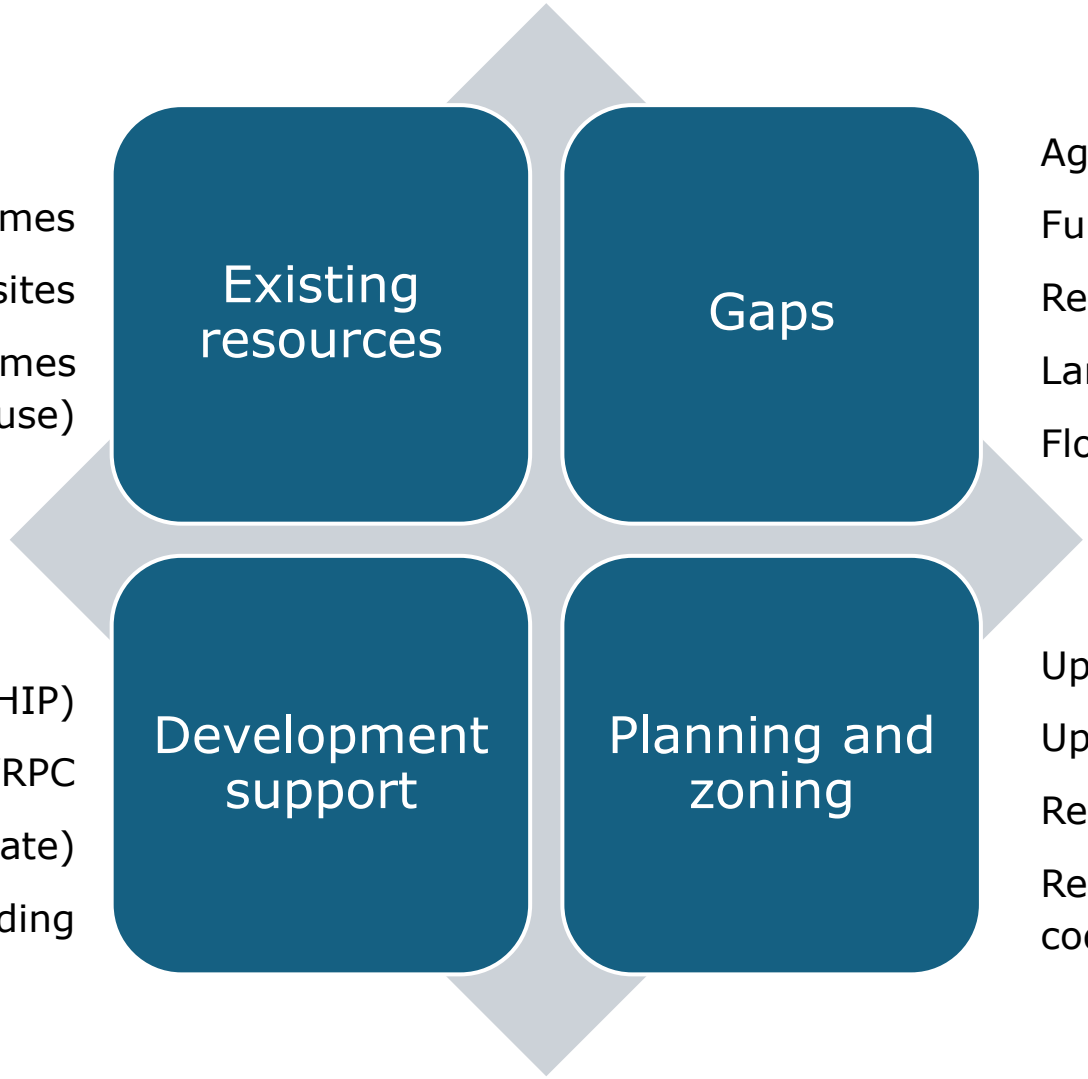
# VILLAGE CENTER
# HOUSING OPPORTUNITIES ASSESSMENT




Underutilized or vacant homes

Damaged homes / Brownfield sites

Create or rehabilitate homes (Adaptive Re-use)

