

3.7 Tax Base and Community Services

3.7.1. Taxes

3.7.1.1 Existing Conditions

Property Taxes

The Applicant proposes two projects on adjacent parcels of land in the Town of Carmel comprising a total of eight tax lots. The Fairways site, also referred to below as “Parcel A”, and the Gateway Summit site, referred to as “Parcel B”, have a combined current assessed valuation of \$1,357,729. Tax lot numbers and current assessed values of the project sites are summarized in Table 3.7-1.

Table 3.7-1			
Tax Lots and Current Assessed Value			
	Tax Lots	Current Assessed Value	Current Taxable Value
The Fairways Parcel A	44.-2-1-1	\$321,630	\$321,630
	44.-2-1.-2	\$9,399	\$9,399
	44.-15-2-2	\$174,900	\$174,900
	44.-15-2-4	\$5,000	\$5,000
	Subtotal	\$510,929	\$510,929
Gateway Summit Parcel B	55.-2-23.1	\$278,800	\$278,800
	55.-2-24	\$270,000	\$0*
	55.-2-25	\$204,600	\$204,600
	55.11-1-32	\$93,400	\$0*
	Subtotal	\$846,800	\$483,400
*Tax lots 44.-2-24 and 55.-11-1-32 are tax exempt lots owned by the Town. Source: Town of Carmel Assessor, Tax Receiver. Town of Southeast Tax Receiver. Table prepared by Tim Miller Associates, Inc.			

Both the current assessed valuation and taxable valuation of Parcel A totals \$510,929. The current assessed valuation of Parcel B totals \$846,800, while the taxable valuation of Parcel B totals \$483,400, due to its two tax exempt lots that are owned by the Town of Carmel.

Table 3.7-2 provides a summary of the taxes generated by both Parcel A and B at this time. The net annual property taxes currently generated by Parcel A and Parcel B are \$67,495 and \$81,508 respectively, based on 2004 tax bills.

Table 3.7-2 Property Taxes Generated Before Site Development					
Taxing Jurisdiction	2004 Rate*	Existing Taxes Generated			
		The Fairways Parcel A		Gateway Summit Parcel B	
		Taxable Value	Tax	Taxable Value	Tax
Putnam County	\$2.93	\$510,929	\$1,498.40	\$483,400	\$1,417.70
Carmel Town	\$4.42	\$510,929	\$2,260.30	\$483,400	\$2,138.50
Carmel Central School	\$29.73	\$510,929	\$17,681.30	\$483,400	\$8,288.50
Brewster Central School	\$37.49	0	0.00	\$278,800	\$7,669.60
Carmel Ambulance	\$0.40	\$510,929	\$204.40	\$204,600	\$193.40
Fire Protection No. 3	\$1.17	\$510,929	\$597.80	\$483,400	\$565.60
Carmel Water No. 2	\$1.20	\$510,929	\$613.10	\$483,400	\$1,016.20
Carmel Sewer No. 2 O & M**	\$180.00	\$510,929	0.00	\$483,400	0.00
Carmel Sewer No. 2A Cap**	\$1,000.00	\$45	\$44,640.00	\$483,400	\$55,940
Carmel Sewer No. 2A Ext Cap**	\$1,000.00	0.0	0.00	\$483,400	\$4,279
Total			\$67,495.30		\$81,508.0
<p>*Based on 2004 tax rates for all taxing jurisdictions. Rates have been rounded to the nearest cent. ** Taxes for sewer districts are per unit. The project site is currently undeveloped. No sewer operation and maintenance taxes are paid at this time. Source: Town of Carmel Assessor, Tax Receiver. Town of Southeast Tax Receiver Table prepared by Tim Miller Associates, Inc.</p>					

•The Fairways (Parcel A)

The net annual property taxes currently generated by Parcel A total \$67,495, based on 2004 tax bills. The net annual property taxes currently generated by Parcel A and paid to Putnam County total \$1,498. The net annual property taxes currently generated by Parcel A and paid to the Town of Carmel total \$2,260, while the net annual property taxes currently generated by Parcel A and paid to the Carmel Schools total \$17,681.

The net annual property taxes currently generated by Parcel A and paid to Fire District No. 3 total \$598. The net annual property taxes currently generated by Parcel A and paid to the Carmel Water District No.2 and Carmel Ambulance amount to \$613 and \$204, respectively. The net annual property taxes currently generated by Parcel A and paid to the Sewer District No.2A Cap total \$44,640.

•Gateway Summit (Parcel B)

The net annual property taxes currently generated by Parcel B total \$81,508, based on 2004 tax bills. The net annual property taxes currently generated by Parcel B and paid to Putnam County total \$1,418. The net annual property taxes currently generated by Parcel B and paid to the Town of Carmel total \$2,139, while the net annual property taxes currently generated by Parcel B and paid to the Carmel and Brewster Schools are \$8,289 and \$7,670, respectively.

The net annual property taxes currently generated by Parcel B and paid to Fire District No. 3 are \$566. The net annual property taxes currently generated by Parcel B and paid to the Carmel Water District No.2 and the Ambulance amounts to \$1016 and \$193, respectively. The net annual property taxes currently generated by the Parcel B and paid to the Sewer No.2A CAP and Sewer No.2A Extension CAP Districts are \$55,940 and \$4,279, respectively. There are no current net annual sewer operation and maintenance taxes paid on Parcel B, as it is currently vacant land.

Demographic Characteristics

- Population Trends

Like Putnam County, the Town of Carmel experienced rapid population growth during the 1990's. The 2000 Census reported a total population of 95,745 persons for Putnam County, a 14 percent increase over the 1990 population of 83,941. As shown in Table 3.7-3, the population of Carmel grew at nearly the same rate during this decade, from 28,816 persons in 1990 to 33,005 persons in 2000. The 137 percent growth spurt in Carmel that occurred between 1960 and 1970 coincided with the peak years of the "baby boom," which peaked in 1963. During that decade, Carmel's proportion of the Putnam County population climbed to over one-third and has remained at that proportion ever since.

Table 3.7-3 Population Trend, Town of Carmel and Putnam County 1930-2000								
Town*	1930	1940	1950	1960	1970	1980	1990	2000
Carmel	3,434	4,195	5,458	9,113	21,639	27,948	28,816	33,006
%Change		22%	30%	67%	137%	29%	3%	15%
% of County	25%	25%	27%	29%	38%	36%	34%	34%
Southeast	3,505	4,053	4,388	6,844	9,901	11,416	14,927	17,316
%Change		15%	8%	56%	44%	15%	30%	16%
Kent	770	1,546	2,146	3,924	8,106	12,433	13,183	14,009
%Change		101%	39%	83%	107%	53%	6%	6%
Putnam County	13,746	16,555	20,307	31,722	56,696	77,193	83,941	95,745
% Change		20%	22%	56%	78%	36%	8%	14%
Sources: U.S. Bureau of Census, Town of Carmel Draft Comprehensive Plan, 2000. * Village of Brewster is included in overall town figures.								

