

CONDITIONS & TRENDS

2

Overview

This booklet provides a general overview of conditions and trends affecting Westbrook at the time the 2021 Plan of Conservation and Development was being formulated. It will provide a foundation and reference for discussion of strategies for the future conservation and development of Westbrook.

“If we could first know where we are and whither we are tending, we could then better judge what to do and how to do it.”

Abraham Lincoln,
American President

History



People



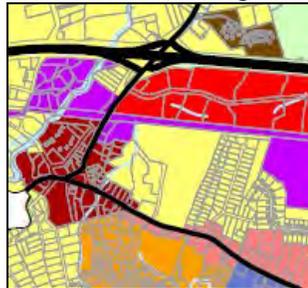
Housing



Economy



Land Use / Zoning



Fiscal



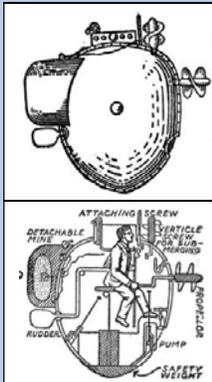
Location



History of Westbrook

The Westbrook "Turtle"

Some may be surprised to learn that David Bushnell, a resident of a part of Saybrook (now Westbrook) invented a new weapon which forever changed the course of naval warfare. Bushnell invented the submersible boat (a "submarine") which could, with a human operator, submerge, move, deploy an underwater mine, and return to the surface. Although several attempts to use the weapon against British ships during the Revolutionary War were not successful, the effectiveness of the weapon was quickly recognized, and development of the concept continued.



The landform of the area we now know as Westbrook evolved over millions of years as a result of massive climatic and geologic processes which created the shoreline, inlets, hills, wetlands, and watercourses we recognize today.

Native Americans are believed to have inhabited this area for about the last 10,000 years. Historic information suggests a Native American settlement was located in an area known as Pochoug, (an Indian word meaning "at the confluence of two rivers") near what is now known as Pilot's Point

European discovery and exploration of North America in the early 1600s soon led to trade with Native Americans and establishment of seasonal trading posts (perhaps as early as 1623) and then permanent settlement by 1635 at the mouth of the Connecticut River (called Saybrook). Following the Pequot War of 1637, European settlement grew and began to extend to other areas.

European settlers living on Saybrook Point used the area now known as Westbrook as hunting grounds and then as farm and pastureland. Permanent settlement followed around 1648 as people chose to live closer to their land rather than commute back and forth every day. The area was called the Oyster River Quarter of the Town of Saybrook.

In 1724, the residents of the Oyster River Quarter successfully petitioned to have their own church rather than to have to travel back and forth to Saybrook every week for religious services. The "West Parish" was the first step towards independence for the residents of this area.

Subsistence farming, fishing, and marine trades (boat building, barrel-making, etc.) were the main activities. These were supplemented by a salt works, an oil factory, and other small businesses and industries.

Subsistence Agriculture



Early Boatbuilding



In the early 1800s, although Westbrook had been a separate parish for some time, residents were not happy that they needed to travel to Saybrook for town meetings and they may have felt that taxes they paid were not coming back to West Parish. Residents requested that the Legislature grant them permission to establish a separate municipality and, in 1840, that permission was granted. Once incorporated, Westbrook became the 139th municipality in Connecticut.

With the arrival of rail service in 1852, Westbrook became more connected to areas beyond its borders and this resulted in Westbrook becoming a resort destination as people from other areas sought to spend summers along the shore. Westbrook also benefitted from the establishment of a trolley line in 1905 which ran from Old Saybrook westerly to Branford.

After the Second World War, the improvement of roads, availability of the automobile, and a trend toward suburban living increased the number of people who could live in Westbrook and work elsewhere. The completion of Interstate 95 in the late 1950s and Route 9 in the 1960s accelerated this growth. From 1950 to 2010 the total population of Westbrook grew from about 1,550 people to almost 7,000 year-round residents.

Over the years, Westbrook has grown and evolved into a more diverse community as a result of:

- coastal location and amenities,
- overall character and quality of life,
- rail and highway access,
- proximity to employment centers,
- a housing stock that is less expensive than other shoreline towns, and
- quality of education and other local services and amenities.

These attributes (and the availability of developable land) have the potential to support housing and population growth in the future. In addition, Westbrook continues to be a tourist destination with seasonal cottages dotting the shoreline and an extensive array of extensive marina operations.

Adoption of Zoning

With the rapid growth which occurred after World War II, Westbrook adopted “zoning” in 1956 to address growth issues and establish a land use framework for the future development of the community.

Land use planning followed in later years in order to continue to guide growth and change.

Seaside Avenue



Marinas



Westbrook's Population

1840	1,182
1850	1,202
1860	974
1870	987
1880	878
1890	874
1900	884
1910	951
1920	849
1930	1,037
1940	1,159
1950	1,549
1960	2,399
1970	3,820
1980	5,216
1990	5,414
2000	6,292
2010	6,938
2020	6,915
2030	7,060
2040	6,909

US Census data for 1840 to 2010.

Projections from CT State Data Center.

People Of Westbrook

The American Community (ACS) Survey estimated that Westbrook had a 2017 population of 6,927 people and the Connecticut Department of Health estimated a 2018 population of 6,914 people. These estimates are almost identical to the 6,938 persons reported in the 2010 Census.

The table and chart in the sidebar show population growth since the 1840 Census (when Westbrook was incorporated as a separate municipality) with population projections prepared by the Connecticut State Data Center (2017) to the year 2040. These population projections extrapolate past trends (birth rates, death rates, net migration) into the future.

Overall, this information seems to indicate that the overall number of year-round residents in Westbrook has not changed much over the past decade and is expected to stay fairly stable for the next decade or two. Of course, it must be remembered that these are estimates and projections and variations can occur, especially further into the future. Whether Westbrook's population is increasing or decreasing may not be known until after the 2020 Census is completed and the results are reported in 2021.

