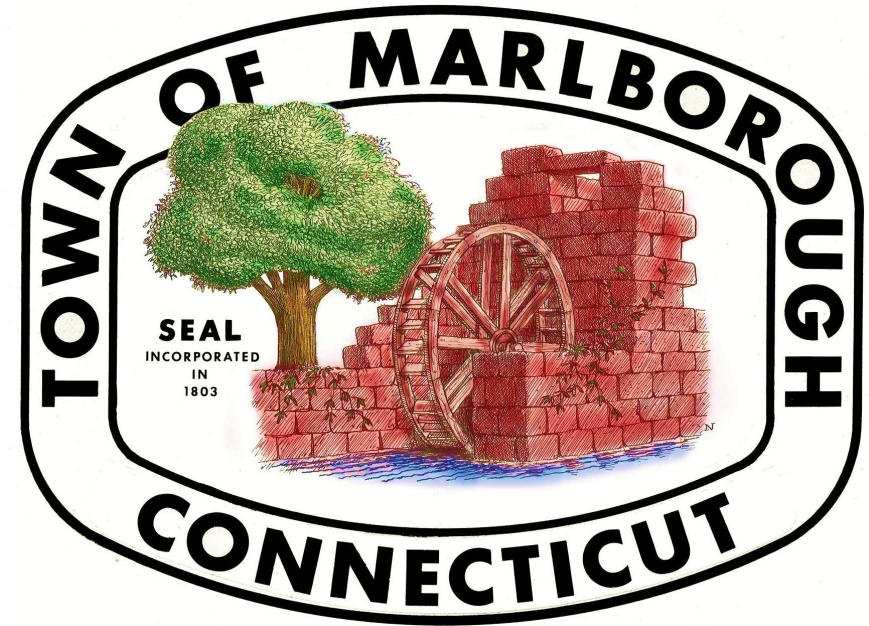


**WELCOME TO
MARLBOROUGH'S
PUBLIC FORUM &
DISCUSSION
NOVEMBER 14, 2023**




TONIGHT'S TOPICS

- Marlborough's Strengths
- Population/Household Trends
- Health
- Economic Challenges
- Housing

DISCUSSION AND INVOLVEMENT





Marlborough's Strengths

➤ **Small-town character**

- Half the size in physical area (**23.4 sq mi**) of the average CT town (**58/169**)
- **27th** percentile in population size (**123/169**)

➤ **Commitment to educational excellence**

- MES is a State School of Distinction in Math – ranks **15th of 182 schools**
- RHAM is ranked **33/198** of high schools in the state - US News & World Report

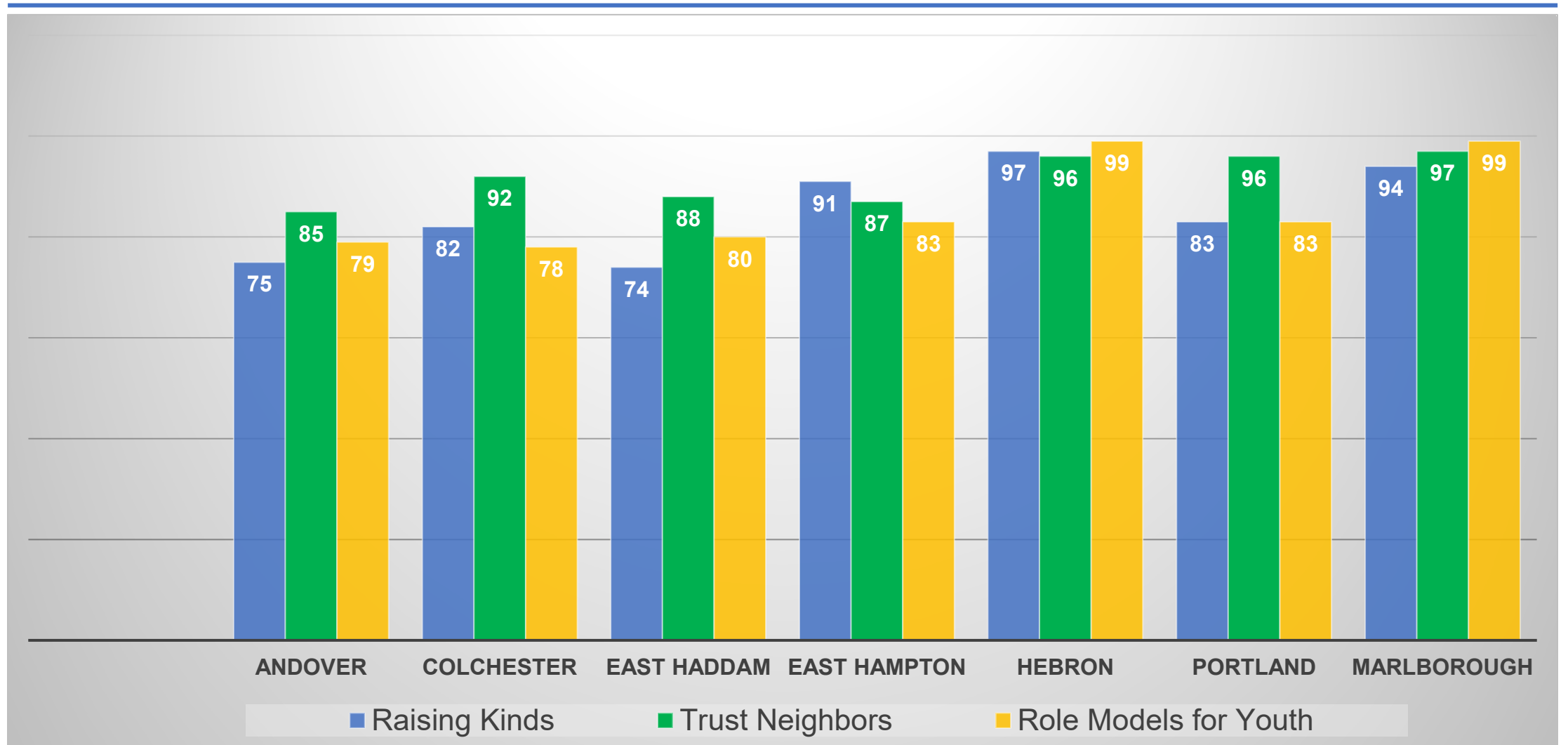
➤ **Excellent amenities that are community-focused**

- Library, senior center, health facilities, Blish Park (basketball & tennis/pickle ball courts), playing fields
- Natural resources: Lake Terramuggus, nature trails, brooks, river, open space

➤ **Neighborhood characteristics rank highly among residents**

- Provides sense of community and volunteerism
- Safe environment
- **94%** of residents indicate this is a good place to raise children

COMMUNITY COHESION



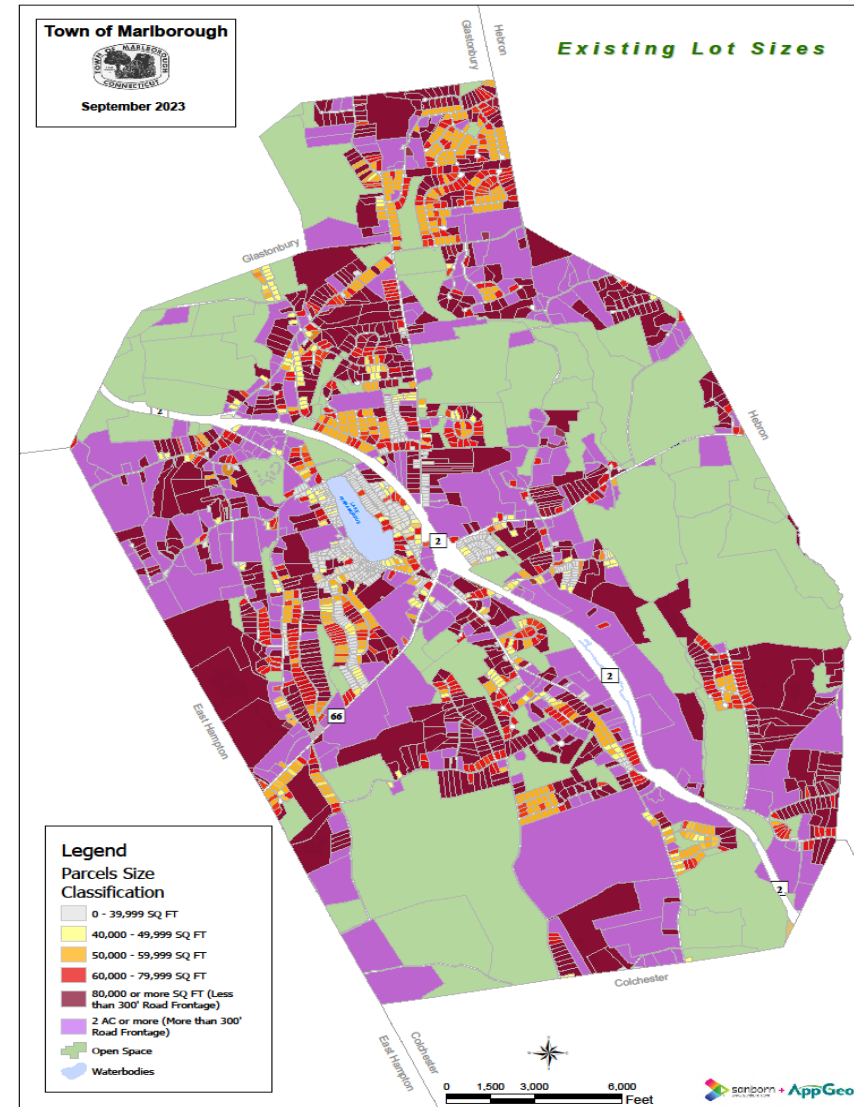
Marlborough's Strengths

Lake Terramuggus



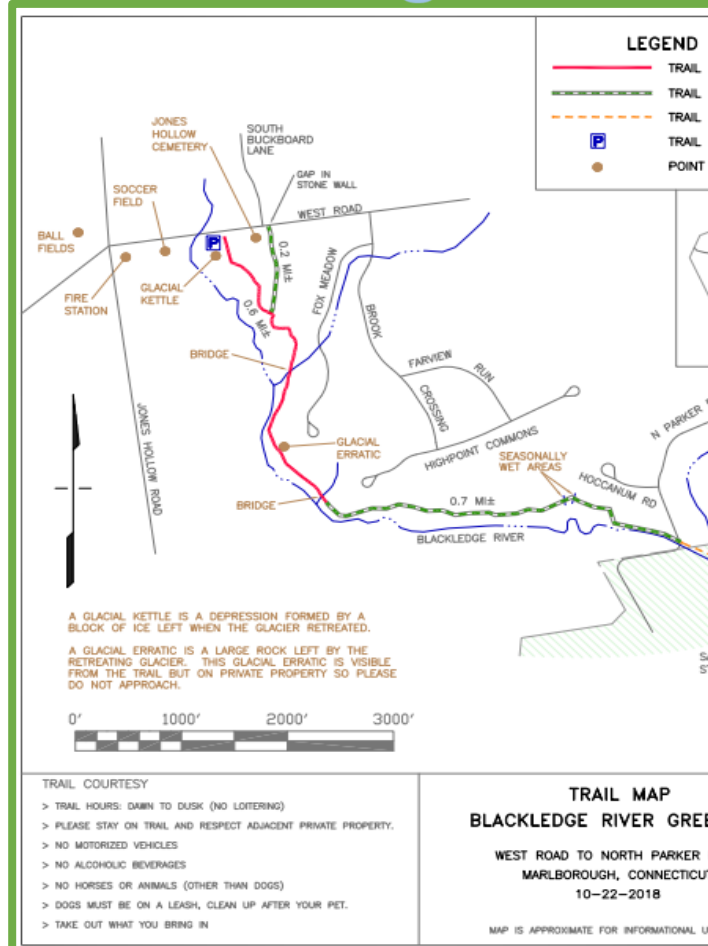
COMMUNITY OPEN SPACE

- Passive Recreation Opportunities
- Abundant Natural Resources
- Diverse Wildlife Resources
- Protects Ground Water
- Quality of Life Resource

