

CHAPTER 2.0

POPULATION AND HOUSING

2.1 Population Introduction

It is important to understand the population characteristics of Durham residents in order to identify trends that occur over time. This information provides the basis to identify future town needs with regard to a variety of issues such as housing, schools, infrastructure, transportation, community facilities, recreation, and other municipal services. The following section, based primarily on statistics from the U. S. Department of Commerce, Bureau of the Census, will profile the variety of population characteristics unique to Durham.

2.1.2. Population Trends and Projections

Population growth in Durham was slow during the first part of the 1900s, and the Town even experienced a slight decline between 1910 and 1920. The population increased rapidly after World War II, increasing by more than 308% from 1940 to 1970. From 1970 through 2000, the population grew slower than the post-war period, but quicker than early in the century at a rate of greater than 10% per decade. Durham is projected to continue growing through 2020 at a rate of less than 10% per decade. The following table shows Durham's population growth from 1910 to 2000, including projections through 2020, and compares it with regional and state trends.

POPULATION GROWTH TRENDS AND PROJECTIONS FOR DURHAM, THE MIDSTATE REGION, AND CONNECTICUT

Year	<u>Durham</u>		<u>Midstate Region</u>		<u>Connecticut</u>	
	Persons	% Change	Persons	% Change	Persons	% Change
1910	997		35,165		1,114,756	
1920	959	(3.8)	37,477	4.3	1,380,631	23.9
1930	1,044	8.9	39,591	9.2	1,606,903	16.4
1940	1,098	5.2	43,666	9.1	1,709,242	6.4
1950	1,804	64.3	52,160	19.5	2,007,280	17.4
1960	3,076	71.6	66,383	27.3	2,535,234	26.3
1970	4,489	45.9	78,445	18.2	3,029,074	19.6
1980	5,143	14.6	87,203	11.2	3,107,576	2.5
1990	5,732	11.5	96,996	11.2	3,287,116	5.8
2000	6,627	15.6	104,442	7.7	3,405,565	3.6
2010	6,620	0.1	105,720	1.2	3,435,400	0.9
2020	7,220	9.1	112,010	5.9	3,593,860	4.7

Source: 1910-2000: U.S. Bureau of the Census
 2010-2020: Connecticut Office of Policy and Management, Series 95.1 Population Projections

Durham was the seventh most populous town in the eight-town region based on 2000

census statistics. Durham is growing at a rate that is faster than the growth rate of the Midstate Region. The proportion of Durham’s population to the regional total was 2.5% in 1940, 3.5% in 1950, and 4.6% by 1960. This proportion continued to grow to 5.7% in 1970 and 5.9% in both 1980 and 1990 and 6.3% in 2000. Durham’s proportion of the region’s population is expected to increase into the next century. Durham will make up 6.3% by 2010, and 6.4% by 2020. A comparison from 1990 to 2000 produces an 11.6% growth rate in Durham, which is second fastest in the Midstate Region. The region’s towns rated from a high of 24.8% in East Haddam to a low of 3.7% in Portland. Durham’s population growth has mirrored regional growth rates at a slightly elevated pace. This can be followed back to mirror state, Northeast, and national demographic and economic trends.

The population distribution table below notes the age categories of Durham residents. The trends show a decrease in school age children through 1990, followed by a stabilization period, and an increase in elderly. In 1980, Durham’s elderly population (65 years and older) represented 6.3% of the total population. This figure increased to 8.9% in 1990, and 9.5% in 2000, notably lower than the state average of 13.8%. It is projected to reach 14.2% by 2010 and 19.2% by 2020. Across the state and country the elderly population is expected to grow, creating the need to provide a greater range of elderly services, including transportation, housing, and social services.

The median age of Durham residents reflects how the population is aging. In 1980 the median age was 30.3 years, and increased to 35.3 by 1990 and 38.5 in 2000. OPM projections predict the median age to reach 39.8 by 2010 and remain at 39.8% in 2020. The increase in median age can be followed across the chart by noting the left to right shift in the age peak as the baby boomers age. The following table shows the age distribution statistics used to generate the above chart.

