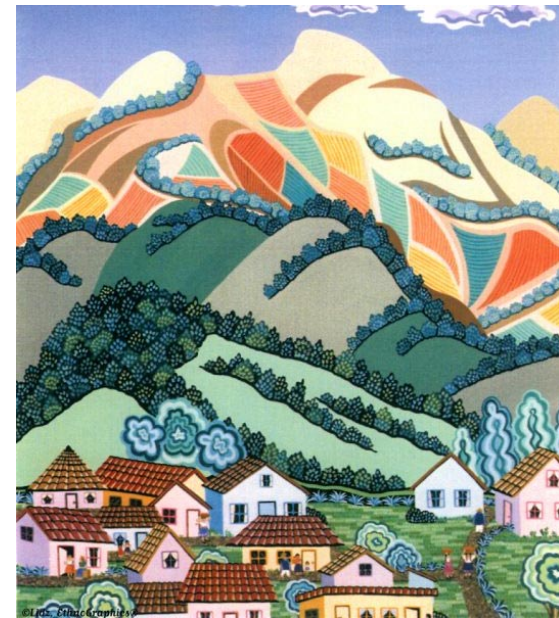




VAPDA — Vermont Association of
Planning and Development Agencies

SUPPORTING HOUSING IN VERMONT COMMUNITIES

A Booklet for Towns



For Additional Copies Contact Your Regional Planning Commission

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Introduction

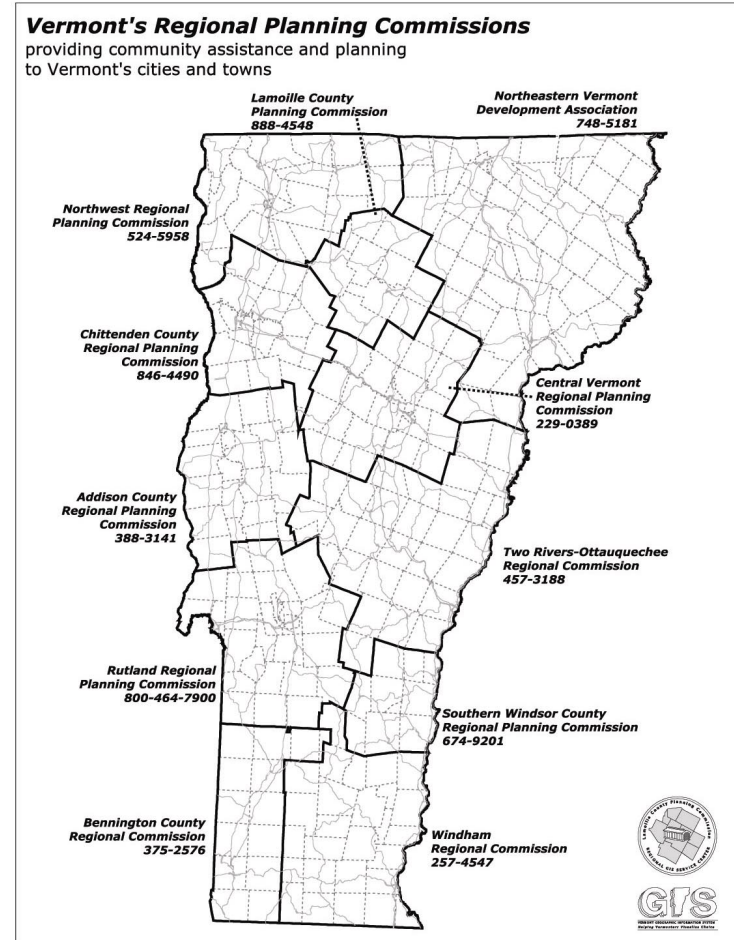
Vermont statutes identify a significant planning goal for housing: “to insure the availability of safe and affordable housing for all Vermonters.” The recent changes to the statutes as part of the revisions to Chapter 117 strengthen this goal by providing for housing accessory units and requiring towns to include zones that allow for multifamily housing units in their plans.

This brochure presents an overview of the housing element of a municipal plan to show how it can help to focus a community's efforts to provide for safe and affordable housing. It also discusses planning tools available to help achieve that goal.

Your Regional Planning Commission can help with more detailed resources and technical assistance. See the back of this brochure for the name and number of your Regional Planning Commission.

