



Housing Data Profiles

2015



Population, Households & Age

Source: 2009-13 American Community Survey

	2009-13	2000	% Change		2009-13	2000	% Change
Population	1,739	1,556	12%	Householders living alone	16%	16%	0%
Households	593	553	7%	Residents living in families	79%	77%	2%
Average household size	2.93	2.81	4%	Households with someone <18	35%	40%	-5%
Average family size	3.26	3.16	3%	Households with someone > 65	24%	18%	6%

Median age for those living in Scotland is 43.3 years old, 3.1 years older than CT's median age of 40.2 years old.



Income & Age

Scotland's annual median household income in 2013 was \$78,250, 13% more than Connecticut's median household income of \$69,461. It is 32% more than Windham County's median household income of \$59,333. Scotland's median household income ranks 94 (1=highest, 169=lowest) among CT's 169 municipalities.

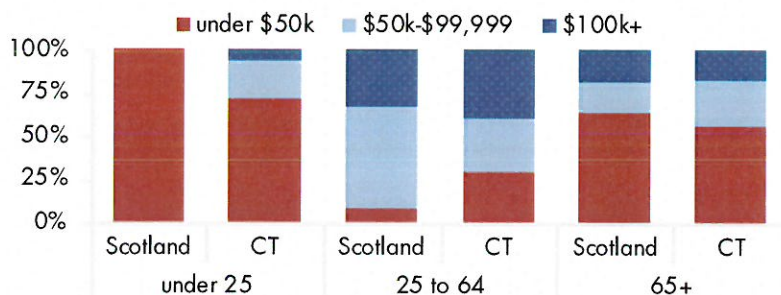
Median Household Income

Source: 2009-13 American Community Survey



Income by Age of Head of Household: Scotland

Source: American Community Survey 2009-13



In Scotland, 1% (8) of the heads of households were under 25 years old, 24% (145) were 25-44 years old, 52% (306) were 45-64 years old and 23% (134) were 65 or older.

Throughout Connecticut, households headed by those under 25 and those 65 and over tend to have lower incomes than those 25-64 years old, limiting their housing options.

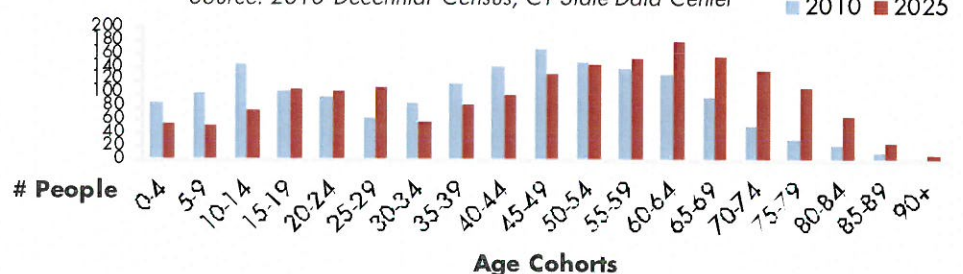


Aging of the Population

Scotland is one of the 153 Connecticut municipalities projected to see a drop in school-age population between 2015 and 2025. Many municipalities will see declines over 30%. The projected decrease for Scotland is 34%. Meanwhile the 65+ population for Scotland is projected to increase by 59%.

Age Cohorts - 2010 Population, 2025 Population Projections: Scotland

Source: 2010 Decennial Census, CT State Data Center





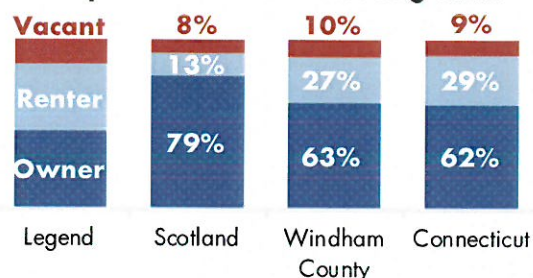
Characteristics of Housing Stock

Tenure

	Scotland	Windham County	Connecticut
Total	647	49,051	1,486,995
Owner-Occupied	510	30,851	919,488
Renter-Occupied	83	13,167	436,361
Vacant	54	5,033	131,146

