

# Housing Forum

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5:30PM Weds April 18, 2018  
Bennington Housing Authority

**Catherine Bryars** | BCRC – Bennington County Regional Commission

**Jon Hale** | BCRC Economic Development Commissioner  
President & Founder of Hale Resources, LLC Real Estate Dev.

**Jonathan Ryan** | Director of Bennington Housing Authority

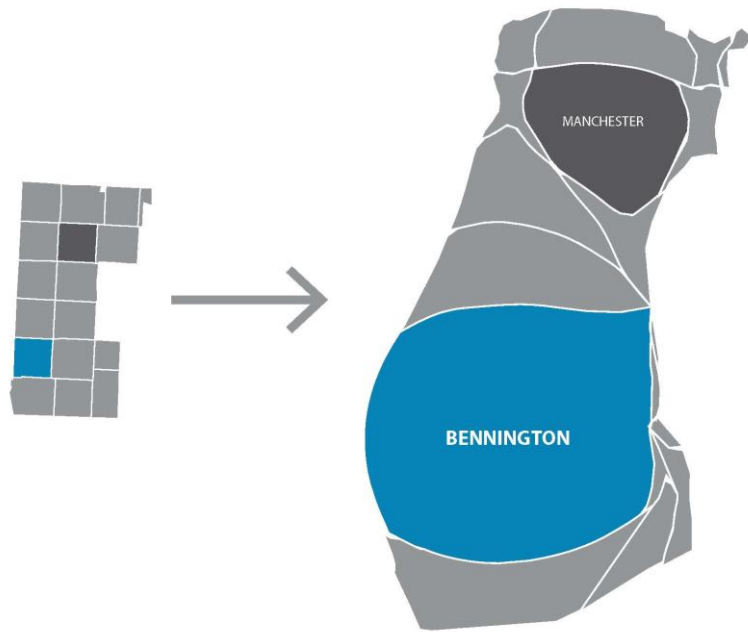
# Housing in Bennington County

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CURRENT HOUSING CONDITIONS

STRATEGIES TO IMPROVE ACCESS TO QUALITY  
HOUSING IN YOUR TOWN

# Population & Housing Units



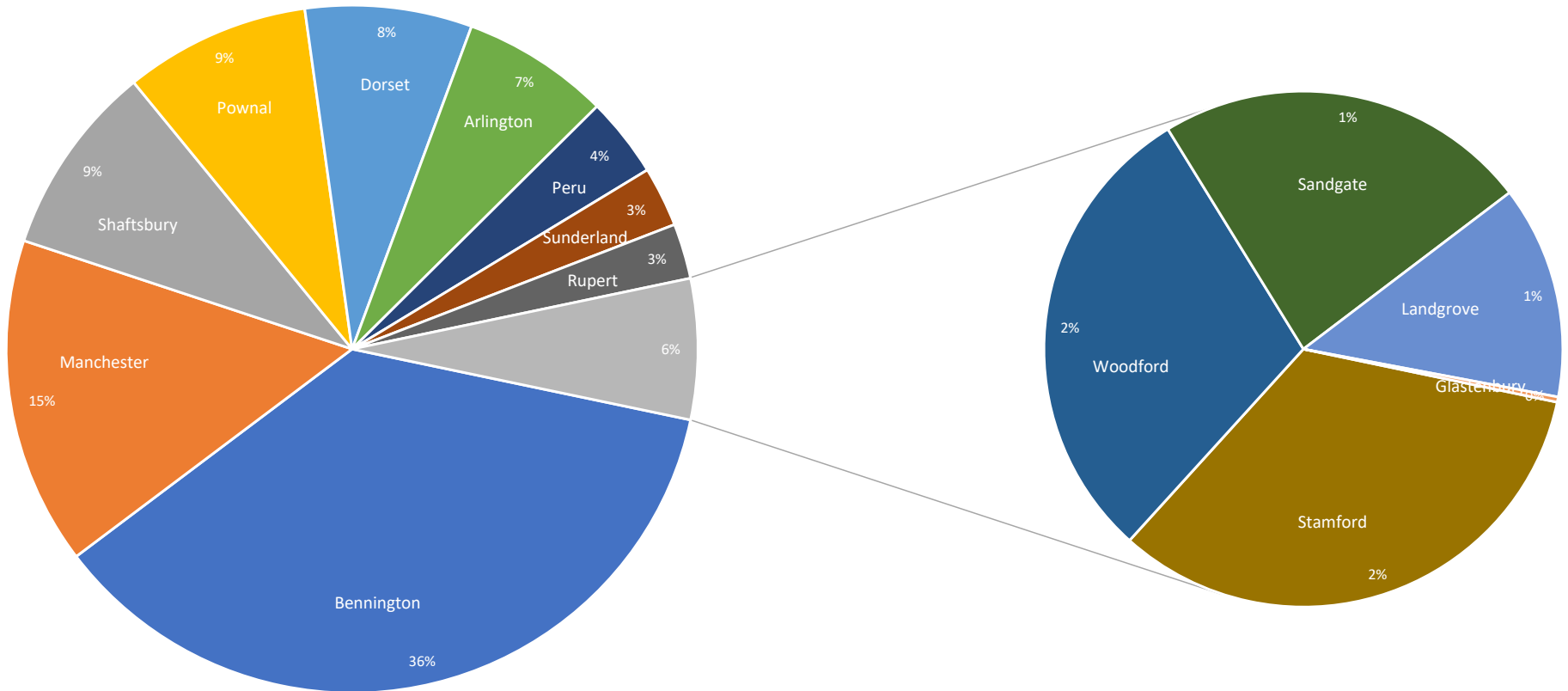
	Population	Housing Units
Arlington	2,317	1,285
Bennington	15,764	6,763
Dorset	2,031	1,450
Glastenbury	8	4
Landgrove	158	164
Manchester	4,391	2,864
Peru	375	697
Pownal	3,527	1,614
Rupert	714	482
Sandgate	405	287
Shaftsbury	3,590	1,676
Stamford	824	410
Sunderland	956	525
Woodford	424	363

