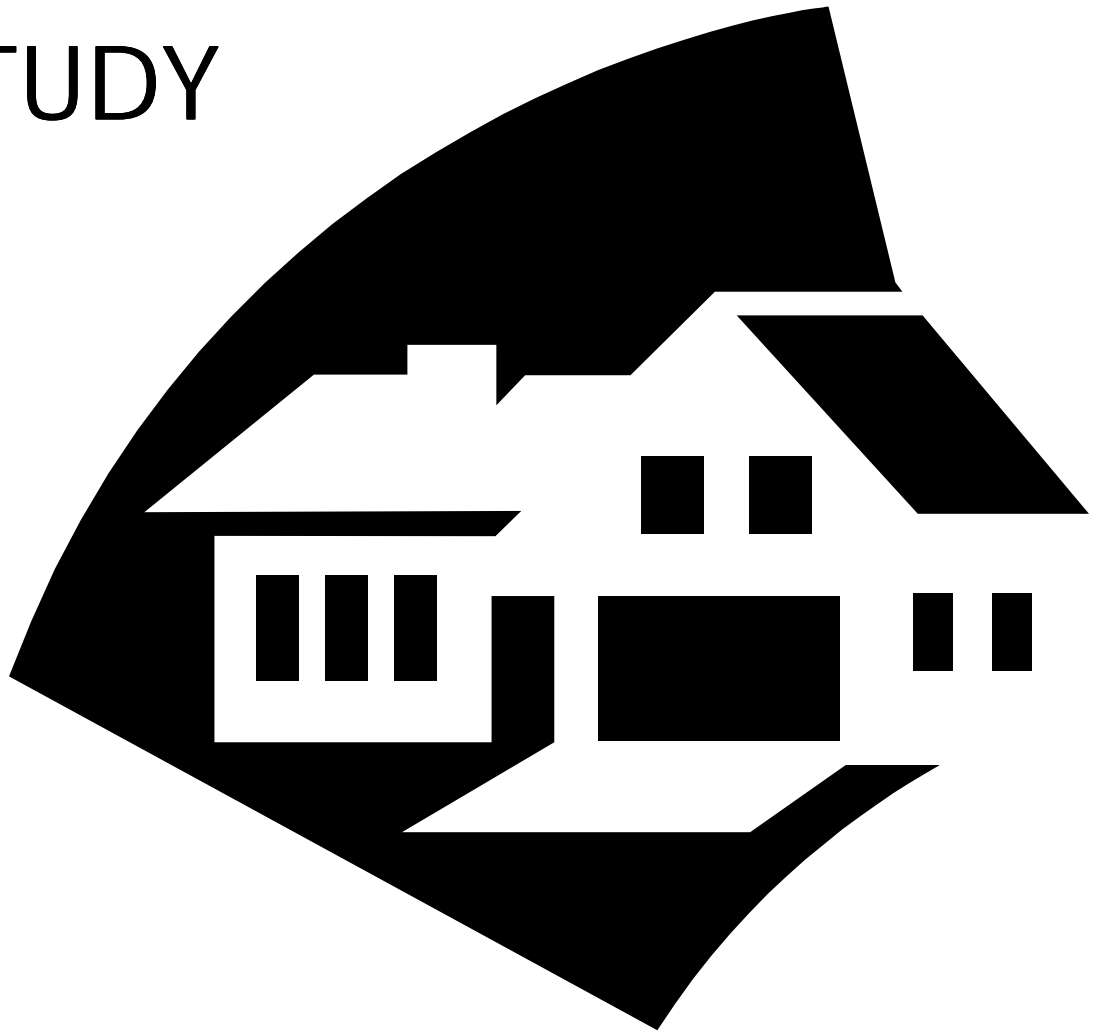


PEACHAM HOUSING STUDY

MARCH 2006

Prepared for the
**Peacham Community
Housing Committee**



By



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with funding and assistance from Housing Vermont and the
Vermont Smart Growth Collaborative

INTRODUCTION

This study of the current housing situation in the Town of Peacham, Vermont has been prepared for the community by Burnt Rock Inc. Associates in Community Planning, with funding and assistance from Housing Vermont and the Vermont Smart Growth Collaborative. It is intended to complement several ongoing planning studies including, most recently, the “Planning Report on Peacham Corner Village,” prepared by David Jacobs, Landscape Architect, and Barry Lawson, Planner. The intent of this study is to:

- Identify local and regional demographic, housing and employment trends that may affect future demand for housing in the community.
- Evaluate local housing conditions from available information.
- Assess the relative affordability of local housing in relation to household incomes and wages.
- Identify why people are moving to Peacham, preferred types and locations for new housing development in the community, and potential barriers to such development.

The information summarized and highlighted in this report is largely derived from available sources, including US Census data, state data, town reports and grand list information. A round table discussion and telephone interviews of local officials, housing providers and recent newcomers to Peacham were conducted to gain insight into the local housing market, and housing trends within the community and the larger region. A list of people contacted as part of this study is attached.

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REGIONAL CONTEXT

Peacham functions within – and is affected by – regional labor and housing markets. The town is one of 17 municipalities that make up Caledonia County, in Vermont's Northeast Kingdom. It is located approximately 15 miles southwest of St. Johnsbury, the largest employment and retail center in the area, and shares its borders with seven other communities – Danville, Barnet, Groton and Ryegate in Caledonia County, and Cabot and Marshfield to the west, in Lamoille County (Fig. 1).

Population. Peacham has a smaller year-round population – numbering 665 in 2000 – than any of its neighboring towns (Table 1). The town's rate of population growth during the 1970s (19.1%) and 1980s (18.1%) exceeded that of the county, the state and several adjoining towns, but slowed considerably during the 1990s, to 6.1%. Of its neighbors, only Groton experienced less year-round population growth during the 1990s. *Peacham's 2000 population comprised 2.2% of Caledonia County's total population – down slightly from 2.3% in 1990.*

Housing. Over the same period, the number of housing units in town increased at a faster rate than the local population, following regional and statewide trends (Table 2). Though the rate of housing development in Peacham also slowed significantly during the 1990s – especially compared with development in nearby Marshfield and Groton – it outpaced that of the county and state. By 2000, Peacham's 503 housing units made up 3.5% of the county total – up slightly from 3.4% in 1990. Peacham's housing stock, however, contains a relatively high percentage (45%) of vacation, or seasonal homes. *In 2000, the town's year-round housing stock made up only 2.2% of the county total.*

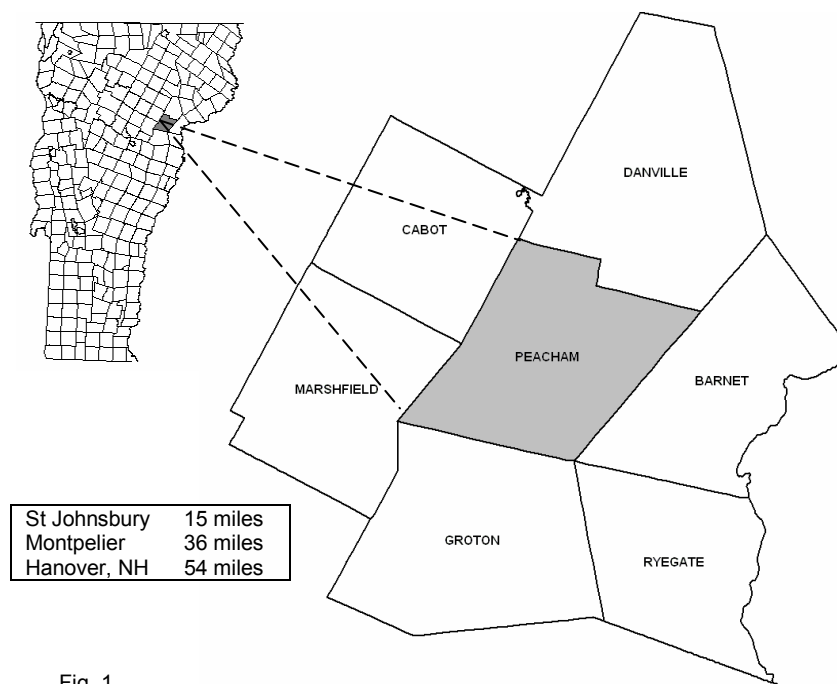


Fig. 1

Employment. The 2005 Peacham Town Plan, and employment and commuter data from the 2000 US Census, confirm that the town serves largely as a bedroom community for St. Johnsbury and other small employment centers in the region. Sample census data suggest that, in 2000, 75% of the town's 325 employed residents worked in Caledonia County – including local residents who worked in Peacham (33%), in St. Johnsbury (19%) and in the neighboring towns of Barnet (9%) and Danville (7%) (Fig.2). More than 10% of local residents worked out of state – mostly across the border in New Hampshire. *Peacham workers make up 2.2% of the county's total labor force.*

Comparative Population & Housing Growth 1970-2000

Table 1. Comparative Population Growth, 1970-2000										
	Population				Change					
					1970-80		1980-90		1990-00	
	1970	1980	1990	2000	#	%	#	%	#	%
Peacham	446	531	627	665	85	19.1%	96	18.1%	38	6.1%
Cabot	663	958	1,043	1,213	295	44.5%	85	8.9%	170	16.3%
Marshfield	1,033	1,267	1,331	1,496	234	22.7%	64	5.1%	165	12.4%
Groton	666	667	862	876	1	0.2%	195	29.2%	14	1.6%
Danville	1,405	1,705	1,917	2,211	300	21.4%	212	12.4%	294	15.3%
Barnet	1,342	1,338	1,415	1,690	-4	-0.3%	77	5.8%	275	19.4%
Ryegate	830	1,000	1,058	1,150	170	20.5%	58	5.8%	92	8.7%
Caledonia Co.	22,789	25,818	27,846	29,702	3,029	13.3%	2,028	7.9%	1,856	6.7%
Vermont	444,330	511,456	562,758	608,827	67,126	15.1%	51,302	10.0%	46,069	8.2%
% County	2.0%	2.1%	2.3%	2.2%	2.8%		4.7%		2.0%	
Source: U.S. Census										

