



**Breakout: Community Based Housing Solutions - December 7, 2021**

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What are you most excited about in this arena today? Where are there successes and bright spots/opportunities?

Excited:

- Housing is being talked about. 3 years ago it wasn't even talked about in (Woodstock) community but it's the fore-front of conversations now.
- Farmworker housing, are there any success stories?
- ACCT owns Mobile Home Parks which Farmworker housing has similar challenges to – residents typically own their homes but housing organization own the land.
- New lending program for LMI vermonters at NWWVT, excited about that – Addison, Rutland, Bennington counties.
- Rental Repair program with ACCD. Great program! Working on vacant and blighted property.
- Incremental development and small scale development training happening in the Brattleboro/Rockingham area. Relying on larger developers is not how traditional cities were built. In order to get the number of units Vermont needs, anyone could be a small scale developer. We all need to think about what we can do to help the issue. The development review process is definitely a hurdle and municipalities can work on reform to make this easier.

Successes/Bright Spots:

- Woodstock is working on increasing the rental housing stock in the community. We've been looking around the country and Montana is having these problems as well. Cash incentives to move short-term rentals to long-term. Woodstock is working on this. Woodstock working on an ADU program. Trying to help people buy property by reducing mortgage payments with down payments. And looking at how to build housing.

Opportunities:

- VHFA is working on finance option to have developers buy down the cost to develop single family homes – Build Back Better
- VHCB is working on a 2 part project, brand new, exciting work. They are building a repair/rehabilitation program for farmers that have present farmworker house, and the

other part is helping build farms on homes. Hopefully there's housing organizations that would utilize this program. Third idea that might not be being worked on at this time, is building homes for farmworker housing.

- Parts of the state with supply that needs to be worked on, and some parts of the state with lack of supply. Existing housing production is pretty much stagnant. A 0.2% growth rate is stagnant. Affects LMI families and middle income the most. Lots of opportunity and funding out there right now, but we have to collectively decide as a state that we're pro-housing development for all income levels. Have to have the will to change course, change zoning, etc.

What are your concerns/questions about how to move forward?

Concerns:

- Homelessness crisis overruns housing organizations.
- Zoning is making it hard to build new housing in communities
- Lack of access to funding opportunities

Questions:

- Project in Shoreham not sure how to move forward. Town owned property with septic and water, political will behind the project. Master plan with MPG for how to develop the property. Looked at village type apartments or shared smaller workforce housing. Could sell off individual lots. Town applied for zoning finance. What's the next step? They definitely need a developer. That seems to be the missing piece. Anyone have ideas for next steps?
- Curious about downtown zoning and statewide housing. Could we look at a statewide initiative to put large-scale housing options (apartments) in designated downtowns for those that would like to live in walkable areas of downtown? Zoning seems to be limited to 5 stories. Could we go higher? More units would be available in downtowns.
- Are there any innovative relationships being developed? What does it look like when an employer does understand workforce housing and getting their workers employed?
  - DED Commission number one thing she hears from employers is the issue of housing. Employers can help with deposits for rentals, down payments, etc..Some employers are partnering with developers to build housing in order to help business expand. Some businesses are starting to look at this. Faith based community has been helpful in this discussion so far.

What do you and/or communities need to be successful in this arena in the future?

Needs:

- Current zoning is somewhat outdated. It's efficient to place people in downtowns. Working on getting people to look at their zoning and be pro-multiple use. Can it be safe and walkable? How tall is affected by fire rules in communities. Many projects don't even get off the ground because of objections. We should incentivise projects not keep them from happening. Have to be pro-housing in communities with existing infrastructure.
- Housing analysis done in Dover back in 2019. It's really important to pull resources and work together, but we really need access to funding and made available to private developers. Act 250 needs to be reworked, as well as town zoning. The only way to

actually build housing and access those funds is through housing organizations, and they are overrun with homelessness issues.

- We've had this housing problem for a long time with the same players involved for a long time. Need to be thinking outside the box and pulling in others that have not been traditionally involved in the conversations - congregations, employers, etc...
- Much affordable housing is built rent free to be kept perpetually affordable. We need some subsidy for the middle class housing in order to fund this type of housing.