

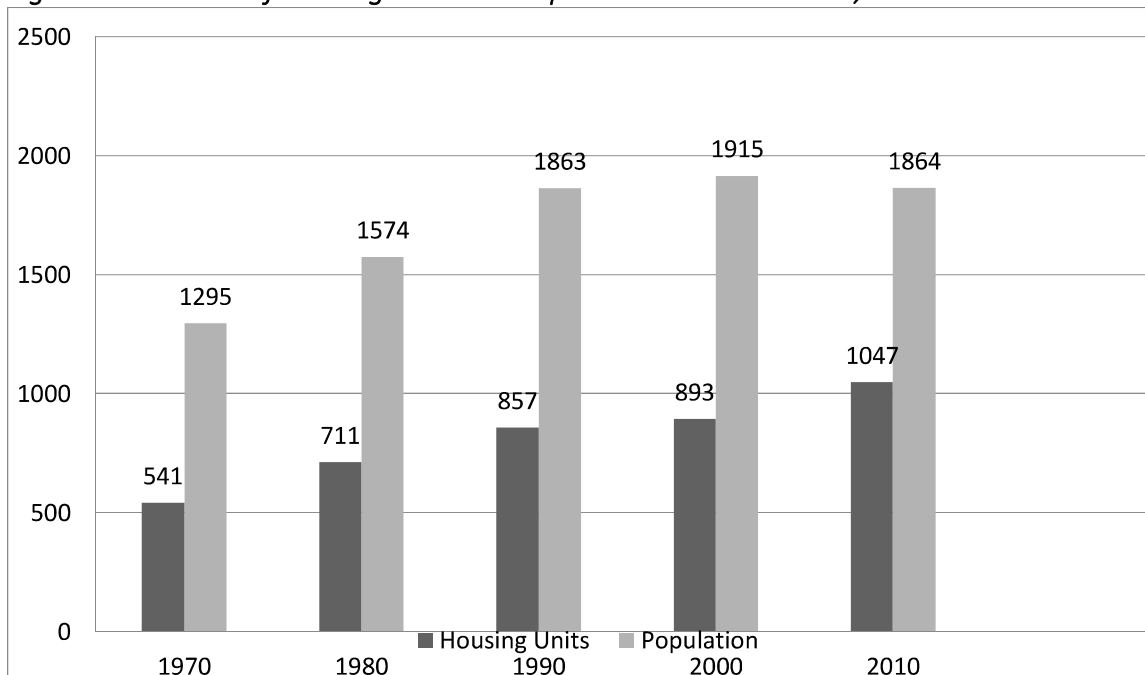
HOUSING

Existing Conditions

The following tables provide the background data underlying Dummerston's housing goals and policies. The sources for the data used in this chapter are the US Census, the American Community Survey, and the Vermont Housing Finance Agency.

As Dummerston's population has grown, so too has the number of housing units. Yet, while Dummerston has recently seen a decline in population, the construction of new housing has increased. Figure 11 shows the increase in housing over time. (Figure 1 in the Dummerston Community Profile chapter shows population growth and decline over time). From 2000 to 2010 the number of housing units in Dummerston rose from 893 to 1,047, a 17.2% increase, while total households rose from 786 to 823, a 4.7% increase. The average household size in Dummerston has steadily declined since 1970, as it has across the country. In 1990 average household size was 2.6 and by 2010 it had declined to 2.3.

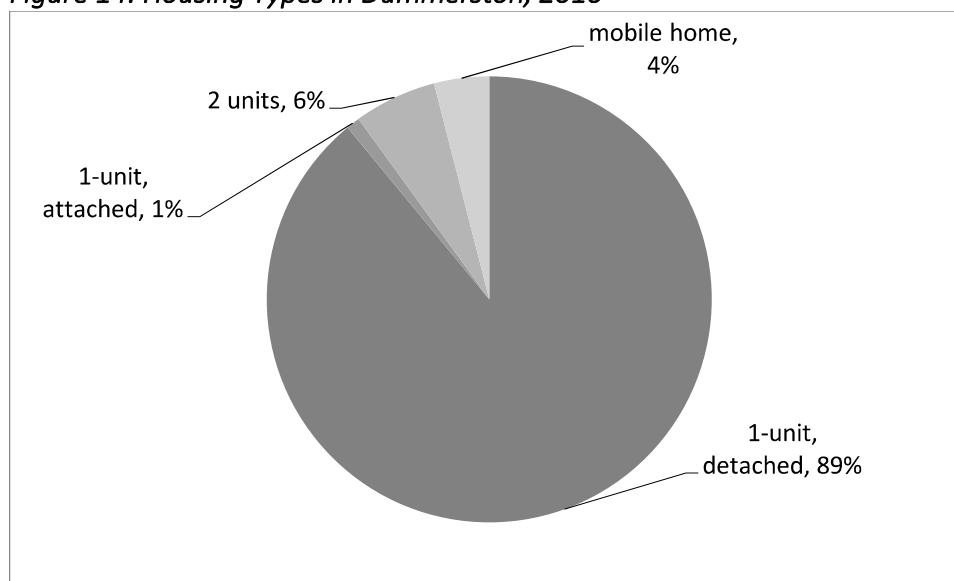
Figure 13: Number of Housing Units and Population in Dummerston, 1970-2010



Source: U.S. Bureau of the Census

Of the 1047 housing units in 2010, 796 were owner-occupied, 154 were renter-occupied, 73 were seasonal, and 24 were vacant. These numbers have remained constant except for an additional 228 owner-occupied units since 1990. The percentage of seasonal and rental units in relation to the total housing units has decreased due to the increase in owner occupied units.

