



West Windsor Homes Study Community Input Forum

February 1, 2025

Welcome!!!

Today's Objectives:

- ▶ To tell you all about the Homes Study, to hear your thoughts and ideas, and to answer your questions to the best of our ability.

The Homes Study Objectives:

- ▶ To understand as much as we can about affordable homes, including
 - ▶ what they are
 - ▶ where we might locate them
 - ▶ how they could fit into our community, and
 - ▶ how they could be built economically.
- ▶ To begin to develop a road map for affordable homes in West Windsor

Agenda and Speakers

- ▶ Welcome, Where We Stand (**Al Keiller**, Chair, Planning Commission)
- ▶ Approach, Some Guiding Principles (**Jill Appel**, PC, Project Manager)
- ▶ What Makes a Good Site? (**Brian Lane-Karnas**, DeWolfe Engineering)
- ▶ Some Housing Design Options (**Matt Giffin**, Banwell Architects)
- ▶ Costs and Funding Sources (**Jack Dugan**, Financial Consulting)
- ▶ Q&A, Thoughts and Ideas as a Whole Group (**All**)
- ▶ Closing and Small Group Conversations (**All**)

Some Special Notes

- ▶ Please save your questions and comments for the Q&A.
- ▶ We will not be able to answer every question today.
- ▶ We are presenting some facts and figures. These come from reliable sources but may not be perfect. Focus on “big picture” numbers and trends.
- ▶ Please help us and your neighbor by limiting conversations during the presentation.
- ▶ Thank you!

What do we mean by “affordable”?

“Affordable” means that the cost of housing does not exceed 30% of household income.

Household Income	30%	Affordable Monthly Rent plus Utilities	Affordable Home Price (considers insurance, taxes, 5% down-payment, mortgage interest rates, utilities)
\$40,000	\$12,000	\$1,000	\$120,000
\$60,000	\$18,000	\$1,500	\$180,000
\$80,000	\$24,000	\$2,000	\$240,000
\$100,000	\$30,000	\$2,500	\$300,000
\$120,000	\$36,000	\$3,000	\$360,000
\$140,000	\$42,000	\$3,500	\$420,000

Source: www.housingdata.org, Vermont’s Housing Data website, Home Price Affordability Calculator. Numbers are rounded for simplicity.

What do we mean by “affordable”?

Focus on the “missing middle” income level with a mix of long-term rentals and owned homes.

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Big Picture Vermont Housing Trends

Decreasing Housing Supply

- ▶ Older residents, many “aging in place”
- ▶ Continued influx of seasonal/secondary homeowners
- ▶ Existing older housing stock is falling into disrepair
- ▶ Shortage of workers in the construction trades
- ▶ Slow rate of home construction (State’s ACT 250 & other barriers, including zoning)

Big Picture Vermont Housing Trends

Increasing Demand for Housing

- ▶ Net in-migration to Vermont (e.g., remote working, our “cachet”)
- ▶ More workers needed: to take care of us, to build the homes we need and to work for area businesses.

The biggest entrants to home-buying right now are Millennials (1980 to 1994) and Gen Z (1995 to 2009).

These are our kids and grandkids.

They can't afford to live here.

Vermont Actions for Affordable Homes

- ▶ **2024 Vermont Housing Needs Assessment: Vermont needs 28,000 to 41,000 additional homes by 2030. Roughly 8,000 per year.**
- ▶ **Legislative Actions 2023, 2024**
 - ▶ Temporarily eased requirements under ACT 250, Vermont's environmental regulations governing housing construction.
 - ▶ VT Homes Act requires towns to update zoning bylaws to allow more density. We have done this.

