CITY OF BURLINGTON, VERMONT
CITY COUNCIL COMMUNITY DEVELOPMENT &
NEIGHBORHOOD REVITALIZATION COMMITTEE
c/o Community & Economic Development Office
City Hall, Room 32 • 149 Church Street • Burlington, VT 05401
802-865-7144 VOX • 802-865-7024 FAX • www.burlingtonvt.gov/cedo

Councilor Brian Pine, **Chair**, Ward 3
Councilor Karen Paul, Ward 6
Councilor Ali Dieng, Ward 7

Attending: Chair Brian Pine (BP), Councilor Karen Paul (KP), Councilor Ali Dieng (AD), Councilor Sharon Bushor , Councilor Adam Roof , Ian Jakus (CEDO), Gillian Nanton (CEDO) (GN), Joe Speidel (UVM), Dave Hartnett, Sandy Wynne, Jonathan Chapple-Sokol, Devin Bates, Linda Rizvi, Anne Brena, Caryn Long

Monday, July 1st, 2019
6:00 - 8:00 PM
City Hall – Conference Room 12

Draft Minutes

Meeting convened at 6:02

1. **Review Agenda (5 minutes)**

   There were no changes

2. **Approve Minutes (5 minutes) 6/6/19 and 4/22/19**

   The committee decided to hold off until the next meeting, to give time for reviewing minutes.

3. **Public Forum (10 minutes)**

Caryn Long said that on the streets surrounding Henry St. the city aided landlords in allowing duplexes even though there was not adequate parking. Caryn is concerned about water quality issues with enforcing lot coverage. Councilor Jack Hanson was told that the city doesn't have enough money to enforce the parking regulations. The excess storm water is causing issues with the quality of the lake water. She said the City needs to enforce the four unrelated ordinance. Need to give landlords notice and then fine them each day after noncompliance.

Sandy Wynne said that investors are buying more properties, it has not yet reached a critical point, but some streets like North Willard St. have become dominated by investment properties. She asked if we have the political will to enforce the laws.

Jonathan Chappel-Sokol said investors are being given waivers, making it more lucrative to turn the homes into rentals. Code enforcement will have an impact on affordability, but it can't stop there. Conversions need to be stopped, and some multi families should be converted back into single families.

Caryn Long said she filed a formal complaint and got a snarky reply. She took pictures and witnessed all the violations, and parking on other properties illegally. She said that if we are going to great length and great expense to save Lake Champlain, why we aren't enforcing these laws related to parking.

4. The Neighborhood Project – Discussion of report recommendations (1 hr) Gillian Nanton, CEDO

BP said these recommendations can happen on parallel courses, and some are short, medium and long term.

GN summarized the remaining recommendations recommended strategies 2 and 3 in the Neighborhood Project that had not been discussed.

KP said she didn't realize how many institutions had been reached out to by the consultant. Asked if CEDO waiting for this to be a priority, are there other places that have done these recommendations, and have done it successfully.

GN responded this fund would require additional work, to get examples from other cities, to develop this idea and there are additional resources for this.

BP asked Joe Speidel when the UVM housing study will be released.

Joe Speidel responded that he expects it will be released sometime this summer.

Caryn Long said that she has heard from students that Trinity Campus is not a desirable location, and that the dry campus status deters people from staying on campus.

Linda Rizvi said that in high density neighborhoods ADU's are not allowed in Burlington, contradicting the state law.

Councilor Sharon Bushor asked if she would be able to access additional information from the consultant that she was not given when asked.

Councilor Adam Roof said that we don't have a middle market that can afford to buy in Burlington, especially first time home buyers. There are more landlords with buying power, if that acquisition fund could support those people that would help.

Sandy Wynne asked Joe Speidel if the UVM study is looking at the impact in South Burlington or just Burlington.

Joe Speidel responded that they are looking at properties on campus that could be developed for upper class students, faculty and staff. We have worked with South Burlington to make sure that services are available to them.

BP said that he encountered the misunderstanding about the housing replacement requirement; when a triplex is converted to a duplex, the housing replacement requirement does not kick in, only when the use changes.

Councilor Bushor suggested the committee target neighborhoods that are on the brink, not neighborhoods that are already very unbalanced, and these should be identified.

Joe Speidel said that parking is something we should look at in terms of making owner occupied duplexes easier. Joe suggested requiring owner occupancy for getting financial help. Also condos should be looked at, to increase homeownership opportunities.

BP responded that the condo market is very difficult in Burlington. The financing risks are high, and historically that is why there has been few condos developed.

Sandy Wynne asked how an owner occupied requirement is enforced once the property is sold. She said in many cases, if there are homes sold that have tenants, they can't be financed with residential mortgages because they cannot be immediately occupied.

Karen Paul said that one thought was that it be in the deed that the property is transferred to another owner occupant.

Dave Hartnett said that this conversation came up with Homeshare VT. That it should be a top priority, to allow ADU's to assist with aging in place where an extra unit could be used for assistance through a home sharing agreement. This might make it more attractive for caregivers.

