

**AFFORDABLE HOUSING EVALUATION & STUDY  
FOR THE TOWN OF  
COLCHESTER, CONNECTICUT**

**FEBRUARY 8, 2010**

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## I. EXECUTIVE SUMMARY

RKG Associates, Inc. (RKG) in conjunction with Vanasse Hangen Brustlin, Inc. (VHB) was retained by the Town of Colchester to prepare an affordable housing evaluation and study. The purpose of this study is to assist the town with creating procedures and standards for establishing higher density housing development in accordance to the HOME Connecticut Program so that the town could meet the 10% affordable housing benchmark mandated by the State of Connecticut through the Chapter 124b legislation (Incentive Housing Zones). This report presents the result of the analysis, which is contained in five additional chapters as outlined below.

- Socio-Economic Conditions and Trends: This first chapter evaluates select demographic and economic characteristics in the Town of Colchester and its region, as well as forecasts over the next five years in order to understand how the Town fits into the region; and the various demand indicators that affect its housing supply.
- Colchester's Housing Trends: This task focuses on current conditions in the housing market in Colchester, which includes an analysis of historic development patterns and residential market characteristics to understand supply trends and pricing. Conditions in Colchester's housing market are also depicted in different thematic maps as it relates to zoning; land use; housing types; production and price.
- Affordable Housing Needs: This task builds on the previous analysis, by quantifying the current and near-term need for affordable housing in Colchester, as it relates to households at or below 80% of the area median income. This potential demand is then compared with the current supply of affordable housing in order to identify any potential shortfalls. In this manner, the amount of additional affordable housing can be quantified in order for the town to attain the 10% benchmark.
- Planning and Zoning Considerations: This task provides a summary of the Town's planning and zoning regulations as they relate to housing and affordable housing in the community.
- Public Infrastructure Assessment: This final chapter provides an assessment of potentially developable areas for additional housing, as well as a discussion of municipal capacity related to sewer and water services, and trip generation and traffic volume.

The following section summarizes key findings from the evaluation, and more details are provided in the report. An Appendix is included at the end which has additional statistics and details referenced in the text.

### A. Key Findings

In 2008 the Town of Colchester had an estimated population of 15,320 persons in 5,560 households, and experienced a 43% increase in households since 1990, including a 6.5% gain since 2000. Households are forecasted to increase by 3% over the next five years, for a net gain of 170 new households by 2013.

Colchester's growth can be attributed in part to its centralized location and convenient access to the Hartford and New London Labor Market Areas. The town is effectively a bedroom community within a region of more than 1.15 million people. The town exports its local labor force as nearly 79% of the Colchester's labor force commuted out-of-town for work, while it imports workers for local jobs, since 60% of its local employment base commuted into Colchester. There is also a mismatch between the average wage paid to a worker in Colchester (\$37,450) and the median income level (\$82,660) of a household living in town.

From an affordability perspective, a household earning an average wage could afford a home in the \$115,000 to \$145,000 range, or a monthly rent of \$930. Renting, in this case, would be an affordable option as this figure is about 7% higher than the estimated median rent in 2009, and apartment units are presently available at this rate at both affordable (workforce) and market-rate developments. In comparison, a household at the median income level could afford a home in the \$250,000 to \$320,000 range, which for an existing home would be affordable since the median price in 2008 was \$250,000; however, a new home would be out of reach since its median price was \$450,000. Compounding the affordability issue in Colchester is that median household income increased by 26% since 2000, as compared to a 58% to 96% increase in the median price for an existing or new home, respectively. Fortunately, rents increased at a similar pace as median household income.

In 2009 the Town of Colchester had an estimate housing supply of 6,000 units, and experienced significant expansion in its housing stock dating back to the 1980s. Housing production averaged between 80 and 130 units per year during different periods over the last 30 years. Since 2000, the net change in housing supply was 600 units and indicated that the development of new housing outpaced household growth by nearly 2 to 1, resulting in a housing occupancy rate of 93% in 2009, lower than the 97% rate in 2000.

Approximately 54% of the housing in Colchester was built in the last 30 years, including nearly 60% of its single-family homes, and 47% of its multi-family units. This latter finding suggests that over half of the multi-family stock (excluding condominiums) is contained in older buildings. Only 32 affordable units were built since 2000 accounting for 4% of the new supply (750 units). During the 1990s, 260 multi-family units were developed including 216 affordable units, which accounted for 17% of the new housing built then. In the 1980s, 45 affordable units were built representing 4% of the new housing, similar to recent trends.

Multi-family housing (1,044 units) represented 17% of the housing supply and 40% were in smaller type properties (less than 5 units) and 35% (363 units) were contained in 8 project-based affordable housing developments. These project-based units accounted for 77% of the current affordable housing (471 units) in Colchester, while the remainder were Section 8 vouchers (25 units) or affordable mortgages (83) provided by Connecticut Housing Finance Authority (CHFA). The affordable housing supply represented 8.7% of the housing supply based on 2000 statistics (5,409 units) or 7.8% based on the current estimate. A shortfall of between 70 and 129 units from the 10% threshold is indicated by these figures.

Currently, the residential real-estate market is in transition since housing production and home sales are much lower when compared to activity two or three years ago. Median values for homes are also lower than the peaks established one to two years ago, depending on product type, and foreclosures are more prevalent. Waiting lists for both workforce and market-rate apartments, which reportedly were the norm a few years ago, have vanished, primarily due to job losses caused by the recession and stricter credit policies of apartment managers. The Colchester Housing Authority (CHA), however, still has a waiting list of 48 elderly/disabled households including 25% from Colchester.

Approximately 1,500 households in Colchester have income characteristics to qualify for affordable housing based on the broad range of income limits for the region. Approximately 68% of this demand would be for family/workforce housing (younger than age 55), and the remainder for near-elderly/elderly housing (55 years and older). This affordable housing demand represents 27% of all households in Colchester and includes 470 households with incomes below \$20,000, or 8.5% of all households. This cohort is evenly divided between family/workforce households (51%) and near-elderly/elderly (49%) and includes those households in poverty, which accounted for 3% of all households. Another 790 households or 52% of the affordable housing demand would qualify for workforce housing, including 270 households with incomes of \$20,000 to \$34,999, and 300 households with incomes of \$35,000 to \$49,999. Another 260 households or 17% of the affordable housing demand would qualify for near-elderly/elderly housing including 175 households with incomes of \$20,000 to \$34,999.

The supply of affordable housing (471 units) in Colchester represents 31% of the estimated demand that could qualify for affordable housing. Affordable family/workforce units (351 units) account for nearly 75% of the affordable housing supply, while affordable elderly/disabled units (120 units) represent the remaining 25%. Viewed another way, for every affordable family/workforce unit there are 2.9 households (less than age 55) that could qualify, and for every affordable elderly/disabled units there are 4.1 households that could qualify, indicating an imbalance favoring workforce housing as compared to elderly. In either case a shortfall is statistically evident; however, a significant deficit was not confirmed by anecdotal sources. This finding indicates that certain elements of the existing housing supply are providing relatively affordable options without the need for any large-scale expansion. The CHA's waiting list is considered a valid indicator for additional affordable housing, and additional workforce housing should be considered as a way to retain younger households trying to establish professional careers in light of the disparity between the average local wage and median household income.

Based upon the identified needs for housing in Colchester and the existing zoning constraints to developing higher density housing in the Town, it is recommended that the Town establish an overlay zone concurrent with the areas designated in this report within the Town Center. The following is an outline of the provisions of the new zoning overlay district and recommendations for needed zoning changes.

The Town has identified several corridors for development of multi-family housing. One of the criteria for such development is the existence of "an area of concentrated development

such as a commercial center, existing residential and commercial district, or village district....”. Colchester Town Center is a centralized business district with a mix of uses and potential for redevelopment that can accommodate the required densities under the statute. Moreover, as described below, it has the infrastructure available to support such development, so this makes the case for the proposed district qualifying under the third criteria, “an area that because of existing, planned or proposed infrastructure, transportation access or underutilized facilities or location, is suitable for development as an incentive housing zone”.

The Town Center includes a mix of uses, predominantly commercial, with some residential buildings in the adjacent R-30 residential zoning district. A number of the buildings are one or two stories tall. Although there is limited vacant land, there are opportunities for redevelopment of existing structures to create housing and mixed use development.

The proposed zoning for the IHZ would create a new overlay district by amending various sections of the existing zoning and adding new provisions, particularly relating to design features for new development in the overlay zone. See Appendix \_\_\_\_ for a preliminary draft of the zoning for the IHZ.

## **B. Recommendations**

Over the next five years, households that would qualify for affordable housing are estimated to increase by 60 households, including 56 households that are 55 years and older. Therefore, a targeted goal of between 150 and 200 additional affordable units over the next five years would increase the affordable housing supply to between 621 and 671 units in Colchester, assuming no changes to the existing affordable housing supply. This would indicate a total supply of 6,200 to 6,700 units in 2013, which would be 200 to 700 units more than the current estimate. Between 100 and 125 of the affordable units should be developed for households 55 years and older, with an 80% to 90% concentration of one-bedroom units. Five percent or even 10% should also be targeted for disabled persons. The remaining 50 to 75 units should be developed as workforce housing, with a 50% to 60% concentration of two - bedroom units, and the remainder evenly divided between one and three-bedroom units. This blend in new affordable units is targeted more toward the near-elderly/elderly rather than workforce housing, since 93% of the projected demand over the next five years would be from the near-elderly/elderly age cohort, and should help reduce the current imbalance in supply identified earlier.

The town should seek input from the CHA and others on how best to meet the demand of those on the CHA waiting list, and income-qualifying young professionals. It may be possible that some of the shortage in affordable housing could be met by converting existing housing, provided owners are willing to sell, make deed-restriction and/or refinance with CHFA mortgages or similar programs. The town should consider working with brokers and the CHFA in developing a program that could match an income-qualifying young professional with an older homeowner willing to sell within the appropriate guidelines, so that an affordable unit could be created out of the existing stock, and help reduce the shortage.

Other options for new development would be incentive type zoning assuming adequate infrastructure and parcel sizes, such that new affordable units could be development in conjunction with market-rate housing. Also, the town should work with the Department of Economic and Community Development (DECD) on consistent procedures regarding annual reporting for the housing appeal list, and keeping track of any expiring mortgages/use restriction so that the town can react accordingly for planning any replacement if necessary in the future.

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The proposed zoning for the IHZ would create a new overlay district by amending various sections of the existing zoning and adding new provisions, particularly relating to design features for new development in the overlay zone. See the Appendix for a draft of the zoning for the IHZ.

## **II. SOCIO-ECONOMIC CONDITIONS AND TRENDS**

This chapter focuses on demographic and economic conditions and trends in the Town of Colchester and how it affects the housing market. The purpose of this chapter is to establish a baseline of demand characteristics that can be compared to the housing supply which is discussed in the next chapter.

### **A. Methodology and Sources**

The methodology consisted of reviewing key demand indicators such as employment and labor force trends as well key demographic characteristics in order to understand how the trends affect Colchester's housing supply. Information for this report was obtained from various sources including

- US Census: Detailed demographic and housing characteristics were obtained from decennial census data.
- Demographics NOW: Current population and household estimates, and five-year forecasts were obtained from this private source that specializes in demographic projections.
- Connecticut Department of Labor (CT DOL): Current and historic employment and labor force data for Colchester and its region was obtained from this source.
- US Department of Housing and Urban Development (HUD): Trend data regarding affordable housing income limits and fair market rents were obtained from this source.
- Connecticut Department of Economic and Community Development (DECD): The affordable housing appeals list was obtained from this source as well as information on specific developments in Colchester.
- Connecticut Housing Finance Authority (CHFA): This source was utilized for additional information regarding affordable housing and other market indicators.
- Town of Colchester: Building permit data and select fields from the assessor's database regarding housing characteristics and sales information were obtained from the Town.
- Internet websites: Information was obtained from various websites including the Town of Colchester, REALTOR.com, rent.com, and web sites maintained by local real estate brokers and developers.
- Anecdotal information: RKG contacted various real estate professionals, property managers and municipal personnel. These persons provided usefully anecdotal information about housing conditions in Colchester

RKG assumes that information obtained from these various sources is accurate and correct,

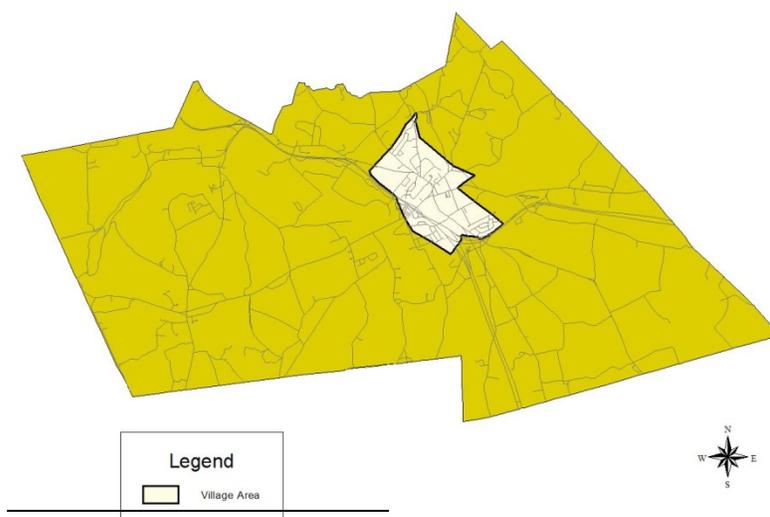
## B. Market Areas

RKG reviewed commuting patterns out of and into Colchester to determine a region of influence for this analysis. As shown in Table VI-1 (in the Appendix) Colchester was an exporter of labor in 2000, as there were 7,704 persons in the workforce that lived in Colchester, according to US Census data, while the business in town employed 4,071 person. Of the resident workforce, approximately 21% worked in Colchester, while the other 79% commuted out of town, including 53% that work in the rest of the Hartford LMA, and 20% that worked in the New London LMA.<sup>1</sup>

In comparison, nearly 40% of the jobs in Colchester were held by local residents, and the other 60% commuted to Colchester for work. Approximately 32% commuted from other cities and towns in the rest of Hartford LMA, and nearly 23% from communities in the New London LMA. Details of the selected towns within each LMA are exhibited in Table VI-1. It appears that more Colchester residents commute west for work around the Hartford region, while residents in more nearby communities to the east, south and northern commute into Colchester for work. A similar broad region of central and eastern Connecticut was mentioned by many contacts, who felt Colchester was an ideal location for a household with two wage earners that worked in either one of the LMAs, since access was convenient to the greater Hartford or New London area, as well as the casinos in Montville and Ledyard.

Therefore, for the employment and labor force trends, conditions in Colchester will be compared to those in the Hartford and New London LMAs. For the demographic evaluation, trends in Colchester will be compared to a slightly smaller area of just Hartford and New London Counties (combined), and wherever possible statistics for Colchester Village or census tract 7141.01 will be identified (see Map II-1).

**Map II-1. Colchester Village Area (Census Tract 7141.01)**



<sup>1</sup> The Town of Colchester is in New London County, but the CT DEL included Colchester as part of the Hartford LMA. In 2000, HUD included Colchester (and Lebanon) as portions of New London County within the Hartford Metropolitan Statistical Area (MSA); but in 2006, HUD, under the guidance of the Office of Management and Budget re-defined Colchester (and Lebanon) to be in the Colchester-Lebanon CT HMFA (HUD Metro FMR (Fair Market Rent) area).

### C. Population and Household Trends

In 2008, Colchester had an estimated population of 15,320 persons according to Demographics NOW, as shown in Table II-1. The town's population experienced a 5.3% increase from 2000 or net gain of 770 persons. Colchester Village had an estimated 3,580 persons in 2008, which was 3.5% more than in 2000, for a net gain of 120 persons. The village captured about 16% of the growth in the town. In 2008, the population in Colchester Village represented 23.4% of the town's population, which is lower than the 31.3% representation in 1990.

Colchester is within a region that had an estimated population of 1.15 million persons and experienced a 3.2% increase since 2000. With the exception of the Town of Colchester the percentage increase between 2000 and 2008, was much greater than during the 1990s, when the increase in the village (0.3%) and the region (0.9%) was below 1%. As shown in Table II-1, the population in the Town of Colchester increased by nearly 33% during the 1990s for a net gain of 3,280 persons.

The number of households in the Town of Colchester was estimated at 5,563 in 2008, which was 6.5% more than in 2000. This rate of household growth was greater than experienced in the village (3.8%) or the region (1.9%). It also was much slower than the 34% increase in households that the town experienced in the 1990s. Household growth in the region was nearly 2% between 2000 and 2008, and more than half the rate experienced in the 1990s. Similarly, the rate of household growth in Colchester Village during the 1990s was almost twice that experienced since 2000. These statistics indicate that nearly 92% of the household growth in Colchester since 1990 occurred outside the village area. In 2008, the households in Colchester Village accounted for 24.9% of the households in town, which reflects a decline from a 32.1% representation in 1990.

**Table II-1 – Colchester & Its Market Areas: Population and Household Statistics**

	1990	2000	2008 - Estimate	2013- Forecast	% Change		
					1990- 2000	2000- 2008	2008- 2013
<b>Population</b>							
Colchester Village [1]	3,447	3,458	3,578	3,632	0.3%	3.5%	1.5%
Town of Colchester	10,979	14,551	15,319	15,681	32.5%	5.3%	2.4%
Region [2]	1,106,738	1,116,271	1,151,636	1,172,731	0.9%	3.2%	1.8%
<b>Households</b>							
Colchester Village [1]	1,249	1,336	1,387	1,410	7.0%	3.8%	1.7%
Town of Colchester	3,895	5,225	5,563	5,735	34.1%	6.5%	3.1%
Region [2]	417,937	434,933	442,992	447,917	4.1%	1.9%	1.1%

[1] Census Tract 7141.01

[2] Hartford & New London Counties

Source: US Census; Demographics NOW & RKG Associates, Inc.

Five-year forecasts indicate a modest increase across all geographies in both population and households. The population in the Town of Colchester is forecasted to increase to 15,680

persons, as shown in Table II-1, for a 2.4% increase or a net gain of 362 persons. Households in the town are forecasted to increase by 3.1% for a gain of 172 households. In the village, the population is forecasted to increase by 54 persons over the next five years, and households are projected to increase by 23, indicating growth rates of 1.5% to 1.7%, respectively. In the region, modest growth of 1.8% is forecasted for the population, and a 1.1% growth rate is projected for households, according to the data in Table II-1.

#### **D. Median Age and Distribution of Population by Age Groups**

In 2008 the estimated median age of the population in the Town of Colchester was 37.5 years, which was 6% older than in 2000 when it was 35.3 years. In the village, the estimated median age was 41.3 years in 2008, nearly 8% older than in 2000, as shown in Table VI-2. The village also had the highest concentration of persons 75 years and older (11%) in 2008, as compared to the town (5%) or region (7%). The village also had a higher concentration of persons between the age of 55 and 64 (11%) and between the age of 65 and 74 (7%) than the town (5% for each age group, respectively), as shown in Table VI-2. The distribution in the region (12% and 7%, respectively) was closer to that of the village than the town. Persons between the age of 35 and 54 (32%) represented the largest age cohort in the town, while persons under the age of 20 was the second largest age cohort (29%). This distribution was higher than indicated in the village (30% and 24%, respectively) or the region (30% and 25%). The distribution of the population in the 20-to-34-year age group in 2008 was similar in the village (17%) and the town (17%); however, the village experienced a minor decline (-2%) in this age group between 2000 and 2008, while the Town experienced a small gain (1%).

Five-year forecasts indicate that the median age in Colchester Village will increase by 3% to 42.6 year in 2013, while in the town the median age is projected to increase to 38 years, for a 1.5% gain. The median age in the region is forecasted to be 40.8 years, which would be between the town and the village. The village is forecasted to have a higher concentration of persons in the three age groups, 55 years and older (13%, 8%, and 11%, respectively) than the town (11%, 6%, and 5%). A 2.5% decline in persons 75 years and older is forecasted for the village over the next five years, as shown in Table VI-2; however, 46% of town's population 75 years and older will reside in the village in 2013.

The population between the age of 35 and 54 is forecasted to decline over the next five years in the village (-4.5%) and town (-4.2%), as well as in the region (-6.1%). Minor increases are forecasted for the 20-to-34 age group in the town (1.6%) and village (0.5%), which are below the gain forecasted for the region (5%). As shown in Table VI-2, the population under the age of 20 in the town will experience a small gain (0.8%) by 2013, while declines are projected for the village (-2.1%) and the region (-2.3%).

In summary, the age make-up of the population in the village is older than that in the rest of the town, as evident by a greater concentration of person 55 years and older, including those 75 years and older. This condition is forecasted to continue over the next five years.

#### **E. Median Household Income and Distribution of Households by Income**

In 2008, the median household income in the Town of Colchester increased to \$82,660 indicating a 26% gain since 2000 when it was \$65,630, as shown in Table VI-3. In the

village, the median household income was estimated at \$61,350 in 2008, which was 26% lower than in the town (\$82,660), and nearly 3% lower than the region (\$62,970). Between 1990 and 2000, the median income in the town increased by 41%, from \$46,500 to \$65,300 which was a larger increase than the 32% change in the consumer price index (CPI), as shown at the bottom of Table VI-3. The Town of Colchester experienced a 34% increase in households during that period, and all the net gain occurred in the income groups of households earning \$75,000 or more. The increase in the town's median household income (26%) since 2000 was slightly higher than the change in CPI (25%); however, the change in the village's median household income during both periods (24% and 21%, respectively) failed to keep pace with CPI.

Referring to Table VI-3, the village had a higher concentration of households in the four income groups earning less than \$75,000 than the town in 2008, and it was more similar to the distribution indicated in the region. In fact, the village had 36% of the households in the town earning less than \$75,000 in 2008, including 41% of those earning \$35,000 or less, and only 15% of the households in the town earning \$75,000 or more.

Five-year forecasts indicated that the median household income in the Town of Colchester will increase to \$92,670 for a 12% gain, while in the village the median household income is forecasted to increase to \$67,930, for an 11% gain. This finding indicates that the disparity in median income between the village and town will worsen over the next five years, despite a decline in the number of village households in the four income groups earning less than \$75,000, that in some cases would be greater than the town, as shown in Table VI-3. In 2013, the village would have 36% of the town's households earning less than \$75,000 including 39% of those earning less than \$35,000, while only 18% of those earning \$75,000 or more.

In summary, the median household income in the village was 26% lower than in the town, and in 2013 the disparity will increase to 27%. The village had a much higher representation of households at the lower income levels than the town, and conversely, a lower concentration of more affluent households. This condition is forecasted to remain fairly similar over the next five years.

## **F. Average Household Sizes and Distribution of Households by Size**

In 2008, the average household size in the Town of Colchester was 2.71 persons per household which was 0.04 persons smaller than in 2000, as shown in Table VI-4. The average household size in the village was 2.39 persons in 2008, and was 0.05 persons smaller than in 2000. Approximately 28% of the households in the village in 2008 were one-person in size, and this was more than in the town (20%) but more similar to that in the region (29%). As shown in Table VI-4, the distribution of 2-person households ranged between 31% (region) and 33% (village) with the town in the middle (32%). The village (17%) had a similar concentration of 3-person households as the town (17%), but a lower concentration (14%) of 4-person households than the town (20%). The village (5%) also had a lower concentration of five-person households than the town (7%), and lower concentration of households with 6 persons or more (2% versus 3%). The town's concentration of 5-person and 6-person and more were more similar to the region than the village.

Referring to Table VI-4, the town experienced an increase of nearly 340 households between 2000 and 2008, and nearly 70% were either one-(178) or two-(59) person households. In the village, approximately 86% of the increase in households (51) were one (43) or two-(1) person. Five-year forecasts indicate that all the increases in households in the village will be one-person households (26), while in the town 80% of the forecasted gain in households will be one-(104) or two-(34) person households. This would indicate that new development aimed at this increase in households would be for smaller one or two bedroom type units.

### **G. Tenure Characteristics and Trends**

In 2000 the home ownership rate in the Town of Colchester was 77% which was slightly lower than the 78% rate indicated in 1990, as show in Table VI-5. Conversely, the renter-occupied rate increased from 22% in 1990 to 23% in 2000, as the number of renter households increased by 41%, while owner households increased by 32%. In the village, the ownership rate decreased from 64% in 1990 to 62% in 2000, while the renter-occupied rate increased from 36% to 38%. The growth of renter households during the 1990s in the village was nearly 15%, while the growth in owner households was nearly 3%.

On an absolute basis, the town experienced a gain of 980 owner households during the 1990s and approximately 350 renter households. This increase in renter households coincided with the development of County Place (192 units) and Breed's Tavern (22 units), two affordable housing projects developed in the 1990s.

Since 2000, the town experienced an increase of nearly 475 owner households including a gain of 90 households in the village area, as shown in Table VI-5. This growth in owner households since 2000 was nearly 52% less than in the 1990s. In comparison, renter households in Colchester declined by nearly 140 households since 2000 including 40 renter households in the village. The percentage loss in renter households ranged from -8% (village) to -11% (town) and the percentage loss in the region (-9%) was between the two.

Five-year forecasts indicate additional declines in renter households, which would be offset by projected gains in owner households. In the Town of Colchester, owner households are forecasted to increase by 260, including 50 households in the village. The town however is forecasted to lose nearly 90 renter households over the next five years, including a loss of 30 renter households in the village.

In summary, the Town of Colchester experienced significant growth in owner and renter households during the 1990s, which increased the base by 34% resulting from a gain of 1,330 households. Based on 2008 estimates, the increase in households since 2000 was one-quarter of the pace indicated during the 1990s, which was due in part to a loss of renter households. Five-year forecasts indicate a continued trend of an increase in owner households (260) with a decline in renter households (-90).

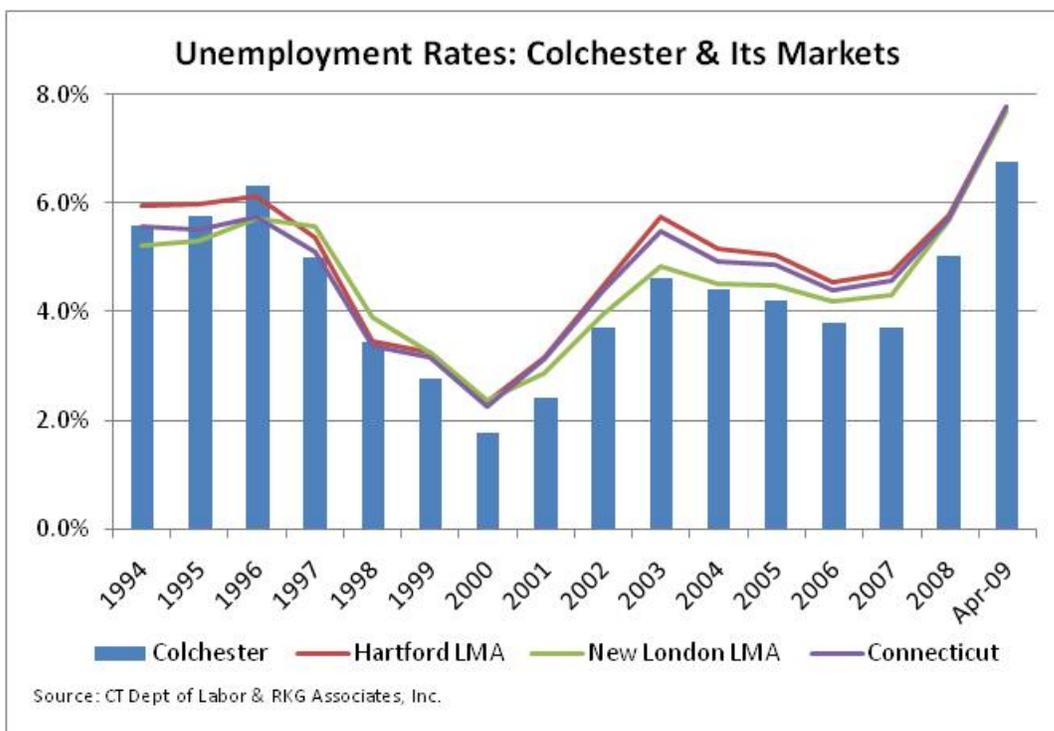
### **H. Labor Force and Unemployment Rate Trends**

According to statistics obtained from the Connecticut Department of Labor, the Town of Colchester had an average of 8,940 persons in the labor force in 2008, which indicated a

10.6% increase since 2000 when the labor forces was reported to average 8,080 persons. Referring to Table VI-6, the labor force in the Hartford LMA increased by 45,280 persons between 2000 and 2008, for an 8.3% increase. This percentage increase was similar to that experienced statewide, but below the 13.6% gain in labor force experienced in the New London LMA.

