

MEETING OF THE ELMORE PLANING COMMISSION

TOWN OF ELMORE, VT

Meeting Date: Thursday, October 16, 2025 at 5:30 pm

At Elmore Town Offices, 1175 VT-12, Elmore, VT

Agenda Status: Draft

**Planning Commission Members: Dawn Angney-Kress, Nancy Davis,
Michelle Greeson, Bruce Olsson, Glenn Schwartz, Shorty Towne (alternate)**

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CALL TO ORDER est. 5:30 pm:

Review additions or deletions to the agenda

Conflict of Interest review for agenda items

Vote for approval of previous meeting's minutes - September 16, 2025

First review of Town Plan Chapter 11 - Flood Resilience Plan

First review of Town Plan Chapter 10 - Statement of Regional Impact

Second review of Town Plan Chapter 9 - Housing

Potential questions pertaining to Town Plan Chapters 1-8

Final wrap up of the Elmore 5K

**Discussion of LCPC Regional Future Land Use Map (Elmore portion)
per Act 181**

CHAPTER 11: Flood Resilience Plan

Elmore has been proactive in planning for flood resiliency, examples of this can be found throughout this plan’s transportation and land use chapters as well as the Town’s Flood Hazard Area and River Corridor bylaws. In 2017 Elmore created Flood Hazard regulations intended to protect river corridors and special flood hazard areas and to ensure that development in these areas is done in a reasonably safe manner.

Also in 2017 Elmore developed a stand-alone Local Hazard Mitigation Plan which will assist in recognizing possible hazards in the community, (many from flooding), and in developing strategies to mitigate hazards address them. Elmore should continue to maintain and strengthen these documents into the future to ensure the health and safety of its residents and water resources.

Important Flood Hazard Area/River Corridor Bylaw Terms:

The following table represents important terms to better understand the concept of flood mitigation and interpretation of Flood Hazard Areas in Elmore.

Commented [MR32]: This is all that was in the previous Flood Resilience chapter. This does not meet the full statutory requirement for a stand-alone Flood Resilience Chapter in a Municipal Plan. We have added some key components for Flood Resilience chapters pulled from other recent Municipal Plan update examples in other Lamoille County towns.

Term	Definition
Floodplain	Land area susceptible to inundation by water during a storm event. Floodplains are measured by different intervals (100 year, 500 year, etc) based on how much rain falls during a given storm event. A 100-year floodplain is the flooding which results from a storm that has a 1% chance of occurring in any given year. A 500-year floodplain is the flooding which results from a storm that has a 0.2% chance of occurring in any given year. A 500-year flood is larger than a 100 year flood.
Floodway	The channel of a river during a 100-year flood needed to efficiently carry and discharge the flow of water during a flood. The floodway is typically narrower than the floodplain.
Base Flood Elevation (BFE)	Predicted water levels during the 100-year flood. If the BEF is 400 feet, the

	surface of water during the 100-year flood will be at least 400-feet above sea level. Note that the methodology used to calculate the BFE does not account for some of the major causes of flooding in Vermont, such as ice and debris jams or blockages caused by undersized bridges and culverts.
Freeboard	Additional elevation above the BFE, usually expressed in feet. Freeboard provides added protection for flooding caused by factors not considered when calculating the BFE, such as ice and debris jams.
River Corridor	The land area adjacent to a river that is required to accommodate the movement/meander of the river over time.
Substantial Improvement	Any reconstruction, rehabilitation, addition, or other improvement of a structure the cost of which, equals or exceeds fifty percent (50%) of the market value of the structure.
Flood-proofing	Any combination of structural and non-structural additions, changes, or adjustments to structures which reduce or eliminate flood damage to real estate or improved real property, water and sanitary facilities, structures, and their contents.

