

A STUDY OF ZONING IN CONNECTICUT

A PRELIMINARY REPORT PREPARED UNDER CONTRACT WITH

The Connecticut Commission On Human Rights & Opportunities

April, 1978

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ERRATA

The printing process did not pick up certain shaded sections of the maps between pages 107 and 123.

Please note that for pages 107, 108, 109, 110, 111, 112, 113, 114, 115, and 123 the uppermost box in the map key should be shaded to correspond with the shaded sections of the map. On pages 117 and 118, the second box from the top should be shaded.

On page 107, the following towns should be shaded: Goshen, Burlington, Avon, Simsbury, East Granby, Lebanon, Woodstock, Eastford, Hampton, Canterbury, Franklin, East Lyme, Salem, Lyme, Old Lyme, Westbrook, Killingworth, Haddam, Durham, East Hampton, Cromwell, Rocky Hill, Marlborough, Hebron, Guilford, Madison, Weston, Redding, Bethel, Brookfield, New Fairfield, Sherman, Southbury, Oxford, and Beacon Falls.

On page 108, the following towns should be shaded: Salisbury, North Canaan, Canaan, Barkhamsted, Bloomfield, Windsor, East Granby, Suffield, Somers, Mansfield, Windham, Norwich, Montville, New London, Salem, Colchester, Old Saybrook, Branford, New Haven, West Haven, Ansonia, Stratford, Bridgeport, Westport, Norwalk, New Canaan, Stamford, Danbury, Waterbury, Meriden, Wallingford, Plainville, New Britain, Middletown and Portland.

On page 109, the following towns should be shaded: Salisbury, North Canaan, Hartford, Mansfield, Willington, Stafford, Woodstock, Thompson, Putnam, Windham, Brooklyn, Killingly, Griswold, Norwich, North Stonington, Stonington, Groton, New London, East Haddam, Deep River, Middletown, New Britain, New Haven, West Haven, Derby, Bridgeport, and Waterbury.

On page 25, the chart should include Central Naugatuck Valley Region. Towns in that region among the highest in poverty in the state are Waterbury with 9.6 per cent in poverty; among the lowest in poverty are Beacon Falls at 3.2 per cent, Middlebury at 1.6 per cent, and Prospect at 3.2 per cent.

Also in error on page 25, in the Northeastern Region the town Thomaston should read Thompson. In the Connecticut River Estuary Region, the town Deep Run should read Deep River.

We apologize for any inconvenience to the reader.



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FOREWORD

Discrimination in housing continues to impact on all segments, institutions, and persons in our society. This discrimination exacts a heavy price from our economy, educational opportunities, recreation, transportation and employment.

The evil of individual and systemic housing discrimination is multi-faceted: market failures, policies of Federal, state and local governments, corporate entities, all aspects of the housing industry and the behavior of public and private persons engaged in the real estate industry.

Perhaps the most single factor that impacts on all aspects of housing are the regulations and practices of zoning and planning commissions or boards.

This work, "A Study of Zoning in Connecticut: A Preliminary Report Prepared Under Contract With The Connecticut Commission on Human Rights and Opportunities", was conducted by the Suburban Action Institute of New York City. The Connecticut General Statutes mandates that: "the commission shall compile facts concerning discrimination in employment, violation of civil liberties and other related matters... and to recommend policies and make recommendations to agencies and officers of the state and local subdivisions of governments." This is the first effort by the Commission to inquire into the effects of zoning on equal housing opportunity in the state.

This effort would not have been possible without the support of the United States Department on Housing and Urban Development through a contract with A. L. Nellum and Associates of Washington, D. C.

The Commission further acknowledges the generous cooperation and assistance of the various units of local governments in the State of Connecticut, as well as the regional planning agencies. Certain individuals gave of their time and encouragement freely, however, they are too numerous to mention here.

The study was designed initially by the Special Projects Division under the supervision of Jurate L. Vaitkus. Project Director, William Spencer and the staff of the Data Analysis Division, headed by Alvin Robinson, contributed generously to this effort.

Arthur L. Green, Director
Connecticut Commission on Human Rights
and Opportunities
May 11, 1978
Hartford, Connecticut



INTRODUCTION

This consultant's report to the Connecticut Commission on Human Rights and Opportunities represents a portion of the Commission's examination of the causes and extent of systemic housing discrimination in Connecticut under a special grant from the U. S. Department on Housing and Urban Development. The consultant has been requested to review the status of zoning in the State to assist the Commission in determining whether or not individual zoning regulations and the aggregate of zoning practices throughout the State contribute significantly toward the denial of housing opportunities to classes of the State's population legally protected from discrimination. These classes, under Connecticut's Public Accommodations Law (Sec. 53-35), include race, creed, color, national origin, ancestry, sex, marital status, physical disability.

The consultant's work aims to enable the Commission and other interested parties to identify patterns of zoning and related demographic conditions that strongly suggest zoning may play a significant role in contributing to the small numbers of members of legally protected classes residing in those communities. A more detailed examination of a specific community would be required in order to conclude with reasonable certainty that zoning does in fact have this effect and that the effect of zoning has been accomplished in a way that contravenes State laws against discrimination.

While there are many reasons for undertaking this study of zoning practices in Connecticut, two reasons stand out as most important. The first concerns the increasing concentrations of minorities in older and sometimes declining cities of Connecticut. The second concerns a growing awareness of zoning's negative effects on the availability of housing and related opportunities to minorities.

A primary factor giving rise to this study is the fact that the housing opportunities created by the great growth in the State's economy and population in the decades since the end of World War II have tended to be available to legally protected classes almost exclusively within the central cities of the State. During a period in which the State's population in the suburbs has grown immensely, the rapidly increasing Black and Spanish-speaking populations have lived almost entirely within cities.

About 90 percent of the Black population and about 70 percent of the Spanish-speaking population of the State are concentrated in the thirteen major cities. Only about 30 percent of the white, non-Spanish-speaking population of the State resides in those same areas. The low and moderate income population of the State, which includes disproportionately large numbers of Blacks and Spanish-speaking persons, is also heavily concentrated in those cities. In 1970 low and moderate families income represented 40 percent of the State's population, but 50 percent of the metropolitan cities' population. Eighty percent of the cities' increased population growth between 1960 and 1970 was accounted for by families of low and moderate income.

In simple terms, the cities are getting much poorer. Females who head households tend to be heavily concentrated in cities and to comprise a disproportionately small portion of the population in suburban jurisdictions.

An important issue raised by these concentrations of classes, legally protected from discrimination, is that in the older cities of the State new economic opportunities are tending to move from cities to suburbs. Economic opportunity is moving away from the concentration of groups that have been discriminated against, who are relatively poor and relatively unemployed or underemployed. The U. S. Congress took note of this problem when it enacted the Housing and Community Development Act of 1974 and required communities to take account of families who might be "expected to reside" within communities but for their inability to find housing within their economic means. Congress was addressing those suburban communities that had seen a growth in jobs or were proximate to places of job growth but which had not enabled sufficient housing for low and moderate income families to be constructed. Congress in the 1974 Act, as amended, calls on communities receiving Federal funds to develop housing plans aimed at reaching those who have been so excluded.

These patterns of concentration support the observations of the Kerner Commission in 1967 that American society was becoming increasingly polarized and that this polarization would not be healthy for the nation.

While it may be argued that this growing spatial separation of the richer and poorer sectors of the Connecticut population is extremely harmful to the future prosperity of the State and its inhabitants, the CHRO has a particular concern with protecting minority groups. The legislature has identified these groups subject to the concentration that results from discriminatory practices. The concern of this study is to ask whether that concentration results in part from the unfair use of zoning regulations.

The Commission is aware that the findings of national studies and recent court decisions in neighboring states indicate zoning is a paramount cause for the growing separation between classes and between races. These studies and decisions observe that the effect of zoning is to discriminate unjustly against minorities. They observe that the intent of zoning may be to make communities more secure, but that the reliance on zoning to achieve certain objectives has resulted in a land development system in which relatively high income is required as a condition precedent to gaining membership in a community.

These studies and decisions provide the second major reason for this study and support the Commission's selection of zoning for study in its efforts to reduce discrimination.

In the last ten years there has been a great deal of attention paid on a national level to zoning as a restrictive device for low and moderate income households wishing to seek affordable housing in suburban areas. In 1968, the National Commission on Urban Problems reported to the Congress and to the President of the United States that "zoning was intended to control land development, but fiscal considerations often distort it, leading to economic and racial exclusion." The report goes on to say that:

The most serious effect of fiscal zoning is the spate of exclusionary practices relating to residential development. The aim, of course, is to keep out lower income groups, and especially large families which require significant public expenditures in education, public health and welfare, open space, recreational facilities, police and fire, and the like...Usually nobody bothers to ask where the families who are being excluded should live.¹

This commission, known as The Douglas Commission, summarized land use regulations from a national perspective. It reported that:

The central problem of land-use regulation today is how to achieve the ambitious objectives of these regulations without, in the process, sacrificing other essential public objectives. Of great concern to the Commission is how to achieve the legitimate objectives without misuse of the rules to raise housing costs.²

Since the Douglas Commission reported its findings in 1968, Federal housing subsidy programs, for the first time provided mechanisms for developing increased numbers of privately sponsored housing for lower income households in suburban areas. These programs faced barriers in some suburban communities such as requirements of large lots or prohibition of multi-family housing. As a result, courts in Pennsylvania, New Jersey, and New York were faced with challenges to overly restrictive zoning regulations. One of the landmark decisions wherein municipal land use regulations were challenged is Southern Burlington County NAACP v. Township of Mount Laurel. In 1975, the New Jersey high court held that municipal land-use regulation must serve both the needs of the residents of Mount Laurel and the general welfare of the population within the metropolitan area in which Mt. Laurel is located. The court held that:

We conclude that every such municipality must, by its land use regulations, presumptively make realistically possible an appropriate variety and choice of housing. More specifically, presumptively it cannot foreclose the opportunity of the classes of people mentioned

¹ The National Commission on Urban Problems (the Douglas Commission), Building the American City (Washington, D.C.: Government Printing Office, 1968), p. 18

² Ibid., p. 208

for low and moderate income housing and in its regulations must affirmatively afford that opportunity, at least to the extent of the municipality's fair share of the present and prospective regional need therefore. These obligations must be met unless the particular municipality can sustain the heavy burden of demonstrating peculiar circumstances which dictate that it should not be required so to do.³

In a recent report of the American Bar Association entitled Housing for All Under Law, the American Bar Association Advisory Commission on Housing and Urban Growth states that:

The Mount Laurel decision broke new ground in providing a sophisticated doctrinal rationale for broadening the scope of the Court's inquiry into municipal land use regulations that radiate an influence beyond the municipal boundaries.⁴

The Court states:

It is fundamental and not to be forgotten that the zoning power is a police power of the state and the local authority is acting only as a delegate of that power and is restricted in the same manner as is the state. So, when regulation does have a substantial external impact, the welfare of the state's citizens beyond the borders of the particular municipality cannot be disregarded and must be recognized and served.⁵

Another important case, In re Kit-Mar Builders, Inc., decided by the Pennsylvania courts, the court stated:

It is not for any given township to say who may or may not live within its confines, while disregarding the interests of the entire area. If Concord Township is successful in unnaturally limiting its population growth through the use of exclusive zoning regulations, the people who would normally live there will inevitably have to live in another community, and the requirement that they do is not a decision that Concord Township should alone be able to make.⁶

³ Southern Burlington County NAACP v. Township of Mount Laurel, 336 A.2d 713 (1975) at pp. 724-25.

⁴ Housing for All Under Law: New Directions in Housing, Land Use, and Planning Law (A Report of the American Bar Association Advisory Commission on Housing and Urban Growth) ed.: Richard P. Fishman (Cambridge, Massachusetts: Ballinger Publishing Company, 1978), p. 107

⁵ Southern Burlington County NAACP v. Township of Mount Laurel, at p. 726

⁶ Appeal of Kit-Mar Builders, Inc. 268 A.2d 765 (1970), at 768-69.

In New York State, the highest court, the New York Court of Appeals, decided another important case against the misuse of local zoning. In the case *Berenson v. Town of New Castle*, a landowner attempted to develop multi-family housing which was prohibited by local zoning regulations in the Town of New Castle. The court, in a ruling in favor of the landowner, set forth a goal for municipal land-use ordinances. It said:

The primary goal of a zoning ordinance must be to provide for the development of a balanced, cohesive community which will make efficient use of the town's available land.⁷

The court provided a two-part test for determining the validity of a local land-use ordinance: (1) the extent to which the zoning ordinance provides an acceptable level of housing opportunities is dependent upon whether the existing housing stock in the municipality meets the community's current housing needs and what additional housing might be required for its future needs; and (2) the extent to which the zoning ordinance reflects a consideration of regional needs and requirements is dependent upon a balancing of the local desire to maintain the status quo within the community and the greater public interest that regional needs be met.⁸

These national reports and court cases in Pennsylvania, New Jersey, and New York are additional reasons why the Connecticut Commission on Human Rights and Opportunities has decided to investigate local zoning as it is practiced in this State. The issues are not new and certainly not unique to Connecticut.

Zoning is a technique that aims to define the locations in a community in which different classes of activity may take place and the intensity of development of the activity. Zoning has been found to be an admirable and effective means for preventing activities in a community which may be injurious to other classes of activities from occupying the space in the same general district or zone. Thus, activities tending to emit noxious products, e.g., noise, odor, or to induce heavy truck traffic are kept apart from residential areas. The separation of disharmonious activities one from another is a social necessity in an urban society. The hazards to health and safety and community amenity from their uncontrolled interaction have been determined to be too high.

Zoning is a technique of regulation of land development. It is a public action supported by the general objectives of the State's enforcement powers, its police powers. These objectives include protection of "public health, safety, convenience, and property values." Those are the terms employed in Title 8, Chapter 124, Sec. 8-2 of the Connecticut General Statutes empowering localities to zone. Almost every jurisdiction in the State of Connecticut has chosen to employ the powers delegated to them by the State to establish zoning regulations.

⁷ *Berenson v. Town of New Castle* 341 N.E.2d 236 (1975) at p. 241

⁸ *Ibid.*, at p. 242

It is important to observe that both the State laws enabling towns to zone and the town laws are, of course, subject to the general rules of law established in both the Connecticut and United States Constitutions. With reference to this particular study, the Due Processes and Equal Protection clauses of the Constitutions are most important. It is the underlying hypothesis of this study that zoning, as practiced by some of the towns and by the state as initiator of local zoning power, may deny fundamental rights of legal protection to classes discriminated against.

Study Limitations

This study is a general study of zoning practices. The study examined two sets of related data: first, it examined the zoning ordinances of all towns exercising zoning power; second, it looked at selected aspects of the social and economic development of towns.

While the study will be detailed at greater length, some observations are important here. The evidence was objective in the sense that the actual language of the zoning regulations and the reported statistical data of Census reports were examined. The study did not include interviews with either proponents or opponents or neutral observers. Thus, the study neither examined the reasons that towns have offered for the zoning they employ nor the questions that opponents have about the validity of those reasons.

The study reveals that some towns employ zoning techniques which may have a tendency to exclude certain classes of the population. The study reveals that certain towns have restricted their growth in population to almost entirely white and relatively affluent persons. Where a town is shown both to have employed controls which increase the cost of housing and restrict the availability of housing and to have had a population growth restricted to the more affluent non-minority sector of the population, a conclusion arises that such towns may be employing zoning in an exclusionary manner.

This study presents information to the Commission and to other interested parties to employ as a basis for deciding whether or not to make more detailed analysis. While general correlations are possible, any fair determination about whether the zoning practiced is exclusionary would require more detailed analysis.

Some of the more detailed analysis that would be required in order to make a fair determination of exclusionary zoning in a particular municipality are examination of the administration of the zoning ordinance, and of related land use practices in addition to the zoning ordinance itself. Some of these regulations, known to increase the cost of land and housing are practices of Inland Wetlands Commissions and Conservation Commissions. Their actions may exacerbate the impact of towns' restrictive zoning, or in combination with local zoning, may create exclusionary policies not in the zoning ordinances themselves.

Other regulations and policies that may add to a town's ability to bring housing prices out of the reach of low and moderate income families are subdivision regulations, building codes, and provision or withholding of water and sewer lines.

Another important factor to be examined from the perspective of this study is the impact of how a town has protected its environmentally sensitive areas. What needs to be known is whether the environmental objectives have been met through relatively inclusionary zoning practices, for example, such as large acreage requirements.

It is particularly important to study the use of discretionary administrative powers in zoning and related land use fields. The object would be to determine if towns have mandated expensive housing as a price for local approval. Interviews with public officials, residents and other parties would also augment the above information. The Commission and other interested parties could then determine more fully whether local policies and practices exclude low and moderate income families.

DESCRIPTION OF THE STUDY AND METHOD

The purpose of this study is to identify the extent to which communities throughout the State of Connecticut have adopted zoning regulations that restrict the nature of housing opportunities for residents of the State. The study assumes that within every community there should exist either available housing for low and moderate income households or the possibility of developing such housing.

In examining a particular community to determine the availability of housing choice for lower income households, it is necessary to examine zoning regulations in relation to the demographic and housing characteristics of the community. This permits a determination of whether households are able to, or have been able to, gain access to the community.

Two basic questions are raised: (1) Do the zoning provisions preclude the construction of lower cost housing? (2) How do the characteristics of the community reflect the effect of these provisions?

Analyzing the Zoning Ordinance

Three aspects of the zoning ordinance are important: requirements within the zoning ordinance governing the type of residential unit and standards which control the characteristics of that development; requirements within the zoning ordinance which identify the administrative requirements for approval of residential development; and mapping patterns which identify the extent to which and where residential development can take place.

Each regulation within the zoning ordinance which affects the development of land for residential use or which affects the construction of residential dwelling units, and which is not reasonably necessary to protect the health, safety, morals, and general welfare of the public could be labelled restrictive if it has the effect of excluding types of dwelling units or escalating the costs of constructing dwelling units. Yet every provision governing the use and development of land within a community cannot be analyzed for its restrictiveness in each situation. Consequently, the identification of several key regulations which commonly have the effect of restricting housing types or escalating housing costs provides a more reasonable basis for analysis.

The most important regulations selected are those that determine:

- (1) The types of dwelling units that can be constructed in the community: single-family, two family, garden apartments, townhouses, multi-family, mobile homes.
- (2) Whether for each district in which these units can be constructed, they are permitted as of right, by special exception, site plan review, or some other procedure.
- (3) The regulations applied to each type of dwelling unit in each district; in particular, minimum floor area requirements.
- (4) Other regulations affecting residential development which restrict the type of dwelling unit or increase its cost; bedroom restrictions, excessive design requirements, exacting or improvements required of the developer.

The intent of analyzing administrative procedures is to ascertain what review processes are required for approval of the various residential dwelling types allowed within the community. Site plan reviews, special use or special exception procedures, or conditional uses are frequently required of multi-family residential construction. Planned unit developments or clustering provisions are also noted. Review procedures may discourage certain types of residential development and may add substantial delays before approval is reached so that it is no longer economically feasible to propose certain residential developments. Procedures or requirements may discourage proposals for publicly assisted housing.

The intent of analyzing the zoning map is to review the treatment of the various zoning districts in the actual mapping of the community. The analysis identifies the extent to which land is zoned to permit the construction of residential dwelling types available to low-and moderate-income households.

An important aspect of this analysis is to determine the amount of vacant land in the community. The capability of a community to respond to the housing needs of the state's population depends in part on the degree of developmental restriction placed on vacant developable land. This is not the only resource a community can offer but it comprises a large part of those resources for many communities throughout the state. Some communities may find it more appropriate to focus on the maintenance of existing housing stock in attempting to contribute to the housing supply for low-and moderate-income households in the State.

Analyzing Demographic Data

Understanding what kind of housing can be constructed within the community under present restrictions helps to identify the effect of those restrictions on the ability of low-and moderate-income households to obtain housing. Understanding who currently lives within the community and what kind of housing opportunities are presently available there can be used as an indication of the degree to which that community has responded to the housing needs of the State.

The socioeconomic characteristics of the population within the State are studied to determine the price of dwellings necessary to provide housing opportunities for low-and moderate-income households, and minority households. Available housing and new construction can be analyzed to ascertain if housing opportunities are available within the community for those households within the State.

The poor and minorities throughout the State are disproportionately housed in unsuitable housing, in undesirable neighborhoods, and may be paying a disproportionately large share of their income for housing costs. They are frequently concentrated in the central city areas of the State and in some rural areas. Moreover, many of the suburban communities within the State contain predominantly wealthier, mostly non-minority households, and contain a large proportion of land resources for additional housing in the State.

For purposes of this study, the analysis of data often included a comparison of state-wide data or data for a set of jurisdictions with the thirteen named cities in the Standard Metropolitan Statistical Area (SMSA). Viewed as major metropolitan central cities, they provided a useful base for comparison with many of the suburban and rural communities throughout the State. These cities are:

Bridgeport	Meriden	Norwich
Bristol	New Britain	Stamford
Danbury	New Haven	Waterbury
Groton	New London	
Hartford	Norwalk	

Throughout the study these cities are referred to as the thirteen SMSA cities.

The demographic analysis covers five major areas. The first area is an analysis of the population characteristics and includes a general description of the total population, its growth and decline in various areas of the State, its distribution throughout the State, and characteristics of special population groups, such as Blacks, Hispanics and female heads of households. In addition, the number and distribution of households with incomes below the poverty level is analyzed.

The second area of analysis reviews income data. This analysis includes a description of income categories within the community and the growth or change in income distributions over the last decade in comparison to the incomes of the population for the state as a whole. A quintile analysis is used to compare the income distribution of a given community to that of the State. In addition, the annual incomes of non-white households in the State are compared to the incomes of white households.

The third area of analysis reviews employment patterns within the State. The growth and decline of jobs in jurisdictions in the State and their distribution throughout the State are described.

The fourth area analyzes the housing characteristics of the community. Of particular interest is the proportion of various housing types in the community. This information is analyzed to ascertain the extent to which housing opportunities have been made available. In addition, condition of the housing stock is analyzed to determine the extent of substandard conditions. The extent to which certain population groups live in renter versus owner-occupied dwelling units is also important. Finally, the degree to which the community has been receptive to publicly assisted housing is measured by analyzing the number of Federally assisted and state assisted dwelling units.

The fifth area is the cost of housing that is available within the community. Generally, the selling price of dwelling units is used as an indication of the cost of housing in the community. The costs are related to the income of the State's population to determine the extent to which that population has access to the housing available within the community. A general rule is used to determine this relationship: a household can afford two times its annual income for purchasing a home or 25 percent of its annual income for rent.

Finally, many areas of analysis show the relationship of these factors to one another. How any one jurisdiction compares to the region of which it is a part, or to the State, is an important consideration. How trends in the work force relate to housing construction activity, how the distribution of minority groups compares to concentrations of poor or substandard housing conditions, and how the distribution of income groups compares to housing prices, are some examples.

The conclusions that are drawn focus on the extent to which various income groups have access to communities throughout the State, as measured by the communities' housing costs, and in particular how minority households are affected. The principal concern of the study is the extent to which zoning provisions, which restrict the type of dwelling units

that can be built and escalate the cost of housing, are found in jurisdictions in which housing affordable to lower-income and minority households is unavailable and in which lower-income and minority persons do not presently live.

SUBURBAN ACTION INSTITUTE

The Connecticut Commission on Human Rights and Opportunities (CHRO) contracted with the Suburban Action Institute to conduct this study and propose affirmative zoning mechanisms to remedy the presence of exclusion in the State.

Suburban Action Institute is a non-profit civil rights organization employing research, planning and legal expertise to end discrimination against racial and economic minorities and other protected classes in their search for adequate housing.

Suburban Action Institute seeks to establish fair or inclusionary zoning practices, in place of the restrictive regulations now governing the development of many suburban communities in and around major metropolitan areas. Zoning is an essential means for guaranteeing a decent environment and equal access to housing.

The study of exclusion has been a large part of the Institute's work. It has prepared studies documenting the existence of exclusionary zoning and developed methods for that analysis. The Institute has served as consultants in numerous circumstances to advance equitable housing opportunities.

COMMUNITY ANALYSIS

THE PURPOSE OF THIS SECTION

The analysis of zoning practices and the evaluative judgment as to whether or not they restrict housing opportunities required a context for its study. Each town practices its zoning with knowledge of its own special characteristics. Each town is itself a part of one or more larger regions, as well as being a part of the State. Characteristics of the towns, their surrounding regions, and of the State were studied for the purpose of establishing a framework for the zoning analysis. The purpose of this section is to identify and analyze these characteristics.

The characteristics identified for study were selected to assist in making a determination of whether legally protected classes of the population are discriminated against in their ability to exercise choice about housing. Information was sought about the composition of the community and about the classes of population that were resident and those that had moved to it over time. Close examination was made to determine the participation of individual towns in housing these minority groups in the State.

THE RELEVANCE OF STUDYING COMMUNITY CHARACTERISTICS

The information compiled for each town, as well as for its regions and the State, provides a base for appraising whether or not a particular town has grown and whether or not it has had a broad representational range of participation from the population.

This section correlates information that reflects three social objectives affecting populations now seeking, or that may be seeking, housing. These objectives are growth, balance, and regulation.

Population, employment and income growth have been the traditional concerns of such analysis. More recently, energy and environmental factors have forced reconsideration of the value of growth. As a consequence, growth is increasingly made subject to control. Change is also an element of growth. One set of the data examined in the report looks at whether there have been quantitative changes in the population, income, jobs, and housing units.

A second concern is that of balance. The term is used here to reflect the mix of residents that demonstrates fair representation of different groups. A community is designated as balanced or imbalanced in terms of the proportion of different population and income groups contained within it. In these terms, community growth can also be seen as being either balanced or not. Housing characteristics will also mirror that balance or imbalance.

The third part is the objective of regulation. What is sought by regulation is basically control over environmental or social factors possibly harmful to self, family or community. The larger question is whether it is possible for there to be balanced growth in a community as a result of regulation that is inclusionary rather than exclusionary.

The most basic information collected for this study was about the population and its changes. Special attention was given to the participation of Blacks, Spanish-speaking people, and female heads of households.

The second set of data analyzed concerns the location of new employment in the State. The intent here was to discover if those jurisdictions where employment was expanding were receptive to new population as well as employment. Further, there was a concern that while population and job growth might be equal, growth would not be balanced. In other words, communities benefitting from the tax and work advantages of new commercial or industrial activity, may tend to include or exclude minority populations from sharing in those benefits.

Another major area of concern is that of the shifting patterns of income in a community. While zoning is often challenged for its discriminatory effect on racial minorities, zoning restrictions do not establish bars to Blacks and Spanish-speaking people. If zoning does

have a negative racial or ethnic impact, it is generally because the controls employed exclude persons of lower income. Because Blacks and Spanish-speaking people and female heads of households are poorer than the white male population, such zoning tends to disproportionately restrict their opportunities.

It is therefore most important to observe what income groups have access to a community over time. To study this, it is necessary to employ a technique that classifies population according to income. What is required is a method of analysis that reveals more about income distribution than data on median income or average income can provide. The method employed here distinguishes five income groups and measures their movement in a community over time.

A major area of concern in this study is the provision or availability of housing of different costs within a jurisdiction. Because the ability to acquire housing is directly linked to income, it is important to examine the cost of housing available in a community and compare that information with the knowledge of the housing costs affordable by the population within the different income categories. This study pulls together, in a unique fashion, some recent information about housing costs in all of the jurisdictions in the State and relates those costs to the abilities of the population of the towns and of the State to obtain housing.

Information about the quality of housing in each town and the mix of single family and multi-family housing also has been provided. This information is helpful in revealing the extent to which a community has provided for development of forms of housing that are potentially more reasonable in cost than single family detached units. These include two or more family units and mobile homes. Additionally, information on the extent to which a community has participated in providing publicly assisted housing demonstrates again the relative effort that a community has made to contribute to meeting housing needs.

The information put forth in these separate studies yields strong evidence to assist in evaluating zoning performance. Joining, then, separate pieces to provide a more holistic frame for analysis of the zoning represents the concluding portion of the study and makes possible conclusions that may be drawn about the effects of individual zoning practices.

POPULATION

POPULATION IN THE STATE

The population of Connecticut has been increasing steadily since 1950, though growth seems to have slowed somewhat between 1970 and 1975. Between 1950 and 1970 the growth was approximately 500,000 in each decade, while in the five years between 1970 and 1975 the growth was less than 100,000.

Table I
Connecticut Population, 1950-1975

	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1975</u> <u>(estimated)</u>
Total Population	2,007,280	2,535,234	3,031,709	3,100,188

Source: U. S. Census

The major cities of Connecticut, once dominant in population, are now declining in comparison to the suburbs. In 1950, the 13 major SMSA cities of the State had 50.0% of the State's population. By 1970 they had only 36.5% of the State's population and by 1975, only 34.1%. Connecticut has twelve Standard Metropolitan Statistical Areas (SMSAs). Of these, the Springfield-Holyoke-Chicopee SMSA has the bulk of its population in Massachusetts. The central cities of the remaining 11 SMSAs with their populations in 1950, 1970 and 1975 are shown below.

Between 1950 and 1975 the population of the 13 central cities increased slightly from 1,002,971 to 1,057,466, while the population of the State as a whole increased from 2,007,280 to 3,100,188. This means that most of the increase in the State's population between 1950 and 1975 took place outside the 13 central cities of metropolitan areas. The growth occurred in the suburban and rural parts of the State.

POPULATION GROWTH AND DECLINE IN 169 CONNECTICUT MUNICIPALITIES

By dividing the 169 communities into fifths according to the amount of population gained or lost, it is possible to determine which communities ranked in the top, bottom or middle 20% ranges. The data was analyzed for two time periods, 1950 to 1975 and 1970 to 1975 and is available in the Appendix.

Table II

Connecticut Population In Central Cities of Standard Metropolitan
Statistical Areas, 1950, 1970 and 1975

<u>Central Cities of SMSAs</u>	<u>1950</u>	<u>1970</u>	<u>% Change 1950-1970</u>	<u>Est. 1975</u>	<u>% Change 1950-1975</u>
Bridgeport	158,709	156,542	- 1.4	142,960	-11.0
Bristol	35,961	55,487	54.2	58,560	62.8
Danbury	30,337	50,781	67.4	54,512	79.7
Groton	21,896	38,685	76.7	39,764	81.6
Hartford	177,397	158,017	-12.3	138,152	-28.4
Meriden	44,088	55,959	26.2	57,697	30.9
New Britain	73,726	83,441	13.2	78,556	6.6
New Haven	164,443	137,721	-19.4	126,845	-29.6
New London	30,551	31,589	3.4	30,456	- .3
Norwalk	49,460	79,192	60.1	76,688	55.1
Norwich	37,633	41,433	10.1	41,060	9.1
Stamford	74,293	108,848	46.5	105,151	41.5
Waterbury	104,477	108,032	3.4	107,065	2.4
TOTAL	1,002,971	1,105,727		1,057,466	
The State	2,007,280	3,031,709		3,100,188	
% of State Population in SMSA Central Cities	50.0%	36.5%		34.1%	

1950 to 1975

During this period, over 97% of the 169 communities in Connecticut grew, many doubling and tripling their populations. However, five municipalities lost population. Three of these communities lost from over 15,000 to almost 40,000 persons. These municipalities are also the three largest urban centers in the State: Hartford, New Haven and Bridgeport. New London also lost a large percentage.

Towns experiencing the greatest increases appear to fall into two categories: (1) suburban communities surrounding the four declining urban centers (mentioned above) as well as suburban communities surrounding smaller urban centers such as Stamford, and (2) smaller central cities such as Groton, Danbury, Norwalk and Stamford.

Towns experiencing the smallest amount of growth were towns in rural parts of Connecticut, most of which had populations not exceeding 4,000 persons in 1970. The one exception is Winchester with 11,106 population. However, Winchester includes Winsted, a small industrial center.

1970 to 1975

During this period many more towns, a total of 37, lost population than in the 1950 to 1975 period. Those with the largest losses continued to be Hartford, Bridgeport and New Haven, as was true for the 1950 to 1975 period.

Added to the list of towns with declining populations are other smaller central cities such as Norwich, Waterbury, Norwalk, Stamford, New Britain and New London.

In this period of general growth deceleration, towns which are continuing to grow include, for the most part, communities which are part of the suburban ring of the central cities and towns which are in the next ring of suburbs, many of which were rural in character in 1950 and 1960.

MINORITY POPULATION IN CONNECTICUT

The space dividing rich and poor, black and white, female headed household and male headed household, and the Spanish-speaking population from the non-Spanish-speaking population grows increasingly wider in Connecticut. The cities grow poorer and absorb more of the minority groups of the state. The suburbs increase their relative affluence. This process of separation of classes of the population mirrors a process occurring in most older urbanized regions of the nation. Surrounding this urban process, however, are the more rural areas of the state showing stabilized and poor populations in some regions and increasingly wealthier and suburbanizing characteristics in other areas.

In 1970, the majority of towns in Connecticut, 133 jurisdictions, had less than 3% minority population. The bulk of the minority population was concentrated in 14 towns that had more than 6% minority population. The following graph illustrates the distribution of towns by their proportion of minority population in 1970.

Black Population in Connecticut

Since 1950, the Black population of Connecticut has increased substantially. In 1950 the Census reported 53,470 Blacks in Connecticut. In 1970 that population had more than tripled to 181,177, an increase of almost 130,000, to reach 6.0% of the State's total population in 1970. Almost the entire increase in the Black population took place in the cities of the State.

The Black population has historically been concentrated in the largest cities of Connecticut. In 1950, 73% of the Black population was located in six cities: Bridgeport, Hartford, New Haven, Norwalk, Stamford, and Waterbury. In 1970, 79% of the State's increased Black population lived in these same cities. Thus, while the State's total Black population increased, their proportion concentrated in a relatively few cities also increased.

The other central cities of Connecticut's SMSAs accounted for 8% of the Black population in both 1950 and 1970. Together, these 13 SMSA cities accounted for 81% of the Black population in 1950 and 87% of the Black population in 1970. Thus, the Black population became more concentrated between 1950 and 1970 in the 13 central cities of Connecticut.

The combined population of these 13 SMSA cities in 1970 was 1,105,727, or 36.5% of the total population of Connecticut. The white population of these cities represented 33% of the State's total white population.

Thus, 87% of the Black population lives in communities that contain only one-third of the State's white population. Conversely, two-thirds of the white population live in communities where very few Blacks live.

Nearly a third of the state's total population, 1,071,616 people, live in communities that have less than 2% Black population of their total population. In these communities there were only 5,012 Blacks or 0.5% of the State's total Black population in 1970.

The following table demonstrates that the Black population of Connecticut is concentrated in 33 towns of the 169 communities in the State.

PER CENT MINORITY POPULATION
IN CONNECTICUT TOWNS

Source: 1970 Census

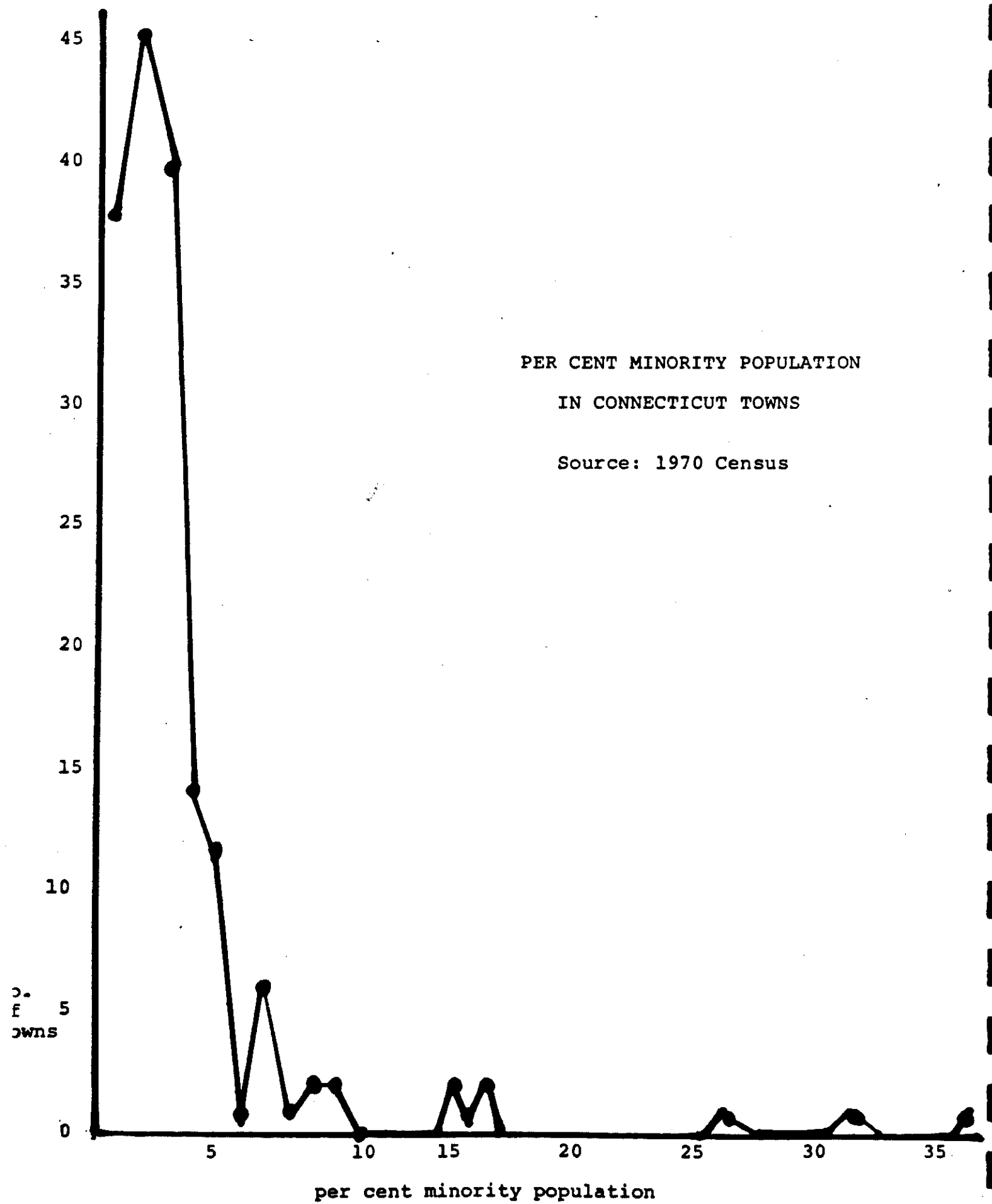


Table III

Distribution Of Black And Non-Black Population, Connecticut 1970

	<u>Black Population</u>	<u>Non-Black Population</u>
33 Towns with 2.0% or more Black population (see Appendix for names of towns)	170,213	1,273,635
% of state population in these 33 towns	93.9	44.7
136 remaining towns	10,964	1,576,897
% of state population in these 136 towns	6.1	55.3

Table IV identifies the present % of Black population for each of the 13 SMSA cities in the State in 1970.

Table IV

1970 Proportion of Black Population
In 13 SMSA Cities

	<u>Total Population</u>	<u>Black Population</u>	<u>Percent To Total Population</u>
Bridgeport	156,542	25,546	16.3
Danbury	50,781	2,640	5.2
Groton	38,523	1,395	3.6
Hartford	158,017	44,091	27.9
Meriden	55,959	1,477	2.6
New Britain	83,441	3,561	4.3
New Haven	137,707	36,158	26.3
New London	31,630	3,542	11.2
Norwalk	79,113	9,336	11.8
Norwich	41,433	1,267	3.1
Stamford	108,798	13,408	12.3
Waterbury	108,033	10,891	10.1
Bristol	55,487	577	1.0
Percent of Total Black Population		87.0%	

Hispanic Population In Connecticut

In 1970, Connecticut had a Hispanic population of 73,357, or about 40% the size of its Black population and 2.4% of all the State's people.

Like the Black population, the Hispanic is heavily concentrated in relatively few of the State's communities. One hundred and fifteen of the State's 169 towns had one percent or fewer Hispanic residents. In ranking the percentages of Hispanics in the State's 169 towns, only Bridgeport (9.0%), Hartford (7.6%), and Meriden (6.3%) had more than 5% Hispanic population.

In the State's 13 SMSA cities lived 52,962 of the State's total Hispanic population, or 72.2%. In those same cities lived only 35.6% of the State's non-Hispanic population. In the remaining cities and towns, then, two-thirds of the State's non-Hispanic population lived with less than one-third of the Hispanic population. Table V describes the percentages of Hispanics in the SMSA cities.

Analysis of Female Heads of Households

Data exists on the numbers of female heads of households in 1970 only for communities with populations above 10,000. Female heads of households are defined as households in which there is no husband present. Analysis of the data has shown that female heads of households are concentrated in the central cities of Connecticut.

There are 80,046 female heads of households in the State of Connecticut. This is 2.6% of the total population. The 72 communities with populations over 10,000 contain 78.6% of the total population of Connecticut and 84.5% of the female heads of households. It is in the thirteen central cities of Connecticut's SMSAs that the greatest concentration exists. These 13 cities contain only 36.5% of Connecticut's total population but 53.3% of the State's female heads of households. Table VI shows the population, the number of heads of households, and the percent of female heads of households in each of the 13 cities.

Poverty Households in Connecticut

The 1970 census provides printed data on the percentage of populations earning incomes below the poverty line, with a poverty formula adjusted for family size, cost of living, and other factors. This information is available for all towns over 2,500 population. For the purposes of this study, the printed Census data was supplemented by income distribution data from the Fourth Count of the Census for the communities with population under 2,500. In these communities, the poverty population consists of all families with an annual income under \$4,000. The two definitions of poverty are not strictly comparable, and the following discussion is divided into two parts: one for the communities above 2,500 population and one for communities under 2,500.

Towns Above 2,500 Population

The percentage of individuals that have annual incomes below the official Census definition of poverty in towns with more than 2,500 population ranged from 1.5% (Weston) to 17.5% (New Haven) in 1970. The median proportion of poverty population was 4.9%.

The towns with the highest incidence of poverty included the large, older cities in the State, such as Hartford, New Britain, Waterbury, Bridgeport, New Haven, West Haven, Groton, Middletown, New London, and smaller, rural towns such as Deep River, Thompson, North Canaan, North Stonington, and Willington.

Towns Below 2,500 Population

Using a rough definition of poverty as an annual income of less than \$4,000 for an average family of four persons, the towns found to have the lowest incidence of poverty were Franklin (1.3%) and Barkhamsted (1.7%). Those with the highest incidence were Goshen (15.3%) and Union (16.0%).

Table VII lists those communities in each of Connecticut's planning regions with the highest and lowest percentages of poverty. This list was derived by ranking the 169 towns by level of poverty and dividing this list into fifths. All of the towns in the column labeled "highest" were in the top fifth of the distribution and had levels of poverty above 7.4%. All of the towns in the column labeled "lowest" were in the bottom fifth of the distribution and had levels of poverty below 3.3%.

Table VIII identifies the proportion of families with annual incomes below the poverty level in 1970 in each of the 13 SMSA cities.

Table V

Hispanic And Non-Hispanic Population
In The SMSA Cities - 1970

	<u># Hispanic</u>	<u># Non-Hispanic</u>
Bridgeport	14,103	142,439
Bristol	476	55,011
Danbury	895	49,886
Groton	698	37,825
Hartford	11,942	146,075
Meriden	3,546	52,413
New Britain	3,864	79,577
New Haven	4,916	132,791
New London	881	30,749
Norwalk	3,240	75,373
Norwich	285	41,148
Stamford	4,129	104,669
Waterbury	3,987	104,046
Total for 13 Cities	52,962	1,052,502
Total for Population Group	73,357	2,958,352
Percent of Total	72.2%	35.6%

Source: 1970 U.S. Census

Table VI

Female Heads Of Households In The 13 Central Cities
Of Connecticut's SMSAs - 1970

	1970 Total Pop.	1970 # Heads Of Households	Femaleheaded Households	
			#	% Of Heads Of Hshlds
Bridgeport	156,542	52,924	6,317	11.9
Bristol	55,487	16,972	1,245	7.3
Danbury	50,781	15,536	1,375	8.9
Groton	38,523	10,315	1,644	15.9
Hartford	158,017	56,024	8,174	14.6
Meriden	55,959	17,832	1,607	9.0
New Britain	83,441	27,561	2,680	9.7
New Haven	137,707	46,741	6,545	14.0
New London	31,630	9,754	1,195	12.3
Norwalk	79,113	24,943	2,215	8.9
Norwich	41,433	13,136	1,287	9.8
Stamford	108,798	34,445	3,356	9.7
Waterbury	108,033	34,921	4,090	11.7
Total	1,105,464	361,104	41,730	

Table VII

Highest And Lowest Percent of Population In Poverty In Towns,
By Region -- 1970

Region	Towns Among Highest In Poverty in State		Towns Among Lowest In Poverty In State	
	<u>Town</u>	<u>% In Poverty</u>	<u>Town</u>	<u>% In Poverty</u>
<u>Capitol</u>	Hartford	17.0	Avon	2.7
			East Granby	1.6
			Glastonbury	3.1
			Granby	3.3
			Newington	2.4
			Simsbury	2.8
			South Windsor	2.4
			Wethersfield	2.5
			Windsor	2.7
<u>Central Connecticut</u>	New Britain	8.8	Berlin	2.3
<u>Connecticut River Estuary</u>	Deep Run	8.5		
<u>Greater Bridgeport</u>	Bridgeport	11.7	Easton	3.0
			Monroe	2.5
			Trumbull	2.1
<u>Housatonic Valley</u>			Bethel	3.3
			Ridgefield	2.9
<u>Lichfield Hills</u>			Harwinton	3.3
<u>Midstate</u>	East Haddam	8.2	Durham	2.1
	Middletown	8.8	Haddam	1.9
<u>Northeastern</u>	Brooklyn	8.8		
	Killingly	8.3		
	Putnam	8.5		
	Woodstock	7.4		
	Thomaston	9.7		
<u>Northwestern</u>	No. Canaan	9.9		
<u>South Central</u>	New Haven	17.5	Bethany	3.2
	West Haven	7.4	No. Branford	3.1
			Orange	2.8
			Woodbridge	3.0

Table VII (Cont'd)

Region	Towns Among Highest In Poverty In State		Towns Among Lowest In Poverty In State	
	<u>Town</u>	<u># In Poverty</u>	<u>Town</u>	<u>% In Poverty</u>
<u>Southeastern</u>	Groton	16.7		
	New London	14.2		
	No. Stonington	10.6		
	Stonington	8.9		
<u>Southwestern</u>			Darien	2.8
			Weston	1.5
			Westport	3.3
<u>Valley</u>	Derby	7.4		
<u>Windham</u>	Mansfield	10.0	Columbia	2.3
	Willington	14.4		
	Windham	9.7		
<u>Non-Defined</u>	Stafford	7.4		

Table VIII

Families With Incomes Below
The Poverty Level

<u>Town</u>	<u>Total Population</u>	<u>Percent Of All Families</u>
Bridgeport	3,423	8.6
Bristol	526	3.7
Groton	1,400	15.9
Danbury	716	5.6
Meriden	692	4.8
Hartford	4,623	12.6
New Britain	1,318	6.0
New Haven	4,276	12.9
New London	711	10.2
Norwalk	1,060	5.2
Norwich	847	8.1
Stamford	1,458	5.2
Waterbury	1,990	7.1
Total	23,040	
State Total	40,849	5.3
Percent of State Total:		56.4%

Source: General Social and Economic Characteristics:
1970 Census of Population.

