

Introduction

Following the conclusion of the 2022 Legislative Session, it was learned that significant change was coming to the Legislature. Key committee chairs would not be seeking re-election, and some policy makers historically considered to be “housing champions” would likewise be retiring. Given these significant changes, the Vermont Affordable Housing Coalition decided to hold Virtual Town Halls, targeting a different region of the state each month. In total, over 160 people registered for the Town Halls representing a mix of political candidates, elected officials, constituents, and VAHC members. While the primary purpose of these Town Halls was to offer an opportunity for policy makers and candidates to learn about the housing continuum, the discussions that unfolded were filled with creativity, optimism, and determination.

True Stories

On the registration form for the Town Halls, registrants were asked to share their reasons for attending. Included in these responses were personal stories, testifying to the gravity of our housing crisis.

- Here is a problem - suppose that a couple still has a mortgage but within a year they will no longer afford to keep the house, but they can't afford the regular rental market. Once they sell the house they will have a profit, but this will probably prevent them from applying for low-income public housing. The husband is 75 and the wife is 71. They are, in other words, between a rock and a hard place. How might they address this situation?
- The Greater Falls Community Justice Center has clients who struggle to find housing due to a combination of mental health challenges, criminal records, and minimal incomes (usually SSI only). The DOC-Pathways housing collaboration and the DOC-Springfield Supportive housing collaboration meet some of my clients' needs, but not all. One of my clients has been homeless for over a year, because she needs heavy case management (daily) and no landlord in the area has been willing to approve her as a tenant. She was approved by the Pathways program, but no Pathways landlord will allow her as a tenant. I would like more supportive housing units to be made available in general, and I would like that housing to be **more** supportive (daily interaction), and I would like some housing to not be dependent on landlord approval.
- I am a 50 year old single woman who makes a “liveable wage” and I have to live with a roommate to afford housing, food and utilities. Even with a roommate I still struggle to afford all my expenses and to be able to maintain my car in good working condition to be able to do my job. How can working people who don't qualify for any public assistance be expected to survive?

- I am a disabled senior citizen and have lived in a tiny substandard Montpelier apartment for the past 5 years. My landlord sold the building and the new landlord is evicting me for no cause. I live with 2 senior cats who also have severe health issues (daily meds & insulin injections). Where are we supposed to live when there is **no affordable place** to go in Central VT? I am on many many waitlists for senior housing. How is VT supposed to be a great place to live when there is nowhere to live if you make under 6 figures a year?

Funding/Constructing Affordable Housing

A frequently repeated sentiment was the need for the construction of new units of affordable housing. Comments around this issue included detailed input from practitioners, as well as questions and concerns from everyday Vermonters.

Some pointed out the importance of Supportive Services in the development of such housing. “With increasing housing, we also need to increase service dollars. Housing-based services are largely funded out of housing budgets, and these budgets are under extreme stress from the construction environment, as increased costs make it harder to develop projects, make competitive funding dollars more competitive, and require developers to defer fees that normally would sustain our budgets.”

Multiple respondents spoke to the challenges presented by Act 250. “Act 250 is still a hurdle, but allowing the permitting review process to begin simultaneously with other permitting would make it so that Act 250 doesn’t automatically tack months onto the permitting project.”

Many had ideas for increasing the speed and consistency of affordable housing development. Some ideas were specific, and others more general.

Zoning Practices

It was suggested that we consider the realignment of zoning policies with the end goal of enabling smaller, more compact housing.

Tax Policy

It was suggested that tax policy be reformed. One such way is to penalize underused sites in priority areas. It was further suggested that we bring about an end to the current incentive present in some communities to convert units to Short Term Rentals.

Other Suggestions

Other suggestions included more targeted subsidies, public infrastructure investments (especially in village centers), and investments for new businesses to design and build quality, affordable, and sustainable prefab housing. It was also suggested to consider providing tax incentives to local businesses to restore old (or build new) housing units.

