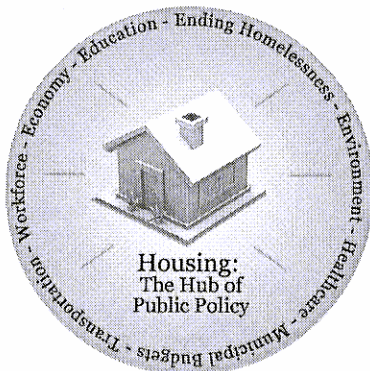


Housing and Municipal Budgets: Figures, Facts and Phenomena



Connecticut towns are aging. They have fewer volunteers, shoppers, young homebuyers, young teachers, and young municipal and commercial workers. The reason? Very often, those people

can't afford to live in those towns. **What does the future look like?**

In the short term, towns will seek to expand property tax revenues and feel pressures to develop property for residential and commercial uses. They will compete for scarce workers, need shoppers to support the commercial sector of their grand lists, confront foreclosure and homelessness, and have trouble passing budgets as the electorate ages.

In the long term, towns with fewer homebuyers and larger elderly populations will see property values fall, grand lists shrink, social service costs rise, merchants seeking shoppers, difficulty in passing budgets and labor shortages increase.

Can housing creation be a net plus for a town? Can the lack of a full range of housing options really hurt a town? What is the real equation on costs vs. revenues? Will towns struggle in the future if they fail to plan effective housing resources?

These are all questions that have good, if not definite, answers. To that end, here are some numbers that can help.

41% - The percentage of Connecticut teachers 50+-years-old who will need to be replaced in the next decade.

17% - The projected decline in Connecticut public school enrollment from the 2004-'05 height through 2020-'21.

128 of 193 - The number of public school districts (66%) that between the 2006/7 and 2007/8 school years had no growth or falling enrollment in grades 1 to 12.

100+ - The number of Connecticut municipalities with volunteer fire departments.

\$3 to \$4 million - The approximate amount a typical town must spend to create a career fire department if it can't find volunteers.

31 of 169 - The number of Connecticut municipalities where 10% or more of the housing stock is considered affordable by the state.

13% - The increase in family homelessness in Connecticut in 2008.

30% - The approximate percentage of Connecticut households that rent.

24% - The percentage of renting households that earn less than 50% of median income and spend more than half of it on housing.

9.2% - The average decline in median sales prices of Connecticut homes in 2008.

60% - How much higher Connecticut housing costs are compared to the national average (7th highest median monthly rent payment [\$886] and the 5th highest median monthly mortgage payment [\$1,870]).

30.1% - Connecticut's highest-in-the-nation percentage loss of 25-34-year-olds between 1990 and 2006.

\$1,960 to \$11,554 - Local property taxes paid by a household in a new home, based on earnings and the home that household can afford.



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Municipal Fire Department Staffing

Town	Population	All Volunteer	Combination	All Paid	Year Determined
Ansonia	18,554	X			1999
Berlin	18,215	X			1999
Bethel	18,067	X			1999
Bloomfield	19,587		X		2002
Branford	28,683		X		2003
Bridgeport	139,529			X	2003
Bristol	60,062			X	1999
Clinton	13,094	X			2003
Danbury	74,848		X		2003
Darien	19,607	X			1999
East Hartford	49,575			X	1999
East Haven	28,189		X		2000
Fairfield	57,340		X		2002
Farmington	23,641		X		2002
Greenwich	61,101		X		2003
Guilford	21,298	X			1999
Hamden	56,913		X		2002
Hartford	124,121			X	2003
Ledyard	14,687		X		2003
Manchester	54,740		X		2002
Mansfield	20,720		X		1999
Meriden	58,244		X		2002
Milford	52,305			X	2000
Monroe	19,247	X			2003
Montville	18,546		X		1999
Naugatuck	30,989		X		2003
New Canaan	19,395		X		2002
New Fairfield	13,953	X			2003
Newington	29,306	X	X		2003
North Haven	23,035		X		2003
Plainville	17,328	X			1999
Rocky Hill	17,966	X			1999
Simsbury	23,234	X			1999
Somers	10,417		X		2003
Southington	39,728		X		2000
Stamford	117,083		X		2002
Stonington	17,906		X		1999
Stratford	49,976			X	2000
Suffield	13,522		X		2002
Torrington	35,202		X		2003
Wallingford	43,026		X		2003
Washington	3,596	X			2003
Waterford	19,152		X		2002
West Hartford	61,046			X	2000
West Haven	52,360		X		2002
Wilton	17,633		X		2002
Windham	22,857	X			1999
Windsor	28,237	X			2003