National Flood Insurance Program (NFIP)

The Town of Elmore participates in the NFIP and currently has 1 policy in force. There are no repetitive loss properties located in Elmore. The town will continue to regulate and enforce NFIP requirements through its zoning regulations, including new and substantially improved construction regulations in Special Flood Hazard Areas and River Corridors. Upon receipt of a complete application for a substantial improvement or new construction the zoning administrator shall submit a copy of the application and supporting information to the State National Flood Insurance Program (NFIP) Coordinator at the Vermont Agency of Natural Resources, in accordance

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with 24 V.S.A. § 4424. A permit may be issued only following receipt of comments from the Agency, or the expiration of 30 days from the date the application was mailed to the Agency, whichever is sooner. The DRB shall consider comments from the NFIP Coordinator at ANR. The DRB may recess the proceedings on any application pending submission of 8 Revision V4.6. June 12, 17 additional information. This bylaw shall be enforced under the municipal zoning bylaw in accordance with 24 VSA Chapter 117 § 4451, § 4452 and 24 VSA Chapter 59 §1974a. A copy of the notice of violation will be mailed the State NFIP Coordinator.

Community Rating System (CRS)

The CRS is a program in which property owners in participating communities are eligible for reduced flood insurance premiums. In order to participate in CRS, a community must receive a certain number of points. Communities can receive “points” by including adopting local flood hazard regulations that are more stringent than NFIP minimums, conducting public outreach related to flood hazards and flood hazard mitigation, tracking development within the floodplain, actively working to conserve land within the floodplain, and similar measures.

Act 121, Statewide River Corridor Regulations

In 2024 Act 121 was passed by the Vermont legislature which included authorization of a statewide River Corridor regulation and municipal adoption of higher floodplain standards including adopting River Corridor bylaws. After July 1, 2027, municipal river corridor and floodplain permitting will be administered by the state by the Vermont Agency of Natural Resources for streams/ivers with a 2 square mile watershed or greater. To learn more about Act 121 visit: <https://legislature.vermont.gov/>.

Road/River Conflicts

The term “Road/River Conflict Area” refers to areas where the natural flow of a river comes into conflict with the transportation network. This can cause damage to both the river and the roadway. For example, when a culvert is undersized, water may pond close to the road and undermine the roadbed. Undersized bridges and culverts may result in downstream erosion that destabilizes stream beds and banks and may even change the path of the stream, possibly damaging other roadways. Rivers may meander into roads, while roads may transport sediment and other contamination into rivers. Maintaining up to date road erosion and culvert inventories is an important strategy to minimize Road/River Conflicts.

Protection of Floodplains, Wetlands, and Upland Forest for Flood Control

While Elmore may currently have few structures in the floodplain pursuing projects that protect floodplains, river corridors, wetlands, and upland forest can have a positive impact on reducing overall flooding in the Town of Elmore. Wetlands and upland forest naturally attenuate and reduce flooding through by reducing the presence of erosion and absorbing floodwaters. When streams can access the floodplain, undeveloped floodplain areas can act as flood storage and a place for flood waters to spill over, and for sediment/debris to settle out to reduce future flood damage caused by debris or ice jams. Providing floodplain access reduces future streambank erosion by slowing the velocity of a stream during flash flooding events.

Past Flooding Events:

The following table represents past flooding events that impacted the Town of Elmore. More details on past flooding events can be found in the Elmore Local Hazard Mitigation Plan.

<u>Previous Flooding Events</u>	<u>FEMA Public Assistance Awarded</u>
<u>August 1995 (DR 1063)</u>	<u>\$70,769</u>
<u>January 1996 (DR 1101)</u>	<u>\$8,237</u>
<u>July 1997 (DR 1184)</u>	<u>\$90,766</u>
<u>August 2011 (DR-4022)</u>	<u>\$46,000</u>
<u>May 23, 2013 (DR-4120)</u>	<u>Elmore did not submit claims for FEMA’s financial assistance</u>
<u>April 15, 2014 (DR-4178)</u>	<u>Elmore did not submit claims for FEMA’s financial assistance</u>
<u>July 10, 2023 (DR-3595)</u>	<u>-</u>
<u>July 14, 2023 (DR-4720)</u>	<u>-</u>
<u>March 2, 2024 (DR-4762)</u>	<u>-</u>
<u>August 20, 2024 (DR-4810)</u>	<u>-</u>
<u>September 10, 2024 (DR-4816)</u>	<u> </u>