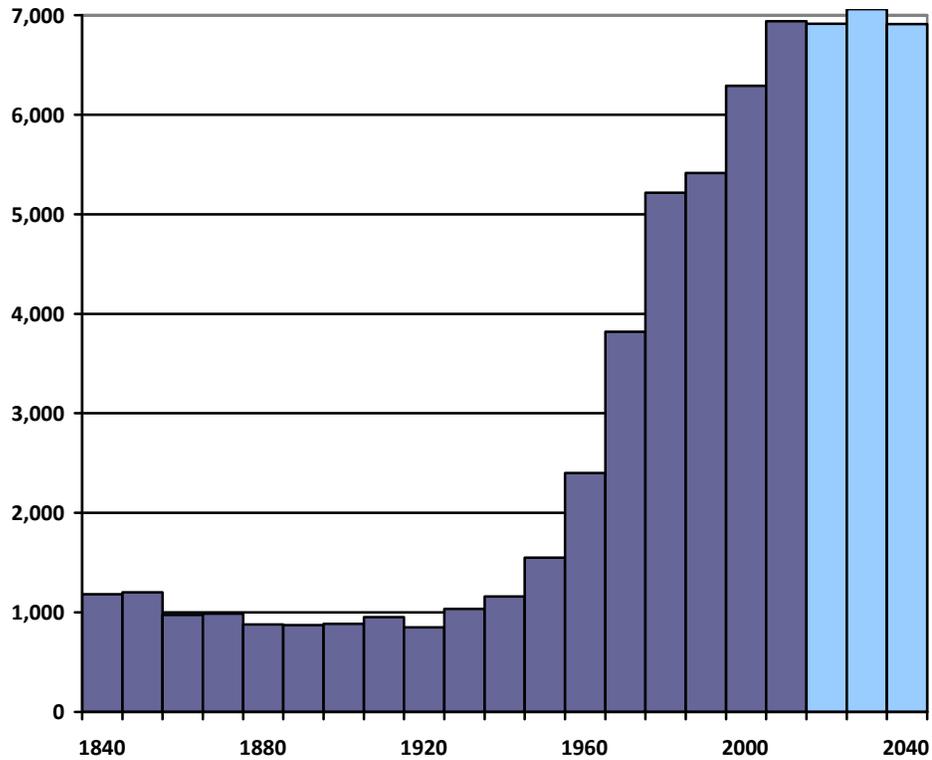
Summer Increase

When seasonal effects are factored in, it has been estimated that *Westbrook's population may double* (or more than double) in the summer months.

This increase is the result of occupancy:

- of seasonal units (seasonal by regulation),
- of year-round units (seasonal by choice),
- of summer rentals,
- of marina boats,
- at resort lodging, and
- by guests visiting year-round residents.

1870 – 2010 Population (with projections to 2040)

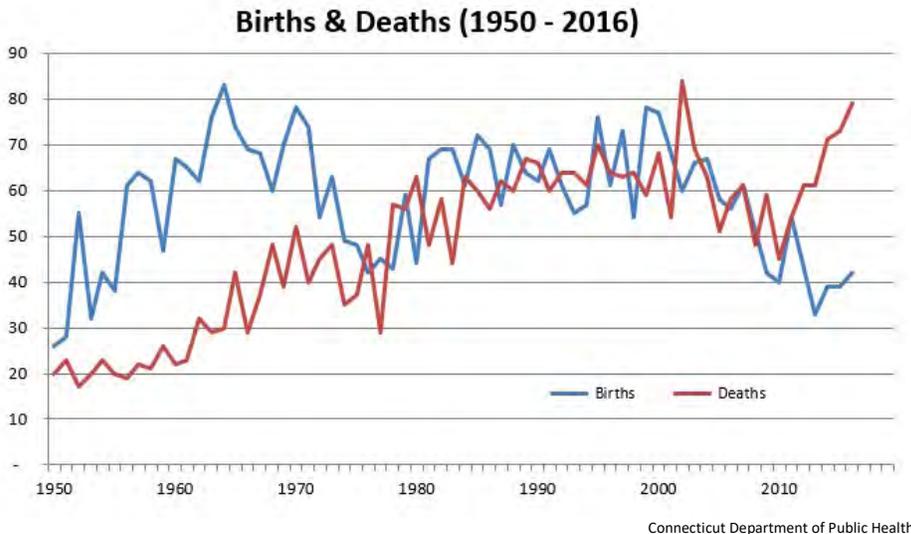


US Census

Dynamics of Population Change

As can be seen from the following chart, the number of births and deaths in Westbrook has fluctuated over time:

- Between 1950 and 1975, there was a “natural increase” in Westbrook’s population since the number of births exceeded the number of deaths.
- Between 1950 and 1975, there was “minimal natural change” since the number of births in Westbrook roughly equaled the number of deaths.
- Since 2010, there has been a “natural decrease” in Westbrook’s population since the number of deaths exceeded the number of births.



If Westbrook experiences a population decrease between 2010 and 2020, this may be due to:

- a natural decrease (fewer births and more deaths) and,
- a slowdown in net in-migration.

Components of Population Change							
	1950s	1960s	1970s	1980s	1990s	2000s	2010s (est.)
If the Census indicates the population changed this much in this decade ...	+ 850	+ 1,421	+ 1,396	+ 198	+ 878	+ 646	- 23
And this much “natural change” occurred as a result of births and deaths ...	+ 244	+ 363	+ 108	+ 61	+ 11	- 9	- 220
Births	+ 455	+ 694	+ 555	+ 642	+ 646	+ 606	+ 414
Deaths	- 211	- 331	- 447	- 581	- 635	- 615	- 634
Then, the net change in people moving in (or out) of Westbrook during the decade was ...	+ 606	+ 1,058	+ 1,288	+ 137	+ 867	+ 657	+ 243

US Census, Connecticut Health Department reports, Planimetrics

Migration Graphics

Each column reflects a 5-year age group (called a cohort).

