

# Planning & Zoning for Housing Affordability

*Inspiration, Exploration, Connection to Meet the Crisis*



**Jacob Hemmerick, AICP**

Vermont Department of Housing and Community Development

**2022 Vermont Statewide Housing Conference | Burlington**

November 16, 2022 | 1:5 PM



Agency of Commerce &  
Community Development

Department of Housing &  
Community Development

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**Community Planning +  
Revitalization Division Team**

*We provide tools, training,  
grants, and incentives for local  
leaders to plan and implement  
projects that support thriving,  
walkable communities.*



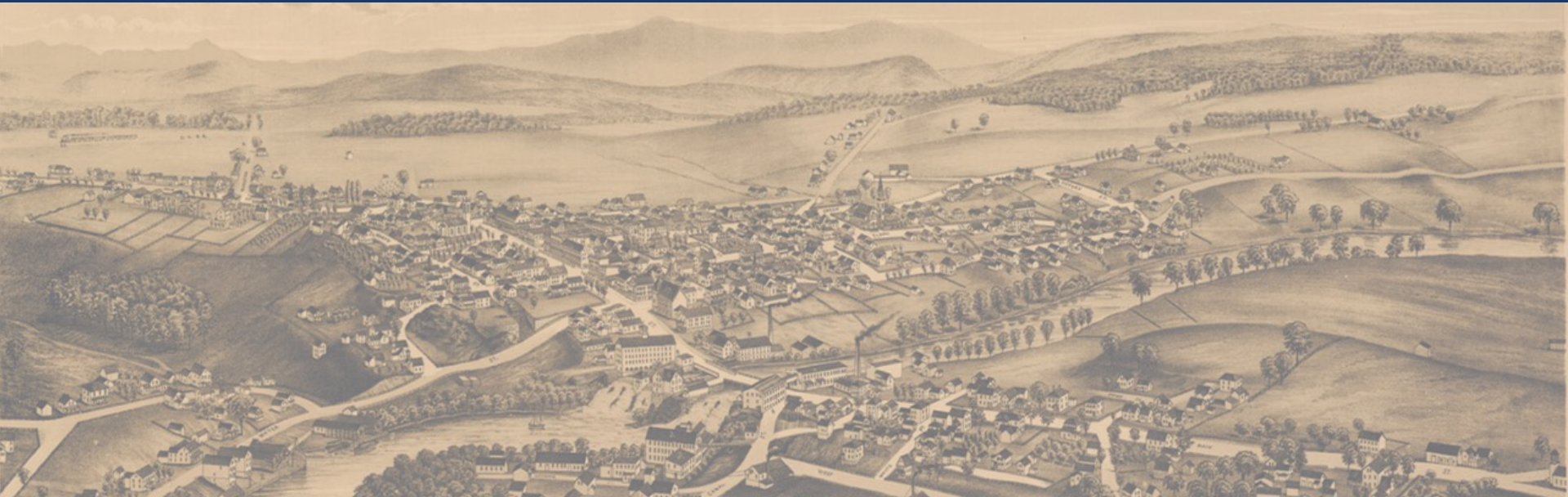
Community Planning & Revitalization Team on Retreat

# Walkable Neighborhoods Work





# For Vermont's Goals

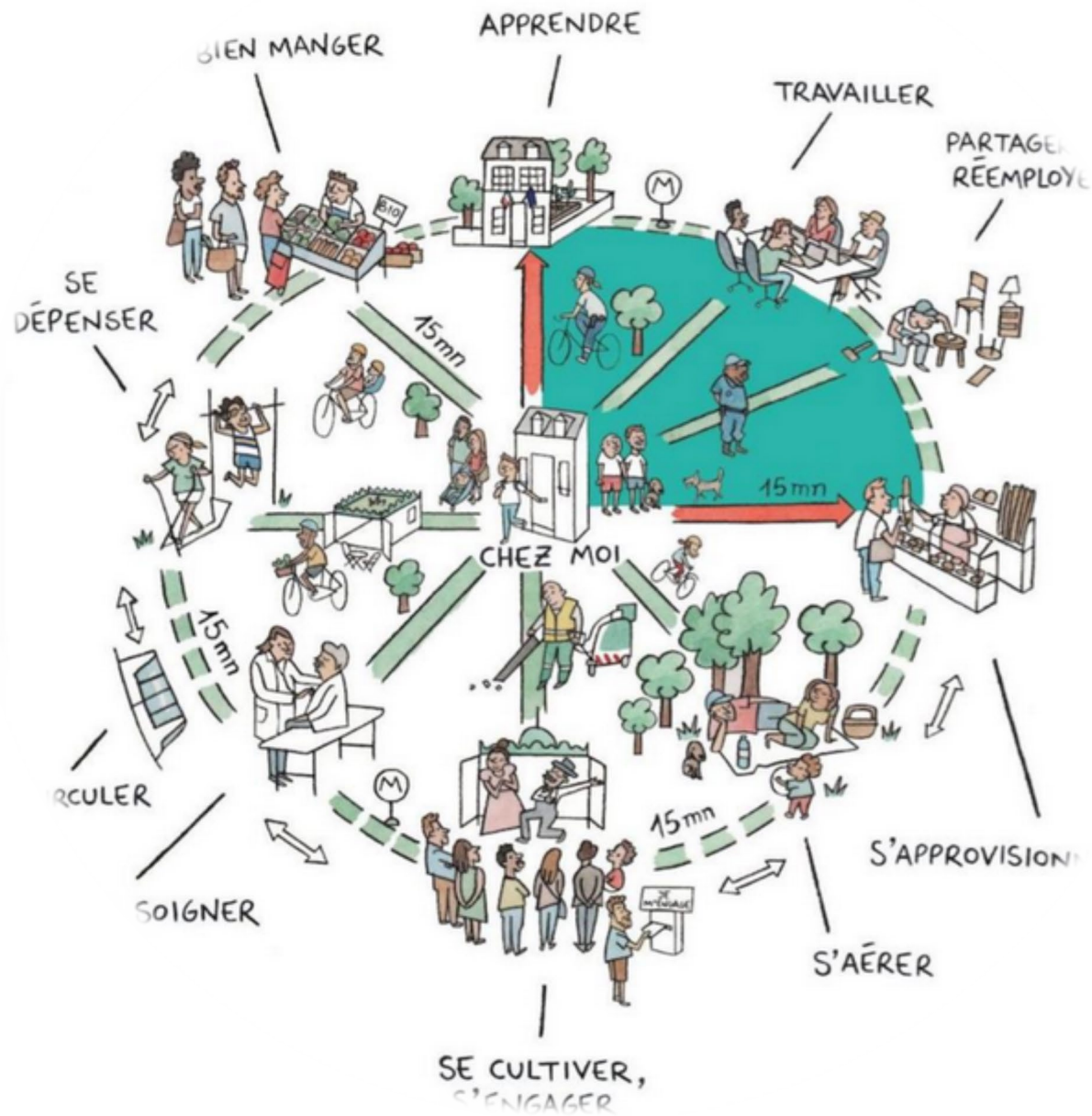


“To plan development so as to maintain the historic settlement pattern of compact village and urban centers separated by rural countryside.”

