

OUR HOMES

EAST CENTRAL VERMONT: WHAT WE WANT
MOVING TOWARD SUSTAINABILITY: WHERE WE LIVE AND HOW



*"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



A VIBRANT, HEALTHY AND EQUITABLE REGION.

OUR HOMES

VISION: A diverse mix of housing options that support the economy and contribute to our sense of community.



Waits River Apartment Community, Bradford, Vermont

Housing plays a vital role in changing people's lives and communities.¹ Many of our areas are residential in nature and serve as bedroom communities to a few regional job centers.² Because our job centers tend to lack housing that is affordable for a wide spectrum of people, those who can least afford housing often live the farthest away from where they work. This has led to an environmentally and financially unsustainable commuting pattern and placed additional strain on disposable income, which, in turn, stifles economic growth.

The intent of "Our Homes," as a part of the East Central Vermont: What We Want sustainability plan, is to provide an action plan that addresses the need for varied and

affordable housing options based on different income levels and needs, while meeting community goals across the ECV region.

Through a variety of reports, surveys, and findings,* we identified several housing issues in our region:

1. The income of thousands of households is not sufficient to cover the cost of housing.
2. Many workers cannot afford to live where they work, forcing an unsustainable commuting pattern.
3. Young households (both single and dual-career) have too few options when it comes to available housing stock.
4. Seniors living on fixed or limited incomes struggle, especially if they wish to "age in place."
5. In some of our towns, people actively work against developing a diversity of housing types, perhaps, in part, due to the misunderstandings commonly associated with "affordable" housing.

Our goals, policies, and recommended actions support the efforts of the regional planning commissions, Twin Pines Housing Trust, Randolph Area Community

"Housing is the most common form of development in Vermont, yet housing shortages persist in many areas of the state."³~Vermont Land Use Education & Training Collaborative

**Please see appendices and end notes.*



Livability Principles Addressed

- Provide more transportation choices
- Promote equitable, affordable housing
- Enhance economic competitiveness
- Support existing communities
- Coordinate policies and leverage investment
- Value communities and neighborhoods

Development Corporation, U.S. Department of Housing and Urban Development (HUD), Vermont Agency of Human Services, Department of Housing and Community Development, Housing Vermont, Vermont Housing and Conservation Board, and Vermont Housing Finance Agency to create and promote better, safe housing that is both affordable to purchase and rent, and is located in

areas to minimize private vehicle trips.

THE ECONOMIC IMPORTANCE OF HOMES THAT ARE AFFORDABLE

Our economic stability and well-being depend on the availability of housing choices for a mix of incomes. We must address the lack of affordable housing near jobs and service centers. By “affordable,” we are not only talking about subsidized housing for low-income residents; we are also talking about housing for skilled workers and professionals whose talents our communities need in order to thrive. To ensure a robust, supportive, and resilient economy, we must build strong, lasting, and active partnerships between

public and private entities, and address how we intend to create homes that will attract and keep young people, families, and businesses in our communities.

Besides creating jobs, affordable housing supports the local economy:⁴

- When affordable housing is under construction or renovation, dollars flow into the surrounding communities from the purchase of building supplies as well as items and services needed by workers on the job.
- When households spend an excessive amount of their income on housing and transportation, it cuts into money available to spend on other critical needs, as well as on products and services outside of necessities.



By “affordable,” we’re talking about more than subsidized housing for low income residents; we’re also talking about housing for skilled workers and professionals whose talents we need for a thriving community.