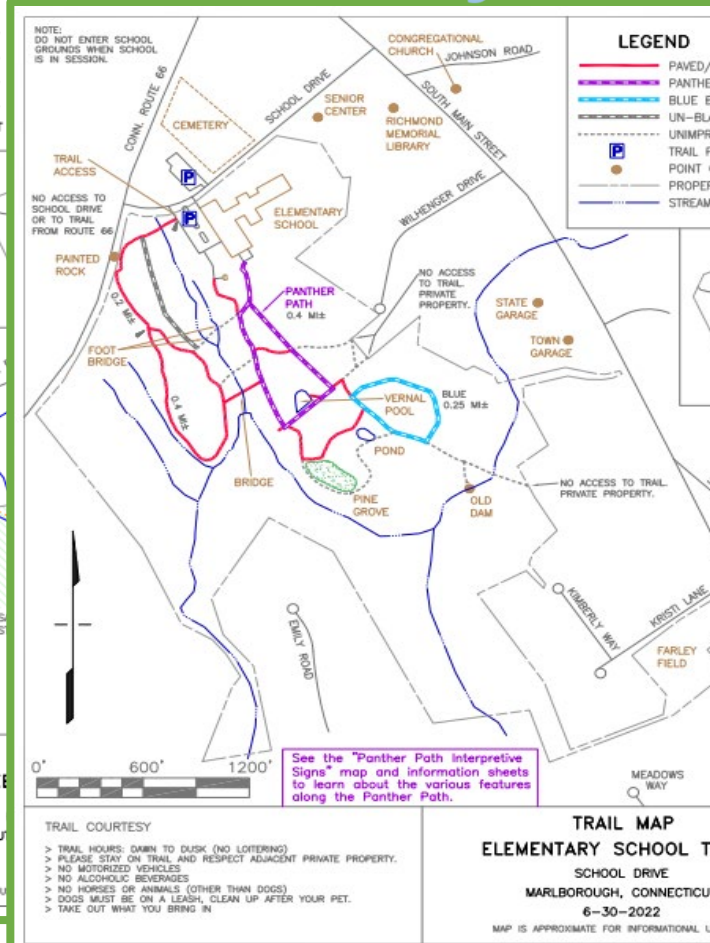


Marlborough's Strengths – Trail Maps

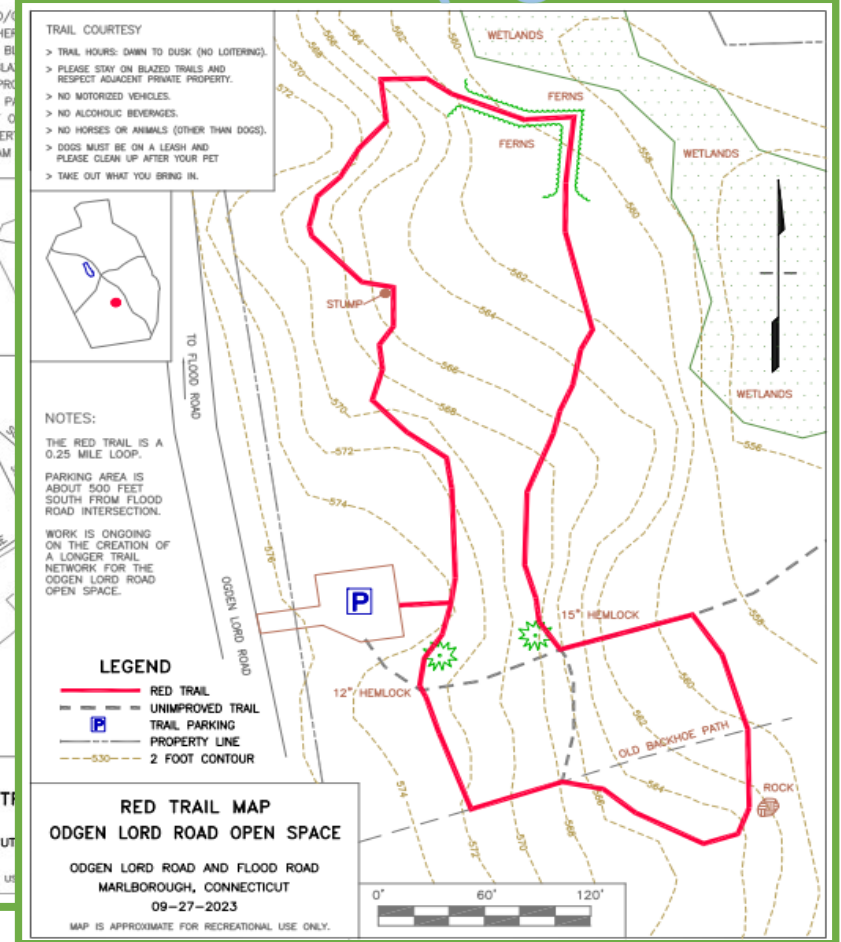
Blackledge River



Elementary School



Red Trail (Ogden Lord)



Marlborough's Strengths

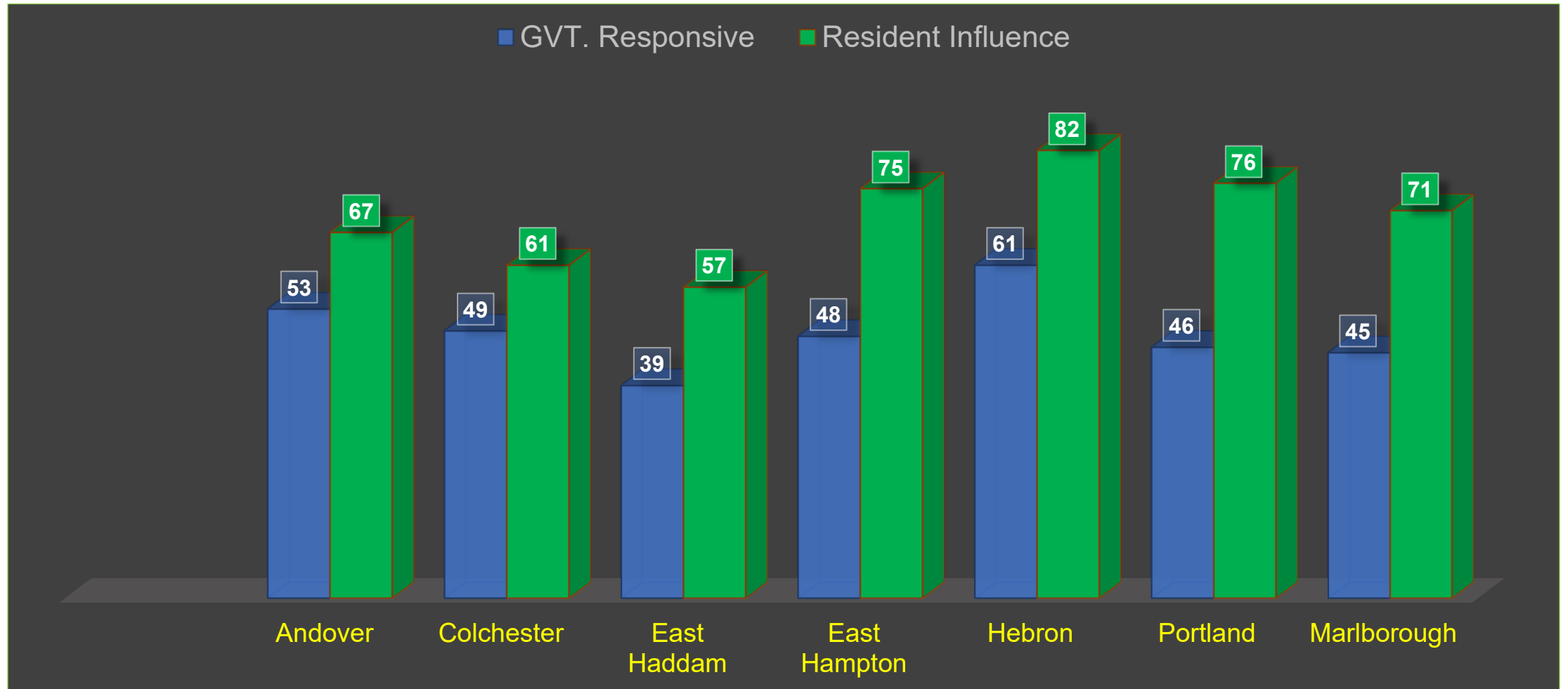
- Resident's caring responses to unforeseen events and emergencies
- Active community organizations
 - **Knights of Columbus, Lions Club, Scouts, Arts Center, Food Bank**
- Volunteerism of residents:
 - **MYAL working with Park & Recreation Department to provide youth sports**
 - **Marlborough Food Bank servicing needs of the community**
 - **Marlborough Volunteer Fire Department**
 - **Roy Pettengill Ambulance Association**
 - **Marlborough Preservation Society**
 - **Richmond Memorial Library Board of Directors & Friends of the Library**
 - **Marlborough PTO enhancing the school experience of the Elementary School**
 - **Marlborough's 20 Boards & Commissions w/72 Elected Officials & 92 Appointed Members**

Marlborough's Strengths

- Home to 1,332 jobs
 - Largest share in health care and social assistance
- More than 250 local businesses and services serving our community
 - Restaurants – dine in & take out
 - Grocery store
 - Bakery, Coffee shops
 - Builders, Electricians, Plumbers, Landscapers
 - Home & Garden supplies
 - Childcare
 - Beauty salons
 - Health providers
 - Real Estate, Legal, Financial
 - Manufacturing



LOCAL GOVERNMENT RATING



Marlborough's Strengths

- **3,551 residents in the workforce**
- **Top Occupations by residents**
 - Manufacturing 14.0%
 - Finance & Insurance 13.2%
 - Educational Services 12.7%
 - Health Care & Social Assistance 9.4%
 - Nonprofit 7.8%

