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**Analysis of Impediments  
To  
Fair Housing Choice  
And  
Plan for Affirmatively Furthering  
Fair Housing**

**Milford, Connecticut**

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A Milone & MacBroom Company

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### Executive Summary

The City of Milford is a recipient of federal Community Development Block Grant (CDBG) funds through the U.S. Department of Housing and Urban Development (HUD). As a federal HUD funds recipient, the City is required to work affirmatively to further fair housing. Milford conducted this Analysis of Impediments (AI) as a part of its commitment to fair housing.

As part of its Consolidated Plan five-year planning cycle update, the City of Milford contracted with Harrall-Michalowski Associates (HMA), a Milone & MacBroom Company, to update its 1996 AI to reflect current fair housing situations. HMA is a planning firm whose principals have more than 75 years of collective experience in public and private sector planning, including housing market studies, consolidated planning and land use planning, among others.

### **Methodology**

HMA employed the methodology recommended in the latest *Fair Housing Planning Guide* published by HUD. This method entails analyzing previously collected data, especially that information provided in the *Milford Consolidated Plan 2010-14*, to assess public and private conditions affecting fair housing choice for protected classes.

The following impediments were identified in this update:

- A lack of affordable housing affecting both protected and unprotected classes;
- A lack of accessible housing for a variety of disabilities; and;
- Greater difficulty in financial borrowing for minorities.

### Background Data

Milford is an older suburban shoreline community halfway between the cities of Bridgeport and New Haven. While it hosts major corporate headquarters and some manufacturing, it is also home to almost 53,000 people.

A comparison of a variety of social, economic and demographic indicators from the 2000 Census and the 2006-2008 American Community Survey (ACS) data illustrates that Milford has experienced a number of important shifts and changes over the past decade. A summary profile of Milford from 2006-08 ACS data is in Appendix A of this Analysis. Further comparative information is available in the *Consolidated Plan 2010-14*.

The bullet points below summarize the most salient changes and trends in census data for the City of Milford.

### **Demographics**

- Total population increased to 52,796, a less than 1% increase.

- While the total population remained similar, the city experienced small but notable changes in its age distribution, including a significant decrease in the 30 to 35 age group, and a significant increase in the 55 to 64 age cohorts.
- Median age increased by 1.2 years to 40.6 years.
- The City's White, Non-Hispanic population decreased from 2000 to 2008 to make up 88% of the City's population in 2008. The Hispanic population increased by 50%, to make up just over 5% of the City's over population in the 2008 estimate. The Asian population also increased significantly, and was estimated to make up 4% of the City's total population in 2008. Finally, the African-American, non-Hispanic population decreased by 49% from 2000 to 2008.

### **Social Characteristics**

- Increase in the number of households by 2.7%, although the number of family households decreased by 1.1%. Non-family households increased by 10.5%, with individuals living alone significantly contributing to this increase.
- Despite an increasing number of single-person households, the average household size stayed relatively stable, at 2.46 in 2000 and 2.48 in 2008.
- The number of never married individuals increased by over 7%, and the number of divorced individuals increased by almost 16%. The number of married individuals with absent spouses decreased significantly (38%), while the number of married individuals declined by only 3%.
- The percentage of the population comprised of foreign-born residents rose slightly from 8.1% to 8.9%.
- Percentage of the population age 25+ with a bachelor's degree or higher increased from 28.6% to 37.7%.
- Percentage of the population age 25+ with less than a high school diploma decreased from 11.2% to 9.6%.

### **Employment**

- The unemployment rate in Milford increased from 4.1% in 2000 to 5.5% in 2008.
- The size of the civilian labor force decreased slightly.
- The percentage of working Milford residents using public transportation increased from 3.3% to 5.1%, and the number working from home increased from 2.3% to 3.7%.
- Income levels have risen, generally keeping pace with inflation, and poverty rates for families and female-headed family households have decreased.