Total: **35,484**      Total: **18,584**

**Bennington County is largely rural**

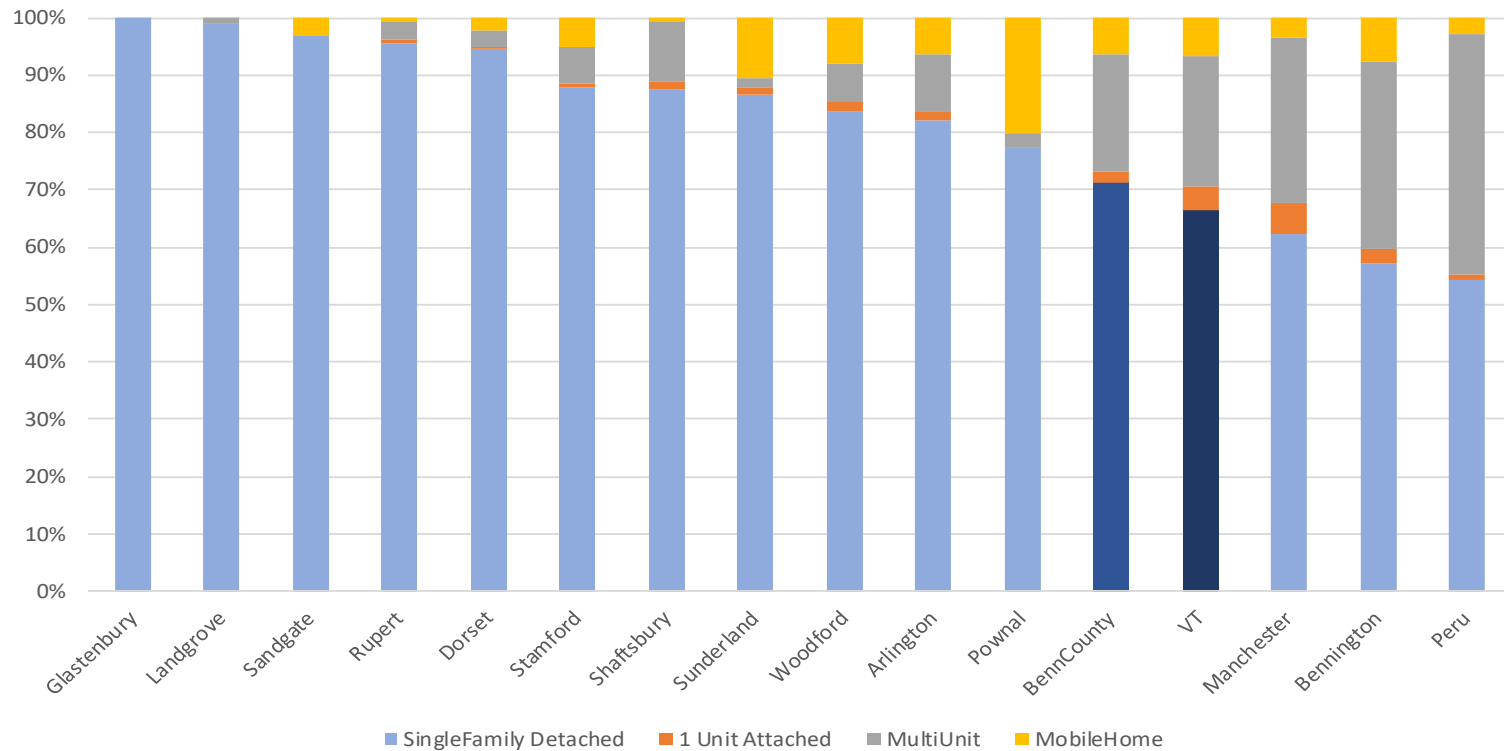
Sources: US Census Bureau 2014 ACS Population Estimates; 2010 Census

