GROTON PLAN OF CONSERVATION AND DEVELOPMENT/ MUNICIPAL COASTAL PROGRAM UPDATE

HOUSING

April 2013

Prepared for:
Town of Groton
Planning Commission

Prepared by:
MILONE & MACBROOM®

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HOUSING

As one of the principal land uses within a community, housing and housing-related issues affect all residents. The form, layout, condition, and cost of housing available within a community are key to the quality of life within a community. The Town's current housing status will be examined in this plan element to determine what housing needs exist and to formulate courses of action to address those needs in the coming decade. Additional housing data which may be released later in the planning process will be incorporated into the final Plan of Conservation and Development.

Any discussion of housing in the Town of Groton requires recognition of the several governmental entities within the Town that exercise control over housing through their zoning powers. The City of Groton exercises planning and zoning authority within the city limits. The U.S. Navy is exempt from any local zoning jurisdiction, and Groton's housing stock is uniquely impacted by both Navy housing and the presence of seasonal homes. The Noank Fire District and the Borough of Groton Long Point each have their own zoning authority. The Town has planning and zoning jurisdiction over the balance of the geographic area of the Town. However, to understand the patterns of development within Groton this report will examine the Town in its entirety with emphasis on changes in the housing stock since the last update of the Plan of Conservation and Development in 2002.

EXISTING HOUSING CHARACTERISTICS

Total Housing Units - The 2010 Census recorded 17,978 housing units in Groton. Eighty-seven point nine percent (87.9%) of the housing units were occupied leaving a 12.1% vacancy rate. Of the total 15,809 occupied housing units, 51.6% were owner-occupied and the remaining 48.4% were renter-occupied units. According to Census counts, 2,169 housing units were vacant.

The 2002 POCD estimated total housing units in the year 2000 to be 17,100. The 2000 Census reported 16,820 housing units or almost 300 units less than forecast. Using Census statistics, housing growth for the decade of the 1990's was 3%, 2000's was 1.3% and the past decade saw growth at 6.8%. Over a thirty year period 1,864 units or 10% of total housing units were added to the housing stock of the Town.

Vacancy Rate - Table 1 depicts the housing unit characteristics of Groton compared to its neighboring communities, New London County and the State of Connecticut. The Town's vacancy rate of 12.1% was higher than the New London County and State rates of 11.2% and 7.9%, respectively. However, the Town of Groton has a substantial number of seasonal homes with 688 seasonal units in its housing stock. These units account for almost one-third of the vacant units in Groton. In terms of local communities, Groton at 12.1% had the third-highest vacancy rate, with Stonington first and New London second. Stonington's high housing vacancy rate is likely attributable to a significant number of seasonal homes. Ledyard and Waterford both had much lower vacancy rates.

Rental Stock - Groton's percentage of rental units (48.4%) is considerably higher than the New London County and State of Connecticut rates. The communities in the immediate region all have renter percentages that are much lower than Groton with the exception of the urban cities of New London and Norwich. Groton and Norwich both have renter-occupied housing stock at 48% of their total with New London much higher at 62%. Thus, Groton has a housing stock whose composition in terms of occupancy of units is characteristic of a moderate-sized, urban community. The quantity of rental housing is indicative of Groton's role as the employment center of the Region

as housing production tends to follow the availability of employment. The 1476 units of Navy housing contribute to the higher percentage of rental units in the Town. Also the rental housing stock is concentrated in only a few locations within the Town.

Table 1

Housing Unit Characteristics: 2010 Groton and Surrounding Communities						
	Total Housing Units	% Occupied	% Vacant	Total Occupied Units	% Owner Occupied	% Renter Occupied
GROTON	17,978	87.9%	12.1%	15,809	51.6%	48.4%
New London	11,840	87.6%	12.4%	10,373	37.7%	62.3%
Norwich	18,659	89.0%	11.0%	16,599	51.9%	48.1%
Ledyard	5,987	94.1%	5.9%	5,634	84.4%	15.6%
Stonington	9,467	85.7%	14.3%	8,115	71.4%	28.6%
Waterford	8,634	92.7%	7.3%	8,005	83.7%	16.3%
New London County	120,994	88.5%	11.5%	107,057	67.7%	32.3%
Connecticut	1,487,891	92.1%	7.9%	1,371,087	67.5%	32.5%

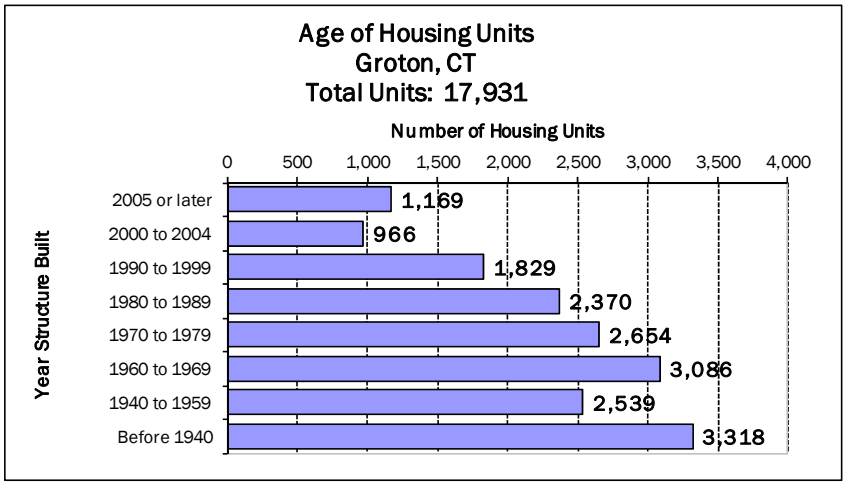
Source: U.S. Bureau of the Census.

Navy Housing – The 2002 POCD reported Navy housing consisting of 2,723 units of family housing mostly outside the gates of the Submarine Base straddling Route 12 and 4,668 beds in the barracks on the base. A major housing rebuilding program commenced in mid 2000 to replace or rehabilitate much of the family housing units that no longer met the needs of Navy families. A feature of that program was for the Navy to provide its land to a private housing developer who built and manages the housing. That program resulted in a reported Navy family housing inventory of 1476 units. The current military staffing level at the submarine base is 6943 personnel.

Seasonal Housing – The Census reports there were 688 seasonal housing units in the Town or 3.8% of the total housing units. This is approximately the same percentage as reported in 1990.

Age of Housing Units & Structures - An indicator of housing condition and housing variety in a community is the age of the housing stock. The age of housing generally affects both aesthetic appeal as well as the availability of a variety of housing types. As shown on Figure 1, only 32.7% of Groton's housing units were built before 1960. The number of housing units produced during the 1960s, 1970s and 1980s is very substantial at 8,110 (45.2%) housing units respectively. Housing construction during the 1990s remained relatively steady, with 1,829 units built in the decade. Only 11.9% of the Town's total housing stock was built between 2000 and the present. Groton has a relatively young housing stock for a Town founded in 1705.

