

Housing

Housing is important because it

- ❖ *Answers the basic human need for shelter of people and their personal property,*
- ❖ *Helps to define the character of neighborhoods and communities,*
- ❖ *Is the largest expense borne by most households, and*
- ❖ *For most homeowners, constitutes a large portion of household wealth.*

Residential location is important because it

- ❖ *Influences a household's access to a particular mix of employment, commercial, social, recreational, and other opportunities,*
- ❖ *Defines a household's eligibility for local government services (especially education),*
- ❖ *Helps to define people's sense of community, and*
- ❖ *Affects the types and levels of impacts on our environment.*

This chapter of the Regional Plan first examines the current conditions affecting the demand for and supply of housing, identifies 2010 housing targets, discusses several specific housing issues, and recommends housing policies for Chittenden County.

Existing Conditions

Chittenden County has almost one-fourth of Vermont's population and households and one-fifth of Vermont's elderly residents and people with a disability (see Table 7-1). More than half of the County's households are family households and over one-fourth are single-person households.

The County also contains a large share of Vermont's housing supply (see Table 7-2). In 2000, more than one-fifth of Vermont's year-round housing units and over one-fourth of its occupied, year-round rental units were in Chittenden County. The vacancy rate of the County's year-round housing was less than two percent, less than half the vacancy rate of the State as a whole. Owner-occupied housing represents two-thirds of Chittenden County's occupied housing units and renter-occupied housing represents one-third.

Detached single-unit housing makes up over half of Chittenden County's housing (see Table 7-3 and Table 7-4). Except for mobile homes, the County has greater shares of other housing types than does Vermont as a whole. Most of the County's existing housing is located in the Metropolitan and Transition Planning Areas (see Table 7-5). The County's housing stock also tends to be newer than that of the State as a whole (see Table 7-6).

**Table 7-1
POPULATION & HOUSEHOLDS, 2000**

	Chittenden County	Vermont	Chittenden County as a % of Vermont
Population	146,571	608,827	24.1%
Persons 65+ Years Old	13,780	77,510	17.8%
Noninstitutionalized Persons with a Disability	18,331	97,167	18.9%
Households	56,452	240,634	23.5%
Family Households	35,168	157,763	22.3%
Single-Person Households	14,732	63,112	23.3%

SOURCE: U.S. Bureau of the Census, Census 2000, Tables DP-1 & DP-2.

**Table 7-2
HOUSING SUPPLY, 2000**

	Chittenden County	Vermont	Chittenden County as a % of Vermont
Year-Round Housing Units*	57,573	251,322	22.9 %
Occupied Units	56,452	240,634	23.5 %
Owner-Occupied Units	37,292	169,784	22.0 %
Renter-Occupied Units	19,160	70,850	27.0 %
Vacancy Rate**	1.9%	4.3%	

* Does not include seasonal, recreational or occasional use units (Chittenden County = 1,291; VT = 43,060).

** Vacancy Rate = (Year Round - Occupied) / Year Round X 100

SOURCE: U.S. Bureau of the Census, Census 2000, Table DP-1.

**Table 7-3
HOUSING TYPES, 2000***

Housing Type (Units in Structure)	Chittenden County		Vermont	
	Number	Percent	Number	Percent
Single Unit Detached	32,847	55.8%	193,229	65.6%
Single Unit Attached	4,005	6.8%	10,080	3.4%
Mobile Home	2,644	4.5%	22,631	7.7%
2 Units	4,968	8.4%	21,180	7.2%
3-4 Units	5,242	8.9%	18,775	6.4%
5-9 Units	4,663	7.9%	15,155	5.1%
10-19 Units	1,506	2.6%	4,553	1.5%
20+ Units	2,980	5.1%	8,105	2.8%

* Includes seasonal, recreational or occasional use units (Chittenden County = 1,291; VT = 43,060).

SOURCE: U.S. Bureau of the Census, Census 2000, Summary File 3.

**Table 7-4
HOUSING TYPES BY MUNICIPALITY, 2000
(Number of Dwelling Units in Structure)**

Area	1 Dwelling Unit*		2-4 Dwelling Units		5+ Dwelling Units		Total	
	Number	%***	Number	%***	Number	%***	Number	%***
Bolton	336	91.3%	18	4.9%	14	3.8%	368	0.7%
Buel's Gore	6	100.0%	0	0.0%	0	0.0%	6	0.0%
Burlington	6,264	39.4%	5,085	32.0%	4,536	28.6%	15,885	28.1%
Charlotte	1,194	93.4%	84	6.6%	0	0.0%	1,278	2.3%
Colchester	4,580	74.5%	925	15.1%	639	10.4%	6,144	10.9%
Essex Town**	5,237	74.7%	857	12.2%	919	13.1%	7,013	12.4%
Hinesburg	1,432	89.6%	119	7.4%	48	3.0%	1,599	2.8%
Huntington	660	95.1%	29	4.2%	5	0.7%	694	1.2%
Jericho	1,625	92.8%	95	5.4%	31	1.8%	1,751	3.1%
Milton	3,081	92.2%	218	6.5%	43	1.3%	3,342	5.9%
Richmond	1,257	83.6%	163	10.8%	84	5.6%	1,504	2.7%
St. George	259	99.2%	2	0.8%	0	0.0%	261	0.5%
Shelburne	2,191	83.2%	219	8.3%	222	8.4%	2,632	4.7%
South Burlington	4,282	67.6%	613	9.7%	1,437	22.7%	6,332	11.2%
Underhill	1,002	95.0%	46	4.4%	7	0.7%	1,055	1.9%
Westford	686	94.6%	36	5.0%	3	0.4%	725	1.3%
Williston	2,500	85.6%	262	9.0%	159	5.4%	2,921	5.2%
Winooski	1,016	34.5%	1,160	39.4%	768	26.1%	2,944	5.2%
County Total	37,608	66.6%	9,931	17.6%	8,915	15.8%	56,454	100.0%

* Includes attached, detached, mobile homes, RVs, & boats. **Includes Essex Junction.

***% = Percent of Municipal total (Except the percents in the County Total row are percent of the County total).

SOURCE: U.S. Bureau of the Census, Census 2000, STF 4, HCT17 supplemented with personal knowledge of Buel's Gore.

Table 7-5
HOUSING INVENTORY IN PLANNING AREAS, 2004

Planning Area	Housing Type					
	Single Family			All Other		
	Number	% of Total Housing Units in Planning Area	% of Total Single Family Housing Units	Number	% of Total Housing Units in Planning Area	% of Total All Other Housing Units
Metropolitan	10,642	31.9%	29.3%	22,731	68.1%	78.1%
Transition	9,499	70.9%	26.1%	3,890	29.1%	13.4%
Enterprise	114	92.7%	0.3%	9	7.3%	0.0%
Village	3,822	75.4%	10.5%	1,264	24.9%	4.3%
Rural	12,256	91.1%	33.7%	1,194	8.9%	4.1%
Total	36,333	55.5%	100.0%	29,088	44.5%	100.0%

SOURCE: CCRPC, Housing Points Database, 2004.

