

PLAN OF DEVELOPMENT

FOR THE

CITY OF HARTFORD

**Prepared by
City of Hartford
Department of Housing and Community Development
Strategic Planning Division
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**Adopted by the Commission on the City Plan
June 4, 1996**

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To All Concerned Citizens:

The Commission on the City Plan is very proud to have been part of the preparation of this Plan of Development, 1996. The document was inspired by a vision of changing Hartford for the better, while maintaining and enhancing its many assets. As a Commission, we are committed to working together with the diverse communities in our City, municipal officials, and elected representatives to realize the most pressing recommendations included in this document.

This Plan was prepared to guide Hartford into the 21st century. It offers recommendations that address existing conditions that need to change in order to improve the quality of life in our City; such as lowering density, increasing employment opportunities, and making land available for future redevelopment. It also includes inventories of our most precious strengths, which we need to acknowledge and preserve; such as our extensive parks system, arts and cultural institutions, and the riverfront.

The Commission on the City Plan is designated as the public body which prepares and adopts the Plan of Development. The Plan of Development includes the following components:

- The Housing Component
- The Economics and Employment Component
- The Physical Conditions Component

The planning process began with the preparation of these components. Each component was exposed to considerable public discussion and review prior to endorsement by the Commission on the City Plan. The components were then synthesized into a single Plan of Development. The Plan's goals, objectives, and action steps should be used to help evaluate how well Hartford is doing in addressing the identified issues.

A key purpose of Hartford's new Plan is to keep the development of the City focused on the improvement of resident's quality of life and economic development. The Plan should be used by residents, the public and private sectors to work together to achieve a more livable City.

The Plan should also be used as a management tool to forecast the future physical, social, and economic demands of the City, and to coordinate and guide investments. The Plan will enable City officials to evaluate projects and budgetary decisions in light of long range development goals.

The Commission believes that the next step in this process is to move forward on the implementation of recommendations. This will entail working with policy makers, neighborhood groups and business organizations to begin improvements at the community level. We need to talk about this Plan with different audiences throughout the City and region. If we initiate a dialogue, it will move us to action. Let's start now!

Respectfully,

Robert LaPorte, Chairman
Commission on the City Plan

EXECUTIVE

SUMMARY

INTRODUCTION

The Plan of Development is an advisory document prepared in accordance with Chapter XIX, Section 2 of the City Charter, and Section 8-23 of the Connecticut General Statutes. The Commission on the City Plan is designated as the public body which prepares and adopts the Plan of Development. The Plan is used as a guide for the future development of the City. It provides elected and appointed officials, as well as the general public, with a long range perspective for making short range decisions.

This Plan reflects the thoughts and intentions of the Commission on the City Plan at the time this document was written. The Commission agreed that the major thrust of future development activity in the City of Hartford should be:

- to decrease the number of housing units and lower residential density, according to projected population reductions, while changing housing type to meet demand;
- to market the City and recruit businesses in an aggressive manner, while promoting and assisting neighborhood businesses, arts, culture, and entertainment;
- to assemble land for commercial and industrial uses, along with site preparation, to meet the changing land requirements for the type of commerce and industry that produces jobs for residents;
- to retain residential uses in land best suited for it;
- to create a critical mass of activities in downtown that include residential, sports and entertainment, recreation and cultural uses.

Specific development projects may be mentioned in some sections of this Plan. Those projects were relevant at the time the document was being prepared. They were included mainly as examples of the type of activity the City needs to pursue to accomplish the above mentioned goals. The Commission urges readers to focus on the direction that the City should be taking, rather than debate over any one specific development project.

Cities change with time, and Hartford is no exception. Changes in population, the local economy, social demands, physical development, and land use pressures are factors that interact with each other and shape the dynamics of the City's future. What do we want the City to be like in the 21st century? How do we establish programs and public policies that will strengthen Hartford, and make it a desirable place to live, work, and enjoy? Will Hartford be a safe City, with attractive neighborhoods where housing is available to all income groups? Will Hartford's economy generate a stable employment base for residents? What strategies can the City use to generate income - producing development? How can the City best solve its existing problems, and preserve its assets? These are the kinds of questions that the Plan of Development tries to address.

The Plan of Development contains the following three (3) documents:

- The Housing Component.
- The Economics and Employment Component.
- The Physical Conditions Component.

The Downtown Development Plan (1994) is part of the Plan of Development. It is available as a separate publication. The Downtown Development Plan was adopted by the Commission on the City Plan on April 19, 1994 in accordance with State Statutes. This Plan updates the Downtown Development Plan of 1984.

Each of the above documents include data, issues, and proposed recommendations for the particular area it addresses. They were revised, as needed, and synthesized into a single Plan of Development after citizen input.

A key goal of the Plan of Development will be to keep the development of the City in perspective and central to the improvement of residents' quality of life. The new Plan should become the force that drives our diverse community to work together to achieve a more livable City.

The new Plan should be used as a management resource to forecast the future demands of the City and to coordinate and guide investments. It has immediate applications as a guide for evaluating zoning ordinance amendments, long range capital improvement scheduling, and review of municipal improvements by the Commission and City departments. The Plan will enable City officials to evaluate projects and budgetary decisions in light of long range City wide development goals.

SUMMARY

The Plan of Development, 1996 was prepared under conditions that exist today and in the near future. Conditions will change over time. Therefore, it is important that the Plan be reevaluated periodically to insure that the goals and recommendations are still appropriate.

The last Plan of Development was prepared over ten years ago. Since then, the City of Hartford has experienced dramatic changes. The City's major employers have retrenched, causing significant layoffs. Major retailers have left the City, leaving the downtown area with large, vacant buildings. The general population has decreased dramatically, resulting in a significantly high number of residential vacancies and abandoned buildings. As a result of these changes, the City's tax base has shrunk considerably.

Many of these changes were caused by weak national and State economies that have plagued us since the end of the eighties decade. But regardless of their origin, we must acknowledge that our local economic and housing problems have become worse, and they continue to have a negative impact on the City of Hartford. We have taken a particularly large blow during the 1990's.

In view of the situation, the City must review and evaluate existing programs and policies, seriously work to create regional solutions, establish new and creative ways to tackle difficult economic and housing problems, and promote our remaining assets. The challenges of the 1990's are very different from those of the last decade.

The following are conclusions from each of the three components of the Plan:

A. Housing Component

Projections of population and household changes help to determine Hartford's future demand for housing. U. S. Census figures show that Hartford' population increased from 136,392 in 1980 to 139,739 in 1990. However, since 1990 the picture is much different. The U. S. Census reports that from 1990 to 1992 Hartford lost 7,744 people or 5.5% of its population. The population for 1992 was estimated at 131,995. (It is important to note that after this document was prepared, the U. S. Census released its 1994 population estimate for Hartford to be 124,196; a further decrease of 7,799 people.) What will happen from 1994 to the year 2000 depends on the assumptions that are made. For planning purposes, a projection of 129,500 residents in 2000 will be used.

Hartford continues to have a high proportion of low income households, single-parent households with children, and a high level of renters. Unemployment has continued to be higher in the City than in the rest of the region, even during times of job growth such as the 1980's. The employment situation has worsened in the 1990's resulting in significant job losses in manufacturing, corporate, and retail sectors. The housing market has also suffered as the demand for housing has decreased considerably in the past ten years, particularly since 1990.

There has been a shift in the distribution of the region's population since 1990. While Hartford lost 7,744 people from 1990 to 1992, the rest of the region combined (excluding Hartford and New Britain) gained more than 5,000 people. Households with rental subsidies are included in this shift from the City to the suburbs.

The housing market of the 1990's has helped low and moderate income families move into areas which had previously been too expensive. The combination of a weak housing market and "traveling" rental certificates has resulted in more integration, and increased housing opportunities for lower income families. Unfortunately, these conditions indicate a troubled real estate market, and population losses for the City.

The weak housing market has resulted in low rental and real estate prices, high vacancy rates, and a significantly large number of residential properties being abandoned. In 1995, Hartford had over 600 residential buildings on its abandoned building inventory. The number has increased since then.

The table below gives a housing market analysis based on population projections. It illustrates the number of housing units that may be reduced, assuming a population of 129,500 by the year 2000, a continued decrease in the number of households, and a desirable vacancy rate of 5% for habitable units.

**CITY OF HARTFORD HOUSING
MARKET ANALYSIS**

	<u>1980 CENSUS</u>	<u>1990 CENSUS</u>	<u>1992 ESTIMATES</u>	<u>2000 PROJECTIONS</u>
<u>Population Data</u>				
Total Population	136,392	139,739	131,995 ¹	129,500
Group Population	7,143	8,320	8,674 ²	9,645
Household Population	129,249	131,419	123,321	119,855
Average Hshld. Size	2.53	2.55	2.55	2.57
Number of Households	51,086	51,537	48,361	46,636
<u>Housing Data</u>				
Total Housing Units	55,254	56,098	56,081 ³	56,042
Occupied Units	51,026	41,464	48,361	46,636
Vacant Units	4,207	4,634	7,720	9,406
Vacancy Rate	7.61	8.26	13.76	16.8

¹1992 Population Estimate, U.S. Census

²Based on the assumption that the yearly increase of 118 per year, which occurred from 1980 - 1990 will continue.

³Based on a net gain of new construction over demolitions reported in the Connecticut Housing Production and Permit Authorized Construction, 1991 - 1993, State of Connecticut Department of Housing.

The following assumptions were made in generating the 2000 Projections for this table:

- *A net loss of approximately 10,239 people would occur between 1990 and 2000.*
- *According to Census estimates, a loss of approximately 7,744 people already occurred between 1990 and 1992. The greatest population loss in the City before this time occurred from 1970 - 1980 when population decreased by 21,625. The assumption is that the population loss in the early 1990's would begin to rebound in the latter part of the decade with the possibility that the last few years of the decade would show a slow recovery.*
- *The group population would continue to increase at the same rate as it has since 1980.*
- *The average household size would continue to remain relatively stable, as it has since 1980.*
- *Total housing units would continue to remain relatively constant since 1990.*
- *The Citywide vacancy rate was calculated by subtracting the total number of households or occupied housing units from the total number of housing units.*

The following scenario is based on a desirable vacancy rate of 5%:

	<u>2000 Projections</u>	<u>Desirable</u>
Total Housing Units	56,042	49,091
Occupied Units	46,636	46,636
Vacant Units	9,406	2,455
Vacancy Rate	16.8%	5%

Projected Housing Oversupply would be as follows:

- a. Change in Number of Households (number of households for 2000 minus number of households for 1990): - 4,901
- b. Change in Number of Vacant Units (vacant units for 2000 minus vacant units for 1990): 4,772
- c. Reduction in the Number of Units needed to reach a 5% Vacancy Rate in 2000: 6,951
- d. Net Gain in Housing Units, 1990 - 1993 (housing starts minus losses)* - 23
- e. Housing Unit Oversupply (C minus D): 6,928

*State Department of Housing data on gains and losses, 1990 - 1993, and Hartford Department of Licenses and Inspections data on conversions, 1990 - 1993.

B. Economics and Employment Component

The economic trends that appear are alarming. Hartford has traditionally been home to the majority of the region's poor population. This population became poorer during the last decade. City residents became much poorer than residents of the rest of the region. Hartford also continues to lose jobs. The economic recession has severely impacted not only the central City and the region, but also the State. While the State is beginning to see signs of recovery, the Hartford region is recovering at a slower rate, and the central City at an even slower rate.

Two mainstays of the region's economy - insurance and aerospace - have gone through major changes, and should not be relied on to lead a recovery. Neither industry is expected to have significant job growth.

The City is limited in its ability to influence the economic trends that are occurring here, throughout the Northeast, and the United States. The City should therefore focus its limited resources on the areas where it can have an effect. The City needs to spur economic development through better marketing and recruitment, site preparation, promotion of arts, culture, and entertainment, neighborhood reinvestment, and technical assistance for retention and development of business.

Also, Hartford needs to strengthen its education system and job training programs. More vocational programs, school to work programs, and apprenticeships need to be developed so youth understand the relationship between their education and employment.

The existing recession also offers some opportunities. First, the vacancy rate for Class "A" office space is nearly 22%. This high vacancy rate means that leasing costs are down, making it very affordable to rent downtown. There are approximately 400 commercial and industrial properties for sale or lease citywide, according to a recent survey by the Planning Department. Second, Hartford's location with a fully developed infrastructure, should make it attractive to

the new developing technologies that are looking for these amenities. Aggressive marketing of the City could attract these new industries.

Neighborhood revitalization is a critical aspect of Hartford's economic recovery. The City must work in conjunction with neighborhood organizations to support neighborhood - based businesses, and other development that will strengthen residential areas. The City should also establish strong ties with colleges and universities to create special programs for local entrepreneurs, research, and marketing projects for economic opportunities in our neighborhoods.

C. Physical Conditions Component

The land use issues and concerns facing Hartford today are dramatically different from those of a decade ago. The long term economic recession has changed the City's land use agenda. Economic development has become a focal point for the City. This situation has shifted the role of municipal government from being a regulator on behalf of the public interest, to being an initiator of economic activity, giving public resources to private enterprises for jobs.

In this context, Hartford must maintain a balance between competing forces. On one hand, it cannot "give away the store". On the other hand, it should be willing to exercise its land use controls to assist private projects of public interest.

The City must find ways to have a positive impact on residential and commercial markets. While there is too much housing, there is a shortage of large assemblage of land for commercial and industrial uses. Changing technologies have resulted in greater land requirements for manufacturing, warehousing, and retailing. Changes in the zoning and land use should produce vacant land suitable for the type of commercial and industrial development that produces jobs for City residents.

Hartford must remember that only a decade ago it was worried about too much economic development in residential areas, especially office conversions. Care must be taken to see that land best suited for residential use is retained for that use. A great deal of Hartford's promise lies in the character of its neighborhoods.

A zoning analysis indicates that the neighborhood commercial zones are changing. The B-3 zone has been cut back and replaced by B-4 along Park St., and sections of Albany Avenue and Maple Avenue. Similar changes have been considered for New Britain Avenue and Farmington Avenue. The restrictions placed on the B-4 zone have been eased. A primary concern for residents surrounding neighborhood strips is whether or not to allow drive-through uses.

Hartford's residents and merchants have begun to organize around neighborhood character and quality of life issues. The future land use recommendations provide a framework for residents to use for evaluating land use in their own neighborhoods. It should serve as a guide to address future challenges, such as the tension between expanding local businesses and the retention of residential character, the reduction of blight and vacancy, zoning and other means of land use control.

CITIZEN PARTICIPATION

There was an extensive citizen participation process in the preparation of the Plan of Development. The process began with the preparation of the City of Hartford Consolidated Community Development Plan (Con-Plan) in 1995. The preparation of the Con-Plan was mandated by the federal government for the City to apply and receive Housing and Urban Development (HUD) funding. In order to coordinate the Con-Plan and the Plan of Development without duplication and confusion to citizens, a joint citizen participation process was developed.

When the Commission on the City Plan began this process, we participated in public hearings and community meetings to explain to citizens what the Plan of Development was, and to hear what issues and concerns citizens wanted us to address in the Plan.

There were two required public hearings on the Con-Plan. At the first public hearing, held on March 2, 1995, informational packets were distributed that included the schedule of community meetings in English and Spanish. Nine community meetings were held throughout the city during the week of March 6, 1995, and on March 30, 1995. Two of these meetings were held in public housing projects. Paid advertisement for the meetings were placed in the Hartford Courant and six other neighborhood publications. The final public hearing on the Con-Plan was held on June 19, 1995.

After the draft of the Plan of Development was written, the Commission on the City Plan sponsored additional meetings to get feedback and additional input. The Commission distributed and discussed the draft with at least twenty-eight neighborhood groups and organizations during March and April of 1996, by requesting to attend their regularly scheduled meetings to discuss the Plan. These groups included newly formed Neighborhood Revitalization Zone Committees, established neighborhood organizations, Hartford Housing Authority Tenants Association, and merchant associations. In April, 1996, the Commission also sponsored three community meetings throughout the City to solicit comments from the general public. These meetings were publicized by mass mailing to all community organizations, community groups, Parent Teacher Organizations, Public Housing Tenants' Associations, civic associations, and others. After the Commission incorporated citizen input results, a public hearing was held in an effort to receive additional input. Legal notices of the public hearing were published in the Hartford Courant, according to legal requirements. At these meetings, the Commission received information pertaining to the issues and concerns that Hartford residents and the business community consider to be important now and in the future. Comments were generally positive and constructive, and all were considered for inclusion in the Plan.

HOUSING

COMPONENT

INTRODUCTION

The Housing Component of the Comprehensive Plan of Development focuses on the housing situation in the City of Hartford since the 1980's. It is an assessment of the City's existing housing supply, and highlights major indicators of housing demand. The document explains the special housing needs and conditions that exist in the City and proposes recommendations for improvement.

The principal land use in the City of Hartford is residential with approximately 30% of the land area used for that purpose. As the largest land use in Hartford, it has a significant impact on every aspect of city life. Housing is one of the most important indicators of a community's social, physical, and economic health. Not only does it fill our basic need for shelter, but housing is also the essence of the City's neighborhoods and a visual sign of the quality of urban life.

It is important to recognize that the City's housing market is part of a larger economic, social, and geographic capital region. Job opportunities and commuting patterns to a common employment center affect housing choices. While this report deals specifically with the City of Hartford, it must be noted that suburban communities are located within a relatively close geographic area of the central city, and housing is available and easily

accessible. Suburban living is preferable to many households who could otherwise live in the City and represents a drain of middle to upper income households. In the past, lower income households have been generally excluded from that alternative because of housing costs and other reasons.

Housing availability has changed since the late 1980's. At present, the economic slowdown at national, state, and local levels has depressed housing prices. Lower housing prices have, in turn, opened up outer ring neighborhoods and suburban communities to lower income households. Rental as well as ownership opportunities now exist in areas where many of these households could not afford to live before. Also, a variety of programs continue to make home ownership possible by giving mortgage assistance to first time home buyers of moderate income.

The conclusions and issues that result from this study illustrate the physical, economic, and social conditions that affect Hartford's housing stock. The market for housing in Hartford is also influenced by perceptions of city living, the education system, and the safety of the neighborhoods. The recommendations presented at the end of the document can not stand alone, but must be implemented in the context of an overall Plan of Development whose purpose is to make Hartford a better place.

HOUSING SUPPLY

A. Type and Style of Existing Housing Stock

The housing supply section involves all existing housing units in the City: the size of the supply, tenure, age, condition, and household characteristics.

The housing styles found around the City reflect population density and the socio-economic characteristics of each neighborhood. Single and two-family homes in the western, northwest, and southern fringes of the City are characterized by high owner occupancy, good maintenance, and neighborhood stability. Those neighborhoods are distinctive for their small scale and cohesive neighborhood character. The higher density, inner City neighborhoods on the periphery of the central business district have the largest percentage of renter-occupied units and are heterogeneous in character, both in housing styles and mixed land uses. Those neighborhoods contain some of Hartford's most interesting architecture, and many pleasant streets with solid housing stock.

A significant majority of occupied units, 76.3%, are rental., while only 23.6% are owner-occupied.

There are a variety of styles, ages and conditions in the City's housing supply. Conditions vary from neighborhood to neighborhood. The existing supply is primarily large two and three story, multi-family structures, apartment complexes, and single family homes. The "triple decker", which has three to six units, is the predominant type of housing structure found in Hartford. The majority of housing is renter-occupied and over forty years old. These structures have high lot coverage and little open land for yards and off-street parking.

In 1990, Hartford had a total of 56,098 residential units; of those, 51,464 were occupied and 4,634 were vacant. Table 1 shows the current housing supply by age and condition. A significant majority of the occupied units, 39,316 or 76.3%, were rental. A total of 12,148 or 23.6% were owner-occupied. Substandard units, defined as those lacking exclusive plumbing facilities, comprise 1.3% of occupied units. The vast majority of substandard units were rentals.

Table 2 shows the number of units per structure in Hartford in 1990, and a comparison with 1980. Structures containing five or more units still comprise almost half (27,586 or 49%) of the residential buildings in the City. Three to four unit houses are the second largest type (22%) of housing in Hartford. A large number of these units are found in the Barry Square, Blue Hills, Northeast, Southend, and Southwest neighborhoods. Two-family houses comprise only 11% of the residential units in Hartford. Single-family structures, both detached and attached, represent 16% of the City's residential stock.

TABLE #1

EXISTING HOUSING SUPPLY CHARACTERISTICS BY AGE OF STRUCTURE AND CONDITION

HOUSING CHARACTERISTICS	AGE				CONDITION		Total
	Pre-1940	1940-1959	1960-1979	1980-1990	Standard	Sub Standard(1)	
Occupied Units							
Owner	6,074	4,310	1,223	541	12,120	28	12,148
Renter	13,009	10,472	11,757	4,078	38,626	690	39,316
Total Occupied	19,083	14,782	12,980	4,619	50,746	718	51,464
Vacant Units							
For Sale							244
For Rent							3,428
Rented or Sold, but not Occupied							381
Other-Vacant (2)							581
Total Vacant	1,730	1,180	1,162	562	4,553	81	4,634
Total Housing	20,813	15,962	14,142	5,181	55,299	799	56,098

Source: 1990 Census

1. Units lacking complete plumbing facilities.
2. Units reported as boarded-up or for occasional use only.

TABLE #2

**NUMBER OF UNITS IN STRUCTURE
1980 - 1990**

	1990	1980	CHANGE	% CHANGE
One Unit, Detached	12.3% - 6,889	16.0% - 8,866	-1977	-22.3
One Unit, Attached	4.0% - 2,247	2.80% - 1,522	725	47.6
Two Units	10.9% - 6,126	10.8% - 5,982	144	2.4
Three to Four Units	22.2% - 12,474	21.3% - 11,745	729	6.2
Five to Nine Units	16.3% - 9,144	14.2% - 7,826	1,318	16.8
Ten or More Units	32.9% - 18,442	34.8% - 19,216	-774	-4.0
Other (1)	1.4% - 776	.09% - 55	721	1,310.9
TOTAL	100% - 56,098	100% - 55,212	886	1.6

(1) This category is for any living quarters occupied as a housing unit that does not fit the previous categories, for example: mobile homes or trailers, railroad cars, campers, vans, etc.

Source: U.S. Census
Hartford Planning Department

Single-family, detached housing was the category that experienced the most significant decrease in its stock since 1980. This is the type of house that has open space on all four sides. That category lost 1,977 units or 22.3% of its stock. The only other category that showed a decrease since 1980 was structures with 10 or more units which lost 774 units or a 4.0% decrease of its stock. There was a notable increase in single-family, attached housing, which increased by 725 units or 47.6%; this type of structure shares a common wall between units, for example, townhouses and duplexes. Structures with 5-9 housing units increased by 1,318 units or 16.8%. There was an increase of 721 units (1,310.9% increase) in other housing, which included any housing units that do not fit the previous categories. The increase in other housing may have been due to a change in the Census definition that made this category more inclusive than in the 1980 Census. Also, maybe it reflected some of the transient population, which may have otherwise been living in shelters.

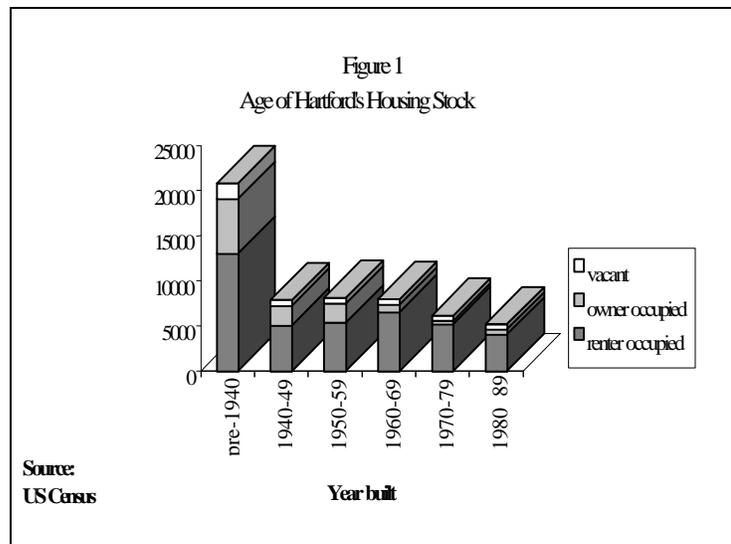
The loss in single-family, detached housing seems to have been replaced by single-family, attached housing and two family, three family, and four family structures. While single-family, detached housing lost 1,977 units, a combined increase of 1,598 units occurred in attached single-family, and two to four family structures.

The conversion of detached, single-family structures into other types of housing may have happened because of speculation. Many landlords in the 1980's added units to their residential properties in order to get higher rental incomes. This was a time when there was a tight housing market, vacancies were low, and prices were high. Furthermore, the new construction and rehabilitation that occurred created mostly townhouses, two to three family houses, and other multiple unit housing.

The result of this shift in the housing stock is that when the housing market slowed, vacancies rose, and prices came down in the 1990's, the city was left with an inordinate oversupply of attached and multi-family housing units. Most of these residential structures are now hard to market to middle and higher income families with children who usually prefer single-family, detached homes.

B. Age

Hartford's housing stock is old. A total of 20,813 or 37% of the housing units in the City were built prior to 1940. Only 9% of the housing supply is 10 years old or less. There is a distinct age difference between



the housing stock in Hartford and the rest of the capital region. Only 17.6% of the housing stock in the entire region (excluding Hartford) was constructed prior to 1940. Approximately 17% of the region's housing is 10 years old or less.

Most of the oldest housing was built in the last quarter of the nineteenth century for the City's factory workers. This housing was primarily four

to six unit, wood-frame structures. In more prosperous neighborhoods, such as Frog Hollow, substantial brick multi-family residential flats were constructed by the City's immigrant craftsmen. In contrast to the concentrated, older multi-family units in the inner City neighborhoods, the housing in the southwest and northwest parts of the City comprise the majority of the residential buildings constructed since 1940.

In recent years, the State has adopted legislation to address environmental problems in existing structures; such as asbestos, and lead-based paint. In particular, the removal of lead-based paint from housing that was built prior to 1978 has received considerable public attention. The high cost of such removal would have a devastating impact on the City of Hartford, where a significant majority of the housing was built prior to 1978 and is in multi-family structures.

C. Changes in Housing Supply

The total number of housing units in Hartford has not changed significantly since the 1980 Census. In 1990, the Census reported a total of 56,098 housing units in Hartford as compared with 55,233 in 1980. This represents a net gain of only 865 units or 1.5% from 1980 to 1990. By contrast, there was a net loss of 3,017 units from 1970 to 1980.

A major change in the housing supply between 1980 and 1990 was that the City was able to reverse the loss of standard, occupied units that occurred in the 1970's. During the 1980's, the City successfully reduced the number of boarded-up, substandard units, and turned them into habitable units. Major housing rehabilitation projects were completed throughout the City.

Table 3 shows that there was a total increase of 1,125 standard, occupied units; of those, 435 were owner-occupied and 690 renter-occupied. The number of substandard units, defined as units that lack exclusive plumbing facilities, decreased by a total of 687 units; of those, 92 were owner-occupied and 595 were renter-occupied. The overall, net increase from 1980 to 1990 in the number of occupied units was 438 units (343 owner, and 95 rental).

TABLE #3

HOUSING SUPPLY CHANGES
1980 - 1990
BY UNITS

<u>Occupied Units</u>	<u>STANDARD</u>			<u>SUBSTANDARD (1)</u>			<u>TOTAL</u>		
	<u>1980</u>	<u>1990</u>	<u>Change</u>	<u>1980</u>	<u>1990</u>	<u>Change</u>	<u>1980</u>	<u>1990</u>	<u>Change</u>
Owner	11,685	12,120	+435	120	28	-92	11,805	12,148	+343
Renter	37,936	38,626	+690	1,285	690	-595	39,221	39,316	+95
Total Occupied	49,621	50,746	+1,125	1,405	718	-687	51,026	51,464	+438
<u>Vacant Units</u>									
Sale and Rental							2,578	4,053	+1,475
Other Vacant (2)							1,629	581	-1,048
Total Vacant							4,207	4,634	+427
Total Supply Change							55,233	56,098	+865

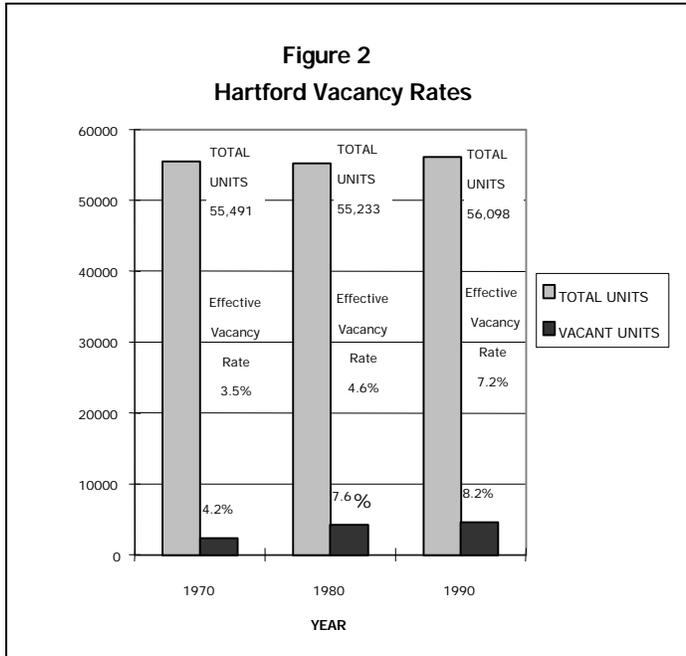
Source: 1980 and 1990 U.S. Census

(1) Units lacking complete plumbing facilities.
(2) Units recorded as boarded up or for only occasional use only.

The total number of vacant units increased from 1980 to 1990 by a total of 427 units. Vacant units that were for sale or rent increased by 1,475. Other vacant units that were recorded as boarded-up or "for occasional use only" decreased by 1,048.

D. Vacancy Rate

An important measure of the strength of the City's housing market is the extent to which housing is not being used. This measure is expressed as a vacancy rate. A low number of vacancies indicates a tight market while a high number indicates an oversupply. An adequate vacancy reserve is typically accepted at 5%, and is



necessary in the transfer of housing to broaden consumer choices. Normal vacancy rates will vary according to the market. Home ownership and household changes also affect the fluctuation of a City's vacancy reserve.

In Hartford, the overall housing vacancy rate reported by the 1990 Census was 8.2%, as compared to 7.6% in 1980, and 4.2% in 1970. The vacancy rate in the City has continued to increase since 1990, but in a more significant way. In 1990 the Census reported a vacancy rate for rental units of 8.7%, whereas an informal survey conducted by the City Planning Department in May, 1993 found that local, market priced apartment buildings had an estimated vacancy of 15.8%. "For Sale" units had a 1990 vacancy rate of 2%. In 1993, the Planning Department estimated a 3.6% vacancy "For Sale" units.

The characteristics of vacant housing in Hartford show an oversupply of available units. The 1990 Census data shown on Table 3 indicates that over 85% of all vacant units were available for sale or rent, as compared to 61% in 1980. A total of 581 units were classified as "Other vacant" housing units in the 1990 Census, down from 1,629 in

1980. Those units were not available because they were either vacant for occasional use only, or boarded -up. Approximately 27% of the "other vacant" units were boarded-up in 1990, whereas in 1980 over half of those units were boarded-up.

Figure 2 illustrates that the vacancy rate of available and habitable units, known as the effective vacancy rate, was below the accepted standard of 5% in 1970 (3.5%) and again in 1980 (4.6%), reflecting the tight market at those times. In 1990, the effective vacancy rate rose to 7.2%, reflecting the beginning of a housing surplus that has continued to increase in recent years.

A field survey conducted by the City of Hartford Planning Department in the summer of 1994 found that a total of 489 structures were vacant or boarded - up throughout the City. An additional 661 structures were found to be in poor condition. A breakdown of these buildings by neighborhood is shown in Table 4.

Hartford's high vacancy level extends to public housing projects. A review of monthly reports published by the Hartford Housing Authority

**TABLE #4
NEIGHBORHOOD SUMMARY STATISTICS
CONDITION OF STRUCTURES**

Neighborhood	Good	Fair	Poor	Vacant Boarded Up	Total	Public Housing Projects/Stru- ctures
Asylum Hill	528	58	24	36	646	14
Barry Square	1,340	168	82	34	1,624	
Blue Hills	2,072	147	42	30	2,291	
Charter Oak-Zion	1,276	104	38	28	1,446	285
Clay Arsenal	498	97	60	68	723	20
Frog Hollow	612	154	69	02	937	
Northeast	1,239	118	73	53	1,483	49
Parkville	729	77	38	18	862	
Sheldon-Charter Oak	157	23	19	15	214	47
South End	2,192	86	34	18	2,330	
South Green	266	25	18	15	324	
Southwest	1,790	62	14	3	1,868	
Upper Albany	676	142	124	59	1,001	5
West End	1,121	73	24	5	1,223	
North Meadows	72		2	1	75	
South Meadows	21			4	25	
Downtown						
TOTAL	14,589	1,333	661	489	17,072	420

City of Hartford Planning Department
Summer 1994

show that their overall vacancy rates have steadily

increased since 1989. In May, 1989 their overall vacancy rate was 3.12%; with a vacancy of 3.27% for low rent family units, 2.88% for low rent elderly units, 3.04% for moderate rent units, and 2.75% for scattered site units. By May, 1994 their overall vacancy rate had risen to 8.06%; with a vacancy of 8.33% for low rent family units, 5.81% for low rent elderly units, 9.91% for moderate rent units, and 3.87% for scattered site units.

The Hartford Housing Authority, with support from the U. S. Department of Housing and Urban Development (H.U. D.), has recently embarked on a plan to undergo the modernization of occupied units, and strategic demolition of vacant units in public housing projects. This would result in the revitalization of the projects as lower density housing. The implementation of such a plan would upgrade the living environment in public housing.

A field survey conducted in the summer of 1994 found that a total of 489 structures were vacant or boarded - up throughout the City. An additional 661 structures were found to be in poor condition.

E. Disinvestment

Disinvestment is an important indicator of the City's housing market. Since the 1990 Census, Hartford's problem of housing abandonment has worsened. When housing becomes an economic liability to its owners, taxes and mortgages go unpaid, disinvestment and deterioration spread, and neighborhood blight increases. Factors that have contributed to local disinvestment include a significant population loss (refer to section on Population Projections), the out-migration of households who can afford housing elsewhere, and a further concentration of a lower income population. Hartford continues to possess a disproportionate share of persons who cannot pay for standard, market rate housing.

The reasons for disinvestment in the 1990's are different from those of the 1980's. The slowdown of the economy has resulted in high levels of layoffs and job losses at the local level. The State Department of Labor data show that the City of Hartford lost approximately 4,240 jobs from 1980 to 1991. From 1990 to 1991, a total of 12,440 jobs were lost in Hartford. A total of approximately 11,061 layoffs and shutdowns were announced in the media for the Hartford labor market area from January, 1992 to April, 1993. Housing prices have been considerably reduced since the late 1980's. This economic climate has allowed low and moderate income households to purchase or rent better housing units that are now affordable; thereby, leaving behind buildings that many times become abandoned. The result has been a disinvestment in older, multi-family buildings and minimal private non-subsidized construction.

The latest available inventory of vacant, boarded-up structures was prepared by the City's Department of Licenses and Inspections in November, 1994. It shows that there were approximately 636 abandoned buildings in the City; of those, 499 had residential units. The total number of abandoned buildings had increased by an estimated 400 properties in two (2) years. These buildings contribute to neighborhood blight and deterioration. Housing continues to be neglected when owners find that they are unable to pay mortgages and taxes. In recent years, the City has experienced a high degree of tax delinquencies and foreclosures.

F. Subsidized Housing and Group Quarters

There is a large number of subsidized housing units in the City of Hartford. Available data on the number of direct subsidies in the City was obtained from a variety of sources and is found in Table 5. An estimated total of 12,514 or 22% of the housing units in Hartford had direct subsidies. Of those, a total of 8,836 were identified as projects that are site specific. A total of 3,678 were identified as rental certificates that are given to families for use in scattered rental units throughout the City.

TABLE #5	
<u>HOUSING UNITS WITH DIRECT SUBSIDIES</u>	
Site Specific Subsidized Units:	
Hartford Housing Authority (H.H.A.) Units	4,107
Othersite Specific Units, Excluding H.H.A.	4,729
Total Site Specific Units	8,836
Total Rental Certificate	3,678
Grand Total Number of Subsidized Units	12,514
Source: <u>Housing Opportunities</u> , HREC, July 1990	
<u>Housing Opportunities</u> , HREC, July 1990; and <u>Hartford Housing Authority Monthly Intake Report</u>	
Capital Region Council of Governments <u>Fair Housing and Affordable Housing</u>	
<u>Compact, Second Year Progress Report</u> , June 1992	

While the number of direct public housing subsidies that are either site specific or rental certificates is well documented, data on other types of indirect public housing subsidies is not easily available. For example, housing financed either partly or fully by federal, state or City funds in the form of grants, special loans, etc. cannot be readily tracked.