24 V.S.A. Chapter 117  
§ 4302. Purpose; goals

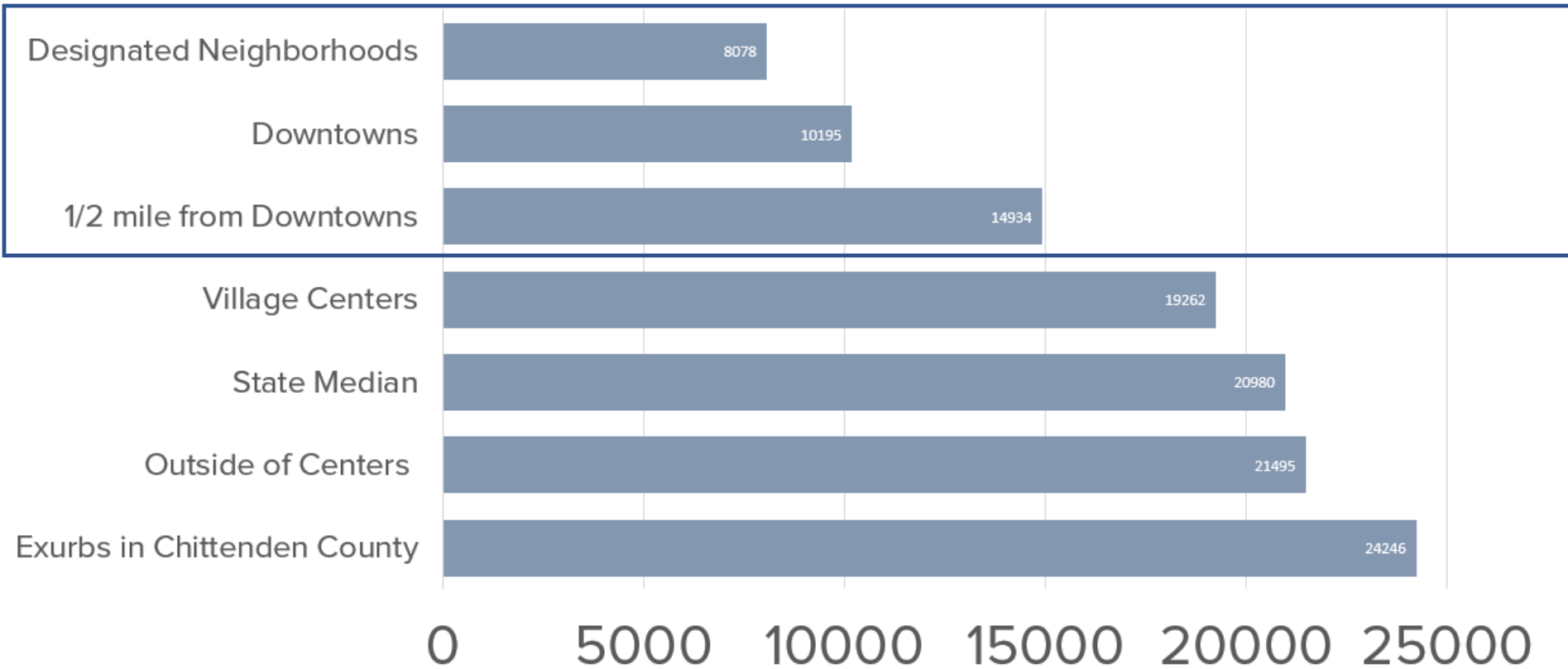


# For Convenience



# For Household Affordability

## Median Household Annual Vehicle Miles Traveled by Area

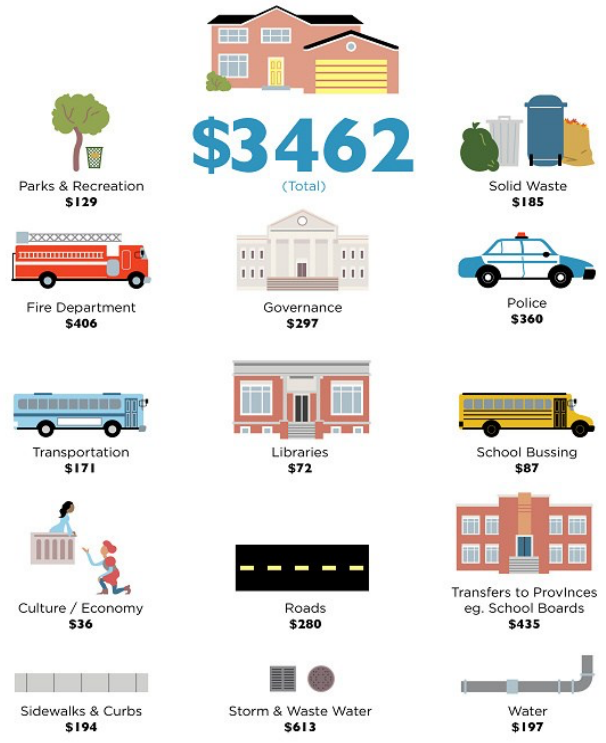


Source: AHTS 2009

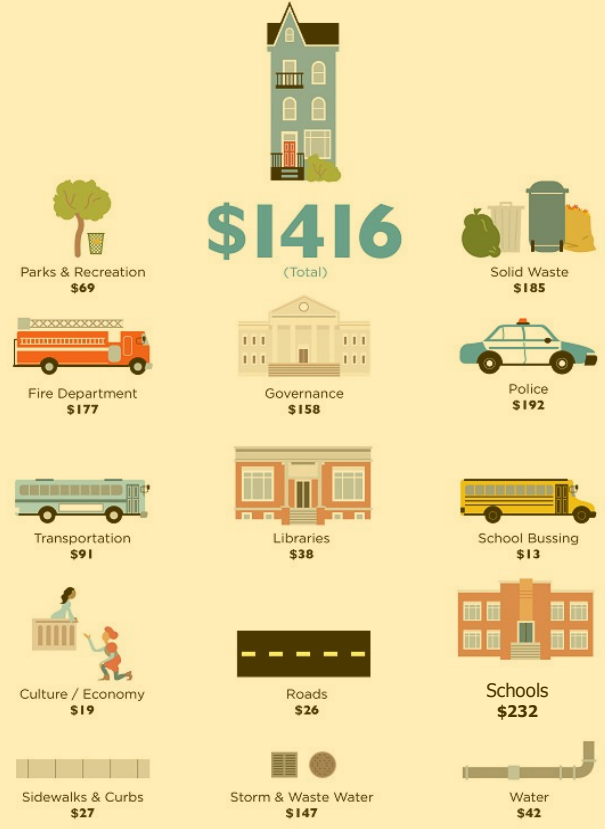


# For Public Infrastructure & Service Affordability

## Rural/Suburban Town Annual Cost, per Household



## Walkable Centers Town Annual Cost, per Household



# But Walkable Infill Isn't Always Allowed



neighborhood  
using  
types.

## PERMIT NOTICE

Address: \_\_\_\_\_  
Applicant: \_\_\_\_\_  
Project Description: \_\_\_\_\_  
\_\_\_\_\_

**Permit / Approval**  
Type: \_\_\_\_\_  
Date Issued: \_\_\_\_\_  
Appeal by: \_\_\_\_\_

**Public Hearing**  
Date / Time: \_\_\_\_\_  
Place: \_\_\_\_\_  
Purpose: \_\_\_\_\_

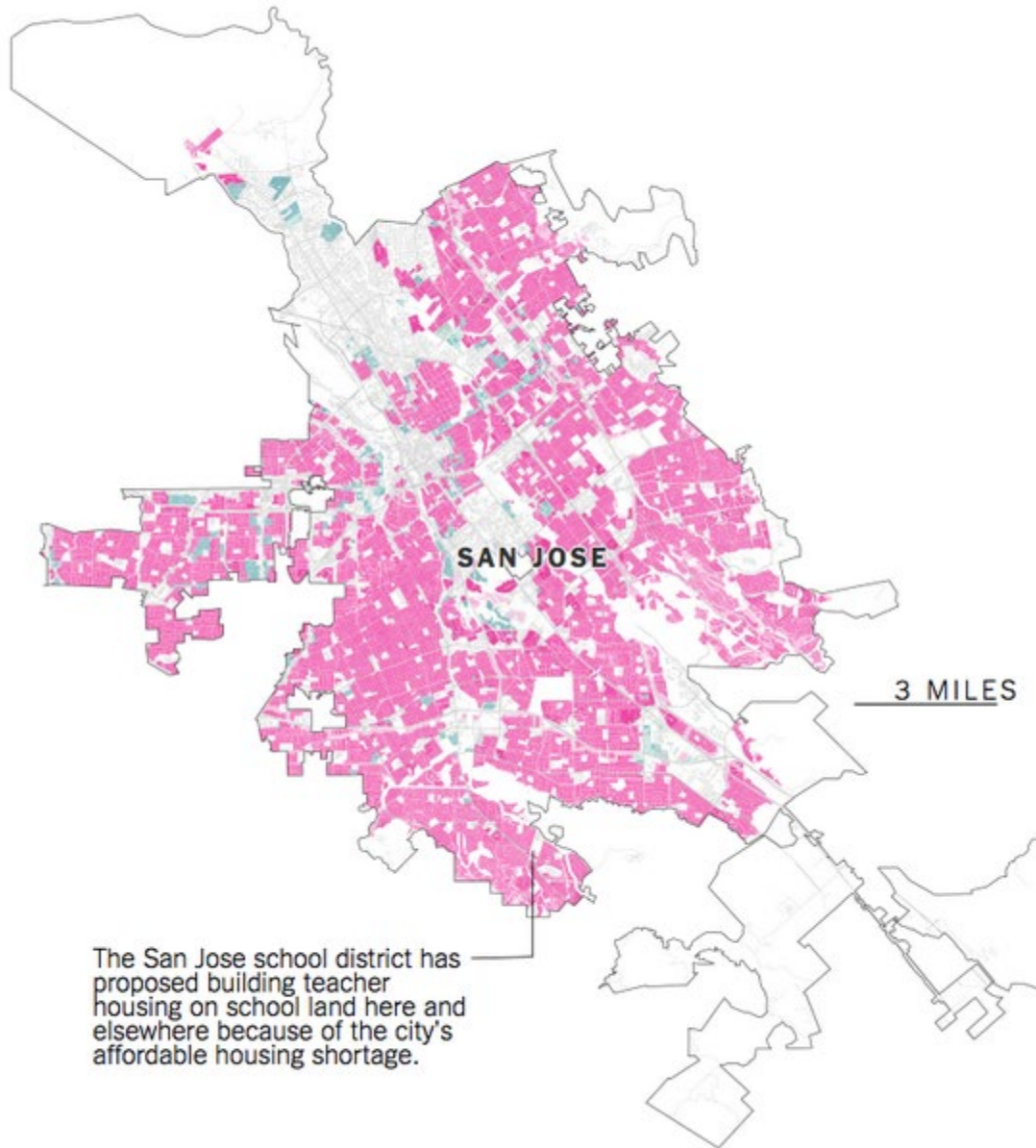
**For more  
information  
contact:**

**Applicant:** This notice shall be displayed on the subject premises and be clearly visible from the public way. Notice shall be displayed at the time of application and shall not be removed until after the appeals expiration date.





# From Coast to Coast: We Get What We Allow



Note: Area calculations do not include roads, sidewalks or railways.

# We Didn't Get Here by Accident

In March 1927, a preliminary edition of the second model, A Standard City Planning Enabling Act (SCPEA), was released, and a final version was published in 1928.





# Vermonters Need Greater Choice & Opportunity

VERMONT'S INDEPENDENT VOICE  
**SEVEN DAYS**  
NEWS + OPINION + NEWS

## Nowhere to Go: Vermont's Exploding Housing Crisis Hits Moderate Wage Earners

By ANNE WALLACE ALLEN [@ANNEWALLALLEN](#) and COLIN FLANDERS [@CFLANDERSVT](#)  
Published August 4, 2021 at 10:00 a.m. | Updated November 2, 2021 at 4:26 p.m.



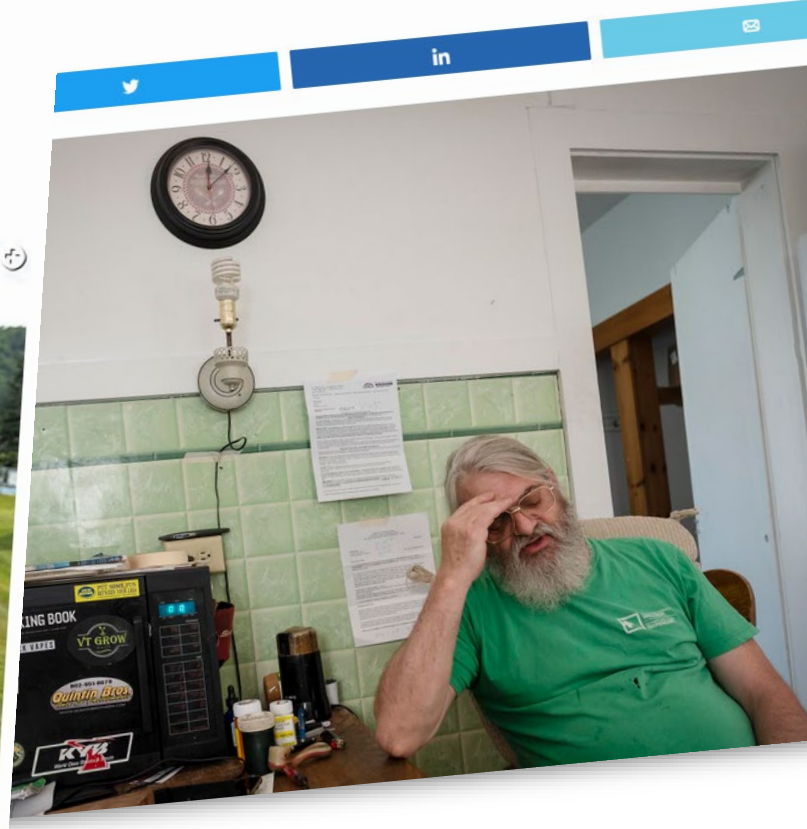
Illo Costagliola

Vermont will develop...

VTDIGGER

PEOPLE & PLACES

## 'It's never ending': After eviction, St. Albans man struggles to get back on feet



JEB WALLACE-BRODEUR

# We Face A Housing Crisis

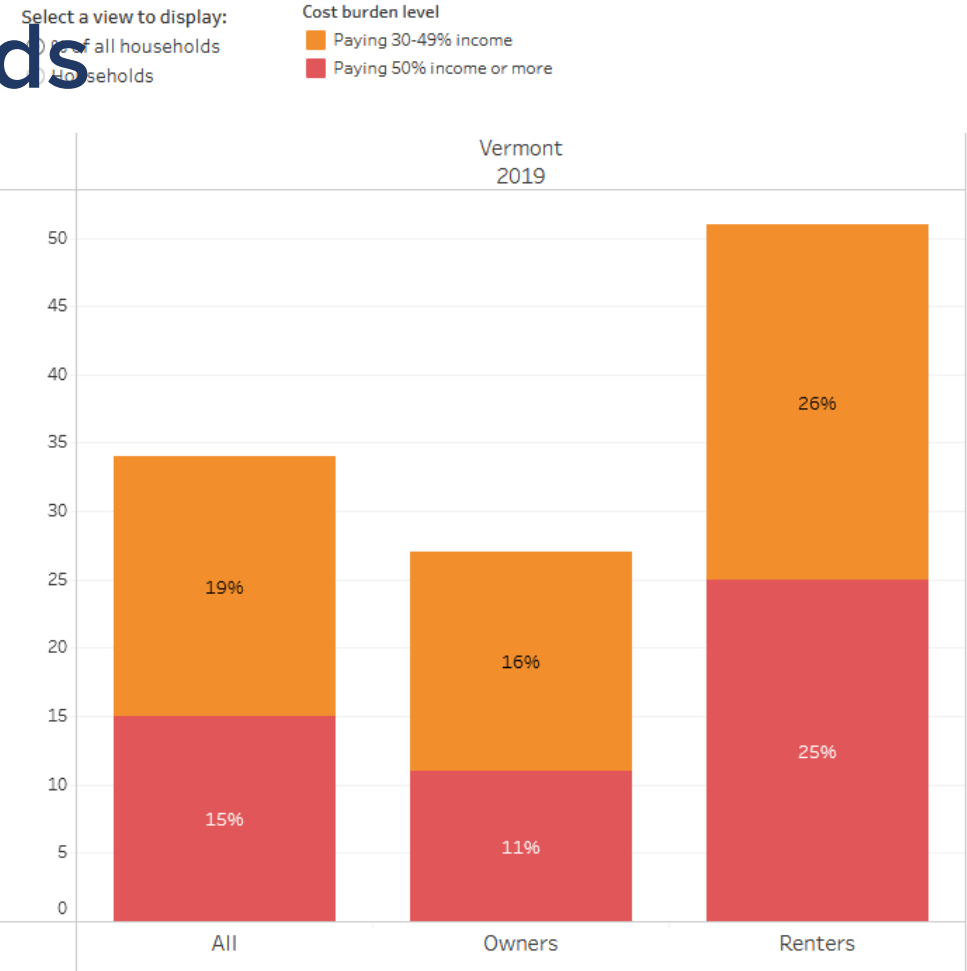
**34% of all households are cost-burdened**

