

enhance bicycle and pedestrian access, connect adjacent residential areas to an existing sidewalk network, and promote safe connectivity to existing schools.

GOAL: *Consider facilities for alternative modes of transportation such as bicycling, walking, and carpooling.*

Policy: Investigate the development of a multi-modal network.

Strategies:

1. Coordinate efforts and expertise of the Selectboard, Planning Commission, and the recreation community to identify funding sources and continue a coordinated planning effort.
2. Identify areas where crosswalk markings and signage needs to be added or upgraded to improve pedestrian safety.
3. Continue to work with interested residents to improve pedestrian and bicycle facilities.
4. Continue to review the zoning regulations and recommend amendments, if needed, to ensure that the needs of all transportation users are considered during the development review process.

Policy: Encourage carpooling.

Strategies:

1. Advertise the availability of the existing Park and Ride facility located at the old school house at the corner of Stevensville Road and Pleasant Valley Road, and the new facility in the Jericho section of Underhill Flats.
2. Conduct a public forum(s) aimed at providing information to town residents about the benefits of carpooling and available programs.

CHAPTER 7: HOUSING

Section 7.1 Background

The Town of Underhill recognizes that safe, attractive, and affordable homes are a necessary foundation for the health and well-being of town residents. 24 V.S.A. § 4302 encourages safe and affordable housing for all Vermonters. In order to achieve this goal, housing must meet the needs of diverse social and income groups; new and rehabilitated housing should be safe and located conveniently to employment and village centers, and sites for multi-family and manufactured housing should be readily available. In order to ensure the availability of safe and affordable housing for all residents the Vermont Municipal & Regional Planning and Development Act (24 V.S.A. Chapter 117) requires that municipal plans address the housing needs of low and moderate income persons.

According to 24 V.S.A §4303, affordable housing is defined as housing that is owned or rented by its inhabitants, whose gross annual income does not exceed 80% of the county median income, or 80% of the standard metropolitan statistical area (MSA) as defined by the U.S. Department of Housing and Urban Development, and the total annual cost of housing is not more than 30% of the household's gross income.



The health of the local and regional economy is often linked to the availability and affordability of housing. The location and design of homes also influence the cost of providing infrastructure and services. Recent changes to VT Municipal & Regional Planning and Development Act (Title 24 V.S.A. Chapter 117) have greatly expanded the allowed use of accessory dwellings. Accessory dwellings are separate living areas with their own kitchen,

bathroom and sleeping areas and may be inside, attached, or detached from the principal dwelling. They are an important tool in expanding affordable housing stock and can provide multiple benefits to the property owner and community. The Town's zoning regulations allow accessory dwellings in all zoning districts, subject to conditional use review.

The 2011 update to the Unified Land Use & Development Regulations included duplexes (two-family dwellings) as a permitted use in all zoning districts, reduced restrictions on accessory dwellings, and included provisions for Planned Unit Developments, or PUDs, and Planned Residential Developments, or PRDs. The purpose of PUDs and PRDs are to provide for flexibility in the design and layout of lots, structures and infrastructure. The Town's PUD and PRD regulations also allow for a density bonus of up to 50% for projects that meet the definition of affordable housing development. The Planning Commission has also recently explored the possibility of increasing density within the village centers, where the availability of services and infrastructure already exist. These efforts have all been made with the overall goal of providing safe and affordable housing for all Underhill residents; efforts will continue in the future.

Section 7.2 Underhill's Existing Housing Inventory

Housing is an essential component of any community. The type, cost, distribution, and location of housing impact the physical appearance and social makeup of a community. Housing can also place demands on public services and, if built or placed inappropriately, can negatively impact natural and environmental resources. Planning for housing requires the consideration of many factors, including the type, cost and location of new development.

Underhill's existing housing stock consists primarily of detached, owner-occupied units. According to the 2010 U.S. Census, there are a total of 1,199 housing units in Underhill, 1,133 of which are occupied. Of the 1,133 occupied housing units, 1,031 (91%) are owner occupied and 102 (9%) units are occupied by renters. The Underhill Grand List also notes that approximately 91% of existing housing units are detached single family homes or mobile homes, while only 9% are in structures with multiple dwellings. It is likely that these housing unit trends will continue in the future since the majority of all permits issued for new dwellings are for single family dwellings.

Building Permit Activity Years 2009-2013					
	2013	2012	2011	2010	2009
Single Family Dwelling	7	4	4	6	8
Duplex	1	0	0	0	0
Residential Additional Living Space	8	8	9	6	5
Camp	0	0	0	0	1
Cottage	0	0	1	1	0
Other (deck, shed, garage, etc.)	26	31	45	53	58
Total	42	43	59	66	72

Section 7.3 Housing Affordability



Adequate and affordable housing is central to a sustainable and healthy community. Housing is considered affordable to a given household when no more than 30% of the household's annual income is spent on housing expenses. Housing costs for renters include rent and utilities. Housing costs for home owners include mortgage payments, property taxes, insurance, and association fees (if applicable.) According to Vermont Housing Data, the median 2013 sale price for a home in Underhill was \$248,000 (\$256,000 in Chittenden County, and \$200,000 statewide). In 2013, the approximate number of home sales in Underhill was 33 (2,177 in Chittenden County, and 6,430 statewide).

