

Appendix A: Town of Marbletown Farm Survey Results

1. Please Indicate the part of the Town in which you farm or own land.

Top 9 Responses	Count	Percentage
North Marbletown	2	10.53%
Stone Ridge, NY	1	5.26%
Rt 209 South Rnd Town Line	1	5.26%
South Stone Ridge 209	1	5.26%
Tongue Rd. Rt. 209 North. Leggett Rd. Milldam Rd.	1	5.26%
Hurley Mt. Rd.	1	5.26%
Center of Town, RT. 209 & 213	1	5.26%
Mill Dam Rd Marbletown	1	5.26%
383 Pine Busle Rd., Stone Ridge	1	5.26%
Other Responses	9	47.37%

2. Please include your Section/Block/Lot number(s) from your survey or tax bill.

Withheld due to confidentiality

3. How many acres do you own in the town?

	Count	Percentage	Respondent Percentage
A. Less than 20 acres	3	13.64%	14.29%
B. 20 to 39.9 acres	4	18.18%	19.05%
C. 40 to 59.9 acres	4	18.18%	19.05%
D. 60 acres or more	10	45.45%	47.62%
Other Text Responses	1	4.55%	4.76%
Top 1 Text Responses	Count	Percentage	Respondent Percentage
Own outright 18+ acres, Half owner 51 acres	1	4.55%	4.76%

4. How many parcels do you rent for agricultural pursuits?

	Count	Percentage	Respondent Percentage
A. Less than 20 acres	9	29.03%	47.37%
B. 20 to 39.9 acres	8	25.81%	42.11%
C. 40 to 59.9 acres	3	9.68%	15.79%
D. 60 acres or more	5	16.13%	26.32%
Other Text Responses	6	19.35%	31.58%

	Count	Percentage	Respondent Percentage
Top 6 Text Responses			
A: 1Parcel, B:2 Parcels	1	3.23%	5.26%
None	1	3.23%	5.26%
B: 1 Parcel, C: 1 Parcel, D: 1 Parcel	1	3.23%	5.26%
A: 1 parcel, B: 3 parcels, d: 2 parcels	1	3.23%	5.26%
A: 1 parcel	1	3.23%	5.26%
A: 6 parcels, B: 1 parcel, C: 1 parcel	1	3.23%	5.26%

5. How do you use your land?

	Count	Percentage	Respondent Percentage
A. I farm all or most of my land	9	31.03%	42.86%
B. I rent additional land to farm	4	13.79%	19.05%
C. I rent all or most of my land out to others to farm	11	37.93%	52.38%
D. My land was formerly farmed, but is no longer farmed	2	6.90%	9.52%
E. I manage part or most of my lands for timber	1	3.45%	4.76%
F. I manage part or most of my lands for mining	0	0%	0%
G. I manage part or most of my lands for aggregate use	0	0%	0%
H. I manage part or most of my lands for fish habitat	0	0%	0%
I. I manage part or most of my lands for wildlife habitat	0	0%	0%
J. My land is kept open/undeveloped but not managed to produce income	2	6.90%	9.52%
K. Other	0	0%	0%

6. Please list the number of acres under cultivation (versus acres owned)

	Total	Responses	Average
	690.45	15	46.03

7. If you farm, what type(s) of farming do you practice

	Count	Count Percentage	Respondent Percentage
A. Dairy	1	3.23%	5.00%
B. Livestock	2	6.45%	10.00%
C. Poultry	2	6.45%	10.00%
D. Pasture/hay	10	32.26%	50.00%
E. Vegetables/grain crops	6	19.35%	30.00%
F. Orchard	3	9.68%	15.00%
G. Nursery/greenhouse	1	3.23%	5.00%
H. Specialty crops/organics	0	0%	0%
I. Christmas tree farm	0	0%	0%
J. Other	3	9.68%	15.00%

	Count	Count Percentage	Respondent Percentage
Top 3 Text Responses			
Beef, Cattle	1	3.23%	5.00%
Horse Boarding	1	3.23%	5.00%
Horses	1	3.23%	5.00%
Other Text Responses	3	9.68%	15.00%

8. Is farming the primary source of your household's income?

	Count	Count Percentage	Respondent Percentage
A. Yes	4	21.05%	21.05%
B. No	15	78.95%	78.95%

9. Do you believe that new residential subdivisions should be allowed in areas where there is active farm use?

	Count	Percentage	Respondent Percentage
A. Yes	9	52.94%	47.37%
B. No	8	47.06%	42.11%

	Count	Percentage	Respondent Percentage
Top 2 Text Responses			
Certainly not take over land that is actively farmed, but the can coexist.	1	5.88%	5.26%
Depends on location density character	1	5.88%	5.26%

10. Which of the following do you believe are or would be beneficial in keeping agriculture viable in farming areas in Town?

	Count	Percentage	Respondent Percentage
A. Farm stands	18	13.33%	85.71%
B. Farmers markets	17	12.59%	80.95%
C. Farm stores/restaurants	13	9.63%	61.90%
D. Agri-tourism	11	8.15%	52.38%
E. Expanded home occupations	7	5.19%	33.33%
F. Bed and breakfasts	12	8.89%	57.14%
G. Horse stables and riding	12	8.89%	57.14%
H. Mining	7	5.19%	33.33%
I. Welding and machine shops	6	4.44%	28.57%
J. Private contractors	7	5.19%	33.33%
K. Slaughterhouse	9	6.67%	42.86%
L. Independent truckers	6	4.44%	28.57%
M. Privately-run outdoor recreation facilities	6	4.44%	28.57%
N. Other	2	1.48%	9.52%
Other Text Responses	2	1.48%	9.52%

	Count	Percentage	Respondent Percentage
Top 2 Text Responses			
Reduce tax assessment	1	0.74%	4.76%
Deer control (DEC refuses to give me nuisance permit)	1	0.74%	4.76%

11. Do you believe there is potential in Town for agriculture that could supply local restaurants, grocers, schools and institutions?

	Count	Percentage	Respondent Percentage
A. Yes	21	100.00%	100.00%
B. No	0	0%	0%
Top 2 Text Responses	Count	Percentage	Percentage
Is happening now	1	4.76%	4.76%
But probably not practical in many cases	1	4.76%	4.76%

12. Would you consider an arrangement to sell your development rights and/or agree to a conservation easement? This would involve your receiving the development value of your land in cash without the land being developed, yet you would retain ownership of the land and not have to provide public access. (Check one or two)

	Count	Percentage	Respondent Percentage
A. Would consider	8	33.33%	40.00%
B. Not sure	7	29.17%	35.00%
C. Would not consider	3	12.50%	15.00%
D. Would like more information	6	25.00%	30.00%

**13. Would you favor the Town supporting such a program described in question # 12?
(Check as many as apply)**

	Count	Percentage	Respondent Percentage
A. Whether or not you personally participate	9	40.91%	52.94%
B. If you learned more about it	4	18.18%	23.53%
C. If your neighbors also supported it	2	9.09%	11.76%
D. I am opposed because	3	13.64%	17.65%
Other Text Responses	4	18.18%	23.53%

	Count	Percentage	Respondent Percentage
Top 4 Text Responses			
Town already does support PDR	1	4.55%	5.88%
I have not seen that Towns maintain control over the use of land and there are reports of negative impacts and improper use of the land.	1	4.55%	5.88%
Our Town tells us already what we can do with our property	1	4.55%	5.88%
There is a lot of open space in Ag. district's and reservoir land	1	4.55%	5.88%

14. Over the next 10 years, I would like to: (Check as many as apply)

	Count	Percentage	Respondent Percentage
A. Still be farming	12	24.49%	57.14%
B. have a member of my family continue farming the land	9	18.37%	42.86%
C. Sell/rent my land for someone else to farm	8	16.33%	38.10%
D. Still be managing my land as woodlands	4	8.16%	19.05%
E. Still be managing my land for mining	0	0%	0%
F. Still be managing my land for aggregate use	0	0%	0%
G. Still be managing my land for fish habitat	0	0%	0%
H. Still be managing my land for wildlife habitat	0	0%	0%
I. Keep my land open/undeveloped but not managed to produce income	4	8.16%	19.05%
J. Sell a few or several building lots for development	6	12.24%	28.57%
K. Sell all of my land for development	1	2.04%	4.76%
L. Sell my development rights and continue farming	4	8.16%	19.05%
Other Text Responses	1	2.04%	4.76%

		Count	Respondent
Top 1 Text Responses	Count	Percentage	Percentage
Would like to develop it myself	1	2.04%	4.76%

15. What else should the Town local government be doing to improve local agriculture?

Top 9 Responses	Count	Percentage
Provide seminars for people who recently move into the area to help them understand the nature of farming (tractors make noise, manure smells, farmers work on Sundays and before 8am every day)	1	9.09%
Sponsor events.	1	9.09%
Better tax breaks	1	9.09%
Allow for innovative & new applications of farmland that allows a community to develop.	1	9.09%
It would be helpful to educate the general public, perhaps through ADS or signage that tractors and farms machinery have rights to use our highways.	1	9.09%
Less requirements for what farmers can do with their land, permits have to be gotten for everything farmers do with their land.	1	9.09%
Keep high acreage parcel REQ. for residential in AG/open space areas 3-5 acre min.	1	9.09%
Get more to participate in farming. Help those interested get in to farming and help them succeed	1	9.09%
Exactly the point promote local agriculture	1	9.09%
Other Responses	2	18.18%

Appendix B: Demographic and Social Data



Marbletown_5

Latitude: 41.883

Longitude: -74.113

Latitude: 41.883

Longitude: -74.113

Radius: 1 Miles

Latitude: 41.883

Longitude: -74.113

Radius: 3 Miles

Latitude: 41.883

Longitude: -74.113

Radius: 5 Miles



2000 Total Population	417	4,097	16,537
2000 Group Quarters	0	10	114
2009 Total Population	446	4,282	17,208
2014 Total Population	459	4,341	17,446
2009 - 2014 Annual Rate	0.58%	0.27%	0.28%



2000 Households	191	1,699	6,664
2000 Average Household Size	2.18	2.41	2.46
2009 Households	208	1,805	7,049
2009 Average Household Size	2.14	2.37	2.42
2014 Households	215	1,841	7,188
2014 Average Household Size	2.13	2.35	2.41
2009 - 2014 Annual Rate	0.66%	0.4%	0.39%
2000 Families	129	1,100	4,489
2000 Average Family Size	2.65	2.94	2.98
2009 Families	138	1,146	4,657
2009 Average Family Size	2.62	2.91	2.95
2014 Families	141	1,159	4,709
2014 Average Family Size	2.62	2.9	2.94
2009 - 2014 Annual Rate	0.43%	0.23%	0.22%



2000 Housing Units	210	1,887	7,366
Owner Occupied Housing Units	67.3%	64.5%	71.3%
Renter Occupied Housing Units	24.5%	23.9%	18.8%
Vacant Housing Units	8.2%	11.6%	9.9%
2009 Housing Units	231	2,024	7,857
Owner Occupied Housing Units	64.9%	64.0%	69.3%
Renter Occupied Housing Units	25.1%	25.1%	20.4%
Vacant Housing Units	10.0%	10.8%	10.3%
2014 Housing Units	238	2,064	8,012
Owner Occupied Housing Units	66.8%	66.4%	71.6%
Renter Occupied Housing Units	23.5%	22.8%	18.1%
Vacant Housing Units	9.7%	10.8%	10.3%

Median Household Income

2000	\$45,617	\$44,190	\$47,547
2009	\$60,000	\$60,179	\$62,905
2014	\$63,319	\$62,514	\$65,125

Median Home Value

2000	\$156,250	\$118,448	\$112,339
2009	\$293,519	\$223,795	\$210,465
2014	\$361,224	\$287,177	\$274,365

Per Capita Income

2000	\$21,446	\$22,839	\$24,009
2009	\$27,464	\$29,483	\$30,978
2014	\$28,972	\$31,091	\$32,658

Median Age

2000	41.9	40.2	40.5
2009	45.9	43.7	44.1
2014	45.0	44.0	45.0

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.



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2000 Households by Income

Household Income Base	187	1,695	6,760
< \$15,000	15.5%	12.0%	11.9%
\$15,000 - \$24,999	8.6%	10.4%	10.9%
\$25,000 - \$34,999	17.1%	16.4%	13.3%
\$35,000 - \$49,999	13.9%	17.8%	16.6%
\$50,000 - \$74,999	22.5%	22.7%	22.4%
\$75,000 - \$99,999	14.4%	11.2%	12.4%
\$100,000 - \$149,999	5.3%	5.8%	7.6%
\$150,000 - \$199,999	2.7%	1.9%	2.8%
\$200,000+	0.0%	1.7%	2.1%
Average Household Income	\$50,749	\$53,869	\$57,713

2009 Households by Income

Household Income Base	206	1,802	7,050
< \$15,000	9.7%	8.4%	7.5%
\$15,000 - \$24,999	6.8%	6.2%	7.9%
\$25,000 - \$34,999	10.2%	8.6%	8.1%
\$35,000 - \$49,999	15.0%	17.4%	14.5%
\$50,000 - \$74,999	21.8%	26.2%	25.0%
\$75,000 - \$99,999	21.8%	17.5%	17.0%
\$100,000 - \$149,999	10.7%	9.9%	12.6%
\$150,000 - \$199,999	1.9%	2.8%	3.7%
\$200,000+	1.9%	2.9%	3.8%
Average Household Income	\$66,516	\$70,093	\$75,377

2014 Households by Income

Household Income Base	214	1,843	7,188
< \$15,000	9.3%	7.8%	7.0%
\$15,000 - \$24,999	5.6%	5.8%	7.2%
\$25,000 - \$34,999	8.4%	7.2%	6.7%
\$35,000 - \$49,999	14.5%	16.5%	13.8%
\$50,000 - \$74,999	23.4%	27.8%	26.6%
\$75,000 - \$99,999	22.9%	18.1%	17.4%
\$100,000 - \$149,999	11.2%	10.3%	12.7%
\$150,000 - \$199,999	2.3%	3.3%	4.3%
\$200,000+	2.3%	3.4%	4.3%
Average Household Income	\$69,514	\$73,266	\$79,003

2000 Owner Occupied HUs by Value

Total	129	1,213	5,274
<\$50,000	0.0%	4.0%	6.3%
\$50,000 - 99,999	13.2%	29.7%	32.7%
\$100,000 - 149,999	29.5%	34.9%	34.2%
\$150,000 - 199,999	38.0%	18.5%	15.1%
\$200,000 - \$299,999	16.3%	9.9%	8.1%
\$300,000 - 499,999	3.1%	2.7%	2.7%
\$500,000 - 999,999	0.0%	0.2%	0.5%
\$1,000,000+	0.0%	0.2%	0.4%
Average Home Value	\$159,113	\$135,853	\$132,505

2000 Specified Renter Occupied HUs by Contract Rent

Total	51	478	1,309
With Cash Rent	76.5%	92.1%	90.7%
No Cash Rent	23.5%	7.9%	9.3%
Median Rent	\$597	\$547	\$550
Average Rent	\$594	\$524	\$527

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.



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2000 Population by Age

Age Group	1 Mile Radius	3 Mile Radius	5 Mile Radius
Total	417	4,100	16,538
0 - 4	4.1%	4.9%	5.4%
5 - 9	7.4%	7.0%	6.8%
10 - 14	7.7%	7.4%	7.4%
15 - 19	7.0%	6.2%	6.3%
20 - 24	2.9%	4.2%	3.8%
25 - 34	8.6%	11.3%	11.0%
35 - 44	18.7%	18.0%	17.6%
45 - 54	22.1%	19.0%	17.3%
55 - 64	9.4%	10.0%	10.6%
65 - 74	7.0%	6.8%	8.0%
75 - 84	4.1%	4.0%	4.6%
85+	1.2%	1.2%	1.3%
18+	76.7%	76.6%	76.0%

2009 Population by Age

Age Group	1 Mile Radius	3 Mile Radius	5 Mile Radius
Total	446	4,281	17,208
0 - 4	4.0%	4.7%	5.1%
5 - 9	4.3%	4.8%	5.4%
10 - 14	4.9%	5.4%	6.1%
15 - 19	7.2%	6.7%	6.6%
20 - 24	6.7%	6.2%	5.4%
25 - 34	10.8%	11.2%	9.9%
35 - 44	10.5%	12.8%	12.9%
45 - 54	19.1%	18.4%	18.0%
55 - 64	18.4%	15.9%	15.2%
65 - 74	7.4%	7.5%	8.1%
75 - 84	4.9%	4.7%	5.5%
85+	1.8%	1.7%	1.9%
18+	82.3%	80.9%	79.2%

2014 Population by Age

Age Group	1 Mile Radius	3 Mile Radius	5 Mile Radius
Total	460	4,340	17,448
0 - 4	4.3%	4.7%	4.9%
5 - 9	4.3%	4.8%	5.3%
10 - 14	4.6%	5.1%	5.9%
15 - 19	4.8%	5.2%	5.9%
20 - 24	7.0%	6.2%	5.4%
25 - 34	16.3%	13.8%	11.6%
35 - 44	8.7%	11.4%	11.0%
45 - 54	15.2%	15.9%	15.9%
55 - 64	17.0%	16.2%	16.3%
65 - 74	12.0%	10.5%	10.6%
75 - 84	4.1%	4.4%	5.0%
85+	1.7%	1.9%	2.1%
18+	84.1%	82.2%	80.2%

2000 Population by Sex

Sex	1 Mile Radius	3 Mile Radius	5 Mile Radius
Males	50.1%	49.4%	49.1%
Females	49.9%	50.6%	50.9%

2009 Population by Sex

Sex	1 Mile Radius	3 Mile Radius	5 Mile Radius
Males	49.3%	49.3%	49.0%
Females	50.7%	50.7%	51.0%

2014 Population by Sex

Sex	1 Mile Radius	3 Mile Radius	5 Mile Radius
Males	49.1%	49.4%	49.2%
Females	50.9%	50.6%	50.8%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.



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2000 Population by Race/Ethnicity

Total	417	4,096	16,536
White Alone	94.2%	94.7%	95.5%
Black Alone	1.7%	2.0%	1.6%
American Indian Alone	0.5%	0.4%	0.2%
Asian or Pacific Islander Alone	0.2%	0.6%	0.8%
Some Other Race Alone	1.0%	0.6%	0.4%
Two or More Races	2.4%	1.7%	1.4%
Hispanic Origin	1.9%	2.6%	2.3%
Diversity Index	14.5	14.8	12.8

2009 Population by Race/Ethnicity

Total	446	4,280	17,208
White Alone	92.8%	93.3%	94.3%
Black Alone	1.8%	2.4%	1.9%
American Indian Alone	0.7%	0.4%	0.3%
Asian or Pacific Islander Alone	0.4%	0.8%	1.2%
Some Other Race Alone	1.1%	0.7%	0.4%
Two or More Races	3.1%	2.4%	1.9%
Hispanic Origin	2.2%	3.3%	2.9%
Diversity Index	17.6	18.5	16.1

2014 Population by Race/Ethnicity

Total	460	4,341	17,446
White Alone	91.5%	92.4%	93.4%
Black Alone	2.2%	2.6%	2.2%
American Indian Alone	0.7%	0.4%	0.3%
Asian or Pacific Islander Alone	0.7%	1.0%	1.4%
Some Other Race Alone	1.3%	0.8%	0.5%
Two or More Races	3.7%	2.8%	2.3%
Hispanic Origin	2.6%	3.7%	3.3%
Diversity Index	20.1	20.7	18.2



2000 Population 3+ by School Enrollment

Total	384	3,855	15,806
Enrolled in Nursery/Preschool	0.0%	1.0%	1.5%
Enrolled in Kindergarten	1.0%	1.1%	1.1%
Enrolled in Grade 1-8	15.6%	12.4%	12.1%
Enrolled in Grade 9-12	5.2%	5.3%	5.6%
Enrolled in College	7.0%	4.3%	3.4%
Enrolled in Grad/Prof School	3.4%	1.7%	1.3%
Not Enrolled in School	67.7%	74.3%	75.1%

2009 Population 25+ by Educational Attainment

Total	328	3,095	12,287
Less than 9th Grade	1.2%	2.1%	2.6%
9th - 12th Grade, No Diploma	5.5%	6.4%	7.1%
High School Graduate	7.3%	23.1%	26.4%
Some College, No Degree	14.6%	18.3%	18.7%
Associate Degree	9.5%	9.3%	10.4%
Bachelor's Degree	36.9%	23.7%	19.5%
Graduate/Professional Degree	25.0%	17.2%	15.4%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.



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 Radius: 5 Miles



2009 Population 15+ by Marital Status

Total	387	3,647	14,356
Never Married	29.2%	29.4%	26.2%
Married	49.1%	50.7%	56.0%
Widowed	4.1%	5.5%	7.0%
Divorced	17.6%	14.4%	10.8%



2000 Population 16+ by Employment Status

Total	310	3,193	13,033
In Labor Force	69.7%	70.5%	66.6%
Civilian Employed	65.2%	67.3%	63.9%
Civilian Unemployed	4.5%	3.1%	2.5%
In Armed Forces	0.0%	0.1%	0.3%
Not in Labor Force	30.3%	29.5%	33.4%

2009 Civilian Population 16+ in Labor Force

Civilian Employed	87.5%	90.6%	91.6%
Civilian Unemployed	12.5%	9.4%	8.4%

2014 Civilian Population 16+ in Labor Force

Civilian Employed	91.6%	93.7%	94.4%
Civilian Unemployed	8.4%	6.3%	5.6%

2000 Females 16+ by Employment Status and Age of Children

Total	147	1,624	6,769
Own Children < 6 Only	9.5%	8.1%	7.3%
Employed/in Armed Forces	9.5%	6.6%	5.6%
Unemployed	0.0%	0.0%	0.1%
Not in Labor Force	0.0%	1.5%	1.6%
Own Children < 6 and 6-17 Only	7.5%	5.8%	5.9%
Employed/in Armed Forces	7.5%	4.4%	4.3%
Unemployed	0.0%	0.1%	0.1%
Not in Labor Force	0.0%	1.2%	1.4%
Own Children 6-17 Only	20.4%	15.8%	16.2%
Employed/in Armed Forces	12.2%	11.4%	12.2%
Unemployed	2.0%	0.5%	0.2%
Not in Labor Force	6.1%	3.9%	3.8%
No Own Children < 18	62.6%	70.3%	70.7%
Employed/in Armed Forces	34.0%	41.6%	37.2%
Unemployed	2.7%	1.7%	1.4%
Not in Labor Force	25.9%	27.0%	32.0%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.



Marbletown_5
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 Radius: 1 Miles

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 Radius: 3 Miles

Latitude: 41.883
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 Radius: 5 Miles



2009 Employed Population 16+ by Industry

Total	225	2,272	8,618
Agriculture/Mining	0.0%	0.7%	0.8%
Construction	2.7%	7.3%	6.9%
Manufacturing	1.8%	5.0%	5.1%
Wholesale Trade	0.0%	1.8%	1.9%
Retail Trade	8.4%	6.3%	9.8%
Transportation/Utilities	0.0%	2.6%	4.5%
Information	3.1%	1.8%	1.7%
Finance/Insurance/Real Estate	4.0%	5.1%	4.6%
Services	69.8%	63.0%	58.1%
Public Administration	10.2%	6.2%	6.6%

2009 Employed Population 16+ by Occupation

Total	226	2,272	8,620
White Collar	81.0%	66.7%	66.1%
Management/Business/Financial	20.4%	14.4%	13.3%
Professional	46.0%	34.9%	33.3%
Sales	8.4%	6.7%	8.7%
Administrative Support	6.2%	10.7%	10.7%
Services	14.2%	17.3%	17.0%
Blue Collar	4.9%	16.0%	16.9%
Farming/Forestry/Fishing	0.0%	0.4%	0.3%
Construction/Extraction	2.2%	5.4%	5.5%
Installation/Maintenance/Repair	0.0%	4.0%	3.9%
Production	2.7%	3.4%	3.5%
Transportation/Material Moving	0.0%	2.9%	3.9%



2000 Workers 16+ by Means of Transportation to Work

Total	199	2,114	8,217
Drove Alone - Car, Truck, or Van	75.9%	77.5%	81.3%
Carpooled - Car, Truck, or Van	13.1%	9.8%	8.3%
Public Transportation	0.0%	1.5%	1.3%
Walked	3.0%	3.1%	2.6%
Other Means	0.0%	0.4%	0.5%
Worked at Home	8.0%	7.7%	6.0%

2000 Workers 16+ by Travel Time to Work

Total	199	2,113	8,219
Did Not Work at Home	92.0%	92.3%	94.0%
Less than 5 minutes	1.0%	3.2%	3.0%
5 to 9 minutes	6.5%	7.0%	8.5%
10 to 19 minutes	31.7%	27.1%	30.9%
20 to 24 minutes	23.6%	16.2%	14.5%
25 to 34 minutes	12.1%	17.8%	15.9%
35 to 44 minutes	5.5%	6.6%	5.2%
45 to 59 minutes	9.5%	8.8%	9.0%
60 to 89 minutes	0.0%	2.4%	3.5%
90 or more minutes	2.0%	3.2%	3.4%
Worked at Home	8.0%	7.7%	6.0%
Average Travel Time to Work (in min)	22.8	26.8	26.4

2000 Households by Vehicles Available

Total	183	1,705	6,651
None	2.7%	5.6%	6.0%
1	50.8%	37.1%	32.0%
2	30.1%	37.6%	43.0%
3	16.4%	15.4%	14.1%
4	0.0%	3.5%	4.3%
5+	0.0%	0.9%	0.6%
Average Number of Vehicles Available	1.6	1.8	1.8

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.



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2000 Households by Type

	1 Miles	3 Miles	5 Miles
Total	190	1,699	6,664
Family Households	67.9%	64.7%	67.4%
Married-couple Family	55.8%	50.9%	54.4%
With Related Children	26.3%	23.1%	24.2%
Other Family (No Spouse)	12.1%	13.9%	12.9%
With Related Children	6.8%	8.7%	8.0%
Nonfamily Households	32.1%	35.3%	32.6%
Householder Living Alone	26.3%	27.6%	25.8%
Householder Not Living Alone	5.8%	7.7%	6.8%
Households with Related Children	33.0%	31.8%	32.2%
Households with Persons 65+	22.0%	21.8%	25.4%

2000 Households by Size

	1 Miles	3 Miles	5 Miles
Total	191	1,699	6,664
1 Person Household	26.1%	27.6%	25.8%
2 Person Household	34.6%	34.8%	35.7%
3 Person Household	19.7%	17.2%	16.4%
4 Person Household	13.3%	13.5%	14.1%
5 Person Household	4.3%	4.2%	5.3%
6 Person Household	1.6%	1.6%	1.8%
7+ Person Household	0.5%	1.0%	0.8%

2000 Households by Year Householder Moved In

	1 Miles	3 Miles	5 Miles
Total	183	1,707	6,652
Moved in 1999 to March 2000	8.7%	13.1%	11.6%
Moved in 1995 to 1998	19.1%	24.3%	20.5%
Moved in 1990 to 1994	32.2%	19.2%	17.3%
Moved in 1980 to 1989	14.2%	19.2%	20.5%
Moved in 1970 to 1979	20.2%	12.8%	13.4%
Moved in 1969 or Earlier	5.5%	11.5%	16.7%
Median Year Householder Moved In	1992	1992	1990



2000 Housing Units by Units in Structure

	1 Miles	3 Miles	5 Miles
Total	202	1,930	7,382
1, Detached	79.7%	75.3%	80.0%
1, Attached	0.0%	0.8%	0.9%
2	4.0%	6.9%	4.9%
3 or 4	11.9%	6.6%	3.3%
5 to 9	2.5%	2.0%	1.0%
10 to 19	0.0%	0.3%	0.4%
20+	0.0%	0.4%	0.9%
Mobile Home	0.0%	6.9%	8.4%
Other	2.0%	0.7%	0.2%

2000 Housing Units by Year Structure Built

	1 Miles	3 Miles	5 Miles
Total	204	1,895	7,351
1999 to March 2000	0.0%	0.9%	1.1%
1995 to 1998	0.0%	1.5%	1.2%
1990 to 1994	7.8%	4.6%	4.2%
1980 to 1989	10.3%	11.2%	11.0%
1970 to 1979	15.2%	14.2%	14.2%
1969 or Earlier	66.7%	67.5%	68.2%
Median Year Structure Built	1947	1954	1958

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.



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Top 3 Tapestry Segments

1.	In Style	In Style	Main Street, USA
2.	Rural Resort Dwellers	Main Street, USA	Cozy and Comfortable
3.		Metropolitans	Prosperous Empty Nests

 **2009 Consumer Spending** shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$343,913	\$3,109,419	\$12,978,118
Average Spent	\$1,653.43	\$1,722.67	\$1,841.13
Spending Potential Index	66	69	74
Computers & Accessories: Total \$	\$45,064	\$405,294	\$1,681,477
Average Spent	\$216.65	\$224.54	\$238.54
Spending Potential Index	95	98	105
Education: Total \$	\$258,534	\$2,282,215	\$9,651,935
Average Spent	\$1,242.95	\$1,264.39	\$1,369.26
Spending Potential Index	99	101	109
Entertainment/Recreation: Total \$	\$636,953	\$5,922,951	\$24,841,797
Average Spent	\$3,062.27	\$3,281.41	\$3,524.16
Spending Potential Index	95	101	109
Food at Home: Total \$	\$862,824	\$8,075,812	\$33,820,884
Average Spent	\$4,148.19	\$4,474.13	\$4,797.97
Spending Potential Index	91	98	105
Food Away from Home: Total \$	\$645,697	\$5,902,542	\$24,656,753
Average Spent	\$3,104.31	\$3,270.11	\$3,497.91
Spending Potential Index	93	98	105
Health Care: Total \$	\$710,551	\$6,875,832	\$29,414,056
Average Spent	\$3,416.11	\$3,809.33	\$4,172.80
Spending Potential Index	91	101	111
HH Furnishings & Equipment: Total \$	\$384,160	\$3,475,370	\$14,559,468
Average Spent	\$1,846.92	\$1,925.41	\$2,065.47
Spending Potential Index	85	89	95
Investments: Total \$	\$290,766	\$2,833,783	\$11,943,073
Average Spent	\$1,397.91	\$1,569.96	\$1,694.29
Spending Potential Index	97	109	118
Retail Goods: Total \$	\$4,753,515	\$44,199,822	\$185,177,445
Average Spent	\$22,853.44	\$24,487.44	\$26,270.03
Spending Potential Index	89	95	102
Shelter: Total \$	\$3,129,834	\$27,994,010	\$117,038,204
Average Spent	\$15,047.28	\$15,509.15	\$16,603.52
Spending Potential Index	96	99	106
TV/Video/Sound Equipment: Total \$	\$231,913	\$2,131,838	\$8,915,928
Average Spent	\$1,114.97	\$1,181.07	\$1,264.85
Spending Potential Index	92	97	104
Travel: Total \$	\$377,728	\$3,454,656	\$14,622,489
Average Spent	\$1,816.00	\$1,913.94	\$2,074.41
Spending Potential Index	98	104	112
Vehicle Maintenance & Repairs: Total \$	\$180,807	\$1,685,681	\$7,055,365
Average Spent	\$869.26	\$933.90	\$1,000.90
Spending Potential Index	93	100	107

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI.



Tapestry Segmentation Area Profile

Ranked by Households

Prepared by ESRI

Marbletown_5
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Site Type: Ring

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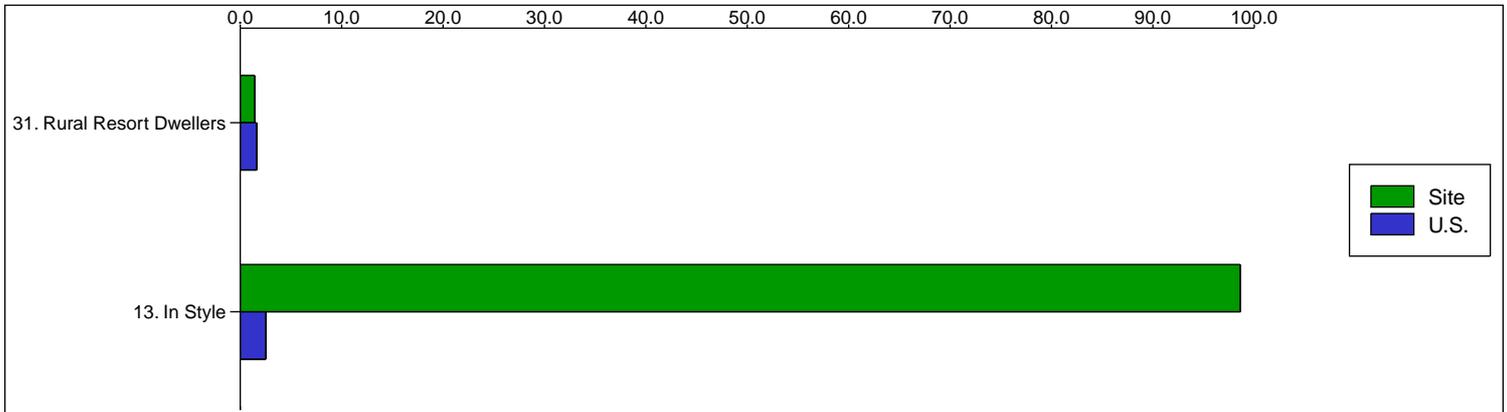
Top Twenty Tapestry Segments

Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	13. In Style	98.6%	98.6%	2.5%	2.5%	3973
2	31. Rural Resort Dwellers	1.4%	100.0%	1.6%	4.1%	89
Total		100.0%		4.1%		2,437

Top Ten Tapestry Segments

Site vs. U.S.



