

Housing Strategies 2006

Meeting Summary

A regional gathering to launch strategies for increased housing in Central Vermont.

February 23, 2006 • Capitol Plaza Hotel & Conference Center

Sponsored by Vermont Housing Finance Agency and Northfield Savings Bank.

Initiated by the Central Vermont Economic Collaborative and guided by Housing Partners that included the Vermont Housing Finance Agency, Montpelier Housing Task Force, Fecteau Homes, Central Vermont Community Land Trust, Coldwell Banker Heney Realtors, the Vermont Housing Conservation Board, Vermont State Housing Authority and Northfield Savings Bank.

Seventy-five Central Vermont residents attended all or most of the daylong session. Participants were seated at tables of eight or nine with a designated facilitator at each table. Tables engaged in lively formal and informal discussion of housing issues while responding to two questions:

What obstacles do you see preventing the region from creating more housing?

What specific things would most improve the region's ability to create more housing?

After participants responded to these two questions, the “improvement” responses were prioritized. Virtually all high-priority responses could be categorized under one of the following three headings:

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

Therefore, participants were invited to gather around one of these three issues to begin developing strategies for implementation that could foster increased housing.

Those who continued to participate in the “task force” component of the meeting (about 80%) were almost evenly divided among the topics, with 17-20 people working to address each.

Each task force began with some further discussion of the topic and ended with setting of a time and place for another meeting. Two of the three task forces assigned “homework” to be completed in preparation for the next meeting. The meeting schedule is...

- Incentives to create or purchase housing – 11:30-1:00 pm March 9, VSECU, Montpelier
- Public Attitude / Education / Involvement – 3 pm March 16, CV Chamber office, Berlin
- Planning / Zoning / Permitting – 9-11 am March 23, CV Chamber office, Berlin

Task Force Summaries

Housing Incentives

Areas identified for possible incentives included those for developers, employers, employees, homebuyers and landlords.

Participants listed some three dozen specific types of possible incentives, grants or other assistance.

Meeting at 11:30 am March 9, Vermont State Employees Credit Union.

Public Awareness & Involvement

Key issues were 1) the need for active participation, 2) the need to clearly define housing issues, and 3) informing / educating elected officials and planning/permitting boards.

The Task Force felt it needed to become better educated, to define terms and language, and to define housing problems before beginning to educate the public and influencing public officials.

Task Force members concluded their own education should begin with assembling data on the following topics:

- ❑ What is available on the market?
- ❑ Where is there land that can be built on?
- ❑ Why is the market not working?

In preparation for the meeting Carol Ellison will collect information on what's on the market, and Susan Sinclair will compile sites where housing could be built.

Meeting at 3 pm March 16, Central Vermont Chamber conference rooms.

PZP Task Force 1 (Planning/Zoning/Permitting)

During initial discussion, it was determined that permitting was a major deterrent to affordable housing due to two major problem areas:

- ❑ Unknown timeline for securing permits; the process could take years.
- ❑ Ambiguous rules and regulations – both local and state – that leave the rules open to interpretation.

The objective of this group will be Permit Reform. It was felt that to achieve true permit reform would require overlapping changes in planning and zoning. Good zoning requires good planning.

Information to be gathered and studied for the next meeting included:

- ❑ An inventory of land and/or the process and costs to obtain it.
- ❑ Sample zoning that encourages housing.

This information will be emailed to members of Task Force 1 by Joshua Schwartz.

The interim Leadership Team for Task Force will consist of: Josh Nicosia – Fecteau Homes; Joshua Schwartz – Central VT Regional Planning Commission, Paul Malone – Barre Town resident and Dev Review Board member

Meeting 9-11 am March 23 – Central Vermont Chamber conference rooms, Berlin.

Participants & Task Force Choices

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Public Awareness & Involvement Detail

Attendance: Hal Cohen, Carol Ellison, Don Mandelkorn, Jason Perkins, Burt Bauchner, Ed Larson, Karen Songhurst, Susan Sinclair, Peter Ireland, Lee Youngman, Paula Francis, Claude Arsenault, Tom Pelletier, Polly Nichol, Jim Mangene, Richard Williams, Charlie Hosford, Nancy Zorn

After briefly addressing why GMUW is interested in housing, the group began prioritizing action steps.

A. What are the issues around Housing: Public Awareness / Involvement

- **Active participation (6)**
- **Need to define issues (5)**
- **Well informed leaders (elected officials and planning boards) (4)**
- Commitment to consensus (1), Education ourselves (1), Home ownership education, Better defined leadership, Community buy in, Include the public, Survey of land that could be built on, Define the language, Solution to the housing issues, Impact on the future - kids- workforce

Some questions were raised regarding the group's charge that needed to be answered before our next meeting...

