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ASSOCIATES, INC.

MARKET STUDY

FOR

Town of Mansfield

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November 2005

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In accordance with our proposal dated July 12 , 2005, we have completed a Market Study evaluating the potential for developing various types of senior housing communities in the Town of Mansfield (Project).

The following report includes an assessment of the market for the Project, an area analysis, an analysis and definition of the market area, including its socio-economic and demographic trends, competitive conditions and an analysis of the depth of the market for the Project.

This report is based on estimates, assumptions and other information available to us during the conduct of the study or developed in connection with the market study. Sources of the information and bases of the estimates and assumptions are stated in the appropriate sections of this report. However, some assumptions will not materialize and unanticipated events and circumstances may occur; therefore, actual results achieved may vary from those reported upon.

We have not evaluated the effectiveness of the Project's management, and we are not responsible for future marketing efforts and other management actions upon which results will depend.

Susan B. Brecht

November, 2005

STUDY BACKGROUND, CLIENT BACKGROUND, OBJECTIVES & APPROACH

STUDY BACKGROUND

The Town of Mansfield in Tolland County, Connecticut (Mansfield) has requested a market feasibility study to determine whether the local area could support the development of various senior housing options. Mansfield intends to use the results of the study to support the development of guidelines for the evaluation of proposals for various types of senior housing, including active adult communities (AAC) and independent living (IL) or assisted living (AL) communities.

CLIENT BACKGROUND

The Town of Mansfield lies in the heart of eastern Connecticut. About nine miles long and five miles wide, it comprises about 44 square miles. It is the home of the main campus of the University of Connecticut, which allows residents to take advantage of many cultural and sporting events. Over the years, the Town has been able to acquire numerous parcels of land and has developed many beautiful hiking trails and parks for the enjoyment of its residents[1]. Currently, there are a limited number of senior housing options available in Mansfield or the surrounding areas, other than those that serve either low-income seniors or those requiring nursing care.

In planning for the future needs of its residents, the Town of Mansfield sees itself as a facilitator rather than a developer, and seeks to be an active and thoughtful participant in planned Town growth. This philosophy is supported by several recent planning activities in the Town. For example, effective December 15, 2005 the Mansfield Planning and Zoning Commission approved an amendment to the zoning regulations that would allow more 55+ housing units (based on changes to density requirements)[2]. In addition, two recent studies have underscored the need for additional senior housing in Mansfield. The 2005 Draft Plan of Conservation and Development identifies the need for senior housing and provides an in depth discussion of the characteristics of various locations throughout Mansfield[3]. Also, the November 2003 study prepared

[1] www.wikipedia.com
[2] Discussion with Greg Padick, Director of Planning, Town of Mansfield; September 2005.
[3] This includes information on the existing water and sewer capacity.

TABLE OF CONTENTS

Study Background, Client Background, Objectives and Approach	1
Market Area, Regional Profile, Location Description and Perception,	2
Demographic Trends	3
Competitive Environment	4
Interview Summary	5
Analysis of Market Depth	6
Summary of Findings and Recommendations	7

Appendix

A Demographic Data

B Interview List

C Glossary

for the Mansfield Downtown Partnership incorporates senior housing units into plans for revitalization of downtown Mansfield. This study by Urban Partners is a market assessment of housing, retail, commercial, and entertainment uses for Storrs Center[4], a 44-acre site (the actual footprint will be much smaller, and will consist of about twelve acres) in the municipal downtown, located at the intersection of Dog Lane and Storrs Road (Route 195). The Storrs Center site[5] has an advantageous location, and is adjacent to the post office, town hall, high school, and the University of Connecticut. Mansfield is also fortunate to have several strong groups of citizen advocates. The Coalition for Assisted Living is one such group that has been working since 2003 as a coalition of community activists who are interested in furthering options for seniors in the community and region, especially in the area of supportive living environments. This group has gathered industry information and conducted site visits to area senior housing communities in an attempt to gain a greater understanding of the state of senior housing, and to develop options for consideration and action.

STUDY OBJECTIVES AND APPROACH

In July 2005, Brecht Associates, Inc. was retained to conduct a comprehensive analysis to assess the market conditions for the development of active adult, independent living and assisted living units in Mansfield. This feasibility study focuses on Mansfield as a whole, and is not limited to any specific section of town. The report provides recommendations and strategic options for development of planning guidelines. These recommendations are based on the completion of the following assessments.

- A review and analysis of available information including the latest draft of the Plan of Conservation and the Urban Partners report was conducted. In addition, information provided during interviews with local community leaders and representatives of competitive communities was considered in order to determine the local geographic service area.

[4] Technical Memorandum: Downtown Mansfield Municipal Development Plan; Urban Partners, November 2003.

[5] The Storrs Center downtown project has the potential to provide both age-restricted and non-age-restricted housing units, as well as retail and commercial development. The need (or market demand) for the age-restricted housing units should be based on an analysis of the available age and income-adjusted households in the market area, and therefore the results of demand analysis presented in this report would be inclusive of these units (either the active adult market, age 55 to 74, or the independent living and assisted living market, age 75 and above). While it is possible that the non-age-restricted units will draw residents from outside of the market area defined for this report, it is not possible to speculate on the impact of such units on the need for additional senior housing units.

- In addition to reviewing and analyzing this information, a visit to Mansfield and the surrounding area was conducted to gain insight into the attributes of the area.
- An analysis of the existing and future competitive environment was conducted. The analysis included competitive senior housing communities located within or proximate to Mansfield's geographic market area. It included active adult communities, and freestanding independent living and assisted living communities as well as communities where any of these components are offered within a continuum of care. An on-site survey was conducted of key competitors in order to obtain more detailed information on overall size, unit types, mix and sizes, rates charged, services, occupancy levels, resident origin, any upgrades or changes that have been made recently and expansion plans. Any new communities which may be planned in or near the market area were also identified and are detailed within this report.
- Interviews were conducted with internal and external affiliates, especially those who potentially influence the decisions of seniors who seek to reside in senior housing communities. These interviews provide a context to better understand the marketplace and how senior housing communities in Mansfield would be received by area seniors. These interviews also help to provide insight into how such communities can attract and meet the needs of local seniors in the future.
- Market area demographics were analyzed to determine the depth of the market currently and in the future. The trend analysis considers the period from 2000 to 2010 and addresses total population, the elderly population, elderly household and income trends, and frailty levels of the elderly and the adult child (age 45 to 64) market. Population and household trends were also analyzed for the active adult market (age 55 to 74). Area home values and disability limitations are also presented.
- An analysis of market depth/demand for active adult, independent living and assisted living was conducted based on the information obtained through the competitor and demographic analyses.
- These analyses are used to support recommendations and decisions regarding the future development of senior housing in Mansfield.

Brecht Associates, Inc. has completed these tasks and the results of our work are incorporated into this report, which is organized into the following sections.

- Area Description, Site Evaluation and Market Area Definition
- Demographic Trends
- Competitive Environment
  - > Existing Competition
  - > Planned Competition
  - > Competitor Profiles
- Summary of Interviews
- Analysis of Market Depth
- Findings and Recommendations

MARKET AREA DEFINITION, REGIONAL PROFILE, SITE DESCRIPTION AND PERCEPTION

MARKET AREA DEFINITION

The Market Area (MA) for a senior housing community is that geographic area from which the majority of residents of the community can be expected to be drawn. The proportion of residents moving from the MA to a senior housing community can range from sixty to ninety percent depending on a number of factors including: the extent to which the area is geographically segmented; the appeal of the MA in general and the site in particular; the sphere of the sponsor's influence; and the extent to which younger family members living in the MA may influence or bring elderly relatives from outside the area to live near them. The percentage of residents that come from outside of the defined MA will come from areas contiguous to the MA (such as other locations in Tolland and Windham counties), as well as more distant areas in Connecticut and other parts of the country. In general, the people relocating from more distant areas are joining family members in the area, or returning "home" from an earlier retirement in another location.

The Town of Mansfield (Mansfield) is seeking to refine the process for evaluating proposals for senior housing development within the Town. It is anticipated that this will assist the Town in future decision-making.

Based on our findings, the market area includes zip codes in Tolland County and Windham County, CT. Market Area zip codes are presented in Table 2:1 and the Market Area is illustrated in Maps 2:1 and 2:2.

TABLE 2:1 Market Area Zip Codes	
Zip Code	*Community*[1]
Tolland County	
06268	Mansfield
06269	Mansfield
06250	Mansfield Center
06251	Mansfield Depot
06237	Columbia
06238	Coventry
06084	Tolland
06279	Willington
Windham County	
06278	Ashford
06235	Chaplin
06226	Willimantic
06256	North Windham
06280	Windham

The MA definition is based on the following factors:

- A consensus of those interviewed felt that seniors would consider moving from these areas to a retirement community located in Mansfield, CT. Furthermore, it was felt that the adult children of the elderly living in these communities would consider bringing their elderly parents from out of the area to a community in Mansfield. Those interviewed included representatives of local planning offices in Tolland and Windham counties, senior services representatives, and realtors throughout the MA and areas proximate.
- Mansfield[2] is located in the east central portion of Tolland County. Within Tolland County, Mansfield is bordered by Willington to the north and Coventry and Tolland to the west (Mansfield shares a common border with Coventry; Tolland is actually located at the point of the most northwestern corner of Mansfield). To the east, Mansfield is bordered by Ashford, Chaplin, and Windham (all in Windham County). Mansfield is approximately 25 miles east of the state capital, Hartford, CT.

[1] Community names were obtained from the US Postal Service at www.usps.com.
[2] The use of "Mansfield" is inclusive of the area known as Storrs, CT.

- Mansfield is located in a relatively rural portion of Tolland County, but has access to several major interstates and state highways, such as interstates I-84, I-384 and I-395, as well as local routes 195, 32, 44 and 6. I-84 is located to the west of Mansfield and connects the MA towns of Tolland and Willington. I-84 also provides direct access to Hartford (to the west) and Massachusetts (to the north). I-384 is a southeastern spur of I-84 which connects to Routes 44 and 6 in the Bolton-Manchester area just to the south and west of the MA. I-395 is located to the east of the MA in the Danielson-Killingly-Putnam area (close to the Rhode Island border). This north-south roadway provides access south to I-95 (and coastal communities in Connecticut such as New London) and north to Massachusetts. Local routes 44 and 6 provide east-west access through the Mansfield area, and routes 195 and 32 flow north-south in this area. These local roadways connect all of the MA towns.

- Distances from Mansfield[3] to areas within the MA are considered reasonable in terms of industry experience about how far seniors are likely to move for a senior housing community. All the areas included in the MA are within approximately ten to twelve miles of the center of Mansfield (Map 2:1). This MA is also within the parameters discussed in the findings of the Mansfield Downtown Partnership[4], which defined a trade area for senior housing of up to fifteen miles, and a full trade area for retail of ten miles[5].

- This MA definition is supported by member origin data provided for the Mansfield Community Center. During both 2004 and 2005, between 95 and 96 percent of the Community Center members were from the towns identified as the MA[6].

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3 For purposes of this report, the location of the Mansfield municipal building (4 South Eagleville Road) has been used for all comparative geographic measures. This point was selected solely for the purpose of providing some measure of the relative distance from Mansfield to other areas, and this is not meant to suggest that this would be the location of a senior housing community. It is understood that there are several different locations within Mansfield that may be appropriate for senior housing. However, the MA is meant to define those geographic locations that are most likely to contribute the majority of residents to a senior housing community located in Mansfield, and, for purposes of this analysis, the MA is not differentiated based on the specific location of a senior housing community within Mansfield.

4 Technical Memorandum: Downtown Mansfield Municipal Development Plan Market Study; Urban Partners, November 2003.

5 Brecht Associates, Inc. does not use a simple radius for definition of a market area, but incorporates information gained through interviews, as well as our assessment of the natural and perceived boundaries and patterns of trade and the socio-economic characteristics of the surrounding communities and their similarities to Mansfield. This typically results in a market area definition that uses established town, county or state boundary lines.

6 Based on 2004 and 2005 Mansfield Community Center membership data; provided by the client.

- According to results from the 2000 Census, the towns identified as the MA account for seven of the top nine towns providing "commuters into" Mansfield[7]. This data supports conclusions that these are the areas with well-established relationships to Mansfield, and that residents of these areas will travel to Mansfield from their home areas. (Table 2:2)

- Most interviewees commented that the majority of the area's senior residents have lived here all of their lives and wish to remain in the area. This is contrast to the younger residents of the area (those under 50), many of whom have relocated to the area because of the University of Connecticut at Storrs.

- Mansfield is home to the main campus of the University of Connecticut at Storrs, which is centrally situated in Mansfield and is the largest employer in the area. As a result of the University presence, commercial and real estate market conditions are affected by fluctuations that stem from a seasonal college population[8]. Due to the lack of existing market rate senior housing options[9] in Mansfield, it cannot be confirmed that the presence of the University would attract significant numbers of residents from outside of the MA. However, many interviewees felt that, if there were senior housing options in Mansfield, then University employees might encourage their elderly parents to move to Mansfield, and retired faculty and alumni might return to Mansfield for retirement living.

- According to local realtors, home buyers are usually associated with the University, and the majority of the buyers tend to be families or working couples. Active adult units, targeted at those aged 55+, are fairly new to the area and most interviewees felt that purchasers of this type of housing were probably residents of the immediate geographic area. There was speculation that the University could attract "younger" seniors into Mansfield from areas outside of the MA.

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7 This includes the communities of Windham (and Willimantic), Willington, Ashford, Coventry, Tolland, Columbia and Chaplin (www.cerc.com). The two other towns identified as providing "commuters into Mansfield" were Manchester and Vernon. Based upon the relative proportion of individuals commuting into Mansfield from these towns, and other information gathered during the course of this report such as established retail and trade patterns and existing senior housing options, Manchester and Vernon are not considered part of the MA. While it is possible that some seniors living in these areas might select senior housing options in Mansfield, we believe that the majority would come from the MA towns as identified. Please see Table 2:2 (located at the end of this section of the report) for each town's relative rank.

8 Technical Memorandum: Downtown Mansfield Municipal Development Plan Market Study; Urban Partners, November 2003.

9 A list of all senior housing communities (both market rate and subsidized) is included in the *Competitive Environment* chapter of the final report.

- Representatives from area independent living and assisted living communities[10] stated that there are not many existing options in this sort of senior housing, and the majority of their residents were from areas within "just a few miles" of their facilities. In some cases, residents at these communities had moved to join family in the area. It was acknowledged that this represented a very tight geographic resident draw. Representatives speculated that this lack of geographic movement was a combination of a reluctance to leave a "home area", to "spend money" and to "move to a home".

- There are several age-restricted (55+) housing communities located within the MA. Two of these, Glen Ridge Cooperative and Jensen's Retirement Community, are located in Mansfield, and representatives at each community report that "the vast majority" of their residents come from Mansfield, or contiguous towns such as Coventry.

- Currently there are no market rate retirement communities with independent living located in the MA. The closest Continuing Care Retirement Community[11] (CCRC) is in Manchester, Hartford County, and the closest rental independent living community is in Brooklyn, Windham County; both are proximate to the MA. There is one residential care home in the MA (this is considered equivalent to assisted living for purposes of this report). According to those familiar with the patterns of area seniors, due to such limited access, seniors living in the MA that desire a retirement community with supportive services are faced with either leaving the area, or stringing together home care services with a variety of paid and unpaid help.

Areas Excluded from the Market Area

- Tolland County towns to the west of the MA such as Bolton and Vernon have faster access (I-384, I-84) to locations in Hartford County such as Manchester and the Windsors, and residents of these communities tend to orient to the west for shopping and services. Manchester offers a variety of senior housing options, and it is likely that residents of these areas would preferentially choose communities in the Manchester area.

[10] These communities are profiled in detail in the *Competitive Environment* chapter of the final report.

[11] A Continuing Care Retirement Community is typically defined as a community that offers more than one level of care on the same campus. Often, this includes access to independent living, assisted living and nursing care services. Please refer to *Chapter 4, Competitive Environment* for a more detailed definition of a CCRC.

- Interviewees felt that residents of Hebron to the south of the MA are more oriented to Glastonbury in Hartford County for shopping and services. In addition, according to local realtors, the communities of Hebron and Andover (west of the MA) are considered to be "more upscale" than Mansfield[12], and it was not felt that a majority of residents of these areas would consider retirement communities in Mansfield. Finally, there is a great deal of development (both under construction and planned) for active adult units in the areas to the south[13] and west[14] of the MA, and it was felt that these new communities would attract residents from their "home" communities.

- The towns of Ashford, Chaplin and Windham are contiguous to Mansfield and have been included in the MA. However communities further to the east in Windham County tend to be more rural, and in some cases, less affluent than Mansfield, and it was felt that both of these conditions would prevent residents from relocating to Mansfield for senior housing. There is one market rate independent living community located in Brooklyn, Windham County (approximately 20 miles from Mansfield) and representatives at this community noted that it was "unusual" for residents of Tolland County to relocate to Brooklyn. Windham County is also home to the majority of below market rate senior housing communities[15] found in Tolland and Windham counties, and it was felt that most of the Windham County seniors would either seek housing in these communities, or remain in their current homes.

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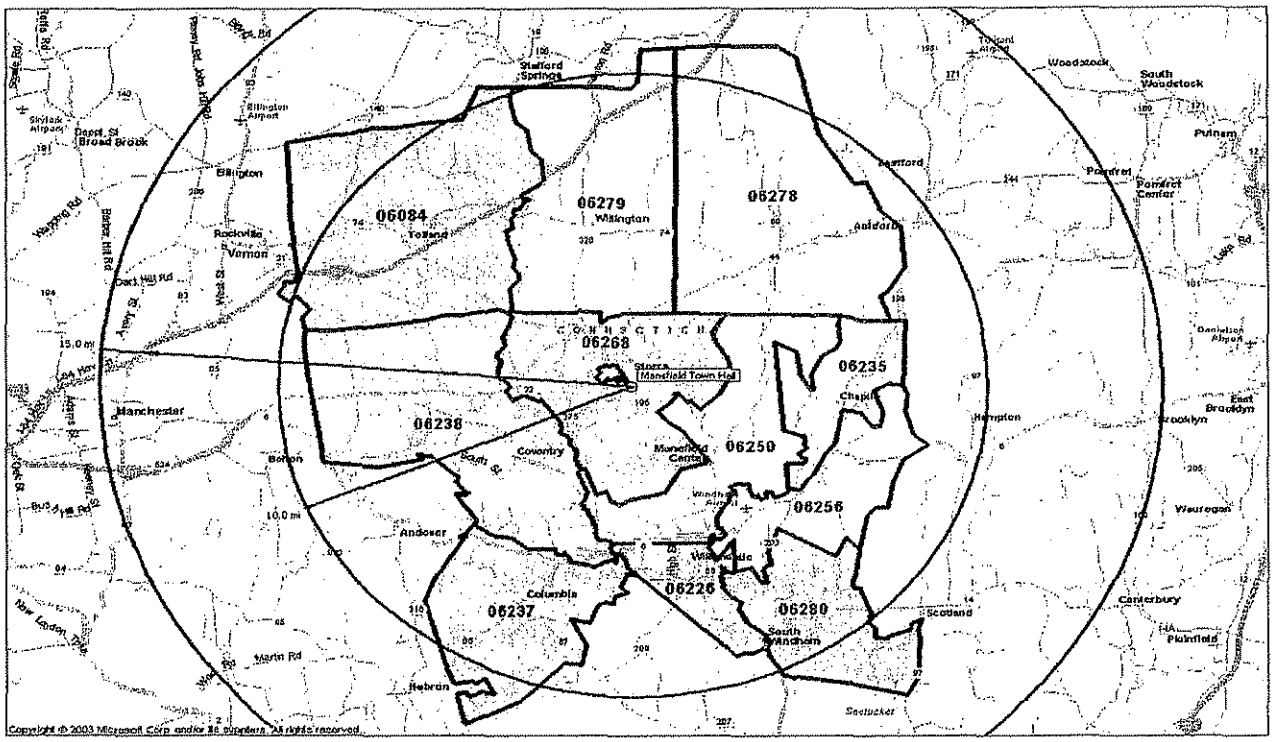
12 This is supported by data in Table 2:3 (located at the end of this section of the report), showing that Mansfield has a lower median household income and a lower median family income than either Hebron or Andover. In this case, median family income is felt to more closely represent the median income of permanent residents of Mansfield, and removes the effect of the students assumed to be present in the median household income.

13 This includes The Village at Loveland Hills, a 55-unit active adult community under construction in Hebron.

14 This includes planned communities in Ellington, Vernon, Manchester and Somers.

15 Of the twenty subsidized senior housing communities identified during the course of this study, twelve are located in Windham County. The *Competitive Environment* chapter of the report contains a list of these communities.

MAP 2:1
Market Area Zip Codes



MAP 2:2
State and County Boundaries

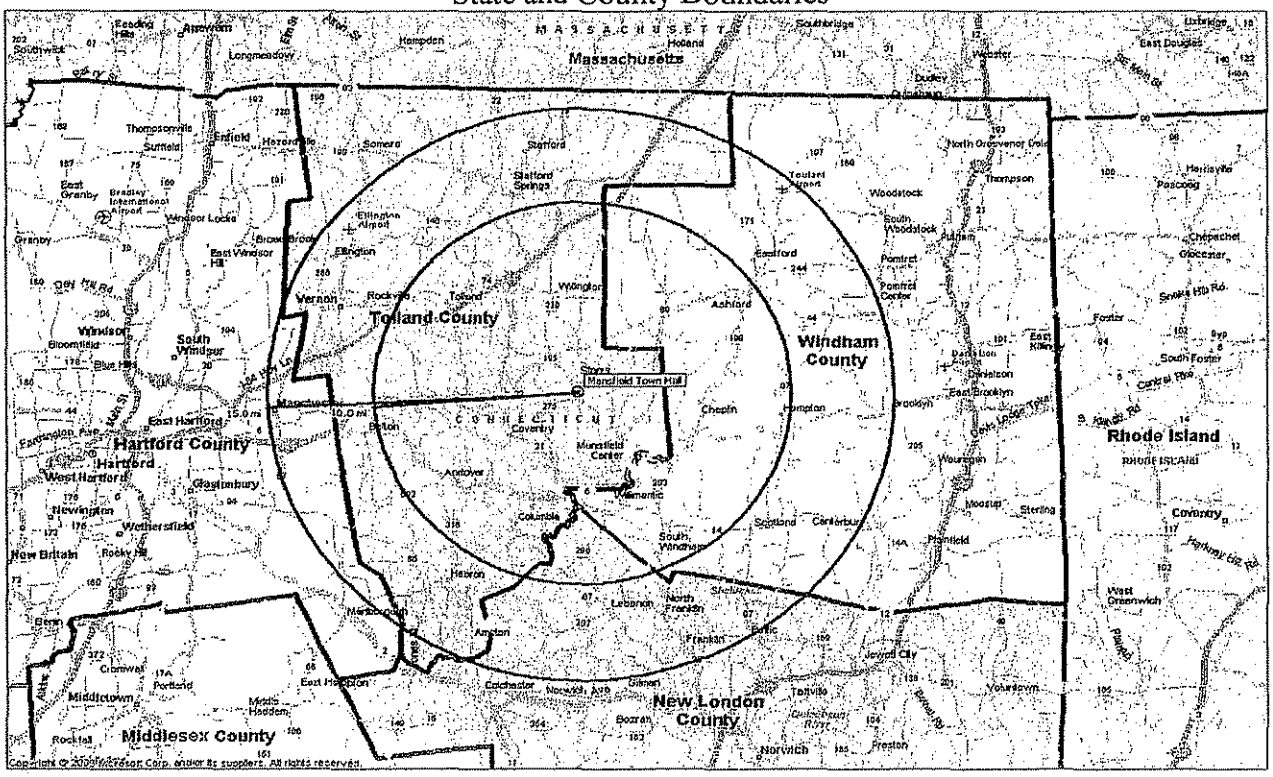


TABLE 2:2 Top Ten Towns Providing Commuters into Mansfield				
Rank	*Town*	*2000 Commuters into Mansfield*	*2000 Total Population*	*Percent Commuters into Mansfield*
1	**Mansfield**	**5,628**	**20,720**	**27.2%**
2	Willington	704	5,959	11.8%
3	Ashford	461	4,098	11.2%
4	Chaplin	164	2,250	7.3%
5	Coventry	697	11,504	6.1%
6	Windham	1,316	22,857	5.8%
7	Columbia	210	4,971	4.2%
8	Tolland	360	13,146	2.7%
9	Vernon	481	28,063	1.7%
10	Manchester	294	54,740	0.5%
Source: www.cerc.com				

TABLE 2:3 Measures of Relative Income		
Town	*2000 Median Household Income*	*2000 Median Family Income*
Within the MA		
Ashford	$55,000	$61,693
Chaplin	$51,602	$55,263
Columbia	$70,208	$77,665
Coventry	$64,680	$72,674
Mansfield	**$45,652**	**$71,530**
Tolland	$77,332	$82,918
Willington	$51,690	$70,684
Windham	$35,087	$42,023
Outside the MA		
Andover	$67,596	$75,238
Bolton	$66,995	$78,253
Hebron	$77,794	$82,518
Connecticut	$53,935	$65,521
Source: www.census.gov; SF3, Tables P53 and P77		

REGIONAL PROFILE

Area Description

Tolland County, Connecticut is located in northeastern Connecticut, bordered by Hartford, Windham and New London counties in Connecticut, and Hampden and Worcester counties to the north in Massachusetts. Tolland County lies to the east of the Connecticut River, in a rural portion of Connecticut known as the "Quiet Corner". "The Quiet Corner is known for being under-populated and isolated in contrast with the rest of Connecticut, with many of its towns having populations below 5,000. It received its name from its status as an area largely comprised of rural and semi-rural towns containing large areas of farmland, rivers and lakes, and state forests. It forms one of the least-urbanized districts along the Boston-Washington, D.C. Corridor, and has a crime rate that is generally much lower than that of the rest of Connecticut. The region is popular with tourists for its traditional New England scenery, culture, and bed and breakfasts, and is especially noted for its many antique shops. Major attractions in the Quiet Corner include Connecticut State Route 169, a National Scenic Byway running north-and-south through the region, the Prudence Crandall House Museum in Canterbury, the Nathan Hale Homestead in Coventry; and the many antiques shops of Pomfret, Putnam, and Woodstock."[16] Tolland County is also home to two state universities. Mansfield hosts the main campus of the University of Connecticut, one of the nation's finest state schools, which draws culture and excitement to this part of Connecticut. The University's men's and women's NCAA basketball programs consistently rank among the best in the nation. Just to the south of Mansfield in Willimantic, is Eastern Connecticut State University, one of four state colleges and universities in Connecticut, and well-known for its liberal arts curriculum.

[16] Excerpted from www.answers.com and www.wikipedia.org

Economic Environment

The state of Connecticut has experienced slight employment growth since 2003, at a rate of 0.2 percent per year. However both Tolland and Windham counties have been experiencing some decline since 2003. As of the first quarter in 2005, Tolland County has regained momentum and experienced 5.6 percent employment growth over the prior year. Windham County however has continued its slight decline, and employment growth has declined at a rate of 0.1 to 0.3 percent per year since 2000[17].

At 7.2 percent, the town of Windham has the highest unemployment rate (2004), as well as the lowest median household income ($37,271 in 2004), among all of the MA towns. (Table 2:4) Windham's unemployment rate is greater than the rate for Tolland County, Windham County or the State of Connecticut. The median household income is also lower than that of either county or the state. In contrast, Tolland has the highest median household income followed by Columbia then Coventry. At a median household income of $53,018, Mansfield is at the lower end of area median incomes; however Mansfield has the lowest unemployment rate in the area, suggesting a stable and healthy local economy. The top employers in Mansfield include The University of Connecticut, Town of Mansfield, Northeast Correctional Institution, and Natchaug Hospital, Inc.

[17] www.ctdol.state.ct.us

TABLE 2:4 Economic Indicators 2004		
	2004 Median Household Income	*2004 Unemployment Rate*
Tolland County MA Towns		
Mansfield	$53,018	3.4%
Columbia	$76,263	4.0%
Coventry	$69,840	4.2%
Willington	$55,860	3.7%
Tolland	$83,274	3.5%
Windham County MA Towns		
Ashford	$58,782	3.7%
Chaplin	$55,797	5.0%
Windham	$37,271	6.3%
Other Areas of Interest		
Tolland County	$63,665	4.0%
Windham County	$48,658	5.5%
Connecticut	$58,438	4.9%
Source: www.cerc.com, www.ctdol.state.ct.us		

Quality Of Life and Recreation

The "Quiet Corner" offers a more relaxed and rural atmosphere compared to the region's cities and more suburban areas. Residents are drawn to the area for a variety of reasons including its natural setting and more affordable land and housing costs. A great many of the recreational activities in the area are centered on the outdoors. There are many State Forests, lakes and rivers in the "Quiet Corner" which afford the opportunity for swimming, boating, hiking and nature trails, hunting and fishing. Visitors enjoy the natural amenities in the region. The area is also rich in history and offers a variety of museums including historical societies in many of the local towns, the Old Jail Museum in Tolland and the Civil War Museum in Vernon. Other attractions and local events are focused on the agriculture in the area and include vineyards, orchards, farm markets and festivals. Camping is also a popular pastime for visitors, particularly in Tolland and Willington. Tolland County is home to eleven country clubs and golf courses. Visitors also enjoy browsing through the area's many antique shops. The Stafford Motor Speedway is an official NASCAR auto racing track that attracts tens of thousands of spectators every year.

Retail Development

According to a report prepared for the Mansfield Downtown Partnership in November 2003[18], Mansfield provides a broad array of convenience goods and services, chiefly to residents of the ten-mile area surrounding downtown Mansfield. The immediate Mansfield area includes two supermarkets, twelve convenience stores, one specialty food store, eight liquor stores, three drug stores, and one health food/supplement store. In addition, there are more than twenty restaurants, and a variety of other services including optical stores, video stores, florists, hair salons, and laundries. It is assumed that the residents of Mansfield are the primary target market for these stores and services, and that residents of the surrounding towns have access to most of these stores and services within their own communities. There are some larger shopping plazas and malls in the area, and the Eastbrook Mall (J.C. Penney, Kohl's and T.J. Maxx, along with numerous specialty stores) is located within a few miles of downtown Mansfield, along Storrs Road (Route 195) in Mansfield Center.

[18] Technical Memorandum: Downtown Mansfield Municipal Development Plan Market Study; Urban Partners, November 2003.

In addition, there is a Wal-Mart Supercenter/Sears Plaza[19] on Route 6 in Windham (approximately five miles south and east of Mansfield), as well as a Big Y (grocery store) located in Tolland along Route 195 (approximately ten miles north and west of Mansfield).

For those living in the western portion of the Mansfield area, there is a good selection of shopping malls in the Manchester/South Windsor areas (approximately ten miles to the west of Mansfield). The Buckland Hills Mall in Manchester features many of the area's well-known retailers, including Sears, J.C. Penney, Filene's, Barnes and Noble and Dick's Sporting Goods. In addition, for those that are willing to travel a bit further, Hartford and Enfield (each approximately 25 to 30 miles from Mansfield) are major retail centers, offering a varied selection of stores. Hartford offers multiple malls and specialty shops, and Enfield is the "mall destination" for parts of Connecticut and southern Massachusetts. In Enfield, there are large national chain stores, along with the Westfield Shopping Mall, a 722,000 square foot single-level regional mall, directly adjacent to Interstate 91 (I-91) and one mile from the Massachusetts border. The mall offers 78 specialty stores and is anchored by Filene's, Sears and Target.

The report developed for the Mansfield Downtown Partnership made recommendations for several types of new retail space, including more convenience goods stores, full-service restaurants, apparel stores, home furnishings stores and drug stores. Establishment of such retail opportunities would, in theory, reduce the number of Mansfield residents that travel out of town for these goods and services, and, bring residents of other area towns into Mansfield. However, it appears that the existing resources of Mansfield are sufficient to support the needs of those residing in a senior housing community, and re-vitalization of the downtown area of Mansfield, with the expansion of the number of retail options available would only enhance this status.

[19] Local contacts report that a Home Depot is to open at this site in the near future.

