



vital
COMMUNITIES



Welcome

Housing Solutions Breakfast



Mascoma
Bank



AGENDA

7:30 Welcome

7:35 Keys to the Valley

7:50 Solution / Strategy Examples

- Upper Valley Housing Fund

- Mixed Use Zoning Changes

- Homeshare

- Rental Rehabilitation

- Accessory Dwelling Units Support

8:15 Q & A

8:45 Next steps and How We Measure Progress

8:50 Sponsor / Partner Activity

9:00 Finish



**A three RPC, two state effort
to provide needed HOMES**

PRESENTERS:

Kevin Geiger, *Two Rivers-Ottauquechee Regional Commission*

Olivia Uyizeye, *Upper Valley Lake Sunapee Regional Planning Commission*

Jason Rasmussen, *Mount Ascutney Regional Commission*





GRATEFUL TO OUR ADVISORS and FUNDERS

Steering Committee:

Alice Ely (Public Health Council of the Upper Valley)
Andrew Winter (Twin Pines Housing Trust)
Chris Kennedy (Hanover, NH)
David Baker (Windsor Southeast Supervisory Union)
Greg Norman (Dartmouth Hitchcock Medical Center)
Jeff Goodrich (Norwich, VT)
Kathy Rondeau (Reading, VT)
Michael Kiess (Vital Communities)
Peter Guillette (Grantham, NH)
Ramsey Papp (Capstone Community Action in Randolph)
Tom Marsh (Windsor, VT)

Technical Advisors:

Buff McLaughry (Four Seasons /Sotheby's International)
David Brooks (Lebanon, NH)

Elizabeth Bridgewater (Windsor/Windham Housing Trust)
George Reagan (NH Housing)
Jeff Lubell (Norwich, VT)
Jennifer Hollar (VT Housing and Conservation Board)
Jess Hyman (Fair Housing Program CVOEO)
Jill Lord (Mt. Ascutney Hospital and Health Center)
Joanna Whitcomb (Dartmouth Planning)
Kate McCarthy (VT Natural Resources Council)
Lee Trapeni (Springfield Supported Housing Program)
Peter Kulbacki (Hanover DPW)
Pru Pease (Granite United Way)
Reggie Greene (Claremont Savings Bank)
Stacey Chiocchio (Hypertherm)
Van Chestnut (Advance Transit)
William Bittinger (Bittinger Associates LLC)