Percent of Households by Tapestry Segment

Source: ESRI



Tapestry Segmentation Area Profile

Prepared by ESRI

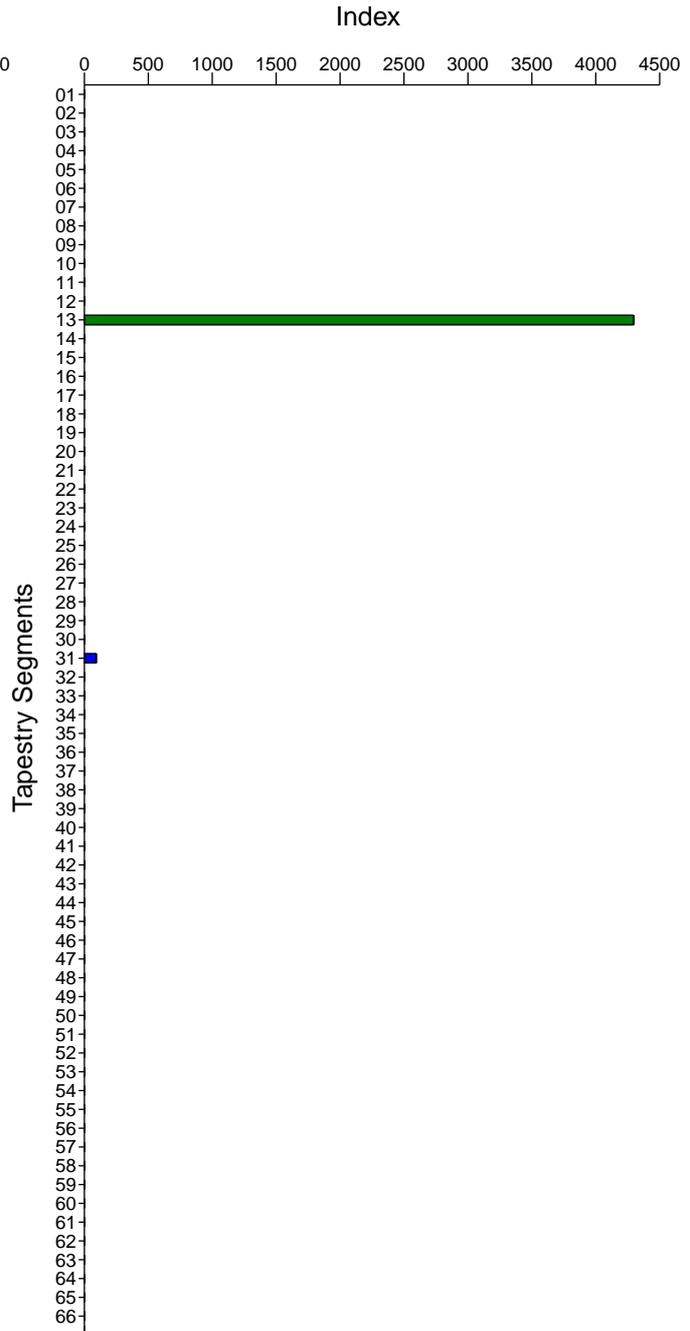
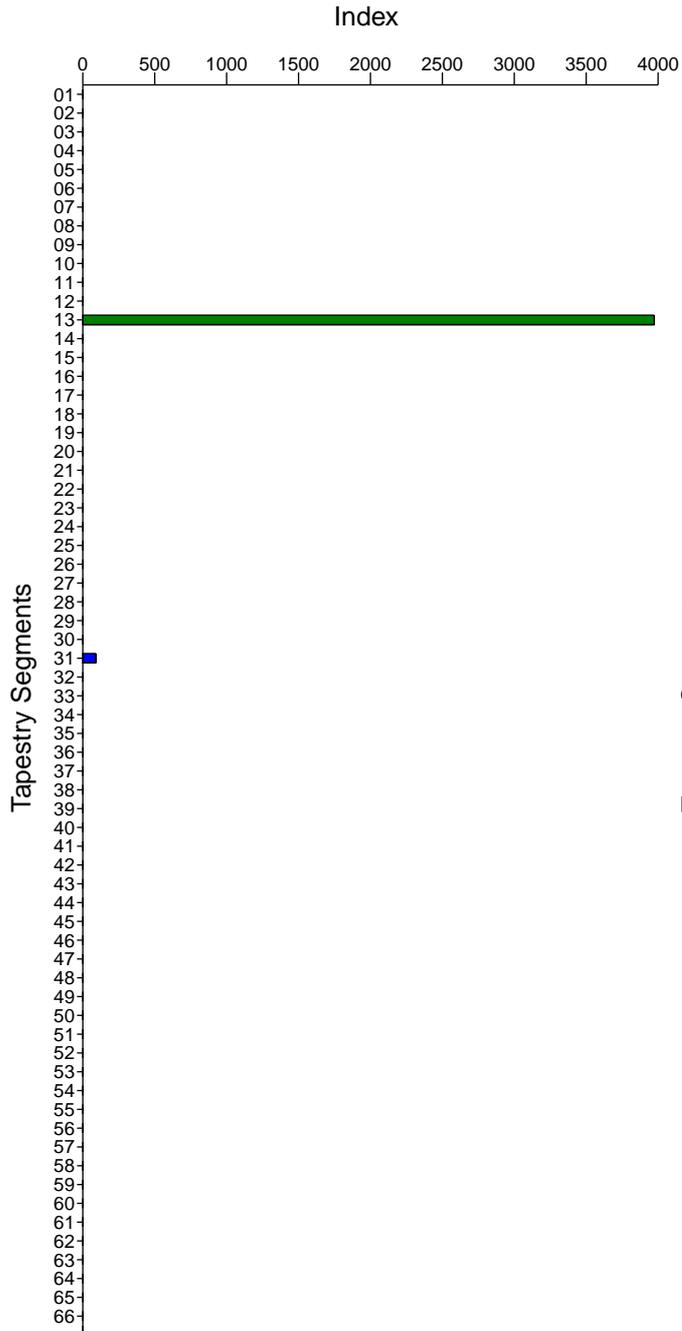
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Tapestry Indexes by Households

Tapestry Indexes by Population



Source: ESRI



Tapestry Segmentation Area Profile

LifeMode Groups
Prepared by ESRI

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Radius: 1 miles

Site Type: Ring

Tapestry LifeMode Groups	2009 Households			2009 Population		
	Number	Percent	Index	Number	Percent	Index
Total	208	100.0%		446	100.0%	
L1. High Society	0	0.0%	0	0	0.0%	0
01 Top Rung	0	0.0%	0	0	0.0%	0
02 Suburban Splendor	0	0.0%	0	0	0.0%	0
03 Connoisseurs	0	0.0%	0	0	0.0%	0
04 Boomburbs	0	0.0%	0	0	0.0%	0
05 Wealthy Seaboard Suburbs	0	0.0%	0	0	0.0%	0
06 Sophisticated Squires	0	0.0%	0	0	0.0%	0
07 Exurbanites	0	0.0%	0	0	0.0%	0
L2. Upscale Avenues	205	98.6%	712	440	98.7%	717
09 Urban Chic	0	0.0%	0	0	0.0%	0
10 Pleasant-Ville	0	0.0%	0	0	0.0%	0
11 Pacific Heights	0	0.0%	0	0	0.0%	0
13 In Style	205	98.6%	3973	440	98.7%	4295
16 Enterprising Professionals	0	0.0%	0	0	0.0%	0
17 Green Acres	0	0.0%	0	0	0.0%	0
18 Cozy and Comfortable	0	0.0%	0	0	0.0%	0
L3. Metropolis	0	0.0%	0	0	0.0%	0
20 City Lights	0	0.0%	0	0	0.0%	0
22 Metropolitans	0	0.0%	0	0	0.0%	0
45 City Strivers	0	0.0%	0	0	0.0%	0
51 Metro City Edge	0	0.0%	0	0	0.0%	0
54 Urban Rows	0	0.0%	0	0	0.0%	0
62 Modest Income Homes	0	0.0%	0	0	0.0%	0
L4. Solo Acts	0	0.0%	0	0	0.0%	0
08 Laptops and Lattes	0	0.0%	0	0	0.0%	0
23 Trendsetters	0	0.0%	0	0	0.0%	0
27 Metro Renters	0	0.0%	0	0	0.0%	0
36 Old and Newcomers	0	0.0%	0	0	0.0%	0
39 Young and Restless	0	0.0%	0	0	0.0%	0
L5. Senior Styles	0	0.0%	0	0	0.0%	0
14 Prosperous Empty Nesters	0	0.0%	0	0	0.0%	0
15 Silver and Gold	0	0.0%	0	0	0.0%	0
29 Rustbelt Retirees	0	0.0%	0	0	0.0%	0
30 Retirement Communities	0	0.0%	0	0	0.0%	0
43 The Elders	0	0.0%	0	0	0.0%	0
49 Senior Sun Seekers	0	0.0%	0	0	0.0%	0
50 Heartland Communities	0	0.0%	0	0	0.0%	0
57 Simple Living	0	0.0%	0	0	0.0%	0
65 Social Security Set	0	0.0%	0	0	0.0%	0
L6. Scholars & Patriots	0	0.0%	0	0	0.0%	0
40 Military Proximity	0	0.0%	0	0	0.0%	0
55 College Towns	0	0.0%	0	0	0.0%	0
63 Dorms to Diplomas	0	0.0%	0	0	0.0%	0

Source: ESRI



Tapestry Segmentation Area Profile

LifeMode Groups
Prepared by ESRI

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Radius: 1 miles

Site Type: Ring

Tapestry LifeMode Groups	2009 Households			2009 Population		
	Number	Percent	Index	Number	Percent	Index
Total	208	100.0%		446	100.0%	
L7. High Hopes	0	0.0%	0	0	0.0%	0
28 Aspiring Young Families	0	0.0%	0	0	0.0%	0
48 Great Expectations	0	0.0%	0	0	0.0%	0
L8. Global Roots	0	0.0%	0	0	0.0%	0
35 International Marketplace	0	0.0%	0	0	0.0%	0
38 Industrious Urban Fringe	0	0.0%	0	0	0.0%	0
44 Urban Melting Pot	0	0.0%	0	0	0.0%	0
47 Las Casas	0	0.0%	0	0	0.0%	0
52 Inner City Tenants	0	0.0%	0	0	0.0%	0
58 NeWest Residents	0	0.0%	0	0	0.0%	0
60 City Dimensions	0	0.0%	0	0	0.0%	0
61 High Rise Renters	0	0.0%	0	0	0.0%	0
L9. Family Portrait	0	0.0%	0	0	0.0%	0
12 Up and Coming Families	0	0.0%	0	0	0.0%	0
19 Milk and Cookies	0	0.0%	0	0	0.0%	0
21 Urban Villages	0	0.0%	0	0	0.0%	0
59 Southwestern Families	0	0.0%	0	0	0.0%	0
64 City Commons	0	0.0%	0	0	0.0%	0
L10. Traditional Living	0	0.0%	0	0	0.0%	0
24 Main Street, USA	0	0.0%	0	0	0.0%	0
32 Rustbelt Traditions	0	0.0%	0	0	0.0%	0
33 Midlife Junction	0	0.0%	0	0	0.0%	0
34 Family Foundations	0	0.0%	0	0	0.0%	0
L11. Factories & Farms	0	0.0%	0	0	0.0%	0
25 Salt of the Earth	0	0.0%	0	0	0.0%	0
37 Prairie Living	0	0.0%	0	0	0.0%	0
42 Southern Satellites	0	0.0%	0	0	0.0%	0
53 Home Town	0	0.0%	0	0	0.0%	0
56 Rural Bypasses	0	0.0%	0	0	0.0%	0
L12. American Quilt	3	1.4%	15	6	1.3%	15
26 Midland Crowd	0	0.0%	0	0	0.0%	0
31 Rural Resort Dwellers	3	1.4%	89	6	1.3%	92
41 Crossroads	0	0.0%	0	0	0.0%	0
46 Rooted Rural	0	0.0%	0	0	0.0%	0
66 Unclassified	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The Index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the U.S. average. Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Source: ESRI



Tapestry Segmentation Area Profile

Urbanization Groups

Prepared by ESRI

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Tapestry Urbanization Groups	2009 Households			2009 Population		
	Number	Percent	Index	Number	Percent	Index
Total	208	100.0%		446	100.0%	
U1. Principal Urban Centers I	0	0.0%	0	0	0.0%	0
08 Laptops and Lattes	0	0.0%	0	0	0.0%	0
11 Pacific Heights	0	0.0%	0	0	0.0%	0
20 City Lights	0	0.0%	0	0	0.0%	0
21 Urban Villages	0	0.0%	0	0	0.0%	0
23 Trendsetters	0	0.0%	0	0	0.0%	0
27 Metro Renters	0	0.0%	0	0	0.0%	0
35 International Marketplace	0	0.0%	0	0	0.0%	0
44 Urban Melting Pot	0	0.0%	0	0	0.0%	0
U2. Principal Urban Centers II	0	0.0%	0	0	0.0%	0
45 City Strivers	0	0.0%	0	0	0.0%	0
47 Las Casas	0	0.0%	0	0	0.0%	0
54 Urban Rows	0	0.0%	0	0	0.0%	0
58 NeWest Residents	0	0.0%	0	0	0.0%	0
61 High Rise Renters	0	0.0%	0	0	0.0%	0
64 City Commons	0	0.0%	0	0	0.0%	0
65 Social Security Set	0	0.0%	0	0	0.0%	0
U3. Metro Cities I	0	0.0%	0	0	0.0%	0
01 Top Rung	0	0.0%	0	0	0.0%	0
03 Connoisseurs	0	0.0%	0	0	0.0%	0
05 Wealthy Seaboard Suburbs	0	0.0%	0	0	0.0%	0
09 Urban Chic	0	0.0%	0	0	0.0%	0
10 Pleasant-Ville	0	0.0%	0	0	0.0%	0
16 Enterprising Professionals	0	0.0%	0	0	0.0%	0
19 Milk and Cookies	0	0.0%	0	0	0.0%	0
22 Metropolitan	0	0.0%	0	0	0.0%	0
U4. Metro Cities II	0	0.0%	0	0	0.0%	0
28 Aspiring Young Families	0	0.0%	0	0	0.0%	0
30 Retirement Communities	0	0.0%	0	0	0.0%	0
34 Family Foundations	0	0.0%	0	0	0.0%	0
36 Old and Newcomers	0	0.0%	0	0	0.0%	0
39 Young and Restless	0	0.0%	0	0	0.0%	0
52 Inner City Tenants	0	0.0%	0	0	0.0%	0
60 City Dimensions	0	0.0%	0	0	0.0%	0
63 Dorms to Diplomas	0	0.0%	0	0	0.0%	0
U5. Urban Outskirts I	0	0.0%	0	0	0.0%	0
04 Boomburbs	0	0.0%	0	0	0.0%	0
24 Main Street, USA	0	0.0%	0	0	0.0%	0
32 Rustbelt Traditions	0	0.0%	0	0	0.0%	0
38 Industrious Urban Fringe	0	0.0%	0	0	0.0%	0
48 Great Expectations	0	0.0%	0	0	0.0%	0

Source: ESRI



Tapestry Segmentation Area Profile

Urbanization Groups

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Tapestry Urbanization Groups	2009 Households			2009 Population		
	Number	Percent	Index	Number	Percent	Index
Total	208	100.0%		446	100.0%	
U6. Urban Outskirts II	0	0.0%	0	0	0.0%	0
51 Metro City Edge	0	0.0%	0	0	0.0%	0
55 College Towns	0	0.0%	0	0	0.0%	0
57 Simple Living	0	0.0%	0	0	0.0%	0
59 Southwestern Families	0	0.0%	0	0	0.0%	0
62 Modest Income Homes	0	0.0%	0	0	0.0%	0
U7. Suburban Periphery I	205	98.6%	628	440	98.7%	607
02 Suburban Splendor	0	0.0%	0	0	0.0%	0
06 Sophisticated Squires	0	0.0%	0	0	0.0%	0
07 Exurbanites	0	0.0%	0	0	0.0%	0
12 Up and Coming Families	0	0.0%	0	0	0.0%	0
13 In Style	205	98.6%	3973	440	98.7%	4295
14 Prosperous Empty Nesters	0	0.0%	0	0	0.0%	0
15 Silver and Gold	0	0.0%	0	0	0.0%	0
U8. Suburban Periphery II	0	0.0%	0	0	0.0%	0
18 Cozy and Comfortable	0	0.0%	0	0	0.0%	0
29 Rustbelt Retirees	0	0.0%	0	0	0.0%	0
33 Midlife Junction	0	0.0%	0	0	0.0%	0
40 Military Proximity	0	0.0%	0	0	0.0%	0
43 The Elders	0	0.0%	0	0	0.0%	0
53 Home Town	0	0.0%	0	0	0.0%	0
U9. Small Towns	0	0.0%	0	0	0.0%	0
41 Crossroads	0	0.0%	0	0	0.0%	0
49 Senior Sun Seekers	0	0.0%	0	0	0.0%	0
50 Heartland Communities	0	0.0%	0	0	0.0%	0
U10. Rural I	3	1.4%	13	6	1.3%	12
17 Green Acres	0	0.0%	0	0	0.0%	0
25 Salt of the Earth	0	0.0%	0	0	0.0%	0
26 Midland Crowd	0	0.0%	0	0	0.0%	0
31 Rural Resort Dwellers	3	1.4%	89	6	1.3%	92
U11. Rural II	0	0.0%	0	0	0.0%	0
37 Prairie Living	0	0.0%	0	0	0.0%	0
42 Southern Satellites	0	0.0%	0	0	0.0%	0
46 Rooted Rural	0	0.0%	0	0	0.0%	0
56 Rural Bypasses	0	0.0%	0	0	0.0%	0
66 Unclassified	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the settlement density of the immediate neighborhood. The Index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the U.S. average.

Source: ESRI



Tapestry Segmentation Area Profile

Ranked by Households

Prepared by ESRI

Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

Site Type: Ring

Latitude: 41.883
 Longitude: -74.113
 Radius: 3 miles

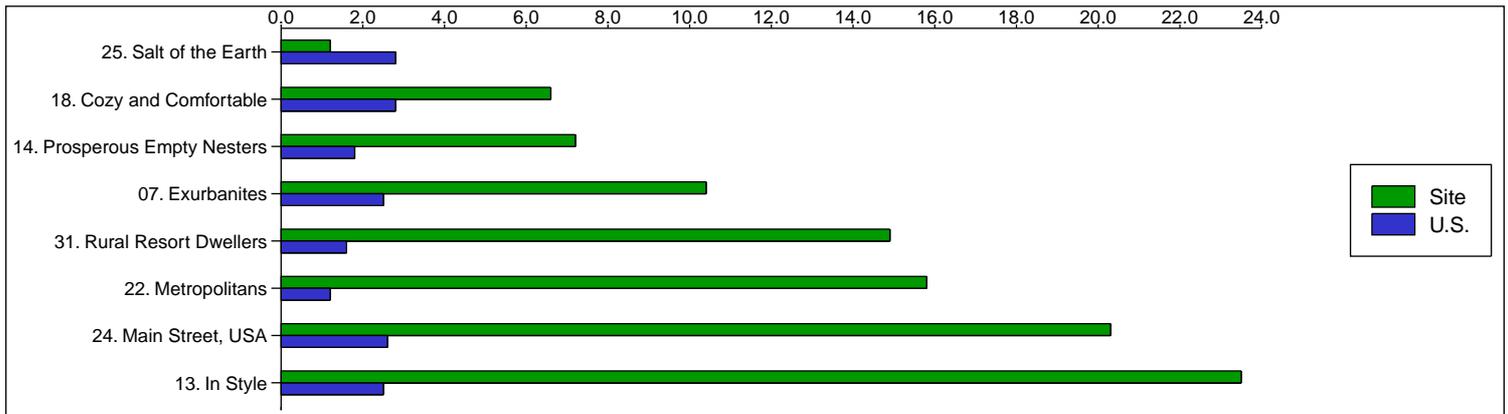
Top Twenty Tapestry Segments

Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	13. In Style	23.5%	23.5%	2.5%	2.5%	949
2	24. Main Street, USA	20.3%	43.8%	2.6%	5.1%	783
3	22. Metropolitans	15.8%	59.6%	1.2%	6.3%	1336
4	31. Rural Resort Dwellers	14.9%	74.5%	1.6%	7.9%	918
5	07. Exurbanites	10.4%	84.9%	2.5%	10.4%	415
	Subtotal	84.9%		10.4%		
6	14. Prosperous Empty Nesters	7.2%	92.1%	1.8%	12.2%	391
7	18. Cozy and Comfortable	6.6%	98.7%	2.8%	15.0%	235
8	25. Salt of the Earth	1.2%	99.9%	2.8%	17.8%	44
	Total	99.9%		17.8%		561

Top Ten Tapestry Segments

Site vs. U.S.



Percent of Households by Tapestry Segment

Source: ESRI



Tapestry Segmentation Area Profile

Prepared by ESRI

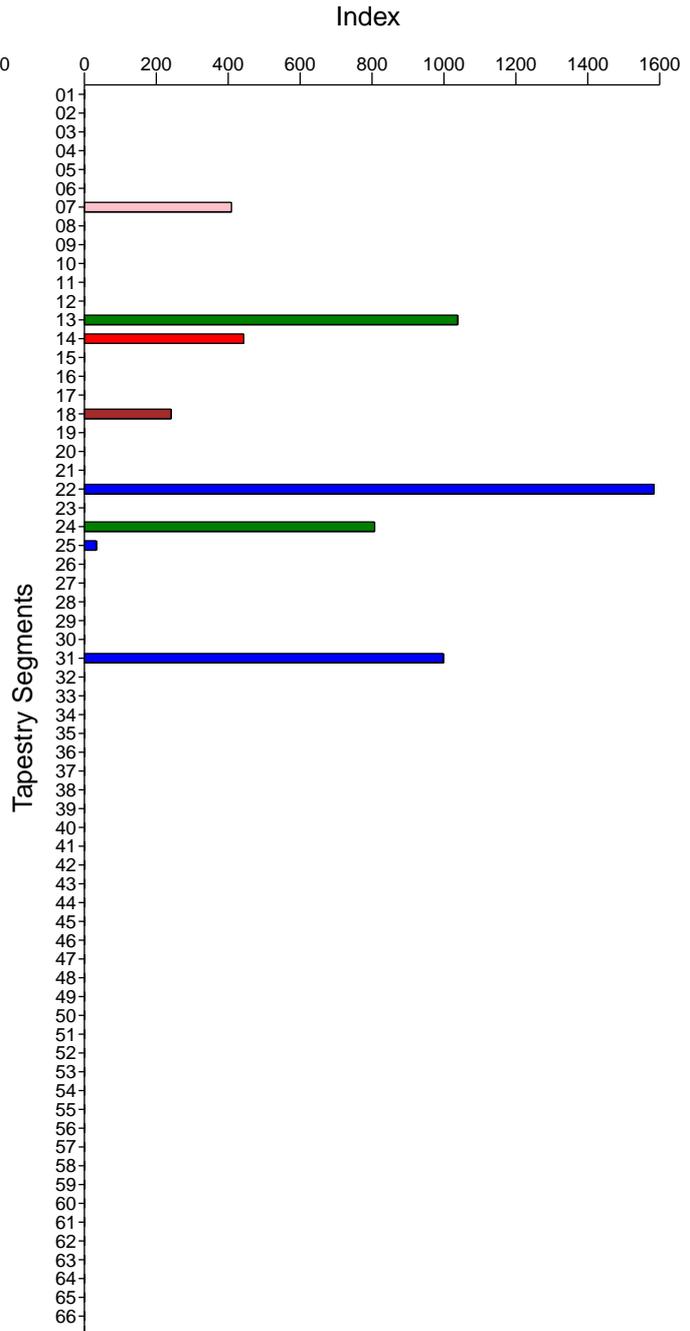
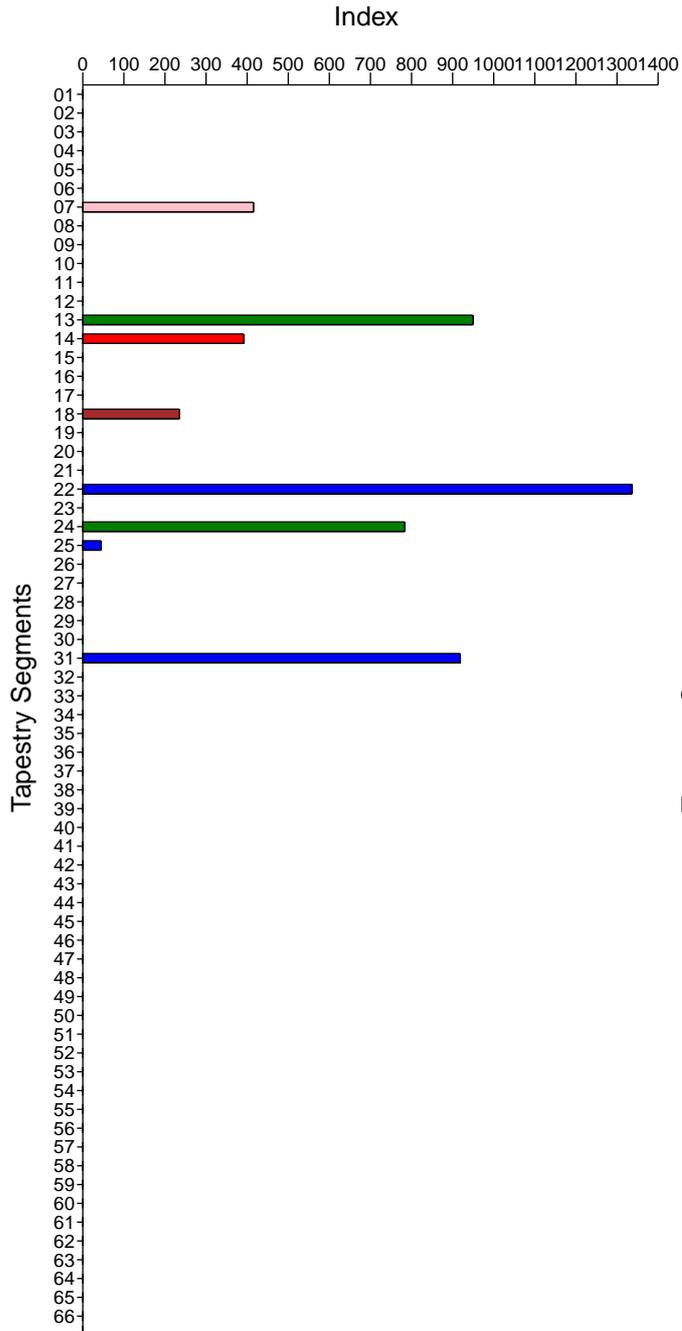
Marbletown_5
Latitude: 41.883
Longitude: -74.113

Site Type: Ring

Latitude: 41.883
Longitude: -74.113
Radius: 3 miles

Tapestry Indexes by Households

Tapestry Indexes by Population



Source: ESRI



Tapestry Segmentation Area Profile

LifeMode Groups
Prepared by ESRI

Marbletown_5
Latitude: 41.883
Longitude: -74.113

Latitude: 41.883
Longitude: -74.113
Radius: 3 miles

Site Type: Ring

Tapestry LifeMode Groups	2009 Households			2009 Population		
	Number	Percent	Index	Number	Percent	Index
Total	1,806	100.0%		4,281	100.0%	
L1. High Society	188	10.4%	82	450	10.5%	75
01 Top Rung	0	0.0%	0	0	0.0%	0
02 Suburban Splendor	0	0.0%	0	0	0.0%	0
03 Connoisseurs	0	0.0%	0	0	0.0%	0
04 Boomburbs	0	0.0%	0	0	0.0%	0
05 Wealthy Seaboard Suburbs	0	0.0%	0	0	0.0%	0
06 Sophisticated Squires	0	0.0%	0	0	0.0%	0
07 Exurbanites	188	10.4%	415	450	10.5%	409
L2. Upscale Avenues	545	30.2%	218	1,311	30.6%	223
09 Urban Chic	0	0.0%	0	0	0.0%	0
10 Pleasant-Ville	0	0.0%	0	0	0.0%	0
11 Pacific Heights	0	0.0%	0	0	0.0%	0
13 In Style	425	23.5%	949	1,021	23.8%	1038
16 Enterprising Professionals	0	0.0%	0	0	0.0%	0
17 Green Acres	0	0.0%	0	0	0.0%	0
18 Cozy and Comfortable	120	6.6%	235	290	6.8%	241
L3. Metropolis	286	15.8%	302	670	15.7%	299
20 City Lights	0	0.0%	0	0	0.0%	0
22 Metropolitans	286	15.8%	1336	670	15.7%	1584
45 City Strivers	0	0.0%	0	0	0.0%	0
51 Metro City Edge	0	0.0%	0	0	0.0%	0
54 Urban Rows	0	0.0%	0	0	0.0%	0
62 Modest Income Homes	0	0.0%	0	0	0.0%	0
L4. Solo Acts	0	0.0%	0	0	0.0%	0
08 Laptops and Lattes	0	0.0%	0	0	0.0%	0
23 Trendsetters	0	0.0%	0	0	0.0%	0
27 Metro Renters	0	0.0%	0	0	0.0%	0
36 Old and Newcomers	0	0.0%	0	0	0.0%	0
39 Young and Restless	0	0.0%	0	0	0.0%	0
L5. Senior Styles	130	7.2%	58	319	7.5%	72
14 Prosperous Empty Nesters	130	7.2%	391	319	7.5%	443
15 Silver and Gold	0	0.0%	0	0	0.0%	0
29 Rustbelt Retirees	0	0.0%	0	0	0.0%	0
30 Retirement Communities	0	0.0%	0	0	0.0%	0
43 The Elders	0	0.0%	0	0	0.0%	0
49 Senior Sun Seekers	0	0.0%	0	0	0.0%	0
50 Heartland Communities	0	0.0%	0	0	0.0%	0
57 Simple Living	0	0.0%	0	0	0.0%	0
65 Social Security Set	0	0.0%	0	0	0.0%	0
L6. Scholars & Patriots	0	0.0%	0	0	0.0%	0
40 Military Proximity	0	0.0%	0	0	0.0%	0
55 College Towns	0	0.0%	0	0	0.0%	0
63 Dorms to Diplomas	0	0.0%	0	0	0.0%	0

Source: ESRI



Tapestry Segmentation Area Profile

LifeMode Groups
Prepared by ESRI

Marbletown_5
Latitude: 41.883
Longitude: -74.113

Latitude: 41.883
Longitude: -74.113
Radius: 3 miles

Site Type: Ring

Tapestry LifeMode Groups	2009 Households			2009 Population		
	Number	Percent	Index	Number	Percent	Index
Total	1,806	100.0%		4,281	100.0%	
L7. High Hopes	0	0.0%	0	0	0.0%	0
28 Aspiring Young Families	0	0.0%	0	0	0.0%	0
48 Great Expectations	0	0.0%	0	0	0.0%	0
L8. Global Roots	0	0.0%	0	0	0.0%	0
35 International Marketplace	0	0.0%	0	0	0.0%	0
38 Industrious Urban Fringe	0	0.0%	0	0	0.0%	0
44 Urban Melting Pot	0	0.0%	0	0	0.0%	0
47 Las Casas	0	0.0%	0	0	0.0%	0
52 Inner City Tenants	0	0.0%	0	0	0.0%	0
58 NeWest Residents	0	0.0%	0	0	0.0%	0
60 City Dimensions	0	0.0%	0	0	0.0%	0
61 High Rise Renters	0	0.0%	0	0	0.0%	0
L9. Family Portrait	0	0.0%	0	0	0.0%	0
12 Up and Coming Families	0	0.0%	0	0	0.0%	0
19 Milk and Cookies	0	0.0%	0	0	0.0%	0
21 Urban Villages	0	0.0%	0	0	0.0%	0
59 Southwestern Families	0	0.0%	0	0	0.0%	0
64 City Commons	0	0.0%	0	0	0.0%	0
L10. Traditional Living	366	20.3%	232	868	20.3%	245
24 Main Street, USA	366	20.3%	783	868	20.3%	807
32 Rustbelt Traditions	0	0.0%	0	0	0.0%	0
33 Midlife Junction	0	0.0%	0	0	0.0%	0
34 Family Foundations	0	0.0%	0	0	0.0%	0
L11. Factories & Farms	22	1.2%	13	39	0.9%	10
25 Salt of the Earth	22	1.2%	44	39	0.9%	33
37 Prairie Living	0	0.0%	0	0	0.0%	0
42 Southern Satellites	0	0.0%	0	0	0.0%	0
53 Home Town	0	0.0%	0	0	0.0%	0
56 Rural Bypasses	0	0.0%	0	0	0.0%	0
L12. American Quilt	269	14.9%	160	624	14.6%	157
26 Midland Crowd	0	0.0%	0	0	0.0%	0
31 Rural Resort Dwellers	269	14.9%	918	624	14.6%	998
41 Crossroads	0	0.0%	0	0	0.0%	0
46 Rooted Rural	0	0.0%	0	0	0.0%	0
66 Unclassified	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The Index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the U.S. average. Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Source: ESRI



Tapestry Segmentation Area Profile

Urbanization Groups

Prepared by ESRI

Marbletown_5
 Latitude: 41.883
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Latitude: 41.883
 Longitude: -74.113
 Radius: 3 miles

Site Type: Ring

Tapestry Urbanization Groups	2009 Households			2009 Population		
	Number	Percent	Index	Number	Percent	Index
Total	1,806	100.0%		4,281	100.0%	
U1. Principal Urban Centers I	0	0.0%	0	0	0.0%	0
08 Laptops and Lattes	0	0.0%	0	0	0.0%	0
11 Pacific Heights	0	0.0%	0	0	0.0%	0
20 City Lights	0	0.0%	0	0	0.0%	0
21 Urban Villages	0	0.0%	0	0	0.0%	0
23 Trendsetters	0	0.0%	0	0	0.0%	0
27 Metro Renters	0	0.0%	0	0	0.0%	0
35 International Marketplace	0	0.0%	0	0	0.0%	0
44 Urban Melting Pot	0	0.0%	0	0	0.0%	0
U2. Principal Urban Centers II	0	0.0%	0	0	0.0%	0
45 City Strivers	0	0.0%	0	0	0.0%	0
47 Las Casas	0	0.0%	0	0	0.0%	0
54 Urban Rows	0	0.0%	0	0	0.0%	0
58 NeWest Residents	0	0.0%	0	0	0.0%	0
61 High Rise Renters	0	0.0%	0	0	0.0%	0
64 City Commons	0	0.0%	0	0	0.0%	0
65 Social Security Set	0	0.0%	0	0	0.0%	0
U3. Metro Cities I	286	15.8%	140	670	15.7%	137
01 Top Rung	0	0.0%	0	0	0.0%	0
03 Connoisseurs	0	0.0%	0	0	0.0%	0
05 Wealthy Seaboard Suburbs	0	0.0%	0	0	0.0%	0
09 Urban Chic	0	0.0%	0	0	0.0%	0
10 Pleasant-Ville	0	0.0%	0	0	0.0%	0
16 Enterprising Professionals	0	0.0%	0	0	0.0%	0
19 Milk and Cookies	0	0.0%	0	0	0.0%	0
22 Metropolitans	286	15.8%	1336	670	15.7%	1584
U4. Metro Cities II	0	0.0%	0	0	0.0%	0
28 Aspiring Young Families	0	0.0%	0	0	0.0%	0
30 Retirement Communities	0	0.0%	0	0	0.0%	0
34 Family Foundations	0	0.0%	0	0	0.0%	0
36 Old and Newcomers	0	0.0%	0	0	0.0%	0
39 Young and Restless	0	0.0%	0	0	0.0%	0
52 Inner City Tenants	0	0.0%	0	0	0.0%	0
60 City Dimensions	0	0.0%	0	0	0.0%	0
63 Dorms to Diplomas	0	0.0%	0	0	0.0%	0
U5. Urban Outskirts I	366	20.3%	185	868	20.3%	178
04 Boomburbs	0	0.0%	0	0	0.0%	0
24 Main Street, USA	366	20.3%	783	868	20.3%	807
32 Rustbelt Traditions	0	0.0%	0	0	0.0%	0
38 Industrious Urban Fringe	0	0.0%	0	0	0.0%	0
48 Great Expectations	0	0.0%	0	0	0.0%	0

Source: ESRI



Tapestry Segmentation Area Profile

Urbanization Groups

Prepared by ESRI

Marbletown_5
 Latitude: 41.883
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 Radius: 3 miles

Site Type: Ring

Tapestry Urbanization Groups	2009 Households			2009 Population		
	Number	Percent	Index	Number	Percent	Index
Total	1,806	100.0%		4,281	100.0%	
U6. Urban Outskirts II	0	0.0%	0	0	0.0%	0
51 Metro City Edge	0	0.0%	0	0	0.0%	0
55 College Towns	0	0.0%	0	0	0.0%	0
57 Simple Living	0	0.0%	0	0	0.0%	0
59 Southwestern Families	0	0.0%	0	0	0.0%	0
62 Modest Income Homes	0	0.0%	0	0	0.0%	0
U7. Suburban Periphery I	743	41.1%	262	1,790	41.8%	257
02 Suburban Splendor	0	0.0%	0	0	0.0%	0
06 Sophisticated Squires	0	0.0%	0	0	0.0%	0
07 Exurbanites	188	10.4%	415	450	10.5%	409
12 Up and Coming Families	0	0.0%	0	0	0.0%	0
13 In Style	425	23.5%	949	1,021	23.8%	1038
14 Prosperous Empty Nesters	130	7.2%	391	319	7.5%	443
15 Silver and Gold	0	0.0%	0	0	0.0%	0
U8. Suburban Periphery II	120	6.6%	69	290	6.8%	75
18 Cozy and Comfortable	120	6.6%	235	290	6.8%	241
29 Rustbelt Retirees	0	0.0%	0	0	0.0%	0
33 Midlife Junction	0	0.0%	0	0	0.0%	0
40 Military Proximity	0	0.0%	0	0	0.0%	0
43 The Elders	0	0.0%	0	0	0.0%	0
53 Home Town	0	0.0%	0	0	0.0%	0
U9. Small Towns	0	0.0%	0	0	0.0%	0
41 Crossroads	0	0.0%	0	0	0.0%	0
49 Senior Sun Seekers	0	0.0%	0	0	0.0%	0
50 Heartland Communities	0	0.0%	0	0	0.0%	0
U10. Rural I	291	16.1%	142	663	15.5%	136
17 Green Acres	0	0.0%	0	0	0.0%	0
25 Salt of the Earth	22	1.2%	44	39	0.9%	33
26 Midland Crowd	0	0.0%	0	0	0.0%	0
31 Rural Resort Dwellers	269	14.9%	918	624	14.6%	998
U11. Rural II	0	0.0%	0	0	0.0%	0
37 Prairie Living	0	0.0%	0	0	0.0%	0
42 Southern Satellites	0	0.0%	0	0	0.0%	0
46 Rooted Rural	0	0.0%	0	0	0.0%	0
56 Rural Bypasses	0	0.0%	0	0	0.0%	0
66 Unclassified	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the settlement density of the immediate neighborhood. The Index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the U.S. average.

