

RICHFORD

-Franklin County-
Vermont

A Community Profile

**Prepared for the Vermont Council
on Rural Development**



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**Prepared for the
Vermont Council on Rural Development
Community Visit
April 2007**

**By
The Center for Rural Studies
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A Note to the Reader

Just as a community never finishes adapting to and organizing its natural, political and social environments, an attempt to profile these dynamic processes must be considered a work in progress. Materials below are organized to reflect community characteristics and resources and draw heavily upon easily accessible information. Please join us in this profiling effort by calling our attention to major omissions, inaccuracies and errors of fact.

Users of this profile are also requested to recognize that we are external researchers. Local residents should be involved in any decisions or recommendations that are based, in part, upon the information contained herein.

Thank you,

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Table of Contents

Introduction. A Decade Later	page 1
Section 1. Town Organization	page 2
Section 2. Human Resources	page 5
Section 3. Economic and Infrastructure Resources	page 8
Section 4. Housing Availability and Affordability	page 15
Section 5. Social Capital	page 18
Appendix 1. Percent Employment by Industry Sector, 1996, 2005	page 20

Tables and Figures

Figure 1.1 Map of Richford and Major Features.....	page 2
Table 1.1 Richford Land Base Information.....	page 2
Table 1.2 General Town Characteristics	page 3
Table 1.3 General Planning Characteristics.....	page 3
Table 1.4 Property Tax Rates, FY2006	page 4
Table 2.1 Population Characteristics	page 5
Table 2.2 Age and Gender Demographic Comparisons	page 6
Table 2.3 Educational Attainment.....	page 7
Table 3.1 Income and Poverty Comparisons.....	page 9
Figure 3.1 Commuting Destinations of Richford’s Resident Workforce.....	page 10
Figure 3.2 Residence Towns of Richford’s Daily Workforce.....	page 10
Table 3.2 Percent of Resident Workforce by Place of Work	page 11
Figure 3.3 Annual Unemployment Rates	page 11
Figure 3.4 Annual Average Wages	page 12

Community Profile – Richford, VT

Table 3.3 Employment and Average Wages by Industry Sector page 13

Table 3.4 Public Road Mileage by Class page 13

Table 3.5 Local Transportation Behavior..... page 14

Table 4.1 Housing and Family Characteristics page 15

Table 4.2 Housing Occupancy..... page 15

Table 4.3 Housing Units by Structure Type page 16

Table 4.4 Median Month Housing Costs..... page 16

Figure 4.1 Median Primary Home Sale Prices page 16

Table 4.5 Households by Housing Affordability page 17

Table 4.6 Percent Increase in Median Home Prices vs. Annual Average Wages..... page 17

Table 5.1 Elementary School Information..... page 18

Table 5.2 High School Information page 18

Appendix 1. Percent Employment by Industry Sector page 20

Introduction

A Decade Later...

In November of 1996, the Vermont Council on Rural Development (VCRD) held their very first Community Visit. Richford was the site. Like any Vermont town, Richford had its share of challenges. The Community Visit participants set out to identify what needed to be addressed and the resources to implement solutions. A decade later, there has been great success on some fronts, while other issues still remain.

The top ten issues identified in the 1996 Community Visit were as follows:

1. **Village and Town Merger Issue** - concern over possible duplication of services and the economies of a possible merger.
2. **Police Enforcement Issue** - concern over effectiveness of State Policing contract, lack of probationary follow-up, no consequences for negative behavior, recent number of break-ins and vandalism.
3. **New Jobs Issue** - need to create new jobs in Richford that provide a living wage, create opportunities for recent high school graduates, avoid the need to commute to St Albans or Burlington, and expand grand list.
4. **Richford Image Issue** - improve and promote Richford's image given its good school system, great natural beauty, and good public facilities.
5. **Sweat Comings Issue** - concern over future of vacant buildings, the impact on image of Village to have boarded-up buildings, and the loss of jobs.
6. **Youth Activities Issue** - concern over lack of after-school opportunities for youth, and the resulting loitering in the Village...some programs have been successful but there is a need for more opportunities and leadership.
7. **Branch River Bridge Issue** - Richford has approved partial funding, state has not committed, needs follow-up.
8. **Ambulance and Fire Facilities Issue** - Richford has approved partial funding, need to fill the gap and find a home for these two services.
9. **Public Assistance Issue** - concern over high rate of people and families on some form of public assistance in Richford and the social and economic impacts and costs associated with this situation.
10. **Village Banking Issue** - concern about possible re-location of Franklin Lamoille Bank out of the Village and the possible need for more competition.

At a return visit in 1997, the following five objectives were decided upon by local participants:

1. Merge the Town and Village into one Political entity.
2. Improve the level of police protection.
3. Bring new jobs to Richford.
4. Improve the image of Richford (especially downtown).
5. Find a creative solution to the closing of the Sweat-Comings Furniture Plant.

Success has been achieved in the form of the 1998 Richford Village-Town merger and the recent project to renovate the Sweat-Comings building into the Main Street Mill. The other three objectives are ongoing. They and other topics will be discussed at Richford's 2007 VCRD Community Visit – ten years later.

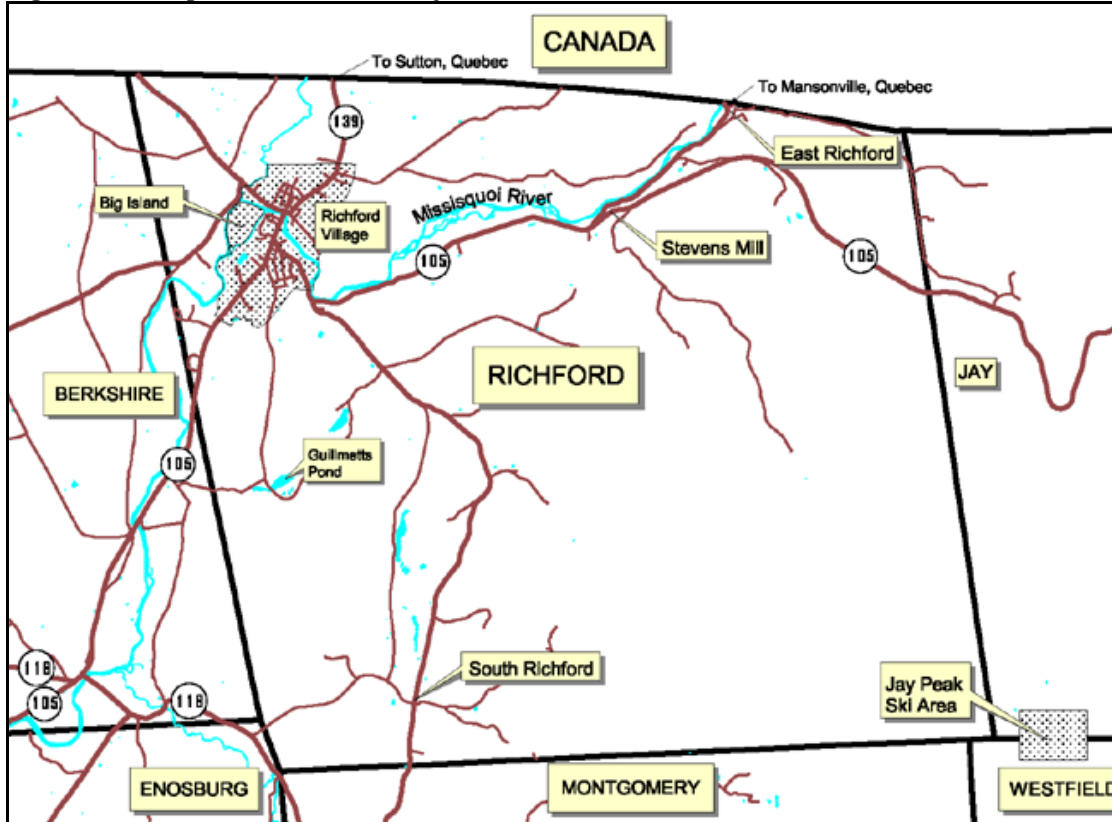
Section 1.

