

# Housing Element

Housing is the foundation of our historic towns and villages. The size, location and cost of housing shape the communities in which we live. Providing a range of housing options for a variety of income levels and lifestyles contributes to the vitality of our communities. Housing impacts local economic development, school enrollment, land use, and traffic patterns, among others. Currently in Central Vermont:

- Average household sizes are decreasing; yet new construction house size is increasing;
- The population of people between ages 45 to 69 is expected to grow more rapidly than any other age group;
- Incomes are not keeping pace with dramatically increasing home costs;
- New housing creation is falling just short of the 5-year demand for housing;
- Much of the recent housing growth in the Region is happening outside of town and village centers.

This chapter reviews the number and types of housing units currently in existence, future trends in housing demand and costs, and outlines strategies to meet identified housing needs. Finally, it concludes with a list of resources that can be used by town officials and residents who are interested in this important issue.

## DISCUSSION: TRENDS

### Population & Households

The 2000 Census showed the population of the Central Vermont Region at 63,276 and estimates the Region’s 2005 population to be at 64,842.<sup>1</sup> According to the EPR Forecast, the Central Vermont Region’s population is expected to reach 67,297 by 2010 and 73,080 by 2020.<sup>2</sup> This is an increase of 6.3% between 2000-2010 and an

Central Vermont Population and Household Growth, 2000- 2020

	2000	2010	2020	% Change (2000-2010)	% Change (2010-2020)
<b>Total Population</b>	63,276	67,297	73,080	6.3%	8.6%
<b>Total Households</b>	25,675	28,708	33,534	11.8%	16.8%
<b>Household Size</b>	2.46	2.34	2.18	(4.8%)	(6.8%)

SOURCE: US Census 2000 and EPR Forecast (2010, 2020)

<sup>1</sup> U.S. Census. 2000. American Factfinder [www.factfinder.census.gov](http://www.factfinder.census.gov).

<sup>2</sup> Economic & Policy Resources, Inc. 2001. Economic & Demographic Forecast: Central Vermont Region 2000-2020  
Central Vermont Regional Plan 2008

**Households, By Age of Householder, 2000-2010 (Washington County)**

<b>Age Group</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>%Change (2000-2010)</b>	<b>Change in # Households (2000-2010)</b>
<b>15-24</b>	1,040	1,116	1,158	11%	118
<b>25-34</b>	3,514	3,402	3,367	-4%	(147)
<b>35-44</b>	5,402	5,315	5,225	-3%	(177)
<b>45-54</b>	5,593	6,083	6,414	15%	821
<b>55-59</b>	1,855	2,230	2,509	35%	654
<b>60-64</b>	1,432	1,634	1,892	32%	460
<b>65-69</b>	1,286	1,348	1,501	17%	215
<b>70-74</b>	1,145	1,197	1,235	8%	90
<b>75-79</b>	1,002	943	955	-5%	(47)
<b>80-84</b>	751	820	870	16%	119
<b>85+</b>	639	683	767	20%	128
<b>Total</b>	<b>23,659</b>	<b>24,771</b>	<b>25,893</b>	<b>9%</b>	<b>2,234</b>

SOURCE: VT Dept of Housing & Community Affairs

increase of 8.6% between 2010-2020.

Between 1970 and 2000, the Region's population increased at an average rate of just 8% while the Region's number of households increased at an average rate of 20%. The reason for the significant difference between population growth and household growth is the increasing population has been distributed into a greater number of smaller households.

The average household size in 2000 was 2.47 people, down from 2.64 people in 1990. The number of households in the Central Vermont Region will increase from 25,675 in 2000 to 28,708 in 2010 and 33,534 in 2020. This is an increase of 16.8% between 2010- 2020. One reason is the average household size is projected to continue to decrease to 2.34 persons in 2010 and 2.18 persons in 2020. The increasing number of households containing a smaller number of people will have a significant effect on housing demand.

Central Vermont will experience substantial changes in the growth and decline of certain age groups between 2000-2010. Most notably, householders between the ages of 25-44 are expected to decline while most of the growth will occur in householders between ages 45-69. There will also be a fairly significant increase in the number of householders over 80 years old.

In 2000, there were 5,287 households with residents aged 65 years or older, representing 21% of all the households in the Central Vermont Region. According to the Washington County Housing Needs Assessment, between 2000-2010 these households are expected to grow by 12.25%.<sup>3</sup> These types of households generally require smaller units with one or two bedrooms and as they age, may need access to housekeeping, personal-care, or medical services.

According to the Vermont Department of Housing and Community Development, "In 2000, more than 1,800 Washington County elderly households had some type of mobility and/or self care limitation. The problem was noted especially for elderly or extra-elderly (age 75+) owner households. However, non-elderly households experienced even higher levels (21% of renter and 35% of owner households). The total number of households with mobility and/or self care limitations represents 17 percent of all Washington County households."