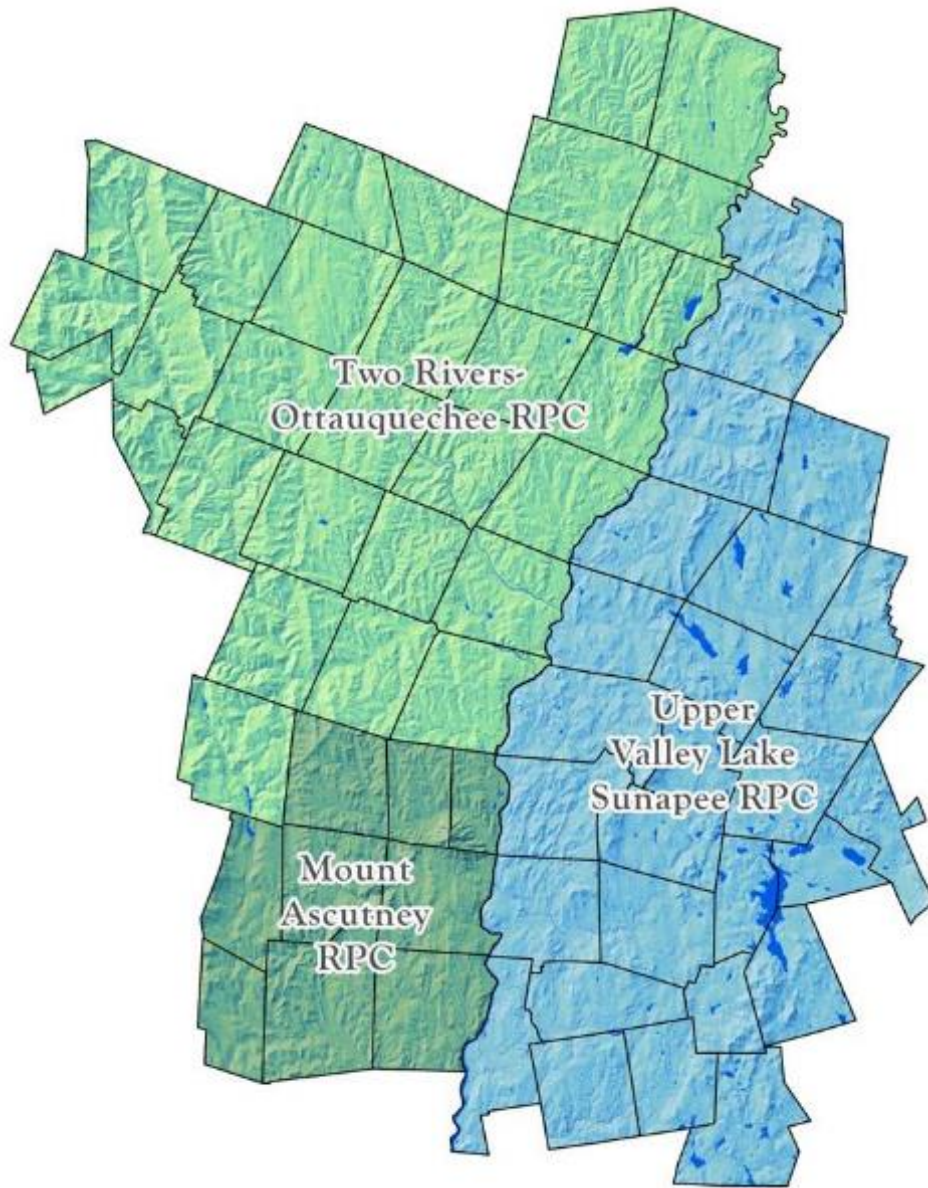


INITIATIVE OVERVIEW

- 163,000 people
- 67 towns and cities

Set out to identify...

- What is the problem?
- What are solutions?
- Which solutions fit our area?





KEY UNDERSTANDINGS

- ☐ **Our regional housing problem is a crisis**
- ☐ **This is not just a private problem with a private solution.**
- ☐ **It is a tough problem that requires many different solutions in tandem.**
- ☐ **New solutions and approaches are needed.**
- ☐ **Solving our housing needs must solve other problems as well.**

Over 23,000 households (33%) spend too much on their homes now.

This will be over 26,000 households by 2030!



