

CHAPTER V

HOUSING

A. Overview

Housing is critical to our existence. The size location and cost of housing shapes the communities in which we live, impacting local economic development, school enrollment, as well as land use and transportation patterns – indeed housing is part of the very fabric of our lives. Providing for a range of housing options for a variety of incomes levels and lifestyles and locations that make sense contributes to the vitality and diversity of our community.

This Chapter discusses existing conditions with respect to housing in Williamstown, examines trends, including development patterns and affordability issues, considers Williamstown’s expected housing growth and outlines strategies to accommodate future housing demand. Finally, it concludes with a list of resources that can be used by town officials and residents who are interested in this important issue.

B. General Trends and Conditions:

Unit Growth/Household size

According to the State of Vermont, the definition of a housing unit is, “a house, an apartment, a mobile home or trailer, a group of rooms or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters.”

As Williamstown’s population has grown, so has the number of housing units in the community (**See Table 1**).

Table 1.
Housing Units vs. population in Williamstown 1940 – 2009
(US Census)

	1940	1950	1960	1970	1980	1990	2000	2008
Population	1477	1600	1553	1822	2284	2839	3225	3209
Housing Units	408	421	439	555	861	1133	1318	1427

In fact, as the Table suggests, housing unit growth has greatly outpaced population growth in Williamstown (as in the rest of the Country), owing largely to steadily decreasing household sizes. This

phenomenon can be attributed to smaller families, an aging population, higher divorce rates and changing cultural mores. The average household size in Williamstown has decreased from 3.65 persons per household (pph) in 1970 to 2.58 pph in 2000, according to U.S. Census data. However, it remains slightly above State and Regional averages (2.44 and 2.46 respectively). Economic and demographic forecast projections prepared by CVRPC predict that the figure for Williamstown will continue to decrease to about 2.36 pph in 2020.

The divergence between housing unit growth and population is especially evident over recent years (see **Table 2**). This suggests that the Town must continue to plan for growth and development despite an apparently stable population.

Table 2.
Change in housing units and population in Williamstown 2001- 2008
(VT. Department of Health estimates, Williamstown Planning Commission data)

	2001	2002	2003	2004	2005	2006	2007	2008	2009
Population	+ 37	-6	+6	-5	-16	0	-18		
Housing units	14	16	18	25	11	20	15	10	12

In 2008 the Central Vermont Regional Plan adopted a Housing Distribution Plan as part of its Regional Plan. This document asks municipalities to plan for future estimated housing need through the year 2020. The numbers for Williamstown appear in **Table 3**, below.

Table 2 chart shows Williamstown housing units. Projections predict that the Town will need to plan for --- new housing units by 2020 (derived by the Central Vermont Regional Planning Commission).

Table 3.
2008 CVRPC Housing Distribution Plan
Williamstown

	2000-2004	2005-2009	2010-2014	2015-2020	Total
New Units	84	131	140	184	539
Actual Units	73	67			

Unit Type/Condition

According to the 2000 U.S. Census, The vast majority of housing units in Williamstown (78%) are single family, owner occupied homes. Less than one fifth (17%) of units are renter occupied. Five percent of units are vacant and 2% are considered seasonal or recreational. Both owners and renters are relatively stable, averaging 19 and 11 years at their current addresses, respectively.

Out of the total 1,318 housing units, the following is a breakdown of substandard housing in Williamstown, according to the 2000 US Census Data:

- 33 housing units lacked complete plumbing facilities, 12 of which were owner occupied
- 13 owner occupied housing units lacked complete kitchen facilities
- 15 occupied housing units had no telephone service available

Density, Location and Distribution

In the early twentieth century towns and villages were characterized by compact neighborhoods surrounded by rural countryside. In recent decades, however, much of the housing growth in Vermont (and Williamstown) is happening outside of village centers (**See Map 1**). As we perpetuate this pattern we are in danger of losing not only our unique character, but a variety of other attributes as well. It has been demonstrated that the benefits of developing denser, compact housing within or close to village and town centers at historic settlement densities are numerous and include:

- decreased land costs due to smaller lot sizes
- decreased development costs due to proximity to existing infrastructure
- increased opportunities to develop a variety of housing options for different lifestyles
- decreased automobile dependency due to proximity to amenities such as
 - schools, shops, services and jobs
- increased vitality and economic activity in village centers
- increased viability of mass transportation
- preservation of natural resources such as agricultural land and water resources

While it is widely believed that this shift to homes on large lots in rural locations is driven by market forces/consumer preference, that perception may not be the entire story. In fact, a 2005 survey by the Vermont Forum on Sprawl concluded that 80% of Vermont residents believe that “action should be taken to prevent sprawl,” and, more surprisingly, that 33% of Vermonters would choose to live in an urban/village setting over a rural one if such a choice was available. This latter figure represents a 65% increase over the number making this choice in a 1998 poll.