This gain in Colchester's labor force (850) since 2000 represented 11% more than the increase in population (770) and two and a half times the increase in households (340). As discussed later, the increase in the resident labor force since 2000 represented 5.7 times the increase in local jobs (152). These findings suggest that most of the new households in Colchester since 2000 had two wage earners if not more, and at least 82% of the increase in the labor force commuted out of town for work, adding to its bedroom community characteristics.

Although Colchester experienced a 10.6% increase in its resident labor force, the unemployment rate increased from 1.8% in 2000, when it was the lowest over the last fifteen years, to an average rate of 5% for 2008. The most recent figure of 6.8% for April 2009 suggests that declines in employment opportunities for local residents have resulted, since the unemployment rate was 3 percentage points higher than the 3.8% unemployment rate reported for April 2008, or the 3.5% rate in April 2007. As shown in Figure 1, the unemployment rate in Colchester fluctuated in the mid-3% to mid-4% range between 2002 and 2007, but increases were evident in 2008 which coincided with the national recession. Historically, the unemployment rate in Colchester averaged about 0.6% below that in the Hartford LMA, and 0.3% below that statewide.



**Figure 1 – Unemployment Rate Trends**

## I. Local Business Trends

According to data obtained from the Connecticut Department of Labor exhibited in Table VI-7, the Town of Colchester had 359 firms operating in 2007, which represented an increase of 36 new businesses since 2000. New businesses in health care and social services (13) and wholesale trade (9) accounted for 61% of the change, and new businesses in accommodation and food services (5) and real estate and rental and leasing (4) represented another 25% of the change. As shown in Table VI-7, the percentage growth in new businesses in Colchester (11%) was higher than indicated in the Hartford LMA (5%) or in the New London LMA (7%),

## J. Employment and Wage Trends

Between 2000 and 2007 total employment in Colchester increased by 5% as evidenced by gains of 152 jobs. The following industry sectors experienced employment growth: government; retail trade; accommodation and food services; health care and social services; and construction, as shown Table VI-8. The percentage increase in Colchester (5%) was most similar to the growth in the New London LMA (5%) than the Hartford LMA (1%).

Table II-2 identifies the distribution of total employment by the top five industry sectors in Colchester in 2007 with those of the other regions and compares the average annual wages from each of these sectors. Jobs in the government sector accounted for nearly 20% of total employment in Colchester, which was higher than the 16% representation in the Hartford LMA, but lower than that in the New London LMA (30%). This high percentage in the New London LMA is associated with employment at Mohegan Sun and Foxwoods.

**Table II-2 – Colchester & Its Market Areas: Comparison of Major Industries with Wages (2007)**

	Colchester	Hartford LMA	New London LMA
<b>Distribution of Employment</b>			
Government	19.6%	15.9%	30.2%
Retail Trade	18.6%	10.0%	11.2%
Health Care & Social Assistance	15.4%	14.0%	11.9%
Manufacturing	11.7%	11.7%	12.1%
Accommodation & Food Services	9.9%	6.2%	8.2%
<b>% of Total Employment</b>	<b>75.2%</b>	<b>57.8%</b>	<b>73.6%</b>
<b>Average Wage</b>			
Government	\$54,920	\$54,787	\$43,512
Retail Trade	\$26,574	\$27,831	\$25,948
Health Care & Social Assistance	\$30,615	\$44,740	\$41,583
Manufacturing	\$47,509	\$66,309	\$78,011
Accommodation & Food Services	\$10,744	\$16,608	\$17,433
<b>Average Wage</b>	<b>\$37,446</b>	<b>\$54,954</b>	<b>\$45,758</b>

Source: CT Dept of Labor & RKG Associates, Inc.

Employment in retail trade had the next highest percentage of jobs in Colchester (19%), which was nearly twice that indicated in the Hartford LMA (10%) or higher than in the New London LMA (11%). Health care and social services accounted for 15% of the employment base in Colchester, which was a higher representation than either the Hartford LMA (14%) or the New London LMA (12%). The distribution of employment in manufacturing in Colchester (12%) in 2007 was similar to that in the other areas, but Colchester had a higher representation of jobs in the accommodation and food services industry (10%) than the other two areas (6% and 8%, respectively).

Referring to Table II-2, the average annual wage in Colchester was nearly \$37,450 in 2007, and it was 32% lower than in the Hartford LMA (\$54,950) and 18% lower than in the New London LMA (\$45,750). When comparing the average wage in Colchester to the town's median household income in 2008 (\$82,660), the average wage was nearly 55% lower.

As shown in Table II-2, the average wage at accommodation and food services (\$10,744) in Colchester was the lowest of the selected industries and the average wages for all other industries in Colchester were lower than in the other market areas with a few exceptions. The average government wage in Colchester (\$54,920) was slightly higher than indicated in the Hartford LMA (\$54,790) or in the New London LMA (\$43,510). The average retail wage in Colchester (\$26,570) was lower than indicated in the Hartford LMA (\$27,830) but higher than in the New London LMA (\$25,950). As identified later, the 2007 average wage in Colchester would be sufficient to afford a home in the \$115,000 to \$145,000 range, or monthly rent of about \$930.

## **K. Conclusions**

Colchester is a “bedroom” community whose labor force works in either the Hartford or Norwich/New London labor market area in eastern/central Connecticut. Anecdotally, contacts report most of Colchester's home buyers/tenants come from this broad area since Colchester is centrally located between Hartford and New London.

Job growth between 2000 and 2007 was positive in both LMA's with employment levels in the Hartford LMA increasing by 1% and in Norwich/New London increasing by 5%. Locally job growth increased by 150 jobs between 2000 and 2007 indicating a 4.5% gain in Colchester.

From a demographic perspective, Colchester is within a region that had over 1.15 million persons in 2008, and experienced a 3% increase since 2000. The population in Colchester was estimated at 15,320 in 2008, including 3,580 persons in the village. Population growth since 2000 ranged between 3.5% (village) and 5.3% (town) suggesting more population growth occurred outside the village.

Households in Colchester were estimated at 5,563 in 2008, which was 6.5% more than in 2000. This rate of household growth was greater than experienced in the village (3.8%) and much lower than the 34% increase experienced in the 1990s. Household statistics indicate that nearly 92% of the household growth in Colchester since 1990 occurred outside the

village area. Households in Colchester are forecasted to increase by 3.1% over the next five year, for a gain of 172 households

In 2008, the median household income in the Town of Colchester increased to \$82,660 indicating a 26% gain since 2000. The median income level in the village (\$61,350) was 26% lower than indicated in the town. The average wage in Colchester (\$37,450) was 39% lower than the median income in the village, and 55% lower than median income in the town. This finding further supports the notion of a bedroom community as most wage earners commute to better paying jobs in the Hartford or New London area, than worked locally. This finding also suggests that affordable housing options would be needed to support the lower wages paid in Colchester, as compared to elsewhere, especially for younger households trying to establish a professional career.

### **III. HOUSING CHARACTERISTICS AND MARKET CONDITIONS**

This chapter presents an analysis of historic development patterns in the Town of Colchester and conditions in its residential market in order to understand housing supply characteristics and pricing. Thematic maps depicting land use, housing development patterns, as well as type/tenure and price characteristics are also presented.

#### **A. Permit Activity & Housing Production Since 2000**

This section reviews municipal data to understand trends in new housing production since 2000 so that the housing supply in the Town of Colchester for 2009 can be ascertained. Table III-1 exhibits permit data from the Colchester Building Department with information obtained from a query of the assessor's database regarding the year built of different types of housing between 2000 and 2008.

There are some differences between the two that make it somewhat difficult to ascertain an actual figure. For instance, permit data was available on a fiscal year basis, while the year built from the assessor corresponds to a calendar year. Assessor's data is also reflective of the time when a unit is completed as compared to when a permit was issued prior to construction. Also, permit data for a few multi-family (MF) structures and demolition represent the building and not the number of units. RKG relied on assessor's data in the estimation of housing units in 2009 since it reflected completed taxable properties, as compared to building permit data which does not accurately reflect unit counts.

In any event, the data indicates an active residential market especially in regards to single-family development and trends since 2000. As shown in Table III-1, there were 539 permits issued between 2000 and 2008 for single-family homes, with the peak occurring in 2000/2001 (101) followed by three years with permit activity averaging around 80 single-family homes per year. In 2004/2005, single-family permit activity dropped to 60 homes per year, and then ranged between 51 and 58 units per year in the two subsequent years. In 2007/2008, single-family construction declined to 17 units per year, and subsequently declined to 11 units in this last year. The timing of this slow down coincided with the national credit crisis that started in August 2007.

The development of single-family homes from assessor's records indicated that 607 single-family homes were completed between 2000 and 2008, or an average of 67 homes per year. Another 70 condominium units were also developed, and most of these were at age-restricted properties. As shown in Table III-1, condominium permit activity started in 2004/2005 and continued thereafter as permits for single-family homes started to decline. Seven two-family homes (14 units) were built between 2000 and 2008 according to assessment records. Another 14 manufactured (mobile) homes also had a year-built during this period, and 44 units at three age-restricted apartment projects were also built, including 32-units at Amston

Village (2008), and two six-unit buildings owned by Ga Na Den Too. Assessment records indicate a total of 749 units built during this time frame, or average of 83 units per year.

Building department data also indicated that 27 permits were issued for demolition purposes, although details regarding the number of units were not available. It does, however, suggest that there was unit consolidation and demolition during this period that accounted for 5% of permit activity.

**Table III-1 – Town of Colchester: Permit Activity and Development Activity**

Type	Permits Issued per Fiscal Year by Building Department										Total	% of Total
	2000/2001	2001/2002	2002/2003	2003/2004	2004/2005	2005/2006	2006/2007	2007/2008	2008/2009			
Single Family	101	80	82	79	60	58	51	17	11		539	92.0%
55 & Over/MF					6	24	4	7	5		46	7.8%
MF				1							1	0.2%
<b>Total Permits</b>	<b>101</b>	<b>80</b>	<b>82</b>	<b>80</b>	<b>66</b>	<b>82</b>	<b>55</b>	<b>24</b>	<b>16</b>		<b>586</b>	<b>100.0%</b>
Demolition	(5)	(3)	(1)	(5)	(4)		(2)	(5)	(2)		(27)	--
Type	Number of Units Built by Year from Assessor's Records										Total	% of Total
	2000	2001	2002	2003	2004	2005	2006	2007	2008			
Single Family	96	116	52	75	77	71	46	32	42		607	81.0%
Condominiums						8	20	23	19		70	9.3%
Two Family				2	6		2	4			14	1.9%
Mobile Homes	1	4			4	1	3		1		14	1.9%
Apartments					6	6			32		44	5.9%
<b>Total</b>	<b>97</b>	<b>120</b>	<b>52</b>	<b>77</b>	<b>93</b>	<b>86</b>	<b>71</b>	<b>59</b>	<b>94</b>		<b>749</b>	<b>100.0%</b>

Source: Town of Colchester & RKG Associates, Inc

### 1. Estimated Housing Supply in 2009

RKG queried the assessor's database to ascertain the number of units by the different types of residential properties, and the results are in Table III-2. Some adjustments had to be made as the actual unit count for some property types were unknown or not available, since the data was not included in the file provided to RKG.

**Table III-2 – Town of Colchester: Residential Parcels by Type & Estimated Unit Counts**

Type	# of Tax Parcels	Est. # of Units	% of Total Units
Single Family	4,385	4,385	73.0%
Condominiums	312	312	5.2%
Mobile Homes	198	198	3.3%
Two-Family	116	232	3.9%
3-4 Family	31	106	1.8%
Multiple Houses & Farms	33	65	1.1%
Mixed Use (Res. Units)	31	66	1.1%
Apartments	17	277	4.6%
Housing Authority	2	70	1.2%
Other Affordable Units	5	293	4.9%
<b>Total</b>	<b>5,130</b>	<b>6,004</b>	<b>100.0%</b>

Source: Colchester Assessor's records & RKG Associates, Inc.

Referring to Table III-2, the assessor's data base identified 5,130 tax parcels for different residential uses, and the estimated unit count was 6,004 units. When comparing this to the Census 2000 figure of 5,407 units, indicates a net increase of 597 units between 2000 and 2008. This net gain is approximately 20% less than the assessor's figures of what was built between 2000 and 2008, suggesting that the difference would be a result of unit replacement, consolidation and/or demolition. In addition, an unknown portion of those units built in 2000, according to assessment records would be included in Census 2000 figures. The net change was also 7% higher than indicated by permit activity less demolition count. Therefore, for this analysis a figure of 6,000 housing units (rounded) is used as the housing supply figure for the Town of Colchester in 2009.

## 2. Estimate Residential Occupancy

Comparing this figure (6,000) to the estimated number of households (5,560) suggests that the occupancy rate in Colchester would be 92.7% in 2009. The net gain in housing units (597) outpaced the estimated net change in households (338) resulting in an additional 260 vacant housing units than indicated in 2000 (182). A large portion of the unoccupied units appears to be available homes/units for-sale. Further compounding the vacancy issue is the poor economic times which has caused an increase in the number of foreclosures adding to more available properties.

Discussions with property managers at some of the major apartment buildings/projects indicated an available supply of apartment units as the occupancy level reportedly ranged between 90% and 97% depending on the property. A few persons indicated that the availability of units was greater now than it was a year to two years ago. Maintaining waiting lists at some properties was the norm a few years ago, but today nearly all the names on the waiting lists have vanished. An exception would be the one maintained by the Colchester Housing Authority which is discussed later.

In conclusion, a 93% occupancy rate in 2009 appears reasonable for Colchester as household growth since 2000 was slower than new housing production. Based on a

housing supply of 6,000 units this would indicate 420 available units. A large percentage would be homes/units for sale, but also a number of available apartments units.

## B. Housing Production Trends

Utilizing assessor's data with Census 2000 data, trends in housing development over different time periods or decades can be identified. As shown in Table II-1, housing production averaged about 78 units per year between 2005 and 2008, while it averaged 88 units per year between 2000 and 2004. The activity since 2000 was more similar to development trends in the 1960s and 1970s as shown below but nearly 30% to 40% below that experienced in the 1980s and 1990s, when average annual activity averaged between 124 and 127 units per year. As shown below nearly 55% of the housing units in Colchester was built since 2000, and more specifically nearly 60% of the single-family homes.

**Table III-3 – Town of Colchester: Housing Production by Different Periods**

Period Built	Total Built	% of Total	Annual Average
2005 to 2008	310	5.2%	78
2000 to 2004	439	7.3%	88
2000 to 2008	749	12.5%	83
1995 to 1999	633	10.5%	127
1990 to 1994	618	10.3%	124
1990 to 1999	1,251	20.8%	125
1980 to 1989	1,267	21.1%	127
1970 to 1979	890	14.8%	89
1960 to 1969	675	11.2%	68
1950 to 1959	443	7.4%	44
1940 to 1949	185	3.1%	19
1939 or earlier	544	9.1%	--
Total/AVG (post 1939)	6,004	100.0%	79

Source: Town of Colchester & RKG Associates, Inc

### 1. Single-Family Development Trends since 2000

RKG queried the assessor's database regarding annual development activity of single-family homes since 2000 in order to identify pricing and size characteristics. Nearly 60% of the single-family homes in Colchester were built since 1980 (2,588 out of 4,334 homes). As shown in Table VI-10 in the Appendix, the overall average home built since 2000, was nearly 2,050 square feet (SF) in living area and developed on a 3.1 acre lot. The average full value was \$324,250 and the average home had 6.9 rooms with 3.2 bedrooms. The indicated average value per SF was \$158.25. As shown in Figure 2, the average home size increased during each decade, rising from an average of approximately 1,750 SF during the 1980s, to approximately 2,000 SF during the 1990s, and nearly 2,500 SF over the last nine years (2000-2008). Average single-family pricing (full value) also increased from \$280,000 during the 1980s to \$320,000 in the 1990s, to

\$390,000 since 2000. Interestingly, the average price per SF (\$158) was basically the same during each period.

From a land development perspective, the new single-family homes developed since 2000, had a higher average lot size (3.7 acres) than in the two prior periods (3.3 acres in the 1980s and 2.7 acres in the 1990s). A total of 8,120 acres were developed for single-family homes since 1980, and the current amount (3,872 acres) of developable residential land (code 1300) represents about 48% of the post-1980 single-family development suggesting that this undeveloped land equates to a 14-year supply until built-out based on activity since 1980, assuming it was all developed for single-family homes.

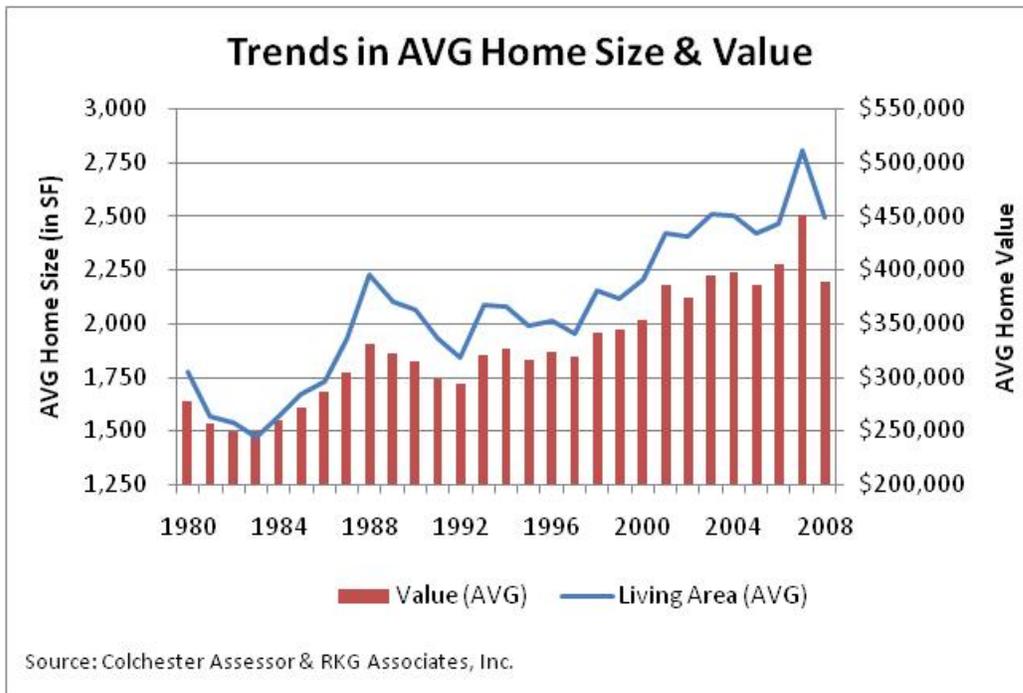


Figure 2 – Characteristics of Single-Family Development since 1980

**2. Condominium Production**

Colchester has 312 condominium units at 12 developments,<sup>2</sup> with the earliest project (Sunset Vista) initially developed in the mid-1960s, as shown in Table VI-11 in the Appendix. Five projects were developed since 2005 consisting of 70 units, including Northwoods of Colchester where 130 units were approved but only 18 units had been built to date, according to assessment records. As shown in Table III-4, the development activity between 2005 and 2008 represented about 22% of the condominiums in town, and 23% of the number of new units constructed during this period. Nearly 36% of the condominiums in Colchester were built in the 1980s, and another 27% built in the 1970s, and this activity represented approximately 9% of total unit development in Colchester for each of those decades. Another 9% of the condominium supply was developed in the

<sup>2</sup> Condominium refers to both housing and ownership, and it consists of a single unit in either an attached or detached, single or multi-unit building. Typically units are developed to be sold like single family and manufactured homes

late 1990s, which accounted for less than 5% of the new units built during that period. On average, condominium development accounted for 5%

As shown in Table VI-11, the density at condominium projects range from 1 unit per acre (Village Court) to more than 18 units per acre (Ridgeview). The more recently developed projects had a density that ranged between 1.0 and 3.6 units per acre.

### 3. Manufacturing (Mobile) Home Housing Production

Colchester also has two manufactured housing communities improved with 196 sites for individual homes. As noted in Table VI-11, these two projects are age-restricted (55 years and older) and also have occupancy restrictions limited to two persons. As shown in Table III-4, nearly two-thirds of the manufactured homes were built in the 1980s, and another 24% built in the 1970s. Since 2000, 14 manufactured homes were built accounting for 7% of the manufactured homes in Colchester. This activity represented about 2% of total unit development at that time.

**Table III-4 – Town of Colchester: Condominium and Manufactured Housing Development**

Period Built	Condominiums			Manufactured Housing		
	#	%	% of Total Units Built	#	%	% of Total Units Built
2005 to 2008	70	22.4%	22.6%	5	2.6%	1.6%
2000 to 2004	--	--	--	9	4.6%	2.1%
1995 to 1999	29	9.3%	4.6%	4	2.0%	0.6%
1990 to 1994	--	--	--	1	0.5%	0.2%
1980 to 1989	111	35.6%	8.8%	130	66.3%	10.3%
1970 to 1979	84	26.9%	9.4%	46	23.5%	5.2%
1960 to 1969	18	5.8%	2.7%	1	0.5%	0.1%
<b>Total</b>	<b>312</b>	<b>100.0%</b>	<b>5.2%</b>	<b>196</b>	<b>100.0%</b>	<b>3.3%</b>

Source: Town of Colchester, & RKG Associates, Inc

### 4. Multi-family Housing Production

According to the assessor's file, Colchester has 1,044 units in multi-family properties including 232 units at 2-unit properties (duplex); 106 units at 3-4 unit properties; 66 units at mixed-use properties; 640 units at apartment properties, including 363 units at affordable housing projects. Units at multi-family properties accounted for 17% of the housing supply in 2009.

As shown in Table III-5, nearly 24% of multi-family units were in buildings constructed before 1940 including many units in the smaller multi-family properties (less than 5 units or mixed use). Multi-family development built prior to 1940 represented approximately 43% of the housing stock in Colchester of that age. This suggests that some of the larger, older homes in town were converted to multi-family use at a later date.

The highest concentration of multi-family development occurred in the early 1990s, as 198 units were built between 1990 and 1994 including the 194 units are County Place, an

affordable housing project. During this period, multi-family development accounted for 32% of total housing production at that time, and it averaged about 40 units per year, the highest amount of annual multi-family housing production in any period. The next highest concentration of multi-family development occurred during the 1980s, when 175 units were developed or 17% of the multi-family inventory. However, this development equated to an average of 18 units per year; however, most of the activity occurred between 1985 and 1989. Multi-family production between 2005 and 2008 totaled 44 units, and averaged 11 units per year, which is similar to overall average of multi-family development since 1940.

**Table III-5 – Town of Colchester: Multi-Family Development Trends**

Period Built	2-unit	3 - 4 units	Res. @ M/U	Apart-ments	Affor-dable	Total	% of M-F	% of Total Units Built	Annual AVG
2005 to 2008	6	--	--	6	32	44	4.2%	14.2%	11
2000 to 2004	8	--	--	6	--	14	1.3%	3.2%	3
1995 to 1999	--	--	--	40	22	62	5.9%	9.8%	12
1990 to 1994	4	--	--	--	194	198	19.0%	32.0%	40
1980 to 1989	58	12	--	60	45	175	16.8%	13.8%	18
1970 to 1979	12	12	4	14	70	112	10.7%	12.6%	11
1960 to 1969	20	7	1	108	--	136	13.0%	20.1%	14
1950 to 1959	24	7	9	0	--	40	3.8%	9.0%	4
1940 to 1949	6	4	1	0	--	11	1.1%	5.9%	1
1939 or earlier	94	64	51	43	--	252	24.1%	46.3%	--
<b>Total</b>	<b>232</b>	<b>106</b>	<b>66</b>	<b>277</b>	<b>363</b>	<b>1,044</b>	<b>100%</b>	<b>17.4%</b>	<b>11</b>
% of Multi-Family	22.2%	10.2%	26.5%	6.3%	34.8%	100%			
% of Total Housing	3.9%	1.8%	4.6%	1.1%	6.0%	17.4%			

Source: Town of Colchester, CT DECD & RKG Associates, Inc

Referring to Table III-5, the supply of affordable units, according to DECD, totals 363 units at seven projects, and the most recent addition includes the 32-unit Amston Village completed in 2008. This accounts for 35% of the multi-family development in Colchester, and 6% of the total housing supply.

As shown in Table VI-12 in the Appendix, the two projects operated by the Colchester Housing Authority containing 70 units were developed in the 1970s, and were the first affordable units in Colchester. During the 1980s, two more projects were developed containing a total of 45 units, and represented 26% of the multi-family development during that period, but only 3.6% of total housing production during that period.

The seven affordable housing projects utilize 87 acres, as shown in Table VI-12, which indicates a density of 4.2 units per acre. The average full value per unit was nearly \$69,880, with the highest value (\$83,530/unit) indicated at the most recently built project,

and the lowest value (\$38,860) at a 1985 project. Additional information about the other apartment properties is exhibited in Table VI-12 in the Appendix.

### C. Residential Market Characteristics

This section identifies market characteristics of for-sale and rental housing in Colchester. First a review of homes sales in Colchester is presented followed by a review of sales activity of condominiums and manufactured housing. Then, pricing characteristics and trends in the rental market is presented, followed by an affordability analysis that matches a range in home and rental pricing with income levels based on current financial criteria.

#### 1. Single-Family Sales Trends

Single-family homes sales from 2000 to 2009 (April) are exhibited in Table III-6 based on sale information provided in the Colchester's assessor's data base. Annual home sales ranged from 141 sales (2008) to 248 (2001) during this period. Home sales between 2000 and 2006 averaged more than 200 sales per year; however, the pace in the last two years has fallen off.

**Table III-6 – Town of Colchester: Sales of Single-Family Homes by Year**

Year	All Homes	Existing Homes	New Homes	% new
2000	216	161	55	25%
2001	248	201	47	19%
2002	230	195	35	15%
2003	226	190	36	16%
2004	220	183	37	17%
2005	241	204	37	15%
2006	213	179	34	16%
2007	192	170	22	11%
2008	141	128	13	9%
09 [1]	31	28	3	10%
AVG [2]	210	176	34	16%

[1] Through April, 2009

[2] Average annual sales (Jan 2000 to April 2009)

Source: Town of Colchester & RKG Associates, Inc.

Sale of new homes ranged between 47 and 55 homes per year in 2000 and 2001, when they accounted for 19% and 25% of total sales activity. Between 2002 and 2006, new homes sales ranged between 34 and 37 sales per year, and accounted for between 15% and 17% of total homes sales in Colchester. The number of new home sales declined to 22 homes in 2007, and then to 13 new homes in 2008. New home sales represented between 9% and 11% of total single-family sales, suggesting that Colchester's appeal for new single-family waned at the same time the national credit crisis became apparent.

### a) Single-Family Median Sale Price

The median sale price of all single-family homes increased from \$180,000 in 2000 to \$290,000 in 2007 indicating a 61% gain. Single-family median sale price declined by 10% to \$260,000 in 2008 and preliminary sales data for 2009 suggest a modest increase of 4% in sale value from the end of 2008.

The median price for existing homes increased by 74% between 2000 and 2007; rising from \$158,000 to \$275,000, as shown in Table III-7. In 2008, a 9% decline in the median price occurred, but the median price recovered by 8% in 2009, based on preliminary figures.

The median price for new homes increased from \$229,900 in 2000 to \$437,145 in 2008, reflecting a 96% gain. As shown in Table III-7, the premium in median price between new and existing homes ranged between 42% and 48% between 2000 and 2006, and increased to between 59% and 80% in 2007 and 2008. Based on preliminary data, the premium to date in 2009 dropped to 23%, as the median sale price for new homes declined by 27% from the high in 2008.

**Table III-7 – Town of Colchester: Median Single-family Home Prices (2000 – 2009)**

Year	All Homes	Existing Homes	New Homes	\$ Diff. [2]
2000	\$180,000	\$158,500	\$229,900	45%
2001	\$186,500	\$179,900	\$259,353	44%
2002	\$202,500	\$190,000	\$275,352	45%
2003	\$245,000	\$229,000	\$327,251	43%
2004	\$264,450	\$239,400	\$340,800	42%
2005	\$278,900	\$261,000	\$388,430	49%
2006	\$289,000	\$273,000	\$405,300	48%
2007	\$290,000	\$275,000	\$437,145	59%
2008	\$260,000	\$249,950	\$449,900	80%
09 [1]	\$270,000	\$268,950	\$330,000	23%

[1] Through April, 2009

[2] Price difference between Existing & New Homes

Source: Town of Colchester & RKG Associates, Inc.

