

CONNECTICUT LOCAL HISTORIC DISTRICTS AND PROPERTY VALUES



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Introduction

Connecticut is a state with a wealth of historic resources. Every corner of the state contains sites, structures, artifacts and landscapes that are today the physical manifestation of our rich heritage. It is the mission of the Connecticut Trust for Historic Preservation to nurture and protect those resources. One of the most effective means of assuring that our built history is available for generations to come is through the creation of local historic districts. Today in Connecticut there are 133 historic districts in 72 towns covering in excess of 8,000 buildings.

In addition, there are National Register of Historic Places districts which provide a wonderful means of identifying the importance of a neighborhood's architectural, cultural and historical importance. However National Register listing alone provides almost no protection for the properties within the district. Those protections come through the creation of a local historic district under CGS § 7-147. These local historic districts will include a board of volunteer citizens who review applications for architectural changes visible from a public right-of-way, new construction, and demolition. It is through this review and approval process that the underlying character of a neighborhood is maintained over time.

While the primary goal of a local historic district is to identify, protect and enhance historic resources, those actions surely must have economic consequences. Since one's house is usually the largest family asset, it is legitimate to ask, "What effect does being in a local historic district have on property values?" It was to help answer that question that the Connecticut Trust, with funding from the State Historic Preservation Office, commissioned this study – *Connecticut Local Historic Districts and Property Values*.

To get a broad understanding of the issue, we chose to look at four very different towns and cities in Connecticut: Canton, Milford, Norwich and Windsor. These communities vary widely in size, geography, demographics and economic condition. What they have in common, however, are inventories of wonderful historic buildings and local commissions to oversee the historic districts as they change and evolve.

We are very pleased by the results of this analysis. In no case was there evidence that being in a local historic district reduced property values. In fact, in three of the four communities, properties within historic districts have had an annual increase in value greater than that of properties in the community as a whole. This is perhaps not surprising in times of rapid real estate appreciation. But what about in the recent years where property values around the country have fallen? The study looked at patterns of foreclosures in each

of the four cities and found that in every case the rate of foreclosure was less in the historic district than in the local market – good news indeed for historic homeowners and their bankers.

Everything wasn't good news, however. We have learned that in the four communities there are more than 3,500 homes over a century old, but 92% of them have no protections through a local historic district. For us at the Connecticut Trust this means that stewarding historic resources for future generations requires an ongoing commitment.

The positive economic lessons from *Connecticut Local Historic Districts and Property Values* will be one more tool to assist us and the citizens of our state to meet that commitment.

Helen Higgins, Executive Director
Connecticut Trust for Historic Preservation

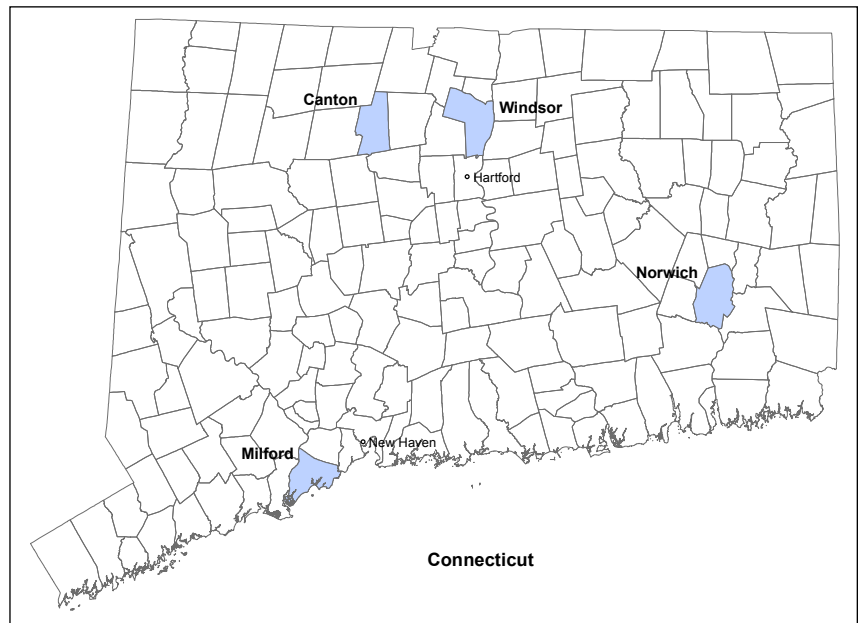
The State Historic Preservation Office is pleased to partner with the Connecticut Trust for Historic Preservation to produce this publication, which will become a valuable addition to every local historic district commission's preservation tool kit. There have been many good studies conducted across the country, in towns and cities large and small, analyzing the comparative values of properties within historic districts and without. While this analysis is a good reference point, people want specifics about Connecticut and their own town. Thanks to this excellent report, we can now provide more pertinent information and statistics for local historic district residents and commissioners here in Connecticut.

The conclusions that can be drawn from this report point to the importance of continued dedication to identifying and protecting the historic resources that tell the unique story of each of our cities and towns. By providing evidence that local historic district and property designation can offer assurances of economic stability and the promise of certain protections against unmanaged change, this report provides an effective response to the question so often asked: "what is the benefit of historic preservation?"

David Bahlman
State Historic Preservation Officer

Executive Summary

The relationship between property values and local historic districts was measured in four Connecticut communities – Canton, Milford, Norwich and Windsor. Included in the analysis were two local historic districts in Canton and Norwich and one district each in Milford and Windsor. The base comparison was the change in values of properties reflected in two revaluations for property tax purposes by the local assessor. In three of the cases those valuations were five years apart; in the fourth case, six years. In total data from more than 25,000 properties was examined.



The major findings, detailed on the pages that follow, were these:

- **Property values in every local historic district saw average increases in value ranging from 4% to over 19% per year.**
- **In three of the four communities the rate of value increase for properties within local historic districts was greater than for properties with no such protection.**
- **In “head to head” square-foot comparisons based on age and style, properties within local historic districts were worth more than similar properties not within the districts.**
- **Overall there appears to be a 2-4% value premium resulting from location within a local historic district.**
- **On a composite basis, the rate of foreclosure of properties within the historic districts was half the rate outside the districts.**
- **The comparative value increase is least where there are significant commercial and multifamily structures within the same neighborhood as single-family residences.**
- **In spite of these positive indicators, the vast majority of historic homes in these communities are not subject to the protection of local historic districts.**

CANTON



BACKGROUND

Founded in 1806, Canton is a small and prosperous country town 14 miles west of Hartford. It is part of the capital region but has a strong sense of being an independent community. Part of the town's identity is intertwined with the Collins Axe Company factory that prospered from 1826 to 1966. Many of the buildings in the mill area, called Collinsville, were built to house and support the factory's employees. The preservation and adaptive reuse of several downtown buildings resulted in *Budget Travel* ranking Collinsville among its 2007 "Ten Coolest Small Towns in Connecticut." The town was constructed along the Farmington River and today is the center of many outdoor sporting activities.

Canton has two local historic districts – Collinsville Historic District, established in 1988, and Canton Center Historic District, established in 1975. Collinsville Historic District is centered around the Collins Axe factory and includes remaining downtown buildings although not the factory itself. The district is a small historic manufacturing village with a mix of residential, commercial and industrial structures that are still in their original configuration, located just off State Route 169. Canton Center Historic District is north of Collinsville and generally runs linearly along Route 179, including properties 100 feet to either side of the road. The district is primarily residential and fairly rural, representing Canton's original town settlement as a rural agricultural community.

