

MORGAN

TOWN PLAN

Adopted October 25, 2004

Prepared by the Morgan Planning Commission

With the Assistance of the

Northeastern Vermont Development Association

MORGAN TOWN PLAN

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MORGAN TOWN PLAN

Adopted July 14, 1997

D) GOALS & OBJECTIVES

During the Spring and Summer of 1995 the Morgan Planning Commission conducted a public opinion survey. The goals that follow have in large part been prepared from the survey. The results of this survey can be found at the end of this Plan.

- A. Encourage and provide for the development of more professional home based businesses.
- B. Encourage and provide for the development of more restaurants, and tourist/recreational attractions. Build a bike path along Route 111 to provide cyclists with safe access to the beach in Morgan Center.
- C. Maintain the Town's and the Lake's beautiful and pristine state.
- D. Encourage development that will strengthen the Town's tax base.
- E. Reduce or eliminate the pollution of Lake Seymour and other surface waters by regulating shoreland development, septic systems, logging operations, boating, surface run-off, and/or ice fishing operations.
- F. Prevent the development of junk yards.
- G. Establish a local volunteer fire department.
- H. Provide for orderly growth to prevent or reduce negative impacts on the Town.
- I. Keep the public beach in Morgan Center clean, safe and attractive.
- J. Protect Morgan's forests, wildlife and other natural resources, to include the development of a land use plan for all Town properties.
- K. Town officials should continue to maintain an awareness of the Town's residents, both full and part time.
- L. Maintain open farm land for agricultural purposes.
- M. To maintain the roads to handle all vehicular traffic as needed.

II) LAND USE PLAN

A) Existing Land Use

1) Forests

There are several large land holdings which are held for forestry purposes, usually by paper companies. These large land holdings are located mostly in the eastern portion of town. Forestry is an important economic activity in Morgan.

2) Recreation

Morgan has become very popular for recreational homes. Two types of locations have developed. The first, development on shore front lots, has been in existence for many years. This development has been mainly on, but not limited to, Seymour Lake. The second, more recent development, has been that of lots in the higher elevations with their scenic views. Unfortunately in some instances, these scenic views have been marred by the recreational homes themselves. This has been caused by poor siting, marginal second homes, or by utilizing second hand mobile homes for recreational homes.

While the Town of Morgan does not have an organized recreation program, the recreational opportunities abound for those who enjoy the outdoors. Seymour Lake offers fishing, boating, swimming, and water skiing in the summer and ice skating, snowmobiling, cross-country skiing and ice fishing in the winter. For those who like the outdoors and prefer non-water related activities there is hiking, bicycling, snowmobiling, snow-shoeing, down hill skiing at nearby ski areas, cross-country skiing, the play ground at the elementary school, and upland game, deer and moose hunting.

For those who enjoy indoor activities, other opportunities are available in the nearby communities of Derby and Newport City.

3) Agriculture

There are approximately 6 active dairy farms in Morgan. These farms are scattered throughout the Town. These dairy farms are very important to the community and the surrounding area as good agricultural land is becoming increasingly scarce due to the demand for undeveloped land for new homes and other uses.

4) Residences

Presently, Morgan is experiencing the conversion of summer homes to year round homes. This trend is expected to continue and may even increase in the future. Careful consideration should be given to this type of growth and the effects it may have on the Town.

5) Commerce

As may be expected, in a rural-type community such as Morgan, there are a limited number of commercial activities. Existing commercial uses, many of which are carried on as home occupations, include:

- | | |
|-----------------------------|-----------------------|
| 2 Stores | 2 day cares |
| Contractors | Kennel |
| 2 Commercial Accommodations | Bed & breakfast |
| Pottery | Machine shop |
| Antique Shops | Equipment repair shop |
| Bakery | Small engine repair |
| Horse Farms | |

6) Industry

Morgan is a bedroom community with most of its residents either working out of their homes or in other communities. As such, Morgan has little or no industry.

7) Public & Semi Public Uses

Semi-public uses are limited to two non-denominational churches; one in each of the villages of Morgan and Morgan Center. The church in Morgan is heated and services are held in this building year round. During the summer months, services are also held in the Morgan Center church.

Public uses are limited to 1) the parking lot in Morgan Center for users of the beach, 2) the elementary school, 3) the town office building, 4) the community house, and 5) the newly opened solid waste transfer station.

8) Conservation Lands

Both the former Morgan Town Plan, adopted on May 21, 1990, and the Morgan Zoning Bylaw, adopted on June 25, 1990, contains wording to limit development in the most rural portions of the Town. These areas are described in Table 204.05 (rural lands three) of the Morgan Zoning Bylaw as being hilly, swampy, having poor access and/or shallow soils. Most of the areas that were zoned rural lands three at the time this plan was drafted were located in the area of Toad Pond and the eastern most portion of the Town.

9) Present Land Use Map

The existing land use/land cover map is on file in the Morgan Town Clerk's office and can be viewed there.

B) Proposed Land Use

1) Forests

Much of the land area in Morgan is remote, having either wetlands or steep slopes with shallow soils and should have a very low intensity of development. This land is generally suitable only for forest purposes, some agricultural uses, and, at a very low density, recreational homes and year-round dwellings. Year-round dwellings should be permitted only if the site can support a well and septic system, or any other approved disposal system, and there is adequate public access to the site. The minimum density for the forestry districts should be one family per ten (10) acres.

2) Recreation

As recreational opportunities abound in Morgan the Planning Commission does not see the need at this time to recommend any kind of an organized recreation program. However, it is necessary to protect and maintain Morgan's wonderful natural resources, ie the forests and the lake, from development. Recreational homes in both forested areas and on lakeshore properties should be carefully sited to reduce negative visual impacts and on lots large enough to provide adequate water supply and sewage disposal

3) Agriculture

By far, the single most important industry and economic base for the community is its farms. Areas with good agricultural soils should be given prime consideration to encourage the continued operations of farms in these areas. Therefore, areas with good agricultural soils should be zoned for agricultural purposes and agriculture should be the principal use in these districts. A secondary land use on relatively large lots for purely rural residential use, should also be allowed. These residential uses as indicated, should be on large lots such that a sufficient buffer exists between residential and agricultural uses. Related uses should be allowed in this district as conditional uses so as to assure public review before such uses are instituted.

4) Residences

Residential land use is by far the most predominant land use in Morgan. As such, dwellings should be permitted in most areas of town. However, the density of development should be dependent upon the availability of access and the ability of the soil to handle on site water and sewer systems without creating water quality problems.