Agreement of owner

Funding

Resources

Landlord training

Flooding

VLCT (CHIP)

CVRPC

ACCD (State)

Federal funding

Update town plan

Update regulatory plan

Review parking requirements

Review fire and safety building codes

# EXISTING RESOURCES

Site determination:

- In flood hazard/river corridor of Village Center
- Out of flood hazard/river corridor in Village Center
- Demo or rehab or buyout
- Infrastructure capacity (water and sewer)

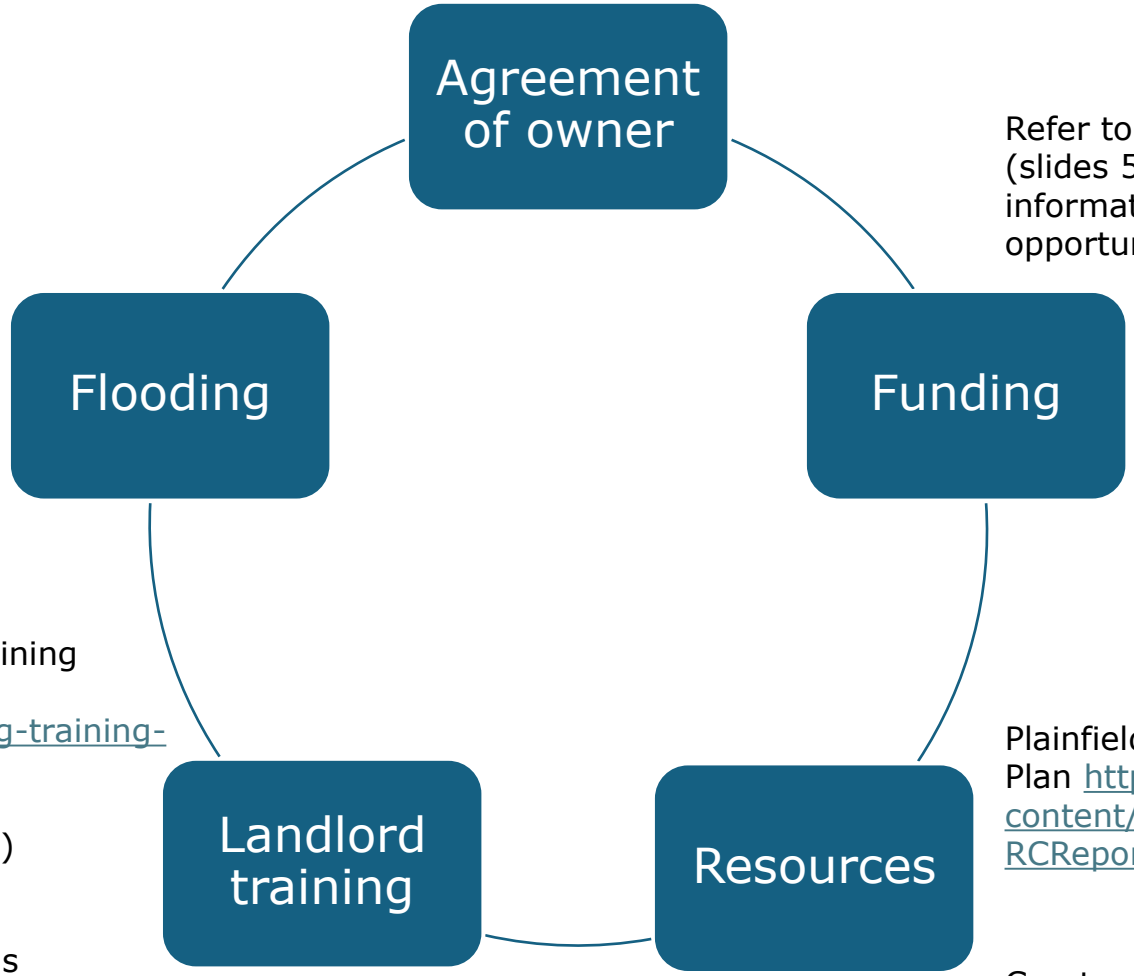
| Livable | Flood Hazard | Brownfield | Demo |
|---|---|---|---|
| • List properties for opportunity of rehab from the housing inventory | • Locate properties on map with the flood hazard overlay | • Determine properties that may need site assessment and cleanup | • Determine properties that are damaged and could have new construction |