KEY ACTION AREAS

Each Key Action Area is expandable

If you want to change behavior, tell people the desired behavior

Key Action Area A: Spread knowledge of the region's housing needs

+

Key Action Area B: Ensure access to a safe home

+

Key Action Area C: Sustain existing primary homes

+

Key Action Area D: Make it easier to build homes

+

Key Action Area E: Create the types of homes the region needs

+

Key Action Area F: Build smart for economic health

+



A CHANGING POPULATION

Predicted change means
focus on seniors,

Wanted change means focus
on young workers

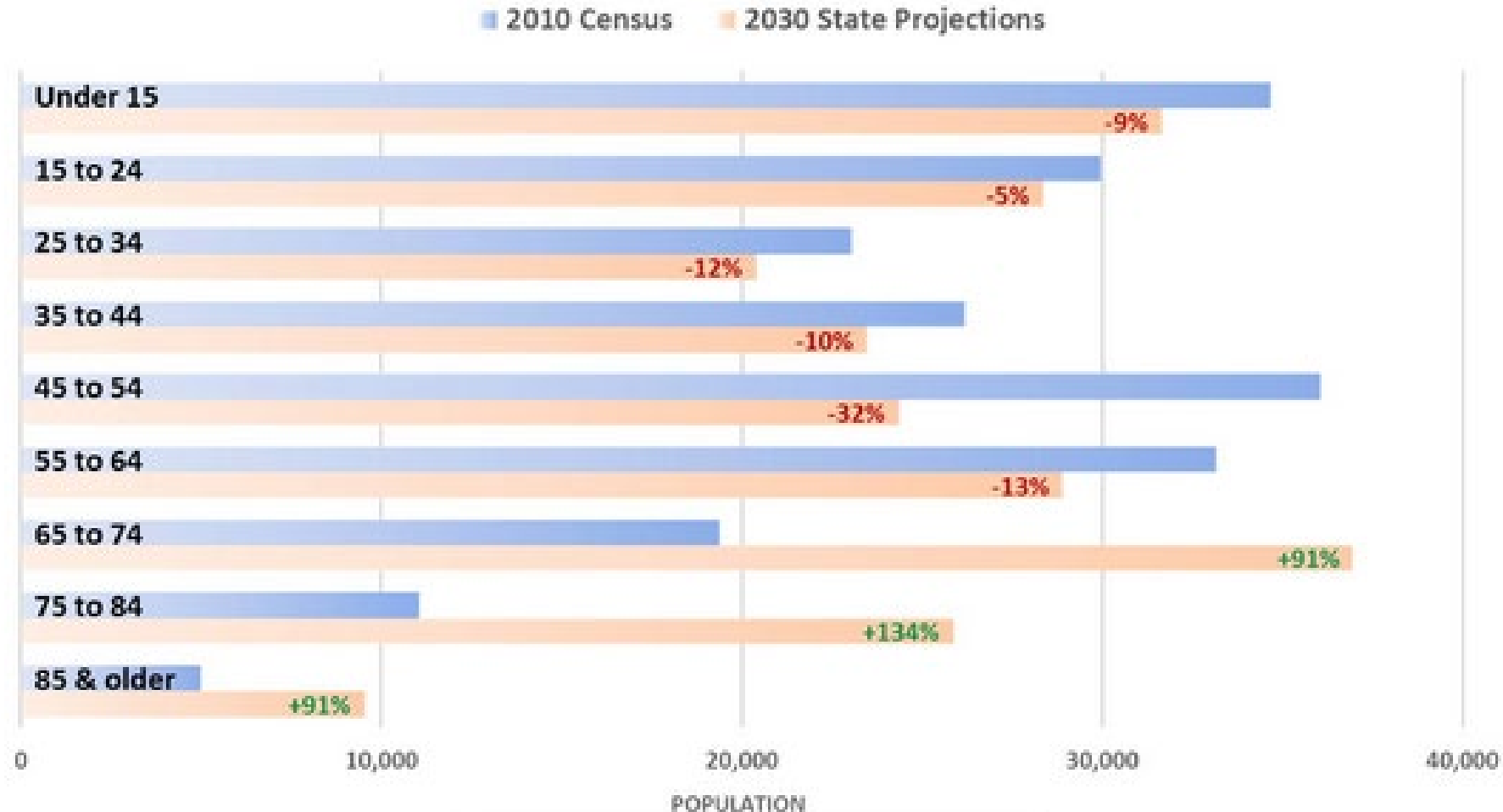
- Both trending to smaller homes with access to more services

Projected 10,000 new homes
needed by 2030

- Only 4,000 added in the last decade

Made worse by pandemic
influences

- Future shock will require resilient and adaptive homes



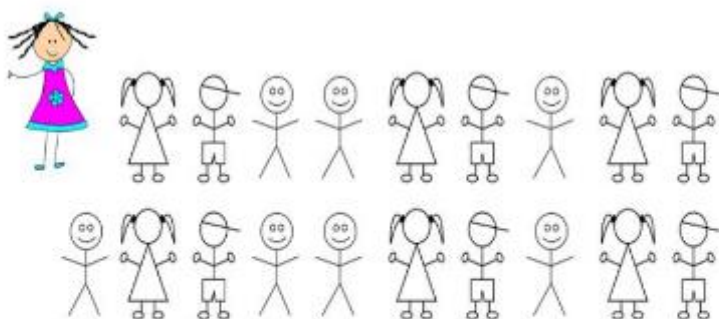
based on the greater Upper Valley counties of
Orange and Windsor VT & Grafton and Sullivan NH

Description: Annual household income of resident public survey respondents, optional question.

