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## Chapter 1: INTRODUCTION

Preserving the scenic beauty and rural character of Pomfret's valleys, hillsides, and ridgelines remains the primary goal of this Plan. As measured by growth in surrounding towns, Pomfret's long-term planning efforts have been extremely effective. This is due in large measure to the foresight of Pomfret's Planning Commissions, its Selectboard, and its concerned citizens. They have devoted a great deal of time and energy endeavoring to carry out the expressed wishes of the community.

Preservation of Pomfret's natural resources is the main interest of Pomfret residents. Residents and landowners also favor limiting change and growth in Pomfret through planning and zoning. Both sentiments were true in 1968 when the original Pomfret Planning Commission began to work on a Town Plan. The first Town Plan was adopted in October 1971 and was readopted with an amendment on December 21, 1977. During that interval Pomfret's Zoning Ordinance was drafted, approved, and amended twice, including approval of the Subdivision Regulations amendments on March 4, 1975. The Land Use and Development Regulations are currently being amended as of this writing. (Subdivision regulations amended in 2012, Ridgeline regulations amended in 2008). These documents and Vermont's Act 250 have preserved Pomfret as we know it. The Ridgeline and Hillside Conservation Areas amendment to the Zoning Ordinance approved March 7, 1989, and currently being amended, assured further protection. It seems that few towns in the Green Mountain State have suffered as little impact from uncontrolled development as Pomfret has.

Pomfret's original Town Plan was further amended in November 1982 and December 1987, though the basic 1971 document remained intact. Town Plans in Vermont must be reviewed and rewritten or readopted every five years (Title 24, Chapter 117, Vermont Statutes Annotated). In 1992, it was decided that it was time to completely rewrite Pomfret's Town Plan. That effort took two years, and the document was adopted in the spring of 1995. The same plan was slightly modified for re-adoption in 2001, 2006 and again in 2014. The residents of Pomfret are urged to review this plan thoughtfully, as the Planning Commission believes that the proposed goals, policies and objectives, and recommended actions all contribute to protecting and preserving Pomfret's open space and natural resources. They are essential to maintaining a gradual and diversified growth pattern.

Pomfret residents and landowners should all be aware that without a comprehensive Town Plan and effective zoning and subdivision regulations, uncontrolled development would overwhelm the town. In 1971, the Quechee Lakes Corporation (QLC) applied for "Conceptual Approval" of its planned development of 550 acres of land in the Bunker Hill section of Pomfret and 5,000 acres in Hartford to create 2,500 home sites. It was the Pomfret Selectboard's objection to the planned development that it would "permanently alter the Town's social and economic cohesion." This led to the Environmental Commission's decision to eliminate from its approval all land owned by QLC in Pomfret.

The 2014 Pomfret Town Plan is divided into thirteen chapters according to major planning elements required by state law. Within each chapter, long-range goals are listed, followed by objectives and policies that are intended to guide measures undertaken to accomplish the goals.

**Pomfret 2016 Town Plan**  
**Adopted 8/17/2016**

Recommendations are made for actions that can be taken by various groups within Town to achieve specific planning objectives. These lists are not intended to be definitive. Additions and revisions will be necessary from time to time. These goals, policies and objectives, and recommended actions establish a direction ensuring that Pomfret remains a place where harmony between the built and natural environments is demonstrated through appropriate land use.

Chapter 12 addresses the need for follow-up to the recommended actions suggested in each chapter. Four appendices include maps, and other background material that supports the text and proposals of the Plan. There is also a list of relevant definitions in the Glossary of Terms.

Planning is by its very nature a continuous activity. The Planning Commission encourages all those residents who value the extraordinary beauty of Pomfret, and who would like to assure future generations the opportunity of living in such a community, to participate in planning activities. Only through the efforts of volunteers can the Town guide growth as effectively as those who began this worthy activity over forty-five years ago.

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## Chapter 2: POMFRET'S HISTORY

Pomfret and its neighbors all came into being in the summer of 1761. The town of Pomfret was first laid out by New Hampshire Governor, Benning Wentworth, in a grant dated July 8, 1761. Wentworth had begun selling Town grants to land speculators for land west of the Connecticut River in 1749. During the summer of 1761 he sold many such grants, including Pomfret and its neighboring towns of Hartford, Woodstock, Barnard and Sharon. Most of the Pomfret grant's sixty-seven purchasers, known as "proprietors" (land speculators), came from the Woodstock, Connecticut area. Isaac Dana, one of ten proprietors named Dana, came from Pomfret, Connecticut, and may have been influential in naming the new town. Pomfret, Connecticut, in turn, had been named for Pomfret, England. The name Pomfret is believed to be a corruption of the Latin *ponte fractus* or broken bridge.

Wentworth's grants were all designed to be six miles square, with borders measuring six miles to a side. The grants were sold without benefit of proper surveys, and each cited boundaries of previous grants. Towns granted along the Connecticut River had readily defined and accurate eastern boundaries along the river, but as grants extended westward, the potential for error increased. Pomfret's continuing boundary disputes with Woodstock and Barnard were resolved for the most part in the late 1800's, though some sections are still not settled. The recently reconstructed Taftsville covered bridge now stands where the towns of Hartford, Hartland, Pomfret and Woodstock once met, and the four towns jointly owned the bridge (Pomfret's share was 8/40ths.) To establish responsibility for the bridge's care and upkeep, Pomfret's share was given to Woodstock by the Vermont General Assembly in 1851. Pomfret's final dimensions remain approximately six by six miles (actually 5.6 x 6.8 miles).

Shortly after Wentworth's flurry of grant activity, the colonial governor of New York, seeing a good opportunity to enrich his own and his colony's coffers, challenged Wentworth's right to grant lands west of the Connecticut River. To protect themselves against questionable grants, proprietors in several towns applied to New York for second grants for holdings already granted by New Hampshire. Woodstock succeeded, but Pomfret never received a second grant, although the town applied.

The land speculators or "proprietors" who had purchased the grants met and organized in Pomfret, Connecticut in 1761. To ensure that their Pomfret, Vermont lands could be settled or sold, the owners of the grants planned for surveys and the development of roads. In addition, they created lots of land in the first division of the Town. The "proprietors" literally "drew lots" and thus became owners of these individual lots of land that could then be sold to other potential settlers. Money to pay for the development of roads and other needs came from assessing each owner. Fifteen of the original sixty-seven proprietors who did not pay this assessment in a timely fashion lost their rights.

