Housing Data Profiles 2018

Population, Age, & Race

<table>
<thead>
<tr>
<th></th>
<th>2011-15</th>
<th>2000</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>1,692</td>
<td>1,556</td>
<td>9%</td>
</tr>
<tr>
<td>Households</td>
<td>589</td>
<td>553</td>
<td>7%</td>
</tr>
<tr>
<td>Average household size</td>
<td>2.87</td>
<td>2.81</td>
<td>2%</td>
</tr>
<tr>
<td>Average family size</td>
<td>3.22</td>
<td>3.16</td>
<td>2%</td>
</tr>
</tbody>
</table>

Householders living alone: 2011-15 18% 2000 16% 2%
Residents living in families: 2011-15 79% 2000 77% 2%
Households with someone <18: 2011-15 30% 2000 40% -10%
Households with someone > 65: 2011-15 25% 2000 18% 7%

Median age for those living in Scotland is 44.0 years old, 3.6 years older than CT’s median age of 40.4 years old.

Race and Ethnicity: Scotland

<table>
<thead>
<tr>
<th>Racial and Ethnic Groups</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic or Latino (of any race)</td>
<td>58</td>
<td>3%</td>
</tr>
<tr>
<td>White</td>
<td>1,620</td>
<td>96%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>4</td>
<td>0%</td>
</tr>
<tr>
<td>American Indian and Alaska Native</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Asian</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Hawaiian and Other Pacific Islander</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Other/Multi-Race</td>
<td>10</td>
<td>1%</td>
</tr>
</tbody>
</table>

Connecticut is becoming increasingly diverse. Between 2010 and 2015, the nonwhite population increased from 28% to 31%. In Scotland, 96% of residents are white, while 4% are nonwhite.

Household Income

Scotland’s annual median household income in 2015 was $79,896, 14% more than Connecticut’s median household income of $70,331. It is 35% more than Windham County’s median household income of $59,392. Scotland’s median household income ranks 94 (1=highest, 169=lowest) among CT’s 169 municipalities.

Aging of the Population

Scotland is one of the 116 Connecticut municipalities projected to see a drop in their school-age population between 2020 and 2030. Many municipalities will see declines over 15%. In Scotland, the projected decrease is 10%. Meanwhile the 65+ population for Scotland is projected to increase by 31%.

Median Household Income

Source: 2011-15 American Community Survey

<table>
<thead>
<tr>
<th>Location</th>
<th>Median Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scotland</td>
<td>$79,896</td>
</tr>
<tr>
<td>Windham County</td>
<td>$59,392</td>
</tr>
<tr>
<td>Connecticut</td>
<td>$70,331</td>
</tr>
</tbody>
</table>

Age Cohorts - 2015, 2030 Population Projections: Scotland

Source: CT State Data Center

Source: 2011-15 American Community Survey
Characteristics of Housing Stock

Tenure

<table>
<thead>
<tr>
<th>Scotland</th>
<th>Windham County</th>
<th>Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>646</td>
<td>49,176</td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>532</td>
<td>31,184</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>57</td>
<td>13,092</td>
</tr>
<tr>
<td>Vacant</td>
<td>57</td>
<td>4,900</td>
</tr>
</tbody>
</table>

Source: 2011-15 American Community Survey

Scotia saw its number of housing units increase by 12% from 2000 to 2015. Renters live in 9% of Scotia’s housing stock, compared to 27% for Windham County and 30% for Connecticut.

Units in Structure

Overall, 66% of CT’s occupied housing stock is comprised of single-family housing, while 33% is multifamily housing (2+ units in structure) and 1% is mobile homes.

In Scotland, 92% of occupied homes are single-family, 6% are multifamily (2+ units in structure), and 2% are mobile homes. Renters live in 62% of Scotland’s 34 multifamily homes, and owners occupy 94% of its 542 single-family homes.

Year Built

CT’s housing stock varies in age, with 22% built before 1939, 36% built from 1940 to 1969 and 42% built from 1970 on.

In Scotland, 23% of the housing stock was built prior to 1939, 21% was built between 1940 and 1969 and the remaining 56% was built after 1970. Shifting demographics indicate that housing built from 1970 on may not meet the needs of CT’s current and future residents.

