



# GOMAN+YORK

## ADVISORY SERVICES

Demographics, Housing, and School District Enrollments

February 24, 2022

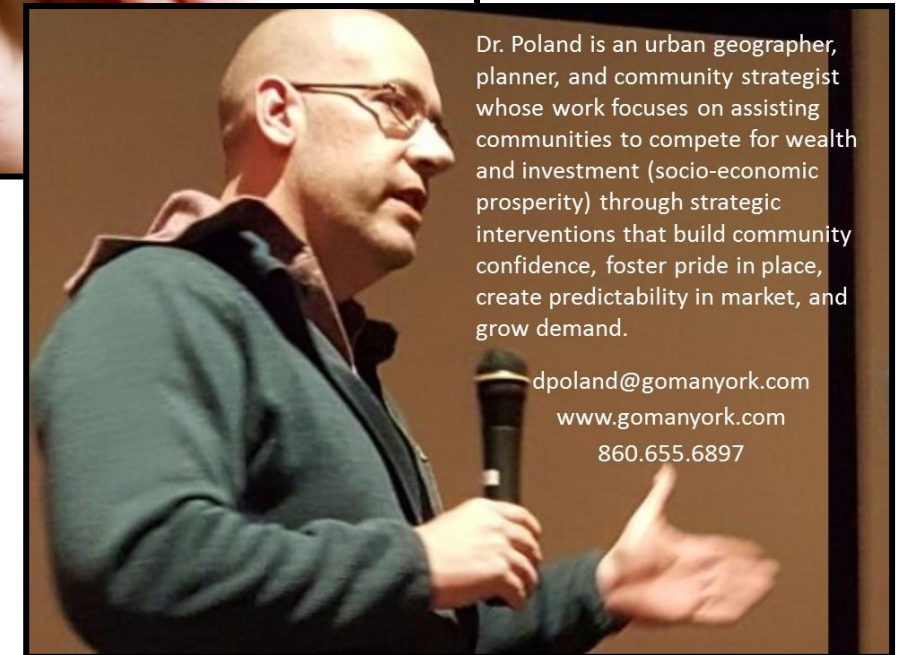
Revised

# Granby: Demographics, Housing, and School District Enrollments

## Presentation Overview

The aim of this presentation is to explore demographics, changing demographic structure, housing, and school district enrollments. For example:

- Real Estate Demand Drivers
- Demographic Trends: National and State Perspective
- Demographics: Granby – Population and Housing
- Housing and Education: Granby – Housing, Enrollments, and Education Costs
- Multi-Family Housing: Granby – Municipal Fiscal Impacts
- Granby: Population and Enrollment Projections
- Metropolitan Hartford: Regional Housing Market Trends



# Granby: Demographics, Housing, and School District Enrollments

## Introduction

- This presentation is about demographics—the 2020 Census and Connecticut’s shifting demographics.
- Connecticut’s demographics shifts are about economic stagnation and our lack of job growth over the past 30 years.
- These demographic shifts have real implications for municipal government.



## Some things to understand

- When jobs stagnate or decline, the population ages.
- When a population ages, population growth slows.
- When population growth slows, household formations slow.
- When jobs, population, and household formations slow, demand contracts because jobs, population, and household formations are the primary drivers of real estate market demand.



## Real Estate Demand Drivers

## Housing Markets: Understanding Demand Drivers

When analyzing housing markets, it is important to understand demand drivers—what drives demand for housing.

- The demand drivers for real estate development (i.e., commercial, industrial, and residential) are jobs, population, household formations, and income.
- Jobs are the primary driver of demand—if jobs are increasing, then population, household formations, and income are typically increasing.

**Residential Development:** if population is increasing, then household formations are also increasing—however, household formation can increase, even when jobs and population are stagnant or declining.

- Household formations have been the primary demand driver for housing in Connecticut for the past 30 years—a period when job growth has been stagnant and population growth has been anemic.
- Household formations in Connecticut, and to a degree nationwide, have mostly been driven by the increased number of single-person (and to a lesser degree, two-person) households.
- This increase in single-person household has resulted in new household formations, driving housing demand since the 1960s, even though job growth had been stagnant and population growth has been anemic since 1990.

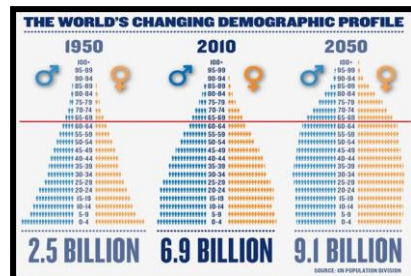
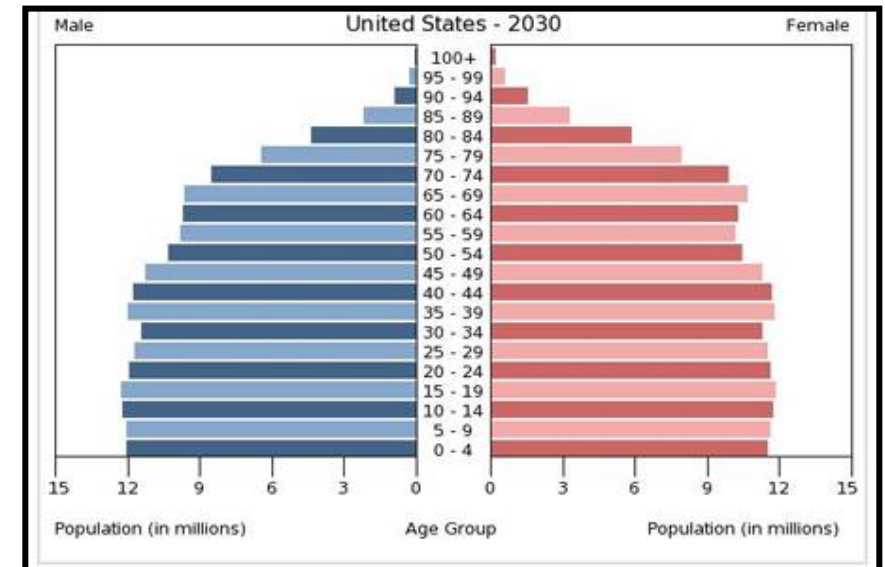
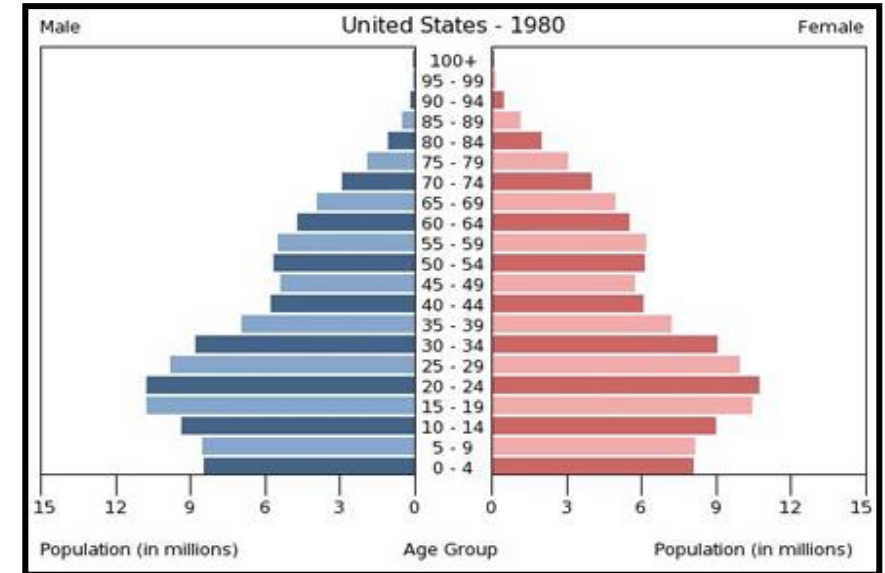
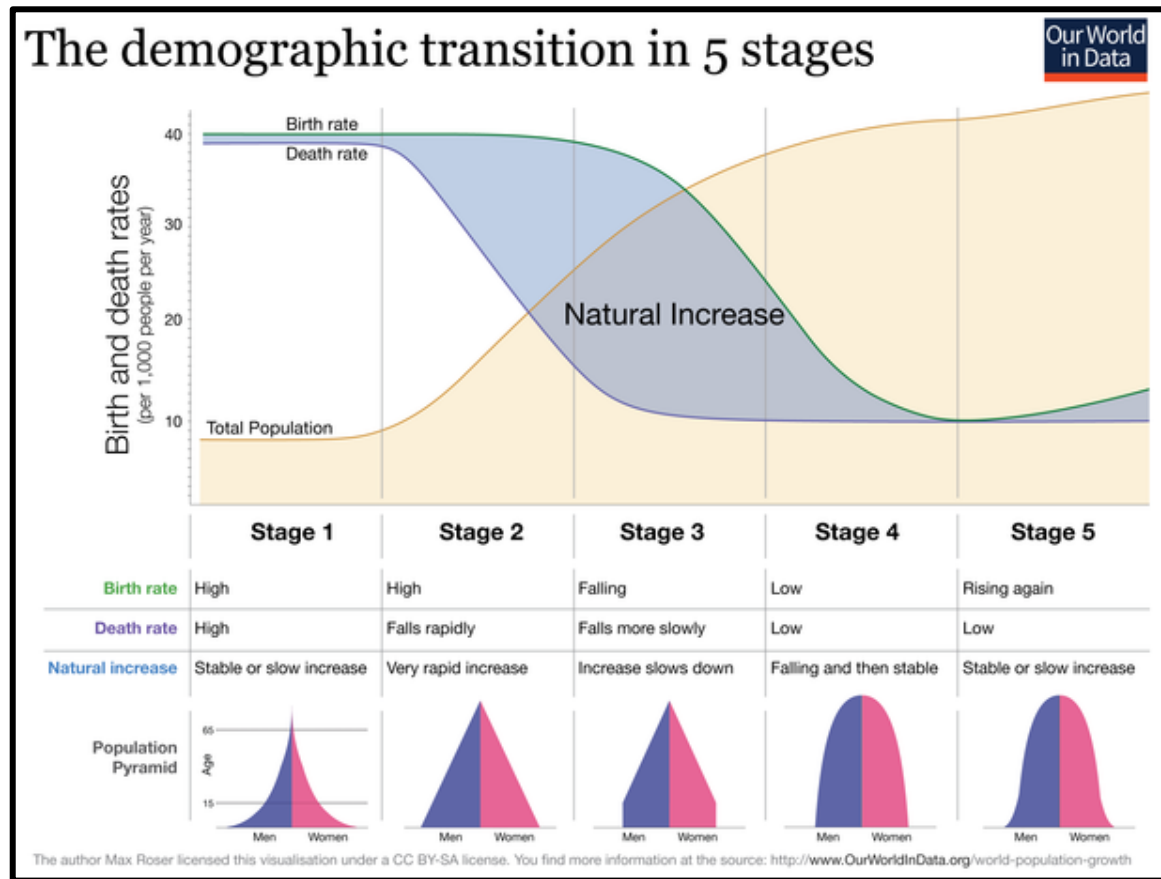
### ***Real Property Demand Drivers***

- ❖ ***Jobs (Employment):*** Growth in jobs drives demand for residential, commercial, and industrial space (real estate).
- ❖ ***Population:*** Growth in population (driven by job growth) drives demand for residential and commercial (retail and office) space.
- ❖ ***Household Formations:*** Growth in households, new household formations, drives demand for residential and commercial space.
- ❖ ***Income, Household and Per Capita:*** Income (growth in income) drives the price point of where demand is realized. A reasonable measure of demand for residential and commercial space.



## Demographic Trends: A National Perspective

# Granby: Demographics, Housing, and School District Enrollments





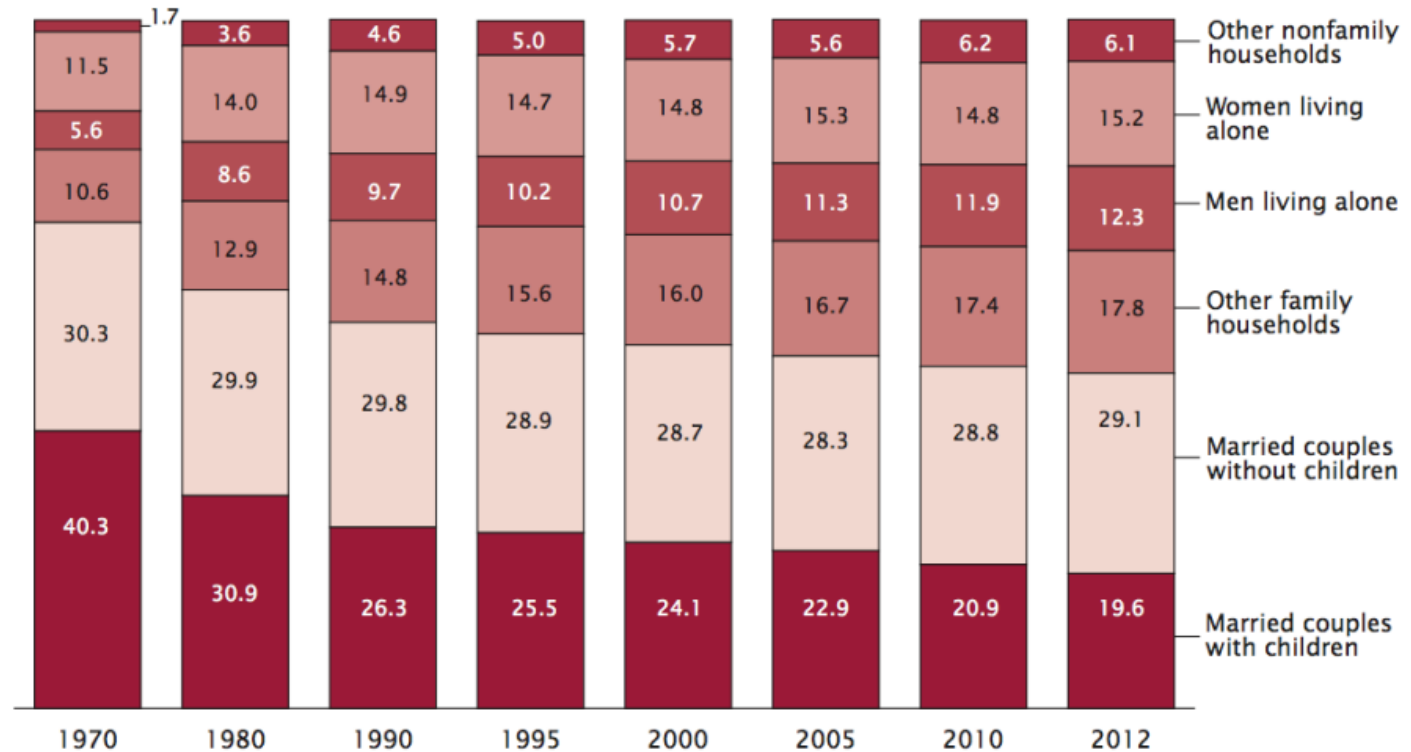
# Granby: Demographics, Housing, and School District Enrollments

Demographic trends and changes in demographic structure are impacting our communities and housing market.

How do these demographic changes inform the way we:

- Live,
- Work,
- Play/Socialize,
- Consume, and
- the Homes we rent/buy?

Figure 1.  
**Households by Type, 1970 to 2012: CPS**  
(In percent)

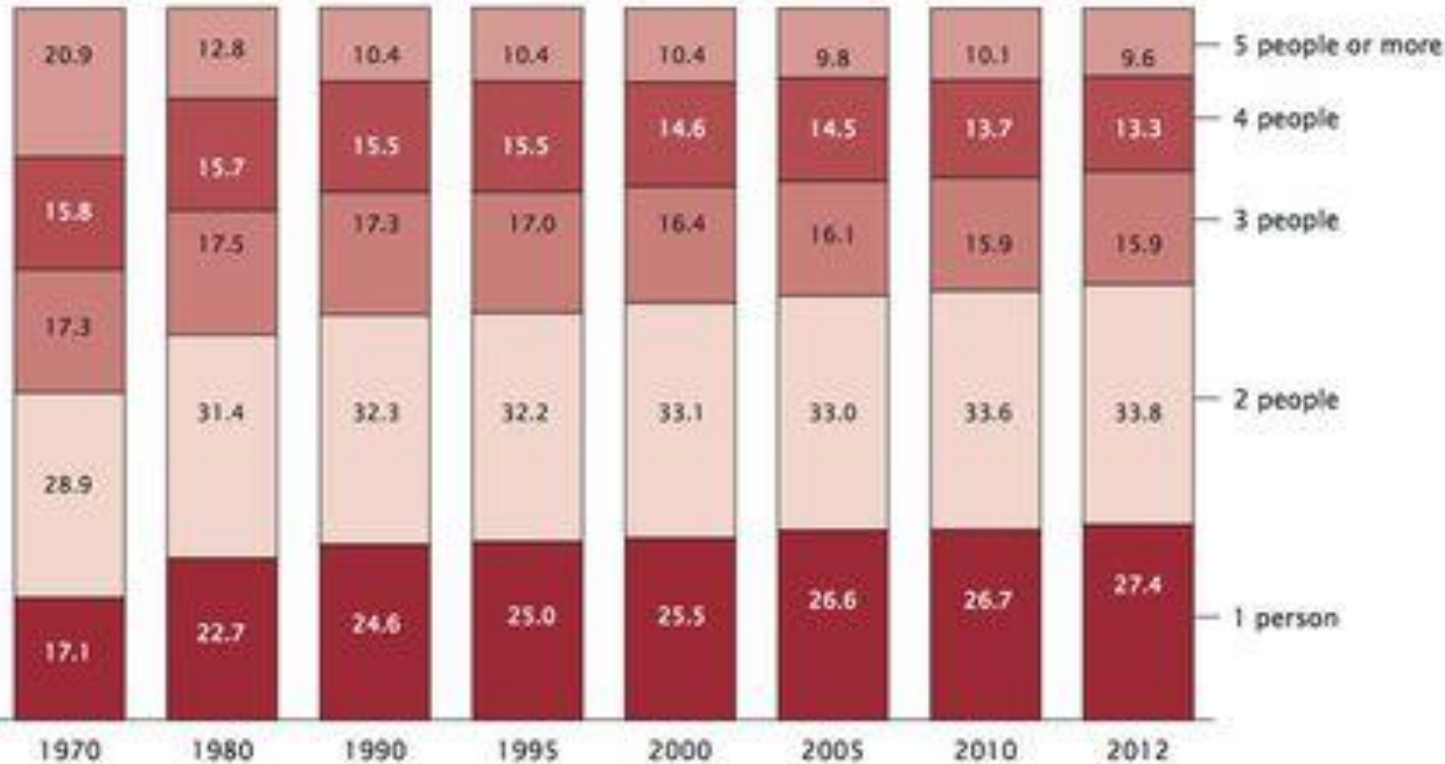


Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, selected years, 1970 to 2012.