Town Organization

Where is Richford?

Richford is located in the northeast corner of Franklin County. The town’s northern border abuts the province of Quebec, Canada. The Vermont towns of Jay and Westfield lie to Richford’s east and southeast, Montgomery and Enosburg lie to the south and southwest and on the western border lies the town of Berkshire.

Figure 1.1 – Map of Richford and Major Features



Sources: Vermont Center for Geographic Information; Vermont Agency of Transportation;

Table 1.1 – Richford Land Base Information

Land Area (Acres), 2000	27,680
Water Area (Acres), 2000	12.8
Percent Conserved Lands, 1999	13.1%
State Administered Conserved Lands, Acres, 1999	194.5

Source: 2007. *Vermont Indicators Online*. <http://crs.uvm.edu/indicators>

Community Profile – Richford, VT

What’s in A Name?

It is uncertain of where the name for the town originated. Most of the original residents were from Connecticut, however, there is no other known place in New England or England with the name of Richford. Unlike most Vermont towns, it is assumed that the Richford name was made up, perhaps to imply that the land there was rich and fertile. There are only two other Richfords in the United States, in New York and Wisconsin. Coincidentally, New York’s Richford neighbors the town of Berkshire, New York, and Richford, Vermont also neighbors a town called Berkshire. Although an interesting fact, there is no known connection between these four towns.¹

Government and Civic Structure

As Richford grew, a number of small population clusters emerged. There are East and South Richford, obvious references to neighborhoods differentiating one from another by their approximate location in areas of the town. Other neighborhoods include Stevens Mills and Whittaker (see Table 1.2).

Table 1.2 – General Town Characteristics

Town Name	Richford
County	Franklin
Year of Town Charter	1780
Incorporated Village(s)	None – Richford Village merged back into the Town in 1998.
Other Villages and Neighborhoods (past and present)	East Richford, Richford Village, South Richford, Stevens Mills, Whittaker

Sources: 2007. *Vermont Indicators Online*. <http://crs.uvm.edu/indicators>
Vermont Secretary of State. 2007. *Town/Village Mergers*.
<http://vermont-archives.org/govhistory/governance/Villages/merge.html>

Table 1.3 – Richford General Planning Characteristics

Town Development Category	“Traditional Center”
Town Plan	Yes
Zoning Ordinance	Yes
Subdivision Ordinance	No
Development Review Board	No

Source: 2007. *Vermont Indicators Online*. <http://crs.uvm.edu/indicators>

¹ Swift, Esther Munroe. 1977. *Vermont Place-Names: Footprints of History*. Brattleboro, VT: The Stephen Greene Press.

Community Profile – Richford, VT

Property Taxation

Table 1.4 shows the municipal tax rate, state educational tax rates and the common level of appraisal ratio for fiscal year 2006.

Table 1.4– Richford Property Tax Rates, FY2006

Municipal Tax Rate (plus LAR & Highway) (per \$100)	1.2607
Educational Tax Rate for Homesteads (per \$100)	1.8268
Educational Tax Rate for Non-Residential Property (per \$100)	2.0508
Common Level of Appraisal Ratio	0.74

Source: VT Department of Taxes, Property Valuation and Review. 2006.
Acquired from: *Vermont Indicators Online* <http://crs.uvm.edu/indicators>

Section 2.

Human Resources

Richford’s 6.6% growth rate (Table 2.1) is below the state average and reflects a slow but steady increase.

Table 2.1 – Richford Population Characteristics

Total Population, 2000	2,321
Total Population, 1990	2,178
Absolute Population Change, 1990 – 2000	143 inhabitants
Percent Population Change, 1990 – 2000	6.6%
Persons per Square Mile, 2000	53.7
Persons per Square Mile, 1990	50.4
Area in Square Miles	43.3
Percent “Dependent” (under 18 and 65+), 2000	43.0%
Percent Rural, 2000	100%
Percent Living on a Farm, 2000	3.8% (from 2.6% in 1990)
Percent Native to United States, 2000	92.2% (from 92.4% in 1990)
Percent Native Vermonters, 2000	75.5% (from 77.8% in 1990)
Percent Reporting English Ancestry, 2000	20.3% (from 23.7% in 1990)
Percent Reporting French Ancestry, 2000	16.6% (from 19.2% in 1990)

Source: U.S. Census Bureau. 1990 and 2000 Census of Population and Housing.

Age and Gender of Richford’s Citizens

Table 2.2 below shows that Richford reflects state trends toward a graying of the population. The effect of the baby boom is shown in the movement from the young middle aged to the older middle aged between 1990 and 2000. Similarly, the increases in numbers of people 65 and over mirror state and national trends. Town officials will want to look carefully at changes in the under-sixty-five-year-old cohort, an age range that is actually shrinking in size.

Community Profile – Richford, VT

Table 2.2 – Age and Gender Demographic Comparisons

	Richford		Franklin County	
	1990	2000	1990	2000
Total Population	2,178	2,321	39,980	45,417
Percent 0-17 Years Old	28.8	25.9	29.5	28.1
Percent 18-24 Years Old	8.6	7.6	8.8	7.0
Percent 25-44 Years Old	28.3	27.2	33.7	31.4
Percent 45-64 Years Old	19.6	22.2	17.2	22.5
Percent 65+ Years Old	14.7	17.1	10.8	11.0
Median Age	N.A.	37.8	N.A.	35.7
Percent Male	48.0	48.3	49.3	49.6
Percent Female	52.0	51.7	50.7	50.4

Source: U.S. Census Bureau. 1990 and 2000 Census of Population and Housing.

