



AGENCY OF COMMERCE
DEPT. HOUSING & COMMUNITY DEVELOPMENT

Community Planning + Revitalization Division



The CP+R team uses a collaborative, **place-based approach** to land-use planning and community development that **empowers state and local leaders** to plan for and build vibrant, inclusive, and resilient downtowns, villages, and neighborhoods.

HOME Act, Act 181, and Homes for All

Creative Housing Solutions in Vermont, from Policy to Outcomes

DHCD has used every available tool to promote the housing development the state needs.

1. Landmark Reforms to Enable Missing Middle Homes
2. New Tools to Cultivate, Support and Build a Diverse Small-Scale Developers
3. Cohort Training for the Next Generation of Homebuilders
4. Pre-Approved, Ready-to-Build Housing Designs (including modular panelized homes)

Vermont Homes for All Toolkit

A 'Design & Do' Toolkit for Small-scale Home Builders, Investors, and Community Leaders



 **VERMONT**
AGENCY OF COMMERCE & COMMUNITY DEVELOPMENT
DEPT. OF HOUSING & COMMUNITY DEVELOPMENT

The Housing System

1

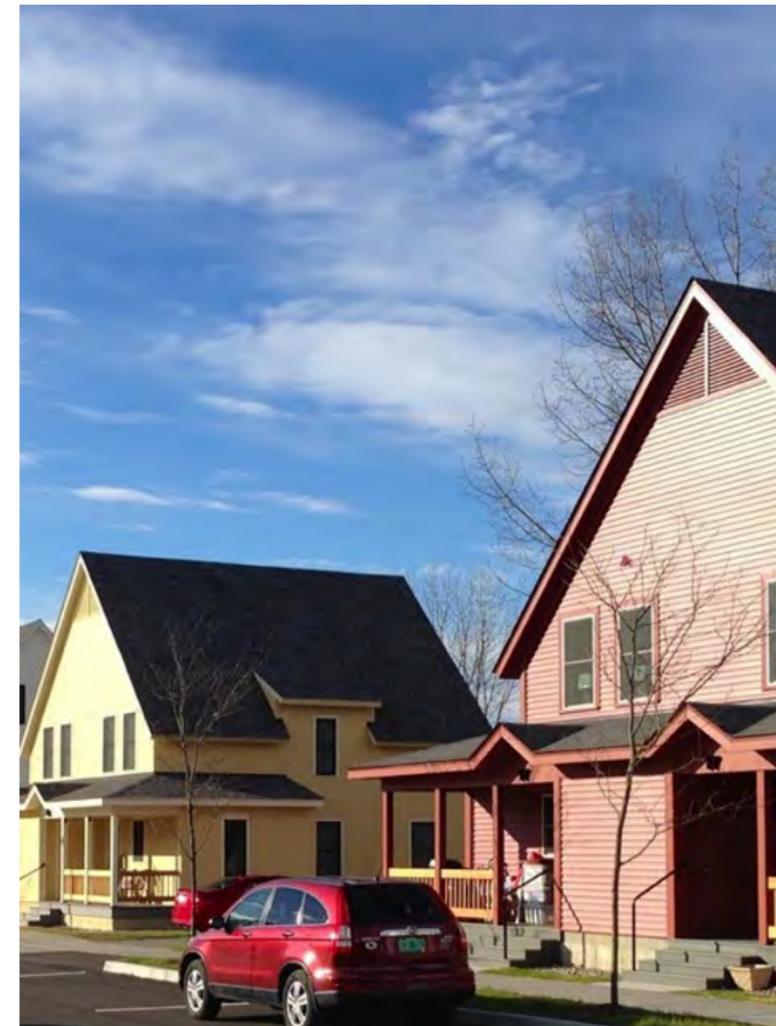
Housing shortage

2

Developer shortage

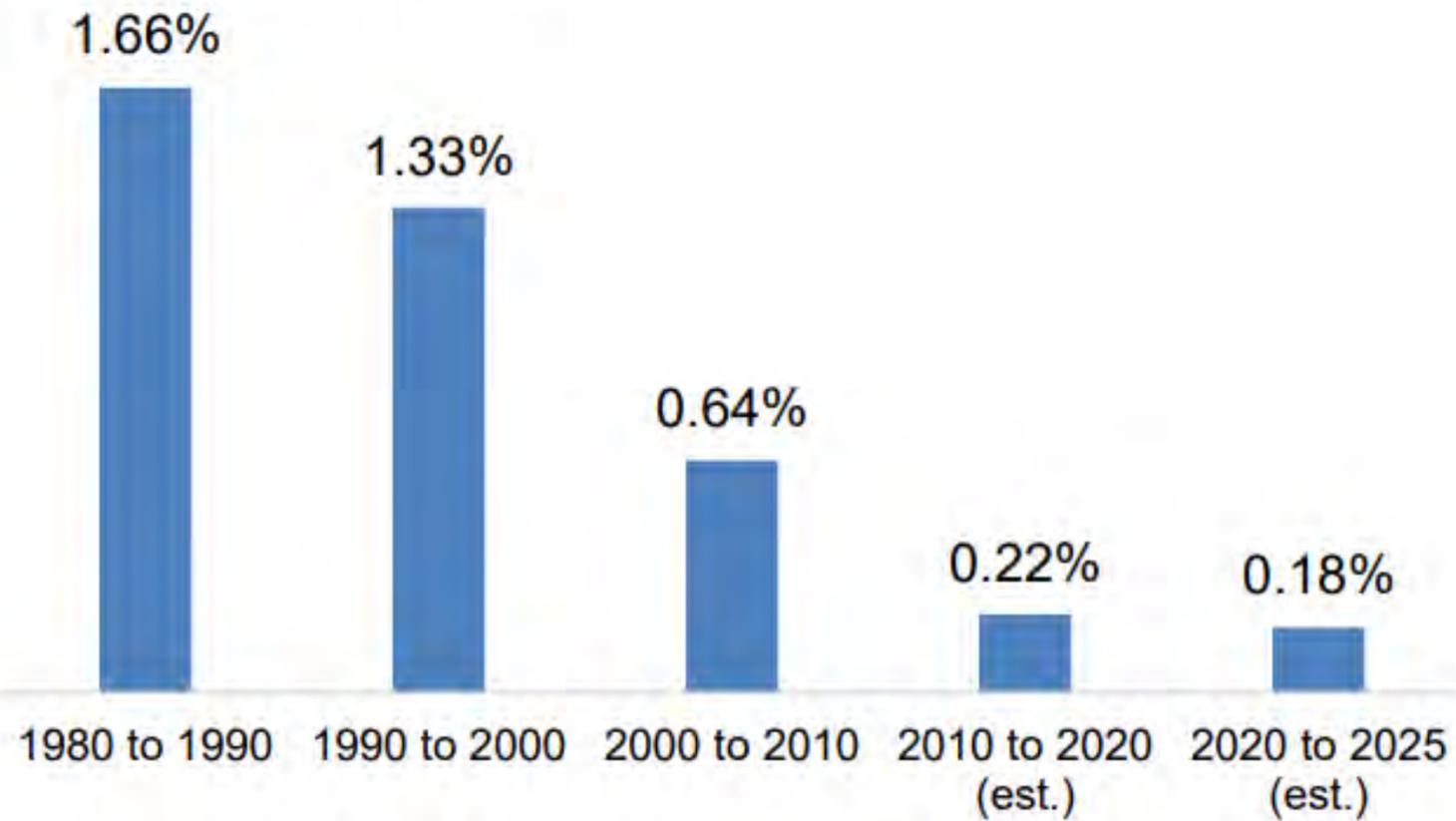
3

A more diverse, healthier system is needed.



