

# Building a Vibrant, Inclusive Vermont

Introduction: by Ted Wimpey  
Director, **Fair Housing Project**,  
Champlain Valley Office of Economic Opportunity

(Funded in part by the US Department of Housing and Urban Development-  
US HUD is not responsible for the content of this presentation.)



## A strong, resilient community is...

- *“An urban, suburban or rural community that has more housing and transportation choices, is closer to jobs, shops or schools, is more energy independent and helps protect clean air and water for all citizens.”*

(From the VT Department of Housing and Community  
Development's web site.)

**...let's build them!**



## First a little detail...



- **There is a new rule in town – HUD’s Affirmatively Furthering Fair Housing rule (Effective as of August 17, 2015)**

## So... AFFH? What’s That, and Who Cares?

And, what gives HUD the right?

### **The Federal Fair Housing Act of 1968 -**

“...The Secretary of Housing and Urban Development shall--  
administer the programs and activities relating to housing and urban development in a manner  
affirmatively to further the policies of this [Act]...”



## • **Who should be aware of the AFFH Rule?**

\*Long broad and loose answer: Every state, county, municipality, housing authority, and housing/community development organization in the US

\*Short and particularly important answer: All entities which receive federal money

## Who? ... me?



## Why AFFH?

- In short, not only is it **an enforceable rule** that applies to many entities, but doing it is actually good for people who need a mix of housing types which they can afford, in mixed income neighborhoods, with work and other opportunities close by.

AND –

- **It is good for business!** Thriving communities need workers and customers!

Why AFFH?



## We all should consider the windfall rewards of AFFH to promote economic development in towns, cities and regions

More Housing Choice Opportunities in a Community

=

More Economic Vitality in a Community

- Businesses – and municipalities - need their employees (and owners) safely housed in homes they can afford
- Businesses need customers and clients close to them
- Businesses need people with disposable income

**AFFH - The Sticks, The Strings, & The Carrots**



- **THE PEOPLE OF OUR COMMUNITIES CAN FLOURISH and THRIVE**



Face shots from the VT Affordable Housing Coalition's "Postcard Project"



**Why any of this? This is why!**



**THANK YOU ALL**



## Thriving Communities: Building a Vibrant Inclusive Vermont

[www.thrivingcommunitiesvt.org](http://www.thrivingcommunitiesvt.org): Web Site

@ThrivingVermont: Twitter

[Thriving Communities: Building a Vibrant, Inclusive Vermont](#): Facebook

- Thriving Communities  
c/o CVOEO Fair Housing Project (FHP)
- PO Box 1603  
Burlington, VT 05402  
(802) 660-3456 x106 (Ted Wimpey, FHP Director)

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### Fair Housing Project (FHP)

A program of the Champlain Valley Office of Economic Opportunity  
([www.cvoeo.org](http://www.cvoeo.org))

FHP Web Pages: [vtfairhousing.org](http://vtfairhousing.org)

Twitter: @VTFairHousing

E-mail: [fhp@cvoeo.org](mailto:fhp@cvoeo.org)

255 S Champlain St #9, Burlington, VT 05401

- Contact us



# Housing Strategies for Building Vibrant, Inclusive Communities

John Emmeus Davis

Burlington Associates in Community Development



# Vibrant, Inclusive Communities



Remove **negative barriers**  
to inclusive communities:

**“Furthering fair housing”**



## Remove **negative barriers** to inclusive communities:

- ❖ Advertising/marketing homes
- ❖ Renting/selling homes
- ❖ Lending for mortgages or home improvements
- ❖ Exclusionary zoning
- ❖ Restrictive covenants
- ❖ Public investment that ghettoizes affordable housing



“Furthering fair housing”

“Affirmatively furthering fair housing”

Create positive options for inclusive communities





## Building Vibrant, Inclusive Communities



**NEGATIVE**  
Remove Barriers



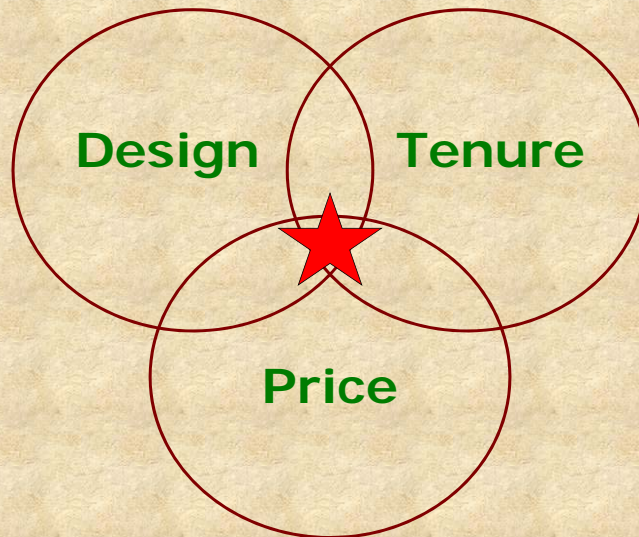
**POSITIVE**  
Multiply Options

## Multiply housing options for inclusive communities:

- ❖ **Design**: density, size, type, location, accessibility, energy efficiency, etc.
- ❖ **Tenure**: how is the housing owned and operated?
- ❖ **Price**: how is the housing brought within reach of a wide range of incomes?



## Building a Vibrant, Inclusive Community

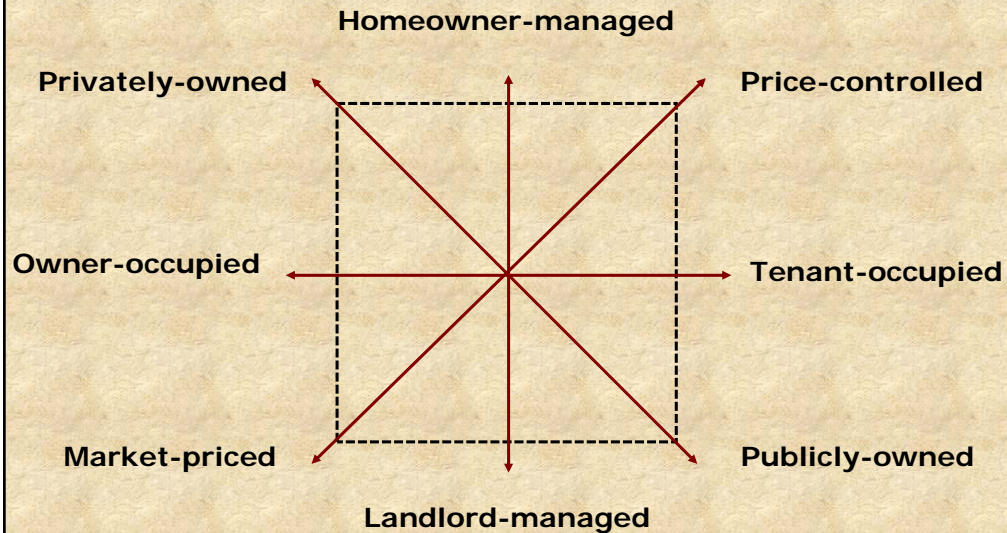


## Housing Choice as a Way to Build Vibrant & Inclusive Communities



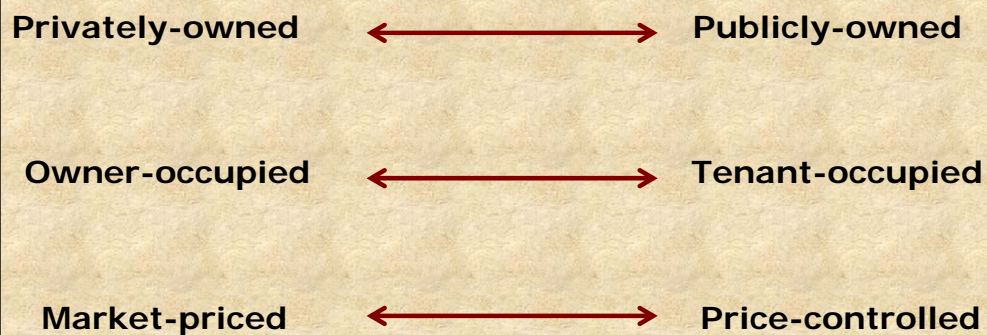
- **TENURE**: Multiply options in the way that housing is owned & operated
- **PRICE**: Multiply options in the way that housing is publicly promoted & subsidized