**Housing Profile**

- For an older city, Milford has a relatively diverse mix of old and new housing units: 51.7% of the City's housing stock was built before 1960 and 16.7% was built after 1990.
- The ratio of owner-occupied units has remained at 77% from 2000 to 2008.
- The vacancy rate in Milford has decreased slightly, from 4.8% in 2000 to 4.4% in 2008.
- Fewer than 90 housing units lack plumbing and/or kitchen facilities.
- About 70% of the City's housing stock is in the form of single-family detached homes. The percentage of two- to four-family structures has fallen from 11.3% to 8.9%, while the share of five to nine-unit structures increased from 2.9 to 4.2%. Approximately 7.6% of the City's housing units are in building with 20 or more units.
- Sales peaks occurred much earlier in the decade in Milford than in most towns in the State, with the highest number of single-family sales occurring in 1999, and the most condominium sales occurring in 2002.
- The median sales price for single family homes in Milford increased by 59.5% from 1999 to 2009 to reach \$271,000, while the median sales price for a condominium units rose by 79.4% over the same time period, reaching \$202,723.
- The HUD-defined Fair Market Rents (FMRs) for the Milford-Ansonia-Seymour Area increased by about 6% from 2006 to 2007 and again from 2009 to 2010. The increase between 2007 and 2009 was generally about 3% per year. The 2010 FMR for a two-bedroom apartment is \$1,179.
- The Town has gained roughly 2,280 housing units over the past decade. More than 60% of these units were in multi-family structures.
- The Connecticut General Statutes define "assisted housing" as governmentally assisted housing units, housing units underwritten by mortgages from the Connecticut Housing Finance Authority (CHFA), and units that are deed-restricted as affordable for the purposes of Connecticut's Affordable Housing Appeals Act. As of 2009, 6.18% of Milford's housing stock was designated as affordable by the State of Connecticut. The threshold for exemption from the Appeals Act is 10%. The Appeals Act enables developers to shift the burden to regulating bodies to prove risks to public safety with proposed developments that include affordable housing units; otherwise, in those communities below the

threshold 10% number of assisted units, such proposals are assumed to meet approval.

- Milford does not receive any HOPWA funds from HUD, and does not operate or provide any housing units specifically designated for people with HIV or AIDS. According to the State of Connecticut Department of Public Health, 66 people residing in Milford are living with HIV or AIDS.

### Implementation of Fair Housing Actions

The City's 1996 *Analysis of Impediments to Fair Housing Choice* identified affordable housing need as a significant impediment to housing choice. The companion *Plan to Affirmatively Further Fair Housing* therefore recommended several actions the City should take to address affordable housing issues. The City has successfully implemented many of these actions over the last decade. This includes the expanding the property rehabilitation program to include rental units; establishing a first-time homebuyers program; convening the Housing Partnership on a regular basis to address affordable and fair housing issues; providing public education and notification on fair housing laws and programs through the Fair Housing Officer; and developing a scattered-site affordable housing program.

This *Analysis of Impediments* represents a thorough revision of the 1996 *Analysis*, and is another demonstration of the City's ongoing commitment to implementing fair housing policies and programs.

### Evaluation of Fair Housing Legal Status

Federal fair housing laws prohibit housing discrimination based on race, color, national origin, religion, gender, disability and familial status. Connecticut's Discriminatory Housing Practices Act prohibits discrimination based on all of the same classes protected by federal laws, as well as marital status, sexual orientation, age and lawful source of income.

HUD's regional office reported 14 housing discrimination complaints from within Milford over the last five years. Of those, six were on the basis of disability, three on national origin, two on race, and one each on family status, sex and retaliation. Twelve of the complaints were found to have no reasonable cause. Two cases were found to have cause, and both were resolved in 2007. One of those cases involved discrimination based on national origin and the other based on disability.

Seven complaints were filed with the CT Commission on Human Rights and Opportunities (CHRO) from 2004 through 2009 for cases of housing discrimination in Milford. The bases for complaints included race, national origin, sex, physical disability and age. The issues ranged from failure to make reasonable accommodation to denial of

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rental. Of all seven cases, five were found to have no reasonable cause. One case where cause was found was a denial of rent based on national origin. The case was resolved through a satisfactory adjustment. The other case in which cause was found involved retaliation in housing. The outcome of that case is still pending.

**Analysis of Impediments to Fair Housing**

**Affordable Housing**

A significant barrier to fair housing choice in Milford is the lack of affordable housing units resulting from high development costs. In updating its Plan of Conservation and Development in 2002, the City determined that little vacant developable land left in Milford. The majority of the vacant land remaining in the City is constrained by topography, wetlands and floodplains. Because of this, the development of new affordable housing units will most likely result from the rehabilitation and adaptive reuse of existing buildings or in-fill development.

In 2004, the City adopted revised zoning regulations and designated several areas where multi-family housing construction is permitted only if at least 30% of the units are affordable. Recently, the Planning and Zoning Board has approved three affordable housing developments under these Regulations.