This early action all took place in Connecticut. Pomfret, Vermont remained unsettled for a decade. Although a few had visited the area the summer before, the first settlers didn't make their "pitches" until the early 1760s. The usual custom would be for a father, accompanied perhaps by a son or neighbor, to travel from southern New England in late winter or early spring. Pomfret's early

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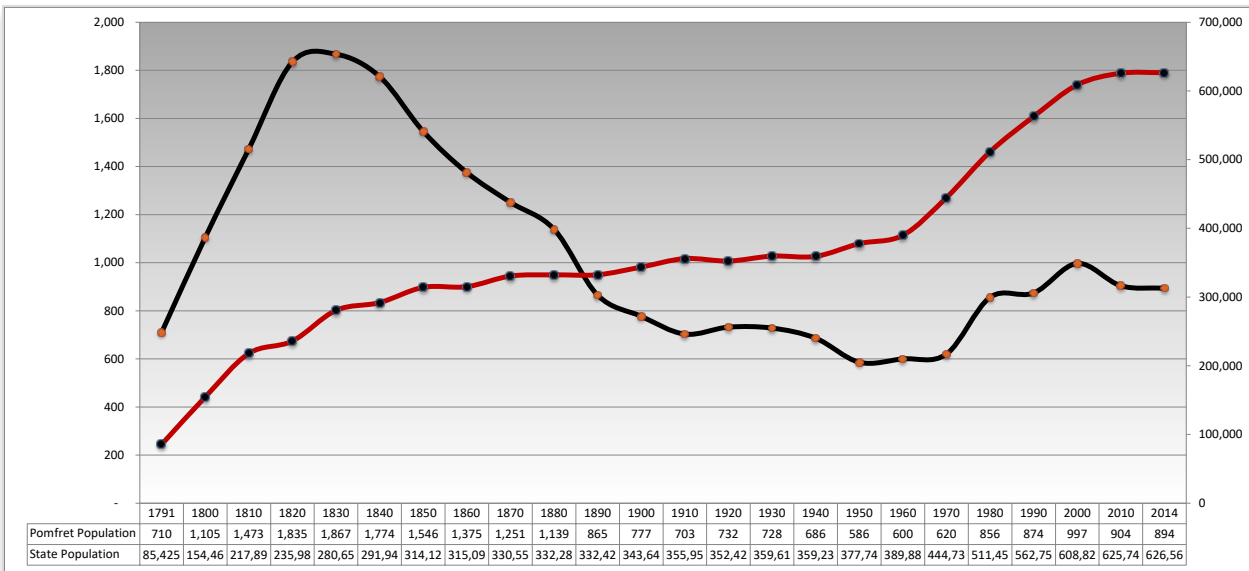
settlers discovered a hilly land, covered by a dense growth of trees, with few open vistas. The men would spend the summer staking and clearing the new acres, perhaps raising a grain crop to store until the following spring when the entire family would arrive. Most early Pomfret settlers followed this custom.

The first Pomfret Town Meeting was held in March of 1773, only three years after permanent settlement had begun in the new territory. Proprietors' meetings continued to be held to dispose of land in several divisions. After the success of the American Revolution, England lost interest in the grants fight. The war also distracted the contending colonies of New York and New Hampshire. Settlers paid New York State \$30,000 to release the claim, and when the New Hampshire grants were resolved, they were finally able to form their own state government in 1777. Vermont became the thirteenth State of the United States in 1791.

Many new Pomfret settlers fought in the Revolution (Bunker Hill is so named because many of its residents were in that battle.) Pomfret's closest engagement came when a party of Canadian Indians burned Royalton in 1780. Men from Pomfret responded but could not prevent the town from burning.

Pomfret's population soared from the 710 who lived in Town in 1791 to a high of 1,867 in 1830 (see Figure 1). The era of high population coincided with the rise of the nearly self-sufficient farm with its labor intensive operations. Large families were the custom, and many sons worked the family farm or acquired their own land nearby. But the days of the hill farm were numbered. The industrial revolution brought new farm equipment requiring new and larger farms with higher productivity. The so-called hill farms were gradually abandoned for easier-to-work and flatter lands, often in the mid or far west. The opening of the Erie Canal in 1830 hastened this westward migration. The Vermont sheep boom began in 1810 with the importation of the first Merino sheep from Spain and peaked by 1840. Many Vermont sheep farmers then saw their income from sheep drop rapidly.

**Figure 1 - Pomfret Population History: 1790-2014**



Source: Vermont Historical Society & Vermont Department of Health

The Erie Canal also allowed the Industrial Revolution to affect the Midwest and opened up many economic opportunities in that region. The girls of the farm families were, by the 1840s, leaving home to work in the woolen mills and factories of New Hampshire and southern New England. Others left as the economic activity in the Pomfret area declined.

The Civil War was widely supported in Pomfret. More than 130 men from this town served, and 24 Pomfret enlistees died in that war. Others, having had a taste of adventure and the world outside Vermont, sought their fortunes elsewhere following the conflict.

The remaining population became more mobile during the mid-nineteenth century. Stations in nearby Woodstock and White River Junction made it possible for Pomfret residents to travel freely by train for business and pleasure. Pomfret youth who chose careers in dentistry, medicine or law sought their fortunes in larger towns, in state or out. Many kept an interest in their old home town. According to Henry Hobart Vail’s *History of Pomfret*, some 4,000 people came home to Pomfret to celebrate the 1870 centennial of the Town’s first settlement.

Just as the Industrial Revolution helped to lower the Town’s population a hundred years earlier, mid-twentieth century changes in regional transportation caused significant economic growth in the 1970s and 1980s in the Upper Valley area. The development of the Interstate Highway System, air service and communications networks have dramatically changed the economic mix from that which existed one hundred years ago. Electronic media make it possible for many workers to remain at home while conducting business all over the world. Several such “electronic commuters” already live and work in Town. The current population in Pomfret is just over 900 people.



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## Housing

The first shelters were probably quickly made lean-tos only suitable for temporary shelter. Men brought their families to these structures, or sometimes to a log cabin. Both would have had dirt floors and few amenities. Once established, the settler would build a more substantial house, usually of wood and clapboard, but sometimes of brick or stone. Pomfret's second framed house was not built until 1784.