KP said in the first recommendation regarding quality of life– there is no silver bullet. Vigilance, consistency and intervention is required. Her experience has been that problem properties are not the tenants but they are the landlords. When it comes to clarifying the existing ordinances, she suggested raising the minimum standards. Thanks to Bill Ward and his staff all properties have received new ratings. There are lots of students who need a place to live, we need to know what number of students that UVM can house on campus that would have a meaningful effect on the market.

AD said we must build more housing in order ensure that there is enough. UVM should house a greater amount of their students. He asked what the implementation timelines for these recommendations are. We need to be bold with our partners. In terms of quality of life, we need to keep on pushing. Working with Bill Ward would be helpful.

Gillian Nanton responded that for creating an employer assisted housing program it would require 1 to 3 years based on the consultant report.

Joe Speidel responded that in terms resources for code enforcement, fees should be increased, and suggested money from the UVM agreement could go toward resources, rather than having it just go into the general fund.

Councilor Roof said that in terms of UVM on campus housing, enrollment increases should be taken into account. He suggested starting on landlord licensing.

BP said that predicting what the demand is going to be for student housing in regards to enrollment will be included in the UVM housing report. The demographics are not looking good for growth of higher Ed.

Councilor Bushor said that she has been working on a plan for a landlord licensing program. UVM does not mandate that upper classmen and graduate students must live on campus so that is an issue. She asked how would an employer assisted housing fund work. Also the criteria for an acquisition fund.

BP responded that the concept is that institutions benefit from healthy neighborhoods, and give employees money for down payment assistance usually, and then over time the loan may be forgiven. An acquisition fund would be like a real estate investment trust that would be able to intervene in the market to buy properties to prevent them from becoming investment properties.

Joe Speidel said that UVM would think about employer assisted housing, but also other employers, such as Seventh Gen or Dealer would need to be in. For an investment fund, in some cases the City itself is funding it, such as State College PA. This might require increasing the Housing Trust Fund.

Caryn Long said that fines should be raised and the minimum housing issues be enforced more rigorously. It’s not that we shouldn’t have rental properties, it’s really the big landowners that are not well maintained. And we need to go after these people.

Councilor Roof said that each year the turnover happens in the summer. State law makes enforcement difficult, to get through the due process, and this needs to be part of the solution.

KP said she wants to receive more information from Kevin. Bill Ward is also interested in seeing some of the minimum housing standards increased, now that we have implemented the first round of the new ratings system. Tenants come and go, but landlords are consistently the problem.

GN said there is still $7,000 left. He has some basic estimates about what it would require to get Kevin to continue.

KP said she would like to know what more would be needed to get the rest of the way with a plan for an investment fund. Also how the City is moving forward with Accessory Dwelling Units.

BP said that CDNR needs to develop an action plan.

AD suggested inviting Kirby Dunn to discuss ADU's. Need a better definition of the employer assisted housing fund, and the property acquisition fund.

5. Next Steps (5 min)

Monday, July 22   5:30

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Councilor Brian Pine, **Chair**, Ward 3
Councilor Karen Paul, Ward 6
Councilor Ali Dieng, Ward 7

Monday, July 22nd, 2019
5:30 – 7:00 PM
City Hall – Conference Room 12

Draft Agenda

1. Review Agenda (5 minutes)
2. Approve Minutes (5 minutes) 6/6/19, 4/22/19, 7/1/19
2. Public Forum (10 minutes)
4. The Neighborhood Project – Continued discussion of report recommendations, priority setting and establish action items
5. Next Steps (5 min)

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Attending: Chair Brian Pine (BP), Councilor Karen Paul (KP), Councilor Ali Dieng (AD), Councilor Sharon Bushor, Ian Jakus (CEDO), Gillian Nanton (CEDO) (GN), Joe Speidel (UVM), Bill Ward, Director Code Enforcement (BW), Sandy Wynne, Jonathan Chapple-Sokol, Linda Rizvi, Caryn Long, Gabrielle Sealy, JF Carter Neubieser, Dave Hartnett

Monday, July 22nd, 2019
5:30 - 7:00 PM
City Hall – Conference Room 12

Draft Minutes

Meeting convened: 5:36PM

1. Review Agenda (5 minutes)
Approved unanimous.

2. Approve Minutes (5 minutes) 6/6/19, 4/22/19, 7/1/19
Hold off on action on the minutes until all Committee members are present.

2. Public Forum (10 minutes)
Linda Rizvi said there is a recommendation to exclude certain neighborhoods that would not be eligible for some of the policies and recommendations of the neighborhood project. She feels that if the committee should not recommend that some policies target certain areas and would accelerate these issues in other areas.

Caryn Long said that the noise ordinance is not being enforced. She suggested hiring more enforcement officers to support the laws that we have on the books. Said that initially 'four unrelated' was enforced and it worked.

Sandy Wynne said that I have a question about a property where cars are parking on the grass. I see the parking enforcement officers walk by, but can they do anything about this? Why aren't there other people reporting these issues. How can we encourage all departments to work together to report these issues.

Councilor Bushor asked if despite the delineation of authority in enforcement of traffic and parking and enforcement of zoning could they be authorized to enforce both of these issues? Could we give them the authority to do that?

