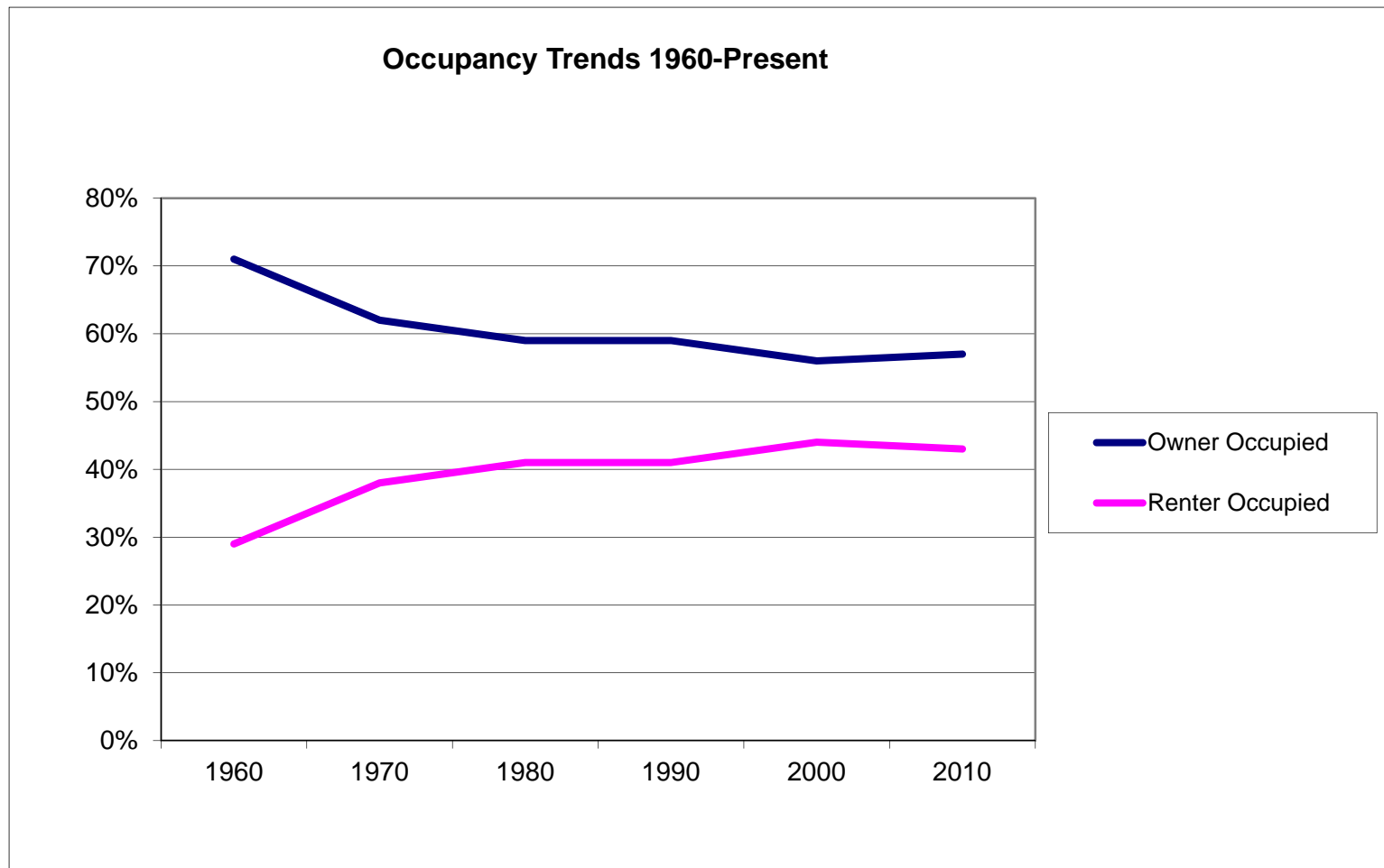
# **HOUSING STATISTICS**

# Housing Units by Structure Type





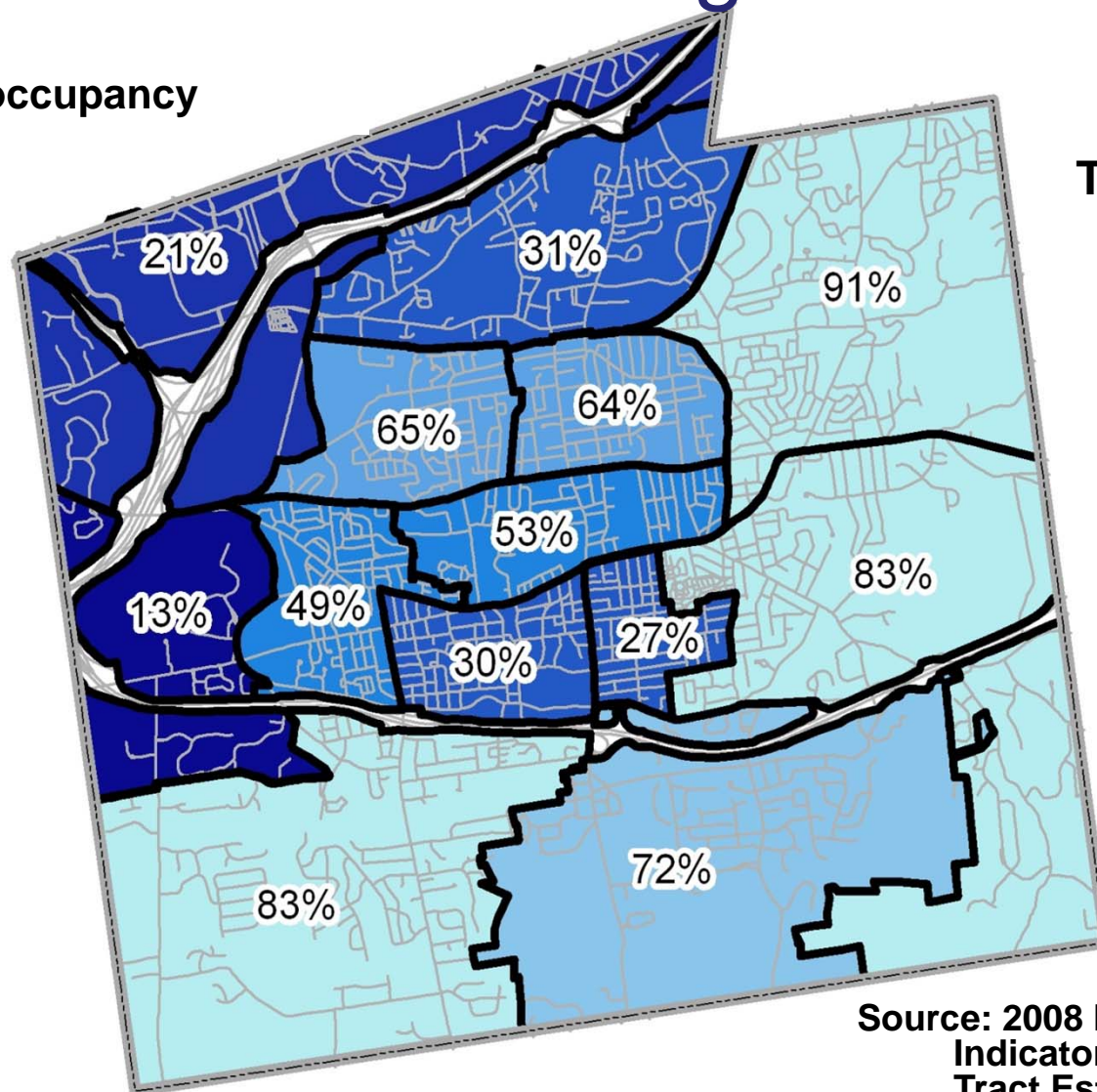
# Owner vs Renter Occupied



Source: US Census