**51% of renters**

**27% of owners**

**15% spend HALF of income on housing**

Households by housing costs as a percentage of household income



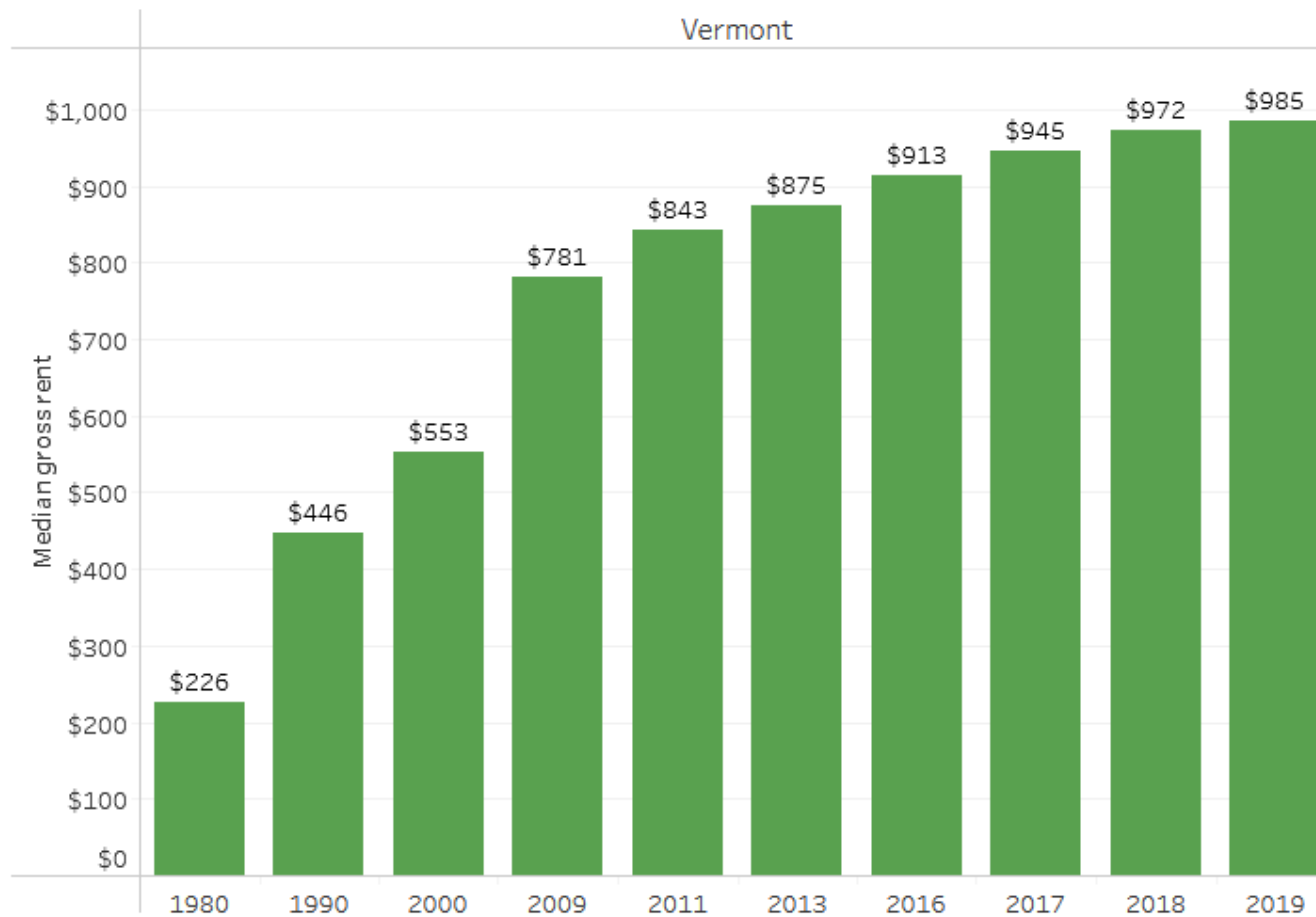
Source:  
U.S. Census Bureau: American Community Survey 5-year estimates (Table B25070, B25091)



# Increased Rents

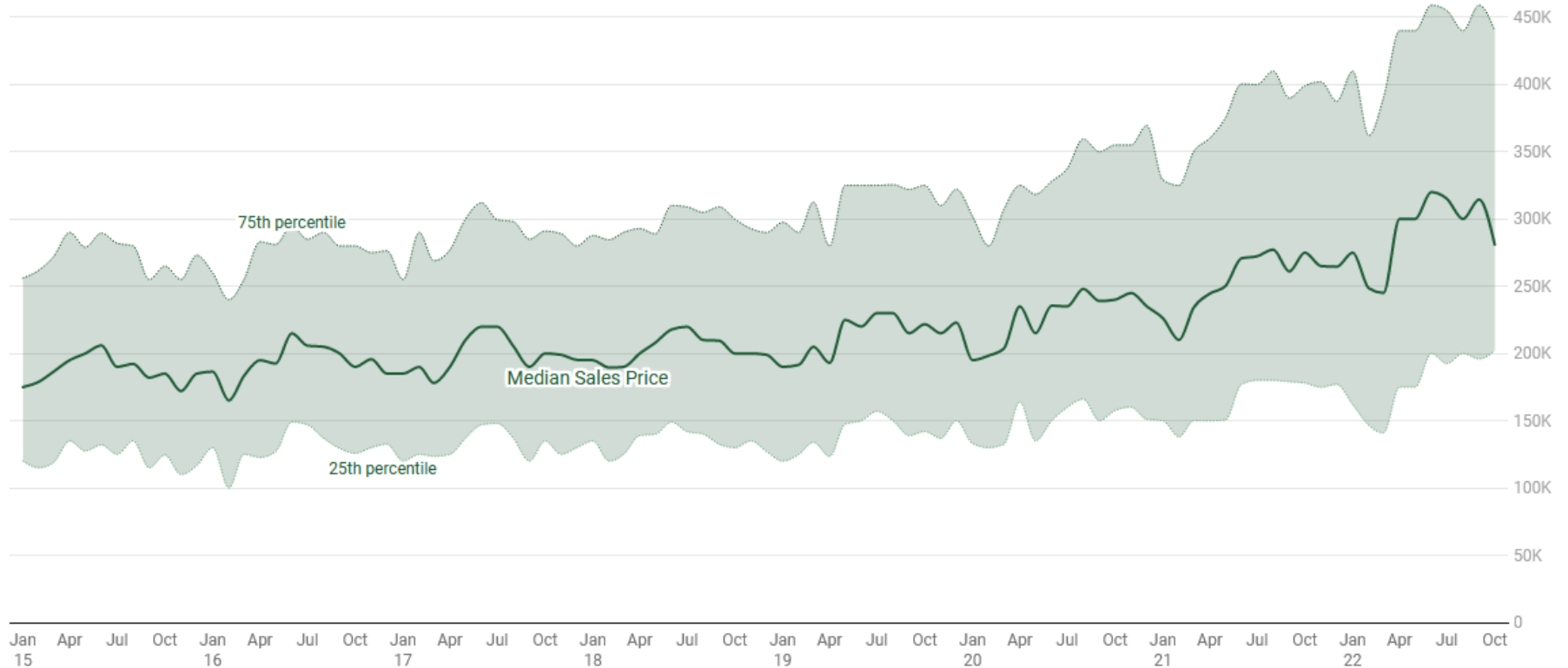
## Median rent

Median gross rent estimates



# Increased Primary Home Sale Prices

## Sales Price of Primary Residences in Vermont

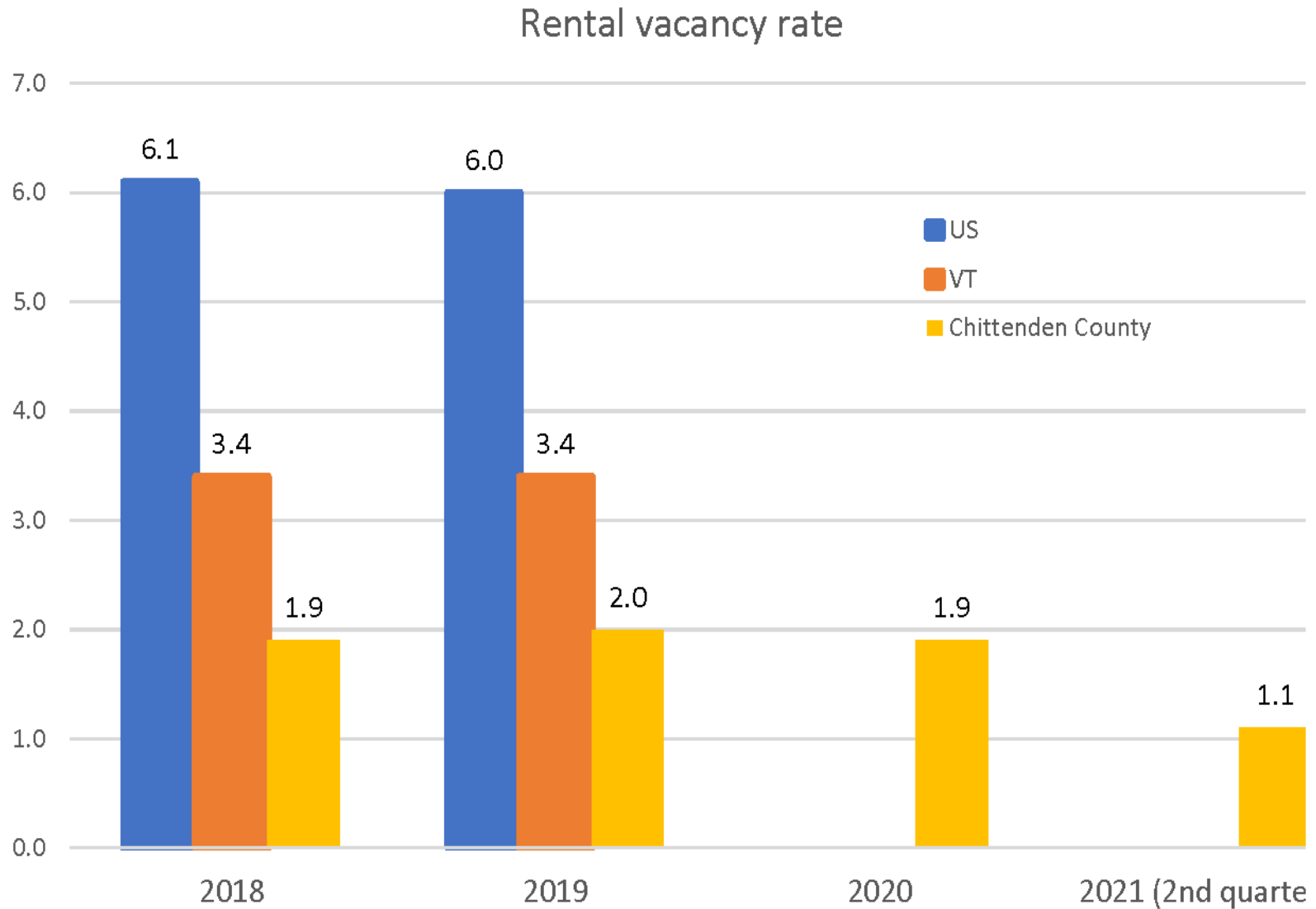


Data includes all sales over \$20,000 where buyer indicated use as 'primary residences'. Updated weekly. Data for most recent months include all reported transactions by closing date, however will vary over time due to lag in property transfer reporting.

