

Chapter 8: HOUSING

Introduction

The cost of land, taxes, new construction, and existing housing limits the ability of many of the Town's residents and ex-residents who might want to live permanently in Pomfret to build, buy, and maintain homes in the Town. A housing plan should allow a diverse group of people from a range of ages and income levels to live and own homes in Pomfret. The high costs of land and housing have been major factors contributing to emigration from Pomfret, and this has altered the cultural and socio-economic mix of the Town's residents.

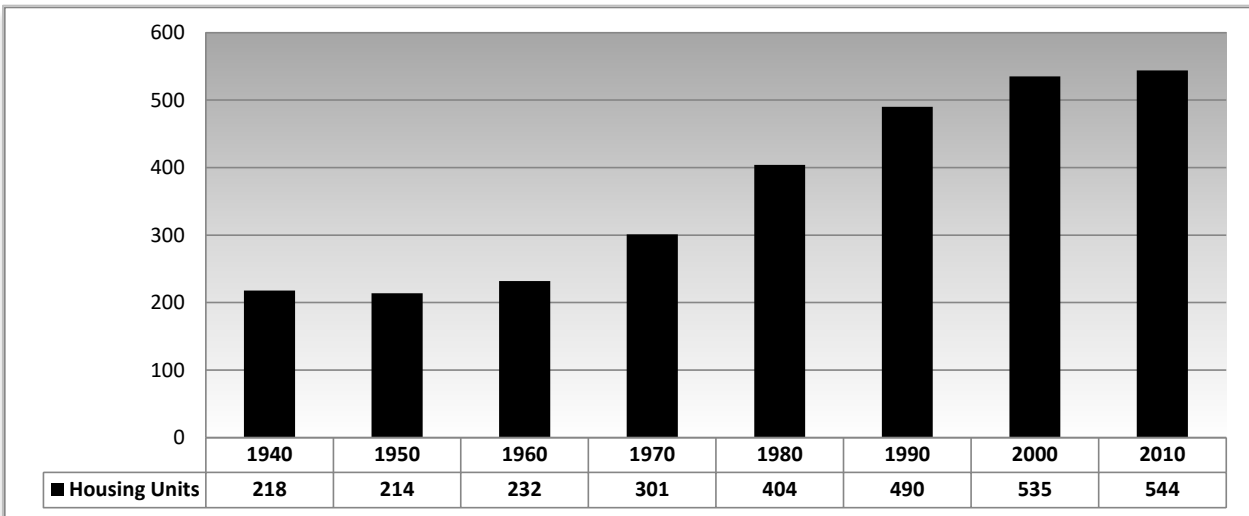
This housing chapter presents information on existing homes, data on the availability of land for housing, and the Town's population and incomes of its residents in examining current housing conditions. It takes into consideration the desire of residents to keep the Town rural and agricultural and the goals and objectives of the Land Use Chapter of this Town Plan to define Pomfret's future housing goals. Information used in this Chapter describing housing ownership in Pomfret comes from several sources: the Pomfret Listers' files, the 2010 U.S. Census, the American Community Survey, various Vermont Housing Data, and summaries from the Vermont Department of Taxes. Statistical information from these sources do not match exactly because of differences in records kept and differing classifications and data categories.

Current Housing Information

As the Town has evolved from a primarily agriculture-based community to one that is predominately residential and a bedroom town for regional employment centers, there has been a marked change in the ownership of housing.

Based on the U.S. Census data, in 2010 there were 544 housing units in Pomfret, a 1.7% increase in the total number of units over the prior ten-year period, or an average rate of housing growth of .9 units per year during the 2000's. This is less growth than Pomfret experienced in its slow growth era (1940-1960). During that time an average of 1.5 units per year were added to the housing stock. The average rate of increase of housing stock in Windsor County during the 2000's was more than Pomfret's, increasing by about 7.9%.

1 **Figure 1 - Number of Housing Units in Pomfret**



2
3 *Source:* Housingdata.org

4
5 As of 2010, the vast majority of Pomfret’s housing stock (94.7%) consists of single family
6 homes while 3.1% consist of multi-unit dwellings and 2.2% consist of mobile homes.

