



**HOPE VI Fairfield Court Neighborhood
2011 Evaluation for the
Stamford Housing Authority, aka Charter Oak Communities
Stamford, Connecticut**

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Executive Summary:

During the ten-year period that occurs between available Census data for the Fairfield Court HUD project Baseline (1999) and data in this report (2009), the nation in general, and Stamford in particular, experienced a strong housing bubble, evidenced by new construction and strong increases in market value and assessed value, even in the less well-to-do HOPE VI neighborhood.

In this decade when all areas developed into more diverse communities, HOPE VI residents in Tract 215 experienced, in aggregate, upward movement in their Median Income, even though poverty also increased by 1% across the decade (using American Community Survey data). For residents in Tract 214, on the western side of Stamford, median income declined by 25% although poverty also declined, if only by a single percent over the decade – while maintaining low vacancy rates in an area where almost 75% of housing units are rented.

The area continues to support light manufacturing and warehousing, retail, a few major office buildings, Stamford Hospital and adjoining doctors' offices, a motel and restaurants and standard services. In aggregate, the proportions for business types are generally the same at the end of this period as at the starting timeframe.

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INTRODUCTION

The Stamford Housing Authority (SHA), now identified as Charter Oak Communities, applied successfully to the U.S. Department of Housing and Urban Development for HOPE VI funding to revitalize Fairfield Court, a 1936-built public housing complex. The Connecticut Center for Economic Analysis (CCEA) prepared a Baseline report in 2005. This Final Report provides a data profile of the HOPE VI neighborhood with data released in 2010.¹

The HOPE VI neighborhood, which surrounds Fairfield Court (renamed Fairgate after the renovation), is located in one of the most successful cities in the state, a city recognized nationally as a center for successful financial services, although few residents of this neighborhood share in the prosperity that is literally visible from their front steps. This neighborhood, just blocks west of the high rise buildings of Stamford's business district, does present evidence of a "paint-up fix-up" effort. Not every section has been "gentrified", but there appears to be more pride in this "place".

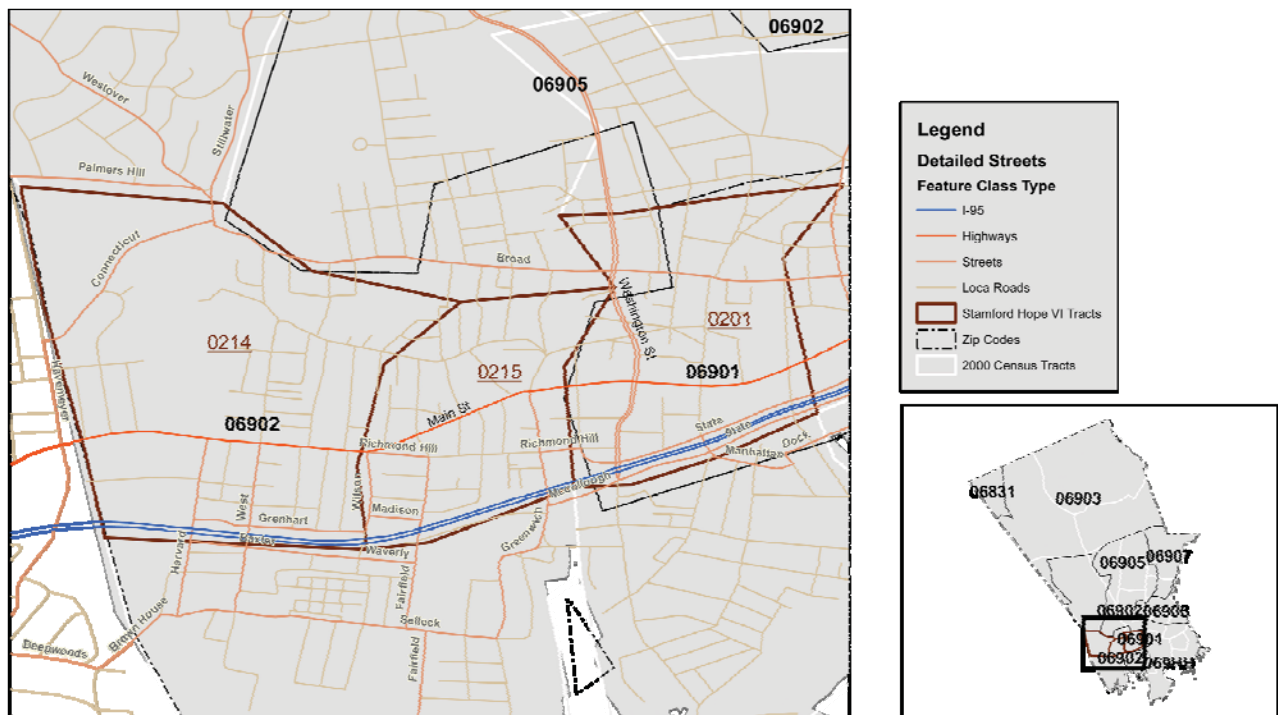
Target Geography: For the purpose of data collection, HUD recommends identifying the Census Tracts that define the neighborhood. Our HOPE VI area extends a bit beyond the boundaries of Census Tracts 214 and 215 plus a small western sector of Tract 201. Since the portion of Tract 201 "officially" within the HOPE VI neighborhood is a quite small geography and population proportion of the full Tract 201, we have not included 201 in our discussion or comparisons. With the HOPE VI area centered on Tracts 214 and 215, some of our data sets

¹The 2005 Baseline report relied on data from the 2000 Census, except where more current data was available; the more current comparable Census data is from the American Community Survey, 5-year Estimates, 2005–09.

show distinctly different characteristics between them, so we have not cumulated the independent components to create an area “summary” or set of characteristics. We did confirm that Census Tracts did not change between decennial 2000 and ACS Tracts in this decade.

The neighborhood is bounded on the west by Havemeyer Lane between Palmers Hill Road to the north and Interstate 95 on the south, providing the western border for Tract 214. Tract 215, closer to city center, lies east of Tract 214, bounded on the west by the north-trending streets, Roosevelt, Liberty, Finney and Wright. The eastern border of the neighborhood is Washington Boulevard running north from I-95 to West Broad Street, which connects with Palmers Hill Road completing the northern border. Fairgate itself is an approximately two-block section located at the intersection of Stillwater and Fairfield Avenues.

Map 1: Census Tracts in Stamford Zip Code, 06902



Map created by Michael Howser, Map and Geographic Information Center (MAGIC), University of Connecticut, from Census Bureau shape files.

A largely commercial street, West Main Street, runs east to west through the center of the neighborhood. Although there are some vacant storefronts, most of West Main Street is occupied with fast food restaurants, laundromats, and other small businesses that serve local residents. Several automobile rental offices have joined the light industry and commercial businesses that serve other small enterprises. It is still likely true that few of these firms draw customers from very far beyond the neighborhood.

STATEMENT OF WORK:

The Stamford Housing Authority contract with CCEA requested an economic review, requiring analysis of HOPE VI Indicators 24 to 36, using HUD-recommended Data Sources and possible alternate sources for both the 2005 Baseline and this Final Report:

B. Employment and Income.

- 24. Minority Concentration + Language Spoken at Home
- 25. Education Attainment
- 26. Income and Poverty Rate
- 27. Employment

C. Housing Market Conditions

- 28. Assessed Housing Values [property values]
- 29. Housing Vacancy Rates
- 30. Total Housing Units
- 31. Gross Rent
- 32. Owner Occupied Housing Units
- 33. Foreclosures

-- With so few homeowners in our HOPE VI tracts, we are substituting Foreclosure data extracted from annual Real Estate Transaction tables maintained by the State of Connecticut Office of Policy and Management., in place of the HUD specified Home Purchase Mortgage data, which is an insufficient basis from which to draw any conclusions.

D. Quality of Life Issues

- 34. Crime Rate
- 35. Tax Dollars
- 36. Code Violations

These indicators are described in Appendix A of the "HOPE VI Evaluation Instructions

and Resources” guide, Version 4 dated October 26, 2004. This document is posted on the CCEA website: http://ccea.uconn.edu/external/2004_Project_Evaluation_Instructions_ver04.pdf. Paragraph numbers in this report follow the HUD outline.

OTHER RESEARCH COMPONENTS:

(1) The SHA Contract requested a measure of the business climate before and after the Fairgate renovation, which is described in section

E: Business Structure

We compare Commercial and Industrial properties in the HOPE VI neighborhood, at the 1999 baseline and for 2009.

(2) In addition to initial data sources, in 2005 SHA officers asked CCEA to provide narrative about residents’ concerns and experiences. In order to capture these components, CCEA contacted 115 people in a door-to-door survey composed of 25 questions. The information collected was summarized in the 2005 report, as

A. Neighborhood Quality

Subsequent to the Fairgate renovation in 2010 and in consideration of other housing improvements in the area, with data indicating stabilization in the neighborhood, CCEA secured Charter Oak’s agreement that a follow-up survey would be unlikely to provide them with materially unique information on which actionable concerns could be based. CCEA’s approach is to compare perceptions from 2005 with 2009 data clusters, most of which indicate an improvement from the Baseline.

OTHER CONTRACT REQUIREMENTS:

The original SHA contract requested information on the “spillover impact” Fairfield Court revitalization might have on property values and economic development in the communities surrounding the HOPE VI site, and possibly other development sites. As described in Section 28 on Housing Values, the intervening housing boom and bust of 2005 to 2007 (during which national housing values almost doubled) prevents any means of identifying the effect of the Fairgate renovation on its surrounding neighborhoods. If only a partial set of assessments had incremented, or only those in the surrounding area, we would be able to determine the “value add” for

Fairgate. In this decade, other events were stronger than the local impact.

If we would offer a “Lessons Learned” recommendation, it would be to find where data is created and maintained rigorously within your own City or Town. CCEA was fortunate to have found the same individuals in the City of Stamford Assessor’s Office, when requesting data for both our Baseline and Final Reports. Having them trust us with a quantity of neighborhood-specific data resulted in more descriptive detail than possible if working solely through Census data, which depends on personal survey responses of only one percent of the population, in the case of the Census Bureau’s American Community Survey (ACS).

DEMOGRAPHIC PROFILE:

In 2005, the neighborhood was economically and racially diverse in an area primarily zoned for multi-family units, including many condominiums, with a single zone specifically for one-family, stand-alone homes and a separate area for light industrial.

In the nine years between the Decennial Census of 2000 and the American Community Survey of 2005-2009, (the first ACS release to include data at the Tract geography), the City of Stamford gained a small 1.5% increment in population. But both Census Tracts identified with Stamford’s HOPE VI area lost population:

City of Stamford, from 117,083 to 118,787 (a 1.5% gain)
Census Tract 214, from 6,357 to 5,985 (a 5.9% loss), and
Census Tract 215, from 6,918 to 6,604 (a 4.5% loss),

during a decade when most communities grew:

Nationally, population gained 7%, from 281,421,906 to 301,461,533,
The State of Connecticut grew 2.6%, from 3,405,585 to 3,494,487, and
Fairfield County grew 1.1%, from 882,567 to 892,843.

With the decrease in local population, the number of Tract households also declined.

Summary Chart 1: Profile “Before” and “After”

	County	City	T-214	T-215
M Median Age (1999)	36 /	36 /	30 /	29 /
M Median Age (2009)	37	37	31	33
F Median Age (1999)	38 /	38 /	34 /	31 /
F Median Age (2009)	40	35	30	30
% Racial Diverse (1999)	27% /	39% /	73% /	89% /
% Racial Diverse (2009)	31%	44%	80%	93%
Educated: HS & less (1999)	39% /	42%	71%	75% /
Educated: HS & less (2009)	36%	/ 36%	/ 55%	68%
Median Income (1999)	65,249	60,556	41,627	36,174
Median Income (2009)	81,114	76,134	30,403	46,424
Poverty % (1999)	6.9%	7.9%	14.5%	14.5%
Poverty % (2009)	4.5%	10.%	13.9%	18.8%

Sources: (1) Census 2000 Decennial Data and (2) Census American Community Survey.

In the decade between Census 2000 and ACS 2005-2009 (released in 2010), the average age for men in all our sectors increased slightly. Women’s average age became younger in all areas, except at the County level. All areas used for comparison became racially more diverse, a national trend, with Tract 214, the western most Tract reaching 80% diversity and Tract 215 closer to city center, reaching 93% diversity.

Diversity in Tract 214 can be profiled for starting and end points as:
 2009: 38% Hispanic, 35% Black, 20% White with 7% Asians and several % “Other”,
 1999: 31% Hispanic, 35% Black, 27% White with 2% Asians and “Other”.

For Tract 215, the population can be characterized as
 2009: 57% Hispanic, 33% Black, 7% White with 2% Asians and several % “Other”,
 1999: 31% Hispanic, 43% Black, 11% White, with 2% Asians & several % “Other”
 showing an almost doubling of the Hispanic population.

The Hope VI income distribution, which will be shown to be typical of the national income proportions at the 1999 baseline period, (1) shows a spike of up to 30% in the \$20-30k bracket in both Census Tracts, with (2) a second spike in the \$50-60k bracket for Tract 215. During this period of the housing boom and bust and with increasing diversity in both our HOPE VI tracts, there is some tension within the data sets. Median income rose strongly in Tract 215, while

poverty also increased in this area. In Tract 214, median income declined by 25%, while approximately 1% fewer of people in this tract reported income at poverty levels, based on the Federal poverty standard maintained by the U.S. Department of Health & Human Services: <http://aspe.hhs.gov/poverty/>.

The City of Stamford, with a higher rate of employment than the state or the country, maintained commercial momentum during this decade. Our highly diverse HOPE VI area, however, was subject to unemployment almost twice that of the City: 15% for Tract 214 (an area that lost 25% of its Median HH income by 2009) and 12.1% for Tract 215, (an area where people raised their Median HH income by 2009).

Unlike many places in the country, the Hope VI area has very low vacancy rates, a positive sign for Stamford. In conjunction with the Fairfield Court renovation or as separate projects, the Stamford Housing Agency has rebuilt public housing units while offering some as new home ownership opportunities, in this area with approximately 75% occupancy by Renters, representing a small shift towards ownership.

A. NEIGHBORHOOD QUALITY

The 2005 CCEA report utilized survey responses to assess residents' perceptions about the HOPE VI neighborhood. In 2005 CCEA interviewed 115 neighborhood residents in a door-to-door process to gauge residents' concerns, feelings of safety, and access to amenities. In preparing this Final Report, CCEA raised its concerns about the original survey's complexity to SHA's attention, who agreed that re-running the original survey, or employing a replacement but non-comparable survey, would not assist SHA in reviewing the effectiveness of the Fairgate renovation project.

There were complexities in the original survey's first section, in which questions were worded hypothetically rather than asking for a resident's specific experience in the neighborhood. Questions 10 to 15 asked for residents' perceptions about safety and the spill-over effect of (a) unemployment and (b) teenage mothers, and then about access to area amenities. Some of the questions asked for direct answers while most did not. The 2005 Baseline survey responses were reported in the following categories.

A. Neighborhood Quality,

- 8. Social Conditions that could cause Disturbances
- 9. Safety in the Neighborhood
- 10. Satisfaction with Neighborhood Amenities

An additional topic is reported in this section, as recommended by HUD:

- 11. Students Eligible for Free/Reduced Lunch – an alternative poverty measure

In general, residents reported a positive view of their own area, but were aware of problems in nearby streets. As can be expected in the HOPE VI area with more than 10,000 residents, some people saw concerns and others felt comfortable.

With a number of Indicator Data points rising and the issue of survey comparability for surveys separated by five years, SHA agreed with CCEA that the planned Indicators review, with some additional Assessed Value comparison, could better serve their administration of the HOPE VI neighborhood than executing another survey. Additionally, statistics for most reported crimes in the area declined, as will be reported later in Section 34.

8. Social Disruptions in the Neighborhood

Questions for this section were designed to test perceptions of how other people's misfortunes could affect residents indirectly. In response to questions worded "If people are reported as", respondents noted some problems with social issues – that unemployment and teenage mothers could cause problems and drug dealers make an area feel unsafe. Even if respondents themselves might not have direct experience of the specific concern, they agreed these kinds of issues could be a problem.

For example, a full 60% said that if a case of drug dealing was reported they would consider it a large problem with 17% saying it would be some problem, but this is not saying that they had experience of drug dealing or drug addicts themselves. In the case of unemployment, 20% saw this as "a big problem", 30% as "some problem" and 33% as "no problem", in this poorer neighborhood where unemployment often runs higher than in more affluent areas. For 1999, Census reported the City of Stamford's unemployment rate at 4.3%. Tract 214 was within range of the City's rate while Tract 215 had a rate twice as high, at 9.2%.

Unemployment was a concern country-wide in 2009, with the nation in general appearing to approach a time of extended unemployment. Stamford's average unemployment rate in 2009 was 7.9% while both Tracts 214 and 215 are almost double that rate, at 15.9% and 12.1% respectively. So it is understood that unemployment is a problem, but we believe people were concerned for their neighbors rather than being concerned that unemployment might have a spill-over affect on their own safety.

The other 2005 survey query on "Disturbances" that touched a concern was asking for their "opinion about teenage mothers", with 25% responding that this group was "a big problem" and 44% viewing them as "some problem". Again, it is probable this concern is for the condition of being a "teenage mother" rather than the affect of teen mothers on the area's safety. Connecticut's Department of Public Health record of births to women younger than 18 (Registry Report Table 4 by Town) is not published at the Tract level, so specifics are not available for our area.