# Granby: Demographics, Housing, and School District Enrollments

Figure 3.  
**Households by Size, 1970 to 2012: CPS**  
(In percent)



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, selected years, 1970 to 2012.

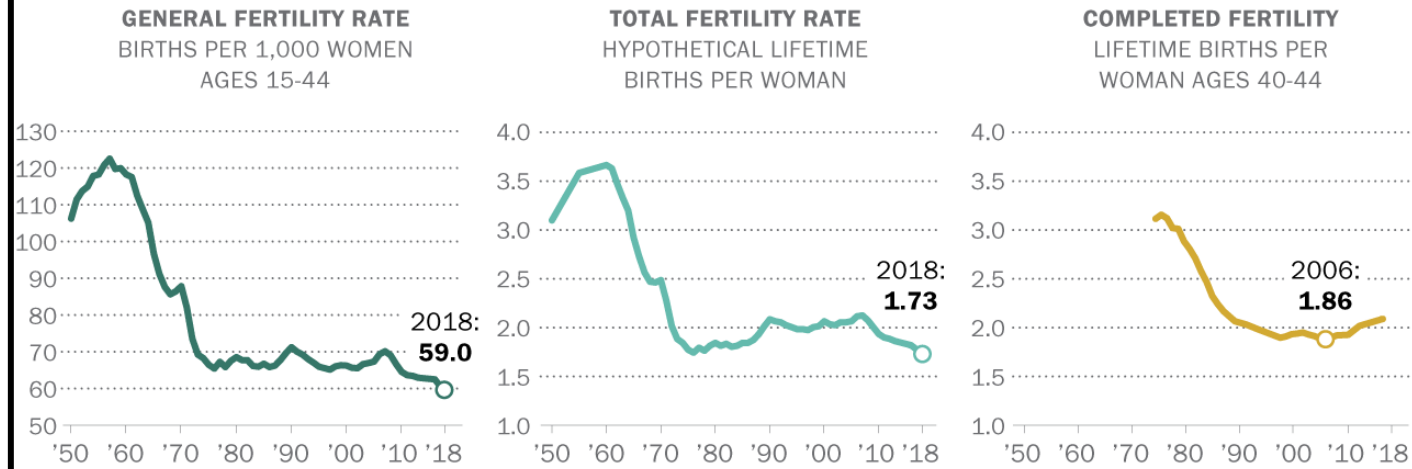
## Demographic Change

- ❖ The number of **parents with children** under age 18 and living at home **declined by about 3 million over the past decade**, dropping from about 66.1 million parents in 2010 to 63.1 million in 2020.
- ❖ There are **36.2 million one-person households**, which is **28%** of all households. In 1960, single-person households represented **only 13%** of all households. [**Household Formations**]
- ❖ In 2020, **33% of adults** ages 15 and over **had never been married**, up from **23%** in 1950.
- ❖ The estimated **median age to marry for the first time is 30.5 for men and 28.1 for women**, up from ages **23.7 and 20.5**, respectively, in 1947.
- ❖ More than half (**58%**) of adults ages 18 to 24 lived in their parental home, up from 55% in 2019. [**Household Formations**]

# Granby: Demographics, Housing, and School District Enrollments

## U.S. fertility hit all-time low in 2018 ... and 2006

### Fertility indicators



Note: 2018 data are preliminary. Where necessary, TFR and completed fertility values are interpolated. Completed fertility data available from 1976 to 2016 only. All values based upon live births.

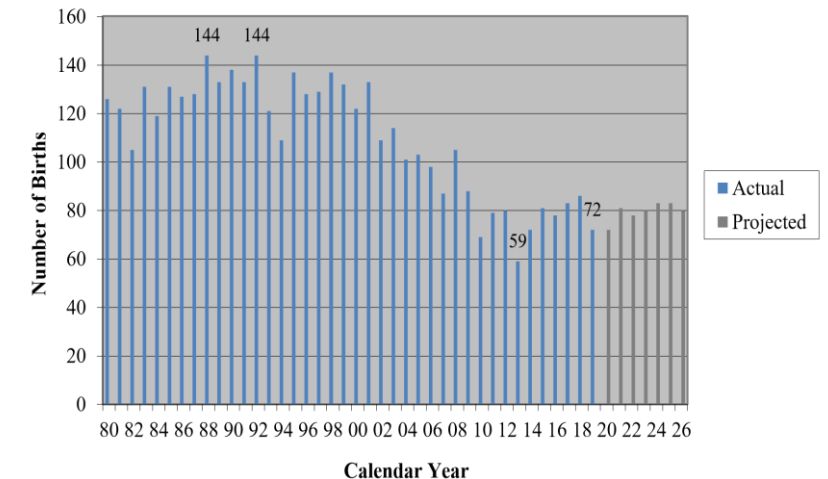
Source: Data for GFR obtained from National Center for Health Statistics and Heuser (1976); for completed fertility, U.S. Census Bureau, Current Population Survey; for TFR, National Center for Health Statistics.

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|                   | Fertility Rate | Deaths | Births | Replacement Rate     |
|-------------------|----------------|--------|--------|----------------------|
| Above Replacement | 2.4            | 100    | 120    | 2.5 Births = Growth  |
| Replacement       | 2.3            | 100    | 115    | Stable               |
| Replacement       | 2.2            | 100    | 110    | Stable               |
| Replacement – USA | 2.1            | 100    | 105    | Stable               |
| Below Replacement | 2.0            | 100    | 100    | Decline              |
| United States     | 1.73           | 100    | 82     | -18 Births = Decline |
| Connecticut       | 1.57           | 100    | 73     | -27 Births = Decline |

## Granby Births

Figure 9. Births Since 1980



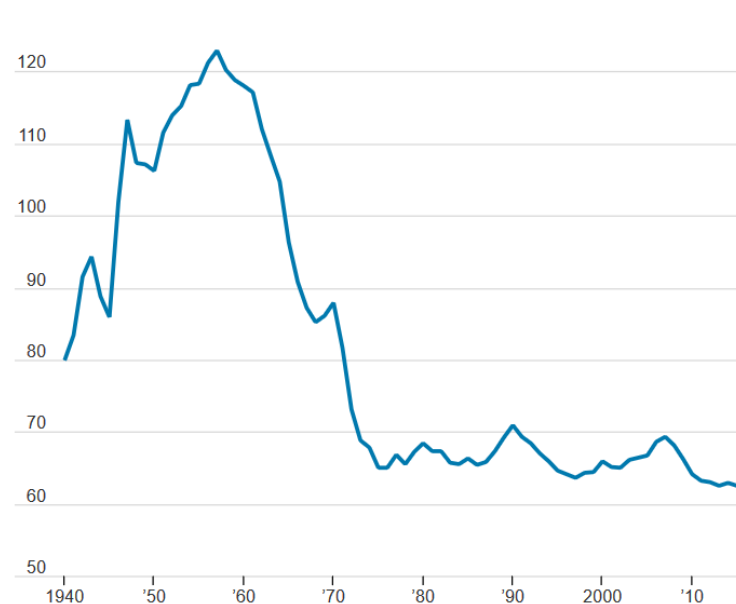
Source: Peter M. Prowda, PhD, Granby Public Schools Enrollment Projections (2021)

# Granby: Demographics, Housing, and School District Enrollments

The United States will continue to age, and Connecticut is older and aging faster than the United States.

## Fertility Rate

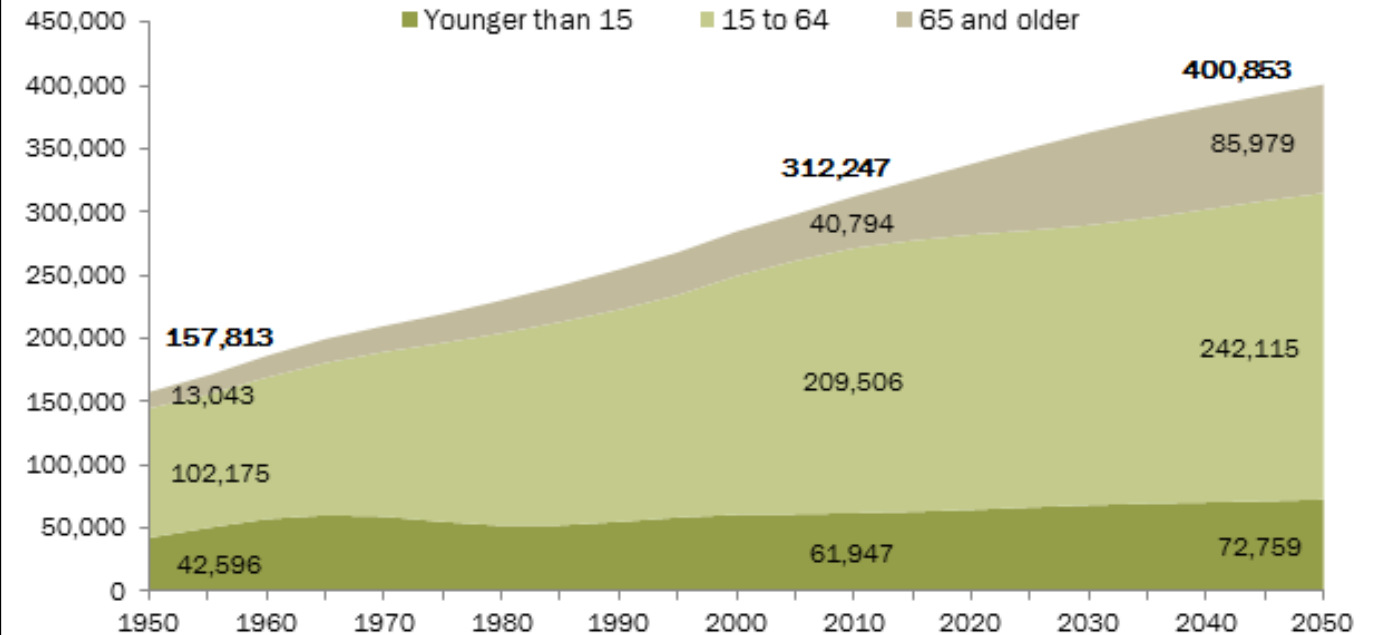
Births per 1,000 women aged 15-44



Source: National Center for Health Statistics  
THE WALL STREET JOURNAL

## Estimates of the U.S. Population, by Age, 1950 to 2050

Thousands



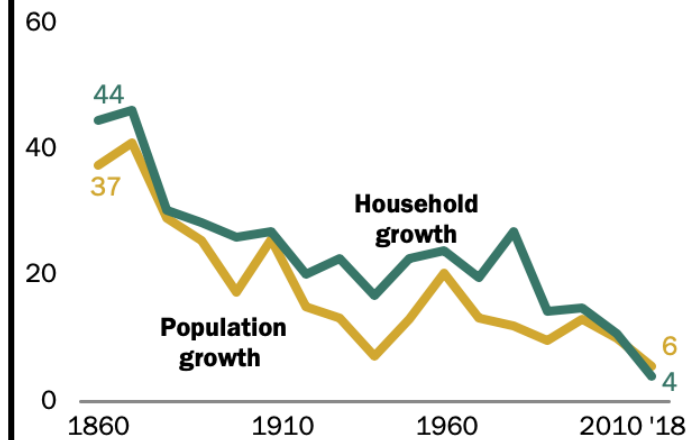
Source: United Nations, Department of Economic and Social Affairs, *World Population Prospects: 2012 Revision*, June 2013, <http://esa.un.org/unpd/wpp/index.htm>

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# Granby: Demographics, Housing, and School District Enrollments

## Since 2010, household growth has trailed population growth

Growth in number of households and population per decade (%)

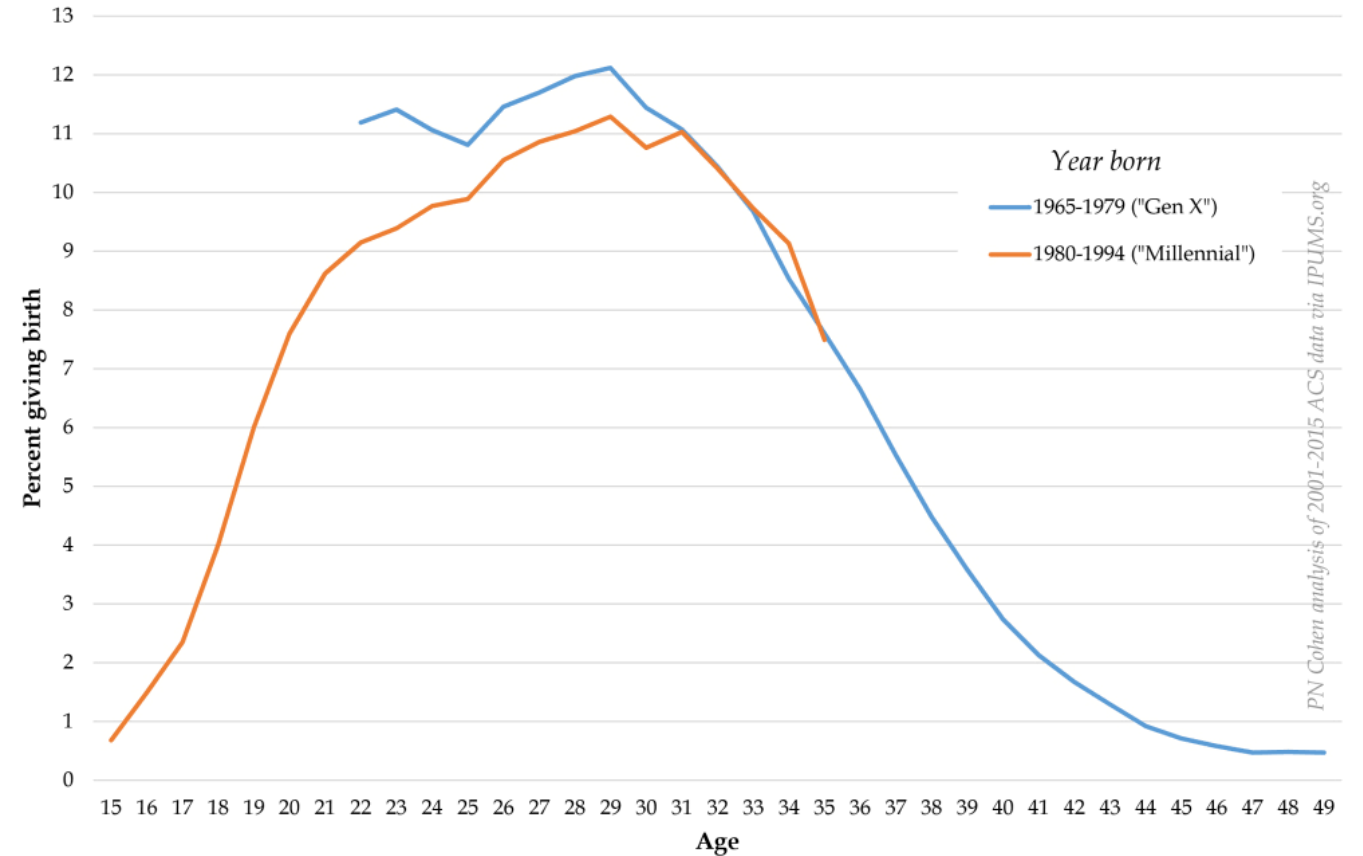


Note: Data labels are for 1860 and 2018. Population growth refers to the population residing in households.

Source: Pew Research Center analysis of Census historical statistics, 2010 Census SF1 data and 2018 American Community Survey.

