

Section 1

Population & Housing

POPULATION

Introduction

It is important to understand the population characteristics of Middlefield residents in order to identify trends in housing demand that occur over time. This information provides the basis to identify future town needs with regard to a variety of issues such as housing, schools, infrastructure, transportation, community facilities, recreation and other municipal services. The following section, based primarily on statistics from the U.S. Bureau of the Census and the Connecticut Department of Labor, will provide a variety of population characteristics unique to Middlefield.

Population Trends and Projections

Population growth in Middlefield was slow and stable during the last half of the 19th century and first part of the 20th century. The population increased rapidly after World War II, increasing by more than 235 percent from 1940 to 1970. From 1970 to 1980, the population experienced a decrease of more than 8 percent. Between 1980 and 1990, there was a slight increase in residents. Middlefield is projected to continue growing at 1.2 percent until 2020 and growth is expected to stabilize by 2025. This may result in a growth trend similar to the early part of the century where the rate remained slow and stable, resulting from a higher rate of natural increase than in-migration. In 2010, Middlefield constituted 2.5 percent of the RiverCOG Region and 0.1 percent of the State population. The following table shows Middlefield’s population growth from 1910 to 2010, including projections through 2025, and compares it with regional and state trends.

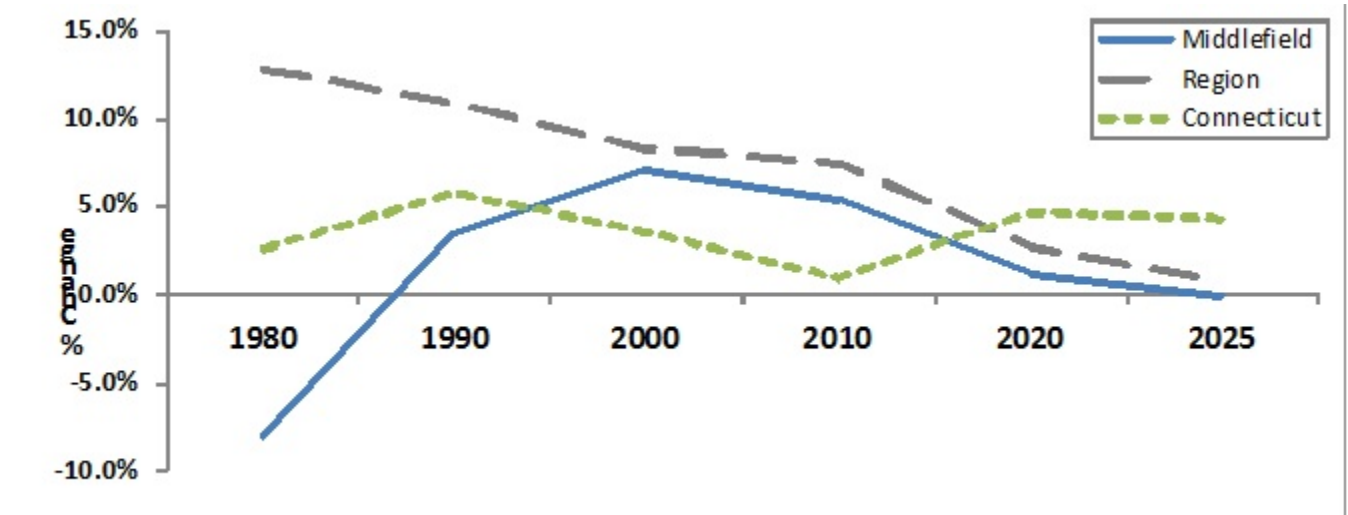
Table 1. POPULATION GROWTH TRENDS AND PROJECTIONS

Year	Middlefield		Region		Connecticut	
	Persons	% Change	Persons	% Change	Persons	% Change
1910	1,036	-	-	-	1,114,756	-
1920	1,047	1.1%	-	-	1,380,631	23.9%
1930	1,204	15.0%	-	-	1,606,903	16.4%
1940	1,230	2.2%	-	-	1,709,242	6.4%
1950	1,983	61.2%	-	-	2,007,280	17.4%
1960	3,255	64.1%	-	-	2,535,234	26.3%
1970	4,132	29.6%	121,466	-	3,029,074	19.5%
1980	3,796	-8.1%	136,998	12.8%	3,107,576	2.6%
1990	3,925	3.4%	151,880	10.9%	3,287,116	5.8%
2000	4,203	7.1%	164,449	8.3%	3,405,565	3.6%
2010	4,430	5.4%	176,685	7.4%	3,435,400	0.9%
2020	4,483	1.2%	181,455	2.7%	3,593,860	4.6%
2025	4,479	-0.1%	182,587	0.6%	3,746,181	4.2%

Source: (1970-2010): U.S. Census Bureau
(2020-2025): Connecticut State Data Center, Population Projections

The following figure shows historical and projected population growth for Middlefield, the RiverCOG Region, and the State between 1980 and 2025. Middlefield’s population growth has consistently grown at a smaller rate than the RiverCOG region. Middlefield experienced an 8.1 percent decrease in population in the 1970s. Beginning in the 1980s, population grew an average of 5.3 percent each decade. Population growth is expected to flatten for the town and region beginning in 2020.

