

## IV. HOUSING and POPULATION

### A. Introduction

Housing and the population it accommodates, both seasonal and year-round, has a bearing on all aspects of the community of Cabot. All the services, facilities and infrastructure in Town, all of the Town's natural resources, and the Town's retail business uses are impacted by the location and intensity of housing. While personal choice plays a large role in where housing development occurs, land use regulations and infrastructure improvements can serve to guide development to areas that are most advantageous for the Town as a whole.



### B. Existing Conditions

#### Population and Housing Counts

The 2010 census count of 1,433 shows that the population of Cabot has just about reached the peak established in the mid-nineteenth century. However, as shown in the data below, the percentage of growth in housing units has surpassed the growth in population.

**Table IV-1  
Housing Units and Households vs. Population in Cabot 1970 – 2000**

	<b>1970</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>
<b>Population</b>	663	958	1,043	1,213	1,433
<b>Total Households</b>	195	323	365	452	570
<b>Total Housing Units</b>	257	449	496	634	771
Source of 1970 to 2000 data: U.S. Census Bureau – Census of Population and Housing, Summary File 1; Source of 2010 data: VT State Data Center release February 2011					

As shown in Table IV-1 above, the population from 1970 to 2010 more than doubled (116% increase), while the number of housing units tripled. The difference in the rate of growth of population vs. housing units is due partly to changes in household size during that time period, and partly due to the greater number of seasonal houses built in Cabot since 1970.

In the last 10 years, the rate of housing and population growth has been more closely aligned although the percent growth in housing units still exceeded growth in population during this period. 137 housing units were added from 2000 to 2010 representing growth of about 22%; comparatively, population increased during this period by about 18%. However, it is noted that the percent growth in number of households in Town from 2000 to 2010 increased by 26%, indicating that a higher percentage of the houses in Cabot are occupied year-round than 10 years ago.

Housing and Household Characteristics

As shown on Table IV-2, a majority of householders in Cabot in 2000 owned their home, with owner-occupied units accounting for 84.3% of all occupied housing units that year (2010 data on home-ownership is not yet available.) This percentage has remained basically unchanged since 1990. There were 71 renter-occupied housing units in 2000, representing 15.7% of all occupied housing units.

**Table IV-2  
Housing by Type of Occupancy 1990-2010**

<b>Cabot</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>
<b>Total housing units</b>	496	634	771
<b>Total occupied housing units</b>	363	452	570
<b>Owner occupied</b>	305	381	N.A.
<b>Renter occupied</b>	58	71	N.A.
<b>Total Vacant</b>	131	182	201
For seasonal, recreational or occasional use	84	158	N.A.
For rent	4	1	N.A.
For sale	5	5	N.A.

Source: U.S. Census Bureau – Census of Population and Housing, Summary File 1

The number of housing units identified for seasonal, occasional or recreational use rose by 74 units from 1990 to 2000, from 84 to 158. In 1990, 16.9% of housing units were used seasonally; in 2000, 24.9 % of all housing units were identified as seasonal, indicating a growth trend in vacation homes in Cabot during this period.

In regard to housing type, census data shows single family homes are the predominant housing type, accounting for 90% of all housing units in 2010.

**Table IV-3  
Housing Units by Units in Structure, 2009**

<b>Cabot</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>
<b>Total Housing Units</b>	<b>496</b>	<b>634</b>	<b>771</b>
Single-family houses	422	554	602
Apartments in multi-unit buildings	21	35	16
Mobile homes	41	38	52
Other	9	7	

Source: U.S. Census Bureau – 2000 Census of Population and Housing, Summary File 3 Tables H32 and H31, and 2005-2009 American Community Survey

There were no significant changes in the percentages of housing types in Town from 1990 to 2000, although the percentage of apartments in multi-unit buildings rose slightly during this period while the percentage of mobile homes decreased slightly. In 2000 these housing types each represented approximately 6% of the total housing stock.

The percentage of the population of Cabot (in both owner-occupied and renter-occupied housing units) that have lived in their homes since 1979 or earlier is similar to those found in the County and State. Census data from 2000 shows that about 30.2% of Cabot residents in owner-occupied units had lived in their home since 1979 or earlier, with about 42.8% having moved into their house within the previous 10 years. About 83% of residents in renter-occupied units had moved to their homes within the previous 10 years, with only 4.2% having lived in their home since 1979 or earlier. (Source: U.S. Census Bureau – Census of Population and Housing, Summary File 3)

### Special needs housing

Cabot has eight affordable housing units dedicated to seniors in the Cabot Commons development on Glinka Road. These 8 units represent about 1% of the total housing unit count in Cabot in 2000. In comparison, the 2000 Census counted 35 households in Cabot with one or more people 75 years or older, representing 7.7% of all households in Cabot. As the general trend statewide is an aging population, it is expected that there will be a need for additional senior housing in the future.