# Either/or Box of Affordable Housing



# Either/or Landscape of Affordable Housing

## OWNERSHIP



# Either/or Landscape of Affordable Housing

## OPERATION

**Homeowner responsibilities:**

- Pay mortgage
- Pay taxes
- Pay insurance
- Make repairs
- Replace systems
- Re-sell home



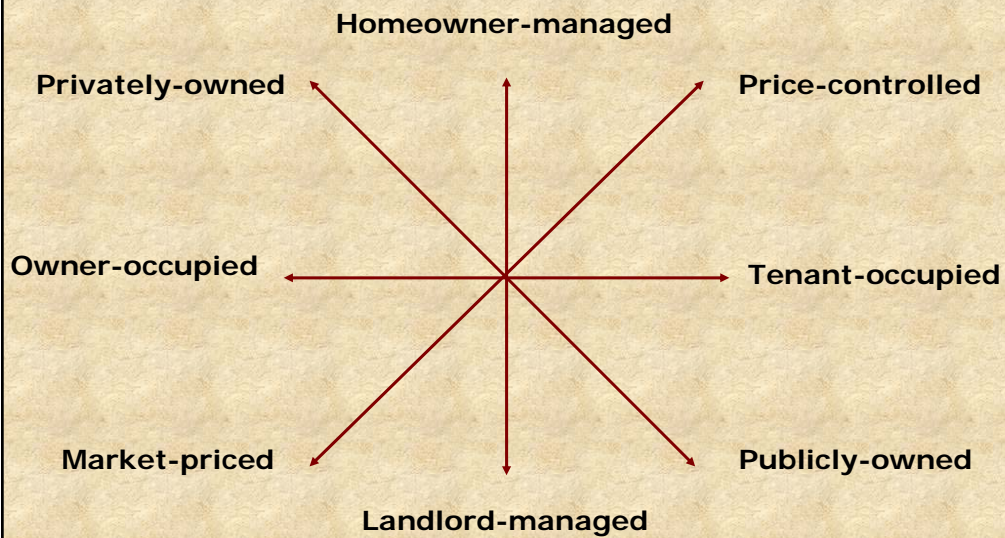
**Landlord responsibilities:**

- Pay mortgage
- Pay taxes
- Pay insurance
- Make repairs
- Replace systems
- Re-rent home





## Breaking Out of the Box





## Change the way housing is *owned*

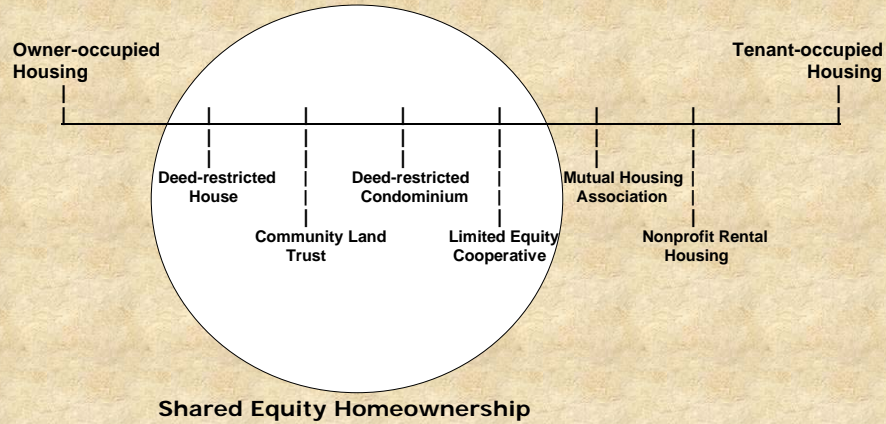
- ***Rights*** of residential property
- ***Responsibilities*** of residential property
- ***Risks*** of residential property
- ***Rewards*** of residential property

## Change the Way That Housing is Operated



- **Preserve** affordability
- **Promote** repair & replacement
- **Prevent** foreclosures

# Multiply Choices in Tenure of Housing



Source: J.E. Davis (1994; 2008)

# Multiply Choices in Type of Housing



## Change the Way That Housing is Designed

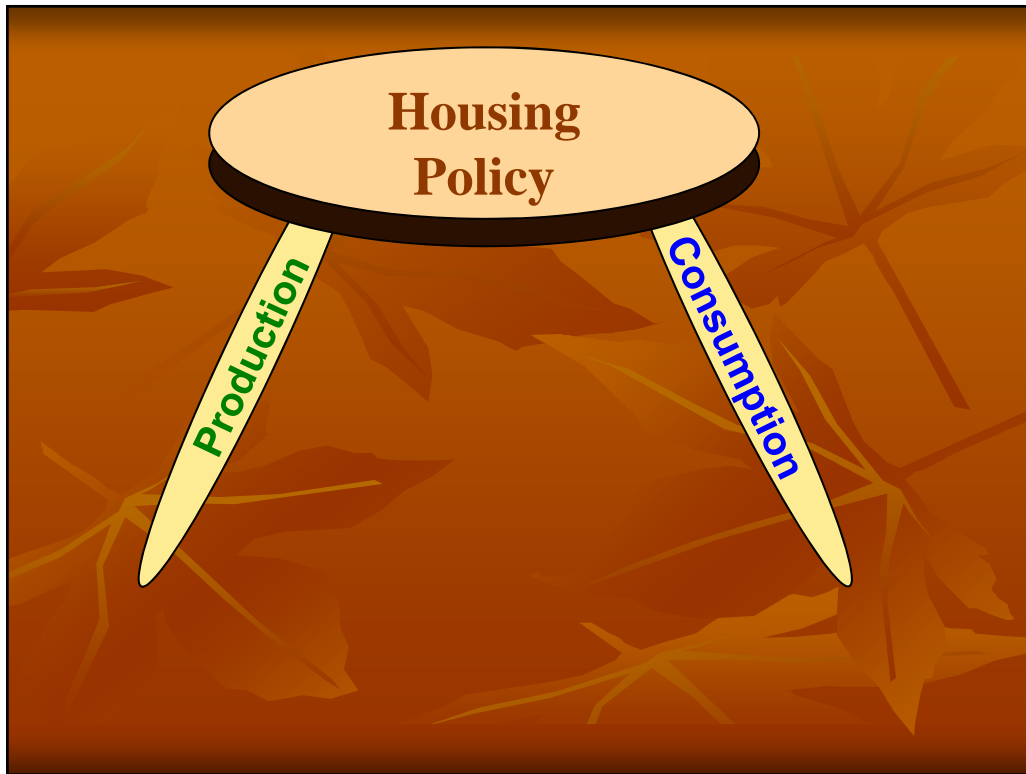


- **Rethink** density, size, scale, and appearance
- **Conserve** energy
- **Promote** accessibility (“universal design”)

## PRICE

How Have Communities Intervened to Promote and Subsidize Affordable Housing?