Figure 1. Historical and Projected Population Growth



Source: U.S. Census Bureau and the Connecticut State Data Center

Based on the 2010 Census, Middlefield is the third smallest town by population in the 17-town region. The town’s population is similar to that of Lyme and Chester. Since 1980, the RiverCOG Region has consistently grown at a faster pace than the State, averaging about 1,323 new residents each year. If population projections are proven correct, the RiverCOG region will become home to 411 new residents each year until 2020. Middlefield is expected to welcome about 5.3 new residents each year, between 2010 and 2020.

The population distribution table below notes the age cohorts of Middlefield residents between 1980 and 2010. The table also includes population projections for 2020 and 2025. The trends show a consistent decrease in the school-age population between 1980 and 1990, and again between 2000 and 2010. In 1980, the school-age population was 28.3 percent of the total population. By 2025, it is expected that the school-age population will decrease to only 15.4 percent. The same trend is expected for the 20 to 39 year age cohort. In 2010, the 20 to 39 year age cohort was nearly half the size it was in 1980, contributing to 17.2 percent of the town’s total population. This group is projected to remain between 17 to 19 percent of the town’s total population by 2025. Keep in mind that these are individuals of child-rearing age, essentially impacting the town’s school-age population.

The 40 to 59 year age group has increased in proportion to the town’s total population, accounting for 36.6 percent of the total population in 2010. Population projections predict a decrease in the relative size of this age cohort, accounting for 29.4 percent of the town’s population by 2025. It is important to note that by 2025, these individuals will be nearing or already in retirement. Similarly, the 60 to 85-plus age cohort consisted of 548 individuals in 1980, nearly doubling in size to 981 individuals by 2010. This age cohort has

consistently increased in size relative to the town’s total population. By 2025, it is expected that 31.5 percent of the town’s total population will consist of 60- to 85-plus-year-olds.

The median age of Middlefield residents reflects how the population is aging. In 1980, the median age was 27.4 years and increased to 36.8 by 1990. In 2012, the town’s median age was 43.4, greater than the State average of 40. Similarly, Durham’s median age in 2012 was 43. The following table shows the age distribution statistics and projections for Middlefield.

Table 2. MIDDLEFIELD AGE DISTRIBUTION

Age	1980	%	1990	%	2000	%	2010	%	2020	%	2025	%
< 5 years	166	4.4%	286	8.0%	236	5.6%	175	4.0%	110	2.5%	124	2.8%
5-9 years	198	5.2%	271	7.5%	307	7.3%	278	6.3%	143	3.2%	126	2.8%
10-14 years	341	9.0%	200	5.6%	344	8.2%	342	7.7%	226	5.0%	179	4.0%
15-19 years	369	9.7%	186	5.2%	223	5.3%	285	6.4%	349	7.8%	262	5.8%
20-24 years	345	9.1%	217	6.0%	121	2.9%	184	4.2%	325	7.2%	297	6.6%
25-29 years	329	8.7%	277	7.7%	149	3.5%	150	3.4%	167	3.7%	258	5.8%
30-34 years	255	6.7%	377	10.5%	317	7.5%	155	3.5%	105	2.3%	153	3.4%
35-39 years	284	7.5%	369	10.3%	377	9.0%	268	6.1%	173	3.9%	142	3.2%
40-44 years	196	5.2%	297	8.3%	428	10.2%	396	8.9%	243	5.4%	225	5.0%
45-49 years	241	6.3%	266	7.4%	356	8.5%	422	9.5%	356	7.9%	280	6.3%
50-54 years	262	6.9%	206	5.7%	295	7.0%	439	9.9%	446	9.9%	371	8.3%
55-59 years	262	6.9%	205	5.7%	225	5.4%	350	7.9%	430	9.6%	440	9.8%
60-64 years	226	6.0%	236	6.6%	168	4.0%	274	6.2%	425	9.5%	423	9.4%
65-69 years	133	3.5%	192	5.3%	186	4.4%	207	4.7%	327	7.3%	403	9.0%
70-74 years	89	2.3%	163	4.5%	186	4.4%	145	3.3%	243	5.4%	306	6.8%
75-79 years	51	1.3%	102	2.8%	139	3.3%	145	3.3%	177	3.9%	218	4.9%
80-84 years	32	0.8%	47	1.3%	85	2.0%	119	2.7%	105	2.3%	142	3.2%
85+	17	0.4%	28	0.8%	61	1.5%	91	2.1%	133	3.0%	130	2.9%

Source: 1980-2010: U.S. Census Bureau
2020-2025: Connecticut State Data Center, Population Projections

These historical and projected age population statistics are similar to those across the Region and the State, creating a need to provide a greater range of elderly services, including transportation, housing, and social services. Schools and child-care facilities should also expect a potential decline in the school-age population in coming years. Table 1 shows an increase in town total population (equaling an increase of 6 percent between 2000 and 2020), meanwhile Table 2 shows a 13.5 percent decrease in 0- to 39-year-olds during the same time period. Not only is the population in Middlefield growing older as a result of an aging Baby Boomer population, but many individuals older than 40 have begun to relocate to Middlefield. This trend is expected to continue throughout 2025.