Clarifications

- What is affordable? Affordable is that housing that can be secured for 30 percent of the buyer/renter's gross family income.
- (This standard approximation can be applied for renters, first time homebuyers, or medium income and upper incomes.)
- Does affordable mean the same as low income? No. Affordability is a measure of the relationship between family income and the amount spent on or required for housing.
- What's our focus? We are looking at total housing unit availability and pricing relative to residents at all income levels.

Ponderables...

- Can the "American Dream" of owning a home be reached by everyone? (Obviously, everyone needs a place to live but not everyone will own his/her own home.)
- Should teachers, civil servants, and average wage earners generally be able to rent or purchase housing in their community?
- What are the issues that consistently impact the cost of housing and number of units needed and available?

NEXT STEPS

What are we going to do?

- Education ourselves. (See below)
- Define the language.
- Define the problem(s): What are the key issues around housing development?
- Educate / influence our leaders on solutions.
- Educate the public on the issues and solutions.

To educate ourselves

- What is available on the market?
- Where is there land that could be built on?
- Why is the market not working?

PZP Task Force 1 (Planning/Zoning/Permitting) Detail

During initial discussion, it was determined that permitting was a major deterrent to affordable housing due to two major problem areas:

- 1) Unknown timeline for securing permits; the process could take years.
- 2) Ambiguous rules and regulations – both local and state – that leave the rules open to interpretation.

As discussion continued, it was pointed out that good zoning required good planning to precede it. Planning and Zoning were therefore combined.

Conversation was wide-ranging and covered many areas, but consensus was reached.

The objective of this group will be Permit Reform

It was felt that to achieve true permit reform would require over-lapping changes in planning and zoning.

It was concluded that it would be premature to state strategies at this time. It was decided that certain pieces of information needed to be gathered and studied for the next meeting where strategies would be defined.

This list included:

An inventory of land, and/or the process and costs to obtain it.
Sample zoning that encourages housing.

This information will be emailed to members of Task Force 1 by Joshua Schwartz.

The interim Leadership Team for Task Force will consist of:

Josh Nicosia – Fecteau Homes
Joshua Schwartz – Central VT Regional Planning Commission
Paul Malone – Barre Town resident and Dev Review Board member

Next meeting scheduled:

9-11 am March 23 – Central VT Chamber office conference room, Berlin.

Housing Incentives Detail

February 23, 2006

For Developers:

- Identify developable land
- VT Economic Progress Council (VEPC) tax credits; add housing as eligible projects
- Access to grants/public funds; suggest a pilot project
- Tax incentives/breaks/abatement/credits
- Town share cost of infrastructure with developer rather than developer bearing all
- Public/private partnerships to leverage additional funds
- Tax increment financing districts for housing
- Land bank of State “surplus” land; encourage getting the inventory done
- Density bonus through local zoning bylaws
- Cooperative housing/condominiums/mobile home parks
- Rental housing
- VEPC tax incentives for employers who provide housing assistance

For Employers:

- Employer tax breaks for providing assistance to employees with housing/down payments, etc
- Non-profit services arm of employer(s) through which non-profit funds can be used for housing; Fannie Mae/HUD money borrowed, etc
- Assist with employee housing savings accounts

For Employees:

- Housing savings account; pre-tax
- Individual development accounts (IDA's); available through CVCAC (Community Action Council); currently in use; needs broader outreach

For Homebuyers:

- Direct subsidies for closing costs, down payments where needed, mortgage buy downs. VT Housing Conservation Board (VHCB) assistance; banks' assist low/moderate income people; VT Housing Finance (VHFA) assistance
- Energy efficiency incentives/benefits
- Encourage multi-plexes owner occupied/renter/ middle income assistance
- Habitat for Humanity contributions/sweat equity
- Self Help Program/sweat equity
- Incentives to downsize as population ages
- Funding for rehabilitation and maintenance
- Accessory apartment conversion—assist with
- Tenant selection and oversight assistance

For Landlords:

- Assist with landlords' rights, as well as tenants' rights
- Life Safety Code issues/assistance

Grants and low or zero interest loans: Find out more about available assistance and eligibility:

- Community Development Block Grant Program (CDBG) – housing rehab/low moderate income qualified
- United States Department of Agriculture (USDA)/Rural Development – rehab assistance for low income
- VT Housing Conservation Board (VHCB)
- Banks
- VT Housing Finance Agency (VHFA)
- Fannie Mae
- Corporations/foundations/housing grants; for instance, Home Depot, et al
- VT Community Loan Foundation (VCLF?)
- Vermont Community Foundation (VCF)
- Efficiency VT-REEP – energy efficiency program assistance
- Federal Home Bank/CLF