### b) Sales of Single-Family Homes by Price Ranges

RKG tabulated the number of single-family homes including new homes by different price ranges in Table VI-13 in the Appendix in order to understand how pricing for existing homes by different price levels are influenced by the sales of new homes, and how they changed since 2000. A summary of the average number of annual sales in each price range between 2000 and 2004, and 2005 and 2009 (April) is exhibited in Table III-8.

Homes that sold for less than \$150,000 between 2000 and 2009 represented almost 10% of all home sales, and averaged 21 sales per year, as shown in Table III-8. However, nearly all the sales occurred between 2000 and 2004, as compared to after

2005. A similar trend was indicated for homes in the \$150,000 to \$199,999 range, as annual sales activity during the 2000 - 2004 was 3.6 times greater than in the later period. It is unlikely that many single-family homes would be available for less \$200,000 in the future.

**Table III-8 – Town of Colchester: Single-family Sales Activity by Price (2000–2009 [1])**

Price Range	All S/F Sales			New S/F Sales			New as % of All		
	Annual AVG			Annual AVG					
	2000-2004	2005-09 [1]	2000-09[1]	2000-2004	2005-09 [1]	2000-09[1]	2000-2004	2005-09 [1]	2000-09[1]
less than \$150k	37	3	21				1%	0%	1%
\$150k to \$199k	61	17	41	3		2	5%	0%	4%
\$200 to \$249k	53	46	50	9		5	18%	1%	10%
\$250 to \$299k	47	43	45	15	1	8	32%	2%	19%
\$300 to \$349k	17	32	24	6	4	5	33%	12%	20%
\$350 to \$399k	6	25	15	4	7	5	61%	28%	35%
\$400 to \$499k	6	20	13	5	11	8	77%	54%	60%
\$500 & up	1	3	2	0	2	1	67%	67%	67%
<b>Total AVG</b>	<b>228</b>	<b>189</b>	<b>210</b>	<b>42</b>	<b>25</b>	<b>34</b>	<b>18%</b>	<b>13%</b>	<b>16%</b>

[1] Through April, 2009

Source: Town of Colchester & RKG Associates, Inc.

Homes that sold in the two categories between \$200,000 and \$299,990 averaged between 50 sales and 45 sales per year, respectively between 2000 and 2009. Average annual sales activity after 2005 suggest a slightly slower pace than the overall average, mainly due to a lower number of new homes built in this price range during the later period, rather than in the earlier period.

Annual sales activity of homes priced in the four categories from \$300,000 and up represented a larger share of annual sales activity between 2005 and 2009 than earlier, as more sales of new homes occurred in these higher price ranges. This in turn influenced pricing on existing homes. Between 2000 and 2002, new homes sales were predominately in the \$200,000 to \$300,000 range, but this shifted to the \$250,000 to \$400,000 range between 2003 and 2004. In the 2005 and 2006 time frame, the price for new homes shifted to \$300,000 to more than \$500,000. In 2007 and 2008, the bottom end of the new home market was \$350,000 while the upper end exceeded \$500,000; however the pace of new homes sales in 2007 was 35% lower than in 2006, and in 2008, sales declined by another 41% from 2007.

Preliminary data for 2009 indicates a drop in the pricing thresholds for new home as only one new home sold for \$350,000 to \$399,000 while the other two were priced in the \$250,000 to \$299,999 range, or the \$300,000 to \$349,999 range. The latter two had not been evident since 2006 or 2007, as shown in Table VI-13 in the appendix.

### **c) Conclusion**

Sales for single-family homes averaged at nearly 230 sales per year between 2000 and 2004, but that averaged dropped to about 190 sales between 2005 and 2009 (April). Sales activity in 2008 (141 sales) was 27% lower than in 2007 (192 sales), which was 10% lower than in 2006, but similar to the average over the last four years. The sales of new homes averaged about 18% of all single-family sales between 2000 and 2004, but declined to 13% between 2005 and 2009. This slowdown in new homes sales was also evident by permit activity. Despite a lower number, pricing for new homes influenced the values of existing homes, as the number of homes for less than \$200,000 was much less evident after 2005 than between 2000 and 2004. Assuming an average sales pace of 180 existing homes per year would represent 4.1% of the existing single-family homes in Colchester.

The median price for single-family homes was \$270,000, based on preliminary data for 2009. This median price was 50% more than indicated in 2000, and this percentage increase was almost twice the increase in median household income since 2000. The median price for a single-family home in 2009 was 7% lower than its peak of \$290,000 in 2007. The median price of new homes almost doubled between 2000 and 2008, when median price for new homes was nearly \$450,000. This increase in new home value was beneficial to the existing home market, as new home values were nearly 40% to 50% higher than existing prices.

Pricing for new homes steadily increased from \$200,000 to \$300,000 in the early part of this decade, to between \$300,000 and \$400,000 a few years later, and then to \$350,000 to more than \$500,000 after 2005 until 2007/2008, when new homes sales declined sharply, which was also evident by permit activity, associated with the national credit crisis and a poor economy.

## **2. Condominium Sales Trends**

The condominium market was much less active than the single-family market during the 2000 and 2009 (April) time period. In addition, Colchester did not have sales of any new condominiums until 2005, so the market between 2000 and 2004 was limited to existing units, as shown in Table III-9. Between 2000 and 2004, sales of existing condominiums ranged between 20 units per year to 32 units, and averaged 28 units per year during this period. Between 2005 and 2009 (April) the average annual activity increased to 35 units per year, including 12 units per year of new construction, accounting for 35% of total condominium sales. Sales activity in 2008 was nearly half that in 2007, and most of the declined was a result of a significantly lower amount of sales of new units. Preliminary data of 2009 indicate that the only sales of condominiums in Colchester were new units, and activity to date equaled that in 2008, as shown in Table III-9.

Sales of new condominium units captured between 14% and 47% of the condominium market activity between 2005 and 2008, and 100% of activity of year-to-date sales in 2009. Between 2005 and 2008, the sales of new single-family homes declined from the activity in the prior five years, which was attributed in part to the advent of new condominium projects and their subsequent sales. Most of the new condominium units

are targeted for seniors, 55 years and older and include detached unit, while many of the older properties are attached townhouse style condominiums. Condominiums are developed as for-sale units although some buyers/developers may rent out units when sales are slow.

**Table III-9 – Town of Colchester: Condominium Sales Activity (2000 – 2009)**

Year	All Condos	Existing Condos	New Condos	% new
2000	29	29		0%
2001	27	27		0%
2002	31	31		0%
2003	20	20		0%
2004	32	32		0%
2005	35	28	7	20%
2006	51	31	20	39%
2007	43	23	20	47%
2008	21	18	3	14%
09 [1]	3	0	3	100%
<b>AVG [2]</b>	<b>31</b>	<b>26</b>	<b>6</b>	<b>18%</b>

[1] Through April, 2009

[2] Average annual sales (Jan 2000 to April 2009)

Source: Town of Colchester & RKG Associates, Inc.

**a) Condominium Median Sale Price**

The median price for existing condominiums in Colchester peaked at \$207,000 in 2008, which was nearly 3 time higher than indicated in 2000 (\$71,500), as shown in Table III-10. However, the median price for all sales peaked in 2007 at nearly \$255,000, and subsequently declined by 18% in 2008 to \$210,000.

**Table III-10 – Town of Colchester: Median Sale Price of Condominiums (2000 – 2009)**

Year	All Condos	Existing Condos	New Condos	\$ Diff. [2]
2000	\$71,500	\$71,500		--
2001	\$85,500	\$85,500		--
2002	\$98,000	\$98,000		--
2003	\$125,500	\$125,500		--
2004	\$141,000	\$141,000		--
2005	\$174,900	\$163,250	\$285,080	75%
2006	\$227,500	\$166,000	\$294,450	77%
2007	\$254,900	\$202,500	\$331,000	63%
2008	\$210,000	\$207,000	\$349,900	69%
09 [1]	\$346,935		\$346,935	--

[1] Through April, 2009

[2] Price difference between Existing & New Condos

Source: Town of Colchester & RKG Associates, Inc.

Referring to Table III-10, the median price for condominiums increased from \$285,000 in 2005 to nearly \$350,000 in 2009, reflecting a 23% increase. The median price for new units was also attaining a 63% to 77% premium to existing condominiums during this period. Preliminary data for 2009 indicate a 1% decline in median price from 2008, which was much less severe than the 27% decline indicated in median price for new single-family homes. In fact, the median price for new condominiums (\$346,935) in 2009 (April) was 5% higher than for new single-family homes (\$333,000).

As shown in Table VI-14 in the Appendix, most of the new condominium units sold in the \$250,000 to \$350,000 price range; however, most of the activity occurred between 2005 and 2007, while average activity in 2008 (3 sales) was 85% lower than in 2007 (20 sales). Despite the slow down in the sales of new condominium units, their affect on the existing market was positive, since sales of units for less than \$150,000 were much less prevalent after 2005, than before, and activity in the \$150,000 to \$250,000 range began to increase after 2005 due in part to the new construction.

Condominium units priced at less than \$100,000 accounted for nearly 40% of market activity between 2000 and 2004; however, since 2005, the number of units that sold for less than \$100,000 accounted for less than 3% of sales activity. Similarly, units priced in the \$100,000 to \$150,000 range accounted for another 40% of sales activity between 2000 and 2004, but after 2004 sales of units in the price range accounted for 26% of total activity.

#### **b) Conclusion**

The condominium market in Colchester was much less active than indicated by the single-family market, and Colchester did not have any sales of new condominium

units until 2005, so all the sales in the prior period were limited to existing units. In fact, condominium sales activity between 2000 and 2009 averaged 31 units per year, but average annual activity increased to 35 units per year after 2005. This post-2005 condominium activity was more than 80% lower than single-family activity averaging 190 units per year.

The median price for all condominiums peaked in 2007 at nearly \$255,000 and the median price was influenced by the median price of new units (\$331,000) at that time. Based on preliminary data for 2009, the median price for new condominium units (\$346,935) surpassed that of new single-family homes (\$330,000) for the first time. Condominium units valued at less than \$150,000, which represented 79% of market activity prior to 2005, accounted for only 11% of condominium sales activity after 2005. It is unlikely that units priced below \$150,000 would experience a significant increase in their market share in the future, as new units are being sold in the \$250,000 and higher price range, although at a more limited basis since 2007.

### 3. Manufactured Housing Market Characteristics

Sales activity of manufactured housing ranged between 9 sales to 23 sales per year between 2000 and 2008, and averaging 13 sales per year, as shown in Table III-11. The median price ranged from \$35,000 in 2000 to \$112,000 in 2007, but the median price in 2008 was \$55,000, or 50% lower than the peak median. Preliminary data for 2009 indicated a median price of \$64,000, a 15% increase from 2008.

**Table III-11 – Town of Colchester: Manufactured Housing Sales and Median Price**

Year	# of Sales	Median Price
2000	9	\$35,000
2001	13	\$53,000
2002	13	\$46,500
2003	16	\$72,450
2004	10	\$76,450
2005	23	\$85,000
2006	9	\$100,000
2007	16	\$112,000
2008	12	\$55,500
09 [1]	5	\$64,000

[1] Through April, 2009

Source: Town of Colchester & RKG Associates, Inc.

Since 2000, homes in the \$50,000 to \$99,999 range accounted for 47% of market activity, and the remainder was evenly divided between those under \$50,000, and those at more than \$100,000, as shown in Table III-12. Since 2005, the pace of sales at \$100,000 or more was greater for the most part than in the early part of the decade.

**Table III-12 – Town of Colchester: Manufactured Home Sales by Price Ranges**

Year	Price Range			Total
	less than \$50k	\$50k to \$99k	\$100k to \$149k	
2000	7	2		9
2001	5	8		13
2002	7	6		13
2003	4	10	2	16
2004	1	7	2	10
2005	1	13	9	23
2006	2	2	5	9
2007	1	6	9	16
2008	4	4	4	12
09 [1]	2	1	2	5
Total	34	59	33	126
AVG	4	6	4	14

[1] Through April, 2009

Source: Town of Colchester &amp; RKG Associates, Inc.

#### 4. Available Properties and Foreclosure/ Lis Pendens

A review of for-sale properties available in Colchester on REALTOR.com indicated that 144 properties are available, as shown in Table III-13. Almost 70% of the available properties units are single-family homes with a range in asking price between \$154,900 and \$595,900. Another 18% of this sample is condominiums ranging in price from \$74,000 to \$339,900, and another 8% is manufactured homes with pricing between \$27,900 and \$129,900. Six multi-family properties were also available for-sale at pricing ranging from \$224,900 to \$475,000. These listings are representative of local realtors and do not include those homes/condominiums marketed directly by a developer.

**Table III-13 – Town of Colchester: Available Homes For Sale (June 2009)**

Property Type	Listings	Asking Price Range	
		Low	High
Single Family	100	\$154,900	\$595,900
Condominiums	26	\$74,000	\$339,900
Manufactured Homes	12	\$27,900	\$129,900
Multi-family [1]	6	\$224,900	\$475,000
Total	144	\$74,900	\$595,900

[1] 6 properties with 25 units

Source: Realtor.com &amp; RKG Associates, Inc.

Based on historic averages, the available single-family listings represent a 6-plus-month supply; the available condominiums and manufactured homes equate to a 10-to-11 month supply for each. Brokers report longer market periods for some properties, and some potential buyers are having difficulties with obtaining financing because of more stringent requirements. Banks and mortgage companies were reportedly relying more heavily on credit reports in today's environment.

The poor economic climate over the last one to two years has had an adverse affect of the Colchester residential market that has resulted in an increased supply for nearly all property types. Conditions were exacerbated by additional layoffs causing some people to move-out of homes and/or apartments and share housing with relatives or other persons. The Colchester market had experienced an increase in foreclosures, as 20 foreclosed/bank-owned homes are currently available. A review of sales data in the assessor's data base indicate that thirteen and fourteen homes in 2007 and 2008 were sold by a bank/mortgage company after it was taken back via foreclosure, as shown in Table III-14. In 2009 (April) another five homes were sold from the real estate owned (REO) inventory. The average prices from these sales are exhibited and the range in price.

Colchester also had 29 "lis penden" filings in the fourth quarter of 2008 which represented about 41% of the filings in 2008. Another 45 filings were reported through April 2009, over 3 times more than the 14 filings through April 2008.<sup>3</sup>

**Table III-14 – Town of Colchester: Bank Owned Sales & Foreclosure Activity**

	2007	2008	2009 [3]
# of Bank REO [1]	8	6	2
# of REO Sales {1}	13	14	5
AVG Sale Price	\$198,588	\$219,145	\$161,558
Low Sale Price	\$66,000	\$85,000	\$113,000
High Sale Price	\$355,000	\$345,000	\$215,000
Lis Penden [2]		71	45
Foreclosure Deeds		12	3

[1] Bank Real Estate Owned (REO)

[2] Pending Legal Action pre foreclosure

[3] Through April, 2009

Source: Town of Colchester, CHFA/Warren Group & RKG Associates, Inc.

## 5. Rental Market Characteristics

As previously discussed, Colchester has 1,044 units in multi-family properties including 404 units at smaller (2-4 units) or mixed-use properties; and 640 units at apartment properties, including 363 units at affordable housing projects. A listing of the larger multi-family properties (5 units or more) is shown in Table VI-12 in the Appendix. The following section identifies trends in rental characteristics in Colchester.

The median gross rent in the Town of Colchester was \$689 in 2000 reflecting a 12% increase since 1990. The median gross rent in Colchester Village was \$612 in 2000, 11% lower than in the town, and it increased by only 8% during the 1990s, as shown in Table III-15. Based on a sample of rents, RKG obtained from local sources, the indicated median rent as \$872 in the town, and reflected a 27% increase from 2000. The Fair Market Rents (FMR) for the Colchester-Lebanon HMFA (HUD Metro FMR Area) are

<sup>3</sup> *Lis Penden* is a legal term for the notification of a pending lawsuit that starts the foreclosure process

also exhibited in Table III-15 by different unit sizes for 1990 and 2000, as well as for 2009.

**Table III-15 – Colchester – Lebanon HFMA – Trends in Fair Market Rents & Colchester (Town & Village) – Trends in Median Gross Rents**

Fair Market Rent By Unit Size [1]	1990	2000	2009	% Change	
				1990-00	2000-09
0-bdrm	\$443	\$438	\$700	-1%	60%
1-bdrm	\$540	\$545	\$821	1%	51%
2-bdrm	\$631	\$697	\$1,078	10%	55%
3-bdrm	\$796	\$875	\$1,289	10%	47%
4-bdrm	\$887	\$1,062	\$1,330	20%	25%
<b>Median Gross Rent</b>					
Town of Colchester	\$617	\$689	\$872	12%	27%
Colchester Village [2]	\$569	\$612	-N/A-	8%	-N/A-

[1] Colchester-Lebanon HFMA ; [2] Census Tract 7401.01

Source: US Census; HUD & RKG Associates, Inc.

The FMR for a 2-bedroom unit was \$697 in 2000 which was 1% higher than indicated in the Town of Colchester, and it increased by 10% since 1990. A similar increase was indicated for 3-bedroom units, while a 20% increase was indicated for FMR at 4-bedrooms units. The changes in rents for studio units (0-bedroom) and 1-bedroom units were nominal as indicated above.

Referring to Table III-15, the FMR for all unit types ranged between \$700 and \$1,300 in 2009, and increased between 25% (4-bedroom) and 60% (0-bedroom) since 2000. Rents for 1-bedrooms increased to \$821, representing a 51% increase while rents for 2-bedroom units increased to \$1,078 in 2009 indicating a 55% gain since 2000.

In Colchester, rents for 1-bedroom or smaller units ranged from \$625 to \$850 and averaged \$750. The low-end was for a studio unit while the high end was for a larger unit. Rents for 2-bedroom units range from \$650 to \$1,125 per month, and average around \$870. Rents for 3-bedroom units range from \$900 to \$1,200 and averaged around \$980 per month.

**Table III-16 – Town of Colchester – Asking Rental Rates by Type (June 2009)**

Type	Monthly Rental Range			FMR
	Low	High	AVG	
1-bdrm or less	\$625	\$850	\$751	\$821
2-bdrm	\$650	\$1,125	\$872	\$1,078
3-bdrm & up	\$900	\$1,200	\$982	\$1,289
3-4 Bdrm (S/F)	\$1,100	\$1,975	\$1,550	\$1,330

Source: RKG Associates, Inc. w/ managers; Realtors.com & HUD

Asking rents for a sample of 3 to 4-bedroom single-family homes ranged from \$1,100 per month to \$1,975 per month, and averaged at \$1,550 per month. In each case, the local average rent was lower than indicated by the FMR, except for rents at single-family homes. Rents vary by property depending on unit size, age and condition, utilities, location, amenities and the like. On a monthly rent per square foot (SF) basis, 1-bedroom units averaged at over \$1.00/ SF, while 2-bedroom units averaged at \$1.00/SF while the large 3-bedroom units average around \$0.75/SF, and the single –family homes averaged at \$0.95/SF.

Other comments about the rental market are highlighted below:

- Property managers reported that waiting lists were the norm a few years ago, but today at most properties they are non existent
- Property managers are having more difficulties in finding “credit-worthy” tenants today than in the past.
- Tenant turnover has increased in the past year or so, and units are sitting unoccupied for a longer period than in the past.
- Rent concessions are also being offered at a few properties

In short, the rental market is experiencing a similar slowdown as the for sale market.

#### **D. Affordability of Owning and Renting in Colchester**

This section identifies a range in household income that would be required to buy or rent a unit at different price levels in Colchester, based on typical financial standards. The low end represents current interest rates, while the high end represents a higher rate, since interest rates may rise in the future. The higher end is also reflective of a lower down payment, and reflective of high cost such as private mortgage insurance (PMI) and points. These calculations are presented for this analysis, and are not reflective of a single person’s ability to finance a specific purchase. In today’s environment, banks and mortgage companies are relying more heavily of an applicant credit report score and verification of income and other assets. The range in housing costs, financial and affordability assumptions are:

For home ownership:

- Interest Rate: 5.0% to 5.75%
- Downpayment 20% to 5%, respectively with interest rates above
- Term 30 years with monthly payments
- Housing Cost Includes mortgage payment, RE taxes & insurance
- % of Gross Income 28%
- RE Taxes/1000 \$16.56 (equalized) or \$23.60/1000 at 70%)
- Insurance/1000 \$3.50

For apartment rental

- Housing costs are 30% of gross income.

Table III-17 exhibits the range in household income to purchase or rent a home based on the aforementioned assumptions. For example, a household earning the average wage (\$37,450) in Colchester could afford a home in the \$115,000 to \$145,000 range or a monthly rent of \$930/month. In this case, renting would be the more realistic option as there are some available units at this price range, as compared to single-family homes for less than \$150,000.

A household at the median income level (\$82,660) could afford a home in the \$250,000 to \$320,000 range, which for an existing home would be realistic given the median price of nearly \$250,000 in 2008; however, a new home would be out of reach as indicated by the 2008 median price of \$450,000, which would require an income of \$115,000 to \$145,000..

As show in Table III-17, a household with \$20,000 could afford an apartment rent of \$500, and a house/unit with a value of \$75,000; however, if it was a manufactured home an additional \$14,000 to \$15,000 in income would be need for the monthly site/pad rent of \$350 to \$375. Another example would be a new home valued at \$500,000 would require gross income between \$127,800 and \$161,000, depending on down payment. While a home in the \$350,000 range would require income in the \$76,700 to \$96,500 range, depending on a downpayment. A household with gross income of \$50,000 could rent an apartment for \$1,250 per month and remain within the affordability guidelines.

A final example would be a household with an income of \$15,000, that could afford a monthly rent of \$375, but this household could afford a home valued at \$200,000 to \$220,000 assuming the mortgage was paid off, since housing costs would be limited to real estate taxes and insurance) which would be \$4,000, or \$335 per month.

**Table III-17 – Town of Colchester: Affordability of Owning & Renting (May 2009)**

Unit Value	Home Ownership		Rental	
	Low Income	High Income	Monthly Rent	Income
\$75,000	\$19,176	\$24,130	\$500	\$20,000
\$100,000	\$25,568	\$32,173	\$750	\$30,000
\$150,000	\$38,352	\$48,259	\$850	\$34,000
\$200,000	\$51,136	\$64,346	\$1,000	\$40,000
\$250,000	\$63,920	\$80,432	\$1,250	\$50,000
\$300,000	\$76,703	\$96,518	\$1,500	\$60,000
\$350,000	\$89,487	\$112,605	\$1,750	\$70,000
\$400,000	\$102,271	\$128,691	\$2,000	\$80,000
\$500,000	\$127,839	\$160,864	\$2,500	\$100,000

Source: RKG Associates, Inc. (see text for assumptions)

In summary, a median gross rent of \$872 per month would require a gross income of nearly \$35,000 to be considered affordable. A home at the median value of \$270,000 range would require an income between \$69,000 and \$86,800, with the latter consistent with the median

household income in Colchester, suggesting a balanced market in terms of affordability, although some household in Colchester incur costs at more than 30% of income.

### **E. Thematic GIS Maps**

Five thematic maps outlining different conditions in Colchester are presented on the following pages. They include the following:

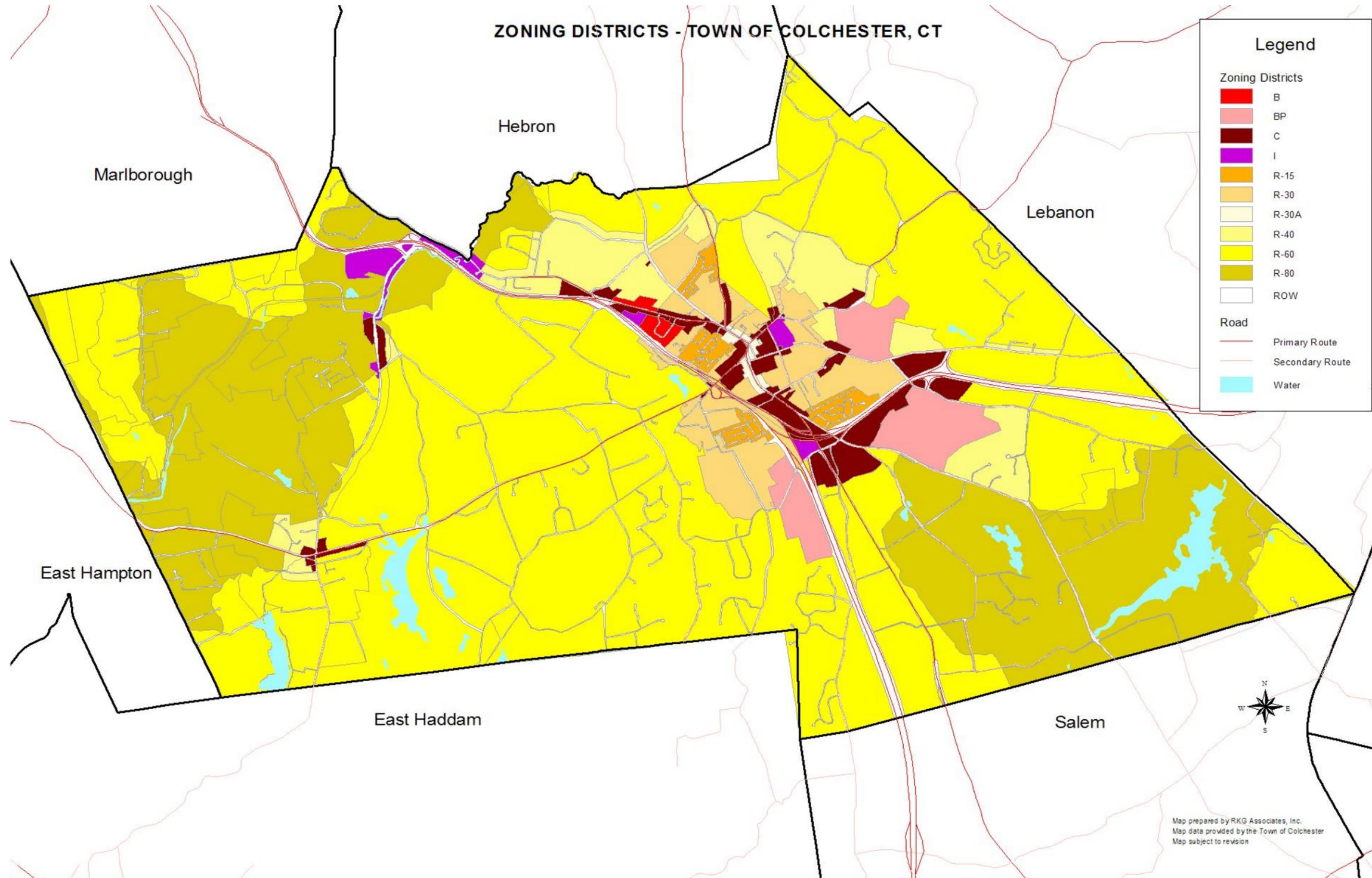
- Zoning
- Land Use<sup>4</sup>
- Residential Uses by Type
- Housing Production by Select Periods
- Variation in Home Values (Full Value)

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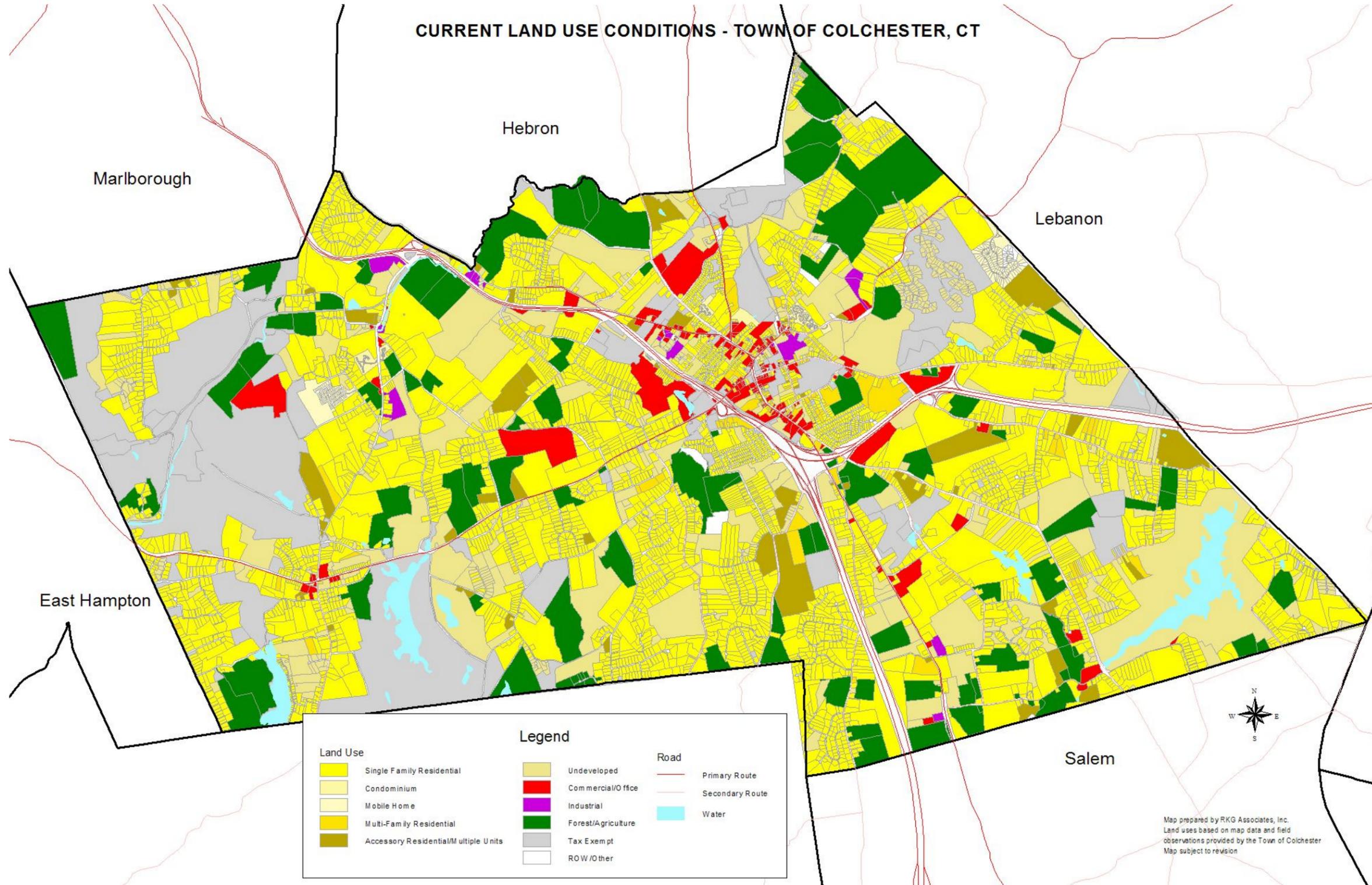
<sup>4</sup> Land uses based on property assessment data and field observations provided by the Town of Colchester.