Income

Income can be used as a measure of local wealth and economic stability, especially in comparison to the Region and the State. By dividing the income distribution into two parts, median household income provides a boundary with half of individuals earning greater income and half of the households earning lower income. Median household income often includes the earnings of two workers and should not be used as a basis for individual income. In 2010, Middlefield's median household income was significantly higher than those of surrounding counties and the State. Compared to six adjacent towns, Middlefield's median household income exceeded those of Middletown, Meriden, and Wallingford. Durham, Haddam, and Killingworth all had greater median household incomes in 2010.

Median family income differs from household income by including two or more people related by birth, marriage or adoption residing in the same residence. Household income includes all people who occupy a housing unit, regardless of relationship. The difference seen in median household and family incomes may be attributed to the exclusion of one-person households from the median family income calculation.

Middlefield's per capita income of \$36,747 is defined as the average income of all people over the age of 16 in town, during 2010. Middlefield's per capita income was nearly the same as the State average in 2010 and the fourth highest when compared to the six adjacent towns. Killingworth, Durham and Haddam all possessed higher per capita incomes when compared to Middlefield during 2010. When compared to Middlefield's relatively high median household and family incomes, the per capita income provides an indication that many non-income earners reside in town. These individuals not in the workforce could be stay-at-home spouses or retired from the workforce.

Table 3. 2010 INCOME (In 2010 dollars)

Place	Median Household Income	Median Family Income	Per Capita Income
Connecticut	\$ 67,740	\$ 84,170	\$ 36,775
Hartford County	\$ 62,590	\$ 78,599	\$ 33,151
Middlesex County	\$ 74,906	\$ 91,589	\$ 37,519
New Haven County	\$ 61,114	\$ 77,379	\$ 31,720
Middlefield	\$ 80,392	\$ 94,432	\$ 36,747
Durham	\$ 105,417	\$ 110,583	\$ 39,579
Haddam	\$ 86,179	\$ 100,343	\$ 37,324
Killingworth	\$ 99,500	\$ 108,232	\$ 45,404
Middletown	\$ 57,655	\$ 78,006	\$ 31,348
Meriden	\$ 53,873	\$ 65,450	\$ 27,625
Wallingford	\$ 71,317	\$ 87,641	\$ 33,839

Source: U.S. Census Bureau, American Community Survey, (2010)

Employment

In 2010, 68 percent of Middlefield's population over the age of 15 was in the labor force (defined as either employed or currently looking for work). During the same year, 68 percent of the Region's population was in the labor force. Between 2007 and 2014, the size of Middlefield's labor force has remained constant with 2,449 people currently employed or looking for work as of August, 2014.

The unemployment rate in Middlefield increased from 4.2 percent in 2007 to 7.2 percent in 2011. Since 2011, the unemployment rate has decreased to 6.2 percent in 2014. This gradual increase and decrease in unemployment has been seen throughout the country, as a result of the 2007-2008 financial crisis. However, Middlefield's unemployment rates have remained much lower than those of the New Haven Labor Market Area (LMA). The New Haven LMA experienced unemployment as high as 9.5 percent in 2010, nearly 2 percentage points higher than Middlefield's.

Table 4. LABOR FORCE (MIDDLEFIELD, NEW HAVEN LMA, AND THE REGION)

Middlefield	2007	2008	2009	2010	2011	2012	2013	2014 (Aug)
Labor Force	2,360	2,383	2,402	2,486	2,493	2,449	2,408	2,449
Employed	2,261	2,272	2,236	2,294	2,313	2,276	2,255	2,296
Unemployed	99	111	166	192	180	173	153	153
% Unemployed	4.2%	4.7%	6.9%	7.7%	7.2%	7.1%	6.4%	6.2%
New Haven LMA	2007	2008	2009	2010	2011	2012	2013	2014 (Aug)
Labor Force	307,904	311,181	313,670	319,658	320,906	315,175	311,692	315,760
Employed	293,089	293,169	287,673	289,135	291,381	287,889	286,538	292,973
Unemployed	14,815	18,012	25,997	30,523	29,525	27,286	25,154	22,787
% Unemployed	4.8%	5.8%	8.3%	9.5%	9.2%	8.7%	8.1%	7.2%
RiverCOG Region	2007	2008	2009	2010	2011	2012	2013	2014 (Aug)
Labor Force	94,144*	95,611*	96,520*	100,240	100,543	98,577	97,355	98,444
Employed	90,402*	91,081*	89,844*	92,329	92,995	91,636	90,873	92,646
Unemployed	5,272*	6,407*	9,421*	7,911	7,548	6,940	6,482	5,798
% Unemployed	5.6%	6.7%	9.8%	7.9%	7.5%	7.0%	6.7%	5.9%

Source: Connecticut Department of Labor, Office of Research, Connecticut Labor Force Data by Place of Residence

* (2007 - 2009) RiverCOG Region Labor Force Statistics do not include Westbrook, CT

The educational services, healthcare and social assistance fields employ 26.4 percent of Middlefield's workforce. Second to the services industry, the construction and manufacturing industries each employ 12 percent of the Middlefield workforce. The employment industries of nearby Middletown and Durham are similar to Middlefield's. However, Durham and Middletown employ a larger percentage of workers in the finance and insurance field. A depiction of Middlefield's employment industries can be found in the following table.