- Having more housing units increases the tax base, which supports local government.
- Businesses are more likely to locate near communities that enable a skilled and educated workforce to live nearby.⁵

The percentage of commuters in the East Central Vermont Region who travel more than 50 miles to work grew from 13% in 2000 to 21% in 2010.⁹

CHALLENGES

- **COST AND AVAILABILITY:** The East Central Vermont Housing Needs report (see [Appendix C](#)) clearly demonstrates that, like many other areas in the United States, affordable housing is out of reach for many low-income households in our region. Funds available through federal and state programs meet only a fraction of the housing need.⁶ Currently, the region is 4,400 units shy of needed housing for low-income residents.⁷ However, almost more striking in our region specifically is that moderate-income households are priced out of the market in many locations. In addition, even in those locations where people might be able to afford a decent, energy-efficient house, very little, if any, inventory exists.

may be that households should spend no more than 30% of their monthly income on housing, this figure does not take into account the cost of commuting. In an effort to find housing that is affordable, many families locate some distance from where they work. Moving just 12 to 15 miles away from the workplace increases transportation costs enough to far outweigh the savings on housing.¹⁰ Often the lowest paid workers have to travel the longest distances for employment.¹¹

The U.S. Bureau of Labor Statistics tracks food, apparel, and housing as basic necessities; therefore, national and state policies work to keep these things affordable.¹² While transportation is essential for getting to work and services for many households, it is neither categorized nor

- **LOCATION AND TRANSPORTATION:**

Some residents in our region face extraordinary challenges in finding housing that is both affordable and located near jobs and services.⁸ Although the typical measure of housing affordability

Orange County

Regional Typical
\$52,120 annual income
 2.34 people
 1.11 commuters

Windsor County

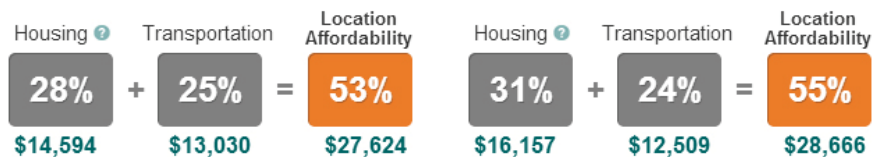
Regional Typical
\$52,120 annual income
 2.34 people
 1.11 commuters

Average costs as a percent of income in this location for Regional Typical Households:

Renter Owner Combined

Average costs as a percent of income in this location for Regional Typical Households:

Renter Owner Combined



Source: HUD & DOT Location Affordability Portal V.1



tracked as a basic need. Transportation costs are the second-largest household expense,¹³ and, when combined with housing, should not exceed 45% of a family's monthly income.¹⁴ Most families spend far more on transportation than on food, and transportation costs continue to rise.¹⁵ According to HUD's recently released Location Affordability Index, neither Orange or Windsor Counties qualifies as affordable when housing and transportation costs are considered together.¹⁶

- **AGING POPULATION:** Our region is getting older, and we are not prepared to accommodate this population on many levels. We need to ensure that the opportunity for a high quality of life is possible at any age. East Central Vermont needs to either support ways for the aging population to stay in their homes for as long as possible, or support the creation of affordable housing options that allow them to stay in or near the communities with which they are most familiar. Currently, the ECV region lacks 675 affordable units for seniors,¹⁷ and this gap will only continue to grow.

Programs that include home repair and home modification,* eldercare services, transportation, counseling on reverse

Given that nursing home care expenses cost the state millions of dollars annually, Vermont officials would like to accommodate seniors' wishes to remain at home longer.¹⁸

** The Federal Housing Commission suggests that the Weatherization Assistance Program be expanded to include home assessments and modifications for aging in place.¹⁹*

Duncan Wisniewski Architecture, Burlington, VT



Safford Commons: A Long Time Coming
Woodstock, VT

November 4, 2013, the Vermont Supreme Court affirmed the decision of the Superior Court which allows three nonprofit organizations to construct 29 apartments and eight condominiums.

The permitting process began in 2005, when owners of abutting properties brought cases in both the Environmental and Superior courts to prevent construction of the homes.

The project will create about 34 local jobs and inject \$7.8 million of construction activity into the economy while bringing an opportunity for affordable housing to seniors, young professionals, and families.²⁰

mortgages, and a sufficient quantity of independent living, assisted living, and nursing home facilities are all needed.

