

Strategic Housing Plan Recommendations

Richmond Housing Committee

September 2025

This plan aims to provide comprehensive strategies to foster housing development 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. Richmond's share is approximately 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.

Momentum is already building in Richmond, with the Selectboard's approval in 2025 to sign on for the Tier 1B exemption. Supported by the Richmond Housing Committee, the Tier 1B status exempts projects meeting specific criteria from needing Act 250 approval, a significant barrier to the approval of affordable housing projects.

Zoning Recommendations

To address the pressing need for affordable housing and housing in general in Richmond, the Richmond Housing Committee proposes a series of zoning recommendations. These recommendations aim to create a more inclusive and accessible housing environment by leveraging strategic zoning adjustments. Richmond can foster a more diverse and

¹ ccrpvt.org/housing

affordable housing market by allowing for housing in commercial districts, developing a town-wide density bonus, increasing building height limits, and making the development review process more user-friendly. These measures support public policy goals, such as affordable and senior housing, by improving applicants' experience with the approval process for new development projects.

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

1. **Revise the zoning and subdivision regulations to allow housing in the Commercial and Village Commercial districts close to the village center:** This recommendation aims to integrate residential units within commercial areas, fostering mixed-use developments that enhance community vibrancy. Richmond can leverage existing infrastructure and amenities by allowing housing in these districts, creating a seamless blend of commercial and residential spaces. This approach supports local businesses and provides residents with convenient access to services and employment opportunities.
2. **Expand the current density bonus program to all zoning districts:** This program incentivizes developers to contribute to public policy goals, such as affordable or senior housing, in exchange for exceeding maximum development limits. This strategy aims to encourage the creation of more affordable housing units, addressing the significant housing gap in Richmond.
3. **Investigate increasing the maximum allowable height of buildings in Richmond by one story beyond those instances that are mandated by state statute (i.e., qualifying affordable housing developments):** Adding an additional story will align with the strategy to concentrate housing in areas where housing, services, and water/sewer access currently exist 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.
4. **Work with the Planning and Zoning Office to revise zoning and subdivision application forms, procedures, and regulations, as needed, to emphasize transparency and clarity, and to manage applicant expectations.** Examples of changes that may be considered include:
 - a. Revising the “conditional use” regulations to allow for broader use of administrative approval

- b. Allowing for “minor” and “major” subdivision categories
- c. Incorporating clear development standards for infill development into the zoning regulations (such as 3-4 unit multi-family projects) that would allow for administrative approval
- d. Incorporating “internal planning policies” into the initial instructions given to applicants to reduce the number of follow-up conferences with planning and zoning staff that are needed
- e. Providing the applicant with a comprehensive list of the state permits that will be required for their particular project, and indicating when, in the municipal review process, the permits will be required
- f. Educating town residents that “character of the neighborhood” may not be used to appeal affordable housing projects

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

Successfully Funding Affordable Housing Projects

Typically, new housing construction to be sold or rented below market rate 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, policies aligned with affordable housing development, 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 for 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 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 donating land.

Below-market rate projects are costly, at \$534K per affordable housing unit, and they 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 them.

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 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 plan's creation. 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 the town's support for it. Why the gateway? This segment of the community abuts the community water/sewer district, which currently has several mixed-use structures, easy access, and low density. It is also one of the few areas adjacent to the village that is not in a floodplain or otherwise constrained, so it can support many housing units.

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.
5. Utilize the recently passed Community and Housing Infrastructure Program² (CHIP) to unlock financial support for improvements such as water, sewer, roads, and stormwater systems to support the growth of all housing types. Identify the most critical infrastructure needs that would result in the most housing benefit for Richmond.

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. We recognize the importance of maintaining ongoing engagement with all stakeholders throughout the project development process.

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 making 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 State of Vermont, Agency of Commerce and Community Development. Community and Housing Infrastructure Program. <https://accd.vermont.gov/economic-development/programs/chip>

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.
- 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 up.
- 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.

Water and Sewer Regulation/Policy revisions

More affordable housing and 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 (Due to 'free-board' requirements, usage is capped at 80% of capacity). In 2023, there was an effort to expand the existing water and sewer system along the Town's Gateway District towards I-89. The water and Sewer District was successfully expanded, but financing for the extension of the lines was not feasible due to the unique water and sewer funding policy.

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 expansion cost. 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:

- Work with the Water and Sewer Commission to review and update the existing water and sewer bylaws to increase the likelihood of district expansion.
- Update the funding model to support the infrastructure improvements across a broader base.
- Add language regarding infrastructure expansion into the Town Plan to address the Gateway District.
- Seek state and federal funding sources for district expansion, such as the USDA Rural Development Water Loan and Grant Program or recently passed CHIP legislation.
- Seek community support for the expansion from residents in the Riverview Commons Mobile Home Park and those along Governor Peck Road.

- Apply for a planning grant to complete a feasibility study to evaluate infrastructure expansion.

Conclusion

In closing, the recommendations outlined in the Strategic Housing Plan reflect a comprehensive approach to strengthening Richmond's housing infrastructure and supporting responsible growth. Achieving these goals will require partnership, vision, and a commitment to the long-term vitality of our town. We respectfully ask for the Richmond Select Board's assistance in championing these initiatives, helping to secure necessary resources, and fostering collaboration among community members, stakeholders, and governmental agencies. Together, we can build a more resilient and inclusive future for Richmond, ensuring that the benefits of progress are shared widely and sustainably.