STATISTICS

County: Hartford County

Local Historic Districts: 2

National Register Districts: 2

Population: 10,292

Median Age: 43

Ethnic Makeup:

White: 96%

African American: 1%

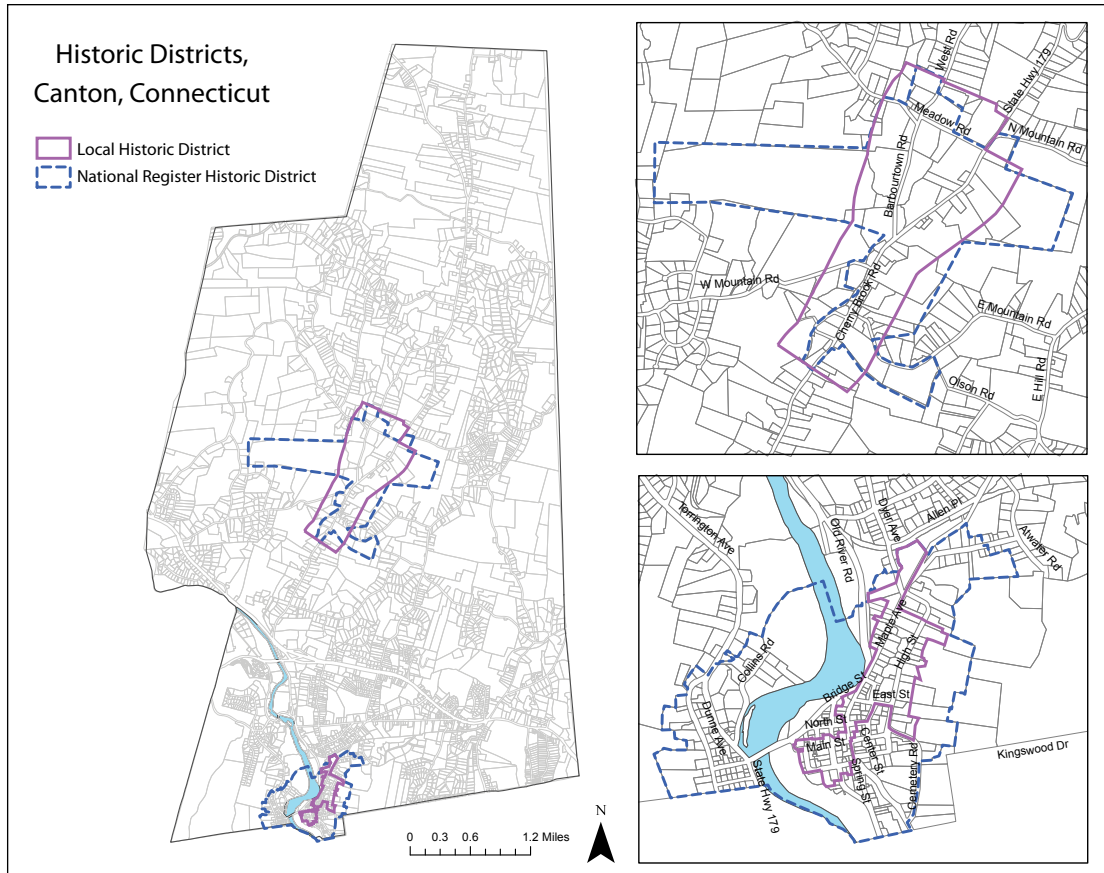
Latino: 2.6%

Asian: 2%

Median Household Income: \$86,912

Owner-occupied Housing Units: 3,394

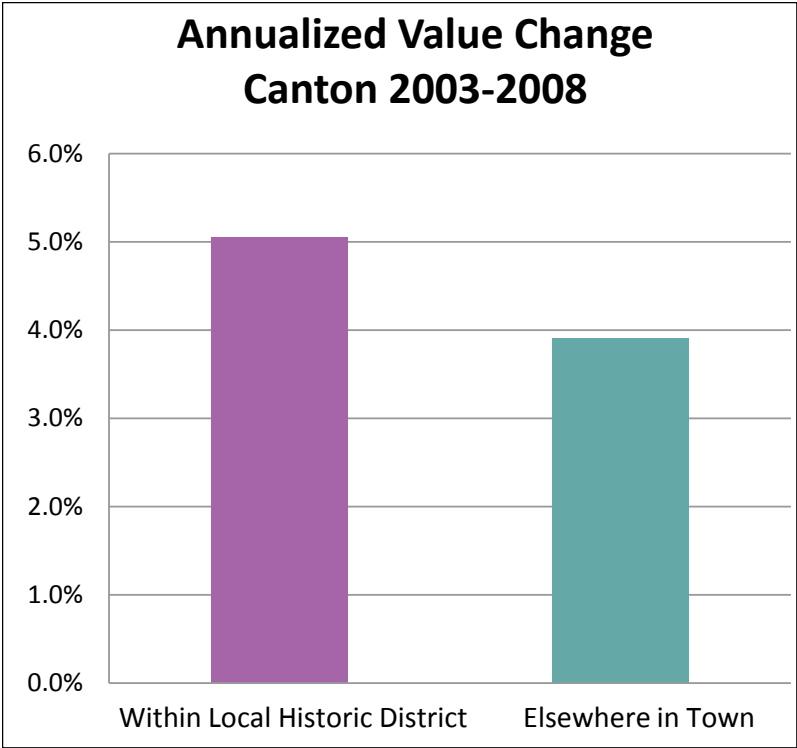
Renter-occupied Housing Units: 756



FINDINGS

The base comparison for each of the communities was the change in value on a square-foot-of-living-area basis between the two most recent revaluations by the local assessor. In the case of Canton those revaluations took place in 2003 and 2008. The annual rate of value change for single-family residences within the two local historic districts was compared with similar properties not within the districts. An average property within the local historic district increased in value 5.05% each year between the revaluations while properties not within the historic districts increased 3.91% per year.

Canton has a considerable number of houses built prior to the 20th century, some of which are included within one of the two local historic districts while others are not. When comparisons were made of these houses, it was found that the value of the historic district house was \$28,000 (8.8%) more, the value per square foot was



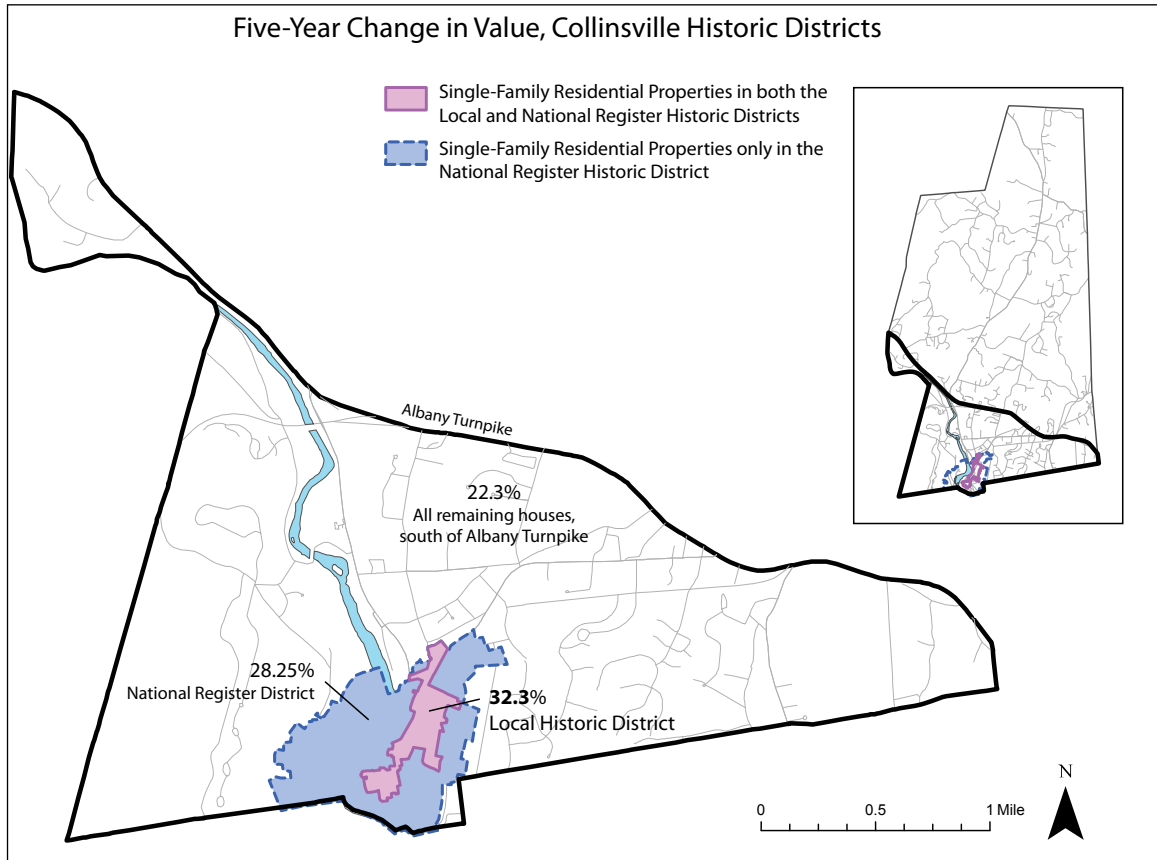
\$6.40 (4.2%) more, and the annual value change was approximately .6% higher.