- **PERCEPTIONS OF HOUSING THAT IS "AFFORDABLE:"** Economic prosperity depends on a truly integrated, mixed-income region that offers a variety of

housing types. The ability to create affordable housing is hindered by some who continue to put up roadblocks. Strategies



Much of the research suggests that the type of affordable housing matters less than the quality of the properties' design, management, and maintenance.²¹

reach for thousands of area households that earn less than the area median income. The scarce rental options in many ECV

for successfully proposing and providing affordable housing need to be addressed, and building community support for affordable housing is crucial.

communities make the search for affordable housing even tougher. Both homeownership and rental housing prices are in part driven higher by Windsor County's high proportion of vacation homes, which limits the stock available for year-round residents and

Common complaints often include residents' presumptions about declining property values, increased traffic, and changing the character of neighborhoods. Educational outreach and a forum that allows objective community concerns to be heard and addressed²² should be part of the development and review process. Recognizing that, in some cases, negative impressions may be based on experience or actual conditions, education must be supported by efforts to correct either real or perceived problems. (See page 7 for The Center for Housing Policy's "Lessons for Practitioners.")

In general, a strong, consistent, and persuasive campaign that focuses on the importance and benefits of affordable housing to our residents and our economy, while addressing affordable housing stereotypes and misinformation, should be created and utilized.

Who needs housing that's affordable?

"Affordable housing" is typically aimed at low and moderate income households that are burdened by high housing costs. Low and moderate income households earn between 50 to 120 percent of the area median income (AMI).

People working full-time and earning 80-100% of the median income include legal secretaries, bank tellers, firefighters and law enforcement officers, registered nurses, teachers and town clerks.

People working full-time and earning 50-80% of the median income include grocery store cashiers, nurse's aides, security officers, janitors, truck drivers, sales clerks, bookkeepers, fast-food employees and data entry clerks.

HOUSING NEEDS SUMMARY²³

The prevailing median home price of \$173,000 during the first six months of 2013 is out of





brings wealthier households into the region to compete for units. In a recent survey of residents, the ECV Sustainability Consortium found that most respondents (74%) believe “ensuring housing is available and affordable” is the best tool for the region to use to attract young people and families.

A household that spends more than 30% of its income on monthly housing expenses is considered “cost burdened” according to HUD standards. An estimated 11,000 households living in Orange and Windsor Counties paid this much in 2011 for their housing-related expenses (a combination of their mortgage or rent, utilities, taxes, and insurance). Of those households, an estimated 4,500 spent 50% or more of their income for housing, placing a considerable strain on the funds these residents have available for other basic life necessities. Households with heavy housing cost burdens are likely to be at the lowest end of the income spectrum. Although these challenges are not unique to this region, they are no less confounding for the residents who face them and for the communities these cost-burdened residents call home.

Capitalizing on a variety of available tools and approaches can help local and regional players reach community housing goals. Expanding and revising municipal plans and zoning regulations, pursuing affordable housing funding sources, and providing education and outreach to residents will prove most useful.

The towns of East Central Vermont vary significantly from one another in

characteristics such as the existence of zoning, degree of existing infrastructure, proximity to employment and service centers, and level of community support for housing that is affordable. Ultimately, each community’s goals and values will determine which tools most effectively help residents live their lives affordably and sustainably.



ACCENTUATE THE POSITIVE, MINIMIZE THE NEGATIVE —

Lessons for Practitioners²⁴

Many Americans, even those who support the development of affordable housing, may nonetheless object when such a development is proposed in their own neighborhood. Fears about property values are often — although not always — misplaced. Taken together, the body of research on this subject suggests concrete ways to minimize both the negative effects and neighborhood opposition to such developments:

- **Design** — Affordable housing that is attractively designed and blends with the surrounding neighborhood may be more likely to have no effect or even a positive effect on nearby property values. An attractive design also may be helpful in allaying community concerns about the aesthetics of a proposed development.
- **Management** — Not surprisingly, poorly maintained housing — whether privately owned or subsidized — has been shown to depress nearby property values. Affordable housing that is well-managed and well-maintained is more likely to have a neutral or even positive effect on surrounding properties.
- **Revitalization** — Rehabilitation of distressed properties for affordable housing has proven beneficial to neighboring home values. Neighbors are likely to view quality, affordable housing as preferable to vacant lots or dilapidated buildings.
- **Strong Neighborhoods** — As long as it is not overly concentrated, locating affordable housing developments in strong neighborhoods with high home values and low poverty rates is unlikely to have adverse effects on nearby property values. These findings provide support for the emerging trend toward mixed-income housing and communities.
- **Concentration** — Research suggests that distressed areas may benefit from new affordable housing developments that are large enough to overcome surrounding blight. In other neighborhoods, large concentrations of affordable units are best avoided in favor of more moderately sized developments that may limit the negative effects associated with concentrations of poverty. What exactly constitutes a large concentration of affordable housing? Unfortunately the answer so far seems to be “it depends.” This, researchers agree, is an important outstanding question.






Clearly, more work needs to be done. However, a greater understanding and appreciation of the evidence to-date could prove helpful in increasing community support for affordable homes.





STRATEGIES FOR HOUSING

GOAL A: A mix of housing types that increase community revitalization.

Policy A.1: Preserve and renovate existing housing stock.

Actions:	Responsible Parties:
1. Adaptively reuse non-housing properties to create more housing units. 	State, local entities and private sector
2. Renovate existing housing with public and private funding to create more affordable rental and home ownership units. 	State, local entities and private sector
3. Increase the number of affordable homeownership units through shared equity of existing homes in towns where the median home prices and incomes are out of balance. 	Towns and private sector
4. Incorporate, require, and enforce minimum and innovative building energy efficiency and healthy homes standards. 	State and towns
5. Expand non-profit management services to private new or existing development to ensure properties are well-maintained. 	Regional planning commissions, towns, and non-profit housing providers

Policy A.2: Build new, energy efficient housing stock that promotes compact development and the efficient use of resources.




Actions:	Responsible Parties:
1. Target new housing development to towns with existing water and sewer infrastructure to reinforce historic settlement patterns. 	Towns, regional planning commissions, housing non-profits and private sector
2. Where existing infrastructure is not available, encourage the use of shared water and/or wastewater in applicable areas. 	State, regional planning commissions and towns

[more](#) →





FOCUS AREA ICONS: Some of the actions outlined in the Our Homes plan element also serve to further other goals within the ECV Sustainability Plan. Use of these icons indicates those focus areas.





<p>3. To expedite permitting for Accessory Dwelling Units (ADUs), allow staff level approval.</p> 	Towns
<p>4. Encourage multi-family housing, assisted living facilities, group homes, and senior housing in close proximity to services in village and town centers, or along public transit routes.</p> 	Regional planning commissions and towns
<p>5. Incorporate, require and enforce minimum and innovative building energy efficiency and healthy homes standards.</p> 	State and towns

Policy A.3: Towns should encourage investment in housing that is affordable to a wide range of Vermonters.

Actions:	Responsible Parties:
<p>1. Review current zoning bylaws for barriers to affordable housing.</p> 	Regional planning commissions and towns
<p>2. Provide incentives to property owners to rehabilitate existing structures for affordable and work force housing in town and village centers.</p> 	State and towns
<p>3. Provide incentives to new property development owners that promote energy efficient units.</p> 	State and towns
<p>4. Develop greater financial and programmatic capacities to support and enhance housing efforts. Utilize and encourage:</p> <ul style="list-style-type: none"> • Expedited permit review • Consolidated permit review • Transfer of Development Rights • Cluster development through waivers • Planned unit development • Inclusionary zoning • Management services • Density bonuses • Accessory dwelling units • Adaptive Reuse • Reduction in development fees • Reduction or waiver for parking requirements • Conversion of single-family to multi-family homes 	State, towns and non-profit housing providers