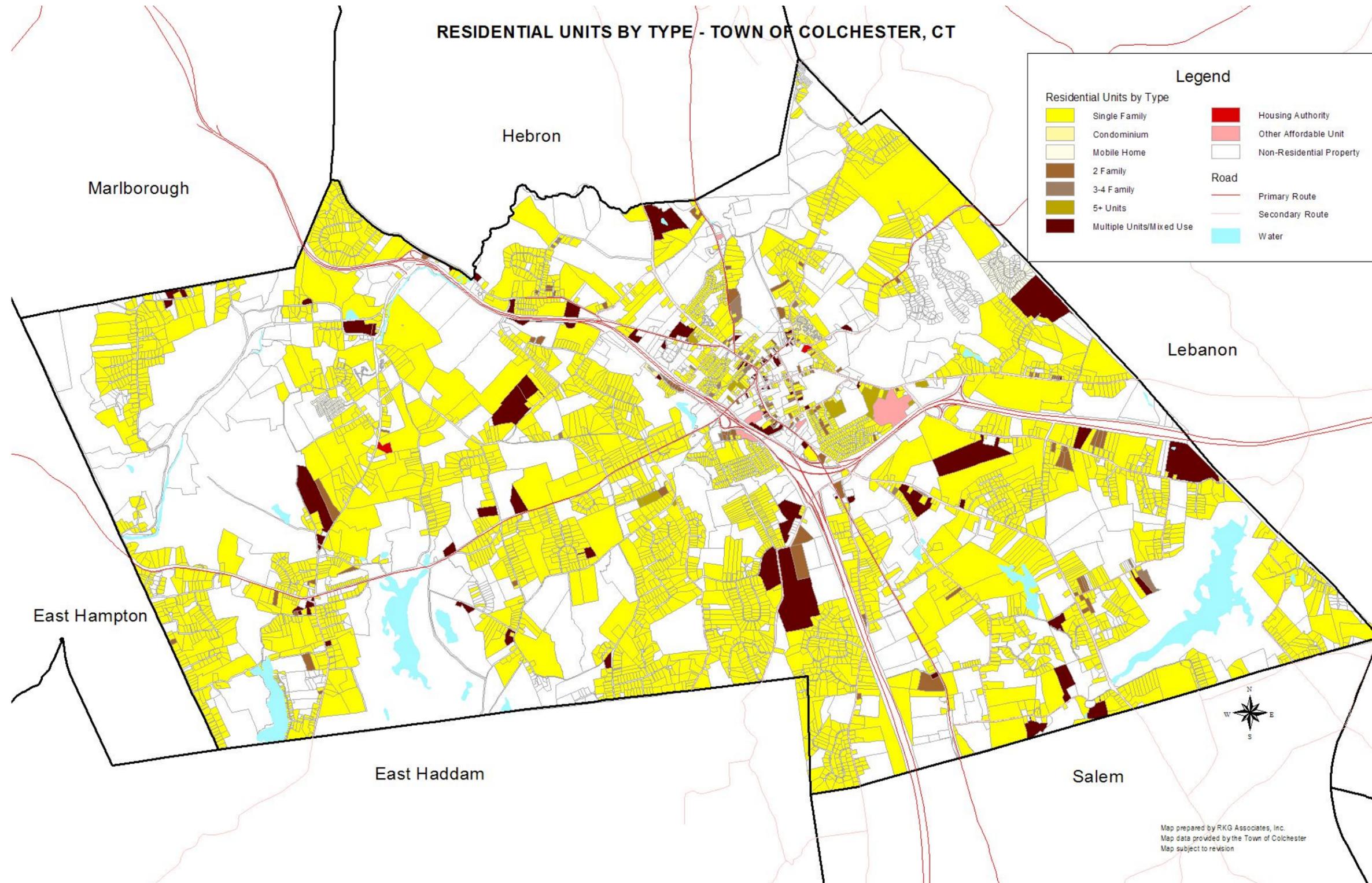
Map III-1 – Town of Colchester: Zoning



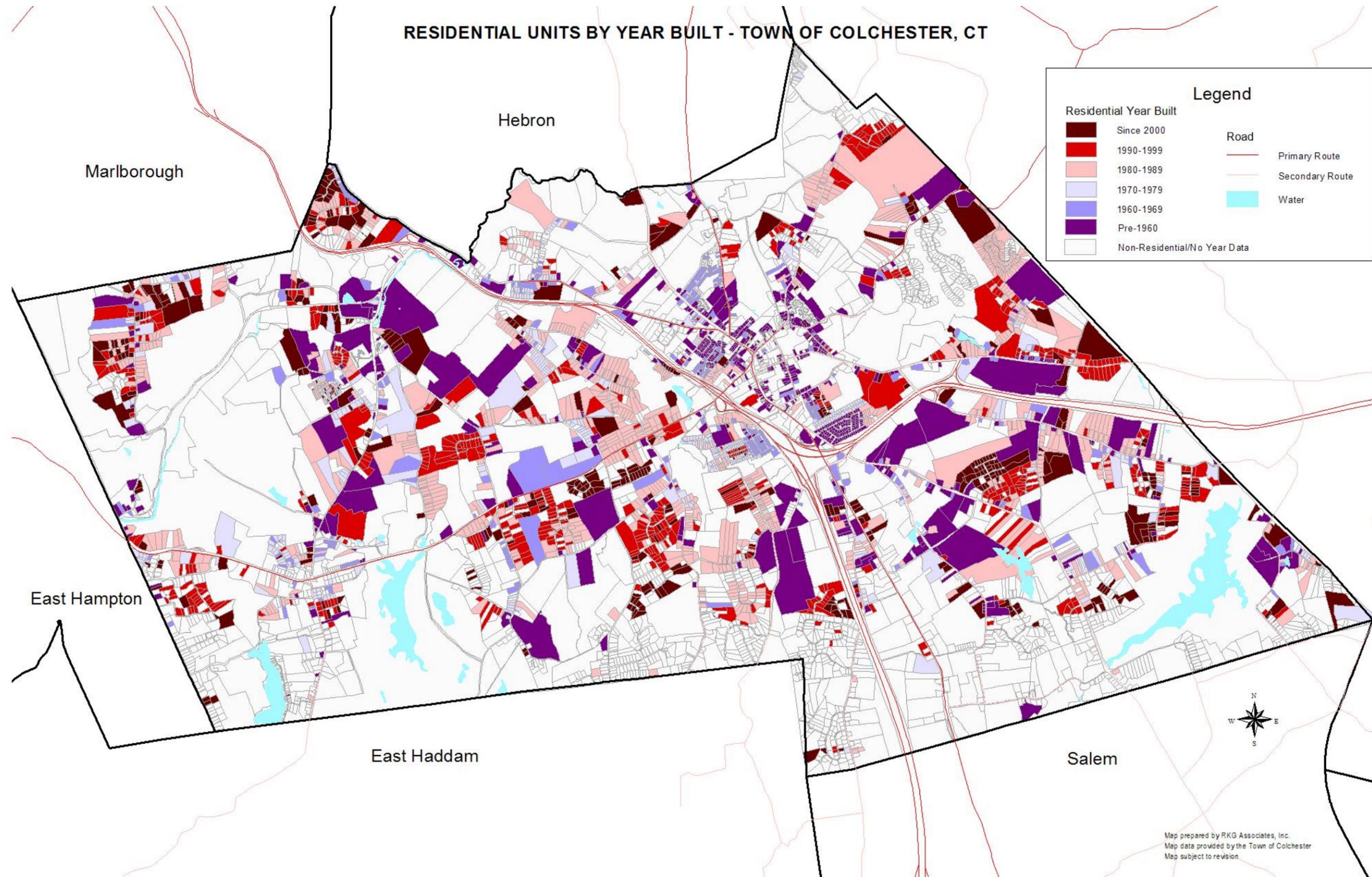
Map III-2 – Town of Colchester: Land Uses



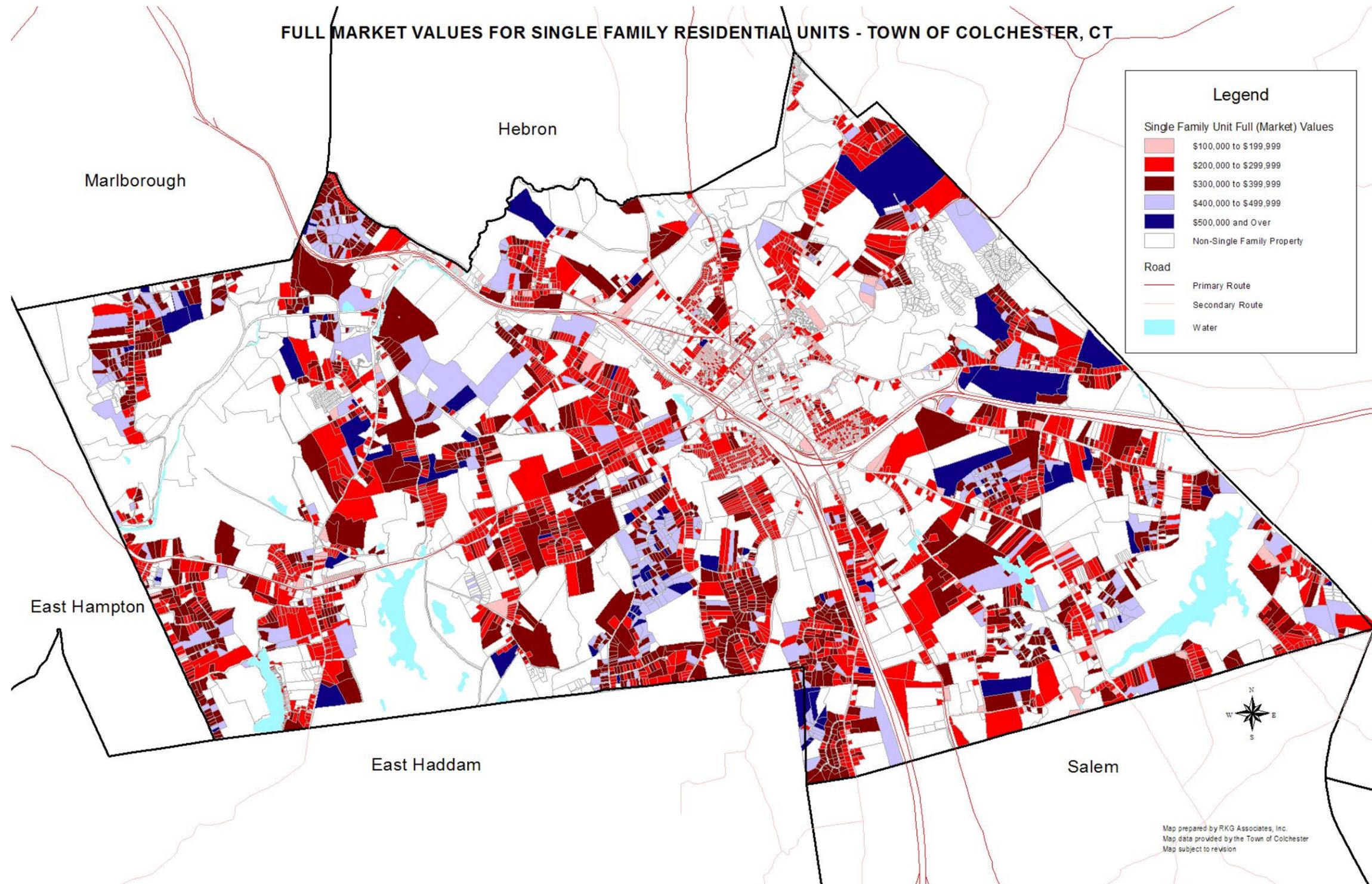
Map III-3- Town of Colchester: Residential Uses by Type



Map III-4 - Town of Colchester: Housing Production by Select Periods



Map III-5 – Town of Colchester: Variation in Homes Values (Full Values)



## **IV. AFFORDABLE HOUSING NEEDS**

This chapter documents the nature and extent of the low income housing demand with the existing supply of affordable housing units. In this manner the potential unmet housing needs in the Town of Colchester for the indigenous impoverished are documented. The chapter is presented in two parts.

1. Census 2000 data is first evaluated to quantify the potential number of households who would qualify for affordable housing. This includes an analysis of households below the poverty level and their characteristics. Also presented is an evaluation of those households who are “at risk” of paying 30% or more of their income for housing. Then, the potential number of households in Colchester that would be income eligible for affordable housing is estimated and any forecasted changes over the next-five years are presented.
2. The supply of affordable housing in Colchester and its components is then evaluated for an understanding of how it fits with the existing supply of market housing. Waiting list information is also discussed. The supply of affordable housing is then reconciled with the low-income demand for an indication of need, or unmet demand.

### **A. Documentation of Low-Income Households**

The decennial census provides a number of indicators that can be used to approximate the number of households in the Town of Colchester, which have a high probability of affordable housing needs. The most useful indicator is the number of households with incomes near or below the poverty level, including persons receiving social security and public assistance income. Census further categorizes many of these households and individuals by age and family type, which provides insight into the types of housing that, might be required by these “at risk” populations. RKG recognizes that the 1990 and 2000 data are aged, but it provides specific details that will not be updated until the decennial census in 2010.

This information is followed by an estimation of the potential number of households in Colchester that could potentially be eligible for affordable housing, based on the low-income thresholds prepared by the U.S. Department of Housing and Urban Development (HUD) for FY-2009.

#### **1. Poverty Status**

According to the U.S. Census, the poverty rate in 2000 was 2.7% in the town and 3.6% in the village, as evident by 383 persons and 117 persons, respectfully, living below the poverty level, as shown in Table IV-1.<sup>5</sup> In 2000, this population below the poverty level also represented 161 households in the town, or 3.1% of total households, and 43

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<sup>5</sup>The U.S. Census uses a set of income thresholds that vary by family size to detect who are poor. Poverty thresholds do not vary geographically, but are updated annually for inflation. The weighted average income threshold in 2000 for one person was \$8,787; for a two-person family - \$11,234; three persons-\$13,737, four persons-\$17,600; five persons-\$20,804.

households in the village, or 3.2% of households there. The village had a slightly higher concentration of population below the poverty level than households in 2000, but the reverse was evident in the town.

**Table IV-1 – Colchester (Town & Village): Poverty Characteristics (2000)**

Population	Below Poverty	% of Total	% Below Poverty Level by Age			
			< 18	18 to 64	65 to 74	75 & up
Town	383	2.7%	30%	57%	6%	8%
Village [1]	117	3.6%	24%	66%	0%	10%
Households			< 25	25 to 44	45 to 64	65 & up
Town	161	3.1%	5%	31%	41%	23%
Married Family	44	0.8%	0%	16%	45%	39%
Other Family	41	0.8%	20%	63%	17%	0%
Non-Family	76	1.5%	--	22%	51%	26%
Village [1]	43	3.2%	--	26%	47%	28%
Married Family	10	0.7%	--	--	100%	--
Other Family	11	0.8%	--	100%	--	--
Non-Family	22	1.6%	--	--	45%	55%

[1] Census Tract 7141.01

Source: US Census & RKG Associates, Inc.

Referring to Table IV-1, the highest concentration of persons in poverty was in the 18 to 64 age group, followed by persons under the age of 18. In the town, the highest concentration of households in poverty was in the 45 to 64 age group, followed by those in the 25 to 44 age group. In the village, the highest concentration of households in poverty was also in the 45 to 64 age group, followed by those in the 65 and up age group.

Other comments about the data in Table IV-1 include:

- Households in poverty were fairly evenly distributed between family (married and other) and non-family households in both the town and village
- Of the other family households in the town, all 41 were single-parent, female headed households
- Of the non-family household in the town, 60 were female headed households or 78% of this group in poverty; in the village, 18 households were headed by females accounting for 82% of the non-family group in poverty.

#### a) Trends in Poverty Status

Since 1990, the Town of Colchester experienced a 16% decline in the number of persons below the poverty level, while the village experienced a 5% decline, as shown in Table IV-2. The poverty rate in 1990 was 4.2% and 4% respectively, and declined to 2.7% in the town, and to 3.6% in the village. Persons in poverty between the age of 19 and 64 declined by 14% during the 1990s in the town, while persons age 75 and older declined by 51%. The village on the other hand experienced a 57%

decline in persons in poverty age 75 and older but experienced a 20% gain in persons in poverty age 18 to 64, as well as a 27% increase in persons in poverty less than age 18, despite a decrease through the town in these two age groups, as shown in Table IV-2.

**Table IV-2 – Colchester (Town & Village): Trends in Poverty Status (1990 – 2000)**

	Town of Colchester				Colchester Village [1]			
	1990	2000	# Chg	% Chg	1990	2000	# Chg	% Chg
<b>Population In</b>								
<b>Poverty</b>	457	383	(74)	-16%	123	117	(6)	-5%
Poverty Rate	4.2%	2.7%	-1.6%		4.0%	3.6%	-0.4%	
ages < 18	124	113	(11)	-9%	22	28	6	27%
ages 18 to 64	251	217	(34)	-14%	64	77	13	20%
ages 65 to 74	19	22	3	16%	9	0	(9)	-100%
ages 75 & up	63	31	(32)	-51%	28	12	(16)	-57%
<b>Households In</b>								
<b>Poverty</b>	211	161	(50)	-24%	72	43	(29)	-40%
Poverty Rate	5.4%	3.1%	-2.3%		6.1%	3.2%	-2.9%	
ages 15 to 64	133	124	(9)	-7%	39	31	(8)	-21%
ages 65 & up	78	37	(41)	-53%	33	12	(21)	-64%

[1] Census Tract 7141.01

Source: US Census & RKG Associates, Inc.

Referring to Table IV-2, the number of households in poverty decreased in the town and the village during the 1990s, with the town experiencing a 24% decrease, while the village had a 40% decrease. Nearly 72% the decrease in the village were elderly households (-21) in poverty, while 82% of the decrease in the town were elderly households (-41) in poverty.

In summary, the Town of Colchester had 2.7% of its population below the poverty level in 2000, which represented a decline since 1990. Approximately 6% of the population in poverty was elderly, and nearly 30% were children, In addition, 3.1% of the households in town were below the poverty level in 2000, and 23% of these households were elderly. The number of households in poverty declined during the 1990s in both the town and the village, and a large percentage of the decline were elderly households.

## 2. Selected Earnings Indicators

Nearly 1,000 households in Colchester including 359 households in the village received social security income in 2000, as shown in Table IV-3. This was 33% more than in 1990 in the town, and 41% more in the village. The average earning per household in town was nearly \$11,770 in 2000, indicating an increase of 55% since 1990. The average social security earning in the village was nearly \$12,050, or 62% more than in 1990.

In addition, 706 households in the town earned retirement income in 2000, including 170 households in the village. In the town, retirement income households increased by 38%

since 1990, while the gain in the village was 10%. The average retirement earning per household was \$18,970 in town and \$15,970 in the village. In addition, the average earning in the village increased at a lower rate (62%) than in the town (138%).

**Table IV-3 – Colchester (Town & Village): Selected Earnings Indicators (1990 – 2000)**

	Town of Colchester			Colchester Village		
	1990	2000	% Chg.	1990	2000	% Chg.
Households	4,149	5,201	25%	1,249	1,337	7%
Retirement Income	510	706	38%	155	170	10%
Mean earnings (dollars)	\$7,960	\$18,970	138%	\$9,875	\$15,969	62%
Social Security Income	756	1,003	33%	254	359	41%
Mean earnings (dollars)	\$7,596	\$11,766	55%	\$7,427	\$12,049	62%
Public Assistance Income	127	99	-22%	59	49	-17%
Mean earnings (dollars)	\$3,994	\$1,728	-57%	\$4,477	\$1,990	-56%
Supplemental Security Income	N/A	100	--	N/A	52	--
Mean earnings (dollars)	N/A	\$7,184	--	N/A	\$6,692	--

Source: US Census & RKG Associates, Inc.

Referring to Table IV-3, the Town of Colchester had 99 households that earned public assistance income in 2000, including 49 households in the village, and the average earnings was less than \$2,000 in each. Also, 100 households in town earned supplemental security income in 2000, including 52 households in the village.

Select information about Needs Social Service Program for Colchester obtained from the Legal Assistance Resource Center indicated the following in 2008:

- 473 families claimed the Earned Income Tax Credit on their federal tax return and received average refund payment of \$1,617. This represents 8.5% of total households.
- 34 people received Temporary Family Assistance (TFA) cash assistance to families with children, and the benefit was \$576 per month for a 3-person family.
- 272 people who were elderly or disabled received health care through the Medicaid fee-for-service program.

### 3. Disability Status

Approximately 2,905 persons in Colchester had a disability according to the US Census in 2000, which represented nearly 22% of the population. Nearly 77% of the elderly population had a disability, as shown in Table IV-4. Nearly one-third of those with a disability between the age of 16 and 64 had an employment disability.<sup>6</sup>

<sup>6</sup> US Census defines the disabilities shown in Table IV-4 as follows: Physical - a condition that substantially limits one or more basic physical activities; Mental - a condition that impairs learning, remembering or concentrating; Employment - Difficulty in working at a job or business; Other includes Sensory - blindness, deafness or severe vision or hearing impairment, Self-care - difficulty in dressing, bathing or getting around the house, and Go-outside-the-home: difficulty to go outside alone to shop or visit MD.

As shown in Table IV-4, nearly 29% of the population in the village had a disability, including nearly 64% of the elderly persons. Persons with a physical disability accounted for 28% of the disabled population in both the town and the village, and persons with a mental disability accounted for 16% of the disabled populations in both geographies; however, this distribution of these disabilities differed between the different age cohorts

**Table IV-4 – Colchester (Town & Village): Disability Status (2000)**

Age Group	Population	With a Disability		% of Population Cohort by Disability			
		Persons	% of Pop.	Physical	Mental	Employment	Other [1]
<b>Town of Colchester</b>							
Age 5 to 15	2,507	142	5.7%	17%	68%	0%	15%
Age 16 to 64	9,469	1,741	18.4%	25%	12%	33%	30%
Age 65 & over	1,333	1,022	76.7%	32%	15%	0%	52%
Total	13,309	2,905	21.8%	28%	16%	20%	37%
<b>Colchester Village</b>							
5 to 15	504	60	11.9%	25%	52%	0%	23%
16 to 64	2,185	512	23.4%	23%	15%	32%	29%
65 & over	567	362	63.8%	35%	10%	0%	54%
Total	3,256	934	28.7%	28%	16%	18%	39%

[1] Includes sensory, self-care & go-outside-home disabilities

Source: US Census & RKG Associates, Inc.

#### 4. Housing Cost Burden in 2000

The US Census estimated the number of households in the Town of Colchester, both owner and renter, by the percentage of their household income that they incurred for housing. The data was distributed by different age groups and income levels, and HUD considers a minimum standard of 30% of gross income for gauging whether a household is potentially “at risk” of paying too much for housing.

According to census data, approximately 21% of the owner households in 2000 incurred housing costs at 30% or more of their income, and 28% of the renter households. In absolute numbers, there were 732 owner households incurring housing cost of 30% or more, and 329 renter households. The total represents 25% of all households in Colchester in 2000.

As shown in Table VI-15 and Table VI-16 in the Appendix, 56% of the owner households between the age of 15 and 24 incur costs of 30% or more, and 21% of the renter households in this age group. Approximately 24% of the owner households in the 65 to 74 age group incurred costs of 30% or more, and 32% of the owner households 75 year or more. Another 40% of the renter households between the age of 65 and 74 incurred costs of 30% or more, and approximately 70% of the renter households 75 years and older. Collectively, renters age 65 and older that incurred cost of 30% or more, totaled nearly 100 households in 2000, which accounted for 2.1% of all households in Colchester. A similar number of younger households (less than 35 years) also incurred housing cost of 30% or more.

As shown in Table VI-17 and Table VI-18 in the Appendix, a total of nearly 470 owner households with incomes of less than \$50,000 incurred housing costs of 30% or more, representing nearly 64% of total owner households that incurred housing costs of 30% or more. Another 330 renter households with incomes of less than \$50,000 also incurred costs of 30% or more, and they represented 100% of the renter households with housing cost of 30% or more. Collectively, these 800 households in 2000 accounted for 17% of households in Colchester, and 411 households or 51% of this group had incomes of less than \$20,000, and represented 9% of total households in Colchester at the lowest income levels and incurring a high cost of housing.

In summary, one-quarter of Colchester's households were incurring housing costs at 30% or more of gross income. Approximately 9% of Colchester's households had incomes of less than \$20,000 and incurred housing costs of 30% or more and 58% were renters. In addition, Colchester had 4% of its households that incurred housing cost of 30% or more over the age of 64, and another 4% under the age of 35.

### 5. Low-Income Households in 2008

This section presents an estimate of the number of low-income households in Colchester that could potentially be eligible for affordable housing in 2008. Low-income eligibility is calculated as a percentage of an area median family income (AMI) for a larger region and varies by the size of a household. HUD uses the Colchester-Lebanon HMFA as a region for determining income eligibility for households in the Town of Colchester.

HUD has three classifications for low-income households factored in relationship to the AMI. This includes extremely low (0-30%); very low (31% to 50%); and low (51% to 80%) income. Income limits are also based on household size, namely 1-person, 2-person, 3-person and so on. Table IV-5 exhibits FY-2009 income limits for the Colchester-Lebanon HMFA based on an AMI of \$91,400.

**Table IV-5- Colchester-Lebanon HMFA: FY-2009 Income Limits**

H'hold Size	30%	50%	80%
1 person	\$19,200	\$32,000	\$44,800
2 person	\$21,900	\$36,550	\$51,200
3 person	\$24,650	\$41,150	\$57,600
4 person	\$27,400	\$45,700	\$64,000
5 person	\$29,600	\$49,350	\$69,100
6 person	\$31,800	\$53,000	\$74,250
7 person	\$34,000	\$56,650	\$79,350
8 person	\$36,150	\$60,300	\$84,500

Source: US Dept HUD & RKG Associates, Inc.

Using households by age and income estimated for 2008 obtained from Demographics NOW, an approximation of those households that could qualify for affordable housing under these income thresholds can be estimated. Unfortunately, the income distributions are not strictly comparable to the income limits set by HUD. Also, this same income

information is not available by household size, so it is not possible to precisely determine how many households within various income groups would actually be income eligible for affordable housing.