5) Commerce

The two settlements of Morgan and Morgan Center should be allowed to continue to function similarly as they do today with some moderate growth in the sections of these two villages that can support growth. The types of land use found in the two settlements are residential homes, usually of year round residents; public and semi-public buildings such as the school, town office and churches; and commercial operations that are needed to serve the people of Morgan. These include stores and some commercial-recreational type facilities. Generally, the new residential

growth should be allowed to continue as long as it meets minimum requirements without any special consideration. Other types of growth in the two settlements should be allowed only as conditional uses. This would allow a decision to be made by the Board of Zoning Adjustment concerning the desirability of a particular use. Guidelines set forth for the review of conditional uses would allow the Board to place conditions on a zoning permit that would reduce or eliminate any negative impacts a particular use might have on the area.

6) Industry

Light, non-polluting industries can significantly add to a town's tax and employment base, and, in most cases, could do so without placing an undue burden on the Town's services or natural resources. While there are no uses of this nature in Morgan at the present time, the Town may want to provide for this type of use to offset Morgan's present nature as a bedroom community. Limited industrial development may provide the revenue necessary to provide the services required by a growing population. That area to be set aside for industrial uses should have good access to Route 111. The minimum lot size in this district should be sufficient to allow for industrial structures, parking, and on lot water and sewer systems.

7) Public & Semi Public Uses

Generally, sufficient land area exists for public purposes. Sites for existing public buildings are adequate and, at Morgan Center, approximately one thousand (1,000) feet of lakeshore frontage on Seymour Lake is available for public use. It would be desirable to obtain additional property to expand the Town Forest at some point in the future to assure a sizable public holding of undeveloped land within the community.

8) Open Spaces to be Conserved

Much of the land area in Morgan is remote with steep slopes and shallow soils. These areas should have a very low density of development. In addition, this plan discourages the filling of wetlands for development. Therefore, major wetlands in the community should be recognized and protected from filling and development.

The Planning Commission is very concerned about agricultural runoff and the negative impacts it can have on water quality. It appears that Morgan's farmers are also concerned about agricultural runoff as all of the farms in Morgan have agriculturally approved manure storage systems. In addition, none of the land that is adjacent to the lake is used for agricultural purposes.

9) Future Land Use Map

The future land use map is on file in the Morgan Town Clerk's office and can be viewed there.

III) TRANSPORTATION

A) Present

1) Highways & Streets

Morgan, as a rural community, depends almost entirely on its highway system and private vehicles for transportation purposes. Thus, the highway system is of the utmost importance to the Town of Morgan. Table 1 shows the highway mileage in Morgan broken down by classification and who is responsible for maintenance.

Route 114 which passes through the eastern end of Town is classified as a major collector. This route runs from Lyndonville via Island Pond and Norton to Canaan.

Morgan also has several miles of roads that have been classified as minor collectors. These include Route 111 (which connects Routes 5 and 114 thereby connecting Morgan and Morgan Center with Derby and Island Pond), the route from Morgan to Holland, and also the routes from Morgan to Charleston.

2) Parking Facilities

There are two public parking facilities in Morgan. At the Town Clerk's office there is enough parking for approximately 5 or 6 cars. Then, at the public beach in Morgan Center, the Town has a parking area for the convenience of those individuals wishing to use the beach. While parking is not permitted on Route 111 at the beach, parking is permitted along the west side of the Oxbow Road (town highway #27). However, parking does occur on both sides of this road and this sometimes creates a problem.

TABLE 1: HIGHWAY MILEAGE	
Road	Mileage
One	0.000
Two	5.700
Three	19.460
Four	2.980
State	14.169
Total	42.309

3) Transit Routes

The main transit routes in Morgan are Routes 111 and 114. These routes, as has been stated already, connect Morgan with the surrounding towns, other parts of the state, and areas outside of the state. These routes are of primary importance to those who work outside of Morgan as well as those who own summer homes in Morgan.

4) Terminals

At the present time, the nearest bus stop is in Newport City where one can catch a Vermont Transit bus. Rural Community Transportation (RCT) has established and continues to operate a shuttle service between Newport and Derby.

5) Bicycle Routes & Trails

At the present time there are no bicycle trails or routes in Morgan. However, there is a considerable amount of bicycle traffic on Routes 111 and 114. This, combined with the increase

in traffic during the summer months, could cause traffic flow and safety problems for both cyclists and motorists.

6) Scenic Roads

Because of Morgan's rural setting, many if not all of the roads are considered scenic. However, the following roads need to have special mention as they are particularly scenic: Sunset Drive, Valley Rd., Nadeau Farm Rd., and Rt. 111 between Morgan four corners and Derby.

7) Airports

In the area surrounding Morgan there are three small airports. One of these airports is a seaplane base on Lake Memphremagog.

The Newport State Airport, located in Coventry, was constructed in 1941 and has two paved runways that are 3,998 feet long. The runways are designed for aircraft weighing less than 12,500 pounds and with wingspans less than 79 feet. Visual and navigational aides are available which allow for non-precision approaches for aircraft equipped with electronic navigational instruments.

The other publicly owned airport in the area is the John H. Boylan State airport in Brighton. This airport, which is more commonly known as the Island Pond Airport, has a single turf runway that can be used only during clear weather conditions. This runway is designed for aircraft with wingspans less than 49 feet.

For traditional commercial service one must travel to Burlington, Manchester, NH, Boston, Portland, ME, or Montreal.

8) Railroads

The nearest freight points for rail service are either in Newport or Island Pond. Passenger service is not available at either of these two points.

9) Present Transportation Map.

The present transportation and circulation facilities map is on file in the Morgan Town Clerk's office and can be viewed there.

B) Proposed

1) Highways & Streets

In small towns like Morgan, problems with roads perhaps revolve more around maintenance of existing roads than the need for new or better roads. In particular, the Planning Commission would like to encourage the Town to use more sand and less salt on the roads during the winter months. This will, in the long run, improve the water quality in Morgan.

2) Parking Facilities

On some days during the summer months, parking at the beach in Morgan Center is a problem. While this may be somewhat related to the size of the parking lot at the beach, the real problem is caused by people who insist on parking beside the road which is presently posted with no parking signs. Route 111 in Morgan Center is not wide enough to accommodate road side parking. Road side parking in this area creates a bottleneck which makes it more difficult for through traffic to pass. While the enlargement of the existing parking lot, or the addition of another parking lot, may alleviate this problem, increased enforcement is seen as the primary solution to this problem.

3) Transit Routes

Residents of the Town of Morgan, as well as non-residents who own land in Morgan, are most dependent on Routes 111 and 114 as these two routes are Morgan's main connection with the rest of the world. Therefore, the Morgan Planning Commission would like to stress to the Vermont Agency of Transportation how important it is that these roads are well maintained and/or improved when appropriate.

