

## Planning Commission Meeting, 2024-09-10

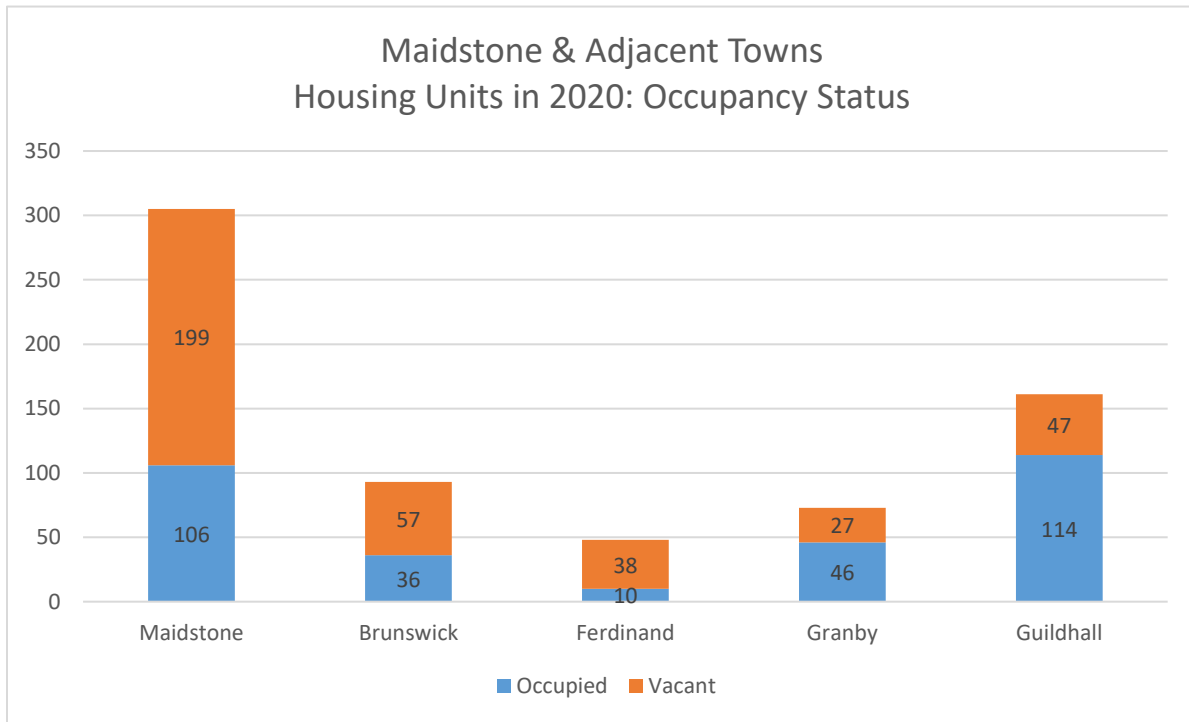
### **Comments on Housing Units: Occupied and “Vacant”**

- Accessory dwelling units should be carefully distinguished from accessory buildings or structures.
- Residential dwellings units should be carefully distinguished from seasonal, recreational and occasional use units (which are categorized as “vacant” by the U.S. Census Bureau).
- Owner-occupied lots should be carefully distinguished from lots that are used seasonally, recreationally or occasionally.
- Housing deals with dwellings or permanent places of residence, not with part-time, seasonal or occasionally occupied structures.
- Housing includes owner-occupied housing and rental housing, and affordable housing is either one of those that meets certain criteria.

## Maidstone and Adjacent Communities Housing Data

### 2020 Housing units – occupancy status

- According to the U. S. 2020 Census, Maidstone had 106 occupied housing units and 199 vacant housing units (which includes seasonal, recreational, or occasional use units).<sup>1</sup> Of the 106 estimated households, 94 (89%) were of type owner and 12 (11%) of type renter.<sup>2</sup>



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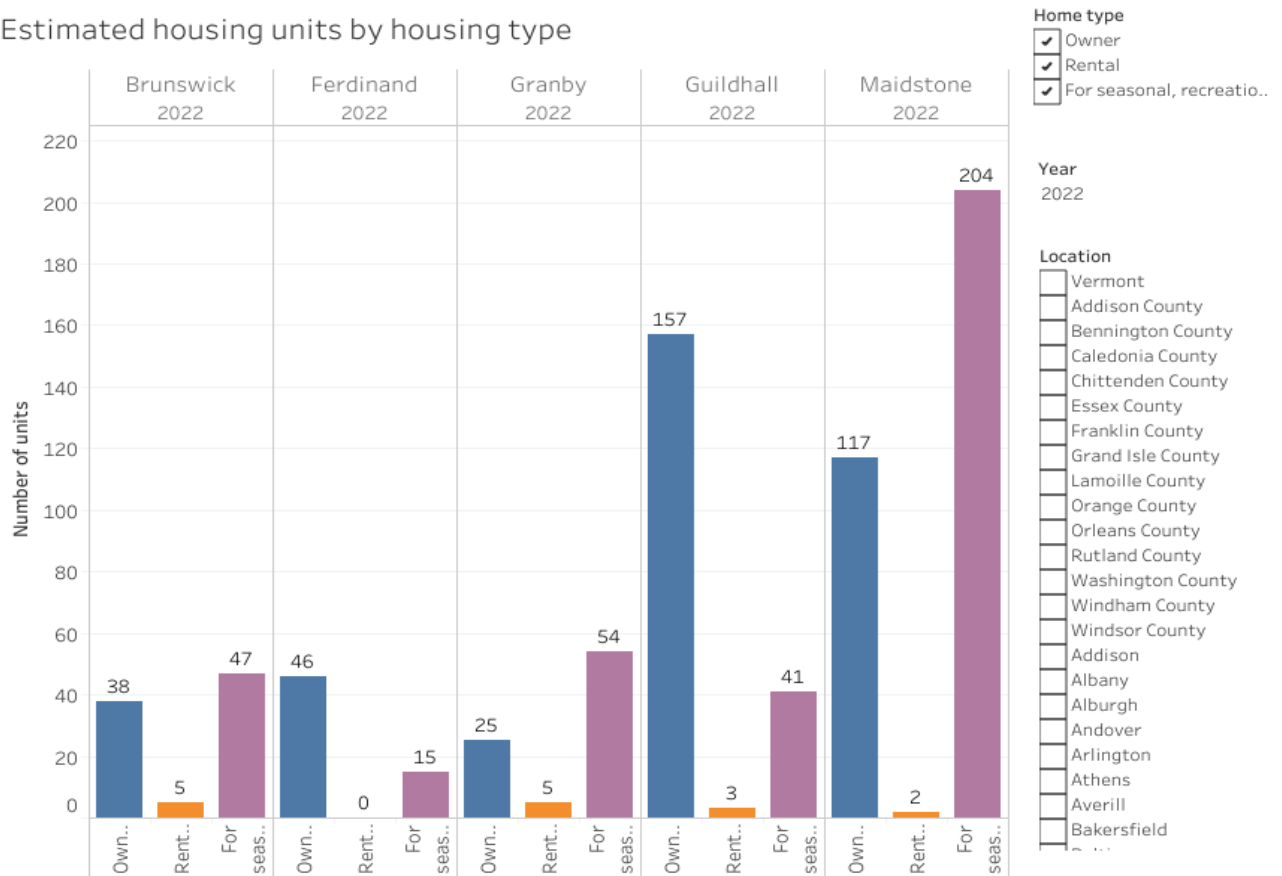
<sup>1</sup> U.S. Census Bureau. "OCCUPANCY STATUS." Decennial Census, DEC Redistricting Data (PL 94-171), Table H1, 2020, <https://data.census.gov/table/DECENNIALPL2020.H1?g=060XX00US5000942475>. Accessed on September 7, 2024. U.S. Census Bureau. "OCCUPANCY STATUS." *Decennial Census, DEC Redistricting Data (PL 94-171), Table H1*, 2010, <https://data.census.gov/table/DECENNIALPL2010.H1?g=060XX00US5000942475>. Accessed on September 7, 2024.

