Housing Action Plan: 
Building a More Affordable, Inclusive, Livable, Walkable, Sustainable, and Vibrant Community 

August 14, 2015

Introduction

For over 30 years, the City of Burlington has identified housing affordability as one of its most significant challenges. And, over the past 30 years, the City, its residents, and a collection of dedicated affordable housing non-profits have worked together to meet this challenge and developed innovative ways to make Burlington affordable for thousands of low and moderate income households. Some of these approaches – like the shared-equity home model that keeps housing perpetually affordable – have garnered national and international recognition. Even with our community’s great history, necessary work remains to create new housing options for the City’s low-and moderate-income residents, as well as to continue supporting efforts to protect tenants’ rights, prevent displacement, and ensure fair housing. As this Housing Action Plan outlines below, the City intends not only to continue supporting these successful efforts, but also to expand upon them.

The Housing Action Plan also contains proposals to help reduce the cost of housing in Burlington for all residents, in addition to supporting what is traditionally described as affordable housing. The cost of housing in Burlington remains a major challenge for residents across much of the income spectrum, and in particular those who make enough money that they are not eligible for subsidized housing, but struggle to compete in an unhealthy housing market where demand has far outstripped available supply. For example, the Downtown Housing Strategy Report commissioned by the City in the spring of 2014 found that Burlington renters (about 58 percent of the community) spend an average of 44 percent of their income on housing, one of the highest ratios of any American city. Further, the report found that Burlington is lagging behind the region and peer cities in the production of new downtown housing – housing that is particularly important for serving low-income families, young professionals, empty nesters, and seniors.

Addressing the inadequate supply of both subsidized and non-subsidized housing in a way consistent with the community’s character is therefore crucial to creating a healthy housing market in the downtown and across the City that helps residents of all income levels, particularly in an era in which real wage growth has been stagnant. A functioning housing market would help make Burlington more affordable, inclusive, livable, walkable, sustainable, and vibrant for all its residents, since more housing downtown means less need for cars, less congestion, less environmental impact, improved active transportation options, job creation, and increased economic activity.

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1 “Affordable housing” is defined here as housing built with subsidy and generally intended to help those at or below 80 percent of average median income (AMI). In Burlington, 100 percent AMI is roughly $80,000 for a family of four. “Low income” is roughly 65 percent of median and below, while “moderate income” is about 65-80 percent AMI.
To achieve this end, the Housing Action Plan outlines 20 proposals in five categories in the sections that follow. Several of these proposals are already underway and represent the Administration’s highest housing-related priorities – for example, the proposals around the form-based code and parking minimums have been the subject of substantial Council discussion over the past year and follow previously-established Council timelines. These proposals are also included in the Housing Action Plan because of their direct and substantial impact on the City’s housing policy. The continued advancement of these and every proposal detailed below will require further collaboration with and action by the City Council.

The first section focuses on using existing municipal tools strategically and expanding public resources to develop perpetually affordable low-income housing, promote the value of inclusion described in the City’s inclusionary zoning ordinance, and better support those not eligible for subsidy but unable to compete within Burlington’s housing market. In the second section, the Housing Action Plan focuses on addressing some of the regulatory and land-use approaches that have limited Burlington’s ability to create new subsidized and non-subsidized housing options over the last 15 years – a time period when other cities around the country experienced a renaissance in their downtowns.2

The final three categories focus on enduring community challenges related in important ways to the fundamental challenge in Burlington of a lack of housing. First, the lack of sufficient housing is exacerbating quality of life issues in the City’s historic neighborhoods, particularly near the University of Vermont (UVM) and Champlain College. Students are competing with residents for rental units, and the volume of demand encourages some landlords to allow the quality of their housing units to deteriorate. Second, the Housing Action Plan codifies the City’s support for the Housing First approach as presented by the Continuum of Care (and community efforts to create a sustainable warming shelter). And third, the Housing Action Plan outlines a number of proposals intended to help Burlington consciously take steps now to support an aging population in the future.