**General Housing Demand by Age Group**

Age Group	Characteristics	Housing Demand
20s	-lower incomes -high mobility -small households	Apartments
30s	-beginning families -small children -low savings -growing income	1 <sup>st</sup> time homebuyer Mobile homes Condos
40s	-growing families -growing income	Step up to larger house Additions, home improvements
50s	-stable housing -empty nest -income peak	Live in existing homes Renovate and improve housing
60s	-end of income producing years	Begin process of "downsizing"
70s	-retirement -reduced income -risk of frailty	Smaller homes Condos Retirement developments
80's/90's	-risk of frailty or dementia -more single (widowed) households than couples	Assisted living At risk of institutional care

SOURCE: VT Dept. of Housing & Community Affairs, VT 2005 Housing Needs Assessment

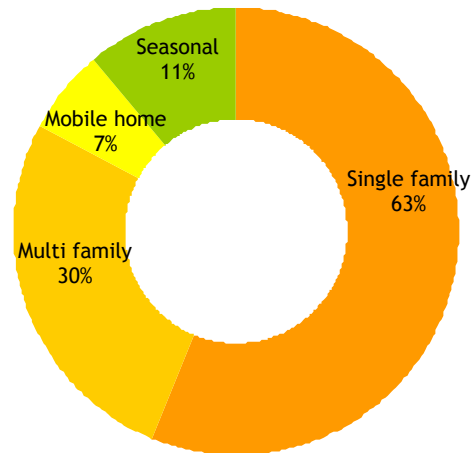
### Number & Type of Housing Units

The last Census found there were 29,912 total housing units in the Central Vermont

<sup>3</sup> VT Department of Housing and Community Affairs. 2005. Washington County 2005 Housing Needs Assessment.

Region (2000 Census). Of this total 3,285, or 11% of the total, are seasonal units leaving 26,627 year-round units that are occupied or available for occupancy. Having 11% of the total housing stock as seasonal, recreational, or occasional use housing is well above the national average of only 3% and points to the strong vacation home market in Central Vermont.

**Composition of Housing Stock, 2000**



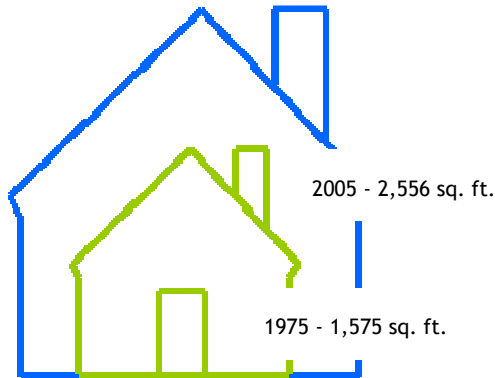
Total housing units = 29,912

Single family homes make up the majority of the housing stock in the Region (63%). Thirty percent (30%)

of the housing stock consists of homes that contain more than one housing unit, for example — condominiums, two-family houses, or apartment buildings, and the remaining 7% are mobile homes. If trends over the last 30 years continue, about

70% of these households will be owners and 30% will be renters. The high cost of housing could push many households out of the home buying market. (See Housing Affordability section)

**Average Home Size 1975 & 2005**



While the average household size is shrinking, the average single-family house size continues to increase. According to the Vermont Finance Agency “the average size of a newly-constructed home has increased dramatically over the past 30 years. According to Census data, in 1975, the average new home in the Northeast measured 1,575 square feet of living space. By 2005, that average new home had grown by 62 percent, to 2,556 square feet.”<sup>4</sup> (For more information see: Land Use & Energy Elements)

One measure of a healthy housing market can be indicated by the vacancy rate. In general, a rental vacancy rate is considered healthy when it is approximately 5% and a healthy ownership vacancy rate is 3%. Any rate below the one considered “healthy” indicates that choices will be limited and prices generally increased. On the other hand, vacancy rates much above 5% for rental units and 3% for ownership units may signify an oversupply of that type of housing or disinvestment in a

<sup>4</sup> Vermont Housing Finance Agency. 2006. Housing Matters Newsletter.

### Central Vermont Housing Supply- 2000

	Number	Percent of Total Units
Year-Round Housing Units	26,627	89%
Seasonal Housing Units	3,285	11%
Occupied Units	25,675	86%
Owner-Occupied Units	17,926	70%
Renter-Occupied Units	7,749	30%
Vacant Units (includes Seasonal)	4,237	14%
Vacancy Rate*		3.6%

\*Vacancy Rate = (Year-Round Units- Occupied Units)/ Year-Round x 100

SOURCE: Census 2000

particular area. According to a housing needs analysis performed by the state, there is concern about the health of Washington County's housing market because at the time of the last Census, it had a rental vacancy rate of 3.3% and an ownership vacancy rate of 1.4%, well below the rates considered healthy (Vermont Dept. of Housing & Community Affairs, 2005).

Any discussion of the quantity of housing units available should also include the quality of those units. One rough measure of the quality of the housing stock is its age. In Washington County, 38.1% of the housing units were built prior to 1939 and only 6% of the units were built since 1999.

### Housing Affordability

Housing costs in Vermont have increased significantly over the last ten years. It is not uncommon for housing prices to rise as wages and income rise, yet throughout Vermont housing costs are rising much faster than income. A few facts from the Vermont Housing Awareness Campaign's "Between a Rock and Hard Place" 2007 Update on housing and wages in Vermont illustrate this issue:

- A Vermont household would need an annual income of \$66,000 to purchase the median-priced single family home (\$197,000). Sixty-seven percent of Vermont's households have incomes below that figure.
- The average Fair Market Rent for a modest, two-bedroom apartment in Vermont reached \$797 in 2006, a 10 percent increase since the year before and a 42 percent increase since 1996.
- A Vermont household would have to earn \$15.34 per hour, or \$31,897 annually,

## Working with the Central Vermont Community Land Trust

Many towns and community groups in the Region have worked with the Central Vermont Community Land Trust (CVCLT) to develop affordable housing to meet the needs of their community.