Hartford is also home to other types of subsidized housing in the form of shelters and government sponsored group homes. There exists a disproportionately large number of homeless shelters, group homes, and halfway houses in the City as compared to the rest of the region. For example, the Coalition to End Homelessness reported in September, 1992 that there were ten emergency shelters in the 29-town region. Of those, eight were located in Hartford with a total

of 270 beds; but only two were located elsewhere in the region, with a combined total of 55 beds. The U. S. Census reported that the number of persons living in group quarters in the City of Hartford increased from 7,143 in 1980 to 8,320 in 1990; growing by 1,177 people, a 16% increase. During the same time period, the general population of the City grew for the first time since 1950 but only by 3,347 people or 2.5%. A review of U. S. Census data shows that the City's group population has grown steadily since 1960; meanwhile, the general population has continued to decrease in every decade, except for a slight gain in the 1980's. The group population is comprised of individuals who live in institutions, such as jails and college dormitories; and other types of group residences, such as boarding houses, and group homes.

Hartford is an older City already built-up, with a relatively constant number of housing units since 1980. The further proliferation of publicly subsidized housing, and other types of tax-exempt institutions and group quarters (including emergency shelters, halfway houses, and

TABLE #6								
CHANGES IN HOUSING STOCK IN THE CAPITAL REGION AND CITY OF HARTFORD								
<u>1980 - 1993</u>								
<u>YEAR</u>	<u>CITY</u>	<u>REGION</u>	<u>CITY</u>	<u>REGION</u>	<u>CITY</u>	<u>REGION</u>	<u>CITY</u>	<u>REGION</u>
1980	33	1,751	105	15	152	89	-14	1,677
1981	237	1,649	0	25	410	78	-173	1,596
1982	76	2,201	39	101	159	48	-44	2,254
1983	450	3,727	20	83	157	72	313	3,738
1984	255	3,625	11	328	193	53	73	3,900
1985	584	4,930	18	87	108	60	494	4,957
1986	326	5,875	36	577	85	87	277	6,365
1987	208	5,368	45	141	82	72	171	5,437
1988	249	3,310	0	304	16	76	233	3,538
1989	444	2,794	0	46	67	68	377	2,772
1990	405	989	141	22	56	57	490	954
1991	84	1,258	0	0	21	46	63	1,212
1992	155	1,628	0	0	93	70	62	1,558
1993	39	1,557	0	0	181	44	-142	1,513
TOTAL	3,545	40,662	415	1,728	1,780	920	2,180	41,471
City of Hartford Planning Department								

residential treatment facilities), continue to fill the existing housing stock at a time when the general population is leaving. This type of replacement indicates a negative housing trend. Most likely,

Hartford will continue to be depleted of its limited resources to pay for this situation.

G. Production and Demolition

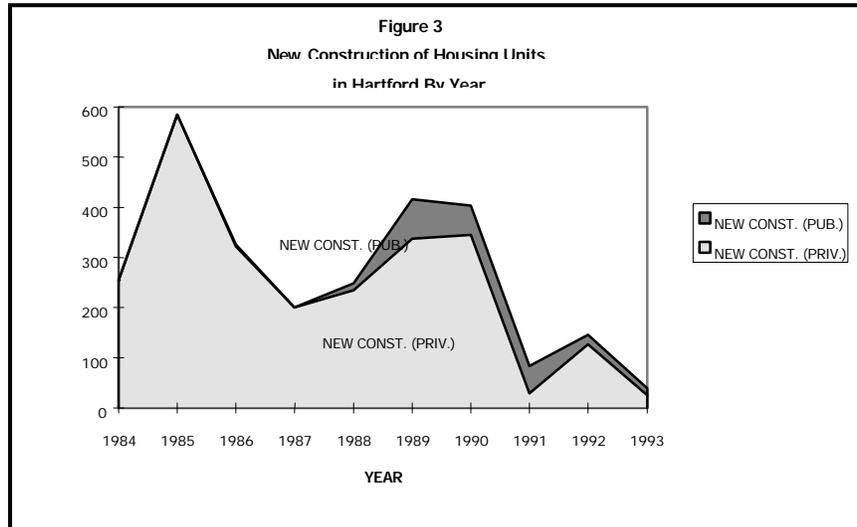
An adequate balance between new construction, rehabilitation, and demolition is essential to meet household demand and have a healthy level of exchange. Data from the State Department of Housing showing new construction and demolition for the City of Hartford from 1980 to 1993 is shown in Table 6. For that time period, housing production averaged 283 units per year. Most of those newly produced units were new construction or housing rehabilitation (an average of 253 units per year). Other gains, such as rehabilitation and conversion from non-residential to residential use, brought back a total of 415 units during that period. Demolition averaged 127 units per year. The net gain for the period was a total of 2,180 units or an average of 156 per year.

The peak of housing production activity occurred from 1983 to 1990. Particularly active were the years 1983, 1985, 1989, and 1990. Since 1990, housing production has dropped to levels similar to the early 1980's, when there was a net loss. The net loss for 1993 was 142.

Table 6 also shows housing stock changes for the rest of the capital region. A comparison between the City and the region shows that, while housing production followed a similar pattern for both, the City's fluctuations were much more pronounced than the region's. Production peaked in the mid eighties and then slowed significantly by the end of the decade and in the early 1990's. The region's net gain in 1993 was 40% of that experienced ten years earlier in 1983. Current net gains are back to the levels seen in 1980 - 81. Housing losses due to demolition and other types of losses have always been higher in the City than in the region.

Overall losses in the City from 1980 to 1993 represented approximately 66% of the region's total losses. The contrast between the City and its surrounding towns may be partly because Hartford is an urbanized area without large tracts of open, vacant land readily available for new residential development.

Information on private and public construction is maintained by the Hartford Department of Licenses and Inspections as required by the State Department of Housing. Data for 1984 through 1993 identified approximately 91% of new construction as private, and only 9% public. However, this is somewhat misleading because many



projects listed as private were in fact completed by private, or private non-profit corporations with public funds. Figure 3 shows recent housing unit production by the public and private sectors in Hartford.

H. Rental Costs

In 1990, the U. S. Census reported that the median contract rent for the City of Hartford was \$443 per month. Table 7 gives the breakdown of rental housing units by the amount of monthly rent paid. Eighteen percent of the housing units rented for less than \$250 per month; approximately half (49.5%) rented for \$250 - \$499 per month; twenty-nine percent rented for \$500 to \$749; and the remainder rented for more than \$750 per month.

Since the 1990 Census, there have been a few studies published on rental housing prices in the City. Data on rental rates were primarily based on housing surveys. Results varied, partly due to differences in survey methodologies. A summary of the rental rates from these studies is presented below.

Table 8 summarizes the findings from a survey on rental costs conducted in 1992 by Imagineers, Inc. The price of gross rents for efficiency units ranged from \$475 - \$574 per month; one bedroom units ranged from \$425 - \$724; two bedroom units from \$575 - \$874; three bedrooms from \$675 - \$975; four bedrooms from \$775 - \$975+; and five or more bedrooms from \$825 - \$975+. Of course, rental prices differ according to location and type of unit.

<u>Unit Size</u>	<u>Average Monthly Rent</u>
Efficiency	\$379
One Bedroom	\$449
Two Bedroom	\$520
Three Bedroom	\$543

A housing analysis published by AMADON & Associates, Inc. in October, 1994 found the following rates:

<u>Unit Size</u>	<u>Average Monthly Rent</u>
Efficiency	\$411
One Bedroom	\$477
Two Bedroom	\$589
Three and Four Bedroom	\$765

TABLE #7		
SPECIFIED RENTER OCCUPIED UNITS		
<u>PAYING CASH RENT</u>		
<u>CASH RENT</u>	<u>UNITS</u>	<u>PERCENT</u>
Less than \$250	7,330	18.91
\$250 to \$499	19,181	49.49
\$500 to \$749	11,350	29.29
\$750 to \$999	710	1.83
\$1,000 or More	184	0.47
Median Contract Rent	\$443	
NOTES:		
1. <i>Housing values and rent levels are specified by the occupant of the unit.</i>		
2. <i>This information is not available for all units. Percentages are calculated on the basis of the total units for which financial information was specified.</i>		
3. <i>Contract Rent = Rent contracted for, regardless of whether or not it includes utilities.</i>		
Source: U.S. Census Hartford Planning Department		

TABLE #8						
1992 SURVEY OF HARTFORD HOUSING UNITS BY GROSS RENT AND NUMBER OF BEDROOMS						
<u>MONTHLY RENT</u>	<u>0 - BR</u>	<u>1 - BR</u>	<u>2 - BR</u>	<u>3 - BR</u>	<u>4 - BR</u>	<u>5 - BR</u>
\$425 - 474		265				
475 - 524	285	189				
525 - 574	60	194				
575 - 624		507	9			
625 - 674			172			
675 - 724		157	254	8		
725 - 774			64	8		
775 - 824			27	64	2	
825 - 874			35	89	3	1
875 - 924				2	10	
925 - 974				9	17	1
975+				1	3	1
TOTAL	345	1,312	561	181	35	3
Source: Survey of Rental Prices in Hartford, May 1992, Imagineers, Incorporated						

In September, 1994 the Citizen's Research Education Network (CREN) completed an assessment of rental housing in Hartford. The study found that the citywide average market rental rate was \$495 per month. The study concluded that there is a wide variation in rental prices among residential neighborhoods; from a low of \$340 in Sheldon-Charter Oak, to a high of \$644 in Downtown. Table 9 shows the rates by neighborhood.

The C.R.E.N. study reported that the average rents by unit size (the sum total of all rents in a particular category divided by the total number of respondents in that category) to be the following:

TABLE #9**AVERAGE MARKET RENTAL RATES
IN HARTFORD**

<u>Neighborhood</u>	<u>Market Rent</u>	<u>Rank</u>	<u>Neighborhood</u>	<u>Market Rent</u>	<u>Rank</u>
Asylum Hill	\$485	8	Parkville	\$521	6
Barry Square	534	5	Sheldon Charter Oak	340	15
Blue Hills	415	14	South Green	457	10
Charter Oak Zion	483	9	Southeast	555	4
Clay Arsenal	435	11	Southwest	558	3
Downtown	644	1	Upper Albany	502	7
Frog Hollow	433	12	Westend	577	2
Northeast	429	13	City	495	

Source: Rental Housing in Hartford, September 1994 by the Citizen's Research and Education Network.

I. Ownership Costs

Table 10 uses statistics from the Census to show that the median value of owner occupied housing in Hartford in 1990 was \$133,800. Approximately 49% of those units were priced in the \$100,000 - \$149,000 range; twenty-two percent in the \$150,000 - \$199,999 range; and eighteen percent in the \$50,000 - \$99,999 range.

Since 1990, however, housing prices have dropped considerably. For example, in 1993 the overall, average price of a house for sale in Hartford was \$110,000. That figure was based on sales recorded at the City Assessor's Office. Table 11 shows the latest data from the Capitol Region

TABLE #10**VALUE OF SPECIFIC OWNER
OCCUPIED UNITS**

<u>VALUE</u>	<u>UNITS</u>	<u>PERCENT</u>
Less than \$50,000	82	1.30
\$50,000 to \$99,999	1,118	17.66
\$100,000 to \$149,000	3,116	49.23
\$150,000 to \$199,999	1,385	21.88
\$200,000 to \$299,999	396	6.26
\$300,000 or More	232	3.67
Median Value	\$133,800	

Source: 1990 U.S. Census

Council of Governments. It indicates that the overall, median sales price in Hartford in 1994 is \$94,450, as compared to \$135,000 in the region; the overall, mean sales price is \$100,658, as compared to \$154,802 in the region.

TABLE #11**CHANGES IN MEDIAN AND MEAN
SALES PRICES
1992 - 1994
HARTFORD AND THE CAPITAL REGION**

	<u>MEDIAN PRICE</u>			<u>MEAN PRICE</u>		
	<u>1992</u>	<u>1994</u>	<u>% Change</u>	<u>1992</u>	<u>1994</u>	<u>% Change</u>
City of Hartford	\$115,000	\$94,450	-17.9%	\$122,949	\$100,658	-18%
Capital Region	\$142,000	\$135,000	-5%	\$164,763	\$154,802	-6%

Source: Homes Sales Prices, July 1, 1994, Capital Region Council of Governments.

Figure 4 shows the median and mean or average prices for different types of houses in the City as compared with each of the other towns in the region. The City still offers the most reasonably priced housing. In a few other towns, house prices have also dropped to a level that allows families with moderate incomes to purchase homes. In general, it is a good time to purchase a home; particularly for the first-time home buyer.

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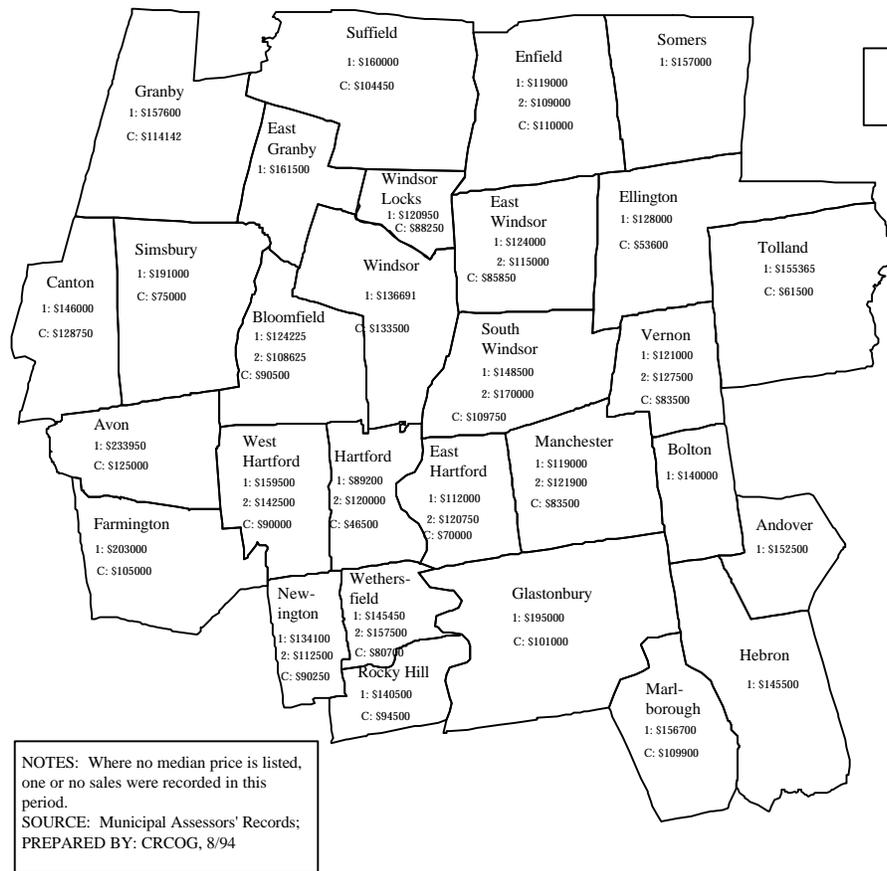


Figure 4
Median Sales Prices By Town

Median Sales Prices
by Type:
1: One Family
2: Two Family
C: Condominium

Capitol Region
Median Prices
1: \$143,000
2: \$143,500
C: \$95,200

Mortgage rates fluctuate as market forces change. Since 1990, conventional mortgage rates have fallen. At present, the interest rate for fixed-rate mortgages is at approximately 9.25%. This is much lower than in the 1980's when mortgage rates were in the teens. The lower interest rates have made homes more affordable. Many first-time buyers now have the opportunity to purchase homes that were previously out of their budget. Home interest rates, along with the decline of sales prices, have made housing more affordable. It also gives homeowners the opportunity to refinance their existing mortgages.

Based on an average house price of \$100,000, a conventional mortgage would require a 20 percent (\$20,000) downpayment, with a mortgage of \$80,000 for 30 years. In addition, the cost of property taxes and utilities must be added to the monthly mortgage cost, thereby, raising the total housing costs for which the home owner would be liable. When taking these costs into account, it is estimated that a prospective buyer must have an annual household income of approximately \$42,000 in order to pay no more than 30% of its household income for housing costs.

A. Changes in Number of Households and Household Size

The basic unit of housing demand is the household. A household is a person or group of persons who occupy a dwelling unit. According to this definition, the number of households will equal the number of occupied dwelling units for any given area. There are three major factors that have an impact on housing demand: individual preference, household income, and household size. The extent to which a household can satisfy its housing needs or preferences is determined, to a large degree, by the amount of money that the household has available to spend on housing.

Demand for housing in Hartford increased during the 1980's as the City experienced population growth, and an increase in housing construction and rehabilitation activity. Since 1990, however, the City has lost population and households at a much greater pace than the incremental gain

HOUSING DEMAND

made in the past decade. Table 12 shows 1990 U. S. Census data on changes that occurred from 1980 to 1990 in the number of households by size. It shows that the total number of households in Hartford remained relatively constant from 1980 to 1990; whereas, the rest of the capital region experienced a 14.9% increase in households. This indicates that the demand for housing is in the suburbs rather than the City. This trend was also present from 1970 to 1980. Although the trend slowed down during the 1980's, it still continued to move in the same direction.

During the 1980's, the number of one and two person households decreased in the City, but increased significantly in the suburbs. The number of three and four person households

over three quarters (78%) were renters. Those who are married with children had a much higher rate of home ownership (42%) than two or more unmarried adults with children (24%). Single parents had the lowest rate of home ownership at only 7%.

Households that did not have children had a higher percentage of home owners than those who did. Approximately 32% of those households without children owned their own home; as compared to 68% who rented. Single adults, either with or without children, have a low percentage of ownership. An explanation for these differences might be that households with two or more adults tend to have higher incomes, or less expenses in other areas, that allow them to afford the higher housing costs of home ownership (this also includes empty-nesters who may already own their own homes).

TABLE #12

CHANGES IN NUMBER OF HOUSEHOLDS BY SIZE 1980 - 1990

HARTFORD AND CAPITAL REGION HOUSEHOLDS

	<u>TOTAL</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
	<u>HSHLD</u>	<u>PERSON</u>	<u>PERSONS</u>	<u>PERSONS</u>	<u>PERSONS</u>	<u>PERSONS</u>	<u>PERSONS</u>
City of Hartford							
1980	51,026	17,715	13,447	7,555	5,602	3,409	3,298
1990	51,464	16,876	13,270	8,692	6,191	3,519	2,916
Change	438	-839	-177	1,137	589	110	-382
% Change	0.85%	-4.70%	-1.30%	15.00%	10.50%	3.20%	-11.50%
Capital Region (Excluding Hartford)							
1980	207,084	38,700	67,687	37,584	36,648	17,367	9,098
1990	238,094	52,759	82,047	43,888	39,150	14,564	5,686
Change	31,010	14,059	14,360	6,304	2,502	-2,803	-3,412
% Change	14.90%	36.30%	21.20%	16.70%	6.80%	-16.10%	-37.50%

Source: 1990 U.S. Census

increased in both City and suburbs. Households comprised of five persons increased in the City, but decreased in the suburbs. Households with six or more persons decreased by 11.5% in Hartford and by 37.5% in the suburbs.

Data from The American Housing Survey for the Hartford Area prepared by the U. S. Department of Housing and Urban Development (H. U. D.) in 1991 is presented in Table 13. It shows that in the City of Hartford approximately 39% of the households had children; as compared with 61% who did not. Approximately 22% of the households with children owned their own homes;

TABLE #13

PRESENCE OF CHILDREN BY TENURE 1990

CITY OF HARTFORD

<u>TYPE OF HOUSEHOLD</u>	<u>OWNER OCCUPIED</u>	<u>RENTER OCCUPIED</u>	<u>TOTAL</u>
Married, with Children	2,800 (42%)	3,800 (58%)	6,600 (100%)
Other Two or More Adults with Children	800 (24%)	2,500 (76%)	3,300 (100%)
One or No Adults with Children	600 (7%)	8,200 (93%)	8,800 (100%)
Total Households with children	4,200 (22%)	14,500 (78%)	18,700 (100%)
Married Couples, No Children	4,000 (56%)	3,200 (44%)	7,200 (100%)
Other Two or More Adults, No Children	2,400 (38%)	4,000 (62%)	6,400 (100%)
One Adult	2,800 (19%)	12,200 (81%)	15,000 (100%)
Total Households with No Children	9,300 (32%)	19,400 (68%)	28,700 (100%)
TOTAL ALL HOUSEHOLDS	13,500 (28%)	33,900 (72%)	47,400 (100%)

Source: American Housing Survey for the Hartford metropolitan Area, 1991, U.S. Census and U.S. Department of Housing and Urban Development.

B. Income

The 1990 U. S. Census identified 51,464 households in Hartford. Most of these households have relatively low incomes, as shown in Table 14. The 1990 Census reports that approximately 26% of all households in Hartford had incomes below

INCOME (\$)	NUMBER OF HOUSEHOLDS	PERCENT OF HOUSEHOLDS
Less than \$5,000	6,157	11.90%
\$5,000 - \$9,999	7,455	14.40%
\$10,000 - \$14,999	5,030	9.70%
\$15,000 - \$24,999	9,506	18.40%
\$25,000 - \$34,000	7,676	14.80%
\$35,000 - \$49,000	8,196	15.80%
\$50,000 - \$74,000	5,057	9.80%
\$75,000 or More	2,510	4.80%
TOTAL	51,587	100%
Median Household Income	\$22,140	

\$10,000 per year. Over one third (36%) of the households had incomes of less than \$15,000 per year. A household with a gross annual income of \$15,000 planning to spend not more than 30% to 35% of its income on housing, should not allocate over \$375 to \$438 per month. According to the latest information on rent levels in the City, most of these households could not afford the average rent without some type of rental subsidy.

Based on household income data presented in earlier sections of this document, the majority of the households in the City would not be able to afford to purchase the average-priced house in

Even though house prices are more reasonable now than they have been in a decade, home ownership is still out of the reach of many Hartford residents because of insufficient incomes.

Hartford under conventional financing. Most

households would need some form of mortgage or downpayment assistance. Furthermore, many households would find it very difficult to afford the additional, ongoing costs of home ownership (taxes, repairs and maintenance, etc.) on their own. Therefore, even though house prices are more reasonable now than they have been in a decade, home ownership is still out of the reach of many Hartford residents because of insufficient incomes.

Nevertheless, home ownership opportunities still exist in Hartford for moderate income, first-time buyers. Figure 4, on page 10, indicates that there are many attainable homes at the lower end of the price range. A particularly feasible option is the condominium market, where prices are at the lowest end of the range. The existing housing market also offers the opportunity to purchase a home at reduced prices through special sales or auctions on many foreclosed residential properties.

The Census data on Black and Hispanic family income is shown on Table 15. A majority of these households have incomes under the City's median family income of \$24,774. Approximately 7,098

FAMILY INCOME	WHITE	BLACK	HISPANIC OF ANY RACE	OTHER	TOTAL
Less than \$5,000	661	1,555	1,780	34	4,010
\$5,000 - \$9,999	963	1,546	2,535	23	5,067
\$10,000 - \$14,999	834	1,311	1,121	21	3,287
\$15,000 - \$24,999	1,761	2,340	1,682	75	5,858
\$25,000 - \$34,999	1,693	1,952	1,169	98	4,912
\$35,000 - \$49,999	2,390	2,310	2,310	979	5,757
\$50,000 - \$74,999	2,135	1,367	671	37	4,180
\$75,000 - \$99,999	570	138	31	2	741
\$100,000 or More	570	138	31	2	741
Median Family Income	\$24,774				

or 71% of Hispanic families had family incomes below the City median; 6,752 or 52% of Black families fell below the median; compared to 4,219 or 36% White families.

A direct relationship exists between income levels and the level of home ownership. Lower income households are more likely to be renters. The accepted standard for monthly housing costs is that a household should not spend more than 30% to 35% of its income on housing. In Hartford, a large portion of households pay more than that for housing.

TABLE #16

RENTER HOUSEHOLDS BY INCOME AND PERCENT OF INCOME SPENT ON GROSS RENT
1989

CITY OF HARTFORD

Household Income	0-19%	20-24%	25-29%	30-34%	35+%	Not Computed	Total
Less than \$10,000	409	523	1,099	581	8,809	1,191	12,612
\$10,000 - \$19,999	870	480	939	1,309	4,846	10	8,544
\$20,000 - \$34,999	1,821	3,065	2,217	1,312	1,083	89	9,587
\$35,000 - \$49,000	3,739	1,018	403	41	56	27	5,284
\$50,000 or More	3,082	93	13	0	0	30	3,218
TOTAL	9,921	5,179	4,671	3,243	14,794	1,437	39,245

Source: U.S. Census
Data based on sample

Table 16 is based on information from a sample of renter households. It shows that 19,771, or 50% of renter households in Hartford, paid less than 30% of their income for rent. A total of 14,794 or 38% of renters in the City paid 35% or more of their income for rent; and 3,243 or 8% paid from 30% to 34%. The data illustrate that the lower income households paid a higher proportion of their income for rent; while higher income households paid a lower proportion of their income. For example, a total of 13,655 or 92% of the households that paid 35% or more of their income for rent, had incomes under \$20,000 per year. Whereas, a total of 8,642 or 87% of the households that paid less than 19% of their income for rent, had incomes above \$20,000.

The data for Table 17 is based on information from a sample of owner-occupied households. It shows that a total of 4,514 or 68% of the owner occupied households paid less than 30% of their

TABLE #17

OWNER OCCUPIED HOUSEHOLDS BY INCOME AND THE PERCENT OF INCOME SPENT ON MONTHLY HOUSING COSTS
1990

CITY OF HARTFORD

PERCENTAGE OF HOUSEHOLD INCOME

Household Income	0-19%	20-24%	25-29%	30-34%	35+%	Not Computed	Total
Less than \$10,000	6	11	27	36	369	120	569
\$10,000 - \$19,999	121	150	87	83	295	0	736
\$20,000 - \$34,999	199	193	59	51	400	15	1,217
\$35,000 - \$49,000	739	174	169	180	263	13	1,538
\$50,000 or More	1,674	362	243	133	101	181	2,531
TOTAL	3,039	890	585	483	1,428	166	6,591

Source: U.S. Census
Data based on sample

income for housing. A total of 1,428 or 22% paid more than 35% of their income for housing; and 483 or 7% paid from 30% to 34%.

In general, households that own have higher incomes than those who rent. Owners tend to pay a lower proportion of their income for housing than renters do.

C. Occupancy of Overcrowded and Substandard Units

The standard of 1.01 persons per room is often used to identify an overcrowded housing unit. A high level of overcrowding may indicate a demand for more housing units or larger units. According to the 1990 U. S. Census, a total of 4,735 or 9.2% of the housing units in the City had more than 1.01 persons per room. This had increased by 758 units since 1980.

A substandard unit is often defined as one that does not have complete plumbing facilities. The Census reports that in 1990 there were a total of 718 or 1.4% of the occupied housing units in Hartford lacking complete plumbing facilities. This had decreased by 687 units since 1980.

Data from the H. U. D. Housing Survey for the Hartford Area reports that 1,100 or 2.3% of the occupied housing units in the City did not have complete kitchen facilities. A total of 1,000 or 2.2% of the occupied units lacked plumbing facilities for the exclusive use of the occupants.

D. Elderly and Handicapped

Data from H.U.D. shows that 14,800 households, or nearly 30% of Hartford's households are elderly. Table 18 summarizes the tenure of those households. Approximately 6,800 or 46% of elderly households own their own homes, and 8,000 or 54% rent. Many of these owner occupied units will be for sale in the next ten to fifteen years due to natural attrition; thereby, adding to the number of units in the housing market.

In 1990, the U. S. Census reported that a total of 11,966 persons over 16 years of age in Hartford had a mobility or self-care limitation. This number represents those individuals living in households, not in institutions.

TABLE #18

**ELDERLY HOUSEHOLDERS
BY TENURE
1990**

CITY OF HARTFORD

<u>AGE OF HOUSEHOLD</u>	<u>OWNER OCCUPIED</u>	<u>RENTER OCCUPIED</u>	<u>TOTAL</u>
55 - 64	2,700	3,000	5,700
65 - 74	2,600	2,500	5,100
75+ Years	1,500	2,500	4,000
TOTAL	6,800	8,000	14,800

Source: American Housing Survey for the Hartford Metropolitan Area, 1991, U.S. Census and U.S. Department of Housing and Urban Development.

Table 19 shows the composition of this population by age and gender. This represents a demand for modified housing units that can aid handicapped persons live an independent life. There are many different types of disabilities; and there are wide variations in how a specific disability can affect a particular individual. Therefore, the types of physical modifications that may be needed will vary greatly, from minimal to substantial. Housing for households with mobility impairments may require the most extensive modifications.

TABLE #19

**DISABILITY STATUS OF CIVILIAN
NON-INSTITUTIONALIZED POPULATION
PERSONS 16 YEARS AND OVER WITH A
MOBILITY OR SELF-CARE LIMITATION
1990**

CITY OF HARTFORD

<u>AGE</u>	<u>MALE</u>	<u>FEMALE</u>	<u>TOTAL</u>
16 - 64	3,394	5,066	8,460
65 - 74	595	1,039	1,634
75+ Years	478	1,394	1,872
TOTAL	4,467	7,499	11,966

Source: 1990 U.S. Census

POPULATION PROJECTIONS

Projections of population and household changes are needed to establish Hartford's future demand for housing. There are many factors that affect housing needs, including national, state, and regional trends; household characteristics such as age, income, and household size; and employment opportunities. Changes in the number of households are normally related to employment. For example, an increase in jobs generally means more residents and in-migration. The types of jobs available affect the housing units needed and the price that a household can pay.

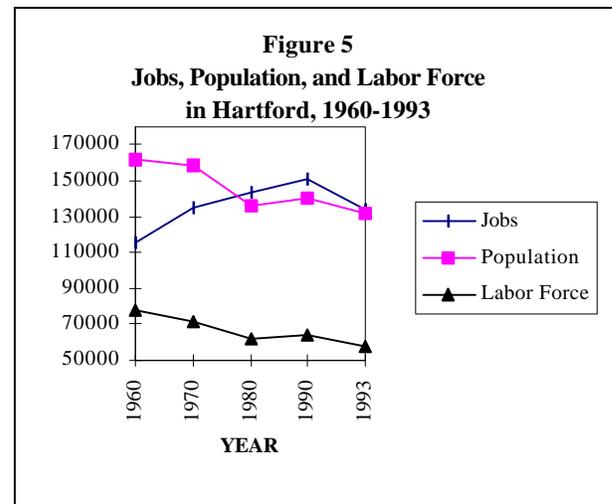
Household formation and household characteristics directly affect population change. A review of population estimates that have been prepared since the 1990 Census show a wide range in the projections for the City of Hartford. On the one hand, State of Connecticut estimates and projections (from the Office of Policy and Management, the Health Department, and the Department of Transportation) show a population growth, and project a total population of more than 145,000 by the year 2000. On the other hand, the U. S. Census population estimates for Hartford show the population had decreased by 7,744 people or a 5.5% loss between 1990 and 1992.

Straight - line projections of the 1990 and 1992 Census figures would result in a 1994 population of 125,000. If people continue to leave Hartford at the rate they did for the first two years of the decade, the population in the year 2000 would be 105,079. Estimates from the National Planning Data Corporation show Hartford's population to be 125,722 in 1994; and Donnelly's Sales & Marketing Survey estimates a population of 127,100. The Sourcebook of Zip Code Demographics published by CACI estimates a population of 131,100 in 1994, and projects a population of 128,624 for 1999. (Note: After this document was prepared, the U. S. Census released its 1994 population estimate for Hartford to be 124,196.)

The City of Hartford's Planning Department completed an informal survey of rental housing in the summer of 1993. The findings, based on vacancy rates reported by landlords and rental management companies that participated in the survey, showed that there was a rental vacancy rate of 15.8%, and an estimated vacancy rate of 3.6% for houses that were for sale. The rental vacancy rate had increased by 7.1 percentage points since the 1990 Census; and the rate for

houses that were for sale increased by 1.6 percentage points. These percentages, along with a quarterly listing of vacant structures in Hartford, were translated into the number of persons per household to estimate the population. The result was a City population estimate of 130,000 to 131,000 for 1993. This local experience supports the lower population estimates.

The correlation between employment and population in the City of Hartford is not a direct one. Figure 5 illustrates the contrasting trends of jobs in the City, population, and labor force.



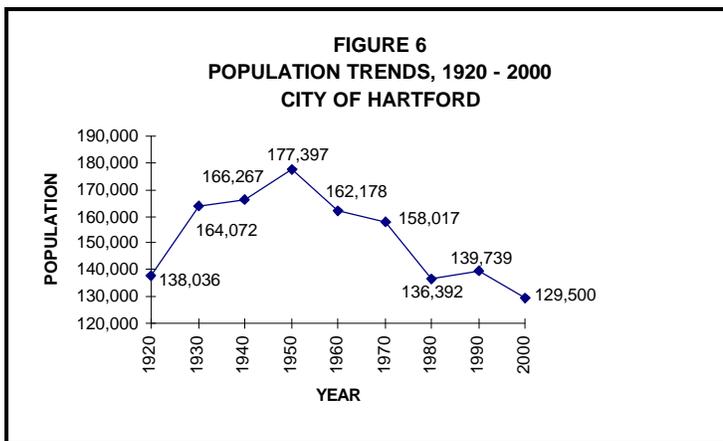
These trends show that, in general, City residents have not been filling the jobs that were created in earlier decades. The number of jobs in Hartford increased during the 1960's, 70's, and the early 80's; even though City residents continued to experience high unemployment rates for those years. Since 1990, the situation has become even more difficult, as there have been significant job reductions in the City. For example, the State Department of Labor reports that the total number of jobs available decreased by 12,440 from 1990 to 1991 alone. Hartford's unemployment rate has climbed even higher (over 10%).

As expected, job reductions in manufacturing continued, as they have since the 1960's. However, in the 1990's, job losses in manufacturing have been coupled with significant job reductions in the corporate and retail sectors as well. These employment reductions tend to reflect national and, in particular, trends for the northeast region of the country. In general, the poor economy has been most severely felt in the central cities, like Hartford.

It seems that the best estimates for the 1994 population is likely to be in the 128,000 to

131,000 range. What will happen from 1994 to the year 2000 depends on the assumptions that are made. For example, if it is assumed that the population has leveled off in the last two years, and that the City will be able to rebound substantially in the rest of the decade, then Hartford could have a population of 135,000 by the year 2000. However, if it is less certain that the decline has ended, and the losses are ongoing or slowing in 1994, then a projection of over 130,000 assumes a surge of aggressive growth in the last five or six years of the decade.

Assuming that Hartford's population will remain a constant portion of the region's population, as it has since 1980; and that the City will enjoy a share of the slow to moderate growth predicted for the



county from 1996 to 2000, then Hartford's population would be in the 126,778 to 133,372 range in the year 2000. For planning purposes, a projection of 129,500 residents in 2000 will be used. The county population which underlie the City's projections are based on an econometric model from the University of Connecticut's Center for Economic Analysis, adjusted slightly to conform to the 1992 Census estimate.

These projections do not allow for an increase in the City's share of the county population. Given the relatively short term of the projections, it seems more likely than not that the historical trend will continue rather than abruptly shift.

It is important to note that there has been a shift in the distribution of the region's population since 1990. While the Census estimates show that the City of Hartford lost 7,744 people or 5.5% of its population from 1990 to 1992, Hartford County lost only 4,934 people or .5% of its population. If the two urbanized areas in Hartford County (Hartford and New Britain) are excluded from the county totals, then there is a population gain of

more than 5,000 people for the remainder of the county. This suggests that an upswing in the economy might be felt last and weakest in the City of Hartford.

Households with rental subsidies are included in this shift from the City to the suburbs, as exhibited by the dispersion of rental subsidies throughout the Capital Region. According to recent data from the Capitol Region Council of Governments

For planning purposes, a projection of 129,500 residents in 2000 will be used.

(CRCOG), Hartford was home to 70% of rental subsidy certificates in 1989; whereas, in 1994 only 60% live in the City. The actual number in Hartford increased from 2,994 to 3,082; but, this 3% gain is slim compared to a 20% (from 4,277 to 5,167) increase in the region. Rental certificate holders qualify as low income, are all renters, and are more likely to be Black and Hispanic than the general population. This indicates a different type of out-migration than has been experienced by the City in the past.

The ability of households with rental certificates to move outside of the City has been possible because of programmatic changes. For example, since 1990, participants in these programs have been allowed to move outside the municipality that issues the certificate. For example, Imagineers, Inc., which manages the largest such program in Hartford, has more than 400 households living outside of the City in 1994; up from 0 in 1990. Another factor is that certificates and subsidies that have been awarded in recent years, have gone to suburban communities; thereby, making them more accessible to low income families.

The housing market of the 1990's has also helped moderate and low income families, especially renters, to move into areas which had previously been too expensive. Low housing prices and interest rates may have opened up more rental housing in the suburbs as owners bought new houses but rented, rather than sold, their old ones. Furthermore, the high vacancy rates have encouraged many financially distressed property owners to accept families with rental certificates.

The combination of a weak housing market and "traveling" rental certificates has resulted in more integration, and increased housing opportunities for lower income families. These existing conditions have had a positive impact by increasing housing opportunities for lower income families. Unfortunately, they indicate a troubled real estate market and population losses for the City of Hartford.

HOUSING MARKET ANALYSIS

Table 20 gives a housing market analysis based on population projections. It illustrates the number of housing units that may be reduced, assuming a population of 129,500 by the year 2000, a continued decrease in the number of households, and a desirable vacancy rate of 5% for habitable units.