Chart: VCGI • Source: Property Transfer Tax Data • [Get the data](#) • Created with [Datawrapper](#)



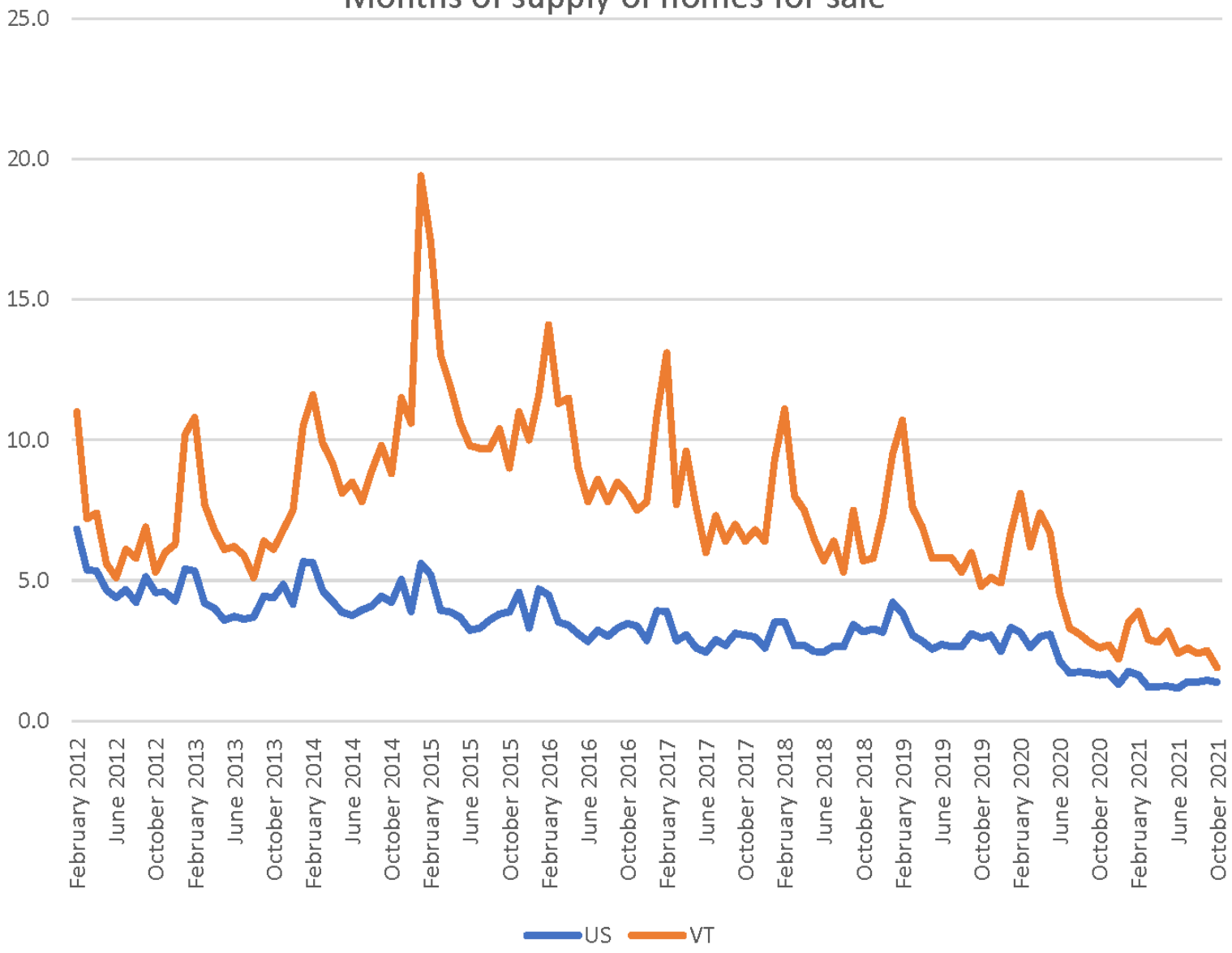
# Vacancy Rates Historically Low



**(4-8% is considered healthy)**

# Homes Selling Faster

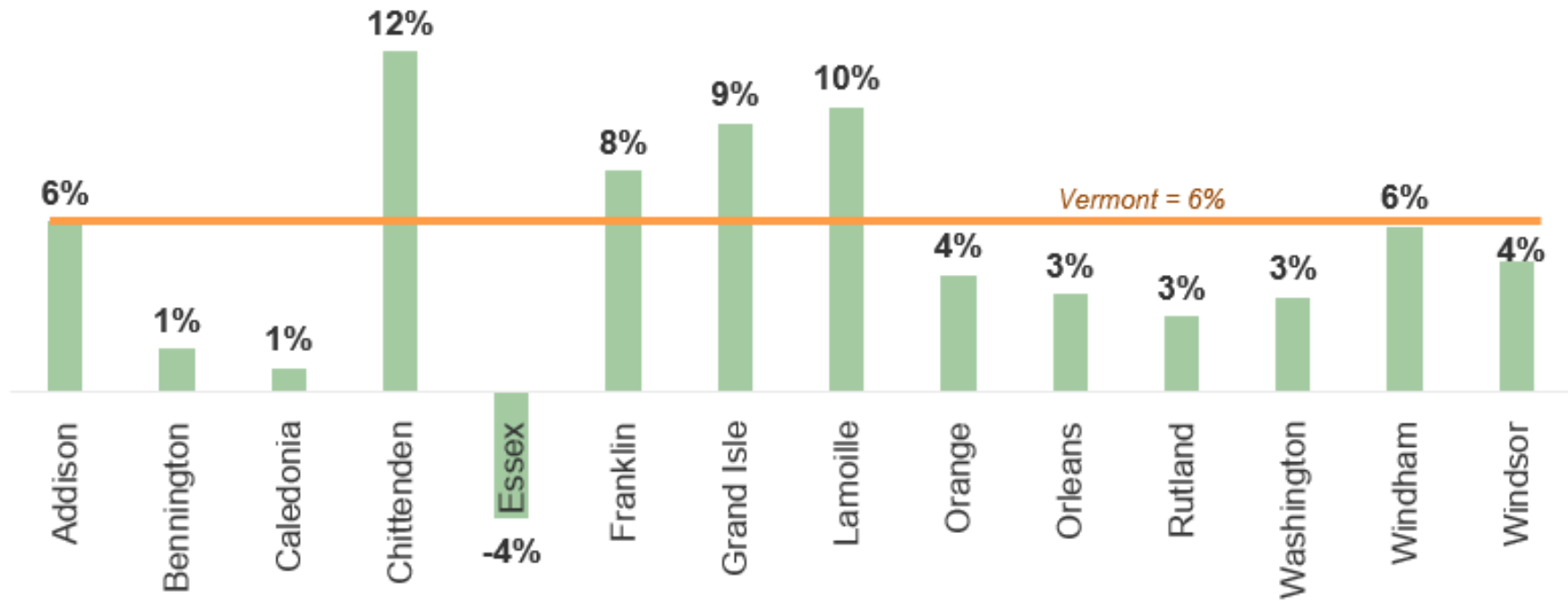
## Months of supply of homes for sale





# Households Growing

Household growth, 2010-2020

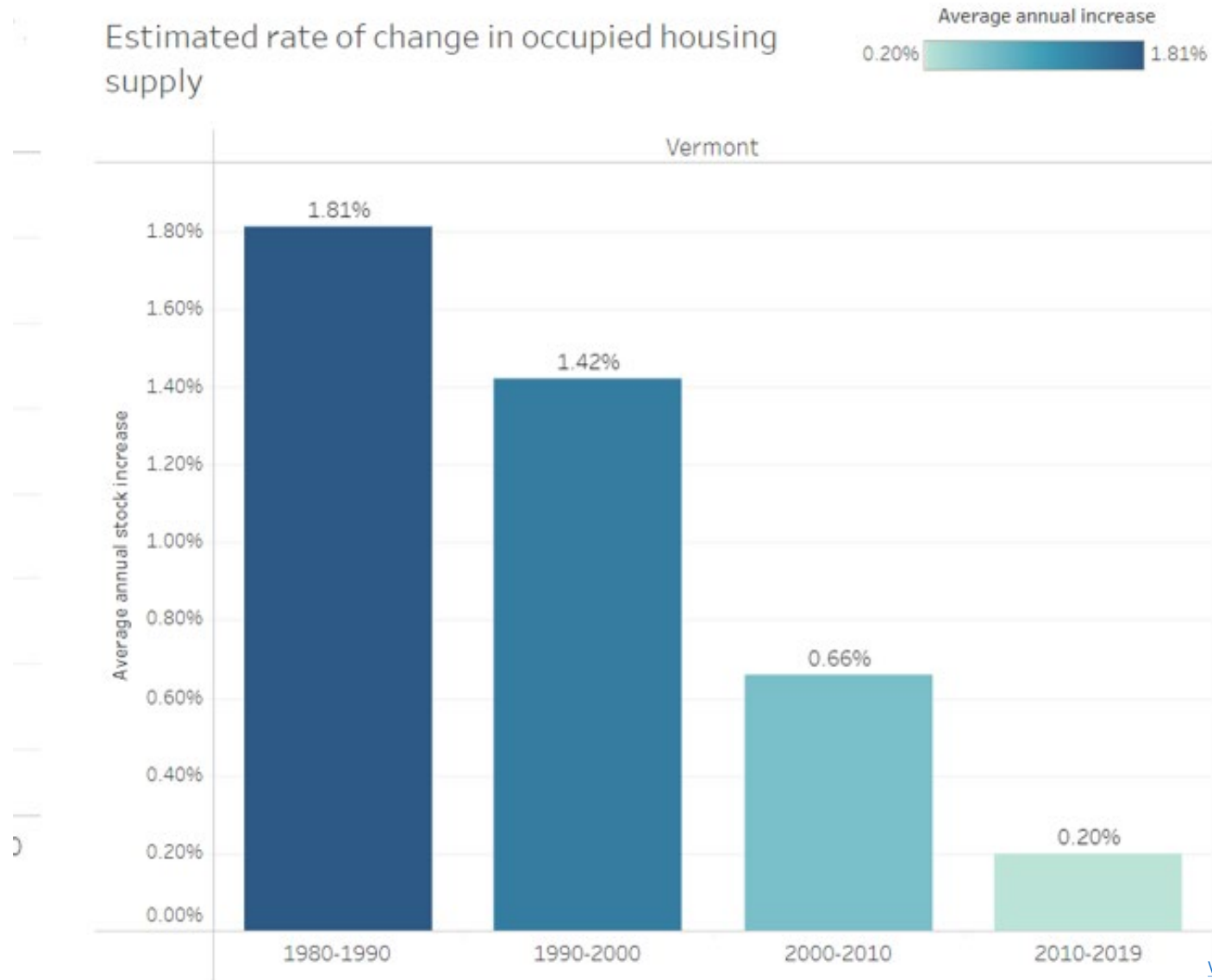


Source: US Decennial Census, 2010-2020

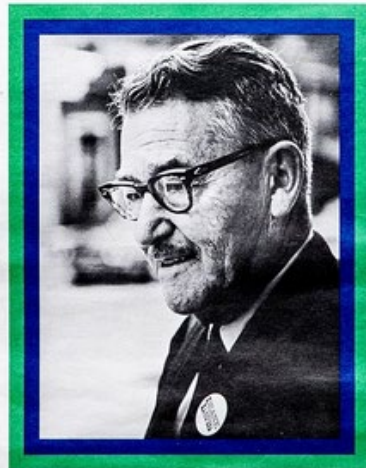
**6% Statewide**

# Housing Production Historically Low

## Rate of change in housing supply



Davis  
is  
saving  
our  
state.