## Production

### *Intervene to Expand Supply*

- ◆ LAND DONATION (or subsidies to acquire land)
- ◆ SITE REMEDIATION
- ◆ INFRASTRUCTURE DEVELOPMENT
- ◆ HOUSING CONSTRUCTION (including incentives and requirements for energy efficiency and accessibility)
- ◆ EXPEDITED REVIEW & PERMITTING
- ◆ INCENTIVE ZONING (higher density; accessory apartments; parking waiver; etc.)
- ◆ INCLUSIONARY ZONING



# Consumption

## *Intervene to Expand Demand*

- ◆ REMOVAL OF DISCRIMINATORY BARRIERS
- ◆ DOWNPAYMENT ASSISTANCE
- ◆ LOW-INTEREST MORTGAGES
- ◆ HOMEOWNER EXEMPTIONS & DEDUCTIONS
- ◆ RENTAL SUBSIDIES (e.g., Sec. 8)
- ◆ TENANT RIGHTS COUNSELING
- ◆ HOMEBUYER COUNSELING
- ◆ ASSISTANCE FOR ENERGY EFFICIENCY
- ◆ ASSISTANCE FOR ACCESSIBILITY UPGRADES

## Sunny Day Housing Policy

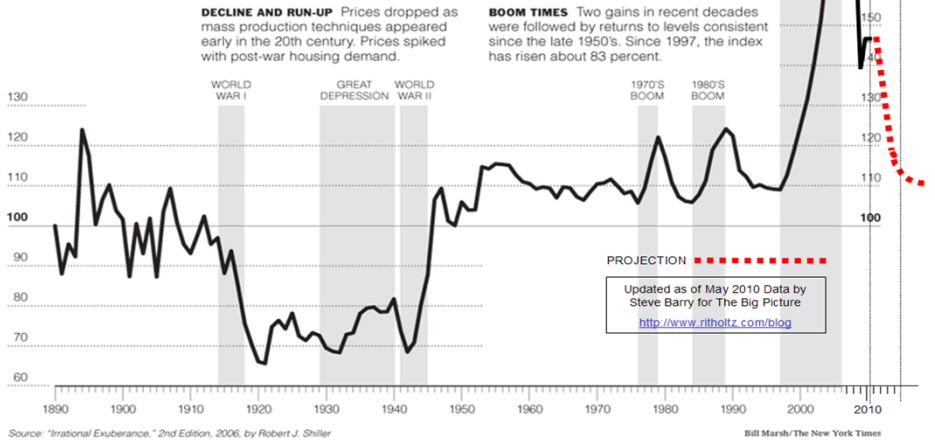


- ✓ Economy grows steadily and evenly
- ✓ Home values & prices rise gradually
- ✓ Household incomes rise steadily

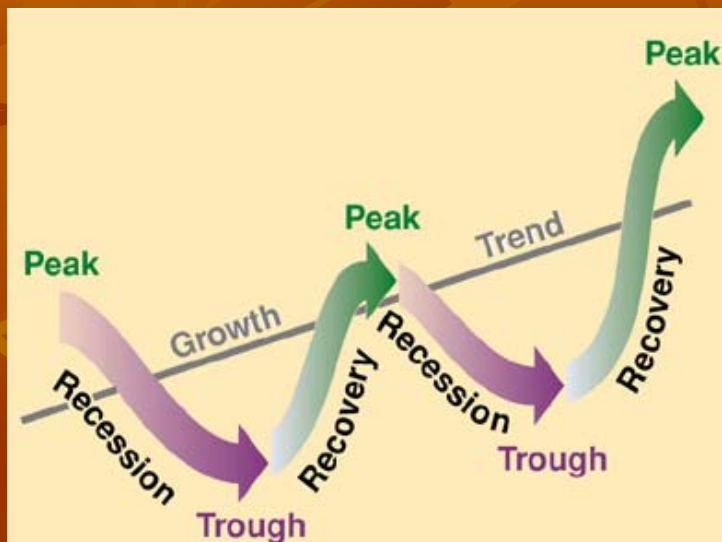
## A History of Home Values

The Yale economist Robert J. Shiller created an index of American housing prices going back to 1890. It is based on sale prices of standard existing houses, not new construction, to track the value of housing as an investment over time. It presents housing values in consistent terms over 116 years, factoring out the effects of inflation.

The 1890 benchmark is 100 on the chart. If a standard house sold in 1890 for \$100,000 (inflation-adjusted to today's dollars), an equivalent standard house would have sold for \$66,000 in 1920 (66 on the index scale) and \$199,000 in 2006 (199 on the index scale, or 99 percent higher than 1890).



## A Business Cycle of Boom and Bust





## Homes At Loss

- ✦ **Affordability evaporates when markets are hot**
- ✦ **Quality erodes when markets are cold**
- ✦ **Security vanishes when creative financing collides with collapsing real estate values**

## Homes At Loss: Five-year Success Rate for New Homeowners of Modest Means

Success of first-time low-income homeowners  
(Herbert and Belsky, 2008)

**50%**

Success of first-time low-income homeowners  
(Reid, 2004)

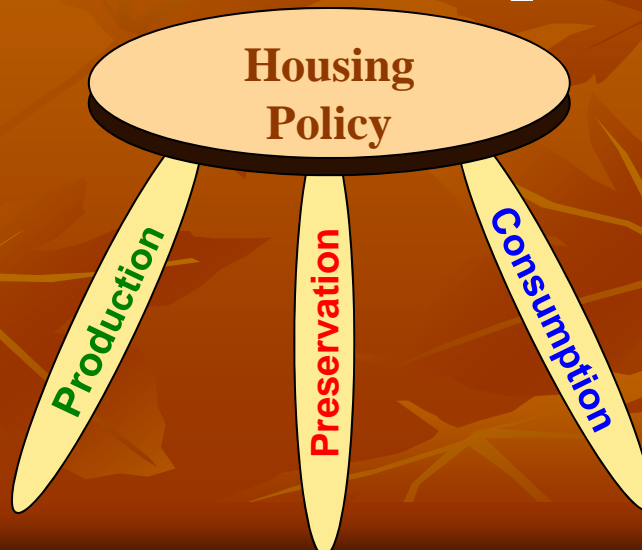
**47%**







## Homes That Last “Stewardship”



## Homes That Last

- **PRESERVE** affordability of publicly subsidized, privately owned homes
- **PROMOTE** the maintenance of publicly subsidized, privately owned homes
- **PREVENT** the loss of publicly subsidized, privately owned housing, especially in the face of “expiring use” and mortgage foreclosure



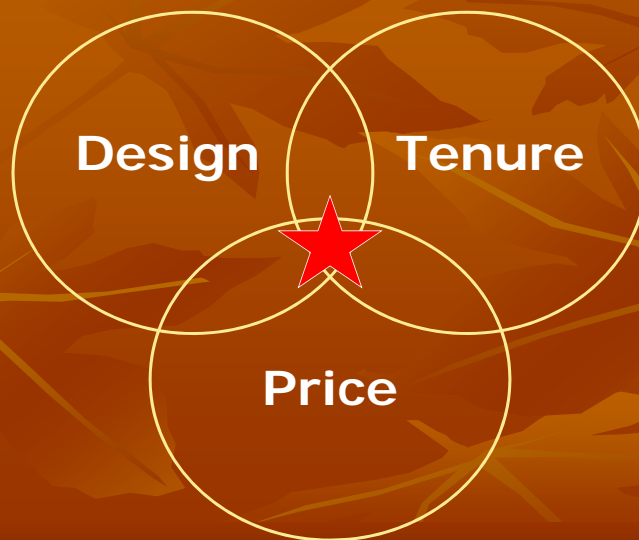
# The “Steward”



- Community land trust
- Limited equity coop
- Community development corporation
- Habitat for Humanity
- Public agency



## Building a Vibrant, Inclusive Community



# Neighborhoods At Risk The Silver Tsunami



## Neighborhoods at risk

When houses presently owned and occupied by elders are sold to absentee landlords or to affluent homebuyers the character of entire neighborhoods – or entire towns – can change dramatically.