TABLE #20

**CITY OF HARTFORD HOUSING
MARKET ANALYSIS**

	1980 <u>CENSUS</u>	1990 <u>CENSUS</u>	1992 <u>ESTIMATES</u>	2000 <u>PROJECTIONS</u>
<u>Population Data</u>				
Total Population	136,392	139,739	131,995 ¹	129,500
Group Population	7,143	8,320	8,674 ²	9,645
Household Population	129,249	131,419	123,321	119,855
Average Hshld. Size	2.53	2.55	2.55	2.57
Number of Households	51,086	51,537	48,361	46,636
<u>Housing Data</u>				
Total Housing Units	55,254	56,098	56,081 ³	56,042
Occupied Units	51,026	41,464	48,361	46,636
Vacant Units	4,207	4,634	7,720	9,406
Vacancy Rate	7.61	8.26	13.76	16.8

¹1992 Population Estimate, U.S. Census

²Based on the assumption that the yearly increase of 118 per year, which occurred from 1980 - 1990 will continue.

³Based on a net gain of new construction over demolitions reported in the Connecticut Housing Production and Permit Authorized Construction, 1991 - 1993, State of Connecticut Department of Housing.

The following assumptions were made in generating the 2000 Projections for Table 20:

- A net loss of approximately 10,239 people would occur between 1990 and 2000.

- According to Census estimates, a loss of approximately 7,744 people already occurred between 1990 and 1992. The greatest population loss in the City before this time occurred from 1970 - 1980 when population decreased by 21,625. The assumption is that the population loss in the early 1990's would begin to rebound in the latter part of the decade with the possibility that the last few years of the decade would show a slow recovery.

- The group population would continue to increase at the same rate as it has since 1980.

- The average household size would continue to remain relatively stable, as it has since 1980.

- Total housing units would continue to remain relatively constant since 1990.

- The Citywide vacancy rate was calculated by subtracting the total number of households or occupied housing units from the total number of housing units.

The following scenario is based on a desirable vacancy rate of 5%:

	<u>2000 Projections</u>	<u>Desirable</u>
Total Housing Units	56,042	49,091
Occupied Units	46,636	46,636
Vacant Units	9,406	2,455
Vacancy Rate	16.8%	5%

Projected Housing Oversupply would be as follows:

A. Change in Number of Households (number of households for 2000 minus number of households for 1990): -4,901

B. Change in Number of Vacant Units (vacant units for 2000 minus vacant units for 1990): 4,772

C. Reduction in the Number of Units needed to reach a 5% Vacancy Rate in 2000: 6,951

D. Net Gain in Housing Units, 1990 - 1993 (housing starts minus losses)*: -23

E. Housing Unit Oversupply (C minus D): 6,928

*State Department of Housing data on gains and losses, 1990 - 1993, and Hartford Department of Licenses and Inspections data on conversions, 1990 - 1993.

Based on estimates of population loss since 1990, projections of overall population losses from 1990 to 2000, and a desire to lower housing vacancy rates in the City, it is an opportune time for the City to reconsider housing strategies. Existing market conditions would allow the City to initiate and promote policies and programs that would directly improve the quality of life in Hartford. For example, there is an opportunity to demolish dilapidated, boarded-up, vacant structures that contribute to blight in many neighborhoods. The demolition of undesirable structures in residential neighborhoods could also provide the space to create much needed private off-street parking, private open spaces, and playgrounds or parkettes. Also, lower density housing could be developed, thereby, providing larger units with more amenities for those who live in them.

An overall strategy that would reduce the number of undesirable housing structures, while creating better and larger units, accommodating parking needs, and increasing the number of attractive open spaces, would benefit the City of Hartford. The result would be an overall improvement in living conditions for all Hartford residents.

A. Selective Demolition Approach

In 1995, the Hartford Court of Common council focused attention of the City's abandoned properties inventory, which had significantly increased in the past few years. The inventory totaled an estimated 636 buildings. As a response to this increase in abandoned properties, the City initiated a selective demolition program. Through this program, City staff evaluated each building on the inventory, and proposed recommendations for action on a case-by-case basis. A recommendation for either rehabilitation, demolition, or no action was assigned to each property. Table 21 gives a summary of the recommendations by neighborhood. (Note: After the completion of this document, a more recent inventory estimated a total of 750 vacant buildings.)

The most positive outcome of this program will be the improvement of the housing stock in Hartford, by rehabilitating buildings that are now

TABLE #21
SUMMARY OF VACANT BUILDINGS
RECOMMENDATIONS BY NEIGHBORHOOD

PRE-EXISTING RESIDENTIAL UNITS	BLDG.					TOTAL
	REHAB	DEMOLISH	HOLD	SOUND	OTHER	
Asylum Hill	124	230	0	0	0	354
Barry Square	151	167	0	0	0	318
Blue Hills	11	0	0	0	0	11
Clay Arsenal	159	43	0	0	0	202
Charter Oak Zion	29	47	0	11	0	87
Downtown	43	0	0	0	0	43
Frog Hollow	355	244	36	5	4	644
Northeast	178	118	7	0	0	303
Parkville	26	12	41	0	0	79
Sheldon/Charter Oak	51	90	6	0	0	147
Southend	48	3	0	0	0	51
South Green	213	75	30	0	0	318
Southwest	1	0	0	2	0	3
Upper Albany	134	65	35	3	0	237
West End	10	12	0	0	0	22
TOTAL	1,533	1,106	155	21	4	2,819
	54.3%	39.23%	5.50%	0.74%	0.14%	100.00%
PROPERTIES*						
Asylum Hill	39	14	2	0	0	55
Barry Square	43	22	0	0	0	65
Blue Hills	9	0	0	0	0	9
Clay Arsenal	52	13	10	0	0	75
Charter Oak Zion	7	4	4	8	0	23
Downtown	5	3	1	0	0	9
Frog Hollow	76	24	6	2	3	111
Northeast	52	30	13	0	1	96
Parkville	11	2	5	0	0	18
Sheldon/Charter Oak	6	6	2	0	0	14
Southend	24	1	2	0	0	14
South Green	20	6	3	0	0	29
Southwest	1	0	0	3	0	4
Upper Albany	25	10	7	1	0	43
West End	5	1	3	0	0	9
TOTAL	375	136	58	14	4	587
	63.88%	23.17%	9.88%	2.39%	0.68%	100.00%

Source: City of Hartford, Department of Planning

*Includes non-residential properties.

abandoned. This rehabilitation process will emphasize lower densities. The buildings that are rehabilitated would produce a lower number of residential units than what existed previously, thereby reducing density. As a result, the housing stock in Hartford will be upgraded.

This initial effort, however, will probably not result in an immediate decrease of either abandoned buildings or vacancy rates. Given the population projections, it is likely that a different set of abandoned buildings and vacancies will be created when occupants move from less desirable housing to newly rehabilitated units.

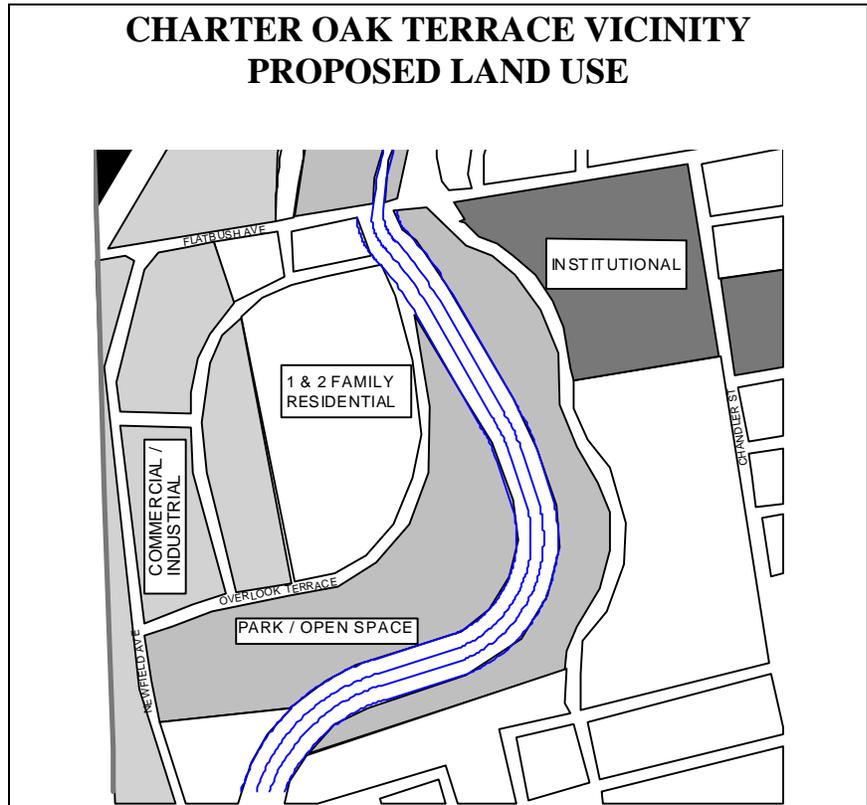
surrounding neighborhoods for homeownership and rental opportunities.

- Study how to best reduce density in Dutch Point as well as neighboring Martin Luther King complexes.

B. Lower Density Public Housing

In addition to the above, the Hartford Housing Authority (HHA) plans to demolish or reconfigure housing units to address their vacancy problem and reduce density at public housing complexes throughout the City. The most extensive changes will occur in the Charter Oak Terrace area.

The HHA proposes to eliminate a total of approximately 637 units at the Charter Oak Terrace complex. This will be done through a program of selective demolition. As a result, part of the complex will become lower density residential, and part will be cleared for light industrial and commercial development. A key component of this plan is that the industries that move into the area will generate jobs for the remaining residents. Below is an illustrative map of the proposed changes in Charter Oak Terrace. (Note: After this document was prepared, HUD awarded the Housing Authority the funds necessary to implement their plans for Charter Oak Terrace.)



- Major reconfiguration of units in Bellevue Square to reduce density by approximately 30% or 100 units, reduce or eliminate common stairs and hallways, and other improvements.

- New, targeted Section 8 certificates will be available for residents who would seek rental housing in surrounding areas. Home ownership opportunities will be pursued where feasible.

Changes planned by the HHA in other public housing complexes include the following:

- Reduce density in Rice Heights by 50% (approximately 194 units).
- Reduce density in Stowe Village by 50% (approximately 300 units), and replace those units with 300 newly built or renovated units in

SOCIAL IMPLICATIONS OF THE HOUSING MARKET

Hartford's population loss, changing population characteristics, economic problems, and high housing vacancies are major factors affecting housing opportunities and problems at this time. The data presented in the previous sections illustrate the housing supply and demand changes that have occurred in the past fourteen years. It must be acknowledged that there is a multitude of economic and social conditions that affect the City's housing supply.

Hartford continues to have a high proportion of low income households, single - parent households with children, and a high level of renters. Unemployment has continued to be higher in the City than in the rest of the region, even during times of job growth, such as in the 1980's. The employment situation has worsened in the 1990's due to the poor national and regional economy; resulting in significant job losses in the manufacturing, corporate, and retail sectors. The housing market has also suffered as the demand for housing has decreased considerably in the last ten (10) years, particularly since 1990.

One positive outcome of the existing real estate market is that lower income families are taking advantage of greater housing opportunities, especially in suburban communities outside of the City. Lower housing prices have made ownership and low cost rentals accessible to moderate and lower income families. Housing is available at reasonable costs in the City as well as in other communities in the region. Therefore, many families now have the ability to find and occupy affordable housing that was out of their reach prior to 1990. Changes in housing subsidy and rental certificate programs since 1990 have also helped low income families exercise their option to move to areas outside of the City.

It is hard to predict when economic and social forces will begin to encourage in-migration to Hartford. It is hard to control the external factors that stimulate the expansion of employment opportunities, attract those who work in the City to live in it, and maintain middle and high income residents in Hartford. It may be that the market forces that drive down housing demand and prices in the City will eventually cause a turnaround when prices are sufficiently low. However, there are a number of quality-of-life issues, and the perception of them, that complicate matters and render a strictly economic solution ineffective. Issues such as crime, schools, and living environment tend to directly affect a family's decision to move or stay in the City. People will move to Hartford when it is affordable and desirable for them to do so.

The Hartford Housing Authority (HHA) plans to demolish or reconfigure housing units to address their vacancy problem and reduce density at public housing complexes throughout the City.

CONCLUSIONS AND PROPOSED RECOMMENDATIONS

If the City of Hartford develops strategies to reduce its housing supply, a variety of factors would need to be taken into consideration as this initiative is refined. Such a strategy would need to be carefully developed and implemented, with neighborhood input and participation. A further analysis of housing demand and vacancy rates for the different areas of the City, and population shifts within the City, may need to be completed as part of this process. Existing policies and programs may need to be reviewed and possibly revamped. Policy makers, housing experts, City staff, and residents would need to be part of such an effort. Working together to make Hartford a better place to live should be the goal of such an initiative.

The recommendations that follow are intended to provide a framework for policy direction. The implementation of each of the recommendations would require the commitment of City staff, the development of strategic plans for each neighborhood and street where target properties are located, the preparation of work programs and timetables, the cooperation and commitment of housing organizations outside of City government, and the allocation of available financial resources. Citizen participation would be a very important component of this process.

PROPOSED RECOMMENDATIONS

OVERALL GOAL:

To provide decent, safe, and desirable housing to accommodate a smaller and diverse population.

RECOMMENDATION #1:

Reduce the number of housing units, based on population projections, in order to impact the housing market.

ACTION STEPS

TIMETABLE

PRIMARY RESPONSIBILITY

Eliminate a maximum of 6,928 housing units from the housing stock. Use selective demolition for isolated, individual lots, and a redevelopment program for larger tracts of land.

5 to 10 Years.

City Council and appropriate City departments, such as Housing, Redevelopment, and Planning.

Reduce residential density when abandoned residential buildings are rehabilitated. Use creative approaches, such as converting a 6 unit structure into a mirror-image two or a three unit.

5 - 10 Years.

Housing Dept.,
Redevelopment Agency,
Planning Dept.,
Neighborhood Development
Corporations.

Require a re-use plan for properties that are vacated as a result of tenants moving into newly rehabilitated units. This is necessary under existing conditions. Those moving into newly rehabed. buildings will most likely vacate another building that is in worse condition.

5 - 10 Years.

City Council, Planning
Department.

Complete a site-by-site analysis of all proposed re-uses for abandoned residential properties. Re-uses such as functional open spaces, public amenities, private play yards, off-street parking, and tax producing re-uses should be considered; while minimizing the number of boarded-up buildings.

On-going.

Planning Department.

ACTION STEPS

TIMETABLE

PRIMARY
RESPONSIBILITY

Require a maintenance agreement for open spaces that are created by selective demolition.

On-going.

Corporation Counsel, Dept. of Public Works, and private property owners.

Work with the Hartford Housing Authority in its plan to lower density in their public housing complexes; including selective demolition at Charter Oak Terrace and Stowe Village.

5 to 10 Years.

Hartford Housing Authority.

Coordinate demolition and rehabilitation with the State Historic Preservation Office and the Hartford Architecture Conservancy to preserve, whenever possible, properties that are historically significant.

On-going.

Planning Department.

Review and make necessary revisions to existing housing policies (for example, the Housing Preservation & Replacement Ordinance) so they are more adaptable to current market conditions.

1 Year.

City Council, Housing Department.

Prepare an annual report on housing supply as a way to monitor the housing market and its implications for the City. Use the City's computerized land based information system for such an analysis.

On-going.

Housing Department,
Planning Department.

RECOMMENDATION #2:

Provide housing that is desirable to different income groups; including higher income families, as well as moderate, and low income families; with emphasis on owner occupancy.

ACTION STEPS

TIMETABLE

PRIMARY
RESPONSIBILITY

Establish more of a balance among the different types of residential structures available in Hartford; including detached single-family, attached single-family, and multi-family.

On-going.

Planning Department,
Licenses & Inspections.

Increase home ownership through cooperative and other homeownership models.

On-going.

Housing Department.

Use federal and state programs that provide down payment assistance and low interest loans (e.g. CHFA, FHA) to facilitate home ownership opportunities for moderate income families.

On-going.

Housing Department.

Promote owner occupancy of multi-family buildings.

On-going.

Housing Department.

Continue corporate and other employer-based incentives for home purchases in the City.

On-going.

City Council and Mayor.

Require municipal employees to live in the City of Hartford.

1 Year.

City Council and Mayor.

ACTION STEPS

TIMETABLE

PRIMARY
RESPONSIBILITY

Develop a more aggressive tax foreclosure policy by reducing the time between repeated tax delinquencies, foreclosure, and resale at public auction.

1 to 2 Years.

City Council, Tax Collector, Corporation Counsel.

Work to change existing eviction procedures and laws so property owners can deal with problem tenants in an expeditious manner.

1 Year.

City Council and Mayor, State representatives.

Change State laws to make it easier for municipalities to take title of tax delinquent properties; and to allow more flexibility when negotiating with prospective buyers of tax delinquent properties. For example, forgive the amount of delinquent taxes for which the prospective buyer is liable.

1 Year.

City Council, Mayor, State representatives.

RECOMMENDATION #3:

Restrict the re-use of residential properties for tax exempt uses.

ACTION STEPS

TIMETABLE

PRIMARY
RESPONSIBILITY

Restrict the re-use of vacant residential buildings for institutional, religious, governmental, and social service uses.

On-going.

City Council.

Limit the number of additional rehabilitation homes and shelters in the City. Rehabilitation homes, where there are able residents, should include a community service component.

On-going.

City Council.

Redevelop vacant properties with uses that produce taxes.

On-going.

Planning Department,
Housing Department,
Redevelopment Agency.

RECOMMENDATION #4:

Establish creative ways to develop housing in other towns of the Capital Region to accommodate a more diverse population; to include different income groups, as well as different building types.

ACTION STEPS

TIMETABLE

**PRIMARY
RESPONSIBILITY**

Use tools such as the "Affordable Housing Appeals Act of 1989" and the "Capital Region's Fair Housing Compact on Affordable Housing" to ensure that an adequate supply of affordable housing is created and maintained among the rest of the towns in the Capital Region.

On-going.

City Council and Mayor,
Capitol Region Council of
Governments.

Use programs that link low and moderate income families with housing opportunities in the suburbs.

On-going.

Housing Department.

Continue the use of rental subsidy certificates (Section 8 program) outside of the City to improve housing choices for low income families in the region.

On-going.

City Council and Mayor,
Housing Department.

RECOMMENDATION #5:

Improve the quality of life in Hartford to attract families of all incomes to live in the City, including higher income families, and to maintain families who already live here.

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Provide basic services that are of high quality throughout the City, such as police and fire protection, garbage collection, street repairs and cleaning, and proper street lighting.	On-going.	Public Works Department, Police and Fire Departments.
Adequately maintain parks, public facilities, and public open spaces.	On-going.	Public Works Department, Parks and Recreation Department.
Improve public education. Make neighborhood schools desirable, facilitate parental involvement, and hold educators accountable for quality.	On-going.	Board of Education.
Beautify and improve the landscaping at City schools.	On-going.	Board of Education.
Secure an attractive and modern facility for Board of Education headquarters.	1 Year.	Board of Education.
Develop and aggressively enforce policies and programs that increase the income level of City residents; for example, attracting firms that hire workers with the skill level of City residents, and supporting small businesses, day care, and home based businesses.	1 to 3 Years.	City Council and Mayor, Economic Development Department.

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Enforce code standards in residential neighborhoods.	On-going.	Licenses & Inspections.
Expand the neighborhood block watch program citywide.	On-going.	Police Department.
Work to relief property taxes for urban homeowners.	On-going.	City Council, Mayor, State representatives.
Require recipients of Section 8 rental certificates to successfully complete a tenant training program. Recipients need to know their rights, and what are the responsibilities of being a good tenant.	1 Year	Hartford Housing Dept., Imagineers, Inc.

RECOMMENDATION 6:

Establish a mechanism to assure cooperation among the different groups, organizations, and City departments that need to collaborate in the implementation of these recommendations.

ACTION STEPS

TIMETABLE

PRIMARY
RESPONSIBILITY

Establish linkages among City departments and stakeholders in the neighborhoods, and business community. This would include, but not be limited to, neighborhood residents, non-profit neighborhood groups and development corporations, the Hartford Housing Authority, and the Chamber of Commerce.

On-going.

Planning Department.

Establish a Housing Task Force comprised of representatives from the groups mentioned above to lead and expedite the implementation of the recommendations in this document.

1 Year.

City Council and Mayor,
City Manager, Housing
Department.

Aggressively pursue private capital, state and federal (e.g. the Federal Register) funding opportunities to fund the implementation of recommendations in this document.

On-going.

City Manager, Housing
Department.

ECONOMICS

AND EMPLOYMENT

COMPONENT

INTRODUCTION

The purpose of this report is to describe and analyze the economic conditions of the City of Hartford.

Hartford's economy, like all economies, exists as a means to allocate resources. Because the City of Hartford is a part of a larger economy, one must understand its function in context. The City's economy is a vital part of the larger regional economy; it also should ensure that City residents receive an appropriate share of the larger economy's resources. This dual role is confounding enough. Unfortunately, larger economic forces - technological changes, ideological changes - are limiting the capacity of urban centers to control their economic health, forcing them to redefine their roles in the nation's economic life.

As the central City in the Capitol Region¹, Hartford is the major employment center in the region, providing jobs to thousands of suburban residents throughout the region. Approximately 134,000 people work in the City of Hartford; only 32,565 are City residents. Hartford is also home to the majority of the region's poor and has a much higher unemployment level than the region as a whole. According to the 1990 Census, of the 51,245 persons in Hartford County living below the poverty level, 36,397 of these persons lived in Hartford.

The unemployment rate in Hartford for 1992 was 11.4% while the rate for Hartford Service Delivery Area was 6.6%. The disparities between Hartford and its suburbs are great. In a study using 1990 census data by Richard Nathan, sited in "Where We Stand: A Strategic Assessment of the Capitol Region", Hartford had the highest disparity with its suburbs based on poverty, income, employment, and education of any city in the United States.

Another factor working against Hartford's economic health is the City's small size relative to the rest of the metropolitan region. Only 19% of the region's population live in Hartford. While Hartford's population decreased every decade from 1950 - 1980, from 177,000 to 136,000, the suburbs grew continually. Even during the 1980's when Hartford showed a population increase, the suburban towns population growth outpaced the City's. Hartford was 25% of the region's population in 1970 and was only 19% by 1990. Since the 1990 census, the City's population has declined rapidly. From 139,739 in 1990, the City's population now is estimated to be under 130,000.

Hartford, while only 19% of the region's population, has nearly 70% of all the families living below the poverty level in the region. Not only is the region economically segregated, but it is racially segregated as well. Nearly 70% of Hartford's residents are racial minorities, while only 8.3% of suburban residents in the region are minority. Hartford has only 19% of the region's population, but it is home to 65% of the region's minority population.

While the metropolitan area is characterized by disparities, it also is fully interdependent. The region is dependent on the City for employment, culture, entertainment, health services, and government. This can appear to be a burden, particularly in light of the inequitable distribution of wealth and opportunity which exists. It is also an honor for the City to be a leader in the region. Hartford lends its name and character to the region. While the responsibility to solve the region's economic problems should be a regional one, the City must address its problems directly while looking at ways to lead the rest of the region toward mutual cooperation.

This report will attempt to describe and analyze the economy of the City of Hartford in its dual role: as a regional leader and engine of employment and growth, and as a system for ensuring the prosperity of its citizens. Further, this report will attempt to

¹ Data used in this report is collected from various sources which use different boundaries in their collection of data. Refer to Appendix #1 to determine which Towns are included in the various classifications.

relate both of these roles to the changing national and global economic climate, in order to better anticipate ways to succeed because of this change.

HISTORIC OVERVIEW

The City of Hartford was established by settlers in 1635. Originally, the Connecticut River was the major transportation artery for the City, carrying goods to and from Hartford. The insurance industry was started to insure merchants carrying their products on ships on the river. Railroad construction, which occurred in the 1830's and 1840's, assisted in the expansion of Hartford into an industrial center. Hartford's base in manufacturing grew through the nineteenth and into the twentieth century. Some of the better known products produced in Hartford were firearms (Colt's), typewriters (Royal, Underwood), bicycles (Columbia), and even early automobiles (Pope Hartford). Columbia bicycles were the first commercially produced bicycles in America. Today, none of these products are produced in Hartford. Colt's Firearms, being the last remnant of these industries, has recently consolidated all its production in its West Hartford plant. Insurance, which was started to protect the cargo of ships using the Connecticut River soon after the founding of Hartford, became more formalized over time. By the early 18th Century insurance companies were chartered. The Aetna Insurance Company was incorporated in 1819 and by 1881 was the largest insurance company in the country.

Many of the insurance companies in Hartford today were incorporated by the middle of the 19th Century. Hartford became known as the Insurance Capital of the World. By 1981, 39 companies had home offices in the Hartford region.

From its days as a small settlement, the City of Hartford grew over time to a population of 53,000 in 1890 and then up to 99,000 in 1910. The City continued to grow until its peak of 177,000 in 1950. The City's population then declined over the next three decades to 136,000 in 1980. It experienced a

slight increase to 139,739 in 1990. However, because of the severe recession, the City experienced a major drop in its population by the mid nineties. The most recent estimates show the population at approximately 128,000. The City's long term population decline was fueled by a variety of factors. The expanding post-war economy and the accompanying baby-boom led to suburban development, assisted by the construction of the interstate highway system, and government-backed mortgages. As the suburbs continued to grow, retail and industry began to follow. With an expanding economy and population, there was plenty of room for growth.

Historically, Hartford has been the first home to many waves of immigrants. Irish, Italians, Poles, Eastern European Jews and Portuguese have all settled in Hartford's neighborhoods, working in local factories and running their own businesses. African Americans from the south have moved north, followed by a large influx of Puerto Ricans. West Indians, mainly from Jamaica, have also immigrated to Hartford. These various ethnic and racial groups had one thing in common: they found work in Hartford's industries, or, particularly the Puerto Ricans and West Indians, in the shade tobacco fields in the Connecticut Valley.

During the 1960's and into the 1970's, Hartford lost much of its manufacturing base, while its population declined and the middle class accelerated its exodus to the suburbs. More subsidized housing was built during this time in Hartford. Like many other cities during this period, Hartford experienced riots, mostly confined to the North End, during the summer months of the late 1960's.

While the manufacturing base continued to erode through the 1970's, there was a major downtown building boom. Old buildings were demolished to make way for office towers. The Civic Center, financed by City bonds and Aetna Life and Casualty, opened in 1975 with its coliseum, exhibition space, retail, and offices. Office space downtown tripled between 1972 and 1983. Many of the early projects had tax abatements or tax-

fixing agreements. The City declared a moratorium on new construction downtown in order to control this development. Later that year, the Council passed the Downtown Zoning Bonus Ordinance which allowed developers to increase a project's size if certain amenities (retail, housing, pedestrian amenities, arts space) were added. This was passed as many residents felt the office development was turning Hartford's downtown into a sterile office park.

During this construction boom, retail and housing were lost to office towers. There was a strong feeling among neighborhood groups that the neighborhoods were not benefiting from the office boom. As the new jobs downtown offered little opportunity for Hartford residents, community groups rallied around the issue of "linkage", whereby developers would make payments into a fund which would then be used for housing and economic development in the neighborhoods. Similar programs existed in Boston and San Francisco.

A Linkage Task Force was formed with representatives from the neighborhoods, developers, the Chamber of Commerce, and City government. While the task force dissolved without agreeing on any development fee, this process demonstrated the extent and effect of the disparity between Hartford and the metropolitan region. Hartford residents did not perceive themselves to be the beneficiaries of this incredible metamorphosis of their downtown.

When the construction boom ended in the late 1980's, there were nearly 10,000,000 square feet of office space downtown. However, the three largest office towers that were planned were never built, though older office buildings were emptied, some were demolished, and land was cleared in preparation for them. Only one of these sites has been converted to an active use, the Market on Main, while the other two are parking lots.

The end of the construction boom downtown coincided with the onset of the recession in 1989. This national recession has left a dramatic change in

Hartford's economy. While the manufacturing sector had been losing jobs for years, the insurance and banking industries were considered very strong, even recession proof.

This no longer is the case. The changes in the banking and insurance industries have had a major effect on Hartford's employment base. Between 1980 and 1992, there was a loss of 3,490 jobs in the Finance, Insurance, and Real Estate (F.I.R.E.) Sector, a drop of 8%. This trend has continued as Travelers, Aetna and other companies have continued to cut back. Mergers and acquisitions will continue in both the banking and insurance industry. These consolidations usually mean layoffs, higher office vacancy rates in the City, and less corporate involvement at the local level. Future job growth in both banking and insurance will be negligible for the near future, and this sector cannot be relied upon to provide long term growth in the region.

Hartford, being only 18.4 square miles, has few large vacant tracts of land that could be used for industrial development. Most of the land which is zoned for industry is located in the North Meadows, which was designated as an Industrial Business District by the Redevelopment Agency in the early 1970's. Recent transportation improvements including the widening of I-91, reconstruction of the I-84/I-91 interchange and construction of connector roads have improved the accessibility of North Meadows. However, while this area has seen a substantial construction boom over the past 20 years, most of this has not been industrial. Public uses include the Police Station and Public Works Yard. There's also a regional landfill, a jail, the main post office, and the new bus garage for CT Transit. Numerous car dealerships have also opened in the Meadows, including several that relocated from Hartford's neighborhoods. Other major uses are two motels, the Jai Alai Fronton, fast food restaurants, office/warehouse space, and a wholesale buying club. Attempts at attracting manufacturers were largely futile. A mattress manufacturer has recently relocated from the Enterprise Zone to the Meadows to a larger site.

One of the last large tracts available, referred to as the Railroad Triangle, has been developed into a major outdoor music theater. Open in the summer of 1995, area businesses are anticipating a spin-off effect from large crowds expected to attend the outdoor concerts. With highway access greatly improved, new road construction opening the North Meadows to downtown and the North End, this area is experiencing its own business boom. With the opening of the Meadows Music Theater, more development is anticipated.

Hartford was also once the retail center of the region. However, downtown retail has fallen off drastically in the past few decades. First suburban strip development and then the large suburban malls drew customers from downtown.

The convenience of free parking and numerous choices at one location closer to suburban homes made downtown shopping less attractive. The City has made attempts to revitalize the retail core, with mixed results. The Civic Center Mall, while it has experienced numerous changes in its retail mix, has been moderately successful. The American Airlines Building, the Richardson Mall, the Pavilion at State House Square, and the street and facade improvements to Pratt Street are other recent attempts that the City has been involved in to stimulate retail business. However, with fewer office workers downtown, stiff competition from suburban malls, and declining population, these projects have not been able to stimulate downtown as a retail center. The Richardson Mall and Pavilion both have considerable vacant space. The closing of G. Fox and Sage Allen in the early 1990's marked the last department stores in Hartford. Both were long standing fixtures on Main Street and both remain vacant today.

By contrast, commercial strips in the neighborhoods have seen a resurgence in recent years. Active merchant organizations, with City assistance, have marketed their unique, ethnic character. Park Street has become the region's Latino retail district, while Franklin Avenue with its numerous restaurants, is

marketing itself as "Little Italy". Albany Avenue, with its mix of West Indian and African-American businesses, is also experiencing a revival. The City supports the neighborhood retail districts through the contracting of merchant coordinators, facade improvements, and streetscape improvements.

This vitality in the neighborhoods exemplifies some of the major historical shifts with which Hartford is now coping. First, increased reliance on smaller, neighborhood-based enterprises is illustrative of the decline of large employers as the source of job growth and income. Employment declines in manufacturing and at the big insurance companies and banks indicate that Hartford is no longer a "company town". Growth must come from multiple sources - small firms and neighborhood economies - not monolithic corporations.

Second, the economic leadership shown by Hartford's neighborhoods points toward a growing need for economic self-reliance on the part of Hartford residents. Corporate giants have backed away from the leadership they once demonstrated in Hartford. The time when a handful of corporate "bishops" could meet privately to plan future development of the City is in the past, and the corporate leadership is no longer local. Indeed, there is an increasing awareness that corporations are just one set of players in the economic life of the City, along with civic and commercial associations, small businesses, government, and others.

REGIONAL AND NATIONAL CONTEXT

The economy of the City of Hartford and the Capitol region do not exist in isolation. Hartford's economy depends on the state's economy, as well as the Northeast region's economy and the national economy. With the evolving global economy, what occurs on other continents can also affect Hartford in profound ways.

Several large, national trends have had and continue to have important ramifications in Connecticut. The end of the cold war, and resulting military

Growth must come from multiple sources - small firms and neighborhood economies- not monolithic corporations.

downsizing, have hit the State's aerospace and manufacturing sectors. Deregulation of banking and insurance, along with thrift failures and real estate market collapse, are all legacies of the 1980's from which Connecticut must now recover. And we have not been immune from the recession which has gripped the entire country.

The New England Region is only slowly recovering from this recession. Approximately 683,000 jobs were lost during the recession. Recovery here has been slower than the rest of the country. Southern New England was hard hit and has been even slower to recover. Connecticut has fared especially poorly. The state lost 156,000 jobs between 1989 and 1992, and has since regained less than one out of every ten jobs lost. The new jobs created do not pay as well as those that were lost.

Connecticut's over-reliance on the defense industry has exacerbated the effects of the recession. Electric Boat, Sikorsky Aircraft, Allied Signal and Pratt and Whitney have all felt the effects. Once the state's largest employer, Pratt and Whitney now has a work force of only 15,600, down from a Vietnam Nam War high of 47,500.

Manufacturing, Insurance, and Banking have also suffered through the recession, and will probably continue to lose jobs. The loss in manufacturing in Connecticut has been dramatic. According to the State Labor Department, in 1950, 49.6% of total employment was in Manufacturing, or 379,900 positions. This ratio has been declining since then and by 1993 only 19.2% of total employment was in Manufacturing, or 293,800 positions. Connecticut lost 8% of its manufacturing jobs in 1994 and 4% of the jobs in the Insurance industry.

The state's economic woes have been more severe in Hartford. Unemployment rates for the City of Hartford have been 50 to 70% higher than for the

state since 1990. Only in 1994 did the City's unemployment rate dip below 10% (to 9.7%) and in that year, the statewide rate was only 5.6%.

So, while in many ways the City of Hartford sees the worst of regional and national economic trends and conditions, it is impossible to separate local from regional or national or even global economies. The challenge is to understand the role that the City plays in these larger contexts, while remaining vigilant that the needs of the people of Hartford are being served as well as possible.

HARTFORD - ECONOMIC CENTER OF THE REGION

A. Introduction

While the economic importance of central cities may be diminishing, it is undeniable that Hartford remains the most important source of employment, and the largest generator of wealth, in the region. This role is undergoing change, and the following sections will attempt to describe these changes and their implications. First, there is a description of changes in the economic base of the City and regional economy.

Following this are discussions of some key sectors - Finance, Insurance, and Real Estate (F.I.R.E.), Services, Government, Retail, and Manufacturing which are especially important for understanding how the changes in these sectors affect the City. Finally, there is a general examination of the trends related to City and regional economic interaction.

B. Changes in the Economic Base

Table 1 shows the Hartford Labor Market's (LMA) total employment for local requirement and for export. Sectors which produce goods and services which are consumed locally (that is, meet or fail to meet local requirements) are considered non-basic industries. Sectors which produce goods and

services which are consumed both locally and externally (that is, for export) are considered basic industries. The amounts of locally needed employment for each sector are determined by applying the percentage rate each sector represents in the total national economy. This method allows one to determine which sectors of the regional economy are under or over represented compared to the nation's economy.

TABLE #1
HARTFORD LMA'S BASIC AND NON-BASIC EMPLOYMENT

December, 1992

<u>SECTOR</u>	<u>ACTUAL EMPLOYMENT</u>	<u>LOCAL REQUIREMENT</u>	<u>EXPORT EMPLOYMENT</u>	<u>STATUS</u>
Manufacturing	69,100	88,825	0	Non-basic
Construction	13,300	32,832	0	Non-basic
T.P.U.C.	18,300	30,028	0	Non-basic
Wholesale	24,000	39,200	0	Non-basic
Retail	69,800	95,984	0	Non-Basic
F.I.R.E.	69,500	35,812	33,988	Basic
Services	111,600	166,439	0	Non-basic
Government	66,200	92,479	0	Non-basic
Total Basic Employment = 33,988				
December, 1983				
Manufacturing	87,630	83,119	4,511	Basic
Construction	13,370	21,683	0	Non-basic
T.P.U.C.	13,770	22,486	0	Non-basic
Wholesale	22,450	23,289	0	Non-basic
Retail	60,990	67,860	0	Non-basic
F.I.R.E.	66,060	24,494	41,566	Basic
Services	84,370	87,937	0	Non-basic
Government	52,900	70,671	0	Non-basic
Total Basic Employment = 46,077				

This Table is useful in showing the changes in the economic structure of the Hartford Labor Market Area between 1983 and 1992. The first column of the table shows the total number of jobs for each of the eight sectors in 1992; followed by the total numbers of jobs needed to satisfy local needs; the third column shows the excess jobs produced after satisfying local needs. The last column simply states whether a sector is basic or non-basic. A

basic sector produces surplus for export, while a non-basic sector might either just meet the local requirement, or fall short of local needs and import part of the local requirement from other areas.

As can be observed from the Table, total employment in the Hartford Labor Market Area between 1983 and 1992 increased by 10%, from 401,540 to 441,800; while the total export employment decreased by more than 35%, from 46,077 to 33,988 - a net decrease of 12,089 basic jobs. The only exporting sector in 1992 was Finance, Insurance, and Real Estate. In 1983, F.I.R.E. and Manufacturing were the two exporting sectors.