The region's population growth is expected to continue through 2007 with a projected Putnam County population of 102,790 persons, representing a seven percent increase over 2000 levels. The Town of Carmel Draft Comprehensive Plan projects a 2010 population for Carmel of approximately 35,000 persons, a 7.5 percent overall growth rate for the first decade of the 21st century.

Household Trends

During the 1990s, the number of Putnam County households increased from 28,094 to 32,703, representing an increase of 16 percent. By 2007, the number of households is expected to increase by nine percent to 35,732. The number of households in Carmel grew by 38 percent, from 7,859 in 1990 to 10,847 in 2000.

Household size in the Town of Carmel decreased from 3.66 persons per household in 1990 to 3.04 in 2000. The size of Putnam County households is expected to continue to decrease, and is projected to be 2.87 persons per household in 2007. Due to this trend of smaller household sizes combined with the Town's steady overall population growth, it is expected that housing demand will remain strong in the Town of Carmel in the future.

Moreover, median age has steadily increased in Carmel, from 29.9 years in 1980, to 33.5 years in 1990, and to 37.4 years in 2000. This is indicative of a recent trend in which people increasingly prefer to "age in place," a term that refers to remaining in one's own home, or a smaller home in one's own community, rather than moving to other parts of the county or region after retirement.

Yet while there is strong demand for senior housing in the Town of Carmel (see Senior Housing Market Analysis, Appendix C), the town's housing stock does not currently contain senior housing options to meet the demand of the area's elderly population. The continued lack of senior housing in the town and the availability of such housing in bordering and nearby municipalities will likely lead in the future to senior residents of the Town leaving the County or State to find available senior housing elsewhere, including moving to existing senior housing complexes in nearby municipalities such as Danbury and Brookfield, Connecticut, and Fishkill and Somers, New York. It should be noted that such an outmigration of seniors from the Town of Carmel would likely lead to their replacement by younger families with children. This trend would replace senior households, which generate tax revenues to the Town and School District without increasing school costs, with households that would generate tax revenues while also increasing costs to the School District.

3.7.1.2 Potential Impacts

Property Tax After Development

- The Fairways (Parcel A)

The Fairways project will consolidate four existing tax lots. Tax revenues to the various taxing jurisdictions into which The Fairways project site falls will take the form of increased property tax and increased sales tax revenues. For the purpose of this analysis, it is assumed that each condominium unit of senior housing on The Fairways and Gateway Summit sites would have a purchase price of approximately \$350,000. For the purpose of projecting future property taxes, an average market rent of \$2,400 per unit per month is assumed, with 15 percent of total annual rent discounted for maintenance costs. (Rental value is used to project property taxes due to the absence of comparable for sale projects in Putnam County. The units at Gateway Summit and The Fairways will not be rental units.) An estimated capitalization rate of ten percent has been applied,¹ along with the Town's 2004 equalization rate of 60.33 percent.² The

¹ RealtyRates.com On-line Investor Survey 3rd Quarter 2004, R.G. Watts & Company, LLC, August 2004.

² Town of Carmel Assessor's Office.

Tax Base and Community Services

January 3, 2005

table below summarizes and compares existing property tax revenues generated by the project site to projected future taxes. The total projected future assessed valuation used in the analysis herein is \$22,153,176. The projected revenues presented are based on current 2004 tax rates. With no changes in assessments, these rates are likely to increase over time.

Table 3.7-4 shows the existing property taxes paid on Parcel A, as well as the property tax revenues that are projected to be generated when The Fairways project is fully built out and occupied.

Table 3.7-4
Property Taxes Generated Before and After Site Development
The Fairways

<i>Taxing Jurisdiction</i>	Current Assessed Value*	Future Assessed Value	2004	Taxes Generated		Net Increase
			<i>Rate**</i>	<i>Before Development</i>	<i>Post Development</i>	
Putnam County	\$510,929	\$22,153,176	\$2.93	\$1,498	\$64,969	\$63,471
Carmel Town	\$510,929	\$22,153,176	\$4.42	\$2,260	\$98,004	\$95,744
Carmel Central School	\$510,929	\$22,153,176*	\$29.73	\$17,681	\$489,019	\$471,338
Carmel Ambulance	\$510,929	\$22,153,176	\$0.40	\$204	\$8,861	\$8,657
Fire Protection No. 3	\$510,929	\$22,153,176	\$1.17	\$598	\$25,919	\$25,321
Carmel Water #2	\$510,929	\$22,153,176	\$1.20	\$613	\$26,584	\$25,970
Carmel Sewer #2 O&M***	\$510,929	\$22,153,176	\$180.00	0	\$45,900	\$45,900
Carmel Sewer #2A CAP***	\$510,929	\$22,153,176	\$1,000.00	\$44,640	\$44,640	\$0
Total****				\$67,495	\$803,897	\$736,402

Source: Town of Carmel Assessor, Tax Receiver

* A basic STAR exemption in the amount of \$38,030 per dwelling unit applies to 2003-2004 school taxes.

**Rates have been rounded to the nearest cent.

***Rates are per unit. Taxes paid to sewer districts are based on formulas derived from the Sewer District's Capital Charge Ordinance and Use Charge Ordinance.

****Numbers may not add up due to rounding.

1. Projected Property Tax Revenue - County and Town

The approximate net increase between the total current tax revenues generated by Parcel A (\$67,495) and the total future project-generated revenues for The Fairways (\$803,897) is projected to be approximately \$736,402. The total projected revenues from The Fairways project represents an increase in revenues of over 11 times the revenues generated currently by the property.

The estimated net increase between the total current tax revenues generated by Parcel A for Putnam County (\$1,498) and the total future project-generated tax revenues for The Fairways project (\$64,969) is projected to be approximately \$63,471, or just over 43 times tax revenues generated currently by the property.

The estimated net increase between the total current tax revenues generated by Parcel A for the Town of Carmel (\$2,260) and the total future project-generated tax revenues for The Fairways project (\$98,004) is projected to be approximately \$95,744, also just over 43 times the tax revenues generated currently by the property.

2. Projected Tax Revenue - Carmel Central School District

The net increase between the total current school tax revenues for the Carmel Schools generated by Parcel A and the total future project-generated school tax revenues for Parcel A is projected to be approximately \$489,019, or over 27 times the amount of school tax revenues generated currently by Parcel A.

3. Projected Tax Revenue - Other Special Districts

The future project-generated tax revenues generated by Parcel A for the Sewer Districts #2 O & M and #2A CAP are projected to be approximately \$45,900 and \$44,640, respectively. The net increase between the total current tax revenues generated by Parcel A for other special districts are all projected to be over approximately 43 times the amount of tax revenues generated currently by the property.