Bedrooms

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

Over 72% of homes in Scotland have 3 or more bedrooms, while 28% have 2 or fewer bedrooms. Towns and cities that have larger homes with more bedrooms offer fewer housing options for younger workers or downsizing Baby Boomers.

Source: 2011-15 American Community Survey
Affordability

Across CT, 50% of renters and 32% of owners spend more than 30% of their income on housing. In Scotland, 0% of renters spend more than 30% of their income on housing, while 36% of owners do the same. Households that spend more than 30% of their income on housing may have little left over for necessities such as transportation, food, health care, etc.

Home Value

The value of homes in Connecticut has risen significantly over the last 15 years, putting home ownership out of reach for many middle-class households. In Scotland, 74% of homes were valued under $150,000 in 2000, compared to 11% now. The median home value in Scotland is now $232,400, an increase of 72% since 2000.

Housing Costs & Income

Owner Households: Scotland
The average homeowner household in Scotland has a median income of

$80,833

Households with a Mortgage
Median Income: $82,083
Median Monthly Owner Costs: $1,815

Households w/out a Mortgage
Median Income: $77,361
Median Monthly Owner Costs: $764

Renter Households: Scotland
Median Income
Renter Households = $62,917
21% less than the median income of all households.

Median Gross Rent = $944
82% of income for all other expenses.

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

Rental Units by Gross Rent: Scotland
Source: 2011-2015 American Community Survey

Source: 2011-2015 American Community Survey
Housing Wage

2017 Housing Wage: Scotland

$18.06

Scotland is included in the Windham County Metro Area.

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

Connecticut’s housing costs are typically high, ranking #8 in 2017 with a housing wage of $24.72.

Building Permits

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

Grand List

Real Property Grand List Values, 2008-16: Scotland

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Real Property</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>$115,092,920</td>
</tr>
<tr>
<td>2016</td>
<td>$99,691,335</td>
</tr>
</tbody>
</table>

% Change, 2008-16: -13%

Connecticut housing prices declined precipitously after the 2008 financial crisis and have not rebounded to pre-crisis levels, particularly in municipalities - 113 of 169 - where housing stock is dominated by single-family homes. Across the state, 152 municipalities have seen either no change in real property grand lists, or declines, forcing most to raise mill rates, reduce services, or both.

Source: CT Office of Policy and Management

Affordable Housing Appeals List

Each year the CT Department Of Housing surveys municipalities in the state to determine the number of affordable units each has. The data is compiled for the Affordable Housing Appeals List. The following housing units are counted as affordable in Scotland in 2016:

<table>
<thead>
<tr>
<th>Assisted Units Counted in 2016 Appeals List: Scotland</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 Governmentally Assisted Units</td>
</tr>
<tr>
<td>0 Tenant Rental Assistance</td>
</tr>
<tr>
<td>17 CHFA/USDA Mortgages</td>
</tr>
<tr>
<td>+ 0 Deed Restricted Units</td>
</tr>
<tr>
<td>17 Total Assisted Units</td>
</tr>
</tbody>
</table>

Calculation of % of Total Units Assisted:

Scotland

<table>
<thead>
<tr>
<th>Calculation of % of Total Units Assisted: Scotland</th>
</tr>
</thead>
<tbody>
<tr>
<td>17 Total Assisted Units</td>
</tr>
<tr>
<td>÷ 680 Total Units, 2010 Census</td>
</tr>
<tr>
<td>= 2.5% Units Assisted</td>
</tr>
</tbody>
</table>

Housing Data Profiles are produced by the Partnership for Strong Communities.

For more details about the information presented or to use any of the graphics in the Housing Data Profiles, please contact: Charles Patton, Senior Policy Analyst, charles@pschousing.org.
Scotland’s Housing Data Profile: The Story Behind the Numbers

Scotland, like most of Connecticut’s municipalities, has a relatively high median household income, high housing costs, few units for teachers, nurses, electricians, firefighters and town workers, and a narrow range of housing choices for Baby Boomers seeking to downsize and Millennials and young families seeking to move to town.

Housing remains expensive in Scotland relative to the median household income. Statewide, 50% of renters and 32% of homeowners spend 30% or more of their household incomes on housing. In Scotland, where the $79,896 median household income is higher than the statewide median of $70,331, none of the town’s renters and 36% of its homeowners spend 30% or more of their income on housing.