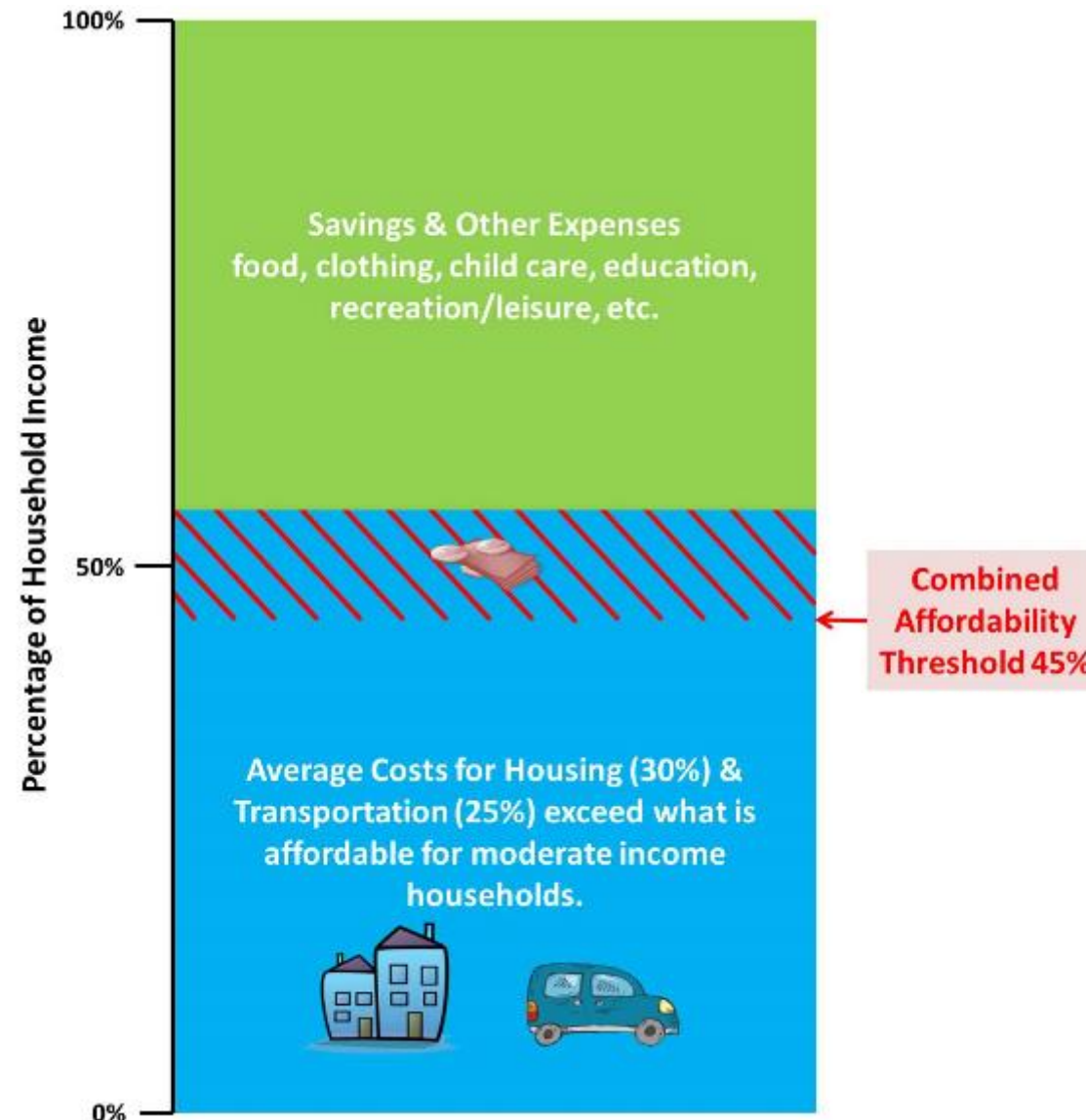
Source: 2010 US Census, NH & VT State Population Projections. Find out more at www.keystothevalley.com

QUALITY OF LIFE

The home is a central component to quality of life and affordability



1 Of every 20 children screened showed elevated blood lead levels



Strong and resilient local economies need integrated planning with needed infrastructure