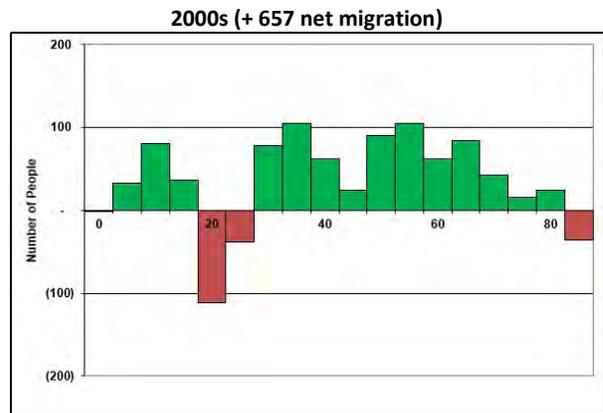
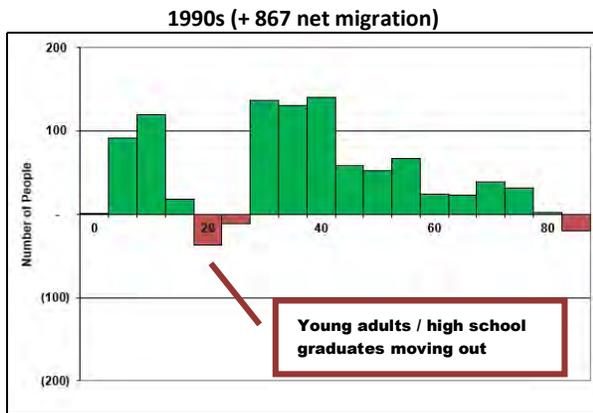
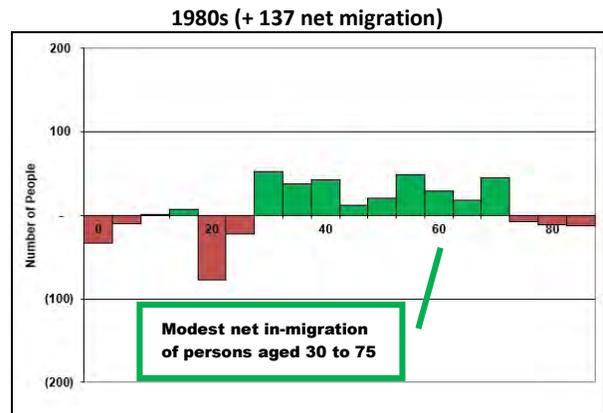
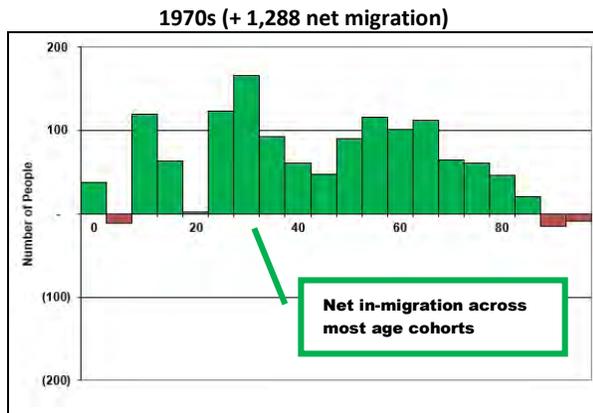
The height of each column reflects the number of people. The color indicates people moving in (green) or moving out (red).

Migration Patterns By Age Group

By comparing the number of people in one age group in the Census to the number of people 10 years younger in the prior Census (10 years earlier), the dynamics of migration in Westbrook can be evaluated.

Overall, it appears Westbrook tends to attract a wide range of age cohorts as year-round residents provided that housing is available. Since seasonal residents are not included in the Census data, their age composition cannot be determined.

Estimated Migration By Age Cohort (1970 – 2010)



Planimetrics based on data from US Census and Connecticut Department of Public Health

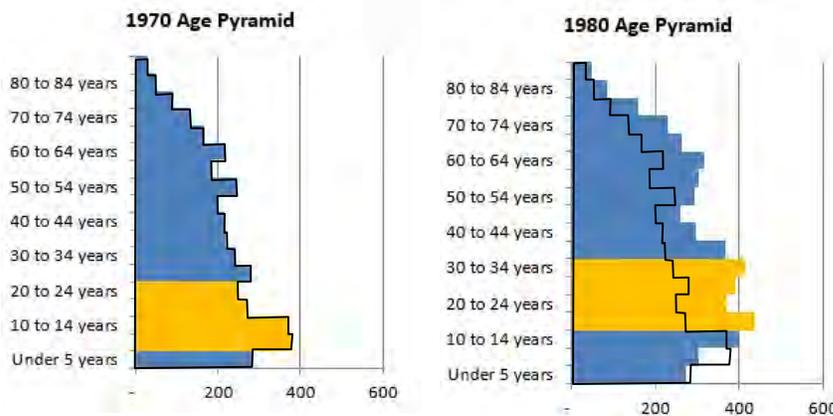
N.B. - Age-specific migration between 2010 and 2020 cannot be estimated until the age breakdown from the 2020 Census is released in 2021. Preliminary estimates (see bottom of page 5) indicate net-migration has slowed but what age groups are most affected is unclear.

Changing Age Composition

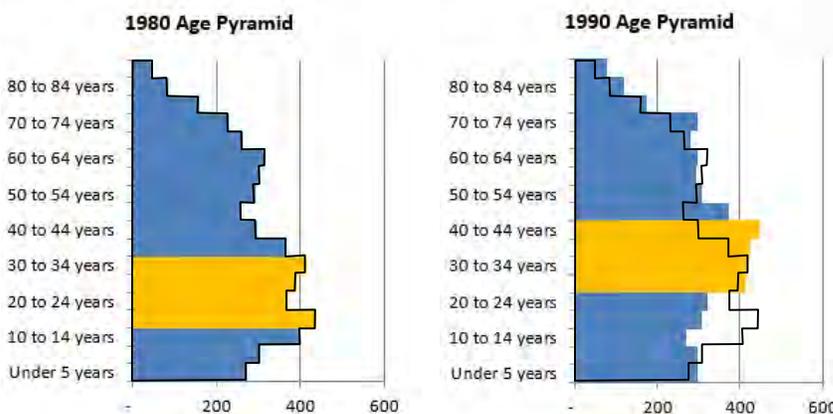
While overall population size is important, the changing age composition of Westbrook may be the most significant demographic consideration. The following age composition charts show the number of people in each 5-year age group (by the width of the bar) from 1970 to 2010 with a projection to 2020.

People considered part of the “baby boom” (people born between about 1945 and 1965) are shown in orange. The black outlines show the age composition in the prior Census so that changes can be seen more readily. Colored areas to the right of the black line indicate more people in those age cohorts compared to the prior Census. White areas to the left of the black line indicate fewer people in those age cohorts compared to the prior Census.

Between 1970 and 1980, there was growth in almost all age cohorts in Westbrook as a result of significant housing construction during the 1970s (see page 10) when the number of housing units in Westbrook almost doubled.



Between 1980 and 1990, there was an increase in people aged 35-50 and a decrease in young adults aged 5-25.



Westbrook’s Median Age

The median age in Westbrook (half the population is younger and half are older) has been increasing since 1970. Since the late 1990s, the median age in Westbrook has been over 40, an age when the birth rate is significantly lower.

