

TOOLS TO ADDRESS LOCAL HOUSING NEEDS

“The ache for home lives in all of us. The safe place where we can go as we are and not be questioned.”

~Maya Angelou



**Bradford
Corinth
Fairlee
Newbury
Topsham
West Fairlee**



**TWO RIVERS-
OTTAUQUECHEE**
REGIONAL COMMISSION
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A Vibrant, Healthy and Equitable Region.

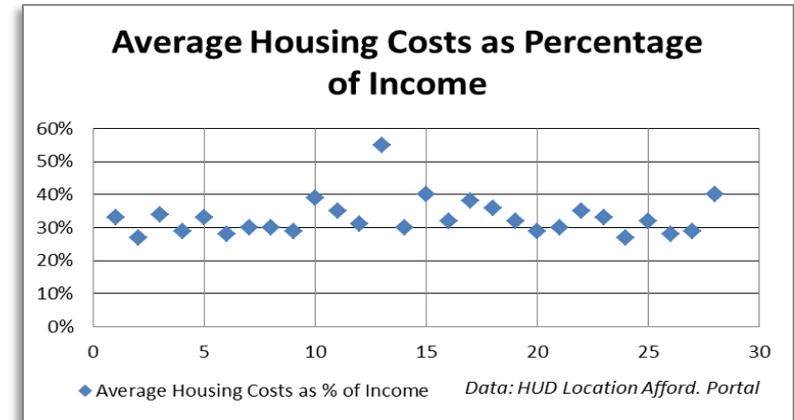
Greenwood Avenue Cottages, courtesy of Ross Chapin Architects

Why is housing important?

- ❖ A broad mix of housing opportunities for a variety of incomes supports the economy and contributes to our sense of community
 - According to Vermont Housing Finance Agency “Housing Needs in East Central Vermont” study, there is a pressing need for 675 additional elderly housing units and 4,409 workforce housing units in the TRORC region (<http://www.vhfa.org/documents/HousingNeedsinEastCentralVermont2013.pdf>).
- ❖ Growth needs to be driven toward village and town centers, particularly in areas serviced by municipal sewer and water infrastructure

Why is housing important?

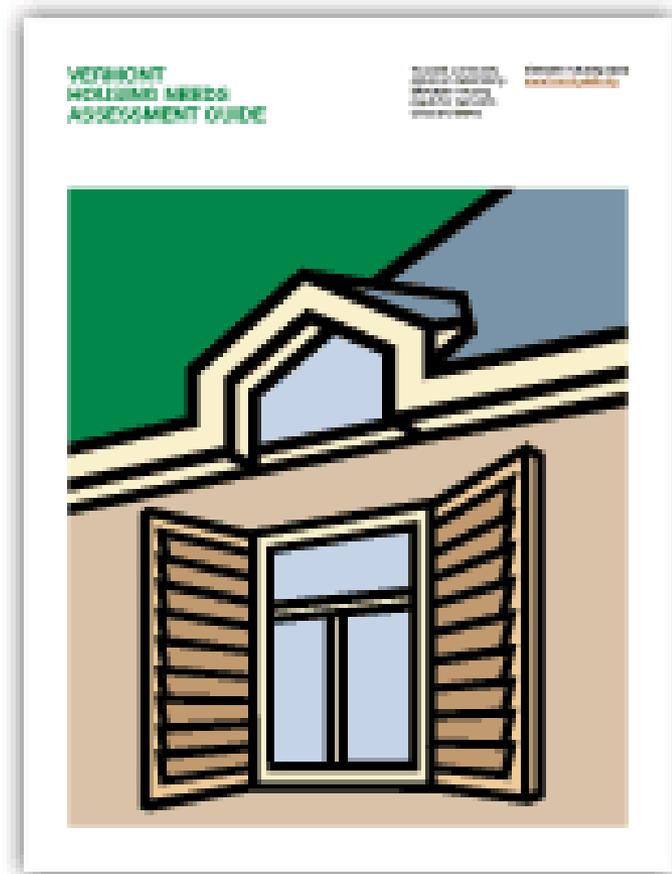
- ❖ HUD defines affordable housing as that which does not exceed 30% of gross income for a household



- According to HUD, there is NO town in the TRORC region that is deemed affordable to residents when considering both housing and transportation costs (30% for housing costs + 15% for transportation = 45% threshold).

First things first!

- ❖ Conduct [a housing needs assessment](#) to determine what kind of housing the community needs
- ❖ Draft a robust and accurate housing component in the municipal plan



NON-Regulatory Tools

- ❖ Identify key parcels for housing by evaluating development and redevelopment opportunities and constraints in the community
- ❖ Donate or sell municipal land for housing development
- ❖ Promote accessory dwelling units (ADUs) and the conversion of centrally-located disused or other buildings that may be converted into multi-family dwelling units to boost affordable housing opportunities.

NON-Regulatory Tools (Cont'd)

- ❖ Support housing projects throughout the development process
 - Community opposition to housing can threaten building the homes that people need.
 - Towns must clearly communicate housing goals and a vision for development municipal plans, and maintain good communication with neighborhoods about proposed development.
 - Development review deliberations must be transparent.
 - Towns should submit a letter of support for developers applying for public funding (if applicable) if a state or non-profit board holds a meeting to allocate funds for a housing project, and attend the meeting to show support.