Table 7-6
AGE OF HOUSING STOCK, 2000*

Year Structure Built	Chittenden County		Vermont	
	Number	Percent	Number	Percent
1999 to March 2000	1,252	2.1%	5,212	1.8%
1995 to 1998	3,340	5.7%	14,438	4.9%
1990 to 1994	4,866	8.3%	20,546	7.0%
1980 to 1989	10,706	18.2%	50,986	17.3%
1970 to 1979	11,032	18.7%	51,018	17.3%
1960 to 1969	7,128	12.1%	30,486	10.4%
1940 to 1959	8,185	13.9%	33,411	11.3%
1939 or Earlier	12,355	21.0%	88,285	30.0%

* Includes seasonal, recreational or occasional use units (Chittenden County = 1,291; VT = 43,060).

SOURCE: U.S. Bureau of the Census, Census 2000, Summary File 3.

Chittenden County's share of the State's housing supply is increasing. From 1990 to 2000, the County's total housing units increased at a higher rate than Vermont, representing over one-fourth of the State's total housing growth (see Table 7-7). The number of occupied units increased more than the number of total units, evidence of a tightening housing market.

Despite the growth in housing supply, Chittenden County experienced even greater growth in the factors affecting the demand for housing (see Table 7-8):

- ❖ Almost one-third of Vermont's 1990-2000 population growth and over one-fourth of the State's growth in households occurred in Chittenden County.
- ❖ Employment growth in the County represented more than 40 percent of the State's growth. Chittenden County's function as an employment center dramatically affects the County's housing market. In 2000, there were 85 jobs in the County for every 100 residents. This is extraordinarily high when compared with the 1999 U.S. average of only 41 jobs for every 100 residents. The 2000 Census reported that fully 21 percent of the County's workforce resided outside of the County, while only seven percent of its residents worked outside of the County.
- ❖ The County's growth in per capita income was over one-fifth larger than the State's growth; and
- ❖ The aging of the County's population (see Tables 5-7 and 5-8) increases the demand for senior housing. In the future, greater numbers of seniors from Vermont and elsewhere may move to the County because of its medical and social services and low crime.

**Table 7-7
1990-2000 GROWTH IN HOUSING SUPPLY**

	Chittenden County		Vermont	
	Number	Percent	Number	Percent
Total Housing Units	6,769	13.0%	23,168	8.5%
Occupied Housing Units	8,013	14.2%	29,984	14.2%

SOURCE: U.S. Bureau of the Census, Census 2000, Table DP-1; Census 1990, Report CH 1-47, Table 1.

**Table 7-8
1990-2000 GROWTH IN FACTORS AFFECTING HOUSING DEMAND**

	Chittenden County		Vermont	
	Number	Percent	Number	Percent
Population	14,810	11.2%	46,069	8.2%
Households	7,977	16.5%	29,984	14.2%
Employment*	10,295	14.8%	23,812	11.1%
Per Capita Income*	\$7,899	37.6%	\$6,484	35.8%

*Employment growth and Per Capita Income growth is for 1990-1998.

SOURCE: U.S. Bureau of the Census, Census 2000, Table DP-1; Census 1990, Report CP 1-47, Table 1; *County and City Data Book: 2000*, Table B.

The gap between the supply and demand for housing in Chittenden County translates into limited housing choices and rapidly increasing housing costs. Owner-occupied housing costs are increasingly higher in Chittenden County than in Vermont as a whole (see Table 7-9) and rental housing costs are higher in the County than in many nearby counties (see Table 7-10).

Income growth for the County's households has not kept pace with these higher housing costs.⁷⁻¹ In the 1990s, increased numbers of the County's households (both homeowners and renters) devoted more than 30 percent of their household income to housing (see Table 7-11).⁷⁻²

The County's housing shortage does not affect all households equally. Households lacking high incomes can afford only a limited portion of the region's housing supply and hence have fewer housing choices in terms of location, type, size, and quality. Households that need housing with special characteristics or features (such as large households and those with seniors, people with disabilities, renters, first-time homebuyers, and single-persons) have greater difficulty in finding suitable housing. Many households are forced to seek housing in other counties, resulting in longer commutes and increased growth and housing costs in rural areas.

The housing shortage generates immediate and long-term threats to our quality of life:

- ❖ Less Disposable Income – High housing costs reduce a household's ability to buy other goods and services;
- ❖ Threat to Prosperity – High housing costs discourage existing employers from expanding and new employers from locating here;
- ❖ Reduced Time for Family and Friends – The longer workday resulting from extended commutes erodes our free time; and
- ❖ Impaired Environmental Quality – The shortage of housing convenient to job centers necessitates the building of housing in rural locations. Such housing (1) requires longer commutes (increasing congestion and degrading air quality) and (2) promotes a pattern of growth counter to this *Plan's* land-use policies.⁷⁻³

**Table 7-9
1998-2004 MEDIAN HOME PRICES***

Year	Chittenden County	Vermont	Chittenden County as a % of Vermont
2004	\$215,000	\$160,000	134.4 %
2001	\$161,460	\$129,000	125.2 %
2000	\$145,000	\$117,000	123.9 %
1999	\$132,000	\$110,000	120.0 %
1998	\$129,000	\$109,900	117.4 %

* Sales prices are based on VHFA analysis of 2001 Property Transfer Tax Data of primary residences including single-family homes, condominiums, and mobile homes with land. Transfers under \$10,000 were deleted based on a random sample of contacts with town clerks indicating that transfers were primarily not arm's length transactions. Transfers also were not included if the sale price was less than 60% of the list value, indicating that the transaction was not arm's length or that the property was in need of considerable rehabilitation.

SOURCE: VHFA, "Chittenden County Fact Sheet," 2004 & 2004.

**Table 7-10
MEDIAN RENTAL HOUSING COSTS, 2005***

Rental Unit Size	Chittenden, Franklin, & Grand Isle Counties	Addison County	Lamoille County	Washington County
1 Bedroom	\$670	\$599	\$569	\$544
2 Bedroom	\$848	\$711	\$678	\$710
3 Bedroom	\$1,111	\$943	\$928	\$955
4 Bedroom	\$1,337	\$1,249	\$1,189	\$1,025

* Median Rental Housing Prices are based on HUD's 2005 median rents.

SOURCE: VHFA, Fact Sheets for Chittenden County, Franklin County, Grand Isle County, Addison County, "Lamoille County, & Washington County 2005.