4. The Neighborhood Project - Continued discussion of report recommendations, priority setting and establish action items (1 hr)

BP said that at the last CDNR meeting we had many questions about code enforcement, so we do want to revisit those.

BW responded to Sharon Bushor's question said that before he came on board here, there were areas that were gravel that have since become overgrown by grass, and may appear to be grass, and the police department cannot know that information, so they stopped enforcing yard parking tickets. They have always had the authority to enforce yard parking tickets. Recently they issued 40 lawn parking tickets in the last quarter. Code enforcement and BPD share that role.

BW said that See Click Fix is the best way to report because the police department can take those issues on. They get all the on-street parking issues and code enforcement cannot do on-street parking but can do yard parking. See Click Fix shows when we're doing a good job and when we're doing a bad job.

BP said the other issue that came up was the enforcement of the 'Four Unrelated' ordinance.

BW said there have been half a dozen this year, we send a warning letter to the property owner, and if it's a glaring violation then we can jump right on it. We like to give people the benefit of the doubt so we do send them the warning letter and we want to avoid misunderstandings. This often happens early on in the year, before the dorms open up, sometimes people are temporarily staying in the apartment, and we investigate and follow up.

Caryn Long said that when the city provides warning it allows the extra people to vacate the home. She said some homeowner call landlords directly.

BP asked if this is state law to provide a warning.

BW said the 48 hour warning for an inspection is required. If you were being dishonest you could have the tenants vacate, but that should be a major inconvenience for the tenants and be a red flag for them. We have waited for the first week of school to pass, and then done inspections when it is a big inconvenience for the tenants. When a tenant gets fed up with the situation they have reported their landlords. But this is a rare circumstance. There are a few problem landlords that are no longer in Burlington since from when I started so enforcement has worked.

AD asked about the issue of yard parking generally and the issue of stormwater runoff.

BW responded that routine parking on grass cause the areas to become compacted and it cannot absorb the water and it creates additional runoff with additional dirt and debris. In Wards 4 and 7 the city can write tickets for lawn parking. But in some wards, it is a straight zoning violation. There is an exception for certain areas, where a ticket can be issued.

BP is this an ordinance?

SB said when this issue came up it wouldn't have passed, so they focused on the center city.

BP asked BW to take a look at the report and identify short and long term issues that we can take on.

AD said that in the last meeting there was an issue of staff capacity.

BW said some of the best discussions have come through DPW, and the new permitting and zoning merger is helping with these issues including parking enforcement. With the new staffing situation we are going to have additional capacity. The data that we gathered from the ratings system, and it takes some time to get to it. BW said that citizens can look up the ratings.

GN said that one of the principal recommendations is to streamline the quality of life ordinances and recommended the establishment of a team to examine this more comprehensively.

BW said that one of the challenges is that the landlord group has to be on board if it's a simple change. We have a large group of landlords that have scored at a 4 or 5 level, and they might support the changes because it wouldn't affect them.

Dave Hartnett said that particularly in ward 1 we also have businesses that are not following quality of life ordinances. We need to look at the whole picture.

BP said that trash haulers cannot be operating at 6 AM. Who handles this?

BW said that this is a real issue that should be reported, and they should call the police on them right there at that moment so they can be ticketed. DPW handles it on haulers downtown that have an exception.

SB said that the City Council would benefit to having a cheat sheet for some of these laws that we just don't know, and who's responsible for enforcing it.

GN reviewed the Employer Assisted Housing materials (attached).

BP asked about the employer assisted housing program in Bennington at the Southern Vermont Hospital, and could reach out to the hospital and follow up with them.

SB asked about administering the program, would it be CEDO or CHT?

Gabrielle Sealy said that I live in Ward 8 and there are four properties that are for sale that would be huge if they converted from rental to single family homes, as they were originally. I don't want all owner occupied but just want balance.

SB asked if the City could be considered an employer.

BP said that previously when they tried to get this going, the City was included. He said that the Chamber often raises the issue of housing affordability and an employer assisted housing program would help to address that.

Joe Speidel said that it would send a good message if the City was involved in this, as well as other large businesses who often raised this issue.

Jonathan Chappel Sokol said that in terms of the City being an employer and the city requiring department heads to live in the City could we provide assistance.

BP said that this is part of the City charter. Typically these types of programs are not aimed at executive level employees. Rarely are waivers requested due to cost.

BP is there any way to notify prospective buyers about the 'four unrelated' ordinance?

BW said that after 2012 you could not have more than four unrelated in the high density zoning districts. If the landlords can document that they were operating before 2012 then they are grandfathered as an exception unless they stop renting for 12 months, and the grandfathered status gets passed on to different property owners.

GN said that one item that the City team could take on immediately is reviewing the quality of life issues, but the legal team currently has limited capacity. To continue work on the fund to purchase single family homes would require roughly $15,000 to start off, but pointed out that the funding for the project was previously shared between the City, UVM and Champlain College.

BP said that we should consider how much CEDO can actually do and deliver. It would be helpful to get a response from CEDO regarding capacity and what can be expected.

