

AGE-FRIENDLY HOUSING

Addressing the needs of older adults through policy & action.



SPEAKER

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Community Planning + Revitalization Division

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grants, and incentives for local
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VERMONT FACES A HOUSING CRISIS

VERMONT'S INDEPENDENT VOICE

SEVEN DAYS

NEWS + OPINION + NEWS

Nowhere to Go: Vermont's Exploding Housing Crisis Hits Moderate Wage Earners

By ANNE WALLACE ALLEN [@ANNEWALLALLEN](#) and COLIN FLANDERS [@CFLANDERSVT](#)

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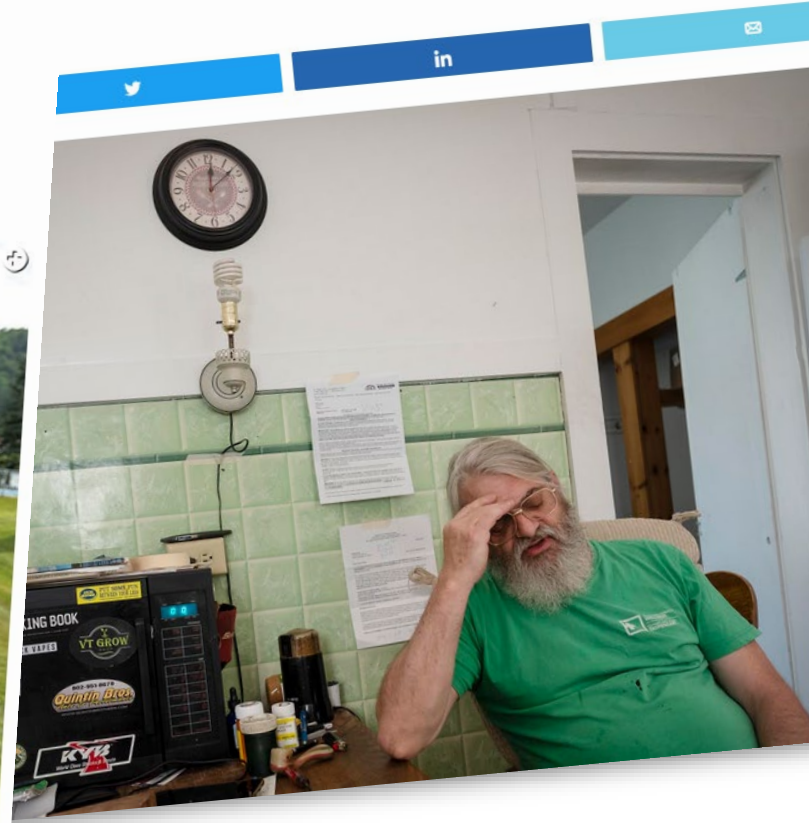
Julio Costagliola

Vermont will devote...

VT DIGGER

PEOPLE & PLACES

'It's never ending': After eviction, St. Albans man struggles to get back on his feet



JEB WALLACE-BRODEUR

VERMONT HAS A HOUSING CRISIS: People Feel It

**34% of Vermont households
are cost-burdened**

51% of renters

27% of owners

15% spend **HALF of
income on housing**

Households by housing costs as a percentage of household income

Select a view to display:

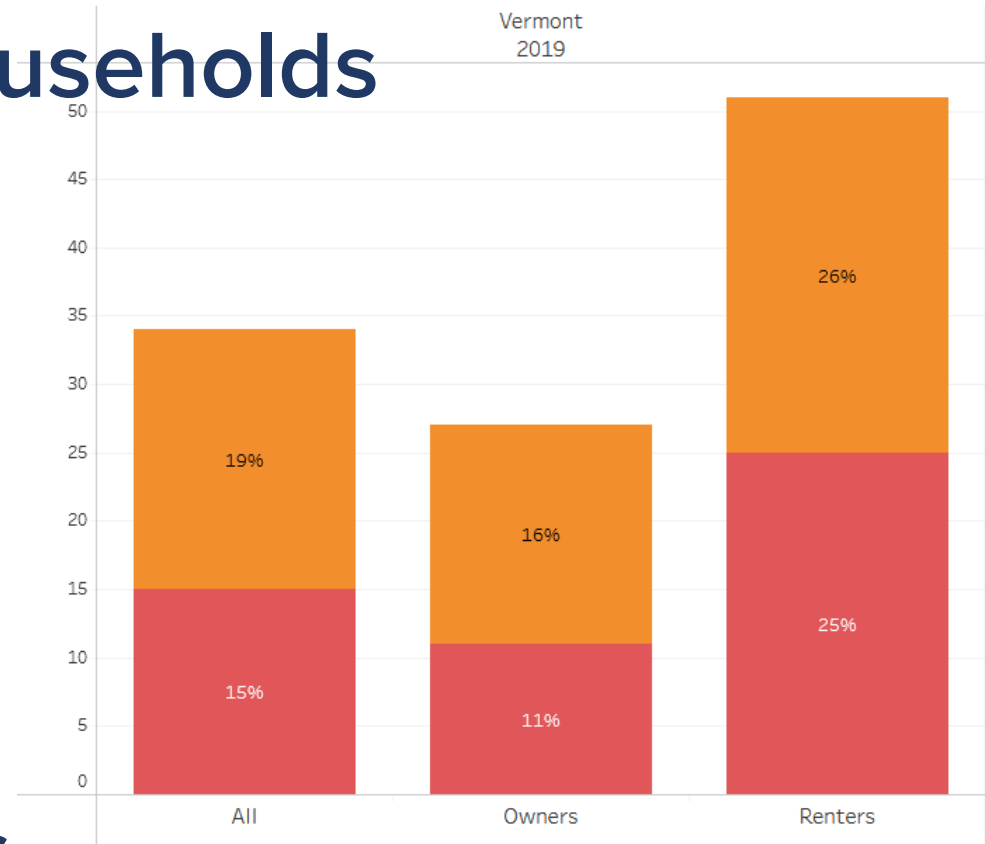
☒ % of all households

☐ Households

Cost burden level

■ Paying 30-49% income

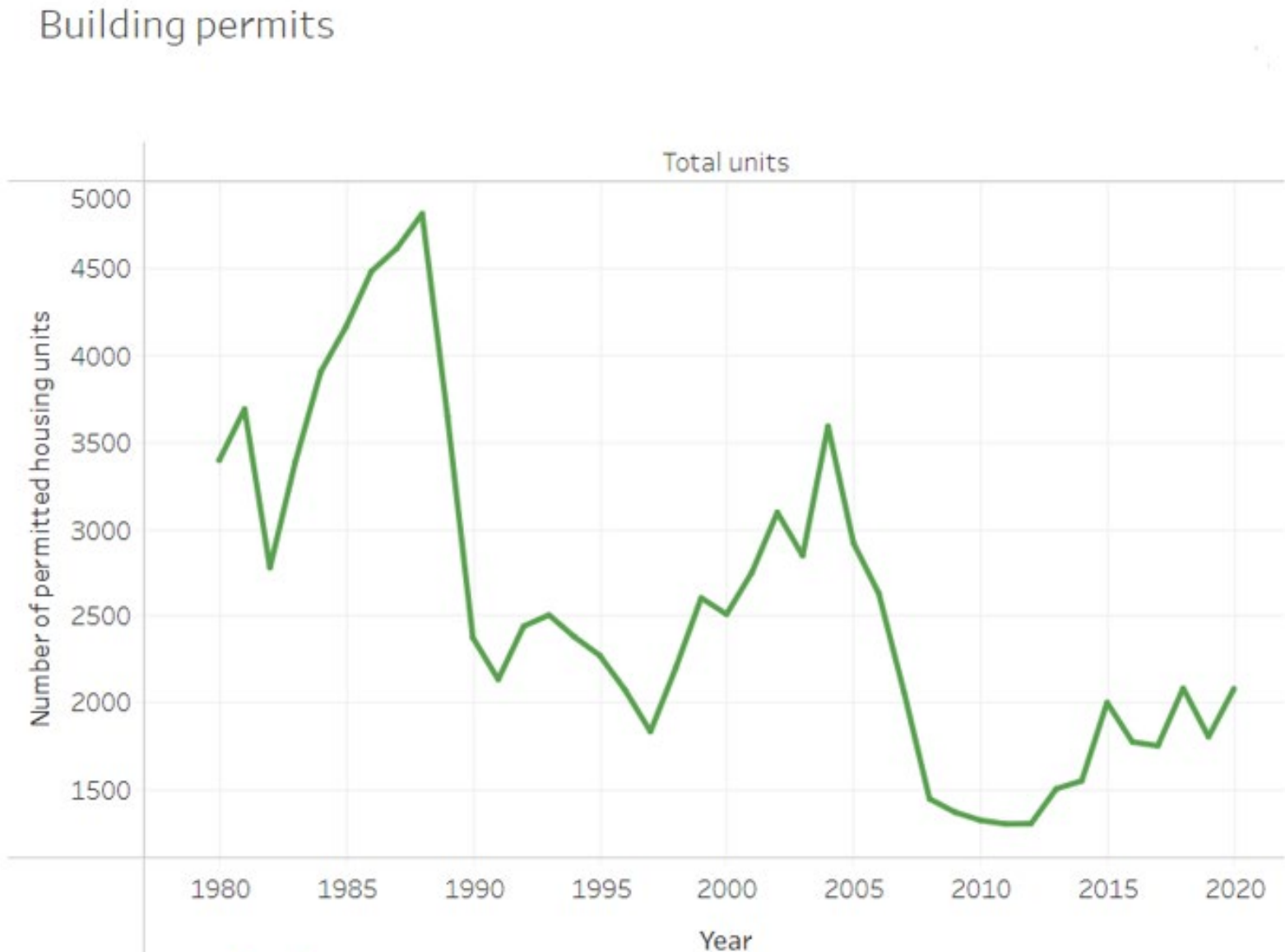
■ Paying 50% income or more



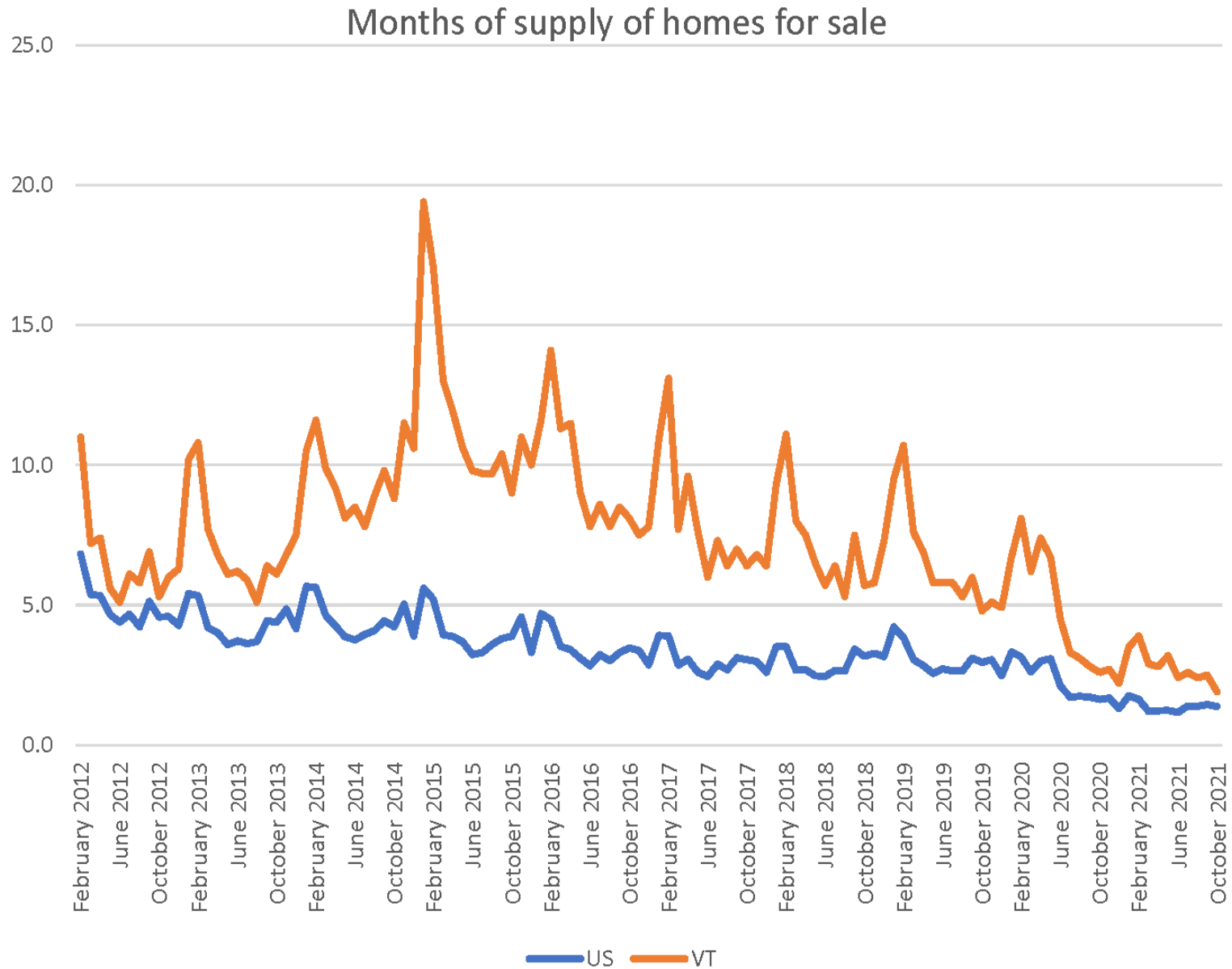
Source:

U.S. Census Bureau: American Community Survey 5-year estimates (Table B25070, B25091)