**Table 7-11
HOUSING COST BURDEN, 1989 & 1999***

	Households			
	Chittenden County		Vermont	
	Number	Percent	Number	Percent
Owners Who Pay				
30.0 to 34.9% of Income				
1989	1,582	7.2%	10,339	11.6%
1999	2,011	7.5%	7,286	6.9%
35.0+% of Income				
1989	2,664	12.1%	8,414	9.4%
1999	3,715	13.8%	17,207	16.2%
Renters Who Pay				
30.0 to 34.9% of Income				
1989	1,392	8.2%	5,343	8.6%
1999	1,662	8.8%	5,400	8.0%
35.0+% of Income				
1989	5,516	32.4%	18,922	30.6%
1999	6,250	33.1%	19,808	29.5%

*Selected monthly housing ownership costs (or gross rent) as a percentage of household income.

SOURCE: U.S. Bureau of the Census, Census 2000 Table DP-4; Census 1990 C90STF3A.

In 2002, the Chittenden County Housing Task Force (a panel of housing experts and local business and government leaders convened by CCRPC) concluded that we need to reduce the County's housing shortage by building more housing.⁷⁻⁴ The Task Force identified three major factors that contribute to the County's shortfalls in housing production, which repeatedly had been identified in previous studies of housing in Chittenden County, Northwest Vermont, and Vermont:

- ❖ For more housing to be built and built more affordably, land-use regulations need to permit a wide range of housing types and increased housing densities.
- ❖ Housing requires suitable infrastructure (e.g., roads/transit, sanitary sewers/septic systems, water supply systems/wells, storm water facilities, and utilities).
- ❖ Local and State permitting decisions need to be timely and fair.

Drawing from Vermont-based housing studies, the Task Force identified initiatives that may be undertaken by State, regional, and local governments to promote housing production (see Table 7-12). Housing developers also may take actions to increase the supply of housing and to curb housing costs:

- ❖ Improve coordination with municipalities especially before submitting applications;
- ❖ Increase the use of development options that take advantage of design flexibility and density bonuses in local regulations (such as clustering and planned unit development);
- ❖ Construct smaller dwelling units at greater densities;
- ❖ Construct more multifamily dwellings; and
- ❖ Create more mixed-income developments by collaborating with affordable housing partners to access subsidies and integrate affordable housing into market-rate developments.

The State authorizes CCRPC to plan for anticipated growth in the County so that development occurs in locations that are suited to best preserve and utilize Vermont's resources. CCRPC's planning for the County is advisory: The Commission is not authorized to enact land-use regulations nor does it allocate funds for the construction of key infrastructure. The State authorizes the County's 19 municipalities to manage development through regulation and infrastructure investments. However, no single municipality acting alone can successfully address the County's housing shortages. To succeed, CCRPC and the County's 19 communities will need to partner with one other (as well as with the State, the private sector, and housing organizations) to coordinate our response to this common problem.

Housing Needs Forecast

The need for housing units is determined by the demands of households. In recent years, the number of households in the County has been growing at a higher rate than its population (see Table 7-8). The average size of households also has decreased (see Figure 5-4), effectively requiring more housing units to house the same number of people.

People form different sizes and types of households at different stages in their lives. In the future, even if the County contained the same total number of people, those people would likely form different numbers of different types of households from those that exist now. These households would demand different amounts of different types of housing units.

**Table 7-12
INITIATIVES TO PROMOTE GREATER HOUSING PRODUCTION
IDENTIFIED BY THE 2002 CHITTENDEN COUNTY HOUSING TASK FORCE ***

Issue Addressed	INITIATIVES IMPLEMENTED PRIMARILY	
	By Local/Regional Entities	By the State
Local Permit Process	Workforce Housing Coalition / Housing Endorsement Criteria Development Review Boards Fast-Track Review Fee Waivers	Unified Local/Regional/State Reviews Legislative Reform of Chapter 117**
Local Zoning	Local Rezoning to Permit Affordable Housing Types, Increased Densities, & Compact Settlement Patterns Use Impact Fees Instead of Development Timing Regulations Stronger Regional Plan Policies	Legislative Reform of Chapter 117**
Act 250 Process	Use Regional Planning Commission's Act 250 Party Status to Support Worthy Projects Workforce Housing Coalition/ Housing Endorsement Criteria	Legislative Reform of Act 250**
Housing Supply Distribution	Regional Workforce Housing Allocation Higher Ed Institutions Provide More On-Campus Housing for Students	Live-Near-Work Subsidies
Infrastructure Costs	Use Regional Planning Commission as an Info Clearinghouse on Alternative Septic Technologies Use Impact Fees Instead of Excessive Design Requirements	Legislative Reform to Provide for Minimum & Maximum Infrastructure Design Standards Downtown Program Reforms**

* Most of these actions can be tailored to address these issues as they specifically relate to the provision of affordable housing to low- and moderate-income households, the disabled, the elderly, or other segments of the housing market.

** In 2004, the Legislature enacted comprehensive revisions of Chapter 117 and revised certain procedures and appeals processes of Act 250. The Legislature made further revisions to Act 250 as part of the Growth Centers Bill (Senate Bill 142) in 2006.

SOURCE: Chittenden County Housing Task Force, "Unlocking Housing Opportunities – Strategies for Increasing the Supply of Housing in Chittenden County," 2002, Page 7.

A household's demand for housing is influenced by a host of factors:

- ❖ Access to Jobs – Most households strive to live within a reasonable commuting range of the workplaces of the household's workers. Consequently, the region's employment locations and transportation facilities and services influence the regional housing market. The U.S. Census reported that in 2000, 19,856 people who worked in Chittenden County resided outside of the County (21 percent of the County's workforce) and 5,572 people who resided in the County worked outside of it (seven percent of the County's labor force).
- ❖ Access to commercial and institutional uses, social networks, and community services (principally schools).
- ❖ The supply of different housing types (the options available and their costs, including factors affecting new home construction such as the characteristics and cost of developable land).

Each household evaluates these factors based on the personal preferences of its members. The commuting data reported above indicate that roughly 20,000 people who work in Chittenden County reside outside of the County. While some of these households may prefer this arrangement, many households may feel their choice was dictated by the County's high housing costs.

