Housing-Ready Bylaws: Legalizing the Homes We Need

Faith Ingulsrud and Jacob Hemmerick
VT Department of Housing and Community Development

Vermont Municipal Day
November 25, 2019
Community Planning + Revitalization

Providing tools, training, grants, and incentives for local leaders to plan and implement projects that support thriving, walkable communities.
Statewide Planning Goal #1

To plan development so as to maintain the historic settlement pattern of compact village and urban centers separated by rural countryside.

24 V.S.A. § 4302 (c) (1)
What’s Changed?

1960 – 2000’s

Auto-oriented growth
Baby-boomers drive change
Planning focused on resource protection

2000’s +

Low or no growth, even decline
Aging population
Young people less interested in cars
Communities re-investing in walkable places
POPULATION IS SLOWING

Historic Population Growth

https://vtfuturesproject.org/vermonters-visitors/forces-of-change/#1447445211205-e1a4e524-8b8b
PEOPLE ARE MOVING

County-level population changes from 2008-12 compared to 2013-17:

Map: Erin Petenko • Source: Census American Community Survey • Get the data • Created with Datawrapper

TOTAL HOUSEHOLDS INCREASING

Estimated number of households

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td></td>
<td>103,538</td>
<td>110,754</td>
<td>132,041</td>
<td>178,394</td>
<td>210,650</td>
<td>240,634</td>
<td>256,442</td>
<td>257,107</td>
<td>258,535</td>
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</table>

https://www.housingdata.org/profile/population-household/households-by-tenure
INDIVIDUAL HOUSEHOLDS ARE SHRINKING

Estimated households by number of people
## HOUSEHOLDS ARE GRAYING

Estimated households by tenure and age of householder

<table>
<thead>
<tr>
<th>Location</th>
<th>Year</th>
<th>Household type</th>
<th>Age of householder</th>
<th># of households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vermont</td>
<td>2017</td>
<td>All</td>
<td>15 to 24 years</td>
<td>11,062</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>25 to 34 years</td>
<td>32,649</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>35 to 44 years</td>
<td>37,189</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>45 to 54 years</td>
<td>50,695</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>55 to 59 years</td>
<td>28,984</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>60 to 64 years</td>
<td>28,305</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>65 to 74 years</td>
<td>40,710</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>75 to 84 years</td>
<td>20,231</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>85 years and older</td>
<td>8,710</td>
</tr>
</tbody>
</table>

Source: https://www.housingdata.org/profile/population-household/tenure-by-age
AGE COHORTS ARE SHIFTING
AGE COHORTS ARE SHIFTING

https://vtfuturesproject.org/vermonters-visitors/forces-of-change/#1447445211145-399b2ab9-0157

BUT MILLENNIALS AREN’T BUYING

<table>
<thead>
<tr>
<th>Generation</th>
<th>Years born</th>
<th>Age</th>
<th>Population</th>
<th>Current homeownership (%)</th>
<th>Homeownership at age 25–34 (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Millennials</td>
<td>1981–97</td>
<td>18–34</td>
<td>75,170,263</td>
<td>32.2%</td>
<td>37.0%</td>
</tr>
<tr>
<td>Gen Xers</td>
<td>1965–80</td>
<td>35–50</td>
<td>66,441,487</td>
<td>60.4%</td>
<td>45.4%</td>
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<tr>
<td>Baby boomers</td>
<td>1946–64</td>
<td>51–69</td>
<td>74,649,971</td>
<td>75.0%</td>
<td>45.0%</td>
</tr>
</tbody>
</table>

Sources: 1990 and 2000 Decennial Censuses and the 2015 American Community Survey.

Source: https://www.urban.org/urban-wire/state-millennial-homeownership

VHFA
Vermont Housing Finance Agency
Affordable homes for a sustainable Vermont.
BOOMERS & MILLENNIALS WANT THE SAME THINGS

Low-Maintenance
Walkable
Near Amenities
Active
Social
What kind of homes are needed in your community?
Most Needed Housing Types

- multi-unit
- downtown/village center
- entry-level/starter
- middle-income
- affordable
- single-family
- rental
- multi-unit ownership
- multi-unit small
- walkable
- energy-efficient
- small-lot

Additional keywords:
- co-op/co-housing
- affordable
- near/services
- near/jobs
- single-family middle-income
- high-density
- price-mix
- near/transit
- rehab/renovation
- supports/housing
- single-family small
- small
- town-home
Survey Results

Difficulties (Top 4 out of 8)

1. Lack or High Cost of Real Estate
2. High Construction Costs
3. Resistance to Neighborhood Change
4. Municipal Zoning/Land Use Regulations
Not Just in Vermont

Cities Start to Question an American Ideal: A House With a Yard on Every Lot

By EMILY BADGER and QUOC TRUNG BUI  JUNE 18, 2019

Townhomes, duplexes and apartments are effectively banned in many neighborhoods. Now some communities regret it.

Housing crisis has Seattle weighing end of single-family zoning

Can the city solve its housing crisis by doing away with single-family zoning?
How to we start?

1. Allow what exists
2. Allow infill units
Allow what exists

0% of existing principal structures/lots fully conform
Measure what exists

Right-size dimensional requirements to what exists
Allow infill

Make ADU’s easier, allow multi-units on a lot, etc.
Rear Easement Lots
Panhandle/Flag/Corridor Lots
Small Lot Duplex
Rear Easement Lots

Panhandle/Flag/Corridor Lots

Small Lot

Duplex

Small Lot Fourplex

By-Right

Small Lots

(this is 1/8 acre)

Detached ADU

Large ADU

Attached ADU

Small Lots

Panhandle/Flag/Corridor Lots
Rear Easement Lots
Panhandle/Flag/CorridorLots
Small Lot Duplex
Small ADU
Small Lot Fourplex
Small ADU
Attached ADU
Small Lots
(this is 1/8 acre)
Detached ADU
Panhandle/Flag/Corridor Lots
Reduced Frontages
Reduced Setbacks
Reduced Parking
Rear Easement Lots
Panhandle/Flag/Corridor Lots
Small Lot
Duplex
Small Lots
(this is 1/8 acre)
Detached ADU
Large ADU
Reduced Frontages
Reduced Parking
Supportive Housing
Small Lot Adaptive Re-Use Condos
Cottage Cluster
Increased Density
Small Lot Fourplex
Attached ADU
Reduced Setbacks
Small Lots
Panhandle/Flag/Corridor Lots
Detached ADU
Attached ADU
Small Lots
(this is 1/8 acre)

Rear Easement Lots

Cottage Cluster
Increased Density

Small Lot Duplex

Panhandle/Flag/Corridor Lots

Small Lot
Duplex

Cottage Cluster

Small ADU

Reduced Frontages

Detached ADU

Large ADU

Reduced Parking

Attached ADU

Small Lot
Fourplex

By-Right

Increased Density

Supportive
Housing

Small Lot
Adaptive Re-Use
Condos

Reduced Parking

Small Homes & Units
(this is 1,000 s.f.)

Small-Lot Fourplex

By-Right

Multiple Principal Buildings
on a Lot w/o PUD

Small Lots
(this is 1/8 acre)

Panhandle/Flag/Corridor Lots

Reduced Frontages

Reduced
Setbacks
7 NEW LOTS + 25 NEW UNITS
Could this work in your community?

7 NEW LOTS + 25 NEW UNITS
How we can help

Zoning for Great Neighborhoods
https://accd.vermont.gov/content/zoning-for-great-neighborhoods

Neighborhood Development Area Designation
https://accd.vermont.gov/community-development/designation-programs/neighborhood-development-areas
Discussion

Contact Us

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