# GAPS

Conduct Outreach:
- Direct Mail/Phone call
- Professional Assistance
- Leverage Local Agents

How to navigate the Flood Ready Atlas

- Operational Layers
  - ↳ ANR Atlas Layers
    - ↳ National Flood Hazard Layer (NFHL)




Refer to development support (slides 5-18) for specific information on funding opportunities

CVOEO Self-Paced Fair Housing Training (required for VHIP participation) https://www.cvoeo.org/fair-housing-training-for-landlords

Vermont Landlord Association (VLA) https://www.vtlandlord.com/

Landlord-Tenant Education Materials https://accd.vermont.gov/housing/resources-rules/renters-landlords/education-materials

Plainfield Forward Report and Action Plan https://www.vtrural.org/wp-content/uploads/PlainfieldForwardCERCReport.pdf

Create a Housing Strategy https://sites.google.com/vtrural.org/plainfieldforward/home

## Code Compliance

- New residential construction must comply with the Residential Building Energy Standards (RBES) https://publicservice.vermont.gov/efficiency/building-energy-standards/residential-building-energy-standards
- Rental housing must adhere to Vermont Residential Rental Housing Health & Safety Code

  https://firesafety.vermont.gov/rental_housing_healthandsafety

  https://firesafety.vermont.gov/buildingcode/codes

## Parking Requirements

- Refer to 24 V.S.A. § 4428 Parking Bylaws https://legislature.vermont.gov/statutes/section/24/117/04428
- HOME Act limits requirements to a maximum of 1 space per dwelling unit in areas with water and sewer infrastructure, and 1.5 spaces (for duplexes and multi-unit dwellings) in areas +1/4 mile from public parking. https://legislature.vermont.gov/Documents/2024/Docs/ACTS/ACT047/ACT047%20As%20Enacted.pdf

## Regulatory Plan

- Layout, density and design of development
- Municipal review process for conditional use, subdivision and planned unit development (PUD)

## Town Plan

- Consistency with State Planning Goals and compatibility with the Regional Plan
- Foundation for local zoning and bylaws. Provides the legal and policy framework to justify local rules.
- Influence on Act 250 and Section 248 (State Regulatory Permits)

# PLANNING & ZONING

# DEVELOPMENT SUPPORT

## Current Opportunities

- The Rural Investment Project Grant (tRIP) (See Slide 14 for more info)

Partnership between Federal Reserve Bank of Boston (FRBB) and Northern Borders Regional Commission (NBRC).

Deadline to apply: **June 30, 2026**

- ACCD Downtown and Village Tax Credit Program (See Slide 17 for more info)

Applications for the next round of tax credits are now available.

Deadline to apply: **July 1, 2026**

- Brownfields Revolving Loan Fund and Site Assessment (See Slide 18 for more info)

Central Vermont Regional Planning Commission

Deadline to apply: **Rolling basis (until funds are spent)**

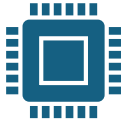
# DEVELOPMENT SUPPORT

## State Funding

Vermont Housing and Conservation Board (VHCB) –HOME Program (Shared Equity Homeownership)

Vermont Community Development Program(VCDP) – Implementation Grant (IG)

Vermont Community Loan Fund (VCLF) – Affordable Housing Loan Fund or Community Facilities Loan Program