Vermont's laws authorizing municipalities and regional planning commissions to undertake planning promote regional collaboration in addressing housing needs:

- ❖ All municipal plans must contain a housing element that includes a recommended program for addressing certain housing needs as identified by the regional planning commission. [24 VSA 4382 (a) (10) & 4382 (c)]
- ❖ All regional plans must contain a housing element that identifies the need for housing for all economic groups in the region and in the region's communities. Regional planning commissions also are to give "due consideration" to municipal planning studies when identifying housing needs. [24 VSA 4348a]

To avoid having each municipality and CCRPC work at cross purposes to meet these statutory obligations, in 2003 CCRPC asked each of the County's 19 municipalities to designate a representative to a Housing Targets Task Force. CCRPC charged this Task Force with developing principled, realistic, and fair approaches to identify future housing needs for the County and each of the 19 municipalities in the County. The Task Force met almost monthly from May 2003 to October 2004 before issuing its recommendations, which CCRPC endorsed in November 2004.⁷⁻⁵

As part of fulfilling its charge, the Housing Targets Task Force estimated the Countywide housing need in 2010. To do this, the Task Force first carefully considered two studies prepared by Economic & Policy Resources, Inc. (EPR) in 2000 and 2001.⁷⁻⁶ Both of EPR's 2010 housing need forecasts are based on ambitious employment-growth forecasts (26,900 more jobs in 2010 than in 2000). The Task Force concluded that changes in the regional economy since 2000 (for example, the national economic slowdown and local IBM layoffs) suggest the need to reconsider EPR's employment forecasts (especially when applying EPR's long-range forecasts to a near-term forecast year such as 2010). The Task Force concluded that the employment growth rate generated from an analysis performed by Dr. Michael Munson (formerly Town Planner in Williston) is more credible than the rate used by EPR in 2000, before growth in the local and national economies slowed.⁷⁻⁷

Consequently, the Task Force decided to discount EPR's average forecasted 2010 housing need⁷⁻⁸ by the difference between EPR's forecasted employment growth rate and the Munson model's employment growth rate. This yielded a forecasted Countywide housing need of 9,983 more housing units in 2010 than in 2000. The Task Force concluded that this Countywide target of about 10,000 more housing units in 2010 than in 2000 (about 17.7 percent more housing versus EPR's forecast of about 23.7 percent more housing) is reasonable, especially compared with recent 10-year increases in total housing units in Northwest Vermont and Chittenden County.⁷⁻⁹

The Task Force then decided that each municipality should have three housing targets:

1. Total Housing – Includes the number of housing units in targets #2 and #3,
2. Moderate Income Housing – Housing units that may be afforded by households earning 80 percent to 120 percent of the Burlington MSA's median household income,⁷⁻⁹ and
3. Affordable Housing – Housing units that may be afforded by households earning less than 80 percent of the Burlington MSA's median household income.⁷⁻¹⁰

Each target is the suggested increase in a community's housing units from 2000 to 2010. These housing units are expected to be permanent housing (not temporary shelter) occupied year-round (not seasonally) by residents (not by people who have short-term needs for shelter such as motels or who are required to be housed in special facilities such as jails).

To ensure that the municipal targets for total housing are **principled**, the Housing Targets Task Force used an eight-factor formula to allocate a portion of the Countywide 2010 target for total housing to each community.⁷⁻¹¹ To ensure that the municipal targets for total housing are **reasonable and fair**, the Task Force established a rule that no community's target for total housing should exceed 125 percent of that community's 10-year average housing growth from 1980 to 2000.⁷⁻¹² The Task Force also established that the targets for moderate income housing and affordable housing would each be 10 percent of the municipality's target for total housing.

Table 7-13 identifies the recommended housing targets for each of the County's 19 municipalities.⁷⁻¹³ **These targets are NOT QUOTAS that require a community to meet a minimum number of housing units. These targets are NOT CELILINGS that prohibit a community from exceeding a number of units. Each municipality's housing targets ARE GOALS to be used as starting points to guide the community's consideration of housing needs when it develops the State-mandated housing section of its municipal plan.** In that section, the municipality identifies

1. Whether or not the community expects to achieve each of its 2010 housing targets;
2. For each housing target that is not expected to be achieved, the factors that likely cause this; and
3. A program of local actions designed to address each of the identified housing factors that the community agrees should be addressed and that the community is capable of addressing.

Table 7-13
RECOMMENDED MUNICIPAL 2000-2010 HOUSING TARGETS

Municipality	Recommended Housing Targets (Number of Housing Units to be Added between 2000 & 2010)		
	Total Housing (Includes Moderate & Affordable Housing)	Moderate Income Housing (= 10% of Total Housing)	Affordable Housing (= 10% of Total Housing)
Bolton	28	3	3
Buel's Gore	1	0	0
Burlington	1,560	156	156
Charlotte	195	20	20
Colchester	1,277	128	128
Essex	666	67	67
Essex Jct.	504	50	50
Hinesburg	299	30	30
Huntington	199	20	20
Jericho	308	31	31
Milton	633	63	63
Richmond	280	28	28
St. George	18	2	2
Shelburne	531	53	53
South Burlington	1,444	144	144
Underhill	205	21	21
Westford	178	18	18
Williston	1,093	109	109
Winooski	144	14	14
Total	9,563	956	956

SOURCE: Housing Targets Task Force, "Recommended Housing Targets, page 3.

Special Housing Concerns

Affordable Housing

By definition, half of the County's households earn the median household income or less. They consist of families, workers, consumers, taxpayers, and voters who contribute to the County's well being and who deserve decent and affordable housing. Households with lower incomes are more likely to devote greater portions of their income to housing. Chittenden County's households that have lower household income are more likely to have housing cost burden (i.e., to devote more than 30 percent of household income to housing; see Table 7-11).

Because households with lower incomes are less likely to be able to afford to own a home,⁷⁻¹⁴ the supply of affordable rental housing is particularly important. About one-third of the County's year-round housing is rental housing, a five-percent greater share than in Vermont as a whole (see Table 7-2). The County's householders who rent are far more likely to have housing cost burden than the householders who own their homes. In 1999, one-third of renter households paid 35 percent or more of their household income for housing, while only one-seventh of homeowner households did so (see Table 7-11. In addition, households cannot always find rental housing that meets their needs (for example, families with more than two children cannot always find units with an adequate number of bedrooms).

Mobile homes can be an affordable type of housing. Mobile homes represent almost five percent of the County's year-round housing. However, the percentage of each municipality's total housing represented by mobile homes ranges from less than one percent to almost 50 percent (see Table 7-14).

**Table 7-14
MOBILE HOMES BY MUNICIPALITY, 2000**

Municipality	Mobile Homes	
	Number	Percent*
Bolton	68	16.5%
Buel's Gore	1	16.7%
Burlington	125	0.8%
Charlotte	28	1.9%
Colchester	595	8.8%
Essex Junction	30	0.9%
Essex Town	67	0.9%
Hinesburg	241	14.2%
Huntington	121	16.2%
Jericho	54	3.0%
Milton	529	15.1%
Richmond	180	11.8%
St. George	133	48.7%
Shelburne	134	4.9%
South Burlington	30	0.5%
Underhill	25	2.3%
Westford	96	12.8%
Williston	203	6.7%
Winooski	15	0.5%
County Total	2,644	4.5%

*% = Percent of total year-round housing units in the municipality.

SOURCE: U.S. Bureau of the Census, Census 2000, STF 4, HCT17 supplemented with personal knowledge of Buel's Gore.