7
8 In 2012, according to Listers’ data (see Appendix B), of the primary residences owned by Town
9 residents, 150 stood on less than six acres and 190 on over six acres. Table 6 shows the total
10 number of primary residences is 340, a decrease of 33 or -8.8% over the number in 2006.

11
12 **Table 1 - Number of Primary Residences**

Primary Homes			
2012		2006	
< 6 acres	> 6 acres	< 6 acres	> 6 acres
150	190	142	231
Total		Total	
340		373	

13
14 Appendix B also shows that in 2012, 28 vacation homes were sited on plots less than six acres
15 and 102 vacation homes on more than six acres, totaling 130 vacation properties. Table 7 shows
16 a decrease of 29 vacation homes, or -18.2% since 2006.

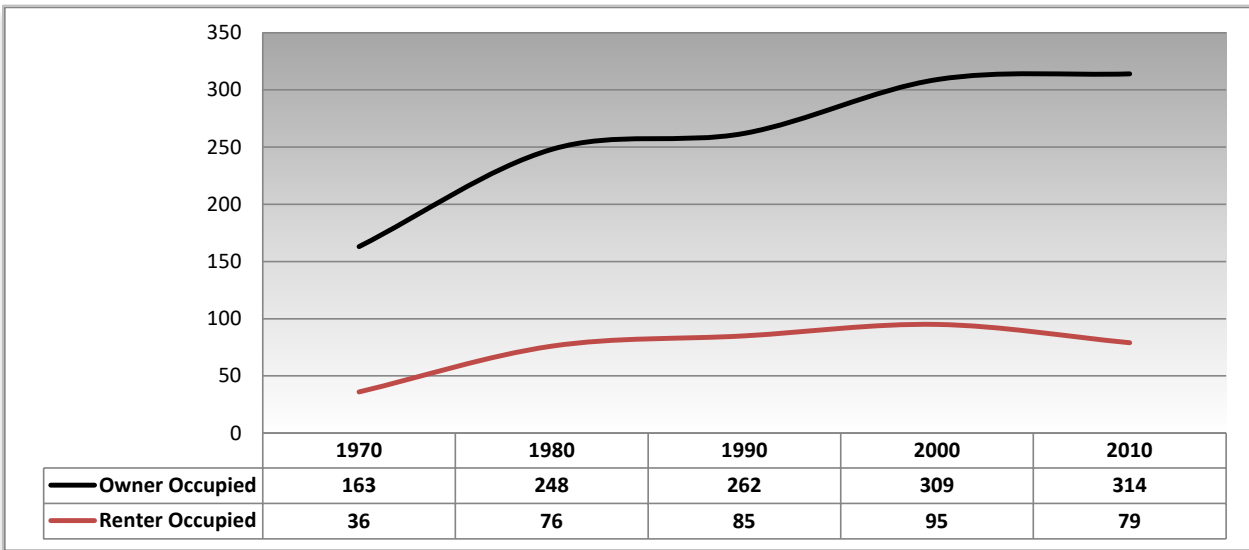
17
18 **Table 2 - Number of Vacation Residences**

Vacation Homes			
2012		2006	
< 6 acres	> 6 acres	< 6 acres	> 6 acres
28	102	36	123
Total		Total	
130		159	

1 In the 2010 census, almost a quarter of homes in Pomfret were listed as vacation homes: 133
 2 homes or 24.4% of Pomfret's total of 544 homes were classified as vacation homes.

3
 4 According to the 2012 Grand List, Pomfret had five mobile home structures, six properties
 5 classified as "farms." There are no condominiums in Pomfret. The 2012 Grand List shows 110
 6 parcels of land without homes. According to the 2010 US Census, there were 79 occupied rental
 7 units in Pomfret at the time. As of 2013, the median rental price in Pomfret is \$1,016 which is
 8 substantially higher than the median for Windsor County (\$852) and the median for the State
 9 (\$875). However, the median income for renters is also higher in Pomfret (\$42,250) as compared
 10 to both Windsor County and the State (\$30,927 and \$30,943, respectively).