EMPLOYMENT

LOCATION OF JOBS

Total nonagricultural employment grew in the State from 1,019,390 jobs in 1965, to 1,220,831 in 1976, a gain of 201,441 jobs or a 19.8% increase. All but two of the State's regions shared in the job growth to some extent; the Capitol Region registered the greatest numerical gain of 71,360 jobs, while the Windham and Greater Bridgeport regions lost jobs.

Of the fifteen regions, eight include at least one central city. Within these eight, the central cities' share of the region's jobs fell and the suburbs' share rose. Table I indicates the relative change in jobs in the city and suburb within these metropolitan regions. The metropolitan cities' share of the State's total employment fell from 53.35% to 47.16%; the suburbs' and rural areas' share rose from 46.65% to 52.84%. The suburbs' and rural areas' share of job growth was 84.2% to the cities' 15.9%.

MINORITIES AND JOB GROWTH

Of the State's 169 towns, 136 had less than 2% Black population in 1970. These towns accounted for 124,610 of the new jobs in the State between 1965 and 1976, or 62.1%. Of the 25 towns experiencing the greatest growth in jobs (increases of 3,000 or more between 1965 and 1976), six had minority populations of less than 2%. These six accounted for 28,120 new jobs, 14% of the state's total job growth. Eleven had minority populations of between 2% and 5%, and accounted for 57,380 new jobs or 28.6%. Eight had minority populations of 5 to 37%, and accounted for 57,380 new jobs or 24.9%. See Table III.

Thus, well over a third of the State's job growth, and two-thirds of job growth in major job centers, took place in towns where fewer than 5% of the residents belonged to minority groups. Conversely, one-quarter of all job growth took place in communities which house 39% of all minorities in the State. Minorities were, in general, living in areas which contained fewer job opportunities than the areas containing high percentages of non-minorities.

Table I

Growth In Jobs, Connecticut, 1965-76

	<u>1965</u>	<u>1976</u>	<u>Gain</u>	<u>% Gain</u>	<u>% Of Job Growth</u>
State	1,019,390	1,220,831	201,441	19.8	100.0
Central Cities of SMSA's	543,890	575,720	31,830	5.9	15.9
Suburbs and Rural Areas	475,500	645,111	169,011	35.7	84.2
Cities' Share of All State Jobs	53.35	47.16			
Suburbs' and Rural Areas Share of All State Jobs	46.65	52.84			

Source: Connecticut Labor Department

Nonagricultural Job Growth By Region, Connecticut, 1965 - 1976

Conn Planning Region (SMSA) Central City	Total Region Employment		% Change	City Change In Employment	Region's % Of Employment		Suburbs Change In Employment	Region's % Of Employment	
	1965	1976			1965	1976		1965	1976
Capitol region (Hartford)	266,880	338,340	26.7	8,020	44.1	37.2	63,440	55.9	62.8
Northwestern	4,510	6,010	33.3				1,500		
South Central (New Haven, Meriden)	186,950	212,300	13.6	-2,150	57.1	49.3	27,500	42.9	50.7
Southeastern (New London, Norwich, Groton)	70,390	86,360	22.7	8,750	76.6	72.6	7,220	23.4	27.4
Southwestern (Stamford, Norwalk)	107,130	145,290	35.6	15,570	68.8	61.4	22,590	31.2	38.6
Valley	5,590	7,160	28.1				1,570		
Windham	15,330	9,931	-35.2				- 5,399		
Central Conn. (New Britain, Bristol)	70,520	76,520	8.5	540	66.5	61.9	5,460	33.6	38.1
Central Naugatuck (Waterbury)	72,610	81,020	11.6	1,750	61.8	57.6	6,710	38.1	42.4
Conn. River Estuary	9,750	15,360	57.8				5,610		
Greater Bridgeport (Bridgeport)	119,430	118,200	- 1.0	- 9,320	68.1	60.9	8,090	31.2	39.1
Housatonic Valley (Danbury)	31,110	49,700	59.8	8,670	60.0	55.0	9,920	40.1	45.5
Litchfield Hills	19,980	22,160	10.9				2,180		
Midstate	20,740	29,940	44.4				9,200		
Northeastern	16,430	19,850	20.8				3,420		
State Total*	1,019,390	1,220,831	201,441	19.8					

* Total figures include Stafford and Union which are not located within a defined region of the state.
Source: Connecticut Labor Department

TABLE II

Towns With Major Job Growth 1965-1976,
By Minority Concentration

<u>Town</u>	<u>% Minority</u>	<u>Job Growth 1965-1976</u>	<u>% Of State Job Growth</u>	<u>% Of Growth In Largest Job Centers</u>
<u>0-1.9% Minority</u>				
Farmington	1.0	8,480		
Manchester	1.3	5,210		
Wethersfield	1.2	4,240		
West Hartford	1.3	3,530		
Rocky Hill	1.8	3,520		
Trumbull	1.4	3,140		
Sub Total		28,120	14.0	20.8
<u>2.0-4.9% Minority</u>				
Greenwich	4.7	11,030		
Vernon	2.1	6,560		
Windsor	4.3	5,990		
Westport	3.7	4,850		
Guilford	2.4	4,330		
Enfield	2.6	3,950		
Norwich	4.4	3,460		
South Windsor	2.2	3,340		
Wilton	2.2	3,050		
Sub Total		57,380	28.6	42.4
<u>5.0% or More Minority</u>				
Stamford	16.8	11,830		
Danbury	7.4	8,670		
Hartford	36.8	8,020		
Middletown	8.4	6,080		
Bloomfield	14.3	2,615		
Norwalk	16.4	3,740		
West Haven	6.4	3,730		
Groton	6.8	3,040		
Sub Total		49,960	24.9	36.9

Source: Connecticut Labor Department.

INCOME

THE DISTRIBUTION OF INCOME GROUPS

One way to understand income characteristics of Connecticut's population is to analyze both the composition of individual municipalities and the movement between municipalities of classes of population categorized according to annual family income. The means chosen for this analysis was one which would reveal the income distribution in a community for the two most recent census years for which such information was available, 1960 and 1970. Complete census information on incomes is available for families only; it does not include unrelated individuals.

This analysis shows both the concentrations of different income groups and the shifting patterns of income groups over time. This method of analysis is called "Income Quintile Analysis". A quintile is a fifth of an aggregate. Quintile analysis of income divides the range of families receiving annual income into five classes, each class representing one-fifth of all the families.

A study of income distribution might look at only the median or average income, or it might cut the distribution into three, ten, or any number of equal units. The classification into fifths has been used because it corresponds to similar studies that the Bureau of Census has made of national income distribution and, more importantly, because the five classes fit well into a classification of families into economic groups called low, moderate, middle, upper middle, and upper income.

The evidence from this analysis is essential for understanding the relative ability of different income classes to afford housing. The most current income distribution for each jurisdiction is now almost a decade old. The data indicates conditions in the Connecticut communities, subject to more recent information that would show the extent to which the character of that community has altered. Thus, for example, in a community shown in 1970 to house very few low and moderate income families, evidence of the recent construction of publicly assisted housing for low and moderate income families would show a need to reappraise the income mix indicated by the 1970 data. Or, to take another example, evidence from materials on recent housing costs or type of housing units built in recent years, (single family or multifamily) would be helpful in permitting a reappraisal of the 1970 data. The income analysis presented below is a useful indicator of community character, subject to the caveat that analysis of recent trends could suggest significant modifications in the conclusions drawn for a particular town.

The analysis of the income distribution among families living in a town in 1960 or 1970 was made by comparing that town's distribution with the distribution of income among all families in the State. The first step in the process was to divide the population of families receiving income in the State in 1960 and 1970 into five equal groups. The first quintile represented 20 per cent of all families and those earning the lowest income. The second quintile represented the 20 per cent group earning next to the lowest income, and on up to the fifth quintile, which

included the highest twenty per cent of income earners. The income limits of each income quintile for the two census years are set forth in Table I.

Each jurisdiction in Connecticut has a unique income distribution. No single town is a microcosm of the State as a whole, although a few have income distributions quite similar to that of the State's. For example, in 1970 the Town of Litchfield had the following percentage distribution:

Q 1	Q 2	Q 3	Q 4	Q 5
20.3	20.9	17.8	18.7	22.3

Many of the towns had distributions at great variance from the State's. Thus to compare a rich and a poor town in 1970:

<u>TOWN</u>	<u>Q 1</u>	<u>Q 2</u>	<u>Q 3</u>	<u>Q 4</u>	<u>Q 5</u>
Sterling	28.5	35.2	18.2	11.9	6.3
Woodbridge	8.7	7.0	10.8	20.7	52.7

In 1970, Sterling's family income was distributed so that 28.5 per cent of its families received incomes that were earned by Connecticut's poorest families, that is, those families in the lower quintile who earned less than \$7240. Woodbridge, however, had only 8.7 per cent of its families earning that lowest category of income. But at the other extreme, Woodbridge had almost nine times Sterling's proportion of families earning the highest category of income in 1970, above \$19823.

The analysis by town of the distribution of income in 1960 and 1970 and the changes that took place in the decade reveal in new form the knowledge that Connecticut municipalities display a great variety of mixtures of income groups. More than half of the State's population lives in areas in which there is a fairly balanced mixture of the five income groups. The remaining population lives in towns that may be characterized as being relatively poor or rich. These towns absorb a disproportionately large share of the State's rich or poor population.

While the data presents many trends, the most significant conclusion for purposes of this study is that disparities that existed in 1960 between rich and poor communities were widened during the most recent decade and that the major cities of the State increased their disproportionately large share of the State's poor and moderate income families.

The Poorest Towns

The thirteen SMSA cities of the State, accounting for 36% of the State's 1970 population, housed 50 per cent of the State's lowest income quintile in 1970. During the period from 1960 to 1970, 81 per cent of the increase in families in those 13 cities was attributable to households with the lowest income.

Another set of 39 towns and cities, including all of the major cities except Bristol, Danbury, and Stamford, showed the greatest increase of low income families in the period 1960-1970. There, first quintile increase represented 52% of the entire State's increase; this despite the fact that their total population increase represented only 16% of the State's total increase in population.

The Richest Towns

At the other extreme, a cluster of 70 suburban and rural towns having about one-quarter of the State's population accounted for three-quarters of the growth in the highest quintile during the decade from 1960 to 1970. A smaller part of that group, some twenty-five towns, all suburbs fairly close to major cities, though having only 17 per cent of the State's households, accounted for over 30 per cent of the State's upper income households in 1970.

The following table shows that the towns growing richer during the decade experienced growth in the highest income quintile three times as great as their combined population as a percentage of the State's population. The same communities had rates of growth for the lower end of the income distribution considerably below their proportionate size in the State. An even stronger imbalance is reflected in the distribution of the communities growing poorer. Though representing about half of the population, they accounted for about 60 per cent of the growth of lower income populations and, in fact, lost population in the highest quintile. That last fact reflects the rapid reduction of upper income population in the older cities.

INCOME AND RACE

Members of minority groups and of female heads of households in Connecticut receive less income than do whites and male heads of households. Table III gives the median income of whites, Blacks, persons of Spanish language, and households with female heads in the State. Each of the figures is estimated for 1974, based on the Census Bureau's calculation of an across-the-board increase of 37.7% since 1970.

The Black population in Connecticut, while earning on the average less income than whites, earned more than the Hispanic population. Households with female heads, regardless of race, earned only two-thirds of the State average.

Twenty-six towns in the State had a Black population large enough to report separately Black poverty status in 1970. Within these towns, there was a wide variation in the percentage of Blacks living in poverty, from 2.1% in Milford to 30.7% in Norwich. The proportion of the total population in the state with annual incomes below the poverty level is 7.2%.

Table I

Income Ranges for Each Connecticut Family

Income Quintile in 1960 and 1970

		1960	1970
Quintile	1	\$0 -----\$ 4,470	\$0 -----\$ 7,240
	2	\$ 4,471 -----\$ 6,115	\$ 7,241 -----\$10,430
	3	\$ 6,116 -----\$ 7,793	\$10,431 -----\$13,478
	4	\$ 7,794 -----\$10,701	\$13,479 -----\$19,822
	5	\$10,702 and above	\$19,823 and above

Source: 1960 and 1970 U.S. Census

Table II

COMPARISON OF QUINTILE CHANGES
IN TOWNS AS A PERCENT OF TOTAL
STATE CHANGE, 1960-1970

	<u>Percent Change of Families in Each Quintile</u>					<u>Population Change 1960- 1970 as % of State Popu- lation Change</u>
	<u>Q1</u>	<u>Q2</u>	<u>Q3</u>	<u>Q4</u>	<u>Q5</u>	
Richer Towns ¹ ₂	18	22	33	60	74	41
Poorer Towns ³	52	29	13	-6	-9	16
Balanced Towns	30	49	54	46	35	43

1
70 towns which experienced 50% or more of their population growth in the highest two quintiles

2
39 towns which experienced 50% or more of their population growth in the lowest two quintiles

3
Remaining 60 towns in the state

Source: U.S. Census

Table III

MEDIAN INCOME BY RACE, CONNECTICUT

	<u>1970 Median Income</u>	<u>Estimated 1974 Median Income</u>	<u>% of State Median</u>
State	\$11,811	\$16,264	100
White	12,015	16,545	101.7
Black	7,792	10,730	89.3
Persons of Spanish Language	8,591	11,830	72.7
Families with Female Heads	8,013*	11,034*	67.8

*These figures reflect the mean income. Median income for families with female heads is not calculated for 1970 Census.

Source: State of Connecticut: Series P-25, No. 655 Issued May 1977, U. S. Department of Commerce, Bureau of the Census.

Table IV
BLACK POPULATION IN POVERTY,
CONNECTICUT, 1970

<u>Capitol Region</u>	<u>% Blacks Below Poverty</u>
Bloomfield	11.3
E. Hartford	22.2
Enfield	26.5
Hartford	24.9
W. Hartford	27.9
Windsor	5.0
<u>South Central</u>	
Hamden	8.5
Meriden	15.9
Milford	2.1
New Haven	28.2
West Haven	8.7
<u>Southeastern</u>	
Groton	28.6
New London	27.5
Norwich	30.7
<u>Southwestern</u>	
Greenwich	15.5
Norwalk	20.2
Stamford	21.3
<u>Valley</u>	
Ansonia	17.7
<u>Central Connecticut</u>	
Bristol	3.6
New Britain	15.6
<u>Central Naugatuck</u>	
Waterbury	23.6
<u>Greater Bridgeport</u>	
Fairfield	30.1
Stratford	6.1
Bridgeport	21.3
<u>Housatonic Valley</u>	
Danbury	22.9
<u>Midstate</u>	
Middletown	26.8
<u>State-wide</u>	7.2

HOUSING

CHARACTERISTICS OF THE HOUSING STOCK

In 1970, a majority of the housing units in the State of Connecticut were single family units and owner occupied. For the next seven years, these proportions show only slight shifts to increase the percent of multi-family units. While the figures are comparable to national proportions, the location of the vast majority of the multi-family housing units are concentrated in specific areas throughout the State.

In 1970, there were a total of 968,815 year round housing units in the State of Connecticut, according to the 1970 Census of Housing. Of these, 96.3% or 933,050, were occupied. Of the occupied units 62.5% were owner-occupied and 37.5% were renter-occupied.

Table I

1970 Total Year Round Housing Units In Connecticut

	<u>Housing Units</u>	
	<u>Number</u>	<u>Percent</u>
Total Year Round Housing Units	968,815	
Total Occupied Units	933,050	96.3
Owner Occupied	583,370	62.5
Renter Occupied	349,680	37.5

In 1970, for the State as a whole, the percent of the total year round housing units which were single family housing units was 59.1%. Another 13.8% were in 2 unit structures. No more than 26.1% were in structures of over 2 units and only 1.0% were mobile homes.

In 1970, of the 169 communities in the State, 89 communities, or 52.7% had over 90% of their housing units in one or two family structures. And 153 communities, or 90.5% had 70% or more of their dwelling units in such structures. By comparison, some of the 13 SMSA cities in the State had over 90% of their units in 1 or 2 unit structures, and only 3 of the 13 SMSA cities, or 23.1% had 70% or more of their dwelling units in these structures.

In 1970, of the 169 communities, 101 communities, or 59.8% had less than 10% of their housing units in buildings containing more than 2 dwelling units. And 156 communities, or 92.3% had less than 30% such housing units. By comparison, 2 of the 13 SMSA cities, or 15.3% had less than 10% of their dwelling units in buildings larger than 2 family, and 7 of the 13 cities, or 53.8% had less than 30% such housing.

Table II

Percent of Housing Stock in Structures
With 1 or 2 Dwelling Units

	<u>0-50%</u>	<u>50-70%</u>	<u>70-90%</u>	<u>90%+</u>	<u>Total</u>
# of Communities	2	14	64	89	169
% of Communities	1.2	8.3	37.9	52.7	
# of SMSA Cities	1	9	3	0	13
% of SMSA Cities	7.7	69.2	23.1	0	

Table III

Percent of Housing Stock in Structures
With Over 2 Dwelling Units

	<u>0-10%</u>	<u>10-30%</u>	<u>30%+</u>	<u>Total</u>
# of Communities	101	55	13	169
% of Communities	59.8	32.5	7.7	
# of SMSA Cities	2	5	6	13
% of SMSA Cities	15.4	38.5	46.2	

Table IV

Percent of Housing Stock In
Mobile Homes

	<u>0-1%</u>	<u>1-5%</u>	<u>5%+</u>	<u>Total</u>
# of Communities	99	48	22	169
% of Communities	58.6	28.4	13.0	

Table V

Percent of Housing Stock Without
Hot Water

	<u>0-1%</u>	<u>1-5%</u>	<u>10%+</u>	<u>Total</u>
# of Communities	83	75	11	169
% of Communities	49.1	44.4	6.5	

Source: 1970 U.S. Census

In 1970, there were only 22 communities, or 13.0%, in which mobile homes constituted as much as 10% of their total dwelling units. In 99 communities, or 58.6%, mobile homes represented less than 1% of their total housing stock.

The lack of hot water in housing units is one indicator of standard housing conditions. While less than 1% of the State's housing stock lacks hot water, only a few communities have substantial proportions of such units. Eleven communities, or 6.5%, have more than 10% of their units without hot water. Moreover, of the total number of units in the State without hot water, 43.2% are in the 13 SMSA cities.

A study of authorization of building permits in Connecticut jurisdictions from 1970 through 1976 provides recent information about the construction of multi-family dwelling units in the State compared to single family units.

The data indicates that during this seven year period, from 1970 through 1976, 43.3% of the building permits issued in jurisdictions throughout the State of Connecticut were for multi-family dwelling units. This compares to 40.9% of the total number of units in the State that were multi-family units in 1970. A multi-family dwelling unit was defined as any structure with 2 or more household units. In at least 29 jurisdictions reporting authorization of building permits during the period, not a single permit for multi-family dwelling units was issued. These jurisdictions are:

Middlebury	Redding	Columbia
Oxford	Harwinton	Hampton
Prospect	Middlefield	Lebanon
Wolcott	Sterling	Scotland
Lyme	Union	Berlin
Easton	Franklin	Andover
Monroe	Waterford	Roxbury
Bridgewater	Darien	Warren
New Fairfield	Weston	Orange
Newtown	Westport	

Of the 169 jurisdiction in the State of Connecticut the following are those communities that rank in the highest fifth in the absolute number of building permits issued during the seven-year period for multi-family dwelling units:

Naugatuck	New Britain	Torrington
Southbury	Southington	Cromwell
Waterbury	Farmington	Middletown
Stratford	Hartford	Groton
Bridgeport	Manchester	New London
Danbury	Newington	Norwich
Litchfield	Rocky Hill	Greenwich
Norwalk	Stamford	Bristol

Vernon
East Haven
Milford
West Haven

West Hartford
Hamden
New Haven

Branford
Meriden
Wallingford

Of these 34 communities, 15 communities or slightly less than half, are either in the Capitol Region or the South Central Region. More importantly, the total number of authorizations for multi-family building permits issued in these 34 communities represents nearly 80% of the total number of authorizations for multi-family building permits issued in the entire state for the seven year period.

The data was obtained from the "Construction Activity Authorized by Building Permits" reports issued by the Department of Community Affairs for the State of Connecticut for the years 1970 through 1976. The reporting was not completely satisfactory since in a few instances the total number of building permits issued was not broken down by single family and multi-family. Moreover, in some instances, no building permit activity was reported for a jurisdiction in a particular year. Nonetheless, it is the most recent and complete data available.

There is a high correlation between the proportions of multi-family units and single family units in the total housing stock and the proportion of renter occupied and owner occupied units. In 1970, in the State of Connecticut, 59.1% of the housing stock was in structures of one unit and 62.5% of the population lived in owner occupied housing. At the same time, 40.9% of the housing stock was in structures of two or more units and 37.5% of the population lived in renter occupied housing.

As has been shown earlier, a majority of the minority population of the State lives in the 13 SMSA cities. It is also true that in these cities, a high percentage of the minority households live in renter-occupied housing units. This is the case in higher proportions than is true for the population as a whole in these cities.

SUBSIDIZED LOW AND MODERATE INCOME HOUSING IN CONNECTICUT

Communities in Connecticut vary widely in the efforts they have made to take advantage of Federal and state programs or to develop local programs for assistance in construction or renovation of low and moderate income housing. Of the 169 towns in the state, 73, or about 40% have built no assisted housing at all. Twenty towns have built more than ten units of assisted housing for every one hundred units of their total housing stock. The remaining 76 towns have built some units; the median percentage of assisted units for every hundred units in the housing stock is 1.1%. New Haven, with 22.6 units of assisted housing for every hundred units in the total housing stock, has the highest proportion in the state. The provision of publicly assisted housing is largely concentrated in the SMSA cities of the state, largely absent in wealthier jurisdictions, and disproportionately reserved for elderly households.

The geographic distribution of communities which have undertaken assisted housing programs reflects, generally, the concentration of population in the state. Outlying rural towns have, for the most part, bypassed the programs. In addition, a number of communities which have sizeable populations themselves or which are located adjacent to large population centers, have constructed no, or very few, assisted units. The thirteen SMSA cities vary from 6.6 units per hundred (Norwalk) and 8.1 units per hundred (Danbury) to New Haven's 22.6. More important, these thirteen cities contain 54,200 of the assisted units, or 68.0% of the total supply in the state.

The racial characteristics of the 20 towns which have undertaken the greatest assisted housing efforts vary widely, from New Haven's 31% minority to Oxford's 0.4%.

However, median incomes for the communities with the largest proportion of assisted housing varied only slightly, from \$9,031 in New Haven to \$13,925 in Bloomfield, and 21 of these communities, or 65.6% had median annual incomes below the state median. The most affluent communities in the state, Darien, New Canaan, Westport, Weston, Wilton, and Woodbridge, with medians above \$20,000, have made little effort to build assisted housing. Woodbridge and Weston have built no units, and the rest have built fewer than 1.5 units per hundred housing units.

The decision to take part in these Federal programs apparently depends in large part on local governmental and political factors. For example, New Haven, whose 22.6 units of assisted housing per hundred is by far the greatest in the state, is also a community nationally known for its efforts to rebuild large parts of its downtown with the aid of Federal funds. Danbury, with a large population and a relatively large proportion of minority residents, and a median income in the same range as other large towns in Connecticut, has relatively few assisted housing units. Stamford, with a large and growing population and an influx of office activity, has built 13.7 units of assisted housing per hundred; Greenwich, which shares many of the same characteristics, has built 3.6 per hundred.

Of the towns which have taken part in housing assistance programs, a number have reserved large proportions of all assisted units for the elderly. Of the total number of publicly assisted housing, 27.3% have been for elderly households. Of the 96 communities providing for assisted housing, 29, or 30.2% reserved all of those units for elderly households. In 1970, for the state as a whole, only 9.6% of the population was 65 years or older.

Table VI

1970 Proportion of Renter and Owner Occupied Households
For Minority Population In The 13 SMSA Cities

City	% of Black Population In The City		% of Spanish American Popu- lation In The City		% Of The City's Population	
	Renter	Owner	Renter	Owner	Renter	Owner
Hartford	84.8	15.2	94.1	5.9	78.6	21.4
New Haven	81.9	18.1	85.8	14.2	68.3	31.7
Bridgeport	70.9	20.1	87.0	13.0	61.3	38.7
Stamford	87.1	12.9	81.5	18.5	48.3	51.7
Waterbury	79.9	20.1	84.9	15.1	50.1	49.9
Norwalk	77.3	22.7	78.8	21.2	39.4	60.6
New London	72.3	27.7	83.3	16.7	58.7	41.3
New Britain	87.6	12.4	82.1	17.9	56.2	43.8
Danbury	75.3	24.7	58.3	41.7	37.6	62.4
Meriden	77.6	22.4	71.4	28.6	40.7	59.3
Groton	62.4	37.6	58.5	41.5	46.8	53.2
Norwich	68.6	31.4	--	--	44.2	55.8
Bristol	--	--	--	--	35.9	64.1

Source: U.S. Census, 1970.

Table VII

Percent of Assisted Housing in SMSA Cities

	<u>Percent of Assisted Housing of Total Housing Units</u>
Bridgeport	12.3
Bristol	14.1
Danbury	8.1
Groton	18.9
Hartford	16.6
Meriden	10.2
New Britain	12.8
New Haven	22.6
New London	12.6
Norwalk	6.6
Norwich	13.1
Stamford	13.7
Waterbury	15.0

Sources: HUD, Census, Connecticut Department
of Community Affairs.

Table VIII

Highest 20% of Towns In Distribution of Assisted
Housing Units Per Hundred Housing Units

<u>Town</u>	<u>1970 Population</u>	<u>1970 Median Income</u>	<u>1970 Minority</u>	<u>Percent of All Assisted Units</u>
New Haven	137,707	\$ 9,031	31.0%	22.6
Windham/Willimantic	19,626	10,288	6.5	20.7
Middletown	36,924	11,280	8.4	20.4
Groton	38,523	9,584	6.8	18.9
Oxford	4,480	11,903	0.4	17.7
Hartford	158,017	9,108	36.8	16.6
Beacon Falls	3,546	10,515	2.6	16.3
Waterbury	108,033	10,459	14.2	15.0
Vernon	37,237	11,818	2.1	14.8
Ansonia	21,160	10,571	8.5	14.6
Bristol	55,487	11,835	2.2	14.1
Stamford	108,798	13,571	16.8	13.7
Winchester	11,106	11,043	1.4	13.2
Norwich	41,433	9,769	4.4	13.1
New Britain	83,441	10,759	9.5	12.8
New London	31,630	9,657	15.7	12.6
Bridgeport	156,542	9,849	26.4	12.3
Naugatuck	23,034	11,522	2.4	11.4
Meriden	55,959	11,089	9.2	10.2
Torrington	31,952	10,484	2.3	10.2
East Hartford	57,583	11,771	2.4	9.3
Stratford	49,775	12,268	6.1	9.2
Bloomfield	18,301	13,925	14.3	9.1
Danbury	50,781	11,394	7.4	8.1
West Haven	52,851	10,649	6.4	7.6
Manchester	47,994	12,356	1.3	7.4
Southington	30,946	11,797	1.5	6.8
Norwalk	79,113	12,507	16.4	6.6
Portland	8,812	12,212	3.7	6.5
Durham	4,489	12,538	2.0	6.3
Wallingford	35,714	11,921	4.0	5.7
Chester	2,982	11,691	1.1	5.6

Sources: Census, HUD, Connecticut DCA

HOUSING COSTS

CURRENT HOUSING COSTS

Information on the housing costs of dwelling units on the market in a jurisdiction is a direct indicator of the annual income a household must have to obtain housing in that jurisdiction.

The discussion, provided earlier, on the distribution of household income for the years 1960 and 1970 measured the redistribution of households during that ten year period. Categorizing households into income quintiles illustrated the increasing disparity between the wealthier communities and the poorer communities in the State.

Current housing costs can serve as a good indicator of what is happening to the geographical distribution of various income groups in the State. If the cost of housing in a community is growing faster than the income of its current population, the income distribution for a community will shift higher. Conversely, if housing costs are not growing as fast, a town's income distribution will shift lower.

Thus, the current cost of housing is an up-to-date measurement that can be used to determine if zoning, land use policies, and other factors are contributing to and increasing the disparity between rich and poor communities. Discussion is provided elsewhere in this report describing the ways in which zoning provisions can contribute to increasing housing costs.

Current housing costs are reported by the various jurisdictions to the State of Connecticut Tax Department under the sales/assessment ratio program. The analysis which follows is based on data reported for July to September 1977, which included all communities except New Haven. This analysis shows that disparities among current housing costs in the various communities are indeed escalating the conditions found in the 1970 distributions of household incomes.

For example, Woodbridge, which had 52.7 percent of its families in the highest income quintile in 1970, had 64.3 percent of its July to September 1977 residential transaction costs in the highest quintile. For Sterling, which in 1970 had 28.5 percent of its families in the lowest income quintile, the lowest cost quintile comprised 73.3 percent of July to September 1977 residential sales. The following table compares the 1970 income distribution with the distribution of current housing costs for these two towns.

If all future housing sales were to continue in the same pattern as in July to September 1977, given the strong correlation between housing cost and family income, the distribution of each town's family income would eventually tend to resemble the distribution of housing costs in that town. For the example above, Sterling's proportion of low income families (Q1) would continue to grow (to 73 percent) while Woodbridge's

proportion of high income families (Q5) would also tend to grow (to 64 percent). Thus, not only did these two towns have very different disparate distributions of family incomes in 1970, but residential housing prices in 1977 were tending to increase those disparities.

Is this true for the State as a whole? The following table compares the 1970 income distributions with the 1977 housing cost distributions for the richer, poorer, and middle groups of towns identified earlier. Here, however, housing sales were not reported for New Haven, which has been excluded from the data.

This table shows that 1977 housing sales in the upper cost quintile comprised 51.6 percent of July to September 1977 transactions in the 25 richer towns, compared to a 1970 family income of 38.6 percent in the highest quintile. The table also shows the dramatically low availability of moderately priced housing in the same group of towns, where there is only 11.6 percent in the two lowest quintiles (or less than \$41,920).

The poorer towns also have more than their share of housing transactions at the bottom end of the cost distribution (quintiles Q1 and Q2). But it is misleading to conclude that this indicates increasing availability of low cost housing, even in these towns.

The fact is that even houses sold in the lowest quintile cost range are not available to families in the lowest quintile income range. Statewide, the lowest quintile range for family income in 1970 was \$7,240. In 1975, the Census Bureau estimated that per capita income had increased by 37 percent since 1970, and family income by 25 percent. As a generous compromise, it is fair to estimate that the bottom quintile limit had increased to \$10,000 by 1977 (a 38% increase), and the second quintile limit had grown to \$15,000.

Using the Federal Housing Administration rule that a family can afford to purchase a home that costs twice the annual family income, the poorest 20 percent of Connecticut's families can afford a home costing under \$20,000, and the poorest 40 percent of families can afford a home costing under \$30,000. But, in the July to September 1977 period, only 5.3 percent of house sales fell below the lower limit, under \$20,000, and only another 9.0 percent fell between \$20,000 and \$30,000. Thus, only 14.3 percent of the houses sold were affordable to families in the bottom 40 percent income brackets.

The table below shows the disparity in affordability of houses sold in July to September 1977, compared to the estimated distribution of family income, for the State as a whole.

Using these affordability limits, it is clear that only 3.7 percent of the houses sold in the 25 richer towns were affordable to families comprising the lower 40 percent of the income distribution, and that 64.3 percent of the houses sold in these towns were affordable only by families in the State's top income quintile.

Table I

Comparison of 1970 Income Distribution With
1977 Housing Sales Costs For Sample Towns

Town		Percent Within State-Wide Quintile Limits				
		Q1	Q2	Q3	Q4	Q5
Sterling:	1970 Income	28.5	35.2	18.2	11.9	6.3
	1977 Housing Cost	73.3	13.3	0	13.3	0
Woodbridge:	1970 Income	8.7	7.0	10.8	20.7	52.7
	1977 Housing Cost	3.4	3.4	10.3	23.1	62.1

Table II

Comparison of 1970 Income Distribution With
1977 Housing Sales Costs for Towns Grouped by Relative Wealth

Town Group		Percent Within State-Wide Quintile Limits				
		Q1	Q2	Q3	Q4	Q5
Richer (25)	1970 Family Income	10.5	12.2	15.3	23.4	38.6
	1977 Housing Sales Costs	5.1	6.5	12.9	24.0	51.6
Middle (128)	1970 Family Income	17.8	20.9	22.0	21.1	18.2
	1977 Housing Sales Costs	21.0	23.8	23.7	20.7	10.8
Poorer (15 Excluding New Haven)	1970 Family Income	31.2	23.7	18.6	15.2	11.3
	1977 Housing Sales Costs	48.2	28.0	13.7	7.0	3.1

Table III

State-Wide Comparison of Income With Housing Availability

	1 9 7 7 D a t a				
	Q1	Q2	Q3	Q4	Q5
Estimated 1977 Income Quintile Limit	\$10,000	\$15,000	\$20,000	\$30,000	Over \$30,000
Affordable Housing Cost	20,000	30,000	40,000	60,000	Over 60,000
% of Families in Quintile	20.0	20.0	20.0	20.0	20.0
% of House Sales Affordable	5.3	9.0	21.6	34.9	29.2

Table IV

Housing Cost Data Summary

	<u>Q1</u>	<u>Q2</u>	<u>Q3</u>	<u>Q4</u>	<u>Q5</u>	<u>Total</u>
QUINTILE LIMITS :	to \$34,640	to \$41,920	to \$52,060	to \$70,450	Over \$70,450	
# of Transactions	1,880	1,880	1,880	1,880	1,880	9,440
Percent	20.0	20.0	20.0	20.0	20.0	100
BY TOWN GROUP :						
-25 "Rich" Towns	117	149	298	554	1192	2310
Percent	5.1	6.5	12.9	24.0	51.6	100
Percent of State	6.2	7.9	15.9	29.5	63.4	24.6
-"Poor" Towns (15 with- out New Haven)	489	284	139	71	31	1014
Percent	48.2	28.0	13.7	7.0	3.1	100
Percent of State	26.0	15.1	7.4	3.8	1.6	10.8
-"Middle" Towns (128)	1274	1447	1443	1255	657	6076
Percent	21.0	23.8	23.7	20.7	10.8	100
Percent of State	67.8	77.0	76.8	66.8	34.9	64.6
BY AFFORDABILITY						
QUINTILES :	to \$20,000	to \$30,000	to \$40,000	to \$60,000	Over \$60,000	
# of Transactions	497	846	2033	3281	2743	9400
Percent	5.3	9.0	21.6	34.9	29.2	100
BY TOWN GROUP:						
"Rich" Towns Transactions	34	58	153	691	1374	2310
Percent	1.5	2.5	6.6	29.9	59.5	100
Income Families	\$13,454	\$15,619	\$19,489	\$29,818	\$49,318	\$127,698
Percent	10.5	12.2	15.3	23.4	38.6	100
"Poor" Towns Transactions (Less New Haven)	135	264	343	222	50	1014
Percent	13.3	26.0	33.8	21.9	4.9	100
Income Families (-N.H.)	\$45,081	\$34,258	\$26,804	\$21,888	\$16,377	\$144,408
Percent	31.2	23.7	18.6	15.2	11.3	100

Table IV (Cont'd)

Housing Cost Data Summary

"Middle" Towns	328	524	1537	2368	1319	6076
Transactions						
Percent	5.4	8.6	25.3	39.0	21.7	100
Income Families	\$82,482	\$96,707	\$101,744	\$97,432	\$84,020	\$462,385
Percent	17.8	20.9	22.0	21.1	18.2	100

1970 HOUSING COSTS

The following chart describes the percentages of the total housing units available to low- and moderate-income families in each of 17 communities in Connecticut. The calculations are based on data from the 1970 census.

The 17 communities were chosen because they had the smallest percentages of units under \$200 per month in the State in 1970. They were the bottom 20% of the distribution. This information is shown in column 1 of the chart.

It is estimated that, in 1970, families with incomes in the two lowest quintiles (below \$10,431) could afford to rent units at a maximum of \$200 per month and could afford to purchase housing at a maximum price of \$20,000. Families with incomes in the two lowest quintiles are considered low- and moderate-income families for the purposes of this report. (See the discussion of income distribution).

If housing opportunities were equitably distributed throughout the State, each community would have 40% shown in column 2. That is, each community would have 40% of its total housing units available, for either rent or purchase, to families of low- and moderate-income. However, most communities in this list have much less than 40% of their housing units available to low- and moderate-income families. Weston has only 5.6% of its units available to this income group, while only Ledyard, a rural farming community, has over 40% of its housing stock available to low- and moderate-income families. Three of the communities have percentages in the 0-10% range, 8 have percentages in the 11-20% range, 4 in the 21-30% range, 1 in the 31-40% range, and 1, Ledyard, above 40%.

The percentages in column 2 were calculated by a method that computed the number of renter-occupied units under \$200 per month and the number of owner-occupied units valued under \$20,000 for each community. These two figures were added together and divided by the total number of occupied units in the community to arrive at the percentage of total housing units available to low- and moderate-income families.

<u>Community</u>	(1) <u>% Renter-Occupied Units Less Than \$200/month 1970</u>	(2) <u>% Total Housing Units Available to Low- and Moderate-Income Families - 1970</u>
Weston	38.0	5.6
New Canaan	39.8	10.6
Ridgefield	46.9	10.3
Wilton	47.2	8.3
Darien	51.9	9.9

	(1)	(2)
Westport	54.4	10.9
Bloomfield	55.0	28.4
Brookfield	56.5	14.8
Redding	60.9	11.5
Sherman	64.8	20.1
Bethany	64.9	13.4
Ledyard	67.1	42.7
Greenwich	68.6	22.5
Tolland	69.2	22.7
Simsbury	69.8	18.7
Fairfield	70.0	18.5
Southbury	70.8	38.9

ZONING OF VACANT LAND IN CONNECTICUT

The following four tables are descriptions of vacant land in the State of Connecticut in 1970. The information is taken from a study done by the Department of Finance and Control and the Office of State Planning in 1970-71 in preparation for "A Plan of Conservation and Development for Connecticut."

In 1970, large percentages of the State of Connecticut were both vacant and zoned. Seventy-two of Connecticut's 169 jurisdictions had over 90% of their land both vacant and zoned in 1970 (see Table I).

The situation has, of course, changed since 1970, but because of the recent slack in the construction of new homes, the data gives a good index of the amount and location of vacant land in Connecticut.

Table II describes the amount of vacant land zoned residential as a percentage of the total vacant land in the community. The preponderance of high percentages indicates that a large number of communities have most of their vacant land zoned for residential use. Eighty-one of the 169 communities had over 90% of their vacant land zoned for residential use and another 65 communities had over 50% of their vacant land zoned for residential use.

When Table II is compared with Tables III and IV it becomes apparent that of this large amount of vacant land that is zoned for residential use, very little is zoned for either multi-family use or for lots under $\frac{1}{4}$ acre. Only 16 of the 169 communities had 10% or more of their vacant, residential land zoned for multi-family use, while 123 of the 169 communities had no vacant residential land zoned for multi-family. Only 19 of the 169 communities had 10% or more of their vacant, residential land zoned for lots under $\frac{1}{4}$ acre while 106 communities had no vacant residential land zoned under $\frac{1}{4}$ acre. This data shows that most of the vacant, residential land in Connecticut is not zoned for small lots of multi-family housing.

Table I

Zoned Vacant Land As % Total Land - 1970

<u>Range</u>	<u># Communities</u>	<u>% Total 169 Communities</u>
More than 90%	72	42.7
51 - 90%	79	46.8
10 - 50%	17	10.0
Less than 10%	-	-
None	<u>1</u>	<u>.5</u>
	169	100.0%

Table II

Vacant Land Zoned Residential
as % Total Land - 1970

<u>Range</u>	<u># Communities</u>	<u>% Total 169 Communities</u>
More than 90%	81	47.9
51-90	65	38.5
10-50	9	5.3
Less than 10	8	4.7
None	6	3.6
	169	100 %

Table III

Vacant Land Zoned Multi-Family
as % of Total Vacant Land
Zoned Residential -1970

<u>Range</u>	<u># Communities</u>	<u>% Total 169 Communities</u>
More than 90%	6	3.6
51-90	4	2.3
10-50	6	3.6
Less than 10	30	17.7
None	123	72.8
	169	100 %

Table IV

Vacant Land Zoned Single-Family, Less Than
½ Acre as % of Total Vacant Land
Zoned Residential - 1970

<u>Range</u>	<u># Communities</u>	<u>% Total 169 Communities</u>
More than 90%	5	3.0
51-90	5	3.0
10-50	9	5.3
Less than 10	44	26.0
None	106	62.7
	169	100 %

ZONING ORDINANCE ANALYSIS

THE PURPOSE OF THIS SECTION

The purpose of this section is to identify the prevalence in the State of Connecticut of governmental regulations that prevent the construction of housing at a cost affordable by low and moderate income residents. The severity and pervasiveness of these regulations may impose sufficient costs on the construction of residential units to make more difficult the acquisition of new housing, even by middle income households, and restrict the availability of the used housing supply to a narrow portion of the population competing on the housing market. Virtually all regulations affect the cost of constructing a housing unit. However, reasonable judgments can be made that identify if regulations are present that allow for the construction of types of dwelling units that are most likely to reach the housing needs of low and moderate income households.

THE EFFECT OF ZONING REGULATIONS ON HOUSING COST

Many land use regulations affect the cost of housing and may make it more expensive to construct housing. The result is that much of the available housing is beyond the economic reach of most low and moderate income households. Zoning regulations are one of a large number of factors influencing housing costs. Regulations affect the type of unit that can be constructed; they influence the price of land; they influence the price of the housing unit; and they affect the time it takes to develop such housing and may therefore add to the cost.

Housing costs are rising rapidly today because of a variety of complex factors. Many are not related to land use regulations and will affect the cost of housing regardless of the regulations developed to guide housing constructions. Nonetheless, there is substantial agreement that land use regulations can be a contributing factor to the increase in housing costs. More important, however, is the fact that unless there are widely available large subsidies allowing low and moderate income households to benefit from the housing supply, restrictive land use regulations will continue to jeopardize or counteract the influence of other mechanisms to reduce the cost of housing and will continue to restrict the total availability of housing. These influences are particularly critical where there is a demand for housing in locations not containing an adequate supply of housing at costs affordable to low and moderate income households.

Regulations within the zoning ordinance (including the zoning map) affect the availability of housing at costs affordable by low and moderate income households in numerous ways. Most of these fall within one of the four areas:

- (1) Restrictions that limit the type of dwelling unit permitted. Such regulations may limit the possibility of constructing multi-family units or mobile homes. These housing types can be provided at less expensive costs than single family units. Thus, eliminating the possibility of providing these types of units lessens the chances that housing will be made available at lower costs.
- (2) Provisions that add to the cost of the dwelling unit. Requirements which add to the necessary costs of constructing units are those provisions which are in excess of those required to protect the health, safety, morals, and general welfare of the public. Eliminating these regulations allows for housing to be constructed at lower costs but does not prevent individual homeowners from adding to these basic requirements in the construction of their own housing unit when they can afford to do so.
- (3) Administrative or procedural provisions over approvals for residential development. There are a variety of decisions, controls, and processes that may work to lessen the desirability and/or feasibility of developing less expensive housing types. These provisions discourage developers from proposing certain types of residential developments and may involve sufficient additional approval time to add substantial costs to the price of the housing units. Some procedures can provide particular hardships for proposed publicly assisted housing developments making it impossible to provide such alternatives within the jurisdiction.
- (4) Restrictions on the location of certain types of housing development. Zoning ordinances regulate where development can take place as well as what kind of development is allowed. The amount of land and the location of that land within the jurisdiction will affect the cost of the housing unit. A more complex relationship results from the availability of sites for development of lower cost housing throughout a region of which that jurisdiction is a part. Availability will affect not only the supply of that housing, but its cost as well, including many housing related costs.

EXAMPLES OF PROVISIONS THAT ARE RESTRICTIVE

- (1) Restrictions that limit the type of dwelling unit permitted.
 - (a) Exclusion of multi-family housing. Many zoning ordinances restrict the type of residential dwelling permitted to single-family detached dwelling units. This effectively excludes any type of multi-family unit, such as townhouses, row houses, garden apartments, duplexes, or multi-family units. Because these types of dwelling units are generally considered to be less expensive to construct, exclusion of these dwelling units will generally exclude low and moderate income households and minorities from the community because they cannot afford the more expensive types of dwelling units.