Vermont law requires municipal zoning to regulate individual mobile homes the same as conventional housing [24 VSA 4412 (B)] and prohibits municipal bylaws from excluding mobile home parks [24 VSA 4412 (C)]. Because many mobile-home parks in Vermont were established decades ago, they did not always employ design standards considered important today. Community opposition to the establishment of new parks often exists. In 2005, the Vermont Department of Housing and Community Affairs held hearings across the State concerning mobile-home park issues and will release a “guidance document” for communities on mobile-home parks in 2006.

In the near future, CCRPC plans to estimate the size of the County’s stock of privately owned and publicly subsidized affordable housing. In general, it is likely that the communities with the largest quantities of affordable housing are those with the largest quantities of older housing and denser forms of housing (such as Burlington and Winooski) and those with high numbers of mobile homes (see Table 7-14).

Increasing a community’s supply of affordable housing often begins with programs to sustain its existing supply. Home maintenance and code enforcement programs help prevent affordable units from deteriorating to the point of requiring demolition. Units that have been vacant or abandoned benefit from grant and loan programs to owners that foster major rehabilitation. Historic preservation programs can promote the adaptive reuse of large former single-family residences and nonresidential buildings into affordable multiunit buildings.

Fifty years ago in many areas of the U.S., site-development and construction efficiencies argued for producing large-scale, multiunit affordable-housing developments, often owned and managed by public-housing authorities. More recently, as a matter of sound housing and community-development policy, there has been greater interest in blending affordable housing with market-rate housing in existing mixed-income neighborhoods and in new mixed-income developments. Public housing vouchers provided to low- and moderate-income renter households expand their housing choices among units that participate in the voucher program. The City of Burlington also has adopted “inclusionary housing,” which requires a new housing development exceeding a certain number of housing units to provide a minimum proportion of affordable units.⁷⁻¹⁵

Homelessness

In almost all cases, homelessness is not a lifestyle choice: Homeless people cannot afford housing. This is primarily because there is not enough affordable housing and in some cases because people face challenges that limit them from earning sufficient income to afford housing. In short, effective responses to homelessness incorporate both a community’s housing and its safety net of human services.⁷⁻¹⁶

Because it is important to provide a mix of services in a sequence determined by the circumstances of each homeless person or family, actions to aid the homeless are planned and coordinated through a “continuum of care.” The continuum is essentially an agreement among a team of specialized service providers to ensure that there are no gaps in service delivery.

An important component of the continuum of care is having adequate supplies of transitional housing. This form of housing is designed and operated to provide affordable temporary living space in conjunction with housing-counseling and other services that enable the homeless to make the transition from temporary shelters into permanent housing.

Housing for Moderate Income Households

High housing costs also hurt households with moderate incomes. High housing costs prevent many moderate income households from homeownership and can compel them to own or rent housing that is of lower quality or in more remote locations. Housing shortages can lead higher income households to bid up the cost of housing that otherwise would be affordable to moderate income households. The process of “gentrification” can also drive up prices in particular neighborhoods, making them unaffordable to low- and moderate-income households.

Even when moderate income households are able to purchase a home, high housing costs may mean they have less disposable income to pay for routine home maintenance or to invest in home improvements (let alone to pay for other important household expenses). This can result in general neighborhood decline that dissuades owners from maintaining or improving other properties in the neighborhood.

Housing for Seniors and People with Special Needs

In 2000, almost 13,800 people in Chittenden County were aged 65 or older, representing almost one-tenth of the County’s population. Since 1970, people in this age cohort (“seniors”) have grown as a share of the County’s total population (see Table 5-8) and their number is expected to continue to grow in the future.

Households headed by seniors most often are one-person or two-person households. When seniors continue to live in conventional housing, it is described as independent living. Seniors may receive housekeeping services, personal-care services, or medical-care services in their independent residences. Seniors also can participate in “home-share” programs where they share their housing with one or more people who provide services instead of paying rent.

Specially designed and operated congregate forms of housing for seniors offer assisted living or skilled nursing-care services (some facilities also have sections that specialize in residents with Alzheimer’s disease). Developments that combine all these types of housing (often referred to as “life care” or “adult care”) enable seniors to transition from one level of care to another within the same facility.

In 2000, almost 20,000 people with disabilities lived in Chittenden County (see Table 5-3). Like seniors, people with disabilities may live in independent-living or in congregate forms of housing where they receive housekeeping, personal-care, or medical-care services. “Residential-care homes” are small-scale forms of congregate housing that were once referred to as “group homes.”⁷⁻¹⁷ “Accessible housing” describes any type of housing that contains special features (ramps, handrails, and special plumbing and electrical fixtures) that benefit people (seniors and non-seniors) who have disabilities that limit their mobility. People with mobility limitations (including seniors) benefit from housing that is served by transit and by paratransit services.

The *Americans with Disabilities Act*⁷⁻¹⁸ and *Fair Housing Act* (see next section) establish certain protections for people with disabilities. In general, these laws prohibit discrimination on the basis of a person’s disability when the person is seeking to buy or rent housing (including actions by realtors, rental agents, and lenders).

These laws also impose special responsibilities on governments considering the approval of permits for housing proposed for the use of people with disabilities. Governments may not refuse to make a “reasonable accommodation” to a standard or condition established by an official policy or regulation when such accommodation may be necessary for a person with a disability to use or enjoy a dwelling.⁷⁻¹⁹

Housing Discrimination

Fair-housing laws⁷⁻²⁰ are intended to enable people to make choices about housing without other people or the government discriminating against them. These laws address discrimination in how housing is sold, rented, appraised, financed, and advertised. They protect everyone

- ❖ People of **all** races and religions,
- ❖ People with disabilities,
- ❖ The elderly,
- ❖ Families with children, and
- ❖ **All** homeowners and residents who are protected from being victimized by destructive practices such as steering potential residents to only certain communities, neighborhoods, or developments.

As part of Vermont's 2005 – 2010 HUD Consolidated Plan for Housing and Community Development Programs, the State retained consultants who prepared an "Analysis of Impediments to Fair Housing Choice."⁷⁻²¹ This report examines how public and private conditions affect fair-housing choice in the State. An "impediment" to fair-housing choice is any action, omission, or decision that restricts, or has the effect of restricting, the availability of housing choice on the basis of factors prohibited by Vermont's *Fair Housing Act*. To continue to receive federal Housing and Urban Development funds, Vermont must specifically certify that it will affirmatively advance fair housing. To accomplish this, it must demonstrate progress in undertaking remedial actions that address the impediments identified in the "Analysis of Impediments" (see Figure 7-1).