4) Terminals

The Morgan Planning Commission is very much in favor of the availability of mass transit in the area. The Planning Commission hopes that those companies seeking to establish the shuttle services are successful and that Vermont Transit will continue to provide its service from Newport City.

5) Bicycle Routes & Trails

During the summer months there is a considerable amount of bicycle traffic on Routes 111 and 114. The combined bicycle and automobile traffic creates a situation that is hazardous for all concerned. The ideal solution to this problem would be the building of bicycle trails that run parallel to these highways. Such trails would totally separate automobile and bicycle traffic. However, the Morgan Planning Commission realizes that the addition of bicycle lanes on both sides of Routes 111 and 114 would be a more practical solution. Therefore, the Planning Commission would like to encourage the State to consider the addition of bicycle lanes in any future improvements of Routes 111 and 114. Equally important for bicycle traffic are turn outs located at scenic spots to give bicyclists the room they need to stop and enjoy the view without causing hazards by blocking vehicular traffic.

6) Scenic Roads

These roads contribute greatly to the beauty of Morgan. Therefore the Planning Commission would like to see these scenic corridors maintained for all to enjoy.

7) Airports

The Morgan Planning Commission favors, and encourages, the improvement and expansion of the existing airports in the region. More specially, the Morgan Planning Commission would like

to encourage the lengthening of the runways at the Newport State Airport in Coventry to allow small jets to land at and take off from this airport.

8) Railroads

While the Morgan Planning Commission realizes that rail service in and near Morgan has little or no benefit for most of the residents of Morgan, the Planning Commission does realize that such service may benefit the region. Therefore, the Planning Commission encourages the continuation of freight service in the area.

9) Future Transportation Map

The future transportation and circulation facilities map is on file in the Morgan Town Clerk's office and can be viewed there.

IV) UTILITIES & FACILITIES

A) Present

1) Educational

For further information regarding education in Morgan, please turn to the Educational Facilities Plan.

2) Recreational

While the Town of Morgan does not offer any kind of an organized recreation program there is plenty to do in the area for those who enjoy the outdoors. Much of the recreational opportunities in Morgan are centered around Lake Seymour. There is a public beach in Morgan Center and one can enjoy swimming, boating, water skiing and fishing during the summer months. During the winter months when the lake is frozen over and snow covered one can enjoy skating, cross country skiing, snowmobiling, and ice fishing. Snowmobile trails passing through Morgan are linked to a statewide system of trails that are maintained by the Vermont Association of Snow Travellers (VAST).

Surrounding towns also offer recreational opportunities. Jay Peak Ski Area, to the west, offers both summer and winter activities. Burke Mountain Ski Area, to the south, offers both downhill and cross country skiing. Cultural forms of entertainment are available in Newport and St. Johnsbury. Many other opportunities exist as well but are too numerous to list here.

3) Hospitals

Due to Morgan's rural nature, residents of Morgan must travel to surrounding towns for health care. The nearest hospital, North Country Hospital (NCH), is located in Newport City. The Island Pond Health Center is located in Brighton. Health services here are provided on an out-patient basis and it is the only place in Essex County where dental care is available. Other hospitals available to the residents of Morgan include the Northeastern Vermont Regional Hospital in St. Johnsbury, Dartmouth-Hitchcock in Lebanon, NH, and Fletcher Allen Health Care in Burlington.

Ambulance service is provided in Morgan by the Derby Ambulance Service and the Brighton Ambulance Service. The Town of Morgan makes efforts to support these services with financial donations.

4) Libraries

The Town of Morgan does not have a library. However, Morgan does support the Dailey Memorial Library in Derby. The resources of this library are available to the residents of Morgan. Programs include story hours for children, summer reading programs, and field trips.

5) Electrical Utilities

Citizen's Energy Services owns and maintains 43.8 miles of transmission line in Morgan. At this

time there are no power generating plants located in Morgan nor are there any plans to build one.

6) Water Supply

Due to the rural nature of Morgan and the fact that development is dispersed throughout the town, there are no publicly owned water supply systems. In addition, the Town of Morgan does not anticipate the need to establish such a system.

7) Sewage Disposal

Due to the rural nature of Morgan and the fact that development is dispersed throughout the town, there are no publicly owned sewage disposal systems. Therefore, sewage disposal in Morgan is taken care of by on-site sewage disposal systems.

Morgan has very definite limitations for rural-types of development except at a low density. The Soil Classification Study, done by the U.S. Department of Agriculture Soil Conservation Service, indicates that most of the soils in Morgan may have severe limitations for septic tanks. Only in the northwest point of the community and a small area southeast of Seymour Lake are found soils that have moderate limitations for septic tanks. There are very few areas in the community, according to this generalized soils grouping, that have slight limitations for septic tanks.

8) Refuse Disposal

Refuse disposal is handled at a new transfer and recycling station that is located just off Route 111 between Morgan Center and Island Pond. As the operating funds for the transfer station come from property tax receipts, there is little or no cost to the residents at the time they leave off their refuse. The only exception is for larger items. Refuse left at the Morgan transfer station is then transported to the landfill in Coventry. Recyclables, on the other hand, are transported to the aggregation center operated by the NEK Solid Waste Management District. Then, the Town receives a rebate of a portion of the District's membership fees. The amount of the rebate is based upon the amount of materials being recycled.

9) Storm Drainage

Storm drainage in Morgan consists of ditching along all town roads, and where necessary, culverts that allow water to pass under the roads. Rip-rap has been installed at the ends of culverts to prevent wash-outs of the roads.

10) Other Facilities & Activities

The Town Clerk's Office is a 24 X 36 foot modular building that was built in St. Johnsbury and erected on the present site in January of 1974. The northern half of this building includes an 8 X 10 foot vault, office space and a rest room. The southern half is used as a conference room. This building is in excellent condition and serves the needs of the Town very well.

Located next to the Town Clerk's office is the Community House. This building, which is used only during the warmer months, as the water is shut off during the winter, is used primarily for

parties and receptions. As the fees that are charged for the use of this building support this building there is little or no cost to the Town for its upkeep

Fire and police services are provided by a variety of sources as the Town of Morgan does not, at this time, provide these services. For fire services, Morgan depends on the Derby Line, Brighton, and East Charleston fire departments. Likewise, Morgan depends upon other authorities for police service. In this case, the Vermont State Police and the Orleans County Sheriff's department.

11) Present Utilities & Facilities Map

The present utilities and facilities map is on file in the Morgan Town Clerk's office and can be viewed there.

B) Proposed

1) Educational

For further information regarding education in Morgan, please turn to the Educational Facilities Plan.

2) Recreational

As the Town of Morgan is not in a position to establish a formal recreation program, the Planning Commission would like to encourage residents to take advantage of the many recreational opportunities available in Vermont and nearby New Hampshire and New York.