Housing Demand and Affordability

Table IV-4 shows data on land and home sales in Cabot as compared to Washington County and the State. The residential property type with the most number of sales in Cabot was in the category “Residential on 6 acres or more” for which there were 6 sales in 2010. The median price of a home on 6 or more acres in Cabot was \$240,000, which is just under median price for the same property type in Washington County (\$241,250) but higher than the median price statewide for this type of property, which is \$215,000. Only 3 residential properties on less than 6 acres were sold in Cabot in 2010, the median price of which was \$190,000, about 13% higher than the median price of the same type of residential property in Washington County, which was \$168,000. It is also slightly higher (1.6%) than the median price state-wide for this type of property. However, the median price of a mobile home with land in Cabot (for which there were three sales in 2010) was \$54,700, as compared to \$68,000 county-wide, and \$66,572 state-wide.

**Table IV-4  
Property Transfers 2010**

Location	Property Category	Number of valid sales	Average Selling Price	Median Selling Price	Average price per acre	Median Price per acre	Median Acres
<b>Cabot</b>	Res. < 6 acres	3	\$198,333	\$190,000	N.A.	N.A.	N.A.
	Res. 6 > acres	6	\$241,500	\$240,000	N.A.	N.A.	N.A.
	Mobile Home w/land	3	\$ 69,200	\$ 54,700	N.A.	N.A.	N.A.
	Seasonal < 6 ac.	1	\$410,000	N.A.	N.A.	N.A.	N.A.
	Seasonal 6 > ac.	1	\$ 88,000	N.A.	N.A.	N.A.	N.A.
	Open Land	9	\$ 76,133	\$ 61,000	\$ 2,357	\$ 1,974	26.2
<b>Wash. County</b>	Res. < 6 acres	710	\$176,474	\$168,000	N.A.	N.A.	N.A.
	Res. 6 > acres	198	\$259,877	\$241,250	N.A.	N.A.	N.A.
	Mobile Home w/land	28	\$108,788	\$ 68,000	N.A.	N.A.	N.A.
	Seasonal < 6 ac.	88	\$200,221	\$180,000	N.A.	N.A.	N.A.
	Seasonal 6 > ac.	29	\$259,680	\$140,834	N.A.	N.A.	N.A.
	Open Land	195	\$ 70,074	\$ 42,000	\$5,760	\$10,039	4.0
	Woodland	35	\$ 87,386	\$ 57,500	\$2,052	\$1,923	27.0
<b>Vermont</b>	Res. < 6 acres	4,449	\$209,507	\$187,000	N.A.	N.A.	N.A.
	Res. 6 > acres	1,060	\$272,082	\$215,000	N.A.	N.A.	N.A.
	Mobile Home w/land	224	\$77,146	\$ 66,572	N.A.	N.A.	N.A.
	Seasonal < 6 ac.	497	\$214,359	\$170,500	N.A.	N.A.	N.A.
	Seasonal 6 > ac.	200	\$208,232	\$126,500	N.A.	N.A.	N.A.
	Open Land	839	\$112,336	\$ 47,500	\$5,922	\$8,578	5.0
	Woodland	248	\$105,420	\$ 55,000	\$1,475	\$2,117	24.0

Source: Vermont Department of Taxes, State of Vermont Property Transfer Tax System, Accumulated 2010 Year-to-Date Returns Processed through 12/31/10

The median household income in Cabot for the five year period 2005-2009 was estimated at \$46,989, as compared to \$54,227 for all of Washington County and \$51,284 for all of Vermont. Median family income in Cabot for that period was estimated at \$53,750 as compared to \$67,885 county-wide and \$63,482 state-wide.

The median income for a family of four established county-wide by the U.S. Department of Housing and Urban Development (HUD) for 2010 was \$67,600. This median income level is used by HUD to calculate the income limits of its major affordable housing programs such as Public Housing, the Section 8 Housing Choice Voucher program, the Section 811 program, and the Section 202 program. It is adjusted for these programs based on household size and other program regulations.

