

## Chapter 5: Housing

Housing is important to every family in Middlesex. Housing needs often change over a resident's lifetime. A younger resident may need rental housing or an affordable home for beginning a family. An older resident may want to retire to a townhouse or condominium where there is less space to take care of. Middlesex strives to provide a range of housing opportunities to meet the needs of all residents. This section describes the town's current housing stock and future housing demand. It then proposes strategies to meet the demand for housing in a way that also meets the goals listed in other sections of this report and preserves the town's current high quality of life for all residents.



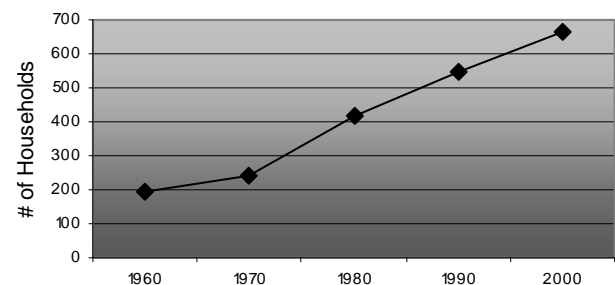
Growth in housing creates increased demand for town services including schools and roads. While the residents of Middlesex do not necessarily seek an increase in housing, we recognize that growth pressures in the region will have a great impact on future housing in the town and that a proactive plan for dealing with housing demand in a way most beneficial to the town is needed.

### Household Characteristics

The number of households in Middlesex grew by 21% between 1990-2000, from 547 households to 663. This rate of growth exceeds that of population growth. This may not seem to make sense but the reason that the number of households is increasing faster than the number of total residents has to do with household size. In 1990, the average number of people per household was 2.73 and in 2000 it was 2.61. So with the 14% increase in population that we saw over that 10 year period, residents spread themselves out in a greater number of houses. Most Middlesex households, both owners and renters, are comprised of just two people as shown in Table 4.

We also know that a majority of households in 2000 were owned by householders between the ages of 45-54 (Table 5). Renter householders were a bit younger; a majority of them were between 25 and 44 years old. In 1990 however, a majority of the householders were younger—between the ages of 35 and 44. This may indicate that it is becoming increasingly difficult for younger households to afford housing in town.

**Figure 6: Household Growth 1960-2000**



**Table 4: Household Size by Tenure**

	Owner	Renter
<b>Total</b>	<b>577</b>	<b>86</b>
1-person household	102	27
2-person household	210	33
3-person household	125	13
4-person household	107	6
5-person household	28	6
6-person household	12	1
>6 person household	2	0

SOURCE: US Census 2000

Middlesex has a much higher homeownership rate than the state or the county averages. In 2000, 87% of occupied, year round homes in town were owned—the county average was 68% and the state average was 71%. Census data also tells us that many residents of the town are relatively new or have moved recently within the town. 53% of all households moved into their current home between 1990 and March 2000. This seems to conflict with the recent survey in which the highest percentage of respondents had lived in the town between 21 and 40 years. However, it may be that those who have lived in Middlesex longer responded to the survey while newer residents did not respond as frequently.

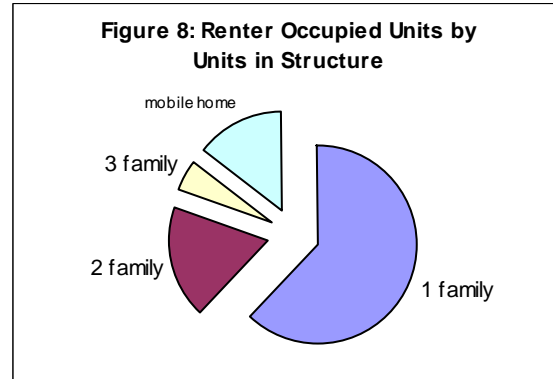
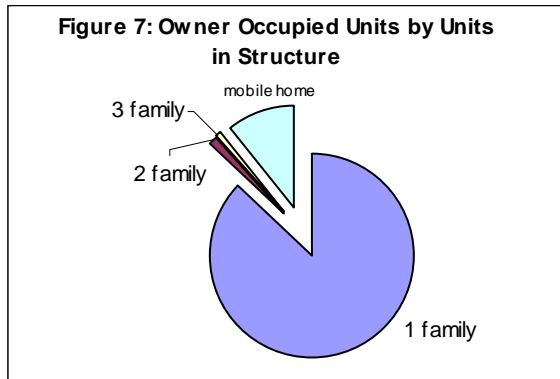
	Owned	Rented
<b>Total</b>	<b>577</b>	<b>86</b>
Householder 15 to 24 years	5	15
Householder 25 to 34 years	57	26
Householder 35 to 44 years	156	27
Householder 45 to 54 years	208	12
Householder 55 to 64 years	77	2
Householder 65 to 74 years	42	1
Householder 75 to 84 years	27	3
Householder >84 years	5	0
SOURCE: US Census 2000		

### Housing Supply

Over the twenty-five year period between 1980 and 2005, the number of homes in Middlesex grew by 72%. According to the 2006 Grand List (Table 6) Middlesex has 716 housing units. A significant majority of these units (82%) are primary residences, 6% are vacation homes, and an additional 12% of the homes are mobile homes. Almost 50% of all primary residences are located on more than 6 acres of land. This may be one reason why housing prices are high as housing on smaller lots is generally more affordable.