All Vermonters Deserve Access to Quality Permanent Housing

Community's desiring strong healthy families and a stable workforce must have a sufficient supply of quality housing. Housing and workforce availability drive a sustainable economy. Stable affordable housing lets families establish long-term community involvement. Children can attend a singular school system from kindergarten through 12th grade. Elders maintain vital links to their community.



Vermont's 11 Regional Planning Commissions can assist municipalities with town plans, zoning bylaws, municipal ordinances, and subdivision regulations. Regional Planning Commissions can help develop appropriate housing strategies and assist with studies, surveys, and finding and working with appropriate agencies and organizations to help you implement your town's housing plans.

- Minimize long term living costs by encouraging high quality design, energy efficient construction, and proximity to employment and/or service centers.
- Encourage cost effective land use patterns associated with construction (i.e. shorter access roads, common structural walls, proximity to public utilities, and smaller lot sizes).

Preservation / Restoration of Housing—Goals:

- Preserve the character of the community and existing neighborhoods by encouraging the preservation and renovation of existing housing stock.

Preservation / Restoration of Housing—Policies:

- Promote the use and the renovation of historic buildings to meet various housing needs.
- Identify land and buildings within the town that would be suitable for housing development or redevelopment.
- Encourage the preservation and renovation of existing housing over the development of new housing.
- Provide sewer, water, and other services needed to renovate historic buildings for housing in town centers/villages.

Other Actions

- Conduct and publish a study to help identify areas where residential growth is appropriate.
- Conduct and publish a study of town policies for low and moderate income housing to assure that these policies are current.
- Consider the creation of a Development Review Board (DRB) .
- Enable local residents to receive tax credits and other incentives for the rehabilitation of old or substandard housing units.

What Is Reasonable Community Housing Development?

Reasonable community housing development is a function of the needs of the citizens living in your community and community growth patterns.

The key here is scale. Growth must occur within the capacity of a community to reasonably provide for services, and in harmony with the community's goals and traditional patterns of development. Few people, developers included, want strip development or sprawl. Traditional village and downtown settlements still constitute one of the best models for keeping housing costs relatively affordable.

Unfortunately, many communities fail to realize that their town plans or zoning and subdivision regulations may actually discourage, or prevent, the development of traditional village patterns.

Vermont Statutory Community Housing Requirements and Recommendations

Section 4302(11) of Title 24 of the Vermont Statutes Annotated provides, To ensure the availability of safe and affordable housing for all Vermonters:

- Housing should be encouraged to meet the needs of a diversity of social and income groups in each Vermont community, particularly for those citizens of low and moderate income.
- New and rehabilitated housing should be safe, sanitary, located conveniently to employment and commercial centers, and coordinated with the provision of necessary public facilities and utilities.

- Sites for multi-family and manufactured housing should be readily available in locations similar to those generally used for single family conventional dwellings.
- Accessory apartments within or attached to single family residences which provide affordable housing in close proximity to cost-effective care and supervision for relatives or disabled or elderly persons should be allowed.

Section 4382(a)(10) of Title 24 provides:

- A Town Plan housing element shall include a recommended program for addressing low and moderate income person's housing needs. The program should account for accessory units, which provide affordable housing.

Section 4412 of Title 24 provides for provisions to be contained in bylaws which ensure that the goals for the town plan noted above are implement in the bylaws.

What Can Town Planning Do?

Current demographic trends combined with Vermont's scenic quality and attractiveness make growth inevitable. Good planning can ensure our communities grow in a sustainable manner designed to preserve the features that makes them great places to live. The housing element of your town plan is the place to provide the vision for your town's housing growth patterns and a program for addressing housing needs of low and moderate income persons' as identified by the regional plan.

Regional Planning Commissions must provide their towns with guidelines for the provision of affordable housing.

What is Affordable Housing?

A new home or older home in good condition that a person with an average income can reasonably afford to buy or rent constitutes and affordable home.

- Promote mixed income/mixed use development.
- Permit duplex and multi-family housing in all appropriate districts.
- Encourage the development of rental housing on a scale and design compatible with existing neighborhoods.
- Encourage a balance between affordable, middle, and high-end housing, maintaining a proportionate balance of affordable housing units as new housing units are developed.
- Encourage siting of new rural housing development to preserve the greatest amount of open space and blend harmoniously with the natural environment.
- Where local sewer and water capacity is available, develop an allocation policy that reserves a percentage of the capacity for affordable housing.

Special Housing—Goals:

- Households and individuals with special housing needs, including the elderly, those with physical or mental disabilities, single parent households, and low and moderate income households, are able to attain suitable and affordable housing.