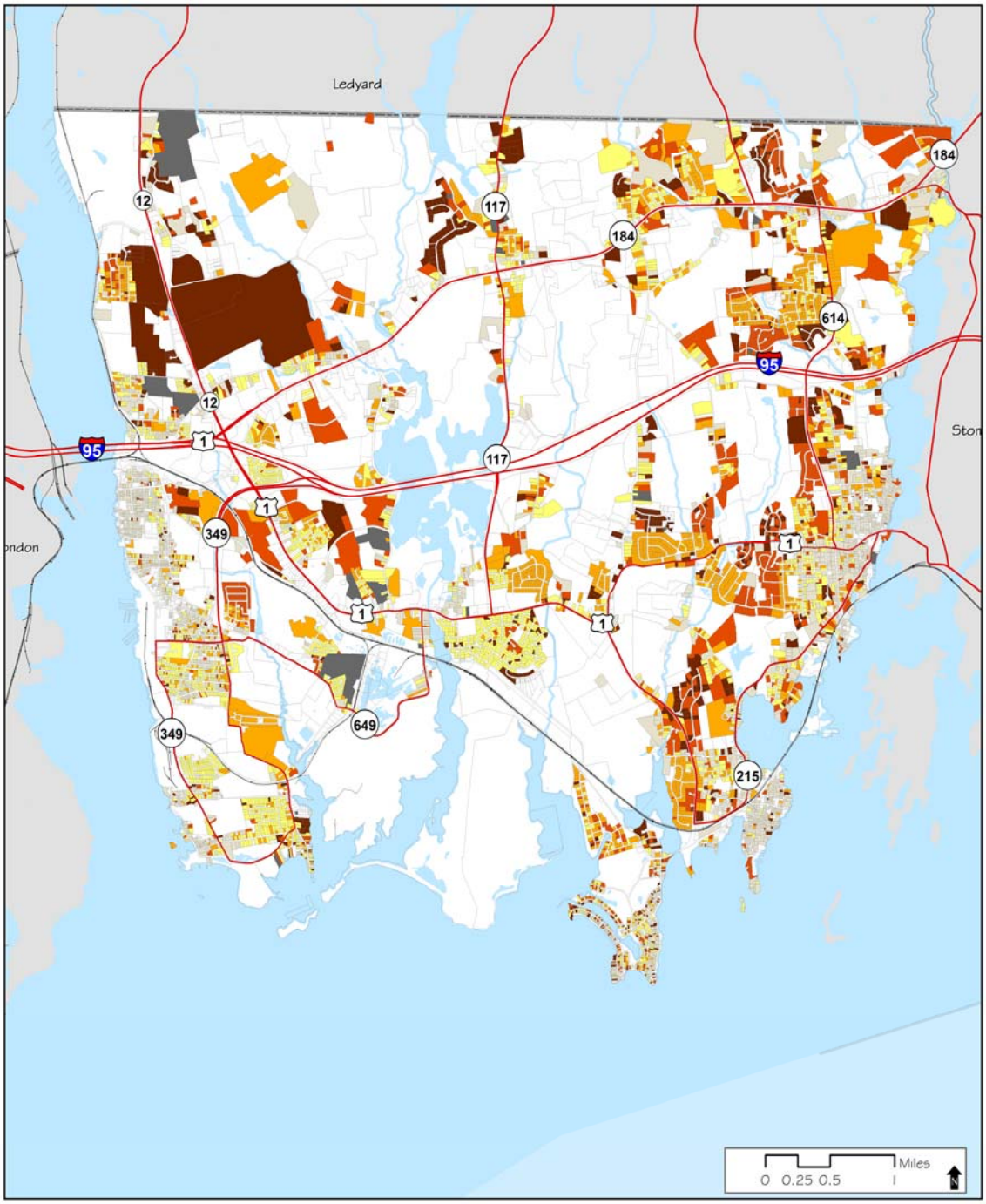
Figure 1



The *Housing Stock by Year Built Map* shows the residential properties in Groton color-coded by the age of the associated housing structure in order to show how the community matured from a housing standpoint. The oldest segment of the housing stock, built prior to 1939, can be primarily found clustered in Mystic, Noank and the City's Thames Street neighborhood. From 1941-1959, housing developed along transportation corridors as is the case with the Poquonnock neighborhood along Route 1 as well as Eastern Point neighborhood in the City. The greatest growth in housing occurred from 1960-1979. During this period, Groton experienced growth in the form of subdivisions expanding outward along the transportation corridors, infill in the established neighborhoods and multi-family complexes such as Branford Manor. The period from 1980-1999 saw growth in single family housing in West Mystic, Old Mystic, infill in established neighborhoods and development of several multi-family complexes in the Route 1 downtown area. The latest segment of new housing stock can be found in subdivisions north of Interstate 95, continued infill throughout town and redevelopment of naval housing along Route 12.

It is important to note that this map addresses residential *structures*, not total units. For example, a multifamily structure/complex may have many housing units, but it is still only one structure. As a result, the map will differ from the chart shown.

Map 1



Town of Groton

Plan of Conservation & Development Update

Housing Stock by Year Built

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Housing Stock by Year Built*

- Prior to 1939
- 1940 - 1959
- 1960 - 1979
- 1980 - 2000
- 2000 - 2011

* As derived from the Town's tax assessment records. Please note that multi-family housing complexs are counted as a single structure for the purpose of this map and report.

Source:
* Parcels, Street Centerlines: Town of Groton GIS Dept.
*Year Built - Tax Assessor Database
* Basemap Data: CT DEP Map & Geographic Information Center (2012)

This map was developed for use as a planning document. Delineations may not be exact.

Date: February 2013

CHANGE IN HOUSING

In the ten year period since the last POCD update, there has been considerable change in housing units in the Town. There has been significant residential construction, along with demolitions of housing units and conversions of buildings from one type of housing to another. Several different data sources are used in this section to assess the overall changes in housing within the Town and to ultimately understand what potential needs remain.

Change in Housing Unit Type- Table 2 illustrates changes that have occurred in the Town's housing stock between the 2000 Census and 2011. It should be noted that the 2002 POCD estimated the number of housing units in Groton to be 17,100 while the 2000 Census count reported 16,820 units. Therefore, this report will use the Census count to compute housing production over the decade. According to the 2000 Census and the 2011 ACS 3-Year Estimates, between 2000 and 2011 the number of housing units in single family detached structures increased by an estimated 351 units. Single family attached units declined by 518 units or -26.9%; the corresponding gain of 850 units in structures with two to four units may be indicative of single family attached units being reclassified in the Census figures as multifamily properties coupled with the redevelopment of naval housing.

Multi-family units in structures with 5 or more units also increased, gaining 483 units or 13.5%. Development of the Ledges in 2003 with 339 units accounts for most of this multi family growth. Mobile homes and other forms of non-traditional housing declined by -9.2% over the time period. The total estimated number of housing units in Groton as of 2011 was 17,931.

Table 2

Change in Housing Units by Structure Type: 2000 to 2011
Groton, CT

TYPE OF STRUCTURE	Total Housing Units 2000 Census	% of Housing Stock	Total Housing Units 2011 ACS	% of Housing Stock	Change in Units 2000-2011	% Change Between 2000-2011
1 unit, detached	8,163	48.5%	8,514	47.5%	351	4.3%
1 unit, attached	1,927	11.5%	1,409	7.9%	-518	-26.9%
2 to 4 units	2,549	15.2%	3,399	19.0%	850	33.3%
5 or more units	3,583	21.3%	4,066	22.7%	483	13.5%
Mobile home, trailer, other	598	3.6%	543	3.0%	-55	-9.2%
TOTALS	16,820		17,931		1,111	6.6%

Source: U.S. Bureau of the Census.

Figures 2 and 3 compare housing stock changes between 2000 and 2011. Based upon these figures, most of the increase in housing units since the 2000 Census have been in two to four family structures (850 out of 1,111); again this increase and the corresponding decrease in single family attached units may indicate a reclassification of single family attached units as multifamily structures.

Figure 2

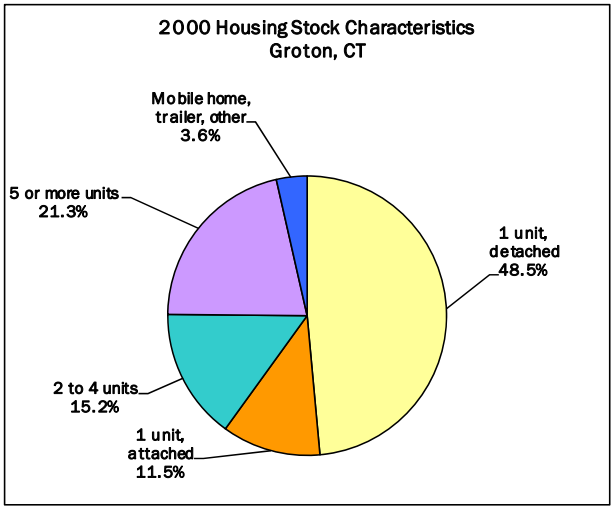
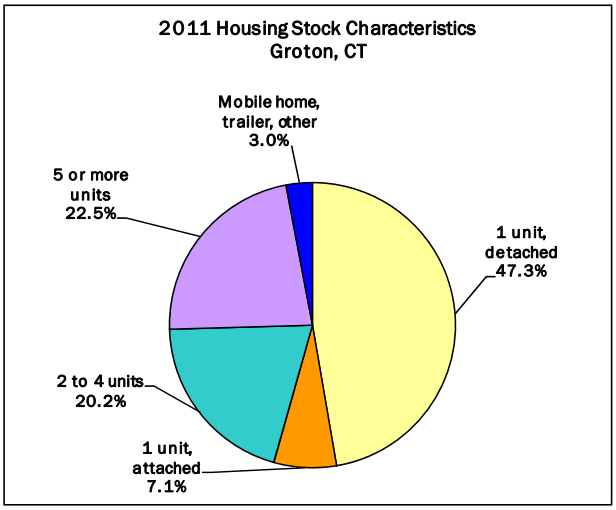


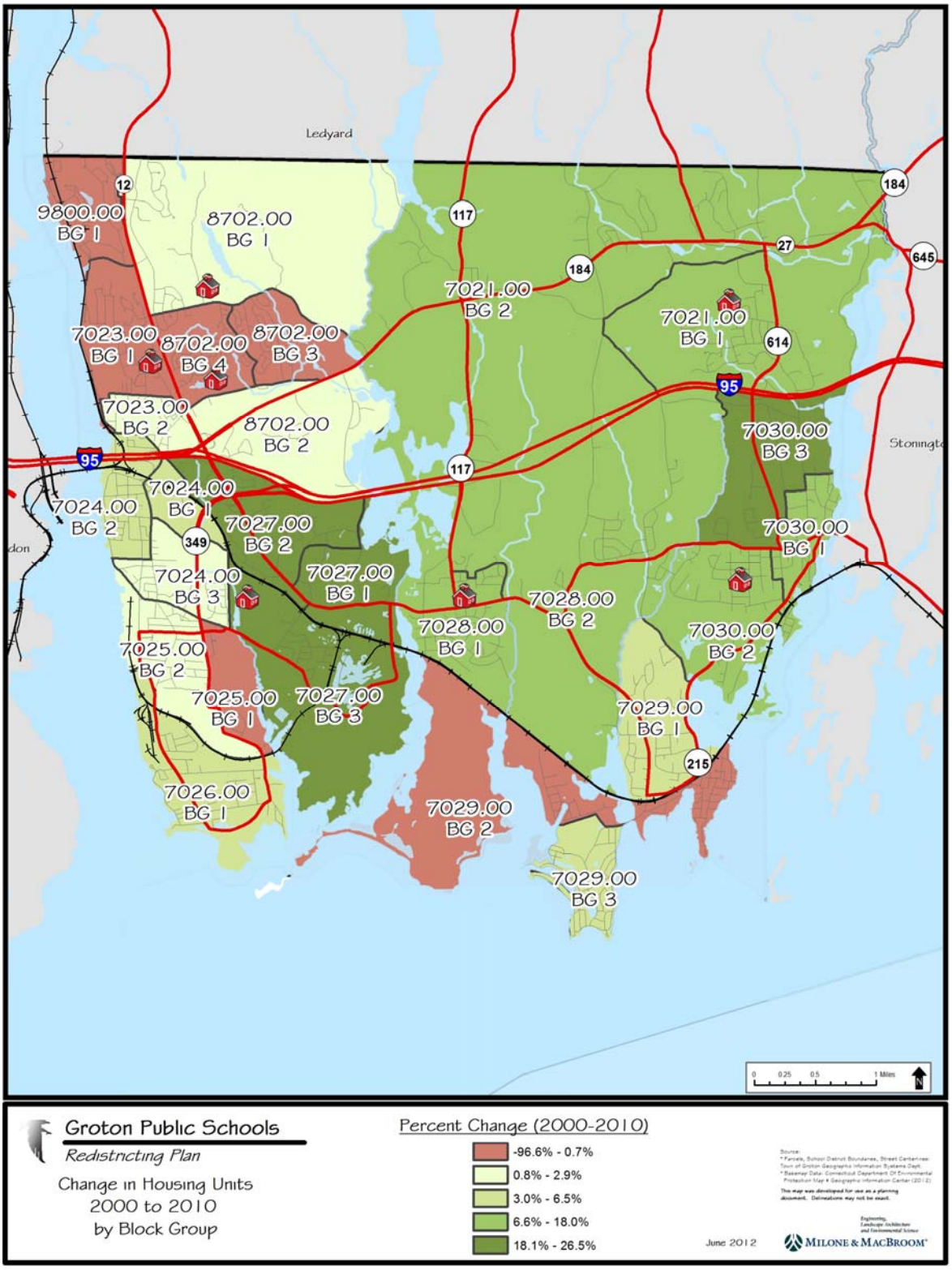
Figure 3



Compared to other communities in the immediate region, Groton had the second highest percentage of multi-family units after New London. Where Groton stands apart from its surrounding communities is in single family attached and multifamily structures. Even with the changes in housing units by structure data since the 2000 Census, Groton still has a substantially higher percentage of its housing stock comprised of single family attached units than any of the surrounding communities. Groton's percentage of multifamily (5 or more) units is the second highest in the immediate area, behind New London, which has a very high percentage of its housing in multi-family structures for a community of its size.