- (b) Exclusion of mobile homes. Many zoning ordinances do not permit mobile homes or permit them only in undesirable rural or industrial areas or only as temporary uses rather than residences. Mobile homes can also be excluded in indirect ways by imposing minimums related to floor area, lot size, or other factors which mobile homes cannot reasonably meet. Because mobile homes tend to be less expensive units, their exclusion is another way of restricting the housing possibilities for low and moderate income households.
- (c) Density controls. Density requirements or other yard and bulk regulations may effectively work to exclude the possibility of constructing multi-family housing units, even though they may not be prohibited directly. Most developers will not attempt to construct multi-family housing at very low densities. Some ordinances will permit clustering or may have a planned unit development provision which may not necessarily alter the basic density allowed and which may, in effect, still not permit the developer to construct multi-family housing.
- (2) Provisions which add to the cost of the dwelling unit
- (a) Large lot zoning. Large-lot zoning, usually defined as any minimum lot size over one-half acre per unit, increases the cost of housing in several ways: it increases the cost of land per unit by reducing the total amount of housing that can be accommodated; it increases the house size most developers will provide for the site; and it increases site development costs through the large linear feet of streets, sidewalks, gutters, sewer and water lines required for each lot.
- (b) Other yard and bulk requirements. Excessive yard requirements have the same effect as large lot requirements. Front yard, side and rear yards, set backs, frontage requirements may have such an effect. Floor area ratios, where the size of the house may occupy no more than a certain proportion of the total lot, in combination with a minimum floor area, may have the same effect.
- (c) Minimum floor area requirements. The larger the required size of the dwelling unit, the more expensive it will be to construct. Established to protect the health and safety of the resident, they need be no larger than minimum set in standard codes and do not need to vary for different types of dwelling units or different districts within the zoning ordinance.
- (d) Bedroom restrictions. Bedroom restrictions may not increase the cost of the dwelling unit, except to the extent that they increase the demand, and therefore the price, of larger units. Bedroom restrictions usually attempt to limit the number of bedrooms permitted in dwelling units with a certain number of bedrooms. They

are primarily fiscal regulations designed to regulate the number of children that would require school facilities and have the effect of restricting the availability of units to larger households.

- (e) Design and improvement requirements. Regulations that represent unnecessary requirements to protect the health and safety of the resident will increase the cost of housing unnecessarily. These items are better left to the discretion of households who can choose to add such improvements when they can afford them. Examples are: architectural controls, required garages, brick veneer, high fences or walls, extensive landscaping, thatched roofs, parking spaces.
 - (f) Site development requirements and other exactions. The question of whether regulations are either necessary or justified that require exactions from developers is an unresolved one. In no instance does the developer bear such costs and all are passed on to the future homeowner or renter. Both the number and cost of these requirements have greatly increased over the last decade. Examples are: grading requirements, burning and disposal requirements, landscaping requirements, street requirements and road specifications (including alignments, grades, intersections, alleys, thickness of the roadbed), street lighting, sidewalks and curbing, sewers and drainage facilities, off-street parking and garages, accessory storage buildings, landscape amenities (fences, walls, natural screenings), architectural controls, schools and school site dedication, park and open space dedication, extension of utility services to the subdivision site, tie-ins with existing streets, and enlarging existing sewer or water mains to accommodate proposed development.
- (3) Administration or procedural provisions over approvals for residential development.
- (a) Special approval processes. Most zoning ordinances require that multi-family developments and other housing types that may be provided at lower cost be approved through some mechanism such as special permit, special exception, or site plan review. For all developments, time means additional costs either to hold the land or because money is tied up in some way.
 - (b) Lack of performance or development standards. Most zoning ordinances outline the information that must be submitted for approval but fail to outline what standards or guidelines will be used to approve the residential developments. If performance or development standards were prepared, as is often the case with other types of land uses, including single family developments, the special processes required for approval would not be so vague, so time-consuming, and consequently so costly.
 - (c) Complex and overlapping review procedures. Most jurisdictions require numerous review approvals before final approval is secured. Engineering, water and sewer, fire building, zoning and planning departments may all have reviews and approvals that are necessary, creating numerous overlapping reviews and much dupli-

cations of materials required of the developer, all adding to the cost of the development.

- (d) Fees and charges required. Many fees may be added to the cost of the development, allegedly to cover administrative functions of the jurisdiction. Checking, filing and recording plats and inspections may all require fees of the developer. Fees are often required for building permits, certificates of occupancy, filing of variances, special permits or PUD applications, sewer tap-ins which may be unduly excessive for multi-family residential developments and where numerous review procedures are required. In addition, some jurisdictions have begun to utilize a "bedroom tax" applied to the number of bedrooms provided in the development.

(4) Restrictions on the location of certain types of housing development.

- (a) Restrictive mapping for multi-family units or smaller lot sizes. Many communities map all vacant developable land for the lower density districts within their zoning ordinance, requiring that approval for any other type of residential construction will depend on a zoning change. Restrictive mapping of such districts will, because of their relative scarcity, escalate their value and increase the cost of housing. Such "holding patterns" can have the effect of keeping the cost of land down and allowing the developer to obtain re-zoning and construct higher densities at lower costs. However, the predominance of restrictive re-zoning policies suggests more reasonable mapping procedures are probably a better alternative. The use of "floating zones" for multi-family residential developments, where the performance or development standards are established and a zoning map change approved for a proposed site meeting those standards, has not been widely used, but may represent a seemingly appropriate alternative.
- (b) Poor selection of areas mapped for multi-family units or smaller lot sizes. Where the land within a jurisdiction that is mapped for multi-family residential development or districts permitting smaller lot sizes and/or higher densities is minimally developable, requiring excessive site improvements; or poorly located, substantial distances from available water and sewer, school sites, open space, or adequate roads; or inadequately located near to industrial or other possible incompatible land uses or in flood plains or near railroad tracts necessitating environmental reviews, the costs of such development are increased or the development may become infeasible because of such costs.

EXCLUSIONARY ZONING

When land use regulations result in excluding the possibility of constructing certain housing types or housing at costs affordable by low and moderate income households, it has been termed exclusionary zoning. The statistical bases for this argument are outlined in other sections of this report, and in combination with the zoning analysis described here, support the claim of exclusion.

Exclusionary zoning is a term employed to describe the complex of housing and zoning laws, policies and practices in excess of minimum standards of public health and safety which results in restricting the housing and land markets of a community. These regulations increase land development and housing construction costs to create an economic prohibition against households of low, moderate, and even middle income participating in the housing market. They result in restricting the housing market, preventing certain types of dwelling units from being built and depressing the availability of housing.

A jurisdiction which has approved or practiced such zoning mechanisms is engaging in or contributing to the following:

- (1) Where housing needs of low and moderate income households exist in a larger area or region of which the jurisdiction is a part, that jurisdiction is failing to provide the opportunity to meet some of those housing needs within its own borders. By using zoning regulations to restrict the availability of lower cost housing, the jurisdiction is violating its mandate to protect the general welfare through its police powers granted in State Enabling Legislation.
- (2) The jurisdiction denies to a disproportionately large percent of racial and ethnic minorities, as well as other special groups, such as women heads of households, the right to compete for used and new housing in the community in which such zoning is practiced. Non-white households in the United States and in each of its metropolitan areas have, on the average, significantly less income than white households. Moreover, minority households are generally segregated and restricted to certain sections of the metropolitan region. Thus, such zoning practices may be racially discriminatory. Claims of discrimination are even more apparent where the zoning regulations work to prohibit or discourage publicly-assisted housing, wherein affirmative efforts are required to make such housing available to minorities.

SPECIAL PROBLEMS RELATED TO DETERMINING ZONING'S EFFECT ON HOUSING COSTS

Two reasons underlie why it is important to identify zoning provisions that sharply restrict the possibilities for constructing reasonably

priced housing. The first is to note those practices which discriminate unjustly against minorities. The second is to provide the residents and public officials of Connecticut with a better understanding of what actions a community can take in its zoning to replace discriminatory provisions with those that lead to a more balanced, a more inclusive community.

Certain difficulties in judging whether zoning provisions do or do not have an exclusionary effect should be observed. First, zoning by itself does not build housing. The obligation is to provide a balance of housing types for a representational population. The provision of housing for low and moderate income households should become an integral part of the growth and change that occurs in any jurisdiction and an integral part of every community's comprehensive planning efforts. In other words, in communities which have grown in the past few decades but which have failed to absorb the lower income earners, the task of creating a community that provides housing for all sectors of the population requires affirmative action to see that it is accomplished. In some cases it may result primarily from private development initiatives. But in other cases public action will be required.

Second, many conditions in the housing market, including zoning regulations, operate to reduce housing opportunities for families of low and moderate income. In fact, it is difficult to isolate zoning's casual effect from others. However, it is not difficult to indicate that some zoning provisions have the effect of adding to the cost of housing. Thus, it is important to understand and correct these factors as they influence the cost of housing as well as the many other elements that contribute to those costs.

Third, many zoning regulations, while having the effect of increasing housing costs and excluding low and moderate income households from a jurisdiction, have other legitimate purposes as well. It is important to understand how such purposes can be served without the detrimental effect of restricting opportunities for a class of Connecticut's population.

THE METHOD FOR EVALUATING ZONING ORDINANCES

This study arises because the Connecticut Commission on Human Rights and Opportunities is suspicious that some zoning practices in the State are leading to the denial of fair opportunities for protected classes to find decent housing and jobs. The method that the consultant has developed for determining the existence or non-existence of exclusionary practices looks heavily at a community's performance in terms of absorbing into its population representative groups of the protected classes and whether its zoning regulations tend to allow or disallow a kind of housing that those classes can afford.

The analysis focuses on the cost implications of the zoning ordinance regulations. The assumption is that a zoning ordinance should allow for the construction of housing types available at a cost to low and moderate income households. The rule of thumb for establishing the relationship between the income of a household and the cost of housing which that household can reasonably afford is either: two times the annual income for the price of a housing unit or 25 percent of the annual income for the rent of a housing unit.

The consultant should make clear that the method employed is a means for understanding a complex issue. But no method can permit an absolutely correct interpretation. Our analysis of Connecticut's many local regulations shows a wide diversity. Some of the ordinances on their face fit fairly well at the far extremes of a continuum between exclusion and inclusion. But a large number of the ordinances reviewed reflect a mixed situation, one where definitive judgment is made difficult. The method developed for examining the housing cost consequences of zoning restrictions is a good one, but the final judgment can be better informed by increased information from the community and from the protected classes who have sought housing.

In the broadest of terms, those jurisdictions that should be the focus of such revisions are those that exhibit generally the following:

- . A community where requirements are generally more restrictive for multi-family dwelling units and/or mobile homes than single family units.
- . A community where requirements are consistently in excess of those necessary to protect the health and safety of residents through restrictive yard and bulk requirements.
- . A community which has programmed development and zoning of vacant land without regard to providing for a variety of housing types.
- . A community which does not have lower income households living there now nor housing available to all income ranges of the region's population, including Federally assisted housing.
- . A community located in or near a major urban growth region containing a large number of jobs and population or exhibiting such growth trends.
- . A community lacking a representational population with respect to minorities, ethnic groups, and special groups such as women heads of households.

ZONING ANALYSIS FOR CONNECTICUT MUNICIPALITIES

The objectives as described above in analyzing zoning ordinances form the basis for the method developed in this study.

The zoning ordinance analysis was conducted for the available zoning ordinances for towns throughout the State of Connecticut. The analysis was designed to provide a general impression of the existence of zoning practices that most directly affect the ability to construct lower cost housing and that could be interpreted as fairly and directly as possible with the available information.

Access to these ordinances was primarily the result of a questionnaire and letter sent out by the Connecticut State Commission on Human Rights and Opportunities to all towns throughout the State. Of the 169 towns in the State, 160 zoning ordinances were made available for analysis. Nine towns in Connecticut have no zoning ordinance. They are: Bethlehem, Canaan, Eastford, Goshen, Morris, North Canaan, Pomfret, Sterling, and Woodstock.

The analysis performed covered only regulations in the zoning ordinance, including the zoning map. Subdivision ordinances or other related land use provisions were reviewed only when direct reference in the zoning ordinance indicated the additional review was necessary to coordinate with a provision found in the zoning ordinance. The analysis focused on the treatment of residential structure in the zoning ordinance rather than other types of construction and/or land use.

The zoning ordinances used for the analysis were the most up-to-date versions available plus all amendments provided. Each zoning ordinance, including the zoning map, and other provisions when applicable and made available, were analyzed by two staff persons, separately and without consultation. The results were then reviewed and summarized by a third staff person. Any disagreements or different interpretations of the provisions were discussed and reconciled.

The following items were selected as the fairest and best indication of the extent to which the zoning provisions escalated the cost of housing and prevented the construction of types of housing units that may be provided at lower cost.

- (1) Those zoning ordinances which provide a minimum lot size for single family dwelling units of 20,000 square feet or more.
- (2) Those zoning ordinances which provide a minimum floor area size for single family dwelling units of 1,000 square feet or more.
- (3) Those zoning ordinances that prohibits the construction of multi-family dwelling units (defined as units with 3 or more household units).

- (4) Those zoning ordinances that permit the construction of multi-family dwelling units only through special provisions, such as special permits or site plan review.
- (5) Those zoning ordinances that permit the construction of multi-family dwelling units only at densities of less than 5 dwelling units per acre or more than 8,000 square feet per dwelling unit.
- (6) Those zoning ordinances that permit the construction of multi-family dwelling units but limit the nature of those units through bedroom restrictions (defined as provisions which limit the number of proportion of units that contain a specified number of bedrooms or a limit on the number of bedrooms permitted in units).
- (7) Those zoning ordinances that prohibit the provision of mobile homes.

Zoning ordinances were also analyzed to identify those jurisdictions that provide for types of residential construction that may be provided at lower cost. The following items were selected for this analysis.

- (8) Those zoning ordinances which provide a minimum lot size for single family dwelling units of 8,000 square feet or less.
- (9) Those zoning ordinances that permit multi-family dwelling units to be constructed as of right and allow for densities of 6 dwelling units per acre or less than 8,000 square feet per dwelling unit, and do not use bedroom restrictions.
- (10) Those zoning ordinances that permit the provision of mobile homes or mobile home parks.

The issue of allowing the construction of multi-family units as of right or through special provisions, such as special permits and site plan reviews, requires some special attention. It is not necessarily true that because a jurisdiction allows multi-family dwelling units only through some special review mechanism that it presumptively restricts those residential types. Nonetheless, such mechanisms are often used for the purpose of restricting multi-family development. Thus, this item was separated for special notice and is considered in combination with the other factors listed in the two analyses described above.

Ideally, a zoning ordinance would contain other provisions encouraging a developer to provide or include in a development housing units at costs which can be afforded by low and moderate income households. Special considerations for these developments or special regulations easing their approval are examples. An analysis of these provisions was not considered necessary to determine the extent to which jurisdictions prohibited the possibility of constructing housing units available to low and moderate income households.

While the principles listed above are regarded as the foundation of the analysis, there are many other considerations much more complex and difficult to analyze that should be made in determining the effect of land use regulations on the cost of constructing housing units. For instance, the way in which the regulations interact and eventually produce a compounded effect on the cost is of particular interest. However, an analysis of these factors was believed to be beyond the scope of this state-wide study.

There are at least three important such areas, which were not analyzed in this study but which should be considered in any additional reviews. The first is that a zoning ordinance should be free from regulations of aesthetic or luxury items for residential units, such as required garages. These are items that are not necessary to protect the health and safety of the residents and can be left to the discretion and financial capability of individual homeowners. The second is that a zoning ordinance should be free from exactions required of the developer beyond those necessary for on-site development benefitting the immediate residents and which can be determined to be of service to those residents. The third is that a zoning ordinance should provide for all districts to be mapped in sufficient quantity so that they cannot be viewed as scarce relative to other districts and in locations suitable for all allowed uses and which maximize the opportunity to reduce costs of development, e.g., close to available public water and sewer.

DEFINITIONS AND GUIDELINES USED

Multi-family units were considered to be structures of more than two household dwelling units. Thus, single family and two-family units were classified similarly and if a zoning ordinance only permitted single family and two family units, it was considered to exclude multi-family units.

In all instances the most inclusionary standard was chosen, even if only restricted use was practiced. For instance, if 7,500 sq. ft. lots were permitted but very little land in the town was mapped to permit them, such was still noted. Or, if the smallest lot size was permissible only with water and/or sewer availability, it was still listed as the minimum lot size.

Where mobile homes were not mentioned in the zoning ordinance, they were considered to be prohibited. Mobile homes were considered permitted uses only when they were allowed for permanent residence.

Bedroom restrictions include a limit on the number or proportion of units that contain a specified number of bedrooms (e.g., no more than 20% of units with 2 bedrooms) or a limit on the number of bedrooms permitted in units (e.g., no units with 3 bedrooms or more).

RESULTS OF THE ZONING ANALYSIS

The following analysis is based on the criteria identified above incorporating the general principles outlined earlier. In general, those jurisdictions where the zoning ordinances were restrictive in the types of dwelling units permitted and which required standards which exceed those necessary to protect the health and safety of the residents were considered to be those jurisdictions where the provision of housing at lower costs were most restricted.

There has been no attempt here to establish a hierarchy of most to least restrictive jurisdictions in the State of Connecticut. Additionally, no attempt was made to provide a definitive ranking which would identify restrictiveness by some numerical cutoff point. Rather, the analysis below is an attempt to identify the extent to which and the manner in which jurisdictions in the State of Connecticut restrict the possibility of constructing lower cost housing. In addition, there is discussion directed to those jurisdictions that have adopted zoning ordinances that allow for a wide range of housing types without excessive restrictions.

Initially, it is useful to provide an analysis of all the jurisdictions with zoning ordinances reviewed in this study for each of the ten criteria listed.

- (1) Of the 160 communities surveyed, 77 communities, or 48.1%, allow for single family dwelling units to be built only on lots of 20,000 square feet or more.
- (2) Of the 160 communities surveyed, 41 communities, or 25.6%, have minimum floor area requirements at 1,000 square feet or more.
- (3) Of the 160 communities surveyed, 30 communities, or 18.9%, prohibit multi-family dwelling units under any circumstances. In addition, 7 communities allow only multi-family dwelling units for elderly households; and 1 community allows only condominiums.
- (4) Of the 160 communities surveyed, 120 communities, or 75.0%, have special review procedures required for the approval of multi-family dwelling units. Of these 120 communities, 13 communities also permit certain types of multi-family dwelling units as of right. Thus, 107 communities, or 89.2%, of the communities surveyed allow multi-family dwelling units only through special review procedures.
- (5) Of the 160 communities surveyed, 37 communities, or 23.1%, allow for multi-family dwelling unit densities only under 5 dwelling units per acre or more than 8,000 square feet per dwelling unit.

- (6) Of the 160 communities surveyed, 35 communities, or 21.9%, restrict the nature of dwelling units through bedroom restrictions. Of the 130 communities that permit multi-family dwelling units either as of right or through special review procedures, 26.9% of them restrict those units through Bedroom restrictions.
- (7) Of the 160 communities surveyed, 114 communities, or 71.3%, prohibit the provision of mobile homes.
- (8) Of the 160 communities surveyed, 49 communities, or 30.6%, provide a minimum lot size for single family dwelling units of 8,000 square feet or less.
- (9) Of the 160 communities surveyed, 23 communities, or 14.4%, permit multi-family dwelling units to be constructed as of right. However, 2 of those communities place density restrictions on the multi-family dwelling units that are 5 dwelling units per acre or below (or the equivalent of more than 8,000 square feet per dwelling unit), 5 of those communities place bedroom restrictions on dwelling units and 1 community limits the provision to units for the elderly. Thus, only 15 communities, or 9.4%, allow multi-family dwelling units to be constructed as of right without restrictive regulations attached as defined above.
- (10) Of the 160 communities surveyed, 46 communities, or 28.8%, permit the provision of mobile homes or mobile home parks.

A comparison of this data shows, for instance, that 48.1% of the 160 communities surveyed have requirements in their zoning ordinances that limit the minimum lot size for single family dwelling units to 20,000 square feet or more, while 30.6% of the 160 communities have provisions for single family minimum lot size of 8,000 square feet or less. Thus, 21.3% of the communities have provisions that fall between these two points.

Of the 160 communities, 18.9% prohibit multi-family dwelling units under any circumstances, yet only 14.4% allow for multi-family dwelling units as of right. However, a closer analysis shows that only 9.4% of the communities allow for multi-family dwelling units as of right without other restrictive provisions placed on those dwelling unit types. Of the 160 communities, 75.0% employ special review procedures for the approval of multi-family dwelling units. Of the 160 communities, 71.3% prohibit the provision of mobile homes.

Many jurisdictions employ other restrictive provisions. For instance, of the 160 communities, 25.6% have minimum floor area requirements for single family dwelling units of 1,000 square feet or more. Of the 160 communities, 23.1% allow for multi-family dwelling units only at densities below 5 dwelling units per acre. Another 21.9% of the 160 communities utilize bedroom restrictions.

Table I

Frequency of Zoning Characteristics

	<u>Number of Communities</u>	<u>% of 160 Total</u>
(1) Min. SF Lot Size 20,000 sq. ft. +	77	48.1%
(2) Min. SF Floor Area Size 1,000 sq. ft. +	41	25.6%
(3) MF Prohibited	30	18.9%
(4) MF by Special Review Procedures	120	75.0%
(5) MF at Densities Below 5 du/acre	37	23.1%
(6) Bedroom Restrictions	35	21.9%
(7) Mobile Homes Prohibited	114	71.3%
(8) Min. SF Lot Size 8,000 sq. ft. or less	49	30.6%
(9) MF permitted as of right	23	14.4%
(10) Mobile Homes Permitted	46	28.8%

Eight communities, of the 160 analyzed in this study, have zoning ordinances with each of the restrictive criteria selected. That is, they require minimum lot sizes for single family dwelling units of 20,000 square feet or more, minimum floor area sizes for single family dwelling units of 1,000 square feet or more; they prohibit multi-family dwelling units, and they prohibit mobile homes. These communities are:

Columbia	Middlebury
Easton	Bethany
Orange	Somers
Hartland	Putnam

The following is a more detailed analysis of the zoning ordinances. The numbers presented across the top of the charts refer to the list of provisions described earlier. For the jurisdictions listed, the chart reflects by the "X's" the provisions contained in the ordinance, by the blank spaces those that are not present and by dashes where it is not relevant. Asterisks are explained for each table.

There are several jurisdictions that prohibit multi-family dwelling units and contain requirements for a minimum lot size for single family dwelling units of 20,000 square feet or more, but may not have restrictive provisions for some or all of the other criteria. These communities are:

<u>TOWN</u>	<u>ZONING PROVISIONS</u>						
	1	2	3	4	5	6	7
. Prospect	X		X	-	-	-	X
. Killingworth	X		X	-	-	-	X
. Lyme	X		X	-	-	-	X
. Redding	X		X	-	-	-	X
. Sherman	X		X	-	-	-	X
. Roxbury	X		X	-	-	-	X
. Warren	X		X	-	-	-	X
. Weston	X		X	-	-	-	X
. Franklin	X		X	-	-	-	X
. Ashford	X		X	-	-	-	X
. Colebrook	X		X	-	-	-	X
. New Fairfield	X	X	X	-	-	-	
. Stafford	X	X	X	-	-	-	
. East Haddam	X		X	-	-	-	
. Haddam	X		X	-	-	-	
. Hampton	X		X	-	-	-	
. Hebron	X		X	-	-	-	
. Bozrah	X		*	X	X	-	X
. Newtown	X		*	X	X	X	X
. Trumbull	X	X	*	X	X		X
. Lisbon	X		*	X	X		

* Units for the elderly only

There are a few jurisdiction that prohibit multi-family dwelling units but may not have restrictive provisions for some or all of the other criteria. These communities are:

<u>TOWN</u>	<u>ZONING PROVISIONS</u>						
	1	2	3	4	5	6	7
. Beacon Falls			X	-	-	-	
. Westbrook			X	-	-	-	
. Norfolk			X	-	-	-	X
. Woodbridge	X	X	-	-	-	-	X
. Darten			X	-	-	-	X
. Bloomfield			*	X			X
. Brookfield		X	*	X	X		X
. Berlin			*	X		*	

* Units for the elderly only.

Most jurisdictions analyzed do not prohibit multi-family dwelling units completely, but provide for special review procedures, which must be met before a proposed multi-family dwelling unit can be approved. They vary both in the type of multi-family dwelling unit which is allowed and in the type of review procedure. Some jurisdictions only allow garden apartments, others allow 4-family units, while others allow higher density multi-family units. The review procedures may be a special permit or a special exception process, or a planned residential development, or a site plan review process. Several jurisdictions allow multi-family dwelling units under such provisions, but then attach requirements which restrict the nature of that development to low density developments, only, that is, developments of less than 5 dwelling units per acre or the equivalent of more than 8,000 square feet of lot required for each dwelling unit. Some of the jurisdictions also contain requirements for minimum lot size for single family dwelling units of 10,000 square feet or more and requirements for minimum floor area size for single family dwelling units of 20,000 square feet or more and requirements for minimum floor area size for single family dwelling units of 1,000 square feet or more. These jurisdictions may not have restrictive provisions for some or all of the other criteria. The last four jurisdictions on this list are restrictive mostly only with respect to the multi-family dwelling units. These communities are:

<u>TOWN</u>	<u>ZONING PROVISIONS</u>						
	1	2	3	4	5	6	7
Monroe	X	X		X	X	X	X
Coventry	X	X		X	*		X
Scotland	X	X		X	X		X
Andover	X	X		X	X		X
Plymouth	X	X		X	X		X
Bridgewater	X	X		X	X		X
Cornwall	X	X		X	X		X
Sharon	X			X	X	X	X
Washington	X			X	X	X	X
Preston	X			X	X	X	X
Oxford	X			X	X		X
Bolton	X			X	X		X
Harwinton	X			X	X		X
Canterbury	X			X	X		X
North Branford	X			X	X		X
Lebanon	X			X	X		X
Voluntown	X			X	X		X
Montville	X			X	X		
North Stonington	X			X	X		
Canton	X			X	X		
Salem	X			X	X		
Enfield		X		X	X	X	X
New Hartford				X	*	X	X
Essex				X	X	X	X
Old Lyme				X	X	X	X

* Units for the elderly only.

Other jurisdictions are more restrictive, according to these criteria, with single family dwelling units than with multi-family dwelling units. Some of these also apply bedroom restrictions. These jurisdictions may not have restrictive provisions for some or all of the other criteria. These communities are:

<u>TOWN</u>	<u>ZONING PROVISIONS</u>						
	1	2	3	4	5	6	7
Marlborough	X	X		X		X	X
South Windsor	X	X		X		X	X
Waterford	X	X		X		X	X
East Granby	X	X		X		X	X
Cromwell	X	X		X			X
Willington	X	X		X			X
East Hampton	X	X		X		X	
Tolland	X	X		X			

Several jurisdictions have zoning provisions that allow for the construction of a variety of dwelling unit types without restrictions that work to increase the cost of those units. These criteria were selected as the best indicators of this inclusion: minimum lot size for single family dwelling units of 8,000 square feet or less, multi-family dwelling units permitted as of right at densities of six dwelling units per acre or more without bedroom restrictions, and provision for mobile homes.

Only two communities, however, contained all three provisions, without any of the restrictive provisions discussed above. They are Waterbury and New Haven.

One community contained all three provisions, but has restrictive provisions for some of the other criteria. This community is:

<u>TOWN</u>	<u>ZONING PROVISIONS</u>									
	1	2	3	4	5	6	7	8	9	10
East Hartford		X		X				X	X	X

It should be noted, as in the above example, that some communities permit multi-family dwelling units of some types as of right, while requiring that other types of multi-family dwelling units be subject to special review procedures.

Ten jurisdictions permit multi-family dwelling units as of right but place restrictions on those units that reduce or eliminate the effectiveness of the provision. They may also have restrictive provisions for some of the other criteria. These communities are:

ZONING PROVISIONS

<u>TOWN</u>	1	2	3	4	5	6	7	8	9	10
Vernon		X		X					X(1)	X
Danbury				X			X	X	X(2)	
Kent		X		X		X	X		X(3)(4)	
Norwalk				X		X	X	X	X(5)	X
Bristol				X		X			X(6)	X
Winchester				X		X		X	X(7)	X
									(8)	
West Haven						X	X	X	X(9)	
Durham	X				X		X		X(10)	
Chaplin	X				X				X(11)	X
Middletown				X			X		X(12)	

- (1) limited to two-story units
- (2) limited to three-family units
- (3) applies only to a limited district
- (4) bedroom restrictions apply
- (5) bedroom restrictions apply
- (6) bedroom restrictions apply
- (7) bedroom restrictions apply
- (8) limited to three-family units
- (9) bedroom restrictions apply
- (10) density under 5 du/acre or over 8,000 sq. ft./unit
- (11) density under 5 du/acre or over 8,000 sq. ft./unit
- (12) applies to units for the elderly only

Several other jurisdictions permit multi-family units as of right but fail to exhibit at least one of the other three criteria used to indicate inclusion. In addition, they may also have restrictive provisions for some of the other criteria. These communities are:

ZONING PROVISIONS

<u>TOWN</u>	1	2	3	4	5	6	7	8	9	10
East Windsor		X		X			X		X	
New Britain				X			X	X	X	
Shelton				X			X	X	X	
Fairfield				X			X	X	X	
Hartford							X	X	X	
Bridgeport							X	X	X	
Plainfield				X					X	X
Salisbury									X	X
New London							X	X	X	
Stamford							X	X	X	

A few jurisdictions do not permit multi-family as of right but require special review procedures before approval is granted. Some of these jurisdictions, however, have provisions that allow for densities of 6 dwelling units per acre or more (or the equivalent of less than

8,000 square feet per dwelling unit), do not have bedroom restrictions, have provisions that allow for single family minimum lot sizes of 8,000 square feet or less and permit mobile homes. They may have restrictive provisions for some of the other criteria. These communities are:

ZONING PROVISIONS

<u>TOWN</u>	1	2	3	4	5	6	7	8	9	10
Ellington		X		X				X		X
New Milford				X				X		X
Torrington				X				X		X
Milford				X				X		X

Many jurisdictions have the above characteristics in their zoning ordinances but do not permit mobile homes. They may also have restrictive provisions for some of the other criteria. Thus, these communities allow multi-family dwelling units through some special review provisions, but allow for higher densities without bedroom restrictions and provide for higher densities for single family dwelling units as well. These communities are:

ZONING PROVISIONS

<u>TOWN</u>	1	2	3	4	5	6	7	8	9	10
Farmington				X			X	X		
Manchester				X			X	X		
West Hartford				X			X	X		
Wethersfield		X		X			X	X		
Windsor Locks				X			X	X		
Southington				X			X	X		
Watertown				X			X	X		
Branford				X			X	X		
East Haven				X			X	X		
Hamden				X			X	X		
Wallingford				X			X	X		
Norwich				X			X	X		
Sprague				X			X	X		
Stonington				X			X	X		
Groton				X			X	X		
New Canaan				X			X	X		
Derby				X			X	X		
Naugatuck				X			X	X		
Ansonia				X			X	X		

Table II

Existence of Various Zoning Provisions
in Connecticut Jurisdictions

Code:

- (1) SF Min. Lot Size 20,000 sq. ft.+
- (2) SF Min. Floor Area 1,000 sq. ft.
- (3) MF prohibited
- (4) MF special requirements
- (5) MF min. density less than 5 du/acre (or more than 8,000 sq. ft./du)
- (6) Bedroom restrictions
- (7) MH prohibited
- (8) SF Min. Lot Size 8,000 sq. ft. or less
- (9) MF permitted as of right at 6 du/acre+ and without bedroom restrictions
- (10) MH permitted

Town and RegionZoning Provisions

<u>Capitol Region</u>	1970 <u>Population</u>	1	2	3	4	5	6	7	8	9	10
Andover	2,099	Yes	Yes	No	Yes	Yes	No	Yes	No		No
Avon	8,352	No	No	No	Yes	Yes	No	Yes	No		No
Bloomfield	18,301	No	No	No*	Yes	No	Yes	Yes	No		No
Bolton	3,691	Yes	No	No	Yes	Yes	No	Yes	No		No
Canton	6,868	Yes	No	No	Yes	Yes	No	No	No		Yes
East Granby	3,532	Yes	Yes	No	Yes	No	Yes	Yes	No		No
East Hartford	57,583	No	Yes	No	Yes	No	No	No	Yes	Yes	Yes
East Windsor	8,513	No	Yes	No	Yes	No	No	Yes	No	Yes	No
Ellington	7,707	No	Yes	No	Yes	-	No	No	Yes		Yes
Enfield	46,189	No	Yes	No	Yes	Yes	Yes	Yes	No		No
Farmington	14,390	No	No	No	Yes	No	No	Yes	Yes		No
Glastonbury	20,651	No	Yes	No	Yes	No	No	No	No		Yes
Granby	6,150	Yes	No	No	Yes	No	Yes	Yes	No		No
Hartford	158,017	No	No	No	No	No	No	Yes	Yes	Yes	No
Lebron	3,815	Yes	No	Yes	-	-	No	No	No		Yes
Manchester	47,994	No	No	No	Yes	No	No	Yes	Yes		No
Marlborough	2,991	Yes	Yes	No	Yes	No	Yes	Yes	No		No
Newington	26,037	No	No	No	Yes	No	No	Yes	No		No
Rocky Hill	11,103	No	Yes	No	Yes	No	No	Yes	No		No
Simsbury	17,145	No	Yes	No	Yes	No	Yes	Yes	No		No
Somers	6,893	Yes	Yes	Yes	-	-	No	Yes	No		No
South Windsor	15,553	Yes	Yes	No	Yes	No	Yes	Yes	No		No
Suffield	8,634	No	No	No	Yes	No	No	Yes	No		No
Tolland	7,857	Yes	Yes	No	Yes	No	No	No	No		Yes
Vernon	27,237	No	Yes	No	Yes	No	No	No	No	Yes	Yes
West Hartford	68,031	No	No	No	Yes	No	No	Yes	Yes		No
Wethersfield	26,662	No	Yes	No	Yes	No	No	Yes	Yes		No
Windsor	22,502	No	No	No	Yes	Yes	No	Yes	Yes		No
Windsor Locks	15,080	No	No	No	Yes	No	No	Yes	Yes		No

Central Connecticut

Berlin	14,149	No	No	No*	Yes	No	Yes*	No	Yes		Yes
Bristol	55,487	No	No	No	Yes	No	Yes	No	No	No	Yes
Burlington	4,070	No	No	No	Yes	Yes	No	No	No		Yes
New Britain	83,441	No	No	No	Yes	No	No	Yes	Yes	Yes	No
Plainville	16,773	No	No	No	Yes	No	No	Yes	No		No
Plymouth	10,321	Yes	Yes	No	Yes	Yes	No	No	No		Yes
Southington	20,946	No	No	No	Yes	No	No	Yes	Yes		No

* elderly only

Town and RegionZoning Provisions

<u>Central Naugatuck</u>	<u>1970 Population</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
Beacon Falls	3,546	No	No	Yes	-	-	No	No	Yes		Yes
Bethlehem	1,923										
Cheshire	19,051	Yes	No	No	Yes	Yes	No	No	No		Yes
Middlebury	5,542	Yes	Yes	Yes	-	-	No	Yes	No		No
Naugatuck	23,034	No	No	No	Yes	No	No	Yes	Yes		No
Oxford	4,480	Yes	No	No	Yes	Yes	No	Yes	No		No
Prospect	6,543	Yes	No	Yes	-	-	No	Yes	No		No
Southbury	7,852	Yes	No	No	Yes	No	No	Yes	No		No
Thomaston	6,233	No	No	No	Yes	No	No	No	No		Yes
Waterbury	108,033	No	No	No	No	No	No	No	Yes	Yes	Yes
Watertown	18,610	No	No	No	Yes	No	No	Yes	Yes		No
Wolcott	12,495	Yes	No	No	Yes	No	Yes	Yes	No		No
Woodbury	5,869	Yes?	No	No	Yes	No	Yes	Yes	No		No
<u>Connecticut River Estuary</u>											
Chester	2,982	Yes	No	No	Yes	No	Yes	Yes	No		No
Clinton	10,267	No	No	No	Yes	Yes	No	No	No		Yes
Deep River	3,690	No	No	No	Yes	No	No	No	No		Yes
Essex	4,911	No	No	No	Yes	Yes	Yes	Yes	No		No
Killingworth	2,435	Yes	No	Yes	-	-	No	Yes	No		No
Lyme	1,484	Yes	No	Yes	-	-	No	Yes	No		No
Old Lyme	4,964	No	No	No	Yes	Yes	Yes	Yes	No		No
Old Saybrook	8,468	No	No	No	Yes	No	Yes	Yes	No		No
Westbrook	3,820	No	No	Yes	-	-	No	No	Yes		Yes
<u>Greater Bridgeport</u>											
Easton	4,855	Yes	Yes	Yes	-	-	No	Yes	No		No
Fairfield	56,487	No	No	No	Yes	No	No	Yes	Yes	Yes	No
Monroe	12,047	Yes	Yes	No	Yes	Yes	Yes	Yes	No		No
Stratford	49,775	No	Yes	No	Yes	No	Yes	Yes	Yes		No
Trumbull	31,394	Yes	Yes	No*	Yes	Yes	No	Yes	No		No
Bridgeport	156,542	No	No	No	No	No		Yes	Yes	Yes	No
<u>Housatonic Valley</u>											
Bethel	10,945	No	No	No	Yes	No	No	No	No		Yes
Bridgewater	1,277	Yes	Yes	No	Yes	Yes	No	Yes	No		No
Brookfield	9,688	No	Yes	No*	Yes	Yes	No	Yes	Yes		No
Danbury	50,781	No	No	No	Yes	No	No	Yes	Yes	Yes	No
New Fairfield	6,991	Yes	Yes	Yes	-	-	No	No	No		Yes
Newtown	16,942	Yes	No	No*	Yes	Yes	Yes	Yes	No		No
Redding	5,590	Yes	No	Yes	-	-	No	Yes	No		No
Ridgefield	18,188	No	No	No	Yes	No	Yes	Yes	Yes		No
Sherman	1,459	Yes	No	Yes	-	-	No	Yes	No		No
New Milford	14,601	No	No	No	Yes	No	No	No	Yes		Yes

* elderly only

Town and region

Zoning Provisions

	1970 Population	1	2	3	4	5	6	7	8	9	10
<u>Mitchfield Hills</u>											
Barkhamsted	2,066	Yes	No	No	Yes	No	No	Yes	No		No
Colebrook	1,020	Yes	No	Yes	-	-	No	Yes	No		No
Goshen	1,351										
Hartland	1,303	Yes	Yes	Yes	-	-	No	Yes	No		No
Harwinton	4,318	Yes	No	No	Yes	Yes	No	Yes	No		No
Mitchfield	7,399	Yes	No	No	Yes	No	No	Yes	No		No
Morris	1,609										
New Hartford	3,970	No	No	No	Yes	No*	Yes	Yes	No		No
Norfolk	2,073	No	No	Yes	-	-	No	Yes	Yes		No
Corrington	31,952	No	No	No	Yes	No	No	No	Yes		Yes
Winchester	11,106	No	No	No	Yes	No	Yes	No	Yes	No	Yes
<u>Midstate</u>											
Bromwell	7,400	Yes	Yes	No	Yes	No	No	Yes	No		No
Durham	4,489	Yes	No	No	No	Yes	No	Yes	No	No*	No
East Haddam	4,474	Yes	No	Yes	-	-	No	No	No		Yes
East Hampton	7,078	Yes	Yes	No	Yes	No	Yes	No	No		Yes
Haddam	4,934	Yes	No	Yes	-	-	No	No	No		Yes
Middlefield	4,132	Yes	No	No	Yes	Yes	No	No	No		Yes
Portland	8,812	No	Yes	No	Yes	No	No	Yes	No		No
Middletown	36,924	No	No	No	Yes	No	No	Yes	No	Yes*	No
<u>Northeastern</u>											
Brooklyn	4,965	No	No	No	Yes	No	Yes	Yes	No		No
Canterbury	2,673	Yes	No	No	Yes	Yes	No	Yes	No		No
Eastford	922										
Willingly	13,573	No	No	No	Yes	No	No	Yes	No		No
Plainfield	11,957	No	No	No	Yes	No	No	No	No	Yes	Yes
Comfret	2,529										
Putnam	8,598	Yes	Yes	Yes	-	-	No	Yes	No		No
Sterling	1,853										
Thompson	7,580	Yes	No	No	Yes	No	No	Yes	No		No
Woodstock	4,311										
<u>Non-Defined</u>											
Stafford	8,680	Yes	Yes	Yes	-	-	No	No	No		Yes
Union	443	Yes	No	No	Yes	NA	No	Yes	No		No
<u>Northwestern</u>											
Canaan	931										
Barnwall	1,177	Yes	Yes	No	Yes	Yes	No	No	No		Yes
Cent	1,990	No	Yes	No	Yes	No	Yes	Yes	No	Yes	No
North Canaan	17,455										
Boxbury	1,238	Yes	No	Yes	-	-	No	Yes	No		No
Salisbury	3,573	No	No	No	No	No	No	No	No	Yes	Yes
Sharon	2,491	Yes	No	No	Yes	Yes	Yes	Yes	No		No
Warren	827	Yes	No	Yes	-	-	No	Yes	No		No
Washington	3,121	Yes	No	No	Yes	Yes	Yes	Yes	No		No

*20,000 sq. ft.

Town and Region

Zoning Provisions

	1970 Population	1	2	3	4	5	6	7	8	9	10
<u>South Central</u>											
Bethany	3,857	Yes	Yes	Yes	-	-	No	Yes	No		No
Branford	20,444	No	No	No	Yes	No	No	Yes	Yes		No
East Haven	25,120	No	No	No	Yes	No	No	Yes	Yes		No
Guilford	12,033	No	No	No	Yes	Yes	No	Yes	No		No
Hamden	49,359	No	No	No	Yes	No	No	Yes	Yes		No
Madison	9,768	Yes	No	No	Yes	No	Yes	Yes	No		No
Meriden	55,959	No	No	No	Yes	No	No	No	No		Yes
Milford	50,858	No	No	No	Yes	No	No	No	Yes		Yes
New Haven	137,707	No	No	No	No	No	No	No	Yes	Yes	Yes
North Branford	10,778	Yes	No	No	Yes	Yes	No	Yes	No		No
North Haven	22,194	No	No	No	Yes	No	No	Yes	No		No
Orange	13,524	Yes	Yes	Yes	-	-	No	Yes	No		No
Wallingford	35,714	No	No	No	Yes	No	No	Yes	Yes		No
West Haven	52,851	No	No	No	No	No	Yes	Yes	Yes	No	No
Woodbridge	7,673	No	Yes	Yes	-	-	No	Yes	Yes		No
<u>Southeastern</u>											
Bozrah	2,036	Yes	No	No*	Yes	Yes	No	Yes	No		No
Colchester	6,603	Yes	No	No	Yes	No	No	No	No		Yes
East Lyme	11,399	No	No	No	Yes	No	No	Yes	No		No
Franklin	1,356	Yes	No	Yes	-	-	No	Yes	No		No
Griswold	7,763	Yes	No	No	Yes	No	No	No	No		Yes
Groton	38,523	No	No	No	Yes	No	No	Yes	Yes		No
Ledyard	14,558	Yes	No	No	Yes	No	Yes	No	No		Yes
Lisbon	2,808	Yes	No	No*	Yes	Yes	No	No	No		Yes
Montville	15,662	Yes	No	No	Yes	Yes	No	No	No		Yes
New London	31,630	No	No	No	No	No	No	Yes	Yes	Yes	No
North Stonington	3,748	Yes	No	No	Yes	Yes	No	No	No	Yes	No
Norwich	41,433	No	No	No	Yes	No	No	Yes	Yes		No
Preston	3,593	Yes	No	No	Yes	Yes	Yes	Yes	No		No
Salem	1,453	Yes	No	No	Yes	Yes	No	No	No		No
Sprague	2,912	No	No	No	Yes	No	No	Yes	Yes		Yes
Stonington	15,940	No	No	No	Yes	No	No	Yes	Yes		No
Voluntown	1,452	Yes	No	No	Yes	Yes	No	Yes	Yes		No
Waterford	17,227	Yes	Yes	No	Yes	No	Yes	Yes	No		No
<u>Southwestern</u>											
Darien	20,411	No	No	Yes	-	-	No	Yes	No		No
Greenwich	59,755	No	No	No	Yes	No	Yes	Yes	Yes		No
New Canaan	17,455	No	No	No	Yes	No	No	Yes	Yes		No
Norwalk	79,113	No	No	No	Yes	No	Yes	No	Yes	Yes	No
Stamford	108,798	No	No	No	No	No	No	Yes	Yes	Yes	Yes
Weston	7,417	Yes	No	Yes	-	-	No	Yes	Yes	Yes	No
Westport	27,414	No	Yes	No	Yes	No	Yes	Yes	No		No
Wilton	13,572	Yes	No	No	Yes	No	Yes	Yes	Yes		No

*elderly only

Town and RegionZoning Provisions

	<u>1970 Population</u>	1	2	3	4	5	6	7	8	9	10
<u>Valley</u>											
Andover	21,160	No	No	No	Yes	No	No	Yes	Yes		No
Andover	12,599	No	No	No	Yes	No	No	Yes	Yes		No
Andover	12,776	No	No	No	Yes	No	No	Yes	No		No
Andover	27,165	No	No	No	Yes	No	No	Yes	Yes	Yes	No
<u>Windham</u>											
Andover	2,156	Yes	No	Yes	-	-	No	Yes	No		No
Andover	1,621	Yes	No	No	No	Yes	No	No	No	No**	Yes
Andover	3,129	Yes	Yes	Yes	-	-	No	Yes	No		No
Andover	8,140	Yes	Yes	No	Yes	No*	No	Yes	No		No
Andover	1,129	Yes	No	Yes	-	-	No	No	No		Yes
Andover	3,804	Yes	No	No	Yes	Yes	No	Yes	No		No
Andover	19,994	No	No	No	Yes	No	No	No	No		Yes
Andover	1,022	Yes	Yes	No	Yes	Yes	No	Yes	No		No
Andover	3,755	Yes	Yes	No	Yes	No	No	Yes	No		No
Andover	19,626	Yes	No	No	Yes	No	No	No	No		Yes

*elderly only

** 2 du/4 acre

SUMMARY ANALYSIS

This last section of the report brings together some of the evidence about social characteristics of the towns with the data about the zoning regulations. The purpose is to determine whether or not towns exhibiting the most severe forms of zoning controls are towns with the largest numbers of upper income groups, the fewest Blacks and Spanish-speaking persons, the least housing available for low and moderate income persons and the greatest increase in employment. As will be shown certain sets of data indicate that those towns with the most severe zoning restrictions are also restrictive in terms of who has access to those towns. In other cases, the evidence does not point to this.