JF Carter Neubier asked about how we can ensure that UVM isn't raising housing costs for students on campus, if that is considered here.

Joe Speidel said that the housing study currently underway will examine the decision to move off campus but in the past cost has not been a significant factor. Councilor Hanson also asked to examine costs of on campus housing that we will pull together.

Caryn Long said that the dry campus issue that drives upper classmen off campus. Cost is definitely a factor.

GN said that we did hear from students that cost of housing was a factor in deciding to move off campus.

Caryn Long raised the issue of enforcement, and that we need to follow up on it. Homeowners are afraid to report these issues of nuisance due to retaliation.

AD said those families should come here to speak to CDNR.

BP said that we should meet with Bill Ward to have this conversation, and maybe we should also meet with the Chief of Police.

5. Next Steps (5 min)

BP said that the CDNR Committee would request an extension to report back to no later than the last City Council meeting in August. Next steps would include: Bill Ward to prioritize the quality of life issues. CEDO to report back on capacity to take these efforts on. Convening a City team to focus on minimum housing standards. Explore additional funding for the acquisition fund research.

AD asked if we could add timelines to the action items / priorities for at least the high priorities (12 months) medium 12 -16 months for example.

Followup with Councilor Paul to schedule the next meeting.
Meeting adjourned at 7:18

<table>
<tr><th colspan="3">Employer-Assisted Housing Programs – Some Examples</th></tr>
<tr><td colspan="3">Single-Family Homeownership and Multi-Family Rental Housing</td></tr>
<tr><td>Rochester Area First Homes
Rochester, MN</td><td>Employer: 100 local businesses & Mayo Clinic
Employer role: Cash contribution to rental housing and secondary financing pool for homeownership</td><td>Goal:
• To build at least 500 single-family homes & 375 affordable rental units in Rochester and surrounding communities by 2004.</td></tr>
<tr><td colspan="2">With extremely low vacancy rates and rapidly rising home prices, the Rochester area housing market had become unaffordable to many local workers To meet this ambitious goal, the Rochester Area Foundation raised almost $13 million from local employers to support the project. The Mayo Clinic contributed $4 million and pledged an additional $3 million in matching funds.</td><td>Incentive Categories
First Homes Community Land Trust provides:
• $30K to assist homebuyers or
• Up to $15k of secondary financing
Greater Minnesota Housing Fund (GMHF) provided significant technical assistance and financial resources to the initiative, with construction and permanent financing totaling $4.3M by end 2001.</td></tr>
<tr><td colspan="2">Single-Family Downpayment Assistance</td><td></td></tr>
<tr><td>Citizens Bank
Providence, RI</td><td>Employer: Citizens Bank
Employer role: Cash contribution and homebuyer education</td><td>Goal:
• The program aims to help employees obtain affordable housing</td></tr>
<tr><td colspan="2">Citizens Bank of Rhode Island is one of the largest employers offering EAH.</td><td>Incentive Categories
Citizens Bank provides:
• A forgivable loan of $5,000 or
• A forgivable loan of $8,000 if the home is purchased in an ‘emerging community’
• Homebuyer education</td></tr>
<tr><td>York Hospital
York, ME</td><td>Employer: York Hospital
Employer role: Cash contribution and homebuyer education</td><td>Goal:
• The program aims to help employees obtain affordable housing</td></tr>
<tr><td colspan="2">York Hospital introduced a similar program to Citizens Bank for the purposes of helping retain nursing staff.</td><td>Incentive Categories
York Hospital provides:
• A forgivable loan of $10,000 toward purchase of first home in area
• Additional financial assistance from Town of Portsmouth</td></tr>
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<table>
<tr><th colspan="3">Single-Family Downpayment Assistance</th></tr>
<tr><td>Perham Employer-Assisted Housing
Perham, MN</td><td>Employer: KLN Industries & Arvig Enterprises
Employer role: Cash Contribution (KLN - $50K; Arvig -$5K)</td><td>Goal:
To provide assistance to 8 homebuyers</td></tr>
<tr><td colspan="2">The Perham Housing & Redevelopment Authority (HRA) leveraged several funding sources to create an employer-assisted downpayment assistance pool. The city contributed $100K, local employers $55k and Greater Minnesota Housing Fund (GMHF) promised to match all employer contributions. KLN Industries is a local snack/pet food manufacturer with 565 employees. Arvig Enterprises is a local cable provider with 335 employees. Perham HRA administers the EAH program.</td><td>Incentives Categories
Home Purchasing Assistance
KLN provides:
$5,000 if the buyer is a KLN employee
$10,000 for KLN employees who are first time homebuyers
$1,000 for non-KLN employees.
Loans are forgiven at a rate of $1,000 per year after the 6th year and are forgiven after 30 years.
Arvig Enterprises provides:
$1,000 deferred loans to homebuyers purchasing within the city limits.
Contributions structured as 30-year deferred loans.
Perham HRA provides:
Up to $2,000 in 0%, 30 year deferred loans to qualified homebuyers
Limited to homebuyers who earn 80% or less of statewide median income and have taken homebuyer education</td></tr>
<tr><td>Southwestern Vermont Medical Center Healthy Homes
Bennington, VT</td><td>Employer: Southwestern Vermont Medical Center
Employer role: Cash contribution- Down payment & Closing costs</td><td>Goal:
To aid community development in the city, rehabbing 3-5 homes annually
To address the health reform goals of improving “population health” which seeks to reduce chronic illness
To retain valued staff members</td></tr>
<tr><td colspan="2">Southwestern Vermont Medical Center (SVMC) launched their SVMC Healthy Homes in Bennington in 2017. The hospital is buying derelict homes and rehabbing them, selling these homes to first-time homeowners, with preference given to its own employees. SVMC is partnering with the Town of Bennington and The Bank of Bennington on the Healthy Homes Program.</td><td>Incentive Categories:
Home Purchasing Assistance
SVMC Healthy Homes provides:
Downtown and closing cost assistance to employees who are first-time home buyers
Homebuyer education</td></tr>
</table>