DURHAM AGE DISTRIBUTION

<u>Age</u>	<u>1980</u> (%)	<u>1990</u> (%)	<u>2000</u> (%)	<u>2010</u> (%)	<u>2020</u> (%)
0-4 years	323 (6.3)	425 (7.4)	454 (6.9)	379 (5.7)	433 (6.0)
5-9 years	442 (8.6)	400 (7.0)	548 (8.3)	441 (6.7)	511 (7.1)
10-14 years	558 (10.8)	421 (7.3)	591 (8.9)	519 (7.8)	560 (7.8)
15-19 years	556 (10.8)	470 (8.2)	436 (6.6)	552 (8.3)	515 (7.1)
20-24 years	303 (5.9)	328 (5.7)	212 (3.2)	420 (6.3)	391 (5.4)
25-29 years	356 (6.9)	310 (5.4)	667 (10.1)	267 (4.0)	336 (4.7)
30-34 years	500 (9.7)	477 (8.3)	667 (10.1)	305 (4.6)	430 (6.0)
35-39 years	484 (9.4)	596 (10.4)	1277(19.3)	445 (6.7)	455 (6.3)
40-44 years	321 (6.2)	573 (10.0)	1277(19.3)	411 (6.2)	453 (6.3)
<u>Age</u>	<u>1980</u> (%)	<u>1990</u> (%)	<u>2000</u> (%)	<u>2010</u> (%)	<u>2020</u> (%)

45-49 years	297 (5.8)	450 (7.9)	1183 (17.9)	463 (7.0)	477 (6.6)
50-54 years	279 (5.4)	292 (5.1)	1183 (17.9)	558 (8.4)	384 (5.3)
55-59 years	222 (4.3)	253 (4.4)	391 (5.9)	507 (7.7)	415 (5.7)
60-64 years	177 (3.4)	225 (3.9)	241 (3.6)	408 (6.2)	473 (6.6)
65-69 years	125 (2.4)	189 (3.3)	356 (5.4)	322 (4.9)	444 (6.1)
70-74 years	83 (1.6)	142 (2.5)	356 (5.4)	206 (3.1)	362 (5.0)
75-79 years	61 (1.2)	92 (1.6)	200 (3.0)	172 (2.6)	273 (3.8)
80-84 years	29 (0.6)	45 (0.8)	200 (3.0)	123 (1.9)	142 (2.0)
85+ years	27 (0.5)	44 (0.8)	71 (1.1)	120 (1.8)	166 (2.3)

Source:1980-1990: U.S. Bureau of the Census
2000-2020: Connecticut Office of Policy and Management, Series 95.1 Population Projections

2.1.3. Income

Income can be used as a measure of local wealth and economic stability. Per capita income in Durham experienced a 65.7% increase from 1983 to 1989 and a 105% increase from 1989 to 1997, rising from \$11,857 to \$24,327. Likewise, per capita income in Connecticut experienced a 112% increase during the same time, increasing from \$11,897 to \$25,182. The eight adjacent municipalities of Guilford, Haddam, Killingworth, Madison, Middlefield, Middletown, North Branford, and Wallingford had an average increase in per capita income of 76.3% from 1983 to 1989, and 22.2% from 1989 to 1997, with per capita increase ranges from a high of 148.4% in the State and in Madison to 86.0% in the State and in Wallingford.

1997 INCOME

<u>Place</u>	<u>Median Household Income</u>	<u>Median Family Income</u>	<u>Per Capita Income</u>
Connecticut	\$49,176	\$58,476	\$25,182
Hartford County	\$46,483	\$55,776	\$22,818
Middlesex County	\$51,232	\$60,540	\$24,053
New Haven County	\$44,437	\$53,833	\$21,424
Durham	\$66,550	\$70,426	\$24,326
Guilford	\$65,806	\$72,833	\$29,939
Haddam	\$62,453	\$66,914	\$28,323
Killingworth	\$56,114	\$64,563	\$23,847
Madison	\$73,947	\$84,659	\$37,367
Middlefield	\$54,073	\$59,228	\$21,449
Middletown	\$44,378	\$53,009	\$21,987
North Branford	\$59,955	\$64,477	\$23,449
Wallingford	\$49,397	\$57,475	\$21,653

Source: CT Department of Economic and Community Development

Durham's median household and family income is higher than the State and surrounding counties. Ranked against the eight adjacent municipalities, Durham had the second highest median income compared with the surrounding area, with only Madison possessing a higher income.

