

# Housing Equity Workshop October 13, 2022



## BTV Neighborhood Code

Graphic by jodi wahlen



# What is Missing Middle?

*Middle Housing: “House-scale buildings with multiple units in walkable neighborhoods”*

– *Opticos Design*



# Missing Middle Housing in Burlington





# Housing Analysis for Burlington, Vermont

AARP Livable Communities Technical Advisors Program

**ECON**orthwest  
ECONOMICS • FINANCE • PLANNING

October 13, 2022  
Jade Aguilar, Jennifer Cannon, Mary Chase  
ECONorthwest

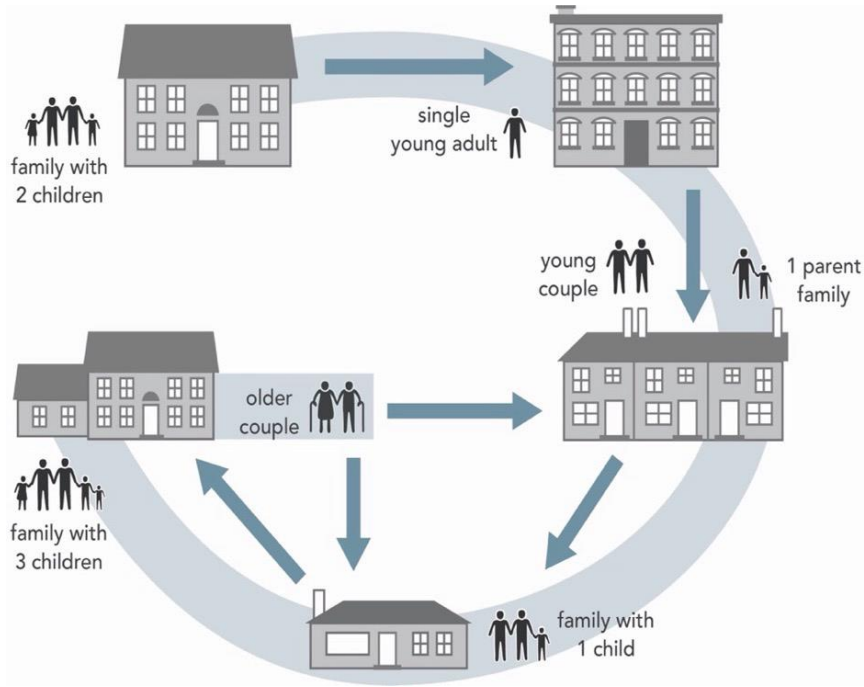
# Why encourage middle housing?

- Smaller unit sizes
- More housing choices
- Blends with existing neighborhoods
- Requires less land
- More affordable homes
- Greater socioeconomic integration
- Multigenerational housing-age in place
- Expand the tax base, relieve pressure on property taxes



Example Middle Housing Types

# Housing Needs Change throughout a Lifetime

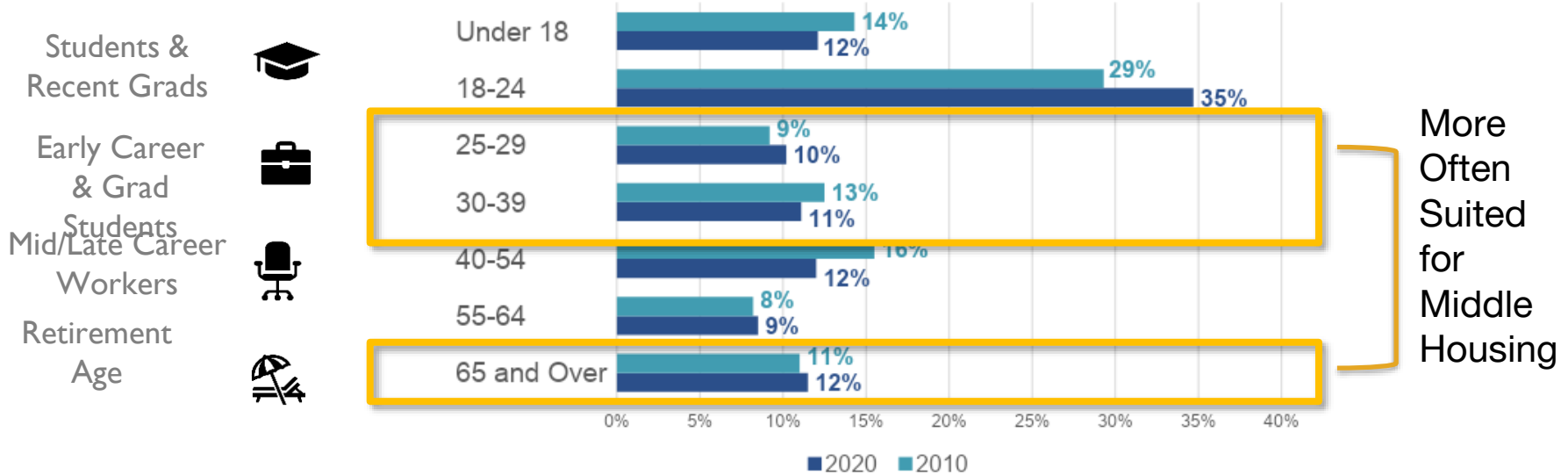


## Key Middle Housing Users:

- **Older adults** seeking lower maintenance housing, Needs: Accessibility / Universal Design
- **Younger Households** and First-time Homebuyers, Needs: Attainable pricing, homeownership supports
- **Single-Person and Single- Parent Households**, Needs: Smaller units, rental and ownership options

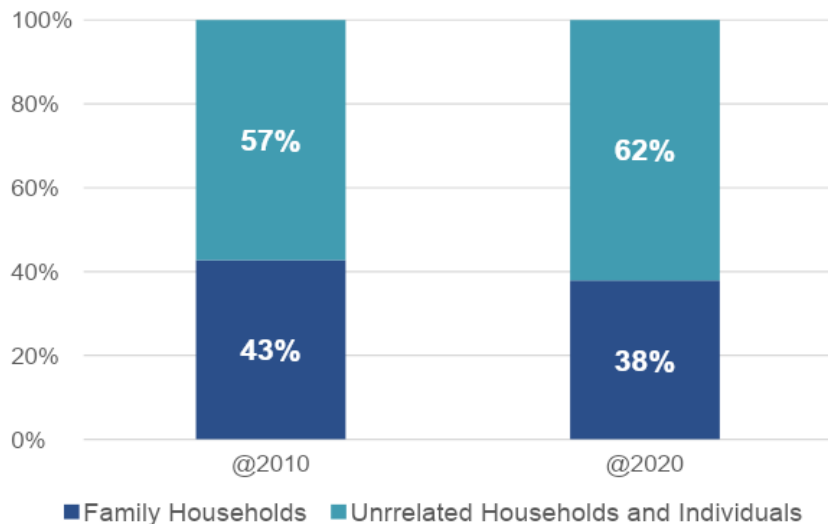
# Burlington Has A High Share of Younger Adults

**Population growth.** Burlington's population grew 5% over the last decade. Early career adults, young homeowners, and retirement aged people account for one-third of the population & they often need middle housing.