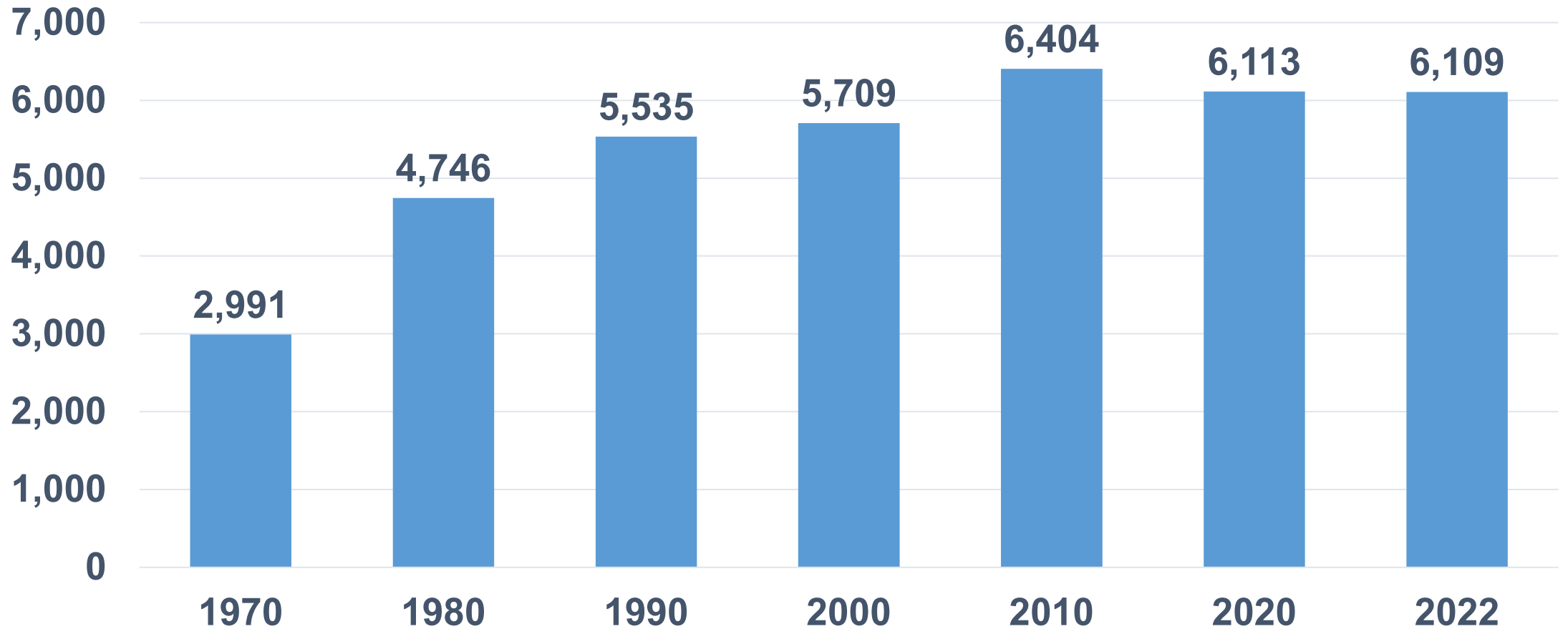
Marlborough Workforce Characteristics

- 10.0% of our workforce worked from home pre-pandemic today
26%
- 14.6% of our workforce is self-employed; national average is
10.1%
- 2.5% unemployment rate; state average of 3.0%
- 50.7% have a college degree; national average is 28.1%
- Marlborough has more people working in the computer and
math fields than 95% of the rest of the nation

Population and Household Trends



Marlborough Population Trend 1970 - 2023



Marlborough Population Demographics

- 2020 US Census - 6,113 / *ACS July 1, 2021 - 6,155 / ACS July 2022 6,109
- 87.6% White
- 8.1% Hispanic / Latino
- 2.7% African American / Black
- 1.6% Asian
- 50.4% Female 49.6% Male
- 4.9% Language other than English spoken at home (300 Households)
- 2.4% Households with disability under 65 years (147 Households)
- 17.3% of the population is 65 + years old. (1,059 residents)
- 9.4% Live in Poverty – \$13,590 - \$27,750 (572 residents)

* ACS – American Community Census (US gov't census)

Marlborough Household Statistics

TOTAL HOUSEHOLDS 2,331

Homeowners

- 1,012 - Married Couples w/o Children
- 559 – Married Couples w Children
- 51 – Female w/o Children
- 39 - Female w Children
- 33 – Male w/o Children
- 55 – Male w Children

Renters

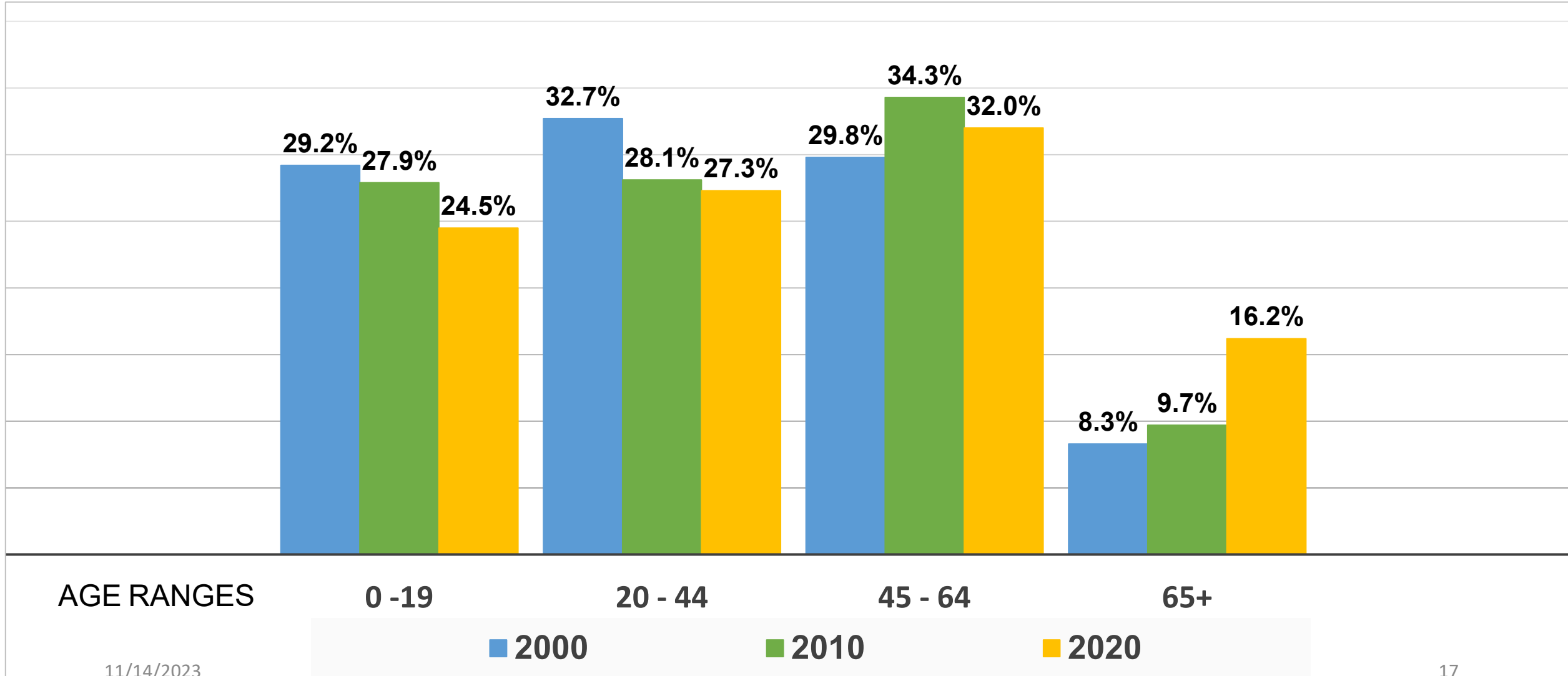
- 24 – Married Couples w/o Child
- 81 – Married Couples w Children
- 3- Female w/o Children
- 0 – Female w Children
- 0 – Male w Children
- 0 - Male with Children

NonFamily

- 287 – w/o Children
- 187 – w Children

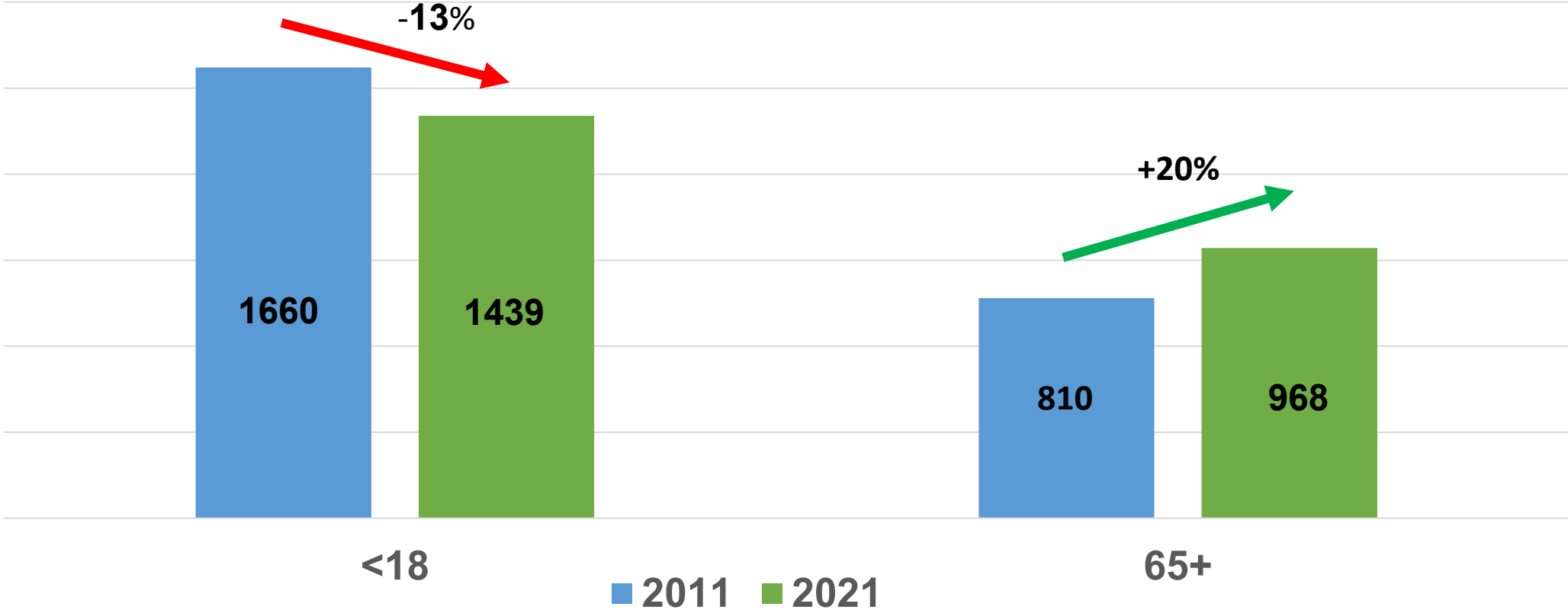
- Married Couples 1,676
- Single Parent 94
- Single 87
- Nonfamily 474

Marlborough Population Age Changes 2000 - 2020



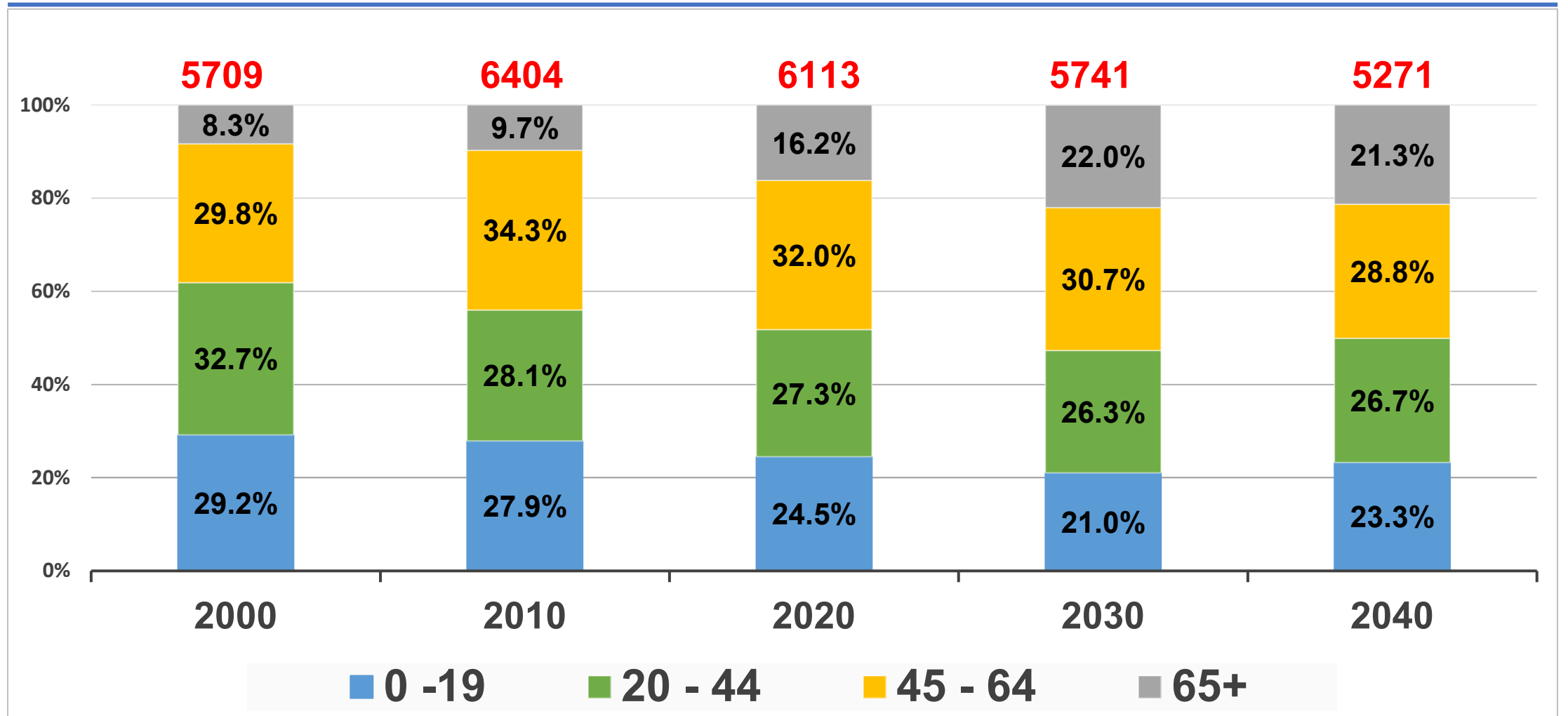
Challenges: Our Population is Shrinking and Aging

Marlborough's youngest and oldest populations



Between 2011 and 2021, our total population decreased from 6336 to 6150 or by 186 people (~3%)

Population Projections 2030 & 2040



Why is This a Challenge?