Table 2. Comparative Housing Growth, 1970-2000										
	Housing Units				Change					
					1970-80		1980-90		1990-00	
	1970	1980	1990	2000	#	%	#	%	#	%
Peacham	319	401	462	503	82	25.7%	61	15.2%	41	8.9%
Cabot	305	257	449	496	-48	-15.7%	192	74.7%	47	10.5%
Marshfield	378	494	540	686	116	30.7%	46	9.3%	146	27.0%
Groton	373	463	523	586	90	24.1%	60	13.0%	63	12.0%
Danville	680	898	1,087	1,152	218	32.1%	189	21.0%	65	6.0%
Barnet	569	732	812	831	163	28.6%	80	10.9%	19	2.3%
Ryegate	347	472	531	564	125	36.0%	59	12.5%	33	6.2%
Caledonia Co.	8,859	11,611	13,449	14,504	2,752	31.1%	1,838	15.8%	1,055	7.8%
Vermont	16,5063	22,3154	27,1216	29,4382	58,091	35.2%	48,062	21.5%	23,166	8.5%
% County	3.6%	3.5%	3.4%	3.5%	3.0%		3.3%		3.9%	
Source: U.S. Census										

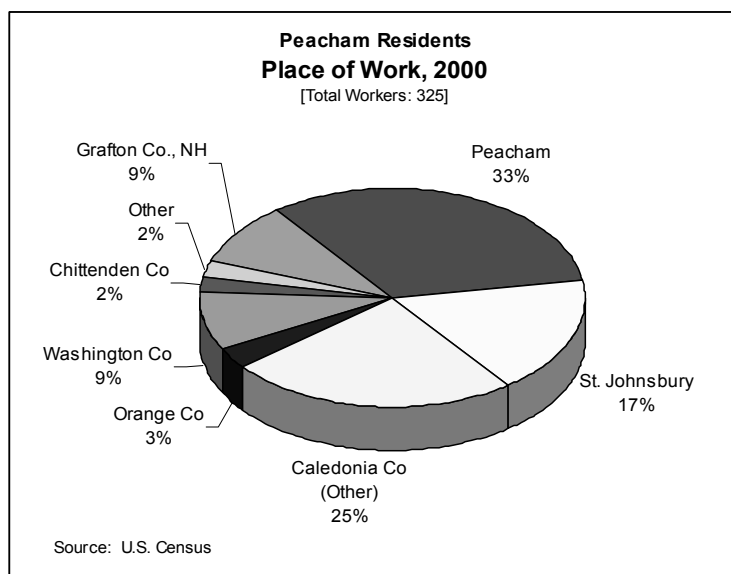


Fig. 2

The relatively high percentage of Peacham residents who work in town, however, reflects not the number of employers in the community but rather the town's relative isolation in relation to major transportation routes and job centers (Table 3). In 2000, 26% of Peacham residents were self-employed, and 17% worked from home. *This suggests that Peacham's housing market is driven only in part by available job opportunities within the community and larger region.*

According to state records for covered employment, in 2000, there were 12 employers in town, employing 63 people.¹ Since 2000, three new employers and 15 new jobs have been established in town. Local employment growth over the last twenty years has generally kept pace with that of the county – but local jobs continue to represent less than 1% of the county's total employment base.

¹ Vermont Department of Labor, as reported for employment covered by federal and state unemployment insurance. This does not generally include sole proprietors or other self-employed persons, and therefore underestimates total employment.

Table 3. Comparative Employment, 1980-2000							
				1980-90		1990-00	
	1980	1990	2000	(#)	(%)	(#)	(%)
Employers							
Peacham	11	9	12	-2	-18.2%	3	33.3%
County	791	932	1050	141	17.8%	118	12.7%
% County	1.4%	1.0%	1.1%	-1.4%		2.5%	
Jobs							
Peacham	37	52	63	15	40.5%	11	21.2%
County	7,898	9,688	11,578	1,790	22.7%	1,890	19.5%
% County	0.5%	0.5%	0.5%	0.8%		0.6%	

Source: VT Department of Labor.

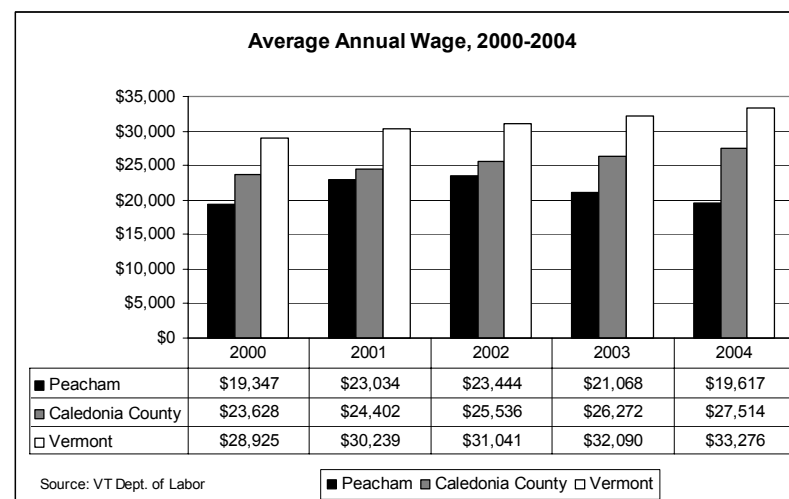


Fig. 3

Wages paid locally – which contribute significantly to household incomes – are, on average, much lower than average wages reported for the county and state (Figure 3). In 2004, the average wage reported for Peacham (\$19,617) represented a marked decrease from prior years, and was only 71% of the county average (\$27,514). *This suggests that earnings from local employment are not keeping up with rising housing costs.*

Regional Housing Needs. Peacham is a member of the Northeastern Vermont Development Association (NVDA), which is responsible for identifying regional housing trends and needs. The 2005 NVDA Regional Plan does not set specific housing targets for municipalities, but does note that:

- Housing development is continuing to outpace population growth throughout the region.
- A large percentage of the region's homes (22%) are seasonal or vacation homes, but only a small portion of housing growth during the 1990s was in seasonal housing.
- Demographic shifts reflect an aging population and the need for more housing options for seniors, including affordable units.
- Housing in the region is relatively affordable compared with other areas of the state, but housing costs tend to be highest in Caledonia County.

A 2005 housing needs assessment was prepared for Caledonia County by Gent Communications Consulting for the Vermont Department of Housing and Community Affairs (DHCA).² This assessment estimated a need, county-wide, for an additional 1,458 housing units by 2010 – including 1,139 units of affordable housing.

The 2005 Housing Needs Assessment for Caledonia County, identified a countywide need for 1,458 new housing units by 2010, including 595 owner-occupied units (276 affordable units), and 863 affordable rental units. Assuming only that Peacham retains its current share of the county's year-round housing stock (2.2%), the town would need to accommodate 32 additional housing units between 2005 and 2010.

The 2005 housing needs assessment also reported that:

- Caledonia County's unemployment rate is among the highest in the state (4.1% in 2004) – affecting wages and household incomes.
- The county has a high homeownership rate (73% in 2000), with modest estimated growth by 2010 (74%).
- Caledonia County was one of the few counties in the state that saw an increase in the number of seasonal units during the 1990s. There is a related concern that the conversion existing housing to seasonal use will reduce the supply of units available for year-round occupancy, raise housing costs, and increase the need for more housing units.
- Another major challenge over the next few years is the need to address the county's aging housing stock – almost 60% of the county's rental stock and 39% of owned units were built prior to 1940.

² The 2005 Caledonia County Housing Needs Assessment was prepared as part of a statewide housing assessment completed for DHCA's *2005-2010 HUD Consolidated Plan for Housing and Community Development Programs* (July 2005). This plan and related documents are available on the department's web site.

HISTORICAL CONTEXT³

Peacham, at its historical peak around 1840, was home to nearly 1500 people – more than twice today’s year-round population (Fig. 4). Chartered in 1763, the town was slow to be settled until the completion of the Bayley-Hazen Military Road (Main Street) in 1795, from Newbury on the Connecticut River to Cabot.. This road opened the town to settlement and trade from southern New England following the Revolutionary War and, by 1795, Peacham was the largest town in the county.

Peacham Corner (Peacham Village) was established during this period on the height of land where the Caledonia County Grammar School (Peacham Academy) and Congregational Church were originally located. In 1797 the state legislature authorized the construction of the Chelsea Road (Church Street) from Chelsea to Danville, establishing Peacham Corner as a busy commercial, educational and cultural center that served the surrounding countryside. By 1840 Peacham Corner – the largest of four villages in the community – had shifted east to the crossroads, and the town’s current settlement pattern was established. Many homes in town – including some of Peacham’s finest historic residences – date from this period.

After 1840, there was a steady decline in the town’s population, fueled by a mass westward migration of Vermonters. Many local farms, which once formed the town’s economic base, were abandoned. Bypassed by the railroads, Peacham Corner after 1850 became isolated from markets to the south and lost many of its commercial enterprises. Stores and taverns were turned into private residences. Retired farmers with some money bought homes in the village, but many others were abandoned.

³ Much of the information in this section was taken from the 2003 National Register nomination materials for the Peacham Corner Historic District.