In short, after 30 years of great progress as a community, it is time for Burlington to re-dedicate itself to addressing its housing affordability challenge by expanding the resources dedicated to low- and moderate-income residents for affordable housing while also adopting new initiatives that increase housing options for all Burlingtonians. As articulated by residents in the City’s inclusive public engagement planning effort planBTV – Downtown and Waterfront, the Burlington community envisions significant new housing that is consistent with the City’s current character and helps make the future of Burlington more vibrant, green, pedestrian and bike-friendly, healthier, and more affordable. This Housing Action Plan – which has benefited from extensive public comment over the previous year and substantial input from the City Council’s Community Development and Neighborhood Revitalization Committee – is a step in translating that

2 At a time when other cities across the nations revitalized their downtowns, Burlington built only 18 market rate rentals in its downtown (551 units of all types were built across the City). Over that same time period of 2002 – 2013, 2841 units were built in Chittenden County, with all the attendant health and environmental impacts associated with suburban sprawl and the development of far-flung exurbs.
community vision into reality that benefits all residents. Separate from this Housing Action Plan, the Administration will continue to refine the type and extent of growth necessary to meet Burlington’s housing affordability challenges for low to moderate income, workforce, market, senior, and young professional housing.

I. **Expand and Strategically Apply Municipal Resources to Support New Low and Moderate-Income Housing Construction and Better Assist Those Ineligible for Subsidy but Unable to Compete in Burlington’s Housing Market.**

1. **Continue to Prioritize Affordable Housing Preservation:** Take active steps to preserve affordable housing, including engaging and supporting the preservation of affordable housing stock at Farrington’s Mobile Home Park. Over the past five years, the City has worked with community partners to purchase and retain affordable housing stock at several locations. Over 300 affordable units have been retained in Bobbin Mill, Rose Street, Salmon Run, South Meadow, and Wharf Lane. As a result of these preservation projects, the number of permanently affordable units has increased by 20 at Salmon Run and 24 at South Meadow. The continued success of preserving these affordable units also relies on the City’s important local housing partners, like Champlain Housing Trust and the Vermont Housing Finance Agency, to renovate, refinance, and maintain affordability of those units and to monitor other potential units and work to retain as many units as possible.

   **Goal:** Facilitate the preservation of affordable housing in the City and particularly at Farrington’s Mobile Home Park
   **Timeline:** July 1, 2016
   **Who:** Mayor’s Office, CEDO

   **Focus and Expand the Housing Trust Fund (HTF):** The HTF provides valuable “seed” capital for necessary but high-risk pre-development work and capacity grants for affordable housing projects. In FY16, the HTF should focus primarily on providing this support to projects benefiting low- and moderate-income residents (those below 80 percent AMI). At the same time, during the FY16 budget cycle, the City should prioritize a tax-rate neutral increase in revenues to the HTF (allocating a full penny per every $100 of property value would increase annual funding from around $180,000 to $340,000).

   **Goal:** Double the size of the HTF
   **Timeline:** By July 1, 2015 for the increase
   **Who:** CEDO

2. **Consider Revisions to the Inclusionary Zoning (IZ) Ordinance to Better Meet Housing Goals and Better Complement the HTF:** Testimony submitted and research conducted in preparation for this Housing Action Plan has reiterated the importance of inclusive housing while also raising concerns about the impact the current IZ Ordinance is having on new housing construction. The City should work with a consultant to evaluate the impact of the IZ Ordinance on new housing construction, and to identify changes to the Ordinance that would render it a more effective tool for meeting both low- and moderate-income and workforce housing needs. These may include changing...
the triggering thresholds, household income thresholds and restoring the option of contributing to the HTF instead of building all inclusionary units on site.

**Goal:** Develop scope of work, assemble public/private team/committee, hire consultant, and present findings to City Council  
**Timeline:** September 2016  
**Who:** CEDO and P&Z

3. **Improve Home Energy Efficiency:** According to the IBM Smarter Cities Challenge study of the City in 2013, “Burlington’s high number (57 percent) of rental properties... and its aged housing stock represent a challenge to the City’s energy-efficiency programs and incentives.” Pursuing partnerships and incentive programs to reduce energy costs will save residents money and help Burlington become a more sustainable community over time. One example of this is the recent announcement that the Burlington Electric Department (BED) and Vermont Gas Systems, Inc., have partnered to offer the *Energy Champ Challenge* efficiency program.