NON-Regulatory Tools (Cont'd)

- ❖ Apply to Vermont Community Development Program (VCDP) for housing funds
 - The VCDP is available to municipalities for a wide range of activities, and housing is a priority for this funding.
 - Developers of affordable housing need the municipality to apply on their behalf
 - By applying for and supporting an application throughout the process, municipalities can help increase the supply of affordable homes for townspeople
 - In order to apply, towns must have an adopted municipal plan in place, and hold a public hearing on the proposal
 - *For more information, contact [Cindy Blondin](#), Grants Specialist at the Department of Housing and Community Development: 802-828-5219*

NON-Regulatory Tools (Cont'd)



Joslyn House in Randolph, a shared equity opportunity
Courtesy of Randolph Area Community Development Corporation

- ❖ Promote affordable homeownership through Shared Equity Model
 - The term refers to an array of programs that create long-term, affordable homeownership opportunities.
 - *Central Vermont Community Land Trust (CVCLT) in Orange County operates the Homeland Grant Program, providing up to \$40k towards the purchase of eligible homes for income-eligible buyers.*
 - Towns in the TRORC region with shared equity housing are Randolph, Braintree, and Bradford

NON-Regulatory Tools (Cont'd)

- ❖ Shared and co-operative housing opportunities may be an attractive housing option for many towns
 - Safe, affordable housing units are available to residents, sometimes contingent on age or income requirements
 - Most units center around shared communal spaces within the housing complex, be they kitchen and living room spaces or outdoor areas
 - These opportunities may work well in towns that have large, older properties that are ripe for conversion or where there are areas that may be suitable for a new planned unit development (PUD)
 - A PUD is a zoning overlay used in the development and the regulatory process that permits a developer to meet overall community density and land use goals without being bound by existing zoning requirements.

“Shared Housing provides a creative solution for people who, for a variety of reasons, choose to live in a mutually supportive environment.”

***JoAnna Villone,
Cathedral Square***

NON-Regulatory Tools (Cont'd)

- ❖ Towns may create an active housing commission that brings ideas and information dedicated to housing issues forward in an advisory manner to the Selectboard and Planning Commission (example: Norwich, Hinesburg)
- ❖ Envision the kind of development the community wants
 - Help the community visualize density
 - Engage residents in designing the form of future development
 - Adopt a physical master plan
 - Craft bylaws that require the desired development pattern



Images: Vermont Design Institute

Regulatory Tools

- ❖ Abide by stated density or “as of right development”
 - Allow housing units at the maximum allowed density in locations identified by the town for development
 - Developers commonly understand that the zoning density allowed for a parcel is rarely what is approved
 - Set back, lot coverage, and other dimensional requirements can also restrict density
 - Offering density bonuses that reduce the cost of housing by allowing more units on the same parcel is only meaningful if a town abides by the allowed density in the first place
 - Where possible, towns should encourage residential development as a permitted use (as opposed to conditional use)

Regulatory Tools (Cont'd)

- ❖ PUD regulations are one of the most common tools to encourage affordable housing
- ❖ Towns should consider expedited permits and reviews for desired residential activities, such as ADUs
- ❖ Allow for reductions or waivers for the types of housing the town wants to encourage
 - Some communities will waive or reduce their fees for the housing types they want to encourage, or for affordable housing.



Courtesy of Duncan Wisniewski Architecture

Regulatory Tools (Cont'd)

- ❖ Adopt “on the record” review
 - Appeals of municipal decisions add significant time and expense to housing projects
 - “On the record” review saves time when proposing a new housing development because testimony and findings from lower judicial bodies (Development Review Boards, Zoning Boards, etc.) are accepted by the courts without re-arguing the same points - instead the court builds on that knowledge
 - About a dozen Vermont municipalities have adopted this model
 - In the TRORC region, only Randolph uses on the record review

TRORC Policy Suggestions



Ludlow, Vermont

Courtesy of Jason Rasmussen, SWCRPC

- ❖ Evaluate role in supplying the region's housing stock by assessing growth capacity and historic settlement patterns, and do so in concert with neighboring towns.
- ❖ Encourage multi-family, assisted living/group home, and elderly housing in close proximity to downtown/village centers and areas with transportation links and other municipal services.
- ❖ Provide incentives to rehabilitate housing stock in village centers.
- ❖ Incentivize affordable housing (expedited permitting review, bonus densities, lot size requirements, etc.).
- ❖ Provide a balance of housing for a mixture of incomes driven by housing market needs and demands.

TRORC Policy Suggestions (Cont'd)

- ❖ Support higher density neighborhoods and mixed-income housing
- ❖ Encourage inclusionary zoning in new large-scale developments, where applicable
- ❖ Promote innovative construction and design
 - Ensure new construction or updates promote energy efficiency and universal design principles
- ❖ Encourage perpetually affordable housing
 - Federal tax requirement that the housing remain “affordable” for a period no less than 30 years
- ❖ Discourage growth in areas prone to natural or man-made hazards



Smarthomze: Net zero Energy Living

Courtesy of Vantem Panels

TRORC Supported Actions

- ❖ In order to better serve overall regional housing goals, TRORC can:
 - Assist towns in writing strong housing components in town plans, based on current data that addresses proven needs as opposed to only updating highlighted topics from years past.
 - Actively help identify land that is suitable for development so that towns may work with developers and existing property owners to promote mutually beneficial partnership opportunities.
 - Educate communities on density allowances in towns, encourage communities to allow for ADU approval at the municipal staff level, and enhance awareness of the need for workforce housing in the region through forums.
 - Help towns apply for state designations for tax incentives
 - Examples: Bradford's Downtown Designation, W. Fairlee's Village Designation

www.trorc.org
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For more information, contact Two
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