Property Type	Number	Percent
Primary Residences < 6 acres	237	33%
Primary Residences > 6 acres	354	49%
Vacation homes < 6 acres	13	2%
Vacation homes > 6 acres	31	4%
Mobile homes with land	69	10%
Mobile homes without land	12	2%
<b>Total Housing Units</b>	<b>716</b>	<b>100%</b>
SOURCE: 2006 Grand List		

The 2000 Census provides us with the most recent data on the types of rental housing which have been available in Middlesex. As stated above, 87% of year round occupied housing was owned, while only 13% was rented. Most of the homes, both renter and owner occupied, in Middlesex are single family homes (see Figures 7 and 8). However, renter households occupy a greater number of two and three-family homes.



The housing units in town seem to be of a fairly high quality in terms of age and facilities. A majority of the housing units are less than 29 years old. The median year that Middlesex homes were built was 1976, while in the county it was 1964. Of the 719 housing units in the year 2000 Census, 42 homes (6%) lacked complete plumbing facilities and 34 home (5%) lacked complete kitchen facilities. This is slightly higher than the county wide average of 2% lacking kitchen or plumbing.

### Housing Demand

Housing demand is forecasted using population projections and a factor called “propensity to form households”. The forecast in Table 7 was developed by Economic & Policy Resources, Inc. (EPR) of Williston, Vermont for the Central Vermont Economic Development Corporation, Chamber of Commerce and Regional Planning Commission. It is difficult to develop accurate projections for towns with smaller populations; therefore EPR has combined Middlesex with its neighbor, Worcester. The Central Vermont Chamber of Commerce estimates Middlesex’s share of the 629 additional units that will be needed by both towns in 2020 to be 379 units. It follows then that by the year 2020, Middlesex could, if trends continue, have 1,098 households.

	History		Forecast				Abs. Chge.
	1990	2000	2005	2010	2015	2020	2000-2020
East Montpelier, Montpelier City	4,373	4,746	4,393	4,580	4,761	5,016	270
<b>Middlesex, Worcester</b>	<b>871</b>	<b>1,009</b>	<b>1,162</b>	<b>1,290</b>	<b>1,443</b>	<b>1,638</b>	<b>629</b>
Moretown	540	650	728	807	901	1,056	406
Berlin	938	1,109	1,239	1,350	1,463	1,613	504
Waterbury	1,754	2,011	2,063	2,116	2,189	2,283	272
<b>Washington County</b>	<b>20,948</b>	<b>23,659</b>	<b>27,052</b>	<b>26,196</b>	<b>27,946</b>	<b>30,409</b>	<b>6,750</b>

SOURCE: Economic and Demographic Forecast, Economic & Policy Resources, Inc.

Vacancy rates have historically been low in Middlesex, meaning there has been a small selection of homes available for sale or rent. The rules of supply and demand dictate that if demand is not met, prices will rise. As seen in Table 8 and Figure 9, this is exactly what they have been doing. Sales prices in Middlesex have been rising faster than the state or county medians over the last seventeen years. It should be noted that the fluctuations shown in Figure 9 are likely due to the fact that so few residences are actually sold that the median price can be thrown off by a few low or high priced homes in any given year. The number of homes sold each year between 2000-2005 and the median prices are shown in Table 8.

	Middlesex		Washington County	
	Price	# homes sold	Price	# homes sold
2000	\$ 136,500	18	\$ 95,000	714
2001	\$ 118,500	19	\$ 110,000	763
2002	\$ 131,750	15	\$ 118,500	711
2003	\$ 145,000	23	\$ 131,000	811
2004	\$ 178,500	23	\$ 147,700	850
2005	\$ 195,000	19	\$ 164,000	778