Affordable housing development in Milford is also hampered by the current housing market correction, the tight supply of credit-based financing available for residential development and reductions in public sector housing development funding sources.

**Accessible Housing**

It is difficult to obtain data on the total number of accessible units, both private and public, in Milford. However, the Milford Redevelopment and Housing Partnership (MRHP) has developed a program to address Section 504 compliance in public housing units. CDBG funds have been used to make improvements as part of this program. Currently, 33 of the 465 public housing units are accessible.

**Transportation Access**

The City is served by four fixed route bus lines operated by Milford Transit. These lines connect to the MetroNorth rail service with a stop at the train station, and to regional bus routes operated by the Greater Bridgeport Transit District. The availability of public transit enables housing choice by offering means for travel within Milford and the Region without the need for a car.

There are various segments of the population who do not have access to the fixed route bus system due to location, age, or disability. The Milford Transit District also supports an elderly and handicapped van ride program. Rides are restricted by purpose and must be scheduled in advance. The Milford Senior Center also provides in-town transportation services at no charge to their members.

**Regulatory and Policy Practices**

The City's land use regulations do not provide an impediment to fair housing. Recent amendments to the City's Zoning Regulations, described above, have actually encouraged the development of affordable housing. In addition, the City's cluster development regulations encourage more dense development with lower development costs to help make housing more affordable.

**Education and Enforcement**

The City's Fair Housing Officer, based in the Department of Community Development, is an active member of the Connecticut Fair Housing Association. The Fair Housing Officer handled 18 inquiries in the 2008-2009 program year and 16 inquiries in the 2007-2008 program year. The majority of inquiries involve eviction, foreclosure and reasonable accommodations for the disabled issues. In most cases, the Fair Housing Officer provides information over the phone or by mail.

The Fair Housing Officer also participates in the City's Social Services Network, and can obtain referrals from other social service agencies operating within the City through this forum. Finally, other agencies such as Statewide Legal Services and the Connecticut Housing Education Resource Center are available to assist in providing educational training and workshops for Milford residents, landlords and real estate professionals.

**Mortgage Approvals**

The availability of mortgage financing for housing is crucial to fair housing choice because, as stated before, affordability is a significant barrier. Recent Home Mortgage Disclosure Act (HMDA) data reveals that lending to consumers has contracted in the recent financial crisis. However, Milford borrowers generally have slightly more access to mortgage financing than in the Metropolitan Statistical Area (MSA), as is evident in the table comparing denials below. Denial rates for all types of loans are higher in the MSA than in Milford. The relatively high refinancing and home improvement denial ratio in the City and MSA could signal future problems with foreclosures as some residents may be struggling in the current economic climate to keep up with mortgage payments and/or maintenance costs.

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<b>Ratio of Mortgage Denials to Approvals, 2008</b>				
<b>City of Milford and New Haven-Milford, CT MSA</b>				
	<b>FHA, FSA/ RHS, VA</b>	<b>Conventional</b>	<b>Refinance</b>	<b>Home Improvement</b>
<b>Milford</b>	0.214	0.173	0.531	0.601
<b>New Haven-Milford MSA</b>	0.241	0.239	0.779	0.905
# of Tracts with Higher Ratio than City-Wide Ratio	4	3	6	3
# of Tracts with Lower Ratio than City-Wide Ratio	8	9	6	9
Source: Federal Financial Institutions Examination Council				

Mortgage lending by race was also examined at the MSA level, and is summarized in the following table. African-Americans, Hispanics, Asians and Native Americans all have higher denial rates for all types of mortgages than White, Non-Hispanics. African Americans and Hispanics generally have much higher denial rates than all other groups. Native American rates are based on a very small number of loans.

<b>Ratio of Mortgage Denials to Approvals by Race/Ethnicity, 2008</b>				
<b>New Haven-Milford, CT MSA</b>				
	<b>FHA, FSA/RHS, VA</b>	<b>Conventional</b>	<b>Refinance</b>	<b>Home Improvement</b>
<b>White, Non-Hispanic</b>	0.174	0.189	0.586	0.639
<b>Black or African American</b>	0.389	0.683	1.919	1.808
<b>Hispanic</b>	0.388	0.574	1.921	2.728
<b>Asian/ Pacific Islander</b>	0.195	0.298	0.834	1.263
<b>Native American</b>	4.000	0.222	1.667	2.750
Source: Federal Financial Institutions Examination Council				

## Assessment of Current Public and Private Fair Housing Programs

### **Fair Housing**

Over the past five years the City has implemented three housing assistance programs: the Housing Rehabilitation Program, the Rehabilitation Program for Absentee Owner Rental Housing and the First-Time Homebuyer Program. The Absentee Owner Rental Housing Rehabilitation Program assists property owners in making the necessary building and housing code improvements to rental properties to keep them affordable to low- and moderate- income tenants. The First-Time Homebuyer Program provides downpayment and closing cost assistance to income-eligible households to help them become first-time homebuyers.

