



Vermont  
Housing &  
Conservation  
Board



# House Agriculture Committee

## S.328 and Farmworker Housing

April 8, 2026

### Presenters:

**Pollaidh Major**

VHCB, Director of Policy and Special Projects

**Julie Curtin**

CHT, Director of Homeownership



Before



After

# Farmworker Housing Needs Assessment



## FARMWORKER HOUSING NEEDS ASSESSMENT



Prepared for the  
VERMONT HOUSING &  
CONSERVATION BOARD  
Montpelier VT

April 2021

- Commissioned by VHCB in 2020, released 2021
- Built on previous work by UVM, Bridges For Health, and Migrant Justice
- Found significant need to improve and expand safe, decent housing across roughly 600 on-farm employee dwellings
- Resulted in the establishment of Vermont's Farmworker Housing Program

**Report Link:** <https://vhcb.org/wp-content/uploads/2025/07/Vermont-Farmworker-Housing-Needs-Assessment.pdf>



## Finding: Clear Deficiencies in Safe, Decent Farmworker Housing

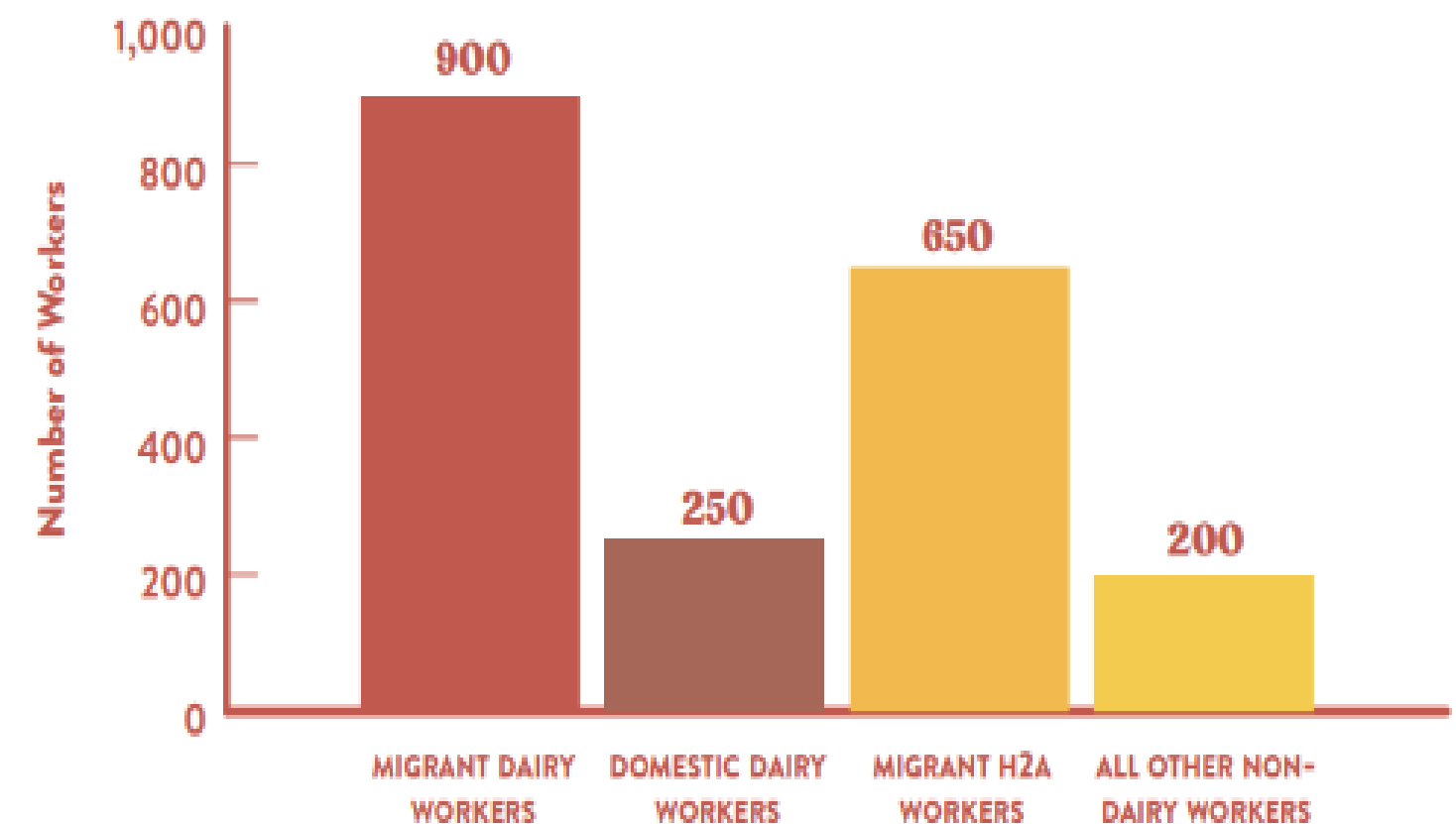
- **Key physical problems:** overcrowding/noise, cleanliness and maintenance, safety deficiencies, temperature and moisture control, septic capacity, and inadequate appliances or bathroom facilities.
- **For single workers:** The need for quiet sleeping space, privacy, and separation from cooking/social areas, especially on dairy farms with overlapping shifts
- **For families:** Adequate housing should include the basic standards of rental housing plus lead abatement, bedrooms for non-infant children, and the option to live separately from non-family workers.
- “Adequate” farmworker housing must function as real housing, not just shelter.