# Share of Single/Unrelated Households is Growing

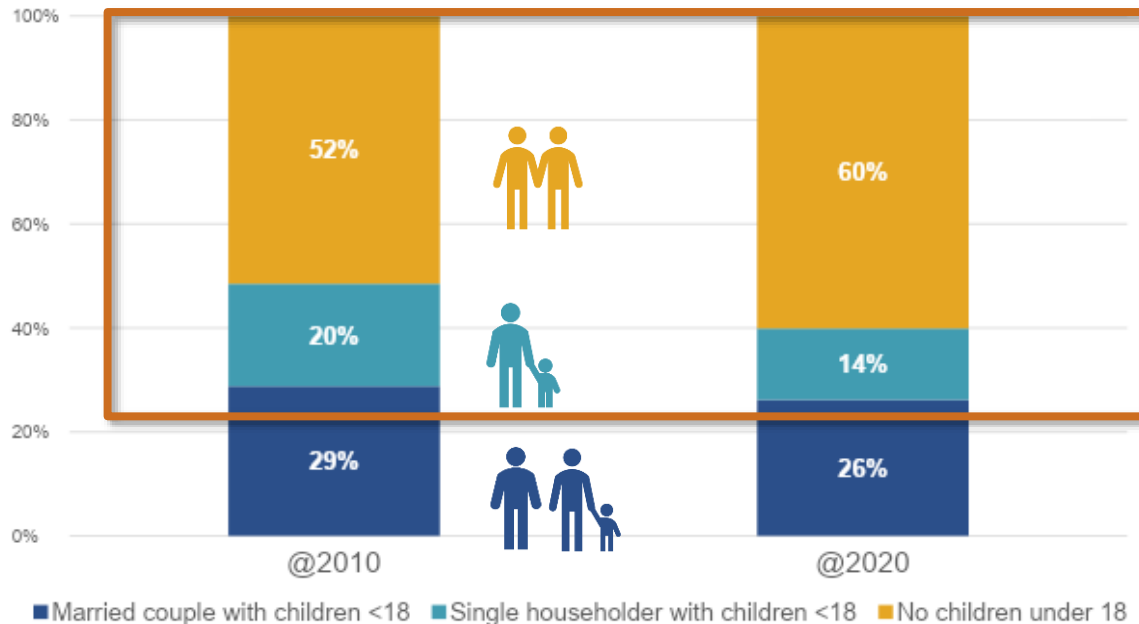
**Household composition.** Share of unrelated/individual households in Burlington grew between 2010 and 2020 from 57% to 62%. This group includes individual householders, unmarried partners, roommates, or other shared living arrangements, including senior housing. Unrelated households often correspond with household configurations like single individuals or couples that benefit from middle housing.





# Burlington has Growing Share of Households without Children

**Housing composition.** Households without children grew by 8% over the last decade to comprise 60% of all households (includes empty nesters, couples without children, single person households).

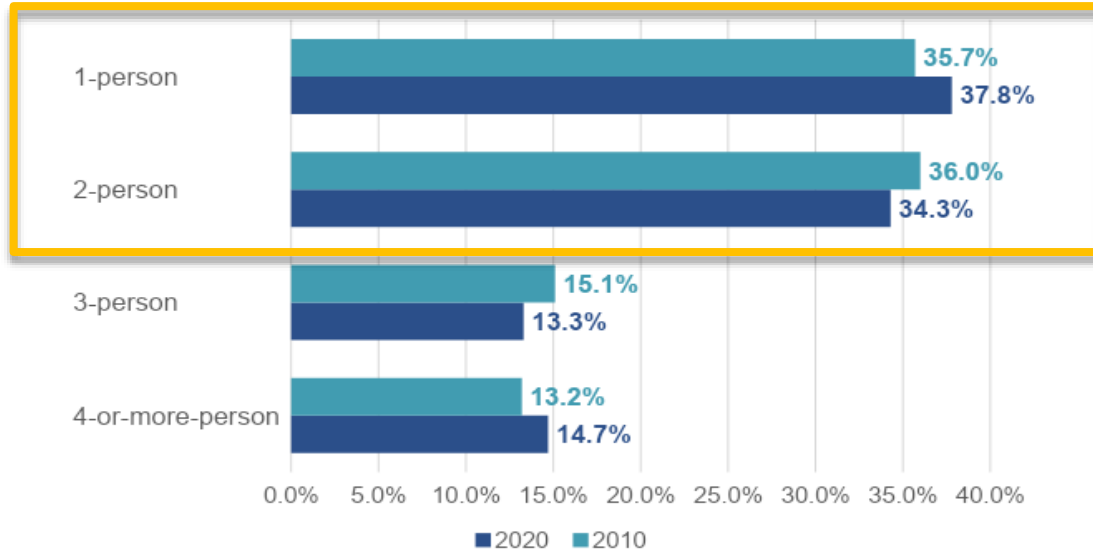


More Often Suited for Middle Housing

# Burlington Has Increasing Demand for Smaller Housing.

**Household size.** Share of 1-person households changed more than any other group, rising to 37.8% of all housing units. These smaller households are often well served by middle housing options.

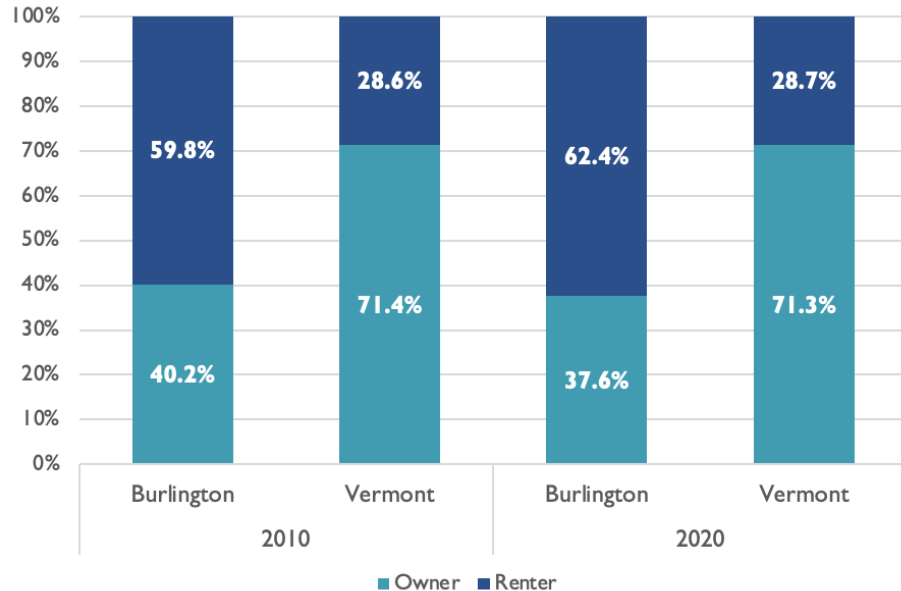
More  
Often  
Suited for  
Middle  
Housing



Burlington  
average  
household  
size: 2.2  
persons per  
household in  
2020  
*(lower than  
state)*

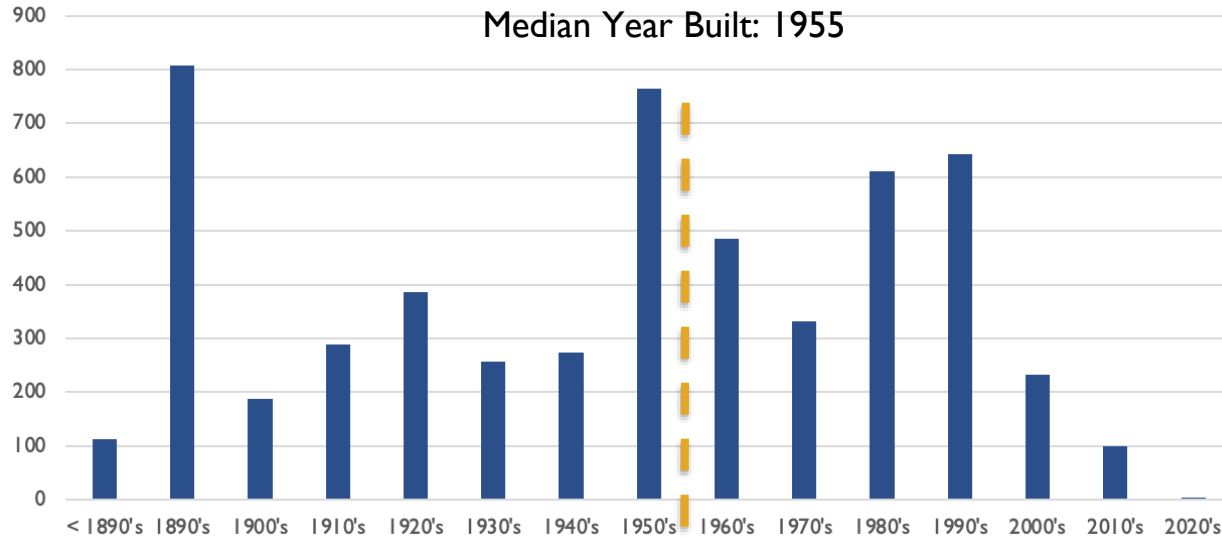
# A High and Growing Share of Burlington Are Renters

**Tenure.** Most housing units were renter-occupied in both 2010 and 2020, at a much higher rate than Vermont overall and growing. Middle housing often can be offered as a rental.