2.1.4. Employment

Services, manufacturing, and retail are the largest employment industries in Hartford, Middlesex and New Haven Counties, where most Durham residents work. According to the 1990 Journey to Work Statistics, there were 2,940 Durham residents in the work force. Of the 2,940 workers, 2,752 (93.6%) worked in the three counties listed below with nearly 50 percent of the total workers commuting to Middlesex County. Between 1988 and 1994, Middlesex County employment opportunities decreased 4.8% from 58,400 jobs to 55,600 with a decrease in all sectors but agricultural and service industries. Similarly, both Hartford and New Haven Counties experienced an 8.3% decrease in jobs.

EMPLOYMENT
HARTFORD COUNTY

<u>Classification</u>	<u>1988</u>	<u>1990</u>	<u>1992</u>	<u>1994</u>	<u>1996</u>
Agriculture	1,656	1,779	1,757	1,740	2,072
Mining	356	478	201	203	419
Construction	24,426	23,481	21,397	17,662	18,799
Manufacturing	107,435	100,292	89,531	79,537	73,427
Transportation & Utilities	25,301	26,220	23,209	23,100	24,527
Wholesale Trade	30,318	31,391	26,583	27,184	29,843
Retail Trade	82,920	84,289	76,133	76,533	75,904
Finance, Insurance & Real Estate	74,175	71,691	88,754	73,198	67,376
Services	128,761	138,021	135,054	138,742	144,325
Total	477,602	478,285	462,705	438,035	346,773

Beginning in 1997, the Standard Industrial Classification (SIC) System's nine sectors were revised to create the North American Industrial Classification Systems (NAICS) twenty sectors. The NAICS is used by U.S., Canada, and Mexico to provide enhanced comparability among the three NAFTA trading partners. Prior to this each country used its own classification systems. The 1998 and future employment by economic sector and future updates will use the NAICS rather than SIC.

MIDDLESEX COUNTY

<u>Classification</u>	<u>1988</u>	<u>1990</u>	<u>1992</u>	<u>1994</u>	<u>1996</u>
Agriculture	370	363	395	420	417
Mining	*	*	34	14	n/a
Construction	2,839	2,432	1,858	1,754	1,966
Manufacturing	14,929	14,605	13,584	12,614	13,966
Transportation & Utilities	2,262	1,869	1,758	2,117	2,100
Wholesale Trade	2,718	2,996	1,802	2,246	2,408
Retail Trade	11,737	12,135	10,012	9,940	10,500
Finance, Insurance & Real Estate	8,352	8,670	7,476	7,850	7,718
Services	14,805	17,624	18,150	18,645	18,889
Total	58,437	60,888	55,075	55,642	57,992

NEW HAVEN COUNTY

<u>Classification</u>	<u>1988</u>	<u>1990</u>	<u>1992</u>	<u>1994</u>	<u>1996</u>
Agriculture	1,133	1,073	1,209	1,130	1,198
Mining	394	416	207	242	307
Construction	19,721	17,208	11,080	10,307	11,264
Manufacturing	77,020	70,949	66,109	62,497	67,044
Transportation & Utilities	21,889	21,511	19,975	18,701	18,037
Wholesale Trade	21,874	20,437	18,814	18,784	18,731
Retail Trade	65,479	64,262	58,722	59,382	59,655
Finance, Insurance & Real Estate	21,953	21,978	20,196	19,666	19,050
Services	103,519	111,070	111,269	116,508	124,936
Total	335,133	329,737	307,726	307,366	320,310

* : Less than 99

Source:U. S. Bureau of the Census

Durham's largest employers include the Durham Manufacturing Company that produces metal stampings; Lake Grove Durham, a residential school/care facility; Regional School District #13; and W.A. Parsons, Inc., another producer of metal stampings. The annual average unemployment rate, beginning with 1990 through 1995 has been 3.8%, 5.5%, 6.4%, 5.6%, 4.8%, and 4.6% for Durham. Unemployment statistics for 1996-2001 were 5.7%, 4.6%, 2.5%, 2.1%, 1.7% and 2.7%. The following table shows labor force statistics for the surrounding labor market areas (LMA). The Hartford LMA generally corresponds with Hartford and northern Middlesex County, and the New Haven LMA generally corresponds with New Haven County.