## Finding: A Significant Statewide Need Exists to Improve and Expand Safe, Decent On-farm Farmworker Housing

- **Roughly 2,000 hired farmworkers** live in housing on or next to Vermont farms.
- **About 600 on-farm employee dwellings** are housing those workers across **345 farms**.
- Another **6,500** hired farmworkers **live independently** from their employer.

Workers Living on-farm, By Type, 2021 Estimate



Source: Development Cycles, 3/21



## Finding: Inadequate Housing Persists because Physical Deficiencies and System Barriers Reinforce One Another.

- Farmers face **economic constraints** and often lack access to workable grants, financing, and technical assistance.
- **Land use regulations, septic capacity, and financial constraints** can make housing improvements difficult.  
The value gap between the cost of housing construction and the value of the home is a barrier to accessing adequate construction financing.
- The report also identifies broader barriers tied to **low wages, immigration realities,** and limited affordable housing options in rural Vermont

# Voices from the Field



“**Cost of living is too high** for most residents to afford to live on farm worker pay, even if that increases over the next few years. Housing costs are 30-50% of low income earnings, depending on the community. **Clearly new thinking is needed** even beyond farm housing.”

“**We could really use investment.**”

“Building new FLH (or any other infrastructure for that matter) on conserved land with the current rules in place (e.g., OPAV) can only ever be a losing investment. This is a major deterrent for us. **If sufficient grants, low or zero interest financing, or a combination thereof were available to help lessen the gap** between up front investment and the value of that infrastructure given OPAV, this would help us feel more comfortable expanding operations, building new FLH and creating new jobs.”

“People don’t realize what this all costs. We supply housing electricity and oil. **Then find out the price of milk has dropped.**”

“We have made improvements to our farmworker housing and they have allowed us to **attract and maintain high-quality, dedicated employees** who are helping move our farm forward.”