Almost half of the F.I.R.E. sector's total employment was classified as basic employment in 1992. The share of F.I.R.E. employment in the total Hartford Labor Market Area decreased by a percentage point between 1983 and 1992, although its absolute number increased by 3,440 jobs. In 1992, 48.9% of F.I.R.E. employment was classified as basic employment while producing 100% of the Hartford LMA's export employment. By comparison, in 1983 more than 62.9% of F.I.R.E. employment and almost 8% of manufacturing employment were classified as basic employment. In 1992, the F.I.R.E. sector comprised 15.73% of the total jobs, while in 1983, it produced 16.45% of the total jobs in the Hartford Labor Market Area.

Manufacturing experienced decreases in both relative and absolute terms. The share of manufacturing employment in the LMA decreased from 21.82% in 1983, to 16.65% in 1992; with an absolute decrease of 18,530 jobs. As mentioned earlier, the manufacturing sector lost its position as a basic sector in the Hartford Labor Market Area.

A similar analysis was done to explore the City's relationship to the LMA and determine the basic and non-basic sectors. Table 2, shows the economic base for the City of Hartford. The method used to arrive at the numbers for local requirement is similar to that used to arrive at the numbers for the Hartford Labor Market Area. The difference is that

we used the proportions that each sector is represented in the Labor Market Area and applied it to the City. Again, this is based on the assumption that the requirements in each sector for the City of Hartford are the same as the requirements of each sector of the Hartford Labor Market Area.

The basic sectors for the City of Hartford in 1992 were the same four sectors which were identified as

It is clear that the economic structure of the City is narrowing due to increasing dependence on three sectors: F.I.R.E. Services, and Government.

such in 1983: Transportation, Public Utilities and Communication (T.P.U.C.), F.I.R.E., Services, and Government. Of these, F.I.R.E. was the strongest producing 72.8% of the export employment, but accounted for only 30.7% of the total City employment. Hartford's F.I.R.E. sector also contributed the major portion of the region's export employment. Two other sectors, T.P.U.C. and Government together accounted for a little more than 25% of the total export, and 23.5% of total City employment. Services accounted for 4.9% of the total export employment, and 29.8% of the total employment.

The basic status of three of the sectors - T.P.U.C., Government, and F.I.R.E. - is attributed to their characteristic as State-wide industries. The major industries of the T.P.U.C. sector, such as SNET, Northeast Utilities, Metropolitan District Commission, and Connecticut Natural Gas have a substantial portion of the labor force working in Hartford. The export production of the government sector is attributed to the City's position as the State Capitol. The insurance industry, which is international in scope, accounts for most of F.I.R.E.'s basic status

The importance of basic industries in the economic structure of the region and the City is that they attract buyers from other areas and increase income. According to economic theory, a portion of the

income generated by basic employment is reinvested locally to purchase goods and services. Thus, income derived from basic industry circulates in the local economy creating jobs in secondary enterprises and supporting local economic activities indirectly, thereby creating non-basic employment.

TABLE #2

CITY OF HARTFORD
BASIC AND NON-BASIC INDUSTRIES
IN 1992

SECTOR	ACTUAL EMPLOYMENT	LOCAL REQUIREMENT	EXPORT EMPLOYMENT	STATUS
Manufacturing	5,350	14,950	0	Non-basic
Construction	1,790	3,850	0	Non-basic
T.P.U.C.	2,200	4,077	3,212	Basic
Wholesale	5,610	7,883	0	Non-basic
Retail	9,030	23,104	0	Non-basic
F.I.R.E.	41,710	21,746	19,969	Basic
Services	40,480	39,142	1,338	Basic
Government	24,740	21,745	2,995	Basic

Total Basic Employment = 28,514

The employment data used to determine the relationship between basic and non-basic employment for the region indicate that the proportion of basic employment to non-basic is widening rather than shrinking. In 1992, 11.68 non-basic jobs existed for every basic job, while in 1983, 7.71 non-basic jobs existed for every basic job.

Although regional export employment affects the City of Hartford directly, there is a marked difference in export employment between the Labor Market and the City. The economic structure of the City has not changed from the previous decade, since the same four basic industries were identified as the exporting sectors, both in 1983 and 1992. In 1992, for every export job there were 4.9 non-basic jobs in Hartford.

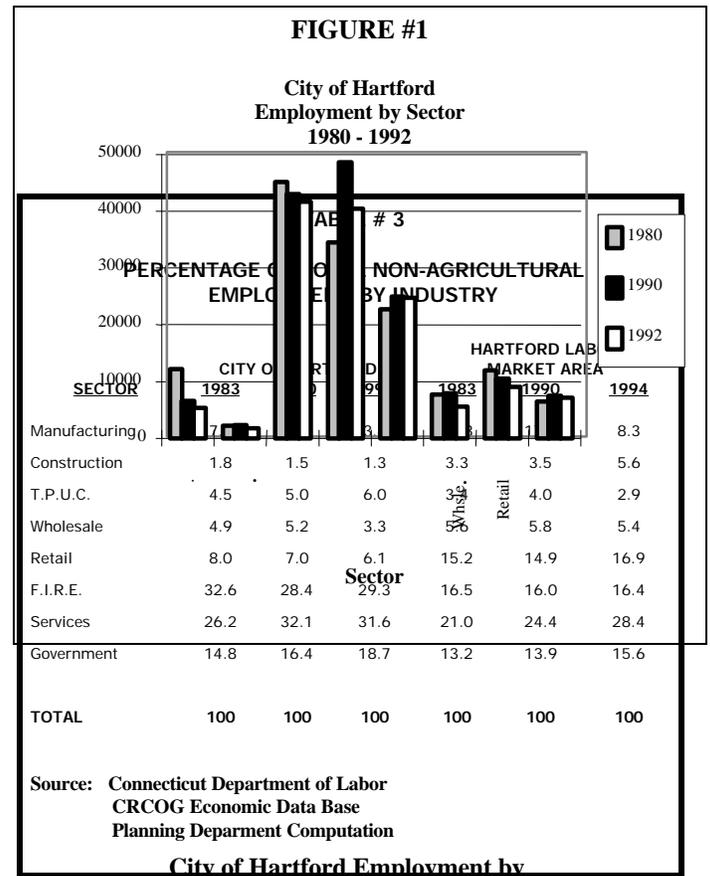
Table 3 shows the percentage distribution of employment in Hartford and the Labor Market Area.

In the City of Hartford in 1983, the F.I.R.E., Services, and Government sectors together, average 73.6% of the total employment per annum, while in the 1990's the three sectors made up 77.7% of the total employment. This represents a 5.6% increase in their share.

The remaining five sectors, manufacturing, construction, T.P.U.C., wholesale, and retail represented less than a quarter of the total employment. Of these only T.P.U.C. grew throughout the period, at an average annual rate of 5.7% between 1990 and 1994. Manufacturing has been progressively declining through the 1990's, offsetting the modest gain achieved in the T.P.U.C. sector in the same period. Construction has remained relatively stable with an average total employment of 1.37% per annum. Construction has increased in the 1990's. In 1983, the two sectors combined represented 12.9% of total employment, while in the 1990's, they have averaged 9.3% per annum. It is clear that the economic structure of the City is narrowing due to increasing dependence on three sectors: F.I.R.E., Services, and Government.

By contrast, the Labor Market Area has had a more consistent and diversified employment structure throughout the 1990's. Five of the eight sectors - Services, F.I.R.E., Retail, Government and Manufacturing - constituted almost 88% of the total employment. This compares to Hartford where only three sectors constituted more than 77% of total employment.

In the LMA, Services was the largest sector



averaging more than 19.8% of the Labor Market employment through this period (an increase of 12.8% in 1994 over the 1983 rate of 21% of the total). This sector has been stable, with a slight decline between 1990 and 1991 - from 26.8% to 25.8%. Distant second were the F.I.R.E. and the Retail sectors with an annual average of 16.8% and 16.6% percent in this decade. In 1991, F.I.R.E. alone grew by 20.65%, but in the following year it shrunk by a staggering 21.8% from the previous year; and by 8.5% from 1983 level. Overall, the Hartford Labor Market Area gained slightly in most of the sectors in this decade. The remaining three sectors - construction, T.P.U.C., and wholesale - constituted roughly 4.2% of the total LMA employment per annum between 1990 and 1992.

The high degree of export employment in the City of Hartford and the Hartford Labor Market Area would be expected to generate secondary job

growth in the City. Despite the fact that basic employment was substantial in the City, there has not been growth in non-basic employment. The beneficiaries of Hartford's export employment are the towns where most Hartford workers live and workers who make their income in Hartford, but spend it somewhere else. Secondary jobs growth attributed to the City's basic employment, thus, occurs in the suburbs.

Over the last thirty years, Hartford's economic base has changed a great deal. As technological and locational shifts have occurred, so has the balance of employment in Hartford shifted.

Figure 1 below shows the number of jobs in five important sectors in Hartford. Generally, this graph shows that there is less balance in the economy today than in 1963. In addition, it shows that the sectors which have prospered in Hartford over the long term, F.I.R.E. and services, have been fading for nearly a decade. Manufacturing has shown a virtual collapse, and retail has been slowly declining. Indeed, the government sector has been the steadiest performer during the period.

C. Finance, Insurance, and Real Estate

Hartford, for years the financial center of regional banking, has experienced massive change. These changes include interstate bank and insurance mergers, deregulation of the thrift industry at the federal level, and bank failures fueled by a weak real estate market. In fact, Hartford will soon have only one bank headquartered in the City (Mechanic's Savings).

Connecticut Bank and Trust merged with Bank of New England, failed, and was taken over by Fleet Financial, headquartered in Providence. Hartford National Bank and Trust merged with Shawmut Bank of Boston and is now merging with Fleet. When this merger is complete, the new headquarters will be out of state. Society for Savings, which had grand plans for a 45-story Main Street headquarters (and cleared most of an entire

block before giving up their plan), was taken over by Bank of Boston, which itself is considered a likely takeover candidate.

As larger out-of-state banks, including banks from outside New England, continue to acquire smaller banks, the trend of bank mergers and acquisitions will continue. More recently, banks outside of New England have begun acquiring banks in Connecticut. How this will ultimately

The beneficiaries of Hartford's export employment are the towns where most Hartford workers live, and workers who make their income in Hartford, but spend it somewhere else.

affect the Hartford economy is unclear. The trend will likely accelerate and lead to larger and fewer banks. These changes lead to lay-offs and branch closings as the new institutions consolidate their operations. Since 1990, the number of bank branches in Hartford has dropped from 55 to 37. The Fleet/Shawmut merger will likely lead to more closings. Decisions as to the banks future practices are made elsewhere by executives living in other states. Will small and medium businesses be well served by these new financial institutions with no long-term ties to the community? Will small depositors pay higher prices for services? Changes in the banking industry will continue. Electronic banking will continue to expand, requiring fewer branches and fewer employees to do face-to-face transactions. Proposed changes in federal banking regulations will lead to a national banking system dominated by a few giant banks. If and when these changes occur, capital will be more mobile than it is today as decisions will be made no longer in Hartford or even New England.

Changes in the insurance industry in recent years have been nearly as dramatic. Hartford, the "Insurance City", is the headquarters of five of the six largest insurance companies in the state. Aetna Life and Casualty, Travelers, ITT Hartford, Connecticut Mutual, and Phoenix Home Life. The insurance industry is a major employer in Hartford. According to the Capitol Region Strategic Assessment, the region ranks first among metropolitan areas in the proportion of its workforce employed in the F.I.R.E. sector, due to the concentration of insurance companies in Hartford. The region ranks sixth among the metropolitan areas in the number of people working in the insurance industry. Such a concentration has made Hartford an international leader in the industry.

The Insurance industry has also gone through major changes since the onset of the recession. It has suffered losses due to bad real estate investments and several major disasters over the last several years, as well as competition from mutual funds, health maintenance organizations, and banks. The major insurers have laid off thousands of

employees, many of them based in the Hartford area. One company, Connecticut Mutual, took the dramatic step of making their employees reapply for their jobs. Connecticut Mutual will merge with Mass Mutual which will lead to 475 fewer jobs and additional vacant office space in Downtown. Travelers, long considered one of the most stable of companies, merged with Primerica, and is now headquartered in New York.

F.I.R.E. was the leading employment sector in Hartford for nearly three decades, but has been declining every year since 1987. There were approximately 36,630 jobs in the F.I.R.E. sector in 1994, compared to 47,000 in 1987. The average weekly wage for all F.I.R.E. jobs in the Hartford Service Delivery Area (SDA) is \$864.71, making it the highest paying sector.

D. Services

The services sector is now the largest source of employment in the City of Hartford. It increased in terms of employment in the City from 24,559 in 1963 to 50,190 jobs in 1988. The largest gains came in the late seventies and eighties when services showed dramatic increases throughout the country. The sector then lost small numbers of jobs for two years, followed by two steep declines which coincide with the national recession of the early 90s. In the last few years, the services sector appears to

<u>1977</u>	<u>1980</u>	<u>1990</u>	<u>1992</u>	<u>1993</u>
16.0	18.9	13.8	12.8	8.8

Source: U.S. Economic Census
Connecticut Department of Labor

be levelling off.

Services includes a number of different sub-categories, including business services, legal services, professional services, health, auto repair, hotels, education, and various organizations. Some of these subgroups are well paid, while others, such as household services at \$260 per week in 1993, are well below average. The average weekly wage for all service jobs in the Hartford SDA is \$550.23.

E. Government

The government sector, which includes local, state, and federal workers, has been the steadiest performer, in terms of job growth, of any sector in the City. It has more than doubled in employment from 1963 to 1994, rising from 12,181 jobs to 25,130. With an average weekly wage of \$710.76 in the Hartford SDA, it is the fourth best paid sector behind FIRE, Manufacturing, and wholesale trade.

F. Retail

Hartford's retail function has declined in favor of the suburban retail areas. Retail jobs located in Hartford as a percentage of the total jobs in the Labor Market Area have been declining. There were approximately 7,160 retail jobs in Hartford in 1994, while it averaged over 15,000 retail jobs throughout the 1960's. The average weekly wage in retail in the Hartford SDA is \$319.52, making it the lowest paying of the five leading sectors. Much of this decline is due to the expansion of suburban shopping centers which are better suited for automobile access and parking. Suburban shopping centers also foster better cooperation among merchants which results in common operating hours and coordinated sales and advertising. In addition, suburban shopping areas are located closer to the residence of higher income households. Table 4 shows how the City and suburban retail sales have changed since 1980.

Environmental and site considerations generally favor newer retail areas, such as malls and retail centers which are most often located in the suburbs,

and provide many amenities. One of the major factors of environment is safety. Many shoppers perceive some neighborhood areas as unsafe and feel uncomfortable shopping there. Shops which are located in or near older and sometimes dilapidated buildings are effected by the comfort level of shoppers.

Certain types of stores such as supermarkets, are increasing in size, thereby needing additional space for stock, warehousing, and parking facilities. Neighborhood retail buildings are limited in size and lack the capability to expand. Moreover, land assembly in the City is more costly than the low density suburbs. As a result, some retail activities look to relocate out of the neighborhoods.

Since the late 1960's, 11 of the 13 chain supermarkets have closed in Hartford. Of the two stores that still exist, the Stop and Shop has relocated from Park Street to New Park Avenue and has become a Super Stop and Shop with more space and stock, including many ethnic foods. This is the first new supermarket to locate in Hartford in years, a major reversal of recent trends. The site of the new store is where Royal Typewriter, a major manufacturer of the past, was located.

Neighborhood retail areas, however, have some advantages. In spite of the loss of population, neighborhood retail stores are located in areas which are still densely populated. Some retail is housed in architecturally distinctive buildings which can be used to create unique shopping environments. Many of the shops are well established and have steady clientele. Urban stores often cater to ethnic groups in their neighborhoods, thereby providing choices unavailable in the suburbs. Most important, only neighborhood retail areas can conveniently serve the needs of persons who do not have access to automobiles.

G. Manufacturing

The decline of manufacturing in North American cities is well documented. Hartford has not been

spared this fate. There has been an 80% drop in the number of manufacturing jobs in Hartford since 1963, from nearly 25,000 jobs to 5,020. The loss of manufacturing jobs in the City is responsible in large part for the drop in income of City households. Manufacturing jobs averaged \$802.87 per week throughout the Hartford SDA in 1993. This is the second highest wage of any of the major sectors behind F.I.R.E. at \$864.71 weekly. Since manufacturing jobs often require less formal education and skill than other well paid sectors, the decline in employment there represents a major setback in the level of opportunity for many City residents.

The reasons for the dramatic decline in this sector are complex, and in large part lie beyond local control. Shifts in the global economy have allowed capital to move freely across international borders in search of cheap labor. Changes in manufacturing and transportation technologies have made urban locations less desirable. Fierce competition among states and municipalities for jobs and economic development have exacerbated these anti-urban locational trends.

There is some reason for optimism, however. The decline in manufacturing jobs appears to be levelling. Some of the locational disadvantages of Hartford, such as a lack of large assemblages of land, high wages for workers, and transportation inefficiencies resulting from urban congestion, may diminish in importance. This can occur as local manufacturing moves away from large, durable

TABLE #5

TOTAL JOBS IN HARTFORD AND THE HARTFORD LABOR MARKET AREA

	<u>1980</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1994</u>
Hartford	143,180	151,380	138,940	135,910	134,170
Hartford LMA	397,805	484,700	456,900	441,880	457,824
Percent in City	36.0%	31.2%	30.1%	30.6%	29.3%

products toward lighter and more sophisticated

goods. At the same time, the high skill levels of the labor force may be increasingly valuable as North American manufacturing relies more on high technology products.

H. Declining Regional Force

A healthy economy generates jobs to maintain current levels of activity and to provide for future expansion. The City of Hartford does generate income to meet these economic demands, but due to the overwhelming presence of suburbanites in the City's labor force, the growth it generates is increasingly spread through the region. This makes it difficult for the City to maintain a healthy and balanced economy. Many workers in Hartford pay no taxes to the City and spend little of the money they make here. The conclusion made in the 1984 Economics and Employment Component regarding secondary jobs is also true in this report: that "Hartford is a place where money is made, but not where it is spent".

While there are problems involved with hosting the jobs of workers who reside elsewhere, especially equity concerns, there is no question that Hartford has a historic and continually important role as an engine of jobs and growth for the entire region. Table 5 shows that this role may be declining, as the City is home to a smaller share of the region's jobs.

Between 1980 and 1990, the City gained 8,200 jobs, an increase of 5.7% from the 1980 level. Hartford lost 12,440 jobs, or 8.2% of total jobs, between 1990 and 1991; and 3,030 jobs, or 2.2% of total jobs, between 1991 and 1992. The City lost an additional 1,740 jobs between 1992 and 1994, or 1.3%. The Hartford LMA gained 86,850 jobs, from 397,850 in 1980 to 585,700 in 1990, an increase of 22%. The region lost 27,800 jobs, or 5.7% of the total employment between 1990 and 1991; and in 1992 lost 15,100 jobs, or 3.3% of the total jobs. Between 1992 and 1994, the LMA gained 15,944 jobs, or 3.6%.

The City's employment gains during the 1980's were minimal when compared to the Labor Market

Area as whole; 5.7% growth compared to 22%. Similarly, while both the City and the Labor Market Area lost considerable employment during the recession, the City has continued to lose jobs; while the LMA has rebounded from the recession and begun to add jobs. The LMA has 59,974 more jobs in 1994 than it did in 1980, while the City has lost 9,010 jobs during the same period.

I. Summary

The City of Hartford exports financial and insurance services nationwide; government, services, transportation, public utilities, and communications are exported regionally.

In 1992, for every basic job in the metropolitan economy, 11.68 non-basic jobs existed. In Hartford, for every basic job there were 4.9 non-basic jobs produced in the same period.

The majority of the region's basic economic activity is located in the City of Hartford, but most of the income earned in the City is expended in the suburbs.

The City's economic structure is narrowing, with F.I.R.E., services and government employing an increasing percentage of the work force. The Labor Market Area is more diversified.

TABLE #6

ACTUAL AND ADJUSTED PER CAPITA INCOME

"Hartford is a place where money is made, but not where it is spent."

TOWNS	1981 PER CAPITA INCOME	1989 PER CAPITA INCOME	ADJ. 1989 PER CAPITA INCOME	1989 ACTUAL CHANGE	PERCENT CHANGE
Andover	9,946	18,786	15,150	5,012	52.3
Avon	15,572	34,204	27,584	6,620	42.5
Bloomfield	11,174	22,478	18,127	6,953	62.2
Bolton	11,556	21,017	16,949	5,395	46.7
Canton	11,139	23,489	18,943	7,804	70.1
East Granby	11,293	23,171	18,686	7,393	65.5
East Hartford	9,588	16,575	13,366	3,778	39.4
East Windsor	9,379	17,388	14,023	4,644	49.5
Ellington	9,963	19,710	15,895	5,932	59.5
Enfield	9,612	16,723	13,386	3,774	39.3
Farmington	13,508	28,286	22,811	9,303	68.9
Glastonbury	13,720	26,073	21,026	7,306	53.2
Granby	11,797	23,869	19,249	7,452	63.2
Hartford	6,645	11,081	8,936	2,291	34.5
Hebron	10,111	20,087	16,199	6,088	60.2
Manchester	10,418	18,654	15,043	4,625	44.4
Marlborough	10,601	21,792	17,676	6,280	55.1
Newington	10,884	19,668	15,861	4,977	45.7
Rocky Hill	11,396	21,918	17,676	6,280	55.1
Simsbury	13,719	28,347	22,860	9,141	66.6
Somers	9,757	18,592	14,993	5,236	53.7
South Windsor	11,160	22,823	18,405	7,245	64.9
Suffield	12,365	24,281	19,581	7,216	58.4
Tolland	9,836	19,794	15,963	6,127	49.6
Vernon	9,729	18,888	15,232	5,503	56.6
West Hartford	14,470	26,943	21,728	7,258	50.2
Wethersfield	11,617	22,246	17,940	6,323	54.4
Windsor	10,615	19,592	15,800	5,185	48.9
Windsor Locks	10,615	17,593	14,188	3,573	33.7

Source: U.S. Census, 1990, Connecticut Department of Economic Development, Planning Department, City of Hartford

The Hartford LMA economy which grew at a healthy rate during the 1980's, suffered major job loss during the early 1990's and is now showing a slight growth in jobs.

The City experienced some job growth in the 1980's but continues to lose jobs through the first half of the nineties.

Changes in the F.I.R.E. sector will tend to result in declining employment and a shift of corporate decision-making away from Hartford.

Hartford's dominant role in the regional economy continues, but is declining as the City provides a smaller share of the region's jobs.

HARTFORD - LOCAL ECONOMIC CONDITIONS

A. Introduction

While the City may face challenges in maintaining the health of its traditional economic base, there is little question that the most important challenges that face the City are those concerning the economic well-being of its residents. The City is poorer than the region, and the gap is growing. From this basic problem flow so many of the ills which the City confronts in areas such as health, housing, and education. The following sections will explore the nature of the disparity between the City and the region; look at Hartford's labor force; examine the neighborhood economies in the City; and describe the roles that City institutions play in the local economy, especially schools and municipal government.

B. Income and Poverty

Perhaps the most glaring example of the growing disparity between residents of Hartford and the metropolitan region is income. Map 1 shows the per-capita income for all the 28 towns in the Capitol Region. Table 6 lists this distribution and computes the change in per capita income adjusted for inflation. No town in the region posted a decline in income due to inflation when adjusted to 1989 dollars. The 1984 Economics and Employment Component had found that four towns, including the City of Hartford, experienced decline in per capita income when adjusted to inflation.

In 1989, Hartford's adjusted per capita income of \$8,936 was 45.8% below the Capitol Region's average adjusted per capita income of \$17,406. Among these towns, income ranged from as low as \$8,936 in Hartford, to as high as \$27,584 in Avon. Fifteen towns posted below the average, while five

of the top income towns posted at least 17% above the average. The adjusted per capita income increased by 34.5% for the City of Hartford, and by an average of 51.4% for the region.

Table 7 shows, in another way, how Hartford is becoming poorer relative to the rest of the towns in the region.

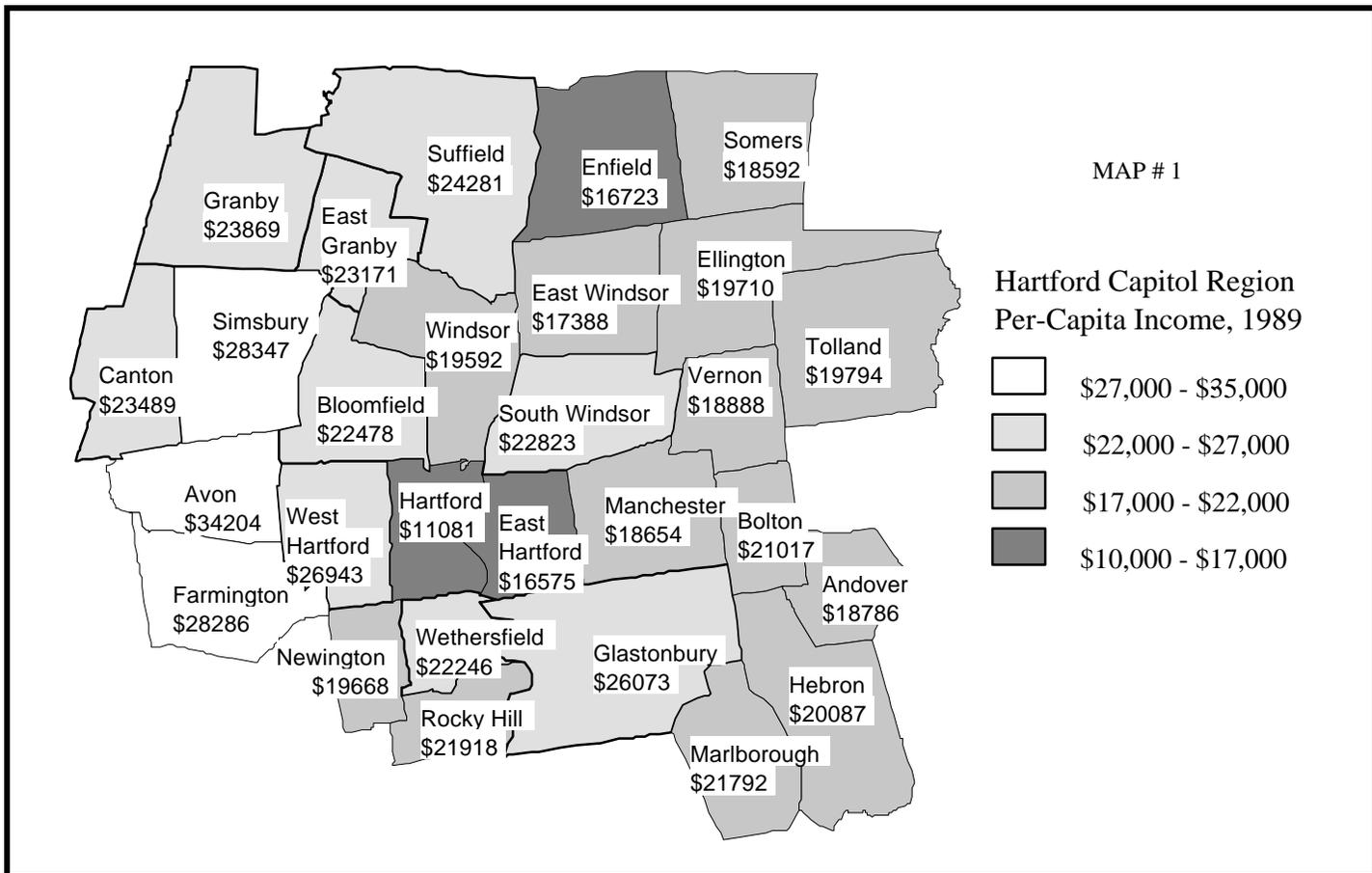
TABLE 7

RATIO OF CITY INCOME TO SERVICE DELIVERY AREA PER CAPITA INCOME

	1969	1975	1979	1985	1989
City P.C. Income divided by SDA P.C. Income	0.780	0.728	0.654	0.579	0.520

Source: U.S. Census
CRCOG
Planning Department computation

Poverty status data also indicate the growing gap



between the City and the region. If poverty and wealth were to be equally disbursed throughout the region, the percentage of persons living below and above poverty level would be equal for all geographic divisions. Using this parameter, we find that the City has the lion's share of the poor but not of the well-to-do. Table 8 shows these differences.

The income gap between the residents of the City and the region continues to increase.

A look at the income ranges of all households further reveals the disparity between the city of Hartford and the 58 PMSA towns. The median household income for the City was slightly more than half the median household income of the PMSA: \$22,140 and \$42,324 respectively. Figure 2 shows that in 1990 lower income households were heavily concentrated in the City. Although the City's population constituted 17.8% of the total PMSA population, it out paced the region in its share of households in the five lowest income categories ranging from less than \$5,000 to \$24,999; but was far behind in its share of households with the five highest income categories ranging from \$50,000 to \$100,000.

TABLE #8

POVERTY STATUS IN 1989 FOR HARTFORD AND HARTFORD SERVICE DELIVERY AREA (1)

TOWNS	POPULATION TOTAL (1)	ALL NUMBER	AGES % UNDER 18	65 YEARS AND OVER	NUMBER OF FAMILIES	
Hartford (2)	132,294	36,397	27.5	16,054	2,269	8,086
Hartford SDA	599,022	19,431	3.2	4,509	4,162	3,375
(3)						
City as % SDA	18.9	65.2		78.1	35.3	70.6

Note:

1. Population numbers reflect only the number of people whose poverty status has been determined, but not the total population living in an area.
2. Hartford City figures are excluded from Service Delivery Area Figures.
3. The Hartford Service Delivery Area which is composed of 34 towns surrounding the City is different from the Hartford Labor Market Area which is composed of the 34 SDA towns and an additional four (4) surrounding towns.

Source: 1990 Census of Population and Housing
Connecticut Department of Labor

ranging from \$50,000 to \$100,00.

All income and poverty statistics lead to the conclusion that the City of Hartford houses a

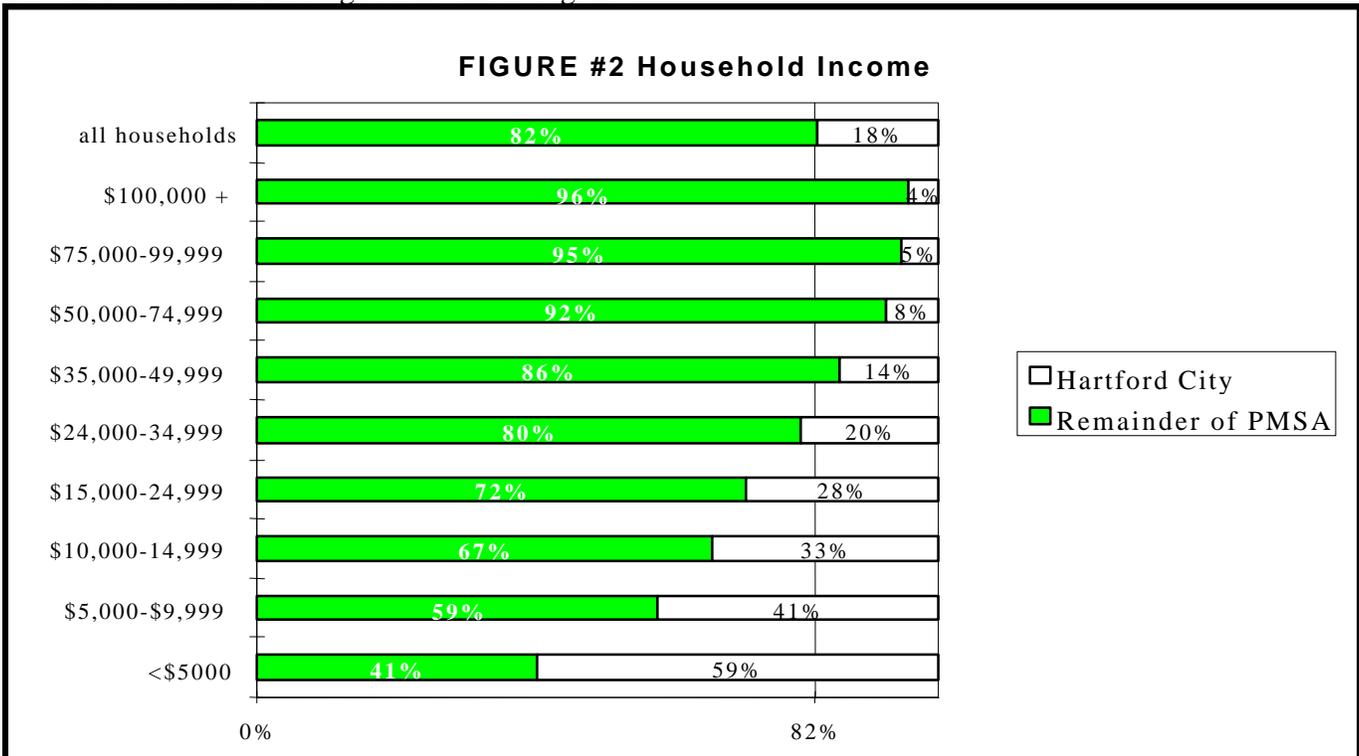


TABLE #10

OCCUPATIONAL CHARACTERISTICS OF HARTFORD AND HARTFORD LABOR MARKET AREA RESIDENTS (16 YEARS AND OVER)

OCCUPATION	1980	% OF		CHANGES		
		TOTAL	1990	TOTAL	PERCENT	
Prof./Tech	5,848	10	8,769	15.4	2,921	50.0
Managerial	4,225	8	5,023	8.8	798	19.0
Sales	3,480	6	4,732	8.3	1,252	36.0
Clerical	12,910	23	12,371	21.8	-539	-4.2
Craftsman	5,558	10	5,103	9.0	-445	-8.0
Operational	9,854	18	5,036	9.0	-4,809	-48.8
Trans. Opert.	1,450	2	1,865	3.3	415	28.6
Laborers	2,440	4	2,161	3.8	-279	11.4
Service	10,513	19	11,801	20.8	1,288	12.3

HARTFORD LABOR MARKET AREA

Prof./Tech	73,690	18	95,036	19.6	21,346	29.0
Managerial	47,320	12	74,207	15.3	26,887	56.8
Sales	28,580	7	59,282	12.2	30,787	107.7
Clerical	85,670	21	91,634	19.0	5,965	7.0
Craftsman	49,470	12	48,632	10.0	-838	-1.7
Operational	48,430	12	23,660	4.9	-24,770	-51.2
Trans. Opert.	11,170	3	13,400	2.8	2,230	20.0
Laborers	13,040	3	12,618	2.6	-422	-3.2
Service	46,990	12	57,353	11.8	10,363	22.1

Source: U.S. Census, 1980 and 1990

disproportionate share of the metropolitan region's poor. The income gap between the residents of the City and the region continues to increase.

C. City Labor Force and Employment

Hartford's labor force has been declining in the last decade along with its loss of population. Unemployment in the City of Hartford has been high, while suburban towns have a lower unemployment rate. Between 1980 and 1990 the City gained 1,987 total jobs - an increase of 3.1%.

In the 1990's, the peak year was 1991 for both number in the labor force as well as number employed; while the low years were 1992 for number in the labor force, and 1993 for number employed. The average unemployment rate in the City was 10.6% between 1990 and 1994, with the

TABLE #9

HARTFORD RESIDENT'S LABOR FORCE CHARACTERISTICS FOR PERSONS 16 OR OLDER

	1980			1990		
	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
16 Years + Labor Force	46,309	55,861	102,170	49,293	56,074	105,376
	32,244	29,482	61,726	33,196	30,517	63,713
Civilian						
Labor Force	32,192	29,476	61,668	33,117	30,112	63,229
Employed	29,267	27,629	56,896	29,026	27,844	56,870
Unemployed	2,925	1,847	4,772	4,170	2,673	6,843

CHANGES 1980 - 1990

	ACTUAL CHANGES			PERCENTAGE CHANGES		
	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
16 Years + Labor Force	2,984	213	3,206	6.4	0.4	3.1
	952	1,035	1,987	3.0	3.5	3.2
Civilian						
Labor Force	925	636	1,561	2.9	5.3	2.5
Employed	-241	215	-26	-0.8	0.8	0
Unemployed	1,245	826	2,071	42.6	44.7	43.4

Note: Labor Force analysis based on Census information covers employment of residents regardless of where they work in the City or elsewhere. On the other hand Labor Force analysis based on the State Department of labor will show place of employment in the City without regard to where the employees reside. Thus since the data are different summary statistics, they can not be directly compared, except by extrapolation.

Source: 1990 U.S. Census
Labor Market Review - State D.O.L.

highest unemployment rate of 12.3% in 1992, and the lowest unemployment rate of 9.0% in 1994.

Table 9, at right, shows the declining trend of Hartford's Labor force, and increasing rate in unemployment between 1980 and the 1990's. There were 2,071 more people unemployed in 1990 than there were in 1980, an absolute increase of almost 50% in the number of persons unemployed for the end of the decade, although the labor force increased by only 3.2%.

Export base and other employment based analyses focus on the location of jobs. Since Hartford is home to many more jobs than it has resident workers, this analysis has some severe shortcomings

in explaining Hartford's economic conditions. Figure 3 attempts to relate employment in Hartford to the composition of the resident labor force. It compares the proportion of resident workers in each sector to that sector's share of total employment. A positive value indicates that the resident workforce is over-represented in that sector; a negative value shows under-representation. Note that the resident workforce is most under-represented in two of the city's three largest sectors, government and F.I.R.E. The third, services, is over-filled with City residents and is also among the lower paying sectors of the economy.