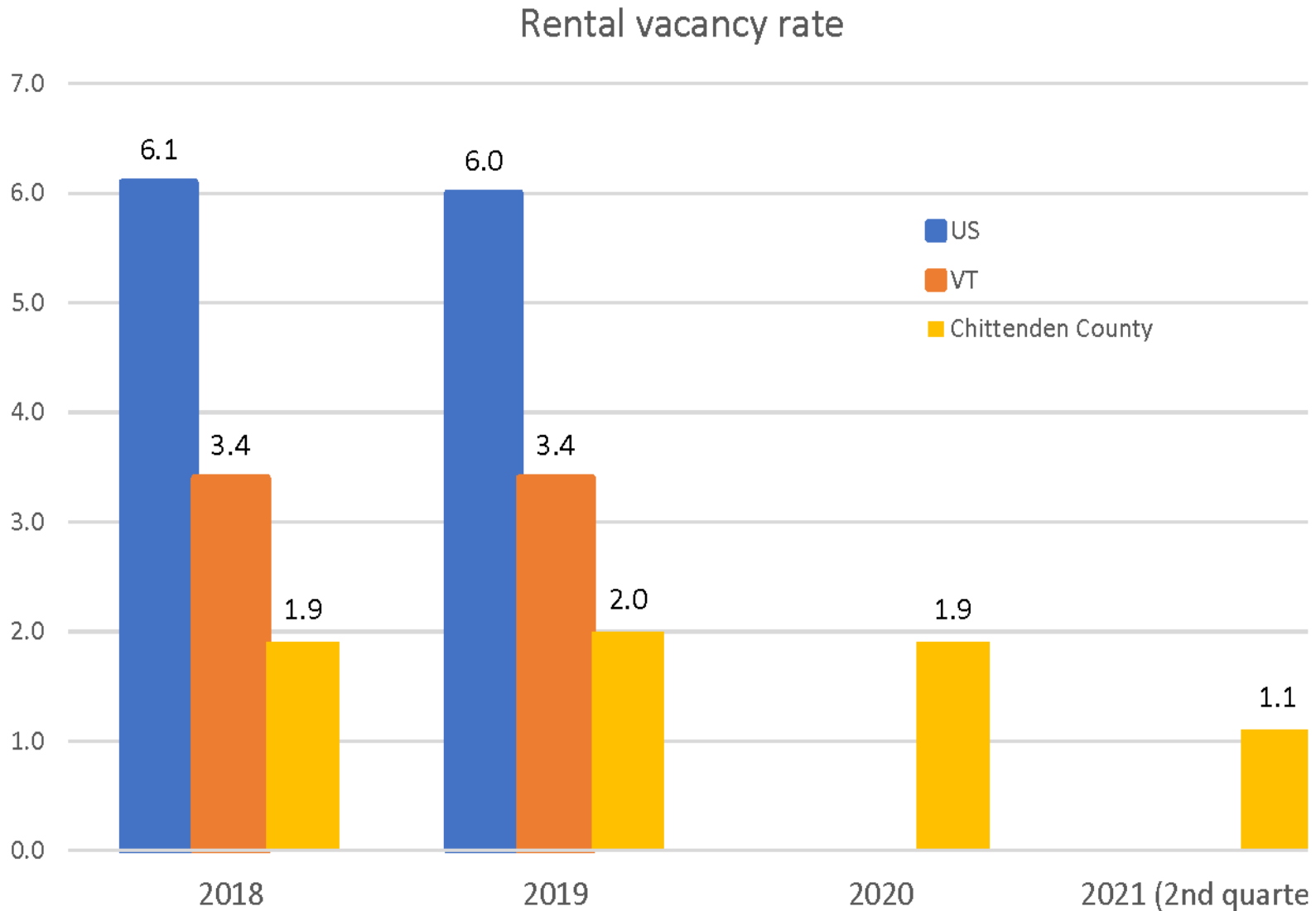
Production Remains Historically Low



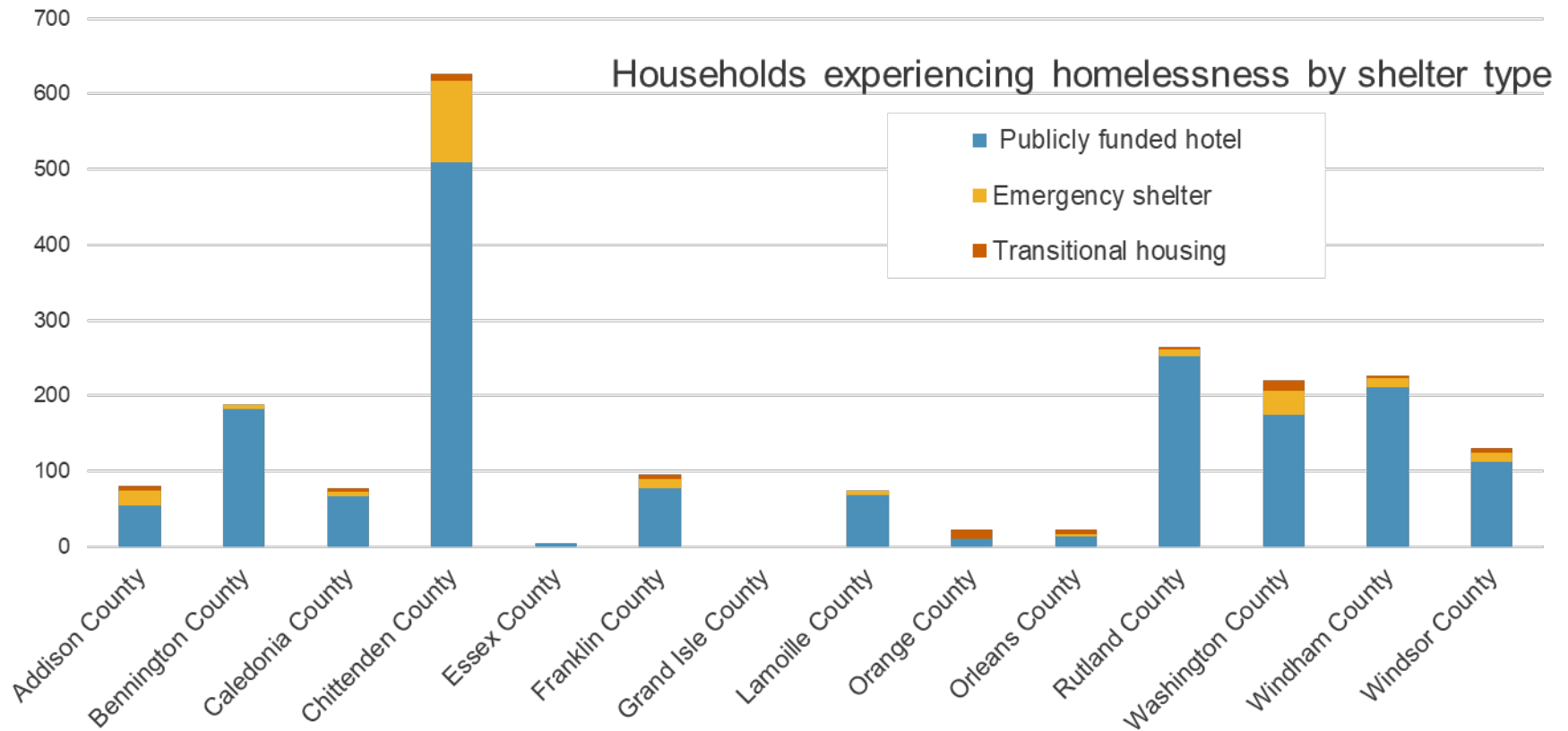
Homes Are Selling Faster/Harder to Buy



Vacancy Rates Historically Low, Making Rentals Scarce

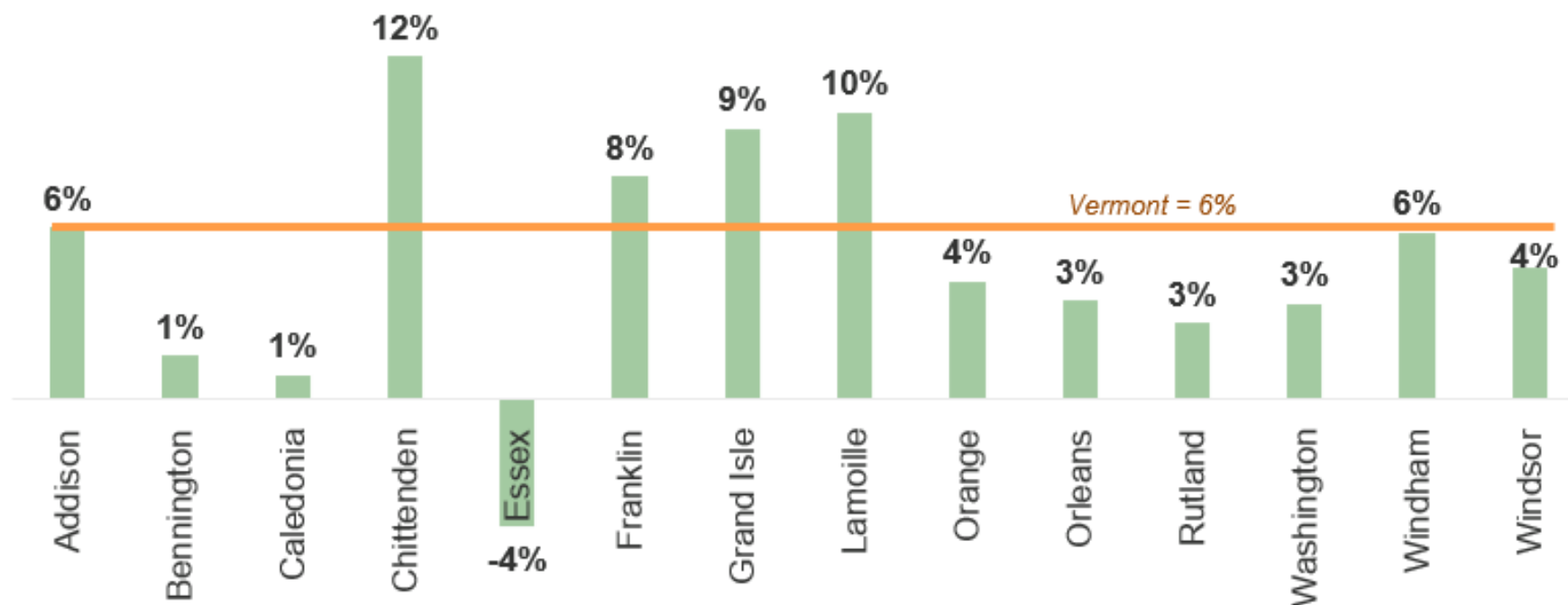


Homelessness Is Increasing



Total Households Are Growing

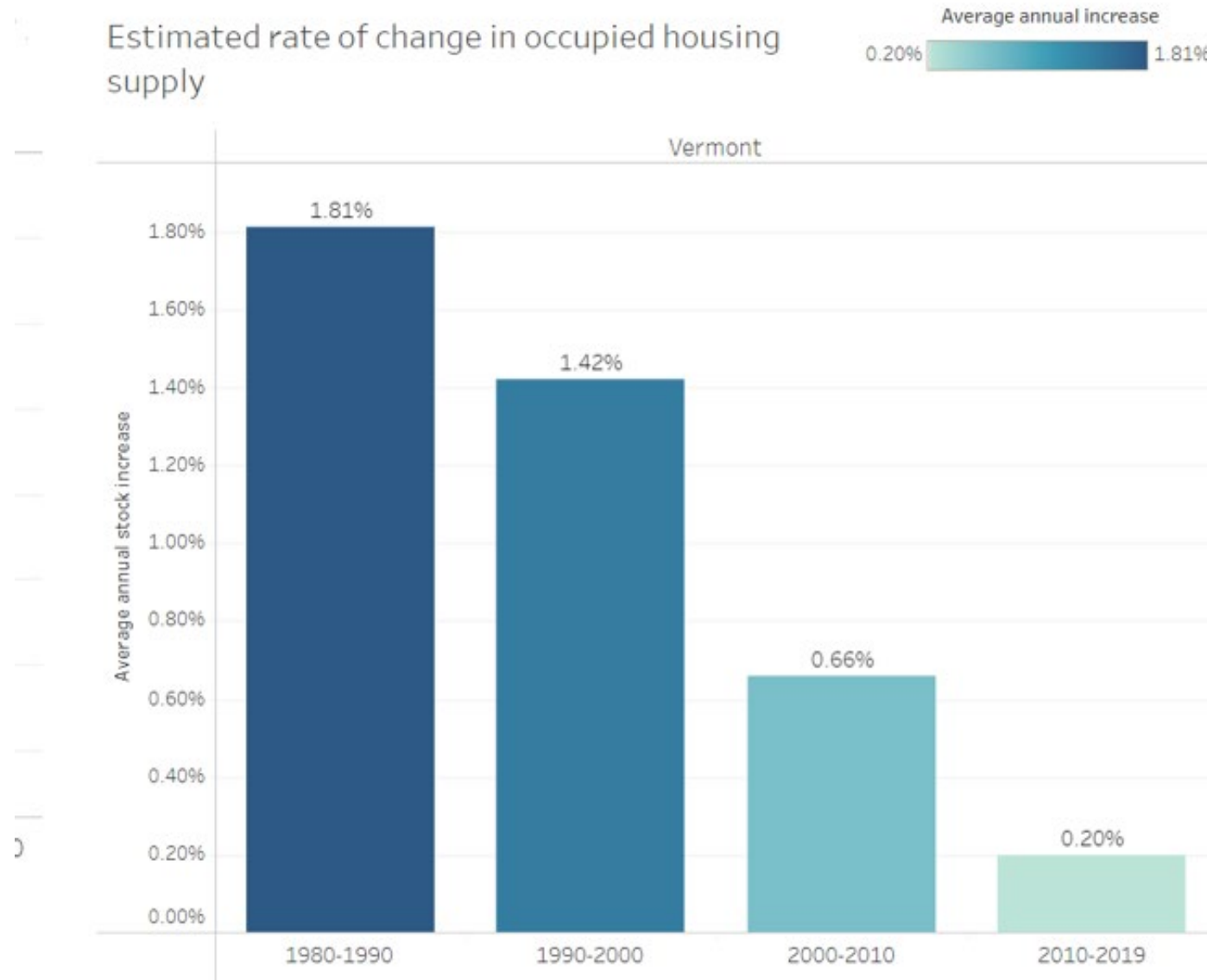
Household growth, 2010-2020



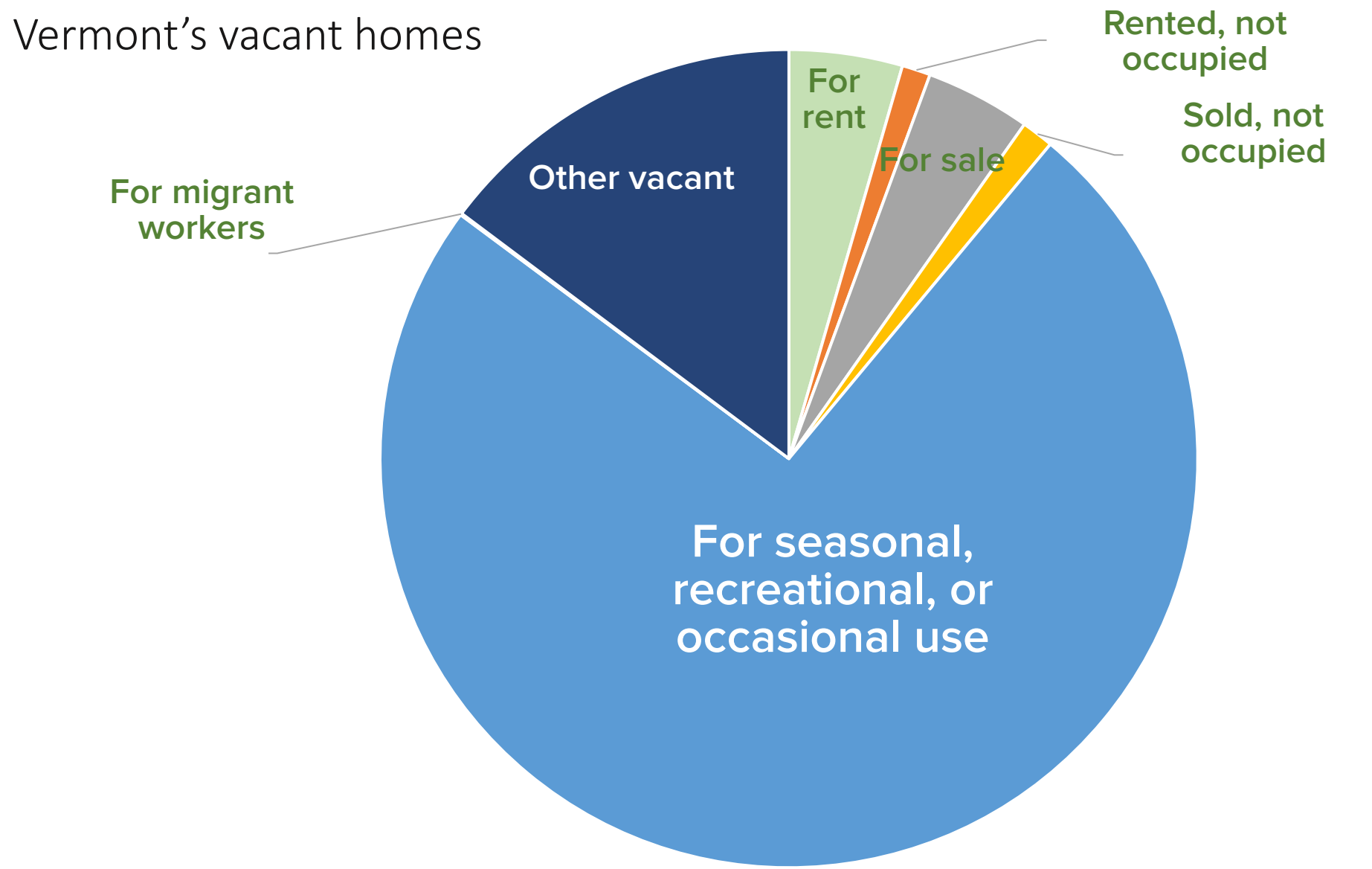
Source: US Decennial Census, 2010-2020

But Housing Production Isn't Keeping Up

Rate of change in housing supply



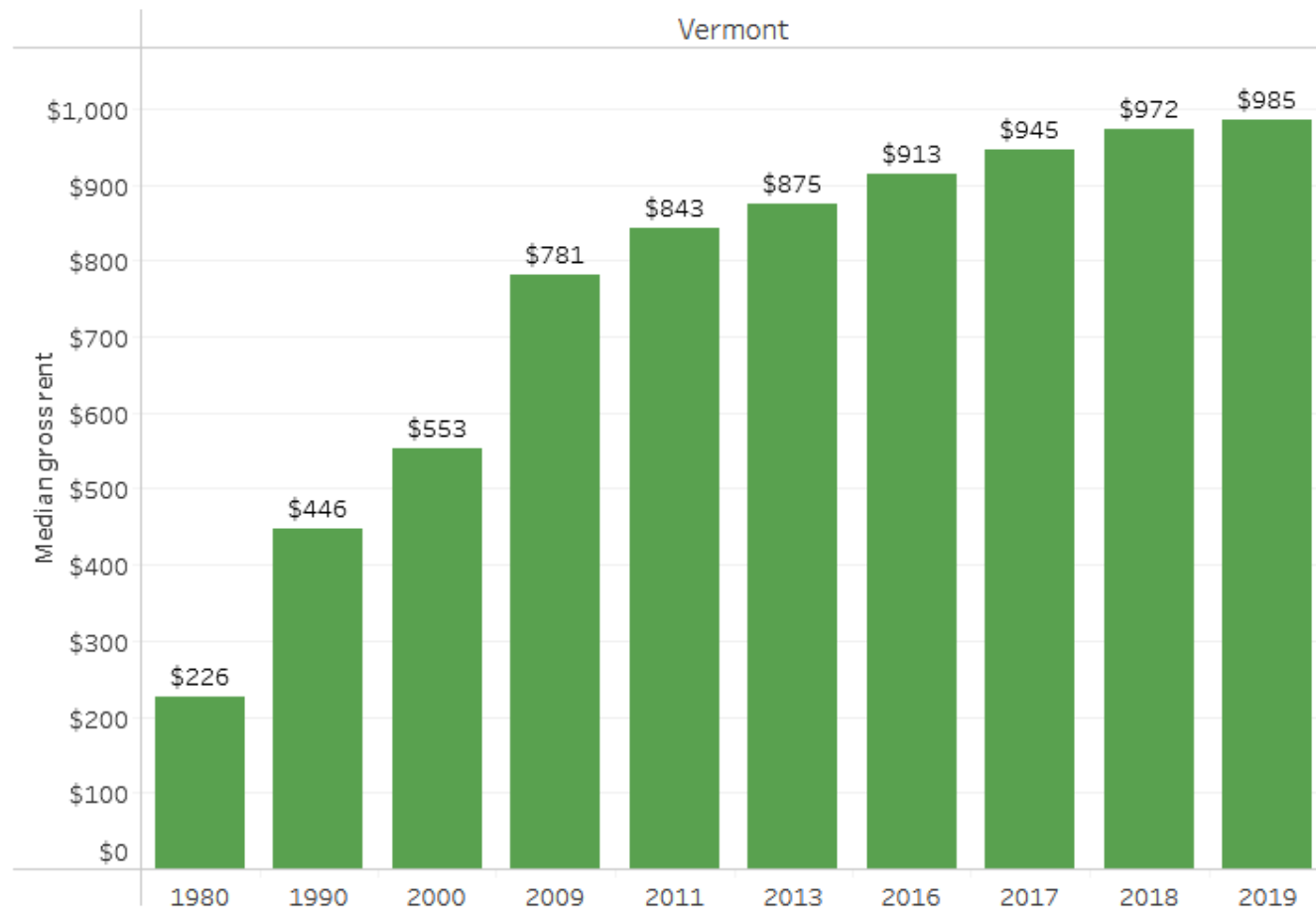
Despite A Small Share Vacancies & Short-Term Rentals