These value comparisons were made with properties within the two local historic districts. However, Canton also has two National Register historic districts. Inclusion on the National Register does not place the same limitations on a property owner that local historic district/property designation does. Owners are free to make changes and alternations, although proposed demolitions of a property listed on the National Register can be challenged under CGS § 22a-15 to 22a-19a. It is only

in a local district that there is any review and approval process. As can be seen in the map on page 4, most properties that are in the local historic districts are also in National Register districts, but many National Register district buildings are not included in a local district and are, therefore, not subject to any design review and approval process.

This situation makes the Collinsville local historic district a particularly interesting example to evaluate. The entire local district is within the National Register district, but perhaps two-thirds of the National Register district is not included in the local district. And most of the area of Canton south of the Albany Turnpike is in

Pre-20 th -Century Homes in Canton			
	Value	Value/Square Foot	Annual Value Change ('03-'08)
Within Local Historic District	\$344,624	\$157.47	5.47%
Not Within Historic District	\$316,839	\$151.07	4.85%



neither district. So a comparison was made of the value changes in all three sectors: 1) within both the local and national district; 2) within the national district only; and 3) within neither historic district. The results can be seen in the map above: properties within the local district increased in value 32.3% over the five-year period between revaluations. Properties within the National Register district, but not within local oversight, increased by 28.25%. Finally properties in the neighborhood but in neither district increased 22.3%. What this appears to show, at least in this instance, is that around 70% of the value increase is attributable to overall market forces, 18% comes from the designation and recognition as a historic asset, and 12% is the share of value increase that local protections provide.

MILFORD



BACKGROUND

Founded in 1639, Milford is located along 17 miles of the Long Island Sound coastline between Bridgeport and New Haven and has strong connections to both cities. The town's main industries were shipbuilding, oystering and trade from the harbor. Milford was also home to numerous grist and saw mills. Milford's history is strongly tied to some of our nation's most significant historical figures and events, providing a resting place for George Washington and being part of the Underground Railroad. In the early 19th century, Milford became known as a popular beach resort for nearby New Haven and Bridgeport residents. During the early 1900s, the leather industry thrived with the making of boots, hats and shoes, while agricultural sectors, particularly apple harvesting, continued to influence the town's economy. However in the 1950s shopping centers began replacing Milford's farmlands. Today Milford is a growing town that has become a center of industry, home to the corporate headquarters of Subway, Schick and Bic (until 2008).

The majority of Milford retains its Colonial-era layout, though few Colonial homes remain in their original state. The Milford Historic District was established in 1976 and extends north of City Hall on either side of the Wepawaug River. It contains many stately homes, the earliest of which dates back to 1650. The South of the Green Historic District was created in 2007 as a collection of 18th- and 19th-century vernacular homes near the town's harbor. As of September 2011, a third local historic district in the Gulf Street area is under creation; the new district would protect approximately 400 historic homes.

STATISTICS

County: New Haven County

Local Historic Districts: 2

National Register Districts: 1

Population: 51,271

Median Age: 45

Ethnic Makeup:

White: 89%

African American: 2.6%

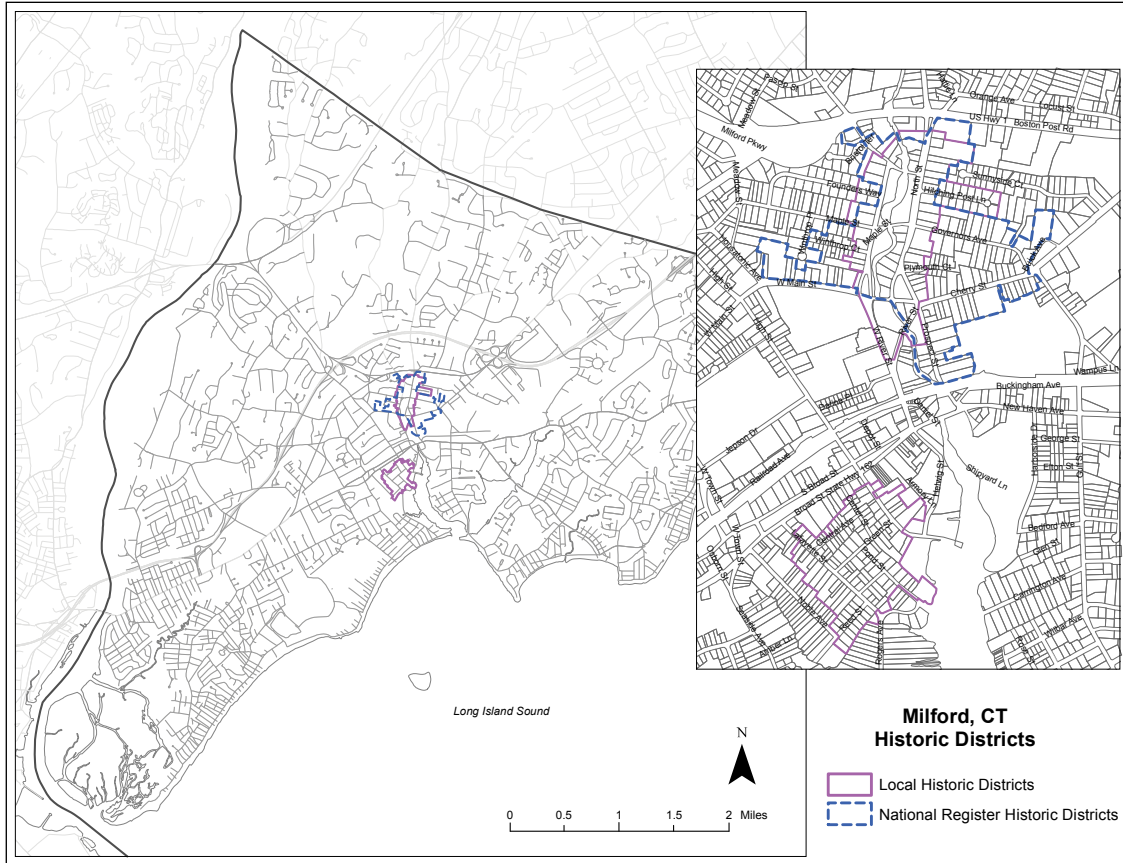
Latino: 5.3%

Asian: 5.5%

Median Household Income: \$75,995

Owner-occupied Housing Units: 16,054

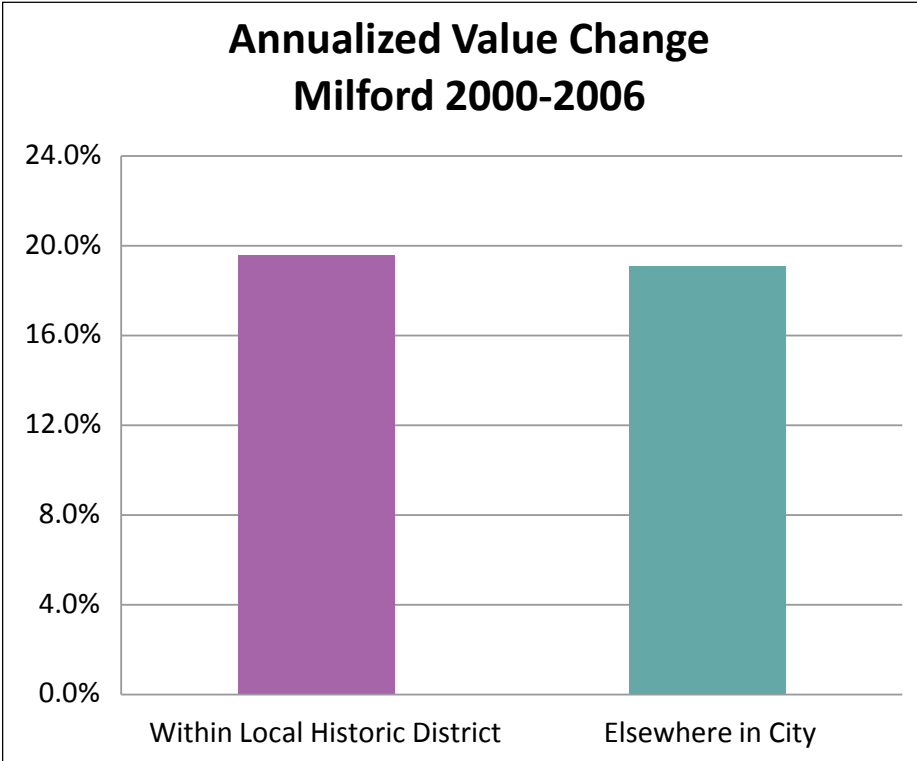
Renter-occupied Housing Units: 4,963



Although Milford has two local historic districts, only one – the Milford Historic District – was considered in this analysis. The reason is this: the second, the South of the Green District, was not established until 2007. The dates of the two revaluations (2000 and 2006) both predated the creation of the South of the Green District. Therefore it would be unreasonable to attribute any value changes in that neighborhood to the existence of a local historic district.

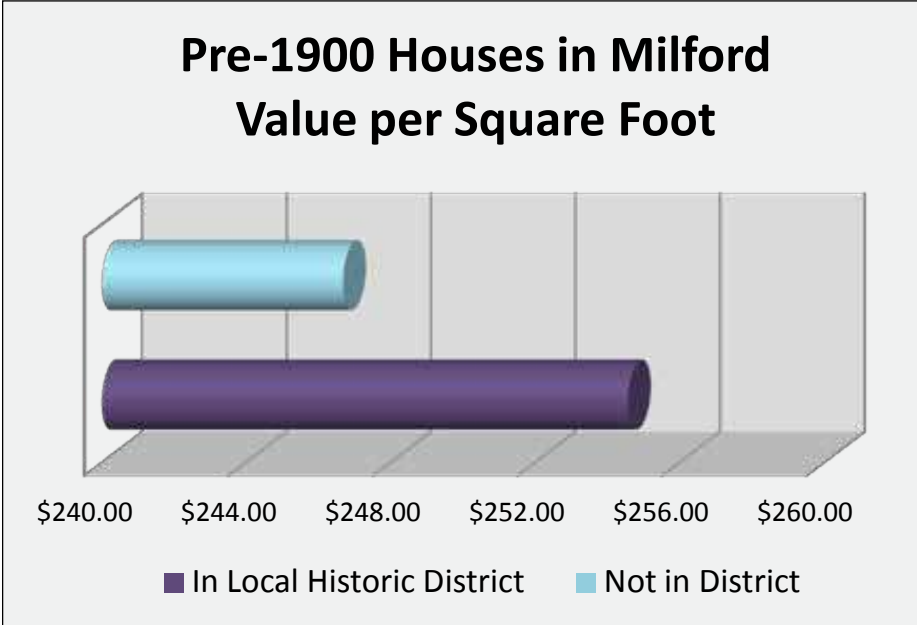
FINDINGS

The comparison between properties within the Milford Historic District and single-family residences elsewhere in the community showed a slightly greater increase in average value. The annualized increase was 19.57% per year as compared to 19.08% for houses not within the historic district. While that differ-



ence was slight, it was still positive and, because of relatively high property values in Milford, meant an additional increase in value of historic district properties in excess of \$3,000 per year on average.

Another factor accounting for this more-modest differential was first identified for the researchers by the local assessor, Daniel Thomas, and subsequently confirmed in evaluating the data. In the first half of the decade Milford experienced an exceptionally high demand for oceanfront properties, which appreciated at rates far exceeding the very aggressive property market overall. Since the Milford Historic District contains no oceanfront property, the value changes to the comparative properties were statistically affected by the very high rate of value increases of these high-demand houses. Over the



six-year period between revaluations the value increase for oceanfront properties averaged in excess of 25% per year. Much of this demand has proven to be extremely volatile and would likely be moderated if the timeframe were extended.

When the comparison is made on more directly comparable historic houses – those built prior to the 20th century – the impact of being in a local historic district becomes more apparent. When oceanfront properties are excluded, houses constructed before 1900 and within the local historic district averaged about 1% more each year in value increase and were worth around \$8 per square foot more than like houses not in the historic district. In the case of Milford, it is both the quality of the historic neighborhood and the confidence that there is less likelihood of significant adverse changes that create this historic district value premium of slightly more than 3%.

WINDSOR



BACKGROUND

Located approximately 8 miles north of Hartford, Windsor is a commuter community with close ties to the capital. Founded in 1633 by settlers from Plymouth, Massachusetts, the town has the distinction of being one of Connecticut's first settlement. The First Church of Windsor, located at the center of the palisade, was founded around the same time and is the oldest Congregational church in Connecticut and among the oldest in the US. Between the 17th and 19th centuries, the town's primary industries included tobacco farming, brick making and paper making. Windsor's location along the Farmington River also fostered the growth of commercial shipping in the late 18th century, with local businessmen importing and exporting agricultural goods to the Caribbean and importing sugar and molasses. Today Windsor is composed of its historic core and outlying corporate areas that are headquarters for various industrial companies.

The Palisado Historic District, created in 1963, is north of the town center and generally runs 250 feet from either side of Palisado Avenue, between the Farmington River and Bissell's Ferry Road. It is a well-marked, primarily residential district, with examples of vernacular 18th- and 19th-century homes that are connected to the town's first settlers. Many of these houses were built by sea captains and other successful businessmen.

