

PHAC meeting minutes

4/22/26

Clockhouse meeting room, Goddard campus

Attendees: Betsy Zeigler, Graham Keegan, Liz Bicknell, Lydia Vitale, Will Colgan, John Borderick, Laurie Veatch

Call meeting to order: 5:10pm Liz

Approval of minutes: from April 8th, Will made motion to approved, seconded by Liz. Passed.

Changes to agenda: add presentation by John B. with goal of having PHAC write letter to support Downstreet; MTAP funding and what we decided we want to spend money on; quick discussion on idea of municipal planning grant, David is strongly advocating for that (he is not present today)

Community agreements: read by Lydia

Public Comments:

Laurie – Plainfield resident, concerned about possible new ordinance. Has been renovating abandoned house near where she lives, she received a small loan from the Plainfield revolving loan fund. One of the PHAC members recently said in a meeting that the new ordinance is modeled on the St Johnsbury ordinance, but Plainfield is significantly smaller than St J. Another member urged “carrots” and she agrees with that, and would like the PHAC to seek more metaphorical carrots? It would be a good idea to add more funds to the revolving loan fund so more people can get support, or help find other sources for loans to make rehabs easier for residents to rehab their own homes, or make it easier to buy other homes that need rehab. An incentive the town could have is maybe a pause in property taxes when someone is rehabbing a house/property, because once it’s rehabbed it would bring in higher property taxes in the future.

Will shares the concerns, and they did try to downsize it to be in line with the size of Plainfield. Still looking at ways to not have penalties but fines to create motivation for the rehabber. There was talk of an “ad hoc” group to go along with the ordinance to help support people and give advice/point to resources, etc. Also do want to get more money in the revolving loan fund. Yes there are penalties, but also support. We won’t leave people hanging so to speak. It’s a method to get the property in better condition. In terms of a timeline, we are trying to get the draft to the Select Board either this month or next month. They will have to decide if they will approve it or not. Nothing is going to

happen in the very immediate future. We thank Laurie for speaking up, and sharing that she is interested in this topic because it's useful to hear from the public.

Report from VCDA conference: Betsy, Vicki, and John Broderick attended.

- Vermont Community Development Association put in conference, well attended, lots of people from around the state. Mike Pieciak shared how much housing is needed, the "state of housing". There's a program called "802 Housing" coming on board, unsure of money connected to it; it's a program where you can pick designs for renovations and new builds of various prices and sizes. Can be ADUs, additions to current house. Some are prefabbed, and would meet state requirements for building codes, etc. This would be a good resource for locals considering doing a project.

- CHIP; a lot of emphasis on this program. A way for people to finance and develop in a community by the town/entity taking out the funds. Bonds can be floated, and debt can be borrowed against, and needs to be tied to a specific development. Community housing and infrastructure program, brand new in Vermont. Run by VT economic progress council. Applications are available, very clear guidelines- person emphasized "make sure you read everything well" and make sure there is community engagement or buy in. Can borrow for a developer, but needs to work with the town. Unsure if there's a target size of the development, seemed to be whatever.

- conference is a chance every year for state agencies and resources to share what they are doing. For example, the pre-made plans can lower prices. Conference has practical steps to get things started.

- there were small scale local developers that were highlighted and came to the conference. Example- brothers in Bellows Falls fixing up places, and they talked about how to do small scale developing. Also talked about ways to not borrow, and take advantage of grants and loans that are available from the state. Did a lot of their own work, had good personal relationships with the people they rented to. They said the value of putting in 4 one bedroom apartments when rehabbing would be higher than doing smaller amount of units. So thinking about maximizing space and getting more of a return with more units per building. Betsy sent out slides from conference and has them as a resource.

- Plainfield has some advantages to other towns, such as a downtown area.

Review and vote on ordinance:

- Will made some changes based on things from last meeting. But work group didn't meet about it yet, he'd like to get the work group to look it over and endorse before moving forward. Also some resources for the "ad hoc" group, and more info on the revolving loan fund.

- it would be good for PHAC to know ore about the fund (next agenda item!)

Graham report on revolving loan fund:

- He invited Karl Bissex to talk.

- What we're talking about is what the loan fund was set up to do,
- 1985 initiated by VT comm development program gave town a block grant. Initial purpose was to improve historic structures, improve downtown vitality. Town had option to grant money, or they could loan it at low interest rate and keep fund moving they chose latter. Purposes: emergency building repairs job preservation and enhancement, approve community own facilities, improve accessibility for people with disabilities, promote and increase owner occupied housing, promote preservation of historic properties (I missed a couple). Those haven't changed, still seem appropriate. There is a small committee that reviews applications, which are found online or at town office. Small registration fee. Committee gets together as needed to review apps. Interest rate is generally 1-2% lower than national average. They ask for info of viability of payment, and does go through on the local banks. The bank manages the process/repayment. Has helped Jimmy Kennedy rebuild restaurant, help rebuilding roofs. It's been active for a long time and they try to remind people. Over \$100k, he doesn't know for sure but trying to find out.
- Is there a maximum amount? In the past it was \$10k, but have gone to \$20k for some projects. Goal is to keep fund viable, and not give money out all at once. They always hoped it would be used as leverage to get more investment. It can be for a private house, not just a business.
- eligibility – citizens and businesses of the town, town government, community organizations.
- not super advertised, which might be a good thing so money doesn't go out too quickly. It's never happened so far that they have been worried about the funds running out.
- could it be used for a down payment for a rehab house that meets criteria? Not sure but most likely would be positively reviewed by committee.
- Is there a precedent other places? Karl doesn't know but the block grant program in the 80s was being distributed widely in towns throughout the state. St J does have one for example, but towns could have different structures for how they utilized and set up the block grant. St J charges a fee for landlords and inspects rentals annually, which helps bring in money for their loan fund.
- has this fund in Plainfield received additional funds? Or just grown organically? The latter. Haven't gone after grants to fill it but could in the future and add to the funds.
- Definitely properties in town that need incentives for homeowners to fix up, such as VHIP grant.
- Would there be a way to crunch numbers for town peoples to see if they could afford the rehabs? Yes possible, but big project.