Agency of Commerce and Community Development (ACCD) - Community and Housing Infrastructure Program (CHIP) & Tax Credit Program

Vermont Housing Financing Agency (VHFA) – Housing Investments for Vermont (HIVE ) Fund

Working Communities Challenge (w/FRBB and NBRC) - The Rural Investment Project (tRIP)

Vermont Economic Development Authority (VEDA) – Brownfields Revitalization Fund (BRF) Loan Program

Agency of Commerce and Community Development (ACCD) - Vermont Housing Improvement Program (VHIP) 2.0

## Federal Funding

United States Department of Agriculture (USDA) – Single Family Housing Repair Loans & Grants

Community Development Block Grant (CDBG), U.S. Department of Housing and Urban Development (HUD) – (See state funding, VCDP –IG)

# DEVELOPMENT SUPPORT

## Resources:

Slide 8 - United States Department of Agriculture (USDA) –Single Family Housing Repair Loans & Grants

Slide 9 - Vermont Housing and Conservation Board (VHCB) –HOME Program (Shared Equity Homeownership)

Slide 10 - Vermont Community Development Program(VCDP) – Implementation Grant (IG)

Slide 11 - Agency of Commerce and Community Development (ACCD) - Community and Housing Infrastructure Program (CHIP)

Slide 12 - Vermont Community Loan Fund (VCLF) – Affordable Housing Loan Fund or Community Facilities Loan Program

Slide 13 - Vermont Housing Financing Agency (VHFA) – Housing Investments for Vermont (HIVE ) Fund

Slide 14 - The Rural Investment Project Grant (tRIP)

Slide 15 - Vermont Economic Development Authority (VEDA) – Brownfields Revitalization Fund (BRF) Loan Program

Slide 16 - Agency of Commerce and Community Development (ACCD) - Vermont Housing Improvement Program (VHIP) 2.0

Slide 17 – ACCD Downtown and Village Tax Credits Program

Slide 18 – CVRPC Brownfields Revolving Loan Fund and Site Assessment

| Grantor | Grant Type | What it does | Who may apply | What is eligible | How funds may be used | How much money can I get | What are the terms of the grant | What is the deadline for applying | Link(s) to more information |
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| **USDA** United States Department of Agriculture | Single Family Housing Repair Loans & Grants | Also known as the Section 504 Home Repair program<br><br>Provides loans to very-low-income homeowners to repair, improve or modernize their homes or<br><br>Provide grants to elderly very-low-income homeowners to remove health and safety hazards. | Be the homeowner and occupy the house<br><br>Be unable to obtain affordable credit elsewhere<br><br>Have a household income that does not exceed the very low limit by county<br><br>•For grants, be age 62 or older | Utilizing the USDA Eligibility Site you can enter a specific address for determination or just search the map to review general eligible areas. | Loans may be used to repair, improve or modernize homes or remove health and safety hazards<br><br>Grants must be used to remove health and safety hazards | Maximum loan is $40,000<br><br>Maximum grant is $10,000 | Loans are termed for 20 years<br><br>Loan interest rate is fixed at 1%<br><br>Grants must be repaid if the property is sold in less than 3 years | Applications for this program are accepted through your local RD office year round | https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-10 |
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| **VHCB**<br>Vermont Housing and Conservation Board | HOME Program<br>(Shared Equity Homeownership) | HOME is a federally funded, block grant program for housing<br><br>Focuses on infill projects, historic structure rehabilitation, and creating new, affordable units. | Any individual or organization willing to commit to perpetual affordability, meet the priorities of the Consolidated Plan and comply with the requirements of the HOME Program is an eligible applicant. | Project must be perpetually affordable<br><br>At least one must be included:<br>•Increase the supply and quality of affordable housing<br>• Decrease the number experiencing homelessness • Strengthen communities and improve quality of life<br><br>Preference shall be given to projects located in the State's Designated Downtowns, Village Centers, neighborhood development areas and other areas that are consistent with the state's historic settlement pattern and "Smart Growth" | First time homebuyer<br><br>Homeowner rehabilitation<br><br>Rental housing production and rehabilitation<br><br>Tenant-based rental assistance<br><br>In Vermont, funds can be used for acquisition and rehabilitation of multi-family rental housing, and new construction of multi-family rental housing where there is a documented need. | Up to $80,000<br><br>Maximum Per-Unit Contributions (General):<br><br>$65,000 (0BR) to $125,000 (4BR+) depending on unit size and type | Homebuyers generally must contribute at least $1,500 in personal cash<br><br>Housing must be made permanently affordable via legal covenants recorded in land records. | Multiple times throughout the year depending when the Board meets to review applications.<br><br>The next Housing & Conservation applications due July 13, 2026 | https://vhcb.org/wp-content/uploads/2025/06/01-Chapter-1-HOME-Program-Overview-6-05-20.pdf<br><br>https://vhcb.org/wp-content/uploads/2025/06/03-2-App-Process.pdf<br><br>Consolidated application for VHCB, VHFA & VCDP: https://www.tfaforms.com/4833216 |