FINDINGS

When the change of value for properties within Windsor's local historic district are compared with residential properties elsewhere, the result is consistent with what has been found in most other places. The

STATISTICS

County: Hartford County

Local Historic Districts: 1

National Register Districts: 2

Population: 29,044

Median Age: 41

Ethnic Makeup:

White: 54%

African American: 34%

Latino: 5%

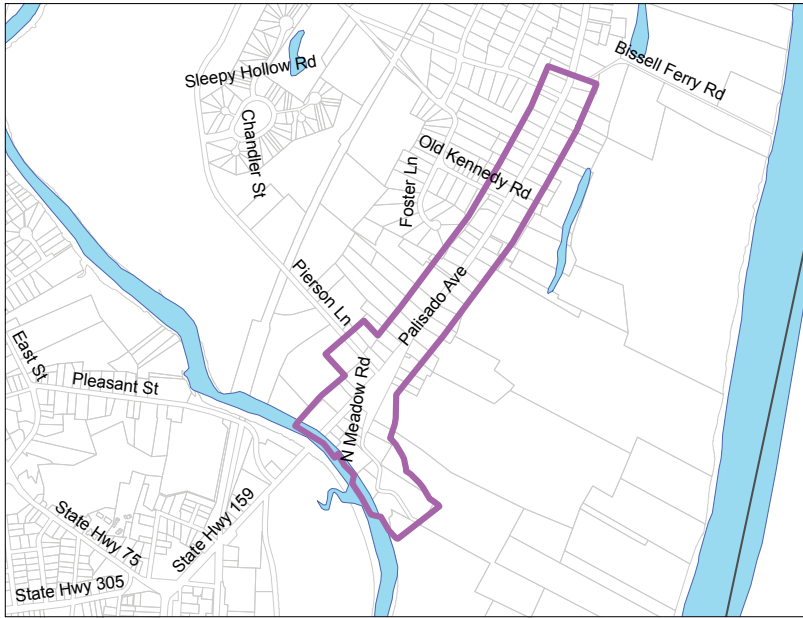
Asian: 3%

Median Household Income: \$79,294

Owner-occupied Housing Units: 8,886

Renter-occupied Housing Units: 1,866

**Palisado Local Historic District,
Windsor, CT**



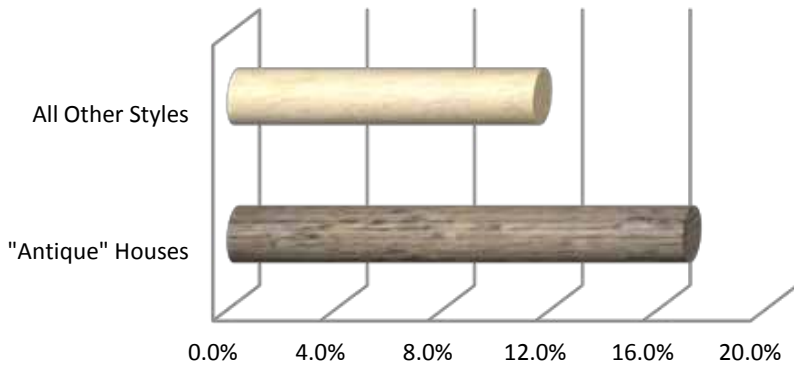
annual value change between 2003 and 2008 was 16.04% per year in the Palisado Historic District as compared to 10.33% in the rest of Windsor.

The historic charm of Windsor is obviously why many people choose to live there. And homes considered "antique" houses are in high demand. This is reflected in the annual increase in value of that type of dwelling. Over the five-year period the value growth of "antique" houses was 16.9% versus 11.4% for all other styles.

**Annualized Value Change
Windsor 2003-2008**



Annualized Value Change by Style Windsor



Average Value "Antique" Houses in Windsor



But in Windsor, not all antique houses are in a local historic district. Is there a premium attached to houses that are not only antique but also in a neighborhood protected by a local historic district? In Windsor the answer is decidedly yes. Antique houses in a local historic district are worth, on average, \$30,000 more than antique houses found elsewhere in the community. On a square-foot basis the premium paid for a house in a historic district is about 4.5%.

NORWICH



BACKGROUND

Norwich was founded in 1659 along the Norwich Harbor, which is formed by the convergence of the Yantic, Shetucket and Quinebaug Rivers. In the late 18th and early 19th centuries, Norwich grew into a thriving mill town and prosperous shipping center, with successful paper and textile companies. The arrival of the railroad solidified the town's connection to New York City and other major commercial cities on the east coast. In the 19th and 20th centuries, Norwich's manufacturing industries continued to prosper, expanding to include firearms, clock-making, furniture-making, foundries and Thermos bottles. It is also rumored that in 1860, Abraham Lincoln stayed at the Wauregan Hotel, now rehabilitated as mixed residential and commercial spaces. In the 1940s, several of the surrounding mill and factory villages were consolidated into modern-day Norwich. There are numerous remnants of Norwich's prosperous past scattered throughout the city's various neighborhoods and villages, ranging from grand homes to smaller farmhouses.

Norwichtown Historic District, created in 1967, is composed of the town's original Green and first settlement, represented by a collection of large 18th-century homes. The district boundaries are irregular. Little Plains Historic District, created in 1970, is on the border of downtown Norwich and includes a variety of late 18th- and 19th-century homes. Similar to the Norwichtown Historic District, the majority of buildings in Little Plains are remnants of Norwich's prosperous shipping and manufacturing past.

STATISTICS

County: New London County

Local Historic Districts: 2

National Register Districts: 12

Population: 40,493

Median Age: 38

Ethnic Makeup:

White: 70%

African American: 10%

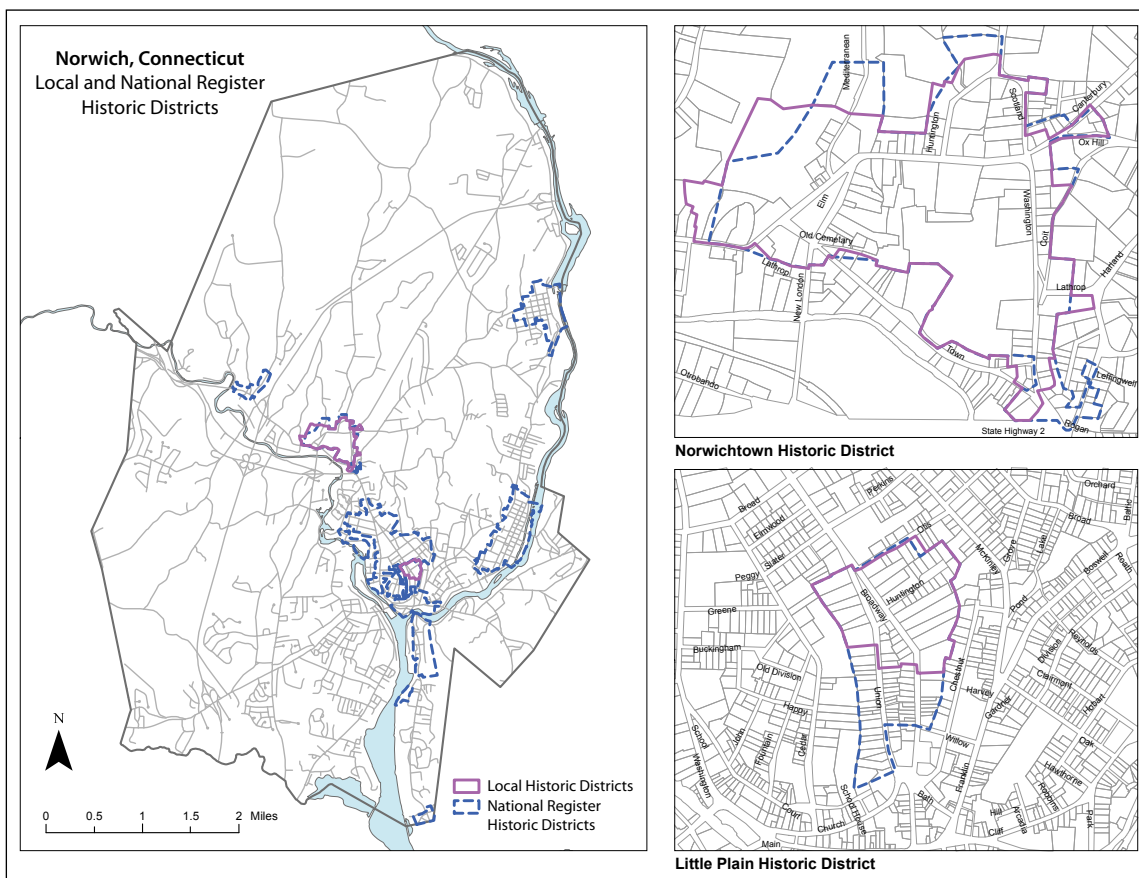
Latino: 13%

Asian: 8%

Median Household Income: \$50,381

Owner-occupied Housing Units: 8,614

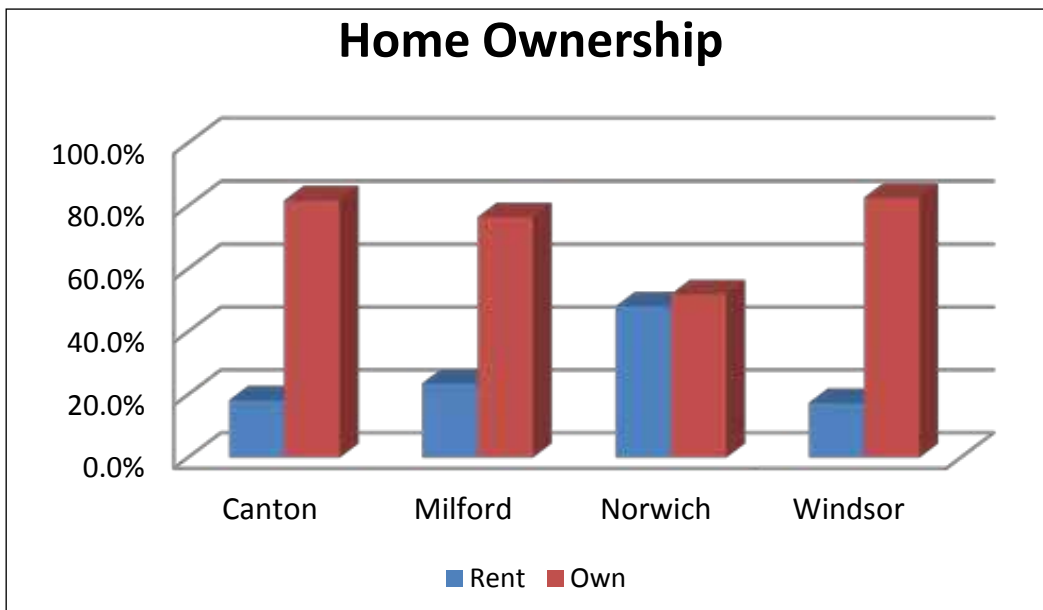
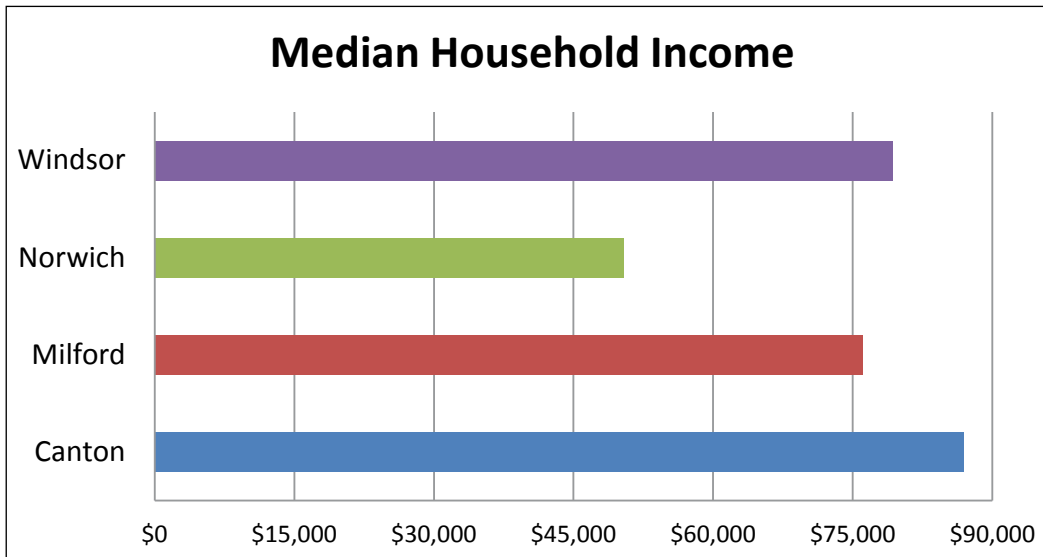
Renter-occupied Housing Units: 7,985



FINDINGS

Norwich was chosen as a case study to answer slightly different questions than the others, specifically:

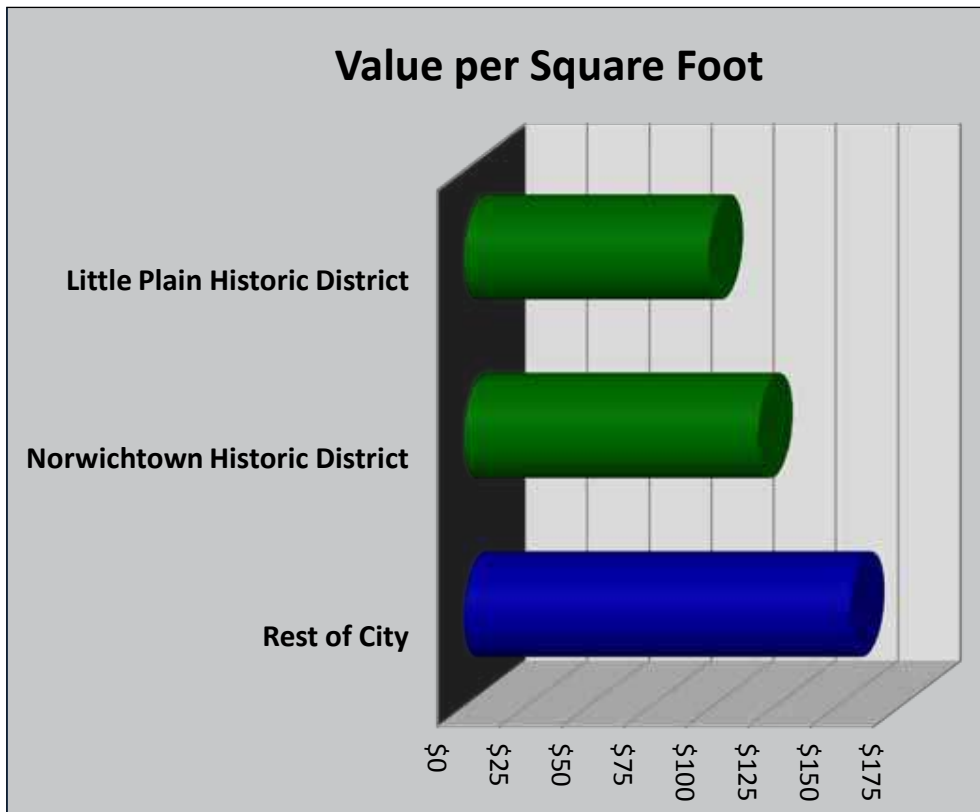
- Can historic neighborhoods provide affordable housing in less economically prosperous communities?
- In times of economic downturns, how do houses in local historic districts fare?
- What is the effect on single-family property values where they are within districts with sizable numbers of commercial and multi-family properties?