River Station Apartment, Montpelier

**River Station Apartments:** CVCLT worked closely with the City to gain funding for the project. “The Central Vermont Community Land Trust has played a vital role in helping to address Montpelier’s need for new affordable housing. This project was extremely challenging. It involved a difficult site, a multitude of funding sources, environmental issues, and permitting difficulties. The Central Vermont Community Land Trust’s years of experience and expertise were essential to bringing this project to completion” said George Seiffert, former Community Development Specialist for Montpelier, about working with CVCLT.

**Cabot Senior Housing:** Cabot Senior Housing was developed to allow area elderly residents and past residents to live in town. This project became a reality through the hard work of a community group called Cabot Commons who partnered with CVCLT to build and manage eight units of senior housing in Cabot. According to Sue Carpenter, Board President of Cabot Commons, “This project has been very successful. There is a real internal support system for the residents as well as a great deal of community involvement in providing services and activities for these residents.”



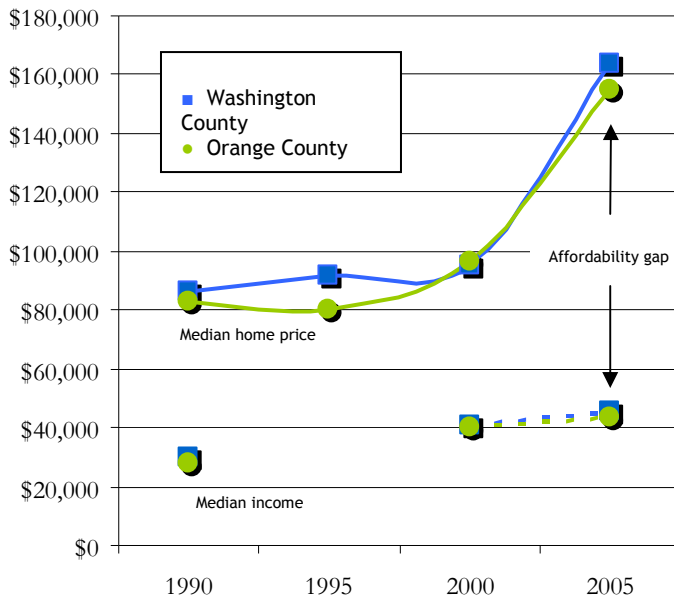
Evergreen Place, Waitsfield

**Evergreen Place:** This project, completed in May 2006, contains 18 units of housing for elderly or disabled residents as well as the senior center and local food bank. It is located within walking distance to the cafés & stores in Waitsfield. All of the units in this project will be affordable to low income households.

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For more information on these projects or on how your community can partner with the CVCLT, call (802) 476-4493

**Median Home Price vs. Median Household Income**



to afford that Fair Market Rent. At least 59 percent of Vermont’s non-farm employees – more than 163,000 people – work in occupations with median wages below that level.<sup>5</sup>

Housing costs are identified as a “burden” by State planning statute (Ch. 117) if they consume more than 30% of the household’s income. In the Central Vermont Region, at the last Census in 2000, 23% of all homeowner households and 36% of all renter households lived in homes that cost more than 30% of the household income. Many of these residents are earning less than the area median income. These

residents include families, schoolteachers, child care workers, and service workers.

In Washington County, the median home price increased by just 10% between 1990 and 2000, but by as much as 73% in the five years between 2000- 2005. In order to afford a median home in Washington County in 2005 a household would need to earn a yearly salary of \$59,169.

According to a Housing Needs Assessment undertaken by the Vermont Department of Housing and Community Affairs in 2005, the gap between the income needed to buy the median priced home and the actual median income of residents in Washing-

**Comparison of Affordable Home Prices and Incomes, Washington County**

	Median Income	Median Home Price	Affordable home based on median income	Income needed to afford median home	Gap between affordable home and median home price	Gap between income needed and median income
<b>2000</b>	\$41,387	\$95,000	\$110,719	\$43,235	\$15,719	\$1,848
<b>2005</b>	\$47,857	\$158,562	\$139,187	\$59,169	(\$19,375)	(\$11,312)
<b>2010</b>	\$54,089	\$192,809	\$115,987	\$88,752	(\$76,822)	(\$34,663)

SOURCE: Vermont Department of Housing and Community Affairs, Washington Co. Housing Needs Assessment

<sup>5</sup> Vermont Housing Council. Between a Rock and a Hard Place. 2006.

**CV Region Housing Cost Burden 1989 & 1999\***

Tenure	Number of burdened households	Percent of total households
<b>Owners</b>		
1989	1878	20%
1999	2459	23%
<b>Renters</b>		
1989	2360	36%
1999	2657	36%

\*Selected monthly owner costs (or gross rent) as a percentage of household income

SOURCE: Housingdata.org (from Census)

ton County is \$11,312 and expected to increase by 306% (to \$34,663) by the year 2010. It should be noted that according to the Washington County Needs Assessment "the estimated 'affordable homes based on median income' decreases in 2010 because the calculation includes expenses beyond the mortgage, such as taxes and insurance which are based on the increasing median home price. This leaves less income available for mortgage payments."