Some Famous Citizens

Every community has some citizens that it is particularly fond of discussing and, frankly, using as a marker of great events, of ties between this place and larger places, or as a way of acknowledging and setting a standard for desirable behavior and contributions from subsequent generations. As a small community, Richford has many residents to be proud of. Due to space constraints, we present only a few here to draw attention to the human capital a community may draw upon and celebrate.

Hugh Miller was the first settler of Richford. After staking his claim to the land, Miller returned his home in Bradford, Vermont, to get the rest of his family. In early 1795, Miller, his wife Mary, and their four youngest children arrived in what is now Richford. Hugh and Mary’s three eldest daughters and eldest, who were all married at the time, also came to Richford with their children. Upon arrival, Miller discovered that a man by the name of Joseph Stanhope had arrived and started to develop the land Miller had claimed. The Millers decided to settle next to the Stanhopes. Other early settlers included the Lovelands, Blaisdells, Janes, Powells, and Carpenters.²

Lillian Miner is one of Richford’s most infamous natives. Born in 1866 in the Stevens Mills area, Lillian married A.G. Shipley and took their medicine shows on a tour of the country. Shipley was known as a grave – robber and horse stealer, among other things, and Lillian ended up working in Boston as a madam in a brothel. After ducking the law, Lil, as she was known, moved back to Richford and in 1911 she purchased land right on the U.S.-Canadian border. For years afterward she ran a bar with girls available for entertaining. Whenever the law seemed to threaten her establishment, she would move all the paperwork to the other side of the boundary line. She finally retired after difficult times hit due to competition from the larger cities and the Great Depression. She spent the rest of her life living in the Steven Mills area.³

Pruella Gibson taught in the Richford area for 40 years. After graduating for Richford High School, Gibson went to Wisconsin to train to become a teacher. In 1934, she returned to Richford and proceeded to teach, eventually becoming the principal of the primary school until 1968. Besides teaching, Pruella was also the driving force behind

² REAC. *Welcome to Richford, Vermont*. www.RichfordVT.com retrieved April 2007.

³ Vermont Commission on Women. 2006. *Vermont Women’s History Project*. www.womenshistory.vermont.gov retrieved April 2007.

Community Profile – Richford, VT

the formation of the Richford Historical Society and she often managed the Hometown Follies. After retiring from teaching in 1976, Pruella worked at the Champlain Area Agency on Aging.⁴

Educational Attainment

Table 2.3 suggests that Richford's proportions of those who have been to college and/or received associate's or bachelor's degrees are lower than the county's numbers.

Table 2.3 – Educational Attainment (percent persons 18 years and older), 2000

Highest Degree Earned	Richford	Franklin County
Less than High School/No Diploma	30.8%	18.1%
High School Diploma	45.6%	42.0%
Some College	13.2%	16.7%
Bachelor's / Associate's Degree	9.0%	18.6%
Graduate / Professional / PhD Degree	1.4%	4.6%

Source: U.S. Census Bureau. 2000 Census of Population and Housing.

⁴ Vermont Commission on Women. 2006. *Vermont Women's History Project*. www.womenshistory.vermont.gov retrieved April 2007.

Section 3.

Economic and Infrastructure Resources

Business and Employment in Richford

Manufacturing is the primary employer in Richford. Two of the major manufacturing operations are Blue Seal Feeds and Katec, Incorporated.

- Blue Seal Feeds, which produces animal feed, employs 85 people in Richford and is headquartered in Londonderry, NH.
- Katec, Inc. manufactures vinyl siding and employs around 60 people in Richford. Katec has offices in Williston, VT, and is headquartered in Pointe Claire, Quebec.



Historic Photo of the Sweat-Comings Factory
Image Courtesy of the *The Hartland Group*

Public schools are major employers in most Vermont towns, and Richford is no exception. Richford Elementary and Richford High School employ about 36 and 46 people, respectively.⁵

The railroad and milling and manufacturing are Richford's historical economic mainstays. Neither sector is as dominant today. More information can be found at the www.RichfordVT.com website, including the following:

The best place for the mills to locate was in the area of the falls located just above the Main Street bridge. Richford was first settled in 1795 and a dam, grist mill and saw mill were in operation by 1797. During 1800 a bridge, blacksmith shop, trip-hammer shop, and a distillery were built. All this activity took place near the falls, and that area turned into the village of Richford.⁶

As Richford moves forward, there is evidence of adaptation and progress. The town suffered a setback when the historic Sweat-Comings furniture plant closed in the mid-1990s. Indeed, this challenge was one of the top 5 issues identified at the 1996 VCRD Richford Community Visit. Richford and outside groups successfully responded. This summer will likely see the opening of the Main Street Mill project on the former Sweat-Comings site. The project, lead by The Hartland Group, a Burlington-based community development consultancy, and in partnership with the Richford Health Center and Housing Vermont, will complete a historic renovation of the remaining Sweat-Comings building for multiple uses. Main Street Mill will be home to a ground-floor supermarket and pharmacy, new offices and clinics for the Richford Health Center on the second floor, and third-floor affordable housing units with views of the Missisquoi River Valley.⁷

Another positive development since the last VCRD Community Visit was the opening of the Richford Health Center mentioned above. The Health Center, a federally certified Rural Health Clinic, provides a full range of primary health and dental programs, and is the primary reason for a surge in health care sector employment in Richford over the past decade.

The Richford Business Park represents a major piece of Richford's business/industry infrastructure potential. The park consists of 23 acres in size, with 9.5 acres listed available for development, about 1.5 miles south of Richford

⁵ VT Dept. of Education. 2007. *Vermont School Report* www.vermontschoolreport.net retrieved April 2007.

⁶ Richford Economic Advancement Corporation. www.RichfordVT.com retrieved April 2007.

⁷ The Hartland Group. 2003. www.hartlandgroup.biz/projects/main_st_mill.html retrieved April 2007.

Community Profile – Richford, VT

Village. The Park is owned by the Economic Development Council of Northern Vermont and promoted by the Franklin County Industrial Development Corporation (FCIDC) and the Richford Economic Advancement Corporation (REAC). FCIDC also notes the availability of DSL high-speed Internet access through Verizon.⁸

REAC plays an important economic development role in Richford and deserves recognition in this profile. REAC is helping to address Richford's job base and the image of the downtown, two ongoing issues identified at the last VCRD Community Visit.

Personal / Household Financial Resources

Table 3.1 gives some insight into income data for Richford, Franklin County and the State. Richford lags consistently on all income indicators, and the poverty rate is well above the county and state as a whole. The rate of Richford children who are in poverty (31%) deserves special note.