It must be reiterated here that zoning is but one of many factors affecting community growth and composition. It may have a strong bearing on the character of a town but its role is contributory. As pointed out at the outset of this study, findings of a close correlation between the severity of zoning restrictions and the social characteristics of a community can, and should, give rise to investigation in greater depth of the factors at work in a town. But such a finding from the data presented in this report would be insufficient to permit a conclusion to be drawn as to whether a town's zoning practices were unfairly or illegally responsible for the exclusion of portions of the population.

For the purpose of comparing the zoning data and the social data, a summary of the social conditions in each town was prepared. Nine indicators of social condition were used. This set of data was compared with the data presented in the section describing zoning practices.

The analysis of zoning patterns of the towns suggested a tri-part division. The first group of towns contains those with the most severe zoning restrictions, i.e., prohibitions against small lots, small houses, and multi-family housing. Sixty-nine towns fell into this group. They include five separate sets of towns that are described on pages 72 to 74 of this report.

Another group of towns consists of those with the least severe zoning practices and is comprised of two sets of communities. Included in these are nine towns of the State that do not employ zoning powers. Eighteen towns comprise the other part of this group. They are the towns with the most inclusionary controls and they include most of the State's largest cities. The nine towns without zoning are included within this group because they have many similar characteristics. But it is important to observe that in terms of the inclusion of households of low and moderate income, these nine towns are more open than most communities employing severe zoning restrictions.

The other group of towns contains the remaining seventy-three with zoning characteristics between the extremes of the other two groups. This group is less well defined; it is an amalgam of cities, suburbs, and rural communities. But it does have a few characteristics that should be observed.

This group contains a number of suburban towns that have grown greatly in population and jobs. This category includes jurisdictions which have relatively moderate zoning restrictions but in which relatively small portions of vacant land lie in the moderately zoned districts; thus, potential development is restricted largely to large acre zones.

Another important observation regarding this set of communities is that rural and suburban communities, employing similar zoning restrictions, will vary considerably in their social characteristics. Rural communities are much more likely to house a larger percent of low and moderate income households and to have a much broader range of housing available to households of modest means.

Finally, many towns in this group experienced great job growth during the last decade. A higher proportion of towns in this category had large scale job increase than in the other groups. This fact may relate to their location in the metropolitan regions of the State.

The following lists identify the towns in the State of Connecticut that fall into each of the three groups identified above.

In preparing its analysis of the zoning practices of a town, the consultant identified seven zoning provisions that were believed to be indications of restricting the types of units that can be constructed and of escalating the costs of those units permitted. The following items were examined:

- (1) Minimum lot size for single family dwelling units of 20,000 square feet or more.
- (2) Minimum floor area size for single family dwelling units of 1,000 square feet or more.
- (3) Multi-family dwelling units prohibited.
- (4) Multi-family dwelling units permitted only through special review provisions.
- (5) Maximum densities for multi-family dwelling units of less than 5 dwelling units per acre.
- (6) Bedroom restrictions
- (7) Mobile homes prohibited.

The next table identifies the income characteristics of the 1970 populations for various towns (column 3 of the social characteristics data). The greater the percent of families in the first two quintiles of income distribution, the more inclusive the town. Table II illustrates that both the first and second category of towns, those with the most restrictive zoning controls, contain smaller percentages of low and moderate income families. Interestingly, the differences between categories one and two in Table II are less marked than in the previous table.

(3) Housing

Two sets of data are used to compare towns categorized by the degree of severity of zoning controls with the housing available to families of low and moderate income (columns 4 and 8 of the social characteristics data).

Here again, a relationship is shown revealing that a greater amount of housing is available for low and moderate income families in towns where zoning is less restrictive. Additionally, the data on housing costs in 1977 also show that a similar relationship prevails.

This set of data, presented in Table III, illustrates the percentage of house sales, by town, that would be affordable by the lowest 60% of income earners of the state. The data is based on a rough estimate of 1977 income representing 140% of 1970 family income.

Table IV illustrates the distribution of 1970 housing stock available at prices affordable by low and moderate income families at that time. Comparing this data by sets of towns categorized by their zoning patterns, Table IV reveals a similar correlation between zoning restrictiveness and the degree of openness within the community to families of low and moderate income.

An analysis of the effort made by different towns to provide publicly assisted housing for households of low and moderate income reveals the following information.

The 69 towns with the most severe zoning practices have 2,434 units of publicly assisted housing as of 1978. The 73 towns with zoning in a middle range of severity have 22,534 units of publicly assisted housing. Of the 27 towns with the least severe zoning, the nine towns with no zoning have 138 units of publicly assisted housing. The remaining 18 towns have 55,111 units of publicly assisted housing. In 1970, the approximate proportion of the State's total population residing within each of these groups of towns are as follows: the most severe zoning, 20%; the middle range, 41%; and the least restrictive, 39%.

ZONING CHARACTERISTICS OF CONNECTICUT TOWNS

Group I: Most severely restricted

Andover	North Branford
Ashford	North Stonington
Beacon Falls	Old Lyme
Berlin	Orange
Bethany	Oxford
Bloomfield	Plymouth
Bolton	Prospect
Bozrah	Putnam
Bridgewater	Redding
Brookfield	Roxbury
Canterbury	Salem
Canton	Scotland
Colebrook	Sharon
Columbia	Sherman
Cornwall	Somers
Coventry	South Windsor
Cromwell	Stafford
Darien	Tolland
East Granby	Trumbull
East Haddam	Voluntown
East Hampton	Warren
Easton	Washington
Enfield	Waterford
Essex	Westbrook
Franklin	Weston
Haddam	Willington
Hampton	Woodbridge
Hartland	
Harwinton	
Hebron	
Killingworth	
Lebanon	
Lisbon	
Lyme	
Marlborough	
Middlebury	
Monroe	
Montville	
New Fairfield	
New Hartford	
Newtown	
Norfolk	

ZONING CHARACTERISTICS OF CONNECTICUT TOWNS

Group II: Middle Range of Zoning Restriction

Ansonia	Preston
Avon	Ridgefield
Barkhamsted	Rocky Hill
Bethel	Seymour
Branford	Simsbury
Brooklyn	Southbury
Burlington	Southington
Chaplin	Sprague
Cheshire	Stonington
Chester	Stratford
Clinton	Suffield
Colchester	Thomaston
Deep River	Thompson
Derby	Torrington
Durham	Union
East Haven	Vernon
East Lyme	Wallingford
East Windsor	Watertown
Ellington	West Hartford
Farmington	Westport
Glastonbury	Wethersfield
Granby	Wilton
Greenwich	Windham
Griswold	Windsor
Groton	Windsor Locks
Guilford	Wolcott
Hamden	Woodbury
Kent	
Killingly	
Ledyard	
Litchfield	
Madison	
Manchester	
Mansfield	
Meriden	
Middlefield	
Milford	
Naugatuck	
New Canaan	
Newington	
New Milford	
North Haven	
Norwich	
Old Saybrook	
Plainville	
Portland	

ZONING CHARACTERISTICS OF CONNECTICUT TOWNS

Group III: Least Restricted

A. With non-restrictive zoning ordinances

Bridgeport
Bristol
Danbury
East Hartford
Fairfield
Hartford
Middletown
New Britain
New Haven
New London
Norwalk
Plainfield
Salisbury
Shelton
Stamford
Waterbury
West Haven
Winchester

B. With no zoning ordinance

Bethlehem
Canaan
Eastford
Goshen
Morris
North Canaan
Pomfret
Sterling
Woodstock

In preparing its analysis of the community context in which zoning is practiced, the consultant compared town conditions with state-wide norms. It looked to see if a town's share of a minority group was at the median for the State or at half the median or below that figure. In judging the openness of towns to minority populations the following nine factors were examined:

- (1) The percent of Blacks, Spanish-speaking persons, and female heads of households in the 1970 population.
- (2) The percent increase in the first and second quintiles, as a percent of the total increase from 1960 to 1970. The State average, of course, for each quintile is 20 percent.
- (3) The percent of families in the first and second quintiles in 1970.
- (4) The percent of housing units offered for sale in 1977 under \$41,921. That figure represents the top of the second quintile for all housing sales in Connecticut during the three months for which data was obtained. In other words, it represents the lowest forty percent of the price of house sales. It also represents housing affordable by families with incomes of up to \$20,000. Based on estimates of income growth from 1970 to 1975, 60 percent of the families of the State now have incomes of not more than about \$20,000.
- (5) The number of publicly assisted housing in the community in 1978.
- (6) The percent of multi-family building permits issued of the total residential permits issued between 1970 and 1977.
- (7) The percent of vacant land to total land.
- (8) The percent of dwelling units available to low and moderate income households in 1970.
- (9) The growth in jobs from 1965 to 1976.

Findings of a Comparison of Zoning Practices and Social Characteristics

(1) Race and Ethnicity

The towns with the least severe zoning, which include most of the major cities of the State, have almost all of the State's Black and Spanish-speaking populations. The towns with the most severe restrictions, as well as those nine towns without zoning, have virtually none of this population. The middle category con-

tains many towns housing less than one per cent Black or Spanish-speaking, but they also contain some smaller cities with larger concentrations.

Of particular importance, in regard to the movement of Blacks and Spanish-speaking persons, is the location of new job opportunities. The major areas of job growth are, in general, towns with small Black and Spanish-speaking populations. An examination of major areas of job growth shows a high proportion of towns in the middle zoning category.

Of all the towns experiencing an increase of over 1,000 jobs over the decade, 12 were in the more severe zoning group, 9 were in the most inclusionary zoning group, and 34 were in the middle group.

The job growth and racial characteristics of the towns with more than 1,000 new jobs is as follows. The total job increase in these towns was 188,760 of which 34,460, or 18%, were in the twelve towns having the most severe zoning restrictions. These towns contained 3,964 Blacks in 1970.

The nine towns with the least restrictive zoning gained 51,220 new jobs, or 27%. These towns contained 87,463 Blacks. The 34 towns with zoning in the middle range of severity gained 103,080 jobs, or 55%. These towns contained 11,727 Blacks.

In the decade between 1960 and 1970, the increase in the Black population of these towns was as follows: towns with severe restrictions, 2,239; towns in the middle range, 3,889; and towns with least severe zoning restrictions, 43,731. The data makes quite clear that job growth has taken place primarily in areas that exercised severe and moderately severe zoning restrictions and that housed few Blacks.

(2) Income

Two studies were made of income compared with zoning practices. The first looked to the percentage of families with low and moderate incomes comprising the new families in a community from 1960 to 1970 (column 2 of the social characteristics data). The second study looked at the proportion of low and moderate income families comprising the 1970 population of towns (column 3).

The first of these comparisons identifies whether towns, exercising more restrictive zoning practices, tended to have a smaller percent of their population growth comprised of families with low and moderate incomes than did communities with less severe restrictions. Such a pattern was found and is illustrated in Table I. Table I identifies the distribution of towns by their zoning characteristics compared to the percent of 1960 to 1970 increased population that has low and moderate incomes (Quintiles 1 and 2).

TABLE I

Percentage of Towns
 Grouped According to Severity of Zoning Restrictions
 Showing Different Rates of Increase
 In Two Lowest Income Quintiles, 1960-1970

	Towns		
	<u>Most Severe</u>	<u>Middle Range</u>	<u>Least Severe Plus 9 Towns Without Zoning</u>
<u>% of Increased Family Population 1960-1970 in Income Quintiles Q₁ & Q₂</u>			
0 - 29.9	54%	43%	22%
30 - 39.9	25	17	30
40 - 49.9	13	10	15
50 +	8	30	33

Source: Column 2 of Social Characteristics Data for Towns
 (See page 97)

The next table identifies the income characteristics of the 1970 populations for various towns (column 3 of the social characteristics data). The greater the percent of families in the first two quintiles of income distribution, the more inclusive the town. Table II illustrates that both the first and second category of towns, those with the most restrictive zoning controls, contain smaller percentages of low and moderate income families. Interestingly, the differences between categories one and two in Table II are less marked than in the previous table.

(3) Housing

Two sets of data are used to compare towns categorized by the degree of severity of zoning controls with the housing available to families of low and moderate income (columns 4 and 8 of the social characteristics data).

Here again, a relationship is shown revealing that a greater amount of housing is available for low and moderate income families in towns where zoning is less restrictive. Additionally, the data on housing costs in 1977 also show that a similar relationship prevails.

This set of data, presented in Table III, illustrates the percentage of house sales, by town, that would be affordable by the lowest 60% of income earners in the State. The data is based on a rough estimate of 1977 income representing 140% of 1970 family income.

Table IV illustrates the distribution of 1970 housing stock available at prices affordable by low and moderate income families at that time. Comparing this data by sets of towns categorized by their zoning patterns, Table IV reveals a similar correlation between zoning restrictiveness and the degree of openness within the community to families of low and moderate income.

An analysis of the effort made by different towns to provide publicly assisted housing for households of low and moderate income reveals the following information.

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TABLE II

Percentage of Towns
 Grouped According to Severity of Zoning Restrictions
 Showing Different Proportions of Low and Moderate
 Income Families (Income Quintiles 1 & 2) in 1970

% of Families in 1970 With Low & Moderate (Income Quintiles 1 & 2)	Towns		
	<u>Most Severe</u>	<u>Middle Range</u>	<u>Least Severe Plus Nine Towns Without Zoning</u>
0 - 29.9	24%	30%	4%
30 - 39.9	37	44	19
40 - 49.9	7	16	44
50 +	7	10	33

Source: Column 3 of Social Characteristics Data for Towns
 (See page 97)

TABLE III

Percentage of Towns
Grouped According to Severity of Zoning Restrictions
Showing Different Proportions of Housing
Priced at Levels Affordable
By an Estimated Sixty Per Cent* of Connecticut Families
(Families With the Lowest Sixty Per Cent of Income)

<u>% of Housing Available To Lowest Sixty Per Cent of Income Earners</u>	<u>Towns</u>		
	<u>Most Severe</u>	<u>Middle Range</u>	<u>Least Severe Plus Nine Towns Without Zoning</u>
0 - 29.9	43	30	19
30 - 39.9	10	18	3
40 - 49.9	13	16	0
50 +	34	36	78

*The housing survey identified that 40% of housing sales that were the lowest cost sales of all sales in the State in a 3-month period. The most expensive housing in this bottom 40% was affordable to those earning the highest income of the bottom 60% of the income distribution. Thus, housing prices in Connecticut in 1977 were so high that, at best, 60% of the Income Earners could afford only 40% of the housing.

Source: Column 4 of Social Characteristics Data for Towns
(See page 97)

TABLE IV

Percentage of Towns
 Grouped According to Severity of Zoning Restrictions
 Showing Different Proportions of Housing
 Available in 1970 to Families of Low and Moderate Income
 (Income Quintiles 1 & 2)

	Towns		
	<u>Most Severe</u>	<u>Middle Range</u>	<u>Least Severe Plus Nine Towns Without Zoning</u>
<u>% of Housing Units Available to Families of Low and Moderate Income (Income Quintiles 1 & 2)</u>			
0 - 29.9	31	21	7
30 - 39.9	17	23	11
40 - 49.9	16	18	15
50 +	36	38	67

Source: Column 8 of Social Characteristics Data for Towns
 (See page 97)

Conclusion

It is the consultant's view that many towns in Connecticut practice forms of zoning that have had the probable effect of excluding large portions of the State's population from residence within the boundaries of those towns. Further, the data on social characteristics indicate strongly that whether or not the communities intended to exclude minorities or low and moderate income households, those groups do not live in great numbers in those communities.

It cannot be said with certainty that it is only the zoning actions of these communities that have excluded minorities, the poor, and moderate income households, for many other factors may have played a part. We can be sure, however, that the omission to make inclusion possible can be identified as a cause for the failure of so many of these towns to have a fair balance of the income and racial groups of the State.

It may be the case that by combining restrictive zoning practices and inaction regarding publicly assisted housing and programs for multi-family housing, these towns have established a situation in which lower priced housing is generally not available to lower income residents of the State. As a result, the legally protected classes in Connecticut are denied opportunity to become residents of these communities.

What emerges from this study of the social, economic, and civil rights impact of the towns' zoning practices is that the State of Connecticut, by its zoning enabling legislation, has made possible the practices which, together with other public and private discriminatory acts, increase the degree of separation between higher and lower income groups and between whites and members of racial or ethnic minorities.

By failing to counter the aggregate tendency of local zoning to exclude multi-family housing, small houses on small lots and mobile homes, the State quietly tolerates forces making the achievement of equal opportunity for protected classes of the Connecticut population increasingly difficult to achieve.

State agencies are involved in developing local zoning controls. Before public funds are expended to assist localities, State officials should become knowledgeable about the discriminatory possibilities inherent in certain forms of zoning and other techniques for controlling growth and development. State officials assisting local units of government should act so as to define solutions which enlarge, rather than restrict, opportunities for legally protected classes to live within these local communities.

SUMMARY OF SOCIAL CHARACTERISTICS DATA

Code:

- 1a 1970 Percent of Black Population
- 1b 1970 Percent of Spanish-Speaking Population
- 2 Percent of Total Increase 1960-70 in Income Quintile 1 and 2
- 3 Percent of Families in Income Quintile 1 and 2 in 1970
- 4 Percent of 1977 House Sales Priced for Lowest 60 Percent of Population
- 5 Number of Publicly Assisted Housing in 1978
- 6 Number and Percent of Multi-family Dwellings of Total Building Permits Issued 1970-76
- 7 Percent of Vacant Land to Total Land
- 8 Percent of Units Priced for Low and Moderate Income Households in 1970
- 9 Employment Growth from 1965 to 1976

SUMMARY OF SOCIAL CHARACTERISTICS DATA

Town	1a	1b	2	3	4	5	6	7	8	9
Andover	.4%	-	26.0%	31.4%	90.0%	691	0	94%	59.5%	-
Ansonia	7.2	.6	37.8	48.8	56.4	1,018	116/39.4	49	61.0	-
Ashford	.3	-	34.1	47.6	0	0	inc.data	99	63.8	20
Avon	.5	.6	13.0	21.0	17.8	0	428/52.6	80	26.4	2,970
Barkhamsted	.2	3.4	30.3	36.4	25.0	0	132/57.1	97	43.3	210
Beacon Falls	.1	2.5	90.3	49.1	40.0	178	6/6.3	99	52.9	100
§ Berlin	.2	1.0	27.4	31.6	51.7	0	0	78	26.4	1,680
Bethany	2.6	-	19.3	24.7	40.0	0	3/1.6	92	13.4	400
Bethel	1.7	1.6	8.5	34.2	45.8	40	464/33.4	81	26.1	1,400
Bethlehem	.5	-	31.9	41.9	50.0	24	2/1.2	95	49.4	10
Bloomfield	13.4	.5	28.1	26.4	42.6	488	262/33.5	77	28.4	4,850
Bolton	.1	-	39.8	34.8	33.4	0	48/26.8	87	42.8	410
Bozrah	.2	-	31.7	43.3	100.0	0	2/2.3	97	30.1	100
Branford	.9	.5	32.8	36.2	36.2	122	1026/74.7	73	41.3	1,960
Bridgeport	16.3	9.0	2040.4	54.4	68.8	6,747	1790/87.0	12	67.8	- 9,320
Bridgewater	.5	-	34.6	53.7	0	0	0	96	22.9	120
Bristol	1.0	.9	46.1	38.4	61.7	2,483	821/41.4	-	61.8	2,470

Town	1a	1b	2	3	4	5	6	7	8	9
Brookfield	.5	-	25.1	26.9	23.5	35	72/9.95	96	14.8	1,160
Brooklyn	.4	2.0	47.0	53.9	66.6	57	22/10.3	94	68.4	180
Burlington	.2	.7	45.2	36.4	33.3	-	40/9.5	95	34.8	380
Canaan	4.4	.4	53.4	52.6	66.6	-	inc.data	98	55.4	-260
Canterbury	.03	-	41.3	51.5	61.6	0	-	98	73.2	90
Canton	.3	.4	22.6	32.7	38.2	-	206/36.1	87	35.6	720
Chaplain	.9	-	45.7	54.6	0	-	-	97	72.0	80
Cheshire	1.3	.6	20.0	28.7	18.0	156	160/21.6	76	25.4	2,790
Chester	.8	-	22.2	40.6	54.6	58	9/8.0	88	33.5	610
Clinton	.4	2.5	41.4	42.2	46.0	0	15/3.5	76	43.4	1,970
Colchester	2.8	.7	24.9	41.2	83.2	69	74/18.3	95	55.1	410
Colebrook	.1	.2	59.0	45.6	25.0	-	2/2.6	98	51.7	- 20
Columbia	.3	-	32.1	38.0	61.6	-	0	94	38.1	0
Cornwall	.1	-	-15.7	48.5	50.0	0	0/0	99	55.9	80
Coventry	.3	.3	34.3	41.6	75.0	40	1/.34	96	62.2	250
Cromwell	1.7	.8	49.1	35.8	53.5	-	1053/80.3	79	40.3	800
Danbury	5.2	1.8	38.3	42.9	23.5	1,382	1660/47.7	67	10.0	8,670
Darien	.5	1.4	29.3	16.7	0	53	0	29	9.9	2,250
Deep River	.6	-	20.2	42.7	64.7	-	100/41.5	84	51.1	60

Town	1a	1b	2	3	4	5	6	7	8	9
Derby	1.0	1.4	-116.9	42.7	43.5	197	158/59.1	56	62.7	-
Durham	.4	1.3	26.9	33.2	34.8	78	2/.7	93	37.7	380
Eastford	1.0	-	77.8	46.7	100.0	-	inc. data	98	63.1	- 10
East Granby	1.2	2.3	11.8	23.3	20.0	-	230/56.4	88	25.2	-260
East Haddam	.2	.8	33.4	46.9	48.9	0	3/1.0	97	55.1	440
East Hampton	1.1	.3	52.6	46.2	69.1	30	28/5.8	91	52.0	480
East Hartford	.9	1.1	46.9	37.7	60.4	1,761	169/32.3	39	55.7	-1,730
East Haven	.2	.3	59.1	43.1	89.6	311	804/78.6	64	53.6	920
East Lyme	.9	.9	29.4	38.9	54.0	-	85/9.1	85	47.6	1,350
Easton	.2	.1	18.3	20.3	0	0	0/0	86	10.5	210
East Windsor	2.7	.4	10.0	38.1	77.8	102	384/70.6	89	66.0	740
Ellington	.5	.2	13.0	33.1	46.1	30	378/38.8	93	48.8	520
Enfield	.9	1.4	24.0	36.4	81.8	566	353/33.3	69	54.1	3,950
Essex	1.4	-	20.5	34.2	50.0	-	24/8.8	73	38.7	410
Fairfield	.7	1.3	21.5	27.4	5.9	453	464/35.6	45	18.5	5,690
Farmington	.4	.3	31.5	29.5	25.0	173	773/65.9	79	36.0	8,480
Franklin	.2	-	46.2	42.5	0	-	0/0	98	53.0	150
Glastonbury	.4	.2	21.6	25.2	23.6	553	423/25.0	87	32.0	2,250
Goshen	.8	2.2	31.0	43.2	50.0	-	-	99	44.1	80
Granby	.4	.1	3.1	26.3	36.6	-	30/6.1	94	33.0	380
Greenwich	2.0	2.2	15.8	23.9	.8	707	687/44.3	52	22.5	11,030

Town	1a	1b	2	3	4	5	6	7	8	9
Griswold	.2	1.1	61.7	55.9	88.0	30	15/4.0	93	82.0	120
Groton	3.6	1.8	78.3	55.7	47.2	2128	892/66.1	72	68.9	3040
Guilford	.7	1.4	27.9	33.6	19.3	50	62/4.5	89	30.0	1,550
Haddam	.4	.8	35.3	38.5	21.3	0	10/2.3	95	45.7	340
Hamden	3.3	.7	65.3	36.1	40.7	619	1207/65.9	69	30.6	4,330
Hampton	.2	-	22.2	42.3	0	-	0	98	61.7	30
Hartford	27.9	7.5	40.3	59.3	90.1	9,700	1967/98	25	85.5	8,020
Hartland	.1	2.8	25.9	41.7	80.0	-	-	98	40.4	-30
Harwinton	.02	.9	28.4	36.1	36.4	-	0/0	95	48.7	30
Hebron	.7	-	23.6	32.1	55.9	-	78/22.9	95	33.3	320
Kent	.2	.7	58.1	28.4	31.3	5	50/45.0	98	64.3	320
Killingly	.4	.1	50.4	52.8	88.9	-	141/25.4	91	75.4	590
Killingworth	.2	.7	39.2	40.6	29.4	0	6/1.9	96	86.3	60
Lebanon	.5	1.7	23.1	42.3	63.1	0	0/0	98	23.9	80
Ledyard	1.3	1.5	31.6	35.7	39.1	-	184/27.2	91	42.7	460
Lisbon	.04	1.8	72.7	55.1	0	-	8/50.9	94	75.4	20
Litchfield	.7	.5	47.3	41.2	0	30	524/71.8	95	48.6	620
Lyme	.3	.5	3.4	39.0	0	0	0/0	97	35.1	30
Madison	.2	1.5	21.8	27.5	14.7	-	37/3.5	85	18.7	790
Manchester	.5	.5	54.2	35.4	43.4	1,178	1578/69.9	62	33.3	5,210

Town	1a	2b	2	3	4	5	6	7	8	9
Mansfield	1.6	1.1	34.3	37.9	45.5	99	108/32.4	91	56.0	2,450
Marlborough	.7	-	6.6	26.9	41.0	-	8/1.8	92	41.3	290
Meriden	2.6	6.3	57.5	44.3	45.8	1,874	1198/56.9	56	63.2	2,730
Middlebury	.2	.1	49.8	32.0	46.7	-	0/0	85	38.1	2,590
Middlefield	.3	-	21.8	34.6	62.5	30	inc. data	90	42.0	480
Middletown	6.8	1.1	38.3	42.8	66.7	2,309	1027/45.6	79	59.0	6,080
Milford	.9	1.1	30.2	33.7	36.1	638	751/50.3	52	36.5	5,130
Monroe	.7	2.4	18.5	25.8	24.6	0	0/0	80	15.6	950
Montville	1.4	1.9	44.4	39.0	62.5	0	33/76.2	87	29.0	1,650
Morris	.4	-	31.1	45.5	83.4	-	1/2.3	96	46.5	180
Naugatuck	.5	1.7	74.9	40.2	67.4	862	946/66.3	74	65.3	-4,460
New Britain	4.3	4.7	2950	47.6	75.0	3,657	1724/93.1	27	69.4	-1,930
New Canaan	2.3	1.8	13.6	17.7	0	76	173/27.0	60	10.6	950
New Fairfield	.2	.8	42.1	40.1	32.1	0	0/0	84	58.8	400
New Hartford	.1	-	3.4	40.1	47.8	-	132/409	96	45.2	780
New Haven	26.3	3.6	9.3	58.7	0	11,038	1840/93.6	29	76.1	-4,880
Newington	.6	.3	31.8	26.2	47.5	256	1054/64.7	54	21.1	2,470
New London	11.2	2.8	21.1	55.3	74.6	1,333	959/94.8	30	74.1	2,250
New Milford	1.0	.8	30.1	41.8	34.8	102	112/10.0	91	37.5	2,160
Newtown	1.2	.8	22.2	28.0	10.6	0	0/0	84	15.4	2,250

Town	1a	1b	2	3	4	5	6	7	8	9
Norfolk	2.6	-	10.9	39.5	21.7	28	6/12	98	60.8	-160
North Branford	2.9	1.1	37.5	34.0	30.7	30	30/6.4	86	21.5	700
North Canaan	1.8	1.5	31.0	46.2	90.0	40	inc.data	93	66.8	520
North Haven	1.1	1.1	32.3	30.0	31.5	40	283/37.1	55	19.2	2,890
North Stonington	.3	2.0	37.8	42.3	56.0	0	-	96	35.9	340
Norwalk	11.8	4.1	48.0	36.9	13.5	1,699	1232/66.5	26	37.0	3,740
Norwich	3.1	.7	100.7	54.7	72.5	1,840	556/56.0	71	78.3	3,460
Old Lyme	.04	.2	19.7	36.0	44.4	-	16/3.4	96	39.6	250
Old Saybrook	2.1	1.2	21.2	35.7	38.2	-	29/6.5	74	33.2	1,950
Orange	.2	.8	24.7	21.7	13.0	20	0/0	63	7.5	2,750
Oxford	.1	-	30.6	37.4	29.6	250	0	92	37.8	-
Plainfield	.2	.2	54.3	55.6	94.1	129	275/40.2	91	79.8	620
Plainville	1.7	2.5	41.5	39.6	92.8	135	89/24.1	60	56.8	720
Plymouth	.4	.9	37.4	41.5	74.0	60	32/12.0	87	68.5	380
Pomfret	.2	.6	23.5	49.2	75.0	-	inc. data	96	71.7	560
Portland	2.5	1.0	51.7	39.2	61.6	181	111/43.2	87	45.7	200
Preston	.4	1.8	59.7	47.5	50.0	40	10/6.2	96	59.6	-240
Prospect	1.2	.7	45.2	37.3	42.9	0	0/0	84	44.2	600
Putnam	.6	.5	57.6	55.6	88.2	220	34/18.9	88	79.7	980

Town	1a	1b	2	3	4	5	6	7	8	9
Redding	.8	.4	15.0	25.7	16.7	0	0/0	89	11.5	-50
Ridgefield	.7	1.0	7.0	19.1	11.2	-	36/5.6	76	10.3	2,440
Rocky Hill	1.3	.3	24.5	26.5	35.6	121	1522/75.6	75	40.1	3,520
Roxbury	.3	-	25.8	39.9	0	0	0/0	99	36.3	-30
Salem	.2	3.0	26.7	44.5	44.4	-	37/16.3	98	56.5	0
Salisbury	3.4	.5	30.1	46.6	31.8	-	40/21.1	96	49.3	200
Scotland	.6	-	38.7	46.7	-	0	0/0	99	75.2	170
Seymour	.3	.6	15.6	37.5	48.0	196	467/62.0	100	51.4	-
Sharon	1.7	-	-26.5	43.8	26.6	0	0/0	98	50.0	320
Shelton	.4	1.6	25.2	35.4	21.7	228	293/17.5	74	34.9	1,570
Sherman	.1	1.0	8.8	31.7	17.6	0	2/1.0	95	20.1	40
Simsbury	.4	.9	5.7	16.9	14.9	151	91/7.6%	79	18.7	1,570
Somers	5.8	.5	14.2	31.7	34.3	70	16/3.4	90	35.6	250
Southbury	1.7	.9	29.6	36.7	25.6	-	857/55	90	38.9	1,790
Southington	.3	1.0	40.5	37.8	52.1	621	782/34.1	74	45.8	2,300
South Windsor	1.0	.9	20.1	22.7	29.1	42	95/16.6	80	17.3	3,340
Sprague	.1	1.1	126.6	61.3	72.2	20	40/40.8	94	78.1	- 660
Stafford	.2	1.8	40.9	52.3	77.7	110	56/17.1	94	73.2	660
Stamford	12.3	3.8	31.4	33.0	18.3	4,837	1952/67.7	45	39.2	11,830
Sterling	.1	-	56.5	63.7	86.6	-	0/-	98	78.5	110

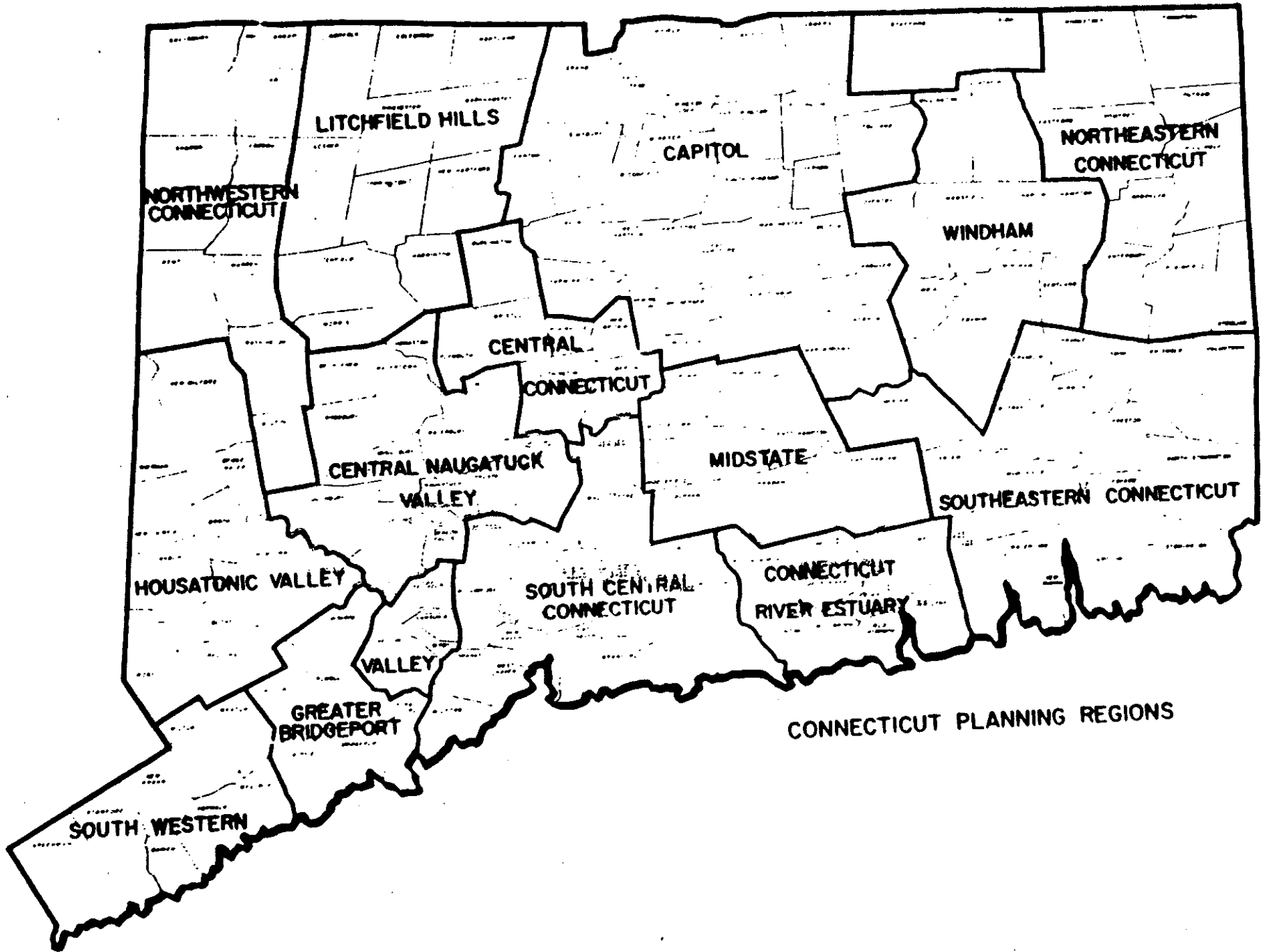
<u>Town</u>	1a	1b	2	3	4	5	6	7	8	9
Stonington	.7	1.4	66.3	51.0	14.3	20	6/1.3	87	62.6	1,040
Stratford	4.4	.2	46.7	35.8	28.2	1448	1284/68.6	45	29.5	-1,900
Suffield	2.1	1.6	7.5	31.4	20.7	50	97/20.4	90	39.0	1,320
Thomaston	.02	.3	77.2	34.5	68.2	62	81/97.5	91	61.1	340
Thompson	.2	-	54.6	52.6	95.2	30	18/6.8	93	71.6	170
Tolland	.4	.1	28.2	32.3	39.5	30	7/6.0	91	22.7	610
Torrington	1.1	1.0	94.0	49.6	78.4	1,111	696/61.9	84	64.3	220
Trumbull	.5	.6	20.6	22.4	5.2	100	50/4.2	53	8.3	3,140
Union	2.1	-	87.5	51.0	0.0	-	0/-	98	34.7	-60
Vernon	.9	.9	35.7	38.5	44.1	1,276	595/84.2	63	54.5	6,560
Voluntown	.3	-	35.0	47.9	100.0	20	-/-	100	78.1	60
Wallingford	.3	3.4	29.3	36.1	40.0	605	636/40.9	76	49.8	1,310
Warren	-	-	-52.0	34.8	25.0	0	0/0	99	49.3	-20
Washington	.7	1.0	39.2	39.7	23.5	-	37/23.4	96	43.5	380
Waterbury	10.1	3.7	202.5	49.8	85.5	5,482	3452/81.7	53	79.5	1,750
Waterford	1.7	.4	68.0	24.7	11.1	-	0/0	80	52.4	2,420
Watertown	.6	1.6	61.1	40.9	53.2	55	232/33.6	87	59.2	1,260
Westbrook	.4	.4	13.4	38.6	51.5	-	3/0.9	83	43.6	270
West Hartford	.4	.6	68.0	24.7	11.1	396	546/52.4	36	24.3	3,530
West Haven	5.1	1.0	72.5	48.5	64.2	1,343	1190/70.0	35	65.6	3,730

Town	1a	1b	2	3	4	5	6	7	8	9
Weston	.4	1.6	5.4	12.4	1.9	0	0/0	75	5.6	460
Westport	.8	2.6	6.2	17.2	0.0	40	0/0	30	10.9	4,850
Wethersfield	.4	.7	38.1	26.3	31.0	263	160/21.3	50	24.1	4,240
Willington	1.1	.5	34.9	39.2	55.0	56	173/inc.	97	57.4	170
Wilton	.4	1.5	- 2.6	14.7	10.0	32	1/0.1	73	8.3	3,050
Winchester	.3	.9	26.2	45.5	81.5	530	132/34.0	90	72.1	270
Windham	1.4	4.6	80.3	51.1	65.2	1,429	296/53.6	84	77.3	-8,479
Windsor	2.8	1.3	19.2	26.7	33.3	60	316/25.1	77	32.5	5,990
Windsor Locks	.9	.2	20.4	32.2	58.5	216	64/59.3	40	42.4	940
Wolcott	7.2	.8	60.4	38.7	77.5	-	0/0	81	55.4	1,080
Woodbridge	1.3	-	13.7	15.7	7.2	-	4/1.3	76	16.0	1,040
Woodbury	.1	-	22.0	30.6	10.0	-	193/36.1	92	37.1	560
Woodstock	.4	.3	52.5	52.3	82.7	24	27/8.1	97	57.0	130

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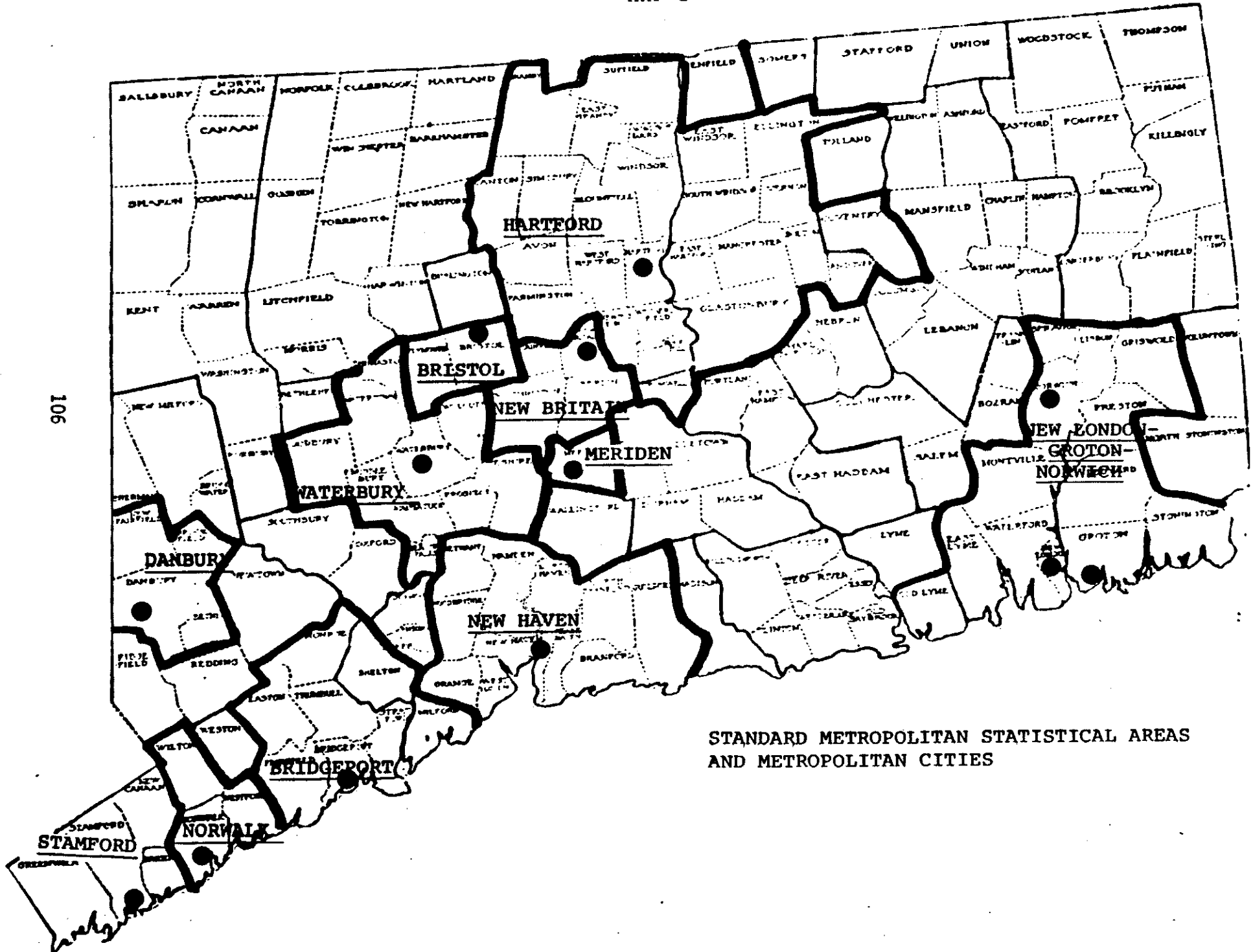
MAPS

MAP 1

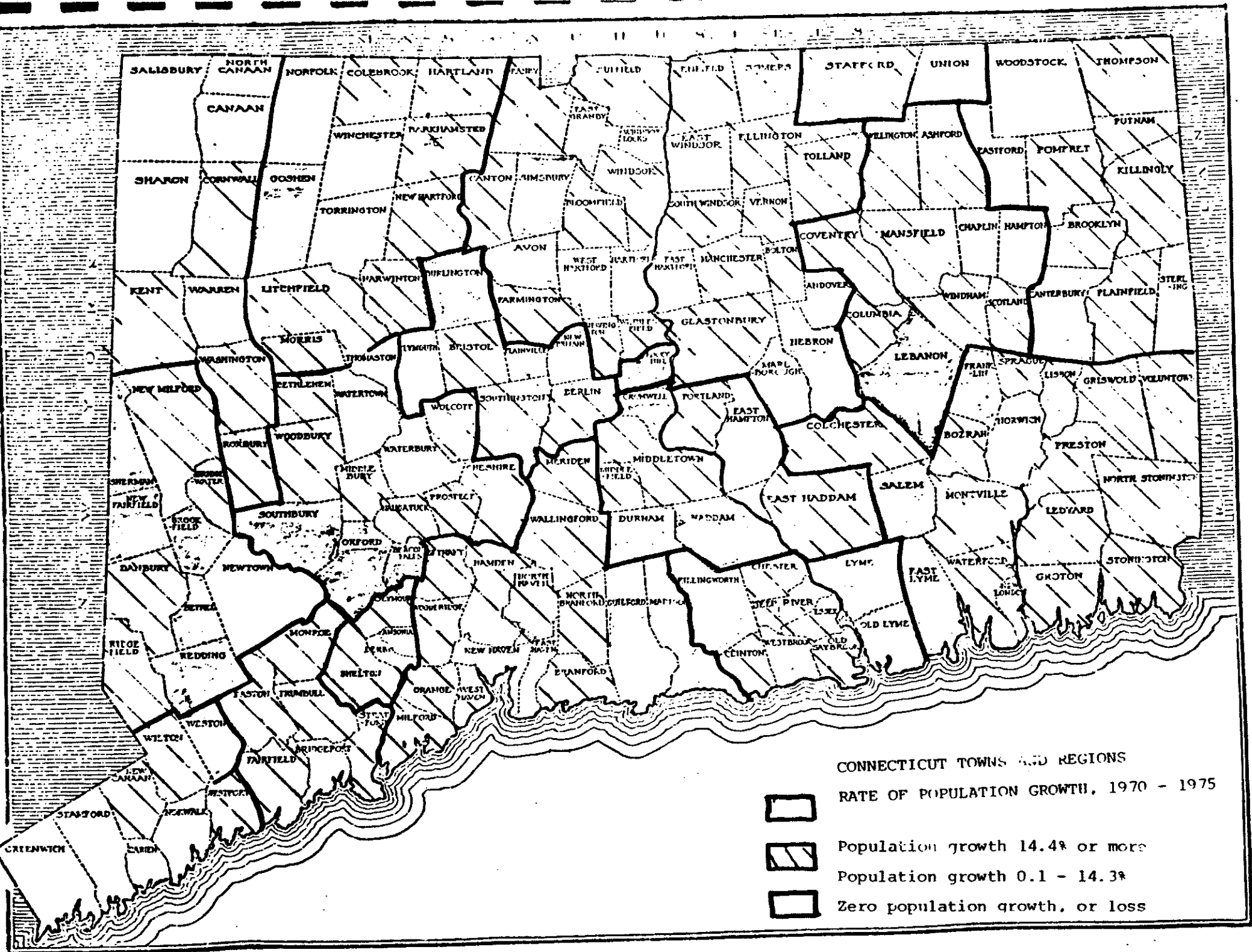


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CONNECTICUT PLANNING REGIONS

