

DRAFT

Richmond Housing Committee- Strategic Housing Plan

This plan aims to provide a comprehensive set of strategies to foster the development of housing across a spectrum of affordability in Richmond. The Richmond Housing Committee recognizes the critical need to address housing affordability and availability issues, which are becoming increasingly prevalent. Through collaborative efforts and innovative approaches, this plan seeks to create sustainable and inclusive housing solutions that cater to the community's diverse needs. This initiative aligns with Richmond's 2050 housing target, set by the 2023 HOME Act passed by the Vermont state legislature to add roughly 31,000 housing units in Chittenden County, with Richmond's share being roughly 400 units over the next 25 years, a manageable 16 units per year¹.

The proposed strategies include a range of initiatives, from partnership development and advocacy to revising existing water and sewer regulations. By leveraging the town's existing resources and addressing systemic challenges, the Richmond Housing Committee aims to facilitate the creation of new housing opportunities. In alignment with the Richmond Town Plan, these efforts will enhance the quality of life for current residents, provide opportunities for older residents to 'age in place' and attract new families and individuals to Richmond, contributing to the town's overall growth and prosperity.

Water and Sewer Regulation/Policy revisions

Multiple housing unit projects require access to public water and sewer infrastructure. This development requirement is supported by conversations with affordable housing developers like Champlain Housing Trust. From the 2023 review of potential affordable housing sites in Richmond, prepared by the Richmond Housing Committee, many viable opportunities are located just outside the existing municipal district. Utilization of Richmond's current sewer system is estimated at 30-40%, leaving generous capacity for expansion of the infrastructure into new territory. In 2023, there was an effort to expand the existing water and sewer system along the Town's Gateway District towards I-89. However,

Commented [MD1]: I would include the fact that in order to reach this mid-range of the target by 2050 for Richmond it amounts to the creation of 16 housing units on an annual basis. I think that make it more real and pressing. Also, I suggest referencing ccrpvt.org/housing here.

Commented [ML2]: Perhaps a reference to Town Plan goals here too? i.e. something like These efforts will also help Richmond to realize the goals of a welcoming, inclusive community as articulated in the Richmond Town Plan.

Commented [MD3R2]: I agree and would also suggest adding in "provide opportunities for older residents to "age in place" somewhere after attract new families.

Commented [MD4]: Not sure most folks will know what is meant by "housing projects at scale". I would suggest "multiple housing unit communities" or something like that.

¹ ccrpvt.org/housing

that option failed to receive voter support partly due to the set of unique bylaws governing who can vote for such projects and how they are to be funded.

Currently, the bylaws state that district expansion is to be voted on and approved by existing properties connected to the district and that the new members are to fully bear the cost of the expansion. In essence, this statute gives power over this public good to a small number of town residents and shifts the burden and expense of creating the infrastructure to a select number of beneficiaries.

While there is capacity, the existing water infrastructure is prone to continuous flooding and will need funding for continued maintenance. New housing infill and expansion of the water and sewer infrastructure will create a larger customer base that will share the cost among more customers.

The Richmond Housing Committee recommends the following:

- Review and update the existing water and sewer bylaws so that all town residents can approve expansion plans.
- Update the funding model to support the infrastructure improvements across a wider base.
- Add language regarding infrastructure expansion into the Town Plan to address the Gateway District
- Seek state and federal funding sources for district expansion
- Seek community support for the expansion from residents in the Riverview Commons Mobile Home Park and those along Governor Peck Road and apply for a
- Apply for a planning grant to complete a feasibility study to evaluate the infrastructure expansion.

Commented [ML5]: Great idea. What is the process for amending the bylaws? Is this a power of the Water and Sewer district board? Or the Selectboard? Or water/sewer district member voters?

Commented [ML6]: USDA Rural Development's Water Loan and Grant Program might be a possibility.

Commented [ML7]: Perhaps a part of this grant activities could be to analyze the reduced water/sewer fees with increased residents - i.e. if the system had 50 new users rates would decrease by x%, 100 new users, x%, etc.