That Means Increasing Rents

Median rent

Median gross rent estimates



And Increasing Prices for Home Sales

Primary home sales

View home sales by:

- ☒ Median home sale price
☐ Number of home sales

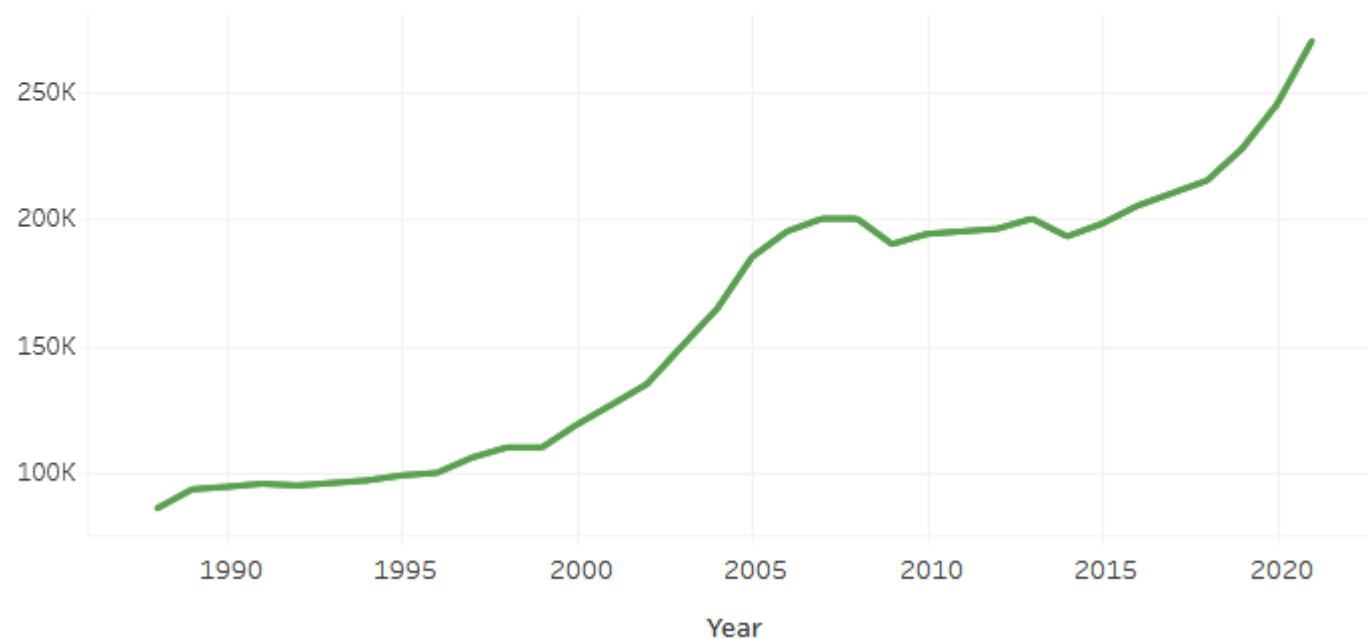
Home type

All

Median home sale price

Vermont

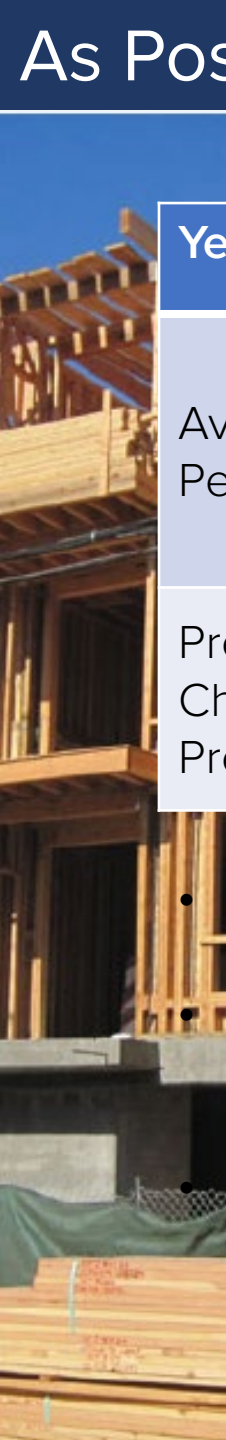
Home type: All



Location

Vermont

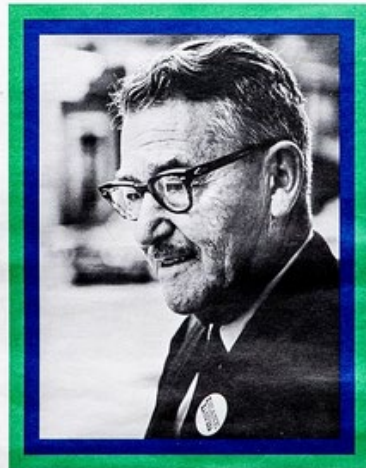
As Post-Pandemic Prices Drive Up Construction Cost



Year	2018	2019	2020	2021	2022
Average Cost Per Unit	\$285,705	\$309,740	\$305,188	\$333,774	\$370,609
Percent Change from Previous Year	6%	8%	-1%	9%	10%

- Material & Labor are primary drivers of increases
- Regulatory/Permitting environment and infrastructure limitations are still identified as systemic issues that need focus.
- Early national study indicators support Vermont's experience of 30% total increases during the Pandemic.

Davis
is
saving
our
state.



*We're in a
period of
great change
... again .. but
with a
renewed
focus on
where & how
to grow*

How & How Fast We Adapt Matters

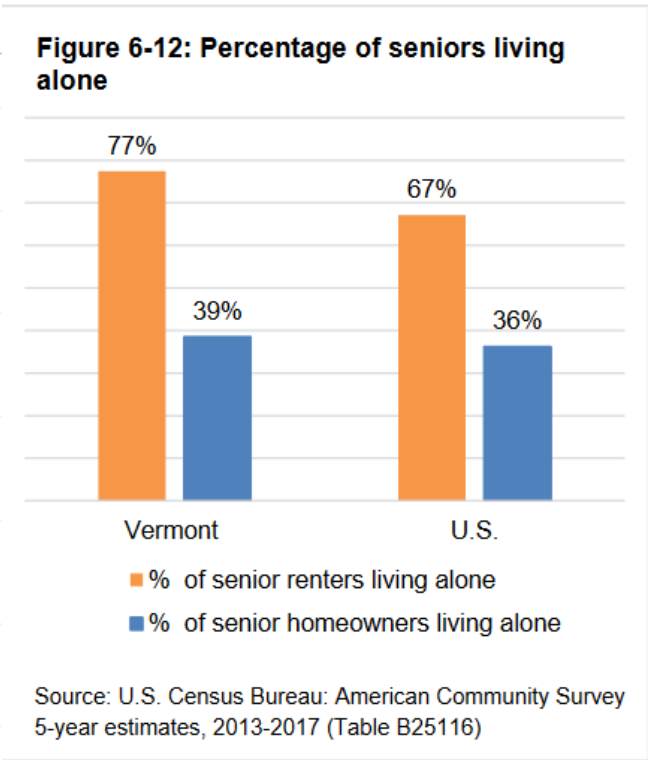
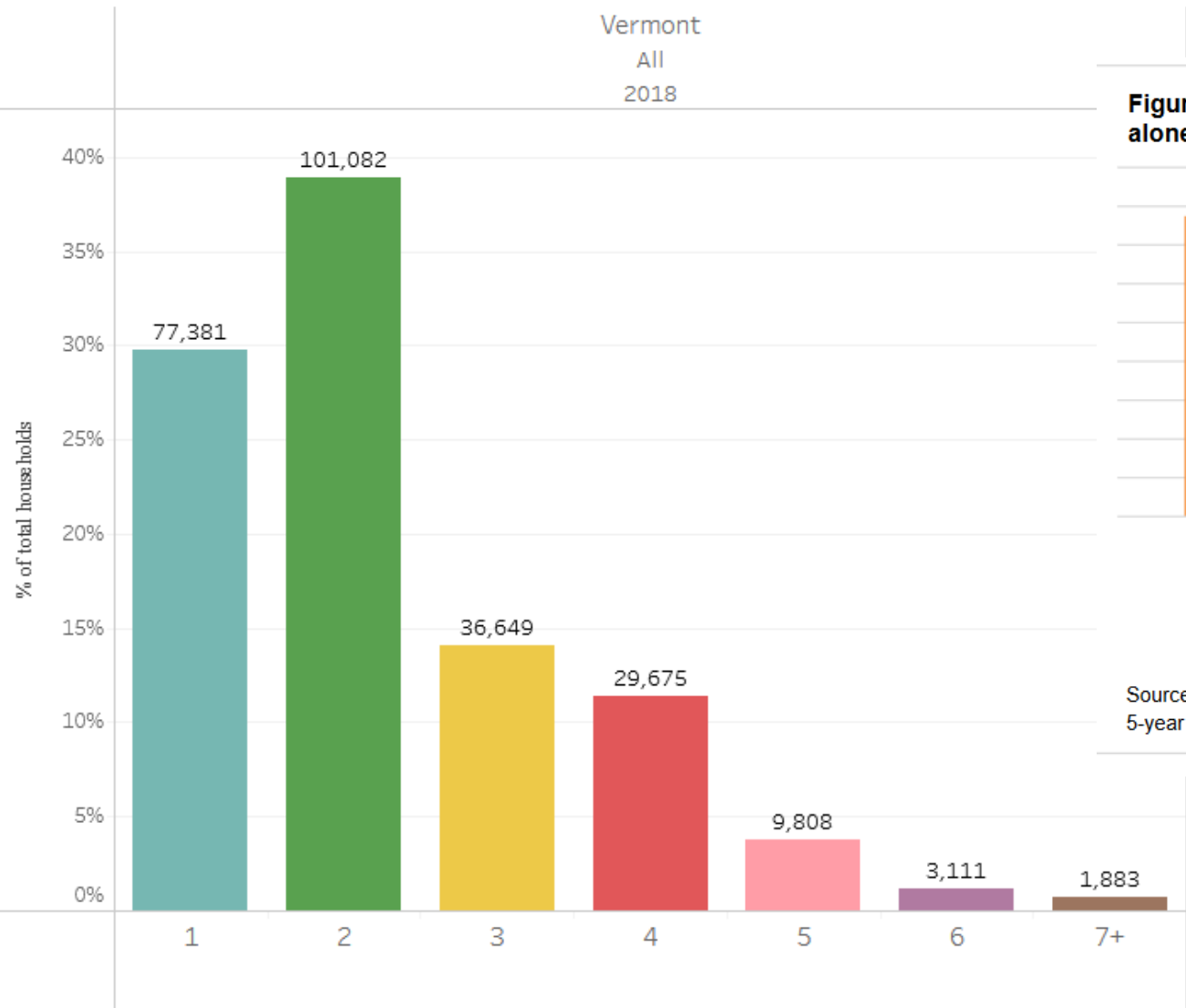