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## Percent of women giving birth, by birth cohort and age



PN Cohen analysis of 2001-2015 ACS data via IPUMS.org

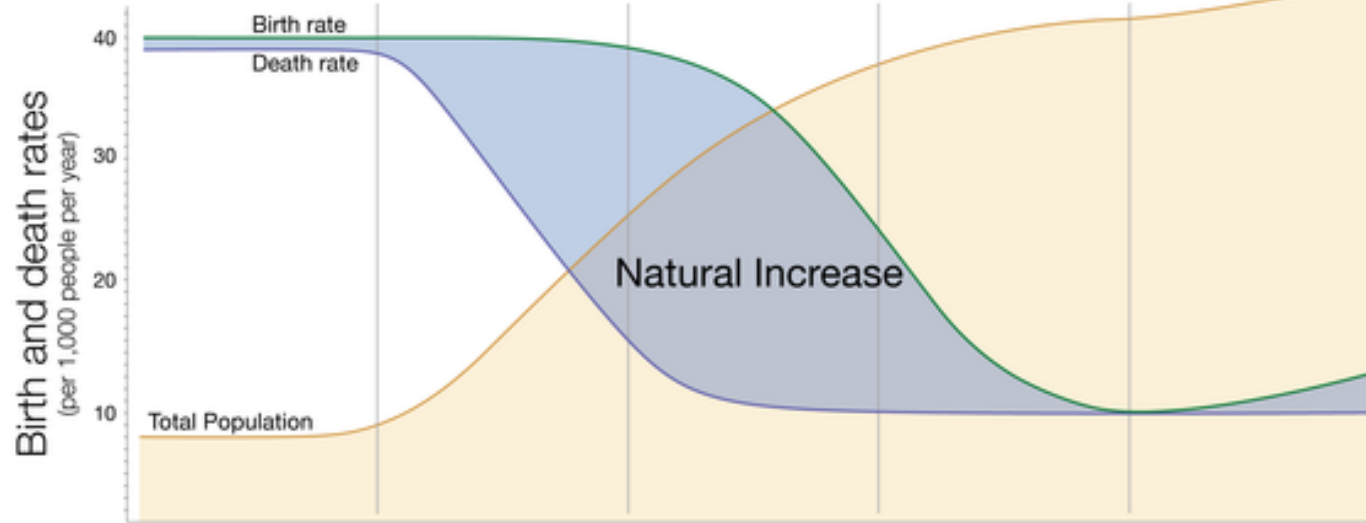


# Demographic Trends: A Connecticut Perspective

# Granby: Demographics, Housing, and School District Enrollments

## The demographic transition in 5 stages

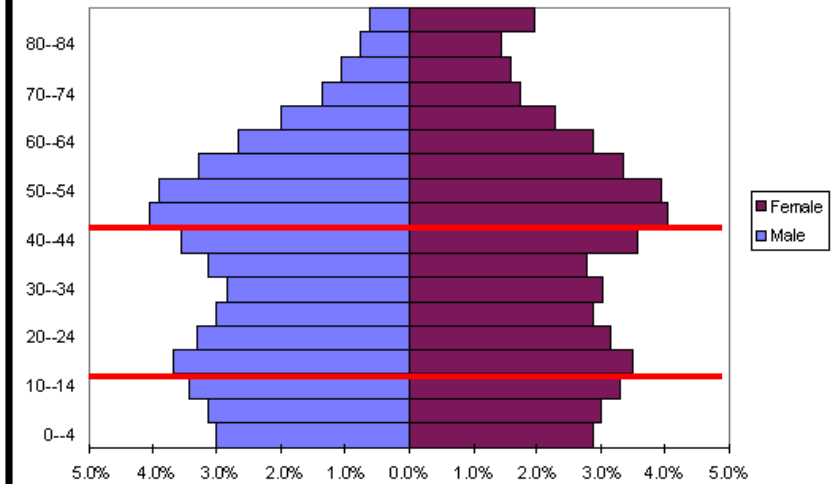
Our World  
in Data



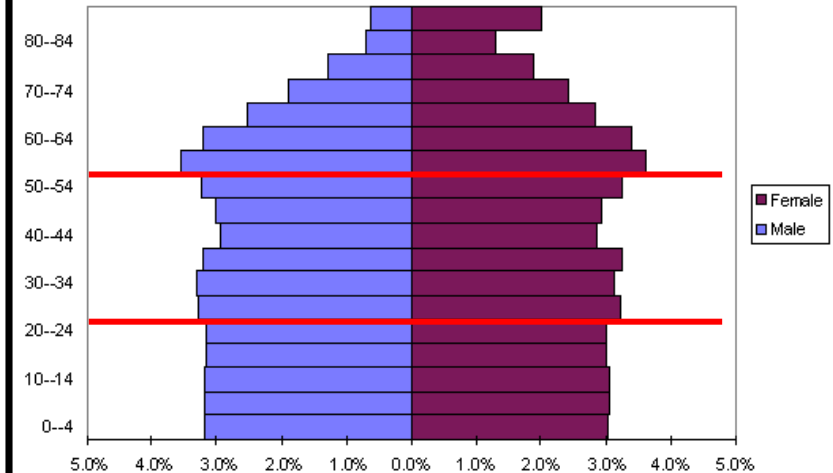
|                    | Stage 1                 | Stage 2             | Stage 3             | Stage 4                 | Stage 5                 |
|--------------------|-------------------------|---------------------|---------------------|-------------------------|-------------------------|
| Birth rate         | High                    | High                | Falling             | Low                     | Rising again            |
| Death rate         | High                    | Falls rapidly       | Falls more slowly   | Low                     | Low                     |
| Natural increase   | Stable or slow increase | Very rapid increase | Increase slows down | Falling and then stable | Stable or slow increase |
| Population Pyramid |                         |                     |                     |                         |                         |

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Connecticut Population Age Structure Projection for 2010



Connecticut Population Age Structure Projection for 2020



# Granby: Demographics, Housing, and School District Enrollments

## Connecticut's demand drivers are weak.

**Job Growth:** the primary demand driver, has been mostly stagnant since 1990.

- From 1985 to 1990 (5 years) total employment increased by 105,700 and nonfarm employment increased by **103,400**.
- From 1990 to 2020 (30 years) total employment increased by 130,400 and nonfarm employment increased by only **44,800**.

From 1990 to 2020, Connecticut's population grew by only 318,828 persons or approximately 126,019 households (at 2.53 person per household).

- 1990 – 2020 Housing Permits = 233,496 or 7,532/yr.
- 1990 – 2020 Demolitions = 39,131 or 1,262/yr.
- 1990 – 2020 Net Gain = 194,364 or 6,269/yr.
- 1990 – 2020 194,364 – 126,019 = 68,345 HHF

68,354 new housing permits resulted from new household formations—changes in demographic structure, not population growth.

Hartford LMA 2021 = **549,000**

## TOTAL EMPLOYMENT (Seasonally Adjusted)

|     | 1985             | 1990      | 1995      | 2000      | 2005      | 2010      | 2015      | 2020             |
|-----|------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------------|
| Jan | <b>1,614,600</b> | 1,720,300 | 1,657,800 | 1,721,200 | 1,687,700 | 1,712,600 | 1,788,400 | <b>1,850,700</b> |
| Feb | 1,617,700        | 1,725,000 | 1,655,700 | 1,724,800 | 1,690,500 | 1,715,000 | 1,789,800 | 1,846,200        |
| Mar | 1,619,100        | 1,728,800 | 1,652,300 | 1,726,800 | 1,694,100 | 1,718,400 | 1,790,300 | 1,842,200        |
| Apr | 1,619,200        | 1,731,300 | 1,648,400 | 1,727,200 | 1,698,400 | 1,722,600 | 1,789,700 | 1,669,700        |
| May | 1,618,800        | 1,732,500 | 1,645,000 | 1,726,300 | 1,703,100 | 1,727,400 | 1,788,300 | 1,671,100        |
| Jun | 1,619,300        | 1,732,200 | 1,643,000 | 1,724,800 | 1,707,800 | 1,731,400 | 1,786,300 | 1,675,500        |
| Jul | 1,621,900        | 1,731,000 | 1,642,800 | 1,723,400 | 1,711,600 | 1,734,100 | 1,784,100 | 1,681,900        |
| Aug | 1,627,000        | 1,729,100 | 1,643,900 | 1,722,500 | 1,714,600 | 1,735,700 | 1,782,500 | 1,687,700        |
| Sep | 1,633,900        | 1,726,500 | 1,645,700 | 1,721,900 | 1,717,500 | 1,736,100 | 1,781,600 | 1,691,400        |
| Oct | 1,641,100        | 1,723,600 | 1,647,300 | 1,721,200 | 1,720,900 | 1,736,000 | 1,781,800 | 1,692,700        |
| Nov | 1,647,100        | 1,720,900 | 1,648,300 | 1,720,000 | 1,724,700 | 1,735,800 | 1,783,000 | 1,691,800        |
| Dec | 1,651,100        | 1,719,000 | 1,648,900 | 1,718,000 | 1,728,800 | 1,735,800 | 1,784,800 | 1,691,000        |

Connecticut Department of Labor - Office of Research

## NONFARM EMPLOYMENT (Seasonally Adjusted)

|          | 1985             | 1990           | 1995      | 2000      | 2005      | 2010      | 2015      | 2020             |
|----------|------------------|----------------|-----------|-----------|-----------|-----------|-----------|------------------|
| CT       | <b>1,549,800</b> | 1,653,200      | 1,567,300 | 1,689,800 | 1,666,600 | 1,601,000 | 1,683,900 | <b>1,698,000</b> |
| Hartford | ---              | <b>603,400</b> | 548,200   | 568,900   | 556,500   | 545,100   | 575,000   | <b>591,900</b>   |

Connecticut Department of Labor - Office of Research



# Granby: Demographics, Housing, and School District Enrollments

## Real Property Market Demand Drivers

**Jobs (Employment):** Growth in jobs drives demand for residential, commercial, and industrial space.

Connecticut = **Stagnant**

**Population:** Growth in population drives demand for residential and commercial space.

Connecticut = **Anemic**

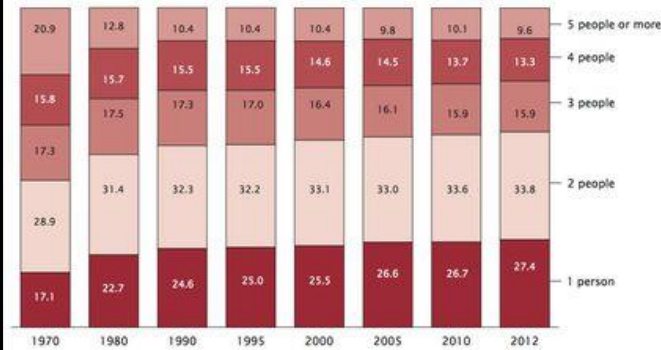
**Household Formations:** Growth in the number of households—new household formations—drives demand for residential and commercial space.

Connecticut = **Modest Growth (now contracting)**

**Income, Household and Per Capita:** Income growth drives the price point of where demand is realized.

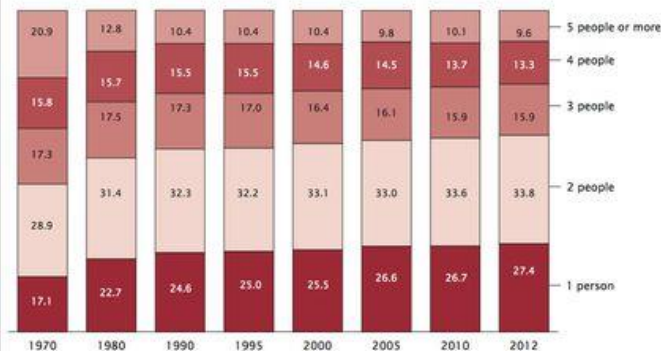
Connecticut = **Anemic**

Figure 3.  
Households by Size, 1970 to 2012: CPS  
(in percent)



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, selected years, 1970 to 2012.

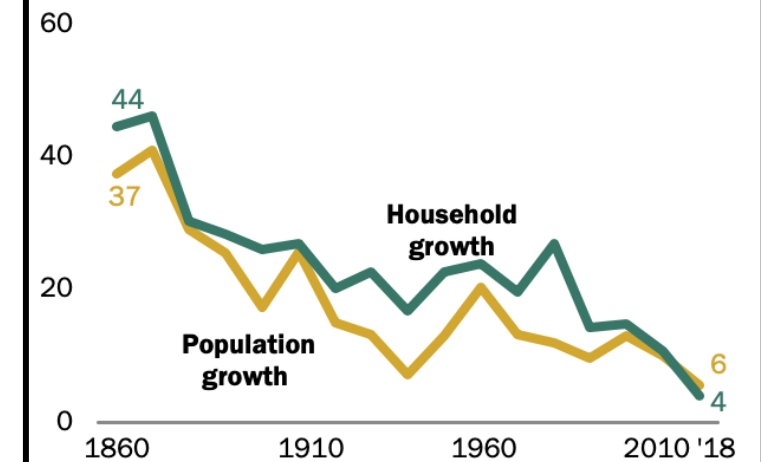
Figure 3.  
Households by Size, 1970 to 2012: CPS  
(in percent)



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, selected years, 1970 to 2012.

## Since 2010, household growth has trailed population growth

Growth in number of households and population per decade (%)



Note: Data labels are for 1860 and 2018. Population growth refers to the population residing in households.

Source: Pew Research Center analysis of Census historical statistics, 2010 Census SF1 data and 2018 American Community Survey.

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# Granby: Demographics, Housing, and School District Enrollments

| TOTAL POPULATION  | Population 2010 | Population 2020 | Population Change 2010 - 2020 | % Change 2010-2020 |
|-------------------|-----------------|-----------------|-------------------------------|--------------------|
| Connecticut       | 3,574,097       | 3,605,944       | 31,847                        | 1%                 |
| Fairfield County  | 916,829         | 957,419         | 40,590                        | 4%                 |
| Hartford County   | 894,014         | 899,498         | 5,484                         | 1%                 |
| Litchfield County | 189,927         | 185,186         | -4,741                        | -2%                |
| Middlesex County  | 165,676         | 164,245         | -1,431                        | -1%                |
| New Haven County  | 862,477         | 864,835         | 2,358                         | 0%                 |
| New London County | 274,055         | 268,555         | -5,500                        | -2%                |
| Tolland County    | 152,691         | 149,788         | -2,903                        | -2%                |
| Windham County    | 118,428         | 116,418         | -2,010                        | -2%                |

| ADULT POPULATION  | Population 2010 | Population 2020 | Population Change 2010 - 2020 | % Change 2010-2020 |
|-------------------|-----------------|-----------------|-------------------------------|--------------------|
| Connecticut       | 2,757,082       | 2,869,227       | 112,145                       | 4%                 |
| Fairfield County  | 689,810         | 743,170         | 53,360                        | 8%                 |
| Hartford County   | 689,971         | 713,425         | 23,454                        | 3%                 |
| Litchfield County | 148,975         | 151,879         | 2,904                         | 2%                 |
| Middlesex County  | 130,578         | 135,983         | 5,405                         | 4%                 |
| New Haven County  | 669,503         | 690,994         | 21,491                        | 3%                 |
| New London County | 214,456         | 216,922         | 2,466                         | 1%                 |
| Tolland County    | 121,807         | 123,584         | 1,777                         | 1%                 |
| Windham County    | 91,982          | 93,270          | 1,288                         | 1%                 |

| <18 POPULATION    | Population 2010 | Population 2020 | Population Change 2010 - 2020 | % Change 2010-2020 |
|-------------------|-----------------|-----------------|-------------------------------|--------------------|
| Connecticut       | 817,015         | 736,717         | -80,296                       | -10%               |
| Fairfield County  | 227,019         | 214,249         | -12,770                       | -6%                |
| Hartford County   | 204,043         | 186,073         | -17,970                       | -9%                |
| Litchfield County | 40,952          | 33,307          | -7,645                        | -19%               |
| Middlesex County  | 35,098          | 28,262          | -6,836                        | -19%               |
| New Haven County  | 192,974         | 173,841         | -19,133                       | -10%               |
| New London County | 59,599          | 51,633          | -7,966                        | -13%               |
| Tolland County    | 30,884          | 26,204          | -4,680                        | -15%               |
| Windham County    | 26,446          | 23,148          | -3,298                        | -12%               |

| NON-HISPANIC WHITE POPULATION | Population 2010 | Population 2020 | Population Change 2010 - 2020 | % Change 2010-2020 |
|-------------------------------|-----------------|-----------------|-------------------------------|--------------------|
| Connecticut                   | 2,757,082       | 2,869,227       | -267,030                      | -10%               |
| Fairfield County              | 606,716         | 552,125         | -54,591                       | -9%                |
| Hartford County               | 591,283         | 523,105         | -68,178                       | -12%               |
| Litchfield County             | 173,403         | 155,601         | -17,802                       | -10%               |
| Middlesex County              | 143,144         | 131,954         | -11,190                       | -8%                |
| New Haven County              | 582,384         | 509,688         | -72,696                       | -12%               |
| New London County             | 214,605         | 194,894         | -19,711                       | -9%                |
| Tolland County                | 133,589         | 120,021         | -13,568                       | -10%               |
| Windham County                | 101,138         | 91,844          | -9,294                        | -9%                |

| NON-HISPANIC ADULT POPULATION | Population 2010 | Population 2020 | Population Change 2010 - 2020 | % Change 2010-2020 |
|-------------------------------|-----------------|-----------------|-------------------------------|--------------------|
| Connecticut                   | 2,046,548       | 1,913,793       | -132,755                      | -6%                |
| Fairfield County              | 470,553         | 450,466         | -20,087                       | -4%                |
| Hartford County               | 481,437         | 441,908         | -39,529                       | -8%                |
| Litchfield County             | 138,339         | 131,221         | -7,118                        | -5%                |
| Middlesex County              | 115,151         | 112,302         | -2,849                        | -2%                |
| New Haven County              | 478,657         | 435,921         | -42,736                       | -9%                |
| New London County             | 173,964         | 164,712         | -9,252                        | -5%                |
| Tolland County                | 107,576         | 100,961         | -6,615                        | -6%                |
| Windham County                | 80,871          | 76,302          | -4,569                        | -6%                |

| NON-HISPANIC <18 POPULATION | Population 2010 | Population 2020 | Population Change 2010 - 2020 | % Change 2010-2020 |
|-----------------------------|-----------------|-----------------|-------------------------------|--------------------|
| Connecticut                 | 499,714         | 365,439         | -132,275                      | -27%               |
| Fairfield County            | 136,163         | 101,659         | -34,504                       | -25%               |
| Hartford County             | 109,846         | 81,197          | -28,649                       | -26%               |
| Litchfield County           | 35,064          | 24,308          | -10,684                       | -30%               |
| Middlesex County            | 27,993          | 19,652          | -8,341                        | -30%               |
| New Haven County            | 103,727         | 73,767          | -29,960                       | -29%               |
| New London County           | 40,641          | 30,182          | -10,459                       | -26%               |
| Tolland County              | 26,013          | 19,060          | -6,953                        | -27%               |
| Windham County              | 20,267          | 15,542          | -4,725                        | -23%               |