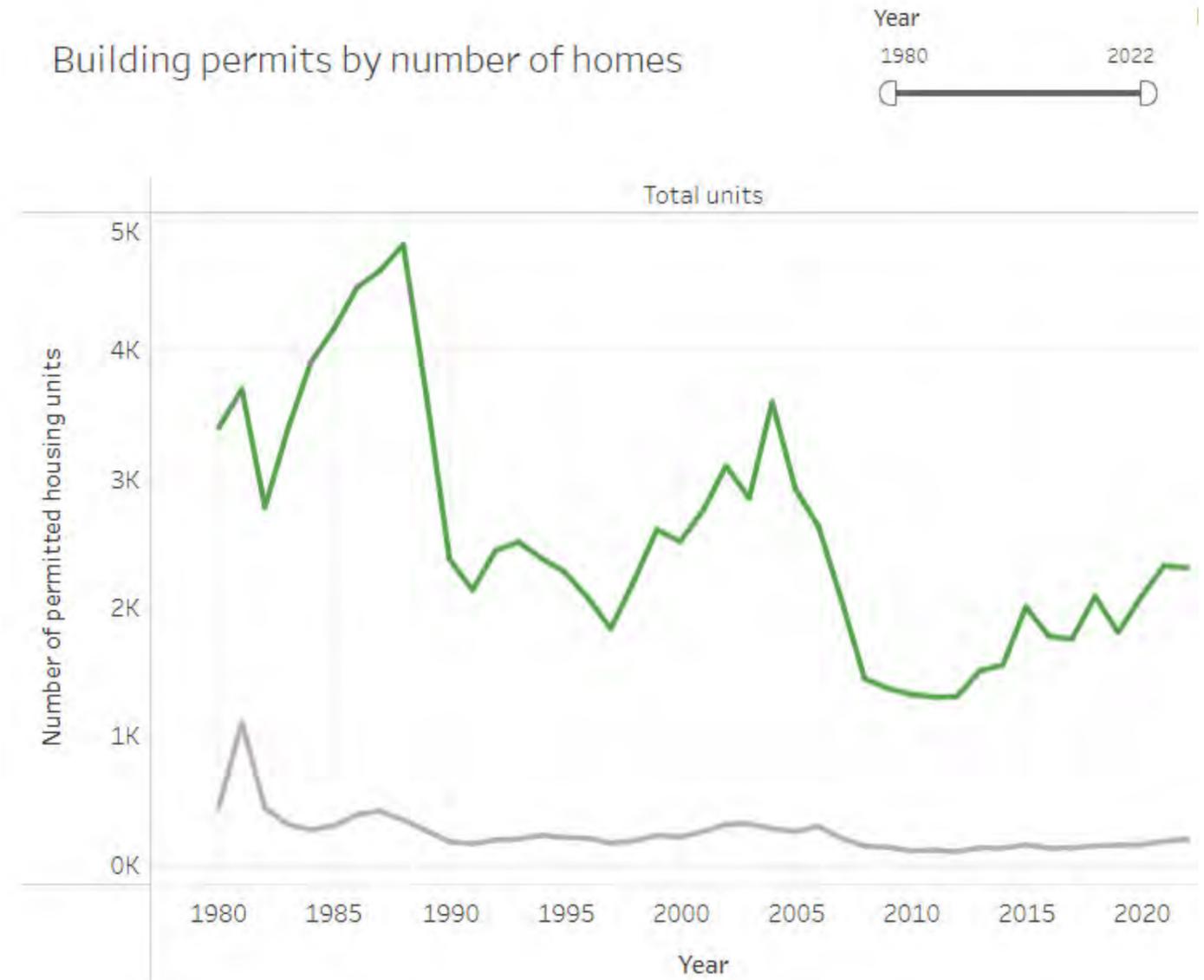
Slow Housing Growth

Average annual growth of Vermont's year-round housing stock



Source: U.S. Census Bureau from housingdata.org and Claritas.

Building permits by number of homes



Location
■ Vermont ■ Washington...