The number of burdened households will rise given the significant increase in median house prices over the last five years. This increasing gap between what families are forced to pay for housing costs and what their incomes afford has several negative side effects on quality of life and the local economy. Burdened households may not be able to afford medical or educational costs. These households also have less disposable income to spend in local stores, restaurants and entertainment venues.

For many low income residents of the Region, homeownership is not an option. In 2005 a household in Washington County would need to earn \$13.15 or \$27,360 annually in order to afford a two-bedroom apartment. In Orange County the 2005 housing wage was \$12.54 or \$26,080 for the same size apartment.

According to Between a Rock and Hard Place, out of the ten occupations employing the most Vermonters only two of them paid median wages above both the Washington and Orange County housing wage. (For more information about jobs in Central Vermont see: Economic Element). The Vermont Department of Housing & Community Affairs estimates that households earning \$38,286 per year (80% of the county median household income) can afford to pay about \$957 monthly for rent (including utilities). There are 5,111 households with incomes below 80% of the county median.

**CV Region Number of Subsidized Rental Units, 2006**

Number of Bedrooms	Total
<b>SRO</b>	39
0	142
1	651
2	254
3	114
4	13
<b>TOTAL</b>	1,213
<b>Elderly or disabled only</b>	(750)
<b>Total unrestricted</b>	584

SOURCE: Vermont Directory of Affordable Housing

In 2005, an estimated 7,058 affordable rental units were available in Washington County with rents below \$978. However, more than half of these units are estimated to be occupied by upper income households (i.e., not low or moderate income) and an additional 5% are assumed to be vacant at any given point in time, leaving only 2,978 available for low-income renters. In 2005, there were an estimated 3,053 very low-income households (those making less than 30% of the county median income, see Table A above) and only 1,213 subsidized rental units in the Central Vermont Region. Seven hundred and fifty of them are restricted to elderly or disabled residents only. According to the Washington County 2005 Housing Needs Assessment this creates an estimated shortage of 2,134 affordable rental units in Washington County.

Many households find more affordable housing farther away from employment centers causing long commutes and reduces the amount of time to spend with family. The cost savings on a home farther from town centers may be deceptive. Commuting costs increase substantially as families move farther away from jobs. These households also have less disposable income to spend in local stores, restaurants, and entertainment venues. (Also see Location of Housing section.)

**Costs of Commuting\***

	<b>40 mile round trip commute</b>	<b>15 mile round trip commute</b>
<b>Monthly Costs</b>	\$404	\$151.5
<b>Yearly Costs</b>	\$4,848	\$1,818

\*Assumptions: commuting 5 days per week x 2008 IRS rate (\$0.505 per mile).

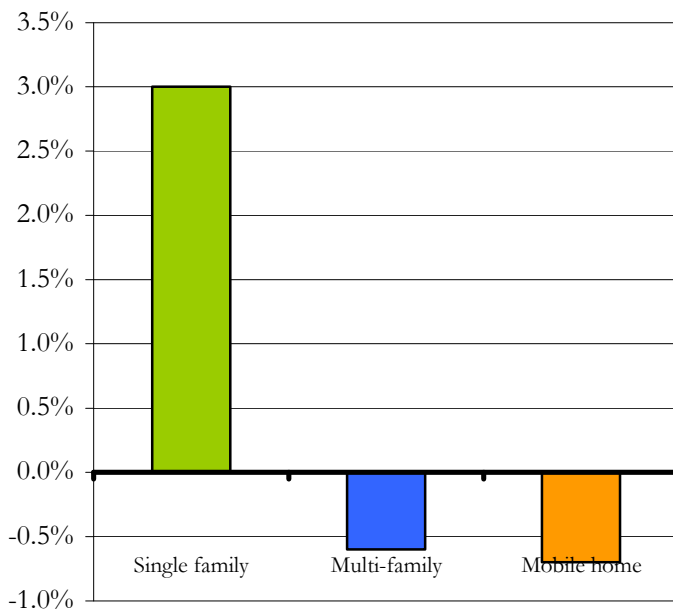
Long commuting times have an impact on more than just quality of life, traffic, air pollution levels, natural resources. (For more information see: Land Use & Transportation Elements) These long commutes also cost residents a significant amount of money. According to the Internal Revenue Service's 2008 standard mileage rate a resident who drives 40 miles round trip per day to work will spend about \$404 per month (\$4,848 per year)<sup>6</sup> on commuting expenses alone, a 15 mile round trip commute would cost significantly less. Current development patterns which locate housing far from jobs and services are costing residents both time and money.

In any market area there is a percentage of the units which are rented or sold at affordable rates, yet they may be in older buildings or in less desirable locations.

<sup>6</sup> Internal Revenue Service. 2008 Standard Mileage Rate. The standard mileage rate for business is based on an annual study of the fixed and variable costs of operating an automobile.

However, in Central Vermont public housing authorities and the community land trust are working to provide our Region with perpetually affordable rental and homeownership units. Affordable housing developers can use Federal and State funding resources in order to subsidize units that will be maintained at affordable rates for income eligible tenants. Affordability covenants or deed restrictions can be added to homeownership units to ensure homes remain affordable for a set period of time, even during re-sale, a mechanism used by community land trust model. (For more information see section: Working with the Central Vermont Community Land Trust.)