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| **VCDP**<br>Vermont Community Development Program<br><br>* Acts as the state-level administrator for the federal Community Development Block Grant (CDBG) program managed by the U.S. Department of Housing and Urban Development (HUD) | Implementation Grant (IG) | Provides funding for economic development, housing, public facilities, and public services, in support of economic development or housing that will result in direct benefit to persons of low- and moderate income, or will eliminate slums or blight, or will address a community's urgent need<br><br>Encourage development in compact areas rather than rural landscapes | Any Vermont town, city or village<br><br>If applying as a consortium application, each applicant of the consortium must have an adopted municipal plan.<br><br>*Designated Areas receive priority consideration for VCDP funding. | Create or rehabilitate housing units<br><br>Downtown improvement<br><br>Infrastructure construction<br><br>Assist businesses to create or retain jobs<br><br>Create or assist childcare and senior centers | Housing rehabilitation and acquisition, lead abatement, home ownership assistance<br><br>Economic development loans to businesses<br><br>Water, sewer, and other infrastructure serving economic development or housing<br><br>Rehabilitation or acquisition of public facilities; senior, childcare, assisted living, or homeless facilities<br><br>Handicap accessibility modifications<br><br>Planning<br><br>Disaster assistance | $50,000 minimum to $1,000,000 maximum<br><br>A 10% match of cash or cash-in-kind goods or services is required for all grants. | A project must be consistent with the applicable municipal plan.<br><br>Municipalities are allowed to submit one Implementation application. | Applications are accepted on a rolling basis.<br><br>The VCDP Board meets 3 times a year. | https://accd.vermont.gov/community-development/funding-incentives/vcdp |

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| **ACCD**<br>Agency of Commerce and Community Development | Community and Housing Infrastructure Program (CHIP) | Utilizes tax increment financing for infrastructure improvements that support the development of new housing, with the preferential consideration of affordable and moderate-income primary housing | Vermont municipalities (cities, towns, or incorporated villages) that seek to create a Housing Infrastructure Project. | Infrastructure improvements that serve a public good and directly support the development of an eligible housing development.<br><br>Eligible Housing Development projects must result in new or rehabilitated housing developments where at least 60% of the floor area of the projected housing development is dedicated to primary housing residences, or<br><br>The projected housing development meaningfully addresses the purpose of the program. | Infrastructure improvements<br><br>Energy efficiency improvements<br><br>Transportation improvements<br><br>Site preparation<br><br>Soft costs or services related to the implementation or construction of site improvements | Municipalities can retain up to 75-85% of the education tax increment generated by a development for 10 years to pay for infrastructure.<br><br>If at least 15% of the project units are designated as affordable, the municipality may retain up to 85% of the education tax increment | The program allows for financing for up to 20 years<br><br>Municipality must create a Housing Development Plan and a Housing Development Site and<br><br>Create a Housing Infrastructure Agreement between the municipality, the developer, and, if applicable, a third-party sponsor. | Applications are accepted on a rolling basis<br><br>Municipalities must complete a CHIP Interest Form and submit it to VEPC staff for review prior to submitting a full application to VEPC. | https://accd.vermont.gov/economic-development/vepc/chip/guidelines |

