

Town of Essex Housing Commission

Meeting Minutes

(August 5, 2026)

Housing Commission (HC): Carolyn Ellenberger, Cheryl Van Epps, Lois Whitmore (Chair), Lorraine Zaloom (Vice Chair).

Administration and Staff: Brittany McGregor (Town of Essex, ET); Georgia Levine (Planning Commission Liaison)

Brief introductions were made.

Guests and Public: Robert (Bob) Lalancette, Sharon Zukowski, Anne Miller.

CALL TO ORDER: Chair Lois called the meeting to order.

AGENDA ADDITIONS/ CHANGES: There were none. Lorraine motioned and Cheryl seconded to approve the agenda as it stands. The vote approved the agenda 4-0.

PUBLIC TO BE HEARD: Bob Lalancette shared an article and spoke on a low-cost building of a house in Waitsfield and hopes its affordable housing concepts will be incorporated in the ET Center design plans. (link <https://www.sevendaysvt.com/home-design/tour-a-cozy-waitsfield-home-thats-eco-friendly-and-affordable/>) He also spoke of the White River NRCD Public Banking Conference he attended earlier, on how Vermont currently finances affordable housing and could in the future through a Public Bank, as modeled by the North Dakota Bank. (link to info <https://www.whiterivernrcd.org/2026-08-04-vermont-public-banking-congress>) He will consolidate the notes he took and write them as a Public Comment to the HC.

APPROVAL OF MINUTES: There were no changes to the minutes. Lorraine moved to approve the minutes which was seconded by Carolyn. The 07072026 HC Minutes were approved (4 yeas, 0 nays).

BUSINESS ITEMS (an organic discussion ensued that intertwined a-h, with one decision):

a. What do we know about those whom we are trying to house: Chair Lois presented “Essex Housing Demographics”, a 12 slide power pt presentation and how we should prioritize HC’s efforts, mentioned working groups to address individual tasks, and proposed a goal to align housing production with the actual resident incomes. We looked at “affordability” from the perspective of the entry-level worker (est. 20-30% of ET workforce earns <\$50K). The HC’s target focus will be on the lower 2 income bands (totaling 46% of Essex residents). We looked at what monthly housing cost is affordable (30% rule) to residents according to their income and noted that ET’s lowest income-earning residents cannot afford the cost level of housing currently available in ET’s market. We looked at calculations for housing program eligibility and discussed who are included in these income bands along with their risk of displacement. We discussed how ET needs to look at “affordability” in terms of real life household expenditures in order to assist us in providing secure, stable housing. Lois left discussion on a proposed “Essex Affordability Index” to become the baseline for Housing policy decisions. She outlined how the new metric and its alignment with affordability would integrate into a Housing Trust Fund Strategy. The presentation is meant to outline a Vision, help us envision where we are going and how we are going to get there. Our goal is to help provision the Town with housing that we would want for our own, not simply a low cost product labeled “affordable”. A general discussion ensued on the potential to use Zoning Regulations, policy and processes to facilitate affordable housing construction that meets ET community needs. Lois listed some ways that HC will communicate and engage with the public to ensure our efforts are community-driven.

Georgia suggested we define both “Inclusionary Zoning” and “Exclusionary Zoning” for future reference in discussions and collective understanding. Lorraine asked whether developers currently use the same affordability index metric (30% of median income) when they add “affordable” housing into a build design for an extra 20% (# of units as a density bonus) which Brittany confirmed. Lorraine wanted to know more about

whether the metric uses 30% of gross or net income, a clarification of which expenditures are included as costs or not. Lorraine wondered whether online real estate mortgage calculators use 30% of gross or net income to determine affordable payment levels. Lois brought up the Housing Affordability Model and Calculator included in the Reading File and explained that there are so many programs, eg. Champlain Housing Trust (CHT), that are using different parameters it makes it hard to figure out which standards are used to look at eligibility- it's not universal at this point. A future visit from CHT was proposed. Lorraine was curious to learn more about conversions that CHT did in Fort Ethan Allen and Section 8: its eligibility criteria and what the payment split comes out of their pocket. Lois mentioned that many of the traditional ways to get federal assistance with housing are not available any more.

Carolyn asked about Short Term Rentals (STR) and AirBnBs. Chair Lois wants to address regulation of AirBNBs separately through recommendations to the PC and to look into possibly depositing those moneys to the Housing Trust fund to help leverage housing subsidies.

Georgia suggested we first have a registry (for AirBnBs). Carolyn asked if we have one already. Brittany said she had seen very few self-reported, had noted "there are not a ton but they certainly are out there." Lois proposed a work group to look at the topic and ask questions with a mind toward the goal of a sustainable funding source: some towns are raising 9-11% taxes on AirBnBs, revenue that goes into their housing program (Stowe, Burlington). Lorraine said it's done as earned income and suggested we reach out to Burlington to discuss their system. Mention was made of regulation in Stowe that restricts new units from being taken up and turned into AirBNBs. Lorraine pointed out that there are many other ways to advertise STRs. A possible visit with Tim Ashe after the elections was mentioned to discuss further.