## Demographics: Granby's Population

# Granby: Demographics, Housing, and School District Enrollments

| TOTAL POPULATION  | Population 2010 | Population 2020 | Population Change 2010 - 2020 | % Change 2010-2020 |
|-------------------|-----------------|-----------------|-------------------------------|--------------------|
| Connecticut       | 3,574,097       | 3,605,944       | 31,847                        | 1%                 |
| <b>Granby</b>     | <b>11,282</b>   | <b>10,903</b>   | <b>-379</b>                   | <b>-3%</b>         |
| South Windsor     | 25,709          | 26,918          | 1,209                         | 5%                 |
| Fairfield County  | 916,829         | 957,419         | 40,590                        | 4%                 |
| Hartford County   | 894,014         | 899,498         | 5,484                         | 1%                 |
| Litchfield County | 189,927         | 185,186         | -4,741                        | -2%                |
| Middlesex County  | 165,676         | 164,245         | -1,431                        | -1%                |
| New Haven County  | 862,477         | 864,835         | 2,358                         | 0%                 |
| New London County | 274,055         | 268,555         | -5,500                        | -2%                |
| Tolland County    | 152,691         | 149,788         | -2,903                        | -2%                |
| Windham County    | 118,428         | 116,418         | -2,010                        | -2%                |

| NON-HISPANIC WHITE POPULATION | Population 2010 | Population 2020 | Population Change 2010 - 2020 | % Change 2010-2020 |
|-------------------------------|-----------------|-----------------|-------------------------------|--------------------|
| Connecticut                   | 2,757,082       | 2,869,227       | -267,030                      | -10%               |
| <b>Granby</b>                 | <b>10,723</b>   | <b>9,719</b>    | <b>-1,004</b>                 | <b>-9%</b>         |
| Fairfield County              | 606,716         | 552,125         | -54,591                       | -9%                |
| Hartford County               | 591,283         | 523,105         | -68,178                       | -12%               |
| Litchfield County             | 173,403         | 155,601         | -17,802                       | -10%               |
| Middlesex County              | 143,144         | 131,954         | -11,190                       | -8%                |
| New Haven County              | 582,384         | 509,688         | -72,696                       | -12%               |
| New London County             | 214,605         | 194,894         | -19,711                       | -9%                |
| Tolland County                | 133,589         | 120,021         | -13,568                       | -10%               |
| Windham County                | 101,138         | 91,844          | -9,294                        | -9%                |

| ADULT POPULATION  | Population 2010 | Population 2020 | Population Change 2010 - 2020 | % Change 2010-2020 |
|-------------------|-----------------|-----------------|-------------------------------|--------------------|
| Connecticut       | 2,757,082       | 2,869,227       | 112,145                       | 4%                 |
| <b>Granby</b>     | <b>8,386</b>    | <b>8,552</b>    | <b>166</b>                    | <b>2%</b>          |
| South Windsor     | 19,515          | 20,717          | 1,202                         | 6%                 |
| Fairfield County  | 689,810         | 743,170         | 53,360                        | 8%                 |
| Hartford County   | 689,971         | 713,425         | 23,454                        | 3%                 |
| Litchfield County | 148,975         | 151,879         | 2,904                         | 2%                 |
| Middlesex County  | 130,578         | 135,983         | 5,405                         | 4%                 |
| New Haven County  | 669,503         | 690,994         | 21,491                        | 3%                 |
| New London County | 214,456         | 216,922         | 2,466                         | 1%                 |
| Tolland County    | 121,807         | 123,584         | 1,777                         | 1%                 |
| Windham County    | 91,982          | 93,270          | 1,288                         | 1%                 |

| NON-HISPANIC ADULT POPULATION | Population 2010 | Population 2020 | Population Change 2010 - 2020 | % Change 2010-2020 |
|-------------------------------|-----------------|-----------------|-------------------------------|--------------------|
| Connecticut                   | 2,046,548       | 1,913,793       | -132,755                      | -6%                |
| <b>Granby</b>                 | <b>8,050</b>    | <b>7,826</b>    | <b>-224</b>                   | <b>-3%</b>         |
| Fairfield County              | 470,553         | 450,466         | -20,087                       | -4%                |
| Hartford County               | 481,437         | 441,908         | -39,529                       | -8%                |
| Litchfield County             | 138,339         | 131,221         | -7,118                        | -5%                |
| Middlesex County              | 115,151         | 112,302         | -2,849                        | -2%                |
| New Haven County              | 478,657         | 435,921         | -42,736                       | -9%                |
| New London County             | 173,964         | 164,712         | -9,252                        | -5%                |
| Tolland County                | 107,576         | 100,961         | -6,615                        | -6%                |
| Windham County                | 80,871          | 76,302          | -4,569                        | -6%                |

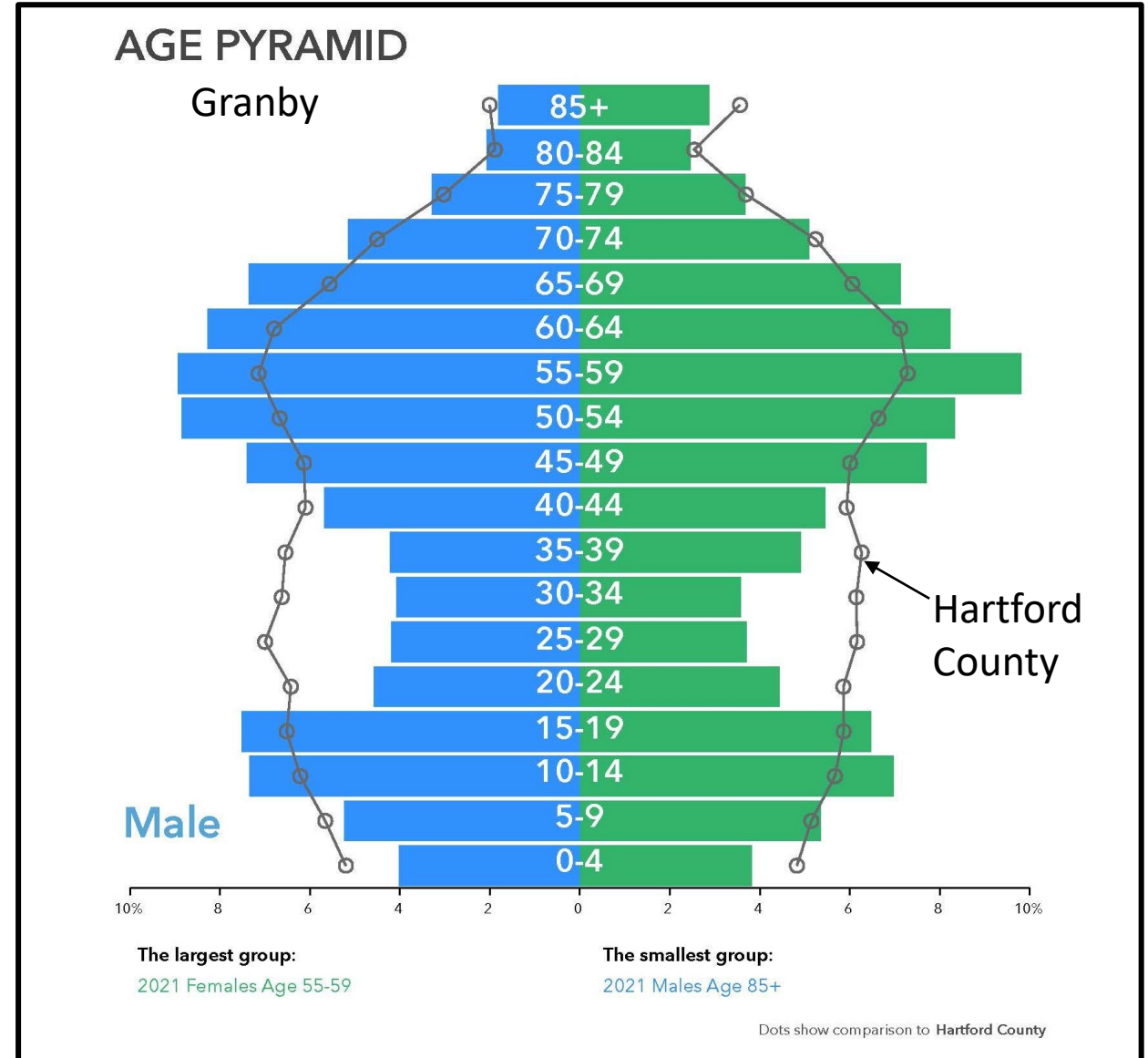
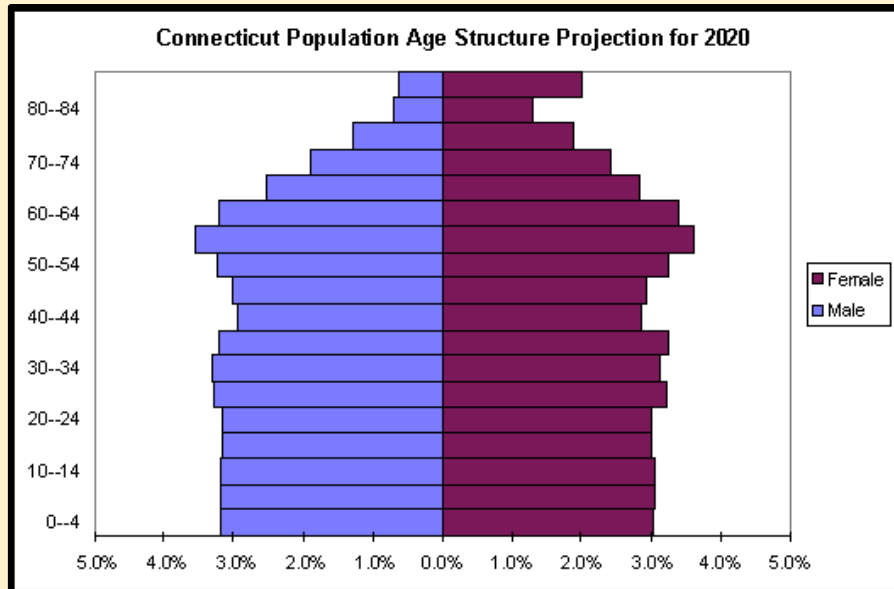
| <18 POPULATION    | Population 2010 | Population 2020 | Population Change 2010 - 2020 | % Change 2010-2020 |
|-------------------|-----------------|-----------------|-------------------------------|--------------------|
| Connecticut       | 817,015         | 736,717         | -80,296                       | -10%               |
| <b>Granby</b>     | <b>2,896</b>    | <b>2,351</b>    | <b>-545</b>                   | <b>-19%</b>        |
| South Windsor     | 6,194           | 6,201           | 7                             | 0%                 |
| Fairfield County  | 227,019         | 214,249         | -12,770                       | -6%                |
| Hartford County   | 204,043         | 186,073         | -17,970                       | -9%                |
| Litchfield County | 40,952          | 33,307          | -7,645                        | -19%               |
| Middlesex County  | 35,098          | 28,262          | -6,836                        | -19%               |
| New Haven County  | 192,974         | 173,841         | -19,133                       | -10%               |
| New London County | 59,599          | 51,633          | -7,966                        | -13%               |
| Tolland County    | 30,884          | 26,204          | -4,680                        | -15%               |
| Windham County    | 26,446          | 23,148          | -3,298                        | -12%               |

| NON-HISPANIC <18 POPULATION | Population 2010 | Population 2020 | Population Change 2010 - 2020 | % Change 2010-2020 |
|-----------------------------|-----------------|-----------------|-------------------------------|--------------------|
| Connecticut                 | 499,714         | 365,439         | -132,275                      | -27%               |
| <b>Granby</b>               | <b>2,673</b>    | <b>1,893</b>    | <b>-780</b>                   | <b>-29%</b>        |
| Fairfield County            | 136,163         | 101,659         | -34,504                       | -25%               |
| Hartford County             | 109,846         | 81,197          | -28,649                       | -26%               |
| Litchfield County           | 35,064          | 24,308          | -10,684                       | -30%               |
| Middlesex County            | 27,993          | 19,652          | -8,341                        | -30%               |
| New Haven County            | 103,727         | 73,767          | -29,960                       | -29%               |
| New London County           | 40,641          | 30,182          | -10,459                       | -26%               |
| Tolland County              | 26,013          | 19,060          | -6,953                        | -27%               |
| Windham County              | 20,267          | 15,542          | -4,725                        | -23%               |

# Granby: Demographics, Housing, and School District Enrollments

## Granby: Population Pyramid

- A powerful tool for understanding the demographic structure of a community.
- Look at the difference between Granby and Connecticut population structure.
- We will discuss this further.





## Demographics: Granby's Housing

# Granby: Demographics, Housing, and School District Enrollments

## Housing Characteristics:

- **Vacancy Rates:** rates of less than 8% indicate strong market. Rates below 5% indicate vacancy reflects natural turnover in housing units.
  - Granby's vacancy rates are very low.
  - Zero percent vacancy in rental product point to demand outpacing supply.
- **Unit Mix:** overwhelmingly a single-family detached housing market with very little '*missing middle*' and multi-family housing.
  - Lack of housing diversity and changing consumer preferences/trends, should raise concerns as to Granby's relevance in the housing market and future ability to compete.

Table 1. ACS Community Survey 2019

|                         | Town of Granby | Hartford County | State of Connecticut |
|-------------------------|----------------|-----------------|----------------------|
| Total housing units     | 4,398          | 379,602         | 151,6629             |
| Occupied housing units  | 4,147          | 350,408         | 137,0746             |
| Vacant housing units    | 251            | 29,194          | 14,5883              |
| Owner vacancy rate (%)  | 2.4            | 1.4             | 1.8                  |
| Renter vacancy rate (%) | 0.0            | 6.3             | 6.3                  |

Table 2. Housing Units in Structure

|                            | Town of Granby | Hartford County | State of Connecticut |
|----------------------------|----------------|-----------------|----------------------|
| <b>Total housing units</b> | 4,398          | 379,602         | 1516,629             |
| 1-unit detached            | 3,984 (90.6%)  | 210,665         | 893,531              |
| 1-unit attached            | 199 (4.5%)     | 21,892          | 81,832               |
| 2 units                    | 51             | 29,450          | 124,082              |
| 3 or 4 units               | 32             | 36,302          | 130,863              |
| 5 to 9 units               | 96             | 23,719          | 82,695               |
| 10 to 19 units             | 25             | 16,718          | 57,281               |
| 20 or more units           | 11 (0.3%)      | 38,674          | 134,093              |
| Mobile home                | 0              | 2,111           | 11,826               |
| Boat, RV, van, etc.        | 0              | 71              | 426                  |



# Granby: Demographics, Housing, and School District Enrollments

## Housing Characteristics:

- **Occupancy (Tenure):** the housing stock is overwhelmingly owner-occupied—not surprising since the housing stock is predominately single-family detached.
- **Bedrooms:** the housing stock is dominated by three or more-bedroom (**84%**) housing units—also not surprising since the housing stock is predominately single-family.
  - The number of bedrooms is especially important when considering school district enrollments.
  - Housing with more bedrooms tends to generate more school enrollments.
  - Single-family detached, owner-occupied housing with three or more-bedrooms generates the most school district enrollments.
  - *Granby's existing housing stock is designed for families with school age children.*

Table 3. Household Size by Housing Tenure

|  | Town of Granby | Hartford County | State of Connecticut |
|--|----------------|-----------------|----------------------|
| Occupied housing units                           | 4,147          | 350,408         | 1,370,746            |
| Owner-occupied                                   | 3,744 (90.3%)  | 224,640 (64.1%) | 905,681 (66%)        |
| Renter-occupied                                  | 403 (9.7%)     | 125,768 (35.9%) | 465,065 (33.9%)      |
| Average household size of occupied housing units |                |                 |                      |
| Average household size of owner-occupied unit    | 2.79           | 2.61            | 2.65                 |
| Average household size of renter-occupied unit   | 2.02           | 2.23            | 2.28                 |

Table 5. Bedrooms

|                            | Town of Granby | Hartford County | State of Connecticut |
|----------------------------|----------------|-----------------|----------------------|
| <b>Total housing units</b> | 4,398          | 379,602         | 1,516,629            |
| No bedroom                 | 30             | 9,234           | 34,812               |
| 1 bedroom                  | 222            | 49,001          | 190,973              |
| 2 bedrooms                 | 452            | 105,608         | 410,732              |
| 3 bedrooms                 | 2,019          | 141,219         | 551,144              |
| 4 bedrooms                 | 1,327          | 61,054          | 260,013              |
| 5 or more bedrooms         | 348            | 13,486          | 68,955               |

# Granby: Demographics, Housing, and School District Enrollments

## Housing Characteristics:

- **Age:** the housing stock younger than the region and state housing stock.
  - A younger, newer, and modern housing stock indicates a housing product that is generally more competitive in the housing market.
- **Value, Owner-Occupied:** home value is high. Granby is a \$300,000 to \$500,000 housing market.
  - A minimum of a six-figure income is required to access and enter the Granby housing market.
  - This should raise concerns over housing affordability and long-term competitiveness—few can enter the Granby housing market.

Table 6. Year Structure Built

|                            | Town of Granby | Hartford County | State of Connecticut |
|----------------------------|----------------|-----------------|----------------------|
| <b>Total housing units</b> | 4,398          | 379,602         | 1,516,629            |
| Built 2014 or later        | 33 (0.8%)      | 3,453           | 16,920               |
| Built 2010 to 2013         | 48 (1.1%)      | 3,747           | 21,126               |
| Built 2000 to 2009         | 483 (11%)      | 22,433          | 103,075              |
| Built 1990 to 1999         | 726 (16.5%)    | 25,389          | 116,028              |
| Built 1980 to 1989         | 531 (12.1%)    | 46,428          | 188,655              |
| Built 1970 to 1979         | 839 (19.1%)    | 50,599          | 203,700              |
| Built 1960 to 1969         | 467 (10.5%)    | 56,261          | 204,879              |
| Built 1950 to 1959         | 578 (13.1%)    | 65,436          | 224,393              |
| Built 1940 to 1949         | 278 (6.3%)     | 29,317          | 103,008              |
| Built 1939 or earlier      | 415 (9.4%)     | 76,539          | 334,845              |

Table 7. Value, Owner-Occupied Housing

|                             | Town of Granby   | Hartford County | State of Connecticut |
|-----------------------------|------------------|-----------------|----------------------|
| <b>Owner-occupied units</b> | 3,744            | 224,640         | 905,681              |
| Less than \$50,000          | 45               | 3,810           | 17,522               |
| \$50,000 to \$99,999        | 30               | 6,706           | 28,440               |
| \$100,000 to \$149,999      | 65               | 25,232          | 78,467               |
| \$150,000 to \$199,999      | 301              | 45,413          | 137,944              |
| \$200,000 to \$299,999      | 1,321 (35.3%)    | 71,806          | 248,431              |
| \$300,000 to \$499,999      | 1,405 (37.5%)    | 54,495          | 244,855              |
| \$500,000 to \$999,999      | 546              | 15,411          | 107,504              |
| \$1,000,000 or more         | 13               | 1,767           | 42,518               |
| Median                      | <b>\$310,600</b> | \$240,600       | \$275,400            |

# Granby: Demographics, Housing, and School District Enrollments

## Housing Characteristics:

- **Housing Costs, Owner-Occupied:** housing costs are higher than state and county.
  - The result of a younger, newer, and larger housing stock.
  - The consequence? Affordability!
    - Affordability, not simply for populations of lesser means, but also for younger households—young families.