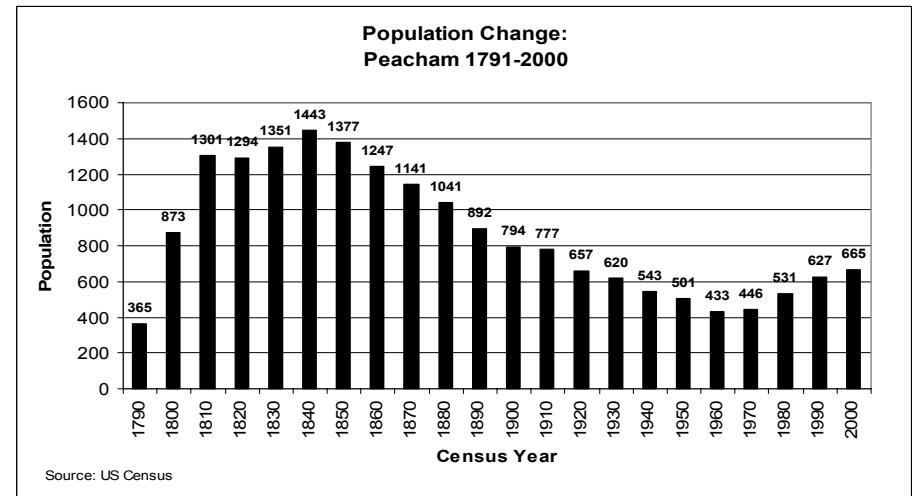


Fig. 4

Though hard times persisted through the 1930s, the arrival of out-of-state summer residents, beginning in the early 1900s, helped revive the community. The first summer home was built in the village in 1908. Starting in the 1930s, an influx of summer visitors and residents – mostly academics from Boston and New York – bought up local farms and established Peacham as a cultural enclave. These newcomers also helped preserve much of the town’s historic character, including its housing stock. They had the financial means to repair and restore houses that might otherwise have fallen into further disrepair.

Today Peacham Corner, listed on the National Register of Historic Places in 2003, remains a remarkably intact 19th century village, with 30 houses that were built prior to 1860. The village, which is served by a central water system, was also designated by the state in 2003 as a “Village Center” under Vermont’s Downtown Program. This designation offers reinvestment benefits to the community and to individual property owners. There are other large, older homes throughout town, concentrated mainly in Peacham’s traditional village centers. Many of the town’s vacation homes are clustered on waterfront property bordering Peacham and Martins Ponds.

DEMOGRAPHIC TRENDS

Demographic trends that affect the demand for housing include both changes in the local population over time – and also how the population is organized into households.

Population Growth. Following decades of decline, Peacham's year-round population once again began to increase during the 1960s. Growth during this decade was due largely to a natural increase in the population – the number of births in town exceeded the number of deaths. During the 1970s and 1980s – the period of most rapid population growth – a natural increase in the population was accompanied by a much larger influx of people moving to town (Fig. 5).

During the 1980s, in-migration accounted for 85% of the growth in the town's population. As reported from 1990 US Census sample data, of the 216 residents that had moved to Peacham within the past five years (1985-90), 75% had moved from within Caledonia County. Only 9% of new residents had come from out of state.

During the 1990s, the overall rate of growth, and in-migration, slowed significantly. New residents accounted for 58% of the town's total population growth. According to 2000 US Census data, of the 222 residents that had moved to town within the last five years (1995 -00), only 39% had come from elsewhere in Caledonia County; 46% had moved to town from another state – up significantly from the previous decade.

Most of Peacham's population growth since 1960 has resulted from people moving into town. Related migration data suggest that Peacham's housing market has changed over the past twenty years– from a regional market that served primarily county residents, to a national market that is attracting new residents from much farther away.

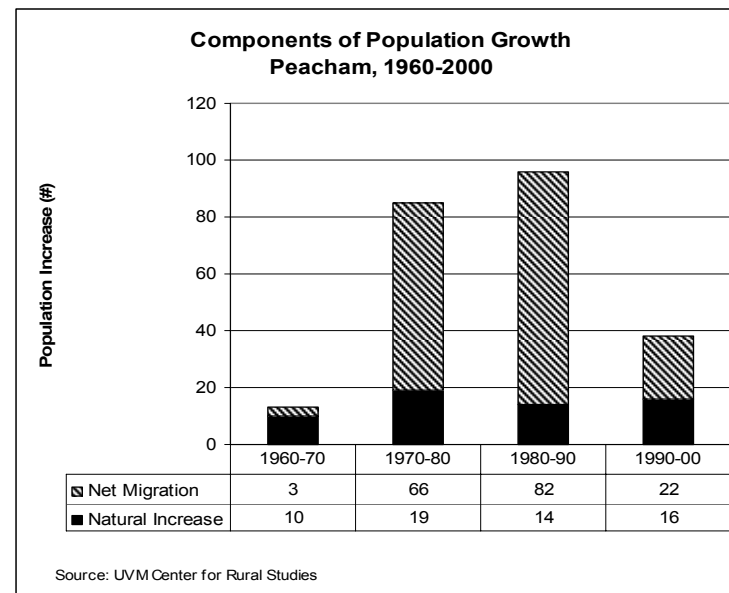


Fig. 5

According to U.S. Census Bureau estimates, Peacham's year-round population is estimated to have increased only slightly since 2000 – by an average of two persons per year (Table 3).⁴

Table 4. Population Estimates, 2000-04							
	Estimated Population					Change	
	2000	2001	2002	2003	2004	#	%
Peacham	665	665	668	669	676	11	1.65%
Cabot	1213	1237	1,252	1,257	1269	56	4.62%
Marshfield	1,496	1,530	1,559	1,574	1,595	99	6.62%
Groton	876	880	931	935	955	79	9.02%
Danville	2,211	2,223	2,246	2,260	2,289	78	3.53%
Barnet	1,690	1,692	1,710	1,735	1,758	68	4.02%
Ryegate	1150	1,148	1,153	1,166	1,188	38	3.30%
Caledonia Co.	29,702	29,745	29,976	30,115	30,464	762	2.57%
Source: US Census Bureau							

⁴ The most recent Vermont Health Department estimates (2003), however, suggest that Peacham's population is actually declining, by roughly two persons per year.

Who's Moving to Peacham?

2000 US Census data indicate that during the 1990s there was a significant increase in the percentage of new residents moving to Peacham from out of state. As a follow up to this finding, phone interviews of seven new households were conducted in February 2006, from a contact list provided by the Housing Committee. This was by no means a scientific survey, but rather an informal attempt to find out more about people moving to town. Of the seven households interviewed:

- Four had moved to Peacham in the last five years, and the other three during in the 1990s. Once couple originally moved here part-time in the 1990s, and became full-time residents in 2005. All those interviewed were full-time residents, though one person's spouse lived in town only part-time, and two had children in college.
- New households had moved to Peacham from within the Northeast Kingdom (1), from southern Vermont (2), and from out of state (4) – including California, Florida, and Canada.
- Households ranged in size from two to seven persons, and included three couples with children, two single parent households, and two couples without children at home. Householder ages ranged from the mid-40s to the mid-60s.
- When asked why they chose Peacham, all noted the town's natural beauty and rural or historic character, four noted the availability of housing or a particular house, three noted the schools – including the St. Johnsbury Academy, and two households reported existing family and community ties.
- Four households selected Peacham after extensive searches that targeted northern Vermont. Factors cited included the desire to “find the quintessential Vermont community” and a “safe, uncongested, rural place” to raise a family. Searches involved the Internet, visits to the area, and working through local realtors. Two households mentioned discovering Peacham through *Vermont Life* features and ads.
- All owned their homes – five of the seven have mortgages. Four thought their housing costs were high in relation to their household incomes or housing costs where they used to live. Three thought their housing costs were reasonable.
- Four households had family members who worked mainly from home – including telecommuters, and self-employed artists/craftsmen, business people and consultants. Two had family members who worked in town. One had a family member who worked in St. Johnsbury. Once couple was retired. Two households interviewed noted that the lack of employment opportunities in the area ultimately may affect their ability to remain in Peacham.
- New residents like the overall quality of life in Peacham – including the town's natural environment and beauty, its rural character, and the peace and quiet of country life. They also like the community – generally described as a diverse, interesting cross-section of people that includes a balance of long-time residents and newcomers.
- They disliked the isolation and the lack of services – particularly a local store – but generally conceded that this was the price of living in the country, and preferred traveling to more commercial development in town. More local broadband coverage is also desired, especially for those working at home.
- Five households indicated that they would probably be living in Peacham in ten years – as noted, the other two indicated they may move for employment reasons, or to be nearer to services and amenities as they grow older.

This suggests that, in the absence of any substantial in-migration, Peacham's population will continue to grow through the year 2010 and beyond, albeit at a much slower rate. Current estimates indicate that the town's growth is most closely following a 2003 cohort-based projection, prepared for the state by the Massachusetts Institute for Social and Economic Research (Fig. 6). At this rate – an average of 2.25 persons per year – Peacham's population will not reach 700 until sometime after 2010.

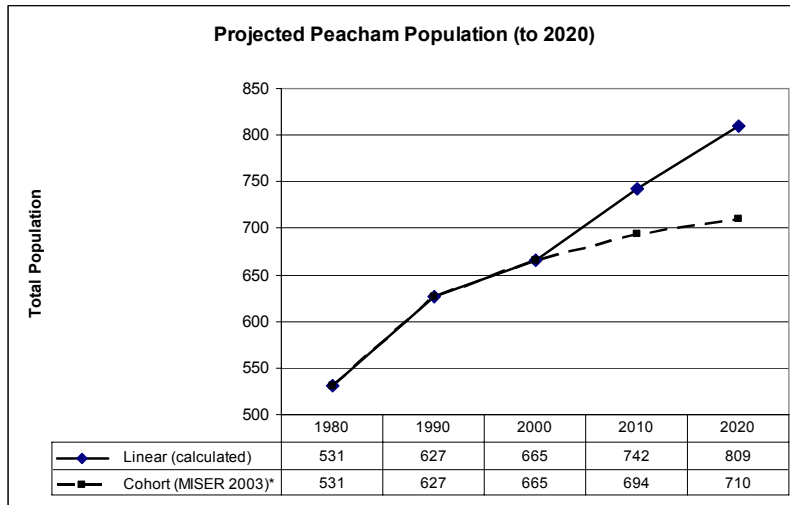


Fig. 6

Population Characteristics. 2000 Census data also indicate that the town's population is relatively older than that of the county and state, and is continuing to age following national and statewide trends. During the 1990s, the largest increases in the local population were in the 45 to 54 age groups; the second largest was in the 10 to 14 age group. Over the next decade, the baby boom generation that moved to town during the 1970s and 1980s will be entering its retirement years, and its offspring – the “echo boomers” will be entering the housing market (Fig. 7).