<sup>2</sup> HousingData.org, Vermont (<https://www.housingdata.org/profile/population-household/households-by-tenure>), citing: U.S. Census Bureau: American Community Survey 5-year estimates (Table B25003), U.S. Decennial Census.

## 2022 Housing units by housing type

- According to the American Community Survey 5-year estimates, in 2022 Maidstone had 117 housing units of type owner, 2 of type rental and 204 for seasonal, recreational and occasional use.<sup>3</sup>

Estimated housing units by housing type



**Source:**

U.S. Census Bureau: American Community Survey 5-year estimates (Table B25003, B25004)

**Description:**

A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters.

A housing unit is defined as owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. The owner units in this data set include owner occupied units, vacant units for sale, and units that have been sold but not yet occupied.

All occupied units which are not owner units, whether they are rented for cash rent, occupied without payment of cash rent, or vacant for rent, are classified as renter units. The renter units in this data set include renter occupied units, vacant units for rent, or units rented but not yet occupied.

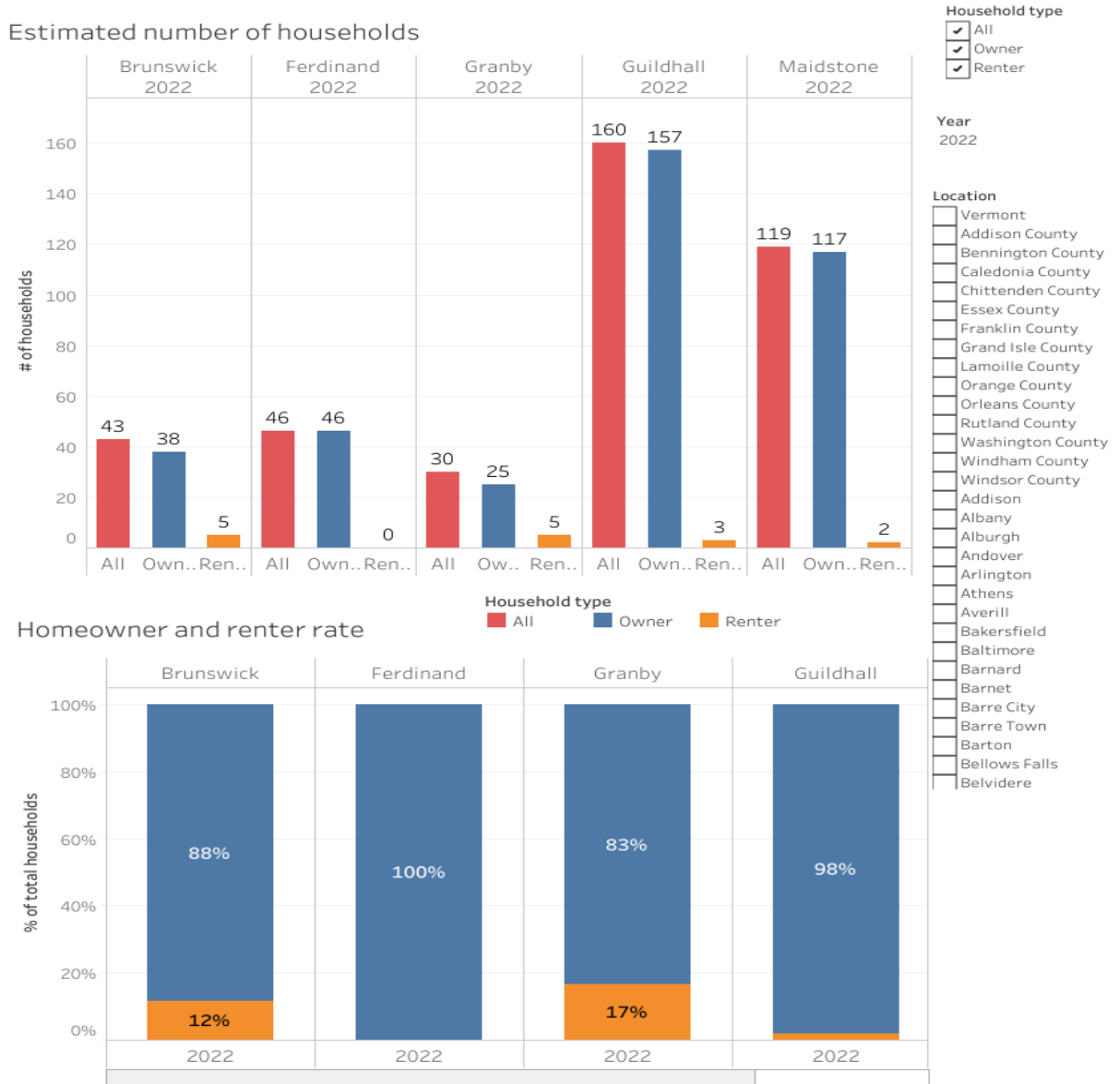
Seasonal, recreational, or occasional use units are units used or intended for use only in certain seasons or for occasional use throughout the year. They are considered to be vacant units by the Census Bureau. Interval ownership units, such as timesharing condominiums, are included in this category.

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<sup>3</sup> HousingData.org, Vermont (<https://www.housingdata.org/profile/housing-stock/housing-units>), citing: U.S. Census Bureau: American Community Survey 5-year estimates (Table B25003, B25004).

## 2022 Estimated number of households

- According to the American Community Survey 5-year estimates, in 2022 Maidstone had 119 households, 117 (98%) of which were owners and 2 (2%) were renters.<sup>4</sup>



**Source:**

U.S. Census Bureau: American Community Survey 5-year estimates (Table B25003), U.S. Decennial Census (for years ending in zero)

**Description:**

A household includes all the people who occupy a housing unit as their usual place of residence. A housing unit is defined as owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. All occupied units which are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter occupied.

