

#### IV. AFFORDABLE HOUSING, SPECIAL NEEDS AND HOMELESS INVENTORIES

This section of the Con Plan describes what currently exists in Burlington to help meet the housing needs of lower-income residents, of the homeless and of people with special needs.

##### Inventory of Affordable Housing

Around 25% of Burlington’s rental housing, and around 4% of the city’s owner housing, is made affordable – meaning that the occupants do not pay more than 30% of their income for housing – through public subsidies, regulation and/or property deed restrictions. (These affordability mechanisms often overlap.) Affordable housing may be publicly- or privately-owned, or ownership may lie in the nonprofit sector. Assistance may be tied to a specific property or it may be portable, moving with the person. Housing may be perpetually affordable, or it may have a limited period of affordability. It may be available to all lower-income residents, or it may be targeted to a specific group (such as the homeless or those with disabilities).

91.210(b)(2)

*The jurisdiction shall include a description of the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).*

The chart on the next page summarizes different forms of assistance that support affordable housing in Burlington. These various forms of assistance are explained below. It is not unusual for them to overlap. For example, households receiving Section 8 vouchers occupy some, if not most, of the rental units assisted through the Low Income Housing Tax Credit and the city’s inclusionary zoning ordinance.

The chart identifies the number of units which a limited period of affordability that expires in the next five years. Units which are privately-owned and have Section 8 project-based or substantial rehab contracts are either at high risk of loss or will definitely be lost as affordable units. Units which are owned by nonprofits – or by Low Income Housing Tax Credit partnerships, and that will presumably be sold to nonprofits – are assumed to be at low risk of loss.

Public housing is publicly-owned, and is specifically available to identified groups of residents such as seniors, persons with disabilities, and families. Section 8 tenant-based vouchers and certificates pay a private landlord the difference between the amount that a low-income tenant household can afford to pay (i.e., no more than 30% of their income) and the Fair Market Rent for the unit as determined by HUD. The tenants keep the assistance as long as they are income-eligible and meet other HUD requirements.

Generally, the Section 8 subsidy isn’t tied to any specific apartment; it moves with the tenant. Up to 20 percent of a housing authority’s Section 8 vouchers and certificates can, however, be tied to specific properties, for a specific term. The Burlington Housing Authority (BHA) intends to project base up to the 20% cap of its Section 8

Type of Assistance	Number of Units	Type of Household	Income Level	Units with Affordability Restrictions that Expire before July 1, 2013		
				Units At Low Risk of Loss	Units At High Risk of Loss	Units That Will Be Lost
Rental, tied to specific properties:						
Public Housing	209	Elderly/Disabled	50% of median income or below	0	0	0
Public Housing	134	Family	50% of median income or below	0	0	0
Section 202	168	Elderly/Disabled	50% of median income or below	0	0	0
Section 811	35	Disabled	50% of median income or below	0	0	0
Section 8 Mod Rehab SRO	43	Homeless	50% of median income or below	0	0	0
Shelter Plus Care	21	Homeless Individuals w/ Disabilities	50% of median income or below	0	0	0
Section 8 Project-Based Certs & Vouchers	262	Some targeting to households which include elderly/disabled/families and those living with HIV/AIDS	50% of median income or below	0	88	0
Section 8 New Construction/Sub. Rehab.	311	No targeting of household types	50% of median income or below	0	0	6
Low Income Housing Tax Credit / HoDAG	665	No targeting of household types	60% of median or below	339	0	0
Inclusionary Zoning	78	No targeting of household types	65% of median income or below	0	0	0
Rental, portable:*						
Regular Section 8 Certificate/Voucher	780	Up to 20% of annual turnover can be local preference	50% of median income or below	0	0	0
Designated Housing Certificate/Voucher	200	Single individuals or couples below age 62 who have a disability	50% of median income or below	0	0	0
Mainstream Certificate/Voucher	175	Families in which the head of household or spouse is below age 62 and has a disability	50% of median income or below	0	0	0
Family Unification Certificate/Voucher	350	Families who have family members separated or at risk of separation because of homelessness or risk of homelessness	50% of median income or below	0	0	0
Owner-Occupied:						
Section 8 Homeownership Certificate/Voucher	61	Households who meet employment and minimum income requirements	Below 80% of median	0	0	0
Community Land Trust	173	No targeting of household types	Below 80% of median	0	0	0
Inclusionary Zoning	122	No targeting of household types	75% of median income or below	0	0	0
Habitat Homes	30	Living in substandard or overcrowded housing	Below 50% of median	0	0	0
VHFA Mortgages	304	First time homebuyers or not have owned a home in three years, except for Census Tract 4 in Burlington	120% of median income or below	0	0	0