According to (HUD) the income needed to afford an apartment in Washington County at the 2010 Fair Market Rate (FMR) and pay only 30% of income towards housing, is \$26,840, \$33,600 and \$45,400 respectively for a 1-bedroom, 2-bedroom, or 3-bedroom housing unit.

The median earnings for employed Cabot residents for the 2005-2009 period were estimated at \$27,824, as compared to \$29,557 in Washington County. (For a breakdown of occupations of the employed population in Cabot for this period, see Table I-1 in “Introduction”)

Although 2010 data are not yet available on median monthly costs for housing, data compiled by *Vermont Housing Data* in 2000 indicates that Cabot residents who owned their home were less stressed financially than those who rented their home. The median monthly owner costs in Cabot in 2000 represented only 19.2% of household income, although median gross rents accounted for 41.9% of renters’ income that year. Housing costs are considered “affordable” if they do not exceed 30% of household income. Based on sample data from the 2000 census, 54% of renters in Cabot paid 30% or more of their income on housing costs, while 26% of homeowners spent 30% or more of their income on housing.

The rental vacancy rate for Cabot according to the 2000 census was 1.4%. The *Vermont Housing Needs Assessment Guide* notes that, in general, a rental vacancy rate is considered “healthy” when it is approximately 5 percent. A vacancy rate below that indicates that there may be a need for additional rental housing. (Data regarding rental vacancy rates in Cabot for 2010 were not available as of the preparation of this draft).

### Community Perceptions

While the Cabot Community Planning Survey did not get a strong response from respondents regarding specific housing needs (see annotated survey results in Appendix A1), one theme that surfaced was a concern about property taxes. The following table

illustrates both the homestead and non-residential education tax rates in Cabot for fiscal year 2011, as compared to surrounding towns.

**Table IV- 5  
Education Tax Rates FY 2011**

<b>TOWN</b>	<b>CLA*</b>	<b>HOMESTEAD PROPERTY TAX RATE</b>	<b>NON-RESIDENTIAL PROPERTY TAX RATE</b>
Cabot	95.34%	1.3743	1.4160
Danville	94.81%	1.2525	1.4744
Hardwick	87.77%	1.4460	1.5381
Marshfield	82.71%	1.4183	1.6322
Peacham	99.50%	1.4200	1.3568
Walden	90.26%	1.1891	1.4957
Woodbury	101.65%	1.2754	1.3281

Source: Vermont Department of Taxes;

\*The common level of appraisal (CLA) is used to equalize education taxes statewide to ensure that properties of equal value pay equal taxes. The CLA adjusts the listed value of the property to fair market value.

Housing affordability was recognized as an important issue by several respondents to the Cabot Community Planning survey, but the manner in which it should be addressed was varied. While property taxes were often cited as an impediment to affordable living, some respondents acknowledged the need for well-planned, attractive affordable housing. Also noted was the need to renovate existing structures in town for housing.

Patterns of residential development

A variety of factors, including lack of motorized vehicles, telephones, and the expense and difficulty of creating new roads, led the growing population in nineteenth century Cabot to locate housing in clusters along existing roads, close to places of commerce and community facilities.

Today, in part due to technology (e.g., cars, telecommunications) and land use regulations, new residential development tends to be more dispersed. However, if such dispersed residential growth, also known as sprawl, continues there can be trade-offs. These could include increased roads and infrastructure maintenance, increased vehicular traffic, and fragmentation of open space and wildlife habitat.

Positive results of developing more dense housing close to the center of town include decreased development costs due to proximity to existing infrastructure; increased opportunities to create a variety of housing types; increased vitality and economic activity in the town center; increased viability of mass transit; and preservation of natural resources and agricultural land.

Another option for minimizing sprawl and preserving agricultural and forested land is to encourage the use of planned residential developments (PRD). This is an existing

provision in the Town’s zoning regulations that allows the Planning Commission to modify the required lot area, setback, and other provisions applicable in the zoning district in order to encourage optimum preservation of open space and more efficient use of land.

Cabot’s existing zoning regulations permit residential uses as well as PRDs in all four zoning districts.