# Age of Housing Stock in Burlington

- The average age for residential buildings in Burlington is 67 years (built in 1955).
- Many residential buildings are 100 + years old, with over 800 built in the 1890s.
- Since the City's neighborhoods are largely built out, retrofits/conversions and infill could be another core way for Burlington to add new housing.

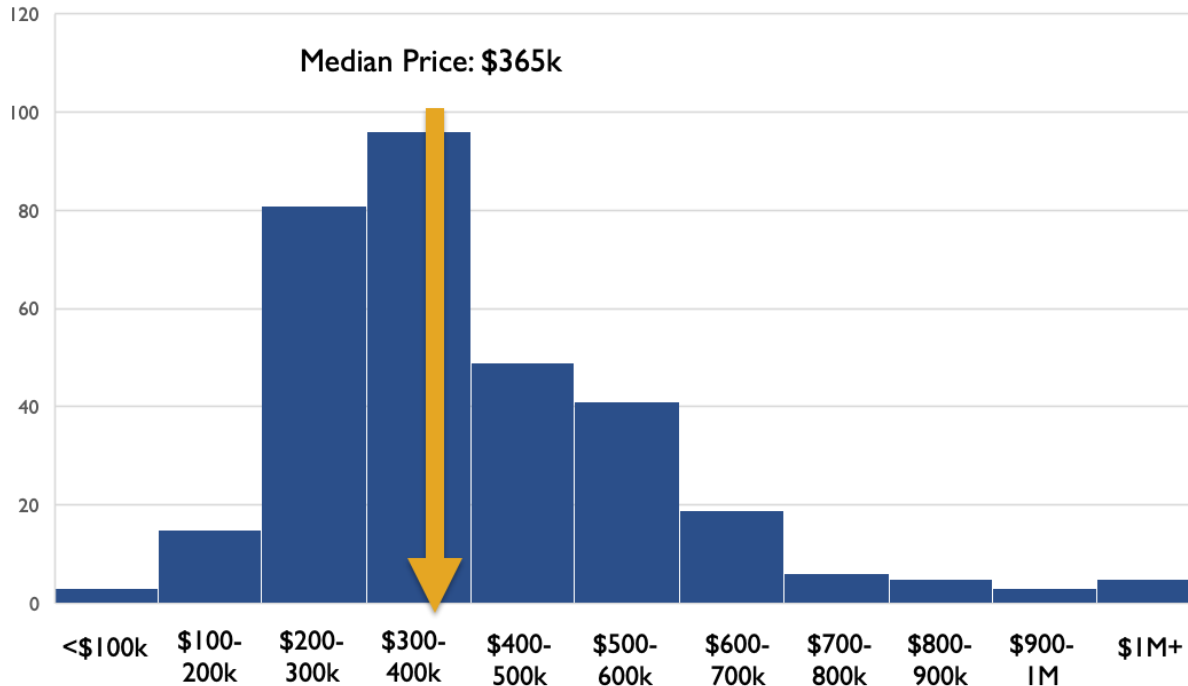


Source: Parcel Data from City of Burlington

# Middle Housing Price Comparison: Single Family



Median price for single family detached homes in the past five years is **not affordable at 100% AMI** for a 2-person household (hh) in Burlington (\$85,900 per year).



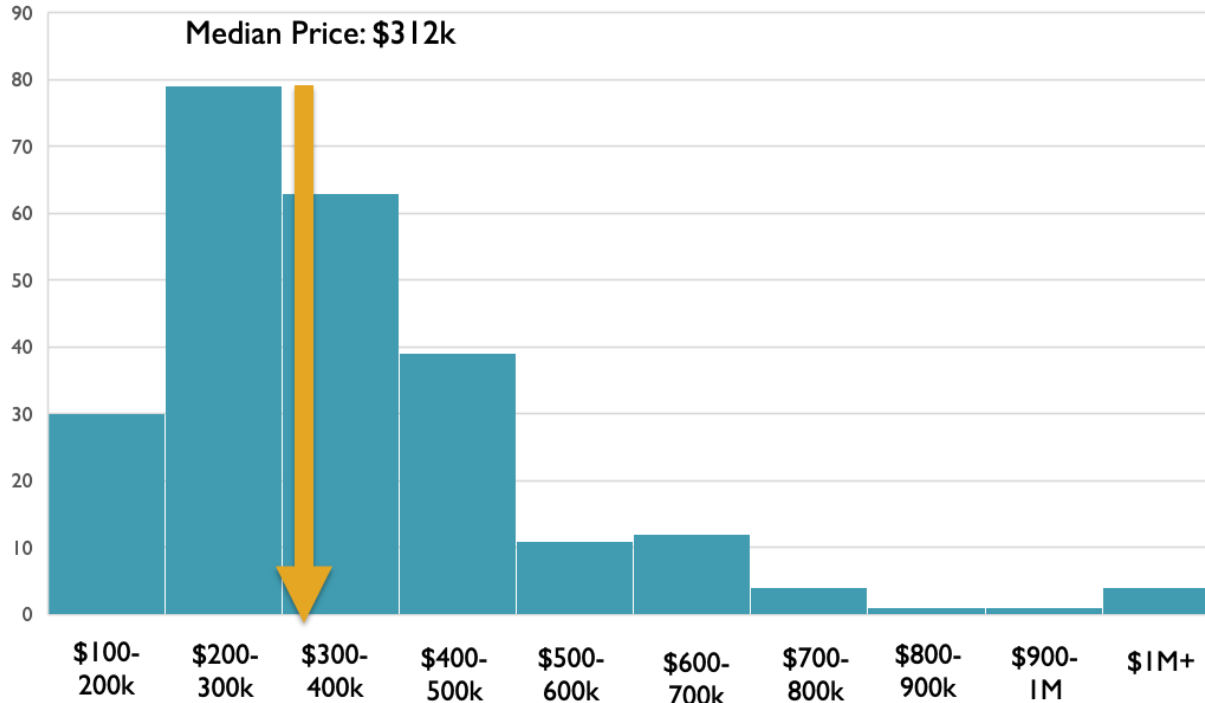
Note: This slide discusses affordability for a two-person household. Affordability levels differ based on household size.

Source: Redfin Sales Data for Burlington VT for single family homes sold in the last five years

# Middle Housing Price Comparison: Townhomes



Prices for townhomes in past five years lower on average than single-family units & the median is **affordable at 100% AMI** for a 2-person hh (\$85,900 per year).