# Percentage of Owner-Occupied Housing

Lighter Color =  
Higher owner-occupancy

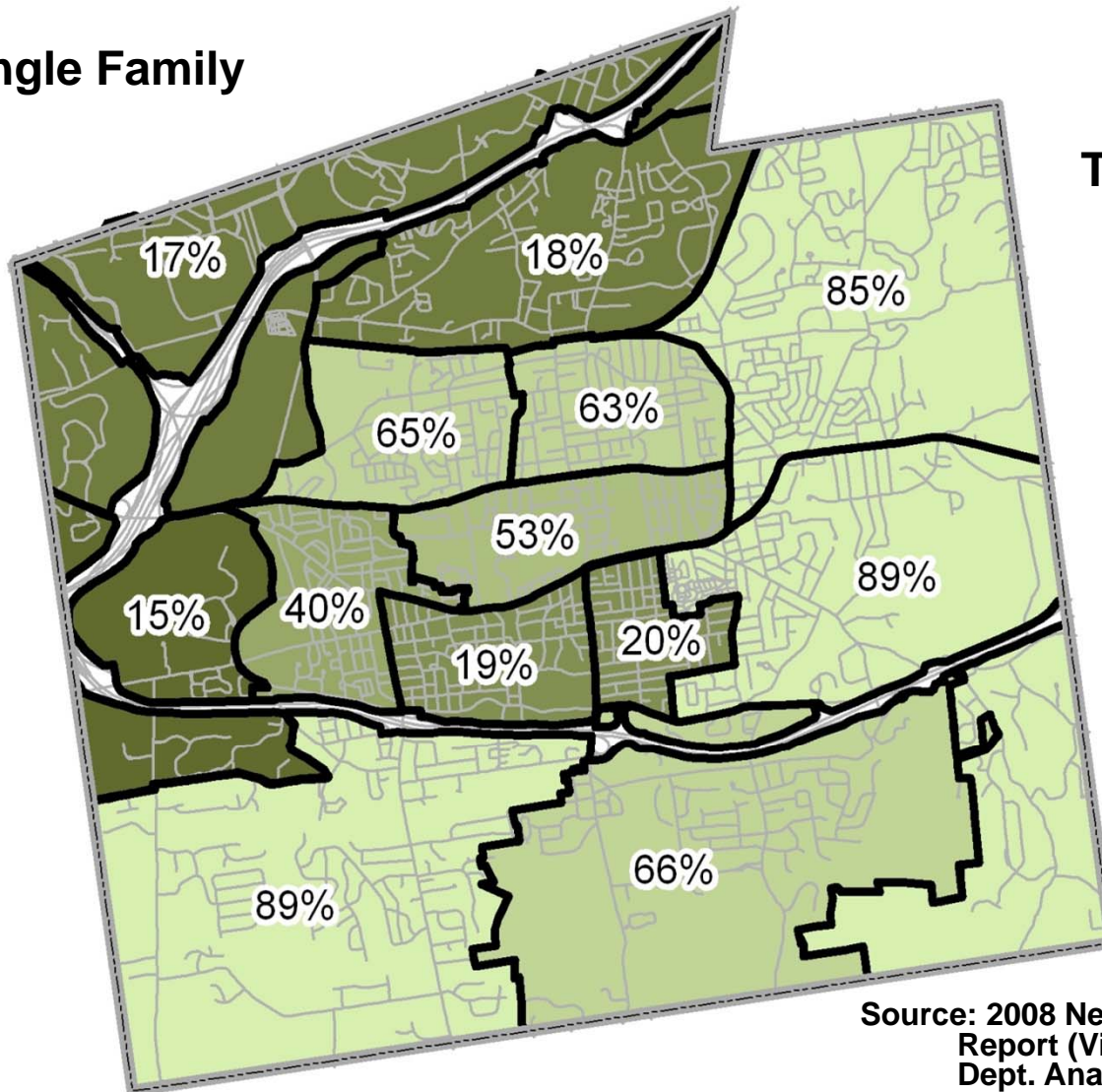


**Town = 56%**

Source: 2008 Neighborhood  
Indicators Report (Geolytics  
Tract Estimates Via CRCOG).