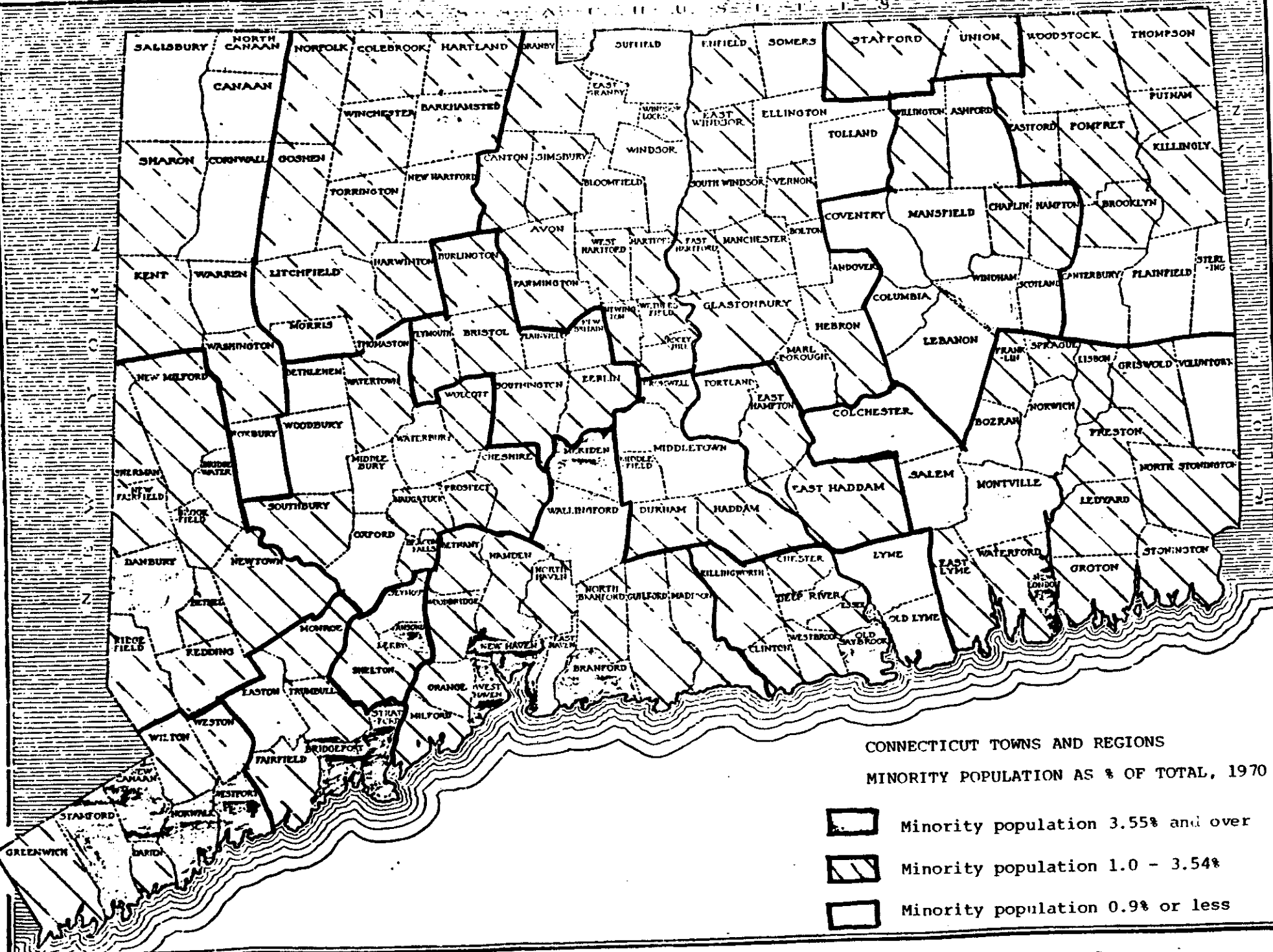


STANDARD METROPOLITAN STATISTICAL AREAS
AND METROPOLITAN CITIES



CONNECTICUT TOWNS AND REGIONS

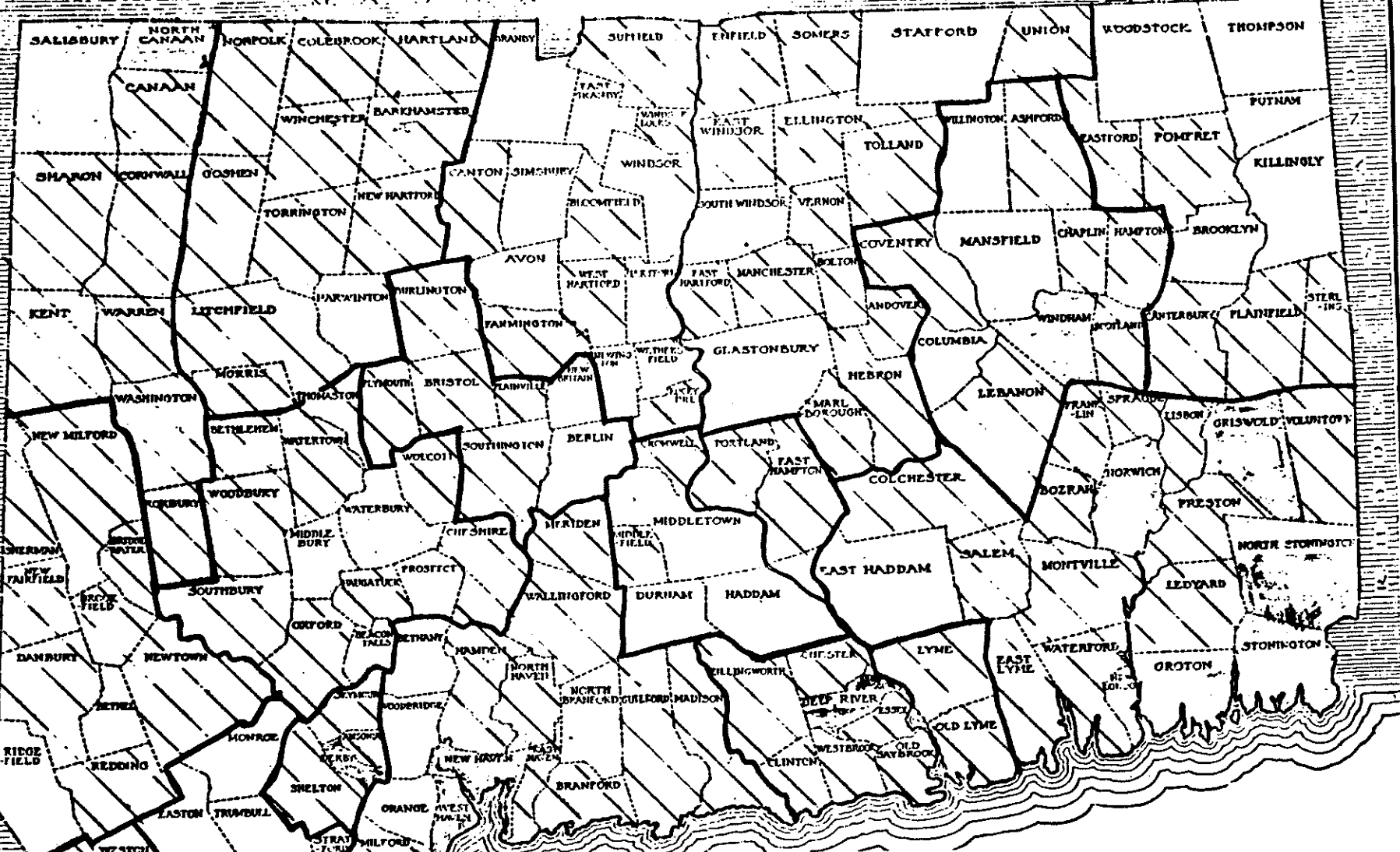
-  RATE OF POPULATION GROWTH, 1970 - 1975
-  Population growth 14.4% or more
-  Population growth 0.1 - 14.3%
-  Zero population growth, or loss



CONNECTICUT TOWNS AND REGIONS
 MINORITY POPULATION AS % OF TOTAL, 1970




- Minority population 3.55% and over
- Minority population 1.0 - 3.54%
- Minority population 0.9% or less

Source: U. S. Census.

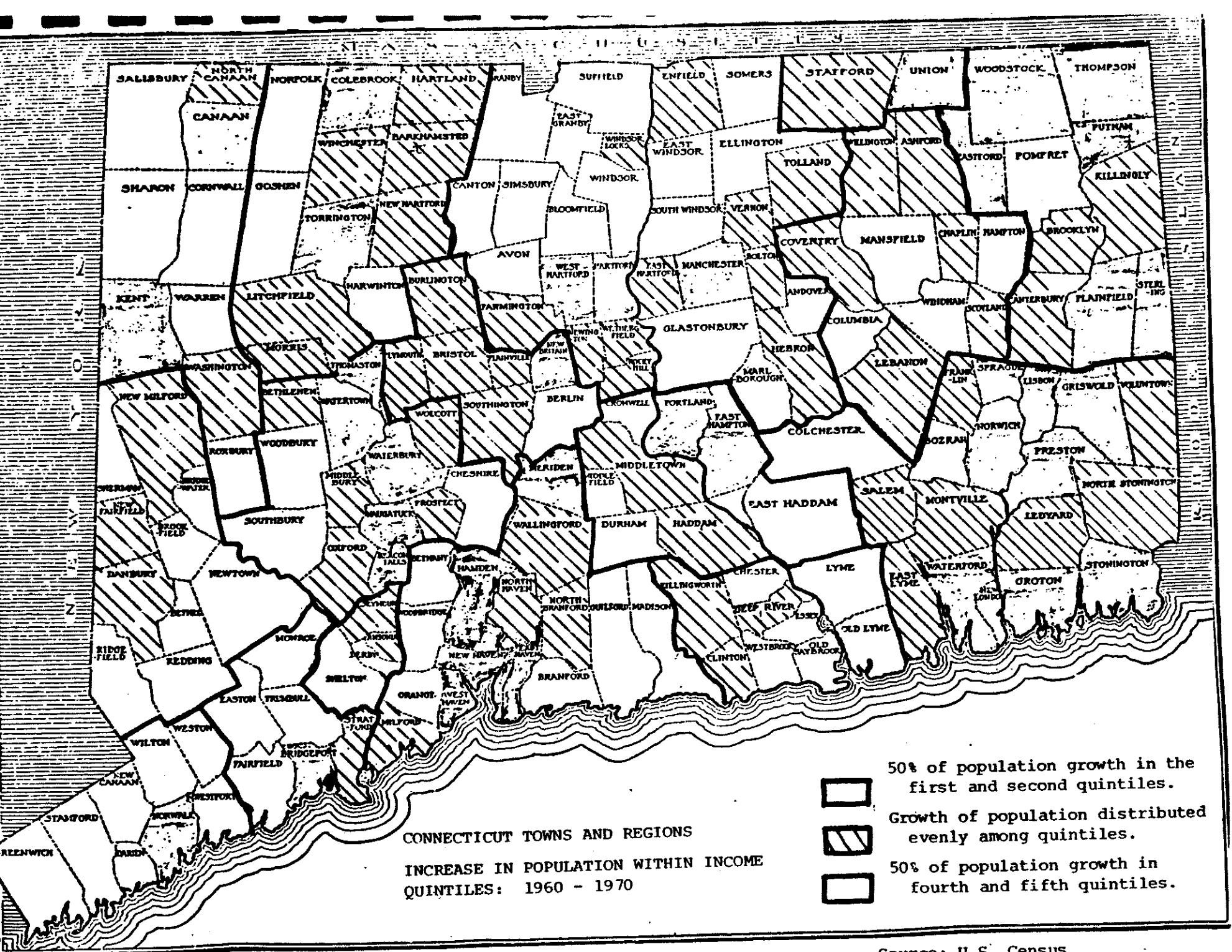


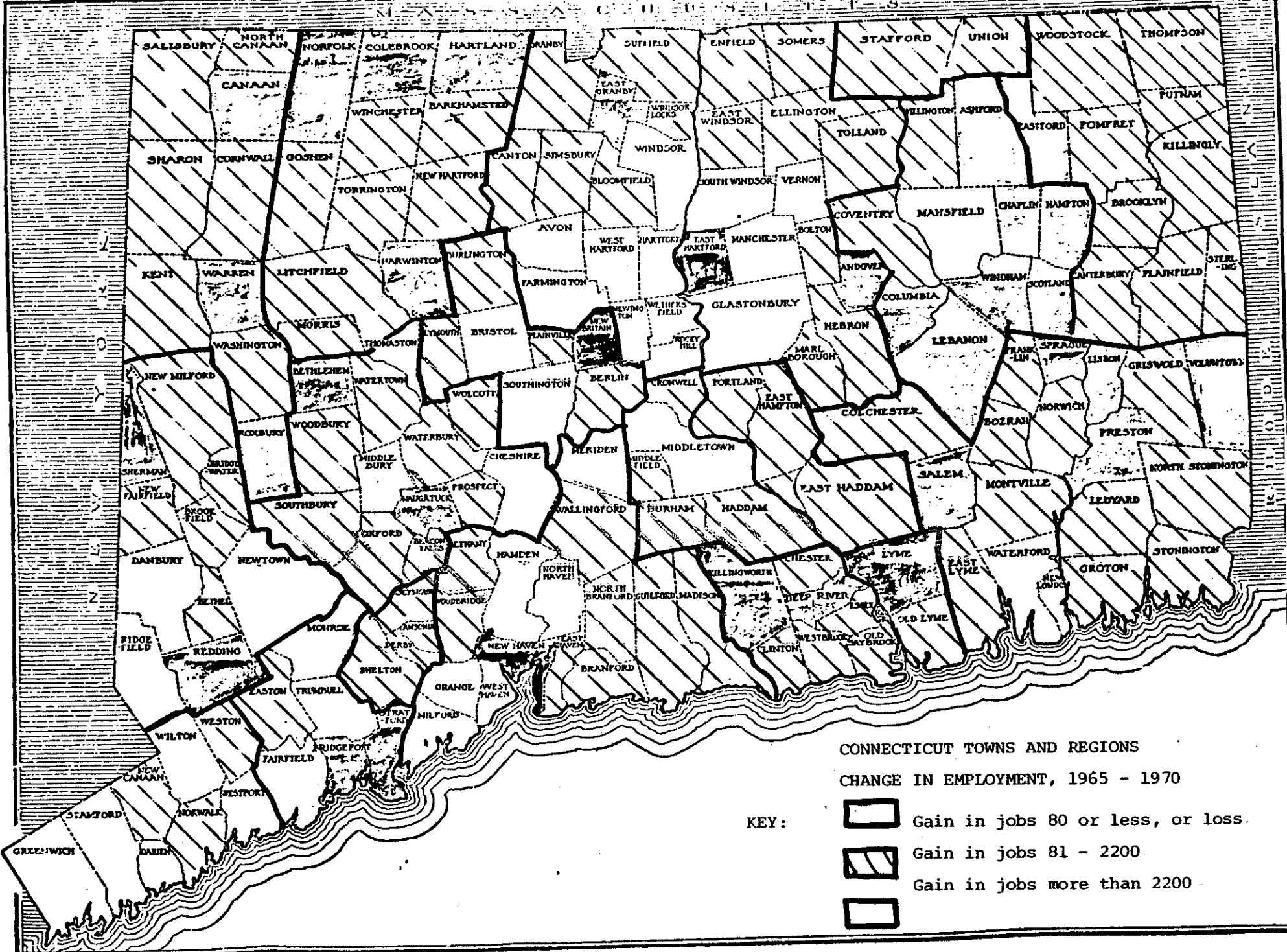
CONNECTICUT TOWNS AND REGIONS

PERCENT OF POPULATION BELOW THE POVERTY LEVEL 1970

-  Population below the poverty level 7.4% - 17.5% of total population
-  Population below the poverty level 3.4 - 7.3% of total population
-  Population below the poverty level 1.5% - 3.3% of total population

Source: U.S. Census






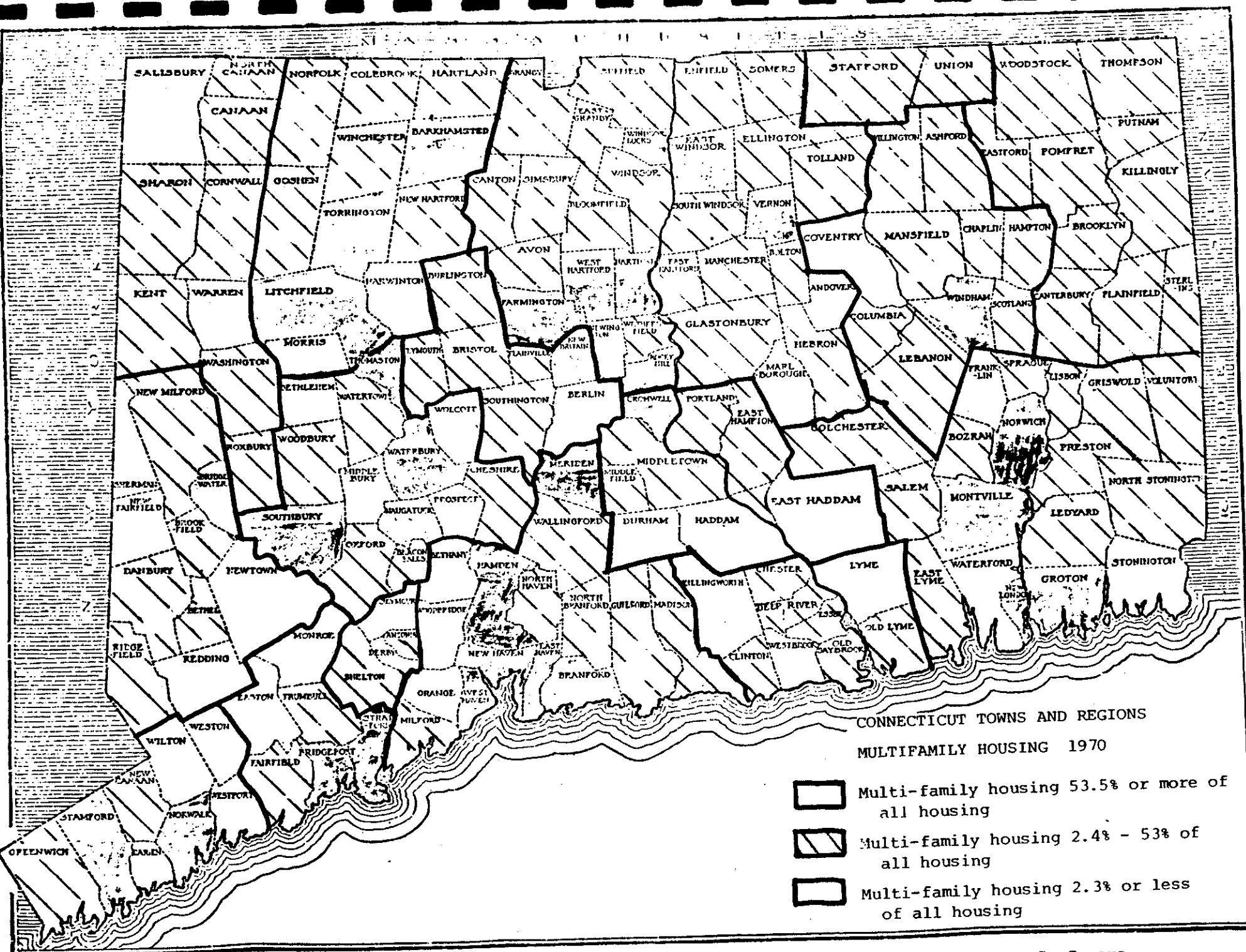


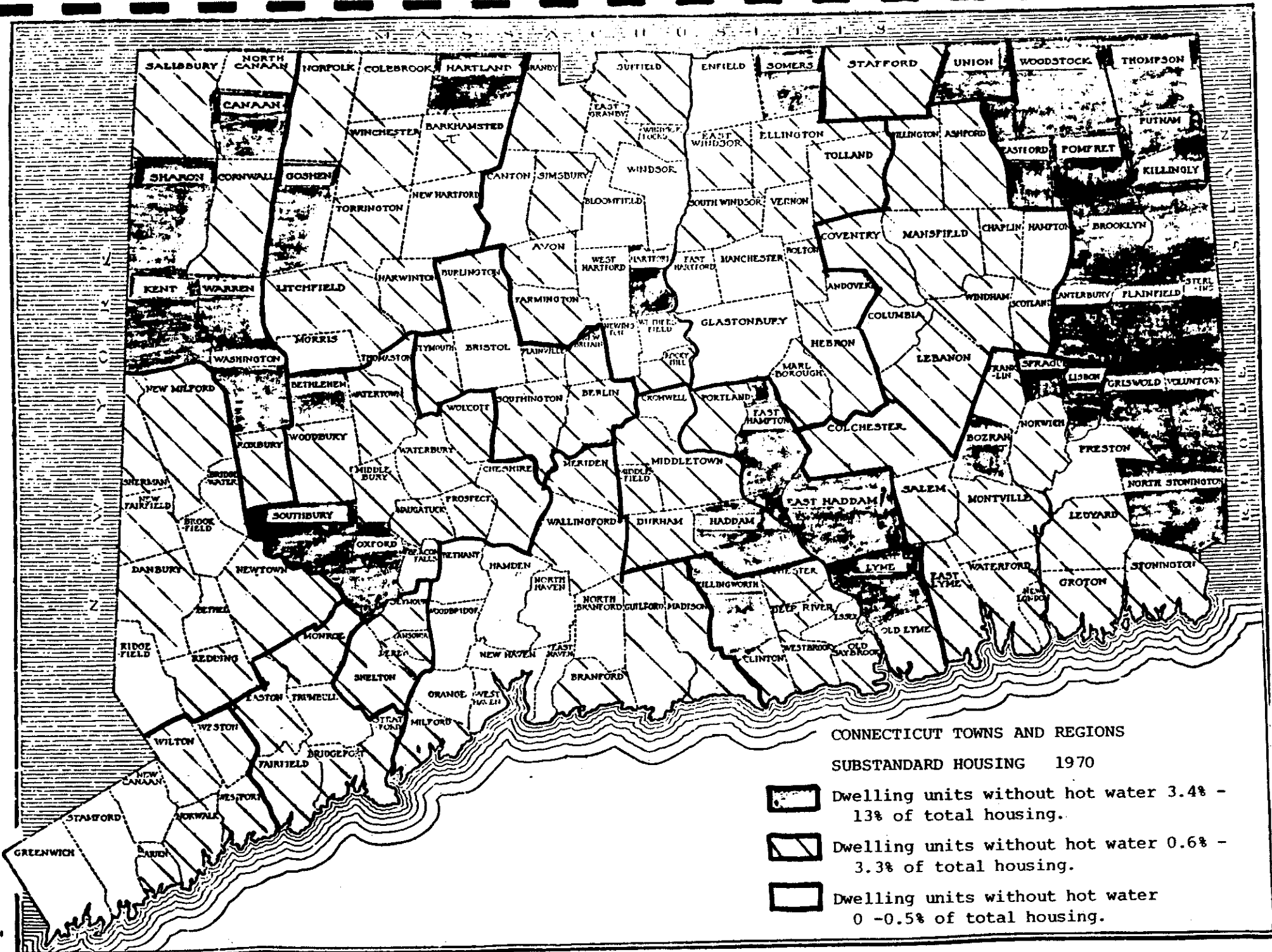
CONNECTICUT TOWNS AND REGIONS

CHANGE IN EMPLOYMENT, 1965 - 1970

KEY:




-  Gain in jobs 81 - 2200
-  Gain in jobs 80 or less, or loss.
-  Gain in jobs more than 2200

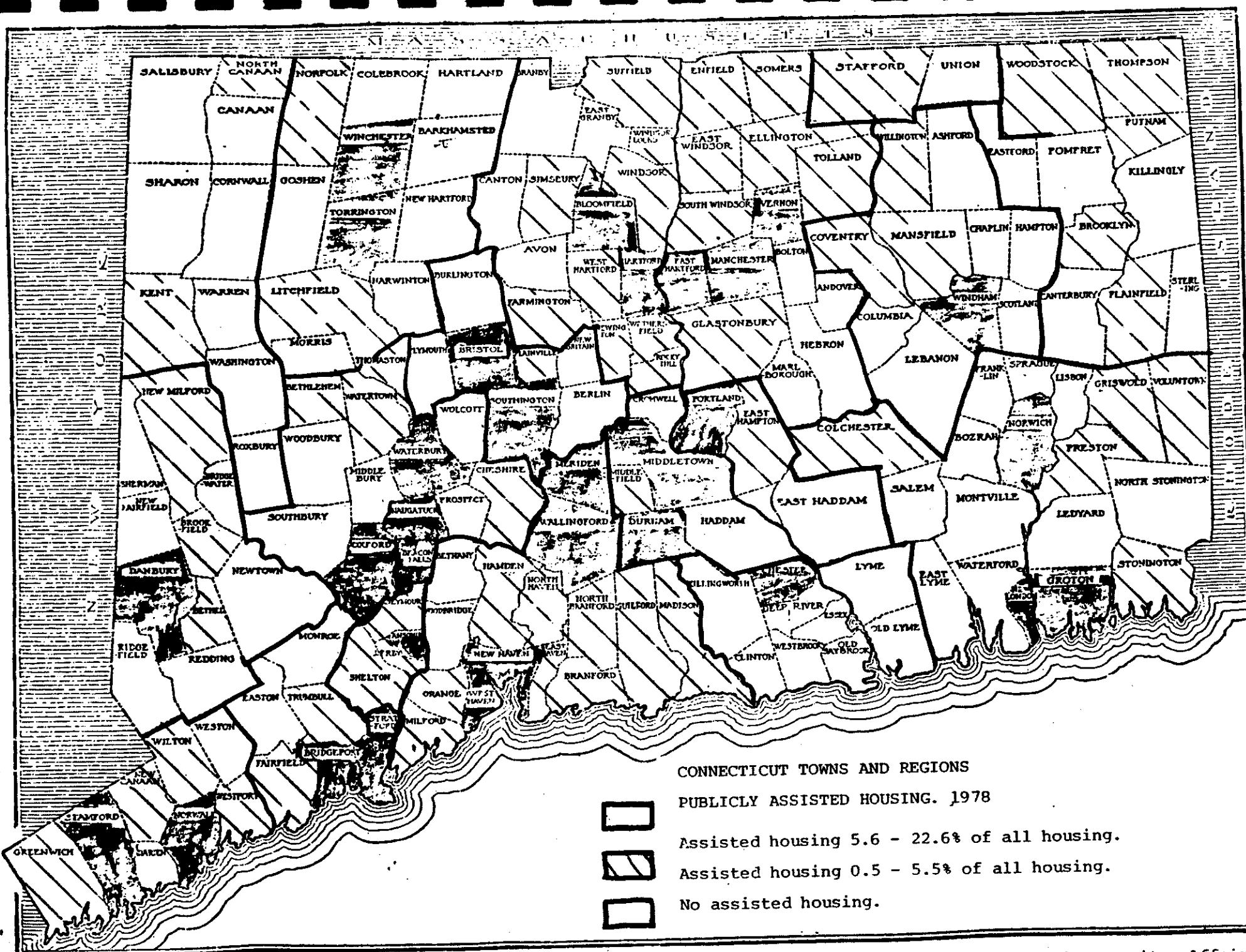




CONNECTICUT TOWNS AND REGIONS

SUBSTANDARD HOUSING 1970

-  Dwelling units without hot water 3.4% - 13% of total housing.
-  Dwelling units without hot water 0.6% - 3.3% of total housing.
-  Dwelling units without hot water 0 - 0.5% of total housing.

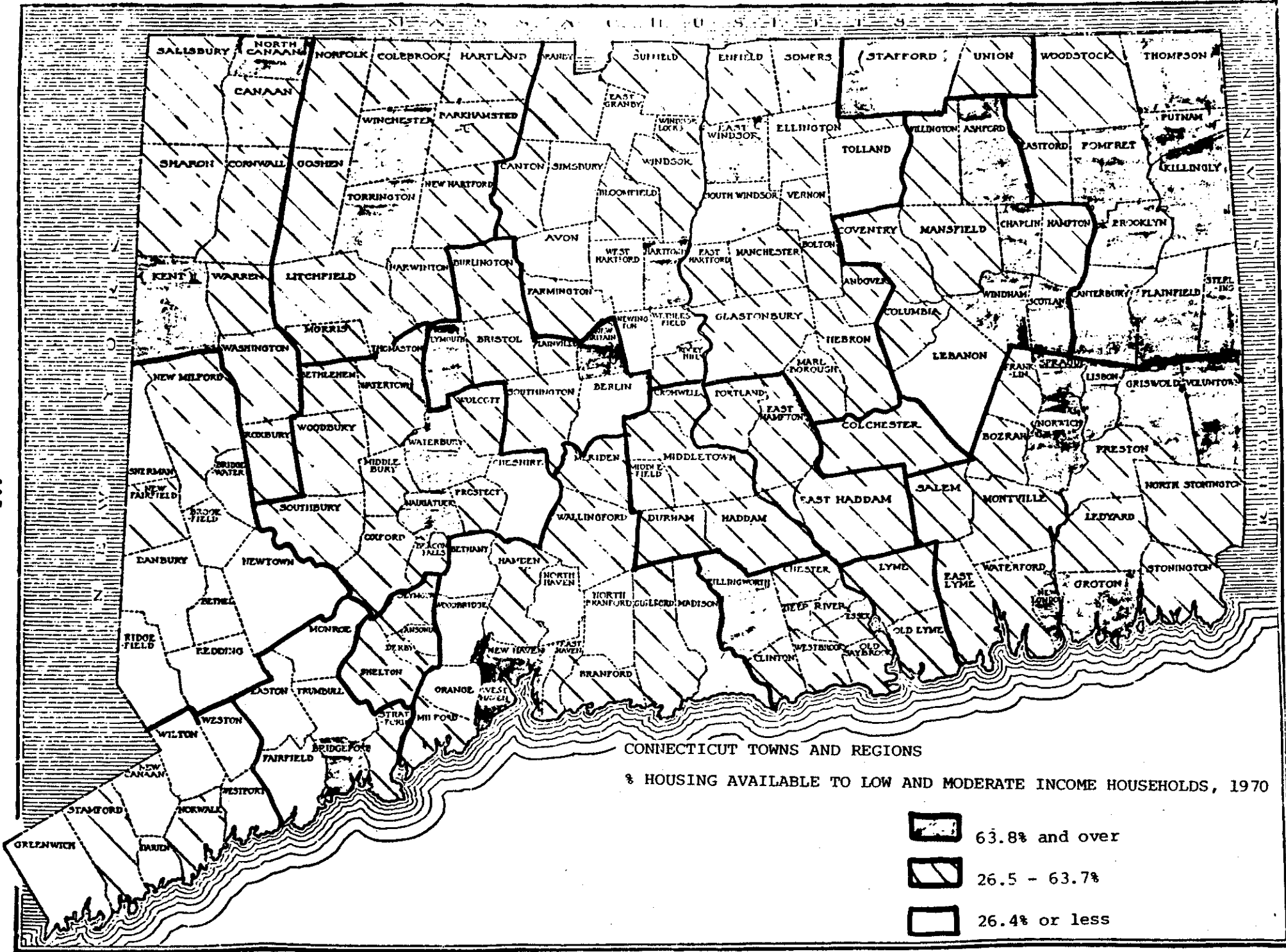


CONNECTICUT TOWNS AND REGIONS

PUBLICLY ASSISTED HOUSING, 1978






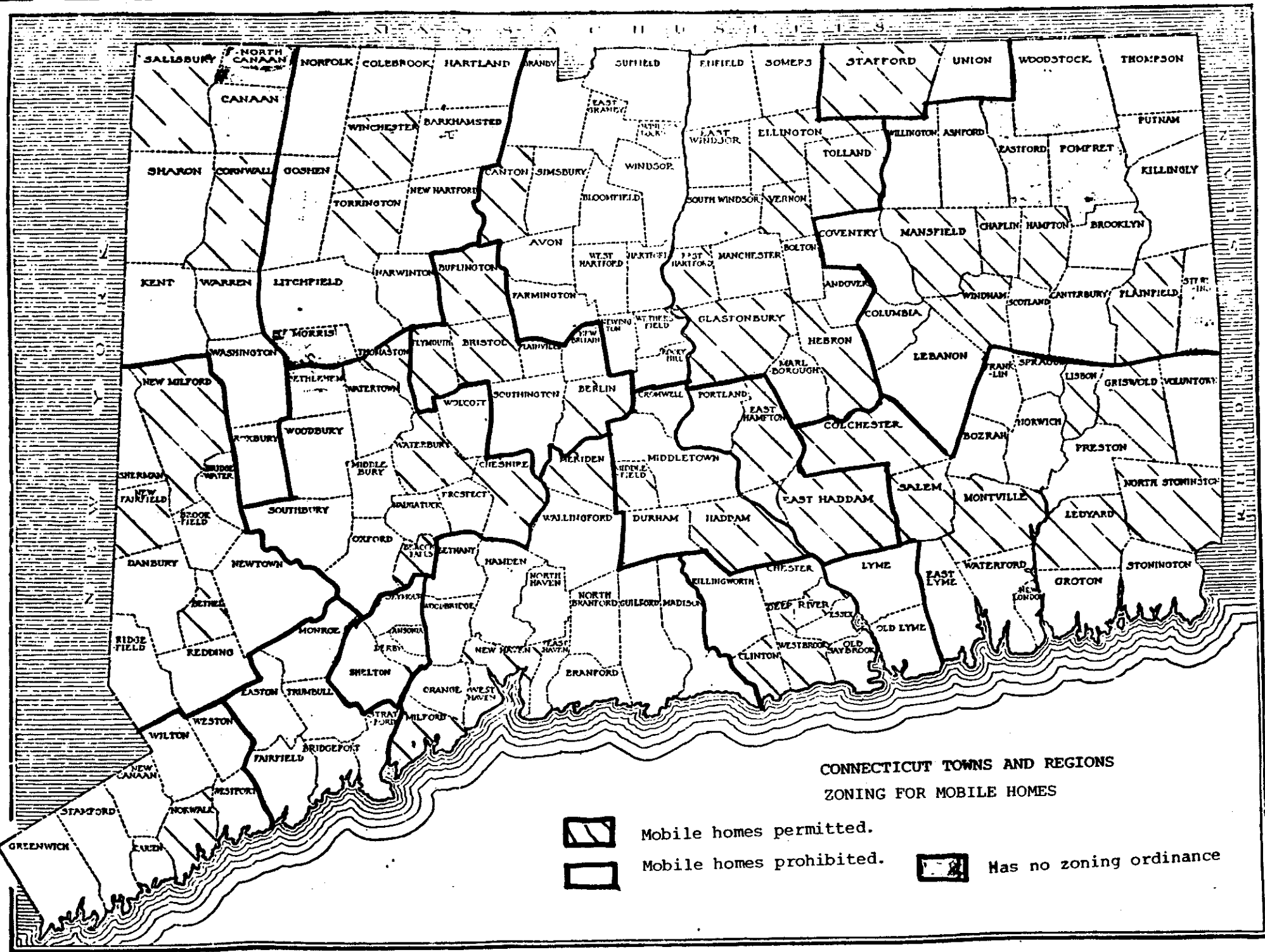
- Assisted housing 5.6 - 22.6% of all housing.
- Assisted housing 0.5 - 5.5% of all housing.
- No assisted housing.






CONNECTICUT TOWNS AND REGIONS

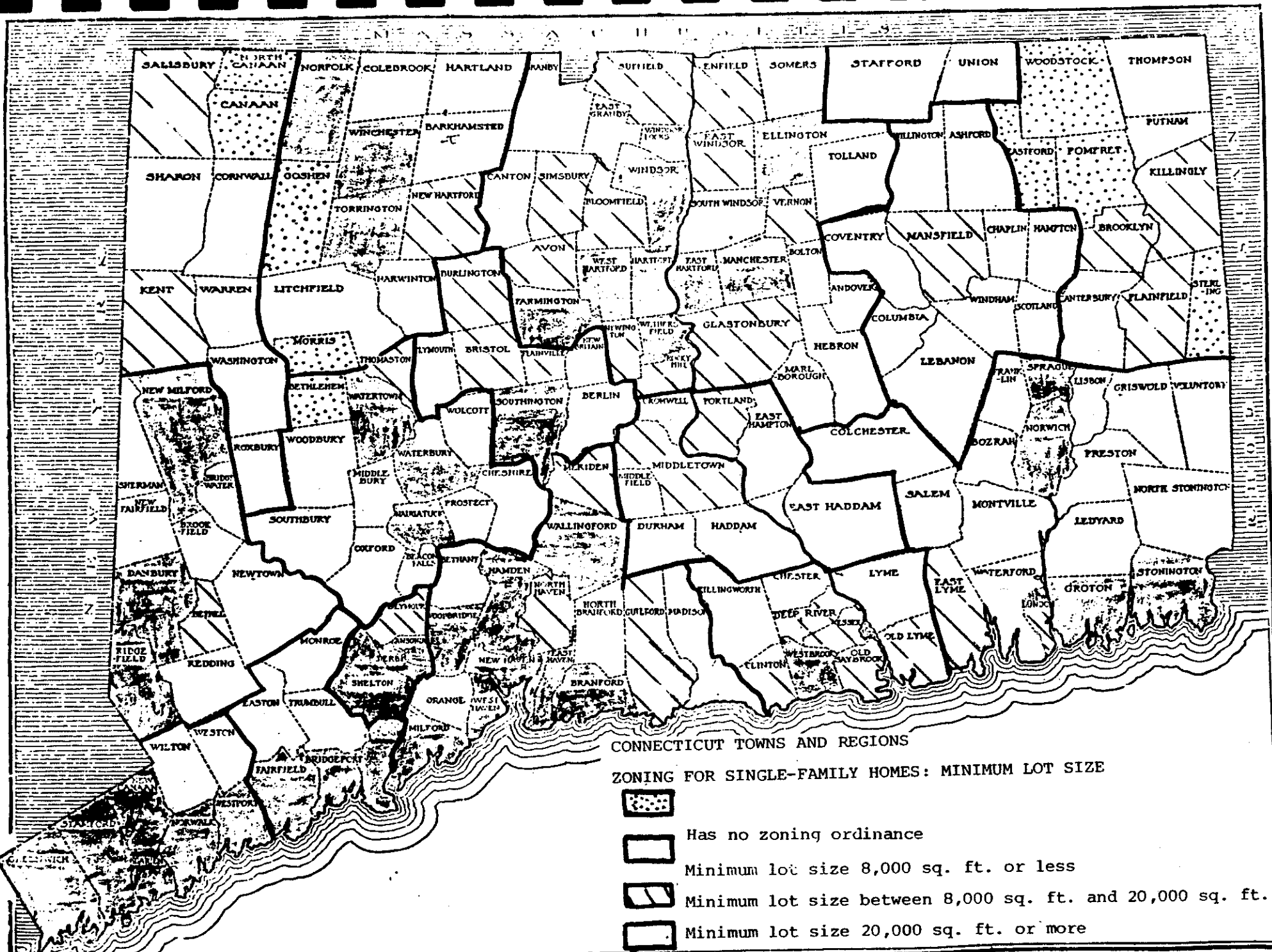
% HOUSING AVAILABLE TO LOW AND MODERATE INCOME HOUSEHOLDS, 1970

-  63.8% and over
-  26.5 - 63.7%
-  26.4% or less



CONNECTICUT TOWNS AND REGIONS
ZONING FOR MOBILE HOMES

-  Mobile homes permitted.
-  Mobile homes prohibited.
-  Has no zoning ordinance



CONNECTICUT TOWNS AND REGIONS

ZONING FOR SINGLE-FAMILY HOMES: MINIMUM LOT SIZE



Has no zoning ordinance



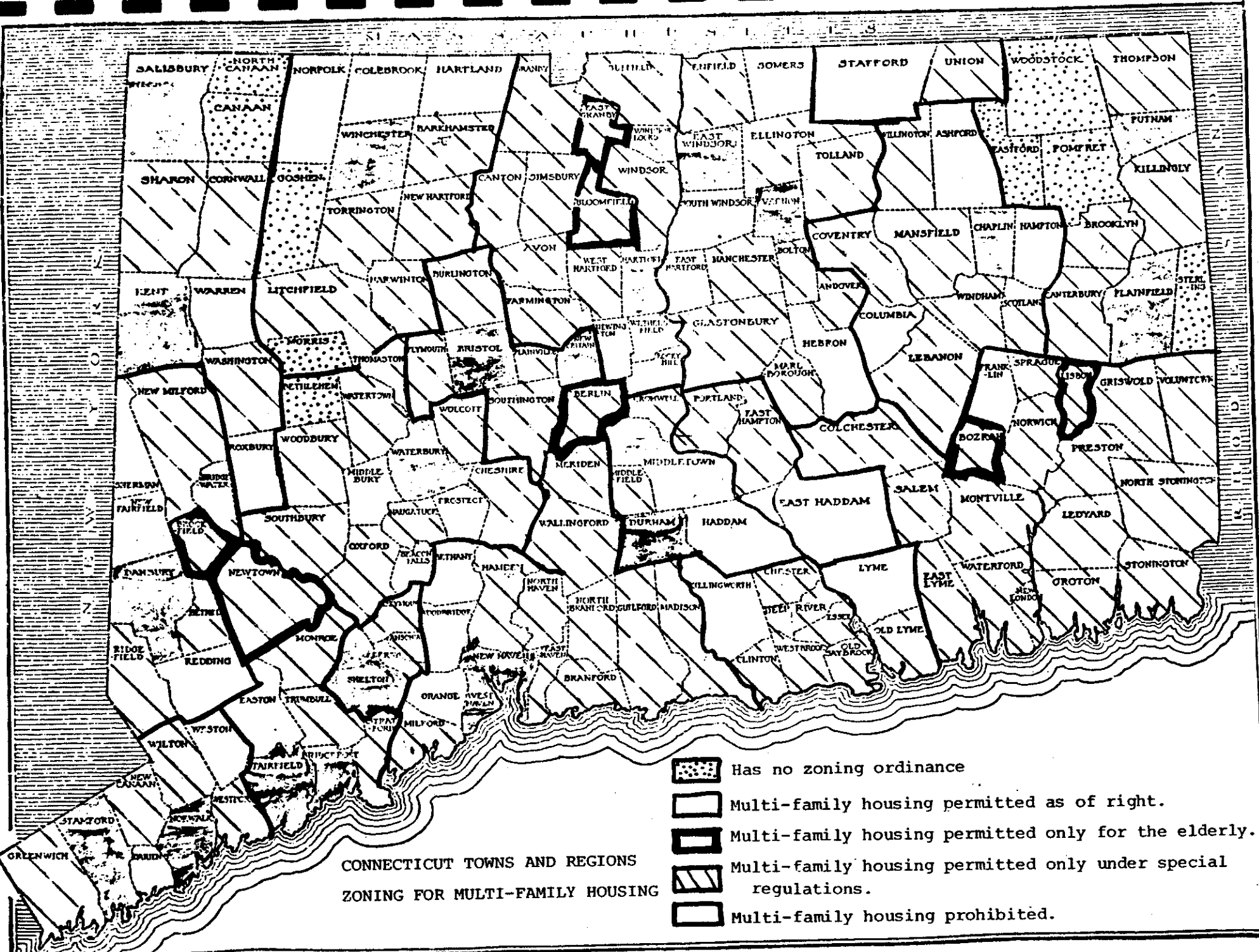
Minimum lot size 8,000 sq. ft. or less








Minimum lot size between 8,000 sq. ft. and 20,000 sq. ft.