These first settlements are shown on Robert Perkins' 1915 map inserted in Vail's *History of Pomfret*. Besides noting the names of those first to settle on a given plot, Perkins listed occupants in 1915 when many of the early sites had been abandoned. According to the Pomfret Grand List of 1824, there were at that time 5,389 acres of improved land, 230 houses, grist mills, 6 blacksmith shops, 6 cider mills, 7 sawmills, 5 cider houses, 3 shops, 1 casting machine, 2 clothing shops and 1 tannery. This was before Pomfret's 1830 population high of 1,867. The Town's population was more widely scattered in the early 1800's, as individual houses sheltered larger families than at present. In 1911, Walter A. Perkins noted that many abandoned hill farms were reverting to forest. A trend of reforestation continues to this day, albeit from conservation efforts rather than abandoned farms.

## Schools

The first schools were naturally crude. Cash was not plentiful on the frontier, and early teachers were paid in grain that often served as currency, each type having a different value. A 1786 teacher contract showed payment promised in grain. One Pomfret resident frequently ran classes to train teachers. By the nineteenth century school was held year-round. Girls generally attended in the summer when the boys were working on family farms. Boys attended mainly in winter when there was less farm work and walking was deemed too hard for girls and younger students.

The number of school districts in Town rose rapidly until this 36-square-mile town had sixteen schools of its own and two shared districts that served children from Pomfret and neighboring towns. The schools, despite being relatively small, often served as area meeting places for civic and entertainment programs of all sorts. Many area citizens were buried after services held in the former school in South Pomfret located on the Max Boynton property in the Village.

The number of Pomfret school districts gradually decreased in the twentieth century. The State passed increasingly stringent rules regarding facilities and training requirements for teachers. Taxpayers found it difficult to finance the maintenance of so many buildings. New teachers began to complain that they were not prepared to teach eight grades at once as was the custom in one-room schoolhouses. Pomfret then chose to allocate students by grade so that teachers usually taught no more than two grade levels in each school building. This continued until 1989 when the Town decided to build the K-6 school in South Pomfret that opened for the 1991-92 school year. The same modern transportation that delivered children to different schools by grade now made it practical to bus children to a single site that met state standards.

The Town never formally had its own high school, though at least one teacher advertised that he conducted a high school in Pomfret in the mid-nineteenth century. Some Pomfret students attended

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the Green Mountain Liberal Institute in South Woodstock after 1848 and Woodstock High School after 1854. Some in the northern part of town attended Royalton High School. Until transportation improved, girls and boys boarded near their schools during the week and returned to Pomfret on weekends. Pomfret has been a member of the Woodstock Union High School District since the Union was formed in 1954.

## **Transportation**

The earliest settlers came up the Connecticut River on flatboats, or in winter dragging belongings on a sled. Often everyone walked; sometimes the wife and youngest children rode a horse. Upon leaving the river they followed marked trails into the Town. The proprietors and then the settlers themselves raised taxes to build roads. The early stage route to Barnard and Royalton crossed Pomfret. Teamsters drove Vermont farm products to Boston and returned with goods to be sold in local shops. The advent of the railroad to nearby Hartford (1849) made Boston markets more accessible to Pomfret farmers, who shipped via the rail head at West Hartford. The Woodstock Railway, which began operation in 1875, provided those in the southern end of town access to passenger and commodity transportation. By the time it ceased operating in 1933, most families in Pomfret had their own automobiles and farmers were shipping by truck.

## **Institutions**

Most of the earliest settlers were Congregationalists. The area's first settled minister, shared with Woodstock, lived and farmed where the Prosper Valley School now stands. The first Pomfret minister was granted a lot near Pomfret Center. Later, townspeople raised a handsome church building near the center that burned in 1843 and was not rebuilt. The present North Pomfret Congregational Church was built in 1844 and is still used for worship. The Ladies Circle celebrated its hundredth anniversary in 1992. The present Town Hall was erected in 1845 by the Universalists who donated it to the Town in 1872.

The Abbott Memorial Library in South Pomfret was the gift of native son, Ira Abbott. It was erected in 1905, and for many years served the children of the town through their schools, which were designated as branch libraries. From the beginning, the library was the focal point of many public events in the southern part of town and today provides programs for area children. It is administered by a board elected at Town Meeting and supported by Town funds and private gifts.

The Grange movement in America began soon after the Civil War. Pomfret had two Granges that flourished in the last century, providing farm families with social and educational programs. As the Town's agricultural base eroded, so too has the Grange base. Neither organization is active, though the Grange Hall in South Pomfret still stands and is occasionally used for Town functions.

## **Industries**

Early Pomfret industries were similar to those of neighboring towns. One of the first commercial products was potash made from the trees that were felled to clear the new farms. Used in the production of soap, Potash brought premium prices in England until 1793. The first U.S. patent was issued to a Vermonter for an improved method of making potash. Lumber mills and general

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farming were also important. During the 1830s South Pomfret was called the “Slab City” because of its three lumber mills. Farming predominated throughout the nineteenth century. In the 1850 census, the majority of men were farmers and some one hundred others — men and women — were listed as farm help. In 2014 the Pomfret Listers counted seven properties<sup>1</sup> as operating farms (properties that include farm buildings), however a 2007 census<sup>2</sup> by the U.S. Department of Agriculture, using a more inclusive definition of farming, showed 10 farms operating in town. Once devoted to raising dairy cattle, farms are now more diversified. The largest farm in town raises beef cattle as do several others. There are also nurseries, greenhouses, apple orchards, an organic produce farm and similar agricultural enterprises. Many professional people, who commute to jobs in other towns, maintain flocks of sheep, small herds of beef cattle, or pursue other agrarian activities such as sugaring. Further, there are many informal arrangements made between landowners in town and farmers to cut fields so they can remain open. Farming operations of all types are important to maintaining this town’s rural character.

Suicide Six, South Pomfret’s ski area, opened in 1935. Now owned and managed by the Woodstock Inn and Resort, it does substantial business in ski season and occasionally rents out the base lodge at other times of the year.