D. City Labor Force and Education

A final issue of great importance to the labor force in Hartford is education. Hartford's future economic development is dependent on a skilled and educated work force. A skilled work force has long been touted as a reason for the region's healthy economy. For Hartford to expect business to locate or expand here, it must produce an educated work force. According to the 1990 Census only 59.7% of Hartford residents 25 years or older were high school graduates. The average for the rest of the Capitol Region towns was 73%. The highest

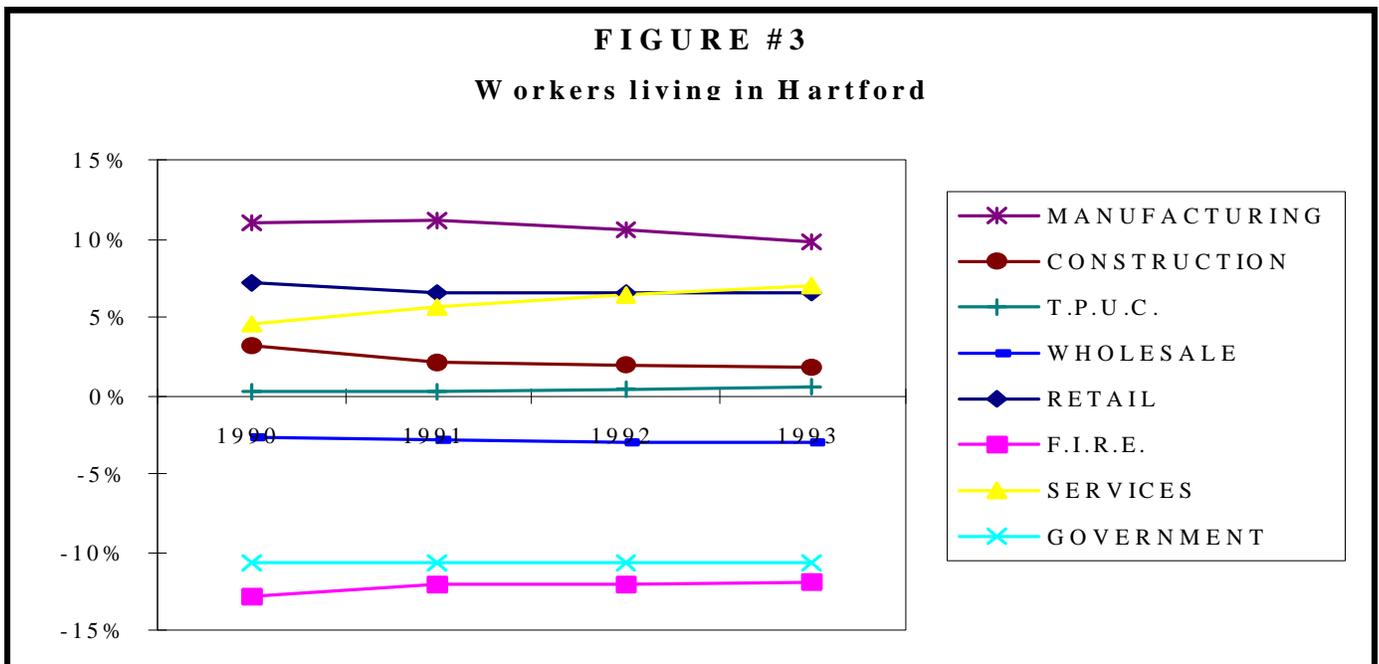
TABLE #12
MASTERY TEST RESULTS
STATE DEPARTMENT OF EDUCATION
1993

	HARTFORD		CAPITOL REGION (EXCLUDING HARTFORD)	
	MATH	LANGUAGE ARTS	MATH	LANGUAGE ARTS
GRADE 4				
# of Students Tested	1,858	1,864	5,561	6,854
% Meeting State Goal	17%	10%	73.0%	54.4%
GRADE 6				
# of Students Tested	1,737	1,744	6,854	6,960
% Meeting State Goal	5%	17%	54.4%	74.1%
GRADE 8				
# of Students Tested	1,352	1,363	6,208	6,231
% Meeting State Goal	10%	23%	49.8%	75.1%

percentage of those 25 or over without high school diplomas are Hispanics, 60% of whom do not have high school degree. Hispanics are also the fastest growing ethnic group in Hartford.

The drop-out rate for City schools is also alarming. Using the State Department of Education's standard definition for drop-outs, produces the following figures:

By comparison, other regional towns in 1991-1992



had a low of .3% (Canton) to a high of 5.2% (Enfield).

The level of performance of Hartford students is another issue. Hartford students perennially have the lowest standardized test scores in the state.

E. Neighborhood Economy

Some of Hartford's neighborhoods were established to accommodate both factories and factory workers, while other newer neighborhoods were established as residential areas mixed with retail stores. Most were self-contained neighborhoods where residents could walk to work and do business. However, today the older neighborhoods house many of the City's poorer population and as a result, they have been faced with housing deterioration and other economic problems. Frog Hollow is such an example where Capitol Avenue factories provided a source of employment, and Park Street shops

of consumer income. Accessibility factors refer to the mode of travel, convenience, and visibility. Most important considerations are travel time, the availability of convenient public and private transportation, and pedestrian access. Environmental factors include safety, attractiveness and comfort.

SCHOOL YEAR	% OF HIGH SCHOOL ENROLLMENT	NUMBER OF STUDENTS
1991 - 1992	17%	899
1992 - 1993	18%	970
1993 - 1994	16.8%	896

provided the retail needs.

Several factors continue to change the economic conditions of these neighborhoods. Among them are the closure of many of the older factories, and the out migration of the more affluent City residents to the suburbs.

The City's neighborhood retail areas have been declining since the 1970's. Among the factors which contribute to the success of retail areas are market, accessibility and environment. Market factors are the conventional economic influences played by demand and supply, which include competition, prices, profits, consumers, and levels

Due to a declining middle class, and competition from suburban malls and super markets, neighborhood retail centers have been losing their viability. Deterioration of buildings and vacant store fronts in the main retail centers are evident along some of the major retail strips of the City. However, some neighborhoods still have viable retail centers. Arteries such as Albany Avenue, Blue Hills Avenue, Farmington Avenue, Franklin Avenue, have remained relatively stable retail centers even during periods of economic slow-down and recession.

Park Street has become a major retail center for the City's Latino population, although it experienced deterioration and high retail vacancy rates in the late 1970's and 1980's. Today Park Street is an example that urban neighborhood retail can succeed.

There has been an attempt by the City to revive retail strips by improving store fronts and streetscapes on selected retail arteries through the Facade Improvement Program and other City funding. These programs have contributed to improving retail centers in the neighborhoods. A substantial portion of Park Street, some stores on Albany Avenue, Blue Hills Avenue, and Main Street have received City grants through the Facade Improvement Program to improve retail appearance and security. Merchants on these and other commercial strips have organized themselves into merchant associations to work together on common problems. The City has assisted them with providing funding for merchant coordinators on several of these avenues. Recently, state bond funds have been secured to provide low interest loans to businesses in some of these neighborhoods to make their businesses more viable.

A major factor in the struggle of the neighborhood retail establishments is the decline in the purchasing power of many of the residents. As the neighborhood residents are the primary markets for retail establishments, the decline in population, as well as the decline in their buying power, has led to the decline in retail and small business establishments in the last two decades.

In 1990, the adjusted average per capita income for the neighborhoods - excluding South and North Meadows - was \$7,725, ranging from \$3,869 in Clay Arsenal to \$19,291 in Downtown. By comparison in 1980, average per capita income for the fifteen residential neighborhoods was \$5,754 ranging from as low as \$2,677 in Clay Arsenal, and as high as \$9,328 in Downtown.

Among the fifteen neighborhoods which were considered in this study, a huge disparity of income is found in 1990. Nine of the fifteen neighborhoods have below average adjusted per capita income, and only six neighborhoods have above average adjusted per capita income. In 1980, only eight of the fifteen neighborhoods considered registered below City average. All of the neighborhoods showed

TABLE #13
CHANGE IN NEIGHBORHOOD PER CAPITA INCOME FOR THE CITY OF HARTFORD 1980 - 1990

NEIGHBORHOOD	PER CAPITA INCOME			CHANGE	
	1980	1990	ADJUSTED	ACTUAL	%
01 Asylum Hill	7,389	12,999	8,376	987	13.4
02 Barry Square	6,277	11,483	7,389	1,112	17.7
03 Blue Hills	5,114	10,402	6,702	1,588	31.1
04 Charter Oak Zion	4,896	9,385	6,047	1,151	23.5
05 Clay Arsenal	2,677	6,004	3,869	1,192	44.5
06 Downtown	9,328	29,940	19,291	9,963	206.0
07 Frog Hollow	4,368	7,542	4,860	492	11.3
08 Northeast	3,765	6,948	4,477	703	18.7
09 Parkville	6,215	9,959	6,417	202	3.3
10 Sheldon/Charter Oak	4,130	8,945	5,764	1,634	40.0
11 Southend	7,021	16,050	10,342	3,321	47.3
12 South Green	4,098	10,870	7,004	2,906	70.9
13 South West	8,050	16,954	10,924	2,874	35.7
14 Upper Albany	4,196	7,915	5,100	904	21.5
15 West End	8,791	20,712	13,345	4,454	50.7
16 North Meadows	N/A				
17 South Meadows	N/A				
City-wide*	5,559	11,081	7,140	1,581	28.4

*Note: North Meadows and South Meadows are almost entirely non-residential, and have been omitted from calculations. *The City-wide figures include all seventeen neighborhoods.*

Source: U.S. Census, 1980 and 1990

increases in adjusted per capita income from the 1980 level.

Clay Arsenal has remained the lowest per capita income neighborhood, both in 1980 and 1990, a staggering 54% below City average in 1980, and 50% below City average in 1990. Following closely behind on the lower end of the income scale in 1980 were Upper Albany, South Green, and Sheldon/Charter Oak, in that order. In 1990, the close seconds to Clay Arsenal on the lower end of the income scale were the Northeast, Frog Hollow, and Sheldon/Charter Oak.

The following comparison excludes Downtown as it has few residents (1,633), the highest median age (37.2), and the fewest persons per household (1.5) of all of the residential neighborhoods by wide margins which makes it very unrepresentative of the City as whole.

Among the neighborhoods which were considered, the West End was the highest per capita income neighborhood in 1980, with 53% per capita income above the City average. South West, Asylum Hill and South End posted the next highest per capita income following West End in the same period. In 1990 West End posted almost 80% above the City average. The next three neighborhoods with the highest per capita income were South West, South End, and Asylum Hill.

Household income is closely related to buying power. Households with different income levels have different spending patterns, and different amounts of expendable money. Lower income households must spend the largest portion of their income on necessities such as food, housing and clothing. Households with low per capita income have less disposable income, and therefore, low discretionary spending. A low level of household purchases and expenditures on discretionary spending reduces the profitability, and therefore, the survival of local retail establishments and other small businesses.

For many City residents who rely on public transportation, their choices of where to shop is limited to shopping areas along transit lines. However, using transit also has real limitations. When transfers are involved, it can be time consuming and fewer buses are scheduled after the evening rush hour. Also, returning with purchases on a bus is difficult when they are bulky or heavy.

Overall, the economic conditions of the City's neighborhoods have been affected by the ongoing recession, and as a result some neighborhoods have experienced difficulties in maintaining existing retail and small business establishments, let alone expanding; while other neighborhoods have continued to be vibrant and are expanding their retail centers.

F. Municipal Finance

Because City government is such a large player in the City's economy, and because it is a portion of the economy over which the people of Hartford have relatively more control, it is important to understand the nature of municipal government's economic activities.

The City government receives revenue from three major sources. Table 14 shows that the City generates most of its general fund revenue from property taxes (on real estate, automobiles, and other property), nearly as much again from intergovernmental revenue, and a small amount from other sources of revenue, which includes fees for permits, various service charges and through the lease of City owned property. The most notable trend in City revenue is that intergovernmental sources, which include grants from the federal and state governments, are increasing in share while the revenue from property taxes are losing share.

TABLE #14

**PERCENTAGE OF GENERAL FUND REVENUE,
PROPERTY TAX AND INTERGOVERNMENTAL TRANSFERS
1985 - 1993**

FISCAL YEAR	PERCENT OF TOTAL PROPERTY TAX REVENUE	PERCENT OF TOTAL INTERGOVERN- MENTAL REVENUE	PERCENTAGE OTHER GENERAL FUND REVENUE
85 - 86	50.4	39.0	10.7
86 - 87	52.6	36.5	11.0
87 - 88	51.7	38.5	9.9
88 - 89	50.0	38.4	11.6
89 - 90	47.2	40.5	12.3
90 - 91	49.4	41.1	9.5
91 - 92	47.6	45.1	7.4
92 - 93	49.2	42.8	8.1
93 - 94	46.4	45.0	8.6

*Note: Comprehensive Annual Financial Report
Fiscal Year July 1, 1993 - June 30, 1994*

*CPEC Comm. Municipal Budget 1992 - 1993
Shows 43.39*

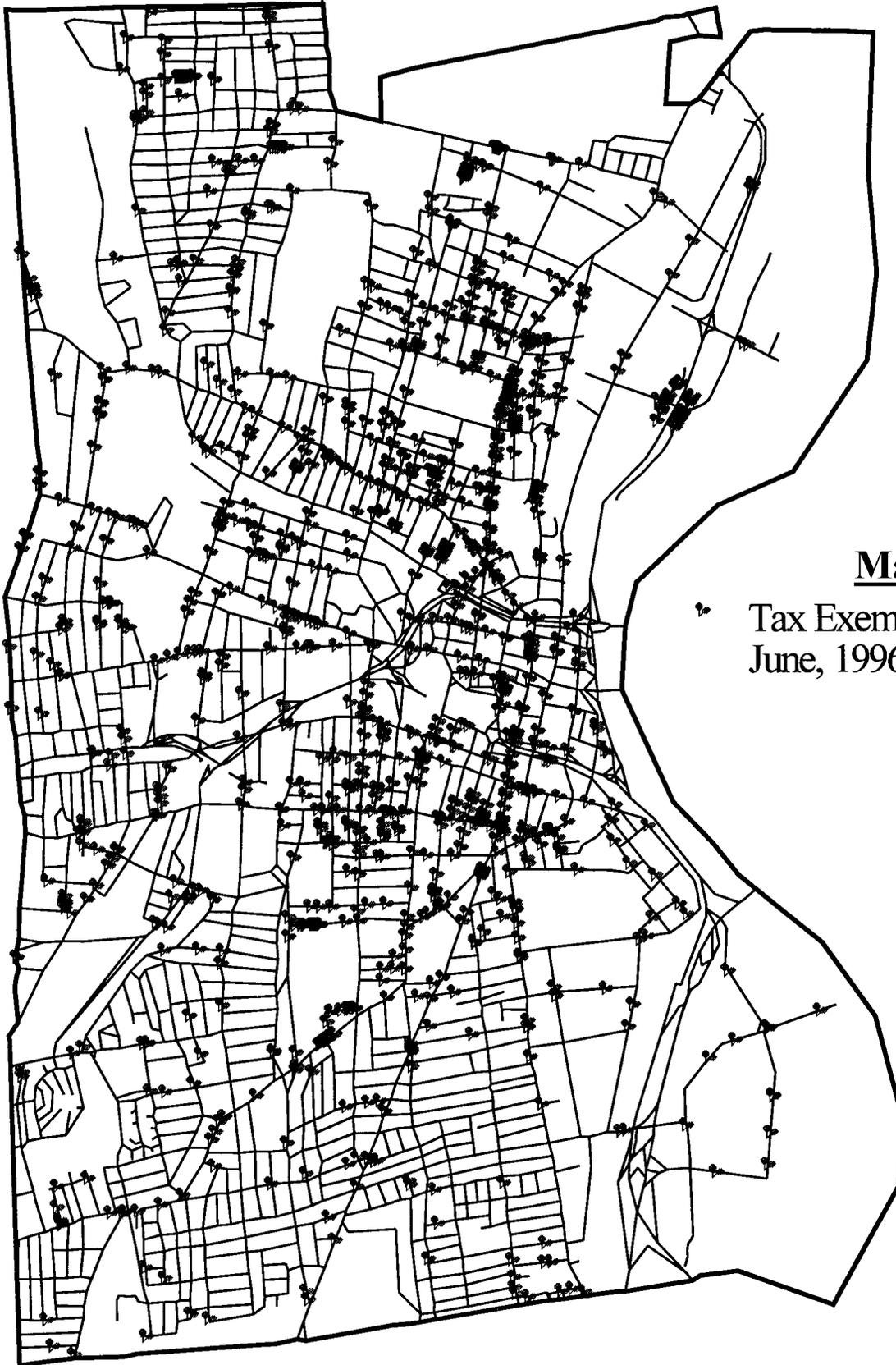
The increase in intergovernmental revenues in 1993-94 is primarily due to the Mashantucket Pequot Grant of \$12.1 million; a \$6.7 million increase in the Educational Cost Sharing Grant from the State of Connecticut and a \$4.7 million increase in the Special Education Grant. The General Assistance grant decreased \$5.7 million due to a drop in the State reimbursement rate from 85 to 80 percent and the elimination of the Supplemental General Assistance Grant. The use of these dollars is nondiscretionary since they are intended to underwrite expenditure for programs mandated by the State of Connecticut. Hartford will face severe budgetary stress unless the State decides to reduce its mandates or to raise the level of either categorical grants in aid or revenue sharing with Hartford and other Connecticut municipalities.

General Assistance reform passed in the 1995 legislative session will provide some relief. State takeover of the locally administered General Assistance Program, which had been a legislative priority of the City for years, will save the City approximately \$18,000,000 per year, based on projections from the 1994 - 1995 budget when fully

implemented. The legislation increases State reimbursement to 90% beginning April 1, 1996 and to 100% by April 1, 1997.

The decline in the proportion of revenues from property taxes can be partly explained by declines in the grand list. This list, which is the total value of property which the City taxes, has shrunk slightly from 1990 through 1993. As a result, the amount of taxes raised on the list has not been able to increase with other revenues.

One factor which limits the amount of revenue which can be raised on the Grand List is the amount of tax exempt property in Hartford. There are more than 1,100 tax exempt parcels in the City (out of approximately 22,000.) This property is owned by Federal, State or City government, churches, hospitals, not-for-profit organizations including arts organizations, social service providers, colleges, veterans groups and historical or cultural institutions, railroads and utilities. The individual parcels range from large facilities such as Brainard Airport to small pieces of land along the highway. In total, they constitute more than 2,000 acres, or 20% of the land in the City as a whole. Map 2 shows the distribution of these properties around Hartford.



Map # 2

• Tax Exempt Properties
June, 1996

TABLE #15

GRAND LIST ANNUAL SUMMARY

YEAR	COMMERCIAL	%	RESIDENTIAL	%	PER PROP/M.V.	%	TOTAL GRAND LIST
1984	866,573,240	47.9%	299,430,215	16.6%	642,919,340	35.5%	1,808,922,795
1985	927,860,930	47.3%	327,610,543	16.7%	707,951,394	36.1%	1,963,422,867
1986	967,710,140	45.3%	356,095,547	15.6%	811,434,214	38.0%	2,135,239,901
1987	1,014,873,940	44.0%	359,893,180	15.6%	932,376,849	40.4%	2,307,143,969
1988	1,100,609,191	44.2%	355,956,049	14.3%	1,033,500,803	41.5%	2,490,066,043
1989	3,873,078,320	60.5%	1,519,251,700	23.7%	1,005,956,954	15.7%	6,398,286,974
1990	3,890,663,650	59.9%	1,527,293,800	23.5%	1,076,422,428	16.6%	6,494,379,878
1991	3,837,466,540	59.6%	1,535,363,590	23.8%	1,066,144,992	16.6%	6,438,975,122
1992	3,831,593,930	59.4%	1,534,263,910	24.4%	1,058,300,883	16.5%	6,424,131,723
1993	3,728,607,460	59.4%	1,532,552,160	24.4%	1,012,686,688	16.1%	6,273,846,308

Source: City of Hartford, Finance Department

Table 15 shows the decline in the Grand List, and also shows how the emphasis of property taxation has changed in the last decade. In 1989, there was

TABLE #16

GENERAL FUND EXPENDITURES
1985 - 1994

FISCAL YEAR EXPENDITURES	ACTUAL EXPENDITURES	ADJUSTED
1985 - 1986	251,622,625	269,239,010
1986 - 1987	269,229,326	278,921,581
1987 - 1988	297,142,819	298,331,390
1988 - 1989	324,916,084	338,237,643
1989 - 1990	371,184,973	400,137,400
1990 - 1991	412,663,820	460,532,823
1991 - 1992	436,919,217	498,961,745
1992 - 1993	431,742,711	501,685,030
1993 - 1994	444,876,966	525,844,573

Source: City of Hartford City Council's Adopted Budget, Fiscal Year 1994 - 1995

a revaluation of real property. Following that year, the grand list had higher proportions of commercial and residential property value, and less personal property and motor vehicle value. Because the revaluation occurred at the peak of the real estate market, it is likely that the next revaluation will result in a lower grand list. If this occurs, there will be a shift back to a higher percentage of taxes being raised through Personal Property/Motor Vehicles, as the mill rate will have to be increased to reflect the decrease in value in commercial and residential property. This will have a negative effect on businesses, especially the larger corporations, that have a large amount of taxable personal property and motor vehicles.

Table 16 shows the City's expenditures for the last decade. They have been rising overall for the period.

Table 17 shows the percentage breakdown of the various expenditure categories. From these tables it is evident that the Board of Education and Human Services have been growing much faster than other expenditure categories while Public Safety, and Infrastructure and Leisure receive less of a percentage of the General Fund.

G. Summary

Hartford's neighborhoods are no longer self-contained in terms of providing employment, residential, and shopping opportunities to its residents.

Most of the major industrial employers located in the neighborhoods have relocated outside the City, or have closed down.

Increased accessibility to suburban shops due to the automobile has hurt neighborhood retail areas.

Neighborhood retail areas possess special advantage to create unique retail shopping environments.

TABLE #17

PERCENT OF GENERAL FUND EXPENDITURES BY CATEGORY

	<u>85 - 86</u>	<u>86 - 87</u>	<u>87 - 88</u>	<u>88 - 89</u>	<u>89 - 90</u>	<u>90 - 91</u>	<u>91 - 92</u>	<u>92 - 93</u>	<u>93 - 94</u>
General Government	4.3	4.7	5.1	5.1	4.1	3.6	3.5	3.8	2.7
Public Safety	15.0	14.6	14.0	13.5	13.5	12.4	12.0	12.5	14.0
Transportation Infrastructure &	8.2	7.5	7.7	7.7	7.7	7.1	6.0	6.8	5.8
Leisure Development and Community	.9	1.8	1.8	2.0	1.7	.8	.7	.7	.5
Human Services	11.0	10.4	9.0	9.4	10.5	13.0	14.0	12.3	11.4
<u>Policy and Special Programs</u>									
Board of Education	34.4	36.0	35.7	36.8	37.8	37.8	37.5	38.5	38.2
Sundry	26.2	25.0	26.7	25.5	24.4	25.0	26.3	25.4	24.3
TOTAL	100								

Source: City of Hartford, Finance Department

OPPORTUNITIES

The various economic data, demographics, charts, and tables in the previous sections can lead to an overwhelming sense that Hartford's economic problems are insurmountable. This is not the case. As the economy changes, there are new opportunities. Hartford survived the change from manufacturing to a F.I.R.E. and service-oriented economy, and now must find new areas of growth as the F.I.R.E. sector is not expected to yield any meaningful job growth in the near future. Presently, there are many projects underway that the City should capitalize on for future economic growth.

A. Arts/Entertainment/Culture and Tourism

Hartford for years has been the cultural and entertainment center for the region. The Wadsworth Atheneum is the oldest public museum in the country. The Hartford Ballet, Symphony, and Stage

Company are well-established arts organizations. The Civic Center hosts UConn basketball, Whalers hockey, and most recently, a CBA basketball team and an arena football team, as well as numerous trade shows and concerts.

Over the last several years, specific large events have come to downtown, with great success. First Night, the Taste of Hartford, and Kid'rific are major attractions for people throughout the region.

Recently, the City Council formed an arts and

Certainly the richness of various ethnic and cultural groups within the City can make Hartford's arts and entertainment district a unique and vibrant enterprise.

entertainment district in the downtown area to promote the area for cultural events. Add to this the major expansion of the Old State House, the proposed expansion at the Mark Twain House, and

the increased access and use of the Connecticut River, and Hartford could establish itself as a regional center for arts, entertainment, culture, and history. Hartford's role as the "birthplace of democracy" through the Fundamental Orders and the story of the Connecticut Charter offer a rich history that could be better marketed for tourism and education. There are numerous other pieces to this concept which are presently taking place. More artists' loft space is being planned in the Old Colt's building. There is a development plan for the Lewis Street block (left vacant by a developer who planned to build New England's tallest building) to have a retail, arts, and tourism district which would create a community of unique shops, art galleries, cafes, and related businesses. A band shell was constructed in Bushnell Park. Access to the Connecticut River will be greatly increased when the deck is completed over I-91 re-connecting downtown to the river, and scheduled for opening in the Spring of 1997. Activities and events on the river, which have increased dramatically over the last few years, will be another draw to get people into the City for leisure and recreational purposes. Recently, several new restaurants, nightclubs and coffeehouses have opened downtown adding to the night life. The Meadows Music Theatre, a 30,000 seat amphitheater opened in the summer of 1995, will draw more people from within the region and outside the region to Hartford.

Together, all of these activities can create a critical mass enlivening the City - particularly downtown - and bringing in people to spend their money. The City should make every effort to promote this, assuring that Hartford residents (especially its musicians, artists, craftspeople) get proper exposure. Certainly the richness of various ethnic and cultural groups within the City can make Hartford's arts and entertainment district a unique and vibrant enterprise.

This expansion demonstrates that medical services will play a larger role in Hartford's economy.

B. Expansion of the Health Industry

One sector of the economy in Hartford that is growing is the health field. Presently, there are two major construction projects underway. St. Francis Hospital is adding a 370,000 square foot addition. The Connecticut Children's Medical Center was built on the Hartford Hospital campus. This facility will be approximately 300,000 square feet. Also, the Community Health Services will construct a 60,000 square foot addition to its facility on Albany Avenue, and the City in partnership with Saint Francis/Mount Sinai intends to construct a 50,000 square foot addition for the City's Health Department and an Outpatient Clinic and Pediatric Clinic.

This expansion demonstrates that medical services will play a larger role in Hartford's economy. Presently, the hospitals employ many Hartford residents, but at the lower paying jobs. (Hartford Hospital employs a higher percentage of Hartford residents than the City of Hartford employs). Efforts should be made to work with the hospitals (and the UConn Medical Center) to ascertain their future job needs to see that Hartford residents can get the proper education and training for these positions, coordinating with the Capitol Region Workforce Development Board. Hartford should capture new job growth in areas of medical technology and health related industries, which are among the fastest growing sectors of the national economy, according to the U.S. Industrial Outlook

C. The Griffin Line

Development of the Griffin Line, an unused rail corridor that runs from downtown through several neighborhoods, has been under study for several years. A Major Investment Study has recently been completed showing the benefits of a light rail line in terms of increased mobility and economic and community development, from downtown out to Bradley International Airport. Development of the

Griffin Line into light rail transit can boost Hartford's economy in several ways. First, increased mobility will provide Hartford residents with greater access to jobs, both in Hartford and the suburban towns along the Griffin Line. For example, airport employment at Bradley is expected to increase by 9,000 jobs by the year 2015, with additional job growth in surrounding businesses. Increased mobility is important for Hartford residents as 39% of Hartford households have no vehicles. Second, through coordinated land use planning, economic development can take place around station areas. The Griffin Line runs through an old industrial and commercial corridor, with numerous opportunities for development.

Development of the former Veeder-Root site would be greatly enhanced by the introduction of a light rail line. Third, Hartford residents can be employed in the planning, construction, operation and maintenance of the Griffin Line. Estimated at \$176,500,000 for the first nine miles to the Griffin Office Park, this investment would be a major infusion of dollars into the local economy.

The economic and fiscal impacts of the development of the Griffin Line were studied by the Connecticut Center for Economic Analysis at the University of Connecticut. The economic impact of the Griffin Line was evaluated using the Regional Economic Models, Inc. (R.E.M.I.) econometrics model using several different scenarios. It found a benefit/cost ratio of between \$2.73 and \$5.24 for every tax dollar spent on the project. It concluded that "the Griffin Line is a good investment for the State of Connecticut" and also that "a more productive use of funds involved is not likely to be found".

Development of light rail transit along the Griffin Line has been formally endorsed by the Town of Bloomfield, the City of Hartford, and the Policy Board of the Capitol Region Council of Governments, the designated Metropolitan Planning Organization for the region. It has been

formally endorsed by numerous community, civic, and business organizations. To further the project along, CRCOG directed the Transit District to form the Griffin Line Financing and Implementation Task Force, which will work with Federal, State, regional, local and private sector officials to develop a plan which will show how the light rail alternative can be financed and implemented. Upon successful completion of the Griffin Line Financing and Implementation Plan by the summer of 1996, an application will be submitted to the United States Department of Transportation and the Connecticut Department of Transportation to begin the Preliminary Engineering/Environmental Impact Statement which is needed before final design and construction approval.

The City should do all in its power to make the development of the Griffin Line a reality.

For the above reasons, the City should do all in its power to make the development of the Griffin Line a reality.

D. Hartford's Neighborhoods

The City of Hartford has a history of strong, neighborhood-based organizations. Some have evolved from Alinsky-style community organizations that used confrontational tactics, to more mainstream civic associations, to tenant associations, and block clubs. An over-riding concern among these groups is jobs and economic development. There now exists a strong consensus that Hartford's future is dependent on getting people back to work. There is strong support for revitalizing neighborhood commercial strips, creating incubator space, entrepreneurial efforts at start-up businesses, and filling vacant commercial and industrial buildings with new businesses to employ neighborhood residents. Merchant associations are actively working to strengthen the retail core in their neighborhoods. The City government has been working with neighborhood groups on a variety of issues. The City funds

merchant coordinators, has coordinated a facade improvement program, and provided streetscape improvements to further this process.

Most recently, some neighborhood groups have embraced an "asset-based" approach to neighborhood planning, focusing on their existing strengths and resources, and working collaboratively with City staff.

The City should capitalize on these efforts and the spirit of cooperation that exists today to stimulate economic development and neighborhood revitalization throughout the City. An emphasis on local economic development initiatives will generate jobs where they are most needed in Hartford's neighborhoods.

E. Deconcentration of Public Housing

The City of Hartford, through its Housing Authority, owns 4,107 units of public housing in 11 different projects. These projects, particularly the low income family projects, are viewed as creating an over-concentration of poverty and its social ills and having a negative effect on the surrounding neighborhoods. These

An emphasis on local economic development initiatives will generate jobs where they are most needed in Hartford's neighborhoods.

projects are old, poorly designed, over-crowded and are in need of major repair. Unemployment is rampant and in some of the projects nearly 90% of the households are female-headed. In a dramatic reversal in housing and social policy, the City of Hartford and the Hartford Housing Authority have secured a \$45,000,000 commitment from the Department of Housing and Urban Development to raze Charter Oak Terrace, build new units, and create an Industrial Park on the newly vacated land.

Charter Oak Terrace, built in 1942 to provide housing for the influx of workers in defense-related industries, is the largest public housing project in the City. It has 940 units and houses approximately 2,650 residents. Until recently, The City has continually sought rehab money to keep its public housing units habitable. However, the projects

became more and more isolated, with little hope for the tenants, gang and drug problems, and no meaningful job opportunities.

The City is taking advantage of the high vacancy rate in the private rental market as well as its own high vacancy rate to break this cycle of despair by providing vouchers for tenants who want to move out, tearing down the old barracks-style housing, and building 363 units. These new units will be a mixture of townhouse apartments and single family houses. Tenants will be assisted in the purchase of their units. By reducing the number of units, the City will be able to clear 25 acres for light industrial development. This site borders the industrial and commercial area of the Town of West Hartford. City and Town officials have agreed to work cooperatively in the future development of the area. Present tenants of Charter Oak will be trained for the new jobs.

As part of a comprehensive plan to improve all aspects of the community, the City is working with educational institutions and community organizations in the area to establish a " Campus of Learners" and enroll tenants in Family self-sufficiency courses.

The Housing Authority is considering a similar approach to the neighboring Rice Heights moderate income project. Demolition of old units will be followed by new housing for home ownership and economic development.

Assembling such a large area for industrial and commercial use, located next to a major highway and the railroad tracks (which will be studied for the possibility of light rail development), and bordering West Hartford's industrial area, is a major opportunity to provide jobs for residents, increase the tax base, and increase regional cooperation.

The magnitude of opportunities in a project of this scale and the City's comprehensive approach to

making it work, can make this a national model and, if successful, can be duplicated in other aging low income projects as well.

F. Location

The City of Hartford's location is an asset that needs to be better marketed. First, the highway system is fully developed and two of the major interstates serving New England intersect in Hartford, making Hartford the crossroads to New England. Second, Bradley International Airport is only minutes away. Anticipated new companies from other parts of the country or from other parts of the world could find Hartford an attractive location, as this airport is presently underutilized. While one of the more expensive areas to live in, it is more reasonable than either New York or Boston. Third, approximately 8,000,000 people live in a 75 mile radius of Hartford, giving it great access to local markets as well as making it an ideal location as a tourist attraction. Fourth, Hartford is committed to creating a competitive information superhighway infrastructure which will make it a desirable location for old and new industries and services that rely on new technologies. Much of the physical infrastructure is already in place for the City to become a "destination on the Information Superhighway."

The City needs to capitalize on the above location advantages to become home to advanced technology firms and the industries of tomorrow.

ISSUES

A. Regional Disparity

Much of this report has dealt with the disparity between Hartford and its suburbs. Hartford is home to the region's poor, most of the Black and Hispanic population, and has a high concentration of the region's problems. Yet, Hartford remains an important hub to the region. Hartford still is a major employment center, houses most of the state government's functions, the region's major hospitals,

universities and much of the region's cultural and entertainment focus.

This overconcentration of poverty and its inherent ills are more than the City can solve on its own. But, ultimately the region's health is dependent on solving these problems for its own long-term growth.

In a recent study, Cities Without Suburbs, David Rusk analyzes the difference in cities that are "elastic" (can expand their boundaries) and those that are "inelastic" (unable to expand). In his comparison of metro areas grouped by relative elasticity, Hartford was ranked as zero elasticity. He found that elastic cities have been able to capture suburban growth, and have less concentration of economic and racial segregation. Inelastic cities, such as Hartford, have lost their middle class to the suburbs and are home to their region's poor and Black/Hispanic population.

Not only did Rusk show more concentration of poor, more racial segregation, more segregated schools, and greater disparity between City/suburban income in the inelastic cities, but he found that elastic cities have faster rates of job creation and are able to adjust better to economic change.

Regional cooperation has been nearly nonexistent in the Hartford area. Although long an issue of debate, no real progress has been made. (The Sheff vs. O'Neil school desegregation lawsuit may be the one challenge to municipal control to finally force the issue). However, recently there appears a changing of attitudes on the part of corporate and suburban leaders that the City's problems are no longer solely Hartford's but the region's as well. Recent examples of regional cooperation include:

- ◆ Proposed development of the Griffin Line into a light rail mass transit/economic development corridor linking Hartford's Central Business District to Bradley International Airport.

- ◆ A Job Corps application by the City to put a Job Corps site in Bloomfield.
- ◆ Plans for magnet schools located in Hartford but drawing on neighboring suburban towns.
- ◆ Possible creation of an industrial park on the Hartford, West Hartford border when (if) part of Charter Oak Terrace is demolished.
- ◆ Creation of the Capitol Region Workforce Development Board.
- ◆ Formation of the Capitol Region Partnership, by six regional agencies that have specific though limited powers, to search for better and more efficient ways to deliver their services.

While these are small steps, they are at least steps in the right direction. With Connecticut's strong tradition of local control, Hartford will not become an "elastic" City. But regional solutions to problems of poverty, education, economic development, land use, and racial isolation need to occur for the City and the region to thrive.

B. Tax Reform

Another disparity that must also be addressed for Hartford to compete for jobs and economic growth is a change in the over-reliance on the property tax as the City's major way to pay for its services. With nearly 50% of its revenues coming from the property tax, the City is at an unfair disadvantage. Many of the tax exempt institutions benefit the entire region (hospitals, museums, churches, universities) and state but the City has no ability to tax those who use these services. The City has the vast majority of subsidized housing in the region, which further erodes the tax base and increases the need for services.

For the City to be able to retain and attract business, the tax inequality must be remedied. The state should increase the Payment In Lieu of Taxes

(PILOT) Program to more equitably reimburse the City, and some form of tax sharing arrangement to counter-act the disparities between the City and the region must be put in place.

C. Education

It is imperative that the City dramatically improve student performance. Alternatives for students not planning to attend college such as apprenticeship programs need to be added as part of the curriculum to assure Hartford graduates are job ready when they graduate.

Many of the newly created jobs do not require college education, but do require independent thinking, problem-solving abilities, the ability to learn new skills as the workplace continues to evolve, as well as basic competency in reading, math, and writing skills.