Location of Housing Unit Change – As part of the concurrent Redistricting Plan for the Groton Public School System, the Map *Change in Housing Units by Block Group* was created using U.S. Census data, to illustrate the increases and decreases in housing units throughout the Town. All the declines shown on the map table are associated with rebuilding the Navy housing over the past decade in the northwestern corner of the Town. The greatest percentage of growth took place in 7030.00BG3 straddling the Allyn Street connector to Mystic and in Center Groton south of I-95 between Groton City and the Poquonnock River. Many of these units were part of two Senior/ Assisted living complexes that were built within the Block Group, and can be seen in Map 3 in the following section.

Map 2


Ledyard
9800.00 BG 1
8702.00 BG 1
7023.00 BG 1
8702.00 BG 4
8702.00 BG 3
7023.00 BG 2
8702.00 BG 2
7021.00 BG 2
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7030.00 BG 3
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7024.00 BG 3
7027.00 BG 1
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7030.00 BG 2
7025.00 BG 2
7025.00 BG 1
7027.00 BG 3
7029.00 BG 1
7026.00 BG 1
7029.00 BG 2
7029.00 BG 3
Stonington
Groton Public Schools
Redistricting Plan
Change in Housing Units
2000 to 2010
by Block Group
Percent Change (2000-2010)
-96.6% - 0.7%
0.8% - 2.9%
3.0% - 6.5%
6.6% - 18.0%
18.1% - 26.5%
June 2012
MILONE & MACBROOM

Growth in Housing Units - To quantify the housing unit growth that occurred in the Town during the last 10 years, statistics from the State of Connecticut Department of Economic and Community Development were used to determine housing construction authorizations by structure type by year. As shown by the data presented in Table 3, the majority of Groton's new housing development during the last decade was in the form of single-family detached housing and single-family attached condominium units. However, there were also a significant number of permits for multifamily housing units issued during the early part of the decade mainly around development of the Ledges in 2003 and 2004. No multifamily development has occurred since 2006.

Table 3

Housing Units & Construction Activity Authorized: 2002 to 2011								
Town of Groton								
Year	Total Housing Units Authorized	1 Unit	2 Units	3 & 4 Units	5 Units or More	Demolitions	Net Gain	Rank in State by Net Gain
2002	73	67	6	0	0	4	69	41st
2003	160	79	4	0	77	7	153	11th
2004	265	59	10	12	184	15	250	5th
2005	153	63	8	8	74	9	144	18th
2006	112	60	20	0	32	16	96	23rd
2007	90	58	32	0	0	7	83	19th
2008	82	62	20	0	0	8	74	14th
2009	42	36	6	0	0	3	39	16th
2010	38	38	0	0	0	23	15	50th
2011	17	17	0	0	0	6	11	T-47th
Totals	**1,032**	**539**	**106**	**20**	**367**	**98**	**934**	

Source: State of Connecticut Department of Economic and Community Development, "Connecticut Housing Production and Permit Authorized Construction Report".

Although 1,032 new housing permits were issued in Groton between 2002 and 2011, the Town only experienced a net gain of 934 units during this period due to a number of demolitions. Between 2003 and 2009, the Town ranked in the top twenty of Connecticut's 169 communities in terms of annual net gain in housing units, ranging in rank from 5th to 23rd. Housing construction has tailed off in Groton since 2009 due to recessionary conditions but the Town is still in the top one-third of Connecticut municipalities in annual net gain in housing units, albeit ranked 50th and tied for 47th in 2010-2011.

Groton has a balance of housing styles, types and unit configurations, and the housing stock is generally comprised of low and moderate-valued residential structures with a mix of high-end residential structures as well, particularly in the single-family detached housing category. This value profile has social implications, including situations where a household experiences an increase in income and is in the market for a new home that is larger or has more amenities which the household can now afford. Such units may be more difficult to find in Groton; however, they are often abundant in surrounding communities, which may lead households in Groton with increasing incomes to leave the Town for upscale housing stock in the surrounding suburbs. It should be noted that a variety of municipal characteristics play a role in housing location selection, including employment, quality of school systems, property tax levels, commutation patterns, access to services and community amenities. Thus, pinpointing the exact reasons why household choose to reside in particular municipalities is a complex issue.

Residential Development- Using data from OPDS, residential developments approved and built since 2002 have been compiled and mapped to understand specifically where and what residential units have been constructed. Table 4 lists these projects, along with the total number of units that were approved and total number of units that have been actually built as of March 2013. They have been classified by Duplex Lots; Multi Family (MF); Multi Family Senior (MF Senior, including MF Assisted Living); and Single Family lots (SF, including OS Lots). To date, 1,072 residential units have been approved and 925 built. Of the built units, 84 were duplexes, 174 were Senior or Assisted Living, 255 were single family, and 412 were multi-family, most as part of the Ledges. Map 3 shows the location and size of those developments with greater than four units, and the numbers on the map correspond to the Project Number in Table 4. Parcels that were dedicated as Open Space as part of the development have been colored green to differential them. Additionally, Table 5 lists those residential projects that were approved prior to 2002, but whose units were constructed after 2002. This accounts for an additional 233 residential units built after 2002.

Table 4

Residential Development Projects Approved and Built Since 2002

Project Number	Project Name	Type of Units	Units Approved after 2002	Units Built after 2002	Project Number	Project Name, cont.	Type of Units	Units Approved after 2002	Units Built after 2002
1	Great Brook	SF Lots	51	51		Lestertown Heights	SF Lots	4	4
2	Mystic Weigh	OS Lots	76	54	20	Downes Patterson	OS Lots	45	45
3	Woods Walk	Duplex Lots	38	38	21	Academy Point	MF Assisted Liv	70	70
4	Crawford Way	Duplex Lots	12	6		Common Ground Sub	SF Lots	3	3
5	Windward Passage	SF Lots	13	13		Library Hill - Noank Rd	SF Lots	3	2
6	Mill Pond	SF Lots	10	1	22	East Farms	SF Lots	5	2
7	Emerald Estates	SF Lots	7	7		Cooper	SF Lots	3	1
8	Obrey/Sunset Ridge	SF Lots	5	1	23	DiCesare	SF Lots	5	4
9	Godfrey Road	SF Lots	5	2	24	Porter	SF Lots	6	4
10	Way Subdivision	SF Lots	8	8	25	Northwoods	SF Lots	6	2
11	Mystic Run	MF Senior	42	42		Briar Hill Sub	SF Lots	4	4
12	Haley Brook	MF Senior	62	62		Duerr	SF Lots	2	2
13	Ledges	MF	342	342		Ceravolo Briar Hill	SF Lots	1	1
14	Mystic Shores Overl	SF Lots	9	8	26	Mystic Ice House	SF Lots	7	5
15	Haley Farms Estates	SF Lots	6	4	27	Holdridge Court	SF Lots	8	4
16	Midway Commons	Duplex Lots	76	40	28	Bridge Street - City	MF	32	32
17	Tollgate Estates	MF	9	9	29	Park Place - City	MF	61	29
18	Copp	SF Lots	13	13	30	Res Bakers Cove - City	SF Lots	10	1
19	Pendleton Farms	SF Lots	7	4		Bakers Cove Sub	SF Lots	4	4
	Neal Sub	SF Lots	2	1			**Sub Total**	**1072**	**925**