Commented [MM33]: Reached out to find info from Town Clerk on 10.8

Goals Objectives, Policies and Recommendations

Goals:

- Reduce and avoid long-term vulnerabilities identified in Elmore’s Local Hazard Mitigation Plan.
- Continue to engage in ongoing County and State emergency preparedness activities.
- Continue to invest in flood mitigation projects.

Objective:

- To reduce future flooding and erosion impacts on Elmore’s public infrastructure, transportation network, and structures in flood prone areas.

Policies:

- Existing floodplain encroachments caused by the transportation network should be mitigated whenever possible. This may involve upsizing bridges and culverts and/or restoring floodplain areas disturbed by past infrastructure investments.
- Upland forests should be maintained and managed to attenuate floodwaters.

Recommendations:

- Seek funding to purchase generator for 1 town emergency shelter & 1 town control center.
- Regrade low drainage areas & upsize culverts on Elmore Mountain Road.
- Revisit and update Elmore Flood Hazard Area bylaws as needed to reflect the latest NFIP standards and floodplain permitting administrative changes per Act 121.
- Continue to update and maintain the Elmore Road Erosion Inventory (REI) and implement priority projects to meet the Municipal Roads General Permit standards.
- Continue to update the Elmore Town Culvert Inventory and upgrade/upsized culverts as appropriate when funding is available.

Commented [MR34]: These goals and recommendations were pulled from the Elmore Local Hazard Mitigation Plan as well as some are carry overed from other relevant Elmore Town Plan chapters.

CHAPTER 9: Housing Element

Housing Demographics

Overview

Single-family units are the predominate form of housing in Elmore. A breakdown of housing from the 201 and 20 Grand Lists records is as follows:

According to the latest U.S. Census Bureau in 2023 461 (93%) out of 496 total housing units in Elmore were single-family dwellings. Using the 2010 and 2020 ACS population estimates, Elmore's population from 2000 to 2010 only increased from 745 to 923 or by 24% during this time period while the number of housing units increased by 12%. Additionally, during the same time period, the number of vacation units increased from 1475 to 165. Meanwhile the total number of housing units in Elmore has increased, and the vacancy rate has increased from 22% in 2010 to 30% in 2020, raised from 27% in 2000 to 32.6% in 2010. The 2023 American Community Survey reports that 0 out of the 496 housing units reported in the 2023 ACS, approximately 904 are classified as vacant. The rise in vacancy rates may largely be attributed to the increase in vacation homes built over the past 12 years. Out of the 90 reported vacant units, 84 of them were for seasonal, recreational or occasional use. The Census defines a vacant dwelling unit as "A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant." Overall, 317 housing units are owner-occupied while 159 are seasonal, and only 49 are renter-occupied. A breakdown of housing from the 2015, 2020, and 2025 Grand List records are as follows:

Commented [MM26]: Check and change to census?

Commented [MM27R26]: Census is down, will check when the website is back up

Grand List Years	2015-16	2020-21	2025-26
Residential with less than 6 acres	169	178	195
Residential with more than 6 acres	162	176	190
Mobile homes without land	3	3	3
Mobile homes with land	14	9	8
Vacation homes on 6 or less acres	108	105	91
Vacation homes on 6+ acres	58	57	57
Operating farms	7	4	5

Source : Grand List 2015,2020,2025

Median Housing Costs

According to the 2023 American Community Survey, the median value of homes in Elmore is \$344,900. This figure is for property value, whether or not it is for sale. The figures on the table 4 below reflect actual sale prices of houses in Elmore sold from 2020 to 2021, and 2023-2024. For further details, see the Grand List for that year.

