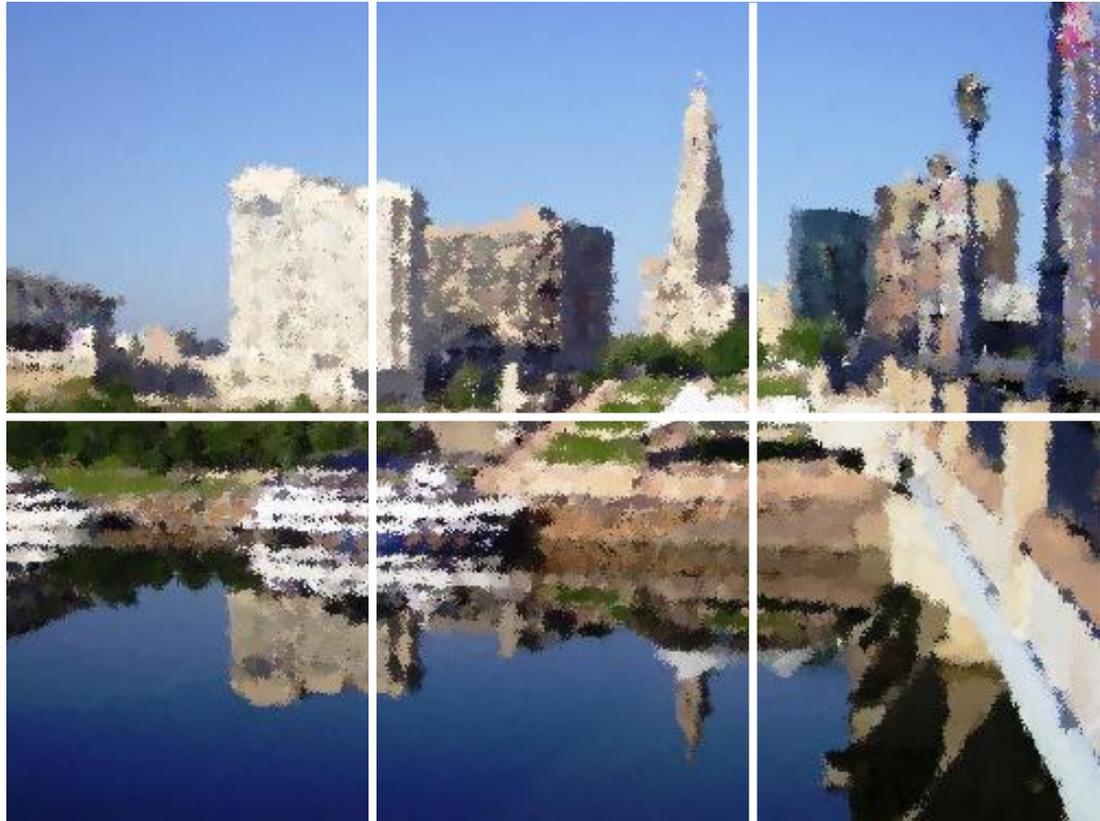


Downtown North  
**Retail Market Analysis**  
Hartford, Connecticut



*Prepared for:*  
The City of Hartford

*Prepared by:*  
Gibbs Planning Group

11 June 2013





## INTRODUCTION

*Figure 1: Aerial photo of the Downtown North site and the surrounding area.*

### Executive Summary

This study finds that the Hartford Downtown North site has an existing demand for 163,600 square feet (sf) of additional retail development producing up to \$59 million in sales. By 2017, this demand will likely generate up to \$62.6 million in gross sales. This new retail could be partially absorbed by existing businesses in the trade area or with the opening of new retailers and restaurants including: a home furnishing store, 2 - 3 electronics and appliance stores, a neighborhood grocery store, 4 - 6 clothing stores, 2 - 4 department stores, 1 - 2 gasoline stations and 2 - 3 full service restaurants. In total, as many as 50 to 80 new restaurants and stores may be supported.

The 283-acre redevelopment site can potentially provide needed goods and services for the existing surrounding consumer base of nearby residents, employees and visitors. The neighborhoods north of the subject site are currently underserved by existing retail, requiring residents to travel a greater distance to find food and other essentials. For some of the poorest residents who are likely to travel by public transportation, this required commitment of time and resources is much different from the experience of residents in the periphery of Hartford. As approximately 25 percent of Hartford residents currently live in a food desert, a neighborhood retail center anchored by a full-service supermarket would markedly improve the lives of the population living near the central business district.

The subject property is located along the northwest intersection of I-91 to the east and I-84 to the south. These interstates serve as the main regional thoroughfares connecting much of Connecticut to its Capitol. The site has been identified by the City of Hartford as a logical expansion of the downtown into an area that at present is either vacant or underutilized. Given the proximity to downtown and exceptional freeway access, the potential of the subject site to attract significant consumer expenditure suggests opportunities to support large-scale redevelopment that will benefit the surrounding neighborhoods and the greater Hartford area.

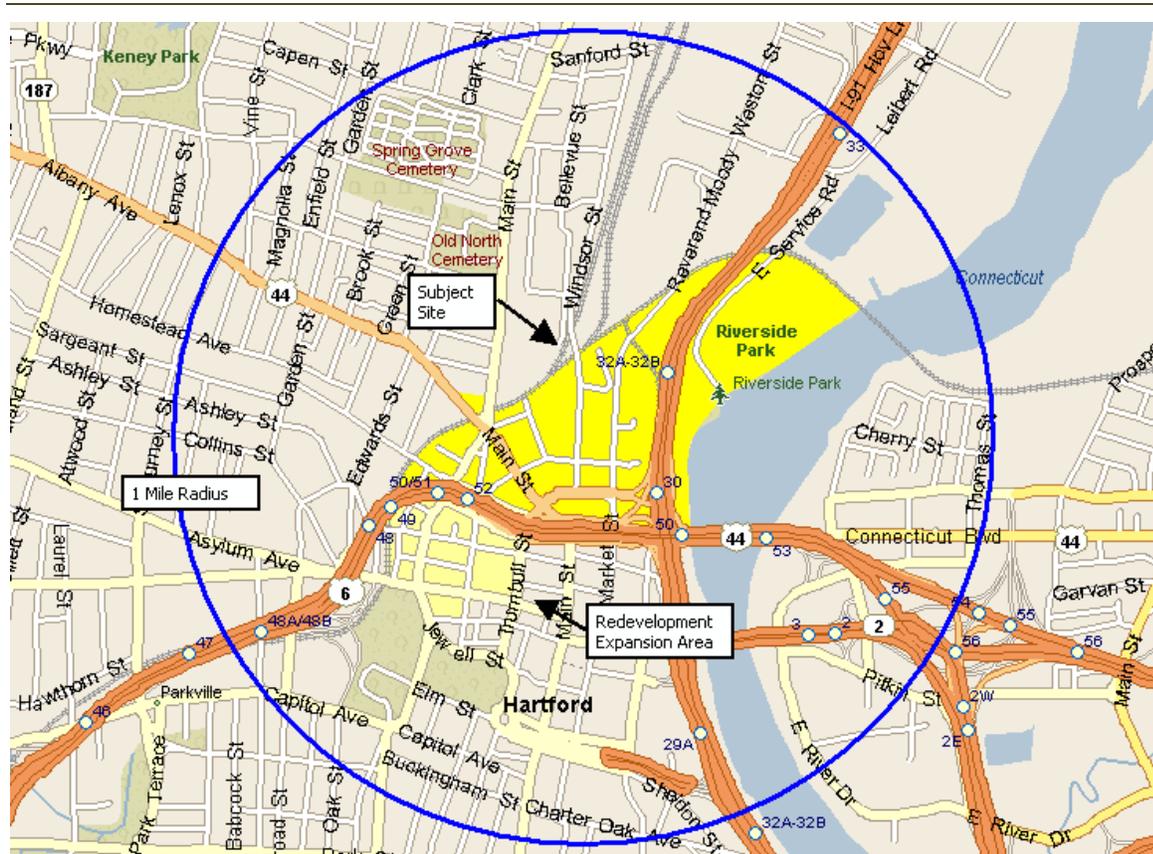


Figure 2: The Downtown North site is located on the eastern edge of Hartford along the Connecticut River.

Furthermore, this study finds that Downtown North has a primary trade area population of 54,500 persons and is expected to remain stable by 2017. Median income is \$32,400 and is projected to increase at an annual rate of 1.98 percent to \$35,700 by 2017. Additionally, there are 18,000 employees outside of downtown that currently work within the primary trade area.

### 2012 Supportable Retail

Retailers		
Building Material & Supplies	1 store	1,800 sf
Clothing Stores	4 - 6 stores	10,600 sf
Department Stores	2 - 4 stores	23,900 sf
Electronic & Appliance	2 - 3 stores	3,300 sf
Gasoline Stations	1 - 2 stations	3,100 sf
General Stores	4 - 6 stores	8,500 sf
Grocery Stores	3 - 5 stores	29,500 sf
Health & Personal Care	3 - 5 stores	5,800 sf
Jewelry & Leather Goods	1 - 2 stores	2,000 sf
Lawn & Garden Supplies	1 store	1,000 sf
Office Supplies	1 - 2 stores	1,300 sf
Specialty Food Stores	1 - 2 stores	1,200 sf
Sporting Goods Stores	2 - 3 stores	3,700 sf
Miscellaneous Retail	4 - 6 stores	8,100 sf
<b>Total Retail</b>	<b>30 - 52 stores</b>	<b>103,800 sf</b>

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<b>Restaurants</b>		
Full Service Restaurants	2 - 3 restaurants	10,500 sf
Limited Service Restaurants	7 - 10 restaurants	21,600 sf
Special Food Services	8 - 10 restaurants	21,000 sf
Bars and Pubs	1 restaurant	600 sf
<b>Total Restaurants</b>	<b>18 - 24 restaurants</b>	<b>53,700 sf</b>

*\* Note that all figures for 2012 assume that the economy returns to normal levels for employment, growth and GNP; and that there is presently little financing available to build new shopping centers.*

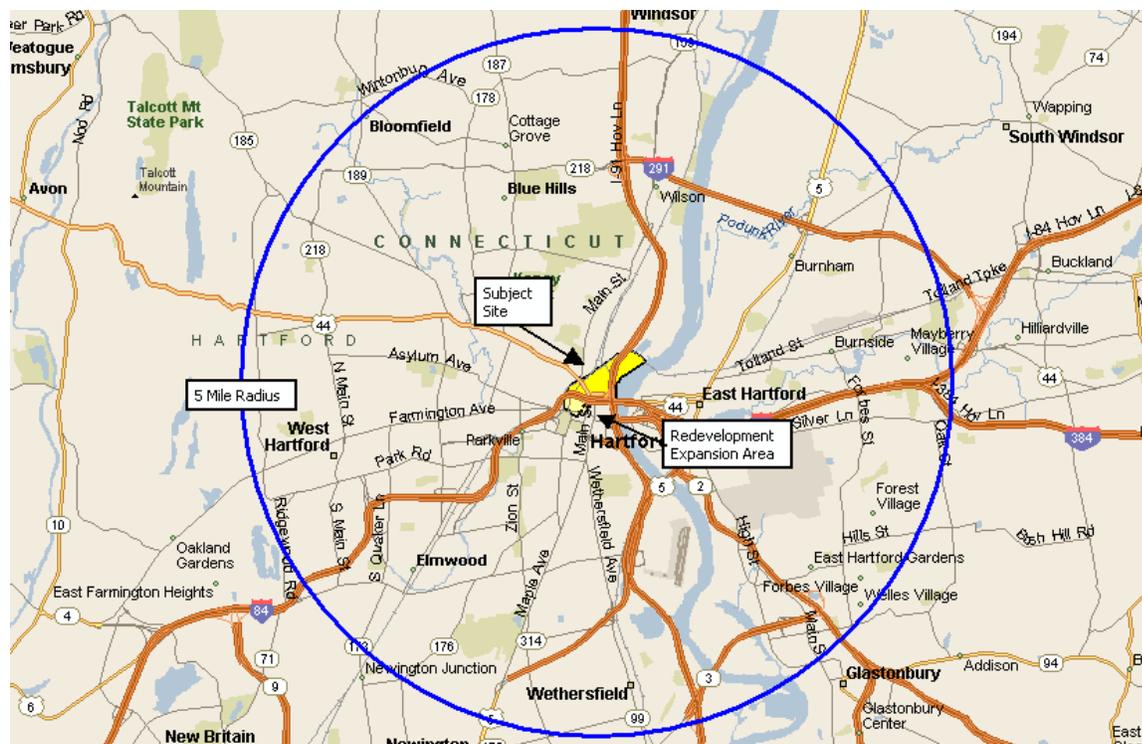
## **Background**

Gibbs Planning Group Inc. (GPG) has been retained by the City of Hartford to conduct a retail feasibility analysis for the Downtown North redevelopment in Hartford, Connecticut. The subject site is a 283-acre area targeted by the city as a means to strengthen the surrounding neighborhoods and create an effective linkage to downtown. The area projects to be a large-scale redevelopment including mixed-use development, rehabilitation of historic structures, and educational and commercial development.

The proximity to 70,000 downtown employees, access from two major interstates, and adjacencies to underserved neighborhoods means the redevelopment has the opportunity to provide social and economic contributions to the greater Hartford community.

GPG addressed the following issues in this study:

- What is the existing retail market in the study and trade area?
- What is the primary trade area for the Downtown North property?
- What are the population, demographic and lifestyle characteristics in the primary trade area, currently and projected for 2017?
- What is the current and projected growth for retail expenditures in the primary trade area, now and for the next five years?
- How much additional retail square footage is supportable in the Downtown North study area and what retail uses should be encouraged? What sales volumes can development achieve in or near the study area?



**Figure 3:** The Downtown North redevelopment is within five miles of East and West Hartford and many surrounding suburbs.

### Methodology

To address the above issues, GPG defined a trade area that would serve the proposed retail in the study area based on shopping center evaluation, geographic and topographic considerations, traffic access/flow in the area, relative retail strengths and weaknesses of the competition, concentrations of daytime employment, and the retail gravitation in the market, as well as our experience defining trade areas for similar markets. Population, consumer expenditure and demographic characteristics of trade area residents were collected by census tracts from the U.S. Bureau of the Census, U.S. Bureau of Labor Statistics and ESRI (Environmental Systems Research Institute). Updates were made when necessary based upon information gathered from local planning sources.

Finally, based on the projected consumer expenditure capture (demand) in the primary trade area of the gross consumer expenditure by retail category, less the current existing retail sales (supply) by retail category, GPG projects the potential net consumer expenditure (gap) available to support new development. The projected net consumer expenditure capture is based on household expenditure and demographic characteristics of the primary trade area, existing and planned retail competition, traffic and retail gravitational patterns and GPG’s qualitative assessment of the Downtown North redevelopment study area. Net potential captured consumer expenditure (gap) is equated to potential retail development square footage, with the help of retail sales per square foot data provided by Dollars and Cents of Shopping Centers (Urban Land Institute and International Council of Shopping Centers), qualitatively adjusted to fit the urbanism and demographics of the study area.

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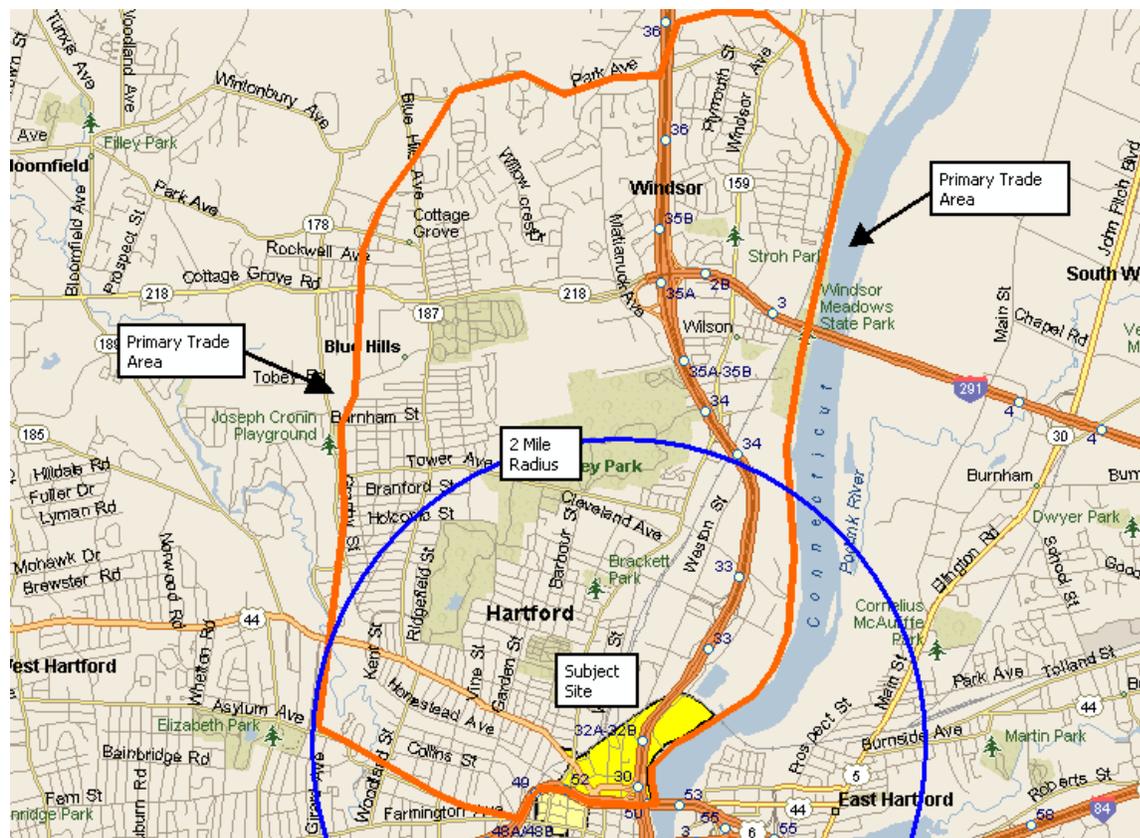
For the purposes of this study, GPG has assumed the following:

- Other major community retail centers may be planned or proposed, but only the existing retail is considered for this study. The quality of the existing retail trade in the study area is projected to remain constant. Gains in future average retail sales per sf reflect higher sales per sf in newly developed retail and selected increases in sales per sf by individual retail categories.
- No major regional retail centers will be developed within the trade area of this analysis through 2017 for the purposes of this study.
- The subject site is properly zoned to support infill and redevelopment projects with current and innovative standards, and the existing infrastructure (water, sewer, arterial roadways, etc.) can support additional commercial development.
- Annual population loss for the primary trade area is estimated to be -0.02 percent throughout the five-year period of this study.
- Employment distribution is projected to remain constant, without a spike or decline in employment by NAICS categories.
- The projected lease and vacancy rate model is based on our proprietary econometric model of the relationship between changes in employment and changes in vacancy and lease rates. Data was gathered from the U.S. Census Bureau, Esri, CBRE and local brokerage services.
- The region's economy will continue at normal or above normal ranges of employment, inflation, retail demand and growth.
- Any new construction in the study area will be planned, designed, built and managed to the best practices of the American Institute of Architects, American Planning Association, American Society of Landscape Architects, Congress for the New Urbanism, International Council of Shopping Centers and The Urban Land Institute.
- Parking for redevelopment projects or businesses will meet or exceed the industry standards. GPG has noted that the existing parking is apparently adequate for present amounts of commercial, but that parking coordination and provisions may be necessary if the existing vacancies become occupied or new higher sales businesses deploy in the study area.
- Visibility of any new retail is also assumed very good, with signage as required to assure easy visibility of the retailers.
- Infill or redevelopment projects in the study area will open with sustainable amounts of retail and anchor tenants, at planned intervals and per industry standards.