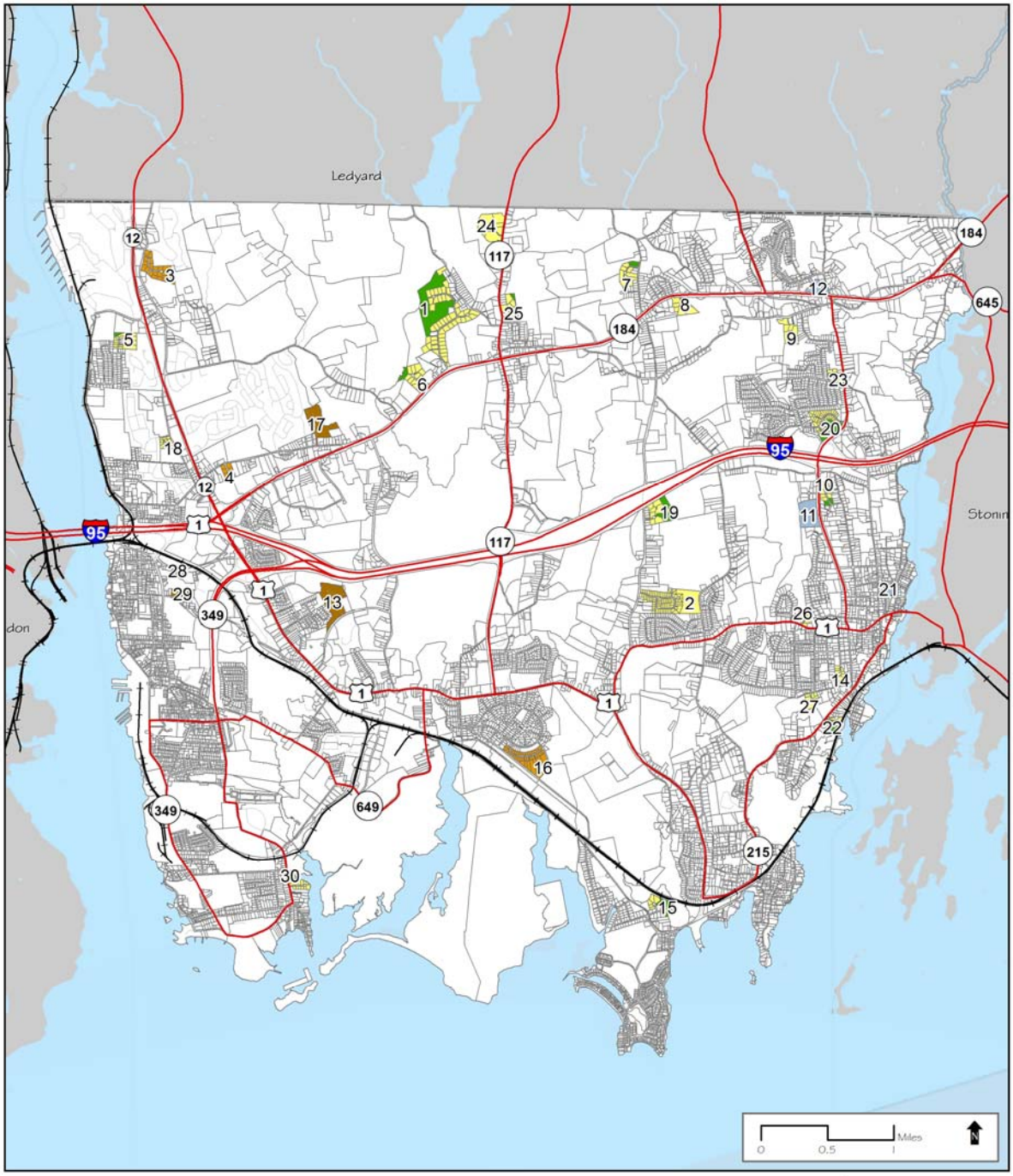
Note: only projects with 5 or more units shown on Map 3.

Table 5

Residential Development Projects Approved Prior to 2002, Built After 2002

Project Name	Type of Units	Units Approved after 2002	Units Built after 2002
Mystic Landing	OS Lots	0	23
Crosswinds	SF Lots	0	36
Hancock Farms	SF Lots	0	12
Wolfbrook	OS Lots	0	23
Stanton Farms	OS Lots	0	31
Deerfield	OS Lots	0	108
	Sub Total	**0**	**233**

Map 3



Town of Groton

Plan of Conservation & Development Update

Residential Projects Approved and Built After 2002

Legend

- Duplex Lots
- MF
- MF Senior
- SF Lots
- Open Space

Source:
* Parcels, Street Centerlines: Town of Groton GIS Dept.
* Basemap Data: CT DEP Map & Geographic Information Center (2012)

This map was developed for use as a planning document. Delineations may not be exact.

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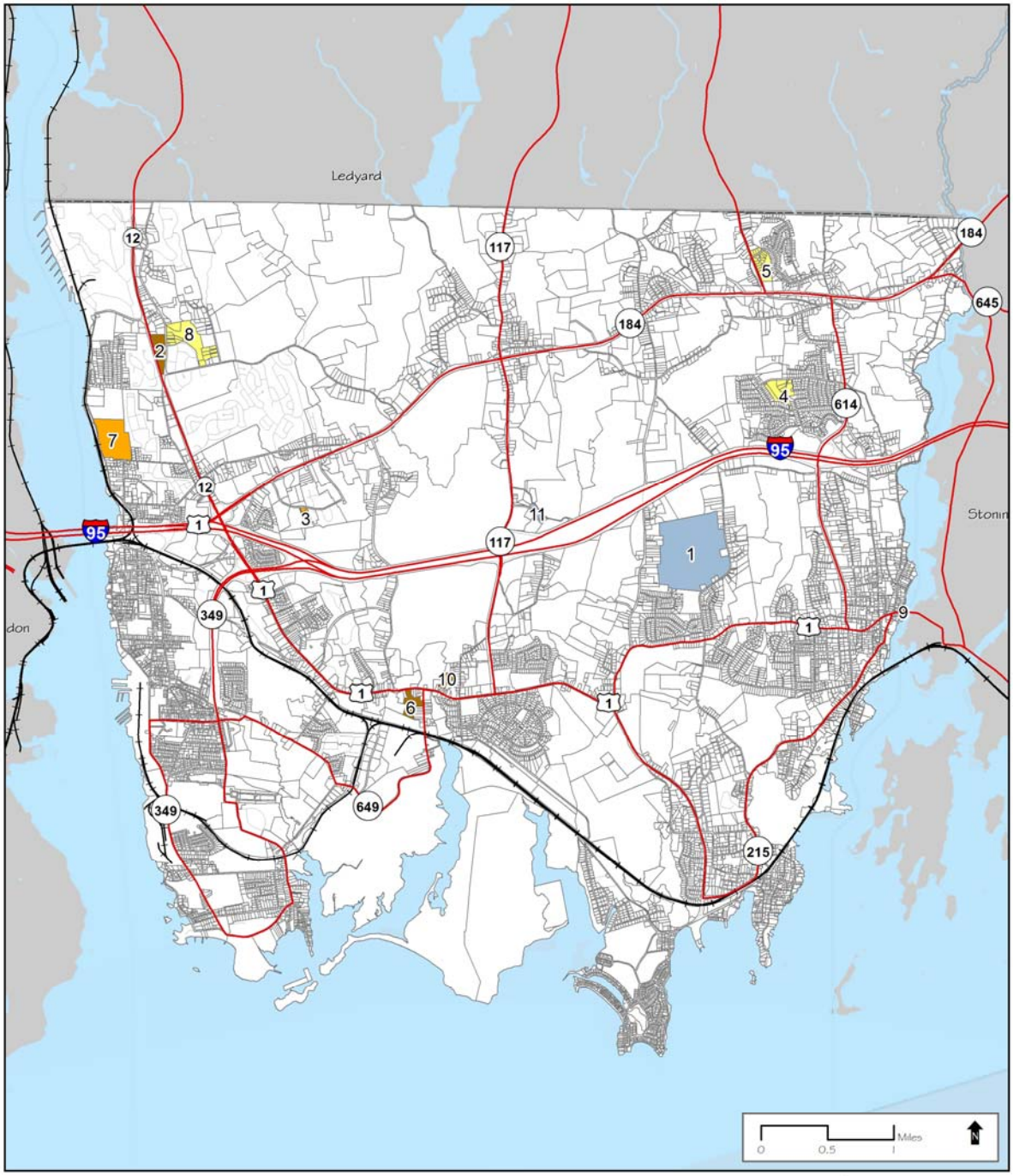
Data was also compiled showing those residential development projects that have been approved since 2002, but have not yet been constructed. As seen in Table 6, this accounts for an additional 432 residential units, and is illustrated in Map 4. The Map only shows those developments with more than four approved units, and the project number in Table 6 corresponds with the number in Map 4.

Table 6

Residential Development Projects Approved After 2002, Not Built				
Project Number	**Project Name**	**Type of Units**	**Units Approved after 2002**	**Units Built after 2002**
	CHL	SF Lots	2	0
	Stewart	SF Lots	3	0
	Cedars at Godfrey	SF Lots	4	0
1	Four Winds	MF Senior	147	0
2	Lighthouse Point	MF	96	0
3	Rhodes	Duplex Lots	8	0
4	Lamphere Sub	SF Lots	6	0
5	Colonel Ledyard Sub	OS Lots	15	0
6	Long Meadow Landing	MF	22	0
7	Fairview Phase I	SF/Duplex	23	0
8	Maple Glen	SF Lots	14	0
	Morgans Run	SF Lots	3	0
9	Central Hall	MF	12	0
10	Groton Village Condos	MF	19	0
	Montali	SF Lots	1	0
11	Benchmark	MF Assisted Liv	48	0
	Brown - Noank	SF Lots	2	0
	Oat - Noank	SF Lots	3	0
	High Street Sub	SF Lots	2	0
	Neff Hespeler	SF Lots	2	0
		Sub Total	**432**	**0**

Map 4



Town of Groton

Plan of Conservation & Development Update

Residential Projects Approved After 2002 Not Built

Legend

- Duplex Lots
- MF
- MF Senior
- SF Lots

Source:
* Parcels, Street Centerlines: Town of Groton GIS Dept.
* Basemap Data: CT DEP Map & Geographic Information Center (2012)

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AFFORDABILITY 0F HOUSING

The issue of housing affordability is a state-wide issue. Affordability on a regional basis is also complex and defies simple solutions. The cost of housing is the result of a variety of factors including, but not limited to, the demand for a specific location, availability of buildable land, labor and material costs, mortgage standards and lending practices. Other factors, such as the age and quality of the existing housing stock as well as the introduction of new product to the market greatly impact the cost of housing. Other factors independent of housing cost including mortgage standards and practices, interest rates, job growth, and local economic conditions all work together to influence the cost and availability of housing. Most of these factors are beyond the control of local governments.

The population of Groton and adjacent communities is over 120,000. The housing market for Groton, tied to ease of commuting and confirmed by work transportation patterns, greatly extends beyond adjacent communities. In 2000, over 41% of all workers commuting into Groton commuted from outside the Town and abutting communities. As long as Groton remains a major employment center, its housing market is likely to remain more active relative to the region.

