

Keys to the Valley Newsletter

Greetings from Keys to the Valley!

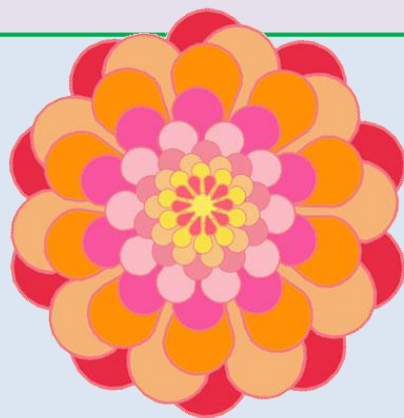
A tremendous thank you to all who were able to take and help us distribute the public survey. Over 4 months, the public survey to households in the study area has been seeking and receiving public input into where residents live, what they like about their homes now and what they wish was available. We collected over 1,200 responses with the help of 40 volunteer champions from across this region. Residents from all 67 towns took the survey, including renters, owners, and those who are currently homeless.

The results are still being processed, but some highlights are that internet access came out as the second most needed item, next to the cost of the home itself; that older residents want to stay in their homes, but are most concerned about transportation options; that most people think there is a need for more affordable homes in their town, but they are always slightly less supportive about it being in their neighborhood. And while people overwhelmingly support the need for affordable homes, they are less keen on new construction or building in vacant lots as approaches to filling this need.

In order to take a deeper dive, we expect to organize focus groups and are now evaluating how best this can be done safely. In addition, the tri-commissions staff is –

- ⚙️ Projecting how many homes we might need in 2030
- 📖 Actively researching construction, financial and organizational housing models
- 🏠 Performing a thought exercise on how a site might change to include more homes
- 📋 Reviewing how local regulations influence our homes and changes to consider
- 🌐 Identifying a cloud level view of where new homes are suitable on the landscape

To wrap up for this month, we would like to share a few summary handouts about different types of homes, senior housing, and how transportation plays a part.



*To our public survey champions and participants,
a huge physically distanced...*

Thank You !!



In Focus Creative Housing Options

There's no single solution to the housing challenges we're facing in our communities. We need to become familiar with the diverse tools that are available and pick the combination that works best with our unique needs and priorities. In addition to financing and regulatory tools, we can consider the types of the homes that we build. For well over 50 years, communities around the country have been developing innovative kinds of housing to meet market demand for alternatives to the traditional single family home and high-density apartment complex. This In Focus looks at a handful of examples.

Cohousing

A cohousing community is a combination of private and communal spaces that support the development and growth of an intentional community. There are typically 20 to 40 single-family homes or duplexes clustered around shared spaces and facilities. Residents typically help design the layout of the community and participate in its self-governance systems. People form and join cohousing communities for a variety of reasons, including a desire to build relationships with neighbors, find safety in groups, share resources and maintenance work, and collaborate with others in transitioning to greener construction and environmentally sustainable living habits. Some cohousing communities are designed to support aging in place and intergenerational relationships, and some are designed specifically for seniors. In senior communities, neighbors often share the costs of hiring a nurse or caregiver to meet their needs.



Photo by Jason Rasmussen, Bristol Village Cohousing VT



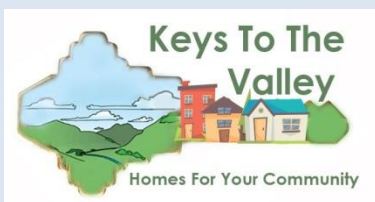
Photo by Nicolas Boullosa, CC BY 2.0

Downsizing your home brings a variety of benefits:

- Less maintenance
- Lower utility costs, more environmentally sustainable
- No or small mortgage
- Easier to relocate or own multiple homes

Tiny Homes

Tiny homes are fully-equipped, free-standing houses that average between 100 and 400 square feet. Some of them are mobile (i.e. mounted on wheels), and some are completely disconnected from the utility grid. Most are intended for people living alone, but they can also be designed for families. It's estimated that 40% of tiny home owners are over the age of 50. Tiny homes can be built to meet the special needs of their owners. They have proven to be an effective and affordable option for governments and relief organizations to shelter those experiencing homelessness and those displaced by disasters.



In Focus **Creative Housing Options**

Bungalow Court

A bungalow court is a small group of free-standing homes arranged close together around a central open space, or court, typically with side or rear parking. Instead of each home having a private backyard, neighbors interact in the shared space right out their front doors. Bungalow courts sometimes incorporate shared indoor spaces, such as an activity room, communal kitchen, caretakers' quarters, or rooms for visitors.

Homes are usually small (500 to 800 square feet) and have a lower price point, which makes them more accessible to first-time buyers. The cluster of homes is typically arranged perpendicular to the street.

This efficient use of space allows for more families to be housed while still blending into existing low-rise, low-density development patterns. A local example of a bungalow court is pictured to the right.



Bungalow Court in Springfield, VT

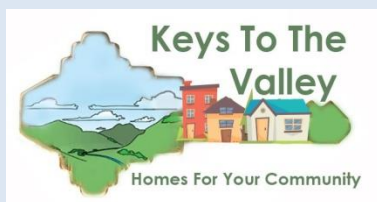
Photo by Braxton Freeman

Supportive Housing

Supportive Housing is a combination of housing and flexible services for individuals and families who are struggling, with minimal conditions for receiving assistance. This approach recognizes that a person's ability to find and keep their home is influenced by many factors in addition to income, such as access to food, counseling, or recovery care.

