



REGIONAL PLAN COMMITTEE

Tuesday December 17, 2019

4:00 – 5:20 pm

Central Vermont Regional Planning Commission
29 Main Street, Suite 4, Montpelier, VT 05602

pages

AGENDA

4:00¹ Welcome and Adjustments to the Agenda

Public Comments

2 4:10 Approval Minutes

Consider approval of the November 19, 2019 meeting minutes

4 4:15 Regional Plan: Amendments to Current Plan

Review amendments and consider recommendation to the Board:

5 a. Amendments to the Housing Chapter

39 b. Amendment to the Future Land Use Map

5:00 Regional Plan: Development of New Plan

Discuss purpose, content, process and timeline – continued discussion from last meeting

5:20 Adjournment

Persons with disabilities who require assistance or special arrangements to participate in programs or activities are encouraged to contact Nancy Chartrand at 802-229-0389 or chartrand@cvregion.com at least 3 business days prior to the meeting for which services are requested.

¹ Times are approximate unless otherwise advertised.

CENTRAL VERMONT REGIONAL PLANNING COMMISSION
Regional Plan Committee

Draft Minutes

Monday November 19, 2019

3:30 – 5:15 pm

Central Vermont Regional Planning Commission
 29 Main Street, Suite 4, Montpelier, VT 05602

Committee Members:

<input checked="" type="checkbox"/>	Dara Torre, Chair
<input checked="" type="checkbox"/>	Julie Potter, Vice Chair
<input checked="" type="checkbox"/>	Julie Potter
<input checked="" type="checkbox"/>	Ron Krauth, via conference call
<input checked="" type="checkbox"/>	Marcella Dent

Staff: Clare Rock

CALL TO ORDER

J Potter opened the meeting at 3:38pm.

Welcome and Introductions and welcome to our new board member, Marcella.

D Torre arrived and chaired the meeting.

CHANGES TO THE AGENDA

L Hill-Eubanks asked if people wanted to revisit the meeting time.

Discussion to have start time at 4pm and end 5:20pm and keeping the same meeting dates. Next meeting date 12/17 at 4 pm.

Approval of Minutes

Committee members requested staff make available four (4) hard copies of the packet for members at the meeting.

J Potter made a motion to approve the October 21, 2019 meeting minutes, seconded by R Krauth. All in favor. Motioned carried.

Regional Plan: Possible Amendments to Current Plan

- a. J Potter suggested a new introduction paragraph in the Housing Element which acknowledges that the data in the chapter wasn't changed... "the 2019 amendments to the Housing Element removed discussion of the 2006 Regional Housing Distribution Plan, which has been discontinued. Data presented in this element have not been updated; data will be updated in the next iteration of the plan." Committee members agreed to a new intro statement be added.

Additional discussion included the need to revise statements such as "...current Census..." and revise to be "... 2000 Census..." Discussion about weather a population forecast range should be used rather than specific numbers. Committee agreed this would be suited to for the new plan rather than making that type of revision to this amendment.

The committee discussed changes on the following pages of the packet:

Page 18

Page 19

Page 28

Page 28

Page 32

Page 24

Next steps, staff will make the proposed changes to an official marked up version of the documents for committee review and approval.

b. Revision to the Future Land use Map

Staff presented the CV Land Use Plan and the comparison to the City of Montpelier's Growth Center boundary. The areas do not align. The Growth Center area extends beyond the Regional Center area and into areas which are regionally designed as "Rural." This may present a conflict if and when an Act 250 application is presented for the area which falls inside the Cities Growth Center and not in the Regional Center. Instead it would fall in the regional "Rural" area. Discussion continued about the various definitions. The CVRPC is supportive of making the changes as CVRPC is supportive of Montpelier's growth activities based upon their planning efforts (municipal plan, growth center planning, TIF). Discussion followed about other areas of the land use plan, such as the area which falls between Northfield Village and Northfield Village. The committee also discussed the description of the regional Center as contained within the text of the Regional Plan. As there are no looming development proposal for this area there is generally no urgency to make other changes to the map. The committee requested staff should ask Waterbury, and Barre City if there are any potential development proposals which would conflict with the regional land use map.

The Committee directed staff to edit the GIS shape file for the Regional Center to align with the growth center for Montpelier and propose a new boundary for regional land use map. This will be reviewed by the committee at the next meeting.

c. Preferred Sites – this discussion and other energy related changes would be best suited for the New Plan and no changes as part of this amendment.

ADJOURNMENT

R Krauth made a motion to adjourn, seconded by L Hill-Eubanks, all in favor. Motion carried.

Next meeting Date: 12/17 at 4 pm.



MEMO

Date: December 11, 2019

To: Regional Plan Committee

From: Clare Rock, Senior Planner

Re: Proposed Amendments to Current Plan

✉ **ACTION REQUESTED:** Committee is considering 2 amendments to the current plan (amendments to the Housing Chapter, and land use plan). **The Committee will be tasked with making a recommendation to the Board regarding proposed amendments.**

a) Amendments to the Housing Chapter

The committee is considering removal the Housing Distribution Plan requirement from the Regional Plan. Attached please find a clean draft of the amended *Cover pages, Table of Contents* and *Housing Chapter* which reflect the removal of this requirement and any references to it. If you would like a word.doc copy of the draft with track changes please contact me and I shall send you via email.

b) Amendments to the Future Land Use Map

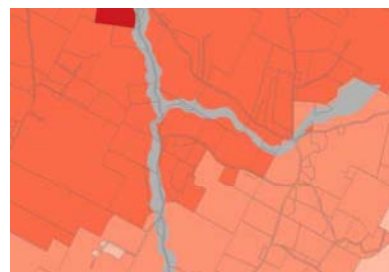
The committee is considering an amendment to the Future Land Use Map to account for the City of Montpelier's Growth Center Boundary. See attached documents with the changes.



Central Vermont Regional Plan

2016

Amended 2020



Central Vermont Regional Planning Commission
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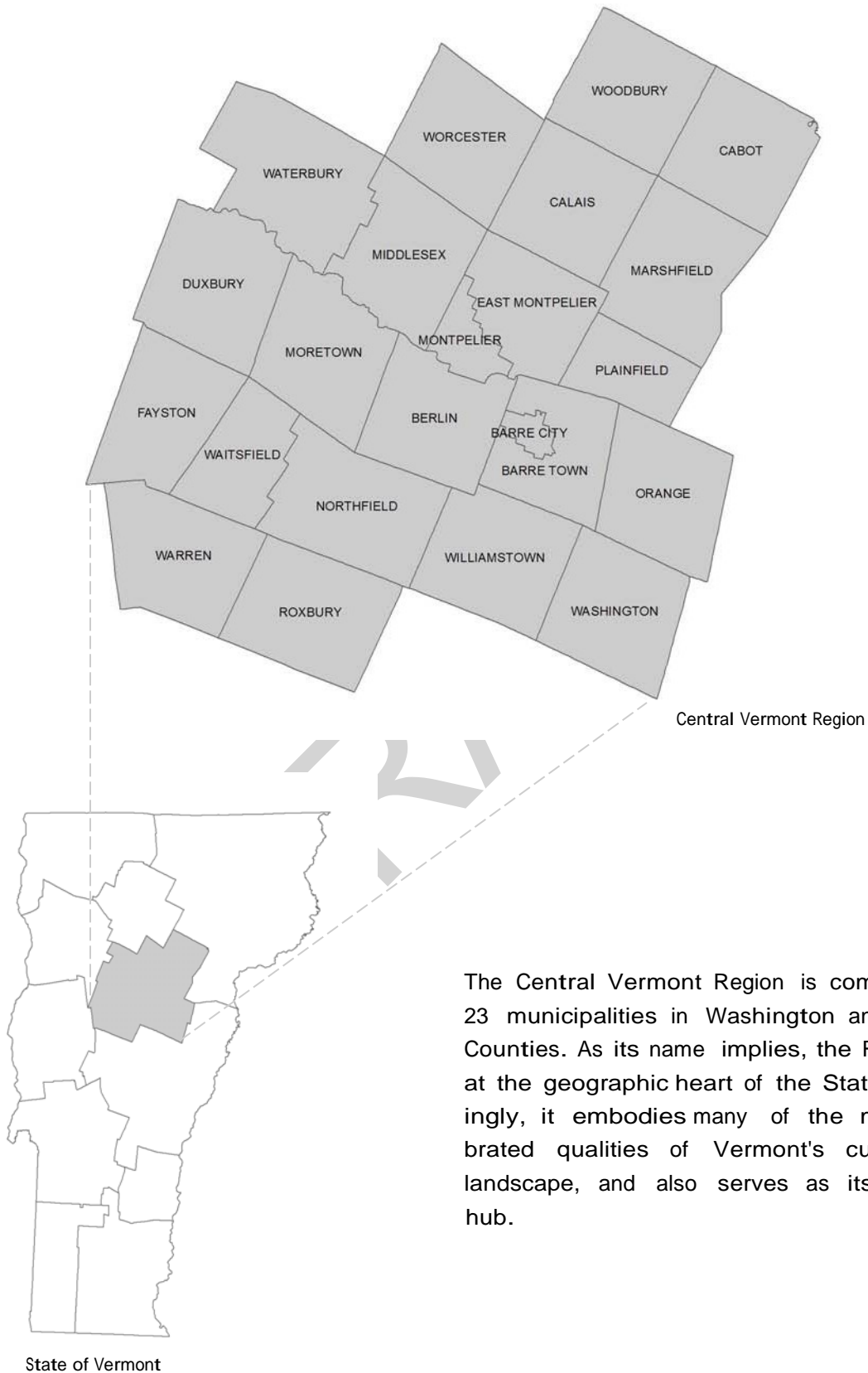
Central Vermont Regional Plan 2016 Amended 2020