Vermont Households Are Changing



69% of Households Are 1 & 2 Person Households

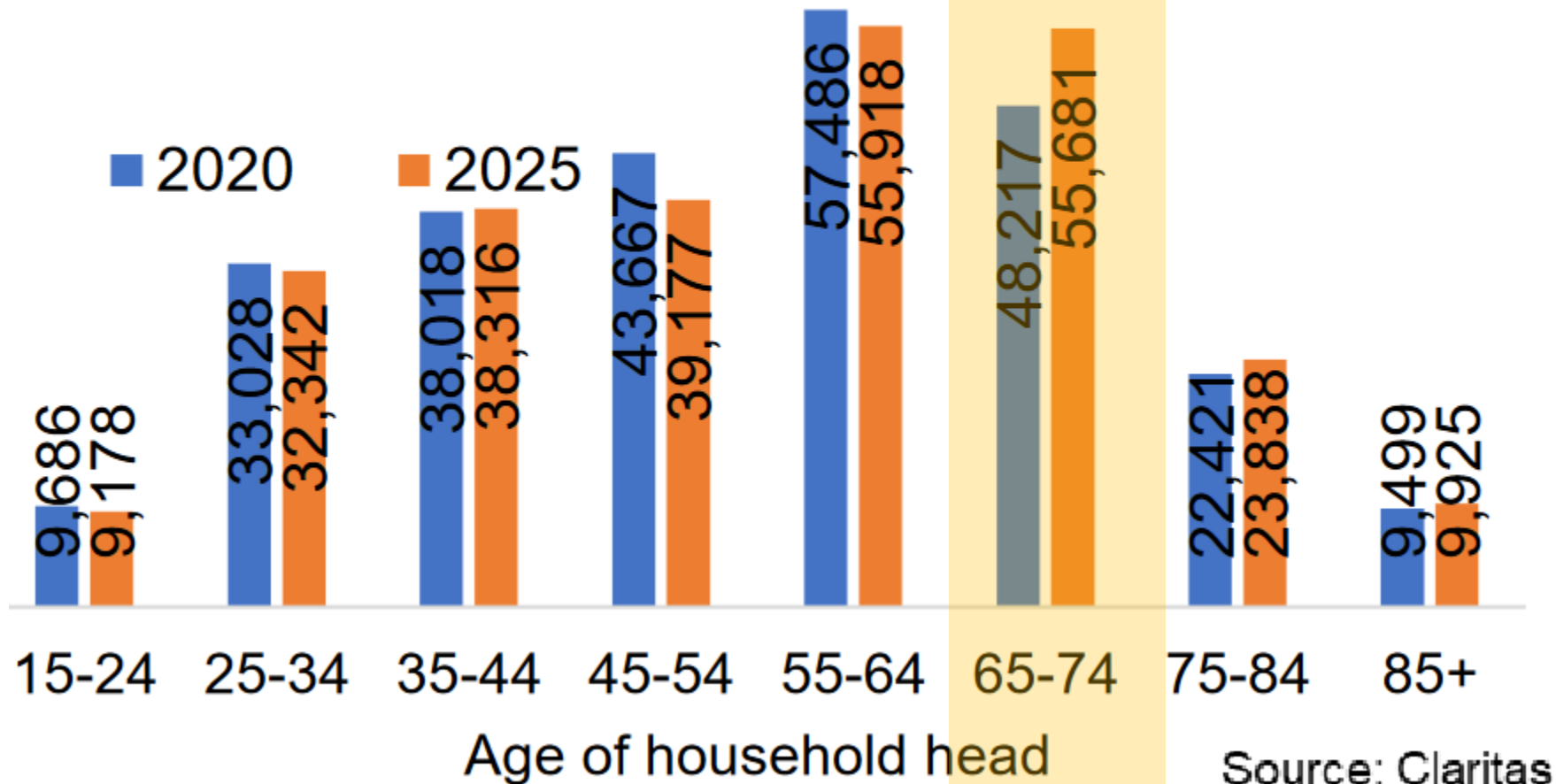
Estimated households by number of people



Source:
U.S. Census Bureau: American Community Survey 5-year estimates (Table B25009)

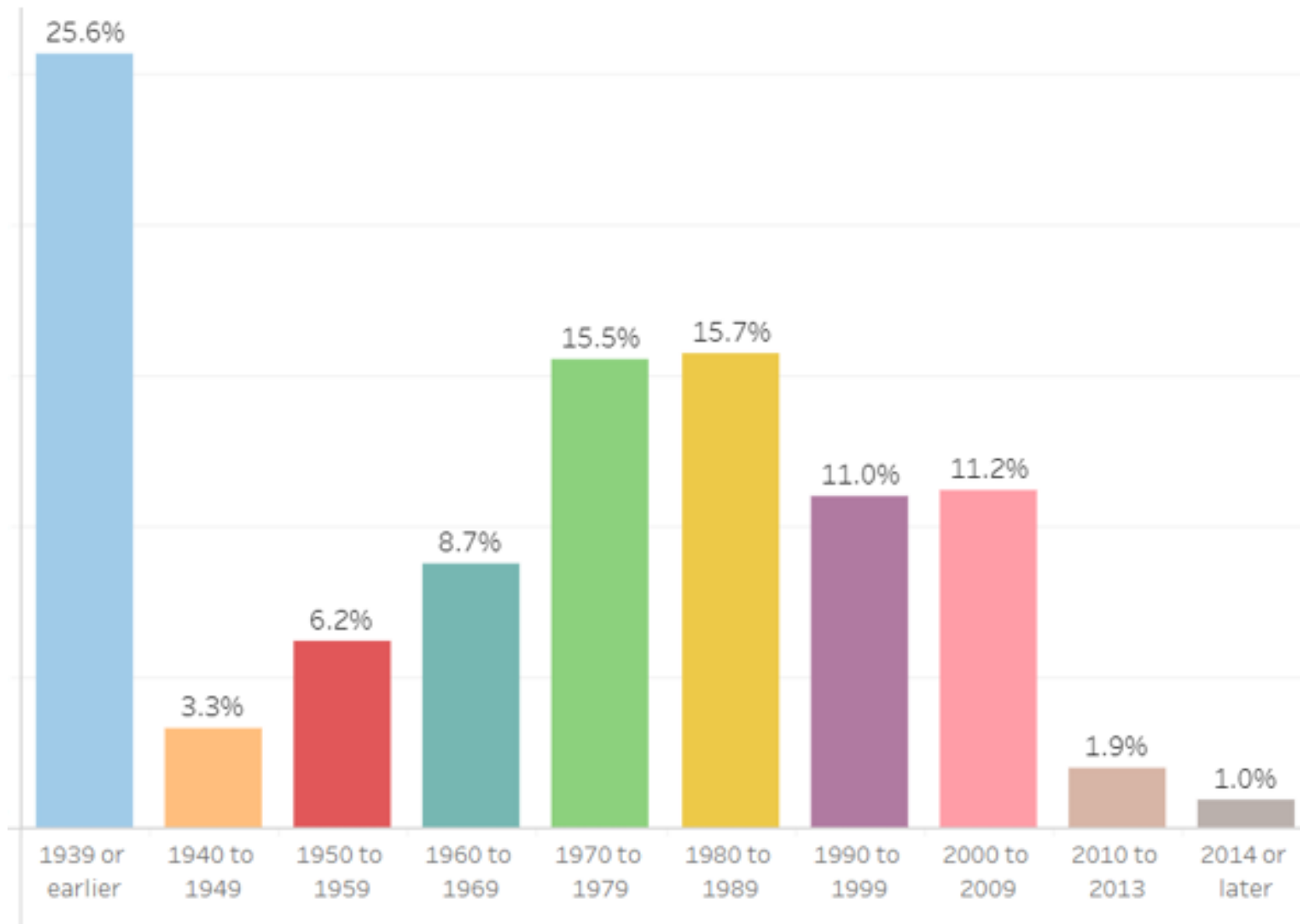
Vermonters Are Getting Older & The Biggest Cohort