LABOR FORCE ANNUAL AVERAGES

<u>Place</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>
Connecticut	1,840,000	1,822,000	1,788,000	1,726,000	1,709,000	1,719,900
Hartford LMA	654,460	642,477	627,644	604,813	591,622	590,984
New Haven LMA	291,075	288,347	283,061	272,318	268,477	272,616
Durham	3,329	3,366	3,295	3,174	3,203	3,232

Place	1997	1998	1999	2000	2001
Connecticut	1,723,300	1,709,300	1,691,600	1,746,500	1,717,600
Hartford LMA	589,161	580,677	574,838	595,673	587,265
New Haven LMA	272,624	271,296	270,187	282,088	276,679
Durham	3,395	3,316	3,343	3,577	3,527

Source: Connecticut Department of Labor

Household Size

Average household size in the Midstate Region and Connecticut has declined from more than 3.1 persons per household in 1970 to less than 2.5 in 2000. The average household size in Durham is falling at a rate similar to the trend found at the regional and state level. The main difference is that Durham's household size started at a higher level than the state and regional averages, and remains above average. In fact, from 1970 through 2000, Durham has had the highest average household size in the Midstate Region. In 1970 the average household size in Durham was 3.72. In 1980, household sizes declined to 3.24; in 1990, they declined to 2.99; and in 2000, they declined to 2.85. The household size is expected to continue to fall through 2020, but at a slower rate, dropping to approximately 2.74 in Durham. The following table compares household size in Durham, the Midstate Region, and Connecticut.

AVERAGE HOUSEHOLD SIZE

Place	1970			1980		
	Persons	HH	Ave.	Persons	HH	Ave.
Durham	4,442	1,194	3.72	4,977	1,535	3.24
Midstate	73,894	23,196	3.19	83,179	30,710	2.70
Connecticut	2,945,868	933,269	3.15	3,018,841	1,093,678	2.76

Place	1990			2000		
	Persons	HH	Ave.	Person	HH	Ave.
Durham	5,573	1,862	2.99	6,627	2,277	2.85
Midstate	91,753	36,795	2.49	104,442	41,077	2.54
Connecticut	3,185,949	1,230,479	2.59	3,405,565	1,301,670	2.53

Persons includes only those in households.
Source: U. S. Bureau of the Census

Many different variables come together to produce the reduction in average household sizes. Some of these factors include lower overall birth rates, higher divorce rates, later in life marriages, and an increase in one-person households. As a result, the number of households increases faster than the number of persons or total population.

For example, between 1970 and 2000 the number of households in Durham increased by 90.7%, while the population living in households increased by only 49.2%. Statewide, the number of households increased by 39.5%, while the population living in households increased by only 15.6%.

2.2. Housing

2.2.1. Policies and Issues

A community's housing stock is important since it affects all town residents, by means of its availability, costs, condition, type, location, age, and other associated factors. It is a primary land use in town and greatly affects the quality of life for local residents. This section will study the characteristics of Durham's housing stock for the goal of ensuring that individual housing needs of Durham are being met. Common housing needs that should be met include provisions for an adequate housing supply in a safe and pleasing living environment.

Housing policies that the town should encourage to achieve its goals include:

- 1) Develop affordable housing consistent with other land uses.
- 2) Preserve the historic character of housing units in the towns historic district and other areas in the community.
- 3) Maintain and protect the quality of the existing housing stock in town.
- 4) Consider a variety of housing design and subdivision development options to reduce adverse aesthetic and environmental impacts to the community.
- 5) Locate elderly and other special needs housing in relation to the community services they are most likely to use.
- 6) 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.
- 7) Encourage the use of various federal and state housing programs as offered by HUD, DOH, and CHFA.

2.2.2. Housing Characteristics

The number of households has been increasing at a faster rate than the population as household size continues to decrease, as noted in the population characteristics section.