D. Transportation

As jobs in the Hartford Labor Market Area continue to increase, while the City continues to lose jobs, it is important that Hartford residents have equal access to job markets in the suburbs. In 1980, 35% of the jobs in the Hartford Labor Market Area were in Hartford. By the end of 1994, Hartford's share was only 29.3%. Of the approximate 55,289 Hartford residents who work, 32,565 work in Hartford (58.9%), according to the 1990 Census. Outside of Hartford, there is job growth in the construction, retail, and service sectors. Even manufacturing, which is declining, makes up almost 20% of the total employment in the suburban labor market.

Barriers to suburban employment must be broken. A major barrier is the number of Hartford families with no cars. Citywide, 39% of Hartford households do not have cars. In three census tracts, the figure ranges from 72-79%! Without private transportation, access to employment in the suburbs is limited. The Connecticut Transit Bus System serves the major arteries, but access to areas of

suburban job growth is limited. This is especially true for second and third shift jobs when the busses run infrequently or not at all. Access to such jobs (maintenance, janitorial, nursing, other hospital workers, etc.) is severely limited without private transportation.

One potential solution would be development of a light rail system along a major job growth corridor to get Hartford residents to job sites along the corridor. The previously described Griffin Line would serve such a purpose. Another option would be an expanded system of vans and minibuses to get workers to job sites not served by the present bus system.

Better transportation systems are needed to allow Hartford residents to gain access to employment opportunities in the suburbs.

E. Child Care

Another barrier to employment, especially in single-parent households, is the lack of quality day care for Hartford residents. The basic problem is one of availability and affordability.

There is an extensive network of child-care centers in Hartford which include private and publicly-funded centers. The City's Social Service Department operates eight day care centers, while there are numerous day care centers run by local churches and community organizations. There are also family day care providers operating out of their own homes who can serve up to six full-time children. All told, there is a total of 2,554 licensed day care spaces for children under the age of five available in the City. However, the need is much, much greater. Based on the national average of 64% of children under 5 whose parents are working, there is a need to provide day care for 7,644 children. Using the same formula for all children under the age of 12 - 26,932- there is a need for 17,237 spaces for full-time and after school day care. However, there are only 3,187 licensed spaces in the City.

Besides the lack of availability, affordability is another major problem. The average cost for preschoolers is \$132 per week and \$170 per week for toddlers and infants. State-funded centers and a few United Way centers charge on a sliding scale, and State Child Care Subsidies are available to families on AFDC entering the work force. Subsidies for working families have been closed to new admissions.

Families who cannot afford or find licensed day care often rely on family members or unlicensed and untrained providers where the quality of care is questionable. Many parents when faced with these choices opt out of the job market.

The current state-wide trend to reform welfare in which AFDC mothers will be required to be trained and obtain jobs will increase the demand for child care for many city residents. As there are no provisions to provide funding for child care, mothers who are entering the job market must depend on informal care from family members, friends, or unlicensed individuals to care for their children. The quality of this care aside, such arrangements can lead to lost work time, low productivity, and the added stress of managing such informal arrangements. The lack of affordable, quality day care is one of the major reasons why mothers resort to AFDC. If the State of Connecticut is serious about welfare reform, and the well-being of the children affected by it, there need to be many more licensed child care slots.

F. Housing

The City's housing supply is inter-related with its economic climate. Falling housing prices in both the rental and sales market, fueled by the long recession, have meant that many Hartford residents have had the opportunity to move to suburban towns in the region. This exodus of Hartford residents has led to rising vacancy rates, lower real estate value, and abandonment. There are presently more than

700 vacant or abandoned residential properties city-wide, concentrated in the inner-ring neighborhoods.

The City can try to resolve this abandonment problem while improving the quality of life in the neighborhoods. Through selective demolition, the City can reduce density, eliminate blight, and create amenities. For example, open space could be used for parking in neighborhoods in need of such. The City could sell the land outright to a neighboring owner, or lease it so it could be used for a higher use in the future. Where appropriate, cleared land could also be used for economic development. Other amenities could be recreation, public gardens, or open space.

The City's recent emphasis on home-ownership will help stabilize and improve neighborhoods. The depressed real estate market provides opportunities for families previously priced out of the market.

Construction and rehabilitation will continue and efforts must continue to work with community based housing development corporations to ensure the neighborhoods have input into development decisions and Hartford residents get jobs.

To ensure the economic viability of the City, Hartford must be viewed as an attractive place to live. Housing strategies must be developed to improve the quality of living in Hartford's neighborhoods and counter negative perceptions of City living. The Housing Component of this Plan addresses these issues.

G. Implications of Hartford's Economic Trends

This report has attempted to analyze the City's economic conditions; its economic base, employment, and fiscal stability. It has also analyzed the City's economy in relation to the region's economy, as they are interrelated and codependent.

Clearly, the trends that appear are alarming. City residents are much poorer than residents of the

region and the City continues to lose jobs. The economic recession has severely impacted not only Hartford and the region, but all of Connecticut. While the state is recovering, the Hartford region is recovering at a slower rate.

Two mainstays of the region's economy - insurance and aerospace - have gone through major changes, and should not be relied on to lead a recovery. Neither industry is expected to have significant job growth, if any.

The City is limited in its ability to influence the economic trends that are occurring here, throughout the Northeast, and all of the United States. For example, the City cannot reverse the changes in the insurance industry by offering a tax break. The City should therefore focus its limited resources on the areas where it can have an effect. The City needs to spur economic development through better marketing and recruitment, site development, promotion of arts, culture, entertainment, and tourism, neighborhood reinvestment, and technical assistance for retention and development of business. To strengthen the City's efforts to improve employment opportunities and increase the tax base, the City Council has created an Economic Development Department. The Department's Vision Statement, Mission Statement and Goals are attached as Appendix #2.

Also, the City needs to strengthen its education system and job training programs. Hartford's youth today will be the region's work force tomorrow. It is imperative that Hartford's youth get the education needed to gain employment upon graduation from high school. More vocational programs, school to work programs, and apprenticeships need to be developed so Hartford's youth understand the relationship between their education and the job world.

There are many opportunities available. First, vacancy rate for Class "A" office space is nearly 22%, and the leasing cost per square foot continues to drop. While still more expensive than suburban office space, the gap has narrowed considerably.

There are approximately 400 commercial and industrial properties for sale or lease citywide according to a recent survey by the Planning Department. Second, Hartford's location with a fully developed infrastructure (highway system, access to Bradley International Airport, rail, and an advanced fiber-optic network) should make it attractive to the new developing technologies that are looking for these location advantages. Aggressive marketing of the City could attract these new industries. However, the City must also address the unemployment problems and lack of opportunities that exist. The City needs to strengthen ties with community organizations to bring about neighborhood revitalization. Entrepreneurial Training should be emphasized to meet local needs. The City can assist the Entrepreneurial Training for the Counseling Center of the Hartford College for Women to strengthen its program, and strengthen ties with the other universities (Trinity College, University of Hartford) to become more involved in research and marketing to create more economic opportunities in Hartford's neighborhoods.

PROPOSED RECOMMENDATIONS

OVERALL GOAL

To create new jobs in new or expanding businesses for Hartford residents and increase the employability of its residents through better education and job training. Through increased employment opportunities, more Hartford residents will be working, the tax base will improve, fewer families will live in poverty, and the City can move forward.

RECOMMENDATION #1

Facilitate Neighborhood Reinvestment and Development

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Work with neighborhood groups on asset-based strategies to promote economic development.	On-going	Planning Department
Support entrepreneurial efforts to start new businesses and expand smaller businesses.	On-going	Economic Development
Assist merchants to purchase and rehabilitate their buildings where they are presently located, thereby making it an owner-occupied business and stabilizing the area.	On-going	Economic Development
Assist community development corporations to enter into employment- generating enterprises by providing technical assistance, financial support, and market research with the goal of making them self- sufficient.	On-going	Planning and Economic Development, Redevelopment Agency , Housing and Community Development, Chamber of Commerce, Local Universities
Work with major institutions in neighborhoods to determine where they go "outside" to purchase goods and services which they could buy locally.	On-going	Economic Development

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Assist in the creation of a peer lending program as well as a community development credit union to service the banking needs of Hartford residents and provide personal, real estate, and small business loans to its members.	June 1996	CREN and Economic Development
Provide technical assistance to merchant associations regarding business support services, and business community planning including design standards, improved parking and circulation.	On-going	Economic Development and Planning Department
Promote street festivals on neighborhood commercial strips, stressing their cultural and ethnic identities.	On-going	Economic Development
Continue the Facade Improvement Program in selected neighborhood retail areas.	On-going	Planning Department
Seek funding for streetscape improvements in neighborhood retail and cultural areas.	November 1996	Planning Department, Department of Public Works and Merchant Association

RECOMMENDATION #2

Aggressively Market the City for New Business

ACTION STEPS

TIMETABLE

PRIMARY RESPONSIBILITY

Develop a recruitment plan that identifies target areas and industries.

September 1996

Economic Development

Promote a coordinated effort among City Departments to facilitate recruitment of new businesses.

On-going

Economic Development

Produce and distribute marketing package through completion of CD-ROM Project ("Hartford - The Cross Roads of New England"). Create internet marketing tools promoting the City as a good place to do business.

1996

Planning Department and Economic Development

Streamline City regulations and permit process to assist new businesses and avoid bureaucratic delays.

1997

Economic Development, Licenses and Inspection and Planning Department

Promote City to "new technologies" emphasizing competitive location and information superhighway infrastructure. Assure that the City will be a leader in the development of the new technologies infrastructure.

On-going

Economic Development

Work with regional bodies (CROG, Capitol Region Growth Council) to market the region, especially the City, as a location for labor-intensive manufacturing and high growth industries.

On-going

Economic Development

Expand and continue to update database of available space working with the Board of Realtors to establish a commercial properties Multiple Listing Service.

On-going

Economic Development

RECOMMENDATION #3

Assist Present Businesses to Remain and Expand in Hartford

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Continue to expand the City's business visitation program to assess business' needs and suggest strategies for growth.	On-going	Economic Development
Continue and expand support for merchant coordinator program.	On-going	Economic Development and City Council
Conduct informational business forums and training workshops to increase business efficiency and stimulate expansion.	On-going	Economic Development
Assist in relocation efforts of expanding local businesses through database of existing available space.	On-going	Economic Development
Provide information and training concerning the importance of emerging telecommunication opportunities for small business.	On-going	Economic Development
Assist businesses to explore new market opportunities on a local, State and International level.	On-going	Economic Development and Connecticut Small Business Development Center
Increase access to capital financing to support Hartford business development, retention and expansion.	On-going	Economic Development
Continue to provide technical assistance to encourage the expansion and retention of Hartford businesses through real estate referral, financial and incentive counseling, Business Plan development and resolution of operation problems.	On-going	Economic Development
Contribute to the development of the G.I.S. Database to assure that business related data is available for use in business development.	June 30, 1996	Economic Development, Information Services and Planning Department

RECOMMENDATION #4

Facilitate Commercial and Industrial Development Projects

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Assemble available land and buildings to create commercial/industrial development opportunities, particularly in the North and South Meadows and Parkville, where these areas are located.	June 30, 1996	Redevelopment Agency and the Planning Department
Develop economic development projects to replace abandoned housing where it is appropriate and consistent with the zoning code, while maintaining the integrity of residential areas.	On-going	Planning Department
Site acquisition and sale of economic development parcels in key areas.	On-going	Redevelopment Agency
Pursue funding for environmental remediation.	On-going	Economic Development and Redevelopment Agency Housing and Community Development

RECOMMENDATION #5

Revitalize Downtown

ACTION STEPS

TIMETABLE

PRIMARY RESPONSIBILITY

Assist and support Greater Hartford Arts Council in marketing of Arts and Entertainment District.

On-going

Downtown Council and Business for Downtown Hartford

Facilitate development of Riverfront with pedestrian access to the River. Support the various uses of the river and activities along the Riverfront Park system.

On-going

Riverfront Recapture, Department of Public Works and Parks and Recreation

Improve pedestrian circulation from Union Station to the Riverfront.

Two Years

Planning Department, Business for Downtown, Downtown Council and Department of Public Works

Promote and support major events Downtown (First Night, Taste of Hartford, "Kid'rific", Hooker Day Parade, etc.).

On-going

Mayor's Office and Downtown Council

Emphasize historic and cultural richness of Hartford using renovated, expanded Old State House and other historic sites for the development of a historic walking tour.

On-going

Planning Department, Architectural Conservancy and Mark Twain House

Encourage development close to Riverfront, especially housing and uses that would draw area residents and tourists.

On-going

Planning Department and Riverfront Recapture

Assist in relocation of the University of Connecticut's West Hartford Campus to Constitution Plaza or other appropriate site downtown.

Two Years

Manager's Office

Seek other attractions to Downtown, such as minor league baseball, entertainment complex, multiplex cinema, etc.

On-going

Planning Department, Business for Downtown Hartford, Hartford Downtown Council, Redevelopment Agency and Economic Development

RECOMMENDATION #6

Institute more Equitable Funding Regulations to Alleviate Inequalities

ACTION STEPS

TIMETABLE

**PRIMARY
RESPONSIBILITY**

Enact legislation to provide 100% Payment in Lieu of Taxes (PILOT) for exempt institutions. Under the existing PILOT program, the State reimburses the City only 20% to 60% of the total exemption for State owned and other tax exempt properties.

1997

Hartford Legislative Delegation; City Legislative Liaison and Lobbyist

Advocate for property tax reform to reduce the burden on homeowners and to encourage private investment in businesses and neighborhoods.

1997

Hartford Legislative Delegation; City Legislative Liaison and Lobbyist

Continue aggressive tax collection procedures including foreclosure and Tax Sale Auctions.

On-going

Tax Collector

Discourage expansion or addition of any tax exempt property, unless there is direct benefit to the City.

One Year

City Council

Establish “State Sales Tax- Free Zones” to encourage business location and expansion in distressed areas.

1997

Hartford Legislative Delegation; City Legislative Liaison and Lobbyist.

RECOMMENDATION #7

Increase the Employability of Hartford Residents

ACTION STEPS

TIMETABLE

**PRIMARY
RESPONSIBILITY**

Work with Regional Workforce Development Board to assure Hartford businesses and residents access to job-funding programs.

On-going

Economic Development, Regional Workforce Development Board, and Department of Education

Plan and implement a One Stop Career Center to offer comprehensive services to all clients.

On-going

Regional Workforce Development Board, CT Department of Labor, Other State and Regional Partners

Encourage development of comprehensive youth employment placement programs between Hartford schools and the Regional Workforce Development Board.

On-going

Hartford Board of Education, Regional Workforce Development Board and State Agencies

Continue to offer a wide array of education and training services to meet Hartford businesses employment needs.

On-going

Regional Workforce Development Board, Department of Labor and Board of Education

Develop initiatives that strengthen school to career transition in conjunction with State and Federal efforts.

On-going

Regional Workforce Development Board, Board of Education, and Community Technical College

Create apprenticeship programs in local businesses and cultural institutions for Hartford high school students as part of curriculum.

On-going

Local Businesses, Cultural Institutions and Board of Education

Develop mechanisms and agreements to ensure hiring of Hartford residents on major projects receiving public assistance.

On-going

Human Relations, Regional Workforce Development Board, City Council and Office of Human Relations

Address transportation and child care related problems of trainees and job seekers.

On-going

Department of Social Services and Regional Workforce Development Board

Expand employer-based training to train Hartford residents for existing job openings.

On-going

Regional Workforce Development Board and Local Businesses

Actively market Hartford residents to regional employers via direct placement, job training and employer-based training.

On-going

Economic Development and Regional Workforce Development Board,

ACTION STEPS**TIMETABLE****PRIMARY
RESPONSIBILITY**

Facilitate the job search of Hartford families on AFDC.

On-going

Regional Workforce Development Board, CRT and Department of Social Services

Pursue Federal and State grants to expand job training and basic skills training (ESL, GED) opportunities.

On-going

Board of Education and Housing and Community Development

Promote the expansion of day care and supervised after-school opportunities.

On-going

Department of Social Services, Hartford Board of Education and ChildCare Collaborative.

Lobby to change State law to allow a residency requirement for City employees. At present, State law makes it illegal for a municipality to have such a requirement.

On-going

Hartford Legislative Delegation, City Legislative Liaison and Lobbyist

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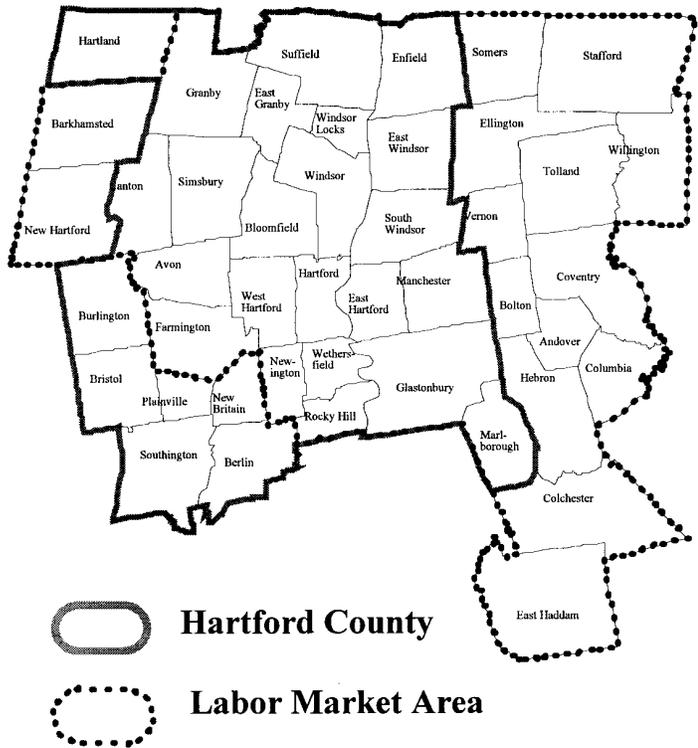
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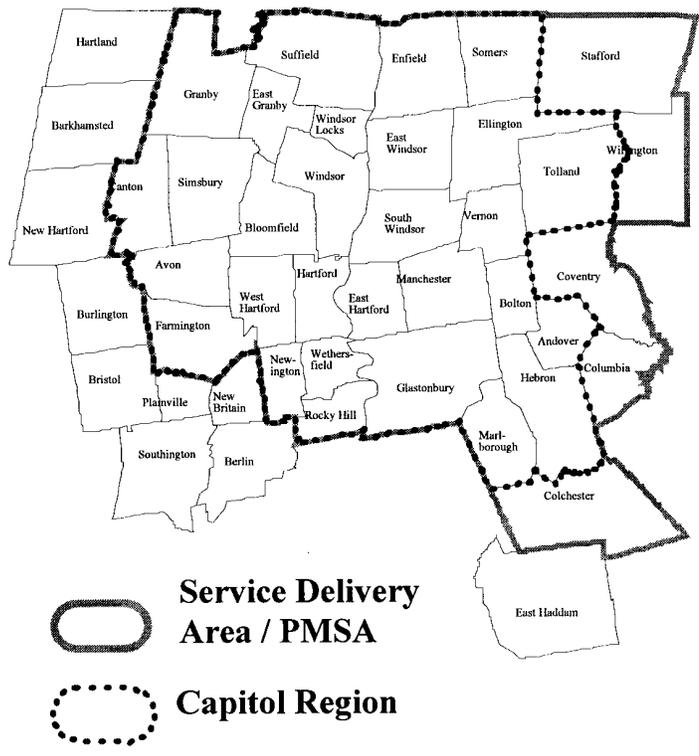
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Appendix 1 - Regional Definitions



-  **Hartford County**
-  **Labor Market Area**



-  **Service Delivery Area / PMSA**
-  **Capitol Region**

APPENDIX #2

City of Hartford Economic Development Department

Vision Statement

The City of Hartford will provide the leadership, environment, programs and services necessary to expand its economy and improve the standard of living of its residents.

Mission Statement

To create, mobilize, coordinate and utilize resources in order to expand Hartford's Tax Base and improve employment opportunities.

Goals

- Access to Capital/Incentives
- Arts/Entertainment/Tourism Destination
- International Trade
- Job Creation/Retention
- Neighborhood Commercial Economic Vitality
- New Micro-Industries

PHYSICAL

CONDITIONS

COMPONENT

INTRODUCTION

The Physical Conditions Component of the City of Hartford's Comprehensive Plan of Development is intended to serve several purposes. First, this component will present information relevant to the physical development of the city. Toward this end, the report will present information on the City's infrastructure, its existing land use, and development regulations. Second, this component will analyze these conditions in order to suggest appropriate directions in these areas.

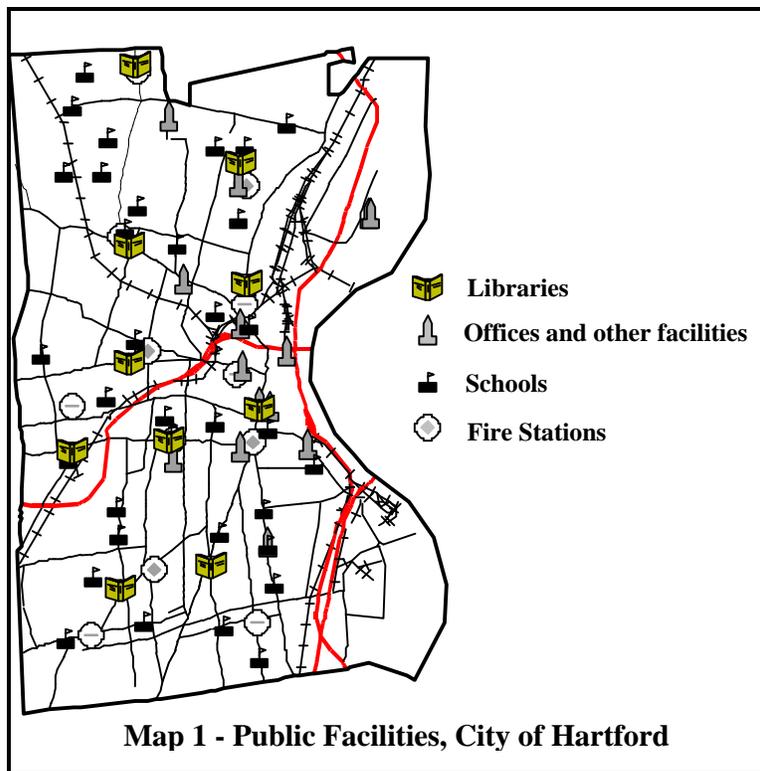
Since the Comprehensive Planning process is one which has grown out of land-use planning and regulation, the recommendations of this section will be central to the overall Plan of Development. On the other hand, since Hartford is a mature city in which physical considerations are often eclipsed by social and economic concerns, the recommendations of this component will reflect the goals of the Housing Component and the Economics and Employment Component. In fact, this component should be a tool for implementing much of the overall Plan of Development, through its recommendations regarding infrastructure, transportation, and future land use.

The report is divided into three sections. The first deals with those physical aspects of the city over which the public sector has direct control. This section includes discussion of public buildings, infrastructure, transportation systems, parks, and the Capital Improvement Program. The second section deals with those physical aspects of the city over which the City has regulatory control, especially land use. Even in a city like Hartford, which as a state capital and a historic regional center has a great deal of public use, private use of land is the dominant mode of urban development. Finally, the report offers recommendations regarding the physical conditions of Hartford.

INFRASTRUCTURE AND PUBLIC FACILITIES

A. Public Buildings

The City of Hartford makes use of a number of properties and buildings in the provision of public services. Many of these are owned by the City, while some are leased. They include offices, schools, fire and police facilities, and maintenance facilities. In total, the City owns more than 400 parcels of property in Hartford. Many of these, however, are irregularly shaped or otherwise undevelopable lots, foreclosures, or properties acquired by the Redevelopment Agency. Other public properties include parks, public housing, and land dedicated to the flood control system. This section is largely concerned with property which is part of the city's infrastructure - that which is used in the provision of public services.



There are currently 35 schools, 12 fire stations, and 16 office or other public facilities in the city (including police stations). The library system includes the Central Library and nine neighborhood branches. Map 1 shows the locations of these facilities by type.

The conditions of public buildings vary greatly. City Hall has recently undergone a thorough renovation and is an architectural showpiece for the City. The City Hall Annex, in the old

Hartford Times Building, is also in good condition. Several schools are new or recently renovated, including Sanchez and Kennelly. Others are in serious need of modernization and repair. In a recent Board of Education five year capital plan, 13 roofs were indicated as needing replacement. The Fire Department also wishes to make major improvements to four of its buildings in order to accommodate modern equipment and meet applicable codes.

While there are some obvious problems with the City's stock of public buildings, there is no comprehensive analysis of the conditions of all

public facilities. This creates problems in planning and scheduling improvements and modernization. With the dismantling of ERDA and the planned State takeover of General Assistance, the City will need to plan for the reuse of the Holcomb Street Campus

The need for facilities planning

is especially acute for the public schools, which include some of the oldest and most heavily used buildings. Since the school system must be able to accommodate demographic changes, as well as changes in technology, while maintaining safe environments for students, there is a strong need for building maintenance and improvement planning. Some specific areas of concern for the schools are the completion of projects underway at Moylan, Parkville, and Batchelder, as well as

the safety and appropriateness of the administration building on High Street.

A facilities study is planned for the coming year which should assist the city in prioritizing the needs of public buildings. Such a study will also assist city policy makers to evaluate the utility of various public facilities in times of changing demands.

B. Transportation

Hartford's transportation infrastructure is substantial. The City has two interstate highways

While there are some obvious problems with the City's stock of public buildings, there is no comprehensive analysis of the conditions of all public facilities.

intersecting within its borders. It is served by other major arterial roads and train service. It has a fully developed system of busses providing local and inter-city transportation.

Regional transportation planning in the Hartford area is carried out by the Capitol Region Council of Governments (CRCOG). As the center of the Capitol Region, Hartford benefits from many of the improvements to the regional infrastructure which CRCOG plans and, through its role as distributor of transportation money, funds.

Many major improvements to the interstate highways have been underway since the late 1980s. These were adopted by CRCOG in 1983 with the Interstate Trade-In Concept Plan. CRCOG at that time decided not to build certain sections of the Interstate Highway System. The funding freed by this is being used for improvements to the Founders and Bulkely Bridges and replacement of the Charter Oak

Bridge, the removal of numerous ramps, and the addition of several new connections. These changes have reduced congestion and traffic delays considerably. The project also includes a deck to be built over I-91 just south of Founders Bridge, thereby providing pedestrian access from Constitution Plaza to the Connecticut River. This access will re-unite the City with its historic waterfront, and will make Downtown more attractive for leisure and recreation. It will also be a catalyst for development closer to the river. Water taxis, bringing commuter up the river, are also planned.

CRCOG's most recent plan for the region focuses on several topics of special interest to the City. First, the plan calls for continuation of the planning and development process for rail service along the Griffin Line from downtown Hartford to Bloomfield and eventually to Bradley Airport. This plan is supported by the City, CRCOG, and the Greater Hartford Transit District for its benefits not only in terms of transportation but from an economic and community development perspective as well. Support of light rail development is a significant change in transportation policy for the region which, until now, has focused on highway development and expansion. Light Rail will provide mobility to the 15,000 Hartford families with no vehicles, more options for the disabled, and improved air quality (the Capitol Region is in serious non-attainment for ozone).

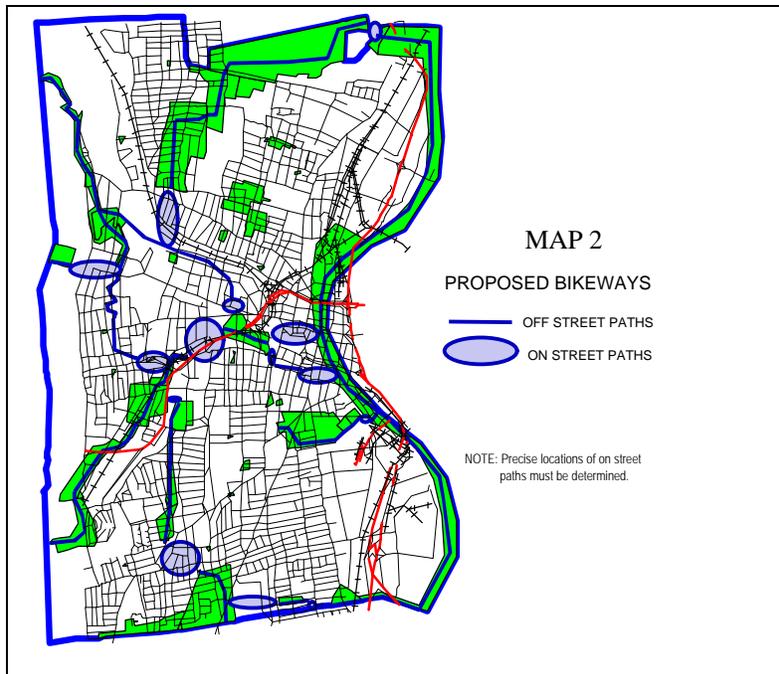
Second, CRCOG's plan calls for increased attention to land use in transportation planning. This means that municipalities should attempt to minimize the demand created for transportation by land use decisions by enabling people to live, work, and play in the same place. This is an urban model of development, and is essentially in practice in Hartford. It has also been incorporated into plans for the Griffin Line, which have stressed land use issues around station areas.

Third, CROCOG is now undertaking a corridor study of the Hartford West Corridor, the most congested in the region. This corridor extends westward from Hartford along Interstate 84. Light rail is one of the alternatives to be studied, with the potential of extending as far as Waterbury. A similar process will be undertaken for the Hartford South Corridor in the future. This study will include a look at the feasibility of light rail development on the existing railroad right of way, the Wethersfield Line, from Hartford to Middletown.

recreational uses as well as an alternative means of commuting throughout the city and region.

CROCOG is also studying Albany Avenue as part of a special transportation study of Route 44 from Hartford through Canton. The study will include an analysis of current and future traffic conditions and land use and develop a plan for safer and more efficient traffic movement. This study could be very helpful, since Albany Avenue suffers from congestion and a high number of accidents, particularly involving children and other pedestrians.

Plans for the long term future include the development of a regional network of pedestrian and bicycle routes which would take advantage of existing linear parks and open space. This system would link up with the Connecticut Riverwalk being undertaken along both sides of the river by Riverfront



Recapture. When completed, such a system would provide for

One major regional transportation issue that must be addressed in the future is the need to provide mobility for transit-dependent city residents who work at suburban locations. As the Economics and Employment Component of this Plan

demonstrates, job growth is occurring in the suburbs, while the City continues to lose jobs. The City could identify areas of future job growth and establish neighborhood travel centers in key locations to coordinate and bring together various transit options. This would allow intermodal transit, and also stimulate economic development. Also, the use of vans, common as a means of commutation into Hartford, can be expanded from these centers.

Local transportation issues include the City's efforts to maintain its roads and bridges. The stock of these transportation infrastructure elements are described in detail in The State of The City - 1995. The mechanism that the City employs for the maintenance of these elements is the Capital Improvement Plan, discussed later in this document.

One transportation issue that must be addressed is the need to provide mobility for transit-dependent city residents who work at suburban locations.

Since the City is fully built, it is unlikely that there will be a need for any substantial expansions of the street network. However, the City has seen in the past and will likely see again in the future plans to close or limit access on city streets for the purpose of creating "defensible space" or otherwise deterring crime. These plans should be carefully examined, including analysis of similar existing arrangements. The City should not support physical changes that limit access to public space unless it results in a clear increase in public safety.

Another issue of some concern is parking in neighborhood retail and business corridors. Throughout the City, groups working to improve these corridors have cited the lack of convenient parking as an obstacle to increased retail activity. The City needs to attempt to resolve these problems where they are most acute, without sacrificing the urban character of these areas.

C. Water and Sewer

The water and sewerage systems in Hartford are provided by the Metropolitan District Commission. The MDC engages in long-term capital planning for both of these systems. The following sections summarize the conditions of these systems, recent changes made to them, and planned improvements.

The City of Hartford has an old sewer system in which there are a number of combined sewers. This older type of sewer combines rainwater and sewage in one system. At times of high usage, especially when it rains, the volume exceeds the capacity of the system to collect and process the sewage, and the system backs up into the Connecticut River or its tributaries. Combined Sewer Overflow Abatement is a priority of the MDC. This \$80 million effort to clean up the river has many impacts on the City of Hartford. The Hartford Water Pollution Control Plant, located in the South Meadows neighborhood, is the treatment center to which much of the region's sewage flows. It is undergoing \$17.5 million in improvements to handle this overflow and improve the quality of effluent. The Connecticut River Relief Interceptor is a \$15 million project, recently completed, which consists of a 78 inch pipe running through the South Meadows to the treatment plant, increasing the capacity of the system to handle combined sewer overflows. In addition, the MDC spends at least \$1 million annually on rehabilitation projects, much of which goes to the City (which has the oldest sewers).

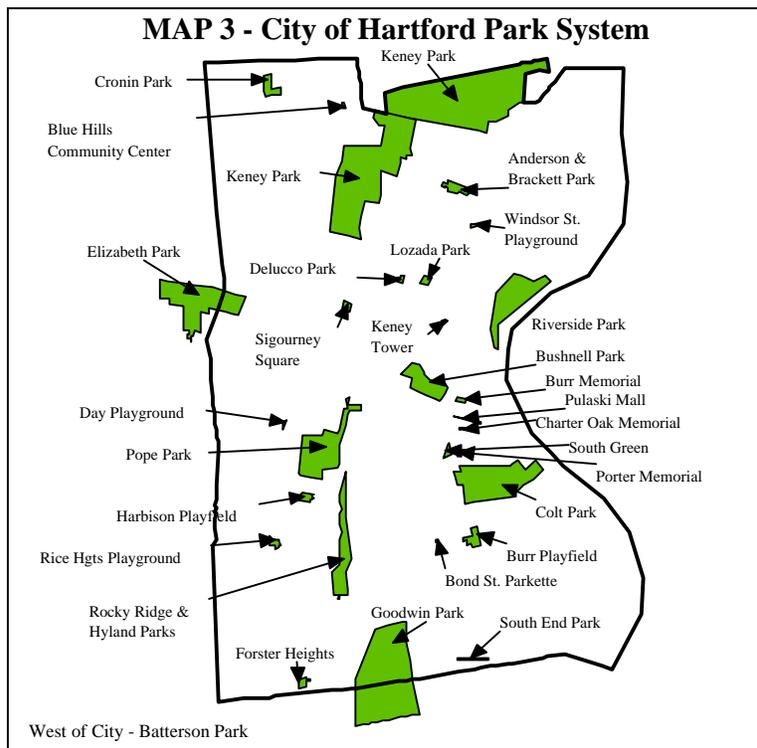
The water system in Hartford is a mature system, in which every street is served. While the MDC has long term plans to expand capacity through the acquisition of a well field across the river, there has been shrinking demand for water in recent years. In 1990, the system wide demand was 66 million gallons per day (MGD). Presently, the demand is only 60 MGD. Much of this decline can be attributed to the shrinkage of Pratt & Whitney in East Hartford which used 3-4 MGD. Other factors include population trends and residential conservation efforts.

The MDC plans to spend about \$1 million annually over the next decade to make general water system improvements. Since Hartford is home to many of the oldest water mains, much of this is spent in the city. There is no pressing need to expand capacity in the City, since pressure is good and demand is not growing. However, plans are in place to create a Bloomfield Avenue Feeder Main in 2001. This improvement would allow increased flow from the northern reservoir to downtown Hartford.

D. Open Space/Parks

Hartford's system of parks and recreation facilities began in 1853 with the purchase and creation of Bushnell Park, named for the Theologian who championed the creation of such a public park. The City maintained a strong commitment to providing parks well into the twentieth century, acquiring and improving the many parks which now make up the system.

The City of Hartford has 32 parks with over 2000 acres of land. These range from very large parks, like Batterson Park (located outside of the city) and Keney Park, to small neighborhood playgrounds, public greens, and monuments. In addition, the Parks Department maintains school playgrounds, small greenspaces, and cemeteries around the city. All told, there are



over 80 sites in the system. Map 3 shows the location of the parks.

In 1991, the Parks Department commissioned a Parks Master Plan which detailed the conditions of and recommended improvements for each of the parks in the system. The report highlighted

the historic character of Hartford's parks, many of which were designed by renowned landscape architects including Frederick Law Olmstead. The report recommended a long term capital improvement program totaling \$43 million. Table 1 is a breakdown by park of the Master Plan's proposed spending.

Metropolitan Reservation	\$2,490,000
Batterson Park	\$2,490,000
Large, Multiple Use Parks with Historic Value	\$35,342,000
Bushnell Park	\$0*
Colt Park	\$7,369,000
Elizabeth Park	\$9,428,000
Goodwin Park	\$1,553,000
Hyland Park	\$798,000
Keney Park	\$7,842,000
Pope Park	\$7,418,000
Riverside Park	\$934,000
Rocky Ridge Park	**
Medium To Small Parks with Schools or Community Centers	\$2,744,000
Anderson & Brackett Parks	\$770,000
Blue Hills Playground	\$307,000
Burr Playfield	\$413,000
Cronin Park	\$410,000
Harbison Playfield	\$380,000
South End/Columbus Park	\$391,000
Windsor St. Playground	\$73,000
Small Neighborhood Parks and Playgrounds	\$1,638,000
Bond St. Parkette	\$89,000
George Day Playground	\$295,000
DeLucco Park	\$167,000
Forster Heights Playground	\$111,000
Lozada Park	\$268,000
Pope Park North	\$157,000
Rice Heights	\$343,000
Sigourney Square Park	\$208,000
Small Green Spaces and Memorial Sites	\$1,038,000
Burr Sculpture Court	na
Charter Oak Memorial	\$34,000
Keney Memorial Tower	\$310,000
Porter Memorial Park	\$124,000
Pulaski Mall	\$210,000
South Green Park (Barnard)	\$360,000
TOTAL	\$43,252,000
*Bushnell Park improvements are funded by the Bushnell Park Foundation	
**Rocky Ridge improvements are included with Hyland	

The Master Plan also provided a list of priority projects, totaling \$10 million, which could reasonably be completed over the ten years after the plan. These are to be funded by the Parks Trust Fund, which was established by the City Council with the proceeds from a sale of surplus land outside the city. These funds would be used to leverage other sources of public money. In the three years since the Plan was published, there are already a number of instances where the actions taken have not matched the plan. Some of this has been for positive reasons, such as a number of State Bond funded projects in the last funding cycle. Other projects have been reconsidered in light of other external changes, such as the Harbison Playfield, which was originally programmed for work in the first two years, but has in fact been partly taken over for an expansion of the adjacent McDonnough School.