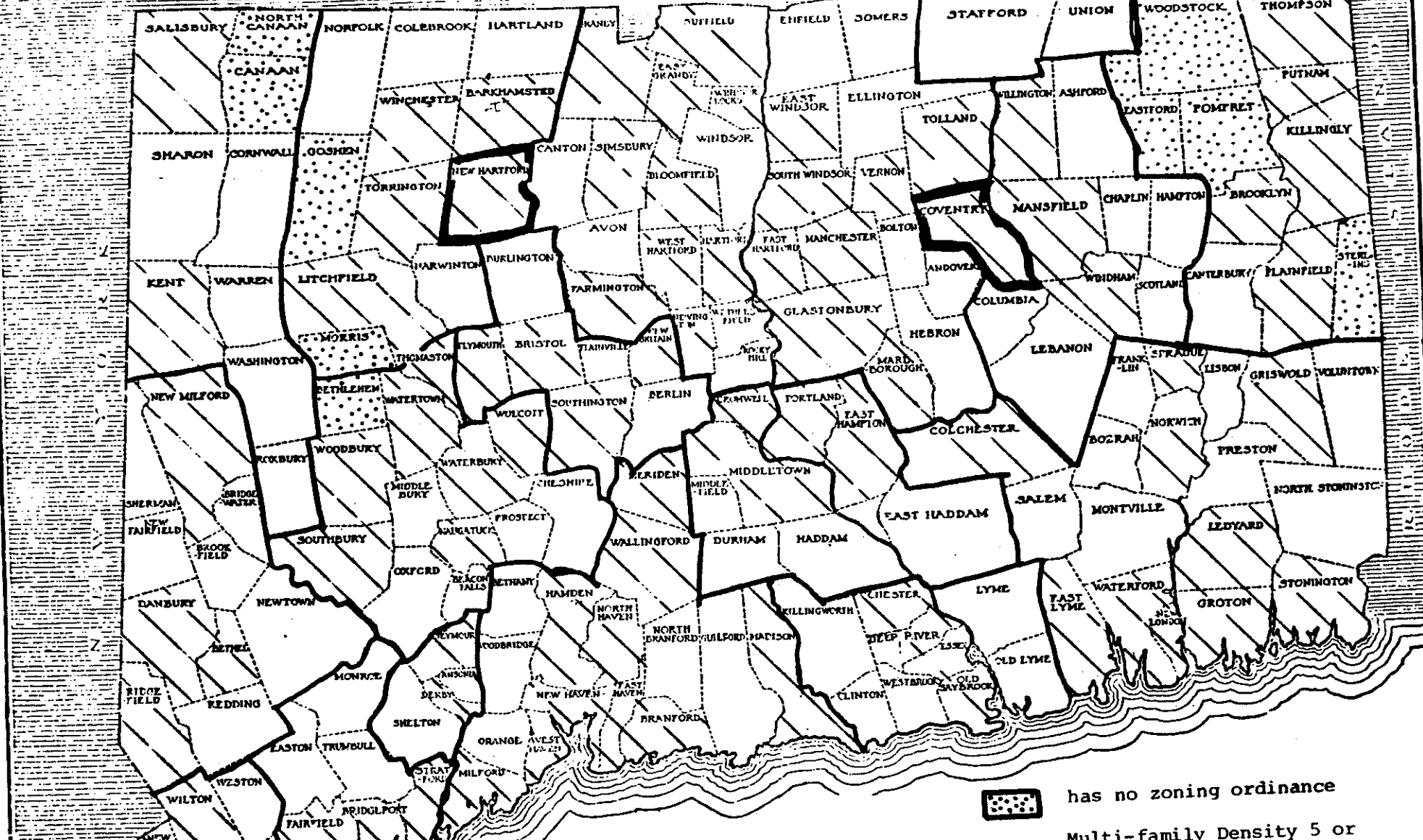


Minimum lot size 20,000 sq. ft. or more







CONNECTICUT TOWNS AND REGIONS
ZONING FOR MULTI-FAMILY HOUSING

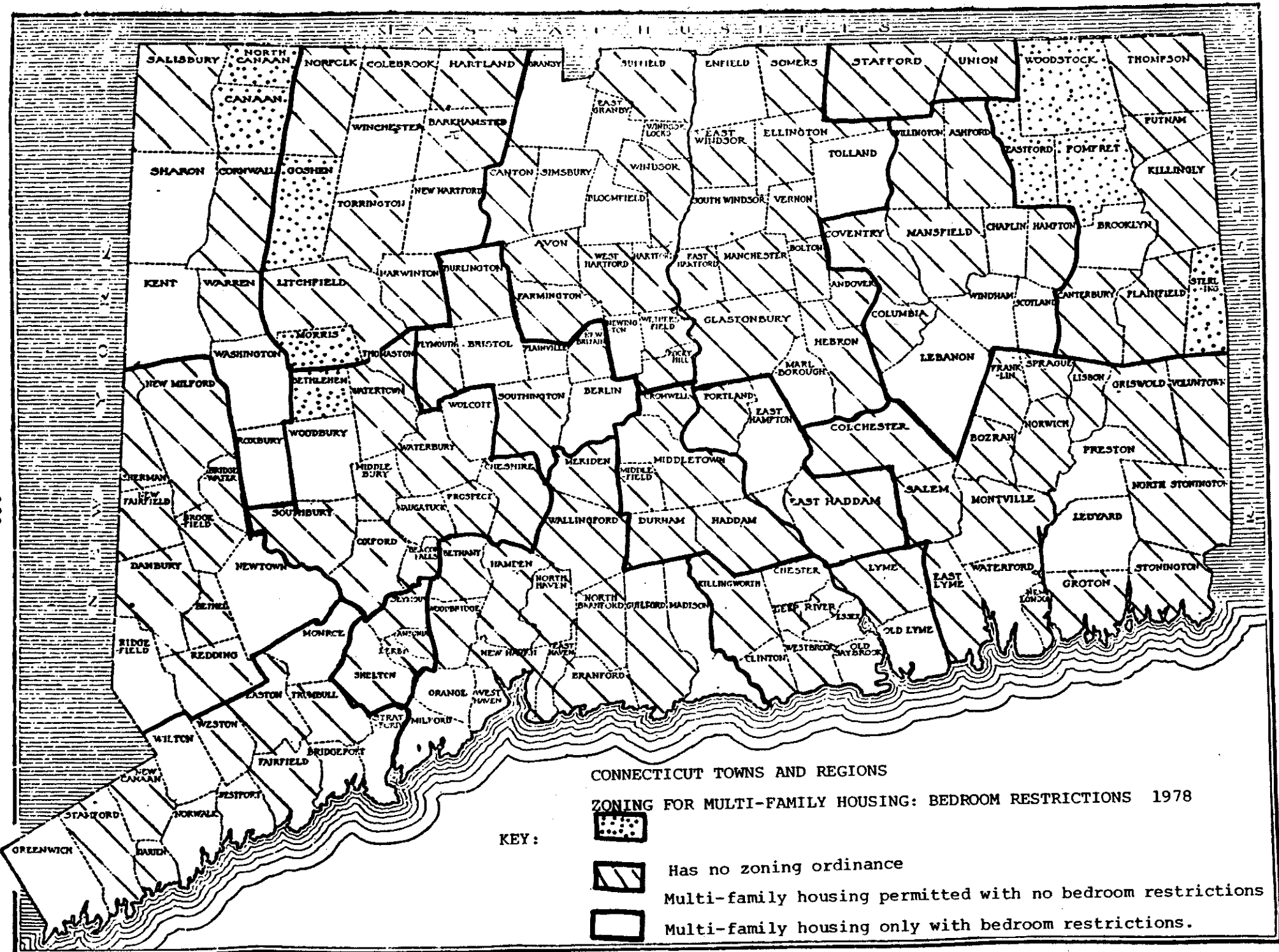
-  Has no zoning ordinance
-  Multi-family housing permitted as of right.
-  Multi-family housing permitted only for the elderly.
-  Multi-family housing permitted only under special regulations.
-  Multi-family housing prohibited.



CONNECTICUT TOWNS AND REGIONS
 ZONING FOR MULTI-FAMILY HOUSING:
 PERMITTED DENSITY. 1978

-  has no zoning ordinance
-  Multi-family Density 5 or more units/acre
-  Multi-family Density 5 or more units/acre, Elderly only
-  Multi-family density less than 5 units/acre

Source: SAI survey



CONNECTICUT TOWNS AND REGIONS

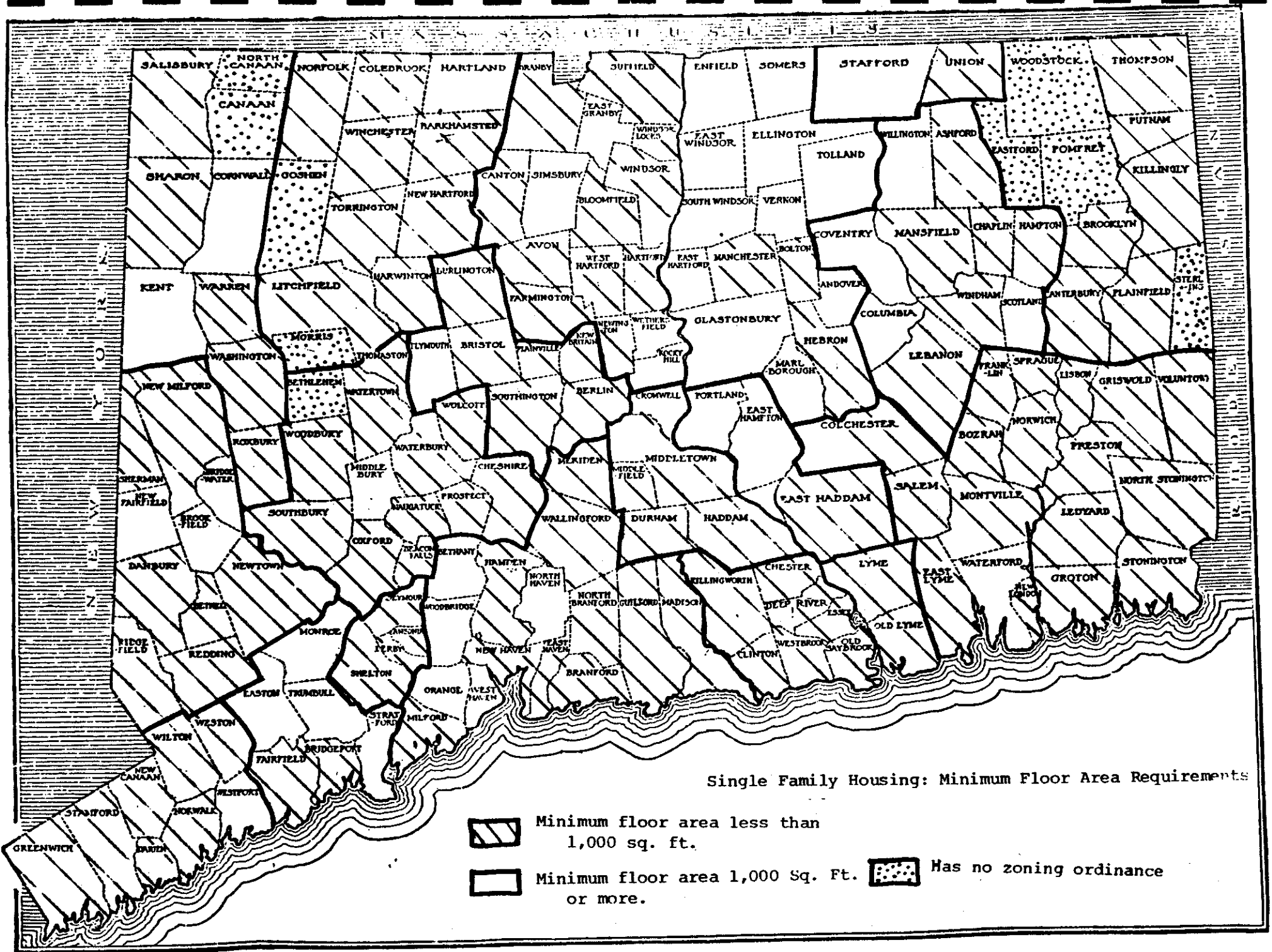
ZONING FOR MULTI-FAMILY HOUSING: BEDROOM RESTRICTIONS 1978

KEY:






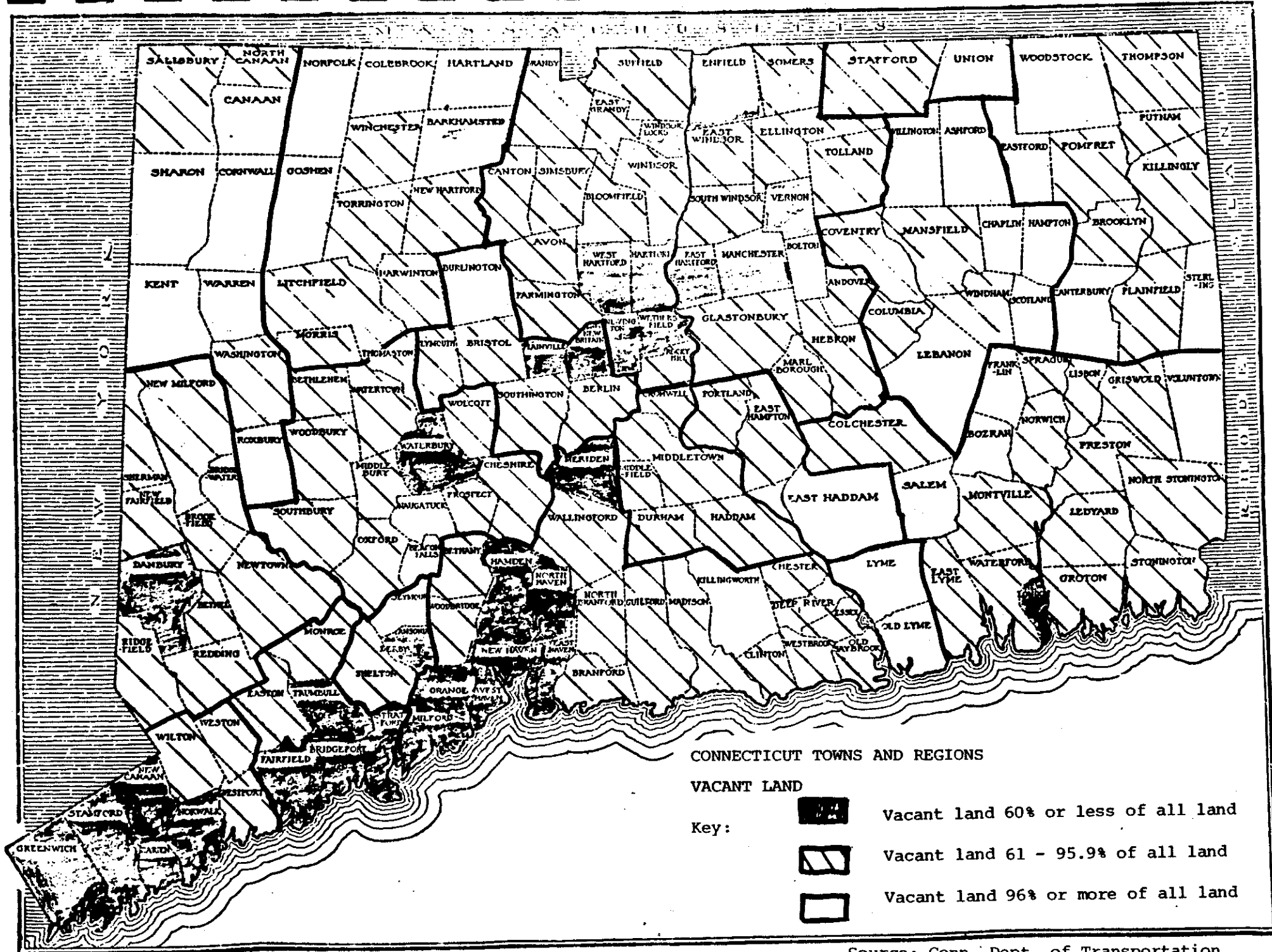
- Has no zoning ordinance
- Multi-family housing permitted with no bedroom restrictions
- Multi-family housing only with bedroom restrictions.








Single Family Housing: Minimum Floor Area Requirements

-  Minimum floor area less than 1,000 sq. ft.
-  Minimum floor area 1,000 Sq. Ft. or more.
-  Has no zoning ordinance

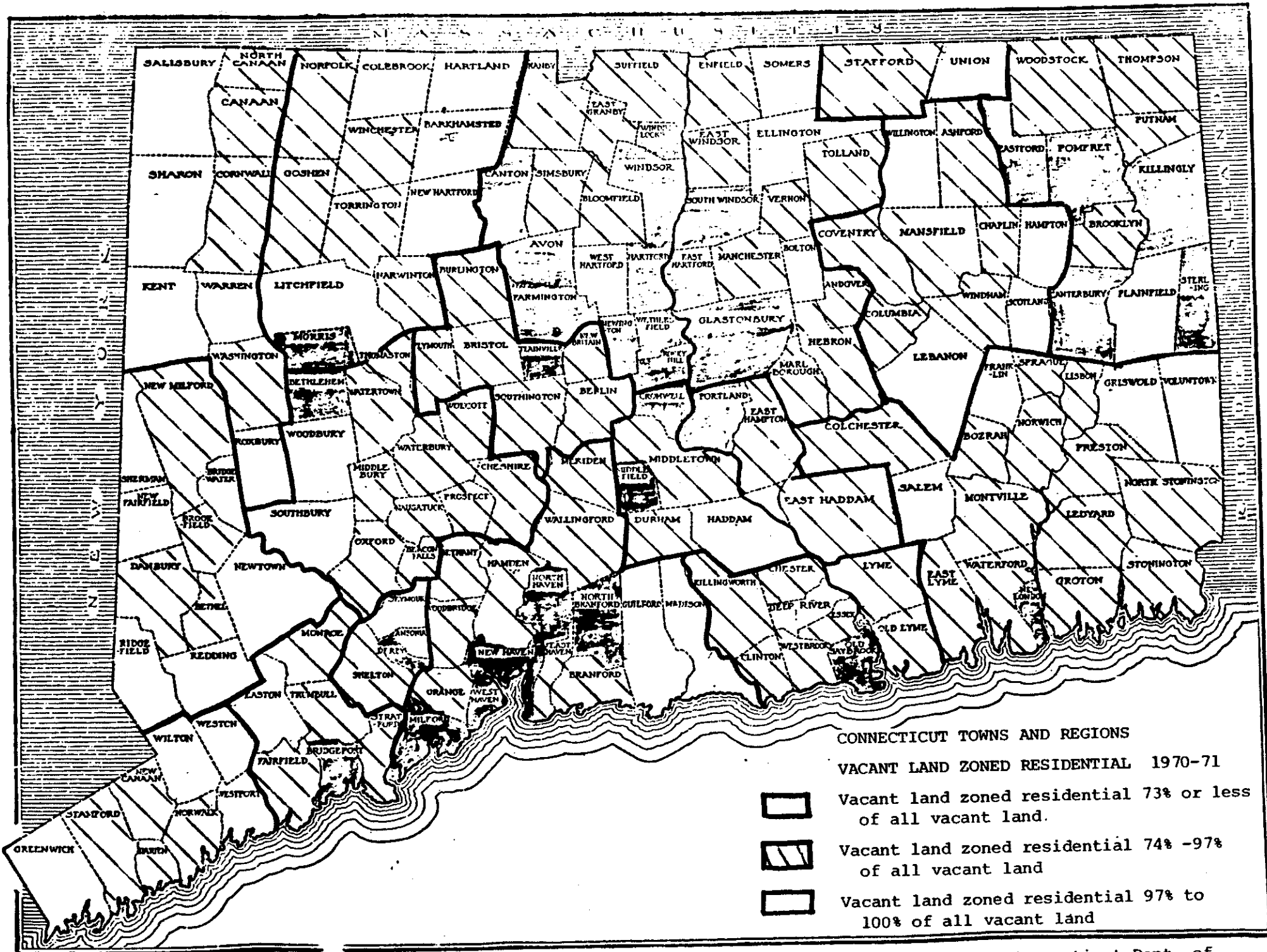


CONNECTICUT TOWNS AND REGIONS

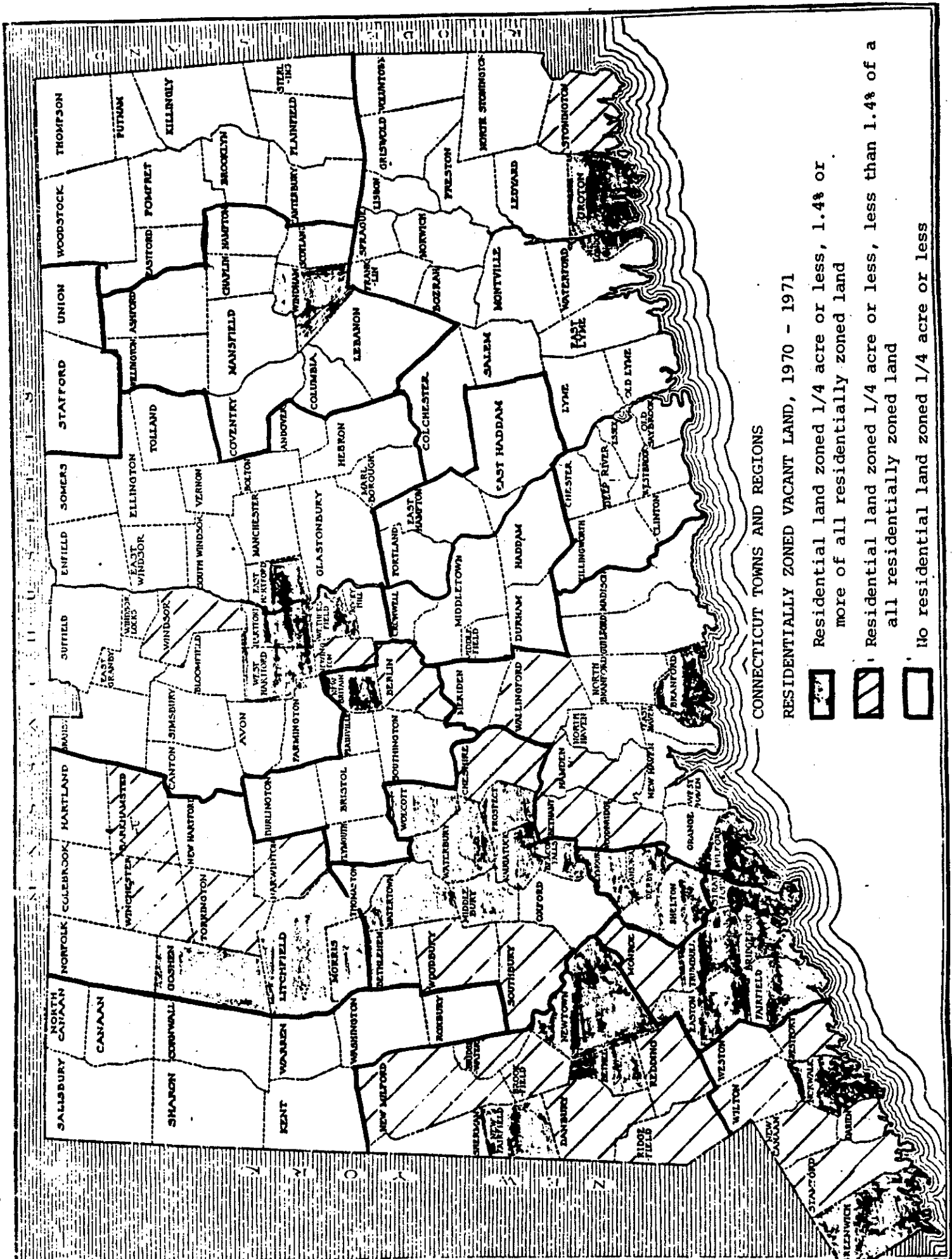
VACANT LAND

- Key:
-  Vacant land 60% or less of all land
 -  Vacant land 61 - 95.9% of all land
 -  Vacant land 96% or more of all land

Source: Conn. Dept. of Transportation
1970



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CONNECTICUT TOWNS AND REGIONS

RESIDENTIALLY ZONED VACANT LAND, 1970 - 1971

- Residential land zoned 1/4 acre or less, 1.4% or more of all residentially zoned land
- Residential land zoned 1/4 acre or less, less than 1.4% of all residentially zoned land
- No residential land zoned 1/4 acre or less

APPENDICES

<u>Appendix A</u>	<u>Population</u>	
	Total Population for Connecticut Jurisdictions	126-130
	Population Characteristics for Connecticut Jurisdictions	131-135
<u>Appendix B</u>	<u>Employment</u>	136-143
	Total Employment in Connecticut Jurisdictions	136-143
<u>Appendix C</u>	<u>Income</u>	144-155
	Income Quintile Distributions	144-149
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TOTAL POPULATION FOR CONNECTICUT JURISDICTIONS

<u>Town and Region</u> <u>Capitol Region</u>	<u>Population</u>			<u>1975 (Est.)</u>
	<u>1950</u>	<u>1960</u>	<u>1970</u>	
Andover	1,034	1,771	2,099	2,100
Avon	3,171	5,273	8,352	9,610
Bloomfield	5,764	13,613	18,301	19,588
Bolton	1,279	2,933	3,691	4,161
Canton	3,613	4,783	6,868	7,463
East Granby	1,327	2,434	3,532	4,268
East Hartford	29,933	43,977	57,583	54,132
East Windsor	4,859	7,500	8,513	8,419
Ellington	3,099	5,580	7,707	8,665
Enfield	15,464	31,464	46,189	46,932
Farmington	7,027	10,813	14,390	15,795
Glastonbury	8,818	14,497	20,651	23,549
Granby	2,693	4,968	6,150	6,934
*Hartford	177,397	162,178	158,017	138,152
Hebron	1,320	1,819	3,815	4,819
Manchester	34,116	42,102	47,994	50,417
Marlborough	901	1,961	2,991	4,285
Newington	9,110	17,664	26,037	29,322
Rocky Hill	5,108	7,404	11,103	12,936
Simsbury	4,822	10,138	17,145	20,083
Somers	2,631	3,702	6,893	7,294
South Windsor	4,066	9,460	15,553	16,651
Suffield	4,895	6,779	8,634	9,311
Tolland	1,659	2,950	7,857	8,308
Vernon	10,115	16,961	27,237	29,355
West Hartford	44,402	62,382	68,031	66,605
Wethersfield	12,533	20,561	26,662	27,281
Windsor	11,833	19,467	22,502	24,932
Windsor Locks	5,221	11,411	15,080	13,960

Central Connecticut

Berlin	7,470	11,250	14,149	14,990
Bristol	35,961	45,499	55,487	58,560
Burlington	1,846	2,790	4,070	5,246
New Britain	73,726	82,201	83,441	78,556
Plainville	9,994	13,149	16,773	16,250
Plymouth	6,771	8,981	10,321	10,144
Southington	13,061	22,797	30,946	35,297

Central Naugatuck

Beacon Falls	2,067	2,886	3,546	4,090
Bethlehem	1,015	1,486	1,923	2,159
Cheshire	6,295	13,383	19,051	10,704
Middlebury	3,318	4,785	5,542	5,830
Naugatuck	17,455	19,511	23,034	25,825
Oxford	2,037	3,292	4,480	5,930
Prospect	1,895	4,367	6,543	6,814
Southbury	3,828	5,186	7,852	11,562
Thomaston	4,896	5,850	6,233	6,050
Waterbury	104,477	107,130	108,033	107,065
Watertown	10,699	14,837	18,610	18,355

<u>Town and Region</u>	<u>Population</u>			
	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1975 (Est.)</u>
<u>Central Naugatuck</u>				
Wolcott	3,553	8,889	12,495	13,358
Woodbury	2,564	3,910	5,869	6,482
<u>Connecticut River Estuary</u>				
Chester	1,920	2,520	2,982	3,283
Clinton	2,466	4,166	10,267	11,518
Deep River	2,570	2,968	3,690	4,091
Essex	3,491	4,057	4,911	5,166
Killingworth	677	1,098	2,435	3,581
Lyme	857	1,183	1,484	1,816
Old Lyme	2,141	6,068	4,964	5,679
Old Saybrook	2,499	5,274	8,468	9,183
Westbrook	1,549	2,399	3,820	4,917
<u>Greater Bridgeport</u>				
Bridgeport	158,709	156,748	156,542	142,960
Easton	2,165	3,407	4,855	5,140
Fairfield	30,489	46,183	56,487	58,084
Monroe	2,892	6,402	12,047	13,708
Stratford	33,428	45,012	49,775	50,656
Trumbull	8,641	20,379	31,394	33,496
<u>Housatonic Valley</u>				
Bethel	5,104	8,200	10,945	14,259
Bridgewater	639	898	1,277	1,360
Brookfield	1,688	3,405	9,688	11,589
Danbury	30,337	39,382	50,781	54,512
New Fairfield	1,256	3,355	6,991	9,564
New Milford	5,799	8,318	14,601	16,369
Newtown	7,448	11,373	16,942	16,477
Redding	2,037	3,359	5,590	6,711
Ridgefield	4,356	8,165	18,188	20,367
Sherman	549	825	1,459	2,086
<u>Litchfield Hills</u>				
Barkhamsted	946	1,370	2,066	2,325
Colebrook	592	791	1,020	1,092
Goshen	940	1,288	1,351	1,627
Hartland	549	1,040	1,303	1,464
Harwinton	1,858	3,344	4,318	4,564
Litchfield	4,964	6,264	7,399	7,462
Morris	799	1,190	1,609	1,741
New Hartford	2,395	3,033	3,970	4,486
Norfolk	1,572	1,827	2,073	2,062

<u>Town and Region</u>	<u>Population</u>			
	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1975 (Est.)</u>
<u>Litchfield Hills</u>				
Torrington	27,820	30,045	31,952	30,264
Winchester	10,535	10,496	11,106	11,010
<u>Midstate</u>				
Cromwell	4,286	6,780	7,400	9,332
Durham	1,804	3,096	4,489	5,268
East Haddam	2,554	3,637	4,474	5,213
East Hampton	4,000	5,403	7,078	8,565
Haddam	2,636	3,466	4,934	6,414
Middlefield	1,983	3,255	4,132	4,280
Middletown	29,711	33,250	36,924	39,694
Portland	5,186	7,496	8,812	8,891
<u>Northeastern</u>				
Brooklyn	2,652	3,312	4,965	5,584
Canterbury	1,321	1,857	2,673	3,174
Eastford	598	746	922	1,078
Killingly	10,015	11,298	13,573	14,206
Plainfield	8,071	8,884	11,957	12,759
Pomfret	2,018	2,136	2,529	2,617
Putnam	9,304	8,412	3,198	8,603
Sterling	1,298	1,397	1,853	1,824
Thompson	5,585	6,217	7,580	8,001
Woodstock	2,271	3,177	4,311	5,233
<u>Northwestern</u>				
Canaan	708	790	931	923
Cornwall	596	1,051	1,177	1,305
Kent	1,392	1,686	1,990	2,185
North Canaan	2,647	2,836	3,045	2,756
Roxbury	740	912	1,238	1,368
Salisbury	3,132	3,309	3,573	3,482
Sharon	1,839	2,141	2,491	2,342
Warren	437	600	827	818
Washington	2,227	2,603	3,121	3,264
<u>South Central</u>				
Bethany	1,318	2,384	3,857	4,250
Branford	10,944	16,610	20,444	22,004
East Haven	12,212	21,388	25,120	24,986
Guilford	5,902	7,913	12,033	14,847
Hamden	29,715	41,056	49,359	50,168
Madison	3,078	4,567	9,768	12,604
Meriden	44,088	51,850	55,959	57,697
Milford	26,870	41,662	50,858	49,704
New Haven	164,445	152,048	137,707	126,845

Town and RegionPopulationSouth Central

	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1975 (Est.)</u>
North Branford	2,017	6,771	10,778	11,685
North Haven	9,444	15,935	22,194	23,238
Orange	3,032	8,547	13,524	13,866
Wallingford	16,976	29,920	35,714	37,357
West Haven	32,010	43,002	52,851	53,002
Woodbridge	2,822	5,182	7,673	8,101

Southeastern

Bozrah	1,154	1,590	2,036	2,112
Colchester	3,007	4,648	6,603	7,517
East Lyme	3,870	6,782	11,399	13,575
Franklin	727	974	1,356	1,621
Griswold	5,728	6,472	7,763	8,126
Groton	21,896	29,937	38,685	39,764
Ledyard	1,749	5,395	14,558	16,663
Lisbon	1,282	2,019	2,808	3,092
Montville	4,766	7,759	15,662	16,804
New London	30,551	34,182	31,630	30,456
North Stonington	1,367	1,982	3,748	4,260
Norwich	37,633	38,506	41,433	41,060
Preston	1,775	4,992	3,593	4,062
Salem	618	925	1,453	1,746
Sprague	2,320	2,509	2,912	2,941
Stonington	11,801	13,969	15,940	16,607
Voluntown	825	1,028	1,452	1,649
Waterford	9,100	29,937	38,685	39,764

Southwestern

Darien	11,767	18,437	20,411	20,229
Greenwich	40,834	53,793	59,755	59,566
New Canaan	8,001	13,466	17,455	17,902
Norwalk	49,460	67,775	79,113	76,688
Stamford	74,293	92,713	108,798	105,151
Weston	1,988	4,039	7,417	8,645
Westport	11,667	20,955	27,414	27,400
Wilton	4,558	8,026	13,572	14,830

Valley

Ansonia	18,706	19,819	21,160	20,461
Derby	10,259	12,132	12,599	11,983
Seymour	7,832	10,100	12,776	14,231
Shelton	12,694	18,190	27,165	29,314

Windham

Ashford	845	1,315	2,156	2,183
Chaplin	712	1,230	1,621	1,562

Town and Region

Population

<u>Windham</u>	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1975 (Est.)</u>
Columbia	1,327	2,163	3,129	3,297
Coventry	4,043	6,356	8,140	8,603
Hampton	672	934	1,129	1,327
Lebanon	1,654	2,434	3,804	4,505
Mansfield	10,008	14,638	19,994	22,192
Scotland	513	684	1,022	1,044
Willington	1,462	2,005	3,755	4,155
Windham	15,814	16,973	19,626	20,740
<u>Non-Defined</u>				
Stafford	6,471	7,476	8,680	8,863
Union	261	383	443	372

Source: U.S. Census

POPULATION CHARACTERISTICS FOR CONNECTICUT JURISDICTIONS:
PERCENT BLACK, PERCENT SPANISH-SPEAKING, PERCENT
WOMEN AS HEADS-OF-HOUSEHOLDS, 1970

<u>Town and Region</u>	<u>Percent Black*</u>	<u>Percent Spanish-Speaking</u>	<u>Percent Women as H-of-H**</u>
<u>Capitol Region</u>			
Andover	.4%	—	—
Avon	.5	.6%	—
Bloomfield	13.4*	.5	6.7
Bolton	.1	—	—
Canton	.3	.4	—
East Granby	1.2	2.3	—
East Windsor	2.7*	.4	—
Ellington	.5	.2	—
Enfield	.9	1.4	6.1
Farmington	.4	.3	6.0
Granby	.4	.1	—
Hartford	27.9*	7.5	14.6
Hebron	.7	—	—
Manchester	.5	.5	7.4
Marlborough	.7	—	—
Newington	.6	.3	6.2
Rocky Hill	1.3	.3	6.2
Simsbury	.4	.9	4.7
Somers	5.8*	.5	—
South Windsor	1.0	.9	4.3
Suffield	2.1*	1.6	—
Tolland	.4	.1	—
Vernon	.9	.9	6.4
West Hartford	.4	.6	—
Wethersfield	.4	.7	7.4
Windsor	2.8*	1.3	6.8
Windsor Locks	.9	.2	7.1
<u>Central Connecticut</u>			
Berlin	.2	1.0	6.0
Bristol	1.0	.9	7.3
Burlington	.2	.7	—
New Britain	4.3*	4.7	9.7
Plainville	1.7	2.5	7.5
Plymouth	.4	.9	6.2
Southington	.3	1.0	5.6
<u>Central Naugatuck</u>			
Beacon Falls	.1	2.5	—
Bethlehem	.5	—	—
Cheshire	1.3	.6	5.4
Middlebury	.2	.1	—
Naugatuck	.5	1.7	7.9
Oxford	.1	—	—
Prospectq	1.2	.7	—
Southbury	1.7	.9	—
Thomaston	.02	.3	—

<u>Town and Region</u>	<u>Percent Black*</u>	<u>Percent Spanish-Speaking</u>	<u>Percent Women as H-of-H**</u>
<u>Central Naugatuck</u>			
Waterbury	10.1*	3.7	11.7
Watertown	.6	1.6	6.5
Wolcott	7.2*	.8	4.8
Woodbury	.1	—	—
<u>Connecticut River Estuary</u>			
Chester	.8	—	—
Clinton	.4	2.5	6.0
Deep River	.6	—	—
Essex	1.4	—	—
Killingworth	.2	.7	—
Lyme	.3	.5	—
Old Lyme	.04	.2	—
Old Saybrook	2.1*	1.2	—
Westbrook	.4	.4	—
<u>Greater Bridgeport</u>			
Bridgeport	16.3*	9.0	12.0
Easton	.2	.1	—
Fairfield	.7	1.3	—
Monroe	.7	2.4	3.9
Stratford	4.4*	.2	7.9
Trumbull	.5	.6	4.8
<u>Housatonic Valley</u>			
Bethel	1.7	1.6	6.4
Bridgewater	.5	—	—
Brookfield	.1	.8	8.9
Danbury	5.2*	1.8	8.9
New Fairfield	.2	.8	—
New Milford	1.0	.8	5.9
Newtown	1.2	.8	5.4
Redding	.8	.4	—
Ridgefield	.7	1.0	4.4
Sherman	.1	1.0	—
<u>Litchfield Hills</u>			
Barkhamsted	.2	3.4	—
Colebrook	.1	.2	—
Goshen	.8	2.2	—
Hartland	.1	2.8	—
Harwinton	.02	.9	—
Litchfield	.7	.5	—
Morris	.4	—	—
New Hartford	.1	—	—

<u>Town and Region</u>	<u>Percent Black*</u>	<u>Percent Spanish-Speaking</u>	<u>Percent Women as H-of-H**</u>
<u>Litchfield Hills</u>			
Norfolk	2.6*	-	-
Torrington	1.1	1.0	8.0
Winchester	.3	.9	9.0
<u>Midstate</u>			
Cromwell	1.7	.8	-
Durham	.4	1.3	-
East Haddam	.2	.8	-
East Hampton	1.1	.3	-
Haddam	.4	.8	5.9
Middlefield	.3	-	-
Middletown	6.8*	1.1	4.2
Portland	2.5*	1.0	-
<u>Northeastern</u>			
Brooklyn	.4	2.0	-
Canterbury	.03	-	-
Eastford	1.0	-	-
Killingly	.4	.1	8.2
Plainfield	.2	.2	7.5
Pomfret	.2	.6	-
Putnam	.6	.5	-
Sterling	.1	-	-
Thompson	.2	-	-
Woodstock	.4	.3	-
<u>Northwestern</u>			
Canaan	4.4*	.4	-
Cornwall	.1	-	-
Kent	.2	.7	-
North Canaan	1.8	1.5	-
Roxbury	.3	-	-
Salisbury	3.4*	.5	-
Sharon	1.7	-	-
Warren	-	-	-
Washington	.7	1.0	-
<u>South Central</u>			
Bethany	2.6*	-	-
Branford	.9	.5	7.1
East Haven	.2	1.4	-
Guilford	.7	1.4	-
Hamden	3.3*	.7	8.0
Madison	.2	1.5	-
Meriden	2.6*	6.3	9.0
Milford	.9	1.1	7.3
New Haven	26.3*	3.6	14.0
North Branford	2.9*	1.1	4.2

<u>Town and Region</u>	<u>Percent Black*</u>	<u>Percent Spanish-Speaking</u>	<u>Percent Women as H-of-H**</u>
<u>South Central</u>			
North Haven	1.1	1.1	5.3
Orange	.2	.8	5.2
Wallingford	.3	3.4	6.5
West Haven	5.1*	1.0	8.7
Woodbridge	1.3	—	—
<u>Southeastern</u>			
Bozrah	.2	—	—
Colchester	2.8	.7	—
East Lyme	.9	.9	7.1
Franklin	.2	—	—
Griswold	.2	1.1	—
Groton	3.6*	1.8	16.0
Ledyard	1.3	1.5	8.4
Lisbon	.04	1.8	—
Montville	1.4	1.9	7.7
New London	11.2*	2.8	12.3
North Stonington	.3	2.0	—
Norwich	3.1*	.7	9.8
Preston	.4	1.8	—
Salem	.2	3.0	—
Sprague	.1	1.1	—
Stonington	.7	1.4	7.8
Voluntown	.3	—	—
Waterford	1.7	.4	7.4
<u>Southwestern</u>			
Darien	.5	1.4	5.6
Greenwich	2.0*	2.2	—
New Canaan	2.3*	1.8	6.4
Norwalk	11.8*	4.1	8.9
Stamford	12.3*	3.8	9.7
Weston	.4	1.6	—
Westport	.8	2.6	7.0
Wilton	.4	1.5	4.8
<u>Valley</u>			
Ansonia	7.2*	.6	9.7
Derby	1.0	1.4	9.3
Seymour	.3	.6	6.2
Shelton	.4	1.6	6.3
<u>Windham</u>			
Ashford	.3	—	—
Chaplin	.9	—	—
Columbia	.3	—	—

<u>Town and Region</u>	<u>Percent Black*</u>	<u>Percent Spanish-Speaking</u>	<u>Percent Women as H-of-H**</u>
<u>Windham</u>			
Coventry	.3	.3	—
Hampton	.2	—	—
Lebanon	.5	1.7	—
Mansfield	1.6	1.1	4.2
Scotland	.6	—	—
Willington	1.1	.5	—
Windham	1.4	4.6	9.2
<u>Non-Defined</u>			
Stafford	.2	1.8	—
Union	2.1*	—	—

Source: U.S. Census

*Those jurisdictions with 2.0% or more Black population of their total population.