As with the Hatten Memorial Park, the Town should develop a recreational plan for its town forest.

3) Hospitals

Due to Morgan's small size, Morgan's residents will have to continue to use the hospitals and clinics located in surrounding areas. Therefore, the Morgan Planning Commission encourages the governing bodies of these health care facilities to maintain and, when appropriate, increase the quality of service provided by these facilities. The Planning Commission would also encourage the town to continue its support of those health care facilities for which support has been provided in the past.

4) Libraries

The Planning Commission would like to encourage the town to continue its support of the Dailey Memorial Library in Derby.

5) Electrical Utilities

The Morgan Planning Commission would like to encourage Citizen's Energy Services to

maintain, and when and where necessary, to upgrade the power lines in Morgan to insure adequate service to Morgan's households.

6) Water Supply

At this time there is no need for nor is it feasible to build a municipal water supply system.

7) Sewage Disposal

At this time there is no need for nor is it feasible to build a municipal sewage disposal system. However, due to the soil conditions in Morgan the Planning Commission is concerned about on-site sewage disposal and therefore recommends that the site be carefully examined and tested before a septic system is installed. The Planning Commission also recommends that any new septic systems be installed in compliance with the isolation distances set forth in the Vermont Health Regulations.

The shores of Seymour Lake are heavily developed with many summer homes, many of which are located on small lots and all of which have on-site sewage systems. While some of these summer homes have been converted into year round homes, this trend has not yet created any problems. However, as this trend continues, the increased demand placed on the sewage systems by clothes washers, dish washers, and increased usage of bathrooms could have a severe impact on the Lake. Therefore, the Morgan Planning Commission is particularly concerned about maintaining the water quality of the Lake and the impacts that could be caused by on-site systems that may fail due to age or usage in excess of design capacity. The Planning Commission recommends that the Town explore the available options for regulating sewage disposal in the Town of Morgan. One available option is the adoption of an on-site sewage disposal ordinance as authorized by the new Wastewater System and Potable Water Supply rules that become effective on August 16, 2002.

8) Refuse Disposal

The Planning Commission recommends that the transfer station be monitored closely to insure it is meeting the needs of the residents. When it becomes necessary, corrective actions should be taken to avoid problems.

9) Storm Drainage

Good drainage is important to prevent property damage from excessive runoff. Therefore, the Planning Commission would like to encourage the Selectboard and the Road Commissioner to carefully maintain the culverts, ditches and rip-rap, and where necessary, install new drainage facilities.

10) Other Facilities & Activities

The Morgan Planning Commission would like the town to consider the establishment of a volunteer fire department. Having a volunteer fire department would reduce the amount of money residents pay each year for a home owner's insurance policy. In addition, it seems likely

that the presence of a fire department in Morgan will reduce the response time to a fire.

11) Telecommunication Facilities

Towers and related infrastructure require careful consideration. These structures tend to be located on highly visible locations on mountaintops, ridgelines and in residential areas. The need for additional facilities is projected to increase dramatically in the next five to ten years. The Federal Telecommunications Act of 1996 placed certain limitations over municipal control of these structures; however, within those confines, Morgan must act to protect the Town's historic character, rural nature, and aesthetic beauty.

Toward that end, the Zoning Bylaws should incorporate appropriate guidelines and regulations governing at least the following areas: aesthetics, integrity of residential zones, ridgeline protection, preferred locations (general and specific), and collocation or clustering of tower facilities.

The Town of Morgan is quite concerned about the aesthetic and environmental impacts of tower facilities. When planning new infrastructure or upgrades to existing systems, special consideration shall be given to any primary or secondary impacts that would reduce resource values (including but not limited to aesthetics and streetscape design, agricultural land, timber resources, natural areas, wildlife habitat, and historic sites). In addition, when a new facility is planned, there must be clear evidence that the proposed location is necessary based upon economic considerations, potential impacts on resource values, and the resulting public benefits. In all cases, appropriate and suitable techniques shall be used to minimize or prevent any adverse impacts from the placement of telecommunication facilities and related infrastructure. The following list includes goals and policies regarding telecommunication facilities:

- All such facilities shall be located in appropriate areas, respecting the integrity of residential areas, aesthetic concerns, and natural resource issues. Through the Zoning Bylaws, the Town may specify reasonable areas where these facilities may be located. This is important on a macro scale (general areas in Town) as well as a micro scale (specific desirable placement or location: for example, below ridgelines, tucked into groves of trees, and the like).
- Towers and related infrastructure shall only be as tall as absolutely necessary. Where towers are located within the treelines, they should be made to be extendable, so they can "grow" with the trees, and remain the minimum height needed above the treetops.
- Unless required by the FAA, towers shall not be illuminated. Where required, lights shall be shielded in order to minimize aesthetic impacts, and so that light is cast only where needed.
- Structures shall be designed in order to minimize aesthetic impacts. Equipment sheds can be hidden in the trees; depending on site-specific circumstances, tower structures may be monopole or lattice, of appropriate colors and minimal reflectivity, or even disguised as trees or steeples. Towers and related infrastructure shall be screened from view to the greatest extent possible.

- Electric or transmission lines shall be installed so as to minimize aesthetic and ecological impacts. For example: clear-cut swaths, created for power lines or access roads which go straight up the mountainside, often create far more adverse impacts than the towers they serve, and are not acceptable.
- The Town reserves the right to hire independent consultants to evaluate the application and facility as well as to monitor the facility over time. The applicant shall pay for the reasonable costs of these services.
- All equipment shall be downsized as technology advances and removed when no longer used or needed. These requirements can minimize aesthetic intrusion, while maximizing the potential to serve a greater number of users in the same physical area. A bond may be required to ensure that funds are available to accomplish these purposes.

12) Proposed Utilities & Facilities Map

The proposed utilities and facilities map is on file in the Morgan Town Clerk's office and can be viewed there.

V) PRESERVATION PLAN

A) Rare & Irreplaceable Natural Areas

Lake Seymour (1,777 acres) is known as the largest lake in Vermont that lies totally within the boundaries of the State. It is also known as one of the cleanest lakes in the State and possibly even in the Country. As such, Lake Seymour is a wonderful and beautiful natural resource that draws a large number of people to Morgan every summer. Because of the demands placed on Lake Seymour, the Planning Commission feels that development on the Lake should be very carefully monitored to prevent the destruction of this beautiful lake.

B) Scenic Features

As one approaches Lake Seymour on Route 111 from the west there is a parcel of land on which stands a sign indicating the upcoming Lake Seymour. In addition, from this parcel are some wonderful views of the Lake. Since the adoption of the last town plan in 1997 this parcel of land has been preserved and has been named the Hatton Memorial Park. It is the feeling of the Planning Commission that this parcel of land and its views of the Lake must be maintained for all future generations to enjoy.