9. Safety in Current Neighborhood

Respondents mostly expressed feelings of safety in the area, and 63% reported police response time as satisfactory. In the survey, residents reported police response time as either "excellent" (38%) or "good" (38%) - both categories totaling 63% - while 17% said fair and only 7% reported police response as poor. Hypothetically, 89% of respondents noted that if the police did not come when called, that would be considered a large problem. There were other "what if" questions; however, many volunteered they had not heard of those kinds of things happening in the neighborhood.

Approximately 75% reported being at least "somewhat safe" in the area: 32% reported they feel very safe on their way to work or home or when alone in the parking lots, lawns, street or sidewalk and an additional 42% reported feeling somewhat safe. A significant minority (18%) reported feeling "somewhat unsafe" while only 4% reported feeling "very unsafe". In Section 34, we report on specific crime types between 2004 and 2009.

10. Satisfaction with Amenities in the Current Neighborhood

The 2005 survey asked about access to good schools, transportation, grocery stores, child care, parks and job training. Access to good schools was rated as "excellent" or "good" by 63% of residents with 17% reporting "fair" and only 5% said "poor." Only 10% reported that the quality of local schools was a "big problem", 22% said "some problem" with 54% reporting that it was "not a problem at all." As we will see in Section 11, HOPE VI neighborhood schools do not register the highest levels of students eligible for Free or Reduced Price meals, a standard measure of poverty.

Most residents (74%) reported in 2005 being satisfied with access to public transportation, although many noted they owned their own cars and thus not an issue. Public transportation received an "excellent" rating from 16% of residents, 64% "good", 12% "fair" and only 3% "poor."

Access to grocery stores in 2005 was rated excellent or good by 70% of residents (23% reported excellent), but 13% believe that access was poor

suggesting that while the majority of residents are satisfied, there are some unmet needs in the grocery area. There is a major “Stop & Shop” fairly far out on West Main Street, which may be difficult for Tract 215 residents to reach.

When asked about access to health care, many mentioned the close proximity of Stamford Hospital to the neighborhood. Health care access was rated fair by 11%, poor by only 5%. With regard to childcare, of those who did respond, 81% said access was excellent or good (17% excellent/63% good) with 19% saying fair and only 6% poor. This was a small sample, because 42% reported having no young children.

While a majority of residents (14% for excellent and 43% for good) were satisfied with access to parks and recreation facilities, close to 40% expressed some concern (23% said access was fair and 15% access was poor). CCEA did not track apparent disability or other age concerns that could have been a factor for the 40% who reported only fair or poor access to parks.

Isolation was not a problem for a majority of residents with 63% reporting that the neighborhood is good or excellent with regard to access to friends and relatives.

A majority of those contacted by the survey, 55%, said access to job opportunities was excellent (17%) or good (38%). However 21% said “fair” and 24% poor, meaning nearly half the respondents believed their community had sufficient job opportunities for them and their friends. 28% of residents did not respond to the question about being close to job training or job placement, mostly because they have not needed those services. Of those who did answer, 13% said excellent and 39% good, so just under half (49%) said that the current neighborhood was fair or poor in this regard. This might be an indicator of unmet needs despite the satisfaction of a majority of the population. 17% of respondents did not rate access to job opportunities because they were retired or otherwise not in the labor force and not aware of labor market conditions.

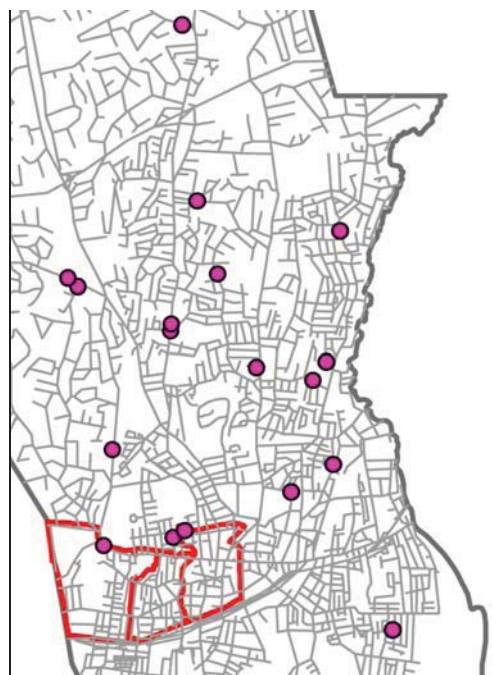
11. Students on Free and Reduced Lunch at Current School²

The schools for children in the HOPE VI neighborhood are on the edges of this area, making direct linkage between students and schools somewhat problematic, though of course the Stamford School Board does assign a school for every street address. As in our 2005 Baseline report, we will review “Free/Reduced Lunch” for all Stamford schools.

The HOPE VI neighborhood is roughly identified by Census Tracts 214, 215 and 201, reading left to right in Map 2. Grade Schools in this area are the Westover Grade School, at the top edge of Tract 214, and Hart School, just north of the Stamford Hospital complex. The Cloonan Middle School is quite near the Hart School (on the upper edge of Tract 201), while Stamford High School is just east of the northeast tip of Tract 201.

As stated, data is presented below for each school, in grade school, middle school and high school categories.

Map 2: Stamford Schools



Map created by Marcello Graziano, PhD candidate, Connecticut Center for Economic Analysis.

Though this data type is often used as a guideline for the saturation of poverty in an area, we learned that schools for the HOPE VI neighborhood were not those with the highest percentage of students requiring this subsidy.

²All data for years 2004-05 up through 2009-10 was obtained from the Connecticut State Department of Education’s CEDaR Data Download web. Data for the two years 2002-03 and 2003-04 was reported from our 2005 Baseline report, also sourced from the Connecticut State Department of Education.

11-A. Stamford Grade Schools

During the 2002-2003 academic year, the Stamford grade school district had 32% of its students eligible to receive free or reduced price meals. Our 2005 baseline report noted a jump to 40.1% of Stamford grade school students the following year, compared with only a 4.72% change in the statewide average, from 25.4% in 2002-03 to 26.65 in 2003-04. Data obtained from Connecticut's State Department of Education recently shows an even greater change from 2002-03 to 2003-04, but after 2005, the percentage of students eligible for reduced price lunch moves to an average of 41.5% between 2005-06 and 2009-10.

Stamford Grade Schools	02-03	03-04	04-05	05-06	06-07	07-08	08-09	09-10
	28.9	45.6	42.7	44.1	38.4	40.9	43.4	39.9

The following graph and table indicate the percentage of students eligible for free or reduced price lunch in the Stamford kindergarten through fifth (k-5) grade schools. Figure 1 compares State, Stamford grade school district average against each individual K-5 school in Stamford, from 2002-03 up through 2009-10. Table 1 below the graph presents the numerical data for these entries.

Figure 1: Student % Eligible for Free/Reduced Price Lunches-Stamford Grade Schools:

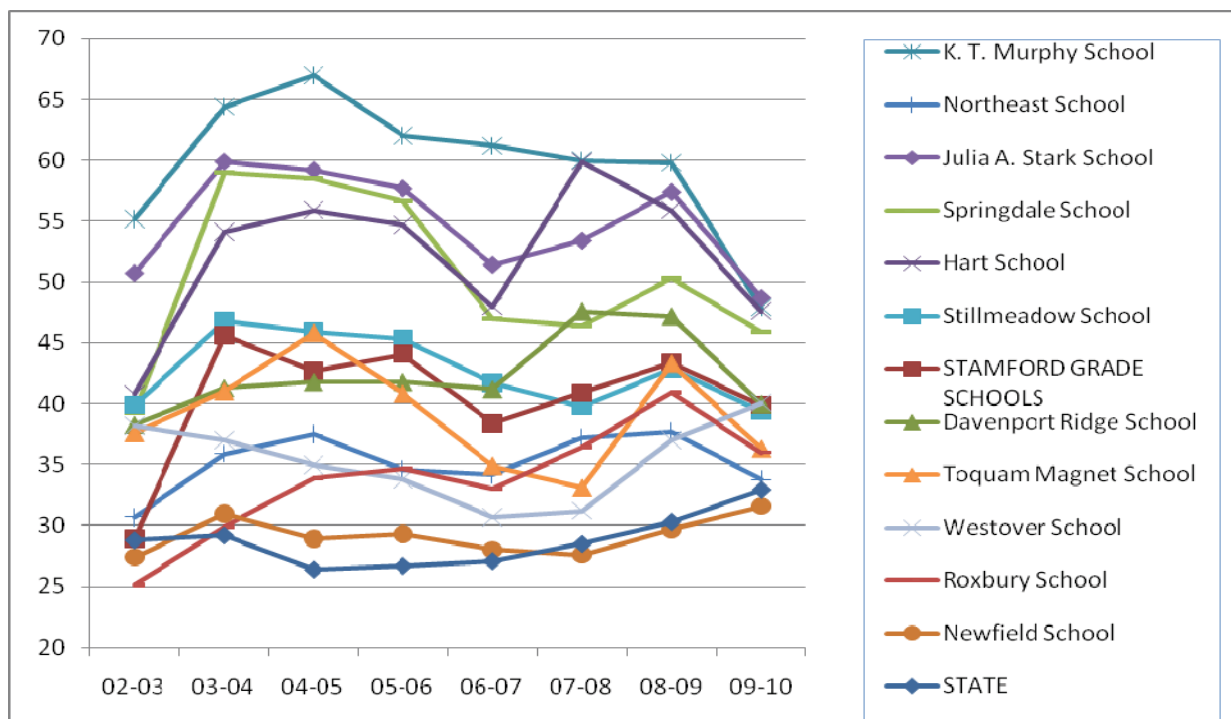


Table 1: Student % Eligible for Free/Reduced Price Lunches, Stamford Grade Schools:

School Year	02-3	03-04	04-05	05-06	06-7	07-8	08-09	09-10
Connecticut	28.8	29.2	26.4	26.7	27.1	28.5	30.3	32.9
Stamford Grade Schools	28.9	45.6	42.7	44.1	38.4	40.9	43.4	39.9
Davenport Ridge School	38.3	41.3	41.8	41.8	41.2	47.6	47.2	40.0
Hart School	40.8	54.1	55.9	54.7	48.0	59.9	55.9	47.6
K. T. Murphy School	55.2	64.4	67.0	62.0	61.2	60.0	59.8	47.9
Newfield School	<u>27.4</u>	31.0	28.9	29.3	28.0	<u>27.6</u>	<u>29.7</u>	<u>31.6</u>
Northeast School	30.7	35.9	37.5	34.6	34.2	37.2	37.7	33.8
Roxbury School	<u>25.1</u>	29.9	33.9	34.7	33.0	36.4	40.9	36.0
Springdale School	39.3	59.0	58.5	56.6	47.0	46.4	50.3	45.9
Julia A. Stark School	50.7	59.9	59.2	57.7	51.4	53.4	57.4	48.7
Stillmeadow School	39.9	46.8	45.9	45.3	41.7	39.8	42.9	39.4
Toquam Magnet School	37.6	41.0	45.8	40.8	34.9	33.1	43.3	36.3
Westover School	38.2	37.0	35.0	33.8	30.7	31.2	37.0	40.1
Preschool Team (data incomplete; not graphed)	*	*	1.3	2.6	8.2	17.7	17.2	12.2

As reported in 2005, each K-5 school in the Stamford School District throughout the period up to 2009-10 had a larger percentage of students eligible for Free or Reduced Price Lunch than the state average. The only exceptions to this profile were the Newfield School, which was below the State average for four (4) years and the Roxbury School, which was below the State average only in 2002-03, as shown by the “underlined” numbers in Table 1.

When comparing individual Stamford grade schools to the Stamford Grade School District average over a longer data run than we located in 2005, several schools have a lower percentage for several years in a row (see Table 1):

Newfield students were eligible in a lower proportion for 2003-04 up through 2006-07

Northeast students were eligible in a lower proportion for 2006-07 up through 2009-10

Roxbury students were eligible in a lower proportion for 2003-04 up through 2009-10

Stillmeadow students were eligible in a lower proportion for 2007-08 up to 2009-10

Toquam students were eligible in a lower percentage for 2003-04, 2005-06 to 2009-10

Westover students were eligible in a lower proportion for 2003-04 up through 2008-09, a HOPE VI school

11-B: Stamford Middle Schools

Figure 2 and Table 2 profile “Students Eligible for Free/Reduced Lunch” within Stamford middle schools: Even though two of the individual K-5 schools beat the State average, no middle school achieved even a close approximation to the state level, running at least 10% points above the State average in most cases. Scofield and Cloonan (the school nearest the HOPE VI area) both were below the average for Stamford middle schools during most of this eight-year period.

Specific years when a school “beat” (was lower than) the Stamford average are highlighted in “italic bold” in Table 2.

Figure 2: Student % Eligible for Free/Reduced Price Lunches-Stamford Middle Schools:

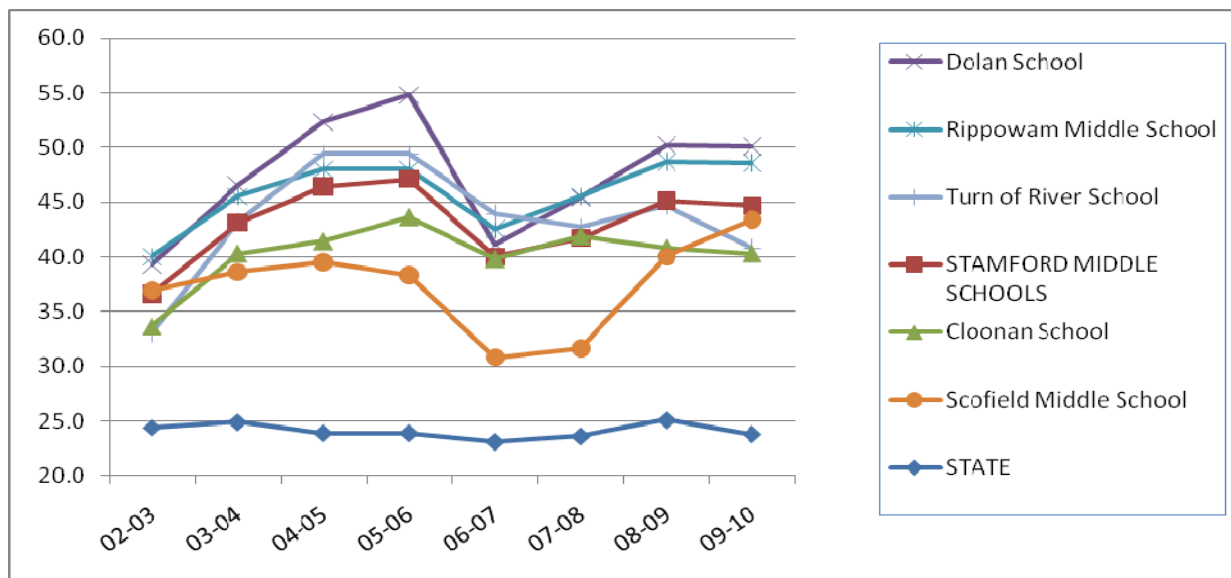


Table 2: Student % Eligible for Free/Reduced Price Lunches-Stamford Middle Schools:

	02-03	03-04	04-05	05-06	06-07	07-08	08-09	09-10
STATE	24.4	24.9	23.9	23.9	23.1	23.6	25.1	23.8
STAMFORD MIDDLE SCHOOLS	36.6	43.1	46.4	47.1	40.0	41.7	45.1	44.6
Cloonan School	33.7	40.3	41.4	43.6	39.8	41.9	40.8	40.3
Dolan School	39.3	46.5	52.3	54.8	41.1	45.4	50.2	50.1
Rippowam Middle School	40.0	45.5	48.0	48.0	42.5	45.5	48.7	48.6
Scofield Middle School	36.9	38.6	39.5	38.3	30.8	31.6	40.0	43.4
Turn of River School	33.0	43.2	49.4	49.4	43.9	42.7	44.7	40.8

11-C: Stamford High Schools

Figure 3 and Table 3 report on high schools within the Stamford school district, which are compared to an external cohort, the District Reference Group (DRG) as assigned by the Connecticut State Department of Education. Each DRG school has students' families with similar income, education, occupation, need, and enrollment.

Figure 3: Student % Eligible for Free/Reduced Price Lunches-Stamford High Schools:

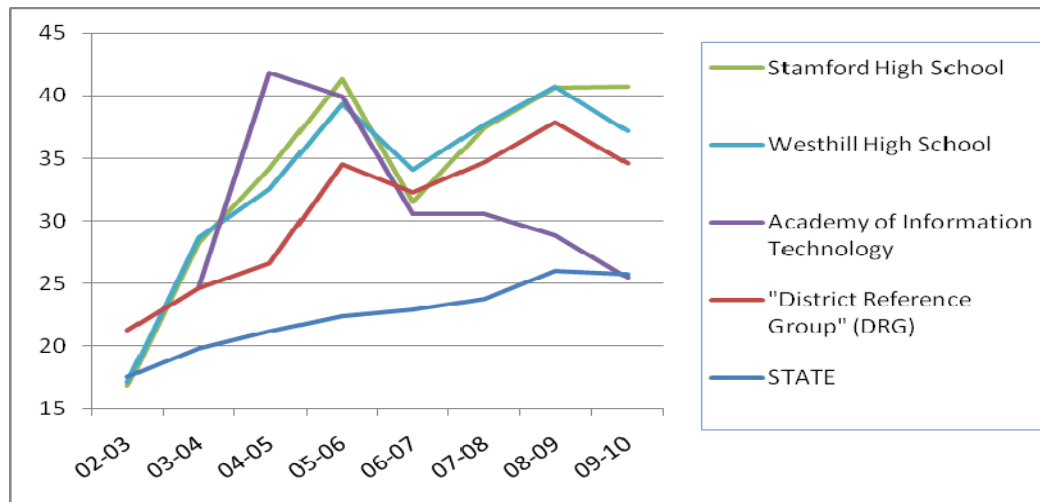


Table 3: Student % Eligible for Free/Reduced Price Lunches-Stamford High Schools:

Percent Eligible for Free/ Reduced Lunch	02-03	03-04	04-05	05-06	06-07	07-08	08-09	09-10
STATE	17.6	19.8	21.2	22.4	22.9	23.8	26.0	25.7
District Ref. Group (DRG)	21.3	24.6	26.6	34.5	32.3	34.7	37.9	34.6
Stamford High School	<u>16.8</u>	28.2	34.2	41.3	31.5	37.4	40.6	40.7
Academy of Info. Technology	NA	24.7	41.8	39.9	30.6	30.6	28.8	<u>25.5</u>
Westhill High School	<u>17.1</u>	28.7	32.5	39.3	34.1	37.7	40.7	37.2

Though there is the appearance of Stamford and Westhill High Schools having a lower proportion than the State in this category in 2002-03, there is stronger evidence that this year preceded the October 2005 implementation of the state Longitudinal Data System, in which each student was registered with a "State Assigned Student Identifier" (SASID). After formalizing this more exacting registry methodology, the two "general" Stamford High Schools show a large population with students eligible for Free/Reduced Lunch. The percentage of students eligible at The Academy of Information Technology magnet school declined by 2006-07 below the District Reference Group, and then in 2009-10, below the State average.