<sup>4</sup> HousingData.org, Vermont (<https://www.housingdata.org/profile/population-household/households-by-tenure>), citing: U.S. Census Bureau: American Community Survey 5-year estimates (Table B25003), U.S. Decennial Census.

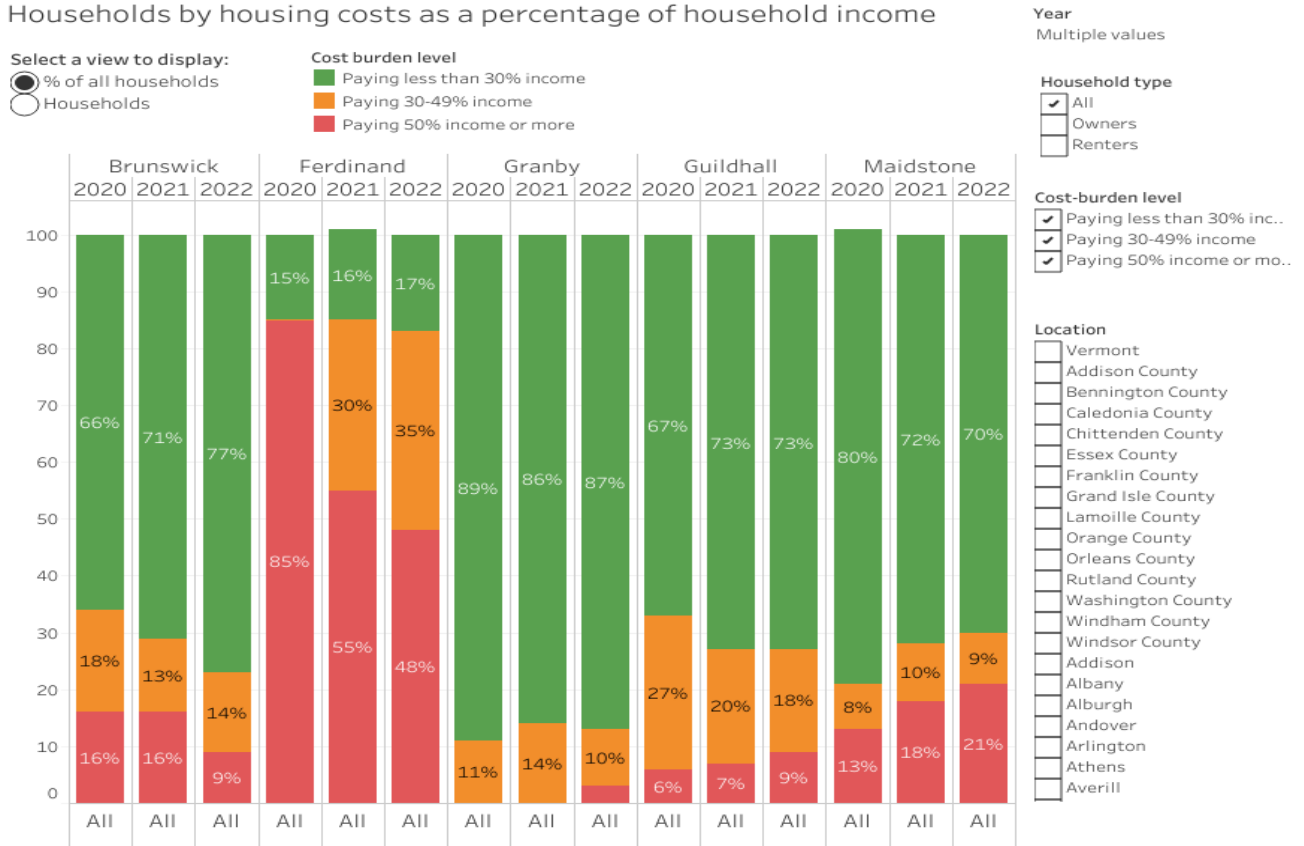
## 2022 Residential building type estimates

- Of the 119 occupied households in Maidstone, 115 are single-family, detached, and 4 (including the 2 renters) are single-family, attached (e.g. townhouse, row house).<sup>5</sup>

## 2022 Households by housing costs as a percentage of household income

- Of the 119 households in Maidstone, 21% are paying 50% of their income or more for housing costs, 9% are paying 30-49% of their income for housing costs and 70% are paying less than 30% of their income for housing costs.<sup>6</sup>

Households by housing costs as a percentage of household income



**Source:**

U.S. Census Bureau: American Community Survey 5-year estimates (Table B25070, B25091)

**Description:**

This table shows households by housing expenses as a percentage of monthly household income. This can include rent, mortgages, real estate taxes, various insurances, mobile home costs, and/or condominium fees as well as the estimated average monthly cost of utilities. 30% is the federal standard of housing affordability. When households spend more than 30% of their income on rent, it can be difficult to afford other basic necessities such as food, transportation, and healthcare. Households spending more than 30% are considered cost-burdened, and households spending more than 50% are considered severely cost-burdened.

<sup>5</sup> Housingdata.org, Vermont (<https://www.housingdata.org/profile/housing-stock/residential-building-type>), citing: U.S. Census Bureau: American Community Survey 5-year estimates (Table B25032) [Filter on Location – Maidstone].

<sup>6</sup> HousingData.org, Vermont (<https://www.housingdata.org/profile/income-employment/cost-burden>), citing: U.S. Census Bureau: American Community Survey 5-year estimates (Table B25070, B25091) [Filter on Location – Maidstone].

## 2023 Selected Survey Questions and Results

### *Estimates of the percentage of residents that responded to the 2023 survey*

In 2020, according to the US Census, the population of Maidstone was 211. According to 2021 ACS 5-year estimates, the population of Maidstone was 212, of which 195 were over 20 years old. According to the 2023 Maidstone survey data that I’ve been using, there was a total of 145 respondents, 67 of which were full-time residents and 77 were either part-time residents or owned property but did not reside here (and one did not indicate residential status). By my calculations, using 195 “adult” residents and 67 full-time resident respondents, results in **34.4% of full-time residents** responding to the survey.

Calculating using the 2020 Census count of 106 occupied housing units, instead of 195 adult (over 20) residents, results in a 63.2% response rate, but the survey allowed multiple members of a housing unit (household) to respond, so this rate is skewed to the high side.

Using the 2020 count of 305 total housing units and the total of 145 respondents, results in a response rate of 47.5%, and again this is skewed to the high side, since multiple members of a housing unit may have responded to the survey.

Using the 2020 count of 199 “vacant” housing units (which includes seasonal, recreational and occasional use) and 77 part-time residents or owners of property who do not live here, results in a response rate of 38.7% (which may be skewed to the high side since multiple members of a unit may have responded to the survey).