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| **VCLF**<br>Vermont Community Loan Fund | Affordable Housing Loan Program | Provide financing for projects that build or rehabilitate homes for lower-income Vermonters or other vulnerable populations. | Vermont nonprofits, for-profit organizations and individuals | To create or preserve affordable housing<br><br>Benefit Vermonters with low incomes, evidenced by restrictions on rent levels or tenancy (for example, recovery, re-entry or elderly housing)<br><br>Are unable to obtain credit at reasonable rates and terms | Real estate acquisition<br><br>Construction<br><br>Rehabilitation<br><br>Predevelopment<br><br>Land Banking<br><br>Bridge financing<br><br>Equipment purchase (CFLP only) | The current maximum loan amount is $2 million | 6.65% annual interest, and 4.65% for permanently affordable housing projects (CFLP 6-7%)<br><br>Up to 5 years, w/extensions generally permitted for another 3-5 years.<br><br>There is a nonrefundable application fee which is credited towards the closing fee (1% of total loan amount). | Applications are accepted and reviewed on a rolling basis, and loan decisions are made based on the availability of funds. | https://www.investinvermont.org/borrowers/affordable-housing-vermont.html<br><br>https://www.investinvermont.org/borrowers/community-facilities.html |
| | Community Facilities Loan Program | Provide loans to community organizations and facilities that provide essential services and opportunities to Vermonters | Vermont non-profits and for-profit organizations | | | | | | |

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| **VHFA** Vermont Housing Finance Agency | Housing Investments for Vermont (HIVE) Fund | Provides flexible financing opportunities for affordable housing development | Housing developers<br><br>Institutional investors<br><br>Businesses<br><br>Philanthropic organizations<br><br>Municipalities | Qualify for housing credits under section 42 of the IRS code (Low Income Housing Tax Credits),<br><br>and/or<br><br>Have a minimum of 50% affordable units serving households below 80% AMI and affordability not to exceed 120% AMI for market rate units. | Financing is targeted at multi-family and single-family affordable housing, including both new construction and the rehabilitation of existing properties.<br><br>* HIVE is focused on production of new units of housing, but rehabilitation projects may be considered on a case-by-case basis. | Individual project loans are capped at up to $500,000 per capital stage | Developers must meet a 25:1 leverage ratio, meaning HIVE funds must be matched with $25 of other private or public funding for every $1 of HIVE investment. | Applications are accepted on an ongoing, rolling basis | https://vhfa.org/developers/programs/hive<br><br>https://vhfa.org/sites/default/files/developers/HIVE_ProgramGuidelines_2024.pdf (*Currently undergoing an update https://vhfa.org/developers/programs/MIHDP) Middle-Income Homeownership Development Program |