\*Includes 93 vouchers from the Winooski Housing Authority and 177 vouchers from the Vermont State Housing Authority used in the City of Burlington.

vouchers in order to support the construction of new housing opportunities in the community and to provide Section 8 program participants with a broader range of housing opportunities. The City encourages BHA to fully utilize its ability to project-based Section 8 vouchers in support of new affordable housing development.

Some property-specific assistance is dedicated to certain groups of residents with special needs. The Section 202 Elderly Housing and Section 811 Housing for Persons With Disabilities are housing construction programs that provide a capital advance to assist with the cost of developing a housing project and a renewable 5-year Project Rental Assistance Contract to assist with the project's operating costs. Funds are made available through a national competition and only non-profits are eligible to apply.

The New Construction and Substantial Rehabilitation Programs provide rental assistance for up to 20 years in connection with the development of newly constructed or substantially rehabilitated privately-owned rental housing. The Section 8 Mod Rehab SRO program helps homeless individuals find affordable Single Room Occupancy (SRO) housing. Landlords who complete moderate rehabilitation of their properties and then rent them to homeless individuals receive payments which cover the difference between a portion of the tenant's income (normally 30 percent), and the unit's "eligible rent." Rental assistance contracts for the SROs are provided for ten years, with the option to renew the contract through the Section 8 program. The Shelter Plus Care Program provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services funded from sources outside the program.

The Low Income Housing Tax Credit (LIHTC) program makes tax credits available to owners of rental housing who make that housing available to low-income residents. The federal LIHTC program provides an annual allocation of tax credit authority to each state, which then makes these credits available to support affordable housing projects in accordance with each state's Qualified Allocation Plan. In Vermont, the LIHTC is administered by the Vermont Housing Finance Agency. Vermont has a matching state Low Income Housing Tax Credit.

The Housing Development Grant Program (HoDAG), a HUD program in the 1980's, no longer exists. As the HoDAG loan period expires at city housing projects, the city will reinvest these funds to keep those housing units affordable.

The city's inclusionary zoning ordinance applies to all new market-rate developments of five or more homes and to any converted non-residential structures that result in at least ten homes. The affordable housing set aside is 15 to 25% of the units, depending on the average price of the market-rate homes – with the higher percentage placed on the most expensive developments. The ordinance does not allow fee in-lieu payments or land donations, but will allow developers to provide the affordable housing off-site at 125% of the on-site obligation. The ordinance provides a range of incentives including fee waivers and a 15 to 25% density and lot coverage bonus. Affordable homes are targeted to homebuyer households earning 75% or less area median income and rental

households earning 65% or less of median. Affordable homes are price controlled for 99 years.

Section 8 vouchers can also be used to move tenants into homeownership. The Burlington Housing Authority was one of the first in the nation to adopt the Section 8 homeownership program. BHA's Section 8 Mortgage Assistance Program has been in operation since 1999 with over 80 households successfully transitioning from renting to homeownership.