### **Trade Area**

Based on qualitative assessment, the existing retail hubs, population clusters, highway access, and the retail gravitation in the market, as well as our experience defining trade areas for similar communities throughout the United States, GPG determined that consumers in the primary trade

area generate demand to support a wide variety of retailers. This potential will continue to increase over the next five years, sustained by an annual household income growth of 2.55 percent.



**Figure 4:** The Primary Trade Area includes many neighborhoods north of the subject site where, at present, there is little retail competition.

The primary trade area is the consumer market where the study area has a significant competitive advantage because of access, design, lack of competition and traffic and commute patterns. This competitive advantage equates to a potential domination of the capture of consumer expenditure by the retailers in the study area.

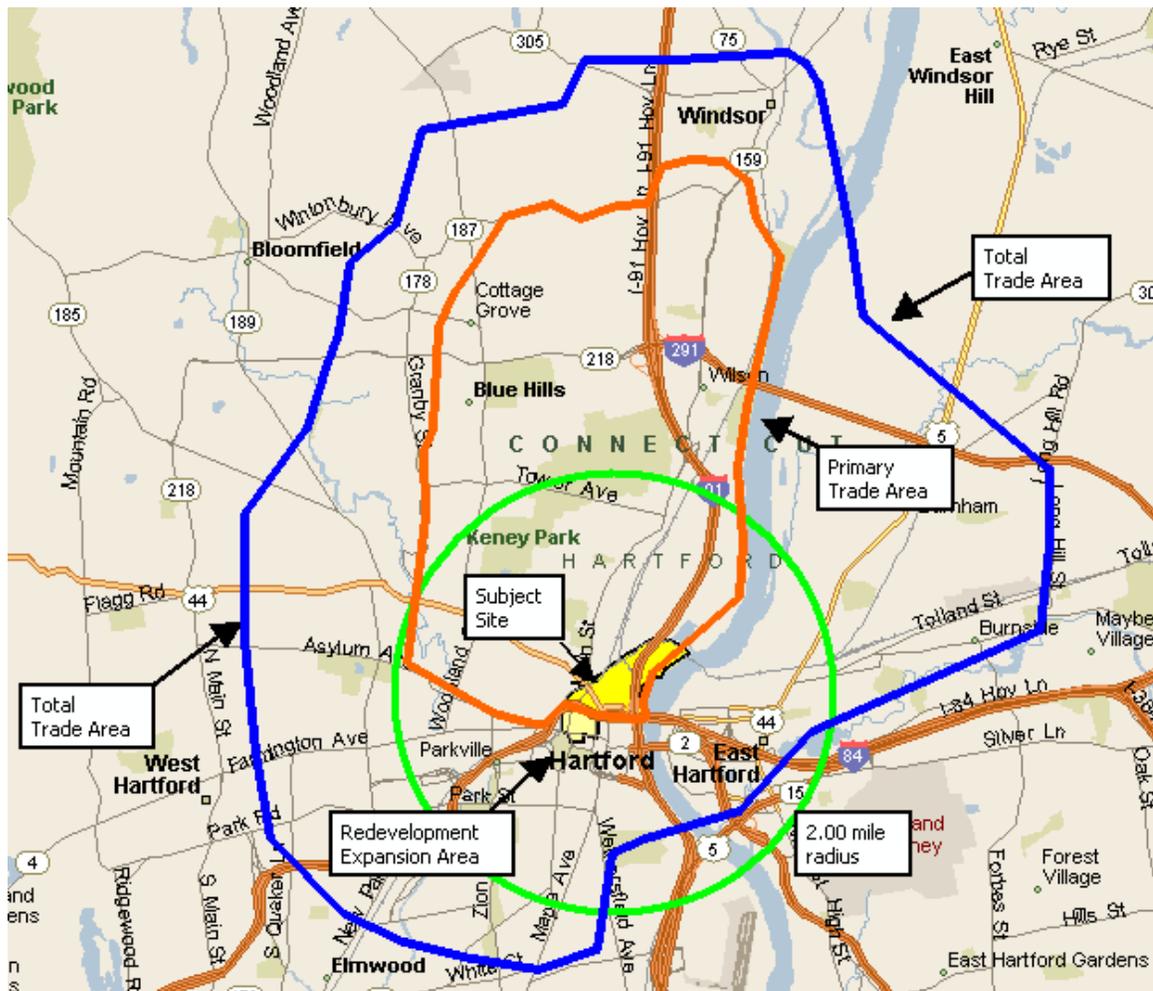
GPG defined a primary trade area by topography, vehicular access, strength of retail competition and residential growth patterns instead of standardized “drive-times.” Consumers inside the primary trade area will account for up to 50 to 60 percent of the total sales captured by retailers in the Downtown North shopping area. Due to the strong retail gravitational pull of the Westfarms Mall to the west, Buckland Hills to the east and retail commerce within the established downtown, GPG finds that the primary trade area accounts for the neighborhoods north of I-84 where retail development is scarce and opportunities for expansion are ample.

The following borders approximately delineate the primary trade area:

- North - CT-178 - E. Wintonbury Ave/Park Ave.
- South - I-84/Asylum Ave.
- East - Connecticut River
- West - Scarborough St./Granby St./School St.

The Downtown North primary trade area can be accessed via two interstates: I-84, which connects East and West Hartford, and I-91, which runs along the Connecticut River and is also fed by I-291 in the northern portion of the primary trade area. In addition to interstates, the south end of the site is also the confluence of local highways U.S. 44, and CT-2, while Main Street is a four-lane boulevard running along the west end of the subject site. The geography of the primary trade area requires a minimum five-mile trip to access the area's closest regional shopping center, creating a captive group of local residents.

In addition to residents, this study estimates that employees within the primary trade area, which are in excess of 18,000, had a potential demand of nearly \$46 million in 2012. The majority of these workers are employed within a 10-minute drive time of the study site, creating a constant demand for goods and dining during breaks and when the workday ends.



**Figure 5:** The total trade area (shown in blue) includes parts of East and West Hartford, Windsor and Downtown, which equates to about 63,400 total households.

The secondary or community-oriented trade area extends further north into Windsor, into West Hartford, across the river to include a portion of East Hartford, and into the established portion of downtown. Residents who live in the secondary, but not within the primary, trade area will shop the Downtown North retail zone frequently, but the area will not be their primary shopping destination. Furthermore, as many as 15,000 employees work in the few blocks just south of the

subject site, while the total trade area includes over 100,000 total employees. This study acknowledges that employees of this larger trade area have access to many of the area's restaurants and retail locations; however, spending from employees in this larger area may contribute \$12 million in sales to the primary trade area.

Finally, a separate study can be found in the Appendix, which estimates the retail market potential for all downtown workers. It is acknowledged that in recent years the City of Hartford has expanded the redevelopment area to include a portion of downtown south of I-84. For the sake of this study, no part of downtown was included in the primary trade area due to limited demonstrated capacity for pedestrian activity across I-84. However, this additional study is included under the auspice that the newest redevelopment boundaries include a portion of downtown and that pedestrian improvements are necessary to attract downtown employees to the redevelopment area.

### Demographic Characteristics

Using data from Esri (Environmental Systems Research Institute) and the U.S. Census Bureau, GPG obtained the most recent population and demographic characteristics (2012), and those projected for 2017 for the defined trade areas, as well as statewide and national statistics.

**Table 1: Demographic Comparisons**

Demographic Characteristics	Primary Trade Area	Total Trade Area	Connecticut	U.S.
2012 Population	54,500	<b>170,500</b>	3,558,172	313,129,017
2017 Population	54,400	<b>107,300</b>	3,673,509	323,986,227
2012-2017 Annual Growth Rate	-0.02%	<b>-0.03%</b>	0.06%	0.68%
2012 Households	19,600	<b>63,400</b>	1,360,115	118,208,713
Average Household Size	2.67	<b>2.51</b>	2.53	2.58
Median Age	33.4	<b>32.9</b>	39.8	37.3
2012 Median Household Income	\$32,440	<b>\$35,170</b>	\$69,243	\$50,157
2012 Average Household Income	\$50,560	<b>\$55,280</b>	96,502	\$68,162
% Household w. Incomes \$75,000+	20.6%	<b>24.7%</b>	46.5%	31.5%
% Bachelor's Degree	9.3%	<b>12.6%</b>	20.1%	17.4%
% Graduate or Professional Degree	4.7%	<b>8.8%</b>	15.6%	10.1%

*Table 1: This side-by-side table compares and contrast primary trade area demographic statistics with those of the total trade area, Connecticut, and the United States.*

The Downtown North primary trade area includes 54,500 people and is expected to decrease slightly to 54,400 by 2017, at an annual rate of -0.02 percent. Current 2012 households include 19,500 growing to 19,600 by 2017, at an annual rate of 0.02 percent. Median household income in the primary trade area in 2012 is \$32,440 and estimated to increase by 1.98 percent annually to \$35,780 by 2017. The primary trade area's 2012 average household income is \$50,560 and is estimated to increase to \$57,790 by 2017. Moreover, 20.6 percent of the households earn above \$75,000 per year. The average household size of 2.67 persons in 2012 is expected to remain the same by 2017; the 2012 median age is 33.4 years old.

This study's total trade area includes 170,500 people and 63,400 households. The former is projected to decrease marginally at an annual rate of -0.03 percent, and the latter is projected to

grow at an annual rate of 0.02 percent until 2017, when the total trade area's projected population will be 170,300 with 63,500 households. Median household income in 2012 for this trade area is \$35,170, estimated to grow by 1.67 percent annually to \$38,210 by 2017; average household income in 2012 is \$55,280, estimated to grow to \$63,670. Twenty-three percent of the total trade area's population earned more than \$75,000 annually in 2012. Average household size is 2.51 persons, projected to hold steady through 2017; the 2012 median age is 32.9 years old. Many of the characteristics of the primary and total trade areas differ from those of Connecticut and the U.S. However, it should be noted that this is likely due to the younger population demonstrated by the median age. Furthermore, the strong demographic characteristics of Connecticut are encouraging as Hartford's central location establishes it as a state-wide destination.

### Tapestry Lifestyles

Esri (Environmental Systems Research Institute) has developed Tapestry Lifestyles, which is an attempt to create 65 classifications, or lifestyle segments, that help determine purchasing patterns. These segments are broken down to the U.S. Census Block Group level and used by many national retailers to help determine future potential locations. The following Table 2 details the top Tapestry Lifestyles found in the primary trade area.

**Table 2: Tapestry Lifestyles**

Lifestyle	Trade Area Statistics	Short Description
 <p><b>City Commons</b></p>	<p>Population 16,100</p> <p>Median HH Income <b>\$16,300</b></p> <p>29.6% Primary Trade Area Market Share</p> <p>0.7% National Market Share</p>	<p>Single-parent families or singles who live alone comprise most of these very young households. With a median age of 26.7 years, City Commons is one of the youngest segments. Approximately half of the households have children; some households are multigenerational, with adults still living at home or grandparents who provide childcare. The average household size is 2.8. 81 percent of the population is black.</p> <p>City Commons residents buy baby and children's products, food, and clothing most frequently. They shop primarily at discount stores and occasionally at department stores. Most families enjoy eating at fast-food restaurants. For exercise, they take their children to nearby city parks and playgrounds. An annual travel destination is probably to a theme park. They would rather go to the movies than rent films to watch at home.</p>
 <p><b>City Strivers</b></p>	<p>Population 9,400</p> <p>Median HH Income <b>\$37,000</b></p> <p>17.3% Primary Trade Area Market Share</p> <p>0.7% National Market Share</p>	<p>Residents of this young, relatively diverse urban market have a median age of 33.7 years and a 68 percent mix of family types, such as married couples, single parents and other families. Nearly eight in ten residents are black. Residents live in densely populated, settled neighborhoods of metropolitan areas.</p> <p>The rental homes in City Strivers neighborhoods are moderately equipped with the essentials. The high cost of living and rent lowers discretionary income. They shop at wholesale clubs for most of their groceries, baby products and children's essentials. They prefer accessible grocery stores such as Pathmark and Stop &amp; Shop. A multitude of department and clothing stores is nearby.</p>

Lifestyle	Trade Area Statistics	Short Description
 <p><b>Family Foundations</b></p>	<p>Population 8,600</p> <p>Median HH Income <b>\$38,400</b></p> <p>15.9% Primary Trade Area Market Share</p> <p>0.8% National Market Share</p>	<p>Family is the cornerstone of life in these neighborhoods that are a mix of married couples, single parents, grandparents, and young and adult children. The average family size is 3.3. The median age is 39.1 years. Diversity is low; 84 percent of the population is black.</p> <p>Active in their communities, Family Foundations residents attend church, help with fundraising projects, and participate in civic activities. They spend money on their families and home maintenance projects. Careful consumers, they watch their budgets. They eat at home, shop at discount stores such as Marshalls and T.J. Maxx, and take advantage of savings at Sam's Club.</p>
 <p><b>Cozy and Comfortable</b></p>	<p>Population 4,200</p> <p>Median HH Income <b>\$59,200</b></p> <p>7.8% Primary Trade Area Market Share</p> <p>2.2% National Market Share</p>	<p>Cozy and Comfortable residents are middle-aged married couples who are comfortably settled in their single-family homes in older neighborhoods. The median age is 41.7 years. Most residents are married without children or married couples with school-aged or adult children.</p> <p>Residents prefer to own certificates of deposit and consult a financial planner. They typically hold a second mortgage, a new car loan, a home equity line of credit, and a universal life insurance policy. Home improvement and remodeling projects are important to them. Although they will contract for some work, they attempt many projects, especially painting and lawn care. Depending on the season, they play golf or ice skate for exercise. They attend ice hockey games, watch science fiction movies on DVD, and take domestic vacations.</p>
 <p><b>Inner City Tenants</b></p>	<p>Population 3,800</p> <p>Median HH Income <b>\$30,800</b></p> <p>7.1% Primary Trade Area Market Share</p> <p>1.4% National Market Share</p>	<p>Inner City Tenants residents are a microcosm of urban diversity; their population is represented primarily by white, black, and Hispanic cultures. This multicultural market is younger than average, with a median age of 28.8 years. Household types are mixed; 34 percent are singles, 28 percent are married-couple families, 21 percent are single parents, and 10 percent share housing. Turnover is high in these neighborhoods because many are enrolled in nearby colleges and work part-time.</p> <p>With their busy lifestyle, Inner City Tenants residents frequently eat at fast-food restaurants and shop for groceries at nearby stores such as Albertson's. They prefer easy-to-prepare foods. Households have recently bought video game systems and baby items such as food, products, furniture, and equipment. They prefer to shop at Target and Walgreens. Some enjoy the nightlife, visiting bars and going dancing at nightclubs.</p>

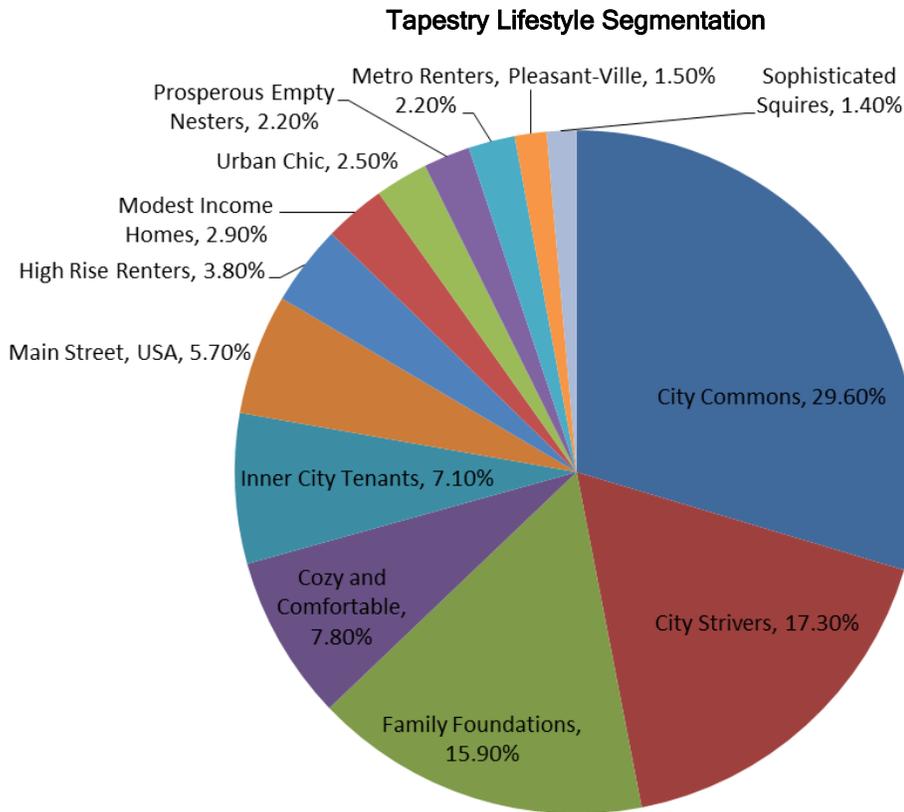
**Table 2:** The top five Tapestry Lifestyle groups profiled above portray a cluster of young, diverse and family-oriented residents within the primary trade area.