# Percentage of Single Family Detached Homes

Lighter color =  
Greater % of Single Family



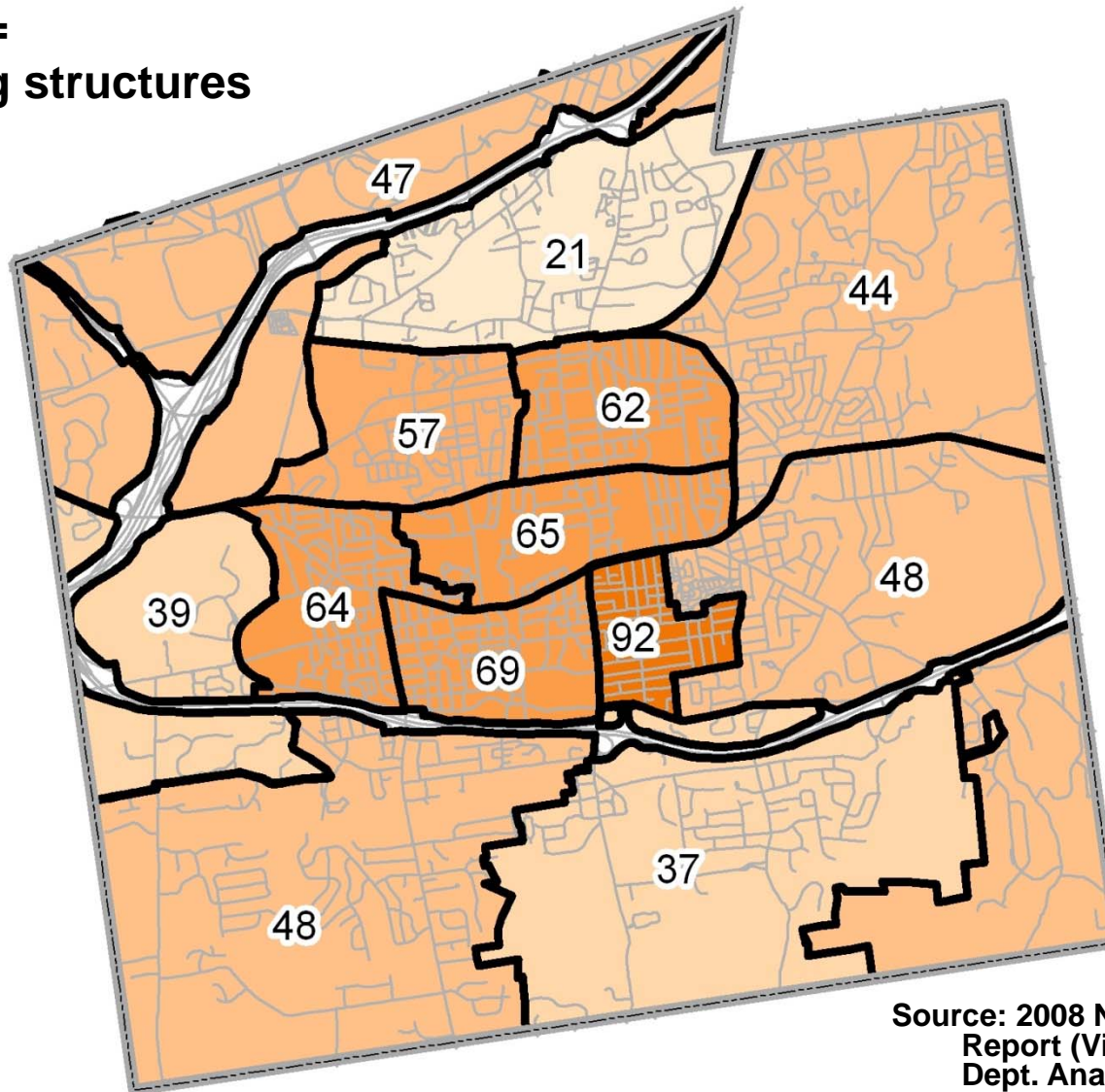
**Town = 48%**

Source: 2008 Neighborhood Indicators  
Report (Vision Appraisal/Planning  
Dept. Analysis)



# Median Age of Housing Structures

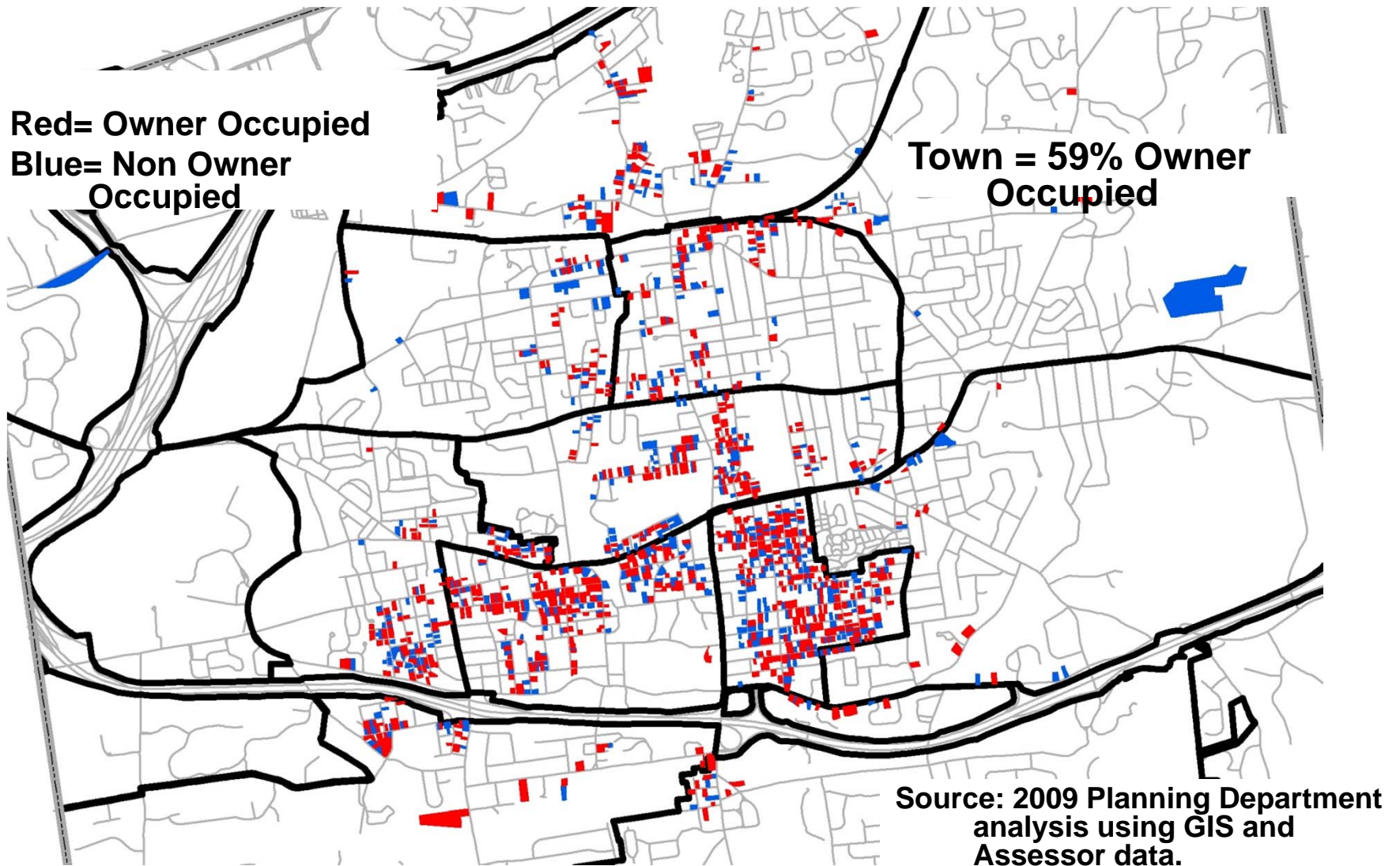
Darker color =  
Older housing structures