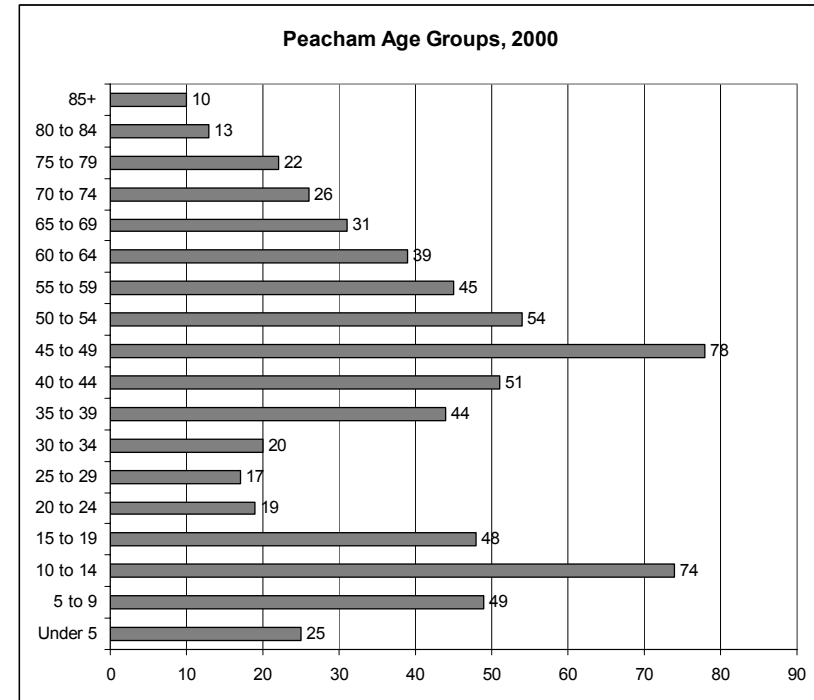


Fig. 7

Segments of the town's population identified in the 2000 Census that may have special housing needs include:

- **102 senior residents** (65+ years of age) – including many residents who are retired, on fixed incomes, living alone, and who may have special housing or health care needs. As this segment of the population grows, the need for more housing options for the community's elderly will increase.
- **11 families and 44 individuals**, including 16 elderly residents, who were living below the poverty level, and
- **123 individuals** with some sort of disability, including 39 elderly residents.

Households. While Peacham's population increased by only 6% during the 1990s, the number of households grew by more than 14% (Fig. 8). As of the 2000 U.S. Census, there were 263 households in town. Of these, 15% were renters – down from 17% in 1990. Though the number of renter households has increased slightly in recent years, their relative share of total households in town has declined since the 1980s.

As reported earlier, housing growth has outpaced population growth. This is due in part to an ongoing decline in average household size. Shrinking households have the effect of increasing the demand for housing since more units are needed to house the same population. During the 1990s, the number of single- and two-person households increased by 23% and, by 2000, made up 60% of all households in town (Fig. 9).

This trend reflects both the town's aging population – more empty nesters and elderly residents – and also a relatively large increase in the number of “nonfamily” households – either people living alone or unrelated individuals living under one roof. During the 1990s, the number of traditional family households - married couples with children – continued to decline. By 2000, these made up only 27% of all Peacham households, while nonfamily households represented nearly 30% of the total. People living alone made up 25% of all households in town and, of these, 48% were elderly.

As the makeup of local households continues to change, so too will local housing needs. As expected from corresponding population data, the greatest growth in households during the 1990s occurred in the 45-54 and 55-64 age groups – those households most likely to “buy up” or improve their homes and empty nesters (Fig. 10). It is these age groups that may seek other housing options in the near future as children leave home and they enter their retirement years – resulting in increased demand for smaller homes, condos or apartments that are more affordable, require less maintenance, and are closer to services and amenities.

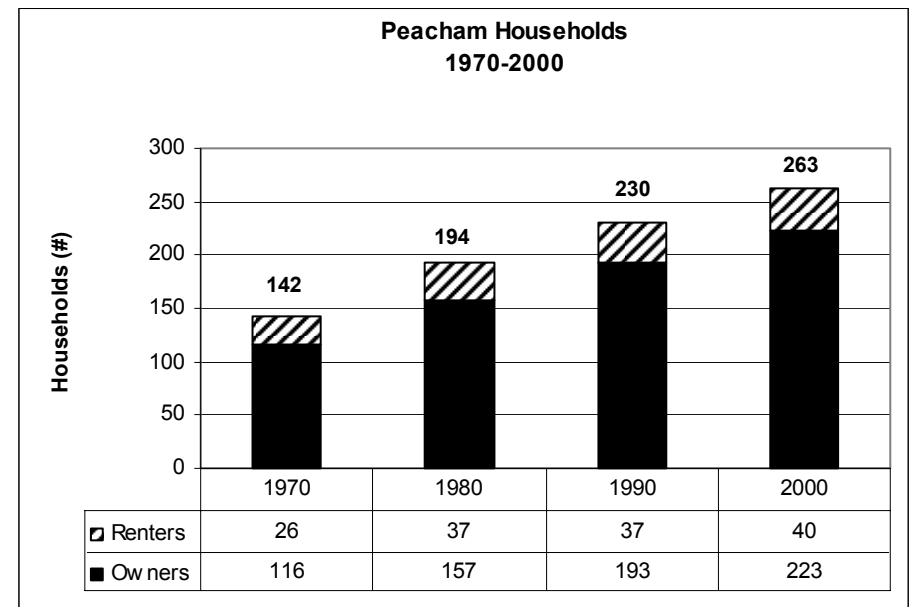


Fig. 8

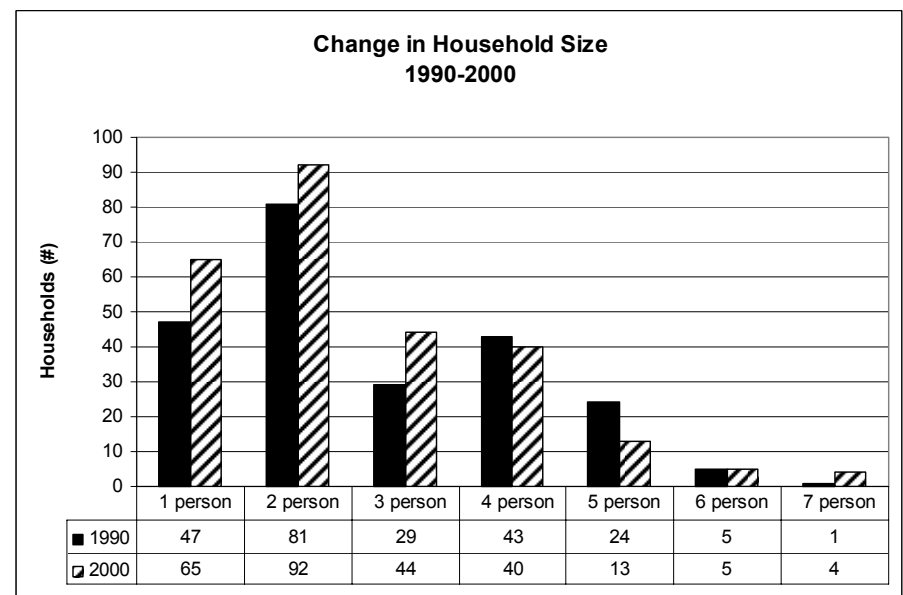


Fig. 9

The town's and region's growing senior population will likely result in increased demand for housing designed specifically for seniors – including options that offer progressive levels of personal care – including independent retirement communities, assisted living facilities and nursing homes.

Many elderly residents with strong ties to the community understandably will want to remain in their homes as long as they can. This will increase local demand for in-home care and services and, in the absence of other housing options, may limit the amount of housing available locally for those entering the housing market. As noted earlier, young households – including renters and first-time homebuyers – are also expected to increase over the next decade as the children of the baby boom generation enter the housing market.

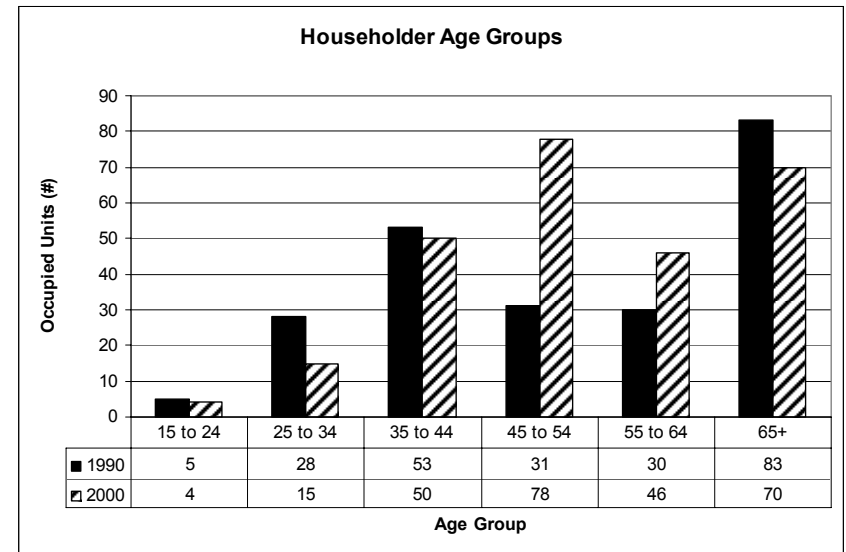


Fig. 10

HOUSING TRENDS

Housing Growth. According to US Census data, the total number of housing units in town increased by 8.9% (around four units per year) during the 1990s – reaching a total of 503 units by 2000. Seasonal units increased by 4% over the same period and, by 2000, made up 44.5% of the total (Fig. 11).⁵

This suggests that Peacham should have more than enough housing to accommodate its year-round population; however seasonal homes are not generally available – and many camps are not suitable – for year-round use. Local grand list data indicate that the number of vacation properties in town has declined in recent years, suggesting that some housing is being converted from seasonal to year-round occupancy – a source of concern locally. There has not been a noticeable conversion of year-round housing for seasonal or multi-family use, as has occurred elsewhere in the state.