The trade area's two most common tapestry lifestyle groups are "City Commons" and "City Strivers." These residents make up nearly 47 percent of the primary trade area population and are characteristically a younger and more diverse group.

Residents of these segment groups have a mix of family types such as married couples, single parents and multigenerational with adults still living at home or grandparents who provide childcare. Approximately half of the households have children, which explains slightly higher

household sizes. Nationally, these areas have seen a decline in population similar to that experienced in the trade area. Nearly eight in ten residents are African American.

The median household income is below the national average and some households receive Supplemental Security Income or public assistance income. Education attainment levels are below those of the United States; approximately 20 to 40 percent of residents aged 25 years and older have attended college and at least 60 percent have graduated from high school. Many employed residents work in service industries and other common career fields are health care, government and office/administrative.



**Figure 6:** The relative proportions of the top Tapestry Lifestyle Segments found in the primary trade area.

Commonly, residents of these two segments rent apartments in older multiunit buildings, while only about one-third are homeowners. Vehicle ownership is also lower than the national average and many rely on public transportation. Typical of a renters market, it is likely that these residents have moved within the last five years.

Retail preferences among these groups often place priority on children’s essentials and clothing. Convenient grocery options prevail and wholesale club memberships are common. Adults generally shop at discount department stores or department stores. Discretionary income is limited and residents often choose entertainment options at home such as cable TV and movie channels, video game systems for households with children and magazine subscriptions. Spending at restaurants is often reserved for fast food or other national chains. Typically, one major vacation is planned per year to a regional tourist destination such as Atlantic City.

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## Employment Base

The employment picture for the primary trade area reflects a strong services and government foundation. With lower than average levels in most other sectors, nearly two-thirds of employees are in services or government sectors reflecting the trade area's proximity to many state and local government employment centers. Transportation and utility also demonstrate above average employment levels, reinforcing the public sector influence of the area.

**Table 3: Employment Comparison by Sector**

Sector	Primary Trade Area	Total Trade Area	Connecticut	U.S.
Agriculture & Mining	0.2%	0.3%	1.5%	1.6%
Construction	4.2%	2.9%	5.6%	4.7%
Manufacturing	7.9%	5.5%	9.5%	9.0%
Transportation	4.8%	1.8%	3.0%	3.0%
Communication	0.5%	0.9%	0.8	1.0%
Utility	0.8%	0.4%	0.5%	0.6%
Wholesale Trade	2.4%	2.3%	4.2%	4.8%
Retail Trade	10.8%	8.4%	16.2%	20.8%
Finance, Insurance & Real Estate	3.6%	8.4%	7.6%	6.9%
Services	45.7%	39.9%	42.9%	40.2%
Government	19.1%	29.2%	8.1%	6.6%

*Table 3: Services, government, transportation and utility employment in the primary trade area is greater than state or national levels.*

Daytime employment plays a large role in supporting retail. The primary trade area is estimated to have over 18,000 employees and many of them are within a ten-minute drive time of the Downtown North redevelopment area. However, a significant office employment base often equates to above average retail employment to meet the constant demand for food and goods, which is not the case in the trade area, indicating a strong potential for growth within the segment.

Consumer expenditure from daytime employment compliments that captured in the evenings and on weekends by households in the trade area. "*Office Worker Retail Spending in a Digital Age*", published by the International Council of Shopping Centers in 2012, provides insight into the impact of office worker employment. Weekly office worker expenditure, adjusted for 2012 dollars, is estimated at \$175. Weekly non-office worker expenditure, in 2012 dollars, is estimated at 37 percent of office workers. Non-office workers are estimated to have slightly less disposable income, to have multiple work locations including at home and typically are on the road more during their workweek. Retail purchases (general merchandise, apparel, home furnishings, electronics, grocery and convenience items) make up the majority of the office worker dollars, at \$116 per week. Restaurant expenditures (full service, limited service and drinking places) account for the balance at \$59 per week. Annualized, each office worker expends \$9,100 before, during and after work. Much of this potential expenditure can be captured within the Downtown North redevelopment due to proximity and lack of significant competition.

The annual impact of the 18,000 employees within the primary area is \$29.2 million in prepared food and beverage establishments, \$9.5 million in retail goods sales, \$3 million in grocery purchases and \$4.3 million in convenience items, totaling \$46.2 million in employee expenditure. Of the total employee expenditure, this study estimates that the Downtown North Redevelopment may be able to capture \$18.1 million in retail and restaurant sales.

**Table 4: Primary Trade Area Employee Expenditure**

Category	Weekly Expenditure	Annual Expenditure	% Capture	Office Worker Expenditure	Non-Office Worker Expenditure	Total Expenditure
				10,800	7,200	
<b>Food &amp; Beverage</b>						
Limited & Full Service Restaurants	\$43	\$2,236	75%	\$18,111,600	\$4,467,528	\$22,579,128
Bars and Pubs	\$16	\$832	25%	\$2,246,400	\$4,467,528	\$6,713,928
<b>Retail Goods</b>						
General Merchandise, Apparel, Home Furnishings, Electronics	\$68	\$3,536	20%	\$7,637,760	\$1,883,981	\$9,521,741
Grocery	\$29	\$1,508	15%	\$2,442,960	\$602,597	\$3,045,557
Convenience Items	\$19	\$988	33%	\$3,521,232	\$868,571	\$4,389,803
<b>Total</b>	<b>\$175</b>	<b>\$9,100</b>		<b>\$33,959,952</b>	<b>\$12,290,204</b>	<b>\$46,250,156</b>

*Table 4: Employees within the primary trade area contribute \$46 million dollars annually to the area; \$18.1 million may be captured by the redevelopment.*

Additional analysis explored the impact of employees in the total trade not within the primary trade area. The total area covers over 40 square miles including many competing retail locations from which to choose. However, the area's 83,000 employees are estimated to expend \$4.3 million in retail sales to the redevelopment site.

Last, an additional study found in the Appendix estimates the potential employee expenditure should an adequate connection be established between downtown and the Downtown North site, leading to increased leakage across I-84.

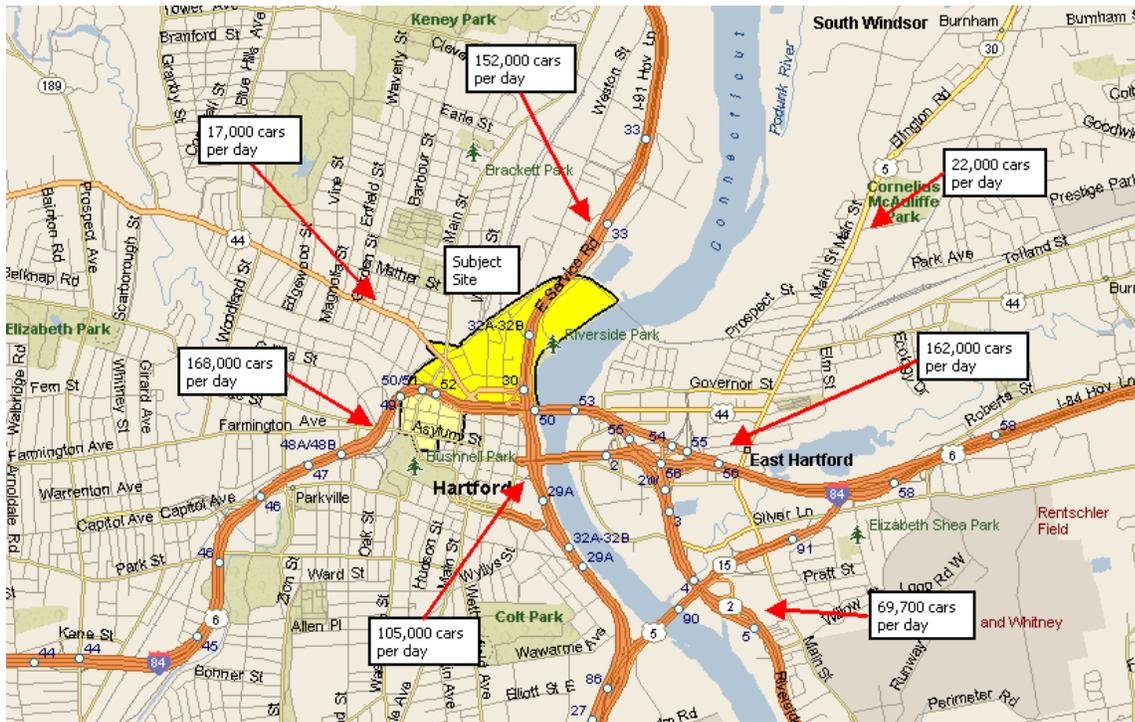
Further research, including focus groups, are recommended to fully understand the existing policies and physical conditions that are limiting daytime worker shopping and dining.

## TRADE AREA CHARACTERISTICS

### Location

The primary trade area benefits from the central location and proximity to downtown Hartford. As the Capitol of Connecticut, the downtown area has many government employment centers and headquarters of several insurance companies. The XL Center just south of I-84 and included in the Downtown North redevelopment, attracts many sporting events, concerts and conferences. Included in the primary trade area are the Clay-Arsenal, Upper Albany, Northeast, and North

Meadows neighborhoods. Clay-Arsenal and Upper Albany lack meaningful retail development, while much of the development in North Meadows is dominated by auto dealerships and lacks the density of an urban shopping center. The opportunity to establish a retail center that captures an underserved retail market, paired with exceptional interstate connectivity and proximity to major employment centers and entertainment venues, gives the redevelopment site an attractive advantage.



**Figure 7:** Many interstates, highways, and roads bring potential patrons from across the metropolitan area by the Downtown North redevelopment site.

### Access

The draw of downtown Hartford as a major employment center is demonstrated by the high traffic volumes shown below. Between I-84 and I-91, it is possible that well over 300,000 cars per day pass by the redevelopment site. The confluence of these major interstates, which is a significant asset of the site, ushers in the area's employees, but plausibly could bring patrons from the outer ring suburbs of Middleton, Manchester, and as far away as Waterbury.

U.S. Route 5 and CT-2 feed into the major interstates, expanding the number of potential patrons that can conveniently access the site within a 10-minute drive. U.S. Route 44 serves as the conduit for residents in the northeast neighborhoods of Hartford that are currently underserved and may drive as far as Avon for retail shopping.

### Expected Growth

The downtown Hartford area, just south of I-84 and the Downtown North property, is home to many proposed and new developments. With Bushnell Park, the new 154,000 sf Connecticut Science Center, many hotels, restaurants and retail stores, an art museum and XL Center (home to the AHL Hartford Wolf Pack, concerts and trade shows, and an increasing percentage of UConn's main campus men's and women's basketball games) in the area, it has attracted new apartments and a renewed interest in investing in and revitalizing the downtown area.

One likely contributor to future economic and cultural growth in the area is the 2100-student UConn Greater Hartford Area campus, which plans to move downtown to avoid high renovation costs at its current West Hartford campus. Depending on which of the three remaining locations the campus chooses, the new campus would be on the eastern edge of the subject site at 150 Windsor St. or just south of I-84 (still within the total trade area) at either One Talcott Plaza on Main or in the Old Hartford Times Building on the back side of Front St. College students would be a reinforcing customer base, as they tend to actively shop and dine near their campus community, and the 60 employees of the campus would also likely shop on breaks or after work.

As this is a significant time for the future of economic development in Hartford, the Capital Region Development Authority (CRDA) recently submitted an RFP to consider the possible renovation and/or replacement or privatization of the XL Center (currently owned by the City of Hartford), which could have additional positive long-term repercussions for the Downtown North property. One other key factor in considering the Downtown North property for retail development is Hartford Union Station, approximately half a mile southwest. Currently home to the passenger rail New Haven-Springfield Amtrak Line, it will soon be a stop on the New Haven-Hartford-Springfield Commuter Rail Line (operational in 2015), which will further unite the areas within the Knowledge Corridor economically, culturally and geographically, while increasing mobility and alternate access to the development site in the auto-dependent area. Additionally, Union Station will soon be the endpoint of the CT *fastrak* (operational in 2014), known previously as the New Britain-Hartford Busway. The bus rapid transit program was proposed in concert with Transit-Oriented Development (TOD) around Union Station.

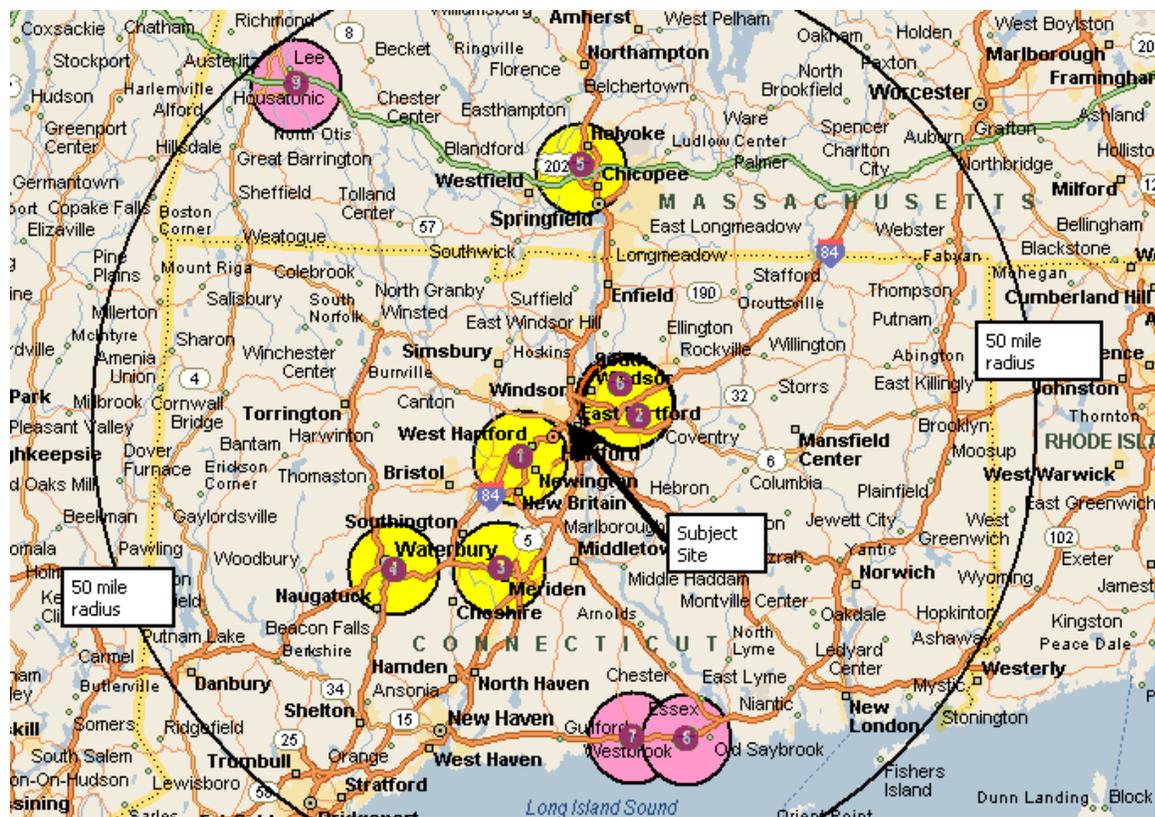
### Other Shopping Areas

As part of this study, the nearest regional shopping centers have been identified. Westfarms Mall and the Shoppes at Buckland Hills are two enclosed malls in Hartford's metropolitan region. Each has attracted adjacent retail, creating competition for any retail development in the area. In the case of Buckland Hills, the Promenade Shops at Evergreen Walk is a lifestyle center opened in 2004 with 60 additional retailers and restaurants. Holyoke Mall, Westfield Meriden and Brass Mills are the next closest regional centers to Hartford and require a minimum 25-minute drive from the subject site. Additionally, there are three outlet centers within a 50-mile radius of Hartford; however significant distance likely detracts Hartford residents from making the trip, which may make an urban outlet center attractive to the surrounding areas of the redevelopment site.