PLACES FOR HOMES

Places for Homes

HOMES LANDSCAPE

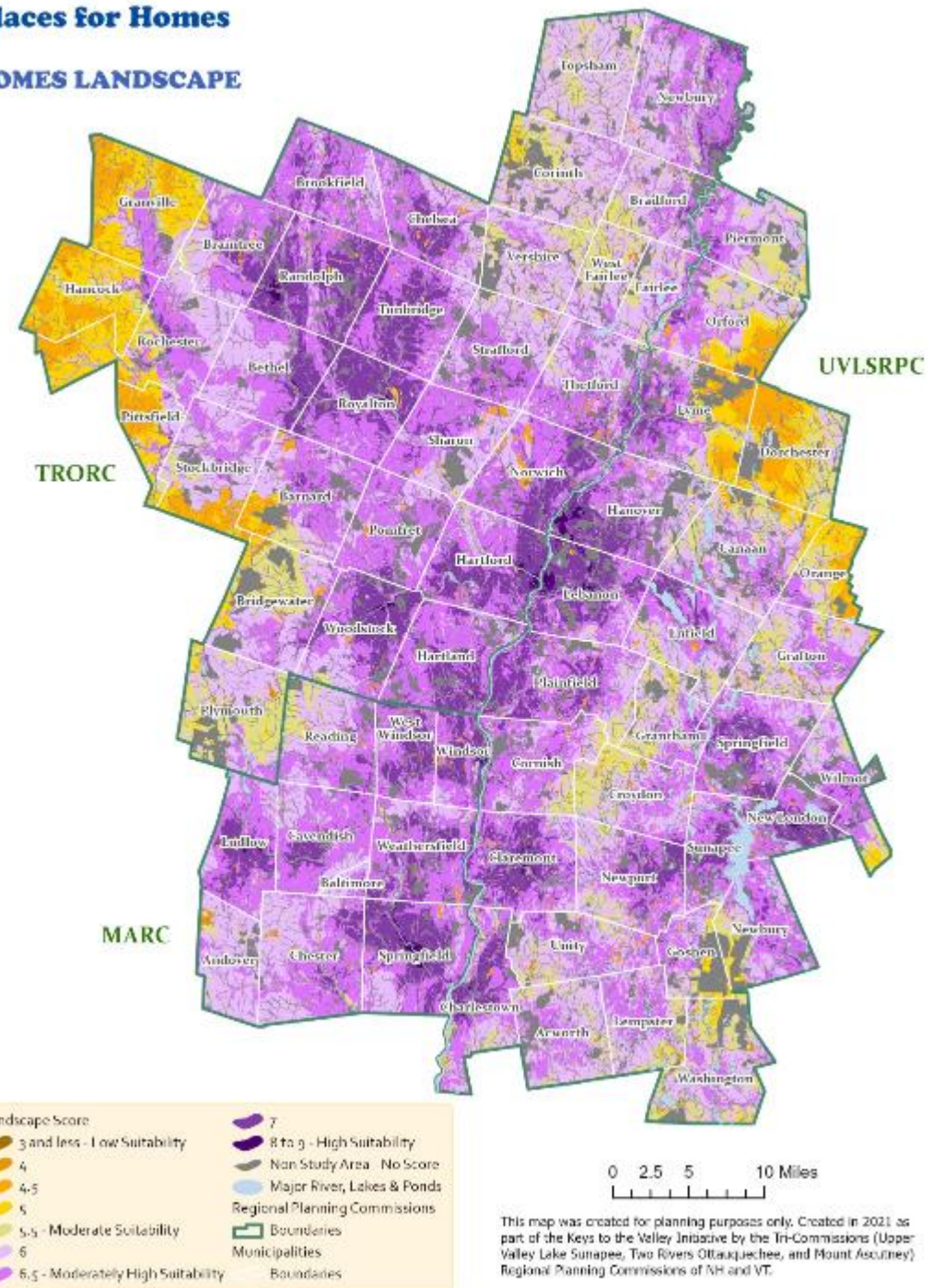
Planning at the landscape level

- Appropriate land for health, buildings, and natural resources
- Available infrastructure
- Access to services and employment

Suitable places in every community

Interactive mapping

Add your local context



HOMES WE NEED

CHALLENGE OR OPPORTUNITY?



Emergency Housing



**Homes Affordable
for All Incomes**



**Homes with
Supportive Services**



**Homes with access
to Internet, Public Transit,
and Walkable Destinations**



Accessible Homes



Small Homes



New Home Types





Visualizing New Homes



Wilder, VT - Neighborhood Block		
A	New Triplex	3 units
B	New ADU	1 unit
C	New Six-Unit	6 units
D	ADU Conversion	1 unit
E	Duplex Conversion	2 units (1 new)
F	Duplex Conversion	2 units (1 new)
G	4-Unit Conversion	4 units (1 new)
H	ADU Conversion	1 unit
I	Duplex Conversion	2 units (1 new)
J	6-Unit Conversion	6 units (1 new)
Total		27 units (17 new)



Financing Models

Create regional private/public capital pools or equity funds.