Seniors aged 65-74 will be fastest growing demographic group statewide



In Mostly Old Homes

More than a quarter of homes were built before 1940

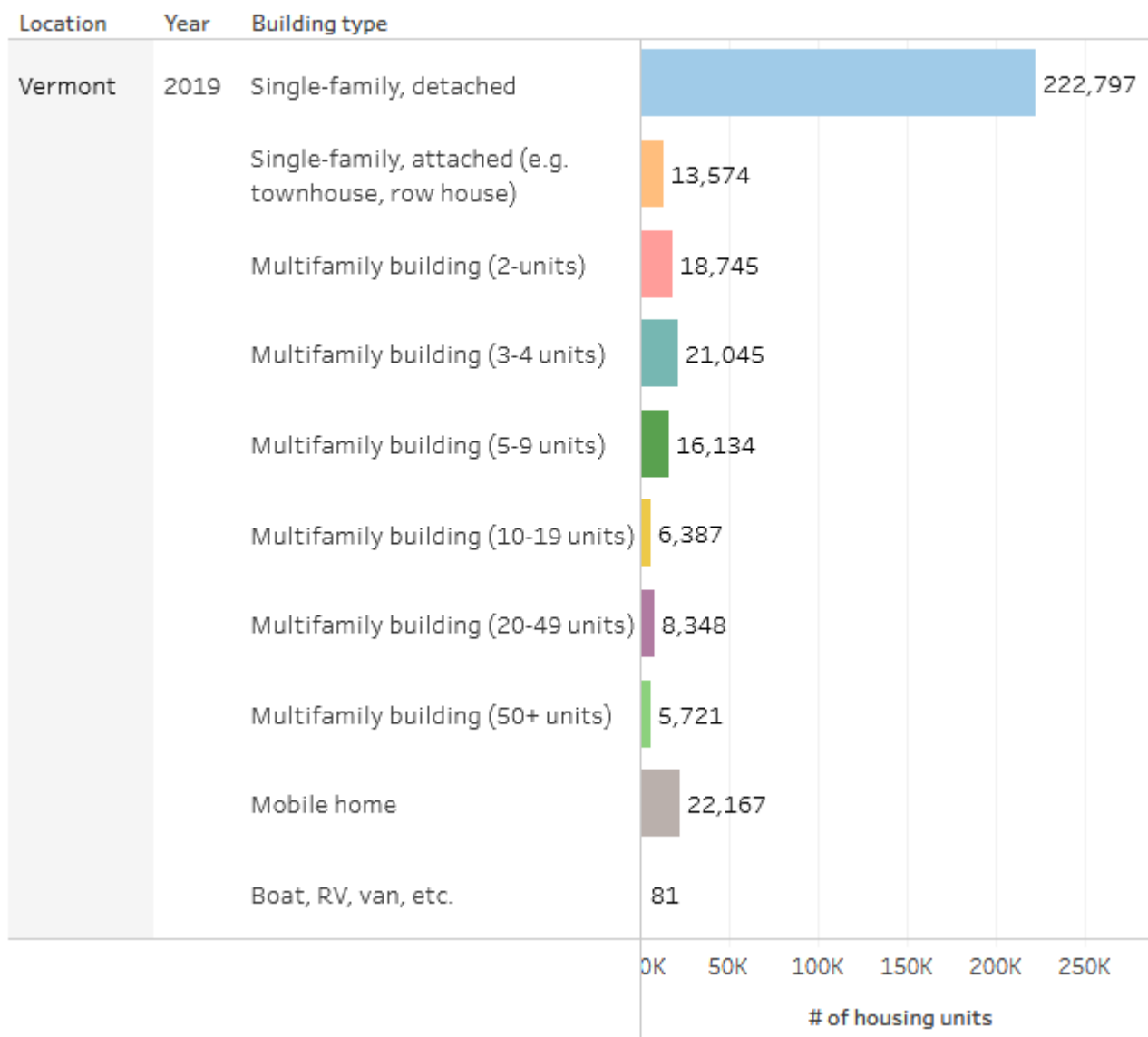


In Mostly Old Homes



With Limited Choices Beyond the Single-Family

Residential building type estimates



Making New Household Arrangements More Important

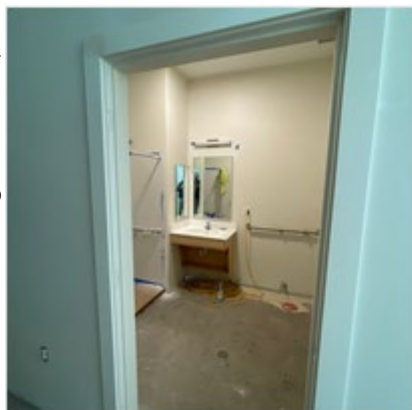
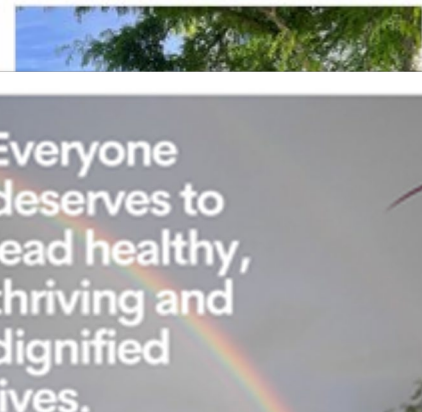
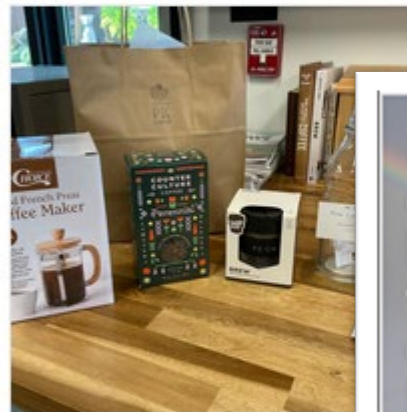
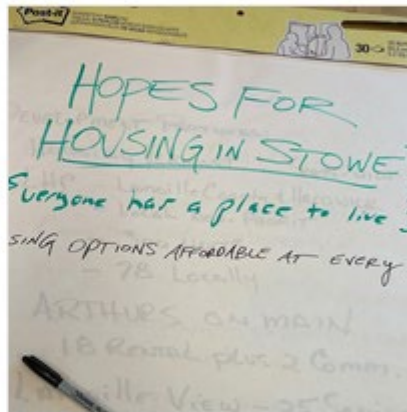
Is homesharing right for me?

Our **40 years** of experience, skills and knowledge help us find just the right person for you.

WHAT WE DO

HomesShare VT

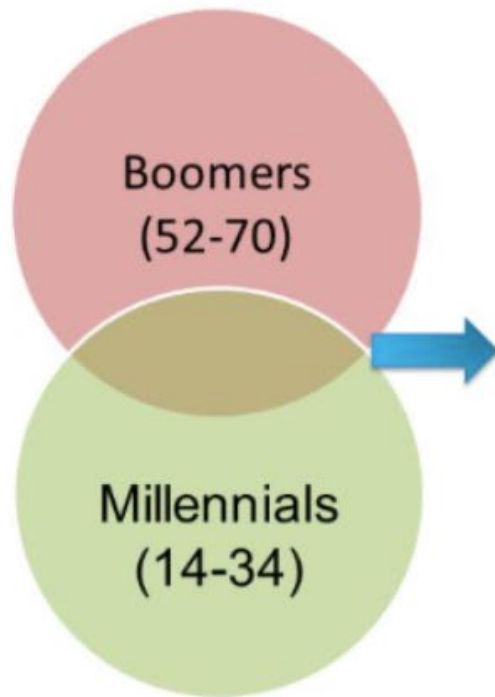
VERMONT FACES A HOUSING OPPORTUNITY



Converging Preferences

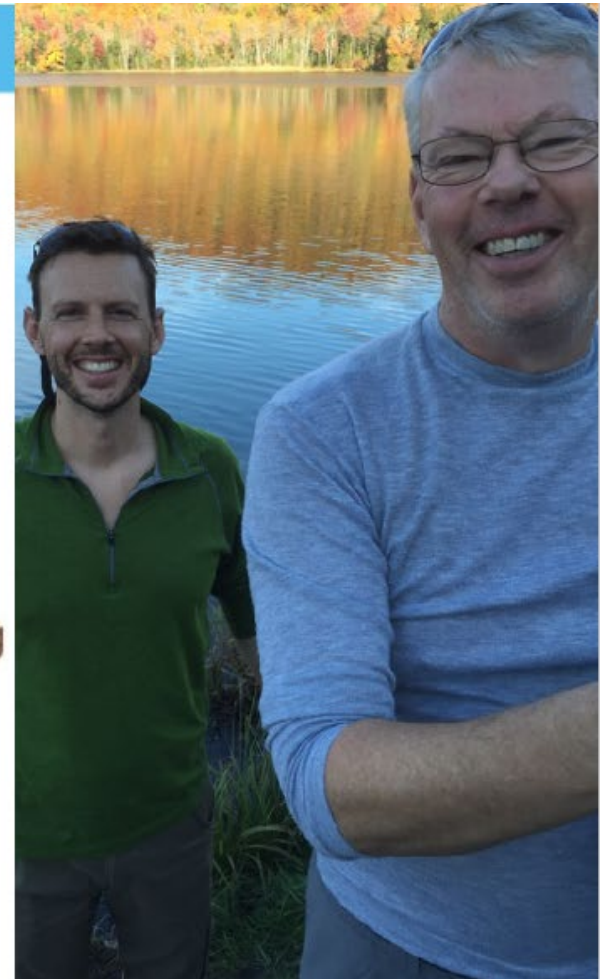
2016 NAHB International Builders' Show®

JANUARY 19-21 + BUILDERSSHOW.COM



Many Boomer & Millennials Value:

- Working/seeking employment
- Walkable communities
- Engage with larger community
- Convenience of maintenance free/low maintenance lifestyles
- Easy access to enjoyable shopping
- Modern and exciting finishes
- Desire to socialize with people of all ages

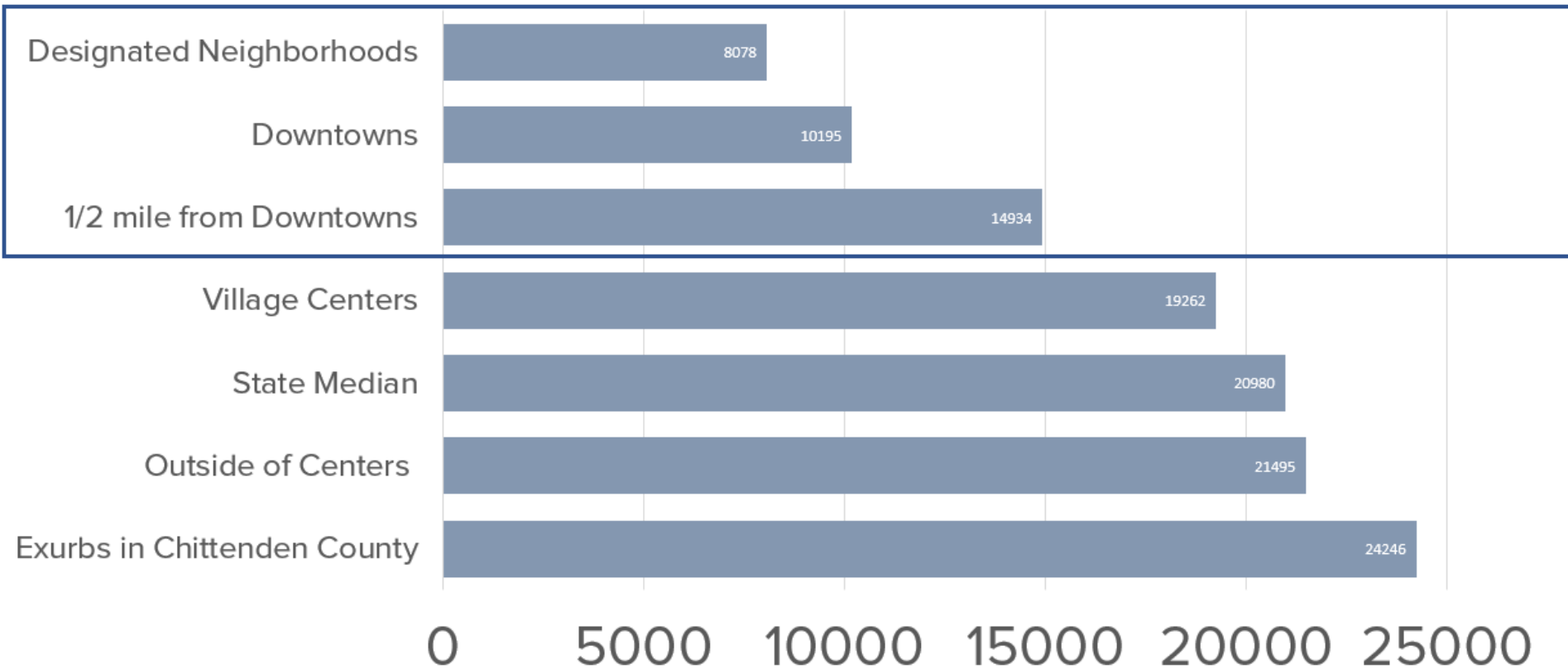


Where & How We Build Supports Convenience & Sociability



Credit Michael Fesque

Median Household Annual Vehicle Miles Traveled by Area



Source: AHTS 2009

Where & How We Build Supports Public Affordability



It Makes The Most of What We Have for Aging in Place



A typical South Bend neighborhood block showing potential development of vacant lots using the pre-approved building types.