Housing and the Regional Plan

In 2008, the Central Vermont Regional Planning Commission (CVRPC) adopted a *Housing Distribution Plan* as part of its Regional Plan. CVRPC’s Housing Committee developed the Plan, in part, to encourage the adoption of more meaningful and practical local housing plans and to promote the equitable and efficient distribution of housing throughout the region. Specifically, the Housing Element of the Cabot Town Plan needs to provide:

- A detailed map of Cabot showing the preferred location for future housing units, consistent with current or proposed zoning, for 80 percent of the anticipated 10 to 15 year housing demand.
- Mapping updates that identify the locations and numbers of housing units created in Cabot since 2003, the year of the previous Town Plan adoption.

This information is required in order for Cabot’s Town Plan to receive regional “approval” by CVRPC. The assignment of housing units to locations in Town is considered a planning exercise, rather than a mandate, and will allow Cabot to be prepared for future housing growth.

**Table IV- 6**  
**2008 CVRPC Housing Distribution Plan for Cabot**

New Units	2003-2004	2005-2009	2010-2014	2015-2020	Total projected (2010-2020)
Projected	--	43	23	57	80
Actual	26	50	--	--	--

(Source of actual new units: Cabot Zoning Administrator records of building permits issued)

As shown in Table IV-6, CVRPC’s projection for new housing units in Cabot for the years 2005-2009 were exceeded by 7 units, with the actual count of new housing during this period being 50 units. It is noted that a majority (approximately 86%) of these new housing units has occurred outside the central village areas. The number of housing units projected by CVRPC to be constructed in Cabot from 2010 to 2020 is 80 units. Therefore, the required Housing Distribution Plan for Cabot needs to show where 80% of these units (64) can best be accommodated in Town.

Map 3 included in Appendix B shows the locations of existing housing units in Cabot. According to the federal census, the total number of housing units in Cabot was 771 in 2010, representing an increase of 137 housing units (22%) from 2000 to 2010. However, since CVRPC's count is based on satellite imagery and E-911 addresses, there is a slight disparity in the total number of housing units. The existing housing unit count used in CVRPC's analysis is 754 units.

As an aid to the Planning Commission in determining where and how much housing can reasonably be expected to occur under current zoning, it requested that CVRPC prepare a build-out analysis looking not only at where housing can be expected to occur in the next 10 years, but how the Town may eventually be built out further into the future, should existing land use regulations remain in effect.

The three build out scenarios described in the "Town of Cabot Build Out and Village Sampling Report" prepared in March 2011 by CVRPC is shown on Maps 7a – 7c in Appendix B of this Plan. For additional discussion of the build out analysis, refer to the Land Use section of this Plan.

### **C. Planning Considerations for Future Housing Development**

Based on the dual goals of protecting farmland and important natural resources, and supporting the vitality of the historic village centers in Cabot, the *preferred* location for 80% of the 10 year projected new housing growth in Cabot (64 units), is as follows (see also Map 4 in Appendix B):

Sixty-five percent (65%) of the projected housing growth through 2020 (42 housing units) is projected to occur within the proposed new Village Center District, which is located in the areas of Cabot Village and Lower Cabot Village which are currently zoned "Medium Density Developed District" and "Undeveloped Village District." (See Section V Land Use). Based on Build Out 3, which is the most restrictive of the scenarios, there is the capacity for 88 new units within the existing "Medium Density District" along Route 215, and capacity for 87 new units within the "Undeveloped Village District." Since the proposed Village Center District may include more acreage than is now included in the two aforementioned districts, and since the required minimum lot size in the Village Center District is proposed to be reduced or eliminated, there will be more flexibility in the siting of new housing units. This flexibility is particularly important due to the need to avoid the flood hazard areas associated with the Winooski River and its tributaries.

Much of the area within the proposed new Village Center District is served by the Town wastewater system, and the northern part of the district is currently served by public water. A Planned Unit Development on Danville Hill Road that was approved by the Cabot Planning Commission in 2011 will provide for seven of the projected 42 new housing units within the new Village Center District.

Thirty-five percent (35%) of the projected housing growth through 2020 (22 housing units) is projected to occur within the Low Density Residential and Agricultural District. A proposed reduction in permitted residential density coupled with a reduction in minimum lot size will enable better protection of resources in this district. A Planned Unit Development on Coits Pond Road in this district was approved by the Planning Commission in 2011, providing for 4 of the 22 projected new housing units in this district. This proposed development includes the conservation of open and forested land.

A factor that will influence the location of new housing units in the central village area, in addition to zoning regulations, natural constraints, and the personal choice of future homeowners, is the remaining capacity in the Cabot wastewater system. The wastewater system is currently at about 50% capacity. An allocation plan that prescribes that amount of reserve sewer capacity that will be made available for residential, commercial and civic uses (e.g., school) will help better determine the number of housing units that can be developed in the downtown village districts.

