



City of Winooski
Vermont's Opportunity City

27 West Allen Street
Winooski, Vermont 05404
802 655 6410
winooski.vt.gov

Housing Commission Agenda

Monday, July 27, 2020 at 6 PM

- Please read our updated [Remote Meeting Procedures](#) if you plan to participate.
- To sign up for public comment, fill out our [Public Comment Request Form](#) or call 802 655 6410 to schedule.
- Attend online: <https://zoom.us/j/91253525093>
- Attend by phone: 1 312 626 6799
- Meeting ID: 912 5352 5093
- Need help installing and using Zoom? [View their online resources.](#)

I. Call to Order

II. Public Comment

III. Approve Previous Meeting Minutes

https://www.winooski.vt.gov/AgendaCenter/ViewFile/Minutes/_02242020-631

IV. Elect Officers

V. Discuss City Council direction for Housing Commission Priorities

Documents:

[7.6.20 City Council Housing Memo.pdf](#)
[2020.7.27 Housing Commission Memo.pdf](#)

VI. 2020 Work Plan Review

Documents:

[FY2020 Housing Commission Work Plan.pdf](#)

VII. 2021 Work Plan

VIII. Adjourn

Discussion and Possible Approval of Actions Related to Ensuring Stable Housing in Winooski

We are concerned about supporting our residents with stable housing during the COVID-19 pandemic, from homeowners to landlords and renters. Closure of the economy has resulted in economic hardships for many of our residents, which may result in an inability to pay mortgages and rents.

The federal and state government have acted to prevent evictions and foreclosures. The state's moratorium on evictions and foreclosures is in effect until 30 days after the expiration of the state of emergency. With the current expiration of the state of emergency at the end of July, evictions and foreclosures could resume at the beginning of September. Without the ability to pay the accrued overdue rent and mortgage payments, residents are at risk of losing their housing at that time.

Pending the Governor's signature, the State has appropriated money to alleviate this issue through H.966, including \$25 million for shelter and assistance for those who are, or are at risk of, experiencing homelessness, \$25 million for rental assistance to be paid to landlords, and \$5 million for preventing foreclosures. These funding sources can reduce the risk of foreclosure and eviction.

Given the high proportion of Winooski households that are cost-burdened (36% of homeowners and 56% of renters), we feel it is important to begin tracking and assessing information in the event that local action is needed. In anticipation of this, we can consider approving some or all of the following requests to staff:

- Compile data on local eviction filings, foreclosure filings, and unemployment claims, as possible;
- Enumerate the limits and restrictions on use of the Housing Trust Fund and Winooski Community Development Corporation monies for the purposes of preventing foreclosures and evictions;
- Prepare the Housing Commission to be able to compile local conditions and needs, review state programs, and perhaps align with our Housing Trust Fund program;
- Include a note with translation to residents in the next water bill that if they are having trouble paying their mortgage or rent, they can seek help via 211 or Agency of Commerce & Community Development.

Memorandum

To: Housing Commission
From: Heather Carrington, Community and Economic Development Officer
Date: July 27, 2020
Re: Housing Commission meeting

City Council direction for Housing Commission Priorities

7/6/20 City Council Memo

Your packet includes a memo that was discussed by City Council at the July 6th Council meeting. There is a clear concern about housing stability in Winooski during the pandemic. Closure of the economy has resulted in economic hardships for many of our residents, which may result in an inability to pay mortgages and rents. Given the high proportion of Winooski households that are cost-burdened (36% of homeowners and 56% of renters), City Councilors stressed the importance of tracking and assessing information in the event that local action is needed. While a formal vote has not yet been taken by the City Council to shift the work plan priorities, some of the proposed work plan includes:

1. Compile data on local eviction filings, foreclosure filings, and unemployment claims, as possible;
2. Enumerate the limits and restrictions on use of the Housing Trust Fund (HTF) and Winooski Community Development Corporation (CDC) monies for the purposes of preventing foreclosures and evictions;
3. Compile local conditions and needs, review state programs, and perhaps align with our Housing Trust Fund program;
4. Gather information from the community (landlords and renters) on what they are hearing in the community, what needs are unmet, and what problem are we trying to solve

There will be a formal City Council vote at the August 3rd meeting.

In the interim, staff will be:

1. Adapting the annual Rental Registry mailing to include a resource page for landlords as well as adding questions to our annual survey to determine what they are seeing from a payment/lack of payment perspective.
2. Including a one page stuffer on housing resources in utility bills.
3. Researching legal restrictions associated with the Housing Trust Fund and the Community Development Corporation reserve funds – as well as delineating some policy implications.



4. Exploring Vermont Community Foundation's support of a grant to fund a consultant to provide additional support for data collection and analysis as well as possibly "seed funding" for rental/mortgage support.

