

Act 250¹

In the spring of 1970, the Vermont Legislature passed the Land Use and Development Act (Act 250) in order to address growth in the 1960s resulting from the opening of I-89 and I-91, development of the IBM facility in Essex Junction, and expansion of ski tourism in Vermont. Act 250 (10 V.S.A., Chapter 151) establishes a state land use permitting process in order to protect the environment.

The law created nine District Environmental Commissions, consisting of three members appointed by the Governor, to review large-scale development projects and subdivisions using 10 criteria that address environment, aesthetic and community impacts. In Ludlow, the District Environmental Commission has jurisdiction over any project that encompasses more than 10 acres, or with more than 10 housing units or housing lots (within a five-year period of time); and may also apply for construction proposed above 2,500 feet of elevation.

Act 250 also created the Vermont Environmental Court to review appeals coming from District Commission rulings.

The Act 250 process allows for the review and comment on all eligible applications by municipal governments, local and regional planning commissions, the state of Vermont, along with other interested parties. Before a proposed development receives approval it must meet the ten criteria set forth in 10 V.S.A. §6086, which are summarized below:

1. Water and Air Pollution – Will not result in undue water or air pollution. Including the following considerations:
 - 1(A) Headwaters – Will not reduce the quality of surface- or ground-waters in sensitive areas, such as small drainage basins, high-elevation areas, watersheds of public water supplies and aquifer recharge areas;
 - 1(B) Waste Disposal – Will meet state standards for waste disposal, including wastewater and stormwater; and must not involve the injection of waste materials or any harmful or toxic substances into groundwater or wells;
 - 1(C) Water Conservation – Must use and maintain the best available water conservation technology as practicable;
 - 1(D) Floodways – Will not endanger the public health, safety and welfare during flooding. In floodway areas, proposals will not restrict or divert the flow of flood

¹ Modified based on the 2009 Regional Plan for the Southern Windsor County Regional Planning Commission

waters. In floodway fringe areas, proposals will not significantly increase the peak discharge of rivers or streams;

1(E) Streams – Proposals along streams or rivers must maintain the natural condition of streams if feasible, and will not endanger the public health, safety and welfare;

1(F) Shorelines – Any proposal along pond or river shorelines must show development in these areas is necessary, maintain the natural condition of the shoreline, and must not diminish public access to public waters; and

1(G) Wetlands – Will not violate the Vermont Water Resources Board rules protecting significant wetlands.

2. Water Supply – Has sufficient water available for the foreseeable needs of the subdivision or development.
3. Impact on Existing Water Supplies – Will not unreasonably burden any existing water supply, if one is utilized.
4. Soil Erosion – Will not cause unreasonable soil erosion or reduce the capacity of the land to hold water.
5. Traffic – Will not cause unreasonably dangerous or congested conditions with respect to highways or other means of transportation.
6. Educational Services – Will not create an unreasonable burden on the educational facilities of the municipality.
7. Municipal or Government Services – Will not create an unreasonable burden on the local government in providing municipal and governmental services.
8. Scenic, Natural Beauty, Aesthetics, Natural Areas and Historic Sites – Will not have an undue adverse effect on aesthetics, scenic beauty, historic sites or natural areas, and
 - 8(A) Wildlife Habitat and Endangered Species – Will not destroy or significantly imperil necessary wildlife habitat or any endangered species.
9. Conformance with a capability and development plan – Will conform with a capability and development plan, and land use plan if adopted, including the following considerations:

9(A) Impact of Growth – The impact the project will not have an undue burden on the town or region:

9(B) Primary Agricultural Soils – Does not significantly reduce the agricultural potential of soils rated by the Natural Resource Conservation Service of the U.S. Department of Agriculture as prime, statewide or local importance;

9(C) Productive Forest Soils - Will not significantly reduce the potential of productive forest soils as defined in 10 V.S.A. §6001;

9(D) Earth Resources – Will not prevent or significantly interfere with subsequent earth extraction activities;

9(E) Extraction of Earth Resources – Will not unduly impact the environment or surrounding land uses, and require planning for site reclamation;

9(F) Energy Conservation – Will reflect the principles of energy conservation and incorporate the best available energy conservation technologies;

9(G) Private Utility Services – Must show that adequate legal and financial mechanisms are in place for private utilities, such as roads or wastewater facilities, when the proposal utilizes private utilities;

9(H) Costs of Scattered Developments – Costs for public service and facilities required to serve a proposal that is not within or adjacent to a settlement area or village must not exceed the tax revenue and other public benefits generated by the development or subdivision;

9(J) Public Utility Services – Will not place an unreasonable burden on public utility services, such as electricity;

9(K) Development Affecting Public Investments – Will not unnecessarily or unreasonably endanger public or quasi-public investments in adjacent government and utility facilities, services and lands; and

9(L) Rural Growth Areas – Proposals in rural areas will be designed to economize on the cost of roads, utilities and land usage in order to protect municipalities from undue financial burdens.

10. Local and Regional Plans – Is in conformance with any local or regional plan or capital budget and program.

Local Act 250 Review

In 2007, Ludlow established a Local Act 250 Review procedure in accordance with 24 V.S.A. §4420, 10 V.S.A. Chapter 151 and Natural Resource Board Rule 19, Section (I), Municipal Presumptions. Under Local Act 250 Review, the Ludlow Development Review Board (DRB) reviews projects for compliance with Criteria 6 (Educational Services), 7 (Municipal or Government Services) and 10 (Conformance with the Municipal Plan). This only applies to larger projects that need to go through the state Act 250 review process. Local Act 250 Review allows for greater local control and should streamline the state Act 250 process. (See the Ludlow Zoning Bylaws for more information.)

This section is intended to provide a list of options, both regulatory and non-regulatory, that might be utilized to implement the Vision Statement and Goals of the Ludlow Municipal Plan.

1.0 Non-Regulatory

1.1 Capital Budget & Program (24 V.S.A. §§ 4403 & 4430) – Ludlow has an adopted Capital Budget & Program

- A budgeting tool assisting the municipality to plan for necessary and desired capital improvements in a six-year period, such as sidewalk improvements, streetscape enhancement, municipal parking, bridge replacements, public water and sewer system upgrades, and other infrastructure projects that help to encourage or enable town plan goals.
- With or without a Capital Budget & Program, where public water and sewer infrastructure is located within a municipality has a very big impact on shaping future development, especially industrial, commercial and high-density residential uses.

1.2 Tax Increment Financing (TIF) (24 V.S.A. § 4403, 24 V.S.A. Chapter 53)

- A town may create a TIF district to generate revenues through portions of tax revenues that are held by the town to pay for certain infrastructure improvements and encourage development in designated portions of town.
- The intent is to entice additional private investment into the district through the infrastructure improvements financed through TIF.