C) Historic Features

Historic features in the Town of Morgan include the two churches and the community house. The community house in particular has played a significant role in both town government and the town's social life. The Planning Commission recommends the continued maintenance and upkeep of these three buildings.

VI) EDUCATIONAL FACILITIES

A) Present

During their school age years, children and teenagers in Morgan attend three different schools. Children in grades K through 6 attend the Elizabeth Taylor Hatton School in Morgan. Then, seventh and eighth graders attend the North Country Union Junior High School in Derby. Finally, Morgan's high school students attend the North County Union High School in Newport City.

	Students
Kindergarten	5
Grade one	6
Grade two	10
Grade three	4
Grade four	9
Grade five	8
Grade six	12
Total	54

1) Elizabeth Taylor Hatton School

The Elizabeth Taylor Hatton School is located in Morgan on town road 12 just a short distance north of the Town Clerk's office. The original part of this building was built in 1962 or 1963 and has an addition that was built about five or six years ago.

Classes are broken down into four groups, Kindergarten, first and second, third and fourth, and fifth and sixth. Total enrollment as of December 31, 1995 was 58 children. An enrollment breakdown by class can be found in Table 2.

Staff at the school includes four full time teachers, a person for the resource room, a classroom music teacher, an instrumental music teacher, a Chapter One aid, library/office person, an instructional aid, nurse, a speech/language therapist, a school psychologist, hot lunch cook/agent and a custodian.

Special programs at the school include a resource room for mentally handicapped students, and art and music. Special needs that the school would like to see filled are more computers and a physical education teacher.

The Elizabeth Taylor Hatton School is also used by the Town of Morgan for the Town's annual town meeting.

During the Summer of 1995, portions of the roof were replaced.

2) North County Union Junior High School

The Junior High is located in Derby on the east side of Route 105 just north of the intersection of Routes 105 and 111. The site on which this building sits is approximately 10-11 acres in area.

This building is approximately 35 years old and includes a 1989 addition which approximately doubled the school's floor area. Within the older part of the building are 17 classrooms, the computer room, a gymnasium with a stage, the living arts room, and the industrial arts room. The addition includes 4 more classrooms, 2 science labs, the band and chorus rooms, the library, and

the cafeteria.

The Junior High was designed for a maximum of 450 students, however as the present enrollment is only 333 (22 from Morgan), overcrowding is not a problem. At this time, there are no plans for the enlargement of this building. However, it should be noted that the 1989 addition was designed to easily accommodate future expansions. In addition, the size of the school's site allows ample space for future expansions of the building, parking and sports fields at such time these improvements become necessary.

Aside from the normal day to day problems relating to regular building and materials maintenance there does not seem at this time to be any serious problems. The building is adequately staffed and text books are updated on a regular basis.

Computers play an important role in the education that is provided to the students at NCUJHS and efforts are made to keep them up to date.

The Junior High's building and grounds are used on a regular basis by the Community as well. Recreation activities, sports, meetings, craft fairs are just a few of the activities that take place on the school grounds after school hours. The Town of Derby also uses the school for voting and finally, it should be noted that adult education classes are offered at the Junior High via satellite from the University of Vermont.

3) North Country Union High School

The 35 high school age (grades 9-12) students living in Morgan attend school at the North Country Union High School in Newport City. This building was erected in 1967 and was designed for about 1,000 students. With a present enrollment of 1,000 to 1,100 students, the building is not considered overcrowded, however, the administration is aware of the fact that enrollment is above design capacity.

The course of study at North Country has been designed to meet the needs of both the college bound student and those who desire to enter a career right out of high school. The college preparatory course of study includes the usual high school courses in english, social studies, mathematics, science, foreign languages along with options in art, music, business, and extracurricular activities. For those seeking to enter a career right out of high school, NCUHS offers the North Country Career Center. This program prepares students for careers in automotive technology, building trades, commercial art, office technology, computer aided design and drafting, culinary arts, graphic arts/photography, the medical field, marketing, and metal fabrication. The North Country Career Center is also available to adults who are seeking new career skills.

In addition to the regular use of the building as a high school, the community also uses the building for other things as well. Both the Community College of Vermont and North Country offer adult education classes. A local church holds its weekly worship services at North Country. Finally, local sports teams use the gymnasium and grounds for their games.

B) Proposed

1) Elizabeth Taylor Hatton School

The Morgan School Board has identified a number of projects regarding the maintenance of the school building and grounds. All of these projects are concerns of the School Board.

Interior projects include:

- Replacement of old windows and doors
- Replacement of damaged ceiling tiles
- Painting
- Replacement of carpets
- Ventilation of kitchen and stove
- Investigation of the need for grease trap in the kitchen (this will be decided after the septic tank has been pumped)
- Possible conversion of gas heat to oil heat

Exterior projects include:

- Pumping of septic system
- Replacement of deck
- Painting of 1/3 of building
- Finish replacement of roof
- Repave parking lot
- Clear brush from area where septic system is located

As the paving of the parking lot at the Elizabeth Taylor Hatton School was last done in the 1970's, the parking lot once again needs to be paved.

The leach field area has grown up to trees and brush. This area needs to be cleared so it can be mowed. At the present time the leach field is working fine. Clearing the brush from this area will insure that the leach field will continue to work fine.

The school board has proposed the Town purchase approximately 5 acres bordering the present school property. This land could be used, in the event the present leach field failed, for the

installation of a new leach field. This land could also be used for cross country skiing, nature studies, as well as many other uses. Running across this land is a brook. (Note: The purchase of this land was brought before the voters at the March 5, 1996 town meeting but was tabled due to an apparent lack of information.)

2) North County Union Junior High School

To insure that Morgan's junior high age students are getting a good education, the Morgan Planning Commission urges the School Board and Staff to continue to keep text books, materials, equipment, and facilities up to date.

3) North Country Union High School

To insure that Morgan's high school age students are getting a good education, the Morgan Planning Commission urges the School Board and Staff to continue to keep text books, materials, equipment, and facilities up to date.

VII) IMPLEMENTATION

Many of the sections of this plan contain a subsection that presents proposed projects which this plan suggests be carried out during the five year period this plan is effective. This section of the Plan is a summary of these proposed projects.

A) Proposed Land Use

1) Forests

Areas in Morgan which are remote, having wetlands, steep slopes and/or shallow soils should have a very low density of development.

2) Recreation

Due to present recreational opportunities, an organized recreation program is not necessary. However, the Town needs to protect the natural resources that provide the recreational opportunities. A recreational plan for the town forest is recommended.

