

West Windsor Planning Commission  
Homes Study  
Frequently Asked Questions

1. What do we mean by affordable homes? “Affordable” means that the cost of housing is not more than 30% of “household” income (from all wage earners in the home). The cost of housing includes rent and utilities if the resident is renting; it includes mortgage payment, home insurance, utility payments and property taxes if the resident is purchasing a home.
2. Why should we be concerned about adding “affordable housing” in West Windsor?

There are many reasons, as follows.

  - a. We have an aging population. The median age for West Windsor is 56 years. We need families and younger people to keep our community growing and vibrant.
  - b. We have a shrinking school age population and the school building is underutilized. The State is acting to significantly reduce education costs. Our school may close if we cannot increase the student population. Second, because it is small, our school cannot provide special student services so some resident children need to attend school elsewhere. And finally, we cannot hire teachers to work in our school because they cannot find a place to live.
  - c. West Windsor is unaffordable for many people, even for those with good incomes. The median sales price of homes has tripled in the past 7 years, from \$185,000 in 2018 to almost \$600,000 in 2024.
  - d. Our housing stock is old. The median age is almost 50 years and these structures need a lot of maintenance. Very few homes have been built in the past 20 years.
  - e. Many (45%, or 360) of our 800 homes are second or seasonal homes that are not available to full-time residents. Also, short-term rentals (STRs) have doubled in the past two years to a current total of 42. Seasonal homes and STRs reduce the supply of affordable homes for full-time residents.
  - f. We cannot hire tradespeople, teachers for our schools, and nurses for our hospitals because of the lack of affordable homes. And we are concerned that future town staff will not be able to afford to live here.
3. What level of household income is West Windsor targeting? We are targeting the “missing middle” which is household income levels between \$60,000 and \$120,000. People with these income levels can afford to pay monthly rent amounts of \$1,500 to \$3,000 and buy homes at prices between \$200,000 and \$400,000.
4. Is there a specific number of affordable homes that West Windsor should be providing?

Yes. In 2022, the Mt. Ascutney Regional Commission (one of the eleven commissions of the Vermont Association of Planning and Development Agencies and that is responsible for West Windsor and seven neighboring towns) estimated that West Windsor needs 67 new affordable homes by 2030. The State has asked the regional

West Windsor Planning Commission  
Homes Study  
Frequently Asked Questions

commissions to update their estimates in 2025 and to monitor and report on how well towns are achieving their goals.

5. Will my taxes go up to fund this project? No. The project is funded by a federal grant. Additional funds may come from a Municipal Planning Grant.
6. Will my taxes go up if more homes are built in West Windsor? The town continues to carefully manage its budget amid cost pressures such as general inflation, insurance premium increases and equipment replacement costs. Most of the residential tax burden comes from the Statewide education budget which has recently become a large problem. The State is focused on restructuring education and reducing costs. This should help control taxes. Also, more homes will result in a larger tax base and may temper future increases in taxes.
7. What are the characteristics of a good location for affordable homes? A good site is flat, open, not in a floodplain or wetland, has access to good roads, and is large enough to support multiple dwellings. Also, it is less expensive to build homes that can connect to existing town water and town sewer and therefore these sites are preferred. The key is to reduce the cost to develop a site and therefore provide a better financial proposition for construction.
8. What areas of West Windsor are being analyzed for affordable homes? The Town is focused on providing affordable homes in the Primary Growth, Resort Residential and Secondary Growth land use zones. Certain land parcels in the Primary Growth and Resort Residential zoning districts have access to both Town water and sewer and are zoned for multiple dwelling units. The Secondary Growth district is near the Village Center and is zoned for multiple dwelling units. If a site does not have access to Town water and sewer, shared wells and septic systems can be installed (at an added cost, of course).
9. With building costs so high, can “affordable housing” be built in West Windsor? Yes, it can. It helps if land and site costs are low. There are available tax credits, grants and low-interest financing and other structures such as innovative ownership models that can bring costs down.
10. How can a home remain affordable? There are deed restrictions and covenants that are put into place when the structure is built or when it is purchased by a resident. For example, a housing trust may own and operate an apartment building to keep rents affordable. The housing trust may also participate in a “shared equity” ownership

West Windsor Planning Commission  
Homes Study  
Frequently Asked Questions

model with a homeowner to share in both the original cost and resale value of an affordable home.