*We're in a  
period of  
great change  
... again ...  
with a focus  
on where &  
how to grow*



# How, and How Fast We Adapt, Matters



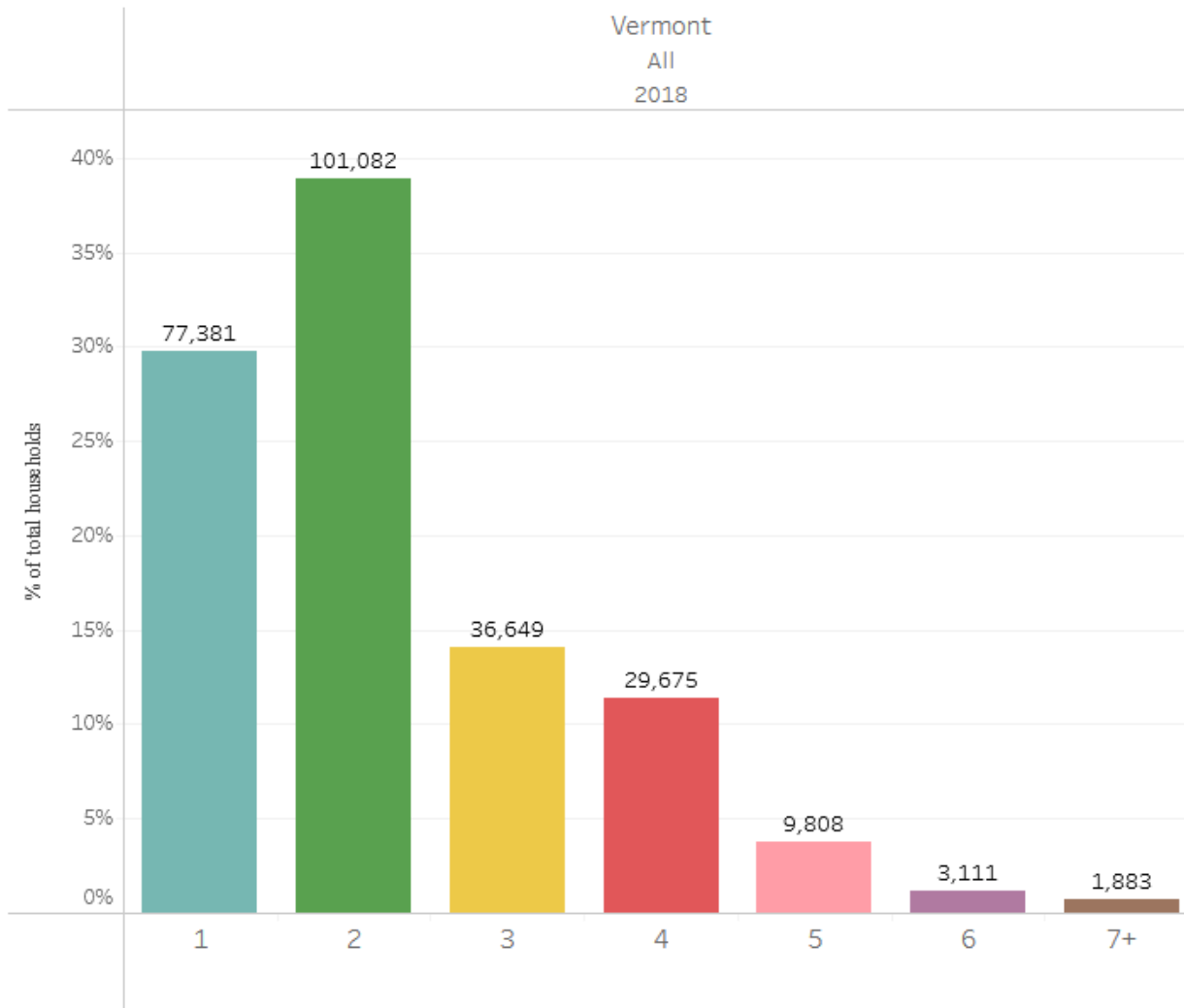


# Vermont Households Are Changing



# 69% of Households Are 1 & 2 Person Households

Estimated households by number of people



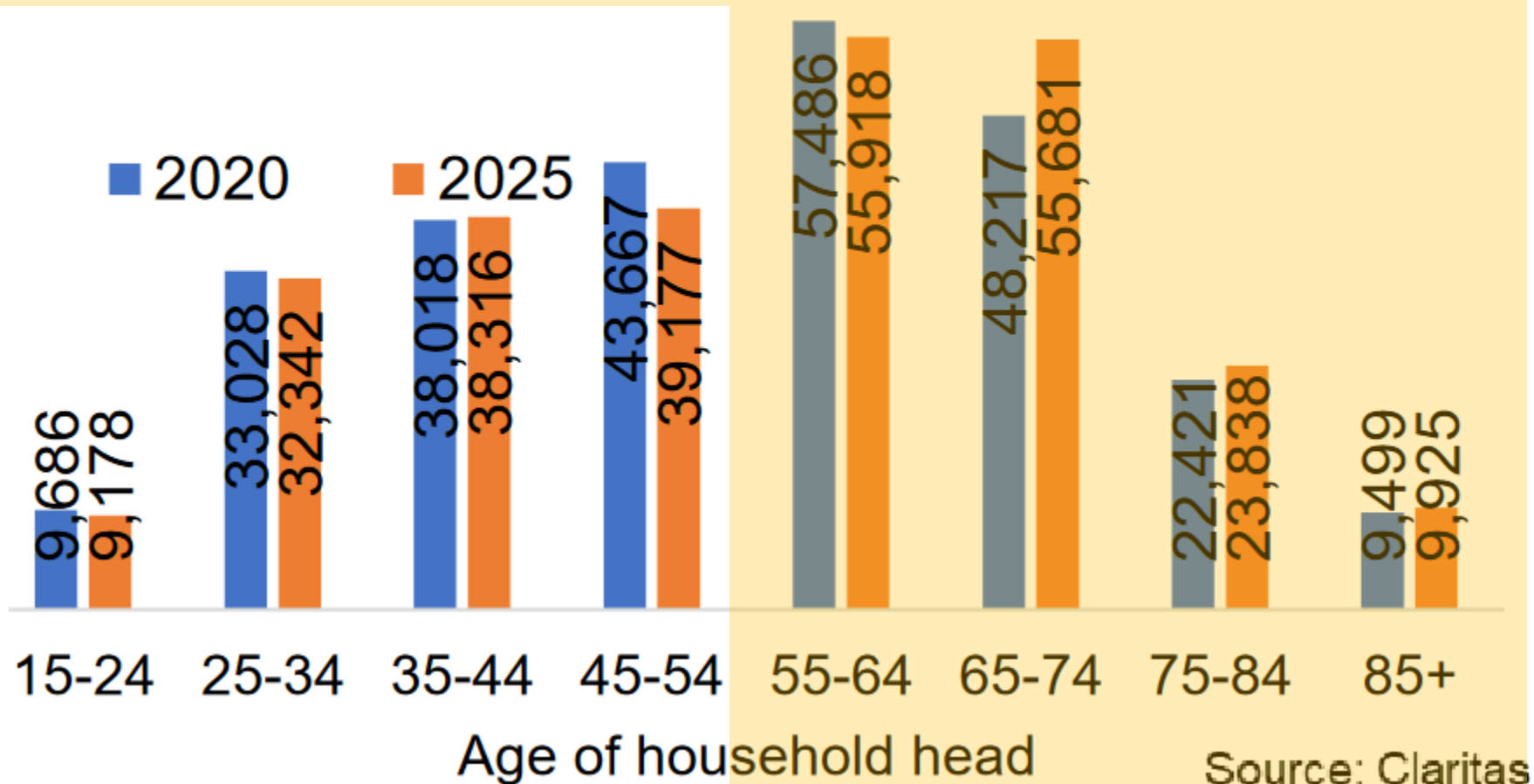
Source:

U.S. Census Bureau: American Community Survey 5-year estimates (Table B25009)

[www.housingdata.org](http://www.housingdata.org)

# Mostly Seniors

Seniors aged 65-74 will be fastest growing demographic group statewide



Source: Claritas



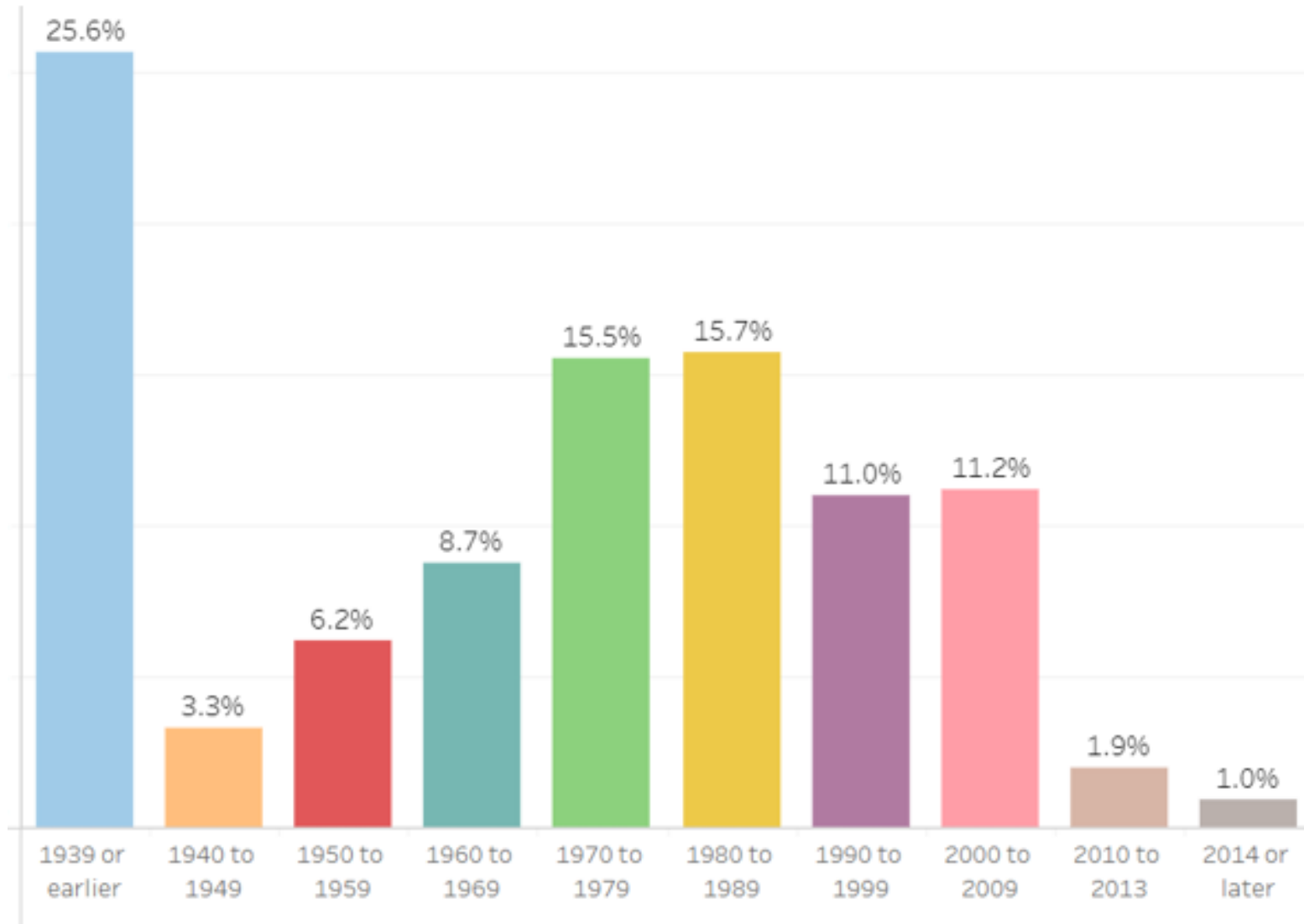
# Limited Choice

## Residential building type estimates



# Older Homes

More than a quarter of homes were built before 1940



# That Take A Lot to Keep Up



A large, older home with a carriage barn in Barre City Vermont-- Credit: Google Maps