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Senior Planner	Clare Rock
Senior Planner	Pam DeAndrea
Planner	Ashley Andrews
Planner	Grace Vinson
Assistant Planner	Zach Maia



The Central Vermont Region is comprised of 23 municipalities in Washington and Orange Counties. As its name implies, the Region lies at the geographic heart of the State. Accordingly, it embodies many of the most celebrated qualities of Vermont's culture and landscape, and also serves as its political hub.

CENTRAL VERMONT REGIONAL PLANNING COMMISSION

Commissioners:	
Barre City	Janet Shatney
Barre Town	Byron Atwood
Berlin	Robert Wernecke
Cabot	Amy Hornblas
Calais	John Brabant
Duxbury	Alan Quackenbush
East Montpelier	Julie Potter
Fayston	Carol Chamberlin
Marshfield	Robin Schunk
Middlesex	Ronald Krauth
Montpelier	Marcella Dent
Moretown	Dara Torre
Northfield	Laura Hill-Eubanks
Orange	Lee Cattaneo
Plainfield	Bram Towbin
Roxbury	Gerry D'Amico
Waitsfield	Don La Haye
Warren	Alison Duckworth
Washington	Gary Winders
Waterbury	Steve Lotspeich
Williamstown	Richard Turner
Woodbury	Michael Gray
Worcester	Bill Arrand

Acknowledgements

The Central Vermont Regional Planning Commission would like to recognize and thank all past and present Commissioners and staff members for their contributions and expertise to the 2016 update of the Central Vermont Regional Plan.

DRAFT

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POPULATION CHANGE
ZONING BY TOWN

DRAFT

Housing Element

The 2019 amendments to the Housing Element removed discussion of the Regional Housing Distribution Plan, which has been discontinued. Data presented in this element have not been updated; data will be updated in the next iteration of the plan.

Housing is the foundation of our historic towns and villages. The size, location and cost of housing shape the communities in which we live. Providing a range of housing options for a variety of income levels and lifestyles contributes to the vitality of our communities. Housing impacts local economic development, school enrollment, land use, and traffic patterns, among others. Currently in Central Vermont:

- Average household sizes are decreasing; yet new construction house size is increasing;
- The population of people between ages 45 to 69 is expected to grow more rapidly than any other age group;
- Incomes are not keeping pace with dramatically increasing home costs;
- Much of the recent housing growth in the Region is happening outside of town and village centers.

This chapter reviews the number and types of housing units currently in existence, future trends in housing demand and costs, and outlines strategies to meet identified housing needs. Finally, it concludes with a list of resources that can be used by town officials and residents who are interested in this important issue.

DISCUSSION: TRENDS

Population & Households

The 2000 Census showed the population of the Central Vermont Region at 63,276 and estimates the Region's 2005 population to be at 64,842.¹ According to the EPR Forecast, the Central Vermont Region's population was expected to reach 67,297 by 2010 and 73,080 by 2020.² An increase of 6.3% between 2000-2010 and an

Central Vermont Population and Household Growth, 2000- 2020

	2000	2010	2020	% Change (2000-2010)	% Change (2010-2020)
Total Population	63,276	67,297	73,080	6.3%	8.6%
Total Households	25,675	28,708	33,534	11.8%	16.8%
Household Size	2.46	2.34	2.18	(4.8%)	(6.8%)

SOURCE: US Census 2000 and EPR Forecast (2010, 2020)

¹ U.S. Census. 2000. American Factfinder www.factfinder.census.gov.

² Economic & Policy Resources, Inc. 2001. Economic & Demographic Forecast: Central Vermont Region 2000-2020

Households, By Age of Householder, 2000-2010 (Washington County)

Age Group	2000	2005	2010	%Change (2000-2010)	Change in # Households (2000-2010)
15-24	1,040	1,116	1,158	11%	118
25-34	3,514	3,402	3,367	-4%	(147)
35-44	5,402	5,315	5,225	-3%	(177)
45-54	5,593	6,083	6,414	15%	821
55-59	1,855	2,230	2,509	35%	654
60-64	1,432	1,634	1,892	32%	460
65-69	1,286	1,348	1,501	17%	215
70-74	1,145	1,197	1,235	8%	90
75-79	1,002	943	955	-5%	(47)
80-84	751	820	870	16%	119
85+	639	683	767	20%	128
Total	23,659	24,771	25,893	9%	2,234

SOURCE: VT Dept of Housing & Community Affairs

increase of 8.6% between 2010-2020.

Between 1970 and 2000, the Region's population increased at an average rate of just 8% while the Region's number of households increased at an average rate of 20%. The reason for the significant difference between population growth and household growth is the increasing population distributed into a greater number of smaller households.

The average household size in 2000 was 2.47 people, down from 2.64 people in 1990. The number of households in the Central Vermont Region was expected to increase from 25,675 in 2000 to 28,708 in 2010 and 33,534 in 2020. This is an increase of 16.8% between 2010-2020. One reason is the average household size is projected to continue to decrease to 2.34 persons in 2010 and 2.18 persons in 2020. The increasing number of households containing a smaller number of people will have a significant effect on housing demand.

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.

In 2000, there were 5,287 households with residents aged 65 years or older, representing 21% of all the households in the Central Vermont Region. According to the 2005 Washington County Housing Needs Assessment, between 2000-2010 these households are expected to grow by 12.25%.³ These types of households generally require smaller units with one or two bedrooms and as they age, may need access to housekeeping, personal-care, or medical services.

According to the Vermont Department of Housing and Community Development, “In 2000, more than 1,800 Washington County elderly households had some type of mobility and/or self care limitation. The problem was noted especially for elderly or extra-elderly (age 75+) owner households. However, non-elderly households experienced even higher levels (21% of renter and 35% of owner households). The total number of households with mobility and/or self care limitations represents 17 percent of all Washington County households.”

General Housing Demand by Age Group		
Age Group	Characteristics	Housing Demand
20s	-lower incomes -high mobility -small households	Apartments
30s	-beginning families -small children -low savings -growing income	1 st time homebuyer Mobile homes Condos
40s	-growing families -growing income	Step up to larger house Additions, home improvements
50s	-stable housing -empty nest -income peak	Live in existing homes Renovate and improve housing
60s	-end of income producing years	Begin process of “downsizing”
70s	-retirement -reduced income -risk of frailty	Smaller homes Condos Retirement developments
80's/90's	-risk of frailty or dementia -more single (widowed) households than couples	Assisted living At risk of institutional care

SOURCE: VT Dept. of Housing & Community Affairs, VT 2005 Housing Needs Assessment

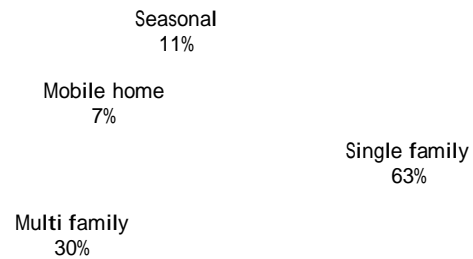
Number & Type of Housing Units

The 2000 Census found there were 29,912 total housing units in the Central Vermont

³ VT Department of Housing and Community Affairs. 2005. Washington County 2005 Housing Needs Assessment.

Region. Of this total 3,285, or 11% of the total, are seasonal units leaving 26,627 year-round units that are occupied or available for occupancy. Having 11% of the total housing stock as seasonal, recreational, or occasional use housing is well above the national average of only 3% and points to the strong vacation home market in Central Vermont.