<table>
<tr><th colspan="3">Multi-Family Rental Housing</th></tr>
<tr><td>Street E Townhomes
Jackson, MN</td><td>Employer: AGCO
Employer role: Cash contribution; Owner and Developer of Housing</td><td>Goal:
To build a 48-unit rental townhouse development in Jackson.</td></tr>
<tr><td colspan="2">The City of Jackson report housing shortages as a major impediment to securing labor for their primary employer AGCO, a multinational corporation headquartered in Jackson. The County has added nearly 2,000 residents and in 2013, AGCO announced a $42 million expansion.</td><td>Increasing the Community’s Supply of Affordable Housing
Southwest Minnesota Housing Partnership, the developer, will use a modular townhome design to reduce foundation and construction costs.
The state provided significant funding sources, as the project is a perfect candidate to meet statewide workforce housing needs.</td></tr>
<tr><td>Pelican Rapids Townhomes
Pelican Rapids, MN</td><td>Employer: Hormel Foods
Employer role: Purchase of LITC at a Premium Rate</td><td>Goal:
To build a 40-unit townhome development</td></tr>
<tr><td colspan="2">Employers in Pelican Rapids and nearby communities found it difficult to hire and keep workers largely because employees lack decent, affordable housing opportunities near their jobs.</td><td>Increasing the Community’s supply of affordable housing
Local employer, Hormel Foods, working with developer St. Croix Valley Homes, purchased the development’s allocation of Federal Low Income Tax Housing Tax Credits for $.79 each, generating over $1.5 million in equity for the project.</td></tr>
</table>

Employer-Assisted Housing Programs for University Employees			
EAH Programs	**Location/School**	**Eligible Employees**	**Incentive Categories**
City Life http://www.fandm.edu/citylife	Franklin & Marshall College Lancaster, PA	Franklin & Marshall employees in good standing who are: (i) full-time faculty and professional staff, or part-time employees appointed to positions authorized to work 1,000 hours or more per year. (ii) age 21 or older; and (iii) a US citizen, permanent resident alien, or H-1B visa holder	Home Purchasing Assistance 1. **Settlement Assistance.** Designed to increase the number of employee-owned and occupied residences within the established college neighborhood area and to improve the homes' appearance and maintenance. College offers a deferred payment loan of up to $10,000 for the down payment, closing costs, and interior and exterior home improvements. College also offers a deferred payment loan of up to $5,000 to convert a subdivided home back into a single family home. For a college loan, no interest payments are due and the loan will be forgiven at 20% per annum for over five years. Not open to employees who already own a home and reside in the established area. **Aesthetic and Structural Funding** **2. Curb Appeal.** Designed to improve the look of homes as seen from the street. College offers a deferred payment loan, matching homeowner money on a one-to-one basis up to $5,000. Homeowner money can be spent on interior or exterior home improvements. However, the college's matching funds must be spent on exterior improvements, which improve the curb appeal of the home. No interest payments are due on the loan, which will be forgiven at 20% per annum over five years. Open to employees who are either buying a home or currently own a home in the established area. Property must be principal residence at time of application and remain so for at least five years. Not available for new construction or where homeowner associations restrict or prohibit exterior home improvements.
Employee Home Ownership Program (EHOP) https://msutoday.msu.edu/news/2008/city-approves-new-employee-home-ownership-program/	Michigan State University (MSU) East Lansing, MI	Both MSU and City of Lansing employees who are actively seeking a home to purchase in the established area and preapproved for a conventional mortgage.	**Home Purchasing Assistance** EHOP encourages employees of the university and the city to purchase a home in East Lansing. Incentives include: (i) $5,000 loans for closing costs in homes in established areas (ii) Loan forgiveness at a rate of 20% each year and (iii) Full loan forgiveness after five years of living in the home purchased under the program. Each purchased home is deed restricted for 15 years as non-rental occupancy.