Vermont Actions for Affordable Homes

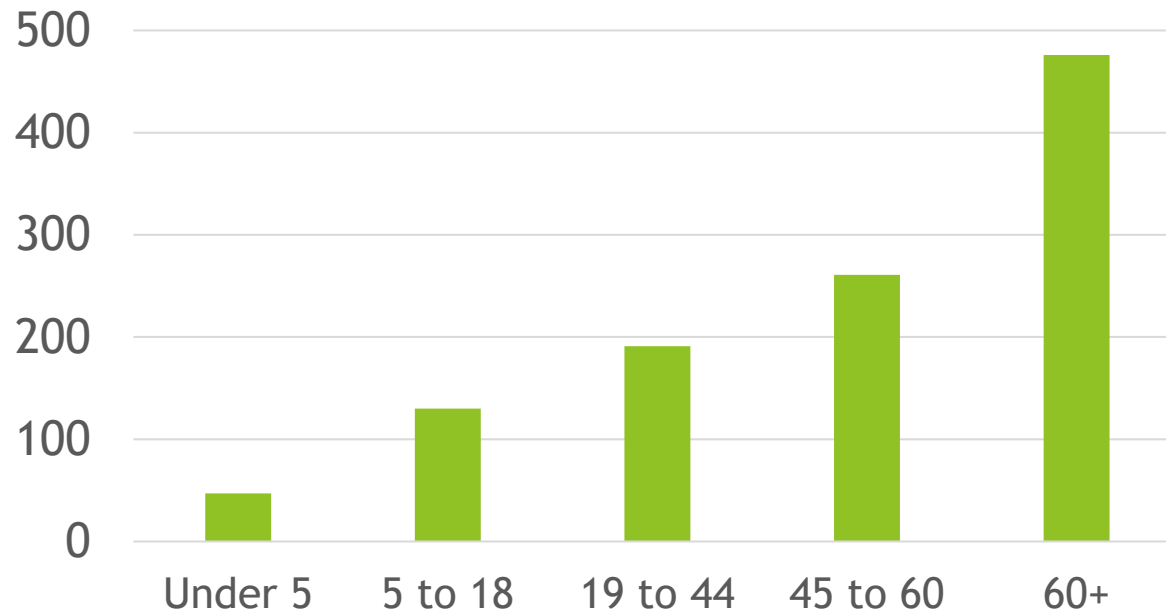
- ▶ Planned Legislative Actions 2025
 - ▶ More easing of ACT 250
 - ▶ More State funding for infrastructure (e.g., town water/wastewater systems)
 - ▶ Regional Commissions will set targets for member communities and will monitor and report on them.
 - ▶ 2022 West Windsor Housing Snapshot projected **67 new affordable homes needed by 2030**. To be confirmed by the Regional Commission by end of March.

Why do we need affordable homes HERE?

We're OLD. We need more younger folks and families to keep our school open and our community vibrant.



West Windsor Resident Age Data



The median age in West Windsor is 56 years.

Source: US Census Data, American Community Survey 2023

Why do we need affordable homes HERE?

ABS K-6 Enrollment



ABS was once K-8.

K - 6 enrollment has been holding steady.

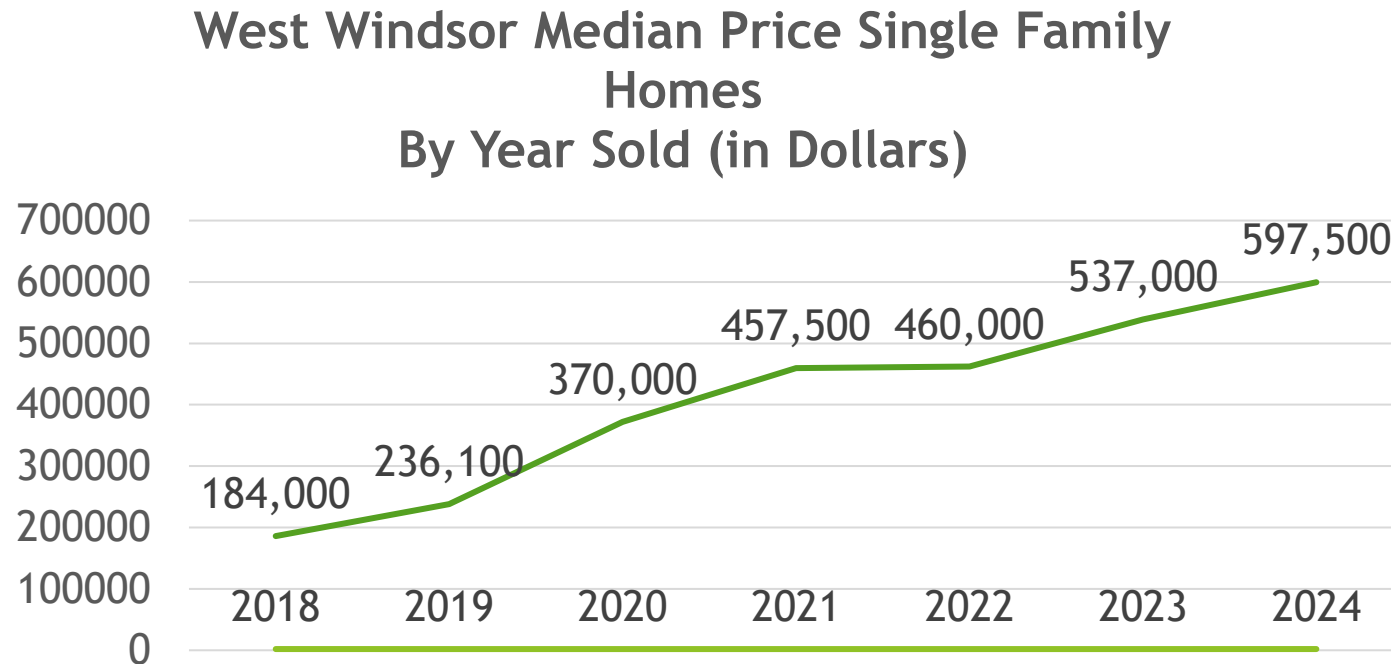
But the State is looking to consolidate.