1.3 Tax Stabilization Contracts (24 V.S.A. § 4403, 32 V.S.A. §4969)

- Negotiated tax stabilization contracts can encourage the preservation of farmland/open space and forestland.

1.4 Special Assessments

- Municipalities may establish special assessments within a designated service area in order to finance capital improvements that serve only a portion of the municipality (e.g. public wastewater system).

1.5 Purchase or Acceptance of Development Rights (24 V.S.A. § 4403, 10 V.S.A. Chapter 155)

- This tool can assist municipalities to preserve undeveloped land.

1.6 Plans or Inventories Supporting the Municipal Plan (24 V.S.A. § 4403)

- Municipalities may develop supporting plans and adopt them by reference in the municipal plan. Examples include but are not limited to a highway corridor management plan, stand alone energy plan, open space plan, municipal facilities plan, natural resource inventory, etc.
- Other studies, plans or inventories may inform the local planning process or serve as a document for public education without adopting as part of the municipal plan. Examples include but are not limited to cost of municipal services study, fiscal impact study, traffic circulation analysis, or recreational trails map and guide.

1.7 Advisory Commissions or Committees (24 V.S.A. § 4403)

- Municipalities may establish commissions or committees with particular expertise to assist other municipal boards implement the municipal plan in areas such as affordable housing, historic preservation, design review and conservation.

1.8 Other Non-Regulatory Implementation Tools

- There are a variety of other non-regulatory implementation tools including but not limited to:
 - Designation under the Downtown Program
 - Local conservation fund to purchase important natural lands
 - Public educational materials or campaign

2.0 Regulatory

2.1 Permits for highway access or work within municipal Rights-of-Way (19 V.S.A. §1111)

2.2 Village/Town Highway & Bridge Standards (19 V.S.A. §304(a)(23))

2.3 Subdivision regulations (24 V.S.A. §4418)

2.4 Zoning bylaws (24 V.S.A. §§ 4411, 4414)

2.5 Site Plan Review (24 V.S.A. §4416)

2.6 Local Act 250 Review (24 V.S.A. §4420)

2.7 Official Map (24 V.S.A. §4421)

2.7 Impact Fees (24 V.S.A. Chapter 131)

2.8 Adequate Public Facilities & Phasing of Development (24 V.S.A. §4422)

2.9 Transfer of development rights (24 V.S.A. §4423)

2.10 Shoreland or Flood Hazard Area Bylaws (24 V.S.A. §4424)

2.11 Other Ordinances (24 V.S.A. Chapter 59)

10: Jason

Ludlow Town Plan Survey 2008
 (Consolidated and Compressed by R Pace,
 showing only answers given by at least 5 respondents)

Ludlow Survey

Question	Category	Number	
1.	Association with Ludlow (Residency, etc.)	351	
	Second Home Owner or Renter	213	61%
	Ludlow Resident	98	28%
	VT Resident not living in Ludlow	12	03%
	Non-resident Business Owner	10	03%
	Other	7	2%
	Tourist	6	2%
	Landowner	5	1.5%
2.	Do You Work in Ludlow?	326	
	Yes	45	14%
	No	281	86%
3.	What Do You Like About Ludlow	532	
	Small Town	170	32%
	Friendly People	63	19%
	Okemo	57	11%
	Skiing	39	7%
	Lakes	32	6%
	Beauty	31	6%
	Location	29	5.5%
	Mountains	21	4%
	Restaurants	19	3.6%
	Golf	16	3%
	Recreation	12	2.3%
	Quality of Life	9	1.7%
	Streetscapes	9	1.7%
	Everything	7	1.3%
	It's Home	7	1.3%
	Shops	6	1.2%
	Amenities	5	.94%
4.	What Don't You Like About Ludlow?	297	
	Taxes/Education Taxes	143	48%
	Rundown Downtown	27	9%
	Traffic	26	9%
	Lack of Food Stores/Shaws	18	6%
	Prices	11	3.7%
	Too Many Gas Stations	11	3.7%
	No Convenience Stores	10	3.4%
	Nothing	9	3%
	Lack of Restaurants	9	3%

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Question	Category	Number	
	No Bike Paths	7	2.4%
	Lack of Movie Theatre	7	2.4%
	Schools	7	2.4%
	Lack of Shops	6	2.0%
	Residents Can't Afford to Live Here	6	2.0%
5.	Is There A Need for More Permanent Housing for Residents?		783
	Rental - Yes -	74	9.5%
	Rental - No -	114	14.6%
	Low Income - Yes -	110	14.1%
	Low Income - No -	92	11.8%
	Elderly/Assisted- Yes -	107	13.7%
	Elderly/Assisted- No -	81	10.4%
	Single Family - Yes -	86	11%
	Single Family - No -	119	15.2%
6.	Why is Number of New Families in Ludlow Declining?		826
	Schools - Yes -	113	13.7%
	Schools - No -	83	10%
	Affordable Housing- Yes -	162	19.6%
	Affordable Housing- No -	66	8%
	Jobs - Yes -	206	25%
	Jobs - No -	20	2%
	Quality of Life - Yes -	49	5.9%
	Quality of Life - No -	137	16.6%
7.	Should Zoning Regulations Be Kept As Is or Modified?		144
	Kept As Is -	81	56%
	Modified -	63	44%
	Loosen Zoning	13	20.1%
	Stricter Zoning	11	17.5%
	Need Junkyard Ordinances	6	10.0%
8.	What Recreational Activities Do You Participate In?		789
	Skiing	222	28%
	Hiking	123	15.6%
	Biking	91	11.5%
	Swimming	59	7.5%
	Walking	37	4.7%
	Kayaking	29	3.7%
	Snowmobiling	28	3.5%
	Boating	26	3.3%
	Tennis	24	3.1%
	Running	23	3.0%