**Table 5: Existing Regional and Outlet Centers**

Map Designation	Retail Center Name	Shopping Center Type	Approx. SF	Distance From Subject Site
1	Westfarms Mall	Regional Mall	1.3 million	6.7 miles
2	Buckland Hills	Regional Mall	1.2 million	8.4 miles
3	Westfield Meriden	Regional Mall	890,000	21.4 miles
4	Brass Mill Center	Regional Mall	1.2 million	29.5 miles
5	Holyoke Mall	Regional Mall	1.6 million	32.6 miles
6	Promenade Shops at Evergreen Walk	Lifestyle Center	379,000	8.7 miles
7	Clinton Crossing Outlets	Outlet Center	315,000	38.1 miles
8	Tanger Outlets	Outlet Center	410,000	42.4 miles
9	Lee Premium Outlets	Outlet Center	242,000	61.6 miles

**Table 5:** The competing regional shopping centers within a 50-mile radius of the Downtown North site.



**Figure 8:** Competing retail location map. There are two regional shopping malls, and a lifestyle center near the subject site as well as another regional mall and three outlet centers within a 50-mile radius; yellow designates regionals malls, burgundy signifies the lifestyle center, and pink denotes outlet centers.

### Shopping Malls



**Figure 9:** Westfarms Mall in West Hartford is the closest regional center to the Downtown North site. (Image Source: (Left) Hilda Candilla [http://commons.wikimedia.org/wiki/File:WestFarms\\_mall\\_entrance,\\_Connecticut.jpg](http://commons.wikimedia.org/wiki/File:WestFarms_mall_entrance,_Connecticut.jpg) (Right) Hartford Magazine, <http://hartfordmag.com/article-1128-best-mall-and-shopping-center-2013.html>)

#### 1. Westfarms Mall

The most direct competition to Downtown North retail development is southwest of the site along I-84 at Westfarms Mall and the adjacent Corbins Corner Shopping Center. Approximately six miles from the site, this is the largest nearby retail center and contains many of the common tenants of regional malls anchored by Macy’s, Nordstrom, Lord & Taylor, and JC Penny. Opened in 1974, the upscale mall’s 160 stores have a wide grasp on

patrons from as far away as New Haven and Springfield, MA. A ten-minute drive from downtown Hartford, the location provides convenience for many of Hartford and West Hartford's residents.



**Figure 10:** Buckland Hills in Manchester has been renovated since its opening in 1990 and has attracted many other national chains to the area including Walmart, Target, and Lowe's. (Image Source: (Left) VCC, [http://vccusa.com/i/projects/buckland\\_hills1.jpg](http://vccusa.com/i/projects/buckland_hills1.jpg); (Right) <http://thecaldorainbow.blogspot.com/2008/07/look-back-at-pavillions-at-buckland.html>)

## 2. Shoppes at Buckland Hills

Across the river in Manchester, eight miles from the subject site, is the Shoppes at Buckland Hills, anchored by Sears, JCPenny, Macy's and Dick's Sporting Goods. With two floors, the enclosed mall was first opened in 1990 as the Pavilions at Buckland Hills and has since been ornamentally renovated. Also along I-84, Buckland Hills attracts customers from throughout the Hartford area and as far away as Springfield, MA. The presence of the mall has spurred a conglomeration of retail in the area including Wal-Mart, Sam's Club, Target, Home Depot, Lowe's, two neighborhood strip centers and the Promenade Shops at Evergreen Walk.



**Figure 11:** The Westfield Meriden, an older mall, is 21.4 miles from the subject site. (Image Source: LabelsCar; <http://www.labels-car.com/connecticut/meriden-square-mall>)

## 3. Westfield Meriden

The Westfield Meriden is a two-level enclosed mall anchored by Best Buy, Dick's Sporting Goods, JCPenny, Macy's and Sears. With 890,000 sf of retail and a location 21.4 miles from downtown Hartford, this shopping center located off of I-691 is similar to the Shoppes at Buckland Hill, and offers residents in the southwest portion of the Hartford metropolitan area

a more affordable option to the high-end Westfarms Mall. Westfield was originally constructed in 1971, expanded in 1993 and now shows signs of age. This center predominately serves the residents of Meriden and Middletown.



**Figure 12:** Brass Mills was opened in 1997 and is direct competition with Westfield Meriden (Image Source: GGP; [http://www.ggp.com/content/corporate/Data/mallfacts/Brass%20Mill%20Center\\_mallfact.pdf](http://www.ggp.com/content/corporate/Data/mallfacts/Brass%20Mill%20Center_mallfact.pdf))

#### 4. Brass Mill Center

Brass Mill Center is located halfway between Hartford and Danbury, 29.5 miles from the subject site along I-84. The anchor tenants of this mall are Macy's, JCPenny, Burlington Coat Factory and Regal Cinemas. Opened in 1997, Brass Mill serves the residents of Waterbury, Connecticut's fifth largest city. With 1.2 million sf of retail, it is in direct competition with the smaller Westfield Meriden.



**Figure 13:** Holyoke Mall in the suburbs of Springfield, MA is the largest in the study area. (Image Source: (Left) Pyramid Management; <http://www.pyramidmg.com/index.php?page=holyoke-mall> (Right) Labelsca; <http://www.labelsca.com/massachusetts/holyoke-mall>)

#### 5. Holyoke Mall

Holyoke Mall, opened in 1979, is nearly 25 miles north of the site. Located in the suburbs of Springfield, MA it is anchored by Macy's, Sears, Burlington Coat Factory, JCPenny, Target and Sports Authority. Thirty-six minutes from the Downtown North site, this center near I-91 is unlikely to frequently attract many of Hartford's residents; however, the cities and towns north of the primary trade area should be noted as potential patrons of the Holyoke Mall.

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## Lifestyle Centers

### 6. The Promenade Shops at Evergreen Walk

The Promenade Shops at Evergreen Walk was opened in 2004, offering 379,000 sf with a “downtown-like” feel, and featuring several of the nation’s top specialty retailers and restaurants. Although much smaller in size, the Promenade has drawn customers away from the Hartford area malls with its convenient location on Buckland Road north of I-84. In 2007 the planning commission of South Windsor approved an expansion plan that would bring over a million square feet of retail, offices and apartments to the development. Requiring site plan approval, the developer has yet to initiate the expansion.



*Figure 14: The Promenade Shops at Evergreen Walk has been in direct competition with Hartford area malls since its opening in 2004. (Image Source: <http://www.thepromenadeshopsatevergreenwalk.com/>)*

## SUMMARY OF FINDINGS

This study finds that the Downtown North redevelopment site is presently supportable with up to 163,600 sf of additional retail space. This new retail can potentially capture an additional \$59 million of expenditures in 2012, \$62.6 million by 2017. This retail development could include:

- **Corner Stores:** Two to three corner stores at 1,500 to 2,500 sf each, located nearest the neighborhoods bordering the site and along primary internal streets and adjacent to community centers.
- **Convenience Centers:** One to two 10,000 to 15,000 sf convenience centers located along primary streets. These centers can include apparel, bakeries, carryout food, ice cream, electronics or phone stores, financial services, florists, hardware, mail centers, personal care, sit down restaurants and a small food market.
- **Neighborhood Center:** One 80,000 to 100,000 sf neighborhood center anchored with a full service grocer, a pharmacy, 2 - 3 restaurants, a hardware store, a sporting goods store and 20,000 to 30,000 sf of local serving shops.

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These retail centers could be developed as conventional shopping centers or in a walkable town center format with streets and plazas that would invite patrons from downtown and the greater Hartford area.

The demographics of the primary trade area show a population base of 54,500, which will decrease marginally to 54,400 by 2017. The persons-per-household is 2.67, and median age is 33.4 years old. Average household incomes of \$50,500 in the primary trade area are lower than the state and national averages, but are expected to increase at an annual rate of 1.98 percent.

Employment in the primary trade area favors the government (19.1 percent) and services (45.7 percent) sectors, while being weak in the retail sector. There are over 18,000 employees within the primary trade area, most of them within a 10-minute drive of the study site. These daytime consumers are estimated to expend \$18 million annually, with the restaurant sector leading at \$12.4 million per year.

Tapestry lifestyles in the market reflect a majority base of “City Commons” and “City Strivers” households, representing 46.9 percent of all households. These residents are young and diverse. Over fifty percent have children, concentrating retail spending on children’s essentials and apparel. Most have wholesale club memberships or shop at discount department stores. Always on the move, they favor convenience in restaurant and grocery stores.

#### **Supportable Retail in 2012 and Potential Tenants**

- **31,500 sf Food & Beverage Stores:** A neighborhood grocery store would work well. Possible retailers include Aldi, Fairway, Price Chopper, PriceRite, Trader Joe’s and Wegman’s.
- **32,400 sf General Merchandise & Department Stores:** Potential retailers include: Bed, Bath, & Beyond, Big Lots, Dress Barn, Kohl’s, Marshall’s, Sears Essentials and T.J. Maxx.
- **31,100 sf Restaurants:** 10,500 sf of full service restaurants such as Applebee’s, Buffalo Wild Wings, On the Border Mexican Grill, Outback Steakhouse, Red Lobster, Red Robin; 21,600 sf of limited service restaurants including Boston Market, Bruegger’s, Chipotle, Fazoli’s, Great Wraps, Jimmy John’s, McDonalds, Panera Bread, Pei Wei, Wendy’s, White Castle.
- **21,100 sf Specialty Food Services:** The demand in the category could be met by catering facilities or a food truck court. Potential retailers include Candy Bouquet, Federal Meats, Logan Farms, Super Suppers and Honey-Baked Ham.
- **11,800 sf Apparel & Shoes:** A broad mix of adult and children’s apparel stores, such as Big & Tall, Delia’s, DSW Shoes, Kohl’s, New Era Caps, Old Navy, Sean John, Talbots, The Children’s Place. Potential shoe stores are Famous Footwear, Foot Locker, Journey’s, Kids Foot Locker, Lady Foot Locker, Payless Shoes, Sketchers, The Children’s Place. Potential shoe stores are Famous Footwear, Foot Locker, Journey’s, Kids Foot Locker, Lady Foot Locker, Payless Shoes. Sketchers.
- **8,300 sf Miscellaneous Store Retailers:** Miscellaneous retail includes florists, video stores, pet supplies and tobacco supplies. Possible retailers are 1-800 FLOWERS, Camp

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Bow Wow, Kabloom Flowers, Pet Supplies Plus, Petco, Petland, For Your Entertainment (f.y.e.), Smoker's Outlet.

- **5,800 sf Health & Personal Care Stores:** Drug stores, convenience products and cosmetics make up this class of retail potential. Possible retailers include Bath & Body Works, CVS, GNC, the Vitamin Shoppe and Walgreen's.
- **3,700 sf Sporting Goods Stores:** Prospective retailers include Camping World, Fit 2 Run, Golf USA, Trek Bikes.
- **3,300 sf Electronics & Appliance Stores:** Retailers include AT&T, Batteries Plus, CPR Cell Phone Repair, Oreck, RadioShack, Sony, Sprint, T-Mobile and Verizon Wireless.
- **3,300 sf Home Furnishings Stores:** Potential retailers include Bassett Home Furnishings, Calico Corners, Home Goods and Jonathan Adler.
- **3,100 sf Gasoline Stations:** A gasoline station could be strategically placed behind a corner store to preserve the streetscape. Potential retailers include BP, Exxon Mobile, Marathon and Shell.
- **2,800 sf Hardware:** The demand could be met within a department store or as a small neighborhood store within a convenience center.
- **2,000 sf Jewelry & Leather Goods Stores:** The Jewelry Exchange, Sterling Jewelers and Zale's.
- **1,300 sf Office Supplies, Stationary & Gifts Stores:** This could be included within a department or personal care store or as a locally owned shop. Prospective retailers: Hallmark, OfficeMax Express.

A detailed examination of the supportable sf of retail uses is found in the following Table 6.

**Table 6: Supportable Retail Table**

Business Type	Gross 2012 Demand	Estimated 2012 Sales	Estimated Sales/sf	Estimated Supportable SF	No. of Stores
<b>Retail Stores</b>					
Home Furnishings	\$7,519,205	\$927,860	\$280	3,314	2 - 3
Electronics & Appliances	\$14,827,814	\$1,673,409	\$500	3,347	2 - 3
Bldg Material & Supplies Dealers	\$8,297,364	\$455,254	\$250	1,821	1
Lawn & Garden Equip. & Supplies	\$1,666,539	\$222,717	\$220	1,012	1
Grocery Stores	\$70,625,713	\$12,118,830	\$410	29,558	3 - 5
Specialty Food	\$4,051,370	\$335,505	\$280	1,198	1 - 2
Beer, Wine & Liquor	\$9,874,721	\$578,029	\$644	898	1
Health & Personal Care	\$35,423,696	\$2,834,041	\$485	5,843	3 - 5
Gasoline Stations	\$34,672,443	\$3,815,392	\$1,230	3,102	1 - 2
Clothing	\$23,237,299	\$3,622,787	\$340	10,655	4 - 6
Shoes	\$3,289,301	\$460,896	\$385	1,197	1 - 2
Jewelry & Leather Goods	\$3,226,140	\$1,202,524	\$585	2,056	1 - 2
Sporting Goods	\$7,522,321	\$1,040,265	\$280	3,715	2 - 3
Department & Discount Dept. Stores	\$27,047,224	\$6,468,374	\$270	23,957	2 - 4
Other General Merchandise Stores	\$26,630,794	\$1,955,572	\$230	8,502	4 - 6
Florists	\$537,618	\$46,375	\$278	167	1
Office Supplies, Stationery & Gifts	\$3,398,871	\$382,346	\$280	1,366	1 - 2
Other Miscellaneous Retailers	\$7,060,810	\$1,832,777	\$225	8,146	4 - 6
<b>Retailer Totals</b>	<b>\$288,909,243</b>	<b>\$39,972,951</b>	<b>\$398</b>	<b>109,854</b>	<b>35 - 55</b>
<b>Restaurants</b>					
Full-Service Restaurants	\$29,765,752	\$5,053,110	\$480	10,527	2 - 3
Limited-Service Eating Places	\$31,378,929	\$6,922,610	\$320	21,633	7 - 10
Special Food Services	\$6,789,844	\$6,825,229	\$325	21,001	8 - 10
Drinking Places - Alcoholic Beverages	\$6,634,834	\$289,593	\$480	603	1
<b>Restaurant Totals</b>	<b>\$74,569,359</b>	<b>\$19,090,541</b>	<b>\$401</b>	<b>53,764</b>	<b>17 - 24</b>
<b>Retail &amp; Restaurant Totals/Ave.</b>	<b>\$363,478,602</b>	<b>\$59,063,493</b>	<b>\$361/sf</b>	<b>163,618</b>	<b>52 - 79</b>

*Table 6: The Downtown North Primary Trade Area has demand for over 163,000 sf of new retail and restaurants.*

### Retail Category Definitions

Retail categories in the Supportable Retail Table correspond to the North American Industry Classification System (NAICS), the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy. The following NAICS codes and definitions are provided by the U.S. Census Bureau:

**Home Furnishings Stores (4422):** establishments primarily engaged in retailing new home furnishings (except furniture).

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**Electronics and Appliance Stores (4431):** establishments primarily engaged in retailing the following new products: household-type appliances (refrigerator, dishwasher, oven), cameras, computers/software, televisions, and other electronic goods.

**Hardware Stores (4441):** establishments primarily engaged in retailing new building materials and supplies (lumber, plumbing, electrical, tools, housewares, hardware, paint, and wallpaper).

**Lawn and Garden Supply Stores (4442):** establishments primarily engaged in retailing new lawn and garden equipment and supplies. (Nursery, farm, and garden products, outdoor power equipment).

**Grocery Stores (4451):** establishments primarily engaged in retailing a general line of food products (canned/frozen food, fruits and vegetables, meat, fish, poultry, milk, bread, eggs, soda).

**Specialty Food Stores (4452):** establishments primarily engaged in retailing specialized lines of food (meat, fish/seafood, fruits/vegetables, baked goods, candy, nuts, confections, popcorn, ice cream, items not made on the premises).

**Beer, Wine, and Liquor Stores (4453):** establishments primarily engaged in retailing packaged alcoholic beverages, such as ale, beer, wine, and liquor.

**Health & Personal Care Stores (4461):** establishments primarily engaged in retailing health and personal care products (pharmacies/drug stores, first aid, beauty products, household supplies, candy, prepackaged snacks, optical goods, vitamins/supplements).

**Clothing stores (4481):** men's and boys' clothing stores; women's and girls' clothing stores; children's and infants' clothing stores; family clothing stores; clothing accessories stores.

**Shoe Stores (4482):** Shoes (men's, women's, child/infant, athletic).

**Jewelry Stores (4483):** Jewelry, luggage and leather goods (silverware, watches, clocks, handbags, briefcases, belts, gloves).

**Sporting Goods Stores (4511):** establishments primarily engaged in retailing new sporting goods (fitness equipment, bikes, camping, uniforms, footwear).

**Book & Music Stores (4512):** establishments primarily engaged in retailing new books, newspapers, magazines, and prerecorded audio and video media.

**Department Stores (4521):** establishments known as department stores primarily engaged in retailing a wide range of the following new products with no one merchandise line predominating: apparel; furniture; appliances and home furnishings; and selected additional items, such as paint, hardware, toiletries, cosmetics, photographic equipment, jewelry, toys, and sporting goods. Merchandise lines are normally arranged in separate departments.

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**General Merchandise Stores (4529):** establishments primarily engaged in retailing new goods in general merchandise stores (except department stores) (warehouse clubs, supercenters, apparel, auto parts, dry goods, hardware, groceries, housewares, no line predominating).

**Florists (4531):** establishments known as florists primarily engaged in retailing cut flowers, floral arrangements, and potted plants purchased from others. These establishments usually prepare the arrangements they sell.

**Office Supplies & Gift Stores (4532):** establishments primarily engaged in one or more of the following: (1) retailing new stationery, school supplies, and office supplies; (2) retailing a combination of new office equipment, furniture, and supplies; (3) retailing new office equipment, furniture, and supplies in combination with retailing new computers; and (4) retailing new gifts, novelty merchandise, souvenirs, greeting cards, seasonal and holiday decorations, and curios.