If we cannot maintain or increase our enrollment, we might lose ABS.

Sources: West Windsor Annual Reports, Windsor SE SU 2025-2026 Budget Book, VT Agency of Education

Why do we need affordable homes HERE?

Our homes are getting pricey.



Source: Snyder-Donagan Real Estate Group, Annual Sales Reports, West Windsor

Why do we need affordable homes HERE?

Our homes are getting pricey.

- ▶ “I moved here 10 years ago. Which worked out. If I had to move here now, I wouldn’t be able to afford to.”
- ▶ “Luckily we already have a house but we would never be able to move to town now.”
- ▶ “we live outside the village, but there was really only 1 house in our price range in the entire town when we were looking in 2021”

“Several respondents mentioned the difficulty of affording housing on average salaries, making it challenging for service workers and families.”

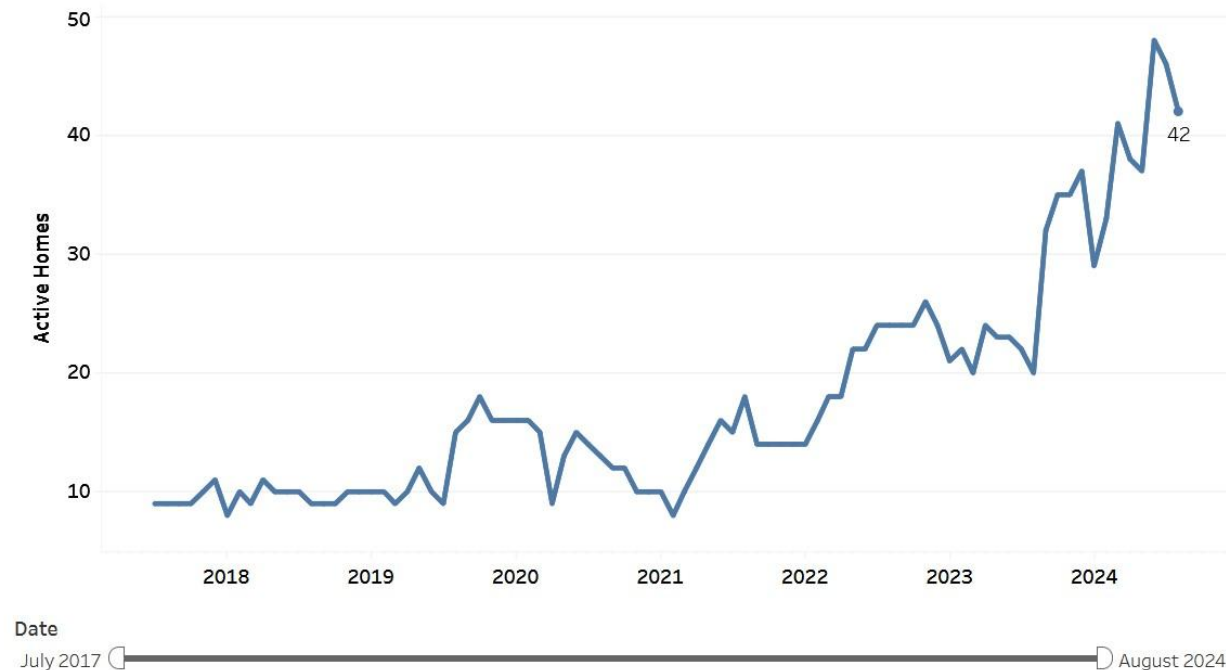
Why do we need affordable homes HERE?