Despite these limitations, the age distribution of households within the lower income brackets provides a basis for estimating the distribution of affordable housing needs. From the household age-by-income data, it is possible to further segment and estimate a range of the number of elderly (65 years or older), near-elderly (age 55 to 64) and family households (age 15 to 54) in Colchester that might qualify. The process of conducting the analysis consisted of the following:

- Tabulating the estimated number of Colchester's households with annual incomes below \$100,000 by different income levels that closely correspond to those defined by HUD.
- Households were also distributed into three age groups, younger than age 55, age 55 to 64, and age 65 and older.
- Allocate the percentage of households at each age and income level that would potentially qualify for affordable housing, by using the HUD income guidelines. It was estimated that 100% of all households earning annual incomes below \$35,000 would be income eligible.
- For those households in the higher income brackets, percentages of less than 100% were applied since not all one- and two-person households would be income eligible at each income level. These percentages also varied between the different age-cohorts. The results of these estimates are exhibited in Table IV-6.

Approximately 1,514 households in 2008 would be income eligible for affordable housing, as shown in Table IV-6, based on the broad range of income criteria in the Colchester-Lebanon CT HMFA,. This figure represents roughly 27% of all Colchester households. An estimated 1,028 households would qualify for family (less than 55 years) housing, while another 170 households would also qualify for family or age-restricted housing. The remaining 316 households would be elderly (65 years or older). This amount of eligible elderly represents 37% of that cohort in Colchester, whereas the eligible near-elderly represents 21% of that cohort, and the eligible households under age 55 represents 26% of that group.

Over 472 households with incomes of less than \$20,000 would qualify and most would be classified in the extremely low-income range. Approximately 51% were less than 55 years and would qualify for family/workforce housing, and the remaining were either near-elderly (55 to 64 years, 13%) or elderly (65 years and older, 26%). Combined the households with less than \$20,000 equated to 8.5% of all households in Colchester, or 31% of the estimated number of low-income-eligible households, and would account for all Colchester's households in poverty.

Another 444 households had incomes of \$20,000 to \$34,999 and all would be considered as having very low income or low income depending on household size, and this group represented about 29% of the low-income households. A higher number of this group was family/workforce (269) as compared to elderly (115) or near-elderly (60).

Another 357 households with incomes of \$35,000 to \$49,999 were estimated to qualify as very-low to low income households and represent 63% of the 562 households in this income cohort. The eligible family/workforce portion equates to 12% of low income households, while the near-elderly and elderly account for another 4% of the low-income households.

The remaining 242 households with incomes of more than \$50,000 would qualify in the low-income level, and represent 16% of estimated eligible low-income households. Most of this group would qualify for family/workforce housing.

**Table IV-6 – Town of Colchester: Estimated Low-Income Households by Type (2008)**

Household Age Group & income	Total H'holds	Estimated H'hold Size/Income Eligible (%)	Estimated Low-income H'hold	% of Total
<b><u>Family (younger than age 55)</u></b>				
Less than \$20,000 [1]	241	100%	241	15.9%
\$20,000 to \$34,999 [1,2]	269	100%	269	17.8%
\$35,000 to \$49,999 [1,2,3]	398	75%	299	19.7%
\$50,000 to \$74,999 [2,3]	724	25%	181	12.0%
\$75,000 to \$99,999 [3]	772	5%	39	2.5%
Subtotal	2,404	43%	1,028	67.9%
<b><u>Near-Elderly (ages 55 to 64)</u></b>				
Less than \$20,000 [1]	61	100%	61	4.0%
\$20,000 to \$34,999 [1,2]	60	100%	60	4.0%
\$35,000 to \$49,999 [1,2,3]	69	50%	35	2.3%
\$50,000 to \$74,999 [2,3]	128	10%	13	0.8%
\$75,000 to \$99,999 [3]	140	1%	1	0.1%
Subtotal	458	37%	170	11.2%
<b><u>Elderly (age 65 and older)</u></b>				
Less than \$20,000 [1]	170	100%	170	11.2%
\$20,000 to \$34,999 [1,2]	115	100%	115	7.6%
\$35,000 to \$49,999 [1,2,3]	95	25%	24	1.6%
\$50,000 to \$74,999 [2,3]	134	5%	7	0.4%
\$75,000 to \$99,999 [3]	104	1%	1	0.1%
Subtotal	618	51%	316	20.9%
<b>All Ages &amp; Income Groups</b>				
Family (younger than age 55)	3,901	26%	1,028	68%
Near-Elderly (ages 55 to 64)	808	21%	170	11%
Elderly (age 65 and older)	854	37%	316	21%
Total	5,563	27%	1,514	100%

Notes: [1] Extremely Low Income (30%); [2] Very Low Income (50%); [3] Low Income (80%)

Source: US Census, Demographics NOW; & RKG Associates, Inc.

In summary, an estimated 1,500 households would be eligible in 2008 for affordable housing based on the broad range of income limits in the Colchester-Lebanon CT HMFA. This equated to 27% of Colchester's households, and nearly 68% would qualify for family/workforce housing (less than age 55), and another 11% would be qualify for near-elderly (age 55 to 64) or family housing, and the remaining 21% would be elderly (age 65 and older). Approximately 60% of the eligible households would have incomes of less than \$35,000 and would be considered extremely or very low-income, and the remaining 40% would be very low and low income household. This estimate is compared to the current supply of affordable housing in Colchester.

## **B. Affordable Housing Supply**

RKG obtained from DECD its 2008 Affordable Housing Appeals list that identified the different developments in Colchester and components of its affordable housing. There are three different components of affordable housing including:

- Governmentally Assisted Units which consists of two components
  - Project-based developments that were financed by CHFA, HUD, US Department of Agriculture – Rural Development (USDA-RD), or the like for the development of income restricted housing, and
  - Rental Assistance Vouchers including federal (Section 8) or state vouchers administered by the Rental Assistance Program (RAP) of the Connecticut Department of Social Services;
- CHFA and USDA mortgages that finance ownership units including first-time buyers;
- Deed-restricted properties or properties with deed containing covenants or restrictions that require a unit to be sold/rented at or below prices for a prescribed period of at least 10 years and will preserve its affordability for households at or less than 80% of the area median income (AMI).

The Town of Colchester had 471 units classified as affordable housing. This includes 32 units at Amston Village which was not reported for the 2008 list. As shown in Table IV-7, project-based development consisted of 363 units, including the 70 units owned by the Colchester Housing Authority (CHA), and other 22 units at Breed's Tavern as part of cooperative. The other 271 units were privately-owned and operated, with mortgage/use restrictions.

Approximately 26% of the affordable housing was for elderly and/or disabled. The age-restrictions varies from 55 years and older at Amston Village to 62 years and older at CHA projects and those financed by USDA RA. The remaining 74% of affordable units are considered workforce or family housing with no age-restrictions.

**Table IV-7 – Town of Colchester: Affordable Housing Supply by Type**

Project Name	Funder/Owner	Family	Elderly/ Disabled	Total
<b>Governmentally Assisted Units</b>	See Below	268	120	388
Dublin Village	CHFA/Colchester Hsg Auth.		40	40
Ponemah Village	CHFA/Colchester Hsg Auth.		30	30
Breed's Tavern	DECD/Colchester Hsg Auth.	22		22
Gan Aden of Colchester	USDA - RD/Private		18	18
Country Place [1]	CHFA/Private	112		112
Country Place II [2]	CHFA/Private	82		82
Nutmeg Park	USDA - RD/Private	27		27
Amston Village [3]	DECD/CHFA - Private		32	32
	Project-Based Developments	243	120	363
RAP/Section 8 [4]	DSS-Housing Choice Pgrm	25		25
<b>CHFA Mortgages [4]</b>	CHFA/Multiple	83		83
<b>Deed Restrictions</b>		--		0
	Subtotal			108
	<b>Affordable Housing Total</b>	<b>351</b>	<b>120</b>	<b>471</b>

[1] Mortgage/use restriction may expire in 2009/2010; [2] Mortgage/use restriction may expire in 2011/2012; [3] Not included in 2008 DECD affordable housing appeals list; [4] RAP/Section 7 & CHFA mortgages are assumed to be "family" projects  
Source: CT DECD & RKG Associates, Inc.

Another 25 units in Colchester were occupied by Section 8/Housing Choice vouchers, and another 83 units were subject to financing for income-qualifying households by the CHFA. The following projects in Table IV-8 were approved for qualify mortgages; however, not all the available unit were purchased with CHFA financing. Another component of the affordable housing are properties/units with deed restrictions; however, Colchester did not have any of this type reported to the DECD for its 2008 listing.

**Table IV-8 – Town of Colchester: Approved CHFA Condominium Projects**

Condominiums	Max # of Units	Units available
Highland Farms	50	49
Knob Hill A	14	12
The Linwood	9	8
Sunset Vista	9	8
Westchester Hills	23	14

Source: CHFA

RKG obtained historic data of the housing appeals lists from 2002 to 2008, which is exhibited in Table IV-9. The total amount of affordable housing is also compared to the housing supply in 2000 (5,409 units) in order to show a communities progress toward the 10% threshold. Colchester did meet or exceed the 10% benchmark in 2002; however; according to discussions with Jeri Fazzalano at DECD, duplication of projects/records was identified and corrected, and the percentage declined to 8% in 2003. Some minor

fluctuations occurred between 2003 and 2008 due to changes in the number of Section 8 vouchers and/or CHFA mortgages. In 2008, Colchester's list excluded the 32-units Amston Village, which is included below, and will be counted in 2009.

**Table IV-9 – Town of Colchester: Housing Appeals List (2002 – 2008)**

Year	Governmentally Assisted Units	CHFA Mortgages	Deed Restrictions	Total	% of 2000 Housing
2002	460	173	-N/A-	633	11.7%
2003	348	99	-N/A-	447	8.3%
2004	354	80	-N/A-	434	8.0%
2005	354	75	-N/A-	429	7.9%
2006	353	69	-N/A-	422	7.8%
2007	354	76	-N/A-	430	7.9%
2008 [1]	388	83	-N/A-	471	8.7%

[1] Includes 32-units project not counted in 2008

Source: DECD & RKG Associates, Inc.

In 2008, Colchester had 8.7% of its housing classified as affordable, based on the 2000 housing count, and indicates that that Colchester would be 70 units short of the 10% benchmark. However, when compared to the estimated housing count for 2009 (6,004 units) the current supply of affordable housing would be 129 units short of meeting the 10% mark. In addition, the CHFA mortgages for Country Place may expire within the next one (Country Place) to three years (Country Place II) which if happened would reduced the project-based affordable housing supply by 53%. The 194 units at these two projects represent 3.6% of Colchester's housing in 2000.

### 1. Project Characteristics

As shown in Table IV-9, Colchester had 343 affordable units at 8 different projects, including 120 units for the elderly/disabled, and 243 units for family (non-age restricted) projects. The age-limit at the two Colchester Housing Authority project is age-62, unless a disabled applicant and then there is no age restriction. However, some elderly projects such Amston Village are for households 55-years and older, like some of the age restricted condominium projects in Colchester. As shown in Table IV-10, nearly 95% of the elderly units are one-bedroom or less, including 33% as studio or 0-bedroom units. The distribution of bedrooms in the family projects was more heavily concentrated in the two-bedroom (48%) and three-bedroom units (26%) rather than the one-bedroom (26%).

Amston Village was the newest age/income restricted units which contain mostly one-bedroom. It was financed with assistance from CHFA and DECD, and its rents for one-bedroom units range from \$566 to \$773, and two bedroom units range from \$686 to \$888. Tenant's income criteria ranges from 25% to 50% to 60% of AMI, and rental cost could be as much as 40% of a tenant's income. For a single-person elderly household with annual income of \$20,000, a rent of \$566 would be 34% of income. For the same household with income of \$17,000, the rent would equate to 40% of income. For an

elderly, one-person household at the poverty level (\$11,000), a rent of \$566 would be equal to 62% of gross income, as compared to a rent of \$275 based on 30% of income.

**Table IV-10 – Town of Colchester: Unit Types at Project-based Developments**

Elderly/Disabled	0-bdrm	1-bdrm	2-bdrm	3-bdrm	Total
Dublin Village	16	24			40
Ponemah Village	24	6			30
Ga-Na Den		16	2		18
Amston Village		28	4		32
<b>Total</b>	<b>40</b>	<b>74</b>	<b>6</b>		<b>120</b>
<b>% of Total</b>	<b>33%</b>	<b>62%</b>	<b>5%</b>		<b>100%</b>
Family	0-bdrm	1-bdrm	2-bdrm	3-bdrm	Total
Breed's Tavern		2		20	22
Country Place		12	88	12	112
Country Place II		32	20	30	82
Nutmeg Park		18	9	0	27
<b>Total</b>		<b>64</b>	<b>117</b>	<b>62</b>	<b>243</b>
<b>% of Total</b>		<b>26%</b>	<b>48%</b>	<b>26%</b>	<b>100%</b>

Source: DECD, Town of Colchester & RKG Associates, Inc.

## 2. Waiting List and Turnover Indicators

A key indicator of affordable housing demand is waiting-list information, which RKG attempted to ascertain from various property managers. Based on a discussion with Robert Gustafson, Executive Director, unit turnover at the two elderly projects ranged between 8 and 10 units per year which based on 70 units equates to 11% to 14%. Mr. Gustafson explained that in 2008 unit turnover was unusually high as it totaled 23 units, or 33% for 2008. In spite of the high turnover, the Colchester Housing Authority had a waiting list with 48 names/households waiting for an apartment should one become available. The distribution of the waiting list was 35% disabled, and 65% elderly. Reportedly, 25% of the persons on the list resided in Colchester, while the other 75% were from outside the town.

Another project manager explained that he typically had a waiting list of a half a dozen persons to pre-lease any unit should it become available when occupancy was nearly 100%. However, occupancy now ranged from 90% to 93%, and units were sitting idle awaiting new tenants. Concessions were being offered to stimulate occupancy. Another manager reported that she had maintained a waiting list for affordable family units in the past, but she does not keep one now as occupancy had dropped to the low 90% range, even for affordable units. Other contacts mentioned they had waiting lists ranging from a couple of names to maybe a half-a-dozen. In one case, a person was moving into a unit, reducing the list to one, and in other case, the list had not changed since no one vacated a unit.

## C. Five-Year Forecasts of Low Income Housing Needs and Reconciliation

This final section estimated potential changes in the number of low income households in Colchester over the next five years in order to ascertain future demand for low-income housing. This demand is then reconciled with existing supply characteristics and trends, and preliminary recommendations are presented regarding how the town could eliminate any potential shortfall, as it tries to attain the 10% benchmark.

### 1. Five-Year Forecasts

RKG used a similar methodology as before in forecasting the potential number of low-income households in 2013, as outlined below:

- Income limits for the Colchester-Lebanon HMFA were first estimated based on the relationship between the town's median income in 2009 and that of the region, which is assumed to stay constant over the next five years. Then income limits based on household sizes were forecasted based on their relationship with the forecasted AMI. As shown in Table VI-19, the median household income in Colchester is forecasted to be \$96,760 in 2013, which would be a 9.3% increase from that in 2009. Based on the same rate of change, the AMI would be \$100,150 in 2013. The income threshold for a one-person would range between \$21,000 (30% of AMI) and \$49,100 (80%) of income. For a four-person household, the income limit is forecasted to range from \$30,000 (30%) to \$70,100 (80%).
- RKG used the household by age and income forecasts prepared by Demographics NOW and allocated households to different income groups that corresponded as best as possible to the income limits. RKG then allocated different percentage factors to estimate the number of households for each age and income group that could potential be eligible.
- The resulting figures from 2013 were then compared to those in 2008 for an understanding of the types of changes. The results are detailed in Table VI-20 in the Appendix by the different age and income groups, and summarized in Table IV-11.

In 2013, approximately 1,575 households are forecasted to be income eligible for affordable housing which would represent an increase of 61 households from the 2008 estimated of 1,514. This would represent about 35% of the forecasted increase in households in Colchester of the next five years. As shown in Table IV-11, nearly 57% of the increase in low-income households would be in the near-elderly age group (35 households), while 34% would be in the elderly age group (21 households), and the remaining 8% would be in the family age group (5 households). This difference in households would also reflect a difference in the types of housing that would be needed.

The near-elderly households would consist of mostly two-person households and would require at minimum one-bedroom units and some two-bedroom. The elderly would likely be mixed between one and two-households indicating a blend of studio and one-bedroom units would be needed, and a few two-bedroom units. The family households would likely consist of three- or four-person households, so a minimum of two-bedroom units would be required as well as some one- and three-bedroom units.

**Table IV-11 – Town of Colchester: Forecasted Changes in Low-Income Households**

<b>2008 Estimates</b>	Near-			Total
	Family [1]	Elderly [2]	Elderly [3]	
Total Households	3,901	808	854	5,563
Est. Low-Income Eligible (%)	26%	21%	37%	27%
Estimated Low-income H'holds	1,028	170	316	1,514
Low-Income as % of Total	68%	11%	21%	100%
<b>2013 Forecasts</b>	Near-			Total
	Family [1]	Elderly [2]	Elderly [3]	
Total Households	3,781	994	960	5,735
Est. Low-Income Eligible (%)	28%	22%	38%	28%
Estimated Low-income H'holds	1,033	204	338	1,575
Low-Income as % of Total	66%	13%	21%	100%
<b>2008 - 2013 Change (Number)</b>	Near-			Total
	Family [1]	Elderly [2]	Elderly [3]	
Total Households	(120)	186	106	172
Estimated Low-income H'holds	5	35	21	61
Low-Income as % of Total	-4%	19%	20%	35%

Notes: [1] Younger than age 55; [2] Ages 55 to 64; [3] Age 65 & older

Source: Demographics NOW & RKG Associates, Inc.

## 2. Reconciliation and Recommendations

The Town of Colchester had 471 units in 2009 classified as affordable housing, which would represent 31% of the estimated number of households (1,514) in 2008 that could potentially be eligible for affordable housing based on the broad range of income limits in the region. Approximately 80% of the affordable housing demand would be for family or workforce housing (younger than age 65), and the remainder for elderly housing (65 years and older). This affordable housing demand represents 27% of all households in Colchester and includes 470 households with incomes below \$20,000, or 8.5% of all households. This cohort is evenly divided between family/workforce households (51%) and near-elderly/elderly (49%) and includes those households in poverty, which accounted for 3% of all households in 2000. Another 790 households or 52% of the affordable housing demand would qualify for workforce housing, including 270 households with incomes of \$20,000 to \$34,999, and 300 households with incomes of \$35,000 to \$49,999. Another 260 households or 17% of the affordable housing demand would qualify for near-elderly/elderly housing including 175 households with incomes of \$20,000 to \$34,999.

Viewed another way, for every affordable family/workforce unit there are 2.9 households (less than age 55) that could qualify, and for every affordable elderly/disabled unit there are 4.1 households that could qualify, indicating an imbalance favoring workforce housing as compared to elderly housing. In either case a shortfall is statistically evident; however, a significant deficit was not confirmed by anecdotal sources. This finding indicates that certain elements of the existing housing supply such as manufactured housing, condominium units, units with no mortgages, and the existing supply of market

rental units are providing housing options at relatively affordable rates without a need for any large scale expansion of the affordable housing supply.

The waiting list maintained by the Colchester Housing Authority (CHA) of 48 persons/households is considered a valid demand indicator for additional affordable housing. However, many of the financing programs to develop affordable housing are not aimed at the most impoverished households that would be the types of persons/households on the CHA's list, unless developers are willing to take deeper subsidies that would be required for some of these most needy households. The newer projects such as Amston Village have rents that are considered "affordable", but not to the 3% of the households in Colchester that were in poverty. The 70 units owned by the CHA represented only 1.2% of total housing in Colchester, which would increase to 1.5% if Breed's Tavern was included.

Additional workforce housing should be considered in the future as a way to retain younger households trying to establish professional careers. This consideration is highlighted by the disparity between the average local wage and median household income, such that local worker would have to maintain two or even three jobs in the local economy to afford for-sale housing in Colchester.

The 471 units in Colchester classified as affordable housing would indicate a shortfall of 70 units from the 10% benchmark based on the 2000 housing count. If this supply was factored on the estimated 2009 housing count it would be 7.8%, or 129 units short of the 10% benchmark. Five-year forecasts indicate a need for another 60 units of affordable housing, suggesting the shortfall would range between 131 and 190 units. Additional units may also be required should any use/mortgage restrictions expires within the next five years.

Also, historic housing production indicators show that new housing in Colchester ranged from 70 to 125 units per year, and should the pace of new housing development over the next five years mirror this range, then another 35 to 60 units of affordable housing would be needed over the next five year in order to keep pace. Also, the benchmark for gauging the affordable housing supply will change at some point over the next five years when the decennial census in 2010 becomes available, and a similar if not higher figure of over 6,000 units will likely result.

**a) Recommendations**

Therefore, a targeted goal of between 150 and 200 additional affordable units over the next five years would increase the affordable housing supply to between 621 and 671 units in Colchester based on the aforementioned assumptions, and assuming no changes to the existing affordable supply. This would indicate a housing supply in Colchester of 6,200 to 6,700 units in 2013, which would be 200 to 700 units more than currently estimated.

Between 100 and 125 units should be developed for households 55 year and older with an 80% to 90% concentration of one-bedroom units or smaller. Perhaps 5% or

even 10% should also be targeted for disabled persons. The remaining 50 to 75 units should be developed as workforce/family units, with a 60% to 70% concentration of 2-bedroom units, and the remainder evenly divided between one and three-bedroom units. This blend in new affordable units is targeted more toward the near-elderly/elderly rather than workforce housing, since 93% of the projected demand over the next five years would be from the near-elderly/elderly age cohort, and should help reduce the current imbalance in supply identified earlier.

The overall size of CHA's waiting listing is similar to the forecasted change in low-income housing over the next five years, such that a first goal of an affordable housing strategy should be to meet the needs of these elderly households. The town should seek input from the CHA and others on how best to meet the demand of those on the CHA waiting list, and income-qualifying young professionals.

It may be possible that some of the shortage in affordable housing could be met by converting existing housing, provided owners are willing to sell, make deed-restriction and/or refinance with CHFA mortgages or similar programs. The town should consider working with brokers and the CHFA in developing a program that could match an income-qualifying young professional with an older homeowner willing to sell within the appropriate guidelines, so that an affordable unit could be created out of the existing stock, and help reduce the shortage. Other ideas to consider would be to:

- Communicate with current elderly home owners in order to identify any homeowners that may be "over-housed". Perhaps the home-owners would be willing to rent out extra bedrooms to needy elderly persons or sell their home to an entity like the CHA in exchange for a life-estate, and CHA could rent out rooms, and the persons in occupancy could share common-area facilities such as kitchens, bathrooms, laundry, etc.
- Communicate with current owners of manufactured housing about whether they could qualify as an affordable households and their willingness to place deed restrictions on their units.
- Communicate with market apartment owners regarding their willingness to refinance and convert existing market units to affordable units, since the existing rents at some of these properties are considered affordable.
- Communicate with existing condominium owners about converting units to affordable units with deed restrictions
- Communicate with existing owners of project-based units and encourage them to renew any mortgage/use restrictions should they expire.

Other options for new development would be incentive type zoning assuming adequate infrastructure and parcel sizes are available, such that new affordable units could be development in conjunction with market rate housing. Also, the town should work with the DECD in procedures for consistent annual reporting for the housing appeal list, and keeping track of when any mortgages/use restriction expire so that the town can react accordingly for planning any replacement affordable housing if necessary in the future.

## V. PLANNING AND ZONING CONSIDERATIONS

Once the need for high density multi-family housing is established, the next step in the planning process is to identify locations within the Town of Colchester where the development of such housing is appropriate. Given the recommendation that 200 new affordable housing units might be needed in Colchester over the next five years, it is important to identify areas in town that are best suited to accommodate higher density residential housing. To that end, the 2001 Colchester Plan of Conservation and Development was reviewed along with the Town's zoning regulations. The following section reviews the Town's planning and zoning as they relate to housing and affordable housing in particular.

### A. Colchester Plan of Conservation and Development

Section 9 of the 2001 Colchester Plan of Conservation and Development addresses housing and residential areas. The Plan clearly identifies the Town Center as being the place most appropriate for higher density development. The Plan states:

*Although Colchester is not fully developed, the residential character of the community has clearly been established. Colchester's residential zoning scheme should continue to recognize the prevailing development pattern of:*

- *higher densities and diverse housing types in and near the Town Center where water and sewer are available,*
- *predominantly single-family development in outlying areas, and*
- *a reduction of density as the distance from the Town Center increases.*<sup>7</sup>

Development of multi-family housing in the Town Center allows the Town to maintain its overall "single-family appearance and character".<sup>8</sup> Developments of a reduced density allows for a transition to nearby single-family neighborhoods. The Plan further specifies that the Town center is the appropriate location for multi-family development, especially where public water and sewer service is available.

An additional recommendation of the Plan is to promote open space development patterns as opposed to conventional subdivisions as a way to more effectively use available land through reduced lot sizes (without changing the overall density of the project), preserve more open space, and avoid the sprawl that results from large conventional subdivisions with large minimum lot sizes and frontage requirements. The Town currently has provisions within its zoning regulations for Residential Development Flexibility for Open Space Preservation (Section 4K), which allows for density increases and dimensional regulation flexibility if greater than 15% of the parcel is set aside as preserved open space or if a "substantial open space buffer" is provided. However, this provision does not achieve what the Town seeks to do as recommended in the Plan through open space development. Open space development

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<sup>7</sup> 2001 Plan of Conservation and Development, p. 58

<sup>8</sup> Ibid., p. 59

patterns could be another tool the Town could use to promote a more diverse housing profile and may provide another option for IHZ, specifically for single-family housing if a density of six units per acre is acceptable.

The Plan also includes a discussion about meeting diverse housing needs, particularly for the elderly, disabled moderate-income families, empty-nesters, and people relocating to Colchester. In addition to exploring opportunities for providing affordable housing through an inclusionary zoning, not-for-profit development and state or federal grants, accessory apartments, congregate and assisted living developments, the Plan includes a recommendation for allowing residential uses in non-residential buildings (i.e. mixed-use development). This type of development is typical in town centers and IHZ.

In terms of strategies recommended by the Plan, the following is outlined as guiding principles for multi-family development in Colchester:

*Discourage multi-family developments that:*

- *are large-scale in terms of the number of units, have a high density, or are not consistent with the level of services available in town,*
- *do not meet local housing needs,*
- *are not compatible with town character or do not help maintain Colchester's single-family appearance,*
- *do not blend effectively with nearby single-family residential areas,*
- *are not located on sites in or near the Town Center, or*
- *are not serviced by public water and public sewer system<sup>9</sup>*

Thus, the designation of an IHZ in the Town Center area of Colchester is consistent with the vision and policies outlined in the 2001 Colchester Plan of Conservation and Development.

## **B. Colchester Zoning Regulations**

The Town Center area is zoned for General Commercial (Section 4F) and is also where the Town's most intense residential districts (R-15, R-30, and R-30A) are located. Uses allowed by right in the commercial district include typical commercial uses including professional offices, retail and personal service businesses, restaurants, and business services such as banks. Special exception uses include automotive sales and service stations, hotels, institutional and governmental uses, and drive-through restaurants. Residential uses are not permitted in this district.

The following are the dimensional regulations for the Commercial district:

- Minimum lot size – 30,000 sq. ft. (22,500 sq. ft. of contiguous buildable area)

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<sup>9</sup> Ibid., p. 68

- Minimum frontage – 75 ft.
- Minimum setbacks
  - Front yard – 15 ft.
  - Side yard – none unless a commercial lot abuts a commercial use, which is 25 ft.
  - Rear yard – 10 ft.
- Maximum building height – 40 ft.
- Maximum building coverage – 50% of the building area
- Maximum impervious coverage – 75% of the buildable area

There are no design guidelines specifically governing development projects within the Commercial district. However, site plan approval requirements would apply to typical commercial development. Section 12 of the zoning regulations includes provisions regarding parking and driveways, drainage and stormwater management, water and sewer, sidewalks, landscaping, and other construction details.

In the central residential districts, single-family housing is the predominant permitted use, but two- and multi-family housing is allowed by special exception in certain districts. Multi-family housing is allowed by special exception in the R-30 district on parcels of at least five acres, in the R-30A district in existing buildings or mixed use developments, and in the Transitional Business district.

Section 4L of the zoning regulations – Residential Development Flexibility for Housing Diversity – is intended to allow for a density increase of up to 10% or allow some relief from the dimensional regulations if affordable housing units are provided. However, this provision has generally not been utilized by developers and there has been no increase in the production of affordable units to date.