Table 9. Selected Monthly Owner Costs (SMOC) – With Mortgage

|                                      | Town of Granby |         | Hartford County |         | State of Connecticut |         |
|--------------------------------------|----------------|---------|-----------------|---------|----------------------|---------|
| <b>Housing units with a mortgage</b> | 2,662          | (71.1%) | 152,308         | (67.8%) | 614,351              | (67.8%) |
| Less than \$500                      | 0              | 0%      | 174             | 0.1%    | 958                  | 0.2%    |
| \$500 to \$999                       | 55             | 2.1%    | 5,577           | 3.7%    | 21,034               | 3.4%    |
| \$1,000 to \$1,499                   | 215            | 8.1%    | 29,796          | 19.6%   | 97,919               | 15.9%   |
| \$1,500 to \$1,999                   | 739            | 27.8%   | 45,492          | 29.9%   | 157,564              | 25.6%   |
| \$2,000 to \$2,499                   | 614            | 23.1%   | 32,738          | 21.5%   | 124,562              | 20.3%   |
| \$2,500 to \$2,999                   | 370            | 13.9%   | 17,338          | 11.4%   | 78,757               | 12.8%   |
| \$3,000 or more                      | 669            | 25.1%   | 21,193          | 13.9%   | 133,557              | 21.7%   |
| Median                               | \$2,262        |         | \$1,946         |         | \$2,119              |         |

Table 10. Selected Monthly Owner Costs (SMOC) – Without Mortgage

|   | Town of Granby |       | Hartford County |       | State of Connecticut |       |
|---|----------------|-------|-----------------|-------|----------------------|-------|
| <b>Housing units without a mortgage</b> | 1,082          | 28.9% | 72,332          | 32.2% | 291,330              | 32.2% |
| Less than \$250                         | 0              | 0%    | 574             | 0.8%  | 2676                 | 0.9%  |
| \$250 to \$399                          | 33             | 3.0%  | 1102            | 1.5%  | 6,386                | 2.2%  |
| \$400 to \$599                          | 65             | 6%    | 8036            | 11.1% | 31,527               | 10.8% |
| \$600 to \$799                          | 202            | 18.7% | 20415           | 28.2% | 71,187               | 24.4% |
| \$800 to \$999                          | 192            | 17.7% | 18353           | 25.4% | 66,179               | 22.7% |
| \$1,000 or more                         | 590            | 54.5% | 23852           | 33.0% | 113,375              | 38.9% |
| Median                                  | \$1,046        |       | \$859           |       | \$894                |       |

# Granby: Demographics, Housing, and School District Enrollments

## Housing Characteristics:

- **Housing Costs, Owner-Occupied:**
  - High percent of owner-occupied households spending 30% or more housing.
  - Likely the result of:
    - Buying access to the school system
    - Conspicuous consumption
    - Aging, retired populations
  - *Not an affordability issue of great concern.*

Table 11. Selected Monthly Owner Costs as  
Percentage of Household Income (SMOCAPI)

|  | Town of<br>Granby | Hartford<br>County | State of<br>Connecticut |
|--|-------------------|--------------------|-------------------------|
| <b>Housing units with a mortgage</b>   | 2,662             | 151,726            | 612,195                 |
| Less than 20.0 percent                 | 1,265             | 66,286             | 249,997                 |
| 20.0 to 24.9 percent                   | 494               | 26,340             | 102,323                 |
| 25.0 to 29.9 percent                   | 267               | 16,578             | 69,615                  |
| 30.0 to 34.9 percent                   | 170 (6.4%)        | 11,032             | 45,964                  |
| 35.0 percent or more                   | 466 (17.5%)       | 31,490             | 144,296                 |
| Not computed                           | 0                 | 582                | 2,156                   |
| <b>Housing unit without a mortgage</b> | 1,059             | 71,665             | 288,537                 |
| Less than 10.0 percent                 | 396               | 22,281             | 89,190                  |
| 10.0 to 14.9 percent                   | 239               | 14,522             | 58,665                  |
| 15.0 to 19.9 percent                   | 186               | 10,447             | 38,097                  |
| 20.0 to 24.9 percent                   | 25                | 5,997              | 24,355                  |
| 25.0 to 29.9 percent                   | 53                | 4,234              | 16,989                  |
| 30.0 to 34.9 percent                   | 57 (5.4%)         | 2,627              | 11,960                  |
| 35.0 percent or more                   | 103 (9.7%)        | 11,557             | 49,281                  |
| Not computed                           | 23                | 667                | 2,793                   |

# Granby: Demographics, Housing, and School District Enrollments

## Housing Characteristics:

- **Housing Costs, Renter-Occupied:**
  - Rents consistent with the county.
  - A lack of higher end rental housing—this indicates a gap in the market.
  - Very high percent of renter households paying 30% or more for housing.
  - Likely the result of:
    - Limited income
    - Single person households
    - Aging, retired populations
- The rental housing market is a real affordability concern.

Table 12. Gross Rent

|                                   | Town of Granby | Hartford County | State of Connecticut |
|-----------------------------------|----------------|-----------------|----------------------|
| <b>Occupied units paying rent</b> | 394            | 121,315         | 446,564              |
| Less than \$500                   | 34             | 13,230          | 43,948               |
| \$500 to \$999                    | 120            | 34,055          | 107,314              |
| \$1,000 to \$1,499                | 181            | 52,796          | 172,238              |
| \$1,500 to \$1,999                | 12             | 16,500          | 77,046               |
| \$2,000 to \$2,499                | 47             | 3,163           | 26,477               |
| \$2,500 to \$2,999                | 0              | 735             | 9,972                |
| \$3,000 or more                   | 0              | 836             | 9,569                |
| Median (dollars)                  | \$1,100        | \$1,106         | \$1,180              |
| No rent paid                      | 9              | 4,453           | 18,501               |

Table 13. Gross Rent as Percentage of Household Income (GRAPI)

|  | Town of Granby | Hartford County | State of Connecticut |
|--|----------------|-----------------|----------------------|
| <b>Occupied units paying rent (excluding units where GRAPI cannot be computed)</b> | 394            | 118,654         | 437,384              |
| Less than 15.0 percent   | 79             | 15,313          | 52,712               |
| 15.0 to 19.9 percent   | 78             | 15,387          | 52,270               |
| 20.0 to 24.9 percent   | 65             | 14,730          | 54,264               |
| 25.0 to 29.9 percent   | 50             | 14,241          | 52,657               |
| 30.0 to 34.9 percent   | 8 (2%)         | 10,330          | 39,555               |
| 35.0 percent or more   | 114 (29%)      | 48,653          | 185,926              |
| Not computed   | 9              | 7,114           | 27,681               |

# Granby: Demographics, Housing, and School District Enrollments

## Households Defined:

- **All Household [Total]:** all people who occupy a housing unit.
- **Family Household:** contains at least one person related to the householder by birth, marriage, or adoption.
- **Married-Couple Family:** a husband and wife enumerated as members of the same household. The married couple may or may not have children living with them. The expression "married-couple" before the term "family" indicates that the household or family is maintained by a husband and wife.
- **Nonfamily Household:** a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

Table 14. Income by Household, Granby

|                        | All Households   | Families  | Married-Couple Families | Nonfamily       |
|------------------------|------------------|-----------|-------------------------|-----------------|
| <b>Total</b>           | 4,147            | 3,334     | 3,009                   | 813             |
| Less than \$10,000     | 1.5%             | 0.4%      | 0.0%                    | 7.7%            |
| \$10,000 to \$14,999   | 1.9%             | 0.3%      | 0.4%                    | 8.4%            |
| \$15,000 to \$24,999   | 2.2%             | 1.4%      | 0.4%                    | 6.9%            |
| \$25,000 to \$34,999   | 3.3%             | 0.9%      | 1.0%                    | 13.4%           |
| \$35,000 to \$49,999   | 7.3%             | 6.4%      | 6.0%                    | 11.3%           |
| \$50,000 to \$74,999   | 10.7%            | 9.9%      | 8.1%                    | 15.0%           |
| \$75,000 to \$99,999   | 13.9%            | 12.1%     | 11.0%                   | 19.8%           |
| \$100,000 to \$149,999 | 22.1%            | 24.6%     | 26.0%                   | 9.6%            |
| \$150,000 to \$199,999 | 16.1%            | 19.2%     | 20.4%                   | 3.3%            |
| \$200,000 or more      | 20.9%            | 24.8%     | 26.8%                   | 4.6%            |
| Median income          | <b>\$121,250</b> | \$134,500 | \$141,815               | <b>\$53,860</b> |

# Granby: Demographics, Housing, and School District Enrollments

## Housing – Households – Demographic Structure:

### • Changing Structure of Households:

- *Fertility rates and household size*: declining for decades.
  - Smaller households (1 & 2-person).
- Percent married households with children has declined nationally from 40.3% (1970) to 19.6% (2012). Now **19%**,
- Nationally, **28%** of households are single person
  - 1960 = **13%** single person households.
- 1960 to 2016, percent of children living with only their mother increased from **8% to 23%**—with only their father, 1% to 4%.
  - The lack of affordable housing disproportionately harms single mothers.
- Granby’s housing stock—single-family detached owner-occupied—housing, was built to serve the needs of family households of the past—*not the smaller and non-traditional households of today.*

Table 15. Occupancy Characteristics, Granby

|                                | Occupied<br>Units | Percent<br>Occupied | Owner<br>Occupied | Percent<br>Owner-Occupied | Renter<br>Occupied | Percent<br>Renter-Occupied |
|--------------------------------|-------------------|---------------------|-------------------|---------------------------|--------------------|----------------------------|
| <b>Occupied housing units</b>  | 4,147             | 4,147               | 3,744             | 3,744                     | 403                | 403                        |
| 1-person household             | 722               | <b>17.4%</b>        | 536               | <b>14.3%</b>              | 186                | <b>46.2%</b>               |
| 2-person household             | 1,620             | <b>39.1%</b>        | 1,499             | <b>40.0%</b>              | 121                | <b>30.0%</b>               |
| 3-person household             | 678               | 16.3%               | 629               | 16.8%                     | 49                 | 12.2%                      |
| 4-or-more-person household     | 1,127             | 27.2%               | 1,080             | 28.8%                     | 47                 | 11.7%                      |
| <b>Family households</b>       | 3,334             | 80.4%               | 3,132             | 83.7%                     | 202                | 50.1%                      |
| Married-couple family          | 3,009             | 72.6%               | 2,930             | 78.3%                     | 79                 | 19.6%                      |
| Householder 65 years and over  | 717               | <b>17.3%</b>        | 712               | <b>19.0%</b>              | 5                  | 1.2%                       |
| Other family                   | 325               | 7.8%                | 202               | 5.4%                      | 123                | 30.5%                      |
| <b>Nonfamily households</b>    | 813               | 19.6%               | 612               | 16.3%                     | 201                | 49.9%                      |
| Householder living alone       | 722               | <b>17.4%</b>        | 536               | <b>14.3%</b>              | 186                | <b>46.2%</b>               |
| Householder 65 years and over  | 373               | 9.0%                | 251               | 6.7%                      | 122                | <b>30.3%</b>               |
| Householder not living alone   | 91                | 2.2%                | 76                | 2.0%                      | 15                 | 3.7%                       |
| Householder 65 years and over  | 20                | 0.5%                | 20                | 0.5%                      | 0                  | 0.0%                       |
| <b>Family Type</b>             |                   |                     |                   |                           |                    |                            |
| With related children under 18 | 1,336             | <b>32.2%</b>        | 1,235             | <b>33.0%</b>              | 101                | <b>25.1%</b>               |
| With own children under 18     | 1,312             | 31.6%               | 1,211             | 32.3%                     | 101                | 25.1%                      |
| Under 6 years only             | <b>224</b>        | <b>5.4%</b>         | <b>194</b>        | <b>5.2%</b>               | <b>30</b>          | <b>7.4%</b>                |
| Under 6 years and 6 to 17      | 248               | 6.0%                | 215               | 5.7%                      | 33                 | 8.2%                       |
| 6 to 17 years only             | 840               | <b>20.3%</b>        | 802               | <b>21.4%</b>              | 38                 | <b>9.4%</b>                |
| No own children under 18       | 24                | 0.6%                | 24                | 0.6%                      | 0                  | 0.0%                       |
| No related children under 18   | 2,811             | <b>67.8%</b>        | 2,509             | <b>67.0%</b>              | 302                | <b>74.9%</b>               |



# Granby: Demographics, Housing, and School District Enrollments

## Housing Production: Past Demand & Absorption

1997-2017 = 33 units/year

1997-2007 = **53 units/year**

2008-2017 = 12 units/year

2018-2021 = **52 units/year**

### Declining Demand/Absorption:

1997-2007: **64.3%** (582 units) of net gain—stronger market

2008-2017: **12.7%** (115 units) of net gain—weaker market

2018-2021: **23.0%** (208 units) of net gain—stronger market

1997-2017: Multi-family = **0%** market share

1997-2007: Multi-family = **0%** market share

2008-2017: Multi-family = **45.2%** market share

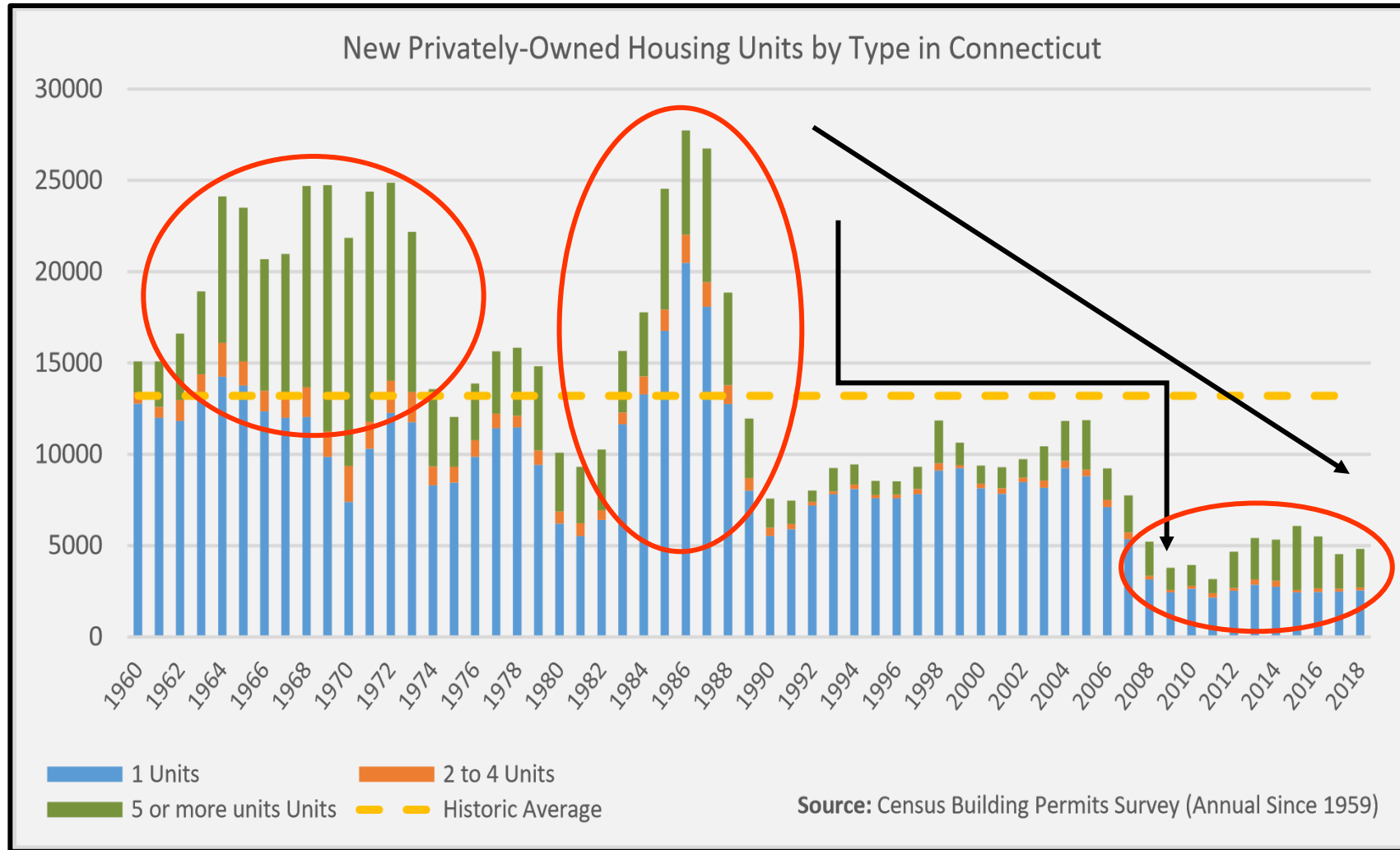
2018-2021: Multi-family = **62.5%** market share

## Granby Building Permits 1997-2017

| Year    | Total Units | 1-Unit | 2-Unit | 3-4-Unit | 5+ Unit | Demo | Net Gain |
|---------|-------------|--------|--------|----------|---------|------|----------|
| 2021    | 41          | 9      | 32     | 0        | 0       | 2    | 39       |
| 2020    | 40          | 14     | 0      | 0        | 26      | 2    | 38       |
| 2019    | 70          | 18     | 0      | 0        | 52      | 6    | 64       |
| 2018    | 68          | 16     | 0      | 0        | 52      | 1    | 67       |
| 2017    | 28          | 12     | 0      | 0        | 16      | 2    | 26       |
| 2016    | 49          | 13     | 0      | 0        | 36      | 1    | 48       |
| 2015    | 7           | 7      | 0      | 0        | 0       | 0    | 7        |
| 2014    | 11          | 11     | 0      | 0        | 0       | 2    | 9        |
| 2013    | 10          | 10     | 0      | 0        | 0       | 1    | 9        |
| 2012    | 4           | 4      | 0      | 0        | 0       | 1    | 3        |
| 2011    | 4           | 4      | 0      | 0        | 0       | 1    | 3        |
| 2010    | 6           | 6      | 0      | 0        | 0       | 0    | 6        |
| 2009    | 4           | 4      | 0      | 0        | 0       | 2    | 2        |
| 2008    | 3           | 3      | 0      | 0        | 0       | 1    | 2        |
| 2007    | 17          | 11     | 2      | 4        | 0       | 2    | 15       |
| 2006    | 46          | 46     | 0      | 0        | 0       | 0    | 46       |
| 2005    | 64          | 64     | 0      | 0        | 0       | 0    | 64       |
| 2004    | 43          | 43     | 0      | 0        | 0       | 0    | 43       |
| 2003    | 60          | 60     | 0      | 0        | 0       | 0    | 60       |
| 2002    | 73          | 73     | 0      | 0        | 0       | 0    | 73       |
| 2001    | 60          | 60     | 0      | 0        | 0       | 5    | 55       |
| 2000    | 60          | 60     | 0      | 0        | 0       | 7    | 53       |
| 1999    | 73          | 73     | 0      | 0        | 0       | 0    | 73       |
| 1998    | 46          | 46     | 0      | 0        | 0       | 6    | 40       |
| 1997    | 62          | 62     | 0      | 0        | 0       | 2    | 60       |
| Total   | 730         | 672    | 2      | 4        | 52      | 33   | 697      |
| Percent | 100%        | 83.2%  | 0%     | 1.3%     | 16.1%   | 8.9% | 92.5%    |

Source: Connecticut DECD Housing Permit Data (2021). Town of Granby, Years 2018 – 2021.