Short-term rentals

45% (360) of our 800 homes are seasonal/second homes.

The number of short-term rentals has doubled in the past 2 years.

Entire homes listed as short term rentals

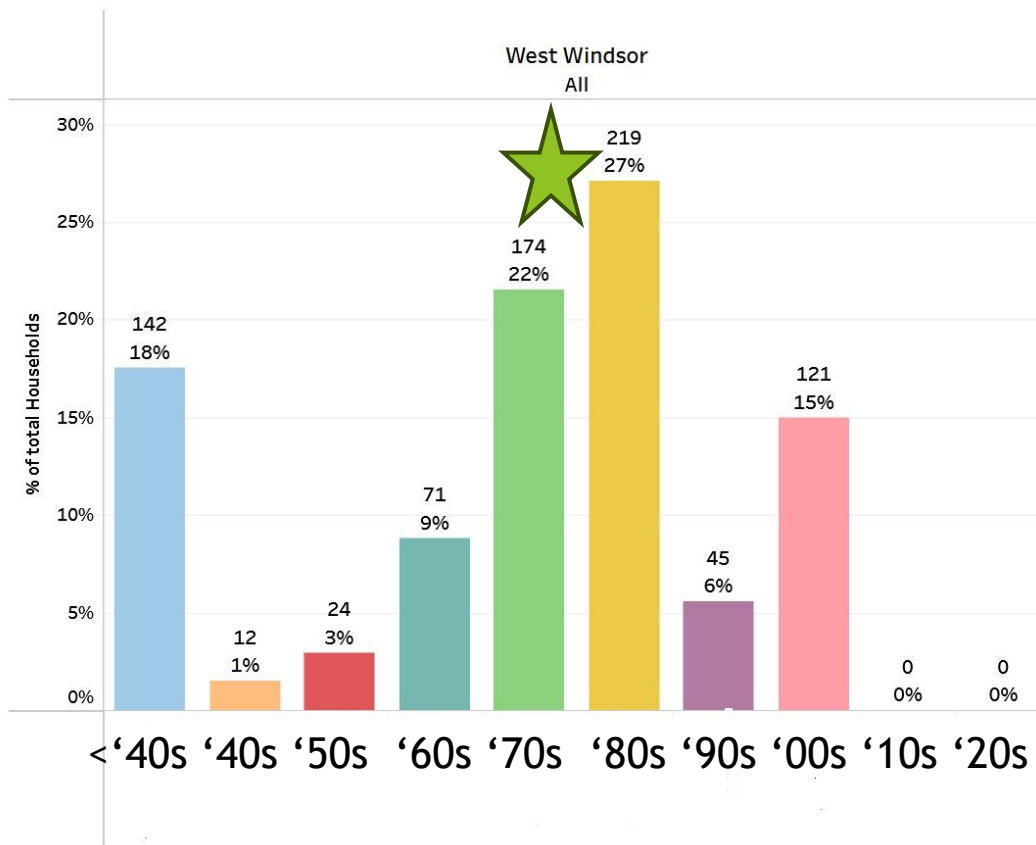


Source:
AirDNA short-term rental listings

Source: www.housingdata.org, Vermont's Housing Data website

Why do we need affordable homes HERE?

Homes by year structure built



Our current homes are OLD too.

- ▶ Almost half of our homes were built in the '70s and '80s, making them 40 to 50 years old.
- ▶ Not much has been built in the last 20 years.
- ▶ Maintenance is expensive and renovations are hard.

Source: www.housingdata.org, Vermont's Housing Data website

Why do we need affordable homes HERE?

- ▶ Aging community
- ▶ Low and flat enrollment at ABS
- ▶ Increasing home prices
- ▶ Increase in short-term rentals
- ▶ Old housing stock

We are concerned that we will lose our school and will not be able to hire teachers, nurses and town staff who can afford to live here.