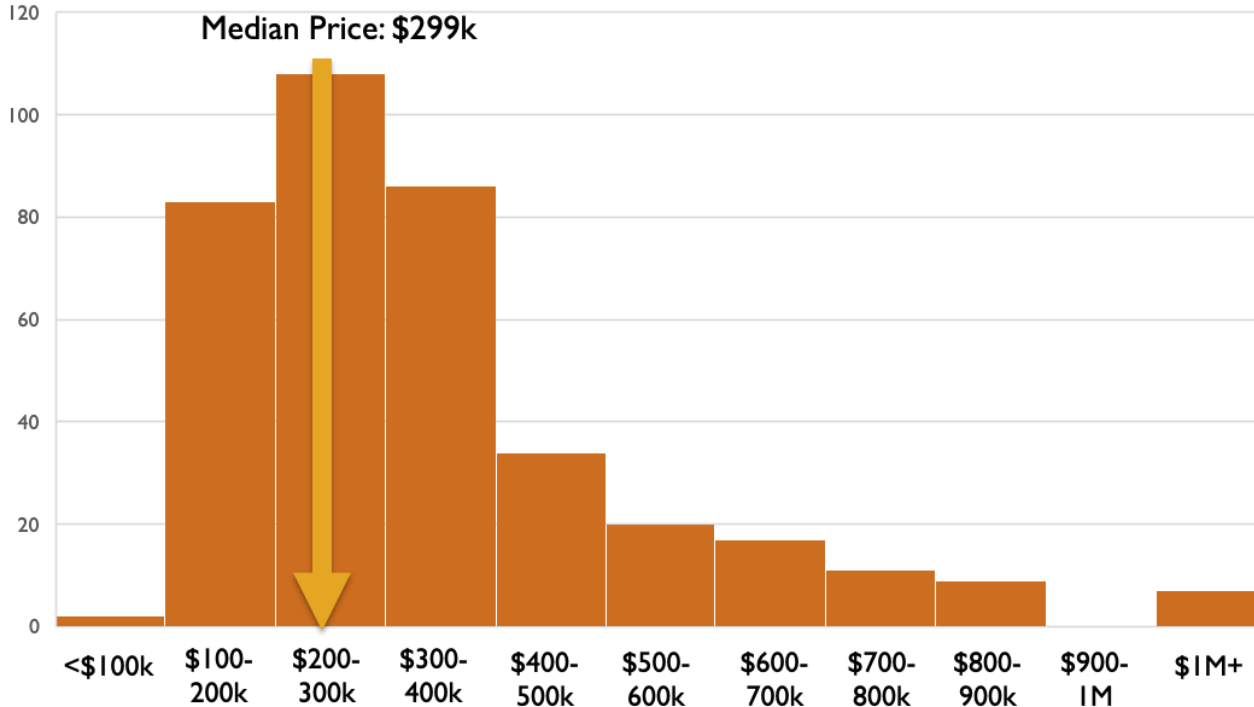
Note: This slide discusses affordability for a two-person household. Affordability levels differ based on household size.

Source: Redfin Sales Data for Burlington VT for townhomes sold in the last five years

# Middle Housing Price Comparison: Condos



The median price for recently sold condos is lower than both townhomes and single family detached & **affordable below 100% AMI** (2-person hh, \$85,900 per year)



Note: This slide discusses affordability for a two-person household. Affordability levels differ based on household size.

Source: Redfin Sales Data for Burlington VT for condos sold in the last five years

# Relating Incomes to Affordable Housing

In 2022, if your **2-person household in Burlington\*** earns...

\$25,770  
per year

\$51,540  
per year

\$68,720  
per year

\$85,900  
per year

\$103,080  
per year

Then your **affordable rental** is...

\$644  
per month

\$1,289  
per month

\$1,718  
per month

\$2,148  
per month

\$2,577  
per month

Then your **affordable home sale price** is...

\$77-90k

\$180-206k

\$240-274k

\$300-343k

\$360-412k

## Most New Middle Housing is Affordable Here

Food Service  
Workers:  
\$27k



Firefighters:  
\$47k



Elementary  
Teachers:  
\$61k



Registered  
Nurses: \$75k



Lawyers:  
\$95k



Financial  
Managers:  
\$109k



30% AMI

60% AMI

80% AMI

100% AMI

120% AMI

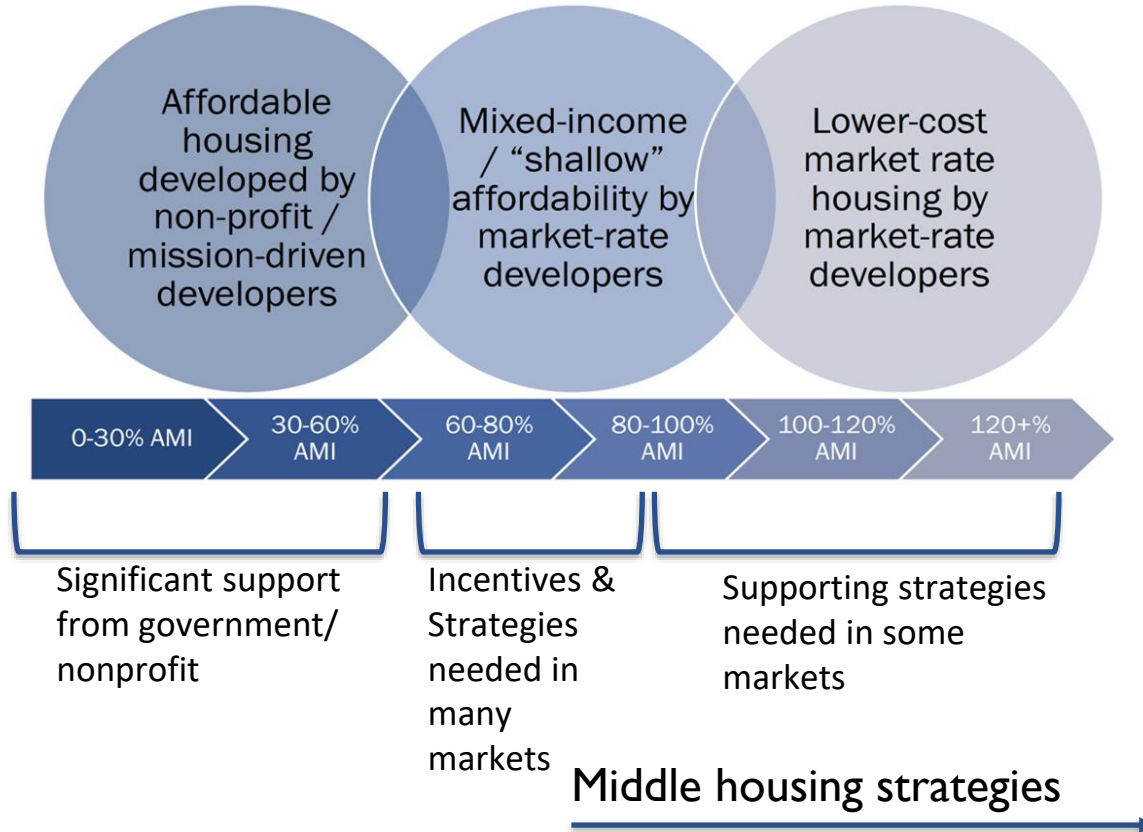


**Note:** Average annual wages by occupation are based on the Bureau of Labor Statistics' Occupational Employment and Wage Statistics (OEWS) metropolitan area estimates for Burlington-South Burlington, VT in 2021. Annual Median Income (AMI) reflects the US Dept of Housing and Urban Development limits for 2022-2023 for a **two person household**.



# Diverse Housing for Diverse Needs

## Affordable and workforce housing development basics



Thank you!  
Any Questions or Comments?