[more](#) →



<p>5. In towns with sufficiently trained staff, adopt “on the record” review* for developments to help with predictability and to minimize time delays.</p> 	Towns
<p>6. Create additional financial resources to supplement the limited supply of federal credits, which can finance the creation of needed housing units.</p> 	State, towns and private sector
<p>7. Apply for Community Development Block Grants in cooperation with affordable housing developers.</p> 	Regional planning commissions and towns
<p>8. Encourage towns to have State designated “downtowns,” “village centers,” “new town centers,” and “neighborhood development areas” to trigger housing incentives for developers.**</p> 	State, regional planning commissions and towns
<p>9. Support a fully-funded Vermont Housing and Conservation Fund (housing trust fund) and work with existing housing trust organizations.</p> 	State, regional planning commissions and towns

Goal B: A balance of housing for a mixture of incomes.

Policy B.1: Towns must plan for and support housing in proportion to their existing economic opportunities and their capacity for growth.

Actions:	Responsible Parties:
<p>1. Coordinate planning and zoning policies in adjacent towns in order to create a more even distribution of housing opportunities.</p> 	Regional planning commissions and towns
<p>2. Ensure town policies and regulations align with existing statewide and federal priorities, such as affordable, safe housing that encourages aging in place, accessibility, housing equity fairness, preserve and protect the region’s agricultural and natural resources.</p> 	Towns
<p>3. Identify land suitable in core areas and on transit routes for development and work with developers and existing property owners to highlight opportunities for partnership in the development of affordable and mixed-income housing.</p> 	Regional planning commissions, state, towns, housing non-profits and private sector

→ more

*“On-the-record” review: proceedings are recorded, then if later challenges or appeals arise, the process does not have to start over. The towns of Chester, Ludlow, Randolph, Springfield and Windsor already utilize “on-the-record” review.

**Twenty towns have some kind of state designation within them already.



4. Towns should evaluate their role in supplying the region’s housing stock by assessing need and capacity for growth.



Towns and regional planning commissions

5. Write strong housing components in the region’s municipal plans that are based on current data and proven needs as outlined in the 2013 ECV Housing Needs Assessment.



Regional planning commissions and towns

Policy B.2.: Expand housing stock.

Actions:

Responsible Parties:

1. Create service enriched housing opportunities for elders, such as affordable assisted living.



Federal, state, regional housing organizations and private sector

2. Expand the perpetually affordable housing stock available to the region’s lowest income residents of all ages.



Vermont Department of Disabilities, Aging and Independent Living and regional housing authorities

Goal C: An educated public that understands and supports the positive impacts of affordable housing.

Policy C.1: Raise awareness to combat the common misconceptions surrounding affordable housing.

Actions:

Responsible Parties:

1. Help the community to visualize density as it fits within the historic pattern for a town/neighborhood.



State, regional planning commissions, State, towns and private sector

2. Continue to educate the public and town officials on the importance of Affirmatively Furthering Fair Housing



State and regional planning commissions

3. Encourage rental registries, additional rental codes or local enforcement of minimum state requirements (11 communities in Vermont already have registries).



State and towns

4. Create a regional and active affordable housing commission charged with continual attention to the housing issues identified by this plan as well as other organizations within the state.



State, regional planning commissions, towns and private sector



MAKING CONNECTIONS: FROM OUR HOMES TO ENERGY!

The Alliance to Save Energy estimates that the average household spends \$5,500 per year on energy.²⁵ Creating energy-efficient homes enables the occupants to save money, which in turn improves the economy. We believe that energy efficiency must be considered an important component of housing. Beyond financial savings, energy efficiency is essential to curbing our need for the continued use of fossil fuels.²⁶

The goals, policies, and recommendations in this chapter plan element support energy-efficient building and renovation of a variety of housing types. We want homeowners and renters to save energy and money while creating less pollution and waste.

Our next plan element, “Reducing Energy Use in the Built Environment,” focuses on the building envelope—the physical barriers between the inside and outside of a building. However, it also takes into consideration that location near high-opportunity centers as well as thoughtful land use planning can prevent energy waste.



ENDNOTES

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