B. EMPLOYMENT AND INCOME (#s 24 – 27)

24. Minority Concentration

Data collected in the 2000 Census “100% short form” reported a racially diverse population accounting for 73% in Tract 214 and 89% in Tract 215. This demonstrates a concentration of minorities in the HOPE VI neighborhood, while the overall minority average for the City of Stamford in 1999 was reported as 39%.

Since our CCEA Baseline report in 2005, data at the Tract level became available only in the Data Set: 2005-2009 American Community Survey 5-Year Estimates, released December 2010. And diversity increased in all geographies.

Table 4-A: Minority Proportions, Census 2000 Data:

Summary:	County	City	T-214	T-215
% Racial Diverse (1999)	27% /	39% /	73% /	89% /
% Racial Diverse (2009)	31%	44%	80%	93%

Table 4-B: Minority Proportions, Census 2000 Data:

	County	City	214	215
White	645,152 (73%)	71,610 (61%)	1,738 (27%)	785 (11%)
African American	84,724 (10%)	17,421 (15%)	2,223 (35%)	2,967 (43%)
Hispanic or Latino - White	54,840 (6%)	10,108 (9%)	903 (14%)	1,178 (17%)
Hispanic or Latino – Other Races	49,995 (6%)	9,527 (8%)	1,079 (17%)	1,686 (24%)
Asian	28,473 (3%)	5,818 (5%)	126 (2%)	110 (2%)
Two or more races (but not Hispanic)	14,696 (2%)	2,162 (2%)	235 (4%)	146 (2%)
Native American	1,045 (0%)	120 (0%)	13 (0%)	19 (0%)
Other, incl. Hawaiian	3,642 (0%)	317 (0%)	40 (1%)	27 (0%)
Total Population	882,567 (100%)	117,083 (100%)	6,357 (100%)	6,918 (100%)

(Source: Census 2000 Summary File 1, Data Tables P008, Hispanic or Latino by Race.

Table 4-C: Minority Proportions, Census ACS 2005-2009:

Geography	County	City	T-214	T-215
White	618,312 (69%)	66,482 (56%)	1,213 (20%)	494 (7%)
African American	87,980 (10%)	15,329 (13%)	2,009 (34%)	2,149 (33%)
Hispanic or Latino - White	79,579 (9%)	10,594 (9%)	708 (12%)	1,050 (16%)
Hispanic or Latino – Other Races	53,514 (6%)	15,700 (13%)	1,546 (26%)	2,712 (41%)
Asian	37,521 (4%)	8,535 (7%)	420 (7%)	154 (2%)
Native American	961 (0%)	115 (0%)	0 (0%)	0 (0%)
Other, incl. Hawaiian and Two or More	14,976 (2%)	2,032 (2%)	89 (1%)	45 (1%)
Total Population	892,843 (100%)*	118,787 (100%)	5,985 (100%)	6,604 (100%)

(Source: Census 2005-2009 American Community Survey 5-Year Estimates, Table B03002 Hispanic or Latino Origin by Race,, for the Total Population.

For Tract 214, we can characterize its population now as 38% Hispanic, 35% Black, 20% White with 7% Asians and several percent “other”, having been 31% Hispanic, 35% Black, 27% White with 2% Asians and slightly more “Other” – that is, 7% of Whites and “Others” have been replaced by 7% Hispanics and 5% more Asians.

For Tract 215, the population can be characterized now as 57% Hispanic, 33% Black, 7% White with 2% Asians and several percent “Other”, having been 31% Hispanic, 43% Black, 11% White, with Asians remaining at 2% and several percent “Other” -- in the case of Tract 215, the Hispanic population almost doubled, replacing 10% of Blacks and 4% of Whites.

25. Education Attainment

Between the Baseline from Census 2000 data and this report, people in many geographies have improved their Education Attainment. For the HOPE VI neighborhood, very many still do not complete high school: 45% had not completed in 1999 in Tract 215 and 39% in Tract 214 lacked a high school GED or diploma, while this lack is much lower in the county (16%) and in Stamford (18%).

In the update period, more residents in the county, city, and both Tracts 214 and 215 reported completing high school or attending some college courses -- even though they did not graduate, with a quite large jump from 16% to 28% in Tract 214. Tract 214 improved 4% points in the population with a college B.A. or above, and Tract 215 improved 2% in this same grouping.

Table 5A: Education Attainment Summary, People 25 years and over, Census 2000 vs. 2010 ACS

SUMMARY: Educational Attainment	County	City	T-214	T-215
HS non-Grad/nonGED % M+F (1999)	16% /	18% /	39%/	45%/
HS nonGrad/nonGED % M+F (2009)	12%	12%	22%	36%
HS Grad/GED % M+F (1999)	23% /	24% /	32% /	30% /
HS Grad/GED % M+F (2009)	24%	24%	33%	32%
> CollBA % M+F (1999) >	21% /	18% /	16% /	16% /
CollBA % M+F (2009)	21%	20%	28%	22%
Coll.BA & above % M+F(1999)	40% /	40% /	13% /	9% /
Coll.BA & above % M+F (2009)	43%	44%	17%	11%

Table 5B: Education Attainment, Population 25 years and over, Census 2000 vs. 2010 ACS data:

Educational Attainment	Tract 214 - 2000	Tract 214 – 2009		Tract 215 - 2000	Tract 215 – 2009
	Male and Female Combined			Male and Female Combined	
Less than 5th Grade	226 5.7%	124 3.0%		359 8.6%	264 6.3%
5th to 8th Grade	424 10.6%	436 10.5%		494 11.9%	709 16.8%
9th to 12 th - No Diploma	681 17.1	349 8.4%		951 22.8%	550 13.0%
High School Grad/GED	1392 34.9%	1380 33.2%		1424 34.2%	1334 31.6%
1 or more years College - No Degree	510 12.8%	795 19.1%		525 12.6%	700 16.6%
Associates Degree	122 3.1\$	356 8.6%		122 2.9%	211 5.0%
Bachelor's Degree	432 10.8%	562 13.5%		227 5.5%	383 9.1%
Master's Degree	120 3.0%	134 3.2%		21 0.5%	39 0.9%
Professional Degree	65 1.6%	0 0.0%		17 0.4%	30 0.7%
Doctorate	20 0.5%	25 0.6%		22 0.5%	0 0.0%
TOTAL	3,992 100%	4,161 100%		4,162 100%	4,220 100%

Sources: (1) Census 2000, Summary File 3 Sample data P37.Sex by Educational Attainment for the Population 25 Years and Over, and (2) American Community Survey 2005-2009 5 year Average, B15002. Sex by Educational Attainment.

26. Income and Poverty Rate

26-A: Household Income – # of Households and Median Income

An interesting data point shows up in a Median Household Income comparison between 1999 Households and 2009 households. In 1999, Tract 214 household median incomes were almost exactly the same as that for the United States, with Tract 215's about 15% below the national average.

For American Community Survey data released in 2010, Tract 215 households are now closer to the national household income average, about 10% below the \$51,425 average. However, households in Tract 214, with a reported median income of \$30,403 fell to 40% below the national average, after being the closest to the national average of our HOPE VI tracts in 1999.

Table 6: Median Household Income and Household Average Size, Census 2000 vs. 2010 ACS:

	Total Households 1999	Total Households (HHs) 2009	Average HH Size 1999	Average HH Size 2009	Median HH Income 1999 (1999\$s)	Median HH Income 2009 (2009 InfAdj \$s)
United States	105,539,122	112,611,029	2.59	2.60	41,994	51,425
Connecticut	1,302,227	1,327,482	2.53	2.55	53,935	67,721
Fairfield County	324,403	325,920	2.67	2.67	65,249	81,114
Stamford	45,454	46,190	2.54	2.53	60,556	76,134
Tract 214	2,198	2,136	2.83	2.71	41,627	30,403
Tract 215	2,164	2,061	3.13	3.20	36,174	46,424

Sources: (1) Census 2000 Summary File 3, P53: Median Household Income in 1999, (2) American Community Survey, 2005-2009 Five-Year Estimates – Table B19013. Median Household Income in the past 12 Months (in 2009 Inflation-Adjusted Dollars).

26-B: Household Income distribution

The 1999 Income Distribution profiles how closely our HOPE VI tracts follow the national income pattern, with Tract 215 having more people in the lower income sectors than the national trend and fewer at the higher income end.

Table 7-A: US, CT, Stamford & Tract Household Income Distribution, Census 2000 Data:

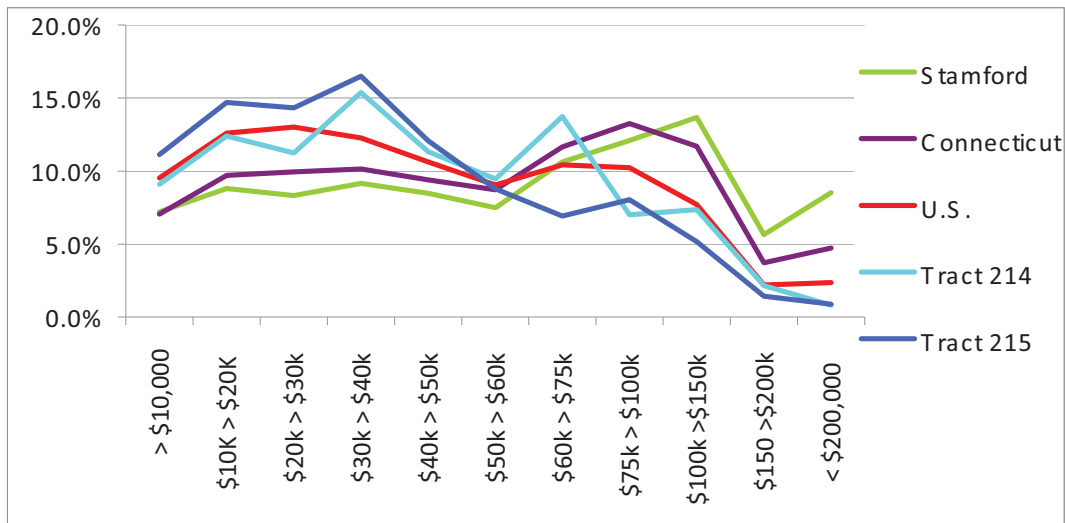
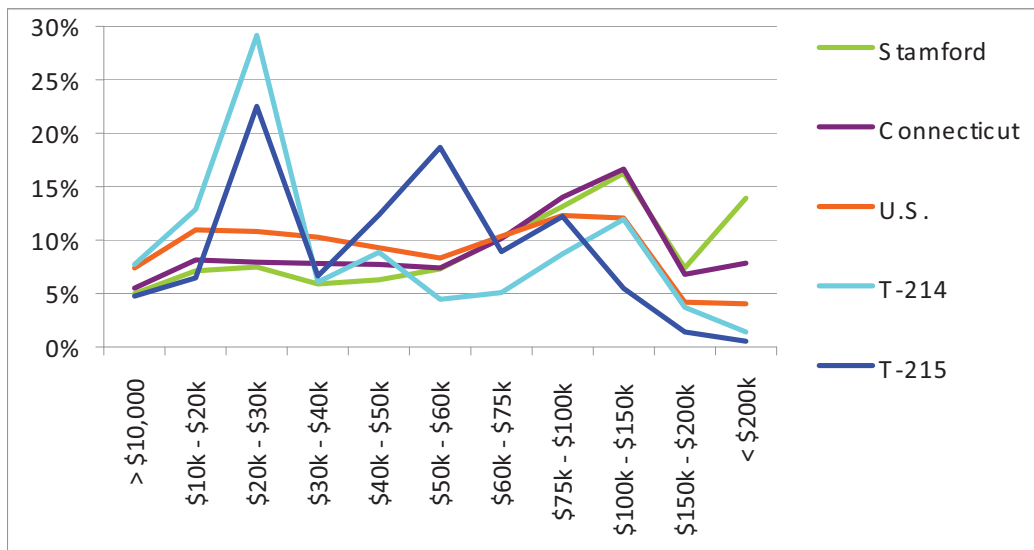


Table 7-B: Tract and Stamford City Household Income Distribution, Census 2010 Data:



Sources (1) 1999 data, Census 2000, SF-3, P-52. Household Income in 1999 - Universe: Households;
(2) 2009 data: American Community Survey 2005-2009 5-Year Estimates, B-19001, Household Income in the past 12 months (in 2009 Inflation Adjusted Dollars) – Universe: Households.

Ten years later, rather than a smooth, even percentage distribution of income that is typical of the national figures, (1) both Tracts show a 10% spike in the \$20-30k bracket, with (2) a second spike in Tract 215 in the \$50-60k bracket.

Starting at \$60,000, the State of Connecticut and the City of Stamford begin to have a larger proportion of their population in upper income brackets, while the proportions of our Tracts in these upper brackets is falling. This income disparity is illustrated by the only 30% of our Tract households with income above \$60k, while the City of Stamford has 60% of its households above this pivot point.

26-C: HOPE VI Population Living in Poverty

For the nation, Connecticut, and Fairfield County, the number and proportion of people living in poverty grew about 1% per year, while for Stamford and two of our three HOPE VI tracts, poverty grew at a slightly stronger rate of almost 3% per year in this ten-year period. The anomaly for HOPE VI is that poverty, as measurable by the ACS survey, declined about ½ a percentage point per year in Tract 214.

Table 8-A: Tract and City of Stamford – Poverty Proportion, for Population for whom Poverty Status can be determined:

	1999 Population for whom poverty status determined	Income below 1999 Poverty level	Pop. % below 1999 Poverty	2009 Population for whom Poverty status determined	Income below 2009 Poverty level	Pop. % below 2009 Poverty	% Avg. Annual Change, 1999 - 2009
United States	273,882,232	33,899,812	12.4%	293,507,923	39,537,240	13.5%	+ 0.8%
Connecticut	3,300,416	259,514	7.9%	3,382,564	295,608	8.7%	+ 1.1 %
Fairfield Cty	865,257	59,689	6.9%	871,362	65,652	7.5%	+ 0.9%
Stamford	115,851	9,194	7.9%	117,573	11,957	10.2%	+ 2.8 %
Tract 214	6,146	889	14.5%	5,784	802	13.9%	- 0.4 %
Tract 215	6,918	1,001	14.5%	6,604	1,242	18.8%	+ 3.0 %

Sources (1) 1999 data, Census 2000, SF-3, P-87. Poverty Status in 1999 - Universe: Population for whom poverty status is determined; (2) 2009 data: American Community Survey 2005-2009 5-Year Estimates, B-17001, Poverty Status in the Past 12 Months – Universe: Population for whom poverty status is determined.

26-D: Poverty in HOPE VI Households, by Household Type

It is often remarked that poverty occurs and is harshest on female-headed Households (HHs), which usually include related family members who may be their own children and can also include grandchildren. A separate category for non-family households, which may include unrelated children, usually refers to single adults.

Data from the ACS 205-2009 survey in Stamford Tracts appears to suffer

from this survey's reporting of "results" with (1) very low item counts and (2) concomitant very high Margins of Error, indicating a less than statistically significant return of the survey by residents. Thus, it is inappropriate to draw conclusions for the 2009 ACS data set for households living in poverty at the Tract level. Hopefully, reports from the 2010 Decennial Census will provide better data. Items in Table 8-B are percentages of the household category rather than percentages of total household units living in poverty.

Table 8-B: U.S., CT, County, City and Tract – Households living below Federal Poverty Level:

Poverty by Household Type	U.S.	CT	County	City	T-214	T-215
% HHs Above Poverty (1999)	88%	92%	93%	92%	87%	87%
% HHs Above Poverty (2009)	87%	91%	92%	91%	84%	86%
% HHs below Poverty (1999)	12%	8%	7%	8%	13%	13%
% HHs below Poverty (2009)	13%	9%	8%	9%	16%	14%
Married Couple HH (1999)	22%	15%	19%	22%	14%	18%
Married Couple HH (2009)	19%	12%	15%	16%	17%	21%
Male HHdr, wFamily (1999)	5%	4%	5%	2%	6%	4%
Male HHdr, wFamily (2009)	5%	4%	4%	5%	19%	18%
Female HHdr, wFamily (1999)	27%	29%	27%	21%	47%	26%
Female HHdr, wFamily (2009)	28%	30%	26%	23%	10%	6%
NonFamily Male HH (1999)	18%	19%	17%	19%	9%	24%
NonFamily Male HH,(2009)	19%	20%	21%	20%	10%	7%
NonFamily Female HH (1999)	28%	33%	32%	36%	25%	28%
NonFamily Female HH (2009)	29%	33%	33%	36%	44%	47%

Sources (1) 1999 data, Census 2000, Summary File 3, P-92. Poverty Status in 1999 of Households by Household Type, Universe - Households; (2) 2009 data: Census American Community Survey 2005-2009 5-Year Estimates, B-17017, Poverty Status in the Past 12 Months, by Household Type – Universe: Households.