**ECON**Northwest  
ECONOMICS • FINANCE • PLANNING



Eugene



Portland



Seattle



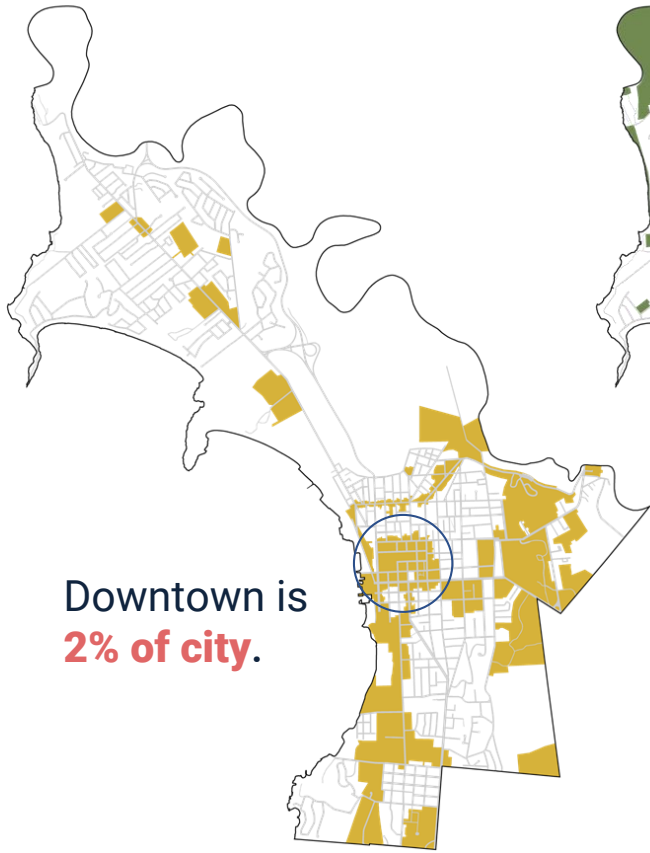
Boise



# BTV Neighborhood Code

Graphic by jodi wahlen

**Meagan Tuttle**, Planning Director  
**Sarah Morgan**, Planner



**planning to grow**  
20% of city's land area



**planning to conserve**  
40% of city's land area



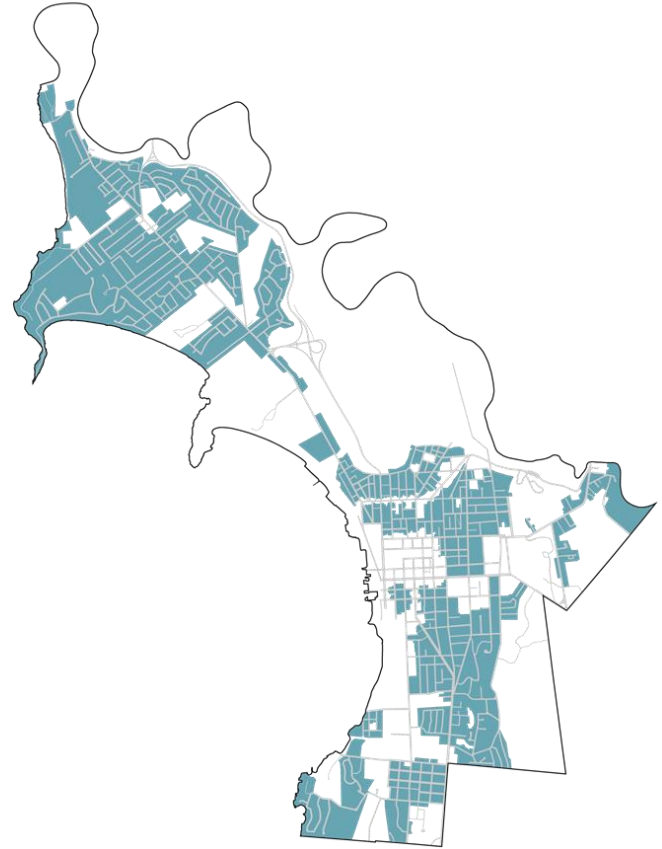
**planning to sustain**  
40% of city's land area

# more homes in all neighborhoods

City's neighborhoods have **strong identities, unique patterns, and distinct architectural features.**

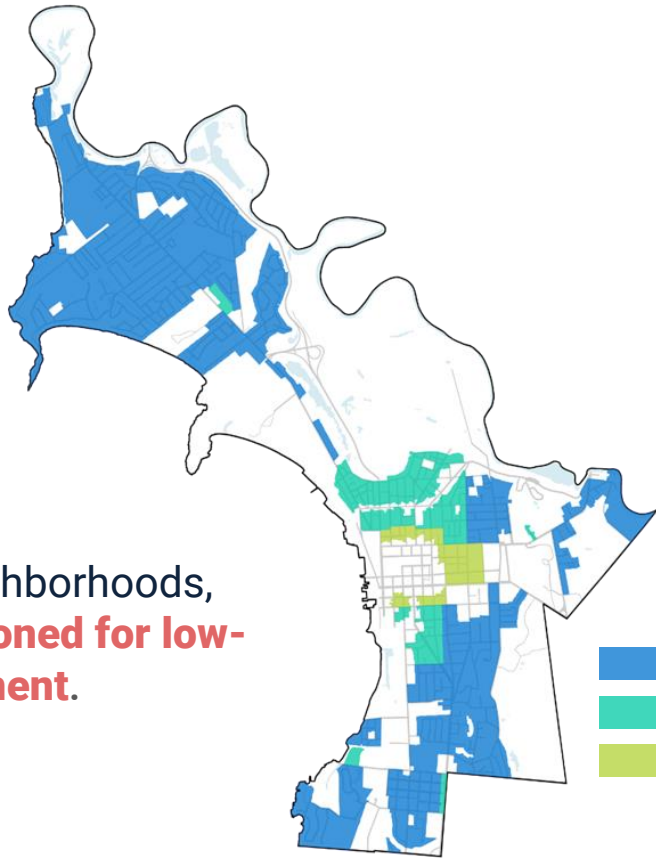


Opportunities to **evolve in incremental ways** to meet the needs of households and community, address housing challenges, increase resilience to climate emergency.

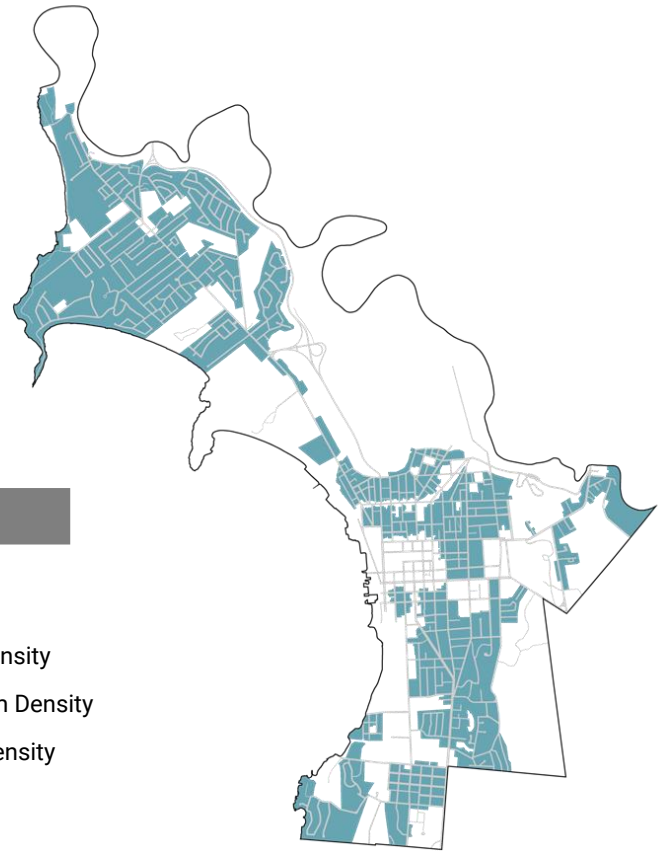
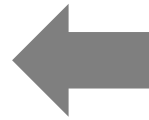
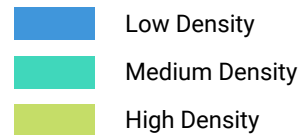


**planning to sustain**  
*Low, Medium & High Density Neighborhoods*

In residential neighborhoods,  
**80%+ of land is zoned for low-density development.**