3) Agriculture

Areas with good agricultural soils should be given prime consideration with regard to conservation to encourage the continued operations of farms in these areas.

4) Residences

Residential land uses should be allowed in most areas of town. The density of development should be dependent upon the availability of access and the ability of the soil to handle on site water and sewer systems.

5) Commerce

Commercial uses should be permitted in the villages of Morgan and Morgan Center. The Planning Commission will consider cell towers, wind mills, and radio antennas in other zones. To do this the Morgan Zoning Bylaw should be amended to include the appropriate regulations for antenna towers and wind mills.

6) Industry

Light, non-polluting industrial type uses should be permitted in the Town to strengthen the Town's tax base and provide employment opportunities for Morgan residents.

7) Public & Semi Public Uses

It would be desirable to obtain additional property to expand the Town Forest at some point in the future. In addition, as previously suggested in VIIa, a recreational plan is recommended for the Town forest as the Town 's residents are encouraged to make use of the Town forest for

recreational purposes.

8) Conservation of Open Spaces

Major wetlands in the community should be recognized and protected from filling and development. The Morgan Planning Commission would like to encourage farmers in Morgan to maintain buffer strips between bodies of water and agricultural uses.

B) Proposed Transportation

1) Highways & Streets

The Planning Commission would like to encourage the Town to use more sand and less salt on the roads during the winter months.

2) Parking Facilities

Road side parking at the beach in Morgan Center is a problem. While the enlargement of the existing parking lot, or the addition of another parking lot, may alleviate this problem. However, increased enforcement is seen as the primary solution to this problem.

3) Transit Routes

The Planning Commission would like to stress to the Vermont Agency of Transportation how important it is that Routes 111 and 114 are well maintained and/or improved when appropriate.

4) Terminals

The Planning Commission encourages the establishment and continuation of mass transit systems.

5) Bicycle Routes & Trails

The Planning Commission would like to encourage the State to consider the addition of bicycle lanes in any future improvements of Routes 111 and 114.

6) Scenic Roads

The Planning Commission would like to see scenic corridors maintained for all to enjoy.

7) Airports

The Morgan Planning Commission favors the expansion and upgrading of the Newport Airport as outlined in the Airport Master Plan for the Newport State Airport.

8) Railroads

The Morgan Planning Commission encourages the continuation of freight service in the area.

C) Proposed Utilities & Facilities

1) Recreational

At this time the Planning Commission would recommend that the residents of Morgan develop their own recreational opportunities by taking advantage of the many indoor and outdoor activities available in Morgan and the surrounding area. The Town provides recreational opportunities at the Hatton Memorial Park and the Town Forest.

2) Hospitals

The Morgan Planning Commission encourages the governing bodies of those health care facilities in the surrounding communities to maintain and, when appropriate, increase the quality of service provided by these facilities. The Planning Commission would also encourage the town to continue its support of those health care facilities for which support has been provided in the past.

3) Libraries

The Planning Commission would like to encourage the town to continue its support of the Dailey Memorial Library in Derby.

4) Electrical Utilities

The Morgan Planning Commission would like to encourage Citizens Energy Services to maintain, and when and where necessary, to upgrade the power lines in Morgan to insure adequate service to Morgan's households.

5) Water Supply

At this time there is no need for, nor is it feasible to build a municipal water supply system.

6) Sewage Disposal

At this time there is no need for, nor is it feasible to build a municipal sewage disposal system. However, due to Morgan's soil conditions, the Planning Commission recommends that any proposed sewage disposal site be carefully examined and tested before a septic system is installed. The Planning Commission also recommends that septic systems be installed in compliance with the isolation distances set forth in the Vermont Health Regulations.

7) Refuse Disposal

The Planning Commission recommends that the new transfer station be monitored closely to insure it is meeting the needs of the residents. When it becomes necessary corrective actions should be taken to avoid problems.

8) Storm Drainage

The Planning Commission would like to encourage the Selectboard and the Road Commissioner to carefully maintain the culverts, ditches and rip-rap, and where necessary, install new drainage facilities.

9) Other Facilities & Activities

The Morgan Planning Commission strongly recommends that the town establish a volunteer fire department. Such an action will reduce the cost of property insurance and may reduce the response time to a fire.

10) Telecommunication Facilities

All such facilities shall be located in appropriate areas, respecting the integrity of residential areas, aesthetic concerns, and natural resource issues. Through the Zoning Bylaws, the Town may specify reasonable areas where these facilities may be located. This is important on a macro scale (general areas in Town) as well as a micro scale (specific desirable placement or location: for example, below ridgelines, tucked into groves of trees, and the like).

Towers and related infrastructure shall only be as tall as absolutely necessary. Where towers are located within the treelines, they should be made to be extendable, so they can “grow” with the trees, and remain the minimum height needed above the treetops.

Unless required by the FAA, towers shall not be illuminated. Where required, lights shall be shielded in order to minimize aesthetic impacts, and so that light is cast only where needed.

Structures shall be designed in order to minimize aesthetic impacts. Equipment sheds can be hidden in the trees; depending on site-specific circumstances, tower structures may be monopole or lattice, of appropriate colors and minimal reflectivity, or even disguised as trees or steeples. Towers and related infrastructure shall be screened from view to the greatest extent possible.

Electric or transmission lines shall be installed so as to minimize aesthetic and ecological impacts. For example: clear-cut swaths, created for power lines or access roads which go straight up the mountainside, often create far more adverse impacts than the towers they serve, and are not acceptable.

The Town reserves the right to hire independent consultants to evaluate the application and facility as well as to monitor the facility over time. The applicant shall pay for the reasonable costs of these services.

All equipment shall be downsized as technology advances and removed when no longer used or needed. These requirements can minimize aesthetic intrusion, while maximizing the potential to serve a greater number of users in the same physical area. A bond may be required to ensure that funds are available to accomplish these purposes.

D) Preservation Plan

1) Rare & Irreplaceable Natural Areas

Because of the demands placed on Lake Seymour, the Planning Commission feels that development on the Lake should be very carefully monitored to prevent the destruction of this beautiful lake.

2) Scenic Features

The Planning Commission would like to see the Town's scenic features maintained for all to enjoy.

3) Historic Features

The Planning Commission recommends the continued maintenance and upkeep of Morgan's historic buildings, the two churches and the community house.

E) Educational Facilities

1) Elizabeth Taylor Hatton School

The Morgan School Board has identified a number of projects regarding the maintenance of the school building and grounds. All of these projects are concerns of the School Board.

