



# RICHMOND HOUSING REPORT

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## A. EXECUTIVE SUMMARY

Housing availability, affordability and choice have been long-term challenges for the Town of Richmond. The 2018 Richmond Town Plan recognizes that diverse housing is essential for community sustainability, economic development, vibrancy and quality of life. One of the goals expressed in the Town Plan is that Richmond will have “diverse, resilient, affordable and quality housing options.”

The Planning Commission and Selectboard have found it difficult to implement pro-housing policies that align with Town Plan goals. Such policies need to be balanced with very strong community support for maintaining Richmond’s traditional small town character and preserving open space. In search of solutions, the Town of Richmond formed a Housing Committee in 2020. The Housing Committee was tasked with:

- » Gathering and analyzing demographic, employment and housing data;
- » Generating housing policy recommendations that advance the housing goals of the Town Plan, particularly with regard to housing for protected classes under state and federal Fair Housing laws;
- » Advising the Selectboard, Planning Commission, town staff and other municipal boards and officers on housing-related issues; and
- » Educating the community on housing-related issues.

This report documents much of the work of the Housing Committee to-date and recommends next steps to advance the housing goals of the Town Plan. Initially, this report was envisioned to be focused on regulatory amendments, primarily changes to the village zoning districts to create new opportunities for infill housing. It became clear as work progressed that further community outreach and education would be necessary before more pro-housing policies could be enacted through the town’s zoning and subdivision regulations.

The community survey and focus groups conducted as part of this project provide a better understanding of residents’ current perspectives on housing issues. The Housing Committee anticipates using the data presented in

this report to facilitate ongoing community conversation about housing in Richmond and how it intersects with other community concerns – diversity and equity, economic development, energy efficiency and conservation, historic preservation, open space protection, and more.

This report offers a series of recommendations that ultimately lead to regulatory amendments. This project included conversations with developers and others who build and/or manage housing in Richmond. That constituency provided a detailed picture of the challenges faced by those seeking to create housing in Richmond. They also offered an alternative path forward for regulatory amendments to advance the Town Plan’s housing goals – one that started with clarifying and streamlining the town’s process for development review and permitting before further consideration of zoning district changes.

To respond to the need for improved housing availability, affordability and choice in Richmond, this report recommends the following actions to be promoted or pursued by the Housing Committee:

- » Foster a culture in Richmond that welcomes new housing and residents.
- » Advocate for projects that would diversify and enhance Richmond’s housing stock.
- » Produce an annual report tracking metrics related to housing creation and affordability in Richmond.
- » Explore the land trust model to create new housing and preserve the affordability of the existing housing stock in Richmond.
- » Assess the condition and efficiency of Richmond’s housing stock and recommend actions to promote safe, healthy, efficient and affordable homes.
- » Cultivate positive relationships with developers, landlords and housing organizations working in Richmond.
- » Require new member training and continuing education for the Planning Commission and Development Review Board.
- » Streamline Richmond’s development review and permitting process.
- » Revise Richmond’s zoning and subdivision regulations to support housing choice.

## B. RECOMMENDATIONS

### 1 Foster a culture in Richmond that welcomes new housing and residents.

Most residents are very satisfied with the quality of life Richmond offers and have a strong connection to the community. These positive attributes have deeper implications, however. They are directly linked to a heightened concern amongst some residents that any change in Richmond could potentially diminish those aspects of the community that they love. There is frequently a strong NIMBY (not in my back yard) response to development proposals in Richmond. Contentious hearings with high levels of citizen participation are not uncommon, and neither are appeals of permits and development approvals. Undeveloped land is frequently purchased by neighbors to prevent it from being put out on the market for development.

There is a growing YIMBY (yes, in my back yard) pro-housing movement in communities throughout the country. This movement links housing to other issues of community concern – equity, climate change and economic development. YIMBY volunteers show up at public meetings to speak in favor of pro-housing policies.

A primary role for the Housing Committee should be ongoing public engagement and education focused on the housing issues affecting those living in our community and region. Richmond recently formed a Racial Equity Committee. They could be a partner in talking with residents about the connections between housing, diversity and equity in Richmond.

<b>RESPONSIBILITY</b>	Housing Committee
<b>PARTNERS</b>	Richmond Racial Equity Committee
<b>TIMING</b>	Immediate

### 2 Advocate for projects that would diversify and enhance Richmond’s housing stock.

Richmond is a community with a high level of civic engagement. Residents expect to have a direct and meaningful role in shaping public policy and decision-making. But participation is a self-selecting process. At public hearings, it is common to hear from neighbors or other community members who are opposed to a development project. It is less common for those who may support a project to participate.

A second step for the Housing Committee should be to move from engagement and education to advocacy – bringing pro-housing voices into the community conversation when policy is set and decisions are made. Employers in town have recognized that housing is a limiting factor for attracting and retaining employees and growing their businesses. They could be a partner in advocating for housing that meets community needs.

<b>RESPONSIBILITY</b>	Housing Committee
<b>PARTNERS</b>	Local business operators
<b>TIMING</b>	Mid-term



### 3 Produce an annual report tracking metrics related to housing creation and affordability in Richmond.

As the Housing Committee works to implement the recommendations of this report, it should monitor the housing market and other metrics to observe whether those efforts are effectively responding to current needs. The housing needs assessment in this report could be a template for that annual report. Questions that should be asked include:

- » What was the net increase in dwelling units during the year? What are the characteristics of the units created and any units lost (type, location, value, tenure, etc.)?
- » What was the net increase in house lots during the year? What are the characteristics of the lots created and any lots lost (location, size, value, etc.)?
- » How have the demographics of the community changed during the year (age, income, race/ethnicity, household size/composition)? How many people have moved into Richmond, how many have moved out, how many births and deaths? How long are people remaining in Richmond? How many residents are employed and where do they work?
- » What were the characteristics of the homeownership market during the year (number of sales, sale price, time on market, affordability)?
- » What were the characteristics of the rental market during the year (note that there is little data currently available to track rental costs and demand in Richmond)?
- » How many applications for permits or development approvals were submitted during the year? What was the outcome of those applications? How long did it take to get a permit or approval? How much did it cost?

<b>RESPONSIBILITY</b>	Housing Committee
<b>PARTNERS</b>	Planning & Zoning Office
<b>TIMING</b>	Ongoing (annual)

### 4 Explore the land trust model to create new housing and preserve the affordability of the existing housing stock in Richmond.

Richmond has a local land trust that has a successful track record of conservation efforts. At the state level, housing and conservation are linked. The Housing Committee should reach out to the Richmond Land Trust to discuss the potential to expand their organization’s mission to include holding land for housing in addition to the lands it holds for conservation purposes. There are examples of the land trust model as a means of creating and preserving affordable housing in Richmond already. This model is used by Champlain Housing Trust. Involving the Richmond Land Trust may encourage landowners who are planning to donate land or easements for conservation to also consider housing and would provide a local organization to receive land donations for affordable or senior housing.

<b>RESPONSIBILITY</b>	Housing Committee
<b>PARTNERS</b>	Richmond Land Trust and Champlain Housing Trust
<b>TIMING</b>	Mid-term

### 5 Assess the condition and efficiency of Richmond’s housing stock and recommend actions to promote safe, healthy, efficient and affordable homes.

Richmond has an active Climate Action Committee. Efficient homes fueled by clean energy are more healthy and affordable homes. The Housing Committee should work with the Climate Action Committee to identify and pursue common interests related to improving Richmond’s housing stock.

<b>RESPONSIBILITY</b>	Housing Committee
<b>PARTNERS</b>	Richmond Climate Action Committee
<b>TIMING</b>	Mid-term

## 6 Cultivate positive relationships with developers, landlords and housing organizations working in Richmond.

The Town of Richmond does not create or provide housing. It does not have any funding allocated to housing, and it is very unlikely that the community would support a proposal to establish a housing fund. Without dedicated financial resources, Richmond is entirely dependent on the private development market and non-profit housing organizations to meet the community's housing needs.

The Housing Committee should seek to understand the needs and concerns of the entities that do create and provide housing in Richmond. Several of the developers and builders who participated in this study raised the "attitude" of town government as a critical factor for successful housing projects. Some municipalities are welcoming and have staff who see their role as helping developers navigate the local regulatory process. Richmond is perceived as a difficult community by developers, although there was acknowledgment and hope amongst those who participated in this study that the town's "attitude" towards applicants may be improving.

Shifting Richmond to a more pro-housing stance should include more outreach to the development community (both for-profit and non-profit) to better understand their needs and concerns. Their perspectives will be valuable for considering changes to the town's regulatory processes and standards.

<b>RESPONSIBILITY</b>	Housing Committee
<b>PARTNERS</b>	Planning & Zoning Office and Town Manager
<b>TIMING</b>	Immediate

## 7 Require new member training and continuing education for the Planning Commission and Development Review Board.

The Planning Commission is responsible for developing the town's zoning and subdivision regulations. The Development Review Board is responsible for reviewing development applications. These are volunteer boards composed of Richmond residents that often come to the board with little to no prior background in land use planning or development review. It's a big learning curve. It can be daunting for new members who can be thrown into the middle of ongoing processes and projects and who have to 'learn on the job'.

Establishing a more formal process for training new members could help promote continuity as board membership changes. One of the difficulties cited by several of the developers and builders participating in this study was board membership turnover while projects were being reviewed.

The Housing Committee could support the Planning Commission and Development Review Board by arranging training and continuing education opportunities on housing-related topics. This could be particularly useful as the Planning Commission continues work to update the town's zoning and subdivision regulations.

<b>RESPONSIBILITY</b>	Selectboard
<b>PARTNERS</b>	Planning & Zoning Office, Town Manager and Housing Committee
<b>TIMING</b>	Ongoing once policy put in place

## 8 Streamline Richmond’s development review and permitting process.

Nearly all the developers, builders, housing providers and employers who participated in this study identified Richmond’s development review and permitting process as a significant barrier to housing. Many considered the process more problematic than the zoning/subdivision standards. They cited both uncertainty of outcome and cost. Specific concerns expressed included:

- » Length of time to get through the process (12-24 months)
- » Multiple appearances before the Development Review Board (DRB)
- » Delays due to the number of applications before the DRB
- » Delays and repetition due to turnover in town staff and DRB membership
- » Lack of quorum resulting in cancellation of DRB meetings
- » Lack of coordination with state permitting processes
- » Requests for additional information and lack of clarity in regulations
- » Lack of administrative approval for small projects or amendments
- » Broad application of conditional use review to most development
- » Broad scope of conditional use review and basis for appeals

The Planning Commission should focus the first phase of its update to the zoning and subdivision regulations on streamlining the development review process. A streamlined process would reduce reliance on conditional use and allow more applications and amendments to be approved administratively. It would allow many applications to be approved in 60 days or less. This would also reduce the number of applications before the DRB and allow those applications to be heard more quickly. Clear and specific application requirements and standards would reduce uncertainty for applicants.

<b>RESPONSIBILITY</b>	Planning Commission
<b>PARTNERS</b>	Planning & Zoning Office and Housing Committee
<b>TIMING</b>	Immediate

## 9 Revise Richmond’s zoning and subdivision regulations to support housing choice.

Housing choice is necessary to support a diverse population – people of all ages, income levels and household composition. Richmond’s housing stock is dominated by single-unit detached homes. Not surprising, the town’s demographics are similarly homogeneous. Escalating housing costs are pricing out both younger and older residents.

The town’s regulations limit the locations where forms of housing other than single-unit detached homes may be built in town. They also establish density requirements that do not support development of multi-unit housing in most areas currently served by municipal water and sewer.

The Planning Commission considered zoning changes for the village in 2021. Public input received by the Planning Commission while it was considering village re-zoning points to a need for more engagement and education focused on housing issues before any zoning changes that do support housing choice will be able to be successfully advanced.

Zoning for housing choice would allow for a full range of housing types. This would include cottage clusters, accessory dwellings, duplexes and neighborhood-scale multi-unit housing. It would include single-level homes for independent seniors through assisted living and residential care facilities. It would include apartments in mixed-use buildings and adaptive re-use of non-residential buildings like barns for housing. It would include condominiums and co-housing. Housing choice would require allowing higher densities or alternative controls such as lot coverage or square footage to eliminate unintended incentives for larger, higher-cost units.

More detailed zoning recommendations follow.

<b>RESPONSIBILITY</b>	Planning Commission
<b>PARTNERS</b>	Planning & Zoning Office and Housing Committee
<b>TIMING</b>	Mid-term

# 1. Zoning Recommendations

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## Overview

The Planning Commission recognizes the need for zoning amendments within the village area and considered new village zoning districts in 2021. The Planning Commission also identified a portion of the Farr Farm as a potentially suitable location for infill housing at that time. With Richmond voters approving a bond vote to extend sewer through the gateway corridor, the town is now considering new opportunities there.

Alternative approaches to the Planning Commission's initial concept for a village-wide re-zoning are presented below. Any future re-zoning should be based on an understanding of the village's traditional built form, an assessment of land capability and availability, and existing and proposed infrastructure. To advance the goals of the Town Plan, the regulations should create opportunity for infill housing while maintaining the traditional built form and scale of Richmond village. To further town and state planning objectives, and meet the community's housing needs, any proposed re-zoning needs to accommodate small-scale, multi-unit housing and an overall higher density of housing in the village. It would need to ensure that the town's regulations are not a barrier to housing creation.

## Potential for New Housing

It needs to be recognized that simply removing regulatory barriers within Richmond Village is very unlikely to accommodate enough housing to meet the community's needs. There is very little readily developable land remaining in the village. Demand for single-unit, ownership homes in the village is very strong and sales prices are high. Unless those market conditions change, the cost of acquiring and renovating a single-unit residence into a multi-unit residence will likely continue to limit conversion from owner-occupied single-unit homes to multi-unit, investor-owned rental properties.

Additional opportunity for housing creation can be found outside the developed village core. South of the river along Huntington Road, Cochran Road and Thompson Road, there is undeveloped and less densely

developed land suitable for additional housing that is already served by municipal infrastructure. This area is walkable with a sidewalk connection to downtown already in place.

Provision of infrastructure through the gateway corridor could support some amount infill housing. This area of town already has highway and transit access, and potentially could be connected to downtown via a bike path. The portion closest to the village is within a walkable distance to downtown.

Beyond the areas that are or could be served by water and sewer in the village and gateway, there are likely other sites suitable for new neighborhoods. Zoning district standards do not appear to be a barrier to housing in the rural parts of town. Rural subdivision in Richmond has been occurring at densities far below what is allowed under the town's zoning. It is land capability and market forces that are limiting the potential for new housing in the rural areas of town. Streamlining the permitting process and clarifying the town's planned unit development provisions (for clustered housing) are recommended over changing rural densities or lot sizes to spur housing creation.

## Priority Areas

This study identified five areas that should be the primary focus for near-term planning for housing in Richmond:

- » The former Creamery site (5.56 acres) now being redeveloped as the Buttermilk project. The developer has expressed strong interest in building more than the 45 units currently allowed and believes the property could accommodate 60-100 additional units. With 45 units, the density will be 8 units per acre. If 145 units were built, the density would be 26 units per acre.
- » The Farr Farm totals more than 500 acres. The ±30-acre area of the farm being considered for housing is located between Huntington Road and Thompson Road. This area is currently zoned Agricultural/Residential and could be developed a residential PUD with up to 60 units, a density of 2 units per acre.

- » Riverview Commons consists of two parcels in Richmond that total about 108 acres, ±50 acres of which is undeveloped. The owner has indicated a plan is being prepared to expand the mobile home park to accommodate 65-85 additional homes. The park is currently laid out for 150 homes, a density of 1.4 homes per acre on the site. If 85 more homes were added, the density would be 2.2 homes per acre.
- » Looking at the gateway, the area closest to the village offers the best potential for infill housing. The remainder of the corridor lacks adequate depth between Route 2 and I-89 for meaningful infill development and most of the suitable land has already been subdivided into fairly small and narrow lots and developed. The area with redevelopment and infill potential adjoining the village is about 15 acres in area with one large parcel. It is currently zoned Gateway Commercial, which allows for 3 units per acre.
- » About three acres of undeveloped land remain at the end of Railroad Street that are out of the floodplain. This land is currently zoned Village Commercial but could be developed with a residential PUD at a maximum density of 3 units per acre. The area outside the floodplain on this site is larger than the area developed with 16 units on Borden Street.

These five sites offer potential for higher-density infill development that would have minimal to no impact on the form and character of existing village neighborhoods. The alternative zoning approaches described below provide options for maximizing housing potential on the limited land resources that are potentially available, suitable and able to be served by infrastructure that are in keeping with Richmond’s small town character.

## Zoning Districts

Based on the findings of this report, a re-districting of the village and gateway areas is recommended. The five district types described below should be considered. The maps on page 8 show how these district types could be applied in the village and gateway to advance the housing goals of the Town Plan.

- » **Village Downtown (VD)**. This district type would replace the commercial zoning for the core downtown blocks in Richmond Village. This area has a distinct built form characterized by multi-story block buildings located at or

close to the edge of the sidewalk that should be recognized with a separate zoning district.

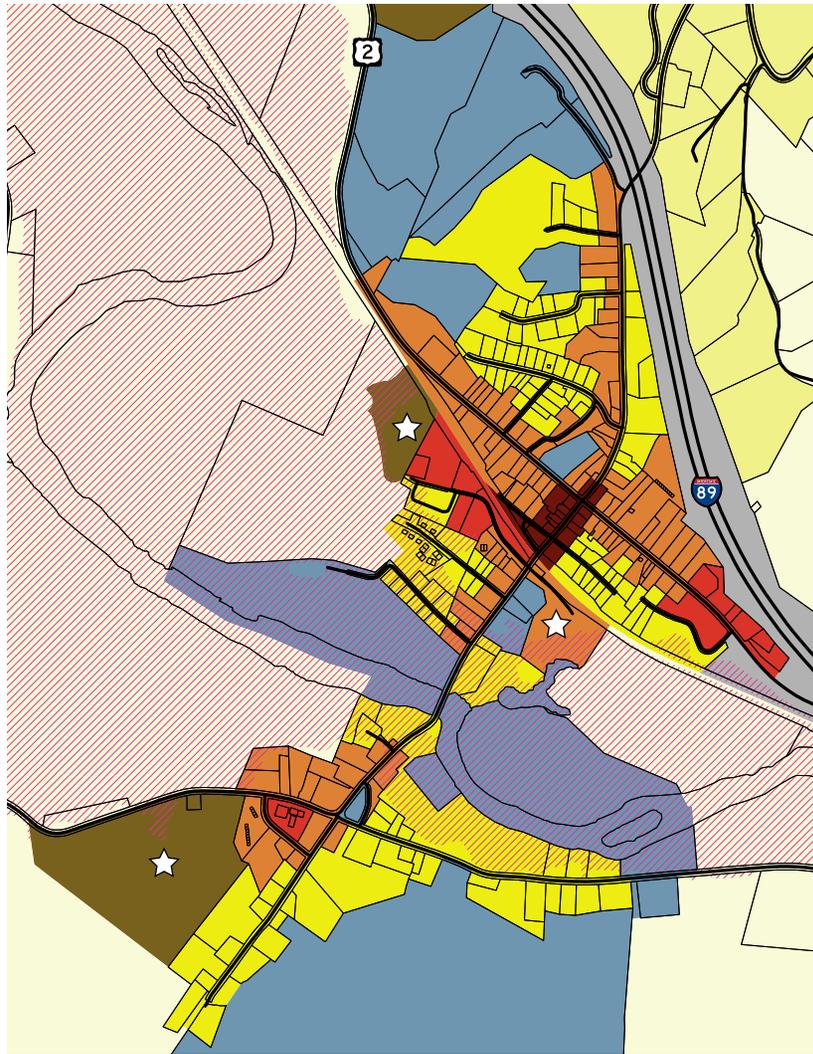
- » **Village Commercial (VC)**. This district type would be similar in purpose to the adopted district of the same name and would apply to commercial and light industrial areas within the village outside the core downtown blocks.
- » **Village Mixed Use (VMU)**. This would be a new district type recognizing that structures along the main travel corridors, often originally constructed as residences, are suitable for mixed residential and compatible non-residential uses like small-scale offices, retail and services. It would also allow for a higher density of residential use and a broader range of housing types.
- » **Village Residential (VR)**. This would be a new district type for the traditional neighborhoods on the side streets in the village. It would also be appropriate for areas south of the river currently zoned for rural residential development but now able to be served by municipal water and sewer. It would reflect and preserve the existing built form while providing more opportunity for a diversity of housing than is possible under current zoning.
- » **Neighborhood (NHD)**. This district type should be considered for the five priority areas for new housing identified above. It would be a district intended for planned development with the objective of creating new compact, walkable, village-scale neighborhoods that offer a range of housing choices and incorporate traditional neighborhood development and complete streets principles.

## Residential Density

Under Richmond’s current zoning, most properties served by municipal water and sewer are limited to a maximum of 3 units per acre. Given the availability of infrastructure and the demonstrated need for additional housing in the community, a higher density of housing needs to be considered.

One approach would be to increase the number of units per acre. The Vermont Department of Housing and Community Development’s guidance for village centers and neighborhoods is a minimum of 4 units per acre. This approach would be most suitable for the Village Residential type district. It would provide residents with a greater level of certainty about how much housing would be possible in their neighborhood.

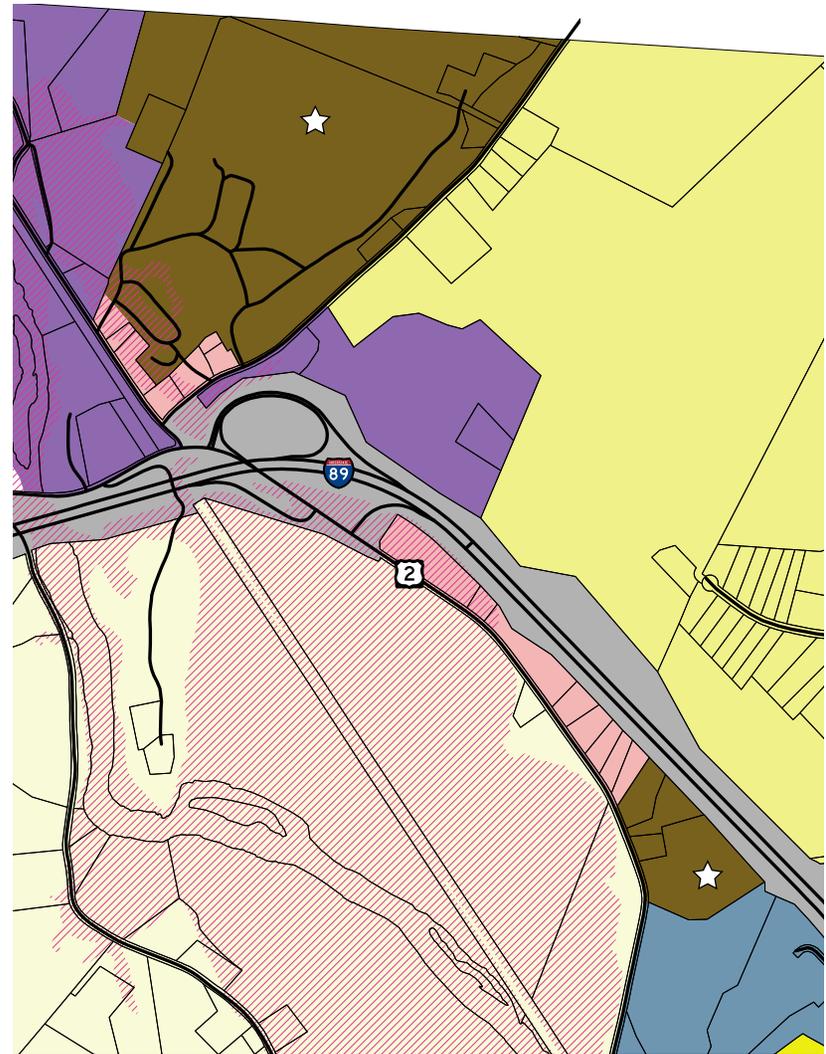
### Zoning District Types for Richmond Village



#### Zoning District Type

- |                    |                     |                           |
|--------------------|---------------------|---------------------------|
| Village Downtown   | Village Residential | Flood hazard area         |
| Village Commercial | Neighborhood        | Priority site for housing |
| Village Mixed Use  | Civic & Open Space  |                           |

### Zoning District Types for the Gateway



#### Zoning District Type

- |                       |                          |                           |
|-----------------------|--------------------------|---------------------------|
| Gateway Commercial    | High Density Residential | Flood hazard area         |
| Industrial Commercial | Agricultural Residential | Priority site for housing |
| Neighborhood          | Civic & Open Space       |                           |

The state’s Enabling Better Places guide recommends not setting a maximum density in neighborhoods and village centers. The guide suggests that density caps unnecessarily limits opportunities for smaller and more affordable homes. It recommends applying building size and coverage standards to ensure that new construction is compatible with the scale and character of the neighborhood without consideration of how many units will be within that building. This approach would be most suitable for the Village Downtown type and could be considered for the Neighborhood type.

Another option for regulating density would be based on bedrooms per acre rather than units. The criticism of density caps put forward in the Enabling Better Places guide is largely alleviated by applying a bedroom rather than unit based standard. Developers would not “lose out” if they were building one-bedroom units because they could build more of them. This approach would be most suitable for the Village Mixed Use type and could be considered for the Neighborhood type.

A final option that should be considered is to allow two dwelling units on any existing lot in all districts (town-wide) where housing is allowed with no density standard. Currently, Richmond allows for accessory dwelling units (ADUs) as required under Vermont statute. Further, all the districts where single-unit homes are allowed also allow for two-unit homes (duplex). Because ADUs are limited to owner-occupied properties and by size, they do not work for all property owners. A duplex has to be a single building with two units. Some property owners need or would prefer another option to be able to add a second unit in a detached structure. A small change to the regulations could provide property owners with even greater flexibility to add a second unit.

	ALTERNATIVE DENSITY APPROACHES				
	VD	VC	VMU	VR	NHD
Min lot size (sq ft)	n/a	15,000	5,000	10,000	n/a
Max lot coverage (%)	90	80	60	40	50
Min lot area / dwelling unit (3+ units)	no max	n/a	n/a	5,000	4,000
Min lot area / bedroom (3+ units)	no max	1,000	1,500	n/a	2,000

## Village Built Form

The state’s Enabling Better Places guide recommends an audit to document existing built form in existing villages and neighborhoods so that zoning standards can be tailored to local conditions. That work was done as part of the zoning audit for this report (see page 35). The recommendations below should be tested against field measurements on a sample of existing lots in any proposed new district to determine if further refinements are needed.

The Neighborhood type is envisioned to be a planned development district and as such the dimensional standards of the district would apply around the perimeter of the development but not within it.

	ALTERNATIVE APPROACH				
	VD	VC	VMU	VR	NHD
Min lot size (sq ft)	n/a	15,000	5,000	10,000	n/a
Max lot coverage (%)	90	80	60	40	50
Min lot frontage (ft)	n/a	75	60	60	n/a
Min front setback (ft)	0	10	10	20	40
Min side & rear setbacks (ft)	5	10	10	10	40
Max full building stories	4	4	3	2	3
Max building footprint	12,000	24,000	9,000	4,500	12,000

## Housing Choice

Richmond’s adopted zoning limits housing choice because options other than single-unit or two-unit homes are not allowed in most areas of town. The recommendation is that those areas of town served by municipal water and sewer allow for multi-unit housing. Single- through four-unit dwellings should be a permitted use in village and neighborhood areas with site plan review for three- and four-unit dwellings. This is consistent with state statute and programs, as well as the policies of the Richmond Town Plan.

The housing needs assessment included in this report demonstrates that Richmond needs a greater diversity of housing types. Housing suited to older residents and to smaller households is particularly lacking in Richmond while

the number of residents in those demographic groups is increasing. Senior housing is a broad range of housing types from accessible, single-level independent living units through assisted living and residential care.

	ALTERNATIVE APPROACH				
	VD	VC	VMU	VR	NHD
1-unit residence	X	X	P	P	P
2-unit residence	X	X	P	P	P
3-unit residence	X	P/S	P/S	P/S	P/S
4-unit residence	X	P/S	P/S	P/S	P/S
5 or more unit residence	P/S	P/S	C/S	X	P/S
Accessory dwelling	X	X	P	P	P
Residential care home	X	X	P	P	P
Residential care facility	X	P/S	P/S	X	P/S

P = Permitted, C = Conditional, X = Prohibited, S = Site Plan Review Required

## Parking

Richmond’s adopted zoning generally requires two parking spaces per dwelling unit. Richmond’s parking space requirements do not align with current engineering standards (ITE 2019), which estimate parking need to be 1.0 to 1.5 spaces per unit for low-rise multi-unit housing dependent on community and site characteristics like proximity to transit. The recommended approach is to link the parking space requirement to unit size to avoid requiring excess parking. A typical standard would be one space for the first bedroom and 0.25 spaces for each additional bedroom. The parking requirement would be added together for the site or building before being rounded up to the nearest whole number.

## Amenity

Richmond residents have expressed concern about the impacts that multi-unit housing could have on neighborhood character and quality of life. The zoning regulations can incorporate standards for multi-unit housing

that address those concerns. This could include provision of basic quality of life amenities for the residents of multi-unit buildings in addition to standards intended to protect or enhance neighborhood character. The following building and site plan standards are recommended for properties to be developed with three or more dwelling units in the village and neighborhood areas:

- » **Front Doors.** Buildings must have at least one entrance door on the front facade that is sheltered and defined by a porch, pent roof, roof overhang, hooded front door or other similar architectural element. If each unit has a separate door on the front facade, then each door must be sheltered and defined.
- » **Fire Escapes and Entry Stairs.** Exterior fire escapes and entry stairs to upper floor units must be located to the side or rear of the building. If located to the side, they must be set back at least 8 feet from the front line of the building. Fully or partially enclosing exterior stairs with durable materials that are compatible with the exterior cladding of the building is strongly encouraged.
- » **Garages and Underbuilding Parking Entries.** Garage doors and entrances to underbuilding parking must either be: (a) oriented to the side or rear (not facing a street) of the lot; or (b) set back at least 8 feet from the front line of the building if facing a street.
- » **Driveways and Parking Areas.** The width of residential driveways between the street and building front line must not exceed the lesser of 20% of the lot width or 20 feet. The driveway may widen at a point at least 8 feet behind the front line of the building to provide parking, turnaround space and/or access to garage or underbuilding parking entrances. Parking areas must be screened with privacy fencing as needed to prevent light trespass from vehicle headlights onto adjoining properties.
- » **Privacy.** Buildings must be located, oriented and designed to protect the privacy of residents and their neighbors. Consideration should be given to factors such as: (a) the height and proximity of ground floor windows to the sidewalk, street or public spaces; (b) the alignment of windows between adjacent buildings; (c) the potential for overlook from surrounding buildings into private outdoor space; and (d) the use of building offsets, architectural features, fences, walls and landscaping to shield views into private outdoor spaces.