# Many Are Locked Out from Downsizing, Buying Moving, Renting ....



SPECIAL REPORT

VERMONT'S HOUSING CRISIS

## Aging Vermonters Who Can't Find New Housing Are Part of the State's Real Estate 'Gridlock'

Locked Out Series, Part 9

By RACHEL HELLMAN





# The Things You Can & Cannot Change

## HIGH DEMAND

Demographics  
Jobs  
Remote Jobs  
Wages  
Savings  
Preferences  
Buyer Financing

## LOW SUPPLY

Zoning Bylaws  
Infrastructure  
Labor/Workforce  
Material  
Builder Financing



**Like farming,  
neighborhood  
homes take  
planning, care &  
cultivation.**

# Your Field

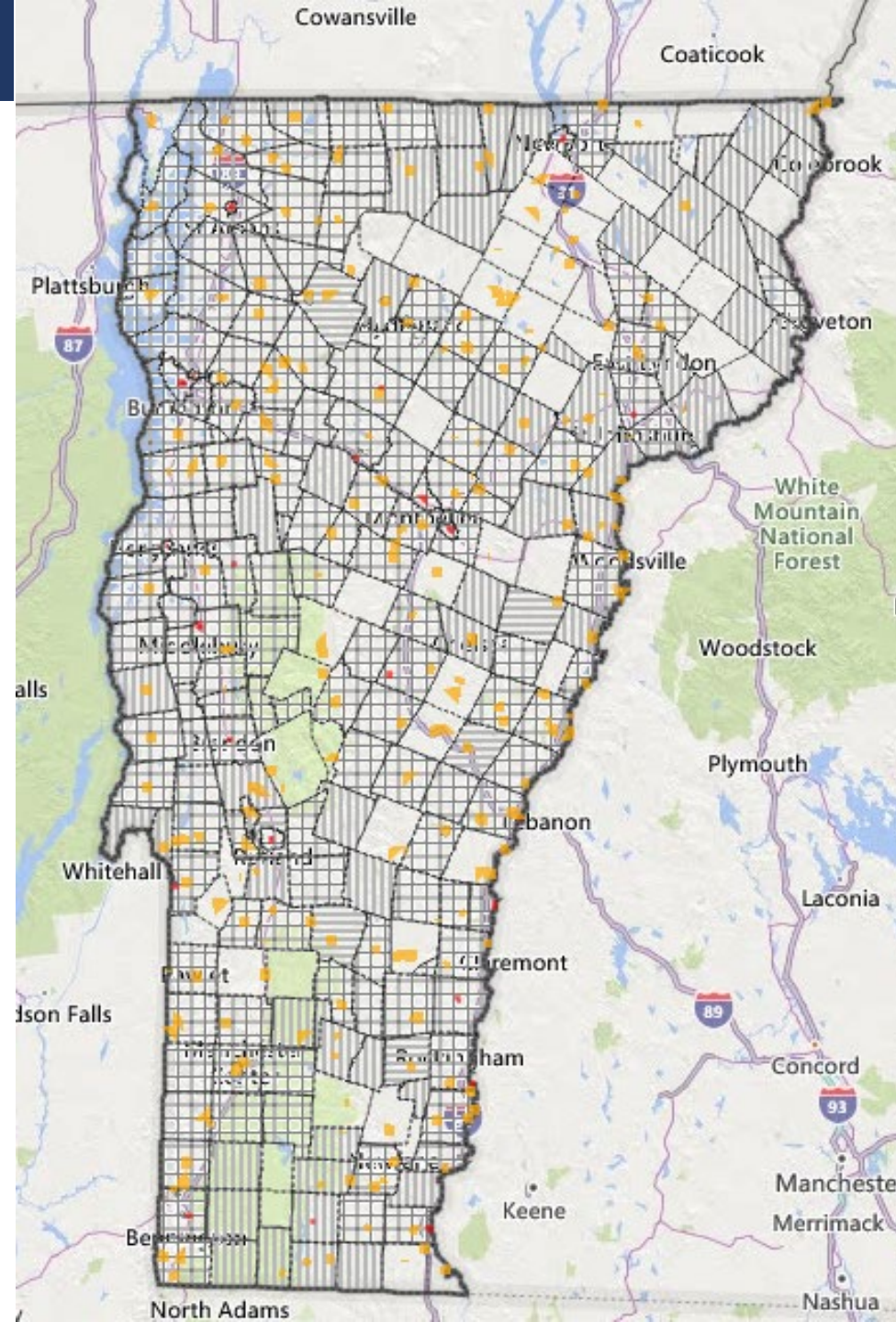


The Planning Act enables local planning & regulations.

Most cities and towns plan.

Municipalities with plans, may regulate land use.

Most towns, villages and cities have regulations governing land use.





# Your Field

Municipalities write regulations within the statutory boundaries.

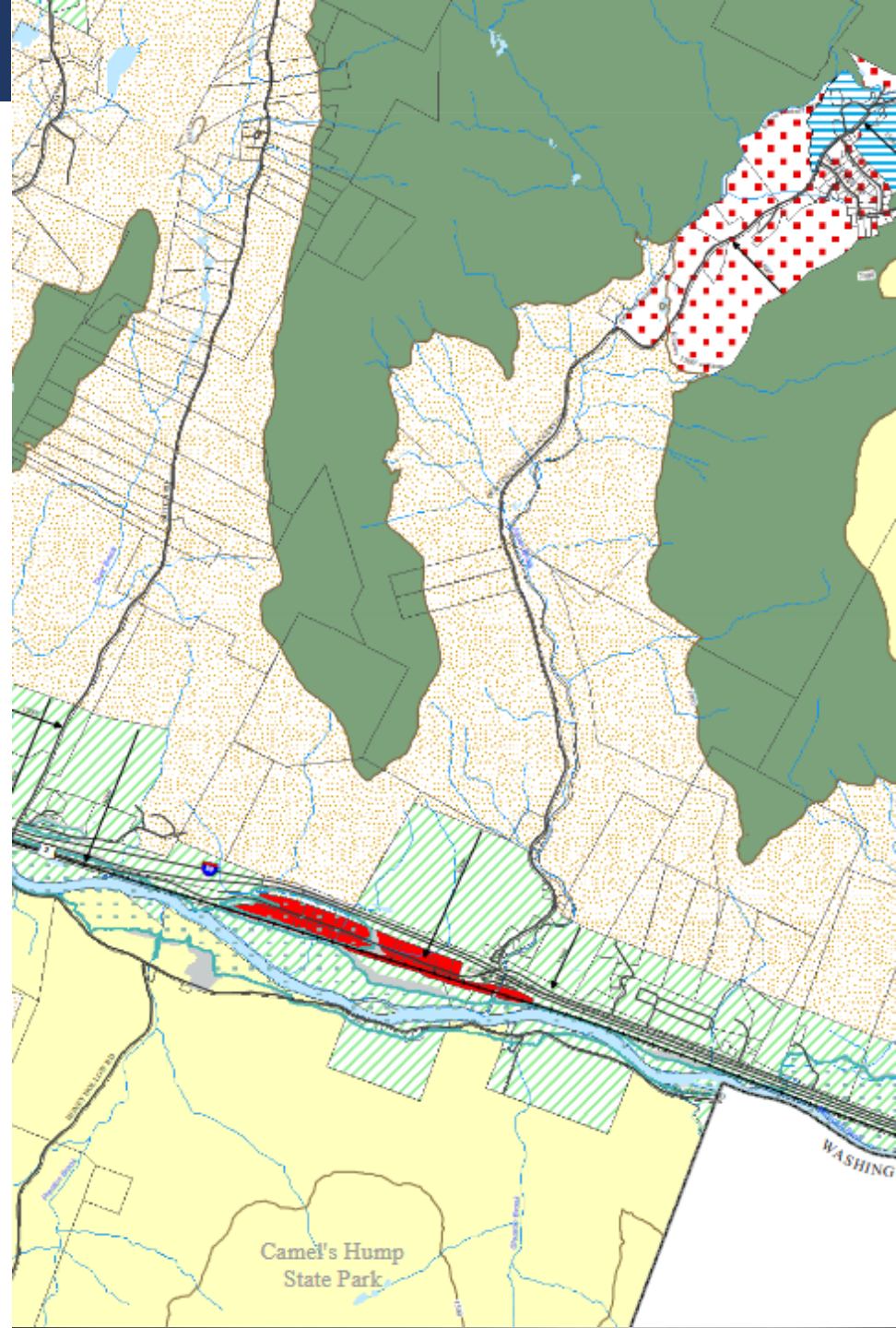
Define districts.

Make rules that support orderly development within those districts.

Connect these plans to capital investments.

The Planning Commission and Selectboard/Council steward these.