Table 7

Number of Sales & Median Sales Price in Groton
Single Family Homes, 2002 to 2012

Year	Number of Sales	Median Sales Price
2012*	217	$250,000
2011	167	$223,500
2010	226	$244,000
2009	206	$242,500
2008	219	$240,000
2007	310	$270,000
2006	332	$268,500
2005	322	$262,250
2004	335	$235,000
2003	327	$225,000
2002	300	$177,500

** Through November 2012.*
Source: The Warren Group.

Table 8

Number of Sales & Median Sales Price in Groton
Condominium Units, 2002 to 2012

Year	Number of Sales	Median Sales Price
2012*	33	$125,000
2011	54	$133,750
2010	51	$160,000
2009	69	$159,900
2008	71	$182,500
2007	128	$194,500
2006	166	$189,308
2005	154	$175,000
2004	144	$148,700
2003	135	$137,000
2002	126	$97,500

** Through November 2012.*
Source: The Warren Group.

Figure 4

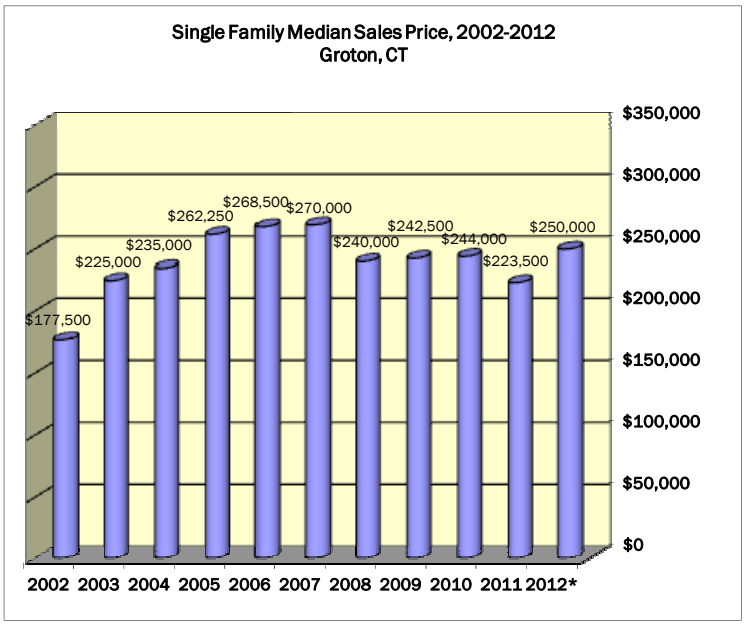
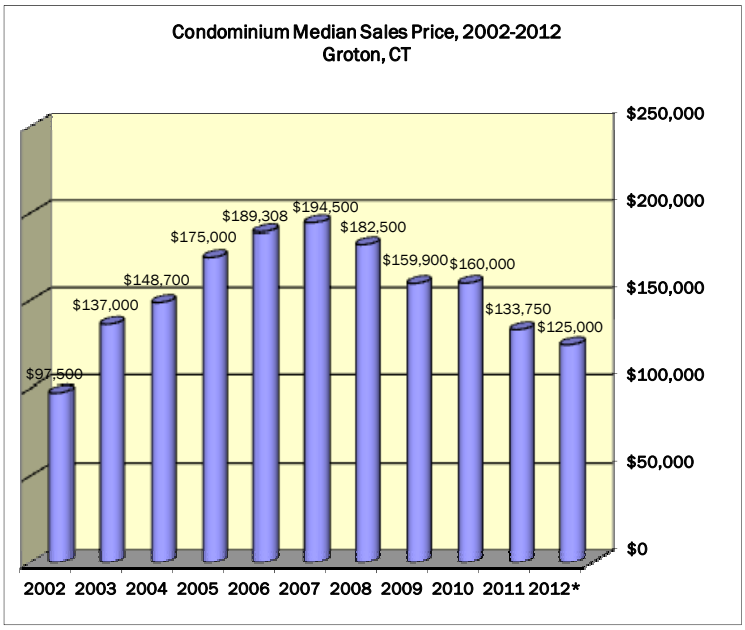


Figure 5



The State of Connecticut requires that the issue of affordable housing be addressed in each community's Plan of Conservation and Development. Development over the years in Groton has resulted in a housing stock that is quite diverse in terms of housing types and styles. Current zoning regulations are flexible in terms of providing a wide range of allowable densities and housing types.

According to recent real estate market statistics for the period of 2002-2011 from The Warren Group, an average of 274.4 single family homes per year were purchased in Groton. As shown in Table 9, median single-family residential sales prices were on a steep upward trend until 2007, and have since decreased and leveled off.

Table 9

Comparison of Median SF Home Sales Prices Groton and Surrounding Communities, 2002-2012											
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
GROTON	$177,500	$225,000	$235,000	$262,250	$268,500	$270,000	$240,000	$242,500	$244,000	$223,500	$250,000
Ledyard	$175,000	$207,000	$229,000	$270,250	$270,000	$280,000	$253,000	$215,000	$213,400	$215,000	$210,000
New London	$129,900	$153,000	$179,000	$214,200	$240,000	$222,000	$170,000	$125,000	$142,500	$141,000	$150,500
Stonington	$224,000	$260,000	$335,000	$385,000	$342,000	$350,000	$270,000	$295,500	$307,500	$283,750	$315,500
Waterford	$180,000	$210,000	$246,950	$250,000	$277,450	$271,000	$252,500	$236,250	$235,000	$214,000	$215,000

** Through November 2012.*
Source: The Warren Group.

Compared to adjacent communities, over the past several years Groton's median residential sales prices have continued to keep pace. Stonington remains the highest-priced town in the immediate area, as it was in 2002. Between 2002 and 2012, the median sales price in Groton increased by 33.8%, which was the second highest rate of increase in the immediate area. Median sales prices in the surrounding communities increased from a low of 19.3% in New London to a high of 40.8% in Stonington.

Like many communities in Connecticut, Groton experienced a dramatic climb in home sales prices from the latter half of the 1990s to the 2007. A strong residential market had numerous positive impacts on communities like Groton, such as rising assessments of residential properties (and thus increasing tax revenues from these properties) and attracting new residents to the Town. Table 10 below illustrates the number of single family home and condominium sales listings for the last week of January 2013 in Groton. As is to be expected, over 42% of the homes listed for sale are clustered between $100,000 and $300,000.

Table 10

Single Family/Condominium Real Estate Listings by Price: January 2013		
	# of Listings	% of Listings
Less than $100,000	35	16.1%
$100,000 - $199,999	52	24.0%
$200,000 - $299,999	40	18.4%
$300,000 - $499,999	49	22.6%
$500,000 - $699,999	15	6.9%
$700,000 or More	26	12.0%
TOTAL	217	100.0%

Source: Realtor.com (2013); compiled by MMI, Inc.

With an average home sales price of $237,500 and a 20% down payment to avoid mortgage insurance, a new homeowner would need a mortgage of $190,000 and a down payment of $47,500. At an assumed interest rate of 4%, a $190,000 mortgage would result in principal and interest payments of approximately $907 per month. Assuming roughly $1,000 per year in homeowner's insurance and a mil rate of approximately 20.22 mils, an additional $363 per month in taxes and insurance would be added, leading to a total monthly home cost of $1,270. Using the standard calculation of 30% of gross household income for housing costs, a household would need to earn approximately $50,800 per year to afford an average home in Groton. This income level is 12.0% lower than Groton's 2011 median household income ($57,731), which itself is equal to 88.1% of the median household income for New London County as a whole ($65,564).

On a regional basis, Groton now has the sixth highest median home sales price of the 18 municipalities in the Southeastern Connecticut Council of Governments (SECCOG) for which data is available. Despite this fact, Groton remains a reasonably affordable community due to the fact that New London County and the SECCOG area are very affordable by Connecticut standards. In addition, statistics provided by HOMEConnecticut, an initiative of the Partnership for Strong Communities organization, indicate that Groton has only a small "gap" in terms of raw dollars between its median household income and the qualifying income needed to purchase a home at the median sales price in the Town.

In a community such as Groton, which not only has ample numbers of affordable housing units, but also has a significant percentage of the total region's affordable housing stock, different strategies must be utilized to decrease the "gap" between median household income and median home sales price. In Groton, rather than applying more pressure to the supply side of the affordable housing market by adding more units, a more effective strategy would be to focus on economic development and public policy initiatives that would raise household incomes to higher levels rather than attempting to moderate and lower the cost of housing, since these costs are already reasonably low relative to the surrounding region.

Detailed housing figures from the 2010 American Community Survey included statistics on gross rent for renter-occupied units. With 7,684 specified renter-occupied units (i.e., the sample size for purposes of computing rent data), Groton's median rent in 2010 was $1,099. This rent level is the second highest among the surrounding communities. As to be expected, Groton and New London contain the vast majority of the area's rental housing. In 2010, over 34% of the area's rental units fell within the $1,000 to $1,499 gross rent cohort, followed by 26.2% of the units falling within the $750 to $999 gross rent cohort. Units renting for $1,500 or more per month in the area accounted for 12.8% of the area's total.

Table 11

Gross Rent for Specified Renter-Occupied Units: 2010 Groton and Surrounding Communities						
	GROTON	Ledyard	New London	Norwich	Stonington	Waterford
Less than $200	181	0	323	149	93	0
$200 to $299	363	0	171	212	81	24
$300 to $499	265	12	318	870	223	67
$500 to $749	423	92	1,107	1,236	175	112
$750 to $999	1,817	122	2,068	1,855	426	325
$1,000 to $1,499	3,020	369	1,942	2,062	707	216
$1,500 or more	1,341	192	292	372	333	170
No Cash Rent	274	81	118	175	189	105
Total	**7,684**	**868**	**6,339**	**6,931**	**2,227**	**1,019**
Median Rent	$1,099	$1,166	$894	$897	$1,013	$928

Source: U.S. Census Bureau, 2010 American Community Survey 5-Year Estimates.

HUD issues, on an annual basis, a schedule of Fair Market Rents counties and metropolitan areas across the United States. HUD's FY 2013 Final Fair Market Rents provide a better picture of actual rents in these areas at the present time. Fair Market Rents are based upon Census data that is updated through various rental housing survey tools. For 2013, the Fair Market Rents for the Norwich-New London area (of which Groton is a part) was $737 for a studio apartment, $829 for a one-bedroom apartment, $1,088 for a two-bedroom apartment, $1,393 for a three-bedroom apartment and $1,606 for a four-bedroom apartment.

