

Balancing Growth and Community

Insights on the Vermont Home Act from a small-scale developer and planning commissioner



white + burke
VERMONT
DEVELOPMENT
CONFERENCE

Goals of this session

- Provide a brief summary of the Home Act
 - We won't get into Act250 changes
- Identify challenges and opportunities faced as a planning commissioner
- Identify challenges and opportunities faced as a small-scale developer
- Leave you with the inspiration to make incremental changes in your community





Whitaker Properties, Inc

- Founded in 2014 by Twin Brothers
- Started with 3 buildings (6 units total)
- 2019: 1st major renovation. Gut rehab. VHIP 1.0
- 2020: purchased a 7 unit building. Major interior renovations of 5 of 7 units
- 2023: Purchased vacant duplex. 2025 VHIP 2.0 Project
- 2024: Purchased 3 unit building



Credit: Rockingham Free Public Library Collection









Credit Dan Axtell



Credit Rockingham Free Public Library Collection



Whitaker
PROPERTIES, INC.



Credit: Rockingham Free Public Library Collection





Rockingham/Bellows Falls

- Population
 - Rockingham 4,867 (2022)*
Peak: 6,231 (1920)*
 - Bellows Falls 2,747 (2020)*
Peak: 4,883 (1,910)*
- Moved here in 1973
(pop. 5,500/3,500)
- “We’re never coming back”
- “Do well by Doing Good”
 - Village Trustee
 - Planning Commission
 - SelectBoard
 - Rockingham for Progress
 - Rockingham Incremental Development working Group (RIDWG)

* Census.gov

Challenges to addressing the housing crisis

- High cost to build
- High cost to purchase
- Few available properties for sale or lease
- Many of the rental units don't match the household size needed
- Lack of contractors
- Some locals resistant to change (gentrification, loss of historic appearance, etc)



HOME Act - Act 47 (2023)

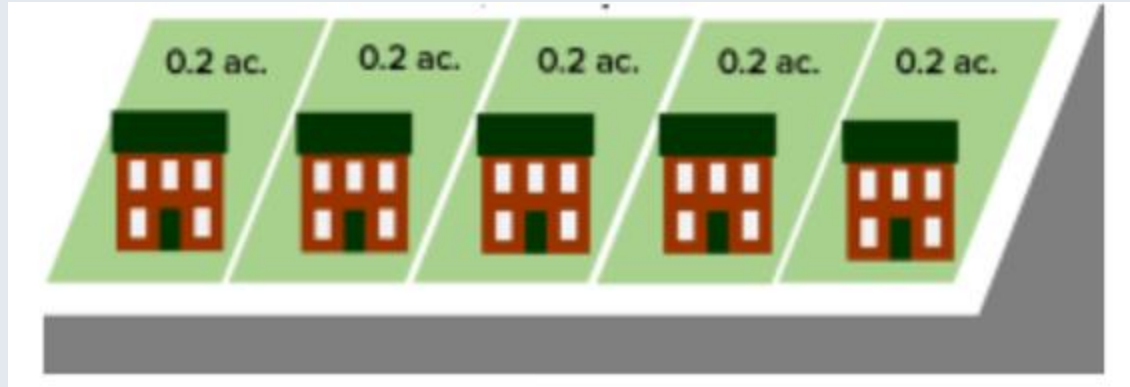
- Density: Increase housing density where it makes sense
- Parking Minimums: Reduce parking minimums
- Duplexes, Multi-units, and Accessory Dwelling Units (ADU)
- Limits appeals based on “character of the area”
- By Right Development
- Act 250 changes: Additional changes in Act 181 (2024)



Density

“In any area served by municipal sewer and water infrastructure that allows residential development, bylaws shall establish lot and building dimensional standards that allow five or more dwelling units per acre for each allowed residential use, and density standards for multi unit dwellings shall not be more restrictive than those required for single-family dwellings.”

Density....



5 Units per acre
 $0.2 \text{ Ac} = 8,712 \text{ Ft}^2$

Density....