2020-2021	Residential with more than 6 acres	Residential with less than 6 acres	Woodlands	Seasonal with more than 6 acres	Seasonal with less than 6 acres
Average Sale	\$ 403,673.33	\$ 401,208.33	\$ 75,479.55	\$ 126,200.00	\$ 232,333

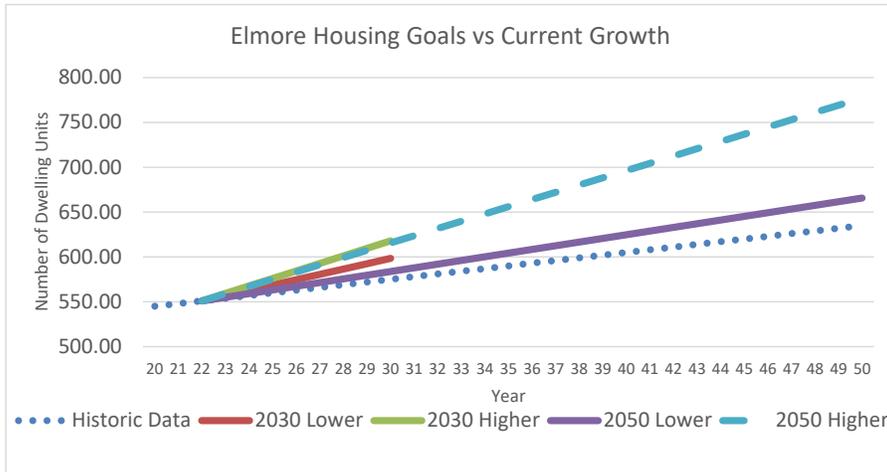
Count of Sales	15	12	22	5	6
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2023-2024	Residential with more than 6 acres	Residential with less than 6 acres	Woodlands	Seasonal with more than 6 acres	Seasonal with less than 6 acres
Average Sale	\$ 463,262.50	\$ 173,412.50	\$ 174,285.71	\$ 600,000.00	\$ -
Count of Sales	4	4	7	1	0

Table 4: Average Sales Prices, Source: Elmore Grand List 2020-2024

Due to the statewide housing shortage and lack of affordable housing, the Agency of Commerce and Community Development has created aspirational housing targets for each county in Vermont and tasked each RPC with creating town specific goals. Towns will be given a portion of each goal that is proportionate to their population. Importantly, these goals are not mandatory and were created to encourage state wide growth rather than enforce it.

- Elmore saw an average increase of about 3 dwelling units per year from 2010-2022, starting at 515 and ending at 551. In 2025 the Town of Elmore issued permits for 2 new single family homes.
- To meet the 2030 lower goal Elmore would see around 6 new dwelling units per year between 2022 and 2030.
- To meet the 2030 higher goal Elmore would see around 8 new dwelling units per year between 2022 and 2030.
- To meet the 2050 lower goal Elmore would see around 4 new dwelling units per year between 2022 and 2050.
- To meet the 2050 higher goal Elmore would see around 8 new dwelling units per year between 2022 and 2050.



The Department of Housing and Community Development's housing policy states that housing is affordable when the cost of housing does not exceed 30% of a household's income. The affordability figure for Lamoille County using data from the 2023 ACS is \$1,397 per month (\$69,897 median household income; \$55,917 is 80% of Lamoille County median income; \$16,775 is 30% of the 80% figure; divided by 12 months). During the 2023 American Community Survey, figures for homeowners were calculated for Elmore. Median costs were \$1,676 per month for those with a mortgage and \$1,163 for those without a mortgage. By the definition above, the median cost of home ownership in Elmore is not considered affordable, but the cost of renting, for the average town resident, is under the 30% threshold and is considered affordable. ~~e's housing is not considered affordable to the average county resident. When residents were asked about affordability during the 2010 Census, 21.4% of residents had mortgage payments that were not affordable.~~