# Distribution of Housing by Town



Sources: US Census Bureau 2014 ACS Population Estimates; 2010 Census

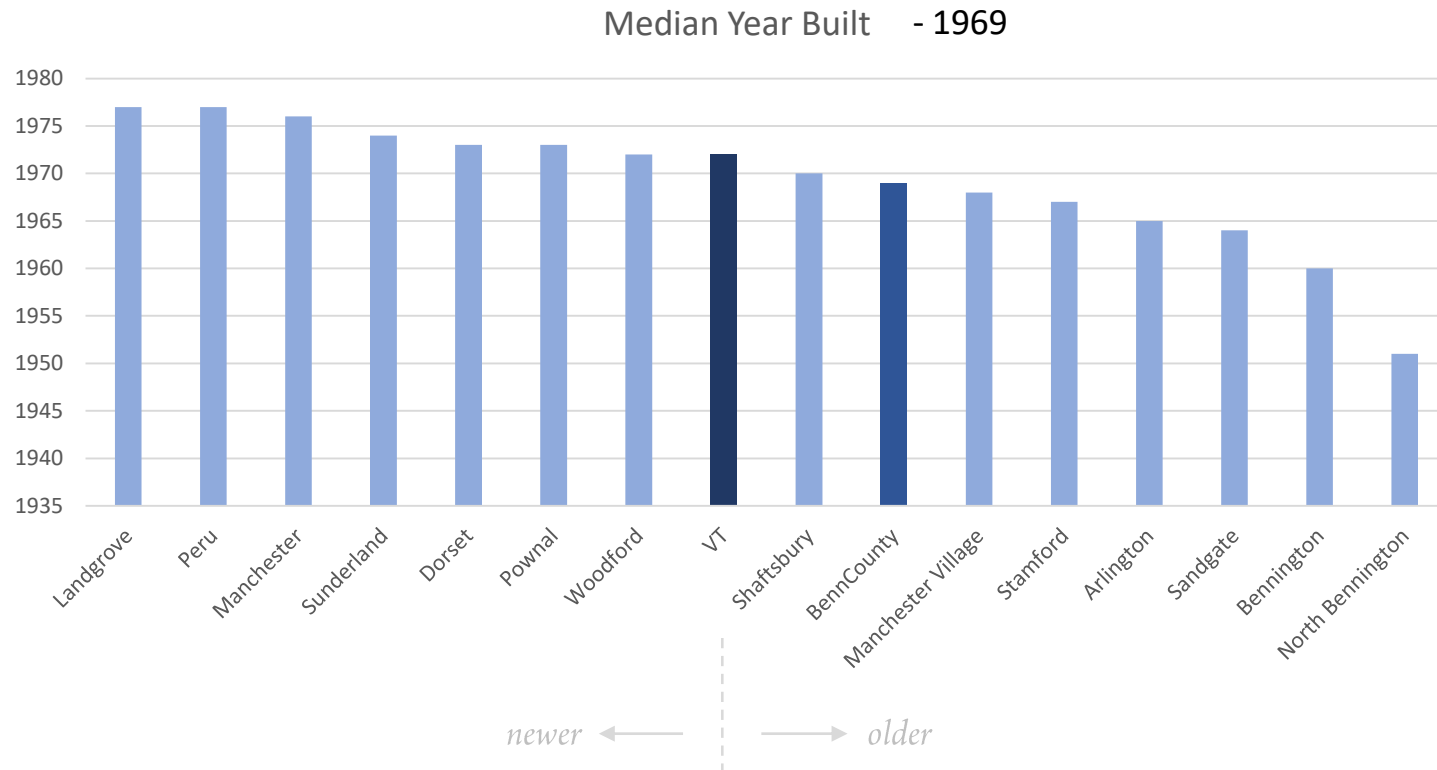
# Types of Housing



## Dominance of single-family homes

Source: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

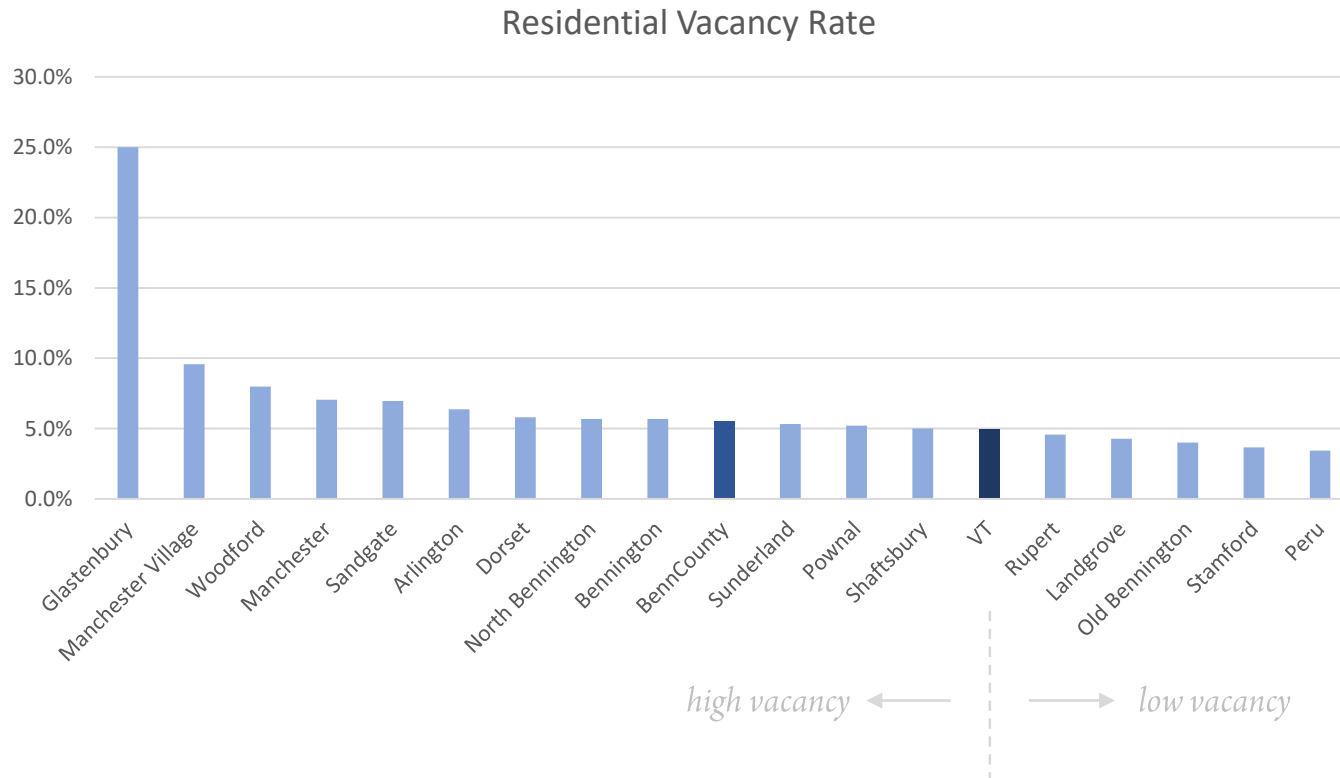
# Age of Housing



**Homes are old**

Source: US Census Bureau, 2000 decennial Census and 1996-2000 American Community Survey 5-Year Estimates

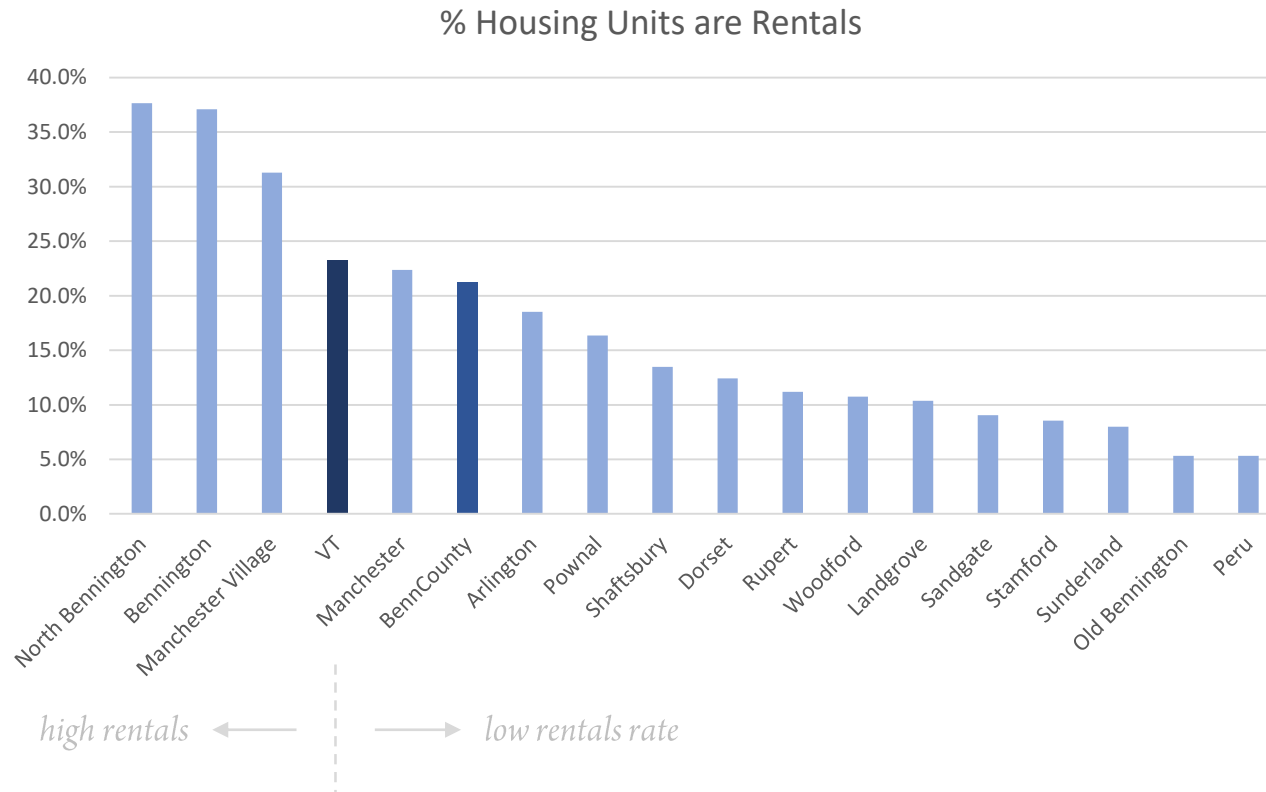
# Use Statistics



**Residential vacancy rates are elevated**

Sources: Population data from US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