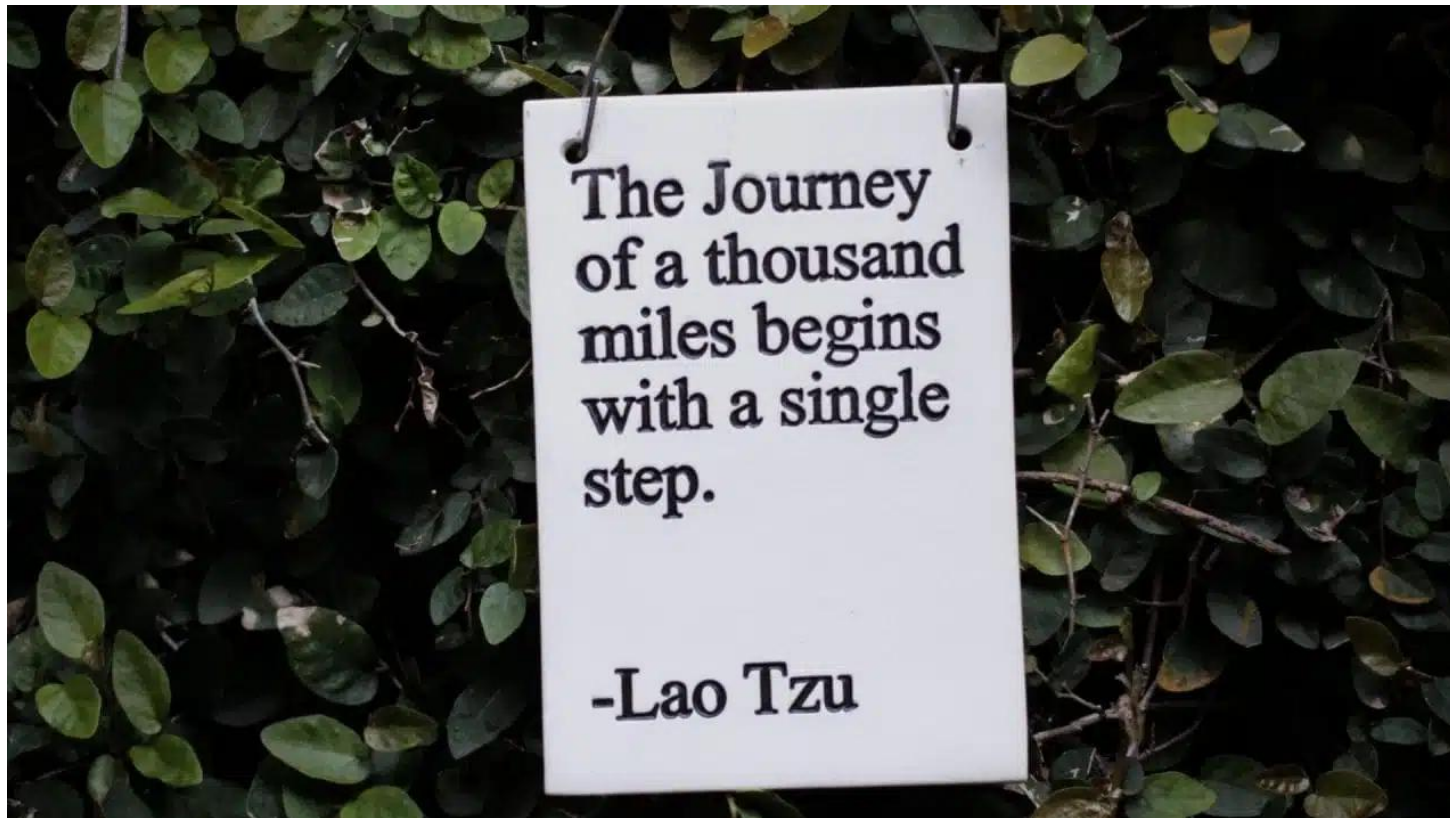
Providing affordable homes is key to the future of our community.