## Finding: Long-term Progress Requires Coordinated Leadership, Incentives, and Technical Support

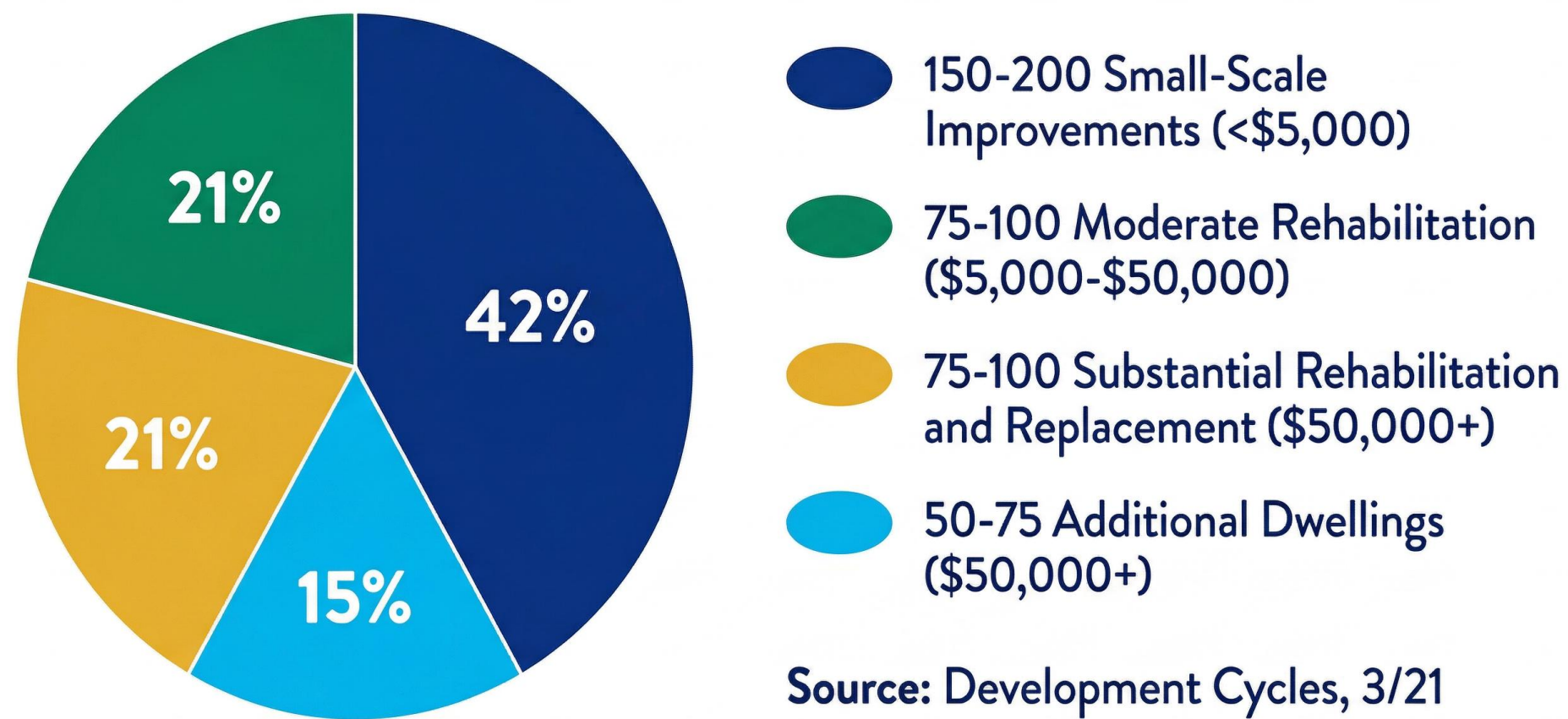
- Establish a **lead entity** to coordinate and sustain the work.
- Develop a **multi-year action plan** with goals, timelines, funding needs, and clear responsibilities.
- Tailor solutions by **farm type, worker type, and project cost**.  
Acknowledge the importance of **off-farm housing** for farmworkers and the importance of housing for farm operators.
- Pair **health and safety standards** with **financial incentives** and **technical assistance**.

# Key Recommendations: Investment



**Finding: Statewide Farmworker Housing Needs Span a Wide Range, from Modest Repairs to Full Replacement, with Additional Need for More Units.**

SCALE OF FARMWORKER HOUSING NEEDS, BY TYPE, 2021 ESTIMATE



- Addressing just **10% of need per year** would require about **\$2 million annually** to improve living conditions for approximately **200 more farmworkers per year**.
- Potential to add **50–75 new on-farm dwellings** if financing and permitting conditions are supportive.



