### 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>14,935</td>
<td>13,146</td>
<td>14%</td>
</tr>
<tr>
<td>Households</td>
<td>5,238</td>
<td>4,586</td>
<td>14%</td>
</tr>
<tr>
<td>Average household size</td>
<td>2.82</td>
<td>2.83</td>
<td>0%</td>
</tr>
<tr>
<td>Average family size</td>
<td>3.1</td>
<td>3.12</td>
<td>-1%</td>
</tr>
</tbody>
</table>

- Householders living alone: 2011-15 13%, 2000 13%, % Change 0%
- Residents living in families: 2011-15 82%, 2000 83%, % Change 0%
- Households with someone <18: 2011-15 41%, 2000 44%, % Change -2%
- Households with someone > 65: 2011-15 25%, 2000 15%, % Change 10%

Source: 2011-15 American Community Survey

Median age for those living in Tolland is 42.5 years old, 2.1 years older than CT’s median age of 40.4 years old.

#### Race and Ethnicity: Tolland

<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>563</td>
<td>4%</td>
</tr>
<tr>
<td>White</td>
<td>13,984</td>
<td>94%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>59</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>207</td>
<td>1%</td>
</tr>
<tr>
<td>Hawaiian and Other Pacific Islander</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Other/Multi-Race</td>
<td>122</td>
<td>1%</td>
</tr>
</tbody>
</table>

Source: 2011-15 American Community Survey

**Connecticut is becoming increasingly diverse.** Between 2010 and 2015, the nonwhite population increased from 28% to 31%. In Tolland, 94% of residents are white, while 6% are nonwhite.

#### Household Income

Tolland's annual median household income in 2015 was $107,290, 53% more than Connecticut's median household income of $70,331. It's 35% more than Tolland County's median household income of $79,626. Tolland's median household income ranks 24 (1=highest, 169=lowest) among CT's 169 municipalities.

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#### Aging of the Population

Tolland 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 Tolland, the projected decrease is 31%. Meanwhile the 65+ population for Tolland is projected to increase by 18%.

Source: CT State Data Center
### Characteristics of Housing Stock

#### Tenure

<table>
<thead>
<tr>
<th></th>
<th>Tolland</th>
<th>Tolland County</th>
<th>Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>5,439</td>
<td>58,383</td>
<td>1,491,786</td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>4,924</td>
<td>39,880</td>
<td>906,227</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>314</td>
<td>14,587</td>
<td>446,356</td>
</tr>
<tr>
<td>Vacant</td>
<td>201</td>
<td>3,916</td>
<td>139,203</td>
</tr>
</tbody>
</table>

Source: 2011-15 American Community Survey

Tolland saw its number of housing units increase by 17% from 2000 to 2015. Renters live in 6% of Tolland’s housing stock, compared to 25% for Tolland 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 Tolland, 95% of occupied homes are single-family, 5% are multifamily (2+ units in structure), and 0% are mobile homes. Renters live in 69% of Tolland’s 242 multifamily homes, and owners occupy 97% of its 4,996 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 Tolland, 6% of the housing stock was built prior to 1939, 34% was built between 1940 and 1969 and the remaining 60% 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 83% of homes in Tolland have 3 or more bedrooms, while 17% 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.

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**Legend**
- Tolland
- Tolland County
- Connecticut

**Source:** 2011-15 American Community Survey

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**Housing Units by Number of Bedrooms**

Source: 2011-15 American Community Survey
Housing Costs for Owners and Renters

Affordability

Across CT, 50% of renters and 32% of owners spend more than 30% of their income on housing. In Tolland, 51% of renters spend more than 30% of their income on housing, while 22% 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 Tolland, 39% of homes were valued under $150,000 in 2000, compared to 5% now. The median home value in Tolland is now $281,100, an increase of 69% since 2000.

Gross Rent

According to 2011-15 American Community Survey data, 75% of Tolland’s 314 rental units have a gross rent over $1,000 per month and 20% have a gross rent under $750 per month.

Housing Costs & Income

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

$113,648

Median Income:
$122,400

Median Monthly Owner Costs:
$2,131

Renter Households: Tolland

Median Income
Renter Households = $26,528

75% less than the median income of all households.

53% of income spent on rent.

47% of income for all other expenses.
### Housing Wage

2017 Housing Wage: Tolland

$23.31

Tolland is included in the Hartford-West Hartford-East Hartford 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.

### Grand List

Real Property Grand List Values, 2008-16: Tolland

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Real Property</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>$1,100,010,500</td>
</tr>
<tr>
<td>2016</td>
<td>$1,109,727,107</td>
</tr>
</tbody>
</table>

% Change, 2008-16 1%

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

### 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.

### 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 Tolland in 2016:

<table>
<thead>
<tr>
<th>Assisted Units Counted in 2016 Appeals List:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tolland</strong></td>
</tr>
<tr>
<td>89</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>66</td>
</tr>
<tr>
<td>+</td>
</tr>
<tr>
<td>161</td>
</tr>
</tbody>
</table>

Calculation of % of Total Units Assisted:

\[
\text{Total Assisted Units} = \frac{161}{5,451} = 3.0\% 
\]

Source: CT Department of Economic and Community Development

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.
Tolland’s Housing Data Profile: The Story Behind the Numbers

Tolland, 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 Tolland 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 Tolland, where the $107,290 median household income is higher than the statewide median of $70,331, 51% of the town’s renters and 22% of its homeowners spend 30% or more of their income on housing.

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. Tolland is one of 118 Connecticut municipalities with single-family homes dominating its housing stock (95%) and little modest or multifamily housing to offer (17% units are 0-2 bedrooms, compared to 42% statewide), mostly because many of those towns built the bulk of their homes after 1970 (60% in Tolland) 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 Tolland increased slightly by 1% 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 Tolland, 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
     B25119 - Median Household Income The Past 12 Months (in 2014 Inflation-Adjusted Dollars) By Tenure, Universe:
     Occupied Housing Units More Information, 2010-2014 American Community Survey 5-Year Estimates, Note: Some
     towns were excluded from the 2011-2015 American Community Survey because their margin of error was too large.
     In these cases, data from the 2010-2014 American Community Survey was used instead.

⇒ 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
     B25119 Median Household Income The Past 12 Months (in 2014 Inflation-Adjusted Dollars) By Tenure, Universe:
     Occupied housing units, 2010-2014 American Community Survey 5-Year Estimates

   • Median Household Income for Owner-Occupied Households by Mortgage Status
     B25099 - Mortgage Status By Median Household Income The Past 12 Months (in 2015 Inflation-Adjusted Dollars),
     Universe: Owner-occupied housing units, 2011-2015 American Community Survey 5-Year Estimates

   • 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