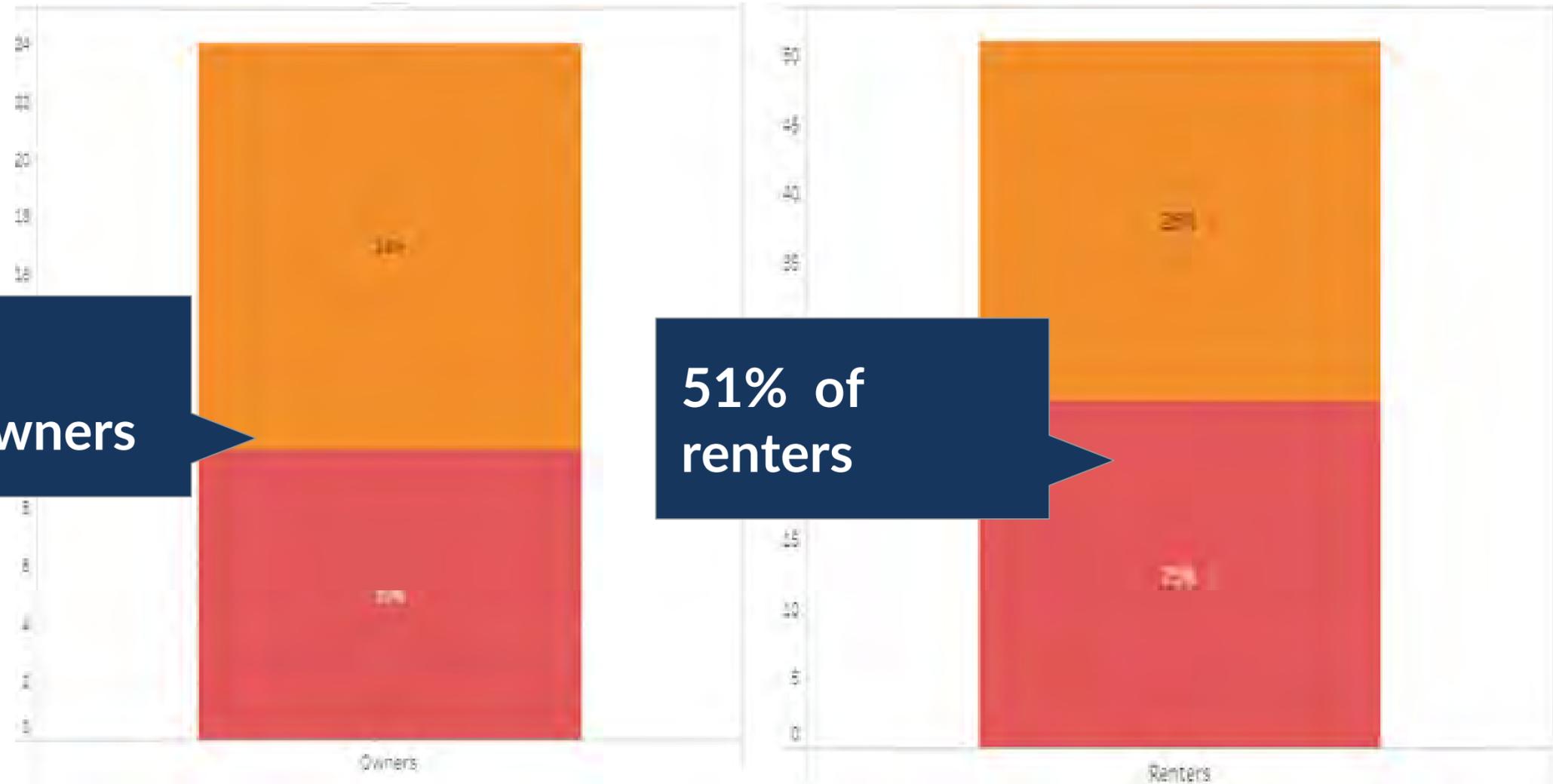


Limited Affordability

31% of all households are cost-burdened

VT Homeowner Cost Burden as of 2022