26-E: HUD "Section 8" Guidelines on Income / AMI:

In the 2005 Baseline report, my colleagues reported as follows:

By definition of the word "median", exactly 50% of households in a Census Tract would be above 100% of Area Median Income when the area is the tract itself. However, data are reported for income categories don't align exactly with 30-60-80-100% of Area Median Income.

However, "Area Median Income" refers to the HUD established AMI, though this was not written out in the HUD 2004 Evaluation Instructions. Both the AMI for the regional metropolitan area, and HUD's table of the income limits for each Household size (from 1-person households up to 8-person households) is detailed

on the HUDuser website:

http://www.huduser.org/portal/datasets/il/il10/IncomeLimits_Section8.pdf

It is important to note that HUD has access to quite different income sources from values gathered by Census. Most importantly, Census is restricted to asking only for wages, social security and pension-type wages, essentially the income measures from the least wealthy of us. At least one measure of “wealthier” citizens is capital gains, and with Fairfield County’s residents whose head of household may work on Wall Street, HUD publishes a 1999-AMI of \$94,300 and a 2009-AMI of \$122,300. Table 6 above, at the beginning of this Section 26 on Income, presents Census figures for “Average Median Income”.

Starting from this Census basis, a numerical computation of “30% of Median” aligns with HUD’s reported income for a 4-person household. For both 1999 and 2009 we extract percentages for (1) “30% of Median”, (2) “Very Low Income” (as 50%) and (3) “Low Income” (as 80%), as well as Census data will allow. As shown in Tables 7-A and 7-B, the percentages of households living below median income are increasing, with the most recent ACS data indicating approximately 75% of households may be eligible for HUD programs in Tracts 214, and 80% in Tract 215. There is a caution, however, that household size, the number of persons in the household, determines the actual award.

Table 9: 1999 & 2009 – “Area Median Income” (AMI) population % for HUD Section 8 income:

	# of Households	HHs at 30% of Median	HHs at 50% of Median	HHs at 80% of Median	Total HH %s below AMI	% change at 2009 – HHs < AMI
Stamford - 1999	45,454	24.3%	13.5%	4.2%	42.0%	
Stamford - 2009	46,190	24.3%	16.9%	10.2%	49.3%	+17 %
Tract 214 - 1999	2,198	32.8%	21.1%	5.6%	59.5%	
Tract 214 - 2009	2,136	51.4%	17.7%	5.1%	74.3%	+ 24 %
Tract 215 - 1999	2,164	40.2%	23.7%	4.9%	68.8%	
Tract 215 - 2009	2,061	38.1%	33.3%	8.9%	80.3%	-+ 17 %

Sources: (1) Census 2000, Summary File 3 Sample data, “P52.Household Income [in income segments]; and (2) American Community Survey, 2005-2009 5 year Estimates, B19001, Household Income [in income segments].

27. Employment

According to Connecticut's Labor Market Information (LMI) research data, the state's unemployment trend started at a low of approximately 2.2% in 2000, rose in 2002 to 5.2%, and fell back less than a point the next couple of years. After rising to 6.7% in 2008, unemployment stayed high, remaining at an average of 9.1% for most of 2010. Census data is used for this report, however, since LMI does not report at the Tract granularity.

Census data reported Stamford's unemployment rate in 2000 was 4.3% of the labor force, with 65% of the population "16 years old and over" actively in the labor force, a proportion generally true for the nation and Connecticut. For tract 214, unemployment was 4.7%, which is similar to Stamford in 2000, but 9.2% in Tract 215 were unemployed. This Census data is several data points different from the State's Department of Labor, another caution in the use of Census data.

Table 10 - A: Tract and City – 2000 Percent of Labor Force Employed and Unemployed

	2000 Total Population	Population 16 and Over	Population > 16 years, in Labor Force	% of Labor Force Employed	% of Labor Force Unemployed
United States	281,421,906	217,168,077	138,820,935	93.4%	5.7%
Connecticut	3,405,565	2,652,316	1,765,319	94.3%	5.2%
Fairfield County	882,567	678,639	448,096	95.2%	4.8%
Stamford	117,083	93,723	63,681	95.7%	4.3%
Tract 214	6,357	4,678	2,832	95.3%	4.7%
Tract 215	6,918	5,175	3,516	90.8%	9.2%

Source: Census 2000 Decennial Data, SF 3, Table P43: Sex by Employment Status for Population 16 years and over

In 2009, Census data for national unemployment reports approximately one percentage point less than the federal Department of Labor. Regardless of the discrepancy between filed unemployment and surveyed unemployment, our HOPE VI tracts have quite high levels of unemployment, a concern in an absolute sense.

Table 10 - B: Tract and City – 2009 Percent of Labor Force Employed and Unemployed

	2010 Total Population	Population 16 and Over	Population > 16 years in Labor Force	% of Labor Force Employed	% of Labor Force Unemployed
United States	301,461,533	235,871,704	153,407,84	92.1%	7.2%
Connecticut	3,494,487	2,771,454	1,880,914	92.8%	6.8%
Fairfield County	892,843	692,184	466,576	93.2%	6.8%
Stamford	118,787	95,250	68,900	92.0%	7.9%
Tract 214	5,985	4,728	3,124	84.1%	15.9%
Tract 215	6,604	4,876	3,938	87.9%	12.1%

Source: 2009 data: Census' 2005-2009 American Community Survey 5-Year Estimates, B-23001, Sex by Age by Employment Status for the Population 16 years and over.

C. HOUSING MARKET CONDITIONS (#s 28 -33)

28. Housing Valuation

In our 2005 Baseline Report and in this Final Report, we detail housing values from both the Census and from the City of Stamford's Office of the Assessor.

As shown in the adjacent 2010 Stamford Zoning Map, Tracts 214 and 215 have a preponderance of multiple family residences:

(i) R-MF, Multiple Family Residence,
(ii) R-5, Multiple Family Medium Density,
and some (iii) R-6, One Family, Two Family Residences, and
a single (iv) One-Family Residence zone (R-10) restricted to the northwest corner of the western most Tract 214.

Along West Main Street, when not zoned for multiple family residences, there are sections of C-L, Limited Business, and further west in Tract 214, a good chunk of M-L, Light Industrial. The sliver of residences that correspond with the western strip of Census Track 201 is zoned (i) R-5, Multiple Family

Medium Density plus (ii) R-H Multiple Family High Density, right next to the (iii) General Commercial (C-G) zone of downtown high-rise offices.

Map 3: Stamford Zoning (extract)



Map section extracted from City of Stamford Zoning Map, updated October 2010.

28-A. Housing Values reported on Census Surveys

Housing values were reported by the 2000 Census in its Summary File 3, the results of the decennial "long form", and included two "Median Value" categories: (1) Specified owner-occupied housing, and (2) Owner-occupied housing. This housing type difference is described in 2000 Summary File 3 Technical Documentation, page 1084:

"The data for "specified units" exclude mobile homes, houses with a business or medical office [in the same building], houses on 10 or more acres, and housing units in multi-unit buildings. The Specified median value excludes marginal property types, to present a more representative Median Value for each geography." (<http://www.census.gov/prod/cen2000/doc/sf3.pdf>)

This data is collected from the 2000 Long Form question 51, which reads: "What is the value of this property; that is, how much do you think this house and lot, apartment, or mobile home and lot would sell for if it were for sale?" Then 24 graduated check-boxes were provided for the respondent to mark. See

<http://www.census.gov/dmd/www/pdf/d02p.pdf>.

For this Final Report, ACS 5-Year Estimates Table B25077 reports the Median Value for Owner-Occupied Housing Units. Neither in the (1) 2009 ACS 1-year Estimates of 65,000+ population entities, nor in the (2) 2005-009 ACS 5-year Estimates, was the phrase "Specified Owner Occupied" used in a table title.

Within the ten-year period that separates available data at the Census Tract level (1999 vs. 2009), the nation in general, including the Stamford housing market, experienced a strong bubble in sale prices. The "S&P/Case-Shiller Home Price Indices, 2010, A Year in Review" reported the price path for single-family homes located in twenty metropolitan areas and three aggregated composites. And though there are few single family homes in the HOPE VI neighborhood, this Index is an initial guideline for home prices during the housing bubble that characterized this ten-year period.

"Nationally, home prices appreciated in value over the decade spanning 1996-2006, peaked in 2006, reached record rates of decline in early 2009, showed some modest recovery for the next year.... (p.2)

"The S&P/Case-Schiller Home Price Indices are based at January 2000 = 100.... The peak levels for the 10-City composite was 226.29 in June 2006 and 206.52 for the 20-City Composite in July 2006., [and 190 for the National Index]. (p. 3-4)"

<http://www.standardandpoors.com/indices/sp-case-shiller-home-price-indices/en/us/?indexId=spusa-cashpidff--p-us>

For data from a local perspective, the University of Connecticut Center for Real Estate and Urban Economic Studies (UConn CREUES) maintains a spreadsheet of quarterly averaged home sales, under contract with Banker and Tradesman by Connecticut town:

<http://www.business.uconn.edu/cms/p1175>. Each town's home sales are

partitioned into low priced, median priced and high priced homes, which categories also allow for the age of the home and its square-footage, starting from a 1999 Baseline.

<http://www.business.uconn.edu/realestate/CREUESnames/HouseIndex/3Tiers.pdf>

Using the UConn CREUES 2000-Q1 figure as a baseline, we calculated the percentage price change from that baseline, for three price levels as reported for 2006-Q2, the peak of housing prices: **Low-price 1.68%; Medium price 1.57%; High price 1.65%**

For the two tracts under consideration, however, the percentage change exceeded all the possible UConn CREUES indexes, showing the potential of two core HOPE VI tracts to maintain their median value attractiveness – what the Census respondent viewed as their home’s value. Also note, however, that we will show in Table 15 that only approximately 25% of housing units are “Owner Occupied” in our HOPE VI tracts.

Table 11 Tract and City of Stamford – 2000 and 2009 Median Value of Owner-Occupied Units

	1999 SF-3 : Owner-Occupied {Specified Owner-Occupied} Value	% Increment {not including Specified Owner Occupied}	2005-2009 ACS: Median Value of Owner-Occupied Units
Fairfield County	265,100 {288,900}	1.83%	484,200
Stamford	306,700 {362,300}	1.90%	582,300
Tract 214	179,100 {214,800}	3.85%	529,200
Tract 215	162,200 {173,100}	1.90%	342,000

Sources: (1) Column 2: 2000-SF3, (a) = Table H85, “Median Value for all Owner-Occupied Housing Units”; and (b) within brackets = Table H76, “Median Value for Specified Owner Occupied Housing Units”;

See also 2000 Summary File 3 Technical Documentation: Page 1084.

(2) Column 4: ACS 2005-2009 5-Year Estimates, Table B25077. Median Value, Owner Occupied Housing Units.

28-B. Assessed Housing Values, from City of Stamford Assessor's Office

The City of Stamford Assessor's office provided data for the Fair Market Assessed Value as of October 1, 1999, and more recently for October 2009. For both reporting years, the Median Value and the Average Value were calculated and summarized.

Table 12 Tract and City of Stamford – 1999 and 2009 Median & Average Assessed Value

	1999 Aggregate \$	1999 \$ Median	1999 \$ Average	2009 Aggregate \$	2009 \$ Median (% Change)	2009 \$ Average (% Change)
214 Residential (#: 698 -> 867 units)	92,200,060	124,950	132,092	414,120,380	462,280 (370%)	477,647 (360%)
215 Residential (#: 821 -> 894 units)	113,237,040	109,620	137,926	454,021,320	393,940 (359%)	507,854 (368%)
214 Residential Vacant/Outbuildings (#: 42 -> 52 units)	5,926,590	26,950	379,205 *	11,193,220	250,590 (See Note)	215,254 (See Note)
215 Residential Vacant/Outbuildings (#: 12 -> 41 units)	683,340	50,750	56,945	10,640,890	273,250 (See Note)	259,534 (See Note)
214 Comm/Indus (#: 129 -> 128)	258,781,300	316,400	2,006,057	829,413,868	1,193,330 (377%)	6,479,796 (323%)
215 Comm/Indus (#: 95 -> 99)	64,913,430	237,580	683,299	159,042,198	988,530 (416%)	1,606,487 (235%)
214 Comm/Indus Vacant/Outbuildings (#: 28 -> 47 units)	5,180,470	81,230	185,017	104,914,910	378,360 (See Note)	2,232,232 (See Note)
215 Comm/Indus Vacant/Outbuildings (#: 22 -> 33 units)	1,757,360	50,050	79,880	32,028,400	404,360 (See Note)	970,557 (See Note)

(* Six parcels are assessed at more than \$500k each.)

Sources: Tract-level data (Tracts 214 and 215) from the City of Stamford Assessor's Office, in Excel spreadsheets..

Note In the case of vacant land and/or outbuildings in both the Residential and Commercial classes, there were dramatic changes during the housing bubble. One hint may be to look at narrative in the City's CAFR for 2006, since Taxes due on Misc. Land drop dramatically for the year 2005. See also Table 21 in the 20005 CAFR Tax Revenue section.

The Stamford Office of the Assessor noted the following Revaluation periods:

- October 1, 1993 (4-year phase-in)
- October 1, 1999 (fully implemented)
- October 1, 2006 (1-year phase-I)
- October 1, 2007 (fully implemented)

In order to "look under the hood" at the strong rise in property assessed value in the HOPE VI neighborhood, we calculated a median percent change for similar Property types within each Census Block, a total of 57 Blocks within our HOPE VI Census Tracts 214 and 215 Block Group structure:

- MultiFamily - on a Side Street
- MultiFamily - on a Main Street
- Apartments - including Exempt and Commercial
- Condominiums
- Single Family
- Commercial/Industrial
- Exempt (Non-Profits and protected urban properties)
- Vacant Land

We calculated the median assessed value in each Block by type. Then for each property type, we ran a Standard Deviation on the set of medians for all HOPE VI Blocks, to set the median for that property type, and how the individual Blocks array near the Assessed Value Change mid-point for the HOPE VI area. This method did not provide much new information.

An additional statistical measure of tendency is the Box-and-Whisker calculation, which sets Quartiles and Outliers -- identifying units way above or below the center of the set, using an established formula. Since our Residential and Commercial/Industrial calculations in Table 12 indicate a strong rise in assessed value, it was not surprising to find Outliers above the upper "expected" boundaries for several property types:

MultiFamily - on a Side Street	Single Family
Tract 215, Block 2003	Tract 215, Block 1004
Tract 215, Block 2005	Vacant Land
Tract 214, Block 3008	Tract 215, Block 2005
Condominiums	Tract 215, Block 2004
Tract 214, Block 3001	Commercial/Industrial
	Tract 215, Block 2005

Maps in Appendix II, on data summary sheets, detail the change distribution and the Blocks with Outliers.

Census Blocks are most often divided down the center of the street, which mitigates against a profile of that neighborhood emerging from a Block-by-Block study.

29. Housing Vacancy Rates, including Total Housing Units

The United States had, on average, a housing vacancy rate of 9.0% in 1999, increasing to 11.8% in 2009. These rates are quite higher than in our HOPE VI area.

Table 13 State, County, City and Tract – 1999 and 2009 Occupied and Vacant Units, incl. Total Units

	1999 Total Units	1999 Occupied	1999 Vacant	1999 % Vacant	2009 Total Housing Units	2009 Occupied	2009 Vacant	2009 % Vacant	1999 - 2009 Yr--Yr Vacant
U.S.	115,905K	105480K	10425K	9.0%	127,700K	112,611 K	15,089-K	11.8 %	+3.1 %
State	1,385,975	1,301,670	84,305	6.1%	1,437,133	1,327,482	109,651	7.6%	+2.5 %
County.	339,466	324,232	15,234	4.5%	350,491	325,920	24,671	7.0%	+5.6. %
Stamford	47,317	45,399	1,918	4.1%	48,676	46,190	2,486	5.1%	+2.4 %
Tract 214	2,283	2,183	100	4.4%	,2,260	2,136	124	5.5%	+2.5 %
Tract 215	2,270	2,169	101	4.4%	2,167	2,061	106	4.9%	+ 1.1%

Sources: (1) Census 2000 Decennial Data, Summary File 3 ("long form" data), Table H6: Occupancy Status, for Housing Units. (2) 2005-2009 5-Year Estimates, Table B25002: Occupancy Status, Housing Units.

At Baseline 1999 in both Tracts 214 and 215, 4.4% of the housing units were vacant. These percentages are similar to the 4.1% rate for the City, similar to Fairfield County's 4.5% and below state and national levels. At the end of our review period, housing units in 214 had declined about 50 units and 24 more were vacant, an annual change of 2.5%. For Tract 215, housing units had declined 100 units, but only six (6) more were vacant, a mere +1.1% annual change. Thus, though many communities faced strong increases in the number of vacant housing units, this was only marginally true for the HOPE VI area.

30: Total Housing Units

Table 14 profiles data points for total units and the change from the 1999 Baseline to units reported in the American Community Survey 5-year estimates, 2005-2009.