**Miscellaneous Retailers (4539):** establishments primarily engaged in retailing new miscellaneous specialty store merchandise (except motor vehicle and parts dealers; furniture and home furnishings stores; consumer-type electronics and appliance stores; building material and garden equipment and supplies dealers; food and beverage stores; health and personal care stores; gasoline stations; clothing and clothing accessories stores; sporting goods, hobby, book, and music stores; general merchandise stores; florists; office supplies, stationery, and gift stores; and used merchandise stores). Pet supplies, art dealers, manufactured home dealers, tobacco/cigar stores.

### **Restaurants**

**Full-Service Restaurants (7221):** establishments primarily engaged in providing food services to patrons who order and are served while seated (i.e., waiter/waitress service) and pay after eating. Establishments that provide these types of food services to patrons with any combination of other services, such as carryout services are classified in this industry.

**Limited-Service Restaurants (7222):** establishments primarily engaged in providing food services where patrons generally order or select items and pay before eating. Most establishments do not have waiter/waitress service, but some provide limited service, such as cooking to order (i.e., per special request), bringing food to seated customers, or providing off-site delivery (cafeterias, snack/ juice bar, ice cream/soft serve shops, cookie shops, popcorn shops, donut shops, coffee shops, bagel shops).

**Special Food Services (7223):** establishments primarily engaged in providing one of the following food services (2) a location designated by the customer; or (3) from motorized vehicles or nonmotorized carts.

- **Food Service Contractors:** Establishments may be engaged in providing food services at institutional, governmental, commercial, or industrial locations of others based (cafeteria, restaurant, and fast food eating-place) on contractual arrangements with these types of organizations for a specified period. Management staff is always provided by the food services contractor.

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- **Caterers:** providing single event-based food services. These establishments generally have equipment and vehicles to transport meals and snacks to events and/or prepare food at an off-premise site. Banquet halls with catering staff are included in this industry. Examples of events catered by establishments in this industry are graduation parties, wedding receptions, business or retirement luncheons, and trade shows.
  - **Mobile Food Services:** establishments primarily engaged in preparing and serving meals and snacks for immediate consumption from motorized vehicles or non-motorized carts. The establishment is the central location from which the caterer route is serviced, not each vehicle, or cart. Included in this industry are establishments primarily engaged in providing food services from vehicles, such as a hot dog cart and ice cream truck.

**Drinking Places (Alcoholic Beverages) (7224):** establishments primarily engaged in preparing and serving alcoholic beverages for immediate consumption (bars, taverns, nightclubs).

### **Shopping Center Definitions**

This study utilizes the shopping centers typologies defined by the International Council of Shopping Centers (ICSC) as follows:

- **Convenience Centers:** Convenience centers are 30,000 sf or less, unanchored, and generally will service a trade area of up to one mile. These centers include banking, carryout foods, florists, mail centers, small restaurants, small food markets, and professional services such as real estate and financial consulting. The centers typically include six to eight businesses.
- **Neighborhood Centers:** Neighborhood centers are anchored with a full-sized supermarket and typically range from 60,000 to 100,000 sf. They service a trade area of two to three miles and can include apparel, banks, carryout food, hardware, mail centers, restaurants, sporting goods and professional services such as financial consulting and real estate.
- **Community Centers:** Community centers typically range from 150,000 to 300,000 sf and are almost always anchored with a full-sized department store. They also include junior anchor retailers selling books, crafts, shoes, and sporting goods. Community centers often include large home improvement stores and medium-sized discount apparel stores. Their service area is typically five to seven miles in suburban locations.
- **Lifestyle Centers:** Lifestyle centers average 150,000 to 200,000 sf and feature popular apparel, book, and home furnishing stores, as well as cinemas and a wide selection of themed restaurants. The centers are frequently planned as walkable areas with main streets. Recently, lifestyle centers have included large anchors such as department stores, public libraries, and supermarkets. These centers typically have a trade area of four to six miles when developed in suburban settings. Lifestyle centers that include civic, employment, and residential buildings along with the retail land use are defined as 'town centers.'

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- **Regional Centers:** Regional centers average trade areas of eight to 12 miles and are anchored with multiple department stores. The centers can range from 800,000 to 1,500,000 sf, and often include cinemas along with 200,000 sf of national brand fashion.

### Rationale

The rationale for the findings in this study follows:

- **Existing retail infrastructure development:** The primary trade area and most of northern Hartford is underserving its demographic base, represented by a gap between primary trade area demand and supply of over \$211 million. In addition, there is a considerable amount of sales leakage among employees and residents that could be captured with the development of retail and restaurant offerings in the site.
- **Strong daytime employment base:** There are over 18,000 primary trade area and 83,000 total trade area employees who likely pass by the subject site during the journey to and from work. These daytime consumers supplement the residential consumer base with an additional \$22.4 million in expenditure.
- **Single site critical mass development:** The Downtown North redevelopment has potential as a large single site development to attract new retailers to the market.
- **Access to surrounding neighborhoods and downtown:** The redevelopment area is situated at one of the most favorable locations in the region based on access to the neighborhoods north of I-84, traffic volumes, proximity to a large downtown employment base, frequency of events at the XL Center and statewide connectivity through I-84 and I-91.
- **Location in relation to other regional shopping centers:** The subject site is outside of a five-mile reach of the area's two regional shopping malls. However, development within this gap could provide a complimentary market offering that would reinforce the corridor of I-84 between West Hartford and Manchester as the region's premier shopping destination for a wide variety of patrons.

### Limits of Study

The findings of this study represent GPG's best estimates for the amounts and types of retail tenants that should be supportable in the Downtown North trade area by 2017. Every reasonable effort has been made to ensure that the data contained in this study reflect the most accurate and timely information possible and are believed to be reliable. It should be noted that the findings of this study are based upon generally accepted market research and business standards. It is possible that the study site's surrounding area could support lower or higher quantities of retailers and restaurants yielding lower or higher sales revenues than indicated by this study, depending on numerous factors including respective business practices and the management and design of the study area.

This study is based on estimates, assumptions and other information developed by GPG as an independent third party research effort with general knowledge of the retail industry, and consultations with the client and its representatives. This report is based on information that was current as of June 10, 2013, and GPG has not undertaken any update of its research effort since such date.

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This report may contain prospective financial information, estimates, or opinions that represent GPG's view of reasonable expectations at a particular time. Such information, estimates, or opinions are not offered as predictions or assurances that a particular level of income or profit will be achieved, that particular events will occur, or that a particular price will be offered or accepted. Actual results achieved during the period covered by our market analysis may vary from those described in our report, and the variations may be material. Therefore, no warranty or representation is made by GPG that any of the projected values or results contained in this study will be achieved.

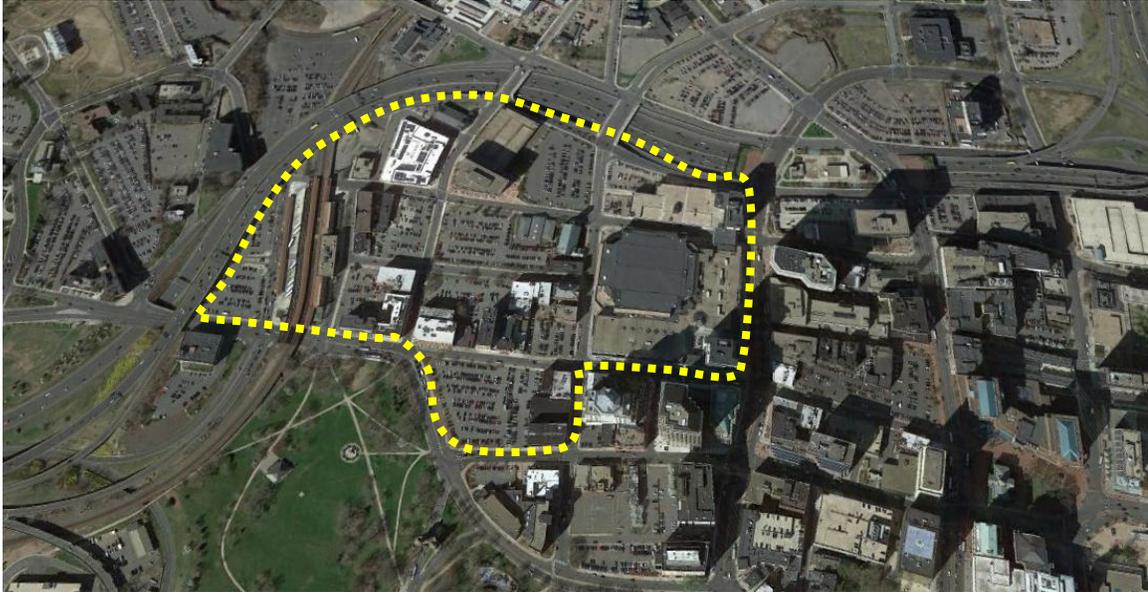
This study *should not* be the sole basis for designing, financing, planning, and programming any business, real estate development, or public planning policy. This study is intended only for the use of the client and is void for other site locations, developers, or organizations.

*End of Study*



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**APPENDIX A**  
**Downtown North Expansion**  
**RETAIL MARKET STUDY**  
Gibbs Planning Group, Inc.  
11 June 2012



*Figure 1: The primary trade area in the northwest corner of downtown has been identified by the City of Hartford as an expansion of the Downtown North redevelopment.*

### **Executive Summary**

This study finds that the expanded redevelopment boundary of Downtown North, south of I-84 has an existing demand for 72,000 square feet (sf) of additional retail development producing up to \$25.7 million in sales. By 2017, this demand will likely generate up to \$27.4 million in gross sales. This demand could be partially absorbed by existing businesses or with the opening of new retailers and restaurants including: an urban discount department store, a neighborhood grocery store, a beer, wine, & liquor store, 2 full service restaurants, 10 - 15 limited service restaurants, 2-3 specialty food stores, and 1 - 2 bars or pubs. New retail development is expected supportable by the small number of wealthy downtown residents and the 23,000 daytime employees of the total trade area.

### **Trade Area Boundaries**

This study estimates that the Downtown North redevelopment expansion area has an approximate 0.1-mile primary trade area, bordered on the east by Union Station, west by Trumbull Street, North by I-84 and South by Asylum and Pearl Streets, which could account for approximately 50-60 percent of the new retail's trade area expenditure (shown as orange in Figure 2). Furthermore, a 0.4-mile total trade area for the subject site was identified (shown outlined in blue in Figure 2). This trade area extends east and south to incorporate employment centers along the Star Shuttle bus route, which is a free shuttle operating daily from 7am to 7pm. For the majority of office workers in the total trade area, the redevelopment expansion is approximately a quarter-mile walk - a common distance metric used to assess walkability. At most, the redevelopment is a little more than a half-mile walk from anywhere in the trade area, should an employee opt to walk as opposed to taking the Star Shuttle.

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## Trade Area Demographics

There are a small number of Hartford residents who live in the downtown trade area. The total trade area includes 1,460 persons and is expected to grow to 1,480 by 2017. There are 910 households with a small average household size of 1.48 persons. Few in numbers, downtown residents are some of the wealthiest in Hartford with a median household income of \$106,000, expected to grow at an annual rate of 2.72 percent to \$121,600. Average household income is \$135,600 and 60.8 percent of household earn more than \$75,000 per year.

**Table 1: Trade Area Demographic Comparisons**

Demographic Characteristics	Primary Trade Area	Total Trade Area
2012 Population	690	1,460
2017 Population	700	1,480
2012-2017 Annual Growth Rate	0.23%	0.35%
2012 Households	480	910
Average Household Size	1.32	1.48
Median Age	32.4	32.3
2012 Median Household Income	\$103,400	\$106,000
2012 Average Household Income	\$132,800	\$135,600
% Household w. Incomes \$75,000+	59.6%	60.8%
% Bachelor's Degree	35.9%	35.6%
% Graduate or Professional Degree	38.2%	36.4%

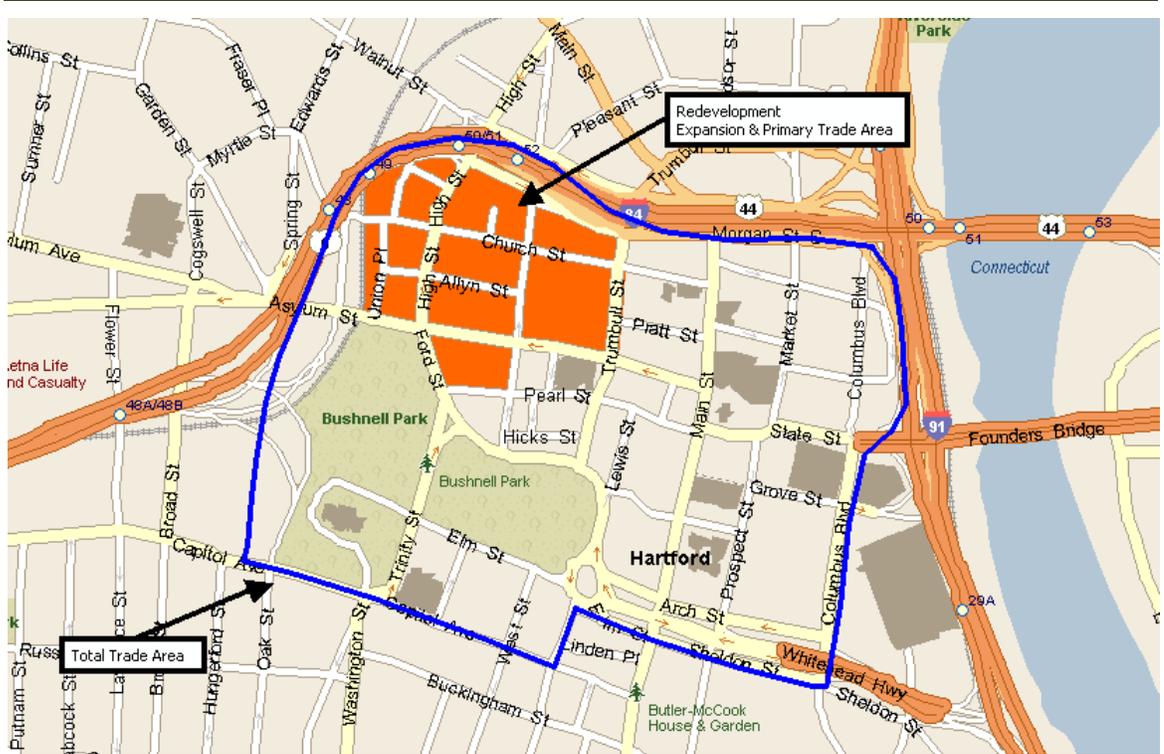
*Table 1: Residents of the total trade area are few, but are some of the top wage earners in Hartford.*

## Trade Area Employment

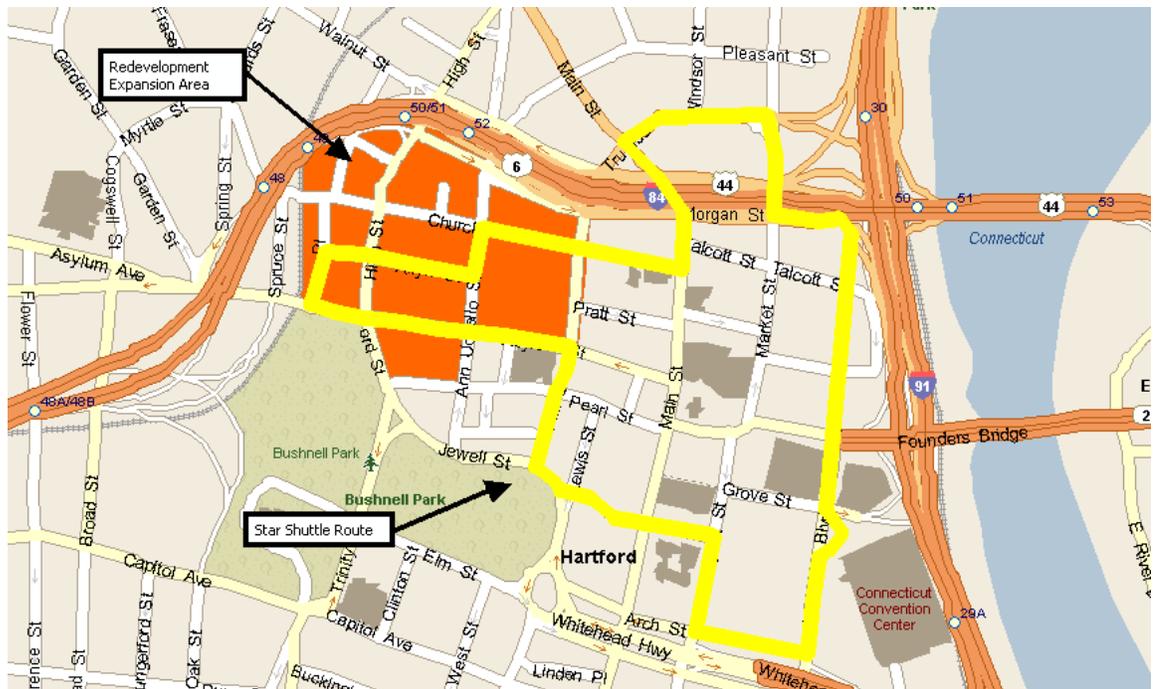
There are over 23,700 employees in the total trade. This is employment is almost entirely comprised of the government, service, finance, insurance and real estate sectors, accounting for 21,600 employees. Predominantly office workers, the economic impact of these employment centers in the trade area on potential retail development is significant. Downtown workers in the total trade area are estimated to contribute \$68.2 million annually to trade area restaurants and retailers. New retail development in the expansion area could potentially capture \$27 million from downtown workers in 2012.

**Table 2: Total Trade Area Employment by Sector**

Sector	Trade Area Employment
Agriculture & Mining	14
Construction	211
Manufacturing	485
Transportation	134
Communication	149
Utility	155
Wholesale Trade	50
Retail	872
Finance, Insurance, & Real Estate	4,512
Services	6,552
Government	10,572
<b>Total</b>	<b>23,706</b>



**Figure 2:** The primary trade area in the northwest corner of downtown has been identified by the City of Hartford as an expansion of the Downtown North redevelopment.