11 **Figure 2 - Pomfret Housing Occupancy Types**

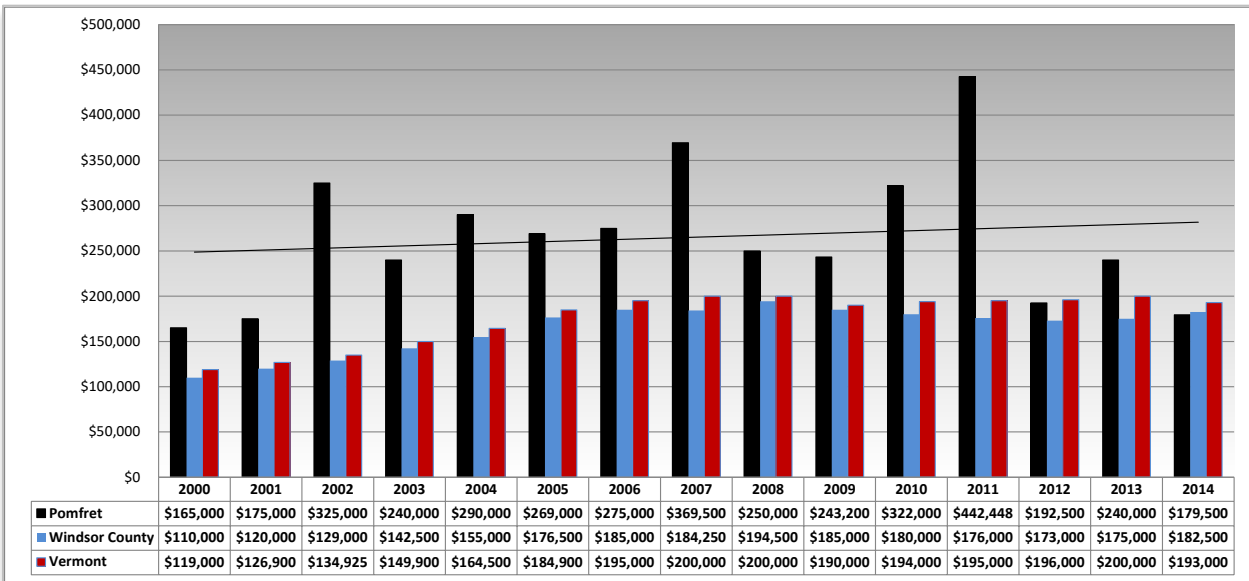


12
 13 *Source:* Housingdata.org
 14

15 As indicated by the following figure, the median prices on primary single family residences sold
 16 between 2000 and 2012 in Pomfret show an overall increase, despite the year-to-year variations,
 17 outpacing the price gains in both Windsor County as well as the State of Vermont. Increases in
 18 housing prices will yield increases in property taxes.
 19

1

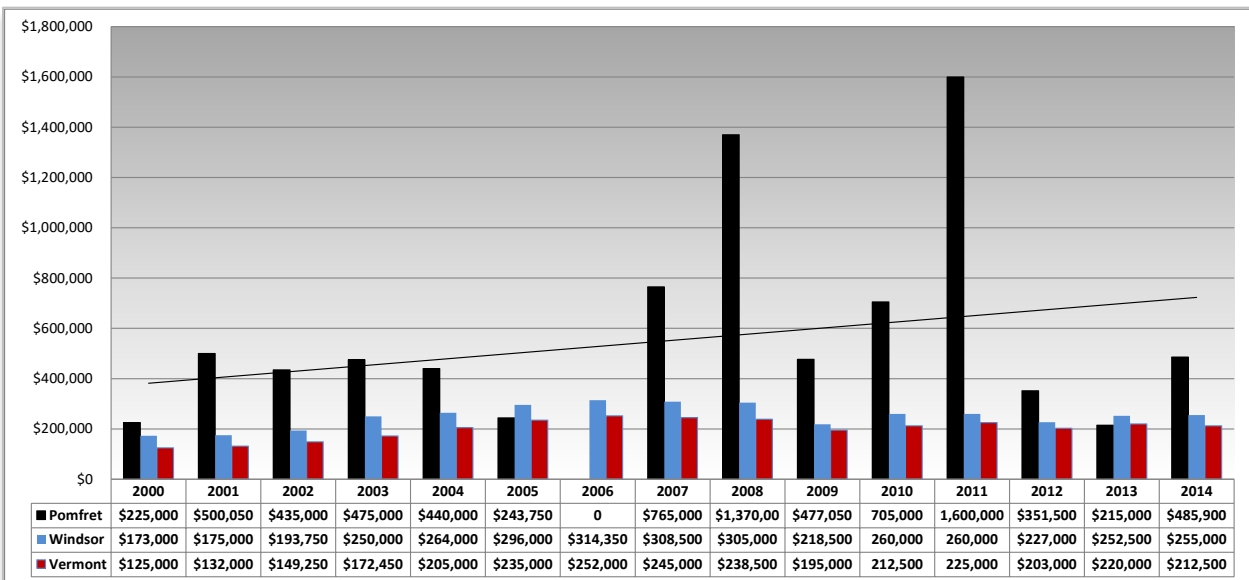
Figure 3 - Median Prices of Single Family Homes Sold