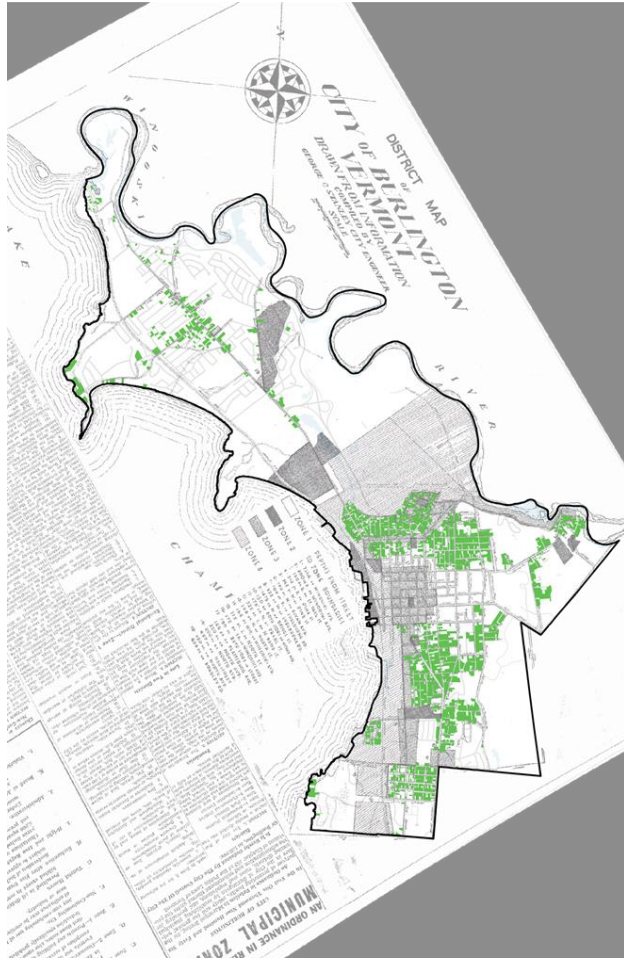
**Residential zoning districts**  
83% in low density zone



**planning to sustain**  
40% of city's land area

# the **abbreviated history.**

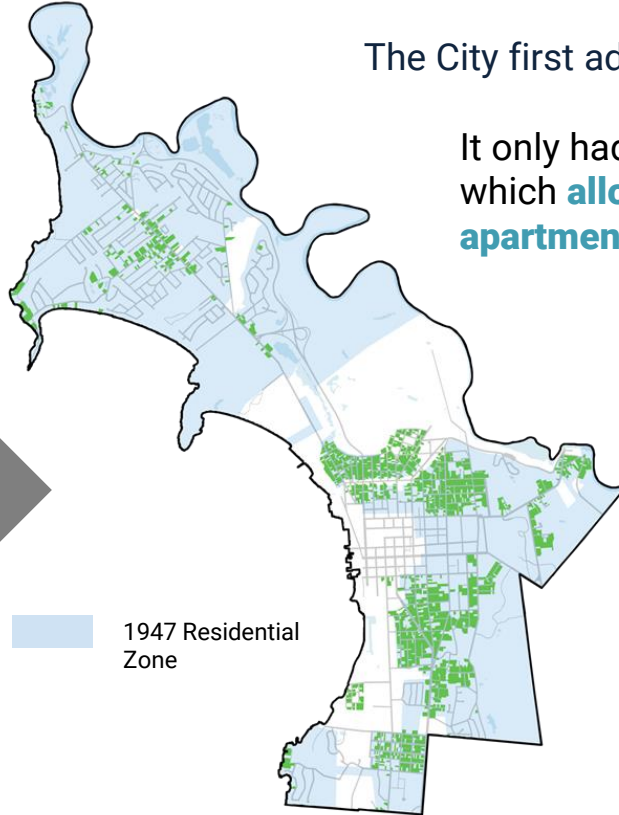
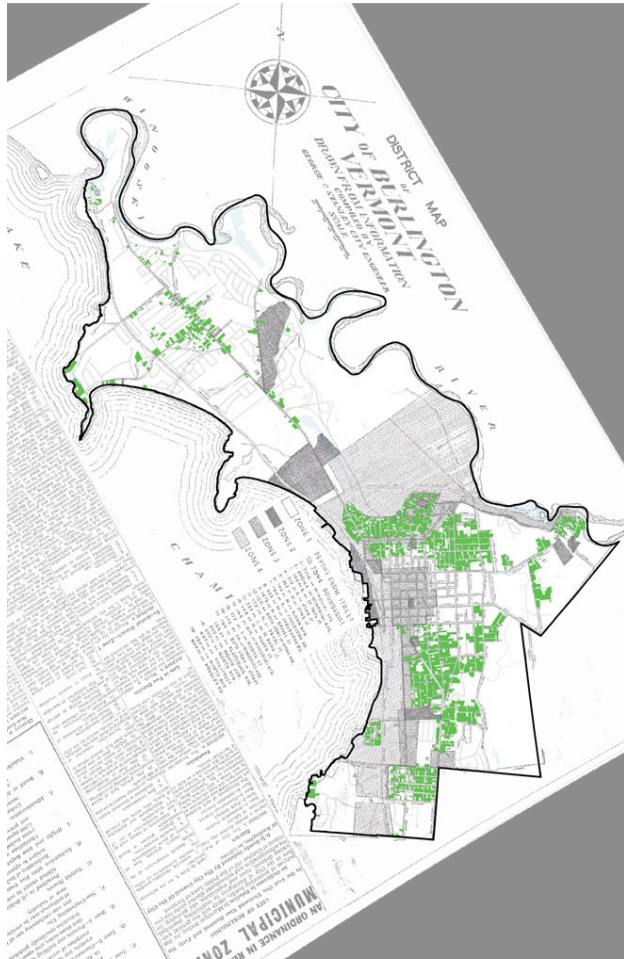
The City first adopted **zoning in 1947.**



# the **abbreviated history.**

The City first adopted **zoning in 1947.**

It only had one residential zoning district, which **allowed single family, duplex, apartment houses, rooming houses, etc.**

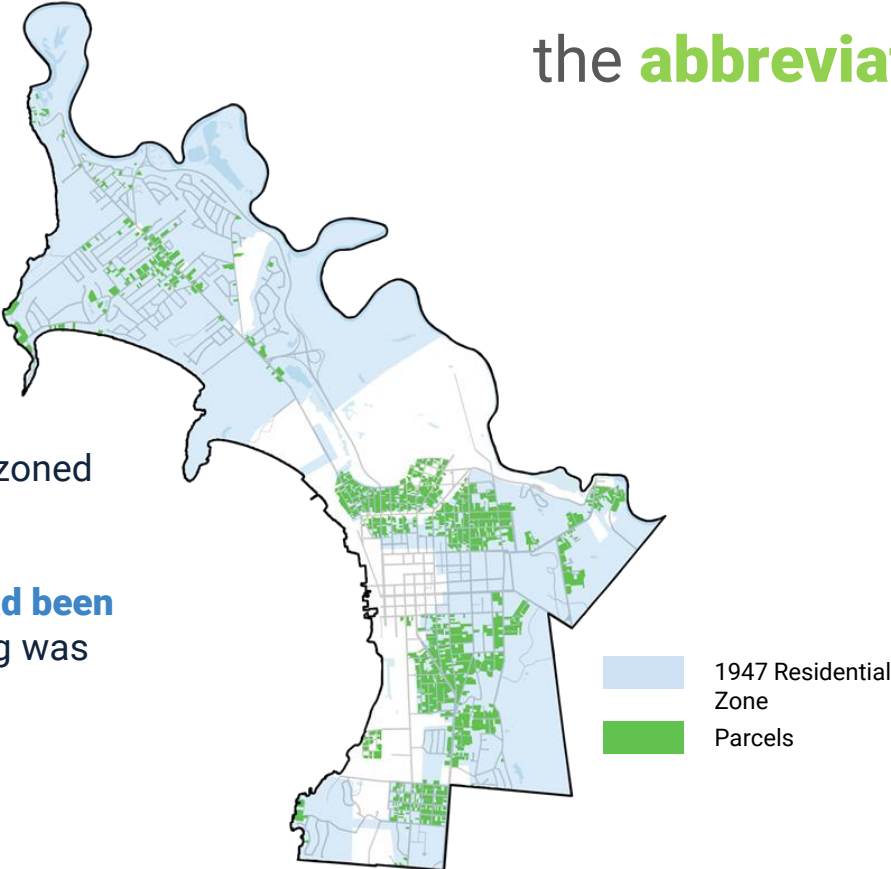




the **abbreviated history.**

In the areas of the City that are zoned low and medium density today:

Just under **half of properties had been developed by 1947** when zoning was first adopted.