### **Political Subdivisions**

Pomfret has been a town in the Republic of Vermont since 1777, which makes it older than the State. Until 1965, Pomfret elected its own representative to the Vermont General Assembly. Since then it has belonged to a joint district sharing representation with neighboring towns. The towns that make up the district may change every ten years due to population shifts determined by the Federal Census. Pomfret is one of the twenty-four towns in Windsor County that share three elected State Senators, some of whom have been Pomfret residents. Woodstock is the Shire Town of Windsor County. The Windsor County Probate Court and Sheriff’s office are located there.

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<sup>1</sup> Pomfret Listers’ Office, February 26, 2014.

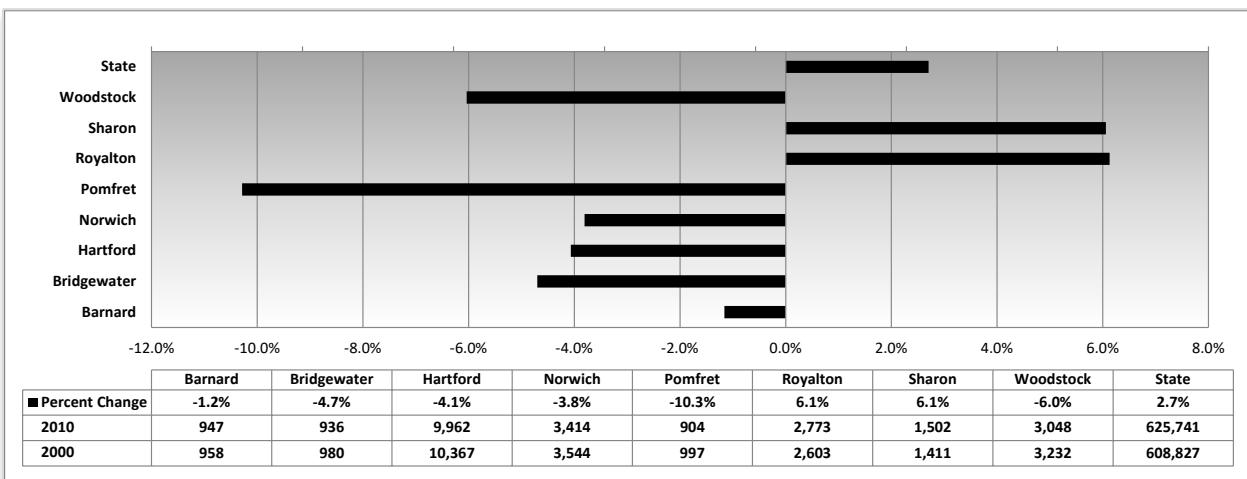
<sup>2</sup> 2007 Census of Agriculture is the most current release available.

## Chapter 3: POMFRET COMMUNITY PROFILE

This chapter provides the reader with a "profile" of Pomfret through a series of graphs and charts. Recent trends can be determined from this information. This overview of the major characteristics that make up Pomfret is divided into the following headings: Population, Economy, and Government. The graphs and charts and most of the material in the accompanying text under each of these headings come from the most recent data available from the U.S. Census, the Center for Rural Studies at the University of Vermont, and the Vermont State Department of Taxes.

The population of Pomfret has not returned to its peak of 1,867 residents in 1830. As shown in Figure 2, in 2010, Pomfret's population stood at 904, representing a 9% decline since 2000. Many towns in the region are losing population, including Pomfret. Figure 3 shows that unlike the previous decade, when the Town's population was about four percent larger than the State average, Pomfret's rate of growth between 2000 and 2010 dropped significantly. Figure 3 also shows that while most of the neighboring towns lost population, Pomfret lost the most percentage-wise. The numbers after each town's name was its population in 2010.

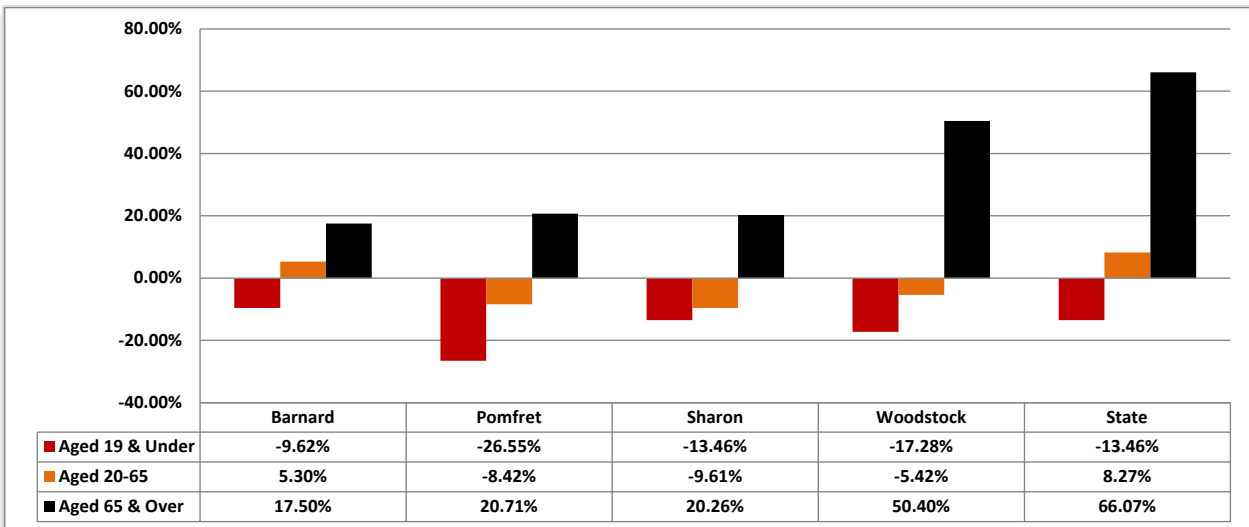
Figure 2 - Population Changes: 2000-2010



Source: U.S Census

The age of Pomfret's full time residents also changed during the last decade. The number of residents under 19 years of age decreased by 27%, from 275 to 202, a decrease of 73 people. The number of people between 19 and 65 years of age decreased by 8.4%, from 582 to 533, a decrease of 49 people. The number of residents over 65 years of age increased by 17.2%, from 140 to 169, an increase of 29 people. Figure 4 illustrates how these demographic changes compare to the same age groups in the towns of Sharon, Barnard, and Woodstock, as well as to statewide figures.