Shrinking Overall Population Results in:

- Lower tax base to pay for necessary services
- Higher per capita property taxes
- Difficulty attracting and/or keeping businesses in town
- Decreased interest in town investment; building housing
- Reduced Quality of Life as services/amenities are eliminated

Why is This a Challenge?

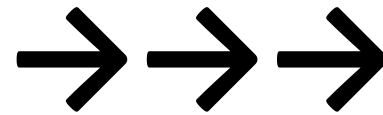
Shrinking Youth Population Results in:

- Declining enrollment in schools could lead to:
 - Difficulty retaining quality teachers, reduced course offerings/extracurricular activities for students
 - Fewer young people who ultimately choose to stay in Marlborough
- Slower economic growth

Increasing Older Population Results in:

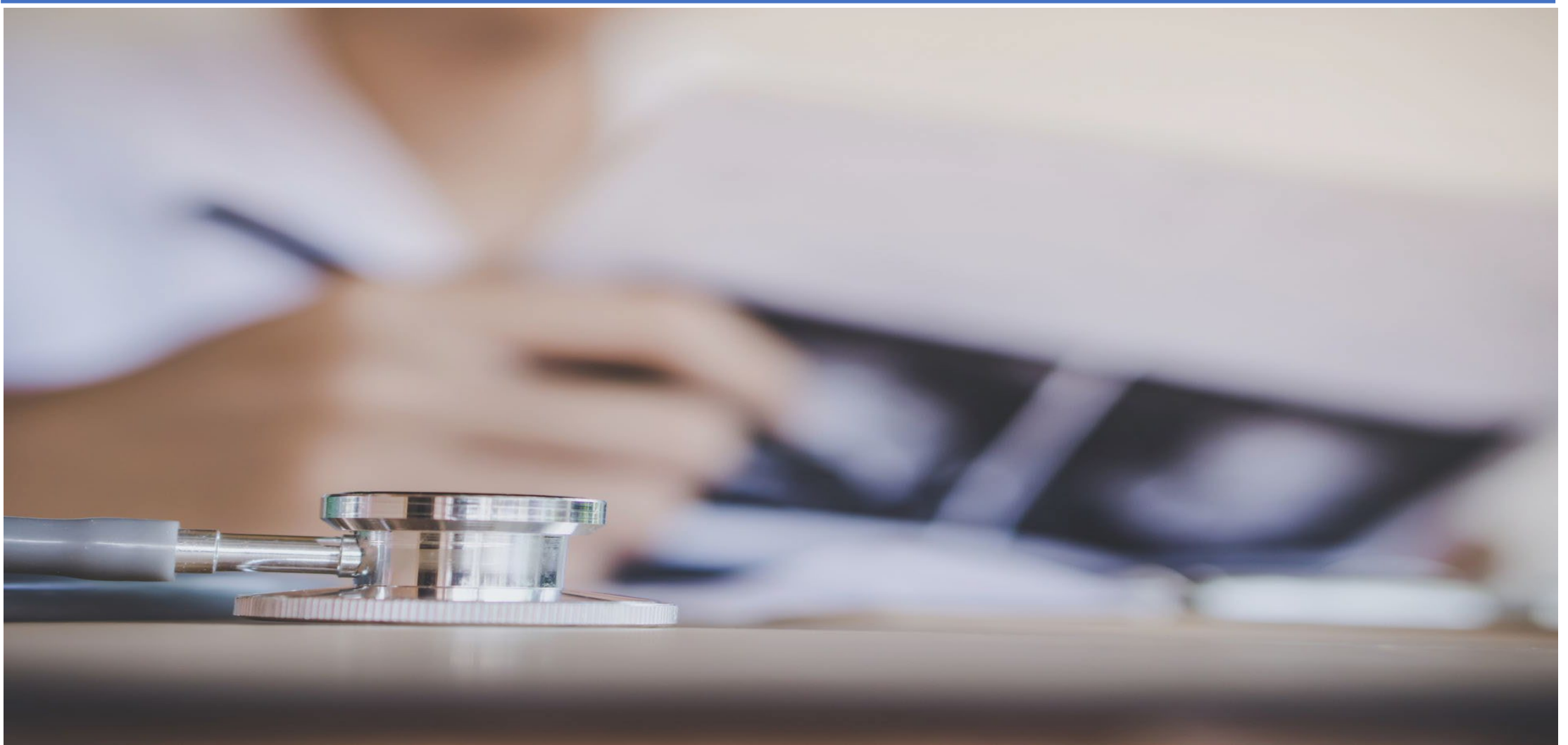
- Greater need for social services
- Greater stress on government to provide additional services

Population Age Changes/Challenges Young and Old

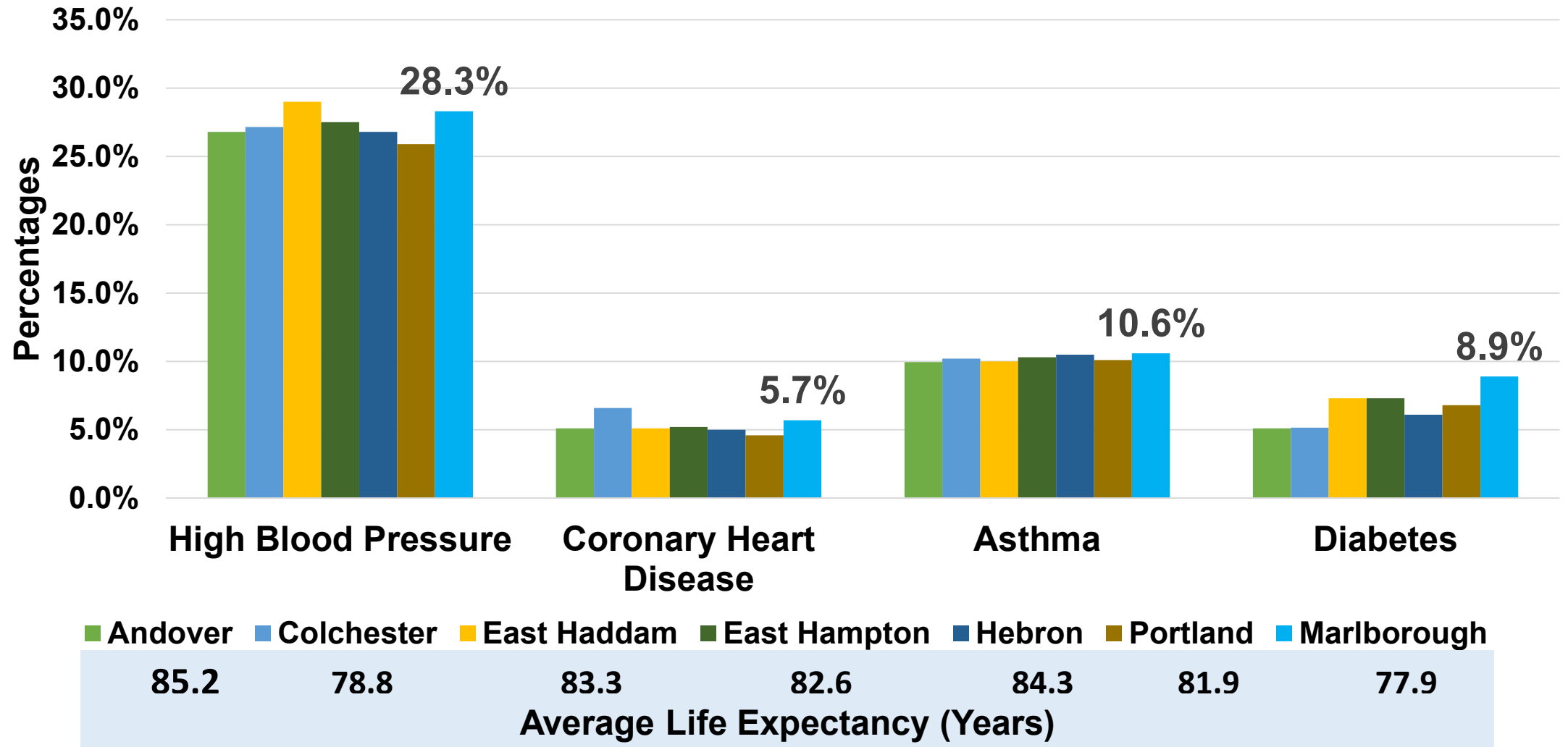


PAUSE FOR QUESTIONS,
COMMENTS, AND
DISCUSSION

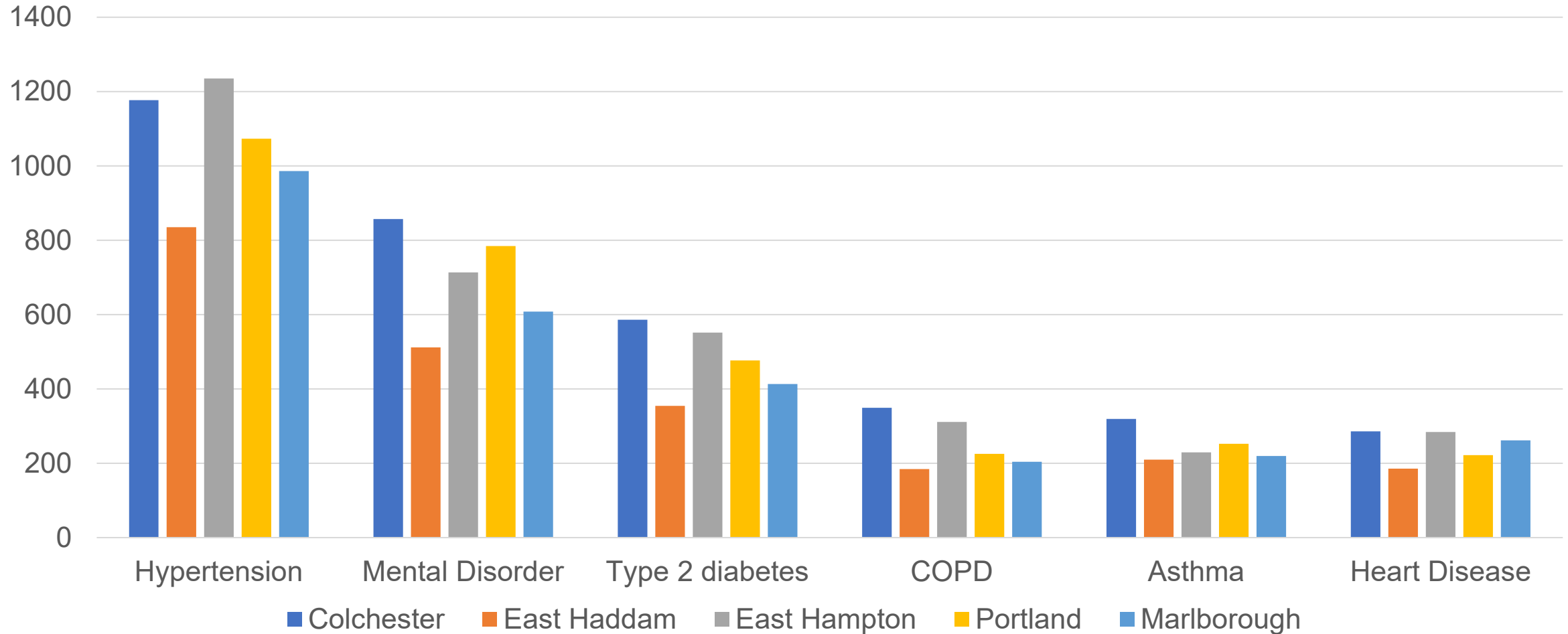
Let's Get Healthier And Live Longer Together!