Area Coming and Going

The heart of Mansfield[20] is convenient to several of the region's major thoroughfares. I-84 is within eight miles of the downtown, and this interstate provides direct access to Hartford in the west and regions in central Massachusetts to the north. Other important area interstates include I-395, which is found approximately twenty miles east of Mansfield near the Connecticut-Rhode Island border, and provides access either south to the Connecticut coast, or north to Massachusetts. Similarly, I-91 is found approximately twenty miles west of Mansfield, and this north-south roadway spans the distance from New Haven to Springfield, Massachusetts, and provides access to Hartford's Bradley International Airport in Windsor Locks (a thirty minute drive from Mansfield). For local travelers, Route 44 flows east-west, and connects the MA towns along the northern border of Mansfield. Other east-west roadways include Route 275 in central Mansfield and Route 6, close to the southern border of Mansfield. For north-south travel, local residents would very likely use Route 32 (western Mansfield) or Route 195 (central Mansfield). These local routes connect the MA towns and allow for convenient access to most areas within Mansfield.

There is a limited amount of public transportation in this rural area. The University of Connecticut does have regular campus shuttle service that is available to non-students; however this service was designed to meet the needs of faculty, staff and students and does not provide area-wide coverage or transportation to the variety of shopping and services that seniors might desire. The Windham Region Transit District (WRTD) provides fixed route bus service between the Holiday Mall in Storrs and Gateway Commons (Shaw's, a local supermarket) in Willimantic. This route also serves the University area, Eastbrook Mall, the Mansfield Senior Center and Eastern Connecticut State University in Willimantic. It is available Monday through Saturday. There is also a Willimantic City bus which serves Willimantic and North Windham, as well as a Route 32 Commuter bus which primarily provides transportation for employees of Foxwoods Resort and Casino. Finally, there is an ADA Paratransit service available to eligible individuals who are traveling within a three-quarter mile radius of a WRTD fixed route, and there is a Dial-a-Ride service within the ten-town Windham region, available Monday through Friday[21].

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[20] For purposes of this report, the location of the Mansfield municipal building (4 South Eagleville Road) has been used for all comparative geographic measures.

[21] www.wrtd.net/storrs-willimantic_bus.html

Area Health Care

There are several regional hospitals and health care providers serving the Mansfield area.

- **Eastern Connecticut Health Network** is a not-for-profit health system, formed in 1995, that consists of two hospitals, a nursing home, two wellness centers, and many other health-care partners.[22] One of their member hospitals, the nursing home, and a wellness center are located convenient to the MA.
  - > Rockville General Hospital, a full-service, 102-bed community hospital located in the Rockville section of Vernon, Connecticut.
  - > The Women's Center for Wellness in Vernon provides health and wellness services for women.
  - > Woodlake at Tolland, provides long-term nursing care and short-term rehabilitation in a 100 bed facility in Tolland, Connecticut.
- **Johnson Health Network** is a well-known provider of health care services in north central Connecticut. This network consists of a 90-bed acute care hospital, nursing home, birthing center, cancer center, occupational medicine clinic, psychiatric clinic, and surgery center. The main hospital campus is located on Route 190 in Stafford Springs, Tolland County, Connecticut (proximate to the MA), and many of the outpatient services are located in Stafford Springs and the neighboring community of Enfield (Hartford County).
- **Windham Community Memorial Hospital**, located in Willimantic, Windham County, Connecticut, provides acute care and emergency care to local residents. This community hospital offers a total of 130 beds and is located within the MA. Local residents may access tertiary levels of care at medical centers in Hartford (30 miles) and New Haven (50 miles) Connecticut, or Springfield (25 miles) and Worcester (40 miles), Massachusetts.

[22] www.echn.org

University of Connecticut

The presence of the University lends a quality to Mansfield that would not otherwise exist in such a rural community. The University brings students, faculty and staff to this small town, and is the center for much of the social and cultural life of the community. Area seniors have access to numerous programs and activities through the University. For a nominal fee ($15 per session), any person over the age of 62 may enroll as an auditor in most undergraduate classes, provided the instructor's consent has been obtained and spaces exist.

The University also offers the Center for Learning in Retirement (CLIR). CLIR was established in 1990, under the auspices of the College of Continuing Studies. The purpose of CLIR is to provide meaningful and serious intellectual activities for retired people from all walks of life. There are no academic requirements, and no age limitation. The CLIR program consists of four academic sessions per year, and typically there are seven to twelve mini-courses per session, each running two to ten weeks[23].

The University has a strong on-going commitment to seniors, and has incorporated this position into its Strategic Plan. Strategic Goal Two for the University is to "Recruit and retain outstanding students, faculty and staff". One of the objectives developed to achieve this goal is to "Target older adults by expanding enrichment programs such as the Centers of Learning in Retirement and the Curiodyssey Program"[24].

Local Towns

A brief description of each town comprising the MA for a senior housing community located in Mansfield follows. (See *Market Area Definition* at the beginning of this chapter)

[23] www.continuingstudies.uconn.edu
[24] www.uc2000.uconn.edu/strategicplan/goals/goal_two.html

Tolland County

Mansfield

The Town of Mansfield lies in the heart of eastern Connecticut. About nine miles long and five miles wide, it comprises about 44 square miles. Incorporated in 1702, the Town of Mansfield recently celebrated its 300th anniversary. Most of the first settlers were farmers, and Mansfield has remained largely a rural town. Rivers powered saw mills and grist mills from the early days, and during the nineteenth century textiles, steel products, bells, bronze cannons, gunpowder, and organ pipes were manufactured in Mansfield. The first silk mill in the United States was built at Hanks Hill in 1810, and for many years, Mansfield led the country in silk production.

Today, Mansfield is home of the main campus of the University of Connecticut, which allows residents to take advantage of many cultural and sporting events. This is the flagship University for the State of Connecticut, and U.S. News and World Report has placed it in the top 25 in the nation.

Columbia

Columbia covers nearly 22 square miles and is a community of about 5,000 residents. This is a "hometown", known as the kind of place where everybody knows your name. Columbia is primarily a commuter town, and residents travel to Mansfield, Manchester, Hartford, and Norwich for employment. Columbia combines the charms of small town rural life with easy access to the amenities of larger towns.

Coventry

Incorporated in 1712, Coventry is "the gateway to Northeastern Connecticut's Quiet Corner of Tolland County". Spread over a 37 square mile area, this semi-rural town of 10,900 offers historic sites, an herb farm, a vineyard and a variety of antique shops. There are also two public beaches and a boat launch on Coventry's lake.

Tolland

Tolland (population 14,416), was first settled before 1715, and covers an area of 41 square miles. It is situated twenty miles northeast of Hartford. Tolland Green serves as the town's center and is part of the National Historic District. This area is filled with history, and the Tolland County Courthouse, the Old Jail Museum, historic homes and a Victorian Inn are found in the town. Tolland is also rich in park land and offers two state forests. In 2004, Tolland was ranked 29th in the Top 100 Best Places to Live in the U.S.

Willington

Willington (population 6,197) is a small rural town located 20 miles east of Hartford on I-84. Willington is predominantly residential in nature. Like many of the river valley towns, Willington was originally a small farming town. Only a few miles away from the University of Connecticut main campus, it is the home of many University faculty and students.

Windham County

Ashford

Ashford is one of three MA towns located in Windham County. Covering 40.3 square miles, the town was settled in 1710 by four families. The town developed quickly because it was located on the original thoroughfare between Hartford and Boston. Today Ashford has about 4,000 residents. Perhaps the single most notable business in the town's history was the Westford Glass Factory. Founded in 1857, at its peak the factory employed many skilled glass blowers and a troop of "choppers" to stoke the furnaces that kept its cauldrons at white heat around the clock. The factory's ruins can still be seen, and Westford bottles, if so labeled, are now prized antiques.

Chaplin

The town of Chaplin, located in northeast Connecticut, covers 19.8 square miles and was settled in 1740. Today, Chaplin is a rural town with a population of 2,060 and no large business activity. During the 19th century, the town was once the center of thriving industries, including silk production, trade in calfskin boots, and a large paper mill. Today agriculture has replaced these industries, but the Chaplin Historic District preserves the elaborate houses on Main Street built on the wealth of these mills.

Windham

The town of Windham covers 28 square miles and is home to approximately 21,810 residents. The town was settled in 1689. The Willimantic section of Windham is the home of Eastern Connecticut State University, which has more than two thousand full-time students and a variety of extension programs. In addition, there are several state-maintained recreational facilities in the Windham area for camping, boating and fishing. Windham has been adversely impacted by economic changes over the past several decades. Once a thriving manufacturing center, Willimantic's industry base eroded due to changes in technology and this has led to the general economic decline of the community and corresponding social problems. Re-development efforts are currently underway, and these initiatives, combined with the presence of Eastern Connecticut State, are considered to be the means to a more positive future.

Housing and Real Estate Trends

Mansfield offers a mix of housing including single-family homes, condominiums, and small farms. Home styles range from larger colonials to smaller Cape Cods and ranches, and are typical of those found in New England. For the most part, homes in Mansfield are older, modest and small. During the period January to June 2005, the average home sales price in Mansfield was $236,500 for a single family home and $153,000 for a condominium[25]. A survey of homes for sale on the multiple listing service[26] showed 64 properties (including homes and land) for sale in the Mansfield zip code 06268. The majority of the single-family homes are currently listed from $200,000 to $300,000. Newer homes (post-2000) with more acreage (three to five acres) are listed in the high $300,000 and $400,000 range, with some as high as $698,000 (3,560 square feet, four bedrooms, two and one-half baths, over three acres, five years old). (See *Chapter 3, Demographic Analysis* for more detailed information on the local real estate market).

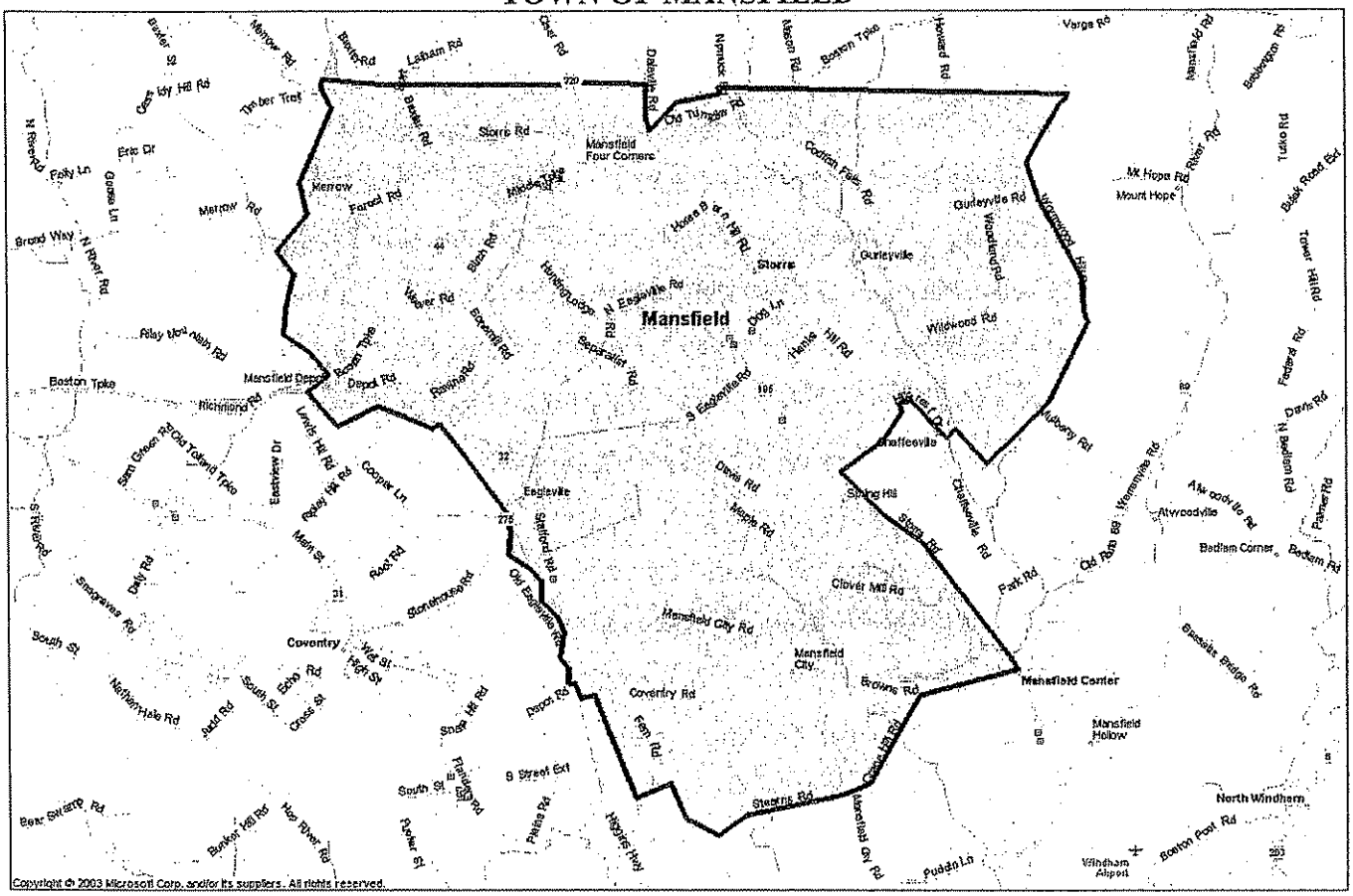
Local realtors described Mansfield as a "Catch-22". There are not currently enough upscale or higher end homes or neighborhoods to attract this sort of home buyer to Mansfield, and as a consequence, the more affluent home buyer does not/cannot purchase a home in Mansfield. Reportedly, local developers are wary of building upscale developments, because there is no track record for sales of this type of home. However, without "upscale" housing stock, there can be no purchases. According to some, this dilemma is particularly keen in the University market.

[25] Data obtained from www.thewarrengroup.com.
[26] September 2005: www.realtor.com.

LOCATION DESCRIPTION AND PERCEPTION

Location Description

MAP 2:3
TOWN OF MANSFIELD



When traveling through the Mansfield area, it is immediately evident that the town and The University of Connecticut are completely intertwined. The University covers both sides of Storrs Road (Route 195), a main route through Mansfield, and Town government buildings, public schools and local businesses and shopkeepers co-exist along this roadway with University property.

Areas surrounding Mansfield to the north, south and east are generally rural and feature small towns, connected by winding and wooded roads. The areas to the west of Mansfield are a bit more developed, and it is these areas that give way to the more populated locales of Tolland and Vernon, as well as

Manchester, the Windsors, and eventually, the greater Hartford area. Approaching Mansfield from the west or the north (from Bradley International Airport in Windsor Locks or the greater Hartford area), the first major crossroads is Route 44 (Middle Turnpike) and Route 195 (Storrs Road). This area is known locally as Mansfield Four Corners. Both Route 44 and Route 195 are narrow and wooded two-lane highways crossing hilly terrain. At this intersection, Route 44 continues to the west or to the east, and Route 195 proceeds south into Mansfield and the University campus. This is a busy and congested intersection, and many local residents attempt to avoid traffic delays by using back roads in the area, or traveling at off-peak times. There is a CVS Pharmacy, a pub, and a gas station located here. Mansfield Four Corners also has a number of other commercial uses, including the Holiday Mall, the Grand Union Plaza and Zenny's Restaurant. Proceeding along Route 195 into Mansfield, the area becomes increasingly more populated. There are some small homes and businesses, and suddenly, the buildings of the University begin to appear and car, bus and pedestrian traffic increase. Although this is a densely populated area, there are still lovely views to the hills, woodlands and some open fields. The University's agricultural roots are quite evident, and barns and livestock are visible along this roadway.

Interestingly, most town residents were adamant that there "is no downtown or town center" in Mansfield. However Town municipal buildings, the high school, the post office and multiple shops and service providers are located quite close to the intersection of Route 195 and Route 275 (South Eagleville Road). This is an area of older buildings, many with one or two stories of shops, and some with apartments. A few of the buildings are constructed into hillsides, and these offer lower story office and retail space in the rear of the building. There are several small shopping plazas in this location, and they feature offices, banks, dry cleaners and laundries, tanning salons and video stores. Small restaurants and take-out food are plentiful and Chinese food, pizza shops, sub shops, coffee shops and a Friendly's are all represented here. At certain times of the day, parking can be difficult in this area, and most of the lots surrounding the shopping plazas have signage indicating that parking is restricted to patrons.

Proceeding west along South Eagleville Road (Route 275) toward Coventry, the first building is the Mansfield municipal complex, The Audrey P. Beck Municipal Building. The Mansfield Community Center is located adjacent to the municipal building. South Eagleville Road is narrow and winding, and it is largely wooded with some visible open space. The Town's only market rate age-restricted

community, Glen Ridge Cooperative, is located in this area, less than one mile from the municipal building. Continuing to the west toward Coventry, there is a one-lane underpass followed by a one-lane bridge. There are a few small houses located along this road, but the area appears quite rural. Approaching the intersection of South Eagleville Road and Route 32, the area becomes a bit more populated, and there are a few more houses as well as some limited commercial services, including an auto repair garage and a corner store. Bidwell Village, an active adult community under construction in Coventry, is located in this area, approximately four miles from the municipal building.

Returning to the municipal building and proceeding south on Route 195 toward Mansfield Center and Willimantic, there are some widely spaced older homes, and most are located on fairly large plots featuring mature trees. There are also some services and businesses in this area, including physician offices, a garden shop, the Mansfield Volunteer Fire Department, the Mansfield Historic Society Museum, a church, and a school. This roadway is also winding and wooded and hilly, and there are some lovely views to the hills. Further along Route 195, are the Eastbrook Mall in Mansfield Center and then the town of Willimantic.

There are several areas of Mansfield that have been identified as possible sites for senior housing, including the location of the planned re-development by the Mansfield Downtown Partnership (Dog Lane and Storrs Road), areas to the south of Mansfield near the Eastbrook Mall, the Depot section of the University campus, and the Warren property on South Eagleville Road. Although all of these locations are served by or proximate to the Windham Region Transit Direct (WRTD) or University of Connecticut bus services, these locations would require additional transportation services in order for the senior residents to access shopping and services. Some of the issues related to these locations are discussed more fully in *Chapter 5, Interviews.*

Location Perception

During the course of this study, we conducted interviews with townspeople, planners, realtors, and representatives of various social service agencies located in the area. Their comments are woven throughout this report.

All respondents were familiar with Mansfield and many were keenly aware (and very supportive) of the planned re-development of the downtown area. In general, Mansfield is felt to be a very acceptable location for senior housing. Much of the surrounding countryside is rural, and Mansfield is considered to be a focal point for area residents, filled with the array of businesses and services that meet the needs of local residents. All of those interviewed recognized that there was a lack of housing options designed specifically for seniors in Mansfield, and several speculated that any type of senior of housing would "have a line (of prospective residents) up and down the streets".

None of those interviewed felt that there were any cultural, social or psychological barriers to development of senior housing in Mansfield, and all felt that a Mansfield location was a good choice (as compared to locations in surrounding towns). The University was considered to be a positive aspect of Mansfield, drawing more residents to the area and supporting the local economy. Several interviewees speculated that in years to come, Mansfield might develop into an area more "like Amherst". Amherst is the location of the University of Massachusetts, and is also a rural area. Many felt that Amherst has been able to transform itself into a thriving destination with a strong year-round resident population that has been attracted by the cultural and social opportunities and excellent public transportation.

There is not currently a specific site under consideration for development of senior housing, so questions were limited to the perception of Mansfield as a whole. However, some interviewees suggested that senior housing would be "an ideal fit" and a "good complement" to the downtown area. Several interviewees (in particular those involved with senior services) were somewhat concerned about the lack of public transportation throughout this relatively rural area. There were divergent opinions about the best way to handle the transportation issue. Some interviewees felt that ideally, senior housing would be located in a (downtown) area that allowed walking to some shopping and services. Other interviewees felt that the majority of seniors seeking housing would not be interested in walking, and thought that a location outside of the downtown area would be preferred. It was considered that a location removed from the downtown area would provide more open space, and less noise and traffic congestion. In all cases, whether interviewees supported a downtown location or a more remote location, everyone agreed that transportation would have to be a major consideration in the development of any type of senior housing.

In addition to concerns about transportation, there is one other area of potential difficulty for the development of additional housing in Mansfield, and this would affect any type of housing, senior or non-age restricted. A number of those interviewed commented that there are existing issues with water and sewer service throughout Mansfield. Many areas are supported by wells and septic systems, but some others have access to the systems associated with the University or the Town of Willimantic. Selection of an appropriate location for senior housing units will have to factor in the availability of water and sewer services.

Finally, a number of interviewees mentioned the Mansfield Community Center, a relatively new recreational facility[27], as one of the most positive offerings in Mansfield. Interviewees felt that this facility, open for approximately two years, has provided Mansfield with a central gathering place which has resulted in a greater sense of community. There was some speculation that the development of senior housing in the downtown area would further strengthen this growing sense of community. It was also felt that seniors, especially those living in the downtown area, would represent a significant portion of the membership of the Community Center. The Mansfield Senior Center (located on Maple Avenue in the downtown area) was another community feature mentioned frequently by interviewees. This Senior Center has a highly active membership (nearly 1,300 members) and a dedicated staff. Most of those interviewed felt that the Senior Center is, and will remain, a significant component of life for seniors living in Mansfield.

[27] This facility is open daily and offers a fitness center, gymnasium, lap and therapy pools, teen center, computer center, and childcare. It is located adjacent to the Town's municipal offices.

DEMOGRAPHIC TRENDS

This chapter describes demographic trends between 2000 and 2010. The data are presented for the total MA as described in *Chapter 2, Area & Site Description and Market Area Definition.*

BACKGROUND ON DATA

The analysis of the general population trends is based on data provided by Claritas in its Senior Life Tabulation Report and the United States Bureau of the Census. The Claritas Report covers the period from 2000 to 2010 *(the trend period)*. The 2000 data are from the decennial census of that year. Data for 2005 and 2010 are estimated and projected by Claritas and are based on the 2000 decennial census. This section summarizes the key characteristics from these reports, as well key findings from the U.S. Census and other sources as footnoted. The complete Claritas Report can be found in Appendix A.

The census categorizes population as residing either in households or in group quarters[1] (which include nursing homes and other institutional uses). Those living in households are either renter households or owner households. It should be noted that in the 2000 census, the segment of the population living in independent living and assisted living facilities is considered to be in renter households. Therefore, residents living within competitive units built before 2000 are included within the figures presented in the tables presented in this chapter.

Finally, Mansfield is a "University town", and it must be noted that the statistics in this section of the report are inclusive of the student population (to the extent that these individuals were counted appropriately by the last Census). The presence of the students may cause some of the demographic parameters to be skewed, and this point is illustrated specifically in Tables 3:4A and 3:4B later in this section. However, it should also be noted that the demand analysis for the senior housing units (discussed in *Chapter 6, Analysis of Market Depth*) is driven by age and income data specific to the target households (55 to 74 for active adult units, or age 75 and above for independent living and assisted living units), and therefore the results of the demand analysis are not affected by the presence of the student population.

[1] In this case, Lyon Manor, Inc. (within the MA) was counted as group quarters and will therefore not be counted for purposes of the demand analysis.

DEMOGRAPHIC HIGHLIGHTS

Population

- National and statewide population trends can help to put local trends into perspective. On a national level, the annual growth rate of the total population in the United States is projected to be one percent between 2000 and 2010, and the population of Connecticut is projected to increase at a rate of 0.5 percent during this same time period. In contrast, total population in the MA is projected to increase by 1.6 percent during this period; exceeding the projected growth for either the state or nation as a whole[2]. (Table 3:1)
- Population 55 to 74 (the target market for active adult units) in the MA is projected to increase during the trend period. The age cohort 60 to 64 is expected to experience the greatest annual growth of 7.4 percent. (Table 3:1)
- In 2000, the population age 55 to 74 represented 12.7 percent of the total population in the MA. In all of Tolland County, this percentage was 14.1 percent, and in all of Windham County, this percentage was 14.7 percent. Similarly, in Connecticut the proportion was 15.9 percent and in the United States, 15.2 percent[3]. Based on these comparisons, the MA has a lower concentration of population age 55 to 74 than either of the two counties that contribute to the MA, the state as a whole, or the nation. This could be a result of the impact of the student population. (Table 3:1)
- Population age 75+ (the target market for independent and assisted living) in the MA is projected to increase with an average annual growth rate of 2.8 percent during the trend period. The 85+ age cohort is the fastest growing with a rate of 4.5 percent annually. (Table 3:1)
- In 2000, the population age 75+ represented 4.6 percent of the total population in the MA. In all of Tolland County, this percentage was 4.7 percent, and in all of Windham County, this percentage was 6.2 percent. Similarly, in Connecticut the proportion was 7.0 percent and in the United States, 5.9 percent[4]. Based on these comparisons, the MA has a lower concentration of elderly population (age 75+) than either of the two counties that contribute to the MA, the state as a whole, or the nation. This could be a result of the impact of the student population. (Table 3:1)

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[2] State and national population projections are from Census 2000, File 2, Interim Projections of Population, www.census.gov.

[3] County, state and national population data from Census 2000, Table QT-P1, Summary File 1, www.census.gov.

[4] County, state and national population data from Census 2000, Table QT-P1, Summary File 1, www.census.gov.

Target Market Households

- In the MA, nearly 75 percent of households age 55 to 74 had incomes over $35,000 in 2005 and by 2010 the proportion of households will increase to nearly 80 percent. It is this age and income group that represents the target market for active adult housing units in for the "middle income range"[5]. Similarly, at the higher income range, just over 40 percent of the households 55 to 74 had incomes over $75,000 in 2005, and by 2010, this proportion will increase to nearly 47 percent. (Table 3:2A)
- In the MA, nearly 41 percent of elderly households age 75+ had incomes over $35,000 in 2005 and by 2010 the proportion of households will increase to nearly 50 percent. It is this age and income group that represents the target market for senior housing units (independent and assisted living) in for the "middle income range"[6]. Similarly, at the higher income range, nearly 14 percent of the households 75+ had incomes over $75,000 in 2005, and by 2010, this proportion will increase to nearly 20 percent. (Table 3:2B)

Adult Children

- Households age 45 to 64 represent the typical age of adult children who are providing support and guidance to elderly parents. It is this group that represents a significant target market for the Project since they influence and frequently play a major role in the older relative's decision to move to a community such as the Project. According to a report released in 2003 by the American Seniors Housing Association, approximately 57 percent of independent living residents are living within 10 miles of a child. This report also cited that seven percent of independent living residents moved primarily to be closer to family[7]. These findings correlate well with the conditions present within the MA. Most of the MA communities are within ten to twelve miles of the center of Mansfield, and adult children within the MA may be more likely to place their elderly relatives in communities located in their "home" areas.

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5 The analyses for senior housing units will consider the potential demand for units in two income groups, a middle range of $35,000 to $74,999 and a high range of $75,000+. These income levels were agreed upon by the client.

6 The analyses for senior housing units will consider the potential demand for units in two income groups, a middle range of $35,000 to $74,999 and a high range of $75,000+. These incomes were agreed upon by the client.

7 The Benefits of Independent Living Communities, A Comparative Analysis of Residents and Non-Residents.

- The National Investment Center's Survey of Adult Children, 2000, suggests that 69 percent of adult children of residents of independent living communities have incomes over $50,000 and nearly 74 percent of assisted living resident's children are in this income bracket. In the MA, in 2005, approximately 52 percent of these households in the MA have incomes over $75,000, which may be sufficient to assist an elderly parent in affording the fees in a retirement community. These affluent households are projected to increase to nearly 60 percent by 2010. (Table 3:3)

Median Income

- Comparison of the median income (2004 data) for various towns or zip codes within the MA can provide information about the relative affordability of senior housing for area residents. Within the MA, Tolland ($83,318) has the highest median household income and Willimantic ($33,336) has the lowest. Mansfield Center ($59,137) and Storrs/Mansfield ($46,249) fall in the middle of the range. (Table 3:4A) However, due to Mansfield's unique identity as a "University town", filled with students, traditional measures of median income may not accurately represent the status of the non-student population. It is very likely that the presence of students (many without significant income) artificially lowers the median *household* income for Mansfield Center and Storrs/Mansfield. Examination of similar data (2000 data)[8] for median *family* income as compared to median *household* income has been used here to illustrate this point (Table 3:4B). Assuming that statistics for median *household* income include the student population and that statistics for median *family* income exclude most of the student population, it is clear that Mansfield has a much higher median *family* income. In fact, median *family* income is 57 percent[9] higher than median *household* income. This presumably indicates a more robust level of income among non-student households, and places Mansfield closer to the top end of relative income within the MA.

[8] It was not possible to obtain median family income and median household income from the same data source for the year 2004. Therefore, Census data from 2000 has been used in this example. Although the years do not match exactly, the 2000 data provides an indication of the relative difference between median family and median household income.

[9] Median family income ($71,530) – median household income ($45,652) = $25,878. $25,878 divided by $45,652 = 57 percent.

Disability

- Disability statistics are an indicator of the need for assisted living and supportive services in the market. In the United States among the age 65+ population, the greatest number of disabilities reported was a physical disability followed by a go-outside-home disability and then a sensory disability. Among those age 65 to 74 nationwide, 32.3 percent report a disability and not surprisingly this proportion increases with age. Among those aged 75+ in the United States, 53.6 percent report a disability. Within the MA, about 51 percent of the 75+ population reported some type of disability in 2000. The greatest numbers of disabilities reported are physical, followed by go-outside-home and sensory. These findings mirror the experience in the United States. (Table 3:5)

Housing Tenure and Values

- The proportion of homeowners among elderly households becomes an important factor in assessing the market. In the MA, just over 81 percent of elderly households are homeowners; the remaining elderly are renter households. (Table 3:6A)
- Home values are particularly important in understanding the relative wealth of the elderly in the MA, and whether they have sufficient assets to offset their monthly expenses by spending down their assets (possibly through reverse mortgages[10] or equity loans). According to Claritas, the median housing value in the MA for all households is projected to increase from $140,482 in 2000 to $253,437 in 2010. This is an average annual rate of increase of 6.1 percent. (Table 3:6A)
- According to the most recently available data, among the MA towns, the median sales price for a single family home is the highest in Tolland ($275,000) and the lowest in Windham ($156,000). Similarly, among those MA towns with a condominium sale during the first seven months of 2005, the median sales price is highest in Tolland ($215,285) and lowest in Ashford ($67,000). At $236,500, Mansfield is approximately in the middle of the range for single-family homes. There is a greater degree of variation for condominium sales, but at $153,000, Mansfield is just over the MA average ($143,257). (Table 3:6B)

[10] Homeowners age 62 and older who have paid off their mortgages or have only a small mortgage balance are eligible to participate in HUD's reverse mortgage program. The program allows seniors to borrow against the equity in their homes. There are no income or asset limitations on borrowers (www.seniorjobbank.org)

- In addition to median home value, statistics describing average home sale price[11] and the condition of the housing in the MA (age and size) can be valuable tools in assessing the local real estate market. According to recent home sales within the MA, the average sale price ranged from a low of $107,430 in North Windham (06256), to a high of $322,920 in Tolland (06084). The average sale price of a home in Mansfield/Storrs (06268) was $250,680 and in Mansfield Center (06250), $231,040. (Table 3:6C)

- Most of the housing stock in the MA communities is older (an average 46 years, with a range of 23 to 81 years), and built on fairly large lots (an average lot size of 3.2 acres, with a range of 1.9 to 5.0 acres). In addition, compared to contemporary standards, most of the homes are fairly small (an average of 1,828 square feet, with a range of 1,283 to 2,182 square feet). (Table 3:6C)

- The number of home sales in an area is also a good indicator of the relative strength of the real estate market. According to data for the time period 2000 through July 2005, the number of single-family home sales outpaced condominium sales in each of the MA towns. This is most likely attributable to a greater supply of single-family homes. (Table 3:6D)

- During the period 2000 to 2005, Mansfield experienced the greatest growth in condominium sales, from 48 sales in 2000 to an estimated 84 sales in 2005. The number of single-family homes sold in Mansfield has remained fairly stable (135 in 2000 and an estimated 123 in 2005). (Table 3:6D)

- The percentage of condominiums versus single family homes sold, as well as the average number of condominiums versus single family homes sold is fairly consistent throughout the time period, possibly indicating that the relative numbers of condominiums versus single family homes is not changing in this market. (Table 3:6D)

- Building permit data is another indicator of real estate trends in a market. Based on data available through the Connecticut Department of Economic and Community Development for the period 1990 to 2004, many of the local towns that comprise the MA are experiencing continued growth. At 5.5 percent, Mansfield has experienced one of the strongest increases in building permits each year during the trend period. Tolland (7.7 percent) has had the largest

[11] Average home price was obtained from www.realtor.com and represents the average sales price of the home, calculated on a rolling six month average (last quarter 2004 and first quarter 2005). This number will differ from median home value for the same zip code. Median home value is Census 2000 information, self-reported by the homeowner, and represents an estimate of the value or worth of the home at the time of the Census.

annual increase in building permits, and Coventry (-2.1 percent) and Windham (-1.3 percent) have both experienced declines. In general, growth in Tolland County is more robust than Windham County. (Table 3:6E)

TABLE 3:1 Elderly Population Trends Within the MA				
POPULATION	*Actual*	*Estimated*	*Projected*	*Avg. Annual %*
	2000	*2005*	*2010*	*Change 2000-2010*
AGE 55 - 59	4,024	5,188	6,525	5.0%
% of Total	4.7%	5.6%	6.5%	
AGE 60 - 64	2,591	3,871	5,290	7.4%
% of Total	3.0%	4.2%	5.3%	
AGE 65 - 69	2,252	2,576	3,868	5.6%
% of Total	2.6%	2.8%	3.9%	
AGE 70 - 74	2,076	2,157	2,514	1.9%
% of Total	2.4%	2.3%	2.5%	
AGE 75 - 79	1,679	1,857	2,004	1.8%
% of Total	2.0%	2.0%	2.0%	
AGE 80 - 84	1,190	1,340	1,521	2.5%
% of Total	1.4%	1.4%	1.5%	
AGE 85+	1,011	1,295	1,568	4.5%
% of Total	1.2%	1.4%	1.6%	
AGE 75+	3,880	4,492	5,093	2.8%
% of Total	4.6%	4.8%	5.1%	
AGE 70+	5,956	6,649	7,607	2.5%
% of Total	7.0%	7.2%	7.6%	
AGE 65+	8,208	9,225	11,475	3.4%
% of Total	9.6%	10.0%	11.5%	
AGE 60+	10,799	13,096	16,765	4.5%
% of Total	12.7%	14.1%	16.7%	
Age 55+	14,823	18,284	23,290	4.6%
% of Total	17.4%	19.7%	23.2%	
TOTAL POPULATION	**85,198**	**92,641**	**100,178**	**1.6%**
Source: Claritas and Brecht Associates, Inc.				