Rural communities can promote compact housing by providing density bonuses and other incentives for “clustered” development, or by finding suitable locations for village expansion. Williamstown, with public water and wastewater infrastructure and capacity, is in a better position than most small Vermont towns to realize these “smart growth” principles. However, without land use regulations it is difficult to influence developers, and potential developers, to conform to this vision.

The aforementioned CVRPC Housing Distribution Plan asks towns to provide in their municipal plans, a map showing preferred locations for accommodating anticipated future units, as well as a map displaying the locations of new units during the preceding five year period. Both of these maps may be found in the Appendices to this Plan.

Proposed Housing Distribution Plan

Map 5 depicts the new village area of the town as defined by settlement patterns and extension of the water and sewer lines. The planning commission would like to encourage development of housing units within

that current village area and adjacent locale. If future homes are built in this area they will have greater accessibility to water and sewer lines, cable and other utilities, and close proximity to amenities offered with the local village businesses.

C. Affordability

It is undeniable that the availability of affordable homes is crucial to our quality of life. Affordable housing is also vital to the local economy because employers cannot attract or keep good employees if housing is not available. However, thousands of Vermonters and their families have been having an increasingly difficult time finding housing they can afford over recent decades. According to the Vermont Housing Council/Vermont Housing Awareness Campaign document “Between a Rock and a Hard Place (2009 Update)”:

“This situation is the product of many factors, but it essentially boils down to the fact that Vermont is a state with relatively high housing costs and, for a large portion of the workforce, relatively low wages. The slow pace of housing development, especially development of moderately-priced housing, has left Vermont with very tight rental and home purchase markets, whose low vacancy rates help keep prices up.”

The Vermont State standard for housing affordability defines housing as “affordable” if the household is paying no more than 30 percent of its income for rent and utilities or for mortgage, taxes and insurance. This standard may be too high when considering the rising costs of other necessities, such as health care, fuel, and child care, but it remains the basis for defining affordable housing.” So, affordability is determined by two factors: the cost of housing and the ability of people to pay that cost.

Williamstown, like much of the rest of Vermont, has witnessed a dramatic increase in home/rent costs. And, while wages have increased as well, they have done so at a considerably slower pace. This discrepancy has resulted in an increasing “affordability gap”. Consider the following statistics:

In 2000 the median household income in Williamstown was \$45,859. In 2006 median family income was \$50,648. Although these are slightly different measurements, they suggest that no dramatic increase in wages has taken place. When we look at housing costs over a similar period, the story is very different. According to the US Census the median value of housing units in Williamstown was \$88,200. By 2008 however, the average cost of units sold (22 in total) was \$180,322, and even mobile homes averaged \$118,000.

Despite this dramatic increase, home costs and rents in Williamstown remain slightly below county averages, and well below state averages. This is probably of little comfort to the average resident however. The average family in Williamstown could afford to pay approximately \$160,000 (with \$11,000 down) for a home. So, it appears that, for the first time, the average Williamstown family could not afford the average Williamstown home.

This situation is not much better in the rental market. In 2000, the median gross rent in Williamstown was \$450/month. The average rent for a two bedroom apartment is \$852/month (2009). While this remains below the statewide average (\$914), it would still require an income of \$15.29 per hour, or \$31,800 per year, to afford to pay rent. In other words, an individual would have to make 190% of minimum wage to live in such a place.

There is some evidence that recent economic conditions are stemming the rising tide of housing costs. Again, according to the Vermont Housing Council/Vermont Housing Awareness Campaign document “Between a Rock and a Hard Place” (2009 Update):

“Home purchase prices have stabilized, but it should be noted that recently, the market has seen a decline in the prices at the upper end of the market while prices at the lower end — \$200,000 and below — have tended to hold firm. That means that people who can afford a more expensive home can find bargains, but people who’re looking for something the median household income can afford are probably still looking at the same prices.