Commented [MD8R7]: Instead of "determine whether it is worthwhile" I would suggest "complete a feasibility study of extending the sewer line..."

State and Federal subsidized housing assistance programs

From a financial perspective, new housing construction to be sold or rented below market rate typically necessitates a combination of the following:

- **Town support from the Selectboard and relevant governing bodies.** This effort includes letters of support for a specific project, an organized approval and permitting process, clear zoning regulations, and established master plans outlining targeted growth areas.

- **Financial assistance or subsidies to support moderate- and lower-income residents via below-market rent or sale prices.** Most housing subsidies are applied to by the project sponsor and awarded by state agencies such as the Vermont Housing and Conservation Board and the Vermont Housing Finance Agency. The Town can also apply for grants to support housing projects such as pedestrian/rec path, tree grant, and other funding opportunities.
- **Town-designated smart growth areas.** Including approved state-designated areas that allow for a reduction in state permitting fees or applications for state/federal grants/subsidies, reduction or elimination of town permitting fees, and direct contributions from an established housing fund.
- **In-kind support that could help reduce the costs and incentivize the project.** This includes utilizing highway department capacity to build sidewalks or other infrastructure, leveraging town resources for permitting or legal support, and donation of land.

Commented [MD9]: I think this makes it more person-focused.

Below-market rate projects are costly, to the tune of \$534K per affordable housing unit² and continue to rise due to increases in labor, material, and financing costs. Thus, they require strong partnerships with the town where the project will be built. The developer takes on a lot of risk and expense upfront with these projects and needs to know that the town supports it.

The Richmond Housing Committee conducted several stakeholder interviews, which revealed opportunities for improvement that the Housing Committee, Planning Commission, and Selectboard could use to increase the availability of below-market housing in Richmond.

The following are the recommendations of the Richmond Housing Committee:

1. Empower the Town Manager to write letters of support for a project when requested. Provide a pre-approved template and clear guidelines to expedite the process. These letters are often required for state or federal funding applications. Typically, developers need to submit these letters in their funding application packets.
2. Create a housing trust fund to support eligible projects or land acquisitions. The housing fund could reduce permitting or infrastructure costs. It is a long-term plan that can be funded over time from donations, registration fees, small budget

² [VHFA](#): Cost of Housing and Federal Housing Funding Overview: Jan. 2025

allocations, or other mechanisms to be determined. The goal would be to create the mechanism first, and then determine the funding sources.

3. Develop a Master Plan for the gateway, which will provide a future-focused, 20–30-year plan for how the town envisions future development in the Gateway. This would include the outlook of future development for infrastructure, land use, transportation, economic development strategies, and community facilities. There is the potential for grants to help fund the creation of the plan. The goal of developing a master plan is to signal to town officials, committees, community members, and developers the proposed use of the area and town support for it. Why the gateway? This segment of the community abuts the community water/sewer district and currently has a number of mixed-use structures, easy access, and low density. It is also one of the few areas adjacent to the village that is not in the floodplain or otherwise constrained, so it can support a significant number of units of housing.
4. Partner with housing organizations such as Habitat for Humanity, Champlain Housing Trust Fund, and/or Cathedral Square to support the development of future community projects. These organizations have the expertise to navigate the complexities of funding below-market-rate housing and would be able to create a project that could maximize the desired housing.

Housing of all Types including Workforce and Market Rate

Commented [ML10]: The above section focuses on subsidized affordable housing. I recommend also including a section on how the Town could support and facilitate all/other types of housing including market rate housing. Act 181 created important new frameworks to facilitate housing including a mechanism for Towns to apply to ACCD for Center 2 designation and Neighborhood among other things. See https://outside.vermont.gov/agency/ACCD/ACCD_Web_Docs/CD/CPR/State-Designation-Programs/CPR_Designation_Act181Explainer.pdf?_gl=1*_dexbb7*_ga*MjA2NzgyODMwMC4xNzQ3MDY4OTU2*_ga_V9WQH77KLW*cZf3NDk0MDc4MDc4b2E1JGcxJHQxNzQ5NDA3ODU1JGoxMiRSMCRoMA..