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| **Working Communities Challenge**<br><br>**Robert Wood Johnson Foundation**<br><br>The initiative is guided by a national Steering Committee of rural investment practitioners and project managed in partnership by the Federal Reserve Bank of Boston (FRBB) and Northern Border Regional Commission (NBRC) | The Rural Investment Project (tRIP) | Advance economic opportunity and build systems-change capacity, specifically for residents and communities with low incomes | The lead applicant for the project must be a core project partner and a **nonprofit organization or entity**, able to provide required financial documentation if selected for the award<br><br>Must be multi-town partnerships, collaboratives Or development hubs.<br><br>A municipality may also be an eligible applicant if it is acting as fiscal agent for a multi-town or regional partnership, collaborative or development hub. | Applications should indicate that the projects are either seeking diverse types of capital (debt, grant, public finance, etc) or are currently utilizing different types of capital to implement their project(s).<br><br>Project must benefit a region<br><br>*Communities with populations under 6,000 must partner with other towns in a multi-town application to reach at least 6,000 resident | Allows applicants more flexibility to choose how funds are used in service of advancing their project or pipeline of projects.<br><br>Internal organizational capacity (e.g., staffing, operating support, learning opportunities)<br><br>External capacity or expertise (e.g., engineering, contracting, consulting)<br><br>Time and expenses to plan for and host tRIP project team (NBRC, FRBB) for a learning visit | 3-5 awards up to $40,000 each | IRS certification letter of tax-exempt status<br><br>Most recent year of audited financial statement with management letter, if applicable<br><br>Signed grant agreement by authorized official<br><br>Bank and wiring information for payments<br><br>Learning visit (host members of NBRC/FRBB) for a day | June 30, 2026: Applications due by 5:00 PM (EDT) | https://www.bostonfed.org/workingplaces/communities-challenge.aspx<br><br>https://form.jotform.com/tRIPGrant/information-guide |

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| **VEDA** Vermont Economic Development Authority | Brownfields Revitalization Fund (BRF) Loan Program | Provide funding to assist in the redevelopment of contaminated properties. | Initial application must be made to ANR<br><br>The applicant must participate in the Redevelopment of Contaminated Properties Program (RCPP) to qualify for the loan<br><br>ANR needs to approve your work plan<br><br>For-profit, not-for-profit and municipal entities. | Sites must be vacant, abandoned, substantially underutilized or to be acquired by a municipality<br><br>*ACCD and ANR currently maintain a priority list of sites that are under active consideration for reuse. Loans may be made only for sites that are on that priority list and for projects that demonstrate remediation will reduce threats to public health, provide an appropriate return on public investment and offer significant development opportunities. | Redevelop Brownfields sites contaminated by, or perceived to be contaminated by, hazardous substances and/or petroleum;<br><br>The main focus of the BRF will be on site clean-up, but in some instances, funds may be used to perform site assessment or characterization. | Depend on the amount of loan funds available when an application is received | Will be determined on a case-by-case basis based upon financial analysis of the borrower and the project<br><br>The interest rate is negotiable<br><br>Loan repayment will generally be required within fifteen (15) years.<br><br>Payments may be deferred temporarily until a project begins to generate cash flow, although repayment must commence no later than one (1) year after the project is completed. | On a rolling basis based on Notice of Funding Opportunity (NOFO) cycles, project readiness, and fund availability | https://www.veda.org/financing-options/other-financing-option/brownfields-revitalization-fund/ |