### ***14. The following are important long-term goals for Maidstone (Check all that apply): - 137 responses <sup>7</sup>***

Goal (Total survey respondents: 145)	All (Total 145)	Full-time residents (Total 67)	Part-time residents & non-resident land owners (Total 77)	Lake District (Total 99)	Non-Lake Districts (Total 46)
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Allow for affordable housing	35 - 24%	17 - 25%	18 - 23%	27 - 27%	8 - 17%
...					

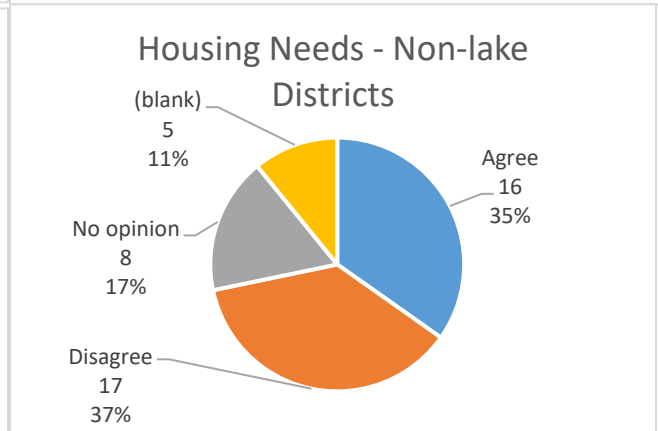
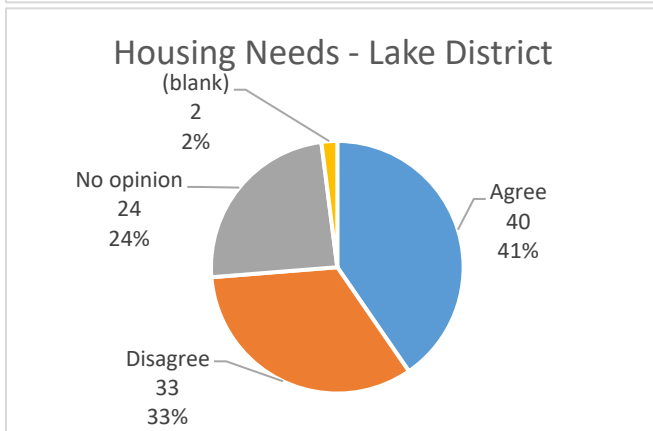
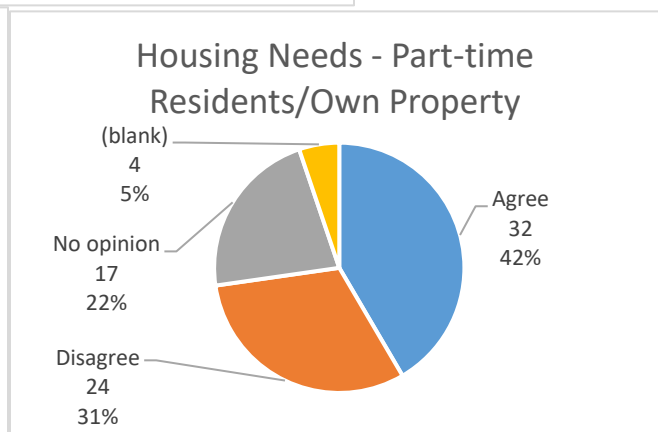
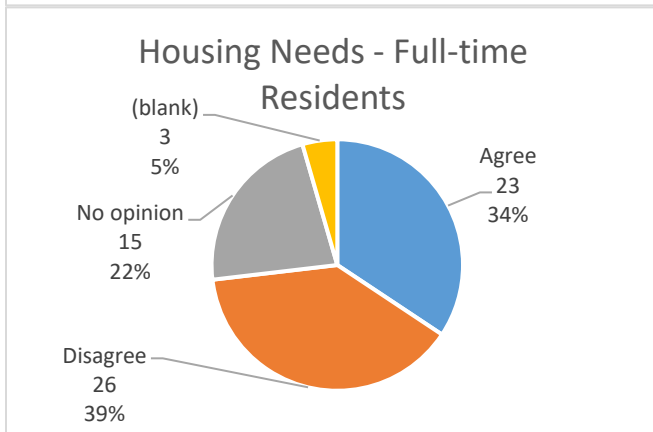
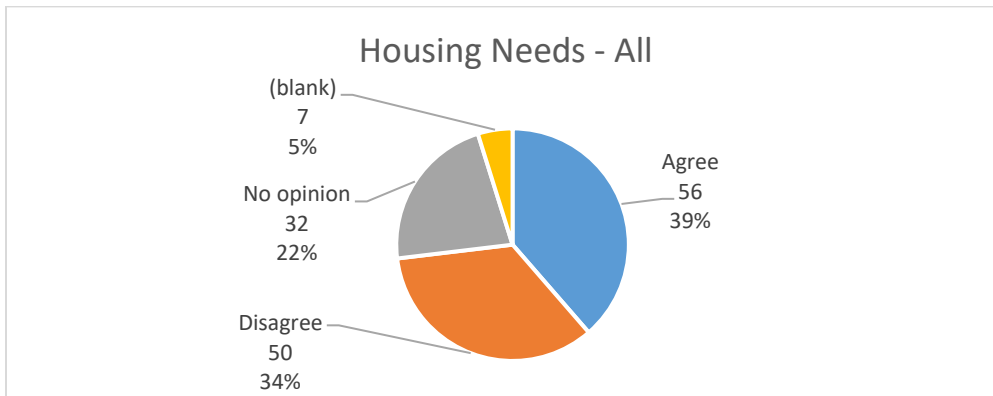
As can be seen from the table segment above, only about a quarter of survey respondents considered allowing for affordable housing as an important long-term goal for Maidstone. However, in the comments for this question, one full-time resident wrote “We lack affordable housing.”

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<sup>7</sup> Maidstone Planning Commission, 2023 Maidstone Town Survey Responses Report, [Question 14](#).

**24. Maidstone should support the development of a program that addresses low and moderate income persons' housing needs. 138 responses**

Response	Total	Full-time residents	Part-time residents/Own Land	Lake District	Non-lake Districts
Agree	56 – 39%	23 – 34%	32 – 42%	40 – 41%	16 – 35%
Disagree	50 – 34%	26 – 39%	24 – 31%	33 – 33%	17 – 37%
No opinion	32 – 22%	15 – 22%	17 – 22%	24 – 24%	8 – 17%
(blank)	7 – 5%	3 – 5%	4 – 5%	2 – 2%	5 – 11%
Total	145	67	77	99	46



## 24.1. Comments

### *Full-time Residents*

- Low Income people get plenty of state assistance.
- Only low income
- Groveton should do that.
- Again - this is a State issue
- Only if we want to attract city and policy issues from doing that.
- The Town should not be involved in this.
- We want lower taxes, not higher taxes, nor do we want the devaluation of our properties.
- No low income housing, no mobil home parks!
- First would be to identify those in need. There may be some residents who would be hesitant to divulge their status.
- This is an issue that needs some research. I do not believe it means raising taxes, but figuring out what these needs are, and finding ways to help people meet these needs through more information and maybe grants.
- again, I would like to see a description of the need. With inflation, and a coming recession, things will get a lot worse, so probably a program should be started now.
- Essex county is moderate and lower which should be included.