In terms of non-assisted affordable housing the City has used its zoning approval process to allow cluster, smaller lot, higher density and deed-restricted or common land

ownership development to make units more affordable in the private market. These types of developments have increased housing choice for young families, moderate-income families and/or elderly households.

### **Affordable Housing**

The Milford Redevelopment and Housing Partnership owns and operates 465 housing units, 62 of which are for families and the rest are for the elderly and/or disabled. The MRHP also operates a tenant-based rental assistance program with the assistance of HUD Section 8 Program Funds. The MRHP is authorized for 266 Housing Choice Vouchers although with the high cost of rents in the City, its budget capacity is currently 208 units. The MRHP has a waiting list of more than 470 households for public housing units and Section 8 vouchers combined.

### **Conclusions**

Based on this review of demographic and housing data and program information, Milford has identified the following impediments to fair housing choice:

- A lack of affordable housing affecting both protected and unprotected classes;
- A lack of accessible housing for a variety of disabilities; and,
- Greater difficulty in financial borrowing for minorities.

### **Plan to Affirmatively Further Fair Housing**

To address the identified impediments, and in concert with the City's commitment to fair housing, the Department of Community Development proposes to carry out the following actions over the next five years:

#### **❖ Lack of Affordable Housing**

1. Support the rehabilitation of existing housing stock, for both owner-occupied and rental units by providing financial assistance to income qualifying properties and referring property owners to other financial assistance programs.
2. Support rental subsidies by advocating for the Section 8 Voucher program and enforcing Fair Housing laws related to Voucher applicants for private housing.
3. Provide homeownership assistance to first-time homebuyers, either through direct financial assistance and counseling or referrals to other agencies offering support to first-time homebuyers. Promote CHFA and other financial assistance programs that assist first time homeowners including residents of subsidized housing and those with disabilities.
4. Support efforts to expand the affordable housing stock, where appropriate, by educating developers on affordable housing land use regulations, fostering partnerships between for-profit and non-profit housing developers and seeking

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opportunities to provide financial support and technical guidance in the affordable housing planning process.

5. Conduct periodic workshops on issues related to fair housing and equal opportunity including foreclosure prevention, housing rehabilitation, homeownership, accessibility issues, racial & cultural sensitivity, etc.

❖ **Lack of Accessible Housing**

1. Support efforts to rehabilitate public housing units to bring them into compliance with the Americans with Disabilities Act (ADA).
2. Promote financial assistance programs that assist with accessibility improvements including programs managed by the Corporation for Independent Living.
3. Support and promote the use of CT Housing Search ([www.cthousingsearch.org](http://www.cthousingsearch.org)) by landlords and tenants through the Fair Housing Officer.
4. Educate property owners and managers, including condominiums, of the accessibility requirements and compliance with requests for Reasonable Accommodations.
5. Assist Land Use Boards and Commissions on compliance with Section 504 of the Rehabilitation Act of 1973.

❖ **Greater Difficulty in Financial Borrowing by Minorities**

1. Promote and provide information on financial assistance and housing counseling programs to assist minority groups with homeownership, financial management and foreclosure prevention.
2. Assist developers of Affordable Housing with the critiquing of complete and appropriate Fair Housing Marketing Plans as required.

## Appendix A

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# American Community Survey 2006-08 Demographic and Housing Profile