Therefore, additional housing units must be produced to meet the increased demand caused by the lower household size, as well as overall population increases. The existing housing stock, and new single-family detached dwellings, are the primary household types in Durham, and it appears this trend will continue into the future. The table below depicts the number of households, housing units, and owner or renter status of occupied housing units.

DURHAM HOUSING STOCK

	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>
Number of Households (occupied housing units)	527	830	1,194	1,535	1,862	2,277	2,381	2,635
Number of Housing Units	573	903	1,231	1,579	1,927	2,349	2,460	2,720
Owned	346	652	997	1,352	1,688	2,072	2,207	2,461
Rented	181	178	197	183	174	205	174	174

Source: 1960-2000: U. S. Bureau of the Census
2010-2020: MRPA Housing Projection

The majority of housing units in Durham consists of single-family detached dwellings. In 1990 92.5% of all housing units in Durham were single-family structures. This is the second highest rate in the Midstate Region, following Middlefield at a rate of 92.8%. The regional average is 73.5%.

DURHAM - UNITS IN STRUCTURE

<u>Number of Units</u>	<u>1970</u>	<u>Percent</u>	<u>1980</u>	<u>Percent</u>	<u>1990</u>	<u>Percent</u>	<u>2000</u>	<u>Percent</u>
1	1,104	89.7	1,392	88.2	1,782	92.5	2,226	94.8
2-4	110	8.9	149	9.4	88	4.6	92	3.9
5-9	11	0.9	22	1.4	33	1.7	25	1.1
over 10	0	0.0	0	0.0	2	0.1	6	0.2
mobile	6	0.5	*	*	1	0.0	0	0.0
other	0	0.0	16	1.0	21	1.1	0	0.0
total units	1,231	100	1,579	100	1,927	100	2,349	100

* included with single unit dwellings
Source: U. S. Bureau of the Census

Residential housing permit approvals help to illustrate the area housing market.

Durham authorized 350 new units between 1990 and 1998, which was fewer than most other adjacent communities as noted in the table below. Durham authorized the most permits in 1993. During that year, the Town issued 37 permits for single-unit detached dwellings and 24 for structures with three and four units.

**RESIDENTIAL HOUSING UNIT PERMITS AUTHORIZED FOR
CONSTRUCTION IN DURHAM AND ADJACENT COMMUNITIES**

Place	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
2000	Total									
Durham	24	31	36	61	45	45		24	45	39 58
63	471									
Guilford	37	55	68	92	112	96		103	124	139
112	88	1026								
Haddam	29	32	33	23	38	24	27	27	25	42 36
336										
Killingworth	26	29	60	30	53	61	53	60	59	73
37	541									
Madison	56	89	82	126	128	102	79	104	100	82
166	1114									
Middlefield	7	11	10	14	17	16	13	17	15	26
15	161									
Middletown	83	103	97	138	135	112	127	111	224	142
179	1451									
North Branford	175	71	57	39	53	41	62	94	54	29
23	688									
Wallingford	105	110	190	163	145	171	166	127	196	191
136	1700									
Total	542	531	633	686	726	668	654	709	851	755
743	7498									

Source: Connecticut Department of Housing

2.2.3. Housing Market

The median sales price and number of units sold also help to illustrate the local housing market and ties it into the economic state of the region. This helps to define an affordable housing strategy for the community, but many uncontrollable factors make this task difficult. When in the housing market, the buyer's actual affordability and availability of housing not only depends on household income, but also construction and land costs, interest rates, regulatory compliance, and the regional economy. Therefore, many factors driving the housing market are beyond the control of the buyer and local government.

The following tables show the median sales price of housing in the region and the number of homes that sold during the period between 1996 and 1999. Home prices in Durham are 21% higher than the state average. Durham home prices averaged higher than the most adjacent municipalities. The southern shoreline communities of Guilford and Madison were higher, and Killingworth, also to the southeast, averaged higher.

Two hundred ninety-nine homes were sold in Durham between 1996 and 1999.