“Although interest rates are down, the turmoil in the financial markets has caused credit requirements to tighten, which has had wide ranging ripple effects that include job losses at a pace not seen in many years. The financial markets’ situation has also made it more expensive for many people to obtain a mortgage, as minimum credit scores, mortgage insurance requirements, and fees have all increased in recent months.”

Estimated median household income in 2008: \$49,730 (it was \$38,929 in 2000)

Williamstown:  \$49,730

Vermont:  \$52,104

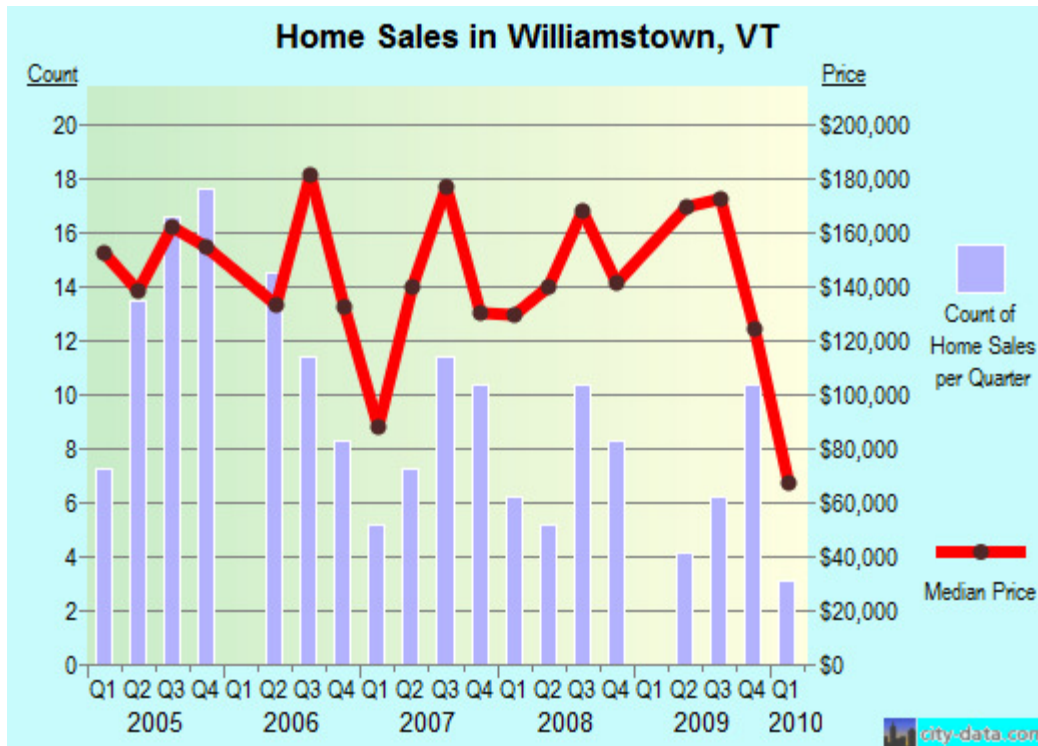
Estimated per capita income in 2008: \$23,969

Estimated median house or condo value in 2008: \$169,749 (it was \$88,200 in 2000)

Williamstown:  \$169,749

Vermont:  \$214,700

Mean prices in 2008: All housing units: \$188,244; Detached houses: \$198,044; Townhouses or other attached units: \$77,589; In 2-unit structures: \$186,838; Mobile homes: \$86,381



Read more: <http://www.city-data.com/city/Williamstown-Vermont.html#ixzz0nO1Op4jS>

D. Special Needs Housing

Elderly/Low Income

Central Vermont will experience substantial changes in the growth and decline of certain age groups between 2000-2010. Most notably, householders between the ages of 25-44 are expected to decline while most of the growth will occur in householders between ages 45-69. There will also be a fairly significant increase in the number of householders over 80 years old.

Vermont's rental housing environment is a difficult challenge for the 13,881 Vermonters who live on Supplemental Security Income, or SSI.⁴⁴ Monthly SSI checks were \$726 in 2009. SSI⁴⁵ or \$188 less than the 2-bedroom FMR (Fair Market Rent) Fifty-six percent of SSI recipients have no other source of income SSI.⁴⁶ The average FMR for a one-bedroom apartment in Vermont, \$746, would consume an entire SSI check. A Vermonter living on SSI can afford about \$220 per month for housing. Williamstown needs to provide a range of affordable middle and high end housing to accommodate all income levels.