- Gateway Summit (Parcel B)

The Gateway Summit project will merge the existing four tax lots and re-subdivide the parcel into nine lots. Tax revenues to the various taxing jurisdictions into which the project falls will take the form of both increased property tax and increased sales tax revenues. The additional permanent jobs that would be added to the local economy would also add to the income tax revenues of both the State and Federal governments. For the purpose of projecting future property taxes, projection of future assessed value for the multifamily senior condominium units is based on an average rent of \$2,400 per month for the Senior Housing units on Lot 5 and Assisted Living or Senior Housing units on Lot 6 with 15 percent of total annual rent discounted for maintenance costs. (Rental value is used to project property taxes due to the absence of comparable for sale projects in Putnam County. The units at Gateway Summit and The Fairways will not be rental units.) An estimated capitalization rate of ten percent has been applied,³ along with the Town's 2004 equalization rate of 60.33 percent.⁴ Per square foot construction cost multipliers (see below) are used to estimate the value of the non-residential uses, although it is noted that construction costs may vary significantly depending on the final tenants selected for these developments. Average per square foot construction costs for the various types of development are as follows:

- \$95 per square foot for office use
- \$145 per square foot for restaurant
- \$110 per square foot for hotel
- \$80 per square foot for conference center
- \$80 per square foot for YMCA

³ RealtyRates.com On-line Investor Survey 3rd Quarter 2004, R.G. Watts & Company, LLC, August 2004.

⁴ Town of Carmel Assessor's Office.

- \$80 per square foot for retail

Table 3.7-5 shows the existing property taxes paid on Parcel B on which the Gateway Summit project is proposed, as well as the property tax revenues that are projected to be generated when the project is completed and fully occupied. The property tax for the post-development tax projection has been based on the uses and intensities outlined in Table 2-1 in chapter 2.0, Project Description.

As shown on the fiscal analysis worksheets included as Appendix R, future market value for the Gateway Summit site totals \$68,505,413. Based on an equalization rate of 60.33 percent, the total projected future assessed valuation used in the analysis herein, including land and improvements, is \$41,329,316. However, the proposed YMCA is a non profit tax exempt use that only pays taxes to special districts. Therefore, the total taxable value used in the analysis for Town and County taxes is \$38,047,364.

The projected revenues presented above and in table 3.7-5 are based on current 2004 tax rates. With no changes in assessments, these rates are likely to increase over time.

It is noted that commercial real property tax abatement is currently not authorized in the Town of Carmel.

Table 3.7-5
Property Taxes Generated Before and After Site Development
Gateway Summit

Taxing Jurisdiction	Current Taxable Assessed Value*	Future Assessed Value	2004	Taxes Generated		Tax Increase
			Rate**	Existing	Post Development	
Putnam County	\$483,400	\$38,047,364	\$2.93	\$1,418	\$111,583	\$110,165
Carmel Town	\$483,400	\$38,047,364	\$4.42	\$2,139	\$168,319	\$166,181
Carmel Central School	\$278,800	\$15,988,716	\$29.73	\$8,288	\$475,345	\$467,056
Brewster Central School	\$204,600	\$14,794,918	\$37.49	\$7,670	\$554,601	\$546,931
Carmel Ambulance	\$483,400	\$38,047,364	\$0.40	\$193	\$15,219	\$15,026
Fire Protection No. 3	\$483,400	\$38,047,364	\$1.17	\$566	\$44,515	\$43,950
Carmel Water No. 2	\$483,400	\$38,047,364	\$1.20	\$1,016	\$45,657	\$44,641
Sewer 2A CAP & 2A Ext CAP***	\$483,400	\$38,047,364	\$1,000.00	\$60,219	\$82,125	\$21,906
Sewer O & M***	\$483,400	\$38,047,364	\$180.00	0	\$128,826	\$128,826
Total				\$81,508	\$1,626,190	\$1,544,682

Source: Town of Carmel Assessor, Tax Receiver. Town of Southeast Tax Receiver, Putnam County Finance Department

*A basic STAR exemption applies to school tax in the amount of \$38,030 per dwelling unit for the 2003-2004 school year. Detailed tax calculations are included in Appendix R of this DGEIS.

**Rates have been rounded to the nearest cent.

*** Rates are per unit. Taxes paid to sewer districts are based on formulas derived from the Sewer District's Capital Charge Ordinance and Use Charge Ordinance .

1. Projected Property Tax Revenue - County and Town

The estimated net increase between the total current tax revenues generated by the site for Putnam County (\$1,418) and the total future project-generated tax revenues for the subdivision (\$111,583) is projected to be approximately \$110,165, or just over 78 times tax revenues generated currently by the property.

The estimated net increase between the total current tax revenues generated by the site for the Town of Carmel (\$2,139) and the total future project-generated tax revenues for the subdivision (\$168,319) is projected to be approximately \$166,181, also just over 78 times tax revenues generated currently by the property.

2. Projected Tax Revenue - Brewster and Carmel Central School Districts

The projected revenues presented are based on current 2003-2004 tax rate for the Carmel and Brewster Central School Districts. With no changes in assessments, these rates are likely to increase over time. The net increase between the total current school tax revenues for the Carmel and Brewster Schools generated by Parcel B and the total future project-generated school tax revenues for the project are projected to be approximately \$467,056 and \$546,931 or over 57 and 72 times the level of school tax revenues generated currently by Parcel B, respectively.

3. Projected Tax Revenue - Other Special Districts

The projected revenues presented for the Fire District #3, Carmel Sewer District #2 O & M 2A CAP Extension and 2A CAP, Water District #2 and Carmel Ambulance are based on current 2004 tax rates. With no changes in assessments, these rates are likely to increase over time. It is further noted that the proposed YMCA is a non-profit tax exempt use and would only pay taxes to water and sewer districts. The net increase between the total current tax revenues generated by the site for the Fire District (\$566) and the total future project-generated tax revenues for the subdivision (\$44,515) is projected to be approximately \$43,950, or just over 78 times the tax revenues generated currently by the property.

The future tax revenues generated by the site for the Sewer Districts 2A CAP and 2A CAP Extension are projected to be approximately \$82,125. The future tax revenues generated by the site for the Sewer District operation and maintenance unit are projected to be approximately \$128,826. The net increase between the total current tax revenues generated by the site for the Water District No. 2 (\$1,016) and the total future project-generated tax revenues from the Gateway Summit project (\$45,657) is projected to be approximately \$44,641, or just over 44 times the tax revenues generated currently by the property.

The net increase between the total current tax revenues generated by the site for the Carmel Ambulance (\$193) and the total future project-generated tax revenues for the subdivision (\$15,219) is projected to be approximately \$15,026 or just over 78 times tax revenues generated currently by the property.