Homes Study Approach and Principles

Jill Appel, Planning Commission Member,
Project Manager for the Homes Study

West Windsor Homes Study - Approach



Homes Study - Approach

1. Engage the community for feedback and support
2. Find some good locations for affordable homes
3. Figure out housing options for these locations
4. Select a few high potential locations and specify “How To” steps for moving forward
5. Pull together final report and re-engage the community

Timeframe: January to June 2025

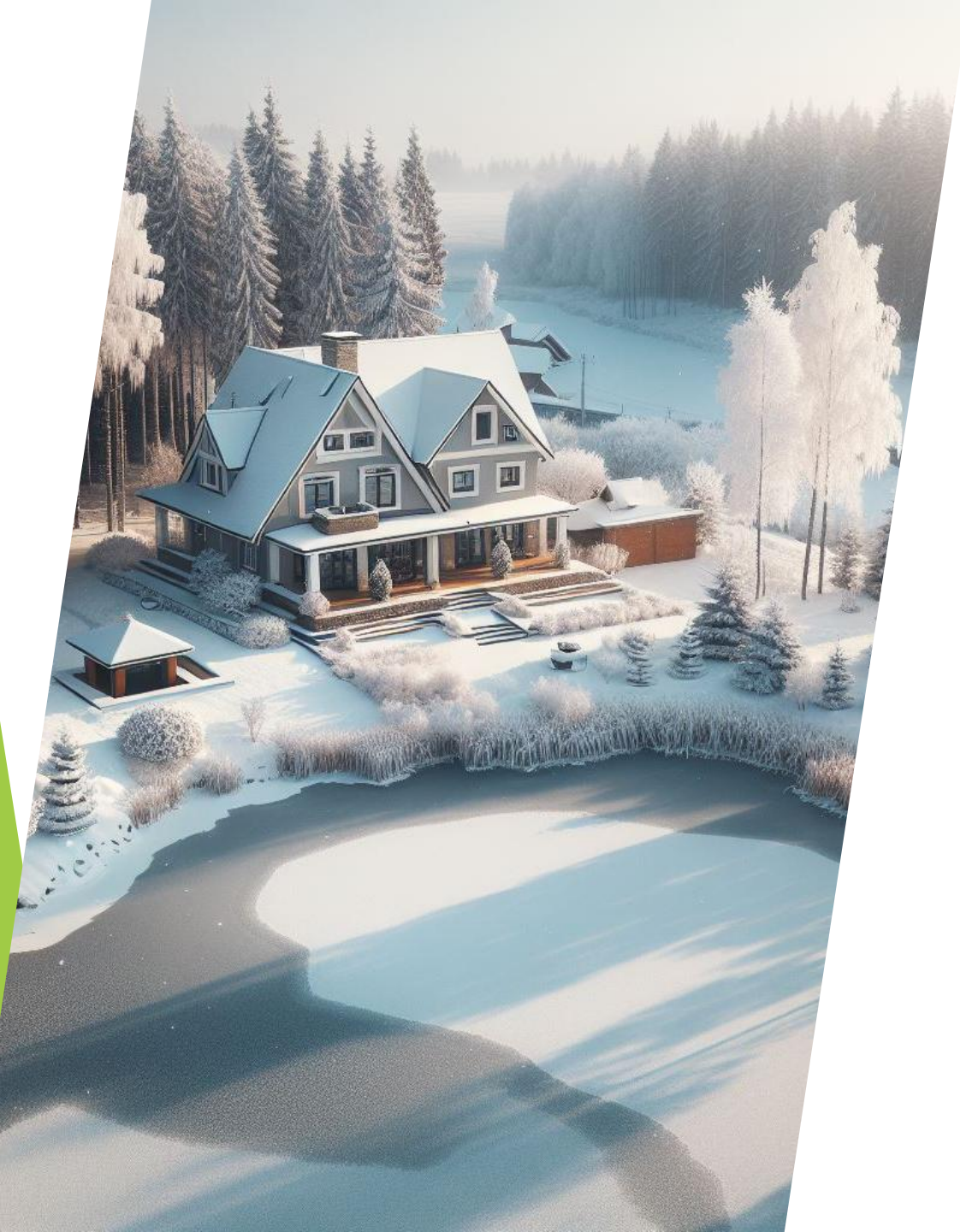
Homes Study - Guiding Principles (draft)

1. **Engage the community** for ideas and support.
2. **Do not add to Town tax burden.** Expand the tax base to reduce it.
3. **The Town is not a developer.** Work with qualified local developers/builders.
4. **Small is beautiful.** Scale and style must fit our town.
5. Focus on **Village, Mountain and Secondary Growth** areas. Leverage existing water and sewer infrastructure.
6. **Respect neighbors and nature:** scenic views, wildlife corridors and open spaces.
7. **Avoid flood hazard areas.**
8. **Energy efficiency is really important.**
9. **Support renovation of existing buildings for long-term occupants.**

What Makes a Good Site?