Source: Housingdata.org

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Figure 4 - Median Prices of Vacation Homes Sold



Source: Housingdata.org

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Land Availability

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As of the 2016, 16,913 acres of Pomfret’s 25,280 total acres was enrolled in the Use Value Appraisal Program (“Current Use” Program). This number represents 66.9% of Pomfret’s total acreage, down 2.4% from 2013. Of the land enrolled in Current Use, 5,835 acres are held in conservation. Roughly 28% of the land in Current Use is owned by Town residents while the other 72% is owned by non-residents. The availability of land for housing is limited by the low

1 turnover rate in general for properties in Pomfret. The long-term average of primary residences
2 sold is 8.4 per year since 1988. In the last ten years, the average has been 5.9 units sold,
3 representing a 28% decrease in the units sold. However, in 2014 twelve (12) housing units were
4 sold.

6 **Town Population and Income**

8 From the 1980s through 2000, Pomfret experienced a steady uptick in population growth at
9 14.1% (from 856 to 997). However, according to 2014 Vermont Department of Health records,
10 Pomfret's population dropped to 894, a decrease of 10.3% from 2000 and an increase of only
11 4.3% since the 1980s.

13 In August 2013, the Vermont Agency of Commerce and Community Development produced a
14 study on population projects through 2030. The State Agency created countywide projections to
15 be used as the basis for determining population projections for specific towns throughout
16 Vermont. The study highlights two separate scenarios: Scenario A creates population projections
17 where the national economy is generally healthier (as in the 1990s); Scenario B creates
18 population projections where Vermont sees higher rates of in-migration (as in the 2000s). In
19 either scenario, Pomfret is predicted to see lower population growth than Windsor County:

20 **Table 3 - Pomfret Population Projections through 2030**

Scenario	2010 Census	2020 Projection	% change from 2010	2030 Projection	% change from 2010
Scenario A	904	923	2.1%	928	2.7%
Scenario B	904	872	-3.5%	836	-7.5%

21 *Source: U.S. Census Bureau 2010 and Vermont Population Projections -- 2010-2030*

23
24 Regardless of population increase or decrease, all indications are that, like the rest of Vermont,
25 housing in Pomfret will continue to serve an aging population and people seeking to establish
26 second homes.

27
28 According to the State's Department of Taxes, in the Town of Pomfret during Tax Year 2014,
29 192 filers (43.6% of the total) had incomes of less than \$35,000, out of a total of 440 filers.

30
31 For 2013, \$412,481 in property tax adjustments and rebates were reported for Pomfret: 49
32 persons submitted applications for the Circuit Breaker Rebate Program,¹ averaging a rebate of
33 \$534; 156 persons submitted applications for the Vermont Property Tax Prebate (on school
34 taxes), averaging rebates of \$2,423; and 9 people requested rebates through the Renter Rebate
35 program, averaging rebates of \$907. (See Appendix B).