Table 14-A US., State, County, City and Tract – 1999 and 2009 # of Housing Units Summary

	U.S.	CT	County	City	T-214	T-215
# Housing Units (1999)	115,905K/	1,385,975/	339,466 /	47,317/	2,283 /	2,270 /
# Housing Units (2009)	127,700K /	1,437,133/	350,491 /	48,676/	2,260 /	2,167 /
% Change	10.2%	3.7%	3.2%	2.9%	- 1.0%	- 4.5%

At the national level, housing units grew 10.2% between 1999 and 2009 during the “Housing Bubble” that peaked in summer 2006, as presented in Section 28-A above. Connecticut units grew at a more modest 3.7%, Fairfield County added 3.2% more housing units and Stamford added only 2.9% more units.

30-A: Total Housing vs. Total Population

Also, remember that the country’s population was growing, though housing certainly outpaced population growth:

Table 14-B U.S., State, County, City and Tract – 1999 and 2009 Population vs. Housing

	1999 Pop.	2009 Pop.	% Population Change	% Housing Unit Change
U.S.	281,421,906	301,461,533	7.1%	10.2%
CT	3,405,585	3,494,487	2.6%	3.7%
County	882,567	892,843	1.1%	3.2%
Stamford	117,083	118,787	1.5%	2.9%
Tract 214	6,357	5,985	- 5.9%	-1.0%
Tract 215	6,918	6,604	-4.5%	-4.5%

30-B: Owner-Occupied vs. Renter Occupied Housing Units

Table 15 is a clear picture that renters occupy three-quarters of housing units in the HOPE VI neighborhood at the 1999 Baseline period. And in the more recent 2005-2009 period, a very similar percentage of housing units are rented: 72% in Tract 214 and 70% for tract 215.

Table 15 Fairfield County, City and Tract – 1999 and 2009 Owner-Occupied & Rented Units

	1999 Housing Units Occupied	1999 Owner Occupied Units	1999 Renter Occupied Units		2009 Housing Units Occupied	2009 Owner Occupied Units	2009 Renter Occupied Units	1999–2009 Yr-Yr Unit Change
Fairfield Co.	324,232 (100%)	224,509 (69.2%)	99,73 (30.8%)		325,920 (100%)	232,118 (71.2%)	93,802 (28.8%)	+ 0.3%
Stamford	45,399 (100%)	25,716 (56.6%)	19,683 (43.4%)		46,190 (100%)	26,757 (57.9%)	19,433 (42.1%)	+ 0.2%
Tract 214	2,183 (100%)	584 (26.8%)	1,599 (73.2%)		2,136 (100%)	596 (27.9%)	1,540 (72.1%)	+ 0.4
Tract 215	2,169 (100%)	517 (23.8%)	1,652 (76.2%)		2,061 (100%)	612 (29.7%)	1,449 (70.3%)	+ 2.5%

Sources: (1) Census 2000 Summary File 3 Sample data, H7: Tenure, [1999] Occupied Housing Units; and (2) American community Survey 2005-09 5-Year Estimates, Table B25003: Tenure in Occupied Housing Units.

Thus, even though only a very slight increase in ownership was reported, it is movement in a good direction.

30-C: Owner vs. Renter Population

Table 16 details the total population in occupied housing units, the number of people who own their own housing and the number and percent of people who rent their housing. Over the review period in both tracts, the number of people in rentals declined, by a total of 5.6% in 214 and 9.0% in 215. Or to state this positively, the population who lived in Owner-Occupied Housing gained at an annual rate of 2.1% per year in Tract 214, and at a sizeable 4.5% per year in Tract 215, the tract which needed the most improvement.

Table 16 County, City and Tract – 1999 and 2009 Renter and Owner Population Proportion

	1999 Total Population in Housing	1999 Owner Occupied	1999 Renter Occupied	2009 Total Population in Housing	2009 Owner Occupied	2009 Renter Occupied	1999– 2009 Yr-Yr % Owned
Fairfield Co.	864,502 (100%)	625,279 (72.3%)	239,223 (27.7%)	870,814 (100%)	651,340 (74.8%)	219,474 (25.2%)	+ 0.3%
Stamford	115,320 (100%)	68,398 (59.3%)	46,922 (40.7%)	116,959 (100%)	71,297 (61.0%)	45,662 (39.0%)	+ 0.3%
Tract 214	6,172 (100%)	1,609 (26.1%)	4,563 (73.9%)	5,784 (100%)	1,832 (31.7%)	3,952 (68.3%)	+ 2.1%
Tract 215	6,782 (100%)	1,386 (20.4%)	5,396 (79.6%)	6,604 (100%)	1,949 (29.5%)	4,655 (70.5%)	+ 4.5%

Sources: (1) Census 2000, SF-3 Sample data Table H15:Total [1999] Population in Occupied Housing Units by Tenure; (2) ACS 2005-09 5-Year Estimates, Table B25008: Total Population in Occupied Housing Units.

Given the income profile for our tracts, it is not surprising that the percentage of home ownership within the HOPE VI area is significantly lower than for the city and county.

30-D: Housing Unit Vacancy Types

In Table 13 above, we reported beginning and end vacancy as follows:

Tract 214	100 in 1999	124 in 2009
Tract 215	101 in 1999	106 in 2009

In Tract 214, 60 units were for rent, with 20 seasonal and 20 other at the starting point; by 2009, there are now 28 housing units for sale in addition to an equivalent number of vacant rentals, and perhaps a similar number of “Other”.

In Tract 215, the high number of rental vacancies is now divided between units for sale and for rent, with twice as many units listed as "Other". There is good news between our starting point, and our 2009 report date. It is a minor concern that so many units are reported as "Other", with Census perhaps not asking sufficient questions.

Table 17 Fairfield County, City and Tract – 1999 and 2009 Vacant Housing Types, by Units

	1999F For Rent	1999 Only for Sale	Rented or Sold not Occp'd	Seasonal or Occasion- al	1999 Other	2009 For Rent	2009 Only for Sale	2009 Rented or Sold not Occup'd	2009 Seasonal or Occasion- al	2009 Other
FairfieldCo	4,250	2,441	1,888	4,395	2,692	1,026	3,671	1,133	4,235	6,784
Stamford	715	181	219	552	220	178	598	89	322	657
Tract 214	60	0	0	20	20,	57	28	0	0	39
Tract 215	68	10	0	0	23	43	23	0	0	40

Sources: (1) Census 2000, Summary File 3 Sample data, H8 Vacancy Status, for Vacant Housing Units.
(2) American Community Survey 2005-009 5-Year Estimates, B25004: Vacancy Status, for Vacant Housing Units.

This is additional good news of a shift toward Ownership, that more units are now available for sale rather than having such a high proportion available only for rent.

There is also a "Vacancy" unit category for Migrant Workers, in both 1999 and 2009, for the sake of completeness. However, none are reported in our HOPE VI Tracts. The (1) 2000 Census Summary File 3, shows 68 units within Fairfield County and 31 units within the City of Stamford, and the (2) American Community Survey's 2005-2009 5-Year Estimates include only 68 potential vacant units for Fairfield County. Also, ACS reports more than a 100% Margin of Error connected with this data type for county-level data, a level where there are usually enough responses to have a quite low Margin of Error. In the 2009 ACS for the City of Stamford AND for the tracts that are of interest to us, no migrant units were reported. Also, migrant worker housing is usually considered "Group Quarters" data. This category quite often maintains a steady number of units, rather than experiencing much fluctuation.

31. Gross Rent

Table 18 shows the median gross rent paid by renters in the two HOPE VI tracts, Stamford as a whole, and for Fairfield County. Gross rent is the amount of rent that is specified on the signed contract or agreed to between a renter and the landlord. It also includes an estimate of all monthly utilities if these costs are the responsibility of the renter. The gross rent measure is used to improve comparability among varying practices of including utilities in the rent or having the renter pay utilities separately.

Table 18 County, City and Tract – 1999 and 2009, Contract Rent, by Quartile & Median Cash Rent

	1999 Lower Contract Rent	1999 Median Contract Rent	1999 Median Cash Rent	1999 Higher Contract Rent	2009 Lower Contract Rent	2009 Median Contract Rent	2009 Median Cash Rent	2009 Upper Contract Rent
Fairfield Co.	\$ 511	\$ 722	\$ 838	\$ 1, 007	\$ 681	\$ 987	\$ 1,184	\$ 1,414
Stamford	\$ 648	\$ 932	\$ 1,007	\$ 1,244	\$ 848	\$ 1,271	\$ 1,411	\$ 1,670
Tract 214	\$ 507	\$ 741	\$ 829	\$ 1,081	\$ 651	\$ 852	\$ 952	\$ 1,393
Tract 215	\$ 451	\$ 761	\$ 856	\$ 973	\$ 830	\$ 1,076	\$ 1,278	\$ 1,329

Sources: (1) Census 2000, Summary File 3 Sample data, Table H55, 56 & 56, Lower / Median / Upper Contract Rent for Renter Occupied Units *and* H63, Median Gross Rent, for renters paying cash rent; (2) American Community Survey 2005-009 5-Year Estimates, Tables B25057, 58 & 59: Lower / Median / Upper Contract Rent for Renter Occupied Units, *and* B25064, Median Gross Rent for renters paying cash.

“Median” rent represents the mid-point of surveyed renters, with 50% paying less and 50% paying more. As shown in Table 18, the median rent in the two tracts is very close to the median rent in the entire county. However, the median rent in these two tracts is well below that paid in Stamford. In fact, the median rent in Tract 214 is only 82% of the median in Stamford, and the median rent in Tract 215 is only 85%.

32. Owner-Occupied and Renter housing unit percentages – see Table 16 above.

33. Foreclosures

Connecticut's Office of Policy and Management (OPM) maintains a listing of all real estate transactions with a sales price minimum of \$2,000, that occur between October 1 and September 30 for each year. Each file is named for the beginning year, so that the 2005 table covers October 2005 up through September 2006. After reviewing 2004, 2005 and 2008 of OPM Real Estate data, including OPM's Non-Use Codes which include Foreclosures and Bankruptcy, there is little to indicate concern that the HOPE VI neighborhood was a target for "excessive" pressure from Foreclosure actions. In 2008-09, there were seven (7) foreclosures within HOPE VI area compared with 80 City-wide, approximately the same 9% proportion that the HOPE VI housing units average when compared with the 48,491 housing units for Stamford.

Also note that during a year when a Town "Re-Values" its property assessments, OPM does not include data for that year in its tables. For our study, there are no sales listings for Stamford in OPM tables for 2006 and 2007, years of interest to us.

Table 19 Stamford and HOPE VI area: – 2005, 2006 and 2008 Real Estate Sales + Foreclosures

	2005-06 Stamford Sales	2005-06 HOPE VI Sales	2008-09 Stamford 4Close	2005-06 HOPE- VI 4Close	2008-09 Stamford Sales	2008-09 HOPE VI Sales	2008-09 Stamford 4Close	2008-09 HOPE- VI 4Close
Apartment	18	4			3	0	0	1
Res/Condo	988	60	1		334	26	21	4
Res/1- Family	919	11			411	7	43	0
Res/2- Family	114	22			30	4	13	1
Res/3- Family	35	8			5	2	3	2
Res/4- Family	0	0			2	1		
Commercial/ Industrial	46	4	2	1	29	3	0	0
Vacant Land	15	1			0	0	0	0
Total	2135	110	3	1	814	43	80	7

Source: State of Connecticut Office of Policy and Management, "Real Estate Sales Listing", 1995 to 2008: http://www.ct.gov/opm/cwp/view.asp?a=2987&q=38504%opmNav_GID=1807; within the 2004 OPM listing, there was only one (1) Foreclosure listed as a "NonUseCode" for all of Stamford, so data for 2004 is not listed in the above table.

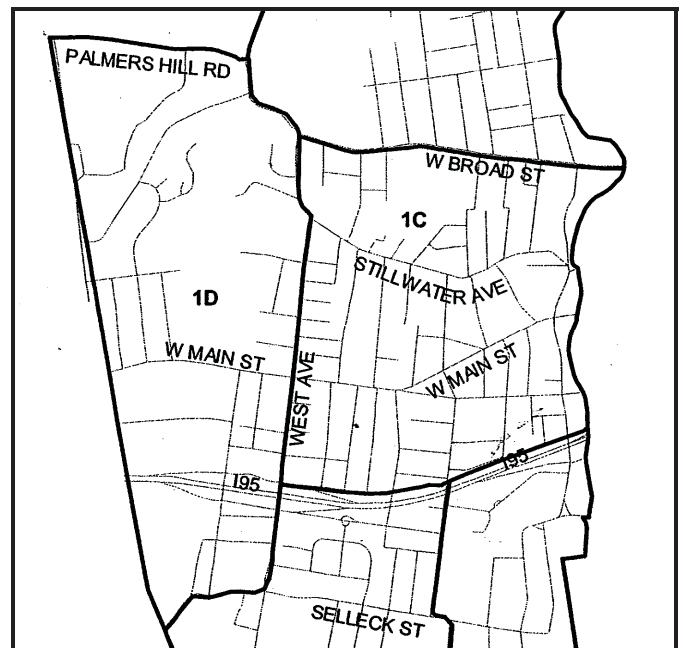
D. QUALITY OF LIFE ISSUES (#s 34 -36)

34. Crime Rate

Crime data is collected and reported within each Police Beat; beats 1C and 1D quite closely approximate our Tracts 215 and 214. Precinct 1D is quite similar with Tract 214, the more western of our two primary tracts, though it also includes a portion of the city south of I-95, so it represents more than Tract 214. Precinct 1C, the more center-city precinct, includes all of Tract 215, plus the eastern “two block-widths” of Tract 214. Therefore, for crime rate purposes we report separately and then total Beat 1C + Beat 1D to represent the crime rate in the HOPE VI neighborhood. The combined population of Tracts 214 and 215, in both 2004 and 2009, was approximately 10% of

Stamford’s population.

Map 4: Stamford Police Precincts



Map extracted from City of Stamford precinct map.

As described in the 2005 Baseline Report, the total numbers for crime in the 2004 baseline year in the combined Tract area were approximately 13.2% of the City’s total crime, making crime not substantially more prevalent in the neighborhood than in the City. However, that average climbed over the following years: to 17.5% in 2005, 18% in 2006, 20% in 2007, 21% in 2008, with a small reduction to 18% in 2009. However, there was not an increase in “crimes against persons”, with Aggravated Assault particularly declining.

Thus, rather than reporting each type over this time period, “crimes against property” (which have much larger numbers) are separated from “crimes against persons”, from data provided by the Stamford Police Department.

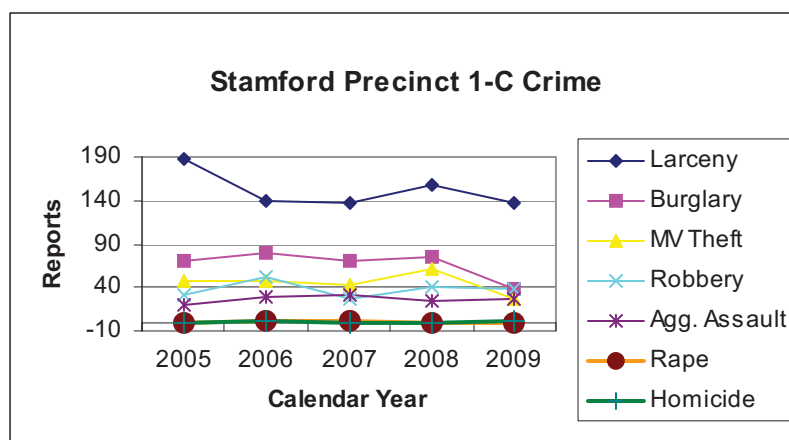
Table 20A Stamford Crime for Precinct 1C (~ Tract 215): 2004 to 2009

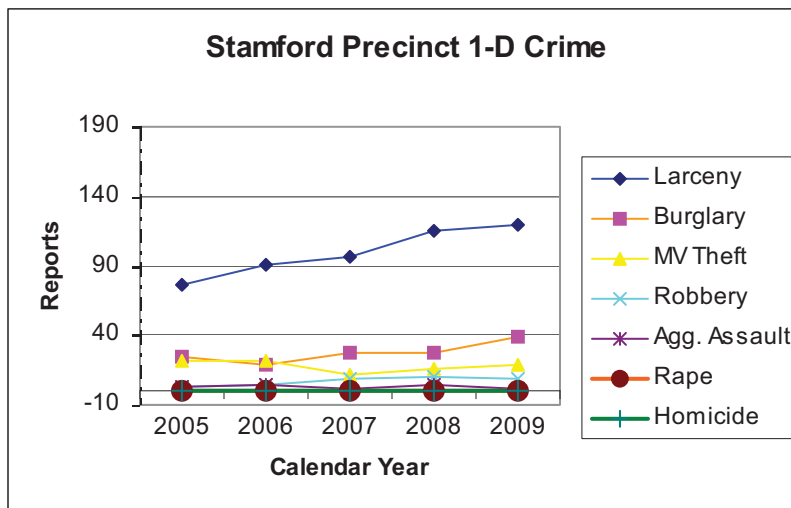
Precinct 1C % ~ T-215	2004	2005	2006	2007	2008	2009
Persons: Homicides	2	0	1	0	0	1
Persons: Rape	1	0	1	1	0	0
Persons: AggAssault	36	19	28	31	25	27
Property: Robbery	28	32	51	26	40	38
Property: MV Theft	20	48	48	44	61	27
Property: Burglary	53	71	79	70	74	38
Property: Larceny	116	187	140	138	158	137

Table 20B Stamford Crime for Precinct 1D (~ Tract 214): 2004 to 2009

Precinct 1D % ~ T-214	2004	2005	2006	2007	2008	2009
Persons: Homicides	0	0	0	0	0	0
Persons: Rape	0	0	0	0	0	0
Persons: AggAssault	8	3	4	2	4	2
Property: Robbery	14	3	5	9	10	8
Property: MV Theft	7	21	22	11	16	19
Property: Burglary	15	25	19	27	28	39
Property: Larceny	52	76	91	96	115	120

Source: Stamford Police Department for Tract Level Data; CT Department of Public Safety for City of Stamford Uniform Crime Data annual reports.