Chronic Health Conditions



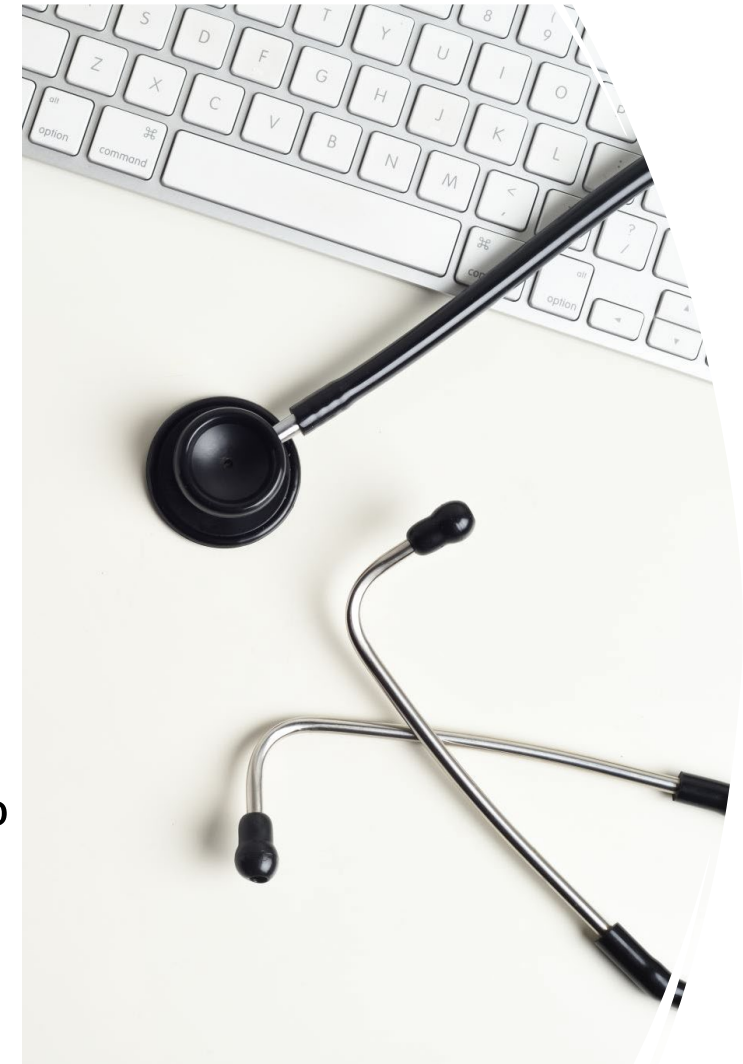
MIDDLESEX HOSPITAL COMMUNITY HEALTH NEEDS ASSESSMENT



Some Potential Reasons Why

Marlborough Residents 18 and older who:

- Do not exercise at least 3X/week = 53%
- Binge drink = 15.7%
- Smoke = 11.7%
- Report their mental health has not been good for more than 14 days = 13.7%
- Lack health insurance (ages 18-64) = 4.1%
- Have not had a routine medical exam in the last year = 22%
- Have not visited the dentist in the past year = 24%



What Can and Are We Doing About It?

Communicate and make all residents aware of what Marlborough currently has and what we are working on throughout the town to support, improve, and maintain the health of our residents

Currently Available

- 4,800 acres of open space and the recreational opportunities such as trails available for walking, off road bicycling, jogging, and fishing
- MES has 3 walking trails
- Chatham Health District offers preventative chronic disease programs and more
- Marlborough Center and Lake Terramuggus are home to:
 - Triathlons Swim Meets Lion's Club Road Races Expanded Sidewalks
 - Tennis Courts Basketball Pickle Ball Nets/Courts Beach w/boat & kayak rentals
- Parks & Recreation offers Zumba, Yoga and more – programs are not just for kids!
- Senior Center offers various exercise classes and T'ai Chi

What Can and Are We Doing About It?

➤ **Parks & Recreation Commission**

- More focus on adult activities that encourage healthy habits

➤ **Planning Commission and Sustainable Marlborough Team**

- Exploring recreation programs for active adults and for adults who would like to become active again
- Pursuing certification as a Bicycle Friendly Community which involves creating bike lanes, community youth involvement, training and awareness, safety signage

➤ **Nature Trails & Sidewalks Commission's** updated Master Plan includes:

- Town-wide network of walking and biking trails connecting to surrounding towns
- Creating bike lanes on sections of Route 66, Jones Hollow, North & South Main and more
- Expanding sidewalks throughout town
- Completing the NEW Ogden Lord trail in conjunction with maps/guidance from

Actions To Improve Our Community's Health

- Schedule your annual doctor and dentist visits
- Use the facilities here in town that we've talked about
- Start walking with friends and family – check out the trails/sidewalks
- Visit the Town Website and go to the Nature Trails & Sidewalks Commission page to see the maps and the Master Plan
- Visit the Parks and Rec page on the Website
- Utilize available Chatham Health programs
 - [ChathamHealth.org](https://www.ChathamHealth.org)



Help us help each other and our neighbors

- Support recreation opportunities for our active Senior Community
- Join the Sustainable Marlborough Team
 - We implement solutions!

What Can and Are We Doing About It?

Complete Streets: An approach to planning and maintaining streets that enables multi-modal transportation safe access for all people who need to use them, including pedestrians, bicyclists, and motorists

Planning and Implementation – require cross functional involvement

- Planning Commission and Sustainable Marlborough Team – part of Silver Plan
- Zoning Commission - requires Bicycle Parking Facilities be installed at businesses and all parking requirements are specific in regard to pedestrian safety
- Nature Trails & Sidewalks Commission - updated Master Plan
- Department of Public Works – layout of roads for proper painting of bike and pedestrian lanes per regulations

Approvals

- Planning Commission
- Town Manager and Board of Selectmen
- Board of Finance

Actions To Improve Our Community's Health

- Schedule your annual doctor and dentist visits
 - Use the facilities here in town that we've talked about
 - Start walking with friends and family – check out the trails/sidewalks
 - Visit the Town Website and go to the Nature Trails & Sidewalks Commission page to see the maps and the Master Plan
 - Visit the Parks and Rec page on the Website
 - Utilize available Chatham Health programs
- Help us help each other and our neighbors**
- Join the Sustainable Marlborough Team
 - We implement solutions!