Carolyn asked what was the approach used in creating this presentation. Lois explained she took the Wish Lists of the HC members and incorporated them into this vision presentation; she created a collective document.

b. Housing Trust Fund Proposal - Review, Revote and Next Steps: Chair Lois proposed we revote the decision made during the last HC meeting that was made under a different chair and by a different composition of Board members. Lois mentioned LIAC and lots of money will potentially be going into refurbishing housing, refurbishing commercial spaces- things that weren't previously on the previous HC's radar. Lois thought the best approach would be to defer the previous decision and elicit information from free state agency sources, to mark out the scope and depth of our issue first, before searching for an expert or hiring the contractor rather than tasking the contractor to do what we could have done for free.

For accuracy on what had previously occurred, Carolyn pulled up the June 2, 2026 HC Minutes and read them aloud: it was proposed the HC focus on 3 areas : ADUs and incentive creating, existing home quality improvements for accessibility, and to hire an expert to help explore housing development and funding opportunities. The vote had passed (3 yeas, 1 nay, Lois' was the dissenting vote).

Brittany explained the underlying expectations, steps and stipulations for creation of the Housing Trust Fund: essentially the SB is holding Funds Balance money promised to the HC to first hire a contractor to help advise our direction of focus, the HC would use their advice to design plans to utilize the remainder of the seed money, present those plans before the SB who may approve them and make available the money to implement the proposed project. The deadline for the HC proposal to be presented to the SB is June of 2027. Lois recalled as a HC member she had done research on neighboring town models of Housing Trust Funds (HTFs), where their focus was, how they functioned and how they were sustained; she had shared her report with the previous HC Chair but observed that it had not been shared out in the meeting records. She still has those data and will share them with the HC.

Lois mentioned some HTFs are set up to take in donations; Brittany mentioned that the ET has a new donation policy we should look at. Lois also raised points: some HTFs are set up with matching funds and may make better use of the money; other local and state agencies and sources may fund what was listed as a previous focus, like accessibility improvements; another consideration is using the money to create a clearinghouse (a website) of helpful and protective resources for homeowners and renters. Lois is also concerned of feeding back into the HTF via regulatory means.

Cheryl raised a point that the clients themselves, in addition to caregivers and direct services could inform the HC where housing needs are not being met.

Lorraine asked about the intentions of the previous HC going into the vote and discussion led to how much money is in the Fund Balance for us (about \$30K total). Brittany told us zero money is being set aside for

the HC in the budget going forward, so HC needs to find a sustainable source of funds. Lois explained her No vote as a philosophical difference- asking why should the Town invest as an ongoing thing into this proposal given the size and scope of the Town's housing need and wondering how it would bring money back in to the Town. How would the proposal achieve both of these things and continue to be sustained over the long term?

Lorraine asked how was the \$30K awarded to the HC. Brittany told us when the Fund Balance was looked at, someone had suggested that we could start up a Housing Trust Fund for the Town. Karen had asked Brittany if the HC would be interested in taking this on and she agreed the HC would. Lois brought up the remainder of the \$30K could be used to leverage additional grant money, but Brittany reminded that we will not have the money in hand at the time the HC would write a grant application. Lois rounded discussion off with saying we might want to rethink that decision because we are a new (except herself and Carolyn) to the HC work and may have different perspectives and ideas on how to spend it.

Lorraine asked Carolyn for her thoughts on revisiting a decision that she had previously worked towards, and Carolyn answered she thought it was fair to call for a vote to defer to ensure the new members' buy in.

Carolyn asked about return on Town investment and what that would look like. Lois listed local tax payment, housing of residents adds value to the community, stability of the economy, a higher probability that their money would circulate locally, more spending money in ET residents' pockets. Lorraine pointed out that rentals funnel money into the landlord's pocket, and the money spent would not be as stabilizing as it could be: if we do focus on ADUs, we should carry through with the intent of seeing that money circulate throughout our local economy, even if the money goes towards rentals.

Lois wanted to make a distinction between ADU and deferred maintenance properties. Lorraine would like to hear more about real world struggles: at the state level, millions of dollars have gone towards rehab and restructure and she'd like to know more about who is struggling, why they are struggling, whether and how that investment has helped.

Carolyn asked Lorraine how she would want to see the \$30K seed money invested. Lorraine commented how small the amount was and thought it best to use it to invest it and grow it, as it is not enough to apply towards affordable housing. Lorraine discussed the small business owners who hire the workers with low incomes and wants to focus on the 2 bands of lower income to see what opportunities lie there.