Since 2000, regionally housing affordability has increasingly become a major concern for Lamoille County residents and prospective buyers. Incomes in Lamoille County increased by only 30% between the 2010 and 2023 ACS ~~two census counts (2000–2010)~~ while housing values rose nearly 35%. ~~In comparison, a similar scenario has played out in the Town of Elmore between 2000 and 2010. Income for the average Elmore resident increased by 16% while housing values rose by over 50%.~~

Housing for All Ages

As a whole Vermont is aging, and Elmore is not isolated from that trend. As residents age, many may wish to remain in Elmore, but it will become more difficult to take care of large, rural properties. At the same time, housing costs may be prohibitively expensive for younger families and individuals seeking their first home. While Elmore lacks the infrastructure to support large senior housing or affordable housing developments, there are several strategies to address this issue that are in keeping with Elmore's rural character.

Accessory Dwellings

Based on State Statute, homeowners are allowed to add accessory dwellings (frequently referred to as "in-law apartments") to any single-family home. Accessory dwellings are a key component of allowing older residents to "age-in-place." By adding an accessory dwelling, homeowners can provide space on their property within their home to for parents or adult children, or supplement their annual earnings with rental income. Accessory dwellings represent an opportunity to create additional housing in Elmore without developing valuable natural areas. An Accessory Dwelling is inseparable from the primary dwelling in which the title is inseparable from the primary dwelling. See Elmore Zoning Bylaws (<https://elmorevt.org/>) on the Town website for more information.

HomeShare

HomeShare Vermont assists elders and persons with disabilities to live independently in their own home by bringing them together with persons who are seeking affordable housing, and/or, care giving opportunities. HomeShare conducts background checks and monitors matches to ensure safety of those involved. HomeShare expands housing opportunities while maintaining open space, farmland, forests, and other critical environmental areas. For more information visit <http://homesharevermont.org/>.

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Seasonal Homes and Short Term Rentals

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The 2025 Vermont State Housing Assessment noted that Elmore had 109 seasonal homes in town, making up 20% of the total stock (see table below). The assessment also found that 6 short term rentals were active as of October 2023, which totaled 1.1% of the total housing stock. When comparing these numbers to other towns in Lamoille County, Elmore has the second highest percentage of seasonal homes, just behind Stowe, but had the lowest percentage of short term rentals in proportion to the surrounding housing stock. In 2025 Stowe produced a local housing assessment and reported that 77% of their housing stock was seasonal or short term rentals. With this in mind, it is important to note that Elmore may have a higher percentage of seasonal and short term rentals than reported in the 2025 State Housing Assessment Report which used ACS Census data from 2018-2022. The county as a whole totaled 1,716 short-term rentals, with about half of them being in Cambridge and Stowe. Lamoille County ranked second in the number of total short term rentals with Rutland, Washington, Windham and Windsor being the only other counties over 1,500. Many other counties in the State of Vermont totaled less than 500 short term rentals.

Commented [MM28]: Varying Zip Codes may deflate this value by a lot. Tax department may have better information

Commented [MR29R28]: Zip codes that should be represented here for Elmore are 05657, 05661, and 05680. In other words Elmore has portions of Town were people have a Wolcott or Morrisville zip code.