36
37

¹ Formerly known as "Homeowner Rebates"

1 **Future Housing**

2
3 When trying to establish Pomfret's housing goals, one must recognize that any housing plan is
4 subject to regional economic pressures. The location of major employers across the Connecticut
5 River in New Hampshire has a profound effect on employment in East Central Vermont. These
6 dynamics are explained by the presence of large employers in the education (Dartmouth College,
7 employing 4,400) and health care fields (Dartmouth-Hitchcock Medical Center) in nearby
8 Hanover and Lebanon, NH.² Locally, however, Vermont employers have left the region or have
9 cut back their work forces, though, according the 2008-2012 American Community Survey 5-
10 Year Estimates, the unemployment rate for workers in Pomfret is 1.6%.

11
12 While more than half of Pomfret's workforce is employed in high quality management and sales
13 jobs, (and the majority of the Town's working residents commute out of Pomfret to work);
14 looking at the trend in wages in the region, real wages (per worker) are an average of 10% lower
15 than real wages at the state level. This trend began in 1980 – nearly 30 years ago – and has
16 grown steadily since. This is significant since Vermont in general is not a high wage state, as are
17 states like Connecticut and Maryland.³

18
19 According to Vermont Housing data, the annual average wage for all workers in all industries in
20 Pomfret for 2010 was \$29,815. This translates to an average hourly wage of \$14.33, based on a
21 40-hour work week; this is up by 6.5% from \$13.40 in 2005 when this plan was last updated
22 (below the rate of inflation).

23
24 Data from the same source shows the hourly wage needed to afford a two bedroom apartment in
25 Pomfret and only pay 30% of income towards housing costs (which defines “affordability”) in
26 2013 was \$19.32. The Table below shows the hourly and annual wages necessary to make
27 affordable rental of apartments of several sizes in Pomfret.

28 **Table 4 - Wages for Rental Housing Affordability**

	Hourly wage	Annual wage
Two bedroom apartment	\$19.56	\$40,680
Three bedroom apartment	\$23.23	\$48,320
Four bedroom apartment	\$25.50	\$53,040

29
30 *Source: Vermont Housing data*

31
32 Vermont currently has a shortage of affordable rental units, according to Vermont Housing
33 Finance Agency (VHFA) calculations, and more owner-occupied affordable housing units will
34 be needed statewide going forward. All of the above data indicates an insufficient amount of
35 affordable rental stock in Pomfret.

36
37 According to VHFA estimates, in order to purchase a home valued at \$200,000 (the median
38 purchase price for a home in Vermont during 2013), a household would need an income of

² “2011 East Central Vermont CEDS Plan.” East Central Vermont CEDS Strategy Committee. (2011).

³ “2011 East Central Vermont CEDS Plan.” East Central Vermont CEDS Strategy Committee. (2011).

1 approximately \$58,991; this estimate assumes a 5% down payment, average insurance and
2 property tax rates, and a 30% housing affordability ratio.

3
4 The county median household income is typically used to calculate housing affordability. In
5 2011, the Windsor County median AGI was \$53,129, meaning that \$15,939 is available for
6 housing costs each year at the 30% rate, or \$1,328 per month. VHFA's estimates that a family
7 with this income could afford a maximum home price of \$179,500.

8
9 The median sales price of a home in Pomfret in 2013 (according to data from Vermont Housing)
10 was \$240,000. (Note this figure is different from the *average* sales price as shown in Chapter 3.
11 See Appendix B for additional sales data). VHFA estimates indicate that the income necessary to
12 afford a \$240,000 home would be about \$79,550.

13
14 National housing experts suggest that communities must provide affordable homes for essential
15 workers, such as teachers, nurses, and law enforcement officials, in order to compete effectively
16 for dedicated workers for these positions. Employers cannot stay in communities that cannot
17 provide an adequate supply of homes affordable to their workers. Local governments can expand
18 the supply of sites for new development through changes in zoning rules such as:

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20
- Making new areas available for development (for example, publicly owned land);
 - Expanding the number of homes that can be built in existing residential areas; and
 - Zoning for a wider variety of housing types, like multi-family homes.
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23

24 A diversity of housing types and sizes which meet the needs of residents of all ages and financial
25 situations requires flexibility. Housing types may include single-family homes, duplexes, multi-
26 unit buildings, accessory apartments, accessory or guest houses, and Planned Unit Developments
27 with higher-density housing. Smaller homes, such as bungalows and cottages, built in clusters
28 can provide moderate-priced housing. Open space and resource protection incorporated into the
29 site plan designs for multi-unit developments will balance the need for higher-density housing
30 while maintaining rural character. All these should be thoughtfully considered and planned for
31 based upon the Town's needs and its ability to provide services in a fiscally sound manner.