## An elusive remedy for neighborhoods at risk . . .

GOAL #1: Help elderly homeowners who want to remain in their homes.

GOAL #2: Help elderly homeowners who are ready to leave their homes.

GOAL #3: Help younger homebuyers of modest means to buy those homes.

## Housing Strategies for Building Vibrant & Inclusive Communities

John Emmeus Davis

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Website: [burlingtonassociates.com](http://burlingtonassociates.com)





# Density Done Well

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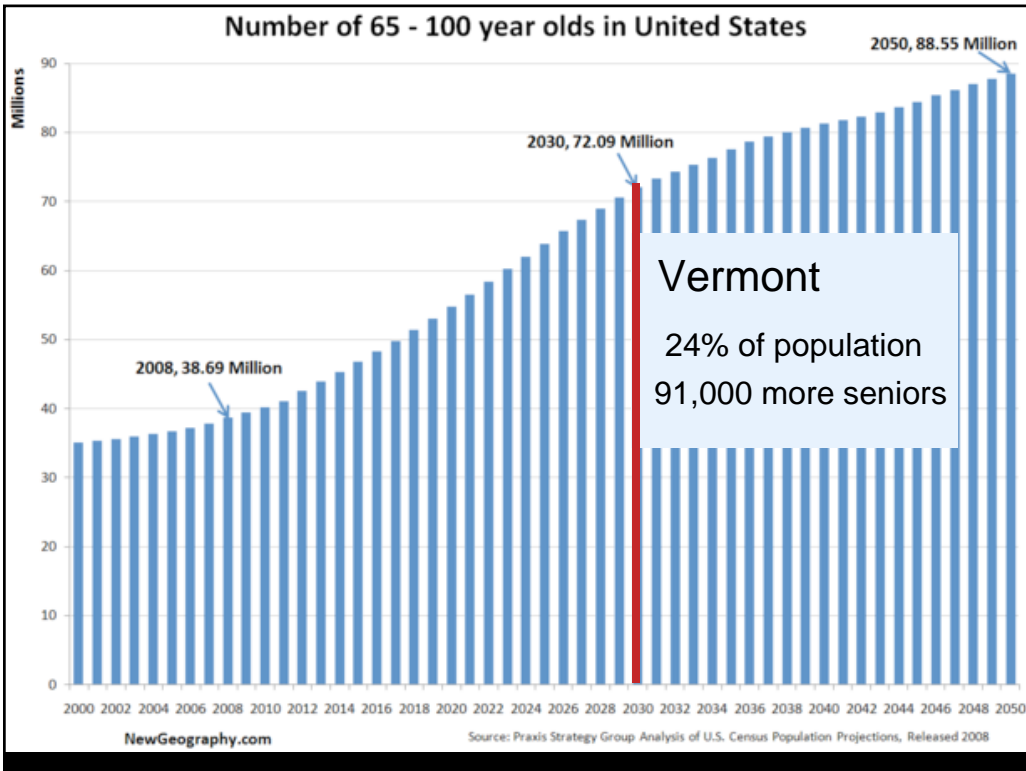


*Thriving Communities: Building a Vibrant, Inclusive Vermont*

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Julie Campoli, Terra Firma Urban Design

# Choice





RETIRING

## When Planning for Retirement, Consider Transportation



Roland and Rosemarie Dion live on the eastern edge of San Diego, and have begun planning for a carless future. They have considered moving, but have not yet made any concrete decisions.

SAM HODGSON FOR THE NEW YORK TIMES

## Letter from a millennial: We're not going to buy your house

James Briggs

Baltimore Business Journal

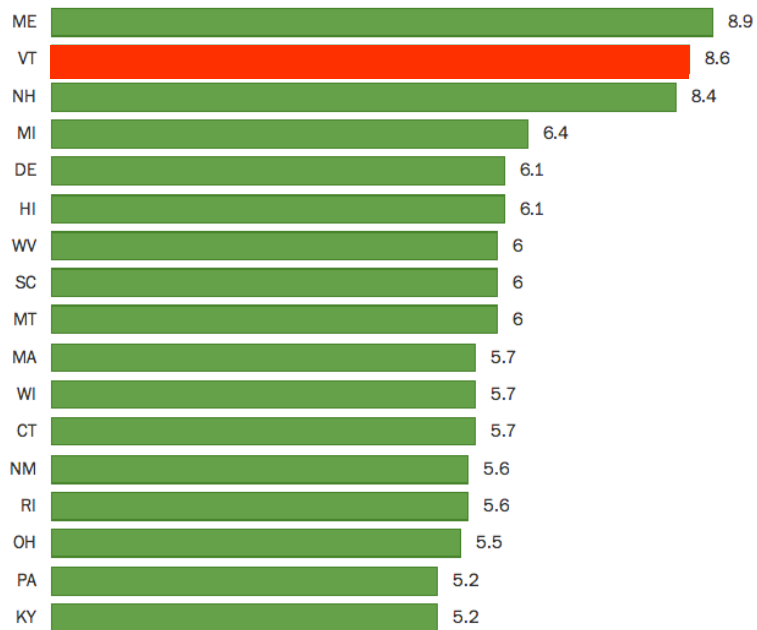
Date: Wednesday, June 19, 2013, 10:48am EDT





### Increase in median age by state, 1990-2010

As the United States has gotten older, states in the Northeast are seeing the largest spike in median ages.