Source: ESRI



Tapestry Segmentation Area Profile

Ranked by Households

Prepared by ESRI

Marbletown_5
 Latitude: 41.883
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Site Type: Ring

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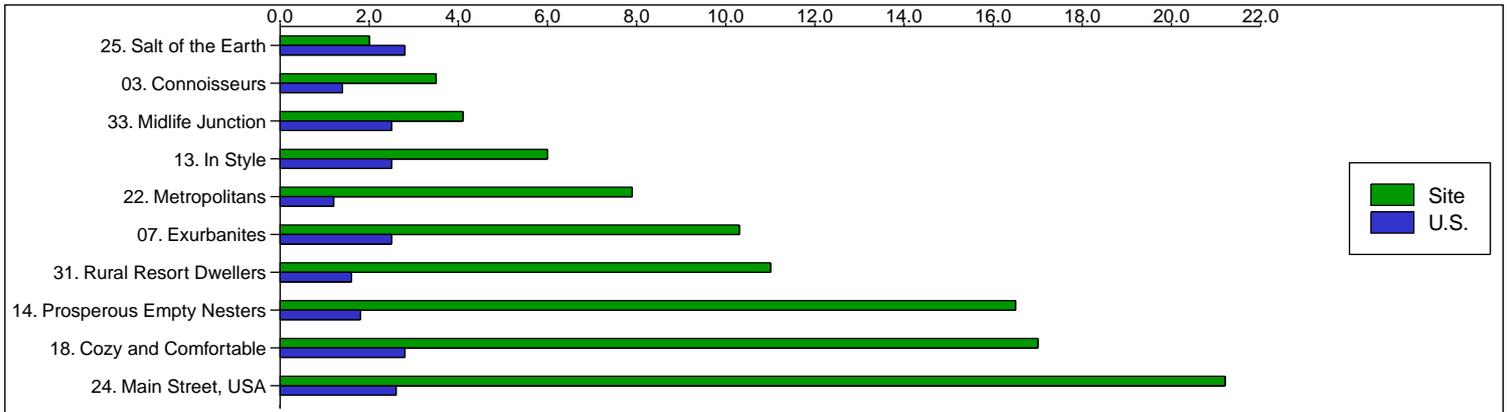
Top Twenty Tapestry Segments

Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	24. Main Street, USA	21.2%	21.2%	2.6%	2.6%	819
2	18. Cozy and Comfortable	17.0%	38.2%	2.8%	5.4%	602
3	14. Prosperous Empty Nesters	16.5%	54.7%	1.8%	7.2%	895
4	31. Rural Resort Dwellers	11.0%	65.7%	1.6%	8.8%	680
5	07. Exurbanites	10.3%	76.0%	2.5%	11.3%	411
	Subtotal	76.0%		11.3%		
6	22. Metropolitans	7.9%	83.9%	1.2%	12.5%	663
7	13. In Style	6.0%	89.9%	2.5%	15.0%	243
8	33. Midlife Junction	4.1%	94.0%	2.5%	17.5%	167
9	03. Connoisseurs	3.5%	97.5%	1.4%	18.9%	255
10	25. Salt of the Earth	2.0%	99.5%	2.8%	21.7%	71
	Subtotal	23.5%		10.4%		
11	17. Green Acres	0.4%	99.9%	3.2%	24.9%	13
	Total	99.9%		24.9%		402

Top Ten Tapestry Segments

Site vs. U.S.



Percent of Households by Tapestry Segment

Source: ESRI



Tapestry Segmentation Area Profile

Prepared by ESRI

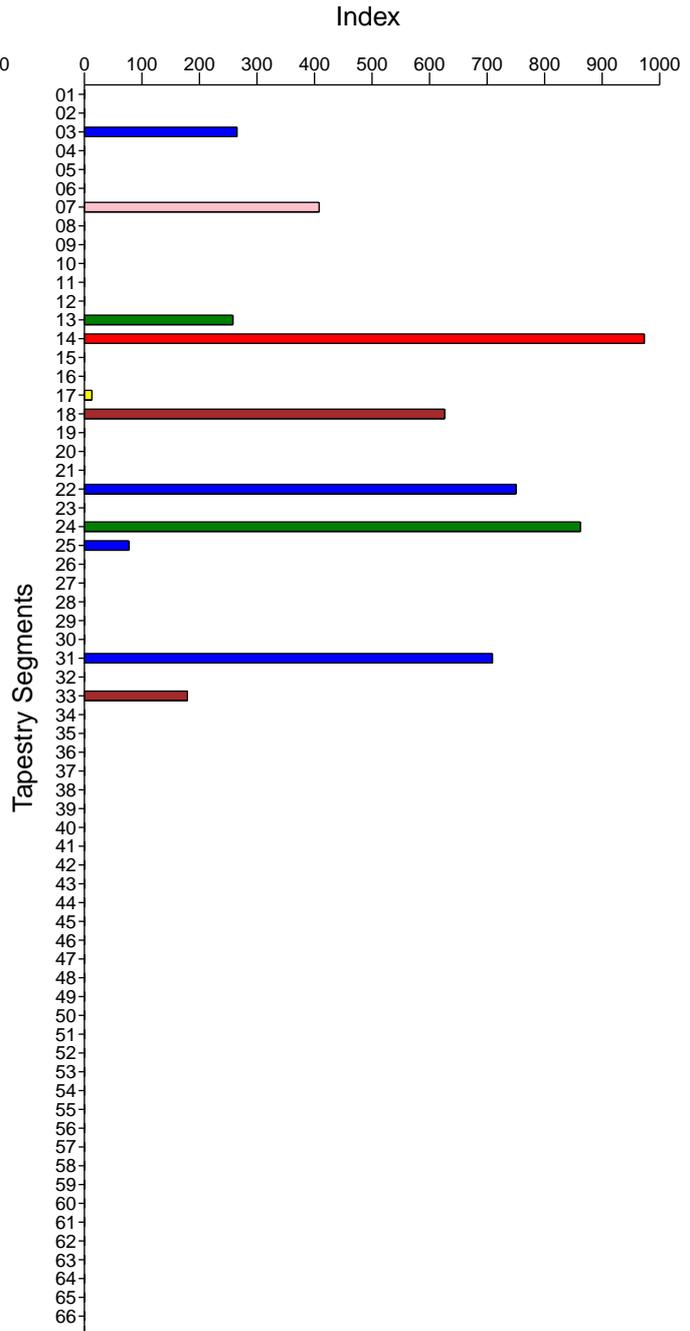
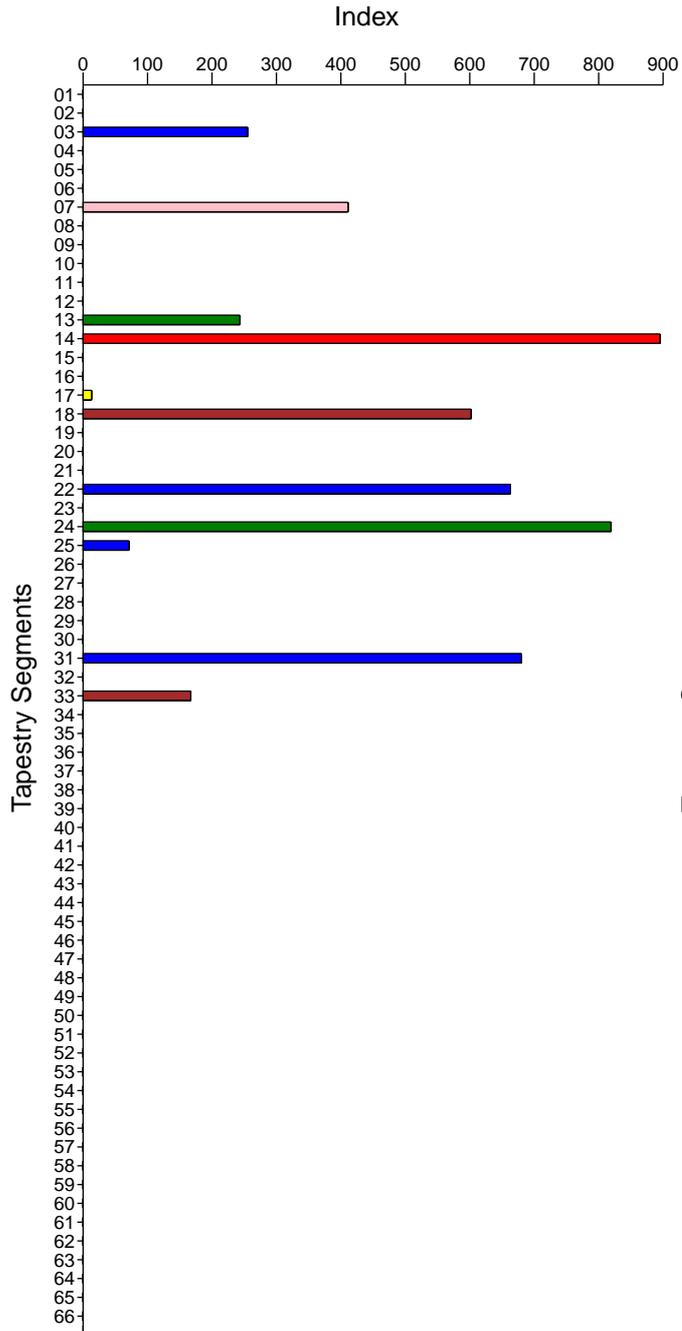
Marbletown_5
Latitude: 41.883
Longitude: -74.113

Site Type: Ring

Latitude: 41.883
Longitude: -74.113
Radius: 5 miles

Tapestry Indexes by Households

Tapestry Indexes by Population



Source: ESRI



Tapestry Segmentation Area Profile

LifeMode Groups
Prepared by ESRI

Marbletown_5
Latitude: 41.883
Longitude: -74.113

Latitude: 41.883
Longitude: -74.113
Radius: 5 miles

Site Type: Ring

Tapestry LifeMode Groups	2009 Households			2009 Population		
	Number	Percent	Index	Number	Percent	Index
Total	7,049	100.0%		17,208	100.0%	
L1. High Society	976	13.8%	109	2,445	14.2%	102
01 Top Rung	0	0.0%	0	0	0.0%	0
02 Suburban Splendor	0	0.0%	0	0	0.0%	0
03 Connoisseurs	249	3.5%	255	640	3.7%	265
04 Boomburbs	0	0.0%	0	0	0.0%	0
05 Wealthy Seaboard Suburbs	0	0.0%	0	0	0.0%	0
06 Sophisticated Squires	0	0.0%	0	0	0.0%	0
07 Exurbanites	727	10.3%	411	1,805	10.5%	408
L2. Upscale Avenues	1,655	23.5%	170	4,119	23.9%	174
09 Urban Chic	0	0.0%	0	0	0.0%	0
10 Pleasant-Ville	0	0.0%	0	0	0.0%	0
11 Pacific Heights	0	0.0%	0	0	0.0%	0
13 In Style	425	6.0%	243	1,021	5.9%	258
16 Enterprising Professionals	0	0.0%	0	0	0.0%	0
17 Green Acres	30	0.4%	13	73	0.4%	13
18 Cozy and Comfortable	1,200	17.0%	602	3,025	17.6%	626
L3. Metropolis	554	7.9%	150	1,276	7.4%	142
20 City Lights	0	0.0%	0	0	0.0%	0
22 Metropolitans	554	7.9%	663	1,276	7.4%	750
45 City Strivers	0	0.0%	0	0	0.0%	0
51 Metro City Edge	0	0.0%	0	0	0.0%	0
54 Urban Rows	0	0.0%	0	0	0.0%	0
62 Modest Income Homes	0	0.0%	0	0	0.0%	0
L4. Solo Acts	0	0.0%	0	0	0.0%	0
08 Laptops and Lattes	0	0.0%	0	0	0.0%	0
23 Trendsetters	0	0.0%	0	0	0.0%	0
27 Metro Renters	0	0.0%	0	0	0.0%	0
36 Old and Newcomers	0	0.0%	0	0	0.0%	0
39 Young and Restless	0	0.0%	0	0	0.0%	0
L5. Senior Styles	1,162	16.5%	134	2,820	16.4%	158
14 Prosperous Empty Nesters	1,162	16.5%	895	2,820	16.4%	973
15 Silver and Gold	0	0.0%	0	0	0.0%	0
29 Rustbelt Retirees	0	0.0%	0	0	0.0%	0
30 Retirement Communities	0	0.0%	0	0	0.0%	0
43 The Elders	0	0.0%	0	0	0.0%	0
49 Senior Sun Seekers	0	0.0%	0	0	0.0%	0
50 Heartland Communities	0	0.0%	0	0	0.0%	0
57 Simple Living	0	0.0%	0	0	0.0%	0
65 Social Security Set	0	0.0%	0	0	0.0%	0
L6. Scholars & Patriots	0	0.0%	0	0	0.0%	0
40 Military Proximity	0	0.0%	0	0	0.0%	0
55 College Towns	0	0.0%	0	0	0.0%	0
63 Dorms to Diplomas	0	0.0%	0	0	0.0%	0

Source: ESRI



Tapestry Segmentation Area Profile

LifeMode Groups
Prepared by ESRI

Marbletown_5
Latitude: 41.883
Longitude: -74.113

Latitude: 41.883
Longitude: -74.113
Radius: 5 miles

Site Type: Ring

Tapestry LifeMode Groups	2009 Households			2009 Population		
	Number	Percent	Index	Number	Percent	Index
Total	7,049	100.0%		17,208	100.0%	
L7. High Hopes	0	0.0%	0	0	0.0%	0
28 Aspiring Young Families	0	0.0%	0	0	0.0%	0
48 Great Expectations	0	0.0%	0	0	0.0%	0
L8. Global Roots	0	0.0%	0	0	0.0%	0
35 International Marketplace	0	0.0%	0	0	0.0%	0
38 Industrious Urban Fringe	0	0.0%	0	0	0.0%	0
44 Urban Melting Pot	0	0.0%	0	0	0.0%	0
47 Las Casas	0	0.0%	0	0	0.0%	0
52 Inner City Tenants	0	0.0%	0	0	0.0%	0
58 NeWest Residents	0	0.0%	0	0	0.0%	0
60 City Dimensions	0	0.0%	0	0	0.0%	0
61 High Rise Renters	0	0.0%	0	0	0.0%	0
L9. Family Portrait	0	0.0%	0	0	0.0%	0
12 Up and Coming Families	0	0.0%	0	0	0.0%	0
19 Milk and Cookies	0	0.0%	0	0	0.0%	0
21 Urban Villages	0	0.0%	0	0	0.0%	0
59 Southwestern Families	0	0.0%	0	0	0.0%	0
64 City Commons	0	0.0%	0	0	0.0%	0
L10. Traditional Living	1,786	25.3%	290	4,406	25.6%	309
24 Main Street, USA	1,494	21.2%	819	3,728	21.7%	862
32 Rustbelt Traditions	0	0.0%	0	0	0.0%	0
33 Midlife Junction	292	4.1%	167	678	3.9%	179
34 Family Foundations	0	0.0%	0	0	0.0%	0
L11. Factories & Farms	139	2.0%	21	360	2.1%	22
25 Salt of the Earth	139	2.0%	71	360	2.1%	77
37 Prairie Living	0	0.0%	0	0	0.0%	0
42 Southern Satellites	0	0.0%	0	0	0.0%	0
53 Home Town	0	0.0%	0	0	0.0%	0
56 Rural Bypasses	0	0.0%	0	0	0.0%	0
L12. American Quilt	777	11.0%	118	1,782	10.4%	112
26 Midland Crowd	0	0.0%	0	0	0.0%	0
31 Rural Resort Dwellers	777	11.0%	680	1,782	10.4%	709
41 Crossroads	0	0.0%	0	0	0.0%	0
46 Rooted Rural	0	0.0%	0	0	0.0%	0
66 Unclassified	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The Index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the U.S. average. Tapestry segment descriptions can be found at <http://www.esri.com/library/whitepapers/pdfs/community-tapestry.pdf>

Source: ESRI



Tapestry Segmentation Area Profile

Urbanization Groups

Prepared by ESRI

Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

Latitude: 41.883
 Longitude: -74.113
 Radius: 5 miles

Site Type: Ring

Tapestry Urbanization Groups	2009 Households			2009 Population		
	Number	Percent	Index	Number	Percent	Index
Total	7,049	100.0%		17,208	100.0%	
U1. Principal Urban Centers I	0	0.0%	0	0	0.0%	0
08 Laptops and Lattes	0	0.0%	0	0	0.0%	0
11 Pacific Heights	0	0.0%	0	0	0.0%	0
20 City Lights	0	0.0%	0	0	0.0%	0
21 Urban Villages	0	0.0%	0	0	0.0%	0
23 Trendsetters	0	0.0%	0	0	0.0%	0
27 Metro Renters	0	0.0%	0	0	0.0%	0
35 International Marketplace	0	0.0%	0	0	0.0%	0
44 Urban Melting Pot	0	0.0%	0	0	0.0%	0
U2. Principal Urban Centers II	0	0.0%	0	0	0.0%	0
45 City Strivers	0	0.0%	0	0	0.0%	0
47 Las Casas	0	0.0%	0	0	0.0%	0
54 Urban Rows	0	0.0%	0	0	0.0%	0
58 NeWest Residents	0	0.0%	0	0	0.0%	0
61 High Rise Renters	0	0.0%	0	0	0.0%	0
64 City Commons	0	0.0%	0	0	0.0%	0
65 Social Security Set	0	0.0%	0	0	0.0%	0
U3. Metro Cities I	803	11.4%	101	1,916	11.1%	98
01 Top Rung	0	0.0%	0	0	0.0%	0
03 Connoisseurs	249	3.5%	255	640	3.7%	265
05 Wealthy Seaboard Suburbs	0	0.0%	0	0	0.0%	0
09 Urban Chic	0	0.0%	0	0	0.0%	0
10 Pleasant-Ville	0	0.0%	0	0	0.0%	0
16 Enterprising Professionals	0	0.0%	0	0	0.0%	0
19 Milk and Cookies	0	0.0%	0	0	0.0%	0
22 Metropolitans	554	7.9%	663	1,276	7.4%	750
U4. Metro Cities II	0	0.0%	0	0	0.0%	0
28 Aspiring Young Families	0	0.0%	0	0	0.0%	0
30 Retirement Communities	0	0.0%	0	0	0.0%	0
34 Family Foundations	0	0.0%	0	0	0.0%	0
36 Old and Newcomers	0	0.0%	0	0	0.0%	0
39 Young and Restless	0	0.0%	0	0	0.0%	0
52 Inner City Tenants	0	0.0%	0	0	0.0%	0
60 City Dimensions	0	0.0%	0	0	0.0%	0
63 Dorms to Diplomas	0	0.0%	0	0	0.0%	0
U5. Urban Outskirts I	1,494	21.2%	194	3,728	21.7%	190
04 Boomburbs	0	0.0%	0	0	0.0%	0
24 Main Street, USA	1,494	21.2%	819	3,728	21.7%	862
32 Rustbelt Traditions	0	0.0%	0	0	0.0%	0
38 Industrious Urban Fringe	0	0.0%	0	0	0.0%	0
48 Great Expectations	0	0.0%	0	0	0.0%	0

Source: ESRI



Tapestry Segmentation Area Profile

Urbanization Groups

Prepared by ESRI

Marbletown_5
 Latitude: 41.883
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Latitude: 41.883
 Longitude: -74.113
 Radius: 5 miles

Site Type: Ring

Tapestry Urbanization Groups	2009 Households			2009 Population		
	Number	Percent	Index	Number	Percent	Index
Total	7,049	100.0%		17,208	100.0%	
U6. Urban Outskirts II	0	0.0%	0	0	0.0%	0
51 Metro City Edge	0	0.0%	0	0	0.0%	0
55 College Towns	0	0.0%	0	0	0.0%	0
57 Simple Living	0	0.0%	0	0	0.0%	0
59 Southwestern Families	0	0.0%	0	0	0.0%	0
62 Modest Income Homes	0	0.0%	0	0	0.0%	0
U7. Suburban Periphery I	2,314	32.8%	209	5,646	32.8%	202
02 Suburban Splendor	0	0.0%	0	0	0.0%	0
06 Sophisticated Squires	0	0.0%	0	0	0.0%	0
07 Exurbanites	727	10.3%	411	1,805	10.5%	408
12 Up and Coming Families	0	0.0%	0	0	0.0%	0
13 In Style	425	6.0%	243	1,021	5.9%	258
14 Prosperous Empty Nesters	1,162	16.5%	895	2,820	16.4%	973
15 Silver and Gold	0	0.0%	0	0	0.0%	0
U8. Suburban Periphery II	1,492	21.2%	219	3,703	21.5%	238
18 Cozy and Comfortable	1,200	17.0%	602	3,025	17.6%	626
29 Rustbelt Retirees	0	0.0%	0	0	0.0%	0
33 Midlife Junction	292	4.1%	167	678	3.9%	179
40 Military Proximity	0	0.0%	0	0	0.0%	0
43 The Elders	0	0.0%	0	0	0.0%	0
53 Home Town	0	0.0%	0	0	0.0%	0
U9. Small Towns	0	0.0%	0	0	0.0%	0
41 Crossroads	0	0.0%	0	0	0.0%	0
49 Senior Sun Seekers	0	0.0%	0	0	0.0%	0
50 Heartland Communities	0	0.0%	0	0	0.0%	0
U10. Rural I	946	13.4%	118	2,215	12.9%	113
17 Green Acres	30	0.4%	13	73	0.4%	13
25 Salt of the Earth	139	2.0%	71	360	2.1%	77
26 Midland Crowd	0	0.0%	0	0	0.0%	0
31 Rural Resort Dwellers	777	11.0%	680	1,782	10.4%	709
U11. Rural II	0	0.0%	0	0	0.0%	0
37 Prairie Living	0	0.0%	0	0	0.0%	0
42 Southern Satellites	0	0.0%	0	0	0.0%	0
46 Rooted Rural	0	0.0%	0	0	0.0%	0
56 Rural Bypasses	0	0.0%	0	0	0.0%	0
66 Unclassified	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the settlement density of the immediate neighborhood. The Index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the U.S. average.

Source: ESRI



Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

Site Type: Ring

Latitude: 41.883
 Longitude: -74.113
 Radius: 1 miles

Summary Demographics

2009 Population	446
2009 Households	208
2009 Median Disposable Income	\$44,859
2009 Per Capita Income	\$27,464

Industry Summary

	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$5,112,737	\$919,532	\$4,193,205	69.5	4
Total Retail Trade (NAICS 44-45)	\$4,378,593	\$808,874	\$3,569,719	68.8	3
Total Food & Drink (NAICS 722)	\$734,144	\$110,658	\$623,486	73.8	1

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$1,084,416	\$0	\$1,084,416	100.0	0
Automobile Dealers (NAICS 4411)	\$937,351	\$0	\$937,351	100.0	0
Other Motor Vehicle Dealers (NAICS 4412)	\$82,810	\$0	\$82,810	100.0	0
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$64,255	\$0	\$64,255	100.0	0
Furniture & Home Furnishings Stores (NAICS 442)	\$168,666	\$0	\$168,666	100.0	0
Furniture Stores (NAICS 4421)	\$95,390	\$0	\$95,390	100.0	0
Home Furnishings Stores (NAICS 4422)	\$73,276	\$0	\$73,276	100.0	0
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$129,947	\$0	\$129,947	100.0	0
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$187,000	\$0	\$187,000	100.0	0
Building Material and Supplies Dealers (NAICS 4441)	\$180,403	\$0	\$180,403	100.0	0
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$6,597	\$0	\$6,597	100.0	0
Food & Beverage Stores (NAICS 445)	\$855,714	\$0	\$855,714	100.0	0
Grocery Stores (NAICS 4451)	\$643,383	\$0	\$643,383	100.0	0
Specialty Food Stores (NAICS 4452)	\$124,675	\$0	\$124,675	100.0	0
Beer, Wine, and Liquor Stores (NAICS 4453)	\$87,656	\$0	\$87,656	100.0	0
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$187,588	\$312,380	-\$124,792	-25.0	1
Gasoline Stations (NAICS 447/4471)	\$652,056	\$0	\$652,056	100.0	0
Clothing and Clothing Accessories Stores (NAICS 448)	\$198,426	\$0	\$198,426	100.0	0
Clothing Stores (NAICS 4481)	\$155,922	\$0	\$155,922	100.0	0
Shoe Stores (NAICS 4482)	\$19,688	\$0	\$19,688	100.0	0
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$22,816	\$0	\$22,816	100.0	0
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$68,331	\$0	\$68,331	100.0	0
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$45,856	\$0	\$45,856	100.0	0
Book, Periodical, and Music Stores (NAICS 4512)	\$22,475	\$0	\$22,475	100.0	0

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. ESRI uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector.

Source: ESRI and infoUSA®

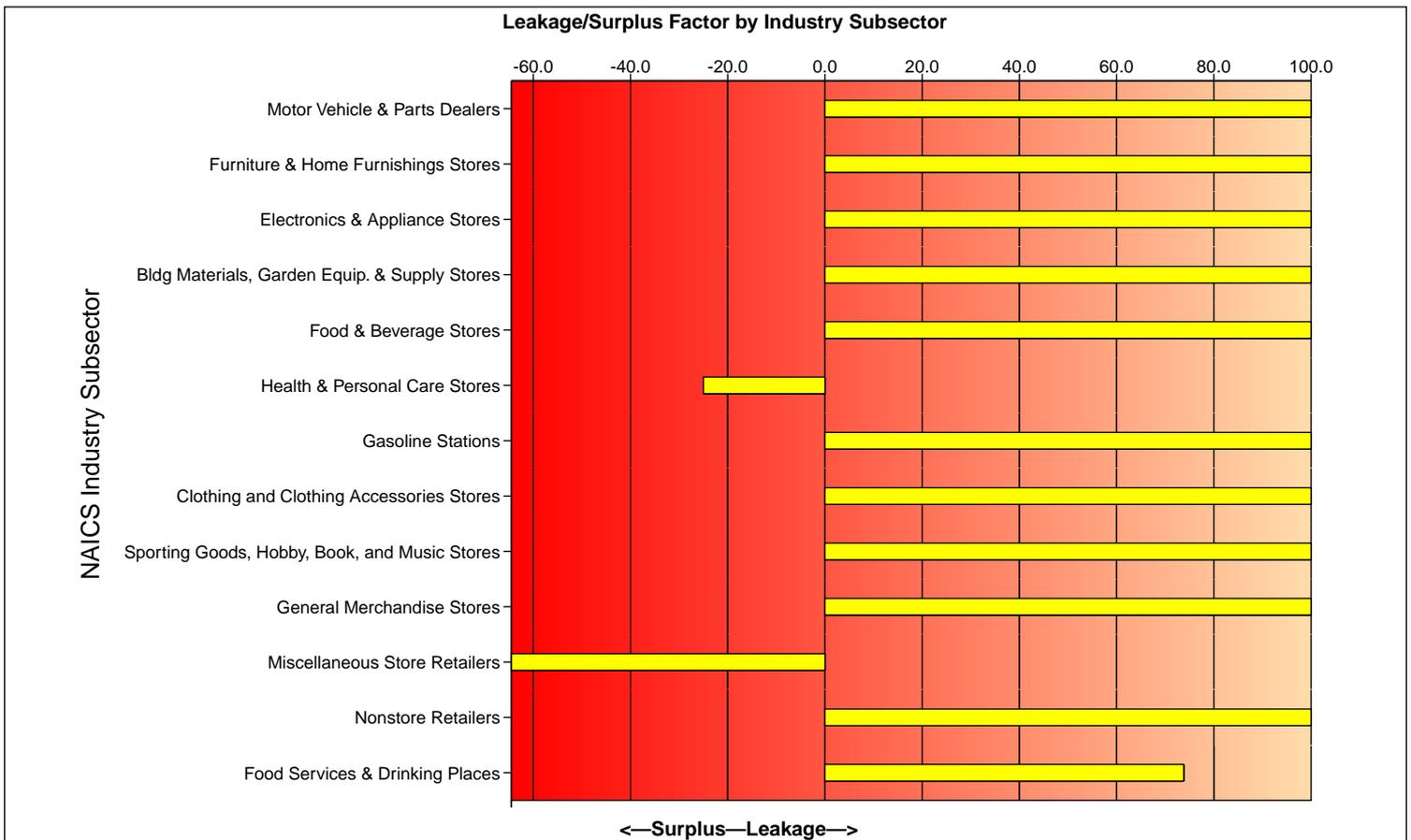


Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

Site Type: Ring

Latitude: 41.883
 Longitude: -74.113
 Radius: 1 miles

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$605,024	\$0	\$605,024	100.0	0
Department Stores Excluding Leased Depts.(NAICS 4521)	\$219,384	\$0	\$219,384	100.0	0
Other General Merchandise Stores (NAICS 4529)	\$385,640	\$0	\$385,640	100.0	0
Miscellaneous Store Retailers (NAICS 453)	\$107,269	\$496,494	\$-389,225	-64.5	2
Florists (NAICS 4531)	\$21,372	\$447,243	\$-425,871	-90.9	1
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$33,879	\$0	\$33,879	100.0	0
Used Merchandise Stores (NAICS 4533)	\$13,709	\$0	\$13,709	100.0	0
Other Miscellaneous Store Retailers (NAICS 4539)	\$38,309	\$49,251	\$-10,942	-12.5	1
Nonstore Retailers (NAICS 454)	\$134,156	\$0	\$134,156	100.0	0
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$69,479	\$0	\$69,479	100.0	0
Vending Machine Operators (NAICS 4542)	\$14,488	\$0	\$14,488	100.0	0
Direct Selling Establishments (NAICS 4543)	\$50,189	\$0	\$50,189	100.0	0
Food Services & Drinking Places (NAICS 722)	\$734,144	\$110,658	\$623,486	73.8	1
Full-Service Restaurants (NAICS 7221)	\$383,367	\$110,658	\$272,709	55.2	1
Limited-Service Eating Places (NAICS 7222)	\$290,093	\$0	\$290,093	100.0	0
Special Food Services (NAICS 7223)	\$52,524	\$0	\$52,524	100.0	0
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$8,160	\$0	\$8,160	100.0	0



Source: ESRI and infoUSA®

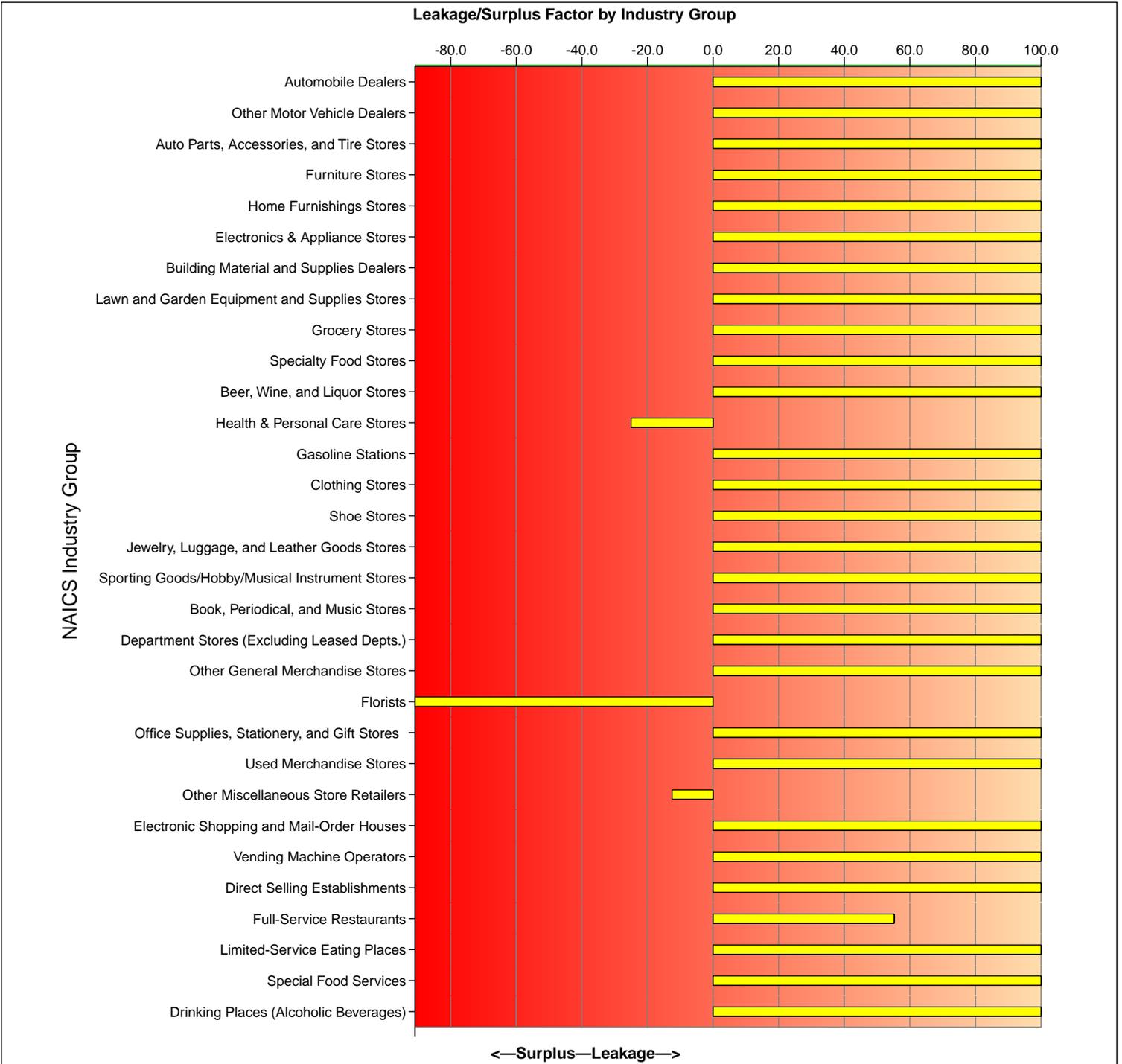


Marbletown_5
 Latitude: 41.883
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Latitude: 41.883
 Longitude: -74.113
 Radius: 1 miles

Site Type: Ring

Leakage/Surplus Factor by Industry Group



Source: ESRI and infoUSA®



Marbletown_5
Latitude: 41.883
Longitude: -74.113

Site Type: Ring

Latitude: 41.883
Longitude: -74.113
Radius: 3 miles

Summary Demographics

2009 Population	4,282
2009 Households	1,805
2009 Median Disposable Income	\$44,295
2009 Per Capita Income	\$29,483

Industry Summary

	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$47,821,058	\$12,652,488	\$35,168,570	58.2	26
Total Retail Trade (NAICS 44-45)	\$41,079,465	\$10,816,796	\$30,262,669	58.3	17
Total Food & Drink (NAICS 722)	\$6,741,593	\$1,835,692	\$4,905,901	57.2	9

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$10,135,628	\$609,766	\$9,525,862	88.7	0
Automobile Dealers (NAICS 4411)	\$8,687,226	\$0	\$8,687,226	100.0	0
Other Motor Vehicle Dealers (NAICS 4412)	\$849,535	\$479,672	\$369,863	27.8	0
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$598,867	\$130,094	\$468,773	64.3	0
Furniture & Home Furnishings Stores (NAICS 442)	\$1,516,995	\$525,197	\$991,798	48.6	2
Furniture Stores (NAICS 4421)	\$851,696	\$327,122	\$524,574	44.5	1
Home Furnishings Stores (NAICS 4422)	\$665,299	\$198,075	\$467,224	54.1	1
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$1,193,749	\$68,210	\$1,125,539	89.2	0
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$1,750,677	\$740,336	\$1,010,341	40.6	2
Building Material and Supplies Dealers (NAICS 4441)	\$1,684,803	\$283,754	\$1,401,049	71.2	1
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$65,874	\$456,582	-\$390,708	-74.8	1
Food & Beverage Stores (NAICS 445)	\$8,049,627	\$3,052,869	\$4,996,758	45.0	2
Grocery Stores (NAICS 4451)	\$6,066,350	\$2,675,885	\$3,390,465	38.8	1
Specialty Food Stores (NAICS 4452)	\$1,174,347	\$198,374	\$975,973	71.1	0
Beer, Wine, and Liquor Stores (NAICS 4453)	\$808,930	\$178,610	\$630,320	63.8	1
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$1,804,103	\$1,571,602	\$232,501	6.9	2
Gasoline Stations (NAICS 447/4471)	\$6,216,851	\$3,169,290	\$3,047,561	32.5	2
Clothing and Clothing Accessories Stores (NAICS 448)	\$1,811,280	\$58,010	\$1,753,270	93.8	1
Clothing Stores (NAICS 4481)	\$1,423,968	\$58,010	\$1,365,958	92.2	1
Shoe Stores (NAICS 4482)	\$181,275	\$0	\$181,275	100.0	0
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$206,037	\$0	\$206,037	100.0	0
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$626,570	\$60,779	\$565,791	82.3	1
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$424,536	\$60,779	\$363,757	75.0	1
Book, Periodical, and Music Stores (NAICS 4512)	\$202,034	\$0	\$202,034	100.0	0

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. ESRI uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector.