The Burlington Community Land Trust started up in 1984 with municipal assistance through the city's general fund and through a line of credit from the city municipal retirement fund. (In October 2006, the Land Trust merged into the Champlain Housing Trust.) Today, it is the largest community land trust (CLT) in the country, both in terms of membership and in terms of number of community land trust units. When CLT homeowners sell their homes, the Land Trust generally rebuys it, with the homeowner and the Land Trust sharing the appreciation so as to keep the home affordable to the next buyer. A study of CLT resales between 1988 and 2002 showed that the CLT model does contribute to wealth-building (the average period of occupancy for a CLT owner was just over 5 years and upon resale, the average annualized rate of return to the homeowner on appreciated value was 17%); housing mobility (74% of CLT owners moved into market rate homeownership); and preservation of affordability (on resale, homes were affordable to buyers at 57% of median family income).

Habitat for Humanity builds and rehabilitates houses with the help of the homeowner (partner) families, volunteer labor and donations of money and materials. Habitat houses are sold to partner families at no profit and financed with affordable loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

The Vermont Housing Finance Agency (VHFA) makes low-rate mortgages available to income-eligible borrowers through participating lenders located throughout the state. VHFA offers a variety of programs, including fixed-rate products, down payment assistance and limited refinancing. VHFA mortgages often overlap with other forms of affordable homeownership.

*91.210 (c)*

*The plan must include a brief inventory of facilities and services that meet the emergency shelter, transitional housing, permanent supportive housing, and permanent housing needs of homeless persons within the jurisdiction, including any persons that are chronically homeless. The inventory should also include (to the extent the information is available to the jurisdiction) an estimate of the percentage or number of beds and supportive services program that are serving people that are chronically homeless.*

*91.210(d)*

*The plan must describe, to the extent information is available, the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.*

Inventory of Homeless and Special Needs Housing, Facilities and Services

The facilities and housing available to the homeless and to those with special needs are listed in the chart on the following pages. Some of the inventory was described in the previous section on assisted housing, but appears again here. Permanent supportive housing is community-based housing that has associated services which enable special needs populations to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or by other public or private service agencies. The chart also includes affordable permanent housing alternatives specifically for elders and people with disabilities. This is different from “permanent supportive housing” in that associated services may be, but are not necessarily, available to residents.

Discharge for residents leaving the hospital with ongoing medical needs is sometimes delayed because of a lack of appropriate housing situations. Last year at Fletcher Allen – the largest hospital in Vermont and the only provider serving Burlington – 163 patients experienced a delay in release because of a lack of appropriate housing. The Continuum of Care is currently working with the state to develop a medical

respite program to help alleviate this problem.

Discharge planning for residents leaving the Vermont State Hospital (the state’s mental health institute) is a partnership between local communities and the State Hospital. Under a protocol developed by the State Hospital and the Vermont Department of Mental Health, the State Hospital and other designated hospitals serving this population have the primary responsibility for developing a comprehensive discharge plan for exiting patients, including a housing plan. Designated community mental health agencies and institutions have the responsibility of communicating and following through on the plans to ensure that the consumer is offered all the services and supports necessary to live as independently and self-sufficiently as possible in the community. The goal of the discharge-planning process is to provide individuals the opportunity for full access to available mainstream resources that will support their continued mental health in their community. Delays in discharge do occur because of limited beds at appropriate community facilities.

