

Listening Sessions about Housing Affordability

Purpose

The goal of these sessions is to learn more about the views of Norwich residents concerning the affordability of housing in Norwich. This process will also provide an opportunity to answer questions that residents may have about this topic.

Outline

The listening sessions will follow a simple format, based on the following questions:

1. Do you believe it is important for there to be housing options in Norwich for people of different incomes, including working families, older adults and people with low and moderate-incomes?
 - Are there any particular populations you are concerned about?
 - Is there a particular type of housing that you believe is needed, such as rental housing, housing for seniors that want to downsize, or affordable for-sale homes?
2. What suggestions do you have about how to expand the availability of housing affordable to people of different incomes in Norwich?
3. Do you have any questions about affordable housing?
4. Are there any topics related to affordable housing you'd like to learn more about?

Brief Answers to Frequently Asked Questions

1. How is affordable housing defined?

There are many different ways to define affordable housing, but the crux of the matter is that everyone needs a home they can afford. A well-functioning housing market provides options so that people at every income level can afford to pay their rent or mortgage and have enough income left over for other necessary expenses.

2. How much affordable housing is there in Norwich?

Since there is no single definition of affordable housing, there is no single answer to this question. However, it is instructive to compare the affordability of housing in Norwich to that of Windsor County where Norwich is situated. According to Census data, about 16 percent of occupied housing units in Norwich were either valued at less than \$200,000 or rented for less than \$1,000 per month in the 2012-16 time period. By contrast, about 50% of all occupied housing units in Windsor County met this test.¹

3. What are some approaches for developing affordable housing in Norwich?

Some options include:

- a. Developing housing through a government funding program like the Low-Income Housing Tax Credit or the Vermont housing bond
- b. Developing housing without subsidies in a manner that takes advantage of economies of scale, allowing units to be produced at a lower per-unit cost
- c. Strengthening incentives in the zoning code for developers to include affordable housing within their projects
- d. Requiring that a share of new development be affordable. For example, a policy could require that 25 percent of newly developed units sell for an affordable price (or rent at an affordable level)
- e. Making it easier for people to develop “accessory dwelling units” on their properties. Accessory dwelling units are additional housing units located on the same property as the main unit

4. What is the proposed Mixed Use district on Route 5 South and what is its current status?

This is a new zoning district the Planning Commission considered proposing in 2017 in order to facilitate the creation of more affordable housing in Norwich in a location well-served by major roads and close to job centers. The goal of the proposal was to: (a) lower the per-unit cost of development by making it possible to build housing that takes advantage of economies of scale, while (b) requiring that a share of that development be affordable to moderate-income households.

Based on input provided during a public forum in February 2017 and other venues, the Planning Commission has decided to table the proposal and hold a series of listening sessions to learn more about the views of Norwich residents on affordable housing to inform the development of a comprehensive affordable housing strategy. Accordingly, the proposed district is NOT included in the draft of the new Town Plan.

¹ Source: American Community Survey 2011-2015 Table DP04 – Selected Housing Characteristics for Norwich town and Windsor County, VT.