# The Dynamics of Demographics and Economic Development



|          | 1985      | 1990             | 1995      | 2000      | 2005      | 2010             | 2015      | 2020      |
|----------|-----------|------------------|-----------|-----------|-----------|------------------|-----------|-----------|
| CT       | 1,549,800 | <b>1,653,200</b> | 1,567,300 | 1,689,800 | 1,666,600 | <b>1,601,000</b> | 1,683,900 | 1,698,000 |
| Hartford | ---       | <b>603,400</b>   | 548,200   | 568,900   | 556,500   | <b>545,100</b>   | 575,000   | 591,900   |

## Demand Drivers – Jobs

- 1985 to 1990 (5 years) nonfarm employment increased by 103,400.
- 1990 to 2020 (30 years) nonfarm employment increased by only 44,800.
- 1990 to 2020 (30 years) population grew by only 318,828 persons.
- Connecticut Population Growth

|      |           |       |
|------|-----------|-------|
| 1950 | 2,007,280 | 17.4% |
| 1960 | 2,535,234 | 26.3% |
| 1970 | 3,031,709 | 19.6% |
| 1980 | 3,107,576 | 2.5%  |
| 1990 | 3,287,576 | 5.8%  |
| 2000 | 3,405,565 | 3.6%  |
| 2010 | 3,574,097 | 4.9%  |
| 2020 | 3,605,944 | 0.9%  |



# Housing and Education:

## Granby Housing, Enrollments, and Education Costs

# Granby: Demographics, Housing, and School District Enrollments

## Granby's Existing Housing Stock:

- Granby's housing stock—single-family detached owner-occupied—was built to serve the needs of family households of the past—*not the smaller and non-family households of today*.
- Granby's housing stock, which is 84% three- or more-bedrooms, is producing 0.42 school district enrollments per unit.
  - Enrollments (1,729) / Occupied Housing (4,147) = 0.4169 enrollments per unit.
- A housing stock that is most favorable to families with children is producing very few school district enrollments.
  - Why? Changes in demographic (household) structure.
    - Fewer married couples' w/children, fewer family households, more one- and two-person households.
    - It is demographics, not housing, that is driving enrollments—*declining enrollments*.

Table 1. ACS Community Survey 2019

|                         | Town of Granby | Hartford County | State of Connecticut |
|-------------------------|----------------|-----------------|----------------------|
| Total housing units     | 4,398          | 379,602         | 151,6629             |
| Occupied housing units  | 4,147          | 350,408         | 137,0746             |
| Vacant housing units    | 251            | 29,194          | 14,5883              |
| Owner vacancy rate (%)  | 2.4            | 1.4             | 1.8                  |
| Renter vacancy rate (%) | 0.0            | 6.3             | 6.3                  |

Table 2. Housing Units in Structure

|                            | Town of Granby | Hartford County | State of Connecticut |
|----------------------------|----------------|-----------------|----------------------|
| <b>Total housing units</b> | 4,398          | 379,602         | 1516,629             |
| 1-unit detached            | 3,984 (90.6%)  | 210,665         | 893,531              |
| 1-unit attached            | 199 (4.5%)     | 21,892          | 81,832               |
| 2 units                    | 51             | 29,450          | 124,082              |
| 3 or 4 units               | 32             | 36,302          | 130,863              |
| 5 to 9 units               | 96             | 23,719          | 82,695               |
| 10 to 19 units             | 25             | 16,718          | 57,281               |
| 20 or more units           | 11 (0.3%)      | 38,674          | 134,093              |
| Mobile home                | 0              | 2,111           | 11,826               |
| Boat, RV, van, etc.        | 0              | 71              | 426                  |

Table 5. Bedrooms

|                            | Town of Granby | Hartford County | State of Connecticut |
|----------------------------|----------------|-----------------|----------------------|
| <b>Total housing units</b> | 4,398          | 379,602         | 1,516,629            |
| No bedroom                 | 30             | 9,234           | 34,812               |
| 1 bedroom                  | 222            | 49,001          | 190,973              |
| 2 bedrooms                 | 452            | 105,608         | 410,732              |
| 3 bedrooms                 | 2,019          | 141,219         | 551,144              |
| 4 bedrooms                 | 1,327          | 61,054          | 260,013              |
| 5 or more bedrooms         | 348            | 13,486          | 68,955               |

# Granby: Demographics, Housing, and School District Enrollments

## Housing, Enrollments, and Education Expenditures

- 2007 to 2017 is used as for the purpose of this analysis.
- The is due to quality and consistency of data with this period.
- Data pre 2007 and post 2017 is provided for context.

| GRANBY HOUSING PERMITS<br>NET GAIN 2007-2017 |            |
|--|------------|
| <b>2018-2021</b>                             | <b>208</b> |
| 2021   | 39         |
| 2020   | 38         |
| 2019   | 64         |
| 2018   | 67         |
| <b>2007-2017</b>                             | <b>130</b> |
| 2017   | 26         |
| 2016   | 48         |
| 2015   | 7          |
| 2014   | 9          |
| 2013   | 9          |
| 2012   | 3          |
| 2011   | 3          |
| 2010   | 6          |
| 2009   | 2          |
| 2008   | 2          |
| 2007   | 15         |

## Granby Building Permits 1997-2017

| Year           | Total Units | 1-Unit       | 2-Unit    | 3-4-Unit    | 5+ Unit      | Demo        | Net Gain     |
|----------------|-------------|--------------|-----------|-------------|--------------|-------------|--------------|
| 2021           | 41          | 9            | 32        | 0           | 0            | 2           | 39           |
| 2020           | 40          | 14           | 0         | 0           | 26           | 2           | 38           |
| 2019           | 70          | 18           | 0         | 0           | 52           | 6           | 64           |
| 2018           | 68          | 16           | 0         | 0           | 52           | 1           | 67           |
| 2017           | 28          | 12           | 0         | 0           | 16           | 2           | 26           |
| 2016           | 49          | 13           | 0         | 0           | 36           | 1           | 48           |
| 2015           | 7           | 7            | 0         | 0           | 0            | 0           | 7            |
| 2014           | 11          | 11           | 0         | 0           | 0            | 2           | 9            |
| 2013           | 10          | 10           | 0         | 0           | 0            | 1           | 9            |
| 2012           | 4           | 4            | 0         | 0           | 0            | 1           | 3            |
| 2011           | 4           | 4            | 0         | 0           | 0            | 1           | 3            |
| 2010           | 6           | 6            | 0         | 0           | 0            | 0           | 6            |
| 2009           | 4           | 4            | 0         | 0           | 0            | 2           | 2            |
| 2008           | 3           | 3            | 0         | 0           | 0            | 1           | 2            |
| 2007           | 17          | 11           | 2         | 4           | 0            | 2           | 15           |
| 2006           | 46          | 46           | 0         | 0           | 0            | 0           | 46           |
| 2005           | 64          | 64           | 0         | 0           | 0            | 0           | 64           |
| 2004           | 43          | 43           | 0         | 0           | 0            | 0           | 43           |
| 2003           | 60          | 60           | 0         | 0           | 0            | 0           | 60           |
| 2002           | 73          | 73           | 0         | 0           | 0            | 0           | 73           |
| 2001           | 60          | 60           | 0         | 0           | 0            | 5           | 55           |
| 2000           | 60          | 60           | 0         | 0           | 0            | 7           | 53           |
| 1999           | 73          | 73           | 0         | 0           | 0            | 0           | 73           |
| 1998           | 46          | 46           | 0         | 0           | 0            | 6           | 40           |
| 1997           | 62          | 62           | 0         | 0           | 0            | 2           | 60           |
| <b>Total</b>   | <b>730</b>  | <b>672</b>   | <b>2</b>  | <b>4</b>    | <b>52</b>    | <b>33</b>   | <b>697</b>   |
| <b>Percent</b> | <b>100%</b> | <b>83.2%</b> | <b>0%</b> | <b>1.3%</b> | <b>16.1%</b> | <b>8.9%</b> | <b>92.5%</b> |

Source: Connecticut DECD Housing Permit Data (2021). Town of Granby, Years 2018 – 2021.

# Granby: Demographics, Housing, and School District Enrollments

## Housing Production – Enrollments – Education Expenditures:

- Housing production from 2007 to 2017 resulted in 130 net gain housing units.
  - Using the existing housing stock enrollment rate of 0.42 enrollments per unit, we can assume 130 new housing units may have produced 55 new enrollments. However,
- School District enrollments from 2007 to 2017 declined from 2,339 to 1,729, a loss of 610 students or over 25% of total enrollments.
  - The fact that enrollments declined while new housing was *added should question the assumption that new housing development is the primary driver of school district enrollments.*
- From 2007 to 2017, Granby's School District (BoE) budget increased from \$26,596,912 to \$30,075,085, an increase of \$3,478,173.
  - This means the School District budget increased \$7,276 for every enrollment lost (-478). This should further question the assumption that school district enrollments are the primary driver of education costs.

| GRANBY HOUSING PERMITS<br>NET GAIN 2007-2017 |     |
|--|-----|
| 2018-2021                                    | 208 |
| 2021   | 39  |
| 2020   | 38  |
| 2019   | 64  |
| 2018   | 67  |
| 2007-2017                                    | 130 |
| 2017   | 26  |
| 2016   | 48  |
| 2015   | 7   |
| 2014   | 9   |
| 2013   | 9   |
| 2012   | 3   |
| 2011   | 3   |
| 2010   | 6   |
| 2009   | 2   |
| 2008   | 2   |
| 2007   | 15  |

| GRANBY SCHOOL DISTRICT ENROLLMENTS |               |      |
|------------------------------------|---------------|------|
| 2008-2021                          |               | -610 |
| 2025-26                            | 1,837         | ---  |
| 2024-25                            | 1,841         | ---  |
| 2023-24                            | 1,845         | ---  |
| 2022-23                            | 1,790         | ---  |
| 2021-22                            | 1,779         | ---  |
| 2020-21                            | 1,729 (73.9%) | -70  |
| 2019-20                            | 1,799         | -78  |
| 2018-19                            | 1,877         | 3    |
| 2017-18                            | 1,874         | -6   |
| 2016-17                            | 1,880         | -81  |
| 2015-16                            | 1,961         | -9   |
| 2014-15                            | 1,970         | -95  |
| 2013-14                            | 2,065         | -47  |
| 2012-13                            | 2,112         | -59  |
| 2011-12                            | 2,171         | -82  |
| 2010-11                            | 2,253         | -41  |
| 2009-10                            | 2,294         | 13   |
| 2008-09                            | 2,281         | -58  |
| 2007-08                            | 2,339 (100%)  | ---  |

| GRANBY SCHOOL DISTRICT BUDGET |              |      |
|-------------------------------|--------------|------|
| 2008-2021                     |              | -610 |
| 2021-22                       | \$33,183,506 | ---  |
| 2020-21                       | \$32,043,750 | -70  |
| 2019-20                       | \$31,806,625 | -78  |
| 2018-19                       | \$31,713,128 | 3    |
| 2017-18                       | \$30,075,085 | -6   |
| 2016-17                       | \$29,584,962 | -81  |
| 2015-16                       | \$29,895,477 | -9   |
| 2014-15                       | \$29,766,600 | -95  |
| 2013-14                       | \$28,927,288 | -47  |
| 2012-13                       | \$28,746,300 | -59  |
| 2011-12                       | \$28,596,663 | -82  |
| 2010-11                       | \$28,400,894 | -41  |
| 2009-10                       | \$28,306,050 | 13   |
| 2008-09                       | \$27,359,617 | -58  |
| 2007-08                       | \$26,596,912 | ---  |

# Granby: Demographics, Housing, and School District Enrollments

## Housing Production – Enrollments – Education Expenditures:

- While Granby experienced a modest increase in housing, School District enrollments declined by more than 25%.
- While enrollments declined by 478 pupils, the Education Expenditures increased by \$3,478,173 or \$4,677/pupil.
- This demonstrates that *new housing is not a primary driver of enrollments*, nor are *enrollments a primary driver of education expenditures*.
  - **Note:** Adjusting for inflations, the 2007 budget (\$26,596,912) equals \$31,442,906 in 2017 dollars or \$1,367,821 more than the 2017 budget of \$30,075,085.
    - BoE spending increases below the rate of inflation.
- Using the 2007 enrollments (2,339) and the 2017 budget (\$30,075,085), the per pupil expenditures in 2017 would be \$12,858 *instead of \$16,048*.
  - PPE increase as enrollments decrease—the fixed and sunken costs of the education expenditures are capitalized across fewer students. (Yes, this calculation is not perfect.)
- **Conclusion:** It is time to put the myth that new housing drives education costs (and taxes) behind us and end the practice of fiscal zoning. If Granby is to prosper, it needs younger persons, young families, and school age children.

| GRANBY: COMPARISON 2007-2017 |         |             |                     |                 |
|------------------------------|---------|-------------|---------------------|-----------------|
| Year                         | Housing | Enrollments | BOE Budget          | PPE             |
| 2007-17                      | 130     | -478        | \$3,478,173         | \$4,677         |
| 2017                         | 26      | -6          | <b>\$30,075,085</b> | <b>\$16,048</b> |
| 2016                         | 48      | -81         | \$29,584,962        | \$15,736        |
| 2015                         | 7       | -9          | \$29,895,477        | \$15,245        |
| 2014                         | 9       | -95         | \$29,766,600        | \$15,109        |
| 2013                         | 9       | -47         | \$28,927,288        | \$14,088        |
| 2012                         | 3       | -59         | \$28,746,300        | \$13,611        |
| 2011                         | 3       | -82         | \$28,596,663        | \$13,172        |
| 2010                         | 6       | -41         | \$28,400,894        | \$12,605        |
| 2009                         | 2       | 13          | \$28,306,050        | \$12,339        |
| 2008                         | 2       | -58         | \$27,359,617        | \$11,994        |
| 2007                         | 15      | ---         | <b>\$26,596,912</b> | <b>\$11,371</b> |

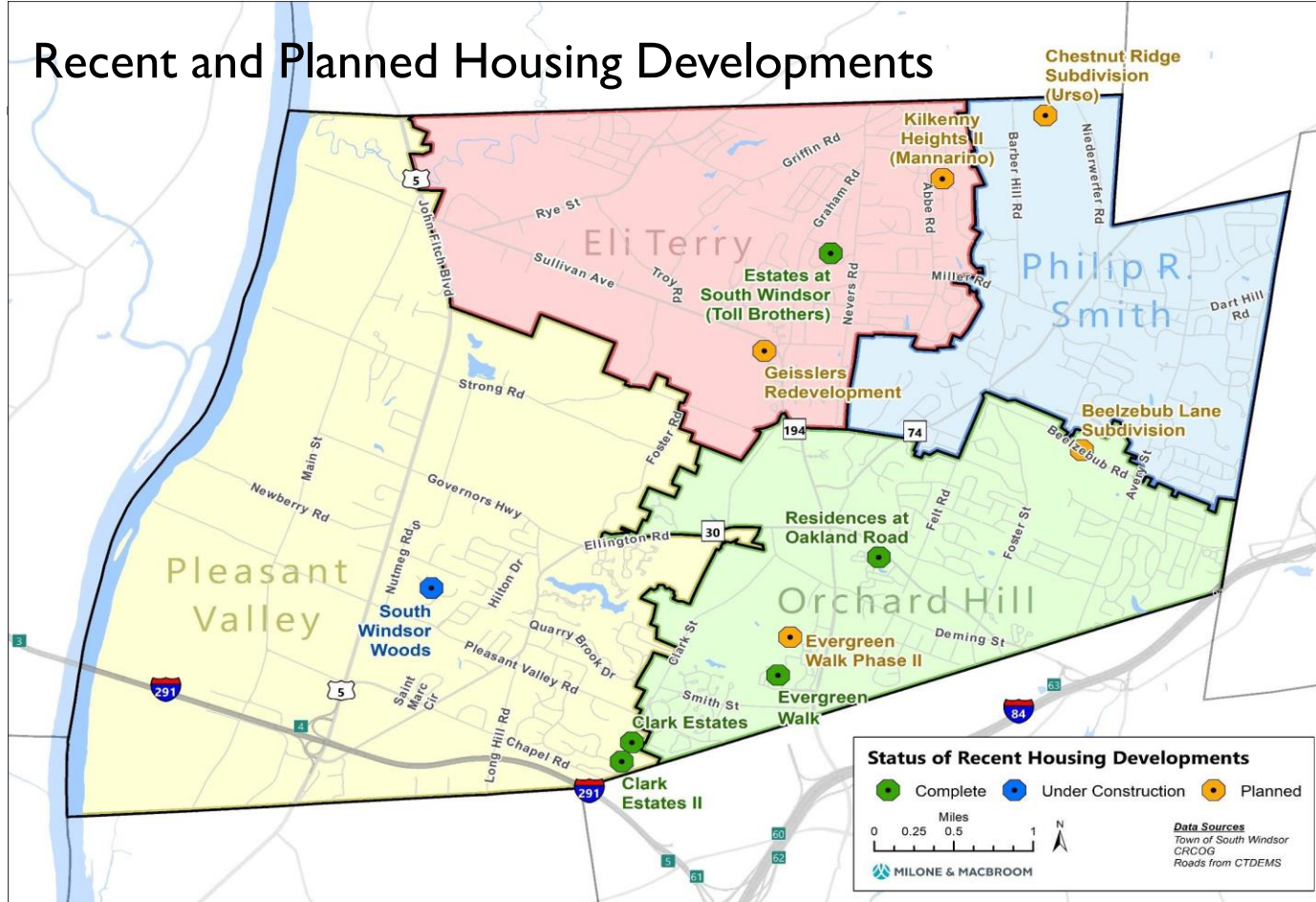




## Housing and Education: Multi-Family and Municipal Fiscal Impacts

# Granby: Demographics, Housing, and School District Enrollments

## Case Study: South Windsor Recent Housing Development and Enrollments



Source: South Windsor Public Schools Enrollment Projections, (2020)