# Use Statistics

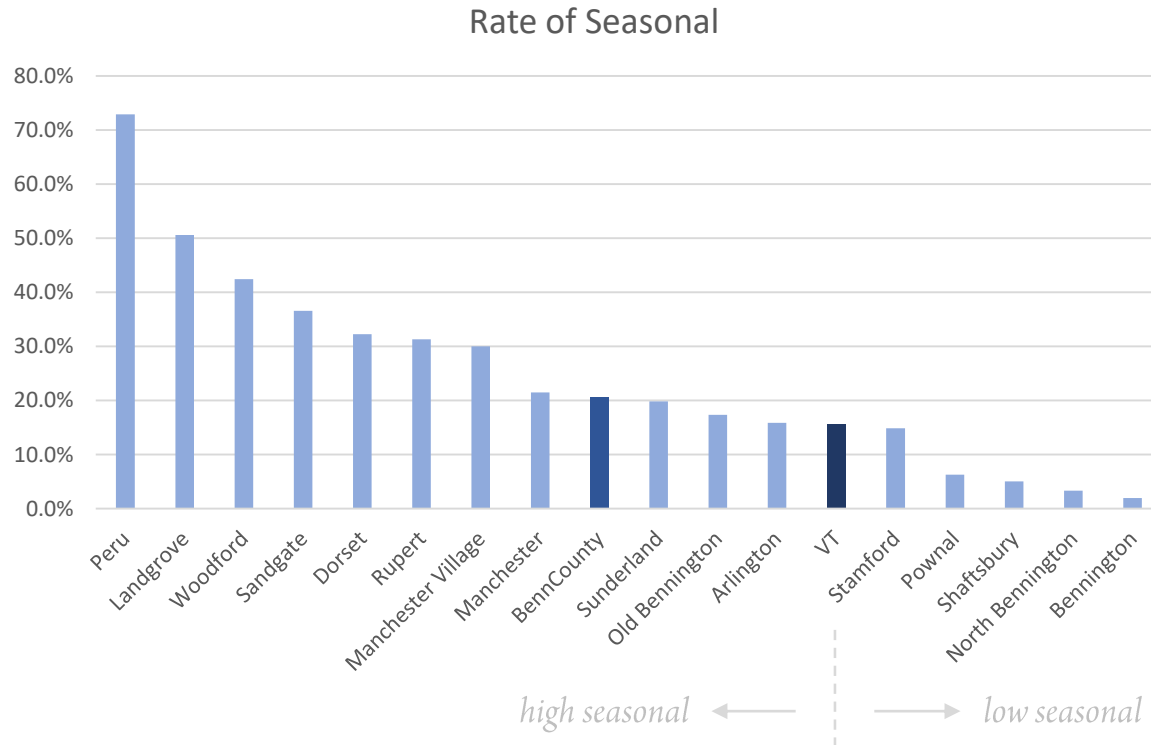


**SO WHAT: Low rental housing rate**

Sources: Population data from US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates



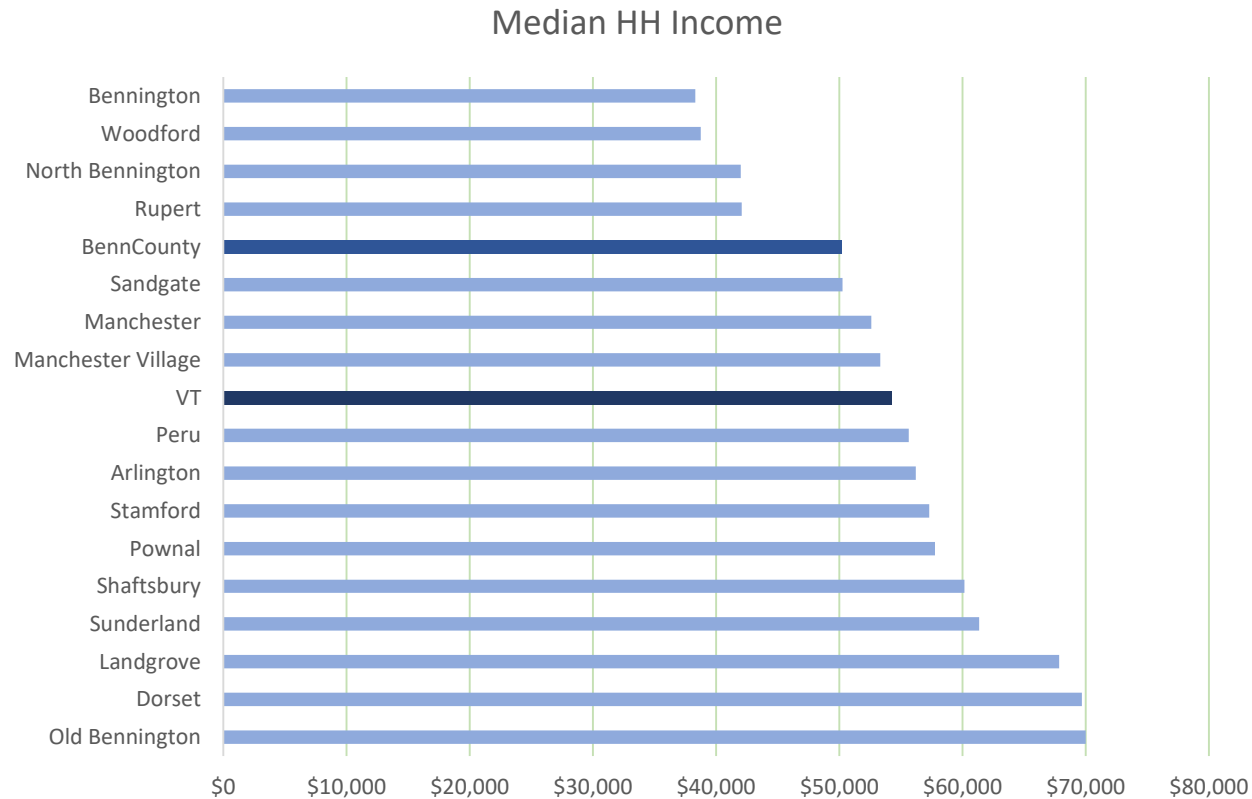
# Use Statistics



**SO WHAT: High proportion of seasonal, vacation or occasional use**

Sources: Population data from US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