## *U.S. Households in 2030*

1/3 one person

10% children

smaller house is OK

neighborhood more  
important than house size

want commercial within  
walking distance

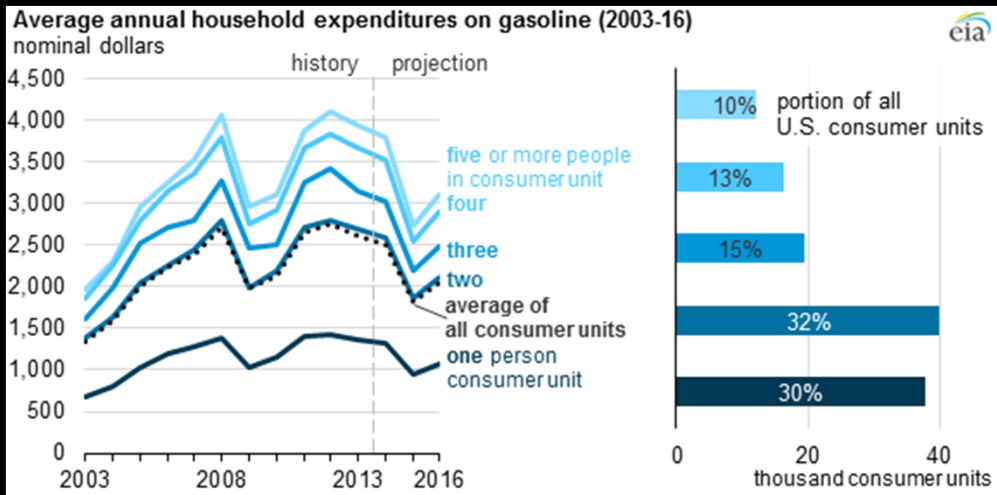


Photo: Alex S. MacLean



7 billion miles /year

11,500 per capita

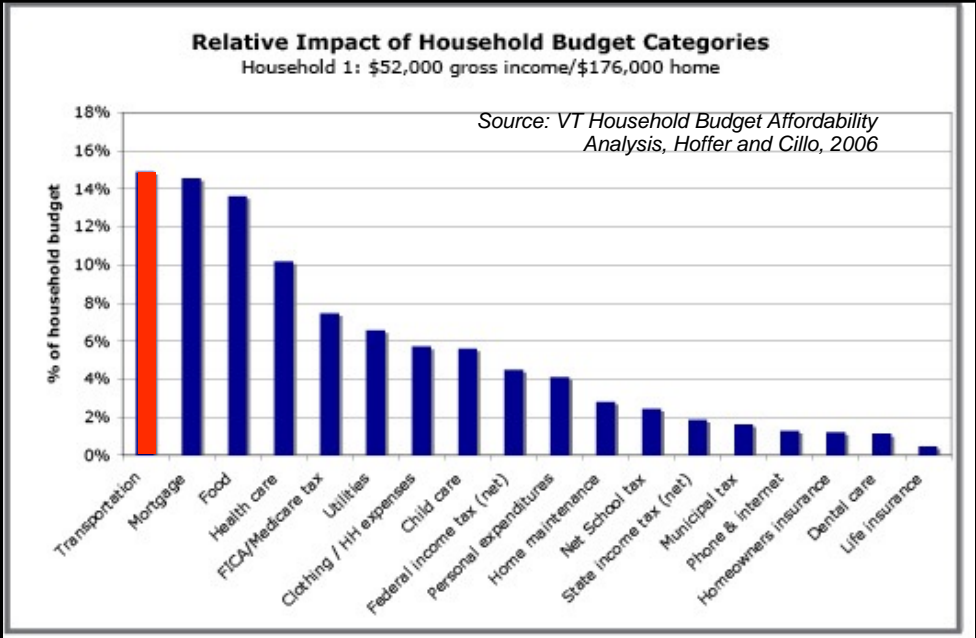


Source: U.S. Energy Information Administration, based on U.S. Department of Labor's Consumer Expenditures Survey 2003-2013 and EIA's Short-Term Energy Outlook, March 2015



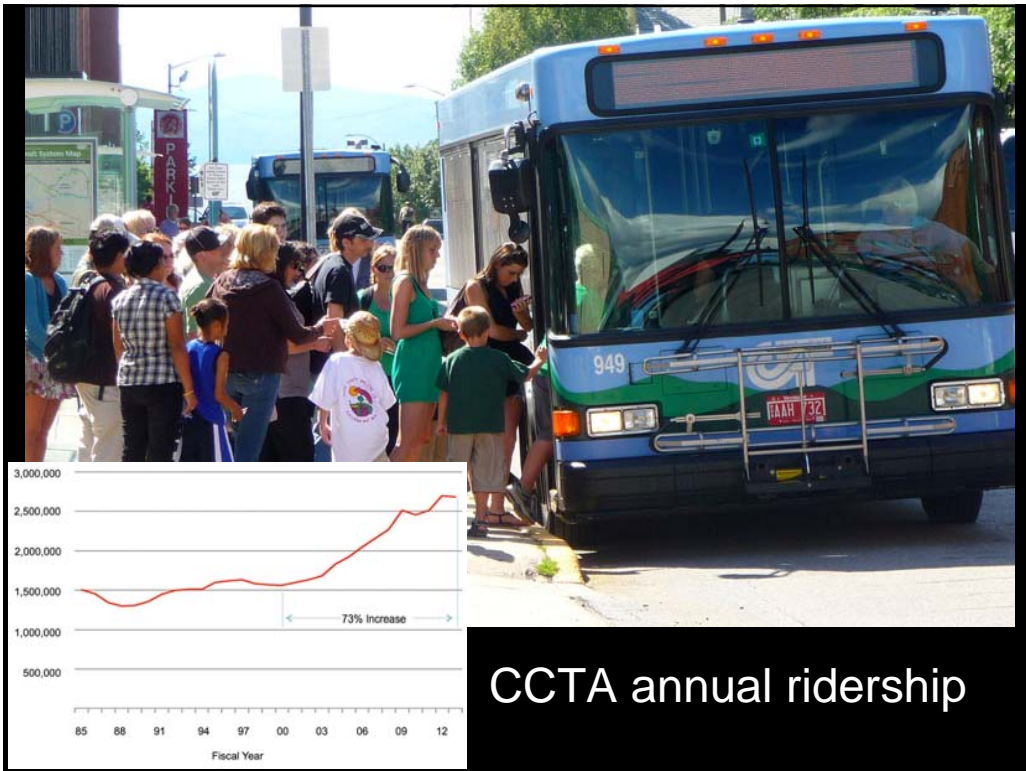
<i>Compact</i>	<i>\$7,000</i>
<i>Mid-size</i>	<i>\$8,800</i>
<i>SUV:</i>	<i>\$11,000</i>

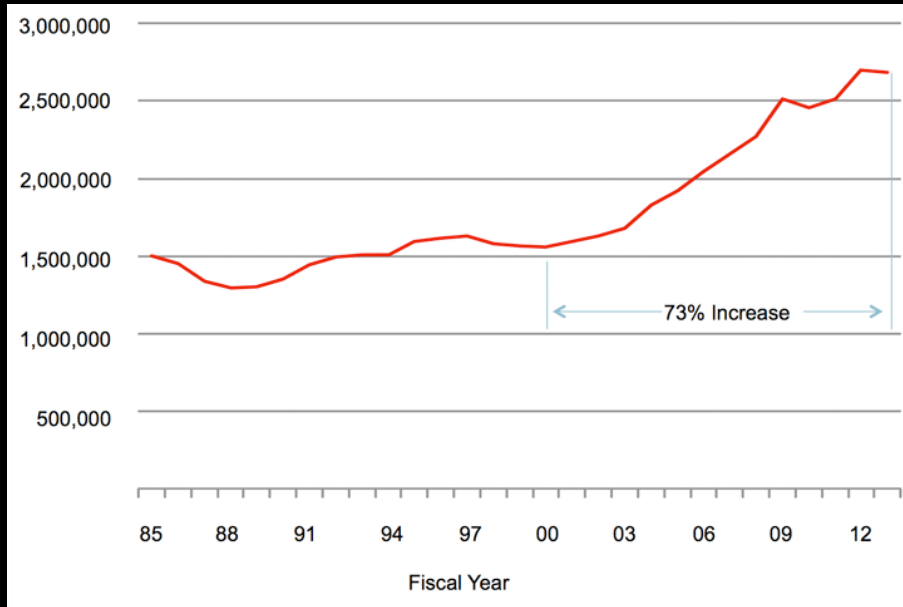




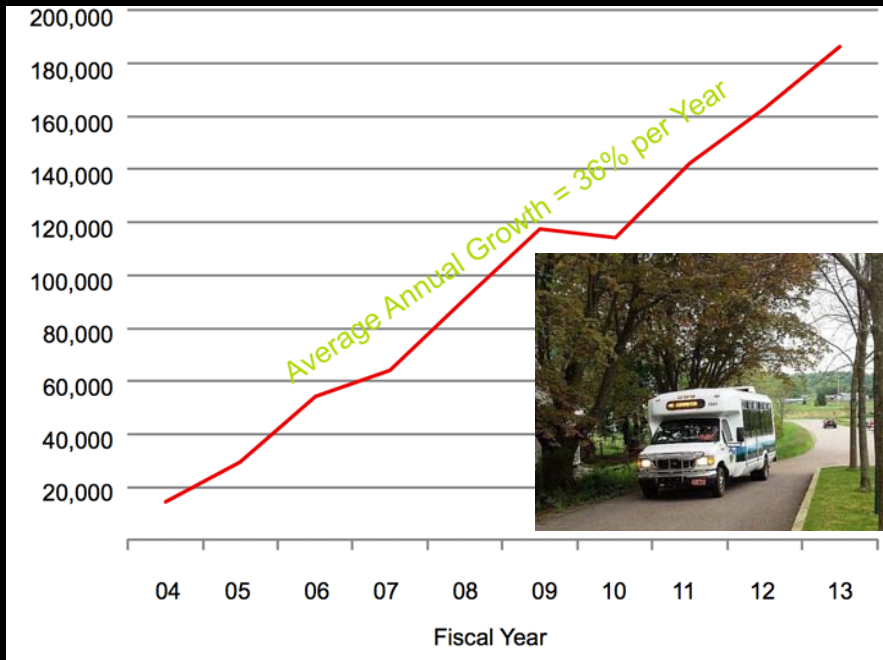
\$52, 000 income  
Below poverty level: 12.3%