Take A Walk For Your Health



PAUSE FOR QUESTIONS,
COMMENTS, AND DISCUSSION

Economic Challenges

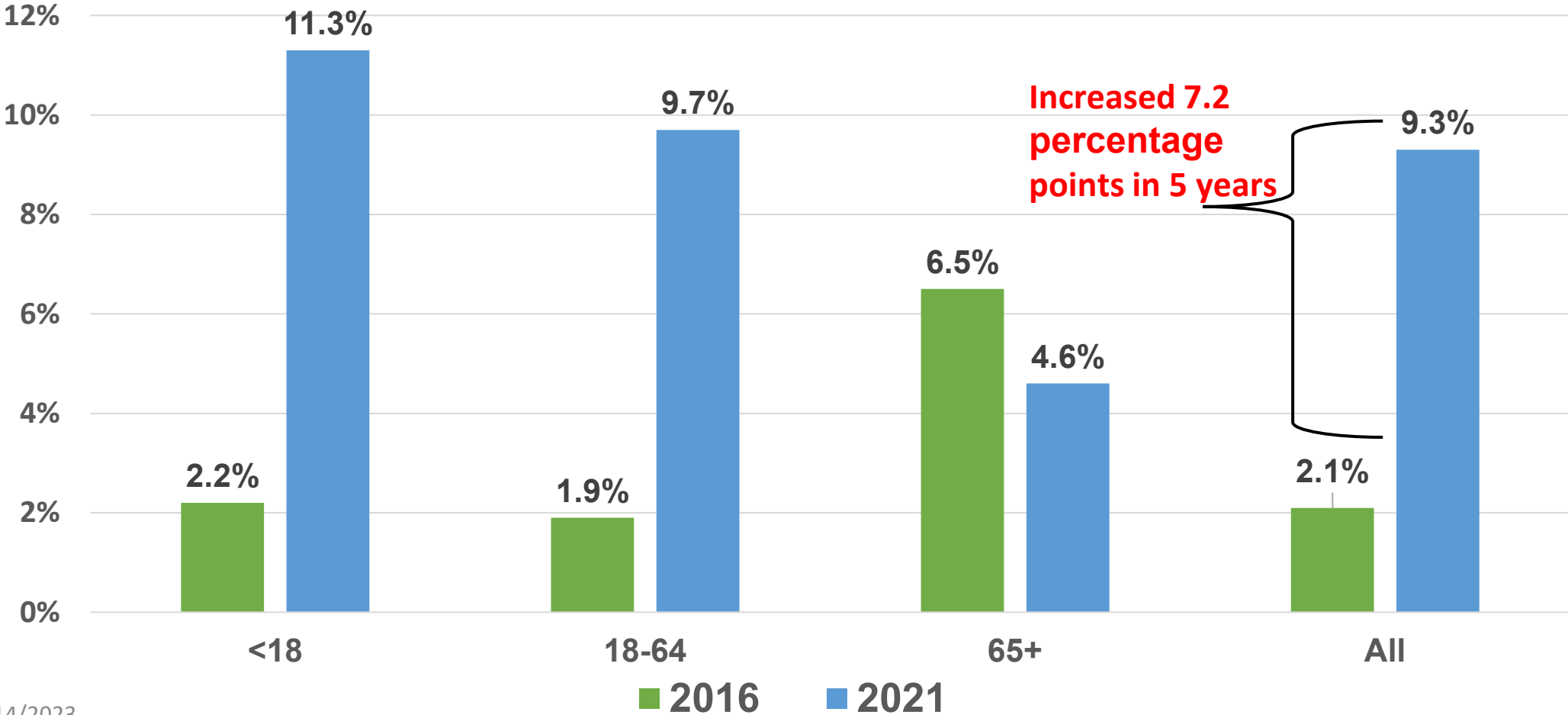


**STRETCH
YOUR DOLLAR**



Growth in Poverty of Our Residents is Significant

Marlborough population below poverty level



Growth in Poverty of Our Residents

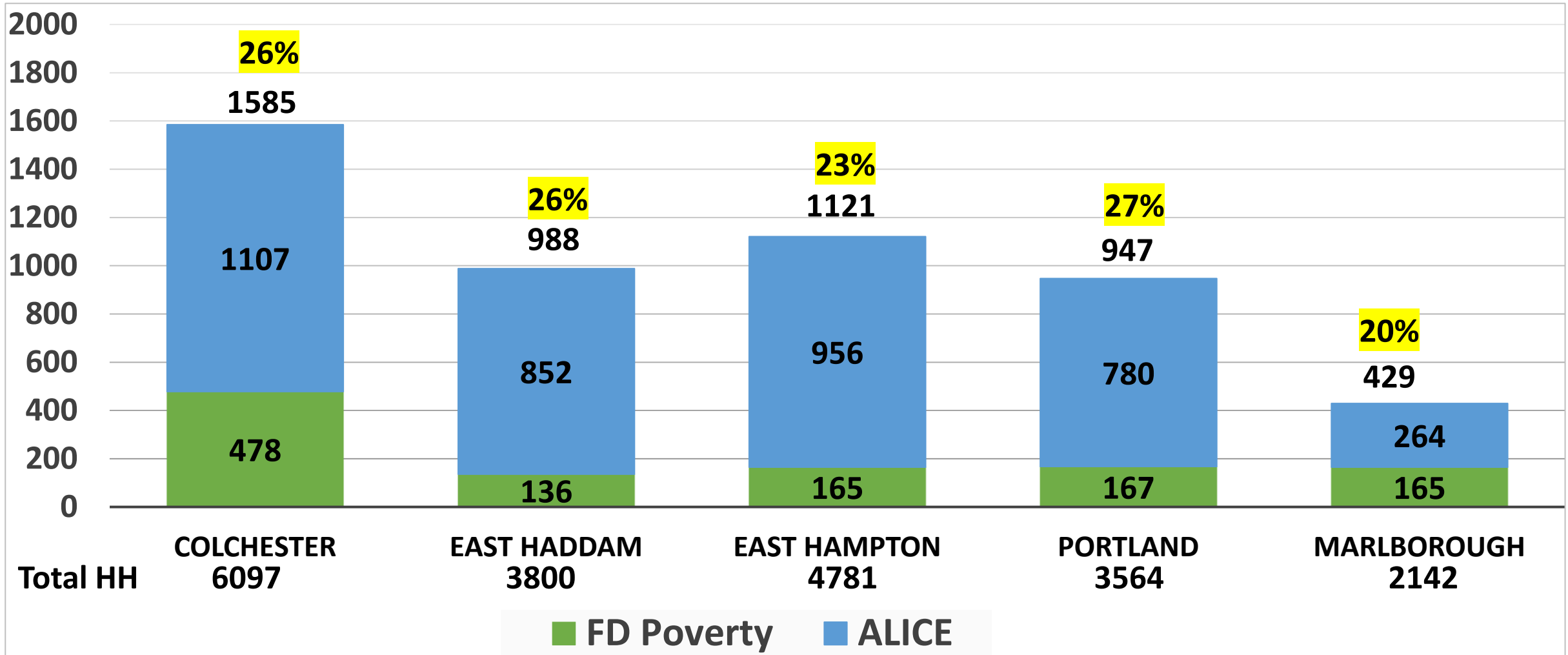
Asset Limited, Income Constrained, Employed (ALICE)

Households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.

- Federal Poverty Rate - Single **\$14,580** / Family of 4 **\$ 30,000**
- ALICE Survival Rate - Single **\$39,000** / Family of 4 **\$126,000**
- 8% or 165 Households are at or below the Federal Poverty Rate
- 20% or 429 Households are at or below the ALICE Household Survival Budget

The above is 2021 data. The ALICE Essentials Index projects a 18.3% increase in basic costs from 2021 to 2023.

ALICE COMPARISON – 2021



2023 Food Assistance Survey Results

- Survey was placed at Town Hall, the Library, Senior Center, Foodbank, faith-based organizations, other organizations
- Number of respondents: 135
- Ages of respondents: 84% age 50+
- Knowledge of:
 - Foodbank – 100%
 - Meals on Wheels – 67%
 - SNAP – 60%
 - School breakfast and lunch program – 47%
 - 2-1-1 – 39%
 - Community Café – 31%
 - Free food at Senior Center – 27%
- **17 (13%) were aware of someone food insecure who is not receiving help**
 - **Most common reasons: stigma, lack of knowledge**

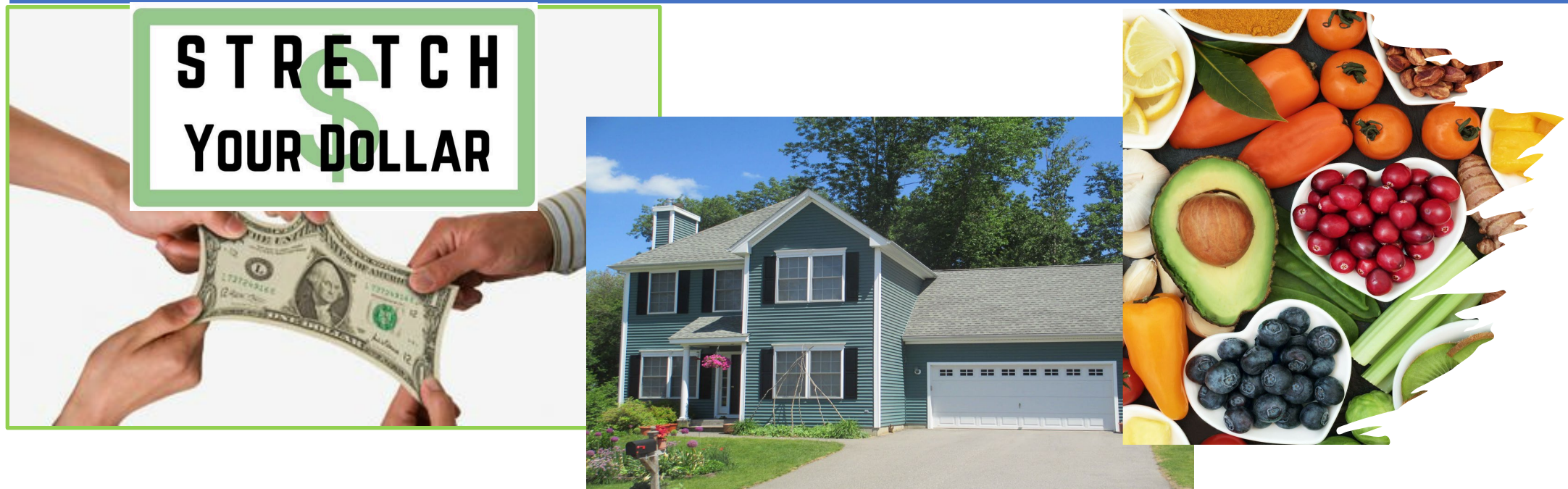
Unmet Need For Food Assistance In Marlborough

- Number in poverty: 1 in 11
- Number receiving SNAP assistance:
 - Marlborough = 1 in 40
 - All of CT = 1 in 10
 - Colchester = 1 in 20
 - Andover = 1 in 25
 - Hebron = 1 in 35
- 16% of MES students are eligible for Federal free or reduced-price school meals
- 15% of RHAM students are eligible

Unsure of All Needs or the Extent of Help Required

- We do know that:
 - Some struggle with heat in the winter
 - AHM has a waiting list of 40 students who need mental health counseling
 - Senior citizens need help with chores, transportation, companionship
 - Young families have difficulty finding affordable daycare
 - Some residents struggle to get out of debt
- Many resources exist, but knowing which ones to turn to is complicated
- Gaps exist in the types of assistance needed

Economic Challenges of Where to Spend Limited Funds



**STRETCH
YOUR DOLLAR**

**PAUSE FOR QUESTIONS,
COMMENTS, AND DISCUSSION**

Housing



POST PANDEMIC IMPACTS ON HOUSING

- National median 2019 \$250,000 / median 2022 \$340,000.
- In CT prior to March 2020 20% of house sales over asking \$\$ since has risen to 63% in April 2023.
- National average days on the market dropped from 53 days in 2019 to 13 days in May 2023.
- Household Income to buy \$250,000 home April 2021 \$79,000 jumped to \$107,600 in April 2023.
- 84% of all mortgages are below 5% interest.
- Rents increased \$400 plus a month.

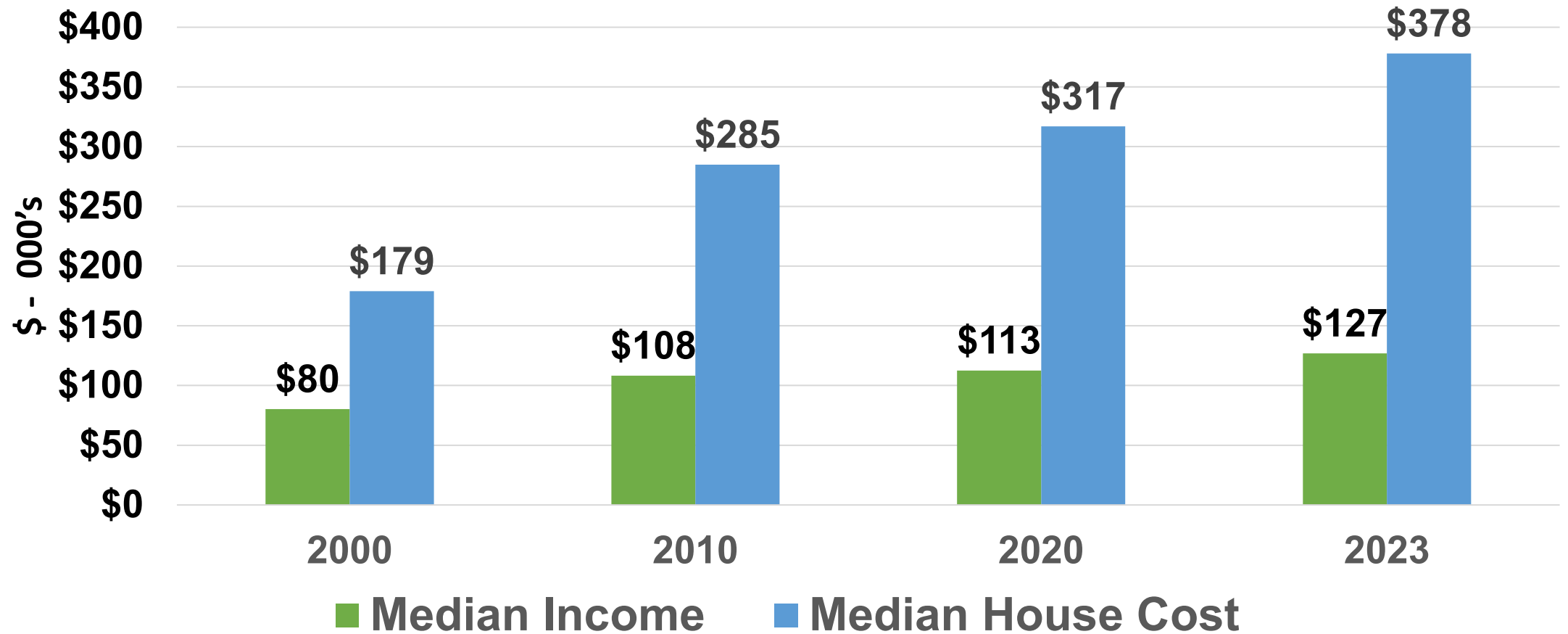
Average Household Costs Before Housing

	<u>Month</u>	<u>Year</u>
Electric Bill	\$289	\$3,468
Cable & Internet	\$123	\$1,476
Healthcare (Insurance and out of pocket)	\$992	\$11,899
Cell Phone	\$139	\$1,668
Home Heating	\$104	\$1,248
Gasoline	\$175	\$2,100
Food	\$954	\$11,448
Childcare for infant	\$1,300	\$15,600
Childcare for 4 year old	\$1,090	\$13,080
New Car	\$527	\$6,324
TOTAL	\$5,693	\$68,311