Since it is likely that some residents of Cabot may choose to develop new homes outside the village center area, the Planning Commission is proposing measures to make housing more affordable in these outlying areas, while protecting important agricultural and natural resources. A reduction in the permitted density is proposed to reduce the overall impact to resources, coupled with a reduced minimum lot size in order to make residential development more efficient and affordable, and the mandatory use of the Planned Residential Development provision for major subdivisions. It is proposed that subdivision regulations be adopted that require a percentage of the total land subject to major subdivision be conserved in an effort to protect agricultural soils and/or other natural resources. (See Section V Land Use section for further discussion).

Directing the location of future development to existing centers served by transportation arteries and public water and wastewater facilities is known as “smart growth.” By incorporating smart growth principles into local land use regulations, Cabot can plan for a more sustainable future.

### D. Goals and Implementation Strategies

Goal	Implementation Strategy	Key implementer(s)	Measures of Progress
<b>Affordability:</b>			
<p><b>IV.1</b> Ensure the availability of affordable housing options in Town for all ages – single and multifamily homes for sale, rental and new construction – particularly in areas accessible to Town facilities and services.</p>	<p><b>IV.1(a)</b> Investigate grant and loan programs available through the Vermont Housing and Conservation Board, Central VT Community Land Trust, and other organizations that can be used to renovate existing rental housing and/or develop new housing.  <b>IV.1 (b)</b> Investigate ways that Cabot’s UDAG funds can be leveraged to improve housing opportunities.</p>	<p>Planning Commission/ Selectboard</p> <p>UDAG Committee/Planning Commission</p>	<p>Housing data indicates that both owners and renters in Cabot spend less than 30% of income on housing and that income vs. home values/rents are more closely aligned.</p> <p>Discussion occurs</p>
<p><b>IV.2</b> Housing – both owner-occupied and rental – in central village areas will be well-maintained and attractive, and pedestrian-oriented to reduce dependence on cars.</p>	<p><b>IV.2(a)</b> Investigate and improve local procedures for enforcing the Vermont Rental Housing Health Code in order to assure that rental housing is well-maintained and safe.  <b>IV.2(b)</b> Develop design guidelines that will serve as a guide for new development in Village Center.</p>	<p>Town Health Officer/ Selectboard</p> <p>Planning Commission</p>	<p>System for periodic inspection of rental units is in place and documented.</p> <p>Guidelines drafted</p>
<p><b>IV.3</b> Municipal tax burden will be limited by making efficient use of existing roads and infrastructure in the development of new housing.</p>	<p><b>IV.3(a)</b> Review Town zoning regulations and revise as necessary to remove barriers to developing new housing close to existing municipal facilities and infrastructure (including the reduction or elimination of minimum lot size)</p>	<p>Planning Commission/ Selectboard</p>	<p>Zoning regulations revised as necessary</p>

	<b>IV.3(b)</b> Limit the extent of new Town-maintained infrastructure resulting from development outside identified growth centers	Selectboard	Infrastructure investment is consistent with CIP
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<b>Compact development patterns:</b>			
<b>IV.4</b> New housing is concentrated in the downtown village districts close to existing infrastructure and community facilities, to the extent practicable	<b>IV.4(a)</b> Prepare a wastewater allocation schedule to ensure that sewer capacity will be available for balanced growth of residential, commercial and public uses, consistent with the goals of the Town Plan.	Selectboard in consultation with Planning Commission	Wastewater Allocation Plan prepared
<b>IV.5</b> New housing units in the village center areas are of a size and design to fit appropriately with the scale and historic context of the village district.	<b>IV.5(a)</b> Develop design guidelines and/or revise bulk regulations to ensure that new development concentrated in the central village district does not adversely impact the small-scale historic character of these areas.	Planning Commission	Design guidelines drafted
<b>IV.6</b> Planned residential developments will be utilized in the areas outside the center of town, for the maximum preservation of farmland and forested areas and the most efficient use of land.	<b>IV.6(a)</b> Review provisions of the Town’s zoning regulations, including those pertaining to planned residential developments, and revise as necessary to maximize preservation of farmland and forested areas in locations outside the village core.	Planning Commission	Track the locations of new residential units as they occur to compare actual development to desired patterns of growth.