1960	31.6
1970	31.6
1980	35.3
1990	39.5
2000	41.5
2010	46.6
2020 (proj.)	50.4
2030 (proj.)	51.1
2040 (proj.)	50.7

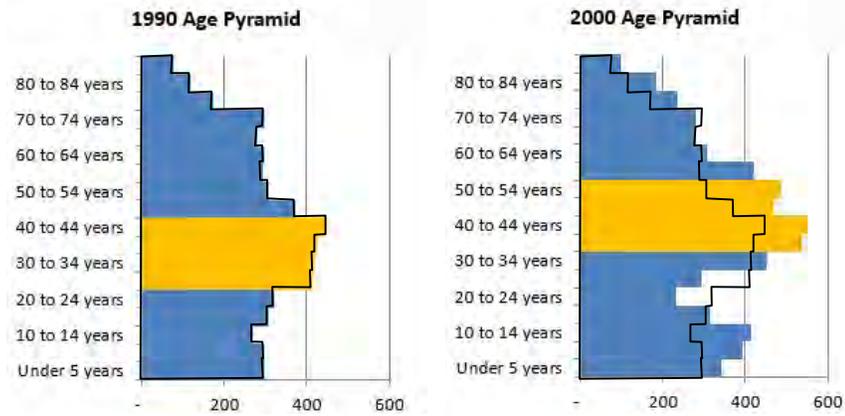
US Census, CSDC

Median Age

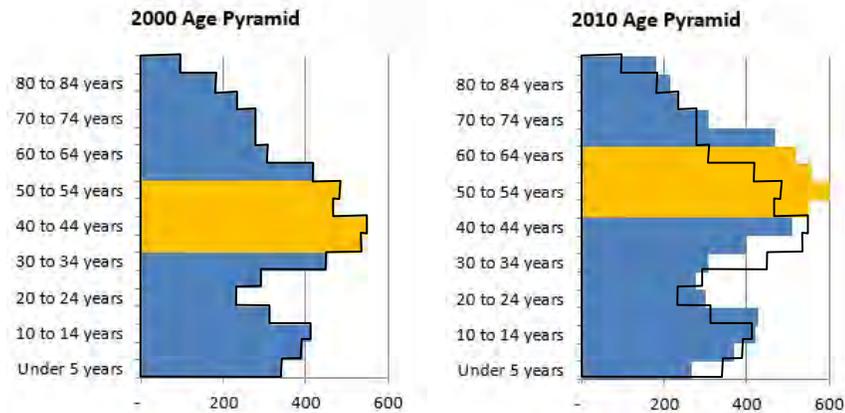
Essex	54
Old Saybrook	51
Westbrook	51
Killingworth	48
Clinton	46
Deep River	46
County	45
State	41

CERC, 2019

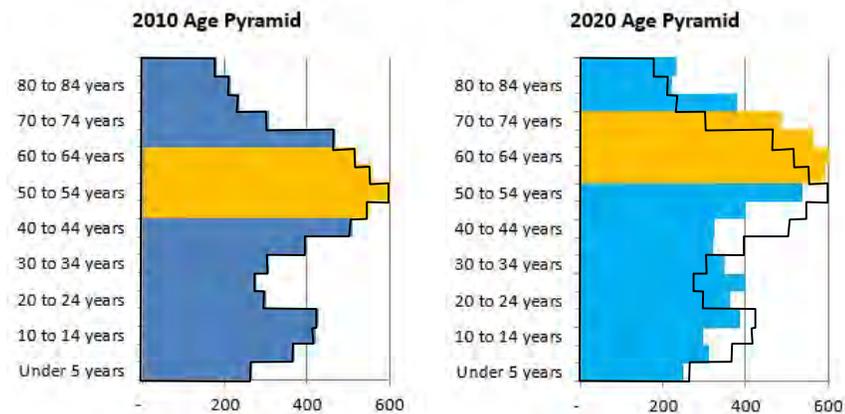
Between 1990 and 2000, people aged 30-65 and their children (aged 0-20) increased and young adults aged 20-30 decreased.



Between 2000 and 2010, there was an increase in people aged 45 and older and aged 15-25 and a decrease in other age groups.



Between 2010 and 2020, based on projections, age groups above aged 55 are expected to increase and most age groups below that (except for the 20-35 age group) are expected to decrease.



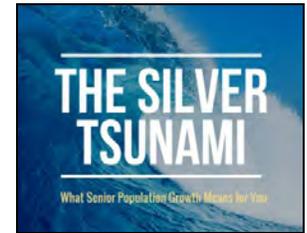
If past trends continue, Westbrook’s population will trend older and ***this may have a number of implications for municipal services and facilities.*** As shown in the following table, a changing age composition may result in a changing demand for municipal services and housing types:

- **Green text** indicates an increased population or share over the preceding 30-year period, and
- **Red text** indicates a decreased population or share over the preceding 30-year period.

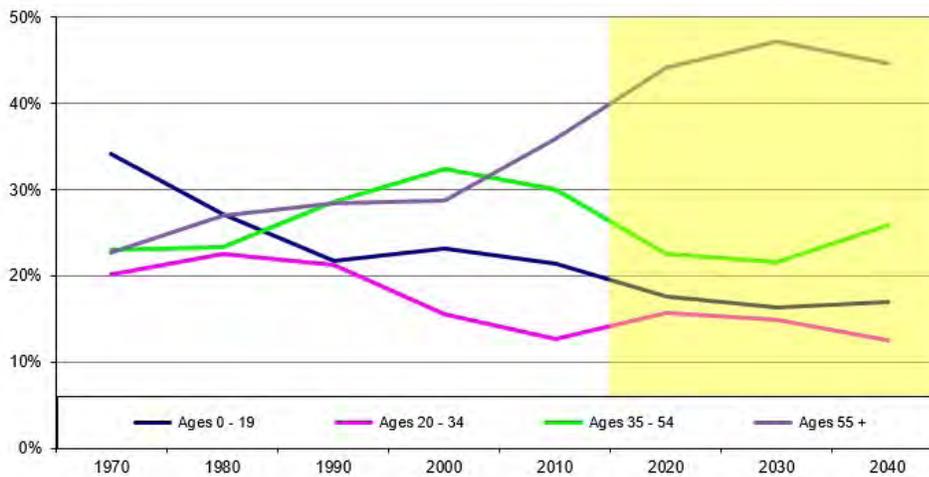
Age Range	Actual 1970	Actual 2000	Projected 2030	Potential Needs / Wants
Infants (0 to 4)	283 (7%)	341 (5%)	229 (3%)	<ul style="list-style-type: none"> • Child care • Pre-school programs
School Age (5 to 19)	1,019 (27%)	1,122 (18%)	894 (13%)	<ul style="list-style-type: none"> • School facilities • Recreation programs and facilities
Young Adults (20 to 34)	771 (20%)	980 (16%)	1,062 (15%)	<ul style="list-style-type: none"> • Rental housing / Starter homes • Social destinations
Middle Age (35 to 54)	880 (23%)	2,043 (32%)	1,716 (24%)	<ul style="list-style-type: none"> • Programs for school children / families • Starter homes / trade-up homes
Active Adults (55 to 64)	402 (11%)	727 (12%)	1,130 (16%)	<ul style="list-style-type: none"> • Smaller homes / Second homes • Recreation programs and facilities
Mature Adults (65 to 75)	298 (8%)	560 (9%)	1,031 (15%)	<ul style="list-style-type: none"> • Low maintenance homes • Aging in place / travel
Senior Adults (75 plus)	167 (4%)	519 (8%)	998 (14%)	<ul style="list-style-type: none"> • Assisted housing / elderly housing • Elderly programs / tax relief

The “Grey Wave”

This phenomenon of the aging “baby boom” and the impact it may have on communities and systems is often referred to as the “silver tsunami” or the “grey wave” or similar term.