Some of the major issues confronting the Parks System as a whole are outlined in the Master Plan as well. These include programmatic issues, physical design considerations, and maintenance concerns.

In order for the parks to be utilized to their full potential, and for them to be as valuable as possible to the communities in which they exist, programmatic issues must be resolved. First, the level of service for residents of all parts of the City should be maintained, with access to community centers, playgrounds, and large parks preserved. Second, the range of programs and activities should strive to attract a broad cross section of Hartford residents. Finally, security and safety issues must be resolved in order to ensure that users feel safe and that the physical plant avoids vandalism and destruction. These goals are incorporated into the plans for each individual park, as well as into the system-wide recommendations.

The physical design recommendations in the Master Plan emphasize the preservation of historic elements and landscape features, and high use and durability standards for park infrastructure. These goals are in accordance with the standards and objectives for all capital improvements in Hartford, and should be followed to the greatest extent possible, recognizing financial constraints. At the same time, the Plan recognizes the need to consider the impacts of capital improvements on maintenance. Indeed, many changes will result in a diminished maintenance burden, with the exception of landscaping, which tends to have high maintenance requirements for the years after the initial investment.

Overall, the City of Hartford is blessed with an excellent system of public parks. It is imperative that the system be preserved, and that no parkland within the city be removed from the system. The City should applaud the efforts of the Parks Department to maintain and rebuild the park system in a comprehensively planned manner. Because of this planning, and because of the Parks Trust Fund and other private voluntary support, Hartford's parks should be able to continue on the present course in the future.

E. Capital Improvement Program

The Capital Improvement Program (CIP) is the mechanism for planning infrastructure improvements by the City of Hartford. The CIP includes capital improvements for five years. The funding sources of the various projects, along with descriptions and cost estimates, are also included. The CIP is part of the annual operating budget for the City.

For a project to be included in the CIP, it must meet one of the four objectives of the Capital Improvement Program:

1. To preserve and improve the City's buildings and infrastructure and encourage historic preservation;
2. To supply operating departments with the physical plant necessary to provide cost-effective basic services.
3. To support stabilization of and improvements to the City's economic base, and, where possible, its social structure; or
4. To assist in protecting the health and safety of the populace.

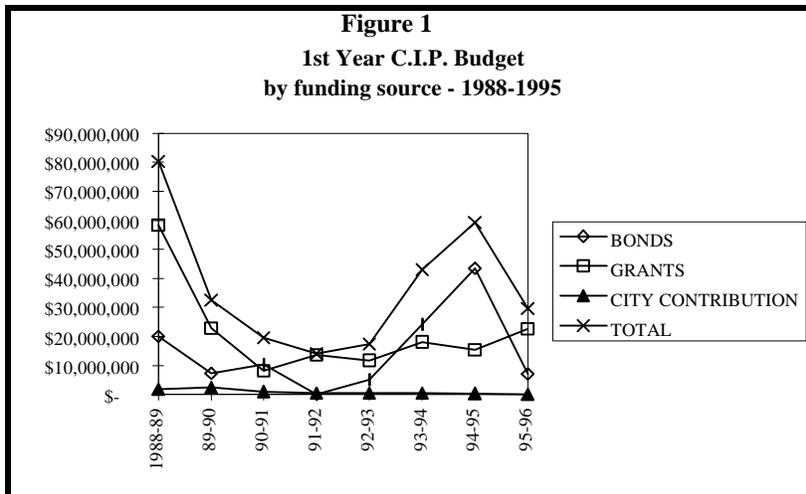
In addition, projects must meet the definition of a Capital Improvement. A Capital Improvement is a significant (over \$200,000), non-recurring expenditure of funds with a useful life of twenty years or more. It must result in a major, permanent public use improvement or expansion which can be characterized as land acquisition; new or expanded physical facility which includes related studies, surveys, professional services, and equipment; or other non-recurring items for which long-term benefits are realized. Finally, CIP projects must be consistent with the Plan of Development.

There are major shortcomings with the CIP as a long range financial and infrastructure planning tool. Many projects are not included on the CIP because individual departments are able to secure grant funding. There is no mechanism for linking the long-range capital planning of various departments with the CIP. There is no formal mechanism for updating and refining cost estimates of CIP projects. Much less attention is paid to second- through fifth-year projects than to more immediate plans.

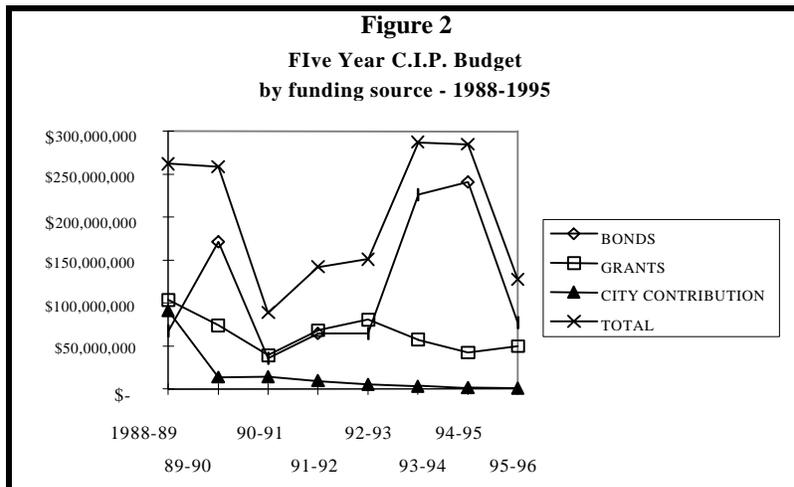
TABLE 2

1997 - 2002 PROPOSED CAPITAL IMPROVEMENT PROGRAM MATRIX

CURRENT YEAR 1996-1997	PROJECT CATEGORY	1ST YEAR 1997-1998	2ND YEAR 1998-1999	3RD YEAR 1999-2000	4TH YEAR 2000-2001	5TH YEAR 2001-2002	FIVE YEAR TOTAL	FIRST YEAR SOURCE OF FUNDING
PUBLIC SAFETY FACILITIES								
350,000	(107) Fire Dept. Improvements(#11,#10,#8,#7,HFTA)						0	LOCIP
	(108) Environmental Improvement Project (Police Dept.)		3,000,000				3,000,000	Bond Sales
	(109) Fire Dept. Reconstruction of HQ and Rehab of 10 Stations		14,000,000				14,000,000	Bond Sales
	(110) Central Station Window Replacement	447,000					447,000	LOCIP
350,000	Public Safety Subtotal	447,000	17,000,000	0	0	0	17,447,000	
PUBLIC FACILITIES								
250,000	(201) Municipal Building Improvements		300,000	350,000			650,000	LOCIP
	(202) McCook Complex Improvements		300,000	350,000			650,000	LOCIP
	(203) Project Planning		100,000	100,000	100,000	100,000	400,000	General Fund
650,000	(205) 10 Prospect Street Renovations						0	LOCIP
50,000	(210) Underground Petroleum Storage Tanks		300,000				300,000	LOCIP
	(234) City Hall Main Street Accessibility			700,000			700,000	LOCIP
16,000,000	(235) Central Library and Branch Renovations						0	Bond Sales
320,000	(239) Branch Library Renovations		340,000	340,000			680,000	LOCIP
	(240) MAT Garage Improvements	3,500,000					3,500,000	LOCIP/Garage Revenue
*300,000	(241) Church Street Garage Improvements	126,500	6,500,000				6,500,000	Bond Sales
	(242) Window Replacement - 525 Main St. & Jennings Rd.		400,000				400,000	LOCIP
17,270,000	Public Facilities Subtotal	3,626,500	8,240,000	1,840,000	100,000	100,000	13,906,500	
PARKS & RECREATION								
	(345) Cemetery Drainage Improvements					500,000	500,000	Htfd. Parks Trust Funds
	(348) Parks and Recreation Master Plan: Bushnell Park						0	
	Sidewalks	200,000					200,000	Htfd. Parks Trust Funds
	Lighting		83,000				83,000	Htfd. Parks Trust Funds
	Pond Restoration		250,000				250,000	Htfd. Parks Trust Funds
	Children's Play and Learning Environment	200,000	167,000				367,000	Htfd. Parks Trust Funds
	Bond Street Parkette					89,000	89,000	Htfd. Parks Trust Funds
	Porter Memorial Park	123,000					123,000	Porter Memorial Park Fund
	South Green			250,000			250,000	Htfd. Parks Trust Funds
	Lozada Park			250,000			250,000	Htfd. Parks Trust Funds
	Willie Ware Center	300,000					300,000	Htfd. Parks Trust Funds
	Anderson/Brackett Park				150,000		150,000	Htfd. Parks Trust Funds
	Forster Heights		50,000				50,000	Htfd. Parks Trust Funds
	Pope Park North		150,000				150,000	Htfd. Parks Trust Funds
500,000	Keney Park Improvements						0	Htfd. Parks Trust Funds
	(356) Batterson Park Environmental Improvements			125,000			125,000	DEP Grant
	(359) Elizabeth Park Improvements (Green House, Maintenance, Public toilets)				742,000		742,000	Htfd. Parks Trust Funds
	(360) Rehab and Replacement of Pools and Pool Facilities		4,700,000				4,700,000	State Bonds
200,000	(361) Columbus Park Improvements						0	Htfd. Parks Trust Funds
75,000	(362) Eliz. Park Pond House /Concession Improvmts						0	Htfd. Parks Trust Funds
	(363) Court Yard Improvements - S.A.N.D.	135,700					135,700	Open Space Grant/DEP
775,000	Parks & Recreation Subtotal	958,700	5,400,000	625,000	892,000	589,000	8,464,700	
EDUCATION FACILITIES								
3,000,000	(427) School Facilities Master Plan: Sand School (new)						0	Bond Sales
2,500,000	South Middle School						0	Bond Sales
	(428) HVAC Correction - Five (5) Schools		3,250,000				3,250,000	Bond Sales
	(429) Underground Oil Tank Replacement				2,970,000		2,970,000	Bond Sales
	(441) School Athletic Facility Improvements	1,700,000					1,700,000	Open Space Grant/DEP
	(445) Hartford Public High School - Renovations	14,000,000					14,000,000	Bond Sales
	(455) Various School Renovations			20,000,000			20,000,000	Bond Sales
7,500,000	Education Facilities Subtotal	15,700,000	3,250,000	20,000,000	2,970,000	0	41,920,000	
COMPUTERIZED TRAFFIC SIGNALIZATION								
1,500,000	(510) Traffic Signal Improvements:						0	State Grant
1,500,000	Signalization Subtotal	0	0	0	0	0	0	
STREET RECONSTRUCTION								
	(519) Major Street Reconstruction				13,000,000		13,000,000	Bond Sales
7,169,400	(522) Aterial Streets Reconstruction						0	CRCOG Trans. Funds
3,000,000	(523) Surface Transportation - Road Reconstruction						0	STP
300,000	(524) STP Local Match						0	LOCIP
	(525) Buckeley Bridge Walkabout		1,470,000				1,470,000	STP Enhancement
	(526) Park Street Reconstruction		3,000,000				3,000,000	ISTEA
	(527) Arterial Roadway Resurfacing					1,000,000	1,000,000	Bond Sales
	(528) Channelization of Weth. Ave. & Victoria Road	100,000					100,000	STP
	(529) Local Match/Major Roadway Improvement Projects			200,000			200,000	LOCIP
	(530) West Service Road Extension	350,000					350,000	N. Meadows Redev. Project
10,469,400	Street Reconstruction Subtotal	450,000	4,470,000	200,000	13,000,000	1,000,000	19,120,000	
COMMUNITY & ECONOMIC DEVELOPMENT								
1,500,000	(605) Phoenix Plaza/Riverfront Pedestrian Bridge						0	STP
	Comm. & Econ. Development Subtotal	0	0	0	0	0	0	
FLOOD CONTROL								
	(804) Flood Control Projects	70,000	250,000				320,000	LOCIP
	South Meadows Pump Station Improvements							
	(805) Kane Brook Flood Plain Study		100,000				100,000	LOCIP
0	Flood Control Subtotal	70,000	350,000	0	0	0	420,000	
65,664,400	TOTALS	21,252,200	38,710,000	22,665,000	16,962,000	1,689,000	101,278,200	



Because of these shortcomings, the CIP budgets' first year is more or less illustrative of capital spending in the coming year, while subsequent years include some unrealistic projects based on unsecured grants and unapproved bond issues. This is illustrated by the two Figures shown. Figure 1 shows the first year CIP budget, by funding source and in total, for the last eight years. Figure 2 shows the same information based on five year totals. Figure 1 shows that funding levels have shifted over the period, driven by a drop in grant funding from 1988 to 1990, and changes in bonding levels. On the other hand, the five year totals in Figure 2 do not reflect the reality of first year Capital spending. For instance, the high five year total in 1988-89 belies the dramatic decline in the period which is reflected in Figure 1.



While the CIP tends to be dominated by projects intended to preserve existing infrastructure, there have been some large projects recently which can be seen as expansions and replacements of public facilities. These projects include the Fire Station rehabilitations, Central Library renovations, and the School Facilities Master Plan. There is also a large bond issue in the second year for the Burgdorf Health Center. While these are renovation projects, they all involve major expansion of the facilities' ability to provide public services.

Each of these projects has considerable history. The Fire stations have failed a referendum (required for a bond issue) once. The Library renovation has been moved on, off, and around the CIP matrix for nearly a decade. The School program, which at over \$200 million is a massive undertaking, was approved by voters but has since been undermined by declining

enrollments. A re-evaluation of the program is now underway. Nevertheless, these projects are indicative of a need for the City to address some of the modernization needs which have arisen among various systems of public facilities. The \$100,000 facilities study in the first year is an attempt to evaluate these needs and lend some long-term credibility to the CIP process.

LAND USE AND ZONING

A. Historic Overview

Hartford has a long history. The first settlement occurred when Dutch traders arrived in the 1620's. A few years later, Thomas Hooker established the first English settlement in 1636, three years before the Connecticut colony was formed. The City of Hartford was incorporated in 1783. Throughout the Colonial period, Hartford was a small settlement, with a population under 10,000. Once the technological advances of the 19th century began to affect Hartford, it began to grow quickly. This rapid development late in the nineteenth and early in the twentieth century continues to affect land use today. In the nineteenth century, Hartford became an insurance capital, an industrial center, and the state capital. City population grew from 20,000 in 1850 to 175,000 in 1950. The legacy of Hartford's history cannot be overstated - today's land use patterns, street layout, and economic base are the products of this history.

Hartford's earliest success was based on the Connecticut River. Sailing ships were the vehicle of trade with Europe and the West Indies in the late 18th century. Shortly after 1800, steamboats began traveling to Hartford, the furthest navigable point on the Connecticut River. From its role as a transport hub, Hartford developed its insurance and banking industries beginning early in the 19th century. These industries continue to dominate the economy of the city and region today, as well as the land use in Downtown and Asylum Hill where such giants as Travelers, Hartford Steam Boiler, Aetna, and ITT are located.

The arrival of the railroads in 1839 spurred the development of an industrial base in the City. By the turn of the 20th century, Hartford was active in the manufacture of guns, automobiles, bicycles, typewriters and industrial equipment,

among many products. This development occurred largely along the right of way for the railroad. The factories on Capitol Avenue on the northern edge of Frog Hollow, in Parkville along Bartholomew and New Park Avenues, along Sargeant Street and Homestead Avenue, and along Windsor and North Main Streets were located along these lines. The Colt Factory, in the oldest part of the city along the river where the Dutch first settled, was served by a spur of the railroad.

Institutional development which occurred in the 19th century also had a large impact on land use and neighborhood formation in Hartford. In 1817, the American Asylum for the Deaf and Dumb was built on Asylum Avenue (where The Hartford is now located), giving Asylum Hill its name and beginning a pattern of large institutional land use there. In the 1860s and 1870s, the Institute of Living, Trinity College, Bushnell Park, and the State Capitol were all developed. Overall, institutional development has exerted a powerful influence over land use in the central portions of the city. South Green and the northern parts of Barry Square, the eastern portions of Asylum Hill, and much of Downtown saw the origins of their institutional character in this period.

Neighborhood formation followed these developments. The more densely populated inner neighborhoods, like Sheldon Charter Oak, Frog Hollow, and Upper Albany developed around the industrial sites as workers' housing. Some examples of residential development around industrial sites include Colt Housing on Huyshope Avenue, Potsdam Village on Curcombe Street, as well as the large number of late 19th century two-, three- and six-family structures in Frog Hollow. These areas continue to face the tension of having industrial uses, both active and idle, in such proximity to densely built housing. At the same time, once-suburban locations, such as Charter Oak Place, then later the West End, met the demand for

more expensive housing by bankers, industrialists, and insurance workers.

In the 1930s, the Depression brought the high level of commercial and residential development down to a trickle (the major exception being Aetna's headquarters, completed within a few years after the stock market crash). At this time, all of the residential neighborhoods which exist today except Blue Hills and the Southwest were largely built. These areas developed in the post-war period along with the surrounding suburbs.

By the 1950s and 1960s, Hartford was almost entirely built up. Vacant land continued to exist in some abundance in the North Meadows. In general, the City had entered an era in which the reuse of land was more important than new development on vacant land. One manifestation of this was a growing concern for the quality of life in older, crowded neighborhoods in Hartford. Urban redevelopment and renewal plans, public housing projects, parks, and schools were all important subjects in Commission on the City Plan reports from this era.

The other way that this new emphasis on re-use of occupied land became important was in the redevelopment of Downtown. Throughout

the United States, planners and municipal thinkers were embracing slum clearance, replanning, and rebuilding as the method of reviving what they saw as blighted urban areas. This method was utilized in the neighborhoods to a lesser extent. In Downtown, however, the renewal projects were very large. Constitution Plaza, and the connected Phoenix Mutual Life Building were completed in 1964. A decade later, the Civic Center was built. Downtown Hartford continues to be dominated by these large projects.

The central fact of Hartford's physical history - that land in use today has been in use for quite a long time - has some important ramifications for land use and planning today in Hartford. Existing uses tend to limit our capacity to shape Hartford. At the same time, Hartford has a history of imposing change on land. Constitution Plaza, and the dike system begun by Samuel Colt to protect his factory are examples of this. So is Bushnell Park, which was built on an existing slum. Despite the unlikelihood of such large scale public projects in the near future in Hartford, the reuse of land to suit the changing needs of the city continues to be an important issue.

When the City created the nation's first permanent planning commission in 1907, the city had already developed in many important ways. Many streets were in place, and land was substantially in use. Unfortunately, the first plan of development for the city in 1912 was not adopted by the City Council. This plan dealt primarily with the layout of streets. In 1926, the City passed its first zoning ordinance; the zones were reflective of existing conditions and did not attempt to implement desired changes in land use. The city's commitment to planning waned over the following years. By 1933, the budget for planning had been reduced to \$50.

Other special purpose plans were made in the decades which followed, but no comprehensive

plan, incorporating the various aspects of urban development, was produced until 1955. This plan attempted to deal with the problem of density, which in a city of only 18 square miles is a perpetually important issue. The plan created three rings of density, with the center of the city the most dense. It aimed to create capacity for 200,000 residents by 1980. It was not adopted by council, and as a result it was limited in its impact. There was a third Comprehensive Plan in 1972, and a fourth in 1985. These plans can be described

The reuse of land to suit the changing needs of the City continues to be an important issue facing Hartford.

as extensions of the plans that preceded them. The 1985 Plan was the first to be endorsed by City Council. Given the intensity of development in the City by 1972, it is inevitable that these most recent plans would rely on an incremental approach to changing land use. Because planning in Hartford began after so much development had already

occurred, and with so many patterns of land use already established, one cannot call Hartford a planned city. Just the same, planning has enabled the City to cope with some of the inevitable tensions created by unplanned historic growth.

B. Existing Land Use

A typical way to describe changing patterns of land use in a city is to examine the amount and percentage of land devoted to various categories of use. This method has limitations. There can be difficulty in measuring and classifying uses. This method does not indicate changes in the manner of use within a category. A use may change dramatically in terms of intensity, environmental impact, or technology, without such change registering in this analysis. It does, however, enable one to understand the general scheme of land use in the city and its neighborhoods.

The City of Hartford’s overall patterns of land use have remained stable over the last decade. The Planning Department prepared estimates

Table 3 Land Use Allocations

	1984		1994	
	acres	%	acres	%
Non-Residential	1562.4	14%	1710.7	15%
Industrial	362.4	3%	500.0	4%
Commercial *	1200.0	11%	1210.7	11%
Residential	3292.5	29%	3415.3	30%
1-6 family	2661.9	23%	2710.5	24%
over 6 family	630.6	6%	704.8	6%
Institutional	1640.5	14%	1646.5	14%
Parks, open space	1712.0	15%	1531.8	13%
Vacant**	929.1	8%	822.5	7%
Transportation	2239.7	20%	2314.3	20%
Total	11376.2		11441.1	

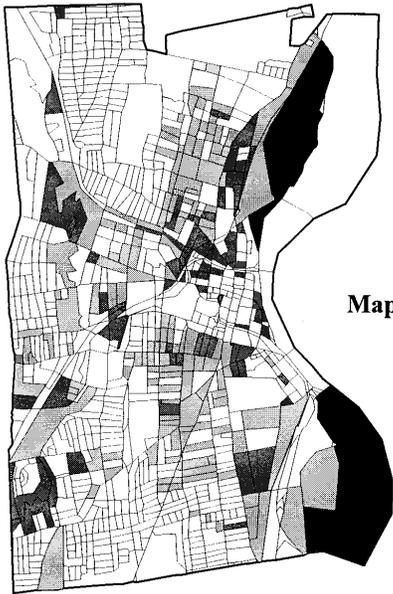
note: Differences in total area are due to rounding and changes in methodology.

* Includes Business, office, and commercial uses.

** Vacant category included vacant buildings in 1984, but only vacant land in 1994. An estimate based on Planning department counts of vacant buildings in the city is that vacant land and buildings constitute approximately 10% of land use in Hartford.

of land use allocations based on a 1994 survey. These estimates are generally comparable to the survey results from 1984 (see table 3). The difficulty of achieving high levels of accuracy in this type of survey makes it inadvisable to draw conclusions from small changes in allocations. Nevertheless, the conclusion that citywide land use has not substantially changed in the ten years between surveys seems reasonable.

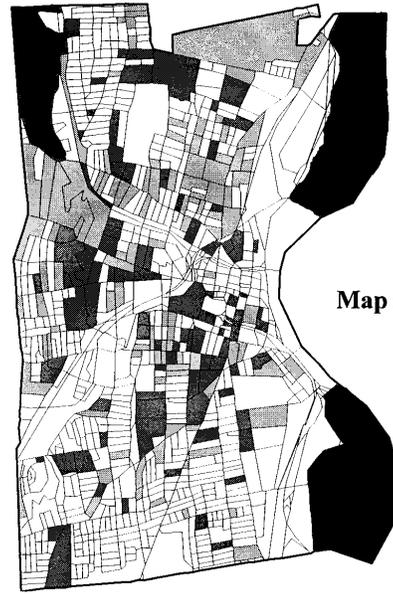
Maps 4 - 7 show general patterns of land use in Hartford. The commercial, business, and industrial uses tend to be concentrated in Downtown, the Meadows and along railroad lines and arterial streets. Residential uses are in Blue Hills, the West End, the North-east, and the entire southern portion of the City. Institutional uses are generally spread out, with some concentrations in the Capitol Area south of Downtown, Asylum Hill, Clay Arsenal, and South Green. Vacant land is also spread out, although heavier concentrations are found in the blocks north of I-84 downtown, along the Park River (where flooding makes development difficult) and in the North Meadows, which is still undergoing development.



Map 4

Vacant Land
as % of total land

- 20% to 100%
- ▒ 1% to 20%
- all others



Map 5

Institutional Uses
as % of total land

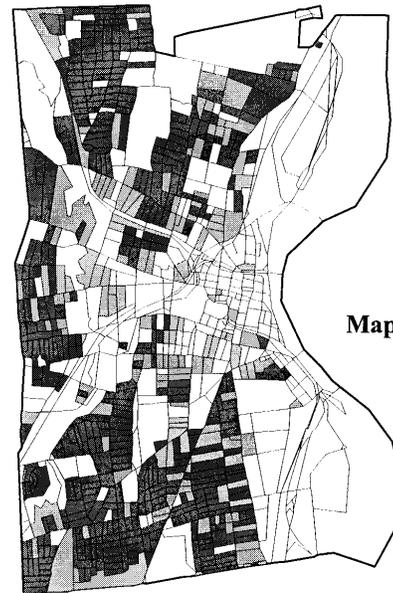
- 20% to 100%
- ▒ 1% to 20%
- all others



Map 6

Business, Office & Industry Uses
as % of total land

- 20% to 100%
- ▒ 1% to 20%
- all others



Map 7

Residential Uses
as % of total land

- 60% to 100%
- ▒ 30% to 60%
- all others

Source: City of Hartford Planning Dept.
1994 Land Use Survey - block estimates

Ten years ago, the Land Use Component of the Plan of Development established future allocations of land use for 2000 (see Table 4). While these allocations were of a general nature, it is interesting to compare the reality of the last decade with this benchmark.

The future allocations indicated that all vacant land would be used and that transportation would shrink. This land would be used for residential and non-residential uses, according to its location. None of these changes have occurred. There is still a significant amount of vacant land; and residential and non-residential uses have remained stable.

Aside from any specific changes that were anticipated in 1985 that did not occur, the general state of the economy in the city and the region helps to explain the static nature of land use allocation from 1984 to 1994. The recession of the early 1990s was marked by a declining real estate market and a rapid population shift out of central cities. These conditions point to an increase in vacancy and decreases in residential and private non-residential uses. Given the brief period of robust development in the 80's, one can speculate that in 1989 or 1990, vacancy was relatively lower and private land use was greater than it is today. The following recessionary years served to undo these changes.

Table 4 - Comparison of Land Use			
	1984 (actual)	1994 (actual)	2000 (from 1985)
Non Residential	14%	15%	19%
Institutional	29%	27%	29%
Residential	29%	30%	35%
Transportation	20%	20%	17%
Vacant	8%	7%	0%
TOTAL	100%	99%	100%

2000 projections are from the 1985 Land Use Component of the Plan of Development where they appeared as Proposed Future Allocations

TABLE 5 - Allocation of Land Uses by Neighborhood, 1984 & 1994

	Residential		Non-Residential		Institutional		Parks & Open Space		Vacant Land		Transportation	
	1984	1994	1984	1994	1984	1994	1984	1994	1984	1994	1984	1994
ASYLUM HILL	4.70%	4.81%	10.21%	9.52%	6.13%	6.52%	2.82%	1.27%	4.53%	6.78%	4.91%	5.61%
BARRY SQUARE	8.82%	7.72%	2.50%	1.64%	8.39%	9.44%	0.27%	0.30%	0.58%	2.96%	4.40%	3.16%
BLUE HILLS	15.85%	14.90%	1.30%	0.78%	22.00%	22.66%	1.40%	0.03%	1.05%	3.15%	8.88%	8.11%
CHARTER OAK ZION	10.90%	10.40%	5.24%	3.54%	2.77%	3.10%	3.61%	1.57%	2.91%	11.13%	9.61%	8.09%
CLAY ARSENAL	2.89%	3.46%	1.97%	1.21%	1.71%	1.72%	2.07%	2.27%	7.75%	6.73%	4.59%	3.39%
DOWNTOWN	0.32%	0.41%	8.81%	7.47%	4.19%	5.01%	3.10%	5.62%	9.22%	6.12%	8.90%	8.05%
FROG HOLLOW	3.38%	3.27%	3.83%	2.98%	1.68%	1.90%	6.26%	6.85%	3.13%	3.42%	4.48%	4.33%
NORTH MEADOWS	0.00%	0.00%	7.58%	26.17%	12.42%	8.55%	18.39%	15.01%	32.07%	14.04%	6.92%	14.98%
NORTHEAST	9.89%	11.32%	7.56%	5.95%	4.11%	5.18%	37.15%	39.51%	5.75%	4.32%	6.69%	6.36%
PARKVILLE	3.12%	3.48%	6.52%	5.97%	0.84%	0.92%	0.05%	0.05%	2.83%	2.21%	3.34%	2.65%
SH. CHARTER OAK	1.72%	1.67%	2.89%	2.74%	1.48%	1.15%	7.94%	9.93%	2.00%	2.15%	2.43%	2.84%
SOUTH END	10.51%	10.36%	4.83%	4.72%	1.16%	0.83%	7.83%	9.00%	1.80%	2.56%	6.00%	5.45%
SOUTH GREEN	1.41%	1.30%	2.07%	1.13%	2.62%	2.88%	0.09%	0.10%	1.19%	2.61%	1.60%	1.53%
SOUTH MEADOWS	0.06%	0.65%	29.66%	21.45%	21.88%	20.31%	1.37%	3.67%	18.11%	23.93%	13.56%	12.60%
SOUTHWEST	11.13%	11.06%	0.45%	0.73%	1.04%	1.70%	5.33%	3.61%	1.79%	4.03%	6.13%	4.46%
UPPER ALBANY	4.09%	4.52%	2.82%	2.50%	2.19%	2.31%	0.36%	0.00%	2.92%	0.23%	2.65%	2.44%
WEST END	11.22%	10.67%	1.75%	1.52%	5.39%	5.81%	1.97%	1.21%	2.36%	3.62%	4.90%	5.95%
TOTAL	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.01%	100.00%	99.99%	100.00%	99.99%	100.00%

1. Neighborhood Analysis

Land use, while stable overall, has certainly not been static since 1985. The ten intervening years saw marked growth in population, followed by a sudden drop off in the early 90’s. Development followed a similar trend. Some of the results of this can be seen in the changes in allocation of land uses by neighborhood (see Table: 5).

One of the most marked trends which these data show is the decentralization of vacant land and the economic development of the North Meadows. In 1984, this neighborhood, which was the last to develop in the city, had less than 8% of the city’s non-residential uses, which includes business, commercial, office, and industrial. Now, more than one fourth of the land devoted to these uses is in the North Meadows. One should note that this dramatic increase reflects the fact that this area has larger parcels available, so land intensive uses, such as car dealers, warehouses, and

manufacturing will tend to locate there. Many City businesses of these types have relocated to the North Meadows from other parts of Hartford. The portion of the city’s vacant land which is located in the North Meadows has also dropped dramatically, from 32% to 14%. Downtown saw a less dramatic, but meaningful drop in its share of vacant land as well.

One of the most marked trends is the decentralization of vacant land and the economic development of the North Meadows.

Residential distribution was particularly stable, with Barry Square the major exception. This neighborhood saw a drop in its share of residential land in the city, and an increase in vacant land and institutional use. The South Meadows saw an increase, due to some residential development occurring along

Wethersfield Avenue in that neighborhood. It remains, however, a largely non-residential neighborhood. The remaining neighborhoods did not see any substantial loss of land devoted to residential uses, nor any substantial gains.

2. Vacancy

The 1994 Land Use Survey dealt with how land is used in terms of buildings and their intended or predominant use. This does not address underutilization of buildings, or vacancy. In Hartford today, there are very high rates of vacancy in residential, office, business and industrial real estate markets. While an office or apartment building with a 40% vacancy rate is indeed in use, the unused capacity is important from a planning perspective.

The high residential vacancy rate, on top of the high number of units which have been abandoned and are no longer habitable, is discussed in the Housing Component of this report. Aside from the implications of this high rate of vacancy and abandonment for the housing needs of the city, the city must face the land use consequences. Land use planning is intended to ensure the welfare of the population. One way that it does this is through its impact on the supply of land for various purposes. This measure of control enables local government to prevent major over- or under-supply of land for uses, especially housing. This function has typically been understood in the context of growth, in which local government creates additional capacity to accommodate increasing demand, or conversely, limits capacity as a means of controlling growth.

In Hartford, which has undergone several years of abrupt shrinkage, with population dropping 11% in four years (139,739 in 1990 to an estimated 124,196 in 1994), this aspect of land use planning must be considered in a new way. The dramatic drop in housing demand has

contributed to a complex of land use and social problems: abandonment and blight; foreclosure; consolidation of residential property in public hands; deferred maintenance; limited mobility for middle class homeowners; diminished tax base; deteriorated living conditions for the poor; and countless other related problems which are caused or exacerbated by a dramatic oversupply of housing. (Perversely, the unusual market conditions may have diminished the impact of discrimination as a market force and improved the mobility of renters.)

For Hartford to address this problem through

In Hartford today, there are very high rates of vacancy in residential, office, business and industrial real estate markets.

land use planning and regulation, it should consider the ways that its actions can tighten the supply of land for housing, reducing the capacity of residential land. In this context, the city can take steps either to reduce the amount of land allocated for housing, or maintain the current allocations but reduce the density of housing.

Reduction in land allotted for residential uses involves consolidating enough land to be functional in another use. One example of this strategy which has already been proposed is the conversion of a large part of the Charter Oak Terrace Housing Project into an economic development zone. This could be a practical approach to the problem of abandonment in that it removes a large parcel of high density residential land from the land available for housing. A serious drawback to this approach is that it would require relocation and change in the lives of current residents.

Since reconstructing dense urban neighborhoods as single-family or other lower

density districts is impractical, reductions in density must occur through the re-use of land scattered throughout higher density residential areas for non-residential use or by reconfiguring buildings themselves, as has been suggested for some of Hartford's "perfect sixes". Such reuse strategies would need to be addressed on a case by case basis, since none of the possible reuses are widely practical. Small parks, for instance, are costly to run and generate no tax revenue. Additional businesses may not be sustained by neighborhoods with shrinking populations. Granting parcels to owners of adjacent property is not always practical.

There is also a large amount of vacant commercial space in the City. According to the Farley Whittier Partners Quarterly (3rd Quarter, 1994) there was nearly 2.7 million square feet of office space available in Hartford, nearly 2 million in the Central Business District alone. This is a vacancy rate around 24%. The industrial market is in somewhat better shape in Hartford, with a vacancy rate around 12%.

Overall, land use appears stable in Hartford, but troubling vacancy rates for residential property and office space indicate that these uses will not increase their share in the near future. This being the case, Hartford should embrace strategies which tend to reduce the density or intensity of land use in these categories.

3. Environmental Issues

Another way that Hartford's long urban history impacts present day land use is environmental. Especially in commercial and industrial sections of the city, changes in use have often left behind contamination of land and buildings. These environmental problems can depress the value of land, limit options for re-use, and potentially expose the community to the sorts of threats which land use regulation is intended

to avoid. The legal liability for clean up can lead to environmentally based insurance and financing "red-lining". While many of the public responses to these problems are beyond the purview of land use planning, a failure to acknowledge the tremendous impact that environmental degradation has on the value and utility of land would undermine the value of such planning.

The environmental problems related to land use which exist in Hartford (not considering air or water quality issues directly) fall into several general types. There are the problems faced by the owners and occupants of city housing, especially lead based paint. These problems exist widely throughout the city. There is another set of issues surrounding ongoing and historic degradation by commercial and industrial uses. This can take many forms, including soil and building contamination with PCBs, asbestos, manufacturing residues, heavy metals, and many other pollutants. While some of these problems may be minimized in the future, as awareness and regulation improves, there is no question that Hartford's industrial heritage is challenging from an environmental perspective. Finally, there is the large problem of aging and leaking underground storage tanks.

The problem of lead based paint in housing units is staggering. Ingestion of lead paint through chips or dust can lead to mental retardation, and learning disabilities. Children under 6 are especially vulnerable, since they are more likely to ingest paint and dust, and are developmentally more susceptible to lead-related brain damage. Lead was discontinued as an ingredient in paint in 1978. Prior to 1950, the concentrations of lead in paint were very high. The Connecticut Lead Poisoning Task Force estimated that abatement will cost between \$11,000 and \$13,000 per unit. Using this estimate, abatement of 80% of the housing units in Hartford built prior to 1950 would cost \$250 million. This ignores abatement of other

types of buildings, such as schools, churches, or daycare centers, where children could be exposed to lead.