Seasonal and Short-term Rental Housing in Lamoille County 2018-2022

Location	Seasonal homes	Seasonal homes relative to total housing stock	Short-term rentals (active Oct. 2023)	Short-term rentals relative to total housing stock	Total housing stock
Lamoille County	2,039	15%	1,716	12.30%	13,946
Belvidere	22	10%	5	2.30%	214
Cambridge	157	9%	377	21.90%	1,721
Eden	124	18%	36	5.20%	696
Elmore	109	20%	6	1.10%	551
Hyde Park	80	6%	54	4.00%	1,355
Johnson	8	1%	40	3.00%	1,335
Morristown	140	5%	161	5.40%	2,998
Stowe	1,354	33%	989	24.30%	4,066
Waterville	0	0%	4	1.20%	322
Wolcott	45	7%	44	6.40%	688

Source: U.S. Census Bureau, American Community Survey 2018-2022 estimates and AirDNA active listings of entire homes on housingdata.org

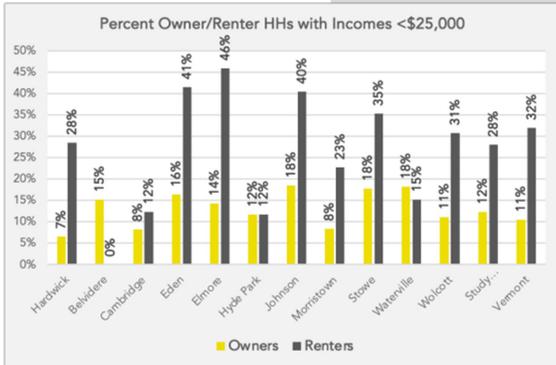
Source: The 2025 Vermont State Housing Assessment. This graph likely deflates the number of short-term rentals in Elmore as it only represents one of the three zip codes (05657, 05680, 05661) that cover the Town of Elmore. Residents that reside in Elmore west of Route 12 have a Morrisville zip code while residents living closer to Wolcott in Elmore have a Wolcott zip code.

Long-Term Rent in Elmore

The 2024 Lamoille County Housing Report noted that 46% of Elmore residents that rent have incomes less than \$25,000. This figure for percent of people who rent with incomes of less than \$25,000 was the highest noted in the report for Lamoille County towns, with Eden having 41%, and Johnson 35%. Towns with notably low percentages include Belvidere with 0% of renters making less than \$25,000 and Cambridge with 14%.

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Source: 2024 Lamoille County Housing Assessment Report. "HHs" refers to "Households".

Furthermore, the study found that the average Lamoille County renter pays 31% of their household income towards rental costs. Elmore specifically, however, pays 40% of their household income towards rent on average, which is significantly higher than the rest of the county, and State average of 34%.

Goals Objectives, Policies and Recommendations

Goals:

- Encourage the planning of housing which preserves the rural character of Elmore, conserves energy, provides for efficient delivery of public services, minimizes the impact on forestry and wildlife, all while accommodating a variety of income levels, ages, and housing preferences.

Objectives:

- Have a variety of housing types to meet the various needs of its residents, including ~~vacation homes,~~ single-family dwellings, ~~multi-~~two-family, dwellings, mobile homes, ~~and~~ apartments, accessory dwelling units, and vacation homes.
- When encouraging a diversity of housing options per Act 47 multi-family housing units should be allowed for development in the same zoning districts as single family housing units are allowed and have the same density requirements.
- Ensure a pattern of residential growth compatible with Elmore's rural character that does not outstrip the Town's ability to provide necessary services.
- Residents of Elmore should have the opportunity to find affordable housing, for purchase or rent in regards to the Department of Housing and Community Development's housing policy stating that housing is affordable when the cost of housing does not exceed 30% of a household's income.

Policies:

- Accessory Dwelling Units and apartments are encouraged to increase affordable housing options. ~~as they provide needed income for the homeowner and small apartments for residents living alone.~~
- Vacation homes are encouraged in town where appropriate.
- Sites for manufactured homes are not differentiated from site-built homes in the local permitting process.
- ~~Affordable housing should minimize long term living costs through high quality design, efficient construction, energy efficiency, and proximity to employment.~~
- Encourage land use patterns that are inherently more affordable by nature of cost associated with construction (e.g. shorter access roads, smaller lots, proximity to utilities).
- New residential development should be strategically located to protect important natural resources and critical habitat.
- New residential development should be located in areas where existing infrastructure and roads are in place.
- In order to accomplish the policies listed above, new residential development shall be subject to conditional use approval strictly limited at elevations above 1,200 feet and prohibited at elevations above 1,500 feet.