Table 5. EMPLOYMENT INDUSTRIES

INDUSTRY	Connecticut	Middlefield	Durham	Middletown
Civilian employed population 16 years and over	1,762,707	2,262	3,913	24,507
Agriculture, forestry, fishing and hunting and mining	0.4%	0.0% 0	2.7%	0.0%
Construction	5.8%	12.1% 274	7.4%	3.9%
Manufacturing	11.2%	12.0% 272	14.2%	11.3%
Wholesale trade	2.4%	4.9% 111	2.0%	2.3%
Retail trade	11.0%	11.3% 255	8.0%	9.9%
Transportation and warehousing and utilities	3.8%	3.0% 68	4.4%	3.2%
Information	2.5%	1.2% 27	0.7%	2.9%
Finance and insurance and real estate and rental and leasing	9.4%	4.8% 108	13.2%	10.2%
Professional, scientific and management and administrative and waste management services	10.8%	9.0% 204	8.1%	9.3%
Educational services and healthcare and social assistance	26.1%	26.4% 598	25.8%	30.2%
Arts, entertainment and recreation and accommodation and food services	8.3%	3.0% 68	6.2%	7.9%
Other services, except public administration	4.6%	4.4% 99	2.9%	4.4%
Public administration	3.8%	7.9% 178	4.5%	4.6%

Source: U.S. Census Bureau, American Community Survey (2012) 5-year estimate

HOUSING

Policies and Issues

A community’s housing stock is important since it affects all town residents by means of its availability, costs, condition, type, location, age and other associated factors. It is a primary land use in town and greatly affects the quality of life for local residents. This section will study the characteristics of Middlefield’s housing stock for the goal of ensuring that individual housing needs of Middletown are being met. Common housing needs that should be met include provisions for an adequate housing supply in a safe and pleasing living environment.

Housing policies that the town should encourage to achieve its goals include:

- 1) Develop affordable housing consistent with other land uses.
- 2) Preserve the historic character of housing units in the towns’ historic district and other areas in the community.
- 3) Maintain and protect the quality of the existing housing stock in town.

- 4) Consider a variety of housing design and subdivision development options to reduce adverse aesthetic and environmental impacts to the community.
- 5) Locate elderly and other special needs housing in relation to the community services they are most likely to use.
- 6) Ensure that housing densities do not exceed the carrying capacity of the land and adequate infrastructure and public services are available to support new housing units as they are constructed.
- 7) Encourage the use of various federal and state housing programs as offered by HUD, DOH and CHFA.

Housing Characteristics

Average household size in the RiverCOG Region has declined from more than 3.1 persons per household in 1970 to 2.73 in 2010. The average household size in Middlefield is falling at a rate similar to the trend found at the regional and state level. The main difference is that Middlefield’s household size started at a higher level than the state and regional averages and remains above the regional average. Average household size fell by 0.02 between 2000 and 2010, suggesting that only a minor change will occur by 2020. Similarly, the State saw an increase in the average household size between 2000 and 2010. Many different variables come together to produce the reduction in average household sizes. Some of these factors include lower overall birth rates, higher divorce rates, later-in-life marriages and an increase in one-person households. The following table compares household size in Middlefield, the RiverCOG Region, and Connecticut.

Table 6. AVERAGE HOUSEHOLD SIZE

	1970	1980	1990	2000	2010
Middlefield	3.53	2.81	2.71	2.56	2.54
RiverCOG Region	N/A	N/A	N/A	2.52	2.47
Connecticut	3.15	3.15	2.76	2.59	2.73

Source: U.S. Census Bureau

Historically, the number of households has been increasing at a faster rate than the population, as household size decreases, as noted in Table 6. The table below shows the historical shift in demand for owner-occupied dwellings. As of 2010, the U.S. Census reported that 79 percent of all Middlefield households were owner-occupied, the highest proportion in the past 60 years. The rental market consists of 14.4 percent of all households, the lowest proportion in the past 60 years. Similarly, the number of vacancies has decreased each decade since 1950, remaining at 6.5 percent of all housing units. The number of vacancies appears high, mainly because the U.S. Census classifies seasonal properties and second residences as vacancies.