Composition of Housing Stock, 2000



Total housing units = 29,912

Single family homes make up the majority of the housing stock in the Region (63%). Thirty percent (30%) of the housing stock consists of homes that contain more than one housing unit, for example — condominiums, two-family houses, or apartment buildings, and the remaining 7% are mobile homes. If trends over the last 30 years continue, about 70% of these households will be owners and 30% will be renters.

Average Home Size 1975 & 2005

The high cost of housing could push many households out of the home buying market. (See Housing Affordability section)

2005 - 2,556 sq. ft.

1975 - 1,575 sq. ft.

While the average household size is shrinking, the average single-family house size continues to increase. According to the Vermont Finance Agency “the average size of a newly-constructed home has increased dramatically over the past 30 years. According to Census data, in 1975, the average new

home in the Northeast measured 1,575 square feet of living space. By 2005, that average new home had grown by 62 percent, to 2,556 square feet.”⁴ (For more information see: Land Use & Energy Elements)

One measure of a healthy housing market can be indicated by the vacancy rate. In general, a rental vacancy rate is considered healthy when it is approximately 5% and a healthy ownership vacancy rate is 3%. Any rate below the one considered “healthy” indicates that choices will be limited and prices generally increased. On the other hand, vacancy rates much above 5% for rental units and 3% for ownership units may signify an oversupply of that type of housing or disinvestment in a

⁴ Vermont Housing Finance Agency. 2006. Housing Matters Newsletter.

Central Vermont Housing Supply- 2000

	Number	Percent of Total Units
Year-Round Housing Units	26,627	89%
Seasonal Housing Units	3,285	11%
Occupied Units	25,675	86%
Owner-Occupied Units	17,926	70%
Renter-Occupied Units	7,749	30%
Vacant Units (includes Seasonal)	4,237	14%
Vacancy Rate*		3.6%

*Vacancy Rate = (Year-Round Units- Occupied Units)/ Year-Round x 100 SOURCE: Census 2000

particular area. According to a housing needs analysis performed by the state, there is concern about the health of Washington County's housing market because at the time of the 2000 Census, it had a rental vacancy rate of 3.3% and an ownership vacancy rate of 1.4%, well below the rates considered healthy (Vermont Dept. of Housing & Community Affairs, 2005).

Any discussion of the quantity of housing units available should also include the quality of those units. One rough measure of the quality of the housing stock is its age. In Washington County, 38.1% of the housing units were built prior to 1939 and only 6% of the units were built since 1999.

Housing Affordability

Housing costs in Vermont have increased significantly over the last ten years. It is not uncommon for housing prices to rise as wages and income rise, yet throughout Vermont housing costs are rising much faster than income. A few facts from the Vermont Housing Awareness Campaign's "Between a Rock and Hard Place" 2007 Update on housing and wages in Vermont illustrate this issue:

- A Vermont household would need an annual income of \$66,000 to purchase the median-priced single family home (\$197,000). Sixty-seven percent of Vermont's households have incomes below that figure.
- The average Fair Market Rent for a modest, two-bedroom apartment in Vermont reached \$797 in 2006, a 10 percent increase since the year before and a 42 percent increase since 1996.
- A Vermont household would have to earn \$15.34 per hour, or \$31,897 annually,

Working with Downstreet Housing & Community Development

Many towns and community groups in the Region have worked with Downstreet Housing & Community Development to develop affordable housing to meet the needs of their community.

River Station Apartments: Downstreet (formerly named the Central Vermont Community Land Trust – CVCLT) worked closely with the City to gain funding for the project. “The Central Vermont Community Land Trust has played a vital role in helping to address Montpelier’s need for new affordable housing. This project was extremely challenging. It involved a difficult site, a multitude of funding sources, environmental issues, and permitting difficulties. The Central Vermont Community Land Trust’s years of experience and expertise were essential to bringing this project to completion” said George Seiffert, former Community Development Specialist for Montpelier, about working with Downstreet.

River Station Apartment, Montpelier

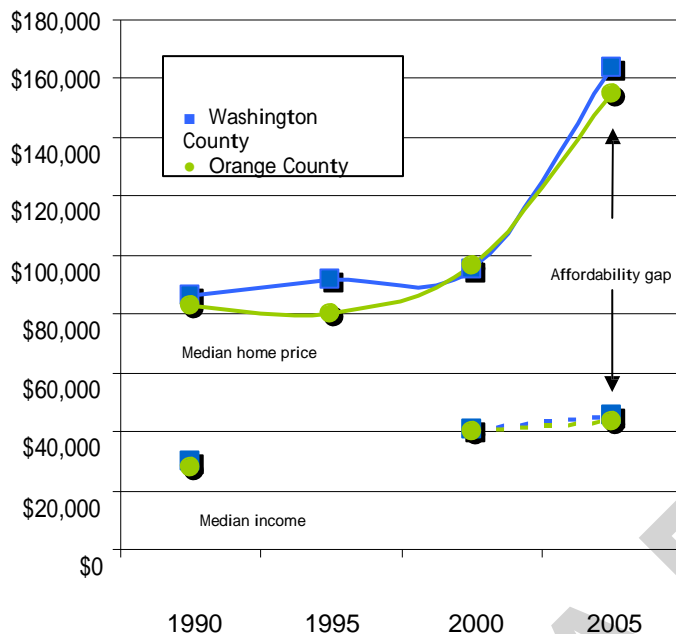
Cabot Senior Housing: Cabot Senior Housing was developed to allow area elderly residents and past residents to live in town. This project became a reality through the hard work of a community group called Cabot Commons who partnered with Downstreet to build and manage eight units of senior housing in Cabot. According to Sue Carpenter, Board President of Cabot Commons, “This project has been very successful. There is a real internal support system for the residents as well as a great deal of community involvement in providing services and activities for these residents.”

Evergreen Place: This project, completed in May 2006, contains 18 units of housing for elderly or disabled residents as well as the senior center and local food bank. It is located within walking distance to the cafés & stores in Waitsfield. All of the units in this project will be affordable to low income households.

Evergreen Place, Waitsfield

For more information on these projects or on how your community can partner with the Downstreet, call (802) 476-4493

Median Home Price vs.
Median Household Income



to afford that Fair Market Rent. At least 59 percent of Vermont's non-farm employees – more than 163,000 people – work in occupations with median wages below that level.⁵

Housing costs are identified as a “burden” by State planning statute (Ch. 117) if they consume more than 30% of the household's income. In the Central Vermont Region, according to the 2000 Census 23% of all homeowner households and 36% of all renter households lived in homes that cost more than 30% of the household income. Many of these

residents are earning less than the area median income. These

residents include families, schoolteachers, child care workers, and service workers.

In Washington County, the median home price increased by just 10% between 1990 and 2000, but by as much as 73% in the five years between 2000- 2005. In order to afford a median home in Washington County in 2005 a household would need to earn a yearly salary of \$59,169.

According to the 2005 Housing Needs Assessment undertaken by the Vermont Department of Housing and Community Affairs, the gap between the income needed to buy the median priced home and the actual median income of residents in Washing-

Comparison of Affordable Home Prices and Incomes, Washington County

	Median Income	Median Home Price	Affordable home based on median income	Income needed to afford median home	Gap between affordable home and median home price	Gap between income needed and median income
2000	\$41,387	\$95,000	\$110,719	\$43,235	\$15,719	\$1,848
2005	\$47,857	\$158,562	\$139,187	\$59,169	(\$19,375)	(\$11,312)
2010	\$54,089	\$192,809	\$115,987	\$88,752	(\$76,822)	(\$34,663)

SOURCE: Vermont Department of Housing and Community Affairs, Washington Co. Housing Needs Assessment

⁵ Vermont Housing Council. *Between a Rock and a Hard Place*. 2006.

CV Region Housing Cost Burden 1989 & 1999*

Tenure	Number of burdened households	Percent of total households
Owners		
1989	1878	20%
1999	2459	23%
Renters		
1989	2360	36%
1999	2657	36%

*Selected monthly owner costs (or gross rent) as a percentage of household income SOURCE: Housingdata.org (from Census)

ton County is \$11,312 and expected to

increase by 306% (to \$34,663) by the year 2010. It should be noted that according to the Washington County Needs Assessment "the estimated 'affordable homes based on median income' decreases in 2010 because the calculation includes expenses beyond the mortgage, such as taxes and insurance which are based on the increasing median home price. This leaves less income available for mortgage payments."

The number of burdened households will rise given the significant increase in median house prices over the last five years. This increasing gap between what families are forced to pay for housing costs and what their incomes afford has several negative side effects on quality of life and the local economy. Burdened households may not be able to afford medical or educational costs. These households also have less disposable income to spend in local stores, restaurants and entertainment venues.