When graphed as percentage of population, the increase in the share of older residents is quite visible.



Housing Units

	Units	Change
1960	766*	687*
1970	1,453	1,309
1980	2,762	469
1990	3,231	229
2000	3,460	477
2010	3,937	-

US Census. * = Households

Un-Occupied Units

- Units kept for seasonal, recreational, or occasional use,
- Units for sale or for rent, and
- Units otherwise not occupied.

	Units	Share
1960	n/a	-
1970	177	12%
1980	751	27%
1990	970	30%
2000	855	24%
2010	989	25%

US Census.

Percent Single Family

Old Saybrook	87%
Killingworth	84%
Clinton	80%
Westbrook	79%
Essex	75%
Deep River	75%
County	71%
State	59%

CERC, 2019

Average Household Size

Killingworth	2.64
State	2.52
Clinton	2.49
County	2.39
Old Saybrook	2.38
Deep River	2.37
Westbrook	2.32
Essex	2.27

US Census, 2010

Housing In Westbrook

Total Units / Pace of Growth

Westbrook had about 3,937 housing units in 2010 (US Census). The American Community Survey estimated that Westbrook had fewer units in 2017 than in 2010 but this is not reflected in local building department data. Housing growth was about 130 units/year in the 1970s but has decreased to less than one-fifth of that rate since 2010.

According to the Connecticut Economic Resource Center (CERC), Westbrook has a diverse housing stock containing single-family detached homes (about 79% of all housing units). There are about 257 mobile home units (about 6.5%) in Westbrook. About 77% of the housing units in Westbrook are owner-occupied.

Census data reports that about 25 percent of all Westbrook housing units were vacant as of April 1, 2010 (Census date). Most of units were kept for seasonal, recreational, or occasional use (814 units) and the remainder (175 units) were for rent, for sale, or otherwise not occupied. Data from Connecticut Water Company indicates that about 400 units are limited to seasonal use so it can be inferred that about 414 units are year-round units occupied seasonally by the owners by choice. The continuing conversion of seasonal units to year-round occupancy may have implications for municipal services, coastal flood hazard area management, and wastewater treatment.

Housing Occupancy

In terms of occupied housing units, Westbrook has fewer residents per housing unit than the state average and most nearby communities. Average household size has been decreasing over time in Westbrook and elsewhere due to a variety of socio-economic factors (such as an aging population). What this means is that the same number of housing units contain fewer people and that more housing construction is needed if the population is to stay stable or increase.

Average Household Size

1960	3.03
1970	2.99
1980	2.59
1990	2.39
2000	2.41
2010	2.32

US Census

Single-Family House



Multi-Family Homes



Housing Values / Affordability

According to CERC, the **median** sales price of housing (half of the houses sold for more and half sold for less) in Westbrook in 2017 was higher than for surrounding towns and higher than the State average. The adjacent chart shows the assessor’s estimate of market value of residential properties in Westbrook at the time of the last revaluation (2016).



Median Sales Price (2017)

Westbrook	\$378,900
Old Saybrook	\$373,200
Killingworth	\$369,200
Essex	\$360,600
Clinton	\$288,000
County	\$283,700
Deep River	\$274,800
State	\$270,100

CERC, 2019

Affordable Housing

State	11.3%
Westbrook	5.1%
Essex	2.9%
Deep River	2.9%
Clinton	2.8%
Old Saybrook	2.5%
Killingworth	1.0%

CT Department of Housing, 2019

While a higher median sales price can sometimes be an indicator of lower housing affordability, about 201 housing units in Westbrook (5.1% of the housing stock) meet the statutory definition of “affordable housing” as follows:

- 140 governmentally assisted units,
- 6 rental units where tenants receive rental assistance,
- 26 units with government-subsidized mortgages (CHFA, USDA), and
- 29 units subject to deed restrictions limiting the rental rate or sales price to a level considered affordable.

Note that “naturally-occurring” affordable housing (such as mobile homes) are not counted above since they do not meet this statutory definition (unless they are deed restricted or assisted).

Westbrook has a higher percentage of units meeting the statutory definition of affordable housing than surrounding towns. However, as provided in Section 8-30g of the Connecticut General Statutes, communities where less than 10 percent of the housing stock meets the above criteria are potentially vulnerable to the “affordable housing appeals procedure” where a qualifying affordable housing development may not need to comply with all of the zoning regulations.

Using the latest available data from HUD (2019), the “affordable housing” payment for a household at the 80% income level would be:

	2-BR unit (3-person household)	3-BR unit (4-person household)
Income Limit (80% of state median income)	\$67,950	\$75,500
Housing Budget (30% of income limit))	\$20,385	\$22,650
Maximum monthly payment (gross rent or mortgage plus utility expenses)	\$1,699 / month	\$1,888 / month

HUD, CGS 8-30g

Jobs In Westbrook	
1960	485
1970	710
1980	1,120
1990	2,600
2000	3,120
2010	3,591
2018	3,738

CT Labor Dept., CERC

Jobs In The Community	
Old Saybrook	6,519
Westbrook	3,738
Essex	3,710
Clinton	4,244
Deep River	1,353
Killingworth	721

CERC, 2019

Jobs / Housing Balance	
Old Saybrook	1.17
Essex	1.08
Westbrook	0.97
Clinton	0.69
Deep River	0.65
Killingworth	0.28

CERC, 2019

Major Employers	
The Lee Co.	
IPC Systems	
Water's Edge Resort	
SHM Pilot's Point	
Westbrook Outlet Stores	

CERC, 2019

Economic Conditions in Westbrook

A local economy is important in terms of:

- providing for jobs and income for people,
- ensuring a range of goods and services is available, and
- providing tax revenue to support local services.