Identified Obstacles to Housing 2/23/06

TABLE #1

Lack of public utilities and infrastructure

Land acquisition costs – (3)

NIMBY and neighbors

Gap between prices and incomes – (3)

Site permitting (local) – (4)

Permit risk/process Act 250

Lack of regional planning

Short construction season

Not profitable to build affordable housing

Unrealistic regulations

Lack of hard data

TABLE #2

Local zoning

Low sales prices

Market forces

Location / land costs

Inadequate incomes

Growth planning – (5)

Lack of jobs/income – (3)

Public perceptions/language/size image

Little land where sales are high

Process/cost of permitting

Poor soils/ag soils

Lack of infrastructure

Knowledge of development process

Focus on low end

High building costs

NIMBYism – (2)

Second home demand

Renovation of old stock

Transportation

Ambivalence growth

TABLE #3

Suitable land

Insufficient income

Cost of infrastructure

State & local permitting – (5)

Economic & business climate

NIMBY – (3)

High cost – high value

Financial

Lack of quality employment – (3)

Planning resources

Community uncertainty

Lack of building trades workforce

Upfront soft costs

Lack of public awareness

Subjective local planning, zoning – (6)

Commercial uncertainty / NIMBY

Affordability – cost vs income

Land costs

Social / economic climate

Starter financing

Younger tradespeople

TABLE #4

Identify community needs

Non-profit monopoly

Land costs / availability

Developer greed

Total cost of building – (5)

Permit process

NIMBY – (3)

Lack of private sector developers

Personal agenda of regulators

Availability of info to private sector

Availability of funding

Lack of development incentives

Lack of small town infrastructure

Regional economic weaknesses – (4)

TABLE #5

Land costs – (3)

Lack of infrastructure – (3)

Rehab more costly than new

Limited site availability – (4)

Lack of town, regional planning

Zoning, permitting, regulatory – (3)

NIMBY – (3)

Developer financing

High building costs

Economy of scale lacking

Lack of range of housing needs

Building materials availability

Lack of info housing resources

Affordability

Culture

TABLE #6

Permit process

Lack of appropriate land

Impact fees

Construction costs

Opposition of budget

Lack of transportation

Price of land

Distrust of low-income renters

Lack state mandated % low income

Low wages

Lack of training

TABLE #7

Limited family incomes

Different rules within a town

Overly restrictive zoning – (6)

Cost of land & construction

Need increased density zoning

Cost of permitting

Lack of strong community (holistic) leadership – (5)

Lack of jobs; low wages – (4)

Downpayment & closing costs

Anti-development advocates NIMBY

Mindset of rural homes

Employers need to be proactive

Need inventory of developable land

Conservative septic regulations

Capitalism motivation

TABLE #8

NIMBYs

High cost of land / lots – (3)

Public unwillingness to accept growth – (3)

Availability of small parcels

Lack of land

Mis-perceptions of affordable housing – (3)

Permit process – local inflexibility

Opponents “gaming” the system

Development costs vs affordability – (3)

Onsite water, sewer

Property taxes

Lack of tax incentives

Buyers paying above market

Second-home market (development & conversion)

Availability of labor

Labor market competition

Lack of “workable partnerships”

Lack of industrial growth

Steps Suggested to Provide more Housing 2/23/06

TABLE # 1

- 1) Systemic approach: Permitting**
 - Eliminate duplication
 - Taxation structure
 - Cities support regions
 - Public perception – buy-in
 - Sharing of regional costs
- 2) Create incentives that make building “affordable” housing profitable**
- 3) Streamline permitting**
 - Inventory parcels – sewer/water
 - Streamline permit process (fees) (5)
 - Provide for infill dev
 - Public perception
 - Favor growth ctr dev
 - Liveable wage
 - Availability of finance capital
 - Create incentives – subsidies to non-profits
 - Clear designation of housing areas (density)
 - Raise taxes – high end
 - Coordinate community efforts

TABLE # 2

- 1) Jobs**
 - New industry/jobs
 - Better quality
 - Increased wages through education
 - Keep \$\$/corps in VT
 - 2) State \$ involvement**
 - Bond for infrastructure
 - 3) Creative planning**
 - Public transportation
 - Promote growth centers
 - Encourage accessory units
 - Encourage renovation
 - Eliminate/modify current use
 - Encourage infill
 - Increase density where viable
- Increased density where possible
 - Educate public about growth
 - Lower taxes for affordable (2)
 - Tax credit for housing (2)
 - Municipal/public cooperation (1)
 - NEW industry/jobs (4)
 - Better quality jobs
 - Increased wages through education (4)
 - Streamline permitting/zoning
 - Good small house design
 - State bond for infrastructure (3)
 - Public transportation
 - Promote growth centers