Source: 2009-13 American Community Survey

Percent of Owner-Occupied, Renter-Occupied and Vacant Housing Units



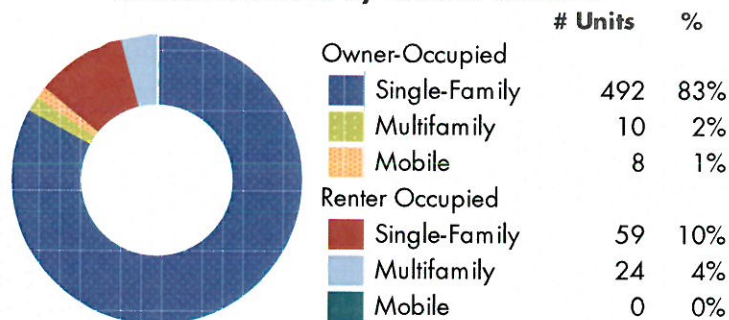
Scotland saw its number of housing units increase by 12% from 2000 to 2013. Renters live in 13% of Scotland's housing stock, compared to 27% for Windham County and 29% for Connecticut.

Units in Structure

Overall, 67% of CT's occupied housing stock is comprised of single-family housing, while 33% is multifamily housing (2+ units in structure) and 1% is mobile homes.

In Scotland, 93% of occupied homes are single-family, 6% are multifamily (2+ units in structure), and 1% are mobile homes. Renters live in 71% of Scotland's 34 multifamily homes, and owners occupy 89% of its 551 single-family homes.

Units in Structure by Tenure: Scotland



Source: 2009-13 American Community Survey

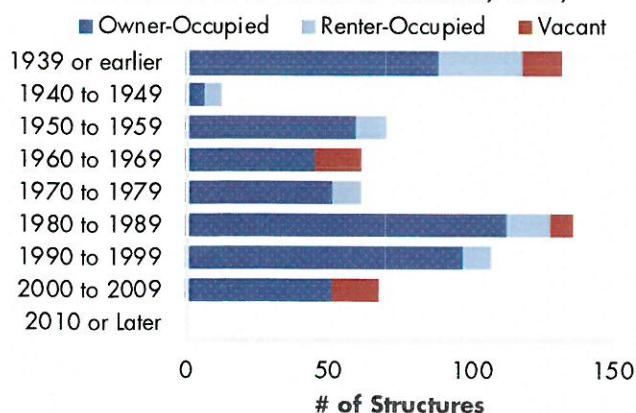
Year Built

CT's housing stock varies in age, with 23% built before 1939, 36% built from 1940 to 1969 and 41% built from 1970 on.

In Scotland, 20% of the housing stock was built prior to 1939, 22% was built between 1940 and 1969 and the remaining 57% was built after 1970. Shifting demographics indicate that housing built from 1970 on may not meet the needs of CT's current and future residents.

Tenure by Year Structure Built: Scotland

Source: 2009-2013 American Community Survey



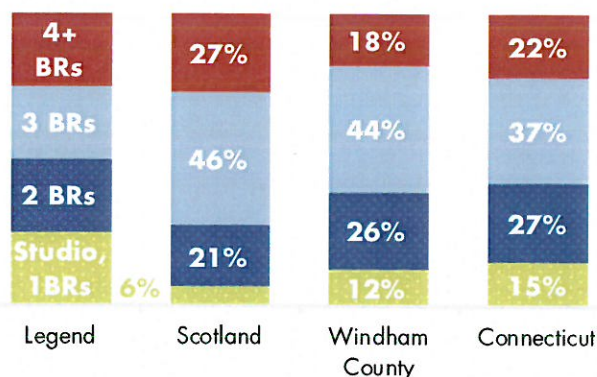
Bedrooms

A majority of homes in CT have 3 or more bedrooms, with 37% having 3 bedrooms and 22% having 4 or more. 42% of the homes in the state have 2 or fewer bedrooms.

Over 73% of homes in Scotland have 3 or more bedrooms, while 27% have 2 or fewer bedrooms. Towns and cities that have larger homes with more bedrooms offer fewer housing options for younger workers or downsizing Baby Boomers.