### *Part-time Residents / Own Property but do not reside here*

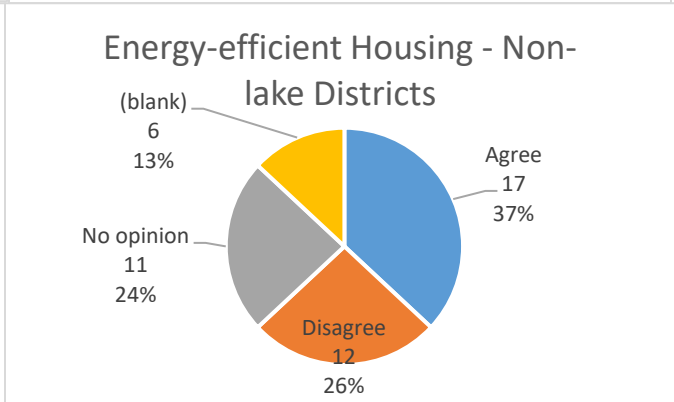
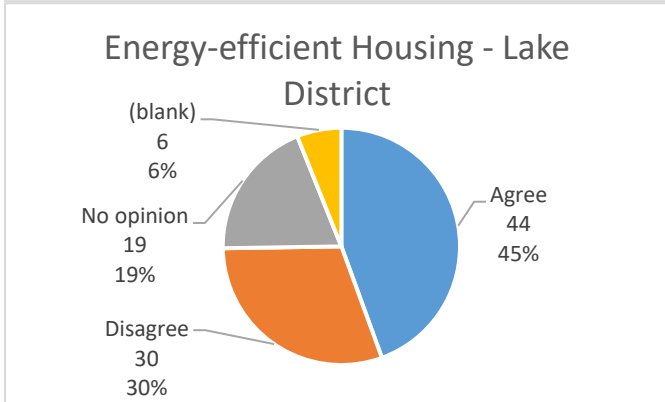
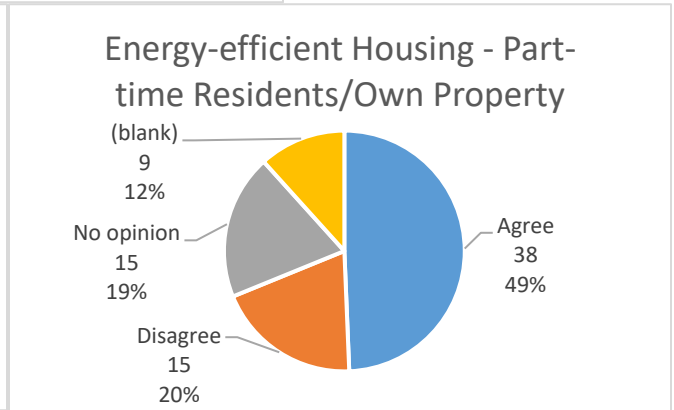
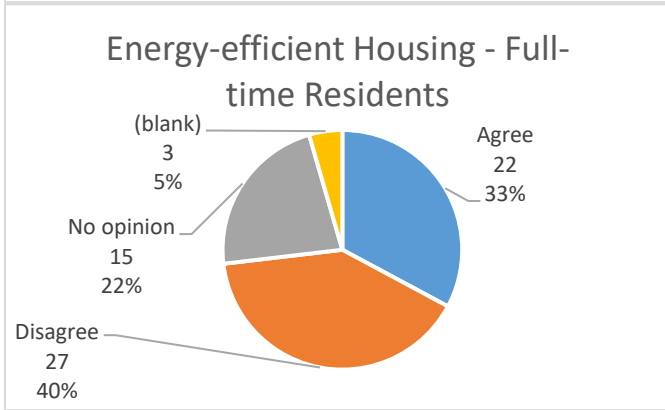
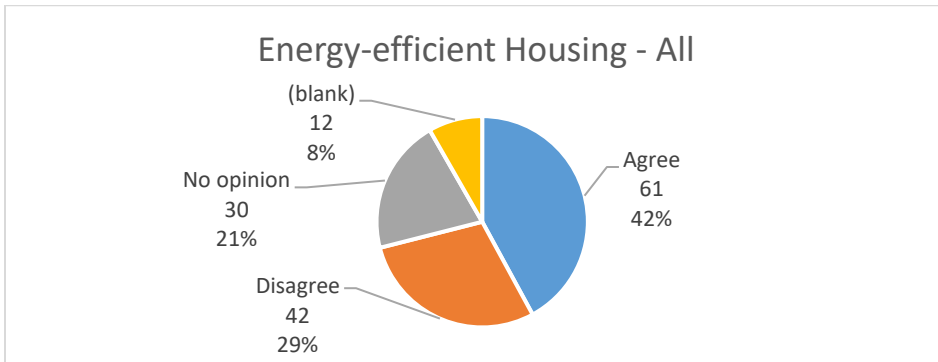
- there is always a need for low income housing
- The town can encourage services that lower costs for all residents not just low/moderate income persons
- There should be state funds set in place for welfare. Someone should head up or be contact person for acquiring fund for support from state and fed gov.
- I am afraid the population will decrease due to inability to afford energy and taxes. Some incentive program to keep people in their homes.
- Take advantage of State, Federal, and private grants.
- In appropriate areas - if someone is needing "affordable" housing it stands to reason they also might need affordable transportation or access to public transportation.
- Who will pay?



**25. Maidstone should encourage the development of:**

**25.1. Energy-efficient affordable housing**

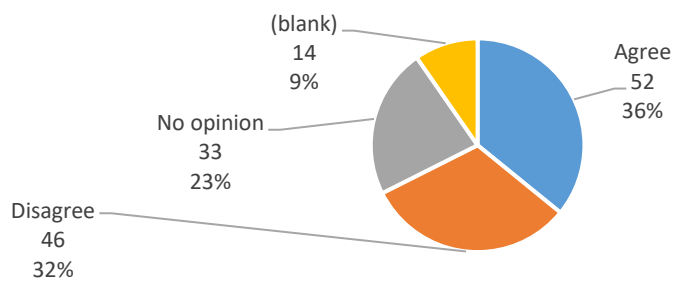
Response	Total	Full-time residents	Part-time residents/Own Land	Lake District	Non-lake Districts
Agree	61 – 42%	22 – 33%	38 – 49%	44 – 45%	17 – 37%
Disagree	42 – 29%	27 – 40%	15 – 19.5%	30 – 30%	12 – 26%
No opinion	30 – 21%	15 – 22%	15 – 19.5%	19 – 19%	11 – 24%
(blank)	12 – 8%	3 – 5%	9 – 12%	6 – 6%	6 – 13%
Total	145	67	77	99	46