Availability. There were only three homes for sale in town when the 2000 Census was taken. The low reported vacancy rate (1.3%) reflects both Peacham’s relatively small supply of year-round housing – 2% of the county total– and a regional housing shortage that continues to drive up local housing prices.⁶ The rental vacancy rate was higher (11.1%), but in fact represented only five units available for rent at the time.

2000 Vacancy Rates	Peacham	County	State
For Sale	1.3	1.8	1.4
For Rent	11.1	7.2	4.2
Source: U.S. Census			

⁵ Parcel-based grand list information suggests that during the 1990s – and through 2004 – the number of seasonal (vacation) homes in town actually declined. In 2005, vacation properties comprised 36% of listed residential properties. Discrepancies in these datasets are due in part to differences in how housing units are defined and counted. Town listers also have been re-evaluating the listing status of vacation (V1, V2) parcels on the town’s grand list.

⁶ Generally a housing vacancy rate of 3% to 5% is indicative of a healthy housing market.

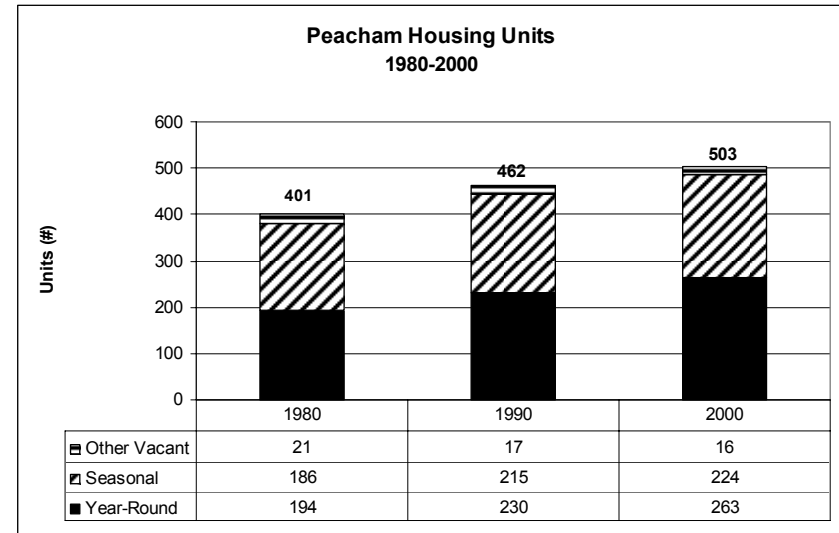


Fig. 11

Housing Stock. Housing options – particularly affordable housing options – are limited in Peacham. Detached, single family homes make up over 90% of the local housing stock. As reported in the 2000 US Census (from sample data), of all units in town:

- 90.5% were detached single family units ,
- 3.1% were two-family units (duplexes),
- 2.1% were units in 5- to 9-unit multi-family structures,
- 1.2% were units in 3-unit multi-family structures, and
- 1.2% were mobile homes.

During the 1990s, single family dwellings in town reportedly increased by 53 units (12.8%) – an average of five units per year – while the number of mobile homes declined, from 19 to 10 (1.9%).

Property descriptions from the Peacham grand list indicate that, in 2005, there were:

- at least 307 dwellings (with some multiple homes per parcel)
- at least 182 camps (including 3 campers),
- 12 mobile homes, including one without land,
- 1 multi-family apartment complex, and
- 2 apartments above stores.

There currently are few rental units in town other than single family homes, and no townhouse or condominium units that offer ownership opportunities for first time homebuyers.

Peacham Academy Apartments. Presently, the only apartments in town, other than two above store fronts, are the Peacham Academy Apartments, established in 1993 by the Peacham Housing Partnership, which are currently managed through the Gilman Housing Trust. The Academy Apartments, located in Peacham Corner, were developed in 1992 by Housing Vermont for a total cost of \$183,780 (\$18,378 per unit). Property acquisition and rehabilitation were supported through federal low income housing tax credits, \$75,000 from the Vermont Housing and Conservation Board, and \$71,650 from other sources.⁷

There are a total of 10 affordable rental units, all of which are restricted to occupancy by elderly, income eligible residents. This represents 2% of the county's total subsidized rental housing, and 5.5% of its subsidized senior housing. There are eight 1-bedroom units and two 2-bedroom units, including one unit that is wheelchair accessible.

Four apartments are located in the old "Science Building" behind the Town Office, on several acres of former Peacham Academy land. This building is structurally sound but, because of its age and location, has ongoing drainage and maintenance issues. There are also no communal facilities for residents of the building. The other six units are located in the Kennison Apartments, a newer apartment complex that is in better repair, but is heated by radiant electric heat. The apartments are smaller, but the building includes a guest room, community room and kitchen for residents.

The Peacham Apartment complex is too small to support on-site maintenance staff, and its remote location makes it harder to service

in a timely manner. Discussions are underway between Peacham Community Housing and Housing Vermont to review apartment numbers, conditions, and accessibility in relation to local needs.⁸

According to Iris Gilbert, the property manager, in January 2006 there were no vacancies, and only four households on the waiting list. She reported that there are few applications, and vacancies are sometimes hard to fill – mainly because there are no stores, drugstores, doctors or other services in town. Residents have to be able to drive some distance for services which, for the elderly, can be difficult and expensive.⁹

Housing Conditions. A detailed assessment of local housing conditions is beyond the scope of this study, but some general information can be derived from 2000 US Census data:

- Much of Peacham's housing stock is new – 38% of homes in town were built in the last twenty years, and should be in relatively good condition. Much of the town's housing stock, however, is very old – 40% was constructed prior to 1940. The town's older homes contribute much to its historic character, but houses built before 1940 can have structural and lead paint problems, and are often more expensive to heat and maintain. Many of Peacham's historic homes have been renovated and updated over the years, and appear to be well maintained.
- In 2000, it was estimated that 18% of all housing units in town lacked complete plumbing facilities, and 17% lacked complete kitchen facilities – reflecting the high percentage of camps in town. Of units occupied year-round, 4% reportedly lacked complete plumbing and 2% lacked complete kitchen facilities
- No overcrowding (more than one occupant/room) was reported.

⁷ Housing Vermont Annual Reports.

⁸ 2005 Peacham Town Plan; Personal communication, Ed Stretch, Gilman Housing Trust.

⁹ Personal communication.

Housing Needs

Low vacancy rates indicate a very tight housing market – a seller’s market – in which the demand for housing is keeping up with, or exceeding, new housing starts and conversions.

Supply. There is some turnover in the local market – according to 2000 census data, nearly half (49%) of Peacham households moved into their homes during the 1990s (compared to 54% of county residents). Property transfer data indicate that, since 2000, an average of 41 residential properties (including 22 year-round properties) have transferred hands each year – though on average only 48% of transfers were considered valid, arm-length sales.

Table 5. Peacham Residential Property Transfers

	2000	2001	2002	2003	2004	2005
R1	13	10	15	9	13	21
R2	5	5	7	8	17	9
MH	0	0	1	1	0	3
V1	15	12	15	7	14	13
V2	3	8	6	5	4	8
Total	36	35	44	30	48	54
%Valid	47.2%	40.0%	47.7%	43.0%	50.0%	44.4%

Source: VT Tax Department, Annual Property Transfer Tax Reports.

In January and February of 2006, there were at least six homes listed for sale in Peacham¹⁰

As noted, US Census data suggest that, during the 1990s, an average of four new units were added to the town’s housing stock each year – 75% of which were occupied year-round. According to local permit data, 26 permits for new single family homes were issued between 2000 and 2004 – an average of 5 units per year – representing a slight increase in the rate of new housing development.

Demand. Given that the town’s population is projected to increase by an average of 3 to 8 new residents per year between 2000 and 2010 – or 2 to 3 households per year based on the 2000 average household size of 2.55 – the present rate of housing development should be sufficient to meet locally generated demand.

This assumes, however, that the rate of in-migration will not increase over the next five to ten years. It also does not anticipate any change in the demand for housing other than single family homes. Given the town’s growing population of elderly residents (62+ years) and young adults (20 to 24 years) – many of whom may wish to stay in the community – the demand for senior and entry-level housing, including smaller rental units, condominiums and starter homes, is expected to increase locally as well as throughout the region.

The Vermont Department of Housing and Community Affairs’s *2005 Caledonia County Housing Needs Assessment* projects that the county will need 1,458 new housing units by 2010 – including 595 owner units (276 affordable) and 863 affordable rental units. Assuming only that Peacham maintains its current share of the region’s year-round housing stock (2.2%) it would need to accommodate 32 new units between 2005 and 2010 – or an average of six new units per year.

It appears from available data that current rates of turnover and new housing starts in Peacham will be adequate to meet local housing demand, but not necessarily a local share of region’s projected housing need – especially for affordable units. Also, given that only single family dwellings are now being built in town, new housing development may not meet a growing demand for other types of housing – including smaller rental units, condominiums, starter homes and senior housing.