Table 7. MIDDLEFIELD HOUSING STOCK

	1950	1960	1970	1980	1990	2000	2010
Number of Occupied Housing Units	556	940	1171	1351	1460	1645	1742
Number of Housing Units	769	1169	1304	1480	1587	1740	1863
Owner-Occupied Housing Units	379	710	940	1057	1240	1292	1472
(Percent of Total)	49.3%	60.7%	72.1%	71.4%	78.1%	74.3%	79.0%
Renter-Occupied Housing Units	177	230	231	294	220	260	270
(Percent of Total)	23.0%	19.7%	17.7%	19.9%	13.9%	14.9%	14.5%
Vacant	213	229	133	129	127	95	121
(Percent of Total)	27.7%	19.6%	10.2%	8.7%	8.0%	5.5%	6.5%

Source: U.S. Bureau of the Census

Table 8 provides a comparison of Middlefield's household occupancy status to those of adjacent towns, the Region and the State. Between 2000 and 2010, the number of rentals in Middlefield increased, while the overall percentage of rentals decreased, relative to the total number of housing units. This also occurred in Durham, Haddam, Middletown and Wallingford as more units were built and the ratio of owner-occupied units increased. Between 2000 and 2010, 83 more owner-occupied housing units were built in Middlefield, an increase of 5.9 percent. The number of vacant units increased as well, from 95 to 121 within the decade. Haddam, Middletown and Wallingford saw a similar increase in the number of vacancies.

Table 8: 2000-2010 HOUSEHOLD OCCUPANCY & VACANCY STATUS

Place	Owner Occupied		Renter Occupied		Total Vacant Units		Total Housing Units	
	2000	2010	2000	2010	2000	2010	2000	2010
Connecticut	62.8%	62.2%	31.2%	30.0%	6.1%	7.9%	1,385,975	1,487,891
RiverCOG Region	65.1%	66.1%	24.3%	22.0%	10.6%	11.9%	72,844	81,081
Middlefield	1,389	1,472	256	270	95	121	1,740	1,863
	79.8%	79.0%	14.7%	14.5%	5.5%	6.5%		
Durham	2,072	2,403	205	207	72	84	2,349	2,694
	88.2%	89.2%	8.7%	7.7%	3.1%	3.1%		
Haddam	2,315	2,810	386	408	121	286	2,822	3,504
	82.0%	80.2%	13.7%	11.6%	4.3%	8.2%		
Middletown	9,520	10,683	9,034	9,180	1,143	1,360	19,697	21,223
	48.3%	50.3%	45.9%	43.3%	5.8%	6.4%		
Wallingford	12,134	13,140	4,563	4,892	609	913	17,306	18,945
	70.1%	69.4%	26.4%	25.8%	3.5%	4.8%		

Source: U.S. Census Bureau (2000, 2010) General Housing Characteristics

The table below shows the historical shift in demand for single-family, detached dwellings. By 2010, 94.5 percent of the town’s housing stock was characterized as one-unit structures. Similarly, the number of multi-unit structures has decreased each decade since 1980, reaching a low of 5.5 percent in 2010. The majority of multi-unit structures are home to two to four units, making up 4.3 percent of the total housing stock. By 2010, there were no recorded 10-plus unit structures or mobile homes in the town of Middlefield.

Table 9. NUMBER OF UNITS IN STRUCTURE

	1970	%	1980	%	1990	%	2000	%	2010	%
1 Units	1,151	88.3%	1,175	79.4%	1,428	90.0%	1,584	91.0%	1,678	94.5%
2 - 4 Units	91	7.0%	162	10.9%	110	6.9%	74	4.3%	76	4.3%
5 - 9 Units	44	3.4%	7	0.5%	5	0.3%	46	2.6%	21	1.2%
Over 10 Units	12	0.9%	50	3.4%	22	1.4%	36	2.1%	0	0.0%
Mobile	6	0.5%	*	*	3	0.2%	0	0.0%	0	0.0%
Other	0	0.0%	86	5.8%	19	1.2%	0	0.0%	0	0.0%
Total Units	1,304		1,480		1,587		1,740		1,775	

* Included with Single Unit Dwellings

Source: (1970 – 2010) U.S. Census Bureau

The majority of Middlefield’s housing stock was built prior to 1940. In total, 369 houses were built in 1939 or earlier, making up 20.8 percent of all homes in town. Within the Region, 20 percent of homes were built prior to 1940 and 23.8 percent of all homes in the State were built in the same era. The town, Region and State all saw a housing boom between 1950 and 1989. Only 5.9 percent of the town’s housing stock was built after 2000, 8 percent of the Region, and 6 percent of the State’s.