- » **Outdoor Living Space.** Residential units must have either private, semi-private or common outdoor living space as follows: (a) each unit must have a private or semi-private outdoor living space (yard, patio, courtyard, terrace, porch, balcony, deck, rooftop garden, etc.) that is accessible from the residential unit for the exclusive use of unit residents and that is at least 80 square feet in area and not less than 8 feet in any dimension; or (b) the lot must have a common outdoor living space to be shared by building residents that is not smaller than 400 square feet per unit (exclusive of any land within required setbacks) or less than 20 feet in any dimension that has been improved to accommodate typical outdoor activities such as sitting, dining, children’s play, etc.
- » **Landscaping.** The front yard must be landscaped with a mix of trees, shrubs and ornamental plants in a manner characteristic of other residential properties in the neighborhood. This may include planting, potentially in combination with fencing, along the frontage and property lines, as well as planting areas along walkways or building foundations). Street trees must be installed where they are not present. Applications for buildings with five or more units must provide a professionally prepared planting plan.
- » **Laundry.** There must be laundry hook-ups in each unit or common laundry facilities in the building.
- » **Bulk Storage.** Residential units must have a secured, enclosed bulk storage area for the exclusive use of unit residents that is at least 80 square feet in area and not less than 8 feet in any dimension. The storage area may be separate from the residential unit and may be located within the building or within an accessory building. If the storage area will be located within a garage, it must be in addition to the area necessary to accommodate any required parking.
- » **Mechanicals and Utilities.** Exterior mounted utility boxes must be designed, painted or screened to be compatible with the design of the buildings to which they are attached. Mechanical and communication equipment must be concealed from view from streets.
- » **Waste Storage.** Trash and recycling receptacles must be stored on a hard surface in a location that is readily accessible to building residents. If dumpsters will be provided for waste collection, they must be kept within a four-sided enclosure constructed of durable materials.



### Traditional Neighborhood PUD

Richmond’s regulations include residential PUD (planned unit development) provisions. This report recommends replacing those provisions with more specific language to shape the form and character of future neighborhoods and infill housing on the priority sites identified earlier in this report. Model traditional neighborhood planned development (TND) provisions are provided below that Richmond could adapt to its needs.

**Purpose.** The purpose of this section is to promote residential development that is consistent with the design principles of traditional neighborhoods. A Traditional Neighborhood Development (TND):

1. Is compact and human-scaled;
2. Is located in proximity to existing residential, commercial and civic uses;
3. Provides for a mix of housing types, styles and sizes to accommodate households of varying composition, age and income;
4. Incorporates a system of narrow, interconnected streets with sidewalks that offer multiple routes for motorists, bicyclists and pedestrians, and provides for the connection of those streets to existing and future developments; and
5. Incorporates existing historic buildings and significant natural features into the design in a manner that enhances the character of the community and protects environmental quality.

**\*When Required.** This section will apply to any major subdivision or development of five or more housing units on a site within the [Neighborhood] zoning district.

**\*When Optional.** An applicant may seek approval under the provisions of this section for a major subdivision or development of five or more housing units on any site that is at least one acre in size and will be connected to municipal water and sewer.

*\*Note. The recommendation is that Richmond require the TND form of development for future housing on the priority sites identified earlier in this report. The town may also want to give developers the option to propose a TND elsewhere in town.*

## DESIGN PRINCIPLES AND STANDARDS

**Housing Types.** TNDs should include a mix of housing types or diversify the housing stock within the larger neighborhood. Housing types may include single-unit detached dwellings, attached dwellings (ex., duplexes, townhouses, rowhouses), multi-unit dwellings, accessory dwelling units and special needs housing (ex., assisted living facilities, group homes and other community living arrangements). For TNDs with 10 or more dwelling units (inclusive of all phases), no single housing type may account for more than 70% of the total number of dwelling units.

**Housing Affordability.** TNDs must include mixed income housing. For ownership units, at least 10% have a purchase price that at the time of sale does not exceed 100% of the new construction purchase price limits established annually for Chittenden County by the Vermont Housing Finance Agency. For rental units, at least 10% of the units meet the definition of affordable housing under state statute.

**Density.** TNDs must not exceed the maximum residential density allowed in the applicable zoning district or 12 dwelling units per acre, whichever is greater.

**Lot Coverage.** Single- and two-unit lots within a TND must not exceed the maximum lot coverage for the district. On all other lots, the district maximum lot coverage will not apply provided that the maximum lot coverage for the TND as a whole does not exceed the district standard.

### Blocks.

1. TNDs must be designed with blocks that do not exceed a perimeter of 2,800 feet as measured along the centerline of all streets surrounding the block. Partial blocks abutting land that has not yet been developed must not exceed a perimeter of 1,400 feet. Any portion of the street abutted on



both sides by parks, other civic uses, or land that will remain undeveloped due to a conservation easement or similar legal restriction may be excluded from the block perimeter measurement.

2. TNDs must be designed with stub streets extending to the boundary of neighboring land that has not been developed. Stub streets will not have to be extended where the neighboring land is a park or other civic use, will remain undeveloped due to a conservation easement or similar legal restriction, or has physical constraints that make future connection impractical. A stub street must have the same level of improvement as other streets within the TND. A stub street that is 180 feet or more in length must have a temporary turnaround. A stub street must have a sign at the end stating that the street will connect to future development.
3. TNDs may only include single-outlet (dead-end) streets where a different block structure is impossible and physical site constraints make it the only way to: (a) develop part of a site; or (b) accommodate an existing natural or built feature that is a permanent barrier to development. A single-outlet street must be designed with (listed in order of preference from most to least): a loop lane; a branch, T or Y turnaround; a cul-de-sac. The turnaround or cul-de-sac must be adequately sized to allow fire apparatus to turn around. The center of a loop lane or cul-de-sac must be landscaped greenspace. The greenspace within a cul-de-sac must be at least 30 feet wide. The greenspace within a loop lane must be at least

40 ft wide. The length of a single-outlet street as measured along the centerline must not exceed 480 feet.

4. The DRB may approve a waiver to the dimensional requirements in (1)-(3) above upon the applicant demonstrating the proposed modification will result in an improved site design that furthers the purposes of this section. If an increase in the block perimeter is proposed, the applicant must provide a park or pedestrian passage at least 20 feet wide through the block to be located roughly in the middle of the block.

**Streets and Circulation.** TNDs must be designed so that all building lots and principal buildings front on a street. The circulation system within a TND must provide for different modes of transportation, establish functional links between buildings, amenities and open space within the development, and connect to existing and proposed external development. Street design must consider the needs of all users and promote a safe environment for pedestrians and bicyclists.

1. Streets within a TND must meet the Richmond Public Improvement Standards.
2. New streets must be designed to calm traffic, encourage slow traffic speeds, discourage cut through traffic, and minimize conflicts with pedestrians and bicycles.
3. The DRB may require an applicant for a TND to upgrade the existing street abutting the proposed development site to meet the applicable town or state standards, including but not limited to provisions for pedestrian and bicycle travel, stormwater management, and green strips and street trees as needed to accommodate the proposed development. This requirement may be met through a development agreement that specifies an amount to be contributed by the applicant towards a planned improvement project for the street to be undertaken at a future time.
4. Convenient pedestrian systems that minimize pedestrian-motor vehicle conflicts must be provided continuously throughout the TND. Sidewalks must connect all dwelling entrances to the public sidewalk. Sidewalks must conform to public works specifications and the applicable requirements of the Americans with Disabilities Act. Crosswalks must be provided at street intersections. Crosswalks must be well lit and clearly marked with contrasting paving materials at the edges or with striping.
5. Bicycle circulation may be accommodated within the travel lanes on yield streets. New or improved local streets must incorporate bicycle signage,



markings, lanes, tracks or paths as appropriate for anticipated traffic volume and speed.

6. Where public transit service is available or planned, the TND must include one or more transit shelters. Transit shelters must be conveniently located for resident access in a highly visible and well-lit location.
7. Rear alleys and shared driveways are strongly encouraged to minimize curb cuts and paved areas in front yards. Attached and multi-unit housing must have an alley or functionally similar common access to the rear of the building/lot. Parking, trash, utilities and other service functions for those buildings must be accessed from an alley.

**Greenspace.** The overall function, design and location of greenspace within a TND must serve to fit the development compatibly into the surrounding natural and built environment, and to provide residents with gathering places and outdoor recreation amenities. A minimum of 15% of the land within a TND must be set aside as permanent, commonly-owned or public greenspace and no building lot may be more than 1,000 feet from greenspace. Greenspaces must be accessible by all residents via a system of sidewalks and paths that meet Americans with Disabilities Act standards. The selection and configuration of land to be set aside as greenspace within a TND must consider (a) proximity to residences and ease of access by residents within the TND; (b) links to other greenspace areas; (c) physical suitability and aesthetic qualities; and (d) presence of natural and agricultural features. At a minimum, surface waters and associated buffers, wetlands and associated buffers, floodplains, and other riparian features must be incorporated into greenspace. The following types of greenspace may be provided within a TND:

1. Trail, an informal, linear greenspace with a paved or stabilized path. A trail may follow a natural feature, connect larger parks, link residential areas

to commercial areas or civic uses, be part of a larger network of trails or provide a shortcut through a block.

2. Pocket Park, a small-scale greenspace that serves as a gathering place for people who live or work nearby.
3. Green, an informal public space for gathering and unstructured recreation in a largely residential setting that is defined by streets, building frontages and landscaping.
4. Square, a formal public space for gathering and structured recreation that functions as a focal point within a neighborhood and that is defined by streets, building frontages and landscaping.
5. Park, a public space with a balance of active and passive recreation amenities.
6. Community Garden, a greenspace where primarily edible plants are grown and maintained by residents.
7. Nature Preserve, a greenspace in a mostly undeveloped state that preserves ecological, scenic or agricultural resources.

#### Setbacks.

1. TNDs must be designed with front setbacks that vary within a range to create a street cross-section that is relatively symmetrical but not entirely uniform. For single-unit detached and two-unit dwellings, the minimum front setback will be 10 feet and the maximum will be 30 feet. All other buildings must meet the front setback requirements of the applicable district. Front entry features (porches, pent roofs, roof overhangs, etc.) may encroach up to 5 feet over the front setback.
2. The minimum side and rear setbacks for single- and two-unit dwellings will be 10 feet. All other buildings must meet the minimum setback requirements of the applicable district.
3. The minimum side setback for driveways will be 5 feet. This setback will not apply where a driveway will be shared between the adjoining lots or where a privacy fence is constructed along the property line that is sized and designed to screen the driveway from the adjacent property and prevent snow from being deposited on the adjacent property when the driveway is cleared.
4. Rear setback requirements will be waived for lots accessed by a rear alley.

#### Lot Size, Width and Orientation.

1. TNDs must feature a variety of lot sizes that allow diverse housing choices. The minimum lot size for single-unit detached and two-unit dwellings will be 6,000 square feet or the district minimum lot size, whichever is less. All other lots must meet the district minimum lot size.
2. TNDs must be designed with lot widths that vary within a range to create a street cross-section that is relatively consistent but not entirely uniform. The minimum lot frontage for single-unit detached and two-unit dwellings will be 60 feet or the district minimum lot frontage, whichever is less. All other lots must meet the district minimum lot frontage.
3. The lot and block design within a TND must maximize opportunity for passive solar design. To the maximum extent feasible, lots must be configured to accommodate buildings oriented with their longest elevation along an east-to-west axis.

**Stormwater.** TNDs must be designed with stormwater management systems that:

1. Allow for a compact form, walkable streets and public spaces;
2. Treat stormwater sequentially at the lot, block and neighborhood scale;
3. Favor low impact development and green stormwater practices over engineered infrastructure; and
4. Conform to the current Vermont Stormwater Management Rule and Design Guidance.

**Waivers and Modifications.** The DRB may waive or modify the requirements of this section upon specific request by the applicant accompanied by a demonstration that:

1. The development as proposed is consistent with the design principles of traditional neighborhoods and the purposes of this section; and
2. The requested waiver or modification is the minimum deviation necessary to meet: (a) state or federal regulations or permit conditions (ex. wetlands, stormwater, Act 250, etc.); (b) flood or fluvial hazard regulations; (c) code requirements (fire safety, energy, accessibility, etc.); or (d) Secretary of the Interior's Standards for the Treatment of Historic Properties and Guidelines for Preserving, Rehabilitating, Restoring or Reconstructing Historic Buildings.

## C. HOUSING NEEDS ASSESSMENT

The Richmond Housing Committee prepared a Housing Needs Assessment in 2021 that has been incorporated into this report. The data tables that follow are intended to be the basis for the annual tracking report (Recommendation 3, page 3) and are intentionally designed with a blank column to be updated with current year data when available. The data compiled and analyzed shows:

### 1. Growth Rate

**Table 1-1. Population, Household and Housing Unit Change.** Richmond is a small town. With 4,167 residents in 2020, Richmond was home to 2.5% of Chittenden County's population. Richmond is more similar demographically to rural towns outside Chittenden County than it is to the communities in the metropolitan core of Chittenden County. The rate of growth in Richmond is lower than in the county and similar to the state. Richmond experienced rapid population growth similar to many Vermont communities along the recently constructed interstate corridors in the 1970s. Growth remained strong through the 1980s, significantly higher than the state average. It started to slow in the 1990s. The rate of growth from 2000 to 2020 was significantly lower than the rate of growth from 1980 to 2000.

### 2. Demographics

**Table 2-1. Residents by Age Distribution.** The median age of Richmond residents is older than in both the county and state. The number of children under age 18 living in town is declining while the number of residents age 65 or older is increasing significantly. Data suggests that Richmond's "natural" age distribution trends are being intensified by the demographic profile of those who are moving into town. Households who can afford to move into Richmond are generally in their 40s or 50s with greater equity, savings and/or salaries than those in their 20s and 30s. This picture is further substantiated by a declining number of young children but a fairly stable number of older children living in Richmond in recent years.

While Richmond has a larger percentage of people in their 50s and 60s than the county, it has a lower percentage of people in their 70s or older. Richmond lacks housing that meets the needs of seniors. Homes that are small, single-level,

low-maintenance, easily-accessed are extremely rare in Richmond. The numbers substantiate the anecdotal evidence that seniors are leaving Richmond when their housing needs change.

**Table 2-2. Household Characteristics.** Richmond is adding households, but those are predominately one-person households. The percentage of households with someone age 65 or older is increasing while the percentage with children under age 18 is decreasing. About 65% of Richmond's housing units have three or more bedrooms, while 69% of households consist of only one or two people. Richmond has a lower percentage of renting households compared to the county and state, but that percentage has been increasing in recent years.

**Table 2-3. Households by Income Distribution.** Richmond has higher income levels than the county or state. The percentage of lower income households has been declining while the percentage of higher income households has been increasing. Given average wages earned by Richmond residents, it is clear that many working households are supported by two wage earners with full-time jobs. Aligning with the age profile of residents, the percentage of households with wage earnings is declining while the percentage of households with retirement and social security income is increasing.

The data also suggests that Richmond residents are not experiencing poverty at the same rate as in the county or state. The small sample size leads to highly variable annual estimates, but the trend appears to be that the comparably low poverty rate in Richmond is continuing to decline.

**Table 2-4. Homeowners by Age of Householder.** Richmond homeowners are older than in the county or state as a whole. This supports the anecdotal evidence that the cost of purchasing a home in Richmond is out of reach for many younger or first-time home buyers. Richmond has actually seen a reduction in ownership households overall and that decline is primarily in homeowners under age 55. The extent to which this is due to "natural" demographic trends or the decision of younger homeowners to leave Richmond and new older homeowners to move in is not clear.

**Table 2-5. Renters by Age of Householder.** The data on renting households in Richmond is not reliable due to the small sample size as evidenced by the high

variability in the survey estimates from year-to-year. The 2020 estimate shows an increased percentage of renting households headed by middle-age adults in Richmond. This should be monitored in subsequent annual surveys to assess whether it is a verifiable trend.

**Table 2-6. Characteristics of Residents Who Moved During the Prior Year.**

Due to small sample size, there is a lot of variability in this estimate from year-to-year. The survey does suggest that the demographic profile of people who move into Richmond is different than for the county and state as a whole. Renting households move with a greater frequency but because Richmond has much more ownership than rental housing, most of the people moving into Richmond are homeowners rather than renters. Those moving into Richmond recently appear to be somewhat older and higher income than in the county or state. Prior to the pandemic, most new residents had previously been living somewhere else in Chittenden County. The 2020 estimate shows a much higher number of people moving into Richmond from out of state than was seen in previous years.

### 3. Employment and Income

**Table 3-1. Jobs and Wages.** Richmond has been adding jobs at a faster rate than the county or state, although that growth trend has been interrupted by the pandemic. Many of the jobs created over the past 10-15 years paid higher wages, bringing the average wage paid in Richmond just above the state average.

**Table 3-2. Commuting Patterns.** Most jobs in Richmond are held by someone who lives out of town and most employed Richmond residents commute out of town for work. Only about 15% of jobs in Richmond are held by someone who lives in town. Prior to the pandemic, less than 5% of employed Richmond residents worked from home ( $\pm 120$ ) but that increased to about 9% ( $\pm 210$ ) in 2020 according to the American Community Survey. This trend should be monitored to see if it is sustained in future years.

People travel into Richmond for work from a dispersed area, although the majority live in Chittenden County. A high percentage of Richmond residents work in the region's employment centers – Burlington, South Burlington, Essex and Williston. There has been little change in the small number of Richmond residents working in Washington County communities like Waterbury, Montpelier and Barre in recent years.

**Table 3-3. Median Income and Number of Workers by Household Size.**

Median income in Richmond is higher than in the county and state for households of all sizes. The 2020 American Community Survey estimates show a major year-over-year jump in household income as compared to a more moderate increase at the county and state level. The median income for a one-person household in Richmond increased from less than \$40,000 in 2019 to more than \$60,000 in 2020. It is unclear whether this is an accurate estimate reflecting new higher-income residents who moved into town during the pandemic or whether the increase is exaggerated due to the small sample size. This figure should be monitored to see if the trend is sustained. Other data sources may become available to correlate or counter this estimate.

The data does show that two-income households are the norm in Richmond. Additionally, in the context of housing affordability, it is interesting to observe that at the county and state level the median income for a two-person household is more than twice the median income for a one-person household. Part of the explanation for this disparity is that single person households are more likely to be young adults or seniors – both groups with lower incomes on average as compared to middle-aged people who are typically in their peak earning years. The income disparity is less evident in Richmond. This may be partially due to the variability in the estimate due to small sample size, but it also likely reflects housing costs that are not affordable for many single people and the limited supply of housing suited to one-person households such as apartments, condos and smaller homes.

**Table 3-4. Median Household Income by Tenure.** The median income of ownership households is higher than renter households. But both ownership and renter households in Richmond have median incomes above county and state levels. Median household income for both owners and renters has been rising at rates above the county and state in recent years.

**Table 3-5. Employment Characteristics, Richmond Residents.** A large percentage of Richmond residents are employed in the education, health care and social service sectors.

**Table 3-6. Employment Characteristics, Richmond Jobs.** Public sector employment continues to account for a large percentage of jobs in Richmond. Jobs have been created in construction, healthcare and social services and retail trade in recent years.

## 4. Housing Stock

**Table 4-1. Occupied Units by Building Type.** Single-unit detached homes remain the most common residential building type in Richmond. Mobile homes have traditionally accounted for most of the other housing in Richmond. The number of mobile homes has been decreasing, likely due to replacements of older mobiles homes with single-unit detached homes. American Community Survey estimates suggest that there has been creation of more two-unit dwellings in recent years. This data point should be monitored to determine if it is a sustained trend. Multi-unit and attached housing comprises a very small percentage of the housing stock. A lack of diverse housing options is another way in which Richmond is more similar to other rural Vermont towns outside Chittenden County than it is to its more urban and suburban neighbors.

**Table 4-2. Occupied Units by Building Age.** The majority of homes in Richmond were built between 1960 and 2000. The data is consistent with local permitting records that show the rate of housing construction declined sharply in the 2000s and has remained low. Richmond has been adding housing at a rate below the county average since 1990. The average number of units created per year in Richmond has fallen from 32 in the 1980s to 13.7 in the 1990s, 12.5 in the 2000s and 9.6 in the 2010s.

American Community Survey data suggests that nearly 60% of mobile homes in Richmond are more than 40 years old, which means those buildings are beyond their life expectancy. Most of these older mobile homes pre-date HUD construction and safety codes. Those codes, first adopted in 1976, were updated in 1994 resulting in a significant improvement in the quality of mobile home construction. Older mobile homes are often very inefficient to heat and are susceptible to mold and other issues that affect indoor air quality. Property assessment data could be analyzed to provide a more detailed assessment of the age and condition of Richmond's housing stock, including mobile homes.

## 5. Affordability

There are two rental housing properties in Richmond that received public subsidies during their development to ensure that their rents are affordable for lower income tenants. These 32 units comprise Richmond's stock of subsidized housing.

- » Richmond Terrace on Thompson Road has 16 units for elderly and disabled residents. It was built in 1985 and is managed by Cathedral Square Corporation.
- » Richmond Village Housing on Borden Street also has 16 units (primarily two-bedroom) that are not age restricted. It was built in 1998 and is managed by Champlain Housing Trust.

**Table 5-1. Residential Sales, All Primary Residences.** Sales data substantiates the anecdotal evidence that home prices have been rising in Richmond with a sharp escalation in response to the pandemic. The median sale price of all primary residences (includes condos and mobile homes on their own lot) are rising faster than in the county and state. Richmond is becoming increasingly unaffordable for many potential home buyers.

**Table 5-2. Residential Sales, Single-Unit Detached Homes.** Nearly all residential properties sold in Richmond are single-unit detached homes (excludes condos and mobile homes). The median home sale price in Richmond in 2021 was \$442,000. The Vermont Housing Finance Agency home price calculator estimates that a household would need an annual income of nearly \$121,000 and nearly \$40,000 for a down payment to afford to purchase a home at that price. The median home sold in Richmond is not affordable for a household earning the median income in Richmond.

**Table 5-3. Households by Tenure and Housing Cost Burden.** The annual data on housing cost burden in Richmond shows a high variability from year-to-year due to the small sample size. The estimates do suggest that a higher percentage of renting households are cost burdened, which aligns with other data related to income and housing costs. Despite housing costs that are higher than county and state averages, the percentage of Richmond households with "unaffordable" housing costs appears similar or even lower than in the county or state. Housing is considered unaffordable when a household spends 30% or more of their income on housing costs. The percentage of homeowners without a mortgage who are cost burdened in Richmond should be monitored. One explanation for the higher rate of cost burdened homeowners without a mortgage, as compared to homeowners with a mortgage, is that the cost burdened homeowners without a mortgage may be older residents whose property taxes are rising while their retirement income is fixed.

**Table 5-4. Number and Median Value of Residential Properties in**

**Richmond.** There are so few sales of residences other than single-unit detached homes each year in Richmond that it is difficult to assess any trends in their value. The town's grand list provides an alternative source of information about property value. An analysis of grand list data in Richmond shows that homes have been selling at prices significantly above their assessed values in recent years. It also shows that Richmond has not been adding condominium or mobile homes (with or without land) to its housing stock for many years. The majority of residential properties are categorized for tax purposes as R1 – a residence on 2 acres or less. The number of properties for which a homestead declaration has been filed provides an alternative estimate of ownership and rental housing. Nearly 90% of R1 and R2 property owners in Richmond have filed a homestead exemption indicating owner occupancy. For mobile home owners, that percentage is less than 65%.

# 1. Growth Rate

**TABLE 1-1. Population, Household and Housing Unit Change**

Source: Decennial Census, U.S. Census Bureau

	COUNT					ABSOLUTE CHANGE				PERCENT CHANGE				
	1980	1990	2000	2010	2020	1980s	1990s	2000s	2010s	1980s	1990s	2000s	2010s	
<b>RICHMOND</b>														
Population	3,159	3,729	4,090	4,087	4,167	570	361	-3	80	18%	10%	0%	2%	
Households	1,025	1,340	1,504	1,586	1,674	315	164	82	88	31%	12%	5%	6%	
Housing Units	1,071	1,391	1,528	1,653	1,749	320	137	125	96	30%	10%	8%	6%	
Ave. household size		2.57	2.71	2.56	2.49		0.14	-0.15	-0.07		5%	-6%	-3%	
<b>CHITTENDEN CTY</b>														
Population	115,534	131,761	146,571	154,729	168,323	16,227	14,810	8,158	13,594	14%	11%	6%	9%	
Households	38,529	48,439	56,452	61,827	69,052	9,910	8,013	5,375	7,225	26%	17%	10%	12%	
Housing Units	41,347	52,095	58,864	65,722	73,085	10,748	6,769	6,858	7,363	26%	13%	12%	11%	
Ave. household size		2.57	2.47	2.37	2.29		-0.10	-0.10	-0.08		-4%	-4%	-3%	
<b>VERMONT</b>														
Population	511,466	562,767	608,827	624,258	643,077	51,301	46,060	15,431	18,819	10%	8%	3%	3%	
Households	178,394	210,650	240,634	256,442	271,890	32,256	29,984	15,808	15,448	18%	14%	7%	6%	
Housing Units	223,199	271,214	294,382	322,539	334,318	48,015	23,168	28,157	11,779	22%	9%	10%	4%	
Ave. household size		2.57	2.44	2.34	2.27		-0.13	-0.10	-0.07		-5%	-4%	-3%	

## 2. Demographics

**TABLE 2-1. Residents by Age Distribution**

Source: Decennial Census and American Community Survey 5-Year Estimates, U.S. Census Bureau

	RICHMOND				CHITTENDEN COUNTY				VERMONT			
	2010		2020		2010		2020		2010		2020	
Under 10	524	13%	393	9.5%	16,356	10%	15,695	9.6%	66,606	11%	61,017	9.8%
10 to 17	510	12%	454	11.0%	14,957	10%	13,359	8.2%	62,627	10%	54,615	8.7%
18 to 24	214	5%	298	7.2%	24,177	15%	26,083	16.0%	64,873	10%	66,619	10.7%
25 to 29	208	5%	146	3.5%	11,061	7%	12,551	7.7%	35,441	6%	37,764	6.0%
30 to 34	252	6%	344	8.3%	9,551	6%	11,003	6.7%	34,181	5%	36,441	5.8%
35 to 39	243	6%	275	6.7%	9,291	6%	9,802	6.0%	36,358	6%	36,234	5.8%
40 to 44	316	8%	221	5.4%	10,608	7%	9,341	5.7%	42,001	7%	34,595	5.5%
45 to 49	365	9%	322	7.8%	11,956	8%	9,448	5.8%	50,110	8%	37,960	6.1%
50 to 54	476	12%	318	7.7%	12,340	8%	10,169	6.2%	52,493	8%	42,625	6.8%
55 to 59	356	9%	366	8.9%	10,343	7%	10,289	6.3%	48,739	8%	47,190	7.6%
60 to 64	228	6%	321	7.8%	8,220	5%	11,020	6.7%	41,234	7%	48,408	7.8%
65 to 69	172	4%	320	7.8%	5,609	4%	8,303	5.1%	29,390	5%	41,633	6.7%
70 to 74	71	2%	119	2.9%	3,823	2%	6,200	3.8%	20,148	3%	31,766	5.1%
75 to 80	53	1%	29	0.7%	3,099	2%	4,375	2.7%	15,960	3%	20,876	3.3%
80 to 84	47	1%	12	0.3%	2,563	2%	2,875	1.8%	12,783	2%	12,764	2.0%
85 and over	46	1%	191	4.6%	2,591	2%	2,901	1.8%	12,797	2%	13,833	2.2%
Median age	41.7		43.8		36.2		36.5		41.5		42.8	
Under 18	1,034	25%	847	20.5%	31,313	20%	29,054	17.8%	129,233	21%	115,632	18.5%
65 and over	389	10%	671	16.3%	17,685	11%	24,654	15.1%	91,078	15%	120,872	19.4%

**TABLE 2-2. Household Characteristics**

Source: American Community Survey 5-Year Estimates, U.S. Census Bureau

	COUNT						ABSOLUTE CHANGE		PERCENT CHANGE	
	2010		2015		2020		2010-15	2015-20	2010-15	2015-20
<b>RICHMOND</b>										
Households	1,665		1,569		1,782		-96	213	-5.8%	13.6%
Family	1,194	71.7%	1,094	69.7%	1,091	61.2%	-100	-3	-8.4%	-0.3%
Non-family	471	28.3%	475	30.3%	691	38.8%	4	216	0.8%	45.5%
1-person	407	24.4%	269	17.1%	550	30.9%	-138	281	-33.9%	104.5%
2-person	603	36.2%	609	38.8%	674	37.8%	6	65	1.0%	10.7%
With someone under age 18	547	32.9%	574	36.6%	512	28.7%	27	-62	4.9%	-10.8%
With someone age 65+	283	17.0%	270	17.2%	473	26.5%	-13	203	-4.6%	75.2%
Owner	1,408	84.6%	1,194	76.1%	1,354	76.0%	-214	160	-15.2%	13.4%
Renter	257	15.4%	375	23.9%	428	24.0%	118	53	45.9%	14.1%
<b>CHITTENDEN COUNTY</b>										
Households	61,581		63,498		66,478		1,917	2,980	3.1%	4.7%
Family	59.8%		58.2%		56.6%		130	633	0.4%	1.7%
Non-family	40.2%		41.8%		43.4%		1,787	2,347	7.2%	8.8%
1-person	28.8%		27.6%		29.7%		-210	2,223	-1.2%	12.7%
2-person	35.9%		38.2%		38.0%		2,149	1,021	9.7%	4.2%
With someone under age 18	29.9%		27.6%		24.8%		-887	-991	-4.8%	-5.7%
With someone age 65+	19.7%		22.9%		26.8%		2,410	3,305	19.9%	22.8%
Owner	65.9%		64.9%		62.9%		637	592	1.6%	1.4%
Renter	34.1%		35.1%		37.1%		1,280	2,388	6.1%	10.7%
<b>VERMONT</b>										
Households	256,612		257,167		262,852		555	5,685	0.2%	2.2%
Family	63.4%		62.0%		59.8%		326	-2,352	0.8%	-1.5%
Non-family	36.6%		38.0%		40.2%		1,591	8,037	7.1%	8.2%
1-person	28.0%		28.8%		30.7%		1,045	6,805	6.1%	9.2%
2-person	38.0%		39.2%		39.0%		1,490	1,782	6.4%	1.8%
With someone under age 18	29.8%		27.1%		24.7%		-1,143	-4,696	-6.2%	-6.7%
With someone age 65+	24.2%		28.3%		33.1%		3,067	14,279	20.6%	19.6%
Owner	71.4%		71.0%		71.3%		-578	4,790	-0.3%	2.6%
Renter	28.6%		29.0%		28.7%		1,133	895	1.5%	1.2%