¹⁰ Source: www.realtor.com

Housing Affordability

During the 1990s, household incomes in Peacham appeared to keep pace with rising housing values, but not necessarily with associated housing costs for homeowners and renters (Table 6).¹¹

Table 6. Housing Cost Trends, 1999-2000			
	1989	1999	% Change
Median HH Income	\$29,750	\$40,000	34.5%
Median Value	\$82,500	\$96,400	16.8%
Median Mortgage	\$592	\$838	41.6%
Median Gross Rent	\$344	\$675	96.2%
Source: US Censuses.			

Peacham's 1999 median income, house value, mortgage and gross rent, as reported in the 2000 US Census, were generally higher than medians reported for the county, but less than those reported for the state (Table 7). This suggests that, for homeowners, Peacham's housing was relatively less expensive than housing elsewhere in the state, but more expensive than other housing in the county. For renters, housing in Peacham was relatively more expensive than rental housing elsewhere in the county and state.

Table 7. Housing Cost Comparisons, 1999			
	Peacham	County	State
Median HH Income	\$40,000	\$34,800	\$40,856
Median Value	\$96,400	\$83,100	\$111,500
Median Mortgage	\$838	\$826	\$1,021
Median Gross Rent	\$675	\$428	\$553
Source: US Census.			

Of particular note, the number of homeowners reporting that their housing costs exceeded 30% of their household income – a standard

¹¹ It's important to highlight that housing figures in census data are self-reported by a sampling of residents, and as such are not necessarily representative of fair market values.

Housing is considered "affordable" if no more than 30% of household income is spent on housing costs. For homeowners, housing costs include mortgage payments, property taxes, insurance and condominium or association fees. For renters, they include rent, utilities, and condominium or association fees.

measure of affordability or housing "cost burden" – increased from 20 to 43 households (115%) during the 1990s. *According to this measure of affordability, in 1999 housing was not affordable for nearly 36% of Peacham homeowners, and 40% of local renter households* (Figure 12).

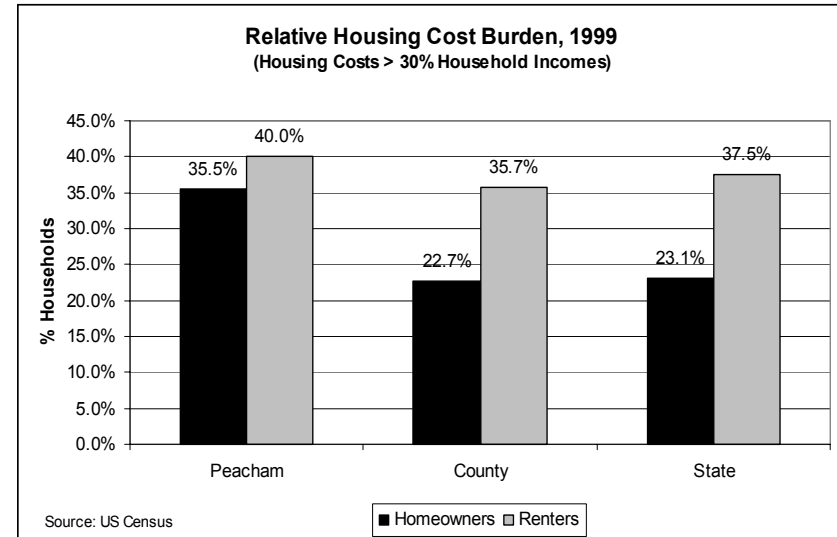


Fig. 12

The 2005 Peacham Grand List suggests that there is a good supply of moderately priced housing in the community (Fig. 13). Since 2000, however, the median purchase price of homes in town has risen dramatically – fueled by a statewide housing shortage and low mortgage interest rates. The town went through a reappraisal in 2002-03 to bring grand list values in line with rising fair market

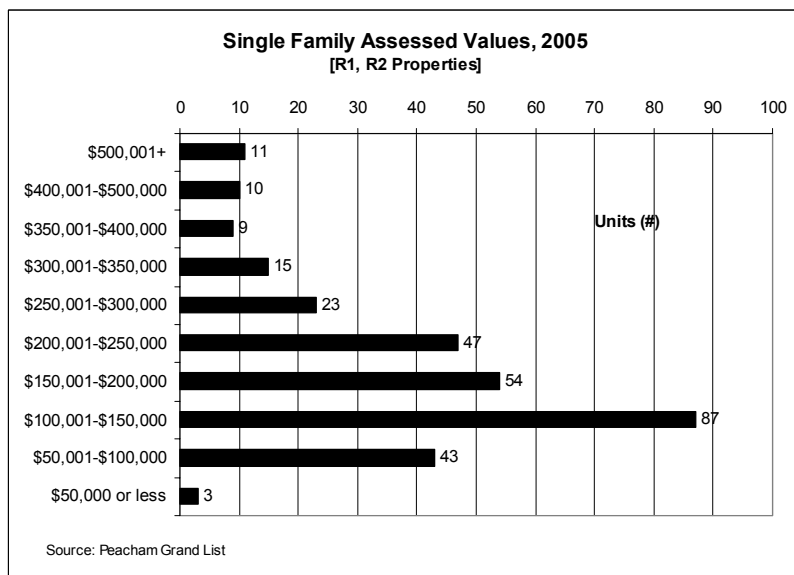


Fig. 13

values. One year later, in 2004, valid sales indicated that properties were selling, on average, 25% higher than their 2003 assessed value (ranging from 20% below to 83% above assessments).¹²

The rise in housing prices since 2000 has closely tracked state, rather than county, trends (Figure 14). The median sale price of a primary home in town is higher than the state median, and far exceeds the median price of a home in Caledonia County. The six homes listed for sale in Peacham in January and February of 2006 ranged in price from \$189,900 to \$9,750,000¹³

Information about local rents is less readily available, but county estimates produced annually by the US Department of Housing and Urban Development suggest that rental rates for 2- and 3-bedroom units have increased by 22% since 2000 (Fig. 15).¹⁴

¹² Peacham Town Reports.

¹³ Source: www.realtor.com

¹⁴ A drop in the 2005 estimated rent is due in part to a change in the method HUD uses to calculate rents, which Vermont housing providers suggest may underestimate actual rental rates.

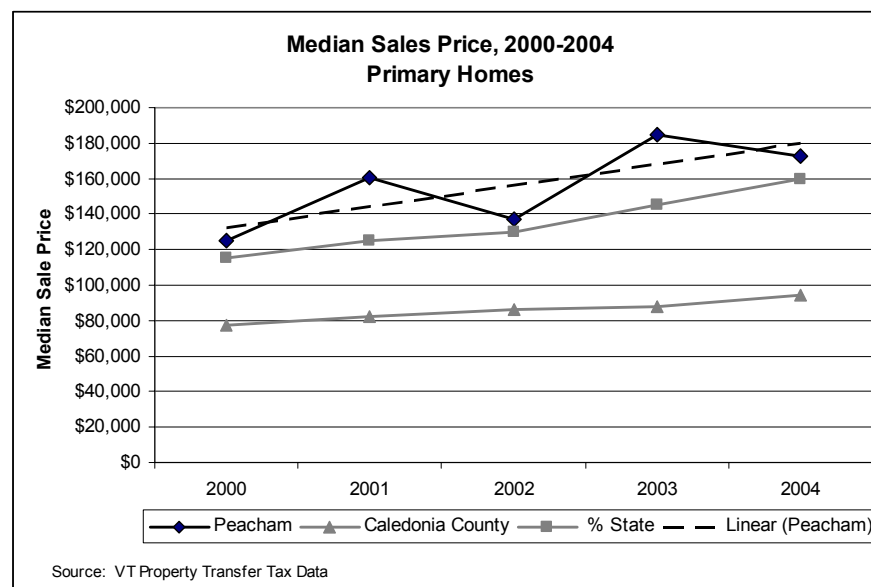


Fig. 14

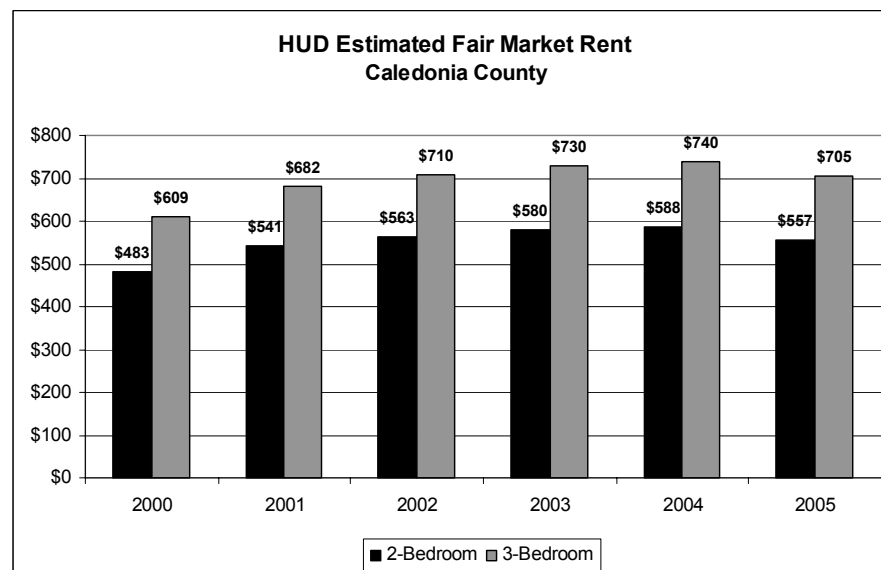


Fig. 15

Housing affordability is also tied to relative income levels. In Vermont, “affordable housing” is defined as housing that is affordable to households with household incomes of up to 80% of the county median. For planning, housing program, and regulatory purposes, income limits are generally determined from estimates of median household income, as issued annually for the county by the U.S. Department of Housing and Urban Development.