However, there is great disparity with regard to types of crimes. Two (2) of the three (3) homicides in the city occurred in this neighborhood but only one(1) of the 12 rapes (8%). 30% of the robberies, 29% of the aggravated assaults, 19% of the burglaries occurred in this neighborhood. 9% of the larcenies and 14% of the motor vehicle thefts were in this neighborhood, about in line with the proportion of population in the City.

Note 1: The FBI's Uniform Crime Reports (UCR) is the most widely accepted legalistic typology. The UCR classifies crimes in terms of Part I and Part II Offenses. Part I offenses include the following categories: Murder/Homicide, Rape, Aggravated Assault, Robbery, Burglary, Larceny/Theft, Motor Vehicle Theft." Cited in Criminal Behavior: theories, typologies and criminal justice, by Jacqueline Helfgott (1994), p. 102.

Note 2: A Correlation research report studying the relationship between Crime Data and Social and Economic Data found very low correlation between Crime data and other factors often studied in association with Social data; see An Historical and Baseline Assessment of HOPE VI, Vol. I, Cross-site Report, (Washington, DC: U.S. Department of Housing and Urban Development, July 1996), pp. 22-23.

35. Tax Dollars

In Table 16 (above) within section 30, Total Housing, we saw that at a minimum, at least 70% of HOPE VI residents rent rather than own their housing units, in both the initial 1999 Baseline year and in the follow-up 2009 year. Thus, for purposes of reviewing how the FairGate renovation might have contributed to tax revenues, we would need more detailed information about the actual owners of the HOPE VI rental properties, a data set that CCEA has not located during research for this report.

It could have been possible to use a standard Mill Rate for residences and the

Commercial/ Industrial rate for HOPE VI properties listed in tables from the Assessor's Office, but this type of generalization would not produce any useful comparison during the housing bubble that intervened between the Baseline report and this Final Report.

For each of the City of Stamford's Comprehensive Annual Financial Reports (CAFR) for the Fiscal Year ended June 30, a ten-year table is presented with total Tax Collections in Real Estate, Personal Property and Motor Vehicle categories (see page 120 for the year 2009). Since HUD is concerned for a community's capability to support social services for people living at or near Poverty, Stamford's 2009 report shows an 80% increase in Real Estate tax revenues from just the previous year (see Table 21 below).

In order to follow Commercial development in the City of Stamford, each year's CAFR preliminary narrative is a good thumbnail sketch of recent improvements.

In the latter portion of the Financial Tables for each year, there is an "Assessed Value and Estimated Actual Value of Taxable Property", by Property type statement. The following combines reported taxes from the 2008 and 2010 annual reports, continuing the up-to-2008 practice of including the increment from the previous year.

Table 21 Stamford CAFR Assessed Value of Taxable Property Summary (in Thousands)

Fiscal Year	Residential	Commercial/ Industrial	Misc.Land0	Personal0	Motor Vehicle0	Total Taxable	0% Growth
1999	4,881,225	2,490,536	2,943	813,024	561,186	8,748,914	1.57%
2000	4,994,851	2,429,158	2,948	948,2149	606,473	8,921,644	1.97%
2001	6,057,028	3,341,021	2,792	709,828	721,753	10,832,422	21.42%
2002	6,097,887	3,374,83825	2,77419	736,06127	751,29828	10,962,858	1.20%
2003	6,097,669	3,373,231	2,774	715,225	752,457	10,941,356	- 0.20%
2004	6,125,059	3,407,737	2,734	727,707	761,078	11,024,315	0.76%
2005	6,182,148	3,398,902	423	765,682	745,277	11,092,432	0.62%
2006	6,258,680	3,339,665	396	791,186	797,773	11,226,848	1.21%
2007	6,344,567	3,367,254	374	806,600	808,899	11,327,694	0.90%
2008	7,833,012	3,814,664	318	860,990	798,494	13,307,478	17.48%
2009	14,017,475	8,184,297	670	906,305	819,988	23,928,735	79.81%
2010	14,207,858	8,091,170	670	987,551	768,27	2,055,476	0.53%

36. Code Violations

Requests were made in 2005, to the Stamford Department of Health, and in 2011 to the Building Department manager; neither request received a reply.

E. BUSINESS STRUCTURE

There is an “appearance” of stability in the commercial and industrial sector of our HOPE VI neighborhood. In reviewing business properties listed by the Assessor’s Office for 1999 against those for 2009, many categories have very similar profiles. This review did not include either

(1) a lot-by-lot examination of the Mill rate for each property type, nor

(2) the variety of reappraisals each might have experienced in this decade,

but merely the grouping of business types together, in roughly a NAICS sequence:

Light Industry	24 properties before & after, with 400% increase in Median Assessment
Warehousing	33 before & 29 after - with a 400% up-tick in Median Assessment
Retail businesses	14 before & 20 after – with a 500% growth in Median Assessment
High Rise Buildings	9 before & 11 after – with a 200+% rise in Median Assessment
Banks	2 before & 2 after – with an approximate 400% increase

Nor does the Assessed Value study in section 28 (above) develop a model for studying business stability in the HOPE VI neighborhood. The following Table represents the median assessed value of each property type, grouped according to Commercial or Industrial categories used by the City Office of the Assessor. See Table 21 above for the strength of tax collections city-wide during this decade.

Table 22 Stamford Commercial/Industrial assessed properties, for HOPE VI Tracts – 1999 & 2009

	1999 - #s	1999 – Median Assessment	2009 - #s	2009 – Median Assessment	# Δ	%Δ Median Assessment
Manufacturing						
Light Industry	24	242,515	24	972,608	0	400%
Warehousing	33	361,910	29	1,698,775	- 4	470%
Retail						
Retail Stores	14	185,180	20	956,419	+ 6	517%
Auto Sales	3	345,810	3	1,700,570	0	492%
Strip Mall	3	671,430	3	23,782,303	0	Outlier
Office						
High Rise	9	1,876,630	11	4,849,517	+ 2	150%
Office Buildings	3	464,040	4	48,428	+ 1	minor

	1999 - #s	1999 – Median Assessment	2009 - #s	2009 – Median Assessment	# Δ	%Δ Median Assessment
Medical						
Hospitals	2	49,653,025	2	123,826,325	0	250%
Nursing/Rehab	2	6,560,535	3	32,351,997	+ 1	493%
MD Offices	3	1,315,230	2	2,905,470	- 1	220%
Education						
Colleges	3	5,463,300	2	6,157,770	- 1	Minor
Schools/Public	2	11,728,430	2	19,937,195	0	170%
Child Care	1	2,377,270	1	6,458,440	0	270%
Services						
Banks	2	597,915	2	1,989,880	0	330%
Auto/Repair Svs	20	234,085	18	916,514	- 2	391%
Funeral Homes	2	467,355	2	1,553,285	0	332%
Vets/Kennels	3	214,270	2	1,270,445	- 1	Small #s
Accommodation						
Hotel	1	2,371,180	1	12,840,140	0	540%
Motel	0		1	7,594,318	+ 1	n.a.
Bar/Restaurant	10	441,560	10	1,199,100	0	272%
Recreation Gym	1	2,480,660	2	13,954,390	+ 1	Small #s
Non Profit						
Fire Station	1	749,910	1	1,756,980	0	225%
Religious	13	422,040	11	1,194,743	- 2	280%
Social Halls	6	186,725	4	842,750	- 2	450%
Water Supply	1	164,960	0			n.a.
Telephone	1	1,031,800	1	3,056,920	0	295%

HOPE VI businesses appear to remain within their neighborhood.

The strong increment of Commercial property, even within the HOPE VI neighborhood during the housing bubble decade, appeared incongruous with a lower-income neighborhood. The primary yardstick for comparison is the total of collected Property Taxes, which is reported at several levels in the CAFR.

As noted above at the end of section 28-B. Assessed Housing Values, we were able to sort property assessed values to review increments in assessment levels, but combing property lists at the Block level does not prepare a cohesive study of neighborhoods, since Blocks tend to be delineated by the center of the road, breaking an area into pieces rather than gathering information about the social structure in that Block area.

CONCLUSION

In 2005, the Stamford Housing Authority (SHA) began renovations on the 1936-built Fairfield Court, utilizing a U.S. Department of Housing and Urban Development (HUD) award that totaled \$19,579,000 under the HOPE VI program in Stamford, Connecticut. Fairfield Court was home to extremely low-income households, with a high concentration of individuals with disabilities (as mentioned in the 2005 CCEA Baseline Report). In addition to replacing Fairfield Court with a completely rebuilt neighborhood square, another priority for SHA was to provide stability for the many low-income households in this western section of Stamford.

The HOPE VI initiative has delivered positive results for both Stamford and the neighborhood, although many challenges remain. While the changing macroeconomic environment during the recent decade's "Housing Bubble" has made "before-and-after" comparisons incomplete, using a starting point of 1999 against current 2009 sources, a review of Demographic, Economic and Education Indicators indicate material improvements in the quality of the residents' lives. In particular, current residents are better educated, at the same time as racial diversity has become more prevalent in this area.

However, challenges remain for this HOPE VI neighborhood. The percentage of individuals living in poverty increased faster (3% annually) than the national average (1% annually). Unemployment remains higher in the Census Tracts than comprise the HOPE VI area, reporting 12% in Tract 214 and 15% in Tract 215 for 2009, higher than national, state or city proportions.

The City of Stamford (as reported in its Comprehensive Annual Financial Report for the Fiscal Year ended June 30, 2007), has leveraged the HUD grant of \$19,579,000 into a total investment of approximately \$97 million, providing upgrades in housing clusters throughout the HOPE VI neighborhood. Housing improvements in general provided new opportunities for residents to own, moving some of the 70% of renters into home owners during this decade. Challenges remain, as in many similar regions. The evident "paint up fix up" energy in the Stamford HOPE VI neighborhood is a supplement to the extensive reconfiguration of Fairfield Court into Fairgate.

APPENDIX I:
INDICATORS AND SOURCES

HOPE VI Fairfield Court Neighborhood
2011 Evaluation for the
Stamford Housing Authority, aka Charter Oak Communities
Stamford, Connecticut

Connecticut Center for Economic Analysis
University of Connecticut, U-1240
341 Mansfield Road, Storrs, CT 06269-1240

April 2011

Item #	Concept	Year	Indicator	Table #	Source	Geography Available
	Demographic Profile: Median Age	2000	Median Age, Males & Females	P8. [POPULATION] SEX BY AGE	Census 2000 Summary File 3 (SF 3) - Sample Data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009		B01001. [POPULATION] SEX BY AGE	Data Set: 2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
	Demographic Profile: Racial Diversity		Percent with Racial or Ethnic Diversity	See Section 24 in this Table.		
	Demographic Profile: Educational Attainment		Educational Attainment	See Section 25 in this Table.		
	Demographic Profile: Median Income		Median Income	See Section 26A(3) in this Table.		
	Demographic Profile: Poverty		Percent determined to be living on Poverty Income	See Section 26(C) in this Table.		
A. NEIGHBORHOOD QUALITY						
8	Social Disorder and Violence in the Neighborhood					
8a			Perception of Unemployment		2005 Survey	
8b			Perception of "Teen Mothers"		2005 Survey	
8c			Perceptions about "Drug Dealing"		2005 Survey	
9	Safety in Neighborhood		Safety in Neighborhood		2005 Survey	
10	Satisfaction with Neighborhood Amenities		(a) Transportation, Schools, Hospitals, Child Care, Stores		2005 Survey	
			(b) Access to Jobs and Job Training		2005 Survey	
11	% Students Eligible for Free and/or Reduced Lunch		All City of Stamford School children		CT State Dept of Education	Stamford School District and Individual schools
11A			All Stamford K-5 grade schools	http://sdeportal.ct.gov/Cedar/WEB/ct_report/CedarHome.aspx?_	CT State Dept of Education Strategic School Profiles	Stamford School District and Individual schools
11B			Stamford Middle Schools	http://sdeportal.ct.gov/Cedar/WEB/ct_report/CedarHome.aspx?_	CT State Dept of Education Strategic School Profiles	Stamford School District and Individual schools
11C			Stamford High Schools	http://sdeportal.ct.gov/Cedar/WEB/ct_report/CedarHome.aspx?_	CT State Dept of Education Strategic School Profiles	Stamford School District and Individual schools
B. EMPLOYMENT AND INCOME						
24	Minority Concentration	2000	Race + Ethnicity	Table P008, Hispanic or Latino by Race.	Census 2000 Summary File 1, 100% data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009	Race + Ethnicity	Table B03002 Hispanic or Latino Origin by Race,, for the Total Population	Census 2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
25	Educational Attainment, pop >25yrs.	2000	Highest grade/degree received	P37.Sex by Educational Attainment for the Population 25 Years and Over",	Census Decennial 2000, Summary File 3 Sample data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009	Highest grade/degree received	B15002. Sex by Educational Attainment, for the Population 25 Years and Over	(2) American Community Survey 2005-2009 5 year Average,	US, CT, Fairfield County, Stamford, Tracts (214, 215)
26	Income and Poverty Data					
26A	Household Income:					
26A(1)		1999	# of Households	P15: [Number of] Households	Census 2000 Summary File 1, 100% data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
26A(1)		2009	# of Households	B19001. HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2009 Inflation-adjusted \$)	Data Set: 2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)

Item #	Concept	Year	Indicator	Table #	Source	Geography Available
26A(2)		1999	Average HH size (#pop/HH)	P17: Average Household Size	Census 2000 Summary File 1, 100% data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
26A(2)		2009	Average HH size (#pop/HH)	B25010. AVERAGE HOUSEHOLD SIZE OF OCCUPIED HOUSING UNITS BY TENURE	2005-2009 American Community Survey 5-Year Estimates	
26A(3)		1999	Median Income per HH	P53 : Median Household Income in 1999	Census Decennial 2000, Summary File 3 Sample data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
26A(3)		2009	Median Income per HH	B19013. MEDIAN HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2009 Inflation-adjusted \$s)	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
26B	Income Distribution	1999	HH Income Distribution	P52. HOUSEHOLD INCOME IN 1999	Census Decennial 2000, Summary File 3 Sample data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009	HH Income Distribution	B19001. HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2009 Inflation-Adjusted \$s)	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
26c	Poverty	1999		P87. Poverty Status in 1999 - Universe: Population for whom poverty status is determined	Census Decennial 2000, Summary File 3 Sample data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009		B17001. POVERTY STATUS IN THE PAST 12 MONTHS BY SEX BY AGE	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
26D	Poverty by HH Type	2000		P92. Poverty Status in 1999 of Households by Household Type	Census Decennial 2000, Summary File 3 Sample data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009		B17017. POVERTY STATUS IN THE PAST 12 MONTHS BY HOUSEHOLD TYPE BY AGE OF HOUSEHOLDER	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
26E	HUD Area Median Income (AMI)		Median Income Guidelines for HUD "Section 8" eligibility		http://www.huduser.org/portal/dataset/s/il/il10/IncomeLimits_Section8.pdf	Metropolitan Bridgeport/Stamford region
		1999	30%/50%/80% of AMI extracted from Census Tables:	P52. HOUSEHOLD INCOME IN 1999	Census Decennial 2000, Summary File 3 Sample data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009	30%/50%/80% of AMI extracted from Census Tables:	B19001. HOUSEHOLD INCOME IN THE PAST 12 MONTHS (in 2009 Inflation-adjusted \$s)	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
27	Employment		Labor Force / Employed / NotEmployed over 16 years old		See also: http://www1.ctdol.state.ct.us/lmi/	Fairfield County, Stamford
		1999		P43: Sex by Employment Status for Population 16 years and over.	Census Decennial 2000, Summary File 3 Sample data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009		B-23001, Sex by Age by Employment Status for the Population 16 years and over.	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
C.	HOUSING MARKET CONDITIONS					
28	Housing Valuation					
28A.	Housing Values reported on Census Surveys		Census 2000 differentiation between Median Value of (1) Owner and (2) Specified Owner Occupied Housing		Technical Documentation: http://www.census.gov/prod/cen2000/doc/sf3.pdf	
		1999		(a) H76, Median Value for Specified Owner Occupied Housing Units	Census Decennial 2000, Summary File 3 Sample data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		1999		(b) [within brackets] H85, Median Value for all Owner-Occupied Housing Units	Census Decennial 2000, Summary File 3 Sample data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009		B25077. Median Value, Owner Occupied Housing Units.	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)