Source: ESRI and infoUSA®

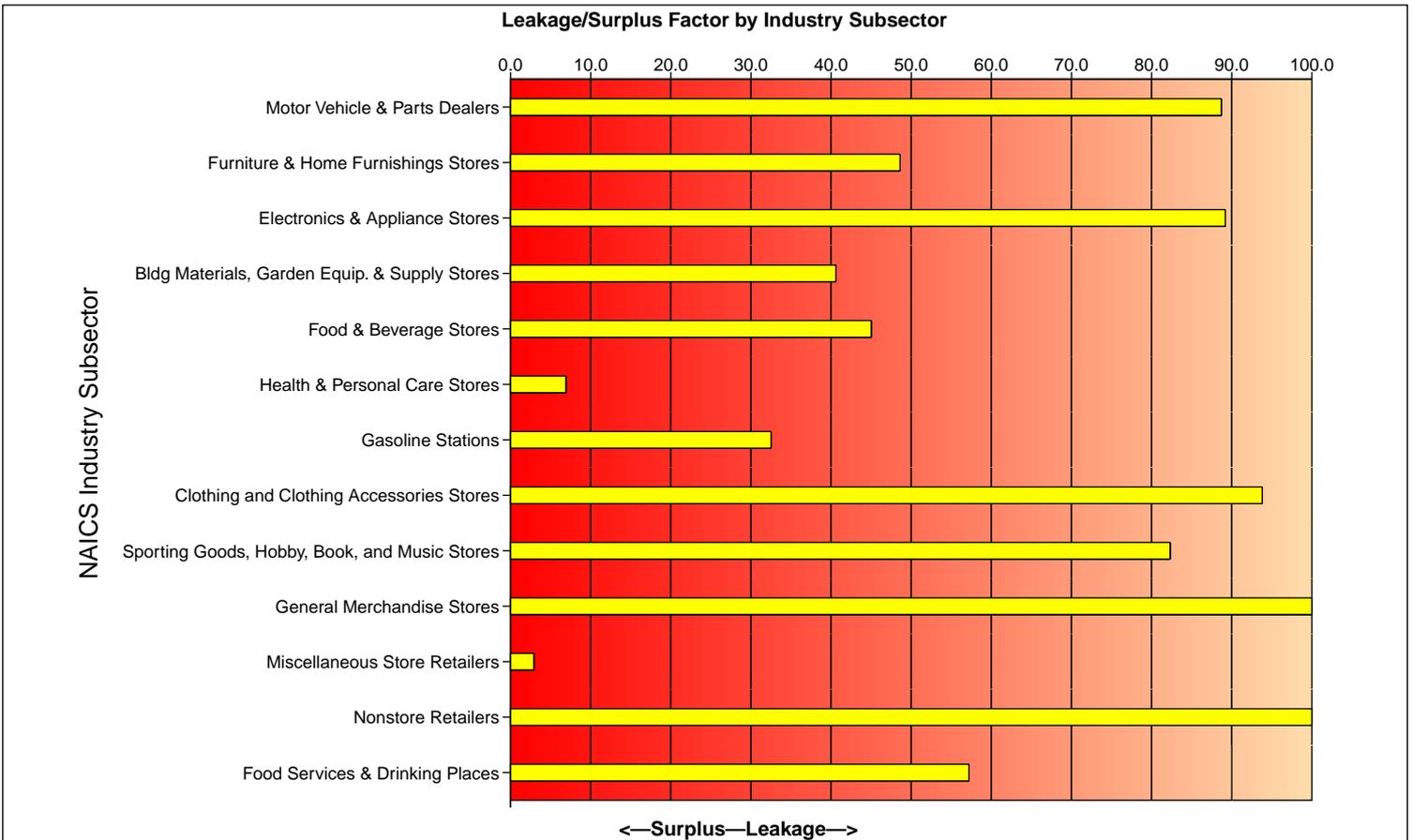


Marbletown_5
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Site Type: Ring

Latitude: 41.883
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 Radius: 3 miles

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$5,655,667	\$0	\$5,655,667	100.0	0
Department Stores Excluding Leased Depts.(NAICS 4521)	\$2,031,914	\$0	\$2,031,914	100.0	0
Other General Merchandise Stores (NAICS 4529)	\$3,623,753	\$0	\$3,623,753	100.0	0
Miscellaneous Store Retailers (NAICS 453)	\$1,017,804	\$960,737	\$57,067	2.9	5
Florists (NAICS 4531)	\$214,161	\$684,129	\$-469,968	-52.3	2
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$315,183	\$15,070	\$300,113	90.9	0
Used Merchandise Stores (NAICS 4533)	\$122,691	\$45,436	\$77,255	46.0	1
Other Miscellaneous Store Retailers (NAICS 4539)	\$365,769	\$216,102	\$149,667	25.7	2
Nonstore Retailers (NAICS 454)	\$1,300,514	\$0	\$1,300,514	100.0	0
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$641,911	\$0	\$641,911	100.0	0
Vending Machine Operators (NAICS 4542)	\$135,996	\$0	\$135,996	100.0	0
Direct Selling Establishments (NAICS 4543)	\$522,607	\$0	\$522,607	100.0	0
Food Services & Drinking Places (NAICS 722)	\$6,741,593	\$1,835,692	\$4,905,901	57.2	9
Full-Service Restaurants (NAICS 7221)	\$3,513,073	\$1,338,234	\$2,174,839	44.8	7
Limited-Service Eating Places (NAICS 7222)	\$2,671,789	\$485,754	\$2,186,035	69.2	2
Special Food Services (NAICS 7223)	\$483,146	\$11,704	\$471,442	95.3	0
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$73,585	\$0	\$73,585	100.0	0



Source: ESRI and infoUSA®

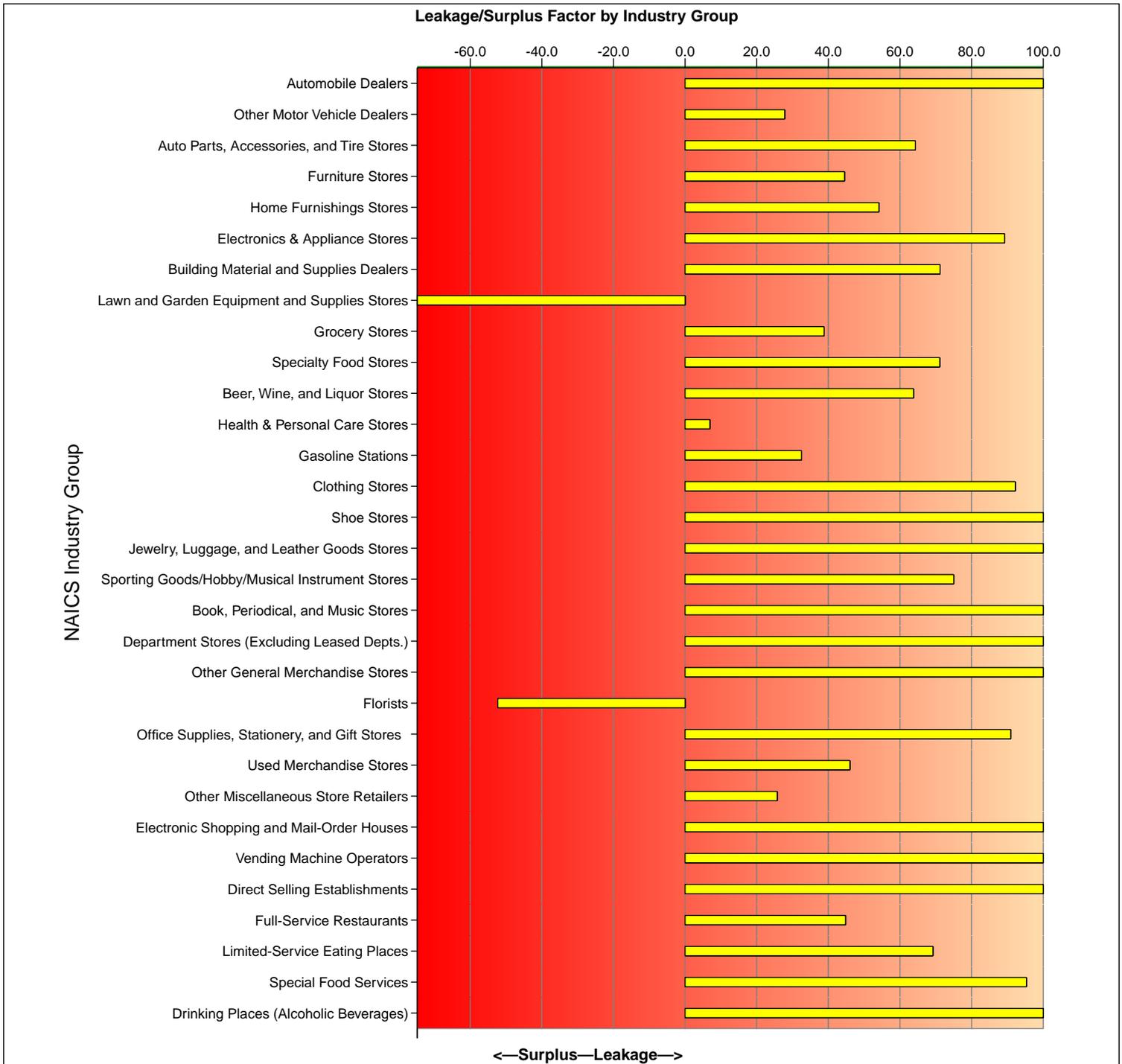


Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

Latitude: 41.883
 Longitude: -74.113
 Radius: 3 miles

Site Type: Ring

Leakage/Surplus Factor by Industry Group



Source: ESRI and infoUSA®



Marbletown_5
Latitude: 41.883
Longitude: -74.113

Site Type: Ring

Latitude: 41.883
Longitude: -74.113
Radius: 5 miles

Summary Demographics

2009 Population	17,208
2009 Households	7,049
2009 Median Disposable Income	\$46,990
2009 Per Capita Income	\$30,978

Industry Summary

	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$199,767,067	\$56,909,048	\$142,858,019	55.7	124
Total Retail Trade (NAICS 44-45)	\$171,514,536	\$48,218,427	\$123,296,109	56.1	83
Total Food & Drink (NAICS 722)	\$28,252,531	\$8,690,621	\$19,561,910	53.0	41

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$42,014,307	\$3,083,530	\$38,930,777	86.3	7
Automobile Dealers (NAICS 4411)	\$36,035,790	\$1,416,637	\$34,619,153	92.4	3
Other Motor Vehicle Dealers (NAICS 4412)	\$3,462,787	\$1,051,587	\$2,411,200	53.4	1
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$2,515,730	\$615,306	\$1,900,424	60.7	3
Furniture & Home Furnishings Stores (NAICS 442)	\$6,411,325	\$2,516,226	\$3,895,099	43.6	9
Furniture Stores (NAICS 4421)	\$3,591,441	\$1,674,344	\$1,917,097	36.4	6
Home Furnishings Stores (NAICS 4422)	\$2,819,884	\$841,882	\$1,978,002	54.0	3
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$4,991,356	\$1,015,489	\$3,975,867	66.2	6
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$7,453,740	\$5,506,310	\$1,947,430	15.0	8
Building Material and Supplies Dealers (NAICS 4441)	\$7,175,390	\$3,709,973	\$3,465,417	31.8	6
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$278,350	\$1,796,337	-\$1,517,987	-73.2	2
Food & Beverage Stores (NAICS 445)	\$33,659,918	\$19,429,200	\$14,230,718	26.8	11
Grocery Stores (NAICS 4451)	\$25,366,294	\$17,249,406	\$8,116,888	19.0	8
Specialty Food Stores (NAICS 4452)	\$4,909,871	\$1,364,612	\$3,545,259	56.5	1
Beer, Wine, and Liquor Stores (NAICS 4453)	\$3,383,753	\$815,182	\$2,568,571	61.2	2
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$7,616,429	\$3,492,445	\$4,123,984	37.1	3
Gasoline Stations (NAICS 447/4471)	\$25,775,210	\$8,640,545	\$17,134,665	49.8	5
Clothing and Clothing Accessories Stores (NAICS 448)	\$7,595,465	\$424,473	\$7,170,992	89.4	3
Clothing Stores (NAICS 4481)	\$5,980,051	\$340,938	\$5,639,113	89.2	2
Shoe Stores (NAICS 4482)	\$751,916	\$0	\$751,916	100.0	0
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$863,498	\$83,535	\$779,963	82.4	1
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$2,604,827	\$360,144	\$2,244,683	75.7	6
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$1,766,141	\$360,144	\$1,405,997	66.1	6
Book, Periodical, and Music Stores (NAICS 4512)	\$838,686	\$0	\$838,686	100.0	0

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. ESRI uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector.

Source: ESRI and infoUSA®

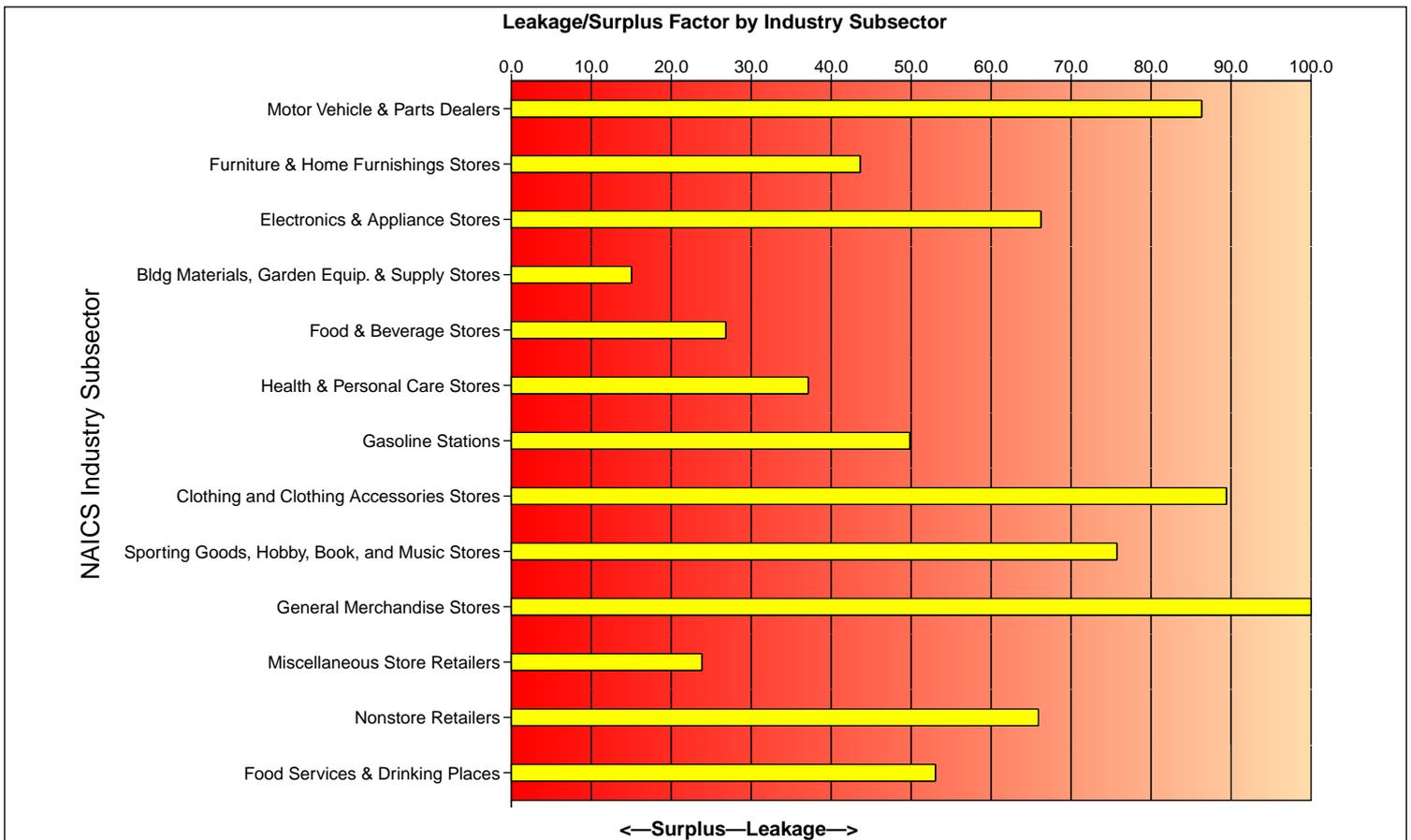


Marbletown_5
 Latitude: 41.883
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Latitude: 41.883
 Longitude: -74.113
 Radius: 5 miles

Site Type: Ring

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$23,667,341	\$0	\$23,667,341	100.0	0
Department Stores Excluding Leased Depts.(NAICS 4521)	\$8,512,632	\$0	\$8,512,632	100.0	0
Other General Merchandise Stores (NAICS 4529)	\$15,154,709	\$0	\$15,154,709	100.0	0
Miscellaneous Store Retailers (NAICS 453)	\$4,268,272	\$2,626,663	\$1,641,609	23.8	24
Florists (NAICS 4531)	\$908,534	\$848,003	\$60,531	3.4	5
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$1,328,007	\$152,187	\$1,175,820	79.4	2
Used Merchandise Stores (NAICS 4533)	\$514,477	\$256,009	\$258,468	33.5	6
Other Miscellaneous Store Retailers (NAICS 4539)	\$1,517,254	\$1,370,464	\$146,790	5.1	11
Nonstore Retailers (NAICS 454)	\$5,456,346	\$1,123,402	\$4,332,944	65.9	1
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$2,684,698	\$0	\$2,684,698	100.0	0
Vending Machine Operators (NAICS 4542)	\$567,965	\$579,444	-\$11,479	-1.0	1
Direct Selling Establishments (NAICS 4543)	\$2,203,683	\$543,958	\$1,659,725	60.4	0
Food Services & Drinking Places (NAICS 722)	\$28,252,531	\$8,690,621	\$19,561,910	53.0	41
Full-Service Restaurants (NAICS 7221)	\$14,741,863	\$6,703,575	\$8,038,288	37.5	31
Limited-Service Eating Places (NAICS 7222)	\$11,182,955	\$1,532,010	\$9,650,945	75.9	7
Special Food Services (NAICS 7223)	\$2,021,563	\$327,701	\$1,693,862	72.1	2
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$306,150	\$127,335	\$178,815	41.3	1



Source: ESRI and infoUSA®

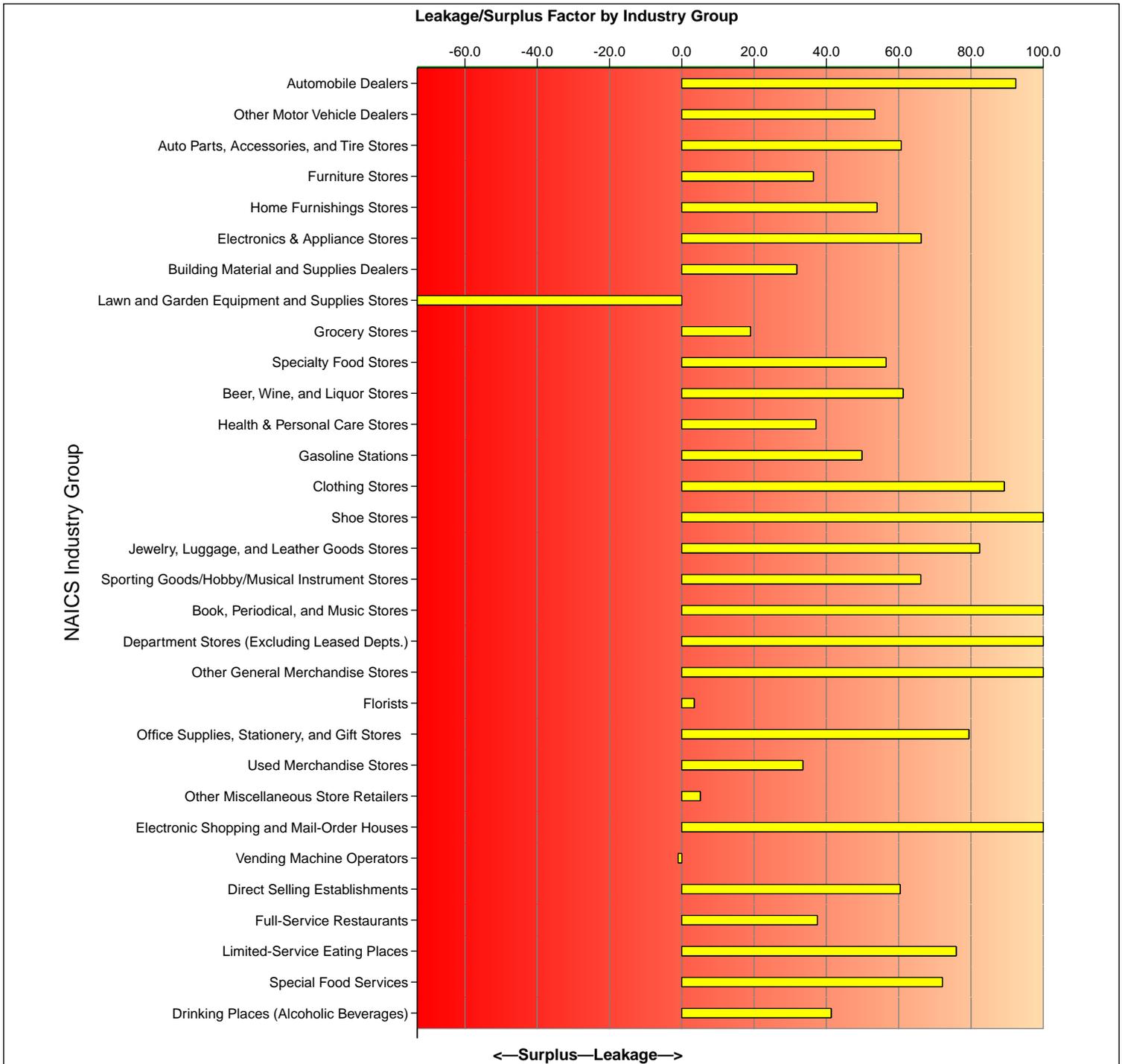


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Site Type: Ring

Leakage/Surplus Factor by Industry Group



Source: ESRI and infoUSA®



Household Budget Expenditures

Prepared by ESRI

Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

Latitude: 41.883
 Longitude: -74.113
 Radius: 1 miles

Site Type: Ring

Demographic Summary	2009	2014
Population	446	459
Households	208	215
Families	138	141
Median Age	45.9	45.0
Median Household Income	\$60,000	\$63,319

	Spending Potential Index	Average Amount Spent	Total	Percent
Total Expenditures	93	\$63,154.76	\$13,136,191	100.0%
Food	92	\$7,252.50	\$1,508,521	11.5%
Food at Home	91	\$4,148.19	\$862,824	6.6%
Food Away from Home	93	\$3,104.31	\$645,697	4.9%
Alcoholic Beverages	96	\$550.20	\$114,441	0.9%
Housing	95	\$19,131.87	\$3,979,429	30.3%
Shelter	96	\$15,047.28	\$3,129,834	23.8%
Utilities, Fuel and Public Services	91	\$4,084.59	\$849,594	6.5%
Household Operations	94	\$1,400.87	\$291,380	2.2%
Housekeeping Supplies	92	\$667.53	\$138,847	1.1%
Household Furnishings and Equipment	85	\$1,846.92	\$384,160	2.9%
Apparel and Services	66	\$1,653.43	\$343,913	2.6%
Transportation	92	\$9,535.36	\$1,983,354	15.1%
Travel	98	\$1,816.00	\$377,728	2.9%
Health Care	91	\$3,416.11	\$710,551	5.4%
Entertainment and Recreation	95	\$3,062.27	\$636,953	4.8%
Personal Care Products & Services	95	\$675.86	\$140,578	1.1%
Education	99	\$1,242.95	\$258,534	2.0%
Smoking Products	85	\$375.11	\$78,022	0.6%
Miscellaneous ¹	95	\$1,251.36	\$260,283	2.0%
Support Payments/Cash Contributions/Gifts in Kind	95	\$2,308.75	\$480,219	3.7%
Life/Other Insurance	94	\$455.81	\$94,808	0.7%
Pensions and Social Security	97	\$6,511.86	\$1,354,467	10.3%

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

¹ **Miscellaneous** includes lotteries, pari-mutuel losses, legal fees, funeral expenses, safe deposit box rentals, checking account/banking service charges, cemetery lots/vaults/maintenance fees, accounting fees, miscellaneous personal services/advertising/fines, finance charges excluding mortgage & vehicle, occupational expenses, expenses for other properties, credit card membership fees, and shopping club membership fees.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.



Household Budget Expenditures

Prepared by ESRI

Marbletown_5

Latitude: 41.883

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Longitude: -74.113

Radius: 3 miles

Site Type: Ring

Demographic Summary	2009	2014
Population	4,282	4,341
Households	1,805	1,841
Families	1,146	1,159
Median Age	43.7	44.0
Median Household Income	\$60,179	\$62,514

	Spending Potential Index	Average Amount Spent	Total	Percent
Total Expenditures	98	\$66,663.84	\$120,328,226	100.0%
Food	98	\$7,744.24	\$13,978,354	11.6%
Food at Home	98	\$4,474.13	\$8,075,812	6.7%
Food Away from Home	98	\$3,270.11	\$5,902,542	4.9%
Alcoholic Beverages	100	\$570.79	\$1,030,272	0.9%
Housing	99	\$19,933.05	\$35,979,153	29.9%
Shelter	99	\$15,509.15	\$27,994,010	23.3%
Utilities, Fuel and Public Services	98	\$4,423.90	\$7,985,144	6.6%
Household Operations	98	\$1,465.62	\$2,645,441	2.2%
Housekeeping Supplies	99	\$716.81	\$1,293,845	1.1%
Household Furnishings and Equipment	89	\$1,925.41	\$3,475,370	2.9%
Apparel and Services	69	\$1,722.67	\$3,109,419	2.6%
Transportation	98	\$10,172.39	\$18,361,172	15.3%
Travel	104	\$1,913.94	\$3,454,656	2.9%
Health Care	101	\$3,809.33	\$6,875,832	5.7%
Entertainment and Recreation	101	\$3,281.41	\$5,922,951	4.9%
Personal Care Products & Services	99	\$707.91	\$1,277,770	1.1%
Education	101	\$1,264.39	\$2,282,215	1.9%
Smoking Products	96	\$423.33	\$764,112	0.6%
Miscellaneous ¹	100	\$1,320.88	\$2,384,186	2.0%
Support Payments/Cash Contributions/Gifts in Kind	101	\$2,442.72	\$4,409,114	3.7%
Life/Other Insurance	102	\$491.89	\$887,857	0.7%
Pensions and Social Security	101	\$6,757.07	\$12,196,504	10.1%

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

¹ **Miscellaneous** includes lotteries, pari-mutuel losses, legal fees, funeral expenses, safe deposit box rentals, checking account/banking service charges, cemetery lots/vaults/maintenance fees, accounting fees, miscellaneous personal services/advertising/fines, finance charges excluding mortgage & vehicle, occupational expenses, expenses for other properties, credit card membership fees, and shopping club membership fees.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.



Household Budget Expenditures

Prepared by ESRI

Marbletown_5

Latitude: 41.883

Longitude: -74.113

Latitude: 41.883

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Radius: 5 miles

Site Type: Ring

Demographic Summary	2009	2014
Population	17,208	17,446
Households	7,049	7,188
Families	4,657	4,709
Median Age	44.1	45.0
Median Household Income	\$62,905	\$65,125

	Spending Potential Index	Average Amount Spent	Total	Percent
Total Expenditures	105	\$71,638.35	\$504,978,763	100.0%
Food	105	\$8,295.88	\$58,477,637	11.6%
Food at Home	105	\$4,797.97	\$33,820,884	6.7%
Food Away from Home	105	\$3,497.91	\$24,656,753	4.9%
Alcoholic Beverages	106	\$607.97	\$4,285,557	0.8%
Housing	106	\$21,389.66	\$150,775,687	29.9%
Shelter	106	\$16,603.52	\$117,038,204	23.2%
Utilities, Fuel and Public Services	106	\$4,786.14	\$33,737,482	6.7%
Household Operations	106	\$1,587.90	\$11,193,080	2.2%
Housekeeping Supplies	106	\$772.78	\$5,447,302	1.1%
Household Furnishings and Equipment	95	\$2,065.47	\$14,559,468	2.9%
Apparel and Services	74	\$1,841.13	\$12,978,118	2.6%
Transportation	105	\$10,848.86	\$76,473,594	15.1%
Travel	112	\$2,074.41	\$14,622,489	2.9%
Health Care	111	\$4,172.80	\$29,414,056	5.8%
Entertainment and Recreation	109	\$3,524.16	\$24,841,797	4.9%
Personal Care Products & Services	107	\$761.96	\$5,371,065	1.1%
Education	109	\$1,369.26	\$9,651,935	1.9%
Smoking Products	101	\$446.38	\$3,146,500	0.6%
Miscellaneous ¹	108	\$1,419.71	\$10,007,543	2.0%
Support Payments/Cash Contributions/Gifts in Kind	110	\$2,667.58	\$18,803,765	3.7%
Life/Other Insurance	112	\$542.27	\$3,822,491	0.8%
Pensions and Social Security	108	\$7,250.20	\$51,106,683	10.1%

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

¹ **Miscellaneous** includes lotteries, pari-mutuel losses, legal fees, funeral expenses, safe deposit box rentals, checking account/banking service charges, cemetery lots/vaults/maintenance fees, accounting fees, miscellaneous personal services/advertising/fines, finance charges excluding mortgage & vehicle, occupational expenses, expenses for other properties, credit card membership fees, and shopping club membership fees.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.



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Site Type: Ring

2009 Housing Summary

Housing Units	231
2009-2014 Percent Change	3.03%
Percent Occupied	90.0%
Percent Owner HHs	72.1%
Median Home Value	\$293,519

2009 Demographic Summary

Population	446
Households	208
Families	138
Median Age	45.9
Median Household Income	\$60,000

	Spending Potential Index	Average Amount Spent	Total
Owned Dwellings	100	\$11,800.45	\$2,454,494
Mortgage Interest	101	\$4,550.80	\$946,567
Mortgage Principal	101	\$1,986.61	\$413,214
Property Taxes	99	\$2,166.24	\$450,577
Homeowners Insurance	94	\$434.62	\$90,401
Ground Rent	87	\$55.55	\$11,554
Maintenance and Remodeling Services	101	\$2,135.67	\$444,219
Maintenance and Remodeling Materials	94	\$388.06	\$80,717
Property Management and Security	102	\$82.91	\$17,246
Rented Dwellings	82	\$2,779.25	\$578,083
Rent	82	\$2,649.99	\$551,197
Rent Received as Pay	73	\$54.05	\$11,242
Tenant Insurance	86	\$10.88	\$2,262
Maintenance and Repair Services	82	\$17.72	\$3,685
Maintenance and Repair Materials	97	\$46.62	\$9,697
Owned Vacation Homes	104	\$383.56	\$79,780
Mortgage Payment	105	\$135.93	\$28,274
Property Taxes	102	\$93.47	\$19,442
Homeowners Insurance	103	\$9.09	\$1,891
Maintenance and Remodeling	105	\$130.89	\$27,226
Property Management and Security	104	\$14.17	\$2,947
Housing While Attending School	100	\$84.03	\$17,478
Household Operations	94	\$1,400.87	\$291,380
Child Care	97	\$427.59	\$88,939
Care for Elderly and Handicapped	100	\$50.40	\$10,483
Appliance Rental and Repair	95	\$23.49	\$4,885
Computer Information Services	94	\$213.90	\$44,491
Home Security System Services	101	\$25.11	\$5,222
Non-apparel Household Laundry/Dry Cleaning	12	\$4.84	\$1,007
Housekeeping Services	101	\$142.99	\$29,742
Lawn & Garden	94	\$388.27	\$80,760
Moving/Storage/Freight Express	92	\$49.16	\$10,226
PC Repair (Personal Use)	90	\$7.08	\$1,473
Reupholstering/Furniture Repair	102	\$10.87	\$2,261
Termite/Pest Control	97	\$24.02	\$4,996
Water Softening Services	75	\$4.25	\$885
Internet Services Away from Home	100	\$3.57	\$743
Other Home Services ¹	98	\$25.32	\$5,267

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.