WHICH COMMUNITIES?



DIFFICULTY:



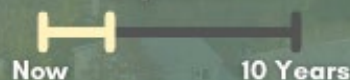
GEOGRAPHIC SCALE:

Greater Upper Valley Region



TIME FRAME:

2 years



ACTION AREA:



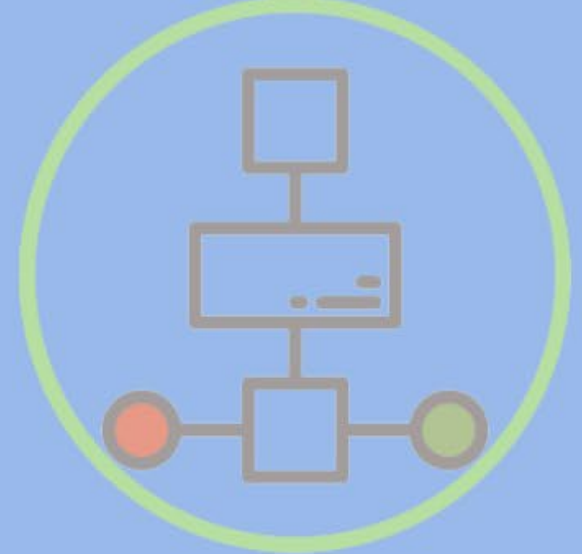
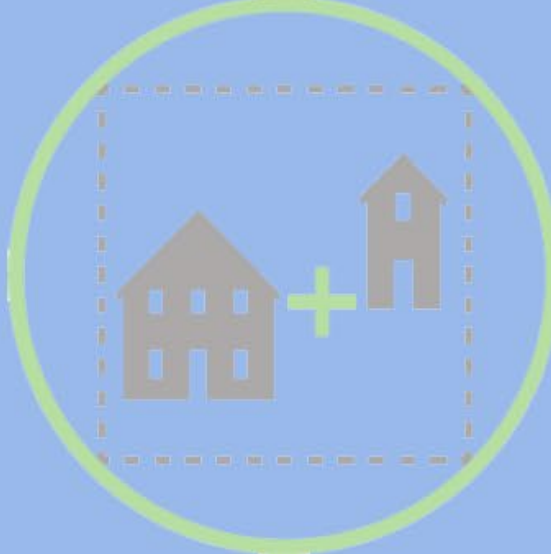
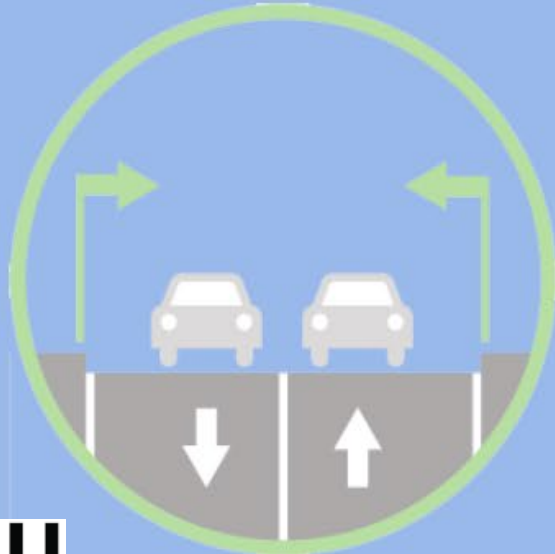
Create the types of homes the region needs.



Figure 12: Minnesota Equity Fund has invested in the rehabilitation of a 19 affordable homes at Birch Lake Apartments in rural Hackensack, Minnesota.



Regulations: Topics of Reform




D1.2a. Revise local zoning codes to allow more homes per lot/acre

[Home](#) > [Toolbox](#) > [Action Area D: Make it easier to build homes](#) > [D1. Revise local permitting](#) > [D1.2. Revise local stan](#)




In areas with sewer and water and good mobility access, decrease lot size to 10,000 square feet or increase the allowable density to at least 4 units/acre. In core areas with multi-story buildings, remove any limit on the number of units entirely and just let dimensional and form standards govern the building, not the number of units inside.