Figure 7-1
IDENTIFIED IMPEDIMENTS TO FAIR HOUSING CHOICE

1. Lack of Affordable Housing
2. Rental Housing Units in Poor Condition
3. Lack of Accessible Housing
4. Zoning Ordinances that Require Large Lots
5. Zoning Ordinances that Do Not Allow for High Density Residential Uses, Including Multi-Family and Mobile Home Uses
6. Lack of Awareness of Fair Housing Laws and Rights Granted under the Law
7. Need to Strengthen Fair Housing Requirements for Municipal Grantees of HUD Community Development Block Grant Funds
8. Discrimination in Rental and Sales Markets
9. Lack of Public Transportation Options

SOURCE: J-Quad & Associates. "State of Vermont: Analysis of Impediments to Fair Housing Choice." Vermont Department of Housing and Community Affairs. 2006. Pages 2-25.

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

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

Municipalities have fair-housing responsibilities regardless of whether the federal or State government has funded the activity that is the basis for the complaint. A fair housing violation does not require a discriminatory intent: A violation may be found even when only a discriminatory impact or burden results. In many cases, a violation is found simply because municipal officials carried out regular activities in a routine way and failed to recognize their special fair housing responsibilities (see Figure 7-2).

Fair-housing laws impose special obligations that supersede a municipality's regular bylaws and routine administrative practices. A municipality faces significant costs if a fair-housing complaint is filed against it and if it is found to have violated the *Fair Housing Act* (see Figure 7-3). The fact that fair-housing laws may add to the cost and time of undertaking municipal actions does not diminish a municipality's fair-housing obligations. Municipal officials who are considering a new ordinance, expenditure, or action or are reviewing an existing one can avert allegations of failing to meet these obligations by asking, "What are the fair housing implications of undertaking this action or of undertaking no action?"

In addition, a municipality that receives HUD funds (including grants of HUD funds awarded by the State) must certify that it affirmatively furthers fair housing. HUD has identified the following actions that a local government can take to demonstrate that it has complied with this certification:

- ❖ Enactment and enforcement of an ordinance providing for fair housing consistent with federal fair housing law;
- ❖ Support of the administration of state fair housing laws;
- ❖ Participation in voluntary partnerships developed with public and private organizations to promote the goal of fair housing choice;
- ❖ Contracting with private organizations, including fair housing organizations, to address fair housing impediments;
- ❖ Activities that assist in remedying findings or determinations of unlawful segregation or other discrimination involving assisted housing within a recipient's jurisdiction and other actions in response to fair housing impediments; and
- ❖ Conducting neighborhood meetings or similar mechanisms for educating and sharing information with residents aimed at overcoming opposition to acceptance into the area of persons in the categories covered under the *Act*.

Figure 7-2
**EXAMPLES OF MUNICIPAL ACTIONS
 DETERMINED TO BE FAIR HOUSING LAW VIOLATIONS**

Examples of Regulatory Activities Found to be Violations

- ❖ Excluding multifamily housing in residential zoning districts with predominantly white residents while permitting multifamily housing only in residential zoning districts with predominantly minority residents.
- ❖ Delays in issuing building permits for residences in a housing development that was generally known to have greater minority ownership than the community-at-large.
- ❖ Requiring the approval of neighboring property owners or residents as a condition for issuing a conditional use permit for a group home.
- ❖ Enforcement of building code regulations disproportionately in developments with predominantly minority residents.
- ❖ Failing to make "reasonable accommodations" for residences for people with disabilities (as required by the 1988 Amendments to the Act), as in the following examples:
 - ❖ A city's refusal to allow zoning rear yard setback requirements to be met in the side yard of a residence proposed for mentally ill or recovering substance abusers;
 - ❖ Denial of a special use permit for the conversion of an office building to a residence for persons with AIDs. The city argued that this use most closely fit the zoning ordinance's definition of a "hospice," not permitted in commercial zoning districts.
 - ❖ Attempting to regulate a group home for HIV positive residents as a "chronic nursing home," not permitted in the residential zoning district where the group home was proposed.

Examples of Service Provision Activities Found to be Violations

- ❖ Termination of police protection to minority residents following acts of racial violence.
- ❖ Selection of a school site near the center of an area with predominantly minority residents, instead of at the edge of such area which would promote integrated enrollment.

Examples of Subsidy Activities Found to be Violations

- ❖ "Steering" minority applicants for Section Eight housing vouchers to buildings with predominantly minority residents.
- ❖ Use of federal Community Development Block Grant funds by a community for water and sewer projects only in areas with predominantly white residents, where areas with predominantly minority residents had a greater need for such projects.
- ❖ Providing misinformation and selectively disposing of applications for a residential rehabilitation and energy conservation program.

Examples of Proprietary Activities Found to be Violations

- ❖ Acquisition and demolition of the only housing occupied predominantly by minority residents as part of a downtown revitalization project where there was no provision of replacement housing.
- ❖ Failure to comply with fair housing regulations in advertising and selling a residence to the highest bidder.
- ❖ Systematic disinvestment in and non-maintenance of existing public housing.
- ❖ Prohibition of "mentally infirm" residents, unwed mothers, and residents dependent on guide dogs from public housing.

Figure 7-3
POTENTIAL MUNICIPAL COSTS TO DEFEND A FAIR-HOUSING COMPLAINT
AND IF A FAIR-HOUSING VIOLATION IS FOUND

When a municipality must defend against a complaint based on the *Fair Housing Act*, its costs may include

- ❖ Its own attorney's fees,
- ❖ One-half of the court costs,
- ❖ The costs of diverting municipal officials from their regular duties to assist in preparing a defense, and
- ❖ The loss of community prestige through adverse publicity.

When a municipality is found to have violated the *Fair Housing Act*, additional costs may include

- ❖ Nominal or compensatory damages to the complainant (including those for pain and suffering, mental anguish and emotional distress, and humiliation),
- ❖ Punitive damages to the complainant (which may be imposed for intentional and willful violations),
- ❖ Civil penalties:
 - ◆ Up to \$10,000 if it is the violator's first violation,
 - ◆ Up to \$25,000 if the violator has had a previous violation in the past five years, or up to \$50,000 if the violator has had two or more violations in the past seven years; and
 - ◆ Up to \$50,000 if a "pattern and practice" is shown or up to \$100,000 if the violator has been previously found to have engaged in a "pattern and practice"),
- ❖ The complainant's attorney's fees and share of court costs,
- ❖ The loss of eligibility for federal funding of municipal projects and programs,
- ❖ Court-supervised or HUD-supervised oversight of municipal services, and
- ❖ Court-ordered or HUD-ordered municipal expenditures for projects and programs to accomplish specific objectives (including record keeping and reporting of municipal activities).