**Female heads-of-households are not reported for jurisdiction with populations less than 10,000 in 1970.

TOTAL EMPLOYMENT IN CONNECTICUT JURISDICTIONS:
1965 and 1976 and Change 1965-76

<u>Capitol</u> <u>City</u>	<u>1965</u>		<u>1976</u>		<u>Change in</u> <u>Work Force</u>
	<u>Work</u> <u>Force</u>	<u>%</u>	<u>Work</u> <u>Force</u>	<u>%</u>	
Hartford	117,780	44.13	125,800	37.18	8,020
<u>Suburbs</u> (Hartford)					
Avon	1,320		4,290		2,970
Bloomfield	8,950		13,800		4,850
Bolton	270		680		410
Canton	620		1,340		720
East Granby	1,130		870		-260
East Hartford	42,010		40,280		-1,730
East Windsor	1,790		2,530		740
Ellington	370		890		520
Enfield	5,520		9,470		3,950
Farmington	4,460		12,940		8,480
Glastonbury	2,970		5,220		2,250
Granby	400		780		380
Manchester	12,350		17,560		5,210
Newington	9,410		11,880		2,470
Rocky Hill	1,910		5,430		3,520
Simsbury	2,450		4,010		1,570
Somers	1,010		1,310		250
South Windsor	2,330		5,670		3,340
Suffield	1,320		2,640		1,320
Tolland	410		1,010		610
Vernon	410		6,970		6,560
West Hartford	22,410		25,940		3,530
Wethersfield	6,920		11,160		4,240
Windsor	6,920		12,910		5,990
Windsor Locks	10,920		11,860		940
<u>(Middletown)</u>					
Marlborough	100		390		290
<u>(Willimantic)</u>					
Andover	170		170		0
Hebron	200		520		320
Suburb Total	149,100	55.87%	212,540	62.82%	361,640
Total Region	266,880		338,340		71,350

<u>Central Connecticut</u>	<u>1965</u>		<u>1976</u>		<u>Change in Work Force</u>
	<u>Work Force</u>	<u>%</u>	<u>Work Force</u>	<u>%</u>	
<u>Cities</u>					
New Britain	31,230	44.29	29,300	38.29	-1,930
Bristol	<u>15,630</u>	<u>22.16</u>	<u>18,100</u>	<u>23.65</u>	<u>2,470</u>
	46,860	66.45	47,400	61.94	540
<u>Suburbs</u>					
(New Britain)					
Berlin	4,870		6,550		1,680
Plainville	7,230		7,950		720
(Bristol)					
Plymouth	1,760		2,140		380
(Meriden)					
Southington	9,630		11,930		1,300
(Torrington)					
Burlington	<u>170</u>		<u>550</u>		<u>380</u>
<u>Suburb Total</u>	23,660	33.55	29,120	38.06	5,460
<u>Total Region</u>	70,520		76,520		6,000
<u>Central Naugatuck</u>					
<u>City</u>					
Waterbury	44,900	61.83	46,650	57.58	1,750
<u>Suburbs</u>					
(Central Naugatuck)					
Beacon Falls	750		850		100
Bethlehem	90		100		10
Cheshire	3,470		6,260		2,790
Middlebury	2,150		4,740		2,590
Naugatuck	10,800		6,340		-4,460
Oxford			490		
Prospect	<u>520</u>		1,120		<u>600</u>
Southbury	1,300		3,090		1,790
Thomaston	3,140		3,480		340
Watertown	3,690		4,950		1,260
Wolcott	970		2,050		1,080
Woodbury	<u>830</u>		<u>1,390</u>		<u>560</u>
<u>Suburb Total</u>	27,660	38.09	34,370	42.42	6,710
<u>Total Region</u>	72,610		81,510		8,900

	<u>1965</u>		<u>1976</u>		<u>Change in Work Force</u>
	<u>Work Force</u>	<u>%</u>	<u>Work Force</u>	<u>%</u>	
<u>Housatonic Valley</u>					
New Milford	3,370		5,530		2,160
Newtown	3,130		5,530		2,250
Redding	760		710		-50
Ridgefield	1,850		4,290		2,240
Sherman	90		130		40
Suburb Total	12,460	40.05	22,380	45.50	34,840
Total Region	31,110		49,700		18,590
<u>Litchfield Hills</u>					
<u>City</u>					
Torrington	12,760	63.86	12,980	58.57	200
<u>Suburbs</u>					
(Litchfield Hills)					
Barkhamsted	600		810		210
Colebrook	60		40		-20
Goshen	100		180		80
Hartland	120		90		-30
Harwinton	140		170		30
Litchfield	1,810		2,430		620
Morris	100		280		180
New Hartford	400		1,180		780
Norfolk	480		320		-160
Winchester	3,410		3,680		270
Suburb. Total	7,220	36.14	9,180	41.43	16,400
Total Region	19,980		22,160		2,180
<u>Midstate</u>					
<u>City</u>					
Middletown	14,580	70.30	20,660	69.00	6,080
<u>Suburbs</u>					
Cromwell	740		1,540		800
Durham	500		880		380
East Haddam	800		1,240		440
East Hampton	800		1,280		480
Hamden	640		980		340
Middlefield	520		1,000		480
Portland	2,160		2,360		200
Suburb Total	6,160	29.70	9,280	31.00	15,440
Total Region	20,740		29,940		9,200

Connecticut River Estuary	1965		1976		Change in Work Force
	Work Force	%	Work Force	%	
<u>Cities</u>					
None					
<u>Suburbs</u>					
(Middletown)					
Chester	570		1,180		610
Clinton	1,580		3,550		1,970
Deep River	1,600		1,660		60
Essex	2,080		2,490		410
Killingworth	130		190		60
Old Saybrook	2,610		4,560		1,950
Westbrook	620		890		270
(New London)					
Lyme	50		80		30
Old Lyme	510		760		250
<u>Total Region</u>	9,750		15,360		5,610
<u>Greater Bridgeport</u>					
<u>Cities</u>					
Bridgeport	81,290	68.06	71,970	60.89	-9,320
<u>Suburbs</u>					
Easton	170		380		210
Fairfield	10,300		15,990		5,690
Monroe	960		1,910		950
Stratford	24,220		22,320		-1,900
Trumbull	2,490		5,630		3,140
<u>Suburb Total</u>	38,140		46,230		84,370
<u>Total Region</u>	119,430	31.19	118,200	39.11	-1,230
<u>Housatonic Valley</u>					
<u>City</u>					
Danbury	18,650	59.95	27,320	54.97	8,670
<u>Suburbs</u>					
Bethel	1,930		3,330		1,400
Bridgewater	60		180		120
Brookfield	940		2,100		1,160
New Fairfield	330		730		400

	<u>1965</u>		<u>1976</u>		<u>Change in Work Force</u>
	<u>Work Force</u>	<u>%</u>	<u>Work Force</u>	<u>%</u>	
<u>Northeastern</u>					
<u>City</u>					
None					
<u>Suburbs</u>					
(Danielson)					
Brooklyn	360		540		180
Canterbury	150		240		90
Eastford	190		180		-10
Killingly	4,940		5,530		590
Plainfield	4,390		5,010		620
Pomfret	550		1,110		560
Putnam	3,710		4,690		980
Sterling	160		270		110
Thompson	1,630		1,800		170
Woodstock	350		480		130
Total Region	16,430		19,850		3,420
<u>Northwestern</u>					
<u>City</u>					
None					
<u>Suburbs</u>					
Canaan	920		660		-260
Cornwall	230		310		80
Kent	560		880		320
North*Canaan	760		1,280		520
Roxbury	100		70		-30
Salsibury	980		1,180		200
Sharon	390		700		310
Warren	70		50		-20
Washington	500		880		380
Total Region	4,510		6,010		1,500
<u>South Central</u>					
<u>Cities</u>					
New Haven	89,040	47.62	84,160	39.64	-4,880
Meriden	17,770	9.51	20,500	9.66	2,730
	106,810	57.13	104,660	49.30	-2,150

	<u>1965</u>		<u>1976</u>		<u>Change in Work Force</u>
	<u>Work Force</u>	<u>%</u>	<u>Work Force</u>	<u>%</u>	
<u>South Central</u>					
<u>Suburbs</u>					
(New Haven)					
Bethany	320		720		400
Branford	4,780		6,740		1,960
East Haven	2,380		3,300		920
Guilford	1,860		3,410		1,550
Hamden	13,670		18,000		4,330
Madison	1,590		2,380		790
North Branford	890		1,590		700
North Haven	13,480		16,370		2,890
Orange	2,970		5,720		2,750
West Haven	10,780		14,510		3,730
Woodbridge	620		1,660		1,040
(Meriden)					
Wallingford	12,680		13,990		1,310
(Bridgeport)					
Milford	<u>14,120</u>		<u>19,250</u>		<u>5,130</u>
Suburb Total	80,140	42.87	107,640	50.70	25,350
Total Region	186,950		212,300		25,350
<u>Southeastern</u>					
<u>Cities</u>					
New London	14,950	21.24	17,200	19.92	2,250
Norwich	12,280	17.46	15,740	18.23	3,460
Groton	<u>26,700</u>	<u>37.93</u>	<u>29,740</u>	<u>34.44</u>	<u>3,040</u>
	53,930	76.63	62,680	72.59	8,750
<u>Suburbs</u>					
(Norwich)					
Bozrah	250		350		100
Colchester	1,220		1,630		410
Franklin	160		310		150
Griswold	1,750		1,870		120
Lisbon	180		200		20
Preston	1,520		1,280		-240
Sprague	1,590		930		-660
Voluntown	80		140		60
(New London)					
East Lyme	1,260		2,610		1,350
Ledyard	820		1,280		460
Montville	1,730		3,380		1,650
North Stonington	170		510		340

	<u>1965</u>		<u>1976</u>		<u>Change in Work Force</u>
	<u>Work Force</u>	<u>%</u>	<u>Work Force</u>	<u>%</u>	
<u>Southeastern</u>					
Salem	80		80		0
Stonington	4,040		5,080		1,040
Waterford	<u>1,610</u>		<u>4,030</u>		<u>2,420</u>
Suburb Total	16,460	23.38	23,680	27.42	7,220
Total Region	70,390		86,360		15,970
<u>Southwestern</u>					
<u>Cities</u>					
Stamford	43,980	41.05	55,810	38.41	11,830
Norwalk	<u>29,690</u>	<u>27.71</u>	<u>33,430</u>	<u>23.01</u>	<u>3,740</u>
	73,670	68.76	89,240	61.42	15,570
<u>Suburbs</u>					
(Stamford)					
Darien	4,180		6,430		2,250
Greenwich	16,500		27,530		11,030
New Canaan	2,940		3,890		950
(Norwalk)					
Weston	420		880		460
Westport	6,190		11,040		4,850
Wilton	<u>3,230</u>		<u>6,280</u>		<u>3,050</u>
Suburb Total	33,460	31.23	56,050	38.58	89,160
Total Region	107,130		145,290		38,160
<u>Valley</u>					
<u>City</u>					
None					
<u>Suburbs</u>					
Ansonia			5,030		
Derby			5,390		
Seymour			2,740		
Shelton	5,590		7,160		1,570
Total Region	5,590		20,320		
<u>Windham</u>					
<u>City</u>					
None					

<u>Windham</u>	<u>1965</u>		<u>1976</u>		<u>Change in Work Force</u>
	<u>Work Force</u>	<u>%</u>	<u>Work Force</u>	<u>%</u>	
<u>Suburbs</u>					
Ashford	60		80		20
Chaplin	50		130		80
Columbia	300		300		0
Coventry	470		720		250
Hampton	50		80		30
Lebanon	160		240		80
Mansfield	5,310		7,760		2,450
Scotland	50		50		0
Willington	190		360		170
Windham	8,690		211		-8,479
Total Region	15,330		9,931		-5,399
<u>Non-Defined</u>					
<u>City</u>					
None					
<u>Suburbs</u>					
Stafford	1,980		2,640		660
Union	110		50		- 60
<u>STATE TOTAL</u>	1,019,390		1,220,831		201,441

INCOME QUINTILE DISTRIBUTIONS

Town and Region	1970 Median Income	1970 Percent					1960-1970 Percent of Total Increase							
		Quin1	Quin2	Quin3	Quin4	Quin5	Quin1	Quin2	Quin3	Quin4	Quin5			
CAPITOL														
Andover	13333.	10.8	20.6	19.7	25.6	23.3	-3.3	29.3	-14.1	31.5	56.5			
Avon	16000.	10.6	10.4	17.2	24.2	37.7	11.5	1.5	17.6	21.4	48.0			
Bloomfield	13925.	11.3	15.1	20.9	25.0	27.7	14.9	13.2	18.5	27.4	25.9			
Bolton	12582.	14.7	20.1	20.3	23.1	21.9	19.0	30.8	11.7	6.9	31.6			
Canton	12945.	17.8	14.9	20.5	24.1	22.8	25.6	-3.0	15.4	28.1	33.8			
East Granby	14369.	11.2	12.1	20.7	29.0	27.0	6.2	5.6	14.3	30.2	43.6			
East Hartford	11771.	16.6	21.1	24.8	22.1	15.4	25.0	21.9	24.6	14.8	13.7			
East Windsor	11878.	18.5	19.6	22.1	21.9	17.9	1.1	-11.1	22.8	28.1	59.2			
Ellington	12493.	13.3	19.8	25.4	24.7	16.9	-0.6	13.6	28.9	38.6	19.5			
Enfield	11752.	13.6	22.8	28.3	22.1	13.2	6.9	17.7	31.6	25.1	19.3			
Farmington	13476.	11.5	18.0	20.5	23.1	26.9	12.5	19.0	19.3	23.4	25.7			
Glastonbury	14507.	10.7	14.5	18.7	26.0	30.1	9.9	11.7	17.4	28.0	33.0			
Granby	13389.	7.7	18.6	24.3	25.9	23.4	-14.8	17.9	31.7	29.8	35.4			
Hartford	9108.	36.3	23.0	17.4	13.6	9.6	49.5	-8.8	-31.6	-64.4	-44.7			
Hebron	12478.	14.6	17.5	25.7	25.2	17.0	7.2	16.4	27.9	29.3	19.7			
Manchester	12356.	16.0	19.4	21.9	22.8	19.9	27.2	27.0	19.3	13.0	13.5			
Marlborough	12774.	6.0	20.9	29.2	25.5	18.3	-7.5	14.1	31.1	36.1	25.1			
Newington	13589.	9.9	16.3	23.1	27.0	22.8	12.6	19.2	22.0	22.8	23.5			
Rocky Hill	13332.	12.0	14.5	24.6	26.9	23.0	14.3	10.2	26.8	26.3	22.5			
Simsbury	17186.	7.5	9.4	15.3	29.3	38.3	3.2	2.5	10.1	35.3	48.7			
Somers	13105.	15.3	16.4	20.4	22.5	25.4	5.8	8.4	14.8	27.6	43.3			
South Windsor	14155.	8.1	14.6	22.3	29.3	25.8	8.8	11.3	8.9	31.2	39.9			
Suffield	13326.	12.3	19.1	19.7	25.2	23.7	-6.1	13.6	22.9	49.3	20.3			
Tolland	12255.	13.7	18.6	27.8	24.1	15.8	10.2	18.0	28.9	26.2	16.8			
Vernon	11818.	17.9	20.6	23.7	22.3	15.5	18.0	17.7	23.4	22.4	18.5			
West Hartford	15451.	12.4	12.3	15.7	22.6	36.9	36.2	31.8	28.8	26.2	16.8			
Wethersfield	14257.	12.0	14.3	18.9	26.4	28.4	19.4	18.7	21.2	24.7	15.9			
Windsor	13663.	11.9	14.8	22.1	27.4	23.9	8.3	10.9	22.3	36.3	22.3			
Windsor Locks	13663.	12.7	19.5	25.6	25.7	16.4	7.7	12.7	32.6	32.0	15.1			
CENTRAL														
Berlin	12901.	12.6	19.0	22.2	23.5	22.7	8.9	18.5	21.4	26.8	24.2			
Bristol	11835.	16.2	22.2	23.7	22.0	16.0	18.8	27.3	21.2	19.7	13.1			
Burlington	12104.	18.3	18.1	23.9	23.8	15.9	26.0	19.2	19.4	18.9	16.4			
New Britain	10759.	24.7	22.9	20.3	18.4	13.7	3892.9	-942.9	300.0	-2442.9	-707.1			

INCOME QUINTILE DISTRIBUTIONS

Town and Region	1970 Median Income	1960-1970									
		1970 Percent					Percent of Total Increase				
		Quin1	Quin2	Quin3	Quin4	Quin5	Quin1	Quin2	Quin3	Quin4	Quin5
<u>CENTRAL</u>											
Plainville	11626.	17.1	22.5	24.2	21.8	14.3	14.6	26.9	27.2	24.2	7.1
Plymouth	11381.	18.1	23.4	25.2	20.2	13.0	14.1	22.2	26.8	17.1	8.7
Southington	11797.	15.9	21.9	24.6	21.9	15.7	15.6	24.9	21.7	22.3	15.4
<u>CENTRAL NAUGATUCK</u>											
Beacon Falls	10515.	18.7	30.4	25.2	15.8	9.9	37.6	52.7	26.5	-9.4	-7.3
Bethlehem	11245.	20.6	21.3	24.0	18.1	16.0	16.4	15.5	37.1	21.6	9.5
Cheshire	13542..	12.3	16.4	20.9	24.5	26.0	15.4	4.6	24.2	31.1	24.7
Middlebury	13155.	14.8	17.2	19.6	19.3	29.1	17.7	29.6	16.6	14.9	21.3
Naugatuck	11522.	18.3	21.9	23.0	20.5	16.3	47.7	27.2	39.1	-5.4	-8.5
Oxford	11903.	17.8	19.6	25.4	22.9	14.3	13.7	16.9	23.2	35.7	10.5
Southbury	12796.	19.6	17.1	16.5	20.6	26.2	17.1	12.5	8.4	23.9	38.0
Thomaston	11105.	19.5	25.0	21.8	19.8	14.0	-18.4	95.6	-4.4	18.4	8.8
Waterbury	10459.	26.9	22.9	19.4	17.2	13.6	148.0	54.5	0.7	-59.4	-43.8
Watertown	11823.	17.4	23.5	22.4	20.3	16.4	26.7	34.4	26.6	6.9	5.4
Wolcott	12034.	14.6	24.1	22.4	22.4	16.6	21.9	38.5	7.0	11.2	21.3
Woodbury	13787.	15.5	15.1	17.9	22.1	29.4	9.1	12.9	20.2	25.9	32.0

CONNECTICUT ESTUARY

Chester	11691.	17.2	23.4	22.7	22.3	14.5	3.5	18.7	19.3	37.4	21.1
Clinton	11153.	18.4	23.8	25.5	17.9	14.4	14.2	27.2	26.7	17.3	14.6
Deep River	11288.	18.2	24.5	23.4	19.5	14.3	9.1	11.1	36.4	26.8	16.7
Essex	12778.	18.3	15.9	19.4	21.4	25.0	10.4	10.1	15.8	30.9	32.9
Kingworth	11390.	16.2	24.4	25.0	17.2	17.2	12.3	26.9	31.4	17.3	12.1
Lyme	12713.	20.4	18.6	13.7	17.8	29.5	-13.5	16.9	2.2	36.0	58.4
Old Lyme	13197.	17.8	18.2	15.5	22.4	26.1	9.4	10.3	8.8	32.2	39.3
Old Saybrook	12171.	15.9	19.8	21.7	21.1	21.5	1.9	19.3	28.5	24.1	26.1
Westbrook	12332.	22.4	16.2	19.9	22.3	19.3	12.6	0.8	29.8	27.4	29.3

GREATER BRIDGEPORT

Bridgeport	9847.	29.8	24.6	19.3	15.5	10.8	1151.9	888.5	325.0	-1115.4	-1150.0
Easton	17506.	9.6	10.7	13.7	24.2	41.9	10.9	7.4	14.9	33.7	33.2
Fairfield	14255.	12.0	15.4	18.1	23.3	31.2	8.9	12.6	14.1	30.9	33.4

INCOME QUINTILE DISTRIBUTIONS

Town and Region	1970 Median Income	1970 Percent					1960-1970 Percent of Total Increase				
		Quin1	Quin2	Quin3	Quin4	Quin5	Quin1	Quin2	Quin3	Quin4	Quin5
<u>GREATER BRIDGEPORT</u>											
Monroe	13553.	10.2	15.6	23.5	28.5	22.1	14.0	27.7	28.6	25.3	
Stratford	12268.	16.0	19.8	22.0	22.5	19.6	23.0	29.9	14.8	8.7	
Trumbull	14772.	8.9	13.5	19.1	28.2	30.4	11.6	15.9	33.7	29.8	
<u>HOUSANTONIC VALLEY</u>											
Bethel	12317.	13.7	20.5	25.0	23.6	17.2	19.2	34.6	33.1	23.8	
Bridgewater	9775.	20.4	33.3	8.1	17.4	20.7	30.8	6.9	30.0	28.5	
Brookfield	14146.	12.4	14.5	19.0	26.4	27.7	12.0	20.3	26.6	28.0	
Danbury	11394.	20.8	22.1	20.7	20.2	16.2	24.4	21.0	21.2	19.6	
New Fairfield	11742.	17.9	22.4	20.4	20.4	18.9	28.3	18.9	24.2	14.7	
New Milford	14314.	20.6	21.2	24.9	19.1	14.2	15.4	33.1	22.6	14.3	
Newtown	13623.	13.7	14.3	21.0	26.7	24.3	12.3	22.6	31.5	23.7	
Redding	14835.	12.2	13.5	17.3	22.8	34.2	6.2	21.5	29.8	33.7	
Ridgefield	16833.	9.3	9.8	15.3	27.4	38.2	4.3	14.8	36.9	41.3	
Sherman	15495..	.19.7	12.0	10.4	19.9	38.0	3.4	6.1	27.7	57.4	
<u>LITCHFIELD HILLS</u>											
Barkhamsted	11867.	12.2	24.2	23.6	22.6	17.4	34.1	20.5	25.9	23.2	
Colebrook	10824.	18.4	27.2	26.2	15.6	12.6	48.7	38.5	3.8	-1.3	
Goshen	11795.	26.6	16.6	12.1	18.3	26.4	-8.3	-7.1	20.2	56.0	
Hartland	11481.	21.3	20.4	23.1	22.2	12.9	9.4	29.4	35.3	9.4	
Harwinton	12104.	11.2	24.9	22.6	20.5	20.8	32.9	17.7	21.9	31.9	
Litchfield	11857.	20.3	20.9	17.8	18.7	22.3	29.0	19.8	15.3	17.8	
Morris	10789.	24.4	21.1	28.7	16.6	9.2	15.2	51.4	13.8	3.6	
New Hartford	11555.	19.0	21.1	24.2	20.2	15.5	17.9	50.9	45.7	0.0	
Norfolk	11587.	22.6	16.9	23.0	16.6	21.0	26.6	28.1	21.9	60.9	
Torrington	10484.	23.6	26.0	21.7	17.4	11.4	53.7	29.2	-14.9	-8.3	
Winchester	11043.	21.4	24.1	20.8	17.8	16.0	43.1	24.0	16.3	33.5	
<u>MIDSTATE</u>											
Cromwell	12604.	18.8	17.0	20.3	23.6	20.4	4.3	-3.0	10.7	43.3	
Durham	12538.	11.4	21.8	24.0	24.4	18.4	26.6	15.6	32.9	24.6	
East Haddam	10914.	22.1	24.8	17.9	18.2	17.0	26.7	13.8	14.4	38.4	

INCOME QUINTILE DISTRIBUTIONS

Town and Region	1970 Median Income	1970 Percent					1960-1970 Percent of Total Increase				
		Quin1	Quin2	Quin3	Quin4	Quin5	Quin1	Quin2	Quin3	Quin4	Quin5
MIDSTATE											
East Hampton	10879.	21.7	24.5	23.1	18.6	12.2	34.0	26.8	9.1	11.6	
Haddam	12080.	15.6	22.9	23.8	21.7	16.0	0.3	20.3	26.9	17.5	
Middlefield	12595.	13.8	20.8	21.9	23.6	19.9	14.6	22.3	26.9	28.9	
Middletown	11280.	21.0	21.8	22.5	19.6	15.1	21.3	30.2	16.4	15.0	
Portland	12212.	17.4	21.8	19.4	21.7	19.7	15.0	3.0	14.6	30.8	
NORTHEASTERN											
Brooklyn	9853.	30.1	23.8	18.4	15.6	12.0	24.6	19.5	15.8	17.8	
Canterbury	10200.	21.8	29.7	18.9	17.2	12.5	-12.7	16.9	18.3	23.5	
Eastford	10861.	28.2	18.5	24.7	19.8	8.8	40.0	53.3	-2.2	-28.9	
Killingly	10142.	27.2	25.6	22.9	14.7	9.7	2.9	37.6	3.2	8.8	
Plainfield	9814.	26.3	29.3	20.4	13.6	10.4	12.6	18.2	3.4	24.1	
Pomfret	10586.	28.8	20.4	15.8	16.8	18.2	7.6	14.6	22.9	38.9	
Putnam	9638.	33.6	22.0	18.1	14.2	12.1	46.4	-13.6	-20.8	76.8	
Sterling	8818.	28.5	35.2	18.2	11.9	6.3	-2.2	17.4	13.8	12.3	
Thompson	10152.	26.7	25.9	21.8	14.9	10.7	8.1	29.3	7.4	14.3	
Woodstock	10077.	24.7	27.6	17.1	16.4	14.2	24.8	16.7	16.5	14.3	
NORTHWESTERN											
Canaan	10157.	23.1	29.5	20.5	13.3	13.6	18.7	18.7	5.3	22.7	
Cornwall	10658.	28.4	20.1	16.9	14.4	20.1	7.8	17.6	51.0	47.1	
Kent	10596.	25.1	23.3	19.6	12.9	19.0	14.5	29.1	9.1	3.6	
North Canaan	10686.	23.1	23.1	28.3	14.3	11.1	-17.0	71.5	20.6	10.9	
Roxbury	12900.	22.9	17.0	12.5	19.0	28.6	12.9	7.1	18.8	48.2	
Salisbury	11151.	21.6	25.0	13.4	13.9	26.1	-53.4	9.7	-8.7	68.9	
Sharon	11405.	22.7	21.1	17.4	18.6	20.2	-24.2	48.5	42.4	35.6	
Warren	14273.	20.6	14.2	11.0	21.6	32.6	-58.0	-30.0	64.0	118.0	
Washington	11563.	19.2	20.5	21.2	14.5	24.6	5.4	28.4	8.8	23.6	
SOUTH CENTRAL											
Bethany	14088.	8.5	16.2	20.6	23.7	30.9	2.5	27.1	20.6	33.1	
Branford	12301.	15.0	21.2	21.5	21.4	21.0	10.4	14.5	22.0	30.7	
East Haven	11136.	18.1	25.0	25.4	19.5	12.0	25.7	25.5	14.0	1.4	
Guilford	12979.	16.3	17.3	19.3	22.1	25.0	10.7	16.8	23.9	31.4	
Hamden	12438.	17.0	19.1	19.9	21.6	21.6	17.2	16.8	23.9	31.4	

INCOME QUINTILE DISTRIBUTIONS

1970

Town and
Region
Median
Income

1970 Percent

1960-1970

Percent of Total Increase

SOUTH CENTRAL

	Quin1	Quin2	Quin3	Quin4	Quin5	Quin1	Quin2	Quin3	Quin4	Quin5
Madison	12.2	15.3	17.7	24.9	29.9	8.6	13.2	16.3	28.1	33.8
Meriden	22.5	21.8	22.7	19.1	14.0	48.9	8.6	31.3	5.8	5.4
Milford	14.8	18.9	23.6	23.3	19.5	17.2	13.0	22.0	22.6	25.2
New Haven	37.7	21.0	16.6	13.3	11.5	24.4	-33.7	-29.8	-28.5	-32.4
North Branford	12.4	21.6	23.2	23.8	9.0	14.8	22.7	21.7	24.2	16.7
North Haven	11.5	18.5	21.5	24.0	24.2	11.8	20.5	26.2	25.7	15.8
Orange	8.8	12.9	14.8	25.3	38.2	7.7	17.0	13.3	30.5	31.4
Wallingford	14.8	21.3	25.5	22.4	16.0	7.7	21.6	30.5	25.9	14.3
West Haven	22.7	25.6	21.3	17.9	12.5	37.4	35.1	15.4	4.6	7.5
Woodbridge	8.7	7.0	10.8	20.7	52.7	11.9	1.8	7.4	24.7	54.2

SOUTHEASTERN

Bozrah	17.5	25.8	25.6	17.3	13.7	-2.4	34.1	12.7	22.2	33.3
Colchester	18.4	22.8	22.4	19.7	16.8	1.2	23.7	24.1	24.3	26.8
East Lyme	17.3	21.6	22.5	22.0	16.6	9.5	19.9	24.5	29.3	16.8
Franklin	17.6	24.9	21.0	18.6	17.8	23.5	22.7	12.1	4.5	37.1
Griswold	27.2	28.7	22.3	12.8	9.0	28.7	33.0	23.0	9.3	5.9
Groton	32.9	22.8	16.6	15.6	12.1	51.5	26.8	11.7	6.7	3.3
Ledyard	16.2	19.5	22.5	23.8	17.9	10.8	20.8	27.8	25.2	15.3
Lisbon	23.4	31.7	18.4	16.1	10.4	30.8	41.9	11.5	11.2	4.6
Montville	14.9	28.1	24.6	19.4	13.0	11.6	32.8	25.2	17.6	12.9
New London	33.6	21.7	17.2	14.2	13.4	22.5	-1.4	-40.5	-27.1	-53.6
North Stonington	19.1	23.2	23.3	20.9	13.5	12.8	25.0	21.9	21.7	18.7
Norwich	30.5	24.2	17.5	15.3	12.5	51.7	19.0	-11.9	-06.6	17.8
Preston	18.8	28.7	22.5	19.4	10.7	16.5	43.2	29.4	1.7	9.2
Salem	23.2	21.3	25.3	18.3	12.0	19.1	7.6	38.2	24.2	10.8
Sprague	31.5	29.8	17.8	11.5	9.4	88.6	38.0	-24.1	-21.5	19.0
Voluntown	26.0	21.9	23.8	16.6	12.5	20.4	45.9	30.9	2.6	0.2
Waterford	18.8	21.7	22.0	20.3	17.2	26.6	36.6	32.4	8.7	-4.2

SOUTHWESTERN

Darien	7.9	8.8	8.1	18.5	56.7	11.9	17.4	-1.4	38.3	33.8
Greenwich	12.1	11.8	12.3	18.5	45.3	11.6	4.2	11.1	32.6	40.5
New Canaan	8.8	8.9	7.8	14.9	59.6	2.0	11.6	5.2	23.7	57.5
Norwalk	18.9	18.0	18.7	21.4	23.0	27.5	20.5	18.5	24.3	9.3

INCOME QUINTILE DISTRIBUTIONS

Town and Region	1970 Median Income	1970 Percent					1960-1970 Percent of Total Increase				
		Quin1	Quin2	Quin3	Quin4	Quin5	Quin1	Quin2	Quin3	Quin4	Quin5
<u>SOUTHWESTERN</u>											
Stamford	13571.	17.7	15.3	16.5	20.6	29.9	22.8	8.6	14.6	23.1	30.9
Weston	23626.	7.1	5.3	7.8	18.4	61.3	7.7	-2.3	6.9	22.4	65.2
Westport	21435.	8.4	8.8	9.9	18.3	54.5	4.0	2.2	5.7	29.0	59.1
Wilton	20755.	7.7	7.0	9.6	22.3	53.3	-0.6	-2.0	7.2	34.4	61.1
<u>VALLEY</u>											
Ansonia	10572.	22.4	26.4	22.1	17.5	11.6	-14.6	52.4	28.0	24.9	9.3
Derby	11264.	20.2	22.5	24.2	20.2	12.9	-105.3	-11.6	76.8	100.0	40.0
Seymour	11721.	14.6	22.9	26.2	22.5	13.8	3.1	12.5	32.7	31.9	19.7
Shelton	12099.	14.6	20.8	23.8	22.9	17.9	8.3	16.9	20.7	26.7	27.4
<u>WINDHAM</u>											
Ashford	10678.	23.6	24.0	23.0	14.9	14.5	6.6	27.5	23.7	19.4	22.7
Chaplin	9907.	31.4	23.2	21.9	12.3	11.2	33.3	12.4	21.9	1.0	31.4
Columbia	12083.	13.1	24.9	19.2	23.0	19.9	6.6	25.5	17.1	29.4	21.3
Coventry	11250.	18.7	22.9	24.7	19.3	14.4	1.7	29.0	24.7	23.4	21.2
Hampton	12000.	24.0	18.3	13.7	21.0	22.9	20.0	2.2	-13.3	15.6	75.6
Lebanon	11028.	18.8	24.5	26.7	18.2	11.8	-8.7	31.8	45.4	17.7	13.8
Mansfield	12603.	20.1	17.8	16.5	21.7	23.9	24.8	9.5	8.1	19.2	38.4
Scotland	10771.	22.0	24.7	24.7	15.8	12.7	22.6	16.1	21.1	10.8	29.0
Willington	11565.	18.4	20.8	27.3	21.9	11.6	20.5	14.4	30.9	27.1	7.1
Windham	10288.	26.8	24.3	20.6	16.0	12.3	34.1	46.2	3.1	8.9	7.6
<u>OTHER</u>											
Stafford	10151.	24.4	27.9	20.4	16.6	10.8	1.9	39.0	22.9	23.2	13.0
Union	7900.	47.3	13.7	11.5	15.3	12.2	82.5	5.0	-17.5	2.5	27.5
		20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0

Source: U.S. Census

POVERTY HOUSEHOLDS IN CONNECTICUT JURISDICTIONS

<u>Town & Region</u>	<u>1970 Population</u>	<u>1970 Population below poverty level</u>	<u>1970 % below poverty</u>	<u>1970 blacks below poverty level</u>	<u>1970 % blacks below poverty</u>
The State	3,031,709	212,185	7.2	39,593	22.4
<u>Capitol Region</u>					
Andover	2,099	*	2.7	*	11.3
Avon	8,352	225	4.5	271	
Bloomfield	18,301	805	7.2		
Bolton	3,691	264	5.5		
Canton	6,868	377	1.6		
East Granby	3,532	57	4.4	96	22.2
East Hartford	57,583	2,539	4.3		
East Windsor	8,513	362	4.2		
Ellington	7,707	325	4.2	54	26.5
Enfield	46,189	1,900	4.0		
Farmington	14,390	574	3.1		
Glastonbury	20,651	646	3.3		
Granby	6,150	200	17.0		
Hartford	158,017	26,009	6.1	10,922	24.9
Hebron	3,815	233	4.2		
Manchester	47,994	1,983	4.8		
Marlborough	2,991	144	2.4		
Newington	26,037	620	3.6		
Rocky Hill	11,103	360	2.8		
Simsbury	17,145	492	3.4		
Somers	6,893	197	2.4		
South Windsor	15,553	362	4.7		
Suffield	8,634	402	5.9		
Tolland	7,857	465	5.1		
Vernon	27,237	1,384	3.6	85	27.9
West Hartford	68,031	2,389	2.5		
Wethersfield	26,662	663	2.7	30	5.0
Windsor	22,502	599	3.7		
Windsor Locks	15,080	554			
<u>Central Connecticut</u>					
Berlin	14,149	331	2.3	18	3.6
Bristol	55,487	2,631	4.8		

POVERTY HOUSEHOLDS IN CONNECTICUT JURISDICTIONS

<u>Town & Region</u>	<u>1970</u>		<u>1970</u>		<u>1970</u>	
	<u>Population</u>	<u>Population below poverty level</u>	<u>% below poverty</u>	<u>blacks below poverty level</u>	<u>% blacks below poverty</u>	
<u>Central Connecticut</u>						
Burlington	4,070	254	6.4			
New Britain	83,441	7,163	8.8	546	15.6	
Plainville	16,733	736	4.4			
Plymouth	10,321	663	6.5			
Southington	30,946	1,184	3.9			
<u>Central Naugatuck</u>						
Beacon Falls	3,546	114	3.2			
Bethlehem	1,923					
Cheshire	19,051	658	3.6			
Middlebury	5,542	90	1.6			
Naugatuck	23,034	1,353	5.9			
Oxford	4,480	162	3.6			
Prospect	6,543	208	3.2			
Southbury	7,852	291	5.1			
Thomaston	6,233	359	5.8			
Waterbury	108,033	10,306	9.6	2,525	23.6	
Watertown	18,610	915	4.9			
Wolcott	12,495	579	4.7			
Woodbury	5,869	307	5.3			
<u>Connecticut River Estuary</u>						
Chester	2,982	174	6.2			
Clinton	10,267	517	5.1			
Deep River	3,690	312	8.5			
Essex	4,911	265	5.6			
Killingworth	2,435					
Lyme	1,484					
Old Lyme	4,964	276	5.6			
Old Saybrook	8,468	397	4.8			
Westbrook	3,820	240	6.3			
<u>Greater Bridgeport</u>						
Bridgeport	156,542	17,904	11.7	5,361	21.3	
Easton	4,855	145	3.0			
Fairfield	56,487	2,384	4.3	113	30.1	

1970
blacks below
poverty level

1970
blacks below
poverty level

1970
% below poverty

1970
Population below
poverty level

1970
Population

Town & Region

Greater Bridgeport

Monroe	12,047	302	2.5		
Stratford	49,775	1,829	3.7	127	6.1
Trumbull	31,394	662	2.1		

Housatonic Valley

Bethel	10,945	357	3.3		
Bridgewater	1,277				
Brookfield	9,688	344	3.6		
Danbury	50,781	3,596	7.3	547	22.9
New Fairfield	16,942	327	4.6		
New Milford	14,601	963	6.7		
Newtown	16,942	558	3.8		
Redding	5,590	225	4.0		
Ridgefield	18,188	500	2.9		
Sherman	1,459				

Litchfield Hills

Barkhamsted	2,066				
Colebrook	1,020				
Goshen	1,351				
Hartland	1,303				
Harwinton	4,318	143	3.3		
Litchfield	7,399	502	6.9		
Morris	1,609				
New Hartford	3,970	209	5.3		
Norfolk	2,073				
Torrington	31,952	2,287	7.2		
Winchester	11,106				

Midstate

Cromwell	7,400	428	6.0		
Durham	4,489	92	2.1		
East Haddam	4,474	355	8.2		
East Hampton	7,078	381	5.4		
Haddam	4,934	93	1.9		
Middlefield	4,132	190	4.6		

POVERTY HOUSEHOLDS IN CONNECTICUT JURISDICTIONS

<u>Town & Region</u>	<u>1970</u> <u>Population</u>	<u>Population below</u> <u>poverty level</u>	<u>1970</u> <u>% below poverty</u>	<u>1970</u> <u>blacks below</u> <u>poverty level</u>	<u>1970</u> <u>% blacks</u> <u>below poverty</u>
<u>Midstate</u>					
Middletown	36,924	2,949	8.8		
Portland	8,812	451	5.2	578	26.8
<u>Northeastern</u>					
Brooklyn	4,965	420	8.8		
Canterbury	2,673	124	4.7		
Eastford	922				
Killingly	13,573	1,122	8.3		
Plainfield	11,957	858	7.3		
Pomfret	2,529	160	6.4		
Putnam	8,598	788	3.5		
Sterling	1,853				
Thompson	7,580	730	9.7		
Woodstock	4,311	293	7.4		
<u>Northwestern</u>					
Canaan	931				
Cornwall	1,177				
Kent	1,990				
North Canaan	3,045	294	9.9		
Roxbury	1,238				
Salisbury	3,573	288	8.4		
Sharon	2,491				
Warren	827				
Washington	3,121	218	7.0		
<u>South Central</u>					
Bethany	3,857	123	3.2		
Branford	20,444	886	4.4		
East Haven	25,120	1,222	4.9		
Guilford	12,033	643	5.4		
Hamden	49,359	2,606	5.4	143	8.5
Madison	9,768	452	4.7		
Meriden	55,959	3,709	6.7		
Milford	50,858	2,478	4.9	216	15.9
New Haven	137,707	22,842	17.5	10	2.1
				10,054	28.2

53 Northwestern

POVERTY HOUSEHOLDS IN CONNECTICUT JURISDICTIONS

<u>Town & Region</u>	<u>1970 Population</u>	<u>1970 Population below poverty level</u>	<u>1970 % below poverty</u>	<u>1970 blacks below poverty level</u>	<u>1970 % blacks below poverty</u>
<u>South Central</u>					
North Branford	10,778	337	3.1		
North Haven	22,194	828	3.8		
Orange	13,524	372	2.8		
Wallingford	35,714	1,576	4.5		
West Haven	52,851	3,830	7.4	230	8.7
Woodbridge	7,673	235	3.0		
<u>Southeastern</u>					
Bozrah	2,036				
Colchester	6,603	380	6.1		
East Lyme	11,399	676	6.0		
Franklin	1,356				
Griswold	7,763	597	7.9		
Groton	38,523	5,765	16.7	360	28.6
Ledyard	14,558	564	4.8		
Lisbon	2,808	152	5.4		
Montville	15,662	745	4.8		
New London	31,630	3,801	14.2	931	27.5
North Stonington	3,748	292	7.8		
Norwich	41,433	4,167	10.6	323	30.7
Preston	3,593	217	6.1		
Salem	1,453				
Sprague	2,912	188	6.5		
Stonington	15,940	1,406	8.9		
Voluntown	1,452				
Waterford	17,227	977	5.9		
<u>Southwestern</u>					
Darien	20,411	574	2.8		
Greenwich	59,755	2,352	4.0	173	15.5
New Canaan	17,455	604	3.4		
Norwalk	79,113	5,235	6.6	1,880	20.2
Stamford	108,798	7,640	7.1	2,839	21.3
Weston	7,417	108	1.5		
Westport	27,414	891	3.3		
Wilton	13,572	622	4.6		

POVERTY HOUSEHOLDS IN CONNECTICUT JURISDICTIONS

1970
blacks below
poverty level

1970
blacks below
poverty level

1970
Population below
poverty level

1970
Population

Town & Region

Town & Region	1970 Population	1970 Population below poverty level	1970 % below poverty	1970 blacks below poverty level	1970 % blacks below poverty
<u>Valley</u>					
Ansonia	21,160	1,489	7.0	266	17.7
Derby	12,599	927	7.4		
Seymour	12,776	497	3.9		
Shelton	27,165	1,457	5.4		
<u>Windham</u>					
Ashford	2,156				
Chaplin	1,621				
Columbia	3,129	72	2.3		
Coventry	8,140	338	4.2		
Hampton	1,129				
Lebanon	3,804	190	5.0		
Mansfield	19,994	1,125	10.0		
Scotland	1,022				
Willington	3,755	530	14.4		
Windham	19,626	1,845	9.7		
<u>Non-Defined</u>					
Stafford	8,680	638	7.4		
Union	443				

Sources: U.S. Census, HUD

*Where no figure appears, the number is too small to be given in the Census data.

HOUSING CHARACTERISTICS FOR CONNECTICUT JURISDICTIONS, 1970

Town and Region	% Units of 1 or 2 Units	% Units Over 2+	% mobile homes	% owner occupied of total	% renter occupied of total	% w/1.01+ p/room	% w/o kitchen facilities	% w/o Hot Water
Andover	80.8	17.2	2.1	86.7	13.3	3.9	1.1	0.0
Avon	96.0	3.9	0.0	83.8	16.2	1.7	0.2	0.6
Bloomfield	86.7	13.4	0.0	79.4	20.6	3.4	0.1	0.5
Bolton	93.4	5.3	1.3	83.7	16.3	4.4	0.5	1.1
Canton	90.3	9.8	0.0	75.7	24.3	4.1	0.3	0.5
East Granby	99.1	0.2	0.7	84.9	15.1	5.9	1.1	0.6
East Hartford	64.5	33.1	2.3	57.9	42.1	5.3	0.9	0.3
East Windsor	78.3	13.2	8.5	68.3	31.7	6.4	1.9	1.3
Ellington	90.2	9.8	0.0	79.7	20.3	6.3	0.4	1.4
Enfield	89.9	10.1	0.0	80.4	19.6	8.9	0.9	0.3
Farmington	81.2	18.8	0.0	71.3	28.7	4.6	0.2	0.8
Glastonbury	87.7	12.3	0.1	73.2	26.8	2.8	1.0	0.5
Granby	96.7	3.4	0.0	87.1	12.9	4.3	0.3	1.0
Hartford	26.0	74.0	0.0	21.3	78.7	9.3	3.8	0.6
Hebron	93.6	5.6	0.8	84.9	15.1	7.8	4.0	0.9
Manchester	75.9	24.0	0.0	61.6	38.4	3.4	0.7	0.4
Marlborough	95.2	3.7	1.0	83.7	16.3	5.3	0.3	1.0
Newington	89.8	10.2	0.0	85.0	15.0	3.3	0.1	0.5
Rocky Hill	71.9	27.8	0.2	63.4	36.6	3.8	0.2	0.6
Simsbury	94.8	5.2	0.0	80.9	19.1	1.7	1.1	0.7
Somers	92.8	7.2	0.0	79.8	20.2	3.8	1.3	2.9
South Windsor	96.9	1.2	2.6	91.9	8.1	6.4	0.4	0.4
Suffield	93.5	6.5	0.0	75.6	24.4	4.4	0.6	1.5
Tolland	99.0	0.8	0.2	92.8	7.2	8.5	0.5	1.4
Vernon	67.5	30.9	1.4	60.3	39.7	5.7	0.5	1.4
West Hartford	83.0	17.0	0.0	75.0	25.0	1.4	0.5	0.2
Wethersfield	87.1	12.9	0.0	80.4	19.6	1.7	0.5	0.3
Windsor	90.7	9.3	0.0	78.1	21.9	3.0	0.4	0.5
Windsor Locks	87.4	12.6	0.0	75.7	24.3	8.6	1.3	1.2

HOUSING CHARACTERISTICS FOR CONNECTICUT JURISDICTIONS, 1970

<u>Town and Region</u>	<u>% Units of 1 or 2 Units</u>	<u>% Units Over 2+</u>	<u>% mobile homes</u>	<u>% owner occupied of total</u>	<u>% renter occupied of total</u>	<u>% w/1.01+ p/room</u>	<u>% w/o kitchen facilities</u>	<u>% w/o Hot Water</u>
<u>Central Connecticut</u>								
Berlin	94.0	4.6	1.4	83.9	16.1	4.3	1.2	0.5
Bristol	74.9	25.4	0.7	64.0	36.0	7.6	0.8	0.4
Burlington	98.6	0.8	0.7	89.9	101.1	9.2	0.3	1.2
New Britain	49.3	49.8	0.0	43.8	56.2	7.4	2.2	1.1
Plainville	83.6	14.4	2.1	71.8	28.2	7.6	0.6	1.1
Plymouth	84.3	14.4	1.4	73.6	26.4	9.2	1.2	2.5
Southington	86.0	8.1	5.9	79.3	20.7	7.0	0.3	0.5
<u>Central Naugatuck</u>								
Beacon Falls	78.6	6.7	14.7	81.2	18.8	9.8	0.0	0.0
Bethlehem	97.0	2.2	.8	83.0	17.0	4.6	3.4	3.4
Cheshire	89.1	10.8	0.1	79.5	20.5	3.6	0.8	0.8
Middlebury	97.9	1.8	0.4	86.7	13.3	4.1	1.1	1.5
Naugatuck	76.1	21.5	2.5	64.7	35.3	7.9	1.6	0.9
Oxford	97.0	2.2	0.7	86.6	13.4	6.5	1.8	3.3
Prospect	93.1	1.0	6.0	89.8	10.2	9.6	1.1	0.6
Southbury	97.7	1.5	0.8	83.9	16.1	3.4	1.8	5.1
Thomaston	86.5	12.1	1.4	72.5	27.5	7.3	1.8	1.1
Waterbury	51.8	48.2	0.1	49.9	50.1	8.1	2.0	0.6
Watertown	89.3	10.4	0.3	75.6	24.4	7.5	0.4	1.0
Wolcott	93.6	6.3	0.1	87.1	12.9	9.9	1.7	1.1
Woodbury	79.2	20.3	0.6	65.9	34.1	4.4	1.7	2.1
<u>Connecticut River Estuary</u>								
Chester	90.3	8.3	1.3	78.8	27.2	4.0	4.3	1.2
Clinton	78.1	14.4	7.4	75.6	24.4	4.5	0.5	0.6
Deep River	84.3	14.1	1.6	73.4	26.6	3.6	1.6	1.1
Essex	85.7	14.3	0.0	69.5	30.5	2.8	0.5	0.4
Killingworth	82.1	1.4	16.5	87.5	12.5	6.5	1.0	3.4

HOUSING CHARACTERISTICS FOR CONNECTICUT JURISDICTIONS, 1970

<u>Town and Region</u>	<u>% Units of 1 or 2 Units</u>	<u>% Units Over 2+</u>	<u>% mobile homes</u>	<u>% owner occupied of total</u>	<u>% renter occupied of total</u>	<u>% w/1.01+ p/room</u>	<u>%w/0 kitchen facilities</u>	<u>% w/0 Hot Water</u>
<u>Lyme</u>	100.0	0.0	0.0	80.7	19.3	7.7	1.6	3.9
Old Lyme	96.2	3.6	0.3	78.1	21.9	1.1	1.9	1.2
Old Saybrook	98.6	1.4	0.0	80.6	19.4	5.0	1.0	1.1
Westbrook	82.9	6.1	11.0	76.2	23.8	3.4	0.5	0.0
<u>Greater Bridgeport</u>								
Easton	97.8	2.2	0.0	90.3	9.7	1.5	0.3	0.7
Fairfield	93.2	6.8	0.0	82.3	17.7	3.5	0.4	0.6
Monroe	98.6	1.5	0.0	90.4	9.6	4.8	0.4	0.6
Stratford	88.9	11.1	0.1	79.6	20.4	4.4	0.9	0.6
Trumbull	99.3	0.7	0.0	94.6	5.4	2.7	0.3	0.3
Bridgeport	47.6	52.4	0.0	38.7	61.3	8.5	2.4	0.8
<u>Housatonic Valley</u>								
Bethel	91.3	8.5	0.3	76.7	23.3	6.4	1.0	0.3
Bridgewater	100.0	0.0	0.0	85.7	14.3	3.3	4.4	0.8
Brookfield	94.2	5.2	0.6	86.6	13.4	4.0	0.3	0.2
Danbury	77.5	18.4	3.0	62.4	37.6	7.0	1.6	0.9
New Fairfield	99.1	0.9	0.0	90.7	9.3	3.1	0.2	0.0
Newtown	95.5	1.8	2.8	85.4	14.6	4.0	0.9	1.6
Redding	98.3	1.6	0.0	83.3	16.7	3.0	1.1	0.8
Ridgefield	94.9	5.3	0.0	83.9	16.1	3.5	0.8	0.4
Sherman	100.0	0.0	0.0	86.5	13.5	2.6	3.3	2.0
New Milford	79.4	17.2	3.4	69.5	30.5	4.7	2.1	1.4
<u>Litchfield Hills</u>								
Barkhamsted	92.0	6.3	1.6	73.8	26.2	2.4	0.8	1.5
Colebrook	100.0	0.0	0.0	84.3	15.7	0.0	1.6	1.6
Goshen	98.7	1.2	0.0	83.7	16.3	3.7	4.1	8.6
Hartland	100.0	0.0	0.0	85.7	14.3	6.6	3.9	3.6
Harwinton	96.5	1.5	1.0	90.4	9.6	5.4	0.0	0.9
Litchfield	90.7	8.0	1.2	73.2	26.8	5.4	2.4	2.7