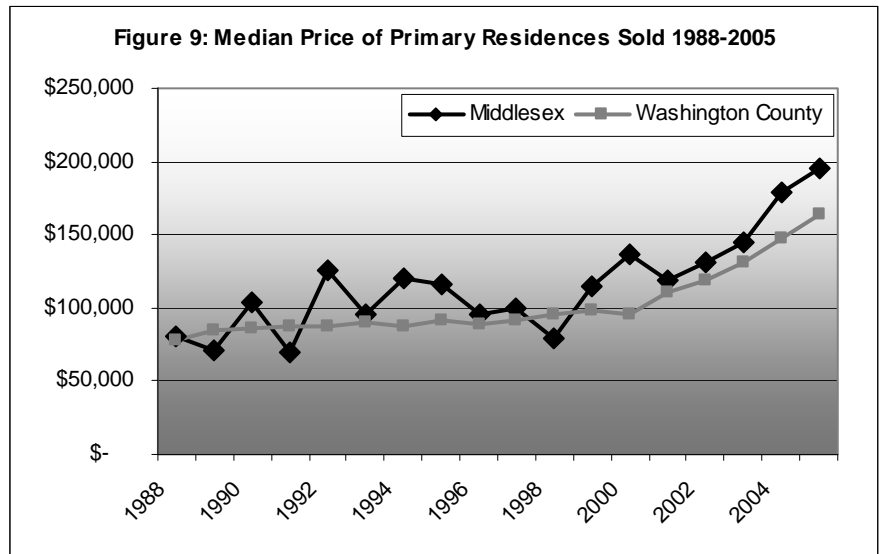
SOURCE: Vermont Department of Taxes

Rents in Middlesex are also higher than the state and county medians. In 2000, the median gross rent (which includes utilities) of all rental units in Middlesex was \$583, the state median was \$553 and the county median was \$519. The average gross rent for mobile homes in Middlesex is more affordable at \$486 a month.

### Housing Affordability

Housing affordability is measured by how much of a

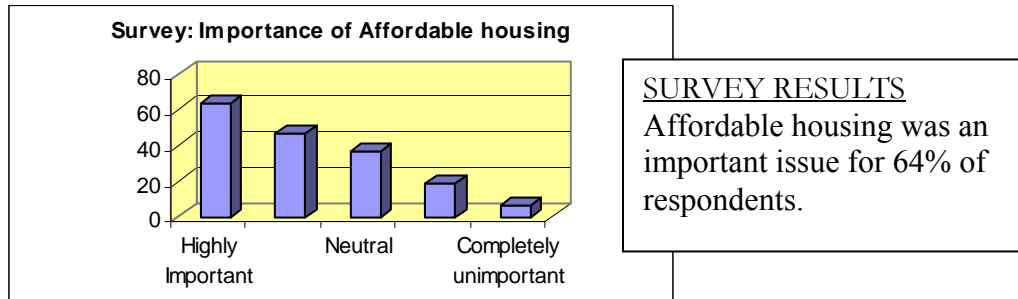
household's income is spent on housing costs. If a household spends more than 30% of its income on housing, the home is considered unaffordable for that homeowner or renter. In 2000, which again is the most recent data we have on housing costs as a percentage of income, 40 ownership households and 17 rental households were paying more than 30% of their incomes on housing costs in Middlesex. This represents 27% of renter households and 19% of owner households living in specified units<sup>2</sup>. If about 20% of all households are paying unaffordable housing costs, more affordable types of housing may need to be created in town.



If the demand for housing in Middlesex is not met, prices will continue to rise and the number of homes that become unaffordable will increase. As illustrated below, recent survey results showed that many respondents believe affordable housing is important as well as having

<sup>2</sup> Specified units for this purpose only include single family homes on less than 10 acres without a business on the property, for more details see the U.S. Census 2000.

residents with a mix of incomes (see Community Profile section for mix of incomes results). If more housing is not created, many homes will be unaffordable and residents with low or moderate incomes, including adult children of current residents, will likely be pushed out of town. Already, 15% of survey respondents said that they would likely have to leave town because it was too expensive.



Middlesex's recent re-zoning to create a mixed use district that allows multi family homes and higher density, as well as provisions to manage density, rather than lot size to allow smaller lot sizes, and generous allowances for accessory apartments, are measures that can make development less expensive and provide business for local stores and restaurants in the village center.

### Goals, Objectives, and Implementation Strategies

Middlesex hopes to manage its growth in housing and population as a necessary strategy for achieving the objectives in this plan. Thus, we do not seek to grow to a target size, but rather to keep growth within limits that allow maintaining the rural character of the town. Opportunities for more development in areas closer to town where there are good roads and access should be encouraged while discouraging more development in the more rural areas of town.

#### **Housing Goals:**

1. To manage the growth of housing in Middlesex in order to protect the town's rural character and quality of life.
2. To meet the needs of residents for affordable housing and special needs housing.
3. Zoning regulations should implement the goals of the Town Plan and support the continuing fit between housing and tax supported systems such as schooling and roads, and between housing and the natural environment.

#### ***Implementation Strategies:***

- A Housing Committee of the Planning Commission should be established and should include at least; one Planning Commission member, one elder resident, and one experienced builder to be accountable for:
  1. identifying special needs of residents for affordable and special housing,
  2. planning for special/affordable housing,

3. maintain a database on Middlesex housing, and
4. providing information about energy conservation, sewage systems, road access, and compliance with zoning regulations, and the like, for owners who want to undertake new construction.

***Policies:***

- Most housing should be designed for single and two family use, including extended families, except for housing designed for elders, disabled persons, and families in need of affordable housing. Multi-family housing units should be available to meet the needs of the elderly, disabled, and those in need of affordable housing. Accessory apartments are another affordable housing option that may be encouraged.
- Cluster housing should be encouraged when equivalent adjacent acreage, or acreage at other sites within the Town, can be protected from development.