Sales Tax Revenue Projection

Future sales taxes generated from the proposed development are expected to be in the order of magnitude of \$2.7 million. This is based on applying the 7.5 percent sales tax to the proposed restaurant, auto dealership and hotel.¹ Many of the potential future patrons of establishments at the proposed commercial developments are currently spending money at the limited number of establishments in Carmel and Southeast. Most are probably spending much larger amounts in Westchester or Dutchess counties in New York, and Fairfield County in Connecticut. Some amount of the money available for retail expenditures are either not spent at all, or are not currently spent in the tri-county area. Typically, such new expenditures are assumed to comprise approximately 30 percent of a project's future sales. If it is assumed that 30 percent of the total retail sales at this project will be drawn from other retail destinations in Putnam County, then the projected net increase in sales for purposes of calculating potential sales tax revenues to Putnam County would be \$773,000.

Likewise, if it is assumed that most of the sales drawn to the new center will come from establishments within New York State, then the State and the MTA would experience a modest increase in sales tax revenue. For purposes of this analysis, 30 percent of the future sales at the proposed development have been assumed to either be new, or attracted from a non-New York State location. Thus, based on the allocation of the sales tax to New York State and the MTA (4.25 % and 0.25%, respectively), the projected increase in sales tax revenues is projected to be \$469,000 for New York State and \$28,000 for the MTA.

According to the New York State Tax Department and Putnam County Finance Department, sales tax revenues derived from the 7.5 percent sales tax collected in Carmel are allocated as follows:

- 4.25 % to New York State
- 3% to Putnam County
- 0.25% to the MTA

No portion of the County's sales tax receipts are provided to localities or school districts.

It should be noted that the projected property and sales tax revenues are speculative as the actual uses and future tenants at the center are not known at this time. The actual tax revenue generated by the proposed development may vary significantly from the figures presented above based on the manner in which the property is actually developed.

In addition to direct economic benefits of the proposed project resulting from increases in property and sales tax revenues generated by the project site itself, the proposed project will result in secondary economic benefits as a result of the increase in visitors to the area, particularly from the proposed hotel development. The hotel proposed would provide businesses and residents of the surrounding region with lodgings and associated banquet and conference facilities that do not currently exist in Putnam County, allowing the Town of Carmel and Putnam County to capture sales associated with conferences and events that would otherwise go to adjacent counties and municipalities. While it is difficult to quantify the amount of revenues generated by sales at establishments that would potentially be utilized by hotel guests at Gateway Summit -- such as entertainment venues and other area restaurants -- the secondary economic benefits of attracting hotel guests and conferences to Putnam County would likely be substantial. Local service and sales establishments would also likely receive

increased patronage from attendees at events held at the proposed conference center and banquet hall. The addition of these facilities in Putnam County would also improve the quality of life for local and County residents, who would be given the option of not having to drive longer distances to access venues for events such as receptions for weddings.

Demographic Impacts

- The Fairways

The population projection for the proposed Fairways project is based on multipliers developed for the Tuxedo Reserve project, proposed in the Town of Tuxedo, New York. Active adult senior living would be expected to generate 1.8 persons per dwelling for a two-bedroom condominium unit.

The proposed senior housing units on The Fairways project site are all two-bedroom condominiums. Based on the above-mentioned multipliers, the proposed senior housing units are projected to increase the Town's population by 270 persons, when fully occupied. The proposed senior housing units are age restricted units. Thus, no school age children are anticipated from the proposed development.

- Gateway Summit

Based on multipliers developed for other similar projects in Putnam County, the 48 units of assisted living or senior housing, and 143 units of senior housing proposed for the Gateway Summit site would be expected to generate 1.3 and 1.8 persons for each unit, respectively. When fully occupied, these senior residential uses on the Gateway Summit project site are projected to increase the Town's population by a total of 319 persons, with 257 persons residing on Lot 5 (containing 143 units of senior housing) and 62 persons residing on Lot 6 (containing 48 units of assisted living or senior housing). Similar to the senior housing proposed on The Fairways project site, the proposed senior housing units are age restricted. Thus, no school age children are expected from the proposed development.

Mitigation Measures

As previously discussed, median age has increased in Carmel, from 29.9 years in 1980, to 33.5 years in 1990, and to 37.4 years in 2000. This indicates the recent trend in which people wish to "age in place," a term that refers to seniors remaining in their own home or a smaller home in their own community, all within a reasonably close proximity. As discussed in the market study (Appendix C) conducted by the Applicant, demographers have estimated that the market for retirement housing will triple by 2020. The proposed development is to be built to meet the lifestyle needs of this generation and to meet today's demand, which is expected to begin to peak around 2015. Therefore, in addition to the proposed revenues that it will generate, the proposed project will support current demographic trends through provision of senior housing and assisted living housing. No further mitigation measures are proposed.

3.7.2 Employment

3.7.2.1 Existing Conditions

Based on the Census 2000 data and the Town of Carmel Comprehensive Plan, the County as a whole enjoyed a 3.3 percent unemployment rate in 1990 and 2.6 percent in 1998. Middle income earning households in the \$35,000 to \$100,000 range represent nearly 70 percent of all households in the town. The relatively high household income within the town can be attributed to the high employment rate and types of employment. A significant proportion of manufacturing, business, finance and education occupations appear to contribute to the above average household income levels. These four general occupation categories make up approximately 40 percent of the employment types in the town. Health, transportation and communications, and general professionals have a significant number of employees (24 percent). Comparatively, the workforce in the Town is similar to that of the State as a whole. While the town has 14 percent of its workforce employed in manufacturing, 15 percent of the State is employed in the same field. Likewise 16 percent of the Town are retail workers which is closely matched to the State's 15 percent.

Short-Term Employment

It is anticipated that the majority of the construction-related workers at the site will come from the Town of Carmel and the immediately surrounding area. These workers are expected to have a positive impact on existing local businesses, purchasing such services as food, convenience shopping, gasoline, etc.

In addition to direct employment, total employment resulting from construction expenditures on this project would include the creation of jobs in business establishments providing goods and services to project contractors. A secondary effect multiplier of 1.5 has been utilized, meaning that each new construction employee job would generate 0.5 additional jobs. A multiplier of 1.0 would mean that the construction employee jobs would have no additional job generation effect.

- The Fairways

Based on labor hour estimates included in the Development Impact Assessment Handbook published by the Urban Land Institute (1994), The Fairways project is expected to generate up to 105 person-years of construction employment. Adding the indirect job creation figures brings the total directly and indirectly generated jobs resulting from The Fairways construction project to a total of approximately 158 person-years of employment.