TABLE 3:2A
Selected Household Income for Householders Age 55-74 Within the MA

	Estimated # Households	*2005 % of Total*	*Projected # Households*	*2010 % of Total*
Under $10,000	439	5.4%	506	4.8%
$10,000 to $14,999	238	2.9%	281	2.7%
$15,000 to $19,999	327	4.0%	345	3.3%
$20,000 to $24,999	368	4.5%	355	3.4%
$25,000 to $34,999	797	9.7%	871	8.3%
$35,000 to $49,000	1,100	13.4%	1,342	12.7%
$50,000 to $74,999	1,571	19.2%	1,912	18.1%
$75,000 to $99,999	1,163	14.2%	1,530	14.5%
$100,000+	2,184	26.7%	3,414	32.3%
TOTAL HOUSEHOLDS Age 55-74	8,187	100%	10,556	100%

Source: Claritas & Brecht Associates, Inc.

TABLE 3:2B
Selected Household Income for Householders Age 75+ Within the MA

	Estimated # Households	*2005 % of Total*	*Projected # Households*	*2010 % of Total*
Under $10,000	335	12.3%	316	10.5%
$10,000 to $14,999	317	11.7%	253	8.4%
$15,000 to $19,999	297	10.9%	322	10.7%
$20,000 to $24,999	243	8.9%	277	9.2%
$25,000 to $34,999	416	15.3%	405	13.5%
$35,000 to $49,000	430	15.8%	484	16.1%
$50,000 to $74,999	305	11.2%	389	13.0%
$75,000 to $99,999	156	5.7%	201	6.7%
$100,000+	218	8.0%	353	11.8%
TOTAL HOUSEHOLDS Age 75+	2,717	100%	3,000	100%

Source: Claritas & Brecht Associates, Inc.

TABLE 3:3 Non-Elderly Household Trends Within the MA			
	Total Households 2005	*Households with $75,000+*	
		Number	*Percentage*
Age 45 - 54	7,294	4,087	56.0%
Age 55 - 59	2,985	1,441	48.3%
Age 60 - 64	2,291	1,077	47.0%
Total Households 45 - 64	12,570	6,605	52.5%
	Total Households 2010	*Households with $75,000+*	
		Number	*Percentage*
Age 45 - 54	7,869	4,925	62.6%
Age 55 - 59	3,668	2,031	55.4%
Age 60 - 64	3,057	1,620	53.0%
Total Households 45 - 64	14,594	8,576	58.8%
AVERAGE ANNUAL % OF CHANGE 2005-2010	AGE 45-54	AGE 55-59	AGE 60-64
TOTAL HOUSEHOLDS	1.5%	4.2%	5.9%
HOUSEHOLDS WITH $75,000	3.8%	7.1%	8.5%
Source: Claritas and Brecht Associates, Inc.			

TABLE 3:4 A Market Area Towns Ranked by Median Household Income	
Town	*Median Household Income 2004*
Tolland	$83,318
Columbia	$76,249
Coventry	$69,812
Mansfield Center	**$59,137**
Ashford	$58,856
Willington	$55,908
Chaplin	$55,365
Windham	$52,993
Storrs/Mansfield	**$46,249**
North Windham	$39,946
Willimantic	$33,336
Source: www. realestate.nytimes.com/Community/rank	

TABLE 3:4B[12] Measures of Relative Income		
Town	*2000 Median Household Income*	*2000 Median Family Income*
Within the MA		
Ashford	$55,000	$61,693
Chaplin	$51,602	$55,263
Columbia	$70,208	$77,665
Coventry	$64,680	$72,674
Mansfield	**$45,652**	**$71,530**
Tolland	$77,332	$82,918
Willington	$51,690	$70,684
Windham	$35,087	$42,023
Source: www.census.gov; SF3, Tables P53 and P77		

[12] Table 3:4B is identical to Table 2:3, found in *Chapter 2* of this report.

TABLE 3:5 **Elderly Disability of Non-Institutional Persons Within the MA**		
	Age 65+	*Percentage*
Total Population 65+	5,924	100%
Sensory Disability	1,075	18.1%
Physical Disability	2,051	34.6%
Mental Disability	745	12.6%
Self-Care Disability	610	10.3%
Go-Outside-Home Disability	1,444	24.4%
	Age 75+	*Percentage*
Total Population 75+	3,493	100%
With a Disability	1,779	50.9%
No Disability	1,714	49.1%
Source: Claritas and Brecht Associates, Inc.		

TABLE 3:6A Median Home Value and Percent Owners and Renters in the MA				
	Census 2000	*Estimated 2005*	*Projected 2010*	*Average Annual Change 2000 – 2010*
Median Home Value All Households	$140,482	$204,461	$253,437	6.1%
	Age 55-74		Age 75+	
Percent of Owner Households[13]	92.8%		81.5%	
Percent of Renter Households	7.2%		18.5%	
Source: Claritas and Brecht Associates, Inc.				

TABLE 3:6B Median Sales Price[14] Within the MA January-July 2005		
Town	*Single Family*	*Condominium*
Mansfield[15]	**$236,500**	**$153,000**
Columbia	$250,696	0 sold
Coventry	$191,900	$145,000
Tolland	$275,000	$215,285
Willington	$247,500	0 sold
Ashford	$183,500	$67,000
Chaplin	$184,200	0 sold
Windham[16]	$156,000	$136,000
MA AVERAGE	**$215,662**	**$143,257**
Source: www.thewarrengroup.com; September 2005		

[13] This includes an upward adjustment of ten percent to account for the greater number of homeowners found among households with incomes over $25,000. According to the Claritas data, 56.1 percent of the households age 75+ had incomes over $25,000 in 2005.

[14] Data collected by The Warren Group, based on information provided by town assessors.

[15] Data for Mansfield Center and Storrs is incorporated into Mansfield.

[16] Data for Willimantic and North Windham is incorporated into Windham.

TABLE 3:6C Housing Statistics by Zip Code Within the MA						
Zip Code	*Name*	*Average Home Price*	*Age (years)*	*Square Footage*	*Lot Size (acres)*	*Type*
06268	**Mansfield/Storrs**	**$250,680**	**35**	**1,838**	**2.4**	**Outlying Suburban**
06250	**Mansfield Center**	**$231,040**	**46**	**1,806**	**3.0**	**Outlying Suburban**
06237	Columbia	$239,450	37	2,304	3.1	Outlying Suburban
06238	Coventry	$257,460	48	1,873	2.8	Outlying Suburban
06084	Tolland	$322,920	33	2,182	1.9	Outlying Suburban
06279	Willington	$271,440	42	1,903	4.6	Outlying Suburban
06278	Ashford	$217,580	38	1,696	3.8	Rural
06235	Chaplin	$230,090	69	1,735	5.0	Rural
06226	Willimantic	$146,000	81	1,867	3.4	Suburban
06256	North Windham	$107,430	23	1,283	3.0	Outlying Suburban
06280	Windham	$167,890	49	1,618	2.4	Outlying Suburban
	MA AVERAGE	**$222,000**	**46**	**1,828**	**3.2**	
Source: www.realtor.com.[17]						

[17] These statistics from www.realtor.com, and Home Price, Age of Homes, Square Footage, and Lot Size are averages, calculated using property data on realtor.com over a rolling six-month period, and represent the last quarter of 2004 and the first quarter of 2005.

TABLE 3:6D Number of Home Sales[18] Within the MA								
Town	*2000*		*2002*		*2004*		*YTD 2005 Annualized*[19]	
Type of Home	*Single*	*Condo*	*Single*	*Condo*	*Single*	*Condo*	*Single*	*Condo*
Mansfield[20]	**135**	**48**	**117**	**55**	**145**	**61**	**123**	**84**
Columbia	77	0	87	1	88	8	91	2
Coventry	161	11	198	13	218	22	197	12
Tolland	223	10	203	11	215	15	192	17
Willington	54	25	55	13	64	12	67	3
Ashford	72	4	97	5	66	8	52	5
Chaplin	29	1	35	2	33	3	34	3
Windham[21]	208	17	200	33	205	26	201	12
Total Sales 2000/2005	*959*	*116*	*992*	*133*	*1,034*	*155*	*957*	*138*
Percent of Total Sales	*89.2%*	*10.8%*	*88.2%*	*11.8%*	*87.0%*	*13.0%*	*87.4%*	*12.6%*
Average Sales	*120*	*15*	*124*	*17*	*129*	*19*	*120*	*17*
Source: www.thewarrengroup.com; September 2005								

TABLE 3:6E Annual Building Permits by Town in the MA Compared to Selected Other Areas					
Towns	*1990*	*1995*	*2000*	*2004*	*Average Annual Change 1990-2004*
Ashford	24	18	22	28	*1.1%*
Chaplin	12	0	14	23	*4.8%*
Columbia	16	26	24	32	*5.1%*
Coventry	67	50	80	50	*-2.1%*
Mansfield	**26**	**50**	**46**	**55**	***5.5%***
Tolland	31	86	153	87	*7.7%*
Willington	19	15	17	26	*2.3%*
Windham	30	18	5	25	*-1.3%*
Tolland County	358	444	693	706	*5.0%*
Windham County	422	309	376	592	*2.5%*
Connecticut	8,080	8,279	9,376	11,837	*3.0%*
Source: CT Department of Economic and Community Development					

18 Data collected by The Warren Group, based on information provided by town assessors.
19 Annualized on seven months data; January through July 2005.
20 Data for Mansfield Center and Storrs is incorporated into Mansfield.
21 Data for Willimantic and North Windham is incorporated into Windham.

COMPETITIVE ENVIRONMENT

The analysis of the competitive environment considered existing and planned active adult, independent living, and assisted living communities that meet the following criteria.

- Restrict residency to those age 55+ in the case of active adult housing, and target age 75 and above in the case of independent living and assisted living. Independent living communities will offer substantive supportive services to their residents including meals, housekeeping, transportation, social and recreational activities and, in the case of assisted living, assistance with activities of daily living such as bathing and dressing.
- Target the income levels of $35,000 to $74,999 and $75,000 and above, as approved by the client.
- Have more than 30 residential units or licensed beds (except for a few facilities which are part of a continuum of services), serve primarily private pay residents (fewer than 25 to 30 percent SSI residents) and serve the general elderly population as opposed to primarily a mental health/mental retardation clientele.
- Draw from all or a portion of the defined MA.

Communities are considered proximate to the MA if they are located in a nearby municipality. These communities are considered competitive only if they are drawing a significant number of residents from the MA.

EXISTING COMMUNITIES

Active Adult Communities/ Age Restricted Communities

Communities requiring that at least 80 percent of their residents be over the age of 55, or that one member of a couple be over the age of 55, are referred to as age-restricted, or active adult communities (AAC). Generally these communities provide maintenance of the common grounds and homes, and in some cases, these communities will have a clubhouse or common gathering area. Typically, the developers/operators of such communities do not offer any services such as meals, housekeeping, or laundry.

There are no current regulations pertaining to active adult communities in Connecticut.

There are three AACs in the MA and two AACs proximate to the MA.

Within the MA[1]

- Bidwell Village, Coventry, 06238
- Glen Ridge Cooperative, Mansfield, 06268
- The Village at Crystal Springs, Tolland, 06084

Proximate to the MA

- Isabella's Court, Stafford Springs, 06076
- The Village at Loveland Hills, Hebron, 06248

Detailed profiles of these competitive AACs can be found at the end of this chapter. In addition, there were numerous planned AACs in various stages of development found both within and proximate to the MA. These communities are detailed in the *Planned Competition* section of this chapter.

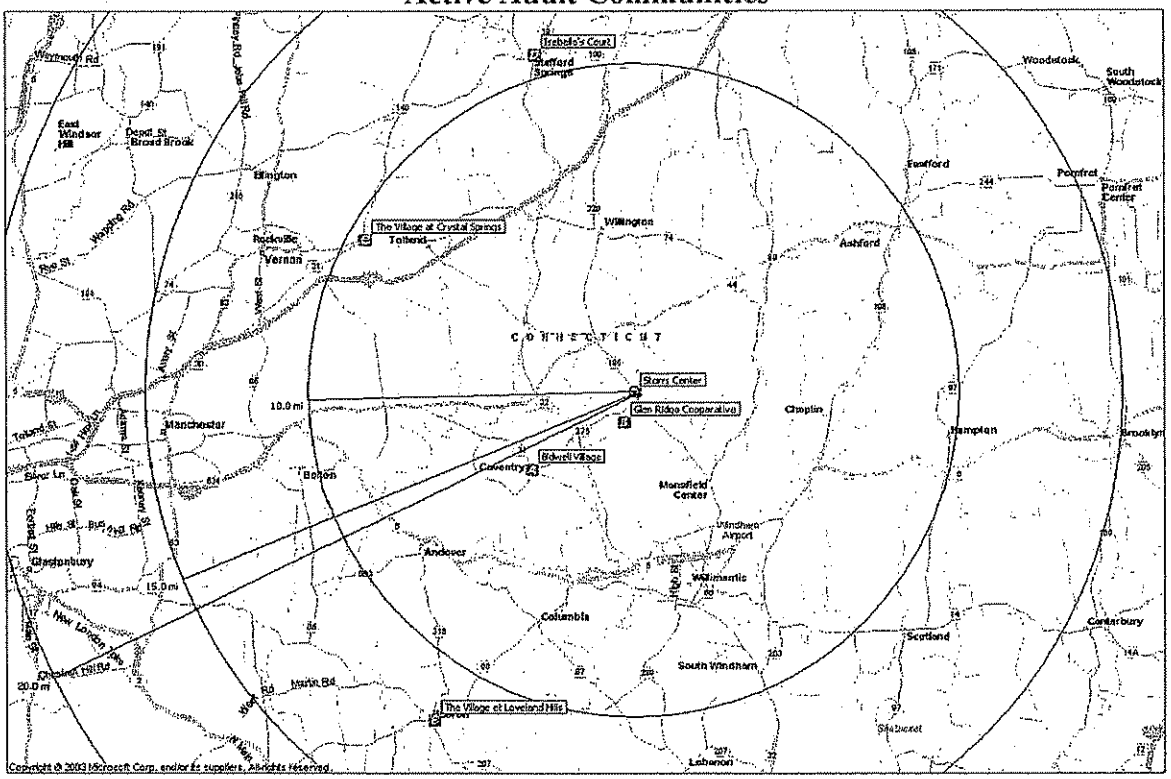
There was one additional AAC, located within the MA that is not considered competitive for purposes of this analysis. Jensen's Retirement Community, located close to the intersection of Route 44 and Route 195 in Mansfield is an age-restricted, 55+ manufactured home community that has been serving area seniors since the 1960s. Jensen's operates 28 similar communities throughout the eastern United States. The Mansfield location offers approximately 200 mobile and manufactured homes, ranging in size from a single bedroom unit to a 14-foot double-wide. Some of the homes feature skylights, eat-in kitchens, decks, carports or garages. Residents purchase the units ($70,000 to $125,000) and lease the land from the owner. Monthly fees are $327 per month, and include land lease, taxes (land) and maintenance of the community's private roads. Homeowners are responsible for taxes for the housing unit ($400 to $1,000 per year) and all home maintenance, including lawn care and snow removal. The

[1] There are active adult communities (developed by local builder, Mike Dilaj), in Colchester and Columbia, however these are small communities (less than 30 units) and they do not meet the size criteria established for the demand analysis.

community is described as very social. There is a clubhouse and an outdoor pool, and community residents regularly come together to rent a bus for trips to the local casinos. Many of the homes are over 25 years old, and management attempts to replace these units as they come up for sale. The vast majority of the residents are thought to come from locations in Mansfield and Coventry. Although Jensen's is age-restricted, this community is not considered competitive with market rate AAC. According to company representatives, many of the residents are in the 75 to 85 age range, and the majority of new residents are closer to 75 than 55. Since the demographic target used for the AAC demand analysis is 55 to 74, this means that the majority of this community's residents (and prospective residents) are outside of this age range. In addition, although income data for the residents was not available, we have reason to believe that most residents are below the income limits established for the demand analysis[2]. According to company representatives, most of the residents that leave this community move to Juniper Hill or Wright's Village, two subsidized senior housing communities in Mansfield. For these reasons, we do not believe that Jensen's Retirement Community represents the age and income segment that would seek market rate AAC.

[2] The "moderate" income analysis will use age-adjusted households with incomes of $35,000 to $74,999, and the "higher" income analysis will use $75,000+.

TOWN OF MANSFIELD
Active Adult Communities



KEY

A: Bidwell Village, Coventry, 06238
B. Glen Ridge Cooperative, Mansfield, 06268
C: The Village at Crystal Springs, Tolland, 06084
D: Isabella's Court, Stafford Springs, 06076
E: The Village at Loveland Hills, Hebron, 06248

Retirement Communities

Communities that offer a substantive service and amenity package to residents who reside in independent living units (ILUs or IL) and that offer assisted living and nursing care are referred to within the context of this report as retirement communities.

Core services that are typically made available to residents of independent living units in retirement communities include: meals, housekeeping, scheduled transportation, an activities program, and 24-hour security/emergency alert response system. Independent living units may include apartments, duplexes, quadruplexes, cottages or other types of residential living arrangements that provide residents with private quarters that typically include in addition to a bedroom, at least one full bathroom, and a kitchen or kitchenette.

Retirement communities may offer more than the single level of care (a continuum of care) represented by independent living with services. Such communities may include assisted living (personal care) and/or nursing care components on their campus, or may offer additional assisted living services to residents still living in independent living units. Such communities are frequently referred to as *Continuing Care Retirement Communities* (CCRCs). Some communities that do not incorporate other levels of care, particularly nursing care, develop transfer agreements with nearby nursing homes for priority placement of residents when and if that level of care becomes necessary.

There are three main types of CCRC contracts that are consistently referred to in the industry. The American Seniors Housing Association and the American Association of Homes and Services for the Aging have agreed on the following definitions.[3]

[3] 2004 The State of Seniors Housing – The American Seniors Housing Association, American Association of Homes and Services for the Aging, National Investment Center for the seniors Housing and Care Industry, PricewaterhouseCoopers.

- **Life Care Contract (Type A)** Under a life care contract, a resident typically pays an upfront fee and an ongoing monthly fee in exchange for the right to lifetime occupancy of an independent living unit and certain services and amenities. Residents who require assisted living or nursing care may transfer to the appropriate level and continue to pay essentially the same monthly fee they had been paying for independent living. Type A contracts are almost always associated with not-for-profit CCRCs.
- **Modified Contract (Type B)** With a modified contract, a resident typically pays an upfront fee and an ongoing monthly service fee for the right to stay in an independent living unit and receive certain services and amenities. A modified contract obligates a CCRC to provide the appropriate level of assisted living or nursing care to residents of independent living units, as in a life care contract, but only for a specified period of time at a specified rate that may or may not be tied directly to the independent living rate.
- **Fee-For-Service Contract (Type C)** A fee-for-service contract requires an entrance fee but does not include any discounted health care or assisted living services. Typically residents do receive priority admission or guaranteed admission for these services. Under this type of contract, residents who require assisted living or nursing care pay the regular per diem rate paid by those admitted from outside the CCRC.

CCRCs are not licensed in Connecticut, but they must adhere to certain statutory requirements, and various components of their health care packages are licensed by the State of Connecticut[4]. Residents must be independent upon admission. Some CCRCs offer all three levels of care but do not include future health care assurance, so residents pay additional fees for increased levels of care. Independent living units, whether part of a CCRC or a freestanding retirement community, are not licensed in Connecticut.

[4] This includes the assisted living and nursing components of the CCRC. Licensing and regulatory requirements are detailed later in this section of the report.

Continuing Care Retirement Communities

There are no CCRCs within the MA. However, there is one community proximate to the MA, which is drawing a small percentage of their residents from the western portion of the MA. A detailed profile of this community can be found at the end of this chapter.

- The Arbors at Hop Brook, Manchester, 06040

Independent Living Communities

There are no independent living communities within the MA. One community was identified proximate to the MA. A detailed profile of this community can be found at the end of this chapter.

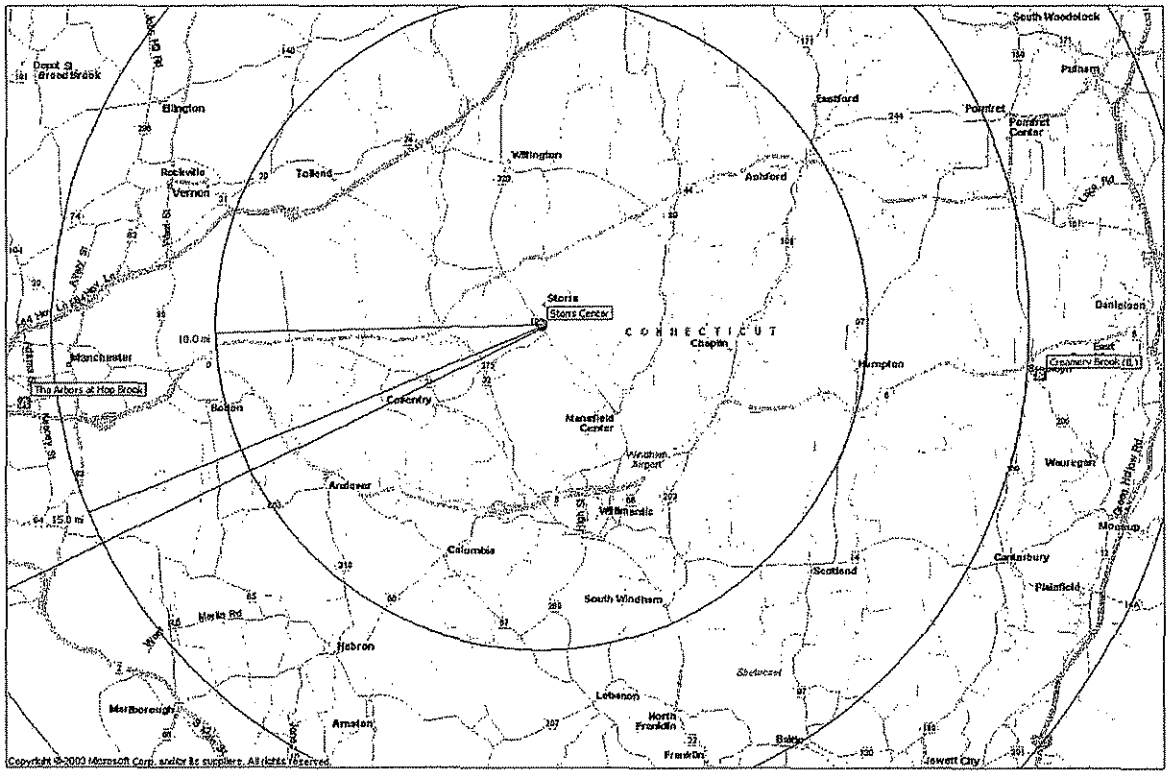
- Creamery Brook, Brooklyn, 06234

In addition to the above community, there are a number of rental communities within the MA providing independent living services to low-income seniors at below market rates. These communities are listed here as a matter of interest.

- Dartmouth Village, Columbia, 06237
- Father Honan Terrace, Willimantic, 06226
- Ga-Na-Den, Willimantic, 06226
- Ga-Na-Den Too, Willimantic, 06226
- Holinko Estates, Mansfield, 06268
- Hop River Homes, Andover, 06232
- John Ashton Tower, Windham, 06280
- Jonathan Trumbell Terrace, Willimantic, 06226
- Juniper Hill Village, Mansfield/Storrs, 06268
- Lili-Ann Apartments, Danielson, 06239
- Maple Courts II, Danielson, 06239
- Orchard Hill Estates I and II, Coventry, 06238
- River Bend, Danielson, 06239
- Salem Village, Danielson, 06239
- Seely Brown Village, Pomfret Center, 06259
- Westfield Village, Danielson, 06239
- Wilbur L. Cross Apartments, Windham, 06280
- Winding River Village, Tolland, 06084
- Wright's Village, Mansfield/Storrs, 06268

CONTINUING CARE RETIREMENT COMMUNITIES

INDEPENDENT LIVING COMMUNITIES



KEY

A. Arbors at Hop Brook (CCRC), Manchester, 06040
B. Creamery Brook (IL), Brooklyn, 06234

Assisted Living Communities

Assisted Living or Residential Care Homes are oriented toward the relatively frail elderly and typically provide supportive services which include three meals daily and snacks, frequent housekeeping, personal and flat linen service, scheduled transportation, activities, assistance with activities of daily living (such as bathing and dressing) and medication monitoring.

Licensing and Regulatory Requirements

In Connecticut, programs are run by both the Department of Social Services and the Department of Health, and there are three categories that may be considered assisted living.

- Residential Care Home, (RCH) (formerly called "Homes for the Aged" or "Rest Homes") are licensed by the Connecticut Department of Public Health and provide rooms, meals, laundry, recreational activities, 24 hours supervision and personal care, but not nursing services. There are no income restrictions, although for low-income seniors, Medicaid is accepted at an RCH.
- The Elderly Services Division of the Connecticut Department of Social Services defines an Assisted Living Facility as a Managed Residential Community (MRC) which must provide core services that include meals, laundry, transportation, housekeeping, maintenance and recreational activities. Assisted living services are provided to a resident by an entity that is registered with the Office of Healthcare Access as an Assisted Living Services Agency (ALSA). MRCs may hold licenses as ALSAs <u>or</u> they may provide supportive services through contracts with licensed, assisted living providers.
- An Assisted Living Services Agency (ALSA) is licensed by the Department of Public Health. The ALSA agency provides supportive services to a resident in an MRC. The MRC may hold a license as an ALSA or they may provide supportive services through contracts with a licensed ALSA. An ALSA <u>may</u> provide residents assistance with activities of daily living, nursing services and medication management. An ALSA is responsible for staffing a registered nurse that is on call 24/7 and ensuring that the MRC provides the required core services.

The State of Connecticut has developed two new initiatives which are intended to benefit low income elderly who need supportive care services. Both programs will be operated using similar income and payment guidelines. The Connecticut Housing Finance Authority (CHFA) has implemented an "Assisted Living Demonstration Project", a pilot program to provide assisted living services to low income elderly. This program will be administered by the Department of Social Services. The program has designated four sites throughout the state for implementation[5]. Under this demonstration program, up to three hundred affordable assisted living units will be made available throughout the state. According to a representative of the CHFA, approximately 225 slots have currently been approved for funding. Participating MRCs will be authorized to maintain a specified maximum number of "demonstration units or participants". HUD income guidelines will be used to qualify residents for the program. Currently, the maximum allowable incomes for low-income elderly are at 80% of the area median income for 2005[6]. New rates are currently under review for the Federal Fiscal Year (FFY) beginning in October, 2006. There are separate service rate components for the core and assisted living services. Core services include room and board and light housekeeping. Assisted living services will include four incremental levels of care. Since the state has a budget cap, there is a maximum payment per resident that will be paid through state funds. Residents will be expected to pay a differential contribution based upon their ability to pay. Under the program, payments will be provided only for the personal assisted living services actually provided to a demonstration participant. An MRC could be eligible to receive a subsidy or a negotiated payment rate for core and assisted living services. While the original target date for implementation of this program was Fall 2001, implementation of the program was delayed. Currently only the sites in Hartford (The Retreat) and Glastonbury (Herbert T. Clark House) are open, and the site in Middletown (Luther Ridge) will open in October 2005. The site in New Britain will open in 2006.

5 The four sites are Hartford, Glastonbury, Middletown and New Britain.

6 UD income limits may be found at www.huduser.org. The median low income for Tolland County (2005) is $46,400 for two-person households.

There is currently just one ALSA operating within the MA and one proximate to the MA. Both of these communities offer subsidized units and are not considered competitive[7]. There are no MRCs operating in or proximate to the MA. There is one RCH community operating in the MA[8]. A detailed profile of this community can be found at the end of this chapter.

- Lyon Manor, Inc., Willington, 06265

There are no competitive assisted living communities proximate to the MA[9].

Alzheimer's And Dementia Care

Alzheimer's and dementia care (AZ)[10] can be provided in an assisted living and/or skilled nursing care environment. There are no competitive communities either in the MA or proximate to the MA providing designated AZ care in an assisted living environment.

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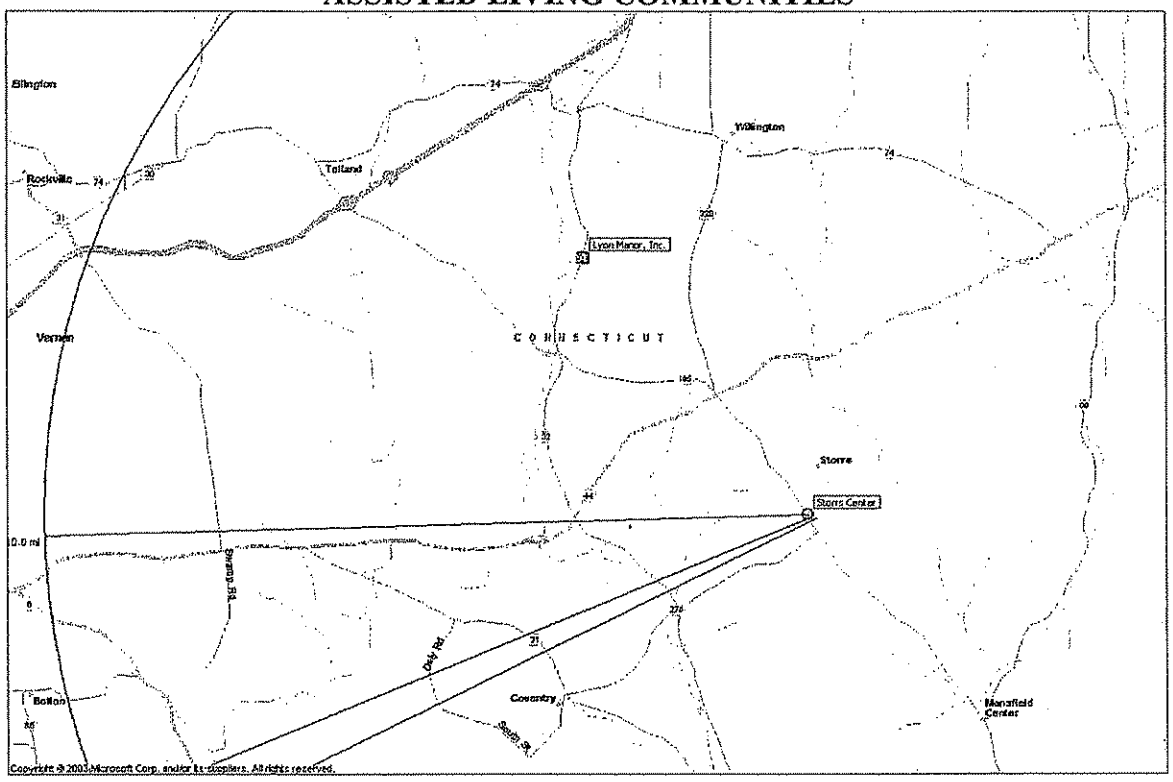
7 Within the MA, Juniper Hill is approved to operate as an ALSA, and offers up to twelve assisted living units Proximate to the MA, Visiting Nurse and Health Services of CT, Inc. is the ALSA providing services at Francis J. Pitkat Congregate Living Center in Vernon. This 44-unit community offers subsidized units to seniors age 62 and over.