Interior projects include:

- Replacement of old windows and doors
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Exterior projects include:

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- Finish replacement of roof
- Repave parking lot
- Clearing brush from the area the where septic system is located

2) North County Union Junior High School

To insure that Morgan's junior high age students are getting a good education, the Morgan Planning Commission urges the School Board and Staff to continue to keep text books, materials, equipment, and facilities in good condition.

3) North Country Union High School

Upgrade science labs up to what is presently considered to be state of the art.

VIII) ADJACENT TOWNS & THE REGION

Morgan abuts four organized municipalities and two of the six unorganized areas. The organized towns include Derby, Holland, Brighton, and Charleston. The unorganized areas are Warner's Grant and Warren's Gore. At this time Derby and Brighton are the only municipalities abutting Morgan that have town plans in effect. Charleston's town plan expired on November 1, 1978, Holland's town plan expired on October 22, 1996 and the town plan for the Unorganized Areas expired on July 2, 1997.

A) Brighton

For that area of Brighton that abuts Morgan, the Brighton Town Plan is suggesting 2 acre lots along Route 114 and 25 acre lots in that area of Brighton that abuts Morgan. This should encourage a continuation of the existing patterns of land use in this area. This density of development is not incompatible with that which is proposed by this town plan.

Area	% Change
Brighton	-19.54
Charleston	+6.04
Derby	+2.79
Holland	+36.68
Warner's Grant	0.00
Warren'd Gore	*
Orleans County	+9.25
Northeast Kingdom	+7.09

* Population of Warren's Gore increased from 0 to 10 people during this priod.

B) Charleston

As mentioned above, Charleston does not have a town plan at this time, nor is one proposed. However, because of the rural nature of the land use along the boundary between Morgan and Charleston, the Planning Commission does not anticipate any major impact as a result of development on either side of this boundary.

C) Derby

Of all of the towns surrounding Morgan, it is expected that Derby will have the greatest impact on Morgan. This impact will be due to Derby's economic growth and could affect the entire Town of Morgan, not just that area along the Derby/Morgan town line. This impact can best be reduced by making sure that development in Morgan is limited to those areas best suited for it.

D) Holland

The Town of Holland does have a town plan and it suggests that most of the land in Holland along the Holland/Morgan boundary be set aside for conservation purposes. Therefore, the Morgan Planning Commission does not anticipate any adverse impacts along this boundary.

E) Warner's Grant & Warren's Gore

Development in Warner's Grant and Warren's Gore is very limited and most of these two areas are just forested. Residential development is non-existent in Warner's Grant and only two people reside in Warren's Gore. While Warren's Gore has a number of summer camps, most of these are located around Norton Pond which lies in the northern half of the Gore. With regard to future

development, the town plan for the Unorganized Areas advocates a continuation of the forested land use that already exists in these two areas. Likewise, this Plan also advocates limited development for those areas in Morgan which abut Warner's Grant and Warren's Gore. Therefore, future development on either side of the boundary lines should not have much of an impact on Morgan or Warner's Grant or Warren's Gore.

F) Regional Context

Table 3 indicates the percentage change in population for Morgan, the surrounding towns, Orleans County and the Region between the 1980 and 1990 Censuses. These numbers reflect the fact that Morgan's rate of growth during the 1980's exceeded the rates of growth for the other geographic areas listed. Therefore, it seems that Morgan could have a greater impact on most of the surrounding towns than vice versa. In addition, the previous Morgan Town Plan, along with the Zoning Bylaw adopted under that plan, created industrial districts on both the east and west sides of town. Because there has not been any industrial development in either of these districts, the Planning Commission does not anticipate any adverse impacts on the neighboring towns of Charleston, Derby and Holland. Any adverse impacts can be dealt with by placing conditions on the industrial permits that are issued.

IX) ENERGY PLAN

A) Energy resources

Energy for the heating, lighting, and hot water needs are available from a variety of sources. Heating oil and LP Gas is available from several local distributors and dealers. Electricity is provided in Morgan by VT Citizens Electric in Newport City. Finally, gasoline for the propulsion of automobiles is available in Morgan and some of the surrounding communities.

B) Needs

The needs of Morgan's residents for energy products are presently being met by dealers in the local area.

C) Scarcities

At this time the Planning Commission does not know of any scarcities of energy products.

D) Costs

At one time, the electricity costs in Morgan were among the lowest in the State. This is no longer true as electricity prices have been on the increase.

E) Problems

While there does not seem to be any problem with regard to the supply of energy, rising energy costs could be a very real problem for some of Morgan's families. Therefore, the Morgan Planning Commission would like to encourage energy suppliers to do as much as is possible to either keep costs down or, to reduce the rate at which costs are increasing.

F) Conservation of energy

The Planning Commission strongly advocates the conservation of energy. This plan recommends the use of energy saving products such as insulation, efficient appliances, and, when necessary the use of winter weatherization products such as weather stripping, window plastic, and water heater wraps. New construction and the replacement of old appliances, doors, and/or windows should always be done with energy efficient products. In addition, energy efficient behavior (shutting lights off when leaving the room, turning the thermostat down at night, etc.) should be taught and used, at school, home and in the workplace.

The Planning Commission also recommends that an energy audit be conducted in all town owned buildings. Then the necessary improvements should be made to these buildings to make them more energy efficient.

G) Renewable Energy Resources

The Planning Commission recommends the development of renewable energy resources. These would include the use of wood, solar, and wind energy. Wind energy conversion systems (WECS), are specifically addressed in the Morgan Zoning Bylaw to address safety and design requirements. It is the Town's goal that all WECS meet these recommendations.

H) Land Use & Energy Conservation

There are several development techniques that are likely to result in the conservation of energy. Building on south facing slopes will generally make a house less expensive to heat. Earth sheltered homes may also be less expensive to heat.

X) HOUSING ELEMENT

This section of the Plan looks at housing in Morgan. Data concerning occupancy, persons in occupied units, numbers of bedrooms and bathrooms, rent paid, and mortgage and monthly costs will be presented and discussed. This section will also attempt to determine future housing needs in Morgan. The data used in this section was taken from the 2000 Census of Population and Housing. Some of the data presented in this part of the plan will be medians. The median of a group of data is that point where half of the data fall below that point and half are above that point. For example, with median value of houses, half of the houses are valued less than the median and half are valued more than the median.

A) Present Housing Data

As of April 1, 2000, there were a total of 665 dwelling units in Morgan. Of these 665 units, 251 were occupied and the remaining 414 were vacant. All but 24 of the 414 vacant units were held for seasonal, recreational, or occasional use.