Table 3.1– Town, County, and State Income & Poverty Comparisons, 1999

	Richford	Franklin County	Vermont
Per Capita Income, 1999	\$14,368	\$17,816	\$20,625
Median Family Income, 1999	\$32,016	\$46,733	\$48,625
Median Household Income, 1999	\$28,125	\$41,659	\$40,856
Poverty Rate, 1999	21.0%	9.0%	9.4%
Child Poverty Rate (% of persons under 18 years in poverty), 1999	31.2%	11.0%	11.4%
Elderly Poverty Rate (% of persons 65+ years in poverty), 1999	14.4 %	10.3%	8.5%
Percentage of Households with Public Assistance Income, 1999	9.5%	5.1%	4.8%

Source: U.S. Census Bureau. 2000 Census of Population and Housing.

Local Employment Dynamics

The economic resources of individuals and families Richford are dependent, in part, upon the Town and region's employment and wage prospects.

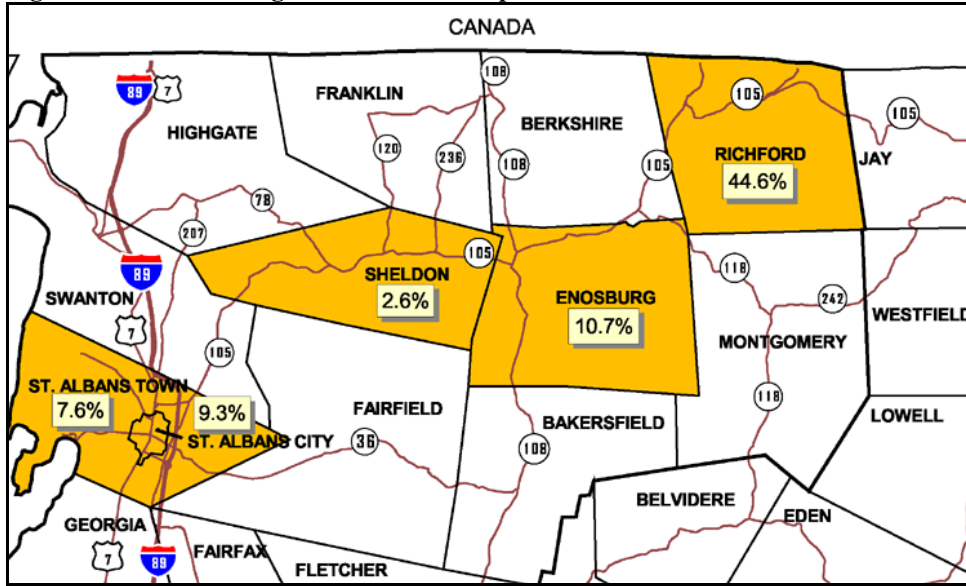
Figure 3.1 below shows that Richford's employment situation is regional indeed, albeit contained primarily within Franklin County. The figure illustrates the commuting destination of the top 75% of Richford's resident workforce (16+ years of age) in 2000. Nearly 45% of Richford's resident workforce was employed in-town, followed by employment in Enosburg, St. Albans City and Town, and Sheldon. Overall 86% of Richford's working residents were employed within Franklin County in 2000.

Conversely the top 75% of Richford's daily workforce came from a much more central area, according to the 2000 Census. Figure 3.2 shows that nearly 60% of Richford's daily workforce was town residents, with 8.5% and 7.1% commuting in from Berkshire and Enosburg, respectively. Overall 93% of Richford's daily workforce lived in Franklin County.

⁸ Franklin County Industrial Development Corporation. 2006. www.fcidc.com/richford.htm retrieved April 2007.

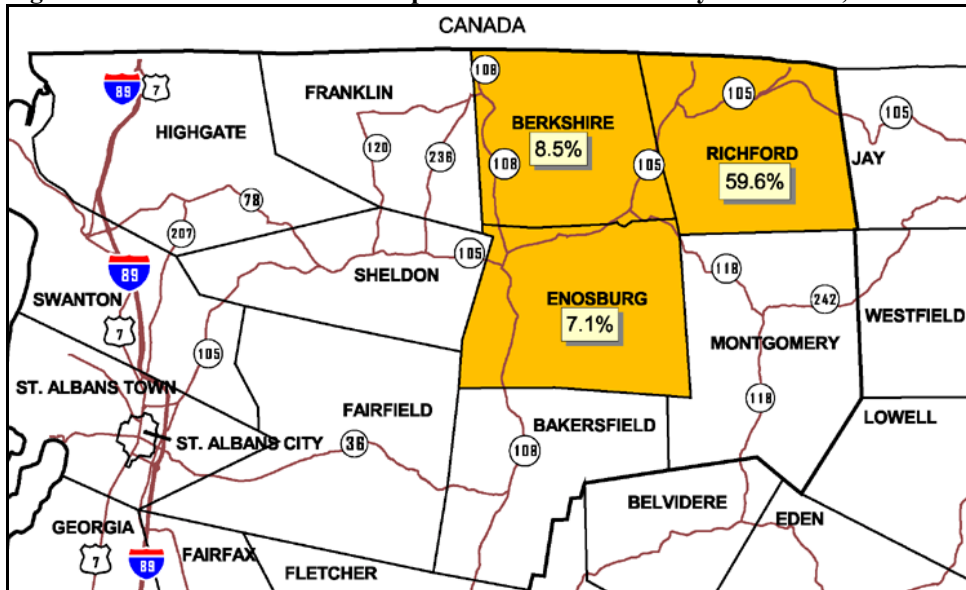
Community Profile – Richford, VT

Figure 3.1 – Commuting Destinations of Top 75% of Richford’s Resident Workforce, 2000



Data Source: U.S. Census Bureau. 2000. U.S. Census of Population and Housing
 GIS Sources: Vermont Center for Geographic Information; Vermont Agency of Transportation

Figure 3.2 – Residence Towns of Top 75% of Richford’s Daily Workforce, 2000



Data Source: U.S. Census Bureau. 2000. U.S. Census of Population and Housing
 GIS Sources: Vermont Center for Geographic Information; Vermont Agency of Transportation

While St. Albans City employed the plurality of Franklin County’s workforce in 2000, Richford did seem to have a role in employing a portion of the residents from adjacent towns, employing nearly 10% of Berkshire’s resident workers, for example. Nevertheless the 2000 Census revealed that Richford was a net exporter of workers on a daily basis, with 548 (more than 55%) of its resident workforce commuting outside town and only 300 commuting in from other towns. Richford’s daily workforce population was 742.