Recommendations:

- Monitor development trends and upcoming US Census data in various areas of town and neighboring communities.
- Work to promote HomeSharing options among residents.
- Work with the Lamoille Housing Partnership to find ways to ensure that working residents have housing they can afford
- Promote the option of utilizing Planned Unit Developments to cluster development on

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the least sensitive portion of a property.

- Consider developing mechanisms to allow “transfers of development rights” from areas with important natural resources to areas that are more suitable for development.

~~- Consider adding Conservation subdivisions language to the bylaws~~

- Update the Elmore Zoning bylaws to comply with Act 47 (the Home Act) and add language regarding short-term rentals.

Commented [MR30]: This was done.

CHAPTER 10: Statement of Regional Impact

How the Elmore Town Plan Relates to Adjacent Municipalities and the Regional Plan

Wolcott: Wolcott shares the full length of Elmore's northeast border and the two are connected by several roads and trails. These areas are primarily rural residential in use and some are considered important north, south habitat connectors (wildlife corridor).

Hardwick: Hardwick shares Elmore's eastern corner. Kate Brook Road, the only road that connects the two, is sometimes used by residents to access Brown Hill during inclement weather. Hardwick also functions as an alternative economic hub to Morrystown.

Woodbury: Woodbury shares the full length of Elmore's southeast border, this area is mostly undeveloped and no maintained roads connect the towns except for Woodbury Mountain Road that connects to a small area of Woodbury otherwise isolated for the rest of the town, there are several recreational trails that run between this and Eagle Ledge Road in Elmore. This area is primarily used to recreation and timber and is an important piece of the overall regional forest block.

Calais: Elmore touches Calais on its southern corner in undeveloped sections of both towns

Worcester: Worcester shares the full length of Elmore's southwest border. They are connected by Route 12. This large tract of undeveloped land is considered to be of critical importance as an interior forest and connectivity block in the region. For this reason Elmore created the Rural Area Overlay zoning district to minimize future development and the Vermont Land Trust has been working with the owners of some of the largest parcels to conserve them.

Stowe: Stowe ~~touches, contacts~~ Elmore's western corner only but has a greater effect on Elmore than most of its other neighbors as it is a major economic hub in the region and many residents commute there for work and recreation. The towns are connected by the Elmore Mountain Road which, with views of Mt Mansfield and easy access to Stowe and Morrystown villages makes it a desirable location. This has caused land prices and development activity to increase in this area in relation to the rest of Elmore, especially since the 2020 Pandemic. Residential development pressure stemming from Stowe was the reason Elmore advocated for a 7 acre minimum lot size in the rural west district and a general disregard by some developers for Elmore's zoning bylaws ~~has~~ lead to an amendment of the bylaws in 2020 to mean strengthen the zoning bylaws and enforcement. ~~Towns ability to take action against the perpetrators.~~

Morrystown: Morrystown shares the full length of Elmore's northwest border and is also a major economic driver in the region. The two are connected primarily by Route 12 and Elmore Mountain Road which has numerous side roads connecting it to Randolph Road in Morrystown. This area of Morrystown is primarily residential with 2 acre minimum lot size. Currently some of the farms in this area are being subdivided and there is a moderate amount

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of developmental pressure.

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The Regional Plan: The Elmore Town Plan falls within the parameters of the Lamoille County Regional Plan. The Regional Plan is a guiding policy document to help guide future development and an overall vision for Lamoille County. The Regional Plan is reflective of the goals and vision found in Municipal Plans for Towns/Villages residing in Lamoille County. At the regional level Act 250 and Section 248 applications are reviewed by the LCPC Plan and Project Review Committee for conformance with the Regional Plan and Town Plan.

Commented [MR31]: Is this still true or is the Town seeing more development pressure now?