Housing Policies

1. All types of households should have adequate opportunities for decent, affordable housing throughout Chittenden County.
2. The County's middle-income, working age households should experience no worse than the Statewide average change in the percentage of households that pay more than 30 percent of household income on housing costs.
3. The majority of new housing should be constructed in the Metropolitan and Village Planning Areas and in locally designated growth centers within Transition Planning Areas.
4. Municipal plans should assess the community's ability to meet the 2010 Housing Targets, identify any local barriers to housing production that prevent attainment of the Targets, and develop programs of local actions to address those barriers.
5. Municipalities and the State of Vermont should evaluate development regulations and review procedures to reduce duplication in permitting, lack of coordination in local and State reviews, and unnecessary requirements that are barriers to housing production, while protecting the environment, historic structures, settlement patterns, and the overall quality of life.
6. Municipalities should review and revise community plans, capital programs, and regulations to assess where residential development can be accommodated at increased densities in appropriate areas.

(Continued)

7. Municipalities should encourage housing at the maximum densities allowed by local plans and regulations.
8. Higher educational institutions in Chittenden County should provide much greater on-campus housing for students.
9. Chittenden County's for-profit, non-profit, and public sector housing stakeholders should work collaboratively to address the County's housing needs.

Resources

The following resources provide further information on the major topics of this chapter.

Housing

Home Builders and Remodelers Association of Northern Vermont. www.vtbuilders.com/.

Housing Division of the Vermont Department of Housing and Community Affairs. www.dhca.state.vt.us/Housing/index.htm.

U.S. Department of Housing and Urban Development. *Regulatory Barriers Clearinghouse*. www.huduser.org/rbc/index.asp.

Vermont Housing and Conservation Board. *Housing Programs*. www.vhcb.org/housing.html.

Vermont Housing Awareness Campaign. www.housingawareness.org/.

Vermont Housing Council. *Between a Rock and a Hard Place*. 2006. Posted at www.housingawareness.org/publications/housing-wages-2006.pdf.

Vermont Housing Finance Authority. www.vhfa.org/.

_____. *Vermont Housing Data*. www.housingdata.org/profile/index.php.

Affordable Housing

Downs, Anthony. *Growth Management and Affordable Housing*. Brookings Institute Press. 2004.

Housing Vermont. www.hvt.org/.

Meck, Stuart, et al. *Regional Approaches to Affordable Housing*. American Planning Association (Planning Advisory Service Report #513/514). 2003.

National Housing Institute. www.nhi.org/.

U.S. Department of Housing and Urban Development. *Affordable Housing*. www.hud.gov/offices/cpd/affordablehousing/index.cfm.

Housing for Seniors and People with Special Needs

Bazon Center for Mental Health Law. *Fair Housing*. www.bazon.org/issues/housing/index.htm.

Cathedral Square Corporation. www.cathedralsquare.org/.

The Assisted Living Workgroup. www.aahsa.org/alw.htm.

Vermont Housing Finance Agency. *Special Needs Housing Data Profiles*. www.housingdata.org/profile/profileSpecial.php.

Homelessness

City of Burlington Community and Economic Development Office. *Moving Towards Home: Strategies for Ending Homelessness in 10 Years*. www.cedoburlington.org/housing/ending_homelessness/moving_towards_home_affordable%20housing.htm.

Committee on Temporary Shelter. www.cotsonline.org/.

U.S. Department of Housing and Urban Development. *Homeless Assistance*. www.hud.gov/offices/cpd/homeless/index.cfm.

Vermont Housing Finance Agency. *Ending Homelessness in Vermont*. www.vhfa.org/resources/homelessness.php.

Housing Discrimination

Champlain Valley Office of Economic Opportunity. *Fair Housing Project*. www.cvoeo.org/vti/fair.htm.

J-Quad & Associates, LLC. *State of Vermont Analysis of Impediments to Fair Housing Choice*. Vermont Human Rights Commission. 2006. Posted at www.dhca.state.vt.us/Housing/2006%20AI/2006AI-ExecSumm.pdf and www.dhca.state.vt.us/Housing/2006%20AI/AI_2006Section4.pdf.

Vermont Department of Housing and Community Affairs. *Fair Housing*. www.dhca.state.vt.us/Housing/fairhousing.htm.

Vermont Human Rights Commission. www.hrc.state.vt.us/.

Notes

⁷⁻¹ The “Housing Wage” in Chittenden County is higher than for Vermont. The Housing Wage is the hourly wage rate needed by a household working 40 hours per week and devoting 30 percent of income to pay the official Fair Market Rent and utilities as set by HUD. For 2005, the Housing Wage for Chittenden County and Vermont were

	2005 Housing Wage	As a % of Vermont
Chittenden County	\$15.92	114.5 %
Vermont	\$13.90	100.0 %

SOURCE: Vermont Housing Council, *Between a Rock and a Hard Place*, 2006, Page 6.

⁷⁻² The 30-percent of household income affordability criterion is the official guideline used by the federal Department of Housing and Urban Development and by the Vermont Housing Finance Agency. When a household that owns a home sells it, the household is able to capture any increase in the home’s value. A household can use these funds to reduce the portion of a new home’s cost that is mortgaged, thereby reducing the household’s monthly housing costs for that new home.

⁷⁻³ The dispersion of housing to more remote locations also creates new demands on transportation and other forms of infrastructure. CCRPC and the Chittenden County Metropolitan Planning Organization expect to focus on assessments of the likely impacts of a dispersed pattern of regional growth in the coming years.

⁷⁻⁴ The Task Force’s report, “Unlocking Housing Opportunities – Strategies for Increasing the Supply of Housing in Chittenden County” is posted at www.ccrpcvt.org.

⁷⁻⁵ The Housing Targets Task Force recommendations are posted at www.ccrpcvt.org. As part of the State’s 2005 – 2010 HUD Consolidated Plan for Housing and Community Development Programs, it retained consultants who prepared a housing needs assessment for Chittenden County (see www.dhca.state.vt.us/Housing/ConPlan/Volume%20I/Chittenden%20County%20Housing%20Needs%20Assessment.pdf). Without providing details of the methodology used, that study estimated that there would be 4,938 more households in 2010 than there were in 2000 (see Table 13) and a need for 3,291 new owner housing units by 2010 (see Table 4). In 2005, the State also published *The Vermont Housing Needs*

Assessment Guide, which revised a 2003 Massachusetts publication that provides guidance to local officials in the preparation of a housing needs assessment (see www.housingdata.org/assessment/assessment_guide.pdf).

7-6 In “Housing in Northwestern Vermont” (prepared in August 2000), EPR forecasted a need for 31,472 additional total housing units for the six-county Northwestern Vermont region in 2010. If Chittenden County’s portion of this forecasted regional total need were the same as the County’s 2000 portion of the region’s total housing units (43.1 percent), then the County’s 2010 need would be 13,564 units.