According to the Connecticut Department of Labor, there were 3,738 jobs (annual average) located in Westbrook in 2018. The number of jobs in Westbrook has grown significantly since 1960. Although some data is suppressed from State reporting for business privacy, Westbrook's overall economy appears reliant on retail trade, accommodations/food, health care, manufacturing, and other services. More diversification in the local economy could help Westbrook weather any economic changes that affect these types of businesses.

Key Business Sectors	Number of Employees	Percent of Employment
Retail Trade	678	18%
Accommodation & Food Services	588	16%
Federal, State, Local Government	352	10%
Health Care & Social Assistance	297	8%
Other Services (except Public Administration)	269	7%
Manufacturing	Suppressed	

While there are a number of jobs in Westbrook, the community still relies on the region for jobs:

Where Residents Go To Work	
Westbrook	467
Old Saybrook	293
Clinton	220
Essex	194
New Haven	163
Other Places	2,215
Employed Residents	3,552

Where Local Workers Come From	
Clinton	492
Westbrook	467
Old Saybrook	234
Madison	174
Deep River	142
Other Places	2,229
Local Jobs	3,738

CERC, 2019

Local Employer



Goods And Services



Median household income (half the households earn more and half the households earn less) is one way to gauge the potential size or strength of the local economy. Westbrook's median income is higher than the median income for surrounding communities and is also higher than the State median.

Tax Base

The value of taxable property in a municipality is important because it supports municipal budgets and services provided within the community. While the total value of the tax base is discussed in the fiscal section of this booklet, the percent of the real estate tax base that is comprised of businesses is an important consideration to many people since business uses typically provide revenue but do not demand as much in services. This revenue is then available to provide services that primarily benefit residents of the community.

As can be seen below (and from the data in the sidebar), Westbrook is above the statewide median in terms of percent business tax base.

Median HH Income

Killingworth	\$113,413
Westbrook	\$95,583
Essex	\$87,857
Clinton	\$76,509
Old Saybrook	\$74,185
State	\$71,755
Deep River	\$69,028

CERC, 2019

Percent Business Tax Base

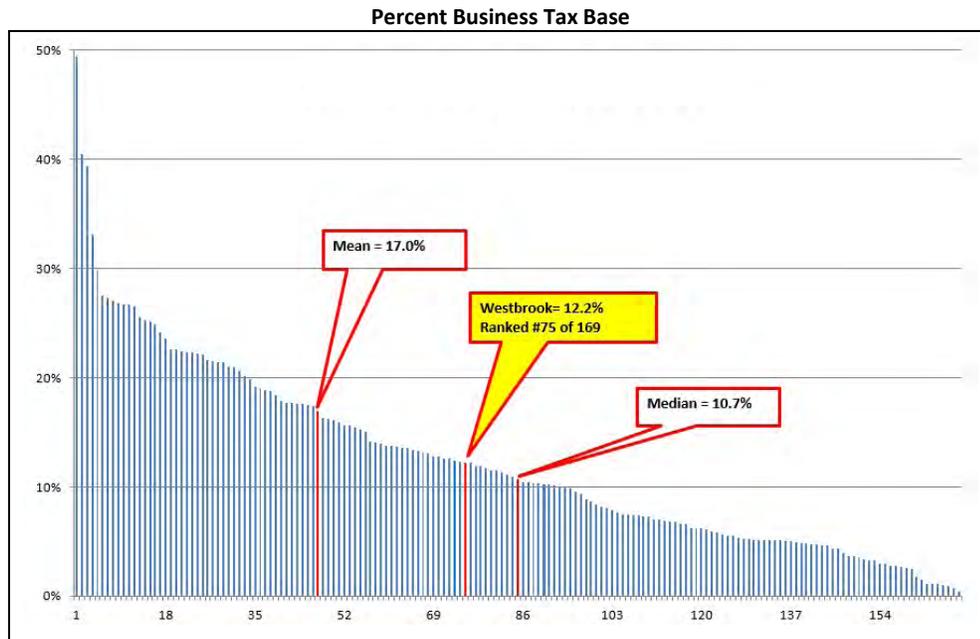
Essex	13.8%
Old Saybrook	13.4%
Clinton	12.7%
Westbrook	12.4%
Deep River	9.7%
Killingworth	2.9%

CERC, 2019

Major Taxpayers

- The Lee Co.
- Westbrook Outlet Stores
- Water's Edge Resort
- SHM Pilot's Point
- Connecticut Light & Power

CERC, 2019



Definitions

Vacant– land that is not developed or committed.

Open Space – land intended to remain for open space purposes.

Developed / Committed – land that has buildings, structures, or improvements or is otherwise used for a particular economic or social purpose (such as residential, institutional or open space).

Underdeveloped Land – land that may be capable of supporting additional development potential in the future. For example, a single-family home on a 10-acre parcel in a 1-acre zone might have 9 acres capable of supporting additional development.

Land Use in Westbrook

Preparation of a 2020 land use map and accompanying statistics was complicated by the COVID-19 shutdown. As a result, the following information is from the adopted 2011 POCD.