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Site Type: Ring

	Spending Potential Index	Average Amount Spent	Total
Utilities, Fuels, Public Services	91	\$4,084.59	\$849,594
Bottled Gas	69	\$47.60	\$9,900
Electricity	89	\$1,476.66	\$307,145
Fuel Oil	90	\$100.30	\$20,863
Natural Gas	96	\$645.69	\$134,304
Telephone Services	90	\$1,317.82	\$274,106
Water and Other Public Services	94	\$491.09	\$102,147
Coal/Wood/Other Fuel	63	\$5.43	\$1,130
Housekeeping Supplies	92	\$667.53	\$138,847
Laundry and Cleaning Supplies	90	\$175.76	\$36,559
Postage and Stationery	94	\$203.16	\$42,258
Other HH Products ²	92	\$288.61	\$60,030
Household Textiles	95	\$132.32	\$27,523
Bathroom Linens	95	\$17.39	\$3,618
Bedroom Linens	95	\$61.88	\$12,872
Kitchen and Dining Room Linens	95	\$3.13	\$650
Curtains and Draperies	97	\$28.79	\$5,989
Slipcovers, Decorative Pillows	97	\$4.71	\$980
Materials for Slipcovers/Curtains	96	\$14.55	\$3,027
Other Linens	96	\$1.86	\$387
Furniture	97	\$618.48	\$128,643
Mattresses and Box Springs	96	\$81.31	\$16,913
Other Bedroom Furniture	96	\$117.67	\$24,476
Sofas	96	\$147.65	\$30,712
Living Room Tables and Chairs	97	\$89.12	\$18,537
Kitchen, Dining Room Furniture	99	\$65.57	\$13,639
Infant Furniture	94	\$10.43	\$2,169
Outdoor Furniture	99	\$22.84	\$4,751
Wall Units, Cabinets and Other Furniture ³	97	\$83.88	\$17,446
Major Appliances	93	\$281.99	\$58,653
Dishwashers and Disposals	95	\$24.06	\$5,005
Refrigerators and Freezers	95	\$80.89	\$16,826
Clothes Washers	91	\$44.21	\$9,196
Clothes Dryers	92	\$32.32	\$6,722
Cooking Stoves and Ovens	95	\$49.28	\$10,251
Microwave Ovens	95	\$13.41	\$2,789
Window Air Conditioners	79	\$6.06	\$1,260
Electric Floor Cleaning Equipment	90	\$19.96	\$4,151
Sewing Machines and Miscellaneous Appliances	86	\$11.79	\$2,453

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.



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	Spending Potential Index	Average Amount Spent	Total
Household Items			
Floor Coverings	100	\$87.25	\$18,147
Housewares	77	\$72.53	\$15,087
Small Appliances	93	\$31.77	\$6,609
Window Coverings	104	\$42.70	\$8,881
Lamps and Other Lighting Fixtures	99	\$24.83	\$5,165
Infant Equipment	20	\$4.13	\$858
Rental of Furniture	72	\$2.93	\$609
Laundry and Cleaning Equipment	90	\$19.56	\$4,068
Closet and Storage Items	26	\$5.73	\$1,192
Luggage	100	\$10.09	\$2,099
Clocks and Other Household Decoratives	44	\$101.72	\$21,157
Telephones and Accessories	53	\$23.97	\$4,986
Telephone Answering Devices	93	\$1.20	\$249
Outdoor Equipment	36	\$13.76	\$2,862
Power Tools	51	\$27.32	\$5,682
Hand Tools	89	\$8.42	\$1,751
Office Furniture/Equipment for Home Use	97	\$16.29	\$3,388
Computers and Hardware for Home Use	95	\$189.26	\$39,367
Software and Accessories for Home Use	96	\$27.39	\$5,697
Other Household Items ⁴	96	\$103.30	\$21,486

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

¹ **Other Home Services** includes miscellaneous home services and small repair jobs not already specified.

² **Other HH Products** includes paper towels, napkins, toilet tissue, facial tissue, and miscellaneous household products, such as paper, plastic and foil products.

³ **Wall Units, Cabinets and Other Furniture** includes modular wall units, shelves or cabinets, and other living room, family or recreation room furniture including desks.

⁴ **Other Household Items** includes the purchase/rental of smoke alarms and detectors for owned and rented homes, other household appliances for owned and rented homes, curtain and drapery hardware, rope, portable ladders, sheds, non-permanent shelves and shelving, Personal Digital Assistants, and miscellaneous household equipment and parts.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.



Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

Latitude: 41.883
 Longitude: -74.113
 Radius: 3 miles

Site Type: Ring

2009 Housing Summary

Housing Units	2,024
2009-2014 Percent Change	1.98%
Percent Occupied	89.2%
Percent Owner HHs	71.8%
Median Home Value	\$223,795

2009 Demographic Summary

Population	4,282
Households	1,805
Families	1,146
Median Age	43.7
Median Household Income	\$60,179

	Spending Potential Index	Average Amount Spent	Total
Owned Dwellings	104	\$12,272.18	\$22,151,282
Mortgage Interest	102	\$4,596.18	\$8,296,108
Mortgage Principal	104	\$2,054.06	\$3,707,571
Property Taxes	107	\$2,337.46	\$4,219,118
Homeowners Insurance	103	\$473.55	\$854,758
Ground Rent	101	\$64.22	\$115,923
Maintenance and Remodeling Services	105	\$2,228.81	\$4,023,007
Maintenance and Remodeling Materials	104	\$430.25	\$776,604
Property Management and Security	107	\$87.64	\$158,193
Rented Dwellings	81	\$2,754.90	\$4,972,588
Rent	81	\$2,622.14	\$4,732,969
Rent Received as Pay	78	\$57.77	\$104,282
Tenant Insurance	87	\$11.03	\$19,914
Maintenance and Repair Services	87	\$18.71	\$33,769
Maintenance and Repair Materials	94	\$45.24	\$81,653
Owned Vacation Homes	107	\$393.94	\$711,053
Mortgage Payment	106	\$137.27	\$247,774
Property Taxes	110	\$100.85	\$182,043
Homeowners Insurance	111	\$9.80	\$17,698
Maintenance and Remodeling	105	\$131.15	\$236,719
Property Management and Security	109	\$14.86	\$26,819
Housing While Attending School	105	\$88.14	\$159,086
Household Operations	98	\$1,465.62	\$2,645,441
Child Care	95	\$419.29	\$756,822
Care for Elderly and Handicapped	109	\$55.30	\$99,822
Appliance Rental and Repair	101	\$24.93	\$44,991
Computer Information Services	100	\$225.44	\$406,918
Home Security System Services	101	\$25.15	\$45,403
Non-apparel Household Laundry/Dry Cleaning	12	\$5.09	\$9,189
Housekeeping Services	104	\$147.41	\$266,082
Lawn & Garden	104	\$430.36	\$776,801
Moving/Storage/Freight Express	98	\$52.76	\$95,227
PC Repair (Personal Use)	100	\$7.84	\$14,158
Reupholstering/Furniture Repair	108	\$11.45	\$20,660
Termite/Pest Control	99	\$24.56	\$44,324
Water Softening Services	95	\$5.37	\$9,692
Internet Services Away from Home	99	\$3.54	\$6,384
Other Home Services ¹	105	\$27.13	\$48,972

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.



Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

Latitude: 41.883
 Longitude: -74.113
 Radius: 3 miles

Site Type: Ring

	Spending Potential Index	Average Amount Spent	Total
Utilities, Fuels, Public Services	98	\$4,423.90	\$7,985,144
Bottled Gas	104	\$71.42	\$128,914
Electricity	96	\$1,596.38	\$2,881,464
Fuel Oil	116	\$129.50	\$233,747
Natural Gas	103	\$695.57	\$1,255,505
Telephone Services	96	\$1,406.03	\$2,537,877
Water and Other Public Services	99	\$515.73	\$930,893
Coal/Wood/Other Fuel	107	\$9.28	\$16,745
Housekeeping Supplies	99	\$716.81	\$1,293,845
Laundry and Cleaning Supplies	96	\$187.60	\$338,624
Postage and Stationery	102	\$219.92	\$396,962
Other HH Products ²	98	\$309.29	\$558,260
Household Textiles	101	\$139.29	\$251,423
Bathroom Linens	97	\$17.84	\$32,199
Bedroom Linens	99	\$64.48	\$116,393
Kitchen and Dining Room Linens	98	\$3.23	\$5,832
Curtains and Draperies	104	\$30.93	\$55,827
Slipcovers, Decorative Pillows	99	\$4.82	\$8,705
Materials for Slipcovers/Curtains	106	\$16.08	\$29,022
Other Linens	99	\$1.91	\$3,445
Furniture	98	\$629.09	\$1,135,501
Mattresses and Box Springs	98	\$82.75	\$149,358
Other Bedroom Furniture	96	\$117.56	\$212,188
Sofas	98	\$149.95	\$270,659
Living Room Tables and Chairs	101	\$92.62	\$167,174
Kitchen, Dining Room Furniture	98	\$64.93	\$117,201
Infant Furniture	98	\$10.85	\$19,588
Outdoor Furniture	105	\$24.28	\$43,822
Wall Units, Cabinets and Other Furniture ³	100	\$86.16	\$155,511
Major Appliances	101	\$307.61	\$555,241
Dishwashers and Disposals	106	\$26.97	\$48,681
Refrigerators and Freezers	100	\$85.47	\$154,280
Clothes Washers	100	\$48.53	\$87,603
Clothes Dryers	101	\$35.40	\$63,899
Cooking Stoves and Ovens	103	\$53.22	\$96,071
Microwave Ovens	99	\$13.88	\$25,050
Window Air Conditioners	98	\$7.49	\$13,519
Electric Floor Cleaning Equipment	102	\$22.61	\$40,807
Sewing Machines and Miscellaneous Appliances	103	\$14.03	\$25,331

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.



Marbletown_5
Latitude: 41.883
Longitude: -74.113

Site Type: Ring

Latitude: 41.883
Longitude: -74.113
Radius: 3 miles

	Spending Potential Index	Average Amount Spent	Total
Household Items			
Floor Coverings	104	\$90.81	\$163,917
Housewares	81	\$76.49	\$138,058
Small Appliances	100	\$34.31	\$61,926
Window Coverings	106	\$43.58	\$78,666
Lamps and Other Lighting Fixtures	101	\$25.51	\$46,050
Infant Equipment	21	\$4.31	\$7,782
Rental of Furniture	74	\$3.02	\$5,443
Laundry and Cleaning Equipment	98	\$21.28	\$38,415
Closet and Storage Items	28	\$6.13	\$11,063
Luggage	103	\$10.38	\$18,736
Clocks and Other Household Decoratives	44	\$101.97	\$184,058
Telephones and Accessories	56	\$25.29	\$45,656
Telephone Answering Devices	100	\$1.29	\$2,324
Outdoor Equipment	38	\$14.73	\$26,585
Power Tools	57	\$30.53	\$55,104
Hand Tools	99	\$9.34	\$16,854
Office Furniture/Equipment for Home Use	100	\$16.78	\$30,287
Computers and Hardware for Home Use	98	\$196.18	\$354,104
Software and Accessories for Home Use	100	\$28.36	\$51,190
Other Household Items ⁴	101	\$109.13	\$196,986

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

¹ **Other Home Services** includes miscellaneous home services and small repair jobs not already specified.

² **Other HH Products** includes paper towels, napkins, toilet tissue, facial tissue, and miscellaneous household products, such as paper, plastic and foil products.

³ **Wall Units, Cabinets and Other Furniture** includes modular wall units, shelves or cabinets, and other living room, family or recreation room furniture including desks.

⁴ **Other Household Items** includes the purchase/rental of smoke alarms and detectors for owned and rented homes, other household appliances for owned and rented homes, curtain and drapery hardware, rope, portable ladders, sheds, non-permanent shelves and shelving, Personal Digital Assistants, and miscellaneous household equipment and parts.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.



Marbletown_5
Latitude: 41.883
Longitude: -74.113

Site Type: Ring

Latitude: 41.883
Longitude: -74.113
Radius: 5 miles

2009 Housing Summary

Housing Units	7,857
2009-2014 Percent Change	1.97%
Percent Occupied	89.7%
Percent Owner HHs	77.2%
Median Home Value	\$210,465

2009 Demographic Summary

Population	17,208
Households	7,049
Families	4,657
Median Age	44.1
Median Household Income	\$62,905

	Spending Potential Index	Average Amount Spent	Total
Owned Dwellings	114	\$13,421.94	\$94,611,267
Mortgage Interest	110	\$4,955.44	\$34,930,882
Mortgage Principal	113	\$2,233.32	\$15,742,675
Property Taxes	120	\$2,618.56	\$18,458,250
Homeowners Insurance	113	\$522.08	\$3,680,139
Ground Rent	109	\$69.51	\$489,961
Maintenance and Remodeling Services	116	\$2,459.89	\$17,339,773
Maintenance and Remodeling Materials	112	\$464.58	\$3,274,846
Property Management and Security	121	\$98.56	\$694,741
Rented Dwellings	78	\$2,643.00	\$18,630,541
Rent	78	\$2,513.86	\$17,720,185
Rent Received as Pay	75	\$55.45	\$390,851
Tenant Insurance	88	\$11.10	\$78,256
Maintenance and Repair Services	88	\$18.98	\$133,824
Maintenance and Repair Materials	91	\$43.61	\$307,425
Owned Vacation Homes	120	\$442.09	\$3,116,262
Mortgage Payment	118	\$152.71	\$1,076,452
Property Taxes	125	\$115.32	\$812,890
Homeowners Insurance	127	\$11.24	\$79,246
Maintenance and Remodeling	117	\$145.81	\$1,027,835
Property Management and Security	125	\$17.00	\$119,839
Housing While Attending School	115	\$96.49	\$680,136
Household Operations	106	\$1,587.90	\$11,193,080
Child Care	100	\$443.26	\$3,124,574
Care for Elderly and Handicapped	127	\$64.18	\$452,380
Appliance Rental and Repair	111	\$27.31	\$192,534
Computer Information Services	106	\$241.22	\$1,700,389
Home Security System Services	111	\$27.68	\$195,144
Non-apparel Household Laundry/Dry Cleaning	12	\$5.25	\$36,998
Housekeeping Services	114	\$162.13	\$1,142,834
Lawn & Garden	115	\$474.25	\$3,342,973
Moving/Storage/Freight Express	102	\$54.85	\$386,634
PC Repair (Personal Use)	106	\$8.33	\$58,710
Reupholstering/Furniture Repair	122	\$12.93	\$91,163
Termite/Pest Control	107	\$26.62	\$187,679
Water Softening Services	105	\$5.92	\$41,737
Internet Services Away from Home	106	\$3.78	\$26,629
Other Home Services ¹	116	\$30.17	\$212,700

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.



Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

Latitude: 41.883
 Longitude: -74.113
 Radius: 5 miles

Site Type: Ring

	Spending Potential Index	Average Amount Spent	Total
Utilities, Fuels, Public Services	106	\$4,786.14	\$33,737,482
Bottled Gas	109	\$75.20	\$530,068
Electricity	103	\$1,717.78	\$12,108,610
Fuel Oil	135	\$149.97	\$1,057,138
Natural Gas	115	\$774.41	\$5,458,782
Telephone Services	103	\$1,500.99	\$10,580,448
Water and Other Public Services	107	\$558.18	\$3,934,632
Coal/Wood/Other Fuel	111	\$9.62	\$67,802
Housekeeping Supplies	106	\$772.78	\$5,447,302
Laundry and Cleaning Supplies	103	\$200.75	\$1,415,071
Postage and Stationery	110	\$238.10	\$1,678,332
Other HH Products ²	106	\$333.93	\$2,353,899
Household Textiles	108	\$149.73	\$1,055,415
Bathroom Linens	103	\$18.96	\$133,662
Bedroom Linens	106	\$69.00	\$486,346
Kitchen and Dining Room Linens	105	\$3.45	\$24,349
Curtains and Draperies	113	\$33.45	\$235,780
Slipcovers, Decorative Pillows	107	\$5.22	\$36,777
Materials for Slipcovers/Curtains	116	\$17.59	\$124,018
Other Linens	106	\$2.05	\$14,483
Furniture	105	\$672.62	\$4,741,267
Mattresses and Box Springs	104	\$88.05	\$620,646
Other Bedroom Furniture	101	\$124.21	\$875,535
Sofas	104	\$159.79	\$1,126,325
Living Room Tables and Chairs	109	\$100.23	\$706,537
Kitchen, Dining Room Furniture	105	\$69.92	\$492,889
Infant Furniture	104	\$11.56	\$81,452
Outdoor Furniture	114	\$26.49	\$186,732
Wall Units, Cabinets and Other Furniture ³	107	\$92.37	\$651,151
Major Appliances	110	\$332.66	\$2,344,933
Dishwashers and Disposals	116	\$29.49	\$207,902
Refrigerators and Freezers	108	\$92.25	\$650,288
Clothes Washers	108	\$52.26	\$368,349
Clothes Dryers	108	\$38.12	\$268,694
Cooking Stoves and Ovens	113	\$58.53	\$412,578
Microwave Ovens	106	\$14.98	\$105,584
Window Air Conditioners	105	\$8.03	\$56,573
Electric Floor Cleaning Equipment	108	\$24.07	\$169,687
Sewing Machines and Miscellaneous Appliances	110	\$14.94	\$105,278

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.



Marbletown_5
Latitude: 41.883
Longitude: -74.113

Site Type: Ring

Latitude: 41.883
Longitude: -74.113
Radius: 5 miles

	Spending Potential Index	Average Amount Spent	Total
Household Items			
Floor Coverings	115	\$100.66	\$709,580
Housewares	87	\$81.85	\$576,945
Small Appliances	108	\$37.00	\$260,834
Window Coverings	114	\$46.86	\$330,321
Lamps and Other Lighting Fixtures	110	\$27.61	\$194,648
Infant Equipment	22	\$4.49	\$31,658
Rental of Furniture	74	\$3.00	\$21,163
Laundry and Cleaning Equipment	105	\$22.71	\$160,063
Closet and Storage Items	30	\$6.52	\$45,958
Luggage	111	\$11.16	\$78,699
Clocks and Other Household Decoratives	47	\$108.44	\$764,375
Telephones and Accessories	59	\$26.62	\$187,641
Telephone Answering Devices	108	\$1.39	\$9,821
Outdoor Equipment	42	\$16.29	\$114,801
Power Tools	60	\$32.19	\$226,894
Hand Tools	104	\$9.84	\$69,328
Office Furniture/Equipment for Home Use	106	\$17.94	\$126,444
Computers and Hardware for Home Use	104	\$208.52	\$1,469,880
Software and Accessories for Home Use	105	\$30.02	\$211,597
Other Household Items ⁴	109	\$117.35	\$827,201

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

¹ **Other Home Services** includes miscellaneous home services and small repair jobs not already specified.

² **Other HH Products** includes paper towels, napkins, toilet tissue, facial tissue, and miscellaneous household products, such as paper, plastic and foil products.

³ **Wall Units, Cabinets and Other Furniture** includes modular wall units, shelves or cabinets, and other living room, family or recreation room furniture including desks.

⁴ **Other Household Items** includes the purchase/rental of smoke alarms and detectors for owned and rented homes, other household appliances for owned and rented homes, curtain and drapery hardware, rope, portable ladders, sheds, non-permanent shelves and shelving, Personal Digital Assistants, and miscellaneous household equipment and parts.

Source: Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.



Demographic and Income Profile

Prepared by ESRI

Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

Latitude: 41.883
 Longitude: -74.113
 Radius: 1 miles

Site Type: Ring

Summary	2000	2009	2014
Population	417	446	459
Households	191	208	215
Families	129	138	141
Average Household Size	2.18	2.14	2.13
Owner Occupied HUs	140	150	159
Renter Occupied HUs	51	58	56
Median Age	41.9	45.9	45.0

Trends: 2009-2014 Annual Rate	Area	State	National
Population	0.58%	0%	0.91%
Households	0.66%	0%	0.94%
Families	0.43%	0%	0.74%
Owner HHs	1.17%	0%	1.19%
Median Household Income	1.08%	0%	0.80%

Households by Income	2000		2009		2014	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	29	15.5%	20	9.7%	20	9.3%
\$15,000 - \$24,999	16	8.6%	14	6.8%	12	5.6%
\$25,000 - \$34,999	32	17.1%	21	10.2%	18	8.4%
\$35,000 - \$49,999	26	13.9%	31	15.0%	31	14.5%
\$50,000 - \$74,999	42	22.5%	45	21.8%	50	23.4%
\$75,000 - \$99,999	27	14.4%	45	21.8%	49	22.9%
\$100,000 - \$149,999	10	5.3%	22	10.7%	24	11.2%
\$150,000 - \$199,000	5	2.7%	4	1.9%	5	2.3%
\$200,000+	0	0.0%	4	1.9%	5	2.3%
Median Household Income	\$45,617		\$60,000		\$63,319	
Average Household Income	\$50,749		\$66,516		\$69,514	
Per Capita Income	\$21,446		\$27,464		\$28,972	

Population by Age	2000		2009		2014	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	17	4.1%	18	4.0%	20	4.3%
5 - 9	31	7.4%	19	4.3%	20	4.3%
10 - 14	32	7.7%	22	4.9%	21	4.6%
15 - 19	29	7.0%	32	7.2%	22	4.8%
20 - 24	12	2.9%	30	6.7%	32	7.0%
25 - 34	36	8.6%	48	10.8%	75	16.3%
35 - 44	78	18.7%	47	10.5%	40	8.7%
45 - 54	92	22.1%	85	19.1%	70	15.2%
55 - 64	39	9.4%	82	18.4%	78	17.0%
65 - 74	29	7.0%	33	7.4%	55	12.0%
75 - 84	17	4.1%	22	4.9%	19	4.1%
85+	5	1.2%	8	1.8%	8	1.7%

Race and Ethnicity	2000		2009		2014	
	Number	Percent	Number	Percent	Number	Percent
White Alone	393	94.2%	414	92.8%	421	91.5%
Black Alone	7	1.7%	8	1.8%	10	2.2%
American Indian Alone	2	0.5%	3	0.7%	3	0.7%
Asian Alone	1	0.2%	2	0.4%	3	0.7%
Pacific Islander Alone	0	0.0%	0	0.0%	0	0.0%
Some Other Race Alone	4	1.0%	5	1.1%	6	1.3%
Two or More Races	10	2.4%	14	3.1%	17	3.7%
Hispanic Origin (Any Race)	8	1.9%	10	2.2%	12	2.6%

Data Note: Income is expressed in current dollars.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.



Demographic and Income Profile

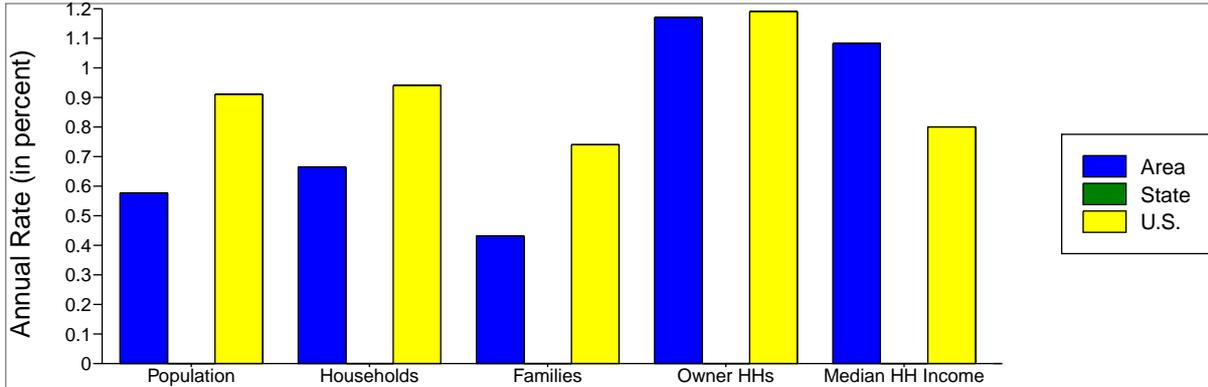
Prepared by ESRI

Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

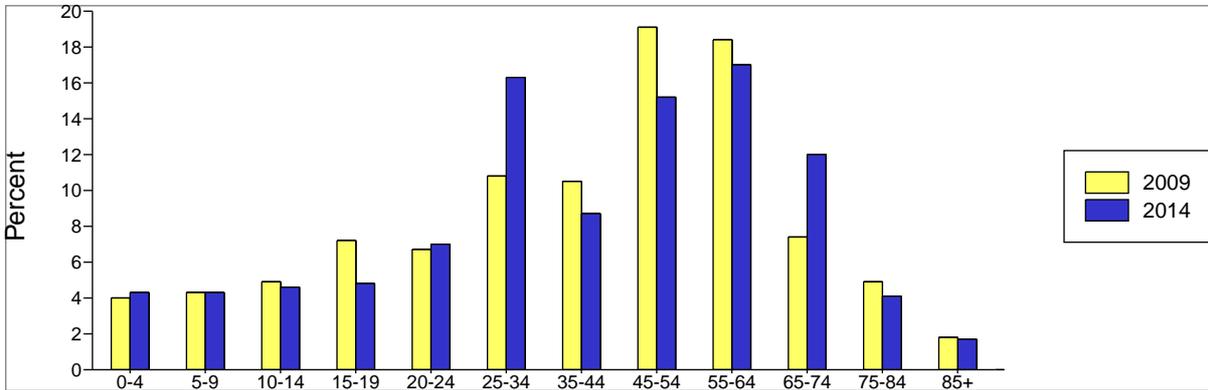
Latitude: 41.883
 Longitude: -74.113
 Radius: 1 miles

Site Type: Ring

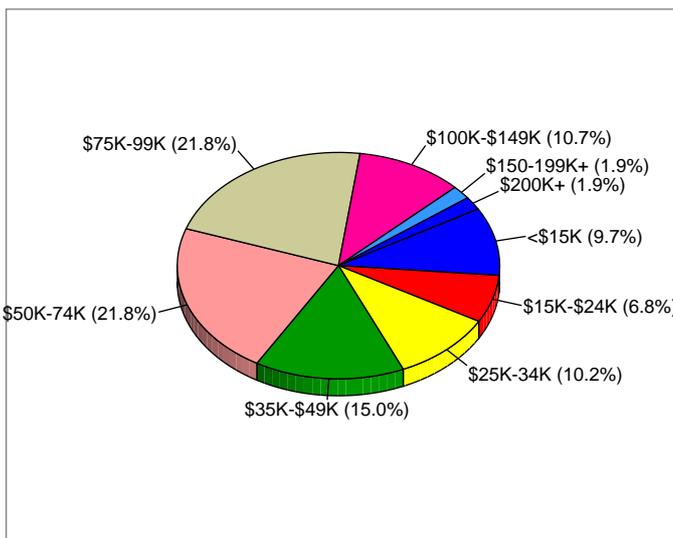
Trends 2009-2014



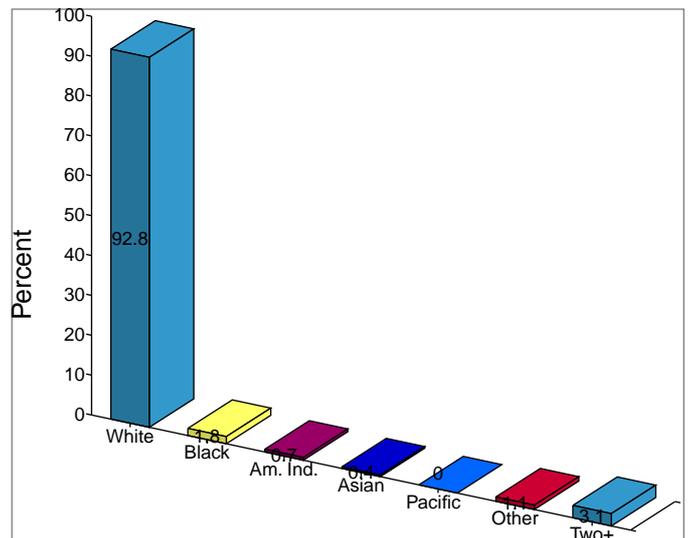
Population by Age



2009 Household Income



2009 Population by Race



2009 Percent Hispanic Origin: 2.2%



Demographic and Income Profile

Prepared by ESRI

Marbletown_5

Latitude: 41.883

Latitude: 41.883

Longitude: -74.113

Longitude: -74.113

Site Type: Ring

Radius: 3 miles

Summary	2000	2009	2014
Population	4,097	4,282	4,341
Households	1,699	1,805	1,841
Families	1,100	1,146	1,159
Average Household Size	2.41	2.37	2.35
Owner Occupied HUs	1,239	1,296	1,371
Renter Occupied HUs	460	509	470
Median Age	40.2	43.7	44.0

Trends: 2009-2014 Annual Rate	Area	State	National
Population	0.27%	0%	0.91%
Households	0.4%	0%	0.94%
Families	0.23%	0%	0.74%
Owner HHs	1.13%	0%	1.19%
Median Household Income	0.76%	0%	0.80%

Households by Income	2000		2009		2014	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	203	12.0%	151	8.4%	143	7.8%
\$15,000 - \$24,999	177	10.4%	112	6.2%	106	5.8%
\$25,000 - \$34,999	278	16.4%	155	8.6%	133	7.2%
\$35,000 - \$49,999	301	17.8%	314	17.4%	305	16.5%
\$50,000 - \$74,999	385	22.7%	472	26.2%	512	27.8%
\$75,000 - \$99,999	190	11.2%	316	17.5%	333	18.1%
\$100,000 - \$149,999	99	5.8%	179	9.9%	189	10.3%
\$150,000 - \$199,000	33	1.9%	51	2.8%	60	3.3%
\$200,000+	29	1.7%	52	2.9%	62	3.4%
Median Household Income	\$44,190		\$60,179		\$62,514	
Average Household Income	\$53,869		\$70,093		\$73,266	
Per Capita Income	\$22,839		\$29,483		\$31,091	

Population by Age	2000		2009		2014	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	199	4.9%	201	4.7%	204	4.7%
5 - 9	287	7.0%	204	4.8%	208	4.8%
10 - 14	302	7.4%	230	5.4%	221	5.1%
15 - 19	254	6.2%	286	6.7%	226	5.2%
20 - 24	173	4.2%	265	6.2%	271	6.2%
25 - 34	462	11.3%	481	11.2%	600	13.8%
35 - 44	740	18.0%	550	12.8%	493	11.4%
45 - 54	777	19.0%	787	18.4%	689	15.9%
55 - 64	412	10.0%	681	15.9%	702	16.2%
65 - 74	280	6.8%	319	7.5%	455	10.5%
75 - 84	165	4.0%	203	4.7%	189	4.4%
85+	49	1.2%	74	1.7%	82	1.9%

Race and Ethnicity	2000		2009		2014	
	Number	Percent	Number	Percent	Number	Percent
White Alone	3,879	94.7%	3,993	93.3%	4,010	92.4%
Black Alone	82	2.0%	102	2.4%	115	2.6%
American Indian Alone	15	0.4%	16	0.4%	17	0.4%
Asian Alone	23	0.6%	34	0.8%	41	0.9%
Pacific Islander Alone	1	0.0%	2	0.0%	2	0.0%
Some Other Race Alone	25	0.6%	32	0.7%	35	0.8%
Two or More Races	71	1.7%	101	2.4%	121	2.8%
Hispanic Origin (Any Race)	105	2.6%	140	3.3%	160	3.7%

Data Note: Income is expressed in current dollars.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

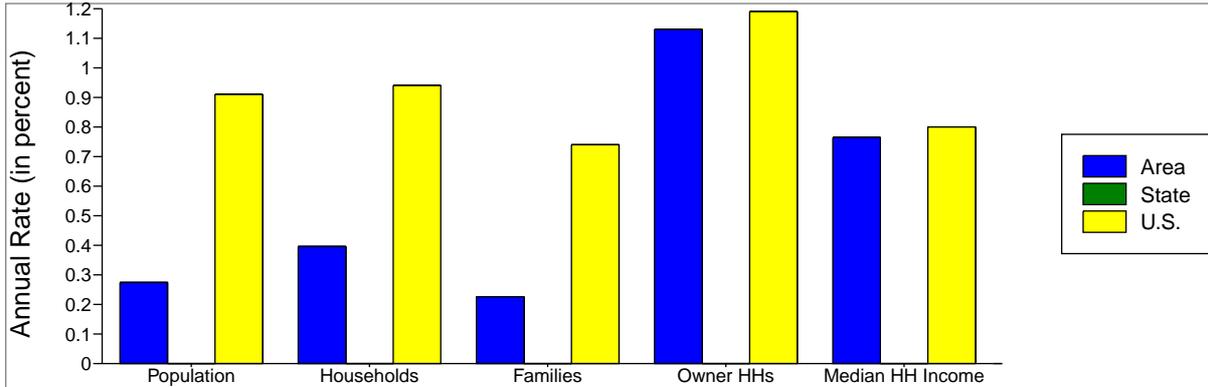


Marbletown_5
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 Longitude: -74.113

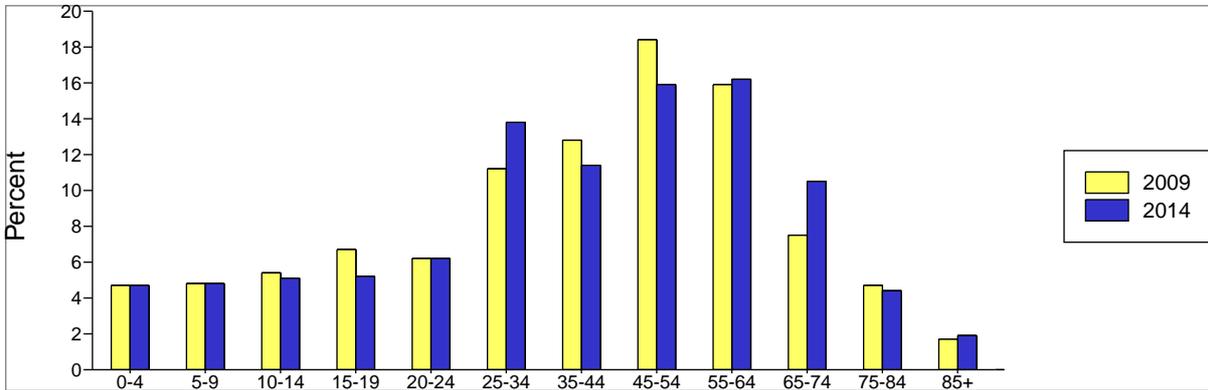
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 Radius: 3 miles

