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

<table>
<thead>
<tr>
<th>Location</th>
<th>1990</th>
<th>2000</th>
<th>2010</th>
<th>% Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manchester</td>
<td>51,618</td>
<td>54,740</td>
<td>58,241</td>
<td>11.2%</td>
</tr>
<tr>
<td>Hartford County</td>
<td></td>
<td></td>
<td></td>
<td>5.0%</td>
</tr>
<tr>
<td>Connecticut</td>
<td></td>
<td></td>
<td></td>
<td>8.7%</td>
</tr>
</tbody>
</table>

Population by Race/Ethnicity

* Hispanic includes members of all other race categories

Source: 2010 US Census
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 Trends by Age](chart.png)

- **Population**
- **Census Year**
- **0 - 14 Years**
- **15 - 24 Years**
- **25 - 44 Years**
- **45 - 64 Years**
- **65 + Years**
## Population Density by Town

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

Source: 2009 CERC Town Profiles
Dependency Ratios for CT Towns
Total Dependency

2000 Total Dependency

2010 Total Dependency

2020 Total Dependency

2030 Total Dependency

Statewide = 69
Statewide = 64
Statewide = 68
Statewide = 82

1/19/2012 Orlando Rodriguez
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

- 1 Unit, Detached: 48%
- 1 Unit, Attached: 8%
- 2 Units: 8%
- 3 - 4 Units: 7%
- 5 - 9 Units: 13%
- 10 - 19 Units: 9%
- 20 or more Units: 8%
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

Source: 2008 Neighborhood Indicators Report (Vision Appraisal/Planning Dept. Analysis)
Location of Duplexes by Ownership Type

Red = Owner Occupied
Blue = Non Owner Occupied

Town = 59% Owner Occupied

Source: 2009 Planning Department analysis using GIS and Assessor data.
# Number of Single Family Home Sales

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

Source: Warren Group
# Median Single Family Home Sale Price

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

Source: Warren Group
DEVELOPMENT OPPORTUNITY
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

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


* Not adjusted for inflation.
Manchester Rental Housing Affordability

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

*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

<table>
<thead>
<tr>
<th>Efficiency</th>
<th>Average Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Efficiency</td>
<td>$792</td>
</tr>
<tr>
<td>1 BR</td>
<td>$976</td>
</tr>
<tr>
<td>2 BR</td>
<td>$1,115</td>
</tr>
<tr>
<td>3 BR</td>
<td>$1,245</td>
</tr>
</tbody>
</table>

Rents may or may not include utilities

Source: 2011 Planning Dept. Rental Survey
*Survey Includes Selected Complexes
Manchester Rental Trends

Source: 2011 Planning Dept. Rental Survey

*Survey Includes Selected Complexes
Manchester Rental Trends

Source: 2011 Planning Dept. Rental Survey

*Survey Includes Selected Complexes
Manchester Rental Trends

*Survey Includes Selected Complexes*
# How Much Can a Family Afford to Spend on Housing?

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

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?

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

[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
– 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
MANCHESTER HOUSING COMMISSION

January 18, 2012