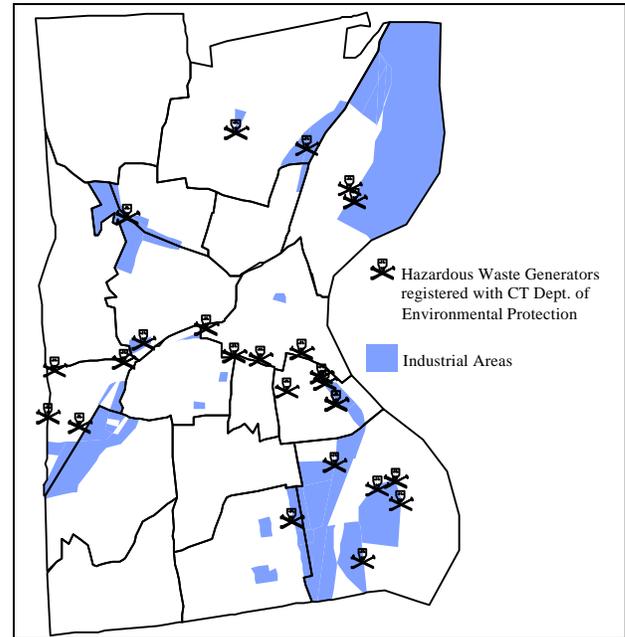
Without questioning the need to protect young people in Hartford from lead poisoning, there is legitimate concern that a strict policy requiring property owners to abate lead, and holding them liable for unabated lead in their property, would have a strongly negative impact on property value. Given the already low values of so much property in Hartford, such high standards might result in increased abandonment and related problems.

In light of such overwhelming economic problems with general abatement as a solution to the problem of lead poisoning, Hartford should look to other ways to prevent poisoning, including education, encapsulation, and targeted abatement. Total abatement of lead based paint is a goal we cannot achieve; a more realistic goal is to minimize lead poisoning among Hartford's children.

Contamination of commercial and industrial sites is widespread in Hartford, as it is in many American cities, especially in the Northeast. According to a Freedom of Information Act report by the US Environmental Protection Agency (April 3, 1995) there are 168 hazardous waste handlers in the City of Hartford known to the EPA. This list includes contaminated sites, transporters or processors of hazardous materials, and those who generate hazardous waste. Many of these are low or very low

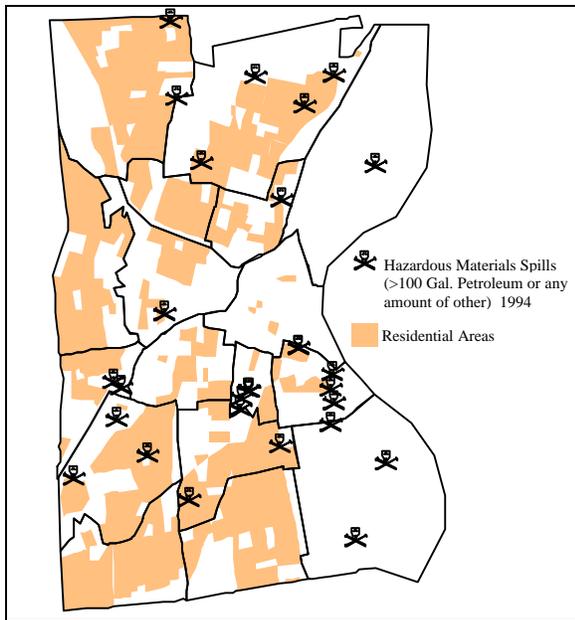
level generators of hazardous waste, such as dry cleaners. Of the 168, 24 are listed as either Large Generators (more than 1000 kg per month of hazardous waste, or 1 kg per month of acutely hazardous waste, or 100 kg of contaminated soil or water), transferors, storers, or burner/blenders (see map 8). Some of these are no longer in operation, and some sites are known to have extensive contamination but are not listed as large

generators because the contamination may have occurred before current regulations were in place.



Map 8 – Hazardous Waste Generators

Unfortunately, the presence of contamination at many of the now idle sites complicates these sites' reuse. While each case is different in terms of the environmental problems and their severity, contaminated sites must be tested, analyzed, and often cleaned before they are marketable. The time and costs associated with these procedures are great, and there is a limit to our ability to understand and resolve the environmental hazards which may exist. This means that the land cannot easily be put to use even as a new industrial or similar commercial facility; the difficulties in converting such land to a different use, such as residence, school, or even business, are even greater.



Map 9 – Hazardous Materials Spills

The problems associated with ongoing enterprises are also of concern to land use planners. Some of the large generators of hazardous waste in Hartford are public entities the bus company, the MDC, and the power company, among others. Others are valuable engines of economic activity. In general, these facilities are subject to regulations designed to protect the environment. On the other hand, accidents can happen. In 1994 alone, there were 219 accidental spills of hazardous materials (including petroleum products) recorded by the Connecticut Department of Environmental Protection. While some of these spills were relatively minor, and all were cleaned up, 29 involved more than one hundred gallons of oil or gas or any quantity of other toxic chemicals, including Xylene, Toluene, Formaline, Asbestos, Chromium, Fungicide, Methylene Chloride, and oil with PCBs (see map 9). Some of these spills occurred in residential areas.

One of the single largest causes of site contamination is aging and leaking underground storage tanks. According to the D.E.P., there were 205 cases of leaking underground storage tanks reported in Hartford

through April, 1995. Remediation includes soil removal, venting, and other measures. Of course, the costs of such measures adversely effect the value of the land, and impede its reuse.

C. Zoning

Zoning in Hartford is based on the principle of exclusive districts. This approach, in which areas are designated for a specific set of uses, was first embedded in the 1968 Zoning Ordinance. The first zoning ordinance, enacted in 1926, was based on a pyramid principle, in which “higher” uses, especially residential, were granted exclusivity in certain areas, but could also exist in zones designated for “lower” uses such as business and industry.

This early scheme was designed to enforce existing conditions. Housing had developed around industry in many areas, but newer residential-only areas had also been developed by the 1920’s. In retrospect, this system appears undemocratic, since working class housing tended to be in non-exclusive zones while newer, more desirable housing was available in exclusive zones for more affluent residents. The fact that this system was in effect until so late in the physical development of the City has also made the exclusive district zoning of 1968 difficult to implement. Pre-existing mixed uses throughout the city have created a large number of legal non-conforming properties which can only be brought into compliance through re-use. Some of the non-conforming uses contribute to neighborhood character in valuable ways.

It is important to note that the zoning ordinance today retains some features of the earlier pyramid scheme. The business zones, for instance, allow residential uses. In addition, there are the Residential/Office (RO) zones which are specifically designed to hold multiple uses.

The zoning ordinance employs six general district categories to control land use. Some of these districts are subdivided into specific zones in which density, yard size, height, and specific uses are regulated. There are also special floating zones which allow for more flexibility in site design. The following are the general district types in Hartford's Zoning Ordinance:

Industrial Districts

The I-1 and I-2 districts consist of 1,914 acres (21% of all zoned land) in several areas around the city. These zones allow for the needs of industry by providing a variety of locations with appropriate infrastructure, assurance of compatible neighboring uses, and protections from incompatible uses. The I-1 zone is for the most noxious uses, such as junk yards and incinerators, whereas the I-2 zone is for lighter industry.

Commercial District

The C-1 (Commercial/ Warehouse) is designated for storage, warehousing, laboratories, wholesaling, computer centers, showrooms and offices for equipment manufacturers and other similar uses. It also allows for combinations of storage and limited light manufacturing. This zone allows for these uses around industrial areas and downtown.

Residential uses are not permitted, and protection is afforded to abutting residential zones. There are 277 acres zoned C-1, which is 3% of the zoned land in the city.

Business Districts

The four business districts allow for a range of retail and service uses at a variety of densities - from a corner drug store to an office tower or a department store. The business districts do allow residential uses subject to various requirements. The B-1 district is designed to accommodate dense downtown development. B-2 is also dense, but is designed to create a transition from Downtown to residential neighborhoods. B-3 and B-4 are both neighborhood business zones. B-3 allows for commercial strips, including automotive uses and drive-through restaurants. B-4 limits automotive uses, and is designed to create a pedestrian oriented local business district. The four business zones take up 627 acres, almost 7% of the zoned land in the city.

Residential-Office Districts

Beginning with the 1968 ordinance, mixed office and residential development was allowed in these new RO zones. The intent of this new classification was to have high density housing in proximity to offices, sharing parking and other accessory uses. The RO-1 district has

Table 6 - Zoning Acreage, 1960, 1984, and 1995

USE	1960 (1)	1984 (2)		1995 (3)	
Residential	48%	4290 acres	47%	4274 acres	47%
Residential/Office	5%	620 acres	7%	608 acres	7%
Business	12%	604 acres	7%	627 acres	7%
Commercial/Wholesale	*	280 acres	3%	277 acres	3%
Industrial	25%	1928 acres	21%	1914 acres	21%
Public Property	10%	1413 acres	15%	1435 acres	15%
TOTAL	100%		100%		100%

(1) source: *Analysis of Zoning Districts, City Plan Staff, 1960*
 (2) source: *Land Use and Zoning Analysis, City Plann Staff, 1984*
 (3) source: *Zoning Map Analysis, City Plan Staff, 1995*
 * not zoned in 1960

higher density limits than the RO-2 district. There are 607 acres zoned in the RO districts, almost 7% of zoned land.

Residential Districts

These 8 districts allow for a wide range of housing types, from single family houses on various minimum lot sizes, through two- and three-family residences, rooming houses, fraternity houses, and multifamily housing of varying densities. The R-1 and R-2 districts

are for high density housing. R-3 and R-4 are for medium density housing. R-5 through R-8 are single and two family districts of various densities. The residential districts take up 4,274 acres , 47% of the zoned land in the city.

Public Property

This P designation in the zoning code designates areas for open space, recreation, cemetery uses, and highways. 16% (1,435 acres) of zoned land in the city is in this category.

Table 6 shows a comparison of zoned acreage by these general categories in 1960, 1984, and 1995. One can see that the changes that have occurred in the last ten years have been minimal compared to the changes during the years from 1960 to 1984, in which a new ordinance was enacted.

Maps 10 through 17 show the distribution of various categories of zones in Hartford's neighborhoods.

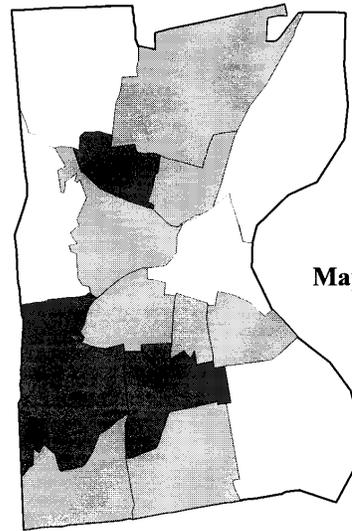


Map 10

Low Density Residential Zones

% of zoned land by neighborhood

- >30% (4)
- ▒ 5 to 30% (4)
- <5% (9)

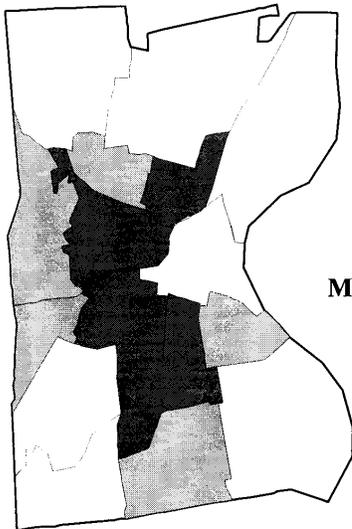


Map 11

Medium Density Residential Zones

% of zoned land by neighborhood

- >30% (4)
- ▒ 5 to 30% (8)
- <5% (5)

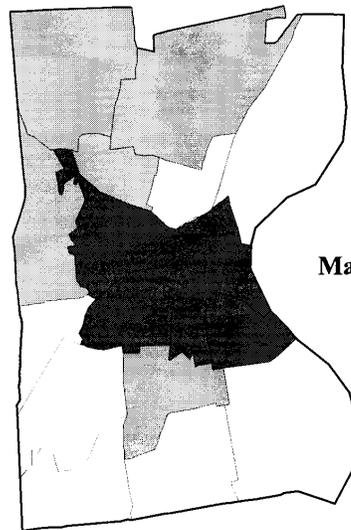


Map 12

High Density Residential Zones

% of zoned land by neighborhood

- >10% (5)
- ▒ 1 to 10% (5)
- <1% (7)

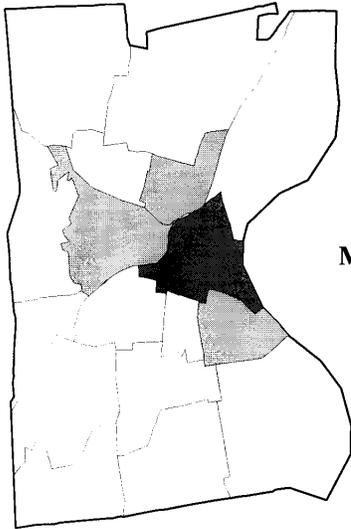


Map 13

Residential/Office Zones

% of zoned land by neighborhood

- >10% (5)
- ▒ 1 to 10% (5)
- <1% (7)



Map 14

High Density Business Zones

% of zoned land by neighborhood

- >60% (1)
- 0.1 to 10% (3)
- <0.1% (13)

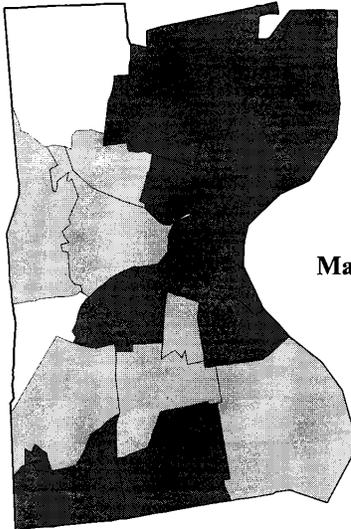


Map 15

Low Density Business Zones

% of zoned land by neighborhood

- >5% (7)
- 0.5 to 5% (6)
- <0.5% (4)

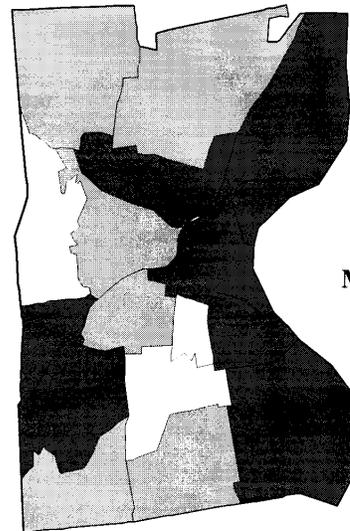


Map 16

Public Property Zones

% of zoned land by neighborhood

- >5% (8)
- 0.5 to 5% (7)
- <0.5% (2)



Map 17

Commercial and Industrial Zones

% of zoned land by neighborhood

- >10% (8)
- 0.5 to 10% (6)
- <0.5% (3)

City of Hartford Planning Dept.

1. Changes In Zoning

There are two bodies which can affect zoning in the City of Hartford. The Court of Common Council, which passed the zoning ordinance to begin with, can pass changes to it. These changes generally take two forms: changes in the text of the ordinance and changes in the zoning map. The Council also grants certain special permits. The Zoning Board of Appeals, which is appointed by the Council, grants variances, special exceptions, special permits, and hears appeals from administrative decisions.

ZONING ORDINANCE CHANGES

The City Charter gives the Court of Common Council the authority to change the zoning map and code. Since 1985, the Council has made 109 changes to the map, and a smaller number of changes in the code.

The Council can change the zoning map in response to changing needs and desired uses for land in the City. In the decade from 1985 to 1995, there were 109 map changes, affecting

195 acres of land. One third of these changes (36) were from B-3 to B-4, affecting 40 acres. These particular changes were generally instigated by neighborhood groups attempting to limit the expansion of automobile related businesses in neighborhood business areas. Such changes were recommended in the 1985 Plan of Development. There were also some changes from Residential Districts to B-4 (11), and from B-3 to Residential and Residential/Office zones (14). Table 7 shows the map changes by the zones.

The map changes occurred mostly in Frog Hollow (33), the South End (16), South Green (13) and Clay Arsenal (9). MAP 18 shows that the zone changes were largely clustered around Park Street, Maple Avenue, and Albany Avenue. These corridors were the scene of many of the B-3 to B-4 conversions.

The changes to the text of the Zoning Code over the past decade have included several major initiatives, as well as some more minor modifications to existing classifications and districts. In 1985, changes were made that restricted residential to non-residential

TABLE 7 - Zoning Map Changes by Zone, 1985 - 1995

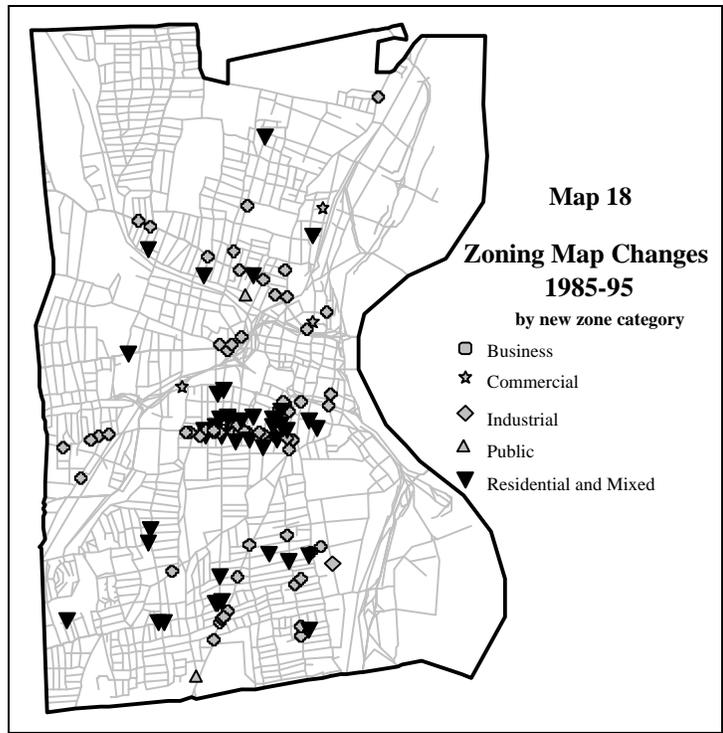
from	to ⇒															Total
↓	B-1	B-2	B-3	B-4	C-1	I-2	P	R-1	R-2	R-3	R-4	R-5	R-7	RO-1	RO-2	
B-2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
B-3	0	1	0	36	0	1	1	0	4	4	0	1	0	5	0	53
B-4	0	0	1	0	0	0	0	1	0	1	2	2	1	0	0	8
C-1	0	1	0	1	0	0	0	0	1	0	1	0	0	0	0	4
I-2	0	0	0	1	0	0	0	2	0	0	0	0	0	1	0	4
P	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
R-1	0	0	0	6	0	0	0	0	0	0	0	0	0	1	0	7
R-2	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	3
R-3	0	0	0	1	2	0	0	0	0	0	3	0	0	0	0	6
R-4	0	0	0	1	0	0	0	0	0	0	0	2	0	0	0	3
R-5	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	2
R-7	0	0	0	0	0	0	1	0	0	0	1	0	0	0	0	2
RO-1	0	1	0	0	1	0	0	3	0	0	0	0	0	0	2	7
RO-2	0	0	0	4	0	0	0	1	3	0	0	0	0	0	0	8
Grand Total	1	4	1	53	3	1	2	8	8	5	8	5	1	7	2	109

conversions in mixed use districts (B-3, B-4, RO-1, and RO-2). This action was taken in response to concern about the changing character of areas in which pressures for office expansion were great.

Another set of initiatives which were related to the strong development pressure in the mid to late 80s was concerned with the B-1 Downtown Business District, and the B-2 Downtown Perimeter District. These changes included the creation of a schedule of bonuses which created incentives for the inclusion of amenities in these downtown developments, and the Housing Overlay District, which encouraged development of housing in these zones. Also, Site Plan Review was added to all the residential zones, in response to a desire to limit inappropriate siting of houses.

Some of the more minor changes included several new limits on adult uses and modifications to the B-4 zone's allowed uses. These changes, interestingly enough, tended to counterbalance the changes of the zoning map from B-3 to B-4 by making the B-4 zone more inclusive. This change was intended to limit the distinction between B-3 and B-4 to auto-related uses only, enabling neighborhoods to limit such uses while not disallowing other businesses.

ZBA ACTIONS



According to the Hartford Municipal Code, the Zoning Board of Appeals has the power to “Grant Variances from the strict application of (the zoning code) when by reason of exceptional narrowness, shape, or substandard size of specific parcels of property, or by reason of exceptional topographic conditions or other extraordinary situations or conditions of specific parcels of property the strict application of these regulations or amendments hereto would result in unusual difficulty or unreasonable hardship upon the owner.” The code limits this power in terms of the definition of hardship (cannot be solely financial), and the extent of variance (cannot substantially impair the intent of the zoning code). Finally, the ZBA is not empowered to grant variances “to permit a use of land not authorized by (the zoning code) for a specific zoning district.”

In practice, the ZBA often grants variances based on financial hardship as well as use variances in which a prohibited use is allowed for a particular property. Table 8 shows the use variances granted by the ZBA from July, 1985 through June, 1995.

TABLE 8 - Use Variances Granted, 1985-95, by Zone and Neighborhood

Neighborhood	Zone												Grand Total
	B3	B4	C1	I2	R1	R2	R3	R4	R5	R6	R7	RO1	
AH	0	0	1	1	1	4	0	0	0	0	0	0	7
BH	0	0	1	0	0	0	0	0	2	0	0	0	3
BS	0	0	0	0	1	2	4	1	1	0	0	0	9
CA	1	0	1	0	0	3	0	0	0	0	0	0	5
COZ	1	0	0	0	0	0	1	3	1	0	0	0	6
FH	0	0	0	0	0	2	0	1	0	0	0	2	5
NE	3	0	6	1	0	0	3	0	0	0	0	0	13
PV	0	0	0	0	0	1	1	0	0	0	0	0	2
SCO	0	0	0	3	2	0	0	0	0	0	0	0	5
SE	0	1	0	0	0	0	1	0	2	1	0	0	5
SG	0	1	0	0	0	0	0	0	0	0	0	1	2
SM	3	0	1	0	0	0	0	0	0	0	0	0	4
SW	0	0	0	0	0	0	0	0	2	0	1	0	3
UA	1	1	0	1	0	0	0	0	3	0	0	0	6
WE	0	0	0	0	0	0	4	0	2	0	2	0	8
Grand Total	9	3	10	6	4	12	14	5	13	1	3	3	83

An examination of these 83 use variances yields some general observations. Most of the variances for properties in B, C, and I zones were to allow more intense non-residential purposes. Examples include manufacturing in B-3 and C-1 and general auto repair in B-3. There were also some variances to allow retail uses in the C-1 district, particularly in the Northeast neighborhood. The variances in the high density residential zones, R-1 and R-2 were primarily to allow non-residential uses such as parking lots, retail and offices. The lower density residential areas saw a large number of variances for higher density housing, especially 3 family houses in the R-5 zone (which normally is limited to 2 family houses.)

Of the 83 use variances, 14 were variances to allow a property owner to replace one non-conforming use with another. It is allowable to make such a change without a variance if the two uses are in the same use category.

However, there are some uses which are quite similar, but fall under different categories. This is especially true for retail and manufacturing. For example, a store selling musical

instruments, a hardware store, and a bakery are all in different categories.

The remaining 69 use variances, each of which created a non-conforming use, represent 62% of the requests for use variances that were made to the ZBA. The 42 requests which were denied included requests for variances to allow less desirable land uses, such as junk yards, massage parlors, and pool halls. These requests were often accompanied by vocal neighborhood opposition.

There do not appear to be major or systematic problems with the zoning code based on these analyses of map changes and use variances. While it might be desirable for changes in use to be allowed through map changes rather than variances, there do not appear to be any areas of substantive tension between desired and allowed uses.

2. Zoning Capacity

One of the most important features of zoning in general is its function as a limit on residential density. Because Hartford is geographically small and fully developed, zoning in the City has historically allowed for relatively dense residential development. In the 1920s, the population was projected to be greater than 400,000 by 1980, and this astronomical growth projection informed the density standards in the first zoning ordinance. As the century has progressed, this “zoning capacity” has been adjusted downward as it has become clear that city population will not reach such a high level. The 1968 Zoning Ordinance aimed for a capacity of 240,000 people, nearly twice the City’s population in the 1990s. Recent adjustments in the zoning text have further reduced residential density allowances, and the zoning capacity.

An estimate of the zoning population holding capacity, based on the zoning map and density standards in 1995, and considering residence only in the R zones, is 190,000 people, or 73,500 households. The RO zones have an additional capacity of 171,000 people, or 67,000 households. The B zones, especially the B-1 and B-2 zones which do not have density limits, add still more capacity.

This capacity is clearly too large. The city is shrinking in terms of population, and it is difficult to foresee a population over 135,000 people in 2000. The Housing Component of the Plan of Development recommends a thinning of the housing stock. Analysis of vacancy in Hartford’s neighborhoods suggests the same course of action.

CONCLUSIONS

The preceding analysis points to a dramatically new set of land use concerns from a decade ago. In 1985, the Plan of Development dealt with issues surrounding office conversion and control of downtown development to provide for more housing in the Central Business District. Attention to concerns over unrestrained development grew in the years after that Plan of Development. Measures such as the Housing Preservation Ordinance, which required that developers not diminish the housing stock, and other measures designed to limit economic development at the expense of residential stability, were signs of a general public apprehension regarding the long term benefits of unrestrained development.

The long term economic recession has changed the City's land use agenda. Economic Development has become paramount, as the role of municipal government is shifting from being a regulator which ensures that development is in the public's interest to the greatest extent possible, to being an initiator of economic activity, committing public resources to private enterprise as a means of generating jobs.

This changed context creates some broad implications for City land use policy. First, the City must act to ensure that land use control retains its value as a public resource which can be contributed to economic development activities in the public's interest. This implies that the City cannot "give away the store", but should be willing to exercise its land use regulating power to assist in private projects of public interest.

Second, Hartford must consider ways that it can impact the markets for housing and commercial and industrial land in the City. There is too much housing, as evidenced by the high rates of vacancy and abandonment. On the other hand, there is a shortage of large

assemblages of land for commercial and industrial use in the City. Changing technologies have resulted in greater land requirements for manufacturing, warehousing, and retailing. If the City pursues a change in the overall allocation of zoning and land use, it should do so in a way that produces vacant land suitable for the kinds of economic activity which City residents need to produce jobs they can fill.

At the same time, Hartford must remember that only a decade ago it was preoccupied with too much economic development in residential areas, especially office conversions. Care should be taken to see that land best suited to residential use is retained for that use. As the Economics and Employment Component of the Plan of Development points out, Hartford's neighborhoods are one of its greatest strengths. A great deal of Hartford's promise lies in the character of its neighborhoods.

Hartford's neighborhood character has been the subject of a great deal of recent activity in the area of zoning and land use. The preceding analysis of zoning indicates that the neighborhood commercial zones are changing. B-3 has been cut back in geographical scope, and has been essentially replaced by B-4 along Park Street and sections of Albany and Maple Avenues. Similar changes have been contemplated for New Britain Avenue and Farmington Avenue as well. At the same time, the restrictions placed on the B-4 zone have been eased. Finally, Hartford's residents and merchants have begun to organize around neighborhood character issues. The changes on Franklin Avenue which were instigated by the Franklin Avenue Merchants Association point to the importance of neighborhood character to local residents' quality of life.

Maintaining and improving neighborhood character and quality of life cannot be done in a centralized manner. The City must enable neighborhood residents and merchants to

exercise leadership on land use issues. In this sense, the future land use recommendations provide a framework for local residents to use for evaluating land use in their own neighborhoods. This framework must strive to address the tension which exists between the desire for thriving local businesses, and the push to retain an urban scale in the neighborhoods. It must guide neighbors to realistically address blight and vacancy. It must educate residents in the protections and opportunities afforded them by zoning and other public means of land use control.

Proposed Recommendations

Overall Goal:

To provide in the City of Hartford the physical conditions required for the health, welfare, and prosperity of City residents.

RECOMMENDATION # 1:

To improve decision making regarding public facilities to ensure that they are maintained, upgraded, and replaced in a timely and cost-effective manner.

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Pursue the proposed facilities study.	1 year	Public Works Department
Improve the CIP process by including all capital projects regardless of department or funding source, and by encouraging long term planning by all departments.	Ongoing	All City Departments
Create a mechanism for including neighborhood generated projects in the CIP.	2 years	Planning Department

RECOMMENDATION #2:

Minimize the City’s role as property owner for property not used for public purposes.

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Actively market City Owned and privately held but troubled properties.	Ongoing	Redevelopment, Planning, Economic Development
Recognizing the public benefit of the private ownership of land, explore creative methods of property disposition. In some instances, such properties could be given away to appropriate users or developers.	Ongoing	Redevelopment, Corporation Counsel
Make the enrichment of the tax base a priority in property disposition.	Ongoing	Redevelopment, Corporation Counsel

RECOMMENDATION #3:

Support regional transportation planning, particularly as it involves projects which benefit the economic base of the City, while working to maximize the city’s share of funding available in the region.

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Support the development of the Griffin Line commuter rail project. Include stops at historical attractions, such as the Isham-Terry house.	1-10 years	City Council, Planning Department, State Representatives
Aggressively pursue funding for transportation related improvements.	Ongoing	Planning, Department of Public Works Parks & Recreation

RECOMMENDATION #4:

Improve the local transportation infrastructure, adapting it to meet changing demands and new technology.

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Increase neighborhood business district parking while preserving urban character.	Ongoing	Planning, Department of Public Works
Create urban bikeways using parks and linear open space as much as possible.	Ongoing	Planning, Parks & Recreation, Greater Hartford Transit District
Identify locations for neighborhood travel centers in key locations to provide intermodal transportation alternatives.	Ongoing	Planning, Greater Hartford Transit District Connecticut Transit CRCOG

RECOMMENDATION #5:

Maintain level of service of existing infrastructure systems while improving environmental quality

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Coordinate street repairs with the MDC.	Ongoing	Department of Public Works
Support the MDC’s efforts with regard to separation of combined sewers and improvements in the sewage collection and treatment system.	Ongoing	Department of Public Works
Ensure that City infrastructure projects not degrade the quality of the Connecticut River.	Ongoing	Department of Public Works

RECOMMENDATION #6:

Continue to improve the extent and quality of the information infrastructure in Hartford.

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Support the installation of fiber optic capacity throughout the City.	Ongoing	Utilities
Support the development of a City- and region-wide Geographic Information System.	Ongoing	Department of Public Works, Planning, MDC, Assessor, Police, Fire
Increase access to on-line information through the creation of a public access internet node in the City.	Ongoing	Hartford Free Public Library, Department of Public Works, local universities, Board of Education

RECOMMENDATION #7:

Increase access to and level of service of the Parks system.

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Maintain the highest possible level of security at Park facilities and throughout the system.	Ongoing	Parks & Recreation, Police
Attempt through physical and programmatic changes and improvements to attract as broad a range of users as possible to the parks. Parks personnel must relate to users as customers.	Ongoing	Parks & Recreation
Strengthen and expand the connections between the Parks and schools and community groups	Ongoing	Parks & Recreation, Board of Education

RECOMMENDATION #8:

Ensure the long-term utility of the Park System’s physical plant

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Set high standards for physical improvements	Ongoing	Parks & Recreation, Department of Public Works
Devote as many resources as possible to urban forestry, in order to maintain the Parks invaluable stock of trees and other foliage.	Ongoing	Parks & Recreation
Continue to support and execute the Master Planning process embodied by the Parks Master Plan.	Ongoing	Parks & Recreation, City Council

RECOMMENDATION #9:

Reduce residential uses in the city through reductions in density and through changes in use.

<u>ACTION STEPS</u> ¹	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Target areas with high levels of residential abandonment and areas adjacent to incompatible uses for changes in use to commercial or other economic uses.	Ongoing	Planning, Redevelopment, City Council, Housing Authority
Avoid using public funding for the development of new units except as part of a larger program which results in a net reduction in units.	Ongoing	Housing Department, City Council
Solicit neighborhood level public participation in land use decision making as part of the neighborhood planning process.	Ongoing	Planning, City Council, Redevelopment

RECOMMENDATION #10

Enhance and preserve Hartford’s neighborhood environments.

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
To the greatest extent possible, ensure that zoning and land use controls reflect the historic uses of land. One example is the area surrounding Hartford Hospital.	Ongoing	Planning, City Council
Encourage cost-effective remediation of local environmental problems	Ongoing	State of CT., Health Dept., Licenses and Inspection
Focus on the Preservation Areas indicated on Map 19 as priorities for protection and maintenance.	Ongoing	All City Departments

¹ Please see the Housing Component of the Plan of Development for more detailed action steps for reduction of residential density.

RECOMMENDATION #11:

Encourage the development of land for economic purposes.

<u>ACTION STEPS</u>	<u>TIMETABLE</u>	<u>PRIMARY RESPONSIBILITY</u>
Maintain maximum flexibility in land use control where economic uses are concerned.	Ongoing	Commission on the City Plan, City Council Planning Department, Licenses and Inspections
Facilitate the assemblage of large parcels for new, expanding, or relocating businesses.	Ongoing	Commission on the City Plan, City Council Planning Department
Create a “one-stop shopping” system of permitting for new and expanding businesses.	One year	Commission on the City Plan, City Council Planning Department, Licenses and Inspections
Encourage legislation to prohibit environmental redlining in financing and insurance and relieve owners and lenders of potential liability.	Two years	City Council, City Manager, Planning, State Representatives

RECOMMENDATION #12:

Whenever possible, implement the land use recommendations embodied in the Future Land Use Map.

The Future Land Use Map is a generalized recommendation. It is not a zoning code, and it does not have the legal weight of a City Ordinance. It is intended as a general description of what types of land uses should be encouraged or allowed to expand in particular areas of the city.

The Map does not attempt to include all existing uses. For instance, there are many examples of single or small groups of retail uses in residential neighborhoods. While these have not been mapped, they can be valuable parts of neighborhood life. Similarly, there are often valuable retail establishments in areas which are predominantly industrial or commercial. The definitions below are intended to allow these uses as additional uses which support the main purpose of the specified land use. The variety of uses which exists in many of Hartford’s neighborhoods lends those neighborhoods vitality which this map aims to preserve.

The following definitions apply to the Future Land Use Map and its categories:

One & Two Family Residential (Low Density)

Generally one and two family structures. Unit density is from 0 units to 12 units per acre. This category is restricted to residential uses, however, home occupations, religious institutions, and public utility facilities are acceptable provided they do not disrupt the prevailing residential character. Existing businesses serving neighborhood residents are acceptable.

Three to Five Family Residential (Medium Density)

Generally three to five family structures. Unit density is from 13 units to 31 units per acre. This category is restricted to residential uses, however, home occupations, religious institutions, and public utility facilities are acceptable provided they do not disrupt the prevailing residential character. Parking lots associated with medium density residential uses are appropriate. Existing businesses serving neighborhood residents are acceptable.

Six + Family Residential (High Density)

Generally structures with six or more units. Unit density is 32 units or more per acre. This category is restricted to residential uses, however, home occupations, religious institutions, and public utility facilities are acceptable provided they do not disrupt the prevailing residential character. Parking lots and/or facilities associated with high density residential uses are appropriate. Existing businesses serving neighborhood residents are acceptable.

Central Business

Allows most types of commercial uses except for manufacturing and warehousing and adult establishments. Residential uses are allowed on upper floors of mixed use buildings. High density residential structures are also allowed. Density can range from single story buildings to downtown high rises depending on the character of the immediate area. Religious institutions, and public utility facilities are acceptable provided they have adequate parking and do not disrupt the underlying commercial or mixed residential/commercial character of the area. Parking lots and/or facilities associated with allowed uses as well as commercial parking lots and/ or facilities are appropriate.

Neighborhood Business

Allows most types of retail and office uses except for manufacturing and warehousing and adult establishments. Residential uses are allowed on upper floors of mixed use buildings. Density can range from single story buildings to larger mixed use buildings, depending on the character of the immediate area. Religious institutions, and public utility facilities are acceptable provided they have adequate parking and do not disrupt the underlying commercial or mixed residential/commercial character of the area. Parking lots and/or facilities associated with allowed uses as well as commercial parking lots and/ or facilities are appropriate.

Commercial and Industrial

Allows manufacturing, warehousing, outside storage, office, public utility and selected retail uses. Appropriate for land intensive retailing such as automobile dealers, highway oriented commercial uses and retail establishments associated with manufacturing and warehousing uses. Residential uses are not allowed except for hotels and motels. Religious institutions are not allowed. Obnoxious uses such as adult establishments, landfills and scrap yards are allowed provided adequate distance can be maintained from residential, educational, religious and other sensitive facilities; adequate visual screening is maintained; and the use does not disrupt the prevailing character of the immediate area. Parking lots and/or facilities associated with allowed uses as well as commercial parking lots and/ or facilities are appropriate.

Institutional

Includes educational facilities, hospitals, legislative buildings, fire stations, police stations, and libraries. Governmental facilities which have a commercial or industrial character are contained in the respective business or commercial categories. Examples of these facilities include office buildings, Brainard Airport, public works yards, landfills and trash plants and the sewage treatment facility. Government owned parks, cemeteries and flood control areas are contained in the open space category. Religious institutions are not specifically identified but are allowed in the residential and business areas.

Parks, Open Space, Cemeteries

Development in these areas is limited to recreation facilities, cemetery facilities and parking to service these uses. Much of the open space category is flood prone. this severely limits development to structures capable of withstanding periodic inundation.

Storm water retention capacity must also be considered prior to development of flood prone areas

Note on Residential Density:

6 family buildings have been included in the high density classification in order to more severely restrict their occurrence. Many areas in which 6 family buildings are common have been classified as medium-density as an indication that these buildings should be made less dense through eventual conversion or demolition. This does not imply that existing 6 family buildings cannot legally continue in their present form. Rather, this is a recommendation that the City take steps to encourage the reconfiguration of this building form.