Additional Resource: [Feature Based Density \(Chapter 1.3\)](#) by NH Office of Strategic Initiatives

Revise local zoning codes to allow more homes per lot/acre.




WHICH COMMUNITIES?




	More Rural
	More Developed
	Regional Centers

GEOGRAPHIC SCALE:

Neighborhood / Village




DIFFICULTY:


-  Technical Difficulty
-  Social Difficulty
-  Monetary Cost

TIME FRAME:

2 years



ACTION AREA:

 Make it easier to build homes.

Regulatory Solutions – Dimensional Standards

TABLE 4 - DIMENSIONAL STANDARDS FOR STRUCTURES AND LOTS

Lot Widths	30' min.
Setbacks	
Front	0' min., 0' max.
Side	0 or 5' min.
Rear	3' min. with rear lanes or 12' min.
Parking setback from building front	20' min
Maximum building height	3.5 stories
Maximum building width	120' per building, within 30' of front
Maximum building coverage	100% per site

[Numbers in green must reflect the character of the local context. Use the Character Survey below to determine the appropriate dimensions.]

CNU





THANK YOU FOR LISTENING

WEBSITE

www.keystothevalley.com

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Story of Home
Claremont, NH

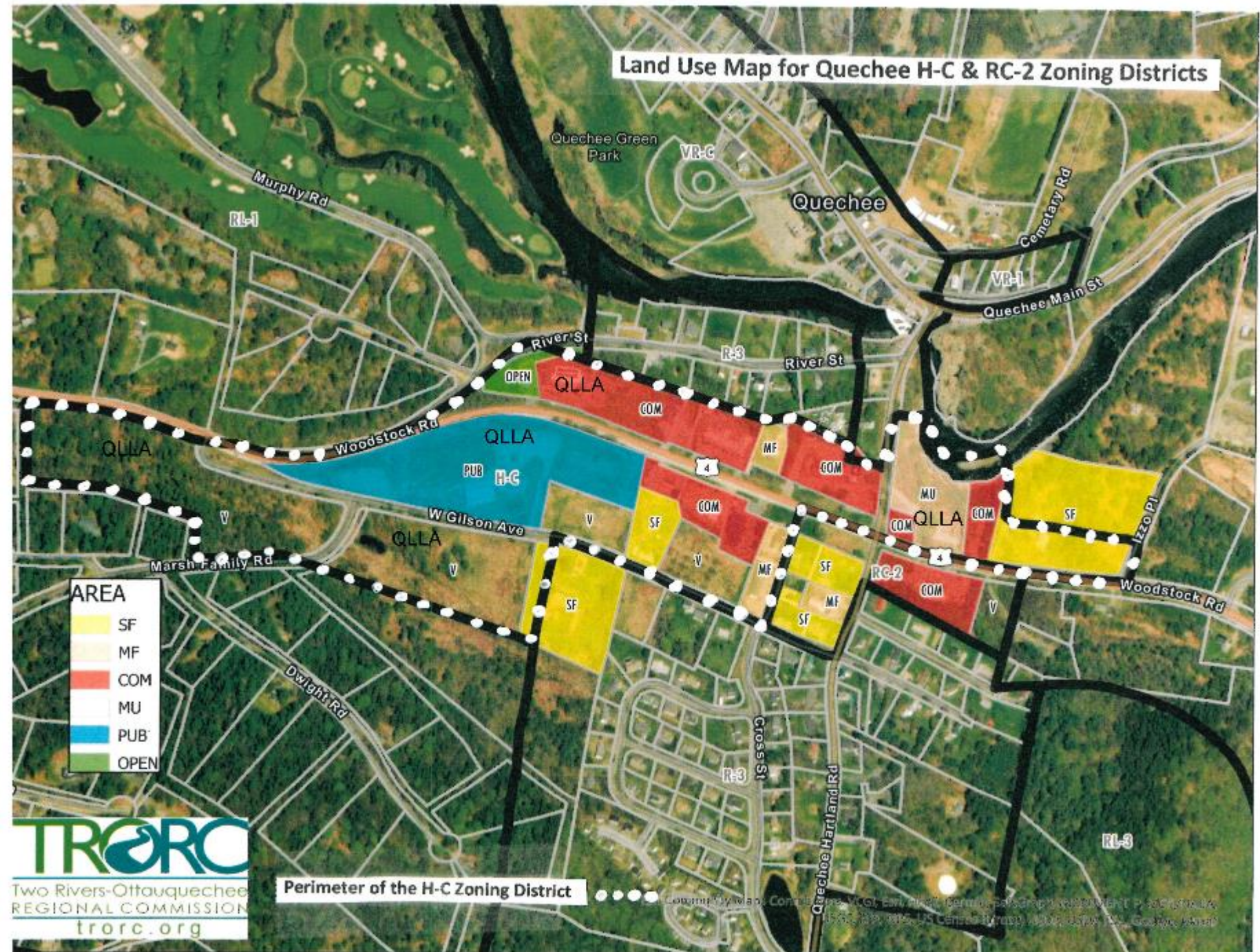


Mixed Use Zoning

Woodstock Road, Quechee, VT



Matthew J. Osborn, AICP
mosborn@hartford-vt.org





Mixed Use Zoning

North Main Street, White River Junction



Matthew J. Osborn, AICP
mosborn@hartford-vt.org



The Thompson

Your resource to age well

Who We Are:

Thompson Senior Center, Woodstock, VT

- Multi-Purpose Senior Center
- Aging at Home Support Service outside our walls

Why HomeShare?

- Uses existing housing stock
- Affordable
- Provides homeowners with companionship and often the ability to maintain & stay in their home



The Thompson

Your resource to age well

What is the Process?

- HomeShare VT process & training
- Interviews/Background Checks/Introductions/Matching

When/Where?

- Soft start - pilot underway
- Woodstock and surrounding towns

Contact: www.thompsonseneiorcenter.org (802) 457–3277,
info@thompsonseneiorcenter.org

Shari Borzekowski, Aging at Home Resource Coordinator

Deanna Jones, Executive Director



Re-Housing Recovery Program (2020)

- Grants up to \$30,000 per unit to bring vacant rental units up to Vermont Rental Housing Health Code