Guaranteed Mortgage Program https://www.lemoyne.edu	LeMoyne University Syracuse, NY	Full-time employees and faculty members of LeMoyne College who: (i) are purchasing a single-family or two-family home, or a townhouse within a specified area of the city and (ii) have obtained a mortgage from a LeMoyne-approved bank and completed an application.	**Home Purchasing Assistance** Incentives include: 1. financing for 100% of the purchase price of a home with the college as guarantor on the mortgage and 2. elimination of the need for a down payment and private mortgage insurance (PMI)
Intown Macon Historic District Down Payment Assistant Program http://dpa.mercer.edu/program-criteria/	Mercer University Macon, GA (Intown Macon Neighborhood)	Full-time Mercer University faculty and staff who buy newly constructed or substantially rehabilitated historic homes in the College Hill area of Macon and will live in the homes for a minimum of five years.	**Home Purchasing Assistance** Incentives include: 1. a program contribution of 17% of the purchase price of the completed home, up to a maximum of $20,000 if the purchase price of the home is greater than $77,500 or 2. a contribution of 17% of the purchase price, plus closing costs, if the purchase price is less than $77,500. Existing homes are not eligible except in a few unique circumstances. Homes may only be used as single-family, owner-occupied residences.
Penn Home Ownership Services (PHOS) https://cms.business-services.upenn.edu/homeownership/	University of Pennsylvania West Philadelphia, PA	Either: (i) Full-time University of Pennsylvania or U of P Health Center faculty and staff who have completed the probation period or (ii) Contract employees with a minimum three-year contract who are interested in living or currently live in the West Philadelphia area and have a credit score of 630 and a debt0to-income ratio with the ranges of 33/38.	**Home Purchasing Assistance** **1. Enhanced Forgivable Loan (EFL).** EFLs are $7,500 forgivable loans that can be used for closing **costs,** down payments, interior or exterior home improvements, and/or to convert a property from a multi-to single-family residence. Existing homeowners may apply for this loan for improvements, including energy audits or retrofit eco-products, to houses valued at the current median price of homes in West Philadelphia. Any home purchased must be the primary residence for a five-year period. 2. Closing Cost Reduction Program. Offers mortgage financing options with discounted closing costs (0.25% of the mortgaged amount) for the purchase and refinancing of homes. Program can be used with EFL. Eligible properties are single-family homes, duplexes, and condominiums.

EMPLOYER-ASSISTED HOUSING – FREQUENTLY ASKED QUESTIONS[i]

1. What is Employer-Assisted Housing?

Employer-Assisted Housing (EAH) is any housing program – rental or homeownership – that an employer finances or assists in some way. Examples of EAH include an employee downpayment assistance program, new rental housing assisted by a grant from a local employer, housing built by the employer and sold or rented to employees, or an employer pool of funds used for local affordable housing initiatives.

2. What are the benefits of EAH?

Employer-Assisted Housing has several benefits for the employer, worker family and community. These include:

- **Stable Workforce –** Employers reduce turnover costs because people live in decent, affordable housing close to their work rather than commute long distances or live in substandard housing.
- **Business Expansion –** Employee recruitment and retention is made easier due to an adequate supply of housing for employees as well as the employer's understanding of housing options for the community.
- **Strong and Stable Community –** Employers who help to meet the housing needs of the community are encouraging long-term residence and a healthy local economy.
- **Productivity Increase –** Employees who have decent affordable housing close to where they work have less stress and can devote more time to their work, families and communities.
- **New Resources –** Employer participation can generate other additional resources to affordable housing projects from state and local entities.

3. What are the most common forms of employer assistance?

Employer assistance in affordable housing projects and programs can be anything from providing some project planning assistance to building and operating affordable housing. Common types of employer assistance include:

- **Downpayment and Closing Cost Assistance**

  Grants and Loans – Employers can provide grants, forgivable loans, or deferred loans to employees that can be used for a downpayment and closing costs. If the funds are provided as a loan, the interest rate should be low and repayment should be deferred until the employee sells the home or repays the first mortgage.

  Payroll Saving Matches – Employers can help employees save for homeownership by establishing a payroll savings plan. As an incentive to get employees to sign up for the savings program, an employer can promise to match the employee's savings for home purchase.

- **Secondary Gap Financing**
  While downpayment and closing cost assistance can help many people purchase homes, some employees may need additional assistance to make homeownership affordable. To help cover this gap, the employer can develop a secondary financing program or contribute to a loan pool that provides financing to local employees. Secondary financing assistance is typically structured as a zero-or low-interest loan with repayment deferred until the buyer sells the home.

- **Cash Contributions**
  Cash contributions to an affordable housing project or to a non-profit organization committed to affordable housing in the community.

- **Low Interest and/or Deferred Loans**
  Low-or no-interest loans or deferred loans to a new housing development that provides capital to a project. By loaning funds at a low rate, the employer is allowing the development team to lower the operating costs of the projects by lowering the annual debt payment.

4. How do I determine my community's housing needs?

Employers should evaluate the needs of their own employees as well as the needs of the community before committing to a housing strategy. Local businesses can survey their employees on their housing needs, talk to local officials about housing supply and housing needs and review market studies or needs assessments. Responding to the real needs of employees and to the community as a whole will ensure a successful housing initiative.

5. How does the EAH work?

Recognizing that many employers are not equipped to take on new responsibilities related to housing and real estate, assistance for establishing an EAH program could come from non-profit housing organizations. These housing groups work with employers to design, implement and administer an employer's EAH initiative.