To supplement Census and HUD data on market rents, a sample of units currently for rent were examined across several different housing types including apartment complexes, condominiums for rent, multifamily housing and individual homes for rent. Data sources included the New London Day rental listings, Craigslist.com rental listings and Apartmentguide.com listings. Of eight apartment complexes identified, rents for studio apartments ranged from $699 to $855 per month; one-bedroom apartments ranged from $750 to $1,512 per month; two-bedroom apartments ranged from $890 to $1,606 per month; and three-bedroom apartments ranged from $1,095 to $2,408 per month. Three particular apartment complexes, The Ledges, La Triumphe and Country Glen, generally constituted the high end of this market.

Apartments for rent in multifamily and unspecified complexes and condominiums for rent constituted a lower price range, ranging from $585 to $850 per month for studio apartments, $695 to $1,225 per month for one-bedroom apartments, $715 to $1,835 per month for two-bedroom apartments, and $1,000 to $2,398 per month for three-bedroom apartments.

The 2011 ACS statistics indicate that 2,837 owner occupied households or 36.5% paid thirty percent or more of household income for monthly housing costs. Rental households paying thirty percent or more of household income for gross rent were 3,537 households or 44.5% of total renter households. These households exceed State and Federal housing affordability guidelines.

The State legislature has established an Affordable Housing Appeals Procedure to provide assistance with development of affordable housing throughout the State. The procedure does not apply where at least 10% of the dwelling units in the municipality are:

(i) governmentally assisted housing;

(ii) units receiving either RAP or Section 8 rental assistance;

(iii) currently financed by Connecticut Housing Finance Authority or Farmer's Home Administration mortgages; or

(iv) subject to deeds containing covenants or restrictions that require sale or rental at affordable levels.

Affordable levels means housing for which persons and families pay 30% or less of income, where such income is less than or equal to 80% of the median income.

Where municipalities do not reach the 10% level required for exclusion from the appeals procedure, proposed assisted housing and set-aside developments may appeal denial of municipal zoning approvals to the court. Set-aside developments must reserve 30% of the units for affordable housing. One half of those set-aside units must be rented to persons or families whose income is less than or equal to 80% of the lesser of the state or area median income; the remaining half of the set-aside units must be reserved at 60% of the lesser of the state or area median income.

The most recent data from the State Department of Economic and Community Development Affordable Housing Appeals Program puts the number of affordable housing units in Groton in 2011 at 3,670. This is 20.41% of the number of housing units in the Town according to the 2010 Census. This level exempts the Town from the affordable housing appeals procedure. Affordable housing is distributed as follows:

Number of Governmentally Assisted Units:	3,267 units
Number of Tenant Assisted Units:	56 units
Number of CHFA/FmHA Mortgages:	337 units

Deed Restricted:	10 units
TOTAL	**3,670 units**

It should be noted that DECD does not include affordable unrestricted market rate units in its count of affordable units. There are many units in Groton, both rental and ownership, that serve as affordable homes for the Town's population. Therefore the percentage of affordable housing stock in the Town of Groton is actually much higher than the 20.4% figure defined by Section 8-30g.

MULTIFAMILY AND ELDERLY HOUSING

Of the 17,978 housing units in Groton, 22.7% are multi-family units (buildings with 5 or more units), but an additional 19.0% of the inventory is in 2 to 4 unit structures. Currently, multi-family dwellings are permitted as conditional uses in the RMF, OMF, CA, WDD and WF zoning districts. The number of units allowed per site is determined in various ways. In the RMF zones, minimum lot area per dwelling unit ranges from 2,700 square feet to 5,500 square feet. In the OMF zone, the requirement of 6,500 square feet of lot area for every unit may be reduced to as little as 4,000 square feet if the proposed development includes one or more desirable amenities or design features. In CA zones, minimum lot area per unit ranges from 7,500 square feet to 30,000 square feet. The WDD zone permits a minimum lot area of 4,000 square feet per dwelling unit, while the WF zone requires 15,000 square feet per dwelling unit. Two-family dwellings are also allowed by right in the R, OMF, CA, CB and WF zoning districts, as well as conditional uses in the RMF, RU and IPC zones. It should be noted that since the 2002 Plan of Conservation and Development, two-family units have been eliminated as permitted uses in the RU-40 and RU-80 zones. No multi-family development of 5 or more attached units has been applied for in the Town since 2006.

Elderly Housing - Housing for the elderly is a critical concern for most communities. As the population of a municipality ages, it is important that a community provide alternative living arrangements from single-family detached homes to multi-unit communities as options for seniors. This gives the elderly population opportunities to continue to reside in the community where they have spent the majority of their years and not be forced out by escalating housing prices. Housing product for the elderly spans a broad range of types and supporting services. From housing designed to promote mobility (e.g., one-level, grab bars, ramps, etc.) to provision of medical and support of daily living functions, there are many variations of housing product. The main distinguishing characteristics of the housing types are the level of medical assistance and the extent of communal facilities provided. Development of these housing types have been facilitated in Groton by amendments to the Zoning Regulations that specifically recognize Assisted Living Facilities, Congregate Living Facilities, Residential Life Care Communities and Active Senior Housing types. Since the last POCD in 2002, 70 units of assisted living have been built at Academy Point and a combined 104 units of senior housing built at Mystic Run and Haley Brook.

The Groton Housing Authority addresses the supportive housing/service needs of the elderly, frail elderly and disabled. The Authority operates two federal low-income public housing communities for the elderly; Grasso Gardens, a 70 unit development on Governor's Circle, and Pequot Village, a 104 unit complex located at 770 Poquonnock Road. Unlike the housing authorities in the nearby cities of New London and Norwich, Groton has a very small public housing authority. However, there are numerous other elderly housing providers and developments within the Town, such as the following:

- AHEPA 250 Apartments – 40 units – 251 Drozdyk Drive
- Avery Heights - 104 units – 300 Brandegee Avenue (Groton City)
- Mystic River Homes - 46 units – 201 Elm Street (Noank)

- Mystic Congregate Housing - 51 units – 205 Elm Street (Noank)

Future demand for elderly housing in Groton will depend upon market conditions, the economy and similar outside forces that cannot be predicted. However, with almost 23% of Groton's population being between the ages of 45 and 64, it is reasonable to expect the demand for elderly housing options in Groton will either remain stable or increase over the next decade.

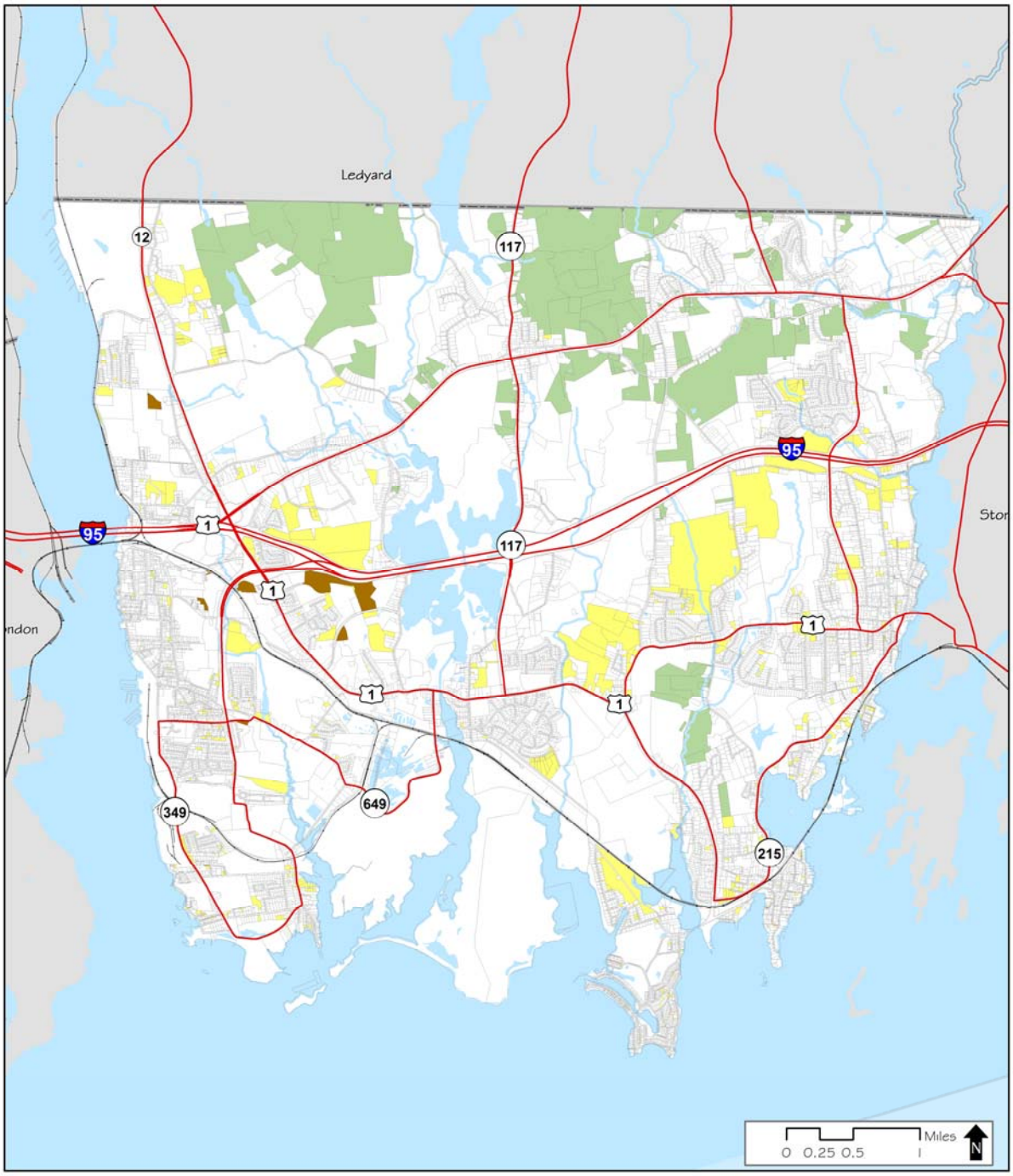
DEVELOPMENT TRENDS

Groton's housing stock of 17,978 units, as enumerated by the 2010 Census, consisted of 48.5% single family detached housing; 11.5% single family attached (generally condominium) housing; 21.3% multi-family housing (5 units or more); 15.2% two, three and four family housing and 3.6% mobile home or other. In comparison, the 2002 POCD (using data from the 1990 Census) described the Town as having 45% single family detached housing; 12% single family attached housing; 20% multi-family housing (5 units or more); 17% two, three and four family housing and 6% other forms of housing. Thus, on a percentage basis, the composition of Groton's housing stock has not changed significantly over the last two decades.