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Question	Category	Number	
	Fishing	23	3.0%
	X-Country Skiing	22	2.8%
	Water Sports	21	2.8%
	Skating	16	2.0%
	Canoeing	15	2.0%
	Snowshoeing	12	1.5%
	Horseback Riding	9	1.1%
	Hunting	9	1.1%
9.	If Ludlow Had a Recreational Path, Would You Use It?	274	
	Yes	214	78%
	No	60	22%
10.	Are There Affordable, Adequate Recreational Opportunities	282	
	Yes -	182	64.5%
	No -	100	35.5%
11.	What Additional Recreational Facilities Are Needed?	226	
	Bike Path -	57	25%
	Town Indoor Pool -	40	17.7%
	Movie Theatre -	33	14.6%
	Hiking Paths -	26	11.5%
	Public Tennis Courts -	20	9%
	Ice Skating Rink -	13	5.8%
	Gym -	12	5.3%
	Recreation Not Controlled by Okemo	10	4.4%
	Bike Lanes on Main St -	8	3.5%
	Reduced Resident Rates at Jackson Gore -	7	3.1%
12.	Should Town Protect Natural Resources?	292	
	Yes -	258	88.4%
	No -	34	11.6%
13/14.	What Areas Should Be Preserved As Is?	430	
	Lakes -	324	75.4%
	River/Streams -	35	8%
	Forest/Ridgelines -	33	7.7%
	Buttermilk Falls -	24	5.6%
	Mountains -	14	3.2%
15.	Should Town Take Advantage of "Farm Bill" Protection?	260	
	Yes -	230	88.5%
	No -	30	11.5%
16.	Should Town Use Alternative Energy Sources?	121	
	Yes to ALL forms -	116	
	No -	5	

Ludlow Town Plan Survey 2008
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 showing only answers given by at least 5 respondents)

Question	Category	Number
	Specified which forms -	
	Wind -	67 55.4%
	Solar -	32 26.1%
	Hydro -	32 26.5%
	Only if Cost-Effective -	17 14.1%
	Geothermal -	5 4.1%
17.	What Would You Do To Make Town More Beautiful?	257
	Fix downtown -	81 31.5%
	Close/Move Gas Stations -	35 13.6%
	Electric Wires Underground -	29 11.2%
	Plant Trees -	25 9.7%
	Flowers/Flower boxes -	21 8.2%
	Tear Down IGA -	16 6.2%
	Bypass Main Street -	12 4.7%
	Enforce Signage Zoning -	10 3.9%
	Christmas Lights -	7 2.7%
	Open Up the River -	6 2.3%
	Bike Path -	5 2.0%
	Remove Benson's Garage -	5 2.0%
	Lampposts -	5 2.0%

18. What kind of development would you like to see in Ludlow?

None 40 no malls/fast food/ chain stores/restaurants or sprawl 19 movie theatre 20
 more stores 23 Clean and green only 15 small scale 14 more shops 117 more
 restaurants 8 Full time, well paying businesses 16 Downtown 11 Recreational 7
 Less 4 No huge hotels/condos 3 Affordable housing 4 Entertainment (galleries, arts,
 film) 8 Expand Okemo 2 Vacation homes 2 Trains & Bus 3 Mom & Pop only 1
 No junk store fronts, impose fines 3 Consolidate schools to bring down taxes 3
 Reuse abandoned buildings 7 Co-ops 4 Controlled, do not overdevelop 2
 Commercial 2 Playhouse 2 Farmers Market 1 Affordable Grocery Store 1
 Stores like Vt. Country Store & Singletons Flyfishing Shop Health Club Clean
 Industry Visitors Center Middle Income Cluster Zoning

19. Should Ludlow encourage the expansion of shopping opportunities/retail development? Yes 198 No 92

If yes, where should it be located?

Main Street/Village/existing buildings 71 Along 103 Edges/Out of town 30
 old IGA 6 Bixby's field 1 On the hill 1 Away from the historic district 3
 At Jackson Gore 1 Pleasant Street 1 Off Route 100 2 Ski access road 1 Side streets 1
 Between Benson's and Jackson Gore 2

20. Should Ludlow develop a municipal parking lot? Yes 122 No 126

If yes, where? IGA 36 Behind Main Street 9 Jiffy Mart 3 By Town Hall 1
 Only for Post office 4 Behind Benson's 1 by High School 1 Close to downtown 3
 If necessary 1 In village 2 Ellison property 1 Side Street 1 Out skirts of town
 and use trolley service.

21. Additional Comments: If these comments pertained to a question they were added to the question.

Stowe & Woodstock should be examples of how Ludlow should look
 Manchester got grants to bury power lines so should Ludlow
 Take metal exterior off of Jewel Brook Mill Building to expose clapboard so it would
 look more attractive to potential buyers.
 Want Town Rec center that is affordable to all
 Town & Village Gov., must become more pro-active to give leadership to the
 community to make Ludlow a more desirable location to live/work or retire in
 Select Board should be more active in talks w/state legislature regarding ACT 68
 Check out all possible grant opportunities & use them
 Look at Armory for Town Recreation facility

*Several individuals mentioned that 2nd home owners pay higher taxes (which is no longer true)

Table 1: Dams on Rivers and Streams in Basin 10 (Ottauquechee & Black Rivers)

Dam Name	Stream	Town	Status	Use	Built	Rebuilt
Jewel Brook Site No. 1	Jewell Brook	Ludlow	In Service	C	1969	N/A
Jewel Brook Site No. 2	Grant Brook	Ludlow	In Service	C	1969	N/A
Jewel Brook Site No. 3	Parker Brook	Ludlow	In Service	CR	1970	N/A
Jewel Brook Site No. 4	Jewell Brook	Ludlow	In Service	CR	1970	N/A
Jewel Brook Site No. 5	Sanders Brook	Ludlow	In Service	C	1972	N/A
Okemo Snow Pond	Black River - OS	Ludlow	In Service	R	1994	N/A
Lake Rescue	Black River	Ludlow	In Service	RS	1978	N/A
Lake Pauline Village	Black River	Ludlow	In Service	R		N/A
Verd Mont Mills	Black River	Ludlow	Breached			
American Woolen Co.	Black River	Ludlow	Breached			
Smithville	Black River	Ludlow	Breached			

NOTES: * H = hydroelectric, R = recreation, C = flood control, S= water supply, O = other

SOURCE: *Basin 10 Black River and Ottauquechee River Watersheds Water Quality and Aquatic Habitat Assessment Report* (VT Water Quality Division, DEC, ANR; June 2000); Ludlow Water Department

Table 2: Meals & Rooms Tax Statistics - Annual Trends

Town	2000 Meals	2001 Meals	2002 Meals	2003 Meals	2004 Meals	2005 Meals	2006 Meals	2007 Meals	2008 Meals	Annual Increase
Ludlow	8,873,827	9,274,639	9,113,645	9,442,152	10,077,947	10,820,903	10,638,844	11,299,000	11,868,570	3.3%
Cambridge	4,275,761	4,025,570	4,380,191	4,376,011	4,340,971	4,623,238	4,294,902	4,464,230	4,601,242	0.8%
Killington	18,035,834	18,501,300	18,897,218	17,932,185	17,361,705	18,566,187	16,625,715	17,148,287	15,148,722	-1.9%
Wilmington	5,160,885	5,072,872	4,944,316	4,928,967	5,210,653	5,294,867	5,098,721	5,507,165	5,379,922	0.5%

