

HOUSING

Safe housing

In Hardwick, the Select Board enforces the state health codes through the appointment of a Health Officer. The health codes apply to commercial and rental properties. Other basic standards that the town has adopted include flood hazard regulations (to require any housing in the flood hazard area to be safe for occupants), subdivision regulations (to require private roads to be wide enough to accommodate emergency vehicles), zoning regulations (to require driveways and buildings to be serviceable by emergency vehicles), and fire codes (to enforce additional fire code requirements on rental units).

Housing demographics

Single-family units are the predominant form of housing in Hardwick. A breakdown of housing from the Grand List records from 2019 is as follows:

- 649 residential homes on 6 or less acres
- 283 residential homes on 6+ acres
- 77 mobile homes without land
- 130 mobile homes with land
- 10 vacation homes on 6 or less acres
- 17 vacation homes on 6+ acres
- 24 operating farms
- 12 commercial apartments

According to the 2017 American Community Survey, there were 1,501 housing units in Hardwick. Of these units, 1,164 are occupied, with 804 being owner-occupied, and 360 renter occupied.

Affordable housing

The Department of Housing and Community Affairs housing policy states that housing is regionally affordable when the costs required for housing (mortgage plus taxes) are no more than 30% of the income for a household earning 80% of the median county income. The affordability threshold for Caledonia County is \$947 per month. (Caledonia County's affordability threshold is calculated as follows: \$47,371 is the county median household income, according to American Community Survey Estimates; \$37,897 is the 80% figure; \$11,369 is 30% of the 80% figure; \$947 is arrived at by dividing the \$11,369 by 12 months).

According to most recent American Community Survey 5-year averages (2017), median monthly housing costs were \$1,273 for those with a mortgage and \$606 for those without a mortgage. The median housing cost for those with a mortgage was \$326 above the regional affordability threshold, which means that household earning \$37,897 could not afford the median mortgage expense in the Town of Hardwick. Unlike mortgages, rents in Hardwick were considered affordable. The median gross rent in Hardwick was \$802. However, before we simply assume that rental housing is affordable in Hardwick, it should be noted that more than 16% of renters in Hardwick are paying more than 50% of their household incomes on housing.

Affordable housing continues to be a challenge for Vermonters throughout the region and the state. The Affordable Housing Coalition reports that a persistently high proportion of Vermonters are “cost burdened” because they pay more than 30% of their income on housing: 46% of renters and 35% of owners with mortgages. These numbers represent the nation’s 12th and 6th highest percentage rates respectively. Hardwick’s affordable housing challenges are the same as those elsewhere in the state: stagnating incomes and aging housing stock, particularly among rental units.

Special needs housing

Listed below are groups with special needs which are found in Hardwick and an evaluation of how well their needs are being met. Generalizations are made throughout this section based on age and they are not intended to be derogatory in any manner. With each generation, individuals are staying healthier longer and can live independently much later in life. But, in general, taking care of oneself and one’s home gets significantly more difficult as one gets older especially if someone loses a spouse.

- Seniors living alone: According to the 2010 Census there were 143 seniors living alone in Hardwick. This group is important for social reasons as being retired and living alone in northern Vermont can be hard. In many cases, opportunities to rent apartments in senior housing are desired. Hardwick currently has no senior housing available (Level IV- senior living- no assistance provided). While there are no Level IV facilities, there are private senior housing options including the Bemis Block (14 units), Highland Hills Apartments (14 units), and Maple Street Apartments (16 units).
- Seniors 70-85: Most seniors between 70 and 85 continue to live independently, but many require some assistance especially as they get older. These may be situations where seniors have difficulty driving or require a visiting nurse periodically. Residents are typically still active and take care of themselves and their apartments. In Hardwick there were 228 seniors in this age group and there are no Level III living arrangements available (Level III housing has 24 hour assisted living).
- Seniors 85 and over: Beyond age 85, seniors increasingly need more intensive care. In the most serious cases, full institutional care is required. There are 39 seniors in Hardwick over 85. Hardwick has no Level II or Level I housing. These types of living arrangements are also known as nursing homes or convalescent homes. Residents generally are unable to live on their own due to physical or mental difficulties. The construction of assisted living facilities or a nursing home would be of benefit to the Hardwick community and to its seniors, allowing them to remain living near their homes.
- 65 and over with a disability. According to the latest American Community Survey 5-Year Averages, there were 114 individuals in Hardwick identified as having a disability. In addition to social services to address some of these needs, there are wheelchair accessible units in the Bemis Block, Highland Hills Apartments and Maple Street Apartments. Although not exclusively for seniors, South Main Street and Cherry Street have wheelchair accessible units available as well.

- 18 to 64 with a disability. There were 182 individuals in Hardwick with some kind of disability. Depending on the severity of the limitation, human services, transportation services, or special construction (handicapped accessibility) may be required. Social services are available in Hardwick although special living situations for those in serious conditions do not exist.
- Families in poverty. According to latest ACS estimates, 16.8% of Hardwick families have been living below the poverty level within the past 12 months. All of these families have one or two children. Federal programs provide housing assistance but there is limited availability for those under 65 in Hardwick. Bemis Block has 14 approved units (seniors and those with disabilities), Maple Street has 16 approved units (seniors only); Cherry Street has 8 units of affordable housing designed for families (2 to 3 bedroom units).

Fair housing

Hardwick has few areas of concern at this time. The zoning and subdivision regulations have been written to allow for multifamily housing, mobile home parks and other housing options to ensure affordable housing options are available to residents. The zoning district lines and regulations have not been written to isolate or single out any group and the bylaws are administered and enforced without bias.

Goals, Policies, & Recommendations

GOAL

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| <ul style="list-style-type: none"> • For Hardwick to have safe and affordable housing available in a variety of types for all incomes, ages, and for those with special needs. |
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POLICIES

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| <ul style="list-style-type: none"> • Multifamily housing is encouraged in our village centers. • Affordable housing should minimize long-term living costs through high quality design, efficient construction, energy efficiency, and proximity to employment. • Hardwick supports efforts to assist elderly and disabled residents who wish to remain in their homes, and to community based health care systems that enable elderly and disabled people to remain in the community. |
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