For many low income residents of the Region, homeownership is not an option. In 2005 a household in Washington County would need to earn \$13.15 or \$27,360 annually in order to afford a two-bedroom apartment. In Orange County the 2005 housing wage was \$12.54 or \$26,080 for the same size apartment.

According to Between a Rock and Hard Place, out of the ten occupations employing the most Vermonters only two of them paid median wages above both the Washington and Orange County housing wage. (For more information about jobs in Central Vermont see: Economic Element). The Vermont Department of Housing & Community Affairs estimates that households earning \$38,286 per year (80% of the county median household income) can afford to pay about \$957 monthly for rent (including utilities). There are 5,111 households with incomes below 80% of the county median.

CV Region Number of
Subsidized Rental Units, 2006

Number of Bedrooms	Total
SRO	39
0	142
1	651
2	254
3	114
4	13
TOTAL	1,213
Elderly or disabled only	(750)
Total unrestricted	584

SOURCE: Vermont Directory of Affordable Housing

In 2005, an estimated 7,058 affordable rental units were available in Washington County with rents below \$978. However, more than half of these units are estimated to be occupied by upper income households (i.e., not low or moderate income) and an additional 5% are assumed to be vacant at any given point in time, leaving only 2,978 available for low-income renters. In 2005, there were an estimated 3,053 very low-income households (those making less than 30% of the county median income, see Table A above) and only 1,213 subsidized rental units in the Central Vermont Region. Seven hundred and fifty of them are restricted to elderly or disabled residents only. According to the Washington County 2005 Housing Needs Assessment this creates an estimated shortage of 2,134 affordable rental units in Washington County.

Many households find more affordable housing farther away from employment centers causing long commutes and reduces the amount of time to spend with family. The cost savings on a home farther from town centers may be deceptive. Commuting costs increase substantially as families move farther away from jobs. These households also have less disposable income to spend in local stores, restaurants, and entertainment venues. (Also see Location of Housing section.)

Costs of Commuting*		
	40 mile round trip commute	15 mile round trip commute
Monthly Costs	\$404	\$151.5
Yearly Costs	\$4,848	\$1,818

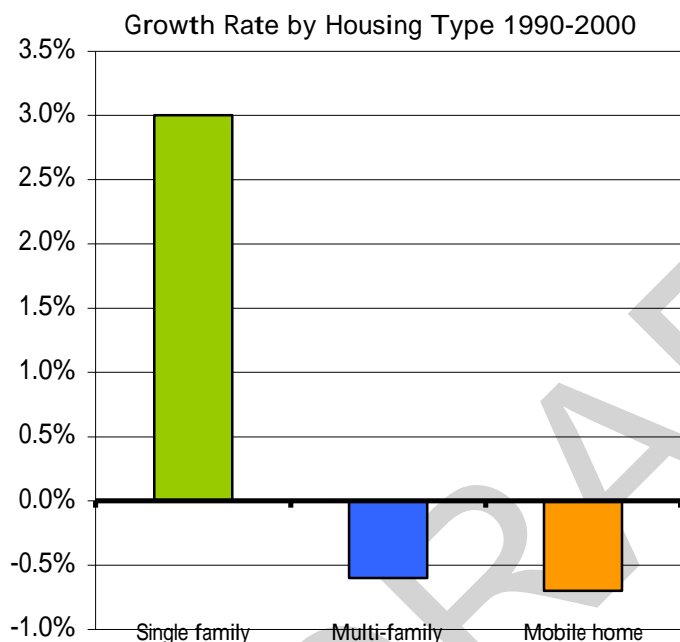
*Assumptions: commuting 5 days per week x 2008 IRS rate (\$0.505 per mile).

Long commuting times have an impact on more than just quality of life, traffic, air pollution levels, natural resources. (For more information see: Land Use & Transportation Elements) These long commutes also cost residents a significant amount of money. According to the Internal Revenue Service's 2008 standard mileage rate a resident who drives 40 miles round trip per day to work will spend about \$404 per month (\$4,848 per year)⁶ on commuting expenses alone, a 15 mile round trip commute would cost significantly less. Current development patterns which locate housing far from jobs and services are costing residents both time and money.

In any market area there is a percentage of the units which are rented or sold at affordable rates, yet they may be in older buildings or in less desirable locations.

⁶ Internal Revenue Service. 2008 Standard Mileage Rate. The standard mileage rate for business is based on an annual study of the fixed and variable costs of operating an automobile.

However, in Central Vermont public housing authorities and Downstreet Housing are working to provide our Region with perpetually affordable rental and homeownership units. Affordable housing developers can use Federal and State funding resources in order to subsidize units that will be maintained at affordable rates for income eligible tenants. Affordability covenants or deed restrictions can be added to homeownership units to ensure homes remain affordable for a set period of time, even during re-sale, a mechanism used by community land trust model. (For more information see section: Working with Downstreet.)



Housing Growth

During the ten-year period between the 2000 and 2010 Censuses, 2,141 home-owner units and 915 rental units were created, representing a growth rate of 13.5% for all occupied housing units. Over this same time period, the total number of single-family units grew while the number of multi-family and mobile home units declined. If this trend continues it could/will present a problem as multi-family and mobile home housing is a necessary option for households that require more affordable forms of housing.

The CVRPC Regional forecast states that “as the Region’s population has grown, population densities in the less dense areas tend to show a pattern of dramatic increase” indicating the more rural towns are experiencing the greatest housing growth. According to data collected by CVRPC, 1,709 building permits for housing have been issued in the Region between 2001 and 2005. Of these permits, only 138 have been for multi-family units, the rest for single-family units. While building permits issued cannot be considered the same as the number of housing units that have actually been constructed, it does give us some idea of the number and type of units that are being produced between Censuses.

It should be noted that all projections of future trends are the best guesses of experts and computer models. Anything as complex and dynamic as the Region's housing market must be constantly monitored to identify any changes in supply or demand and respond to them.

Care should be taken to create the type of units, in both size and price that are needed by the Region's current and future residents. Keeping prices from soaring higher will require not just a raw increase in the number of housing units but the production of specific types of housing units, in the locations that are needed in the Region. The sections above show a growing demand for housing that fits the needs of people ages 45-69 as well as householders over 80 years old.

Location of Housing/Density

In the early twentieth century towns and villages were characterized by compact neighborhoods; yet today much of the housing growth in the Region is happening outside of town and village centers. According to the 2007 CVRPC Northwest Build-Out Study, most municipalities within the study area support 'smart growth' principles as a matter of policy, but have not been able to put them into practice.⁷ (For more information about the Northwest Study visit www.centralvtplanning.com)

Low-density scattered development has been a significant concern to many towns in the Region as reflected in their town plans. Most towns now have land use and housing goals that include some version of the following statement: "Goal: The preservation of the Town's historic settlement pattern, defined by compact villages surrounded by rural countryside." (Warren Town Plan 2005) The benefits of developing more dense, 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 viability of mass transportation
- preservation of natural resources such as agricultural land and water resources.⁸

⁷ Central Vermont Regional Planning Commission. 2007. CVRPC Northwest Build-out Study Summary Report.

⁸ Local Government Commission and U.S. EPA. 2003. Creating Great Neighborhoods: Density in Your Community.

In spite of these benefits, rural municipalities continue to see higher housing growth than larger communities with the infrastructure available to support more dense growth. While it is widely believed that this 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 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.

Local regulations and attitudes may be compounding the problem as well. GIS “Density Sampling”, conducted as part of the Northwest Build-out Project indicated that, in many traditional village and urban areas, allowable densities are often considerably less than that displayed by existing neighborhoods. NIMBY-ism (not-in-my-back-yard) has also been cited as a factor occasionally inhibiting denser new-development.

Rural communities can also do more to promote compact housing by providing density bonuses and other incentives for “clustered” development, or finding suitable locations for village expansion or the development of new villages and “rural ham-lets.” (For more information on residential development patterns see Land Use Element)

In addition to the cost of land, there are other factors that affect the real cost of housing. The fact that housing development is occurring farther away from village and town centers also generally means that people are located farther from the sources of employment. Over the ten years between 1990 and 2000, the percentage of Central Vermont Region residents who drive 60 minutes or more roundtrip to work each day increased from 22% of working residents in 1990 to 27% of working residents in 2000. (See Housing Affordability section.)

In May 2006 the Growth Centers bill (S.142) was approved by the State legislature. CVRPC has endorsed the growth centers concept for over a decade and this legislation has created a new process for the designation of growth centers. According to the Vermont Growth Center Planning Manual, a growth center is “a compact area planned for concentrated, mixed-use development.” Like the Village, Downtown and New Town Center designation programs, the Growth Center program offers financial and regulatory incentives to promote planned growth, including housing.