**Figure 3:** The Star Shuttle would bring downtown employees to the redevelopment site

**Table 3: Supportable Retail Table**

Business Type	Gross 2012 Demand	Estimated 2012 Sales	Estimated Sales/sf	Estimated Supportable SF	No. of Stores
<b>Retail Stores</b>					
Furniture	\$324,101	\$42,326	\$280	151	>1
Home Furnishings	\$2,109,061	\$253,087	\$500	506	>1
Electronics & Appliances	\$1,685,745	\$190,908	\$250	764	>1
Bldg. Material & Supplies Dealers	\$455,440	\$67,993	\$220	309	>1
Grocery Stores	\$7,072,929	\$1,062,312	\$410	2,591	>1
Specialty Food	\$1,039,463	\$204,028	\$385	530	>1
Beer, Wine & Liquor	\$4,596,617	\$864,588	\$485	1,783	1
Gasoline Stations	\$2,223,272	\$436,220	\$1,230	355	>1
Clothing Stores	\$3,193,844	\$612,366	\$340	1,801	1-2
Shoe Stores	\$2,074,299	\$303,118	\$385	787	1
Sporting Goods/Hobby/ Musical Instruments	\$527,297	\$239,640	\$585	410	>1
Book, Periodical & Music	\$1,990,457	\$271,816	\$280	971	1
Department Stores	\$3,658,063	\$874,917	\$270	3,240	1
Other General Merchandise	\$4,218,438	\$421,844	\$230	1,834	1
Office Supplies, Stationery & Gifts	\$2,062,201	\$824,332	\$278	2,965	2-3
Other Miscellaneous Retailers	\$2,284,928	\$330,100	\$225	1,467	1-2
<b>Retailer Totals</b>	<b>\$39,516,156</b>	<b>\$6,999,597</b>	<b>\$397</b>	<b>20,464</b>	<b>17-20</b>
<b>Restaurants</b>					
Full-Service Restaurants	\$18,800,137	\$5,569,767	\$480	11,604	2
Limited-Service Eating Places	\$18,878,730	\$10,158,805	\$320	31,746	10-15
Special Food Services	\$2,265,097	\$2,162,653	\$325	6,654	2-3
Drinking Places - Alcoholic Beverages	\$4,798,695	\$826,160	\$425	1,944	1
<b>Restaurant Totals</b>	<b>\$44,742,659</b>	<b>\$18,717,384</b>	<b>\$388</b>	<b>51,948</b>	<b>15-21</b>
<b>Retail &amp; Restaurant Totals</b>	<b>\$84,258,815</b>	<b>\$25,716,982</b>	<b>\$395</b>	<b>72,412</b>	<b>32-41</b>

*Table 3: At present, there is sufficient demand to support 72,400 sf of additional retail and restaurants in the Downtown North redevelopment expansion area.*

### Assumptions

The projections of this study are based on the following assumptions:

- No other major retail centers are planned or proposed at this time and, as such, no other retail is assumed in our sales forecasts.
- No other major retail will be developed within the trade area of the subject site.
- The region's economy will stabilize at normal or above normal ranges of employment, inflation, retail demand and growth.

- 
- The new retail development will be planned, designed, built, leased and managed as a walkable town center, to the best shopping industry center practices of The American Planning Association, The Congress for the New Urbanism, The International Council of Shopping Centers and The Urban Land Institute.
  - Parking for the area is assumed adequate for the proposed uses, with easy access to the retailers in the development.
  - Visibility of the shopping center or retail is assumed to meet industry standards, with signage as required to assure good visibility of the retailers.

### **Limits of Study**

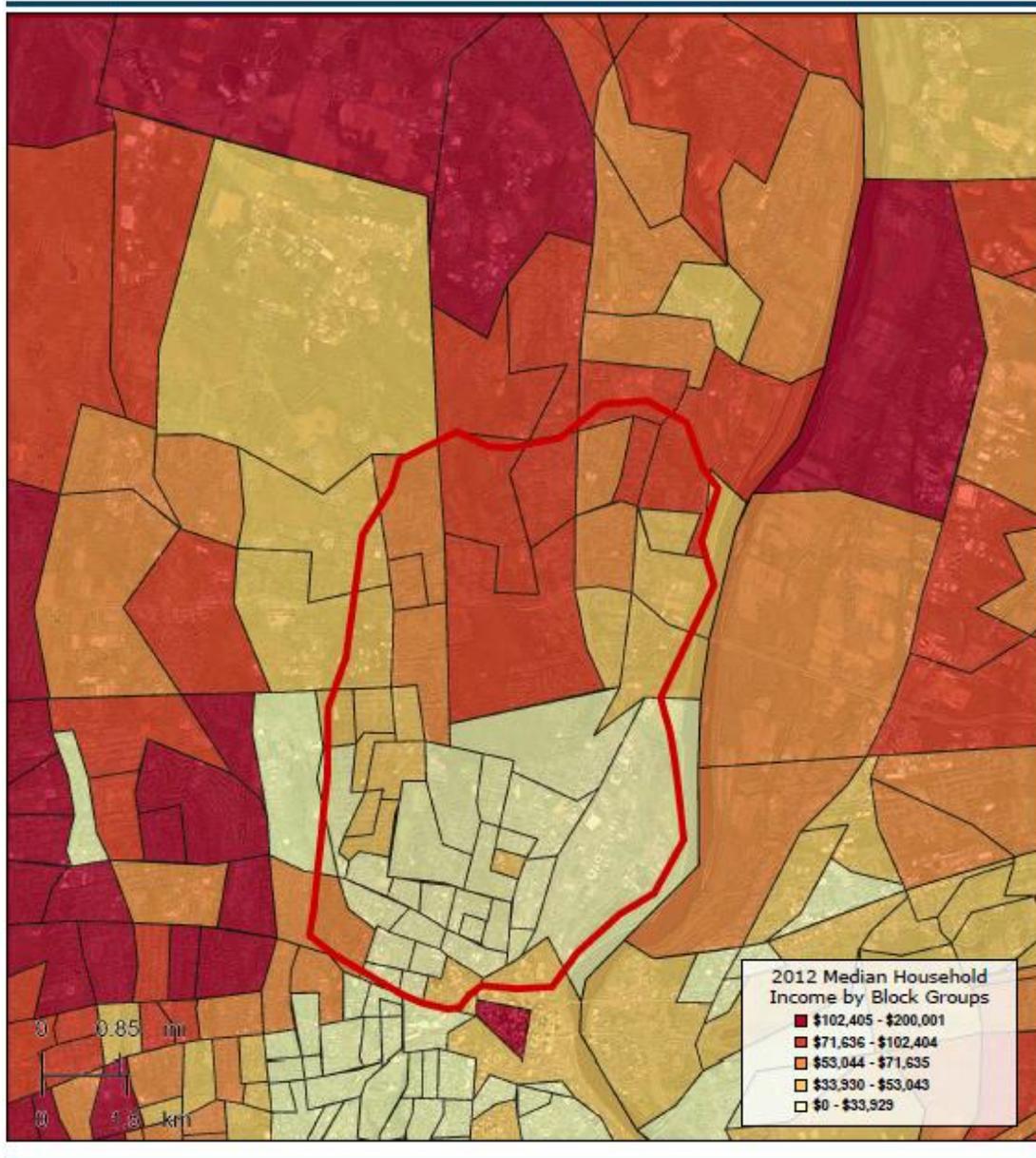
The findings of this study represent GPG's best estimates for the amounts and types of retail tenants that should be supportable in the redevelopment expansion trade area by 2017. Every reasonable effort has been made to ensure that the data contained in this study reflect the most accurate and timely information possible and are believed to be reliable. It should be noted that the findings of this study are based upon generally accepted market research and business standards. It is possible that the Downtown North study site's surrounding area could support lower or higher quantities of retailers and restaurants, yielding lower or higher sales revenues than indicated by this study, depending on numerous factors including respective business practices and the management and design of the study area.

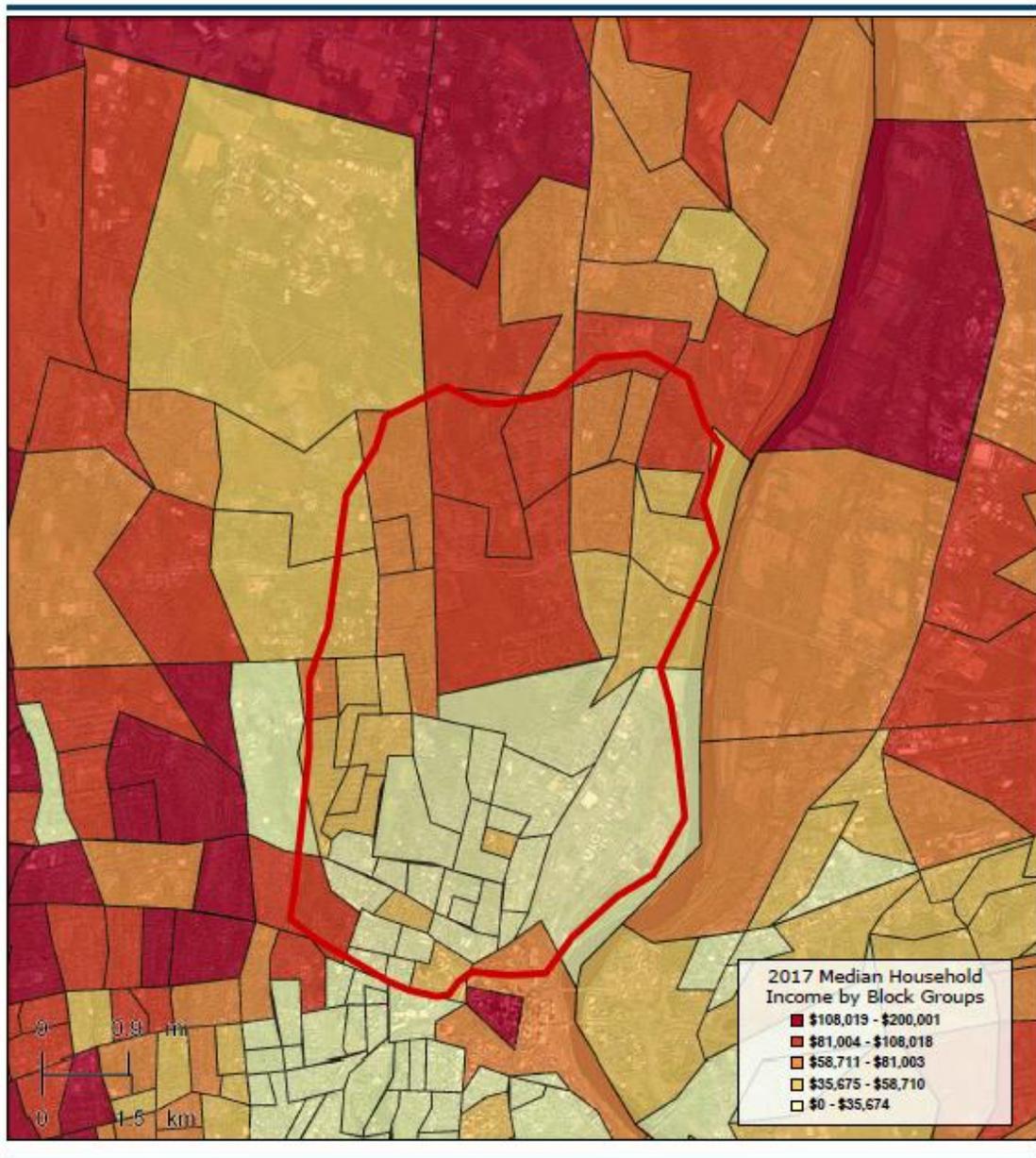
This study is based on estimates, assumptions and other information developed by GPG as an independent third party research effort with general knowledge of the retail industry, and consultations with the client and its representatives. This report is based on information that was current as of June 10, 2013 and GPG has not undertaken any update of its research effort since such date.

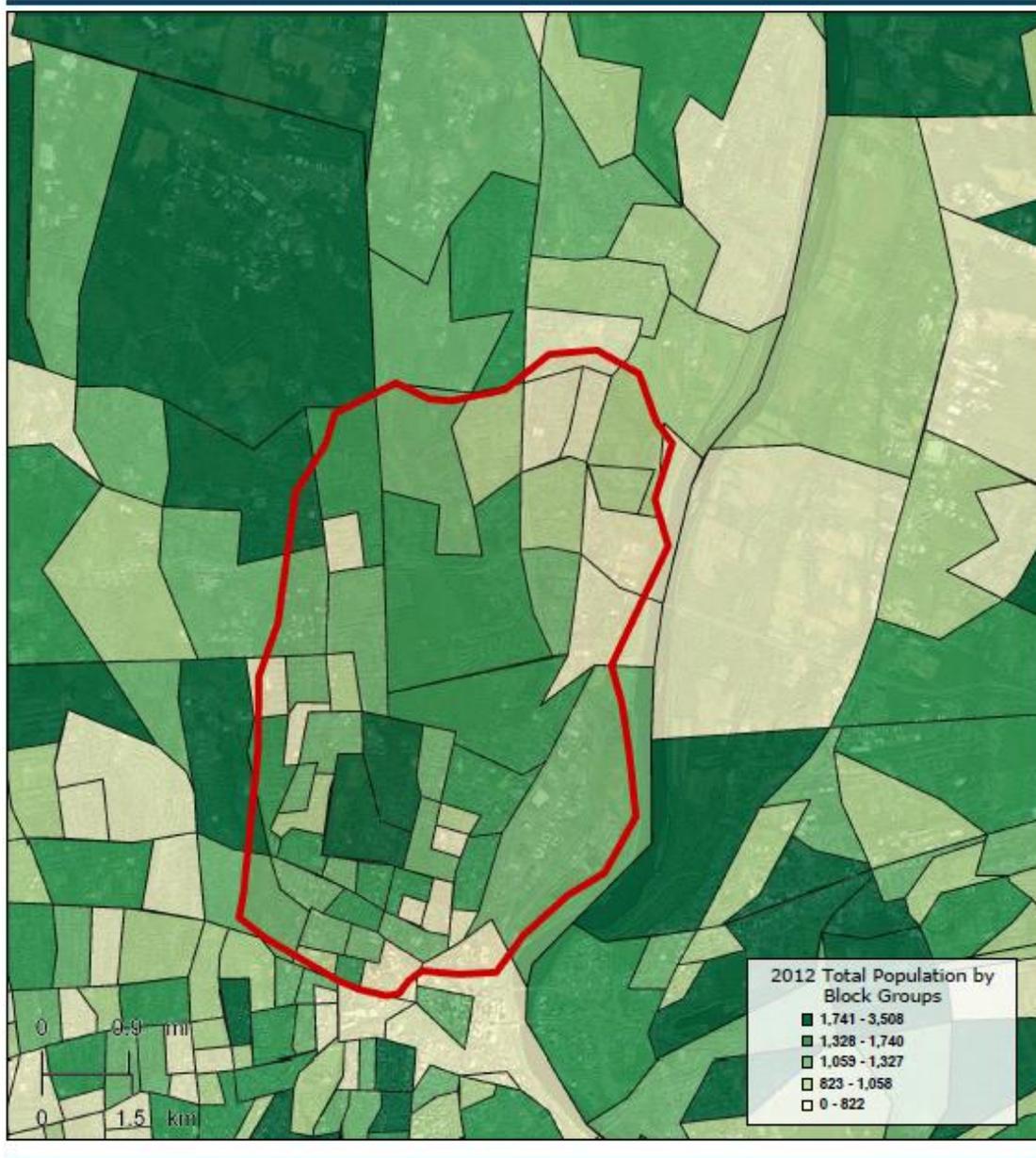
This report may contain prospective financial information, estimates, or opinions that represent GPG's view of reasonable expectations at a particular time. Such information, estimates, or opinions are not offered as predictions or assurances that a particular level of income or profit will be achieved, that particular events will occur, or that a particular price will be offered or accepted. Actual results achieved during the period covered by our market analysis may vary from those described in our report, and the variations may be material. Therefore, no warranty or representation is made by GPG that any of the projected values or results contained in this study will be achieved.