VT Renter Cost Burden as of 2022



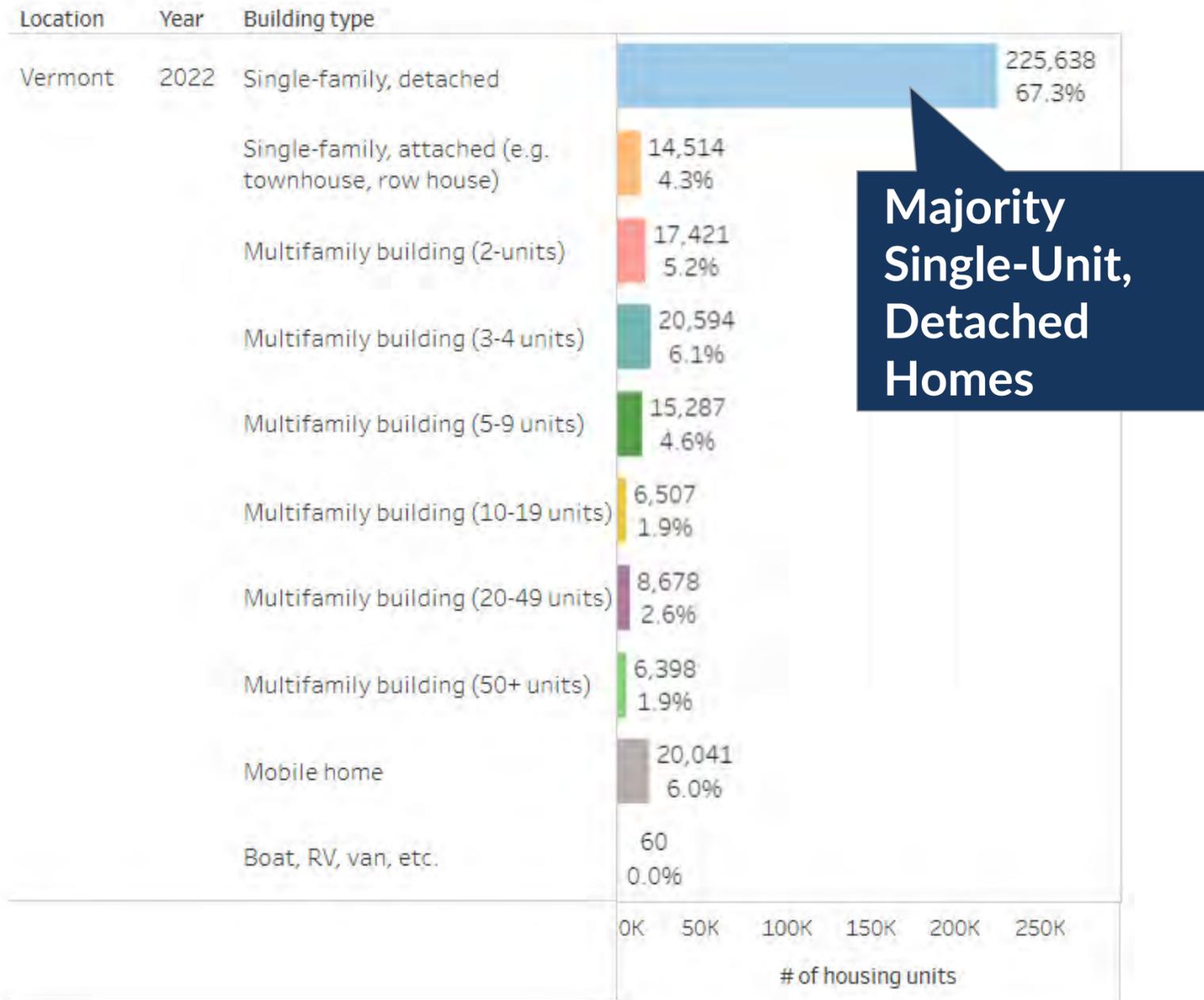
24% of homeowners

51% of renters