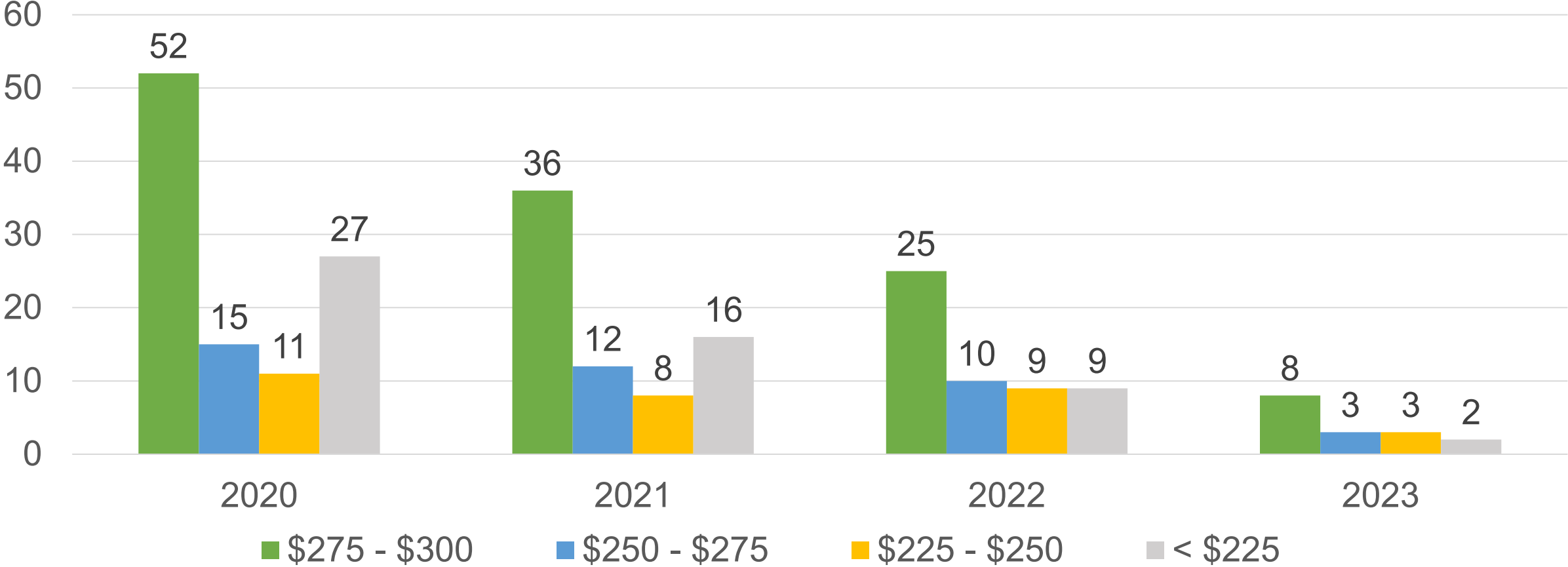
FAMILY OF 4 with 2 children under 5

- Including housing costs of a \$350K home, yearly costs = **\$105,187**
 - Does not include other costs: insurance, income & car taxes, vacations, clothes, etc.

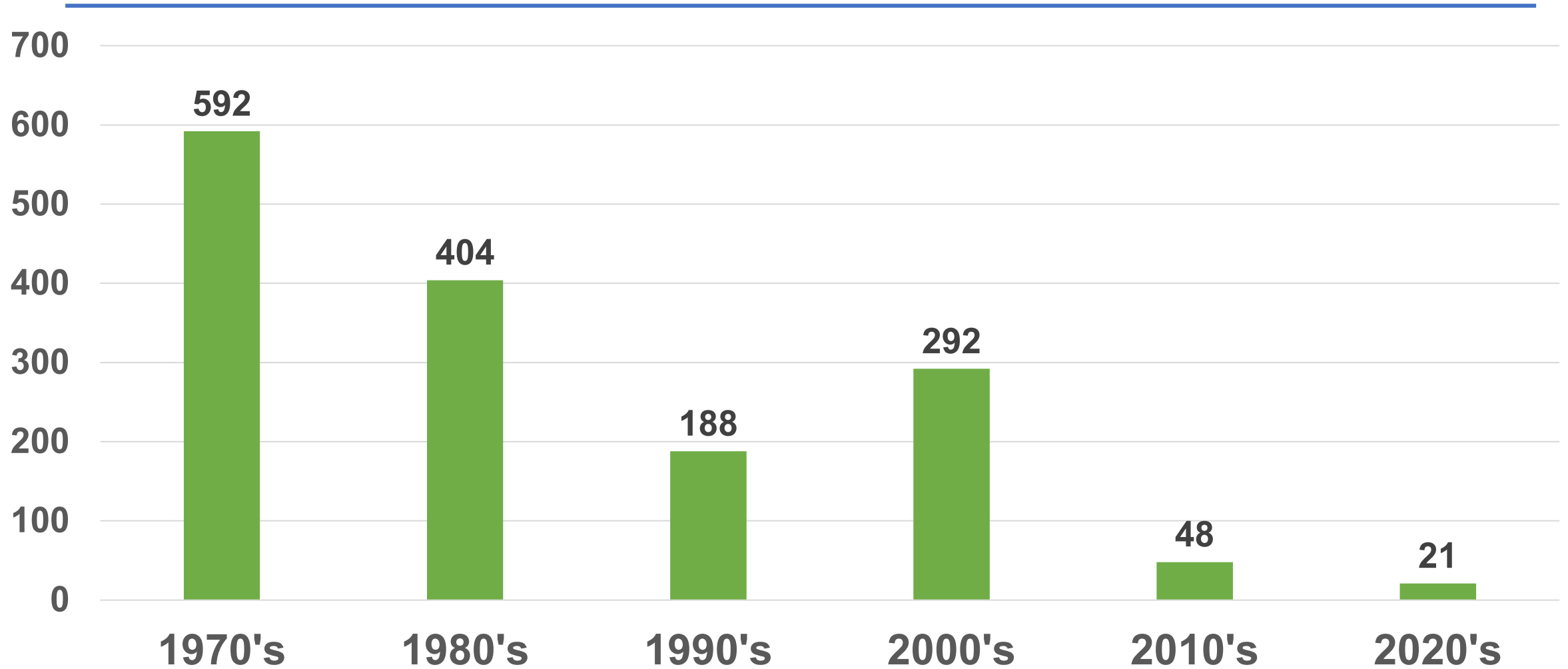
Marlborough Median Income vs House Cost



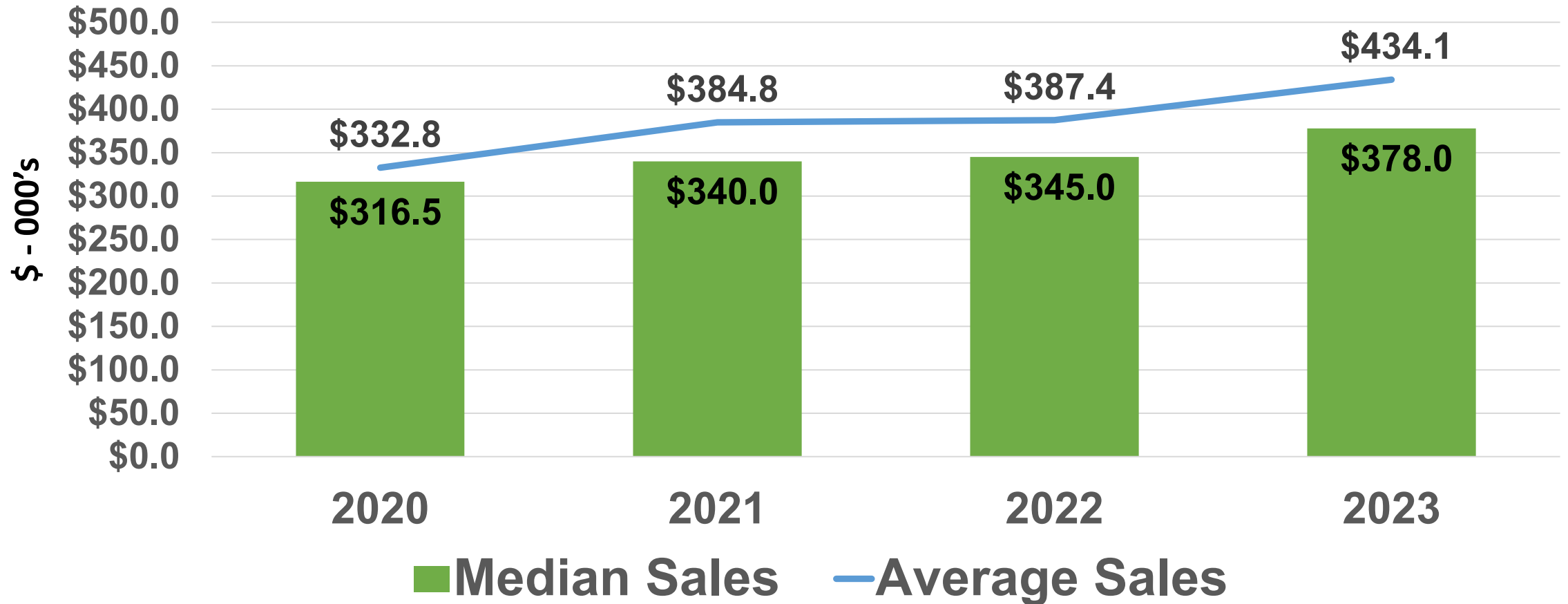
Marlborough Starter Home Market Availability



New Construction Permits

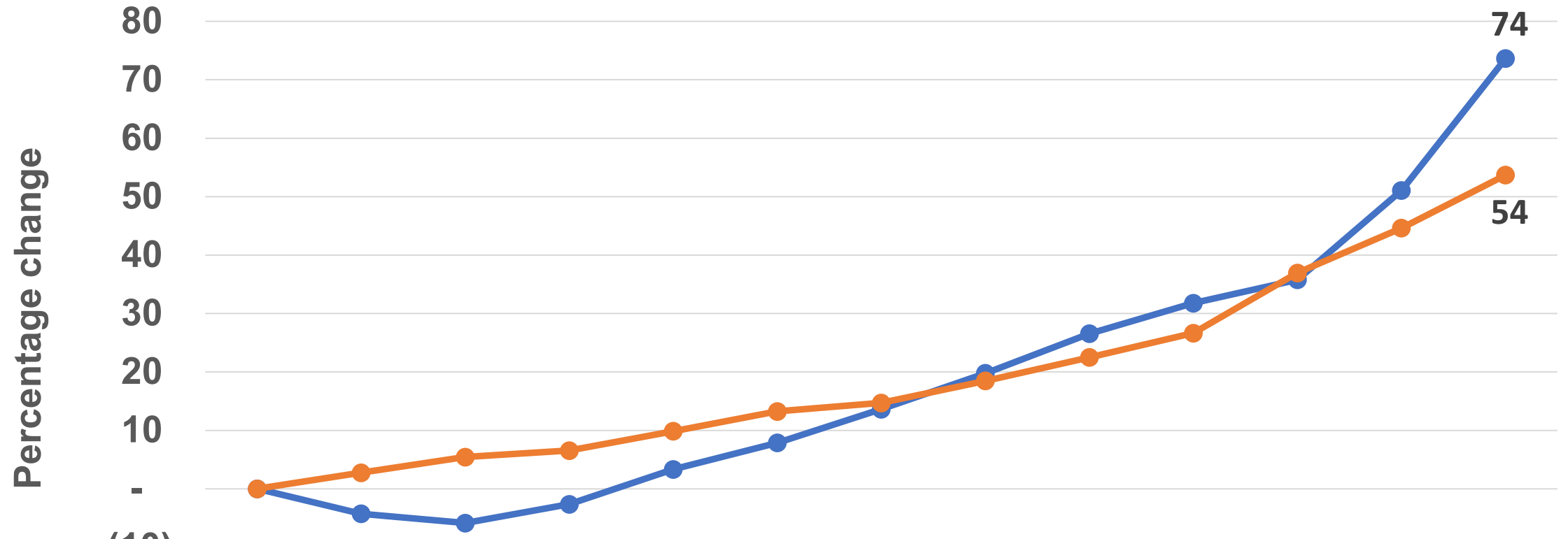


Average & Median Home Sales 2020 – 2023





Increases in Home Prices Exceed Wage Growth



	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
● Home price	-	(4)	(6)	(3)	3	8	14	20	27	32	36	51	74
● Annual wage	-	3	5	7	10	13	15	18	22	27	37	45	54

