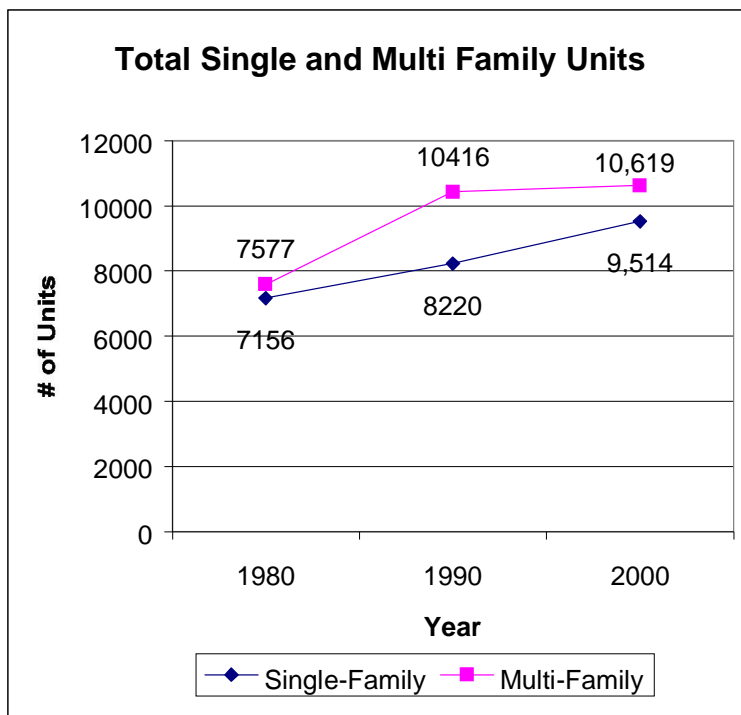


## CHAPTER THREE

### Housing

#### 3.1 Existing Housing Stock

According to the 2000 census, Middletown had a total of 20,133 housing units of which 6% (1,208) were vacant. Approximately 9,514 housing units were single-family detached while multi-family units accounted for 9,502 units. In 1990 56% of the housing stock was made multi family and 44% was single family. The 1990 Plan of Conservation and Development sought to correct this imbalance and gradually shift to a housing stock with the majority of units single family residential. The city is achieving this goal as the percentage of single family homes grew to 48% and multi family fell to 52%. This trend will continue into 2010 due to the lack of land zoned for multi family.