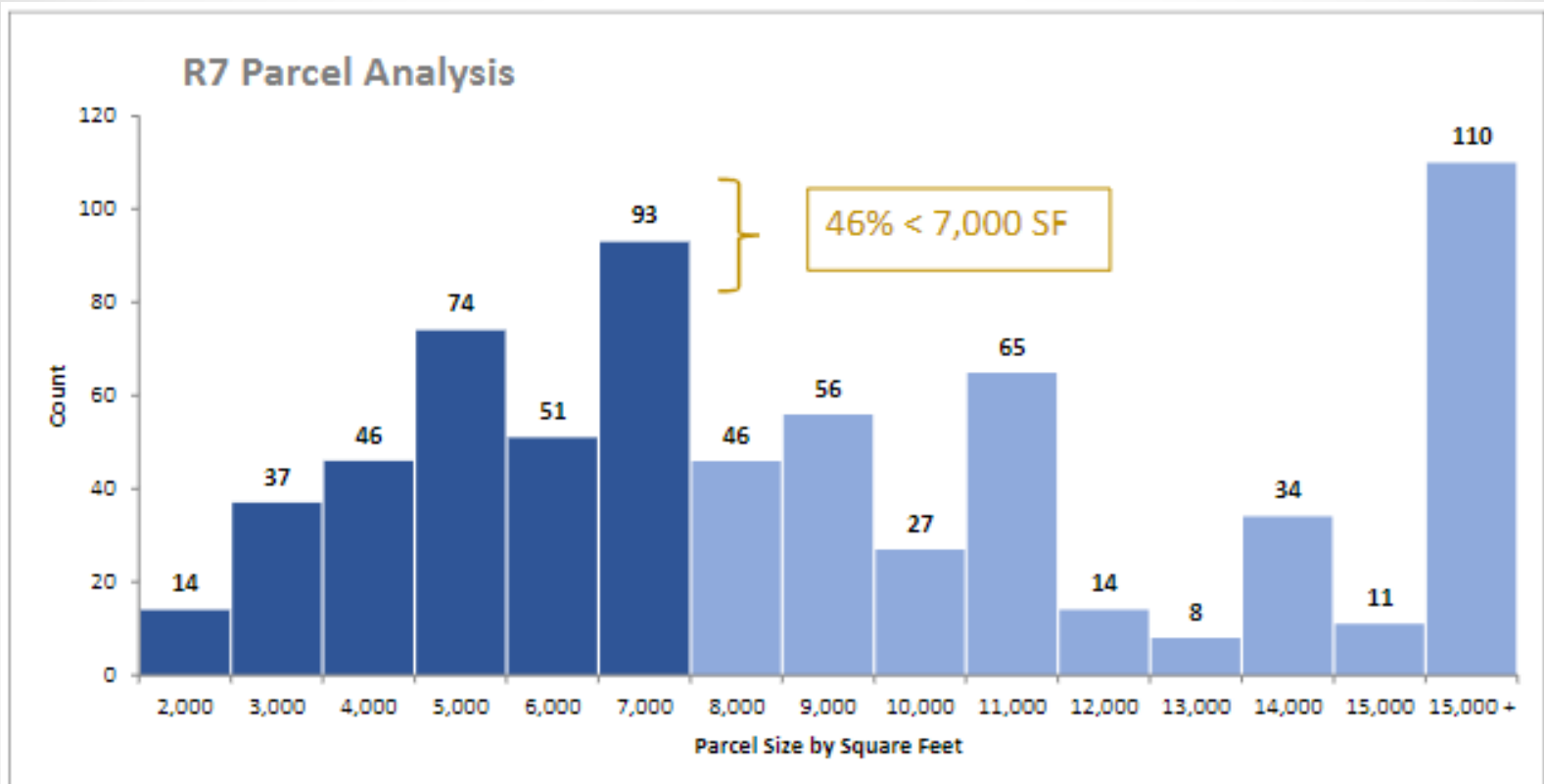


Figure 2: An R7 parcel analysis reveals that almost half of existing lot in this zone are nonconforming.