Homelessness & Transitional Housing

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 offers both short term housing and case management to assist families transitioning from homelessness into permanent housing.

According to the 2005 Washington County Needs Assessment average stays at the Good Samaritan Shelter have dramatically increased. 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 can not afford rent.

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>.

MEETING CURRENT & FUTURE NEEDS

Advocacy & Housing Committees

In February 2006, the Central Vermont Economic Collaborative, of which CVRPC was a member, initiated a Regional summit called “Housing Strategies 2006”. Seventy-five Central Vermont residents attended this meeting and many of them volunteered to be on one of three task forces in order to work on the following issues:

- Planning / Zoning / Permitting
- Incentives to create or purchase housing
- Public Awareness / Education / Involvement

Each task force developed strategies for implementation that could foster increased housing. The Planning/Zoning/Permitting Committee (of which CVRPC was a member) created a GIS model to identify land available for housing development within towns with municipal sewer and water systems. The Incentives group identified five financial incentives which currently do not exist in Central Vermont which would benefit the creation, rehabilitation and purchase of homes. They are: 1) development of low-interest loans for landlords to renovate existing apartments, 2) develop more incentives/tax breaks/abatelements/credits and assistance to attract the private sector to develop housing within existing infrastructure, 3) expand assistance for accessory apartment conversion, 4) develop community support for

creating mixed uses and mixed housing types, and 5) develop employee pre-tax house savings accounts. The Public Awareness/Education/Involvement committee developed an educational flyer and compiled a comprehensive list of media contacts and other forms of information outlets. The Collaborative worked on a housing guidebook (entitled "The Central Vermont Housing Menu") combining the efforts of all committees.

The Mad River Valley Housing Coalition (MRVHC) is organized as a not-for-profit housing group and continues to work on the following projects in the Fayston, Waitsfield and Warren area:

- research and develop an accessory apartment program,
- implement the recommendations of the Mad River Housing Study;
- support local housing projects;
- educate the public on local housing needs.

The Montpelier Housing Task Force (MHTF) was organized in 1999 to assist with the preservation and enhancement of residential opportunities in Montpelier for households of all income levels. Working with community residents, City staff and elected officials, landlords and financial institutions, and community organizations, recent accomplishment of the task force include:

- creation of a City housing trust fund,
- implementation of an accessory apartment program,
- recommended changes to municipal ordinances
- conducted public outreach and education,
- continuation of tracking City housing data.

Local housing groups have proven effective at addressing local housing needs and can be a valuable resource in assisting town select boards and planning commissions in decision making. Yet no single municipality acting alone can address the Region's housing needs. All 23 cities and towns can work together in advocacy and partnership with other housing organizations (see Downstreet feature on p. 6-9) in order to meet current and future housing needs in sustainable ways.

HOUSING RESOURCES

Advocacy

- Vermont Affordable Housing Coalition. www.vtaffordablehousing.org. Organization working to promote awareness and policies for affordable housing.

- Vermont Coalition to End Homelessness. www.helpingtohouse.org. Organization working to monitor the needs and stream line the services and housing.

Data Sources

- American Factfinder. www.factfinder.census.gov. Data base of Regional and national statistics.
- Vermont Housing Data. www.housingdata.org. Data base of Vermont including a directory of affordable housing, housing profiles and policy resources.

Guides

- Affordable Housing Design Advisor. www.designadvisor.org. U.S. Department of Housing and Urban Development website which includes tools, resources, ideas and a guide to affordable housing design.
- Central Vermont Housing Resource Guide. www.centralvtplanning.org. A guide to renters and homeowners looking for information about subsidized housing; mobile homes; and mortgage and home improvement financing. Hard copies are available at CVRPC Offices, 29 Main Street, Montpelier.
- Housing and Vermont's School Enrollment, VHFA Issues Paper. www.vhfa.org. Explores the relationship between home building and school enrollment levels. Includes a guide to help communities make decisions about the impact of housing development on school enrollment.
- HUD's Regulatory Barriers Clearinghouse. www.huduser.org/rbc/. U.S. Department of Housing and Urban Development's guide to solutions to state and local regulatory barriers to affordable housing.
- Vermont Housing Needs Assessment Guide. www.housingdata.org. Guide to help community groups determine the need for affordable housing within their cities or towns.

Organizations

- Downstreet Housing and Community Development. www.downstreet.org. Organization working to develop and manage affordable rental and homeownership housing opportunities in Central Vermont.
- Vermont Housing and Conservation Board. www.vhcb.org. Statewide organization that works with nonprofit housing and conservation organizations to fund the creation of affordable housing and protection of the state's agricultural and forest land.

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HOUSING GOALS, POLICES & ACTIONS

Goals:

1. To promote the development of housing opportunities for all residents of the Region, including and especially, affordable, elderly, and special needs housing.
2. To encourage innovative planning, design, and development of housing which minimizes its costs, energy consumption, and environmental impacts.
3. To promote preservation of the existing housing stock and the development of future housing in the village/town and employment centers of the Region, or those areas designated as Growth Centers.
4. To support the coordination between public, private, and non-profit agencies involved with planning, financing, and developing affordable housing.
5. Encourage large employers to explore and implement employer assisted housing.

Policies:

1. The Region's towns, non-profits, and state agencies should work collaboratively to address the Region's housing needs.
2. Municipal plans should assess the community's ability to meet the goals set out in the Regional Housing Distribution Plan.
3. Municipalities should encourage housing at the maximum densities allowed by local plans and regulations and at densities at or above those of their traditional/existing neighborhoods.
4. Municipalities should seek to ensure at least 20 percent of the housing stock is affordable, as defined by 24 VSA, Chapter 117, Section 4303.
5. The majority of new housing should be constructed in town centers and designated growth centers.
6. The Region's existing housing stock should be preserved and renovated. Adaptive re-use of older and historic buildings should be encouraged especially in town centers.
7. Housing units that are affordable to households below the area median income

and housing near employment centers should be encouraged.

Actions

- Assist towns in finding the resources needed to carry out housing needs analyses to identify the specific types of housing most needed by the community.
- Encourage the adoption of local land use regulations and bylaws that allow concentrated development where appropriate infrastructure can be made or is available.
- Review town plans to assure that all towns in the Region have a housing element that identifies housing issues and outlines steps through which housing needs will be addressed.
- Assist towns with the process of designating growth centers.
- Help towns to identify potential partners for affordable housing development.
- Continue advocating for state policies and funding initiatives that increase housing opportunities for the Region's residents.
- Make Geographic Information System technology and other tools available to communities so they may analyze the impact of existing and/or proposed zoning policy on the potential for housing development.
- Continue support of local housing groups.
- Promote the density building land use strategies discussed in this Chapter and in the Land Use Element as a matter of course through our technical assistance programs.
- Actively participate in the Act 250 process to support appropriate housing development.
- Encourage towns to develop a streamlined permitting process for housing along with density bonuses and lowering of impact fees in growth centers, village centers and downtowns, and other areas where housing growth is desired.

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Appendices

A-1 Removed 2020

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A-2 24 V.S.A. § 4382. THE PLAN FOR THE MUNICIPALITY

Title 24: Municipal and County Government
Chapter 117: MUNICIPAL AND REGIONAL PLANNING AND DEVELOPMENT
24 V.S.A. § 4382. The plan for a municipality

§ 4382. The plan for a municipality

(a) A plan for a municipality may be consistent with the goals established in section 4302 of this title and compatible with approved plans of other municipalities in the region and with the regional plan and shall include the following:

- (1) A statement of objectives, policies and programs of the municipality to guide the future growth and development of land, public services and facilities, and to protect the environment;
- (2) A land use plan, consisting of a map and statement of present and prospective land uses, indicating those areas proposed for forests, recreation, agriculture (using the agricultural lands identification process established in 6 V.S.A. § 8), residence, commerce, industry, public and semi-public uses and open spaces reserved for flood plain, wetland protection, or other conservation purposes; and setting forth the present and prospective location, amount, intensity and character of such land uses and the appropriate timing or sequence of land development activities in relation to the provision of necessary community facilities and service;
- (3) A transportation plan, consisting of a map and statement of present and prospective transportation and circulation facilities showing existing and proposed highways and streets by type and character of improvement, and where pertinent, parking facilities, transit routes, terminals, bicycle paths and trails, scenic roads, airports, railroads and port facilities, and other similar facilities or uses, with indications of priority of need;
- (4) A utility and facility plan, consisting of a map and statement of present and prospective community facilities and public utilities showing existing and proposed educational, recreational and other public sites, buildings and facilities, including hospitals, libraries, power generating plants and transmission lines, water supply, sewage disposal, refuse disposal, storm drainage and other similar facilities and activities, and recommendations to meet future needs for community facilities and services, with indications of priority of need, costs and method of financing;
- (5) A statement of policies on the preservation of rare and irreplaceable natural areas, scenic and historic features and resources;
- (6) An educational facilities plan consisting of a map and statement of present and projected uses and the local public school system;
- (7) A recommended program for the implementation of the objectives of the development plan;