### **C. Incentive Housing Zones**

In an effort to create housing options for Connecticut workers, families, and elderly residents, the Legislature enacted Public Act 07-4 in July 2007 (Chapter 124b – Incentive Housing Zones). The legislation provides incentives to cities and towns that voluntarily create new zoning designations that encourage workforce housing at higher density where at least 20% would be affordable to residents earning up to 80% of the area median income or less. The new zoning designations are determined by the municipalities, as are the parameters under which the zoning is developed. The incentives take the form of payments of \$2,000 per unit allowed in the new zoning district, and \$2,000 per multi-family unit and \$5,000 per single-family unit for which a building permit is actually pulled.

The following is a summary of the key provisions of the legislation:

- The new incentive housing zones (IHZ) are enacted by the municipality, but must be approved by the State Office of Policy and Management (OPM). The intention is that such a zone is an overlay to one or more existing zoning districts.
- A municipality may create more than one IHZ, but each one may cover up to 10% of the total land area of the municipality and no more than 25% of the land area in aggregate.
- The following *minimum* density thresholds apply, but they must be at least 25% greater than what is currently allowed in the underlying district:
  - Six units per acre for single-family detached homes
  - Ten units per acre for duplex or townhouses
  - Twenty units per acre for multi-family housing.
- As mentioned above, at least 20% would be affordable to residents earning up to 80% of the area median income or less. No more than 30% of the annual household income should be designated for housing expenses. The affordable units must be restricted by deed or covenant to remain affordable for at least 30 years.
- Developments at the designated density and with the affordable housing provisions must be allowed in the IHZ by right.
- The municipality may include design standards into the new overlay district, which also must be submitted to OPM for approval. These standards should not have the effect of increasing costs to the point where the dwelling units no longer remain affordable to low- and moderate-income people.

#### **D. Proposed Town Center Village Overlay Zone**

Based upon the identified needs for housing in Colchester and the existing zoning constraints to developing higher density housing in the Town, it is recommended that the Town establish an overlay zone concurrent with the areas designated in this report within the Town Center. The following is an outline of the provisions of the new zoning overlay district and recommendations for needed zoning changes.

The Town has identified several corridors for development of multi-family housing. One of the criteria for such development is the existence of “an area of concentrated development such as a commercial center, existing residential and commercial district, or village district...”. Colchester Town Center is a centralized business district with a mix of uses and potential for redevelopment that can accommodate the required densities under the statute.

Moreover, as described below, it has the infrastructure available to support such development, so this makes the case for the proposed district qualifying under the third criteria, “an area that because of existing, planned or proposed infrastructure, transportation access or underutilized facilities or location, is suitable for development as an incentive housing zone”.

The Town Center includes a mix of uses, predominantly commercial, with some residential buildings in the adjacent R-30 residential zoning district. A number of the buildings are one or two stories tall. Although there is limited vacant land, there are opportunities for redevelopment of existing structures to create housing and mixed use development.

The proposed zoning for the IHZ would create a new overlay district by amending various sections of the existing zoning and adding new provisions, particularly relating to design features for new development in the overlay zone. See Appendix \_\_\_\_ for a preliminary draft of the zoning for the IHZ.

## **VI. PUBLIC INFRASTRUCTURE ASSESSMENT**

The following outlines key issues discussed for the Colchester Infrastructure Study including developable areas, sewer and water capacity, and trip generation/traffic volume associated with a new housing unit development in and around the Town Center area for the Town of Colchester. A further breakdown of units in terms of number of bedrooms and age group is discussed within the sewer demand portion of this section.

### **A. Area of Interest – Developable parcels**

After discussions with the Town of Colchester, the Town Center area has been determined to be the main area of interest for the Colchester Infrastructure Study. Areas within close proximity to the Town Center were looked at for proposed development. Town GIS mapping, wetland mapping, and aerial imagery were all utilized in establishing key, undeveloped areas. Included in the Appendix are several Area Maps (AM) showing locations of potential development as well as existing locations of sewer and water lines within the Town of Colchester:

- AM-1: Overall Aerial view of the Town Center area.
- AM-2: Areas of potential developable area within and around the Town Center area.
  - Please note: the areas of potential developable area was derived from town Wetland mapping and Aerial imagery. The potential developable area shown in red excludes already developed land and wetlands, thus resulting in strictly undeveloped land not on wetlands.
- AM-3: Locations of existing sewer lines within and around the Town Center area.
- AM-4: Locations of existing water lines within and around the Town Center area.

Further research will be required to break down the areas of potential developable land in terms of zoning and number of parcels to be fit on any given area. Coordination with the Town of Colchester is required to aid in focusing in on areas to be developed.

### **B. Sewer**

Currently, the Colchester sewer system accepts flows from the Town of Hebron sewer system. The combined Colchester and Hebron sewage effluent is pumped from Colchester to the Colchester/East Hampton wastewater treatment plant located in East Hampton. The treatment plant is permitted at 3.8 million gallons per day (MGD). Colchester is allocated approximately one-half (½) of that capacity, or approximately 1.9 MGD.

The existing combined average day flow from Colchester and Hebron all flows out of Colchester and is approximately 735,000 gallons per day (gpd), which is approximately 40% of the 1.9 MGD maximum capacity. Hebron contributes approximately 150,000 gpd, about

20% of the current combined daily flow and Colchester contributes approximately 590,000 gpd, about 80% of the combined daily flow.

The limiting factor for the sewer capacity is not the daily demand of sewage effluent, but rather the flow rate of the Prospect Hill pump station. Currently, the Prospect Hill pump station is pumping approximately 1,300 gallons per minute (gpm). According to the Weston & Sampson Engineers, Inc. Sewer Report dated January 2009, (as obtained from the Regional Facility Plan draft, dated June 2009 by Earth Tech) the anticipated future growth of the sewershed due to anticipated development will be approximately 2,800 gpm. The current pump station at Prospect Hill is not capable of producing 2,800 gpm, thus upgrades will be required. According to the Colchester DPW, there are no known pipe capacity issues with the current sanitary sewer gravity pipe infrastructure.

For future demand calculation purposes, 150 gpd per bedroom shall be used. However, it is noted that local experience in Colchester indicates these estimates are high.

In regards to future sewer demand, VHB has estimated the demand of 200 units based on the recommendations found earlier in this report. The calculations for the proposed 200 units, based on the discussion above, are as follows:

- 200 units total:
  - 125 units for age 55 and older
    - 80% to be 1-bedroom = 100 units = 100 bedrooms
    - 10 % to be disabled persons = 12.5 units = 12.5 bedrooms
    - 10% to be 2-bedroom = 12.5 units = 25 bedrooms
  - 75 units for workforce housing
    - 50% to be 2-bedroom = 37.5 units = 75 bedrooms
    - 50% to be split between 1- and 3-bedroom
      - 25% to be 1-bedroom = 18.75 units = 18.75 bedrooms
      - 25% to be 3-bedroom = 18.75 units = 56.25 bedrooms
- Total Bedrooms = 288
- Estimated sewage effluent (per CT public Health Code)
  - $288 \text{ Bedrooms} * 150 \text{ gpd} / \text{bedroom} = 43,000 \text{ gpd}$

Therefore, for approximately 200 new units within the Town of Colchester, the sewer demand will increase by approximately 43,000 gpd. Discussions with the Colchester DPW reveal the current sewer system should be able to handle this increase in sewer demand.

## C. Water

The current Colchester system is permitted to withdraw approximately 800,000 gpd. Currently, the average daily demand is only approximately 400,000 gpd (about ½ the maximum). Per a phone conversation with the Colchester DPW, the water demand can be estimated using the same Department of Public Health values as that of the sewer demand. Therefore, under a proposed 200 unit condition, the proposed water demand is approximately 43,000 gpd. The Colchester DPW indicated the current Colchester water system should be able to handle this future demand of 200 units.

## D. Location

Town of Colchester staff should be consulted to discuss potential areas of development prior to a more detailed analysis of sewer and water capacity. Once specific locations are known, issues such as daily demand and peak daily demand can be analyzed in order to further determine if any pipe capacity issues for sewer and water will occur with a new 200 unit proposed development.

## E. Trip Generation

Based on the anticipated housing demand, VHB has calculated anticipated traffic demands as follows:

**Table VI-1  
Trip Generation Summary**

Time Period/Direction	Vehicle Trips		
	Proposed Workforce Housing Trips <sup>3</sup> (75 Units)	Proposed Senior Housing Trips <sup>4</sup> (125 Units)	Total (200 Units)
Weekday Daily (vpd) <sup>1</sup>			
Enter	301	218	519
<u>Exit</u>	<u>301</u>	<u>218</u>	<u>519</u>
Total	602	436	1038
Weekday Morning Peak Hour (vph) <sup>2</sup>			
Enter	8	5	13
<u>Exit</u>	<u>32</u>	<u>6</u>	<u>38</u>
Total	40	11	51
Weekday Afternoon Peak Hour (vph) <sup>2</sup>			
Enter	38	8	46
<u>Exit</u>	<u>21</u>	<u>5</u>	<u>26</u>
Total	59	13	72

Source: Vanasse Hangen Brustlin, Inc.

1 Traffic volumes expressed in vehicles per day.

2 Traffic volumes expressed in vehicles per hour.

3 Based on the Institute of Transportation Engineers Trip Generation rates (7<sup>th</sup> edition) for Apartment (Land Use Code 220) with 75 units.

4 Based on the Institute of Transportation Engineers Trip Generation rates (7<sup>th</sup> edition) for Senior Adult Housing – Attached (Land Use Code 252) with 125 units.

The rate at which housing developments generate traffic depends largely on the type of housing and the number of offered units. The Institute of Transportation Engineer's (ITE) "Trip Generation" Manual, 7<sup>th</sup> Edition was used to estimate the site-generated traffic for the proposed development. Utilizing trip generation based on ITE Land Uses Apartment (Land Use Code 220) with 75 units and Senior Adult Housing – Attached (Land Use Code 252) with 125 units most accurately forecast future site generated trips.

The resulting total new vehicle trips added to the roadway network are approximately 51 (13 enter, 38 exit) and approximately 72 (46 enter, 26 exit) vehicle trips during the weekday morning and afternoon peak hours, respectively.

## VI. APPENDIX

**Table VI-1 – Colchester: Commuting Patterns Out of & Into the Town (2000)**

Place (To or From)	Colchester Residents Commute to Work in:		Workers in Colchester Commute From:	
	#	%	#	%
Colchester	1,614	21.0%	1,614	39.6%
Rest of Harford LMA	4,092	53.1%	1,287	31.6%
Hartford	832	10.8%	4	0.1%
Glasenbury	400	5.2%	64	1.6%
East Hartford	358	4.6%	11	0.3%
Middletown	323	4.2%	63	1.5%
Manchester	206	2.7%	74	1.8%
Rocky Hill	150	1.9%	18	0.4%
Newington	137	1.8%	14	0.3%
Wethersfield	137	1.8%	22	0.5%
Lebanon	95	1.2%	190	4.7%
Hebron	66	0.9%	119	2.9%
East Haddam	61	0.8%	238	5.8%
Windham	43	0.6%	129	3.2%
Other Towns	1,284	16.7%	341	8.4%
New London LMA	1,568	20.4%	917	22.5%
Norwich	340	4.4%	258	6.3%
Groton	307	4.0%	45	1.1%
Waterford	206	2.7%	73	1.8%
Ledyard	157	2.0%	27	0.7%
New London	136	1.8%	37	0.9%
Montville	132	1.7%	66	1.6%
Salem	51	0.7%	121	3.0%
Griswold	20	0.3%	79	1.9%
Bozrah	20	0.3%	26	0.6%
Other Towns	199	2.6%	185	4.5%
Elsewhere in CT	316	4.1%	175	4.3%
Out of State	114	1.5%	78	1.9%
<b>Total</b>	<b>7,704</b>	<b>100.0%</b>	<b>4,071</b>	<b>100.0%</b>

Source: US Census & RKG Associates, Inc.

**Table VI-2 –Colchester & Its Market Areas: Median Age & Distribution of Population by Age**

	1990	2000	2008 - Estimate	2013- Forecast	% Change		
					1990- 2000	2000- 2008	2008- 2013
<b>Colchester Village [1]</b>							
Population	3,445	3,458	3,578	3,632	0.4%	3.5%	1.5%
Median Age	33.7	38.3	41.3	42.6	13.6%	7.9%	3.2%
less than 20	25%	27%	24%	23%	5.9%	-6.0%	-2.1%
20 to 34	27%	18%	17%	17%	-33.7%	-1.9%	0.5%
35 to 54	25%	31%	30%	29%	23.2%	2.6%	-4.5%
55 to 64	8%	8%	11%	13%	3.9%	32.6%	20.5%
65 to 74	7%	6%	7%	8%	-3.0%	7.2%	20.5%
75 & older	8%	10%	11%	11%	28.4%	14.2%	-2.5%
<b>Town of Colchester</b>							
Population	10,975	14,551	15,319	15,681	32.6%	5.3%	2.4%
Median Age	32.4	35.3	37.5	38.0	9.0%	6.2%	1.5%
less than 20	28%	31%	29%	28%	48.0%	-4.1%	0.8%
20 to 34	29%	18%	17%	17%	-17.0%	1.4%	1.6%
35 to 54	26%	35%	35%	32%	75.6%	4.8%	-4.2%
55 to 64	7%	7%	9%	11%	27.8%	43.0%	23.2%
65 to 74	5%	5%	5%	6%	9.5%	15.9%	24.9%
75 & older	5%	5%	5%	5%	35.7%	23.5%	0.2%
<b>Region [2]</b>							
Population	1,106,729	1,116,271	1,151,667	1,172,715	0.9%	3.2%	1.8%
Median Age	34.0	37.6	39.8	40.8	10.6%	5.8%	2.6%
less than 20	26%	27%	25%	24%	6.0%	-3.5%	-2.3%
20 to 34	26%	19%	18%	19%	-27.3%	0.8%	5.0%
35 to 54	26%	31%	30%	28%	21.3%	1.0%	-6.1%
55 to 64	9%	9%	12%	14%	1.3%	35.9%	16.2%
65 to 74	8%	7%	7%	8%	-9.7%	1.2%	23.4%
75 & older	6%	7%	7%	7%	28.1%	4.3%	-3.2%

[1] Census Tract 7141.01

[2] Hartford &amp; New London Counties

Source: US Census; Demographics NOW &amp; RKG Associates, Inc.

**Table VI-3 – Colchester & Its Market Areas: Median Household Income & Distribution of Households by Income Levels**

	1990	2000	2008 - Estimate	2013- Forecast	% Change		
					1990- 2000	2000- 2008	2008- 2013
<b>Colchester Village [1]</b>							
Total Households	1,249	1,336	1,387	1,410	7.0%	3.8%	1.7%
Median Household Income	\$40,841	\$50,561	\$61,347	\$67,927	23.8%	21.3%	10.7%
less than \$25,000	29%	21%	17%	15%	-26.4%	-20.5%	-14.9%
\$25,000 to \$34,999	10%	11%	10%	9%	13.5%	-14.4%	-12.6%
\$35,000 to \$49,999	27%	17%	14%	13%	-39.3%	-14.1%	-10.1%
\$50,000 to \$74,999	24%	26%	22%	21%	7.3%	-13.4%	-7.6%
\$75,000 to \$99,999	6%	10%	14%	16%	65.4%	32.1%	15.8%
\$100,000 to \$149,999	3%	9%	14%	15%	192.3%	57.8%	5.9%
\$150,000 & more	0%	5%	9%	13%	--	62.8%	45.1%
<b>Town of Colchester</b>							
Total Households	3,895	5,225	5,563	5,735	34.1%	6.5%	3.1%
Median Household Income	\$46,497	\$65,633	\$82,662	\$92,672	41.2%	25.9%	12.1%
less than \$25,000	21%	14%	12%	10%	-33.8%	-17.2%	-13.9%
\$25,000 to \$34,999	11%	7%	5%	4%	-38.1%	-26.0%	-9.7%
\$35,000 to \$49,999	24%	15%	10%	8%	-38.9%	-32.2%	-24.4%
\$50,000 to \$74,999	30%	24%	18%	17%	-19.1%	-26.4%	-3.5%
\$75,000 to \$99,999	11%	18%	18%	16%	73.3%	0.3%	-14.6%
\$100,000 to \$149,999	3%	16%	25%	26%	424.1%	51.2%	5.5%
\$150,000 & more	0%	6%	13%	19%	#####	115.3%	50.5%
<b>Region [2]</b>							
Total Households	417,937	434,933	442,992	447,917	4.1%	1.9%	1.1%
Median Household Income	\$39,985	\$50,869	\$62,973	\$69,964	27.2%	23.8%	11.1%
less than \$25,000	29%	23%	18%	16%	-20.4%	-21.8%	-12.8%
\$25,000 to \$34,999	14%	11%	9%	8%	-23.0%	-20.9%	-10.2%
\$35,000 to \$49,999	20%	15%	13%	12%	-23.0%	-13.7%	-9.5%
\$50,000 to \$74,999	22%	21%	19%	18%	-3.1%	-12.3%	-3.8%
\$75,000 to \$99,999	9%	13%	14%	14%	54.8%	9.0%	-2.7%
\$100,000 to \$149,999	5%	11%	16%	18%	130.2%	51.3%	11.4%
\$150,000 & more	2%	6%	11%	15%	169.4%	91.2%	32.9%
Consumer Price Index (CPI)	130.7	172.2	215.303	--	31.8%	25.0%	--

[1] Census Tract 7141.01

[2] Hartford &amp; New London Counties

Source: US Census; Demographics NOW; Bureau of Labor Statistics &amp; RKG Associates, Inc.

**Table VI-4 – Colchester & Its Market Areas: Average Household Sizes & Distribution of Households by Number of Persons**

	1990	2000	2008 - Estimate	2013- Forecast	# Change		
					1990- 2000	2000- 2008	2008- 2013
<b>Colchester Village [1]</b>							
Households	1,251	1,336	1,387	1,410	85	51	23
AVG Hhold Size	2.60	2.44	2.39	2.37	(0.16)	(0.05)	(0.02)
1 person	21%	26%	28%	30%	89	43	26
2 persons	34%	35%	33%	33%	30	1	0
3 persons	20%	18%	17%	17%	(11)	4	0
4 persons	17%	14%	14%	13%	(27)	0	(2)
5 persons	5%	5%	5%	5%	9	4	(1)
6 persons or more	2%	2%	2%	2%	(5)	(1)	0
<b>Town of Colchester</b>							
Households	3,897	5,225	5,563	5,735	1,328	338	172
AVG Hhold Size	2.76	2.75	2.71	2.68	(0.01)	(0.04)	(0.03)
1 person	16%	18%	20%	22%	318	178	104
2 persons	34%	33%	32%	32%	417	59	34
3 persons	21%	18%	17%	17%	114	37	16
4 persons	19%	20%	20%	20%	315	43	10
5 persons	7%	8%	7%	7%	129	15	4
6 persons or more	3%	3%	3%	3%	35	6	4
<b>Region [2]</b>							
Households	417,979	434,933	442,992	447,917	16,954	8,059	4,925
AVG Hhold Size	2.56	2.48	2.50	2.52	(0.08)	0.02	0.02
1 person	25%	28%	29%	30%	17,198	9,617	6,005
2 persons	33%	33%	31%	29%	6,747	(8,270)	(5,010)
3 persons	18%	16%	15%	14%	(4,894)	(3,969)	(2,434)
4 persons	16%	14%	16%	16%	(2,239)	6,672	4,004
5 persons	6%	6%	7%	7%	1,051	2,059	1,630
6 persons or more	3%	3%	3%	3%	(909)	1,950	730

[1] Census Tract 7141.01

[2] Hartford &amp; New London Counties

Source: US Census; Demographics NOW; Bureau of Labor Statistics &amp; RKG Associates, Inc.

**Table VI-5 – Colchester & Its Market Areas: Tenure Characteristics of Households**

	1990	2000	2008 - Estimate	2013- Forecast	# or % Change		
					1990-2000	2000-2008	2008-2013
<b>Colchester Village [1]</b>							
Households	1,249	1,336	1,387	1,410	7.1%	3.8%	1.7%
Owner H'holds	804	827	917	969	23	90	52
% owner	64.4%	61.9%	66.1%	68.7%	2.9%	10.9%	5.7%
Renter H'holds	444	509	470	441	65	(39)	(29)
% renter	35.6%	38.1%	33.9%	31.3%	14.6%	-7.7%	-6.2%
<b>Town of Colchester</b>							
Households	3,895	5,225	5,563	5,735	34.1%	6.5%	3.1%
Owner H'holds	3,046	4,027	4,501	4,760	981	474	259
% owner	78.2%	77.1%	80.9%	83.0%	32.2%	11.8%	5.8%
Renter H'holds	849	1,198	1,062	975	349	(136)	(87)
% renter	21.8%	22.9%	19.1%	17.0%	41.1%	-11.4%	-8.2%
<b>Region [2]</b>							
Households	417,934	434,933	442,992	447,917	4.1%	1.9%	1.1%
Owner H'holds	263,949	281,837	303,680	316,544	17,888	21,843	12,864
% owner	63.2%	64.8%	68.6%	70.7%	6.8%	7.8%	4.2%
Renter H'holds	153,985	153,096	139,312	131,373	(889)	(13,784)	(7,939)
% renter	36.8%	35.2%	31.4%	29.3%	-0.6%	-9.0%	-5.7%

[1] Census Tract 7141.01; [2] Hartford &amp; New London Counties

Source: US Census; Demographics NOW, &amp; RKG Associates, Inc.

**Table VI-6 – Colchester & Its Market Areas: Labor Force & Unemployment Statistics (1994–2008)**

Year	Labor Force				Unemployment Rate			
	Colchester	Hartford LMA	New London LMA	Connecticut	Colchester	Hartford LMA	New London LMA	Connecticut
1994	6,469	607,400	150,900	1,737,300	5.6%	5.9%	5.2%	5.6%
1995	6,322	592,800	151,000	1,712,500	5.8%	6.0%	5.3%	5.5%
1996	6,614	593,200	151,900	1,721,200	6.3%	6.1%	5.7%	5.7%
1997	6,565	588,100	154,500	1,723,300	5.0%	5.4%	5.6%	5.1%
1998	6,463	579,500	151,500	1,706,600	3.5%	3.5%	3.9%	3.4%
1999	6,563	581,800	152,900	1,708,400	2.8%	3.3%	3.3%	3.2%
2000	8,082	546,100	134,400	1,736,800	1.8%	2.3%	2.4%	2.3%
2001	8,173	551,600	138,400	1,754,800	2.4%	3.2%	2.9%	3.1%
2002	8,297	556,400	144,200	1,779,000	3.7%	4.5%	4.0%	4.4%
2003	8,352	560,300	146,700	1,795,000	4.6%	5.7%	4.8%	5.5%
2004	8,414	560,200	146,400	1,793,900	4.4%	5.2%	4.5%	4.9%
2005	8,515	567,500	148,900	1,812,200	4.2%	5.1%	4.5%	4.9%
2006	8,639	575,600	149,900	1,836,000	3.8%	4.5%	4.2%	4.4%
2007	8,756	581,100	150,400	1,850,300	3.7%	4.7%	4.3%	4.6%
2008	8,936	591,376	152,700	1,876,125	5.0%	5.8%	5.7%	5.7%
<b>Apr-09</b>	8,945	593,026	150,512	1,875,100	6.8%	7.8%	7.7%	7.8%
<b>Apr-08</b>	8,844	585,828	150,300	1,857,400	3.8%	4.7%	4.6%	4.6%
<b>Apr-07</b>	8,704	576,700	147,800	1,833,600	3.5%	4.3%	3.9%	4.6%

Source: CT Dept of Labor &amp; RKG Associates, Inc.

**Table VI-7 – Colchester & Its Market Areas: Trends in the Number of Operating Firms by Industry Type (2000 – 2007)**

Number of Firms by Industry Sector	Town of Colchester				Hartford LMA				Norwich-New London LMA			
	2000	2007	Change		2000	2007	Change		2000	2007	Change	
			#	%			#	%			#	%
Total - All Industries	323	359	36	11%	28,662	30,093	1,431	5%	6,051	6,497	446	7%
Agriculture, Forestry, Fishing and Hunting	*	4	--	--	89	93	4	4.5%	41	47	6	14.6%
Construction	40	42	2	5.0%	2,995	3,086	91	3.0%	635	678	43	6.8%
Manufacturing	*	10	--	--	1,919	1,768	(151)	-7.9%	216	194	(22)	-10.2%
Wholesale Trade	16	25	9	56.3%	1,887	2,029	142	7.5%	217	267	50	23.0%
Retail Trade	57	58	1	1.8%	3,790	3,690	(100)	-2.6%	982	1,000	18	1.8%
Transportation and Warehousing	*	*	--	--	437	489	52	11.9%	115	116	1	0.9%
Information	5	6	1	20.0%	419	392	(27)	-6.4%	85	77	(8)	-9.4%
Finance and Insurance	18	20	2	11.1%	1,797	1,983	186	10.4%	251	267	16	6.4%
Real Estate and Rental and Leasing	10	14	4	40.0%	944	1,064	120	12.7%	189	229	40	21.2%
Professional, Scientific, and Technical Services	28	24	(4)	-14.3%	3,006	3,082	76	2.5%	553	625	72	13.0%
Management of Companies and Enterprises	*	*	--	--	129	170	41	31.8%	18	22	4	22.2%
Administrative & Support; Waste Mgt & Remediation Svcs	12	*	--	--	1,545	1,695	150	9.7%	290	313	23	7.9%
Educational Services	3	3	0	0.0%	277	335	58	20.9%	72	79	7	9.7%
Health Care and Social Assistance	25	38	13	52.0%	2,635	2,881	246	9.3%	588	616	28	4.8%
Arts, Entertainment, and Recreation	3	5	2	66.7%	345	403	58	16.8%	125	132	7	5.6%
Accommodation and Food Services	20	25	5	25.0%	1,880	2,119	239	12.7%	537	617	80	14.9%
Other Services (except Public Administration)	46	41	(5)	-10.9%	3,270	3,534	264	8.1%	671	750	79	11.8%
Government	19	22	3	15.8%	1,196	1,205	9	0.8%	434	442	8	1.8%
Federal Government	1	1	0	0.0%	195	190	(5)	-2.6%	70	72	2	2.9%
State Government	4	5	1	25.0%	295	303	8	2.7%	99	97	(2)	-2.0%
Local/Municipal Government	14	16	2	14.3%	706	712	6	0.8%	265	273	8	3.0%

\* Suppressed Data

Source: CT Dept of Labor &amp; RKG Associates, Inc.

**Table VI-8 – Colchester & Its Market Areas: Trends in Average Employment by Industry Type (2000 – 2007)**

Average Employment by Industry	Town of Colchester				Hartford LMA				Norwich-New London LMA			
	2000	2007	Change		2000	2007	Change		2000	2007	Change	
			#	%			#	%			#	%
Total - All Industries	3,367	3,519	152	5%	549,677	554,440	4,763	0.9%	119,040	125,441	6,401	5.4%
Agriculture, Forestry, Fishing and Hunting	*	35	--	--	1,995	1,948	(47)	-2.4%	935	473	(462)	-49.4%
Construction	102	165	63	62.1%	21,492	22,569	1,077	5.0%	4,272	3,935	(337)	-7.9%
Manufacturing	*	410	--	--	75,618	64,630	(10,988)	-14.5%	17,795	15,234	(2,561)	-14.4%
Wholesale Trade	135	77	(58)	-43.0%	20,619	19,682	(937)	-4.5%	1,633	2,213	580	35.5%
Retail Trade	594	656	62	10.4%	56,735	55,523	(1,212)	-2.1%	13,034	14,104	1,070	8.2%
Transportation and Warehousing	*	*	--	--	12,261	11,389	(872)	-7.1%	2,163	3,156	993	45.9%
Information	46	55	10	21.2%	12,906	12,028	(878)	-6.8%	2,022	1,686	(336)	-16.6%
Finance and Insurance	64	69	5	7.3%	64,055	60,704	(3,351)	-5.2%	2,070	1,943	(127)	-6.1%
Real Estate and Rental and Leasing	31	48	17	54.5%	5,613	6,064	451	8.0%	888	1,053	165	18.6%
Professional, Scientific, and Technical Services	152	122	(30)	-19.9%	28,920	29,693	773	2.7%	4,641	5,794	1,153	24.8%
Management of Companies and Enterprises	*	*	--	--	6,248	8,097	1,849	29.6%	364	497	133	36.5%
Administrative & Support; Waste Mgt & Remediation Svcs	29	*	--	--	25,267	24,677	(590)	-2.3%	3,420	3,176	(244)	-7.1%
Educational Services	13	13	0	1.3%	8,945	11,023	2,078	23.2%	2,138	2,396	258	12.1%
Health Care and Social Assistance	495	541	47	9.5%	68,587	77,885	9,298	13.6%	12,319	14,910	2,591	21.0%
Arts, Entertainment, and Recreation	15	17	1	8.7%	6,415	6,721	306	4.8%	19,227	1,947	(17,280)	-89.9%
Accommodation and Food Services	293	347	54	18.3%	30,393	34,249	3,856	12.7%	9,047	10,253	1,206	13.3%
Other Services (except Public Administration)	135	153	18	13.4%	17,541	17,533	(8)	0.0%	2,834	3,374	540	19.1%
Government	623	690	67	10.8%	82,019	88,281	6,262	7.6%	16,395	37,831	21,436	130.7%
Federal Government	16	28	12	71.4%	7,258	5,976	(1,282)	-17.7%	2,833	2,570	(263)	-9.3%
State Government	152	142	(10)	-6.8%	34,798	38,691	3,893	11.2%	4,319	4,206	(113)	-2.6%
Local/Municipal Government	455	521	66	14.5%	39,963	43,614	3,651	9.1%	9,243	31,055	21,812	236.0%

\* Suppressed Data

Source: CT Dept of Labor &amp; RKG Associates, Inc.