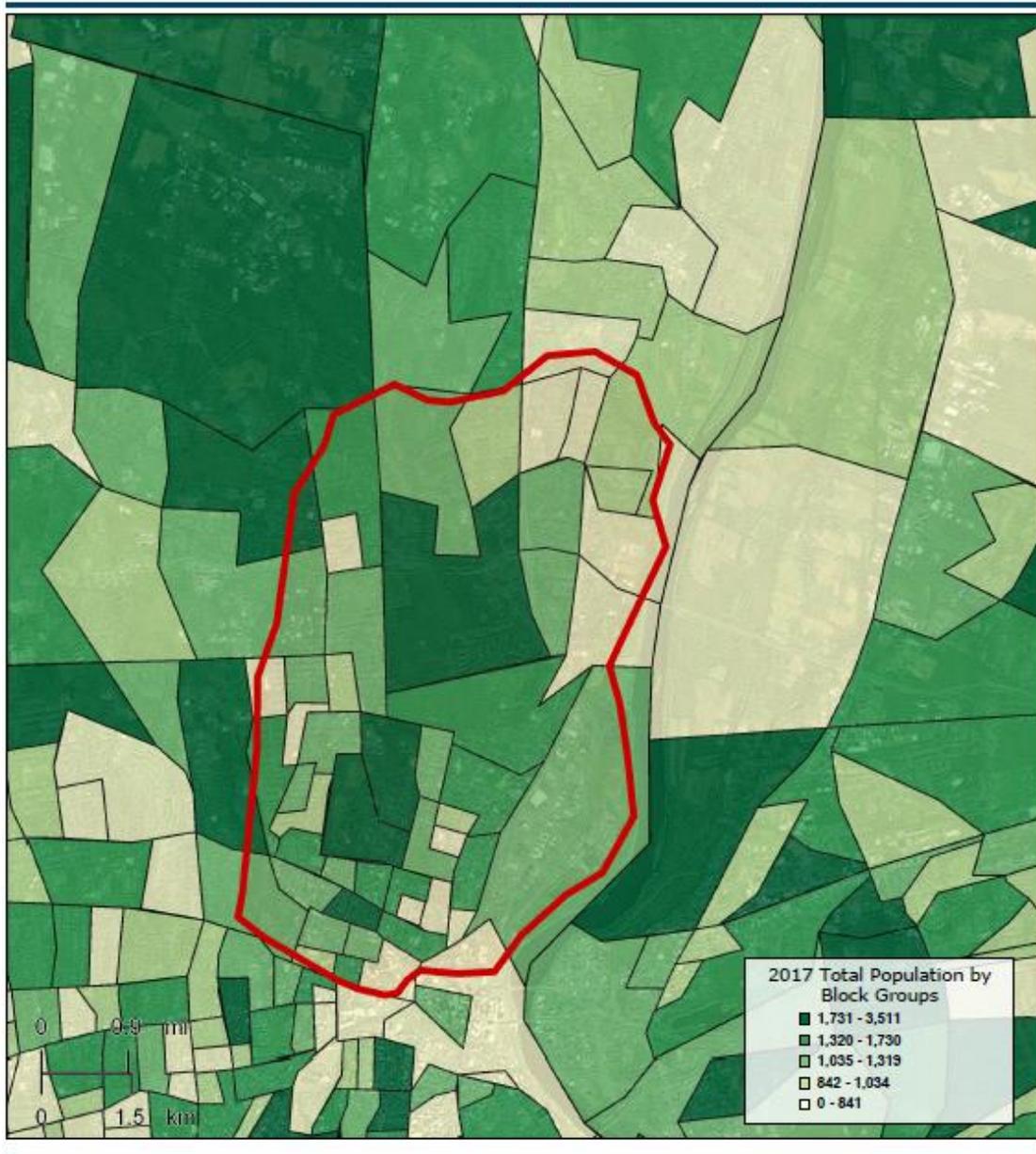
This study *should not* be the sole basis for designing, financing, planning, and programming any business, real estate development, or public planning policy. This study is intended only for the use of the client and is void for other site locations, developers, or organizations.

- End of Study -









## Exhibit F: Demographic and Income Profile

Hartford Total Trade Area 5.0  
Area: 40.78 Square Miles

<b>Summary</b>		<b>Census 2010</b>		<b>2012</b>		<b>2017</b>	
Population		171,464		170,574		170,302	
Households		63,753		63,427		63,499	
Families		38,054		37,690		37,376	
Average Household Size		2.52		2.52		2.51	
Owner Occupied Housing Units		23,209		22,652		22,658	
Renter Occupied Housing Units		40,544		40,775		40,840	
Median Age		32.7		32.9		33.3	
<b>Trends: 2012 - 2017 Annual Rate</b>		<b>Area</b>		<b>State</b>		<b>National</b>	
Population		-0.03%		0.19%		0.68%	
Households		0.02%		0.22%		0.74%	
Families		-0.17%		0.11%		0.72%	
Owner HHs		0.01%		0.29%		0.91%	
Median Household Income		1.67%		3.53%		2.55%	
<b>Households by Income</b>				<b>2012</b>		<b>2017</b>	
				Number	Percent	Number	Percent
<\$15,000				15,864	25.0%	15,749	24.8%
\$15,000 - \$24,999				8,809	13.9%	7,405	11.7%
\$25,000 - \$34,999				6,901	10.9%	6,455	10.2%
\$35,000 - \$49,999				8,842	13.9%	7,896	12.4%
\$50,000 - \$74,999				8,656	13.6%	7,922	12.5%
\$75,000 - \$99,999				5,074	8.0%	6,959	11.0%
\$100,000 - \$149,999				5,189	8.2%	6,107	9.6%
\$150,000 - \$199,999				1,946	3.1%	2,529	4.0%
\$200,000+				2,147	3.4%	2,477	3.9%
Median Household Income				\$35,170		\$38,209	
Average Household Income				\$55,289		\$63,669	
Per Capita Income				\$22,239		\$25,484	
<b>Population by Age</b>		<b>Census 2010</b>		<b>2012</b>		<b>2017</b>	
		Number	Percent	Number	Percent	Number	Percent
0 - 4		11,812	6.9%	11,733	6.9%	11,767	6.9%
5 - 9		11,321	6.6%	11,186	6.6%	11,144	6.5%
10 - 14		11,598	6.8%	11,334	6.6%	11,411	6.7%
15 - 19		15,108	8.8%	14,439	8.5%	13,874	8.1%
20 - 24		16,072	9.4%	16,253	9.5%	15,261	9.0%
25 - 34		24,991	14.6%	25,324	14.8%	25,665	15.1%
35 - 44		21,702	12.7%	21,031	12.3%	20,571	12.1%
45 - 54		22,907	13.4%	22,122	13.0%	20,520	12.0%
55 - 64		17,311	10.1%	17,931	10.5%	18,654	11.0%
65 - 74		9,699	5.7%	10,239	6.0%	12,125	7.1%
75 - 84		5,884	3.4%	5,826	3.4%	6,041	3.5%
85+		3,058	1.8%	3,156	1.9%	3,268	1.9%
<b>Race and Ethnicity</b>		<b>Census 2010</b>		<b>2012</b>		<b>2017</b>	
		Number	Percent	Number	Percent	Number	Percent
White Alone		61,935	36.1%	60,648	35.6%	58,277	34.2%
Black Alone		66,299	38.7%	65,577	38.4%	64,966	38.1%
American Indian Alone		876	0.5%	893	0.5%	959	0.6%
Asian Alone		6,113	3.6%	6,186	3.6%	6,615	3.9%
Pacific Islander Alone		78	0.0%	81	0.0%	78	0.0%
Some Other Race Alone		29,348	17.1%	30,181	17.7%	31,945	18.8%
Two or More Races		6,814	4.0%	7,008	4.1%	7,462	4.4%
Hispanic Origin (Any Race)		54,905	32.0%	56,274	33.0%	60,218	35.4%

**Data Note:** Income is expressed in current dollars.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2012 and 2017.

## Exhibit G: Business Summary

Hartford Total Trade Area 5.0

Area: 40.78 Square Miles

### Data for all businesses in area

Total Businesses:	9,447
Total Employees:	102,045
Total Residential Population:	170,574
Employee/Residential Population Ratio:	0.60

by SIC Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture & Mining	96	1.0%	326	0.3%
Construction	656	6.9%	2,945	2.9%
Manufacturing	242	2.6%	5,626	5.5%
Transportation	286	3.0%	1,849	1.8%
Communication	103	1.1%	889	0.9%
Utility	26	0.3%	368	0.4%
Wholesale Trade	331	3.5%	2,392	2.3%
<b>Retail Trade Summary</b>	<b>1,416</b>	<b>15.0%</b>	<b>8,533</b>	<b>8.4%</b>
Home Improvement	36	0.4%	254	0.2%
General Merchandise Stores	24	0.3%	123	0.1%
Food Stores	261	2.8%	1,619	1.6%
Auto Dealers, Gas Stations, Auto Aftermarket	122	1.3%	1,494	1.5%
Apparel & Accessory Stores	90	1.0%	270	0.3%
Furniture & Home Furnishings	98	1.0%	395	0.4%
Eating & Drinking Places	419	4.4%	2,733	2.7%
Miscellaneous Retail	366	3.9%	1,645	1.6%
<b>Finance, Insurance, Real Estate Summary</b>	<b>824</b>	<b>8.7%</b>	<b>8,569</b>	<b>8.4%</b>
Banks, Savings & Lending Institutions	102	1.1%	893	0.9%
Securities Brokers	71	0.7%	1,220	1.2%
Insurance Carriers & Agents	151	1.6%	3,840	3.8%
Real Estate, Holding, Other Investment Offices	501	5.3%	2,616	2.6%
<b>Services Summary</b>	<b>5,154</b>	<b>54.6%</b>	<b>40,711</b>	<b>39.9%</b>
Hotels & Lodging	33	0.3%	783	0.8%
Automotive Services	192	2.0%	1,014	1.0%
Motion Pictures & Amusements	225	2.4%	893	0.9%
Health Services	615	6.5%	7,170	7.0%
Legal Services	510	5.4%	3,525	3.5%
Education Institutions & Libraries	211	2.2%	9,244	9.1%
Other Services	3,369	35.7%	18,082	17.7%
<b>Government</b>	<b>313</b>	<b>3.3%</b>	<b>29,836</b>	<b>29.2%</b>
<b>Totals</b>	<b>9,447</b>	<b>100%</b>	<b>102,045</b>	<b>100%</b>

Source: Copyright 2012 Dun & Bradstreet, Inc. All rights reserved. Esri Total Residential Population forecasts for 2012.

**Exhibit H: ACS Population Summary**

Hartford Total Trade Area 5.0  
Area: 40.78 Square Miles

	2005 - 2009			
	ACS Estimate	Percent	MOE(±)	Reliability
<b>TOTALS</b>				
Total Population	168,824		3,976	High
Total Households	62,517		1,128	High
Total Housing Units	71,974		1,099	High
<b>POPULATION AGE 15+ YEARS BY MARITAL STATUS</b>				
Total	132,677	100.0%	3,063	High
Never married	63,668	48.0%	1,980	High
Married	46,215	34.8%	1,306	High
Widowed	7,173	5.4%	1,068	High
Divorced	15,620	11.8%	1,018	High
<b>POPULATION AGE 3+ YEARS BY SCHOOL ENROLLMENT</b>				
Total	161,814	100.0%	3,816	High
Enrolled in school	54,039	33.4%	1,963	High
Enrolled in nursery school, preschool	3,416	2.1%	968	High
Public school	2,624	1.6%	905	High
Private school	792	0.5%	612	High
Enrolled in kindergarten	2,745	1.7%	949	High
Public school	2,541	1.6%	904	High
Private school	204	0.1%	467	High
Enrolled in grade 1 to grade 4	9,950	6.1%	976	High
Public school	9,381	5.8%	991	High
Private school	569	0.4%	566	High
Enrolled in grade 5 to grade 8	10,051	6.2%	930	High
Public school	9,481	5.9%	929	High
Private school	570	0.4%	568	High
Enrolled in grade 9 to grade 12	11,693	7.2%	977	High
Public school	10,862	6.7%	959	High
Private school	831	0.5%	721	High
Enrolled in college undergraduate years	14,099	8.7%	1,216	High
Public school	5,813	3.6%	1,035	High
Private school	8,286	5.1%	1,179	High
Enrolled in graduate or professional school	2,085	1.3%	798	High
Public school	975	0.6%	616	High
Private school	110	0.7%	718	High
Not enrolled in school	107,775	66.6%	2,275	High
<b>POPULATION AGE 25+ YEARS BY EDUCATIONAL</b>				
Total	101,641	100.0%	2,375	High
No schooling completed	1,446	1.4%	739	High
Nursery to 4th grade	2,368	2.3%	690	High
5th and 6th grade	2,879	2.8%	924	High
7th and 8th grade	5,004	4.9%	992	High
9th grade	3,791	3.7%	925	High
10th grade	4,124	4.1%	903	High
11th grade	4,095	4.0%	926	High
12th grade, no diploma	2,477	2.4%	922	High
High school graduate, GED, or alternative	30,374	29.9%	1,222	High
Some college, less than 1 year	5,209	5.1%	999	High
Some college, 1 or more years, no degree	12,139	11.9%	929	High
Associate's degree	6,006	5.9%	983	High
Bachelor's degree	12,807	12.6%	945	High
Master's degree	5,498	5.4%	777	High
Professional school degree	2,438	2.4%	712	High
Doctorate degree	987	1.0%	594	High

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Reliability: High (Green), Medium (Yellow), Low (Red)

**Exhibit H: ACS Population Summary**

Hartford Total Trade Area 5.0  
Area: 40.78 Square Miles

	2005 - 2009			
	ACS Estimate	Percent	MOE(±)	Reliability
<b>POPULATION AGE 5+ YEARS BY LANGUAGE SPOKEN AT HOME AND ABILITY TO SPEAK ENGLISH</b>				
Total	156,973	100.0%	3,672	
<b>5 to 17 years</b>				
Speak only English	20,270	12.9%	1,347	
Speak Spanish	10,600	6.8%	982	
Speak English "very well" or "well"	9,662	6.2%	1,245	
Speak English "not well"	763	0.5%	249	
Speak English "not at all"	175	0.1%	132	
Speak other Indo-European languages	704	0.4%	216	
Speak English "very well" or "well"	657	0.4%	61	
Speak English "not well"	36	0.0%	42	
Speak English "not at all"	11	0.0%	17	
Speak Asian and Pacific Island languages	579	0.4%	201	
Speak English "very well" or "well"	565	0.4%	514	
Speak English "not well"	14	0.0%	14	
Speak English "not at all"	0	0.0%	0	
Speak other languages	469	0.3%	251	
Speak English "very well" or "well"	389	0.2%	434	
Speak English "not well"	71	0.0%	69	
Speak English "not at all"	9	0.0%	14	
<b>18 to 64 years</b>				
Speak only English	67,545	43.0%	2,216	
Speak Spanish	28,563	18.2%	1,489	
Speak English "very well" or "well"	20,473	13.0%	1,328	
Speak English "not well"	5,627	3.6%	598	
Speak English "not at all"	2,463	1.6%	367	
Speak other Indo-European languages	6,758	4.3%	740	
Speak English "very well" or "well"	5,444	3.5%	1,049	
Speak English "not well"	977	0.6%	227	
Speak English "not at all"	337	0.2%	190	
Speak Asian and Pacific Island languages	2,301	1.5%	421	
Speak English "very well" or "well"	1,620	1.0%	636	
Speak English "not well"	646	0.4%	206	
Speak English "not at all"	35	0.0%	51	
Speak other languages	1,646	1.0%	410	
Speak English "very well" or "well"	1,257	0.8%	607	
Speak English "not well"	332	0.2%	186	
Speak English "not at all"	57	0.0%	65	
<b>65 years and over</b>				
Speak only English	12,576	8.0%	708	
Speak Spanish	2,593	1.7%	364	
Speak English "very well" or "well"	921	0.6%	673	
Speak English "not well"	1,006	0.6%	212	
Speak English "not at all"	666	0.4%	181	
Speak other Indo-European languages	2,121	1.4%	279	
Speak English "very well" or "well"	1,254	0.8%	820	
Speak English "not well"	709	0.5%	191	
Speak English "not at all"	158	0.1%	69	
Speak Asian and Pacific Island languages	193	0.1%	97	
Speak English "very well" or "well"	130	0.1%	262	
Speak English "not well"	45	0.0%	37	
Speak English "not at all"	18	0.0%	23	
Speak other languages	58	0.0%	29	
Speak English "very well" or "well"	58	0.0%	190	
Speak English "not well"	0	0.0%	0	
Speak English "not at all"	0	0.0%	0	
Source: U.S. Census Bureau, 2005-2009 American Community Survey				
Reliability:  high  medium  low				

**Exhibit H: ACS Population Summary**

Hartford Total Trade Area 5.0  
 Area: 40.78 Square Miles

	2005 - 2009			
	ACS Estimate	Percent	M OE(±)	Reliability
<b>WORKERS AGE 16+ YEARS BY PLACE OF WORK</b>				
Total	68,506	100.0%	1,992	
Worked in state and in county of residence	62,846	91.7%	1,894	
Worked in state and outside county of residence	4,348	6.3%	446	
Worked outside state of residence	1,312	1.9%	250	
<b>WORKERS AGE 16+ YEARS BY MEANS OF TO WORK</b>				
Total	68,506	100.0%	1,992	
Drove alone	45,434	66.3%	1,562	
Carpooled	8,558	12.5%	668	
Public transportation (excluding taxicab)	7,448	10.9%	678	
Bus or trolley bus	7,400	10.8%	677	
Streetcar or trolley car	15	0.0%	24	
Subway or elevated	8	0.0%	15	
Railroad	25	0.0%	26	
Ferryboat	0	0.0%	0	
Taxicab	126	0.2%	66	
Motorcycle	8	0.0%	14	
Bicycle	400	0.6%	137	
Walked	3,475	5.1%	459	
Other means	622	0.9%	209	
Worked at home	2,435	3.6%	315	
<b>WORKERS AGE 16+ YEARS (WHO DID NOT WORK FROM HOME) BY TRAVEL TIME TO WORK</b>				
Total	66,071	100.0%	1,970	
Less than 5 minutes	2,332	3.5%	363	
5 to 9 minutes	6,962	10.5%	618	
10 to 14 minutes	11,317	17.1%	702	
15 to 19 minutes	13,728	20.8%	850	
20 to 24 minutes	11,999	18.2%	802	
25 to 29 minutes	4,118	6.2%	452	
30 to 34 minutes	8,285	12.5%	668	
35 to 39 minutes	1,094	1.7%	224	
40 to 44 minutes	908	1.4%	181	
45 to 59 minutes	2,534	3.8%	369	
60 to 89 minutes	2,098	3.2%	326	
90 or more minutes	695	1.1%	175	
Average Travel Time to Work (in minutes)	N/A		N/A	
Source: U.S. Census Bureau, 2005-2009 American Community Survey <span style="float: right;">Reliability:  high  medium  low</span>				