**Town = 53 Years**

Source: 2008 Neighborhood Indicators  
Report (Vision Appraisal/Planning  
Dept. Analysis)

# Location of Duplexes by Ownership Type



# Number of Single Family Home Sales

	2005	2006	2007	2008	2009	2010	% Drop from Peak
<b>Manchester</b>	784	639	593	457	487	392	<b>-50%</b>
<b>Hartford County</b>	10,369	9,249	8,199	6,635	6,483	<b>5,850</b>	<b>-44%</b>
<b>Connecticut</b>	42,809	36,509	32,880	24,863	24,550	<b>24,270</b>	<b>-43%</b>

Source: Warren Group


# Median Single Family Home Sale Price

	2005	2006	2007	2008	2009	2010	% Drop from Peak
<b>Manchester</b>	\$201,000	\$209,000	\$218,000	\$190,000	\$185,000	\$182,700	<b>-16%</b>
<b>Hartford County</b>	\$235,000	\$240,000	\$246,000	\$233,000	\$220,000	\$224,000	<b>-9%</b>
<b>Connecticut</b>	\$284,000	\$285,000	\$295,000	\$267,500	\$241,500	\$250,000	<b>-16%</b>








Source: Warren Group

**DEVELOPMENT OPPORTUNITY**



 2009 DEVELOPABLE LAND AND PROPOSED LAND USE  
1388 ACRES (wetlands included)



### **Developable Land by POCD Designation - Wetlands Excluded**

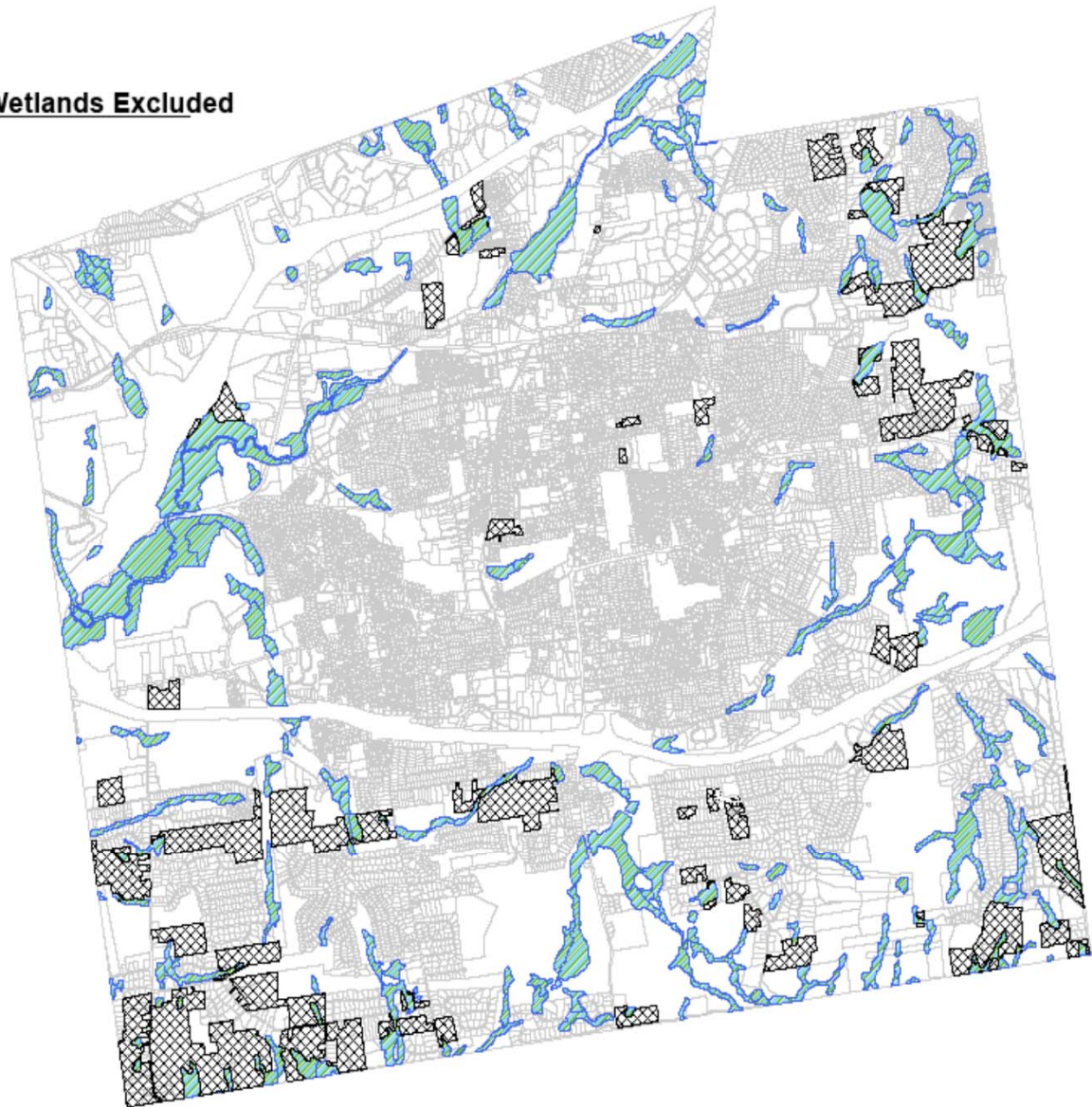
-  VERY LOW DENSITY RESIDENTIAL (898 ac)
-  LOW DENSITY RESIDENTIAL (127 ac)
-  MEDIUM (sf) DENSITY RESIDENTIAL (138 ac)
-  MEDIUM DENSITY RESIDENTIAL (42 ac)
-  MEDIUM HIGH DENSITY RESIDENTIAL (0.6 ac)
-  MIXED USE (14 ac)
-  INDUSTRIAL (13 ac)