- (8) A statement indicating how the plan relates to development trends and plans for adjacent municipalities, areas and the region developed under this title;
- (9) An energy plan, including an analysis of energy resources, needs, scarcities, costs and problems within the municipality, a statement of policy on the conservation of energy, including programs, such as thermal integrity standards for buildings, to implement that policy, a statement of policy on the development of renewable energy resources, a statement of policy on patterns and densities of land use likely to result in conservation of energy;
- (10) A housing element that shall include a recommended program for addressing low and moderate income persons' housing needs as identified by the regional planning commission pursuant to section 4348a(a)(9) of this title. The program may include provisions for conditionally permitted accessory apartments within or attached to single family residences which provide affordable housing in close proximity to cost-effective care and supervision for relatives or disabled or elderly persons.
- (b) The maps called for by this section may be incorporated on one or more maps, and may be referred to in each separate statement called for by this section.
- (c) Where appropriate, and to further the purposes of section 4302(b) of this title, a municipal plan shall be based upon inventories, studies, and analyses of current trends and shall consider the probable social and economic consequences of the proposed plan. Such studies may consider or contain, but not be limited to:
- (1) population characteristics and distribution, including income and employment;
 - (2) the existing and projected housing needs by amount, type, and location for all economic groups within the municipality and the region;
 - (3) existing and estimated patterns and rates of growth in the various land use classifications, and desired patterns and rates of growth in terms of the community's ability to finance and provide public facilities and services.
- (d) Where appropriate, a municipal plan may provide for the use of "transit passes" or other evidence of reduced demand for parking spaces in lieu of parking spaces. (Added 1967, No. 334 (Adj. Sess.), § 1, eff. March 23, 1968; amended 1971, No. 257 (Adj. Sess.), § 7, eff. April 11, 1972; 1975, No. 236 (Adj. Sess.), § 2; 1979, No. 174 (Adj. Sess.), § 8; 1985, No. 188 (Adj. Sess.), § 10; 1987, No. 200 (Adj. Sess.), §§ 8, 10, eff. July 1, 1989; 1989, No. 280 (Adj. Sess.), § 7; 1991, No. 130 (Adj. Sess.), § 2; 1995, No. 122 (Adj. Sess.), § 2, eff. Apr. 25, 1996

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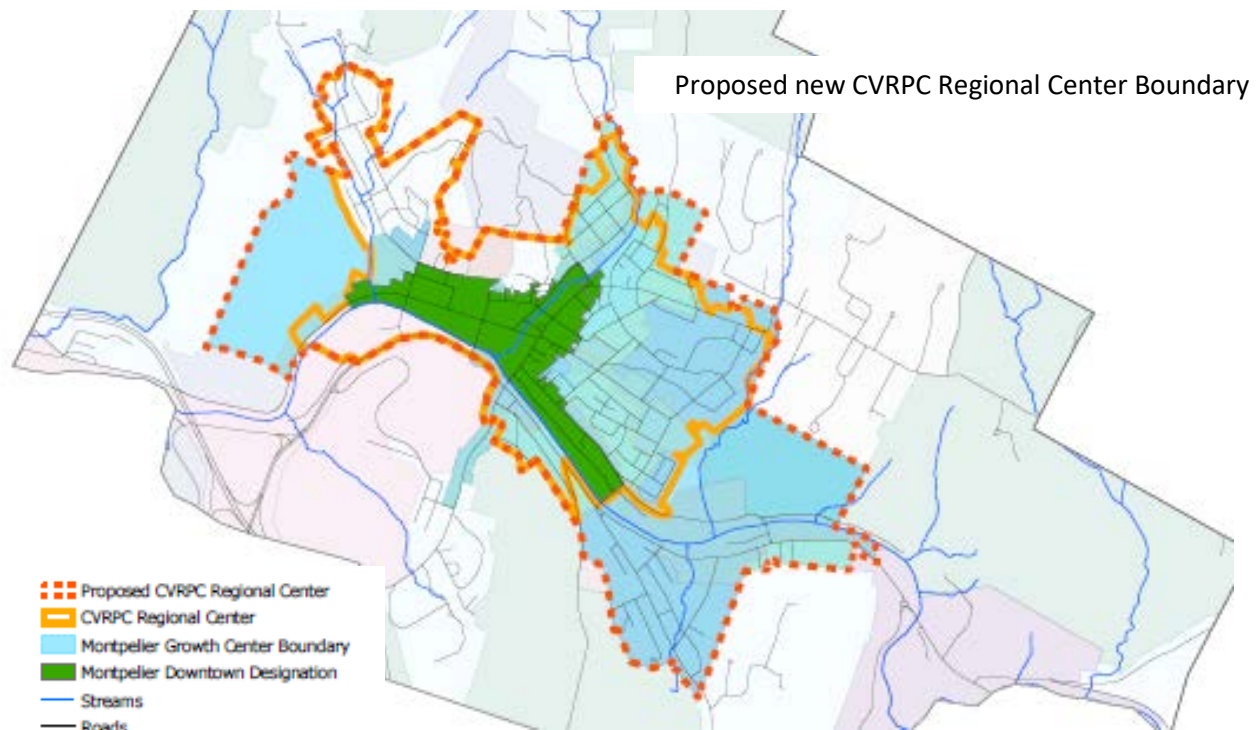
Proposed Changes to the Land Use Map

Overview

As specified in the Regional Plan, State Statute directs Regional Plans to include a “land use element, which shall consist of a map and statement of present and prospective land uses.” (24 V.S.A. § 4348). The Map identifies general Planning Areas that will be used to guide land use and development in the Central Vermont Region.

The Regional Plan Committee is considering an amendment to the Future Land Use Map which would result in a modification of the Regional Center boundary that surrounds the City of Montpelier. The change would result in an alignment of the Regional Center boundary with areas of Montpelier which are designated for higher density development. The changes as proposed are demonstrated to be in conformance with the regional definition of a Regional Center and meet the criteria which has been used in designating future land uses.

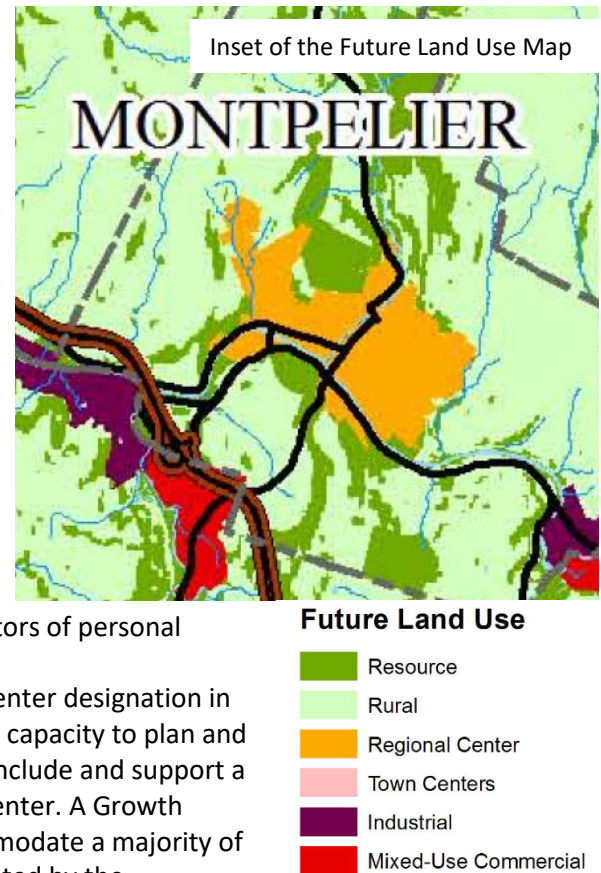
In making this determination staff reviewed the Regional Plan, the Montpelier Master Plan, the Montpelier Zoning, and the Montpelier Growth Center Boundary. The map below depicts the *proposed new CVRPC Regional Center boundary*. No changes to the regional plan text are necessary. The proceeding pages contain excerpts from the various plans which were reviewed.