Table 10. AGE OF HOUSING STOCK (YEAR STRUCTURE BUILT)

	Middlefield		RiverCOG Region		Connecticut	
Total Housing Units	1,775	%	79,919	%	1,475,657	%
Built 2005 or later	52	2.9%	1,554	1.9%	28,434	1.9%
Built 2000 to 2004	53	3.0%	4,838	6.1%	61,101	4.1%
Built 1990 to 1999	228	12.8%	8,128	10.2%	108,780	7.4%
Built 1980 to 1989	262	14.8%	12,103	15.1%	189,562	12.8%
Built 1970 to 1979	118	6.6%	12,733	15.9%	202,661	13.7%
Built 1960 to 1969	231	13.0%	9,939	12.4%	198,079	13.4%
Built 1950 to 1959	314	17.7%	10,145	12.7%	225,730	15.3%
Built 1940 to 1949	148	8.3%	4,511	5.6%	109,487	7.4%
Built 1939 or earlier	369	20.8%	15,968	20.0%	351,823	23.8%

Source: U.S. Census Bureau, American Community Survey 2010, Selected Housing Characteristics DP04

Residential housing permit approvals help to illustrate the area housing market. Table 11 shows the number of housing permits issued every other year, between 1990 and 2012. Between 1990 and 2004, residential housing permits were regularly issued in Middlefield and adjacent communities. Following 2004, the number of authorized residential housing permits was reduced drastically from previous years. In 2008, Middlefield approved only one housing permit, when only four years prior, nine permits were issued in one year. By 2008, nearly every other adjacent municipality experienced an enormous reduction in number of housing permits issued. This decrease in residential housing permit approvals can be attributed to the financial crisis of 2007-2008. After the market collapse, homeowners lost significant value in their homes and were not likely to further extend themselves for remodeling or building purposes. Also, between 2008 and 2012, while home values declined, the cost of building remained constant, making new constructions a very costly endeavor. The shift in home values is illustrated in Tables 12 and 13.

Table 11. RESIDENTIAL HOUSING PERMITS AUTHORIZED FOR CONSTRUCTION

	1990	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2012
Middlefield	7	10	17	13	18	15	12	9	4	1	7	9
Durham	24	36	45	24	43	63	55	46	38	5	6	5
Haddam	29	33	38	27	27	36	40	70	51	28	19	15
Middletown	83	97	135	127	254	179	191	229	213	172	28	20
Wallingford	105	190	145	166	196	136	151	158	59	31	63	41

Source: Connecticut Department of Housing, DECD

Housing Market

The median sales price and number of units sold also help to illustrate the local housing market and ties it into the economic state of the region. This helps to define an affordable housing strategy for the community, but many uncontrollable factors make this task difficult. When in the housing market, the buyer's actual affordability and availability of housing not only depends on household income, but also construction and land costs, interest rates, regulatory compliance and the regional economy. Therefore, many factors driving the housing market are beyond the control of the buyer and local government.

The following tables show the median sales price of housing in the region and the number of homes that sold during the period between 2007 and 2011. Between 2008 and 2010, home prices in Connecticut dropped by an average of 28 percent. In Connecticut, the median home sale price of \$290,000 in 2008 dropped to \$206,500 by 2010. This phenomenon is not likely due to a shift in buyer preferences or a greater demand for cheaper homes. This drastic slide in home sale prices was a direct effect of the 2008 market crash. Similarly, median home sale price in Middlefield dropped an average of 26 percent between 2008 and 2010. Prior to 2008, Middlefield home prices were 8 percent higher than the State median. By 2010, Durham home prices were 2.9 percent higher than the State median. This is an indicator that Middlefield's housing market was significantly affected by the market crash and saw a greater impact than adjacent communities.

Since 2009, the number of homes purchased has increased in Middlefield, Durham, Meriden and Middletown. This increase in the number of units sold may be attributed to low interest rates and a decrease in home prices. Many buyers were able to secure competitive financing to fund the purchase of homes up until 2012. Another explanation for the increase in home sales prices is that many homeowners were no longer able to afford their

homes, homes that were originally purchased during the mid-2000s, at the height of the market. These trends have been seen across the country as a result of the 2008 market collapse.

Table 12. MEDIAN SALES PRICE & HOUSING UNITS SOLD

Place	2007	2008	2009	2010	2011
Connecticut	\$ 245,000	\$ 290,000	\$ 265,000	\$ 206,500	\$ 213,200
Middlefield	\$ 265,000	\$ 288,000	\$ 250,000	\$ 212,500	X
(Housing Units Sold)	74	43	20	43	X
Durham	\$ 308,100	\$ 327,000	\$ 358,000	X	\$ 249,500
(Housing Units Sold)	102	60	45	X	94
Killingworth	\$ 325,000	\$ 366,500	\$ 319,000	\$ 254,100	X
(Housing Units Sold)	117	71	29	39	X
Meriden	\$ 179,000	\$ 206,000	\$ 188,000	\$ 139,400	\$ 139,500
(Housing Units Sold)	855	345	295	497	580
Middletown	X	X	\$ 240,500	\$ 192,000	\$ 175,000
(Housing Units Sold)	X	X	242	330	500

Source: Connecticut Office of Policy and Management, Real Estate Sales Database

The estimated home values in Middlefield, the RiverCOG Region and the State have been prepared in Table 13. This data was retrieved from the American Community Survey's five-year estimates. Therefore, these estimates are moving averages of estimated home values in 2005-2009, 2006-2010, 2007-2011 and 2008-2012. Middlefield's median home value was 3 percent greater than the State average and 2.8 percent less than the Regional average in 2012. Out of all owner-occupied units in Middlefield, the majority are categorized with a value between \$200,000 and \$299,999, representing 39 percent of the housing stock. Similarly, 37 percent of homes in Middlefield are valued between \$300,000 and \$499,999. Within the Region, the majority of homes are valued at \$300,000 to \$499,999. Only 13 percent of Middlefield's homes were valued at less than \$200,000 in 2012. Eighteen percent of homes in the Region, and 24 percent of homes in the State were valued below \$200,000 in 2012.

