



AFFORDABLE HOUSING GUIDANCE: *CREATING SAFE, EQUITABLE, AND AFFORDABLE HOUSING OPPORTUNITIES IN VERMONT COMMUNITIES*

INTRODUCTION

Affordable housing ensures that all individuals and families have access to safe, clean, comfortable, and affordable living conditions. In Vermont, a variety of programs, protections, and resources are available to support affordable housing initiatives for renters, homeowners, and landlords (*Agency of Commerce and Community Development*, n.d.). The state offers a wide range of resources, including rental and building codes, tenant rights education, repair loans, and specific programs for emergency shelter and rapid re-housing. More information can be found at the *Department for Children and Families'* [Housing Opportunity Grant Program \(HOP\)](#) website.

This resource guide is designed to help municipalities and community members navigate the process of planning and implementing equitable housing initiatives that promote health equity and placemaking in Vermont. By the end of this guide, you will have a comprehensive understanding of how to plan, fund, design, and implement safe, equitable, and affordable housing options in your own Vermont community.

MAKING THE CASE

Affordable housing contributes significantly to community and economic development. It provides stability for low and moderate-income families, thus promoting social equity and inclusivity. Moreover, affordable housing projects often spur economic recovery and revitalization, creating jobs and

supporting local businesses (*Community Recovery and Revitalization Program | Agency of Commerce and Community Development, n.d.*).

BENEFITS

- **Social Stability:** Ensures a stable living environment for low and moderate-income households.
- **Economic Growth:** Spurs economic activities and job creation in the local community.
- **Community Development:** Encourages community cohesion and provides a foundation for individuals to improve their living conditions.

ASSESSING READINESS

Staff and organizations need to consider a multitude of factors when determining how to implement solutions. Data needs to be identified including assessing the community needs. The legislative framework needs to be explored to be knowledgeable of what can and cannot be done. Furthermore, stakeholders, funding, design, engagement, and must all be explored.

USING A DATA-DRIVE APPROACH

Data can be utilized to identify housing needs, track progress, and make informed decisions. Tools like the [Housing Access Reporting Tool \(HART\)](#) lead to publicly funding housing for homeless executive order whose goal is to make at least 15% of the housing units that have received state-controlled funding available to Vermonters experiencing homelessness to help owners of publicly funded housing report on their challenges and progress towards achieving housing goals (*Agency of Commerce and Community Development*, n.d.). On the local level, needs assessments for housing can be conducted as well.

LOCAL HOUSING NEEDS ASSESSMENT:

- **Gather Data:** Collaborate with local housing authorities and data sources such as Census tracts to collect information on the current housing situation. This should include data on homelessness, vacancy rates, income levels, housing type, and demographic trends.
- **Assess Needs:** Analyze the data to identify gaps and needs in your community. Determine the types of housing needed (e.g., affordable rental, senior housing, accessible housing).
- **Engage Experts:** Seek assistance from housing experts or consultants who can help interpret the data and provide recommendations based on local context.

Affordable housing in Vermont involves various programs and community engagement to address the housing needs of all residents. Implementing data-driven strategies and complying with legal frameworks are crucial for the success of affordable housing initiatives.

IMPLEMENTATION

What steps are needed to effectively implement strategies and best practices?

- **Program Development:** Establishing programs like the [Vermont Housing Improvement Program](#) and the [Community Recovery and Revitalization Program \(CRRP\)](#) to fund affordable housing projects.

- **Community Engagement:** Engaging with local communities to understand their needs and garner support for affordable housing initiatives. The *Vermont Healthy Communities Engagment Guide* provides examples of how you and your community can effectively engage members of your community.
- **Legal Compliance:** Ensuring compliance with state and federal housing laws and regulations.

CREATING SAFE, EQUITABLE, AND AFFORDABLE HOUSING IN ACTION

Waltham, VT

To address the lack of affordable energy-efficient housing, especially with the state's cold winters and high energy costs contributing to burdening low-income families, [the McKnight Lane Redevelopment Project](#) took a once-abandoned mobile home park and transformed it into the nation's first resilient, zero-energy, and affordable modular housing, complete with solar panels and battery storage systems. Solar and storage systems were provided at each of the 14 - single-family units.



The McKnight Lane Redevelopment Project is located in rural Waltham, Vermont. Photo by Clean Energy Group.

Brattleboro, VT

Projects like Co-op Plaza in Downtown [Brattleboro](#), Vermont, showcase the impact of affordable housing in revitalizing communities. The mixed-use development opened in 2021. It was recognized with the prestigious 2015 American Institute of Architects/HUD Secretary's Housing and Community Design Award for Creating Community Connections (*Preserving Retail and Increasing Affordable Housing in Downtown Brattleboro, Vermont | HUD USER*, n.d.). It contains 24 affordable rental units and commercial space for local food cooperatives. It addresses the need for affordable housing downtown by accommodating a range of income levels. Households earning up to 100% of the area median income qualify. finance came from support from a mix of low-income housing tax credits, federal funding, and grants.