32 **Long-Range Goal**

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34 The growth of housing stock for all income levels at a rate consistent with the Town's ability to
35 provide services in a fiscally sound manner and consistent with other goals and policies in this
36 Town Plan.

37 **Policies and Objectives**

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- 39 **1. Manage housing growth through Pomfret's zoning and subdivision ordinances.**
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41
- 42 2. Encourage housing plans that provide for dwellings clustered on the periphery of open
43 land, serviced by common septic and water supply facilities. The remaining land will then
44 be available for agricultural purposes, preservation of natural resources and open space.

- 1
- 2 3. Encourage residential development in South Pomfret village area or in areas identified as
- 3 being capable of sustaining development based on soil types, topography, accessibility,
- 4 and other considerations.
- 5
- 6 4. Where appropriate, new Planned Unit Developments should set aside a reasonable
- 7 percentage of the new homes or units for families with lower and moderate incomes.
- 8
- 9 5. Provide the opportunity for Pomfret residents to have access to quality affordable housing
- 10 (sometimes referred to as “workforce” housing, not necessarily “affordable” from the
- 11 perspective of subsidized housing).
- 12
- 13 6. Expand high-speed internet access throughout the Town which will not only attract new
- 14 residents, but will also help increase and preserve property values.
- 15
- 16 7. Ensure construction of new housing meets the natural population growth and does not
- 17 exceed the community's ability to provide adequate public facilities (e.g. schools and
- 18 municipal services).
- 19
- 20 8. Encourage the preservation of historic structures in ways that appropriately serve housing
- 21 needs.
- 22
- 23 9. Encourage innovative planning, design and construction of new housing, or renovation of
- 24 existing housing, that minimizes costs, energy consumption, and visual and environmental
- 25 impacts.
- 26
- 27 10. Promote preservation of the existing housing stock, particularly in hamlets and other
- 28 existing neighborhoods of the Town.
- 29
- 30 11. Encourage accessory housing and apartments within existing housing structures. Increase
- 31 awareness among Pomfret residents of Vermont’s law which allows homeowners to add
- 32 an apartment to their house.
- 33

34 12. Encourage parcel subdivision to provide for new housing development

35 13. Encourage the development of manufactured housing in Pomfret.

37 **Recommended Actions**

- 38
- 39 1. Review development projects for compatibility with planned rate of growth of Town
- 40 facilities and services.
- 41 2. Explore the use of non-profit housing or land trusts for development of perpetually
- 42 affordable housing. (Planning Commission)
- 43
- 44 3. Encourage housing plans that involve restoration of existing structures into single or multi-
- 45 family rental units, using tax credits where appropriate. (Planning Commission)
- 46

- 1 4. Encourage clustered housing development in Pomfret where an agriculture-related activity
2 is an integral part of the plan submitted. This activity (for example: truck farming,
3 Christmas tree growing, cattle, maple sugaring,) should provide additional income for
4 Pomfret residents to help with housing affordability. (Planning Commission)
5
- 6 5. A town housing committee should be appointed by the Selectboard for the following
7 purposes:
- 8 a. to maintain and update relevant statistical information on housing and affordability.
9 b. to consider town owned or other properties that could be made available for
10 development of perpetually affordable housing.
11 c. to coordinate between public and private agencies involved with planning,
12 financing, and developing affordable housing consistent with existing
13 neighborhoods.
14 d. to advise residents of the availability of loan or grant funds for Vermonters to
15 purchase, acquire, or improve their primary homes.
16 e. to preserve existing affordable housing stock and to establish mechanisms that
17 assure the perpetual affordability of that housing.
18
- 19 6. Review Pomfret's zoning and subdivision ordinances to ensure that visual impacts of new
20 housing are evaluated. (Planning Commission)
21