### Inventory of Homeless and Special Needs Housing and Facilities

Service Provider	Facility	Target Population	Year-Round			Total Year-Round Beds	Seasonal Beds	CH* Beds
			Family Units	Family Beds	Individual Beds			
<b>Emergency Shelter</b>								
COTS	Waystation	Single Adults	0	0	36	36	6	
COTS	Firehouse	Families w/ Children	5	17	0	17	0	
COTS	Main Street	Families w/ Children	10	39	0	39	1	
Spectrum	One Stop	Youth	0	0	12	12	0	
WHBW	WHBW	Victims of Domestic Violence	4	13	0	13	0	
Burlington Emergency Shelter	BES	Single Adults	0	0	20	20	7	
<b>TOTAL</b>			<b>19</b>	<b>69</b>	<b>68</b>	<b>137</b>	<b>14</b>	
<b>Transitional Housing</b>								
COTS	Smith House	Single Adults	0	0	7	7		
Howard Center	Safe Haven	Adults w/ Mental Illness and Co-Occurring	0	0	7	7		
Howard Center	Branches	Adults w/ Mental Illness and Co-Occurring	0	0	6	6		
Howard Center	Next Door	Adults w/ Mental Illness and Co-Occurring	0	0	8	8		
Howard Center	Seventy-Two	Adults w/ Mental Illness and Co-Occurring	0	0	8	8		
Spectrum	141 Maple	Youth	0	0	9	9		
Cathedral Square / Lund Family Center	Scholars House	Young Parents Returning to School	12	23	0	23		
Cathedral Square / Lund Family Center	Independence Place	Parenting Women	6	12	0	12		
Lund Family Center	Lund Home	Pregnant and Parenting Women	15	30	4	34		
WHBW	WHBW	Victims of Domestic Violence	1	6	0	6		
WHBW	Sophie's Place	Victims of Domestic Violence	11	40	0	40		
Howard Center	Northern Lights	Women Leaving Prison	0	0	10	10		
Howard Center	Bridge	Adults w/ Substance Abuse	0	0	6	6		
Oxford Houses	Catherine Street	Men w/ Substance Abuse	0	0	7	7		
Oxford Houses	Callahan Park	Men w/ Substance Abuse	0	0	7	7		
Oxford Houses	Kirk House	Women w/ Substance Abuse	0	0	10	10		
<b>TOTAL</b>			<b>45</b>	<b>111</b>	<b>89</b>	<b>200</b>		

\*CH = Chronic Homeless

### Inventory of Homeless and Special Needs Housing and Facilities

Service Provider	Facility	Target Population	Year-Round			Total Year-Round Beds	Seasonal Beds	CH* Beds
			Family Units	Family Beds	Individual Beds			
<b>Permanent Supportive Housing</b>								
Homeless Healthcare	SPC Housing First	Homeless	0	0	7	7		7
Homeless Healthcare	VT ACTS	Homeless	0	0	7	7		7
COTS	The Wilson	Single Homeless Adults	0	0	22	22		15
COTS	St. John's Hall	Single Homeless Adults	0	0	22	22		10
Dismas of Vermont	Dismas House	Offenders Leaving Prison	0	0	16	16		
Champlain Housing Trust	Sarah Cole House	Homeless Women	0	0	13	13		2
Howard Center	Lakeview	Adults w/ Mental Illness and Co-Occurring	0	0	17	17		
Howard Center	Spruce Street	Adults w/ Mental Illness and Co-Occurring	0	0	6	6		
Howard Center	Allen House	Adults w/ Mental Illness and Co-Occurring	0	0	27	27		10
Howard Center	New Horizons	Adults w/ Mental Illness and Co-Occurring	0	0	7	7		2
Howard Center	20 S. Willard	Adults w/ Mental Illness and Co-Occurring	0	0	6	6		1
Cathedral Square / Howard Center	Monroe Place	Adults w/ Mental Illness and Co-Occurring	0	0	15	15		2
Howard Center	336 St. Paul	Adults w/ Mental Illness and Co-Occurring	0	0	5	5		
Howard Center	Quatro	Adults w/ Mental Illness and Co-Occurring	0	0	3	3		
Howard Center	133 King Street	Adults w/ Mental Illness and Co-Occurring	0	0	2	2		
Howard Center	Pennington House	People w/ Developmental Delays	0	0	6	6		
VT CARES	Dalton Drive	People Living w/ HIV/AIDS	0	0	11	11		
VT CARES	HOPWA Sites	People Living w/ HIV/AIDS	0	0	10	10		1
Converse Home	Converse Home	Elders and Adults w/ Disabilities	0	0	72	72		
Ethan Allen Residence	Ethan Allen	Elders and Adults w/ Disabilities	0	0	30	30		
Vermont Catholic Charities	St. Joseph's	Elders and Adults w/ Disabilities	0	0	40	40		
Cathedral Square	Assisted Living	Elders and Adults w/ Disabilities	0	0	28	28		
<b>TOTAL</b>			<b>0</b>	<b>0</b>	<b>372</b>	<b>372</b>		<b>57</b>
<b>Permanent Housing</b>								
Howard Center / CHT	Archibald Street		0	0	9	9		
Cathedral Square	Cathedral Square		0	0	80	80		
Cathedral Square	Ruggles House		0	0	14	14		
Cathedral Square	Heineberg Senior Housing		0	0	80	80		
Cathedral Square	McAuley Square		0	0	55	55		
Fern Hill	Fern Hill		0	0	60	60		
BHA	Decker Towers		0	0	160	160		
BHA	South Square Apts.		0	0	64	64		
BHA	10 No. Champlain		0	0	50	50		
O'Brien Brothers	McKenzie House		0	0	40	40		
<b>TOTAL</b>			<b>0</b>	<b>0</b>	<b>612</b>	<b>612</b>		