Source: VT Department of Taxes

Town	2000 Rooms	2001 Rooms	2002 Rooms	2003 Rooms	2004 Rooms	2005 Rooms	2006 Rooms	2007 Rooms	2008 Rooms	Annual Increase
Ludlow	10,256,790	10,496,884	10,595,649	11,059,545	11,416,213	12,201,118	12,178,961	12,464,038	14,608,936	4.0%
Cambridge	9,016,310	8,885,234	8,749,710	9,946,771	8,088,097	9,387,215	9,169,388	9,544,242	9,788,144	0.9%
Killington	30,832,803	31,804,478	33,082,403	31,946,920	29,862,563	30,054,604	28,953,992	27,141,320	24,937,095	-2.3%
Wilmington	2,822,280	2,695,133	2,384,713	2,255,219	2,488,340	2,326,015	2,151,639	1,911,870	1,875,133	-4.4%

Source: VT Department of Taxes

Town	2000 Alcohol	2001 Alcohol	2002 Alcohol	2003 Alcohol	2004 Alcohol	2005 Alcohol	2006 Alcohol	2007 Alcohol	2008 Alcohol	Annual Increase
Ludlow	1,949,462	1,988,756	1,924,275	2,037,440	2,384,654	2,659,487	2,539,186	2,778,677	3,029,322	5.0%
Cambridge	820,279	832,146	1,014,860	1,034,099	1,050,342	1,116,415	937,035	1,039,441	1,068,134	3.0%
Killington	7,727,776	8,106,016	7,968,069	7,833,789	7,575,571	7,902,168	7,617,766	7,476,404	6,527,857	-1.9%
Wilmington	1,257,960	1,298,503	1,268,295	1,340,587	1,419,748	1,367,532	1,258,259	1,314,994	1,301,139	0.4%

Source: VT Department of Taxes

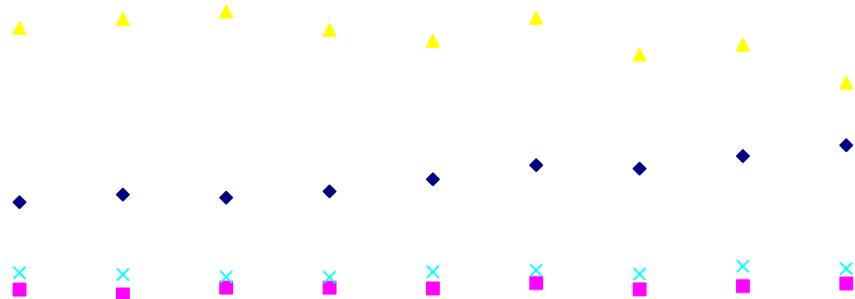


Table 3: Ludlow Sales & Use Tax Statistics

Tax Receipts	2000	2001	2002	2003	2004	2005	2006	2007	2008	Annual Increase
Use	1,586,358	1,173,253	1,347,443	1,986,552	1,379,395	1,142,948	2,147,110	2,770,127	1,708,085	0.8%
Retail	37,527,268	38,990,985	42,646,850	44,048,784	47,941,026	50,326,749	46,183,758	49,173,395	49,899,923	3.2%
Gross	68,613,906	87,141,048	99,267,850	93,239,322	113,459,269	121,546,226	121,930,942	198,824,846	232,646,934	14.5%

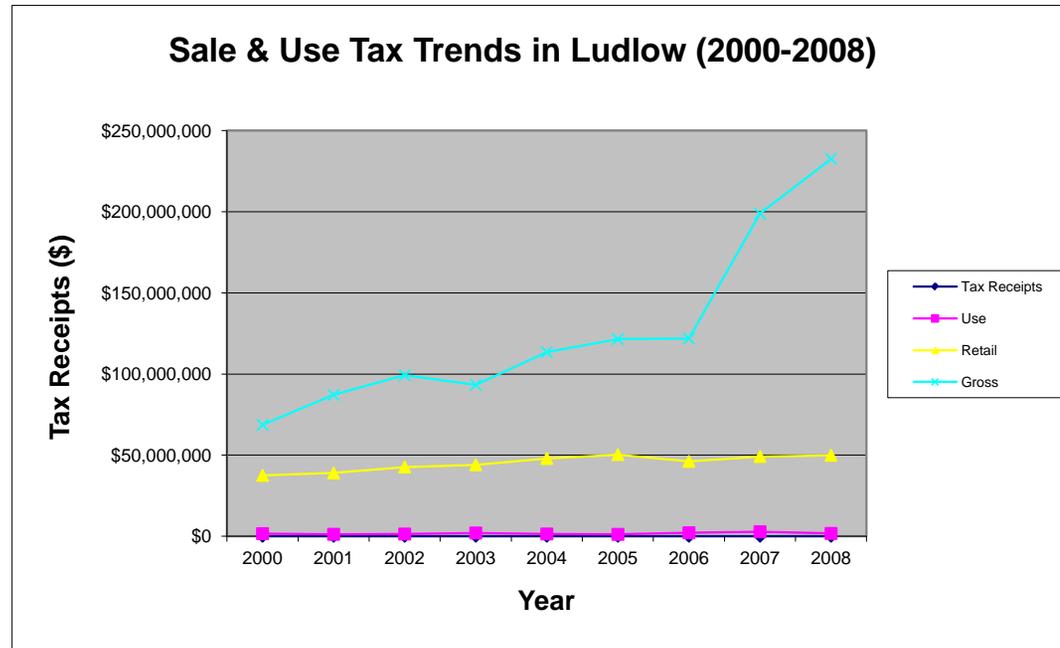


Table 4: Meals & Rooms Tax Statistics - Seasonal Variations

Ludlow Tax Receipts	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08
Meals	1,846,289	2,298,245	1,783,016	407,019	394,262	508,235	618,152	773,967	538,618	688,689	487,894	1,518,323
Rooms	2,622,772	4,719,968	2,519,707	142,035	71,007	151,803	234,872	387,102	204,238	380,812	166,342	2,469,047
Alcohol	454,764	541,064	429,794	111,153	113,612	141,720	166,142	218,851	160,740	202,474	133,600	355,408
Total	4,923,825	7,559,277	4,732,517	660,207	578,881	801,758	1,019,166	1,379,920	903,596	1,271,975	787,836	4,342,778