686 Total Lots
~55% < 8,712 SF

Source: Incremental Development Alliance

Bellows Falls: R7 Zone Nonconforming Lots

47% of Lots in the Zone

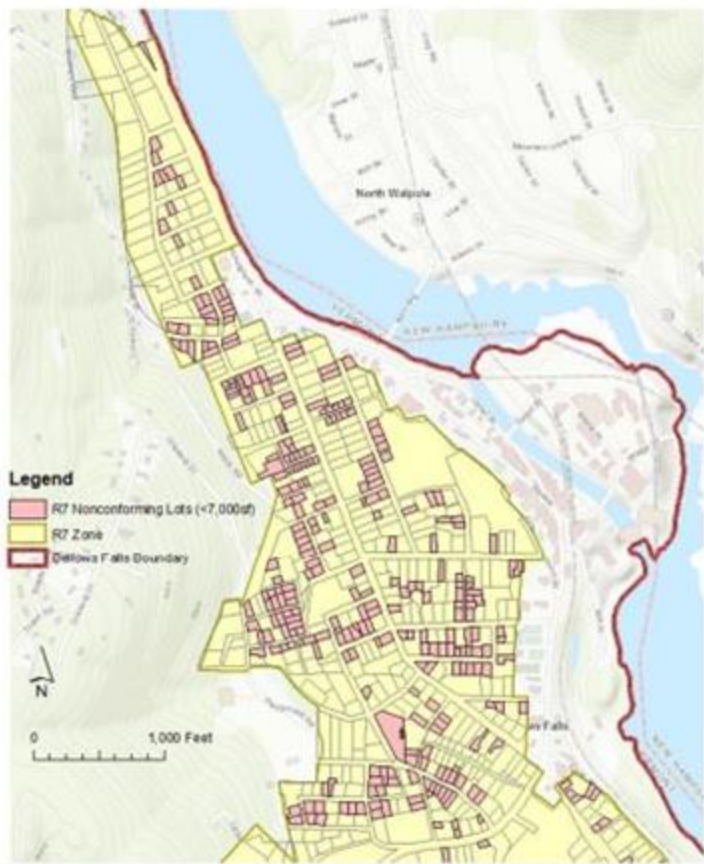
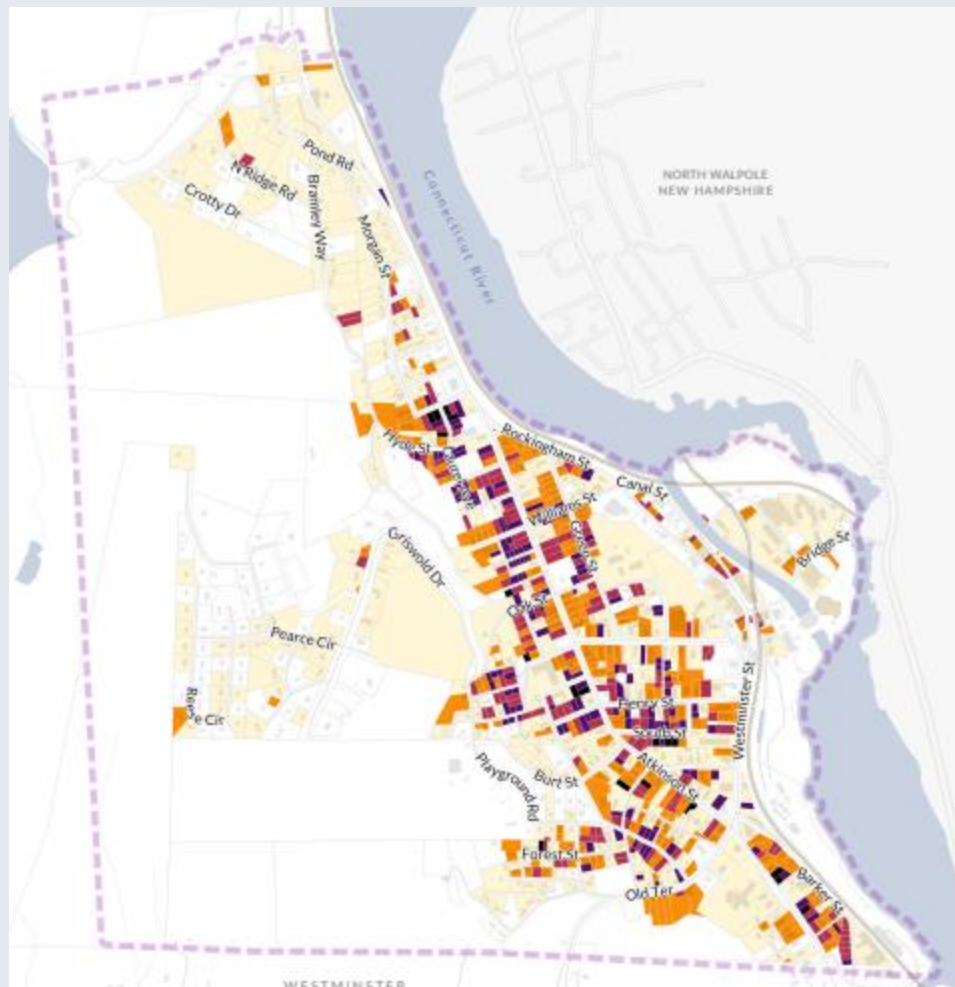