## Homeless Services

The following chart, taken from the 2007 Continuum of Care application, provides an overview of homeless services in the city. There is a narrative description of homeless services at pages 3-8 to 3-10.

Provider Organizations	Prevention					Outreach			Supportive Services									
	Mortgage Assistance	Rental Assistance	Utilities Assistance	Counseling/Advocacy	Legal Assistance	Street Outreach	Mobile Clinic	Law Enforcement	Case Management	Life Skills	Alcohol & Drug Abuse	Mental Health Counseling	Healthcare	HIV/AIDS	Education	Employment	Child Care	Transportation
Champlain Valley Off of Econ Opportunity	X								X	X								X
Howard Center	X	X	X			X			X	X	X	X				X		X
Lund Family Center				X					X	X	X	X			X	X	X	X
Joint Urban Ministry Project				X														X
Vermont CARES	X											X	X					
VT Legal Aid					X													
Women Helping Battered Women				X					X	X		X					X	X
COTS	X		X			X			X	X					X	X	X	X
Spectrum Youth and Family Services						X			X	X	X	X		X	X	X		X
Burlington Housing Authority	X	X							X	X								
Homeless Health Care Project						X			X		X	X	X			X		X
Recycle North				X											X	X		
Youthbuild															X	X		
Burlington Emergency Shelter Ministry	X		X															
Mercy Connections				X														
Fletcher Allen Health Care	X											X						
Vermont Office of Economic Opportunity	X																	
Vermont Department of Mental Health	X	X																
Vermont Alcohol and Drug Abuse Programs											X							
Veteran's Affairs				X			X		X	X	X	X	X			X		X
Vermont Department of Employment and Training				X											X	X		
Vermont Economic Services Division	X	X	X						X								X	X
Vermont Vocational Rehabilitation				X										X	X			

## Non-Homeless Supportive Services

The state Departments of Health and of Disabilities, Aging and Independent Living oversee and fund supportive services for special needs populations throughout Vermont, including Burlington. The state contracts with private, nonprofit community-based agencies to provide publicly-funded services for people with mental health and substance abuse disorders and with developmental disabilities. In Burlington, those nonprofit agencies are the Howard Center (mental health, substance abuse and developmental disabilities), Champlain Community Services, Inc. (developmental disabilities), Transition II, Inc. (developmental disabilities) and North American Family Institute (adolescent substance abuse). As the chart on pages 2-50 and 2-51 shows, the Howard Center is a primary manager of special needs housing for adults with mental illness and co-occurring disorders and for residents with developmental delays. Vermont CARES is the AIDS Service Organization serving Burlington residents.