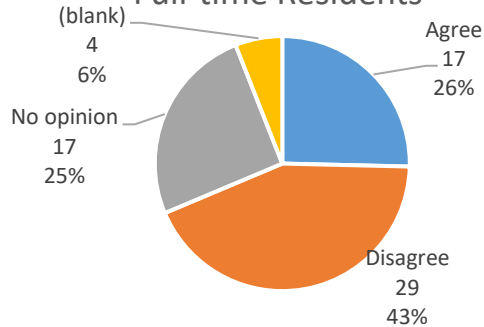
## 25.2. Energy-efficient senior citizen housing

Response	Total	Full-time residents	Part-time residents/Own Land	Lake District	Non-lake Districts
Agree	52 – 36%	17 – 26%	52 – 36%	37 – 38%	15 – 33%
Disagree	46 – 32%	29 – 43%	46 – 32%	32 – 32%	14 – 30%
No opinion	33 – 23%	17 – 25%	33 – 23%	21 – 21%	12 – 26%
(blank)	14 – 9%	4 – 6%	14 – 9%	9 – 9%	5 – 11%
Total	145	67	77	99	46

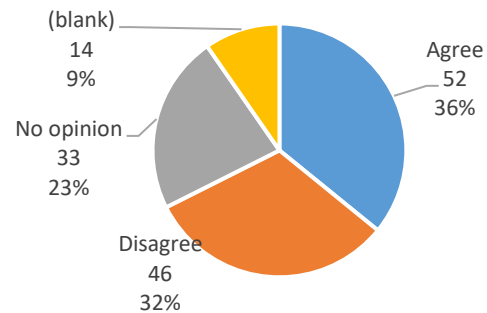
Energy-efficient Senior Housing - All



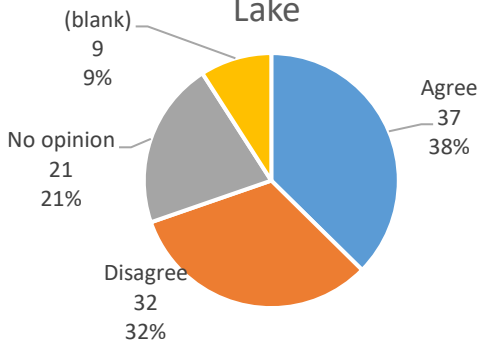
Energy-efficient Senior Housing - Full-time Residents



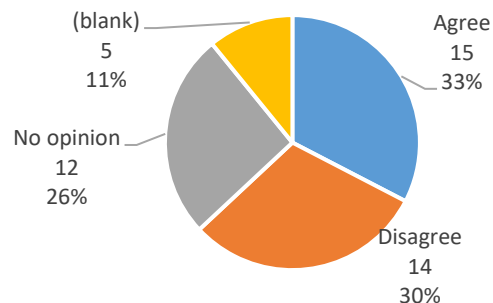
Energy-efficient Senior Housing - Part-time Residents/Own Property



Energy-efficient Senior Housing - Lake



Energy-efficient Senior Housing - Non-lake Districts



## 25.3. Comments

### *Full-time Residents*

- Senior housing should be limited to where there are services for them including public transportation. We don't have enough population here to support these options
- We are a small-Town heading to adopt big city problems. No development!
- NO NO NO. No growth - if people want this stuff - move!
- Helping to defray the costs of renovating/building a house would encourage people to pursue this.
- Senior citizen housing seems to require being close to shopping and medical services. Issues related to this need to be considered before trying to encourage senior housing.
- those sound like commercial endeavors that would bring a different (poor and elderly) population into the area that would only dilute the attributes of the area.

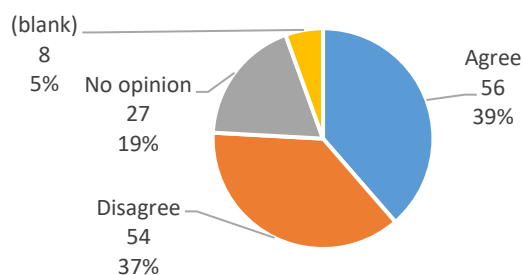
### *Part-time Residents / Own Property but do not reside here*

- This area is a tough place to live. Encouraging people that need financial help of the basics shouldn't be done.
- Elderly are always in need of housing
- (Note by Recorder: "Encourage the development" underlined in the survey.)
- What does energy efficient mean, does it mean they have to be off grid or fossil fuel free, electric stove only, maybe no A/C. We already have more codes and rules than needed.
- There are already standards in place for building with more energy-efficient housing. Putting more regulations in place creates more laws & bylaws slowing down an already heavily regulated system which restricts private ownership.
- Too far from medical or stores for elderly housing.
- These things would be wonderful but I'm not sure there are homes to convert in Maidstone (many in Guildhall). Senior housing would also require readily available services and they aren't available now?
- Whatever housing - it should be energy efficient as determined by building codes. But if you can't or won't enforce those codes, it really doesn't seem fair to enact them.
- Who will pay?

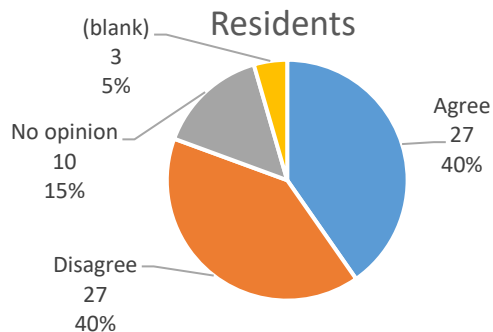
**26. Maidstone should develop a policy about short term rentals: - 137 responses**

Response	Total	Full-time residents	Part-time residents/Own Land	Lake District	Non-lake Districts
Agree	56 – 39%	27 – 40%	28 – 36%	48 – 49%	8 – 17%
Disagree	54 – 37%	27 – 40%	27 – 35%	35 – 35%	19 – 41%
No opinion	27 – 19%	10 – 15%	17 – 22%	13 – 13%	14 – 31%
(blank)	8 – 5%	3 – 5%	5 – 7%	3 – 3%	5 – 11%
Total	145	67	77	99	46

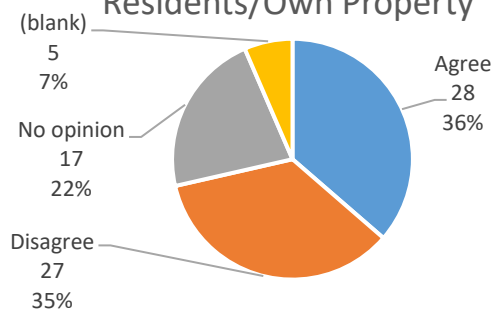
Short Term Rentals - All



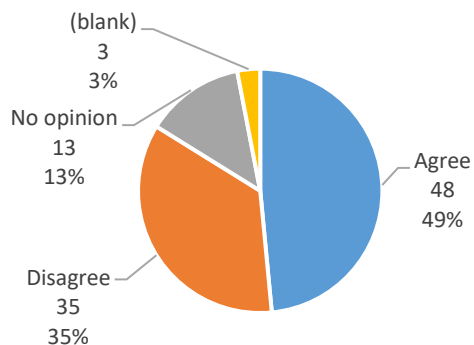
Short Term Rentals - Full-time Residents