After the intense real estate growth of both number of units and housing appreciation in the 1980s, the market stabilized in the early 1990s. There was a reduction in permit authorization, and residential sales prices have declined and stabilized. This trend reflects that of Connecticut, New England, and the rest of the Northeast in the early 1990s. The most recent housing market trends in the mid- and late 1990s seem to lean toward a pattern of slow to moderate growth in units and sales prices, following the stabilization of the early 1990s.

MEDIAN SALES PRICE

<u>Place</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>
Connecticut	\$138,000	\$149,000	\$145,000	\$149,900
Midstate Region	\$136,675	\$131,100	\$121,900	n/a
Durham	\$189,900	\$185,000	\$182,500	\$205,000
Guilford	\$176,375	\$206,850	\$223,862	\$222,000
Haddam	\$150,501	\$186,000	\$156,500	\$165,000
Killingworth	\$199,000	\$187,000	\$215,000	\$229,900
Madison	\$217,000	\$245,000	\$241,000	n/a
Middlefield	\$141,500	\$145,000	\$139,900	\$144,500
Middletown	\$110,000	\$113,000	\$108,000	n/a
North Branford	\$145,000	\$149,750	\$159,000	\$153,800
Wallingford	\$135,000	\$135,000	\$135,000	\$144,900

Source: Connecticut DECD

HOUSING UNITS SOLD

<u>Place</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>
Connecticut	39,332	42,686	50,271	54,106
Midstate Region	1,091	1,173	1,458	n/a
Durham	56	73	81	89
Guilford	370	394	494	496
Haddam	48	58	96	110
Killingworth	93	101	136	124
Madison	281	339	420	n/a
Middlefield	31	46	45	64
Middletown	433	438	538	n/a
North Branford	145	157	195	193
Wallingford	516	509	597	713

Source: Connecticut DECD

2.2.4. Rental Market

The majority of Durham residents live in owner-occupied housing units. In 1990 there were 174 (9.3%) households living in rental housing, and another 13 vacant rental units. Of all renters, 28.4% paid between \$300 and \$499, 37.6% between \$500 and \$699, and 18% paid more than \$700 per month. No cash rent was paid in 8.6% of renter-occupied housing units. Average contract rent asked was \$594, with \$392 the lower value quartile and \$647 the upper value quartile. There were 90 (51.7%) renter-occupied single-family units, 75 (43.1%) renter-occupied multi-family units, of which 50 were two-family houses, and 9 renter-occupied units classified as “other.” Durham has the second lowest rate of rental-occupancy housing units in the surrounding area.

Census 2000 statistics show the majority of Durham residents still live in owner-occupied housing units. In 2000 there were 205 (9.0%) households living in rental housing units with 5 vacant units. Rent pricing statistics have not yet been released. The 1990-2000 comparison table shows a slight increase in home ownership over the past 10 years in most towns and a decrease in vacant units.

1990-2000 OCCUPANCY, VACANT UNITS, AND RENTAL COSTS

<u>Place</u>	<u>Owner Occupied</u>		<u>Renter Occupied</u>		<u>Total Vacant Housing Units</u>		<u>Median Rent</u>	
	1990	2000	1990	2000	1990	2000	1990	2000
Connecticut	65.6%	66.8%	34.4%	33.2%	6.8%	6.7%	\$510	n/a
Midstate Region	66.8%	67.9%	33.2%	32.1%	8.2%	6.4%	\$513	n/a
Durham	90.7%	91.0%	9.3%	9.0%	3.3%	3.2%	\$540	n/a
Guilford	84.3%	85.4%	15.7%	14.6%	7.5%	5.0%	\$640	n/a
Haddam	84.7%	85.7%	15.3%	14.3%	6.0%	2.9%	\$501	n/a
Killingworth	93.2%	95.6%	6.8%	4.4%	6.9%	2.7%	\$590	n/a
Madison	85.1%	88.2%	14.9%	11.8%	14.4%	3.2%	\$640	n/a
Middlefield	85.0%	84.4%	15.0%	15.6%	8.0%	2.9%	\$508	n/a
Middletown	50.7%	51.3%	49.3%	48.7%	7.1%	7.3%	\$500	n/a
North Branford	87.6%	84.2%	12.4%	15.4%	2.8%	2.5%	\$647	n/a
Wallingford	71.9%	72.0%	28.1%	27.8%	4.8%	6.0%	\$522	n/a