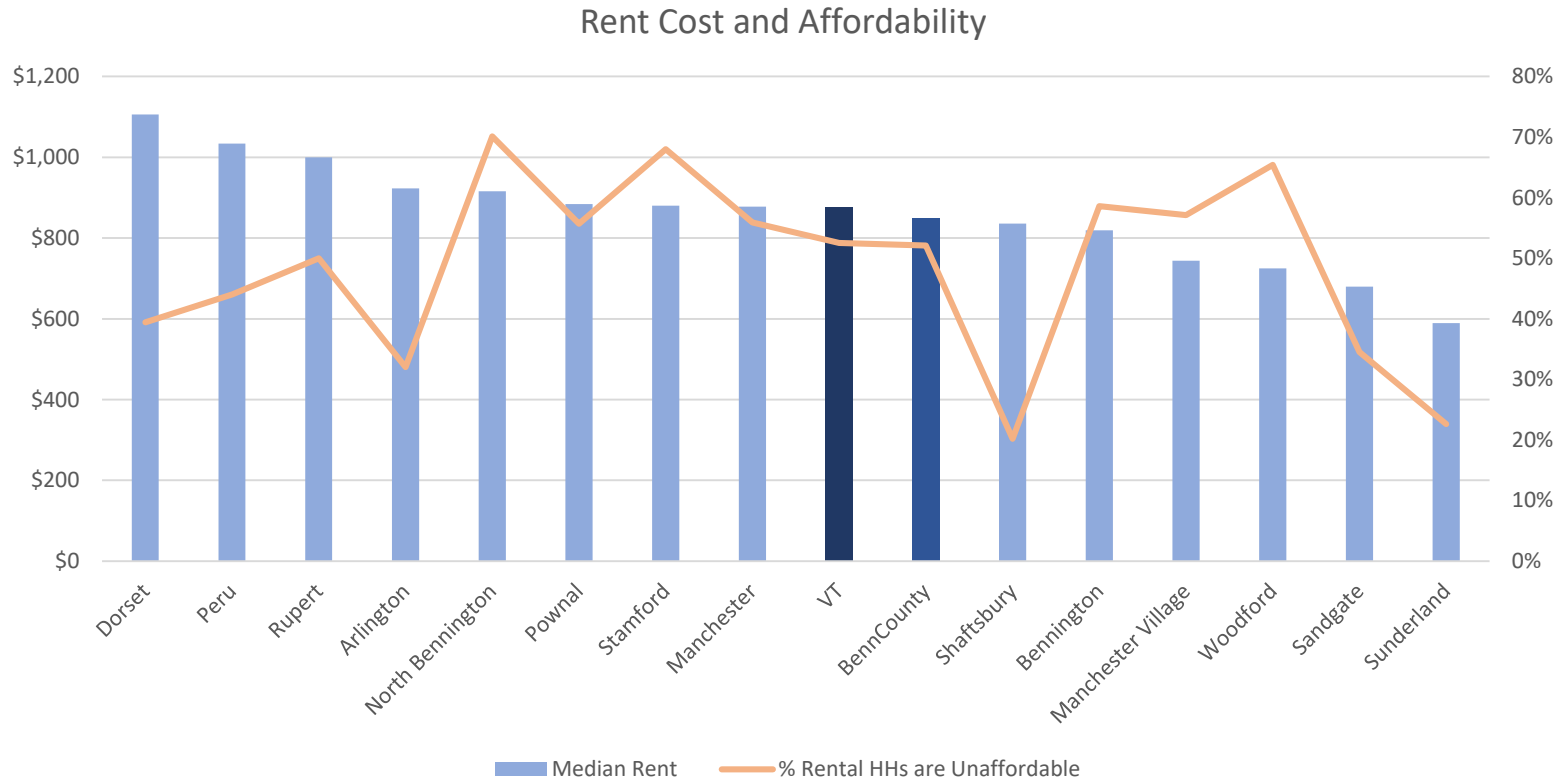
# Financial Characteristics



## SO WHAT: Lower household incomes

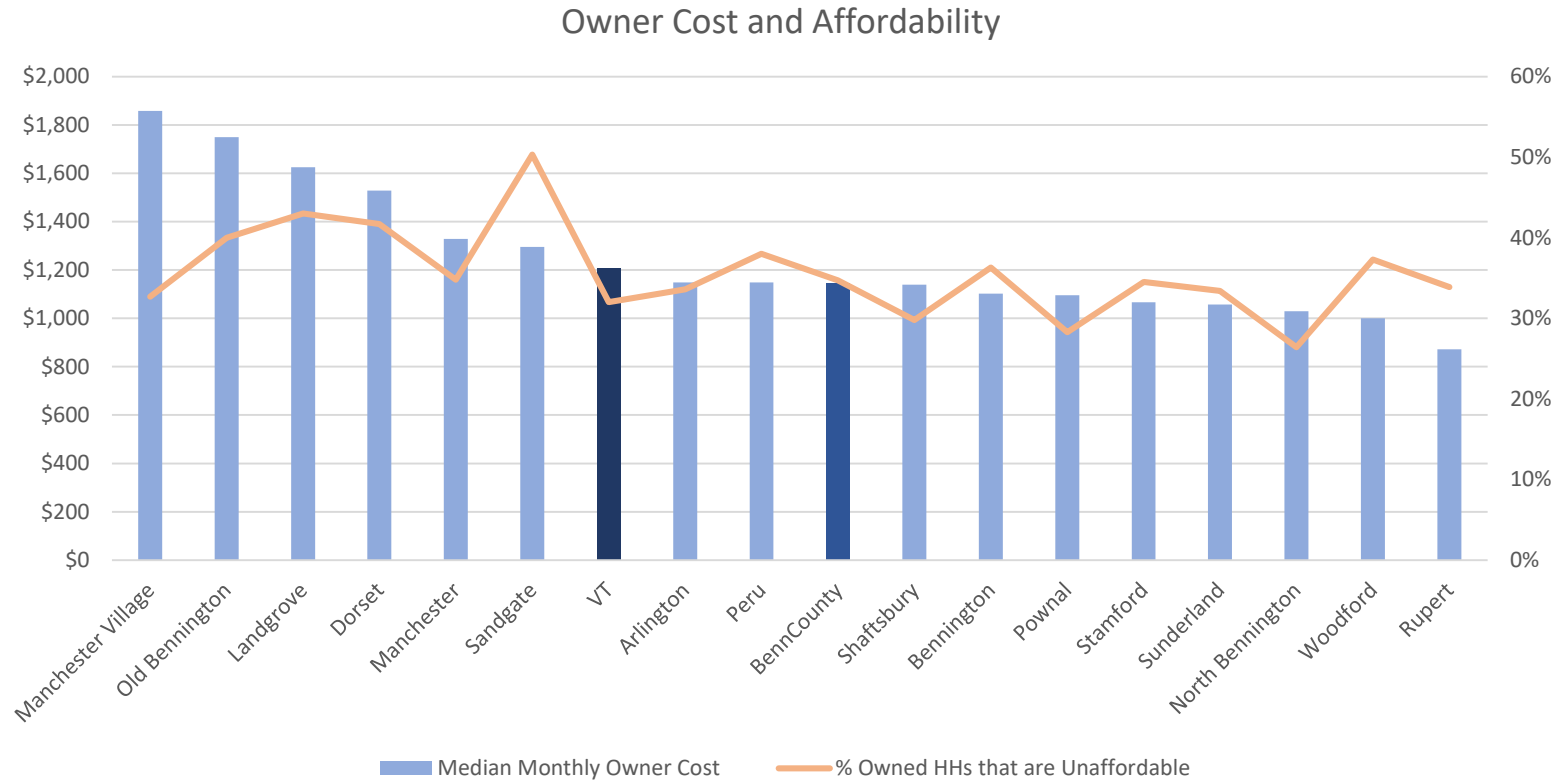
Median price of home: \$295,000, higher than VT median price of \$245,000.  
Source: *Bennington County Housing Needs Assessment*, survey October 2014