Scotland is one of the many Connecticut municipalities that could see a potentially significant decline in school enrollment through 2030 because of a projected decline in school-age (5-19) population of 10% from 2020 to 2030. At the same time, its population is getting much older, with a projected increase of 31% in the 65+ population from 2020 to 2030, potentially leading to the need for smaller, denser, more affordable homes closer to the town center, services and, if possible, transit connections.

While the number of renting households in Connecticut has increased from 30% to 35% since 2007, many towns are ill-prepared to accommodate the needs of renters. Scotland is one of 118 Connecticut municipalities with single-family homes dominating its housing stock (92%) and little modest or multifamily housing to offer (28% units are 0-2 bedrooms, compared to 42% statewide), mostly because many of those towns built the bulk of their homes after 1970 (56% in Scotland) to accommodate the needs of new Baby Boomer families then in their 20s.

Now in their 60s, those families are seeking more modest homes. But their attempts to sell are being met by few offers because few young families can afford to move to those towns, flattening median sales prices and stunting the growth of Grand Lists – the towns’ total value of real property – and thus property tax revenues needed to pay for increasingly expensive services. From 2008 through 2016 (latest OPM figures), 150 towns experienced negative growth in real property values, 2 had no growth and 7 had only slight growth of 2 percent or less. The total real property Grand List in Scotland declined significantly by 13% from 2008 through 2016.

Across the state, 138 of the 169 municipalities have affordable homes totaling less than 10% of their housing stock. These are the kinds of homes increasingly sought by young professionals, families, town workers, downsizing Baby Boomers and others. In Scotland, 3% of the homes are affordable, according to the state’s 2016 Affordable Housing Appeals List.
Data Sources & Notes

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- Populations, Age, & Race
  - DP-1 - Profile of General Demographic Characteristics: 2000, Census 2000 Summary File 1 (SF 1) 100-Percent Data
  - DP02 - Selected Social Characteristics In The United States, 2011-2015 American Community Survey 5-Year Estimates
  - DP05 - ACS Demographic And Housing Estimates, 2011-2015 American Community Survey 5-Year Estimates

- Note: Due to rounding throughout the profile, some results may not appear to correspond with the values in tables, charts and text.

- Age & Income
  - Median Household Income

- Aging of Population

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- Tenure, Units in Structure, Year Built, Bedrooms
  - DP04 - Selected Housing Characteristics, 2011-2015 American Community Survey 5-Year Estimates

- Tenure note: Universe is all housing units. Total housing stock includes vacant units.

- Units in Structure notes: Multifamily includes all units with 2+ units in structure. Does not include boats, RVs, vans, etc. Universe is occupied housing units (does not include vacant units).

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- Affordability
  - DP04 - Selected Housing Characteristics, 2011-2015 American Community Survey 5-Year Estimates, Note: Percent income spent on housing costs is not calculated for some households, noted in chart as “Not computed.”

- Home Value
  - B25075 - Value, Universe: Owner-occupied housing units, 2011-2015 American Community Survey 5-Year Estimates

- Gross Rent
  - DP04 - Selected Housing Characteristics, 2011-2015 American Community Survey 5-Year Estimates

- Housing Costs & Income
  - Median Household Income by Tenure
  - Median Household Income for Owner-Occupied Households by Mortgage Status
  - Median Monthly Housing Costs by Mortgage Status, Median Gross Rent
    - DP04 - Selected Housing Characteristics, 2011-2015 American Community Survey 5-Year Estimates, Note: Median Gross Rent data suppressed for some geographies by Census Bureau, reasons for suppression may vary.

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- Housing Wage
  - Out of Reach 2017, 2-Bedroom Housing Wage, National Low Income Housing Coalition

- Grand Lists
  - Total Grand Lists by Town, 2008 and 2014, CT Office of Policy and Management

- Building Permits
  - Connecticut New Housing Authorizations in 2016, Construction Report: Housing Production & Permits, CT Dept. of Economic and Community Development

- Affordable Housing Appeals List
  - 2016 Affordable Housing Appeals List, CT Dept. of Housing