Credit: South Bend Indiana Neighborhood Infill Guide 2022

It Makes the Most of What We Have for Aging in Community



Figure 37: Salisbury Village, hypothetical gentle infill diagram

The Economics of Change Are Difficult

DEMAND

Demographics

Jobs

Remote Jobs

Wages

Savings

Preferences

Buyer Financing

SUPPLY

Zoning Bylaws

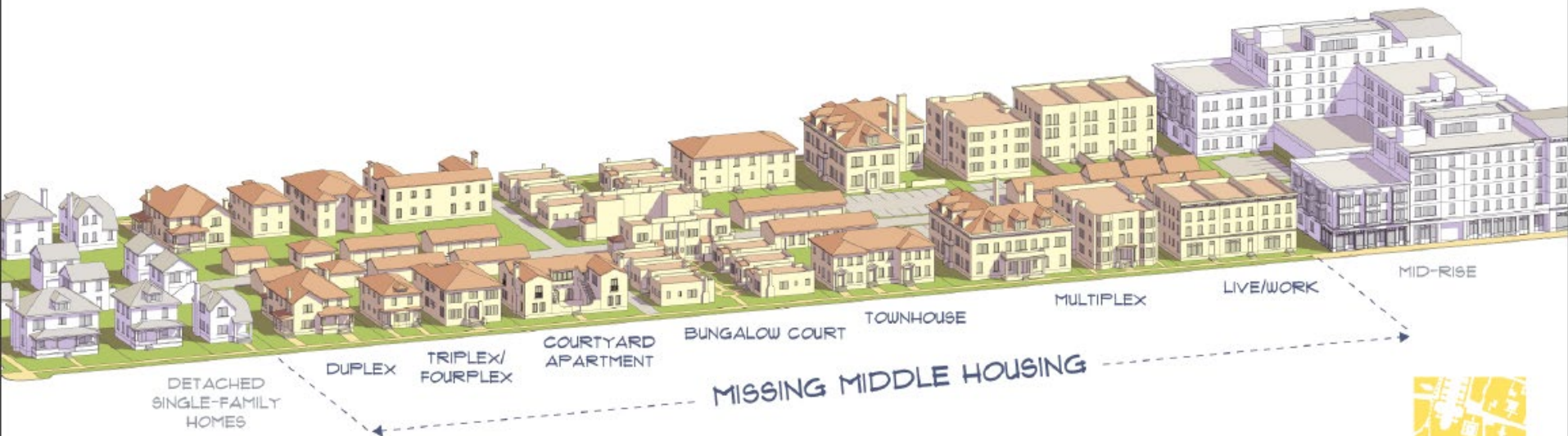
Infrastructure

Labor/Workforce

Material

Builder Financing

Vermonters Need More Choice & Opportunity



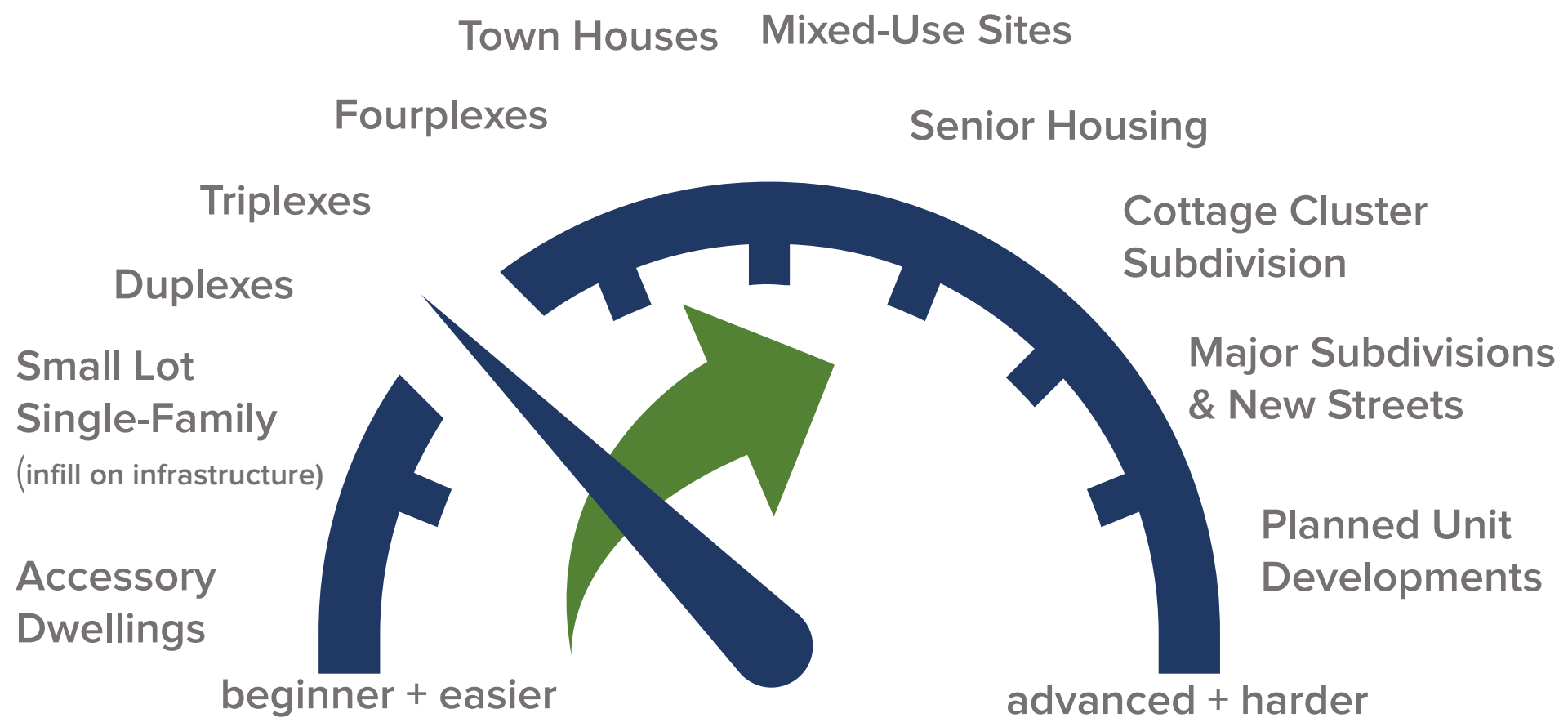
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- Walkability
- Compatibility with Single Family Homes
- Provide Small, Well-Designed Units
- Provide Fewer Off-Street Parking Spaces
- Create a Strong Sense of Community

MISSING MIDDLE				
Unit Change	2016	2019	Unit Delta	% of Total Delta
SFDU Detached	217,491	222,797	5,306	64%
SFDU Attached	13,054	13,574	520	6%
MF 2-Unit	18,753	18,745	-8	-0%
MF 3-4	21,489	21,045	-444	-5%
MF 5-9	15,737	16,134	397	5%
MF 10-19	5,784	6,387	603	7%
MF 20-49	6,877	8,348	1,471	18%
MF 50+	5,287	5,721	434	5%
Total			8,279	

Re-Set the Speed Limit on Housing in Local Zoning



Bylaw Modernization for Housing

ENABLING BETTER PLACES ZONING GUIDE

HOUSING TYPES

Triplex

Newly-constructed structures that are more grand in scale, or converted existing larger residences, may easily accommodate three households within a single building. Vermont has a rich collection of historic mansions that have been subdivided to provide multiple homes while maintaining the historic character of the neighborhood, and the type can add much-needed additional housing to a community with an abundance of homes larger than what the market is demanding.



Four-plex

Buildings in the scale of larger residences may even be able to accommodate up to four individual households. Keeping to accommodate up to four individual households. Keeping to the building height and massing consistent with the historic mansions common in Vermont maintains a character appropriate to the surrounding neighborhood while providing multiple smaller individual units.



Townhouse

Small- to medium-sized dwellings, townhouses typically consist of two to eight (usually) attached single-family homes placed side by side. While not a common historic type in Vermont, the popularity of townhouses in new development underscores a market demand for this type of attached housing. With appropriate detailing in character with the materials of homes in surrounding neighborhoods, the type can provide multiple smaller units on smaller parcels of land.

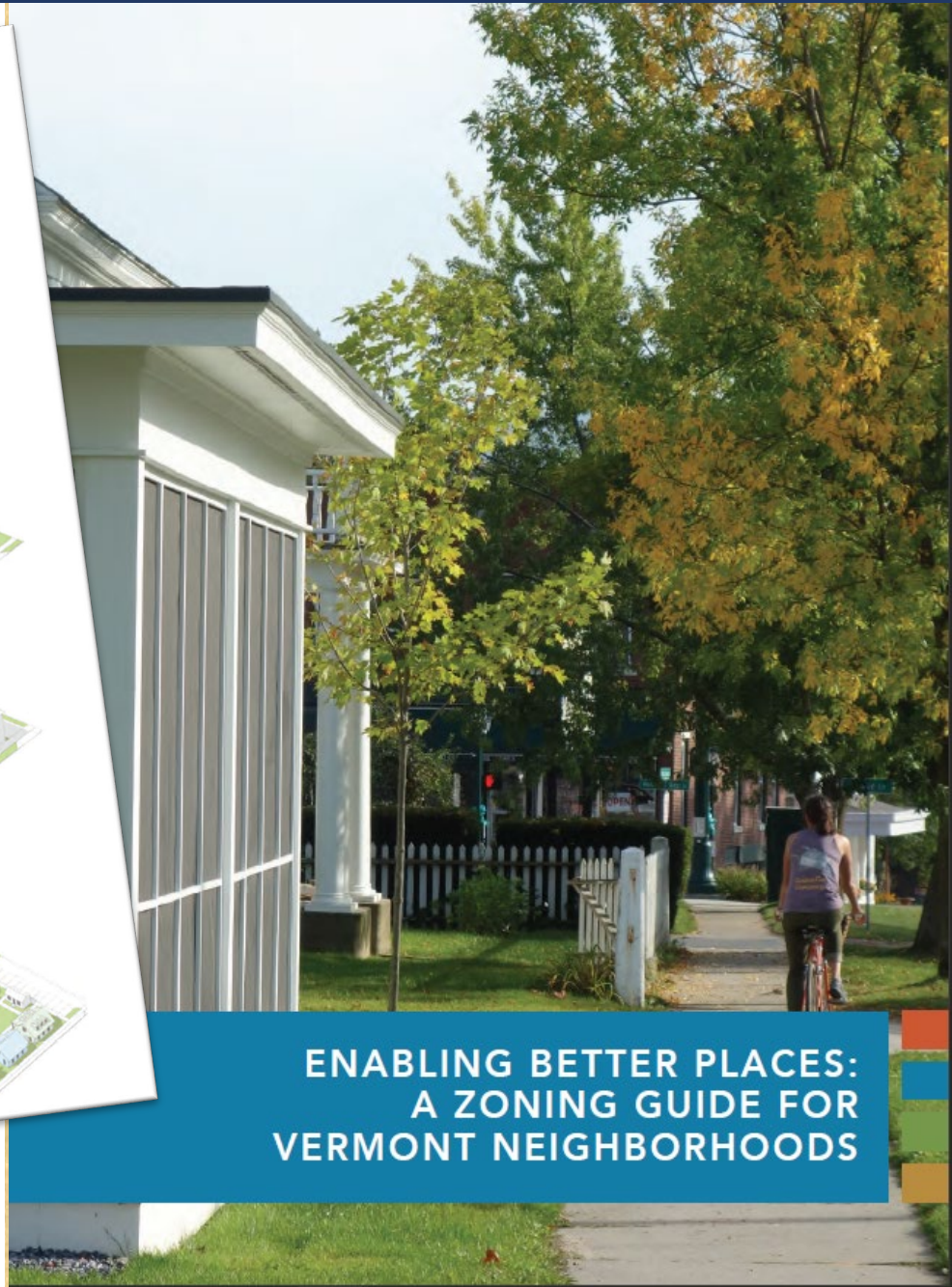


Cottage Court

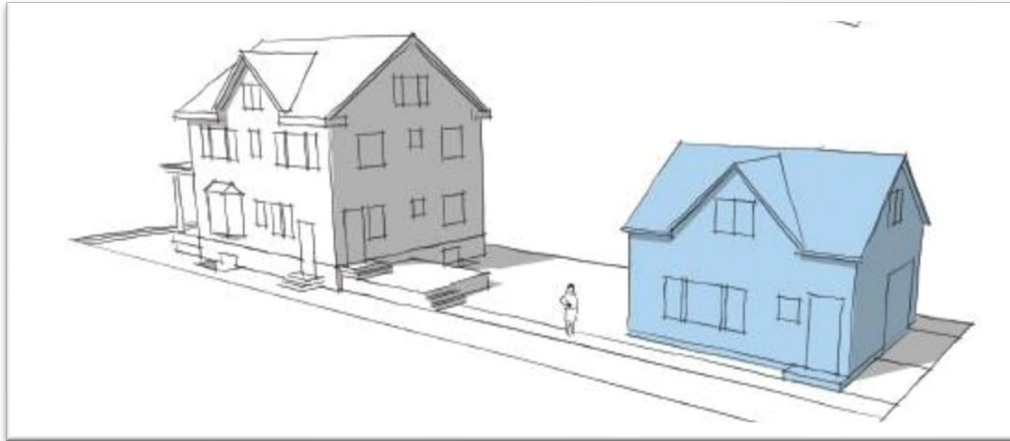
A series of small, detached structures, cottage courts provide multiple units arranged to define a shared court that is typically perpendicular to the street. Vermont towns often include small historic cottages scattered across neighborhoods, and introduction of this type would reflect the scale of those dwellings in a compact and concentrated way.