**TABLE 2-3. Households by Income Distribution**

Source: American Community Survey 5-Year Estimates, U.S. Census Bureau

	RICHMOND		CHITTENDEN COUNTY		VERMONT	
	2015	2020	2015	2020	2015	2020
Total households	1,569	1,782	63,498	66,478	257,167	262,852
Less than \$10,000	1.1%	2.3%	4.9%	4.3%	5.5%	4.5%
\$10,000 to \$24,999	5.5%	4.1%	12.9%	11.0%	15.9%	13.5%
\$25,000 to \$49,999	25.2%	13.5%	20.7%	17.8%	23.9%	21.2%
\$50,000 to \$74,999	18.0%	21.4%	18.1%	16.2%	19.4%	18.3%
\$75,000 to \$99,999	17.3%	9.1%	14.5%	13.9%	13.9%	13.9%
\$100,000 to \$149,999	19.6%	24.6%	17.2%	19.1%	13.2%	16.4%
\$150,000 to \$199,999	9.4%	16.9%	6.0%	8.0%	4.4%	6.1%
\$200,000 or more	3.9%	8.1%	5.7%	9.7%	3.7%	6.0%
With earnings	92.8%	82.7%	83.0%	81.8%	78.5%	77.1%
With interest, dividends, or net rental income	33.1%	20.8%	33.3%	29.0%	29.7%	28.1%
With Social Security income	16.8%	32.4%	26.2%	28.0%	33.1%	35.8%
With Supplemental Security Income (SSI)	3.0%	0.3%	5.1%	4.7%	5.9%	5.5%
With cash public assistance income	4.6%	0.5%	4.4%	2.2%	4.2%	3.0%
With retirement income	13.0%	20.1%	16.6%	19.8%	17.7%	21.8%
Median household income	75,145	99,435	65,350	76,316	55,176	63,477
Median family income	86,071	114,962	87,437	100,641	70,027	83,023
Per capita income	33,529	49,717	33,977	40,809	29,894	35,854
Residents under age 18 below poverty level	9.7%	0.0%	11.9%	9.9%	15.1%	12.3%
Residents age 18-64 below poverty level	3.6%	3.2%	12.3%	12.6%	11.5%	11.3%
Residents age 65 or older below poverty level	2.3%	1.6%	5.8%	7.1%	7.2%	7.7%

**TABLE 2-4. Homeowners by Age of Householder**

Source: American Community Survey 5-Year Estimates, U.S. Census Bureau

	COUNT			ABSOLUTE CHANGE		PERCENT CHANGE		
	2010	2015	2020	2010-15	2015-20	2010-15	2015-20	
<b>RICHMOND</b>								
Owner Households	1,408	1,194	1,354	-214	160	-15.2%	13.4%	
Under age 35	10.6%	9.9%	6.1%	-31	-36	-20.8%	-30.5%	
Age 35-44	19.5%	13.3%	17.1%	-115	72	-42.0%	45.3%	
Age 45-54	37.5%	30.0%	24.7%	-170	-23	-32.2%	-6.4%	
Age 55-64	15.0%	27.4%	29.2%	116	69	55.0%	21.1%	
Age 65-74	11.6%	14.5%	18.3%	9	75	5.5%	43.4%	
Age 75-84	5.8%	4.4%	3.0%	-29	-12	-35.4%	-22.6%	
Age 85 or older	0.0%	0.5%	1.6%	6	15	0.0%	250.0%	
<b>CHITTENDEN COUNTY</b>								
Owner Households	40,586	41,223	41,815	637	592	1.6%	1.4%	
Under age 35	11.1%	10.1%	10.7%	-341	331	-7.6%	8.0%	
Age 35-44	21.2%	16.2%	16.9%	-1,926	411	-22.4%	6.2%	
Age 45-54	28.3%	24.8%	19.6%	-1,268	-2,051	-11.0%	-20.1%	
Age 55-64	20.2%	25.4%	24.8%	2,269	-97	27.7%	-0.9%	
Age 65-74	11.1%	14.0%	17.0%	1,248	1,335	27.7%	23.2%	
Age 75-84	6.2%	7.0%	8.4%	364	610	14.4%	21.2%	
Age 85 or older	2.0%	2.6%	2.7%	291	53	36.6%	4.9%	
<b>VERMONT</b>								
Owner Households	183,162	182,584	187,374	-578	4,790	-0.3%	2.6%	
Under age 35	9.3%	7.9%	9.4%	-2,569	3,136	-15.1%	21.6%	
Age 35-44	18.1%	14.6%	13.5%	-6,489	-1,369	-19.6%	-5.1%	
Age 45-54	26.1%	23.1%	19.1%	-5,679	-6,385	-11.9%	-15.2%	
Age 55-64	22.8%	26.1%	24.5%	5,947	-1,740	14.2%	-3.6%	
Age 65-74	13.1%	16.7%	20.7%	6,517	8,365	27.2%	27.5%	
Age 75-84	8.2%	8.4%	9.5%	329	2,450	2.2%	16.0%	
Age 85 or older	2.4%	3.2%	3.3%	1,366	333	30.8%	5.7%	

**TABLE 2-5. Renters by Age of Householder**

Source: American Community Survey 5-Year Estimates, U.S. Census Bureau

	COUNT			ABSOLUTE CHANGE		PERCENT CHANGE		
	2010	2015	2020	2010-15	2015-20	2010-15	2015-20	
<b>RICHMOND</b>								
Renter Households	257	375	428	118	53	45.9%	14.1%	
Under age 35	71.6%	69.1%	39.0%	75	-92	40.8%	-35.5%	
Age 35-44	28.4%	17.9%	9.8%	-6	-25	-8.2%	-37.3%	
Age 45-54	0.0%	6.1%	12.6%	23	31	0.0%	134.8%	
Age 55-64	0.0%	6.9%	1.9%	26	-18	0.0%	-69.2%	
Age 65-74	0.0%	0.0%	0.0%	0	0	0.0%	0.0%	
Age 75-84	0.0%	0.0%	0.0%	0	0	0.0%	0.0%	
Age 85 or older	0.0%	0.0%	36.7%	0	157	0.0%	0.0%	
<b>CHITTENDEN COUNTY</b>								
Renter Households	20,995	22,275	24,663	1,280	2,388	6.1%	10.7%	
Under age 35	48.3%	49.6%	48.0%	910	797	9.0%	7.2%	
Age 35-44	16.5%	14.6%	14.4%	-212	315	-6.1%	9.7%	
Age 45-54	13.1%	12.8%	10.7%	98	-214	3.6%	-7.5%	
Age 55-64	8.8%	7.7%	9.9%	-124	731	-6.7%	42.5%	
Age 65-74	4.2%	5.8%	7.8%	425	632	48.4%	48.5%	
Age 75-84	5.4%	5.1%	5.2%	0	153	0.0%	13.6%	
Age 85 or older	3.8%	4.4%	3.9%	183	-26	22.9%	-2.6%	
<b>VERMONT</b>								
Renter Households	73,450	74,583	75,478	1,133	895	1.5%	1.2%	
Under age 35	38.9%	38.1%	37.2%	-154	-332	-0.5%	-1.2%	
Age 35-44	18.0%	15.9%	15.7%	-1,379	-49	-10.4%	-0.4%	
Age 45-54	15.7%	16.2%	13.1%	539	-2,190	4.7%	-18.1%	
Age 55-64	11.5%	12.0%	13.8%	505	1,482	6.0%	16.6%	
Age 65-74	6.8%	7.8%	10.2%	842	1,809	16.8%	30.9%	
Age 75-84	5.7%	6.2%	6.0%	460	-116	11.0%	-2.5%	
Age 85 or older	3.3%	3.7%	4.0%	320	291	13.3%	10.6%	

**TABLE 2-6. Characteristics of Residents Who Moved During the Prior Year**

Source: American Community Survey 5-Year Estimates, U.S. Census Bureau

	RICHMOND			CHITTENDEN COUNTY			VERMONT		
	2010	2015	2020	2010	2015	2020	2010	2015	2020
<b>Total</b>	<b>247</b>	<b>301</b>	<b>589</b>	<b>28,656</b>	<b>29,727</b>	<b>32,789</b>	<b>86,419</b>	<b>83,940</b>	<b>82,433</b>
Under age 18	7.7%	8.3%	18.5%	14.1%	12.7%	12.0%	18.5%	17.2%	14.8%
Age 18-24	18.2%	35.9%	12.6%	40.3%	43.9%	42.7%	30.0%	30.2%	30.0%
Age 25-34	48.2%	37.9%	17.0%	22.7%	19.8%	22.3%	21.2%	21.1%	22.5%
Age 35-44	16.2%	11.3%	5.8%	9.5%	9.6%	7.7%	11.2%	10.6%	10.0%
Age 45-54	9.7%	2.7%	13.4%	5.9%	6.1%	6.4%	8.5%	8.4%	7.7%
Age 55-64	0.0%	3.3%	6.1%	3.5%	3.6%	4.2%	5.0%	5.9%	7.3%
Age 65-74	0.0%	0.3%	0.0%	0.8%	1.9%	2.5%	2.1%	3.0%	4.1%
Age 75 or older	0.0%	0.3%	26.7%	3.1%	2.6%	2.2%	3.5%	3.6%	3.5%
<b>Total</b>	<b>294</b>	<b>312</b>	<b>584</b>	<b>23,252</b>	<b>23,725</b>	<b>24,952</b>	<b>74,017</b>	<b>71,360</b>	<b>70,634</b>
Owner	72.1%	29.8%	57.7%	36.0%	33.0%	40.3%	34.8%	34.9%	42.9%
Renter	27.9%	70.2%	42.3%	64.0%	67.0%	59.7%	65.2%	65.1%	57.1%
<b>Total</b>	<b>228</b>	<b>276</b>	<b>526</b>	<b>25,223</b>	<b>26,539</b>	<b>29,324</b>	<b>73,208</b>	<b>71,875</b>	<b>71,824</b>
Less than \$10,000	0.0%	23.2%	16.3%	38.8%	41.9%	38.2%	37.5%	39.0%	32.1%
\$10,000 to \$24,999	17.1%	44.9%	8.9%	27.2%	24.6%	19.1%	28.1%	26.6%	21.1%
\$25,000 to \$49,999	43.4%	25.4%	26.8%	22.9%	20.2%	20.6%	23.2%	22.1%	26.0%
\$50,000 to \$74,999	34.2%	0.0%	42.4%	7.1%	7.9%	12.9%	7.1%	7.5%	11.9%
\$75,000 or more	5.3%	6.5%	5.5%	4.1%	5.3%	9.1%	4.1%	4.8%	8.9%
<b>Total</b>	<b>247</b>	<b>301</b>	<b>589</b>	<b>28,656</b>	<b>29,727</b>	<b>32,789</b>	<b>86,419</b>	<b>83,940</b>	<b>82,433</b>
Same county	51.0%	60.5%	52.3%	58.7%	60.2%	55.7%	54.2%	54.4%	51.7%
Within Vermont	29.6%	35.5%	4.1%	11.3%	10.2%	12.2%	16.1%	16.0%	17.0%
Outside Vermont	19.4%	4.0%	43.6%	29.9%	29.6%	32.1%	29.8%	29.6%	31.4%

### 3. Employment and Income

**TABLE 3-1. Jobs and Wages**

Source: Vermont Department of Labor Economic & Labor Market Information

	2005	2010	2015	2020	ABSOLUTE CHANGE			PERCENT CHANGE				
					2005-10	2010-15	2015-20	2005-10	2010-15	2015-20		
<b>JOBS IN:</b>												
Richmond	1,083	1,203	1,415	1,385	120	212	-30	11.1%	17.6%	-2.1%		
Chittenden County	94,799	93,253	101,260	94,456	-1,546	8,007	-6,804	-1.6%	8.6%	-6.7%		
Vermont	300,941	293,088	307,096	283,562	-7,853	14,008	-23,534	-2.6%	4.8%	-7.7%		
<b>AVERAGE WAGES PAID IN:</b>												
Richmond	31,754	43,035	44,390	54,365	11,281	1,355	9,975	35.5%	3.1%	22.5%		
Chittenden County	39,766	46,213	50,568	61,759	6,447	4,355	11,191	16.2%	9.4%	22.1%		
Vermont	34,199	39,425	44,231	54,075	5,226	4,806	9,844	15.3%	12.2%	22.3%		

**TABLE 3-2. Commuting Patterns**

Source: On the Map, U.S. Census Bureau

	2010			2015			2019			Commute In	Live Work	Commute Out
	Commute In	Live Work	Commute Out	Commute In	Live Work	Commute Out	Commute In	Live Work	Commute Out			
Richmond	945	173	1,671	1,254	239	1,838	1,399	241	1,884			
Burlington	77		445	94		491	118		432			
South Burlington	26		214	60		234	82		239			
Essex	78		225	108		194	128		204			
Williston	47		171	50		253	55		198			
Montpelier	15		51	26		43	29		48			
Waterbury	10		43	27		36	26		40			
Chittenden County	66.7%		81.1%	68.5%		78.9%	70.5%		77.9%			
Washington County	10.2%		7.4%	11.6%		8.0%	9.3%		8.4%			

**TABLE 3-3. Median Income and Number of Workers by Household Size**

Source: American Community Survey 5-Year Estimates, U.S. Census Bureau

	RICHMOND			CHITTENDEN COUNTY			VERMONT		
	2010	2015	2020	2010	2015	2020	2010	2015	2020
<b>1-PERSON HOUSEHOLD</b>									
Median income	32,199	38,893	60,082	29,744	33,492	38,510	25,025	26,991	31,393
No workers	20.9%	21.6%	37.8%	40.3%	45.5%	44.1%	48.1%	50.9%	51.4%
1 worker	79.1%	78.4%	62.2%	59.7%	54.5%	55.9%	51.9%	49.1%	48.6%
<b>2-PERSON HOUSEHOLD</b>									
Median income	98,194	67,037	108,750	65,303	72,159	86,869	58,016	62,996	75,332
% 1-person income	305.0%	172.4%	181.0%	219.6%	215.5%	225.6%	231.8%	233.4%	240.0%
No workers	16.3%	10.2%	21.7%	20.0%	19.7%	22.9%	24.5%	25.8%	26.6%
1 worker	24.3%	24.3%	40.2%	30.3%	28.3%	27.1%	31.1%	30.4%	30.4%
2 workers	59.5%	65.5%	38.1%	49.6%	52.0%	50.0%	44.4%	43.8%	43.0%
<b>3-PERSON HOUSEHOLD</b>									
Median income	77,470	80,463	109,940	78,307	84,714	100,925	67,173	74,260	88,647
% 1-person income	240.6%	206.9%	183.0%	263.3%	252.9%	262.1%	268.4%	275.1%	282.4%
No workers	4.5%	0.0%	0.0%	7.1%	7.8%	4.6%	8.5%	9.1%	7.4%
1 worker	25.5%	43.2%	6.4%	29.7%	28.3%	25.4%	30.2%	28.1%	28.7%
2 workers	42.7%	38.6%	81.9%	45.4%	42.0%	49.1%	46.4%	45.8%	46.4%
3 workers	27.3%	18.2%	11.7%	17.7%	21.8%	20.9%	14.9%	17.0%	17.5%
<b>4-PERSON HOUSEHOLD</b>									
Median income	84,438	100,179	169,531	91,183	101,028	122,832	75,010	84,603	98,743
% 1-person income	262.2%	257.6%	282.2%	306.6%	301.6%	319.0%	299.7%	313.4%	314.5%
No workers	0.0%	1.9%	0.0%	4.7%	3.9%	1.8%	5.1%	5.1%	4.0%
1 worker	19.8%	28.2%	20.5%	24.5%	21.8%	22.6%	25.1%	24.9%	23.2%
2 workers	69.7%	51.5%	63.1%	47.1%	50.1%	52.0%	49.5%	49.7%	50.6%
3 or more workers	10.5%	18.4%	16.4%	23.7%	24.2%	23.6%	20.3%	20.2%	22.3%

**TABLE 3-4. Median Household Income by Tenure**

Source: American Community Survey 5-Year Estimates, U.S. Census Bureau

	COUNT			ABSOLUTE CHANGE		PERCENT CHANGE		
	2010	2015	2020	2010-15	2015-20	2010-15	2015-20	
<b>OWNER</b>								
Richmond	81,944	92,500	110,476	10,556	17,976	13%	19%	
Chittenden County	78,079	85,862	102,139	7,783	16,277	10%	19%	
Vermont	62,865	66,833	77,648	3,968	10,815	6%	16%	
Richmond as % of county	105.0%	107.7%	108.2%					
Richmond as % of state	130.3%	138.4%	142.3%					
<b>RENTER</b>								
Richmond	31,139	43,257	60,478	12,118	17,221	39%	40%	
Chittenden County	32,303	36,198	44,485	3,895	8,287	12%	23%	
Vermont	29,580	32,276	37,210	2,696	4,934	9%	15%	
Richmond as % of county	96.4%	119.5%	136.0%					
Richmond as % of state	105.3%	134.0%	162.5%					

**TABLE 3-5. Employment Characteristics, Richmond Residents**

Source: On the Map, U.S. Census Bureau

	COUNT						ABSOLUTE CHANGE		PERCENT CHANGE	
	2010		2015		2019		2010-15	2015-19	2010-15	2015-19
<b>Employed Residents</b>	<b>1,844</b>		<b>2,007</b>		<b>2,125</b>		<b>163</b>	<b>118</b>	<b>8.8%</b>	<b>5.9%</b>
Under age 30	351	19.0%	382	18.4%	399	18.8%	31	17	8.8%	4.5%
Age 30-54	1,098	59.5%	1,131	54.5%	1,170	55.1%	33	39	3.0%	3.4%
Age 55 or older	395	21.4%	564	27.2%	556	26.2%	169	-8	42.8%	-1.4%
Earn \$1,250/month or less	319	17.3%	387	18.6%	311	14.6%	68	-76	21.3%	-19.6%
Earn \$1,251-\$3,333/month	595	32.3%	567	27.3%	527	24.8%	-28	-40	-4.7%	-7.1%
Earn >\$3,333/month	930	50.4%	1,123	54.1%	1,287	60.6%	193	164	20.8%	14.6%
Construction	91	4.9%	122	5.9%	119	5.6%	31	-3	34.1%	-2.5%
Manufacturing	245	13.3%	216	10.4%	197	9.3%	-29	-19	-11.8%	-8.8%
Retail trade	224	12.1%	208	10.0%	205	9.6%	-16	-3	-7.1%	-1.4%
Professional services	124	6.7%	179	8.6%	187	8.8%	55	8	44.4%	4.5%
Educational services	242	13.1%	288	13.9%	258	12.1%	46	-30	19.0%	-10.4%
Health care & social services	226	12.3%	314	15.1%	381	17.9%	88	67	38.9%	21.3%
Accommodation & food	130	7.9%	153	7.4%	142	6.7%	23	-11	17.7%	-7.2%
Public administration	152	8.2%	160	7.7%	174	8.2%	8	14	5.3%	8.8%

**TABLE 3-6. Employment Characteristics, Richmond Jobs**

Source: On the Map, U.S. Census Bureau

	COUNT						ABSOLUTE CHANGE			PERCENT CHANGE		
	2010		2015		2019		2010-15	2015-19	2010-15	2015-19		
Jobs in Richmond	1,118		1,493		1,640		375	147	33.5%	9.8%		
Under age 30	238	21.3%	291	19.5%	326	19.9%	53	35	22.3%	12.0%		
Age 30-54	676	60.5%	801	53.7%	843	51.4%	125	42	18.5%	5.2%		
Age 55 or older	204	18.2%	401	26.9%	471	28.7%	197	70	96.6%	17.5%		
Earn \$1,250/month or less	202	18.1%	244	16.3%	250	15.2%	42	6	20.8%	2.5%		
Earn \$1,251-\$3,333/month	475	42.5%	485	32.5%	475	29.0%	10	-10	2.1%	-2.1%		
Earn >\$3,333/month	441	39.4%	764	51.2%	915	55.8%	323	151	73.2%	19.8%		
Construction	147	13.1%	179	12.0%	217	13.2%	32	38	21.8%	21.2%		
Retail trade	110	9.8%	120	8.0%	155	9.5%	10	35	9.1%	29.2%		
Professional services	70	6.3%	112	7.5%	116	7.1%	42	4	60.0%	3.6%		
Educational services	112	10.0%	105	7.0%	146	8.9%	-7	41	-6.3%	39.0%		
Health care & social services	137	12.3%	141	9.4%	182	11.1%	4	41	2.9%	29.1%		
Accommodation & food	88	7.9%	69	4.6%	57	3.5%	-19	-12	-21.6%	-17.4%		
Public administration	268	24.0%	522	35.0%	526	32.1%	254	4	94.8%	0.8%		

## 4. Housing Stock

**TABLE 4-1. Occupied Units by Building Type**

Source: American Community Survey 5-Year Estimates, U.S. Census Bureau

	COUNT			ABSOLUTE CHANGE		PERCENT CHANGE		
	2010	2015	2020	2010-15	2015-20	2010-15	2015-20	
<b>RICHMOND</b>								
Occupied Units	1,665	1,569	1,782	-96	213	-5.8%	13.6%	
Single-unit, detached	70.5%	66.5%	66.5%	-130	141	-11.1%	13.5%	
Single-unit, attached	0.6%	1.6%	2.7%	15	24	150.0%	96.0%	
Two-unit	6.9%	8.4%	18.2%	17	193	14.8%	146.2%	
Multi-unit, 3-4	5.0%	5.3%	5.1%	-1	7	-1.2%	8.4%	
Multi-unit, 5+	2.0%	2.3%	2.0%	2	0	5.9%	0.0%	
Mobile home	14.9%	15.9%	5.4%	1	-152	0.4%	-61.0%	
Other	0.0%	0.0%	0.0%	0	0	0.0%	0.0%	
<b>CHITTENDEN COUNTY</b>								
Occupied Units	61,581	63,498	66,478	1,917	2,980	3.1%	4.7%	
Single-unit, detached	54.8%	53.6%	50.9%	261	-143	0.8%	-0.4%	
Single-unit, attached	7.3%	8.2%	9.1%	707	852	15.8%	16.5%	
Two-unit	7.9%	7.8%	6.6%	89	-588	1.8%	-11.8%	
Multi-unit, 3-4	8.8%	9.2%	9.1%	434	219	8.0%	3.7%	
Multi-unit, 5+	17.2%	17.6%	19.7%	597	1,891	5.6%	16.9%	
Mobile home	4.0%	3.6%	4.6%	-188	770	-7.7%	34.0%	
Other	0.0%	0.0%	0.0%	17	-21	170.0%	-77.8%	
<b>VERMONT</b>								
Occupied Units	256,612	257,167	262,852	555	5,685	0.2%	2.2%	
Single-unit, detached	65.9%	65.9%	66.1%	346	4,195	0.2%	2.5%	
Single-unit, attached	3.3%	3.6%	3.8%	990	767	11.9%	8.2%	
Two-unit	6.6%	6.3%	5.9%	-863	-645	-5.1%	-4.0%	
Multi-unit, 3-4	6.8%	6.7%	6.5%	-121	-336	-0.7%	-1.9%	
Multi-unit, 5+	10.0%	10.0%	10.9%	36	3,008	0.1%	11.7%	
Mobile home	7.3%	7.4%	6.7%	168	-1,292	0.9%	-6.8%	
Other	0.0%	0.0%	0.0%	-1	-12	-1.0%	-11.5%	

**TABLE 4-2. Occupied Housing Units by Building Age**

Source: American Community Survey 5-Year Estimates, U.S. Census Bureau

	COUNT			ABSOLUTE CHANGE	
	2010	2015	2020	2010-15	2015-20
<b>RICHMOND</b>					
Occupied Units	1,665	1,569	1,782	-96	213
Before 1960	21.1%	20.2%	20.2%	-35	43
1960-1979	31.4%	33.1%	23.5%	-3	-101
1980-1989	23.2%	22.6%	25.2%	-31	94
1990-1999	12.0%	13.8%	16.7%	17	81
2000-2009	12.4%	10.3%	13.9%	-44	86
2010-2019		0.0%	0.6%	0	10
Since 2020					
<b>CHITTENDEN COUNTY</b>					
Occupied Units	61,581	63,498	66,478	1,917	2,980
Before 1960	31.3%	30.8%	26.7%	329	-1,853
1960-1979	27.3%	25.4%	23.5%	-647	-543
1980-1989	17.7%	17.3%	17.8%	76	884
1990-1999	13.8%	13.2%	12.3%	-82	-251
2000-2009	10.0%	11.4%	12.2%	1,088	885
2010-2019		1.8%	7.5%	1,153	3,858
Since 2020					
<b>VERMONT</b>					
Occupied Units	256,612	257,167	262,852	555	5,685
Before 1960	40.4%	37.1%	35.1%	-8,190	-3,075
1960-1979	24.9%	23.9%	23.6%	-2,491	647
1980-1989	15.8%	15.4%	14.7%	-939	-825
1990-1999	11.5%	11.8%	11.0%	839	-1,444
2000-2009	7.5%	10.6%	10.9%	8,162	1,393
2010-2019		1.2%	4.6%	3,174	8,989
Since 2020					

## 5. Affordability

**TABLE 5-1. Residential Sales, All Primary Residences**

Source: Vermont Department of Taxes Property Transfer Tax Records

	RICHMOND			CHITTENDEN COUNTY			VERMONT			RICHMOND AS % OF	
	Number of Sales	Median Sale Price	Ave Annual Change	Number of Sales	Median Sale Price	Ave Annual Change	Number of Sales	Median Sale Price	Ave Annual Change	Chittenden County	Vermont
2021	38	412,500	21.3%	2,049	385,000	13.6%	8,310	270,000	10.2%	107.1%	152.8%
2020	50	340,000	4.5%	2,187	339,000	5.9%	8,519	245,000	5.5%	100.3%	138.8%
2015	51	285,000	3.3%	2,138	270,000	2.3%	6,473	198,000	0.5%	105.6%	143.9%
2010	34	250,000	-0.5%	1,652	246,750	1.8%	4,834	194,000	1.2%	101.3%	128.9%
2005	66	254,781	13.0%	3,026	230,000	12.2%	9,312	184,900	11.6%	110.8%	137.8%
2000	58	156,000		2,742	145,000		8,307	119,000		107.6%	131.1%

**TABLE 5-2. Residential Sales, Single-Unit Detached Homes**

Source: Vermont Department of Taxes Property Transfer Tax Records

	RICHMOND			CHITTENDEN COUNTY			VERMONT			RICHMOND AS % OF	
	Number of Sales	Median Sale Price	Ave Annual Change	Number of Sales	Median Sale Price	Ave Annual Change	Number of Sales	Median Sale Price	Ave Annual Change	Chittenden County	Vermont
2021	32	442,000	24.7%	1,455	425,000	13.0%	7,185	280,000	9.8%	104.0%	157.9%
2020	48	354,500	5.5%	1,556	376,000	6.3%	7,331	255,000	5.6%	94.3%	139.0%
2015	50	286,000	2.4%	1,546	294,050	2.6%	5,503	205,000	0.6%	97.3%	139.5%
2010	30	259,750	-0.4%	1,183	265,000	-0.3%	4,120	199,950	1.0%	98.0%	129.9%
2005	56	263,500	12.8%	1,826	268,000	13.8%	7,414	192,000	11.8%	98.3%	137.2%
2000	55	162,800		1,841	160,000		6,930	123,000		101.8%	132.4%

**TABLE 5-3. Households by Tenure and Housing Cost Burden**

Source: American Community Survey 5-Year Estimates, U.S. Census Bureau

	RICHMOND			CHITTENDEN COUNTY			VERMONT		
	2010	2015	2020	2010	2015	2020	2010	2015	2020
Owner households without a mortgage	384	381	473	10,714	12,102	13,034	60,157	65,366	70,535
30-49% of income spent on housing	0.0%	4.2%	1.9%	8.4%	8.4%	5.2%	8.4%	8.8%	6.4%
50% or more of income spent on housing	7.6%	4.2%	10.4%	7.7%	7.7%	9.2%	9.3%	10.0%	9.0%
Owner households with a mortgage	1,024	813	881	29,872	29,121	28,781	123,005	117,218	116,839
30-49% of income spent on housing	8.5%	6.6%	5.6%	15.0%	12.0%	9.9%	14.7%	13.5%	10.6%
50% or more of income spent on housing	14.9%	13.4%	3.1%	11.0%	9.9%	8.9%	13.3%	13.1%	11.4%
Renter households	257	375	428	20,995	22,275	24,663	73,450	74,583	75,478
30-49% of income spent on housing	29.6%	27.2%	15.0%	16.5%	15.2%	17.1%	14.8%	14.5%	14.6%
50% or more of income spent on housing	3.9%	14.1%	20.1%	26.6%	27.6%	26.5%	22.4%	24.0%	22.6%

**TABLE 5-4. Number and Median Value of Residential Properties in Richmond**

Source: Vermont Department of Taxes, Richmond Grand List Data

	TOTAL NUMBER					TOTAL HOMESTEAD EXEMPTIONS					MEDIAN REAL VALUE				
	R1	R2	CONDO	MHL	MHU	R1	R2	CONDO	MHL	MHU	R1	R2	CONDO	MHL	MHU
2004	822	268	23	50	171	725	240	17	41	115	180,100	255,250	122,400	95,350	27,700
2014	911	302	30	49	159	807	262	23	34	111	259,700	361,050	183,500	132,600	34,600
2018	945	302	27	51	157	828	262	20	33	99	262,800	365,700	183,500	130,500	34,400
2021	956	306	35	50	157	837	263	28	34	110	265,300	365,700	183,500	130,550	35,600
Change 2004-14	89	34	7	-1	-12	82	22	6	-7	-4	79,600	105,800	61,100	37,250	6,900
Change 2014-18	34	0	-3	2	-2	21	0	-3	-1	-12	3,100	4,650	0	-2,100	-200
Change 2018-21	11	4	8	-1	0	9	1	8	1	11	2,500	0	0	50	1,200

## D. ZONING AUDIT

### 1. Purpose

A zoning audit was conducted during the summer of 2021 to assess the housing-related provisions of Richmond’s land use regulations for:

- » Conformance with state and federal law;
- » Effectiveness at implementing town housing goals and policies; and
- » Eligibility for state designation as a Neighborhood Development Area (a program that offers regulatory relief and other benefits for priority housing projects as defined in statute).

The Richmond Planning Commission had prepared a first draft of proposed zoning amendments for the village area. They requested that (1) those drafts be reviewed rather than the adopted zoning districts and (2) the audit focus primarily on the village. For the purposes of this project, the village is considered to be generally the municipal water and sewer service area.

### Zoning District Amendments

In 2021, the Richmond Planning Commission was considering creating three new zoning districts (Village Residential North, Village Residential South and Round Church) and significantly expanding the existing Residential/Commercial district. All land within the village north of the river that was zoned High Density Residential would have been re-zoned into one of the new or expanded districts. Some land within the village south of the river that was zoned Agricultural/Residential would have been re-zoned into one of the new or expanded districts. The table to the right summarizes the proposed changes to dimensional and use standards from the adopted to proposed zoning districts.

The draft zoning districts and standards proposed for the village area raise serious concern as detailed in the review matrix that follows. The consultant’s recommendation was that the new districts should not be brought forward for further public consideration and adoption. While the dimensional standards of the adopted zoning effectively prevent multi-unit housing on most lots in the HDR district, the proposed zoning outright

prohibits it in the new village residential zoning districts. Any zoning changes proposed for the village should not be more restrictive of housing than the currently adopted zoning. Not allowing three- or four-unit residences in village areas that are served by municipal water and sewer does not align with town or state planning policies, and may run afoul of fair housing laws.