Site Type: Ring

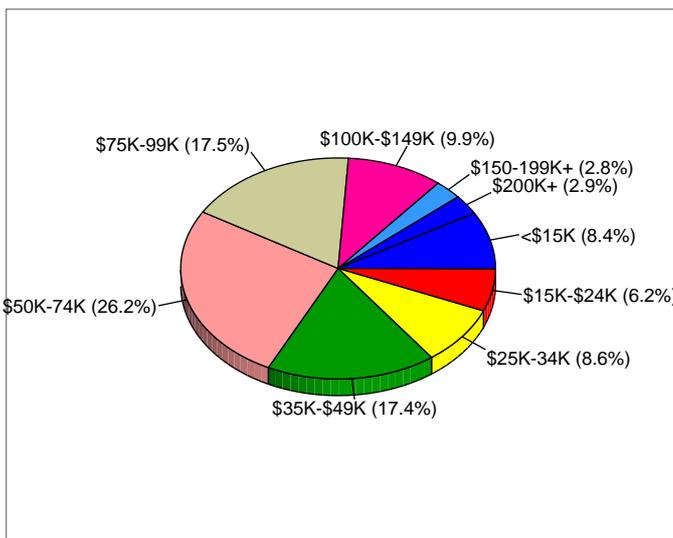
Trends 2009-2014



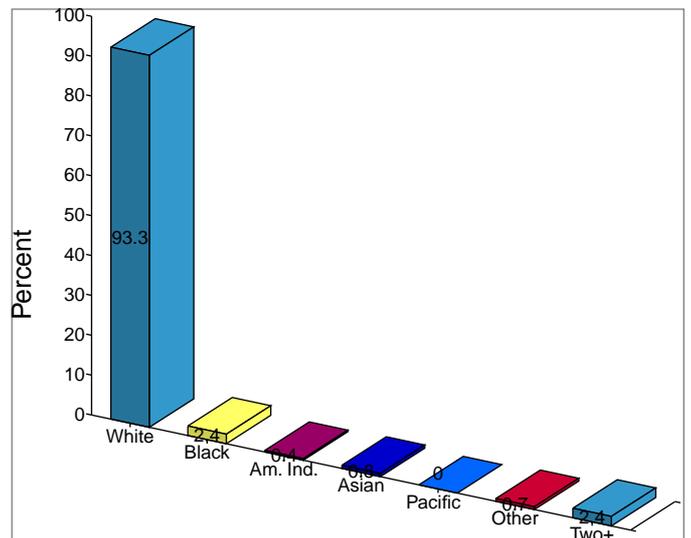
Population by Age



2009 Household Income



2009 Population by Race



2009 Percent Hispanic Origin: 3.3%



Demographic and Income Profile

Prepared by ESRI

Marbletown_5

Latitude: 41.883

Latitude: 41.883

Longitude: -74.113

Longitude: -74.113

Site Type: Ring

Radius: 5 miles

Summary	2000	2009	2014
Population	16,537	17,208	17,446
Households	6,664	7,049	7,188
Families	4,489	4,657	4,709
Average Household Size	2.46	2.42	2.41
Owner Occupied HUs	5,272	5,446	5,737
Renter Occupied HUs	1,392	1,604	1,451
Median Age	40.5	44.1	45.0

Trends: 2009-2014 Annual Rate	Area	State	National
Population	0.28%	0%	0.91%
Households	0.39%	0%	0.94%
Families	0.22%	0%	0.74%
Owner HHs	1.05%	0%	1.19%
Median Household Income	0.7%	0%	0.80%

Households by Income	2000		2009		2014	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	805	11.9%	529	7.5%	505	7.0%
\$15,000 - \$24,999	740	10.9%	560	7.9%	516	7.2%
\$25,000 - \$34,999	897	13.3%	571	8.1%	483	6.7%
\$35,000 - \$49,999	1,124	16.6%	1,019	14.5%	992	13.8%
\$50,000 - \$74,999	1,516	22.4%	1,762	25.0%	1,911	26.6%
\$75,000 - \$99,999	838	12.4%	1,195	17.0%	1,253	17.4%
\$100,000 - \$149,999	511	7.6%	886	12.6%	913	12.7%
\$150,000 - \$199,000	186	2.8%	263	3.7%	306	4.3%
\$200,000+	143	2.1%	265	3.8%	309	4.3%
Median Household Income	\$47,547		\$62,905		\$65,125	
Average Household Income	\$57,713		\$75,377		\$79,003	
Per Capita Income	\$24,009		\$30,978		\$32,658	

Population by Age	2000		2009		2014	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	891	5.4%	871	5.1%	863	4.9%
5 - 9	1,124	6.8%	931	5.4%	923	5.3%
10 - 14	1,224	7.4%	1,049	6.1%	1,021	5.9%
15 - 19	1,047	6.3%	1,142	6.6%	1,021	5.9%
20 - 24	624	3.8%	927	5.4%	946	5.4%
25 - 34	1,821	11.0%	1,696	9.9%	2,030	11.6%
35 - 44	2,907	17.6%	2,220	12.9%	1,928	11.0%
45 - 54	2,857	17.3%	3,091	18.0%	2,777	15.9%
55 - 64	1,747	10.6%	2,616	15.2%	2,841	16.3%
65 - 74	1,325	8.0%	1,399	8.1%	1,857	10.6%
75 - 84	760	4.6%	943	5.5%	880	5.0%
85+	211	1.3%	323	1.9%	361	2.1%

Race and Ethnicity	2000		2009		2014	
	Number	Percent	Number	Percent	Number	Percent
White Alone	15,796	95.5%	16,220	94.3%	16,302	93.4%
Black Alone	267	1.6%	335	1.9%	377	2.2%
American Indian Alone	39	0.2%	44	0.3%	46	0.3%
Asian Alone	133	0.8%	194	1.1%	234	1.3%
Pacific Islander Alone	4	0.0%	7	0.0%	8	0.0%
Some Other Race Alone	60	0.4%	74	0.4%	83	0.5%
Two or More Races	237	1.4%	334	1.9%	396	2.3%
Hispanic Origin (Any Race)	379	2.3%	500	2.9%	580	3.3%

Data Note: Income is expressed in current dollars.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.



Demographic and Income Profile

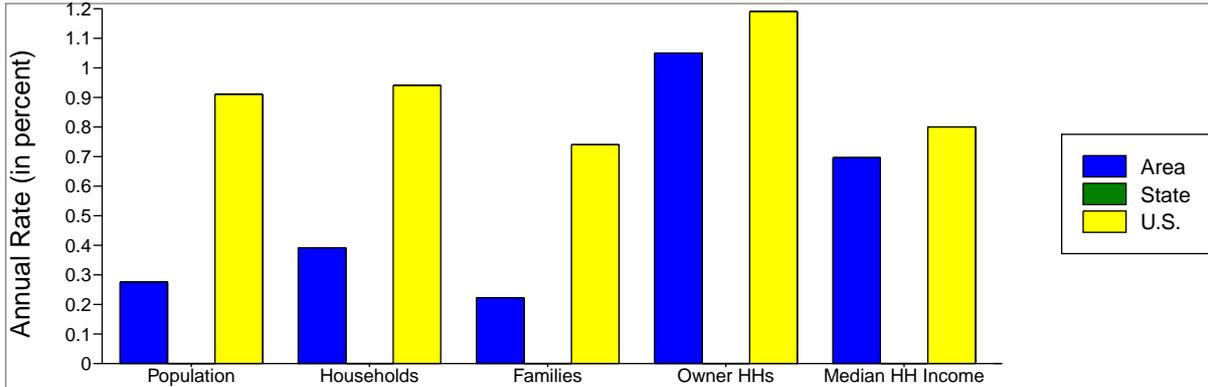
Prepared by ESRI

Marbletown_5
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 Longitude: -74.113

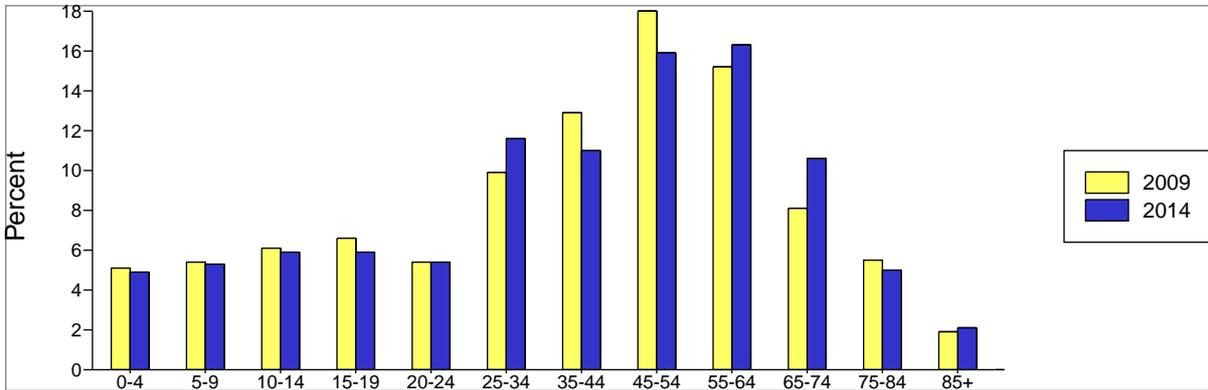
Latitude: 41.883
 Longitude: -74.113
 Radius: 5 miles

Site Type: Ring

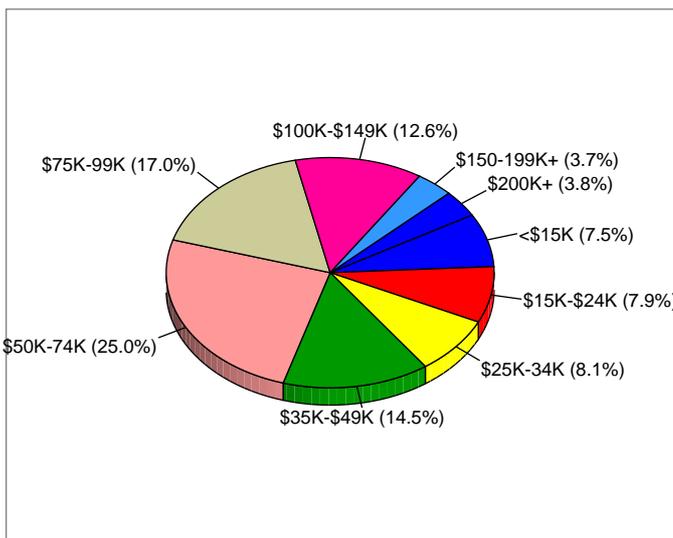
Trends 2009-2014



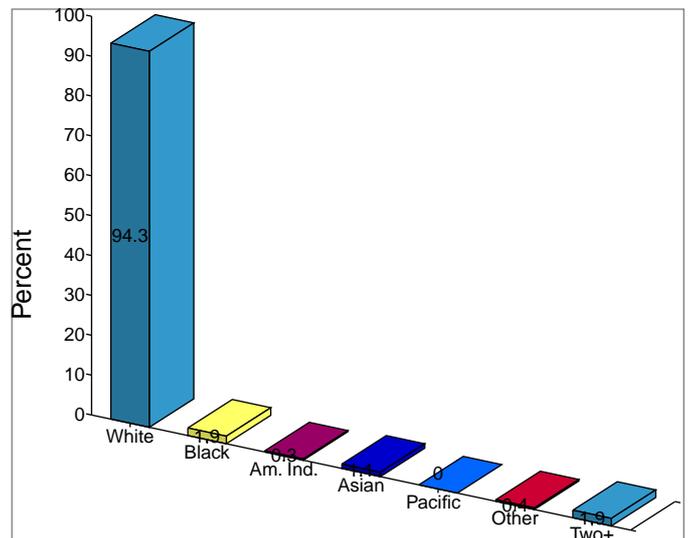
Population by Age



2009 Household Income



2009 Population by Race



2009 Percent Hispanic Origin: 2.9%



Marbletown_5
Latitude: 41.883
Longitude: -74.113

Latitude: 41.883
Longitude: -74.113
Radius: 1 miles

Site Type: Ring

	Census 2000	2009	2014	2009-2014 Change	2009-2014 Annual Rate
Population	417	446	459	13	0.58%
Median Age	41.9	45.9	45.0	-0.9	-0.4%
Households	191	208	215	7	0.66%
Average Household Size	2.18	2.14	2.13	-0.01	-0.09%

2009 Households by Net Worth

	Number	Percent
Total	209	100.0%
<\$15,000	35	16.7%
\$15,000 - \$34,999	14	6.7%
\$35,000 - \$49,999	8	3.8%
\$50,000 - \$74,999	10	4.8%
\$75,000 - \$99,999	20	9.6%
\$100,000 - \$149,999	31	14.8%
\$150,000 - \$249,999	47	22.5%
\$250,000 - \$499,999	11	5.3%
\$500,000 - \$999,999	20	9.6%
\$1,000,000+	13	6.2%
Median Net Worth	\$123,881	
Average Net Worth	\$390,214	

2009 Net Worth by Age of Householder

	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	3	24	25	49	59	23	22
<\$15,000	2	5	0	11	11	2	3
\$15,000 - \$34,999	1	0	0	7	4	1	0
\$35,000 - \$49,999	0	2	1	3	0	0	1
\$50,000 - \$99,999	0	6	2	5	9	9	0
\$100,000 - \$149,999	0	3	5	7	13	2	0
\$150,000 - \$249,999	0	8	12	13	13	0	1
\$250,000 - \$499,999	0	0	5	0	1	1	4
\$500,000+	0	0	0	3	8	8	13
Median Net Worth	\$11,250	\$87,062	\$170,543	\$80,042	\$116,101	\$94,977	\$500,000
Average Net Worth	\$13,333	\$106,146	\$203,700	\$199,848	\$385,818	\$855,992	\$1,100,541

Data Note: Net Worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc. Examples of secured debt include home mortgages and vehicle loans; examples of unsecured debt include credit card debt, certain bank loans, and other outstanding bills. Forecasts of net worth are based on the Survey of Consumer Finances, Federal Reserve Board. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.



Marbletown_5
Latitude: 41.883
Longitude: -74.113

Latitude: 41.883
Longitude: -74.113
Radius: 3 miles

Site Type: Ring

	Census 2000	2009	2014	2009-2014 Change	2009-2014 Annual Rate
Population	4,097	4,282	4,341	59	0.27%
Median Age	40.2	43.7	44.0	0.3	0.14%
Households	1,699	1,805	1,841	36	0.4%
Average Household Size	2.41	2.37	2.35	-0.02	-0.17%

2009 Households by Net Worth

	Number	Percent
Total	1,806	100.0%
<\$15,000	349	19.3%
\$15,000 - \$34,999	124	6.9%
\$35,000 - \$49,999	75	4.2%
\$50,000 - \$74,999	111	6.1%
\$75,000 - \$99,999	122	6.8%
\$100,000 - \$149,999	171	9.5%
\$150,000 - \$249,999	245	13.6%
\$250,000 - \$499,999	262	14.5%
\$500,000 - \$999,999	161	8.9%
\$1,000,000+	186	10.3%
Median Net Worth	\$132,515	
Average Net Worth	\$537,971	

2009 Net Worth by Age of Householder

	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	55	228	291	422	424	203	181
<\$15,000	35	75	51	112	34	29	14
\$15,000 - \$34,999	10	26	23	35	15	11	3
\$35,000 - \$49,999	3	20	16	19	10	3	4
\$50,000 - \$99,999	6	38	52	50	48	31	8
\$100,000 - \$149,999	1	18	40	34	50	21	5
\$150,000 - \$249,999	0	28	49	48	65	28	27
\$250,000 - \$499,999	0	18	50	48	57	32	57
\$500,000+	0	5	10	76	145	48	63
Median Net Worth	\$11,786	\$43,821	\$103,131	\$92,636	\$228,832	\$166,716	\$338,650
Average Net Worth	\$22,091	\$114,675	\$182,757	\$423,967	\$846,573	\$656,438	\$757,630

Data Note: Net Worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc. Examples of secured debt include home mortgages and vehicle loans; examples of unsecured debt include credit card debt, certain bank loans, and other outstanding bills. Forecasts of net worth are based on the Survey of Consumer Finances, Federal Reserve Board. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.



Net Worth Profile

Prepared by ESRI

Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

Latitude: 41.883
 Longitude: -74.113
 Radius: 5 miles

Site Type: Ring

	Census 2000	2009	2014	2009-2014 Change	2009-2014 Annual Rate
Population	16,537	17,208	17,446	238	0.28%
Median Age	40.5	44.1	45.0	0.9	0.4%
Households	6,664	7,049	7,188	139	0.39%
Average Household Size	2.46	2.42	2.41	-0.01	-0.08%

2009 Households by Net Worth

	Number	Percent
Total	7,048	100.0%
<\$15,000	1,135	16.1%
\$15,000 - \$34,999	424	6.0%
\$35,000 - \$49,999	255	3.6%
\$50,000 - \$74,999	407	5.8%
\$75,000 - \$99,999	401	5.7%
\$100,000 - \$149,999	614	8.7%
\$150,000 - \$249,999	913	13.0%
\$250,000 - \$499,999	1,306	18.5%
\$500,000 - \$999,999	843	12.0%
\$1,000,000+	750	10.6%
Median Net Worth	\$173,678	
Average Net Worth	\$583,954	

2009 Net Worth by Age of Householder

	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	175	764	1,154	1,663	1,564	883	851
<\$15,000	99	259	260	273	76	87	82
\$15,000 - \$34,999	35	102	93	102	37	34	23
\$35,000 - \$49,999	10	57	58	63	40	8	20
\$50,000 - \$99,999	23	129	178	161	126	78	115
\$100,000 - \$149,999	6	71	152	145	114	73	52
\$150,000 - \$249,999	2	64	169	188	216	114	160
\$250,000 - \$499,999	0	65	207	315	328	181	211
\$500,000+	0	17	37	416	627	308	188
Median Net Worth	\$13,258	\$39,667	\$94,820	\$187,532	\$347,476	\$291,396	\$226,794
Average Net Worth	\$28,100	\$111,510	\$175,620	\$579,584	\$990,687	\$921,725	\$532,205

Data Note: Net Worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc. Examples of secured debt include home mortgages and vehicle loans; examples of unsecured debt include credit card debt, certain bank loans, and other outstanding bills. Forecasts of net worth are based on the Survey of Consumer Finances, Federal Reserve Board. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.



Business Summary by SIC Codes

Prepared by ESRI

Marbletown_5
Site Type: Ring

Latitude: 41.883
Longitude: -74.113
Radius: 1 Miles

Latitude: 41.883
Longitude: -74.113
Radius: 3 Miles

Latitude: 41.883
Longitude: -74.113
Radius: 5 Miles

Total Businesses:	15	128	565
Total Employees:	78	770	3,334
Total Residential Population:	446	4,282	17,208
Employee/Residential Population Ratio:	0.17	0.18	0.19

	Businesses		Employees		Businesses		Employees		Businesses		Employees	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Agriculture & Mining	1	6.7%	4	5.1%	5	3.9%	19	2.5%	18	3.2%	134	4.0%
Construction	1	6.7%	0	0.0%	12	9.4%	39	5.1%	59	10.4%	150	4.5%
Manufacturing	1	6.7%	2	2.6%	6	4.7%	78	10.1%	24	4.2%	267	8.0%
Transportation	0	0.0%	0	0.0%	4	3.1%	11	1.4%	26	4.6%	290	8.7%
Communication	0	0.0%	0	0.0%	1	0.8%	0	0.0%	1	0.2%	0	0.0%
Utility	0	0.0%	0	0.0%	2	1.6%	3	0.4%	8	1.4%	16	0.5%
Wholesale Trade	0	0.0%	0	0.0%	3	2.4%	42	5.5%	19	3.4%	153	4.6%
Retail Trade Summary	3	20.0%	22	28.2%	28	22.0%	136	17.7%	124	21.9%	535	16.0%
Home Improvement	0	0.0%	0	0.0%	2	1.6%	11	1.4%	7	1.2%	61	1.8%
General Merchandise Stores	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Food Stores	0	0.0%	0	0.0%	3	2.4%	22	2.9%	14	2.5%	123	3.7%
Auto Dealers, Gas Stations, Auto Aftermarket	0	0.0%	0	0.0%	2	1.6%	8	1.0%	10	1.8%	27	0.8%
Apparel & Accessory Stores	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	0.4%	1	0.0%
Furniture & Home Furnishings	0	0.0%	0	0.0%	3	2.4%	9	1.2%	15	2.6%	27	0.8%
Eating & Drinking Places	1	6.7%	4	5.1%	10	7.9%	42	5.5%	38	6.7%	188	5.6%
Miscellaneous Retail	2	13.3%	18	23.1%	8	6.3%	44	5.7%	38	6.7%	108	3.2%
Finance, Insurance, Real Estate Summary	1	6.7%	1	1.3%	6	4.7%	29	3.8%	31	5.5%	137	4.1%
Banks, Savings & Lending Institutions	0	0.0%	0	0.0%	1	0.8%	2	0.3%	6	1.1%	18	0.5%
Securities Brokers	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	0.4%	0	0.0%
Insurance Carriers & Agents	0	0.0%	0	0.0%	1	0.8%	7	0.9%	5	0.9%	28	0.8%
Real Estate, Holding, Other Investment Offices	1	6.7%	1	1.3%	4	3.1%	20	2.6%	18	3.2%	91	2.7%
Services Summary	7	46.7%	10	12.8%	47	37.0%	294	38.2%	208	36.7%	1,368	41.0%
Hotels & Lodging	0	0.0%	0	0.0%	2	1.6%	1	0.1%	12	2.1%	85	2.5%
Automotive Services	1	6.7%	1	1.3%	2	1.6%	7	0.9%	15	2.6%	37	1.1%
Motion Pictures & Amusements	1	6.7%	0	0.0%	8	6.3%	8	1.0%	22	3.9%	95	2.8%
Health Services	1	6.7%	3	3.8%	6	4.7%	15	2.0%	25	4.4%	55	1.6%
Legal Services	0	0.0%	0	0.0%	0	0.0%	1	0.1%	3	0.5%	5	0.1%
Education Institutions & Libraries	0	0.0%	0	0.0%	6	4.7%	179	23.3%	18	3.2%	537	16.1%
Other Services	4	26.7%	6	7.7%	23	18.1%	83	10.8%	113	19.9%	554	16.6%
Government	1	6.7%	39	50.0%	11	8.7%	117	15.2%	38	6.7%	280	8.4%
Other	0	0.0%	0	0.0%	2	1.6%	1	0.1%	11	1.9%	6	0.2%
Totals	15	100.0%	78	100.0%	127	100.0%	769	100.0%	567	100.0%	3,336	100.0%

Source: Business data provided by InfoUSA, Omaha NE Copyright 2009, all rights reserved. ESRI forecasts for 2009.



Business Summary by NAICS Codes

Prepared by ESRI

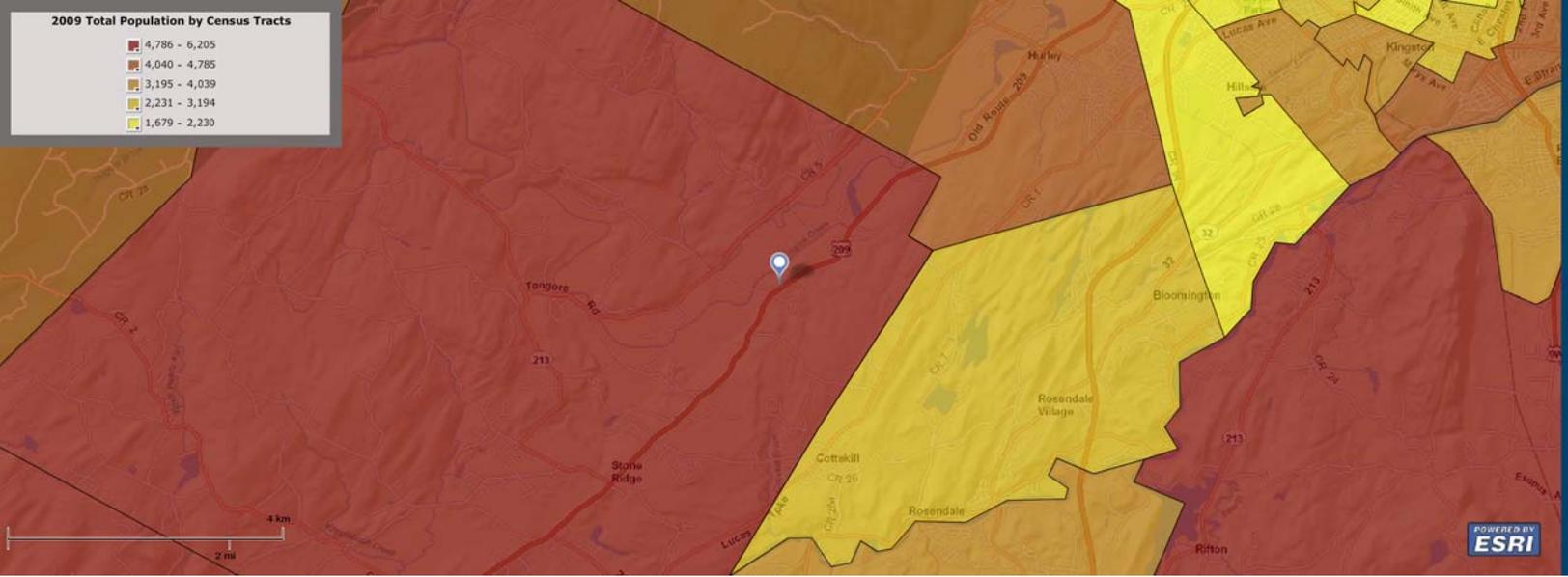
Marbletown 5 Site Type: Ring	Latitude: 41.883 Longitude: -74.113 Radius: 1 Miles	Latitude: 41.883 Longitude: -74.113 Radius: 3 Miles	Latitude: 41.883 Longitude: -74.113 Radius: 5 Miles
Total Businesses:	15	128	565
Total Employees:	78	770	3,334
Total Residential Population:	446	4,282	17,208
Employee/Residential Population Ratio:	0.17	0.18	0.19

	Businesses		Employees		Businesses		Employees		Businesses		Employees	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	0	0.0%	0	0.0%	1	0.8%	9	1.2%	4	0.7%	73	2.2%
Mining	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.0%
Utilities	0	0.0%	0	0.0%	1	0.8%	2	0.3%	5	0.9%	12	0.4%
Construction	1	7.1%	1	1.3%	13	10.2%	40	5.2%	61	10.8%	151	4.5%
Manufacturing	1	7.1%	2	2.6%	7	5.5%	82	10.7%	26	4.6%	271	8.1%
Wholesale Trade	0	0.0%	0	0.0%	3	2.3%	42	5.5%	19	3.4%	152	4.6%
Retail Trade	2	14.3%	18	23.1%	17	13.3%	88	11.4%	79	14.0%	325	9.7%
Motor Vehicle & Parts Dealers	0	0.0%	0	0.0%	1	0.8%	5	0.7%	6	1.1%	18	0.5%
Furniture & Home Furnishings Stores	0	0.0%	0	0.0%	2	1.6%	3	0.4%	7	1.2%	11	0.3%
Electronics & Appliance Stores	0	0.0%	0	0.0%	0	0.0%	0	0.0%	5	0.9%	7	0.2%
Bldg Material & Garden Equipment & Supplies Dealers	0	0.0%	0	0.0%	2	1.6%	11	1.4%	7	1.2%	61	1.8%
Food & Beverage Stores	0	0.0%	0	0.0%	3	2.3%	21	2.7%	12	2.1%	116	3.5%
Health & Personal Care Stores	1	7.1%	4	5.1%	2	1.6%	18	2.3%	3	0.5%	39	1.2%
Gasoline Stations	0	0.0%	0	0.0%	1	0.8%	3	0.4%	4	0.7%	9	0.3%
Clothing & Clothing Accessories Stores	0	0.0%	0	0.0%	0	0.0%	0	0.0%	3	0.5%	3	0.1%
Sport Goods, Hobby, Book, & Music Stores	0	0.0%	0	0.0%	1	0.8%	2	0.3%	6	1.1%	11	0.3%
General Merchandise Stores	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Miscellaneous Store Retailers	1	7.1%	15	19.2%	5	3.9%	24	3.1%	25	4.4%	44	1.3%
Nonstore Retailers	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.2%	5	0.1%
Transportation & Warehousing	0	0.0%	0	0.0%	3	2.3%	10	1.3%	22	3.9%	285	8.5%
Information	0	0.0%	0	0.0%	2	1.6%	9	1.2%	9	1.6%	52	1.6%
Finance & Insurance	0	0.0%	0	0.0%	2	1.6%	9	1.2%	13	2.3%	47	1.4%
Central Bank/Credit Intermediation & Related Activities	0	0.0%	0	0.0%	1	0.8%	2	0.3%	6	1.1%	18	0.5%
Securities, Commodity Contracts & Other Financial Investments & Other Related Activities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	0.4%	0	0.0%
Insurance Carriers & Related Activities; Funds, Trusts & Other Financial Vehicles	0	0.0%	0	0.0%	1	0.8%	7	0.9%	5	0.9%	28	0.8%
Real Estate, Rental & Leasing	1	7.1%	1	1.3%	6	4.7%	22	2.9%	23	4.1%	107	3.2%
Professional, Scientific & Tech Services	1	7.1%	0	0.0%	7	5.5%	9	1.2%	38	6.7%	186	5.6%
Legal Services	0	0.0%	0	0.0%	0	0.0%	1	0.1%	4	0.7%	7	0.2%
Management of Companies & Enterprises	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Administrative & Support & Waste Management & Remediation Services	1	7.1%	4	5.1%	4	3.1%	24	3.1%	21	3.7%	70	2.1%
Educational Services	0	0.0%	0	0.0%	7	5.5%	172	22.4%	18	3.2%	514	15.4%
Health Care & Social Assistance	2	14.3%	3	3.8%	9	7.0%	27	3.5%	39	6.9%	135	4.0%
Arts, Entertainment & Recreation	1	7.1%	2	2.6%	7	5.5%	9	1.2%	20	3.5%	86	2.6%
Accommodation & Food Services	1	7.1%	4	5.1%	12	9.4%	44	5.7%	51	9.0%	282	8.5%
Accommodation	0	0.0%	0	0.0%	2	1.6%	1	0.1%	12	2.1%	85	2.5%
Food Services & Drinking Places	1	7.1%	4	5.1%	10	7.8%	43	5.6%	39	6.9%	197	5.9%
Other Services (except Public Administration)	2	14.3%	4	5.1%	14	10.9%	53	6.9%	68	12.0%	300	9.0%
Automotive Repair & Maintenance	1	7.1%	1	1.3%	2	1.6%	7	0.9%	12	2.1%	31	0.9%
Public Administration	1	7.1%	39	50.0%	11	8.6%	117	15.2%	38	6.7%	280	8.4%
Unclassified Establishments	0	0.0%	0	0.0%	2	1.6%	1	0.1%	12	2.1%	6	0.2%
Total	14	100.0%	78	100.0%	128	100.0%	769	100.0%	566	100.0%	3,335	100.0%

Source: Business data provided by InfoUSA, Omaha NE Copyright 2009, all rights reserved. ESRI forecasts for 2009.