CURRENT FUTURE LAND USE PLANNING AREAS AND FUTURE LAND USE MAP

The Regional Plan defines a Regional Center as (page 2-20):

- defined by core downtowns, plus their surrounding mixed- use neighborhoods, which accommodate high density commercial, institutional, industrial and residential uses;
- contain a state- designated Downtown district and infrastructure that includes urban road networks, sidewalks, public spaces and public water and wastewater systems;
- provide regional services and employment and are areas where efforts to reduce travel demand through ridesharing, transit and multi-modal transit options are critical;
- attract work and personal business (vehicular) trips in the Region, and attract significant numbers of trips from the outside the Region;
- contain the Region's greatest concentrations of office space, retail space, banking services and other generators of personal business;
- **contain a State-designated Growth Center.** Growth Center designation in Vermont recognizes municipalities that demonstrate a capacity to plan and invest in vital, walkable, mixed-use centers and must include and support a designated Downtown, Village Center or New Town Center. A Growth Center has clearly defined boundaries that can accommodate a majority of commercial, residential, and industrial growth anticipated by the municipality or municipalities over a 20-year period.



The Regional Plan identifies the following criteria used in designating Future Land Uses (page 2-20)

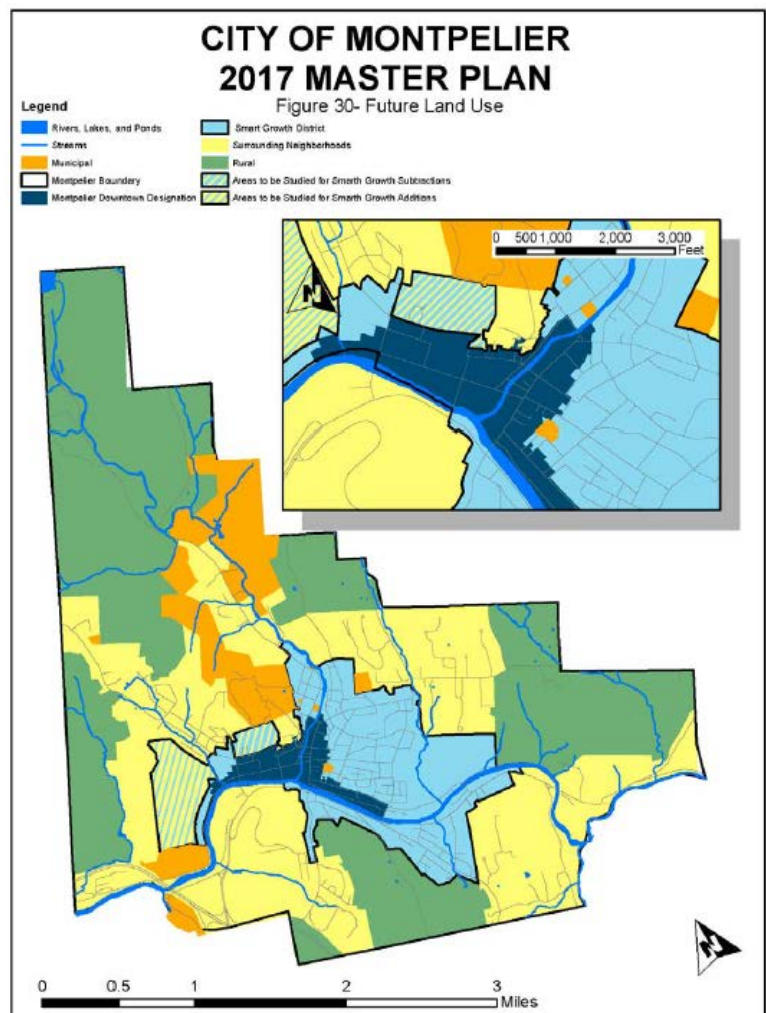
1. Is it consistent with the state land use planning goals found in 24 V.S.A., §4302 (compact centers surrounded by rural areas)?
 - Proximity to villages/downtowns/growth centers designated by the Vermont Downtown Board and/or recognized hamlets, town centers or regional centers identified by CVRPC's Regional Plan
 - Is the area walkable (compact configuration allowing for less than ¼ to a ½ mile round trip)?
 - Is there a visual or physical break (river, steep slope, change in density or type)?
2. Proximity to existing infrastructure
 - Public wastewater, water, sidewalks, highways and transit, schools, recreation parks, other town services
3. Current Conditions
 - Orthophotos: development density and extent
 - Road network: potential access and connections

- Resource constraints: conserved lands, steep slopes, rare threatened and endangered species and significant natural communities, wetlands, floodplains, elevations about 2500 ft, and lake shore buffers.
- 4. Town planning and zoning
 - What does the locally adopted and regionally approved Town Plan say?
 - Do the town zoning districts match current infrastructure and future land use plans?

MONTPELIER MASTER PLAN

In 2017, CVRPC approved the Montpelier Master Plan. The City's Future Land Use Plan identifies its Smart Growth District as:

Smart Growth District: *The Smart Growth District is defined by the City's Designated Downtown and Growth Center areas. Within the Smart Growth District, the goal will be to promote housing and economic development that reflects Smart Growth principles. These areas should therefore have higher density and be pedestrian oriented with a mix of uses but recognizing that certain residential neighborhoods should be maintained and protected. This district changes from time to time with applications to the Downtown Board for new designations and amendments to boundaries. Two areas are identified for future study. The first is the hillside behind the statehouse which may be removed from the growth center. The second is a portion of Crestview neighborhood which was included as a part of the City's original growth center designation in 2010, and was removed in 2016. The City believes, based on the qualities and location of this parcel that it should return to the Growth Center and strongly recommends that the City work with the land owner to begin the process for readmission to the growth center. The City also expects to review the types of designations in the Smart Growth District over the life of this plan. The City may consider New Neighborhood Designation over Growth Center Designation if that program's goals and benefits better support this Master Plan.*



MONTPELIER ZONING MAP

The City went through the process of amending zoning to ensure compatibility with the Master Plan and to support necessary criteria for maintaining and modifying its State-approved Growth Center Boundary.

MONTPELIER GROWTH CENTER BOUNDARY

The City of Montpelier sought and received Growth Center designation in 2008. In 2018 the City submitted the requisite 10-year Growth Center renewal report. As part of the report the City requested a boundary change. The boundary change was granted.