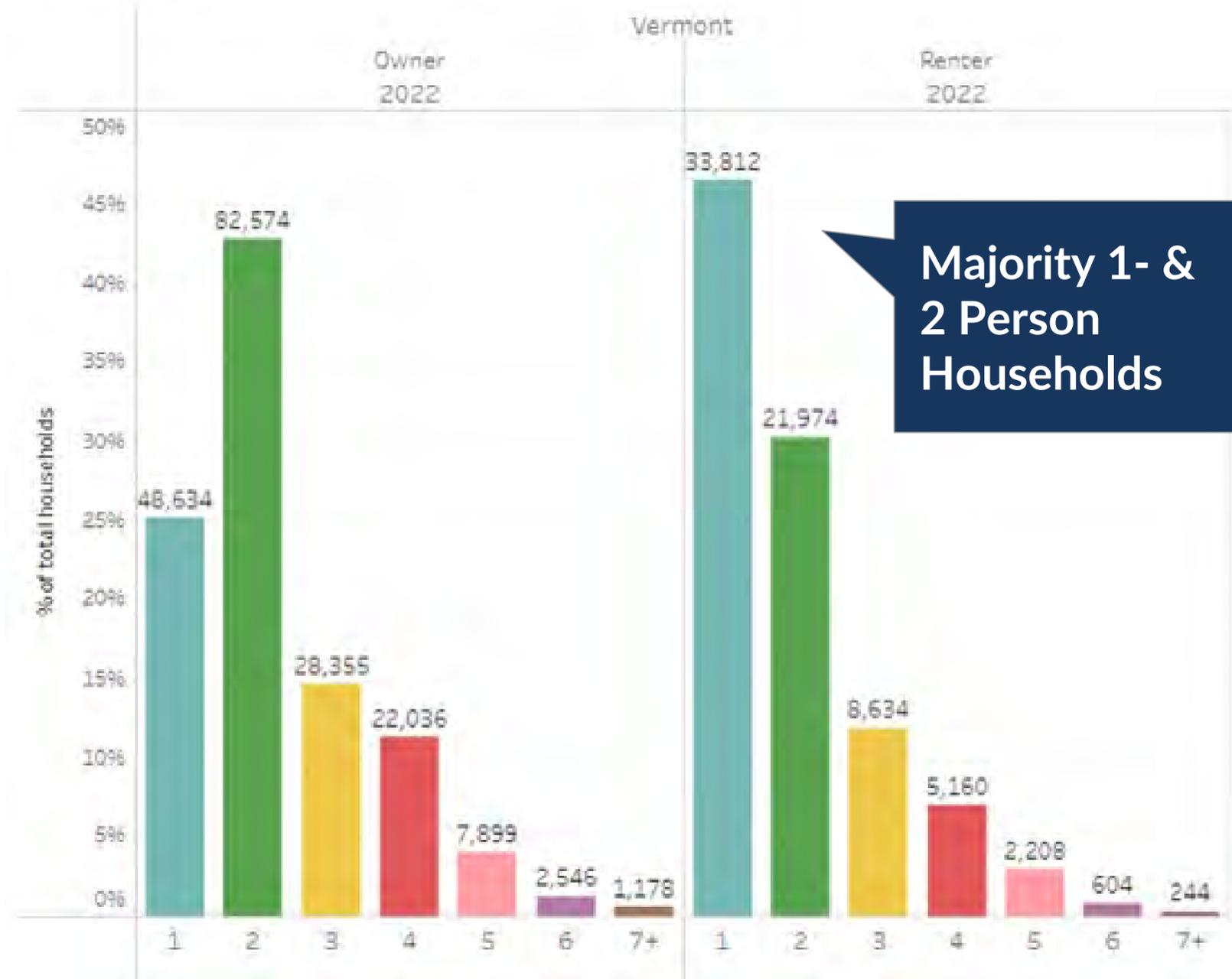
When households spend more than 30% of income on rent, they are considered cost-burdened.