## **Finding: Build from Existing Agriculture Technical Support and Housing Development Programs to Address Farm Housing**

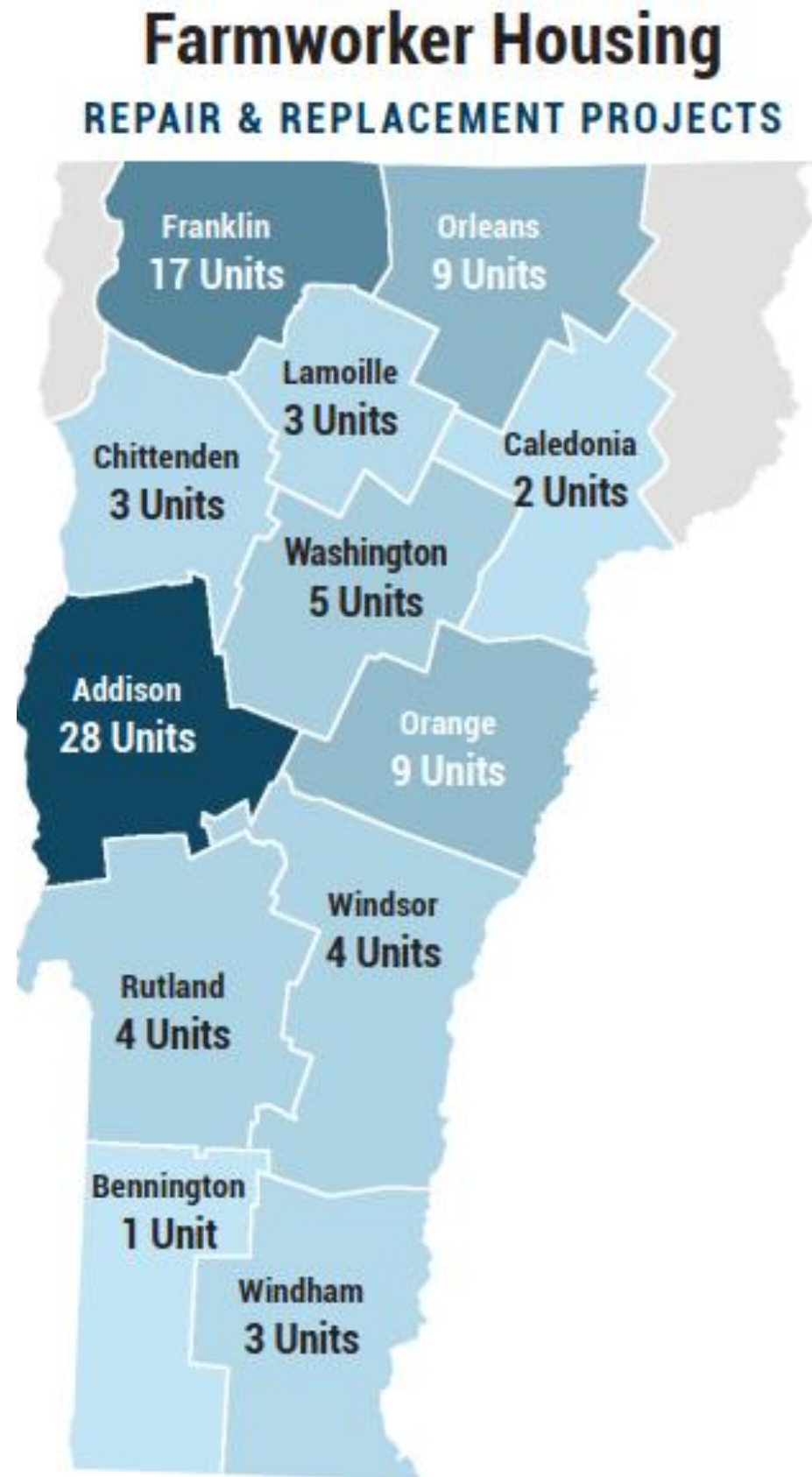
- Utilize existing programmatic models
- Provide funding for Pilot Projects and Technical Assistance
- Involve existing nonprofit housing entities
- Think creatively!