Community Profile – Richford, VT

Even in light of Richford’s exporting status, Table 3.2 shows that a smaller percentage of Richford’s resident workforce commuted outside town than did those in the county or state at large in 2000. Indeed, commuting outside town is the norm in Vermont.

Table 3.2 – Percent of Resident Workforce by Place of Work, 2000

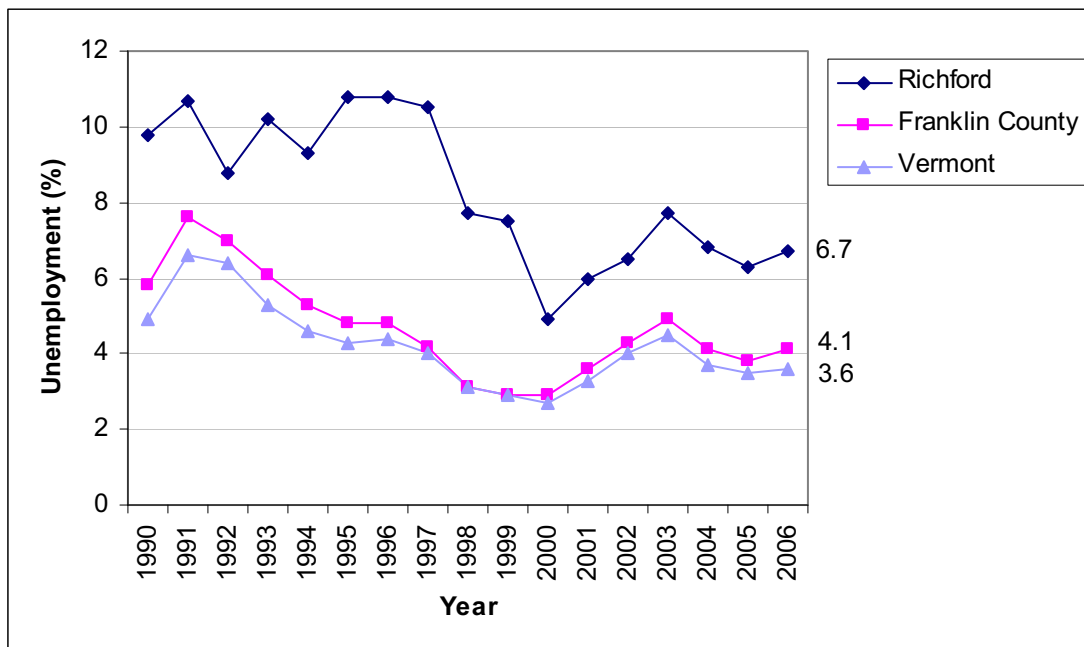
	Richford	Franklin Co.	Vermont
Total workers 16 years of age and over	990	22,578	311,839
Percent who worked outside town or city of residence	55.4	72.9	65.0
Percent who worked outside county of residence	13.9	36.1	21.5
Percent who worked outside Vermont	1.6	1.0	6.8

Data Source: U.S. Census Bureau. 2000. U.S. Census of Population and Housing
 Acquired from: *Vermont Indicators Online* <http://crs.uvm.edu/indicators>

The charts in Appendix 1 show that Richford has higher shares of employment due to goods production and manufacturing, the health care sector, and federal and local government than the state as a whole, within which the services sectors and state government are much more prominent employers overall. Between 1996 – the year of the first VCRD Community Visit – and 2005, Richford’s goods and manufacturing and services sector shares declined, while the health care sector grew in proportion. These trends generally were not mirrored statewide. Between 1996 and 2005, Richford’s health / social care sector employment grew from 31 to 124. A look at Table 3.3 in the following pages reveals the discrete sector employment numbers for Richford and the state from 1996 to 2005.

Figure 3.3 shows that Richford’s unemployment rates have followed improvements in the county and state rates since 1990 (from 9.8 to 6.7). However Richford’s rate has consistently been well above average. In fact the 2006 Richford rate is above where the county and state were back in 1990.

Figure 3.3 – Annual Unemployment Rates for Richford, Franklin County and Vermont, 1990-2006.



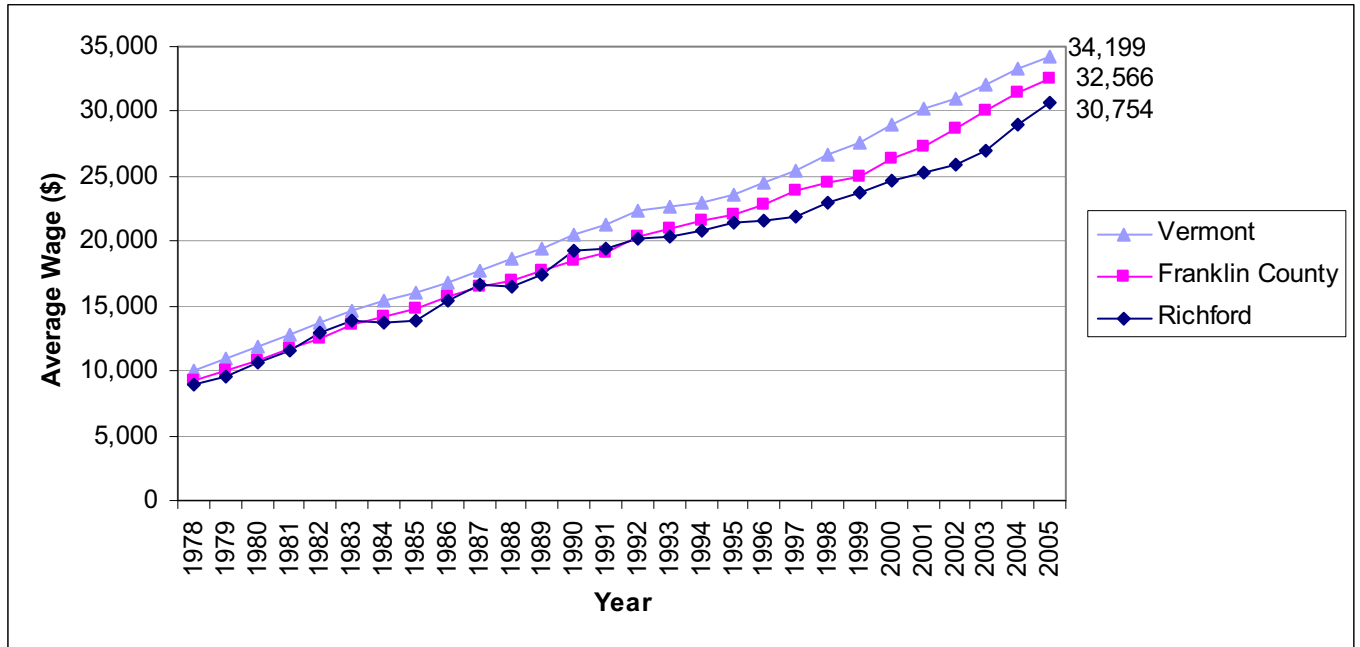
Source: Vermont Department of Labor, Labor Force and Unemployment Data. 2007.