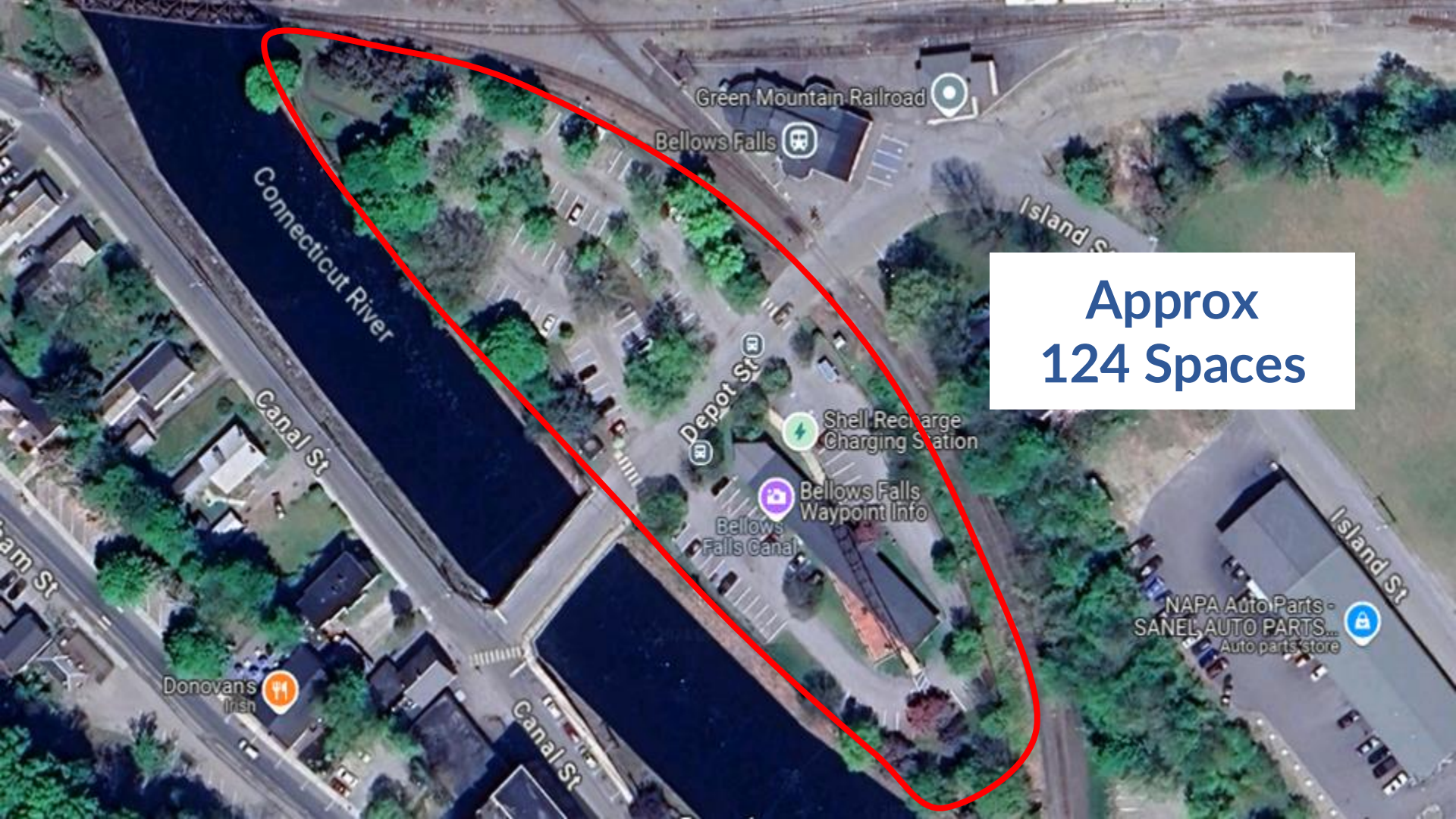
Figure 3: Map identifying locations of nonconforming lots in the R7 zone (Large lot at bottom center is condos).