Table 13. ESTIMATED VALUE OF OWNER-OCCUPIED HOUSING UNITS

	Middlefield				RiverCOG Region				Connecticut			
	2009	2010	2011	2012	2009	2010	2011	2012	2009	2010	2011	2012
Owner-occupied units	1356	1452	1453	1496	53079	54325	54318	54160	922187	939984	937339	929560
Median (dollars)	\$ 303,700	\$ 298,700	\$ 295,400	\$ 294,500	\$ 318,100	\$ 325,300	\$ 313,300	\$ 303,000	\$ 295,800	\$ 296,500	\$ 293,100	\$ 285,900
Less than \$50,000	19	19	19	32	754	863	1034	1127	12508	13644	15295	17515
\$50,000 to \$99,999	23	23	40	49	995	923	925	1057	19504	18668	19347	21595
\$100,000 to \$149,999	42	44	18	15	2784	2458	2384	2299	60601	56161	56379	60303
\$150,000 to \$199,999	106	121	133	104	6210	5589	5410	5759	123655	122274	123823	129791
\$200,000 to \$299,999	474	527	547	588	14386	15257	15445	15985	253927	267519	271204	272261
\$300,000 to \$499,999	568	566	541	568	19926	20816	20901	20124	271648	280008	275823	262321
\$500,000 to \$999,999	116	143	147	132	6581	6842	6820	6259	133515	134075	129633	121757
\$1,000,000 or more	8	9	8	8	1443	1577	1399	1550	46429	47635	45835	44017

Source: U.S. Census Bureau, American Community Survey (2009 – 2012), Selected Housing Characteristics

Rental Market

Estimated gross monthly rent between 2009 and 2012 is highlighted in Table 14. Again, these estimates are products of the American Community Survey and are averages spanning a five-year time span. These estimates are useful in comparison across years.

Median monthly rent in Middlefield decreased 4 percent between 2009 and 2012, with a short period of increased rental costs in 2011. The State median rent increased by 8 percent between 2009 and 2012, while the number of rental units available increased by 6 percent. In Middlefield, the number of rental units decreased from 211 in 2009 to 130 in 2012. Since 2009, the median gross monthly rent in Middlefield has stayed consistent with the State median, varying the most in 2012, when median rent in Middlefield was \$133 less than the State median. In 2012, 43.8 percent of Middlefield's rental units and 53.9 percent of the State's rental units cost \$1,000 or more each month. During the same year, 23.8 percent of Middlefield's and 5.8 percent of the State's rental housing cost less than \$299 each month. The estimates in Table 14 illustrate that Middlefield's rental market is small, yet affordable when compared to the state. It is difficult to determine if the number of rental units is adequate, but the cost of renting is below the state average.

Table 14. ESTIMATED GROSS MONTHLY RENT (2009 - 2012)

MIDDLEFIELD	2009		2010		2011		2012	
Occupied Rental Units	211		193		198		130	
Median (dollars)	\$ 956		\$ 888		\$ 1,026		\$ 911	
Less than \$200	10	4.7%	20	10.4%	18	9.1%	19	14.6%
\$200 to \$299	9	4.3%	11	5.7%	11	5.6%	12	9.2%
\$300 to \$499	20	9.5%	11	5.7%	11	5.6%	0	0.0%
\$500 to \$749	7	3.3%	19	9.8%	22	11.1%	0	0.0%
\$750 to \$999	73	34.6%	39	20.2%	33	16.7%	42	32.3%
\$1,000 to \$1,499	58	27.5%	51	26.4%	57	28.8%	28	21.5%
\$1,500 or more	34	16.1%	42	21.8%	46	23.2%	29	22.3%

CONNECTICUT	2009		2010		2011		2012	
Occupied Rental Units	387,435		401,653		404,729		412,501	
Median (dollars)	\$ 958		\$ 982		\$ 1,020		\$ 1,044	
Less than \$200	12,845	3.3%	11,979	3.0%	10,740	2.7%	9,458	2.3%
\$200 to \$299	13,978	3.6%	14,023	3.5%	13,845	3.4%	14,377	3.5%
\$300 to \$499	25,582	6.6%	24,648	6.1%	24,638	6.1%	24,247	5.9%
\$500 to \$749	57,119	14.7%	54,456	13.6%	47,371	11.7%	45,726	11.1%
\$750 to \$999	101,874	26.3%	103,274	25.7%	98,641	24.4%	96,306	23.3%
\$1,000 to \$1,499	124,650	32.2%	134,569	33.5%	142,154	35.1%	148,550	36.0%
\$1,500 or more	51,387	13.3%	58,704	14.6%	67,340	16.6%	73,837	17.9%

Source: U.S. Census Bureau, American Community Survey (2009 to 2012), Selected Housing Characteristics, DP04

The cost of rent varies depending on whether persons or families pay market rent or are on a public assistance program. Market rent is rent paid for private or Connecticut Housing Finance Authority (CHFA) financed developments that rent on the open market. Subsidized rent is rent paid to subsidized developments provided

through HUD, the Department of Economic and Community Development's Bureau of Housing and CHFA-financed developments that rent below market rates.