### Comparison of District Standards

	ADOPTED			PROPOSED			
	R/C	HDR	A/R	R/C	VRN	VRS	RND
Min lot size (acre)	1/3	2/3	1	1/4	1/4	1/2	1/2
Min lot area / dwelling unit	1/3	2/3	n/a	1/8	n/a	n/a	n/a
Min lot frontage (ft)	75	75	100	75	75	75	75
Max lot coverage (%)	40	40	30	40	40	40	40
Min front setback (ft)	20	20	30	5	10	10	10
Max front setback (ft)	n/a	n/a	n/a	25	25	n/a	30
Min side setback (ft)	10	10	20	10	10	10	10
Min rear setback (ft)	15	15	25	10	10	10	10
Max height (ft)	35	35	35	35	35	35	35

	ADOPTED			PROPOSED			
	R/C	HDR	A/R	R/C	VRN	VRS	RND
Accessory dwelling	P	P	P	P	P	P	P
Single-unit dwelling	P	P	P	P	P	P	P
Two-unit dwelling	P	P	P	P	P	P	P
Three-unit dwelling	C	C	X	P	X	X	X
Four-unit dwelling	C	C	X	P	X	X	X
Five or more unit dwelling	X	X	X	C	X	X	X
Retirement community	C	C	C	C	X	C	X

P = Permitted, C = Conditional, X = Prohibited

## 2. Proposed Village Zoning Districts

### Residential Commercial District

- 1** Residential uses

1-4 unit residences would be permitted, which is a recommended best practice. Site plan review would continue to be required for all uses other than 1- and 2-unit residences, which aligns with statute.

5+ unit residences would be allowed with conditional use approval. Given the location on arterial highways, it does not seem that a 5-unit residence would result in undue adverse impact on traffic. Nor does it seem likely that a 5-unit residence would place an undue burden on community facilities. That essentially leaves the “character of the area” conditional use criteria. How would converting an existing building into 5 apartments vs. 4 apartments have significantly different impacts on the character of the area that would justify a more rigorous review process? Wouldn’t site plan review be adequate to address any concerns related to parking, lighting, buffering, trash storage, etc.? If the scale of new buildings is the concern, consider setting a maximum building footprint (6,000 sf would be similar to the larger buildings in the district now).

No provision is made for other residential uses: residential care facilities (more than 8 residents), recovery residences, rooming and boarding houses, transitional housing, etc. Some of these types of housing already exist in the proposed district. Given the central location with access to services and transit, consider whether this district is a suitable location for such housing.
- 2** Dimensional standards

The proposed minimum lot size of 0.25 acres is well below the median lot size in the proposed district currently (0.82 acres). There would only be only two nonconforming lots that are smaller than 0.25 acres. Of the 100 parcels in the district, 77 are larger than 0.5 acres. The 0.25-acre minimum lot size does align with the state’s Neighborhood Development Area criteria.

The proposed maximum residential density of 8 dwelling units per acre is also well above the existing density in the district (median residential density is 1.6 du per acre), potentially creating opportunity for infill housing. Of the 100 parcels in the district, 69 are currently developed with a single residence. All but two of these could potentially be converted to two or more units based solely on the density standard (assuming other standards of the regulations can be met such as parking). While 8 du/ac is more dense than the existing settlement pattern, it may not be dense enough for affordable housing projects (affordable housing developers often cite 12 du/ac as a minimum density that works for their projects).

The proposed minimum lot frontage of 75 feet is larger than the existing lot frontage for many lots. However, this standard is not going limit infill housing potential as most of the parcels in this district are configured and developed in such a way that further subdivision is unlikely. A minimum of 75 feet of frontage is reasonable given the need for off-street parking, providing ample lot width for building, driveway and side yards. Creation of additional narrow lots could have undesirable traffic impact and parking implications.

The proposed maximum lot coverage of 40% may limit infill housing potential. 40% is a suitable standard for neighborhood comprised primarily of single-unit homes. Many of the existing parcels in the district are well below 40% coverage. If the goal is allow the conversion of single-unit buildings to multi-unit, the need for additional parking will drive lot coverage up relatively quickly (each parking space = 400 square feet of lot coverage). Neighborhoods with higher amount of multi-unit housing are likely to be closer to 60% lot coverage than 40%. Even a single-family home with a two-car garage and driveway on a 0.25-acre lot could start bumping up against the 40% coverage standard.

The proposed front yard setbacks of 5 feet minimum and 25 feet maximum do not match the existing built form. Beyond the commercial block on Bridge Street, front yards are a traditional characteristic of Richmond's village center. Within this district, there are likely no existing buildings built within 5 feet of the front lot line and very few are closer than 15 feet. On the north side of East Main Street and the east side of Jericho Road, there is a change in elevation and those buildings sit above street level and most are more than 25 feet from the front property line. Most of the buildings on Bridge Street, Jericho Road, Huntington Road and Thompson Road also sit more than 25 feet back.

Unless the intent is to allow new buildings to be built in front of existing buildings on some of the lots with the deepest setbacks (there are some buildings set back 50 feet or more) or to fundamentally alter the built form of the district over time through tear down and replacement, the proposed 5 and 25 foot setbacks are not appropriate for the district. A 5-foot front yard further suffers from not being deep enough to support healthy landscaping, particularly when combined with the impacts of plowing and snow storage. Consider a minimum setback of not less than 10 feet – nearly all buildings in the district would conform with a 10-foot setback.

Given that the district is largely developed (with the exception of the Farr property discussed separately below), the maximum front yard setback standard will have limited effect. A large percentage of existing buildings will not be in conformance with the 25-foot maximum setback standard, requiring clarification in the regulations as to whether additions to such buildings would be allowed in the front if the result would still be that the building would remain nonconforming. A more effective approach would be to simply prohibit parking between the building and the street. This will be adequate to ensure that if there was to be a new building, it would be sited relatively close to the street in order to accommodate parking to the rear. If a maximum setback is to remain, it should be no less than 40 feet to better reflect the existing built form.

Another approach used in a number of communities is to establish front setbacks based on an average of the existing buildings on the street. This allows the regulations to respond to a range of setback conditions that may exist in different neighborhoods within the same zoning district. Often the average is based on the 2 or 3 buildings on either side of the subject property.

There may be some existing lots that would not conform to the proposed 10-foot side and rear setbacks. However, such setbacks are reasonable and ensure that owners have the ability to access all sides of a building for maintenance from within the boundaries of their own property. Access around buildings is also important for emergency response.

About 60 acres of the Farr Farm property is proposed to be included in this district. Given the terrain and pre-existing development pattern, it will likely not be feasible to extend a regular street grid from Farr and Thompson Roads to establish one or more new, connected blocks. Any future street network and blocks will likely be designed in response to the terrain, resulting in an irregular and more curvilinear pattern likely accessible solely from Huntington Road. In all likelihood, development of this property would be proposed as a PUD and the dimensional standards of the zoning district would likely not apply. Consider requiring PUD approval for residential subdivision or development of a parcel with 2 acres or more of developable land (exclude floodplain) in this district and establishing a specific PUD form with clear standards that would result in a traditional neighborhood development. A provision such as that would apply to the Farr property and a handful of parcels on Jericho Road. This would be a more effective tool for achieving the intent of the district on the few sites with meaningful development potential than the basic dimensional standards proposed for the district generally.

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<p><b>3</b> Compatibility standards</p>	<p>This proposed section does not clearly state what development activities the proposed building form and design standards would apply to. Is it just construction of new principal structures or is it exterior modifications to existing buildings? Is it just multi-unit, mixed-use or non-residential buildings, or is it also single- or two-unit dwellings? The standards as drafted will be problematic if they are intended to be applied by the Zoning Administrator to development solely requiring a zoning permit without site plan review (single- and two-unit dwellings).</p> <p>Some of the standards are basic site plan requirements that should be applying townwide (or at least throughout the village) and should not need to be specified within this district – landscaping, screening, siting of utilities and mechanicals, sidewalks, connection to municipal water and sewer systems. The language is a mix of mandatory (shall) and non-mandatory (should) provisions. The town cannot enforce “should” statements in the regulations and those need to be re-worded if they are intended to be required. The provision for bike lanes is too vague to be regulatory. It seems unlikely that a new street would be built within this district anywhere but on the Farr property and that even if one was built that it would have traffic levels high enough to justify bike lanes.</p>
<p><b>4</b> Development Standards and Planned Unit Developments</p>	<p>These two sections are not needed. Development is subject to all applicable provisions of the regulations – it is not necessary to repeat that basic premise throughout the regulations. Typically the PUD section includes an applicability statement that establishes when the PUD provisions may be used.</p>

**Village Residential North District**

<p><b>5</b> Residential Uses</p>	<p>The proposed district would allow single- and two-unit dwellings as a permitted use. Multi-unit dwellings and other residential uses would be prohibited. There is no legally justifiable basis for zoning land served by water and sewer solely for single- and two-family homes. Doing so at this point puts the town at risk of a court challenge under federal and state fair housing law and Vermont’s equal treatment of housing provisions.</p> <p>Given that under recently amended statute 3- and 4-unit dwellings can no longer be considered to adversely impact the character of the area, they should be permitted (with site plan review) nearly everywhere that 1- and 2-unit dwellings are. Realistically in areas not served by water and sewer, the feasibility of constructing 3- and 4-unit dwellings may be low but zoning should not be an additional barrier to such residences. The Vermont Legislature, by passage of Act 179 last year, has clearly signaled that municipalities should no longer limit opportunity and/or require more rigorous review for small-scale multi-unit housing. Further, Richmond’s 2018 Town Plan speaks to multi-unit housing being a future use in Richmond Village, Jonesville and the High Density Residential areas.</p> <p>Multi-unit housing can be similar in scale and appearance to single- and two-unit homes. Consider approaches like a maximum building footprint and some basic building form and design standards to ensure that the scale, massing and appearance of multi-unit housing is similar to that of traditional single-unit dwellings. Standards can be enacted to ensure residents of multi-unit buildings are provided with basic amenities such as outdoor space, storage space, laundry, etc. to promote good quality housing.</p> <p>As a point of reference, there are 5 properties within 3 or more dwelling units in the proposed district, which include a 6-unit historic apartment house, a PUD with 13 condominium ownership units, a 16-unit affordable housing development with a mix of duplex and attached rental units, and two converted single-unit properties with 3 units each (one of which remains owner occupied). There are 11 residential properties with two units. There are 81 single-unit properties. Approximately 70% of housing in the district is owner occupied.</p>
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**6** Dimensional standards

The proposed minimum lot size of 0.25 acres is below the median lot size in the proposed district currently (0.59 acres). There would only be only one nonconforming lot that is smaller than 0.25 acres. Of the 100 parcels in the district, 63 are larger than 0.5 acres. The 0.25-acre minimum lot size does align with the state's Neighborhood Development Area criteria.

The median residential density in the proposed district is currently 1.95 du/ac. Unlike the proposed Residential Commercial district, there is no maximum residential density in this new zoning district. A lot may be developed with a single- or two-unit dwelling. This effectively creates a maximum density of 8 dwelling units per acre (the same as the proposed Residential Commercial district). However, most lots would need to be subdivided to attain their full development potential since multi-unit housing is not allowed. While 63 lots have enough acreage to be subdivided, a much smaller number have enough road frontage to be readily subdivided and/or the placement of the existing home on the lot effectively prevents maximizing subdivision potential. This assessment of build-out potential does not take into account other constraining factors present in the district such as terrain and floodplain that will further reduce opportunities for infill housing.

The proposed minimum lot frontage of 75 feet is larger than the existing lot frontage for many lots. As noted above, the frontage requirement does limit subdivision potential although the regulations do provide some ability to waive or modify lot frontage for lots served by a shared driveway with a dedicated easement. A minimum of 75 feet of frontage is reasonable given the need for off-street parking, providing ample lot width for house, driveway and side yards. Creation of additional narrow lots could have undesirable traffic impact and parking implications.

The proposed maximum lot coverage of 40% could be a limiting factor for smaller lots in the district. However, the majority of existing lots are large enough that they could accommodate one or two units of housing while staying under 40% lot coverage.

See the discussion of front setbacks in (2). This district proposing a minimum front setback of 10 feet and a maximum of 25 feet. Front setbacks range considerably within this proposed district. Most properties should be conforming with a 10-foot minimum, but there are many existing homes that are more than 25 feet from the front property line. A maximum front setback also seems unnecessary in this district and likely to create administrative difficulties in the future given the number of nonconformities that will exist. There are only a couple of properties that would have the potential for a major subdivision and multiple new homes. A PUD approach as discussed in (2) would likely be more effective at achieving the desired development pattern on those properties than a maximum front setback standard.

The 10-foot side and rear setbacks are reasonable.

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**Village Residential South District**

**7** Residential Uses

See (5). The permitted uses in this proposed district are the same as in the Village Residential North (single- and two-unit residences). Retirement or nursing home would be allowed as a conditional use in this district. There is an existing 16-unit senior housing development, Richmond Terrace, in this district. There are no other multi-unit residential properties in the proposed district.

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<p><b>8</b> Dimensional standards</p>	<p>The proposed minimum lot size of 0.5 acres is below the median lot size in the proposed district currently (1.57 acres). There would be two nonconforming lots are smaller than 0.5 acres. Of the 33 parcels in the district, 25 are larger than one acre. Despite the existing development pattern, the proposed half-acre minimum lot size is large given the availability of water and sewer in the district. The 0.5 acre lot size would not meet the eligibility requirements for the state's Neighborhood Development Area program, but it is unlikely land in this district could qualify because of its distance from the designated village center unless the designated village center was extended across the river to the Round Church.</p> <p>The median residential density in the proposed district is currently 0.72 du/ac. A lot may be developed with a single- or two-unit dwelling. This effectively creates a maximum density of 4 dwelling units per acre. However, most lots would need to be subdivided to attain their full development potential since multi-unit housing is not allowed. While 25 lots have enough acreage to be subdivided, not all have enough road frontage to be readily subdivided. The placement of existing homes and natural constraints like terrain and floodplains will further reduce the likelihood that many of these lots will be subdivided.</p> <p>Most lots in this district will conform to the proposed minimum lot frontage of 75 feet.</p> <p>The proposed 40% lot coverage standard is unlikely to constrain residential development on lots that are a half acre or more in size.</p> <p>A minimum front setback of 10 feet is proposed in this district, with no maximum setback. Most buildings in the proposed district are set back much more than 10 feet. Consider increasing the minimum setback to accommodate more generous front yards (15' or 20') given the character of the roadways, lack of sidewalks in much of the district and pattern of existing development.</p> <p>The 10-foot side and rear setbacks are reasonable.</p>
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**Round Church District**

<p><b>9</b> Residential uses</p>	<p>See (5).</p>
<p><b>10</b> Dimensional standards</p>	<p>While the median residential lot size in this proposed new district is one acre currently, the proposed half-acre minimum lot size is large given the availability of water and sewer in the district. There would be five privately-owned lots that could be further subdivided (each is already developed with a dwelling) and each lot could at most be developed with a duplex. Given available road frontage and the location of the existing buildings on those lots, it seems unlikely that this district would accommodate any meaningful increase in housing.</p> <p>The lots in this district will conform to the proposed minimum lot frontage of 75 feet.</p> <p>The proposed 40% lot coverage standard is unlikely to constrain residential development on lots that are a half acre or more in size.</p> <p>A minimum front setback of 10 feet is proposed in this district, with a maximum setback of 30 feet. Almost none of the existing buildings in this district are located within 30 feet of the front property line and so they would be nonconforming under the proposed maximum front setback. The stated intent of the district is to preserve the historic character of the area around the Round Church. The proposed minimum-maximum setback would alter the traditional settlement pattern considerably.</p>

<p><b>11</b> Compatibility standards</p>	<p>See (3). There is no mechanism in the zoning regulations to address the design elements of standards (windows, building materials, roofs) to single- and two-unit residential development. The ZA does not have the authority to apply design standards to development that simply requires a zoning permit.</p> <p>The compatibility standards are the primary substantive difference in the language proposed between the Village Residential South and Round Church districts. Given that those standards cannot be implemented as currently drafted, consider eliminating Round Church as a separate district. The conditional uses allowed in the two districts could be combined.</p>
<p><b>12</b> Development Standards and Planned Unit Developments</p>	<p>See (4).</p>

### 3. Neighborhood Development Area

Complete Streets	
<p><b>13</b> Require that provisions be made for the extension of the street and pedestrian network into existing streets and adjacent, undeveloped land.</p>	<p>Section 600.2 of the subdivision regulations requires continuation of roads with the DRB having the ability to waive or modify the requirement when physically impractical or not in the public interest.</p>
<p><b>14</b> Existing or planned pedestrian facilities (such as sidewalks/paths) service the proposed NDA.</p>	<p>The adopted zoning regulations require sidewalks connecting buildings to each other and the public sidewalk on Bridge Street within the Jolina Court zoning district (Section 3.9.6). Section 3.10.5 requires all development to install and maintain a sidewalk on the public road frontage in the Village Downtown district. Section 5.5.3 of the adopted zoning regulations authorizes the DRB to place conditions on site plan approvals related to provisions for pedestrian traffic.</p>
<p><b>15</b> Require sidewalks or pedestrian facilities for new development, both connecting to buildings on-site and to off-site pedestrian facilities.</p>	<p>Section 600.14 of the adopted subdivision regulations authorizes the DRB to require sidewalks, bicycle paths and/or recreational paths within a subdivision. It references a town-adopted recreation plan or sidewalk plan (which do not appear to exist) and specifies that the subdivider must construct any amenities within the subdivision shown on such plans. Section 620 of the adopted subdivision regulations authorizes the DRB to require an easement up to 10' wide through a subdivision for pedestrian or bicycle access.</p> <p>The sidewalk provisions would need to be strengthened within any area proposed for NDA designation to address sidewalk requirements for development that does not require developing a new street (thus triggering the village street design standards in the public works specifications. The language in the VD and JC districts is a good start and could be expanded to address the entire village area. The addition of language that clarifies what type of development projects would trigger sidewalk upgrades or extensions may be beneficial (application that requires site plan review or subdivision vs. one that just requires an administrative zoning permit, any new business, any new dwelling, etc.).</p>

<p><b>16</b> Have plans or regulations in place that address the need for bike facilities (such as bike paths and lanes or multi-use paths) where appropriate.</p>	<p>The adopted zoning regulations require provisions for bicycle access and parking within the Jolina Court zoning district (Section 3.9.6). Section 6.1.6.j requires applicants proposing a parking lots with 15 or more vehicular spaces to provide bicycle parking, but the DRB is authorized to waive that provision for businesses they deem will not generate bicycle traffic. Section 6.3 of the adopted zoning requires applicants seeking conditional use or site plan approval to provide an easement to accommodate planned expansions of municipal pedestrian paths and bikeways. Also see Section 600.14 of the adopted subdivision regulations.</p> <p>The adopted zoning and subdivision regulations generally lack adequate standards for addressing bike facilities. While there is authorizing language, there is no guidance for the DRB to determine when to require bike facilities – the result being that bike facilities have been rarely required.</p> <p>Consider adding provisions related to bicycle parking and storage for multi-unit housing. There should be careful consideration of any requirements for on-street bike facilities. New development streets are unlikely to have traffic levels that would justify on-street bike lanes. The provision of both parking and bike lanes could result in excessively wide streets in contravention of the effort to require narrow streets. Consider the benefits of multi-use paths over sidewalks, particularly on the edge of the village. A 10’ paved off-road path can be less expensive to construct than sidewalks, can accommodate 2-way traffic, and can be used by both bicyclists and pedestrians. Ideally, such paths should be separated from the street with a well-landscaped greenbelt to improve safety and enjoyment for users.</p>
<p><b>17</b> Require street trees, lighting and green strips along streets for new developments.</p>	<p>There are no specific requirements for street trees, street lighting and green strips in the adopted zoning regulations. Section 5.5.3 of the adopted zoning regulations authorizes the DRB to place conditions on site plan approvals related to provisions for landscaping including curbside trees. The regulations establish a minimum dollar amount to be spent on landscaping (a percentage of total project cost) but authorizes the DRB to modify that amount based on factors like preservation of existing vegetation or provision of other site improvements. Section 640 of the adopted subdivision regulations authorizes the DRB to require trees or shrubs within a subdivision, but does not specifically require street trees. Richmond has adopted public works specifications that include specific requirements for new village streets. That specification includes a requirement for curbs, historic street lights, sidewalks, storm drainage and bike facilities. The public works specifications authorize the town to require tree planting but street trees are not clearly mandated for new village streets. Language would need to be added to both the zoning and subdivision regulations/public works specifications to require street trees in any area proposed for NDA designation.</p>
<p><b>18</b> Require new streets to be as narrow as possible (such as having specifications for travel lanes that are 11 feet wide or narrower).</p>	<p>Adopted public works specifications establish a 9’ travel lane.</p>
<p><b>19</b> Regulate and minimize (1,000 feet or less) the length of cul-de-sacs or blocks</p>	<p>The public works specifications establish a maximum number of homes that may be served by a dead-end road (50). The adopted zoning and subdivision regulations are silent on the issue of the length of cul-de-sacs or blocks.</p> <p>Language would need to be added to the zoning, subdivision and/or public works specifications to limit the maximum length of a cul-de-sac to 1,000’ or less within any areas to be included in the NDA. A maximum block length standard of 1,000’ or less will also need to be added for those areas.</p>

<b>20</b> Require utilities to be placed underground in new developments.	Section 6.12.9 of the adopted zoning requires utilities serving development subject to site plan review to be buried. Section 670 of the adopted subdivision regulations requires utilities within subdivisions to be located underground.
<b>21</b> Minimize the required off-street parking spaces. (Requiring two or more off street parking spaces per residential unit is excessive.)	Section 6.1.2 specifies a minimum of two (or more in the case of large multi-unit projects) parking spaces per dwelling unit, except for accessory dwelling units which are required to have one parking space. The parking requirements are reduced in the Village Downtown district so that efficiency and 1-bedroom units can have less than 2 parking spaces. The number of required spaces would have to be reduced to less than two spaces/unit within any area to proposed to be designated as an NDA (an approach similar to what is done in the VD district would meet this requirement).
<b>22</b> Allow for on-street parking.	The adopted public works specifications allow for village streets with on-street parking. Section 6.1.6 of the adopted zoning regulations do allow the DRB to waive or modify on-street parking requirements upon the applicant demonstrating that on-street parking is available. However, it is important to remember that on-street parking cannot be realistically substituted for off-street parking serving residential uses because of Richmond’s winter parking ban (no overnight on-street parking).  How to address this requirement would need to be carefully considered. DHCD may not accept simply allowing for on-street parking and may want the town to require new streets within any area proposed for NDA designation have parking lanes.
<b>Lot &amp; Building Patterns</b>	
<b>23</b> Allow for a mix of housing opportunities (multi-family, duplex, and single-family, etc.) throughout the NDA.	None of Richmond’s adopted zoning districts in the village center and surrounding area would likely meet this requirement. There is no district in which multi-unit housing is permitted. Three adopted districts only allow housing as part of a PUD (VC, JC and VD). The adopted HDR, RC and G districts only allow 3- or 4-unit residences as a conditional use. The proposed changes to an expanded RC zoning district to allow 1-4 unit residences as a permitted use and 5+ unit residences as a conditional use would likely meet this program requirement. However, the proposed Village Residential districts are more restrictive of housing than the HDR district they would replace in part, making no allowance for multi-unit housing at all.
<b>24</b> Allow for small minimum lot sizes, requiring no more than ¼ acre per lot, or sizes similar to the existing small lot sizes in the area if less than ¼ acre.	Only two of Richmond’s adopted zoning districts would meet this requirement – VD (1/8 acre minimum) and JC (1/4 acre minimum). The proposed Residential Commercial and Village Residential North districts would allow for 1/4 acre lots. The proposed Village Residential South and Round Church districts require 1/2 acre lots and would not be eligible for NDA designation. Further, DHCD has been strongly encouraging much smaller lot sizes (closer to 4,000 sf) in downtowns and villages.
<b>25</b> Allow for the adaptive re-use of single family residential buildings to multi-family units.	See (23). Conversion of single-unit residences to multi-unit residences is extremely constrained under Richmond’s adopted zoning and would remain so outside the expanded RC district under the proposed zoning. Making reasonable allowance for conversions to 3- or 4-unit residences would be required in any area proposed for NDA designation. This should be done with appropriate standards for the location of parking and site plan review (landscaping, screening, parking, trash storage, etc.) that address neighborhood character and quality of life concerns.

<p><b>26</b> Allow for infill development by minimizing dimensional requirements (whether traditional: lot size, frontage, lot coverage, etc. or form based: building form standards, frontage type standards, etc.).</p>	<p>Front setbacks of 20 feet or more would be considered excessive under NDA program guidelines. DHCD has been strongly encouraging minimum front setbacks not to exceed 10'. However, ample front yards are a traditional characteristic of Richmond's village neighborhoods. Given the traditional pattern and the space needed for snow storage, a minimum front setback of less than 10' would not be appropriate outside the commercial block in the center of the village.</p>
<p><b>27</b> Allow for building heights that enable diverse housing options (at least 3 functional floors).</p>	<p>The adopted and proposed regulations set a maximum height of 35 feet townwide. Most buildings in Richmond's village center are only one or two stories tall. The current height limit is likely tied to the capabilities of emergency response. If the available emergency response equipment and personnel are suitable, it may be beneficial to consider allowing for buildings up to four stories or for buildings that have an under-building parking level within a PUD – that would likely require a 40 to 45 foot building height.</p>
<p><b>28</b> Require traditional neighborhood design by minimizing building setbacks (conforming to existing building lines if appropriate) or establishing maximum setbacks to prevent new development from being disconnected from the street.</p>	<p>The proposed village zoning attempts to do this but has established minimum and maximum setbacks that are out of character for much of the village center and surrounding area. It is also not evident that a maximum building setback would be effective in a setting like Richmond village. For instance, unless carefully crafted, it could effectively prevent infill housing in rear yards – often the most feasible way of adding new homes within a traditional village settlement pattern characterized by lots that are narrow but deep.</p>
<p><b>29</b> Include provisions that ensure vehicles are not the dominant element facing a street, such as garages that are set back from the front wall of houses, multi-car parking or structured parking entrances that are setback or to the side or rear of buildings.</p>	<p>The proposed regulations address this requirement with setback standards for garages and other accessory buildings.</p>
<p><b>30</b> Building design and landscaping requirements for building and landscape design that create spaces for pedestrians, such as buildings and trees lining a sidewalk or a green surrounded by buildings.</p>	<p>The landscaping provisions of the adopted regulations would need to be strengthened with more specific standards. PUD standards could be effectively used to meet this criteria for any significant new development.</p>
<p><b>31</b> Include provisions that encourage primary building facades to be oriented to the street (such as requiring primary entrances face the street).</p>	<p>The proposed regulations attempt to address this requirement. For development requiring site plan, conditional use or PUD approval, the DRB would be able to consider building orientation. However, the zoning permit process for individual one- or two-unit dwellings does not provide the Zoning Administrator with the authority to implement general standards such as those drafted related to building orientation.</p>
<p><b>32</b> Have provisions that minimize curb cuts and reduce their frequency, or other access management provisions that favor pedestrians.</p>	<p>The village street standards and other elements of the public works specifications address this requirement.</p>

## Residential Density

- 33** The municipal bylaws allow minimum net residential densities (densities allowed through the base zoning, not through PUDs or bonuses) within the NDA greater than or equal to four single-family detached dwelling units per acre, exclusive of accessory dwelling units, or no fewer than the average existing density of the surrounding neighborhood, whichever is greater.
- Only the VD and JC districts in the adopted zoning meet the 1/4 acre lot size requirement. Under the proposed zoning districts, the R/C and VRN districts would qualify as well. Any area being considered for NDA designation would need to be zoned for quarter acre lots.
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## E. COMMUNITY INPUT

The process of preparing this housing report included engagement of Richmond residents, potential residents, employers, and professionals in housing-related fields. This included two surveys and series of focus group meetings and one-on-one interviews. The results of those engagement efforts are incorporated into this report.

# 1. Richmond Resident Housing Survey 2021

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## Survey Goal

The goal of the housing survey was to collect information on Richmond’s demographics, housing stock, housing needs, housing issues and livability – a task set by the Richmond Housing Committee for 2021. The survey results will also provide a foundation for future community education efforts as they provides a snapshot of Richmond residents’ current views and perspectives on housing issues generally and affordable housing in particular.

## Survey Method

The housing survey was conducted using an online platform (Survey Monkey). The survey was opened from May 17 to June 28. Residents were invited to participate through weekly messages on Richmond’s Front Porch Forum, which reaches a high percentage of households via email. Information about the survey was also disseminated through a variety of community organizations, social media platforms and websites. A printed version of the survey was made available, but no paper surveys were completed and returned within the survey period.

## Survey Respondents

A total of 339 Richmond residents responded to the housing survey, a number adequate to provide a statistically significant sample with a 95% confidence level and a 5% margin of error. However, responses to several of the questions suggest that survey respondents were likely not a fully representative sample of Richmond residents. Significantly more women than men responded to the survey. Young adults were under-represented. One- and two-person households were under-represented.

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## Demographic Profile of Survey Respondents

### GENDER

60%	Female	28%	Male	12%	NR
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### AGE

13%	NR	21%	35-44	19%	55-64
13%	Under 35	17%	45-54	18%	65+

### NUMBER OF PEOPLE IN HOUSEHOLD

10%	1 person	17%	3 people	9%	5+ people
35%	2 people	18%	4 people	11%	NR

### RACE/ETHNICITY

17%	NR	1%	Hispanic or Latinx
80%	White	<1%	Black or African American
2%	Other	<1%	American Indian or Alaskan Native

### ANNUAL HOUSEHOLD INCOME

1%	<\$15,000	23%	\$100,000-\$149,999
3%	\$15,000-\$29,999	8%	\$150,000-\$199,999
8%	\$30,000-\$49,999	4%	\$200,000-\$249,999
12%	\$50,000-\$74,999	4%	\$250,000+
14%	\$75,000-\$99,999	24%	NR

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Survey results were cross-tabulated and analyzed based on the following demographic and socio-economic characteristics of respondents:

- » **Homeowners** accounted for 290 of the 339 respondents (86%). This is higher than the estimated percentage of homeowner households in Richmond from the U.S. Census Bureau 2019 American Community Survey (80%) suggesting that homeowners may be over-represented in the housing survey.
- » **Renters** accounted for 46 of the 339 respondents (14%). This is lower than the estimated percentage of renter households in Richmond from the U.S. Census Bureau 2019 American Community Survey (20%) suggesting that renters may be under-represented in the housing survey.
- » **In village.** 116 of the 339 respondents (34%) indicated they lived in Richmond village.
- » **Outside village.** 223 of the 339 respondents (66%) indicated they did not live in Richmond village.
- » **Under age 35.** Young adults accounted for 45 of the 339 respondents (15% of those who provided age information). This is less than the estimated percentage of young adults living in Richmond from the U.S. Census Bureau 2019 American Community Survey (26%) suggesting they may be under-represented in the survey.
- » **Age 35-54.** Middle-age adults accounted for 128 of the 339 respondents (43% of those who provided age information). This is slightly higher than the estimated percentage of middle-age adults living in Richmond from the U.S. Census Bureau 2019 American Community Survey (38%).
- » **Age 55 or older.** Older adults accounted for 123 of the 339 respondents (42% of those who provided age information). This is slightly higher than the estimated percentage of older adults living in Richmond from the U.S. Census Bureau 2019 American Community Survey (36%).
- » **Current address <5 yrs.** 95 out of the 339 respondents (28%) had moved to their current home recently.
- » **Current address 5-20 yrs.** 126 out of the 339 respondents (37%) had lived in their current home for 5 to 20 years.
- » **Current address >20 yrs.** 118 out of the 339 respondents (35%) had lived in their current home for more than 20 years.
- » **HH Income <\$50,000.** Residents living in a household earning less than \$50,000 a year accounted for 38 of the 339 respondents (15% of those who provided income information). This is similar to the estimated percent of households in that income bracket from the U.S. Census Bureau 2019 American Community Survey (17%).
- » **HH Income \$50-150,000.** Residents living in a household earning between \$50,000 and \$150,000 a year accounted for 166 of the 339 respondents (65% of those who provided income information). This is slightly higher than the estimated percent of households in that income bracket from the U.S. Census Bureau 2019 American Community Survey (59%).
- » **HH Income >\$150,000.** Residents living in a household earning more than \$150,000 a year accounted for 52 of the 339 respondents (20% of those who provided income information). This is slightly lower than the estimated percent of households in that income bracket from the U.S. Census Bureau 2019 American Community Survey (24%).