0 0.35 0.7 1.4 Miles

### **NO REMAINING DEVELOPABLE LAND**

-  PUBLIC/SEMI-PUBLIC
-  HIGH DENSITY RESIDENTIAL
-  NEIGHBORHOOD COMMERCIAL
-  SPECIAL DESIGN COMMERCIAL
-  GENERAL COMMERCIAL



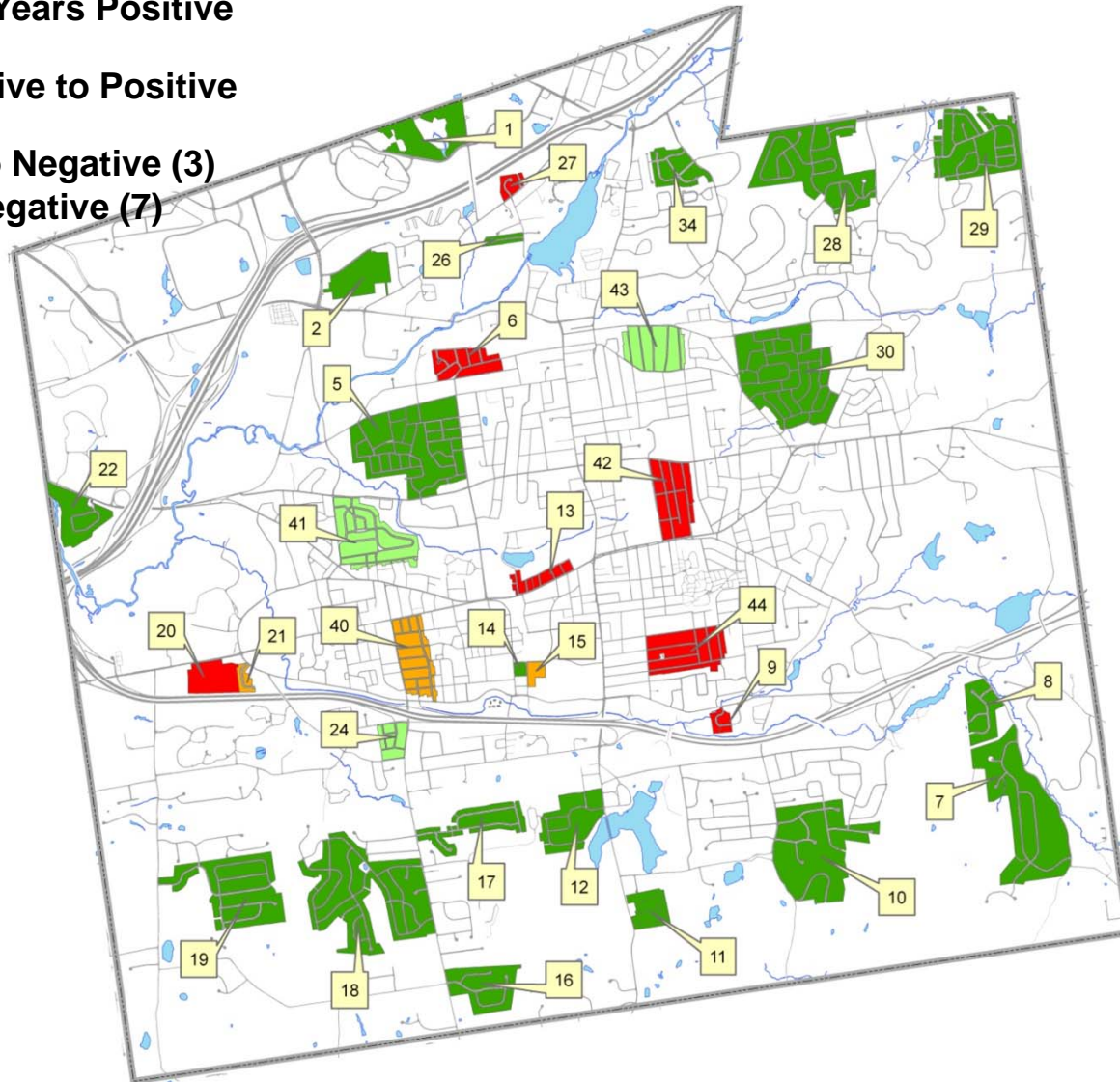
# 2003/2009 Development Impact Report

**Dark Green = Both Years Positive  
(20)**

**Light Green= Negative to Positive  
(3)**

**Orange= Positive to Negative (3)**

**Red= Both Years Negative (7)**



# Development Impact: Findings

## – Education costs

- Most new developments pay for school costs
- Larger multi-family developments pay much more than costs
- Turnover in older, lower value, higher density neighborhoods will have greater impact than new developments on school capacity and costs