- Keep \$\$/Corporations in Vermont
- Encourage accessory units
- Encourage renovation
- Encourage denser infill
- Creative planning (3)
- Eliminate/modify current use law

TABLE # 3

- Most important construction initiatives
 - **Regional & local planning – for density, growth centers, new neighborhoods, fair share, infrastructure**
 - **Local and state leadership – proactive, community awareness**
 - **State, local and Federal funding – to rehab and build**
 - **Creative financing – expand tax credits to ownership**
- Construction initiatives
 - 1. Public commitment (\$\$) to affordable housing
 - 2. Increased density
 - 3. \$\$ for housing impact study (Ties to #1 & 4)
 - 4. Growth centers – community planning, new neighborhoods, density II (6)
 - 5. Local leadership III (6)
 - 6. Employment tax incentives (Ties to #10)
 - 7. Community awareness (education) (1)
 - 8. Expand public/private partnerships
 - 9. State leadership (1)
 - 10. State-Fed funding (increases) (4)
 - 11. Trades’ programs (stop outflow of youth)
 - 12. Creative financing (5)

TABLE # 4

- **Public incentives for private projects**
 - **Land bank/expand municipal infrastructure**
 - **Workforce housing coalition**
- Higher density zoning
 - Pilot project w/private, public \$
 - Creative funding sources
 - Improve developer/regulator relationships
 - Land bank
 - Permit consolidation
 - Expand municipal infrastructure
 - Cooperation from VHCB – Take land out of conservation
 - New construction tax incentives for Homeowners & developers, Target starter homes
 - Top down leadership & support 2
 - Public education of housing issues
 - Create workforce housing coalition (employers)
 - Create redevelopment opportunities (demo substandard & rebuild)
 - Improved information gathering/sharing
 - Mobilize positive public support

TABLE # 5

Top priorities

- **Strong community support/leadership**
- **Create standard overarching zoning**

Solutions

- Less stringent grant requirements
- Education re NIMBYism, eval
- Increase minimum wage
- Diversified incentives for developers (2)
- Streamline permitting/regulatory (1)
- Create standard overarching zoning (3)
- Public transit
- Financial/technical infrastructure/state aid
- More local control
- Strong community support/leadership (6)
- Free up public resources (1)
- Reduce borrowing costs
- Reduce property tax burden
- Strong regional leadership
- Enabling legislation/legal fees
- Economic development (1)
- Infill development
- Infrastructure \$
- Workforce construction training (1)
- Mandatory training for zoning boards (1)
- Density bonuses/zoning improvements
- ID + secure areas for development
- Employer-assisted housing

TABLE # 6

Top 4

- **Address permitting**
- **Require percentage affordable**
- **\$ to housing subsidy**
- **Change housing expectations**

TABLE # 7

- 1) Community leadership (town, voters, business, etc.) builds consensus on growth areas**
- 2) Integrate all housing efforts**
- 3) Tax incentives for developers**

Community leadership build consensus – develop community task force-group – broad – inclusive

- 1) Feasibility study – evaluate growth areas
- 2) Evaluate and change zoning as necessary
- 3) Funding sources – grants, tax incentives, community resources (land gifts, local \$, work trade
- 4) Administrative coordinator (volunteer/paid?)
- 5) Selling your plan one-on-one, esp w/conservationists

- Things to do to improve
- Integrate all housing efforts
- Fully fund VHBC
- Standardize regional zoning
- Accessible apts & condos – truly accessible
- Facilitate starter ownership (home buyer edu EVA(?) (EHA?))
- Tax incentive to developers
- Dev & expand infrastructure (sewer, water)
- Leadership build consensus on growth areas: tax incentive, zoning, leadership
- Change zoning for growth areas/centers
- Dev partnerships for these growth ctrs
- Tax incentive for employers
- Tax free payroll funds for down payments, etc. (housing saving acct)
- Self-help groups to build own &: other homes
- 2 cents on realty tax/property tax to fund initiatives (towns)
- Encourage accessory apts (mother-in-laws)

- Lack of strong community leadership
- Education – pro/con balance
- Analysis
- Partnerships – common goals with Consensus from Diversified groups
- Community investment of resources (grants, other parties’ resources)

TABLE # 8

Solutions

- Educate public – change attitudes (form collaborative)
- Create more small aff. Lots
- Shift focus from aff. to housing in general
- Inform private sector about funding opportunities
- Lobby
- State become more business friendly
- Identify developments to promote/support
- Provide tax incentives for developers
- Statewide zoning
- Inventory developable land/current zoning – help owners
- Make financing asst. more accessible
- Better promote local involvement