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| **ACCD**<br>Agency of Commerce and Community Development | Vermont Housing Improvement Program (VHIP) 2.0<br><br>*Provides forgivable loans and grants | Funding for rental property owners to rehabilitate unoccupied rental units up to Vermont Rental Housing Health Code guidelines.<br><br>Designed to help increase the supply of affordable, safe rental units in Vermont, and offer avenues to support households exiting homelessness. | Property owners in Vermont<br><br>*Out-of-State owners are required to designate a local property manager located within 50 miles of the unit. | Rehabilitation of unoccupied units<br><br>Rehabilitation of tenant-occupied units<br><br>Accessory Dwelling Units (ADU's)<br><br>New Unit Creation<br><br>May also create new units, including Accessory Dwelling Units (ADU's).<br><br>Additional funds available to make a unit ADA compliant. | Existing units that have been vacant for at least 90 days, needing life-safety/code compliance repairs (e.g., electrical, plumbing, leaking roofs)<br><br>Units facing code violations or health/safety hazard<br><br>Creating a brand-new, smaller independent unit on the lot of an existing owner-occupied single-family home<br><br>Converting existing non-residential space into residential units or building a new structure with five or fewer unit | Up to $50,000 per unit | Match 20% of the award funds<br><br>Sign a rental covenant or forgivable loan agreement stating you will charge a rent at or below Fair Market Rent for the duration of the agreement (5 or 10 years)<br><br>Complete short, interactive Fair Housing Education videos<br><br>Complete the project within 18 months of the signed agreement<br><br>Follow the tenant screening guidelines | Varies depending on funding cycles | https://accd.vermont.gov/vhip<br><br>Fair Housing Training for Housing Provider:s https://workshops.cvoeo.org/courses/00000001-000b-4489-52b1-00000001581a/checkout/price-rys36Pt2xxdSr_JP35jFqQ |
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| **ACCD**<br>Agency of Commerce and Community Development | Downtown and Village Tax Credits Program | Credits are awarded to projects that improve building safety, attract new business, and create jobs. | Property owners and lessees (person or business that rents or leases property from another party)<br><br>Non-profit organizations | Projects must be within a state-designated downtown or village center.<br><br>Historic commercial buildings (income-producing buildings) listed in the National Register of Historic Places<br><br>Commercial buildings and non-profit owned buildings at least 30 years old (no private residences, but rental properties are eligible) | General rehabilitation<br><br>Code compliance<br><br>Flood mitigation upgrades<br><br>Exterior façade improvements<br><br>* May be combined with the federal program | Amount of credit is based on total rehabilitation costs.<br><br>State credit: between 10% and 50% of eligible rehabilitation expenses. | For most projects, the greatest expenditures must be made within a two-year period.<br><br>For phased projects, the time limit is extended to 60 months.<br><br>Projects receiving state credits must be finished within three years from the date of award.<br><br>*Under the state program there is no ownership requirement following completion of the project. | Current application cycle due by: July 1, 2026 | https://accd.vermont.gov/downtown-and-village-center-tax-credits-frequently-asked-questions |
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| **CVRPC** Central Vermont Regional Planning Commission | Access to assessment funds and a Revolving Loan Fund | Provide funding to assist in the redevelopment of contaminated properties. | Current and potential property owners | Sites that have real, perceived, or suspected contamination. | Funds are used for assessment through the Brownfields Program (Assessment) Funds through the Revolving Loan Fund may be used for cleanup efforts through the Brownfields program | We currently have a total of 1.2 million for assessment in our region and 1 million for revolving loan fund | Go through the Brownfields process. Revolving Loan Fund terms are still being set up | Rolling | Brownfields - Central Vermont Regional Planning Commission |
| | | | | | | | | | |

# Municipal Planning Grant ideas

- Housing needs assessment
- Community revitalization and economic development plan (Roxbury 2023 MPG award example)
- Capital planning/wayfinding

# Other ideas

- CVRPC ADU guide https://centralvtplanning.org/wp-content/uploads/2024/03/CENTRAL-VT-ADU-Guide.docxFinal3_25_24.pdf
- AARP ADU resources https://www.aarp.org/livable-communities/housing/info-2019/accessory-dwelling-units-adus/
- Vermont Community Foundation (potential funding) https://vermontcf.org/
- Innovative wastewater ideas (when on clay, ledge, etc) like Warren's decentralized wastewater system: https://dec.vermont.gov/sites/dec/files/WID/Warren%2C%20VT%20Wastewater%20Solutions_finalCaseStudy.pdf
- Property ownership - Municipally owned land is much easier for a municipality to steer than privately owned land.

# Housing direction ideas:

- Vacant properties, town-owned vs privately-owned
- Get more context on inventory. Brownfields (transferring the property)
- Develop a sustainable fund – revolving load fund. Long-term funding of housing initiatives. Housing trust vs grant chasing.
- Fund for code improvements, via Downstreet.
- Seed fund. Then could start the fund. Terms could pay back into the fund.
- Work with CVEDC to set up a loan fund.
- Waterbury produced an education series – bring in VHCB lead abatement program
- Mechanism to get people connected with the programs. Barre has used VHIP and expanded to bridge loans. Upfront costs required.
- Do they want to invest in homes in flood hazard area – may limit funding opportunities.