6. Which employers are most likely to participate?

Experience has shown that locally owned employers are more likely to participate financially in local affordable housing initiatives. Local owners are generally more accessible, have decision-making authority, and are more vested in the long-term vitality of the community. However, some companies with non-local ownership, particularly banks, have taken leadership roles in employee-assisted housing initiatives.

7. Are employers doing this?

YES! There are many employers throughout the country who have created exciting housing projects in their communities. Participating employers range from small businesses with a few employees to internationally known companies with many thousands of employees.

8. What are the tax consequences of EAH?

It depends on the type of participation and how the employer contribution is structured. For example, downpayment assistance such as grant funds to employees are generally considered as income and therefore taxable to both employer and employee. If downpayment assistance is in the form of a forgivable loan, only the portion that is forgiven each year is considerable income. Employers who invest in housing as a business expense (i.e. housing for their employees) are allowed business deductions. Employers should check with their tax attorney or accountant about tax consequences of any housing initiatives they undertake.

9. How do I know the housing will benefit my employees?

Downpayment assistance programs and company-owned housing are the most direct ways of ensuring that the housing will benefit your employees. However, if new housing projects are initiated, you can structure your assistance in ways that will also benefit your employees. By making a contribution to a new development, you can negotiate with the developer to have the units marketed to your employees or provide a rental voucher or credit to reduce the rents for your employees.

10. Can I structure assistance to keep my employees at my company?

The best type of assistance to encourage employee retention is a loan that is forgiven over time. If an employer’s loan is forgiven 20% each year for 5 years as long as the employee remains employed at the company, the employee has a great incentive to remain with the company.

11. If I structure downpayment assistance as a forgivable loan, am I obligated to keep the employee for the term of the loan?

No. The loan documentation can be structured so that the loan shall be repaid if either party terminates employment, meaning the employer is under no obligation to keep the employee for the term of the loan.

12. What income level does the EAH program serve?

The services are provided for employees in various companies based on criteria established in the company’s EAH program. Qualifications exist around the number of years of employment an employee must have previously worked in order to receive this assistance.

13. What role can the government play?

Local, regional and state governments can play important roles by offering EAH to their own workforces and promoting programs to local businesses. By offering EAH to its own employees, government positions itself as a model for local businesses.

14. How can I maximize the leverage on my contribution or investment?

Forming strong partnerships and attracting resources from a wide variety of sources for strong project concepts are the best ways to maximize leverage and community benefits associated with affordable housing projects. There are compelling reasons for employers, public agencies, and housing groups to consider promoting comprehensive, policy-oriented EAH collaborations.

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[i] Frequently Asked Questions about Employer-Assisted Housing are drawn from Employer-Assisted Housing Resource Guide, Greater Minnesota Housing Fund, 2014, and Affordable Housing Toolkit for Communities in the Chicago Region, produced by Business and Professional People for the Public Interest (BPI).

Community Development & Neighborhood Revitalization (CDNR) Committee Recommendations Summary, Next Steps and Priority Actions
The Neighborhood Project

I. Enhance Quality of Life Initiatives

	Action Item (Consultant recommendation)	Description	What's Required/Next Steps
#1.	Clarify, simplify, and communicate the City's existing quality of life tools; and review "fair warning" policies	-Review existing tools while also considering new tools or the elimination of tools which are ineffective or difficult to enforce. Specifically, explore whether modifications should be made to quality of life ordinances, their enforcement mechanisms, or the resulting penalties for violations. Consider whether a toolkit may serve as a "first notice" or "warning" of these responsibilities, and whether a first offense should carry a more serious penalty.	-Create a city team of CEDO, Planning, Code Enforcement, City Attorney's Office & CDNR rep., inviting appropriate departments, as needed, e.g. Fire, Police etc. to review Burlington's Minimum Housing Standards Ordinance and make recommendations for strengthening same. -Review standards for the issuance of certificates and permits and terms of inspection on the 1-5 scale.
#2.	Build on current renter education programs	-Adapt existing student renter education content and distribution models (e.g. online) to a broader rental audience. This information can clearly define violations and corresponding penalties.	-CEDO, working with UVM and Champlain College, create a required rental kit to be distributed by landlords to all tenants, as part of the lease, clearly informing renters about their rights and responsibilities. -Codify renter education requirement through Burlington's Minimum Housing Standards Ordinance. -CEDO, through Community Coalition, monitor student uptake of enhanced student renter education.
#3.	Examine strategies to better manage demand for parking in neighborhoods	-The City should examine strategies that could better align the demand for on-street parking with the availability of spaces and manage the number of permits issued to align with the space available.	TBD

