

Next Generation Affordable Housing Policy:
Manufactured Housing Communities and Other Innovative Development Models

Community partner: Elise Shanbacker, Executive Director of Addison Housing Works

[Addison Housing Works](#) (AHW) develops, owns, and/or manages 750 permanently affordable homes across Addison County including subsidized apartments, manufactured housing communities, and single-family homes and condominiums. One of our goals is to increase the supply of affordable and low-income housing in Addison County, and we need new and creative strategies to do so.

Affordable housing development in Vermont is at a crossroads. Skyrocketing construction costs have made traditional models unsustainable and unable to keep up with demand. Vermont needs a new approach to both privately funded market rate development and publicly supported affordable housing for low-income residents and those with special needs.

Recent strategies that have gained traction among policymakers include: [Zoning Reform](#), [Accessory Dwelling Units \(ADUs\)](#), [Regulation of Short-Term Rentals \(STRs\)](#), and [Financing Innovation](#)

This team will investigate the above strategies and attempt to quantify their potential for generating the housing Vermont needs over the next 5-10 years. Additionally, one strategy could be very powerful in generating more affordable housing and yet remains underexplored: [manufactured housing communities \(MHCs\)](#). Whereas affordable apartments currently cost around \$550,000 per unit to construct, a MHC can be half this cost.

This team will investigate barriers, challenges, and opportunities of developing new MHCs in a Vermont context and make recommendations for policy changes needed to pursue this strategy at scale. Key issues to address include site selection and design considerations, zoning, stigma, and funding. This analysis will require the team to become familiar with the history of MHCs in Vermont and with the local and global context of Vermont's housing crisis, including understanding population and housing need projections, current policies and programs, leading voices, and missing voices. You will have the opportunity to engage with experts in the field of land use, housing, economic/community development, and construction/trades.

Project goals:

- Analyze Vermont's current strategies (policies and programs) addressing affordable housing needs through a lens of scalability (current estimates put the housing need in VT at 30,000-40,000 units).
- Develop updated summaries re. the implications of relevant housing policies recently enacted (e.g. [S.100/Act 47](#) and [H.687/Act 181](#) and others investigated by the Fall 2023 ES401 team).
- Provide analysis, comparisons, and recommendations for MHCs as a strategy to combat Vermont's housing crisis with a particular focus on zoning recommendations. How do town zoning regulations currently treat MHCs and what are the barriers and opportunities? This could be in the form of several case studies for towns where potential MHC sites would or would not be served by municipal infrastructure (i.e. town water and sewer).
- Research innovative case studies and apply concepts to the nuances of Vermont's current housing crisis.

Target audiences for your work include state funders, government officials, and municipalities to garner support for moving forward with action steps, from rezoning to launching an MHC project. General public awareness raising via a Letter to the Editor in the Addison County Independent would also be welcome.

Essential starting resources:

- *Resource partner: Bess O'Brien, Director, Producer [Just Getting By](#)*
- September 2024 Clifford Symposium: ***Home: Housing and Belonging in Middlebury and Beyond***
- [ENVS 401b Fall 2023 Affordable Housing in Vermont: Driving Histories and Possible Solutions](#)
- [ENVS 401b Fall 2023 Affordable Housing Policy Recommendations for Vermont](#)

Baby Bonds:
Wealth-Building for Vermont's Most Vulnerable Children

*Community Partner: Office of the Vermont State Treasurer
Vermont State Treasurer, Mike Pieciak; Vermont Deputy Treasurer, Gavin Boyles;
Director of Economic Empowerment, Becky Wasserman*

[The Office of the Vermont State Treasurer](#) is responsible for a wide range of duties, including improving the State's economy and increasing underserved Vermonter's financial security. During the 2024 Vermont legislative session, [Treasurer Mike Pieciak](#) sought funding for a proposed statewide program of "baby bonds," state-funded investments of \$3,200 for every child born on Medicaid in Vermont. Treasurer Pieciak estimated that the program would cost roughly \$6 million per year, given that about 2,000 babies per year (roughly 40% of Vermont births and nearly 60% in Vermont's most rural counties) would qualify. Each child's initial investment would grow until, between age 18 and 30, beneficiaries can withdraw and use it for four specific wealth-building activities: college, buying a house, starting a business, or saving for retirement.

Ultimately, the Legislature passed a baby bond pilot program, to be funded at the outset by philanthropic dollars, and tasked the Treasurer's Office to study several related issues. The Governor allowed the bill, [Act 184, sec. 17](#), to become law without his signature, expressing concern that the pilot program was likely to lead to future spending.

The student team working with the Treasurer's team will be asked to assist with background research relating to the legislatively mandated study, and to present their findings to an expert panel, including the Treasurer

The **project goals** are to answer the following questions:

- Microeconomic impacts: how is this program likely to affect participants' and their families' financial well-being? Their rates of college attendance? Homeownership? Income? Wealth?
- Macroeconomic impacts: what are the likely macroeconomic impacts of a full baby bonds program as proposed by Treasurer Pieciak? E.g. what would the impact be on the State's tax revenue? On rates of business creation? What would its impact be on the racial wealth gap in Vermont? On the wealth gap between Vermont's "urban" and rural populations?

