

HOUSING

Residential Development

The 1986 Plan established the preferred residential pattern for Manchester. Generally, lower density single family housing was called for in the southern and eastern sections of Manchester, new medium to high density housing was proposed along I-84 in the northern section of Manchester, and medium densities were set for the central portion of Manchester generally between the interstates.

In the ten years since the Plan was adopted, the housing market throughout the region went through a boom/bust/slow recovery cycle. The 1980's saw development activity in virtually all housing market segments. New subdivisions for single family homes were approved primarily in the southern and eastern sections of Manchester. Between 1982 and April 1997 1800 subdivision lots were approved and 1,200 of those lots had houses built on them. These new subdivision developments tended to create lots ranging from 12,000 to 30,000 square feet with homes ranging from 1,800 to over 2,200 square feet, and were especially attractive to second time homebuyers.

Manchester also became the hub of new rental housing for the eastern Hartford market area. The conversion of the historic Cheney Mill buildings in the late 1980's and early 1990's to over 800 apartments and the development of 950 market rate luxury units in Buckland Hills provided the bulk of new rental housing for the population between 18 and 24 who were leaving home and entering the work force. An additional 700 units are presently under construction. Manchester's rental housing is approaching 45% of all dwelling units. The next ten years should focus on increasing the amount of owner-occupied housing, both through new development and the purchase of existing two unit rental properties in older neighborhoods by owner-occupants.

In the late 1980's changing consumer preferences and rising home prices made townhouse type condominium developments a strong market segment. Again, between 1982 and April 1997 Manchester approved 2,689 multi-family units. Of these approximately 677 have not been built. These new multi-family developments tended to be proposed in the northern section of town or on infill sites in the central area of town. However, many of the units approved as condominiums were not constructed when the housing market collapsed in the early 1990's. As prices for existing homes fell, the desirability of the condominium units compared to a freestanding, fee simple home left condominium units at a severe market disadvantage. Financing new condominium projects, and even the sale of existing units in some projects, became difficult because the number of investor owners relative to owner-occupants was increasing. Condominium projects either stopped in mid-development or never started.

Since the 1986 Plan there were two rental properties legally declared condominium/individual unit ownership: Fountain Village (314 units) and Brook Haven (183 units). However, because of the real estate fall, most of the units are still owned by individual investors rather than owner-occupants. This creates a situation with multiple owners owning multiple units managing

common areas through an association. These two residential communities can still be considered part of the town's rental housing stock.

The Affordable Housing Crisis and the Central Neighborhoods

The frenzied housing market of the 1980's raised housing values dramatically. At the height of the market public policy focused on the affordability "crisis". This led to the Capitol Region Fair Housing Compact, which encouraged municipalities to take steps appropriate to their individual situations to provide affordable housing, at least to their own residents.

Housing affordability depends upon income and lifestyle choices. Manchester generally has a good supply of affordable housing, priced at or below regional median values. Public policy is focused on low and moderate income persons most likely to need assistance and less likely to have many options for decent housing. The target market for affordable housing is households earning less than 80% of the median income of the region and who would not pay more than 30% of their income toward housing costs. Units available to this income group are referred to as assisted units because they are subsidized in some way.

In 1997 Manchester's assisted housing supply was just under 11% of the total housing stock. The Manchester Housing Authority focused on adding to the supply of family housing through scattered site acquisition or development of new family or elderly congregate housing. Efforts during the ten years were modest, adding 73 family units and 37 elderly units to Manchester's affordable housing supply. The Town of Manchester, through such initiatives as the North Elm Street elderly housing project and the acquisition and conversion of former military housing at the Nike site (with Manchester Interfaith Corporation) contributed to owner-occupied affordable units.

Aggressive mortgage financing for first time home buyers by the Connecticut Housing Finance Agency (CHFA) and the initiation of mobility and portability programs for federally funded tenant based Section 8 rental assistance added significantly to the supply of affordable housing. These public policies, coinciding with declining property values, provided the great majority of affordable housing opportunities in Manchester and in the region.

During the five years (1990-1995) of the housing compact, 388 CHFA mortgages were issued in Manchester for single family housing, reflecting the town's large supply of affordable first time homes in the central neighborhoods. The more dramatic effect came from changes to the Section 8 certificate program, which allowed City of Hartford certificates to be used anywhere in the region. The number of Section 8 certificates in Manchester went from 280 in 1989 to 506 in 1997. Section 8 certificates peaked in 1996 at 591. These new certificates tended to be concentrated in the oldest neighborhoods which had the largest amounts of rental units with rents at or below HUD Section 8 limits.

This movement of rent subsidized families coincided with yet another trend: the number of small investors who purchased two to four unit buildings in Manchester's central neighborhoods increased. During the recession of the early 1990's fixed costs continued to rise and the number of tenants looking for apartments fell. As a result rental rates remained steady. Because housing

values fell precipitously, many new investors owned properties with market values below mortgage amounts. Investors, landlords, and the financial community were increasingly anxious over such issues as lead-based paint and asbestos. A trend toward significant property deterioration combined with some problem tenants began to encourage flight from the central neighborhoods and threatened a downward spiral.

The town reacted quickly with a combination of planning, public service and housing actions meant to stabilize affected neighborhoods. These included instituting housing rehabilitation and lead paint abatement programs; community policing; after school programs; neighborhood based social service outreach; concentrated housing code enforcement; and infrastructure improvements. These efforts, coupled with the active participation and involvement of residents, have improved and stabilized conditions in the central neighborhoods.