**Goal:** Improve affordability and sustainability by creating incentive programs and partnerships to reduce energy costs.  
**Timeline:** July 1, 2016  
**Who:** BED, CEDO

4. **Consider Continued Assistance for Home-Sharing:** There are currently about 20 Home-Sharing arrangements in Burlington through HomeShare Vermont. This model provides affordable housing without the expense of development while also allowing low-income residents or seniors to age at home. The City supported HomeShare Vermont with a $7500 capacity grant through HTF in FY15, and also funds HomeShare through a significant 2-year CDBG Public Services grant.

**Goal:** Consider continuing this support and research how to increase the number of homeowners willing to open their homes to home-sharing.  
**Timeline:** FY16 HTF cycle  
**Who:** CEDO

II. **Consider Regional Land Use Approaches and Reduce Regulatory Barriers and Disincentives to New Housing Production.**

A regional approach to land use policy focused around major transportation corridors could help create opportunities for smarter and healthier growth in Burlington and Chittenden County. Further, while acknowledging that local land use regulations are an important tool to help shape and preserve the character of a City like Burlington, such regulations and fees can have dramatic and unintended impacts on the cost and feasibility of new housing. The City should pursue reforms in a number of areas:

1. **Lead Regional Housing Initiatives That Strengthen Transportation Corridors.** Housing affordability and high quality transit systems are challenges for the whole region, not Burlington alone. Rental prices are high and vacancy rates are low throughout the county, and the robustness of our regional bus system is limited by the low residential density of much of its service area. Regional land use planning should be more focused on the small number of transportation corridors – North Ave/Route 127, Route 7, Williston Road, Shelburne Road – that link Burlington to our surrounding communities,
with the attendant positive health and environmental impacts. Working with the Chittenden County Regional Planning Commission (CCRPC) and the Chittenden County Transit Authority (CCTA), the City should help lead a regional conversation about focusing affordable housing resources, land use policies, and transit resources on housing infill and redevelopment opportunities within the identified transit corridors.

**Goal:** Convene a conference of Chittenden County Communities interested in exploring regional housing and transit solutions.

**Timeline:** Spring 2016

**Who:** Mayor’s Office, CEDO, CCRPC, CCTA, CCRPC member municipalities, regional stakeholders

2. **Consider Eliminating Parking Minimums in the Downtown.** Current regulations do not allow existing or new parking to be built and utilized efficiently, and unnecessary onsite minimum parking requirements can increase the cost of a housing unit by 15-30 percent.³ This pushes the cost of housing out of reach for many, helps deter the development of new housing, and results in the waste of considerable public dollars used to subsidize ultimately underutilized parking infrastructure. Recent research has demonstrated that, even at its busiest times Burlington has large numbers of underutilized parking spaces in public and private facilities. Pending the results of the parking studies now underway, Burlington may join the large and growing number of cities of all sizes in eliminating downtown zoning parking minimums while also addressing concerns of the residents in the neighborhoods in the transition zones around the downtown—who have different parking needs—with targeted, well-designed parking protections.

**Goal:** Pending results of the parking studies, present Planning Commission and City Council with proposal to change the onsite minimum parking requirements of the zoning ordinance and change the ordinance

**Timeline:** Present proposals in Fall 2015

**Who:** CEDO, BBA, P&Z and DPW

3. **Implement a Form-Based Code in the Downtown and Waterfront to Encourage New Housing Investment.** The City’s Zoning Ordinance includes provisions that require permitting officials to make subjective decisions, thereby making the permitting process inherently uncertain for developers and neighbors alike. This uncertainty has played a significant role in the lack of new housing being built in downtown Burlington. Across the country, numerous communities are turning to Form-Based Codes to both reduce the uncertainty of development permits and improve the quality of new development. On October 20, 2014 the City Council passed a resolution stating that “overall purpose of the proposed form-based code to promote and advance new infill development and adaptive re-use in the Downtown and Waterfront areas that reflects Burlington’s

³ See the “Downtown Parking Amendment,” memorandum of April 30, 2013, prepared by David White for the City Council’s Ordinance Committee (information in the memorandum was obtained from the national parking consultancy, Nelson-Nygaard). Parking requirements are also estimated to reduce the supply of housing by 15-25 percent.
character and sense of place while taking advantage of limited opportunities for new
development at modestly larger scales and densities where appropriate.” The Council
also established a joint committee with the Planning Commission to review the Form-
Based Code. The City should complete these efforts.