Chittenden Co. Transit annual ridership



Link / Commuter bus ridership



Dense, urban places

more open space      energy efficiency  
lower carbon emissions

housing & transportation equity

better health      better water quality

active travel      better air quality

social cohesion  
lower infrastructure costs

Density is required

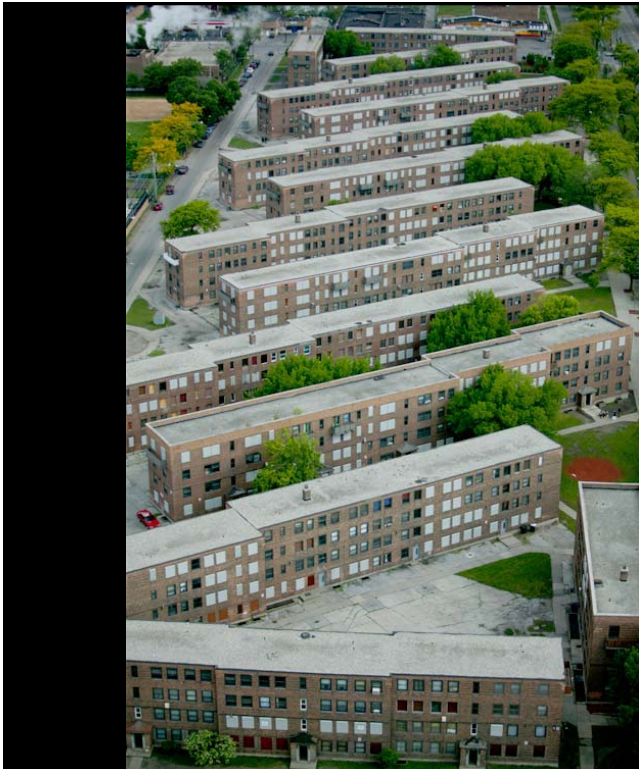


Photo: Alex S. MacLean



Density

vs.

Crowding

The number of  
people in a  
given space

The subjective  
perception that  
that number is  
too high

10 UNITS PER ACRE



Hermosa Beach, CA 10.0 units / acre



Lake Oswego, OR 10.0 units / acre



Sandusky, OH 10.2 units / acre



context



context



context



neighborhood

plan



neighborhood

plan



neighborhood

plan



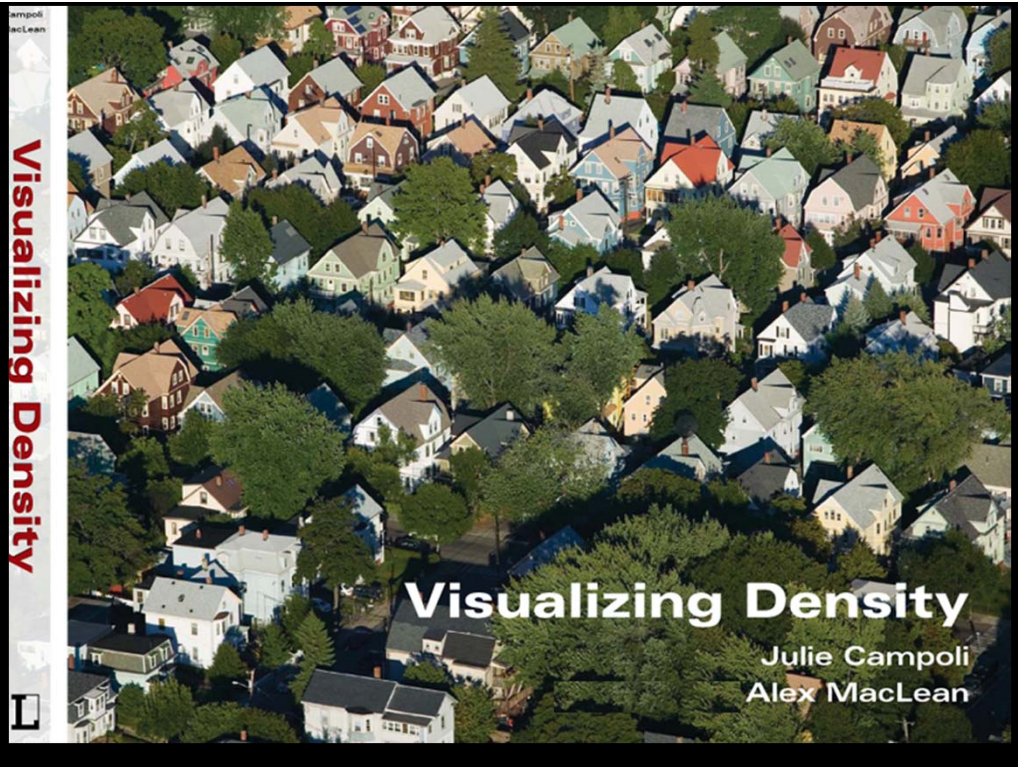
street pattern



street pattern



street pattern





23 units/acre  
Washington, DC



23 units/acre  
Staten Island, NY



11.7 units per acre

11.7 units per acre





# bad density

*cookie cutter*

*boring*

*isolated*

*barren*

*over-paved*

*car-oriented*

*transient*

22



# good density

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*green*

*varied*

*connected*

*sense of identity*

*timeless*

*pedestrian-friendly*



*It's not how dense you make it*

*It's how you make it dense*



single-family narrow lot



Early 20th century factory housing, Hancock,

single-family narrow lot



accessory dwelling unit

Randolph



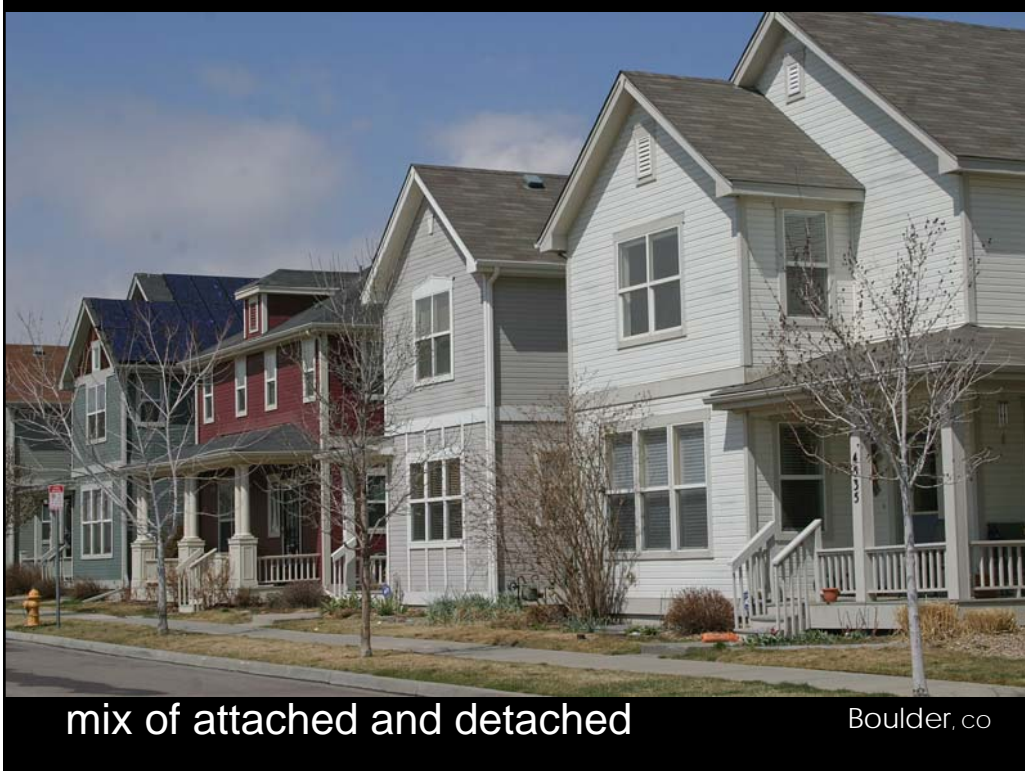
attached single-family (duplex)