2020 Work Plan Review

The 2020 work plan for the Commission is included in your meeting packet. Clearly, our primary objective for last year was to get the Housing Trust Fund up and running. We completed the HTF policies and procedures (Goal 1), while goals 2 & 4 are dependent upon utilization of the HTF. The remaining work on the HTF primarily lies with City staff and Opportunities Credit Union. The COVID-19 pandemic has significantly delayed work on the HTF. With Opportunities Credit Union experiencing unprecedented demand for processing SBA loans, the work has taken a back burner. In addition, based on the City Council discussion about possibly repurposing some of the fund, further work on establishing the MOU, application process, and promotional materials has been halted by the City Manager pending Council direction at the August 3rd meeting.

As for the remaining goals, we completed Goal 6 – supporting the Planning Commission in updating parking recommendations, and we also completed Goal 3 – monitoring incoming housing developments in comparison with affordability targets. Incomplete goals include Goal 5 - Investigate and Make Recommendations for Further Funding Sources for Housing Trust Fund, and Goal 7 - Support Planning Commission Efforts to Evaluate Form-Based Code Affordable Housing Incentives. The loss of four months of Commission meetings has undoubtedly left us behind on our work plan. The unfinished goals may roll over into our work plan for 2021, or may be deprioritized based on City Council policy direction based on pressing concerns about the current economic crisis.

2021 Work Plan

Upon receiving policy priority direction from City Council on August 3rd, staff will draft a proposed work plan for FY2021. In preparation for the August 3rd meeting, staff would like to compile Housing Commission recommendations for work plan priorities to be shared with City Council. A list of possible priorities includes:

Staff

- Establish Memorandum of Understanding with Opportunities Credit Union for Housing Trust Fund loan origination and processing
- Establish Memorandum of Understanding with Champlain Housing Trust for compliance monitoring
- Develop application and promotional materials for each of the three programs under the HTF



Commission with Staff Support

- Review and make funding recommendations for HTF applications
- Track HTF outcomes
- Investigate and make recommendations for further funding sources for Housing Trust Fund
- Support Planning Commission efforts to evaluate form-based code Affordable housing incentives
- Compile data on local eviction filings, foreclosure filings, and unemployment claims, as possible;
- Compile local conditions and needs, review state programs, and perhaps align with our Housing Trust Fund program;
- Gather information from the community (landlords and renters) on what they are hearing in the community, what needs are unmet, and what problem are we trying to solve

We will review and discuss a draft 2021 work plan at our next Commission meeting.



HOUSING COMMISSION WORK PLAN FY2020				
	GOAL	MASTER PLAN HOUSING GOAL	ACTION ITEMS	TIMELINE
1	Complete Housing Trust Fund Policies and Procedures	Goals 1,2,3,5,6,7	Review Modelling City Attorney Review Present Draft for Council Review Revise per Council Feedback Develop Application Forms Develop Marketing Materials	Early Fall 2019
2	Review and Make Funding Recommendations for Housing Trust Fund Applications	Goals 1,2,3,5,6,7	Models indicate that initial funds will cover approximately 22 projects. Commission will potentially be reviewing 2 projects per regular scheduled meeting.	Ongoing
3	Monitor Incoming Housing Developments in Comparison with Affordability Targets	Goals 1,2	Review Approved Permits: # of Existing Housing Units # of Proposed Housing Units Total # of Added Units % of Units Affordable for Low Income Households Compare to Established Target %	Report to Council as part of Housing Goal Update: November 2019 and March 2020
4	Track Housing Trust Fund Outcomes	Goals 1,2,3,5,6,7	Number of loans Loan program type Number of units Affordability thresholds (low-mod) Affordability terms # of Households impacted	Report to Council as part of Housing Goal Update: November 2019 and March 2020
5	Investigate and Make Recommendations for Further Funding Sources for Housing Trust Fund	Goals 1,2,3,5,6,7	Investigate Funding Sources for Other Municipal Funds Develop List of Options Present Recommendations to Council Pursue Funds at Council direction	Report to Council as part of Housing Goal Update: March 2020
6	Support Planning Commission Efforts to Update Parking Recommendations as Appropriate	Housing Goal 1,2 Land Use Goal 4 Municipal Infrastructure Goal 9	Compile Data: Brief literature review - reducing or eliminating parking minimums Household vehicle ownership % # vehicles/renter household Chittenden County trends	Data analysis to Planning Commission by November 2019
7	Support Planning Commission Efforts to Evaluate Form-Based Code Affordable Housing Incentives	Housing Goal 1,2,7 Land Use Goal 4	Review State-wide Incentives Evaluate barriers to use of FBC incentive Investigate other municipal incentives	Data analysis to Planning Commission by February 2020