Goal: Adopt Form-Based Code in the Downtown and Waterfront
Timeline: Adoption by July 1, 2016 (unless revised by P&Z)
Who: P&Z

4. Reform the Building Code. Numerous parties have raised concerns about the manner in
which the City has chosen to create and implement its building code. The Fiscal Year
(FY) 2016 budget should include funding for the City to hire a consultant to (i)
undertake a thorough review of the City’s construction-related code of ordinances, (ii)
recommend reforms to update, revise, eliminate, and consolidate the building code, (iii)
apply relevant best practices from other communities, and (iv) ensure that our code
truly reflects what is needed to address housing safety, affordability, accessibility and
availability. If the FY16 budget is approved by the Council, Community and Economic
Development Office (CEDO) will lead this effort.

Goals: Complete scope of work, hire consultant, and make recommendations to the
Administration and relevant committees
Timeline: Complete SOW by early fall 2015, hire consultant shortly after, make
recommendations by July 1, 2016
Who: CEDO lead, with DPW, Code, BED, P&Z, IT, and the City Attorney’s office

5. Explore the Adoption of a Rehabilitation Code. “Rehab Codes” have been successful in
other cities in encouraging reinvestment to help restore older buildings without
compromising preservation values. The Building Code consultant referenced in
recommendation #3 above should also make recommendations to the City with respect
to the adoption of a rehab code.

Goals, Timeline, and Who: Please see above proposal

6. Reduce Inappropriately High Residential Zoning and Building Fees. High building fees
can unnecessarily increase the cost of housing and impact project feasibility by driving
up early, high-risk project costs. Some of Burlington’s construction-related fees may be
unusually high or timed in ways that dis-incentivize the construction of new units and
should be adjusted to ensure the rates reflect the City’s costs of permit processing, with
particular attention to staffing costs. The consultant referenced in recommendation #3
above should also make recommendations with respect to permitting fees.

Goal: Review fee schedule (process TBD) and present proposal to relevant
committees/bodies
Timeline: Complete work, or at least a first phase of the work by March 2016 (in time
for FY17 budget process)
Who: P&Z

7. Review South End Zoning and Housing Policies as Part of the planBTV: South End
Process. The South End is a dynamic and growing part of the City with a thriving arts
community and wonderful historic neighborhoods. There are also numerous surface
parking lots and underutilized sites within the South End that potentially could provide substantial housing opportunities but that do not currently permit residential use. The planBTV: South End process that has just begun should carefully assess the full range of community needs and consider whether there are any opportunities – including in targeted areas such as the Railyard Enterprise Zone, St. Paul Street, or Blodgett property, for example – for housing in the South End that will be consistent with or even enhance the dynamic South End arts and business communities and complement the area’s historic neighborhoods. As part of this process, the Planning and Zoning Office will be investigating, developing, and implementing strategies to prevent over-gentrification and preserve the affordability of existing housing, artists’ work-spaces, and small-business spaces in the South End.

**Goal**: Adopt planBTV South End, including components that directly address housing opportunities in the South End, both outside and possibly inside the Enterprise Zone where housing could be used as a tool to help achieve goals regarding availability and affordability of artist and maker space; afterward, craft a strategy to implement the housing recommendations

**Timeline**: Final draft in October / November and adoption by April 2016; develop the implementation strategy within 12 months of plan adoption

**Who**: P&Z and CEDO

### III. Pursue New Strategies for Housing College Students to Improve Quality of Life in Historic Neighborhoods and Reduce Student Pressure on Rents.