## Housing and Community Characteristics

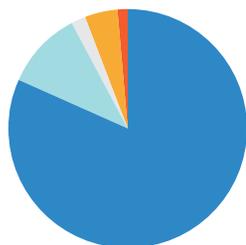
Most survey respondents (77%) lived in a single-family home and the majority of those homes (59%) were on 2 acres or less. This reflects both the historically dense settlement pattern in the village and the low-density suburban pattern of development in many areas of town outside the village.

Half of survey respondents who rented lived in a building with 2-4 units. Survey results suggest that relatively few single-family homes in Richmond are renter occupied (9% renters responding indicated they lived in a single-family home). Survey results also suggest that accessory dwelling units (ADUs) represent a very small percentage of Richmond’s rental stock. Only three renters reported living in an ADU and 12 homeowners indicated their property included an ADU. Survey results also suggest that there is relatively little owner-occupied rental housing in Richmond as only 13% of respondents who rented indicated that their landlord lived on the same premises.

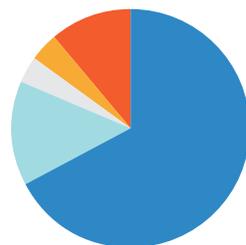
Only four survey respondents reported living in a mobile or manufactured home, whether on its own lot or in a park. Mobile or manufactured homes comprise more than 10% of the town’s housing stock, including about 150 homes within Riverview Commons. This suggests that residents living in mobile or manufactured homes are significantly under-represented in the survey. The Richmond Affordable Housing Committee may want to consider alternative approaches to gather information on the housing issues, needs and preferences of Riverview Commons residents in particular.

### Housing by Structure Type

■ single-family ■ multi-family (2-4) ■ multi-family (5+) ■ townhouse/condo ■ mobile/manufactured



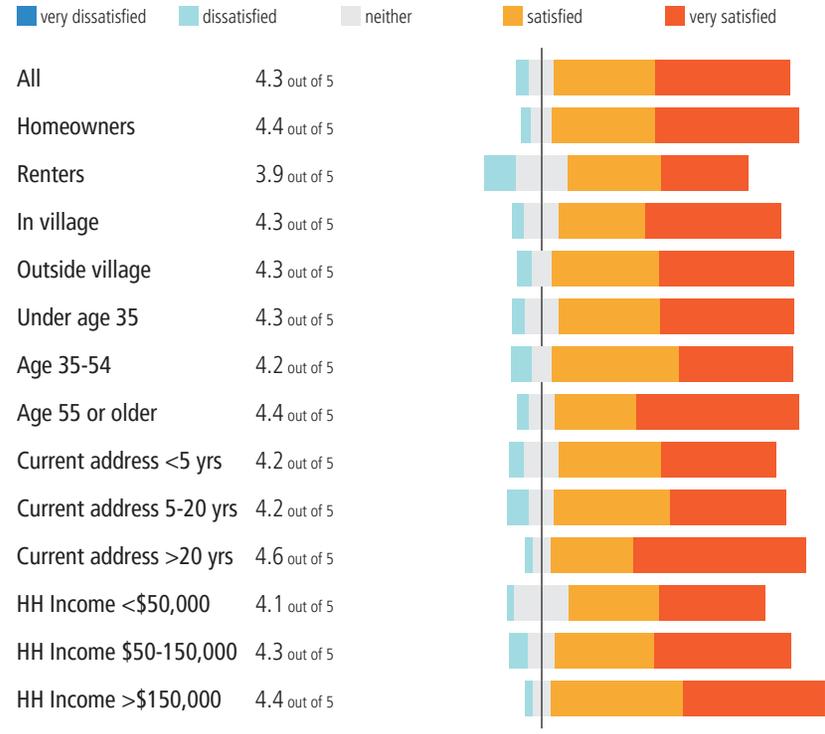
Survey Respondents



American Community Survey Estimates

Overall the residents responding to the survey had a high level of satisfaction with their current home. Respondents who were renting or had an annual household income of less than \$50,000 had a somewhat lower level of satisfaction. Those who had lived at their current address for more than 20 years had a somewhat higher level of satisfaction.

### Level of Satisfaction with Current Home



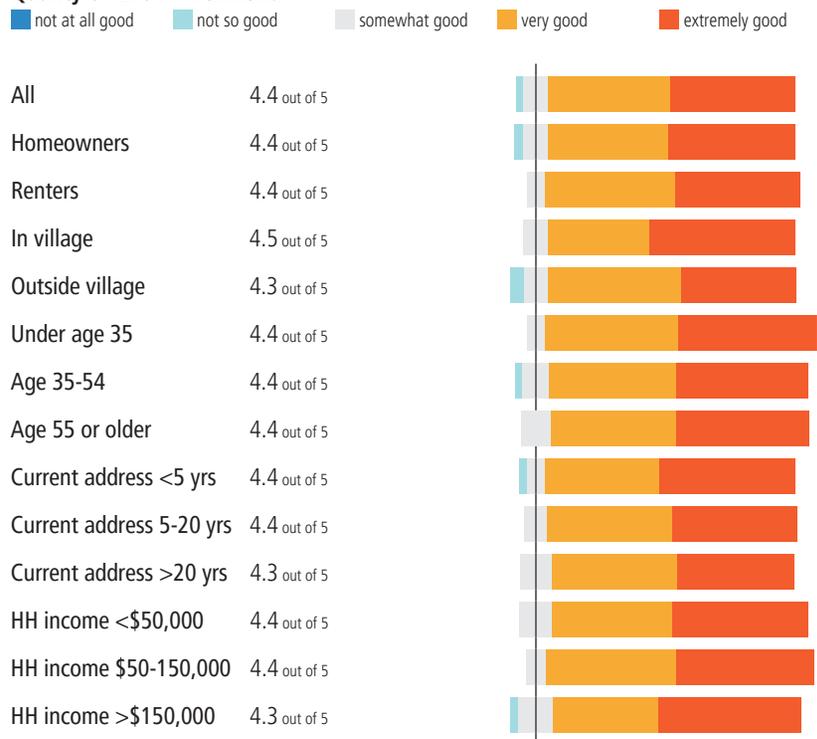
The majority of respondents who were satisfied or very satisfied with their home identified the following factors as contributing to their satisfaction:

- » Location (95%)
- » Community (79%)
- » Setting (77%)
- » Size of home (68%)
- » Proximity to recreation (66%)
- » Neighbors (59%)
- » Exterior of home (52%)
- » Interior of home (52%)

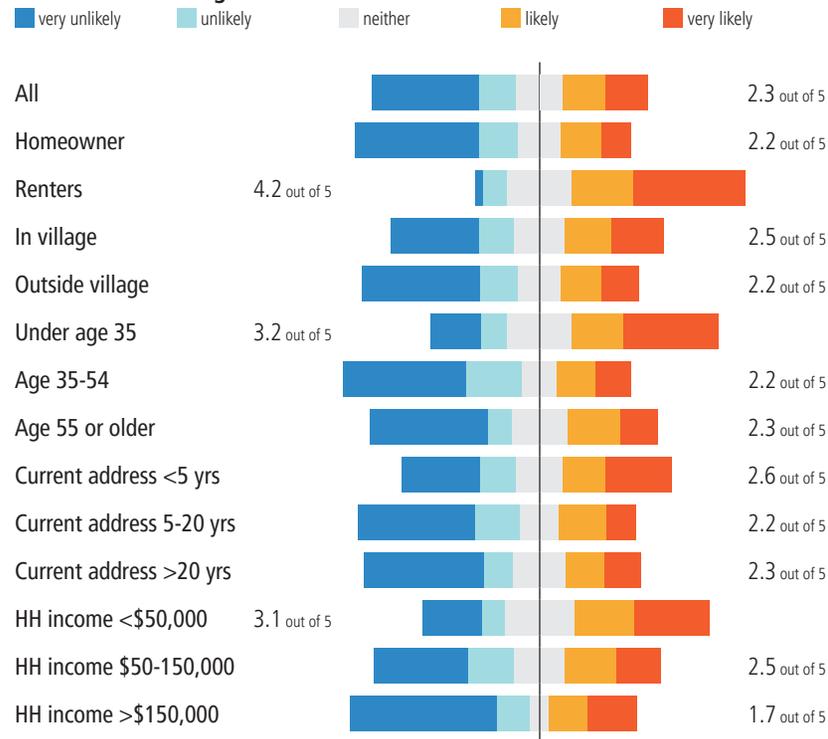
Survey respondents indicated they perceive the quality of life in Richmond to be very high. They also saw Richmond as a community that welcomes new residents and this sentiment was strongest amongst younger residents and those who have moved to town recently. Overall, there was little difference in response to those two questions across the demographic and socio-economic groups analyzed.

When asked what had happened to quality of life while they've been living in Richmond, the majority of survey respondents indicated that it was about the same (54%), many thought it had gotten better (35%) and very few indicated it had gotten worse (6%). Those with the least positive outlook were respondents with an annual household income of less than \$50,000, 11% of whom indicated quality of life in Richmond had gotten worse.

### Quality of Life in Richmond



### Likelihood of Moving within 5 Years



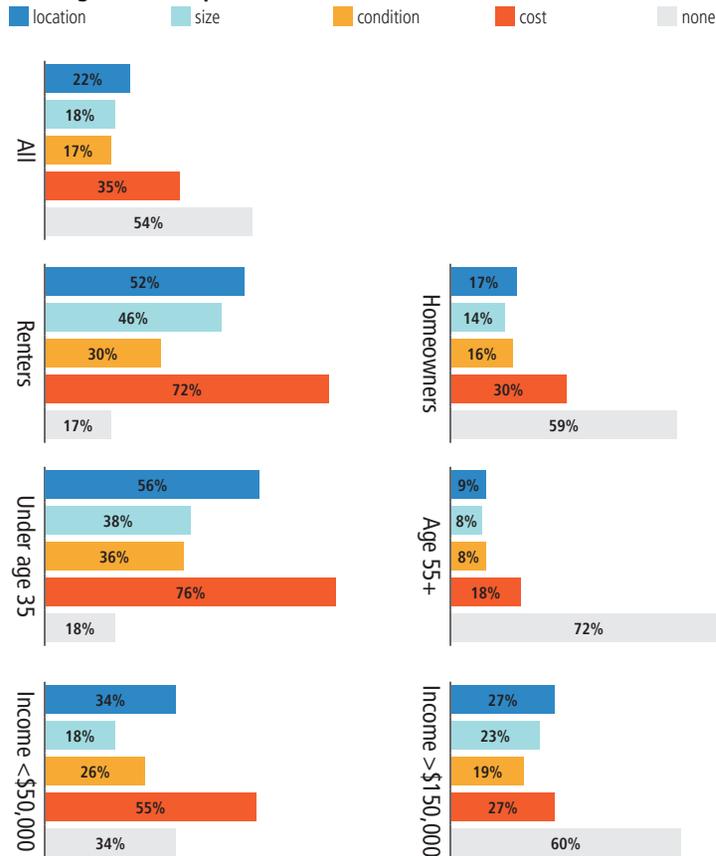
A majority of survey respondents (51%) thought they were unlikely to move from their current home within the next five years. This was not true for respondents renting their home, 61% of whom thought it was likely that they would move. A greater likelihood of moving was evident among young adult and lower income residents, which reflects that more people in those groups are renting. Higher income residents were the least likely to think that they would move from their current home.

Those respondents who indicated that they were very likely or likely to move were also asked whether housing was a reason to move. The majority (63%) indicated it was. 93% of renters, 80% of village residents and 96% of young adults likely to move said housing was a reason. There was little evidence in the results that a significant percentage of older adults are considering moving from their current home, suggesting most want to 'age in place'.

## Housing Needs and Preferences

The majority of survey respondents (54%) indicated that they had not met any barriers to meeting their housing needs while living in Vermont. However, response to this question was highly variable indicating that residents in different demographic and socio-economic groups have had very different housing experiences. Renters and young adults reported the greatest challenges finding housing. Older adults and those that have lived in their current home for more than 20 years reported the least challenges.

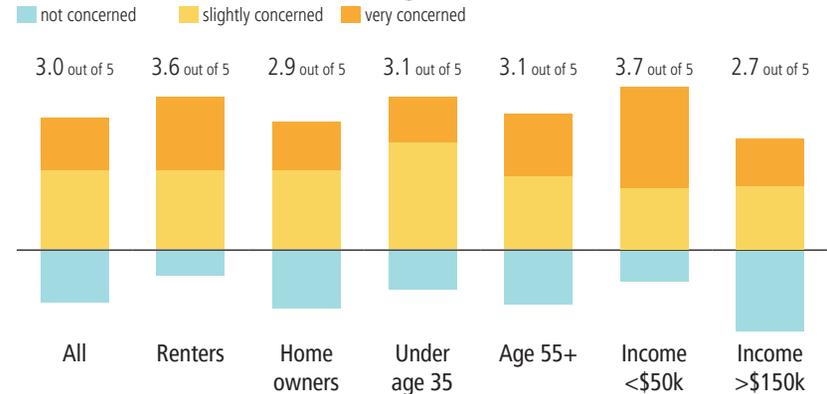
### Housing Barriers Experienced in Vermont



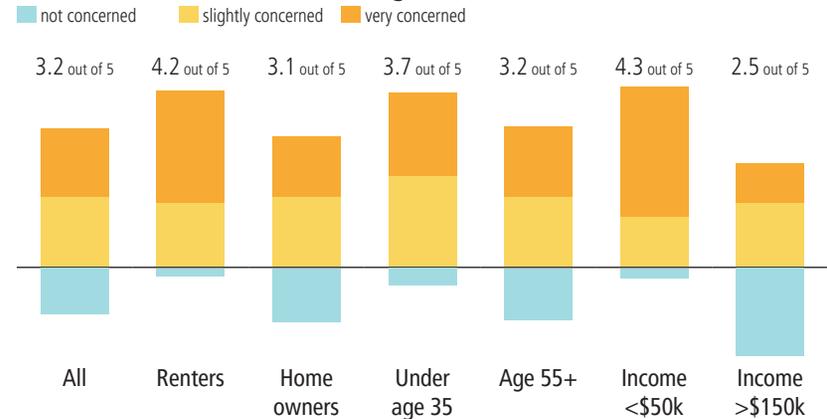
The majority of survey respondents (59%) reported that they personally knew someone who is/was looking for housing in Richmond but has/had not been able to find something that meets their needs and budget.

The majority of survey respondents (69%) reported they were concerned about their current housing costs and slightly more (71%) expressed concern about being able to continue to afford housing in Richmond in the future. Increased concern about housing affordability in the future was evident in all demographic and socio-economic groups analyzed except higher income residents.

### Level of Concern about Current Housing Costs



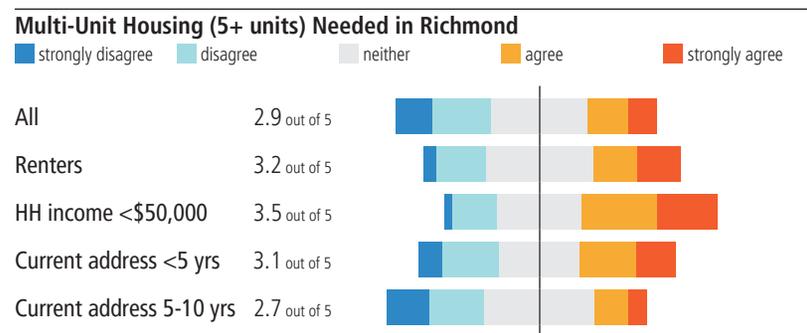
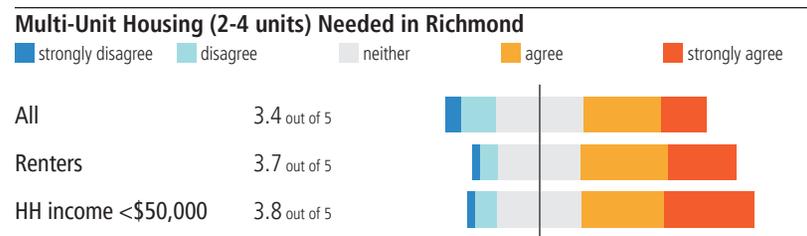
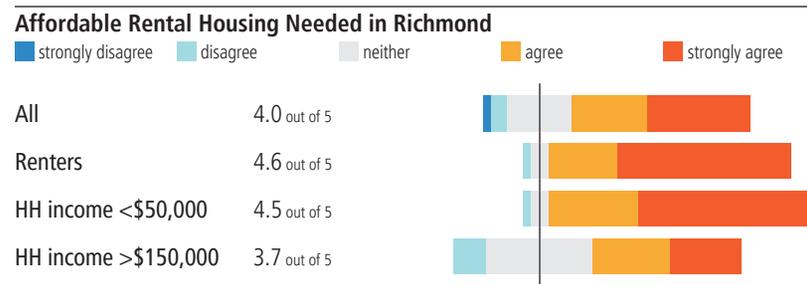
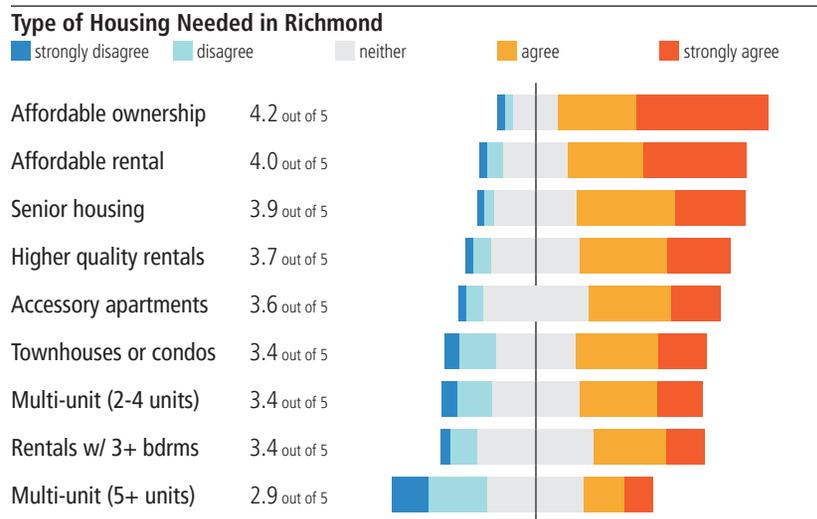
### Level of Concern about Future Housing Costs



A majority of survey respondents agreed that four types of housing were needed in Richmond: ownership housing with a purchase price of less than \$300,000 (74%), housing that can be rented for less than \$1,200/month (63%), senior housing (59%) and higher quality rental housing (53%). There was neither majority agreement or disagreement about the need for the other six housing types listed.

The level of agreement about the need for housing varied across the demographic and socio-economic groups analyzed. Renters, those who had recently moved into their current home and lower income residents were significantly more supportive of all types of housing.

Affordable ownership housing was the top ranked option for all groups except older adults who identified a greater need for senior housing. Multi-unit housing with 5 or more units was the only housing type to have more respondents opposed than in support. Across all the groups, there was greater support for the smaller multi-unit housing than there was for larger multi-unit housing.



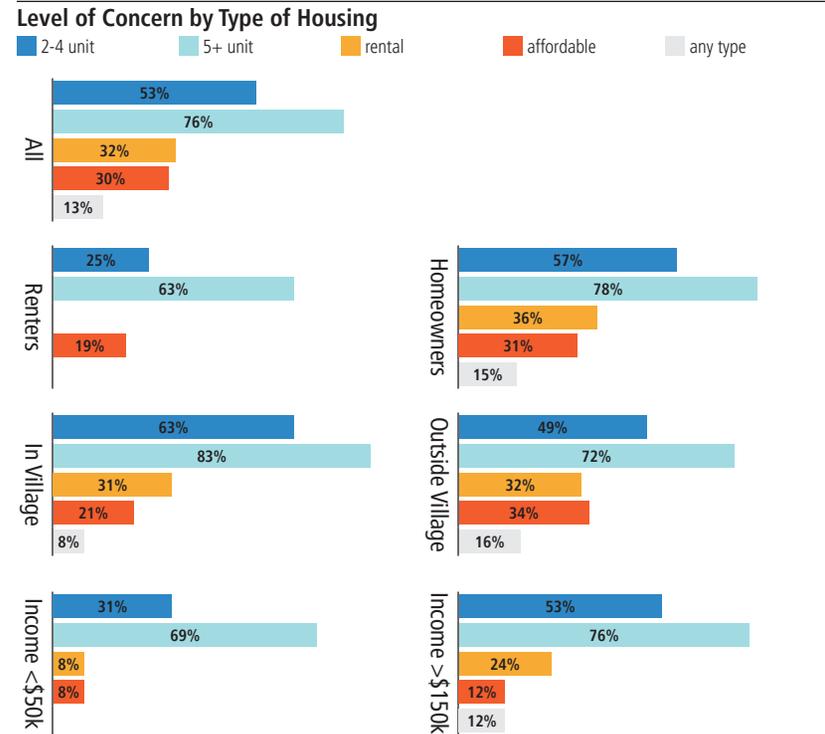
44% of all survey respondents expressed some level of concern about new housing being built near their homes. The level of concern was highest amongst those who had lived in their home for 5 years or more. It was lowest amongst those who had moved into the current home recently, renters and higher income residents.

Those respondents who expressed some level of concern identified the following as potential negative impacts of new housing:

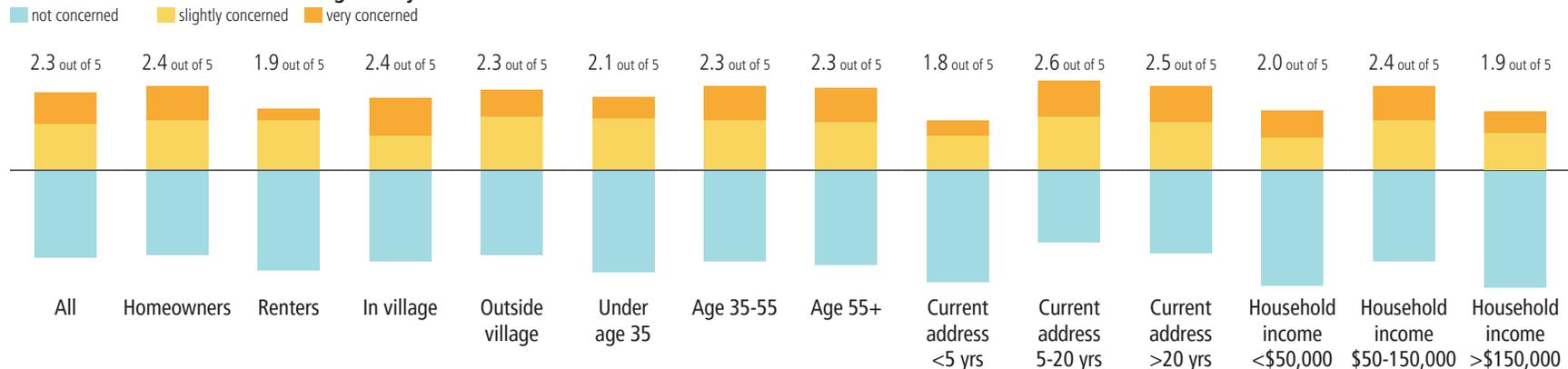
- » Loss of open space (83%)
- » More traffic (76%)
- » More noise, light, etc. (67%)
- » Loss of rural character (66%)
- » Loss of privacy (64%)
- » More environmental impact (56%)

Concerns varied somewhat across the demographic and socio-economic groups analyzed. Increased traffic was a concern for 90% of those who live in the village, as was loss of privacy (75%). Loss of privacy was a greater concern for lower income residents (77%) than it was for higher income residents (53%).

Of the respondents who expressed some level of concern, a majority were concerned about multi-unit housing (53% for 2-4 units and 76% for 5+ units). 30% expressed concern about affordable housing. 13% were concerned about all types of housing.



### Level of Concern about New Housing Nearby

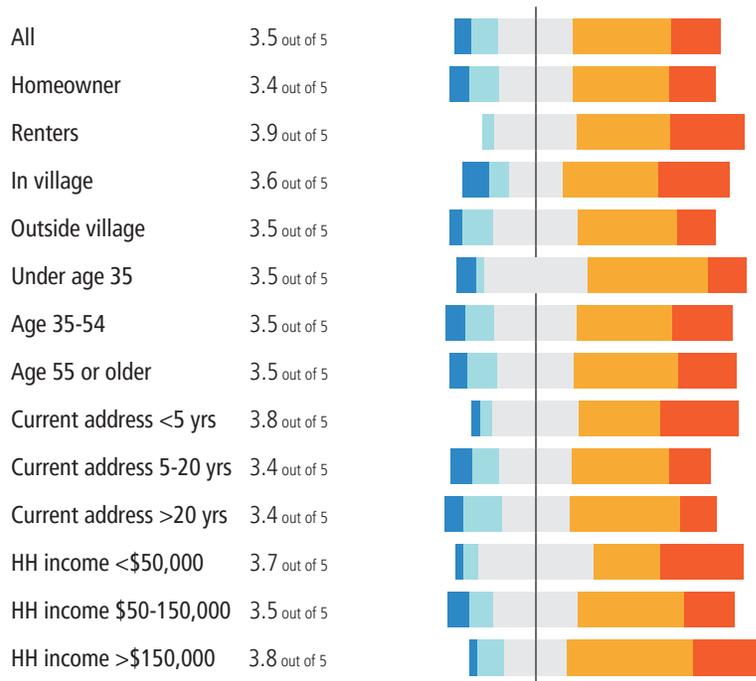


A majority of survey respondents (52%) were in agreement that more housing should be built in the village. The level of agreement varied across the demographic and socio-economic groups analyzed. Renters expressed the strongest support for additional housing in the village.

Those who lived in the village were more supportive of additional housing in the village than those who lived outside the village, but this difference is almost entirely explained by the higher percentage of renters living in the village. Lower income residents were supportive of additional housing – again reflecting a high percentage of renters in the group. Higher income residents were also more supportive of additional housing in the village – two-thirds of those respondents lived outside the village.

#### Level of Agreement with Building More Housing in Richmond Village

Legend: strongly disagree (dark blue), disagree (light blue), neither (grey), agree (orange), strongly agree (red)

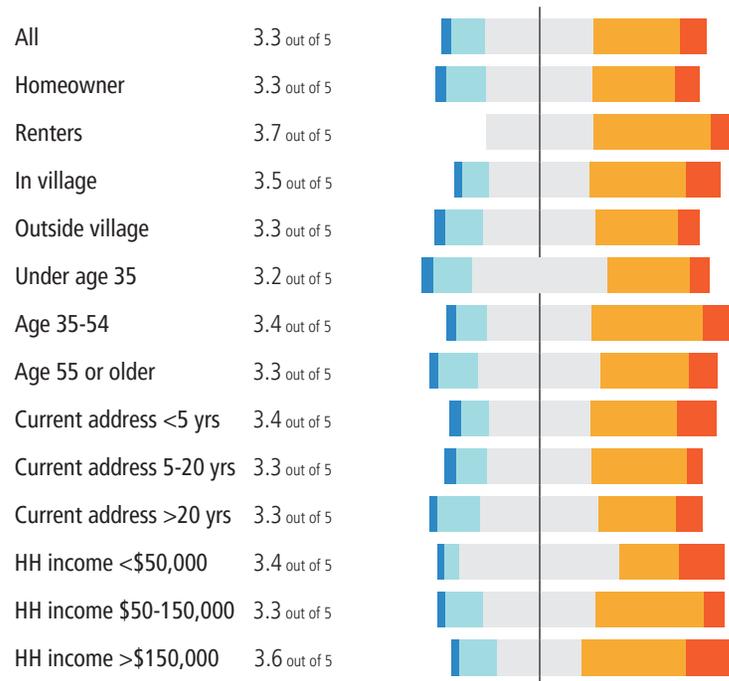


There was neither majority agreement or disagreement that more housing should be built outside the village. Across all the groups analyzed there was less support for additional housing outside the village than in the village.

Renters remain more supportive of additional housing as evidenced across multiple survey questions. Younger residents, a group that includes a significant percentage of renters, were noticeably less supportive of housing outside the village than in the village. There was a significant difference in support for outside the village as compared to in the village among lower income residents. Stronger support for additional housing outside the village was evident in the higher income group although it was less robust than support for housing in the village.

#### Level of Agreement with Building More Housing outside Richmond Village

Legend: strongly disagree (dark blue), disagree (light blue), neither (grey), agree (orange), strongly agree (red)



Survey respondents who agreed that housing should be added to the village selected the following reasons for their position:

- » The village is walkable (92%)
- » The village has water and sewer (76%)
- » The village is supposed to be higher density (63%)
- » Strengthen sense of community in village (57%)
- » Protect rural character outside village (52%)

Those sentiments were generally consistent across the demographic and socio-economic groups analyzed. Village residents responding to this question expressed even stronger support for the reasons listed above. All the younger residents and lower income residents who responded selected walkability. Protecting rural character outside the village was a much more common response among younger residents than it was for any other group.

There was not clear majority support for where in the village additional housing should be built. Eight areas were identified with between 34% and 53% of respondents agreeing that there should be more housing in the village selecting each area. West Main Street, East Main Street, Thompson Road, Cochran Road and Huntington Road were the top areas selected. Baker Street, Millet Street, Tilden Avenue, Bridge Street, Depot Street and Pleasant Street had the weakest support.

Survey respondents who disagreed that housing should be added to the village selected the following reasons for their position:

- » The village is built up densely enough already (85%)
- » Protect the historic character of the village (74%)
- » Don't want more multi-unit buildings in village (70%)
- » Don't want more homes converted to apartments in village (62%)
- » Land around the village is in the floodplain (62%)
- » No more land to build on in the village (58%)

Survey respondents who agreed that housing should be added outside the village selected the following reasons for their position:

- » There is land well-suited for housing outside the village (69%)
- » People want to live in a rural setting (60%)

A majority of renters also cited more privacy as a reason for adding housing outside the village. A majority of people who lived in the village cited a lack of room for more housing in the village as a reason for adding housing outside the village.

Survey respondents who disagreed that housing should be added outside the village selected the following reasons for their position:

- » Protect rural character (94%)
- » Prevent environmental / natural resource impacts (90%)

A majority of higher income residents asked this questions also indicated that new housing would adversely impact neighbors.