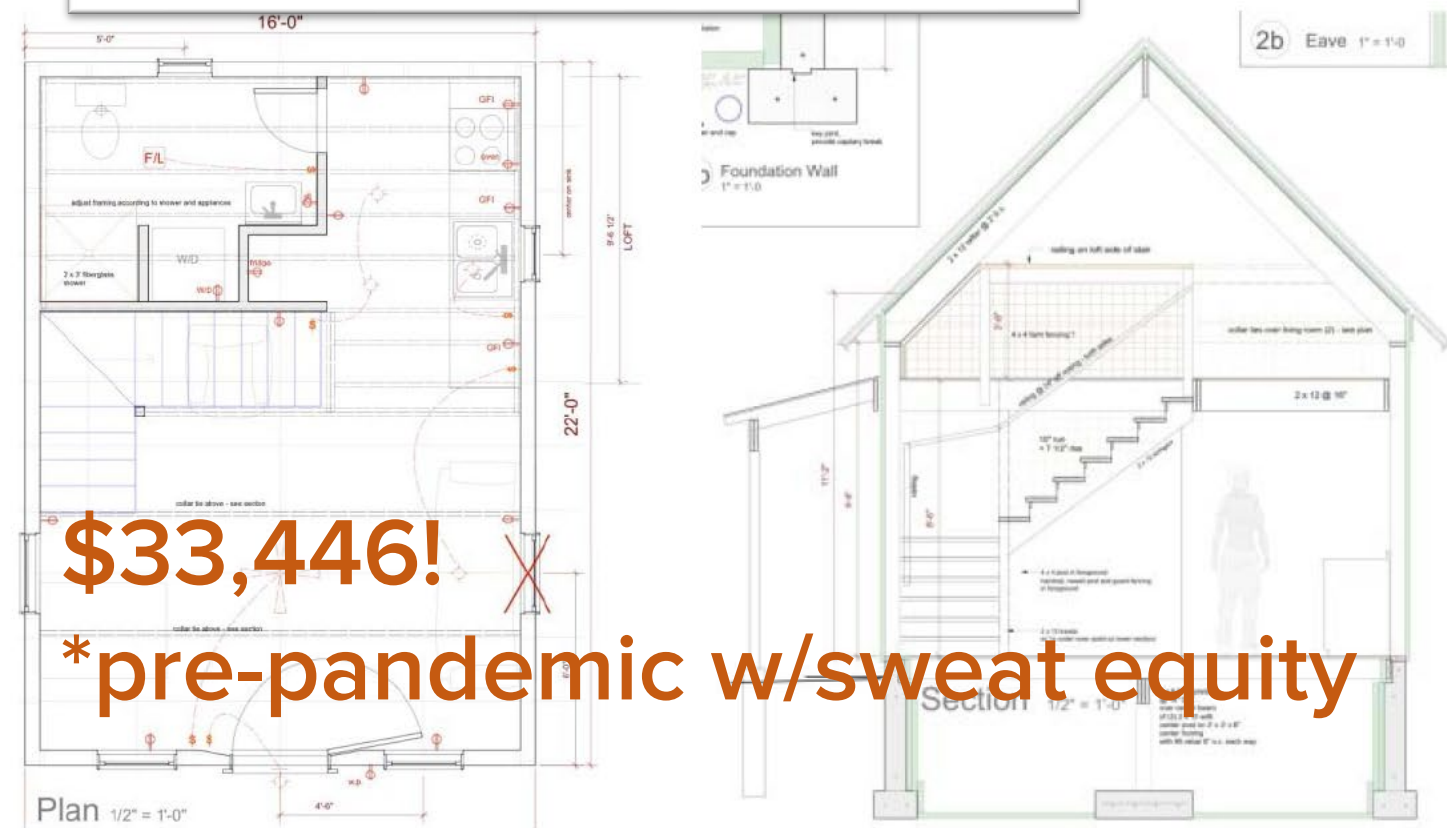
ENABLING BETTER PLACES:
A ZONING GUIDE FOR
VERMONT NEIGHBORHOODS



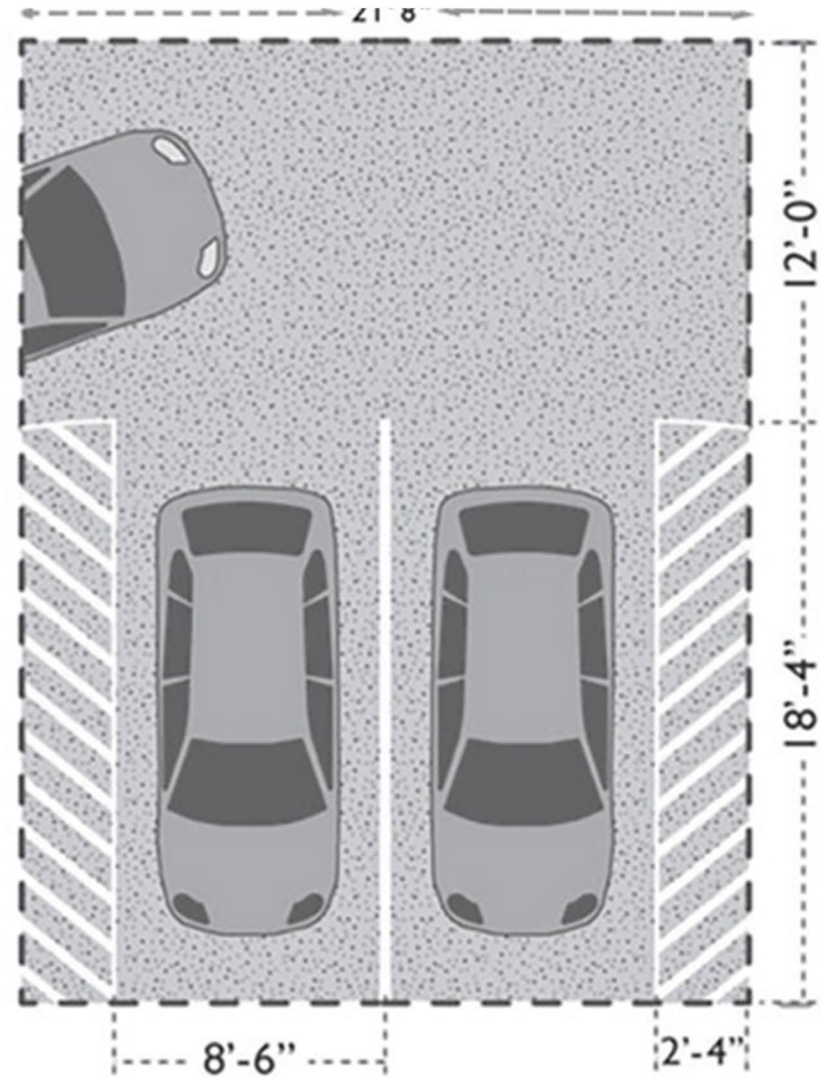
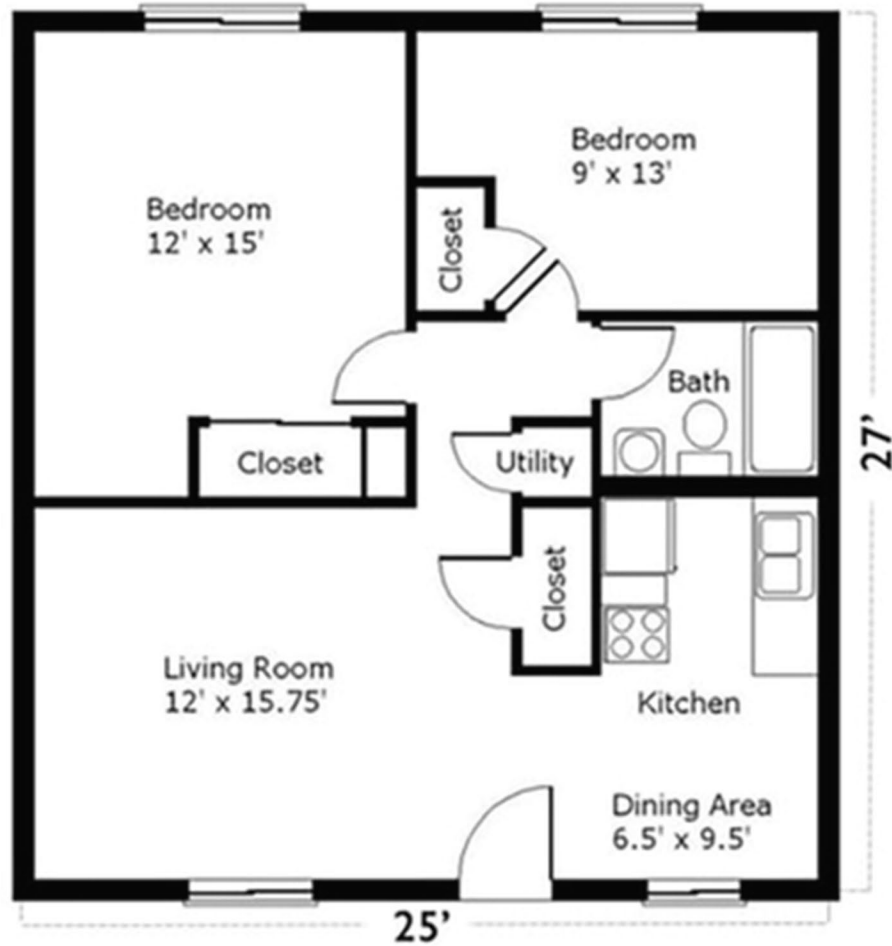
Accessory Dwelling Unit Success in Brattleboro



Accessory Dwelling Units in Burlington |
City of Burlington CEDO | 2019



A Word on Minimum Parking Requirements



Major Pandemic-Related Supports



COVID RECOVERY FUNDING

Over \$956M of COVID recovery funding has been made available to assist low income households struggling in VT.



ADDRESSING NEEDS

Over 42,000 VT Households benefitted from some type of assistance including rental, utility and mortgage payment assistance, emergency housing, services, supports and direct aid.



EMERGENCY RENTAL ASSISTANCE

Over 15,000 households in VT have received over \$200M in Emergency Rental Assistance to date. Supporting over 4,000 property owners & landlords. This program is currently winding down.



MORTGAGE, PROPERTY TAX & UTILITY ASSISTANCE

More than 3,924 households have received assistance to date. Over \$20M of the \$55M allocated has been dispersed. This program will be available until funding is exhausted.

Major New Investments for Housing Starts



Nearly 2100 new affordable housing units created and/or preserved to-date.

Approximately 1/3 of these units have been set-aside for those experiencing homelessness.

An additional 1900 units of affordable and middle-income housing is expected to be created with the remaining “recovery funding”.

Approximately 1/3 of these units have been set-aside for those experiencing homelessness.

With the additional Covid Recovery funding committed to build affordable housing over the last year, *we have more than tripled the affordable housing production* compared to the average of the preceding 5 years.

Collectively, we helped more than *1800 households exit homelessness into permanent housing*, many with subsidies and services.

- + Bylaw Modernization Grants
- + Municipal Planning Grants
- + Missing Middle Housing Toolkit
- + Neighborhood Partnership Pilot for Agency Coordination
- + Manufactured Home Replacement & Park Improvement + More

Takeaways

- Big economic changes
- Big demographic changes
- Where we build matters, especially infrastructure
- What we build matters, especially for older Vermonters
- If you can't get the permit, you can't build the home
- Expanding housing choice & opportunity is good, for everyone; let's increase the speed limit on housing
- It takes planning, investment, and collective action
- Funding and incentives for age-friendly housing will continue to be very important in the next decade

THANK YOU

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Agency of Commerce & Community Development

Department of Housing and Community Development

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