Approximately 3,000 undergraduates currently live off campus in Burlington’s residential neighborhoods. Multiple students living in housing that was originally built for families increases parking pressures, creates lifestyle conflicts with long-term residents, and drives up market rents. The City should directly engage this issue by: helping the institutions hold their students accountable in a transparent manner for inappropriate behavior, encouraging the maximum amount of students appropriate to be housed on campus, supporting potential on campus housing development opportunities, and prioritizing efforts to address enduring quality of life concerns in the City:

1. **Over the Next Five Years, Create Approximately 1500 New, Purpose-Built, Well-Managed Student Housing Beds on Campus and in the Downtown to Create a Better Balance in our Community.** Meeting this goal will reduce the number of students living off-campus in Burlington’s historic neighborhoods by approximately 50 percent and restore a better balance to many of those neighborhoods. The City will not use public resources from the HTF or other sources of affordable housing creation to subsidize new student housing. Of the 1500 beds, approximately 300 are accounted for by Champlain’s Eagles project, 300 are accounted for by UVM’s redevelopment of the

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4 Approximately 3650 undergraduate students who attend the University of Vermont live off-campus in a given year. However, many of these students study abroad, live with family or live off-campus but not in Burlington. UVM believes 2200 is a better point-in-time estimate. Approximately 1000 Champlain students also live off campus, and similar caveats apply. This means that roughly 3000 students live in Burlington and compete for the limited housing options available in the City.
dormitories being rebuilt as part of the hospital expansion project (which will result in a net increase in on campus beds of that amount), leaving approximately 900 beds to make the goal. The City will take care to ensure that as these new beds are created either on campus or in a way that does not distort the vibrant life of the downtown for all residents.

**Goal:** Create approximately 1,500 new purpose-built, well-managed undergraduate student housing beds on the UVM and Champlain College campuses, and potentially in 1-2 carefully-selected downtown locations beyond the Brown's Court/Eagles Club project.

**Timeline:** July 1, 2020

**Who:** CEDO, colleges, and development partners

2. **Negotiate Significant Extensions of College Housing Commitments.** UVM and Champlain College are both currently operating under agreements with the City that ensure that additional students will be housed on campus. Champlain College has long committed to house all of its students on campus. The City should seek extensions of these agreements to ensure that proposal #11 is not undermined, and should emphasize the importance of housing as many students on campus as possible. The City will begin this discussion with UVM to clarify and strengthen these agreements no later than the beginning of FY16.

**Goal:** Extend the agreements in coordination with proposal #11

**Timeline:** Bring forward a draft proposal to the City Council in the Fall of 2015

**Who:** Mayor’s office, CEDO, City Attorney

3. **Create a Neighborhood Stabilization Program For Neighborhoods Heavily Impacted by Students.** Creating new purpose-built student housing would create the opportunity for quality of life improvement in the neighborhoods near the colleges. However, residents of those neighborhoods are calling for a pro-active initiative to accompany strategy #11 and ensure this outcome, and the City’s spring 2014 Downtown Housing Strategy Report found some examples of such efforts in other cities. As part of the Eagles Landing settlement agreement, Champlain College agreed to work with the City and members of Preservation Burlington to create a Neighborhood Stabilization Program known as the “Neighborhood Project.” All three entities, as well as UVM, will contribute to the program, which will hire housing, planning, historic preservation, and real estate professionals to create “an overall strategy and toolkit of policies and programs based on national best practices” for enhancing neighborhood quality of life in the historic neighborhoods surrounding Champlain College and the University of Vermont. The City’s contribution is included in the FY16 budget passed unanimously by the City Council. CEDO will be tasked with coordinating the work of the Neighborhood Project in FY16. The study will consider whether an Employer Assisted Housing Program could be a viable element of the Neighborhood Project. The study will also consider whether any of the successful strategies pursued in recent years by the Community Coalition should be expanded.

**Goal:** Complete the overall strategy and toolkit of policies and programs

**Timeline:** Scope of work complete by fall of 2016, professionals hired by winter 2016, strategy complete and presented to partners, the Administration, and City Council by winter 2017
Who: CEDO, P&Z, and community partners

IV. New Approaches to Chronic Homelessness in Our Community

Building on the City's strong record of creating and preserving low-income housing, the City should pursue these additional strategies.