### South Windsor Census 2010 to 2020

- Total Population = 5%
- Total Adult Pop. = 6%
- Total <18 Pop. = 0%

### Enrollment from Recently Completed and Under Construction Housing Developments: As of October 2020

| New Development Name       | Status             | Type          | Occupied Units | K-12 Enrollments/Unit |
|----------------------------|--------------------|---------------|----------------|-----------------------|
| Clark Estates              | Complete           | Single-family | 18             | 1.06                  |
| Clark Estates II           | Complete           | Single-family | 22             | 0.86                  |
| Evergreen Walk             | Complete           | Apartments    | 200            | 0.18                  |
| Residences at Oakland Road | Complete           | Apartments    | 78             | 0.17                  |
| Estates at South Windsor   | Complete           | Single-family | 44             | 1.02                  |
| South Windsor Woods        | Under Construction | Condominiums  | 105            | 0.62                  |
| All New Developments       | -                  |               | 467            | 0.42                  |

One- and Two-Bedroom multi-family apartments produce very few school district enrollments—less than 0.2 enrollments per unit. Why?

- Low and declining fertility rates
- High percent of one-person households
- Low percent of family-households with three or more persons

# Granby: Demographics, Housing, and School District Enrollments

## Case Study: Ellington's Existing Multi-Family Housing and School District Enrollments

| Apartment/Condos                 | PSAC      |           |           |           |           |           |           |           |           |           |           |           |          |          |          |            | Unit         |             |            |            |          |
|----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|------------|--------------|-------------|------------|------------|----------|
|                                  | 01        | 02        | 03        | 04        | 05        | 06        | 07        | 08        | 09        | OK        | 10        | 11        | 12       | P3       | PK       | Total      | Total        | 1 B-R       | 2 B-R      | 3 B-R      | 4 B-R    |
| Abbott Place (Abbottville)       |           |           |           | 1         |           |           |           |           |           |           |           |           |          |          |          | 1          | 54           | 0           | 30         | 23         | 1        |
| Autumn Chase                     | 15        | 15        | 6         | 11        | 6         | 7         | 10        | 5         | 5         | 22        | 6         | 3         | 3        | 3        | 3        | 120        | 332          | 97          | 235        |            |          |
| Chaserall Meadows                | 2         |           | 1         |           | 1         |           |           |           | 1         |           | 1         | 1         |          |          | 1        | 8          | 60           | 0           | 43         | 17         | 0        |
| Cider Mill Heights (1 Maple St)  | 2         | 3         | 1         |           | 2         |           | 1         |           |           |           | 2         | 1         | 2        |          |          | 14         | 38           | 4           | 34         |            |          |
| Cornfield                        |           | 3         | 3         |           | 3         | 2         | 1         | 1         | 1         | 4         | 2         | 2         |          |          | 1        | 23         | 215          | 173         | 42         |            |          |
| Deer Valley (South)              | 2         | 4         | 7         | 4         | 1         | 1         | 3         | 1         | 2         | 7         | 2         | 1         |          |          | 2        | 37         | 256          | 127         | 129        |            |          |
| Deer Valley North                | 1         | 1         | 2         |           | 3         | 2         | 1         | 1         |           | 1         |           | 2         |          |          |          | 14         | 200          | 100         | 100        |            |          |
| Ellington Ridge                  |           |           |           | 2         | 2         | 1         | 2         | 2         |           | 1         |           | 3         |          |          |          | 13         | 158          | 132         | 26         |            |          |
| Johnny Appleseed                 | 3         | 1         | 2         |           | 2         | 1         | 2         |           |           |           |           |           | 1        |          |          | 12         | 120          | 96          | 24         |            |          |
| Meadowbrook                      |           |           | 1         |           | 1         |           |           |           |           |           |           |           | 1        |          |          | 3          | 129          | 129         |            |            |          |
| Pinney Hill Apartments           |           |           |           |           |           |           |           |           |           |           |           | 1         |          |          |          | 1          | 69           | 69          |            |            |          |
| Ellington Meadows (Steeple View) |           |           |           | 4         | 1         | 1         | 1         | 1         |           |           |           | 1         | 1        |          |          | 10         | 49           | 0           | 10         | 39         |          |
| Stonebridge Apartments           | 1         |           |           |           |           | 1         | 1         |           | 1         |           |           | 1         |          |          |          | 5          | 79           | 79          |            |            |          |
| Watercrest Townhouses            |           |           |           |           | 1         | 2         |           |           | 1         |           |           |           | 1        |          |          | 5          | 8            | 8           |            |            |          |
| Windermere Village               | 6         | 3         | 3         | 1         | 2         | 2         | 1         |           | 1         | 9         |           |           |          |          |          | 28         | 95           | 1           | 27         | 63         | 4        |
| <b>Total</b>                     | <b>32</b> | <b>30</b> | <b>26</b> | <b>23</b> | <b>25</b> | <b>20</b> | <b>23</b> | <b>11</b> | <b>12</b> | <b>44</b> | <b>13</b> | <b>16</b> | <b>9</b> | <b>4</b> | <b>6</b> | <b>295</b> | <b>1,862</b> | <b>1015</b> | <b>700</b> | <b>142</b> | <b>5</b> |

**Findings:** 1,862 MF Units = 80.6% of Total (2,309) MF Units. 295 Enrollments / 1,862 Units = **0.158** Enrollments/Unit

# Granby: Demographics, Housing, and School District Enrollments

## Case Study: Mixed-Use Redevelopment - Municipal Fiscal Impact

### Revenues: Real Property Taxes & User Fees

|  |   |                  |
|--|---|------------------|
| Real Property Taxes (125 Multi-Family Residential Units)           | = | \$500,777        |
| Real Property Taxes (60,740 Sq. Ft. Commercial Buildings)          | = | \$182,960        |
| Personal Property Taxes (156 Motor Vehicles at \$318/vehicle/year) |   | \$49,638         |
| Sewer User Fees Residential (\$415.00/unit/year)                   |   | \$51,875         |
| Sewer User Fees Commercial (\$415/unit/year)                       | = | \$2,490          |
| <b>Estimated Projection – Total Revenues</b>                       | = | <b>\$787,743</b> |

### Expenditures: School Enrollment Projections & Cost

|  |   |                  |
|--|---|------------------|
| Enrollment Expenditures (9 Allocated NTD Enrollments @ \$9,718/Year) | = | <b>-\$87,462</b> |
|--|---|------------------|

### Expenditures: Municipal Government

|   |   |                   |
|---|---|-------------------|
| General Government Services – Residential (21% of taxes paid) | = | -\$115,587        |
| General Government Services – Commercial (27% of taxes paid)  | = | -\$49,399         |
| <b>Estimated Projection – Total Expenditures</b>              |   | <b>-\$252,448</b> |

### Fiscal Impact Summary

|   |   |                  |
|---|---|------------------|
| Total Revenue (Property Taxes & Fees)                 | = | \$787,743        |
| Total Expenditures – (Education & General Government) | = | -\$252,295       |
| <b>Estimated Positive Fiscal Impact/Year</b>          | = | <b>\$535,295</b> |

### One-Time Development Fees

|  |   |                  |
|--|---|------------------|
| Land Use Permitting Fees                   | = | \$7,675          |
| Building Permitting Fees                   | = | \$506,037        |
| Sewer Connection Fees                      | = | \$215,790        |
| <b>Estimated One-Time Development Fees</b> | = | <b>\$729,502</b> |

**Case Study:** Redevelopment of an old retail strip plaza with the addition of 125 residential units (rental apartment). The residential units included a mix of studios, one-bedroom, and two-bedroom units. 10% of units affordable at 80% AMI.

# Granby: Demographics, Housing, and School District Enrollments

## Case Study: Recent Multi-Family Developments with Granby's Mill Rate:

- Actual appraised and assessed value based on 2021 local government assessment records.
- Motor vehicles approximated based on parking requirements.
- Education expenditures based per pupil cost per new enrollment and New-to-District for 50% of total new enrollments.
- General government services estimated after commercial and industrial property taxes and education expenditures.

### Sample Multi-Family Apartments and Tax Value

| Name                     | Town          | Units | Appraised     | Assessed     | Granby Mill Rate | Taxes       |
|--------------------------|---------------|-------|---------------|--------------|------------------|-------------|
| 275 Ridge Road           | Wethersfield  | 62    | \$10,681,934  | \$7,477,360  | 39.61            | \$296,178   |
| Heirloom Flats           | Bloomfield    | 215   | \$35,564,400  | \$24,895,080 | 39.61            | \$986,094   |
| Tempo at Evergreen       | South Windsor | 192   | \$24,861,000  | \$17,402,900 | 39.61            | \$689,328   |
| Mansions at Canyon Ridge | East Windsor  | 115   | \$31,118,500  | \$21,782,950 | 39.61            | \$862,822   |
| Total =                  |               | 584   | \$102,225,834 | \$71,558,290 | 39.61            | \$2,834,422 |

### Sample Municipal Fiscal Impact Summary

#### Revenues: Real Property Taxes & User Fees

Real Property Taxes (584 Multi-Family Residential Units) = \$2,834,422

Personal Property Taxes (1,022 Motor Vehicles at \$350/vehicle) = \$357,700

**Estimated Projection – Total Revenues = \$3,192,122**

#### Expenditures:

Education Enrollment Expenditures (117 Enrollments @ \$9,718/Year) = -\$1,137,006

General Government Services – Residential (21% of taxes paid) = -\$595,228

**Estimated Projection – Total Expenditures = -\$1,732,234**

#### Fiscal Impact Summary

**Estimated Positive Fiscal Impact/Year = \$1,459,888**

# Granby: Demographics, Housing, and School District Enrollments

## Case Study: Granby Kearns Primary School Property

- 33.8 acres total, approximately 13.8 acres developable.
- Zoned R-30, Multi-Family allowed by Special Permit.
- 8 units per acre allowed, assume 100 units.
- Unit Mix – Assume
  - Studio = 10% or 10 units
  - One-Bedroom = 35% or 35 units
  - Two-Bedroom = 45% or 45 units
  - Three-bedroom = 10% or 10 units

## 100 Housing Units – School Enrollment Projections

| Housing Units       | Units      | Multiplier (1) | PSAC (2)          | N-T-D (3)  | NTD –E    |
|---------------------|------------|----------------|-------------------|------------|-----------|
| Studio (10%)        | 10         | 0.04           | 0.4               | 50%        | 1         |
| One-Bedroom (35%)   | 35         | 0.04           | 1.4               | 50%        | 2         |
| Two-Bedroom (45%)   | 45         | 0.25           | 11.25             | 50%        | 6         |
| Three-Bedroom (10%) | 10         | 0.59           | 5.9               | 50%        | 3         |
| <b>Totals</b>       | <b>100</b> | <b>[0.23]</b>  | <b>22.55 (23)</b> | <b>50%</b> | <b>12</b> |

### Notes:

- 1) Multipliers: Derived from the Rutgers University, Center for Urban Policy Research “Residential Demographic Multipliers – Connecticut.”
- 2) PSAC stands for Public School Age Children. It is another way of saying enrollments.
- 3) N-T-D stands for New-To-District: represents the percent of student enrollments who are projected to be new to the Granby School District—most enrollments from new residential development students already enrolled in the District. This is derived from the South Windsor BoE Public Schools Enrollment Projections reports (2018, 2019, and 2020) that shown New-to-District enrollments fluctuate between 13% to 30% of enrollments. Therefore, our utilization of 50% new-to-district enrollments is conservative.

## 100 Housing Units – School Enrollment Projections

| BOE Expenditures                | Per Pupil | Total PSE | Total Cost | N-T-D | N-T-D Cost |
|---------------------------------|-----------|-----------|------------|-------|------------|
| <b>Total Expenditures</b>       | \$18,533  | 23        | \$426,259  | 12    | \$222,396  |
| <b>Local-Share Expenditures</b> | \$15,753  | 23        | \$362,319  | 12    | \$189,036  |
| <b>Allocated Expenditures</b>   | \$9,451   | 23        | \$217,373  | 12    | \$113,412  |

### Calculation Notes:

- **Total Expenditures** is the BOE budget divided by the total enrollment. BOE Operating budget 2020-21 = \$32,043,750 / October 1, 2020 enrollment of 1,729 = \$18,533 per pupil.
- **Local-Share Expenditure** is the per pupil expenditures less non-local tax revenues (federal, state, and other revenue sources). Granby’s 2020-21 budget is \$47,622,341. However, 15% or \$7,143,351 comes from intergovernmental sources, not property tax revenue. Therefore, to calculate the fiscal cost of education related to property taxes, the Local-Share Expenditures for education cost per pupil are reduced to 85% of the Total Expenditures (\$18,533) or \$15,753.
- **Allocated Expenditures** is based on a general analysis of the BOE budget that isolates approximately 35% of the budget that is unlikely to be impacted by changes in enrollment. For example, district office expenditures, school administrative offices, utilities, building operations and maintenance, prorated staffing, etc. Therefore, the Local-Share Expenditure is reduced by 40% to provide for the Allocated Expenditure.
- **N-T-D (New-To-District)** represents the portion or percent of student enrollments who are anticipated to be new to the Granby School District. As discussed above, we estimate 50% new-to-district enrollments. However, due to rounding, the 12 new-to-district enrollments equal 52%.

## Summary of Findings

### Revenues: Real Property Taxes & User Fees

|  |   |                  |
|--|---|------------------|
| Real Property Taxes (100 Multi-Family Units @ \$3,639/unit taxes)  | = | \$363,900        |
| Personal Property Taxes (150 Motor Vehicles at \$332/vehicle/year) | = | \$49,800         |
| <b>Estimated Projection – Total Revenues</b>                       | = | <b>\$413,700</b> |

### Expenditures: School Enrollment Projections & Cost

|   |   |                   |
|---|---|-------------------|
| Enrollment Expenditures (12 Allocated NTD Enrollments @ \$9,451/Year) | = | <b>-\$113,412</b> |
|---|---|-------------------|

### Expenditures: Municipal Government

|   |   |                   |
|---|---|-------------------|
| General Government Services – Residential (21% of taxes paid) | = | <b>-\$86,877</b>  |
| <b>Estimated Projection – Total Expenditures</b>              | = | <b>-\$200,289</b> |

### Fiscal Impact Summary

|   |   |                   |
|---|---|-------------------|
| Total Revenue (Property Taxes)                        | = | \$413,700         |
| Total Expenditures – (Education & General Government) | = | <b>-\$200,289</b> |
| <b>Estimated Positive Fiscal Impact/Year</b>          | = | <b>\$213,411</b>  |





## Housing and Education: Granby Population and Enrollment Projections



# Granby: Demographics, Housing, and School District Enrollments

## Multi-Family Benefits:

- CT Data Center projections have Granby's population as stagnant to declining over the next 20 years.
- Regarding the population projections for persons 0-19 years of age, Prowda (2021) remarks, "This independent projection [CT State Data Center] forecasts a much steeper decline than the projection in this report."
- My perspective is more inline with the State Data Center projections—I will explain the next slide.