8 In addition, there were a number of RCH communities identified within and proximate to the MA that were determined to be not competitive due to size. These include Card Home for the Aged (Willimantic; 20 beds), Evangelical Baptist Home (Ashford; 26 beds), The Norcliffe (Brooklyn; 16 beds), Pierce Memorial Baptist Home (Brooklyn; 10 beds), Regina Pacis Villa (Pomfret Center; 11 beds).

9 Although there were no stand-alone AL communities proximate to the MA, both The Arbors at Hop Brook and Creamery Brook allow residents to age in place with AL levels of care. The total number of IL units will be adjusted to reflect this practice for t he quantitative analysis.

10 Although an analysis of Alzheimer's and Dementia Care communities was beyond the scope of this study, it is necessary to determine the number of competitive units in order to conduct the demand analysis for assisted living units. In this case, no competitive units were identified.

ASSISTED LIVING COMMUNITIES



KEY

A. Lyon Manor, Inc., Willington, 06265

COMMUNITIES NOT CONSIDERED COMPETITVE

Naturally Occurring Retirement Communities

Naturally Occurring Retirement Communities (NORCs) are available to residents of all ages, but over time, this housing evolves to include a significant portion (often more than 50 percent) of households that are headed by seniors. NORCs may or may not include supportive services and activities for seniors. Typically, this housing is not licensed by a government agency, although subsidized versions may be supervised by a government housing agency.

There is one community within the MA that has been especially popular with area seniors, and may in the future become a NORC. Freedom Green is a 260-unit condominium community located in Mansfield Center. This community opened in 1991, and expects to build up to 40 more units within the next few years, for a total of 300 units. Freedom Green offers a variety of unit styles, from three-story townhouses, to ranches and Cape Cods. All units are attached, although typically, there are no more than five units to a building. This community is currently sold-out, and according to company representatives, pricing for most re-sale units would begin at approximately $250,000. It is estimated that about 20 to 25 percent of the current residents are over the age of 65.

PLANNED COMMUNITIES

The following procedures were followed to determine whether any new active adult communities, retirement communities, or freestanding independent living or assisted living communities were planned in or proximate to the MA.

- Representatives of the planning and/or zoning offices of each incorporated municipality and county in the MA were interviewed regarding planned new communities for the elderly. Areas proximate to the MA were also queried.
- Representatives of existing competitive communities were asked if they had plans for expansion or if they were aware of any new communities that were being planned.
- The F.W. Dodge Report was obtained for Tolland and Windham counties and reviewed for planned communities.

As a result of these activities, three new planned communities and several expansions of existing communities were identified.

Active Adult Communities/ Age Restricted Communities

Three new, planned AAC within the MA were identified. In addition, there are two existing AACs within the MA and two existing AAC proximate to the MA that are still building and selling units.

New AAC Units in the MA

- Michael Dilaj of Datum Engineering is planning to build 80 to 100 age-restricted units on a 25-acre tract of land in the southern portion of Mansfield, close to the Eastbrook Mall. Mr. Dilaj is a local developer, and currently has similar age-restricted projects (55+) underway in Columbia and Colchester[11]. The land for the Mansfield project already has city water, and Mr. Dilaj believes that city sewer services could be obtained from Willimantic. In order to proceed with this project, it will be necessary to obtain several variances from the Town of Mansfield, and this process is already underway. Mansfield zoning representatives confirm that Mr. Dilaj has an active application pending to revise Mansfield's Zoning Regulations to create a new floating zone for age-restricted housing with maximum densities ranging from four units per acre (single family) to 8.7 units per acre (multi-family units). According to Mr. Dilaj, should the variances and other permits be approved by the end of 2005, ground-breaking could begin in spring 2006, with the first units available by fall 2006. It is expected that the new units will be market rate condominium units, possibly detached units, but more likely attached units built in duplex or quadruplex groupings. More detailed information about unit size or pricing was not available. There is no time frame for completion of these units, and it is expected that they will be built in phases over the course of several years. In addition, Mr. Dilaj is considering setting aside five to six acres of this land for a possible, future assisted living community. The assisted living community would be developed and owned by a separate (as yet unidentified) partner. For purposes of the demand analysis, 80 AAC units[12] will be factored for this project.

[11] These communities have less than 30 units each, and are not considered competitive for purposes of the demand analysis.

[12] Although it is possible that up to 100 AAC units could be built, due to the uncertainty concerning the total number of units, and the possibility of holding a portion of the property for a different use (assisted living units), 80 units will be considered competitive for purposes of the demand analysis. Because the potential assisted living units are in the very early planning stages, they will not be considered competitive for purposes of the demand analysis.

- Steve Amedy, the local developer responsible for the successful Village at Crystal Springs AAC in Tolland, is planning to develop The Village at Baxter Road in Willington. This project will have 53 units of AAC. The Willington project has not yet received local zoning approval. According to the developer, there is currently site testing and planning underway and they hope to seek local approvals by the end of 2005. This community would be similar to The Village in Crystal Springs, which offers two-bedroom units, ranging in size from 1,300 to nearly 2,000 square feet, and are priced from $283,900 to $324,900. The planning process for The Village at Crystal Springs was extensive, and took three years. It is anticipated that the Willington project could also be under development for an extended period of time. Due to the uncertainty about the timing for local approvals, this project is not considered competitive for purposes of the demand analysis. However, should these units come to fruition; they would pose a competitive threat to AAC units developed in Mansfield.

- Thylan Associates (New York) is planning to develop Belvedere Ridge, a mix of single-family homes (non-age-restricted) and duplexes (age-restricted) off Old Post Road in Tolland, CT. This project has gained initial approvals from town officials. However, the project was originally under development by Richard Lee, a local businessman, who subsequently sold it to Thylan Associates. The new developer may make changes to the original plan and would then need approvals for any modifications. The original plans called for 66 AAC condominiums, priced in the $300,000 range. No timeframe was available for the finalization of plans. Since it is very likely that changes will be made to the scope and timing of this project, it is not considered competitive for purposes of the demand analysis. However, should these units come to fruition; they would pose a competitive threat to AAC units developed in Mansfield.

In addition, there are four AACs in and proximate to the MA that are partially developed and still under construction. Detailed information about these AACs is presented in the competitive profiles at the end of this chapter.

Expansions of Existing AAC Units in the MA

- Bidwell Village in Coventry expects to have a total of 42 units at build-out. As of October 2005, nine units were built.
- The Village at Crystal Springs in Tolland expected to have a total of 66 units at build-out. As of October 2005, thirteen units were built.

Expansions of Existing AAC Units Proximate to the MA

- Isabella's Court in Stafford Springs expects to have a total of 92 units at build-out. As of October 2005, 25 units were built or sold.
- The Village at Loveland Hills in Hebron expects to have a total of 53 units at build-out. As of October 2005, 31 units were built or sold.

Independent Living Communities

There were no planned independent living communities in the MA. One community proximate to the MA is planning some expansion units.

Expansions of Existing Independent Living Units Proximate to the MA

- Creamery Brook in Brooklyn is planning ten cottages, and hopes to begin pre-marketing them by early 2006, with an anticipated move-in date of Fall 2006. Although these units have gained all necessary approvals, construction has not yet begun. Representatives cited undisclosed "set-backs" as the reason for the delay. Further information on unit pricing or size was not available. Currently Creamery Brook offers one-bedroom apartments beginning at $1,739 per month (611 to 712 square feet), and two-bedroom apartments beginning at $2,364 per month (942 to 861 square feet). While current apartment residents would be given priority status for the new cottages, it is not expected that any will move over to these new units. Although Creamery Brook has traditionally experienced high occupancy rates (current occupancy is 96 percent), representatives expressed some concern about filling these ten new units. Turnover in the apartments is about ten units per year, and while there is a wait list for two-bedroom units, there was some uncertainty about whether cottages would be perceived differently, and it was felt that ten cottage units (plus the ten turnover apartment units) would be a lot to "fill all at once".

Assisted Living Communities

There were no planned communities, either in the MA or proximate to the MA, that would presently be considered competitive with an assisted living community.

Not Considered Competitive at this Time

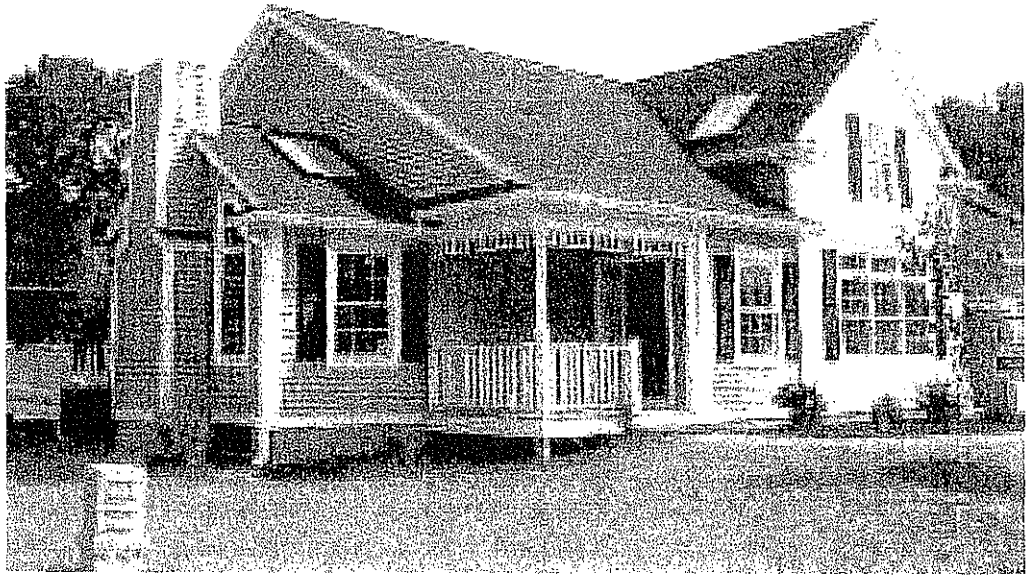
During the course of this study, numerous planned AAC (in various stages of pre-development or development) were identified and are presented in Table 4:1. These AACs are noted primarily to demonstrate the significant growth within this housing sector in the region. As a result of our interviews, we learned that local municipalities have zoning jurisdiction over their individual towns, and the county and regional planning boards are in place for advisory purposes only. It appears that local towns became enchanted with the concept of active adult housing for their older residents when they realized that this type of development would add to the tax base, but not be a strain on their local school systems. However, in some towns, the growth has been so rapid that the town put a cap on the number of AAC units that could be built (for example South Windsor in Hartford County has a cap of 250 total units). Many of the local rural towns do not have adequate sewer infrastructure to support development and this has also put a limit to development in some towns. Should any of these planned units come to fruition; they could present a competitive threat to senior housing units developed in Mansfield.

TABLE 4:1 Planned Active Adult Communities			
Name of AAC *Address*	*Total Units Proposed*	*Developer/Owner*	*Comments/Status*
Other Area Locations			
Windermere Village Windermere Avenue Ellington, CT	120	Development Service, LLC	Detached homes will be built in pods. Community amenities will include walking trails. Plans have been submitted for zoning review but have not yet been approved. Contingent upon approvals, ground breaking could begin in Fall 2005. This project has wetlands approval.
Center Village Maple Street Ellington, CT	50	Pioneer Builders of Ellington	This project went before the zoning board on July 25 and many local residents attended to show their opposition to the Project. The plans will be heard again in Fall 2005.
Dobson Crossing 51 Dobson Road Vernon, CT	12	KJB Developers	The project includes eight ranch style duplex homes and four single family homes consisting of approximately 1,400 square feet. This project has all approvals and is under construction.
AAC Tunnel Road and Whitney Furguson Road Vernon, CT	8	Nell Klienhaus of Coldwell Banker	Local approvals have been secured.
The Village 20 Whitney Furguson Road Vernon, CT	18	RYA Corporation	This project has all approvals and is currently under construction.
Lantern Lane 485 Hartford Turnpike and Merlin Road Vernon, CT	30	Landcraft Corporation	The project has been approved by Vernon zoning officials but construction has not yet started. The community will consist of 30 condominium units.
Cheney Estates 72 South Main Street Manchester, CT	42	Andrew Ansaldi, Jr	This project will be comprised of single-family homes. The project has been approved and is presently under construction.
AAC 230 Weatehrell Streey Manchester, CT	48	Brooks, LLC	There will be 12 single-family homes and 32 duplex-style homes developed. This project is currently under construction.
South Meadow Estates 214 Garner Streey Manchester, CT	18	Bellsite Development, LLC	The project has all approvals and is under construction.
Applewood 244 Oakland Street Manchester, CT	8	West Central Enterprises	The project will consist of eight town homes. The project was approved in May 2003 but it is not yet under construction.

TABLE 4:1 **Planned Active Adult Communities**			
Name of AAC *Address*	*Total Units Proposed*	*Developer/Owner*	*Comments/Status*
Somers Village Shaker Road Somers, CT	80	Gingras Development	Two and three bedroom single-family homes are planned. Pricing will range from $250,000 to $300,000. This project still needs wetlands approval and state approval for sewer expansion. Construction on the project may begin in Spring 2006. This project is active in preliminary plans but no formal plans have been submitted to the town. According to the local First Selectman, the local sentiment is that there needs to be more senior housing. The conclusion based on that perspective is that the development should receive approvals.

ACTIVE ADULT COMMUNITIES WITHIN THE MA

NAME	*BIDWELL VILLAGE*
ADDRESS	Stonehouse Road Coventry, 06238
WEB SITE	www.c21ctrealty.com/listings
TELEPHONE NUMBER	860-429-2116



BIDWELL VILLAGE					
Total # of Units	*Type of Units*	*Size (Sq. Ft)*	*Purchase Price (Base)*	*Monthly Service Fee*	*Other Fees*
	2.2.5	1,867	$299,900-$319,900	$165	Taxes estimated at $3,000+. Sewer, water and garbage fees extra.
	2.2.5	1,980	$309,900-$319,900		
	3.2.5	1,931	$319,900		
	3.2.5	2,017	$278,000-$319,900		
42	**TOTAL AT BUILD OUT**				

DEVELOPMENT HISTORY	This community is still under construction as of September 2005. The developer is Bidwell Village, LLC, and the builder is Spring Hill Properties of Mansfield, CT. Century 21 Connecticut Realty is the exclusive agent for the community.
OCCUPANCY and FILL RATE	As of October 2005, only nine units were built and just three were sold and occupied. Initial plans called for up to 25% of the units (ten) to be built as spec units. The first units were marketed in early 2005, for an absorption rate of less than one-half of a unit per month.
PROJECT DESCRIPTION	This community is located just off of Route 275 on ten acres of land, featuring mature trees as well as some areas of open space. The site is hilly and wooded. Several of the existing units are built into hillsides, or have significant (terraced) drops into the backyards. The community is located convenient to downtown Coventry, but it does not appear that it is possible to walk to shopping and services.
COMMON AMENITIES	When 40% of the units are sold, there will be a clubhouse, including a large function room, exercise facilities, community meeting room, kitchen facilities, and a game room. Outside amenities include walking/biking trails and a large pond.
UNIT AMENITIES	There are four different models; all are attached units in duplexes or triplexes. All units feature two stories, but the main living areas, master bedroom and laundry are located on the first floor. • Custom cabinets and vanities • Carpeting and vinyl flooring • Eat-in-kitchens offer dishwasher, stove and refrigerator, custom-built oak cabinets • Hot air heat (gas) and central air-conditioning • Full basement in some units • Vinyl siding and railings • One or two-car attached garage • City sewer • Front porch • Rear or side deck • Painted woodwork • Large closets; walk-in in master suite • Laundry room (separate) • 9-foot ceilings with skylights
MONTHLY FEE	The monthly fee covers lawn maintenance, snow removal, landscaping, exterior maintenance, management fee, insurance, and certain reserves for roof and paving maintenance.

BIDWELL VILLAGE	
UPGRADES AVAILABLE	There are many upgrades available; the most popular are fireplaces and upgrades to cabinetry and flooring. • Walk-out basement-$5,000 • Fireplace-$4,500+ • Cabinetry upgrade-$2,980 • Plumbing upgrades-$100-$750 • Appliance upgrades-$295-$1,850 • Wood flooring-$8 square foot • Security system-$1,250
RESIDENT ORIGIN and PROFILE	The current residents are from Coventry and the surrounding areas. Representatives anticipate that 80 to 90 percent of the eventual residents will be from Tolland County locations such as Coventry, Columbia, and Mansfield. The remainder will be family, coming to this area to join family.
COMMENTS	At less that one-half of a unit per month, this community is selling very slowly. Duplexes have gathered slightly more interest than the triplexes, but the overall impediment seems to be price. The Century 21 website claims that these homes start at $319,000; however local real estate listings (realtor.com) have models beginning at $278,000. Representatives acknowledge that prices were dropped just after initial marketing efforts were begun. Although there has been some ground clearing, active construction of new units was not apparent at the time of the site visit, and the model home/Welcome Center was not staffed. Century 21 is also listing the AAC units at The Village at Loveland Hills in Hebron.

NAME	*GLEN RIDGE COOPERATIVE*
ADDRESS	1 Silo Drive Mansfield, 06268
WEB SITE	www.ehmchm.org
TELEPHONE NUMBER	860-429-9933

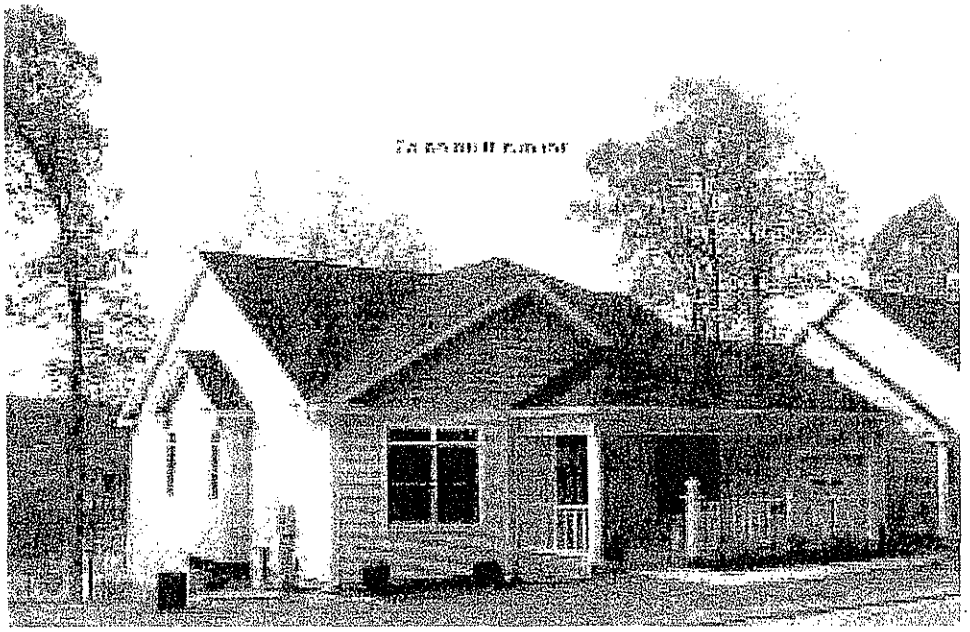
Photo not available

GLEN RIDGE COOPERATIVE					
Total # of Units	*Type of Units*	*Size (Sq. Ft)*	*Purchase Price*	*Monthly Service Fee*	*Other Fees*
	1.1	880	$136,900 (2005 listing)	$428 to $672 depending upon unit size.	Taxes included in association fee.
	2.1	1,185	$177,500 (2005 listing)		
51	**TOTAL**				

DEVELOPMENT HISTORY	This community first opened in 1983 with sixteen units and continued to build through 2000. Since the initial opening, 35 additional units were built, bringing the total to 51. This cooperative community is managed by Elderly Housing Management, the same company that manages Juniper Hill Village, a below-market rate senior apartment building with limited assisted living services.
OCCUPANCY and FILL RATE	These units are fully occupied. The last fifteen units took over three years to sell, for an absorption rate of less than one-half of a unit per month. This slow absorption rate is attributed to lack of market interest and "high" prices (consumer feedback indicated prices were considered high). In addition, the developer would not build any spec units during the last phase of fifteen units, and this compounded sales' difficulties. There was a phase of twenty units sold during the early 1990s, listed at $137,800, and these two-bedroom units were considered "expensive" at that time. Similar units are currently listed for resale at $177,500.
PROJECT DESCRIPTION	These single story buildings are built in triples and quads. Many buildings are built into small hillsides and are surrounded by mature landscaping. The buildings are covered in brown siding, and there is a "woodsy" appearance to this community. The units are attached in a staggered manner, with only eight feet of common wall between units. All units have a walkout basement and a one-car detached garage. The property contains 20 acres, much of it landscaped with shrubs and trees. This community is managed by a very active Board of Directors.
COMMON AMENITIES	There is one unit set aside for a community center, but the Board is still discussing the design and use of this facility. There are no other common amenities.
UNIT AMENITIES	• All electric appliances • Handicap accessible (all units) • Detached shed garage • Walk-out basements and decks or concrete patios (some units)
MONTHLY FEE	The monthly fee covers lawn maintenance, snow removal, landscaping, exterior maintenance, management fee, insurance, real estate taxes and reserves. In addition, all appliances (except washer/dryers) are maintained and insured by the cooperative.
UPGRADES AVAILABLE	Popular upgrades, upon approval by the Board only, have included gas fireplaces, flooring upgrades, and changes to electrical fixtures. Even changes to interior paint color require Board approval.
RESIDENT ORIGIN and PROFILE	The majority of the residents are thought to be from Mansfield, and many are retired faculty or staff from the University. The average age is mid-70s. According to representatives, it is unlikely that any current resident is under the age of 70. The average age at move-in has increased to the mid to late 60s; the Board is actively seeking ways to attract younger residents.

GLEN RIDGE COOPERATIVE	
COMMENTS	This community was not available for tour. There is no on-site management, and this community is fully occupied. Local real estate agents characterize this development as "hard to sell". The units are rather small and plain, and do not offer any upscale unit amenities. Many of the residents are receiving home care or homemaker services, and the Board is exploring ways to assist residents, either through a voluntary referral service, or perhaps by making space available on site for health care providers. Residents of this community are strong community activists, and believe that Glen Ridge should transform itself to meet the needs of the current residents. It is interesting to note that several residents of Glen Ridge were interviewed during the qualitative interview process, and many of these individuals characterized this 55+, age-restricted community as "independent living" or "assisted living".

NAME	*THE VILLAGE AT CRYSTAL SPRINGS*
ADDRESS	Route 30/ Crystal Lake Road Tolland, 06084
WEB SITE	None
TELEPHONE NUMBER	860-875-6283

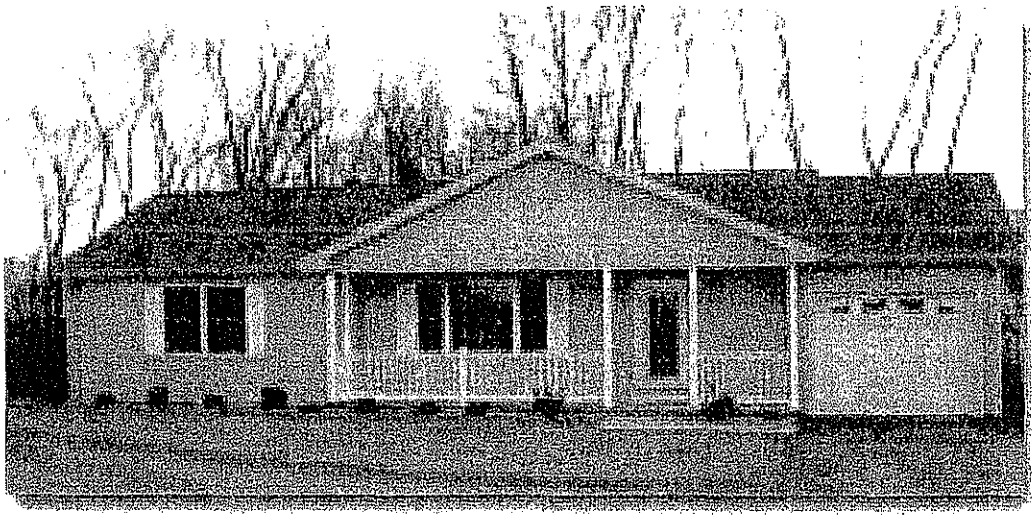


THE VILLAGE AT CRYSTAL SPRINGS					
Total # of Units	*Type of Units*	*Size (Sq. Ft)*	*Purchase Price*	*Monthly Service Fee*	*Other Fees*
	2.2	1,343	$283,900	$198	Taxes estimated at $5,000 to $6,000 annually.
	2.2.5	1,630	$306,900		
	2.2.5	1,691	$312,500		
	2.2.5	1,867	$322,900		
	2.2.5	1,939	$321,900		
	2.2.5	1,934	$324,900		
66	**TOTAL AT BUILD OUT**				
DEVELOPMENT HISTORY	This community was developed and is being marketed by Steve Amedy of Remax Town and Country. The Village at Crystal Springs was in the planning stages for three years. The developers, Crystal Springs Farm, LLC (Steve Amedy's corporation) conducted consumer research prior to development. They placed an ad in the local paper and invited local residents to a meeting to discuss their ideas and desires for the community. A total of about 100 people attended the meetings and gave their input into design features and amenities.				
OCCUPANCY and FILL RATE	To date, there are 13 homes built and occupied and 13 more are reserved. The model opened in November 2004. This represents a sales pace of 2.9 units per month.				
PROJECT DESCRIPTION	There are a total of 106 acres on this site. The site is very natural and hilly and roads wind gracefully through the campus. Large rock formations and the mature trees that were preserved on the site are integrated into the landscaping. These touches create a very natural and aesthetically pleasing environment and setting for this community. The layout of the community and positioning of each home was thoughtfully planned to provide privacy and the best views for each residence. Each of the homes backs into woodlands or has natural views. None of them are backed into other homes.				
COMMON AMENITIES	Community biking and fitness trails are planned throughout the woodlands and will include wooden bridges for stream crossing. Streams and ponds are found throughout the site.				

THE VILLAGE AT CRYSTAL SPRINGS	
UNIT AMENITIES	Six different one and two-story models, all feature first floor master suites. • Vinyl siding • Hardwood floors • One and two-car garages • Full basement (can be finished) • Propane, forced air heat • Central air conditioning • Eat-in kitchen with dishwasher, microwave, range and oven, refrigerator • Cathedral ceilings in dining room, living room • Laundry room on first floor • Deck or patio • Garden area • Covered front porch • Whirlpool tub • Walk-up attic • 9-foot ceilings • Master suites with walk-in closets • Larger sized homes offer a second story loft
MONTHLY FEE	The monthly fee covers lawn maintenance, snow removal, landscaping, exterior maintenance, management fee, insurance, and certain reserves for roof and paving maintenance.
UPGRADES AVAILABLE	The most popular homes have been the larger homes and most residents are spending between $40,000 and $50,000 on the upgrades. Some homes have walk-out basements that can be finished. A 13 x 16 foot (200 square foot) sunroom or four season room can be added for $25,000. The most popular upgrades were a gas fireplace, the sunroom, hardwood floors, and kitchen upgrades like granite countertops and appliances.
RESIDENT ORIGIN and PROFILE	Residents are mostly local from Tolland, Rocky Hill, Vernon, and Willimantic, and most buyers are age 60 to 75.
COMMENTS	The community was very thoughtfully planned and the homes are very well appointed. The 1,939 and 1,934 square foot models were the most popular, followed by the 1,867 square foot model. The sales model is open weekends between 1and 4 p.m.

ACTIVE ADULT COMMUNITIES PROXIMATE TO THE MA

NAME	*ISABELLA'S COURT*
ADDRESS	*Furnace Road* *Stafford Springs, 06076*
WEB SITE	*www.isabellascourt.com*
TELEPHONE NUMBER	*860-684-4228*

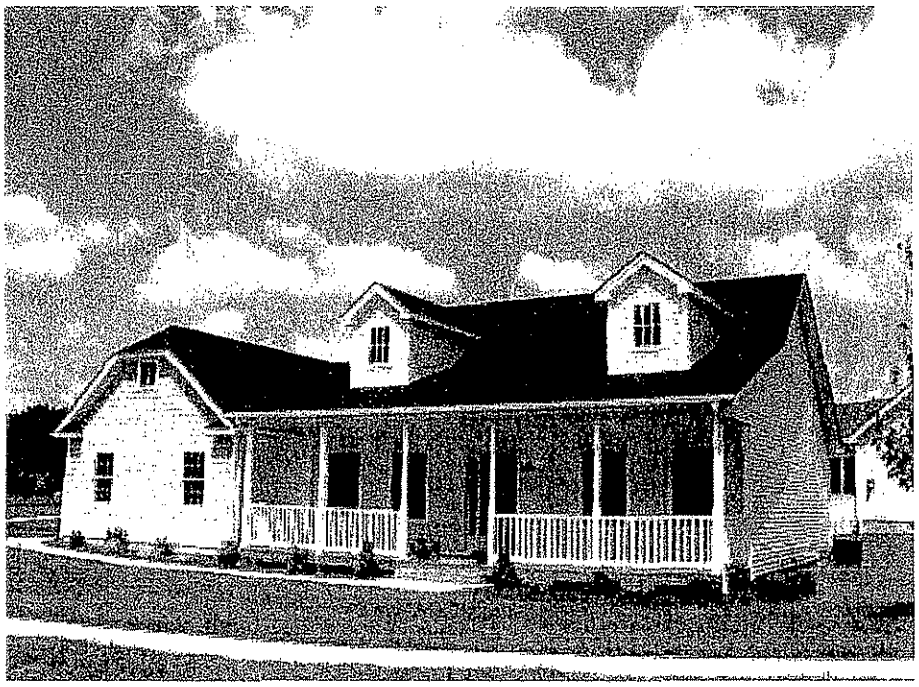


ISABELLA'S COURT					
Total # of Units	*Type of Units*	*Size (Sq. Ft)*	*Purchase Price*	*Monthly Service Fee*	*Other Fees*
	2.1.5	1,210-1,216	$189,900+	$150	Taxes estimated at $2,200 annually.
92	**TOTAL AT BUILD OUT**				

DEVELOPMENT HISTORY	Isabella's Court is being developed by Casagrande Builders, Inc. and marketed by RTD Associates, a real estate company that was formed by the family to sell the homes.
OCCUPANCY and FILL RATE	Marketing began in January 2004 when a model and sales office opened. As of March 2005, nineteen of the 92 homes were sold. As of October 2005, 25 of the homes were sold. This sales pace represents an absorption rate of approximately one unit per month.
PROJECT DESCRIPTION	Isabella's Court is located on the edge of Stafford's downtown district. It is situated high atop a hillside, and from the entrance of the community, units appear to be perched cliff-side. There is unattractive wire fencing at the base and top of this rock cliff which gives an unwelcoming approach to the neighborhood.
COMMON AMENITIES	A clubhouse is currently under construction and will offer a kitchen facility, community room and fitness equipment. The structure is quite small, approximately 2,000 square feet.
UNIT AMENITIES	All units are detached homes equipped with the following: • Custom cabinets and vanities • Carpeting and vinyl flooring • Kitchens offer dishwasher, stove and refrigerator, custom-built oak cabinets • Hot air heat and central air-conditioning • Full basement • Vinyl siding and railings • One-car attached garage • City water and sewer • Front porch • Walk-out basement • Painted woodwork • Large closet off of dining room • Laundry in powder room • 8-foot ceilings
MONTHLY FEE	The monthly fee covers lawn maintenance, snow removal, landscaping, exterior maintenance, management fee, insurance, and certain reserves for roof and paving maintenance.
UPGRADES AVAILABLE	Upgrades may include but are not limited to the following: • Corian countertops and sinks • Hardwood and/or tile flooring • Stained woodwork

ISABELLA'S COURT	
RESIDENT ORIGIN and PROFILE	Not available.
COMMENTS	The sign at the entrance says "Mature Living Center". There is a model home with brochures in a box outside the door. At the time of the site visit, the model was open, but was not staffed.