<b>SEX AND AGE</b>				
<b>Total population</b>	<b>52,796</b>	<b>+/-1,635</b>	<b>52,796</b>	<b>(X)</b>
Male	25,900	+/-952	49.1%	+/-1.2
Female	26,896	+/-1,099	50.9%	+/-1.2
Under 5 years	3,203	+/-511	6.1%	+/-0.9
5 to 9 years	3,258	+/-397	6.2%	+/-0.7
10 to 14 years	3,063	+/-438	5.8%	+/-0.8
15 to 19 years	2,785	+/-451	5.3%	+/-0.8
20 to 24 years	2,402	+/-434	4.5%	+/-0.8
25 to 34 years	6,499	+/-651	12.3%	+/-1.2
35 to 44 years	8,849	+/-682	16.8%	+/-1.1
45 to 54 years	7,837	+/-596	14.8%	+/-1.1
55 to 59 years	4,000	+/-491	7.6%	+/-1.0
60 to 64 years	3,327	+/-494	6.3%	+/-0.9
65 to 74 years	3,723	+/-385	7.1%	+/-0.7
75 to 84 years	2,813	+/-447	5.3%	+/-0.9
85 years and over	1,037	+/-207	2.0%	+/-0.4
Median age (years)	40.6	+/-0.9	(X)	(X)
18 years and over	41,384	+/-1,093	78.4%	+/-1.1
21 years and over	40,065	+/-1,060	75.9%	+/-1.1
62 years and over	9,682	+/-615	18.3%	+/-1.2
65 years and over	7,573	+/-442	14.3%	+/-0.9
<b>18 years and over</b>	<b>41,384</b>	<b>+/-1,093</b>	<b>41,384</b>	<b>(X)</b>
Male	19,965	+/-693	48.2%	+/-1.1
Female	21,419	+/-749	51.8%	+/-1.1
<b>65 years and over</b>	<b>7,573</b>	<b>+/-442</b>	<b>7,573</b>	<b>(X)</b>
Male	3,070	+/-321	40.5%	+/-3.2
Female	4,503	+/-326	59.5%	+/-3.2
<b>RACE</b>				
<b>Total population</b>	<b>52,796</b>	<b>+/-1,635</b>	<b>52,796</b>	<b>(X)</b>
One race	52,226	+/-1,617	98.9%	+/-0.6
Two or more races	570	+/-336	1.1%	+/-0.6
One race	52,226	+/-1,617	98.9%	+/-0.6
White	48,552	+/-1,563	92.0%	+/-1.6
Black or African American	505	+/-270	1.0%	+/-0.5
American Indian and Alaska Native	145	+/-106	0.3%	+/-0.2
Cherokee tribal grouping	N	N	N	N
Chippewa tribal grouping	N	N	N	N
Navajo tribal grouping	N	N	N	N
Sioux tribal grouping	N	N	N	N
Asian	2,195	+/-528	4.2%	+/-1.0
Asian Indian	N	N	N	N
Chinese	N	N	N	N

Filipino	N	N	N	N
Japanese	N	N	N	N
Korean	N	N	N	N
Vietnamese	N	N	N	N
Other Asian	N	N	N	N
Native Hawaiian and Other Pacific Islander	0	+/-158	0.0%	+/-0.1
Native Hawaiian	N	N	N	N
Guamanian or Chamorro	N	N	N	N
Samoan	N	N	N	N
Other Pacific Islander	N	N	N	N
Some other race	829	+/-449	1.6%	+/-0.8
Two or more races	570	+/-336	1.1%	+/-0.6
White and Black or African American	N	N	N	N
White and American Indian and Alaska Native	N	N	N	N
White and Asian	N	N	N	N
Black or African American and American Indian and Alaska Native	N	N	N	N
<b>Race alone or in combination with one or more other races</b>				
<b>Total population</b>	<b>52,796</b>	<b>+/-1,635</b>	<b>52,796</b>	<b>(X)</b>
White	49,122	+/-1,569	93.0%	+/-1.4
Black or African American	836	+/-383	1.6%	+/-0.7
American Indian and Alaska Native	181	+/-112	0.3%	+/-0.2
Asian	2,333	+/-555	4.4%	+/-1.0
Native Hawaiian and Other Pacific Islander	N	N	N	N
Some other race	894	+/-453	1.7%	+/-0.8
<b>HISPANIC OR LATINO AND RACE</b>				
<b>Total population</b>	<b>52,796</b>	<b>+/-1,635</b>	<b>52,796</b>	<b>(X)</b>
Hispanic or Latino (of any race)	2,695	+/-718	5.1%	+/-1.3
Mexican	148	+/-132	0.3%	+/-0.2
Puerto Rican	1,317	+/-479	2.5%	+/-0.9
Cuban	286	+/-280	0.5%	+/-0.5
Other Hispanic or Latino	944	+/-539	1.8%	+/-1.0
Not Hispanic or Latino	50,101	+/-1,487	94.9%	+/-1.3
White alone	46,625	+/-1,376	88.3%	+/-1.6
Black or African American alone	505	+/-270	1.0%	+/-0.5
American Indian and Alaska Native alone	128	+/-106	0.2%	+/-0.2
Asian alone	2,131	+/-530	4.0%	+/-1.0
Native Hawaiian and Other Pacific Islander alone	0	+/-158	0.0%	+/-0.1
Some other race alone	393	+/-413	0.7%	+/-0.8
Two or more races	319	+/-226	0.6%	+/-0.4
Two races including Some other race	18	+/-31	0.0%	+/-0.1
Two races excluding Some other race, and Three or more races	301	+/-222	0.6%	+/-0.4
<b>Total housing units</b>	<b>22,465</b>	<b>+/-333</b>	<b>(X)</b>	<b>(X)</b>