- Gateway Summit

Based on labor hour estimates included in the Development Impact Assessment Handbook published by the Urban Land Institute (1994), the Gateway Summit project is expected to generate up to 203 person-years of construction employment. Adding the indirect job creation figures brings the total directly and indirectly generated jobs resulting from the Gateway Summit construction project to a total of approximately 305 person-years of employment.

Long-Term Employment

- The Fairways

The proposed Fairways project will not generate long-term employment due to the nature of the residential development. However, the new residences would create some opportunities in the trades and home services, including through the contracting of grounds maintenance by the Home Owners Association.

- Gateway Summit

It is projected that upon completion and full operation, future businesses at the proposed development will employ up to 352 employees. These jobs would represent a sizable increase in employment in the Town of Carmel, and Putnam County. According to information from the NYS Department of Labor, a total of 22,850 people were employed within Putnam County in 2002. The projected distribution of employment within the proposed development is shown in Table 3.7-6 below.

Table 3.7-6 Projected Employment /Job Generation		
Use	Intensity	Projected Range by Land Use
Hotel and Conference Center	150 Rooms	135
Restaurant	7,000 SF	52
YMCA	68,000 SF	68
Office	18,000 SF	54
Auto Dealership	45,000 SF	43*
Total		352
<small>Source: Development Impact Assessment Handbook (Urban Land Institute, 1994); Institute for Transportation Engineers, Trip Generation Handbook, 5th and 7th Editions *Based on data compiled by the National Automobile Dealers Association, auto dealerships in New York State employed, on average, 43 persons per dealership in 2003.</small>		

It should also be noted that additional jobs would be created from the wage and salary income received by those employed by the businesses housed in the proposed project. Like the projection of short-term construction employment, the method for estimating the additional jobs generated by those directly employed at proposed development is through the use of employment multipliers where a multiplier of 1.5 would mean that each new primary job generates 0.5 additional jobs. A multiplier of 1.0 would mean that the primary employee jobs would have no additional job generation effect.

The location of this project in a somewhat developed suburban-exurban area is expected to require the addition of some increased amount of support businesses in the surrounding area, whether through expansion of existing businesses, or through the construction and operation of new businesses. This was the basis for using 1.25 as a reasonable regional employment multiplier. Applying this multiplier to the number of primary employee jobs is projected to result in 88 additional jobs.

Mitigation Measures

No adverse impacts to the employment market have been identified. Therefore, no mitigation measures are proposed.

3.7.3 Police/Fire Protection/Emergency Medical Services/Highway

3.7.3.1 Police Protection

Existing Conditions

The Carmel Police Department is a "full service" department and participates in many community crime prevention and awareness programs in addition to its normal law enforcement tasks. The department consists of the patrol division, detective division, and records division, and a seasonal marine division. The Town of Carmel Police headquarters are located at Town Hall at 60 McAlpin Avenue just east of Route 6 in Mahopac.

According to a telephone conversation with the Carmel Police Chief Michael Johnson, the department currently has 33 officers. The Putnam County Sheriff's Department also exhibits a regular presence in the area, as does the New York State Police and Metro-North Police.

Potential Impacts

Chief Johnson estimates that approximately 1,200 calls annually would be expected from the proposed Fairways and Gateway Summit development. This equates to three additional calls per day spread over a 24 hour period. The closest substation is three miles from the site and the main station is seven miles from the site. Average response time to the subject site is between 3 to 5 minutes. There are no plans for department expansion, nor changes to the service area at this time. However, the police chief indicated that an additional one to two officers may be needed to accommodate the extra services induced by the proposed development.

Mitigation Measures

Additional revenue provided to the Town through property taxes could be used to improve the facilities, and/or increase police staffing or hours of operation, if necessary.

3.7.3.2 Fire Protection

Existing Conditions

The Carmel Fire Department is located at 94 Gleneida Avenue approximately one mile north of the project site. The Department is a fully volunteer organization. According to correspondence from the Carmel Fire Department (Appendix B), the Fire Department houses three engine/pumpers, one ladder truck, one rescue, one tanker, and one brush truck. The nearest fire station to the subject site is located at the corner of Route 52 and Vink Drive. From year 2000 to 2002, the Fire Department's responses to calls have steadily increased from 221 to 307 calls.

Potential Impacts

The Fairways

As previously discussed, The Fairways project will increase the town's population by 270 persons. Based on planning standards contained in the Development Impact Handbook published by the Urban Land Institute in 1994, an increase in population of 270 persons would generate, on average, a need for 0.4 additional fire personnel.

Gateway Summit

As previously discussed, the Gateway Summit project will increase the town's population by 319 persons. Based on planning standards contained in the Development Impact Handbook published by the Urban Land Institute in 1994, an increase of population of 319 would generate, on average, a need for less than 0.5 additional fire personnel.

Correspondence of June 5, 2003 from First Assistant Chief Robert Lipton Sr. of the Carmel Fire Department (see Appendix B) had the following comments regarding the proposed project:

1. During the construction of the Centennial Golf Course, the Carmel Fire Department voiced concern that the dead end system in place now will not adequately supply water for fire protection. The fire department suggested at that time that the system be looped, meaning the supply line connects to two different water mains. If the proposed project goes through, the fire department strongly recommends that the system be looped. Hydrants should also be in place along Route 6 to the end of the district.
2. The Fire Department suggests that the Town Engineer review and certify that the water supply and pressure of the three water towers would adequately supply and provide storage capacity to the proposed project.
3. The Fire Department does not have enough pumpers, nor does it have the pump capacity to protect these proposed buildings and a development of this size in the community. To protect a hotel/conference center, along with a YMCA and retail space, the Fire Department will need assistance in pursuing a substation and an additional pumper along the Route 6 corridor.
4. The Department is concerned that not only will this lead to an increase in car accidents, but that it will lead to a slow down in the response as a department, and for members trying to reach the department to respond. Both Fair Street and Route 6 already have congestion problems. The proposed development will add to this.
5. The Fairways project will be given tax exempt status, most likely from the town and county. Senior housing taxes the Department's services with additional calls. The Fire Department cannot afford to further tax the fire service system without revenue

Mitigation Measures

All buildings will be constructed and all operations will be permitted in accordance with the provisions of the State Fire Prevention Code. Buildings and operations are subject to inspection by the Town Building Inspector. The adequacy of construction materials used, building design and material storage practices, fire flow rates, and water system capacity would be assessed by the Fire Department during the site plan approval process.

Regarding the Fire Department's concern regarding traffic congestion from the projects and potential impacts on response times, it should be noted that the projects' internal road network does provide a secondary road access to the Kelly Ridge Road area. Furthermore, a link within the Town of Carmel between Fair Street to the eastern portion of US Route 6 is created for Department vehicles without passing through four traffic signals (NYS Route 52/NYS Route 301, NYS Route 52/ US Route 6, US Route 6/Stoneleigh Avenue, and US Route 6/ Old Route 6).