# Development Impact: Findings

## – Utilities

- Public water system has adequate supply and capacity for build-out scenarios
- Public sanitary sewer has adequate supply and capacity for build-out scenarios
- Capital costs for extension of systems borne by developers

# Development Impact: Findings

## – Traffic

- Developers pay capital costs for new streets
- Main arterials and collectors have enough lane capacity with very few exceptions
- Problems of safety and congestion occur at intersections or due to poor geometry
- Traffic volumes increase due to development in Manchester and surrounding towns using Manchester streets to get to services or work

**AFFORDABILITY**

# **AFFORDABILITY**

**DEFINITION: Housing for which cost does not exceed 30% of a household's income if that household earns 80% of the area median income.**

# Household Income Distribution

<b>Income</b>	<b>% of Manchester Households Earning in 2008</b>
<b>&lt; \$15,000</b>	10.0%
<b>\$15,000-\$24,999</b>	9.6%
<b>\$25,000-\$34,999</b>	8.5%
<b>\$35,000- \$49,999</b>	14.0%
<b>\$50,000-\$74,999</b>	19.8%
<b>\$75,000-\$99,999</b>	15.5%
<b>\$100,000-\$149,999</b>	14.1%
<b>&gt; \$150,000</b>	8.5%

Source: 1990, 2000 US Census, 2008 US Census Estimates

\* Not adjusted for inflation.



# Manchester Rental Housing Affordability

	<b>Average Rent*</b>	<b>Monthly Income Needed to Afford</b>	<b>Yearly Income Needed to Afford</b>
<b>Efficiency</b>	\$792	\$2,640	\$31,680
<b>1 BR</b>	\$976	\$3,253	\$39,036
<b>2 BR</b>	\$1,115	\$3,717	\$44,604
<b>3 BR</b>	\$1,245	\$4,150	\$49,800