## Comments from Respondents

Survey respondents were able to write in other answers or additional comments on several questions. The survey also included two open-ended questions. Those responses are summarized below

**Factors Affecting Satisfaction.** When asked about factors that contributed to their satisfaction with their current home, several survey respondents identified the school system. A number of respondents also discussed location-related factors like proximity to larger communities (Burlington, Williston, Waterbury, etc.) and couples splitting their commutes. Others referenced the combination of rural character and convenient access (89 corridor, proximity to greater Burlington area, etc.). Several spoke about the rural setting of their home – low traffic roads, woods, natural beauty, quiet. Several mentioned outdoor recreation – trails, walking, biking, etc. One respondent identified feeling safe, another spoke about the benefits of living in a quiet, primarily owner-occupied neighborhood, and several others mentioned neighbors. One respondent spoke about finding a place

to rent that was well-maintained and safe for their new baby, and another mentioned the benefit of finding stable, affordable rental housing operated by a non-profit.

Negative factors raised by survey respondents included high housing costs and taxes. One respondent mentioned how dangerous it is to walk or bike on roads in town and the lack of bike/ped facilities, and the lack of transit. Several respondents noted they had purchased a home that was in poor condition and needed a lot of work. One respondent identified zoning setback requirements as a significant constraint on updating their home.

**Housing Barriers.** When asked whether they had encountered barriers to finding housing in Vermont, a number of respondents wrote more detailed comments about housing costs. Some were concerned about costs for the next generation or other family members rather than themselves. Several spoke about how long it took to find housing that met their needs and that they could afford. Other respondents discussed the poor condition of homes available for purchase or rent – for homeowners, the expense (often not anticipated) and time commitment required to make needed repairs and improvements.

- “ Although I love where I live, it is extremely expensive.
- “ Very high taxes. We worked hard to pay off our mortgage, but our tax bill is over \$2500 a quarter.
- “ If our home wasn't purchased from family there's no way we would have been able to buy a house in the current market!
- “ It took a long time to find an affordable property in Richmond. Options were scarce.
- “ It took us a year and a half of active looking to find our home.
- “ It was very hard to find a place in the village. We had lived in Richmond Town for 30+ years and wanted to move in to the village. We are fortunate to be able to afford the higher costs, but few homes were available and most way over priced for the quality.
- “ Our family looked for a home in the greater Burlington area for 2+ years. Richmond was our first choice location - we ended up finding a great home

in the village, but it was difficult to find a home in a good location, good condition and in our price range.

- “ Finding an affordable home required accepting a home in very poor condition.
- “ We had to buy a home in unsuitable condition because we couldn't afford something in good condition that met our location preferences.
- “ We bought this one even though it was above our budget, but it is straining our finances.
- “ We bought a house that was big enough and within budget but that needed lots of work including over 15,000 dollars worth of foundation work which wasn't picked up on the survey. Generally, the condition of houses in Vermont is bad compared to other areas. New housing is more suitable for young families that may not have the money, time and/or skill to make repairs.
- “ Vermont is a very difficult place to be a renter, especially in the greater Burlington area. Everything is geared toward college students so rent is high and homes are often not maintained well.

Another group of respondents identified a need for single-level housing suitable for older residents. Several expressed concern that they may not be able to remain in their current home and that there were limited options for senior housing in the community.

- “ As a senior, I would like a ranch type condo/townhome with everything on one floor and garages in between so you do not share a wall with others.
- “ As we get older, this house will be more difficult to live in due to lots of stairs and the effort it requires to shovel out when it snows, etc.
- “ We may need to move to simpler housing as we are both over 77 years old. There is little in the way of housing for elderly in Richmond.
- “ I've been looking for a different apartment as the present one is lacking the needed amenities as I age. Bathroom with shower on first floor & bedroom on second. Unit has not been well maintained. Mice infestation, mold, windows don't open & very drafty etc.
- “ Unable to find a newer small (2 bedroom) home with all rooms on same level.
- “ Unable to safely access public transit or get around without a car.

**Reasons for Moving.** Those survey respondents who indicated that they were likely to move in the next five years were asked where they might move to. There were several renters who indicated that they wanted to find other housing in Richmond. There were several other comments related to finding affordable housing in Richmond or the Chittenden County area. Few respondents indicated plans to move out of the state.

For those who indicated housing was one of the reasons they were considering moving, a large number mentioned downsizing, retiring, or finding housing suitable for their needs as they age.

- “Our current house is five miles out of Richmond village which requires a car to get food, etc. The house is two story with basement so not senior friendly when dealing with general maintenance (mowing, shoveling etc.). Plan to stay in Vermont.
- “As I stated above, turning 65, living alone with health conditions, and tending to all the household needs is overwhelming.
- “Lack of first floor bedroom.
- “Home and road upkeep requirements may exceed capabilities / preference as we age.
- “Too much upkeep for retirees, in the future.
- “Home would need some major accommodations for aging in place.
- “Plan to downsize and retire from work.
- “Large home for empty nester.
- “Too big, taxes too high, too expensive to maintain.
- “I live in a three story building and may downsize as my child is grown and has move out.
- “Kids almost out of school/house, so it might not make sense to keep a place that is so expensive.
- “We are on a second floor and are dependent on cars. My husband issues make the stairs challenging and he may have to stop driving at some point. We would like to keep our son in the Richmond school but that may not be possible.
- “Would like to move to a condo.

Several renters indicated that the place they were currently renting was not going to remain available to rent and they would have to move. Several renters also said they were looking to buy a home.

- “Cost of rentals, no homes to buy.
- “Would like to move to small house or condo as non hot cost of a mortgage is equal to or less than monthly rental costs in most scenarios.
- “Current rental is short term (6 months). Currently trying to buy in Richmond, otherwise find another rental.
- “Owners are moving, can't afford to buy.
- “Currently renting and would like to buy. However, there is no way I could afford a home in Richmond at my income level and with the current costs of homes in the Richmond area.
- “We enjoy where we currently live but would like to be homeowners at some point.
- “We have rented for 5 years and are looking to own a home. We have been looking in Richmond and surroundings towns for about a year.
- “Want to purchase our own home.
- “We really want to purchase a home, but haven't found the right spot yet.
- “We are renting and trying to put together a down payment for a house. Hopefully with in the next 5 years that will be the case.

A few respondents noted they were looking for a bigger home or more land, or a home in better condition or requiring less work.

- “Expanding family, will need more space.
- “Our house is too small for the family.
- “Not enough space and we don't want to rent indefinitely.
- “We need more space without increasing what we pay.
- “We don't have adequate space for a family of 4 with one or two parents working from home at least part time for the foreseeable future.
- “I do not want to continue to live as part of a condo association. I want privacy.
- “I need a new home, that isn't a farm house that is smelling and falling apart

- “ My husband and I want to start a family, have land for a garden/chickens, and I want to continue working from home; our 2 bedroom condo does not allow for that growth.
- “ We would be interested in a house/ property with more usable land (for an accessory dwelling, garage, garden etc) and our current home cannot accommodate that. We are also in a busy road which is not great for walking, children, etc.
- “ We would like either more land or more walkability. There is a risk of development next to us also.

A number of respondents also mentioned rising taxes, cost of living and cost of housing in Vermont as a reason to move.

- “ We need to be closer to family and our money will go so much further in Madison, WI. Richmond is wonderful, Vermont is amazing. We would stay if it made sense.
- “ The cost of housing in Vermont is becoming unaffordable due to school and property taxes.
- “ Taxes and water are very expensive, so I am likely to move to a more affordable town.
- “ Property and Social Security Income Taxes
- “ Rent, water bill, utilities are very high and don't match Vermont wages. The community is changing in that a very specific, high income demographic can afford to live and buy here.
- “ How unaffordable it is.
- “ I live in a mobile home park that raises the lot rent every year (minus the covid year) I am a few short years away from retirement and can't afford a mortgage and make too much for section 8 so unless the state puts a cap on lot rents (all home rents for that matter) I will likely have no choice but sell my mobile home and move to a less expensive area.
- “ Would love to stay in Richmond but I plan to buy a home in the next 5 years and am not sure if there would be too many homes available in Richmond that would be in my price range.
- “ 6 family members in a small 2-bedroom. We cannot afford anything larger in Richmond.

**Reasons for Staying.** Those survey respondents who indicated they were unlikely to move during the next five years were asked about their reasons for staying. Most replied that they were happy with their current home and had no reason to leave.

- “ Great place to live. I know all my neighbors and enjoy the low density housing.
- “ I live in the best place in the world. I can't think of another place I would rather be.
- “ I love our house and Richmond. I plan to stay as long as I can.
- “ Amazing neighbors, caring and active community, walking to library, town offices, grocery store, post office, dentist. Living in a village but having enough space between dwellings that we have privacy in our yard when we want it. Not living so packed in that noise from neighbors and restaurants and auto traffic become overwhelming.
- “ In part because of the many years I've lived here. My neighbors are also a big reason for staying – lovely people.
- “ I've grown attached to the place despite itself.
- “ My home is perfect. I love my neighbors and the landscape is beautiful.
- “ I have a decent house on just under three acres and it's nearly paid off. The mortgage is lower than rent for a 1 bedroom apartment. Why would I move?
- “ Retired, no mortgage, happy.
- “ Good well water, private lot, high speed internet, less than 30 minutes to where I work in Winooski.
- “ We have done extensive renovations to make the house exactly what we want.
- “ We love it here and have no plans to go elsewhere unless we need to at some point for elder care.

A number of respondents identified having children in school as a reason for staying and a several mentioned proximity to work. Quite a few respondents noted the difficulty in finding other comparable or better housing in the area.

- “ We love where and what we have and know it will be difficult to replace within the Chittenden County.
- “ I like where I live but I can't afford to move anywhere else.
- “ Could never afford something as nice.
- “ I don't think we will be able to afford anything in this area. I'm not feeling at 60+ like I want to do a lot of work on place we are likely able to afford.
- “ Finding a comfortable home with similar amenities but smaller in scale is proving to be challenging in current market conditions.
- “ We would only move to a (slightly) larger house in Richmond, and there are no homes in Richmond for us to move to. They are either purchased too quickly at a price we can't compete at, or simply don't exist.
- “ School district/kids, and because it's unaffordable in all the other areas we would consider living.
- “ Can't find a slight upgrade on our budget in Richmond.
- “ Lack of a better place.
- “ Good location & size. We won't find another for what we pay now.

**Concerns about New Housing.** Those respondents who indicated they have concerns about new housing being built near their homes had an opportunity to describe their concerns. Many spoke about a loss of the village or rural character that they value.

- “ I don't want the village to be crammed with buildings, that would look awful and it reduces quality of life for the residents (current and new). The village is such a wonderful place to live, for those of us who choose to live in town and on small plots. That doesn't mean we should cram in more housing where it doesn't fit.
- “ I moved here for the rural character. I like the rural character and I don't want that to change.
- “ I would be very concerned to have more accessory dwellings in our already very small neighborhood adding more buildings, more traffic, more noise and less families. I agree that affordable housing is a problem but I really hope we can focus on keeping the character of our small rural village so that we don't lose what makes us such a special community.

- “ My concern would be a large overbearing rise in housing that doesn't align with the character of Richmond. For instance I consider what is being build in Williston and all of the new construction has completely changed the look and feel of Williston (more construction, traffic, less open space, less quaint). I would hate to see that happen in Richmond. I think that additional housing could be built mindfully, tastefully and within reason, with quality over quantity in mind.
- “ We already have more rental units than any other neighborhood. We don't want it more dense here! I have already attended a planning commission meeting saying this and was assured that our neighborhood would be left as is. Now here we are talking about accessory dwellings again. Just stop. Our neighborhood cannot support all of the rentals needed in Richmond!
- “ We moved from our last house on East Main Street (now Perpetual Lane) because of the overcrowding and inconsiderate development on that small property. There are way too many units there for rent and the revolving door of tenants is disconcerting. It was way too loud there, homes too close together with more being built when we left, constant dogs barking, cars coming in and out all night and immutable construction/yard work being done was enough to make us move. We would hate to have this happen again at our new home.

Some expressed concern about loss of undeveloped open space and environment impacts.

- “ We care deeply about conservation and are very concerned about the loss of natural landscapes and habitat.
- “ The animals deserve their home, too. It's very distressing to see woodlands cleared for a home.
- “ Richmond is already a recreational hub. With more housing more pressure is likely on our natural resources.

A number of respondents mentioned increased traffic.

- “ Traffic speeds and noise are my top concerns.
- “ Traffic is already terrible through town.

A few respondents also spoke about a lack of planning or poor oversight of development.

“ I feel that the town is growing, but without a good plan for infrastructure such as road and pedestrian/shared use upgrades. The village feels crowded now - the park, river trail, loss of access to river outside of the village due to parking bans have all increased the parking in the village. It feels tight, lots of cars, no extra room for walking or biking on the roads.

“ Poor oversight over new developments. No community design efforts.

**Housing in the Village.** Respondents were asked whether they agreed that new housing should be built in Richmond Village. Those who agreed had an opportunity to elaborate on their reasons.

Some respondents spoke about the benefits of critical mass – for local business, to fund infrastructure and services, or to create a sense of community.

“ We have the opportunity to create a village community. It’s a good location, but hasn’t quite reached critical mass.

“ Core services in the village are made less expensive by higher population density. Also having higher density in the village is more supportive of the businesses that choose to be in our town.

“ With enough people in the village, we may be able to get better access to public transportation.

“ Lower taxes and water sewer rates.

Others identified environmental and sustainability benefits of concentrating development in the village and limiting development in the rural areas of town.

“ The open spaces are what drew me to Richmond (and back to VT for that matter). I would like to see higher density in town so that we can preserve our open and working landscapes.

“ It reduces carbon emissions when people can walk to services and don’t have to drive as much.

“ I would like to emphasize “preserve rural character outside of village.” We have a wonderful town. People will move here. Our choice is whether they will live on sprawling developments that used to be forest or if they’ll live in relatively dense housing in/near the village.

There were only a few written responses to the question about where new housing should be built in the village. Jolina Court was mentioned by several respondents. Other locations identified included the Farr farm field, near the stone corral on Huntington Road, the lower portion of Jericho Road, out past the school on Mountain View. A couple of respondents suggested replacing homes and buildings that are in poor condition with new higher-density housing.

Those respondents who disagreed that new housing should be built in Richmond Village referenced increased traffic as their primary concern. Several also mentioned loss of greenspace and privacy.

“ To keep the quality of living for those who live in the village there needs to be a balance of green space and housing. The trade off of living in the middle of the village where residents get the most traffic, noise and public events compared to any other part of Richmond is that there is now green spaces and trees between dwellings and buildings to afford some privacy and to absorb the increased noise and lighting . Were there to be built “accessory buildings” , condos, and houses renovated into 4 apartments green space and trees would need to be sacrificed for these. Yards would be replaced with buildings or used for off street parking. I don’t have a problem with garages with an apartment upstairs or houses being renovated into duplexes. When a house is renovated to include 4 apartments then you are talking about needing more parking for tenants as well as increasing noise.

**Housing outside the Village.** Respondents were also asked whether they agreed housing should be built outside the village. Those who agreed and offered further comments about why generally spoke about the type of housing they thought would be appropriate. There was a range of ideas expressed.

“ I’m suggesting concentrated development. Definitely not 5-acre or 10-acre zoning.

“ Opportunities to own family dwellings outside of the village is important.

“ New housing should be built outside the village only if it is multi family.

“ I would love to see some intentional communities with townhouses, apartments, cottages condensed into an area and then shared common use land preserved for community use, similar to what they have in Charlotte.

There was a range of written responses suggesting specific locations where new housing should be built outside the village. A number of respondents mentioned the Jonesville area. Rather than identify specific locations, a number of respondents spoke about the type of land or location that would be suitable for housing.

- “ Any forest or pasture land that is not being used by the owner. If they are not farming it or logging it and just trying to preserve rural character, then I think it should be considered for housing. Rural character is nice, but it can be an excuse to exclude people and keep housing less affordable.
- “ Any areas already developed with ready access to highways and services.
- “ Areas outside the flood plain.
- “ Areas where land has already been cleared (eg, replacing single family lots with multi family lots). The goal is to prevent deforestation.
- “ More room for this growth just beyond the present village area.

Those respondents who disagreed that new housing should be built outside the village referenced increased environmental protection and preservation of rural character as their primary concerns.

- “ I think some should be built, but I think 1 acre zoning is too environmentally impactful and ruins rural character.
- “ It is not ecologically sound to parcel cut woodlands and put roads through areas where animals dwell and migrate. Enough already!
- “ More housing equals more people and more traffic especially in recreational areas. It's already hard to find parking for recreational areas due to non-Richmonders frequenting these areas more and more.

Others simply expressed concerns about additional growth generally.

- “ I moved here because Richmond was not built up, like what happened to Hinesburg, Williston and South Burlington. Housing developments will change the nature and small community of Richmond. Furthermore, from my experience, the housing developments in those towns has not made anything more affordable, only stressed the current resources and drove the prices of everything up. We just need some more affordable (like under \$900) apartments or rentals.

**Affordable Housing.** Respondents were asked what they think of when they hear the term affordable housing and 221 answered. Many of the responses referenced a relationship between housing costs and income.

- “ Ability to pay mortgage or rent with current income.
- “ Housing that doesn't make you broke.
- “ Housing that is in balance with one's income.
- “ Having available housing that is affordable to the various income levels of community members and workers in local businesses.
- “ Decent housing at a price the average income earner can afford. Less than 1/3 of a person's monthly income should be spent on paying for affordable housing.
- “ Everyone can find housing that is: 1) Not more than 1/2 take home income 2) able to save for a down payment on a house 3) people aren't worried about how they will pay their rent when minor unexpected financial situations occur.
- “ Housing that doesn't require both parents to work two jobs to afford.
- “ Housing that a one-income family can afford on that one income.
- “ Housing that allows you to pay other bills each month (not having to decide which bills get paid) while still being able to comfortably afford food and other necessities.
- “ Housing that is affordable (rent or mortgage) for people working one job at \$15/hour. Housing that costs less than half an average monthly income for low wage workers, but is clean, well maintained, with functional heat, plumbing, etc.
- “ Having money to actually live other parts of my life rather than rent being my largest expense.

Some definitions focused more narrowly on housing for low-income households or subsidized housing.

- “ Subsidized like section 8.
- “ For people on social security, or with incomes at or below the poverty limit.
- “ Housing that can be afforded by someone earning minimum wage.



- “Housing that a single person or single parent that works in the food service industry can afford to live in.
- “Low income rental units and state assistance with first time home purchases. Unfortunately, there seems to be limited investment in building affordable single-family residences.

Others included housing for moderate-income households.

- “Housing that could be owned or rented with an income of \$50,000.
- “Housing that is affordable to people with a median household income or below.
- “I think it means a house that regular working people who save a bit and manage their money relatively well can afford: teachers, nurses, police officers, etc.
- “I think of the term being applied to lower income families. There is in my opinion, a problem for middle and upper-middle class families where housing is not affordable.
- “In purchasing an affordable home, I think of having to move an hour or more away from Richmond. As a middle class Vermonter, I have recently been concerned about home ownership in Chittenden County.
- “Less than \$350,000 single-family home in good condition.
- “Housing that people making less than 100,000 a year can afford.

Some respondents had negative connotations with the term.

- “Poorly built apartments designed to look decent but then turn out to be crap once you move in and there is no soundproofing and all the trim falls off.
- “I think of unattractive condos that are built out of cheap materials and need constant attention. I would love affordable housing to mean something built well, that is attractive, and the size/building style allows it to be cost effective.
- “Small houses with not much land, close to busy streets.
- “Originally nice, then not well maintained homes.
- “Problems with vandalism, burglaries, more problems in our schools.
- “Trailer park and lessening of my own home’s value because of it.
- “Reducing the quality of the town.

- “Overcrowding and loud apartments.
- “Old tall building with dark halls and small apartment type multi-housing.

Some of the definitions referenced particular forms of housing.

- “High density apartment buildings.
- “Multifamily homes or apartments.
- “Duplex unit, mobile home, subsidized housing.
- “Density and compact.
- “Condos and smaller single family homes.
- “Condos or apartments partially subsidized by government.
- “Mixed-use buildings, tiny homes, Champlain Housing Trust units.
- “Rental housing or shared real estate like condos.
- “Row houses, town houses.
- “Small apartment.
- “Smaller acreage and multi family configuration.
- “Subsidized apartments, trailer parks, habitat for humanity houses.
- “In Richmond affordable housing means a mobile home, land with no home/ utilities on it, or a home that’s pretty much needing to be knocked down and rebuilt.

Some respondents spoke the ability of current residents to continue to afford their home or of the next generation to buy a home.

- “Affordable for people of modest or limited means; older people can afford to stay in their homes as they age and have fixed incomes.
- “How much my taxes are going to add to the monthly cost of living here.
- “High property taxes impact affordability.
- “Being retired and paying \$200 a week for taxes we are near the edge of affordability.
- “Housing based on my income including social security! Any that I’ve seen are not reality based for my income.
- “Young people trying to buy their first home.

- “ I’d like our grandchildren to be able to live here someday if they wish, but who knows if they can. It’s too bad most young families can’t afford a home unless they both are earners.
- “ I’m 27 years old and it’s next to impossible. I’m not even low income, but I still don’t qualify. We as a state need to focus more on trying to help Vermonters live a happy healthy life, and that comes with being able to afford a house, that’s not \$400-600,000. Sorry, but adults my age can’t qualify for that. So for now, I’m living with my mom.
- “ I think the term affordable housing is a joke. How many lower income workers (retail, service industry, beginning teachers, police, etc.) can afford a \$300,000 home? Basic houses (no frills) are not being built these days where young couples can raise kids in neighborhoods with other families.

**General Comments.** At the conclusion of the survey, respondents had an opportunity to provide general comments. The responses illustrated the diversity of opinions about housing issues in Richmond.

- “ 30 years ago people were worried that more housing would trigger a new school and thus public debt. Today is a new era and schools have surplus capacity. Ignore any argument that more housing negatively impacts the schools.
- “ More consideration must be taken in considering long-term costs of providing municipal services to the rest of the residents who do not benefit from those services. The cost of living in this town is prohibitive as it is and adding more compact, multi-unit rental housing is going to drive the costs up for owners. Eventually single-family owners will move out due to costs and it will become a town of renters, losing its rural character/charm.
- “ I’m concerned that additional state and federal spending in designated downtowns only serves to line the existing, white landowners pockets with tax payer money at the expense of new Vermonters. The benefits go to the landed gentry and the rest get to pay rent as conservation policies reduce the available buildable land while driving up its cost. Be sure your solution is not a greater long term problem.
- “ I think Richmond should consider the tenuous balance between rented and owned properties in the Village. I think the Planning Commission and Richmond should be focused on affordable home ownership which is the real challenge for the public. The town should also realize that the Village is already fairly densely populated. If density is to increase in the

- Village, it should only be through reduced lot size where the development is predictable and will meet certain standards.
- “ Town government has held onto a view that new Village housing must be balanced with new commercial space. But there is a housing shortage while commercial space goes unrented. Let the market decide and lower costs/ time of residential housing approvals. More people living in the Village will naturally drive commercial growth.
- “ I think we need to build more housing and affordable housing in the town of Richmond. We need more public transportation and more density in the village area. As our home becomes too much for us I would love to see senior affordable housing in a location in Richmond that would be walkable and with public transportation available.
- “ Accessory apartments should be easier to build and boundary setbacks should be decreased to 5 feet from the rear and sides with 20 feet in the front.
- “ I am in favor of accessory dwellings that fit in aesthetically with what is already here. I feel strongly that infill should not be situated in front of some of the older, historic homes but should be place beside or behind them.
- “ I don’t support visible infill of apartments in the village in order to keep the historic look of the village.
- “ I’m not in favor of too much development. Fix up some of the houses in town. Add some duplexes. No big structures to ruin the charm of the historic town. Build some multi family housing outside of town.
- “ Many people like the neighborhoods in the village, and these are small lots, on quiet streets. Rather than fitting more housing into the village, I would like to see housing development outside of the village that replicates some of those features -- small lots (and smaller houses, more affordable), lots of trees along the streets, simple but visually pleasing design of housing. Our house is a 1890’s railroad home (supposedly built for families of railroad worker). Many people love this kind of home, and yet no one builds this sort of home anymore.
- “ Housing in the village is fine Don’t want Richmond to turn into suburbia with housing developments. No more developments!
- “ I believe the town’s density is enough. We moved here 35 yrs ago looking for an active community life and space.

- “ If people want more housing they should move to Williston, Essex Junction or South Burlington.
- “ Property taxes are ridiculously high - when we had a mortgage, our monthly property taxes were more than our monthly mortgage payment. This is inexcusable, especially since we are not on town septic, town water, have our own driveway and have never had any children in the school system. Residents who do not have children in the school system should receive a tax deduction on their property taxes.
- “ These decisions being made about zoning will impact our neighborhoods for many years to come. The survey is good. Keep seeking input and then listen to what the people who already live here have to say.

## 2. Non-Resident Housing Survey 2021

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### Survey Goal

An effort was made to collect information from people who were or are considering moving to Richmond to supplement the findings of the housing survey for town residents. The goal was to understand the housing needs and preferences of those people looking for homes in Richmond – of particular interest were those people who had not been able to find housing in the community that fit their needs. The survey results will help shape the Housing Committee’s policy recommendations.

### Survey Method

The housing survey was conducted using an online platform (Survey Monkey). The survey was opened from May 17 to June 28. Multiple methods were used to contact people who had looked for housing in Richmond such as through local realtors, employers and housing organizations. The survey was also announced through the Front Porch Forums for Richmond and other Chittenden County communities.

### Survey Respondents

A total of 160 people responded to the housing survey, most of whom (81%) were living in Chittenden County. The table to the right provides a demographic profile of survey respondents.

### Why Richmond?

Survey respondents were asked why they were interested in moving to Richmond. The overwhelming response (74%) was the character of the natural environment. Access to recreational opportunities was also a frequent response (58%). A majority of respondents (52%) also stated that Richmond was one of many communities in the area they were considering. The town’s housing stock was clearly not a factor. Less than 10% of respondents indicated that the availability, quality or cost of housing in Richmond were among the reasons they wanted to live in town.

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### Demographic Profile of Survey Respondents

#### GENDER

63%	Female	16%	Male
4%	Other	18%	NR

#### AGE

19%	NR	29%	35-44	8%	55-64
24%	Under 35	12%	45-54	8%	65+

#### NUMBER OF PEOPLE IN HOUSEHOLD

16%	1 person	13%	3 people	4%	5+ people
34%	2 people	16%	4 people	17%	NR

#### RACE/ETHNICITY

21%	NR	2%	Hispanic or Latinx
74%	White	1%	Black or African American
2%	Other	1%	Asian or Asian American

#### ANNUAL HOUSEHOLD INCOME

3%	<\$15,000	13%	\$100,000-\$149,999
6%	\$15,000-\$29,999	11%	\$150,000-\$199,999
12%	\$30,000-\$49,999	4%	\$200,000-\$249,999
9%	\$50,000-\$74,999	2%	\$250,000+
17%	\$75,000-\$99,999	23%	NR

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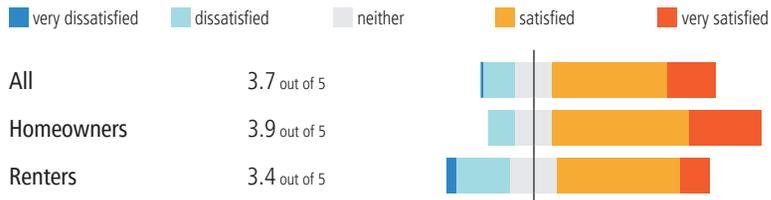
## Current Housing Characteristics

Eighty-three (52%) survey respondents owned their home. Of that group, 61% were living in a single-family home on less than 2 acres of land, 17% owned a single-family home on a larger lot and 10% had a townhouse or condo. A majority (63%) were spending less than \$2,100 per month on housing and only 10% were spending \$2,800 or more. Most of these respondents (73%) were satisfied with their current housing situation.

Fifty-eight (36%) survey respondents were renting their home. Of that group, 31% lived in a building with 2-4 units, 28% lived in a building with 5 or more units and 14% lived in an accessory apartment. Less than 10% were renting a single-family home. A majority (78%) were spending less than \$2,000 per month on housing and 22% were spending less than \$1,000. A slight majority (53%) of respondents were satisfied with their current housing situation.

Similar to the survey of town residents, homeowners had a higher level of satisfaction with their current housing situation than renters. This difference remained even amongst a group largely composed of people looking for a different housing situation.

### Level of Satisfaction with Current Home



## Housing Being Sought

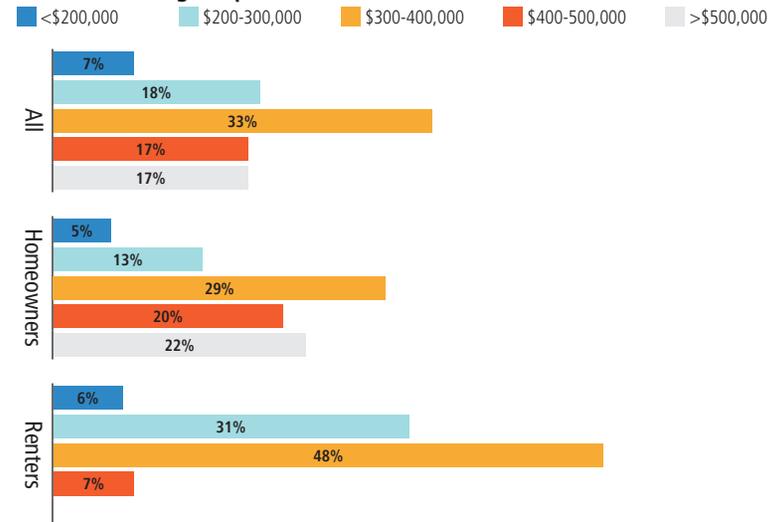
The majority of respondents (71%) were looking for a home to purchase and 21% were looking for a home to rent. Of those respondents currently renting, 50% were looking for a home to purchase and 50% were looking for another rental.

The majority of respondents (57%) were looking for housing anywhere in Richmond and 34% were looking in the village. The percentage looking in or in the village varied from 29% of respondents looking to purchase to 68% of respondents looking to rent.

The majority of those looking to buy (70%) were looking for a three-bedroom home, 42% would have considered a two-bedroom home and 27% wanted a four-bedroom home. Only 3% expressed interest in a 5 or more bedroom home. Most renters were looking for a one-bedroom (59%) or two-bedroom (68%) home. 24% indicated they would like a three-bedroom.

Respondents looking to purchase a home expressed a greater interest in a single-family home on 2 acres or more (70%) than in a single-family home on less than 2 acres (60%). 17% indicated they would purchase a townhouse or condo. Those respondents who were renting were more flexible about the type of home they would consider buying (38% indicated they would purchase a townhouse or condo and 10% indicated they would purchase a mobile home on its own lot).