Williamstown has served its elderly and low income populations well over the years with the development of the following projects:

- Williamstown Square. (22 one-bedroom units).
- Meadowbrook Place (15 units)
- Limehurst Mobile Home Park
 - The Gardens, a retirement community, offering rental apartments according to income. In 2004, the Gardens added an additional 21 new apartments.
- Northwind Trailer park

The town of Williamstown is proud of the years of support for the elderly and low income housing. The town feels that we have done our share to support this population. We would encourage future development of housing that will help balance the taxable property.

Disabled Population

Williamstown offers specialized housing opportunities for its non-elderly, disabled residents at Second Spring Residential Community, located on Rte 64. The 2002 Vermont Housing Data, a collaborative project of Vermont's housing community, reported that Williamstown has a large number of individuals diagnosed with a disability. There were approximately 35 individuals between the ages of 16 and 20, 365 between the ages of 21 and 64, and 157 individuals age of 65 or over meeting the definition at that time.

Homeless

Homelessness in Central Vermont is growing, yet it is a problem which is not easily tracked. Homeless persons are not counted in the Census and many times they do not seek assistance or shelter at local facilities. Some 'couch surf' at homes of friends and family, some seek shelter in tents or in their cars. Others may find shelter in abandoned lots or buildings. Currently there is one overnight shelter in Central Vermont, the Good Samaritan Haven in Barre. It operates on a first-come-first-serve basis and is open from 6 p.m. to 7 a.m. in the winter and from 7 p.m. to 7 a.m. in the summer. In addition to the overnight shelter there is one transitional housing site. Transitional housing provides the bridge between homelessness and permanent housing. Good Neighbors offer both short term housing and case management to assist families transitioning from homelessness into permanent housing.

According to the Washington County Needs Assessment average stays at the Good Samaritan Shelter have dramatically increased in the last 10 years. In 1998 the average stay was between eight days to two weeks, in 2004 the average stay was two months. More people who are seeking shelter are not transient but are local Vermonters who are working multiple jobs and cannot afford rent.

E. Fair Housing Laws & Municipal Responsibility

State and Federal housing laws help protect against housing discrimination. Under the Federal Fair Housing Act and its 1988 amendments, individuals may file complaints alleging housing discrimination on the basis of race, color, national origin, religion, gender, handicap, or familial status. Individuals may also allege related acts of discrimination that are governed by other federal laws such as the Civil Rights Act of 1964. Vermont law (9 VCS 4503) prohibits any person from engaging in unfair housing practices such as the refusal to sell or rent, as well as many other actions involved in the advertisement, financing, and brokering of a dwelling.

A municipality has fair housing responsibilities regardless of whether or not the Federal Government has funded the activity that is the basis for the complaint. A fair housing violation does not require a discriminatory intent; a violation can be found simply because municipal officials carried out regular activities in a routine way and failed to recognize their special fair housing responsibilities. In addition Chapter 117 section 4412 outlines required provisions and prohibited effects by which municipalities must abide.

Municipalities carry out four broad categories of activities that affect housing. Each can trigger municipal fair housing responsibilities:

- **Regulatory activities** – When a municipality enacts and administers regulations (e.g. zoning or building codes) that affect existing or potential residential properties;
- **Provision of services** – When a municipality provides routine services in residential areas or to residents;
- **Provision of subsidies** – When a municipality offers financial incentives (e.g. grants, loans, or loan guarantees) or special services (e.g. infrastructure projects or housing rehabilitation services) to residential property owners or to residents; and
- **Proprietary activities** – When a municipality buys or sells real property, particularly if the property was used or will be used as a residence.

Under the Fair Housing Act, a person who believes that he or she is a victim of housing discrimination may file either a complaint with the Department of Housing and Urban Development (HUD) or a lawsuit in federal or state court. If a municipality must defend itself against a complaint based on the Fair Housing Act, or if it is found to have violated the Act, the costs can be considerable. For more information on Fair Housing laws, visit the HUD website at <http://hud.gov>.