Item #	Concept	Year	Indicator	Table #	Source	Geography Available
28A(1)	National Housing Trends		Case-Shiller 2010 Ten-Year Review	http://www.standardpoors.com/indices/sp-case-shiller-home-price-indices/en/us/?indexId=spusa-cashpdiff--p-us		Major Metropolitan areas
28A(2)	Connecticut Housing Trends		University of Connecticut Center for Real Estate and Urban Economic Studies	http://www.business.uconn.edu/realestate/CREUESnames/HouseIndex/3Tiers.pdf		Connecticut regions
28B(1)	Assessed Housing Value - Area Profile	1999	Residential & vacant Residential; Commercial/Industrial & Commercial/Industrial vacant	Assessor Office summary of Property Type, for Tracts 214 and 215, PLUS records for all Properties	City of Stamford Office of the Assessor, spreadsheet of Tract Property assessed value, as of October 1999	Tract 214, Tract 215
		2009	Residential & vacant Residential; Commercial/Industrial & Commercial/Industrial vacant	Assessor Office spreadsheet of Property records for Tracts 214 and 215	City of Stamford Office of the Assessor, spreadsheet of Tract Property assessed value, as of October 2009	Tract 214, Tract 215
28B(2)	Assessed Housing Value - Block-by-Block Profile	1999	Block-by-Block review of Eight (8) Types of Properties:	Assessor Office records for all Properties, including Acc#, Use/Style, and Address	City of Stamford Office of the Assessor, spreadsheet of Tract Property assessed value, as of October 1999	Tract 214, Tract 215
		2009	Block-by-Block review of Eight (8) Types of Properties	Assessor Office records for all Properties, including Acc#, Use/Style, and Address	City of Stamford Office of the Assessor, spreadsheet of Tract Property assessed value, as of October 2009	Tract 214, Tract 215
29	Housing Vacancy Rates	1999		H6: Occupancy Status, for Housing Units, Occupied and Vacant	Census Decennial 2000, Summary File 3 Sample data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009		B25002: Occupancy Status, Housing Units., Occupied and Vacant	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
30	Total Housing Units (Same as 26A(1))	1999	# of Households	P15: [Number of] Households	Census 2000 Summary File 1, 100% data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009	# of Households	B19001. HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2009 INFLATION-ADJUSTED DOLLARS)	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
30A.	Total Housing vs. Total Population		Total Housing Uses # 26A and 30 above			
			Total Population	P1. TOTAL POPULATION [1] - Universe: Total population	Census 2000 Summary File 1, 100% data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
				B01003. TOTAL POPULATION - Universe: TOTAL POPULATION	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
30B.	Owner vs. Renter Occupied Housing Units	1999	Owner-Occupied vs. Renter-Occupied Housing Units	H7: Tenure, [1999] Occupied Housing Units	Census 2000 Summary File 1, 100% data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009	Owner-Occupied vs. Renter-Occupied Housing Units	B25003: Tenure in Occupied Housing Units	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
30C.	Owner vs. Renter Population	1999	Owner vs. Renter Population	H15: Total [1999] Population in Occupied Housing Units by Tenure	Census 2000 Summary File 1, 100% data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009	Owner vs. Renter Population	B25008: Total Population in Occupied Housing Units.	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
30D.	Housing Unit Vacancy Types	1999	Vacant Housing Types: Rent, Sale, rented or sold not occupied,	H8 Vacancy Status, for Vacant Housing Units	Census 2000 Summary File 1, 100% data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009	Vacant Housing Types	B25004: Vacancy Status, for Vacant Housing Units	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)

Item #	Concept	Year	Indicator	Table #	Source	Geography Available
31	Gross Rent:	1999	Contract Rent, by Quartile & Median Cast Rent	H55, 56 & 56, Lower / Median / Upper Contract Rent for Renter Occupied Units <i>and</i> H63, Median Gross Rent, for renters paying cash rent;	Census 2000 Summary File 1, 100% data	US, CT, Fairfield County, Stamford, Tracts (214, 215)
		2009	Contract Rent, by Quartile & Median Cast Rent	B25057, 58 & 59: Lower / Median / Upper Contract Rent for Renter Occupied Units, <i>and</i> B25064, Median Gross Rent for renters paying cash	2005-2009 American Community Survey 5-Year Estimates	US, CT, Fairfield County, Stamford, Tracts (214, 215)
32	Owner Occupied Housing Units		SEE #30 above, Housing Units			
33	Foreclosures - substituted for Mortgages	2005-06	Stamford vs. HOPE VI street address Foreclosures	OPM Real Estate Transactions, with "Foreclosure" code	http://www.ct.gov/opm/cwp/view.asp? a=2987&q=38504%opmNav_GID=180	Town by town for each year
		2008-09	Stamford vs. HOPE VI street address Foreclosures	OPM Real Estate Transactions, with "Foreclosure" code	http://www.ct.gov/opm/cwp/view.asp? a=2987&q=38504%opmNav_GID=180	Town by town for each year
D.	QUALITY OF LIFE ISSUES					
34	Crime Rate	2004 - 2009	Number of crimes in police beat 1C, 1D, and 1C+1D	Table supplied by Joe Hickey, City of Stamford Police Dept.	Joe Hickey (jhickey@ci.stamford.ct.us)	Close approximation to Tracts 215 and 214
		2004 - 2009	Number of Crimes citywide	http://www.dpsdata.ct.gov/dps/ucr.ucr.aspx		
35	Tax Dollars contributed by HUD-supported renovation: Two Issues		A. Housing Bubble during this decade B. Very high rate of Renter occupancy C. Stamford Tax Receipts reported in annual CAFR's:	http://www.ci.stamford.ct.us/content/25/52/131/144/154/102429.aspx		
36	Code Violations	2005	Requested info from Stamford DPH manager, no response			
		2009	Requested info from Stamford Buildings Office manager, no response			
E.	BUSINESS STRUCTURE					
	Business Profile	1999	Business Types, based on Assessor "Use" Field, in NAICS order	Assessor Office spreadsheet of Property records for Tracts 214 and 215	City of Stamford Office of the Assessor, spreadsheet of Tract Property assessed value, as of October 1999	Tract 214, Tract 215
		2009	Business Types, based on Assessor "Use" Field, in NAICS order	Assessor Office spreadsheet of Property records for Tracts 214 and 215	City of Stamford Office of the Assessor, spreadsheet of Tract Property assessed value, as of October 2009	Tract 214, Tract 215

APPENDIX II:
PROPERTY ASSESSED VALUE % CHANGE

HOPE VI Fairfield Court Neighborhood
2011 Evaluation for the
Stamford Housing Authority, aka Charter Oak Communities
Stamford, Connecticut

Connecticut Center for Economic Analysis
University of Connecticut, U-1240
341 Mansfield Road, Storrs, CT 06269-1240

April 2011

APPENDIX II:

28.B. Assessed Housing Values, from City of Stamford Assessor's Office

In order to review the strong percentage increase for property Assessed Values in the HOPE VI neighborhood between 1999 and 2009, we calculated a Median percent change for similar Property types within each Census Block, a total of 57 Blocks within our two HOPE VI Census Tracts 214 and 215. Here are the categories that had sufficient number of entries to make the calculation of a median appropriate:

- MultiFamily - on a Side Street
- MultiFamily - on a Main Street
- Apartments - including Exempt and Commercial
- Condominiums
- Single Family
- Commercial/Industrial
- Exempt (Non-Profits and protected urban properties)
- Vacant Land

We calculated the Median assessed value in each Block by type, where there were at least three properties for both years (1999 and 2009) in the Assessor Office spreadsheets. Then for each Property Type, we ran a Standard Deviation on the set of Medians for all HOPE VI Blocks. This method did not provide much new information.

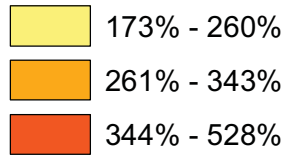
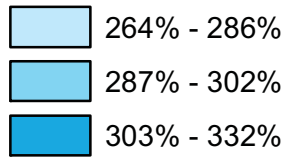
An additional statistical measure of tendency is the Box-and-Whisker calculation, which returns Quartiles and Outliers. Each Property type has three ranges of Percentage Change: Low, Medium and High, with "Outlier" blocks highlighted with a pink dot.

Maps are presented on the following nine (9) pages:

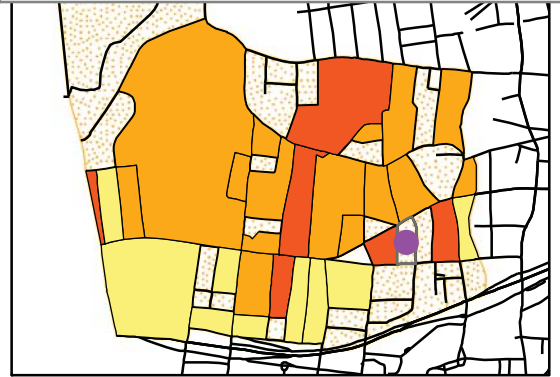
- Review page with all eight (8) Property Types;
- MultiFamily - on a Side Street
- Commercial/Industrial
- MultiFamily - on a Main Street
- Single Family
- Vacant Land
- Exempt (Non-Profits and protected urban properties)
- Condominiums
- Apartments

HOPE VI Assessed Value Percent Change

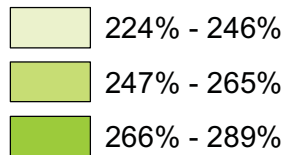
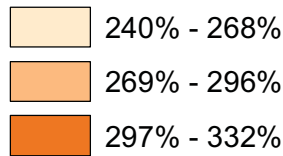
Multi-Family Side Street



Commerical/Industrial



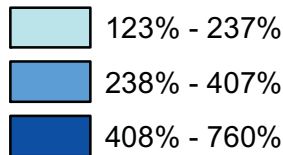
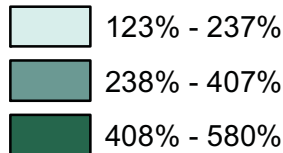
Multi-Family Main Street



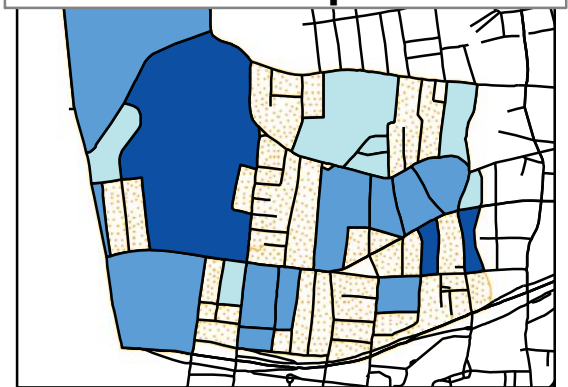
Single Family



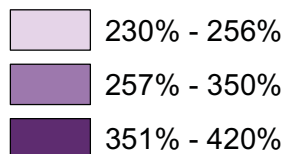
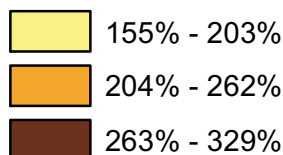
Vacant Land



Exempt



Condominiums



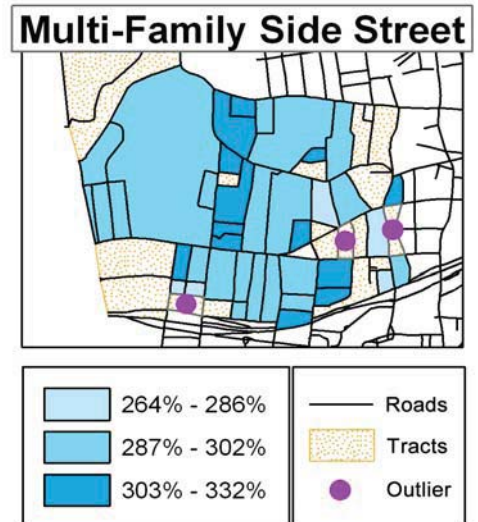
Apartments



MULTI FAMILY - SIDE STREETS

City of Stamford, CT: 1999-2009 Assessed Value Percent Change

BLOCK-GROUP ORDER		PERCENT DISTRIBUTION	
BLKIDFP	PerCent Change	BLKIDFP	PerCent Change
		090010215002003	3.68
090010214001000	2.99	090010215002005	3.46
090010214001001	2.97	090010214003008	3.40
090010214001002	3.32		= THREE OUTLIERS
090010214001003	3.06		Upper Outlier > 3.38
090010214002000	2.94	090010214001002	3.32 2nd StDev. 3.38
090010214002001	3.07	090010215003008	3.28
090010214002002		090010214002005	3.27
090010214002003	3.17	090010214002003	3.17 1st StDev. 3.18
090010214002004	3.13	090010214002004	3.13
090010214002005	3.27	090010214003004	3.13
090010214003000	2.92	090010215003009	3.10
090010214003001	2.98	090010215001004	3.09
090010214003002	3.02	090010215001006	3.09 3rd Quartile 3.09
090010214003003	2.95	090010215003004	3.09
090010214003004	3.13	090010215004002	3.08
090010214003005		090010214002001	3.07
090010214003006	2.71	090010214001003	3.06 IQR = 0.19
090010214003007	2.75	090010214003002	3.02 Note: Very narrow IQR
090010214003008	3.40	090010214005003	3.00
090010214003009		090010215003007	3.00
090010214003010	2.96	090010214001000	2.99
090010214004001		090010215002006	2.99
090010214005001		090010214003001	2.98 Median 2.98
090010214005003	3.00	090010214005004	2.98 StDev. 0.20
090010214005004	2.98	090010214001001	2.97
090010214005005	2.97	090010214005005	2.97
090010214005006	2.90	090010214003010	2.96
090010214005007	2.96	090010214005007	2.96
090010214005008	2.92	090010214003003	2.95
090010215001001		090010214002000	2.94
090010215001002		090010214003000	2.92
090010215001003	2.90	090010214005008	2.92
090010215001004	3.09	090010215004001	2.92
090010215001005		090010214005006	2.90 1st Quartile 2.90
090010215001006	3.09	090010215001003	2.90
090010215002000		090010215003006	2.90
090010215002001	2.88	090010215002001	2.88
090010215002002	2.82	090010215003005	2.88
090010215002003	3.68	090010215004000	2.85
090010215002004		090010215002002	2.82 1st StDev. 2.78
090010215002005	3.46	090010214003007	2.75
090010215002006	2.99	090010215003002	2.74
090010215003000		090010214003006	2.71
090010215003001		090010215003003	2.64
090010215003002	2.74	090010214002002	Count=43 2nd StDev. 2.58
090010215003003	2.64	090010214003005	
090010215003004	3.09	090010214003009	
090010215003005	2.88	090010214004001	
090010215003006	2.90	090010214005001	
090010215003007	3.00	090010215001001	
090010215003008	3.28	090010215001002	
090010215003009	3.10	090010215001005	
090010215004000	2.85	090010215002000	
090010215004001	2.92	090010215002004	
090010215004002	3.08	090010215003000	
090010215004003		090010215003001	
090010215004004		090010215004003	Lower Outlier < 2.62; No Lower Outlier