11. Can community visitors buy affordable homes? No. Affordable homes which are subject to housing trust deed restrictions or covenants will be for those who wish to be or already are West Windsor residents. Also, such affordable homes cannot be used as short-term rentals.
12. Does the Town own property that could be developed into affordable housing? There is only one Town-owned parcel that is viable for affordable homes. All other potential sites are privately-owned.
13. How will properties be identified during the Homes Study? The Planning Commission is hoping that property owners who hear about the Study and are concerned about providing affordable homes will come forward to see if their properties are good locations. The Homes Study team is also looking at all parcels within the Primary Growth, Resort Residential and Secondary Growth zones to identify which land parcels might be good candidates. After an initial screening by our civil engineer consultant, the Planning Commission will reach out to the property owners with promising sites to see if the owners would like to donate or sell the property. If the existing property owner is not interested in pursuing the matter, the property will not be included in the project.
14. Can land parcels be donated to advance affordable housing efforts? Yes. The Town appreciates all land donations to support affordable homes and is willing to be flexible and accommodating in specifying the terms of the donation. The Town will also pay the legal expenses related to the donation.
15. Is West Windsor going to build high-rise apartments or big developments? No. Whatever affordable housing is built must be attractive and in character with the nearby buildings and our community. We envision several small affordable home developments primarily in the village, on the mountain and in the secondary growth area near Route 44. The concept of “pocket neighborhoods” which are clustered groups of houses or apartments around a shared space is an attractive option. For more information on pocket neighborhoods, see this link. <https://pocket-neighborhoods.net/whatisaPN.html>
16. How do accessory dwelling units (ADUs) factor into affordable housing efforts? An ADU helps if the property is rented to the occupant on a long-term basis at an affordable rate of between \$1,500 and \$3,000 per month. Adding ADUs to an existing property is

West Windsor Planning Commission  
Homes Study  
Frequently Asked Questions

encouraged, and the existing zoning bylaws support the addition of ADUs in West Windsor.

17. How do short term rentals (STRs) affect affordable housing? STRs hurt affordable housing because they take potential homes away from full-time residents. The Select Board has approved a STR ordinance that requires registration and annual fees for STRs. The fee revenue could be used to support West Windsor’s ongoing affordable housing initiatives.
18. How about renovating existing homes to provide affordable homes? This is a good option if it can be done economically. There is funding available through a competitive program called the Vermont Home Improvement Program (VHIP) which is administered by the Windham-Windsor Housing Trust for a geographic region that includes West Windsor. See this link for more information.  
<https://accd.vermont.gov/vhip#Amount%20of%20Funding%20VHIP>

There may be other sources of funding. For example, if the building is historic, historic preservation funds may be available. It is important to understand the processes involved and strings attached to all funding sources.

19. What is a Housing Trust and how can it help West Windsor? A housing trust is a non-profit entity that serves as an intermediary and facilitator between towns and State programs/agencies. Its goal is to help develop affordable homes in the State. Housing Trusts have extensive responsibilities: they can buy and own property; they develop affordable housing; they operate rental buildings; they “qualify” home buyers and renters; they provide access to state and federal funds and bank financing. A Housing Trust is a critical enabling partner for a community that is working to build affordable homes.
20. What is the ultimate goal of the Affordable Homes Study? The primary outcome for the Study is a list of five high-potential locations for affordable homes in West Windsor, and for each location, a detailed list of requirements and considerations for moving it forward to design and construction. There will be another Community Forum in June to present findings and get community feedback.
21. How can I keep informed about the progress of the Homes Study? The Homes Study will be the primary topic for all Planning Commission monthly meetings until at least June 2025. Check the town calendar for the dates and times of Planning Commission meetings. Remote access is available via Zoom.