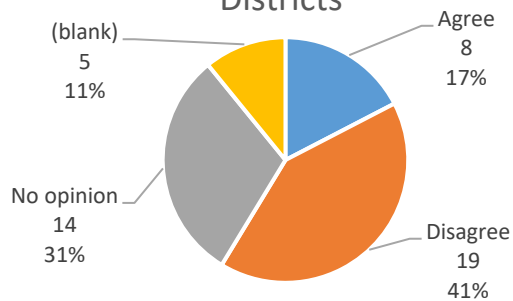
Short Term Rentals - Part-time Residents/Own Property



Short Term Rentals - Lake District



Short Term Rentals - Non-lake Districts



## 26.1. Comments

### *Full-time Residents*

- Are we trying to solve for a non existing problem? Suspect some owners may need the income to help support the taxes that will be imposed. This is not the answer to solving for a housing shortage. This is dictation of the use of personal property to solve for what problem?
- If it is my property, I should be able to rent as I wish!
- Rentals impact the lakes quality of life.
- Lots are too small and rentals are too invasive people that rent don't care because they are not here to experience the commotion plus it adds stress to often inadequate sewer systems
- Keeping an emphasis on public safety in regards to monitoring compliance thereto, with written warnings and failure notifications as needed. (Examples; smoke detector, emergency exits, fire extinguishers, compliance with safety codes enforcement, etc.)
- Keep policies out of people's personal affairs. What happens when a homeowner who relies on renting their home out to support and keep that home in order remain in our Town? Is the Town going to be the authoritative body that drives them out of their home and forces them to sell? It should not be any Towns right to determine nor pry into the reasons why a resident does so.
- The Town should enforce bylaws pertaining to excessive noise or nuisance. Property owner needs to be held accountable for guests.
- You want to attract short term visitors into our Town by allowing development of all kinds, so why are you seeking to develop intrusive, discriminating, targeted policies on short term rentals? Is a Lake resident complaining about a noisy neighbor who rents out their home to pay their bills? What if their neighbor has noisy family that visit short term? People have a right to manage their own property.
- answer would depend on what kind of policy
- I don't think that the policy should restrict short term rentals, but should receive some benefit from them, such as a small "destination" fee that would go to the Town.
- Now that we have more and more owners turning their camps/homes into VRBO or Air BnB, it seems that is something we should be thinking about.
- Not sure of the ramifications, but sounds like something that should be explored. AirBandB for example might have disadvantages, such as investors buying lake properties just to capitalize, which dilutes the small community of local lake lovers.
- The town should have nothing to do with how people rent out there own property
- No one will honestly report their income from the rentals, but don't depend on taxing campers when the property owners are renting for thousands of dollars.
- Live and Let Live.
- It is necessary.

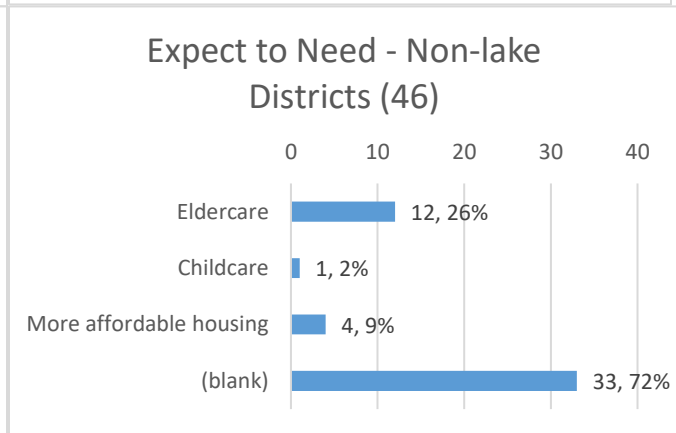
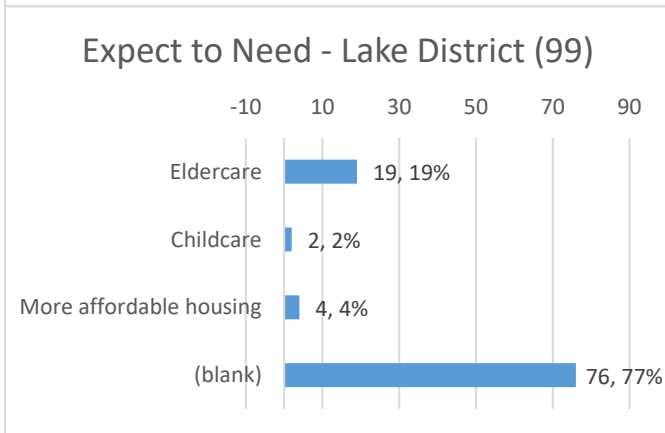
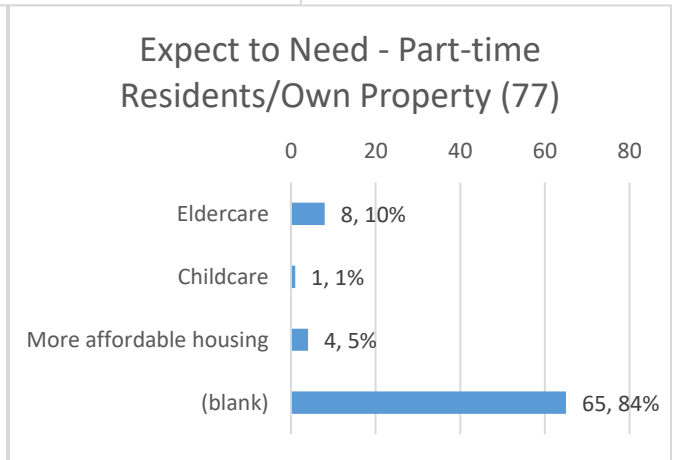
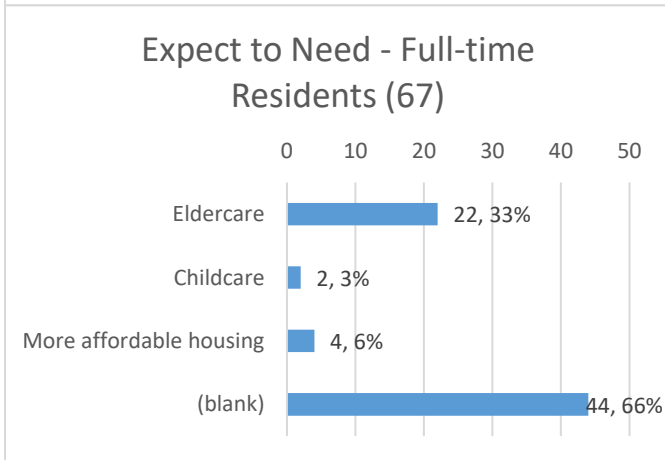
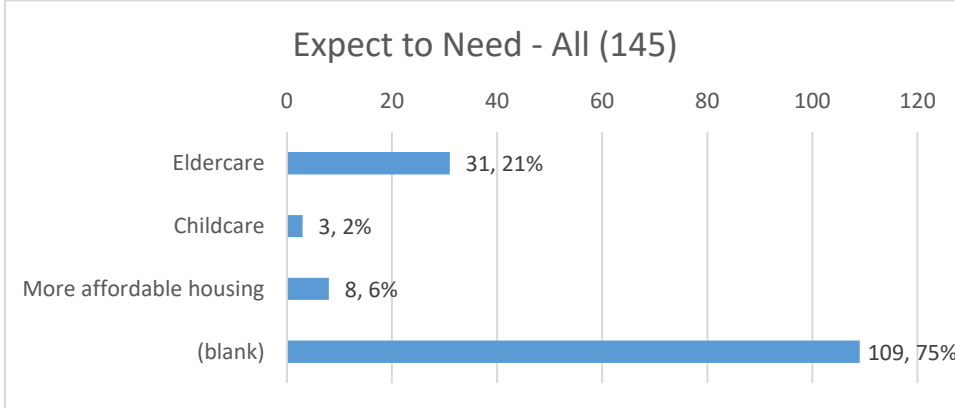
### *Part-time Residents / Own Property but do not reside here*