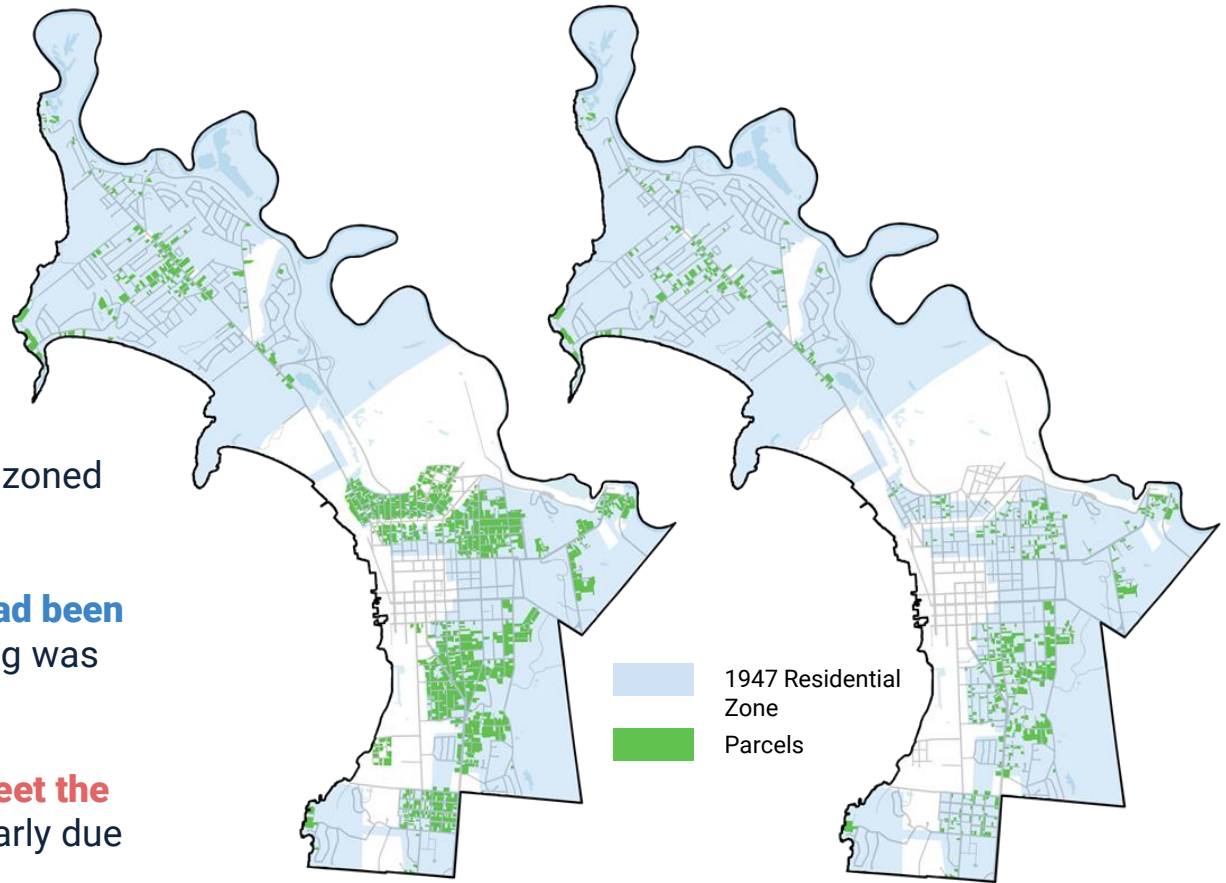


**developed by 1947**  
*Properties in RL & RM zones*

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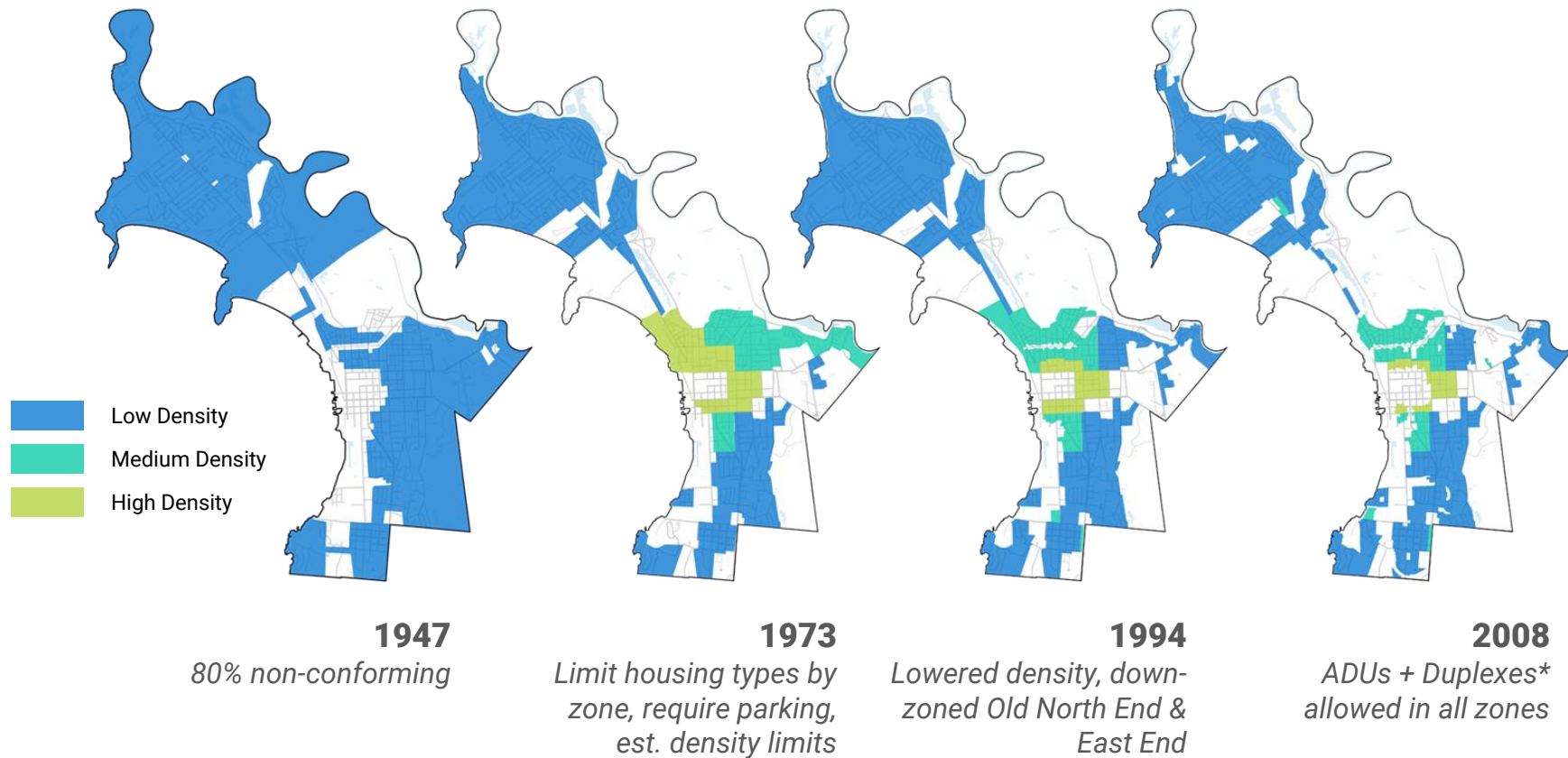
But, as many as **80% did not meet the new zoning standards**, particularly due to lot size requirements.