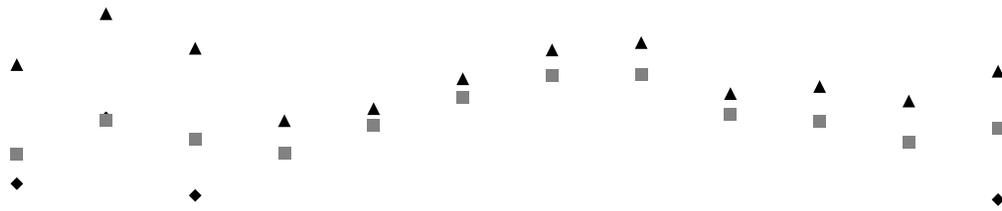
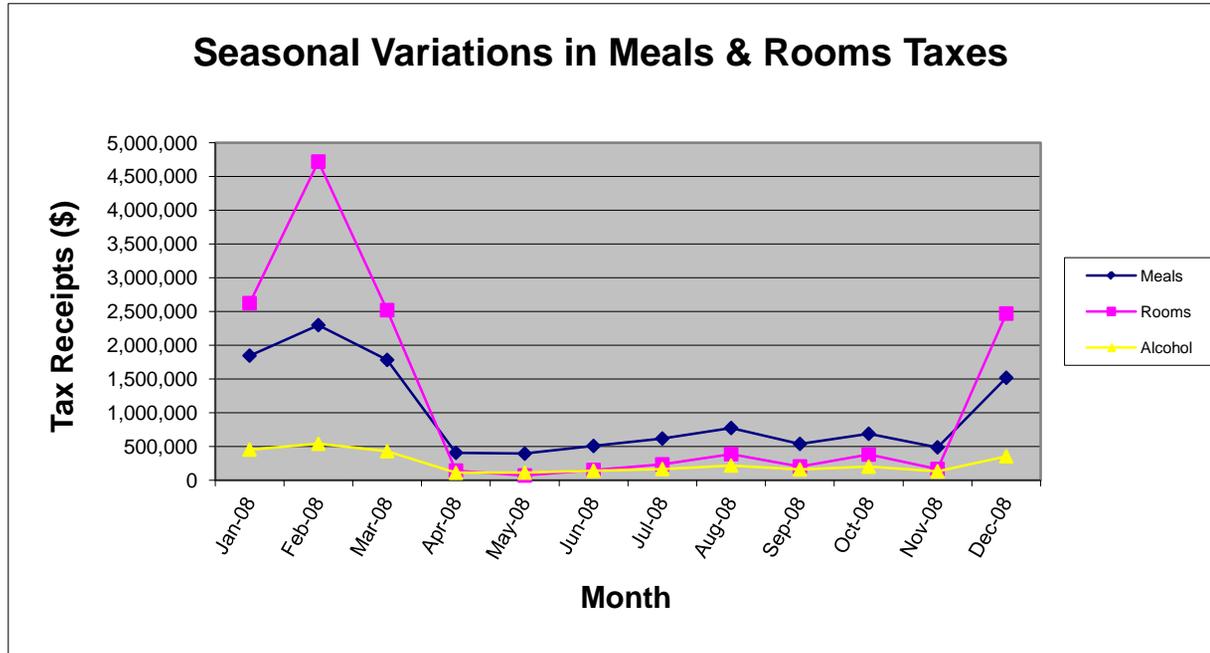


Table 5: High Crash Locations - Federal System Highways - 2003-2007

VTrans Rank	Route	Type	Approximate Location	Milepoints	ADT	Crashes	Fatalities	Injuries	PDO Crashes	Actual/Critical Ratio
3	VT 103	Highway Section	Elm St - Andover St	1.976 - 2.276	9981	43	0	16	32	4.178
42	VT 100/103	Intersection	Intersection of VT 103 & VT 100 North	5.04 - 5.09	8285	20	0	6	14	1.503
110	VT 100	Highway Section	Village Line - Plumley Ave	4.351 - 4.651	2400	9	0	11	5	1.915
420	VT 103	Highway Section	Deeplawn St - Meadow St	1.576 - 1.876	9379	12	1	4	10	1.223
490	VT 103	Highway Section	Bowker St - Okemo Mountian Rd	2.476 - 2.776	9171	11	0	10	7	1.14

Source: High Crash Location Report: Sections and Intersections, 2003-2007 (VTrans, April 2009)

Table 6: Traffic Volumes (Annual Average Daily Traffic)

Site ID	Route Number	Road Name	Location Description	Mile Marker	Single-Unit Trucks %	Multi-Unit Trucks %	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	Annual Growth
P6Y209	TH 2	OKEMO MNT RD	300 FT FROM VT 103	0.4			2,200	2,200	2,800	2,300	3,500	3,300	2,700		3,800	3,300	
S6YYAD	TH 324	MILL ST	150 FT NORTH OF PLEASANT ST					140									
S6Y213	TH 4	DUG RD	200 FT WEST OF PROSPECT ST*		1.3	0.1		575	488			485	210	439	494		1.9%
S6Y740	TH 4	HIGH ST	100 FT WEST OF GILL TERRACE*		2.2	0.7		958	883	909		876	931		882		1.0%
S6Y155	VT 100		0.3 MILES NORTH OF E. LAKE RD	6.1			2,500				3,000		3,200				
S6Y206	VT 100	ANDOVER ST	0.1 MILES SOUTH OF VT 103	4.9							3,600				3,500		
S6Y363	VT 100		0.1 MILES SOUTH OF CLARK LN	4.0			2,200		2,300		2,500		2,500		2,400		
S6Y364	VT 100		50 FT NORTH OF ANDOVER TOWNLINE	0.2			1,100		1,200		1,200		1,300		1,300		
S6Y732	VT 100		1,000 FT NORTH OF VT 103*	5.2	4.1	2.0		3,269	3,537	3,046			3,831	2,365	2,827	2,558	2.8%
S6Y062	VT 103		0.3 MILES NORTH OF BIXBY RD	0.8	7.1	4.3	7,900				9,200		8,300		7,800		
S6Y158	VT 103		0.4 MILES NORTH OF DUG RD	3.9	6.6	2.1	8,200						8,500		8,000		
S6Y205	VT 103	MAIN ST	BETWEEN ELM ST & DEPOT ST	2.1			9,600				10,100				9,300		
S6Y207	VT 103	MAIN ST	BETWEEN BOWKER CT & W. HILL ST*	2.4	6.1	8.0		12,995	10,661	12,822		9,423	9,303	7,459	7,950	8,966	4.2%
S6Y208	VT 103	MAIN ST	JUST SOUTH OF TAPPER ST	2.8			6,600				8,800				7,800		
S6YYAC	VT 103	MAIN ST	OVER WALKER BRIDGE	1.9				8,500									