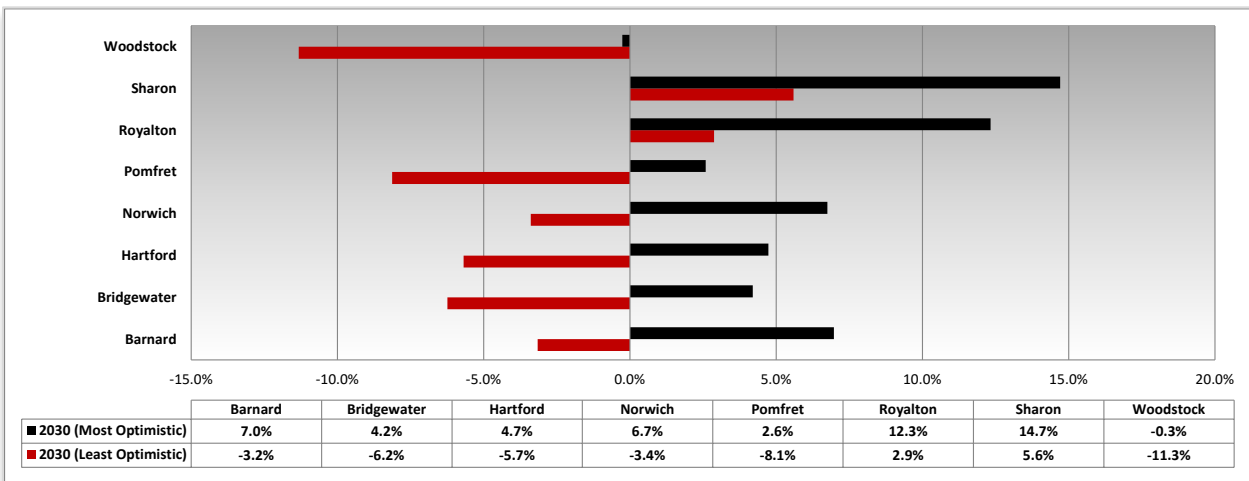
**Figure 3 - Changes in Population by Demographics: 2000-2010**



Source: U.S. Census

The number of Pomfret residents who were born in this State decreased slightly from 210 in 2000 to 204 in 2010.

**Figure 4 - Population Projection Changes from 2010 to 2030 (Least & Most Optimistic)**

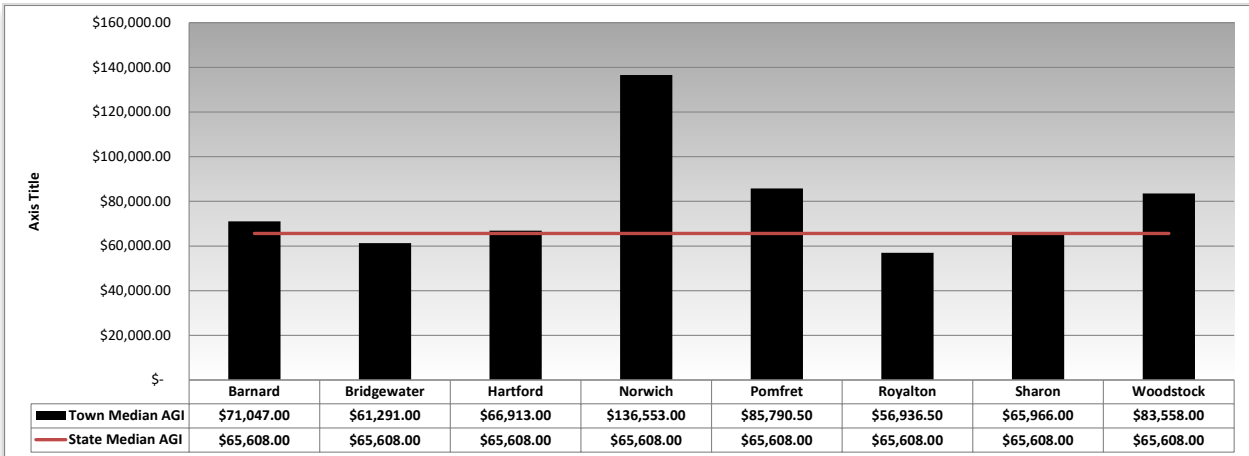


Source: Vermont Population Projections – 2010 – 2030, Vermont Agency of Commerce and Community Development

## Economy

According to data from the Vermont Department of Taxes, the median adjusted gross income (AGI) for families in Pomfret for the 2014 Tax Year was higher than most of the surrounding towns. Norwich has a substantially higher AGI. The median adjusted gross income for families was also higher in Pomfret than the median for the State of Vermont. This information is shown in Figure 5 below.