Community Profile – Richford, VT

Local and Regional Wages

Figure 3.4 depicts a situation similar to that with unemployment. Richford has followed along with the county and state's encouraging trends, yet still remains on the less positive side. Since 1993, Richford's annual average wages have been consistently lower than the region and the state. However, as they interpret this table, readers should remember that at least 55% of Richford's resident workforce was earning a wage in other towns around Franklin County and beyond in 2000.

Figure 3.4 – Annual Average Wages for Richford, Franklin County and Vermont, 1978-2005



Source: Vermont Department of Labor, Quarterly Covered Employment and Wages Report. 2006.
Acquired from: *Vermont Indicators Online* <http://crs.uvm.edu/indicators>

Table 3.3 below shows that the basic scheme of high to low wage sectors in Richford mirrors that of the state at large, albeit Richford wages are lower. The one divergence is in federal government wages, which are higher in Richford. This seems to be largely due to the preponderance of jobs with the U.S. Department of Homeland Security at the U.S. ports of entry along Richford's border with Canada. As they interpret this table, readers should remember that workers from other towns are also earning wages in Richford, and vice versa.

Community Profile – Richford, VT

Table 3.3 – Richford and Vermont Employment and Average Wages by Industry Sector, 1996, 2005

	1996		2005	
Richford	Employment	Wage	Employment	Wage
Goods / Manufacturing	216	\$25,057	199	\$33,855
Services	141	\$10,601	105	\$19,765
Health / Social Care	31	\$12,431	124	\$22,551
Federal Government	45	\$46,239	65	\$72,997
Local Government / Schools	141	\$22,165	184	\$26,269
	1996		2005	
Vermont	Employment	Wage	Employment	Wage
Goods / Manufacturing	58,943	\$31,173	56,717	\$42,332
Services	137,151	\$21,533	151,347	\$31,098
Health / Social Care	30,959	\$23,821	41,728	\$32,523
Federal Government	5,481	\$36,808	6,080	\$53,995
State Government	13,338	\$28,928	15,948	\$41,921
Local Government / Schools	24,497	\$23,414	29,120	\$30,559

Source: Vermont Department of Labor, Quarterly Covered Employment and Wages Report. 2006.

Transportation Infrastructure and Use

Richford lies at the intersection of VT Route 105 and 139, and about 30 miles northeast of St. Albans. The employment data in the previous pages show that at least 55% of Richford’s resident workforce is using the transportation infrastructure to commute out of town in 2000. It can be assumed that the majority of daily commute traffic is shouldered by Route 105.

Table 3.4 shows that there are 61.8 miles of public road in Richford, all but 10 miles of which are locally maintained. This data does not include private roadways.

Table 3.4 – Public Road Mileage by Class in Richford.

Class of Road	Description	Mileage
State Highway	Route maintained by the State	10.1
Class 1 Roads	Section of state highway that continues through a village or city	2.8
Class 2 Roads	Most important highways in a town, service the routes in and out of town	8.4
Class 3 Roads	Secondary roads in town, intended for use under normal conditions	37.4
Class 4 Roads	All other town roads	3.1
Total Mileage:		61.8

Source: Vermont Agency of Transportation. 2004.

Acquired from: *Vermont Indicators Online* <http://crs.uvm.edu/indicators>

Community Profile – Richford, VT

Table 3.5 depicts several indicators reflecting transportation in Richford. The snapshot of accident data from 2001 shows that Richford had slightly lower accidents per capita than Franklin County and the state. The table also shows that the vast majority (75%) of the resident workforce that didn't work at home in 2000 drove their own cars to work. Those that carpooled made up 18%.

Table 3.5– Richford Local Transportation Behavior

Total Number of Automobile Accidents, 2001	7
Number of Automobile Accidents involving fatalities, 2001	1
Resident Commuters who Drive Alone, 2000	672
Resident Commuters who Carpooled, 2000	159
Residents who Walked to Work, 2000	55
Resident Commuters who used Public Transit, 2000	6

Sources: Vermont Agency of Transportation. 2001.

U.S. Census Bureau. 2000 Census of Population and Housing
Acquired from: *Vermont Indicators Online* <http://crs.uvm.edu/indicators>

Section 4.

Housing Availability and Affordability

Richford Housing and Family Information

Table 4.1 depicts housing and family characteristics and shows that Richford is following state trends in terms of family and household size continuing to decrease. Both Richford’s family and household size are lower than Franklin County’s but higher than the state numbers.

Table 4.1 – Richford Housing and Family Characteristics, 1990, 2000

	1990	2000
Number of Families	578	613
Number of Households	826	899
Average Family Size	3.12	2.98
Average Household Size	2.78	2.53
Single-Mother Households	61	67

Source: U.S. Census Bureau. 1990 and 2000 Census of Population and Housing
 Acquired from: *Vermont Indicators Online* <http://crs.uvm.edu/indicators>

Table 4.2 depicts an increase in overall housing units in Richford between 1990 and 2000. The increase is found largely in owner-occupied units. Both renter-occupied units and vacant units overall declined. The vast majority of owner-occupied housing is in single-family homes, as evidenced by Table 4.3. The majority of rental housing is in multi-family buildings. Mobiles homes also make up part of the residency equation. There are a fair amount of vacant units with the ubiquitous possibility of being converted into primary residences.

Table 4.2 Richford Housing Occupancy, 1990, 2000

	1990	2000
Owner-Occupied Housing Units	574	655
Renter-Occupied Housing Units	252	244
Vacant Units for Seasonal / Occasional Use	67	52
Other Vacant Units	75	66
Total Housing Units	968	1,017
Percent Increase in Total Housing Units (1990-2000)		5.1%

Source: U.S. Census Bureau. 1990 and 2000 Census of Population and Housing
 Acquired from: *Vermont Indicators Online* <http://crs.uvm.edu/indicators>

Community Profile – Richford, VT

Table 4.3 – Number of Richford Housing Units by Structure Type, 2000

Structure Type	Owner-Occupied	Renter-Occupied	Vacant	Total
Single Family Homes	538	78	86	702
In Multi-Family Buildings	35	144	22	201
Mobile Homes	80	24	10	114
Total	653	246	118	1,017

Source: U.S. Census Bureau. 2000 Census of Population and Housing
 Acquired from: *Vermont Housing Data* www.housingdata.org