There are also sustainable and energy-efficient features such as stormwater management solutions.



Co-op Plaza in Downtown [Brattleboro](#), Vermont. Credit: Windham & Windsor Housing Trust

Here is more guidance in achieving affordable housing:

1) Legislative Framework:

a) Act 47 (S.100):

- i) **Read the Legislation:** Start by reading Vermont's July 2023 [Act 47 \(S.100\)](#) in detail to understand its provisions. Pay attention to sections related to affordable housing incentives, development funding, and zoning changes.
- ii) **Consult Legal Experts:** Consider consulting legal housing equity experts or local attorneys who specialize in housing and zoning (and land use) law to ensure compliance and maximize the benefits of the legislation.

b) HOME Bill:

- i) **Accessing [HOME Funds](#):** Research how to access HOME Investment Partnerships Program (HOME) funds, including the application process, eligibility criteria, bylaws, technical assistance, and deadlines.
- ii) **Partner with Local Agencies:** Collaborate with local housing agencies or nonprofits that have experience applying for and managing [HOME funds](#).

- c) Other Legislative Opportunities:
 - i) **Scan for Opportunities:** Research other state and federal housing legislation, such as tax incentives, land use reforms, or grants, that can support your project.
 - ii) **Connect with Legislators:** Engage with state and federal legislators to express your community's needs and seek support for housing-related bills.

2) Building Community Support

- a) 3.1 Engaging Stakeholders:
 - i) **Identify Key Stakeholders:** Create a list of stakeholders that includes community members, local government officials, developers, housing advocates, and nonprofits.
 - ii) **Form Advisory Committees:** Establish advisory committees or working groups with diverse representation to ensure all voices are heard.
 - iii) **Regular Meetings:** Hold regular meetings with stakeholders to update them on the project's progress and gather feedback.
- b) Public Outreach and Education:
 - i) **Community Meetings:** Host town hall meetings, open houses, or workshops to inform the public about your housing initiative. Use clear accessible and plain language.
 - ii) **Educational Materials:** Develop informational materials, such as brochures or websites, to educate residents about the benefits of safe, equitable, and affordable housing.
 - iii) **Feedback Mechanisms:** Create channels for residents to provide input and address concerns. Use surveys, feedback forms, or dedicated email addresses.

3) Identifying Suitable Locations

- a) **Land Use and Zoning Regulations:**
 - i) **Review Local Codes:** Thoroughly examine your local zoning codes and land use regulations to identify areas where affordable housing is permitted.
 - ii) **Zoning Changes:** Work with your municipal government to propose and advocate for zoning changes that support your safe, equitable, and affordable housing goals.
- b) **Land Availability:**

- i) **Land Inventory:** Create an inventory of available land parcels within your community that are suitable for housing development.
- ii) **Partnerships:** Explore partnerships with local land trusts, housing authorities, or private landowners for land acquisition. See [Vermont Land Trust](#).

4) Accessibility and Infrastructure:

- a) **Infrastructure Assessment:** Evaluate the accessibility of potential locations, ensuring proximity to and all mobility and economic considerations public transportation, schools, healthcare facilities, and essential services.
- b) **Infrastructure Improvements:** If needed, advocate for infrastructure improvements, such as road enhancements or utility expansions, to support housing development.

5) Funding and Financing

a) Leveraging State and Federal Funds:

- i) **Application Process:** Understand the application process for state and federal funding sources, including eligibility requirements and deadlines.
- ii) **Grant Writing:** If needed, seek grant writing assistance from professionals with experience in securing housing-related grants.

b) Grants and Private Investment:

- i) **Identify Potential Grants:** Research grants from foundations, nonprofits, and corporate sources that align with your project's goals.
- ii) **Private Sector Engagement:** Connect with local businesses and private investors who may be interested in investing in affordable housing.

c) Low-Income Housing Tax Credits:

- i) **Tax Credit Programs:** Explore the Low-Income Housing Tax Credit (LIHTC) program and understand its requirements, application process, and benefits. See [Vermont Low-Income Housing Tax Credit model from LIHTC](#) opportunities.
- ii) **Consult Tax Experts:** Consult tax experts or financial advisors with LIHTC experience to navigate this complex financing option.

6) Designing Equitable Housing

a) Inclusive Design Principles:

- i) **Universal Design:** Work with architects and designers to incorporate universal design principles, such as ramps, wide doorways, and accessible common areas. See [Vermont Parcel Program](#).
 - ii) **Diverse Housing Types:** Consider a mix of housing types (e.g., multi-family units) to accommodate various income levels and family sizes.
- b) Sustainable and Energy-Efficient Design:**
- i) **Energy-Efficiency Standards:** Design housing units that meet or exceed energy-efficient standards, reducing utility costs for residents.
 - ii) **Green Building Practices:** Explore green building practices, such as using sustainable materials and implementing energy-efficient technologies.
- c) Affordability Considerations:**
- i) **Cost-Efficient Design:** Collaborate with architects to design cost-effective housing without compromising quality and safety.
 - ii) **Life-Cycle Cost Analysis:** Consider long-term maintenance costs when selecting building materials and systems.