Source: U.S. Census Bureau, 2006-2008 American Community Survey

<b>HOUSING OCCUPANCY</b>				
<b>Total housing units</b>	<b>22,465</b>	<b>+/-333</b>	<b>22,465</b>	<b>(X)</b>
Occupied housing units	21,466	+/-452	95.6%	+/-1.4
Vacant housing units	999	+/-310	4.4%	+/-1.4
Homeowner vacancy rate	0.4	+/-0.4	(X)	(X)

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Rental vacancy rate	3.5	+/-2.9	(X)	(X)
<b>UNITS IN STRUCTURE</b>				
<b>Total housing units</b>	<b>22,465</b>	<b>+/-333</b>	<b>22,465</b>	<b>(X)</b>
1-unit, detached	15,574	+/-477	69.3%	+/-1.9
1-unit, attached	978	+/-228	4.4%	+/-1.0
2 units	672	+/-219	3.0%	+/-1.0
3 or 4 units	1,320	+/-313	5.9%	+/-1.4
5 to 9 units	937	+/-235	4.2%	+/-1.1
10 to 19 units	1,065	+/-323	4.7%	+/-1.4
20 or more units	1,704	+/-250	7.6%	+/-1.1
Mobile home	215	+/-92	1.0%	+/-0.4
Boat, RV, van, etc.	0	+/-158	0.0%	+/-0.3
<b>YEAR STRUCTURE BUILT</b>				
<b>Total housing units</b>	<b>22,465</b>	<b>+/-333</b>	<b>22,465</b>	<b>(X)</b>
Built 2005 or later	265	+/-117	1.2%	+/-0.5
Built 2000 to 2004	1,281	+/-235	5.7%	+/-1.0
Built 1990 to 1999	2,207	+/-352	9.8%	+/-1.6
Built 1980 to 1989	1,795	+/-282	8.0%	+/-1.2
Built 1970 to 1979	3,039	+/-323	13.5%	+/-1.4
Built 1960 to 1969	3,140	+/-428	14.0%	+/-1.9
Built 1950 to 1959	3,601	+/-468	16.0%	+/-2.1
Built 1940 to 1949	2,233	+/-402	9.9%	+/-1.8
Built 1939 or earlier	4,904	+/-550	21.8%	+/-2.3
<b>ROOMS</b>				
<b>Total housing units</b>	<b>22,465</b>	<b>+/-333</b>	<b>22,465</b>	<b>(X)</b>
1 room	269	+/-197	1.2%	+/-0.9
2 rooms	609	+/-211	2.7%	+/-0.9
3 rooms	2,031	+/-333	9.0%	+/-1.5
4 rooms	2,768	+/-395	12.3%	+/-1.7
5 rooms	4,401	+/-500	19.6%	+/-2.2
6 rooms	5,004	+/-485	22.3%	+/-2.1
7 rooms	3,504	+/-428	15.6%	+/-2.0
8 rooms	2,066	+/-354	9.2%	+/-1.6
9 rooms or more	1,813	+/-326	8.1%	+/-1.5
Median rooms	5.7	+/-0.2	(X)	(X)
<b>BEDROOMS</b>				
<b>Total housing units</b>	<b>22,465</b>	<b>+/-333</b>	<b>22,465</b>	<b>(X)</b>
No bedroom	287	+/-199	1.3%	+/-0.9
1 bedroom	3,391	+/-424	15.1%	+/-1.9
2 bedrooms	5,216	+/-482	23.2%	+/-2.1
3 bedrooms	9,071	+/-610	40.4%	+/-2.6
4 bedrooms	3,508	+/-495	15.6%	+/-2.2
5 or more bedrooms	992	+/-251	4.4%	+/-1.1
<b>HOUSING TENURE</b>				
<b>Occupied housing units</b>	<b>21,466</b>	<b>+/-452</b>	<b>21,466</b>	<b>(X)</b>
Owner-occupied	16,619	+/-485	77.4%	+/-2.0
Renter-occupied	4,847	+/-454	22.6%	+/-2.0
Average household size of owner-occupied unit	2.66	+/-0.07	(X)	(X)
Average household size of renter-occupied unit	1.78	+/-0.14	(X)	(X)