2009 Total Population by Census Tracts

- 4,786 - 6,205
- 4,040 - 4,785
- 3,195 - 4,039
- 2,231 - 3,194
- 1,679 - 2,230

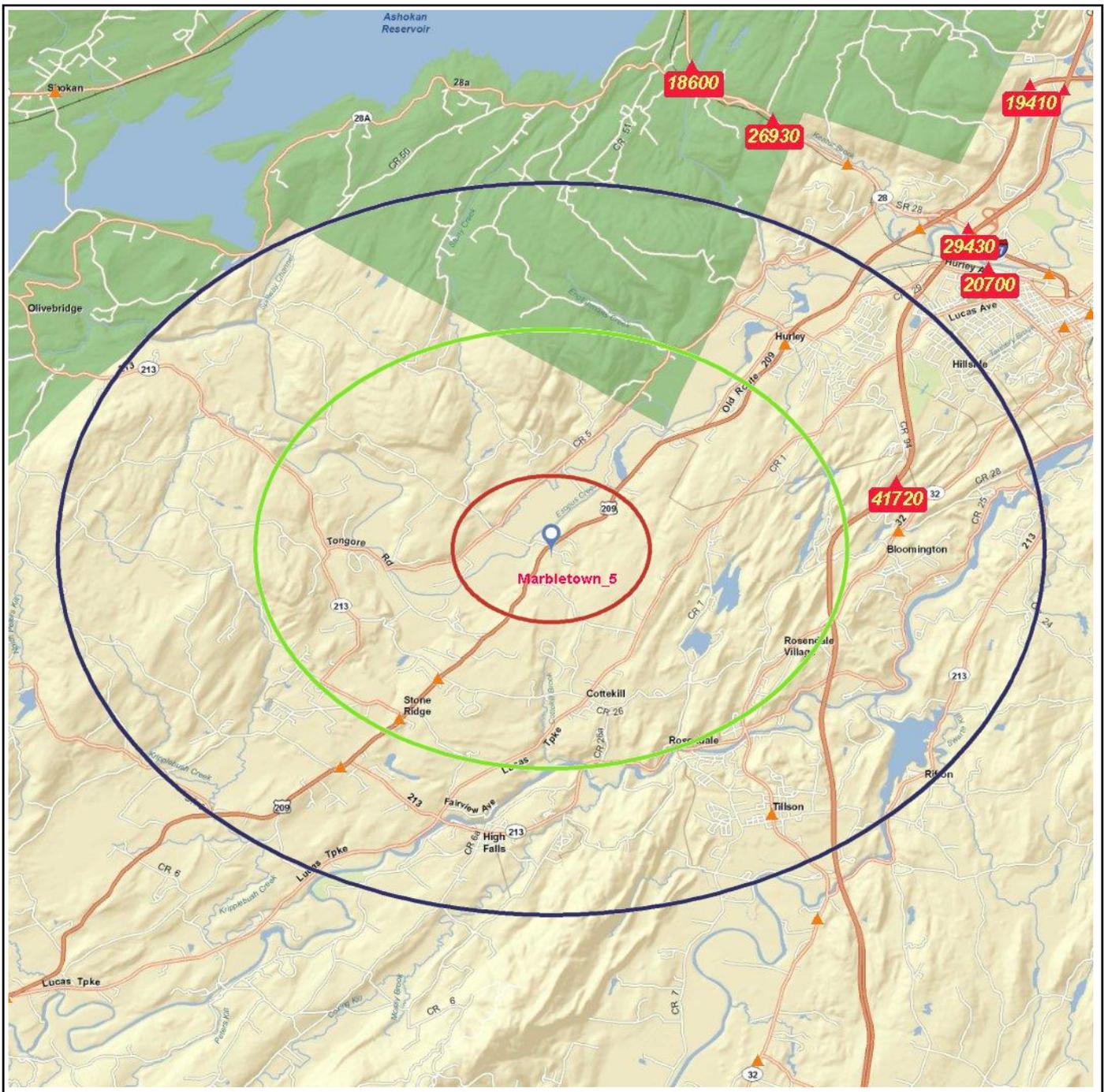


Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

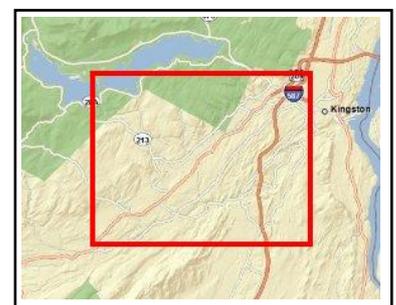
Traffic Count Map

Prepared by ESRI
 September 14, 2009

Latitude: 41.883
 Longitude: -74.113



Average Daily Traffic Volume
 ▲ Up to 6,000 vehicles per day
 ▲ 6,001 - 15,000
 ▲ 15,001 - 30,000
 ▲ 30,001 - 50,000
 ▲ 50,001 - 100,000
 ▲ More than 100,000 per day



Source: © 2009 MPSI Systems Inc. d.b.a. DataMetrix®



Traffic Count Profile

Prepared by ESRI

Marbletown_5
 Latitude: 41.883
 Longitude: -74.113

Latitude: 41.883
 Longitude: -74.113
 Radius: 5 miles

Site Type: Ring

Distance:	Street:	Closest Cross-street:	Year of Count:	Count:
1.28	Lucas Tpke	Marcott Rd (0.44 miles SW)	1999	2,937
1.81	Binnewater Rd	Sawdust Ave (0.61 miles S)	1995	1,159
1.90	Lucas Tpke	Depuy Ln (0.25 miles SW)	1996	4,900
1.98	Cottekill Rd	Coxing Rd (0.16 miles E)	1999	3,338
2.05	Cottekill Rd	Dudley Dr (0.12 miles E)	1996	2,356
2.10	United States Highway 209	Cottekill Rd (0.05 miles NE)	2006	10,750
2.18	Hurley Mountain Rd	Canary Hill Rd (0.3 miles NE)	1996	663
2.38	Breezy Hill Rd	Old County Road (0.15 miles SW)	1995	679
2.77	United States Highway 209	Albright Ln (0.04 miles S)	2006	12,780
2.78		(0.0 miles)	2006	1,350
3.09	State Highway 213	Bruceville Rd (0.14 miles S)	2006	5,070
3.14	Hurley Mountain Rd	Dughill Rd (0.25 miles W)	2000	820
3.18	Snyder Ave	Main St (0.0 miles N)	2006	6,410
3.46	Elting Rd	Wilbur Ave (0.03 miles NW)	1999	1,040
3.53	State Highway 32	Beyers Dorfer Ln (0.06 miles SW)	2006	9,730
3.60	De Witt Mills Rd	Petticoat Ln (0.55 miles N)	1996	1,564
3.61	I-87	De Witt Mills Rd (0.48 miles SW)	2006	41,720
3.64	De Witt Mills Rd	Lucas Tpke (0.13 miles W)	1995	1,525
3.65	United States Highway 209	Schoonmaker Rd (0.1 miles SW)	2006	10,380
3.67	United States Highway 209	Russell Rd (0.04 miles NE)	2006	12,640
3.77	Creek Locks Rd	Winchell Ln (0.22 miles NE)	1996	815
3.83	State Highway 213	Lucas Tpke (0.17 miles SE)	2006	4,120
4.18	Creek Locks Rd	Main St (0.68 miles SW)	1999	1,336
4.26	Freer St	Quaker St (0.04 miles N)	2006	10,140
4.30	Lucas Tpke	State Highway 213 (0.49 miles NE)	1995	3,087
4.52	Stone Ridge-Atwood Rd	Stillwater Rd (0.26 miles SE)	1996	1,378
4.53	Mountain Rd	Cedar St (0.16 miles SW)	1996	2,339
4.80	State Highway 213	Rifton Ter (0.0 miles SW)	2006	2,350

Data Note: The Traffic Profile displays up to 25 of the closest available traffic counts within the largest radius around your site. The years of the counts in the database range from 2009 to 1963. Just over 64% of the counts were taken between 2001 and 2009 and 84% of the counts were taken in 1997 or later. Traffic counts are identified by the street on which they were recorded, along with the distance and direction to the closest cross-street. Distances displayed as 0.00 miles (due to rounding), are closest to the site. A traffic count is defined as the two-way Average Daily Traffic (ADT) that passes that location.

Source: Copyright: 2009 MPSI Systems Inc. d.b.a. DataMetrix®

Appendix C: Zoning Codes

The Town of Marbletown is divided into the following zoning districts as defined in the General Legislation Code and Zoning Maps:

Residence districts: The purpose of the residence districts is to provide a setting for residential uses and customary accessory uses, free from the adverse effects of incompatible nonresidential uses, at various densities based on the natural features and existing development patterns in each district.

- (1) A-2 Residence District.
- (2) A-3 Residence District.
- (3) A-4 Residence District.
- (4) R-1 Residence District.
- (5) R-2 Residence District.
- (6) R-3 Residence District.

SR Special Residence: The purpose of the SR District is to preserve the historic residential character of portions of Stone Ridge while permitting certain limited nonresidential uses in existing buildings and on vacant land, subject to careful controls to preserve the scale and character of the area.

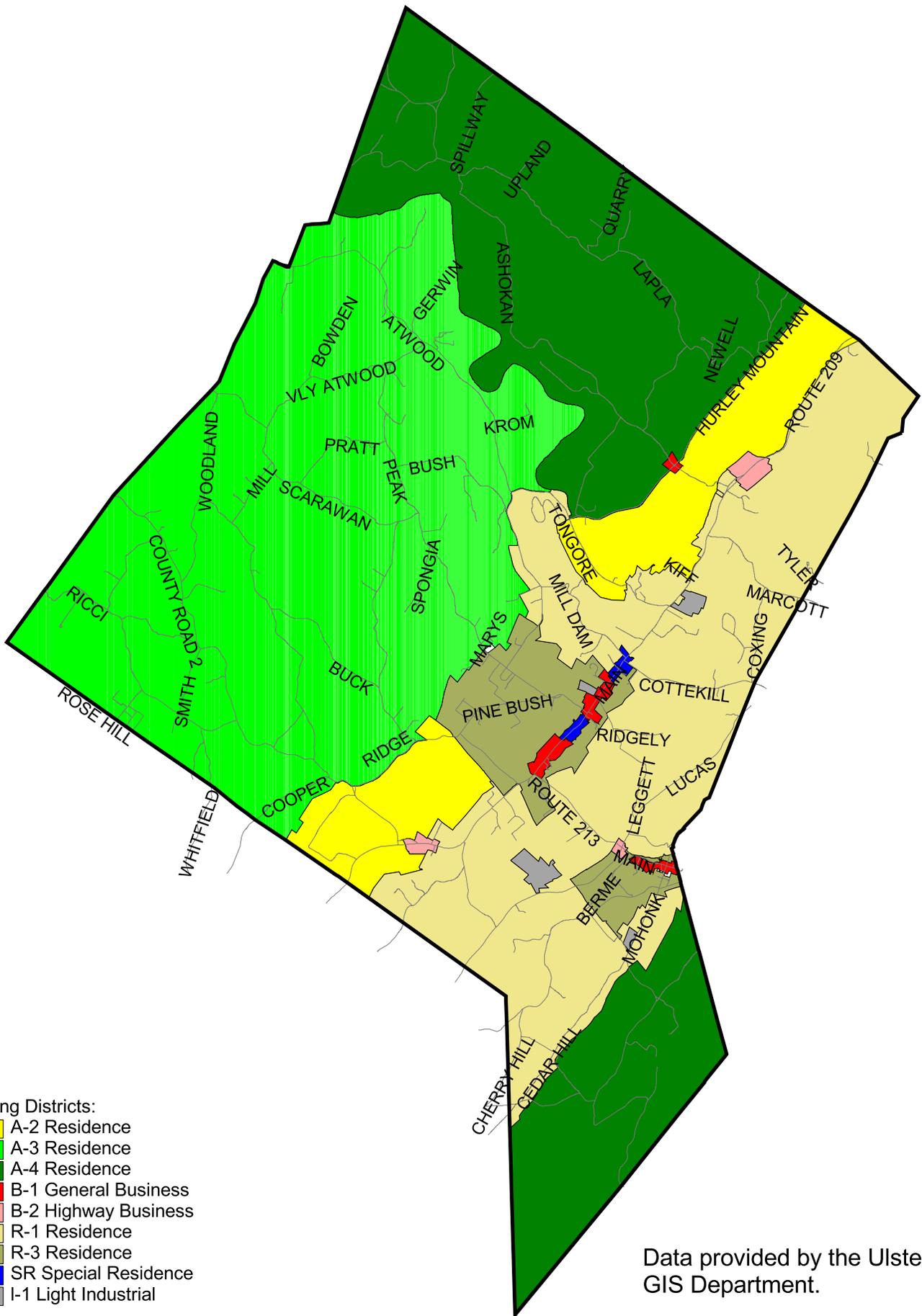
B-1 General Business: The purpose of the B-1 District is to permit the use of existing structures for business uses appropriate to the predominantly small lots in the district; to preserve the existing scale and character of the business area; and to reduce or prevent traffic congestion and safety hazards. New structures intended for business use are subject to more stringent development standards necessary to maintain traffic safety and avoid conflicts between new and existing structures and uses.

B-2 Highway Business: The purpose of the B-2 District is to provide opportunities for low-density business development, particularly uses with a highway orientation, subject to development standards intended to promote traffic safety on a heavily traveled highway.

I-1 Light Industrial: The purpose of the Light Industrial District is to provide opportunities for industrial use, subject to specific development standards, on sites found appropriate in terms of location, access, utilities and existing development patterns.

PUD Planned Development: The purpose of the PUD District is to allow an opportunity for large-scale, residential or nonresidential development programs, with flexible development standards, to be considered on a case-by-case basis in certain areas along Route 209.

Conservation Design Overlay District: The purpose of the Conservation Design Overlay District is to promote conservation of open space and preservation of natural resources while allowing flexibility in lot size and site design. The criteria, requirements, process and applicability provisions of this District are set forth in § [200-48](#) and Appendix B, Design Standards for Conservation Subdivisions which is attached to and made a part of this Zoning Law.

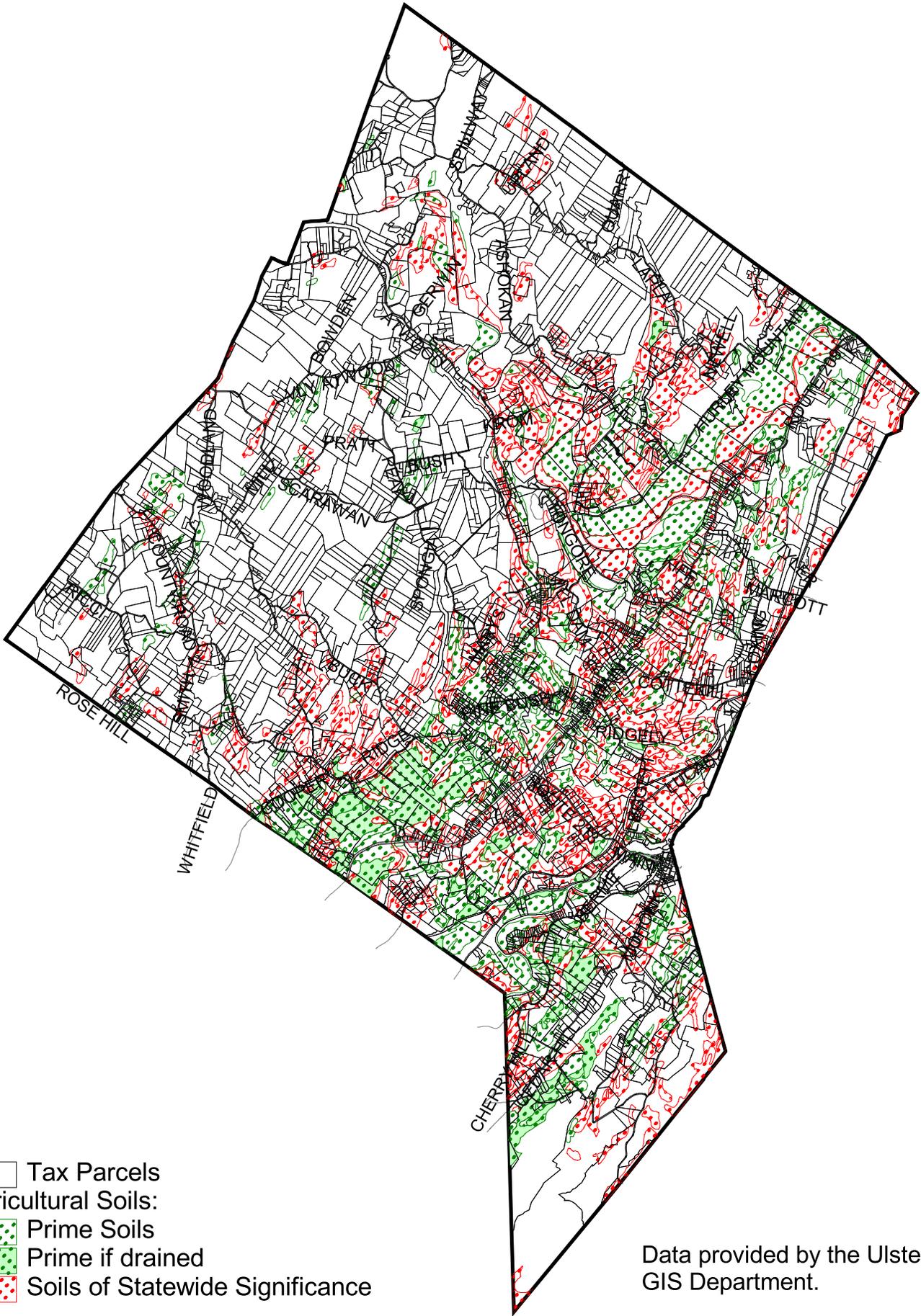


Zoning Districts:

-  A-2 Residence
-  A-3 Residence
-  A-4 Residence
-  B-1 General Business
-  B-2 Highway Business
-  R-1 Residence
-  R-3 Residence
-  SR Special Residence
-  I-1 Light Industrial

Data provided by the Ulster County GIS Department.

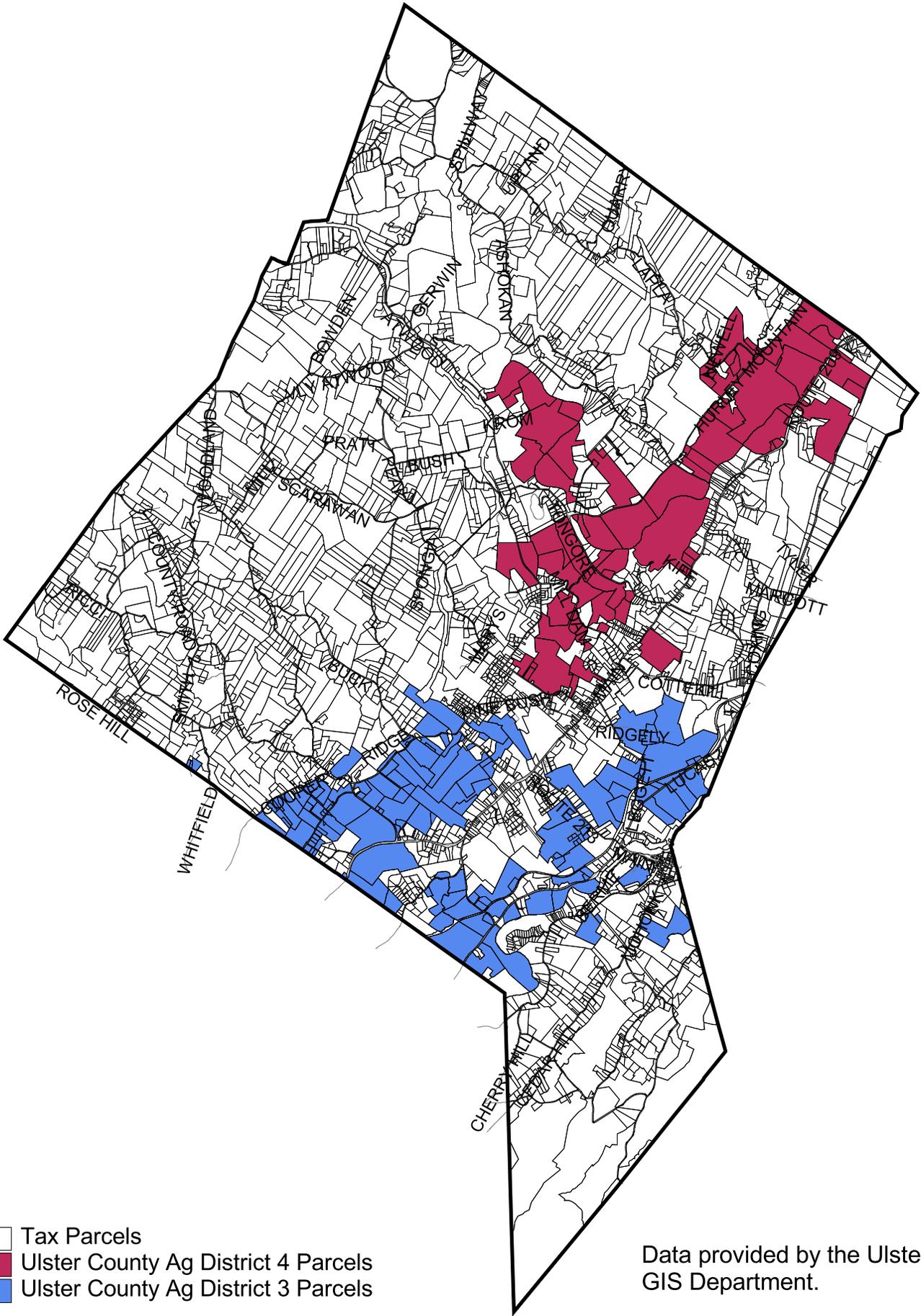
Map prepared by ACDS, LLC
July 2010



-  Tax Parcels
- Agricultural Soils:
-  Prime Soils
-  Prime if drained
-  Soils of Statewide Significance

Data provided by the Ulster County GIS Department.

Map prepared by ACDS, LLC
July 2010



-  Tax Parcels
-  Ulster County Ag District 4 Parcels
-  Ulster County Ag District 3 Parcels

Data provided by the Ulster County GIS Department.

Map prepared by ACDS, LLC
July 2010

TO: Marbletown Agricultural and Farmland Protection Committee
FROM: Katherine Daniels, NYPF
SUBJECT: Review of Zoning and Subdivision Ordinances
DATE: June 19, 2008

I have reviewed the Town's Zoning and Subdivision ordinances both for language that could be problematic for farmers, as well as for opportunities to allow a greater variety of farm-related uses in farming areas.

1. Problematic language that should be corrected or clarified: Zoning Ordinance

S. 200-3. Authority; purpose. Among the many listed purposes of the zoning ordinance, including the protection of various open space uses, there is no mention of agriculture or farming; agriculture should be added to the list.

S. 200-4. Establishment and intent of zoning districts. There is no agricultural zoning district in the Town (the A districts are noted to be residential districts) and no mention of agriculture as one of the purposes in any of the district descriptions. The A-2 and -3 districts have a 3-acre minimum lot size (as does the R-1 District) and the A-4 District has a 4-acre minimum lot size. These minimums and the outright permitted allowance of single-family dwellings encourage the conversion of farmland to residential uses and should be reconsidered. A density standard can be more effective in protecting the farmland base than a minimum lot size.

The A-2, and -3 districts are virtually identical as they allow all the same uses and have the same minimum lot size; they differ only in the required minimum lot width. The Town should consider merging these districts into one. If these districts (or district) are intended to be primarily rural residential districts, they should be identified as such. It is recommended that the A-4 District be identified as an agricultural zoning district and any appropriate A-2, -3 and R-1 zoned lands added to it.

Comparing the Town's zoning map with some of the mapping for the Regional Open Space Plan, the Town has extensive areas within the A districts. However, much of the good agricultural soils actually lie within the R-1 District and the A-2 District (rather than the A-3 or A-4). The Town's active farmland and designated agricultural districts also lie chiefly within the R-1 and A-2 districts.

There are a number of uses currently allowed in the A districts on an outright basis, with site plan review or with a special use permit that could pose conflicts with farming. These include: multi-family dwellings, dormitories, water and sewer lines, printing services, post office, libraries, schools, nursing homes, performing arts, museums, hotels, motels, restaurants (except on-farm), town offices and others. Particularly in the A-4 District, such uses can either be growth-inducing, are too intense, are not farm-related, and/or better serve the community within growth centers such as villages and hamlets.

On the other hand, the ordinance provides good detail on a number of specifically permitted agricultural uses, including road stands (well-defined), crop production, animal production, support activities for agriculture and forestry, forestry and logging, mining, nurseries and greenhouses, commercial stables and riding academies, farm labor housing and accessory farm structures (a few of which require special use permits). Outright permitted animal production includes: cattle ranching (except feed lots), hog and pig farming, sheep and goat farming, horses and equines, apiaries and production of companion animals. The list should also allow the production of “other” types of farm animals, such as alpacas. A problem is that poultry and egg production require a special use permit in all three A districts; this use should be allowed outright in the A districts.

Food manufacturing, including fruit and vegetable preserving, specialty food manufacturing, slaughtering, etc. is only allowed in the I-1 district with site plan review. The Town should consider allowing some types of food manufacturing in one or more A districts.

S. 200-22. Exceptions to yard requirements. Subsection C requires states that accessory uses not enclosed in a building must located in a rear yard. This provision should be amended to create an exemption for agricultural accessory uses.

S. 200-38. Agriculture. This section is stated to be intended to encourage farm operations, particularly in designated agricultural districts, and to not unreasonably restrict farm operations in those areas. Standards that apply specifically to agricultural districts include allowing pick your own, mazes and occasional commercial or educational uses (well-defined) that are oriented to or based on agricultural activities; this is good. Outside of agricultural districts, other standards impose limitations on the conduct of agriculture in several ways. First, all permanent structures other than residences and temporary greenhouses have a required 100-foot setback. Second, farm operations involving the keeping of livestock are restricted to the A zoning districts and require a special use permit, whereas in designated agricultural districts livestock is allowed in both the A and R zoning districts and is an outright permitted use in the A districts. These standards may have the effect of discouraging farming outside of designated agricultural districts, or they may encourage more farmers to enroll in designated agricultural districts. The Town should reconsider these standards to ensure that the net effect is the promotion of local farming.

S. 200-39. Off-street parking and loading regulations. There are no parking standards for road stands; these would be established by the Zoning Board of Appeals as a non-listed use. It would be less cumbersome if the Town either defined retail businesses to include road stands or listed parking standards for road stands or authorized the zoning officer to determine needed parking spaces. Subsection D prohibits parking within any front yard except when associated with an entrance driveway; this section should also make an exception for road stands.

S. 200-42. Sign regulations. Subsection D generally prohibits the use of off-premises signs such that signs for road stands would not be allowed. Yet off-premises road stand

signs are often needed to give drivers adequate time to stop. The Town should consider revising this provision.

S. 200-43. House trailers and mobile homes. Although dwellings for transient labor employed by active agricultural uses is an outright permitted use in the A districts, this section requires house trailers/mobile homes to be placed on permanent foundations. This may not always be a practical approach for farm labor housing, which is often trailers/mobile homes and sometimes temporary.

S. 200-89. Terms defined. The Town has defined several terms relating to agriculture, including: agricultural district, commercial horse boarding operation, farm operation, greenhouse (commercial and temporary), riding academy, road stand and crops, livestock and livestock products. The definition of farm operation is good and very close to that of the NYS Department of Agriculture and Markets. The definition of crops, livestock and livestock products identifies a variety of specific types of field crops, fruits, vegetables that may be grown; the language should be revised to be more open-ended by adding after the word 'including' "and not limited to...".

Finally, I don't see any requirement for an Agricultural Data Statement as part of proposed site plan reviews, special use permits or use variances, as required by Town Law S. 283-a. – coordination with agricultural districts programs.

Subdivision Ordinance

S. 169-3. Policy. Among the policies guiding the subdivision ordinance is one that includes the protection of agricultural land.

S. 169.14. Terms defined. Included is a definition of Lot Line Adjustment that clarifies that this is not considered a subdivision or resubdivision. This is very helpful to farmers. A subdivision is the division of land into two or more lots. The Town has three levels of subdivision review – two types of major subdivisions and a minor subdivision process. This also will make it easier for the farmer who occasionally needs to split off a single lot.

S. 169.17. Lot line adjustment. This section sets forth standards for the review of lot line adjustments that do not involve subdivision review. All that is required is a determination that the new lot configurations will not create any new nonconforming conditions and will not create problems for future access or utility services. A map of the original and new lot lines is also required. No public hearing is required. This is a straightforward, fair process.

S. 169-19. Sketch plan review process. Among the data required to be submitted is information about various physical features on the property, including wetlands, streams, ridges, rock outcroppings, woodlands and floodplains. However, there is no mention of farmland here, which would be a good idea.

S. 169-22. Preliminary plat and accompanying data. Subsection B.(16) requires the submittal of an agricultural data statement as required by S. 305-a, subdivision 2 of the Agriculture and Markets Law. S. 169.25. (Agricultural data statement notification) follows through by directing the Planning Board secretary to mail a copy of the agricultural data statement to the owners of the land identified by the subdivider in the agricultural data statement.

Appendix A – Design guidelines for conservation subdivisions. Subsection (5) specifically identifies upland rural-agricultural areas as being appropriate for preservation as part of conservation subdivisions. A detailed, well thought-out description is provided of a composite farm landscape with integrated elements.

2. Opportunities for new farm-related uses:

There is great potential for the introduction of a number of farm-related uses in the Town's A districts that could help farmers stay on the land by providing options for supplemental means of income. Only a very few types of farm-related businesses are now allowed in the A districts. Other uses would likely either be judged not allowable by the zoning officer or be required to go through an unpredictable variance process. Below is a partial listing of a number of potential agri-tourism, farm-support and farm-compatible businesses that the Town could consider allowing in the A districts. They could be allowed as either outright permitted uses, accessory uses or uses requiring a special use permit or site plan review. While some are already allowed within designated agricultural districts, their use could be expanded to the entirety of the A zoning districts.

Agri-tourism: u-picks, CSAs, expanded road stands, corn mazes, hay rides, pumpkin patches, seasonal events, school programs, weddings and parties, farm markets, dairy barns, bakeries, farm stores and restaurants, bed and breakfasts, farm stays

Farm support businesses: slaughterhouse, community kitchen

Farm-compatible businesses: expanded home occupations, child or adult care center, outdoor recreation (define), contracting (define), etc.

Appendix D: Draft Ranking Criteria for the Town of Marbletown

Developing criteria for ranking farmland can be a useful tool for identifying areas with highly productive farmland and for evaluating individual farmland protection projects. The following are draft criteria being developed by the Marbletown Preservation and Investment Commission to meet this need.

Marbletown Preservation and Investment Commission DRAFT Phase I: Evaluation of Candidate Land

Name of Site: _____ Date of this Evaluation: _____

This ranking is intended to get projects through the gate, not to absolutely decide which projects are more worthy than others.

These criteria are based on the assumption that Marbletown should invest in projects (a) whose preservation is consistent with Marbletown’s Natural Heritage Plan and (b) that are valuable (b.i.) sources of water, (b.ii.) farms or (b.iii.) forests / fields. In order to favor those projects, this ranking has been set up so that a project constant with the Plan receives 15 points and that a project that is a better-than-average water source, farm or forest/field also scores 15. Adding these together, the Commission recommends that all projects with a total score of 30 or more receive further analysis by the Commission and Town as to the financial feasibility of the project.

Criteria	Ranking Factor	Available Points	Points for This Parcel ¹
Location in a Natural Heritage Areaⁱⁱ			
Is land located in the Rondout Creek or Esopus Creek Core Farm Area	Yes	15	
Is land located in the Pacama Vly Regional Forest, the Ashokan Reservoir Regional Forest, the Eastern Forest, or the Shawangunk Mountains Regional Forest	Yes	15	
Is the land located in a supporting forest	Yes	5	
Is land located in the Vly Aquifer or School Aquifer	Yes	15	
Is land located along the major streams in Marbletown ⁱⁱⁱ	Yes	5	
Criteria for Farms			
Acres in active farm production	Over 100	10	
	50 to 99	8	
	25 to 49	6	
	4 to 24	4	
Acres of land that are defined as Prime Agricultural Soil ^{iv}	Over 50	8	
	24 to 49	4	
Acres of land that are defined as Statewide Significant Agricultural Soil	Over 50	8	
	24 to 49	4	
Level of on-farm investments including structures,	High Level	8	

Criteria	Ranking Factor	Available Points	Points for This Parcelⁱ
fruit trees, irrigation, waterways or other soil or water conservation measures	Average Level	6	
	Low Level	4	
Land is located in a State Designated Agricultural District ^v	Yes	0	
Is there a Farm Stewardship Plan in place or other evidence that the farm is likely to be economically viable? ^{vi}	Yes	4	
Criteria for Water			
Number of acres over a major aquifer ^{vii}	Over 50	15	
	4 to 49	10	
Number of acres over a supporting aquifer	Over 50	10	
	4 to 49	5	
Does land contain rivers or streams, DEC wetlands or federal wetlands		5	
Does land abut lakes or other bodies of water		3	
Is land in a flood zone ^{viii}		0	
Criteria for Forests and Fields			
Number of acres in mature forest	Over 50	15	
	4 to 49	5	
Number of acres in immature forest	Over 50	10	
	4 to 49	3	
Forest Management Plan developed by a certified Forester is in place	Yes	5	
Number of acres of field	Over 50	10	
	4 to 49	5	
Property expands adjacent fields or forests	> 25%	10	
	> 10%	5	
Property expands fields or forests within ¼ mile	> 25%	5	
	> 10%	2	
Other Criteria			
Is the property adjacent to protected land	Yes	5	
Is the property meaningfully near protected land in a way that the value of the already protected land will be enhanced by the protection of this parcel	Yes	3	
Does the property have unique or significant ecological value including serving as habitat for threatened species	Yes	3	
Does the property contribute to regional conservation efforts ^{ix}	Yes	5	
Does the property contribute to the scenic beauty of the area	Yes	5	
Is the property historically or culturally significant	Yes	5	

Criteria	Ranking Factor	Available Points	Points for This Parcelⁱ
Does the property's preservation have the potential to contribute to additional economic activity in Marbletown	Yes	5	
Does the property provide the opportunity for public use for hiking, hunting, fishing or other traditional, non-mechanized activities	Yes	5	

Marbletown Preservation and Investment Commission
DRAFT Phase II: Ranking of Candidate Lands

Name of Site: _____ Date of this Evaluation: _____

This ranking is intended to compare projects to one another.

Item	Score / Description
Total purchase cost, to Marbletown, of the project	
Total purchase cost per acre, to Marbletown, of the project	
Cost, to Marbletown, as a percentage of available funds	
Percentage of total cost borne by Marbletown	
Reduction in town tax revenues as a result of the project	
Possible annual maintenance costs for the project	
Other cost issues	
Is the project in a natural heritage area ^x ?	
Farm score for project	
Water score for project	
Will the project make a significant contribution to the protection of drinking water in Marbletown?	
Forest / field score for project	
Other criteria score for project	
Describe the benefit of the project to the town	
Why are these benefits needed by the town; how urgent is this need in relation to its other needs	
What will happen to this property if the town does not intervene	

ⁱ For projects that are partially in Marbletown and partially in other towns, please rank only the portion of the project in Marbletown.

ⁱⁱ The Natural Heritage Area locations come from the February 2008 *Marbletown Natural Heritage Plan*. The *Plan* provides a general outline for the areas but does not provide specific geospatial locations for each area. It is likely that there will not be dispute about whether a proposed project is located in an area but, if there is, the Commission will have to use its judgment.

ⁱⁱⁱ Note that presence along a stream give both points for accordance with the Natural Heritage Plan (which suggests that we should favor these lands) and in the water section.

^{iv} Matt cannot find a definition of “prime agricultural soil” or other objective criteria here. The federal government does define Prime Farmland and Unique Farmland at Title 7, Chapter VI, Part 657, Subpart A, Section 657.5 of the Code of Federal Regulations (http://edocket.access.gpo.gov/cfr_2004/janqtr/7cfr657.5.htm) or Prime soil might be identified at the USDA’s Natural Resource Conservation Service’s Soil Data Mart at <http://soildatamart.nrcs.usda.gov/>.

^v An Agricultural District pursuant to Article 22-AA of the NYS Agriculture and Markets Law described here <http://www.agmkt.state.ny.us/AP/agsservices/agdistricts.html>. As of May 2009 Marbletown has two Agricultural Districts, one in the south and one in the north along the 209 corridor. But note that there are zero points for this, as Al Wegener points out

^{vi} Farm Stewardship Plan appears to be an imprecise term.

^{vii} Aquifers are defined on the Marbletown Map (<http://gis.co.ulster.ny.us/marbletown/>) but “Major” and “Supporting” are not there designated.

^{viii} This receives zero points because being in a flood zone means that the land won’t be developed.

^{ix} A regional open space plan for the Shawangunk Mountains Scenic Byway is at www.mtnscenicbyway.org; Ulster County is also developing a regional open space plan.

^x The Natural Heritage Area locations come from the February 2008 *Marbletown Natural Heritage Plan*. The *Plan* provides a general outline for the areas but does not provide specific geospatial locations for each area. It is likely that there will not be dispute about whether a proposed project is located in an area but, if there is, the Commission will have to use its judgment.

Appendix E: Farmland Preservation Tools

1. Local Right to Farm Laws

The continued development of agricultural areas can increase the potential for conflicts between farmers and their neighbors. Right to farm laws can be created to protect farm and forestry operations from being declared a nuisance as long as they have been in operation for at least one year. They are, however, not protected if there is evidence of negligence or improper operation. Other state protections can include the notice of proximity provision which is provided as a benefit for participants in an Agriculture District program, and the pre-litigation mediation of farm nuisance disputes. With state authorization, counties have the power to adopt stronger right to farm laws.

2. Conservation Easements/ Purchase of Development Rights (PDR)

In general, landowners possess a variety of rights to their property, including the rights to use water resources, harvest timber or develop the property consistent with local regulations. Some or all of these rights can be transferred or sold to another person. PDR programs, also known as Purchase of Agricultural Conservation Easements (PACE), enable landowners to voluntarily separate and sell their right to develop land from their other property rights. Participating farmers are typically offered the difference between the restricted value of the land and the fair market value of the land. A permanent conservation easement is recorded in the land records binding all future owners. The land remains in private ownership and on the tax rolls.

Conservation Easement

Whether the program is called a Purchase of Development Rights, or Purchase of Agricultural Conservation Easements, the same basic principles apply. Restrictions are placed on the agricultural property, which will limit the use of the property to agriculture and prevent its subdivision in a manner that will harm its agricultural viability. The conservation easement is attached to the deed of the property in order to ensure that the aforementioned restrictions apply to all future owners of the property. Farmers receive the money from the sale of the easement, along with a lower property tax rate, however, the value of the land is lowered and the use of the land is limited.