# Financial Characteristics



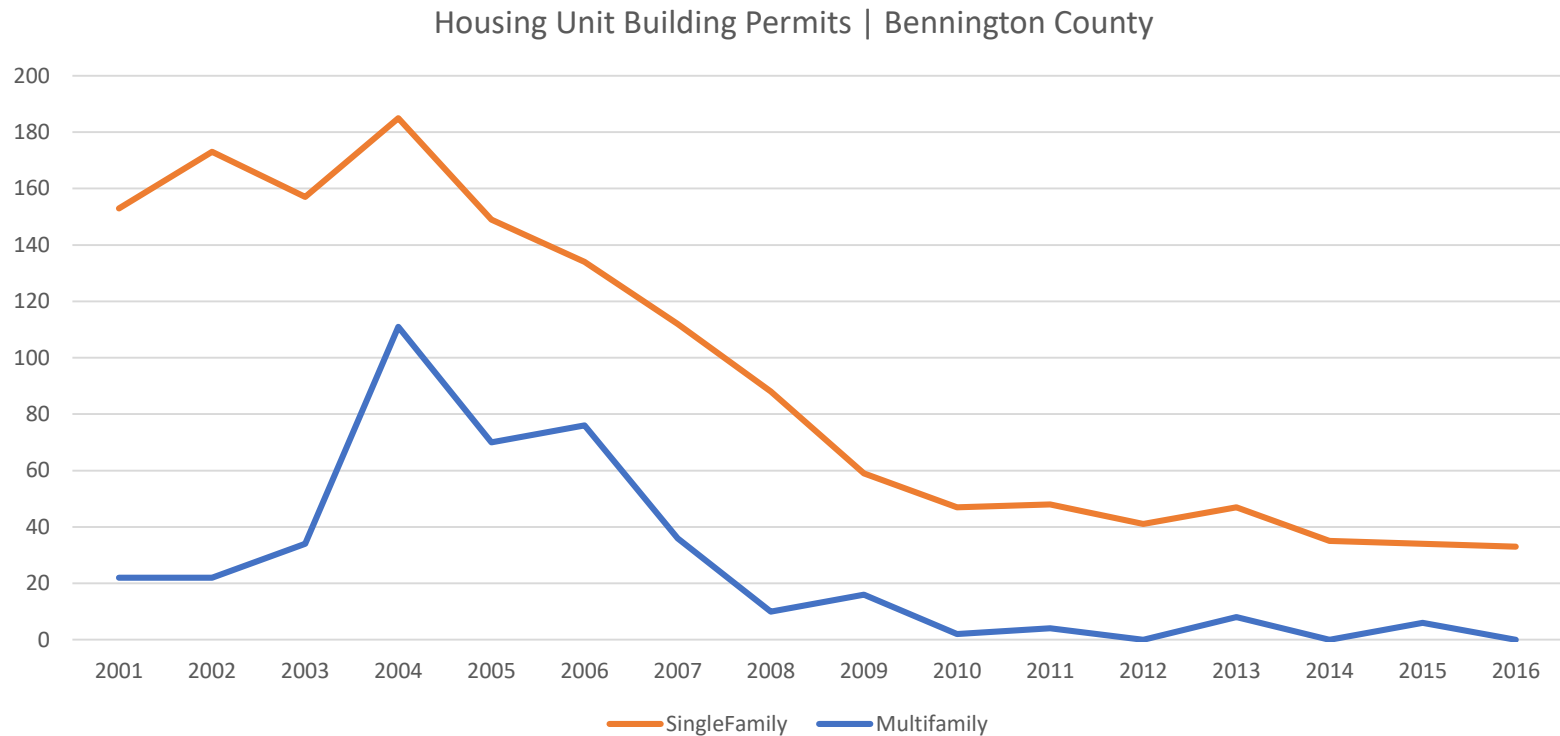
**SO WHAT: Rental costs vary, but on average are comparable to State**

# Financial Characteristics



**SO WHAT: Greater difference in home owner costs, with County being lower than State**

# Housing Development



**SO WHAT: Housing development is low**

Source: SOCDS Building Permits Database at <http://socds.huduser.org/permits/index.html>

# Strategically Designed Land Use Regulations Can Address:

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- Population loss
- Opportunities for business & community revitalization
- Down-sizing, and older residents' need for small homes
- Younger residents' need for entry level homes



# Rework Density and Dimensional Requirements

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Duxbury – measuring village setbacks for a zoning update

Update your density and dimensional requirements:

**Beginner:** Measure the real world to right-size densities, setbacks and other dimensions matching

**Intermediate:** Separate lot size from density (dwelling units/per acre vs. minimum lot size)

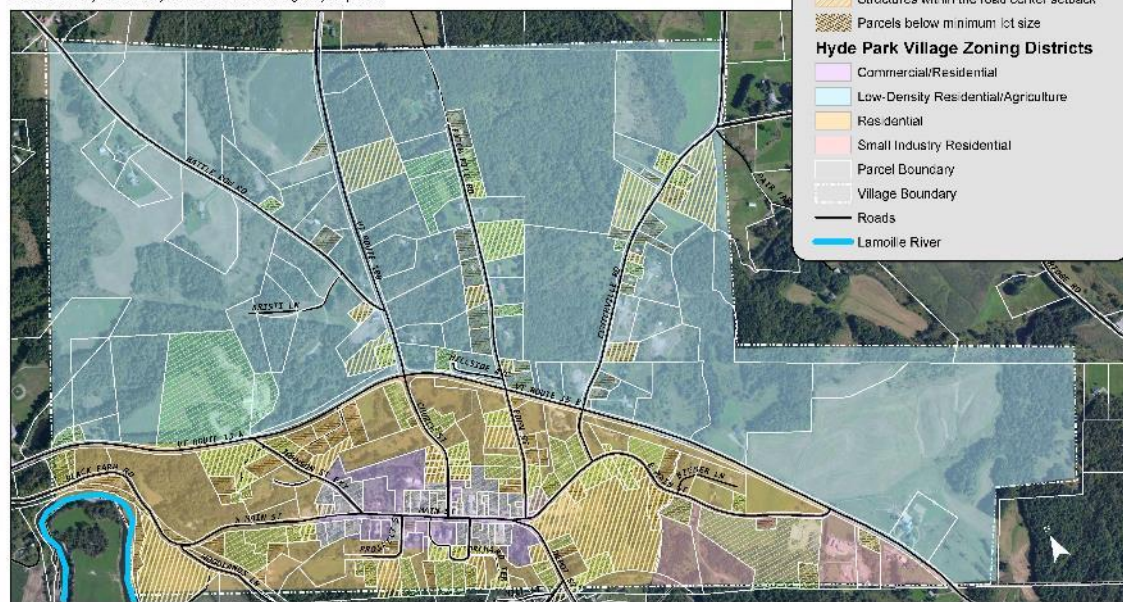
**Advanced:** Consider whether “density” makes sense and can be replaced by better regulating building form or size (lot coverage or floor-to-area ratio)



# Revisiting the Standards: Example of Hyde Park

## Hyde Park Village Structures and Lots

SPC classified a possible negative correlation concerning socioeconomic status and site for outdoor play. The current study was designed within Lake Park Village. The areas examined correspond to the following zoning conditions: city of site, minimum lot size, minimum setbacks at rear and side yards. The analysis was done by spatial examination of zoning as a measure of socioeconomic status. The results of the analysis are shown in Figure 1. The results of the analysis are shown in Figure 1. The results of the analysis are shown in Figure 1.



## Analyzed the Non-conforming Lots in the Village

63% of parcels in the village lots and structure did not conform to setback and/or minimum lot size requirements in zoning.

Preserving historic character of Village = Major Goal.

Zoning required new development to have a “suburban” character.