Source: VTrans, SWCRPC (* indicates source is SWCRPC)



Table 7: Population by Age

Place	2010		Under 18		Under 20 years		20-34	36-49	50-64	Over 65		Male		Female		Median Age	
	Total Population	Number	Percent	Number	Percent	20-34	36-49	50-64	Number	Percent	Number	Percent	Number	Percent	2000	2010	
ANDOVER	467	70	15.0%	77	16.5%	48	94	132	116	24.8%	232	49.7%	235	50.3%	44.6	51.8	
BALTIMORE	244	54	22.1%	61	25.0%	33	69	51	30	12.3%	133	54.5%	111	45.5%	37	42.6	
CAVENDISH	1,367	268	19.6%	294	21.5%	173	279	362	259	18.9%	681	49.8%	686	50.2%	42.3	47.5	
CHESTER	3,154	632	20.0%	715	22.7%	422	571	877	569	18.0%	1,516	48.1%	1,638	51.9%	41.9	47.3	
LUDLOW	1,963	329	16.8%	358	18.2%	299	344	511	451	23.0%	954	48.6%	1,009	51.4%	43.2	49.5	
READING	666	125	18.8%	138	20.7%	80	143	175	130	19.5%	324	48.6%	342	51.4%	41.2	47.9	
SPRINGFIELD	9,373	1,937	20.7%	2,119	22.6%	1,590	1,915	2,083	1,666	17.8%	4,665	49.8%	4,708	50.2%	41.6	43.8	
WEATHERSFIELD	2,825	484	17.1%	541	19.2%	339	583	774	588	20.8%	1,441	51.0%	1,384	49.0%	43.5	49	
WEST WINDSOR	1,099	200	18.2%	216	19.7%	92	245	325	221	20.1%	529	48.1%	570	51.9%	45.3	49.8	
WINDSOR	3,553	714	20.1%	784	22.1%	659	677	793	640	18.0%	1,705	48.0%	1,848	52.0%	40.8	42.9	
<i>Total for towns of southern Windsor County</i>	<i>24,711</i>	<i>4,813</i>	<i>19.5%</i>	<i>5,303</i>	<i>21.5%</i>	<i>3,735</i>	<i>4,920</i>	<i>6,083</i>	<i>4,670</i>	<i>18.9%</i>	<i>12,180</i>	<i>49.3%</i>	<i>12,531</i>	<i>50.7%</i>			
VERMONT	625,741	129,233	20.7%	150,255	24.0%	113,473	128,469	142,466	91,078	14.6%	308,206	49.3%	317,535	50.7%	37.7	41.5	

Source: 2010 Decennial U.S. Census



Vermont housing data profiles

General housing data: Ludlow Village, Ludlow, Windsor County

Housing demand	Ludlow Village	Ludlow	Windsor Co.		
Total population, 2010	811	1,963	56,670	About	Trend
... in occupied housing units	760	1,912	55,772	About	Trend
... owner occupied	342	1,299	41,961	About	Trend
... renter occupied	418	613	13,811	About	Trend
Total group quarters population, 2010**	51	51	898	About	Trend
<i>**Military barracks, college dorms, nursing homes, etc.</i>					
Number of households, 2010	405	930	24,753	About	Trend
... owning home	170	611	17,897	About	Trend
... renting home	235	319	6,856	About	Trend
Number of families, 2010	174	507	15,420	About	Trend
Average household size, 2010	1.88	2.06	2.25	About	Trend
... in owner-occupied housing units	—	—	—	About	Trend
... in renter-occupied housing units	—	—	—	About	Trend
Average family size, 2010	2.58	2.64	2.77	About	Trend
Owner-occupied units, 2005-2009	282 ●	860 ●	17,923 ●	About	Trend
... with 1.01 or more people per room	—	—	0.5% ▲	About	Trend
Renter-occupied units, 2005-2009	195 ●	295 ●	6,475 ●	About	Trend
... with 1.01 or more people p/room	—	—	2.8% ■	About	Trend
Year householder moved into unit, 2005-2009					
... for owner-occupied units					
... 2005 or later	16.3% ■	16.5% ●	11.9% ●	About	Trend
... 2000 to 2004	13.8% ■	15.3% ■	23.0% ●	About	Trend
... 1990 to 2000	19.1% ■	30.9% ●	27.7% ●	About	Trend
... 1980 to 1989	26.6% ■	21.6% ●	17.9% ●	About	Trend
... 1970 to 1979	9.2% ■	6.5% ■	10.4% ●	About	Trend
... 1969 or earlier	14.9% ●	9.1% ●	9.2% ●	About	Trend
... for renter-occupied units					
... 2005 or later	51.8% ●	45.1% ●	56.8% ●	About	Trend
... 2000 to 2004	25.6% ■	28.1% ●	25.0% ●	About	Trend
... 1990 to 2000	17.4% ■	23.4% ●	9.7% ●	About	Trend

... 1970 to 1979	2.1%	▲	1.4%	▲	2.6%	■	About	Trend
... 1969 or earlier	1.0%	▲	0.7%	▲	2.3%	●	About	Trend
Median year householder moved into unit, 2005-2009								
... for all occupied units	2000	●	1997	●	1999	●	About	Trend
... owner-occupied	1990	●	1994	●	1995	●	About	Trend
... renter-occupied	2005		2004	●	2005		About	Trend
Total workers 16 years of age or older, 2005-2009								
... working outside town/city of residence	40.9%	●	41.8%	●	63.2%	●	About	Trend
... working outside county of residence	28.9%	●	22.5%	●	36.8%	●	About	Trend
... working outside Vermont	3.9%	■	5.8%	■	26.7%	●	About	Trend
Ability to afford	Ludlow Village		Ludlow		Windsor Co.			
Median household income (Census), 2005-2009	\$45,231	●	\$44,276	●	\$51,066	●	About	Trend
... homeowner households	53,603	●	53,176	●	59,403	●	About	Trend
... renter households	24,115	●	23,719	●	27,205	●	About	Trend
Median family income (Census), 2005-2009								
... for 2-person families	45,227	■	47,153	●	55,973	●	About	Trend
... for 3-person families	62,596	■	50,114	■	71,366	●	About	Trend
... for 4-person families	53,958	●	65,556	●	70,000	●	About	Trend
... for 5-person families	76,250	■	74,750	●	93,487	●	About	Trend
... for 6-person families	—		—		71,688	●	About	Trend
... for 7-person families	—		—		80,278	●	About	Trend
Median household income for family of four (HUD), 2011†	\$65,900		\$65,900		\$65,900		About	Trend
Median family adjusted gross income, 2009	—		\$48,976		\$55,597		About	Trend
Annual average wage (Vermont DOL), 2010	—		\$26,781		\$37,136		About	Trend
Housing wage, 2011***								
... 0 bedroom unit†	\$13.19		\$13.19		\$13.19		About	Trend
... 1 bedroom unit†	\$14.77		\$14.77		\$14.77		About	Trend
... 2 bedroom unit†	\$17.38		\$17.38		\$17.38		About	Trend
... 3 bedroom unit†	\$23.65		\$23.65		\$23.65		About	Trend
... 4 bedroom unit†	\$28.15		\$28.15		\$28.15		About	Trend
Housing wage as % of state minimum wage (\$8.15), 2011								
... 0 bedroom unit†	162%		162%		162%		About	Trend
... 1 bedroom unit†	181%		181%		181%		About	Trend
... 2 bedroom unit†	213%		213%		213%		About	Trend
... 3 bedroom unit†	290%		290%		290%		About	Trend
... 4 bedroom unit†	345%		345%		345%		About	Trend
***Hourly wage needed to afford an apartment and pay only 30% of income toward housing †County and town/village figures are identical, because HUD calculates county values only. Therefore, this value applies to all towns/villages within the county.								
Per capita income (Census), 2005-2009	\$26,244	●	\$26,087	●	\$29,269	●	About	Trend
Income needed to afford an apartment at HUD's FMR, 2011								
0 bedroom unit†	\$27,440		\$27,440		\$27,440		About	Trend