Financial Assistance

Concerns were brought forward about the availability of financial supports for Vermonters. First and foremost were questions about VERAP (not surprisingly), especially given the growing disparity between wages and the cost of living.

An advocate at Legal Aid said, “I work with low income, homeless, disabled, and/ or people suffering with substance use disorder on their health harming legal needs (housing barriers, government benefits, expungement, etc.) I am most concerned about VERAP ending and there being no more money left for the motel voucher program. How will GA Emergency Housing continue to run? I am concerned about towns zoning laws halting the creation of more shelter spaces, and I am concerned about the motel voucher program having little to no oversight by the state.”

While there were historic investments in housing and housing resources through ARPA funding, there is concern about what the legislature will do to ensure the continuation of financial resources for programs currently funded through this soon departing source.

First-time Home Ownership

In addition to the anxieties and stresses that accompany the process of purchasing a property, some pointed out the need for more pragmatic supports for first time homebuyers. By way of example: not everyone knows how to clean an oven, or how utilities work. Awareness of how to accomplish such tasks is an investment in long term housing stability. Purchasing a new stove because the old one was not properly cared for is a significant expense. Drowning under the weight of high utility bills adds to the challenge of meeting affordability. We have a number of programs to assist in the actual purchase of a property, but what is being offered for Vermonters once they have attained home ownership?

Integration

Concerns were raised around affordable housing options for Vermonters trying to reintegrate into the community. People transitioning from corrections face even more challenges in housing than the average Vermonter.

There was also fruitful questions and discussions about Vermonters in Recovery. How can we expand this important tool? How can we strengthen the safety net for the Recovery Community? How do we respond to the stigma and stereotype surrounding substance use disorder and subsidized housing?

These questions are important, and remind us of the intimate relationship between housing and SUD/Recovery.

While addiction may be a contributing factor to an individual's housing instability, it is unlikely that sobriety alone will resolve this struggle. In fact, the Substance Abuse and Mental Health Administration (SAMHSA) identifies four pillars of long-term recovery: health, home, purpose, and community. Housing stability contributes to healthy recovery. Common sense and the lived experience of countless Americans testifies also to the truth of the converse: housing instability easily threatens healthy recovery.

Rural Housing

The housing crisis impacts the more rural areas of Vermont in particular ways. Regions of the State that include "resort communities" spoke to the unique ways the crisis impacts them. One person said, "Rural communities are left out of housing funds. How can we get money into private developer hands to do projects? The increased cost of building doesn't pencil out unless there are funds to supplement like they do with housing agencies around the state. Agencies are not building in these areas as they are strained with building affordable housing for the homeless in the more populated areas. We have been looking at town owned property, tax stabilization policies and other ways to incentivize private developers."

There were questions and discussions about ways to qualify for quality affordable housing through non-profit housing developers, and the importance of prioritizing Vermonters who have the most need: especially in the less densely populated areas of the state.

Other Concerns

The ongoing discussion about the impact of short-term rentals and vacation second homes on the housing stock was also part of the Town Halls. Many asked for specificity around the impact of AirBnB and VRBO across the state, as well as the potential for further regulation of such spaces.

There were also frequent reminders of the importance of caring for our environment while still moving forward with development. Some discussion was also held around the potential role of private landlords in finding our housing solutions.

In keeping with sentiments seen in the media, concern was also shared about the relationship between housing and the workforce. One such comment was, "This also impacts our workforce shortage when people cannot find appropriate housing that will enable them to take a good employment opportunity. So, how can we accommodate skilled workers looking to move to Vermont when there is no housing available for them?" This question remains a point of discussion in press conferences and workgroups across Vermont.

Suggestions were made for programming that would promote housing by incorporating apprenticeships and qualified trade school students to learn “hands on” as an active part of the construction labor force.

Conclusion

Without a doubt, the Town Halls were a great success. Not only were they well attended, but the conversation centered around pursuing solutions. It is always easy to talk about a problem, but being a part of the solution requires courage and creativity: both of which was clearly present in the ideas and discussions that have unfolded over the last five months.