Housing Units by Number of Bedrooms

Source: 2009-13 American Community Survey

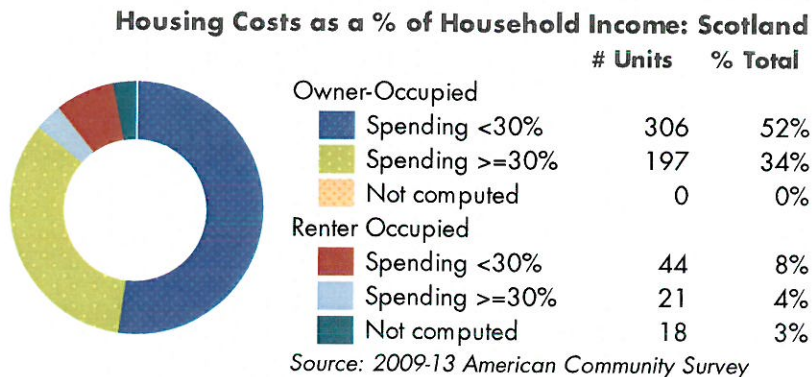




Housing Costs for Owners and Renters

Affordability

Across CT, 50% of renters and 35% of owners spend more than 30% of their income on housing. In Scotland, 25% of renters spend more than 30% of their income on housing, while 39% of owners do the same. Households that spend more than 30% of their income on housing may have little left over for necessities such as transportation, food, health care, etc.

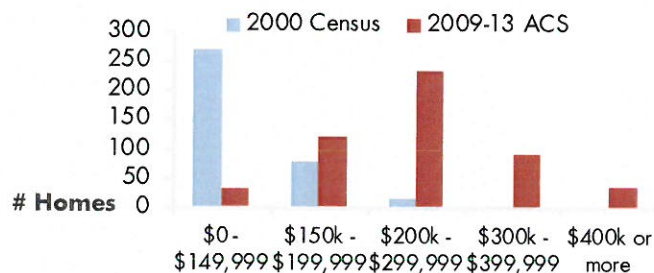


Home Value

The value of homes in Connecticut has risen significantly over the last 15 years, putting home ownership out of reach for many middle-class households. In Scotland, 74% of homes were valued under \$150,000 in 2000, compared to 6% now. The median home value in Scotland is now \$242,600, an increase of 79% since 2000.

Self-Reported Value of Owner-Occupied Homes: Scotland

Source: Census 2000, 2009-2013 American Community Survey

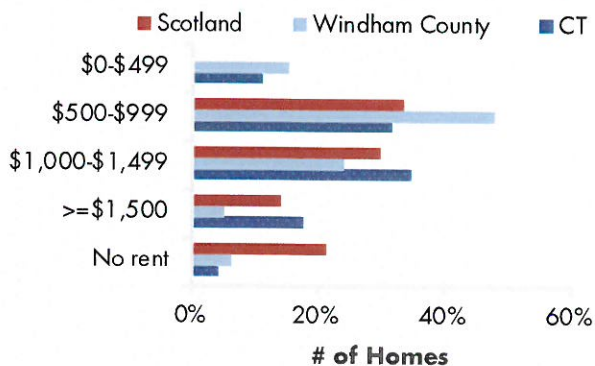


Gross Rent

According to 2009-13 American Community Survey data, 45% of Scotland's 83 rental units have a gross rent over \$1,000 per month and 12% have a gross rent under \$750 per month.

Rental Units by Gross Rent: Scotland

Source: 2009-2013 American Community Survey



Housing Costs & Income

Owner Households: Scotland

The average homeowner household in Scotland has a median income of

\$80,078

Households with a Mortgage

Median Income:

\$79,167

Median Monthly Owner Costs:

\$1,793

Households w/out a Mortgage

Median Income:

\$80,577

Median Monthly Owner Costs:

\$749

In Connecticut, incomes among those who own their homes tend to be much higher than incomes for renter households. Incomes for owners who no longer pay a mortgage also tend to be lower than for those paying a mortgage, as those no longer paying a mortgage may be retired and living on fixed incomes.

Source: 2009-13 American Community Survey

Renter Households: Scotland

Median Income Renter Households =

\$54,018

31% less than the median income of all households.