**Growth Rate by Housing Type 1990-2000**



**Housing Growth**

During the ten-year period between the last two Censuses, 2,141 homeowner units and 915 rental units were created, representing a growth rate of 13.5% for all occupied housing units. Over this same time period, the total number of single-family units grew while the number of multi-family and mobile home units declined. If this trend continues it could/will present a problem as multi-family and mobile home housing is a necessary option for households that require more affordable forms of housing.

The CVRPC Regional forecast states that “as the Region’s population has grown, population densities in the less dense areas tend to show a pattern of dramatic increase” indicating the more rural towns are experiencing the greatest housing growth. According to data collected by CVRPC, 1,709 building permits for housing have been issued in the Region between 2001 and 2005. Of these permits, only 138 have been for multi-family units, the rest for single-family units. While building permits issued cannot be considered the same as the number of housing units that have actually been constructed, it does give us some idea of the number and type of units that are being produced between Censuses.

Central Vermont is falling just short of the 5-year demand for housing— forecasted at 1,755 housing units. It will be important to at least keep this pace, if not increase it, over the next 15 years to meet projected demand for housing. According to the CVRPC Economic & Policy Resources forecast, 3,890 new housing units will

need to be created between 2005 - 2015.

It should be noted that all projections of future trends are the best guesses of experts and computer models. Anything as complex and dynamic as the Region's housing market must be constantly monitored to identify any changes in supply or demand and respond to them. It is therefore recommended that housing needs analyses be updated at least every five years.

Care should be taken to create the type of units, in both size and price that are needed by the Region's current and future residents. Keeping prices from soaring higher will require not just a raw increase in the number of housing units but the production of specific types of housing units, in the locations that are needed in the Region. The sections above show a growing demand for housing that fits the needs of people ages 45-69 as well as householders over 80 years old.

### **Location of Housing/Density**

In the early twentieth century towns and villages were characterized by compact neighborhoods; yet today much of the housing growth in the Region is happening outside of town and village centers. According to the 2007 CVRPC Northwest Build-Out Study, most municipalities within the study area support 'smart growth' principles as a matter of policy, but have not been able to put them into practice.<sup>7</sup> (For more information about the Northwest Study visit [www.centralvtplanning.com](http://www.centralvtplanning.com))

Low-density scattered development has been a significant concern to many towns in the Region as reflected in their town plans. Most towns now have land use and housing goals that include some version of the following statement: "Goal: The preservation of the Town's historic settlement pattern, defined by compact villages surrounded by rural countryside." (Warren Town Plan 2005) The benefits of developing more dense, compact housing within or close to village and town centers at historic settlement densities are numerous and include:

- decreased land costs due to smaller lot sizes
- decreased development costs due to proximity to existing infrastructure
- increased opportunities to develop a variety of housing options for different lifestyles
- decreased automobile dependency due to proximity to amenities such as schools, shops, services and jobs
- increased viability of mass transportation
- preservation of natural resources such as agricultural land and water resources.<sup>8</sup>

<sup>7</sup> Central Vermont Regional Planning Commission. 2007. CVRPC Northwest Build-out Study Summary Report.

<sup>8</sup> Local Government Commission and U.S. EPA. 2003. Creating Great Neighborhoods: Density in Your Community.

In spite of these benefits, rural municipalities continue to see higher housing growth than larger communities with the infrastructure available to support more dense growth. While it is widely believed that this is driven by market forces/consumer preference, that perception may not be the entire story. In fact, a 2005 survey by the Vermont Forum on Sprawl concluded that 80% of Vermont residents believe that "action should prevent sprawl," and, more surprisingly, that 33% of Vermonters would choose to live in an urban/village setting over a rural one if such a choice was available. This latter figure represents a 65% increase over the number making this choice in a 1998 poll.

Local regulations and attitudes may be compounding the problem as well. GIS "Density Sampling", conducted as part of the Northwest Build-out Project indicated that, in many traditional village and urban areas, allowable densities are often considerably less than that displayed by existing neighborhoods. NIMBY-ism (not-in-my-back-yard) has also been cited as a factor occasionally inhibiting denser new development.

Rural communities can also do more to promote compact housing by providing density bonuses and other incentives for "clustered" development, or finding suitable locations for village expansion or the development of new villages and "rural hamlets." (For more information on residential development patterns see Land Use Element)

In addition to the cost of land, there are other factors that affect the real cost of housing. The fact that housing development is occurring farther away from village and town centers also generally means that people are located farther from the sources of employment. Over the ten years between 1990 and 2000, the percentage of Central Vermont Region residents who drive 60 minutes or more roundtrip to work each day increased from 22% of working residents in 1990 to 27% of working residents in 2000. (See Housing Affordability section.)

In May 2006 the Growth Centers bill (S.142) was approved by the State legislature. CVRPC has endorsed the growth centers concept for over a decade and this legislation has created a new process for the designation of growth centers. According to the Vermont Growth Center Planning Manual, a growth center is "a compact area planned for concentrated, mixed-use development." Like the Village, Downtown and New Town Center designation programs, the Growth Center program offers financial and regulatory incentives to promote planned growth, including housing.