\*Rents may or may not include utilities

Necessary incomes would be higher if utilities not included

Source: 2008 Planning Dept. Rental Survey

\*Survey Includes Selected Complexes

# Manchester Average Rents

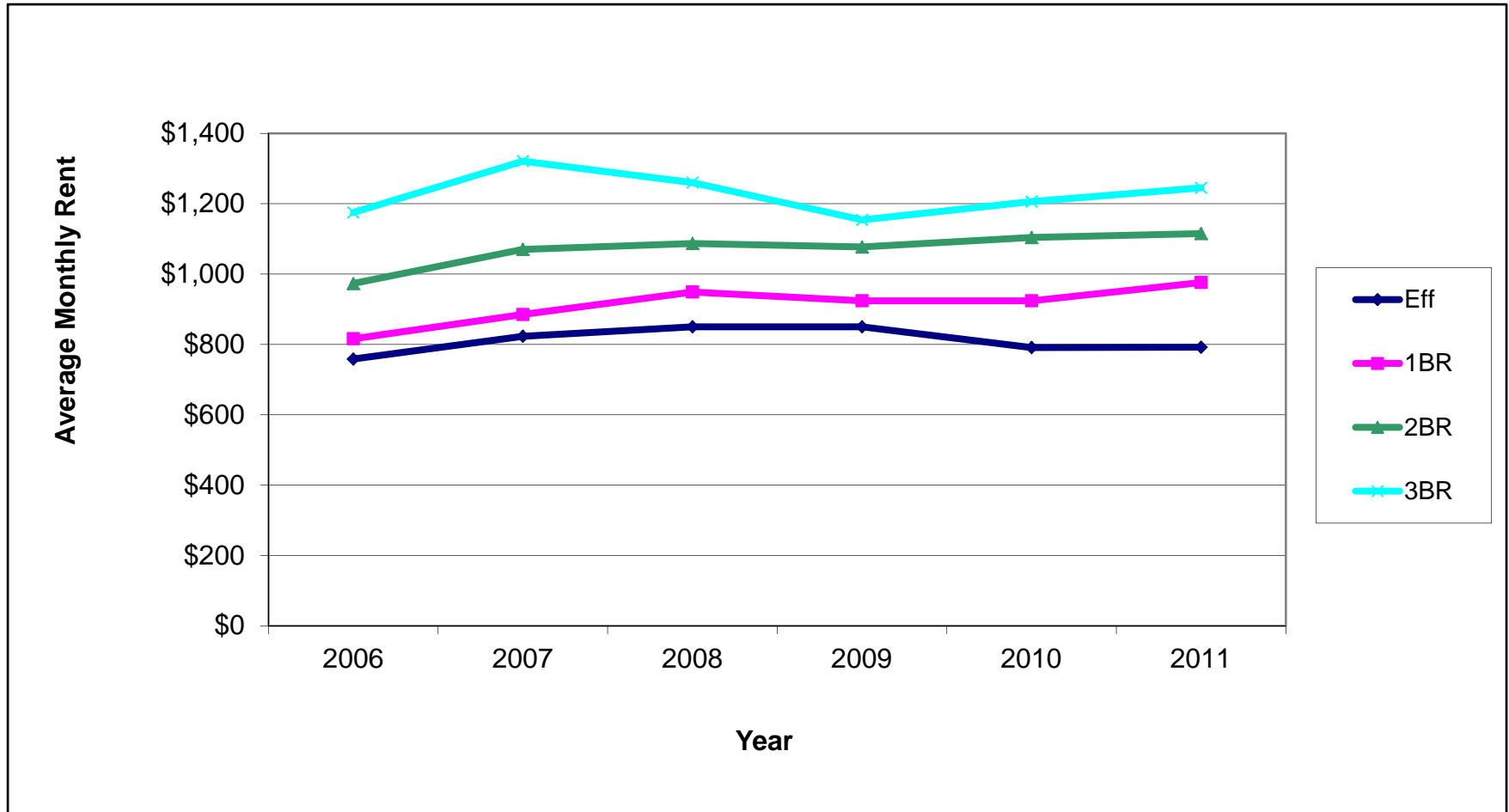
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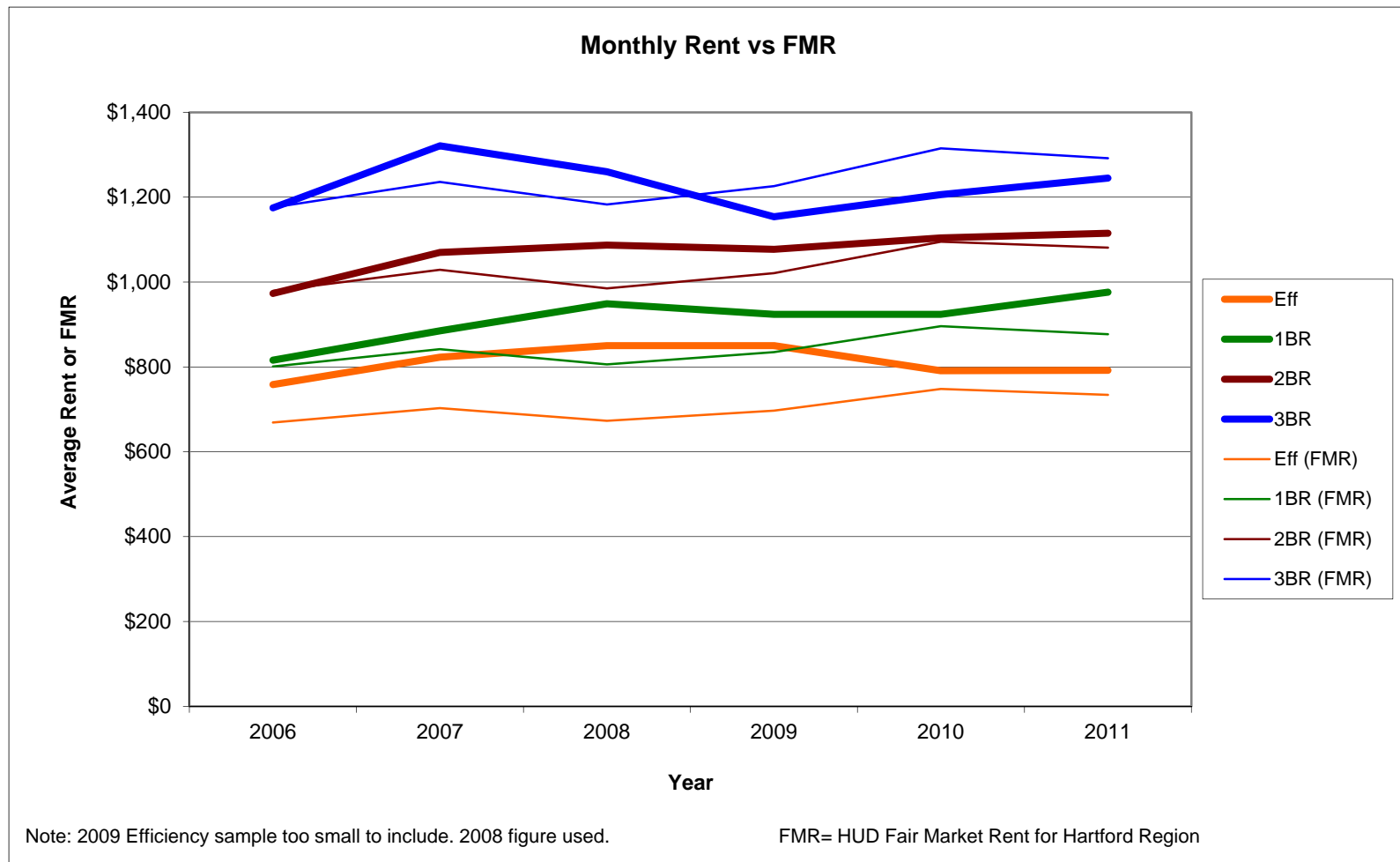
# Manchester Rental Trends