NAME	*THE VILLAGE AT LOVELAND HILLS*
ADDRESS	Loveland Road Hebron, 06248
WEB SITE	www.c21ctrealty.com/listings
TELEPHONE NUMBER	860-429-9933



THE VILLAGE AT LOVELAND HILLS					
Total # of Units	*Type of Units*	*Size (Sq. Ft)*	*Purchase Price (Base)*	*Monthly Service Fee*	*Other Fees*
	2.2	1,444	$275,000	$175	Taxes estimated at $4,000+. Annual sewer fee of $270 and monthly water fee of $18+.
	2.2	1,593	$295,500		
	3.2	1,829	$332,500		
	3.2	1,874	$292,500		
53	**TOTAL AT BUILD OUT**				

DEVELOPMENT HISTORY	This community is still under construction as of September 2005. The developer is Hebron Active Lifestyles, LLC, and the builder is Naek Construction of Vernon, CT. Century 21 Connecticut Realty is the exclusive agent for the community.
OCCUPANCY and FILL RATE	As of October 2005, nearly 60 percent (31 units) were sold, and fifteen are occupied. The absorption rate has been approximately three units per month.
PROJECT DESCRIPTION	This community is located on 44 acres of land, featuring mature trees as well as large areas of open space. The site is convenient (walking distance) to shopping and services.
COMMON AMENITIES	There is a clubhouse, which includes a large function room, exercise facilities, community meeting room, kitchen facilities, and a game room. Outside amenities include a walking trail system that connects to the Village of Hebron and provides access to shopping and services.
UNIT AMENITIES	There are four different models; the majority are detached units, but there are five duplexes (ten units). • Custom cabinets and vanities • Carpeting and vinyl flooring • Eat-in-kitchens offer dishwasher, stove and refrigerator, custom-built oak cabinets • Hot air heat (gas) and central air-conditioning • Full basement in some units • Vinyl siding and railings • Two-car attached garage • City sewer • Front porch • Rear or side deck • Painted woodwork • Large closets; walk-in in master suite • Laundry room (separate) • 9-foot ceilings
MONTHLY FEE	The monthly fee covers lawn maintenance, snow and garbage removal, landscaping, exterior maintenance, management fee, insurance, and certain reserves for roof and paving maintenance.

THE VILLAGE AT LOVELAND HILLS	
UPGRADES AVAILABLE	There are many upgrades available; the most popular are sunrooms, fireplaces and upgrades to cabinetry and flooring. • 12x12 sunroom-$18,000 • Walk-out basement-$4,000 • Fireplace-$4,500+ • Cabinetry upgrade-$2,980 • Plumbing upgrades-$100-$750 • Appliance upgrades-$295-$1,650 • Wood flooring-$8 square foot • Central Vacuum-$1,450 • Security system-$1,250 • Loft (302 sq. ft.)-1,874 sq. ft. unit only-price not available
RESIDENT ORIGIN and PROFILE	To date, only about one-half of the residents are from local areas; the remainder is from CA, FLA, NYC, and more remote areas of CT. Representatives anticipate that this pattern will continue through build-out, and estimate that approximately one-half of the residents will be from Tolland County locations such as Hebron, Andover, Columbia, Bolton and Vernon.
COMMENTS	The most popular units are the larger ones; only one of the smaller units (1,444 square feet) has sold to date. This community heavily promotes the location in "historic Hebron", and features many of the well-known local sites in the marketing materials. Century 21 is also listing the AAC units at Bidwell Village in Coventry.

CCRCs AND INDEPENDENT LIVING UNITS PROXIMATE TO THE MA

THE ARbORS AT HOP BROOK									
Facility Name, Address, Owner Type, Services, Web Site	*Year Open*	*Levels of Care # Total Units/Beds*	*Unit Type*	*Sq Ft*	*Entrance Fees (80% Refund)*		*Monthly Fees*		*Occupancy*
					One person	*Second person*	*One person*	*Second person*	
The Arbors at Hop Brook 403 West Center Street Manchester, CT 06040 www.arborsct.com The Lustro family For-Profit CCRC: Type B	1988	6	S	525	$115,300	$12,500	$1,770	$900	98%
		59	1.1	675	$133,600		$2,040		
		15	1.1	700	$141,100		$2,080		
		11	1.1.5	750	$146,500		$2,160		
		23	2.2	1,000	$182,600		$3,050		
		114 TOTAL IL APARTMENT							
		N/A	SP	N/A	N.A.		$290	N.A.	N/A
			P				N/A		
		126 TOTAL NF BEDS (Manchester Manor, opened in 1971)							

THE ARBORS AT HOP BROOK

COMMENTS ON FEES

There is an application/assessment fee of $250 per person. Applicants who attained age 80 years or older at the time of application will pay a Senior Service Fee (which will not change as they age) in addition to their monthly service fee. Beyond age 84 ½, the continuing care plan is not offered. Approximately 70 percent of incoming residents select the continuing care option. Reportedly, continuing care residents will never be asked to leave should they diminish their funds. The Arbors at Hop Brook (The Arbors) does a detailed financial and health assessment prior to move in. There is also a rental option which does not include the continuing care benefits. Thirty percent of the residents select the rental option. These programs are outlined below.

Continuing Care Contract Premium			*Rental Plan*	
Age	Additional Monthly Fee		Unit Type	Monthly Fee
80	$27		S	$2,282
81	$48		1.1	$2,575
82	$71		1.1	$2,870
83	$97		1.1.5	$3,030
84	$128		2.2	$3,270
			Second person	$770

This community has undergone many contract changes since opening. Most of these contract changes involved the amount of assisted living and nursing care covered. The current contract (presented above) was initiated in March 2004. The Arbors found that it was losing money by covering more of the health care, and that IL residents were taking advantage by using nursing services when it was not truly necessary. The rental option has always been offered. However, management finds the rental option challenging to administer. Connecticut's Fair Housing Act laws prohibit discrimination due to health status. Management feels that as a result of this Act, they have not been able to control the number of more frail (rental option) residents moving to the Arbors.

OWNER/AFFILIATION

The Arbors is privately owned by a local family, the Lustros, who also own Manchester Manor and Vernon Manor nursing homes. They are interested in the further development of active adult communities in the area.

COMMUNITY LOCATION AND DESCRIPTION

The Arbors is located directly off of West Center Street, a busy local thoroughfare with shops, restaurants and services. It is approximately two miles from the center of Manchester, near the East Hartford line. The site consists of ten acres. The immediate neighborhood is largely residential, with various commercial uses along portions of the street. Directly across West Center Street are the Manchester Day Care Center and the Manchester Racquet Club. The Arbors is very convenient to I-84. Even though the Arbors is directly adjacent to Manchester Manor, there are two separate entrances and there is no connection between the parking lots. The Arbors is an attractive community with a brick first story, and white siding on the upper two floors. Dark green shutters, awnings, and trims are an attractive addition, and these provide a nice contrast against the white buildings. The front entrance is protected by an unusual, yet attractive, dark green domed awning.

THE ARBORS AT HOP BROOK

COMMUNITY AMENITIES

The community is attractive, with patterned carpeting and wallpaper and matching upholstered furnishings. However, current plans call for the décor of the community to be completely updated the next year. The main dining room has already undergone renovation and is very inviting, with a soothing green and mauve color scheme. Booths were added to the dining room, which gives the room a restaurant quality. The lobby is large, and offers sofas and chairs, a large circular table with a dramatic flower arrangement, a reception desk and a cathedral ceiling. There is an upper-level balcony surrounding this area, and there is a view to the lobby below. Common rooms are nicely appointed with dark wood and attractive furniture. Hallways are very long and dimly lit, but new lighting will be added during the renovation. The community is lacking a true exercise facility. They have two or three pieces of equipment tucked into a lounge room, along with tables and chairs for puzzles and cards. The administrator noted that they would like to have a full-service wellness center on the campus.

Community Amenities

- Activities center
- Auditorium
- Beauty salon
- Card and game room
- Convenience store
- Guest suites
- Laundry facilities on each floor
- Library with fireplace
- Lounge with fireplace
- Main dining room
- Outdoor terrace garden and dining area
- Private dining room with fireplace
- Treadmill and bicycle

UNIT AMENITIES

The studio apartments have a wall which separates the living area from the sleeping area and this creates more of a one-bedroom design (although they are small). Kitchens feature electric appliances including refrigerator, oven and garbage disposal, as well as a stainless steel sink and solid oak cabinetry. The studios have a half-sized range and oven. Dishwashers and washers and dryers are provided in the two-bedroom units only. Bathrooms have a tub/shower combination, but they will cut the tub for those who request it. Apartment security features include smoke/fire detectors, sprinkler system and an emergency alarm system. In addition to the emergency call system in the room, there is an a.m. check in button that residents are supposed to push before 9 a.m. so that the community knows they are okay. Window treatments and wall-to-wall carpeting are also provided in each unit

THE ARBORS AT HOP BROOK

SERVICES

IL:

- Dinner daily (two sea tings; 5:00 and 6:15)
- Bi-weekly housekeeping services
- Maintenance and repairs
- Property taxes and insurance
- Linens weekly
- Activities
- 24-hour emergency response system
- Scheduled transportation

Cable TV, telephone and electricity are extra.

RESIDENT PROFILE

- The average age at move-in is about 84, and the average age overall in the community is 87 in IL.
- Approximately one-quarter of the residents are male and half of them are part of a married couple. More men are becoming attracted to the community.
- Average assets for single residents are over $480,000 and over $670,000 for couples.
- Average monthly income for singles is $2,600 and for couples is $5,100.
- 22 out of 123 residents (18 percent) receive assisted living services in their apartments. Another 35 people or so receive homemaker support (28 percent).

RESIDENT ORIGIN

The primary market area, as defined by the Arbors, includes Andover, Bolton, Columbia, Coventry, East Hartford, East Windsor, Ellington, Glastonbury, Hebron, Manchester, Marlborough, South Windsor, Tolland and Vernon. Approximately 64 percent of residents move from this primary market area, and all are from east of the Connecticut River. According to the director, no one crosses the river. There is a perception that everything east of the River is farmland and poverty-stricken, and traditionally, residents do not move from west of the River. Nearly 35 percent moved from out of the area, mostly to be closer to family and adult children.

WAIT LIST/TURNOVER

For the first time in the community's history, there is a waiting list of two people who have paid a $1,000 deposit. Turnover is estimated at about ten apartments each year.

COMPETITION

"Mis-education and time" are the biggest competitors according to the director. Because they are the only CCRC in the three-county area east of the river, the Arbors does not really feel competitive pressures.

MARKETING

Resident referral is encouraged, and if a referral turns into a move-in, the resident is rewarded with a $500 credit off the monthly fee. The names of these 'referring" residents are published in the newsletter each month to continuously remind residents about the program. The community appeals to middle-income seniors, like "retired teachers". Although this is a "Mom and Pop" community, the administrator was well-prepared and has a thorough understanding of the market place and their target audience.

THE ARBORS AT HOP BROOK

PLANS/DEVELOPMENT

The Arbors will be undergoing renovations in the common rooms and hallways on the second and third floors later this year. New carpeting and wallpaper and furnishings will be installed. Management would like to add a connection/physical link between Manchester Manor and the Arbors. They would also like to add more two-bedroom apartments, one floor of assisted living and more common space; specifically an exercise facility and a larger auditorium with a stage.

COMMENTS

Occupancy trends (since 1995) have been stable, and with the exception of 1997, when the community was 90 percent occupied, occupancy ranges from 94 to 99 percent. At the Arbors, assisted living is viewed "as a philosophy not a place." Therefore assisted living is provided in the IL apartments, and not in a separate assisted living wing. Assisted living is intended to be provided on a temporary basis rather than routinely. The VNA provides aides and personal assistants to provide the care (see comments below). The Arbors promotes itself as the "only CCRC East of the River in Connecticut". It is also to be accredited by the Continuing Care Accreditation Commission (CCAC).

For those with a continuing care contract, up to 16 hours per month of assisted living service is provided free of charge in the apartments. The residents without a continuing care contract pay out of pocket for these services. The contract also includes guaranteed access to Manchester Manor or Vernon Manor, sister facilities under the same ownership as the Arbors. If nursing care is needed, 80 percent of the daily room rate is paid, after the 30-day calendar year exclusion (that is, the resident is responsible for the first 30 days of care). If this benefit extends for more than three years, then patient or their family has to pay the entire daily rate. However, residents cannot get the 80 percent refund from the entrance fee until they leave the community (which includes Manchester Manor and Vernon Manor) and the unit is refilled.

This is a nicely appointed and comfortable community that appeals to the middle to upper-income market segment. There is a full-time gardener on staff, which is evident from the beauty of the grounds and landscaping. There are many flowers, a gazebo, croquet lawn, and an outdoor terrace with patio dining off the dining room. Residents enjoy gardening, and there is a large fenced area with raised garden beds where residents grow flowers and vegetables.

CREAMERY BROOK

Facility Name, Address, Owner Type, Services, Web Site	*Year Open*	*Levels of Care # Total Units/Beds*	*Unit Type*	*Sq Ft*	*Monthly Fees*		*Other Fees*	*Occupancy*
					One person	*Second person*		
Creamery Brook 36 Vina Lane Brooklyn, CT 06234 www.creamerybrook.org www.piercecare.org PierceCare Not-for-Profit Rental IL	2001	61	1.1	611-712	$1,739-$2,009	$250 per month	Security deposit of one month's rent. One-time pet deposit of $500.	96%
		23	2.2	861-942	$2,364+			
		84 TOTAL IL APARTMENTS						

COMMENTS ON FEES
This is a rental community. Residents are eligible for priority admission to Pierce Memorial Baptist Home, a ten-bed skilled nursing facility (RCH) located on this campus.

OWNER/AFFILIATION
Creamery Brook is owned by PierceCare, a non-profit organization that also owns and operates Pierce Memorial Baptist Home. PierceCare is an affiliate of the American Baptist Churches of Connecticut. The nursing facility (ten RCH beds) is located on land donated to the Church by the Pierce family in 1951. Originally, this was a home for elderly Baptist women.

COMMUNITY LOCATION AND DESCRIPTION
Creamery Brook is located in the historic town of Brooklyn, just minutes from I-395. This community has a lovely setting, nestled in a meadow, and surrounded by trees and farms. The building is attractive, with peaked roof lines and a port-cochere at the front entrance. This is a three-story building; grey siding with white trim. The landscaping is attractive and well-kept.

COMMUNITY AMENITIES
The community is well-cared for and attractive, with light-colored carpet and wall coverings, and dark, elegant furniture. The lobby features a highly visible concierge desk, imparting the feeling of a fine hotel. There is a beautifully appointed main dining room, as well as a "coffee nook" for snacks and light meals. There is no formal fitness center, but exercise classes and a limited amount of equipment are available in common areas.

CREAMERY BROOK

Community Amenities

- Activities/craft room
- Beauty salon
- Card and game room
- Casual dining area
- Country store
- Laundry facilities (free; each floor)
- Library and lounge areas
- Main dining room
- Physician office on site
- Private dining room
- Resident garden space
- Valet parking in inclement weather
- Walking trails

UNIT AMENITIES

There are seven styles of one and two-bedroom apartments. All offer full kitchens with full-sized appliances, and include dishwashers and microwaves. Each unit has a generously sized foyer, and there is space for a dining table in the living room area. Units have ample closet space, and the master bedrooms have walk-in closets. Apartment security features include smoke/fire detectors, sprinkler system and an emergency alarm system. Window treatments and wall-to-wall carpeting are also provided in each unit. Most units have lovely views and many offer porches or patios.

SERVICES

- Dinner daily
- Weekly housekeeping services
- Maintenance and repairs
- Property taxes and insurance
- Activities
- 24-hour emergency response system (Lifeline)
- Scheduled transportation
- Utilities (cable TV and telephone are extra)

RESIDENT PROFILE

- The average age at move-in is about 80.
- Many residents are aging in place. Some use walkers/wheelchairs; others have daily nurses' aides (at their own expense). Up to 10% of residents are receiving AL levels of care.
- There are a "good number" of men; most of them are part of a couple.
- Many, but not all, of the residents are Baptist.
- Many of the residents were affiliated with the University of Connecticut.

RESIDENT ORIGIN

The market area is more heavily concentrated in areas to the east, toward I-395, and includes Pomfret, Putnam, and Killingly. Many residents are from the town of Brooklyn. Approximately one-quarter have moved here to join family in the area. There is rarely any resident draw from Tolland County, although they have had some residents (and some inquiries) from the MA towns of Ashford and Chaplin (Windham County). Representatives felt that the only reason these western Windham County residents selected Creamery Brook was because of the lack of options to the west (closer to Mansfield).

CREAMERY BROOK

WAIT LIST/TURNOVER
There are four one-bedroom apartments available. The two-bedroom units are full with a wait list. Residents may move into a one-bedroom unit and wait for a two-bedroom unit to open up. Turnover is estimated at about ten apartments each year. Residents are allowed to age in place, and this slows turnover of units.

COMPETITION
This is the only market rate rental IL community in the area. Creamery Brook does not really feel competitive pressures.

MARKETING
Many of the residents are attracted by the not-for-profit status and the religious affiliation. All residents are thought to be strongly in favor of a rental community, as compared to an entrance fee community (although the closest entrance fee community is The Arbors, quite a distance away in Manchester). Representatives note that there is a lack of IL or AL communities in the area, and that this has been a strong factor in their success. The brochure and community website present only the bare facts about this community. The brochure notes that the closest hospital is Day Kimball in Putnam, further reinforcing their market area's eastern focus.

PLANS/DEVELOPMENT
Creamery Brook is planning ten cottages, and hopes to begin pre-marketing them by early 2006, with an anticipated move-in date of Fall 2006. However, construction has not yet begun for these units, and there were undisclosed "set-backs" for this project. Further information on pricing or size was not available. While current apartment residents would be given priority status for the new cottages, it is not expected that any will move over to these new units. Although occupancy has been strong since opening, and this has been the impetus to build the cottages, representatives expressed some concern about filling these ten new units. This was partially attributed to the newness of the cottage concept, but also to the number of units to be filled, "all at once".

COMMENTS
This is a nicely appointed and comfortable community that (according to representatives) appeals to the middle to upper-middle income market segment.

EXISTING ASSISTED LIVING FACILITIES WITHIN THE MA

Facility Name Address, Owner Type, Services, Web Site	*Year Open*	*Total # of Lic (Operating beds)*	*Unit Type Size in Sq. Ft.*	*AL Base Monthly Fees*	*Levels of Care Including Base Level and Additional Fees*	*Current Occupancy*
Lyon Manor, Inc. 140 River Road Willington, CT 06265 Private owner Rental RCH For-Profit No website	1961	RCH: 36	S N/A	$2,500+	All inclusive with the exception of specialty care such as blood tests.	92%
	Resident Origin: The residents are predominantly from Willington. There are a few from Tolland and Mansfield. The owner feels that area residents are extremely interested in staying as close to home as possible; preferably within the same town.					
	Services: Services include three meals plus snacks, activities, weekly (or as needed) housekeeping, flat and personal laundry, and personal care assistance. There is no scheduled transportation, however local Dial-A-Ride services are available.					
	Comments: This community accepts both the elderly and a younger, disabled population. The average age of resident is 59, and the oldest resident is 95. Up to 20 percent of the resident population may be under the age of 65, and it is estimated that only about 50 percent is over the age of 75. Although these residents are considered AL level of care, there is a fairly high acuity. Typically residents leave this community for a nursing home, or terminal hospital stay. This community was sold during 2005 to another private owner/operator.					

COMPETITIVE CHARACTERISTICS TABLE KEY					
Unit Type		*Facility Type*		*Other*	
S	Studio	CCRC	Continuing Care Retirement Community	MA	Market Area
1.1	One-bedroom, one bath	RCH	Residential Care Home	N.A.	Not applicable
2.1	Two-bedroom, one bath	IL	Independent Living	N/A	Not available
.1.5	1 ½ baths	AL	Assisted Living		
.2	2 baths	NF	Skilled Nursing Facility		
D	Den				
P	Private Room				
SP	Semi-private Room				

INTERVIEW SUMMARY

Interviews[1] were conducted with an external audience including a sampling of townspeople, planning, real estate, senior services, health care professionals and local business in Mansfield and other parts of the Market Area. A list of those interviewed is presented in Appendix B. These interviews were intended to test acceptance of Mansfield as a site for senior housing services among potential residents and referral sources.

In addition, there was an attempt to define the need for additional senior housing (including active adult, independent living and assisted living) from a qualitative perspective. Interview questions included the following topics.

- The perceptions of Mansfield and its surrounding area.
- Impressions of other competitive communities.
- The perception of the appropriateness of potential levels of care, fee levels and service packages.
- Perceived unmet needs in the market for senior housing.

Comments with regard to the Project site and location are presented in *Chapter 2, Area and Site Description and Market Area Definition.*

OPPORTUNITY FOR ASSISTED LIVING AND INDEPENDENT LIVING UNITS

The majority of those interviewed[2] felt that there were "no real choices" and "scant resources", either within Mansfield or within the MA for individuals requiring market rate residential care. In fact, many interviewees commented that the entire northeastern portion of Connecticut had very limited choices.

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1 For purposes of this report, interviews were designed to elicit opinions from a range of individuals living and/or working in the Mansfield area. Information gained through qualitative interviews is used to add context to the results of the quantitative findings. This interview process is not constructed to be a statistical sampling of the population. It should also be noted that all respondents were guaranteed anonymity.

2 In general, social service and care management staff members within all health care or referral organizations are guided by ethical principles, which preclude endorsing a single independent living or assisted living community. Therefore, most social service professionals determine whether the client or the client's family has a preference before offering a list of facilities or recommending a specific facility.

All interviewees agreed that there was a need for more senior housing in the Mansfield area, and this feeling seemed to stem largely from a desire to "do the best thing" for area residents. As one interviewee quite eloquently stated, "we are losing good citizens who have much to contribute, and it is a shame to lose them [to senior housing outside of Mansfield]".

Most of those interviewed were focused on the lack of assisted living services in the Mansfield area, and it was generally felt that this was the greatest need among area residents. Time and again it was stated, "assisted living is not a want, it is a need". Existing assisted living services are extremely limited. There is one 36-bed RCH, Lyon Manor in Willington, which also serves a younger, disabled population. Some of the senior apartment buildings, such as Juniper Hill Village in Mansfield, do allow residents to age in place with assisted living services[3]. However, these senior residences have income limits and do not offer market rate units. Several interviewees commented that there was "enough" for the low income population, but it was the middle to upper-middle income population that was the "awkward group" and that these seniors were "getting squeezed". It was felt that there were two segments of the senior population that would be interested in options in senior housing. The first segment is composed of working people, possibly with small retirement incomes or homes to sell. Members of the second group are individuals with some connection to the University, including retired faculty or staff. This group was felt to have more financial means that the first group, primarily due to better pensions and more years of relatively higher incomes. All of these individuals have one thing in common: too much money to qualify for subsidized units, but not enough to "spend frivolously". Most interviewees did not spontaneously mention independent living units as a need in this area. This reaction seemed based more on lack of familiarity with such services rather than lack of approval or interest, and, when prompted, it was generally agreed that development of independent living units would be beneficial to area residents. There is only one market rate independent living community, Creamery Brook, proximate to the MA in Brooklyn, Windham County. There are numerous senior apartment buildings with income limits in Tolland and Windham counties[4], but these subsidized units are not considered competitive with market rate independent living.

[3] Juniper Hill Village recently received a grant through HUD to provide up to twelve slots of assisted living services. Currently, they are serving ten residents in this capacity.

[4] These communities are listed in *Chapter 4, Competitive Environment.*

Most interviewees felt very strongly that any newly developed senior housing communities should offer a continuum of care, at least including assisted living and independent living services. Several interviewees pointed out that it is very disruptive to seniors and their families to leave an established living arrangement for a higher level of care. Provision of assisted living and independent living services on the same campus, or, allowing residents to age in place would be an optimal solution. It was generally felt that the nursing beds located at the Mansfield Center for Nursing and Rehab were highly regarded and well able to support local needs. A few interviewees speculated that "an ideal solution" would be to expand the campus of this nursing center by adding other levels of care, thus providing a continuum of care in a single location. Other interviewees felt that it was not necessary to have assisted living or independent living units on the campus of the nursing center, but were committed to the idea that any newly developed assisted living and independent living units should be built as a single campus or community.

Many of those interviewed noted that area seniors are "extremely independent", very cautious with their money, and reluctant to admit to any frailty. In addition, the relative lack of senior housing services in this area has resulted in a great need for public education about the potential benefits of senior housing. Several of those interviewed speculated that these conditions would make it very difficult to initially fill new units. One interviewee commented that "it would be easier if someone else had already plowed that ground", meaning that if there had been existing successful competition in this market; subsequent operators would have an easier time filling units.

Size was an issue mentioned frequently during the discussion of assisted living units. Several interviewees worried that larger developments of "60 to 100 units" would be too "overwhelming" and "too institutional" for this area and thus difficult to fill. Most of those interviewed were more comfortable with the idea of a 20 to 30-unit assisted living community. These individuals felt that this type of community would be smaller, and have a "stronger sense of community and sociability". It was acknowledged that "there are probably population formulas" for projecting the number of units, but it was felt that a community larger than 20 to 30 units would be too "intimidating, institutional, and impersonal". A smaller community was considered to be "an easier transition" from home. None of those interviewed had strong feelings about the size of an independent living community, although

several mentioned that Creamery Brook (84 apartment units) seemed "very popular" for residents of eastern Windham County.

When asked about service packages, many of those interviewed indicated that the most successful model would offer a high degree of choice, and lots of "a la carte" options. It was felt that area seniors would be most interested in a menu of optional services such as meals, housekeeping, and personal care (these opinions applied to both assisted living and independent living). This would allow seniors to maintain as much independence as possible, and also provide a means of cost savings, by only paying for those services deemed most necessary. Again, nearly all interviewees commented that the ideal community would offer a continuum of care, from independent living through assisted living. It was generally felt that flexible service packages would be most attractive. Flexibility would provide residents with the ability to "seamlessly" age in place, and to proceed along the continuum at their own pace, without the disruption of moving.

In terms of pricing, it was strongly felt that rental communities were preferable, and that an entrance fee community "would never be accepted". This was attributed to the "frightening amount of money" required for an up-front entrance fee, and the assumed lack of familiarity with the benefits of a life care community. A few interviewees speculated that there would be some interest in condominium-type housing (purchased units) for independent living, however, the majority of the respondents felt that rental units would be more universally acceptable.

Finally, although there is not currently a developer or sponsor seeking to build senior housing units in Mansfield, a number of interviewees expressed a strong interest in maintaining a local flavor to any new development. As mentioned previously, Mansfield Center for Nursing and Rehab was identified as a potential site, sponsor, or partner in new development. Also, many respondents mentioned the planned re-development of downtown Mansfield, and some felt that there would be a great benefit to adding senior housing units in this area. In general, there was a strong feeling that local residents would be most interested in senior housing that had some connection to the area, such as a familiar sponsor or a well-known location.

COMMENTS ON ACTIVE ADULT 55+ HOUSING

The majority of respondents were not very familiar with active adult housing, and were not aware of the extent of the development (or planned development) of this type of housing in the Tolland County area[5]. Glen Ridge Cooperative in Mansfield was mentioned by nearly all interviewees as an example of age-restricted housing, yet most did not know much information about this community. Among those that knew something of Glen Ridge, nearly all felt that the majority of residents were "retired faculty", and all had the impression that the units were always full. Representatives for Glen Ridge Cooperative confirmed that the majority of residents were retired faculty or staff, and also discussed this community's increasing concerns about the aging of their resident population. Although this community was designed for those age 55+, even 23 years ago when it opened, the average resident age was closer to 65. Many of the original residents are still there, and are now in their late 70s or early 80s. It was predicted that today, the average age of a resident new to this community would be closer to 70 than 55, and the community's Board of Directors is actively seeking creative ways to attract a younger resident. The aging of this community has forced the Board to discuss various options in on-site health services. Current residents are known to be utilizing home health care services, and there have been discussions about the possibility of creating a (voluntary) information and referral service to assist residents in accessing this type of service, or possibly providing space for some health care services on campus. This community clearly defines itself as an active adult community, without services, yet it recognizes that the Cooperative may have some social responsibility to meet the needs of the residents as they age. According to community representatives, residents leave Glen Ridge to enter skilled nursing, move in with family members, or due to death.

All of those interviewed assumed that active adult units would be available for purchase, rather than lease. Many were doubtful that the Mansfield area had enough "wealth" to support very many "pricey" units, and it was assumed that such units would be purchased primarily by retired University faculty or staff. Several interviewees commented that, because there are typically no services associated with active adult units, very few area seniors would have the desire (or financial means) to leave an existing, "modest" home for a new unit "on a small lot in a planned and canned neighborhood".

[5] This is addressed in *Chapter 4, Competitive Environment.*

Area real estate agents were more familiar with the number of active adult communities in the area, but were wary about the pace of sales. Absorption rates for these units have been slow, ranging from less than one-half of a unit per month at Glen Ridge Cooperative in Mansfield and Bidwell Village in Coventry, to one unit per month at Isabella's Court in Stafford Springs, and approximately three units per month at The Village at Crystal Springs in Tolland and the Village at Loveland Hills in Hebron[6]. Some of this was attributed to the lack of product familiarity. Active adult units are relatively new in this market, and it can take longer for units in an immature market to sell. However, according to local real estate agents, the biggest obstacle to selling active adult units has been price[7].

There is also some sentiment that the local market views these age-restricted units as lacking any intrinsic value. The homes are, "too expensive for the small lots", and "all you get is a neighborhood full of retired people". It is felt that the market for these units will continue to develop during the next several years, and it is believed that, as more units become available on the market and these communities begin to fill, the interest level will rise.

One of the factors believed to be influencing the sale of active adult units is the general state of housing inventory in the Mansfield area. As discussed previously, according to local real estate agents, Mansfield is in a "Catch-22". It does not offer very many high-end properties, and as a consequence, those with higher purchasing power tend to look in areas to the west, toward Hartford. Once these individuals have become established in another area, it is difficult to woo them back to Mansfield. It has been difficult to convince builders to build more, high end houses in Mansfield because very few currently exist. It was felt that the primary market for active adult housing units in Mansfield would be those individuals already residing within the MA.

Recent experience with selling units at Glen Ridge suggests that prices approaching the $180,000 level are considered "high", although at less than 1,200 square feet, these triplex and quad units may have reached the highest sustainable market price.

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6 Absorption rates in established markets are typically in the range of four to six units per month.

7 Starting prices for a two-bedroom unit range from a low of $177,500 (2005 re-sale) at Glen Ridge Cooperative to $278,000 (new construction) at Bidwell Village. See *Chapter 4, Competitive Environment* for more detail.

Bidwell Village in Coventry seems to have had a similar poor experience with pricing, and although representatives would not be specific, it appears that pricing at this community was lowered from $319,000+ to starting prices in the high $200,000 range (1,800+ square feet units). The unit absorption rates at new active adult communities in Tolland and Hebron, while somewhat low (approximately three units per month), have been more encouraging than the absorption rates experienced at Glen Ridge Cooperative and Bidwell Village (less than one-half a unit per month).