Most of Dummerston's residents live in single family detached dwellings (see Figure 12). The total number of mobile homes has decreased since 1990. There has also been a decrease in the total number of multi-unit structures.

Figure 14: Housing Types in Dummerston, 2010

Source: U.S. Bureau of the Census

In 2008 the Dummerston Housing Advisory Committee hired a consultant to analyze the town's demographic, economic and housing conditions and affordability, resulting in a detailed report, the Dummerston Housing Needs Assessment. Although the housing committee has lost membership and is no longer active, the report provides a starting point for this chapter of the town plan.

Home ownership

The median price of the 19 primary residences sold in Dummerston in 2015 (\$167,000) is slightly above that of Windham County (\$165,000) and below that of Vermont (\$205,000). The challenge of matching wages to the monthly carrying cost of a home in Dummerston is revealed by the fact that 35% of homeowners with a mortgage pay more than 30% of their household income on housing (including mortgage, taxes and insurance), while an additional 15% of households pay more than 50%. These cost realities also translate into the fact that a median priced home in Dummerston is beyond the reach of a significant majority of first time buyers. The buying power of such households has declined sharply over the past several years as wages failed to keep pace with home prices. The result leaves the majority of Dummerston's potential first-time buyers with a limited range of smaller, older or less well-maintained properties.

Rental Housing

At any given time there are 150 to 160 renter-occupied units in Dummerston; 62% are single-family detached homes, 21% are in two or three unit buildings, while 17% are in mobile homes. The single family detached rental units are more likely to have three or more bedrooms than the other types. Despite the larger size of single-family detached unit rentals, 74 percent of all rental units are occupied by one or two person households, reflecting the change in household size noted above.

Affordability

Rentals in Dummerston are expensive, but not significantly more so than in neighboring communities, or in Vermont generally. There are seldom more than a few rental units of any size available in Dummerston at any given time, which contributes to their cost. According to the

American Community Survey, median gross monthly rent during 2008-2012 was \$822 in Dummerston and \$771 in Windham County. One quarter of the available units are affordable to households earning less than \$50,000 per year. Nevertheless there is a wide variety of working people who cannot afford to rent a one-bedroom unit in Dummerston based on a single person's earnings. In Dummerston and in Vermont, rents have increased much faster than wages. The following table illustrates the wage needed to afford an apartment in Dummerston and pay 30% or less of income for housing (estimated, 2016)

Figure 15: Income Required for Housing

	Dummerston	Vermont
Efficiency units	\$14.90/hour	\$14.83
One bedroom	\$15.60/hour	\$16.58
Two bedroom	\$19.60/hour	\$21.13
Three bedrooms	\$25.54/hour	\$27.75
Four bedrooms	\$30.17/hour	\$31.71

Source: Vermont Housing Finance Agency

Affordable housing is primarily addressed by area non-profit agencies. The following programs/organizations are currently available to Dummerston households:

- The Southeastern Vermont Housing Rehabilitation Loan Fund provides low interest-loans to income eligible homeowners to address health and safety issues, repair or replace septic and wells, correct code violations, and/or to provide access modification for elderly or disabled homeowners. The fund also has special monies available for energy related capital improvements for all income levels.
- Windham/Windsor Housing Trust (WWHT) provides education, counseling, and access to affordable mortgage products that assist first-time home-buyers buy a home. They also provide counseling on foreclosure prevention. WHT is a partner in the Southeastern Vermont Housing Rehabilitation Loan Fund.
- Southeastern Vermont Community Action Agency (SEVCA) provides referrals to area shelters, landlord lists, and assists in completing applications for affordable housing possibilities. SEVCA also operates weatherization and fuel assistance programs for income-eligible homeowners and renters.

Senior Housing

Dummerston is home to 334 persons aged 65 and over, and an estimated ninety percent are homeowners. There are no subsidized independent rental housing units for seniors, no assisted living or residential care facilities, and no age-appropriate ownership housing for seniors in Dummerston. There are six senior housing developments with a total of 294 units located within 12 miles of Dummerston Center, but all of these projects are at or near full occupancy.

Special Needs Housing

There are no special needs or supportive housing facilities in Dummerston. There are assisted living facilities in Townshend and Brattleboro.