The densest housing in Groton is generally found in the area within the City of Groton, off of Long Hill Road in the center of the Town of Groton, and the military housing located along Route 12 in the northwestern edge of the Town. High density housing is also found in numerous individual locations scattered around the rest of the Town.

As Map 5 indicates, the vast majority of the Town's vacant and agricultural land is zoned for some form of residential development. In keeping with the existing land use of properties in Town, the zoning for the densest housing is found in the City of Groton, the area around the submarine base and in older established neighborhoods in various parts of the Town. Map 5 also indicates that there are still numerous vacant, agricultural and underdeveloped residential parcels of land that are zoned for residential use and are potential areas for future residential development. The largest of these tracts are generally found in the northern and central sections of the Town, interspersed among lower density housing developments and dedicated open space parcels. However, utilities and other limitations and constraints impact the developability of these areas.

Map 5



Town of Groton

Plan of Conservation & Development Update

Residentially Zoned
Vacant or Agricultural Land

Residentially Zoned

Multifamily Residential
Single or Two Family < 1 ac
Single or Two Family > 1 ac

This map was developed for use as a planning document. Delineations may not be exact.

Source:
* Parcels, Street Centerlines: Town of Groton GIS Dept.
*Zoning, Town of Groton Zoning Regulation, City of Groton POCD, Noank Fire District Zoning Ordinance, Groton Long Point POCD
* Basemap Data: CT DEP Map & Geographic Information Center (2012)

Date: April 2013

Engineering, Landscape Architecture and Environmental Science
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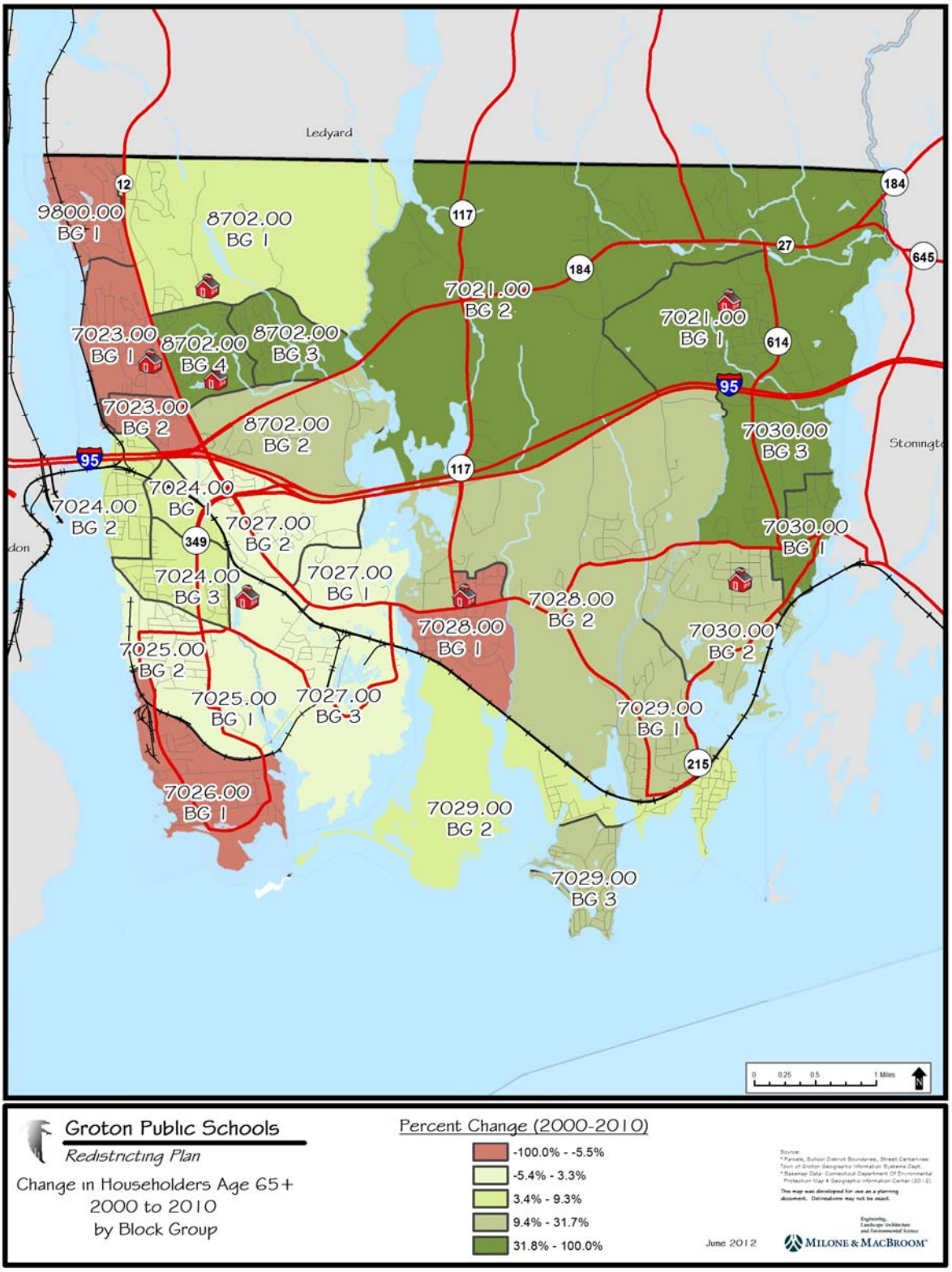
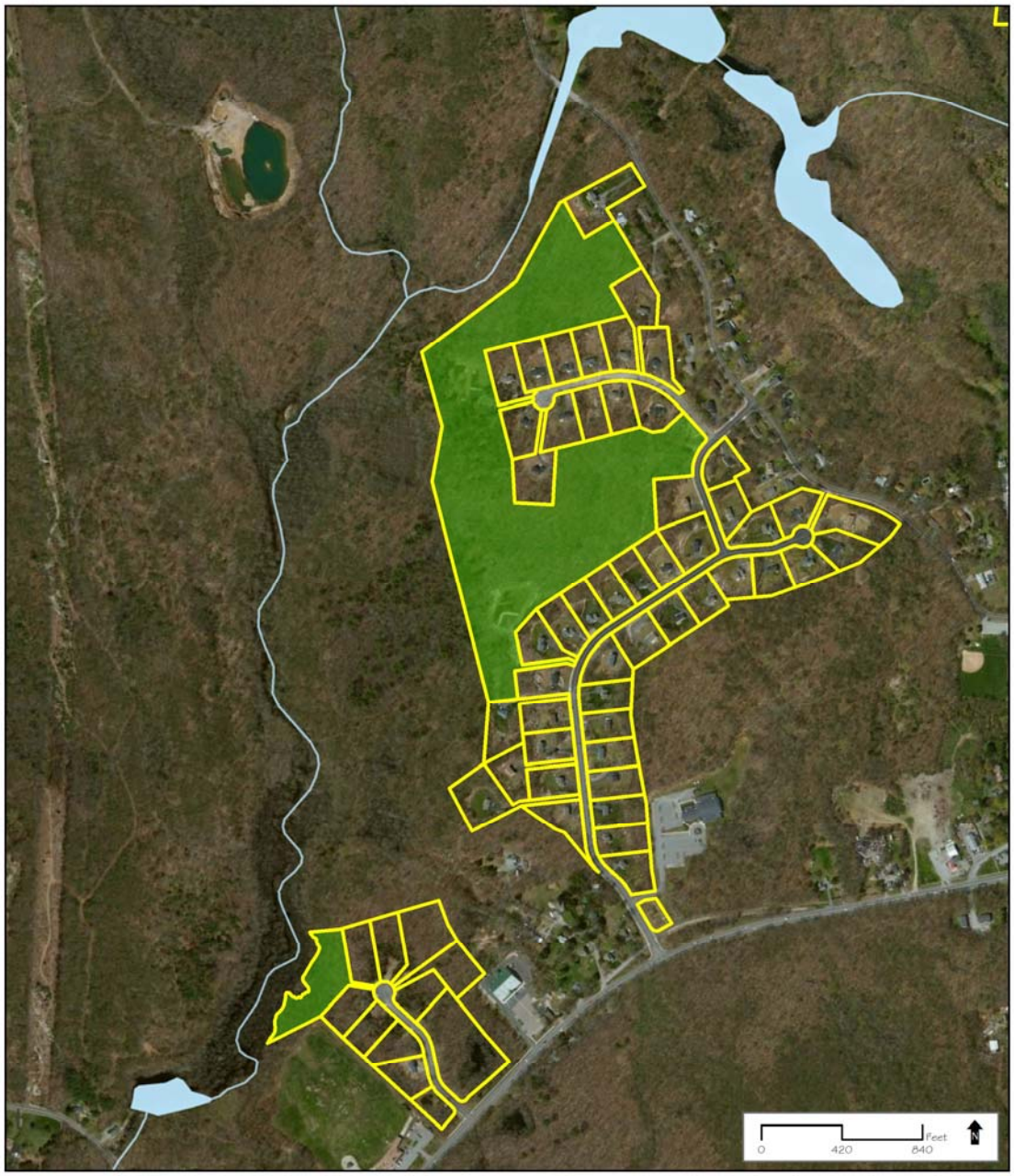
A method to forecast likely areas for turn over in housing occupancy is to examine the percentage of change in householders 65+. Research into housing occupancy patterns of seniors indicate that by 75 years of age a majority of senior households have chosen to sell their single family homes and make other housing arrangements. Therefore, by examining change in households over 65+ at the Census block group level, areas likely to change their resident profile can be determined. Map 6 with its color coded legend identifies the area with the greatest increase in householders 65+ in dark green. Mystic and the 614 and 184 corridors are identified as areas with the greatest increase in householders 65+.