RELATED AREAS OF CONCERN

The majority of interviewees expressed concern about the problems associated with transportation in and around Mansfield. Downtown areas of Mansfield are heavily congested with both pedestrian and automobile traffic, and parking is difficult to "impossible". In addition, it was generally agreed that this area does not have adequate public transportation services. The University has regular campus shuttle bus service that is available to non-students, but this does not extend much beyond the limits of the campus, and was not meant to provide coverage for outlying areas. There is a fixed route bus service (Storrs to Willimantic) and a Dial-a-Ride service (serving a ten-town area including Mansfield), but it was not felt that either the frequency or coverage of these routes was adequate to meet the needs of local seniors[8]. There was a consensus that any new senior housing community would have to provide residents with transportation to shopping, medical appointments and local attractions such as the Mansfield Senior Center and the Community Center. Most interviewees did not seem to be aware that most assisted living and independent living communities typically provide scheduled transportation via a van or car service.

The potential location of senior housing was mentioned in all of the discussions of transportation issues. While some interviewees were strongly supportive of a "walking community", there were a number of individuals that admitted that although they had been initially attracted to the idea of senior housing located in the area identified for re-development by the Mansfield Downtown Partnership (Storrs Center at Dog Lane and Storrs Road/Route 195); they had subsequently re-considered this idea. Negative aspects associated with a downtown location included the existing traffic and noise, as well as the lack

[8] In the case of the Dial-a-Ride services, it was felt that continued future funding might present a problem, as participating towns were being asked to contribute more and more to the Federal matching funds every year.

of parking. In addition, many interviewees felt that most of the seniors that would seek assisted living or independent living units would not take advantage of the ability to walk to services within the downtown area, and would still prefer to drive or be driven. These individuals believed that while a location outside of the downtown area would necessarily require transportation, such a location would provide other benefits such as less congestion, and the ability to have access to a "safer outdoor environment". Finally, several respondents thought that the current plans for Storrs Center called for mixed-age apartment units, and these individuals felt strongly that seniors would not want to be co-mingled with non-seniors. It was assumed that non-age restricted apartment units would eventually be rented by students, and this was thought to be undesirable.

Several interviewees mentioned other potential locations for senior housing, including areas to the south of Mansfield near the Eastbrook Mall (Storrs Road in Mansfield Center), the Depot section of the University campus (the site of the former Mansfield Training School), and the Warren property on Maple Road. Some individuals felt that any of these locations might be "too isolated" and all of those interviewed pointed out that any of these locations would require supportive transportation services. There was some speculation that the fixed route bus service could be expanded, or that, in the case of a community built in the vicinity of the Eastbrook Mall, the community could be built close enough for walking access to the mall.

Finally, although the design attributes of a potential senior housing community were beyond the scope of this report, many of the respondents expressed opinions about what they felt would be most acceptable to Mansfield seniors. These comments are summarized below.

- Flexible meal plans (the ability to choose number of meals per day or per month)
- Multiple dining rooms, including something casual
- No assigned seating in the dining room
- Discreet monitoring of the residents; no mandatory check-ins, let them retain their dignity
- Parking on site; underground or garage parking is preferable to shed parking
- Guest apartments or suites for families to stay in while visiting

- Scheduled transportation and transportation for hire
- Planned activities that do not diminish intellect, i.e., no bingo or silly crafts
- Opportunity for social and intellectual stimulation
- Resident council to contribute to management of community
- Needs to be very nice to prevent people from moving south
- Oversight by town or state government (to control quality)
- A small, non-institutional size (30 to 60 units for assisted living and under 100 units for independent living)
- A home-like atmosphere
- Preservation of dignity and independence
- Access to the outdoors
- Resident garden areas
- The campus grounds and buildings need to be large enough and flexible enough for future expansion

OTHER NEEDS IN SENIOR HOUSING

Although determination of the market demand for skilled nursing units and dementia care services was beyond the scope of this study, these services were mentioned frequently by interviewees. Among those with an opinion, all respondents felt that the existing skilled nursing services were meeting the current needs of the area residents. Most interviewees recognized that development of independent living and assisted living units would provide area residents with a continuum of care, and would provide more options in senior housing. As one individual commented, "right now, the nursing home is the last resort, and it is usually an unpleasant situation and many go down fighting". The development of senior housing units for "more able" residents would help dispel the image of senior housing as "a step away from the end". In addition, several respondents recognized that assisted living units are sometimes a more appropriate level of care than a nursing home, as well as a less costly alternative. If more assisted

living units are available, then it is probable that some additional nursing beds will become available as residents are diverted to a more appropriate level of care. A number of respondents inquired about the possibility of adding dementia care units to an assisted living community. Among those working with seniors, it was generally felt that the Mansfield area could support a small number of dementia units. Currently, residents must relocate to Manchester, Hartford County for such services.

ANALYSIS OF MARKET DEPTH

Our methodology for analyzing the depth of the market for all of the types of senior housing presented herein is based on the most current demographic information from the Census 2000 and projections by Claritas as well as other sources that address the elderly. It should be understood that the Market Depth Analysis is a quantitative methodology that is based on age, income, frailty levels, and housing tenure criteria only[1]. It is not possible to factor product preferences such as patio homes versus apartments or unit sizes/types into such an analysis.

The analyses for the active adult units, independent living units and assisted living units are each presented in a separate section of this chapter.

The terms market penetration, market share and group quarters are used throughout the next sections of the report and are defined below.

- **Market Penetration Rate**
  The *market penetration rate* or percentage is based on the number of units in the subject facility, if known, once competition has been taken into consideration (i.e., removed from the pool of age and income qualified households). It represents the percent of net qualified households that must be captured to fill the proposed units. Historically, market penetration levels of up to five percent have been considered acceptable for an individual project.

- **Market Share Rate**
  Market share or *market saturation rate* represents the percentage of age and income-qualified households living within the MA that are already assumed to reside in existing competitive facilities. The number of units in competitive communities that are estimated to meet these criteria is then divided by the total age/income-qualified households in the MA. While there are no widely accepted standards for independent living, market share/saturation rates in the range of 15 percent are considered to represent average market conditions. Market share rates in excess of 20 percent indicate highly competitive markets. No widely accepted market share standards for assisted living or active adult housing have been established.

[1] Not all factors apply to the analysis of each level of care.

- **The U.S. Census and Group Quarters**
  An attempt was made by the U.S. Census to count independent living and assisted living units as households rather than group quarters population. However, Brecht Associates has found in numerous markets that independent living and assisted living units were counted as group quarters population rather than households. The Census has acknowledged that this was a difficult issue for representatives doing fieldwork and they do not feel that the data was captured accurately in many cases. For these reasons, we have verified how each competitive facility was counted by the Census, and we have determined that Lyon Manor, Inc., an assisted living community within the MA, was counted as group quarters. Adjustments will be made in the demand analyses for the assisted living units to reflect this finding.

ACTIVE ADULT MARKET DEPTH ANALYSIS

Baseline Assumptions

Assumptions regarding market area draw, age, and full occupancy are based on typical industry experience and performance. The baseline assumptions used in the analysis for these units are presented on Table 6:1. For purposes of this analysis, year 2007 represents the anticipated first full year of operations for the Project. Years 2008, 2009 and 2010 are also presented to demonstrate the unit potential each year through the last year demographic data projections are available. The percent of units filled from the MA is based on the results of interviews with local developers, planners, and realtors. In consideration of these factors, we have set the MA draw for the active adult units at 85 percent. Assumptions regarding age and full occupancy are based on typical industry experience and performance.

TABLE 6:1
Demand Assumptions – Active Adult

Year of Analysis	2007 - 2010
Age at Entry	55-74
Units to be Filled from the MA	85%
Minimum Annual Income	$35,000+
Tenure Qualified Households	Homeowners only
Full Occupancy	100%

The active adult market depth analysis is a series of steps that build upon each other based on the following methodology.

Step A: Age Qualification

The methodology employed for this study calculates the number of age-qualified households for the first year of analysis[2] (2007). The use of age 55 to 74 reflects typical industry standards used in calculating a demand analysis for active adult housing. Most people first purchasing a home in an active adult retirement community are between 55 and 64 years old[3] and the overall age at such communities ranges from 55 to 76 years[4].

Step B: Income Qualification

In order to assess the depth of the market with the ability to afford the proposed project, it is necessary to income qualify those age 55 to 74. For purposes of this analysis, the minimum income is $35,000. This income level has been selected as it represents the beginning of the income range which was assumed to represent the "moderate" income level in the MA[5]. The purchase of active adult housing is a real estate transaction, and (as described in the next Steps of this analysis), purchasers will use a combination of income, financing, and down-payments to pay for an active adult home. It is not possible to specifically quantify the financial position of those already residing in, or intending to purchase active adult units. Therefore, we feel that an income level of $35,000 and above most likely represents the overall income level residing in AAC.

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2 As agreed upon by the client. The overall purpose of this study is to evaluate the capacity for additional retirement community units (of various types) within the Town of Mansfield. The year 2007 represents an estimate of the earliest date that any proposed new units could be approved, built and open.

3 *Developing Active Adult Retirement Communities*, Diane Suchman; Urban Land Institute, 2001.

4 *Active Adult Communities: Where the Depth of the Market Lies;* James Hands, Kenneth Leventhal and Company, Active Adult Community Survey.

5 As agreed upon by the client, "moderate" income is defined as $35,000 to $74,999. The moderate income group was considered reasonable given that the 2005 HUD income limit for the low income level for Tolland County is $40,060 for one-person households (www.huduser.org/datasets) and this analysis seeks to demonstrate market depth for market rate housing rather than subsidized housing.

Step C: Tenure Qualification

It is assumed that Project units will be purchased by homeowners who will use the proceeds from the sale of their home to pay for an active adult unit. Historically, it has been assumed that 75 percent of active adult residences are sold without any financing involved[6]. However, more recent information indicates that the current percentage of homes sold without any financing is closer to 50 percent. This is attributed to the downturn in the stock market, as well as 401K and pension plans that are not performing up to expectations. In certain markets, buyers may carry a small mortgage for the tax advantages[7]. The demand analysis assumes that 100 percent of the residents will be former homeowners. It is further assumed that these individuals will pay for a home in the Project either without any financing using the equity in their homes, or will elect to carry a small mortgage. No renters have been included in this analysis. Based upon the demographic data, 83 percent of the housing units occupied by someone age 55 to 74 in the MA are homeowners. This percentage has been increased to 93 percent to account for the higher propensity of homeownership among higher income households. No renters have been included in this analysis.

Step D: Competitive Adjustments

In order to conduct the baseline market penetration and market share analysis, there is an assessment of the number of existing active adult units who are serving the 55 to 74 age group and are considered to be competing for and occupied by homeowner-qualified households from within the defined MA. Our estimates of the number of units in each competitive community that are filled by homeowner-qualified households residing in the defined MA include consideration of a number of variables.

- When possible, specific information provided by a representative of each competitive community regarding resident origin and the extent to which they are drawing residents from the defined MA was considered.
- The location of the community in relationship to Mansfield and the estimated overlap with the MA (based on information obtained from these competitive communities) was a factor.

6 *Active Adult Communities: Where the Depth of the Market Lies;* James Hands, Kenneth Leventhal and Company, Active Adult Community Survey.

7 Gary Schaal, Director of Sales and Marketing for Orleans Home Builders, Inc.; 5/15/05 interview in Philadelphia Inquirer.

In the AAC analysis, competitive units are removed from the number of age-qualified homeowners because it is assumed that all occupants of existing active adult units are homeowners rather than renters. Residents of existing AAC are not likely to move from one active adult community into another and therefore are not part of the target market. Table 6:2A presents the existing competitive communities, and Table 6:2B presents the planned new communities or planned additional units at existing communities.

TABLE 6:2A
Existing Competitive AAC Units
2005

Name	*Year Open*	*Total Units at Build-Out*	*2005 Total Units*[8]	*% of MA Overlap*	*Total Existing Competitive Units*
Existing Communities Within the MA					
Bidwell Village	2005	42	9	85%	8
Glen Ridge Cooperative	1983 2000	51	16 35	90%	46
The Village at Crystal Springs	2004 2005	66	13 13	50%	13
Existing Communities Proximate to the MA					
Isabella's Court	2005	92	25	5%	1
The Village at Loveland Hills	2005	53	31	10%	3
				TOTAL EXISTING UNITS ADJUSTED FOR MA OVERLAP	**71**

[8] This represents the number of units built and open at the time of this study. This number has not been adjusted for MA overlap. Additional planned units at the communities will be described in Table 6:2B, Planned Competitive Communities or Additional Units

Table 6:2B presents the known planned new communities (or planned additional units) and the approximate number of units that will exist in the market area for each year of the analysis. The analysis in Table 6:2B is based on information presented in the competitive section of this report. We have estimated the number of units in each competitive community that will be filled by homeowner-qualified households residing in the defined MA. Again, when possible, specific information provided by a representative of each competitive community was considered regarding resident origin and the extent to which they are drawing residents from the defined MA. The first year of analysis (2007) presents the baseline, and, in the subsequent years of the analysis (2008 through 2010), the number of planned units assumed to be filled in each previous year are considered existing competitive units and are removed from the number of qualified households. For those communities located in the MA, 100 percent of the planned units from the previous year are counted because they are built and occupied and MA households in the following year. For those communities located proximate to the MA, MA draw is still considered. In 2010, the analysis considers the AAC units assumed to be filled in the prior three years to be competitive and vying for the number age and income-qualified households available in 2010.

TABLE 6:2B
Distribution of Units
Planned New Competitive Communities or Additional Units in Existing Communities

Name	*Total Units 2005*[9]	*Number of Units Filled Each Year*					*MA Draw*	*Existing and Planned Communities Each Year*									
		2006	*2007*	*2008*	*2009*	*2010*		*2006*		*2007*		*2008*		*2009*		*2010*	
								Exist	*Plan*	*Exist*	*Plan*	*Exist*	*Plan*	*Exist*	*Plan*	*Exist*	*Plan*
Bidwell Village	33	24	9	0	0	0	85%	8	20	32	7	41	0	41	0	41	0
Glen Ridge Coop	0	0	0	0	0	0	90%	46	0	46	0	46	0	46	0	46	0
The Village at Crystal Springs	40	24	16	0	0	0	50%	13	12	37	8	53	0	53	0	53	0
Mike Dilaj[10]	80	0	24	24	24	8	85%	0	0	0	20	24	20	48	20	72	7
Isabella's Court	67	24	24	19	0	0	5%	1	1	2	1	4	1	4	0	4	0
The Village at Loveland Hills	22	22	0	0	0	0	10%	3	2	5	0	5	0	5	0	5	0
TOTAL EXISTING AND PLANNED COMPETITIVE UNITS EACH YEAR								**71**	**35**	**122**	**36**	**173**	**21**	**197**	**20**	**227**	**7**

[9] Total Units 2005 represents the remaining number of planned units, or the difference between the number of units sold at the time of this report, and the number of units expected at build-out. For purposes of this analysis, it is assumed that each community will sell these units at a pace of two units per month, or 24 units per year; therefore, 24 units are deducted from each subsequent year, until build-out is achieved.

[10] Although it is possible that this project could open by Fall 2006, 2007 will be assumed to be the first full year of operation. In addition, it is possible that this project will build between 80 and 100 units. The more conservative figure has been used in this analysis.

Step E: Net Qualified Homeowner Households

This step of the analysis demonstrates the net number of homeowner-qualified households once the competitive units have been removed from the pool of households.

For the baseline year 2007, the number of homeowner-qualified households has been reduced by the number of units determined to be existing or planned in 2006 (Table 6:2B). Similarly, in future years the number of planned units filling each year is factored. It is believed that the planned communities will also serve homeowner households with incomes over $35,000.

Step F: Likely to Move Within the U.S.

Based on the findings of the US Census Bureau's Current Population Survey in 2002 to 2003, 4.4 percent of those age 55 to 59, 5.6 percent of those age 60 to 64, 4.7 percent of those age 65 to 69, and 2.5 percent of those 70-74 moved within the country in a given year. For purposes of this analysis, we will assume that 5 percent of the age 55 to 74 age group are likely to move and we use these move rates to project household mobility.

Step G: Likely to Consider Active Adult

According to Del Webb's Baby Boomer Survey, conducted in April and May 2004, 26 percent of boomers would consider purchasing a home in an age-qualified active adult community. The survey sample included 1,174 United States residents between the ages of 40 and 70. For purposes of this study, we are assuming that 26 percent of age and income qualified households who move in a given year may choose an AAC.

Step H: Less Planned Developments Filling In Current Year

Pending active adult developments expected to fill from the MA in the year of analysis are shown in this step (total number of units sold in a given year x MA draw). Only communities that have zoning approval and/or are likely to move forward are included in this analysis. Planned active adult units will be factored in by the anticipated number of sales in a given year (annual absorption). Specific development fill-up schedules are used, when available. In this case, the absorption rates at the existing

competitive communities range from less than one-half unit per month to three units per month[11]. For purposes of this analysis, we will assume an average absorption rate of two units per month. This relatively slow rate of unit absorption is typical of an immature market, with little existing product or sales experience. Across the industry, the unit absorption rate typically ranges from one to four units per month, and, as an active adult market matures, the pace of absorption increases to four to six units per month.

Step I: Net Number of Age and Income Qualified Households

Step I present the net number of age, income, and homeowner households available for the potential AAC units. (Step G – Step H).

Step J: Unit Potential

It is assumed that any newly developed units located in Mansfield will draw 85 percent of residents from the MA. It is further assumed that all units are fully occupied and sold; therefore, occupancy is 100 percent. Step J shows the actual unit potential taking into account that 15 percent of the additional units may be marketed and sold to those living outside of the MA.

Step K: Market Share

This step shows a snapshot of the market share including existing units and planned AAC units expected to fill in the year of analysis ((Step D + Step H) / Step C). This market share percentage illustrates how much of the available age and income qualified homeowner households are, or will be, living in an existing or planned active adult community in a given year. When analyzed, in conjunction with Step J and other market conditions, this percentage helps to shape recommendations regarding the viability of new construction of this type.

[11] Unit absorption rates at Bidwell Village and Glen Ridge Cooperative (historical data) were found to be less than one-half unit per month. Isabella's Court was selling at a rate of one unit per month, and The Village at Crystal Springs and The Village at Loveland Hills were both at approximately three units per month.

TABLE 6:3 Market Analysis- Active Adult Community Age 55-74 2007 to 2010						
			2007	*2008*	*2009*	*2010*
STEP A	Total Age-Qualified Households		9,055	9,528	10,028	10,556
STEP B	Age and Income-Qualified Households		6,805	7,239	7,703	8,198
STEP C	Owners Only at 93%		6,329	6,732	7,164	7,624
STEP D	Existing Competitive Units		122	173	197	227
STEP E	Net Qualified Homeowner Households		6,207	6,559	6,967	7,397
STEP F	Likely to Move	5%	310	328	348	370
STEP G	Likely to Consider an AAC	26%	81	85	90	96
STEP H	Less Planned Developments Filling in Current Year		36	21	20	7
STEP I	Net number of Age, Income, Homeowner-Qualified Households available for the Project		45	64	70	89
STEP J	Adjusted for Market Area Draw	85%	53	75	82	105
	TOTAL UNIT POTENTIAL		**53**	**75**	**82**	**105**
STEP K	**MARKET SHARE**[12]		**2.5%**	**2.9%**	**3.0%**	**3.1%**

The results of the analysis demonstrate a unit potential of 53 units in 2007, 75 in 2008, 82 in 2009 and 105 in 2010. These figures represent the number of additional units that could be absorbed each year in the market area. The number of age and income-qualified households is increasing slightly each year in the MA which is helping to offset the increasing number of competitive units.

The unit potential actually demonstrates the total number of additional units that can be sustained in the market area in a given year and absorbed over time. In evaluating this figure, it is important to keep in mind that the typical absorption pace in this market is two units per month, resulting in 24 units each year. Based on the results of this analysis, this absorption rate should be achievable and possibly exceeded. It is not possible to predict preferences for specific projects which may influence the absorption rates.

[12] Total number of existing competitive units (Step D) plus the number of pending units filling in the current year (Step H) divided by total number of qualified homeowner households (Step C) that are income-qualified.

The analysis presented in Table 6:3 factors only the active adult communities that will be built in each year (as presented in Table 6:2B). In addition to the communities listed above, there may be other communities that appear on the market between 2007 and 2010. The greater the number of active adult projects built and available for sale in a given year, the slower the absorption rate will be for each individual project. For example, the unit potential of 53 in year 2007 as presented in Table 6:3 would ideally result in an average monthly absorption rate of 4.4 total units per month (53 units divided by twelve months equals 4.4 units per month). This figure must then be distributed among all of the projects filling at the same time.

INDEPENDENT LIVING MARKET DEPTH ANALYSIS

Baseline Assumptions

The baseline assumptions used in the analysis for independent living are presented on Table 6:4. For purposes of this study for independent living, year 2007 represents the year of analysis[13]. We have also included an analysis for 2010, which represents a future year scenario[14]. The percent of units filled from the MA is based on the results of interviews with local planners, competitive communities, senior services representatives and realtors. Assumptions regarding age and full occupancy are based on typical industry experience and performance. Specific assumptions with regard to income qualification and age ranges are more fully explained within each individual analysis section.

Finally, it should be noted that, in contrast to the active adult analysis which produces a cumulative unit potential (spread through several years), the independent living analysis produces a 'fixed' unit potential. That is, the unit potential for 2007 and 2010 are not added together, but these numbers represent the total number of units based upon the age and income-qualified households, in those specific years. Active adult units are essentially a real estate transaction. It must be stressed that purchase of such units is entirely discretionary, that is, the purchaser of such a unit has the opportunity to purchase in a non-age-restricted community, or to remain in their current housing. For these reasons,

[13] Based upon information provided by the client, 2007 represents the anticipated first full year of opening.
[14] The year 2010 represents the latest year for which demographic projections are available from Claritas.

developers typically build active adult units on an "as purchased" basis, or when the potential homeowner commits to a substantial deposit. This is in contrast to individuals seeking CCRC, independent living or assisted living units. In these cases, the decision to purchase or rent such a unit is usually driven by a health-related need, and the individual must seek the additional care and services offered by such communities. Developers of such communities are often subject to licensing regulations which require them to have the full complement of units available for residents. In general, it is unusual for a developer to build only a portion of the planned units[15].

TABLE 6:4
Demand Assumptions - Independent Living

	IL
Year of Analysis	2007 and 2010
Minimum Age at Entry	75
Percent of Units Filled from MA[16]	85%
Tenure Qualified Households	Renters and Homeowners
Annual Income[17]	
Moderate Income	$35,000-$74,999
Upper Income	$75,000+
Full Occupancy	95%

The steps used to determine the market depth for independent living units are described below. All of the steps described within this section are consolidated and are presented in the analyses in Tables 6:5 and 6:6.

15 Except in the case where a developer may be building a substantial number of units through several phases. This is generally not the case in developments of less than 100 units.

16 The MA for this analysis is described in *Chapter 2, Area Description, Site Description, and Market Area Definition.*

17 Income levels were agreed upon by the client. The first income group represents the moderate income level and is estimated at $35,000 to $74,999. The second income group represents the upper income level, and will present the results for households with an income of $75,000 and above.

Step A: Household Age Qualification

The market for independent living communities is comprised of households age 75 and older. The use of age 75+ is a widely accepted industry standard. According to the *American Seniors Housing Association's Seniors Housing Statistical Handbook, Edition III, 2000*, the average age at entry for independent living was 81.7 years. In its publication, *Continuing Care Retirement Communities Industry 2005 Profile*[18], the median age upon entry for independent living in CCRCs was 80 and the mean was 79.

Step B: Competitor Adjustments

In this step, we are removing all existing and planned independent living units within the MA and proximate to the MA assumed to be serving the same economic target market as a project in Mansfield[19]. This is based on information presented in the competitive section of this report. (Table 6:5)

In order to estimate the number of units in each competitive community that are filled by age and income-qualified households residing in the MA, a number of variables were taken into consideration including:

- When possible, specific information provided by a representative of each competitive community regarding resident origin and the extent to which they are drawing residents from the defined MA is used. Market area overlap is only applied to competitive units that opened after 2000 in the MA or are located proximate to the MA. All occupied units in the MA are included in the baseline 2000 Census household data and therefore are counted fully in the analysis.
- Market area overlap is a calculation representing the percentage of existing units that are currently drawing residents from the market area. The percentage of market area overlap is based upon a variety of factors including reported draw from the area and proximity to Mansfield.

[18] Published by American Association of Homes and Services for the Aging (AAHSA), American Seniors Housing Association (AHSA), The National Investment Center (NIC) and UBS.

[19] This assumes a market rate product. Competitive units are removed from the Total Age-Qualified Households, as there is no basis for determining the income levels of residents residing in these units.

TABLE 6:5 Existing and Planned Competitive IL Units					
Facility Name	*Total Units*	*Year Open*	*% Of MA Overlap*	*Occupancy*	*Competitive ILUs*
Existing Communities Within the MA					
None					
Existing Communities Proximate to the MA					
The Arbors at Hop Brook[20]	101	1988	10%	95%	10
Creamery Brook[21]	76	2001	10%		7
Planned Communities Within and Proximate to the MA					
Creamery Brook	10	2006	10%	95%	1
				Existing Competitive Units	*17*
				Planned Units	*1*
				TOTAL EXISTING and PLANNED UNITS	**18**
Numbers may not add due to rounding.					

Step C: Income-Qualified Households

In order to assess the depth of the market with the ability to afford monthly fees at any proposed independent living communities, it is necessary to income-qualify the age-qualified, competitor-adjusted households. In order to represent current conditions within the MA, two income levels were used; a "moderate" income of $35,000 to $74,999, and a higher income of $75,000+. For purposes of this analysis, it is assumed that any independent living development will be rental and therefore we are presenting the analysis for both homeowner and renter households. However, since it is known that 81.5 percent of these households are homeowner households, the client may use this percentage to adjust the results of the analysis (downward) to estimate the number of *homeowner* households. Entrance fee or equity products are more likely to be purchased by homeowners, and should a project of this type be presented to Mansfield, it would be reasonable to make such an adjustment to the estimated number of age and income-qualified households[22].

[20] Although this community offers 114 IL apartments, due to double occupancy there are 123 residents. Of these, 22 are receiving AL levels of care. For these reasons, 101 IL units have been considered competitive for purposes of the demand analysis.

[21] There are a total of 84 apartments at Creamery Brook and 10% are estimated to be occupied by assisted living residents and therefore included in the AL analysis rather than the IL analysis.

[22] The percentage of homeowners within the MA (81.5%) includes an adjustment upward of 10 percentage points to account for the propensity for higher homeownership among those with higher incomes.

Step D: Net Qualified Households

This step of the analysis demonstrates the net number of age and income-qualified households once the competitive units have been removed from the pool of households.

Step E: Likely to Move

Five percent of the net qualified households are considered likely to move to an independent living community. This is based on industry standards that have been demonstrated in many markets throughout the nation.

Step F and G: Adjustments for Market Area Draw and Occupancy

This number is further adjusted to account for 95 percent occupancy and the market area draw. In IL, it is expected that approximately 85 percent of units will be filled from within the MA. It is the experience of most communities that a portion of their residents move from outside the defined MA, usually in order to be near their family or friends. The defined MA applies only to those residents who can be expected to move from the "local" communities.

Step H: Total Unit Potential

This number is the potential for additional independent living units. This section of the report presents two sets of analyses, according to income level ($35,000 to $74,999 and $75,000+).

Step I: Market Share

The *market share* reflects the percentage of age and income-qualified households within the MA already assumed to reside in existing competitive facilities as a percentage of the total age and income-qualified households. As presented earlier in this chapter, market share represents the percentage of age and income-qualified households living within the MA that are already assumed to reside in existing competitive facilities. Market share/saturation rates in the range of 15 percent are considered to represent average market conditions, and rates in excess of 20 percent indicate highly competitive markets. As presented in Table 6:6A and 6:6B, this is not yet a highly competitive market.

All of the steps described within this section are consolidated in the analysis and presented in Table 6:6A and 6:6B.

TABLE 6:6A Independent Living Analysis - Age 75+ 2007				
		Income Level	*$35,000-$74,999*	*$75,000+*
STEP A	Total Age-Qualified Households		2,826	2,826
STEP B	Less Competitive Units		18	18
	Net Age-Qualified Households		2,808	2,808
STEP C	Income-Qualified Household Adjustment[23]		27.5%	15.5%
STEP D	Net Age/Income-Qualified Households		772	435
STEP E	Likely to Move - Assuming a Market Penetration of	5%	39	22
STEP F	Adjusted for Market Area Draw	85%	46	26
STEP G	Occupancy	95%	48	27
STEP H	**TOTAL UNIT POTENTIAL**		**48**	**27**
STEP I	**MARKET SHARE IN 2007[24]**		**2.3%**	**4.1%**
Numbers may not add due to rounding.				

The unit potential and the market share rates presented in Table 6:6A indicate a favorable environment for the development of a small number of independent living units in Mansfield for both the moderate and high income groups. Together they represent the potential need for 75 independent living units.

[23] From Claritas data, in 2007, 27.5 percent of those age 75+ have an income of $35,000 to $74,999; similarly, 15.5 percent have an income of $75,000+. Step C is multiplied by the appropriate percent to obtain the Net Age and Income-Qualified Households.

[24] Market Share is Step B (18 competitive units) divided by Step A (Total Qualified Households) multiplied by the percentage of income-qualified households.

Table 6:6B presents the unit potential for these income groups for the year 2010. In this case, there is a total unit potential of 89.

TABLE 6:6B Independent Living Analysis - Age 75+ 2010				
	Income Level		*$35,000-$74,999*	*$75,000+*
STEP A	Total Age-Qualified Households		3,000	3,000
STEP B	Less Competitive Units		18	18
	Net Age-Qualified Households		2,982	2,982
STEP C	Income-Qualified Household Adjustment[25]		28.6%	18.5%
STEP D	Net Age/Income-Qualified Households		853	552
STEP E	Likely to Move – Assuming a Market Penetration of	5%	43	28
STEP F	Adjusted for Market Area Draw	85%	51	33
STEP G	Occupancy	95%	54	35
STEP H	**TOTAL UNIT POTENTIAL**		**54**	**35**
STEP I	**MARKET SHARE IN 2010[26]**		**2.1%**	**3.3%**
Numbers may not add due to rounding.				

[25] From Claritas data, in 2010, 28.6 percent of those age 75+ have an income of $35,000 to $74,999; similarly, 18.5 percent have an income of $75,000+. Step C is multiplied by the appropriate percent to obtain the Net Age and Income-Qualified Households.

[26] Market Share is Step B (18 competitive units) divided by Step A (Total Qualified Households) multiplied by the percentage of income-qualified households.

ASSISTED LIVING MARKET DEPTH ANALYSIS

Baseline Assumptions

Assumptions regarding market area draw, age, and full occupancy are based on typical industry experience and performance. The baseline assumptions used in the analysis for these units are presented on Table 6:7. For purposes of this analysis, year 2007 represents the anticipated first full year of operations[27]. As in the case of the analysis for independent living units, we have also presented any analysis for 2010. The percent of units filled from the MA is based on the results of interviews with local planners, competitive communities, senior services representatives, and realtors. Assumptions regarding age and full occupancy are based on typical industry experience and performance.

TABLE 6:7
Demand Assumptions – Assisted Living

	AL
Year of Analysis	2007 and 2010
Minimum Age at Entry	75
Percent of Units Filled from MA[28]	85%
Tenure Qualified Households	Renters and Homeowners
Annual Income	
Full Private Pay Income	$35,000+
Asset Assisted Income	$20,000 - $34,999
Full Occupancy	95%

Our methodology for analyzing the depth of the market is based on the most current demographic information from the Census 2000 as well as other sources addressing the elderly. The determination of the need for additional assisted living beds consists of a series of steps that build on each other and are presented on the following pages. Specific assumptions with regard to income-qualification and age ranges are more fully explained as the specific steps to the demand analysis are outlined in detail on the following pages. The results of the analysis are presented in Table 610A and 6:10B.

[27] Based upon information provided by the client, 2007 represents the anticipated first full year of opening.
[28] The MA for this analysis is described in *Chapter 2, Area Description, Site Description, and Market Area Definition.*

Step A: Age Qualification

The market for assisted living communities is comprised of households age 75 and older. The use of age 75+ is a widely accepted industry standard. According to the *American Seniors Housing Association's Seniors Housing Statistical Handbook, Edition III, 2000*, the average age at entry for assisted living was 83.1 years. We have estimated the number of households age 75 to 79 and 80+ within the MA in 2009 and they are presented in Table 6:8.