Randolph



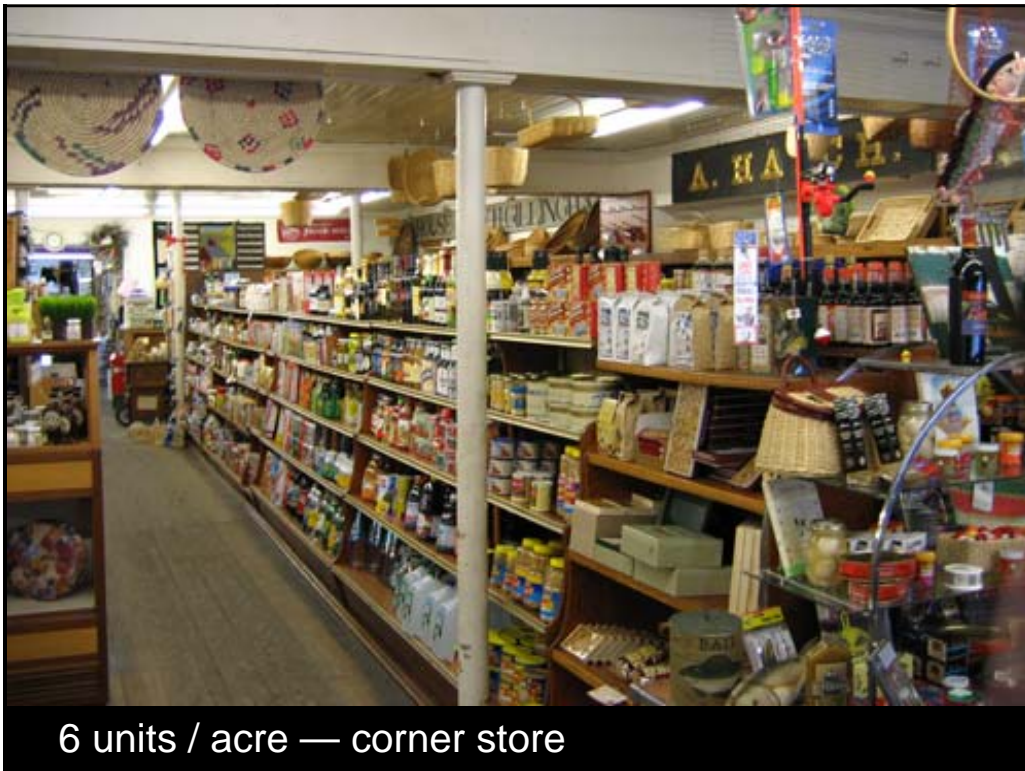
attached single-family (duplex)

Bellingham, WA



mix of attached and detached

Boulder, CO



6 units / acre — corner store





7-8 units / acre —  
Bus service  
without heavy  
subsidies



town houses

Boulder, CO



town houses

Columbus, OH



big house

Providence, RI



big house

Bennington



12+ units / acre- full service supermarket



Upstairs apartments

Bellingham, WA

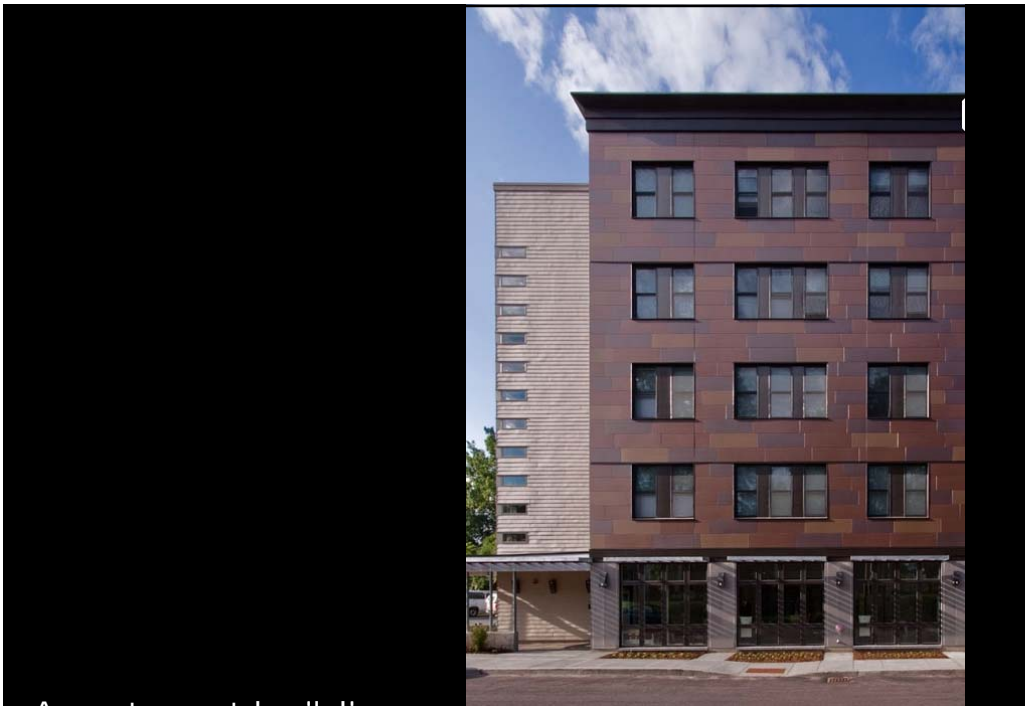


Upstairs apartments

Proctorsville



Apartment building



Apartment building

Winooski



*Different strokes for different folks*



Location is key



Photo: Alex S. MacLean



Randolph



Windsor





# Zoning Changes

*smaller lots*

*higher building coverage*

*accessory units, multi-family homes*

## The Ultimate Granny Flat



James Michelinie and Kyra Routon-Michelinie teamed up with her parents, Steven and Darro Routon, to build a 700-square-foot structure behind their house.