HOUSING CHARACTERISTICS FOR CONNECTICUT JURISDICTIONS, 1970

<u>Town and Region</u>	<u>% Units of 1 or 2 Units</u>	<u>% Units Over 2+</u>	<u>% mobile homes</u>	<u>% owner occupied of total</u>	<u>% renter occupied of total</u>	<u>% w/1.01+ p/room</u>	<u>% w/o kitchen facilities</u>	<u>% w/o Hot Water</u>
<u>Morris</u>	93.5	5.4	1.0	75.8	24.2	7.9	0.0	0.0
New Hartford	93.3	6.6	0.0	77.6	22.4	4.3	0.4	3.5
Norfolk	92.7	7.3	0.0	73.2	26.8	5.4	0.0	2.4
Torrington	81.1	17.4	0.5	63.3	36.7	4.6	1.9	0.9
Winchester	77.6	22.0	0.4	60.2	39.8	5.6	1.9	2.0
<u>Midstate</u>								
Cromwell	91.8	8.1	0.0	77.5	22.5	4.8	0.8	0.8
Durham	96.9	2.6	0.5	83.5	16.5	7.9	2.2	1.5
East Haddam	93.3	5.7	1.1	76.9	23.1	5.8	3.1	5.6
East Hampton	90.0	7.7	2.3	76.4	25.4	6.8	2.5	4.0
Haddam	94.8	4.5	0.7	80.3	19.7	3.7	3.4	4.1
Middlefield	95.3	4.3	0.5	81.0	19.0	4.9	0.8	1.2
Portland	88.7	11.3	0.0	73.2	26.8	3.2	1.5	1.7
Middletown	70.6	29.1	0.3	55.0	45.0	5.6	1.7	0.5
<u>Northeastern</u>								
Brooklyn	80.3	16.6	3.2	75.3	24.7	6.4	2.4	5.8
Canterbury	92.7	1.4	5.8	93.6	6.4	7.2	3.1	4.0
Eastford	98.6	1.4	0.0	79.9	20.1	3.2	4.1	4.1
Killingly	76.5	19.8	3.7	63.5	36.5	5.5	1.4	4.3
Plainfield	83.7	11.7	4.5	65.8	34.2	6.2	1.7	4.7
Pomfret	88.7	7.1	4.2	71.4	28.6	7.2	4.2	4.1
Putnam	69.2	30.7	0.1	52.7	47.3	3.2	1.7	3.8
Sterling	91.2	5.4	3.4	77.4	22.6	10.4	6.2	12.1
Thompson	77.5	18.3	4.2	69.2	30.8	7.2	1.6	5.6
Woodstock	88.1	5.4	6.4	81.3	18.7	4.8	1.8	3.7
<u>Northwestern</u>								
Canaan	96.2	1.5	2.4	74.2	25.8	7.3	2.4	9.2
Cornwall	98.8	1.2	0.0	76.5	23.5	1.2	0.0	1.9
Kent	95.1	5.0	0.0	66.0	34.0	4.2	4.0	5.8

HOUSING CHARACTERISTICS FOR CONNECTICUT JURISDICTIONS, 1970

<u>Town and Region</u>	<u>% Units of 1 or 2 Units</u>	<u>% Units Over 2+</u>	<u>% mobile homes</u>	<u>% owner occupied of total</u>	<u>% renter occupied of total</u>	<u>% w/1.01.+ p/room</u>	<u>% w/o kitchen facilities</u>	<u>% w/o Hot Water</u>
<u>North Canaan</u>	89.3	10.6	0.0	70.3	29.7	4.1	0.6	0.8
Roxbury	100.0	0.0	0.0	78.8	21.2	3.8	2.5	2.5
Salisbury	91.3	8.3	0.3	71.8	28.2	1.2	4.5	2.3
Sharon	94.0	5.6	0.3	75.2	24.8	3.5	3.3	2.9
Warren	94.0	2.2	3.8	82.3	17.7	5.4	3.4	6.6
Washington	94.9	5.1	0.0	72.5	27.5	4.5	1.0	3.4
<u>South Central</u>								
Bethany	94.4	0.9	4.7	89.9	10.1	2.2	0.0	0.0
Branford	80.8	15.6	3.5	67.8	32.2	3.5	0.6	0.8
East Haven	92.9	7.0	0.0	80.3	19.7	7.5	0.5	0.4
Guilford	96.6	2.6	0.8	81.8	18.2	4.3	1.3	1.0
Hamden	83.1	17.0	0.0	75.5	24.5	3.0	0.5	0.2
Madison	97.3	2.6	0.1	83.5	16.5	2.4	0.3	1.2
Meriden	69.3	30.2	0.6	59.3	40.7	7.0	1.4	0.6
Milford	89.1	8.9	2.1	77.3	22.7	6.5	0.5	0.7
New Haven	43.8	56.2	0.0	31.7	68.3	7.2	2.4	0.5
North Branford	93.9	3.9	2.1	89.3	10.7	6.2	0.1	0.2
North Haven	99.2	0.9	0.0	92.0	8.0	3.2	0.2	0.3
Orange	98.7	0.5	0.8	95.0	5.0	1.8	0.0	0.0
Wallingford	79.6	17.5	2.9	68.2	31.8	7.3	1.3	0.6
West Haven	68.1	31.6	0.3	57.0	43.0	5.3	0.4	0.2
Woodbridge	93.4	6.6	0.0	86.0	14.0	1.2	0.8	0.4
<u>Southeastern</u>								
Bozrah	92.4	4.0	3.6	80.5	19.5	11.3	1.4	3.1
Colchester	84.7	14.7	0.6	72.7	27.3	8.4	1.3	0.7
East Lyme	91.9	8.0	0.0	77.2	22.7	4.6	1.6	0.9
Franklin	91.2	0.0	8.8	88.1	11.9	1.6	1.2	2.6
Griswold	72.1	20.6	7.4	60.7	39.3	8.4	3.4	7.0
Groton	75.7	19.3	5.0	53.2	46.8	6.4	1.1	0.6
Ledyard	88.1	6.1	5.8	80.5	19.5	4.0	1.0	2.1
Lisbon	84.6	4.8	10.7	84.3	15.7	9.1	0.0	3.2
Montville	81.3	12.5	6.3	75.5	24.5	8.4	1.4	2.3

HOUSING CHARACTERISTICS FOR CONNECTICUT JURISDICTIONS, 1970

<u>Town and Region</u>	% Units of 1 or 2 Units	% Units Over 2+	% mobile homes	% owner occupied of total	% renter occupied of total	% w/1.01.+ p/room	% w/0 kitchen facilities	%w/0 Hot Water
New London	59.4	40.6	0.0	41.2	58.8	4.7	3.0	0.5
North Stonington	91.2	1.4	7.4	84.1	15.9	7.1	2.3	3.8
Norwich	68.7	28.8	2.4	55.8	44.2	5.3	0.9	1.7
Preston	95.3	1.9	2.7	84.4	15.6	7.5	1.8	0.4
Salem	88.2	3.7	8.1	80.9	19.1	9.0	0.0	0.9
Sprague	86.0	11.1	3.0	62.2	37.8	8.4	0.4	3.4
Stonington	82.4	13.6	4.0	68.5	31.5	5.0	1.2	2.4
Voluntown	95.1	0.0	4.8	79.2	20.8	5.6	2.1	10.1
Waterford	95.7	3.0	1.4	84.2	15.8	3.4	1.0	0.9
<u>Southwestern</u>								
Darien	97.7	2.2	0.0	85.0	15.0	1.7	0.6	0.6
Greenwich	81.2	18.8	0.0	68.6	31.4	3.1	2.1	0.3
New Canaan	91.6	8.4	0.0	76.2	33.8	1.5	0.8	0.2
Norwalk	75.1	24.1	0.8	60.6	39.4	7.1	1.7	0.5
Stamford	61.7	38.3	0.0	51.6	48.4	6.9	1.7	0.2
Weston	99.3	0.7	0.0	88.7	11.3	1.0	0.5	0.9
Westport	93.9	5.0	1.1	81.3	18.7	1.8	0.6	0.6
Wilton	97.6	2.4	0.0	86.3	13.7	0.3	0.2	0.5
<u>Valley</u>								
Ansonia	75.4	24.6	0.0	55.5	44.6	7.5	1.5	0.8
Derby	72.0	27.9	0.1	54.2	45.8	9.5	0.5	0.9
Seymour	87.3	12.1	0.5	73.8	26.2	6.3	0.9	1.4
Shelton	84.7	11.8	3.5	75.8	24.2	5.3	0.5	1.7
Windham								
Ashford	79.7	14.6	5.7	66.0	34.0	4.9	1.0	1.6
Chaplin	87.0	4.4	8.5	87.7	12.3	3.7	2.2	2.0

HOUSING CHARACTERISTICS FOR CONNECTICUT JURISDICTIONS, 1970

<u>Town and Region</u>	<u>% Units of 1 or 2 Units</u>	<u>% Units Over 2+</u>	<u>% mobile homes</u>	<u>% owner occupied of total</u>	<u>% renter occupied of total</u>	<u>% w/1.01+ p/room</u>	<u>% w/0 kitchen facilities</u>	<u>% w/0 Hot Water</u>
Columbia	98.7	1.3	0.0	82.7	17.3	3.8	0.9	0.4
Coventry	97.4	2.4	0.2	82.3	17.7	6.2	0.5	1.2
Hampton	90.9	8.0	1.1	73.1	26.9	2.9	1.4	0.0
Lebanon	92.5	3.7	3.8	82.1	17.9	7.8	0.5	1.1
Mansfield	65.3	25.9	8.9	58.4	41.6	1.6	1.0	1.6
Scotland	88.7	0.0	11.3	71.2	28.8	9.3	2.2	2.2
Willington	64.9	28.6	6.5	62.4	37.6	2.0	0.8	0.5
Windham	58.5	38.6	2.9	50.0	50.0	5.6	1.9	1.2
<u>Non-Defined</u>								
Stafford	88.9	11.1	0.1	69.9	30.1	6.2	1.0	2.0
Union	96.2	0.0	3.7	88.7	11.3	6.5	0.5	6.7
<u>State Total</u>	<u>72.9</u>	<u>26.1</u>	<u>1.0</u>	<u>62.5</u>	<u>37.4</u>	<u>5.8</u>	<u>1.5</u>	<u>0.9</u>

PUBLICLY ASSISTED HOUSING IN CONNECTICUT JURISDICTIONS

<u>Town and Region</u>	<u>1970 All Units</u>	<u>1978 Total Assisted Units</u>	<u>1978 Total Units for the Elderly</u>	<u>% of Total Asstd. Units</u>
<u>Capitol Region</u>				
Andover	691	--		
Avon	2,474	--		
Bloomfield	5,381	488	318	65
Bolton	1,144	--		
Canton	2,092	--		
East Granby	981	--		
East Hartford	18,863	1,761	565	26.4
East Windsor	2,650	102	54	52.9
Ellington	2,354	30	30	100
Enfield	12,133	566	225	39.8
Farmington	4,436	173	53	30.6
Glastonbury	6,184	553	160	28.9
Granby	1,863	--	--	
Hartford	58,495	9,700	1,874	19.3
Hebron	1,207	--		
Manchester	15,906	1,178	381	32.3
Marlborough	889	--		
Newington	7,655	256	115	44.9
Rocky Hill	3,237	121	40	33.0
Simsbury	4,779	151	70	46.4
Somers	1,758	70	70	100
South Windsor	3,996	42	0	0
Suffield	2,708	50	50	100
Tolland	2,109	30	30	100
Vernon	8,608	1,276	480	37.6
West Hartford	22,344	396	166	42
Wethersfield	8,456	263	105	39.9
Windsor	6,658	60	60	100
Windsor Locks	4,229	216	100	46.3
<u>Central Connecticut</u>				
Berlin	4,383	--		
Bristol	17,555	2,483	576	23.2
Burlington	1,162	--		
New Britain	28,574	3,657	691	18.9
Plainville	5,276	135	90	66.7
Plymouth	3,340	60	60	100
Southington	9,073	621	341	54.9
<u>Central Naugatuck</u>				
Beacon Falls	1,092	178	38	21
Bethlehem	743	24	24	100
Cheshire	5,482	156	108	69
Middlebury	1,742	--		
Naugatuck	7,536	862	176	
Oxford	1,412	250	0	0
Prospect	--	--		

Southbury	--			
Thomaston	1,948	62	62	100
Waterbury	36,618	5,482	1268	23.1
Watertown	5,586	55	47	85.5
Wolcott	3,515			
Woodbury	--			

Connecticut River Estuary

Chester	1,039	58	0	0
Clinton	3,537			
Deep River	--			
Essex	--			
Killingworth	--			
Lyme	--			
Old Lyme	--			
Old Saybrook	--			
Westbrook	--			

Greater Bridgeport

Bridgeport	54,675	6,747	1,223	18.1
Easton	--	--	--	
Fairfield	17,231	453	145	32.0
Monroe	--	--	--	
Stratford	15,823	1,448	370	25.6
Trumbull	8,574	100	100	100

Housatonic Valley

Bethel	3,433	40	40	100
Bridgewater	--	--	--	
Brookfield	3,111	35	35	100
Danbury	16,923	1,382	425	30.8
New Fairfield	--			
New Milford	5,456	102	102	100
Newtown	--			
Redding	--			
Ridgefield	--			
Sherman	--			

Litchfield Hills

Barkhamsted	--			
Colebrook	--			
Goshen	--			
Hartland	--			
Harwinton	--			
Litchfield	2,428	30	30	100
Morris	--			
New Hartford	--			
Norfolk	657	28	28	100
Torrington	10,918	1,111	355	32.0
Winchester	4,015	530	157	29.6

Midstate

Cromwell	--	--	--	
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Durham	1,231	78	46	59
East Haddam	--	--		
East Hampton	2,680	30	30	100
Haddam	--	--		
Middlefield	1,301	30	30	100
Middletown	11,305	2,309	587	25.4
Portland	2,769	181	60	33.1

Northeastern

Brooklyn	1,518	57	0	0
Canterbury	--	--		
Eastford	--	--		
Killingly	--	--		
Plainfield	3,615	129	40	31.0
Pomfret	--	--		
Putnam	2,521	220	108	49.1
Sterling	--	--		
Thompson	2,700	30	30	100
Woodstock	1,481	24	24	100

Northwestern

Canaan	--	--		
Cornwall	--	--		
Kent	852	5	5	100
North Canaan	1,068	40	0	0
Roxbury	--	--		
Salisbury	--	--		
Sharon	--	--		
Warren	--	--		
Washington	--	--		

South Central

Bethany	--	--		
Branford	7,427	122	50	41.0
East Haven	7,457	311	120	39
Guilford	3,967	50	50	100
Hamden	15,987	619	125	20.2
Madison	--	--	--	
Meriden	18,352	1,874	528	28.2
Milford	15,695	638	339	53.1
New Haven	48,893	11,038	3,821	34.6
North Branford	2,977	30	30	100
North Haven	6,331	40	40	100
Orange	3,812	20	0	--
Wallingford	10,612	605	279	46.1
West Haven	17,649	1,343	486	36.2
Woodbridge	--	--		

Southeastern

Bozrah	--	--		
Colchester	1,946	69	24	34.8
East Lyme	--	--		
Franklin	--	--		
Groton	11,307	2,128	186	8.7
Ledyard	--	--		

Lisbon	--	--		
Montville	--	--		
New London	10,561	1,333	330	24.8
North Stonington	--	--		
Norwich	14,005	1,840	306	16.6
Preston	1,077	40	40	100
Salem	--	--		
Sprague	894	20	20	100
Stonington	5,887	20	0	0
Voluntown	575	20	20	100
Waterford	--	--		
<u>Southwestern</u>				
Darien	6,092	53	0	0
Greenwich	19,377	707	237	33.5
New Canaan	5,398	76	0	0
Norwalk	25,564	1,699	518	30.5
Stamford	35,323	4,837	966	20.0
Weston	--	--	--	--
Westport	8,485	40	--	--
Wilton	3,939	32	32	100
<u>Valley</u>				
Ansonia	6,951	1,018	261	25.6
Derby	4,072	197	115	58.4
Seymour	4,144	196	120	61.2
Shelton	7,921	228	40	17.5
<u>Windham</u>				
Ashford	--	--		
Chaplin	--	--		
Columbia	--	--		
Coventry	2,648	40	40	100
Hampton	--	--		
Lebanon	--	--		
Mansfield	3,784	99	12	12.1
Scotland	--	--		
Willington	1,228	56	14	25
Windham	6,915	1,429	205	14.3

Sources: U.S. HUD and Connecticut Department of Community Affairs, Division of Housing

PERCENT DISTRIBUTION OF 1977 HOUSING SALES IN HOUSING COST QUINTILES

TOWN AND REGION	1977 MEDIAN SALES PRICE	PERCENT				
		QUIN1	QUIN2	QUIN3	QUIN4	QUIN5
<u>CAPITOL</u>						
Andover	30000.	60.0	30.0	0.0	10.0	0.0
Avon	57500.	7.1	10.7	25.0	28.6	28.6
Bloomfield	44000.	18.8	23.8	33.8	17.5	6.3
Bolton	50000.	16.7	16.7	25.0	41.7	0.0
Canton	45588.	20.0	18.2	27.3	12.7	21.8
East Granby	50000.	5.0	15.0	40.0	40.0	0.0
East Hartford	39020.	21.6	38.8	28.4	10.3	0.9
East Windsor	34444.	38.9	38.9	11.1	11.1	0.0
Ellington	42500.	12.8	33.3	41.0	12.8	0.0
Farmington	49200.	11.1	13.9	31.9	25.0	18.1
Glastonbury	52174.	8.5	15.1	26.4	25.5	24.5
Granby	46667.	23.1	13.5	26.9	15.4	21.2
Hartford	30204.	59.8	30.3	3.3	4.9	1.6
Hebron	37500.	44.1	11.8	20.6	17.6	5.9
Manchester	44355.	11.5	31.9	24.8	23.9	8.0
Marlborough	44231.	17.9	23.1	33.3	25.6	0.0
Newington	42674.	22.7	24.8	27.7	22.0	2.8
Rocky Hill	45278.	8.9	26.7	37.8	24.4	2.2
Simsbury	67368.	6.3	8.6	14.1	25.8	45.3
Somers	54375.	25.7	8.6	11.4	25.7	28.6
South Windsor	47381.	5.5	23.6	36.4	27.3	7.3
Suffield	53571.	6.9	13.8	24.1	37.9	17.2
Tolland	44048.	11.6	27.9	41.9	18.6	0.0
Vernon	43375.	14.0	30.1	37.6	16.1	2.2
West Hartford	58521.	3.0	8.1	19.6	44.3	25.1
Wethersfield	47955.	15.5	15.5	28.2	29.6	11.3
Windsor	46146.	12.2	21.1	36.6	26.8	3.3
Windsor Locks	39706.	19.5	39.0	31.7	9.8	0.0
<u>CENTRAL</u>						
Berlin	40833.	13.8	37.9	20.7	20.7	6.9
Bristol	38644.	27.3	34.4	29.2	7.8	1.3
Burlington	49167.	22.2	11.1	22.2	25.9	18.5
New Britain	35660.	35.7	39.3	21.4	3.6	0.0

PERCENT DISTRIBUTION OF 1977 HOUSING SALES IN HOUSING COST QUINTILES

TOWN AND REGION	1977 MEDIAN SALES PRICE	PERCENT				
		QUIN1	QUIN2	QUIN3	QUIN4	QUIN5
Plainville	27391.	71.4	21.4	4.8	2.4	0.0
Plymouth	34444.	44.4	29.6	20.4	5.6	0.0
Southington	41154.	21.9	30.2	26.0	21.9	0.0
<u>CENTRAL NAUGATUCK</u>						
Beacon Falls	43571.	20.0	20.0	46.7	13.3	0.0
Bethlehem	40000.	0.0	50.0	0.0	50.0	0.0
Cheshire	52000.	6.9	11.1	31.9	33.3	16.7
Middlebury	42500.	40.0	6.7	13.3	0.0	40.0
Naugatuck	36912.	32.5	34.9	22.9	8.4	1.2
Oxford	55000.	25.9	3.7	11.1	55.6	3.7
Prospect	44375.	14.3	28.6	33.3	19.0	4.8
Southbury	54118.	16.3	9.3	20.9	30.2	23.3
Thomaston	32500.	50.0	18.2	27.3	4.5	0.0
Waterbury	29179.	60.9	24.6	8.9	3.9	1.7
Watertown	41200.	21.9	31.3	32.8	9.4	4.7
Wolcott	36154.	27.5	50.0	12.5	5.0	5.0
Woodbury	56250.	5.0	5.0	25.0	50.0	15.0
<u>CONN. RIVER ESTUARY</u>						
Chester	41000.	36.4	18.2	36.4	9.1	0.0
Clinton	43250.	22.2	23.8	28.6	19.0	6.3
Deep River	37000.	35.3	29.4	23.5	11.8	0.0
Essex	40000.	25.0	25.0	8.3	25.0	16.7
Killingworth	55000.	23.5	5.9	17.6	29.4	23.5
Lyme	65000.	0.0	0.0	25.0	37.5	37.5
Old Lyme	45000.	19.4	25.0	16.7	16.7	22.2
Old Saybrook	46818.	19.1	19.1	21.3	27.7	12.8
Westbrook	41250.	27.3	24.2	12.1	30.3	6.1
<u>GREATER BRIDGEPORT</u>						
Bridgeport	35779.	39.3	29.5	20.1	8.6	2.5
Easton	*****	0.0	0.0	3.3	13.3	83.3
Fairfield	69273.	2.2	3.7	12.2	33.7	48.1
Monroe	56786.	14.8	9.8	14.8	44.3	16.4
Stratford	49821.	11.9	16.3	27.2	36.1	8.4

PERCENT DISTRIBUTION OF 1977 HOUSING SALES IN HOUSING COST QUINTILES

TOWN AND REGION	1977 MEDIAN SALES PRICE	PERCENT				
		QUIN1	QUIN2	QUIN3	QUIN4	QUIN5
Trumbull	78462.	2.6	2.6	7.3	28.4	59.1
<u>HOUSATONIC VALLEY</u>						
Bethel	54063.					
Bridgewater	82500.	0.0	0.0	20.0	0.0	80.0
Brookfield	51818.	9.4	14.1	26.6	34.4	15.6
Danbury	54111.	11.3	12.2	22.2	29.9	24.4
New Fairfield	62188.	21.0	11.1	6.2	27.2	34.6
New Milford	45769.	10.6	24.2	37.9	22.7	4.5
Newtown	65000.	5.3	5.3	10.5	36.8	42.1
Redding	80000.	11.1	5.6	5.6	11.1	66.7
Ridgefield	76333.	6.2	5.0	11.8	21.7	55.3
Sherman	60000.	8.3	8.3	16.7	25.0	41.7
<u>LITCHFIELD HILLS</u>						
Barkhamsted	62000.	16.7	8.3	16.7	41.7	16.7
Colebrook	45000.	0.0	25.0	50.0	25.0	0.0
Goshen	20000.	50.0	0.0	25.0	0.0	25.0
Hartland	36250.	20.0	60.0	20.0	0.0	0.0
Harwinton	44167.	9.1	27.3	45.5	9.1	9.1
Litchfield	0.	0.0	0.0	0.0	0.0	0.0
Morris	30000.	66.7	16.7	0.0	16.7	0.0
New Hartford	43125.	30.4	17.4	30.4	21.7	0.0
Norfolk	37500.	16.7	50.0	16.7	0.0	16.7
Torrington	34881.	38.6	39.8	14.5	6.0	1.2
Winchester	31500.	55.6	25.9	7.4	7.4	3.7
<u>MIDSTATE</u>						
Cromwell	40000.	32.1	21.4	16.1	30.4	0.0
Durham	46111.	17.4	17.4	34.8	30.4	0.0
East Haddam	34375.	44.8	24.1	13.8	6.9	10.3
East Hampton	35714.	40.5	28.6	19.0	9.5	2.4
Haddam	45714.	12.5	18.8	37.5	6.3	25.0
Middlefield	40000.	37.5	25.0	25.0	12.5	0.0
Middletown	33333.	50.0	16.7	8.3	16.7	8.3

PERCENT DISTRIBUTION OF 1977 HOUSING SALES IN HOUSING COST QUINTILES

TOWN AND REGION	1977 MEDIAN SALES PRICE	-----PERCENT-----				
		QUIN1	QUIN2	QUIN3	QUIN4	QUIN5
Portland	38143.	28.6	33.3	20.9	13.2	4.4
<u>NORTHEASTERN</u>						
Brooklyn	36875.	33.3	33.3	19.0	9.5	4.8
Canterbury	38750.	30.8	30.8	23.1	7.7	7.7
Eastford	32500.	66.7	33.3	0.0	0.0	0.0
Killingly	31333.	55.6	33.3	8.3	2.8	0.0
Plainfield	26667.	70.6	23.5	5.9	0.0	0.0
Promfret	35000.	50.0	25.0	0.0	25.0	0.0
Putnam	27143.	67.6	20.6	2.9	5.9	2.9
Sterling	25833.	73.3	13.3	0.0	13.3	0.0
Thompson	23000.	76.2	19.0	4.8	0.0	0.0
Woodstock	29000.	58.6	24.1	6.9	10.3	0.0
<u>NORTHWESTERN</u>						
170 Canaan	45000.	0.0	33.3	33.3	33.3	0.0
Cornwall	30000.	50.0	0.0	0.0	25.0	25.0
Kent	46667.	18.8	12.5	37.5	25.0	6.3
North Canaan	45000.	0.0	33.3	33.3	33.3	0.0
Roxbury	65000.	0.0	0.0	0.0	80.0	20.0
Salisbury	56667.	13.6	18.2	13.6	18.2	36.4
Sharon	57500.	13.3	13.3	13.3	26.7	33.3
Warren	46667.	0.0	25.0	50.0	25.0	0.0
Washington	65000.	17.6	5.9	11.8	17.6	47.1
<u>SOUTH CENTRAL</u>						
Bethany	57500.	26.7	13.3	0.0	46.7	13.3
Branford	46042.	10.1	26.1	29.0	10.1	24.6
East Haven	29792	59.7	29.9	9.1	1.3	0.0
Guilford	53947.	6.0	13.3	26.5	38.6	15.7
Hamden	45610.	16.9	23.8	25.0	26.9	7.5
Madison	61000.	8.8	5.9	17.6	30.9	36.8
Meriden	42500.	20.8	25.0	41.7	12.5	0.0
Milford	45909.	11.6	24.5	32.9	27.1	3.9
New Haven	0.	0.0	0.0	0.0	0.0	0.0

PERCENT DISTRIBUTION OF 1977 HOUSING SALES IN HOUSING COST QUINTILES

TOWN AND REGION	1977 MEDIAN SALES PRICE	PERCENT				
		QUIN1	QUIN2	QUIN3	QUIN4	QUIN5
North Branford	51250.	11.5	19.2	23.1	30.8	15.4
North Haven	48667.	7.4	24.1	27.8	29.6	11.1
Orange	67778.	8.7	4.3	8.7	34.8	43.5
Wallingford	44182.	12.5	27.5	40.0	17.5	2.5
West Haven	38194.	25.3	38.9	27.2	8.6	0.0
Woodbridge	90000.	3.6	3.6	10.7	17.9	64.3
<u>SOUTHEASTERN</u>						
Bozrah	35000.	50.0	50.0	0.0	0.0	0.0
Colchester	33929.	46.5	25.6	11.6	9.3	7.0
East Lyme	41000.	26.8	25.4	19.7	21.1	7.0
Franklin	45000.	0.0	0.0	100.0	0.0	0.0
Griswold	31500.	56.0	32.0	8.0	4.0	0.0
Groton	42778	20.8	26.4	23.6	16.7	12.5.
Ledyard	47500.	15.9	23.2	21.7	36.2	2.9
Lisbon	50000.	0.0	0.0	50.0	50.0	0.0
Montville	38421.	27.1	35.4	31.3	6.3	0.0
New London	33438.	47.1	27.5	17.6	5.9	2.0
North Stonington	39286.	32.0	24.0	28.0	12.0	4.0
Norwich	36042.	33.3	39.2	13.7	3.9	9.8
Preston	42500.	30.0	20.0	30.0	20.0	0.0
Salem	42500.	33.3	11.1	33.3	22.2	0.0
Sprague	32500.	50.0	22.2	16.7	11.1	0.0
Stonington	53571.	4.8	9.5	30.2	34.9	20.6
Voluntown	26250.	80.0	20.0	0.0	0.0	0.0
Waterford	48500.	7.7	25.6	25.6	25.6	15.4
<u>SOUTHWESTERN</u>						
Darien	*****	0.0	0.0	0.0	1.8	98.2
Greenwich	*****	0.4	0.4	1.3	6.6	91.2
New Canaan	*****	0.0	0.0	0.0	1.8	98.2
Norwalk	65776.	5.6	7.9	13.2	30.7	42.5
Stamford	66176.	10.3	8.0	8.0	31.0	42.5
Weston	*****	1.9	0.0	1.9	1.9	94.2
Westport	*****	0.0	0.0	0.8	5.7	93.4
Wilton	*****	5.0	5.0	3.3	0.0	86.7

PERCENT DISTRIBUTION OF 1977 HOUSING SALES IN HOUSING COST QUINTILES

TOWN AND REGION	1977 MEDIAN SALES PRICE	PERCENT				
		QUIN1	QUIN2	QUIN3	QUIN4	QUIN5
<u>VALLEY</u>						
Ansonia	40263.	27.3	29.1	29.1	14.5	0.0
Derby	43030.	14.5	29.0	45.2	9.7	1.6
Seymour	42273.	24.0	24.0	40.0	12.0	0.0
Shelton	58889.	13.0	8.7	15.2	40.6	22.5
<u>WINDHAM</u>						
Ashford	34000.	42.9	35.7	21.4	0.0	0.0
Chepelin	55000.	0.0	0.0	0.0	100.0	0.0
Columbia	38750.	30.8	30.8	23.1	15.4	0.0
Coventry	35000.	3916	35.4	16.7	6.3	2.1
Hampton	0.	0.0	0.0	0.0	0.0	0.0
Lebanon	37000.	36.8	26.3	26.3	10.5	0.0
Mansfield	45000.	30.3	15.2	15.2	30.3	9.1
Scotland	0.	0.0	0.0	0.0	0.0	0.0
Willington	40000.	15.0	40.0	30.0	15.0	0.0
Windham	37000.	30.4	34.8	6.5	13.0	15.2
<u>OTHER</u>						
Stafford	33750.	44.4	33.3	5.6	16.7	0.0
Union	0.	0.0	0.0	0.0	0.0	0.0

SOURCE: CONNECTICUT TAX DEPARTMENT

PERCENT OF HOUSING UNITS AVAILABLE TO LOW AND MODERATE
INCOME HOUSEHOLDS IN CONNECTICUT JURISDICTIONS

<u>Town and Region</u>	<u>1970 Total Number Of Occupied Housing Units</u>	<u>Percentage of Total Occupied Housing Units Available to Low & Moderate Income</u>
<u>Capitol Region</u>		
Andover	640	59.5
Avon	2,389	26.4
Bloomfield	5,325	28.4
Bolton	1,118	42.8
Canton	2,045	35.6
East Granby	968	25.2
East Hartford	18,498	55.7
East Windsor	2,590	66.0
Ellington	2,128	48.8
Enfield	11,964	54.1
Farmington	4,347	36.0
Glastonbury	6,020	32.0
Granby	1,782	33.0
Hartford	55,805	85.5
Hebron	1,040	33.3
Manchester	15,459	51.1
Marlborough	850	41.3
Newington	7,534	21.1
Rocky Hill	3,190	40.1
Simsbury	4,646	18.7
Somers	1,671	35.6
South Windsor	3,934	17.3
Suffield	2,525	39.0
Tolland	2,051	22.7
Vernon	8,255	54.5
West Hartford	22,067	24.3
Wethersfield	8,342	24.1
Windsor	6,517	32.5
Windsor Locks	4,164	42.4
<u>Central Connecticut</u>		
Berlin	4,318	26.4
Bristol	16,972	61.8
Burlington	1,106	34.8
New Britain	27,561	69.4
Plainville	5,105	56.8
Plymouth	3,131	68.5
Southington	8,831	45.8
<u>Central Naugatuck</u>		
Beacon Falls	1,071	52.9
Bethlehem	583	49.4
Cheshire	5,291	25.4
Middlebury	1,666	38.1
Naugatuck	7,239	65.3
Oxford	1,311	37.8
Prospect	1,765	44.2
Southbury	2,019	38.9
Thomaston	1,883	61.1
Waterbury	34,921	79.5
Watertown	5,393	59.2

	<u>1970 Total Number of Occupied Housing Units</u>	<u>Percentage of Total Occupied Housing Units Available to Low & Moderate Income</u>
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Wolcott	3,317	55.4
Woodbury	1,892	37.1

Connecticut River Estuary

Chester	902	33.5
Clinton	3,145	43.4
Deep River	6,204	57.1
Essex	1,742	38.7
Killingworth	787	86.3
Lyme	530	35.1
Old Lyme	1,613	39.6
Old Saybrook	2,518	33.2
Westbrook	1,276	43.6

Greater Bridgeport

Bridgeport	1,424	10.5
Easton	16,545	18.5
Fairfield	3,102	15.6
Monroe	15,481	29.5
Stratford	8,711	8.3
Trumbull	52,923	67.8

Housatonic Valley

Bethel	3,245	26.1
Bridgewater	420	22.9
Brookfield	2,693	14.8
Danbury	15,536	10.0
New Fairfield	2,090	58.8
New Milford	4,510	37.5
Newtown	4,209	15.4
Redding	1,666	11.5
Ridgefield	4,664	10.3
Sherman	462	20.1

Litchfield Hills

Barkhamsted	584	43.3
Colebrook	333	51.7
Goshen	431	44.1
Hartland	364	40.4
Harwinton	1,215	48.7
Litchfield	2,267	48.6
Morris	484	46.5
New Hartford	1,176	45.2
Norfolk	515	60.8
Torrington	10,699	64.3
Winchester	3,616	72.1

Midstate

Cromwell	2,1975	40.3
Durham	1,194	37.7
East Haddam	1,424	55.1

1970 Total Number
of Occupied Housing Units

Percentage of Total Occupied
Housing Units Available to
Low & Moderate Income

Haddam	1,511	45.7
Middlefield	1,168	42.0
Middletown	10,905	59.0
Portland	2,639	45.7
<u>Northeastern</u>		
Brooklyn	1,471	68.4
Canterbury	766	73.2
Eastford	279	63.1
Killingly	4,331	75.4
Plainfield	3,482	79.8
Pomfret	752	71.7
Putnam	2,880	79.7
Sterling	568	78.5
Thompson	2,322	71.6
Woodstock	1,257	57.0
<u>Northwestern</u>		
Canaan	314	55.4
Cornwall	401	55.9
Kent	659	64.3
North Canaan	1,021	66.8
Roxbury	411	36.3
Salisbury	1,334	49.3
Sharon	884	50.0
Warren	294	49.3
Washington	1,100	43.5
<u>South Central</u>		
Bethany	1,092	13.4
Branford	6,624	41.3
East Haven	7,205	53.6
Guilford	3,557	30.0
Hamden	15,580	30.6
Madison	2,769	18.7
Meriden	17,832	63.2
Milford	14,581	36.5
New Haven	46,741	76.1
North Branford	2,883	21.5
North Haven	6,248	19.2
Orange	3,761	7.5
Wallingford	10,413	49.8
West Haven	17,083	65.6
Woodbridge	2,227	16.0
<u>Southeastern</u>		
Bozrah	541	30.1
Colchester	1,828	55.1
East Lyme	3,338	47.6
Franklin	430	53.0
Griswold	2,423	82.0
Groton	10,306	68.9

<u>1970 Total Number of Occupied Housing Units</u>	<u>Percentage of Total Occupied Housing Units Available to Low & Moderate Income</u>
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Ledyard	3,165	42.7
Lisbon	833	75.4
Montville	4,345	29.0
New London	9,763	74.1
North Stonington	1,046	35.9
Norwich	13,136	78.3
Preston	1,035	59.6
Salem	435	56.5
Sprague	862	78.1
Stonington	5,293	62.6
Voluntown	463	78.1
Waterford	5,163	52.4

Southwestern

Darien	5,938	9.9
Greenwich	18,831	22.5
New Canaan	5,256	10.6
Norwalk	24,962	37.0
Stamford	34,461	39.2
Weston	2,048	5.6
Westport	8,031	10.9
Wilton	3,788	8.3

Valley

Ansonia	6,774	61.0
Derby	3,922	62.7
Seymour	3,862	51.4
Shelton	7,740	34.9

Windham

Ashford	665	63.8
Chaplin	482	72.0
Columbia	901	38.1
Coventry	2,368	62.2
Hampton	339	61.7
Lebanon	1,070	23.9
Mansfield	3,688	56.0
Scotland	303	75.2
Willington	1,184	57.4
Windham	6,547	77.3

Non-Defined

Stafford	2,734	73.2
Union	124	34.7

Source: U.S. Census

*Low and moderate income households are defined as those with 1970 annual incomes within the first and second quintile limits which includes households with 1970 annual incomes up to \$10,430.

PER CENT OF VACANT LAND IN CONNECTICUT JURISDICTIONS: 1970

Town and Region	Percent of Total Vacant Land of Total Land	Percent of Vacant Land Zoned Residential of Total Vacant Land	Percent of Vacant Land Zoned Multi-Family of Total Vacant Land Zoned Residential	Percent of Vacant Land Zoned Single Family 1/4 Acre of Total Vacant Land Zoned Residential
<u>Capitol Region</u>				
Andover	94%	90%	-	-
Avon	80	72	-	-
Bloomfield	77	79	-	-
Bolton	87	97	27%	-
Canton	89	61	-	-
East Granby	88	83	-	-
East Hartford	39	59	-	13%
East Windsor	89	80	.2	-
Ellington	93	73	-	-
Enfield	69	74	-	-
Farmington	79	73	-	-
Glastonbury	87	67	-	-
Granby	94	93	-	-
Hartford	25	18	37	51
Hebron	95	88	-	-
Manchester	62	90	-	-
Marlborough	92	93	-	-
Newington	54	51	4	1
Rocky Hill	75	57	7	-
Simsbury	79	82	-	-
Somers	90	97	-	-
South Windsor	80	68	-	-
Suffield	90	94	-	-
Tolland	91	96	-	-
Vernon	63	82	-	-
West Hartford	36	97	3	2
Wethersfield	50	53	-	7
Windsor	77	23	-	.2
Windsor Locks	40	37	-	-
<u>Central Connecticut</u>				
Berlin	78	76	-	.1
Bristol	-	-	-	-
Burlington	97	95	3	-
New Britain	27	76	10	68
Plainville	60	60	-	-
Plymouth	87	94	-	-
Southington	74	89	-	-

Town and Region	Percent of Total Vacant Land of Total Land	Percent of Vacant Land Zoned Residential of Total Vacant Land	Percent of Vacant Land Zoned Multi-Family of Total Vacant Land Zoned Residential	Percent of Vacant Land Zoned Single Family 1/4 Acre of Total Vacant Land Zoned Residential
<u>Central Naugatuck</u>				
Beacon Falls	99%	87%		87%
Bethlehem	95	100		100
Cheshire	76	85		.14
Middlebury	84	88		17
Naugatuck	74	88		7
Oxford	92	90	99%	-
Prospect	84	83		1.4
Southbury	90	98	-	1.2
Thomaston	91	94		100
Waterbury	53	82	68	31
Watertown	87	90	1.3	24
Wolcott	81	81		1.4
Woodbury	92	97		.02
<u>Connecticut River Estuary</u>				
Chester	88	95	-	-
Clinton	76	90	-	-
Deep River	84	97	-	-
Essex	73	82	-	-
Killingworth	96	92	-	-
Lyme	97	96	-	-
Old Lyme	96	79	-	-
Old Saybrook	74	73	-	-
Westbrook	83	93	-	-
<u>Greater Bridgeport</u>				
Bridgeport	12	32	11.5	84
Easton	86	100	-	4.6
Fairfield	45	95	.4	1.6
Monroe	80	94		.03
Stratford	45	94	.02	48
Trumbull	53	94		20
<u>Housatonic Valley</u>				
Bethel	81	91	.2	16
Bridgewater	96	98	-	.02
Brookfield	78	84	-	1
Danbury	67	80	2	1
New Fairfield	84	100	.02	4
New Milford	91	95	.1	.3
Newtown	84	97	-	2
Redding	89	95	-	.1
Ridgefield	76	97	.3	.04
Sherman	95	99	-	-

Town and Region	Percent of Total Vacant Land of Total Land	Percent of Vacant Land Zoned Residential of Total Vacant Land	Percent of Vacant Land Zoned Multi-Family of Total Vacant Land Zoned Residential	Percent of Vacant Land Zoned Single Family 1/4 Acre of Total Vacant Land Zoned Residential
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Litchfield Hills

Barkhamsted	97%	98%	-	.1%
Colebrook	98	98	-	-
Goshen	99			100
Hartland	98	99	-	-
Harwinton	95	96	-	.01
Litchfield	95	98		12
Morris	96	100		100
New Hartford	96	99	-	-
Norfolk	98	-	-	-
Torrington	84	85		.01
Winchester	90	96		.2

Midstate

Cromwell	79	56	-	-
Durham	93	89	-	-
East Haddam	97	96	99	-
East Hampton	91	80	71	-
Haddam	95	98	-	-
Middlefield	90	71	-	-
Middletown	79	77	-	-
Portland	87	67	-	-

Northeastern

Brooklyn	94	96	-	-
Canterbury	98	-	-	-
Eastford	98	-	-	-
Killingly	91	-	9	-
Plainfield	91	97	4	-
Pomfret	96	-	-	-
Putnam	88	79	.1	-
Sterling	98	-	-	-
Thompson	93	-	-	-
Woodstock	97	-	-	-

Northwestern

Canaan	98	-	-	-
Cornwall	99	78	-	-
Kent	98	99	-	-
North Canaan	93	-	-	-
Roxbury	99	99	-	-
Salisbury	96	97	-	-
Sharon	98	99	-	-
Warren	99	99	-	-
Washington	96	95	-	-

Town and Region	Percent of Total Vacant Land of Total Land	Percent of Vacant Land Zoned Residential of Total Vacant Land	Percent of Vacant Land Zoned Multi-Family of Total Vacant Land Zoned Residential	Percent of Vacant Land Zoned Single Family 1/4 Acre of Total Vacant Land Zoned Residential
<u>South Central</u>				
Bethany	92%	95%	-	.02
Branford	73	80	-	4
East Haven	64	84	-	-
Guilford	89	97	.2	-
Hamden	69	83	-	.05
Madison	85	99	-	-
Meriden	56	84	9	-
Milford	52	68	.4	6
New Haven	29	46	16	-
North Branford	86	48	-	-
North Haven	55	73	.07	-
Orange	63	93	-	-
Wallingford	76	90	.6	.06
West Haven	35	43	8	-
Woodbridge	76	95	-	.02
<u>Southeastern</u>				
Bozrah	97	92	-	-
Colchester	95	93	-	-
East Lyme	85	93	-	-
Franklin	98	100	100	-
Griswold	93	98	-	-
Groton	72	85	87	3
Ledyard	91	86	-	-
Lisbon	94	96	-	-
Montville	87	91	-	-
New London	30	72	25	73
North Stonington	96	94	9	-
Norwich	71	85	59	-
Preston	96	95	-	-
Salem	98	97	100	-
Sprague	94	96	-	-
Stonington	87	87	-	.2
Voluntown	100	98	100	-
Waterford	80	77	-	-
<u>Southwestern</u>				
Darien	29	96	-	1
Greenwich	52	98	.03	2
New Canaan	60	76	.01	1
Norwalk	26	86	-	30
Stamford	45	90	.9	1
Weston	75	100	-	-
Westport	30	97	-	.05
Wilton	73	99	.3	.03

Town and Region	Percent of Total Vacant Land of Total Land	Percent of Vacant Land Zoned Residential of Total Vacant Land	Percent of Vacant Land Zoned Multi-Family of Total Vacant Land Zoned Residential	Percent of Vacant Land Zoned Single Family 1/4 Acre of Total Vacant Land Zoned Residential
<u>Valley</u>				
Ansonia	49%	92%		
Derby	56	50	.2%	9
Seymour	100	100	0	5.4
Shelton	74	85		100
<u>Windham</u>			1.5	3.4
Ashford	99	78		
Chaplin	97	81	-	-
Columbia	94	96	100	-
Coventry	96	89	-	-
Hampton	98	99	-	-
Lebanon	98	97	-	-
Mansfield	91	85	-	-
Scotland	99	99	.3	-
Wilmington	97	97	-	-
Windham	84	80	-	-
<u>Non-defined</u>				7
Stafford	94	92		
Union	98	30		

Source: Connecticut Department of Community Affairs