Parking

Bel lows Falls doesn't have a parking problem; it has a zoning problem!



Approx
124 Spaces



Approx.
60 Spaces

Approx.
54 Spaces

Approx.
151 Spaces



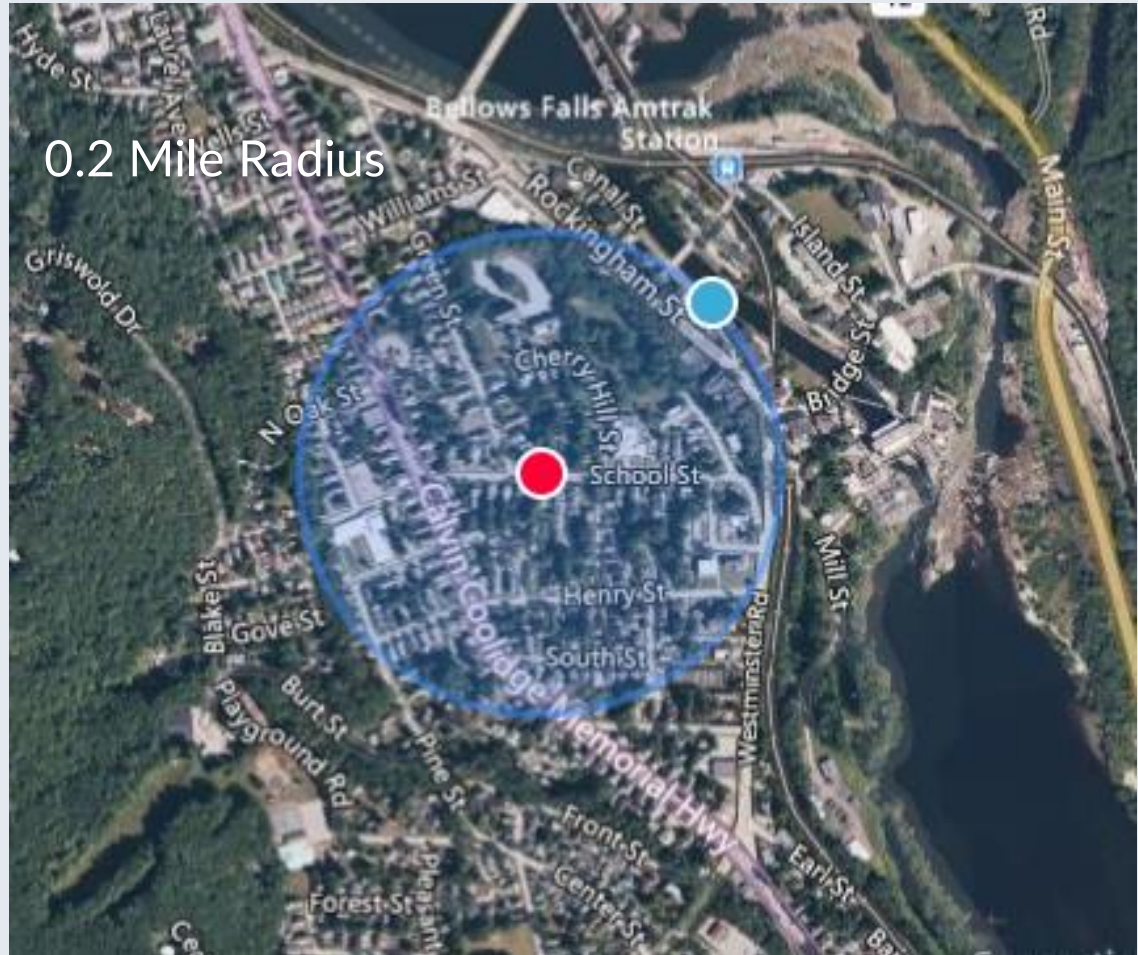


Approx
75 Spaces

Approx
20 Spaces

Parking

0.2 Mile Radius



Parking

- 1,288 Households in village
- 1,288 required off-street spaces
- 8' x 16' space requirement
 - 128 sq. ft.
- 164,864 sq. ft. of land
 - @675 FT² = 244 homes
 - ~20% more housing units

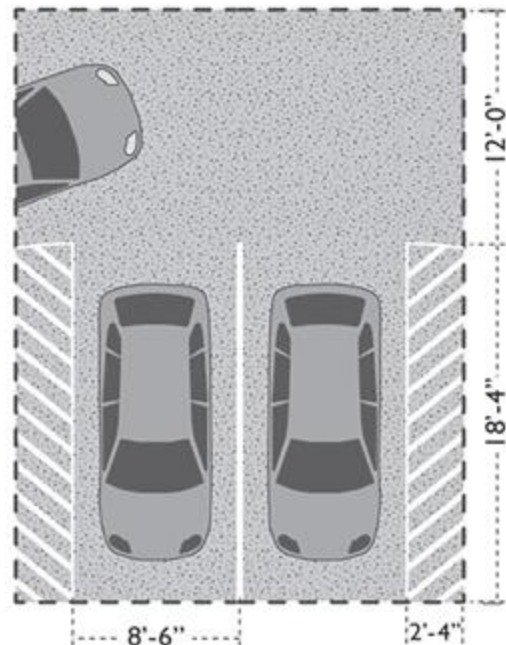
Home Act: 9'x18' space maximum.
208,656 sq. ft of land (309 homes)

13% of households do not have a vehicle. (167 spaces not needed = 32 housing units)

Living Space Vs. Parking Space



size for 2 bedroom apartment: 675 FT²



size for 2 parking spaces: 650 FT²

Sources: Transportation Cost and Benefit Analysis II – Parking Costs Victoria Transport Policy Institute (www.vtpi.org)