Regarding the Fire Department's recommendation for a looped water supply system, once both The Fairways and Gateway Summit infrastructure is completed, the water supply system for fire protection will be looped from Kelly Ridge Road to Route 6. Additional revenue provided to the Fire Department via the property tax could be used to improve the facilities of the Department, and/or increase staff, if necessary. Therefore, no further mitigation measures are proposed.

3.7.3.3 Emergency Medical Services

Existing Conditions

The Carmel Volunteer Ambulance Corps provides emergency medical services to the site area. The Corps is a New York State-certified agency that provides basic life support ambulance service. According to correspondence received from the Ambulance Corporation, the Corps has approximately 50 volunteers. The Department has two ambulance vehicles available. Approximately 700 service calls a year are received. The ambulance headquarters are located off of Vink Drive, behind the Carmel Fire Department.

Potential Impacts

Based on planning standards contained in the Development Impact Assessment Handbook published by the Urban Land Institute (1994), 36.5 calls per 1,000 population per year would be the multiplier used to project the increase in Emergency Medical Service (EMS) calls for new development. A conservative estimate of 73 calls per 1,000 population per year is used to project future EMS calls generated by the proposed Fairways and Gateway Summit projects. The projected 270 residents that would be expected to reside at The Fairways would increase EMS calls by 20 calls annually. The projected 319 people residing at the Gateway Summit project would potentially increase EMS calls by 23 calls annually.

Mitigation Measures

Property tax paid to the Carmel Ambulance Corps is projected to increase significantly upon completion of the proposed development. As portions of the proposed development are constructed, revenues to the Ambulance Corps would increase proportionately. On-site first aid station staffed with appropriate personnel will be included in the proposed assisted living units in the Gateway Summit project to further minimize impacts to EMS providers. It is noted that coordination with EMS providers will occur as individual site plans are reviewed. The applicant will comply with any reasonable requirements imposed during that review.

No further mitigation measures are proposed.

3.7.4 Solid Waste

3.7.4.1 Existing Conditions

The Town of Carmel provides municipal refuse pick up through a private hauler and disposal services for residences within the Town, including the project site. The solid waste is disposed of at the RESCO facility at Charles Point in Westchester County, New York. The Town of Carmel Recycling Center accepts recyclables free of charge and other solid waste with certain fees depending on volume and items. The Recycling Center also provides home pick up for recyclables by appointment.

3.7.4.2 Potential Impacts

The Fairways

Based on factors contained in the Development Impact Assessment Handbook published by the Urban Land Institute (1994), 0.00175 tons per day per residence and 0.001 tons per day per employee of solid waste are used to project solid waste generated by the proposed development. The projected 270 persons residing at the Fairways would be expected to generate approximately 14 tons per month of solid waste. Assuming that solid waste generated by future residents at the project site has a typical three to one ratio of non-recyclable to recyclable materials, the project would be expected to generate 11 tons per month of non-recyclable solid waste and three tons per month of recyclable materials.

Gateway Summit

The 319 senior residents and 352 persons working at Gateway Summit would be expected to generate approximately 27 tons per month of solid waste including 20 tons per month of non-recyclable solid waste and seven tons per month of recyclable materials.

The visibility of solid waste compactors and storage areas will be minimized in the project by properly screening in accordance with Town standards. Detailed locations of compactors and storage areas will be provided during individual site plan review.

3.7.4.3 Mitigation Measures

Solid waste generated by the proposed development will be collected by private contractors for transport to the RESCO plant at Charles Point in Westchester County. Dumpsters and compactors will be located at appropriate locations and will be screened properly according to Town standards.

3.7.5 Water Service

3.7.5.1 Existing Conditions

Existing water supplies at, and in the vicinity of, the site include bedrock ground water and municipal service from the Town of Carmel. Ground water supplies are described in detail in section 3.4 of this DGEIS. The subject site is located within Carmel Water District #2, which is operated under contract by Severn Trent Environmental Services (STE). Carmel Water District #2 is the largest water district in the Town of Carmel, serving approximately 4,400 people. The

water quality and capacity in the district have generally been satisfactory based on Town and Health Department records. The Carmel Water District #2 service in the vicinity of the site consists of an eight-inch water main located in Fair Street from Route 6 to a point just east of the Fair Street/Kings Grant Road intersection. The Carmel Water District #2 supply source is Lake Gleneida. A 300,000-gallon water storage tank is located adjacent to site on the top of Mount Pisgah. Carmel Water District #2 has the capacity to provide approximately 1.50 million gallons per day (mgd).⁵ Average Daily Flow for the Water District in 2004 was 0.87 mgd.⁶

In addition to the municipal water supply, specific hydrogeological aspects relating to ground water availability of the subject properties have been assessed through a Fracture Trace Analysis conducted by SSEC, Inc. (see Appendix S). The Fracture Trace Analysis demonstrates the water supply production potential of the Gateway Summit and The Fairways project sites. The analysis concludes that the existing system of bedrock fractures containing usable water has the potential to produce supplemental water, assuming that a sufficient number of successful test wells are drilled and developed. Appendix S also includes background information collected during development of wells at the adjacent Centennial G.C. property, illustrating the availability of groundwater as water supply in the site vicinity.

According to a conversation between the project applicant and the Planning Board Secretary, Peggy Moore, the potential for developing water supply on the project sites was demonstrated in the past by the developer of a brewery that was previously proposed on the sites. At that time, tests wells had demonstrated yield levels sufficient for use by the prospective brewery, although the project never advanced beyond preliminary investigations.

3.7.5.2 Potential Impacts

The Fairways

Based upon water design flow rates of 240 gallons per day (gpd) for two bedroom units and 2,500 gpd for the proposed club house and pool, total water consumption of 38,500 gpd is estimated for The Fairways project.

Gateway Summit

The proposed Gateway Summit project will extend the existing facilities of the Carmel Water District #2 by means of an 8" PVC water transmission line. The proposed waterline will generally traverse the property following the proposed road system with connection to the existing water district water main in Route 6, and the proposed new waterline in the adjacent Fairways project. Projected water and sewer design flow rates for the Gateway Summit project are summarized in Table 3.7-7.

⁵ "Water District No. 2 Water System Evaluation" by J. Robert Folchetti & Associates, LLC, March 1999.

⁶ Information supplied by Town of Carmel to Insite Engineering, December 2004.