Lois wants to employ work groups to meet with the state Champlain Housing Trust (CHT) to discuss topics ranging from housing construction to rental information. Lois mentioned another model to explore where ET would collect the revenue locally then distribute it to CHT to implement and manage. HC members agreed on exploring Housing Trust information and funding sources. Lois suggested inviting CHT and another housing agency (VHFA, Exec. Dir. Maura Collins) and VT Housing & Conservation Board to speak before the CH at a future meeting- or if there are time conflicts, to speak to a HC work group. Carolyn asked for clarification on the composition of such a work group and Brittany suggested: 2 HC members plus an equal number of community members could participate with the bulk of the work led by the HC members. Lois has contacted Sarah Phillips (VT Community Loan Fund) and will ask her to speak to the HC. As to the purpose of the invite to speak with the HC, we should say we have a great housing need, a very small amount of seed money and need help guidance in which direction to take.

A motion was made by Lorraine to defer the decision on how to spend the housing Trust money which Cheryl seconded; the vote passed (4 yeas, 0 nays).

Georgia suggested that these housing organizations may already have literature for the HC to hand out (at the upcoming Community Day) to help the public access these programs.

Carolyn brought up the process of identifying the contractor and Brittany added it could possibly take 6-8 months to do. The HC agreed we want to research financial and grants information, along with utilization of local resources, parts to be more fleshed out first before we draft a RFP and consider who to hire. A role for Essex CTE was discussed; Lorraine said she has Jim (Dirmaier?) as a contact. And Bob inquired about involving Habitat for Humanity. Lois brought up University of Maine's work on BioHome3D, a house 3D printed from wood scraps and proposed a field trip to visit there.

Discussion ensued on recent state legislation and town regulation that may reduce the costs of construction by permitting vertical building on a smaller housing footprint, ANR maps and changes to our residential density corridors map. Lois asked about creating an overlay map of steep slopes and wetlands, which would inform anyone building and housing consumers in ET. Discussion ensued on the critical role of mass transportation (this would be within the SB purview) writing a letter to the Town Manager and Tammy Getchell on its importance and urgency and its integration in Housing policy, asking how the HC can assist their efforts.

Lois suggested we look at RCT as a model of providing transportation for the senior citizens and folks in rural areas; we want an equitable solution to meeting our needs. The EDC recently heard an expert tell them how important transportation is to ET to meet our economic goals.

Lois thought information on pollution could be a topic for a pamphlet to distribute. Lorraine discussed her interest in the direction the HC takes: she wants to keep our focus narrow on Housing issues, mentioned our desperate need for workers and that too many are priced out of living in this area -cannot afford Housing at their low level of income. Lois thought raising public awareness of the issue of new construction and homes built in safe and sound environment is important. Lois also wants to add financing models like coops, as opposed to renting, to build equity and stability for ET community. Discussion on which boards' purview that transportation falls under. Cheryl raised the point of public safety and well-being being quoted throughout the Town Plan and that governing values are reflected in governing priorities. Georgia thought on how regulation could reduce unsafe development.

c. Housing Inventory and Mapping updates - create work groups for tasks: Chair Lois briefly mentioned creating a list of dilapidated houses during the previous discussion (but later deferred pursuing this). Lois clarified that she is receiving data on abandoned, dilapidated houses, possible Town properties and sites for new housing, from Ken Signorello and Karen Adams (currently has a total of 5). Its purpose would be to identify low hanging fruit and commercial property that could be repurposed as residential. Georgia furthered discussion of potential regulation to decertify allowing a property to become uninhabitable or to incentivize maintaining a property as inhabitable and possibly work with the PC. Sharon Zukowski spoke on the availability of rebates and loans you do not have to pay back for owners of rentals, per our new Vermont housing act. Other ways were discussed to help publicize information: existing state programs such as VHIP 2.0 may have links for that kind of funding.

d. Regulatory and Policy Review

e. Partnership and External Engagement

f. Pilot Projects Funding Strategy

g. Committee Workflow and Work group Assignments

h. Public Communication and Transparency: Community Day (September 19, 2026 from 11AM-4PM) was discussed: Lois says she will update the HC pamphlet from last year, will share with Brittany to print out as a handout. Cheryl mentioned to solicit public attendance to HC meetings and participation on HC work groups. Brittany distributed to everyone via email the pamphlet that was distributed at last year's event. Carolyn reviewed the debriefing of the attendees of last year's event. A tent needs to be secured by the HC for setting up our table. Robert offered to loan his tent. Lois asked whether housing organizations and non-profits could join us at our booth. Cheryl and Lois will plan to attend and man the booth. Brittany will print brochures to hand out and needs a few days prior notice to do that. An idea came up to print the HC Meeting Agenda and put on our table.

Lorraine brought up writing an article to the Essex Reporter speaking with Reed Nye (ER reporter) to help publicize housing rehab grants available to the public and other HC efforts.

MEMBER AND STAFF UPDATES: There were none.

ADJOURN: Carolyn moved to adjourn and seconded by Cheryl. Votes were in favor (4 yeas, 0 nays).