**Exhibit H: ACS Population Summary**

Hartford Total Trade Area 5.0  
 Area: 40.78 Square Miles

	2005 - 2009			
	ACS Estimate	Percent	MOE(±)	Reliability
<b>CIVILIAN EMPLOYED POPULATION AGE 16+ YEARS</b>				
<b>BY OCCUPATION</b>				
Total	70,825	100.0%	2,048	High
Management	4,011	5.7%	920	High
Business and financial operations	2,849	4.0%	935	High
Computer and mathematical	1,596	2.3%	745	High
Architecture and engineering	873	1.2%	674	High
Life, physical, and social science	406	0.6%	562	High
Community and social services	1,741	2.5%	847	High
Legal	1,186	1.7%	668	High
Education, training, and library	3,594	5.1%	1,006	High
Arts, design, entertainment, sports, and media	872	1.2%	654	High
Healthcare practitioner, technologists, and technicians	2,941	4.2%	944	High
Healthcare support	4,478	6.3%	1,104	High
Protective service	1,595	2.3%	868	High
Food preparation and serving related	4,642	6.6%	1,012	High
Building and grounds cleaning and maintenance	4,637	6.5%	1,008	High
Personal care and service	2,747	3.9%	987	High
Sales and related	7,519	10.6%	990	High
Office and administrative support	10,834	15.3%	1,011	High
Farming, fishing, and forestry	97	0.1%	22	High
Construction and extraction	2,895	4.1%	1,097	High
Installation, maintenance, and repair	1,660	2.3%	945	High
Production	4,222	6.0%	949	High
Transportation and material moving	5,431	7.7%	1,107	High
<b>CIVILIAN EMPLOYED POPULATION AGE 16+ YEARS</b>				
<b>BY INDUSTRY</b>				
Total	70,825	100.0%	2,048	High
Agriculture, forestry, fishing and hunting	113	0.2%	252	High
Mining, quarrying, and oil and gas extraction	0	0.0%	0	High
Construction	3,204	4.5%	1,108	High
Manufacturing	5,845	8.3%	1,038	High
Wholesale trade	1,500	2.1%	850	High
Retail trade	8,881	12.5%	1,036	High
Transportation and warehousing	3,182	4.5%	1,028	High
Utilities	335	0.5%	49	High
Information	1,606	2.3%	873	High
Finance and insurance	5,676	8.0%	998	High
Real estate and rental and leasing	1,284	1.8%	85	High
Professional, scientific, and technical services	3,006	4.2%	896	High
Management of companies and enterprises	31	0.0%	145	High
Administrative and support and waste management services	3,695	5.2%	1,037	High
Educational services	6,094	8.6%	894	High
Health care and social assistance	13,265	18.7%	1,108	High
Arts, entertainment, and recreation	1,026	1.4%	800	High
Accommodation and food services	5,749	8.1%	992	High
Other services, except public administration	3,370	4.8%	986	High
Public administration	2,963	4.2%	930	High
Source: U.S. Census Bureau, 2005-2009 American Community Survey Reliability: High (High) medium (Medium) low (Low)				

**Exhibit H: ACS Population Summary**

Hartford Total Trade Area 5.0  
Area: 40.78 Square Miles

	2005 - 2009			
	ACS Estimate	Percent	MOE(±)	Reliability
<b>FEMALES AGE 20-64 YEARS BY AGE OF OWN CHILDREN</b>				
<b>EMPLOYMENT STATUS</b>				
Total	50,259	100.0%	1472	High
Own children under 6 years only	4,121	8.2%	435	High
In labor force	3,269	6.5%	390	High
Not in labor force	852	1.7%	189	Medium
Own children under 6 years and 6 to 17 years	4,616	9.2%	488	High
In labor force	3,654	7.3%	455	High
Not in labor force	962	1.9%	198	Medium
Own children 6 to 17 years only	10,904	21.7%	637	High
In labor force	8,729	17.4%	583	High
Not in labor force	2,174	4.3%	303	High
No own children under 18 years	30,618	60.9%	1,263	High
In labor force	22,530	44.8%	1,129	High
Not in labor force	8,088	16.1%	605	High
<b>POPULATION BY RATIO OF INCOME TO POVERTY</b>				
Total	58,587	100.0%	3,841	High
Under .50	18,102	11.4%	1,679	High
.50 to .99	21,223	13.4%	1,699	High
100 to 124	9,391	5.9%	1,135	High
125 to 149	8,313	5.2%	1,241	High
150 to 184	11,182	7.1%	1,271	High
185 to 199	3,844	2.4%	732	High
2.00 and over	86,532	54.6%	2,995	High
<b>HOUSEHOLDS BY POVERTY STATUS</b>				
Total	62,517	100.0%	1,128	High
Income in the past 12 months below poverty level	16,495	24.8%	794	High
Married-couple family	1,141	1.8%	211	High
Other family - male householder (no wife present)	792	1.3%	185	Medium
Other family - female householder (no husband present)	6,313	10.1%	535	High
Nonfamily household - male householder	2,821	4.5%	389	High
Nonfamily household - female householder	4,427	7.1%	446	High
Income in the past 12 months at or above poverty level	47,022	75.2%	1,083	High
Married-couple family	16,582	26.5%	683	High
Other family - male householder (no wife present)	2,750	4.4%	353	High
Other family - female householder (no husband present)	9,638	15.4%	631	High
Nonfamily household - male householder	9,154	14.6%	636	High
Nonfamily household - female householder	8,897	14.2%	569	High
Source: U.S. Census Bureau, 2005-2009 American Community Survey				
Reliability: High Medium Low				

**Exhibit H: ACS Population Summary**

Hartford Total Trade Area 5.0  
 Area: 40.78 Square Miles

	2005 - 2009			
	ACS Estimate	Percent	MOE(±)	Reliability
<b>HOUSEHOLDS WITH HOUSEHOLDER AGE 25-44 YEARS</b>				
<b>INCOME</b>				
Total	24,244	100.0%	947	
Less than \$ 10,000	3,093	12.8%	392	
\$ 10,000 to \$ 14,999	1,571	6.5%	271	
\$ 15,000 to \$ 19,999	1,423	5.9%	242	
\$ 20,000 to \$ 24,999	1,276	5.3%	243	
\$ 25,000 to \$ 29,999	1,430	5.9%	272	
\$ 30,000 to \$ 34,999	1,825	7.5%	334	
\$ 35,000 to \$ 39,999	1,032	4.3%	218	
\$ 40,000 to \$ 44,999	1,037	4.3%	230	
\$ 45,000 to \$ 49,999	1,443	6.0%	310	
\$ 50,000 to \$ 59,999	2,354	9.7%	323	
\$ 60,000 to \$ 74,999	2,189	9.1%	302	
\$ 75,000 to \$ 99,999	2,383	9.8%	299	
\$ 100,000 to \$ 124,999	1,459	6.0%	337	
\$ 125,000 to \$ 149,999	759	3.1%	185	
\$ 150,000 to \$ 199,999	533	2.2%	144	
\$ 200,000 or more	426	1.8%	111	
Median Household Income for HHR 25-44	N/A		N/A	
Average Household Income for HHR 25-44	N/A		N/A	
<b>HOUSEHOLDS WITH HOUSEHOLDER AGE 45-64 YEARS</b>				
<b>INCOME</b>				
Total	22,927	100.0%	829	
Less than \$ 10,000	3,276	14.3%	372	
\$ 10,000 to \$ 14,999	1,525	6.7%	254	
\$ 15,000 to \$ 19,999	1,311	5.7%	255	
\$ 20,000 to \$ 24,999	1,505	6.6%	263	
\$ 25,000 to \$ 29,999	1,068	4.7%	216	
\$ 30,000 to \$ 34,999	1,174	5.1%	204	
\$ 35,000 to \$ 39,999	885	3.9%	176	
\$ 40,000 to \$ 44,999	849	3.7%	190	
\$ 45,000 to \$ 49,999	918	4.0%	200	
\$ 50,000 to \$ 59,999	1,563	6.8%	245	
\$ 60,000 to \$ 74,999	2,103	9.2%	286	
\$ 75,000 to \$ 99,999	2,611	11.4%	305	
\$ 100,000 to \$ 124,999	1,626	7.1%	263	
\$ 125,000 to \$ 149,999	678	3.0%	133	
\$ 150,000 to \$ 199,999	933	4.1%	170	
\$ 200,000 or more	900	3.9%	148	
Median Household Income for HHR 45-64	N/A		N/A	
Average Household Income for HHR 45-64	N/A		N/A	
Source: U.S. Census Bureau, 2005-2009 American Community Survey				
Reliability:  high  medium  low				

**Exhibit H: ACS Population Summary**

Hartford Total Trade Area 5.0  
 Area: 40.78 Square Miles

	2005 - 2009 ACS Estimate	Percent	MOE(±)	Reliability
<b>HOUSEHOLDS BY INCOME</b>				
Total	62,517	100.0%	1,128	High
Less than \$ 10,000	9,751	15.6%	677	High
\$ 10,000 to \$ 14,999	5,231	8.4%	464	High
\$ 15,000 to \$ 19,999	4,022	6.4%	411	High
\$ 20,000 to \$ 24,999	3,974	6.4%	410	High
\$ 25,000 to \$ 29,999	3,585	5.7%	399	High
\$ 30,000 to \$ 34,999	3,900	6.2%	431	High
\$ 35,000 to \$ 39,999	2,526	4.0%	318	High
\$ 40,000 to \$ 44,999	2,468	3.9%	328	High
\$ 45,000 to \$ 49,999	2,763	4.4%	382	High
\$ 50,000 to \$ 59,999	4,758	7.6%	428	High
\$ 60,000 to \$ 74,999	5,361	8.6%	445	High
\$ 75,000 to \$ 99,999	5,749	9.2%	444	High
\$ 100,000 to \$ 124,999	3,494	5.6%	439	High
\$ 125,000 to \$ 149,999	1,767	2.8%	258	High
\$ 150,000 to \$ 199,999	1,586	2.5%	229	High
\$ 200,000 or more	1,581	2.5%	192	High
Median Household Income	N/A		N/A	
Average Household Income	N/A		N/A	
Per Capita Income	N/A		N/A	
<b>HOUSEHOLDS WITH HOUSEHOLDER AGE &lt;25 YEARS BY INCOME</b>				
Total	4,163	100.0%	449	High
Less than \$ 10,000	1,154	27.7%	287	High
\$ 10,000 to \$ 14,999	574	13.8%	174	High
\$ 15,000 to \$ 19,999	243	5.8%	90	High
\$ 20,000 to \$ 24,999	320	7.7%	111	High
\$ 25,000 to \$ 29,999	422	10.1%	154	High
\$ 30,000 to \$ 34,999	148	3.6%	80	High
\$ 35,000 to \$ 39,999	231	5.5%	109	High
\$ 40,000 to \$ 44,999	125	3.0%	78	High
\$ 45,000 to \$ 49,999	63	1.5%	39	High
\$ 50,000 to \$ 59,999	263	6.3%	100	High
\$ 60,000 to \$ 74,999	325	7.8%	123	High
\$ 75,000 to \$ 99,999	117	2.8%	72	High
\$ 100,000 to \$ 124,999	89	2.1%	74	High
\$ 125,000 to \$ 149,999	87	2.1%	75	High
\$ 150,000 to \$ 199,999	0	0.0%	0	
\$ 200,000 or more	0	0.0%	0	
Median Household Income for HHR <25	N/A		N/A	
Average Household Income for HHR <25	N/A		N/A	
Source: U.S. Census Bureau, 2005-2009 American Community Survey				
Reliability: High Medium Low				

**Exhibit H: ACS Population Summary**

Hartford Total Trade Area 5.0  
 Area: 40.78 Square Miles

	2005 - 2009			
	ACS Estimate	Percent	MOE(±)	Reliability
<b>HOUSEHOLDS WITH HOUSEHOLDER AGE 25-44 YEARS</b>				
<b>INCOME</b>				
Total	24,244	100.0%	947	High
Less than \$ 10,000	3,093	12.8%	392	High
\$ 10,000 to \$ 14,999	1,571	6.5%	271	High
\$ 15,000 to \$ 19,999	1,423	5.9%	242	High
\$ 20,000 to \$ 24,999	1,276	5.3%	243	High
\$ 25,000 to \$ 29,999	1,430	5.9%	272	High
\$ 30,000 to \$ 34,999	1,825	7.5%	334	High
\$ 35,000 to \$ 39,999	1,032	4.3%	219	Medium
\$ 40,000 to \$ 44,999	1,037	4.3%	230	Medium
\$ 45,000 to \$ 49,999	1,443	6.0%	310	Medium
\$ 50,000 to \$ 59,999	2,354	9.7%	323	High
\$ 60,000 to \$ 74,999	2,199	9.1%	302	High
\$ 75,000 to \$ 99,999	2,383	9.8%	299	High
\$ 100,000 to \$ 124,999	1,459	6.0%	337	Medium
\$ 125,000 to \$ 149,999	759	3.1%	185	Medium
\$ 150,000 to \$ 199,999	533	2.2%	144	Medium
\$ 200,000 or more	426	1.8%	111	Medium
Median Household Income for HHR 25-44	N/A		N/A	
Average Household Income for HHR 25-44	N/A		N/A	
<b>HOUSEHOLDS WITH HOUSEHOLDER AGE 45-64 YEARS</b>				
<b>INCOME</b>				
Total	22,927	100.0%	829	High
Less than \$ 10,000	3,276	14.3%	372	High
\$ 10,000 to \$ 14,999	1,525	6.7%	254	High
\$ 15,000 to \$ 19,999	1,311	5.7%	255	High
\$ 20,000 to \$ 24,999	1,505	6.6%	263	High
\$ 25,000 to \$ 29,999	1,068	4.7%	216	Medium
\$ 30,000 to \$ 34,999	1,174	5.1%	204	High
\$ 35,000 to \$ 39,999	885	3.9%	176	Medium
\$ 40,000 to \$ 44,999	849	3.7%	190	Medium
\$ 45,000 to \$ 49,999	918	4.0%	200	Medium
\$ 50,000 to \$ 59,999	1,563	6.8%	245	High
\$ 60,000 to \$ 74,999	2,103	9.2%	286	High
\$ 75,000 to \$ 99,999	2,611	11.4%	305	High
\$ 100,000 to \$ 124,999	1,626	7.1%	263	High
\$ 125,000 to \$ 149,999	678	3.0%	133	High
\$ 150,000 to \$ 199,999	933	4.1%	170	High
\$ 200,000 or more	900	3.9%	148	Medium
Median Household Income for HHR 45-64	N/A		N/A	
Average Household Income for HHR 45-64	N/A		N/A	
Source: U.S. Census Bureau, 2005-2009 American Community Survey				
Reliability: High Medium Low				

**Exhibit H: ACS Population Summary**

Hartford Total Trade Area 5.0  
 Area: 40.78 Square Miles

	2005 - 2009			
	ACS Estimate	Percent	MOE(±)	Reliability
<b>HOUSEHOLDS WITH HOUSEHOLDER AGE 65+ YEARS BY INCOME</b>				
Total	11,833	100.0%	553	High
Less than \$ 10,000	2,228	19.9%	331	High
\$ 10,000 to \$ 14,999	1,561	14.0%	228	High
\$ 15,000 to \$ 19,999	1,045	9.3%	200	High
\$ 20,000 to \$ 24,999	873	7.8%	180	High
\$ 25,000 to \$ 29,999	664	5.9%	137	High
\$ 30,000 to \$ 34,999	754	6.7%	160	High
\$ 35,000 to \$ 39,999	378	3.4%	110	High
\$ 40,000 to \$ 44,999	457	4.1%	116	High
\$ 45,000 to \$ 49,999	338	3.0%	100	High
\$ 50,000 to \$ 59,999	577	5.2%	118	High
\$ 60,000 to \$ 74,999	733	6.6%	141	High
\$ 75,000 to \$ 99,999	638	5.7%	126	High
\$ 100,000 to \$ 124,999	320	2.9%	96	High
\$ 125,000 to \$ 149,999	243	2.2%	88	High
\$ 150,000 to \$ 199,999	120	1.1%	58	High
\$ 200,000 or more	254	2.3%	91	High
Median Household Income for HHR 65+	N/A		N/A	
Average Household Income for HHR 65+	N/A		N/A	
<p><b>Data Note:</b> N/A means not available. Population by Ratio of Income to Poverty Level represents persons for whom poverty status is determined. Household income represents income in 2009, adjusted for inflation.</p> <p><b>2005-2009 ACS Estimate:</b> The American Community Survey (ACS) replaces census sample data. Esri is releasing the 2005-2009 ACS estimates, five-year period data collected monthly from January 1, 2005 through December 31, 2009. Although the ACS includes many of the subjects previously covered by the decennial census sample, there are significant differences between the two surveys including fundamental differences in survey design and residency rules.</p> <p><b>Margin of error (MOE):</b> The MOE is a measure of the variability of the estimate due to sampling error. MOEs enable the data user to measure the range of uncertainty for each estimate with 90 percent confidence. The range of uncertainty is called the confidence interval, and it is calculated by taking the estimate +/- the MOE. For example, if the ACS reports an estimate of 100 with an MOE of +/- 20, then you can be 90 percent certain the value for the whole population falls between 80 and 120.</p> <p><b>Reliability:</b> These symbols represent threshold values that Esri has established from the Coefficients of Variation (CV) to designate the usability of the estimates. The CV measures the amount of sampling error relative to the size of the estimate, expressed as a percentage.</p> <p>High Reliability: Small CVs (less than or equal to 12 percent) are flagged green to indicate that the sampling error is small relative to the estimate and the estimate is reasonably reliable.</p> <p>Medium Reliability: Estimates with CVs between 12 and 40 are flagged yellow—use with caution.</p> <p>Low Reliability: Large CVs (over 40 percent) are flagged red to indicate that the sampling error is large relative to the estimate. The estimate is considered very unreliable.</p>				
<p>Source: U.S. Census Bureau, 2005-2009 American Community Survey</p> <p>Reliability: High Medium Low</p>				