Source: U. S. Bureau of the Census

The cost of rent varies depending on whether persons or families pay market rent or are on a public assistance program. Market rent is the rent paid for private or

Connecticut Housing Finance Authority (CHFA)-financed developments that rent on the open market. Subsidized rent is rent paid to subsidized developments provided through HUD, the Department of Economic and Community Development's Bureau of Housing, and CHFA-financed developments that rent below market rates. Section 8 rent is an estimate used by HUD to decide payments under their Section 8 Programs and includes utilities in the value. The following table lists the average rents by program in the Hartford and New Haven LMAs in 1995.

The standard used to determine affordable rent is generally a maximum of 30% of a family's gross income. Public assistance levels vary with income and the different programs that state and federal agencies offer. Generally, to qualify under many tenant-assisted housing programs, applicants' incomes cannot exceed 50% to 80% of the median income for the region. Most of Connecticut's assistance programs require income to be less than 50% of the median to ensure the programs help households with the lowest incomes whenever possible.

As an example, the 1990 Census shows a median household income in the Middletown Primary Metropolitan Statistical Area (PMSA) to be \$42,413. A family earning 50% of that would have an annual income of \$21,207, or \$1,767 per month. Using 30% of monthly household income for housing expenses, they could afford up to \$530 for rental expenses. The median rental cost in Durham was \$540 as noted in the previous table. In Durham 104 households were earning less than \$19,999 and 49 households were earning in the \$20,000 to \$22,499 range. These households could be candidates for rental assistance programs or housing assistance programs such as a CHFA or Farmers Home Administration (FmHA) below market rate mortgage.

By looking at the table below, the previously mentioned household could afford the average one-bedroom apartment at market rates in the Hartford LMA. A larger sized household needing more rooms would have greater trouble finding housing and have to apply for rental assistance. In the Middletown PMSA, over 65% of the renter-occupied housing units earning less than \$19,999 paid more than 30%, and 53% of renters paid more than 35% of their gross monthly income for housing in 1990, indicating the region requires more affordable units to meet demands.

1995 AVERAGE RENT BY NUMBER OF ROOMS

<u>Place</u>	<u>Efficiency</u>	<u>MARKET RENT</u>		
		<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>
Hartford LMA	\$430	\$498	\$628	\$712
New Haven LMA	\$479	\$540	\$694	\$843

<u>Place</u>	<u>Efficiency</u>	<u>SUBSIDIZED RENT</u>		
		<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>
Hartford LMA	\$306	\$458	\$534	\$566
New Haven LMA	\$359	\$532	\$617	\$661

<u>Place</u>	<u>Efficiency</u>	<u>SECTION 8 RENT</u>		
		<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>
Hartford LMA	\$438	\$547	\$698	\$875
New Haven LMA	\$516	\$633	\$783	\$1,002

Source: Connecticut Housing Finance Authority

2.2.5. Affordable Housing

The previous sections of this chapter tend to show that housing in Durham is less affordable than many other municipalities in the area, since the housing stock is primarily based on single family detached units, with few other alternatives. In the past the state has taken initiatives to promote affordable housing through public acts such as the Affordable Housing Land Use Appeals Procedure. This mandates special procedures for developer court appeals when a municipality denies or imposes substantial restrictions on developments with 20% low income residents or is constructed or occupied with assistance from federal or state sources. There are two primary municipal exceptions to these mandates, which are important because the law can mandate that a municipality allow a development that is inconsistent with the town's development goals and policies.

First, municipalities are exempt if 10% of all units are government-assisted units, CHFA-financed units, or deed-restricted units that must remain as affordable housing. The second is participation in the Connecticut Housing Partnership Program, or Regional Fair Housing Compact Program, and completes units under these programs greater than or equal to 1% of the existing stock.

Recently, there have been bills proposed to revise the Appeals law, because the law

does not recognize private rental units that are classified by the state as affordable, but are not government-assisted, CHFA-mortgaged, or deed-restricted units.