Map 6


Ledyard
Stonington
9800.00 BG 1
8702.00 BG 1
8702.00 BG 4
8702.00 BG 3
8702.00 BG 2
7023.00 BG 1
7023.00 BG 2
7021.00 BG 2
7021.00 BG 1
7030.00 BG 3
7030.00 BG 1
7030.00 BG 2
7024.00 BG 1
7024.00 BG 2
7024.00 BG 3
7027.00 BG 2
7027.00 BG 1
7027.00 BG 3
7028.00 BG 1
7028.00 BG 2
7025.00 BG 2
7025.00 BG 1
7026.00 BG 1
7029.00 BG 1
7029.00 BG 2
7029.00 BG 3
12
117
184
27
645
614
95
349
215
0 0.25 0.5 1 Miles
N
Groton Public Schools
Redistricting Plan
Change in Householders Age 65+
2000 to 2010
by Block Group
Percent Change (2000-2010)
-100.0% - -5.5%
-5.4% - 3.3%
3.4% - 9.3%
9.4% - 31.7%
31.8% - 100.0%
June 2012
MILONE & MACBROOM

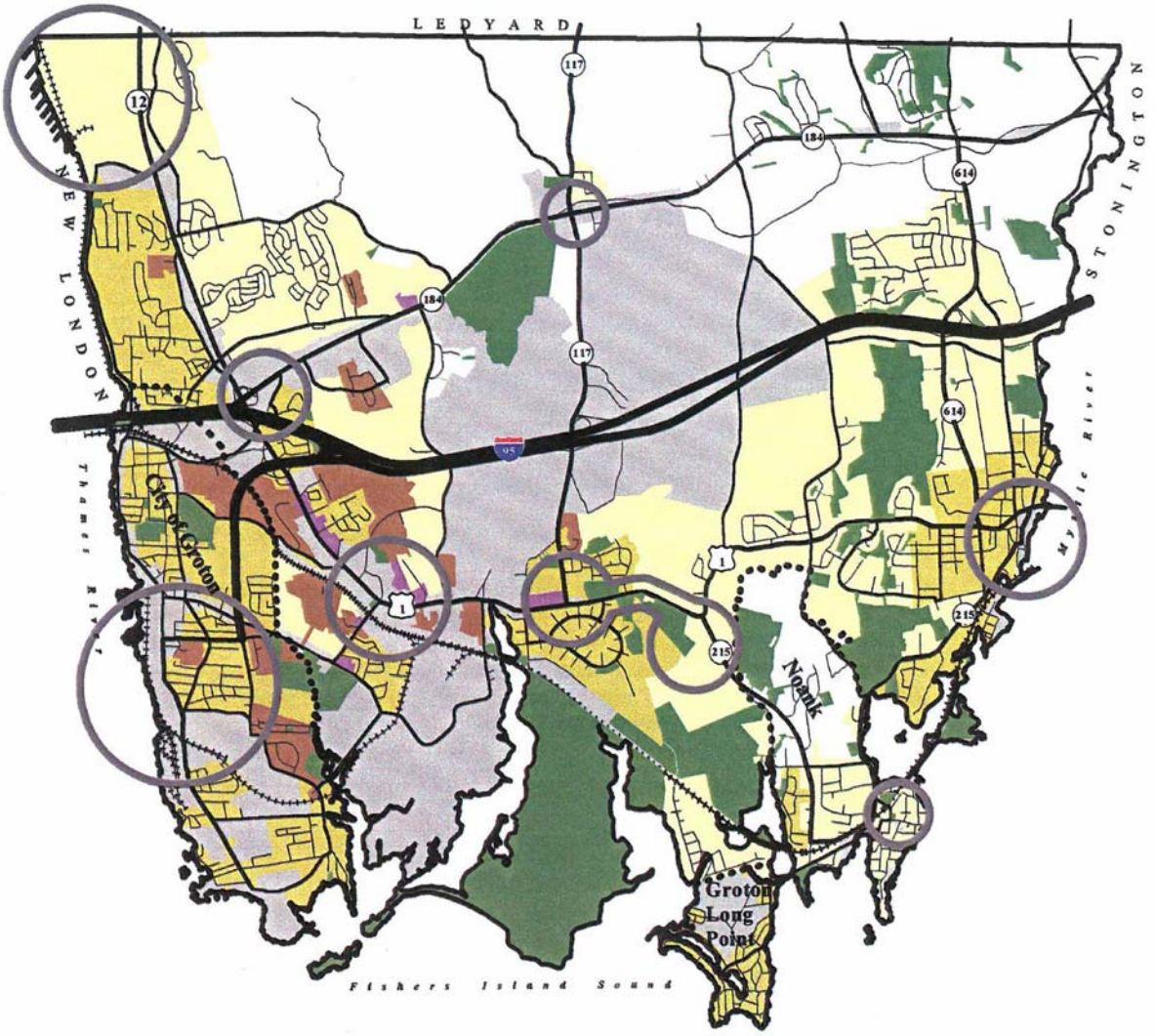
A comparison of Map 3 to the Residential Densities Plan of the 2002 POCD on the following page indicates that new housing development over the past decade was generally consistent with the objectives of the Residential Densities Plan. The Residential Densities Plan will need to be revisited during the final plan preparation to insure its relevancy for the next ten year period.

Another initiative of the 2002 Plan was to promote open space development patterns for new single family housing. The Subdivision Regulations were amended in November 2005 to allow an in lieu fee in addition to the 10% open space set aside requirement in new subdivisions. Great Brook and Mill Pond subdivisions, both located north of Route 184 are good examples of open space subdivisions that implemented the recommendations of the 2002 Plan.



Future Residential Densities Plan

Town of Groton, CT



Legend

- <1 Unit/Acre (R-40, R-80 Zone)
- <2 Units/Acre (R-20 Zone)
- >2 Units/Acre
- > 6 Units/Acre (Multi-Family Zones)
- Residential / Mixed Use
- Existing dedicated open space
- Non - residential areas
- Non - Town regulated areas
- Proposed nodes (see page 73)

5000 0 5000 Feet

N

Planimetrics

89

WHERE IS GROTON'S HOUSING STOCK HEADING?

Groton's housing stock has continued to grow and evolve over the past decade. The Town continues to have a more diverse housing stock than most communities in New London County. Groton has experienced sustained housing growth in most of its housing typologies; permit data for the past decade shows the Town's housing expansion has been primarily in the single family and multifamily (5+ units) categories. The housing stock is also quite young for a Connecticut municipality, with approximately two-thirds of its housing having been built since 1960. The relative affordability of Groton's housing stock positions the Town well in being able to house a variety of household types. The Town also has an excellent supply of both affordable and senior-oriented housing units. Going forward, the Town of Groton can expect the following conditions:

- **Relative stability in the Town's housing market characteristics** – With a population that is projected to remain steady at around 40,000 people, it is likely that the segmentations of Groton's housing market that exist today will continue into the near future.

- **Rental housing link to employment** - According to the 2010 Census, 51.6% of Groton's housing stock is owner-occupied and 48.4% is renter occupied. The 48.4% rental housing rate contrasts sharply with the rental occupancy rates of most of the surrounding suburban towns but is similar to the urban cities of Norwich and New London. This rental housing stock is closely linked to Groton's role as the region's major employment center.
- **Decreasing household sizes** – Groton will likely see continued shrinkage in the average size of its resident households as the nature of the American household unit continues to evolve. This shrinkage of household size will likely put some upward pressure on housing demand as the gross number of households will actually increase while the total population remains stable.
- **Continued evolution of the Town's housing stock** – As Groton's households change in terms of size, age and income, the Town's housing stock and housing market will adapt to these changes to offer the housing products that will have the broadest level of acceptance. The planning challenge facing the Town will be to recognize emerging housing trends and adjust its regulatory framework to accommodate major market shifts.

  Given the diversity of the housing stock in tenure, type, size and price, the Town of Groton is in a position to meet the housing needs of a wide variety of residents in the coming decade. However, as the size and composition of households in the Town and the region as a whole continue to evolve, Groton's housing stock will have to keep pace by providing special needs housing and housing that is geared toward smaller households, extended families, children returning home from college to live with their parents and other non-traditional living situations.

- **Mixed use development**, including a substantial residential component, in the development nodes identified in the 2002 POCD is a likely development form in the future. Housing product in mixed use developments meet the housing needs of small households, both young and older.
- **Aging households** – the continued aging of the Town's population will have an impact on the types and styles of housing units desired for aging households. If Groton's housing stock is sufficiently diverse, aging residents will likely shift from larger single family homes to smaller single family homes on reduced lots, condominiums or some form of rental housing.

- **Affordable housing** - Affordable housing opportunities, both in the form of public housing and market-rate housing, are in good supply in Groton. The relatively moderate cost of housing in Groton allows the Town to retain key demographic components of its population, particularly the 25 -34 year old demographic.

- **Exodus of 25-34 year olds** – The continued out-migration of residents in the prime household formation age of 25 to 34 years old in search of employment and other social and economic opportunities will continue to be a challenge for the Town, region and State. This situation is primarily driven by the availability of employment and will diminish or increase based upon job availability in the future.

- **Aligning housing with demographics** - Given the diversity of the housing stock in tenure, type, size and price, the Town of Groton is in a position to meet the housing needs of a wide variety of residents in the coming decade. However, as the size and composition of households in the Town and the region as a whole continue to evolve, Groton's housing stock will have to keep pace by providing special needs housing and housing that is geared toward smaller households, extended families, children returning home from college to live with their parents and other non-traditional living situations.