**Figure 5 - 2014 Median Adjusted Gross Income per Family**

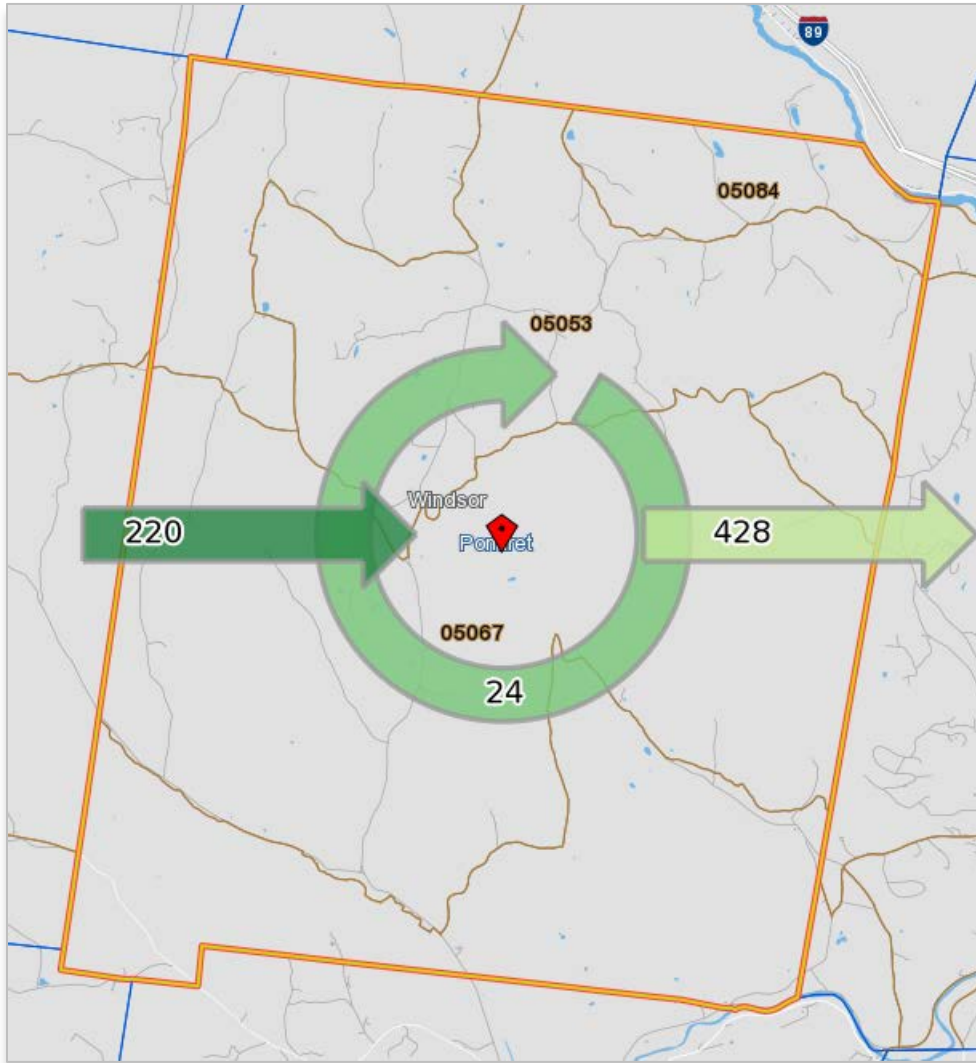


Source: 2014 Vermont Tax Statistics - Department of Taxes

See Appendix B for detailed information on income tax filings for Pomfret residents as of 2014

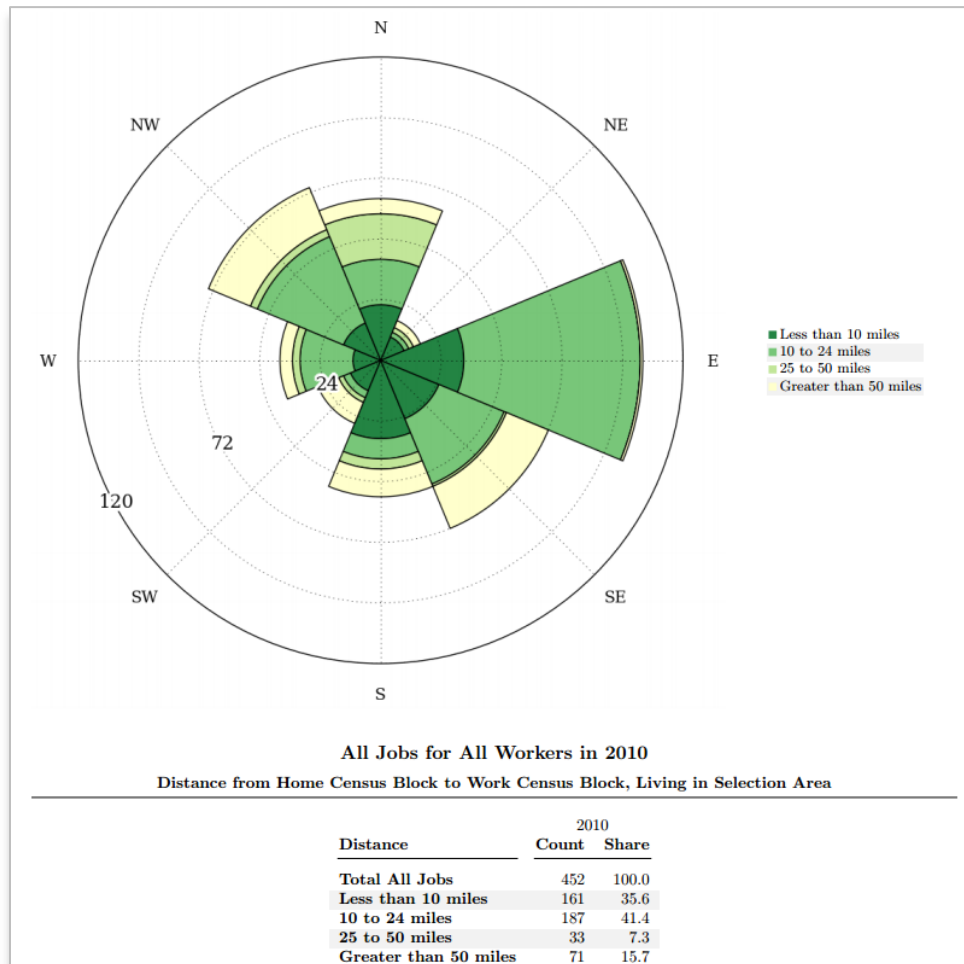
Pomfret typifies a "bedroom community" in that a majority of its labor force is employed outside of the Town. Of Pomfret's 452 workers (as of 2010 and including both full and part-time workers), about 95% (428) commute elsewhere for work while 220 people from other places come to work in Pomfret. This results in a net outflow of 208 workers who live in Pomfret, but work elsewhere.

**Figure 6 - Inflow/Outflow of Pomfret Employment**



The average commuting travel time is just over 20 minutes and almost without exception, commuting is done by automobile. The following data shows the general distance and direction of Pomfret's workers. The majority of workers travel to Lebanon (46), Hanover (34), Woodstock (30), White River Junction (22), and Randolph (15).