Housing Costs and Affordability

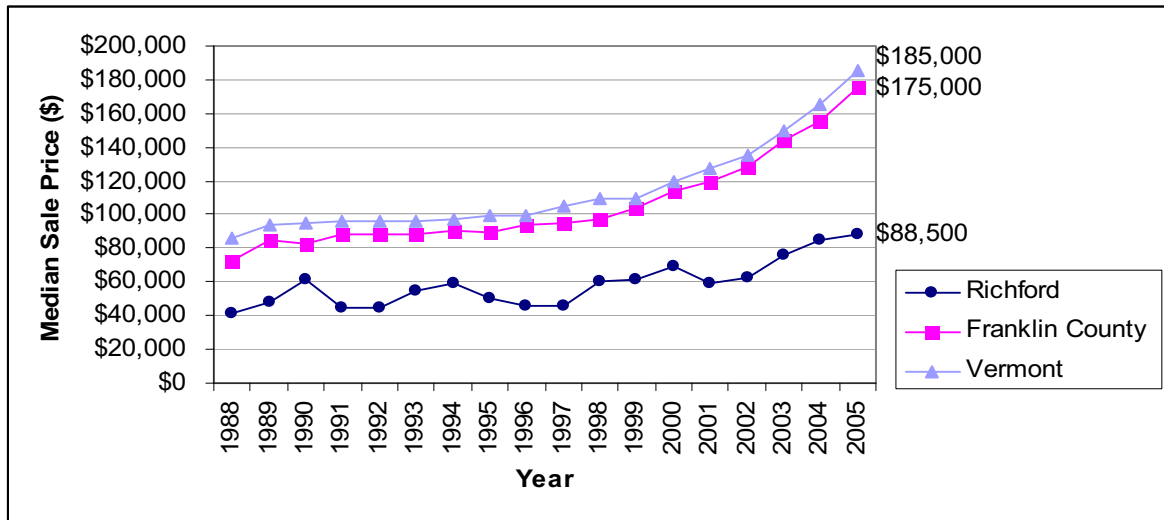
Table 4.4 shows that Richford housing costs were below county and state medians in 2000. The same is probably true today, albeit all numbers are surely higher.

Table 4.4 – Median Monthly Housing Costs in Richford, Franklin County and Vermont, 2000

	Richford		Franklin Co.	Vermont
	1990	2000	2000	2000
Median Monthly Homeownership Costs with a Mortgage	\$444	\$732	\$948	\$1,021
...without a Mortgage	\$199	\$291	\$345	\$378
Median Gross Rent	\$333	\$463	\$539	\$553

Source: U.S. Census Bureau. 2000 Census of Population and Housing
 Acquired from: *Vermont Housing Data* www.housingdata.org

Figure 4.1 – Median Primary Home Sale Prices, 1988-2005



Data Source: Vermont Department of Taxes, Property Transfer Data. 2006.
 Data Analysis: Vermont Housing Finance Agency. 2006
 Acquired from: *Vermont Housing Data* www.housingdata.org

Community Profile – Richford, VT

Figure 4.1 above tells a similar story. Richford home sale prices are increasing along with the county and state, although they have been consistently much lower and seem to have been climbing at a shallower rate over the past few years.

Richford housing costs and sale prices are lower than the surrounding region, but there is much more involved in answering the question of whether or not housing is affordable and how the dynamic is changing. The common definition of housing affordability is when all monthly housing-associated costs are under 30% of a household’s monthly income. Table 4.5 shows that there were a substantial number of ownership households that were paying 30% or more on housing costs in 1999, but at a lower proportion than the county or state. Unfortunately a higher proportion of Richford renter households were in “unaffordable” situations when compared to the county and state.

Table 4.5 – Households by Housing Affordability, 1999

	Richford	Franklin Co.	Vermont
Households with Monthly Ownership Costs Below 30% of Household Income	335	6,081	81,058
... at or Above 30% of Household Income	85	1,744	24,493
Households with Monthly Rental Costs Below 30% of Household Income	110	2,394	37,413
... at or Above 30% of Household Income	95	1,248	25,208

Source: U.S. Census Bureau. 2000 Census of Population and Housing
 Acquired from: Vermont Housing Data www.housingdata.org

Unfortunately this community profile can only go so far in depicting the affordability of housing in Richford and whether the situation is getting better or worse. The 1999 U.S. Census Bureau data is the still the most recent information on costs as a percentage of income for the town. However Table 4.6 attempts to determine whether or not local and regional income sources have been keeping up with increases in home sale prices. Home sale prices are a primary driver of housing costs, and increases in average wages can affect all local households, regardless of how many earners may be present. However this table does not take into account mortgage rates, utility costs, tax rates, and other non-wage income sources, including public subsidies. Nevertheless the table reveals that increases in annual average wages in Richmond and Franklin County – where most Richford residents work – are not keeping up with increases in local median home sale prices. This may be an indicator that the gap between housing costs and income sources is widening.

Table 4.6 – Percent Increase in Median Home Prices versus Annual Average Wages

Time Period	<i>Richford Median Home Price % Increase</i>	Richford Annual Average Wage % Increase	Franklin County Annual Average Wage % Increase
1988-2005	<i>115.9</i>	86.8	92.5
1995-2005	<i>77.4</i>	43.8	47.3

Data Sources: Vermont Department of Labor, Quarterly Covered Employment and Wages Report. 2006
 Vermont Department of Taxes, Property Transfer Data. 2006

Data Analysis: Vermont Housing Finance Agency. 2006

Acquired from: Vermont Housing Data www.housingdata.org

Section 5. Social Capital

Schools

A school is not just an education resource, but also a social networking hub for the community. Richford’s school system, which includes the Elementary school and the Junior/High school, ranks well on many indicators for Vermont schools.⁹

Richford Elementary School’s total school enrollment is 231, having decreased every year since 2002-03 (see Table 5.1). The average class size in 2005-06 shows that Richford Elementary has a higher average than statewide, however, attendance rate it above the statewide total.

Table 5.1 – Richford Elementary School (K-6): General School Information

	2002-03	2003-04	2004-05	2005-06	Statewide 2005-06*
Total School Enrollment	266	245	234	231	96,636
Attendance Rate	95.0%	94.7%	95.2%	95.4%	95.0%
Retention Rate	1.2%	.8%	N/A	.4%	2.9%
Student/Teacher Ratio	14.8	13.6	13.0	13.6	11.3
Eligible Special Education	18.4%	15.1%	14.1%	13.0%	14.3%
*All Vermont students K-12					

Source: VT Department of Education. 2006. *Vermont School Report*. www.vermontschoolreport.net retrieved April 2007.