... 1 bedroom unit†	\$30,720	\$30,720	\$30,720	About	Trend
... 2 bedroom unit†	\$36,160	\$36,160	\$36,160	About	Trend
... 3 bedroom unit†	\$49,200	\$49,200	\$49,200	About	Trend
... 4 bedroom unit†	\$58,560	\$58,560	\$58,560	About	Trend
Labor force (Vermont DET), 2010	—	1,430	32,950	About	Trend
... employed	—	1,320	31,000	About	Trend
... unemployed	—	120	1,950	About	Trend
... unemployment rate	—	8.1%	5.9%	About	Trend
†County and town/village figures are identical, because HUD calculates county values only. Therefore, this value applies to all towns/villages within the county.					
Housing stock	Ludlow Village	Ludlow	Windsor Co.		
Total housing units, 2010*	752	3,285	34,118	About	Trend
... owner-occupied	170	611	17,897	About	Trend
... renter-occupied	235	319	6,856	About	Trend
... vacant housing units, 2010*	347	2,355	9,365	About	Trend
... for seasonal, recreational, occasional use	259	2,195	7,402	About	Trend
... for rent	56	79	787	About	Trend
... for sale only	12	39	494	About	Trend
<i>*Read why some Census data might conflict with this number</i>					
Building permits estimated (total units), 2010	—	10	72	About	Trend
... permitted units in single-family buildings	—	10	70	About	Trend
... permitted units in multi-family buildings	—	0	2	About	Trend
Home heating fuel, 2005-2009					
... all occupied housing units	477 ●	1,155 ●	24,398 ●	About	Trend
... gas	4.4% ▲	14.2% ●	21.4% ●	About	Trend
... electric	18.7% ■	8.4% ■	4.4% ●	About	Trend
... fuel oil, kerosene	76.3% ●	71.8% ●	60.3% ●	About	Trend
... wood	0.6% ▲	5.6% ■	13.1% ●	About	Trend
... all other fuels	0.0% ●	0.0% ●	0.9% ●	About	Trend
... no fuel used	0.0% ●	0.0% ●	0.0% ●	About	Trend
... owner-occupied housing units	282 ●	860 ●	17,923 ●	About	Trend
... gas	2.5% ▲	14.1% ●	20.0% ●	About	Trend
... electric	5.3% ▲	1.7% ▲	1.8% ●	About	Trend
... fuel oil, kerosene	91.1% ●	80.2% ●	61.4% ●	About	Trend
... wood	1.1% ▲	4.0% ■	15.8% ●	About	Trend
... all other fuels	0.0% ●	0.0% ●	1.0% ●	About	Trend
... no fuel used	0.0% ●	0.0% ●	0.0% ●	About	Trend
... renter-occupied housing units	195 ●	295 ●	6,475 ●	About	Trend
... gas	7.2% ▲	14.6% ■	25.1% ●	About	Trend
... electric	37.9% ■	27.8% ●	11.6% ●	About	Trend
... fuel oil, kerosene	54.9% ●	47.1% ●	57.3% ●	About	Trend

... wood	0.0%	●	10.5%	■	5.3%	●	About	Trend
... all other fuels	0.0%	●	0.0%	●	0.5%	▲	About	Trend
... no fuel used	0.0%	●	0.0%	●	0.2%	▲	About	Trend
Housing by units in structure, 2005-2009								
... all housing units	827	●	3,629	●	33,345	●	About	Trend
... in buildings with 1 unit	39.9%	●	49.5%	●	69.2%	●	About	Trend
... in buildings with 2 units	21.9%	●	7.3%	●	5.7%	●	About	Trend
... in buildings with 3 or more units	34.8%	●	37.9%	●	17.3%	●	About	Trend
... that are mobile homes	3.4%	■	5.3%	●	7.8%	●	About	Trend
... that are boats, RVs, vans or other	0.0%	●	0.0%	●	0.0%	●	About	Trend
... owner-occupied housing units	282	●	860	●	17,923	●	About	Trend
... in buildings with 1 unit	60.6%	●	77.4%	●	85.1%	●	About	Trend
... in buildings with 2 units	29.1%	■	9.5%	■	3.2%	●	About	Trend
... in buildings with 3 or more units	4.3%	▲	1.4%	▲	2.5%	●	About	Trend
... that are mobile homes	6.0%	▲	11.6%	●	9.3%	●	About	Trend
... that are boats, RVs, vans or other	0.0%	●	0.0%	●	0.0%	●	About	Trend
... renter-occupied housing units	195	●	295	●	6,475	●	About	Trend
... in buildings with 1 unit	14.4%	■	29.5%	●	33.7%	●	About	Trend
... in buildings with 2 units	12.8%	■	8.5%	■	12.2%	●	About	Trend
... in buildings with 3 or more units	72.8%	■	58.3%	■	48.3%	●	About	Trend
... that are mobile homes	0.0%	●	3.7%	▲	5.7%	●	About	Trend
... that are boats, RVs, vans or other	0.0%	●	0.0%	●	0.0%	●	About	Trend
Homeownership costs	Ludlow Village		Ludlow		Windsor Co.			
Primary residences sold, 2010								
... number sold	—		7		420		About	Trend
... average price of homes sold	—		\$437,714		\$226,125		About	Trend
... median price of homes sold	—		\$200,000		\$180,000		About	Trend
Number of primary residences sold, 2010	—		7		420		About	Trend
... single family homes	—		7		370		About	Trend
... condominiums	—		0		39		About	Trend
... mobile homes with land	—		0		11		About	Trend
Average price of primary residences sold, 2010	—		\$437,714		\$226,125		About	Trend
... single family homes	—		\$437,714		\$235,800		About	Trend
... condominiums	—		—		\$179,125		About	Trend
... mobile homes with land	—		—		\$67,337		About	Trend
Median price of primary residences sold, 2010	—		\$200,000		\$180,000		About	Trend
... single family homes	—		\$200,000		\$184,250		About	Trend
... condominiums	—		—		\$180,000		About	Trend
... mobile homes with land	—		—		\$56,000		About	Trend
Number of vacation residences sold, 2010	—		81		255		About	Trend
... single family vacation homes	—		46		179		About	Trend