### Maximum Willing to Spend to Purchase a Home in Richmond



Respondents looking to rent a home in Richmond indicated they would consider:

- » Apartment in a building with 2-4 units (65%)
- » Accessory apartment (53%)
- » Single-family home on 2 acres or less (50%)
- » Apartment in a building with 5+ units (44%)
- » Apartment in a mixed-use building (44%)
- » Townhouse or condo (38%)
- » Single-family home on more than 2 acres (38%)
- » Mobile or manufactured home on its own lot (15%)
- » Mobile or manufactured home in a park (12%)

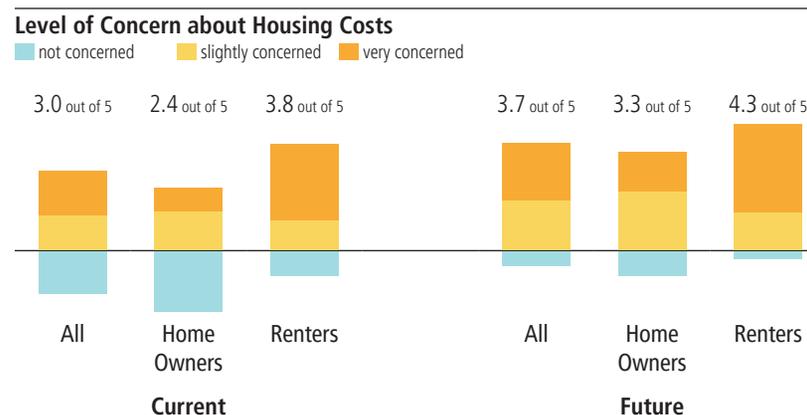
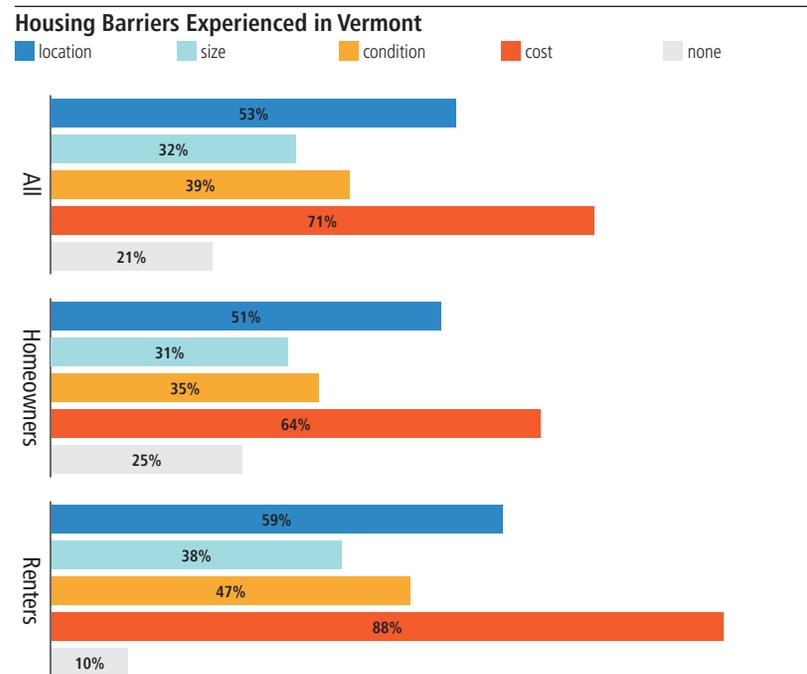
The majority of respondents looking for a rental property (62%) selected \$1,000 to \$1,500 as their maximum they were willing to spend a month on housing. 26% indicated their maximum was less than \$1,000.

### Housing Barriers

Respondents to the non-resident survey were asked the same series of questions as respondents to the town resident survey about their housing experience and concerns about their ability to afford housing now and in the future.

Unlike the response from town residents, the majority of non-resident survey respondents (79%) indicated they had experienced barriers to meeting their housing needs while living in Vermont and 90% of renters indicated they had experienced barriers.

The majority of survey respondents (55%) reported they were concerned about their current housing costs and that figure was 74% for renters. Most respondents (74%) expressed concern about being able to continue to afford housing in the future and that figure was even higher (88%) for respondents who were renting a home.



## Comments from Respondents

Survey respondents were able to write in other answers or additional comments on several questions. The survey also included several open-ended questions. Those responses are summarized below.

**Must Haves.** Survey respondents were asked what were their “must haves” when looking for housing in Richmond.

There were 75 responses from respondents looking to buy a home in Richmond. Many responses mentioned yard space and privacy from neighbors:

- “ 3+ acres, wooded lot, near town, but not directly in town.
- “ 3 bedroom 2 bath, private yard space, basement, open living space.
- “ A backyard or close to a park.
- “ A decent amount of land on a fairly open lot.
- “ A little land, somewhat close to interstate.
- “ Access to nature, natural beauty on property.
- “ Acreage and sound home, preferably with outbuildings and a small country neighborhood.
- “ Affordability within my budget, at least one bathroom, at least two bedrooms, a sense of privacy.
- “ Affordable, somewhere for a home gym and wood shop (basement or garage), not super close to other houses, in very good shape. Area for a garden semi rural and 2-3 bed 2 plus baths. In good shape.
- “ At least 2 acres of land, and a lot of distance from the nearest neighbor. 1.5 baths+, 3+ bedrooms.
- “ Charming build and neighboring builds, privacy between neighbors, preferably built within the last 30 years. Open concept with 3+ bed, 2+ bath and area for an office due to increase in working remote.
- “ Enough space and land
- “ Flat enough ground for garden, two car garage, fairly new, 5+ acres, own sewer and well, good, reliable internet, ability to get local TV stations via antenna.
- “ Garage. Isolated.
- “ Good kitchen and acreage.
- “ Historic home with recent window upgrades, ability to use wood heat, land, privacy.
- “ Home: good-size kitchen, at least 2-3 bedrooms, many windows. Property: not on a busy road, a yard for a garden, trees, back desk/space for a BBQ grill.
- “ House with character, land and houses not on top of each other.
- “ Land for gardening, privacy, good kitchen, well-insulated.
- “ More than 1 acre, no neighbors on top of us.
- “ Natural beauty.
- “ Natural gas, cable or fiber internet, proximity to outdoor space (either on-property or public nearby), gardening space, access to recreation.
- “ Nature, good parking, washer/dryer, internet and cell signal.
- “ Nature, more than 2 acres, not too close to neighbors.
- “ Nature, not “too” close to neighbors, broadband internet, 3 or 4 season room.
- “ Nice land, 3 bed 2 bath with attached 2 car garage. We did not want a fixer upper either.
- “ Not on a main road, basement and garage or in the flood zone.
- “ Not too close to the road, neighbors, access to nature close by, a garage or shed, yard for a garden.
- “ On relatively flat land, can see wildlife in my yard, on a paved road, nearby neighbors.
- “ Outdoor garden space.
- “ Price and privacy.
- “ Price. Off of busy main roads. Land.
- “ Privacy.
- “ Privacy, nearby walking/hiking trails, land surrounding.
- “ Property. Would like 10 acres +

- “Quaint neighborhood characteristics, private or semi-private property, farmhouse or older-type home.
- “Quality construction, woodland, open land for house and gardens. Kitchen for serious cooks. Master bath. Attached garage or space to add one.
- “Quiet neighborhood, access to nature, large enough property for a small farm.
- “Rural feel.
- “Rural, wooded lot, not too close to neighbors, with at least 3 acres. Good condition house not on a major road.
- “Safe, space for gardens, at least 2 bedrooms, outdoor areas to walk and play.
- “Single-family home on the smaller side (1500 square feet or less), within or very near a wooded area.
- “Some land, a garage, privacy.
- “Some private space.
- “The house should be distant from the road. Privacy and quiet. Some garden space.
- “Yard space for gardening, distance from neighbors, set away from the road.
- “Yard, mud room, garage and at least 2 bathrooms.

A smaller number of respondents were looking for housing in a walkable, neighborhood setting:

- “Drivable roads, close community .
- “Easy biking distance to the trails. Easy walking distance to shops and restaurants and parks.
- “Either walkable access to the town or proximity to nature.
- “Friendly neighbors, proximity to grocery store, deli, restaurant.
- “Looking for neighbors within sight-with kids!
- “Natural gas and sidewalks
- “Sidewalks and neighborhood feeling.
- “Walkability to the village.

- “Walkable to town and amenities and market.
- “Wooded or mix of open and wooded, near neighbors but private, others in close enough proximity to bump into them when walking doing yard work but not on top of each other.

A number of respondents listed a garage as a must have feature in a home:

- “1 acre of land, 3 bedroom, 2 bath, attached garage, budget of \$375K.
- “1/2 acre or more 2 bedrooms Potential for a garage Storage of some kind.
- “2-3 bedroom home, well constructed, 1-4 acres, 2 car garage, good neighborhood, accessible within reason to I-89.
- “Attached garage, central cooling, legal firearms and shooting.
- “Garage. Air conditioning.
- “Must have garage.

Several respondents mentioned affordability or age/condition of the home:

- “Affordability (we are first time home buyers). We are finding that our price range doesn't allow for much else in the way of “must haves” in central Vermont.
- “Must was affordability. When I was buying in 2018 I wanted something under \$300,000 and didn't find house that I liked in that range in Richmond. Ended up buying in Essex Junction.
- “Quiet, safe, sunny, away from F-35 flyovers, affordable, under \$400
- “Built after 1990, with high quality materials.
- “New build condo with central air or heat pump, mature trees.
- “Newer home, do not want to fix it up.
- “Quiet, relatively move in condition.

A few respondents were looking for low maintenance or single-level homes:

- “I'm 63, so easy to care for home.
- “Main living on a single floor. Double pane windows and well insulated. A garage. One and a half baths or two baths. Low maintenance.
- “Trees, internet access, ability to have a dog and or a cat, one level living.

There were 29 responses from respondents looking to rent a home in Richmond. Many responses included a list of desired characteristics/amenities or spoke about condition/maintenance. Parking, storage, laundry and outdoor space were all mentioned.

- “Accessibility both structurally and financially. I’d prefer to live in senior/disabled housing with less than 25 apartments. Where I live now has 100 units and we have a recurring problem with bedbugs and roaches when a new tenant moves in. I would love to have a little private balcony or deck area so I could go sit outside in private. I would like to live in a quiet, safe area within village area.
- “A full size kitchen and nice bathroom.
- “At least 10’x 10’ of dry storage space, entire building mold free, natural light in all rooms including and especially bathrooms, fan in bathroom, multiple closets, parking, space for outdoor fire, ability to build gardens, ability to practice archery, no credit check required, 9’-10’ ht. ceilings for my loft bed frame, space to conduct woodworking (preferably heated and dry), space to grow plants indoors (floor that can get wet, electrical requirements, water faucet for hose, filters, pumps, etc.)
- “At least 2 bedrooms, 1 and 1.5 bathrooms, dishwasher, laundry or laundry hookups, close to I-89 and park and ride, well insulated, good WiFi, kid friendly, quiet neighbors
- “Laundry on site, outdoor space, privacy from neighbors, close to stores/resources, on a paved and plowed road
- “Safe location, assigned parking prefer garage or parking garage, newer or renovated property
- “Thoughtfully designed building and space, and w/d availability.
- “Parking, some storage, clean, building/property has not been neglected, preferably pet friendly.
- “Proximity to work in (west of Richmond Village) as much as possible. Under \$1200/mo. parking spot. Trustworthy landlord with good record of maintenance and tenant relations. Laundry on-site. At least a little of a backyard / calm outdoor space.

A number of respondents mentioned allowing tenants to have pets.

- “2+ bedrooms, storage, dog friendly.

“Allows cats, porch or deck.

“Dog friendly.

“Non-smoking, pet friendly.

“Pet friendly.

“Pets allowed, Section 8, raised garden bed allowed, not in a building (PTSD-noise), access to nature close by (some place to sit outside, eg porch).

Similar to those looking for a home to purchase, yard space, quiet and privacy was important to many respondents looking for a home to rent:

“A yard and plenty of space

“Access to trails, not in an apartment complex that was just built by the railroad. Prefer small abode on land, etc. Prefer neighborhood.

“Looking for a quiet sleepy area with space to garden

“Quiet, surrounded by nature, close access to community resources, snow removal.

Many responses mentioned affordability:

“A place that would take Vermont state housing authority.

“Affordability (none meets this criteria now).

“Affordable rent, housing in decent condition & clean, some outdoor space is a plus.

“Affordable with a full kitchen, allows pets. Close enough to downtown to bike. Affordable. Actually affordable.

“Affordable, pet-friendly.

“Quiet area, affordable.

“Walkability, affordability.

A number of respondents wanted to be located in a walkable, village area:

“Must be able to walk to shops.

“Village living, walkable to stores, post office, churches, library, schools and nature.

“Walkable to stores and possible work places for at least one member of couple (allow 1 car living). Affordable rent. Outdoor space, good kitchen.

**Deal Breakers.** Survey respondents were also asked what were their “deal breakers” when looking for housing in Richmond.

Of the 73 respondents looking to buy a home in Richmond who answered this question, a many mentioned cost:

- “A fixer upper. Too expensive.
- “Cost.
- “Didn’t find anything for sale in my price range.
- “Never any real estate for sale. Or nothing, almost literally, in price range or unattractive or poor repair for \$400+.
- “Nothing under \$400K
- “Overpriced. Located near highway. No private land/yard.
- “Price.
- “Price. Knowing the housing market is wild right now, but hoping things don’t remain prohibitively expensive. And we love the village, but not looking to live right in it.
- “Prices too high, proximity to a farm with smell of manure, close proximity to neighbors, only one bathroom.
- “Property taxes.
- “Size and price.
- “Taxes.
- “The taxes in Richmond were higher than other areas and it didn’t seem like you got much infrastructure for higher taxes.
- “Too expensive.
- “Too much money, too in need of repairs, not appealing to us.
- “Too small, too expensive, not in good condition.
- “Ugly or being too pricey
- “Unaffordability within my budget

A number of respondents identified lack of privacy/yard space or proximity to high-traffic roads:

- “Being near the main road or a highway is a NO. No privacy or garden space is a NO. (Though the garden can be rooftop or small backyard.)
- “Cheap construction. Would not buy directly on heavily traveled road.
- “Dense clustering.
- “Distance from neighbors, some privacy.
- “Lack of privacy.
- “Living in a populated area.
- “Nature, not “too” close to neighbors, broadband internet.
- “No private space
- “Not large enough lot sizes.
- “Not likely to flood, not adjacent to another building or business.
- “Not right in town
- “On a busy road, high price.
- “Overbuilt neighborhoods, lack of trees and green spaces.
- “Propane heat and main road (too much high speed traffic).
- “Proximity to neighbors. Less than 1/2 acre. Some dirt roads.
- “Proximity to road is a deal breaker, if it’s too close to major street we would shy away due to noise and kid safety. We would avoid flood zones.
- “Quaint neighborhood characteristics, private or semi-private part of the property.
- “Too close of neighbors, less than 5 acres, homes priced more than they are worth, poorly kept roads.
- “Too close to roadway, too close to neighbors (but willing to be within eyesight).
- “Too close to the highway.
- “Very close proximity to neighbors.

Other respondents spoke of poor quality construction, lack of internet/cell service or the need for improvements to the home, and some identified types of housing they would not consider:

- “ Cheap construction/poor quality or very dated. Highway noise.
- “ Condos.
- “ Fixer uppers, no yard, not well taken care of.
- “ I’d never live in a mobile home, or somewhere really far out in the woods.
- “ Inefficient utilities, DSL internet, strict HOAs.
- “ Needed a lot of work, good floor plan, open kitchen.
- “ No garage.
- “ Poor condition, in the village/close neighbors, exposed lot.
- “ Poor quality housing stock Too close to busy roads
- “ The condition of the home has to be at least decent, not too many repairs needed, has to be in a safe location relative to the roads, and must have at least 3 bedrooms.

A few respondents raised concern about nearby properties and neighbors, noise, flooding or other potentially negative aspects of particular properties or locations:

- “ Flood zone
- “ Grumpy old people
- “ Inability to find suitable land.
- “ Lack of multi-use paths/bike and sidewalks
- “ Lead paint, mold, neighbors with lots of cars parked on their lawn, thin blue line signs.
- “ Major renovation work, poor looking neighborhood, noisy neighbors, BLM flags everywhere, cancel culture.
- “ No mobile homes, no trashy old houses with dead pickup trucks in the yard.
- “ Noise level.
- “ On a dirt road, on a hill, far from town services.
- “ Quality of school district, 2 bathrooms, yard space.

- “ The proximity to electric transmission lines was a significant deterrent, as were the property taxes relative to the services provided for them. We wound up buying in Shelburne, and the taxes were about ~\$4,000 less per year with more services.
- “ Too close to river, house too dark, not enough land, cost.
- “ Too far out on a country road on our own with few neighbors.
- “ Traffic adjacent home, noise, nighttime light pollution, drug dealers/crime,
- “ Ugly neighbor and HOA neighborhood
- “ We are on hold because we weren’t in love with the high school and feel that CVU is a better option for our family. We will likely stay in Shelburne while kids are in school (they are elementary and middle school currently).

Of the 23 respondents looking to rent a home in Richmond who answered this question, a many mentioned affordability and availability:

- “ Affordability.
- “ Cost.
- “ Cost of rent, place that is dirty or in disrepair.
- “ Lack of availability.
- “ My share of the rent would be 375 a month or less with utilities included.
- “ Nothing was available.
- “ Rent above \$1300 that does not include any utilities, neglected building and/or property by landlord, no washer/dryer hookups
- “ They are all too expensive for me to afford.
- “ Too expensive, the creamery was so expensive and tiny.
- “ Too expensive.

A few identified landlords or lack of property maintenance:

- “ Landlords with discriminatory and unreasonable expectations for applicants. Poor road conditions and/or not well maintained in winter.
- “ Poorly maintained, unclean or no availability for a washer/dryer.
- “ Slumlord/bad maintenance.
- “ Unkept property to rent , shabby apt. Too far away from amenities.

Other respondents spoke about not wanting to live in a large apartment building, needing to find a place that allowed pets, and other characteristics of rental properties they had looked at:

- “Bad smelling roommates (cheap cologne), mold, no dishwasher, not enough closets, no storage, vinyl flooring, any laminate flooring, bathroom without window, windows that don’t open or have screens.
- “College kids, too far from I-89, not well insulated, no dishwasher, no laundry or laundry hookup, no backyard.
- “I could not live in area where there is a lot of noise, drug activity or crime.
- “Large complex or mixed use complex. Prefer more natural setting.
- “No apartment complexes homes preferred.
- “Noisy and congested.
- “Non pet friendly.
- “Not pet friendly, which was all of the rentals I found in or just outside of Richmond.
- “Right on highway, in a building, no yard space, no pets, bedroom on first floor.

**Affordable Housing.** Respondents were asked what they think of when they hear the term affordable housing and 97 answered. The range of responses was very similar to that of Richmond residents.

- “I just need to be able to live comfortably.
- “Able to purchase with a mortgage payment less than my current rent+utils (1600 avg) and low down payment (\$20,000 at this time). Student loans are making saving for a down payment very challenging.
- “Cheaply made poor design and construction using plywood. Slap in the face prison planet philanthropy - refuge camp - intolerable conditions - people who are addicted to cigarettes, drinking and opioids - domestic violence - wage slavery - suicide - crime - depression - sickness - sadness - riding the bus - cold and mold.
- “Fair price for quality accommodations. A place that a working person/family can afford without working multiple jobs.
- “Hopefully apartments or condos people on Social Security can afford.

- “I think it’s a joke! I am single and to find a nice place that’s “affordable” in Chittenden county is extremely difficult. Prices are too high and selection too limited.
- “I think of poor quality housing and (in Vermont) and housing that is either only accessible to those with very low incomes (and not really affordable for them) or an unrealistic view of what “affordable” is for anyone earning an income above the poverty line.
- “In years past the term “affordable housing” was associated with low income individuals and minimal, cookie cutter housing built in an “out of the way” location. However, I think that has changed with newer developers. To me now it means thoughtfully designed apartment with modern amenities for people of all income levels.
- “It does not truly exist.
- “Less than 800/month before utilities. Availability of studio or 1 bd apartments. Not kitchenettes.
- “Limited options for people, almost impossible to find in VT. When I lived in Richmond in the 1990s, the cost was reasonable, now the same space is 3 times the cost which is outrageous.
- “Low income and only for those with assistance. I want there to also be housing that is affordable for someone like me, making \$45,000
- “Municipal bans on apartments, minimum parking requirement, FAR restrictions, and minimum lot sizes.
- “NIMBY
- “Paying at least 1200 dollars or more for rent in Chittenden County which is ridiculous to pay.
- “People living pay check to pay check, bunch of kids, parties, drugs....not someplace I want to live.
- “Rental properties with poor landlords, and sometimes not great tenants.
- “Section 8 or subsidized housing that there’s a long wait list for.
- “Serving a variety of incomes, walkable and not car-dependent.
- “Sub-par construction, multi-family, lacking privacy.
- “That it will be too small to meet my needs and will be run by an overbearing invasive housing authority. That it will only have 2 bedrooms when I need 3.

That the housing authority doesn't give a bleep about residents (I've lived in housing run by BHA and Cathedral Square for over 20 years). Not enough wheelchair accessible units.

“That we need more supply to meet demand, and that older generations need to understand that property values going up for them means younger generations will have a harder time housing themselves and starting families.

### 3. Focus Group Notes

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#### EMPLOYER FOCUS GROUP

##### 1. Introduce yourself and tell us a bit about yourself and your business.

Lisa Curtis, owner of Sweet Simone's. She noted that more people living in town will be good for her business. There is a strong local following that supports the business year-round. She lives in the Huntington area. She knows that it is nearly impossible to find housing in the region. You need to know someone to get a house before it goes on the market. Her employees are not moving into town or moving from a long distance. They commute, primarily from around Chittenden County.

Ben Kinnaman, founder of Greensea Systems and Armach Robotics. His business has been based in Richmond since 2007. He has about 50 employees working out of two buildings in Richmond. Those facilities are 100% maxed out on space. The business is growing 50% annually. Mr. Kinnaman noted he was committed to growing in Richmond – he wants to invest in his own community, where his kids go to school. Jobs at his company average a six-figure salary, but still housing is an issue. He is recruiting people from all over the country. He hired 26 people in 2021 and most relocated to Vermont. Quality of life is a big draw. He brings people in and sells them on Vermont. They want to live in a more rural setting (single-unit home with land) and put down roots, but housing is nonexistent. Mr. Kinnaman noted that he and others at his company are reaching out to friends, family, realtors to find housing for new employees. He wants to keep growing in Richmond, but there needs to be housing.

Sue Lapointe, owner of Little Tots Academy. She owns a childcare center in Richmond and three others in other communities. The Richmond center has 13 staff. Only four of them live in Richmond; two of those are still living with parents and cannot afford to live on their own in Richmond. An employee she had last year lived in an apartment in the Creamery. She could only afford the \$2,000 a month rent because she was helped by her parents.

Childcare workers cannot afford to live in the community. There is nothing on the market affordable to them.

Gabriel Firman, owner of Hatchet and Big Spruce. He has 20-30 employees at a range of salaries. A lot of the staff is very young. Some are still living with their parents. Staff members are looking for places in Richmond. He provides housing for two staff members in apartments above the restaurants. He sees Richmond as being on an upward swing and at the beginning of something. He wants to stay and be a part of the community. Housing is part of any plan for expansion. He thinks that the housing problem needs to be solved by individuals not the town. He suggesting learning from our neighbors and drawing on ideas from communities that are bigger with more experience..

Heidi and Peter Bormann, owners of Mann and Machine. She noted that their employees live in Richmond or nearby. They also have rental properties in Richmond. There is a need for more rental housing in Richmond. She sees community becoming more accepting of that. She wants to see the zoning changed and opened up to allow more housing where there is water and sewer. There is a need. Demand for rental is unbelievable. Richmond is sought after as a safe place to live with a strong sense of community. There is potential for more housing.

Dan Noyes, of Richmond Home Supply joined the meeting in progress after introductions.

##### 2. How has housing affected your business? What role do you see for employers in responding to the region's housing shortage?

Ms. Curtis noted that her business is not struggling right now. Her pay scale is good for the food industry and employees are willing to commute for now.

Mr. Firman shared his experience trying to rehabilitate a derelict downtown business. He had a project that fit the town plan (creating four upper floor

housing units), but the zoning didn't fit. It should have been a 70-day process to get to approval, but instead it took nearly two years. That was a small project. He has larger scale ideas for market rate small apartments in Richmond Village. He wants to move those forward but is terrified about the process. The slow moving wheels are a problem and are not serving the community. He has sat on the DRB. Many people serving on boards don't get that time is money. There is lots of turnover with volunteer boards, which slows progress. Zoning Administrator only sticks with the job for one or two years. There is no continuity other than the Town Planner. People are averse to changing the community they love. But change is occurring all around Richmond. We need to make thoughtful, conscientious change.

Mr. Kinnaman noted that the town can't build housing. He recommended that they reassess their role – a facilitator rather than a blocker. The starting point in Richmond is no rather than facilitating a yes within a set of values. He is aware of many examples similar to the one shared by Mr. Firman. He has been trying for a year to get a crosswalk light in front of the Creamery to allow his 50 employees to safely cross between the two buildings they are working out of.

Ms. Bormann noted she had served on the Economic Development Committee. There has been positive change downtown. There used to be boarded up windows. We identified that parking requirements were stopping businesses from locating in the village. We got that changed. That was one improvement. More is needed. Businesses can get permits in other towns in 60 days. It takes two years in Richmond.

Mr. Firman expressed frustration about the time he has spent/wasted working with the Planning Commission and Selectboard. There needs to be broader recognition that people are trying to do what the town wants to be done. He agreed that the relaxing of parking requirements was a major improvement.

### **3. What are the housing needs of your workforce? What barriers do your current employees or potential hires face in finding and keeping housing? What do you see happening to housing that is currently affordable?**

Mr. Firman described the town as homogeneous – people with 2.7 children and a \$500,000 house. He noted that younger people would like to live in Richmond, but there is nowhere for them and they cannot afford it. Richmond needs studio, one-bedroom and two-bedroom apartments that are walkable to downtown. Diversify the housing stock to diversify population.

Mr. Kinnaman noted that the homogeneity that Mr. Firman described is what his employees are looking for. It is the Vermont ideal – nice housing in a rural setting with land. It too is in short supply in Richmond.

Mr. Firman spoke about the cyclical nature of economic change in community. Richmond had an agrarian economy. That is largely gone and something new is happening now. He wants Richmond to thrive. People are scared of change. He wants to enhance the community. People want to live in Richmond and that is a good thing. The town has an opportunity to create some higher-density places. The town has to take a stand and not be afraid of a vocal minority.

Ms. Curtis responded to Mr. Firman. She was concerned that he was envisioning big apartment buildings. She noted that people like Richmond because it is small and quaint. Pre-fab housing and apartment buildings would change the feel. She noted that she also rents out apartments above her business. She has had no problem keeping those units occupied. The people renting those are apartments are not working in town. Most of them work in Burlington, South Burlington, Williston, Essex. They choose Richmond to live in because they want a smaller, quieter community. She also noted that there is no indication that the recent increase in house prices will be short-lived. She doesn't think prices will drop back to where they were even just before the pandemic.

Mr. Firman said he was talking about high density housing. He knows everyone loves the pastoral landscape. It is a design problem. New

development needs to fit in. He doesn't want cheap, boxy buildings. He wants to see Richmond grow tastefully and thoughtfully. The goal should be to meet the needs of the community without changing it too much.

Ms. Bormann agreed that everyone loves the charm. She also noted that the people living here are not working here. Her suggestion is to break up larger homes into apartments, condominium-ize buildings, and convert garages and barns to housing. She noted that the requirement for owner occupancy limits the potential of creating accessory dwellings. If we used buildings that are already here for housing, people would not realize there is even a change. If on water and sewer, housing should be high density. There should be more upstairs apartments in village business buildings. If people are concerned about design, then that is what the DRB and planning should focus on.

#### **4. Are there town or state regulations that discourage needed housing? What should Richmond be doing that it is not?**

Ms. Bormann asked if the Housing Committee members have gone through the permitting process. She thought this was an important perspective for the committee and to help them understand the frustrations. Two years is common time it takes to get even basic approvals in Richmond. This should be an eye opener.

Mr. Firman noted that watching the town work with the developer at the Creamery was a painful process. He dislikes regulating density by number of units. The Creamery project was limited unnecessarily. He thinks it creates an incentive to build larger, more expensive units. Not all units are the same size and so they should not be treated equivalently.

## **OLDER RESIDENTS FOCUS GROUP**

### **1. Introduce yourself and tell us a bit about yourself, where you live, and how long you've been in Richmond. What aspects of the community appeal to you? If you have been living in Richmond for many years, how has the community changed?**

Kathleen Truax. She has lived in Richmond for 37 years, just recently retired. While she loves Richmond and her home, a 2-bed, 2-bath house on one level that was under \$400,000 would be ideal. This option just doesn't exist. Other than housing, her other concern is that roads are dangerous for walking and biking. She was disappointed when the roads were re-done 15-20 years ago without shoulders or space to bicycle. One improvement in town is the market.

Karen Yaggy. She has lived in Richmond for 50 years. She moved in before the town started to grow. The community was really rundown and buildings were in bad shape or abandoned. The town has doubled in size while she has lived here. There has been expansion in services over time. Growth has been mostly good. There is more local employment and businesses. There are a lot more recreation opportunities. It is unfortunate that there are so few housing options for seniors who want to downsize. There are also challenges for young people coming in to the community.

Gina Haddock. She has lived in Richmond for 32 years. She also loves Richmond. There is a lot more conservation of land and improved resources like the Senior Center. Development of the downtown is positive. Community members have put a lot of thought into how the town should grow. She would like to be able to downsize when she wants to and be able to stay in Richmond. Doesn't see options for that now. She would like housing for seniors that is more community based and that has shared space but still with private units.

Betsy Emerson. She is 77 years old and doesn't want to live anywhere but Richmond. She would like to stay in her current house but the cost of converting it to one level may not make sense. She doesn't want to live in a high-rise in Burlington. She likes small town living and having land and

animals. She has an adult child who is raising a family in Richmond. There needs to be senior housing for those who are not poor but also not rich.

Jane Landingham. She has lived in Richmond for 13 years. She thinks her small two-story house would be a great starter house for someone else. She would sell her current home if there was somewhere else to go. She loves Richmond. Richmond has grown in a good way for most people except there needs to be senior housing.

## **2. How has the availability and cost of housing affected you and your family? Have you, other family members or friends experienced housing barriers in Richmond or the Chittenden County region?**

Kathleen noted that all the housing that has been built lately is all two or three levels. She gave an example of a single-level, ranch-style home on Sand Hill towards Essex. There are very few such homes. It sold very quickly.

Gina thinks builders are missing the mark. Baby boomers are reaching the point where one story is what they want. No one is building that.

Karen said she lives in a one-story ranch but it has a lot of outside stairs. Given the lot, an attached garage is not possible. She thinks Richmond should be looking outside the village for suitable places for senior housing. She likes the idea of community developments with a mix of ages – not just senior housing. Zoning should not eliminate the possibility of those type of developments outside the village.

Jane spoke about a three-story building in Burlington that looks out on the lake with condos that are long and skinny with lake view. Rear of building has walkway with an elevator to parking below. That offers one floor living but in a multi-story building. It is also a small footprint building. Buildings like that could be less expensive than a bunch of single-level detached homes.

Kathleen commented that multi-unit buildings need to be soundproofed better.

Karen spoke about Taft Corners. They are trying to meet housing needs but the buildings don't have outdoor space. There are no balconies, porches or pocket parks. Dense housing needs access to greenspace.

Gina agreed that Williston has an oppressive feel. Buildings are packed in.

Kathleen also thought a balcony or patio – some private outdoor space – is important. Privacy is important.

Jane noted it is harder to go to a public park when you get older because mobility is an issue. Having outdoor space at home is better.

Karen commented that people who have lived many years in Richmond are accustomed to a private home with private space. Moving into communal living is a big change.