Table 5.2 – Richford Jr/Sr High School (7-12): General School Information

	2002-03	2003-04	2004-05	2005-06	Statewide 2005-06*
Total School Enrollment	264	264	250	248	96,636
Attendance Rate	94.1%	95.0%	93.8%	94.7%	95.0%
Retention Rate	6.5%	3.4%	3.5%	4.4%	2.9%
Estimated Graduation Rate	81.1%	86.2%	88.0%	N/A	N/A
Student/Teacher Ratio	10.9	10.9	10.7	11.3	11.3
Eligible Special Education	15.9%	16.3%	18.0%	16.5%	14.3%
*All Vermont students K-12					

Source: VT Department of Education. 2006. *Vermont School Report*. www.vermontschoolreport.net retrieved April 2007.

⁹ See *Vermont School Report* at www.vermontschoolreport.net

Community Profile – Richford, VT

Richford Jr/Sr High School's total enrollment is 248. Like the elementary school, enrollment has been declining since 2002-03 (see Table 5.2). A positive point to note is the upswing in attendance rate during the 2005-06 school year. When compared to the state indicators, Richford Jr/Sr High School tends to have a higher retention rate. Although the student/teacher ratio has increased in the past year, it remains the same as the statewide average.

Recreation

Richford abounds with activities within the natural environment such as hiking, biking, swimming, boating, golf (a 9 hole course), skiing, snowmobiling, and cross country skiing. Recreational areas of interest nearby include Lake Carmi, the Missisquoi Valley Rail Trail, and nearby Jay Peak Ski Resort.

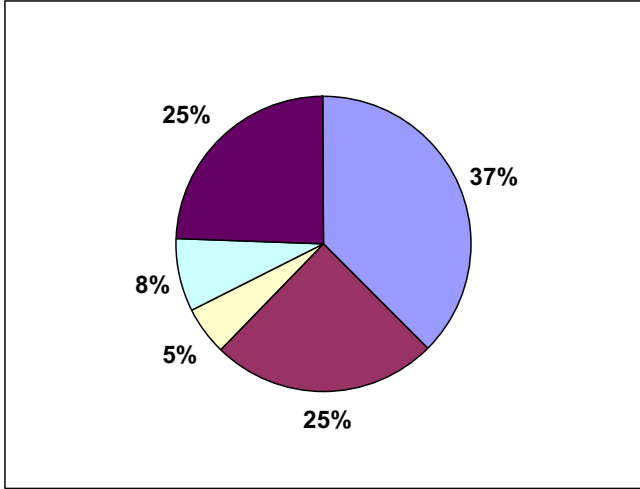
Websites and Online Information

Richford has a town website at www.richfordvt.com. The site contains information on the community, town government, history, town businesses, and more. The website has traditionally been maintained by the Richford Economic Advancement Corporation, but a transition to management by the municipal government is being considered.

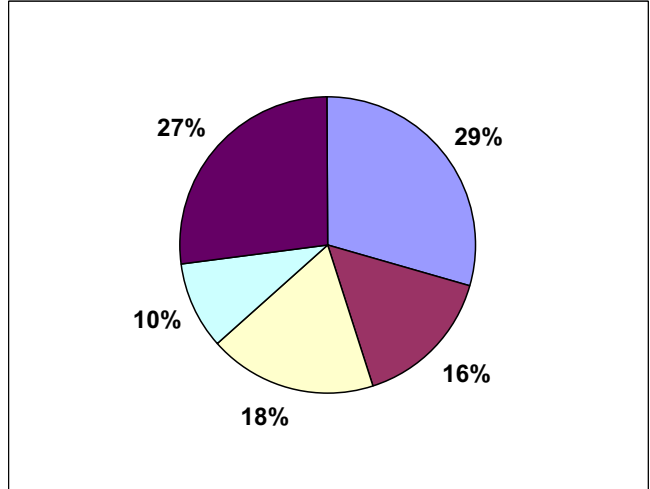
The Vermont Women's History Project (www.womenshistory.vermont.gov/) is another site that contains information about the Richford Historical Society as well as information about famous women from Richford. A great source for pictures of Richford, past and present, is the Landscape Change Program website (www.uvm.edu/perkins/landscape/). This site contains an archive of photos from the past and they pair these pictures with a photo of the same location today.

Appendix 1. Percent Employment by Industry Sector, 1996, 2005

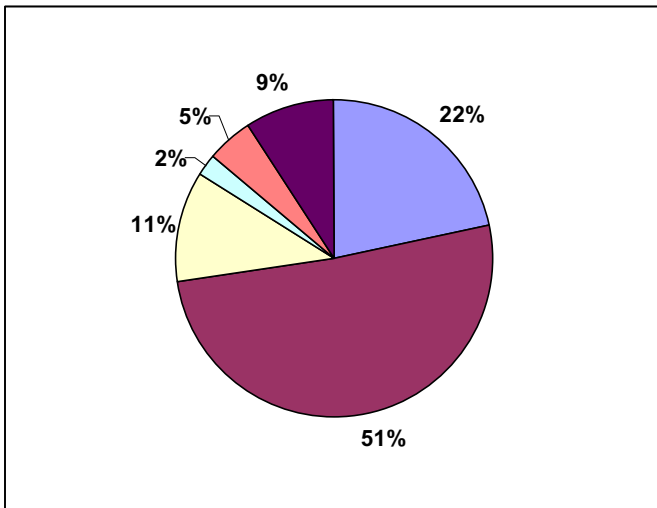
Richford 1996



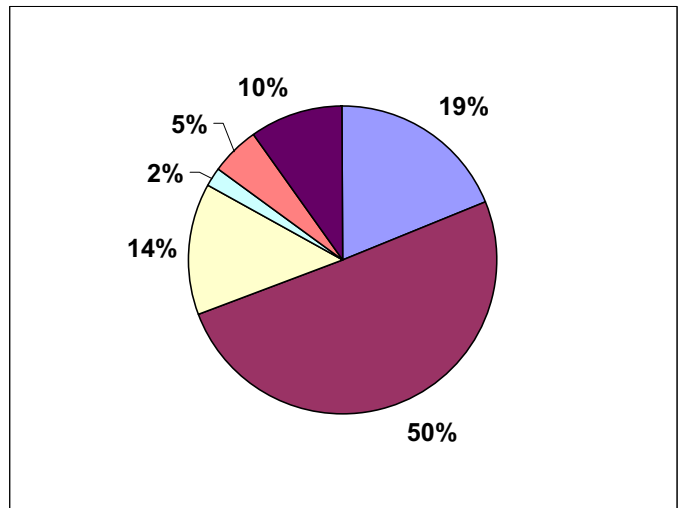
Richford 2005



Vermont 1996



Vermont 2005



Source: Vermont Department of Labor, Quarterly Covered Employment and Wages Report. 2007.

Note: Whereas the Health / Social Care sector is part of the overall Services sector by definition, these chart classify them separately due to the former sector's prominence in Richford.