Housing Needs

As the data illustrates, housing in Dummerston is predominantly owner-occupied, single family detached units. Life transitions (aging, retirement, divorces, entering the work force, etc.) can require a housing change, and Dummerston continues to lack choices. The 2008 Housing Needs Assessment indicated that Dummerston would benefit from creating flexibility and diversity in the housing stock that would significantly ease the burden of aging seniors, newly forming households, local workers, households headed by young adults, households dealing with divorce and separation, single parents, and those with disabilities by adding the following:

- Rental housing for households with a gross household income that does not exceed 50 percent of Windham County's median gross household income for households of the same size and seniors;
- Smaller-sized, market rate rental units to meet the needs of newly forming households, low wage local workers, households in transition, and seniors no longer able to maintain their owned homes;
- Young family homeownership opportunities for less than \$150,000;
- Housing that meets accessibility, maintenance and social needs of independent senior households;
- Support to make existing homes handicap accessible.

Housing Design and Location

Creating strong neighborhoods is an important component to meeting Dummerston's housing needs, as well as the town's land use goals. The following are important design and location criteria that should be considered while trying to increase the diversity of housing in Dummerston.

Smart Locations

Locating housing close to bus service, shopping and human services makes housing more affordable. Since transportation costs consume a large portion of household budgets, homeowners and renters can save on transportation expenses if their housing is located on or near major transportation corridors and particularly, public transit routes. (See Transportation chapter for discussion of public transportation, p.59) It will be important to work with housing advocates, property owners, service providers, and adjacent towns, to study the advisability, design, infrastructure, density and service possibilities for housing in these corridors.

Energy Efficient Design

Housing must not only be affordable to live in, but to operate as well. Constructing or remodeling existing housing with energy efficiency in mind is an important component in keeping housing affordable over time. Important considerations for any project should include designing to an appropriate scale, utilizing appropriate insulation, energy efficient lighting and appliances, taking advantage of direct sun for daylighting and heating, utilizing solar panels, and exploring other alternative power sources. (See the Energy chapter for more on energy efficiencies in residential construction)

Universal Design

The intent of universal design is to simplify life for everyone by making the built environment more usable by as many people as possible, especially those with special needs. A universal

design feature is one that can be used by everyone regardless of their ability or disability (e.g. electrical receptacles placed higher than usual above the floor, standard but wider doors, and elimination of steps at the entrance). Universal design features can easily be incorporated into new homes and some can readily be retrofitted to existing homes.

Housing Vision

We would like Dummerston to be a town that is welcoming and affordable. Ideally our community would be a desirable place to grow up in and to remain in across life stages. Encouraging a variety of housing types to meet lifestyle, demographic, and economic and social needs is the best way to ensure a vibrant and diverse population. We are committed to preserving our existing settlements and neighborhoods through housing rehabilitation and in-fill development of small lot single family homes as well as small scale (2-3 unit) multi-family units. Creative new housing development will hopefully make efficient and sustainable use of vacant land while honoring our natural environment.

Dummerston is a small rural community and does present some challenges to new housing development given that we do not have access, at this time, to public water and sewer services. Given that our neighboring towns, Putney and Brattleboro, do have such services that may factor into the calculus of housing developers when considering where to invest in new housing units. Dummerston has few large buildings in town- residential, commercial, or institutional- that would lend themselves to conversion to multi-unit housing.

Although we face some challenges to achieving our housing goals, Dummerston remains a desirable small town to reside in and as housing development and building science continues to evolve and innovate-we remain confident that Dummerston's housing options will expand appropriately.

Goals, Policies, and Action Steps

<i>Goal 1 — Create flexibility and diversity in Dummerston's housing stock.</i>

Policy 1.1 Promote the creation and preservation of housing that is and will continue to be affordable.

Action Steps

- a. Investigate sites for a small affordable housing project (2-3 duplexes, 6-8 units).
- b. Publicize the Southeast Vermont Housing Rehabilitation Loan Fund to expand housing rehabilitation in Dummerston.

Policy 1.2 Provide Dummerston residents with information about housing needs, issues, and choices.

Action Step

- a. Study the trend of second homeownership in Dummerston.

Policy 1.3 Promote accessory dwelling units as a way to increase the rental supply of housing.

Action Steps

- a. Amend the Zoning Bylaw to permit the creation of an accessory dwelling within an accessory building on a single-family lot. (Planning Commission)
- b. Provide outreach and technical support to residents interested in creating an accessory dwelling unit.

Policy 1.4 Form public and private partnerships to help identify potential sites for new affordable housing development and to provide grant and funding support.

Policy 1.5 Promote sustainable living through high quality design, energy efficient construction, and proximity to existing transportation corridors.

Policy 1.6 Encourage the use of Universal Design in new or rehabilitated housing units in Dummerston to enable households or individuals to age in place.

Policy 1.7 Encourage the use of innovative housing formats such as clustered housing