Median Gross Rent =

\$1,056

23% of income spent on rent.

77% of income for all other expenses.



Housing Market General Information

Housing Wage

2015 Housing Wage: Scotland

\$18.33

Scotland is included in the Windham County Metro Area.

Each year, the National Low Income Housing Coalition calculates the "housing wage," the hourly wage needed for a household to afford a typical 2-bedroom apartment in metro areas throughout the United States.

Connecticut's housing costs are typically high, ranking #8 in 2015 with a housing wage of \$24.29.

Grand List

Real Property Grand List Values, 2008-13: Scotland

Total Real Property 2008 \$115,092,920

Total Real Property 2013 \$98,749,760

% Change, 2008-13 -14%

Connecticut housing prices declined precipitously after the 2008 financial crisis and have not rebounded to pre-crisis levels, particularly in municipalities - 114 of 169 - where housing stock is dominated by single-family homes. Across the state, 152 municipalities have seen either no change in real property grand lists, or declines, forcing most to raise mill rates, reduce services, or both.

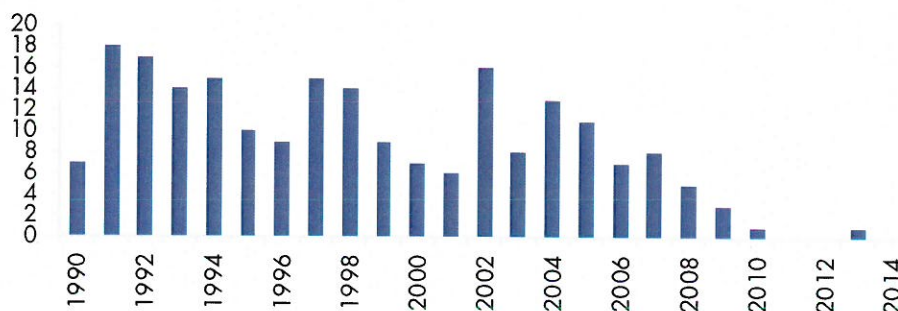
Source: CT Office of Policy and Management

Building Permits

Connecticut saw a sharp decline in building permits following the crash of the housing market in the mid-2000s. As the housing market slowly recovers, statewide building permits have increased by small amounts since 2011, with permits for multifamily units at levels not seen for a decade. Building permits issued, however, remain well below the levels seen in the 1980s and 1990s.

Building Permits by Year, 1990-2014: Scotland

Source: CT Department of Economic and Community Development



Affordable Housing Appeals List

Each year the CT Department Of Housing surveys municipalities in the state to determine the number of affordable units each has. The data is compiled for the Affordable Housing Appeals List. The following housing units are counted as affordable in Scotland in 2014:

Assisted Units Counted in 2014 Appeals List:

Scotland	
0	Governmentally Assisted Units
0	Tenant Rental Assistance
13	CHFA/USDA Mortgages
+	0 Deed Restricted Units
<hr/>	
13	Total Assisted Units

Calculation of % of Total Units Assisted:

Scotland			
13	÷	680	= 1.9%
Total Assisted Units		Total Units, 2010 Census	Units Assisted

Housing Data Profiles are produced by the Partnership for Strong Communities. Updated November 16, 2015.

For more information about the information presented or to use any of the graphics presented in the Housing Data Profiles, please contact: Christina Rubenstein, Deputy Policy Director, christina@pschousing.org.



Analysis of Housing Conditions

Key Stats

Population

1,739

Households

593

Projected Change in Population from 2015-2025

5-19 Year Olds: -34%

65+ Year Old: 59%

Median Household Income

All Households: \$78,250

Owners: \$80,078

Renters: \$54,018

Housing Units

Total Units: 593

Owner-Occupied: 79%

Renter-Occupied: 13%

Vacant: 8%

Single-Family/Multifamily

Single Family: 93%

Multifamily: 6%

Median Home Value

\$242,600

Median Gross Rent

\$1,056

Households Spending 30% or More on Housing

All Households: 38%

Owners: 39%

Renters: 25%

Housing Built 1970 or Later

57%

2014 Affordable Housing Appeals List

Assisted Units: 2%

% Change in Total Real Property, 2008-2013

-14%

Scotland's Housing Data Profile: The Story Behind the Numbers

Scotland, like most of Connecticut's municipalities, has a relatively high median household income and housing costs, few units for a variety of the municipality's workforce (such as, teachers, nurses, electricians, firefighters and town employees), and a narrow range of housing choices for Baby Boomers seeking to downsize and Millennials and young families seeking to move to town.