<b>YEAR HOUSEHOLDER MOVED INTO UNIT</b>					
<b>Occupied housing units</b>	<b>21,466</b>	<b>+/-452</b>	<b>21,466</b>	<b>(X)</b>	
Moved in 2005 or later	4,498	+/-606	21.0%	+/-2.6	
Moved in 2000 to 2004	5,462	+/-516	25.4%	+/-2.4	
Moved in 1990 to 1999	5,396	+/-563	25.1%	+/-2.7	
Moved in 1980 to 1989	2,171	+/-270	10.1%	+/-1.2	
Moved in 1970 to 1979	1,912	+/-336	8.9%	+/-1.6	
Moved in 1969 or earlier	2,027	+/-296	9.4%	+/-1.4	
<b>VEHICLES AVAILABLE</b>					
<b>Occupied housing units</b>	<b>21,466</b>	<b>+/-452</b>	<b>21,466</b>	<b>(X)</b>	
No vehicles available	1,094	+/-308	5.1%	+/-1.4	
1 vehicle available	6,980	+/-560	32.5%	+/-2.5	
2 vehicles available	8,683	+/-527	40.5%	+/-2.4	
3 or more vehicles available	4,709	+/-394	21.9%	+/-1.9	
<b>HOUSE HEATING FUEL</b>					
<b>Occupied housing units</b>	<b>21,466</b>	<b>+/-452</b>	<b>21,466</b>	<b>(X)</b>	
Utility gas	11,111	+/-566	51.8%	+/-2.1	
Bottled, tank, or LP gas	238	+/-121	1.1%	+/-0.6	
Electricity	1,919	+/-289	8.9%	+/-1.4	
Fuel oil, kerosene, etc.	8,023	+/-454	37.4%	+/-2.1	
Coal or coke	0	+/-158	0.0%	+/-0.3	
Wood	73	+/-63	0.3%	+/-0.3	
Solar energy	0	+/-158	0.0%	+/-0.3	
Other fuel	68	+/-56	0.3%	+/-0.3	
No fuel used	34	+/-39	0.2%	+/-0.2	
<b>SELECTED CHARACTERISTICS</b>					
<b>Occupied housing units</b>	<b>21,466</b>	<b>+/-452</b>	<b>21,466</b>	<b>(X)</b>	
Lacking complete plumbing facilities	149	+/-157	0.7%	+/-0.7	
Lacking complete kitchen facilities	135	+/-155	0.6%	+/-0.7	
No telephone service available	275	+/-185	1.3%	+/-0.9	
<b>OCCUPANTS PER ROOM</b>					
<b>Occupied housing units</b>	<b>21,466</b>	<b>+/-452</b>	<b>21,466</b>	<b>(X)</b>	
1.00 or less	21,265	+/-470	99.1%	+/-0.6	
1.01 to 1.50	201	+/-121	0.9%	+/-0.6	
1.51 or more	0	+/-158	0.0%	+/-0.3	
<b>VALUE</b>					
<b>Owner-occupied units</b>	<b>16,619</b>	<b>+/-485</b>	<b>16,619</b>	<b>(X)</b>	
Less than \$50,000	224	+/-99	1.3%	+/-0.6	
\$50,000 to \$99,999	158	+/-114	1.0%	+/-0.7	
\$100,000 to \$149,999	132	+/-83	0.8%	+/-0.5	
\$150,000 to \$199,999	1,002	+/-205	6.0%	+/-1.2	
\$200,000 to \$299,999	3,665	+/-411	22.1%	+/-2.4	
\$300,000 to \$499,999	8,470	+/-531	51.0%	+/-2.9	
\$500,000 to \$999,999	2,546	+/-324	15.3%	+/-1.9	
\$1,000,000 or more	422	+/-166	2.5%	+/-1.0	
Median (dollars)	354,500	+/-6,506	(X)	(X)	
<b>MORTGAGE STATUS</b>					
<b>Owner-occupied units</b>	<b>16,619</b>	<b>+/-485</b>	<b>16,619</b>	<b>(X)</b>	
Housing units with a mortgage	11,985	+/-541	72.1%	+/-2.2	