Laure Jollet for The New York Times

*New York Times, May 7, 2014*

**Table 4**  
**Potential Opportunities to Improve Fair Housing Features**  
**of the Land-Development Regulations of the Municipalities in Chittenden County<sup>1</sup>**  
 (✓ = Bylaws have this Feature)

Municipality	Predominantly Large Minimum Lot Sizes	Provisions to Review <sup>2</sup>					
		Mobile Homes	Mobile Home Parks	Multifamily Housing	Accessory Dwelling Units	Group Homes	Child Care Homes
Bolton	✓						
Buel's Gore <sup>3</sup>	✓		✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>
Burlington							
Charlotte	✓				✓ <sup>4</sup>		
Colchester							
Essex Junction					✓ <sup>5</sup>	✓ <sup>6</sup>	
Essex Town					✓ <sup>7</sup>		
Hinesburg	✓					✓ <sup>8</sup>	
Huntington	✓	✓ <sup>9</sup>	✓ <sup>9</sup>	✓ <sup>9</sup>	✓ <sup>9</sup>	✓ <sup>9</sup>	✓ <sup>9</sup>
Jericho <sup>10</sup>	✓		✓ <sup>11</sup>		✓ <sup>12</sup>	✓ <sup>13</sup>	
Milton	✓						
Richmond <sup>14</sup>					✓ <sup>15</sup>	✓ <sup>16</sup>	
St. George	✓				✓ <sup>17</sup>		
Shelburne <sup>18</sup>	✓						
South Burlington					✓ <sup>19</sup>		
Underhill	✓	✓ <sup>20</sup>	✓ <sup>20</sup>			✓ <sup>20</sup>	✓ <sup>20</sup>
Westford	✓	✓ <sup>21</sup>					
Williston							
Winooski <sup>22</sup>					✓ <sup>22</sup>	✓ <sup>22</sup>	✓ <sup>22</sup>

*Source: Fair Housing and Land Use Planning & Regulation in Chittenden County, Vermont*

Design matters



OLD



NEW

*Italian Village Neighborhood  
Columbus, OH*



OLD



NEW

Victorian Village Neighborhood, Columbus, OH



*affordable*



*market rate*



*affordable*



*affordable*

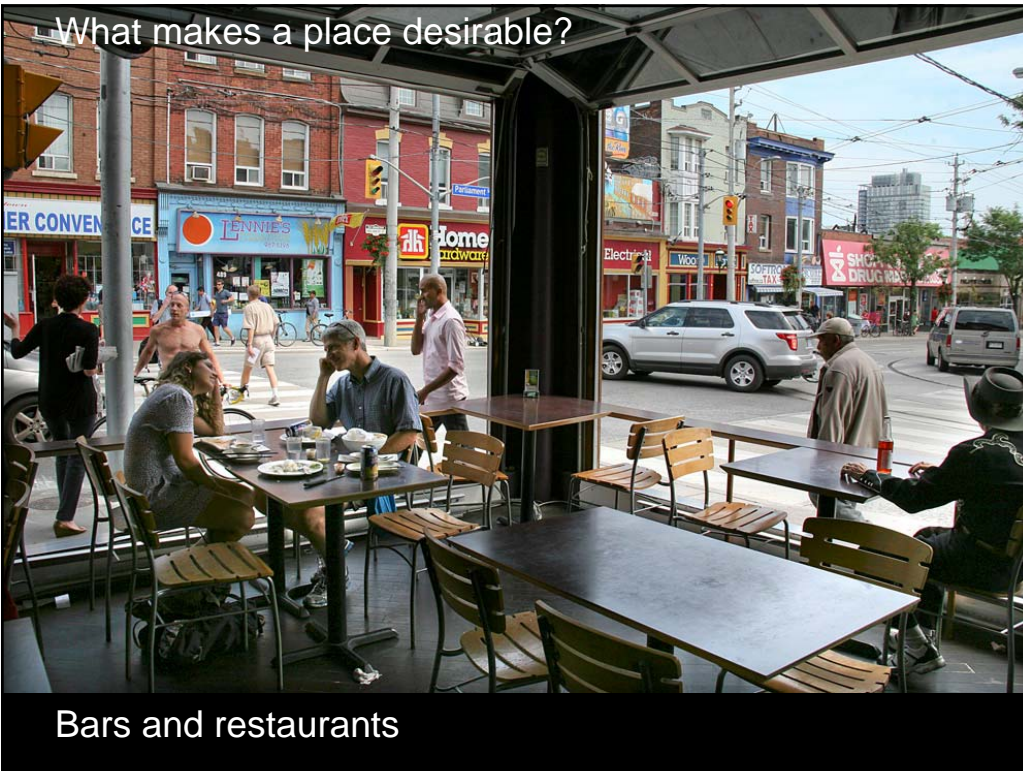


The future is urban

What makes a place desirable?

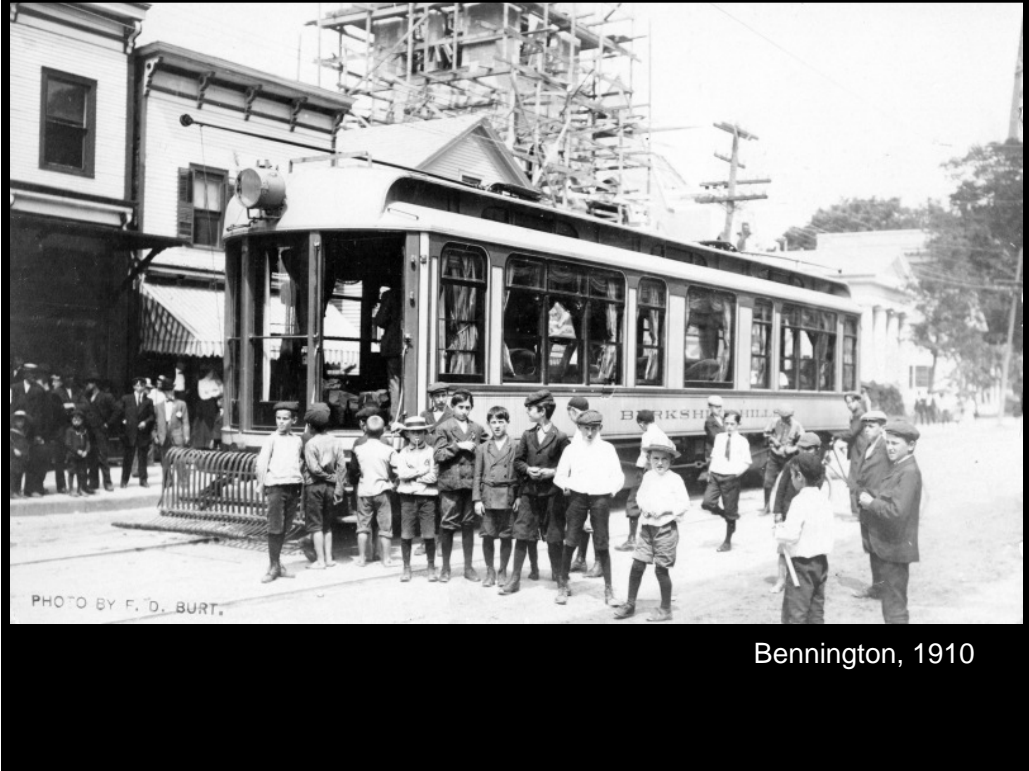


What makes a place desirable?



What makes a place desirable?





Bennington, 1910







Photo: Alex S. MacLean

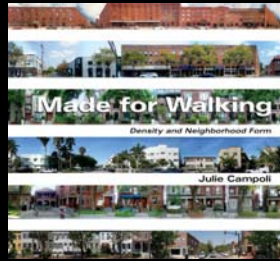


Photo: Alex S. MacLean

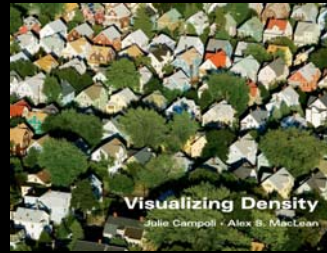
Dense, urban, not afraid of change

*for more information*

[www.juliecampoli.com](http://www.juliecampoli.com)



Made for Walking



Visualizing Density