Occupied units in Morgan seemed to have ample room for the occupants. The 251 occupied units housed a total of 669 persons for an average of 2.7 persons per unit. Based upon a median number of rooms of 5.1, the average occupancy works out to be less than 0.53 persons per room. (Please note, however, that the median number of rooms, which is calculated by the Census, is based on all units, not just occupied units.) Tables 5 to 10 present more data on the adequacy of housing from the point of view of roominess. As derived from Table 5, 63.5% of all of Morgan's units have 5 or more rooms. In addition, only 3.2% of the occupied units

TABLE 4: EXISTING HOUSING DATA

Status	Units		
Occupied			
Owner	216		
Renter	35		
Total occupied		251	
Vacant			
For rent	0		
For sale only	4		
Seasonal / recreational	390		
All other vacant	20		
Total vacant		414	
Total units			665

TABLE 5: ROOMS

Occupied & vacant units	
1 room	8
2 rooms	26
3 rooms	83
4 rooms	126
5 rooms	151
6 rooms	112
7 rooms	89
8 rooms	33
9 or more rooms	37

TABLE 6: PERSONS IN UNIT

	Occupancy	
	Owner	Renter
1 person	41	8
2 persons	81	13
3 persons	37	2
4 persons	30	2
5 persons	14	8
6 persons	10	2
7 or more persons	3	0
Total units	216	35

have 1.01 or more persons per room.

Morgan's housing stock is relatively young. One half of the Town's 665 units have been built since 1973. This rate of building amounts to about 12 new homes per year or one new home each month. In addition, 78.6% of Morgan's housing has been built since 1940. Table 8 has more details.

	Occupancy	
	Owner	Renter
1.00 or less	208	35
1.01 to 1.50	5	0
1.51 or more	3	0

Another measure of the adequacy of a town's housing stock is the presence or absence of kitchen and plumbing facilities. This data includes both occupied and vacant units. Less than 2% of the housing units in Morgan lack complete kitchen facilities while 2.4% lack complete plumbing facilities. Tables 9 and 10 set forth the data from which these percentages were calculated.

	Units
1999 - Mar 2000	28
1995 - 1998	40
1990 - 1994	70
1980 - 1989	136
1970 - 1979	82
1960 - 1969	69
1950 - 1959	52
1940 - 1949	46
1939 - earlier	142
Median year built	1973

B) Affordability

The objective of this section is to determine whether or not housing in Morgan is affordable. For housing to be affordable, mortgage or rental payments should not exceed 28% of the occupant's gross income.

Table 11 presents data on housing costs as a percentage of household income for both renter and occupied units. The data for this table may be sample data. This means that not all of the dwellings in Morgan may be represented in this table.

	Units
Complete	247
Incomplete	4

This table reflects the fact that there were a total of 10 renter occupied households that were paying in excess of 30% of their household income.

	Units
Complete	245
Incomplete	6

TABLE 11: HOUSEHOLD INCOME IN 1989 BY MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1989

Income Category	Occupancy		Income Category	Occupancy	
	Renter	Owner		Renter	Owner
Less than \$10,000:			\$20,000 to \$34,999 (cont):		
Less than 20 percent	0	0	30 to 34 percent	0	0
20 to 24 percent	0	2	35 percent or more	2	0
25 to 29 percent	0	0	Not computed	4	0
30 to 34 percent	0	0	\$35,000 to \$49,999:		
35 percent or more	4	6	Less than 20 percent	2	12
Not computed	0	2	20 to 24 percent	0	2
10,000 to \$19,999:			25 to 29 percent		
Less than 20 percent	0	2	30 to 34 percent	0	0
20 to 24 percent	0	2	35 percent or more	0	0
25 to 29 percent	0	3	Not computed	0	0
30 to 34 percent	2	0	\$50,000 or more:		
35 percent or more	2	5	Less than 20 percent	5	30
Not computed	0	0	20 to 24 percent	0	2
\$20,000 to \$34,999			25 to 29 percent		
Less than 20 percent	0	5	30 to 34 percent	0	0
20 to 24 percent	2	3	35 percent or more	0	0
25 to 29 percent	0	0	Not computed	0	0

The data for the owner occupied units includes the costs of taxes, insurance and utilities as well as the cost of the mortgage if one exists. Hence, only those households paying in excess of 35% of the household's income have been counted as paying too much per month for housing. In this instance, 14 households were paying in excess of 35% of their household income.

All totaled, then, there were 24 households that were paying too much for housing. This represents 9.6% of the households in Morgan. While it is safe to assume that housing affordability, in general, is not a problem, it should be noted that for these 24 households, it may be a serious problem.

C) Projected Housing Needs

Generally, when calculating any type of projection it is necessary to make one or more assumptions. The process used here to project the number of housing units necessary to house the Town's projected population assumes that the number of persons per unit will remain the same. This is an assumption that may or may not remain true.

Before one can project the Town's housing needs, it is necessary to project the town's population growth. Therefore, projections of Morgan's population can be found in Table 12. These

projections were calculated by the Northeastern Vermont Development Association based upon past growth trends. There projections were based on an average annual growth rate of 10 persons per year. This average annual growth rate was calculated from Morgan's growth trends from 1960 to 2000. Now that we know how Morgan's population may change over the next 21 years, we can determine the total number of housing units necessary to house these individuals.

The first step in this process was to determine the number of persons per housing unit in 2000. This was done by dividing the Town's 2000 population of 669 by the 251 occupied housing units. The result was 2.6 persons per unit. Then, each of the population projections in Table 12 were divided by 2.6 to get the projected number of housing units. These projections can be found in Table 13.

The numbers in Table 13 represent the total number of housing units necessary to house the projected population. To determine the number of additional housing units needed above and beyond the existing 251 occupied units, 251 was subtracted from each of the numbers in Table 13. The results of this subtraction can be found in Table 14.

Morgan has a high percentage of vacant homes, which might play a role in providing housing for the Town's projected population. As of April 1, 2000 there were 414. However, due to the fact that many of these structures may be situated on private roads that are not maintained in the winter, accessibility could be a very real problem. In addition, some of these units may also be located on lots with questionable soils for on-site sewage disposal and/or sewage disposal systems.

In the event that any of Morgan's vacant units are suitable for year round occupancy, Morgan's need for new year round housing units can be greatly reduced or, in some cases, even eliminated.

The reader should note that the Town of Morgan is not and will not be in the business of providing housing for the residents of Morgan. The purpose of this housing element is only to help the Town understand the existing housing situation and the Town's future needs.

TABLE 12: POPULATION PROJECTIONS

Year	Population
2005	720
2010	771
2015	822
2020	874
2025	925

TABLE 13: TOTAL HOUSING UNITS NEEDED

Year	Units
2005	277
2010	297
2015	316
2020	336
2025	356

TABLE 14: ADDITIONAL HOUSING UNITS NEEDED

Year	Units
2005	26
2010	46
2015	65
2020	85
2025	105