7) Regulatory Approvals

a) Permitting Process:

- i) **Permit Applications:** Prepare thorough permit applications that include all required documentation, site plans, and environmental impact assessments.
- ii) **Engage Early:** Engage with local permitting authorities early in the process to address potential issues and expedite approvals.

8) Compliance with State and Local Regulations:

- a) **Compliance Checklist:** Create a compliance checklist to ensure that your housing project adheres to all state and local regulations.
- b) **Legal Consultation:** If in doubt, consult with legal experts to confirm compliance with all applicable laws and regulations.

9) Construction and Implementation

a) Project Management:

- i) **Hire a Skilled Manager:** Select an experienced project manager to oversee all aspects of construction, including scheduling, budgeting, and quality control.

- ii) **Regular Updates:** Maintain open lines of communication with the project manager and construction team. Schedule regular progress meetings.

b) Construction Contracts:

- i) **Legal Review:** Have construction contracts reviewed by legal experts to ensure all parties' interests are protected.
- ii) **Performance Bonds:** Consider requiring performance bonds to ensure the project's completion according to specifications.
- iii) **Warranties:** Secure warranties for construction materials and workpersonship.

c) Quality Assurance:

- i) **Quality Control Plan:** Develop a quality control plan that outlines inspection processes, standards, and corrective actions for any issues identified during construction.
- ii) **Third-Party Inspections:** Consider involving third-party inspectors to provide objective assessments of construction quality.

10) Ensuring Equitable Access

a) Fair Housing Practices:

- i) **Training:** Provide fair housing training for all staff involved in housing management and tenant interactions. See [DHCD's 2021 Fair Housing Training](#).
- ii) **Anti-Discrimination Policies:** Implement and enforce anti-discrimination policies to ensure fair and equitable treatment of all residents.

b) Accessibility Features:

- i) **Universal Accessibility:** Ensure that housing units are universally accessible, with features like no-step entrances, widened doorways, and accessible bathrooms. See [DDSD Housing Safety and Accessibility Assessment Guidance Policies](#).
- ii) **ADA Compliance:** Familiarize yourself with the [Vermont Americans with Disabilities Act \(ADA\)](#) and ensure compliance in all common areas and facilities.

c) Affordability Measures:

- i) **Income Verification:** Establish a process for verifying the income of potential tenants to ensure housing remains affordable for the intended priority population.
- ii) **Rent Control:** Consider implementing rent control measures or rent stabilization policies to prevent unaffordable rent increases.

d) Community Engagement and Support

i) Resident Services:

- (1) **Service Providers:** Partner with service providers, such as local nonprofits or agencies, to offer support services like financial counseling, job training, and childcare assistance.
- (2) **Resident Councils:** Encourage the formation of resident councils to empower tenants and foster a sense of community ownership.

ii) Neighborhood Integration:

- (1) **Community Events:** Organize community events, social gatherings, and neighborhood clean-up activities to promote integration and community cohesion.
- (2) **Resource Centers:** Consider establishing community resource centers that offer services and support to residents and neighbors.

11) Monitoring and Evaluation

a) Tracking Progress:

- i) **Key Performance Indicators (KPIs):** Define KPIs for your housing initiative, such as occupancy rates, rent levels, and resident satisfaction surveys.
- ii) **Data Collection:** Continuously collect and analyze data to assess progress and identify areas for improvement.

b) Reporting and Accountability:

- i) **Regular Reports:** Prepare and share regular reports with funders, stakeholders, and the community to maintain transparency and accountability.
- ii) **Adaptation:** Be prepared to adapt your housing initiative based on lessons learned and evolving community needs.

12) Conclusion

a) Celebrating Success:

- i) **Recognition:** Recognize and celebrate the achievements of your housing initiative through local media, community events, and awards.
- ii) **Share Stories:** Share success stories and testimonials from residents to highlight the positive impact on the community.

b) Continuing the Journey:

- i) **Long-Term Commitment:** Understand that affordable housing initiatives are ongoing efforts that require continuous commitment and engagement.
- ii) **Feedback Loops:** Maintain feedback loops with residents and stakeholders to adapt to changing needs and challenges.

WANT TO LEARN MORE?

Here are a few additional resources to aid in knowledge about and to implement affordable housing.

- [Affordable Housing: barriers and incentives in Vermont towns](#)
- [Analysis of Vermont Affordable Rental Housing Development Cost Factors](#)
- [Community Recovery and Revitalization Program \(ACCD\)](#)
- [Vermont Affordable Housing Coalition](#)
- [Vermont Legislative Joint Fiscal Office Affordable Housing Brief](#)
- [Vermont State Housing Authority](#)

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