Graphic Adapted from Graphing Parking (<https://graphingparking.com/2013/07/23/parking-across-cascadia/>)

Duplexes



Multi-Units



ADU



Multi-Units - Act 181

In any district that is served by municipal sewer and water infrastructure that allows residential development, multi-unit dwellings with four or fewer units shall be a permitted use, unless that district specifically requires multi-unit structures to have more than four dwelling units. [24 VSA 4412 (1) (D)]

Dimensional Regulations

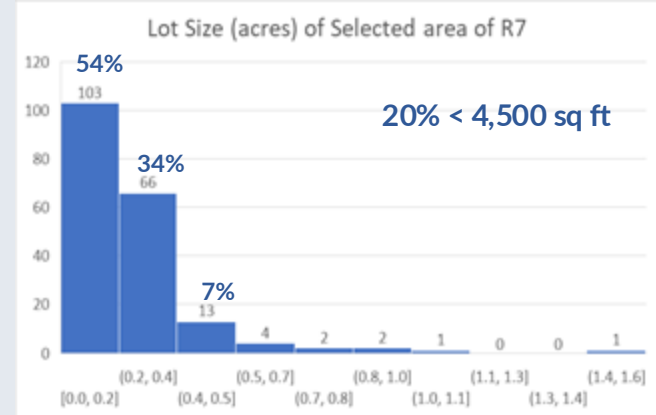
DIMENSIONAL REGULATIONS	
Lot Area Minimum	7,000 sq. ft.
Lot Frontage Minimum	70 ft.
Front Yard Minimum	25 ft.
Rear Yard Minimum	30 ft.
Side Yard Minimum	20 ft. (a)
Coverage Maximum	33%
Maximum Residential Density Dwelling units per square ft. of lot area:	1 unit per 2,500 sq. ft.
Building Height Maximum, except for Agricultural Buildings	35 ft.