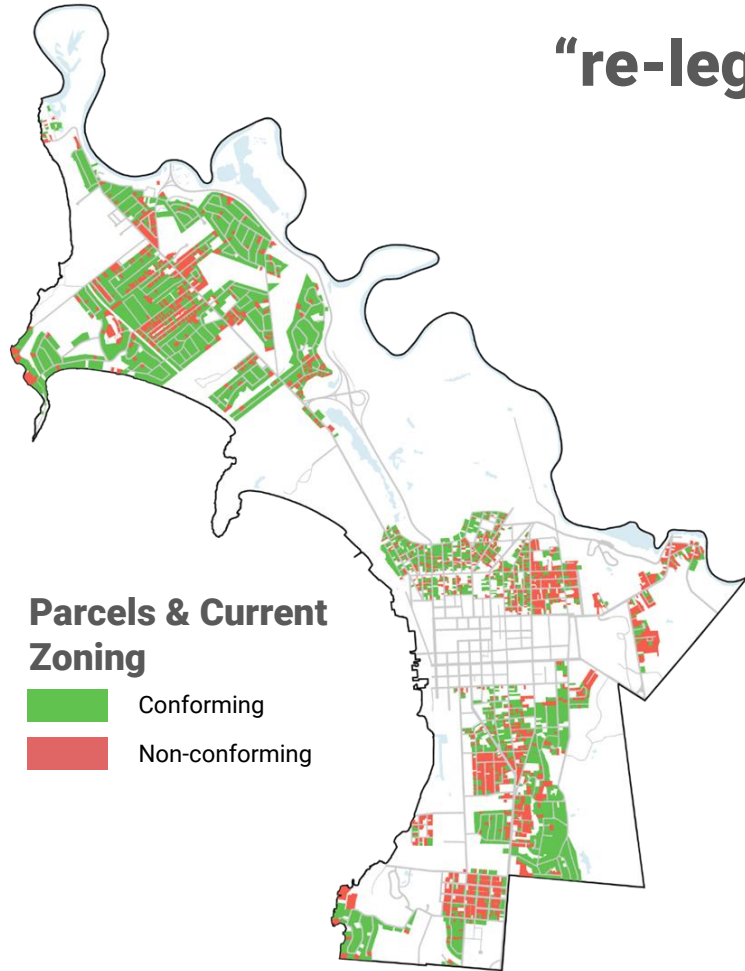
**developed by 1947**  
*Properties in RL & RM zones*

**conformed in 1947**  
*met all zoning standards*

# changing residential zoning.



# “re-legalizing” diverse housing types.



**Common barrier:** mapping of **zones that aren't reflective of what's on the ground.**

Despite changes, in the areas of the City that are zoned low and medium density today:

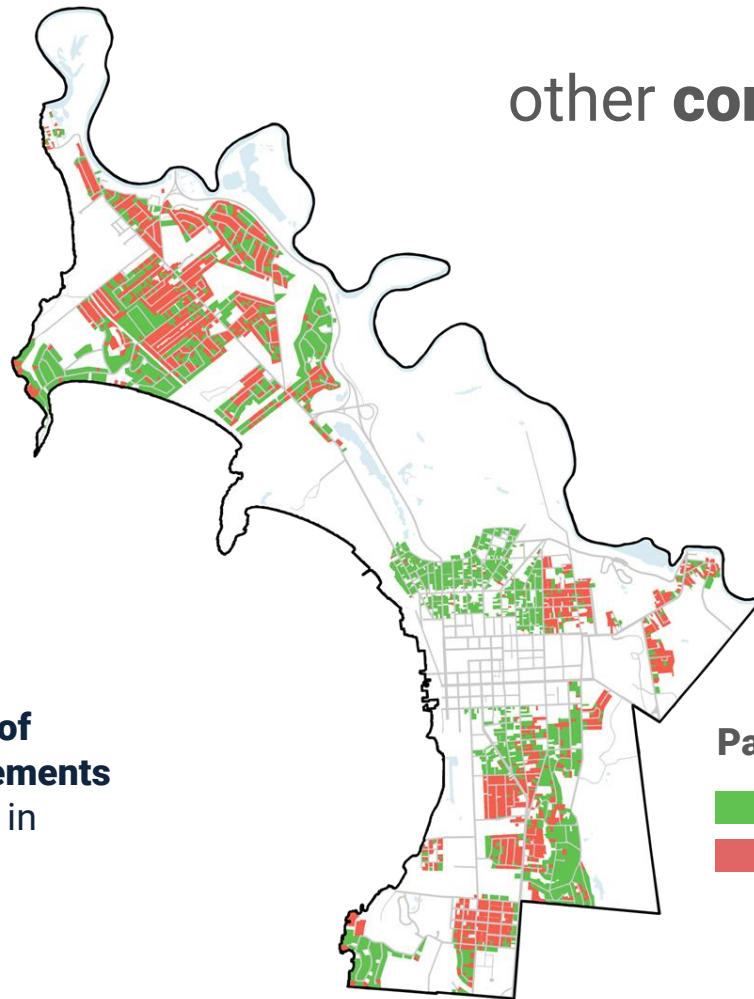
Approx. **40% of properties don't conform to today's zoning** due to the housing type, density, or lot size.

## other common barriers

On-site **parking requirements**.

Zoning standards that **effectively prohibit middle housing types**.

**Duplexes are allowed\*** in all residential districts, but half of properties don't meet requirements for minimum lot size or width in order to have one.



### Parcels in RL & RM

- Meets min. size
- Does not meet min. size

## other common barriers

Cedar St - 15 units/acre



Cedar St - 80 units/acre



**Density limits** that regulate how many units can be built based on the size of a property.

Four classic Old North End homes are all home to a duplex, but **vary from 10 units/acre to 80 units/acre.**



N. Champlain - 10 units/acre



Allen St. - 53 units/acre

Standard doesn't "read" to the average passerby, encourages larger buildings as lots get bigger, and discourages smaller housing types from being created.

## other common barriers

Zoning standards that **don't allow a range of housing types or flexible lots.**

**Example cottage court on a 1-acre New North End lot.** Could allow for five additional single-family homes (owner or rental), with ample open space and off-street parking.



*Conceptual site design and renderings by Opticos Design*

## other common barriers

Zoning standards that **make it difficult to create multiple small buildings on a large lot.**

**Example fourplex on a corner lot on North Ave.** Could allow for four additional homes in a “house size” building, with off-street parking and walking distance to daily amenities.



*Conceptual site design and renderings by Opticos Design*



# btv neighborhood code

Project will build on strength of neighborhoods today, and identify new **opportunities for neighborhood-scale housing** city wide:

- Explore ways to **“re-legalize” historic neighborhood patterns**
- Identify **solutions to common zoning barriers** to small and “middle” housing types
- Find opportunities to build on neighborhoods’ unique character through more **context sensitive zoning tools** for these areas
- Examine the **scale of development allowed in low density areas along major streets** served by transit



## learn more about the code

- **Saturday, Oct. 15 @ 10am**  
Old North End Walking Tour with Preservation Burlington  
*Meet at Wells Statute in Battery Park*
- **Thursday, Nov. 3 @ 7pm**  
Housing Trivia Night with VHFA & CHT  
*Burlington Beer Company, South End*
- **[www.burlingtonvt.gov/CityPlanning/NeighborhoodCode](http://www.burlingtonvt.gov/CityPlanning/NeighborhoodCode)**