**Figure 7 - Distance and Direction for Pomfret Workers**



Source: Journey to Work Data: 2010 U.S. Census (<http://onthemap.ces.census.gov/>)

In the 2010-2014 American Community Survey Estimates, Pomfret's resident workforce occupied the following professions:

**Table 1 – Occupations of Pomfret Workers**

Occupation	Pomfret	Percent	Statewide
Management, professional	190	39.3%	39.0%
Sales, office positions	129	26.7%	17.0%
Service	97	20.0%	22.8%
Production, transportation	13	2.7%	10.7%



Occupation	Pomfret	Percent	Statewide
Natural Resources, construction, maintenance	55	11.4%	10.5%
<i>Total</i>	484	100.0%	100.0%

**Table 2 - Occupational Class of Pomfret workers**

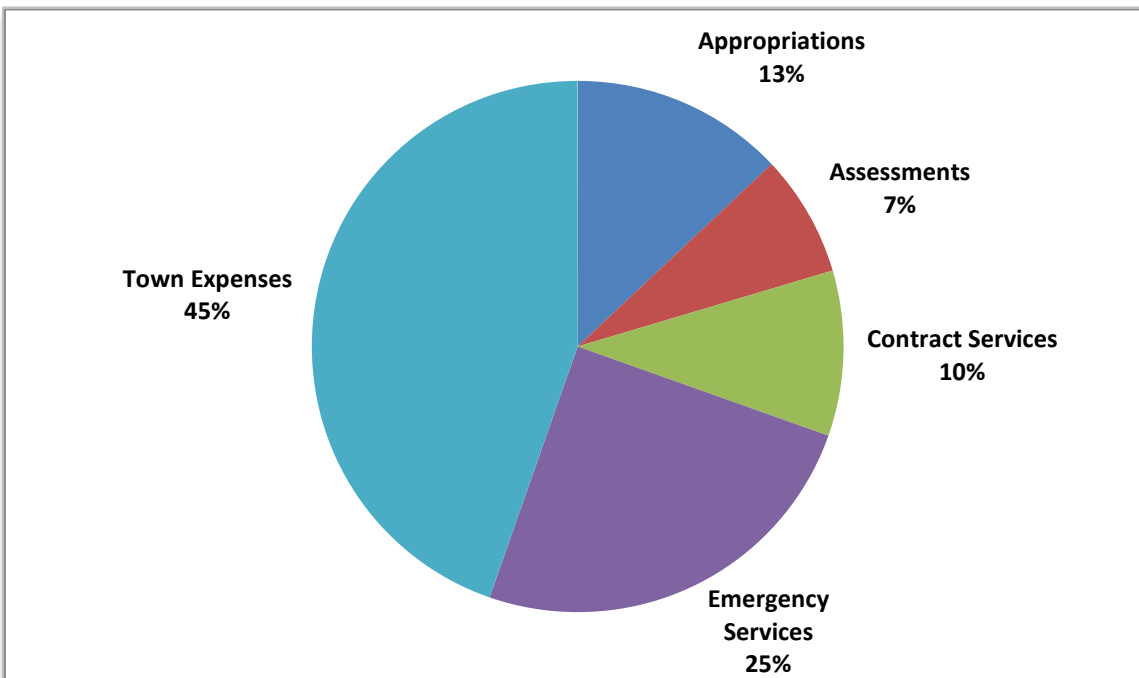
Occupational Class	Number	Percentage
Privately employed	286	59%
Self employed	135	28%
Government	63	13%

*Source:* U.S. Census: Selected Economic Characteristics: 2014 ACS 5-Year Estimates

## Government

The following chart and table shows the breakdown of the FY2016 Town Budget:

**Figure 8 - FY2016 Pomfret Town Budget**



*Source:* Pomfret Town Report 2015

**Table 3 - Pomfret FY2016 Town Budget**

	Budget Category	FY2016 Amount
<b>Town</b>	Outside Appropriations	\$ 59,583.00
<b>Town</b>	County/Local Assessments	\$ 33,966.00
<b>Town</b>	Contract Services (incl. Sheriff, Ambulance)	\$ 46,120.00

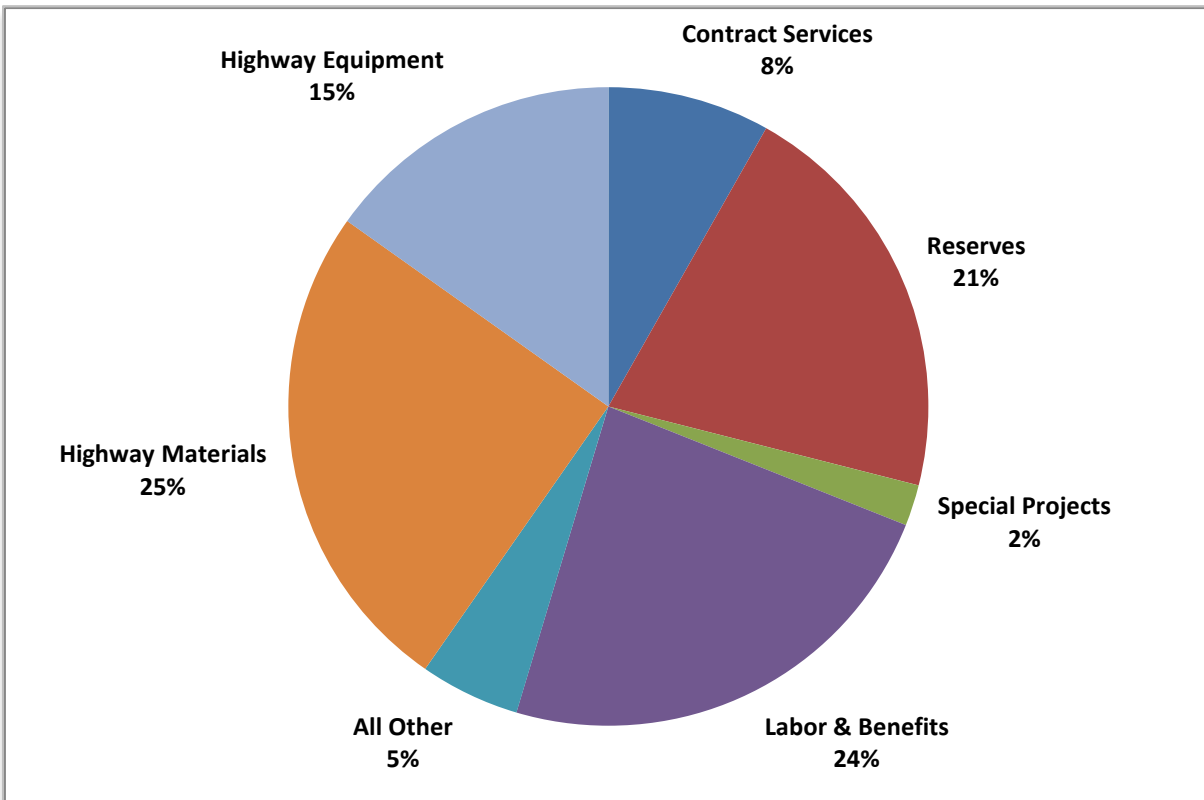
	<b>Budget Category</b>	<b>FY2016 Amount</b>
<b>Town</b>	Emergency Services Operating/Capital	\$ 114,358.00
<b>Town</b>	Municipal Expenses	\$ 204,834.00
		<b>\$ 458,861.00</b>