**Table VI-9 – Colchester & Its Market Areas: Trends in Average Annual Wages by Industry Type**

Average Wage by Industry Sector	Town of Colchester				Hartford LMA				Norwich-New London LMA			
	2000	2007	Change		2000	2007	Change		2000	2007	Change	
			#	%			#	%			#	%
Total - All Industries	\$29,309	\$37,446	\$8,137	27.8%	\$42,867	\$54,954	\$12,087	28.2%	\$37,033	\$45,758	\$8,725	23.6%
Agriculture, Forestry, Fishing and Hunting	*	\$14,738	--	--	\$24,448	\$25,987	\$1,539	6.3%	\$25,192	\$34,682	\$9,490	37.7%
Construction	\$36,720	\$56,046	\$19,326	52.6%	\$45,840	\$55,596	\$9,756	21.3%	\$42,623	\$49,958	\$7,335	17.2%
Manufacturing	*	\$47,509	--	--	\$53,607	\$66,309	\$12,702	23.7%	\$63,721	\$78,011	\$14,290	22.4%
Wholesale Trade	\$64,443	\$60,431	(\$4,012)	-6.2%	\$54,074	\$62,442	\$8,368	15.5%	\$46,048	\$75,398	\$29,350	63.7%
Retail Trade	\$19,816	\$26,574	\$6,758	34.1%	\$23,491	\$27,831	\$4,340	18.5%	\$21,936	\$25,948	\$4,012	18.3%
Transportation and Warehousing	*	*	--	--	\$29,283	\$37,466	\$8,183	27.9%	\$30,443	\$41,265	\$10,822	35.5%
Information	\$17,728	\$31,252	\$13,524	76.3%	\$52,428	\$67,782	\$15,354	29.3%	\$36,339	\$53,080	\$16,741	46.1%
Finance and Insurance	\$29,376	\$44,818	\$15,443	52.6%	\$66,440	\$103,351	\$36,911	55.6%	\$45,473	\$52,918	\$7,445	16.4%
Real Estate and Rental and Leasing	\$27,466	\$31,658	\$4,192	15.3%	\$48,683	\$46,659	(\$2,024)	-4.2%	\$25,880	\$32,959	\$7,079	27.4%
Professional, Scientific, and Technical Services	\$46,210	\$74,530	\$28,321	61.3%	\$62,920	\$75,635	\$12,715	20.2%	\$50,582	\$87,399	\$36,817	72.8%
Management of Companies and Enterprises	*	*	--	--	\$70,124	\$122,765	\$52,641	75.1%	\$29,942	\$44,237	\$14,295	47.7%
Administrative & Support; Waste Mgt & Remediation Svcs	\$14,137	*	--	--	\$25,385	\$36,433	\$11,048	43.5%	\$28,948	\$33,021	\$4,073	14.1%
Educational Services	\$8,752	\$7,079	(\$1,674)	-19.1%	\$32,908	\$41,303	\$8,395	25.5%	\$32,463	\$38,013	\$5,550	17.1%
Health Care and Social Assistance	\$26,578	\$30,615	\$4,037	15.2%	\$35,197	\$44,740	\$9,543	27.1%	\$33,534	\$41,583	\$8,049	24.0%
Arts, Entertainment, and Recreation	\$25,639	\$20,686	(\$4,952)	-19.3%	\$19,353	\$19,819	\$466	2.4%	\$26,579	\$24,080	(\$2,499)	-9.4%
Accommodation and Food Services	\$9,701	\$10,744	\$1,043	10.8%	\$14,207	\$16,608	\$2,401	16.9%	\$13,987	\$17,433	\$3,446	24.6%
Other Services (except Public Administration)	\$16,741	\$21,965	\$5,225	31.2%	\$25,376	\$30,054	\$4,678	18.4%	\$19,238	\$25,022	\$5,784	30.1%
Government	\$41,225	\$54,920	\$13,695	33.2%	\$43,538	\$54,787	\$11,249	25.8%	\$38,735	\$43,512	\$4,777	12.3%
Federal Government	\$45,972	\$52,548	\$6,577	14.3%	\$46,924	\$60,616	\$13,692	29.2%	\$38,411	\$57,055	\$18,644	48.5%
State Government	\$54,191	\$69,324	\$15,132	27.9%	\$47,325	\$62,157	\$14,832	31.3%	\$44,126	\$59,256	\$15,130	34.3%
Local/Municipal Government	\$36,730	\$51,135	\$14,406	39.2%	\$39,626	\$47,451	\$7,825	19.7%	\$36,317	\$40,259	\$3,942	10.9%

\* Suppressed Data

Source: CT Dept of Labor &amp; RKG Associates, Inc.

**Table VI-10 – Town of Colchester: Single-Family Home Characteristics by Year since 1980**

Year	#	Acres (AVG)	Gross Bldg SF (AVG)	Living Bldg SF (AVG)	# of Rooms (AVG)	# of Bdrm (AVG)	Full Value (AVG)	Tax Value (AVG)
1980	43	5.5	3,675	1,771	6.4	3.0	\$276,751	\$191,469
1981	46	3.1	3,393	1,561	6.3	3.0	\$256,883	\$179,200
1982	38	4.0	3,392	1,536	6.0	2.9	\$248,679	\$172,807
1983	70	1.9	3,319	1,467	6.3	3.1	\$248,526	\$173,984
1984	102	4.0	3,364	1,561	6.5	3.1	\$259,306	\$180,710
1985	98	2.8	3,625	1,669	6.4	3.2	\$271,676	\$190,208
1986	171	4.0	3,776	1,730	6.7	3.2	\$285,744	\$198,848
1987	142	2.8	4,187	1,925	7.0	3.2	\$303,952	\$212,748
1988	215	3.3	4,722	2,225	7.5	3.4	\$330,662	\$231,007
1989	111	2.6	4,505	2,101	6.9	3.2	\$321,050	\$224,760
1990	82	2.7	4,478	2,064	6.7	3.2	\$313,690	\$219,591
1991	87	2.0	4,019	1,931	6.8	3.2	\$298,530	\$209,001
1992	99	2.5	4,007	1,841	6.4	3.1	\$293,836	\$205,282
1993	108	2.4	4,395	2,081	6.9	3.1	\$319,653	\$223,786
1994	117	2.5	4,439	2,077	6.9	3.2	\$326,484	\$228,563
1995	121	2.8	4,270	1,987	6.7	3.2	\$316,344	\$221,477
1996	81	2.5	4,281	2,011	6.7	3.1	\$322,615	\$225,853
1997	61	2.8	4,118	1,954	6.8	3.2	\$318,018	\$222,638
1998	86	2.4	4,560	2,149	7.0	3.2	\$340,249	\$238,206
1999	103	3.2	4,466	2,116	7.0	3.2	\$344,320	\$240,467
2000	96	3.3	4,520	2,202	7.2	3.2	\$352,631	\$246,582
2001	116	4.6	5,115	2,417	7.2	3.3	\$384,804	\$268,112
2002	52	3.1	4,950	2,405	6.8	3.2	\$373,331	\$261,344
2003	75	3.0	5,196	2,510	6.9	3.2	\$394,831	\$276,387
2004	77	4.1	5,041	2,504	7.0	3.2	\$396,629	\$276,967
2005	71	2.9	4,907	2,421	7.0	3.3	\$385,265	\$269,403
2006	46	4.5	5,040	2,462	7.1	3.2	\$404,578	\$282,194
2007	32	5.6	5,501	2,805	7.9	3.3	\$450,409	\$314,323
2008	42	2.7	5,173	2,495	7.1	2.5	\$388,108	\$271,067
<b>Total/AVG</b>	<b>2,588</b>	<b>3.1</b>	<b>4,343</b>	<b>2,049</b>	<b>6.9</b>	<b>3.2</b>	<b>\$324,252</b>	<b>\$226,601</b>

Source: Town of Colchester &amp; RKG Associates, Inc,

**Table VI-11 – Town of Colchester: Condominium & Manufactured Housing Projects**

Project Name	Street	Units	Year Blt	Acres	Units/Acre
<b>Condominiums Developments</b>					
Sunset Vista	Lebanon Ave	18	1966	4.5	4.0
Westchester Hills	Westchester Rd	56	1970	18.0	3.1
Knob Hill Condominiums	Boulder Rd	28	1973	5.8	4.8
Linwood Condominiums	Linwood Cementery Rd	18	1987	3.4	5.2
Highland Farms	Multiple	63	1988	7.6	8.3
Ridgeview Condominiums	Vicki Lane	30	1989	1.6	18.4
Highland Woods	Highwood Circle	29	1998	17.5	1.7
Chestnut Hollow *	Chestnut Hill Rd	13	2005/06	3.2	4.1
Choma Lane	Choma Lane	4	2006/07	--	--
Village Court *	Amston Rd	15	2007/08	15.5	1.0
Northwoods * [1]	Lebanon Ave	18	2007/08	68.9	1.9
Fairway Drive *	Amston Rd	20	2006/08	5.5	3.6
Total		312		151.6	2.1
<b>Manufactured Housing Communities * [2]</b>					
Colchester Commons	Lebanon Ave	96	Varies	108.0	0.9
Westchester Village	Westchester Rd	101	Varies	90.0	1.1
Total		197		198.0	1.0

\* Age restricted (55-years & over)

[1] 130 units approved but only 18 units in assessors file; units/acre factored on 130 units

[2] Occupancy limited to 2 persons

Source: Town of Colchester & RKG Associates, Inc.

**Table VI-12 – Town of Colchester – Select Characteristics of Apartment Properties**

Project Name	Property Address	Owners Name	Year		# of Units	Full Value	Tax Value	Units/ Acre	Full \$ / Unit
			Built	Acres					
Amston Village	AMSTON RD	NUTMEG HOUSING DEVELOPMENT CORPORATION	2008	5.7	32	\$2,673,000	\$1,871,300	5.6	\$83,531
Breeds Tavern	3-15 TAVERN LN	BREEDS TAVERN COOPERATIVE INC	1995	11.0	22	\$1,611,600	\$1,128,300	2.0	\$73,255
Country Place	1 BIRCH CIRCLE	COUNTRY PLACE OF COLCHESTER LTD PARTNERS	1991	49.9	194	\$15,076,800	\$10,554,500	3.9	\$77,715
Nutmeg Park	234 DR FOOTE RD	NUTMEG PARK LIMITED PARTNERSHIP	1987	6.8	27	\$1,439,400	\$1,007,700	4.0	\$53,311
Ga Na Den	385 SOUTH MAIN ST	GOLDSTEIN H RENEE	1985	4.7	18	\$699,400	\$489,700	3.9	\$38,856
Ponemah Village	283 WESTCHESTER RD	HOUSING AUTHORITY OF THE TOWN OF COLCHES	1978	6.0	30	\$1,758,900	\$1,231,200	5.0	\$58,630
Dublin Village	300 LEBANON AVE	HOUSING AUTHORITY OF THE TOWN OF COLCHES	1970	3.1	40	\$2,106,300	\$1,474,400	12.9	\$52,658
Subtotal (Affordable Developments)			7	87.2	363	\$25,365,400	\$17,757,100	4.2	\$69,877
Ga Na Den Too	20 MAPLE DR	GND TOO OF COLCHESTER LLC	1995	21.9	40	\$2,666,100	\$1,866,300	1.8	\$66,653
	240 HALLS HILL RD	STEVE FEDUS LLC	1989	14.0	32	\$2,162,100	\$1,513,500	2.3	\$67,566
	60 LINWOOD AVE	GEBBIE DARWIN C	1986	5.8	24	\$1,804,900	\$1,263,500	4.1	\$75,204
	55 RENEE DR	PA RESIDENTIAL LLC	1970	2.6	14	\$856,000	\$599,300	5.4	\$61,143
Colchester Courtyard	12 BALABAN RD	BALABAN ROAD ASSOCIATES LLC	1964	21.5	82	\$4,802,900	\$3,362,100	3.8	\$58,572
Colchester Courtyard	64 BALABAN RD	BALABAN ROAD ASSOCIATES LLC	1964	2.1	10	\$577,100	\$403,900	4.9	\$57,710
Magnolia Place	608 NORWICH AVE	MAGNOLIA APARTMENTS LLC	1960	3.9	16	\$942,100	\$659,500	4.1	\$58,881
Subtotal (Market - 10 units or more)			7	71.8	218	\$13,811,200	\$9,668,100	3.0	\$63,354
Ga Na Den Too	564 NORWICH AVE	GND TOO OF COLCHESTER LLC	2005	1.8	6	\$525,000	\$367,500	3.3	\$87,500
Ga Na Den Too	28 CHESTNUT HILL RD	GND TOO OF COLCHESTER LLC	2004	1.5	6	\$495,000	\$346,500	4.0	\$82,500
	152 LINWOOD AVE	COYLE STEPHEN A + ROSEMARY	1986	1.5	4	\$630,900	\$441,600	2.7	\$157,725
	156 HALLS HILL RD	TEDFORD ASSOCIATES-HALLS HILL LLC	1925	1.2	5	\$548,200	\$383,800	4.2	\$109,640
	139 LEBANON AVE	SANDERSON ROBERT L	1920	0.3	6	\$384,900	\$269,500	18.8	\$64,150
	83 LEBANON AVE	DIPIETRO AMY EST	1889	0.3	6	\$336,300	\$235,400	24.0	\$56,050
	7 SCHOOL RD	BERGAMO LUBA + DAVID + PISANI	1878	1.4	8	\$409,000	\$286,400	5.8	\$51,125
	252 NORWICH AVE	MNK LLC	1850	0.6	5	\$301,800	\$211,300	8.5	\$60,360
	23 HAYWARD AVE	MCCULLEY DENNIS + RICA	1780	0.3	8	\$453,400	\$317,400	27.6	\$56,675
	24 BROADWAY	GARVIN - SMITH LLC	1730	0.9	5	\$328,800	\$230,200	5.4	\$65,760
	Subtotal (Market - 5 to 8 units)			10	9.7	59	\$4,413,300	\$3,089,600	6.1
Total (All Apartments)			24	168.7	640	\$43,589,900	\$30,514,800	3.8	\$68,109

Source: Town of Colchester &amp; RKG Associates, Inc.

**Table VI-13 – Town of Colchester: Sales of Single-Family Homes by Price Range (All & New)**

<b>Total Home Sales (S/F)</b>						AVG						AVG	AVG
Price Range	2000	2001	2002	2003	2004	00-04	2005	2006	2007	2008	09 [1]	05-09	00-09
less than \$150k	70	56	42	8	9	37	5	3		5		3	21
\$150k to \$199k	66	85	68	58	30	61	24	18	10	17	3	17	41
\$200 to \$249k	50	54	49	52	60	53	57	47	43	42	10	46	50
\$250 to \$299k	25	42	44	67	55	47	60	49	47	21	8	43	45
\$300 to \$349k	4	6	17	22	37	17	38	42	27	26	6	32	24
\$350 to \$399k	1	4	5	7	14	6	31	27	34	13	3	25	15
\$400 to \$499k		1	5	11	13	6	25	20	26	15	1	20	13
\$500 & up				1	2	1	1	7	5	2		3	2
<b>Total</b>	<b>216</b>	<b>248</b>	<b>230</b>	<b>226</b>	<b>220</b>	<b>228</b>	<b>241</b>	<b>213</b>	<b>192</b>	<b>141</b>	<b>31</b>	<b>189</b>	<b>210</b>
<b>New Home Sale (S/F)</b>						AVG						AVG	AVG
Price Range	2000	2001	2002	2003	2004	00-04	2005	2006	2007	2008	09 [1]	05-09	00-09
less than \$150k	1	1				0						0	0
\$150k to \$199k	11	3	1			3						0	2
\$200 to \$249k	26	13	8			9	1					0	5
\$250 to \$299k	15	22	13	13	11	15	0	2	1		1	1	8
\$300 to \$349k	1	4	4	9	10	6	11	5	0		1	4	5
\$350 to \$399k	1	3	4	5	6	4	9	10	7	3	1	7	5
\$400 to \$499k		1	5	8	9	5	16	11	12	8		11	8
\$500 & up				1	1	0		6	2	2		2	1
<b>Total</b>	<b>55</b>	<b>47</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>42</b>	<b>37</b>	<b>34</b>	<b>22</b>	<b>13</b>	<b>3</b>	<b>25</b>	<b>34</b>
<b>% New Homes by Price Range</b>						AVG						AVG	AVG
Price Range	2000	2001	2002	2003	2004	00-04	2005	2006	2007	2008	09 [1]	05-09	00-09
less than \$150k	1%	2%	--	--	--	1%	--	--	--	--	--	0%	1%
\$150k to \$199k	17%	4%	1%	--	--	5%	--	--	--	--	--	0%	4%
\$200 to \$249k	52%	24%	16%	--	--	18%	2%	--	--	--	--	1%	10%
\$250 to \$299k	60%	52%	30%	19%	20%	32%	--	4%	2%	--	13%	2%	19%
\$300 to \$349k	25%	67%	24%	41%	27%	33%	29%	12%	--	--	17%	12%	20%
\$350 to \$399k	100%	75%	80%	71%	43%	61%	29%	37%	21%	23%	33%	28%	35%
\$400 to \$499k	--	100%	100%	73%	69%	77%	64%	55%	46%	53%	0%	54%	60%
\$500 & up	--	--	--	--	50%	67%	0%	86%	40%	100%	--	67%	67%
<b>Total</b>	<b>25%</b>	<b>19%</b>	<b>15%</b>	<b>16%</b>	<b>17%</b>	<b>18%</b>	<b>15%</b>	<b>16%</b>	<b>11%</b>	<b>9%</b>	<b>10%</b>	<b>13%</b>	<b>16%</b>

[1] Through April, 2009

Source: Town of Colchester &amp; RKG Associates, Inc.

**Table VI-14 – Town of Colchester: Condominium Sales by Price Range (All & New)**

<b>Total Condominium Sales</b>						AVG						AVG	AVG
Price Range	2000	2001	2002	2003	2004	00-04	2005	2006	2007	2008	09 [1]	05-09	00-09
less than \$50k	1					0						0	0
\$50k to \$99k	18	16	16	2	2	11	1	2	1			1	6
\$100k to \$149k	7	10	11	10	15	11	5	4	2			3	7
\$150k to \$199k	3	1	4	8	12	6	15	11	8	3		9	7
\$200 to \$249k						1	4	11	10	4	1	7	3
\$250 to \$299k						2	10	14	5	8		9	4
\$300 to \$349k						0		9	16	4	1	7	3
\$350 to \$399k						0			1	2	1	1	0
<b>Total</b>	<b>29</b>	<b>27</b>	<b>31</b>	<b>20</b>	<b>32</b>	<b>28</b>	<b>35</b>	<b>51</b>	<b>43</b>	<b>21</b>	<b>3</b>	<b>35</b>	<b>31</b>
<b>New Condominium Sales</b>						AVG						AVG	AVG
Price Range	2000	2001	2002	2003	2004	00-04	2005	2006	2007	2008	09 [1]	05-09	00-09
\$200 to \$249k						0			1	1	1	1	0
\$250 to \$299k						0	7	11	2			5	2
\$300 to \$349k						0		9	16	2	1	6	3
\$350 to \$399k						0			1		1	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>20</b>	<b>20</b>	<b>3</b>	<b>3</b>	<b>12</b>	<b>6</b>
<b>% New Condos by Price Range</b>						AVG						AVG	AVG
Price Range	2000	2001	2002	2003	2004	00-04	2005	2006	2007	2008	09 [1]	05-09	00-09
\$200 to \$249k									10%	25%	100%	10%	10%
\$250 to \$299k							70%	79%	40%			54%	51%
\$300 to \$349k								100%	100%	50%	100%	93%	93%
\$350 to \$399k									100%		100%	50%	50%
<b>Total</b>							<b>20%</b>	<b>39%</b>	<b>47%</b>	<b>14%</b>	<b>100%</b>	<b>35%</b>	<b>18%</b>

[1] Through April, 2009

Source: Town of Colchester &amp; RKG Associates, Inc.

**Table VI-15 – Town of Colchester: Owner Households by Age & Housing Cost Burden**

Householder by Age	Owner H'holds	H'holds by % of \$ for Housing					Distribution of H'holds by % of \$				
		< 20%	20-24%	25-29%	30-34%	35% +	< 20%	20-24%	25-29%	30-34%	35% +
15 to 24 years	25	5	6	0	6	8	20%	24%	0%	24%	32%
25 to 34 years	589	197	162	101	54	75	33%	28%	17%	9%	13%
35 to 44 years	1,198	494	227	194	108	175	41%	19%	16%	9%	15%
45 to 54 years	942	542	173	76	34	117	58%	18%	8%	4%	12%
55 to 64 years	354	221	45	32	15	41	62%	13%	9%	4%	12%
65 to 74 years	235	154	14	9	15	43	66%	6%	4%	6%	18%
75 years & up	128	59	18	10	0	41	46%	14%	8%	0%	32%
Total	3471	1672	645	422	232	500	48%	19%	12%	7%	14%

Source: US Census &amp; RKG Associates, Inc.

**Table VI-16 – Town of Colchester: Renter Households by Age & Housing Cost Burden**

Householder by Age	Renter H'holds	H'holds by % of \$ for Housing					Distribution of H'holds by % of \$				
		< 20%	20-24%	25-29%	30-34%	35% +	< 20%	20-24%	25-29%	30-34%	35% +
15 to 24 years	96	19	37	20	6	14	20%	39%	21%	6%	15%
25 to 34 years	387	158	83	61	30	42	41%	21%	16%	8%	11%
35 to 44 years	247	103	28	34	33	37	42%	11%	14%	13%	15%
45 to 54 years	195	103	19	20	20	33	53%	10%	10%	10%	17%
55 to 64 years	53	15	13	7	0	18	28%	25%	13%	0%	34%
65 to 74 years	73	36	8	0	6	23	49%	11%	0%	8%	32%
75 years & up	96	0	7	22	13	54	0%	7%	23%	14%	56%
Total	1,147	434	195	164	108	221	38%	17%	14%	9%	19%

Source: US Census &amp; RKG Associates, Inc.

**Table VI-17 – Town of Colchester: Owner Households by Income & Housing Cost Burden**

Householder by Income	Owner H'holds	H'holds by % of \$ for Housing					Distribution of H'holds by % of \$				
		< 20%	20-24%	25-29%	30-34%	35% +	< 20%	20-24%	25-29%	30-34%	35% +
Less than \$10,000	81	0	0	0	0	81	0%	0%	0%	0%	100%
\$10,000 to \$19,999	142	32	18	0	0	92	23%	13%	0%	0%	65%
\$20,000 to \$34,999	214	85	7	8	15	99	40%	3%	4%	7%	46%
\$35,000 to \$49,999	360	98	35	46	43	138	27%	10%	13%	12%	38%
\$50,000 to \$74,999	887	214	268	205	136	64	24%	30%	23%	15%	7%
\$75,000 to \$99,999	804	393	225	139	21	26	49%	28%	17%	3%	3%
\$100,000 or more	983	850	92	24	17	0	86%	9%	2%	2%	0%
<b>Total</b>	<b>3,471</b>	<b>1,672</b>	<b>645</b>	<b>422</b>	<b>232</b>	<b>500</b>	<b>48%</b>	<b>19%</b>	<b>12%</b>	<b>7%</b>	<b>14%</b>

Source: US Census &amp; RKG Associates, Inc.

**Table VI-18 – Town of Colchester: Renter Household by Income & Housing Cost Burden**

Householder by Income	Renter H'holds	H'holds by % of \$ for Housing					Distribution of H'holds by % of \$				
		< 20%	20-24%	25-29%	30-34%	35% +	< 20%	20-24%	25-29%	30-34%	35% +
Less than \$10,000	97	0	0	0	19	78	0%	0%	0%	20%	80%
\$10,000 to \$19,999	190	7	13	29	17	124	4%	7%	15%	9%	65%
\$20,000 to \$34,999	211	23	52	70	35	19	11%	25%	33%	17%	9%
\$35,000 to \$49,999	303	87	101	65	37	0	29%	33%	21%	12%	0%
\$50,000 to \$74,999	258	229	29	0	0	0	89%	11%	0%	0%	0%
\$75,000 to \$99,999	45	45	0	0	0	0	100%	0%	0%	0%	0%
\$100,000 or more	43	43	0	0	0	0	100%	0%	0%	0%	0%
<b>Total</b>	<b>1,147</b>	<b>434</b>	<b>195</b>	<b>164</b>	<b>108</b>	<b>221</b>	<b>38%</b>	<b>17%</b>	<b>14%</b>	<b>9%</b>	<b>19%</b>

Source: US Census &amp; RKG Associates, Inc.

**Table VI-19 – Town of Colchester: Trends and Forecasts in Households Income, Income Limits & Poverty Threshold**

Income Criteria	1990	2000	2008	2009	2013
<b>Colchester Median H'Hold Income</b>	\$46,497	\$65,633	\$82,662	\$84,574	\$92,672
Percent Change	--	41.2%	25.9%	2.3%	9.6%
Annual Compounded Change	--	3.5%	2.9%	2.3%	2.3%
<b>Area Median Family Income [1]</b>	\$46,700	\$61,300	\$86,400	\$91,400	\$100,152
Percent Change	--	31.3%	40.9%	5.8%	9.6%
Annual Compounded Change	--	2.8%	4.4%	5.8%	2.3%
<b>Income Limit for a 1-person household</b>	1990	2000	2008	2009	2013
Exceeding Low Income (30%)	\$9,800	\$12,850	\$18,150	\$19,200	\$21,000
Very Low Income (50%)	\$16,345	\$21,450	\$30,250	\$32,000	\$35,100
Low Income (80%)	\$24,990	\$34,350	\$43,050	\$44,800	\$49,100
<b>Income Limit for a 4-person household</b>	1990	2000	2008	2009	2013
Exceeding Low Income (30%)	\$14,000	\$18,400	\$25,900	\$27,400	\$30,000
Very Low Income (50%)	\$23,350	\$30,650	\$43,200	\$45,700	\$50,100
Low Income (80%)	\$35,700	\$49,050	\$61,500	\$64,000	\$70,100
<b>Poverty Threshold [2]</b>	1990	2000	2008	2009	
One-person	\$6,652	\$8,794	\$10,997	N/A	
Four-person	\$13,359	\$17,603	\$22,017	N/A	
Percent Change	--	31.8%	25.1%	N/A	

[1] Hartford MSA for 1990 & 2000/ Colchester-Lebanon HMFA for 2008 & 2009

[2] Weighted average (age/size); 2008 data is preliminary

Source: US Dept HUD; US Census, Demographics NOW & RKG Associates, Inc.