The standard used to determine affordable rent is generally a maximum of 30 percent of a family's gross income. Public assistance levels vary with income and the different programs that state and federal agencies offer. Generally, to qualify under many tenant-assisted housing programs, applicants' incomes cannot exceed 50 to 80 percent of the median income for the region. Most of Connecticut's assistance programs require income to be less than 50 percent of the median to ensure the programs help households with the lowest incomes whenever possible.

The U.S. Department of Housing and Urban Development (HUD) uses the median family income for each Metropolitan Fair Market Rent Area. When assessing Middlefield's income eligibility for tenant-assisted housing, the Hartford-West Hartford Metro FMR Area will be used, and rounded to the nearest \$100. In 2012, the median family income in the Hartford Metro FMR Area was \$87,700. A family earning 50 percent of that would have an annual income of \$43,850, or \$3,654 per month. Using 30 percent of monthly household income for housing expenses, they could afford up to \$1,096 for rental expenses.

In 2012, the median rental cost in Middlefield was \$911 as noted in Table 14. This example proves that affordable rental housing is available in Middlefield for those individuals earning 50 percent of the town's median income. Based on the gross monthly rent estimates in Table 14, individuals earning 50 percent of the median family income for the area would be able to afford 56.1 percent of the rental units in Middlefield.

Affordable Housing

The previous sections of this chapter tend to show that housing in Middlefield is relatively affordable when compared to Durham and Killingworth. Middlefield's rental market is larger than Durham and Haddam's, yet smaller than Middletown and Wallingford's in relative size. Home values in Middlefield remain lower than Durham and Killingworth, yet constant with State median sales prices and values.

In the past, the state has taken initiatives to promote affordable housing through public acts, such as the Affordable Housing Land Use Appeals Procedure. This mandates special procedures for developer court appeals when a municipality denies or imposes substantial restrictions on developments with affordable housing proposals. Municipalities are exempt from the Affordable Housing Land Use Appeals Procedure if 10 percent of all units are government-assisted units, CHFA-financed units or deed-restricted units that must remain as affordable housing. The appeals procedure requires municipalities to demonstrate to the court that the municipality's rejection of a development proposal is supported by sufficient evidence in the record.

Table 15 shows that 2.36 percent of Middlefield's housing is considered affordable, totaling 44 affordable units. When compared to nearby towns, Middlefield has the highest percent affordable housing for small residential communities in the area. Middlefield's percentage of affordable housing is exceeded by Middletown at 23.39 percent and Wallingford at 5.1 percent. Of Middlefield's affordable housing units, the majority are government-assisted units and CHFA/USDA mortgages. Within the State and the Region, "tenant rental assistance" affordable units are prevalent, but only one of these units existed in Middlefield as of 2010. The RiverCOG Region has 9 percent affordable housing, which is inflated by Middletown's high percentage.

Table 15. AFFORDABLE HOUSING UNITS (2010)

Place	Estimated Units	Gov't Assisted Units	Tenant Rental Assistance	CHFA/USD A Mortgages	Deed Restricted Units	Total Assisted Units	Percent Affordable
Connecticut	1,487,891	87,480	44,504	29,652	5,868	167,504	11.26%
RiverCOG Region	72,238	3,717	1,625	1,090	94	6,526	9.0%
Middlefield	1,863	30	1	12	1	44	2.36%
Durham	2,694	34	1	21	-	56	2.08%
Guilford	9,596	168	6	42	-	216	2.25%
Haddam	3,504	22	1	21	-	44	1.26%
Killingworth	2,598	-	2	10	5	17	0.65%
Madison	8,049	90	1	10	29	130	1.62%
Middletown	21,223	2,859	1,467	614	25	4,965	23.39%
North Branford	5,629	62	7	62	-	131	2.33%
Wallingford	18,945	482	140	310	35	967	5.10%

Source: Connecticut Department of Housing

Recommendations

The general housing plan for Middlefield should be consistent with land use, economic, environmental and other goals formulated in the various sections of the Plan of Development. This should provide for a variety of housing opportunities for Middlefield's current and future residents. A wide range of policies and programs could be estimated to benefit housing availability and affordability while providing a pleasant living environment and preserving the town's important historic and natural resources.

Based on a rate of development using current population trends and projections, Middlefield can expect an increase of approximately 49 persons and 19 housing units by 2025, assuming average household size and vacancy rates remain constant. Population growth in Middlefield is expected to stabilize by 2020, with few new residents moving to town.

See Appendix 1 for more population and housing comparisons for the River C.O.G. Region.