Matt Giffin, Banwell Architects, Lebanon NH
standing in for

Brian Lane-Karnas, Senior Civil Engineer,
DeWolfe Engineering, Montpelier VT



What Makes a Good Site?

1. Minimize site development costs
2. Avoid environmentally-sensitive areas
3. Livability

What Makes a Good Site?

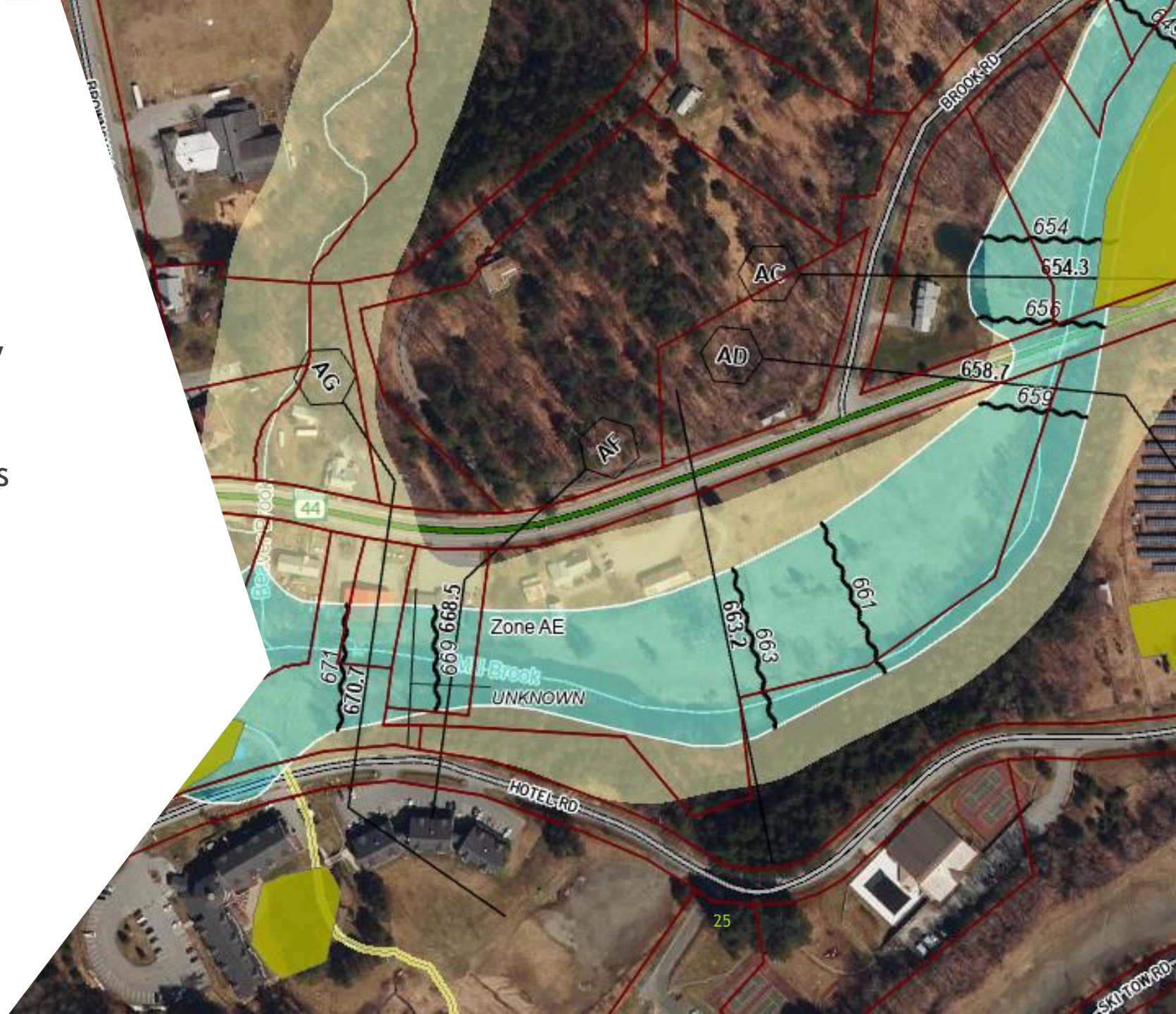
1. Minimize site development costs
 - ▶ Flat to moderately-sloping topography
 - ▶ Cleared area
 - ▶ Access to municipal utilities or land capacity
 - ▶ Broadband access
 - ▶ Access to good roads



What Makes a Good Site?