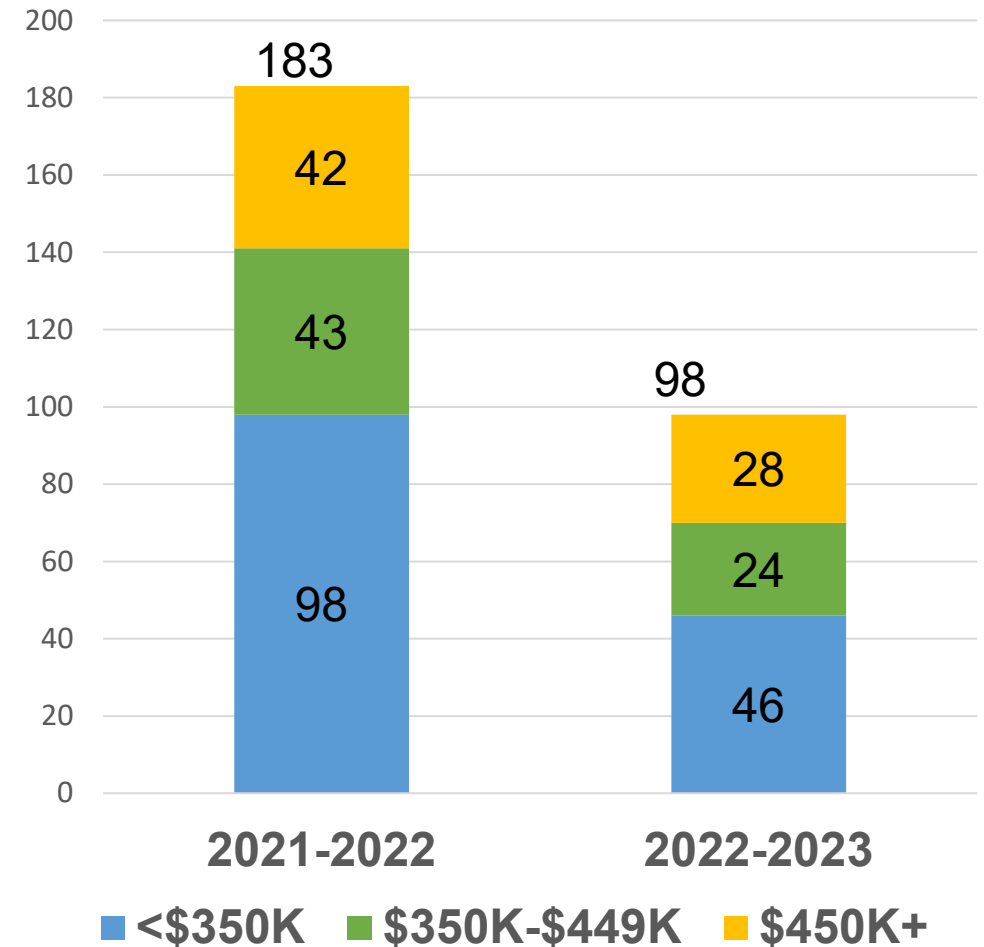
Income Changes

	<u>2021</u>	<u>2023</u>	<u>Increase</u>
➤ Average Family Income	\$146,125	\$166,566	14.0%
➤ Median Household Income	\$112,557	\$126,850	12.6%
➤ HUD Area Median Income	\$ 97,400	\$118,100	21.0%
➤ State of CT Median Income	\$ 83,572	\$127,443	52.5%
➤ Marlborough Household Income by Age			
➤ 25 - 44 years old - \$153,553			
➤ 45 – 64 years old - \$150,540			
➤ 65 + years old - \$ 67,071			

There is a Lack of Housing That Young Families Can Afford

- Far fewer homes were sold in 2022-2023 than in 2021-2022, and the number sold for less than \$350K has halved
- What does it take to buy a \$350K home?
 - With a mortgage rate of 7.5%, a \$20K downpayment, ~ \$8,400 annual property tax and \$800 home insurance
 - Monthly payment would be \$3,073
 - Using the 28% rule, that would require an annual income of \$131,700
 - More than the Hartford County median of \$126,850

Number of Houses Sold by Price



Many Families are Burdened by Housing Costs

- Rule of thumb is to pay no more than 30% of gross income on housing (mortgage/rent, property taxes, insurance)
- **20%** of Marlborough's *homeowners* are Cost-Burdened (spend more than 30% on housing)
- **44%** of *renters* are Cost-Burdened
- **6%** of Marlborough's households are *Severely Cost-Burdened* (they spend more than 50% of their total household income on housing costs)





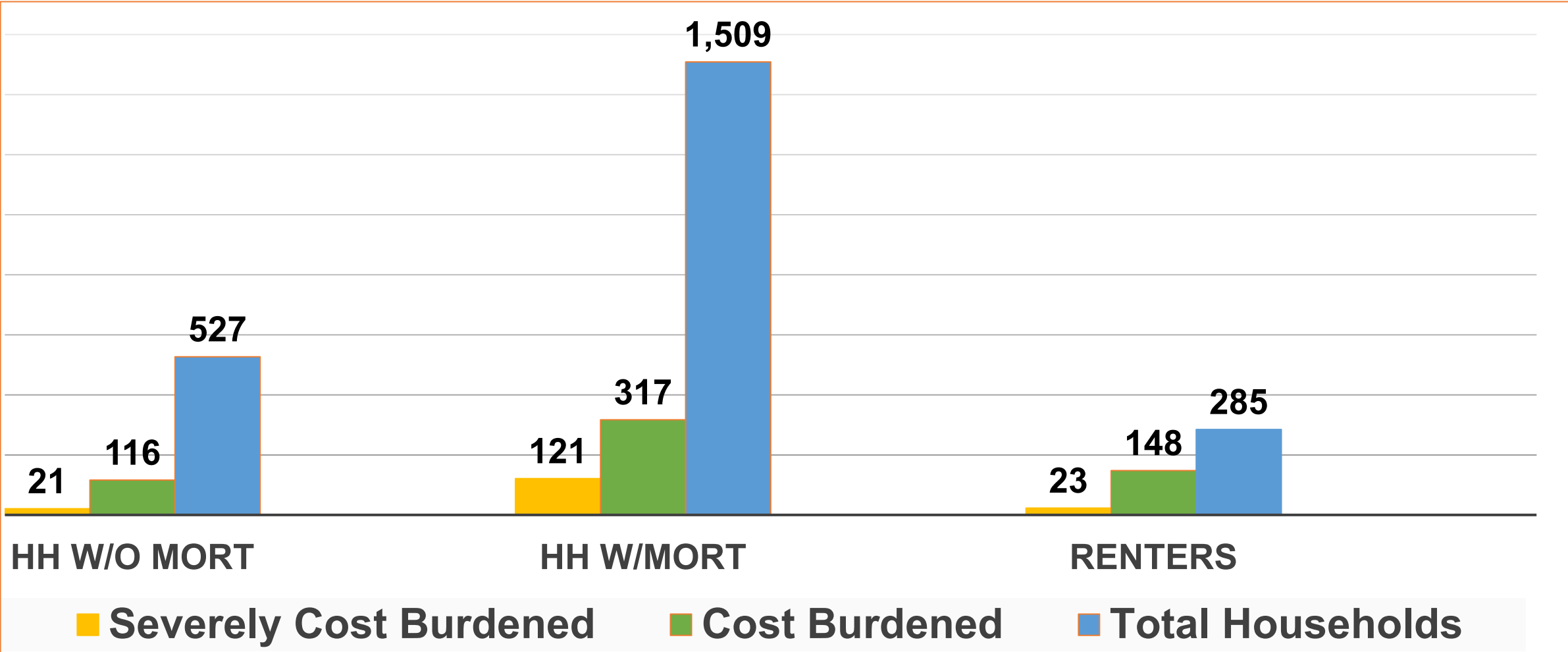
The Housing Crisis Across the United States

- The U.S. needs 4 to 5 million more homes on the market than it has right now
- Over 40% of renters in the U.S. are cost-burdened because they spend more than 30% of their income on housing costs
- Housing prices and interest rates have risen faster than wages
- Situation has gotten worse due to shortages of labor and building materials

Possible Policy Changes

- Zoning is guaranteed to states, not municipalities, by the U.S. Constitution
- Most states (CT included) have delegated the zoning regulations to their municipalities, but they can take it back when it is for the public's benefit
- What does all this all mean for Marlborough?

Marlborough Cost Burdened Households (HH)



What is Affordable Housing?

- Housing opportunities for households with incomes below 80% of State Median Household Income or the community's Median Household Income, whichever is less
- No more than 30% of the Household Income is spent on housing. Spending more than 30% of the Household Income creates **Cost Burdened Households** that require choices between food, clothing, utilities, and housing
- Using statewide median income for 2021, a family of four making less than \$79,900 per year or an individual making less than \$55,950 is considered low-income and could qualify for affordable housing assistance

How Can We Encourage Young Families to Move/Stay Here?



Need to build stock of deeded affordable units

- Includes single-family homes, duplexes, multi-family residences, apartments
- It can be privately owned or rented
- For seniors, families with children, single individuals, or persons with disabilities
- **Price of a 3-bedroom house and interest rate of 6.625% for a 3-bedroom home:**
 - **\$250K-\$272K for those earning between 61%-80% of median income**
 - **\$147K-\$162K for those earning 60% or less of median income**



Current stock of **affordable housing units**

- We have just **42 (1.76%)** units in town categorized as affordable
 - ❑ State's goal is 10% for each town
- The **24** housing units at Marlborough Assisted Senior Housing (M.A.S.H.) are the only deed restricted affordable housing units
- Our 5 year affordable housing goal is to encourage the development of at least 15 deed-restricted affordable housing units

Actions to Increase Affordable Housing

- Return to pre-1981 Zoning from 80,000 to 40,000 sqft. lots
- ✓ Permit Duplex Units
- ✓ Permit Accessory Dwelling Units and Principal Dwelling to be non-homeowner occupied.
- ✓ Allow Accessory Dwelling Units in Accessory Buildings by Right.
- ✓ Change the current Design Multiple Residential Zone Regulation by reducing the area per unit, minimum lot size, yard setbacks, and street frontage to allow development opportunities with greater density.
- Increase the density of development in the Sewer District.



Need Affordable Housing and Housing That is Affordable



**PAUSE FOR QUESTIONS,
COMMENTS, AND DISCUSSION**

Sustainable CT

Local Actions. Statewide Impact.®



If you would like to volunteer to participate on Marlborough Sustainable CT Teams, please let us know. It is a truly rewarding experience.

Information Sources

- 2020 American Community Survey
- American Community Surveys 2011 – 15 & 2016 -20
- CT Data Collaborative
- Data-Haven
- CT Dept of Labor
- CT Dept of Health