An analysis of the affordability of Peacham’s year-round housing stock – using 2005 income limits established by HUD for Caledonia County (for a family of four) and assessed values from the 2005 Peacham Grand List (adjusted for the common level of appraisal set by the state) – indicates that more than half the homes in town (58%) should be affordable to households at the median income of \$51,100; and 44% of homes should be affordable to low income households, as defined by the state (Table 8).

It’s important to note, however, that these figures are for a family of four, but the majority of Peacham households are one- and two-person households. HUD estimates reduce income levels by 20% for two-person households (to \$40,880 in 2005). Accordingly, less than half of the town’s housing would be considered affordable for these households.

Local housing is even less affordable for Peacham residents earning the average local wage – only 4% of homes in town would be considered affordable to a household with one wage earner at the 2004 average local wage of \$19,617.

The local wage is also less than the estimated “**housing wage**” for Caledonia County – the wage needed to rent a modest two-bedroom apartment in the county. The 2004 housing wage for Caledonia County was \$28,200 or \$13.56/hour – 30% higher than the reported average local wage.

Local housing is considered relatively affordable in relation to housing prices elsewhere in the United States and in Vermont, but not necessarily in relation to wages and incomes within the region. Local housing is increasingly less affordable for low to moderate income households in the county, and especially for:

- people who work in town,
- young people entering the housing market, and
- many smaller households, include households with only one wage earner, and households on fixed incomes.

Table 8. Homeowner Affordability			
	Annual Income ¹	Maximum Purchase Price ²	Affordable Units ³ (% Total)
HUD Income Limits (2005)			
Median Family (4-person)	\$51,100	\$189,734	58%
Moderate (up to 120%)	\$61,320	\$227,680	73%
Low (up to 80% median)	\$44,650	\$149,621	44%
Very Low (up to 50% median)	\$27,900	\$103,592	17%
Peacham Average Wage (2004)			
One Income	\$19,617	\$65,738	4%
Two Income (x2)	\$39,234	\$131,472	33%
¹ Income Limit = HUD 2005 county income limits for a family of four; Average Wage= VDL reported average for Peacham based on covered employment; ² Purchase Price assumes 30-yr fixed rate mortgage, 5.5% interest, 5% down ³ % Affordable Units = % R1 and R2 units assessed at or below purchase price from 2005 Peacham Grand List, adjusted by the 2005 Common Level of Appraisal (89.51%).			

CHALLENGES

1. Maintaining the town's existing housing stock. More than 40% of Peacham's housing stock dates from before 1940; and many of the town's most historic homes are over 100 years old. Older homes contribute much to the town's historic character but, because of their age, often have structural problems or lack more modern amenities. They also are generally more expensive to maintain and heat. It's apparent that many of Peacham homes have been rehabilitated and renovated over the years, but no inventory of the local housing stock has been conducted to determine the number of homes in need of major repair.

2. Developing a more diverse housing stock. Peacham's year-round housing stock consists almost entirely of single family homes, built and designed for occupancy by larger family households which are now in decline. Given the town's aging population and increasingly smaller household sizes, more "lifecycle" housing is needed that would allow current residents to remain in the community as their housing needs change (age in place), and attract new residents, including younger households. Developing more housing options – including apartments, condominiums, starter homes and senior housing – can promote a more diverse community. The ability to do this locally, however, is currently limited by:

- A lack of suitable building sites available for development, especially within Peacham's villages,
- The lack of wastewater infrastructure needed to support higher densities of development,

Regulatory Barriers

Peacham's zoning regulations were updated recently to conform to most, but not all, new statutory requirements pertaining to affordable housing under local zoning.

Accordingly:

- An accessory dwelling to a single family dwelling is now allowed as a permitted use.
- The definition of "affordable housing" is now consistent with the statutory definition, though there are no related bylaw provisions that specifically address, or promote, affordable housing.

There are also no provisions for the following which, as required by statute, cannot be excluded under local regulations:

- Group homes serving up to eight residents (which are considered by right to constitute single family residences), and
- Mobile home parks.

In addition:

- Minimum lot size and density requirements – especially within the Village One District (1 acre/unit) – may limit or prevent affordable housing development.
- Two-family dwellings are allowed as permitted uses in three districts. Multi-family dwellings are currently allowed only as a conditional use in the Village One district, or as part of a PRD. There is no cap, however, on the size or number of units per lot or structure. There also are no standards for the conversion of single family to multi-family units.
- Elderly or senior housing is not defined in accordance with fair housing standards, or listed as a separate use. It appears to be allowed only under the listing for multi-family dwellings. Nursing homes are allowed as a conditional use in the Village One District.
- There are no provisions for mixed use development (e.g., a mix of commercial and residential uses) within a single structure or as a planned unit development.
- There are no provisions for the adaptive reuse of historic structures (e.g., the conversion of a barn for residential development) – which could allow for the development of multi-family units in other zoning districts.
- There are no incentives for the development of affordable housing, including density bonus or waiver provisions.
- There are no design standards for structures under zoning, or for subdivisions – which are regulated as a conditional use under zoning, rather than under subdivision regulations – and therefore no requirements for new development to be consistent with traditional building styles and settlement patterns.

- The lack of supporting services, including medical services, property management services, a store, a café, and other informal community gathering places¹⁵, and
- Regulatory barriers under local zoning (see sidebar).

3. Addressing the growing need for affordable housing locally and within the larger region. Traditionally “affordable housing” has been associated with subsidized, low income housing, but housing is becoming increasingly unaffordable even for moderate income households – including local workers, young families, and seniors on fixed incomes. More affordable housing – including mixed income housing – is needed to support a vibrant community and to avoid gentrification. This is limited locally by:

- The relatively high cost of land, and a lack of affordable development sites.
- Housing construction costs.
- Regulatory barriers under local zoning (see sidebar).
- A general aversion to “density” – even though higher than allowed densities of development may be needed to decrease per unit costs and provide affordability.

4. Preserving Peacham’s rural and historic character, and traditional settlement pattern. Peacham’s rural and historic character is clearly evident and highly valued by the community. Several people interviewed for this study observed that Peacham represents the “quintessential Vermont town,” and were adamant that no housing development – or

development of any kind – should be allowed that would adversely affect the town’s unique beauty and historic character. Typical suburban or “conventional,” subdivisions in particular were considered not in keeping with the town’s physical setting and the community’s sense of place.

It is anticipated that housing will continue to be developed throughout town, following current trends, as lots become available. The focus of any new, higher density housing development, however, should be within or adjacent to the town’s existing villages – and specifically Peacham Village. Peacham Corner is listed on the National Register of Historic Places. It is also the area of town that is home to other community facilities, is supported by existing infrastructure and – through local zoning and recent designation by the state as a “Village Center” – is targeted for development.

New housing development anywhere in the community should be compatible with the town’s existing, well documented rural and historic character. This is limited, however, by:

- A lack of historic building design standards and guidelines under zoning – in particular that would protect the character of the town’s designated historic district. Federal and state historic district designations provide incentives, but little regulatory protection, for historic structures. There are also no requirements that new development be compatible with the historic character of the area.
- The absence of subdivision standards that regulate subdivision (lot) layout and design in relation to existing or planned settlement patterns within the community.

¹⁵ According to Ed Stretch of the Gilbert Housing Trust, the current lack of a store or other services in town makes it difficult for the nonprofit sector to justify developing more affordable housing in the community.

OPPORTUNITIES

- 1. Village Planning Initiative.** Peacham has been actively planning for its village center for many years. These efforts have included historic district and village designations, and most recently resulted in the release of the “Planning Report on Peacham Corner Village” (Feb 2006) – identified as the first step in developing a comprehensive village plan. *Any plan for the village should be formally adopted as part of the Peacham Town Plan, so that it can be used to support the implementation of related plan recommendations.*

The planning report addresses housing in a preliminary fashion, and recommends that the findings of this housing study be incorporated in subsequent planning efforts. Consistent with the findings of this study, the report anticipates the need for additional housing in the “town center” and also supporting infrastructure – including parking and sidewalks.

As part of the planning process, two parcels were identified for potential housing or mixed use development – land in the village currently owned by the Peacham Partnership and the Gilman Housing Trust (Community Housing Land), and an adjoining 3.75 acre parcel that the Vermont Land Trust has offered to transfer to the town.¹⁶ “Alternative III” includes:

- An assessment of the need for community housing,
- Building new housing on VLT land, and
- The adaptive reuse of existing buildings on community housing land (e.g., the Science Building which, as noted, is currently used for senior housing).

¹⁶ Concerns were noted by some study participants with regard to the viability of these parcels for development in terms of their physical suitability (wastewater capacity and drainage) and their value to the community as open space.

Mixed Income & Mixed Age Housing Development. The use of available land within the village center for additional housing as part of a residential or mixed use development could greatly reduce the cost, and increase the affordability, of new housing – especially if slightly higher densities of development, including multi-family units, are allowed. As noted, there is anticipated a growing need for mixed income and senior housing, including smaller, more affordable units. These can be designed and constructed so that they fit with their setting – examples of compatible multi-family housing designs are available through the Vermont Forum on Sprawl, and the US Department of Housing and Urban Development’s “Affordable Housing Design Advisor” web site.



Battle Road Farm is one example of a multi-family development that has been designed to look like single family homes. This development – admittedly large by Peacham standards – includes 120 units in 34 separate buildings, each designed to appear like a traditional large New England home with outbuildings. The “homes” contain 3 or 4 units each. The overall density of development is 10 units per acre, including protected wetlands and common areas. Developments of multiple units having a single family appearance generally have overall densities ranging from 8 to 22 units per acre – depending in part on wastewater capacity. Source: HUD Affordable Housing Design Advisor web site

Given the current lack of services in town, senior housing should be designed either for independent living or to offer needed care services on-site – e.g., an assisted care facility. One project participant suggested a mixed age or senior co-housing project that would offer neighbor and community support services as part of the development.