... vacation mobile homes with land	—	0	7	About	Trend
Average price of vacation residences sold, 2010	—	\$473,637	\$373,002	About	Trend
... single family vacation homes	—	\$528,238	\$407,077	About	Trend
... vacation condominiums	—	\$401,876	\$314,836	About	Trend
... vacation mobile homes with land	—	—	\$75,000	About	Trend
Median price of vacation residences sold, 2010	—	365,000	260,000	About	Trend
... single family vacation homes	—	\$378,500	\$265,000	About	Trend
... vacation condominiums	—	\$360,000	\$265,000	About	Trend
... vacation mobile homes with land	—	—	\$66,000	About	Trend
Primary residence mobile homes sold without land, 2010	—	1	20	About	Trend
... average price	—	\$32,100	\$27,025	About	Trend
... median price	—	\$32,100	\$22,500	About	Trend
Vacation residence mobile homes sold without land, 2010	—	1	12	About	Trend
... average price	—	\$25,000	\$27,417	About	Trend
... median price	—	\$25,000	\$26,500	About	Trend
Municipal tax rate (plus LAR and highway) (p/\$100), FY2011	—	0.2297	—	About	Trend
Educational tax rate for homesteads (p/\$100), FY2011	—	1.5548	—	About	Trend
Educational tax rate for non-residential (p/\$100), FY2011	—	1.4620	—	About	Trend
Common level of appraisal ratio, FY2012	—	0.9641	—	About	Trend
Median monthly owner costs, 2005-2009	\$969 ●	\$1,117 ●	\$1,117 ●	About	Trend
... with mortgage	\$1,505 ●	\$1,464 ●	\$1,424 ●	About	Trend
... without mortgage	\$616 ●	\$676 ●	\$591 ●	About	Trend
... as percentage of household income	25.5% ●	26.3% ●	23.1% ●	About	Trend
Owner-occupied housing units, 2005-2009	282 ●	860 ●	17,923 ●	About	Trend
... at or above 30% of household income	29.4% ●	40.5% ●	33.8% ●	About	Trend
... at or above 50% of household income	9.9% ■	17.6% ●	13.7% ●	About	Trend
... with a mortgage	137	522	11,455	About	Trend
... with owner costs at or above 30% of household income	31.4%	51.7%	40.2%	About	Trend
... with owner costs at or above 50% of household income	2.9% ▲	19.7% ●	15.3% ●	About	Trend
... without a mortgage	145	338	6,468	About	Trend
... with owner costs at or above 30% of household income	27.6% ■	23.1% ●	22.6% ●	About	Trend
... with owner costs at or above 50% of household income	16.6% ■	14.2% ■	10.9% ●	About	Trend
Median value of owner-occupied housing units, 2005-2009	\$218,000 ●	\$243,800 ●	\$207,100 ●	About	Trend
Rental housing costs	Ludlow Village	Ludlow	Windsor Co.		
Specified housing units with gross rent (total), 2005-2009	190 ●	269 ●	5,710 ●	About	Trend
... at or above 30% of household income	42.6% ●	45.7% ●	53.4% ●	About	Trend
... at or above 50% of household income	21.1% ●	21.6% ●	26.4% ●	About	Trend
Median gross rent (all units), 2005-2009	\$667 ●	\$671 ●	\$811 ●	About	Trend

... as a percentage of household income	28.1%		29.0%		31.6%		About	Trend
Fair market rent (HUD), 2011								
... 0 bedroom unit (40%)†	\$686		\$686		\$686		About	Trend
... 1 bedroom unit (40%)†	\$768		\$768		\$768		About	Trend
... 2 bedroom unit (40%)†	\$904		\$904		\$904		About	Trend
... 3 bedroom unit (40%)†	\$1,230		\$1,230		\$1,230		About	Trend
... 4 bedroom unit (40%)†	\$1,464		\$1,464		\$1,464		About	Trend
Median rents (HUD), 2011								
... 0 bedroom unit (50%) — Median rents†	\$723		\$723		\$723		About	Trend
... 1 bedroom unit (50%) — Median rents†	\$804		\$804		\$804		About	Trend
... 2 bedroom unit (50%) — Median rents†	\$981		\$981		\$981		About	Trend
... 3 bedroom unit (50%) — Median rents†	\$1,309		\$1,309		\$1,309		About	Trend
... 4 bedroom unit (50%) — Median rents†	\$1,485		\$1,485		\$1,485		About	Trend
†County and town/village figures are identical, because HUD calculates county values only. Therefore, this value applies to all towns/villages within the county.								

This data last revised September 9, 2011

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Town of Ludlow

Select Board – Appoints Municipal Manager, Planning Commission members and Development Review Board members

Municipal Manager – Manages all Town Departments and staff

Select Board also appoints committee members such as Regional Planning Commission, Solid Waste Management District, Health Officer, Recreation Committee, Transportation Advisory Committee, Connecticut River Transit, Fence Viewers, Forest Fire Warden, Pound Keeper, Surveyor of Wood & Lumber, Tree Warden, Weigher of Coal.

Village of Ludlow

Village Board of Trustees – Municipal Manager

Municipal Manager – Manages all Village Departments and staff

Water Commission

Water Commission – Municipal Manager

Municipal Manager – Manages Water Department and staff

Elected Officials

Select Board, Village Trustees, Water Commission, Town Clerk/Treasurer, Constable, Cemetery Commission, Trustees of Public Funds, Boards of Listers, Village Clerk