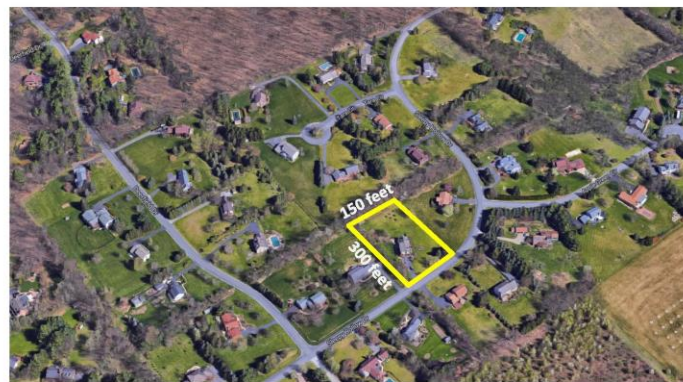
**EAST MONTPELIER VILLAGE MASTER PLAN  
OCTOBER 20<sup>TH</sup> OPEN HOUSE**

**WHAT DOES DENSITY LOOK LIKE?**

**1/4 ACRE LOTS = 4 units per acre**



**1 ACRE LOTS = 1 unit per acre**



**1/2 ACRE LOTS = 2 units per acre**



**3 ACRE LOTS = 1/3 unit per acre**

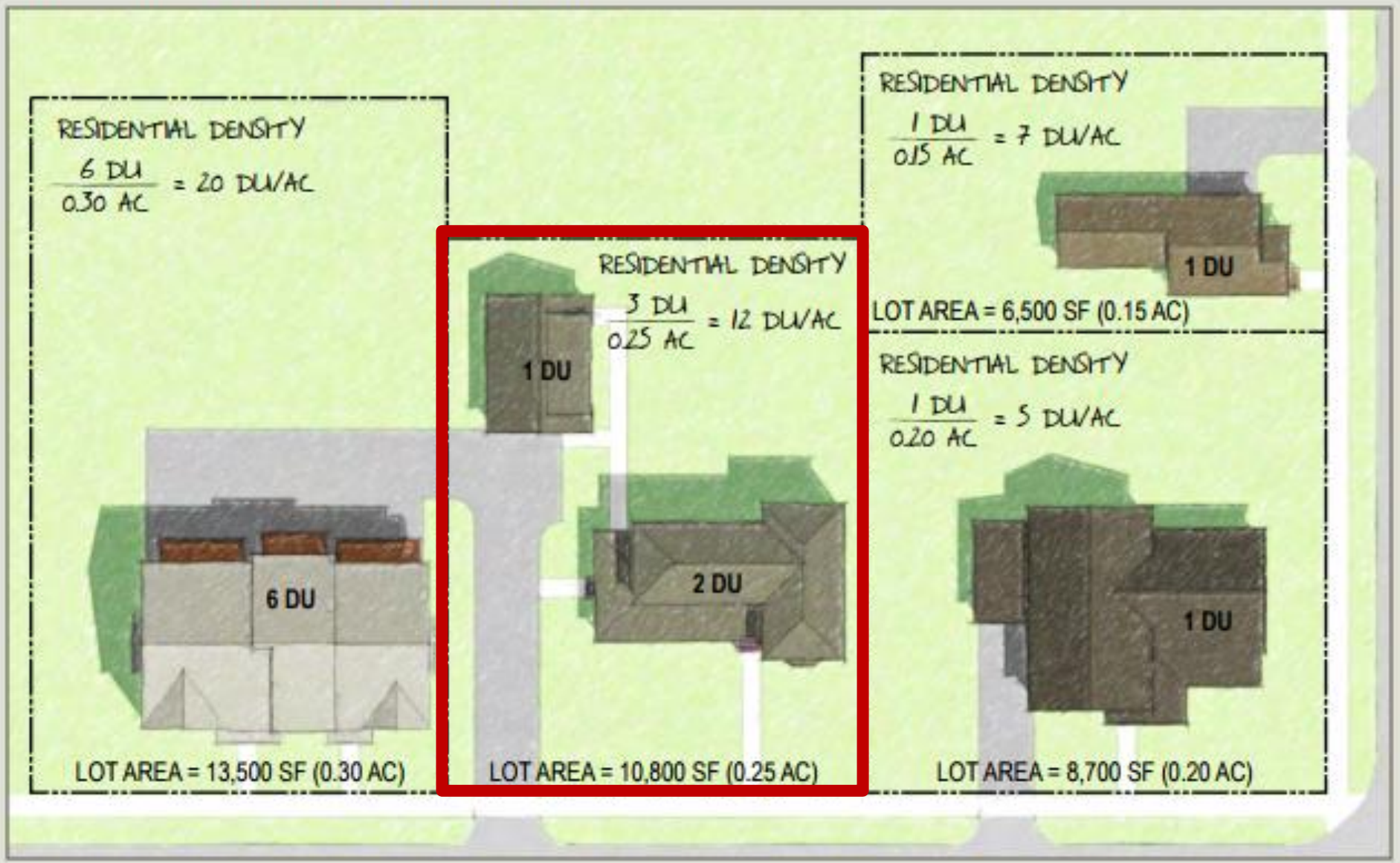


(source: Eric Vorwald CVRPC)





Figure 5-5. Dwelling Units per Acre (du/ac) Illustrated





# Other Zoning Approaches

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## Waivers:

Allowed under 24 V.S.A. § 4414 (8) – must include:

- specific standards in conformance with the town plan and statewide goals
- Define the process for review and appeal

Can be used to:

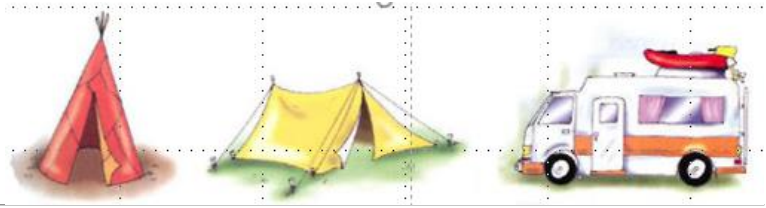
- Modify setbacks in villages

## Adaptive Reuse:

Allow multifamily units in pre-existing larger structures like barns or old commercial structures (without allowing all over a district)



# Types of Homes



**Single/Duplex detached** (do you require more land for duplexes?)

**Required by statute** – must allow in your zoning regulations:

- Multi-Family - usually defined as 3 or more units – condos or apartments
- Accessory Dwelling Units
- Mobile Homes (3 or more on one lot = mobile home park, defined in 10 VSA §6201)

## **Group/Care Homes**

- Some statutory protections in 24 VSA §4412(1)G for those serving 8 persons or less with a disability defined at 9 VSA § 4501)

**Boarding House** (like in the old days)

**Mixed Use** – development that includes both housing and other uses



# Allow for a variety of housing options

## Accessory Dwelling Units

LIVE  
RENT



*Designed by Paste in Place*

Enable a variety of housing types for all stages of life and incomes.

**Beginner:** Make sure zoning allows for mobile homes and parks, multi-family and accessory dwelling units and group homes.

**Intermediate:** Update the zoning use tables to reduce restrictions on all housing types

**Advanced:** Allow multi-family housing development as a permitted use

# Ensure affordable options exist

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Incentivize and require affordable housing.

**Beginner:** Reduce permit fees for affordable housing

**Intermediate:** Allow density bonuses for development that is perpetually affordable

**Advanced:** Adopt inclusionary zoning (require affordable units as part of certain sized development projects) or housing replacement/retention



# Reduce parking requirements

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Especially in walkable places, reduce parking requirements.

**Beginner:** require 1 parking space or less for each accessory apartment, 1 to 2 bedrooms on a bus line with regular service, or where on-street parking is available. OR consider allowing tandem or stacked parking.