- I do not know if this is an issue around Maidstone. If it IS hindering affordable housing in the area, then it should regulated.
- doesn't concern us
- Short term rentals bring in tourists and tourists spend money.

- I live surrounded by short term rentals. They do lessen the feeling of "community" and they can be noisy. But, I don't know if those are problems Maidstone is encountering.
- Short term non-owner rentals should be prohibited.
- This again sounds like the lake snobs trying to control how things should be . Property owners have the right to rent short or long term or any way they see fit.
- Short term rentals provide income to property owners to help with the cost of taxes and upkeep. The property owner should set limits on the number of people in a rental, no parties, bedtime at 10pm, etc.
- Rental property is out of contro on the lake in a zone which bussines are not allowed. Its a single resident zone.
- Other than the lake I'm not sure if much of this goes on.
- Issues with noise, damage to natural resources, littering, etc.
- The property owner on record should be made responsible for any problems resulting from any problems with a renter. If they put their property with a property management comp, then the property management comp. would be responsible.
- My property is with Air BnB. I agree to make sure not being abused, but by Air BnB, not the town.
- We're seeing more Air BnB's on the lake
- Especially lake rentals. Those who are renters need to be informed relative to the current state and town laws and regulations to keep the renter safe as well as the lake community property owners.

**28. Do you or any member of your family expect to need any of the following in the next 5-10 years? (Check all that apply) - 36 responses**

Response	Total (145)	Full-time residents (67)	Part-time residents/Own Land (77)	Lake District (99)	Non-lake Districts (46)
Eldercare	31 – 21%	22 – 33%	8 – 10%	19 – 19%	12 – 26%
Childcare	3 – 2%	2 – 3%	1 – 1%	2 – 2%	1 – 2%
More affordable housing	8 – 6%	4 – 6%	4 – 5%	4 – 4%	4 – 9%
(blank)	109 – 75%	44 – 66%	65 – 84%	76 – 77%	33 – 72%



## **28.1. Comments**

### ***Full-time Residents***

- I'm fortunate that my family will take care of me. If that changed, I'd go to Lancaster or Groveton where they have affordable housing and elder care.
- If we do, it's our own family responsibility.
- can't think about it .....sorry!
- Don't know
- The only way the town can help is by controlling the taxes. Increasing the taxes is hurting many people on fixed incomes.

### ***Part-time Residents / Own Property but do not reside here***

- Don't expect it and would not expect the town to provide it for me or my family
- The town should take efforts to slow the purchase of homes for rental properties. As a non-resident, I'm unaware of the need for lifestyle services of the residents but do support healthcare and safety needs for all.
- No services need at this time.
- I'm very fortunate.
- Maybe, you never know?

## **2016 Town Plan**

### ***Implementation Plan: Housing***

1. Comply with 24 V.S.A., Chapter 117 while still maintaining the rural characteristics of Maidstone.
2. Encourage the preservation of historic sites and buildings that add to the character of the town.
3. Give careful consideration to regulations governing the creation of mobile home parks and low and moderate income housing.

### ***Housing***

At present, there are two developed areas of housing in Maidstone:

1. Seasonal camps and year-round residences located around Maidstone Lake.
2. Seasonal camps and year-round residences along Route 102, Hall Road and North Road.

The state defines “affordable housing” as housing that is owned or rented by inhabitants whose gross annual household income does not exceed 80 percent of the county median income, and the total cost of housing (including principal, interest, association fees, or in the case of renters, utilities), does not exceed 30 percent of the household’s gross income. [See section [10 V.S.A. §6001](#), above.]

Recent changes to 24 VSA Chapter 117, the statute that regulates planning and zoning, requires all towns to make provisions for affordable housing. Traditional forms of affordable housing include mobile homes, multi-unit homes (apartments) and accessory apartments. For example, a town’s zoning bylaw cannot



exclude multi-unit homes and mobile home parks and must designate certain areas for these developments. Moreover, a **single family year-round residence** must be allowed to have one accessory apartment. Any revisions to Maidstone's zoning land use policies must therefore ensure that all forms of affordable housing are dealt with fairly.

**Vision:**<sup>8</sup>

1. To maintain the current housing and rural character of Maidstone while promoting an adequate standard of affordable housing for all residents regardless of income or socioeconomic status.
2. To adopt and implement the newly required zoning regulations in 24 VSA, Chapter 117 regarding affordable housing, mobile home parks and accessory dwellings.

**Issues/Concerns:**<sup>9</sup>

1. Maintaining the rural character of Maidstone and the pristine character of Maidstone Lake.

**Recommended Actions:**<sup>10</sup>

1. Comply with 24 VSA, Chapter 117, while still maintaining the rural characteristics of Maidstone.
2. Closely monitor the development of year-round homes on Maidstone Lake. This is even more crucial with the advent of accessory dwellings on the lake.
3. Encourage preservation of historic sites and buildings that add to the character of the town.
4. Carefully formulate the regulations governing the creation of mobile home parks and low and moderate income housing. The location of mobile home parks should be chosen carefully with an eye to the future.

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<sup>8</sup> Maidstone Town Plan, 2016, "Housing, Vision," [page 32](#).

<sup>9</sup> Maidstone Town Plan, 2016, "Housing, Issues/Concerns," [page 32](#).

<sup>10</sup> Maidstone Town Plan, 2016, "Housing, Recommended Actions," [page 33](#).