F. Federal Response

Some new initiatives and programs affecting housing have emerged in the wake of the mortgage crises and subsequent economic downturn, including:

The Housing and Economic Recovery Act (HERA 2008). A comprehensive effort to address the foreclosure crisis- HERA created an Affordable Housing Trust Fund, the first new federal housing production program since the early 1990's. HERA also created the Neighborhood Stabilization Program, bringing \$19.6 million to Vermont to address foreclosed, abandoned and blighted properties. Though narrow federal guidelines present challenges to spending this money in Vermont, it will certainly help the state's affordable housing efforts. Among myriad other provisions, the act also boosts the state's allocation of federal Low-Income Housing Tax Credits for two years, which affects important Tax Credit Program reforms, and creates a first-time homebuyer tax credit.

The American Recovery and Reinvestment Act (ARRA 2009). The Act will bring \$17.8 million in direct new housing dollars to Vermont over the next two years. HUD funds will go towards public housing capital improvements, Community Development Block Grants, a Homelessness Prevention Fund, a Tax Credit Assistance Program, and Project Based Rental Assistance. Additional USDA Rural Development dollars will provide funding for first time homebuyers, water and waste disposal systems, and community facilities. Though not housing funds per se, tens of millions in additional recovery funds for weatherization, energy efficiency, infrastructure improvements, New Market Tax Credits, brownfields, Temporary Aid to Needy Families (TANF), Food Stamps, and Community Services Block Grants will have a major impact on affordable housing and homelessness in Vermont.

A new HUD budget- Includes \$1 billion in first-time funding for the Affordable Housing Trust Fund was almost \$1 billion extra for Community Development Block Grants. In addition to the new federal spending, passage of major housing legislation is expected in 2009, including comprehensive Section 8 reform and bills

to boost efforts to preserve the nation’s existing affordable housing stock, help troubled borrowers and bring stability to the nation’s mortgage markets.

(Source: “Between a Rock and a Hard Place (2009 Update)”)

G. On-line Housing Resources A few of the Vermont housing websites include:

Vermont Housing Awareness Campaign

(www.housingawareness.org)

Vermont Housing & Conservation Board

(www.vhcb.org)

Vermont Housing Data, comprehensive statistical information regarding housing costs, housing supply, and ability to afford housing

(www.housingdata.org)

Vermont Department of Housing and Community Affairs, which includes the Vermont housing needs assessment

(www.dhca.state.vt.us)

Vermont Housing Finance Agency

(www.vhfa.org)

Vermont State Housing Authority

(www.vsha.org)

Housing Vermont (www.hvt.org)

Vermont Association of Planning and Development Agencies (www.vapda.org)

Vermont Coalition to End Homelessness (www.helpingtohouse.org)

Vermont Affordable Housing Coalition (www.vtaffordablehousing.org)



HOUSING

GOALS	POLICIES & TASKS
<p>1. Encourage the development of housing opportunities to meet the current and future needs of diverse social and economic groups.</p>	<ul style="list-style-type: none"> • Investigating the current supply of housing needed for our future growth and determine options for developing more housing to fill the need • Educating the community about the Community Land Trust, Rural Housing Development Loans, and other opportunities that help low income people purchase houses
<p>2. To offer a range of rental and ownership opportunities for all income groups in order to meet the Town’s projected housing units needed by 2020.</p>	<ul style="list-style-type: none"> • Encourage a balance between affordable, middle and high-end housing opportunities. • Encourage mixed use development in the villages • Promote the conservation and preservation of existing housing by seeking state funds to inventory and preserve historical houses.
<p>3. Consider the relationship between land use patterns, land use policy and housing development</p> <p>Maintain traditional compact settlement patterns to efficiently use land resources, and infrastructure investments by encouraging high density in village areas and “cluster housing developments in all districts to promote the preservation of resources and flexibility in design in keeping with the rural character</p> <p>Strive to direct anticipated new development through the year 2020 to the area(s) depicted on Map 3, and in accordance with CVRPC’s Housing Distribution Plan.</p> <p>Support the development of multi-family and accessory dwelling units, particularly in village areas.</p> <p>Continue to track and map the location of new residential units as they are constructed to identify market trends and compare actual development to desired patterns of growth.</p>	
<p>4. Adopt an ordinance that requires residences to dispose of and/or recycle abandoned or unoccupied mobile home, non-functioning cars, and/or large equipment</p>	
<p>5. Adopt a construction registry as a reporting tool for the Lister’s Office.</p> <ul style="list-style-type: none"> • Prior to construction, residents would inform the town clerk of any construction that would have an impact on the tax rate (the town clerk would be recording this information for the lister’s office) • to assist the town in providing information that would impact any services • to assure that the grand list is current and up to date • thus providing greater tax equity 	