Mixed Use Development. The feasibility of developing any additional, publicly-supported housing will need to be addressed within the overall development plan for the village. As noted earlier, without other supporting infrastructure and services, such as a store, it may difficult to justify additional public investment to support new affordable or mixed income housing within the community. If a market feasibility study is done, as suggested in the planning report, it should include housing as part of the mix of proposed development.¹⁷ Funding for this type of work is available through the state’s Community Block Grant or Municipal Planning Grant Programs.

Wastewater Capacity Study. A wastewater assessment of available parcels within the village – and of adjoining land where landowners are receptive – is also recommended in order to identify the available capacity for on-site wastewater systems, including decentralized or clustered systems that could support higher densities of development.

- 2. Village Designation.** As noted, Peacham Village received village designation from the state in 2003, which is due for renewal in 2008. Village designation confers several benefits to the community, and to individual property owners within the designated area – including state tax credits for the rehabilitation of historic buildings, and for code improvements

¹⁷ Several project participants referenced the **Groton Revitalization Project** – a mixed use renovation project with 18 apartments – as an example of the type of redevelopment project that, on a smaller scale, could benefit Peacham. This project was developed by the Gilman Housing Trust in association with Housing Vermont.

Cohousing

Cohousing is a type of collaborative housing in which the residents are consciously committed to living as a community, and actively participate in both the design and operation of their neighborhood. There are currently three active cohousing communities in Vermont, and several others in formation.

Cohousing developments are typically designed as attached or single family homes, but may also include multi-unit buildings. A neighborhood design promotes both social contact and individual space – residents have their own homes, but also have access to common facilities, including open space and a common house, which serves as the social center of the neighborhood. This may include communal dining, kitchen, laundry and recreational facilities.

Responding to an aging population nationwide, there is now also a national Elder Cohousing Network that targets “pro-active adults,” age 55 and over, who want to live interdependently and “age in community.” More information is available through the Cohousing Association of America (www.cohousing.org).

to commercial buildings that may include residential uses. There is also the option to create a special assessment district that could help fund capital improvements and infrastructure maintenance costs. Information regarding the benefits of this program should be made available to all village property owners, in part to support housing rehabilitation and the adaptive reuse of historic structures for both residential and commercial purposes.

- 3. Housing Conditions.** As noted earlier, no comprehensive survey of the condition of the local housing stock has been conducted to date. A windshield or resident survey of local housing conditions could help identify needed improvements – potentially funded through a local revolving loan fund or other available sources of assistance. At minimum, information should be provided to homeowners regarding available tax credits, rehab, energy efficiency and weatherization programs that could help fund needed repairs and reduce the overall cost of housing.

4. Land Use Regulation. An initial review of Peacham’s zoning bylaw suggests that the regulations are not necessarily exclusionary but, as noted above, could post barriers to the types and densities of development called for in the town plan and village planning report – including a greater mix of housing types within the community. It is recommended that, as part of the Planning Commission’s bylaw update, consideration be given to the following:

- **Allowed Uses.** This should include providing for mixed use development and PUDs in specified districts (e.g., Village One), and allowing small multi-family dwellings (including conversions) as permitted uses in the Village One District (possibly with site plan review) and as conditional uses in other districts where appropriate (e.g., as conversions, under an adaptive reuse provision, or in larger subdivisions). It is also suggested that senior, and possibly affordable, housing be defined and listed separately from other types of multi-family dwellings. Mobile home parks and group homes also should be addressed in the regulations.
- **Allowed Densities.** Allowed densities of residential development should be reviewed, especially in areas of the Village One district that are served by the village water system where septic system isolation distances don’t apply. A sliding scale of densities could be set for different types of housing development. District densities should also be reviewed in relation to any density bonus provisions for affordable and senior housing.
- **Conversions, Adaptive Reuse.** Conversions of single- to multi-family units are allowed in the Village One District as a conditional use, but there are no associated standards for this in the regulations. Such standards could include a reasonable limit on the number of units per structure and some basic design standard requirements. An adaptive

reuse provision for the conversion of historic structures also should be considered – to allow for conversions to residential and other appropriate use, and also to preserve the historic character of these structures.

- **Affordable Housing Incentives.** Incentives to support the development of more affordable housing in the community should be considered – including, for example, density bonuses, and waivers of fees, lot dimension, parking and other infrastructure requirements. These could be allowed for any development that meets the definition of affordable housing, or applied under planned residential (and planned unit) development provisions.
- **Design Standards.** In order to protect the rural character of the town, and the historic character of Peacham Village, it’s suggested that basic design standards and related guidelines be considered for inclusion in the regulations. These would apply not just to renovations or additions to existing structures, but also to new structures to ensure that they are compatible with their setting, and with other buildings in the vicinity.
- **Subdivision Standards.** The subdivision of land is currently reviewed as a conditional use under the regulations, which limits the type of review criteria that may be applied. The inclusion of separate subdivision regulations in the regulations (e.g., as part of an integrated or “unified” regulation, would give the Planning Commission broader authority to regulate subdivision design. Review standards could include requirements for both “conservation subdivision” design, intended to protect open space (e.g., in rural areas), and “traditional neighborhood design” for subdivisions located within and adjacent to the town’s existing villages.

5. Public Outreach. Village planning efforts to date have included an extensive, effective and well-received public process, which should be continued as part of subsequent village and town-wide planning efforts. It's suggested that at least some upcoming public forums, organized in association with the Peacham Housing Committee, focus specifically on housing issues in the community. These could include a presentation of housing study findings or, even more appropriately, the results of a town wide survey of housing needs and concerns, which was beyond the scope of this study. Public outreach and education will be especially important in showing how new housing – including higher density affordable or multi-unit housing – can be designed to fit with and even enhance community character and sense of place.

6. Housing Partnerships. Peacham is a small community with limited resources, but these resources can be effectively leveraged to accomplish great things. The Peacham Housing Committee, in existence in some form for over a decade, has already demonstrated the value of a local commitment to address housing needs in the community, and the benefits of public/privates partnerships. The development of the Peacham Academy Apartments, in association with the Gilman Housing Trust and Housing Vermont, is a fine example of how this already has been accomplished locally.

Networking. Having a longstanding local housing group puts the town way ahead of many communities who are also struggling to address their housing needs. Networking with other local housing groups and providers – for example through the **Vermont Housing Awareness Campaign** and the **Vermont Affordable Housing Coalition**– could benefit local efforts by providing access to additional information and resources.

Regional Efforts. Since housing is a regional problem, it's important to continue to support and participate in regional housing efforts. These include:

- **NVDA regional planning and municipal assistance programs** – which could help the community more specifically identify local housing needs, for example, through an inventory of local housing conditions – and related housing initiatives, including their new **Homestead Project** currently under development. The intent of this project is to create a new national model for manufacture of low- to moderate- income housing through the establishment of a nonprofit housing manufacturing facility in northeastern Vermont.
- **Gilman Housing Trust programs** – which include not only affordable housing development projects, such as the Peacham Academy Apartments, but also a variety of programs for homeowners through their **Home Ownership Center**. These include special lending and shared equity programs for homebuyers, and home rehab planning and loans for current homeowners. The Gilman Housing Trust is the largest rural regional housing nonprofit organization in the state.
- **Northeast Kingdom Community Collaborative** – which helped establish the Northeast Kingdom as a Rural Economic Area Partnership (REAP) Zone administered by the US Department of Agriculture to plan for and federally fund economic and community development. This designation makes the Northeast Kingdom eligible to receive USDA Rural Development funds for housing, community development, job creation, health care, and water, sewer, and telecommunications infrastructure. The Collaborative recently held three housing forums to begin to address the growing crisis of affordable housing in the region.

Municipal Support. Many of the efforts of nonprofit groups and private developers to build affordable, well-designed housing require municipal support, which can include:

- Grant and other funding application support (e.g., for Community Development Block Grants, funding through the Vermont Housing and Conservation Board, or locally established revolving loan funds).
- Assistance in identifying available properties, in suitable locations, for housing development or redevelopment – which may include municipally-owned land.
- Active local participation in the development and design of nonprofit affordable housing projects.

- Municipal support in state Act 250 proceedings for housing projects that have received local approval.
- Hosting public forums and disseminating information to local residents on available housing programs.

Establishing local housing policies and programs that identify and address local concerns up front, and actively participating in the design and development of housing projects, can go a long way in overcoming public resistance to local housing initiatives, and in ensuring that housing that is developed works for both the intended residents and the entire community.

On-Line Housing Resources

Gilman Housing Trust	www.nekhome.com
Homebuilders & Remodelers Association of Vermont	www.vtbuilders.com
Housing Vermont	www.hvt.org
National Low Income Housing Coalition	www.nlihc.org
Northeast Kingdom Community Action	www.nekca.org
Northeast Kingdom Community Collaborative	www.nekcollaborative.org
Northeast Vermont Area on Aging	www.nevaaa.org
Northeast Vermont Development Association (NVDA)	www.nvda.net
Vermont Affordable Housing Coalition	www.vtaffordablehousing.org
Vermont Dept. of Housing & Community Development (DHCA)	www.dhca.state.vt.us
Vermont Housing Awareness Campaign	www.housingawareness.org
Vermont Housing Data Web Site	www.housingdata.com
Vermont Forum on Sprawl/VT Smart Growth Collaborative	www.vtsprawl.org
Vermont Housing Finance Agency (VHFA)	www.vhfa.org
Vermont State Housing Authority (VSHA)	www.vsha.org
Vermont Housing & Conservation Board (VHCB)	www.vhcb.org
US Dept. of Housing & Urban Development (HUD)	www.hud.gov
HUD Affordable Housing Design Advisor	www.designadvisor.org

Project Participants

Thank you to everyone who took time out of their busy schedules to participate in meetings, round table discussions, and phone interviews, and especially to Barry Lawson who coordinated work on this project.

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