Table 3.7-7 Gateway Summit Projected Water and Sewer Design Flow Rate			
Lot	Proposed Use	Design Flow Rate (GPD)	Design Flow With 20% Credit (GPD)
1	Hotel (150 rooms x 120 GPD) 150 rooms, with Banquet and Conference Center (400 people x 20 GPD)	18,000 8,000	14,400 6,400
2	Restaurant 7,000 SF (230 seats x 35 GPD)	8,050	6,440
3	Retail (45,000 SF x 0.1 GPD)	4,500	3,600
4	Office (10,000 SF x 0.1 GPD)	1,000	800
5	Senior Housing 143 Units (143, 2BR x 300* GPD)	42,900	34,320
6	Assisted Living or Senior Housing 48 Units (48, 2BR x 300*)	14,400	11,520
7	Corporate/Professional Office and Convenience Retail, 8,000 SF (8,000 SF x 0.1 GPD)	800	640
8	YMCA 68,000 SF (500 people x 25 GPD)	12,500	10,000
9	Conservation Area	0	0
Total		110,150	88,520

Source: Putnam Engineering, PLLC.
*Reflects using 20% credit for water saving fixtures.

As indicated in Table 3.7-7, a total design flow rate of 88,520 gpd is projected for the proposed Gateway Summit project.

The residential loading rate for water set forth by the Putnam County Department of Health for an attached housing unit, including condominiums, is based on an estimate of the number of people occupying this housing unit type. Projected water use in the above chart reflects design flow rates with and without water saving devices, in accordance with NYSDEC guidelines. The flow rate for the Gateway Summit project as a whole based on the guidelines is 110,150 gpd. However, current standards dictate that water saving fixtures be used in all new construction. Therefore, design flow rate is considered to be 88,520 gpd as tabulated in column 4.

Combined Fairways & Gateway Summit Projects

Water supply design flows established by Putnam Engineering in its water supply report (Appendix D) for the combined Fairways & Gateway Summit projects are established as follows:

The Fairways	38,500 gpd		
Gateway Summit	88,520 gpd		
Total	127,020 gpd	or	0.13 mgd (design flow)

It is noted that this daily estimate of usage is established for engineering design and permitting purposes. Historically, actual water usage is typically 50% to 80% of the design flow. Thus, actual usage would be expected to range from approximately 64,000 to 102,000 gpd. However,

in order to present a conservative analysis, the following estimate of available system capacity utilizes the projects' design flow using the previously presented information.

Water District #2

Plant Capacity	1.50 mgd
2004 Average Daily Flow	0.87 mgd
Project Design Flow	0.13 mgd
Excess Capacity	0.50 mgd

Based on this analysis by Insite Engineering, there are no capacity issues with the water treatment plant, which has sufficient capacity to accommodate the proposed Fairways and Gateway Summit projects with significant reserve capacity. Insite Engineering projects that Water District #2 would have a remaining excess capacity of 0.50 mgd with both Gateway Summit and The Fairways water use. As noted above, a fracture trace analysis was conducted which concluded that there is the possibility of providing a groundwater/well field area to augment the existing water supply, if ever necessary. A groundwater supply would provide an alternative/supplemental water source. Insite Engineering also notes that the Town of Carmel is studying the installation of a dedicated supply line from the West Branch Reservoir along NYS Route 311 to the Carmel Water District #2 water treatment plant to further supplement the Town's water supply.

Insite Engineering reviewed the "Water District No. 2 Water System Evaluation" report, dated March 1999, prepared by J. Robert Folchetti & Associates, LLC. Based on review of this report, Insite Engineering indicates that the Carmel Water District #2 distribution system currently experiences low pressure in several locations. The area that would be affected by the Gateway Summit and The Fairways projects is generally the upper portion (above elevation 700 feet) of Everett Road and a small section of Kelly Ridge Road. The subject projects propose several buildings close to, or above, elevation 700. This will require modifications to the distribution system in order to provide adequate pressure to both the existing residents and the proposed projects. Two primary alternatives are currently being studied as well as variations to each primary alternative. One primary alternative would be to create a split system with the higher elevations being serviced by a separate pressure zone. This would be accomplished with a higher standpipe (storage tank) and/or booster pumps. The second primary alternative would be to raise the pressure on the existing system by installing a new higher standpipe. The results of this detailed study will be presented in the Final EIS.

3.7.5.3 Mitigation Measures

All new water mains and appurtenances will be installed at no cost to the District. All work will be done in accordance with the standards and specifications of the Town of Carmel and the Putnam County Department of Health. Significant increases in tax revenues will be generated by the proposed development. Portions of this revenue would address water costs associated with this development. Therefore, no further mitigation measures are proposed.

3.7.6 Sewage Disposal

3.7.6.1 Existing Conditions

The Town of Carmel administers eight sewer districts. The subject site is located within Carmel Sewer District #2 under contract through Severn Trent Environmental Service (STE). Sewerage facilities in the project area consist of an eight-inch gravity line in Fair Street which begins approximately 200 feet west of the Hill and Dale Road/Fair Street intersection and extends westerly to a point east of the high school. From this point the line becomes a 12-inch pipe and turns south through the swamp adjacent to an old race track. The line then turns west, becomes a 16-inch pipe, and enters the treatment plant adjacent to Lake Gleneida. The sewage treatment plant for Sewer District #2 was upgraded in 1997. Sewer District #2 has the capacity to treat approximately 1.10 mgd.⁷ In 2004, the District sewer plant had an Average Daily Flow of 0.71 mgd.⁸

3.7.6.2 Potential Impacts

The Fairways

The sewer system design flow for The Fairways project is based on the Putnam County Health Department and New York State Department of Environmental Conservation projections for multi-family residential developments. The Fairways project is expected to generate 38,500 gallons of sewage per day. This represents about 8.2 percent of the excess capacity of 468,500 gallons per day (average) of the Carmel Sewer District #2.

Gateway Summit

Site generated sewage would be collected and conveyed via a conventional 8" gravity collection system with sewer manholes at all horizontal and vertical changes of direction and spaced less than 400 feet apart. Collected sewage will flow by gravity to an existing sewer manhole in Route 6.

The sewer system design flow for the Gateway Summit project is based on the Putnam County Health Department and New York State Department of Environmental Conservation projections for the proposed users. As previously discussed, a total design flow rate of 88,520 gpd is projected for the proposed Gateway Summit project. This represents about 18.9 percent of the excess capacity of 468,500 gpd of the Carmel Sewer District #2.

Combined Fairways & Gateway Summit Projects

Sewer design flow established by Putnam Engineering in its wastewater report (Appendix E) for the combined Fairways & Gateway Summit projects reflect the water usage presented above, which total 0.13 mgd for the two projects.

As noted, this daily estimate of usage is established for engineering design and permitting purposes. Historically, actual wastewater usage is typically 50% to 80% of the design flow. As previously noted, actual usage would be expected to range from approximately 64,000 to

⁷ Addendum to Facility Report Supplement by J. Robert Folchetti & Associates, LLC, September 1992.

⁸ Information supplied by Town of Carmel to Insite Engineering, December 2004.