Bolton, Vermont Zoning Map

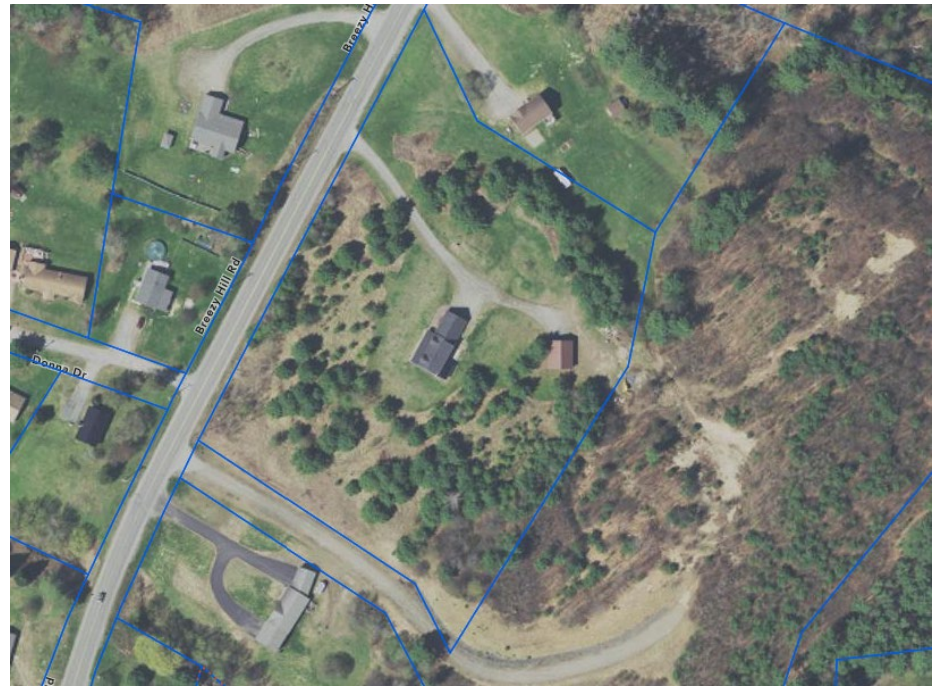




# Not All Crops Are Equal: Do the Math

## Single-household dwelling on a 5-acre lot

Total Acres	5.09
Listed Real Value (Full)	276,140
Listed Value of Land	68,420
Listed Value of Improvements	207,720



**Frontage: 594'**

**Value per acre: \$54,251**

**Value per ft. of frontage: \$464**

**Dwelling Units per Acre: 0.2**

## Triplex on a quarter-acre lot

Total Acres	0.29
Listed Real Value (Full)	157,720
Listed Value of Land	28,750
Listed Value of Improvements	128,970
Homestead Declared (Y/N)	N



**Frontage: 78'**

**Value per acre: \$543,862**

**Value per ft. of frontage: \$2,022**

**Dwelling units per acre: 10.3**

**10X More Productive than SFDU**

# Multi-Family

## Multi-Unit Dwelling



**.77 acres**  
**56 units**  
**\$6,235,800**  
**Tax Value**

**\$8,098,441**  
**Value/acre**

## Mixed Use



**.45 acres**  
**22 units**  
**\$1,321,200**  
**Tax Value**

**\$2,9936,000**  
**Value/acre**

## My House



**.14 acres**  
**1 unit**  
**\$157,990**  
**Tax Value**

**\$1,128,500**  
**Value/acre**

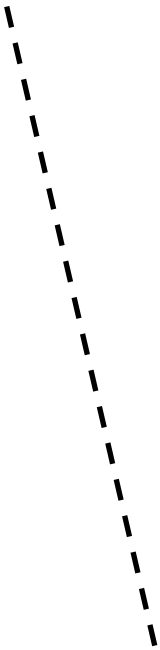
## Box Stores



**25 acres**  
**4,713,300**  
**Tax Value**

**\$188,532**  
**Value/acre**

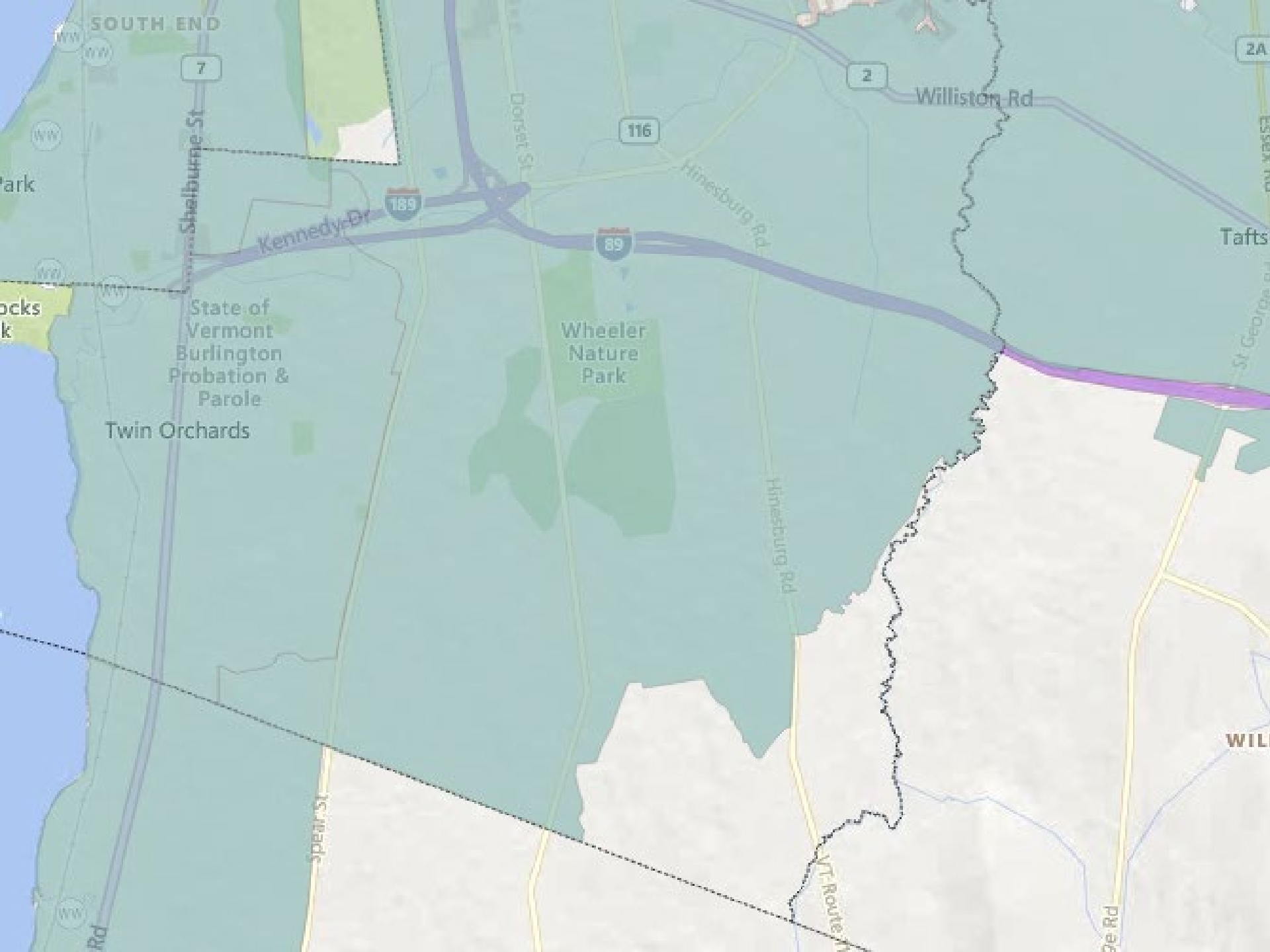
# Make the Most of Infrastructure





# Applying An Equity Lens





# Enabling Better Places Zoning Guide

## HOUSING TYPES

**Triplex**  
Newly-constructed structures that are more grand in scale, or converted existing larger residences, may easily accommodate three households within a single building. Vermont has a rich collection of historic mansions that have been subdivided to provide multiple homes while maintaining the historic character of the neighborhood, and the type can add much-needed additional housing to a community with an abundance of homes larger than what the market is demanding.



**Four-plex**  
Buildings in the scale of larger residences may even be able to accommodate up to four individual households. Keeping the building height and massing consistent with the historic mansions common in Vermont maintains a character appropriate to the surrounding neighborhood while providing multiple smaller individual units.



**Townhouse**  
Small- to medium-sized dwellings, townhouses typically consist of two to eight (usually) attached single-family homes placed side by side. While not a common historic type in Vermont, the popularity of townhouses in new development underscores a market demand for this type of attached housing. With appropriate detailing in character with the materials of homes in surrounding neighborhoods, the type can provide multiple smaller units on smaller parcels of land.



**Cottage Court**  
A series of small, detached structures, cottage courts provide multiple units arranged to define a shared court that is typically perpendicular to the street. Vermont towns often include small historic cottages scattered across neighborhoods, and introduction of this type would reflect the scale of those dwellings in a compact and concentrated way.



What is the "biggest little change" you can make to improve housing access and affordability in your community?

ENABLING BETTER PLACES:  
A ZONING GUIDE FOR  
VERMONT NEIGHBORHOODS



## 1. Understand Your Needs

Consider the housing market dynamics of your community. Examine whether your town plan recognizes the need to reform bylaws. An updated Municipal Plan and/or Housing Needs Assessment may be necessary.



## 2. Determine the Place Type

Determine the Place Type where changes should be targeted. See “Place Types” on page 14 for explanation. This Guide provides tools for downtowns, village centers, and neighborhoods.



Montpelier, VT: Susan Henderson

Downtowns

**CNU**



Slowe, VT: stock.adobe.com

Village Centers



# Topics of Reform



## Dimensional Requirements

Building heights, setbacks, and lot coverage regulations are often similar between towns, in spite of differences in character. These dimensional requirements should be carefully crafted to reflect the existing built patterns and local goals, and should avoid needlessly restricting desirable housing options.



## Parking Standards

The effects of excessive parking requirements on housing availability are often underestimated. Especially in areas that have transit and are walkable to school, jobs, and other daily needs, the cost of each unneeded parking space inflates the cost of housing. (The average cost of a parking space is estimated at about \$4,000.) High parking requirements can block new housing options that fit seamlessly into existing neighborhoods, such as ADUs, small infill buildings, and conversions of large houses into more than one residence.



## Allowable Uses

Restrictions on the use of property is a central purpose of zoning, but many Vermont towns and villages severely restrict housing other than a single-family home by requiring complex review processes and/or applying onerous restrictions. Small buildings containing two, three, or four dwellings have historically provided housing variety with minimal neighborhood impacts. These buildings can be enabled again through minor changes to local regulations.



## Street Standards

Streets should be designed according to the intensity of activity through which the street passes. The capital and maintenance costs of overly wide streets can increase the cost of delivering housing as well creating a long-term drain on municipal budgets. Disconnected street networks hinder walking, biking, and transit, increasing individual household transportation costs.



## Accessory Dwelling Unit (ADU)

Vermont has progressive ADU provisions that are applied through regulations of individual towns. Local regulations could be improved to encourage creation of more ADUs through minor changes to parking standards and to size and ownership restrictions.



## Development Review Process

Layers of regulatory review can aid environmental stewardship and protect local character, but they also add time and cost to the production of housing. Strategic streamlining can retain the important functions of the development review process while eliminating unnecessary barriers to locally desired housing.