Special Housing - Policies:

- Implement "incentive/flexible zoning" to allow for higher density housing developments (clusters) if they meet affordable housing criteria or serve special populations.
- Identify sites for manufactured housing parks in locations similar to those generally used for single family conventional dwelling subdivisions.
- Encourage accessory apartments within or attached to single family residences.
- Locate affordable and special needs housing near appropriate services.

Sample Goals and Policies

General Housing - Goals:

- Residents have an adequate supply of safe, healthy, attractive, and affordable housing, which satisfies day to day living.
- Housing is available in a variety of types that meet the needs of diverse social and income groups and is located conveniently to employment, services, retail centers, and educational and recreational facilities.
- New housing in villages and downtowns conforms with the existing traditional patterns.
- The public is aware of housing needs within the community.
- Area housing agencies, private lenders, developers, realtors, and builders are supported in providing safe and affordable housing.

General Housing - Policies:

- Collaborate with not-for-profit housing organizations, government agencies, private lenders, developers and builders in pursuing options and meeting the housing needs of local residents.
- Support home ownership and property upkeep efforts of citizens.
- New and rehabilitated housing, including seasonal, is constructed to meet safety and sanitary minimum standards and coordinated with existing public services (water, sewer, transportation networks).
- Promote/support zoning that allows and encourages increased densities, affordable housing and preserving the character of older neighborhoods/villages/downtowns. These may include planned unit developments (mixed use) in areas accessible to services and transportation.

<u>Income Category</u>	<u>Annual Income Range</u>	<u>Affordable Monthly Housing Costs*</u>
Moderate	\$47,466-55,670	\$1,186-1,391
Low	\$29,886-46,880	\$747-1,172
Very Low	\$18,166-29,300	\$454-732
Lowest	\$17,580 and lower	\$434 or less

This example is based on a family of four, HUD FY04 VT median income figures.

*30% of monthly gross income for housing expenses.

How Much Does Housing Cost Each Month?

Housing costs should be no more than 30% of a household's income.

For Rental Housing this includes: Rent & Utilities (fuel for heat, hot water, and cooking; electricity for lights; water and sewer charges; and trash removal).*














For Home Ownership housing this includes: Mortgage (Principal and Interest), taxes, and property insurance.*

By example, a family of four, earning a total household income of \$ 47,466, should expect to pay no more than \$ 1,186 per month for rental housing or home ownership expenses.

Yet communities around the state find that in many cases, the people our communities need, such as teachers, municipal employees and small business owners, cannot afford to live in our communities.

*State of Vermont Agency of Development and Community Affairs, April 1989.

Tools for Encouraging Housing

-  Review zoning ordinances, subdivision regulations, building codes, and the site plan review process for cost considerations related to housing.
-  Identify community infrastructure and services available to support housing capacity.
-  Seek community financing to develop appropriate housing and services.
-  Eliminate exclusionary practices such as large lot size restrictions in densely settled areas where water and sewer are available.
-  Allow conversion of larger homes to multiple units.
-  Permit and encourage densities of development compatible with affordable housing and with traditional village and downtown development.
-  Encourage Planned Unit Developments that allow for unit density, coverage, and setback variations within specific districts.
-  Develop a streamlined permit approval process for affordable housing.
-  Use a Development Review Board to expedite the permit review process.
-  Require replacement of certain lost affordable housing units.
-  Establish and maintain an appropriately balanced mix of housing across the full range of cost levels.
-  Implement a program of housing for elderly or other special populations.
-  Develop a Community Housing Trust or develop partnerships with existing ones.



Town Action

Conduct a Survey of the Existing Housing Market Trends

- Track building permit data: single family dwellings, duplexes, multifamily housing, elder housing.
- Track property transfer data: sales price, lot sizes, number of sales, housing types.
- Collect renter data if available: number of units in the market, percent of units occupied, average unit rates.
- Track vacancy rates: owner occupied housing, rental housing, and special needs housing.
- Publish results, conclusions and recommendations throughout the community.

Develop Affordable Housing Data

- Identify the affordable housing cost index for an average citizen in your community (Thirty percent (30%) of eighty percent (80%) of median income for your town).
- Identify the current portion of town's housing that is affordable, specifically those units that are permanently affordable. This helps to establish how many new housing units should be affordable.
- Identify the average cost of rental units categorized by number of bedrooms.
- Conduct an inventory of community needs for low and moderate income housing.
- Support the Historical Building Survey to be conducted by the Vermont Division of Historic Preservation.