Local PDR programs can prevent development that would effectively eliminate the future possibility of farming in an area. Selling an easement allows farmers to cash in a percentage of the equity in their land, thus creating a financially competitive alternative to development. Agricultural producers often use PDR program funds to buy and/or improve land, buildings and equipment, retire debt, and increase the viability of their operations. The reinvestment of PDR funds in equipment, livestock, and other farm inputs may also stimulate local agricultural economies.

Benefits

- Protects farmland permanently, while keeping it in private ownership.
- Requires voluntary participation in PDR programs.

- Allows farmers to capitalize on unrealized assets—their land.
- Authorizes state and local governments or private organizations to implement it.
- Provides farmers with a financially competitive alternative to development.
- Protects ecological as well as agricultural resources.
- Removes the non-agricultural value of land, which, in some places helps keep it affordable to farmers.

Drawbacks

- Proves to be an expensive process.
- Tends to be oversubscribed relative to funding.
- Consumes a lot of time. Participants in some state programs generally must wait at least a year before all details regarding their easements are finalized.
- Requires an ongoing investment of time and resources to monitor and enforce easements

3. Zoning Techniques

Zoning is typically the chief tool, along with others such as water, sewer, and transportation planning, to implement agreed upon comprehensive plan. Legally, all zoning requirements must be in accordance with a comprehensive plan. The local level of government is usually responsible for zoning. Zoning ordinances segment portions of counties, cities and towns into areas devoted to specific land uses. They also establish standards and densities for development.

Zoning ordinances, lot size requirements, and road specifications may affect agriculture immensely and should be reviewed carefully. Zoning can be used as a form of farmland protection. For instance, maintaining a lower density of development in an area may be beneficial to farming. Fewer neighbors mean fewer potential conflicts. Local governments can reduce the density of development in two ways: by increasing the minimum lot size or by reducing density without requiring large lots that may prove to be “too small to farm and too big to mow.”

Several different zoning techniques that may be used to encourage the protection of farmland are outlined below.

Agricultural Protection Zoning (APZ) – Agricultural protection zoning stabilizes the agricultural land base by keeping large tracts of land relatively free of non-farm development. For APZ to be effective, the area’s farming industry must be profitable, and farmers must be committed to keeping their land in production. Agricultural protection zoning ordinances designate and protect areas where farming is already the primary land use. They discourage development that could impair the land’s use for commercial agriculture, and they restrict the density of residential development. They generally require building on small lots as opposed to dividing tracts into large, equally sized lots. Most ordinances make use of a fixed density, allowing, for instance, one dwelling for every 25 acres. Others are based on a sliding scale, with the dwelling and acreage allowances being more flexible.

Sliding Scale Zoning – Sliding scale zoning uses a scale to determine the number of lots that potentially could be developed in an area. Owners of smaller parcels are allowed to divide more land into lots than are owners of larger parcels. To keep

farmland in productive use, maximum lot sizes (usually two or three acres) typically are established. Non-farm development is directed to less productive land. Table 7 provides a sample of sliding scale zoning.

Table E-1. Sliding Scale Zoning (Example)

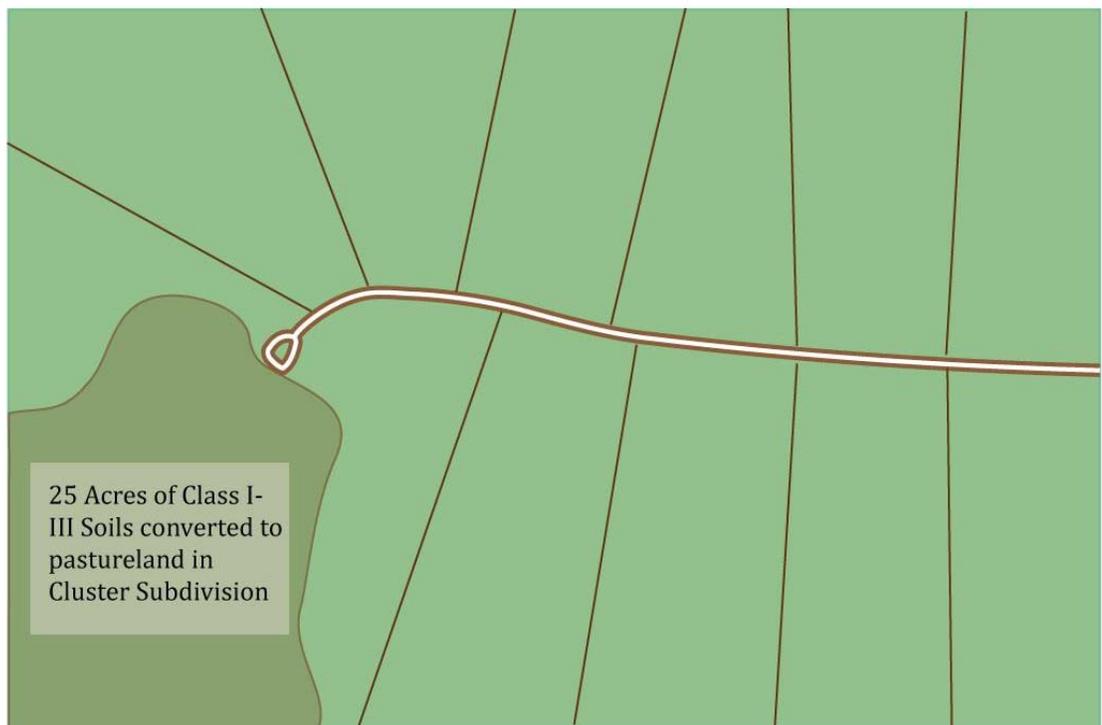
Parcel Size in Agriculture Zone (acres)	Allowed Housing Units
1-10	1
10.1 - 20	2
20.1- 50	3
50.1 - 100	4
100.1 - 200	5

Cluster Zoning – Cluster zoning ordinances allow or require houses to be grouped close together on small lots to protect open land. They increase density on part of a parcel while leaving the rest undeveloped. This allows the construction of the same number of houses, while minimizing the impact to the area’s natural resources.

For example, the zone’s residential density is one unit per five acres and the parcel in question is 100 acres. This parcel could be divided into either 20 5-acre parcels or 20 1-acre parcels and an 80-acre undeveloped parcel. In both examples, the result is 20 building lots (not considering the 80-acre parcel as a separate building lot) with a density of one unit per five acres. In the latter example, however, a relatively large, agriculturally viable parcel remains.

Cluster subdivisions may keep land open for future agricultural use, but generally they are not designed to support commercial agriculture. In addition, clustering may create tension between residential and agricultural land uses if new neighbors object to the sights, sounds and smells of commercial farming. To increase its usefulness as a farmland protection tool, provisions should be made to protect commercial farming or recognize that cluster arrangements may be more appropriate near less-intensive farming operations.

Figure E-1. Cluster Zoning Sample



Large-Lot Zoning – Generally, large-lot zoning (designates minimum lot sizes as small as five to ten acres) is not considered a farmland protection technique. In fact, it may encourage the premature conversion of farmland since it often results in the purchase of more residential acreage than homebuilders actually want or need. Large-lot zoning is often used in conjunction with lists of “permitted by right” uses that fail to view agricultural areas as important commercial zones worthy of special protection from incompatible uses.

Performance Standards – Performance standards can minimize the impact of development on farming. They may be used to steer development away from prime agricultural soils and existing farm operations. They usually are applied on a case-by-case basis, and they require discretionary decisions by a local planning board. Some factors that can be used as performance standards are:

- Potential for conflict with agriculture.
- Need to minimize the amount of converted agricultural soils.
- Agricultural productivity of the land and soils involved.
- Compatibility with existing or permitted uses on adjacent property.

Overlay Districts – Some communities have used agricultural overlay districts to direct development away from prime farmland. While overlays lessen the impact of development on agriculture, they generally regulate how—not if—farmland is developed. So far, such districts have not been used to change underlying density requirements or limit non-farm uses. Agricultural overlay districts can be used to trigger cluster zoning provisions, buffer strips, or other performance standards.

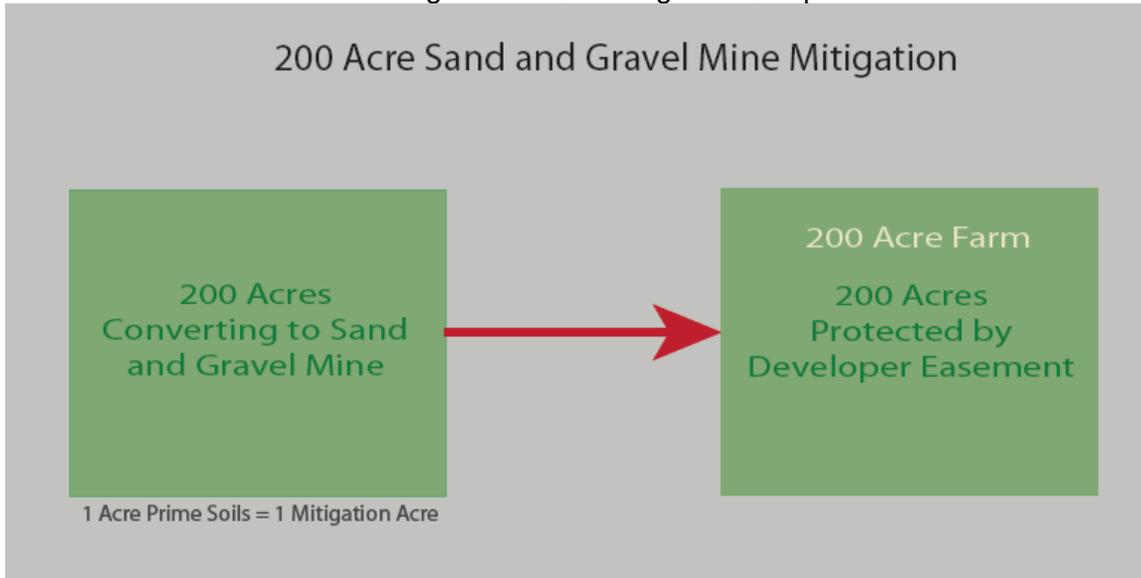
4. Subdivision Regulations

Unlike zoning ordinances, which address whether specific uses are permitted, subdivision regulations specify how development will actually occur and exactly what form it will take. For example, zoning ordinances designate how many lots can be developed on a parcel, but subdivision regulations determine where those lots will be located and how the land is developed. Subdivision regulations are usually the home of buffer requirements – the distance of homes or wells from farm operations – that can be critical for continued operation of adjacent farms.

Buffers – In rapidly growing areas, development will occur inevitably adjacent to active farm operations. Based on the concept that “good fences make good neighbors,” buffers create physical barriers between potentially incompatible land uses. Buffers may be created by strips of land (from 50 to 500 feet wide) or by vegetation such as existing hedgerows, planted trees, and shrubs. Some subdivision ordinances require the developers to provide the buffers. To be effective, buffers must be designed on a site-specific basis and adapted to address different types of agricultural operations. In some cases, they simply may not be effective.

Mitigation Techniques – Mitigation techniques applied to high quality farmland refers to a “no net loss” approach to farmland protection. Land taken out of agricultural use and/or zoning must be replaced with either new land of equal size and productivity being brought into agricultural use, or a fee paid by a developer to permanently protect acreage elsewhere on a one to one basis.

Figure E-2. Soil Mitigation Sample



5. Agricultural Tax Relief

Tax relief is an important issue for farmers. Farms need land to operate and property taxes on farmland are a significant expense. Taxes on farm buildings are often substantial as well. Farmers often say that taxes on agricultural land should be proportionate to its demand on municipal services and its ability to generate income. Based on several hundred cost of community services studies nationwide, it is generally accepted that farmland provides more in property tax revenues than it requires in public services. It follows that keeping land in working landscapes may help control the cost of community services such as schools, roads, public safety, and waste management.

Since overtaxed agricultural land may be more susceptible to conversion to non-agricultural uses, tax relief measures may also be considered a farmland protection tool. The expense of property taxes may discourage farmers from buying land and can force existing farmers to sell. Farmers' savings from property tax relief programs can be significant and may make the difference between staying in business and selling out. Several federal, state and local programs now exist to offer various kinds of property tax relief for farmers.

Property - Present Use Value assessment allows for agricultural and forested land to be taxed at its farming value, rather than market value for development. When land is no longer in agricultural production, the owner is subject to a rollback penalty of the deferred taxes for the year of disqualification and the three preceding years, with interest. Owners of agricultural land need to apply to the county tax assessor to receive this assessment. Farmers are entitled to a state income tax credit equal to the amount of property tax paid on farm machinery, attachments and repair parts.

Sales - Commercial farms can receive an exemption for sales tax on items used in their farm operations, such as farm machinery, containers, tobacco drying equipment, grain storage facilities, fuel, potting soil, feed, seed, and fertilizers.

Estate - The donation or sale of an agricultural conservation easement usually reduces the value of land for estate tax purposes. The Internal Revenue Code also contains certain valuation exemptions, which can reduce estate taxes for working farms.

Income – Local jurisdictions may use tax policies to stimulate investment in agricultural sectors. In other states, this has included providing incentives such as a reduction in property taxes for participants in Agricultural District programs or the elimination of business taxes for value-added processing facilities.

Appendix F: Installment Purchase Agreements

The use of installment purchase agreements to save farmland is an innovative funding mechanism that has generated a great deal of interest as PACE programs gear up around the country. Its two-fold purpose is to help programs successfully compete with developers by providing unique financial and tax advantages to landowners and to enable jurisdictions to leverage present and future revenues to protect land while it is still available. First applied to the purchase of development rights in Howard County, Maryland in 1989, installment purchase agreements are now being used in a number of other jurisdictions as well to protect farmland.

WHAT IS AN INSTALLMENT PURCHASE AGREEMENT?

An installment purchase agreement (IPA) to save farmland is an alternative to a lump sum payment for the purchase of an agricultural conservation easement (PACE). Jurisdictions with PACE programs may use this landowner payment method if it suits their goals and conditions are right. An IPA is used by a governmental entity to buy agricultural conservation easements and pay for them over time with dedicated revenues and maturing zero coupon bonds that were purchased at closing.

WHAT ARE THE COMPONENTS?

An *agricultural conservation easement* is a binding legal instrument, recorded in the land records, that restricts land to its agricultural and natural resource uses. The landowner continues to own the land and may sell it for its restricted value. The easement is permanent and binds all future owners as well.

An *installment purchase agreements (IPA)* is the vehicle of payment by the jurisdiction to the landowner. Instead of cash at settlement, the landowner is given an installment purchase agreement, which is a legal, valid and binding promise to pay in 20 or 30 years (typical time periods). While the principal will not be paid until the end of that time period, tax-free interest on the face value of the IPA will be paid to the landowner (or whomever holds the IPA) twice a year for the term of the agreement. While IPAs are used to buy permanent easements that bind all future owners of the land, the IPA itself is separate from the land and the easement and can be transferred to someone other than the original grantor of the easement.

A *dedicated revenue source* is a steady income stream to the jurisdiction during the term of its IPA commitments that is used to make the interest payments to the holders of the IPA's.

A *zero-coupon bond* is the means of financing the principal "balloon" payment at the end of the term of the IPA. A jurisdiction buys these U.S. Treasury bonds at a deep discount from their face value because they pay no periodic interest payments. Instead, the interest from the zero-coupon bond builds up over time (accreted) and is paid in a lump sum at maturity when the bond is redeemed at its face value. After buying the "zero", the government entity simply holds it until maturity in order to make the final principal payment to the holder of the IPA.

HOW DOES IT WORK?

A landowner voluntarily applies to sell an agricultural conservation easement to a government farmland preservation program. After going through a process of eligibility determination, public notice, priority ranking, price determination, and official approval action, a date is set for

settlement of purchase of the easement. The day before settlement, the jurisdiction purchases a zero-coupon bond with a face value equal to the purchase price of the easement. Because these bonds are deeply discounted, the jurisdiction only spends a small percentage (approximately 27% to 18% for a 20 to 30 year obligation) of the purchase price of the easement at the time of sale. On that same day, the interest of the IPA is locked in at a at least equal to the yield on the zeros purchased. A jurisdiction may choose to guarantee a minimum interest rate on the IPAs for predictability during the easement acquisition process. If this is the case, then, on the day of settlement, the interest rate to the landowner from the IPA is the higher of the jurisdiction's minimum or the zero's yield. This interest remains the same throughout the term of the IPA.

At settlement, the landowner grants a permanent agricultural conservation easement to the jurisdiction that is recorded in the land records. An installment purchase agreement (IPA), which has the full faith and obligation of the jurisdiction behind it, is given to the landowner to hold until the end of its term (typically 20 or 30 years). The jurisdiction makes twice yearly interest payments to the holder of the IPA over this term. These interest payments come from whatever identified revenue source the jurisdiction has established.

WHY USE IT?

The use of installment purchase agreements has advantages for both the landowners and the jurisdiction that is purchasing conservation easements.

The landowner, who has sold the easement and accepted an installment purchase agreement as compensation, receives semi-annual interest payments on the face value of the IPA. This stream of interest income over the term of the agreement (typically 20 or 30 years) is tax exempt from federal, state and local income taxes. By entering into an IPA for the sale of a conservation easement, a landowner may defer capital gains until they actually receive the principal amount at the end of the term.

If the landowner needs to realize the purchase price of the easement during the term of the agreement, the IPA can be securitized, that is, sold on the bond market. This particular course of action does trigger capital gains, however. The ability to sell the IPA offers flexibility for better estate planning. If they choose, the heirs can sell the IPA rather than having to sell the land to pay estate taxes.

As with lump sum payments for easements, if a landowner agrees to a price for the easement that is less than its appraised value, they may be able to realize a charitable tax deduction on their federal income taxes for the difference.

All of these financial and tax advantages are in addition to the traditional advantages to selling an easement rather than selling out to development – namely, the ability to keep one's home, land and livelihood. As one Howard County farmer said when weighing his choices, "It's not what you get, it's what you get to keep!"

When a jurisdiction enters into an IPA with a landowner, it purchases zero-coupon bonds for the face value of the easement. The "zeros" cost the jurisdiction approximately 10% of their face value. The jurisdiction holds this bond while it accrues in value and then uses it to pay the "balloon" principal payment at the end of the term of the IPA. The use of these two components offers several advantages to jurisdictions. Payment with an IPA requires minimal depletion of

program funds while protecting large numbers of acres at a critical point in time. By financing the principal payments with zeros, the jurisdiction leverages dollars over time but does not leave future governments with balloon payments.

The landowner's "bundle of benefits" - financial, tax, flexibility, and intangibles – can make the jurisdiction's offer competitive with developers and may make some landowners willing to sell easements at less than full easement value. This allows for further leveraging of current dollars by the jurisdiction.

WHAT IS THE HISTORY OF IPA?

The use of installment purchase agreements for farmland protection was pioneered in Howard County, Maryland in 1989. Equidistant between Baltimore, Maryland and Washington, D.C., Howard County experienced intense development pressure in the 1970s and 1980s. The county participated in the state purchase of development rights (PDR) program for a number of years, beginning in 1980. In 1982, after a public referendum, the county began its own program, funded by a dedicated portion of a 1% real estate tax. By 1987, the state and county programs had protected 7,500 acres. The late eighties brought intense development pressure and the purchase of development rights program stalled because land prices had risen dramatically and the lump sum payments were not nearly enough to be a viable option for farmers. The farmland available for protection was rapidly diminishing and the county was challenged to find a way to make the program work or give up on ten years of farmland protection.

The solution came in the form of a reinvigorated program conceived by financial advisor Daniel P. O'Connell that combined installment purchase agreements and zero-coupon bond financing with traditional elements of a farmland protection program. Directed by the County Executive, county agencies, financial advisor and bond counsel worked together to develop the innovative approach. Once up and running in 1989, the county began buying easements at a rate that allowed it to double, in the first three years, the acreage accomplishments of the previous ten years. It became a viable alternative to development for almost 80 landowners, preserving another 9,000 acres to date. In the process it has allowed the county to leverage \$9 million upfront and \$3 million annually to enter into \$55 million worth of IPAs . Ten of the IPAs have been sold by landowners through competitive bids to local brokerage firms in order to liquidate them. In 1990, the new program won The Government Finance Officers Association Award for Excellence in Financial Management.

Since then, Harford County, Maryland, Burlington County, New Jersey, Peninsula Township, Michigan, and Virginia Beach, Virginia have developed PACE programs using installment purchase agreements and zero-coupon bonds.

The basic concept of paying for preservation easements through a long-term installment purchase agreement offering tax-exempt interest income and principal at the end of the term should be applicable in other public jurisdictions. The financing plan is adaptable for use by jurisdiction that 1) seeks to preserve for public purposes valuable assets owned by individuals, 2) is enabled under state and any applicable local laws to enter into bonding multi-year obligations. and 3) has a predictable cash flow for the term of the obligation.

WHAT ISSUES TO SHOULD MARBLETOWN CONSIDER?

Dedicated revenue stream - Since IPAs have the “full faith and obligation” of the jurisdiction behind it, the interest payments must be made throughout the term of the agreement. The ability to make the interest payments should be secured with a dedicated revenue source to ensure the smooth operation of the financing mechanism. The act of dedicating a revenue source to farmland protection, rather than leaving it to the uncertainties of annual budget allocations, reinforces the notion that farmland protection is a long-term investment, both in the land base for agriculture and in growth management.

Administrative costs – Once the program is set up, most of the operating expenses are those that accompany the running of the easement program itself, rather than the IPA. Somewhat more support from the county’s legal and finance departments may be needed and the county’s bond counsel assists in each settlement. A bank, serving as paying agent, mails semi-annual checks to IPA holders.

Authority - Since IPAs constitutes long-term debt, each agreement will require approval of the purchaser’s governing body in the same manner that bonds require approval. Different state and local laws may mandate voter or state regulatory/legislative approval, and may dictate the time and terms of each IPA. Finally, any state or local limitations on negotiating the sale of IPAs with balloon payments at the end will need to be addressed, potentially by using another government agency or authority as a conduit for payments. In general, however, a local government can enter into IPAs if it can negotiate the sale of general obligation bonds.

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PAYMENT COMPARISON

Farmer Jones – 102 acres

<i>Lump Sum Method</i>		<i>Installment Purchase Agreement</i>	
102 acres Easement valued at \$3,500/acre	\$357,000	102 acres Easement valued at \$3,500/acre	\$357,000
Direct cash payment	\$357,000	Installment purchase agreement 6.5% tax free interest for 30 years \$357,000 x 6.5% = \$23,205 annually (in semi annual payments)	\$23,205
CUMULATIVE EFFECT			
		Total Tax free interest paid over 30 years	\$696,150
		Principal payment after 30 years (subject to capital gains)	\$357,000
Total benefit to farmer minus 25% in taxes	\$357,000	Total benefit to farmer	\$1,053,150
Depletion of Farmland Protection Fund	\$357,000	Initial county cost to secure easement	\$35,700

Appendix G: Massachusetts Farm Viability Enhancement Program

The Massachusetts Farm Viability Enhancement Program (MFVEP) of the Massachusetts Department of Food and Agriculture has been in place for 15 years. The agriculture leadership in Massachusetts felt that a large number of dairy farms would go out of business following the Federal Court decision dealing with dairy marketing orders. As a result, the MFVEP was established to help farmers maintain their economic viability, diversify into other agricultural opportunities, and to modernize existing operations.

Not long after, the Northeast Interstate Dairy Compact was passed to assist the dairy farmers in that region. The Northeast Interstate Dairy Compact is a regional pricing mechanism for fluid milk sold in the six New England states, passed into law by all six participating states and authorized by Congress. With the Compact in place the program could be expanded.

The program has two phases: in Phase I, a participating farmer will work with a planning team to assess the current farm operation and suggest ways to increase on-farm income and preserve the farm's environmental resources. Farm viability plans are developed by teams of agricultural, economic and environmental consultants who make recommendations on ways of increasing farm income through such techniques as improved management practices, diversification, direct marketing, value-added products and agritourism.

In Phase II, funding is made available to the farmer to implement the plan in exchange for an agricultural use covenant on the property.

The Department evaluates applications on the following criteria:

1. Numbers of acres of land;
2. Suitability and productivity of the land for agricultural use;
3. Degree of threat to the continuation of agriculture on the land;
4. Degree to which the project would accomplish environmental objectives; and
5. Number of years and type of agricultural experience.

These farmer-friendly low cost plans assess a farm's strengths and provide business planning and marketing information to the farmer in an effort to make the farm more profitable. If the farmer signs an agreement not to develop the land for a five or ten-year period, the state pays for the short-term non-development value. The farmer must use the funds to implement the viability recommendations.

The MFVEP develops and writes a business plan for the applicant with their input and provides the necessary funding for implementation. The farmer has to accept and implement the recommendations of the business plan, which includes the protective covenants for the land.

Appendix H: Farm Outreach Samples

1 Buy local produce. It's healthier for us and we are lucky to have it. Stop at Carver's farmers' market and at local roadside stands. Buy local produce at the grocery store, too – if you don't see it, ask for it. When you buy local, you support farm families and preserve the agricultural character of Carver. Remember we can't have farms without farmers.



2 Be a good neighbor. Farmers work seven days a week, dawn to dusk and sometimes later. If you're planning a backyard event, talk with your farmer neighbor about timing of farm operations. Farmers have families too and are understanding and can be accommodating.

3 Give a thumbs up for farm traffic. If you get behind a tractor on the road, understand that they are not meant for speed. Be patient and share the road. Remember that farm machinery is a necessary part of a serious business that's important to Carver. Give the farmer a thumbs up to show your support.



4 Know that farmers use best management practices. The state requires farmers to be trained, licensed and current in proper pesticide use and storage. Farmers are decreasing pesticide use and improving water management whenever possible to reduce costs and labor and to keep their crops and the environment healthy. Acre for acre, farmers use less chemicals on cropland than homeowners use to keep lawns green and weed-free and homes clean.

5 Respect farmers' private property. Remember that farms are private property, so respect posted signs and gates. A farm can look like a nice place to go for a walk, hike or ride but there can be hazards associated with a farm operation. For your safety, gain permission from the farmer first. The farmer cares about your protection, too.

6 Support farms. Did you know that Carver is a "right-to-farm" town? Farming success is dependent upon the weather, markets, and land prices. It is also dependent on the farmer's ability to use generally accepted farming practices without hindrance. Carver's right-to-farm by-law affirms our farmers' right to manage their farms using best management practices. If you have a concern about a farm practice, contact the Carver Agricultural Commission.

7 Understand that farming is a business. While farmers are responsible for being good neighbors, they must also be good farmers. Noise, dust, and odors are all part of a farming business. Get to know your farming neighbors and their farm practices.



8 Learn how agriculture benefits Carver. Farms provide a stable tax base at very low cost. For each dollar that a farm is taxed, it requires a fraction of that in town services. Not only do farms provide our town's character, but they also keep our taxes down. For more information, check out the Carver Agricultural Commission's website.

9 Communicate. Meet and talk with your farmer neighbor before and after you have a problem. Remember that it's in both your interests to be good neighbors. When you have an issue and work out a solution, stay in touch with each other. If you have a conflict that cannot be resolved through communication, please contact the Carver Agricultural Commission.

10 Volunteer. Carver's agricultural commission can always use volunteers with varied skills to support efforts to promote agriculture and protect our town's rural character.

Think about what attracts you to Carver: its beauty, history, peacefulness, and scenic cranberry bogs.

For generations, your farming neighbors have nurtured and cultivated their bogs and fields, creating the unique and beautiful New England countryside we all cherish and call home.

As our town grows, farmers are becoming closer neighbors with non-farmers. Here are ways we can work together.

Carver Agricultural Commission



The Carver Agricultural Commission

The mission of the Agricultural Commission is to represent the Town of Carver's agricultural community and interests. Activities of the Agricultural Commission include the following:

- Serving as facilitators for encouraging the pursuit of agriculture in Carver
- Promoting agricultural-based economic opportunities in the town
- Acting as mediators, advocates, educators and/or negotiators' in an advisory capacity on farming issues for established town committees and department
- Pursuing all initiatives appropriate to creating a sustainable agricultural community
- Encouraging the pursuit of agriculture as a career opportunity and lifestyle

For more information:

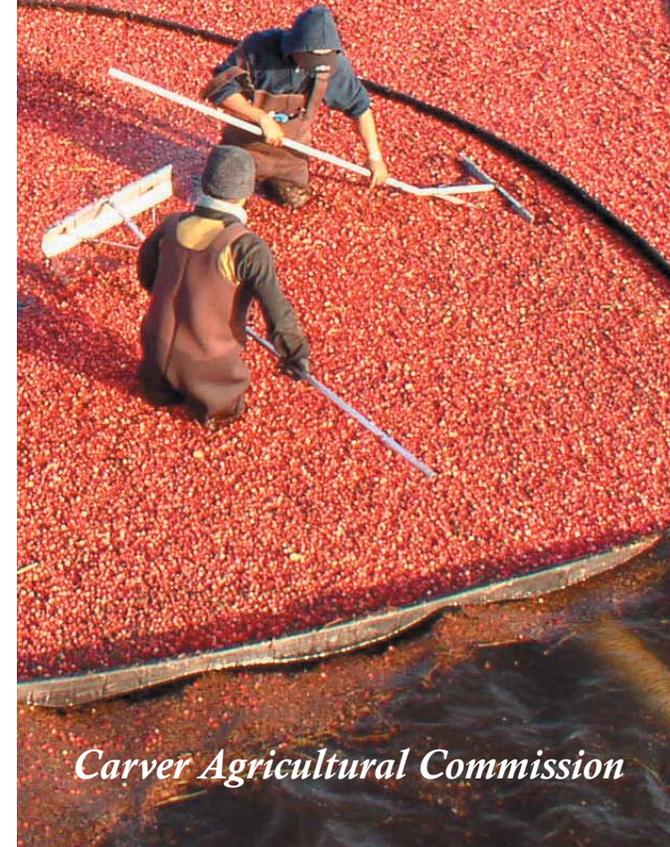
Contact information for the Carver Agricultural Commission and links to additional resources are available on-line at:

www.carverma.org/agricultural_commission.html

The Carver Agricultural Commission wishes to recognize the A.D. Makepeace Neighborhood Fund and Decas Cranberry Products, Inc. for supporting the production of this brochure.

Living Near a Farm

How to become a farmer's friend in 10 easy steps.



Carver Agricultural Commission

Enjoy the Milford farms throughout the year!

Milford has a rich agricultural tradition that continues to this day, with about 1 million acres of fertile farmland. Located on the long Island sound, the climate is perfect for raising a variety of fruits, vegetables, and livestock. Milford also has a number of nurseries and tree farms. Most of the produce is sold wholesale and from local farm stands.

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1

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5

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(Closed Mondays)

Farmstand: June - October

This brochure was made possible thanks to the generous support of Mary Treat of Robert Treat Farms, Letitia Malone, Chairman of the Milford Open Space Advisory Committee, the employees of New Standard Institute, and the Connecticut Department of Agriculture "Farm Viability Grant".

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Milford's Farms



A guide to the best fresh produce and agricultural products in Southern Connecticut

Ralph Harrison Beekeeper

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Milford, CT 06460
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HarrisonRW@aol.com

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6

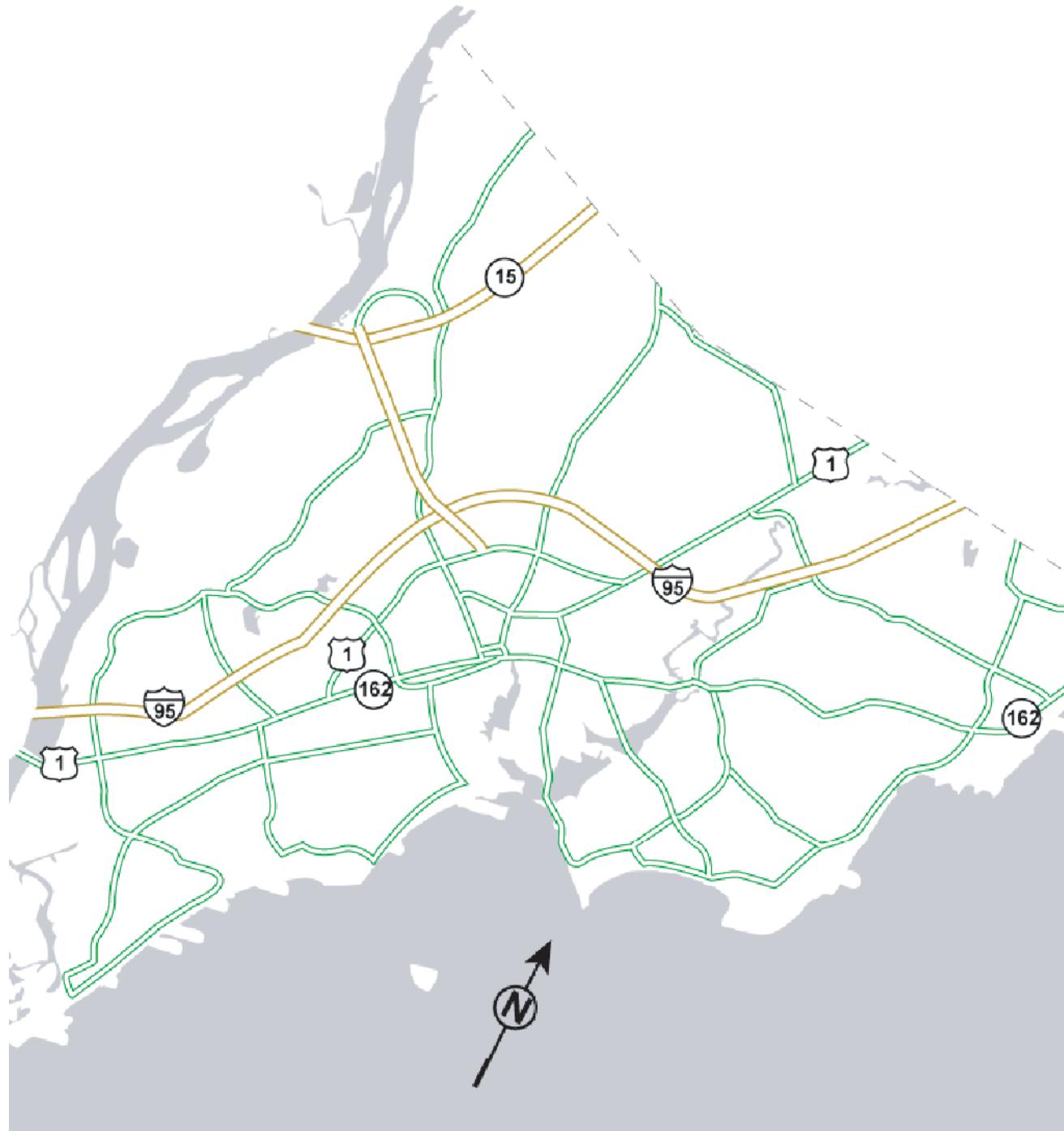
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Debra Bourt
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www.trudyandsagegoatmilksoaps.com
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7



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ph. 203.874.2168

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Since 1973

8

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Year Round, 6 am - 8:30 pm
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9

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Pick your own strawberries
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10