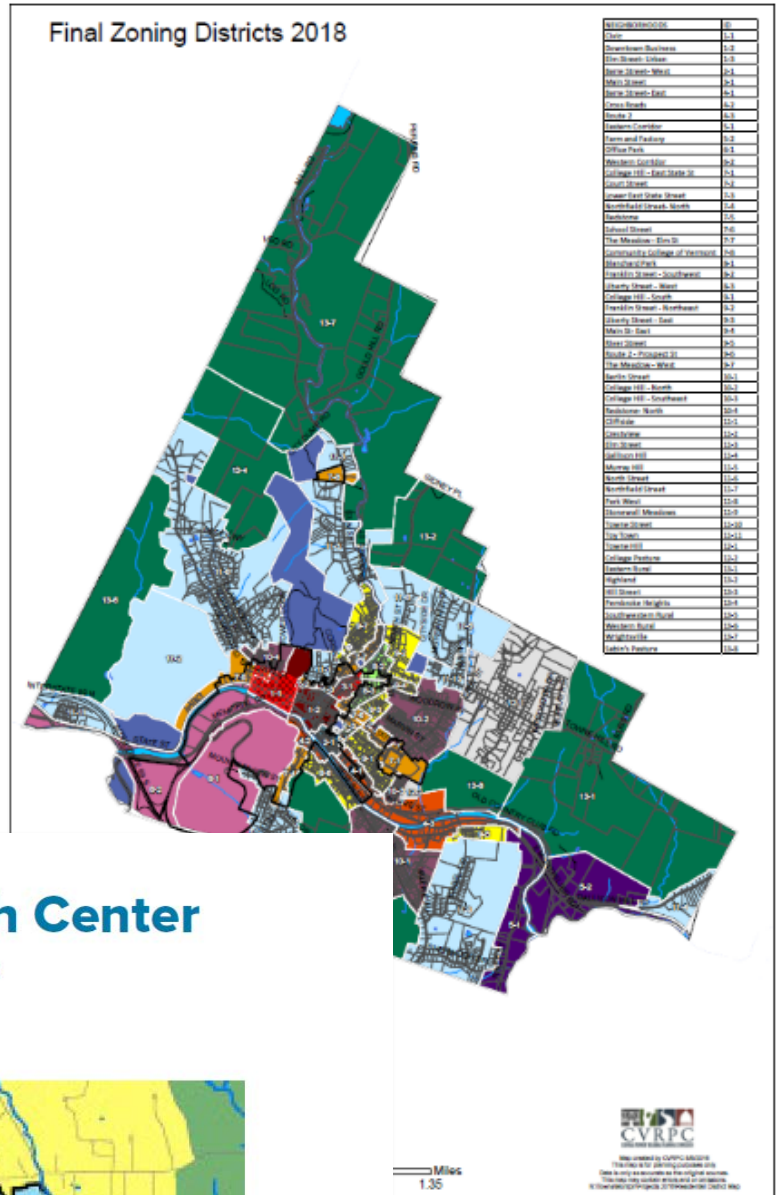
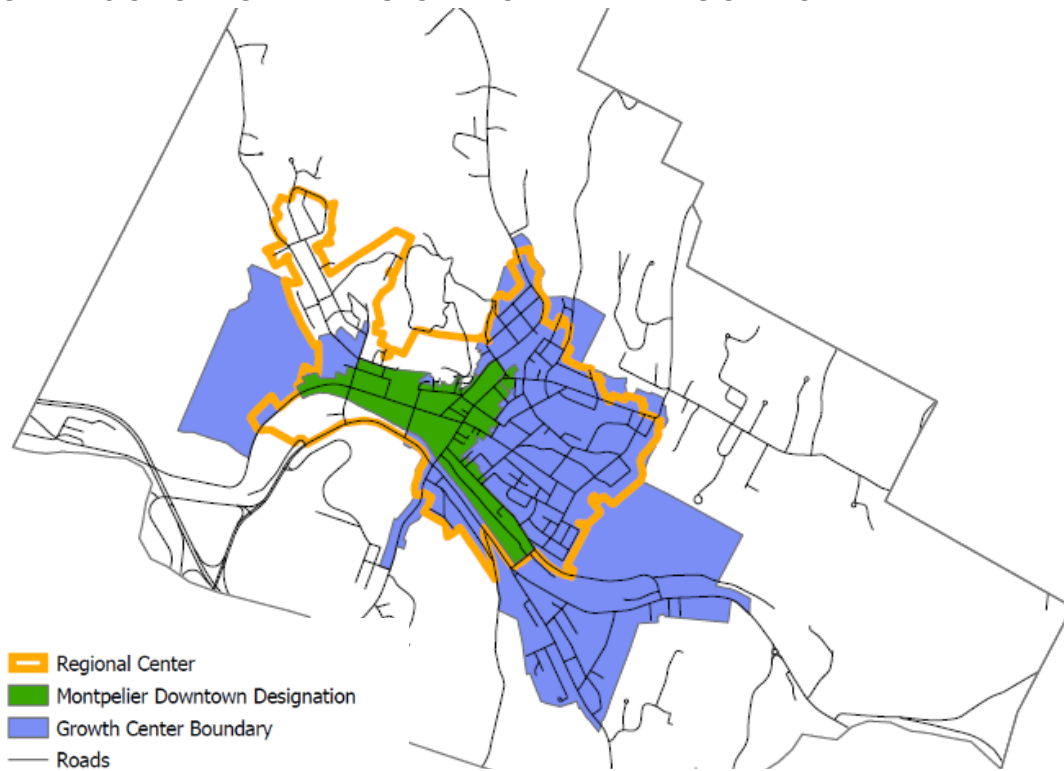


Image from Montpelier Renewal Application Packet, requesting a boundary change to the Growth Center.

COMPARISON OF MONTPELIER GROWTH CENTER AND REGIONAL CENTER

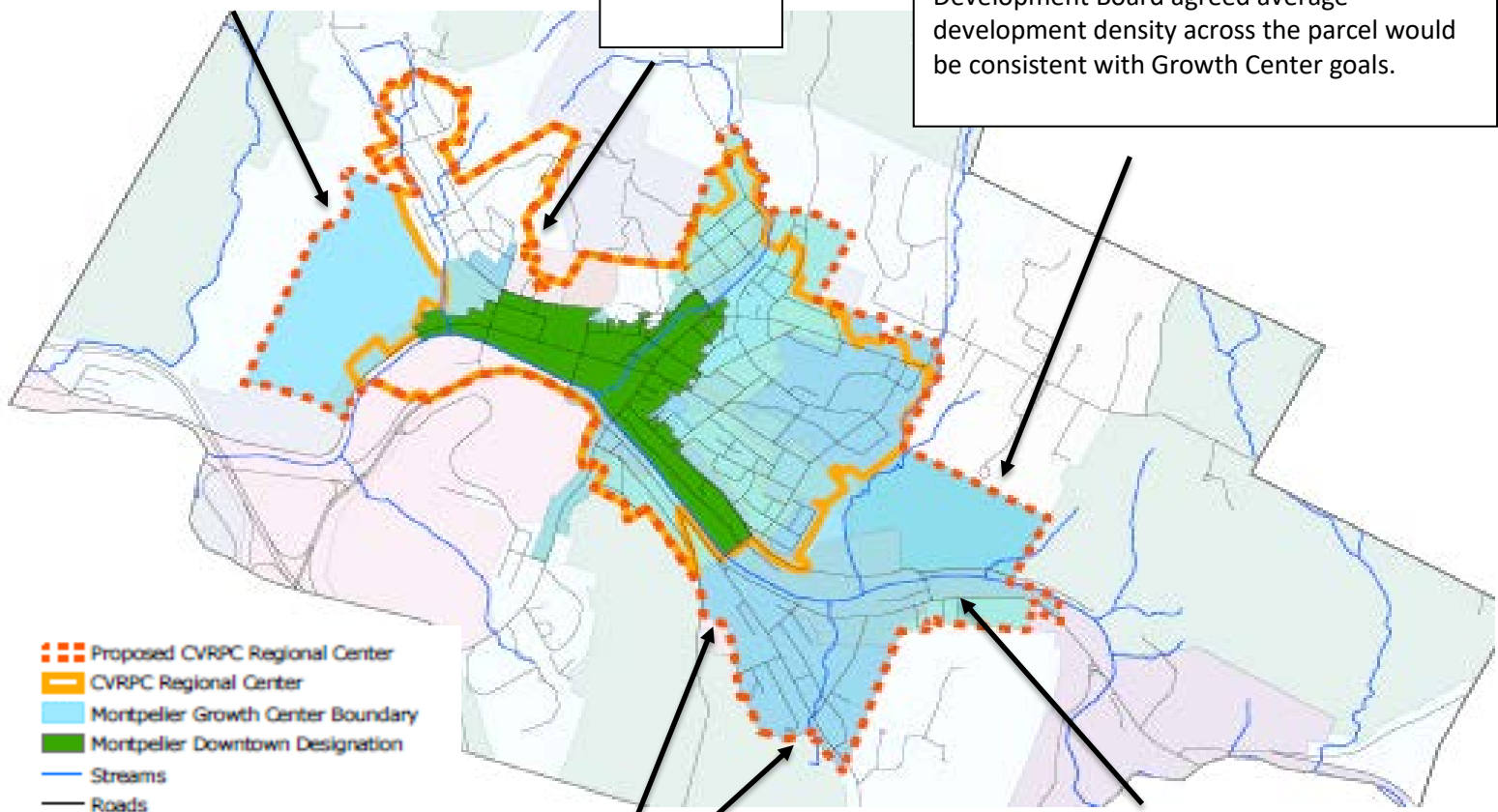


PROPOSED CHANGE TO THE REGIONAL CENTER DESIGNATION

Adding "Crestview": An developed large tract of land on the west side of the City. This area was originally within Montpelier Growth Center Boundary, and was subsequently removed in 2014. The City requested reinstating this area as it demonstrated meeting all the statutory requirements for Growth Center designation. Reinstating was approved.

Keep boundary the same

Adding "Sabin's Pasture": An undeveloped large tract of land on the east side of the City. The City has identified this area as a location for future growth which is served by municipal infrastructure and a portion of which is contained within the City's TIF District. The City made zoning changes to accommodate a higher density of development on the lower portion of the undeveloped tract. And while the tract is split between 2 zoning district (one being lower density) the State Downtown Development Board agreed average development density across the parcel would be consistent with Growth Center goals.



Include Residential 3000 zoning district: located on east side of town. All other Res 3000 are included in the Regional Center.

Include Residential 6000 neighborhood on south of town: All other Res 6000 are included in the regional center.

Capturing all of the Riverfront Zoning District: Currently the Regional Center map captures the northern portion of the City's Riverfront Zoning District. The purpose of the Riverfront Zoning District is to "to encourage compact, higher-density infill development, particularly multi-unit housing, within walking distance of downtown."