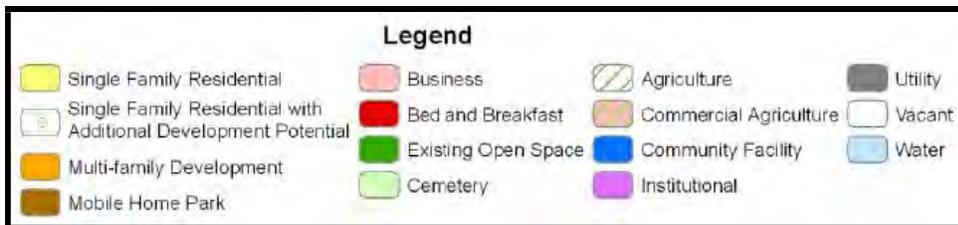
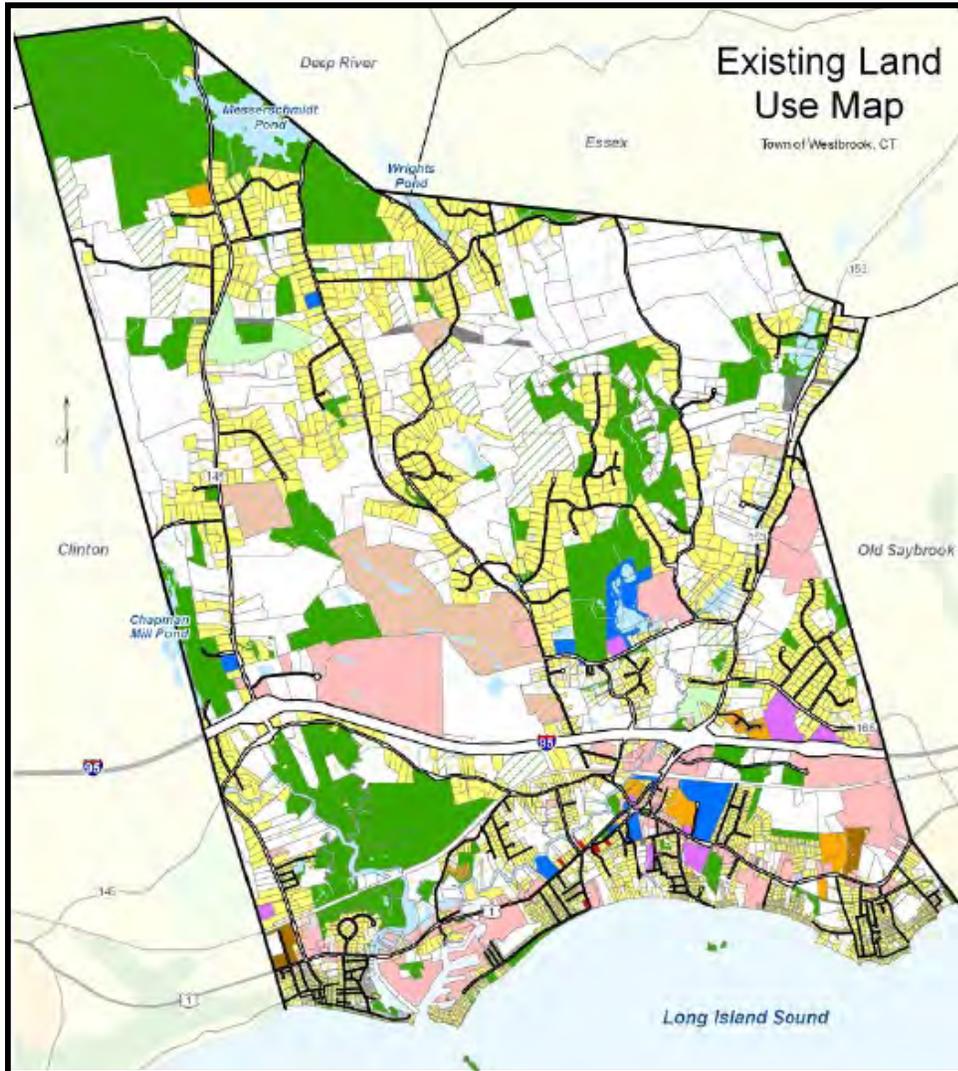
Although the data is not as current as desired, the overall land-use pattern in Westbrook still consists of:

- Higher density residential uses(including seasonal cottages), marinas, and many businesses located south of Interstate 95, and
- Lower density residential development and some business enterprises north of Interstate 95.

Land Use Data From 2011 POCD

LAND USE	ACRES	SUBTOTAL	PERCENT
Residential		2,741	26%
Single Family Residential	2,644		
Multi-family Development	85		
Mobile Home Park	12		
Business		690	7%
Open Space / Agriculture		2,497	24%
Existing Open Space	1,914		
Commercial Agriculture	326		
Agriculture	257		
Community Facilities / Institutional		257	3%
Town Owned Land (non-open space)	115		
Institutional	65		
Cemeteries	77		
Other		758	7%
Right of Way (e.g., roads, railroad)	623		
Water	98		
Utility	37		
Vacant		3,409	33%
Totals	10,352		

Land Use Data From 2011 POCD



Zoning In Westbrook

According to digital mapping of the community, about 87 percent of Westbrook is zoned for residential development. Approximately 10 percent of the community is zoned for business development (including resort, marina and industrial). About 3 percent allows mixed-uses or is conservation oriented.

		Percent of Total Area
Residential	9,080	87%
Rural Residential	7,027	
Low Density Residential (LDR)	509	
Medium Density Residential (MDR)	1,036	
High Density Residential (HDR / HDR-2)	488	
Planned Residential Development	15	
Incentive Housing	4	
Housing Opportunity	1	
Business	1,019	10%
Commercial Town Center	57	
Turnpike Interchange	124	
Commercial Boating Resort	193	
	20	
Light Industrial	466	
Industrial	159	
Other	360	3%
Neighborhood Commercial (residential and business)	240	
Coastal Conservation	120	
Total	10,459	100%