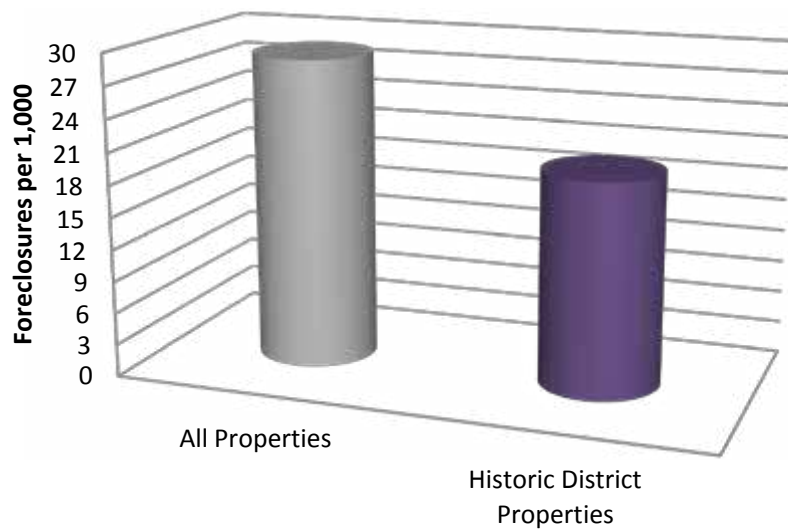
In Norwich simple economics certainly play a role. Two significant indicators – household income and rates of home ownership – are decidedly different in Norwich than in the other three communities studied. While the median household income in Canton, Milford and Windsor ranges between \$75,000 and \$85,000 per year, in Norwich it is \$50,000.

Rate of home ownership is another significant difference. Nationally around 65% of all households own their own homes. That rate is exceeded in Canton, Milford and Windsor where, combined, the rate of home ownership exceeds 80%. In Norwich, by contrast, the rate of home ownership is just over half.

It can certainly be argued that in a city with economic challenges, providing affordable housing ought to be a public policy priority. Local historic districts in Norwich are helping to meet that need. Historic houses in historic neighborhoods are providing not poor quality housing, but value-for-money housing. The square-foot value of the average house in the Little Plain Historic District is a third less than the average in the rest of Norwich. In the Norwichtown Historic District per-foot values are \$35 per square foot less than the citywide average.



Foreclosures per 1,000 Properties Norwich 2008-2011



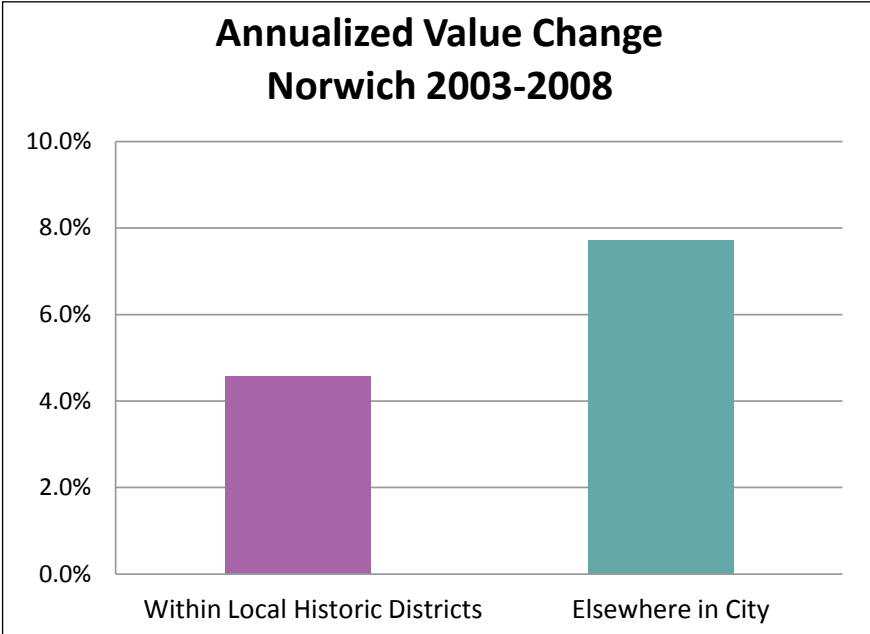
While historic neighborhoods are often criticized as being enclaves of affluence, in Norwich, historic districts have the distinction of providing a diverse economic population access to reasonably priced, quality real estate.

In economic downturns foreclosures are a major concern, particularly in communities of households with more modest incomes. Norwich has certainly seen foreclosures in recent years. But in spite of the economic challenges in Norwich, the foreclosure rate for houses within the local historic districts

(19.9 per 1,000 properties) is significantly less than for the city as a whole (28.9 per 1,000).

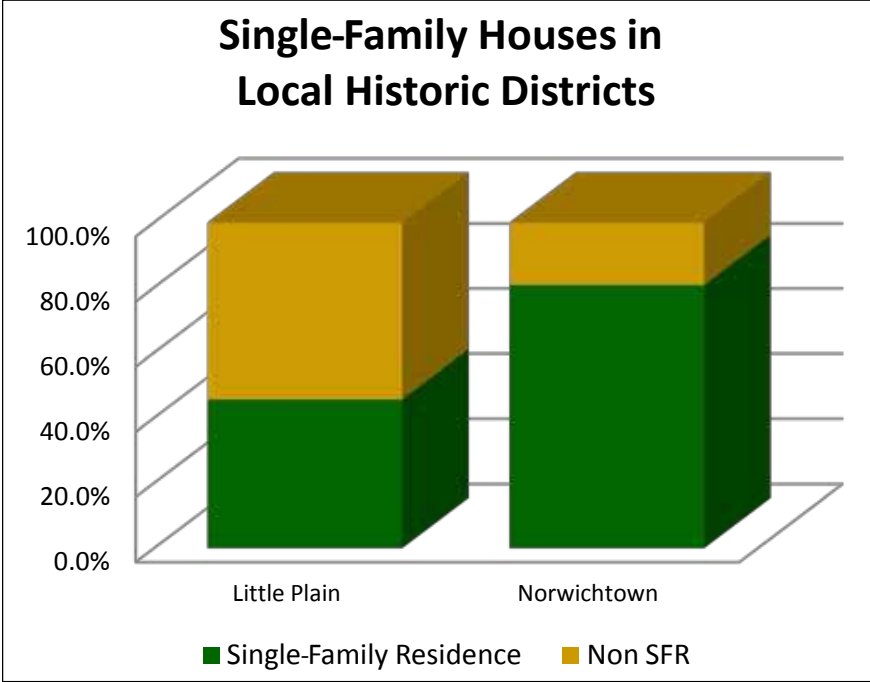
Norwich is the only one of the four communities studied where the rate of value change in the local historic districts was less than single-family houses elsewhere in the community. Over the five-year period between revaluations, single-family houses in the Norwichtown Historic District saw value increases of 4.09% per year and the Little Plain Historic District 6.64% per year while single-family houses elsewhere in Norwich experienced annual increases of 7.73% per year. The rate for the two local districts combined is 4.58% annually. The local historic district properties certainly increased in value, but at a rate less than elsewhere in the community.

Why is Norwich an exception to the pattern evidenced in all the other communities? The answer may lie in the character of the neighborhoods themselves. This study particularly focused on the impact of local historic districts on the property values of single-family residences. While a certain degree of mixed use can have a positive effect on residential property values, when high percentages of the nearby properties are multi-



family residential and/or commercial, this can have a dampening effect on values. This may be the case in Norwich.