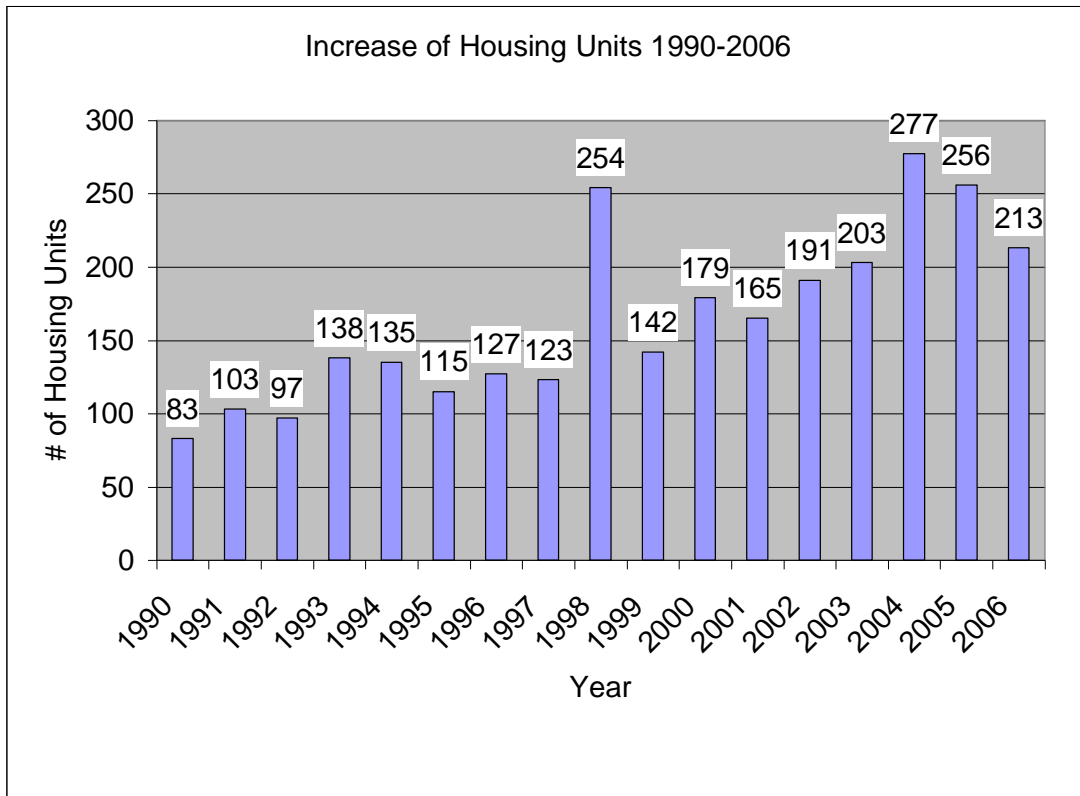


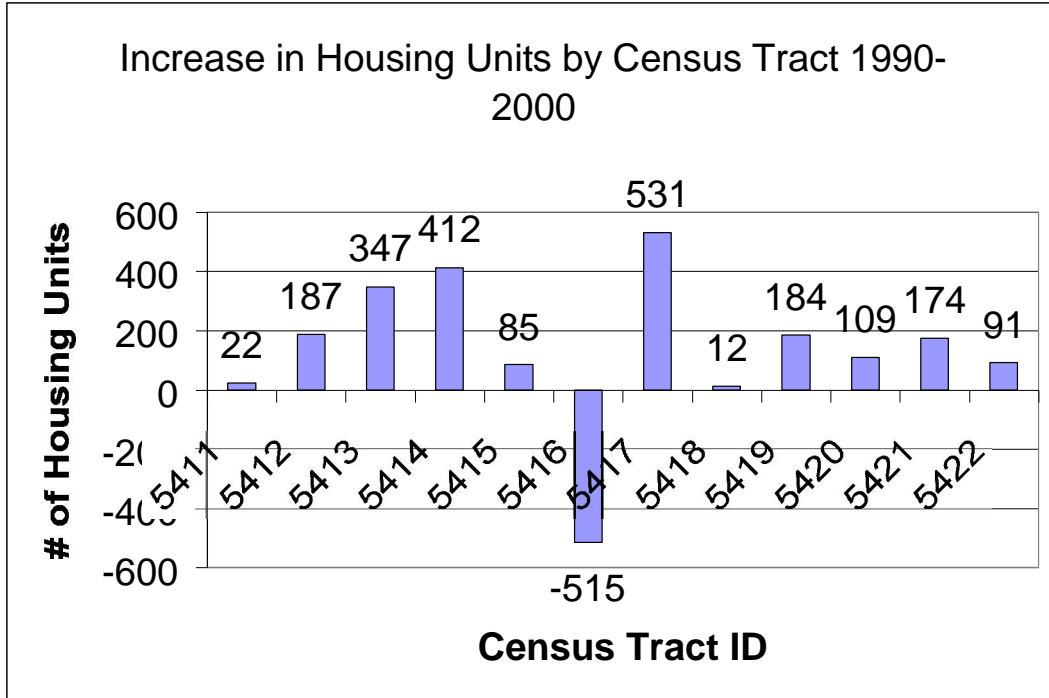
Homeowners accounted for 51.3% of the occupied housing stock in 2000. In comparison, the average ownership rate for Middlesex County was 72.1% and for Connecticut, 66.8%. Homeowners tend to invest more money in their houses and are more likely to take care of their property. A higher number of homeowners brings stability to neighborhoods. Homeownership grew steadily in Middletown from 49.1% in 1980 to 50.7% in 1990 and finally 51.3% in 2000, certainly a positive trend.

The Downtown census tracts (5411, 5415, 5416, & 5417) have an average vacancy rate of 8.3%, exceeding the citywide rate, and a higher percentage of renter households (73.5% compared to 49% in Middletown as a whole). Conversely, census tracts 5412, 5414, 5419, 5420, 5421 and 5422 have higher owner occupancy and lower vacancy than the citywide rates.

According to the Department of Economic and Community Development (D.E.C.D.), there were 2,332 housing units constructed in Middletown between 1990 and 2004 bringing the total number of housing units to 20,434, an increase of 12.9%. In 2004, there was a high rate of 277 housing units produced while 1990 housing construction produced only 83 units.

Between 1990 and 2000, the number of housing units in Middletown grew by 8.8% as a whole. The census tracts in and around the downtown (5411, 5415, 5416 and 5417) had previously been almost completely built-out and therefore the rate of new housing development was very low as virtually no new housing units were constructed. By comparison, areas northeast and southeast of the downtown experienced a much higher rate of development. Most notably, the number of housing units in census tracts 5414 and 5422 grew by 14.7% and 14.9% respectively.





### **3.2 Housing Affordability**

Unlike surrounding towns, Middletown has always provided a full range of housing options that include homeless shelters, transitional housing, low cost downtown rooms and apartments, apartments in 2 and 3 family homes, larger apartment complexes, condominiums, starter single family homes, mid priced homes and high end homes selling for as much as \$600,000.

In Connecticut, as the demand for housing outpaced the supply, housing prices have risen steadily and created an affordability crisis. As a more urban setting, Middletown has the most affordable housing in the region. Middletown has done more than its fair share and this is reflected in the fact that Middletown is exempt from the Affordable Housing Land Use Appeals Act. Middletown is officially exempt from this act because a full 18.7% of the housing stock is defined as affordable. However, there are areas in the city where affordable housing could be used to stabilize neighborhoods and actually raise the incomes in the area.