102,000 gpd. However, the following estimate of available system capacity conservatively utilizes the projects' design flow with the previously presented information:

Sewer District #2

Plant Capacity	1.10 mgd
2004 Average Daily Flow	0.71 mgd
Project Design Flow	0.13 mgd
Excess Capacity	0.26 mgd

Based on this analysis by Insite Engineering, there are no capacity issues with the wastewater treatment plant, which has sufficient capacity to accommodate the proposed Fairways and Gateway Summit projects with significant reserve capacity. The wastewater conveyance system to the wastewater treatment plant will not be significantly affected by the subject projects. Wastewater from the Gateway Summit project is proposed to discharge to an extension of the existing gravity sewer main in Old Brewster Road (a.k.a. Old Route 6). The existing sewer main in Old Brewster Road discharges to the Old Brewster Road pump station. Based on Insite Engineering's review of the 1994 Wastewater Collection System Additions Contract Documents and discussions with Town of Carmel personnel, this pump station has adequate capacity to service the project. Wastewater from The Fairways is proposed to be pumped to an existing gravity sewer main located in Kelly Ridge Road. Based on review of the 1994 Wastewater Collection System Additions Contract Documents and discussions with Town of Carmel personnel, the collection system from Kelly Ridge Road to the treatment plant has adequate capacity to service the project.

3.7.6.3 Mitigation Measures

All improvements to the municipal sewer system will be done in accordance with the standards and specifications of the Town of Carmel and the Putnam County Department of Health. Significant increase in tax revenues will be generated by the proposed development. Portions of this revenue would apply directly to the sewer district to address sewer costs associated with this development. Therefore, no further mitigation measures are proposed.

3.7.7 Cumulative Impacts

In addition to the Gateway Summit and The Fairways projects, the surrounding area is expected to see a moderate amount of new development in the near future from a diverse range of projects. This includes a 270-unit senior housing development in the Town of Kent, commercial and office development, and 238 units of single-family housing. Based on multipliers found in the Development Impact Assessment Handbook, projected cumulative impacts to population, schools and employment caused by identified developments in the vicinity of the project site are summarized in Table 3.7-8.

Table 3.7-8			
Cumulative Impacts of Proposed and Pending Developments in the vicinity of The Fairways and Gateway Summit Project Area within Town of Carmel			
Developments	Population	School Age Children	Employment
Stoneleigh Woods 68 multi-family senior housing @ Carmel Corporate off Stoneleigh Avenue	122	0	0
Carmel Corporate 320 units of senior housing Stoneleigh Avenue	576	0	0
Michaels Glen 23 units single family residential Hill and Dale Road	76	16	0
686 Stoneleigh Avenue Existing 4,930 square feet medical office 2,100 square foot expansion	0	0	6
Brewster Glass 7,800 square foot building Brewster Road/ Hughson Road	0	0	23
Springside 22 unit multifamily residential Stoneleigh Avenue/ Drewville Road	53	6	0
Watson Lab existing 61,445 square feet Manufacturing/lab, Warehouse 31,000 square feet, office 18,955 square feet (approved office expansion to 30,955 square feet) Stoneleigh Avenue	0	0	36
Hillcrest Commons 150 units senior attached Route 52 (includes portion in the Town of Kent)	210	0	0
RPK Precision Homes 66 units of senior housing Seminary Hill Road and Mechanic Street	119	0	0
The Fairways	270	0	0
Gateway Summit	319	0	352
Total	1745	22	417
Note: Projections are based on multipliers published in <u>Development Impact Assessment Handbook</u> , Urban Land Institute, 1994.			

As indicated in Table 3.7-8, an estimated cumulative population increase of 1,745 persons is projected from the proposed and pending developments in the area. This includes 22 school age children and 1,616 seniors residing in the Town of Carmel. An estimated increase in full time employment of approximately 417 jobs is anticipated from these proposed and pending developments. The Gateway Summit project, served by 352 new workers, would generate the vast majority of these new jobs. The balance of new employment in the Town of Carmel would be generated by a mix of medical office, laboratory, warehouse and commercial development. These additional residents and employees would increase demands on municipal services, including increases in school enrollment. Tax revenues would be generated by these developments to offset these costs.

Based on the estimates presented above for the subject projects and Putnam County Health Department Water Design Flow rates for the other planned and pending projects, a total of 360,430 gallons of water would be required each day by future residents and workers of the projects listed in Table 3.7-8. Excess water supply capacity of Water District #2 estimated by Insite Engineering, as presented above, would accommodate this projected demand.

Based on a per resident rate of 0.00175 ton per day and a per employee rate of 0.001 ton per day, the projected 1,745 additional residents and 417 workers would be expected to generate approximately 104 tons per month of solid waste.

For the Town of Carmel, based on standards contained in the Development Impact Assessment Handbook, an increase in population of 1,745 persons and 417 new workers would generate, on average, a need for 3.5 additional police personnel and one police vehicle, approximately 2.9 fire personnel and 0.3 fire vehicles, and approximately 123 emergency medical service calls per year.⁹ The increase in resident and worker population from all of these new developments combined has the potential to require the addition of up to seven beds at area hospitals.

Impact on Town's Ability to Provide Services

Taken in total, if fully constructed as currently proposed, all of the projects listed in Table 3.7-8, including the Gateway Summit and The Fairways, would increase the total number of housing units in the Town of Carmel by 990. If all of the proposed projects listed in Table 3.7-8 are built out by 2010, this would translate to an increase of 165 households per year. While Table 3.7-8 lists only those projects in the eastern portion of the Town, this portion of Carmel is served by municipal sewers and would most likely capture the majority of development.

Recently adopted residential zoning in the Town of Carmel requiring large lots of three acres or more in size will serve to limit other future single-family development in the Town, while the proposed and pending senior and multi-family housing developments listed in Table 3.7-8 will increase the range of housing options available to prospective residents. The total amount of development anticipated is not expected to overwhelm the Town's ability to adequately provide services to its residents.

Given the controls on development that have recently been established by the Town, and the fact that the Town has responded satisfactorily to increases in population and housing units over the past years, it is not likely that significant adverse cumulative effect would result from construction of all of the development projects listed in Table 3.7-8. A minor increase in the overall development density of the Town of Carmel would occur. Any strain on Town-provided services at any given geographic location, or at any given point in time, would be expected to be resolved through negotiation with the associated project sponsor. The character of the Town is also not expected to be significantly altered by this future cumulative development.

⁹ Based on Development Impact Assessment Handbook published by the Urban Land Institute, an average of 36.5 EMS calls per 1,000 population per year is used to project future EMS calls generated from the non age-restricted housing units. A conservative estimate of 73 EMS calls per 1,000 senior population per year is used to project future EMS calls generated by the proposed and pending senior housing development.