# Small Changes Can Lead to Incremental Change



# Allow What You Have: Grow Conformity

**TABLE 3 - DIMENSIONAL STANDARDS FOR STRUCTURES AND LOTS**

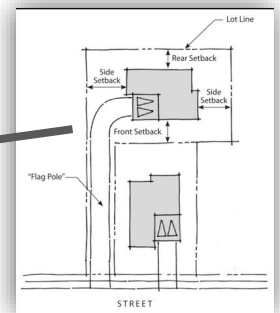
Lot Widths	50' min., 100' max.
Setbacks	
Front	8' min., 12' max.
Side	5' min.
Rear	3' min. with rear lanes or 12' min.
Parking setback from building front	20' min
Maximum building height	2.5 stories
Maximum building width	40' per building
Maximum building coverage	___% per site

*[Numbers in **green** must reflect the character of the local context. Use the Character Survey below to determine the appropriate dimensions.]*



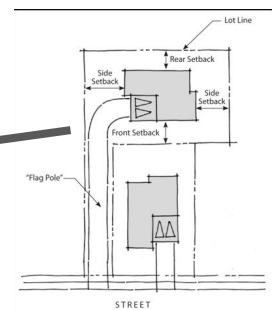


# Small Lots

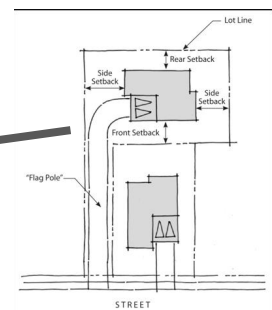
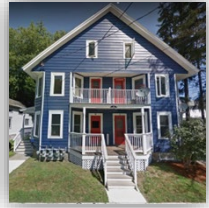




# Duplexes

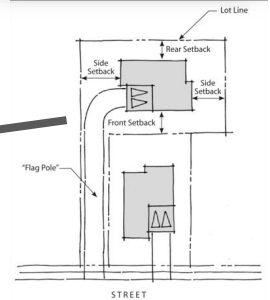


# Administrative Review for Small Multi-Family

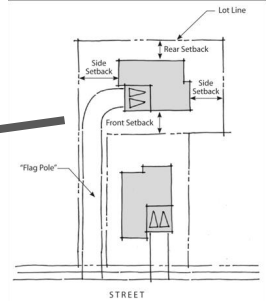




# Accessory Dwelling Unit Flexibility

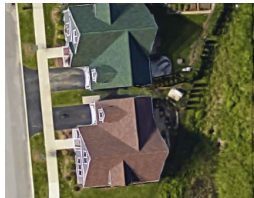
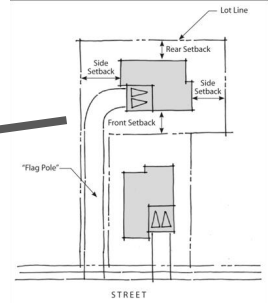


# Reduced Setbacks



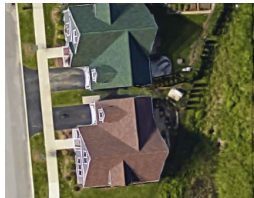
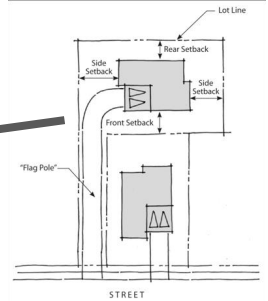


# Reduced Parking



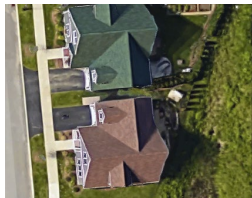
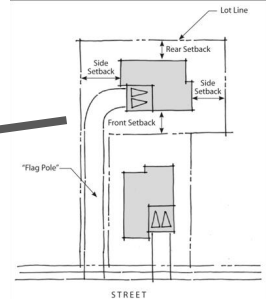


# Cottage Cluster Developments





# Neighborhood-Scale Mixed Use





# 7 NEW LOTS + 24 NEW UNITS + 1 NEW BUSINESS

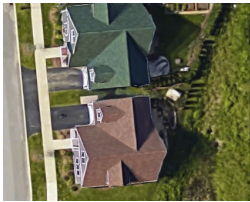
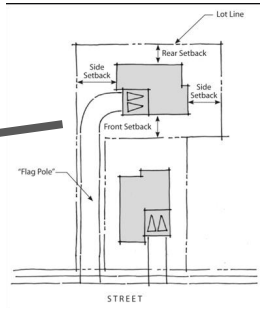
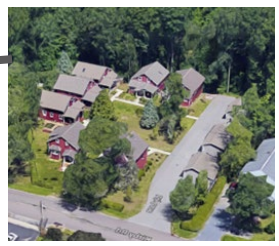
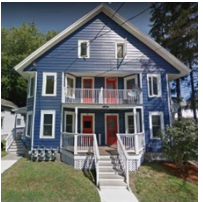
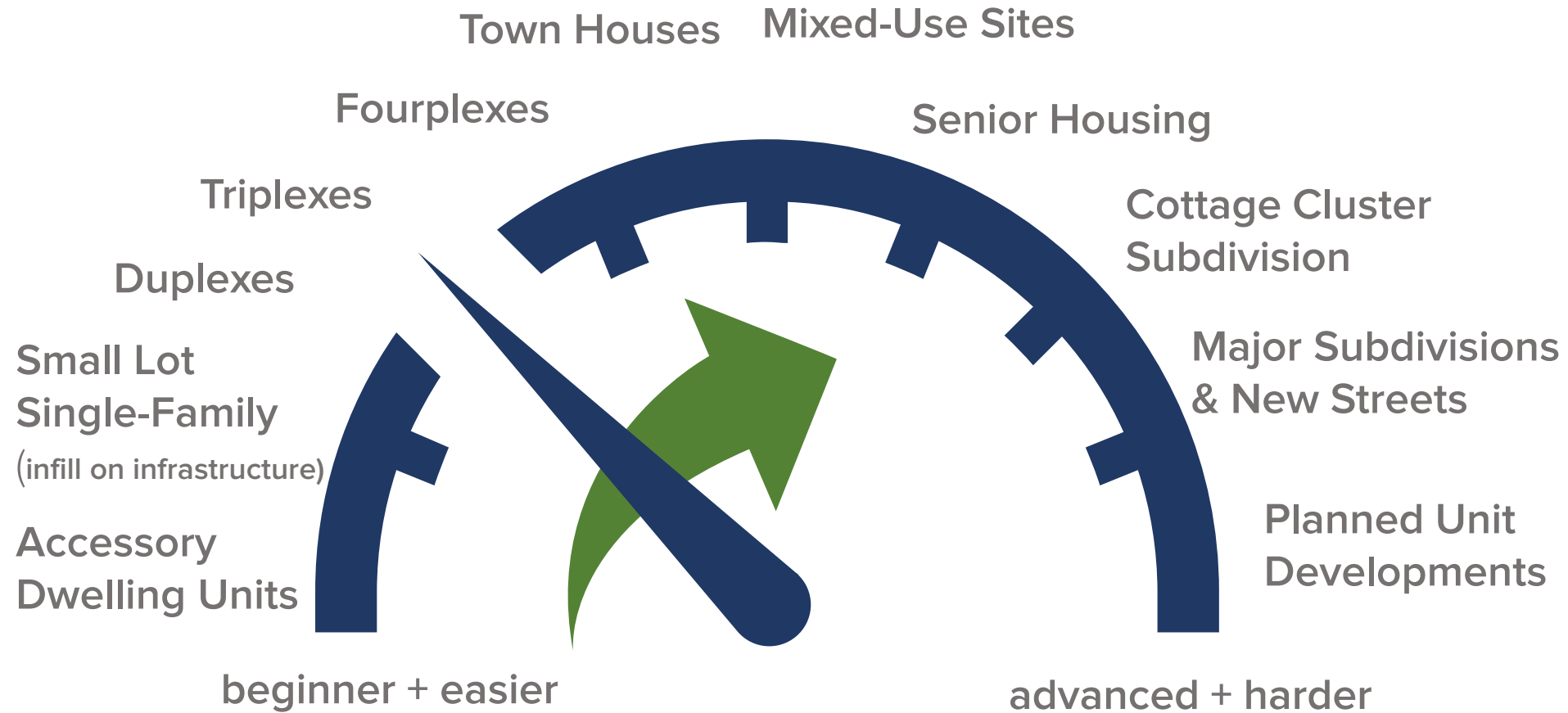






Figure 37: Salisbury Village, hypothetical gentle infill diagram

# Increasing the Speed Limit on Housing\*



\*In Wise Locations

# Bylaw Modernization Grants

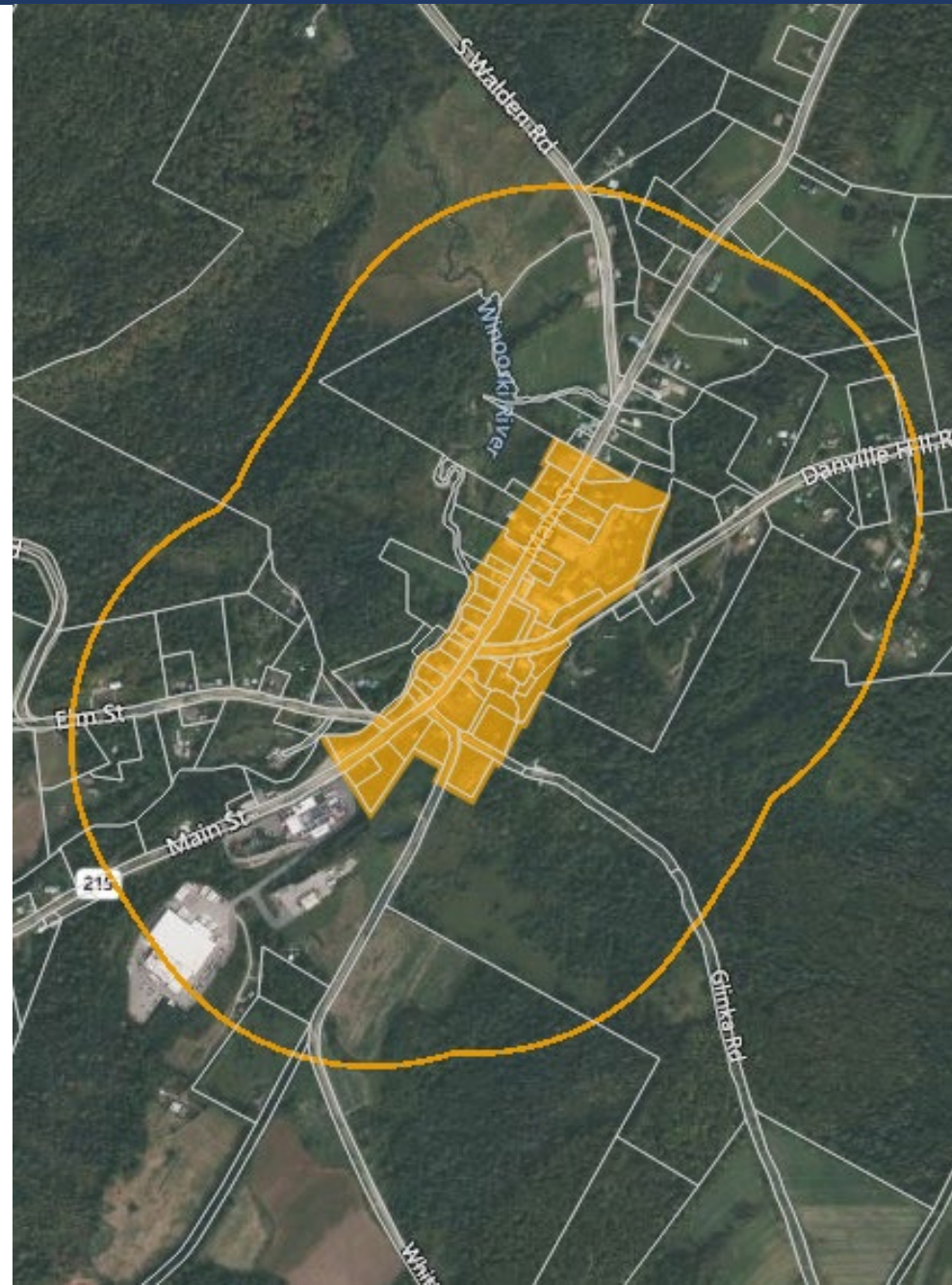
- Special funding for bylaw updates to expand opportunity & choice of homes available in and around Vermont's centers.





# Neighborhood Development Area Designation

- **Granted by the Vermont Downtown Board**
- **Act 250 recognition**
- **Priority Housing Project exemption**
- **State permit fee reductions**
- **Land gains tax exemptions**
- **Reduced risk of NIMBY appeals**
- **Granting priority**
- **Tax credits (new in FY2023)**





# The Moment

- **Big economic changes**
- **Big demographic changes**
- **Where we build matters, especially infrastructure + homes**
- **What we build matters, especially for older Vermonters**
- **If you can't get the permit, you can't build the home**
- **Expanding housing choice & opportunity is good, for everyone; it's time to increase the speed limit on housing**
- **It takes people like you!**

# THANK YOU

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802-828-5249

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