### **Homelessness & Transitional Housing**

Homelessness in Central Vermont is growing yet it is a problem which is not easily tracked. Homeless persons are not counted in the Census and many times they do not seek assistance or shelter at local facilities. Some 'couch surf' at homes of friends and family, some seek shelter in tents or in their cars. Others may find shelter in abandoned lots or buildings.

Currently there is one overnight shelter in Central Vermont, the Good Samaritan Haven in Barre. It operates on a first-come-first-serve basis and is open from 6 p.m. to 7 a.m. in the winter and from 7 p.m. to 7 a.m. in the summer. In addition to the overnight shelter there is one transitional housing site. Transitional housing provides the bridge between homelessness and permanent housing. Good Neighbors offers both short term housing and case management to assist families transitioning from homelessness into permanent housing.

According to the Washington County Needs Assessment average stays at the Good Samaritan Shelter have dramatically increased in the last 10 years. In 1998 the average stay was between eight days to two weeks, in 2004 the average stay was two months. More people who are seeking shelter are not transient but are local Vermonters who are working multiple jobs and can not afford rent.

### **Fair Housing Laws & Municipal Responsibility**

State and Federal housing laws help protect against housing discrimination. Under the Federal Fair Housing Act and its 1988 amendments, individuals may file complaints alleging housing discrimination on the basis of race, color, national origin, religion, gender, handicap, or familial status. Individuals may also allege related acts of discrimination that are governed by other federal laws such as the Civil Rights Act of 1964. Vermont law (9 VCS 4503) prohibits any person from engaging in unfair housing practices such as the refusal to sell or rent, as well as many other actions involved in the advertisement, financing, and brokering of a dwelling.

A municipality has fair housing responsibilities regardless of whether or not the Federal government has funded the activity that is the basis for the complaint. A fair housing violation does not require a discriminatory intent; a violation can be found simply because municipal officials carried out regular activities in a routine way and failed to recognize their special fair housing responsibilities. In addition Chapter 117 section 4412 outlines required provisions and prohibited effects by which municipalities must abide.

Municipalities carry out four broad categories of activities that affect housing. Each can trigger municipal fair housing responsibilities:

- Regulatory activities – When a municipality enacts and administers regulations (e.g. zoning or building codes) that affect existing or potential residential properties;
- Provision of services – When a municipality provides routine services in residential areas or to residents;
- Provision of subsidies – When a municipality offers financial incentives (e.g. grants, loans, or loan guarantees) or special services (e.g. infrastructure projects or housing rehabilitation services) to residential property owners or to residents; and
- Proprietary activities – When a municipality buys or sells real property, particularly if the property was used or will be used as a residence.

Under the Fair Housing Act, a person who believes that he or she is a victim of housing discrimination may file either a complaint with the Department of Housing and Urban Development (HUD) or a lawsuit in federal or state court. If a municipality must defend itself against a complaint based on the Fair Housing Act, or if it is found to have violated the Act, the costs can be considerable. For more information on Fair Housing laws, visit the HUD website at <http://hud.gov>.

## MEETING CURRENT & FUTURE NEEDS

### Advocacy & Housing Committees

In February 2006, the Central Vermont Economic Collaborative, of which CVRPC is a member, initiated a Regional summit called "Housing Strategies 2006". Seventy-five Central Vermont residents attended this meeting and many of them volunteered to be on one of three task forces in order to work on the following issues:

- Planning / Zoning / Permitting
- Incentives to create or purchase housing
- Public Awareness / Education / Involvement

Each task force has developed strategies for implementation that could foster increased housing. The Planning/Zoning/Permitting Committee (of which CVRPC is a member) created a GIS model to identify land available for housing development within towns with municipal sewer and water systems. The Incentives group identified five financial incentives which currently do not exist in Central Vermont which would benefit the creation, rehabilitation and purchase of homes. They are: 1) development of low-interest loans for landlords to renovate existing apartments, 2) develop more incentives/tax breaks/abatements/credits and assistance to attract the private sector to develop housing within existing infrastructure, 3) expand assistance for accessory apartment conversion, 4) develop community support for

creating mixed uses and mixed housing types, and 5) develop employee pre-tax house savings accounts. The Public Awareness/Education/Involvement committee developed an educational flyer and compiled a comprehensive list of media contacts and other forms of information outlets. Currently, the Collaborative is working on a housing guidebook (entitled "The Central Vermont Housing Menu") combining the efforts of all committees.

The Mad River Valley Housing Coalition (MRVHC) is organized as a not-for-profit housing group and continues to work on the following projects in the Fayston, Waitsfield and Warren area:

research and develop an accessory apartment program,  
implement the recommendations of the Mad River Housing Study;  
support local housing projects;  
educate the public on local housing needs.

The Montpelier Housing Task Force (MHTF) was organized in 1999 to assist with the preservation and enhancement of residential opportunities in Montpelier for households of all income levels. Working with community residents, City staff and elected officials, landlords and financial institutions, and community organizations, recent accomplishment of the task force include:

- creation of a City housing trust fund,
- implementation of an accessory apartment program,
- recommended changes to municipal ordinances
- conducted public outreach and education,
- continuation of tracking City housing data.

