

VII

Encourage the creation and renovation of housing to meet the full diversity of local and regional needs.

Housing is considered “affordable” when less than 30% of a household’s income is spent on housing expenses (rent/mortgage, insurance, utilities, fuel, etc.). In Vermont, over 32% of homeowners, and 51% of renters are “housing burdened,” spending over that 30% threshold (source: 2005-2009 ACS 5-year estimates). Whether through public housing initiatives, incentives for developing mixed-income housing, or even encouraging accessory dwelling units, it is important to ensure the availability of affordable housing for all. Developing compact housing can have the added benefit of putting people closer to jobs, reducing the need to drive or own multiple vehicles, and increasing opportunities for community-scale renewable energy. In-town housing can also help keep older Vermonters mobile and connected to their communities while also appealing to young residents and families, thus building community connections, a key element of resilience.

TIPS FOR ACCURATE SCORING:

- Review town plan, zoning, subdivision regulations
- Review parcel maps
- Contact local or regional affordable housing group or community service groups, including faith-based groups
- Contact town manager or community development director

A. Which option best describes the mix of existing housing types in town?

- We have a mix of housing types, including affordable/workforce housing, multi-family housing, apartments, rental, and senior housing..... 3
- We have a limited mix, including some affordable/workforce housing.... 2
- We have very little diversity in housing, and very little affordable housing 1



B. How has your town planned for future housing needs?

- The town plan projects the amounts and types of local housing needed over the next 20 years. We have outlined specific means for meeting those needs 3
- The town plan includes a preliminary evaluation of future housing needs, but does not specify how to meet them 2
- We have not discussed future housing needs 1

C. How do local regulations provide for meeting diverse housing needs?

- New developments are required to include housing targeted at more than one segment of the market — for example, accessory apartments along with single-family homes, or affordable homes along with market-rate housing 3
- New developments may include a mix of housing, but it is not required 2
- New developments are not required to include a mix of housing — and in most cases, they are prohibited from doing so by regulations 1

D. Does the town work with an affordable housing group or groups active in your town or region?

- Yes, we work with one or more local or regional affordable housing groups. We have supported them by applying for or endorsing applications for funding to provide affordable housing..... 3
- We have worked to a limited degree with an affordable housing group... 2
- We have never worked with an affordable-housing group; and/or there is no active group promoting affordable housing in the town or region..... 1

E. Does your town encourage accessory apartments (“in-law apartments”)?

- Yes, we encourage accessory apartments by permitting them in most districts, and by allowing exceptions to the district’s setback, coverage, and parking requirements 3
- Accessory apartments are a permitted or conditional use in some districts 2
- Our standards are the minimum required under state law: we permit accessory apartments within or adjacent to single family dwellings..... 1

F. Does your town’s zoning provide incentives for affordable (and mixed-income) housing (e.g., higher densities, density bonuses)?

- Yes (e.g., density bonuses; setback and impact fee waivers; and conversion of existing single family homes to multi-family units) 3
- We use one or two of these techniques to promote affordable housing ... 2
- No, there are no incentives in the town’s zoning for affordable housing.. 1

G. How does your municipality address density in areas planned for growth?

- We have minimum density requirements that must be met (for example, at least 4 dwelling units per acre)..... 3
- There are high densities allowed and/or incentives for higher density development 2
- We have not addressed the issue of density in areas planned for growth. 1

Score: _____

Scoring	Suggested Steps for Building Resilience
18-21 Resilient Community	<ul style="list-style-type: none"> Encourage accessory apartments throughout town in the zoning bylaw. Require development of affordable housing units as part of new, large housing developments.
13-17 In Transition	<ul style="list-style-type: none"> Update zoning to accommodate various affordable housing options. Work with local affordable housing groups on housing development.
9-12 Needs Your Attention!	<ul style="list-style-type: none"> Assess housing needs of residents and the mix of housing available in town. Discuss affordable housing needs, goals, and actions in the town plan