Granby: Population Projections (2020 – 2040)

| Age              | 2020   | 2025   | 2030   | 2035  | 2040   |
|------------------|--------|--------|--------|-------|--------|
| 0 - 4            | 409    | 453    | 525    | 593   | 613    |
| 5 - 9            | 544    | 490    | 531    | 617   | 699    |
| 9 - 14           | 779    | 629    | 554    | 593   | 685    |
| 15 - 19          | 855    | 723    | 581    | 521   | 569    |
| 20 - 24          | 526    | 504    | 398    | 356   | 387    |
| 25 - 29          | 525    | 581    | 563    | 471   | 424    |
| 30 - 34          | 440    | 606    | 720    | 710   | 606    |
| 35 - 39          | 419    | 477    | 663    | 813   | 805    |
| 40 - 44          | 551    | 463    | 529    | 744   | 922    |
| 45 - 49          | 886    | 657    | 537    | 598   | 829    |
| 50 - 54          | 1,058  | 854    | 636    | 517   | 572    |
| 55 - 59          | 1,047  | 962    | 770    | 570   | 472    |
| 60 - 64          | 892    | 876    | 792    | 626   | 462    |
| 65 - 69          | 641    | 697    | 667    | 586   | 440    |
| 70 - 74          | 501    | 511    | 551    | 514   | 440    |
| 75 - 79          | 349    | 422    | 411    | 443   | 406    |
| 80 - 84          | 281    | 307    | 366    | 368   | 396    |
| 85+              | 248    | 257    | 277    | 316   | 319    |
| Total Population | 10,951 | 10,469 | 10,071 | 9,956 | 10,046 |

Granby: Population Projections (Percent)

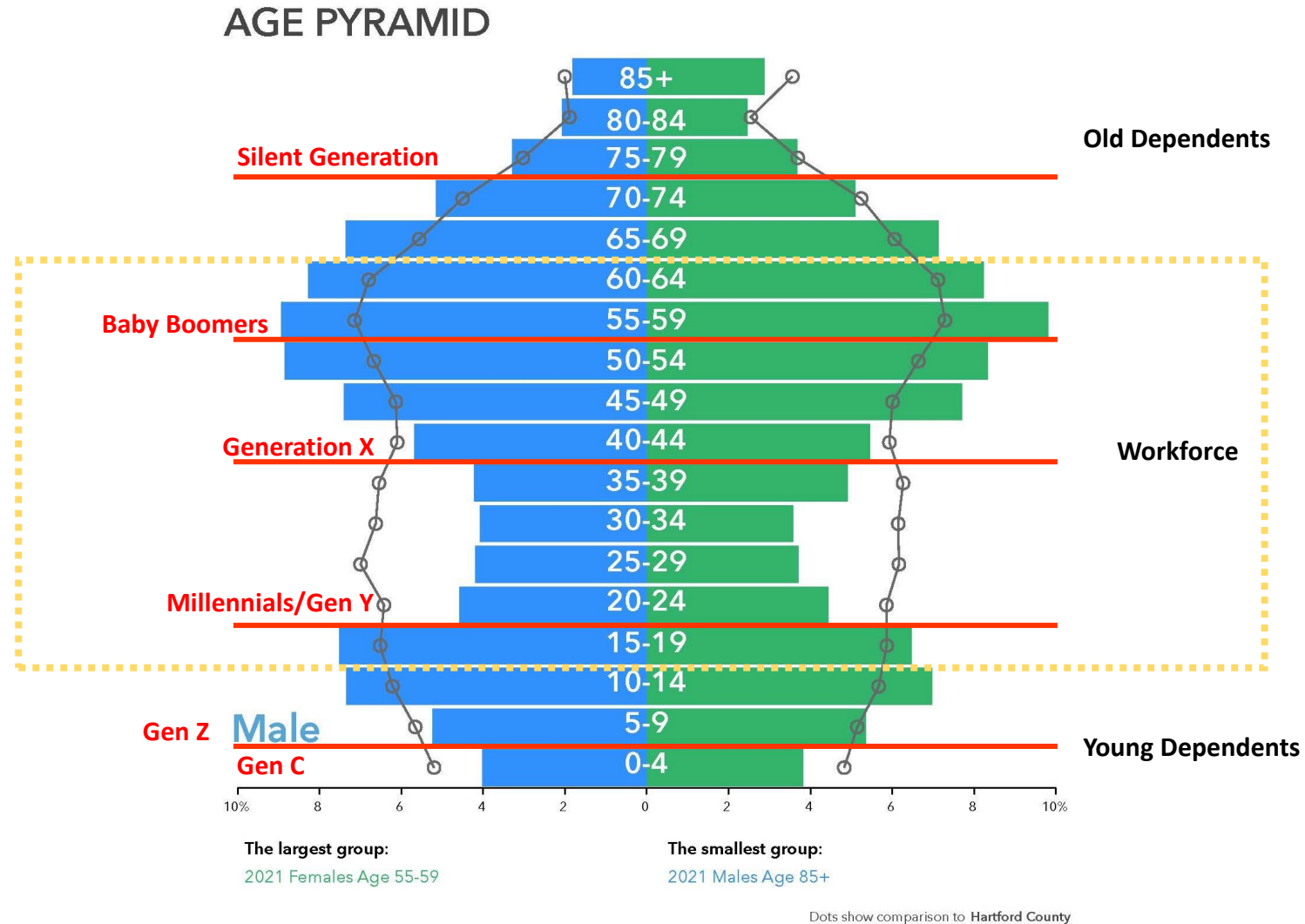
| Age     | 2020  | 2025  | 2030  | 2035  | 2040  |
|---------|-------|-------|-------|-------|-------|
| 0 - 4   | 3.73% | 4.33% | 5.21% | 5.96% | 6.10% |
| 5 - 9   | 7.11% | 6.01% | 5.50% | 5.96% | 6.82% |
| 9 - 14  | 7.81% | 6.91% | 5.77% | 5.23% | 5.66% |
| 15 - 19 | 4.80% | 4.81% | 3.95% | 3.58% | 3.85% |
| 20 - 24 | 4.79% | 5.55% | 5.59% | 4.73% | 4.22% |
| 25 - 29 | 4.02% | 5.79% | 7.15% | 7.13% | 6.03% |
| 30 - 34 | 3.83% | 4.56% | 6.58% | 8.17% | 8.01% |
| 35 - 39 | 5.03% | 4.42% | 5.25% | 7.47% | 9.18% |
| 40 - 44 | 8.09% | 6.28% | 5.33% | 6.01% | 8.25% |
| 45 - 49 | 9.66% | 8.16% | 6.32% | 5.19% | 5.69% |
| 50 - 54 | 9.56% | 9.19% | 7.65% | 5.73% | 4.70% |
| 55 - 59 | 4.97% | 4.68% | 5.27% | 6.20% | 6.96% |
| 60 - 64 | 8.15% | 8.37% | 7.86% | 6.29% | 4.60% |
| 65 - 69 | 5.85% | 6.66% | 6.62% | 5.89% | 4.38% |
| 70 - 74 | 4.57% | 4.88% | 5.47% | 5.16% | 4.38% |
| 75 - 79 | 3.19% | 4.03% | 4.08% | 4.45% | 4.04% |
| 80 - 84 | 2.57% | 2.93% | 3.63% | 3.70% | 3.94% |
| 85+     | 2.26% | 2.45% | 2.75% | 3.17% | 3.18% |

Source: Connecticut Data Collaborative, Population Projections by Town. CTData.org.

# Granby: Demographics, Housing, and School District Enrollments

## Granby: Population Pyramid

- I have added to this representation of the population pyramid.
- Granby's population age structure:
  - Top heavy and will continue to age for the next 10 years, or more.
  - Lacking Millennials—the population of primary child reading years.
  - The are so few person 20 to 39, the population who will produce the next generation of school enrollments.
  - Age 55 down to 30 is an inverted pyramid—indicating possible population implosion.
  - The same is true 19 and under.



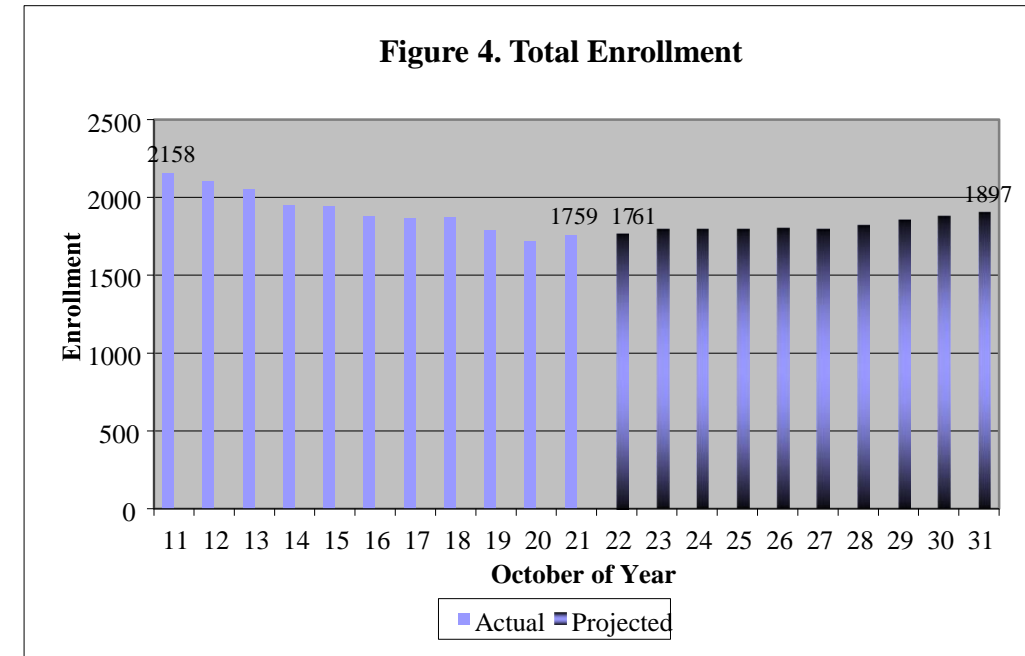
# Granby: Demographics, Housing, and School District Enrollments

## Granby: School Enrollments

- Enrollment was 2,339 in 2007/08.
- Prowda, while more optimistic than the State Data Center population projections, projects school district enrollment to grow to 1,897 or 442 fewer enrollments than 2007/08.

| Table 2. Total Enrollment |              |          |
|---------------------------|--------------|----------|
| Year                      | Students     | % Change |
| 2011                      | 2,158        |          |
| 2012                      | 2,106        | -2.4%    |
| 2013                      | 2,050        | -2.7%    |
| 2014                      | 1,954        | -4.7%    |
| 2015                      | 1,945        | -0.5%    |
| 2016                      | 1,879        | -3.4%    |
| 2017                      | 1,865        | -0.7%    |
| 2018                      | 1,871        | 0.3%     |
| 2019                      | 1,790        | -4.3%    |
| 2020                      | 1,719        | -4.0%    |
| 2021                      | 1,759        | 2.3%     |
| 2022                      | 1,761        | 0.1%     |
| 2023                      | 1,792        | 1.7%     |
| 2024                      | 1,793        | 0.1%     |
| 2025                      | 1,793        | 0.0%     |
| 2026                      | 1,800        | 0.4%     |
| 2027                      | 1,794        | -0.4%    |
| 2028                      | 1,819        | 1.4%     |
| 2029                      | 1,855        | 2.0%     |
| 2030                      | 1,873        | 1.0%     |
| 2031                      | <b>1,897</b> | 1.3%     |

Source: Peter M. Prowda, PhD, Granby Public Schools Enrollment Projections (2021)



Source: Peter M. Prowda, PhD, Granby Public Schools Enrollment Projections (2021)

# Granby: Demographics, Housing, and School District Enrollments

## Granby: Enrollments & Capacity

- **Primary:** Previous high of 405 (2019) with a projected high of 457 (2031).
- **Intermediate:** Previous high of 488 (2011) with a projected high of 440 (2026).
- **Middle:** Previous high of 522 (2011) with a projected high of 469 (2029).
- **High:** Previous high of 760 (2012) with a projected high of 592 (2023).
- **Capacity:** School building capacity does not appear to be an issue over the next 10 years—possible 15 to 20 years.

| Primary (PK-2) Enrollment |          |          |
|---------------------------|----------|----------|
| Year                      | Students | % Change |
| 2011                      | 392      |          |
| 2012                      | 387      | -1.3%    |
| 2013                      | 390      | 0.8%     |
| 2014                      | 378      | -3.1%    |
| 2015                      | 408      | 7.9%     |
| 2016                      | 392      | -3.9%    |
| 2017                      | 384      | -2.0%    |
| 2018                      | 397      | 3.4%     |
| 2019                      | 405      | 2.0%     |
| 2020                      | 369      | -8.9%    |
| 2021                      | 404      | 9.5%     |
| 2022                      | 430      | 6.4%     |
| 2023                      | 453      | 5.3%     |
| 2024                      | 449      | -0.9%    |
| 2025                      | 435      | -3.1%    |
| 2026                      | 425      | -2.3%    |
| 2027                      | 433      | 1.9%     |
| 2028                      | 446      | 3.0%     |
| 2029                      | 449      | 0.7%     |
| 2030                      | 455      | 1.3%     |
| 2031                      | 457      | 0.4%     |

| Intermediate (G 3-5) Enrollment |          |          |
|---------------------------------|----------|----------|
| Year                            | Students | % Change |
| 2011                            | 488      |          |
| 2012                            | 469      | -3.9%    |
| 2013                            | 440      | -6.2%    |
| 2014                            | 415      | -5.7%    |
| 2015                            | 376      | -9.4%    |
| 2016                            | 389      | 3.5%     |
| 2017                            | 406      | 4.4%     |
| 2018                            | 412      | 1.5%     |
| 2019                            | 381      | -7.5%    |
| 2020                            | 345      | -9.4%    |
| 2021                            | 354      | 2.6%     |
| 2022                            | 375      | 5.9%     |
| 2023                            | 368      | -1.9%    |
| 2024                            | 394      | 7.1%     |
| 2025                            | 413      | 4.8%     |
| 2026                            | 440      | 6.5%     |
| 2027                            | 433      | -1.6%    |
| 2028                            | 417      | -3.7%    |
| 2029                            | 406      | -2.6%    |
| 2030                            | 413      | 1.7%     |
| 2031                            | 425      | 2.9%     |

| Middle (G 6-8) Enrollment |          |         |
|---------------------------|----------|---------|
| Year                      | Students | %Change |
| 2011                      | 522      |         |
| 2012                      | 490      | -6.1%   |
| 2013                      | 496      | 1.2%    |
| 2014                      | 478      | -3.6%   |
| 2015                      | 468      | -2.1%   |
| 2016                      | 435      | -7.1%   |
| 2017                      | 419      | -3.7%   |
| 2018                      | 407      | -2.9%   |
| 2019                      | 415      | 2.0%    |
| 2020                      | 436      | 5.1%    |
| 2021                      | 424      | -2.8%   |
| 2022                      | 398      | -6.1%   |
| 2023                      | 379      | -4.8%   |
| 2024                      | 376      | -0.8%   |
| 2025                      | 399      | 6.1%    |
| 2026                      | 393      | -1.5%   |
| 2027                      | 420      | 6.9%    |
| 2028                      | 440      | 4.8%    |
| 2029                      | 469      | 6.6%    |
| 2030                      | 462      | -1.5%   |
| 2031                      | 444      | -3.9%   |

| High School Enrollment |          |          |
|------------------------|----------|----------|
| Year                   | Students | % Change |
| 2011                   | 756      |          |
| 2012                   | 760      | 0.5%     |
| 2013                   | 724      | -4.7%    |
| 2014                   | 683      | -5.7%    |
| 2015                   | 693      | 1.5%     |
| 2016                   | 663      | -4.3%    |
| 2017                   | 656      | -1.1%    |
| 2018                   | 655      | -0.2%    |
| 2019                   | 589      | -10.1%   |
| 2020                   | 569      | -3.4%    |
| 2021                   | 577      | 1.4%     |
| 2022                   | 558      | -3.3%    |
| 2023                   | 592      | 6.0%     |
| 2024                   | 574      | -2.9%    |
| 2025                   | 546      | -4.9%    |
| 2026                   | 542      | -0.6%    |
| 2027                   | 508      | -6.4%    |
| 2028                   | 516      | 1.6%     |
| 2029                   | 531      | 2.8%     |
| 2030                   | 543      | 2.3%     |
| 2031                   | 571      | 5.2%     |

Source: Peter M. Prowda, PhD, Granby Public Schools Enrollment Projections (2021)



## Housing Market Trends: Metro-Hartford and Granby

# Granby: Demographics, Housing, and School District Enrollments

## National Association of Realtors: *2021 Home Buyers and Sellers Generation Trends Report*

### Key Findings Relevant to Granby:

- The most common type of home *purchase* continued to be the *detached single-family* home, which made up *81 percent* of all homes bought. It was most common among all generations.
  - **Buyers 22 to 30** purchased townhomes at higher shares than other age groups.
- **Millennials** were more likely than other buyers to purchase in urban areas. **Convenience to their job and commuting costs** were both more important to this group.
- There was only a median of 15 miles from the homes that recent buyers previously resided in and the homes that they purchased. The median distance moved was highest among buyers 66 to 95 at 35 miles, *while the lowest was among those 22 to 55 at 10 miles.*
- The typical home recently purchased was **1,900 square feet**, had three bedrooms and two bathrooms, and was built in 1993. The size of homes for buyers 41 to 55 years was typically larger at *2,100 square feet, compared to buyers 22 to 30 at 1,650* and buyers 75 years and older at a median of 1,850. **Buyers 66 to 74 typically purchased the newest homes, with the median home being built in 2000.**
- For **buyers 22 to 29 years**, commuting costs were very important at 44 percent. Compared to buyers 65 to 73, windows, doors, and siding were also very important at 33 percent.

**Parting Comment:** Don't confuse the *homebuying housing market* with the *new construction housing market*—two very different markets.





THANK YOU!



# Professional Experience: Dr. Donald Poland, AICP

Dr. Poland is a geographer, planner, and community strategist whose work focuses on assisting communities to compete for wealth and investment through strategic market, land use, and planning interventions that build community confidence, foster pride in place, create governance capacity, and grow market demand. With twenty-four years experience the public, private, non-profit, and academic sectors, Dr. Poland offers a unique perspective and approach to addressing the social, economic, and governance challenges of creating and maintaining resilient, vibrant, and prosperous communities.

## Education

- Doctor of Philosophy (PhD), Geography. *Cities and Urbanization*. UCL (University College London). 2016
- Master of Science (MS), Geography/planning. CCSU 2000
- Bachelor of Arts (BA), Psychology & Geography. CCSU 1995

## Selected Achievements

- Consultancy work spans 19 states and 100+ communities.
- Extensive work on post-Katrina planning, land use, and redevelopment strategies in St. Bernard Parish, Louisiana.
- Accepted as an expert witness in *land use planning, neighborhood redevelopment, and community development* in the US District Court, Eastern District of Louisiana.
- Prepped an economic investment strategy for the City of Oswego, NY that was instrumental the City receiving a \$10 million Downtown Revitalization Grant.