# Farmworker Housing Program



**JULIE CURTIN**, Champlain Housing Trust, *Director of Homeownership*

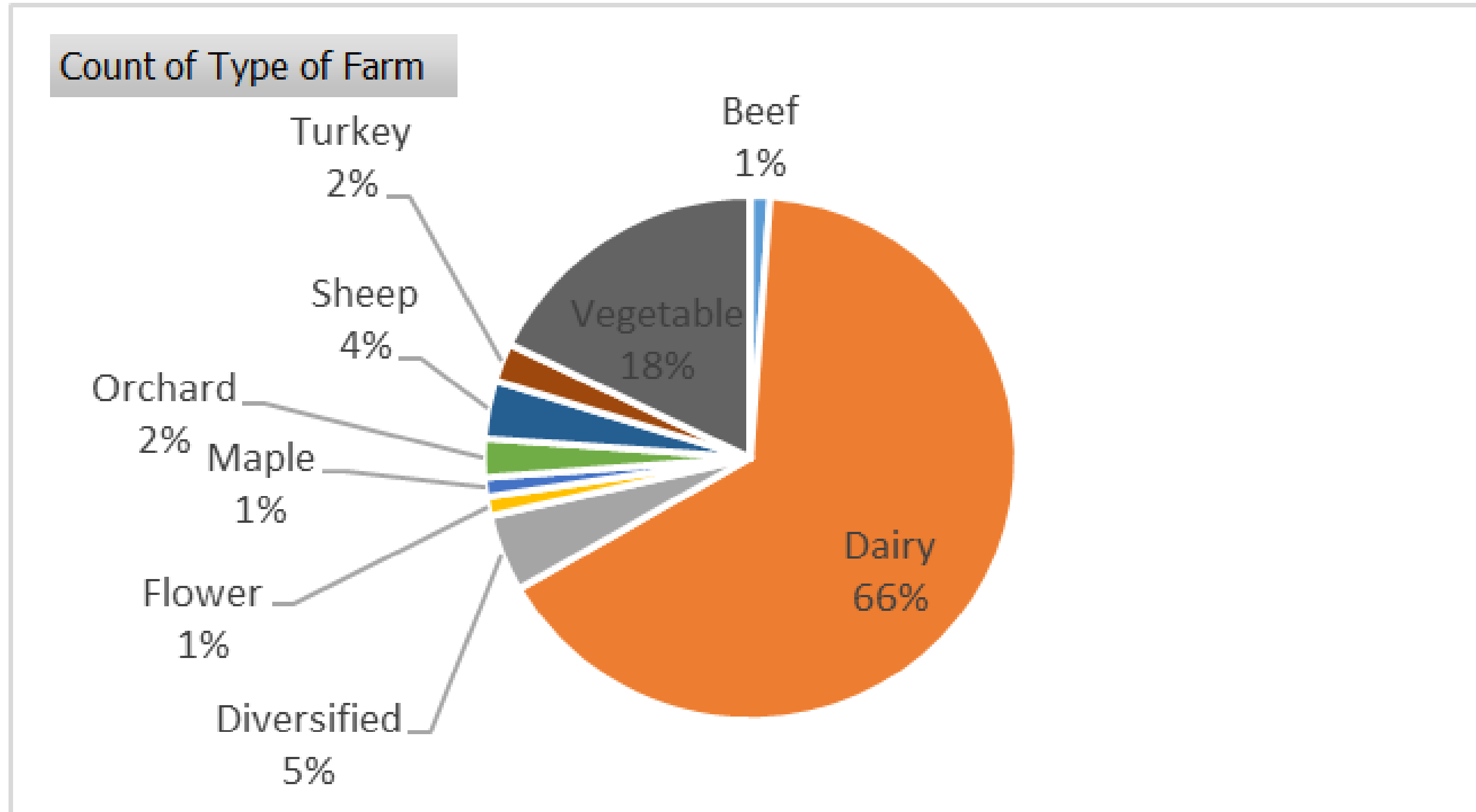
# Statewide Repair & Replacement Programs



### Current Achievements

REPAIR	REPLACEMENT
74 Projects	15 Projects
283 Farmworkers Served	78 Farmworkers Served