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Housing units without a mortgage	4,634	+/-381	27.9%	+/-2.2
<b>SELECTED MONTHLY OWNER COSTS (SMOC)</b>				
<b>Housing units with a mortgage</b>	<b>11,985</b>	<b>+/-541</b>	<b>11,985</b>	<b>(X)</b>
Less than \$300	0	+/-158	0.0%	+/-0.5
\$300 to \$499	79	+/-60	0.7%	+/-0.5
\$500 to \$699	158	+/-100	1.3%	+/-0.8
\$700 to \$999	478	+/-191	4.0%	+/-1.6
\$1,000 to \$1,499	1,614	+/-297	13.5%	+/-2.5
\$1,500 to \$1,999	2,960	+/-428	24.7%	+/-3.1
\$2,000 or more	6,696	+/-440	55.9%	+/-3.4
Median (dollars)	2,143	+/-68	(X)	(X)
<b>Housing units without a mortgage</b>				
<b>Housing units without a mortgage</b>	<b>4,634</b>	<b>+/-381</b>	<b>4,634</b>	<b>(X)</b>
Less than \$100	0	+/-158	0.0%	+/-1.2
\$100 to \$199	27	+/-33	0.6%	+/-0.7
\$200 to \$299	0	+/-158	0.0%	+/-1.2
\$300 to \$399	45	+/-49	1.0%	+/-1.1
\$400 or more	4,562	+/-384	98.4%	+/-1.3
Median (dollars)	752	+/-27	(X)	(X)
<b>SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)</b>				
<b>Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)</b>	<b>11,985</b>	<b>+/-541</b>	<b>11,985</b>	<b>(X)</b>
Less than 20.0 percent	3,111	+/-386	26.0%	+/-3.1
20.0 to 24.9 percent	1,899	+/-314	15.8%	+/-2.5
25.0 to 29.9 percent	1,659	+/-323	13.8%	+/-2.5
30.0 to 34.9 percent	1,308	+/-248	10.9%	+/-2.0
35.0 percent or more	4,008	+/-404	33.4%	+/-3.2
Not computed	0	+/-158	(X)	(X)
<b>Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)</b>				
<b>Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)</b>	<b>4,588</b>	<b>+/-380</b>	<b>4,588</b>	<b>(X)</b>
Less than 10.0 percent	864	+/-194	18.8%	+/-4.0
10.0 to 14.9 percent	875	+/-254	19.1%	+/-5.1
15.0 to 19.9 percent	561	+/-176	12.2%	+/-3.7
20.0 to 24.9 percent	613	+/-181	13.4%	+/-3.9
25.0 to 29.9 percent	544	+/-160	11.9%	+/-3.4
30.0 to 34.9 percent	264	+/-112	5.8%	+/-2.4
35.0 percent or more	867	+/-178	18.9%	+/-3.7
Not computed	46	+/-45	(X)	(X)
<b>GROSS RENT</b>				
<b>Occupied units paying rent</b>	<b>4,514</b>	<b>+/-417</b>	<b>4,514</b>	<b>(X)</b>
Less than \$200	0	+/-158	0.0%	+/-1.3
\$200 to \$299	115	+/-65	2.5%	+/-1.5
\$300 to \$499	127	+/-87	2.8%	+/-1.9
\$500 to \$749	524	+/-217	11.6%	+/-4.4
\$750 to \$999	655	+/-234	14.5%	+/-4.8
\$1,000 to \$1,499	2,283	+/-309	50.6%	+/-6.0
\$1,500 or more	810	+/-252	17.9%	+/-5.4
Median (dollars)	1,199	+/-58	(X)	(X)
No rent paid	333	+/-173	(X)	(X)

<b>GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)</b>				
<b>Occupied units paying rent (excluding units where GRAPI cannot be computed)</b>	<b>4,496</b>	<b>+/-414</b>	<b>4,496</b>	<b>(X)</b>
Less than 15.0 percent	686	+/-225	15.3%	+/-4.7
15.0 to 19.9 percent	661	+/-220	14.7%	+/-4.7
20.0 to 24.9 percent	740	+/-250	16.5%	+/-5.5
25.0 to 29.9 percent	325	+/-142	7.2%	+/-3.1
30.0 to 34.9 percent	399	+/-193	8.9%	+/-4.1
35.0 percent or more	1,685	+/-346	37.5%	+/-6.7
Not computed	351	+/-175	(X)	(X)

Source: U.S. Census Bureau, 2006-2008 American Community Survey