A study by Housatonic Valley Council of Elected Officials (HVCEO) noted 137,277 units identified as affordable by the Affordable Housing Land Use Appeals laws. There are also 237,330 private rental units classified by the state as affordable, but not meeting Appeals law criteria. New bills propose that these be included in the Appeals law definition of affordable housing and used when determining the percentage of affordable units in municipalities. Using the current method, there are twenty-seven exempt communities in Connecticut. Adding the private rental units would exempt an additional eighty-three communities. Currently only Middletown is exempt in the Midstate Region. The proposed bill would exempt all towns in the region except Durham, which still would not have 10% of its total units classified as affordable under the proposed legislation. The abutting towns of North Branford, Guilford, Madison, and Killingworth would also not meet the 10% threshold for affordable housing.

1994 AFFORDABLE HOUSING

Place	Estimated Units	Gov't Assist.	Gov't Assist. Elderly	CHFA Mortgage	Deed Restricted	Percent Assisted
Connecticut	1,349,951	73,913	38,420	24,512	432	10.17%
Midstate Region	41,433	2,382	1,202	641	0	10.19%
Durham	2,087	0	0*	20	0	0.96%
Guilford	8,057	19	90	19	0	1.59%
Haddam	2,074	2	22	12	0	1.33%
Killingworth	2,039	1	0	2	0	0.15%
Madison	6,897	1	90	6	0	1.41%
Middlefield	1,633	0	30	18	0	2.94%
Middletown	18,552	2,216	827	362	0	18.63%
North Branford	4,815	1	60	43	0	2.16%
Wallingford	16,491	322	185	284	0	18.63%

* Since this time, there were 24 elderly units built in Durham at Mauro Manor, bringing the total assisted to 2.11% under the current legislation.

Source: HVCEO and Connecticut Department of Housing

Durham had 153 affordable private rental units based on the 1990 Census, which would bring its affordable housing rate to 8.29% under the proposed bill revising the Appeals law.

2.2.6. Recommendations

The general housing plan for Durham should be consistent with the land use, economic, environmental, and other goals formulated in the various sections of the Plan of Development. This should provide for a variety of housing opportunities for Durham's current and future residents. A wide range of policies and programs could be established to benefit housing availability and affordability while providing a pleasant living environment and preserving the town's important historic and natural resources.

Based on a rate of development using current trends and unrestricted land availability, Durham can expect an increase of nearly 1,500 persons and 800 housing units by 2020. This is keeping in mind a total population of 7,220, with 2,720 built units and a vacancy rate of 3.2% in the year 2020. It would result in 2,635 households with an average household size of 2.74.

The affordable housing recommendations based on a 1990 needs assessment by the Durham Housing Partnership included focusing on providing affordable single family detached housing for first-time buyers, and elderly housing. Subsidized elderly housing development received town-wide acceptance, and twenty-four public assistance elderly units were constructed on town-owned land on Higganum Road. The Partnership also considered a pilot program to assist residents in creating accessory apartments for elderly residents.

First-time buyer programs recommended by the Partnership included starting a down payment assistance program for Durham residents using locally generated funds from a variety of sources, such as grants, local corporations, banks and other sources. They also recommended creating a Durham Housing Trust that could obtain land and housing units, then construct and sell the units at less than market price to eligible residents.

Policies and programs the town could consider include the adoption of an affordable housing strategy based on the Connecticut Housing Partnership Program that helps the community increase the supply of affordable housing. There are also federal and state programs to consider helping in the development of low and moderate income housing. These programs might be used to diversify the existing housing stock since Durham zoning allows the conversion of single-family homes into multi-family homes and accessory apartments as a special exception in Farm Residential and Main Street Residential Districts. Multi-family dwellings, elderly and disabled dwellings, and rooming and boarding houses may also be permitted as special exceptions.

The town may also wish to consider other innovative zoning techniques such as cluster developments. Clustering provides greater land use flexibility because higher density subdivisions could be designed in applicable areas. Less land is therefore used and more developable land is available in the town. Cluster development can be used in environmentally sensitive areas to provide for greater flexibility in the actual subdivision layout. Housing units can be concentrated on smaller, more suitable lots with higher carrying capacities while preserving wetlands, or other unsuitable building areas, such as land with steep slopes or poor soils.