Planimetrics and based on Assessor database. Totals may not add due to rounding

Residentially Zoned Area



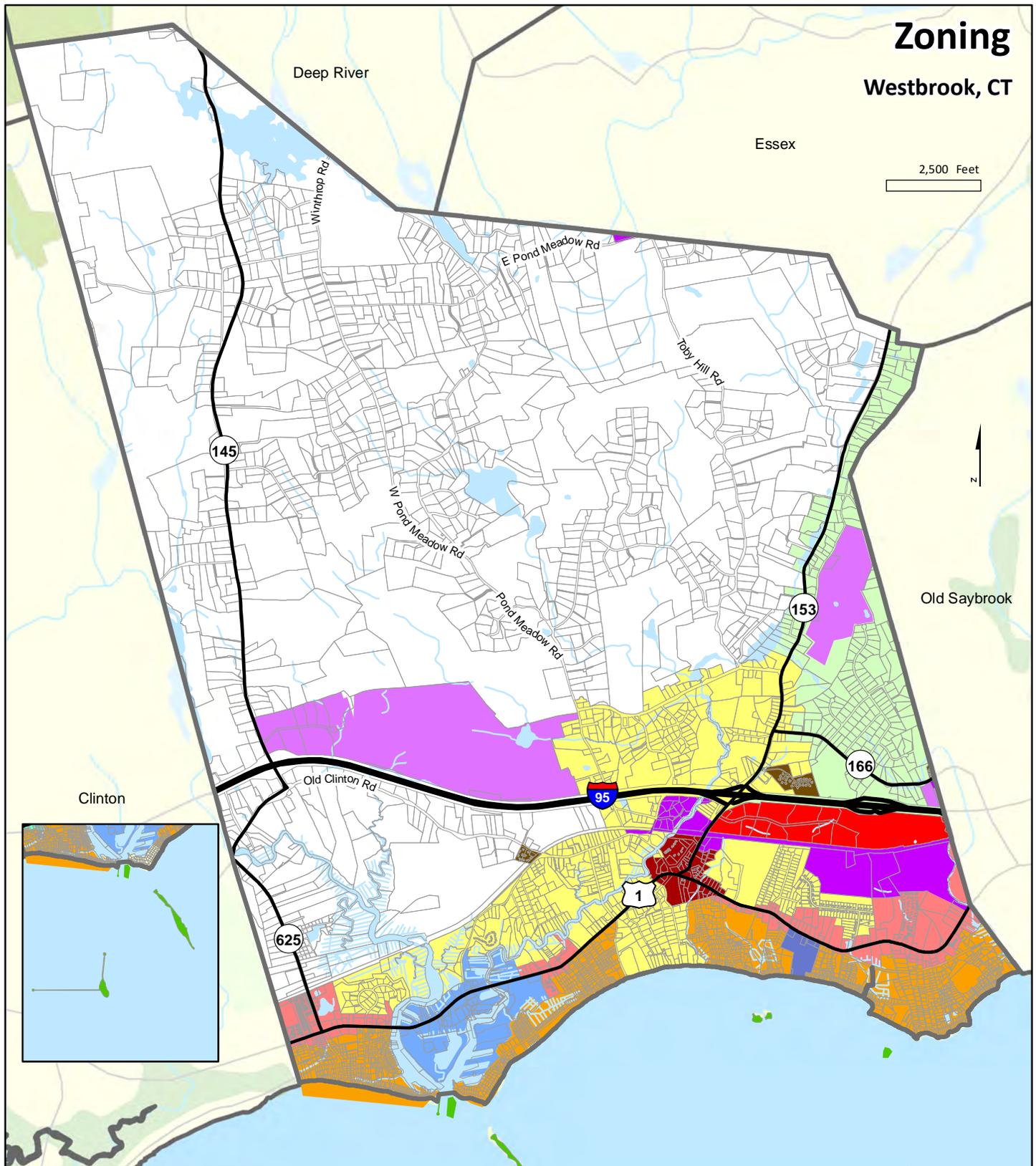
Business-Zoned Area



Zoning

Westbrook, CT

2,500 Feet



	Coastal Conservation		Medium Density Residential		Commercial Town Center		Industrial
	Rural Residential		High Density Residential		Turnpike Interchange		Light Industrial
	Low Density Residential		Planned Residential Development / IHOZ		Neighborhood Commercial		Commercial Boating
							Resort District

Fiscal Overview

Key fiscal indicators which reflect the circumstances affecting Westbrook and surrounding communities are presented below.

Compared to nearby communities, whether expressed on a per capita basis or a per housing unit basis, Westbrook has the second strongest tax base as measured by the market value of all property in the community.

	Equal. Net Grand List Per Capita
Old Saybrook	\$324,122
Westbrook	\$253,385
Essex	\$225,288
Clinton	\$167,906
Killingworth	\$159,148
Deep River	\$155,936
State	\$150,926 (est.)

	Equal. Net Grand List Per Housing Unit
Old Saybrook	\$587,793
Westbrook	\$465,508
Essex	\$430,327
Killingworth	\$399,022
Clinton	\$355,310
Deep River	\$336,749
State	n/a

2017 data reported by CERC, 2019

As a result of the strong tax base, Westbrook has the second lowest effective tax rate (taxes expressed relative to the estimated market value of all property in the community) compared to nearby communities.

	Effective Tax Rate
Deep River	18.55
Killingworth	18.41
Clinton	17.62
Essex	15.19
Westbrook	15.02
Old Saybrook	12.93
State	19.43 (est.)

2017 data reported by CERC, 2019

Compared to nearby communities, Westbrook has the second highest tax levy when expressed on a per capita basis. This is partly the result of the small household size in Westbrook.

	Tax Levy Per Capita
Old Saybrook	\$4,191
Westbrook	\$3,882
Essex	\$3,423
Clinton	\$2,959
Killingworth	\$2,930
Deep River	\$2,893
State	\$2,932 (est.)

2017 data reported by CERC, 2019

Westbrook has the second lowest percentage of the budget allocated to education compared to nearby communities.

	Education Share of Budget
Killingworth	80%
Deep River	73%
Clinton	68%
Essex	68%
Westbrook	65%
Old Saybrook	59%
State	n/a

2017 data reported by CERC, 2019

Compared to nearby communities, Westbrook receives a reasonable amount of intergovernmental revenue (allocated based on indications of fiscal stress and/or need).

	Per Cent Intergov't Revenue
Clinton	24%
Deep River	16%
Westbrook	12%
Killingworth	12%
Old Saybrook	8%
Essex	5%
State	n/a

2017 data reported by CERC, 2019

Westbrook has more per capita debt than the State average, but it is lower than the debt carried by some nearby communities. .

	Per Capita Debt
Clinton	\$4,404
Old Saybrook	\$3,253
Westbrook	\$2,845
Essex	\$1,659
Killingworth	\$1,299
Deep River	\$643
State	\$2,513 (est.)

2017 data reported by CERC, 2019

Key Findings

Some of the key findings from the evaluation of conditions and trends include:

- **Westbrook Will Have More Older Residents** - Westbrook is expected to see a large increase in its age 65 and older population.
- **Local Service Demands May Change** - The growth in the older population is likely to affect the facilities people want and the services people need.
- **Summer Population Is Much Higher** – It is estimated that population roughly doubles in the summertime since about 1 in 5 housing units already built in Westbrook are kept for seasonal, occasional, and/or recreational use.
- **Housing Affordability Is A Continuing Issue** - Housing affordability makes it harder for younger persons and families to move to Westbrook (this also contributes to the median age getting older).
- **Westbrook Is Vulnerable To Affordable Housing Proposals** - Although Westbrook has a higher percentage of affordable housing than adjacent towns, the Town has not met the State threshold of 10 percent affordable and is subject to the affordable housing appeals procedure.
- **Tourism And Recreation Drives Westbrook’s Economy** - Westbrook has a tourism/recreation-based economy with higher summer occupancy, cottage/resort rentals, and a large number of marinas and boating facilities (along with dining and beach-related activities).
- **Economy Could Be More Diversified** - Westbrook is reliant on a few economic sectors which could make it vulnerable if the economy were to shift away from these sectors (retail, tourism, etc.).
- **Westbrook Will Have More Older Residents** - Westbrook is expected to see a large increase in its age 65 and older population and this is likely to affect the facilities people want and the services people need.
- **No Major Fiscal Issues Are Apparent** - Westbrook has a relatively strong tax base and no major fiscal issues are apparent.