Publicly-funded supports for those with developmental disabilities and for those with mental illness include service coordination/case management, home supports, employment services, community supports, family and respite supports, clinical interventions and crisis services. There is a continuum of services around substance abuse which include education, prevention, intervention, treatment and recovery.

The Vermont Department of Disabilities, Aging and Independent Living implemented a new long-term care system for elders and adults with physical disabilities in October 2005 through the Choices for Care 1115 Medicaid Waiver. Through this program, residents now have an entitlement to home- and community-based services. Choices for Care is now serving over 300 new participants in home- and community-based care and 200 fewer Medicaid nursing home residents. People who might otherwise have been served in a nursing facility are now choosing to receive their care at home, which theoretically allows the state to serve more individuals for the same amount of money because home- and community-based care generally costs less than institutional care. More information is available from *Shaping the Future of Long-Term Care and Independent Living*, a report published annually by the Vermont Department of Disabilities, Aging, & Independent Living.

Supports available to those with long-term care needs include (in addition to nursing facilities) residential care, enhanced residential care, assisted living, personal care, respite/companion services, case management, attendant services, adult day care, homemaker services, home-delivered meals, and mental health and aging services.

Cathedral Square Corporation (a nonprofit organization) and the Burlington Housing Authority (BHA) are the principal developers and managers of special needs housing, with other housing providers identified in the chart on pages 2-50 and 2-51. Both Cathedral Square and BHA also provide supportive services for the elderly. For public housing residents, BHA employs a Resident Services Coordinator and a part time Activities Coordinator for the three public housing high rises (Decker Towers, South Square and Champlain Apartments) in the city, and supports part-time nursing staff to

assist residents with their health care needs. The Champlain Valley Agency on Aging,

the Visiting Nurse Association of Chittenden and Grand Isle Counties, and HomeShare Vermont also play major roles in delivering services to senior residents.

Many of the city's refugee and immigrant populations brought with them a culture of care and respect for elders. A number of these new residents are contributing significantly to the elder care workforce.

Homeshaaring plays a key role in allowing residents to continue to live at home, reducing both costs and isolation for the homeowner while providing housing opportunities for the homesharer. The city's senior centers also play a key role in helping the city's elders to continue to live independently. The centers are the source of community-based services for older adults, including access to nutritious meals; health promotion and disease prevention programs; services that promote successful aging and independent living; opportunities for socialization; and information and referrals about community resources. Both of the city's senior centers faced crises this past year, precipitated in large part by lack of sustainable funding sources. Municipal funding will have to play a larger role in ensuring the continued existence of the centers, unless and until other sustainable public funding becomes available.

Special Services Transportation Agency (SSTA) provides demand-responsive public transportation services for residents with special mobility needs as well as coordinated transportation service to many area human service agencies including the Visiting Nurse Association's Adult Day Programs, Champlain Senior Center, Howard Community Health Services, Champlain Vocational Services, and Champlain Valley Agency on Aging. SSTA is funded through a combination of fares, state subsidies, and contracts with the Chittenden County Transportation Authority and other human service agencies.

#### *Home Modifications*

The city has long operated an access modification grant program, funded with CDBG. However, the combination of declining CDBG funds and rising costs has substantially affected the city's ability to provide help to its residents. The average cost of an access modification project from 1994 to 2002 was \$3,719. From 2003 to 2007, the average cost rose to \$8,713 – an increase of 103%. Residents with more extensive needs can face costs of up to \$35,000. The city can now do access modifications projects only in conjunction with funding from the Vermont Center for Independent Living (VCIL), which operates a statewide accessibility modification program, or when property triggers housing quality standards compliance, when the modifications may be part of a larger HOME-funded project. Fletcher Allen Health Care operates a small home modification program for Chittenden County residents who are Medicaid eligible, with a maximum grant amount of \$700 per person. Opportunities Credit Union offers loans for access modifications and assistance equipment.