2. Avoid environmentally sensitive areas

- ▶ Floodplains and River Corridors
- ▶ Wetlands
- ▶ Streams
- ▶ High elevation areas





What Makes a Good Site?

3. Livability

- ▶ Acceptable impact on existing residents
- ▶ Access to work, community and recreation
- ▶ Walkability

Affordable Homes Design Ideas

Matt Giffin, Banwell Architects, Lebanon NH

The Missing Middle - Housing



Photo courtesy of DemarrEngineering.com



What might the homes look like?

It depends on the site.

- ▶ Size of site - how many homes can fit?
- ▶ Context matters - In town? Hillside? Hidden in woods?
- ▶ Neighbors - We care about your opinion!
- ▶ Zoning, Building Codes
- ▶ Solar orientation, site features

Building styles



Example:

- ▶ Duplex
- ▶ Townhome
- ▶ Pocket Neighborhood
- ▶ Mixed Use
- ▶ Apartment
- ▶ Renovation

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Photo courtesy of "Union Studio"

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Photos courtesy "Greater Greater Washington" (Bottom)

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Costs and Funding Sources

Jack Dugan, Finance Consultant, Dublin, NH



Cost To Build

- ▶ Land
- ▶ Sitework (permits, testing, clearing, grading, water, sewer/septic, utilities, driveway, parking, etc.)
- ▶ Construction (design, foundation, framing, electrical, plumbing, HVAC, drywall, carpentry, windows and doors, roofing, siding, etc.)
- ▶ Finishes (cabinetry, appliances, countertops, fixtures, painting, landscaping, etc.)



Reducing Costs

- ▶ Land - Town-owned land or donated land
- ▶ Sitework - Choose a good site to minimize site costs
- ▶ Construction
 - ▶ Smaller homes
 - ▶ More homes on one lot, attached or unattached
 - ▶ Simple design, standard features
 - ▶ Experienced builders
 - ▶ Quantity discounts, bids, basic finishes
 - ▶ Sweat equity

How do we close the affordability gap?

- ▶ Source Free Land
- ▶ Form Creative Partnerships
 - ▶ Housing trusts and authorities
 - ▶ Non-profit and for-profit developers
 - ▶ Private donations/equity
- ▶ Access Attractive Financing from Innovative Funding Structures
 - ▶ Federal and State tax credits
 - ▶ Community Development Block Grants
 - ▶ US Department of Agriculture Rural Development housing programs
 - ▶ Local lenders/Federal Home Loan Bank
 - ▶ Evernorth equity funds and loan fund

How do we close the affordability gap?

▶ Key Take-Aways

- ▶ Landowners can receive tax benefits if they donate land. And they might feel good about it, too.
- ▶ Financing is “project-specific”.
- ▶ People have been able to accomplish great things by cobbling together monies from different sources.
- ▶ It helps to be aware of the “strings” attached to funding sources.
- ▶ There is special funding from the VT Housing and Conservation Board for projects combining Conservation land and affordable homes.
- ▶ An experienced team that knows how to design, build and fund projects is really important (e.g., non-profit housing trusts)

The benefits of affordable homes



- ▶ More housing can help pay for schools without adding to your property tax.
- ▶ More housing for workers keeps employers in business and brings in more revenue.
- ▶ It gives families financial security that can improve health and public safety.
- ▶ And it can brighten neighborhoods and revitalize downtowns.

Source: Governor Phil Scott

West Windsor Homes Study

Question and Answer

Community Forum Closing

Thank You! Stick around and chat some more; more info at tables.
The presentation and an FAQ document will be posted on the town website.

Keep in Touch!

The Homes Study is on the Planning Commission meeting agenda each month.

Al Keiller, Chair, Planning Commission, sienawine@me.com

Jill Appel, PC, Project Manager - Homes Study, jill.appel@comcast.net

Got some land? Can we talk?