**Intermediate:** Allow shared parking for mixed use properties, or projects located near transit, or where on-street parking is available

**Advanced:** Eliminate parking minimums for all housing development



# Non-regulatory tools to support housing

- Make town land available for housing development
- Ensure sewer, water, sidewalks and other infrastructure is available
- Create a housing task force or housing commission (24 VSA §4433(5))
- Work with Community Land Trusts and other housing non-profits to obtain grants for housing projects
- Create partnerships with healthcare and senior services to develop senior housing options
- Support United Way's *Working Bridges* program that provides housing assistance



Statutory Authorization: 24 V.S.A. Chapter 113; Chapter 117 §§4432, 4433  
Type: NONREGULATORY  
Related Topic Areas: Community & Economic Development; Housing Regulations

## Housing Programs

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### Overview

Housing—and affordable housing in particular—is in short supply in many parts of the state. It's becoming difficult for an increasing number of Vermonters, including renters and first-time home buyers, to find suitable places to live near jobs and services. Many local employees—for example, municipal workers, teachers, and healthcare and service providers—cannot afford to live in the communities where they work. Long commutes are common and, with rising fuel prices, increasingly costly. The lack of affordable housing also affects job recruitment and retention.

Over much of Vermont's history, local governments were solely responsible for the care and housing of the poor, giving rise to a statewide system of locally funded "poor farms." These establishments housed transients and indigent, elderly, and disabled individuals who could not support themselves. Poor farms were never pleasant places to live but were viewed at the time as a humane and cost-effective way to address very real housing needs. The local poor farm system was phased out beginning in the 1930s under federal and state relief programs and was eliminated by the state in 1967 with the passage of the Social Welfare Act. The last poor farm, in Sheldon Springs, closed in 1968.

Interest in improving local housing then took other forms. Beginning in the 1950s, several larger Vermont municipalities undertook, with federal assistance, sometimes controversial urban renewal projects to relieve neighborhood slums and blight. Soon after state-enabling legislation went into effect in 1961, local housing authorities were created to access federal housing funds. Public housing programs, until very recently, focused on providing safe and sanitary housing for low-income tenants, including the elderly and disabled. Market rate housing development was left to the private sector, subject to state and local regulation.

Vermont's housing market has gone through several boom and bust cycles, generally following national trends. As a result, planning has had to address both housing shortages and the impacts of residential development on local communities. Affordable housing development and growth management are not mutually exclusive, as evidenced in the creation of the Vermont Housing and Conservation Trust Fund in 1987.

Municipal plans adopted under the Vermont Planning and Development Act (24 V.S.A. Chapter 117) are required to include a section on housing that recommends a program for



Housing programs, such as community land trusts and dedicated funding sources, can be critical to building housing on infill sites within older neighborhoods, where the complications of permitting and construction can reduce interest from the private sector. Once neighborhoods start to turn around, developers will often jump in to build additional units.

#### Affordable Housing Definition

24 V.S.A. §4430

Housing that is owned or rented by its inhabitants, whose gross annual income does not exceed 80 percent of the county median income, or 80 percent of the standard metropolitan statistical area income (where applicable), as defined by the U.S. Department of Housing and Urban Development, and the total annual cost of housing is not more than 30 percent of the household's gross income. Housing costs for homeowners include principal, interest taxes, insurance, and condominium association fees. For renters, costs include rent, utilities, and association fees.

Information Manual: Housing Programs - 2007 - www.vpic.info  
VERMONT LAND USE EDUCATION & TRAINING COLLABORATIVE  
13-1

# Reduce fees/costs for housing

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Make it less expensive to build affordable or moderate income homes.

**Beginner:** Reduce permit fees and water/wastewater connection and other municipal fees

**Intermediate:** Reduce impact fees if the town has any OR provide town-owned land to build needed housing.

**Advanced:** Reduce infrastructure costs through capital bonds, TIF and special assessments; Create a housing trust fund

Other approaches:

Use Brownfield funding to lower site costs

Support transit to reduce commuting costs

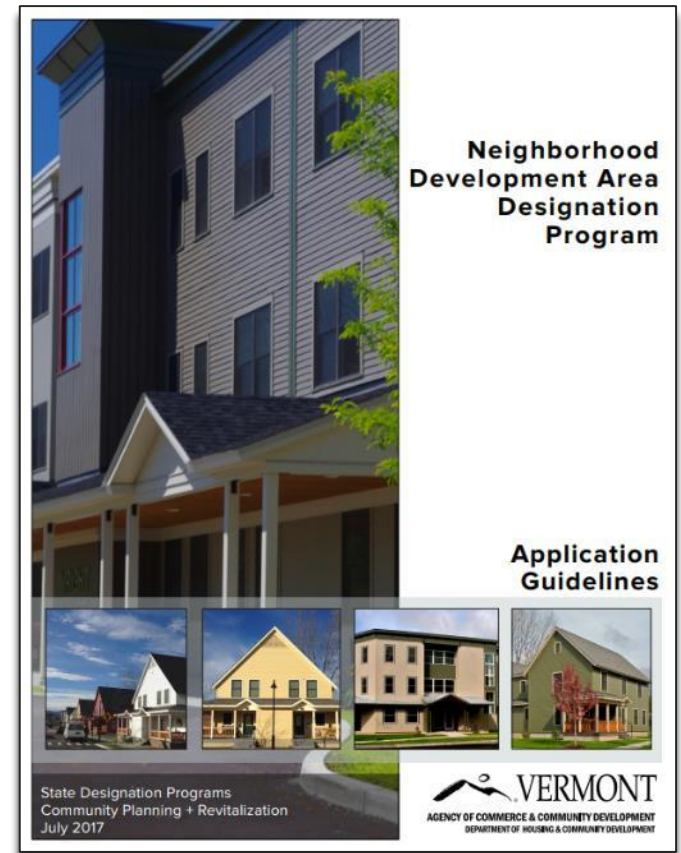


# Create a state designated neighborhood

Consider applying for state designation of a Neighborhood Development Area (NDA) if your town has:

- A designated downtown, village or new town center and
- New housing development opportunities within walking distance
- Zoning and development regulations that support walkable development

NDA designation offers permitting benefits to developers, helping them build in walkable places





# St. Johnsbury Example: Neighborhood with 4 units/acre

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Source: [Visualizing Density](#)



# Homes for people in your town

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What strategies will work in your community?



# Resources

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MORE INFORMATION AND ASSISTANCE

# Resources

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- TRORC's A Home for All:  
<https://www.youtube.com/watch?v=J0vrZvwOeDQ>
- VHCB's Voices of Home:  
<http://www.vtaffordablehousing.org/voices/>
- VHFA's Housing Toolbox:  
<http://www.housingdata.org/toolbox/steps-for-municipalities>
- VHFA's Regulatory Tools:  
<http://www.housingdata.org/download/Policy%20Tools%20Matrix.pdf>
- A Matter of Place – Fair Housing Documentary:  
<https://vimeo.com/77785957>
- Mad River Valley Affordable Land Initiative:  
<http://www.mrvpd.org/Housing.php>
- Working Bridges of United Way  
<https://www.unitedwaynwvt.org/Working-Bridges>
- “Not very many options for the people who are working here”. [Rural Housing Challenges Through the Lens of Two New England Communities](#), A White Paper: University of New Hampshire Carsey School of Public Policy, 2017.
- DHCD Mobile Home Park Guidance for Municipalities:  
<http://accd.vermont.gov/sites/accdnew/files/documents/DHCD%20Mobile%20Home%20Park%20Guidance.pdf>