Note: Excludes highway

The FY2016 budget reflects a variety of service level improvements, including additional budget resources for the Town Treasurer, the Town Clerk and the Listers. Increases will allow the Treasurer to effectively deal with the burdens of a more rigorous accounting system. The Assistant Town Clerk position helps to alleviate the greater time demand of administration. In the past, the Listers have donated an extraordinary amount of time and this budget provides greater compensation for that effort, as well as positioning the group with technology and funds for a town-wide reassessment that will need to be done in the near future. Additionally, \$20,000 is programmed for the renovation of Town Hall in a new reserve account.

The following chart and table shows the breakdown of the FY2016 Highway Budget:

**Figure 9 – FY2016 Pomfret Highway Budget**



**Table 4 - Pomfret FY2016 Highway Budget**

	<b>Budget Category</b>	<b>FY2016 Amount</b>
<b>Highway</b>	Contract Services	\$ 78,900.00
<b>Highway</b>	Reserves	\$ 200,000.00
<b>Highway</b>	Special Projects	\$ 20,000.00
<b>Highway</b>	Labor & Benefits	\$ 227,000.00
<b>Highway</b>	Materials	\$ 48,600.000
<b>Highway</b>	Equipment	\$ 242,250.00
<b>Highway</b>	All Other	\$ 145,850.00
		<b>\$ 962,600.00</b>

Note: Excludes Town expenses

Highway service levels will generally remain as they have in the past. The FY2016 budget also includes funds for leasing or purchasing a new tractor which will help with roadside mowing. A new paving reserve account and an initial allocation of \$25,000 will allow the repaving of 2-3 miles of hardtop, a project that is estimated to cost about \$225,000 over several years. Pomfret, like many other towns, continues to experience increases in the costs of material necessary to care for our roads year-round, especially salt and gravel.

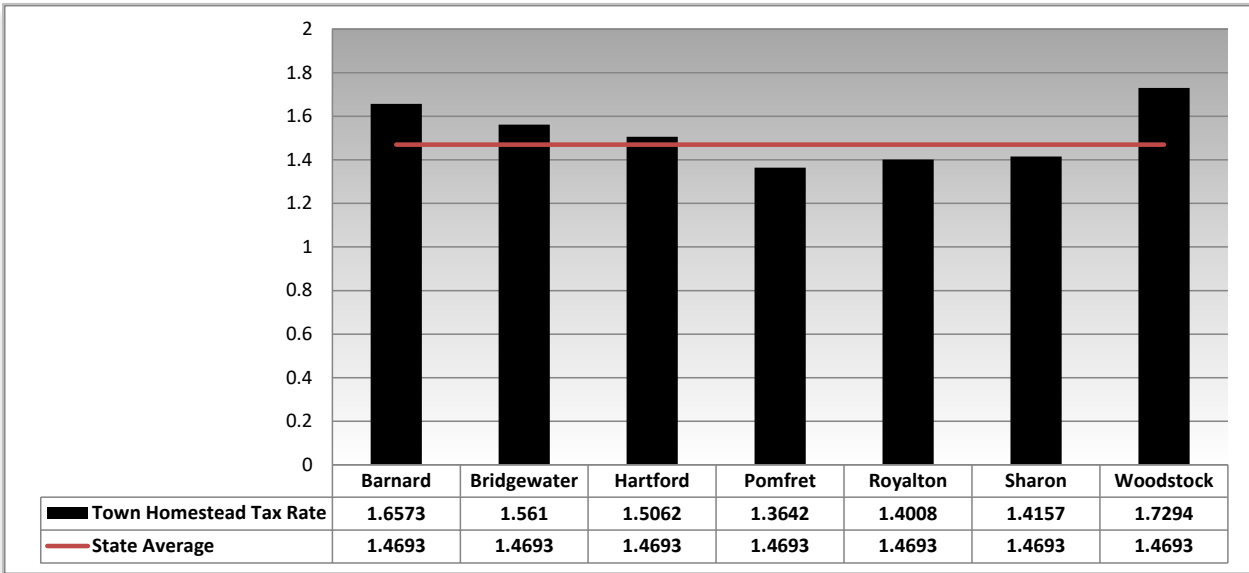
The municipal tax rate for the town in Fiscal Year (FY) 2016 is .3767<sup>3</sup> (Fiscal Year 2016 runs from July 1, 2015 through June 30 2016). With the exception of Calendar Year 2010 when the municipal tax rate was slightly up at .4207, the rate has remained more or less level over the last five years (.3648 on average). This tax figure includes any applicable local agreement rate and highway rates, but does not include any fire districts, service districts, or local construction rates.

The residential education tax rate for a homestead property (a primary residence on six acres of land or less) is \$1.3642 for FY 2016; down from FY 2015's rate of \$1.5707.<sup>4</sup> Figure 9 shows how the education tax rate for a homestead property compares to the surrounding towns.

<sup>3</sup> 2015 Town Report, pg. 10.

<sup>4</sup> 2015 Town Report, pg. 10.

**Figure 9 - FY 2016 Education Homestead Tax Rates**



Source: State of Vermont Department of Taxes

Property taxes in Vermont are paid at two tax rates, depending on whether the property is a homestead or not. Homesteads are principal dwellings that you live in, including the surrounding lands. All education tax rates are “equalized” in Vermont into an *effective* tax rate to account for towns that have grand lists that do not accurately reflect their current market value. Overall, the grand list is determined to be over or under fair market value, resulting in a number called the “common level of appraisal” or CLA. If the CLA is below 1, then properties are undervalued. Pomfret is currently determined to have an overall assessment rate of about 6.4% above market rate. It does not matter that one house may be assessed very accurately and other under-assessed in the same town; both of their taxes will be adjusted by the CLA the same.