COMMERCIAL / INDUSTRIAL

City of Stamford, CT: 1999-2009 Assessed Value Percent Change

BLOCK-GROUP ORDER

PERCENT DISTRIBUTION

BLKIDFP

PerCent Change

BLKIDFP

PerCent Change

090010214001000 3.99

090010214001001

090010214001002

090010214001003

090010214002000 3.80

090010214002001 3.35

090010214002002

090010214002003 3.29

090010214002004

090010214002005 3.43

090010214003000 2.30

090010214003001 3.90

090010214003002 2.71

090010214003003 2.13

090010214003004

090010214003005 2.57

090010214003006

090010214003007

090010214003008 2.36

090010214003009 2.46

090010214003010

090010214004001

090010214005001

090010214005003

090010214005004 2.99

090010214005005 3.00

090010214005006 2.90

090010214005007 1.73

090010214005008 3.70

090010215001001 2.68

090010215001002

090010215001003 2.87

090010215001004 2.84

090010215001005

090010215001006 3.23

090010215002000

090010215002001 3.10

090010215002002 3.56

090010215002003 2.28

090010215002004

090010215002005 5.28

090010215002006

090010215003000

090010215003001

090010215003002

090010215003003

090010215003004

090010215003005 2.24

090010215003006 2.20

090010215003007

090010215003008

090010215003009

090010215004000 2.80

090010215004001 3.38

090010215004002 2.75

090010215004003

090010215004004 4.07

090010215002005 5.28 => 5.28 is an OUTLIER

Upper Outlier > 3.405

4.07 2nd StDev 4.36

3.99

3.90

3.80

3.70 1st StDev 3.63

3.56

3.43

3.38 3rd Quartile 3.405

3.35

3.29 IQR = 0.89

3.23

3.10

3.00

2.99

2.90 Median 2.90

2.87 StDev 0.73

2.84

2.80

2.75

2.71

2.68

2.57

2.46 1st Quartile 2.515

2.36

2.30

2.28

2.24

2.20 1st StDev 2.17

2.13

1.73

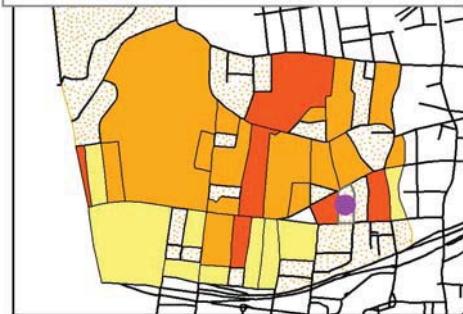
Count = 32

2nd StDev 1.44

Lower Outlier < 1.18

Thus, no Lower Outlier

Commerical/Industrial



MULTI FAMILY - MAIN STREETS

City of Stamford, CT: 1999-2009 Assessed Value Percent Change

BLOCK-GROUP ORDER

PERCENT DISTRIBUTION

BLKIDFP PerCent Change

BLKIDFP PerCent Change

Upper Outlier > 3.60 None Here

3.32 2nd StDev. 3.34

3.25

3.14

3.08 1st StDev 3.10

3.07

3.07 '3rd Quartile 3.07

3.04

3.02 IQR = 0.34

2.94

2.94

2.87

2.87 Median 2.87

2.87 StDev 0.23

2.84

2.80

2.75

2.73 '1st Quartile 2.73

2.68 1st StDev 2.64

2.61

2.57

2.57

2.40 2nd StDev. 2.40

Count = 22

Lower Outlier < 2.20

No Lower Outlier

Multi-Family Main Street



240% - 268%

269% - 296%

297% - 332%

Roads

Tracts

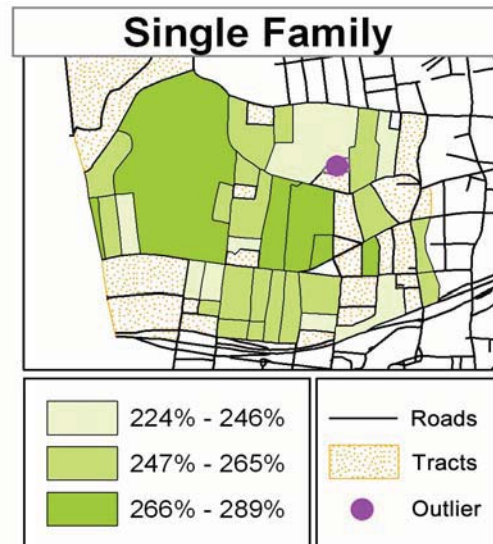
SINGLE FAMILY HOMES

City of Stamford, CT: 1999-2009 Assessed Value Percent Change

BLOCK-GROUP ORDER

PERCENT DISTRIBUTION

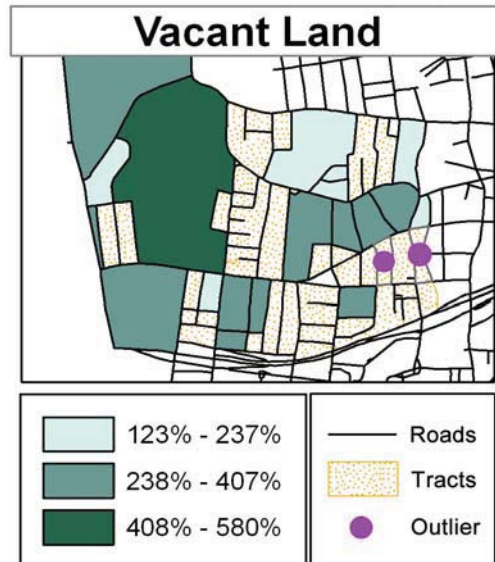
BLKIDFP	PerCent Change	BLKIDFP	PerCent Change
090010214001000	2.40	090010215001004	2.95 => 2.95 is an OUTLIER
090010214001001	2.56		Upper Outlier > 2.65
090010214001002		090010214002000	2.89 2nd StDev 2.89
090010214001003	2.60	090010215004001	2.85
090010214002000	2.89	090010214005004	2.83
090010214002001	2.56	090010215004002	2.82
090010214002002		090010214005008	2.81
090010214002003	2.55	090010215002005	2.77
090010214002004	2.24	090010214003002	2.65 1st StDev 2.73
090010214002005		090010214005003	2.65 3rd Quartile 2.65
090010214003000	2.50	090010215002003	2.65
090010214003001	2.52	090010215001003	2.64
090010214003002	2.65	090010215003006	2.64 IQR = 0.17
090010214003003	2.43	090010214001003	2.60
090010214003004	2.46	090010214003007	2.60
090010214003005		090010214003010	2.60
090010214003006		090010215003005	2.60
090010214003007	2.60	090010214005007	2.58 Median 2.57
090010214003008		090010214001001	2.56 StDev 0.16
090010214003009	2.52	090010214002001	2.56
090010214003010	2.60	090010214002003	2.55
090010214004001		090010214005005	2.55
090010214005001		090010215002006	2.55
090010214005003	2.65	090010214003001	2.52
090010214005004	2.83	090010214003009	2.52
090010214005005	2.55	090010215002001	2.52
090010214005006	2.43	090010214003000	2.50
090010214005007	2.58	090010214003004	2.46 1st Quartile 2.48
090010214005008	2.81	090010215003007	2.44
090010215001001		090010214003003	2.43
090010215001002	2.40	090010214005006	2.43 1st StDev 2.41
090010215001003	2.64	090010214001000	2.40
090010215001004	2.95	090010215001002	2.40
090010215001005		090010215003001	2.36
090010215001006		090010214002004	2.24 2nd StDev 2.25
090010215002000		090010214001002	Count = 35
090010215002001	2.52	090010214002002	Lower Outlier < 2.225
090010215002002		090010214002005	Thus, no lower Outlier
090010215002003	2.65	090010214003005	
090010215002004		090010214003006	
090010215002005	2.77	090010214003008	
090010215002006	2.55	090010214004001	
090010215003000		090010214005001	
090010215003001	2.36	090010215001001	
090010215003002		090010215001005	
090010215003003		090010215001006	
090010215003004		090010215002000	
090010215003005	2.60	090010215002002	
090010215003006	2.64	090010215002004	
090010215003007	2.44	090010215003000	
090010215003008		090010215003002	
090010215003009		090010215003003	
090010215004000		090010215003004	
090010215004001	2.85	090010215003008	
090010215004002	2.82	090010215003009	
090010215004003		090010215004000	
090010215004004		090010215004003	
		090010215004004	



VACANT LAND

including Exempt, Residential and Commercial properties

BLOCK-GROUP ORDER		PERCENT DISTRIBUTION	
BLKIDFP	PerCent Change	BLKIDFP	PerCent Change
		090010215002003	7.60
090010214001000	1.61	090010215002004	6.62
090010214001001			'+TWO OUTLIERS
090010214001002			Upper Outlier > 6.46
090010214001003		090010214005004	5.80
090010214002000		090010215003004	4.07
090010214002001		090010214003009	3.80
090010214002002		090010214003001	3.70
090010214002003		090010214003005	3.54
090010214002004		090010215004000	3.47
090010214002005		090010214005008	3.23
090010214003000		090010215004001	3.14
090010214003001	3.70	090010214003002	3.00
090010214003002	3.00	090010215002000	2.92
090010214003003	2.37	090010215002001	2.82
090010214003004		090010214005001	2.72
090010214003005	3.54	090010214003003	2.37
090010214003006		090010215001001	2.26
090010214003007		090010214005003	2.19
090010214003008		090010215001006	1.70
090010214003009	3.80	090010214001000	1.61
090010214003010		090010215001005	1.55
090010214004001		090010215001004	1.23
090010214005001	2.72	090010214001001	
090010214005003	2.19	090010214001002	
090010214005004	5.80	090010214001003	
090010214005005		090010214002000	
090010214005006		090010214002001	
090010214005007		090010214002002	
090010214005008	3.23	090010214002003	
090010215001001	2.26	090010214002004	
090010215001002		090010214002005	
090010215001003		090010214003000	
090010215001004	1.23	090010214003004	
090010215001005	1.55	090010214003006	
090010215001006	1.70	090010214003007	
090010215002000	2.92	090010214003008	
090010215002001	2.82	090010214003010	
090010215002002		090010214004001	
090010215002003	7.60	090010214005005	
090010215002004	6.62	090010214005006	
090010215002005		090010214005007	
090010215002006		090010215001002	
090010215003000		090010215001003	
090010215003001		090010215002002	
090010215003002		090010215002005	
090010215003003		090010215002006	
090010215003004	4.07	090010215003000	
090010215003005		090010215003001	
090010215003006		090010215003002	
090010215003007		090010215003003	
090010215003008		090010215003005	
090010215003009		090010215003006	
090010215004000	3.47	090010215003007	
090010215004001	3.14	090010215003008	
090010215004002		090010215003009	
090010215004003		090010215004002	
090010215004004		090010215004003	
		090010215004004	



EXEMPT

City of Stamford, CT: 1999-2009 Assessed Value Percent Change

BLOCK-GROUP ORDER

PERCENT DISTRIBUTION

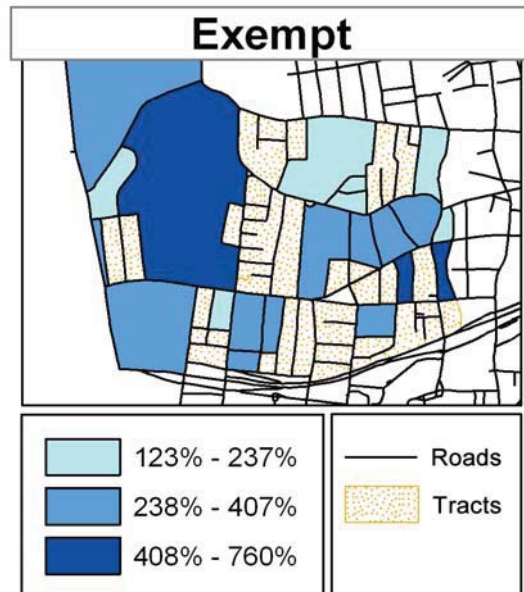
BLKIDFP PerCent Change

BLKIDFP PerCent Change

090010215004004 2.89
 090010215003000 3.03
 090010215001006
 090010214001001 1.45
 090010214001000 2.46
 090010215001004
 090010214002000
 090010215003001
 090010214005001
 090010214005004
 090010215004003
 090010215003004
 090010214001003
 090010215003005
 090010215001001
 090010214001002
 090010214002001
 090010214002002
 090010214002003
 090010214002004
 090010214002005
 090010214003000
 090010214003001 2.00
 090010214003002
 090010214003003 1.91
 090010214003004
 090010214003005
 090010214003006
 090010214003007
 090010214003008 1.25
 090010214003009
 090010214003010
 090010214004001 2.73
 090010214005003
 090010214005005 3.09
 090010214005006
 090010214005007
 090010214005008
 090010215001002
 090010215001003
 090010215001005
 090010215002000
 090010215002001 3.58
 090010215002002 2.30
 090010215002003
 090010215002004
 090010215002005 1.48
 090010215002006 1.34
 090010215003002
 090010215003003
 090010215003006
 090010215003007
 090010215003008
 090010215003009
 090010215004000
 090010215004001 1.83
 090010215004002 3.96

090010215004004 3.96
 090010215003000 3.58
 090010215001006 3.09
 090010214001001 3.03
 090010214001000 2.89
 090010215001004 2.73
 090010214002000 2.46
 090010215003001 2.30
 090010214005001 2.00
 090010214005004 1.91
 090010215004003 1.83
 090010215003004 1.48
 090010214001003 1.45
 090010215003005 1.34
 090010215001001 1.25
 090010214001002
 090010214002001
 090010214002002
 090010214002003
 090010214002004
 090010214002005
 090010214003000
 090010214003001
 090010214003002
 090010214003003
 090010214003004
 090010214003005
 090010214003006
 090010214003007
 090010214003008
 090010214003009
 090010214003010
 090010214004001
 090010214005003
 090010214005005
 090010214005006
 090010214005007
 090010214005008
 090010215001002
 090010215001003
 090010215001005
 090010215002000
 090010215002001
 090010215002002
 090010215002003
 090010215002004
 090010215002005
 090010215002006
 090010215003002
 090010215003003
 090010215003006
 090010215003007
 090010215003008
 090010215003009
 090010215004000
 090010215004001
 090010215004002

Upper Outlier > 5.35 NO OUTLIER
 '2nd Dev 3.99
 '1st stDev 3.14
 '3rd Quartile
 IQR = 1.55
 Mean 2.30 '2nd Quartile
 StDev 0.84
 '1st Quartile
 '1st stDev 1.46
 Count = 15
 '2nd stDev 0.61
 Lower Outlier < -0.85
 No Lower Outliers



CONDOMINIUMS

City of Stamford, CT: 1999-2009 Assessed Value Percent Change

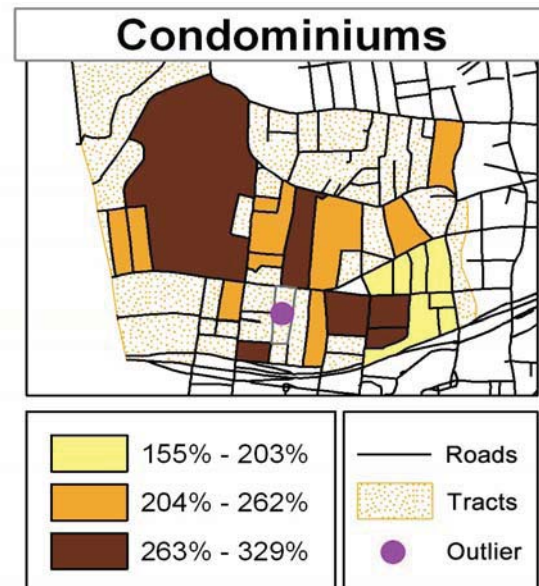
BLOCK-GROUP ORDER

PERCENT DISTRIBUTION

BLKIDFP PerCent Change

BLKIDFP PerCent Change

090010214001000		090010214005001	NOTE Rippowan Park doesn't have 1999 Acc#s	
090010214001001		090010215003003	newCondos	
090010214001002		090010215003004	newCondos	
090010214001003		090010215003006	newCondos	
090010214002000	2.90	090010214003001	4.59	=> 4.59 is an OUTLIER
090010214002001	2.12		Upper Outlier	Outlier > 4.57
090010214002002	2.55	090010215003002	3.75	2nd StDev 4.15
090010214002003		090010215002005	3.47	
090010214002004	2.24	090010215001001	3.35	1st StDev 3.40
090010214002005		090010215004001	3.31	
090010214003000		090010214005004	3.10	
090010214003001	4.59	090010215004002	3.02	3rd Quartile 3.02
090010214003002		090010214002000	2.90	
090010214003003	2.05	090010214005008	2.90	
090010214003004		090010215002003	2.90	IQR = 0.98
090010214003005		090010215003008	2.67	
090010214003006		090010215002006	2.65	Median 2.65
090010214003007		090010214002002	2.55	StDev 0.75
090010214003008		090010215003001	2.40	
090010214003009		090010215003005	2.32	
090010214003010		090010214002004	2.24	1st StDev 1.90
090010214004001	1.97	090010214005006	2.20	
090010214005001	Park doesn't have	090010214002001	2.12	1st Quartile 2.12
090010214005003		090010214003003	2.05	
090010214005004		090010214005007	2.03	
090010214005005	3.10	090010214004001	1.97	
090010214005006	2.20	090010215004004	1.53	
090010214005007	2.03	090010215002002	1.22	2nd StDev 1.15
090010214005008	2.90	090010214001000	Count = 23	
090010215001001	3.35	090010214001001	Lower Outlier < 0.65	
090010215001002		090010214001002	No Lower Outlier	
090010215001003		090010214001003		
090010215001004		090010214002003		
090010215001005		090010214002005		
090010215001006		090010214003000		
090010215002000		090010214003002		
090010215002001		090010214003004		
090010215002002	1.22	090010214003005		
090010215002003	2.90	090010214003006		
090010215002004		090010214003007		
090010215002005	3.47	090010214003008		
090010215002006	2.65	090010214003009		
090010215003000		090010214003010		
090010215003001	2.40	090010214005003		
090010215003002	3.75	090010214005005		
090010215003003	newCondos	090010215001002		
090010215003004	newCondos	090010215001003		
090010215003005	2.32	090010215001004		
090010215003006	newCondos	090010215001005		
090010215003007		090010215001006		
090010215003008	2.67	090010215002000		
090010215003009		090010215002001		
090010215004000		090010215002004		
090010215004001	3.31	090010215003000		
090010215004002	3.02	090010215003007		
090010215004003		090010215003009		
090010215004004	1.53	090010215004000		
		090010215004003		



APARTMENTS

City of Stamford, CT: 1999-2009 Assessed Value Percent Change

BLOCK-GROUP ORDER

PERCENT DISTRIBUTION

BLKIDFP	PerCent Change	BLKIDFP	PerCent Change
090010214001000		090010215002003	Upper Outlier > 3.38 None Here
090010214001001		090010215002006	4.20 2nd StDev 4.27
090010214001002		090010215004001	4.20
090010214001003		090010215003002	4.00
090010214002000	3.28	090010215002005	3.49 1st StDev 3.67
090010214002001	3.07	090010214002000	3.47
090010214002002		090010215002002	3.28 3rd Quartile 3.38
090010214002003		090010215001003	3.26 IQR = 0.82
090010214002004		090010215003008	3.17
090010214002005		090010214002001	3.09
090010214003000		090010215001004	3.07 Median 3.07
090010214003001		090010214005007	3.07 StDev 0.60
090010214003002		090010215002001	3.04
090010214003003		090010214003010	2.98
090010214003004		090010215004000	2.56 1stQuartile 2.51
090010214003005		090010214005008	2.45 1st StDev 2.47
090010214003006		090010215004003	2.40
090010214003007		090010214005004	2.40
090010214003008		090010214003009	2.37
090010214003009	2.30	090010214001000	2.30 2nd StDev 1.87
090010214003010	2.56	090010214001001	Count = 19
090010214004001		090010214001002	Lower Outlier < 2.51
090010214005001		090010214001003	Thus, no lower Outlier
090010214005003		090010214002002	
090010214005004	2.37	090010214002003	
090010214005005		090010214002004	
090010214005006		090010214002005	
090010214005007	3.04	090010214003000	
090010214005008	2.40	090010214003001	
090010215001001		090010214003002	
090010215001002		090010214003003	
090010215001003	3.17	090010214003004	
090010215001004	3.07	090010214003005	
090010215001005		090010214003006	
090010215001006		090010214003007	
090010215002000		090010214003008	
090010215002001	2.98	090010214004001	
090010215002002	3.26	090010214005001	
090010215002003	4.20	090010214005003	
090010215002004		090010214005005	
090010215002005	3.47	090010214005006	
090010215002006	4.20	090010215001001	
090010215003000		090010215001002	
090010215003001		090010215001005	
090010215003002	3.49	090010215001006	
090010215003003		090010215002000	
090010215003004		090010215002004	
090010215003005		090010215003000	
090010215003006		090010215003001	
090010215003007		090010215003003	
090010215003008	3.09	090010215003004	
090010215003009		090010215003005	
090010215004000	2.45	090010215003006	
090010215004001	4.00	090010215003007	
090010215004002		090010215003009	
090010215004003	2.40	090010215004002	
090010215004004		090010215004004	