The Residential 7 district provides for dense residential development in a compact neighborhood setting which is near municipal services and which is served by municipal water and sewer.



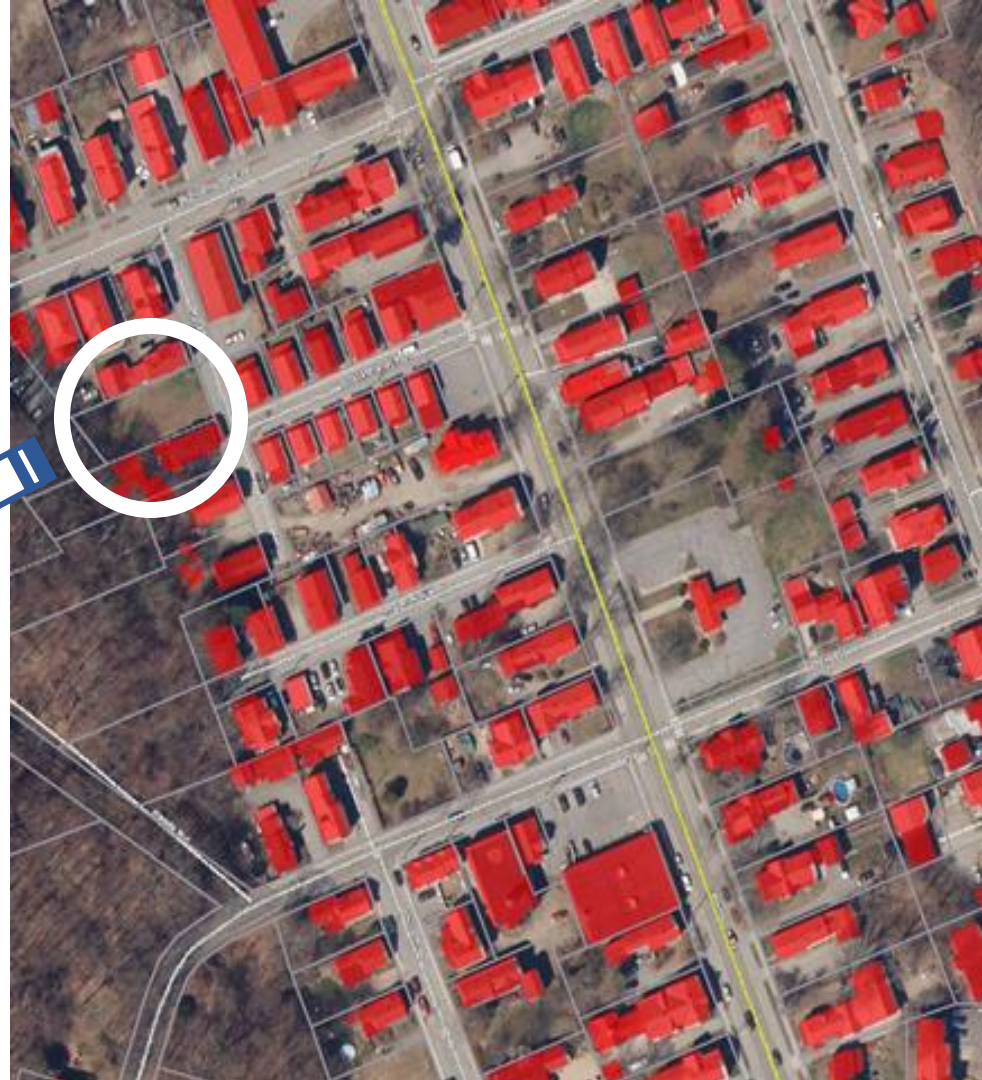
Regulations vs Built Environment

7,000 sq ft Min Lot Size Regulation



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Think like a Developer







66' Frontage
0.25 Acre Lot



80' Frontage
0.3 Acre Lot



64' Frontage
0.15 Acre Lot



58' Frontage
0.13 Acre Lot



56' Frontage
0.16 Acre Lot



Credit: Vermont Homes for All Toolkit (ACCD)