Local housing groups have proven effective at addressing local housing needs and can be a valuable resource in assisting town select boards and planning commissions in decision making. Yet no single municipality acting alone can address the Region's housing needs. All 23 cities and towns can work together in advocacy and partnership with other housing organizations (see CVCLT feature on p. 5) in order to meet current and future housing needs in sustainable ways. The Regional Housing Distribution Plan, as detailed below, is one way the Region's municipalities can continue to work cooperatively towards this important goal.

### **Regional Housing Distribution Plan**

The Regional Housing Distribution Plan is a pro-active Regional approach developed by CVRPC and designed to assist local towns in their planning for housing. It is a critical step in the Region's on-going effort to address the housing needs of Central Vermont residents. Given the interdependent economy and society of the Region,

the housing needs of the Region affect every community. The purpose of the Housing Distribution Plan is to establish a long-term vision for Central Vermont and is to be used to measure progress.

The number of housing units for which each town is expected to plan was derived from the report titled Economic and Demographic Forecast: Central Vermont Planning Region 2000-2020 prepared by Economic and Policy Research, Inc (EPR) for CVRPC. In the year 2000 each town contributed a certain percentage of housing units to the Regional total. The EPR forecast indicated that the larger towns in our Region, with infrastructure capacity, are projected to contribute lower percentages to the Regional housing total as the year 2020 approaches. (This is in part due to a combination of factors including land costs are cheaper in more rural areas, causing an increase in scattered residential development outside of town and village centers. This pattern of decreasing population in our larger towns has been the basis for future forecasts.) Therefore, the Housing Distribution Plan was formulated with the aim to ensure that all towns continue to contribute similar percentages of the Regional total, or more, as they were in the year 2000 to fulfill the needs of the future. The Regional Housing Distribution Plan results in planning for a total of 8,835 new housing units in Central Vermont between 2000 and 2020. (See Appendix)

Under § 4347 of Chapter 117, the State mandates CVRPC to plan for anticipated growth and promote the development of housing suitable to the needs of the Region. In § 4348a, the State also mandates that the Regional plan housing element "identifies the need for housing for all economic groups in the Region and communities." Therefore the Regional Housing Distribution Plan is a method to be used by municipalities, in conjunction with information contained within this Housing Element, to help meet the future housing demand.

- The Regional Housing Distribution Plan is intended to be used by municipalities when updating their land use plans and regulations.
- Town Plans adopted after January 1, 2009 are expected to incorporate this Housing Distribution Plan into their town plan housing element.
- The Regional Planning Commission has established a town-by-town housing distribution plan at least 15 years into the future. The formula and allocation will be reviewed and updated with each Regional Plan's five year update.
- Town plans shall contain a detailed map or maps of the town showing the town's preferred locations for future housing units – consistent with current or proposed zoning\* – for 80 percent of the anticipated 10 to 15

**Regional Housing Distribution Plan**  
 Number of net, year-round, housing units to be planned for per municipality

<b>Municipality</b>	<b>2000-2004</b>	<b>2005-2009</b>	<b>2010-2014</b>	<b>2015-2020</b>	<b>TOTAL</b>
Barre City	110	163	199	295	767
Barre Town	107	199	268	382	956
Berlin	112	139	125	116	492
Cabot	37	43	23	57	160
Calais	40	100	88	118	346
Duxbury	54	82	90	106	332
E. Montpelier	74	94	87	206	461
Fayston	48	55	89	134	326
Marshfield	44	55	46	72	217
Middlesex	76	68	84	151	379
Montpelier	97	206	177	299	779
Moretown	60	86	98	129	373
Northfield	62	138	113	197	510
Orange	31	37	40	53	161
Plainfield	18	28	22	42	110
Roxbury	13	15	25	36	89
Waitsfield	73	75	76	88	312
Warren	85	87	69	143	384
Washington	24	37	38	51	150
Waterbury	109	138	148	269	664
Williamstown	84	131	140	184	539
Woodbury	37	33	57	63	190
Worcester	35	26	24	53	138
<b>TOTAL</b>	<b>1,430</b>	<b>2,035</b>	<b>2,126</b>	<b>3,244</b>	<b>8,835</b>

year housing demand. ("Demand" is the difference between the number of units at the time of town plan approval and the Housing Distribution number at least 10 years thereafter.)

- Town plans shall also provide mapping updates that identify the locations and number of housing units created in the town since the previous town plan adoption.
- Towns and cities are required to demonstrate the community's intent to meet the proposed housing unit numbers laid out in the Housing Distribution Plan or to describe in detail the obstacles that make attainment impossible. CVRPC will consider the planning effort to encourage housing development in relation to the Housing Distribution Plan when approving a municipal plan.
- CVRPC can and will work with municipalities to overcome any local barriers to housing production that prevent attainment of the housing unit numbers, and suggest programs of local actions to address those barriers. Towns unwilling to implement programs to address barriers to housing may have their plans denied Regional approval.
- The Regional Housing Distribution Plan is not proposing quotas that municipalities must achieve within the time frame of their next municipal plan update; rather it is to identify the locations where the Region welcomes and encourages the housing residents need.

\*For towns without zoning bylaws: Town plans shall contain a detailed map or maps of the town showing the town's preferred locations for future housing units consistent with the town plan's housing goals and policies and be compatible with other plan elements as outlined in § 4382 "the plan for a municipality." (See Appendix.)