1. Explore Housing First: A tremendous amount of good work is already underway in Burlington, including rapid re-housing tools and programs like a risk guarantee fund for landlords, transitional and permanent housing programs through Spectrum, Howard, COTS, Lund, BHA and others, and homeless prevention through the Housing Resource Center. Innovative new initiatives, like Family Supportive Housing and the Opportunities Fund and Compass program, also hold promise for strengthening our response to homeless families and individuals. To help support a particularly vulnerable population, the chronic homeless, CEDO is examining a model successful in other locations known as Housing First in consultation with the Continuum of Care partners. A Housing First approach prioritizes offering the choice to move into permanent housing to the most vulnerable chronic homeless members in the community. Permanent housing is combined with available supportive or wrap-around services, but this approach does not require individuals earn the right to housing via employment, sobriety or health. Should the Continuum of Care support the approach, a likely next step would be a coordinating a set of policy changes among homeless service providers to prioritize permanent supportive housing to those most at risk with a goal of housing 2.5 percent of the homeless per month. In addition, a recommended coordinated entry system for permanent supportive housing utilizing a common assessment tool should be implemented, along with a community wait-list. The City would seek to support its outstanding non-profits and philanthropic entities to increase the available housing stock for homeless individuals and families where possible. The City would also support the measurement of the collective impact of this strategy on other resources.

   Goal: Joint inventory and coordinated policy changes proposed by September 1, 2015; followed by the implementation of a coordinated entry for permanent supportive housing and efforts to increase available housing stock

   Timeline: See above

   Who: CEDO with partners

2. Explore Establishing a Permanent Low-Barrier, Cold Weather Shelter: In concert with the Housing First approach, the City should explore establishing permanent a low-barrier, cold weather shelter in Burlington. The existence of such a shelter should decrease the number of people in encampments and allow consistent access for social workers to homeless persons. The low-barrier shelter thus serves as an important node among social service providers, the chronic homeless, and access to programs like Housing First. This winter, thanks to the efforts of the Champlain Valley Office of Economic Opportunity and many others, a temporary warming shelter was established from February 6 – April 3, 2015.

   Goal: Support the State and local effort to open a low barrier shelter at 179 S. Winooski for the 2015 – 2016

   Timeline: Shelter open by November 1, 2015
Who: COTS, CHT, Continuum of Care, Department of Children and Families, Agency of Human Services (City in supporting role).

V. Provide Appropriate Housing Options for an Aging Population
Nearly 10 percent of Burlington’s population is over 65, with that percentage expected to grow in the decades to come as by 2017 one in three Vermonters will be 55 years of age or older. Burlington’s changing demographics offer an opportunity to make our City a tremendous place to grow old. The City should take proactive steps to make sure that seniors are able to better access and enjoy life in the downtown and across the City by improving housing options and types available to better allow seniors to downsize and remain in their respective neighborhoods. Though beyond the scope of this Housing Action Plan, the Administration should also re-investment in our sidewalks, streetscapes, and municipal facilities to make Burlington more walkable, bikeable, and livable.

1. Explore Strategies to Expand Accessibility: CEDO should undertake an evaluation of best-practices regarding accessibility issues for new construction and issue a report to the City’s Accessibility Committee within one year of the adoption of this report by the City Council.

   Goal: Evaluate best practices on accessibility issues and issue a report to the Accessibility Committee
   Timeline: One year from adoption of the Housing Action Plan
   Who: CEDO

2. Review Accessory Dwelling Units: These units are separate housing units built within single family homes or in a smaller structure on the same piece of land, and can help relieve pressure on a community’s housing market as well as allow an aging population to remain in their home. CEDO, in consultation with the Department of Planning and Zoning, should evaluate the consequences of incentivizing this kind of construction and establish clear protections that prevent abuse of this type of unit within one year of the Housing Action Plan’s adoption by the City Council.

   Goal: Evaluate the impact of accessory dwelling units
   Timeline: One year from adoption of Housing Action Plan
   Who: CEDO and P&Z

3. Code for our Community: The practice of Universal Design can dramatically reduce the cost of converting conventional housing to Americans with Disability Act (ADA)-compliant, accessible housing in the future. The Code Review proposed in recommendations Part II #3 and #4 above should include consideration of additional Universal Design requirements.

   Goal: Consider Universal Design elements in the permit reform effort
   Timeline: See Part II #4, above
   Who: See Part II #4 above