In “Economic and Demographic Forecasts for Chittenden County” (prepared in September 2000), EPR forecasted a 2000–2010 increase in “housing-unit demand” of 12,654 for Chittenden County. In June 2001, EPR adjusted its population forecasts based on the 2000 Census results. If the housing-unit demand forecast is reduced by the same rate as the adjusted population forecast, it would be 12,591 units. If this housing unit demand of 12,591 units is adjusted to reflect a five-percent vacancy rate (making it more comparable with the previous EPR study), it would represent a Countywide 2010 housing need of 13,221 units.

7-7 The Munson analysis recognized that the 1978-to-2002 change in the total jobs in Chittenden County (using annual employment data provided by the Vermont Department of Employment and Training) is a remarkably stable, linear trend ($R^2 = 0.975$).

7-8 $13,564 + 13,221 = 26,785 \rightarrow 26,785 / 2 = 13,393 \rightarrow$ Or about 13,400 units.

7-9 **Recent 10-Year Housing Increases**

Time Period	6-County Northwest Vermont Region		Chittenden County	
	Number	Percent	Number	Percent
1990-2000	13,981	11.4%	6,769	13.0%
1980-1990	31,450	34.5%	11,990	29.9%

Source: U.S. Bureau of the Census, STF3, 1980, 1990, 2000.

7-10 Median household income is a statistic that is officially established by the federal Department of Housing and Urban Development (HUD) and is widely used by HUD and others in the administration of housing programs. Median household income is used to estimate typical household income, but is not the same as the mean or average income. HUD establishes median household income for a given area annually. In 2006, the median income for the Burlington – South Burlington Metropolitan Statistical Area is \$70,500 (so that 80% of median household income is \$56,400 and 120% of median household income is \$84,600). “Affordable” means that a household does not devote more than 30 percent of its household income to housing costs. This would mean that Moderate Income Housing imposes a cost of no more than \$2,115 per month in 2005 and Affordable Housing imposes a cost of no more than \$1,410 per month.

7-11 The eight factors used in the allocation formula are

- Recent Population
- Recent Employment
- Recent Year-Round Housing
- Residential Redevelopment Capacity
- Recent Population Growth
- Recent Employment Growth
- Undeveloped Developable Land Zoned for Development
- Regional Development Suitability

The Task Force decided that certain other possible factors (such as sewage treatment capacity) are more relevant as explanations for why a community may not be able to meet its targets.

The formula treats each factor equally. The first stage of the formula calculates the potential proportion of the County’s Target for Total Housing (10,000 housing units). The municipality’s potential proportion of the County’s Target for Total Housing is the average of the summation of the municipal proportions of the County total for each of the eight factors:

$$\begin{aligned} & [\text{(Municipality’s Recent Population / County’s Recent Population)} + \\ & \text{(Municipality’s Recent Population Growth / County’s Recent Population Growth)} + \\ & \text{(Municipality’s Recent Employment / County’s Recent Employment)} + \\ & \text{(Municipality’s Recent Employment Growth / County’s Recent Employment Growth)} + \\ & \text{(Municipality’s Recent Year-Round Housing / County’s Recent Year-Round Housing)} + \\ & \text{(Municipality’s Undeveloped Developable Land Zoned for Development /} \\ & \quad \text{County’s Undeveloped Developable Land Zoned for Development)} + \\ & \text{(Municipality’s Residential Redevelopment Capacity / County’s Residential Redevelopment Capacity)} + \\ & \text{(Municipality’s Regional Development Suitability / County’s Regional Development Suitability)}] \\ & / 8 = \text{Municipality’s Potential Proportion of the County’s Total Housing Target} \end{aligned}$$

$$\text{Municipality’s Potential Proportion of County’s Total Housing Target} \times 10,000 \text{ Housing Units} = \text{Municipality’s Calculated Target for Total Housing}$$

The Municipality’s Calculated Target for Total Housing cannot exceed 125 percent of that municipality’s average 10-year growth in total housing from 1980 to 2000.

Municipality’s Moderate Income Housing Target = 0.10 X Municipality’s Target for Total Housing

Municipality’s Affordable Housing Target = 0.10 X Municipality’s Target for Total Housing

These formulas are discussed in detail on pages 8--16 of the Housing Targets Task Force report.

- 7-12 The use of this not-to-exceed rule reduces the total housing target for all of the County's communities to 9,563.
- 7-13 Communities also are encouraged to consider the need to include goals related to people with special housing needs in the community's State-mandated programs of local actions to address housing needs.
- 7-14 For example, households with greater incomes typically already own housing. Housing shortages increase the value of that housing, providing them with more equity to use to purchase new housing.
- 7-15 See the resources listed at the end of this chapter for more information on measures that may be undertaken to promote affordable housing.
- 7-16 For a discussion of the complex causes and conditions affecting homelessness, see City of Burlington Community and Economic Development Office. *Moving Towards Home: Strategies for Ending Homelessness in 10 Years*. www.cedoburlington.org/housing/ending_homelessness/moving_towards_home_affordable%20housing.htm.
- 7-17 For more information on residential-care homes, see www.dad.state.vt.us/lcinfo/RCH2.htm.
- 7-18 For more information on the *Americans with Disabilities Act* requirements, see www.usdoj.gov/crt/ada/.
- 7-19 For more information on the "reasonable-accommodations" requirements of the *Fair Housing Act*, see www.hud.gov/offices/fheo/library/huddojstatement.pdf.
- 7-20 The federal *Fair Housing Act* and its *1988 Amendments* authorize individuals to file complaints alleging housing discrimination on the basis of their race, color, national origin, religion, gender, handicap, or familial status and require the Department of Housing and Urban Development (HUD) to administer its programs and activities "...in a manner affirmatively to further the policies of this subchapter." Individuals alleging housing discrimination also may allege related acts of discrimination that are governed by other federal laws (such as §1982 of Title 42 of the U.S. Code or Title VI of the *Civil Rights Act of 1964*).
- Vermont (9 VCS 4503) prohibits any person from engaging in "unfair housing practices" (such as the refusal to sell or rent and many other actions involved in the advertisement, financing, and brokering of a dwelling) because of a person's race, sex, sexual orientation, age, marital status, religious creed, color, national origin, handicap, intent to occupy a unit with one or more minor children, or status as a person is a recipient of public assistance. The Human Rights Commission has jurisdiction over investigating and enforcing complaints of §4503 violations. The Commission follows a complaint review procedure (detailed in 9 VCS 4554) that is similar to the procedure used by HUD for investigating complaints of federal *Fair Housing Act* violations.
- 7-21 J-Quad & Associates. "State of Vermont: Analysis of Impediments to Fair Housing Choice." Vermont Department of Housing and Community Affairs. 2006. The Executive Summary and report are posted at www.dhca.state.vt.us/Housing/2006%20AI/2006AI-ExecSumm.pdf and www.dhca.state.vt.us/Housing/2006%20AI/AI_2006Section4.pdf.