Also, the recently passed CHIP legislation will significantly lower infrastructure cost for housing developers (both private and non-profit developers). The Town will play an important role here in that it will need to have capacity to approve CHIP housing proposals and enter into development agreements with developers.

Commented [MD11R10]: Yes, I see CHIP as an excellent potential strategy for Richmond! Guidance on the brand new program should be available January 2026. Will be administered by the Vermont Economic Progress Council (VEPC).

Development of Community Support and Outreach

Community Support & Outreach Plan

To build an informed and supportive community for the advancement of housing policy in Richmond, implement a grassroots outreach strategy that engages residents, businesses, and community leaders through direct conversations, education, and public dialogue. Given past experiences with town planning, we recognize the importance of simplifying complex proposals and maintaining ongoing engagement throughout the process.

Current Landscape

Past planning efforts have shown that when proposals are lengthy or complicated, it can be difficult to build broad community support. We will address this by incorporating inclusive outreach methods and learn from other successful organizations in Richmond (such as Richmond Racial Equity and the Three Parks Committee) while tailoring our efforts specifically to housing.

Goals & Action Steps

1. Community Education & Expert Insights

- a. Identify and invite local housing experts to speak at meetings and public forums, providing guidance on ways to make housing development more feasible in Richmond.
- b. Experts may include representatives from Champlain Housing Trust, Cathedral Square, Evernorth, Chittenden County Regional Planning Commission, local realtors, developers (e.g., John Lynn, Buttermilk spokesperson), and bankers (e.g., Northfield Savings Bank).
- c. Summarize expert insights and share them via town bulletins, social media, and local newspapers to ensure broad public access.
- d. **Goal:** Host 1-2 events per year.

2. Neighborhood Conversations & Small-Scale Engagement

- a. Organize neighborhood-specific “living room meetings” where small groups of residents can discuss housing needs and plans in an informal setting.
- b. Use these gatherings to address concerns, share information, and build grassroots support.
- c. Record key takeaways and create a FAQ document to address recurring questions.

Commented [ML12]: These are great action steps and I think numbers 3-5 will be especially impactful in Richmond where a NIMBY perspective is still very prevalent.

Commented [MD13]: Add in CCRPC

d. **Goal:** 2-3 conversations per year

3. Public Awareness & Media Outreach

- a. Write guest columns for the local newspaper/Front Porch Forum and participate in community radio discussions.
- b. Maintain a consistent social media presence with updates, Q&A sessions, and myth-busting posts about affordable housing.
- c. Encourage local businesses and organizations to visibly show support through window decals or endorsement statements.
- d. **Goal:** 1-2 articles/media pieces per year

4. Community Film & Discussion Night

- a. Host contemporary film screenings with free pizza (funded by the Planning Commission).
- b. Use the event as an opportunity to facilitate a discussion with local spokespeople (e.g., Denise Barnard, Jay Furr, and committee members) leading the conversation.
- c. Record key insights and create a short video recap for MMCTV and online sharing.

5. Public Commitment & Petition Drive

- a. Create a simple statement of support for the housing plan and invite residents, businesses, and organizations to sign on.
- b. Distribute materials (yard signs, stickers, or flyers) to reinforce public support.
- c. Highlight community endorsements in media outreach efforts.

6. Ongoing Communication & Transparency

- a. Continually summarize updates, changes, and next steps through local websites, social media, and town bulletins.
- b. Maintain a clear and accessible process for community members to stay informed and provide feedback as the Town Plan evolves.

Measuring Success

Success will be measured by strong community participation, increased public understanding of the housing plan, and ultimately, the approval of the updated Town Plan by the Select Board and Planning Commission.