Source: 2011 Planning Dept. Rental Survey

\*Survey Includes Selected Complexes

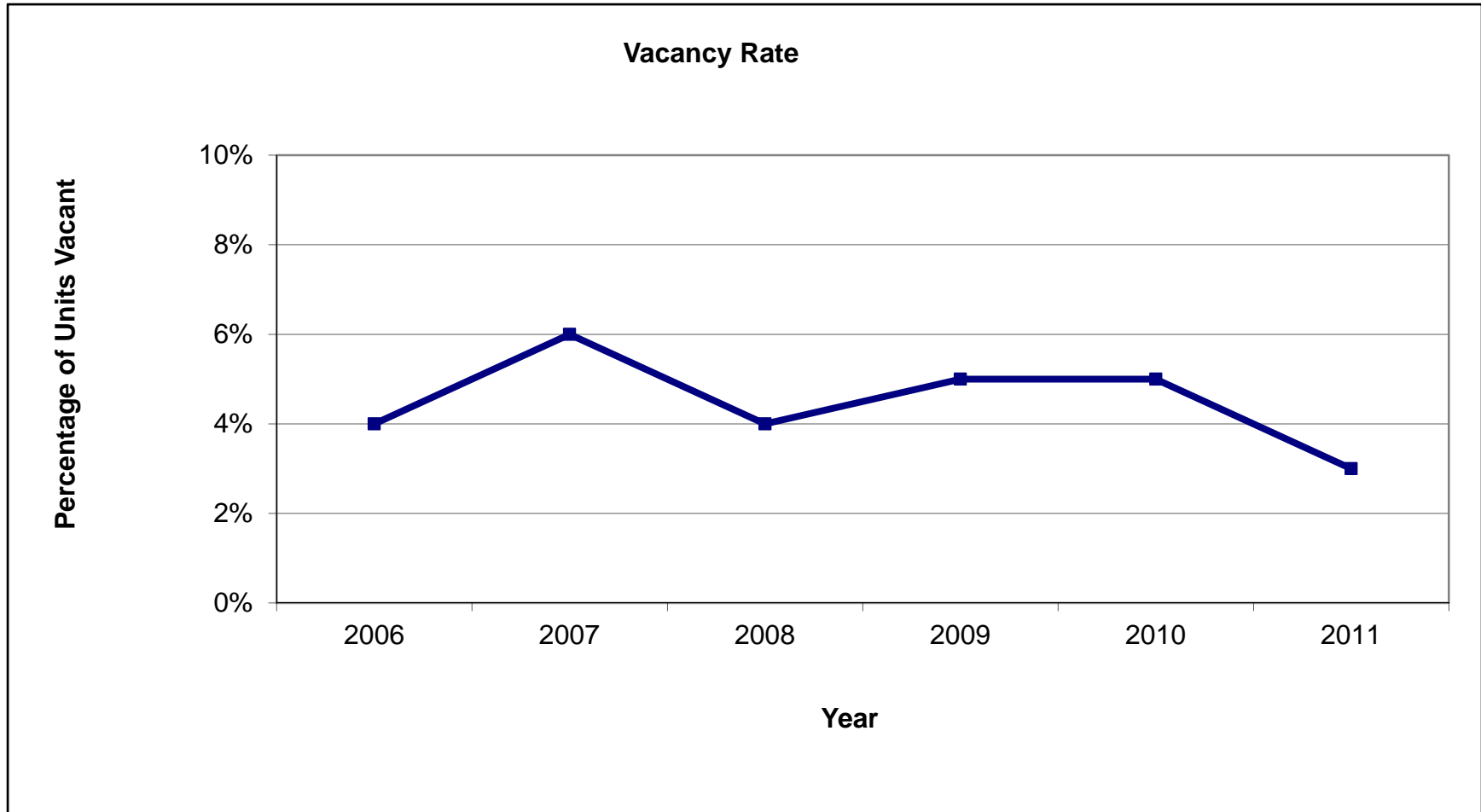
# Manchester Rental Trends



Source: 2011 Planning Dept. Rental Survey

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# Manchester Rental Trends



\*Survey Includes Selected Complexes

# How Much Can a Family Afford to Spend on Housing?

% of Area Median HH Income- Hartford MSA		Household Size							
		1	2	3	4	5	6	7	8
100%	Income	\$61,400	\$70,200	\$79,000	\$86,850	\$94,800	\$101,800	\$108,800	\$115,800
	<b>\$ for Housing each month</b>	<b>\$1,535</b>	<b>\$1,755</b>	<b>\$1,975</b>	<b>\$2,171</b>	<b>\$2,370</b>	<b>\$2,545</b>	<b>\$2,720</b>	<b>\$2,895</b>
80%	Income	\$45,500	\$52,000	\$58,500	\$65,000	\$70,200	\$75,400	\$80,600	\$85,800
	<b>\$ for Housing each month</b>	<b>\$1,137</b>	<b>\$1,300</b>	<b>\$1,463</b>	<b>\$1,625</b>	<b>\$1,755</b>	<b>\$1,885</b>	<b>\$2,015</b>	<b>\$2,145</b>
50%	Income	\$30,700	\$35,100	\$39,500	\$43,850	\$47,400	\$50,900	\$54,400	\$57,900
	<b>\$ for Housing each month</b>	<b>\$767</b>	<b>\$878</b>	<b>\$987</b>	<b>\$1,096</b>	<b>\$1,185</b>	<b>\$1,272</b>	<b>\$1,360</b>	<b>\$1,448</b>

Based on 30% of Monthly Income

“Housing” includes ALL housing costs

Source: Planning Dept. Analysis (HUD Data updated 1/2011)

# Which Sectors' Average Wage Earners Would Qualify for Housing at 80% AMI?

Occupation	Number Employed	2010 Average Wage	Below 80% AMI for 1 person [1]	Below 80% AMI for family of 4 [2]
Retail Trade	6,404	\$26,313	X	X
Health Care and Social Assistance	4,827	\$52,952		X
Accommodation and Food Services	2,989	\$16,169	X	X
Manufacturing	2,468	\$62,603		X
Transportation and Warehousing	1,424	\$40,423	X	X
Construction	904	\$56,594		X
Wholesale Trade	846	\$61,018		X
<b>*All Manchester Jobs</b>	<b>27,422</b>	<b>\$41,836</b>	<b>X</b>	<b>X</b>

[1] 80% of the Area Median Income (AMI) for a 1 person household in 2007 was \$41,700 for the Hartford, West Hartford and East Hartford, CT Metropolitan Statistical Area (MSA), as determined by the U.S. Department of Housing and Urban Development.

[2] 80% AMI for a family of four in 2007 was \$59,600 for the same MSA as defined in [1].

Source: DOL 2007 Wage Data, FY2007 HUD Income Limits

CDBG



# Manchester Housing Authority Units

## Project-Based

- MHA-Owned Units
  - 436 designated for “Elderly/Disabled”
    - 305 Elderly
    - 131 Disabled
  - 37 Frail Elderly
  - 42 Low-Income Families
- MHA-Managed Units
  - 21 Elderly
  - 9 Veterans
- **Totals**
  - 363 Elderly
  - 131 Disabled
  - 51 Low-Income

## Vouchers

455 Section 8 Vouchers  
(2007)

Source: Manchester Housing Authority

# KEY TRENDS

- **Aging population**

- “Greyby Boom”
- More people less willing or able to pay for services
- Smaller school age population
- Need to attract families and young professionals

- **Housing**

- Diverse housing stock
- Recent (past 20 years) growth in higher-end of the housing market
- “Land Poor”
- Aging stock in older neighborhoods with aging infrastructure
- High rents make many families “housing insecure”

# Recent Past, Present and Future

## **Recent Past**

- Dye House Apartments: 52 apartments.
- Center Street Apartments: 20 Units. 10 affordable and 10 supportive

## **Present and Near Future**

- Downtown “green apartments”
- Broadleaf (New State Road) 244
- Fairway Crossing (East Hartford Town line) 89

## **Future**

- Broad Street Redevelopment Plan
- Manchester 2020

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