# Types of Farms Served



# Farmworker Housing Loan Programs

## Program History

Spring 2021 – VHCB issues needs assessment, Legislature appropriates funds

Fall 2021 – VHCB issues request for proposals for repair program

Winter 2022 – CHT launches program & partners with UVM extension

Early 2023 – additional funding for repairs and seed \$ for replacement pilot

Fall 2023 – additional funding for both programs

Total VHCB investment to date: \$5,650,000

# Repair Program Overview

## FORGIVEABLE LOAN

- \$3,000 - \$30,000
- 0% interest
- No payments due
- 10-year term
- Must be maintained as farmworker housing
- Up to 2 loans/farm



# Eligible Repairs

Repairs/improvements can include, but are not limited to:

Wastewater  
Systems

Air Sealing and  
Insulation

Electrical  
Upgrades

Food Prep and  
Storage  
Improvements

Plumbing  
upgrades

Noise  
Mitigation

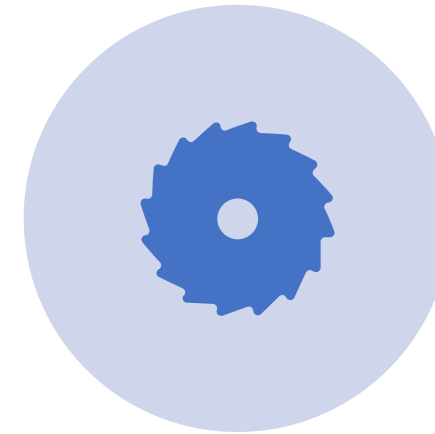
Roof  
Replacements

Mold  
Remediation

# FWH Repair Case Study



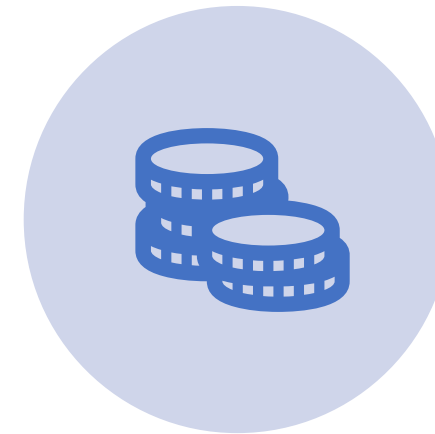
Orleans County Dairy and Sugaring



Scope: Replace windows, doors and siding. Re-insulate roof. Kitchen, bathroom, flooring repairs. New hot water heater.



Circumstances: Old farmhouse being used for labor housing. Many years since prior renovation. Farm unable to complete significant repairs without CHT assistance.



Estimated total cost: \$50,000

# Orleans Dairy - Before



# Orleans Dairy - After



# Orleans Dairy - Before



# Orleans Dairy - After



# Replacement Program Overview

## Housing to be replaced:

- Existing pre-1976 mobile home or home is otherwise past its useful life;
- Housing units located in barns or other agricultural (non-residential) structures;
- Existing over-crowded housing; or
- Existing housing cannot be brought into compliance with the rental housing code regardless of cost as determined by CHT staff.



Photo courtesy of Glenn Russell/VTDigger

# Replacement Program Overview

## Key program elements

- Loan up to \$120K
- New net zero modular, manufactured or stick-built
- So long as housing used as FWH, loan does not need to be repaid

## Franklin Co. Replacement home



# How to Contact Us

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[www.getahome.org/vermont-farmworker-housing-repair-loan-program/](http://www.getahome.org/vermont-farmworker-housing-repair-loan-program/)



# S. 328 Farmworker Housing Report



## [S. 328](#)

### Sec. 9a. FARMWORKER HOUSING REPORT

On or before January 15, 2027, the Vermont Housing and Conservation Board shall provide an update to the Farmworker Housing Needs Assessment of 2021. The update shall describe the on-farm housing program established by the Board following the initial report, evaluate the program's impact on farmworker housing in Vermont, and identify barriers to improving and expanding on-farm housing.

### **VHCB Suggested Language**

### Sec. 9a. FARMWORKER HOUSING REPORT

On or before January 15, 2027, the Vermont Housing and Conservation Board shall report on the progress made towards meeting the goals identified in the Farmworker Housing Needs Assessment of 2021. The report shall describe the farmworker housing program established by the Board following the initial report, evaluate the program's impact on farmworker housing in Vermont, and identify barriers to improving and expanding on-farm housing.

# Thank you!

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