Over half of Manchester's housing is over 50 years old. Much of this older housing is concentrated in the central part of Manchester around the downtown and in small neighborhoods in the north end. These older homes require considerable modernization of structural and mechanical systems and interior spaces. To keep these neighborhoods healthy and attractive for residents and prospective buyers, and to encourage owner-occupancy, financial incentives in the form of grants or loans for purchase or repairs are needed to compensate for the age and condition of these older homes.

The senior or elderly housing market continues to be a growing market. Not only are people age 55 and over growing in number but their housing preferences and needs change over time, creating demands for a variety of housing types and associated services. Providing opportunities for new elderly housing types to be built will be an important and necessary near term objective of the Plan.

Manchester is a desirable community because of its location, proximity to the highway system, and its full range of municipal and private services. Its variety of neighborhood settings and diversity of housing types, styles, and prices is a distinct advantage for the town.

HOUSING: STRATEGIC DIRECTIONS

- Encourage the revitalization and stabilization of the older neighborhoods in Manchester, with an emphasis on increasing owner-occupancy and improving property conditions in the central areas.
- Encourage development of the full range of housing types for the senior population (age 55 and older).
- Hold growth in new multi-family rental housing (except for elderly housing) to a minimum over the planning period.
- Encourage single family detached development which provides for new development from the middle to upper price ranges of the housing market.

- Preserve the current assisted housing supply and add modestly to it as overall housing growth continues. Maintain 10% to 11% of the town's housing stock as assisted housing, but avoid the concentration of such housing in any neighborhood.

HOUSING - GOALS AND OBJECTIVES

Goal: Preserve and enhance the quality of existing neighborhoods.

Objectives

- 1) Identify as "revitalization areas" those neighborhoods with concentrations of older homes (over 50 years old), high renter to owner ratios, and low housing costs. Identify as "preservation areas" those neighborhoods which are developed with medium density with old housing stock (30-50 years).
- 2) Encourage owner-occupancy and property improvements in identified revitalization areas and property improvements in identified preservation areas by:
 - a) Using federal or state funds to aid in the acquisition, rehabilitation, and resale of homes to owner-occupants, in conjunction with the Manchester Housing Authority or local nonprofits.
 - b) Issuing local municipal bond funds, or bonds in conjunction with the Manchester Housing Authority, for the acquisition and rehabilitation of homes in the revitalization and preservation neighborhoods by owner-occupants.
 - c) Continuing to pursue concentrated code enforcement activities in the revitalization neighborhoods and spot enforcement in preservation neighborhoods.
 - d) Preserving historic exterior architectural characteristics of older houses to preserve neighborhood character in revitalization areas.
- 3) Maintain existing housing units in safe, sanitary and sound structural condition. Pursue funds to support housing rehabilitation activities to eliminate housing and property code violations, to eliminate or control lead-based paint and asbestos hazards, to upgrade the conditions of older housing units, and to improve the overall aesthetics and character of existing neighborhoods.
- 4) Develop criteria for capital improvement planning and programming which consider the improvement of existing public facilities in areas with a concentration of old housing stock, in particular street and sidewalk conditions and public open space maintenance and beautification.

Goal: Maintain and retain the existing assisted housing units in Manchester for low and moderate income housing affordability.

Objectives

- 1) Continue to use Community Development Block Grant funds for the renovation of units occupied by low and moderate income families, with stipulations to preserve the affordability of the units.
- 2) Use state and federal rental assistance programs, as available, to subsidize the rents of low income families in existing dwelling units.
- 3) Support the acquisition of existing affordable units by private nonprofit housing corporations or the Manchester Housing Authority to preserve them as affordable units.
- 4) Avoid the concentration of assisted rental housing units in any particular neighborhood where the level of poverty or minority concentration would exceed townwide levels.

Goal: Provide opportunities for an adequate supply of a variety of housing types for a diverse population in healthful and aesthetic environments.

Objectives

- 1) Provide or maintain zoning districts for residential use areas with a range of housing densities including:
 - a) Very low density - (one unit per acre)
Areas with poor soils for septic systems, with or without public water, without public sewers or areas with steep slopes. These areas shall consist of single family houses only.
 - b) Low density - (up to three units per acre)
Areas with public water and public sewer. These areas shall consist of single family detached houses only.
 - c) Medium density single family detached - (four to six dwelling units per acre)
Areas with public water and public sewer, located with access to collector roads.
 - d) Medium density - (up to six units per acre)
Areas with public water and public sewer, located with access to collector roads.
 - e) Medium high density - (up to ten units per acre)
Areas with public water and public sewer, with direct access to an arterial or collector street, and within close proximity to commercial/service areas.
 - f) High density - (up to 20 units per acre)

Areas identified as special mixed use districts with public water and public sewer, direct access to a major arterial street and in close proximity to an interstate highway, or close to a major commercial/service area, or in the Cheney Historic District or central business district.

- 2) Revise the zoning regulation provisions for elderly housing to respond to changes of that population. Zoning for elderly housing should allow for a diversity and mix of housing types and uses.
- 3) Develop regulations to encourage innovative site design and building practices to protect important environmental features of sites yet provide for reasonable development costs and standards including:
 - a) Revising zoning and subdivision provisions to incorporate development principles which preserve important natural features and assure preservation and public access to land in support of the town's open space goals, especially in conservation development areas.
 - b) Encouraging small to medium size lot single family detached development to provide new ownership opportunities in areas with medium density housing.
 - c) Providing opportunities for a variety of single family housing lot sizes and styles in appropriate areas of town.
 - d) Revising parking requirements to provide adequate off-street parking for various housing types in conjunction with reduced widths on local streets.
 - e) Allowing curbs of pre-cast concrete or slope granite.
 - f) Allowing bituminous curbs and alternatives to the present storm drainage system in low and very low density development areas in conjunction with open space development or to minimize negative impacts to environmentally sensitive sites.

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