- 10% owner match (cash or sweat)
- Worked with the Continuum of Care to find renters. Priority to re-house homeless tenants.
- Rent at or below HUD Fair Market Rents for at least five years.

IMPACT: More than 70 new units in our region



Rehabilitation Grants to Create Affordable Homes



- Windsor, Route 44 – walking distance to pool, recreation areas, schools, downtown
- Before: Vacant, prominent property in poor condition.



During: An extension was required due to supply chain challenges



After: Safe and Efficient

- Zoned heat and hot water so each unit has control of their own utilities.
- New plumbing and insulation.
- Up to code electric and fire safety systems.





After: Owner invested above the 10% match to reduce operating costs.

Montpelier ADU Program



- Community Development Block Grant - \$300,000
 - Providing \$20,000 grants to homeowners upon completion of eligible ADU project
- ADU Enable Loan
 - Provides a loan of up to \$10,000 at the onset of the ADU project
- City of Montpelier matching grant
 - Provides flexible funding for free-standing and home addition ADU projects





Active Projects



Q & A

- Clay Adams, clayton.adams@mascomabank.com
- Nancy Owens, nowens@evernorthus.org
- Kevin Geiger, kgeiger@trorc.org
- Jason Rasmussen, jrasmussen@marcvt.org
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- Tyler Maas, tyler@vsha.org
- Andrew Winter, andrew.winter@tphtrust.org
- Mike Kiess, mike@vitalcommunities.org

Next Steps and Measuring Progress



Pick a piece of the puzzle

<https://www.keystothevalley.com/toolbox-orientation-and-goals-list/action-areas/>



Count the number and types of new homes we create

[2010 to 2019 count](#)

Join other Leaders



Partnerships are Key!

New Twin Pines Housing in Wilder, VT

- 4 new 2-bedroom apartments built on a remediated brownfield site
- Completed this week!
- Partners included:
 - Mascoma Bank
 - VHFA
 - TRORC
 - Evernorth
 - GMEDC



A Multi-Faceted Approach is Needed

- All ranges of housing are needed
- Upper Valley Housing Fund
- Mixed Use Zoning Changes
- Homeshares
- Rental Rehabilitation
- Accessory Dwelling Units





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Thank You



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