Housing remains expensive in Scotland relative to the median household income. Statewide, 50% of renters and 35% of homeowners spend 30% or more of their household incomes on housing. In Scotland, where the \$78,250 median household income is higher than the statewide median of \$69,461, 25% of renters and 39% of homeowners spend 30% or more of their income on housing.

Scotland is one of the 153 Connecticut municipalities that could see a potentially significant decline in school enrollment through 2025 because of a projected decline in school-age (5-19) population of 34% from 2015 to 2025. At the same time, its population is getting older, with a projected increase of 59% in the 65+ population from 2015 to 2025, potentially leading to the need for smaller, denser, more affordable homes closer to the town center, services and, if possible, transit connections.

While the number of renting households in Connecticut has increased from 30% to 34% since 2007, many towns are ill-prepared to accommodate the needs of renters. Scotland is one of 114 Connecticut municipalities with single-family homes dominating its housing stock (93%) and little modest or multifamily housing to offer (27% units are 0-2 bedrooms, compared to 42% statewide), mostly because many of those towns built the bulk of their homes after 1970 (57% in Scotland) to accommodate the needs of new Baby Boomer families then in their 20s.

Now in their 60s, those families are seeking more modest homes. But their attempts to sell are being met by few offers because few young families can afford to move to those towns, flattening median sales prices and stunting the growth of Grand Lists – the towns' total value of real property – and thus property tax revenues needed to pay for increasingly expensive services. From 2008 through 2013 (latest OPM figures), 151 towns experienced negative growth in real property values, 1 had no growth and 3 had only slight growth of 2 percent or less. The total real property Grand List in Scotland has declined by 14% from 2008 through 2013.

Across the state, 138 of the 169 municipalities have affordable homes totaling less than 10% of their housing stock. These are the kinds of homes increasingly sought by young professionals, families, town workers, downsizing Baby Boomers and others. In Scotland, 2% of the homes are affordable, according to the state's 2014 Affordable Housing Appeals List.



Data Sources & Notes

Page 1

- ⇒ Populations, Households & Age
 - DP-1 - Profile of General Demographic Characteristics: 2000, Census 2000 Summary File 1 (SF 1) 100-Percent Data
 - DP02 - Selected Social Characteristics In The United States, 2009-2013 American Community Survey 5-Year Estimates
 - DP05 - ACS Demographic And Housing Estimates, 2009-2013 American Community Survey 5-Year Estimates
- ⇒ Age & Income
 - Median Household Income
 - B25119 - Median Household Income The Past 12 Months (In 2013 Inflation-Adjusted Dollars) By Tenure, Universe: Occupied Housing Units More Information, 2009-2013 American Community Survey 5-Year Estimates
 - Income by Age of Head of Householder
 - B19037 - Age Of Householder By Household Income In The Past 12 Months (In 2013 Inflation-Adjusted Dollars), Universe: Households, 2009-13 American Community Survey 5-Year Estimates
- ⇒ Aging of Population
 - P12 - Sex by Age, Universe: Total population, 2010 Census Summary File 1
 - 2015-2025 Population Projections for Connecticut, November 1, 2012 edition, CT State Data Center

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- ⇒ Tenure, Units in Structure, Year Built, Bedrooms
 - DP04 - Selected Housing Characteristics, 2009-2013 American Community Survey 5-Year Estimates
- ⇒ Tenure note: Universe is all housing units. Total housing stock includes vacant units.
- ⇒ Units in Structure notes: Multifamily includes all units with 2+ units in structure. Does not include boats, RVs, vans, etc. Universe is occupied housing units (does not include vacant units).