High Priority | Medium Priority | Low Priority

I. Enhance Quality of Life Initiatives			
	Action Item (Consultant recommendation)	**Description**	**What's Required/Next Steps**
#4.	Provide additional after bar closing police presence	-Provide additional police details to monitor and manage activity following after bar hours through the support of downtown merchants	-CEDO to engage in discussion with downtown merchants (through CSM and BBA), as part of a clean and safe program
#6.	Use data to track results and enhance quality of life efforts	-Enhance tracking of college student locations for all the academic institutions. -Evaluate feasibility of tracking owner-occupied conversions over the past 5 years, using sales data from property tax and title data.	-CEDO and Planning to work with UVM and Champlain College to continue to analyze housing trends, along with off-campus students' locations.
II. Contain/Slow Down Conversion of Single Family Homes to Rentals			
#1.	Create more student housing on or adjacent to campuses Encourage higher density development/redevelopment in appropriate areas	-Explore the potential for more student housing on or 'near' the campuses and which may involve a third-party developer. UVM should explore the potential of Trinity Campus. and other sites and consistent with their Master Plans. Similarly, Champlain College would adhere to their 2007 Master Plan. Additionally, study and better understand the potential of scale and impact of different development scenarios and resulting zoning requirements under form-based code. Target areas already zoned for higher density residential development and where infrastructure can handle it.	-City, in consultation with UVM, to provide report to City Council following release of Housing Study being done by UVM. Additionally, City to provide a written quarterly updates in consultation with UVM, to the City Council to apprise of progress being made to develop student housing on Trinity Campus and/or other sites. -Consider land use policy changes that will enable the development of additional student housing.
#2.	Institute an Employer Assisted Housing (EAH) Program	-EAH is any housing program- rental or homeownership – that an employer finances or assists in some way. This program would be structured to support either purchases or rehabs through down payment and/or forgivable rehabilitation loan program within a targeted area.	-City (and state) as major employer and other major employer/business leaders to convene a meeting to discuss potential for enhanced employer engagement in housing issues of Burlington; present employer assisted housing concepts.

High Priority | Medium Priority | Low Priority

II. Contain/Slow Down Conversion of Single Family Homes to Rentals			
	Action Item (Consultant recommendation)	**Description**	**What's Required/Next Steps**
#3.	Create a property acquisition (investment) fund to acquire single-family homes in or near the study wards to maintain owner occupancy	-The property acquisition (investment) fund is intended to more aggressively compete with market real estate developers. The fund, a mix of private and public resources, would target properties that have not yet become student rentals, but come on the market in targeted areas.	-CEDO to work with consultant who will undertake initial research, following which concept will be developed and tested with potential funders to identify their information needs to consider participation.
#4.	Enhance/Codify livability standards	-Livability standards are a regulatory tool used to ensure dwelling units are designed to meet a particular livability level. The city could consider requiring a ratio of bathrooms to bedrooms for single family rentals (e.g. if a single family house with 3 bedrooms has one bathroom, a converted house with 6 bedrooms would require 2 bathrooms).	-Create a city team of CEDO, Planning, Code Enforcement, City Attorney's Office & CDNR rep., to develop livability standards based on metrics such as appropriate number of bathrooms per bedrooms for rental units.
#5.	Enable modest infill, where appropriate, and in accordance with zoning regulations	-Consider zoning tools which will allow for modest infill redevelopment/development appropriate to neighborhood character, but which prevents significant unit expansion/additions that substantially increase the number of units (e.g. doubles on what was once a single-family home or duplex).	-CEDO, in collaboration with Planning, currently reviewing ADUs, with the view to incentivizing their creation. -Planning to study range of options and other approaches.
III. Convert Selected Primarily Student Rental Properties to Owner-Occupied and/or Longer-term Rentals			
#1.	Create a fund to acquire student rental properties	-This fund would target properties that are primarily student rentals and have maintained their architectural and structural characteristics that make rehabilitation to single family, duplex, triplex or quadplex feasible.	-CEDO to work with consultant to develop and test concept/vision with potential funders to identify their information needs to consider participation. Explore the possibility of linking to property investment fund (see #3 above).
#2.	Create a targeted rehab loan program	-This rehab loan program would help homeowners rehab properties that otherwise would be out of reach financially. This program would provide "gap" financing to support additional credit that does not meet conventional underwriting because of appraisal issues.	-CEDO to engage with local lending institutions and other housing organizations, to develop a rehab program; initially test concept with lending institutions by showing a model program.
#3.	Clarify 'Housing Unit Replacement' Ordinance as it applies to the conversion of existing housing	-This policy might need to be clarified in order to inform the market and potential buyers that unit reduction offsets are not required for rehabilitation of residential units.	-Planning, in collaboration with CEDO, prepare FAQs regarding Housing Unit Replacement Ordinance for wide circulation.

High Priority | Medium Priority | Low Priority

III. Convert Selected Primarily Student Rental Properties to Owner-Occupied and/or Longer-term Rentals				
	Action Item (Consultant recommendation)	**Description**	**What's Required/Next Steps**	
#4.	Target program funds for rehab of owner occupied historic properties that may otherwise be unable to comply with historic standards	-Supplemental resources would be needed to help restore historic properties that cannot be filled through conventional credit funding mechanisms.	--planBTV recommends creation of a comprehensive plan for preservation of historic properties. -CEDO to work with Zoning to explore dedicated funding sources and programs to support restoration of historic properties. The Conservation Legacy Fund might be a good model to emulate.	

High Priority | Medium Priority | Low Priority