Discuss FAQs for funds:

- this is one idea to share so people know there are resources out there.
- is there a potential to grow fund and what opportunities would that bring, similar to

CHIP program. Because of potential future tax revenue, could they apply for CHIP money and use it for the revolving loan funds. Basically the town could be a “small developer” and use the CHIP program to enhance revolving loan fund.

- town did use the revolving loan fund itself once upon a time to build offices.
- we should look into what a “small developer” definition would be. CHIP liaison? Website has a lot of information, and CHIP people alluded to being able to talk on the phone if needed.
- could adjust max amount if we had more money to add to fund.

Discuss possible municipal planning grant:

- David Schekman wrote email about this. North Montpelier Request for Proposal is a good blueprint for Plainfield, but would need to be modified to fit.
- North Montpelier asked for money (\$25k) to hire someone that does planning to help them look at village to see how it can be rehabbed/improved, etc. It was a broad survey, not just housing, included transportation, walkability, future flooding issues, aging in place options, vacant property strategies, cost estimate of development, waste/water infrastructure, EV hubs
- David is asking that the PHAC should put forward proposal to Select Board that the grants administrator apply to fund a study like this. With the money we could put out RFP, and centralize everything. A consultant that is used to doing this kind of work would be helpful. – Plainfield Conservation commission is taking lead on projects with the National Parks service. Example, canoe access with parking in town bike tours from rec field. National parks service (?) does free drawings for projects like.
- Karen Hatcher will be doing both grants administration and Select Board.
- Will’s experience with planning grants, the more specific the application is the more likely it will be to be awarded. If there are “deliverables” it makes it better, products or visible end results are best. Select Board would also want something specific to act on.
- The spirit and focus of the PHAC is been focus on existing buildings and village center, and it might be worthwhile to structure request around that particular area. We also want to encourage ADUs/making the village more dense.
- Request that David put together a pitch and look at it next time- then do edits and vote if appropriate.

Presentation by John B. with goal of having PHAc write letter to support Downstreet

- passing on request from Downstreet about states Qualified Allocation Plan, or QAP. Governs how low income tax credits applications are scored and awarded in Vermont (every state has QAP).
- letter was about proposed changes to QAP. Open 30 day comment period that closes the 24th. Asked supporters in Downstreet’s coverage area to submit comments to urge VHAA to take another look. The language makes it harder for smaller and rural projects to gain traction. John’s perspective is that it’s already skewed against rural projects.

- Downstreet funds ways to make these developments work, smaller 25-30 units in one building. The sweet spot that makes it work, but that might not work in Plainfield. Downstreet is one of the regional organizations that deal with low income projects.
- Vermont's QAP is one of the most progressive in the country. But there seems to be push to spread subsidy across wider range, which will make it harder for Downstreet to compete in areas like Plainfield, Calais, etc.
- He's urging us to comment on it, to not make things harder.
- Housing act of 1937 created public housing authorities, 1972 Act created section 8. Tax reform act of 1986 created corporate tax cuts but also created low income housing tax credit. Since 80s it's not HUD funding developments, it's US department of treasury. Gives out tax credit authority to states. States get allocation and developers like Downstreet (or private developers) generate capital, then it's regulated for 15-30 years to make sure only eligible households live in those units. Downstreet is one of the best nonprofits doing this work they are always looking out for deals and ways to help people.
- QAP is something that VHFA monitors it, and keep info on website, and each year or two they have a public process to update it.
- with changes, a smaller project might not "be worth it" to make a 15-30 year investment. Developer has to pay all fees during process.
- site control more difficult, smaller subsidies are harder to do, get "more points" to serve larger groups. Basically they are scoring it so bigger projects are prioritized.
- the municipal letter would make the most sense, Will making motion to send a copy of municipal letter. Seconded by Liz.
- Lydia brought up Act 181 and precedent and using it in the letter, but because of time crunch others don't think that makes sense. Motion passed for Liz to write up form letter and send it along.

MTAP funding and what we decided we want to spend money on:

- for community outreach? Lydia will check in with Rae Carter about how that was done, generate estimate of house for a stipend after checking in with Hazel.
- \$3k total. If there is any left over to pay for grant research to see if there's any other avenues to get funds for revolving loan funds. Maybe pay someone with that experience to look. Could put out feelers for a grant researcher/writer.
- also stipend for ordinance ad hoc group for helping to plan building improvements.
- discuss further at next meeting, we have until June technically to use funds.

Steps moving forward:

- Graham has a thought kernel; he is interested in finding ways to promote specific projects. For example, the walking path to the co-op. If there is already a plan in place it's easier to find funding, is there a way to get professional help to flesh out a specific project to get it ready to apply for different funds. A competition of sorts to generate

interest. A good idea would also be building an adjudication board to oversee competition and implementation.

- more research on Act 181

- loose thoughts from Graham- FEMA buyout buildings have to be torn down once process is completed. Can parcels be rebuilt? Are there lots that could be partially built on?

Next meeting agenda items:

- MTAP funding discussion

- Act 181 – Liz and Lydia

Announce date for next meeting:

- May 13th 5pm Clockhouse meeting room, Goddard campus.

Adjourn: 6:48pm