Depending on the structure of the local program, supportive housing clients may live together in a building or neighborhood, or independently in apartments or single-family homes that are integrated into the wider community. Regardless of the location, they usually pay no more than 30% of their income toward rent, and there's no time limit on tenancy. Tenants have voluntary access to services that support their health, employment, housing stability, and other needs. They choose what services they receive, as well as their personal goals. While tenants don't lose their housing if they refuse services, case managers stay in close contact so they can quickly access help if they change their minds. Services are provided in the home or at a place of the client's choosing in the community.

Supportive housing has consistently proven effective at helping people achieve housing stability and avoid crisis situations. In so doing, it helps to prevent overburdening of shelters, hospitals, and other publicly-funded response services.



In Focus Senior Housing

As we age and change, so do our housing needs. Growing older can bring challenges that are strongly connected to one's home environment, such as:

- *Need for physical accessibility, reduced risk of accidents, and ease of maintenance*
- *Need for access to care or help with daily tasks*
- *Changing relationships and social networks*
- *Changes in income and personal expenses*
- *Changes in travel options*

In a 2018 national survey by AARP, over 75% of seniors said they wanted to remain in their current homes and communities. To meet seniors' needs and personal preferences, our region must create more flexible and diverse housing options. The following examples support aging in place and expand affordable housing options without significantly changing the appearance of existing neighborhoods.



Photo by Sightline Institute / CC BY 4.0

Accessible Dwelling Units (ADUs): Secondary but independent housing unit located inside of, or on the same lot as, a single-family home. Benefits include:

- Creates rentable space, which brings in additional income for the homeowner
- Seniors can live alongside their caretakers or loved ones
- Units are smaller and easier to maintain than a typical single-family home

Homesharing: Arrangement between 2 or more unrelated people to share common areas of a home, while maintaining private bedrooms. Non-owners pay rent and/or provide help around home. Benefits include:

- Brings in additional income for the homeowner without need for renovation
- Companionship and care/assistance
- Homesharing program assists with "matchmaking"



Photo by Braxton Freeman

Renovation / Reuse of Historic Homes: Large single-family homes can be partitioned into duplexes or triplexes for ownership or rent. Benefits include:

- Earns rent or increases property value for resale
- Seniors can live alongside their caretakers or loved ones
- Units are smaller and easier to maintain
- Preserves historic structures

In Focus: Housing + Transportation

When the term “housing costs” is brought up, many of us default to thinking about the factors most directly related to the home itself – **rent, mortgage, property taxes, utility costs, home repairs, etc.**

But are we truly considering the full range of costs of our housing choices? Where we live directly impacts our **transportation options and costs**. Accordingly, both housing and transportation costs affect our ability to afford a particular home.



The Full Cost of Driving

The US government estimates that it costs the average driver **57.5 cents per mile** to drive their car, including gas¹.

At this rate, a **10 mile drive** to work costs you an estimated **\$11.50** every work day. If you work five days a week, commuting will probably cost you about **\$2,500 per year**. If you lived **5 miles closer**, you’d be down to about **\$1,250** per year. If you can **walk**, those trips are pretty much **free**.

The common factor in all of these scenarios is the **distance** from home to work.

¹ <https://www.irs.gov/newsroom/irs-issues-standard-mileage-rates-for-2020>

How can we tackle this challenge?

We tend to focus on transportation solutions for transportation problems. Adding more bus service, extending sidewalks, improving bicycle safety, and promoting carpooling can help residents reduce costs by providing alternatives to driving.

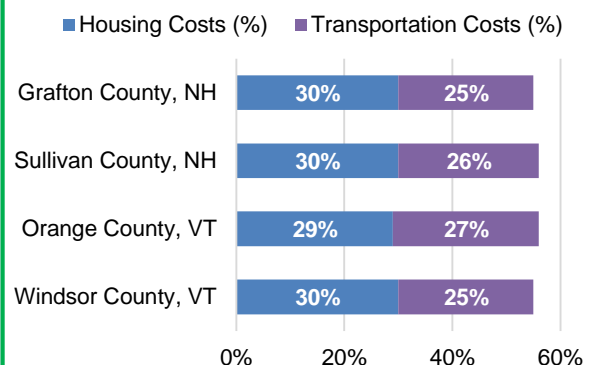
Development patterns have arguably the greatest influence on our transportation choices, regardless of infrastructure.

Denser developments with a mix of uses (e.g., homes, businesses) ensure that homes are closer to destinations, which promotes walking and cycling. In more rural areas, residents may have no choice but to drive or carpool if they live too far from their work and other important destinations.

Land use patterns are significantly influenced by local zoning, subdivision, and site plan regulations.

Municipalities can use these tools to ensure better transportation access for new developments in ways that are harmonious with local character and goals, and to promote access to existing transit, walking, and cycling networks.

Housing & Transportation Costs as % of Total Household Income



Source: Center for Neighborhood Technology H+T Affordability Index

According to the Center for Neighborhood Technology (CNT), on average, residents of the Tri-Commission region spend **about 55%** of their total household incomes on housing and transportation. CNT recommends that combined costs should remain **under 45%** of total household income to be considered **affordable**.