**Table VI-20 – Town of Colchester: Forecasted Change in Low-Income Households to 2013**

Household Age Group & income	2008 - Estimated				2013 - Forecasted				2008-2013 # Change	
	Total H'holds	Est. H'hold Size/ Income Eligible (%)	Est. Low-income H'holds	% of Total	Total H'holds	Est. H'hold Size/ Income Eligible (%)	Est. Low-income H'hold	% of Total	Total H'holds	Est. Low-income H'holds
<b><u>Family (younger than age 55)</u></b>										
Less than \$20,000 [1]	241	100%	241	15.9%	199	100%	199	12.6%	(42)	(42)
\$20,000 to \$34,999 [1,2]	269	100%	269	17.8%	225	100%	225	14.3%	(44)	(44)
\$35,000 to \$49,999 [1,2,3]	398	75%	299	19.7%	287	95%	273	17.3%	(111)	(26)
\$50,000 to \$74,999 [2,3]	724	25%	181	12.0%	681	40%	272	17.3%	(43)	91
\$75,000 to \$99,999 [3]	772	5%	39	2.5%	638	10%	64	4.1%	(134)	25
Subtotal	2,404	43%	1,028	67.9%	2,030	51%	1,033	65.6%	(374)	5
<b><u>Near-Elderly (ages 55 to 64)</u></b>										
Less than \$20,000 [1]	61	100%	61	4.0%	66	100%	66	4.2%	5	5
\$20,000 to \$34,999 [1,2]	60	100%	60	4.0%	58	100%	58	3.7%	(2)	(2)
\$35,000 to \$49,999 [1,2,3]	69	50%	35	2.3%	64	75%	48	3.0%	(5)	14
\$50,000 to \$74,999 [2,3]	128	10%	13	0.8%	147	20%	29	1.9%	19	17
\$75,000 to \$99,999 [3]	140	1%	1	0.1%	148	2%	3	0.2%	8	2
Subtotal	458	37%	170	11.2%	483	42%	204	13.0%	25	35
<b><u>Elderly (age 65 and older)</u></b>										
Less than \$20,000 [1]	170	100%	170	11.2%	166	100%	166	10.5%	(4)	(4)
\$20,000 to \$34,999 [1,2]	115	100%	115	7.6%	111	100%	111	7.0%	(4)	(4)
\$35,000 to \$49,999 [1,2,3]	95	25%	24	1.6%	87	50%	44	2.8%	(8)	20
\$50,000 to \$74,999 [2,3]	134	5%	7	0.4%	153	10%	15	1.0%	19	9
\$75,000 to \$99,999 [3]	104	1%	1	0.1%	109	2%	2	0.1%	5	1
Subtotal	618	51%	316	20.9%	626	54%	338	21.5%	8	21
<b><u>All Ages &amp; Income Groups</u></b>										
Family (younger than age 55)	3,901	26%	1,028	68%	3,781	27%	1,033	66%	(120)	5
Near-Elderly (ages 55 to 64)	808	21%	170	11%	994	21%	204	13%	186	35
Elderly (age 65 and older)	854	37%	316	21%	960	35%	338	21%	106	21
Total	5,563	27%	1,514	100%	5,735	27%	1,575	100%	172	61

Notes: [1] Extremely Low Income (30%); [2] Very Low Income (50%); [3] Low Income (80%)

Source: US Census, Demographics NOW; & RKG Associates, Inc.

## TOWN CENTER VILLAGE OVERLAY DISTRICT

### 1. Purpose of Town Center Village Overlay District

- A. It is the intent of this Section to encourage development in the Town Center that creates diverse multi-family housing opportunities in a mixed-use environment that allows for greater density and is less automobile dependent and more pedestrian-friendly.
- B. Encourage a diverse mix of business, commercial, office, residential, institutional and entertainment uses for workers, visitors, and residents.
- C. Encourage pedestrian friendly environment and pedestrian-oriented commercial enterprises and consumer services that do not rely on automobile traffic to bring consumers into the area.
- D. Permit uses that promote conversion of existing buildings in a manner that maintains the visual character and is complementary architectural scale of existing development within the district.
- E. Minimize visual and functional conflicts between residential and nonresidential uses within and abutting the district.
- F. Allow for more compact development than may be permitted in other zoning districts to reduce the impacts of sprawl and traffic congestion.
- G. Encourage live/work or work/live space.

### 2. Applicability and Administration

- A. The Town Center Village Overlay District is hereby established and consists of the area shown on the Town of Colchester Zoning Map on file with the Town Clerk and dated \_\_\_\_\_. The District boundaries are as indicated on the Map.
- B. The Town Center Village Overlay District encompasses land located within the following underlying zoning districts: Commercial, R-30 Residential, and R-30A Special Urban Residential. The provisions of this Overlay District are superimposed over the underlying existing zoning districts. Where there are conflicts between this and the underlying zone regulations, the Planning and Zoning Commission shall make the determination as to the prevailing requirement.
- C. The site and design guideline criteria within this Section shall be applicable to all residential buildings with two or more units and all non-residential developments within the district. This includes any new building construction; a change in building use (adaptive reuse of an existing building) or a significant alteration of the existing building facades; work which results in the increase of floor area through either an addition to the principal structure; addition of a new accessory structure, or significant change to an existing accessory structure; or any activity requiring a new curb cut.

- D. The Planning and Zoning Commission shall be the permit granting authority for the Town Center Village Overlay District.

### 3. Definitions

**DUPLEX:** Residential building containing two dwelling units.

**AFFORDABLE HOUSING:** Residential or mixed use development that is proposed within the Town Center Village Overlay District in which not less than twenty percent of the dwelling units will be conveyed subject to an incentive housing restriction requiring that, for at least thirty years after the initial occupancy of the development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons pay thirty per cent or less of their annual income, where such income is less than or equal to eighty percent or less of median income.

**AFFORDABLE HOUSING RESTRICTION:** Deed restriction, covenant, zoning regulation, site plan approval condition, subdivision approval condition, or affordability plan constituting an obligation with respect to the restrictions on household income, sale or resale price, rent and housing costs enforceable for thirty years and recorded on the land records of the municipality where the housing is located.

**MEDIAN INCOME:** After adjustments for family size, the area median income as determined by the U. S. Department of Housing and Urban Development for the Town.

**MIXED USE DEVELOPMENT:** Development containing one or more multi-family or single-family dwelling units and one or more commercial, public, institutional, retail, office, or industrial uses.

**MULTI-FAMILY HOUSING:** Building that contains or will contain three or more residential dwelling units.

**TOWNHOUSE:** Residential building consisting of a single-family dwelling unit constructed in a group of three or more attached units, in which each unit extends from foundation to roof and has open space on at least two sides.

### 4. Review Procedure

- A. Applicants seeking approval to develop a project pursuant to this Section are encouraged to meet with the Planning and Zoning Commission and the Town Planner prior to submitting a formal application with the Commission. The purpose of the meeting is to present the proposed project informally and to understand the development standards established pursuant to this Section. Formal applications for permitted uses are to be submitted to the Commission in conformance with Section 3.4 (Zoning Permits) of the Colchester Zoning Regulations. Applications for uses requiring a special exception from the Commission shall be filed in accordance with Section 11 of the Colchester Zoning Regulations.
- B. The Commission may adopt design standards for projects in the Town Center Village Overlay District to (1) ensure that construction within the district is complementary to adjacent and neighboring buildings and structures, and consistent with the housing plan adopted by the Town of Colchester, and (2) may address the scale and proportions of buildings; architectural

features/design; site coverage; alignment, width and grade of streets and sidewalks; type and location of infrastructure; location of building and garage entrances; off-street parking; protection of significant natural site features; location and design of open spaces; signage; and setbacks and buffering from adjacent properties.

- C. Application fees shall be as set forth in Section 3.5 of the Colchester Zoning Regulations.
- D. In addition to an Application Fee, the Commission may impose a Project Review Fee on those applications which require, in the judgment of the Commission, review by outside consultants due to the size, scale or complexity of a proposed project, the project's potential impacts, or because the Town lacks the necessary expertise to perform the review work related to the permit or approval. Said services would be at the expense of the Applicant based upon estimates provided by the project review consultant retained by the Commission and reviewed by the Applicant.

## **5. Allowed and prohibited uses**

- A. Permitted uses. The following uses are permitted by right in the Town Center Village Overlay District:
  - 1. Two-family dwellings
  - 2. Townhouses
  - 3. Duplexes
  - 4. Multi-family housing
  - 5. Mixed use developments
  - 6. Professional offices such as doctors, lawyers, architects and engineers
  - 7. Retail businesses such as, but not limited to grocery, drug, apparel, variety, furniture, or sporting goods store
  - 8. Restaurants and eating and drinking establishments where most food and drink is intended to be consumed on the premises at tables, counters, or bars
  - 9. Personal services such as barber shops, beauty salons, laundry and dry cleaning establishments
  - 10. Repair services such as radio, television, appliance and plumbing shops, furniture upholstery and shoe repair shops
  - 11. Theater building
  - 12. Auto supplies and parts
  - 13. Business services such as banks and other financial institutions, real estate and insurance offices
  - 14. Video games
  - 15. Accessory buildings and uses
  - 16. Home occupations
- B. Special exception uses in the Town Center Village Overlay District:
  - 1. Public safety facilities
  - 2. Hotel, motel
  - 3. Educational institutions including child care facilities
  - 4. Bed and Breakfast/Inn operations
  - 5. Wireless telecommunication site subject to the requirements of Section 11.18 herein
  - 6. Horticulture and the raising of nursery products

7. Church, synagogue or other place of worship
  8. Membership club
  9. Town hall, library, museum and similar municipal or cultural facility of a non-commercial nature
  10. Funeral home or mortuary, including crematorium as an accessory use only
  11. Medical clinic
  12. Public or private recreation facilities
  13. Restaurants and eating and drinking establishments including drive-through service where most food is intended to be consumed off the premises
- C. The Planning and Zoning Commission may, at its discretion, allow uses deemed similar to those listed in Section 5A.
- D. Location and Distribution of Uses. The ground floor of a commercial building or mixed use building (any combination of retail, office, and residential) shall be occupied by commercial uses only.

## **6. Dimensional Requirements**

- A. Minimum lot size: 10,000 sq. ft.
- B. Height: Three stories or 45 feet in height.
- C. Maximum residential density shall be six units per acre for duplexes and townhouses; twelve units per acre for multi-family housing.
- D. Minimum lot frontage on a street: 75 feet
- E. No minimum front yard setback.
- F. Minimum side and rear yard: No side or rear yard is required between abutting lots where both are used for commercial purposes. Where a lot abuts a residential use, 10 feet shall be maintained, which yard shall not be used for parking, loading or storage.
- G. Maximum building coverage: 75% of the buildable area.
- F. Maximum impervious coverage: 90% of the buildable area.

## **7. Incentive Housing Restriction**

- A. In accordance with Public Law 07-4, any incentive housing development proposed pursuant to this Section shall include at least twenty percent of the dwelling units to be rented or conveyed subject to an incentive housing restriction requiring that for a period to be not less than thirty years, the dwelling units will be sold or rented at or below prices that preserve the units for households with an income of no more than eighty percent of the area median income and that said households pay no more than thirty percent of their income for housing.

- B. Maximum rental price. Payment of housing and related costs for units subject to an incentive housing restriction shall be established so that households are not required to spend more than thirty percent (30%) of the income of a household earning eighty percent (80%) of area median income, with a ten percent (10%) window adjustment, for monthly rent and utilities (excluding cable and telephone service). Affordable Rents shall not exceed the current Fair Market Rents set by the U. S. Department of Housing and Urban Development.
- C. Maximum sales price. Initial purchase prices and resale prices of the units subject to an incentive housing restriction shall be established so that households are not required to spend more than thirty percent (30%) of the income of a household earning eighty percent (80%) of area median income, with a ten percent (10%) window adjustment, for annual debt service on a mortgage (at 30 year fixed-interest rates at the time of initial sale), taxes, insurance, and condominium or homeowners fees with no more than a five percent down payment, including any required entrance deposit.
- D. Any applicant seeking to build an incentive housing development shall submit information regarding how the sale or rental of the units subject to an incentive housing restriction will be administered and monitored. This includes providing detailed information including the deed restriction or covenants, lease agreements, ownership bylaws and regulations, and any other information the Commission may deem necessary and relevant to ensuring compliance with Public Law 07-4.
- E. Development standards.
1. Location of affordable units. Affordable units shall be dispersed throughout the development so as to ensure a true mix of market-rate and affordable housing.
  2. Comparability. Affordable units shall be to the extent possible externally indistinguishable from market rate units in the same development. Affordable units should be comparable to market rate units in terms of location, quality, character, and room size.
  3. Unit size. Except as otherwise authorized by the Town, affordable units shall contain one or more bedrooms. The mix of unit sizes among the affordable units shall be proportionate to that of the development as a whole.
  4. Rights and privileges. The owners or renters of affordable units shall have all rights, privileges and responsibilities accorded to market-rate owners or renters, including access to all non-fee amenities within the development.

## **8. Parking areas**

The following guidelines are included to ensure that new and renovated off-street parking areas are constructed in accordance with the district's desired design character, the provisions of this Section, and other city regulations pertaining to parking.

- A. Parking lots for new construction shall be located to the side and rear of the lot unless no other location is feasible. Parking is prohibited within the front yard. Parking lots that abut public

rights of way or grade parking under the building shall be screened with one or a combination of the following:

1. A low wall made of concrete, masonry or other suitable material not exceeding a height of 3 feet.
  2. Raised planters planted with a minimum of 80% evergreen shrubs not to exceed a total height of 5 feet (including planter).
  3. Landscaping consisting of a mix of trees and shrubs provided that 80% of the shrub plantings are evergreen.
- B. Walls, fencing and architectural details shall complement the materials of adjacent architectural styles and the character of the development as a whole.
- C. Where walls are provided planting areas shall be a minimum width of 4 feet and should be located adjacent to the public right of way.
- D. Where possible, parking areas shall be interconnected in a manner that allows the unobstructed flow of pedestrians between uses and parking areas.
- E. In large parking lots (20 or more spaces) provision for bicycle racks shall be provided in locations that are safely segregated from automobile traffic and parking.
- F. Shared parking. Shared parking is the approved use of the same off-street parking spaces for two or more uses where peak parking demand of the different uses occurs at different times of the day, or, where various uses are visited without moving the automobile; and, where the division of parking spaces is a net decrease from the combined total of each use's individual off-street parking requirements, if required separately.
1. Requirements and Criteria. Shared parking arrangements are subject to review and approval by the Commission subject to the following requirements and criteria:
    - a) Submission of a reciprocal agreement executed by the owners and operators of the different sources or uses ensuring the long-term joint use of such shared parking, and defining the terms upon which the parking is shared;
    - b) If required by the Commission information concerning the following may be requested:
      1. the hours of operation and parking demand for each use;
      2. the hours of peak demand for parking;
      3. a description of the character of the land use and the parking patterns of adjacent uses;
      4. an estimate of the anticipated turnover in parking space use over a 24 hour period of time;
      5. a site plan showing all proposed parking spaces, including the shared use spaces in the lot and the walking distance to the uses sharing the lot; and
      6. Any other information concerning parking deemed necessary by the Commission to render a decision.
  2. Decision. A determination shall be made by the Commission that the shared parking:
    - a) is no more than 500 feet from each use sharing the parking facility;
    - b) hours of operation and peak demand of the uses involved shall not conflict; and

- c) will provide an adequate number of spaces for the applicable uses.
3. In the event that the conditions for shared parking change, or if the shared parking arrangement is discontinued, the applicant shall notify the Commission within 10 days. The Commission shall then require the applicant to meet the applicable parking requirements found in Section 15 Parking Requirements.

## **9. Curb Cuts**

Developments shall be designed in a manner that minimizes the number of curb cuts on primary streets. To the extent feasible, access to businesses shall be provided through one of the following methods: (a) from an existing side or rear street or public alley thus avoiding the principal thoroughfare or (b) from a common driveway serving one or more adjacent properties.

The Planning and Zoning Commission may deny a curb cut if the proposed development is inconsistent with the following guidelines:

- A. Curb cuts shall be limited to one unless the Commission feels that due to large parcel size an additional cut is justified.
- B. When access is available from a public alley the Commission may deny a curb cut from a primary street.
- C. Shared drives are encouraged between adjacent parcels when appropriate.
- D. Curb cuts shall not be greater than 30 feet long.

## **10. Performance Standards**

A. **Pedestrian and Bicycle Access.** Provision for safe and convenient pedestrian access shall be incorporated into plans for new construction of buildings and parking areas and should be designed in concert with landscaping plans noted below. Site plans in the Town Center Village Overlay District should provide for continuity from sidewalks in public streets to all pedestrian entrances on the site, and walkability should be given primary importance over road speed and other access criteria. New construction should improve pedestrian access to buildings, sidewalks and parking areas and should be completed with consideration of pedestrian safety, handicapped access and visual quality. Where appropriate, applicants are encouraged to provide pedestrian and/or bicycle paths (or connection to the proposed bicycle rail trail) connecting the site with abutting areas in order to promote pedestrian and bicycle circulation and safety in the Town Center Incentive Housing. When parking is located in the rear, pedestrian access via a pedestrian-oriented alley or walkway through to the primary street is encouraged.

B. **Landscaping.** Landscaping shall be incorporated into new and redeveloped properties in such a way as to create visual relief and interest, provide shade for pedestrian areas and to screen parking and loading areas. Landscape plans shall be prepared by a registered landscape architect or may be accepted, where at the Commission's discretion the plans submitted are found to be consistent with the intent of this regulation and meet the specific guidelines as set forth herein. Landscape plans

shall show the location, type, and size of all proposed plantings as well as enough of the surrounding context such that the Commission may determine the plan's appropriateness.

1. Side Yard Treatment

- a) Where the distance between structures on adjacent lots is 10 feet or less the side yard shall be screened by a solid fence, wall or landscape treatment of evergreen plantings at a height not to exceed 3 feet.
- b) Where the distance between structures on adjacent lots is greater than 10 feet landscaping shall consist of a combination of materials sufficient to break up the view into the side yard but, for safety reasons, in no case should this planting be impermeable.
- c) Side yards may, in the alternative, be established as pedestrian walkways to access parking areas to the rear of the building. Such walkways shall be landscaped and lighted for safety.

2. Parking Areas

- a) Large parking areas (20 or more spaces) shall be relieved by landscaped islands of a minimum of 8 feet in width, equal in depth to the depth of a typical parking space and located such that there is one island per 10 continuous spaces.
- b) Alternatively, at least 5% of the interior area of the lot shall be devoted to landscaping. Areas described in the above shall have at a minimum one shade tree with a minimum caliper of 2 inches diameter breast height (DBH). Trees planted in such locations shall be planted in protected pervious areas which have a minimum dimension of 5 feet.
- c) Where lots abut public rights of way, shade trees with a minimum caliper of 2.5 inches, shall be provided within a planting strip no less than 4 feet in width and at a rate of one tree per every 6 continuous spaces.

3. Trash and Service Areas

- a) All service, loading and trash storage areas viewable from a public right of way or from an adjacent residential area shall be screened by one or a combination of masonry, wood (or other approved material compatible with the character of the development), or evergreen plantings to reduce their visual impact.
- b) Loading and service areas shall not face any residential area unless no other location is possible. Loading areas shall be subject to screening requirements stated herein.
- c) Garage doors and loading spaces are prohibited on the front façade of any building unless no other location is feasible.

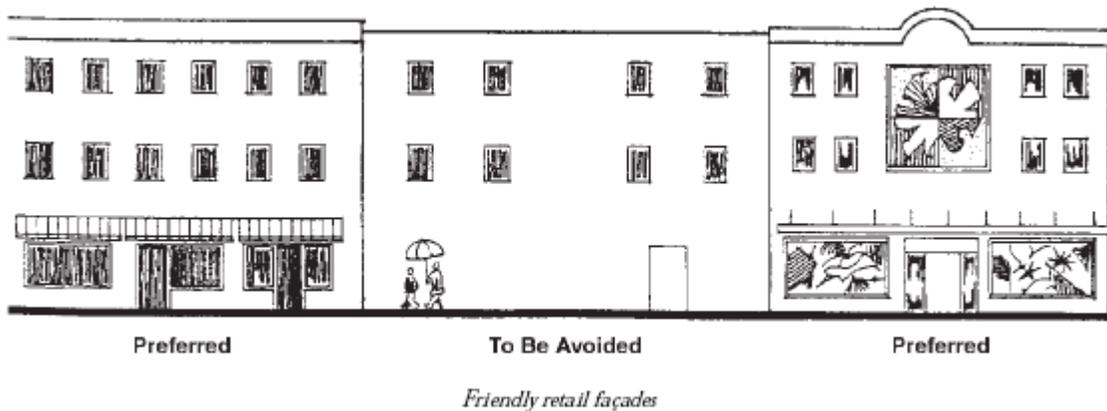
C. Design Regulations

1. Orientation. Buildings shall be oriented predominantly parallel to the front setback line to preserve a consistent façade line with the street. Slight rotations from parallel may be accepted, where at the Commission's discretion the plans submitted are found to be consistent with the architectural design and character of the district. Primary building entrances should easily identified and be oriented to the street. The primary entry should be clearly visible from the public street which provides the building's main orientation.

2. Articulation. New and redeveloped buildings should reinforce the character of the existing streetscape by creating visual interest and reinforcing pedestrian scale. The apparent bulk and large wall expanses of multi-story buildings as well as single story buildings of 15' height or more should be minimized by incorporating one or preferably a combination of the following:
  - a) Windows
  - b) Architectural details
  - c) Canopies
  - d) Overhangs
  - e) Indented or projected bays, where not in conflict with pedestrian paths
  - f) Change of building materials

The top of such buildings should display a distinct profile or outline incorporating such elements as a projecting parapet, cornice, upper level setback or pitched roofline. When immediately adjacent a building with such articulation, new and redeveloped buildings should provide a treatment that is respectful, such as providing a consistent cornice line or complementary roof configuration where possible.

Large expanses of blank walls are prohibited for commercial and mixed use buildings. The ground floor facade along the primary street shall have continuous storefront windows, with the exception of necessary piers, columns, pilasters, etc. Indented or projecting bays may be used to add variety, to the façade for display purposes or to fulfill the transparency requirements noted in 10.C.3, provided they do not conflict with any pedestrian walks or circulation. Window openings at the ground floor façade along the primary street may extend from floor to ceiling, but shall not be more than 30 inches above the finished floor, nor lower than adjacent door heads. Wall areas remaining below windows not extending to the floor shall be articulated by the use of architectural features, such as panels, siding, etc.



3. Transparency. For commercial and mixed- use buildings, a minimum of 60% of the building façade oriented to the street must be comprised of clear windows that provide views to indoor retail space, dining space or product areas when applicable. Where parking occupies the ground floor the same solid to void ratio must be achieved utilizing techniques such as half-walls, grillwork, or landscaped trelliswork or their equal.
4. Doors and Entrances.

- a) Buildings must have a primary entrance facing a public street or way and should be visually prominent.
  - b) In buildings with multiple ground floor tenants entries should provide a coordinated design theme i.e. a common canopy, architectural projection or awning design.
5. Pedestrian Spaces and Comfort. For the purpose of providing a pedestrian friendly environment in the Town Center Village Overlay District, new and redeveloped buildings should provide for outdoor seating areas, scaled to the size and demands of the proposed use, where feasible. For example, a large, multi-story project should provide a patio or small plaza area located near the front entry with multiple benches and landscaping. A mixed-use project with ground floor retail such as a restaurant may provide an area for outdoor dining which extends the indoor dining space for seasonal use. A ground floor use may provide a sidewalk bench where there is sufficient width.

Such pedestrian areas are best located when they take advantage of southern exposure and provide space that affords visual connectivity but is setback from major pedestrian flow and vehicular ways and is appropriate to the location.

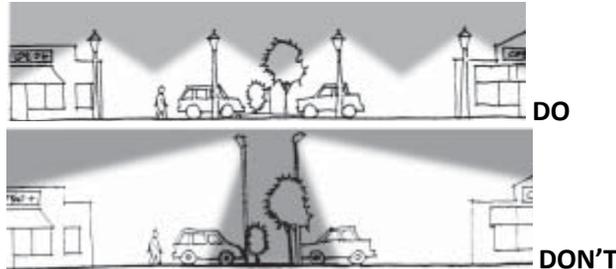
Outdoor sales and display areas should be well organized and located such as not to impede pedestrian circulation if located on a public walk or way.

The following guidelines should be considered in the design and location of pedestrian spaces:

- a) Flexible design to allow for flexible use
  - b) Buffering from major vehicular areas such as parking lots or main traffic ways
  - c) Lighting for nighttime comfort and safety
  - d) Appropriate street furnishing...i.e. benches, trash receptacles
  - e) A focal element where appropriate such as a water feature, special landscape feature or public art installation
  - f) Decorative paving and seasonal planting
  - g) South facing locations
  - h) Visual connectivity, especially to important views such as an historic structure
  - i) Appropriately scaled to the development
  - j) Provide for continuity of pedestrian sidewalks
6. Utilities. Underground utilities for new and redeveloped building are required unless physically restricted or blocked by existing underground obstructions.
7. Lighting. Site lighting, security lighting and architectural/landscape lighting should provide the user with illumination levels appropriate for the designed activity (i.e. parking, walking, outdoor dining) while meeting minimum requirements. Illumination levels should also be reasonably uniform throughout the site and strive to minimize glare. Lighting fixtures shall be of a style appropriate to the character of the district, and be consistent throughout the development.

Provide adequate lighting levels in all pedestrian areas, including building entries, along walkways, parking areas, and other public areas. Provide the following in lighting plans:

- a) An overlapping pattern of light at a height of about 10-15 feet in lighted pedestrian areas and 20 – 24 feet in parking areas.



- b) Lighting at consistent lumens with a gradual transition to unlighted areas. Highly contrasting pools of light and dark can be temporarily blinding and should be avoided.
- c) In each lighted area, design lighting levels that will allow pedestrians to identify a face 15 yards away (generally, a minimum of 4 foot-candles). Adequate lighting reduces anonymity and gives pedestrians an opportunity to choose another route.
- d) Adequate lighting at all building entrances, exits and corridors between buildings, at least 4 foot candles during active use, especially where doors are recessed.
- e) Confine site lighting to the project site; use shields or other methods to eliminate glare on adjacent properties.
- f) Place light posts and standards so that they do not create hazards for pedestrians or vehicles.



- g) Indicate specific lighting levels in each lighted area.

8. Quality of site furnishings. Provide for the following site plan elements:

- a) High-quality fixtures and materials in site furnishings and features, such as durable and easily maintained walls and paving.
- b) Site features and furnishings that discourage vandalism. Furnishings that are easily removed or do not convey an image of care invite misuse.
- c) Safety materials, such as non-slip walkway surfaces.
- d) Site furnishings shall be of a style appropriate to the character of the district, and be consistent throughout the development.

9. Signs

- a) Signs that project from the building are to be designed in such a way that they are compatible with the nature of Town Center Incentive Housing (e.g. wooden

“antique-style” signs). These projecting signs must have mounting hardware approved by the Building Official.

- b) Sign materials in the Town Center Village Overlay District for hanging signs: Traditional-looking materials such as wood, brass, bronze, or others are to be used, as they are most appropriate. Wooden signs should be constructed of dense wood that will accept paint readily.
- c) Signs shall be of a style appropriate to the character of the district, and be consistent throughout the development.
- d) Signs shall comply with the requirements of the underlying zone, except that they may be flat or projected from the building a maximum of 24”, provided they do not conflict with any pedestrian walks or circulation. Additional secondary signs may be permitted by the use of window applied lettering/logos, or interior signs visible through windows at the primary façade at the ground level, where at the Commission’s discretion they are found to be consistent with the intent of the regulations.

## **11. Traffic Mitigation**

A. The Planning and Zoning Commission may require the Applicant to submit an analysis of traffic to be generated by the proposed project and the actions taken to mitigate any identified impacts. If required, the following information shall be submitted:

1. Site plan showing existing land use on site and on both sides of the boundary streets; study area boundaries; and intersecting roadways
2. Proposed land use, including size of proposed structures
3. Proposed parking area, curb cuts, and sidewalks
4. Total trip generation and peak hour volumes, including breakdown of anticipated trips generated by each land use if a mixed-use project
5. Generated vehicular trips may be discounted in recognition of other reasonable and applicable modes of transportation (transit, pedestrian, bicycle, etc.)
6. Trip distribution at curb cuts and intersection turning movements
7. Direction of approach and projected traffic volumes via area streets
8. Comparison with existing traffic volume from the project site (or volume generated by the previous land use on the site)
9. Proposed means to mitigate any negative impacts as a result of new generated traffic volumes

B. If the Commission finds that that the proposed development will result in a degradation of traffic conditions, it may recommend one or more of the following actions:

1. Reduce the size, scale, scope or density of the proposed project
  2. Dedicate a right-of-way for street improvements
  3. Construct new streets
  4. Redesign ingress or egress to the project to reduce traffic conflicts
  5. Alter the use and type of the development to reduce peak-hour traffic
  6. Integrate design components (e.g. pedestrian and bicycle paths and/or connection to the proposed rail trail, or transit improvements) to reduce vehicular trip generation
  7. Implement traffic demand management strategies (e.g. carpool/vanpool programs, flex time, telecommuting, etc.) to reduce vehicular trip generation
- C. Where a proposal includes roadway configurations as a primary design component contributing to the character of the development, the Commission may at their discretion allow deviation from Town Engineering roadway design standards, provided that the proposed development can be shown to meet acceptable engineering practice and does not compromise pedestrian or vehicular safety or emergency access.