Based on this information, a household would need an income of \$72,901 and \$20,170 cash at closing in order to afford a home costing \$248,000 (2013 median sale price of a home in Underhill) (VT Housing Data-Home Mortgage Calculator, 2013). These figures indicate a need for additional affordable housing in Underhill, where a significant number of households have income under \$72,901. Households paying more than 30% of the total household income for housing are at a much greater risk of foreclosure, eviction, and frequent moving, all of which are a detriment to the resident and the community as a whole.

There are a variety of constraints restricting affordable housing opportunities on both the local and regional level:

- Land prices in Underhill and Chittenden County are high;
- The undeveloped parcels are harder to develop;
- Underhill does not have a municipal sewer system so all new homes must be able to support a septic system;
- 55 % of Underhill's land is in 10 and 15 acre minimum lot size zoning districts;
- The Town's zoning regulations prohibit development above 1500' elevation; and

- The Town has 13,174 acres in either Town Land Contracts or state current use contracts.

All of these factors constrain local and regional affordable housing opportunities. In order to improve opportunities for affordable housing, regulatory barriers should be identified and revised where appropriate, zoning restrictions on multi-family dwellings can be reviewed and relaxed where appropriate, zoning regulations regarding accessory dwellings can be amended and in the course of village center planning the town can discuss with the community creating greater density and mixed use development in areas planned for growth. Such efforts may lead to changes that encourage the development of additional affordable and fair housing units. Increasing density in areas planned for growth and where services and infrastructure already exist is a concept this Plan supports.

GOAL: *Strive to make residence in the Town available to all income levels.*

Policy: Increase the affordable housing stock for those of low and moderate incomes.

Strategies:

1. Provide for greater density in areas designated as village centers by encouraging duplexes and multi-family dwellings. *See Land Use Chapter.*
2. Evaluate the minimum lot size in village centers and determine if it should be reduced to increase density in areas where services and infrastructure already exist. *See Land Use Chapter.*
3. Encourage affordable housing by drafting regulations that remove some of the restrictions on accessory dwellings.
4. Support efforts to develop a county-wide Housing Needs Assessment study, to identify the regional housing needs. The results of the study can guide town policies, as well as private and public actions.
5. Apply for Municipal Planning Grants and other financial opportunities to study the housing needs of the community.
6. Consider applying for the Neighborhood Development Area program.

GOAL: *Strive to make housing affordable for all residents.*

Policy: To increase housing stock that allows for young families and individuals and older community members to remain in the community.

Strategies:

1. Host a housing forum to educate residents about affordable housing and the need for affordable housing.
2. Encourage multi-generational and multi-income residents by supporting planned residential and planned unit developments.
3. Allow for multi-unit structures where appropriate.
4. Encourage cottage housing.
5. Encourage multi-generational, multi-income and senior housing in the village centers.

6. Consider additional development bonuses for affordable housing projects.
7. Work with the Chittenden County Regional Planning Commission to implement the housing strategies identified in the ECOS Plan. Continue to provide assistance when needed.

Section 7.4 Regional Housing Needs

Both population growth and declining household size have led to a shortage of housing in Chittenden County. The shortage of housing makes it challenging for low to moderate income residents to find decent and affordable housing. In 2013, the Chittenden County Regional Planning Commission adopted the ECOS Plan as the Regional Plan and Metropolitan Transportation Plan. The plan is designed to manage sustainable growth while protecting resources and includes strategies to improve the community by increasing opportunities for safe, energy efficient, affordable, and fair housing for all types of households. The Town will continue to partner with the Regional Planning Commission to identify local housing needs and to implement the strategies identified in the ECOS Plan.

Since the 1970s the state has promoted development policies and programs that maintain and enhance Vermont's historic development pattern of compact centers surrounded by a rural landscape. In 2013, the VT legislature adopted the Neighborhood Development Area designation to encourage development around designated villages and downtowns. The Neighborhood Development Area program provides special permit and tax incentives for communities and developers that commit to building mixed-income housing within and adjacent to designated downtowns, village centers, new town centers, and growth centers. The intent of the program is to support and encourage redevelopment and development in areas planned for growth. The Planning Commission will review the program specifics and if found appropriate, will consider applying for the designation.

CHAPTER 8: ECONOMIC DEVELOPMENT

Section 8.1 Background



The Town of Underhill, home to 3,016 residents, is a residential community where the majority of residents commute to work, primarily in the greater Burlington area and surrounding Chittenden County. Underhill and surrounding outlier towns house much of the region's work force and the town's economic health is closely linked to that of the state and the region. The primary focus of these outlying rural areas is to preserve the rural character with respect to working and natural landscapes while allowing sustainable growth and economic opportunities. Underhill's primary commercial base is centered in the small-scale historic villages of Underhill Flats and Underhill Center and a diverse mix of home occupations where residents conduct business from their property. The

Town encourages economic opportunities including the accommodation of home occupations and small scale commercial uses that benefit residents, provide local employment opportunities, and are compatible with the rural character of town. It is the intent of this Plan to encourage small scale commercial development in the village centers and a variety of home-based employment opportunities, while maintaining the rural character of town.