Two 2-bedroom units

VS

Four 1-bedroom units

Section 8 Allowable Rent: \$1,474/unit/mo

Op Ex (with mortgage): \$855/unit/mo

Monthly Income: \$2,948

Monthly Expenses: \$1,910

NOI: \$1,038/mo

Section 8 Allowable Rent: \$1,200/unit/mo

Op Ex (with mortgage): \$609/unit/mo

Monthly Income: \$4,800

Monthly Expenses: \$2,436

NOI: \$2,364/mo

Don't be slow to change

Density

Allow higher density in our walkable villages served by infrastructure in the same way these villages were developed

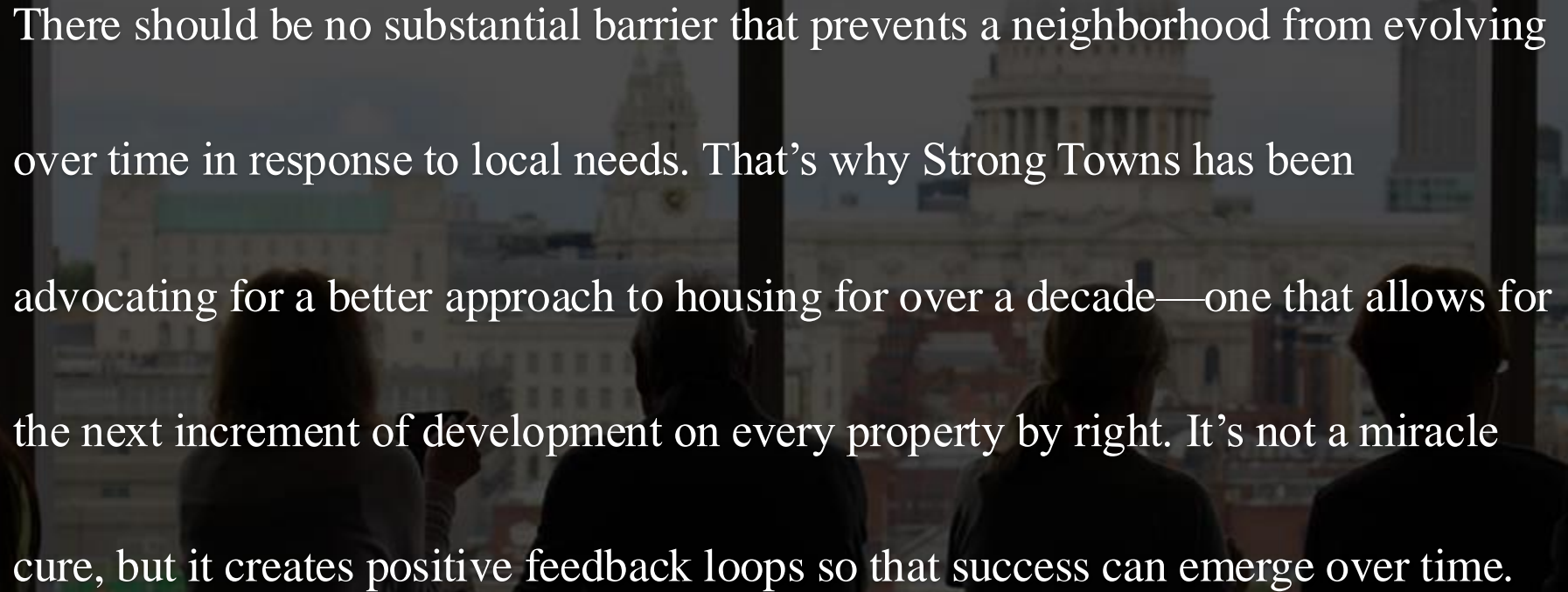
Reduce Complexity

Eliminate unnecessary dimensional regulations and revise existing regulations to better match the built environment

Small-Scale Local Developers

Encourage small-scale development by locals to promote community, affordability, and pride.

Is our housing system broken? Or is it functioning the way it was designed?



There should be no substantial barrier that prevents a neighborhood from evolving over time in response to local needs. That's why Strong Towns has been advocating for a better approach to housing for over a decade—one that allows for the next increment of development on every property by right. It's not a miracle cure, but it creates positive feedback loops so that success can emerge over time.

– Strong Towns

QUESTIONS?

SPEAKER

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