While in Norwichtown around 80% of all properties are still single-family residential, in Little Plain well over half are either multifamily residential or commercial. The commercial and multifamily properties in Little Plain saw value increases greater than the citywide average.



So what are the lessons from Norwich? Local historic districts are providing affordable housing in a community with modest incomes. Homes in local historic districts are less likely to have faced foreclosure than elsewhere in the city. And property values have increased in spite of the challenge of the immediate proximity of commercial and multi-family buildings.

Conclusion

The findings from this analysis were both consistent and convincing. Not only do local historic districts not reduce property values, but in most cases provide a “historic premium” to the houses within the district. Why is that the case? It is sometimes suggested that an additional layer of regulation (which, in fact, historic district commissions enact) must have an adverse impact on values. But this study and others before it amply demonstrate that this is not the case.

In some cases sophisticated buyers may consciously pay more simply due to having the confidence that the character of the neighborhood they are buying into will not be subject to dramatic, adverse changes because there is a public body that reviews and then approves or denies proposals.

In March 2011 the National Association of Realtors released its *Community Preference Survey*, a comprehensive analysis of why people make the housing choice they make. One of the more interesting findings was that while 12% said the size of the house was most important, 88% said that the neighborhood within which the house is located is more important. What local historic districts do is maintain the character and quality of the neighborhood – the major reason people bought there to begin with. So individual buyers may not even know that a historic district commission exists, but the evidence of the commission’s work is all around them.

The individual lessons learned from each of the communities are found in their respective sections. But two important findings emerged from looking at the data in total – one good and one a cause for concern.

For the last four years the United States has been in a recession in residential real estate, whether economists call it that or not. As a result, from an analytical perspective, looking at property value issues is problematic. There are far fewer sales than in typical years and many of the sales that do take place are not a reflection of the “fair market value” standard that a researcher would look for.

So as a substitute for current sales, we looked at foreclosure patterns in each of the communities, and the results were revealing. The rate of foreclosures in local historic districts was half that of neighborhoods that were not historic districts. This is not a statistical fluke. It is not that there were no homeowners in historic districts who faced financial difficulties. Rather it appears that the downside volatility in historic districts was less than in the community at large, therefore homeowners in financial trouble could sell their property prior to reaching the foreclosure process.

Foreclosures per 1,000 Properties		
	Overall	In Local Historic Districts
Canton	10.0	6.4
Milford	14.7	0.0
Norwich	28.9	19.9
Windsor	17.7	16.1
Total	19.70	9.96

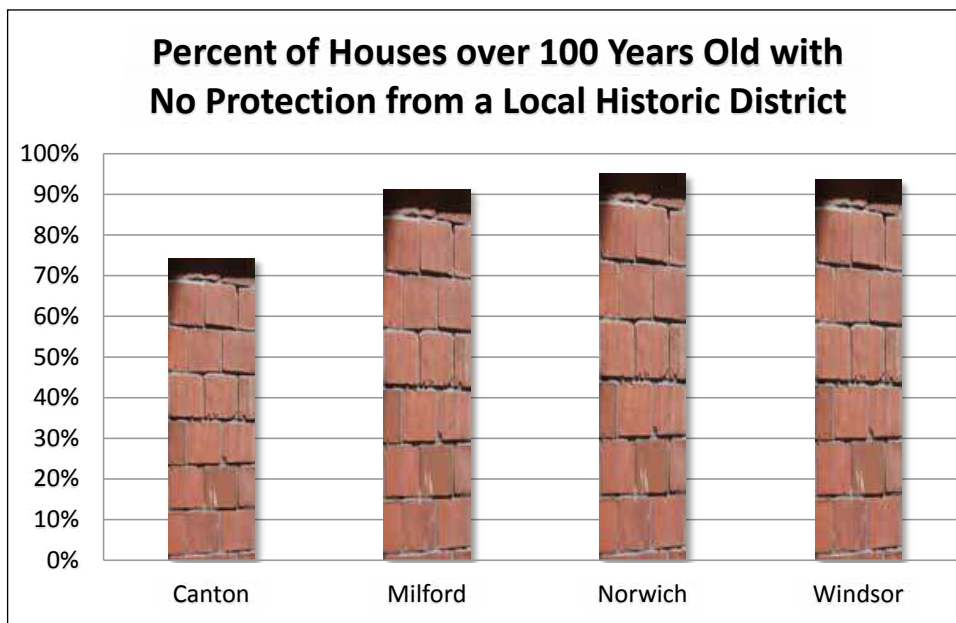
While the foreclosure story is a good one, there’s another finding that, if not bad, is at least cause for concern. Because of its long history and generations of stewardship, Connecticut has an abundance of historic buildings. These structures have served the citizens of Connecticut for generations and can do so for years into the future. As is demonstrated throughout this report, establishing local historic districts is perhaps the most effective means of assuring the future of historic buildings.

But even in these four towns and cities rich in built heritage, the vast majority of historic buildings have no protection whatsoever. Even limiting the concern to houses more than a century old, in the four communities studied, between 75% and 95% of these properties are outside the boundaries of local historic districts.

It isn’t that every one of these houses can, or even should, be preserved forever. But unless and until more communities take advantage of the state enabling statute to identify and designate local historic district

and properties, much of the architectural wealth of Connecticut remains at risk.

Local historic districts have proven their worth, socially, culturally and economically. But if the historic resources of Connecticut are to be available for tomorrow’s citizens, the work of those historic district commissions has only just begun.



Methodology

This study was conducted using as the primary database the property tax records of the four communities – Canton, Milford, Norwich and Windsor. In three of the cases the property record database was provided in electronic form by the local assessors. In each case this included both the most recent revaluation and the revaluation five (and in one case six) years earlier. In one instance electronic data was not available so we entered the pertinent information from printed records. All of the data was consolidated into Excel spreadsheets which could then be sorted for any particular analysis.

At the beginning of this project it was decided by the client and the researchers that there would be a relatively straightforward analysis done consistently in all four locations. This process was as follows:

1. Calculate the total change in value from the first revaluation to the second for every single-family residential property in each of the communities.
2. Convert that dollar amount to a percentage.
3. Annualize the percentage.
4. Sort all of the properties as being either in or out of local historic districts.
5. Compare the average value change of properties within the local historic districts to properties not within the historic districts.

A major reason for this approach was that the client (Connecticut Trust for Historic Preservation) wanted a methodology that could be employed locally by communities that were not part of this study, using an approach that could be done periodically without the necessity of complex mathematical modeling and without needing to hire outside consultants.

From an analytical standpoint, however, this was also a useful approach for several reasons:

1. The data is a composite of all properties.
2. The high level of competence and expertise of Connecticut assessors meant that the data was reliable.
3. By their nature these appraised values are a reflection of the aggregated preferences of individual buyers and sellers.

4. While no doubt there are occasionally erroneous valuations included in the records, the sheer number of data points minimizes the skewing potential for those errors.
5. This approach greatly diminishes the “small sample error” problem that often occurs when property value analysis is done solely on sales transactions.
6. This approach mitigates the problems of using sales data alone, which are exacerbated because of an unprecedented volatility of real estate prices over the last decade.

After doing the base analysis for each community, the researchers looked at the data from each location that could tell an interesting “story” about the relationship between historic districts and property values. Again it was the assessment data upon which these secondary analyses were based.

Finally for the foreclosure analysis we purchased a database of foreclosures in the four cities from Realty-Trac (www.realtytrac.com), a private firm that maintains the most comprehensive foreclosure base in the country. The period of the foreclosures was from January 2008 through July 2011.

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