Commented [ML14]: Also on FPF? It will reach a broader audience than social media posts that reach only those who subscribe

Commented [ML15]: Are there also Yes In My Back Yard residents who can share their viewpoints and tangible experiences of building ADUs, supporting 4+ unit multifamily buildings, etc?
Also residents of existing affordable housing can share their experience of how their affordable apartment or affordable Shared Equity Home has positively impacted their lives. There are many CHT shared equity homes and condos owned by Richmond residents, and there are renters living at Cathedral Square's Richmond Terrace and CHT's Borden St Apartments who, if willing to participate, could help humanize the conversation and prevent "othering."

Commented [MD16R15]: Yes, I can see a great panel discussion with some of these folks living in affordable housing in our town!

Commented [ML17]: Not necessarily in this section, but a component of this awareness initiative could focus on the need to encourage housing in our compact village centers to prevent housing being built on steep hillsides. Homes on hilltops often require forest clearing, long driveway installation (stormwater), and habitat fragmentation. Homes will be built somewhere, and we should direct it to the least environmentally impactful locations - where housing currently exists.

Zoning Recommendations

To address the pressing need for affordable housing [and housing in general](#) in Richmond, the Richmond Housing Committee is proposing a series of zoning recommendations. These recommendations aim to create a more inclusive and accessible housing environment by leveraging strategic zoning adjustments. By allowing for housing in commercial districts, developing a town-wide density bonus, increasing building height limits, and simplifying the development review process, Richmond can foster a more diverse and affordable housing market. These measures are designed to support public policy goals, such as affordable and senior housing, while also streamlining the approval process for new housing units.

The following are recommendations to improve the zoning environment within Richmond:

1. **Allow housing in the Commercial and Village Commercial districts that are close to the village center:** This recommendation aims to integrate residential units within commercial areas, fostering mixed-use developments that enhance community vibrancy. By allowing housing in these districts, Richmond can leverage existing infrastructure and amenities, creating a seamless blend of commercial and residential spaces. This approach not only supports local businesses but also provides residents with convenient access to services and employment opportunities.
2. **Develop a town-wide density bonus that supports adding affordable housing:** Implementing a density bonus incentivizes developers to contribute to public policy goals, such as affordable housing or senior housing, in exchange for exceeding maximum development limits. This strategy encourages the creation of more affordable housing units, addressing the significant housing gap in Richmond.
3. **Increase the maximum allowable height of buildings in Richmond by one story:** Adding an additional story will align with the strategy to concentrate housing in areas where housing, [services, and water/sewer access](#) currently exists [and away from undeveloped hillsides](#). It will also allow for housing that could be more affordable. With modern construction techniques and code requirements, buildings are built with more stringent fire safety protocols in mind, thus reducing the need for a larger fire truck. Additionally, taller buildings are already allowed to be built in

Richmond due to the recently passed Act 47 legislation, which permits developers to build one story higher if 20% or more units are designated as affordable.

4. **Streamline the development review and permitting process and develop clearer guidelines for approving new housing units.** This could be done through an engagement with an outside consultant to make specific recommendations on how to streamline the development review and permitting processes. In the 2022 Richmond Housing Study, nearly all developers, builders, housing providers, and employers identified Richmond's development review and permitting process as a significant barrier to building housing, citing [length of process](#), uncertainty of outcome and cost. Concerns included lengthy processing times (12-24 months), multiple appearances before the Development Review Board (DRB), delays due to DRB turnover and lack of quorum, lack of coordination with state permitting processes, and unclear regulations. Streamlining the process will reduce reliance on conditional use, thus allowing more administrative approvals and ensuring applications are processed within 60 days. Clear and specific requirements would reduce uncertainty for applicants. [Allow administrative \(Zoning Administrator\) approval of small multifamily \(3-4 unit buildings\) instead of DRB approval.](#)

These enhanced zoning recommendations aim to create a more inclusive and accessible housing environment in Richmond, supporting both community growth and preservation.

Commented [MD18]: YES, great suggestion.