Waterbury Housing Task Force Meeting

Thursday, July 18th, 2024 | 6:00-8:00 pm Zoom meeting

MINUTES:

Attendees: Joe Camaratta, Madeleine Young, Peter Hack, Owen Sette-Ducati, Alyssa Johnson, Em Lamson, Chris Balzano, Kati Gallagher & Eliza Novick-Smith. Guest Zach Watson.

Called the meeting to order at 6:01 pm

Review Agenda

No changes to the agenda

Review and approve minutes from the 06/20/24 meeting:

Minutes approved.

Relevant Task force Updates

- Zach Watson guest speaker Executive Director for Central VT Habitat for Humanity
 - New ReStore open in town
 - Habitat for Humanity works to build affordable home ownership opportunities for low income Vermonters
 - Non-traditional mortgage lenders
 - 0% interest mortgage less than 30% of income
 - Up to 15 houses a year depending
 - Volunteer work keeps construction labor costs low
 - Paid site supervisor leads Local Building Committee with volunteer labor
 - Ability to build sustainable / net-zero homes due to donations. Passive Housing
 - This keeps costs down throughout ownership
 - Low Carbon materials: Glavel (Foam, glass, & gravel)
 - Materials must come from within 200 mi to support local
 - There are financial incentives for meeting high performance energy homes for low income housing (additional grants and rebates available)
 - Who they serve:
 - Need for shelter, Willingness to partner (and help build the home), ability to pay a mortgage (working with Downstreet), Residency in current county
 - 95% of state funding goes toward building subsidized rentals. The only way to subsidize building affordable housing to buy is through mortgage subsidies and grants.
 - "Shared Equity" homes.

- When someone owns a shared equity home for many years, they can then sell the house and use the equity gained to place a down payment on a fair market home.
- Zach mentions that building homes to own is vital to fix the problem.
 Continuing to build rentals will not solve the problem.
 - Having home ownership allows for a permanent community to continue to be built, rather than the transiency of rentals.
- Habitat for Humanity home repair programs
 - ie: Building ramps for improving home access
- \$1.76 revenue back into VT's economy for every \$1 invested in Habitat for Humanity
- Partnership with Bensonwood 3D modeling shell
 - Can raise a home in 3 days rather than months
- Build mostly in Montpelier, Barre, and Randolph where there are board members and interest. There are no current plans to build in Waterbury, but by opening the store this opens the dialogue with the community members.
- Discussion:
 - How do we identify buyers for the Habitat for Humanity homes?
 - Do we bring them the land to buy?
 - Keep the conversation going with Zach.
- Vermont Homes for All toolkit
 - Pre-approved designs for housing. Idea about pre-approved designs for ADUs which would lower permitting & engineering costs and shorten timelines.
- Engagement with the community now that new Bylaws exist
 - Seminar series
 - Judy Byron with the Library offered us 4 dates (fall '24 and winter '25) to present these seminars.
 - Printout of "8 Topics for Education of Property Owners"
 - Add subdivision
 - Should we focus just on ADUs or also mention 2-4 unit developments?
 - "Why is housing & small scale development is important"
 - Instructions on how to adhere to the DRB process
 - If the ADU is a part of the building already, there might be less DRB involvement. However there will be Division of Fire Safety involvment
 - Invite a member of the DRB for guidance?
 - Perhaps this would help the DRB realize areas for improvement
 - We should inform the Selectboard and town that we want to host these seminars
 - We should define "who" would be interested in the classes in order to determine which topics to present

- Need to make the content accessible & easy to understand to the public
 - ACCD card game for property viability?
- Keep in mind the difference in the Bylaw update timeline from Waterbury Town versus Waterbury Center
- Prior to the library program, can we invite the public to attend a Housing Task Force meeting to introduce interest in the public building ADUs?
 - September meeting?
 - Joe to discuss flexibility on dates for the 4 sessions to give us ample time to prepare

Update on on-going Initiatives

- EFUD:
 - The new floodplain elevation map will about 2 feet higher than the current. This will change the viability of future lots. This should come out in about a year.
- Planning Commission:
 - Update to the Town Plan is required to be completed in 2 years. This update will inform the Bylaw update, and therefore the Town Plan is taking priority. Data and research updates to the housing planning will need the Housing Task Force's help.
 - Future Land Use map it is important for towns to provide the Housing Commission with input
- Selectboard:
 - Flood impact is once again very real
 - 7/29 Meeting at Fire Station about "All flood happenings" prevention & Hazard Mitigation Grant" brainstorm.
 - Buyout FEMA buyout process. The town has to approve the buyout of a property, sometimes the town has to match costs. If the property goes through a FEMA buyout, it will permanently be used as a greenspace.
 - This would negate an opportunity to build a new flood-elevated property.
 - Housing Trust Fund to be discussed on August 5th meeting
- Revitalizing Waterbury:
 - Website has been put on hold momentarily. Will be shared with Housing Task Force.

Next Meeting:

- Plan for September meeting presentation for the public
- Discuss seminar topics
- Discuss the "one-pager"

Meeting adjourned at 8:14 pm