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- ⇒ Affordability
 - DP04 - Selected Housing Characteristics, 2009-2013 American Community Survey 5-Year Estimates, Note: Percent income spent on housing costs is not calculated for some households, noted in chart as "Not computed."
- ⇒ Home Value
 - B25075 - Value, Universe: Owner-occupied housing units, 2009-2013 American Community Survey 5-Year Estimates
- ⇒ Gross Rent
 - DP04 - Selected Housing Characteristics, 2009-2013 American Community Survey 5-Year Estimates
- ⇒ Housing Costs & Income
 - Median Household Income by Tenure
 - B25119 Median Household Income The Past 12 Months (In 2013 Inflation-Adjusted Dollars) By Tenure, Universe: Occupied housing units, 2009-2013 American Community Survey 5-Year Estimates
 - Median Household Income for Owner-Occupied Households by Mortgage Status
 - B25099 - Mortgage Status By Median Household Income The Past 12 Months (In 2013 Inflation-Adjusted Dollars), Universe: Owner-occupied housing units, 2009-2013 American Community Survey 5-Year Estimates
 - Median Monthly Housing Costs by Mortgage Status, Median Gross Rent
 - DP04 - Selected Housing Characteristics, 2009-2013 American Community Survey 5-Year Estimates, Note: Median Gross Rent data suppressed for some geographies by Census Bureau, reasons for suppression may vary.

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- ⇒ Housing Wage
 - Out of Reach 2015, 2-Bedroom Housing Wage, National Low Income Housing Coalition
- ⇒ Grand Lists
 - Total Grand Lists by Town, 2008 and 2013, CT Office of Policy and Management
- ⇒ Building Permits
 - Connecticut New Housing Authorizations in 2014, Construction Report: Housing Production & Permits, CT Dept. of Economic and Community Development
- ⇒ Affordable Housing Appeals List
 - 2014 Affordable Housing Appeals List, CT Dept. of Housing













Income & Jobs in Connecticut

Many Working Households Struggle to Get By

Changes in the economy and in household formation leave many in Connecticut struggling to afford housing. Many jobs pay less than the state's median household income of **\$70,048** annually and have an hourly wage that is less than the housing wage (what one needs to afford a typical 2-BR apartment) of **\$24.29**.

- The median annual income of the state's 730 occupations is **\$43,812**, 63% of the state median household income.
- The median annual income of **72%** of occupations is less than 100% of the state median households income.
- The median annual income of **22%** of occupations is less than 50% of the state median households income.
- The average hourly wage of **47%** of occupations is less than the state housing wage.

Here are some examples of occupations where median annual income is...

0% to 30% of Median Household Income	WAITERS & WAITRESSES  Median Annual Income: \$19,558 Average Hourly Wage: \$10.92	FOOD PREPARATION & SERVING WORKERS, INCLUDING FAST FOOD  Median Annual Income: \$19,998 Average Hourly Wage: \$10.92	CASHIERS  Median Annual Income: \$21,260 Average Hourly Wage: \$11.29
30% to 50% of Median Household Income	HAIRDRESSERS, HAIRSTYLISTS, & COSMETOLOGISTS  Median Annual Income: \$24,289 Average Hourly Wage: \$14.24	LANDSCAPING & GROUNDSKEEPING WORKERS  Median Annual Income: \$30,870 Average Hourly Wage: \$15.87	PRESCHOOL TEACHERS, EXCEPT SPECIAL EDUCATION  Median Annual Income: \$30,926 Average Hourly Wage: \$17.60
50% to 80% of Median Household Income	DENTAL ASSISTANTS  Median Annual Income: \$41,508 Average Hourly Wage: \$20.04	EMERGENCY MEDICAL TECHNICIANS & PARAMEDICS  Median Annual Income: \$41,228 Average Hourly Wage: \$20.66	AUTOMOTIVE SERVICE TECHNICIANS & MECHANICS  Median Annual Income: \$41,264 Average Hourly Wage: \$21.00
80% to 100% of Median Household Income	LICENSED PRACTICAL & VOCATIONAL NURSES  Median Annual Income: \$56,113 Average Hourly Wage: \$26.90	ELECTRICIANS  Median Annual Income: \$56,790 Average Hourly Wage: \$27.56	FIRE FIGHTERS  Median Annual Income: \$61,658 Average Hourly Wage: \$28.64