Step B: Size Qualification

Experience has clearly indicated that the vast majority of residents in assisted living communities are single individuals rather than couples. Based on the findings presented in *American Seniors Housing Association's Seniors Housing Statistical Handbook, Edition III, 2000*, 6.2 percent of assisted living residents are married. In order to most accurately reflect the true target market for assisted living, an adjustment must be made to estimate the number of single person households (those living alone). Data from the Census and Claritas provides us with estimates of 75+ households that are living alone. These percentages are applied to the total 75+ households in the MA. To allow for the small proportion of two-person households that are prospects for assisted living communities, we have adjusted the number of single person households upward by adding ten percent. This adjusted percentage is then applied to the total age qualified households shown in Table 6:8.

Step C: Frailty Qualification

Assisted living communities primarily serve seniors who require assistance in activities of daily living (ADLs). These include such things as eating, bathing, dressing, toileting, getting in or out of a bed or a chair, and getting around inside of the home. Difficulty with instrumental activities of daily living (IADLs) can also prompt a move to an assisted living community. IADLs include going outside the home, keeping track of money and bills, preparing meals, doing light housework, taking prescription medicines in the proper dosage at the proper time and using the telephone.

There are numerous sources of data that delineate the need for assistance with ADLs in the senior population. They cover a relatively wide time period, with some dating back prior to the 1990s. The 2000 Census provides data on the prevalence of disability by age. However, the cross tabulations are presented for age 65+ only and although individual disabilities are illustrated for age 75+, there is

currently no reasonable way to extrapolate the data that would be required to run this analysis. Therefore, our methodology is based on the use of the most current data available that provides the level of detail we believe is appropriate to this analysis.

The source of the data used in this methodology is based on the 1996 Panel of the Survey of Income and Program Participation (SIPP). The data was actually collected from August to November 1997. The SIPP contains questions about the ability to perform a number of activities, with follow-up questions designed to measure severity. The relevant SIPP data was published in Current Population Report P70-73 by Jack McNeil, published by the U.S. Census Bureau. The report, issued in February 2001, is entitled *Americans With Disabilities: Household Economic Studies*. This is the most current SIPP data available and according to the United States Census Bureau, the data will not be updated for several years.

The SIPP defines a disability as meeting any *one* of a variety of criteria including having difficulty with ADLs and IADLs as defined earlier in this section of our report. Individuals were considered to have a *severe* disability if they were unable to perform or needed help to perform one or more ADLS or IADLs. The SIPP report also presents the number and percentage of individuals with a disability that need assistance by age group. The SIPP shows that 16.9 percent of the age 75-79 cohort and 34.9 percent of the 80+ age cohort are disabled and need assistance. These percentages are utilized in Table 6:10 and applied to the MA demographic data. Since we are applying them to a market segment comprised almost entirely of one-person households, we believe that the use of population-based disability data is appropriate.

Step D: Income Qualification

In order to assess the depth of the market with the ability to afford assisted living, it is necessary to income-qualify the qualified households. Among the income-qualified households, there are two groups to consider.

- The first group has sufficient income to pay at least a minimum monthly fee without requiring the use of the principal or income derived from their assets (typically from the sale of their home). We are calling this first group the Full Private Pay Market. We will calculate the demand for the potential assisted living units using a projected average fee for a studio unit of $2,500 in 2005$[29] (assuming a 3% increase a year = $2,575 in 2007$). Assuming a senior would spend 90 percent of their income on assisted living, a resident would require an income of approximately $34,300 in 2007. For purposes of this analysis we have rounded this figure to $35,000.

- The second group does not have sufficient income to pay the monthly fee, but is assumed to have sufficient income when combined with their assets to pay for the cost of care in the assisted living units. In addition, this group does not qualify for Medicaid. We are calling this group the Asset-Assisted Private Pay Market. It is assumed that individuals with incomes of $20,000 or more who are homeowners are able to support the AL monthly fees for several years by supplementing their incomes with their assets. The maximum income level falls just below the Full Private Pay minimum income of $35,000. The percent of 75+ households that fall into each category is calculated on Table 6:8.

TABLE 6:8
Calculation of Households By Income

	2007	*2010*
Total Age Qualified Households (75+)	2,826	3,000
Households Age 75+ with Incomes of $34,300+	1,227	1,491
Percent of Full Private Pay Market with Incomes of $34,300+	43.4%	49.7%
Age and Income Qualified Homeowners with $20,000-$34,299	545	504
Percent of Asset Assisted Private Pay Market with $20,000-$34,499	19.3%	16.8%

Source: Claritas and Brecht Associates, Inc.

[29] The income level of $35,000 and above was agreed to by the client. Assuming a yearly inflation of three percent and a 90 percent rent to income ratio, this income level equates to a monthly fee of $2,500 in 2005.

Step E: Competitor Adjustments

At this point in the analysis, we have qualified households by age, household size, frailty level and income. In this step, we are removing all operating assisted living beds within the MA that are serving private pay residents.

The 2000 Census attempted to count assisted living units as households rather than as group quarters as they did in the 1990 Census. Brecht Associates has found that the Census did not always accurately identify assisted living properties and therefore they were counted both ways. We have researched this issue for each individual competitive property and have accounted for assisted living beds appropriately within this analysis based on how the property was counted. The analysis of unit potential delineated on the following pages includes existing ALUs that opened prior to 2000 in the MA on a quantified basis since these residents are included by the Census in the category of households. All calculations assume 95 percent occupancy. The analysis does not quantify those assisted living beds that were counted by the Census as group quarters. Residents at Lyon Manor, Inc. were counted as group quarters and these units are therefore not included in the analysis.

Residents of independent living units in retirement communities are not included because they are not believed to be frailty-qualified. Nursing home residents are considered institutionalized population and are not counted as householders.

There were no planned assisted living communities either within or proximate to the MA. There were no Alzheimer's and dementia care units (AZ) within the MA.

TABLE 6:9 Existing Assisted Living Units in the MA					
Facility Name	*Total Units*	*Year Open*	*% of MA Overlap*	*Occupancy*	*Competitive Units*
Existing Communities Within the MA					
None					
Existing Communities Proximate to the MA					
The Arbors at Hop Brook[30]	22	1988	10%	95%	2
Creamery Brook[31]	8	2001	10%		1
Planned Communities In and Proximate to the MA					
None					
				Existing Competitive Units	*3*
				Planned Units	*0*
				Total Existing and Planned Competitive Units	*3*
				Total Existing And Planned AZ Units	*0*
				GRAND TOTAL EXISTING and PLANNED UNITS	**3**
The AL units at Lyon Manor, Inc. were counted as group quarters and are therefore excluded from this analysis.					
Numbers may not add due to rounding.					

[30] This represents independent living apartment residents receiving assisted living services.
[31] At Creamery Brook it was estimated that 10% of the 84 apartments were occupied by residents receiving assisted living services.

Step F: Market Depth Analysis

A market depth analysis presents the impact of the overall demographic depth of the market taking the assumptions presented in the beginning of this section into consideration. The analysis presents an overall estimate of total need within the MA. This analysis assumes an 85 percent market area draw and 95 percent occupancy. The market share or saturation rate is calculated by dividing the total number of competitive beds by the total number of qualified households.

TABLE 6:10A
Assisted Living Market Depth Analysis
2007

STEP A	Total Age-Qualified Households	75-79 80+	1,183 1,643
STEP B	Total Age-Qualified One Person Households	64% 75-79 80+	 757 1,052
STEP C	Frailty-Qualified One Person Households 75-79 80+ Total Age	 16.9% 34.9% 75+	 128 367 495
STEP D	Income-Qualified Households Full Private Pay[32] Asset Assisted[33]	 43.4% 19.3%	 215 96
	Total Age, Frailty, and Income-Qualified Households		311
STEP E	Competitive Adjustments		3
	Net Qualified Households		308
STEP F	Likely to Move Market Area Draw Occupancy	10% 85% 95%	31 36 38
	TOTAL UNIT POTENTIAL		**38**
	MARKET SHARE IN YEAR	**2007[34]**	**1.0%**

Saturation rates are indicative of the competitive nature of a market, and saturation rates over 15 to 30 percent typically indicate a competitive market. The results of the market depth analysis in Table 6:10A represent a market that is not at all close to saturation levels.

[32] See Table 6:5.
[33] Ibid.
[34] Total competitive units (Step E) divided by total age and income-qualified households (Step D).

Table 6:10B presents the analysis for 2010. Again, the results of the market depth analysis represent a market that is not at all close to saturation levels.

TABLE 6:10B
Assisted Living Market Depth Analysis
2010

STEP A	Total Age-Qualified Households	75-79 80+	1,218 1,782
STEP B	Total Age-Qualified One Person Households	64% 75-79 80+	780 1,140
STEP C	Frailty-Qualified One Person Households		
	75-79	16.9%	132
	80+	34.9%	398
	Total Age	75+	530
STEP D	Income-Qualified Households		
	Full Private Pay[35]	49.7%	263
	Asset Assisted[36]	16.8%	89
	Total Age, Frailty, and Income-Qualified Households		352
STEP E	Competitive Adjustments		3
	Net Qualified Households		349
STEP F	Likely to Move	10%	35
	Market Area Draw	85%	41
	Occupancy	95%	43
	TOTAL UNIT POTENTIAL		**43**
	MARKET SHARE IN YEAR	**2010[37]**	**1.0%**

[35] See Table 6:5.
[36] Ibid.
[37] Total competitive units (Step E) divided by total age and income-qualified households (Step D).

SUMMARY OF FINDINGS AND RECOMMENDATIONS

FINDINGS

The following section presents a summary of the key findings based on the analyses conducted and presented in earlier chapters of this report. The findings follow the order of the chapters in the report.

Demographic Trends

As discussed in *Chapter 3, Demographic Trends*, Mansfield is a "University town", and the demographics presented here are inclusive of the student population (to the extent that these individuals were counted appropriately by the last Census). This may cause some of the demographic parameters to be skewed by the presence of the students, and this point is illustrated specifically in the median income tables (Tables 3:4A and 3:4B). However, it should also be noted that the demand analysis for the senior housing units (discussed in *Chapter 6, Analysis of Market Depth*) is driven by age and income data specific to the target households (55 to 74 for active adult units, or age 75 and above for independent living and assisted living units), and therefore the results of the demand analysis are not affected by the presence of the student population.

General

- Total population in the MA is projected to increase through 2010.
- Population age 55 to 74 (the target population for the active adult units) in the MA is projected to increase through 2010.
- Population age 75+ (the target population for the independent living and assisted living units) in the MA is projected to increase through 2010.
- The MA has a lower concentration of population age 55 to 74 than either of the two counties that contribute to the MA, the state as a whole, or the nation. This could be a result of the impact of the student population.

- The MA has a lower concentration of elderly population (75+) than either of the two counties that contribute to the MA, the state as a whole, or the nation. This could be a result of the impact of the student population.
- In the MA, approximately 93 percent of the households age 55 to 74 are homeowners; the remaining are renter households.
- In the MA, just over 81 percent of households age 75+ are homeowners; the remaining are renter households.
- In the MA, nearly 75 percent of households age 55 to 74 had incomes over $35,000 in 2005 and by 2010 the proportion of households will increase to nearly 80 percent. This is the income level considered most likely to be able to afford an active adult unit within the MA.
- In the MA, nearly 41 percent of elderly households age 75+ had incomes over $35,000 in 2005 and by 2010 the proportion of households will increase to nearly 50 percent. It is this age and income group that represents the target market for senior housing (independent and assisted living) units in for the "middle income range". Similarly, at the higher income range, nearly 14 percent of the households 75+ had incomes over $75,000 in 2005, and by 2010, this proportion will increase to nearly 20 percent.

Real Estate Market

- According to recent home sales within the MA, the average sale price ranged from a low of $107,430 in North Windham (06256), to a high of $322,920 in Tolland (06084). The average sale price of a home in Mansfield/Storrs (06268) was $250,680 and in Mansfield Center (06250), $231,040. The elderly may use the proceeds from the sale of a home to purchase an active adult unit, or in the case of independent and assisted living, a unit in an entrance fee community. Those individuals desiring to rent or lease may use the proceeds from a home sale to support monthly fees in a retirement community.
- Based on building permit data from the period 1990 through 2004, Mansfield has experienced one of the strongest increases in building permits each year during the trend period, indicating an active real estate market.

- During the period 2000 to 2005, Mansfield experienced the greatest growth in condominium sales. The number of single-family homes sold in Mansfield has remained fairly stable.
- The percentage of condominiums versus single family homes sold has been consistent at ten to thirteen percent of the housing market (2000 through YTD2005); possibly indicating that the relative number of condominiums versus single family homes is not changing in this market.
- Among the MA towns, Mansfield is in the middle of the range for pricing of both single-family homes ($236,500) and condominiums ($153,000).

General Project Characteristics

Location and Site

- Mansfield is located in a relatively rural portion of Tolland County, but has access to several major interstates and state highways, such as interstates I-84, I-384 and I-395, as well as local routes 195, 32, 44 and 6. I-84 is located to the west of Mansfield and provides direct access to Hartford (to the west) and Massachusetts (to the north).
- The Mansfield area is attractive. It is rural in appearance, but not isolated. The presence of the University of Connecticut brings a level of resources to this community that would not otherwise be available in such a setting.
- Interviewees were receptive to a Mansfield location for retirement housing.

Competitive Environment

Active Adult

- There are three AACs within the MA. One community, Glen Ridge Cooperative, is located in Mansfield. Although the original units were open in 1983, this community continued to build and sell new units through 2000 (for a total of 51 units). The last fifteen units took over three years to sell, for an absorption rate of less than one-half unit per month. There are two new communities within the MA. Bidwell Village (Coventry) opened in 2004. This community is also selling slowly, at a pace of approximately one-half unit per month. The second new community, The Village at Crystal Springs (Tolland) also opened in 2004, and this community has been selling at a pace of nearly three units per month.

- There are two newly opened AACs proximate to the MA. Isabella's Court (Stafford Springs) opened in 2004 and is selling at a pace of one unit per month. The Village at Loveland Hills (Hebron) opened in 2005 and is selling at a pace of three units per month.
- Within the MA, Glen Ridge Cooperative is sold out, and re-sale units have recently been sold for $177,500. The newer communities are priced higher, and units as Bidwell Village range from $278,000 to $319,000, while units at The Village at Crystal Springs are priced from $283,900 to $324,900.
- Proximate to the MA, units at Isabella's Court start at $189,900 and units at The Village at Loveland Hills range from $275,000 to $332,500.

Community Name *Location* *Year Of Opening*	*Type Of Unit*	*Price Per Square Foot*
Bidwell Village Coventry 2004	Duplex, triplex	$160
Glen Ridge Cooperative Mansfield 1983	Triplex, quad	$150-$156
Village at Crystal Springs Tolland 2005	Single	$166-$211
Isabella's Court Stafford Springs 2004	Single	$156
Village at Loveland Hills Hebron 2005	Single	$156-$190

- With the exception of Glen Ridge Cooperative which offers some one-bedroom units (880 square feet), all of the communities offer units of two (or more) bedrooms. The smallest two-bedroom units are found at Glen Ridge (1,185 square feet) and Isabella's Court (approximately 1,200 square feet). Units at the remaining communities range from approximately 1,300 to 2,000 square feet.

- With the exception of Glen Ridge Cooperative[1], all communities offer[2] a clubhouse or community center.
- All of the newer communities (with units to be built to specification) offer upgrades for things such as flooring, cabinetry, or even custom rooms (sunrooms or dens). All of the newer units feature attached one or two-car garages[3].
- All of the communities charge a monthly community fee, ranging from $150 to nearly $200 per month. These fees typically include outside maintenance and maintenance of common areas. Real estate taxes (annual) are extra, and vary according to location, but range from $2,200 (Isabella's Court, Stafford Springs) to $6,000 (The Village at Crystal Springs, Tolland). Glen Ridge Cooperative charges a monthly fee of $428 to $672 (depending upon unit size), but this fee includes taxes.
- There is one planned new community within the MA that has been considered competitive for purposes of this report. Michael Dilaj of Datum Engineering is planning to build 80 to 100 age-restricted units on a 25-acre tract of land in the southern portion of Mansfield, close to the Eastbrook Mall. Mr. Dilaj is a local developer, and currently has similar age-restricted projects (55+) underway in Columbia and Colchester. Pending necessary approvals, the first units in Mansfield could open in fall 2006.
- Bidwell Village, The Village at Crystal Springs, Isabella's Court, and The Village at Loveland Hills are still actively building and selling units. The table below presents the current status and intended build-out for these communities.

Community	*Units Built/ Reserved*	*Units Remaining*	*Total Units At Build-Out*
Bidwell Village	9	33	42
The Village at Crystal Springs	26	40	66
Isabella's Court	25	67	92
The Village at Loveland Hills	31	22	53

[1] This community is currently evaluating creating a community room in a vacant unit.
[2] Several of the newest communities are waiting until a specified number of units are sold until beginning construction of the clubhouse.
[3] Glen Ridge offers covered shed parking, not attached to the units.

Independent Living

- According to many interviewees, there is a need for independent living in the Mansfield area.
- There are no independent living communities within the MA.
- There are two independent living communities proximate to the MA. The Arbors at Hop Brook in Manchester is an entrance fee community, which offers a continuum of care including assisted living (fourteen percent of residents are currently aging in place) and nursing care. This community opened in 1988 and is typically full. Creamery Brook is a rental community in Brooklyn, and this community allows residents to age in place (up to ten percent are receiving assisted living levels of care). This community opened in 2001, and is also typically full.
- Creamery Brook is planning to add ten independent living cottages, scheduled to open in fall 2006. With the exception of the planned expansion units at Creamery Brook, there are no planned competitive independent living communities within or proximate to the MA.
- At The Arbors at Hop Brook, apartments range in size from 525 square feet for a studio unit, 675 square feet for the smallest one-bedroom unit and up to 1,000 square feet for a two-bedroom unit. At Creamery Brook, units range from 611 square feet for the smallest one-bedroom unit to up to 961 square feet for a two-bedroom unit.
- Creamery Brook will be the only independent living community to offer cottages when their planned units open in 2006. Information on size was not available for these planned units.
- There are significant differences in the pricing structures among the two independent living communities. The Arbors at Hop Brook is an entrance fee community, with prices ranging from $115,300 (studio) to $182,600 (two-bedroom). Monthly fees are $1,770 (studio) to $3,050 (two-bedroom). The Arbors at Hop Brook also offers a monthly rental option[4] (no continuing care), and monthly rental fees range from $2,575 (one-bedroom) to $3,270 (two-bedroom). Creamery Brook offers only rental units, and monthly rental fees range from $1,739 (one-bedroom) to $2,364 (two-bedroom).

[4] Approximately 30 percent of the residents select the rental option.

- Monthly fees at entrance fee and rental communities are not directly comparable, and there are differences in the service packages offered by the two communities. For example, both communities include the main meal daily, but Creamery Brook includes weekly housekeeping and The Arbors at Hop Brook includes bi-weekly housekeeping.

Assisted Living

- According to many interviewees, there is a need for assisted living in the Mansfield area.
- There is one dedicated community within the MA providing assisted living units, but Lyon Manor, Inc. is an older RCH (1961) and is not considered up to contemporary standards for assisted living services. In addition, Juniper Hill Village, a senior apartment building located in Mansfield was recently approved as an ALSA and does offer a limited number of assisted living unit (up to twelve). However, Juniper Hill has income limits and serves an income-subsidized resident population, and is not considered competitive with market rate assisted living communities. There are no stand alone assisted living communities proximate to the MA; however, both of the independent living communities proximate to the MA allow a portion of their residents to age in place with assisted living level services[5].
- There were no planned competitive assisted living communities either within or proximate to the MA.

Market Depth

Active Adult

- The results of the analysis demonstrate a unit potential of 53 units in 2007, 75 in 2008, 82 in 2009 and 105 in 2010. These figures include the impact of planned competitive units, and represent the number of additional units that could be absorbed each year in the market area. The number of age and income-qualified households is increasing slightly each year in the MA

which is helping to offset the increasing number of competitive units. The unit potential actually demonstrates the total number of additional units that can be sustained in the market area in a given year and absorbed over time.

- The market share reflects the percentage of age and income-qualified households within the MA already assumed to reside in existing competitive communities as a percentage of the total age and income-qualified households. Since there is no way to determine the income level of residents in the existing or planned units, for purposes of this analysis, it is assumed that all residents will have an income of $35,000 or more. As presented in the table below, market share rates (inclusive of the planned units) indicate that just over two percent of the available households are likely to be residing within active adult communities during the period 2007 through 2010. This indicates that there is growth potential within this market segment.

Active Adult Market Share Rates				
Year	*2007*	*2008*	*2009*	*2010*
Market Share	2.5%	2.9%	3.0%	3.1%

Independent Living

- In 2007, at the moderate-income level, the estimated unit potential is 48 units. At the higher income level, the estimated unit potential is 27 units. These figures reflect the greater number of households in the more moderate-income range. Results are similar for 2010, where unit potential is 54 at the moderate-income level and 35 at the higher income level.

- Market share rates range from 2.3 percent (moderate income) to 4.1 percent (higher income), indicating that there is growth potential within this market segment. Average market share rates (when competition is present and mature) are typically in the range of 15 percent. Again, results are similar in 2010 and market share ranges from 2.1 percent (moderate income) to 3.3 percent (higher income).

[5] At The Arbors at Hop Brook, up to fourteen percent of the residents are aging in place. Similarly, at Creamery Brook, up to ten percent of the residents are aging in place. There is also one ALSA operating proximate to the MA, but this VNA-sponsored service serves a subsidized population and is not considered competitive with market rate assisted living.

Assisted Living

- For 2007, the results of the analysis demonstrate a unit potential of 38, at an income level of $35,000 and above. Similarly, for 2010 the unit potential is 43.
- The market share rate is 1.0 percent during both years, indicating that there is growth potential within this market segment.

RECOMMENDATIONS

General

The recommendations for each level of housing are presented in this section of the report. In general, based on the results of the qualitative interviews, the site analysis (location), and the results of the demand analyses for active adult, independent and assisted living, we believe that conditions may be favorable for the successful development of such projects within the Town of Mansfield. We do, however, have some concerns about the development of additional active adult units, and this is discussed in more detail in the following sections of this report.

Levels of Housing

Active Adult

Although the demand analysis for active adult units indicates unit potential, the slow pace of sales among existing communities, as well as the total number of units that are planned (the Mike Dilaj project in Mansfield, and the planned expansion units at Bidwell Village, The Village at Crystal Springs, Isabella's Court, and The Village at Loveland Hills) raise a cautionary note. In addition, there are a several *potential* planned projects, both within and proximate to the MA, that have not been factored into the demand analysis[6]. These projects are described in *Chapter 4, Planned Communities*, and include The Village at Tolland with 53 proposed units and Thylan Associates with 66 potential units;

[6] With the exception of the units proposed by Mike Dilaj, which are considered to be very likely to be developed by both Mr. Dilaj and representatives from the Town, only units that have received zoning approvals have been included in the demand analysis.

both in Tolland and within the MA. In addition (detailed in Table 4:1) there are an additional 434 units in communities proximate to the MA, all of which could open before any newly proposed units could be developed in Mansfield. For these reasons, we would recommend caution in further development of active adult units until such a time that it is apparent that the existing communities are vigorously filling, or, possibly, in a case where a developer presents a unique plan to the Town that has a high potential for success.

It has been our experience that in relatively immature markets such as Mansfield, the absorption rate for active adult units typically ranges from one to four units per month, and, as an active adult market matures, the pace of absorption increases to four to six units per month. The analysis presented in this report has used an average absorption rate of two units per month, considering the actual experience of other AAC in the area. As the market matures, it is possible that absorption rates will actually increase. As an illustration of this, the table below presents absorption rates across multiple projects in another eastern market. This particular MA, located in New Jersey, has a well-established and mature active adult market, with existing units (in multiple communities) dating to the 1970s. The table shows that absorption rates consistently fall in to the ranges discussed previously.

Absorption Rates for Active Adult Units Opened Since 2003		
Community	*Year of Opening*	*Estimated Units Sold per Month*
A (new units)	2003	6.6
B (expansion units)	2006	4.3
C (expansion units)	2004	7.0
D (new units)	2003	8.0 4.0
E (expansion units)	2003	7.5
Average Absorption Rate		**6.2**
Note: "expansion units" are units added to an existing community.		

Independent Living

In 2007, the demand analysis indicates that there is potential within this MA for the development of up to 75 independent living units (48 at the moderate income level and 27 at the higher income level). Results for 2010 are similar, with a total of 89 independent living units (54 at the moderate income level and 35 at the higher income level). The results of the qualitative interviews also indicate interest in independent living units, although, in many cases, assisted living units were the main focus of the interviewees, and the development of independent living units was considered to be a good "companion piece" for assisted living. There are not currently any competitive independent living units within the MA. While there are a limited number of units proximate to the MA, these units are considered geographically distant, and MA overlap is quite low (estimated at ten percent). In addition, one of the communities, The Arbors at Hop Brook, is primarily an entrance fee community, which may place this community out of range financially for an individual or couple seeking a rental accommodation for independent living. For these reasons, we recommend that the Town of Mansfield seriously consider any proposals to develop independent living units with services for those age 75+. Ideally, such units could be developed in conjunction with assisted living units, in order to provide residents with a continuum of care. In terms of pricing, there are nearly twice as many 75+ households with incomes of $35,000 and above (estimated to reach nearly 50 percent by 2010), as compared to 75+ households with incomes of $75,000 and above (estimated at nearly 20 percent by 2010). Therefore, we further recommend that any newly developed independent living units be targeted at a moderate to middle income senior. Based on the quantitative findings of this study, it appears that a rental or entrance fee project could be feasible.

Assisted Living

The results of the demand analysis for 2007 shows a unit potential of 38, at an income level of $35,000 and above, and market share rates are very low, indicating that very few MA residents are currently living in assisted living units. The results of the qualitative interviews were strongly supportive of the development of assisted living units. Results for 2010 are similar, with a unit potential of 43. There are not currently any competitive assisted living units within the MA. There is one existing community, Lyon Manor, but it is not considered comparable to modern assisted living communities. In addition,

there are no dedicated assisted living units proximate to the MA, and the only opportunities for assisted living exist at The Arbors at Hop Brook and Creamery Brook, where independent living residents are allowed to age in place. For these reasons, we recommend that the Town of Mansfield seriously consider any proposals to develop assisted living units. Ideally, such units would be developed in conjunction with independent living units, in order to provide residents with a continuum of care. Similar to the recommendation for independent living units, we recommend that any assisted living units be targeted to a moderate to middle income senior.

Comments on Community Size and Continuum of Care

During the qualitative interview process, a number of those interviewed indicated that a "smaller" community (30 to 60 units for assisted living and under 100 units for independent living) would be most appropriate for the Town of Mansfield. The results of the quantitative analysis support these opinions, and indicate that up to 38 assisted living units and 75 independent living units could be supported. It has been our experience that smaller numbers of assisted living units are adequate to support residents who move from a community's independent living units. Across the nation, it has been noted that in many communities offering a continuum of care, residents are quite reluctant to move along the continuum to higher levels of care, and do so only as a last resort. In many cases, independent living residents age in place with services, sometimes with periodic stays in assisted living for episodic illness. Although the majority of the interest in developing senior housing units in the Town of Mansfield has been in the area of assisted living units, we feel that a blend of assisted living and independent living units, providing a continuum of care, would be the best fit. This does not mean that we would recommend that the Town turn away a developer that proposed stand-alone assisted living (or independent living) units, it is simply that a community which could provide a continuum of care would offer the most to the Town.

However, it should be noted that the results of the assisted living demand analysis do not support the development of a large, stand-alone assisted living community. So approvals for a stand-alone community must take that project's size into consideration. Development of anything in excess of approximately 40 units is likely to be too large for this market and experience difficulties in reaching and sustaining full occupancy. Given the economics of assisted living, very few providers

have achieved the ability to operate small assisted living communities on a profitable basis. This further supports the recommendation that a project be developed that combines both independent and assisted living.

The State of Connecticut has a unique approach to the licensing of assisted living, and this provides an opportunity for a developer of independent living or assisted living units to be somewhat creative when planning a community and to have flexibility in terms of the number of residents receiving assisted living services. In Connecticut, assisted living communities and independent living communities (or CCRCs) may be designated as Managed Residential Communities (MRCs). The Connecticut Department of Social Services defines an MRC as providing core services that include meals, laundry, transportation, housekeeping, maintenance and recreational activities. Assisted living services are provided to a resident by an entity that is registered with the Office of Healthcare Access as an Assisted Living Services Agency (ALSA). MRCs may hold licenses as ALSAs <u>or</u> they may provide supportive services through contracts with licensed, assisted living providers (typically home health care agencies). These regulations allow a developer to essentially develop the units and offer the "hospitality" type services, but to contract out for the health care services. For some developer/operators, this is an attractive opportunity.