Jane talked about Richmond Terrace. They have a communal room but also small, private apartments. They have gardens and places to walk. They are close to town. The design is good and well managed. There needs to be more housing like that open to more people (Richmond Terrace is income limited).

## **3. What are your housing needs/preferences now and how do you think your housing needs/preferences may change over the next decade? How well are those needs/preferences met in Richmond?**

Kathleen noted she is not crazy about winter anymore. She would not want to live somewhere where there would be limitations on leasing out a unit if you only wanted to live in Richmond part-time and go elsewhere for the winter. It is also important to allow for pets.

Karen talked about the need for a nursing facility. If someone gets ill or needs to recover from an injury or surgery, they end up out of town. If your spouse ends up in care far away, the commute is tough.

Jane agreed and mentioned the need for housing that is accessible.

Karen asked about the economics of building small, compact homes. She noted that some communities have inclusionary zoning that requires affordable units.

Jane pointed out that right now the people buying in Richmond already have houses and come to the market with equity. It is hard for people entering the market without equity.

**4. Are there town or state regulations that discourage needed housing? What should Richmond be doing that it is not – both specific to housing, and more generally to meet the needs of older residents?**

Karen thought the town had shown a lot of support for the housing at end of Railroad Street and on Church Street. Town does work hard to deal with housing issues. Richmond has its physical limitations. That is nice because it keeps the rural look. She again raised the point that we need to look beyond the boundaries of the village for solutions.

Gina said she thought the zoning was important and did not want sprawl. But she agreed with looking outside the village for opportunities for housing. Housing could be one or two miles out. If it was safe to walk and bike, people could still get into the village. More should be done to make it safe to walk or bike from the outskirts.

Jane would like to see a committee focused on senior housing. She wondered whether it would be possible to build elevated buildings in the floodplain?

Betsy commented that finding a site is a complicated problem. She thought anything moved out of the town center creates transportation problems. She noted that soon there may be a time when she won't be able to drive. She thought it was a good idea to look for land for senior housing. It would be very good if someone would donate land. Builders are not going to meet need without public support.

Jane suggested renovating existing buildings. There are under-used buildings in the village.

Kathleen reiterated her ideal housing option: 2-bed, 2-bath, attached garage on one level and a little land with a patio or similar outdoor space. Affordability is also key.

Betsy noted that there are both active, healthy seniors who want independent housing and those who are frail and need assisted living housing. The cost of in-home care is prohibitive when services are not provided.

## YOUNGER RESIDENTS FOCUS GROUP 1

1. Introduce yourself and tell us a bit about yourself, where you live, and how long you've been in Richmond. What aspects of the community appeal to you? What would you like to see change?

Dan Mullen lives across from Round Church. He moved from Burlington last year, and is from Pennsylvania originally. He works in Burlington. He either wanted to be in the city where he could walk to work or somewhere where he could recreate out the door. He didn't want to have to get in the car to do everything. Buying a home in Burlington was not a possibility. In Richmond, he has access to recreation. The major downside is the lack of mass transit in Richmond. You have to get to the park-and-ride to take the bus. The connectedness between Richmond and Burlington for biking isn't good. The Route 2 shoulder is unsafe for biking, particularly during morning commute. The limited rental and multi-unit housing stock keeps younger people out. It limits who can live in Richmond – upper middle class. Dan has not met many young adults living in town.

Shannon Dufour-Martinez lives at the Fayer Corners - Hinesburg Road area. She bought a house six years ago, which she loves and wants to stay in as long as possible. Previously she lived in Burlington and she is a UVM grad. She thought Richmond would be out of her price range but found a house at a busy intersection that her household could afford. She noted that they would not be able to afford the same house now given how much prices have increased in just six years. The house is on one acre of land but is surrounded by hundreds of acres of open land. They can recreate out the door too. It is a good location given that she travels for work around the region. She likes that Richmond is a small, close-knit community. She agrees transportation is the biggest challenge. Her home is far from the bus line. She has a young kid now but thinks about how her kid will be able to get around in a few years. There are no sidewalks. Richmond needs better neighborhood connectedness in rural parts of town. They have to drive everywhere.

2. How has the availability and cost of housing affected you and your family? Have you, other family members or friends experienced housing barriers in Richmond or the Chittenden County region?

Shannon noted that nothing is affordable. She has been considering building an ADU on her property. She thinks there is room for more housing, more creative housing, in Richmond. More affordable single-family homes are needed. New housing is outside the price range of people who are looking for housing. An affordable home would be under \$300,000.

Dan also noted that based on what was available and what they could afford, he ended up with a home at a busy four corner intersection. He noted that everyone loves Richmond. The financial barrier to buying a home in Richmond is huge and there is a limited amount of housing available at any time.

Shannon discussed that their home purchase was at the top of their budget, which has limited what improvements they can afford to make to their house. It is an old house and needs work. It is difficult to both pay for a home purchase and to maintain or improve the home as well. Her older neighbors are struggling to maintain their home. Their home is now in poor condition with a lot of deferred maintenance. When they can no longer live in the home, the building will likely be torn down and replaced with a new, expensive home. Shannon is concerned that Richmond is losing older residents and that many are living in housing that is in poor condition.

Dan says he and other friends his age worry about whether their income will stay in front of housing costs. They have well-paying professional jobs and that is still a concern.

Shannon noted that people working for the Town of Richmond cannot afford to live in town.

**3. What are your housing needs/preferences now and how do you think your housing needs/preferences may change over the next decade? How well are those needs/preferences met in Richmond?**

Shannon hopes to stay in her current house long-term. She doesn't think they would be able to afford another home in Richmond anyway. They are currently trying to get her in-laws a place to live nearby. They have not been able to find a suitable home for an elderly couple. This has been less of a matter of cost and more due to the limited supply of accessible homes.

Dan thinks that at some point they would want to move to a less busy street or less busy area in town. For now, they cannot afford to do that. He wonders whether they will have to move to another community to find a quieter place they can afford.

Shannon noted that she both wants there to be more housing in a reasonable price range in Richmond and doesn't want the town to feel overdeveloped. This is a careful balance. There have been five new houses built across the street and seven down the road recently. She thinks the town's development review process is effective because those projects have fit in pretty well. Still, it is a lot of lost open land near her home. She noted that the Richmond community gets highly involved when there is a big project.

**4. Are there town or state regulations that discourage needed housing? What should Richmond be doing that it is not – both specific to housing, and more generally to attract and retain younger residents?**

Dan is a Planning Commission member. He is surprised by how much push back there is on "affordable" housing and multi-family housing. Everyone turns into a NIMBY when the Planning Commission tries to implement change that people have said they want.

Shannon thinks a lot of people will push back on multi-family housing. Overall, she doesn't think there is a problem attracting younger residents. Richmond is known as a great place to live with a good school district. Richmond doesn't need to be advertised. She is more worried about the

people who are aging in Richmond and being pushed out. She noted that a lot of houses outside village are really big.

Dan commented that NIMBY concerns are a constantly moving target – parking and dogs have been frequently discussed at Planning Commission meetings.

Shannon noted that while she would like to build an ADU, they would need family support to make it happen. She is a respite care provider and would like to have the ADU as part of her workspace, as well as for family use. She was not envisioning it as a rental unit.

## YOUNGER RESIDENTS FOCUS GROUP 2

1. Introduce yourself and tell us a bit about yourself, where you live, and how long you've been in Richmond. What aspects of the community appeal to you? What would you like to see change?

Kate Kreider moved to Richmond in 2021. She lives on Mary Drive. She has kids in school and plans on staying in town.

Jake Kornfeld has lived in Richmond for four years. He is currently living in housing provided by his employer on East Main Street. He is 27 years old with no kids and a job he really likes. He can't afford a home in Richmond. Ideally he would like to find a place with land to farm.

2. How has the availability and cost of housing affected you and your family? Have you, other family members or friends experienced housing barriers in Richmond or the Chittenden County region?

3. What are your housing needs/preferences now and how do you think your housing needs/preferences may change over the next decade? How well are those needs/preferences met in Richmond?

Kate noted that her family planned on keeping their existing home. They might have considered a larger house as their family grew but that was not an option. They bought their home before Richmond became unaffordable. The school is good and there should be more young families in town than there are. The library and school offer support that is good for young families.

Jake spoke about his 2-bedroom apartment. If he did not have housing through his job he would need to do something else. He would not be able to afford rent. The apartment wouldn't work for having kids. His employer has seasonal employees. They often want to stay and can't find housing. He considers affordable as something in the \$250-300,000 range. There are no homes for sale at that price in Richmond unless there is serious deferred maintenance issues. There are out-of-state buyers who make offers with no contingencies and can pay cash. He also noted that rents are so high it makes it very difficult for young people to amass enough savings for a down payment.

4. Are there town or state regulations that discourage needed housing? What should Richmond be doing that it is not – both specific to housing, and more generally to attract and retain younger residents?

Jake thought there should be denser housing in the village because it is walkable and could be served by transit. Richmond needs a cultural conversation about change and expectations around housing. There are a lot of people who want to live in a rural setting like Richmond but can't afford it. He is supportive of accessory dwelling units and thinks they could provide a way for more young people to live in Richmond.

## 4. Interview Notes

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Interview subjects were asked the following questions:

1. Introduce yourself and tell me a bit about your background and career in housing.
2. What do you see as housing needs in Richmond? What are the current dynamics in the local market? What is viable to build? Is there a mismatch between need and what the market can provide?
3. What is your experience with the factors that are driving the Richmond housing market?
4. What is your experience with Richmond's development review process/regulations as compared to other communities you've worked in? More generally, are there state or local regulations that you see getting in the way of good projects?
5. What should Richmond be doing that it is not? How can Richmond town government respond to the region's housing shortage and rising housing costs?
6. The Richmond Housing Committee has been gathering input from residents, business owners and other stakeholders to better understand housing needs and issues of the community. But the committee is still working out what its role should be and how it can be most effective. Do you have any recommendations for actions that the committee should pursue or specific topics it should focus on?

### PETER BROWN, OWNER RIVERVIEW COMMONS

Mr. Brown is 74 years old. He purchased Riverview Commons in the 1980s as a tax shelter. He has kept it because he likes the land and community. He has been an active investor in multi-unit residential and commercial real estate in multiple states, but Riverview is the only mobile home park he owns. He described himself as a long-term holder of property, not someone who constantly flips properties.

He has been through ups and downs with Riverview Commons. There has been turnover of homeowners within the park. He does not encourage rentals. He wants people to be invested by owning their home and to be

proud of where they live. He puts a higher percentage of rental income back into park maintenance than is typical for the industry. As a result, the park is a desirable place to live. It is full and always has been. There are second and third generation residents living in Riverview Commons.

The cost of entry to homeownership at Riverview Commons through purchasing a decent manufactured home is currently \$80-90,000. Homes now have to be placed on a concrete pad that costs \$15-20,000. Mr. Brown indicated he was subsidizing the installation of the pads and constructing them to a higher standard so that they will last.

The demographics of the park have shifted. More of the residents are seniors. Most residents moving in recently have been seniors. Many of these people have sold homes but want to stay in the area near family and friends. Because they had equity in other property, they can afford to buy into the park while younger families have more difficulty and don't have adequate savings for the down payment. Some residents are grandparents who are the primary caregivers for grandchildren and who have adult children or other relatives living with them periodically. Mr. Brown is planning an expansion of the park for 65 to 85 additional homes. He anticipates the occupants will be primarily seniors. He anticipates no difficulty in attracting new residents.

Mr. Brown thinks that the state needs to do something about regulating banking. Vermont banks require a high percentage for down payment and have very high fees. Financial regulations and processes are difficult for people seeking to buy a manufactured home to navigate. Manufactured home purchasers cannot access conventional residential mortgage financing. Banks and credit unions aren't doing anything to help people afford a home. Mr. Brown noted that he had financed a few homeowners himself over the years when local banks would not.

Mr. Brown has seen the cost of complying with regulatory requirements and maintaining infrastructure increase over the years. Maintaining infrastructure is expensive. The state's regulatory systems are poorly administered and

organized. Paperwork gets lost and has to be submitted multiple times. More time spent is more money spent.

Mr. Brown spoke about some of the challenges that come with managing a MHP. For example, people who don't live at the park dumping trash there – these expenses add up. When it's cold, residents keep their water running to prevent pipes from freezing – more water has to be pumped and treated. The town provides almost no services to the park – it is all private (plowing, trash, water, septic). It is difficult to get town police to patrol.

Riverview Commons is the best opportunity the town has for adding affordable housing according to Mr. Brown. The park would have 100 more homes in it than it has today if the town had been willing to approve expansion years ago. Instead, there has been no expansion because the town drove him away the last time he considered expanding. Mr. Brown determined that the conditions the town was going to impose for road widths and turnarounds made the expansion not feasible. He could not build something that was not going to pay its own way.

Since the effort to expand the park many years ago, Mr. Brown has not undertaken any large development projects in Richmond. For small projects, permitting has been simple and the town has done things by the book. All the state and local permits for Riverview Commons are current and the park is in compliance. He hopes that any conditions on the expansion he is currently planning will be reasonable.

The current proposal for sewer extension has become acrimonious. Mr. Brown noted that he wanted to connect to town sewer 25 years ago. The town was not interested at that time. So he built his own system for Riverview Commons. Between initial construction and ongoing maintenance, he has spent more than a million dollars on the system. That system is still working and has capacity for expansion. He has no intention of connecting the park to sewer if the current extension plan is implemented. He is concerned about the potential for sewer fees to escalate in the future. The cost of initial connection to the system would be too expensive for current homeowners in the park.

Richmond needs to make a commitment to more housing if that is what it wants. It will require the town to be flexible and make allowance for site constraints. The town should think about factors like tax revenue and school enrollment. Richmond needs young families if the town is going to be healthy.

Mr. Brown had the following recommendations for Richmond. Don't try to become a metropolis. Take care of what the town has already. Don't add more complication or more layers. Richmond is not enhancing the experience for developers or homeowners. Be realistic. Make it user friendly. Allow people to subdivide – a half acre is enough for a home. Allow for alternative septic technology so land can be built on. Be a partner not an impediment. He doesn't need anything from town – just get out of way. Doesn't want confrontation. Doesn't want to have get variances or engage in extended legal processes. Richmond's Housing Committee should be looking at prices and worrying about pricing young families out of the market. Don't think you are protecting the future of the world. Richmond needs a bigger view of the world. Encouraging housing is the right thing for the town.

#### GARY BRESSOR, OWNER RICHMOND RESTORATIONS

Mr. Bressor grew up in the house where he is currently living in Richmond. His education was in art, law and historic preservation, but he has always worked in construction as well. He has spent most of life in Richmond and owns several rental properties in town.

Richmond needs senior housing, low-income housing, single-family housing, co-housing. Mr. Bressor thought it would be desirable for at least half of housing in town to remain single-family and half to remain owner-occupied. He doesn't think the market is the problem. There is demand for all these housing types.

Mr. Bressor noted that the availability of land is a barrier to housing. There are constraints that prevent the village from expanding (steep slopes, floodplains, interstate). It is desirable to retain the feel of a 19<sup>th</sup> century village.

Covid is making people appreciate their house more. People are upgrading their homes. This is driving up material costs. There are production shortages as well.

Looking ahead, climate refugees from the west are already arriving in Vermont escaping wildfires and other disasters. Mr. Bressor thinks this trend will grow and create demand for more housing.

Richmond is a desirable location. Couples can split their commutes. The trail system and Cochran's with the ski program in winter are major assets. Richmond is a recreation destination. The community has an outdoorsy feel. Most of the people renting from Mr. Bressor are seriously into outdoor recreation. Richmond village has a walkable size and feel of a traditional village. This is a big draw. All together Richmond is a desirable place to live.

Mr. Bressor stated he mainly works in Richmond. He finds the Richmond DRB easy to work with. They rarely deny projects. The DRB does a good job of shaping projects – so does Act 250. Projects that have not been approved generally should not have been. Mr. Bressor cited the example of a proposed 226-unit development that was denied by Act 250. Now there is a 15-unit development there. That was a good denial. A better plan came back. The regulatory process improves projects.

Mr. Bressor thinks that Richmond's development review process is less complex than the system in Burlington, for example. Lots of contractors won't work in Burlington because of the difficulty in obtaining permits. It can take years. By comparison, it is hard to see how Richmond's DRB could be seen as a problem.

One issue Mr. Bressor would like to see addressed in the regulations is lifting the limitation that there only be one principal structure on a lot. Currently a duplex is allowed on any lot in Richmond, but two single-unit homes on a lot are prohibited. People prefer a detached house and allowing a second building would be a way to create more housing. Similarly, he would like to be able to develop some of his properties with mixed uses, like residential and an event facility, without having to split up the land into multiple lots. The restriction on one principal building limits creative approaches.

Mr. Bressor would like to see the town pursue ideas for developing the gateway with small footprint, single-unit homes. He would like to see the town negotiate with the property owners in the area to assemble the land for infill development with 4-6 houses. This could offset the cost of extending infrastructure and reduce access points onto Route 2. He does not want to see commercial development occurring at the entrance to the village. The corridor should not look like other interchanges.

Mr. Bressor also expressed concern about increasing the allowable density in the village to a point where it would encourage tear-downs. Maintaining the traditional character is important.

#### JASON WEBSTER, CO-OWNER HUNTINGTON HOMES

Mr. Webster lives in a home he built in Richmond in 2003. He has previously served on the Richmond DRB. He owns a construction company, Huntington Homes, that is primarily a for-hire builder. They do some small development work as well. They are currently building a 10-home project in Richmond on Kenyon Road.

Mr. Webster noted that the "new normal" of the past two years is frightening. It is not possible to build a brand-new single-unit house for under \$550-600,000.

While construction costs are competitive, land prices are driven by supply and demand. Land is in very short supply in Richmond and fetches premium prices. Because Richmond is fairly affluent, neighbors are often able to purchase land when it is available in order to keep it from being built on. Mr. Webster noted he has done this. The reason people choose Richmond is that they like living in a rural setting. They do not want the remaining open land around them to be developed.

Mr. Webster noted that it is not just that land is expensive. What land is available in Richmond is usually difficult (steep, ledge, wet, etc.) and that leads to higher building costs. These are high expense lots with high infrastructure costs. Banks will not finance a modest house on expensive land. A rule of thumb is that the development cost plus the land cost needs

to equal a third of the total project cost for the bank to finance a project. Difficult sites result in bigger, more expensive houses.

Mr. Webster offered another example of three building lots in Richmond that are where they are because of state permitting issues. The developer originally proposed three house lots on the edge of a field. Those lots would have been relatively straightforward to build on. The state did wetlands delineation and designated a wetland in the field. That pushed the houses back up the hill and into the woods. Those will be \$800,000 to \$1 million dollar homes. He estimates that the state wetland rules raised the cost of each home by \$300-400,000. He thinks the state often identifies "wet land" that is just a result of topography and drainage patterns rather than "wetlands" that serve an important ecological function. The state's wetland rules are a major barrier to building anything.

Mr. Webster cited the Buttermilk property as an example – it took years to get permitted. No one zoning requirement is the barrier but it is death by a thousand cuts. He further discussed the Kenyon Road subdivision they are currently building. It was non-controversial and there was no opposition from neighbors. The project met zoning requirements and was significantly less dense than the regulations allowed. It still took 13 months to get town approval. There were several DRB meetings during that time that failed to get a quorum and review was delayed. Mr. Webster noted that each meeting cost them \$5,000 in professional time. There was also a change in ZA during the process. He expressed concern that the DRB is slow to make decisions and he would prefer they make decisions in open session rather than closed deliberative session.

Mr. Webster did not think that Richmond was the most difficult town in the area to get approval from. He noted that the process and attitude of both board members and staff varies significantly from town-to-town. He thinks that is more of a factor than the zoning standards themselves. He compared the difficulty of getting anything approved in Charlotte where the community does not want any change, to the approach in Morrisville where the community's goal is to develop. He described the ZA in Morrisville as serving as a guide and advocate for applicants, helping them navigate

through the permitting process and keeping applications moving. As a result, Morrisville is growing and they are getting private developers building affordable housing. He noted that his most recent interactions with Keith Osborne were good and he was helpful to applicants. He thinks the town needs someone that will come at the ZA job like a project manager – the goal should be to get applications through the process and help expedite the review.

Time is lost and money is spent ping-ponging back and forth between the town and state. Mr. Webster stated that when they develop project, they stay under the Act 250 threshold. Most other small builders do the same even though there is demand for more/faster development. It is not only the time and cost of Act 250 to the developer. Once the original development is subject to Act 250, the resulting homes and land remain subject to Act 250 and that makes it more difficult and expensive for future owners. There are conditions that go forward with the lots forever.

In Richmond's regulations, Mr. Webster felt that the master plan requirement for remaining land was problematic. He said it often becomes a hot button issue. No developer ever has a plan for the remaining land. If there was a plan, the developer would have included the land in the application in the first place. So usually the developer honestly says that there is no plan to develop the land. That creates a record that neighbors use to stop development proposals in future. It provides something that neighbors can use to appeal and further delay projects, driving up cost.

Mr. Webster doesn't see a lot that the town can do. So much of Richmond is floodplain and cannot be developed. There is only one property just outside the village that is developable. Topography prevents expanding the village. Richmond village is locked in. There is little remaining land well suited for development.

#### **JOHN LINN, ARCHITECT WITH HILLVIEW DESIGN COLLABORATIVE**

Mr. Linn moved to Richmond with his parents in 1978 and grew up in town. He bounced around the area, but is back living in Richmond. He began timber framing in 1997, working as a carpenter and designer. He became

an architect in 2012. He has served on both the Richmond and Monkton DRBs. He has both rented and owned homes in Richmond and nearby communities.

Mr. Linn noted there is demand for both single-unit ownership housing and apartments for rent. In Richmond, there is a severe lack of available, developable property. There is a strong desire for people wanting to build single-unit homes, but no property available on the market. He cited a recent example of a building lot in Southview that was sold the first day that it was on the market for more than asking price. The purchaser paid cash and bought the land sight unseen. He also commented that the multi-unit housing that does exist in Richmond is dated.

Mr. Linn described Richmond as geographically challenged – hilly, floodplain, primary agricultural soils. The most affordable and sustainable option, expanding the village, is not really possible. There is only a limited area where the village could grow.

He cited location as a driving factor for Richmond’s housing market. The community is desirable and demand is strong. He noted that Hinesburg is similar distance to Burlington and has more available, suitable land.

Multi-unit housing is the only way to get even moderately affordable housing. Construction costs now are so high that even something like building an ADU isn’t economically viable – the cost couldn’t be covered by the rental income. It can be argued that adding more housing at any price point does increase supply and therefore helps keep the cost of existing housing stock down.

Mr. Linn noted that fear of Act 250 leads people to not want to develop many lots. It is an all or nothing proposition. The added cost of Act 250 is worth it for a 100-unit project. It is tough for 12. For example, if a project requires Act 250 approval, construction must meet the energy stretch code. It all adds to the cost for the client in the end. Costs like meeting energy code is one reason that contractors no longer build spec homes.

Getting local DRB approvals is also quite the process and this is not Richmond specific according to Mr. Linn. Most projects he is involved with (usually just construction of single-unit home) require at least three DRB meetings, each of which is hours long. The client pays for professionals to attend. There are a lot of continuances because the DRB has so many applications. The result is 3 to 6 months of DRB process for typical applications. In Richmond, a lot of applications for single-unit homes end up before the DRB instead of being an administrative approval. This is often due to steep slopes or floodplains.

Mr. Linn thinks ZAs often push applications on to the DRB because they are wary about being the decision-maker if there may be someone opposed. The ease or difficulty of the process is heavily dependent on the ZA. He has seen that property owners are often able to get a better outcome from a ZA, while the bar is higher for professionals. Richmond has had a lot of turnover in ZAs. Some have helped applicants through process and others have not. Many ZAs in the area have an anti-development leaning. They work from an enforcement mindset than a community service mindset.

Mr. Linn would like to see more PUDs developed and that option be promoted. He did say that clustered rural homes are hard to sell to clients though. People want to live in the country and don’t want to see neighbors. The Kenyon Road project is example of how this can work well.

Mr. Linn expressed concern about community sentiment. There is a lot of NIMBY-ism in Richmond. This mindset is hard to change and he isn’t sure there is much town government can do about it. He cited recent examples of neighbor opposition. One project was a proposal from a homeowner to convert a residence into four apartments in the village that brought out NIMBY neighbors. On Hillview Road neighbors have been flying drones to monitor development activity on a nearby property. Neighbors can appeal to Environment Court even if they don’t have ground or standing. They can delay projects almost indefinitely. There is conflict in Richmond between growth and preservation. People don’t want to see the town change. If no change, housing market will get tighter and tighter.

Mr. Linn supports growing the village – expanding where commercial and residential can occur. There is limited areas but where possible growth should be encouraged. Parking is a challenge in the village.

Mr. Linn noted that housing is a pocket book problem and it is hard for town government to intervene. One way the Richmond Housing Committee could help would be as a resource to connect people to grants, programs and support. The committee could keep track of zoning. It is important for the town to understand what the time spent in permitting means in term of cost – each hour costs money.

### JOSI KYTLE, PARTNER, BUTTERMILK LLC

Ms. Kytile has been working in housing and development since 2015 when she was hired to manage a project to redevelop the Creamery site in Richmond village. She ultimately became a business partner in Buttermilk, the developer of the project. Now she is involved in housing issues from the policy perspective and is actively working on workforce and affordable housing issues in Vermont more broadly. She is from Stowe.

Ms. Kytile said they tried to partner with the town when developing the project. The goal was to provide housing that would attract a diverse population – different household types, ages and incomes. The current building with 14 units is doing that with units renting between \$1,000 and \$2,100 per month. Richmond and the state need housing affordable to people working in the area (affordable but not subsidized). She noted there is a demand for ownership housing. They are hoping future buildings within their development will be condominium-ized. The first building is all rental, which made sense for them as developers given current market conditions. They recently had one open unit and were receiving 10-20 applications a day for that apartment.

Ms. Kytile commented that current construction costs and labor shortages are causing delays and causing skyrocketing prices. These are not specific to Richmond.

She noted that people want to live in Richmond due to it being a small community in proximity to Burlington. People enjoy the quaint village / rural setting and access to outdoors, but it is quick and convenient to get on the highway and go someplace.

Ms. Kytile sees an opportunity for Richmond to capture the “work from home” population. They put fiber in their building, for example. She sees Vermont booming and wonders whether Richmond will get its fair share of the growth. If there continues to be limited housing available, the town will lose out.

Ms. Kytile spoke at length about the Buttermilk project, which she acknowledged was unique because of the involvement of the Selectboard in the process. The Buttermilk partners will continue to seek an increase in the cap of 45 housing units imposed on the project by the Selectboard. Ms. Kytile noted the site could readily accommodate 60 to 100 more housing units than it is currently allowed to under the town’s regulations. She is advocating an alternative approach (square footage, bedrooms, lot coverage) to a unit per acre density. If Buttermilk is limited to 45 units, the incentive is to make those larger, more expensive units. If they could build more units, the developers could get the same return while creating smaller, less expensive units. Overall, Richmond’s regulations make it incredibly challenging to deliver on the town plan.

Ms. Kytile noted that her business partners have experience with development projects in Waterbury and Stowe. The unique situation of the Buttermilk property (being under Selectboard control rather than standard site subject to DRB approval) created an enormous cost and delay. There was ultimately a very bad relationship between the developers and the Selectboard.

The Buttermilk project required a zoning change, which has now been completed. Ms. Kytile was disappointed that very little of the input from the project developers was actually considered in the final regulations. She noted that when they began seeking approval for the project the regulations were unclear. There were also lots of changes to the plans on the developer side – a mistake that they have learned from and hope not to repeat. She

estimates that the Buttermilk project has appeared before Richmond boards (Selectboard, Planning Commission, Development Review Board) at least 25 times. Every meeting is time and money on the developer.

According to Ms. Kytte, one of the difficulties the Buttermilk project has faced is that even minor changes require DRB approval. The Development Review Board's agenda is full. There are often 6 to 8 week delays. Internal floor plan changes, internal walkway changes, substitution of plant materials, substitution of light fixtures – all of these have resulted in additional appearances before the DRB. Small amendments are possible in Waterbury and Stowe, for example, without going back to the DRB. Large, phased projects like Buttermilk evolve as development progresses. The decision to increase the number of units in the first building from 10 to 14 (internal floor plan change only and staying within the unit cap for the project as a whole) became a huge issue and required multiple meetings.

Ms. Kytte said that another challenge with the Richmond regulations has been the town's insistence that Buttermilk obtain state permits first. This is a chicken and egg problem. It is customary to get local permits before seeking state permits, and typically the state wants applicants to have obtained local approvals before applying for state permits. The project can't go forward until all permits (state and local) are secured. There is no risk in Richmond approving development on the condition the developers subsequently obtain required state wetlands or stormwater permits. Some of the Richmond residents and board members pressing this issue for the Buttermilk project work for the Vermont Agency of Natural Resources (ANR) – they are taking two bites of the apple.

There are similar regulatory delays and problems at the state level according to Ms. Kytte. The Buttermilk project is up to its fourth Act 250 amendment. There is a lot of subjectivity in the permitting process. A lot of power is in the hands of staff people. The wetland delineation for the project has been repeatedly questioned and re-done. A bat survey was done and ANR is now requesting it be repeated as well. Each of these asks is expensive and causes delay. Ms. Kytte estimates that \$100,000 has been spent on planning

and engineering for the Buttermilk project. She sees housing as coming in second to what is a very low-level potential for environmental impact.

Ms. Kytte thinks that the current team of Richmond town staff has improved and the town is holding on to people longer. Staff turnover caused a lot of delay for the Buttermilk project. Lack of structure made it difficult when new people came on board. A more clear process would be better for everyone. She understands why most buildings and developers in the state just build high-end individual houses. The profit margin is much higher for less work.

Ms. Kytte says read the town plan. Where does housing fit with other issues? Richmond's population is aging. Richmond Town Plan calls for attracting younger people – homes are needed to do that. Richmond needs market-rate apartments. So, the town's approach to density needs to change. A radical change in density is needed. It needs to double or triple. Cost of construction is so high, density is needed to make the numbers work. Otherwise, the incentive is for luxury, large units.

Requiring mixed-use buildings makes financing more difficult according to Ms. Kytte. The Selectboard has said they want business not housing on the Creamery site. This site is not the only place for business left in the village. More of the village could be mixed use. It was clear that no big commercial operation wanted to move onto the Creamery site, but it could be developed for a lot more housing than currently allowed.

Ms. Kytte thinks that town leadership has allowed NIMBYs to have a loud voice in decision-making. People who don't want development and don't want new people in town are being listened to. Town government should take a leadership role and listen to a broader spectrum.

Ms. Kytte described the conversation as being ongoing but little has happened. The new zoning regulations for the Creamery site took 18 months to get approved. The town and project need to move forward. There need to be clear rules that are based on the premise that additional housing is necessary.

Ms. Kytle discussed the parking and traffic issues that have been raised. She asserted that traffic in Richmond is not that bad when compared to other places. A traffic study has been done for the Buttermilk project, but people refuse to accept the findings. The Buttermilk developers are willing to partner on public parking and a loop road, but the town is not.

Ms. Kytle sees the focus always on the negative impacts. Development and housing will have positive impacts too – schools, taxes, water bills. Look at Stowe. It's booming. There is traffic. But rooms and meals taxes are being collected to fund infrastructure improvements.