Essential starting resources:

As a foundation for this research, students will be expected to familiarize themselves with the concept and history of baby bonds, including the work of [Professor Darrick Hamilton](#) at the New School. Likewise, students should become familiar with Senator Cory Booker's proposed federal baby bonds program: the [American Opportunity Accounts Act](#), and with the Connecticut baby bonds program passed in 2021 and implemented in 2023.

Change the Story: Women, Work, and Wages

Community Partner: Suzanne Eikenberry, Director of Operations & Finance, Vermont Works for Women

[Vermont Works for Women \(VWW\)](#) promotes economic justice for women, girls, and gender-expansive individuals living in Vermont by advancing gender equity and supporting individuals in every stage of their career journeys. VWW provides career mentoring and technical skill-building programs throughout Vermont to adult and school-age participants with the goal of career education and empowerment.

In 2015 VWW partnered with the [Vermont Commission on Women](#) and the [Vermont Women's Fund](#) to form Change the Story VT (CTS), a multi-year initiative to align philanthropy, policy, and programs to fast-track women's economic well-being in Vermont.¹ An outcome of this partnership was the [2019 Status Report: Women, Work, and Wages in Vermont](#). This report outlines the economic status of women in Vermont, identifying socio-economic trends and statistics such as vulnerabilities to poverty, wage-gap disparities, labor-force participation, cultural expectations and discriminations, to name a few. The findings of the report reflect that women, especially women of color, women living with disabilities, and those identifying as LGBTQIA, remain disproportionately at an economic disadvantage. The report pointed to occupational segregation, time in and out of the labor force, gender discrimination, harassment and gender norms as leading causes for this economic disadvantage.

This team will take a deep dive into the topics and issues reflected in this report, working with Suzanne to update specific content within the report. Much of the data collected for the current report is from 2013-2017. VWW would like to update statistics and narratives to reflect the most recent census, economic and labor (and other) data, including tracking the impact of the COVID-19 pandemic on women's socio-economic status. If there is interest, this team may be involved in developing geographical/spatial data and other creative mapping content for future VWW reports. This would provide helpful visualization for assessing programming needs and prioritizations across Vermont.

This team will become familiar with the work of *Change the Story* partners and relevant state and local conversations, policies, and programs addressing gender inequities in the Vermont workforce. This project may involve qualitative and quantitative data research and analysis, including community and stakeholder engagement, as well as data visualization (info-graphics, icons, charts, maps) and public-facing report writing, dependent on the interests and assets of the team.

Goals of the project:

- Become familiar with the global and local context of gender-inequalities in the workforce
- Understand best practices to/and engage with experts and impacted stakeholders
- Identify priority content to be updated in the [2019 Status Report](#)
- Research and synthesize data in response to the needs of VWW, stakeholders and partners
- Develop content for public-facing reports, as is relevant to various audiences identified by VWW
- Brainstorm and potentially develop geographical data points and visualizations for future VWW education and outreach material

¹ [Change The Story VT | Commission on Women \(vermont.gov\)](#)

***An Equitable Transition to a Clean Energy Economy:
Identifying Vermont's GHG emissions by Household Income***

Community partner: Cara Robeck Deputy Director and Network Manager, and Lena Stier Data Manager and Research Analyst, Energy Action Network

[The Energy Action Network](#), a diverse network of over two-hundred non-profits, businesses, public agencies, and other organizations, works to achieve Vermont's climate and energy commitments in ways that create a more just, thriving, and sustainable future. Specifically, EAN is working to help Vermont meet the requirements of the Global Warming Solutions Act, which includes reducing Vermont's greenhouse gas pollution to 26% below 2005 levels by 2025, to 40% below 1990 levels by 2030, and to 80% below 1990 levels by 2050, and to meet the goals of the Comprehensive Energy Plan, which includes meeting 25% of Vermont's total energy needs from renewable sources by 2025, 40% by 2035, and 90% by 2050. In recent years, the EAN staff have worked with ES401 students on a range of projects related to climate justice and the transition to a more just and sustainable economy.

This semester, the project team working with EAN will research and estimate greenhouse gas emissions (GHG) in Vermont by household income. Not all households use similar amounts of energy for heating, cooling, and transportation, and greenhouse gas emissions vary among households depending on the types (and amounts) of fuels used for energy. National and global studies have suggested that higher-income households are responsible for a disproportionate share of GHG emissions due to higher energy use and/or consumption. Is this the case within Vermont? The purpose of this project is to provide more nuanced information than is currently available about the differences in GHG emissions between different household types.

The **Project goals** are to develop a methodology for estimating the GHG emissions of households at various income levels based on their energy use, and to use the methodology to analyze household GHG emissions in Vermont by income level. Results of this project would further advance important work on ensuring an equitable transition to a clean energy economy moving forward.

Essential starting resources:

- EAN's 2024 Annual Progress Report for Vermont (which will be in final draft form by the start of the semester).
- [Efficiency Vermont's 2023 Energy Burden Report](#)
- [EAN: Assessing Vermont's Climate Responsibility](#)
- [The carbon footprint of household energy use in the United States | PNAS](#)
- [Energy Inequity and Burden in Vermont](#)
- [Vermont Greenhouse Gas Emissions Inventory](#)
- [EAN Overview and analysis of the latest Vermont GHG Inventory and Forecast](#)