APPENDIX A
Demographic Data

Senior Life Report

Prepared For:

Project Code: Mansfield, CT

Order #: 963734613

Site: 01

Zip Code (see appendix for geographies), Total

Population by Age	2000 Census	Pct.	2005 Estimate	Pct.	2010 Projection	Pct.
Total Population	85,198		92,641		100,178	
Age 55 - 59	4,024	4.72%	5,188	5.60%	6,525	6.51%
Age 60 - 64	2,591	3.04%	3,871	4.18%	5,290	5.28%
Age 65 - 69	2,252	2.64%	2,576	2.78%	3,868	3.86%
Age 70 - 74	2,076	2.44%	2,157	2.33%	2,514	2.51%
Age 75 - 79	1,679	1.97%	1,857	2.00%	2,004	2.00%
Age 80 - 84	1,190	1.40%	1,340	1.45%	1,521	1.52%
Age 85 and over	1,011	1.19%	1,295	1.40%	1,568	1.57%
Age 55 and over	14,823	17.40%	18,284	19.74%	23,290	23.25%
Age 65 and over	8,208	9.63%	9,225	9.96%	11,475	11.45%
Total Population, Male	42,108		45,734		49,389	
Age 55 - 59	2,039	4.84%	2,577	5.63%	3,203	6.49%
Age 60 - 64	1,321	3.14%	1,926	4.21%	2,596	5.26%
Age 65 - 69	1,098	2.61%	1,262	2.76%	1,905	3.86%
Age 70 - 74	923	2.19%	990	2.16%	1,18[illegible]	2.40%
Age 75 - 79	739	1.76%	785	1.72%	869	1.76%
Age 80 - 84	455	1.08%	557	1.22%	594	1.20%
Age 85 and over	276	0.66%	392	0.86%	503	1.02%
Age 55 and over	6,851	16.27%	8,489	18.56%	10,853	21.97%
Age 65 and over	3,491	8.29%	3,986	8.72%	5,054	10.23%
Total Population, Female	43,090		46,907		50,789	
Age 55 - 59	1,985	4.61%	2,611	5.57%	3,322	6.54%
Age 60 - 64	1,270	2.95%	1,945	4.15%	2,694	5.30%
Age 65 - 69	1,154	2.68%	1,314	2.80%	1,963	3.87%
Age 70 - 74	1,153	2.68%	1,167	2.49%	1,331	2.62%
Age 75 - 79	940	2.18%	1,072	2.29%	1,135	2.23%
Age 80 - 84	735	1.71%	783	1.67%	927	1.83%
Age 85 and over	735	1.71%	903	1.93%	1,065	2.10%
Age 55 and over	7,972	18.50%	9,795	20.88%	12,437	24.49%
Age 65 and over	4,717	10.95%	5,239	11.17%	6,421	12.64%

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Senior Life Report

Prepared For: **Order #: 963734613**

Project Code: Mansfield, CT **Site: 01**

Zip Code (see appendix for geographies), Total

Population by Single Race Classification	2000 Census	Pct.	2005 Estimate	Pct.	2010 Projection	Pct.
White Alone	74,449		80,564		86,688	
Age 65 and over	7,913	10.63%	8,824	10.95%	10,985	12.67%
Black or African American Alone	2,464		2,682		2,900	
Age 65 and over	86	3.49%	112	4.18%	121	4.17%
American Indian and Alaska Native Alone	236		224		216	
Age 65 and over	7	2.97%	0	0.00%	3	1.39%
Asian Alone	2,268		2,902		3,620	
Age 65 and over	53	2.34%	79	2.72%	124	3.43%
Native Hawaiian and Other Pacific Islander Alone	48		45		36	
Age 65 and over	1	2.08%	0	0.00%	0	0.00%
Some Other Race Alone	4,031		4,426		4,822	
Age 65 and over	77	1.91%	122	2.76%	145	3.01%
Two or More Races	1,702		1,798		1,896	
Age 65 and over	71	4.17%	88	4.89%	97	5.12%

Population by Hispanic or Latino	2000 Census	Pct.	2005 Estimate	Pct.	2010 Projection	Pct.
Hispanic or Latino	7,677		8,452		9,259	
Age 65 and over	178	2.32%	293	3.47%	343	3.70%
Not Hispanic or Latino	77,521		84,189		90,919	
Age 65 and over	8,030	10.36%	8,932	10.61%	11,132	12.24%

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Senior Life Report

Prepared For:

Project Code: Mansfield, CT

Order #: 963734613

Site: 01

Zip Code (see appendix for geographies), Total

Household Income by Age of Householder	2000 Census	Pct.	2005 Estimate	Pct.	2010 Projection	Pct.
Householder Age 55 - 59	2,352		2,985		3,668	
Income less than $10,000	116	4.93%	134	4.49%	147	4.01%
Income $10,000 - $14,999	62	2.64%	55	1.84%	85	2.32%
Income $15,000 - $19,999	55	2.34%	83	2.78%	79	2.15%
Income $20,000 - $24,999	73	3.10%	87	2.91%	70	1.91%
Income $25,000 - $29,999	88	3.74%	95	3.18%	82	2.24%
Income $30,000 - $34,999	125	5.31%	115	3.85%	104	2.84%
Income $35,000 - $39,999	100	4.25%	122	4.09%	128	3.49%
Income $40,000 - $44,999	149	6.34%	126	4.22%	123	3.35%
Income $45,000 - $49,999	89	3.78%	139	4.66%	149	4.06%
Income $50,000 - $59,999	200	8.50%	234	7.84%	271	7.39%
Income $60,000 - $74,999	291	12.37%	354	11.86%	399	10.88%
Income $75,000 - $99,999	410	17.43%	489	16.38%	590	16.09%
Income $100,000 - $124,999	250	10.63%	349	11.69%	474	12.92%
Income $125,000 - $149,999	166	7.06%	250	8.38%	376	10.25%
Income $150,000 - $199,999	108	4.59%	205	6.87%	330	9.00%
Income $200,000 - $249,999	33	1.40%	74	2.48%	136	3.71%
Income $250,000 - $499,999	27	1.15%	46	1.54%	91	2.48%
Income $500,000 or more	10	0.43%	28	0.94%	34	0.93%
Median Household Income	$66,139		$72,803		$83,354	
Householder Age 60 - 64	1,560		2,291		3,057	
Income less than $10,000	90	5.77%	112	4.89%	142	4.65%
Income $10,000 - $14,999	49	3.14%	51	2.23%	65	2.13%
Income $15,000 - $19,999	39	2.50%	63	2.75%	82	2.68%
Income $20,000 - $24,999	55	3.53%	72	3.14%	70	2.29%
Income $25,000 - $29,999	62	3.97%	79	3.45%	77	2.52%
Income $30,000 - $34,999	84	5.38%	90	3.93%	101	3.30%
Income $35,000 - $39,999	64	4.10%	99	4.32%	107	3.50%
Income $40,000 - $44,999	105	6.73%	92	4.02%	117	3.83%
Income $45,000 - $49,999	63	4.04%	119	5.19%	110	3.60%
Income $50,000 - $59,999	122	7.82%	182	7.94%	228	7.46%
Income $60,000 - $74,999	185	11.86%	255	11.13%	338	11.06%
Income $75,000 - $99,999	259	16.60%	351	15.32%	469	15.34%
Income $100,000 - $124,999	155	9.94%	271	11.83%	373	12.20%
Income $125,000 - $149,999	107	6.86%	182	7.94%	287	9.39%
Income $150,000 - $199,999	76	4.87%	156	6.81%	264	8.64%
Income $200,000 - $249,999	25	1.60%	60	2.62%	119	3.89%
Income $250,000 - $499,999	13	0.83%	46	2.01%	77	2.52%
Income $500,000 or more	7	0.45%	11	0.48%	31	1.01%
Median Household Income	$63,831		$70,957		$79,894	

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Senior Life Report

Prepared For: **Order #: 963734613**

Project Code: Mansfield, CT **Site: 01**

Zip Code (see appendix for geographies), Total

Household Income by Age of Householder	2000 Census	Pct.	2005 Estimate	Pct.	2010 Projection	Pct.
Householder Age 65 - 69	1,396		1,565		2,299	
Income less than $10,000	101	7.23%	97	6.20%	129	5.61%
Income $10,000 - $14,999	86	6.16%	66	4.22%	74	3.22%
Income $15,000 - $19,999	110	7.88%	93	5.94%	109	4.74%
Income $20,000 - $24,999	117	8.38%	101	6.45%	125	5.44%
Income $25,000 - $29,999	119	8.52%	103	6.58%	129	5.61%
Income $30,000 - $34,999	63	4.51%	108	6.90%	148	6.44%
Income $35,000 - $39,999	93	6.66%	64	4.09%	138	6.00%
Income $40,000 - $44,999	65	4.66%	83	5.30%	106	4.61%
Income $45,000 - $49,999	61	4.37%	63	4.03%	118	5.13%
Income $50,000 - $59,999	136	9.74%	119	7.60%	171	7.44%
Income $60,000 - $74,999	119	8.52%	183	11.69%	251	10.92%
Income $75,000 - $99,999	151	10.82%	183	11.69%	290	12.61%
Income $100,000 - $124,999	78	5.59%	123	7.86%	204	8.87%
Income $125,000 - $149,999	37	2.65%	74	4.73%	120	5.22%
Income $150,000 - $199,999	34	2.44%	50	3.19%	100	4.35%
Income $200,000 - $249,999	11	0.79%	26	1.66%	36	1.57%
Income $250,000 - $499,999	9	0.64%	17	1.09%	32	1.39%
Income $500,000 or more	6	0.43%	12	0.77%	19	0.83%
Median Household Income	$40,720		$50,417		$54,302	
Householder Age 70 - 74	1,327		1,346		1,532	
Income less than $10,000	111	8.36%	96	7.13%	88	5.74%
Income $10,000 - $14,999	93	7.01%	66	4.90%	57	3.72%
Income $15,000 - $19,999	115	8.67%	88	6.54%	75	4.90%
Income $20,000 - $24,999	134	10.10%	108	8.02%	90	5.87%
Income $25,000 - $29,999	120	9.04%	109	8.10%	123	8.03%
Income $30,000 - $34,999	59	4.45%	98	7.28%	107	6.98%
Income $35,000 - $39,999	86	6.48%	49	3.64%	88	5.74%
Income $40,000 - $44,999	63	4.75%	82	6.09%	64	4.18%
Income $45,000 - $49,999	51	3.84%	62	4.61%	94	6.14%
Income $50,000 - $59,999	115	8.67%	94	6.98%	108	7.05%
Income $60,000 - $74,999	101	7.61%	150	11.14%	146	9.53%
Income $75,000 - $99,999	123	9.27%	140	10.40%	181	11.81%
Income $100,000 - $124,999	60	4.52%	81	6.02%	123	8.03%
Income $125,000 - $149,999	37	2.79%	40	2.97%	70	4.57%
Income $150,000 - $199,999	36	2.71%	44	3.27%	57	3.72%
Income $200,000 - $249,999	13	0.98%	16	1.19%	19	1.24%
Income $250,000 - $499,999	7	0.53%	18	1.34%	31	2.02%
Income $500,000 or more	3	0.23%	5	0.37%	11	0.72%
Median Household Income	$36,839		$43,584		$48,921	

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Senior Life Report

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Project Code: Mansfield, CT **Site: 01**

Zip Code (see appendix for geographies), Total

Household Income by Age of Householder	2000 Census	Pct.	2005 Estimate	Pct.	2010 Projection	Pct.
Householder Age 75 - 79	1,074		1,161		1,218	
Income less than $10,000	130	12.10%	124	10.68%	104	8.54%
Income $10,000 - $14,999	154	14.34%	123	10.59%	94	7.72%
Income $15,000 - $19,999	118	10.99%	113	9.73%	119	9.77%
Income $20,000 - $24,999	108	10.06%	96	8.27%	99	8.13%
Income $25,000 - $29,999	91	8.47%	96	8.27%	80	6.57%
Income $30,000 - $34,999	63	5.87%	84	7.24%	78	6.40%
Income $35,000 - $39,999	82	7.64%	65	5.60%	76	6.24%
Income $40,000 - $44,999	48	4.47%	77	6.63%	73	5.99%
Income $45,000 - $49,999	41	3.82%	59	5.08%	70	5.75%
Income $50,000 - $59,999	38	3.54%	69	5.94%	86	7.06%
Income $60,000 - $74,999	77	7.17%	69	5.94%	80	6.57%
Income $75,000 - $99,999	43	4.00%	72	6.20%	105	8.62%
Income $100,000 - $124,999	41	3.82%	53	4.57%	60	4.93%
Income $125,000 - $149,999	10	0.93%	27	2.33%	48	3.94%
Income $150,000 - $199,999	16	1.49%	20	1.72%	31	2.55%
Income $200,000 - $249,999	6	0.56%	4	0.34%	5	0.41%
Income $250,000 - $499,999	6	0.56%	7	0.60%	8	0.66%
Income $500,000 or more	2	0.19%	3	0.26%	2	0.16%
Median Household Income	$26,495		$31,706		$37,305	
Householder Age 80 - 84	790		873		973	
Income less than $10,000	116	14.68%	111	12.71%	106	10.89%
Income $10,000 - $14,999	132	16.71%	106	12.14%	90	9.25%
Income $15,000 - $19,999	95	12.03%	99	11.34%	105	10.79%
Income $20,000 - $24,999	79	10.00%	88	10.08%	92	9.46%
Income $25,000 - $29,999	60	7.59%	66	7.56%	69	7.09%
Income $30,000 - $34,999	44	5.57%	60	6.87%	57	5.86%
Income $35,000 - $39,999	53	6.71%	48	5.50%	50	5.14%
Income $40,000 - $44,999	34	4.30%	53	6.07%	53	5.45%
Income $45,000 - $49,999	31	3.92%	32	3.67%	52	5.34%
Income $50,000 - $59,999	22	2.78%	49	5.61%	64	6.58%
Income $60,000 - $74,999	53	6.71%	44	5.04%	59	6.06%
Income $75,000 - $99,999	25	3.16%	48	5.50%	56	5.76%
Income $100,000 - $124,999	22	2.78%	24	2.75%	1[illegible]	4.73%
Income $125,000 - $149,999	6	0.76%	19	2.18%	31	3.19%
Income $150,000 - $199,999	11	1.39%	11	1.26%	23	2.36%
Income $200,000 - $249,999	4	0.51%	4	0.46%	13	1.34%
Income $250,000 - $499,999	2	0.25%	9	1.03%	7	0.72%
Income $500,000 or more	1	0.13%	2	0.23%	0	0.00%
Median Household Income	$23,281		$27,463		$32,155	

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Senior Life Report

Prepared For:
Project Code: Mansfield, CT

Order #: 963734613
Site: 01

Zip Code (see appendix for geographies), Total

Household Income by Age of Householder	2000 Census	Pct.	2005 Estimate	Pct.	2010 Projection	Pct.
Householder Age 85 and over	539		683		809	
Income less than $10,000	103	19.11%	100	14.64%	106	13.10%
Income $10,000 - $14,999	99	18.37%	88	12.88%	69	8.53%
Income $15,000 - $19,999	64	11.87%	85	12.45%	98	12.11%
Income $20,000 - $24,999	54	10.02%	59	8.64%	86	10.63%
Income $25,000 - $29,999	38	7.05%	63	9.22%	64	7.91%
Income $30,000 - $34,999	27	5.01%	47	6.88%	57	7.05%
Income $35,000 - $39,999	34	6.31%	38	5.56%	41	5.07%
Income $40,000 - $44,999	19	3.53%	31	4.54%	32	3.96%
Income $45,000 - $49,999	18	3.34%	27	3.95%	37	4.57%
Income $50,000 - $59,999	17	3.15%	46	6.73%	50	6.18%
Income $60,000 - $74,999	30	5.57%	28	4.10%	50	6.18%
Income $75,000 - $99,999	14	2.60%	36	5.27%	40	4.94%
Income $100,000 - $124,999	9	1.67%	10	1.46%	31	3.83%
Income $125,000 - $149,999	3	0.56%	8	1.17%	15	1.85%
Income $150,000 - $199,999	5	0.93%	3	0.44%	17	2.10%
Income $200,000 - $249,999	3	0.56%	7	1.02%	5	0.62%
Income $250,000 - $499,999	2	0.37%	7	1.02%	9	1.11%
Income $500,000 or more	0	0.00%	0	0.00%	2	0.25%
Median Household Income	$20,364		$25,781		$28,538	

Households by Household Income	2000 Census	Pct.	2005 Estimate	Pct.	2010 Projection	Pct.
Total Households	29,023		32,013		35,002	
Income less than $15,000	3,779	13.02%	3,532	11.03%	3,391	9.69%
Income $15,000 - $24,999	2,856	9.84%	2,767	8.64%	2,677	7.65%
Income $25,000 - $34,999	2,853	9.83%	2,743	8.57%	2,643	7.55%
Income $35,000 - $49,999	4,200	14.47%	4,195	13.10%	3,897	11.13%
Income $50,000 - $74,999	6,162	21.23%	6,234	19.47%	6,429	18.37%
Income $75,000 - $99,999	4,171	14.37%	4,743	14.82%	5,202	14.86%
Income $100,000 - $149,999	3,670	12.65%	5,459	17.05%	6,874	19.64%
Income $150,000 - $249,999	1,057	3.64%	1,860	5.81%	3,112	8.89%
Income $250,000 - $499,999	205	0.71%	351	1.10%	567	1.62%
Income $500,000 or more	70	0.24%	129	0.40%	210	0.60%
Average Household Income	$64,207		$73,870		$83,861	
Median Household Income	$53,343		$61,107		$69,026	
Per Capita Income	$22,556		$26,194		$29,940	

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Senior Life Report

Prepared For: **Order #: 963734613**

Project Code: Mansfield, CT **Site: 01**

Zip Code (see appendix for geographies), Total

All Owner-Occupied Housing Unit Values	2000 Census	Pct.	2005 Estimate	Pct.	2010 Projection	Pct.
Total All Owner-Occupied Housing Unit Values	20,225		22,527		24,835	
Value Less than $20,000	168	0.83%	93	0.41%	54	0.22%
Value $20,000 - $39,999	395	1.95%	279	1.24%	235	0.95%
Value $40,000 - $59,999	307	1.52%	278	1.23%	240	0.97%
Value $60,000 - $79,999	803	3.97%	221	0.98%	237	0.95%
Value $80,000 - $99,999	2,145	10.61%	517	2.30%	229	0.92%
Value $100,000 - $149,999	7,774	38.44%	3,572	15.86%	1,703	6.86%
Value $150,000 - $199,999	4,623	22.86%	5,966	26.48%	4,286	17.26%
Value $200,000 - $299,999	3,198	15.81%	7,575	33.63%	10,158	40.94%
Value $300,000 - $399,999	575	2.84%	2,611	11.59%	3,988	16.06%
Value $400,000 - $499,999	153	0.76%	823	3.65%	2,192	8.83%
Value $500,000 - $749,999	78	0.39%	515	2.29%	1,133	4.56%
Value $750,000 - $999,999	6	0.03%	62	0.28%	314	1.26%
Value $1,000,000 or more	0	0.00%	15	0.07%	56	0.23%
Median All Owner-Occupied Housing Unit Value	$140,482		$204,461		$253,437	

Group Quarters by Population Type*	2000 Census	Pct.	2005 Estimate	Pct.	2010 Projection	Pct.
Institutionalized:	984		1,035		1,073	
Correctional Institutions	478	48.58%	509	49.18%	527	49.11%
Nursing Homes	414	42.07%	432	41.74%	449	41.85%
Other Institutions	92	9.35%	94	9.08%	97	9.04%
Noninstitutionalized	9,550		10,087		10,443	

Tenure of Occupied Housing Units	2000 Census	2005 Estimate	2010 Projection
Owner Occupied	20,225	22,527	24,835
Renter Occupied	8,798	9,486	10,167

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Senior Life Report

Prepared For: **Order #: 963734613**

Project Code: Mansfield, CT **Site: 01**

Zip Code (see appendix for geographies), Total

2000 Tenure By Age of Householder	Total	Pct.
Total Households	29,017	
Owner Occupied	20,217	
Householder 55 to 59 Years	1,908	9.44%
Householder 60 to 64 Years	1,258	6.22%
Householder 65 to 74 Years	2,141	10.59%
Householder 75 to 84 Years	1,437	7.11%
Householder 85 and over	329	1.63%
Renter Occupied	8,797	
Householder 55 to 59 Years	350	3.98%
Householder 60 to 64 Years	240	2.73%
Householder 65 to 74 Years	487	5.54%
Householder 75 to 84 Years	500	5.68%
Householder 85 and over	205	2.33%

2000 Pop 65 and over by HH Type and Relationship	Total	Pct.
Total for Pop 65 and over	8,167	
In Households:	7,686	
In Family Households:	5,073	62.12%
Householder	2,675	32.75%
Male	2,200	26.94%
Female	475	5.82%
Spouse	1,846	22.60%
Parent	328	4.02%
Other Relatives	204	2.50%
Nonrelatives	20	0.24%
In Non-Family Households:	2,613	31.99%
Male householder	716	8.77%
Living Alone	620	7.59%
Not Living Alone	97	1.19%
Female Householder	1,782	21.82%
Living Alone	1,725	21.12%
Not Living Alone	59	0.72%
Nonrelatives	114	1.40%
In Group Quarters:	482	
Institutionalized population	446	5.46%
Noninstitutionalized population	36	0.44%

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Senior Life Report

Prepared For: **Order #: 963734613**

Project Code: Mansfield, CT **Site: 01**

Zip Code (see appendix for geographies), Total

2000 Mobility and Disability Civilian Noninstitutionalized Persons Age 16 and over	Total	Pct.	Pop 65 and Over	Pct.
Total Disability	14,391		5,924	
Sensory Disability	2,213	15.38%	1,075	18.15%
Physical Disability	4,653	32.33%	2,051	34.62%
Mental Disability	2,770	19.25%	745	12.58%
Self-Care Disability	1,286	8.94%	610	10.30%
Go-Outside-Home Disability	3,469	24.11%	1,444	24.38%

2000 Mobility and Disability Civilian Noninstitutionalized Persons Age 16 and over	Total	Pct.	65 -74 Yrs	Pct.	75 Yrs and Over	Pct.
Disability by Sex by Age	67,083		4,230		3,493	
Male	32,576	48.56%	2,011	47.54%	1,375	39.36%
With a Disability	5,503	8.20%	689	16.29%	651	18.64%
No Disability	27,075	40.36%	1,323	31.28%	724	20.73%
Female	34,507	51.44%	2,219	52.46%	2,118	60.64%
With a Disability	4,972	7.41%	543	12.84%	1,128	32.29%
No Disability	29,538	44.03%	1,677	39.65%	990	28.34%

2000 Occupied Housing Units	Total	Pct.	65 -74 Yrs	Pct.	75 Yrs and Over	Pct.
Total Units	29,017		2,627		2,471	
With Telephone	28,732	99.02%	2,605	99.16%	2,471	100.00%
No Telephone	283	0.98%	22	0.84%	0	0.00%

2000 Census Poverty Status in 1999 Families By Household Type by Age of Householder	Total	Pct.	65 -74 Yrs	Pct.	75 Yrs and Over	Pct.
Population with Known Poverty Status	74,641		4,228		3,49[illegible]	
Married-Couple Families	50,674	67.89%	2,735	64.69%	1,722	49.30%
In other Families	10,880	14.58%	269	6.36%	352	10.08%
Male householder, no wife present	2,775	3.72%	72	1.70%	101	2.89%
Female householder, no husband present	8,097	10.85%	197	4.66%	249	7.13%
Unrelated individuals	13,094	17.54%	1,225	28.97%	1,422	40.71%
Income At or Above Poverty Level	67,200	90.03%	4,019	95.06%	3,195	91.47%
Married-Couple Families	49,029	65.69%	2,706	64.00%	1,691	48.41%
In other Families	8,716	11.68%	259	6.13%	330	9.45%
Male householder, no wife present	2,414	3.23%	66	1.56%	101	2.89%
Female householder, no husband present	6,296	8.44%	193	4.56%	227	6.50%
Unrelated individuals	9,461	12.68%	1,056	24.98%	1,177	33.70%
Income Below Poverty Level	7,444	9.97%	209	4.94%	298	8.53%
Married-Couple Families	1,645	2.20%	29	0.69%	31	0.89%
In other Families	2,164	2.90%	10	0.24%	22	0.63%
Male householder, no wife present	361	0.48%	6	0.14%	0	0.00%

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Senior Life Report

Prepared For: **Order #: 963734613**

Project Code: Mansfield, CT **Site: 01**

Zip Code (see appendix for geographies), Total

2000 Census Poverty Status in 1999 Families By Household Type by Age of Householder	Total	Pct.	65 -74 Yrs	Pct.	75 Yrs and Over	Pct.
Female householder, no husband present	1,801	2.41%	4	0.09%	22	0.63%
Unrelated individuals	3,633	4.87%	169	4.00%	245	7.01%

*In contrast to Claritas Demographic Estimates, "smoothed" data items are Census 2000 tables made consistent with current year estimated and 5 year projected base counts.

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Senior Life Report

Prepared For:
Project Code: Mansfield, CT

Order #: 963734613
Site: 01

Appendix: Area Listing

Area Name:

Type: List - Area ZIP Codes Reporting Detail: Aggregate Reporting Level: Area ZIP Codes

Geography Code	Geography Name	Geography Code	Geography Name
06084	Tolland	06226	Willimantic
06235	Chaplin	06237	Columbia
06238	Coventry	06250	Mansfield Center
06256	North Windham	06268	Storrs Mansfield
06269	Storrs Mansfield	06278	Ashford
06279	Willington	06280	Windham

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APPENDIX B
Interview List

Mansfield Contact List		
Name/Organization	*Contact*	*Comments*
The Agape Center	theagapecenter.com	Information on area hospitals and health care providers
Barbara Buddington WINCOG	860-456-2221	General information and transportation issues
Jane Ann Bobbitt Citizen, Coalition for AL	860-429-7004	AL, background
John Brubacher Mansfield Senior Center	860-429-5026	President, Senior Center
Century 21 Connecticut Realty Associates	Frost Krist 860-228-9425 kristfrost@aol.com	Realtor
CERC Solutions with Economic Impact	cerc.com	Demographic data, town profiles
George Cole Private citizen	860-429-0017	Background
Connecticut Assisted Living Association-CALA	ctassistedliving.com	Background
Connecticut Association of Not-for-Profit Providers for the Aging	canfpa.org	Directory of member organizations
Connecticut Department of Economic and Community Development	ct.gov/ecd	Housing data
Connecticut Department of Labor	ctdol.state.ct.us	Unemployment statistics
Connecticut Department of Public Health	dph.state.ct.us	Facility licensure status
Connecticut Department of Social Services; Elderly Services Division	ctelderlyservices.state.ct.us	Directory of residential services for the elderly
Michael Dilaj Datum Engineering	860-456-1357	Active adult units
Elderly Housing Management, Inc.	ehmchm.org	Subsidized housing
Pat Ferrigno Ferrigno Realty	860-429-9351	Realtor
Glen Ridge Village Maggie Macha, Exec. Dir.	860-429-9933	AAC-cooperative units
Sharry Goldman Citizen, Coalition for AL	860-423-2381 860-486-6276	AL information
Hartford Courant	courant.com	Real estate search
Jensen's Residential Communities-Kay Jones	860-793-0281	55+ manufactured housing
Juniper Hill Village Marsha Zimmer, Exec. Dir.	860-429-9933	Subsidized housing
Jean Ann Kenny Senior Wellness Center	860-429-3007	Mansfield Senior Center
Helen Koehn Council member	860-429-4699	General information
Mansfield, Patty Hope, Senior Center Coordinator	860-429-0262	Background

Mansfield Contact List		
Name/Organization	*Contact*	*Comments*
Mansfield Downtown Partnership Cynthia van Zelm, Executive Director	860-429-2740	Background
AAUP Ed Marth, Executive Director	860-487-0450	Background
McSweeney Senior Center Rose Fowler, Executive Director	860-423-4524	Willimantic senior center, serving ten area towns
Elizabeth Paterson Mayor	860-456-8553	Background
Eleanor Peters Citizen, Coalition for AL	860-429-7910	AL, background
Howard Raphaelson Citizen	860-429-1340	Background
Jan Scottron Citizen	860-429-6643	AL, background
UCONN, Community Relations Tom Callahan	860-486-2337	Background
Village at Freedom Green	860-450-1626	Condominium units
The Warren Group	www.thewarrengroup.com	Real estate data
Betty Wexler Citizen, Coalition for AL	860-429-5653	AL, background

Local Municipalities	
Andover	Andoverct.org 860-742-0188-Town Clerk 860-742-8088-Municipal Agent for the Aging
Ashford	Ashfordtownhall.org 860-429-8433-Beverly Ference, Bldg Clerk
Bolton	Bolton.govoffice.com 860-649-8066-Bob Grillo, Town Engineer
Brooklyn	Brooklynct.org 860-779-3411
Chaplin	Chaplinct.org 860-455-0073
Columbia	Columbiact.org 860-228-0440-Stuart Popper, Planning
Hebron	Hebronct.com 860-228-5971-Michael O'Leary, Town Planner
Tolland	Tolland.org 860-871-3601-Linda Farmer, Planning & Community Development
Vernon	Munic.state.ct.us/VERNON 860-870-3640 Thomas Joyce, Planner
Willlington	Willingtonct.org 860-487-3121-Town Clerk
Windham (Willimantic)	Windhamct.com 860-465-3000

APPENDIX C
Glossary

GLOSSARY OF TERMS

A note on this section: The definitions of the terminology used to describe the different types of retirement communities have not been uniformly agreed to. Organizations such as the American Association of Homes and Services for the Aging (AAHSA), American Seniors Housing Association (ASHA) and the Assisted Living Federation of America (ALFA), some of the major trade associations serving this industry, have made efforts to provide clear definitions. Uniformity in the working definitions is made more difficult because of the variation in the regulatory definitions developed by states that regulate the various forms of retirement housing. The terms included here are used throughout the report, and the definitions have been updated (where necessary) to relate specifically to Connecticut regulations. The list here is alphabetical, and does not necessarily conform to the order of appearance of the terms in the report. A table presenting the various acronyms used in the report follows this Glossary.

Active Adult Community (AAC)

Communities requiring that at least 80 percent of their residents be over the age of 55, or that one member of a couple be over the age of 55, are referred to as age-restricted, or active adult communities. Generally these communities provide maintenance of the common grounds and homes, and in some cases, these communities will have a clubhouse or common gathering area. Typically, the developers/operators of such communities do not offer any services such as meals, housekeeping, or laundry.

Activities of Daily Living (ADLs)

These typically include such the basic tasks of every day life including such things as eating, bathing, dressing, toileting and transferring.

Assisted Living or Residential Care Homes (AL or RCH)

These residences are oriented toward the relatively frail elderly and typically provide supportive services which include three meals daily and snacks, frequent housekeeping, personal and flat linen service, scheduled transportation, activities, assistance with activities of daily living (such as bathing and dressing) and medication monitoring. Assisted living beds are designed for frail seniors who need assistance with ADLs but who do not require continuous skilled nursing care. These beds can also be located in a separate wing or floor of a congregate residence or in a freestanding assisted living building and typically have more stringent licensure requirements than independent living units.

Alzheimer's Disease (AZ and AZ/RD)

Alzheimer's Disease is the most common form of dementia. Dementia is a disease of the nervous system that affects the ability to carry out the tasks of daily living. It is a progressive disease, and there is no cure.

Assisted Living Services Agency (ALSA)

Licensed by the Connecticut Department of Public Health, the ALSA agency provides supportive services to a resident in an MRC (defined below). The MRC may hold a license as an ALSA or they may provide supportive services through contracts with a licensed ALSA. An ALSA may provide residents assistance with activities of daily living, nursing services and medication management. An ALSA is responsible for staffing a registered nurse that is on call 24/7 and ensuring that the MRC provides the required core services. An ALSA is a category unique to Connecticut.

Continuing Care Retirement Community (CCRC)

This type of community provides or arranges for the provision of housing and health-related services to an older person under an agreement(s) effective for the life of the person or for a specified period grater than one year. A wide variety of contracts are employed by continuing care retirement communities to specify the particular services and benefits afforded to residents in return for entrance and monthly fees. Indeed, for various reasons, it is relatively common for a CCRC to offer several different contract types or variations of one type of contract.

All-inclusive (or extensive) contracts

An up-front entry fee and monthly charges that remain the same regardless of the resident's level of care.

Modified contracts

An up-front entry fee with monthly charges that remain the same regardless of the resident's level of care only for a specified period of time (e.g., 30 days per year); or the resident's monthly charges may increase as the level of care increases but at a discount from the market value of the services (e.g., a 10 percent discount on the daily nursing rate is provided for residents).

Rental contracts

No up-front entry fee; resident's monthly charges increase directly with the level of care provided.

U. S. Department of Housing and Urban Development (HUD)

A Federal agency, HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination. HUD is frequently involved in the awarding and management of grants for various types of housing.

Independent Living Units (IL or ILUs)

Independent living units (also referred to as congregate housing units) are designed for seniors who pay for some congregate services (housekeeping, transportation, meals) as part of a monthly fee or rental rate, and who require little, if any assistance with activities of daily living (ADLs). Residents of congregate/independent living units may or may not receive some home health care services provided to them by in-house staff or an outside agency. Congregate or independent living units may be part of a congregate residence, or part of a property that provides both congregate and assisted living services, or part of a continuing care retirement community (CCRC), but not part of a freestanding assisted living residence.

Managed Residential Community (MRC)

These are most typically residential communities for the elderly or disabled. MRCs may hold licenses as ALSAs or they may provide supportive services through contracts with licensed, assisted living providers. This is a category unique to Connecticut.

Market Area (MA)

The Market Area (MA) for a senior housing community is that geographic area from which the majority of residents of the community can be expected to be drawn.

Market Penetration Rates

The *market penetration rate* or percentage is based on the number of units in the subject facility, if known, once competition has been taken into consideration (i.e., removed from the pool of age and income qualified households). It represents the percent of net qualified households that must be captured to fill the proposed units. Historically, market penetration levels of up to five percent have been considered acceptable for an individual project.

Market Share Rates

Market share or *market saturation rate* represents the percentage of age and income-qualified households living within the MA that are already assumed to reside in existing competitive facilities. The number of units in competitive communities that are estimated to meet these criteria is then divided by the total age/income-qualified households in the MA. While there are no widely accepted standards for independent living, market share/saturation rates in the range of 15 percent are considered to represent average market conditions. Market share rates in excess of 20 percent indicate highly competitive markets. No widely accepted market share standards for assisted living or active adult housing have been established.

Naturally Occurring Retirement Communities (NORCs)

These communities are available to residents of all ages, but over time, this housing evolves to include a significant portion (often more than 50 percent) of households that are headed by seniors. NORCs may or may not include supportive services and activities for seniors. Typically, this housing is not licensed by a government agency, although subsidized versions may be supervised by a government housing agency.

Residential Care Home (RCH)

Formerly called "Homes for the Aged" or "Rest Homes", these residences are licensed by the Connecticut Department of Public Health and provide rooms, meals, laundry, recreational activities, 24 hours supervision and personal care, but not nursing services. There are no income restrictions, although for low-income seniors, Medicaid is accepted at an RCH.

University of Connecticut (UCONN)

For purposes of this report, this refers to The University of Connecticut at Storrs.

Windham Region Transit Direct (WRTD)

This is a local bus service providing both fixed-route and Dial-A-Ride services.

List of Acronyms Used in Tables

Competitive Characteristics Table Key					
Unit Type		*Facility Type*		*Other*	
S	Studio	CCRC	Continuing Care Retirement Community	MA	Market Area
1.1	One-bedroom, one bath	RCH	Residential Care Home	N.A.	Not Applicable
2.1	Two-bedroom, one bath	IL	Independent Living	N/A	Not Available
.1.5	1 ½ baths	AL	Assisted Living		
.2	2 baths	NF	Skilled Nursing Facility		
D	Den				
P	Private Room				
SP	Semi-private Room				