Turn this page over for more examples ➔

Sources: State Median Household Income - U.S. Census Bureau, 2014 1-Year American Community Survey; Housing wage data - National Low Income Housing Coalition, Out of Reach 2015; Occupations data - CT Dept. of Labor, Labor Market Information, Statewide Wages, 1Q 2015

More occupations where the median annual income is less than the state median household income:

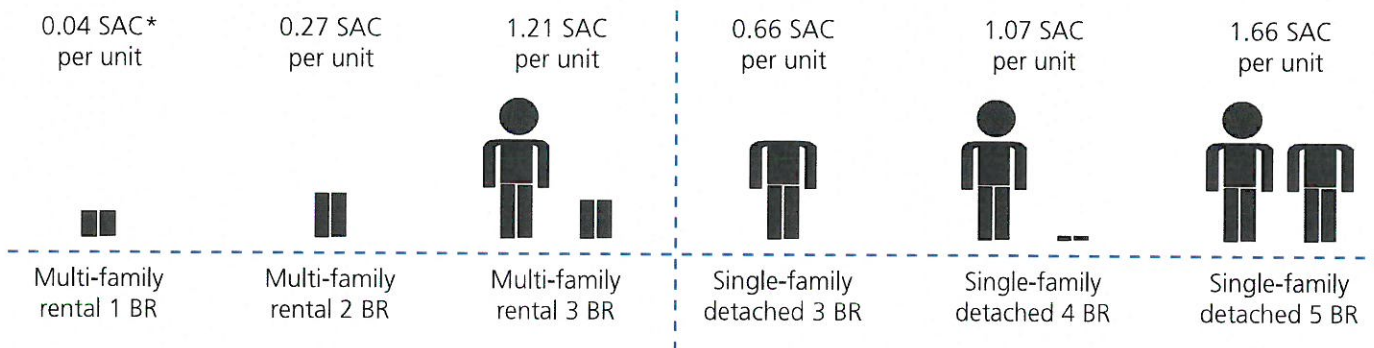
Occupation	Median Annual Income	% of State Median Household Income	Average Hourly Wage	% of State's Housing Wage
Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	\$19,568	28%	\$9.88	39%
Bartenders	\$19,620	28%	\$11.28	39%
Manicurists and Pedicurists	\$19,660	28%	\$10.67	39%
Transportation Attendants, Except Flight Attendants	\$20,374	29%	\$10.50	40%
Nonfarm Animal Caretakers	\$21,919	31%	\$11.68	43%
Food Preparation Workers	\$22,184	32%	\$11.82	44%
Retail Salespersons	\$23,786	34%	\$13.72	47%
Laundry and Dry-Cleaning Workers	\$24,163	34%	\$12.51	48%
Personal and Home Care Aides	\$25,260	36%	\$12.62	50%
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	\$27,386	39%	\$14.77	54%
Packaging and Filling Machine Operators and Tenders	\$28,438	41%	\$14.73	56%
Laborers and Freight, Stock, and Material Movers, Hand	\$28,559	41%	\$14.95	57%
Team Assemblers	\$29,629	42%	\$15.67	59%
Tellers	\$29,683	42%	\$14.81	59%
Production Workers, All Other	\$30,657	44%	\$16.86	61%
Landscaping and Groundskeeping Workers	\$30,870	44%	\$15.87	61%
Receptionists and Information Clerks	\$32,190	46%	\$15.85	64%
Healthcare Support Occupations	\$32,433	46%	\$16.63	64%
Office Clerks, General	\$34,625	49%	\$17.27	69%
Medical Assistants	\$34,743	50%	\$17.37	69%
Library Technicians	\$36,807	53%	\$19.16	73%
Veterinary Technologists and Technicians	\$36,827	53%	\$18.82	73%
Social and Human Service Assistants	\$37,466	53%	\$18.93	74%
Customer Service Representatives	\$37,913	54%	\$19.27	75%
Bus Drivers, Transit and Intercity	\$38,695	55%	\$19.83	77%
Secretaries, Except Legal, Medical, and Executive	\$39,557	56%	\$19.63	78%
Automotive Service Technicians and Mechanics	\$41,264	59%	\$21.00	82%
Dental Assistants	\$41,508	59%	\$20.04	82%
Construction Laborers	\$42,744	61%	\$21.28	85%
Computer-Controlled Machine Tool Operators, Metal and Plastic	\$42,749	61%	\$21.30	85%
Maintenance and Repair Workers, General	\$43,231	62%	\$21.50	86%
First-Line Supervisors/Managers of Retail Sales Workers	\$44,847	64%	\$23.31	89%
Machinists	\$45,487	65%	\$21.90	90%
Truck Drivers, Heavy and Tractor-Trailer	\$46,066	66%	\$22.68	91%
Fitness Trainers and Aerobics Instructors	\$46,586	67%	\$23.68	92%
Medical and Clinical Laboratory Technicians	\$48,204	69%	\$24.24	95%
Carpenters	\$50,051	71%	\$24.65	99%
Paralegals and Legal Assistants	\$52,199	75%	\$25.62	103%
Construction and Extraction Occupations	\$52,361	75%	\$25.85	104%