*Note:* The Distribution Plan total numbers are somewhat higher than the actual projected unit totals for the Region, as well as for some individual municipalities. The Distribution Plan numbers are not meant to replace the projections that appear elsewhere in this Plan, but rather are intended to ensure that communities plan for potential demand.

## **HOUSING RESOURCES**

### Advocacy

- Vermont Affordable Housing Coalition. [www.vtaffordablehousing.org](http://www.vtaffordablehousing.org). Organization working to promote awareness and policies for affordable housing.

- Vermont Coalition to End Homelessness. [www.helpingtohouse.org](http://www.helpingtohouse.org). Organization working to monitor the needs and stream line the services and housing.

#### Data Sources

- American Factfinder. [www.factfinder.census.gov](http://www.factfinder.census.gov). Data base of Regional and national statistics.
- Vermont Housing Data. [www.housingdata.org](http://www.housingdata.org). Data base of Vermont including a directory of affordable housing, housing profiles and policy resources.

#### Guides

- Affordable Housing Design Advisor. [www.designadvisor.org](http://www.designadvisor.org). U.S. Department of Housing and Urban Development website which includes tools, resources, ideas and a guide to affordable housing design.
- Central Vermont Housing Resource Guide. [www.centralvtplanning.org](http://www.centralvtplanning.org). A guide to renters and homeowners looking for information about subsidized housing; mobile homes; and mortgage and home improvement financing. Hard copies are available at CVRPC Offices, 29 Main Street, Montpelier.
- Housing and Vermont's School Enrollment, VHFA Issues Paper. [www.vhfa.org](http://www.vhfa.org). Explores the relationship between home building and school enrollment levels. Includes a guide to help communities make decisions about the impact of housing development on school enrollment.
- HUD's Regulatory Barriers Clearinghouse. [www.huduser.org/rbc/](http://www.huduser.org/rbc/). U.S. Department of Housing and Urban Development's guide to solutions to state and local regulatory barriers to affordable housing.
- Vermont Housing Needs Assessment Guide. [www.housingdata.org](http://www.housingdata.org). Guide to help community groups determine the need for affordable housing within their cities or towns.

#### Organizations

- Central Vermont Community Land Trust. [www.cvclt.org](http://www.cvclt.org). Organization working to develop and manage affordable rental and homeownership housing opportunities in Central Vermont.
- Vermont Forum on Sprawl. [www.vtsprawl.org](http://www.vtsprawl.org). Organization dedicated to promoting research-based smart growth. Includes resources to assist towns with including density and affordable housing.

## HOUSING GOALS, POLICES & ACTIONS

### Goals:

1. To promote the development of housing opportunities for all residents of the Region, including and especially, affordable, elderly, and special needs housing.
2. To encourage innovative planning, design, and development of housing which minimizes its costs, energy consumption, and environmental impacts.
3. To promote preservation of the existing housing stock and the development of future housing in the village/town and employment centers of the Region, or those areas designated as Growth Centers.
4. To support the coordination between public, private, and non-profit agencies involved with planning, financing, and developing affordable housing.
5. Encourage large employers to explore and implement employer assisted housing.

### Policies:

1. The Region's towns, non-profits, and state agencies should work collaboratively to address the Region's housing needs.
2. Municipal plans should assess the community's ability to meet the goals set out in the Regional Housing Distribution Plan.
3. Municipalities should encourage housing at the maximum densities allowed by local plans and regulations and at densities at or above those of their traditional/existing neighborhoods.
4. Municipalities should seek to ensure at least 20 percent of the housing stock is affordable, as defined by 24 VSA, Chapter 117, Section 4303.
5. The majority of new housing should be constructed in town centers and designated growth centers.
6. The Region's existing housing stock should be preserved and renovated. Adaptive re-use of older and historic buildings should be encouraged especially in town centers.
7. Housing units that are affordable to households below the area median income

and housing near employment centers should be encouraged.

### **Actions**

- Assist towns in finding the resources needed to carry out housing needs analyses to identify the specific types of housing most needed by the community.
- Provide communities with the tools and resources needed to implement the Regional Housing Distribution Plan.
- Encourage the adoption of local land use regulations and bylaws that allow concentrated development where appropriate infrastructure can be made or is available.
- Review town plans to assure that all towns in the Region have a housing element that identifies housing issues and outlines steps through which housing needs will be addressed.
- Assist towns with the process of designating growth centers
- Help towns to identify potential partners for affordable housing development.
- Continue advocating for state policies and funding initiatives that increase housing opportunities for the Region's residents.
- Make Geographic Information System technology and other tools available to communities so they may analyze the impact of existing and/or proposed zoning policy on the potential for housing development.
- Continue support of local housing groups.
- Promote the density building land use strategies discussed in this Chapter and in the Land Use Element as a matter of course through our technical assistance programs.
- Provide municipalities with copies of "The Central Vermont Housing Menu" when completed.
- Actively participate in the Act 250 process to support appropriate housing development.
- Actively support the economic incentives identified by the Central Vermont Eco-

conomic Collaborative (see page Advocacy & Housing Committees section.)

- Continue to assist any municipalities which have not yet adopted the 2004 housing-related changes to 24 VSA, Chapter 117.
- Encourage towns to develop a streamlined permitting process for housing along with density bonuses and lowering of impact fees in growth centers, village centers and downtowns, and other areas where housing growth is desired.