Sources: State Median Household Income - U.S. Census Bureau, 2014 1-Year American Community Survey; Housing wage data - National Low Income Housing Coalition, Out of Reach 2015; Occupations data - CT Dept. of Labor, Labor Market Information, Statewide Wages, 1Q 2015

The School Cost Myth: All Housing **Doesn't** Increase School Costs

Only larger homes bring many school-age children

Rutgers University's Center for Urban Policy Research analysis (June 2006) of Connecticut's number of school age children living in various housing types indicate the following averages:



* SAC = School-Age Children

Plus, school enrollments are falling

Report by the CT State Data Center (June 2008) projected significant declines in CT school enrollment:

From their peak in 2004-05, school enrollments are expected to drop by 17% by 2020. Even if new housing brings additional school children, it is likely that classroom vacancies will be able to absorb them without additional costs.

Most school budget increases are not related to enrollment, or to the number of children in housing

Findings of a University of Massachusetts Donohue Institute study (May 2007) on school cost impact of mixed-income housing:

Studying seven Massachusetts communities with mixed-income housing between 1994 and 2004, they found teaching staff levels and overall expenditures increased independently of changes in enrollment.

During that time period, school enrollments statewide were essentially flat, while employment of full time equivalent (FTE) teaching staff increased by eight percent, and total school expenditures grew by 28.6 percent.

Some school districts studied had costs rise significantly even while their enrollment declined. There are clear fiscal pressures on municipalities due to educational costs, but there is no evidence that student enrollment growth is the cause of the budgetary problems.

The Property Value Myth: Mixed-Income & Affordable Housing Doesn't Lower Property Values

MIT research shows that mixed-income and affordable housing **does not** lower property values

Effects of Mixed-income, Multi-family Rental Housing Developments on Single-family Housing Values

Massachusetts Institute of Technology's Center for Real Estate

Study found **no significant differences** between home values close to affordable developments and those in other parts of town. Study methodology:

- MIT researchers looked at 7 mixed-income rental housing developments in Massachusetts.
- They chose densely populated, controversial developments they predicted would be most likely to adversely impact property values.
- Their analysis of each development focused on an "impact area" around the development, and a "control area" in another part of town. They made the impact area intentionally small, to not dilute the potential impact observed.
- Instead of simply reporting whether surrounding property values went up or down, they compared property value changes in the impact area with property value changes in control area. This method controls for other impacts on house prices.

MIT report available at <http://web.mit.edu/cre/research/hai/>

Research done by others on property values near affordable housing also indicates no negative effects

Affordable Housing and Property Values

Enterprise Foundation

Reviews and summarizes 14 research publications, finding that subsidized, special-purpose or manufactured housing had either a positive effect or no negative effect on nearby property values.

Enterprise report available at <http://www.practitionerresources.org/showdoc.html?id=19395>

Why Affordable Housing Does Not Lower Property Values

Habitat for Humanity

A brief discussion of common perceptions, studies conducted and what the studies found in regards to the relationship between affordable housing and neighboring properties. Includes a list of 11 studies conducted to test the effect of affordable housing on surrounding properties.

Habitat for Humanity report available at <http://www.habitat.org/how/propertyvalues.aspx>