Housing Stock/Household Mismatch

Residential building type estimates



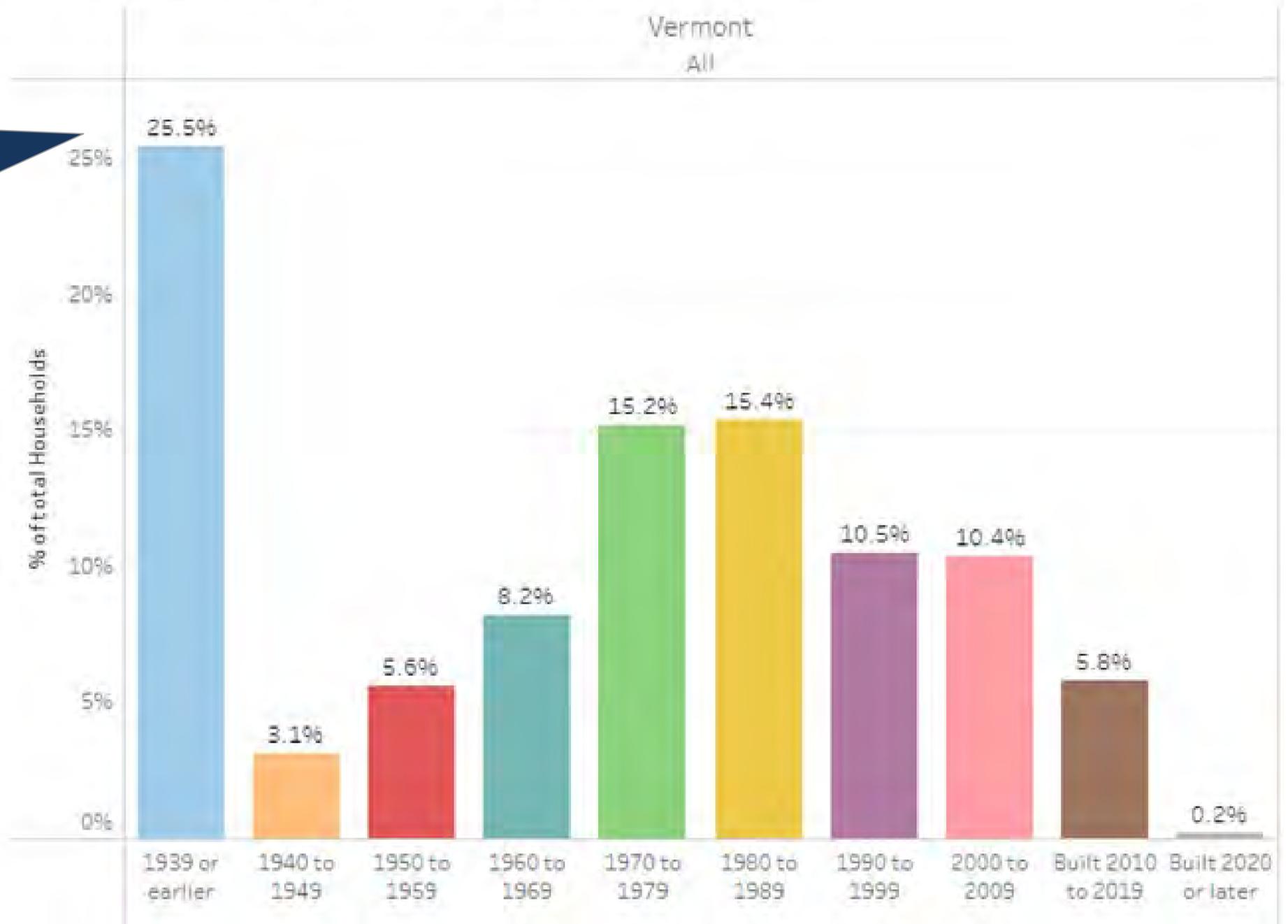
Estimated households by number of people



Aging Housing Stock

Estimated housing units by year structure built

¼ of stock built before 1939

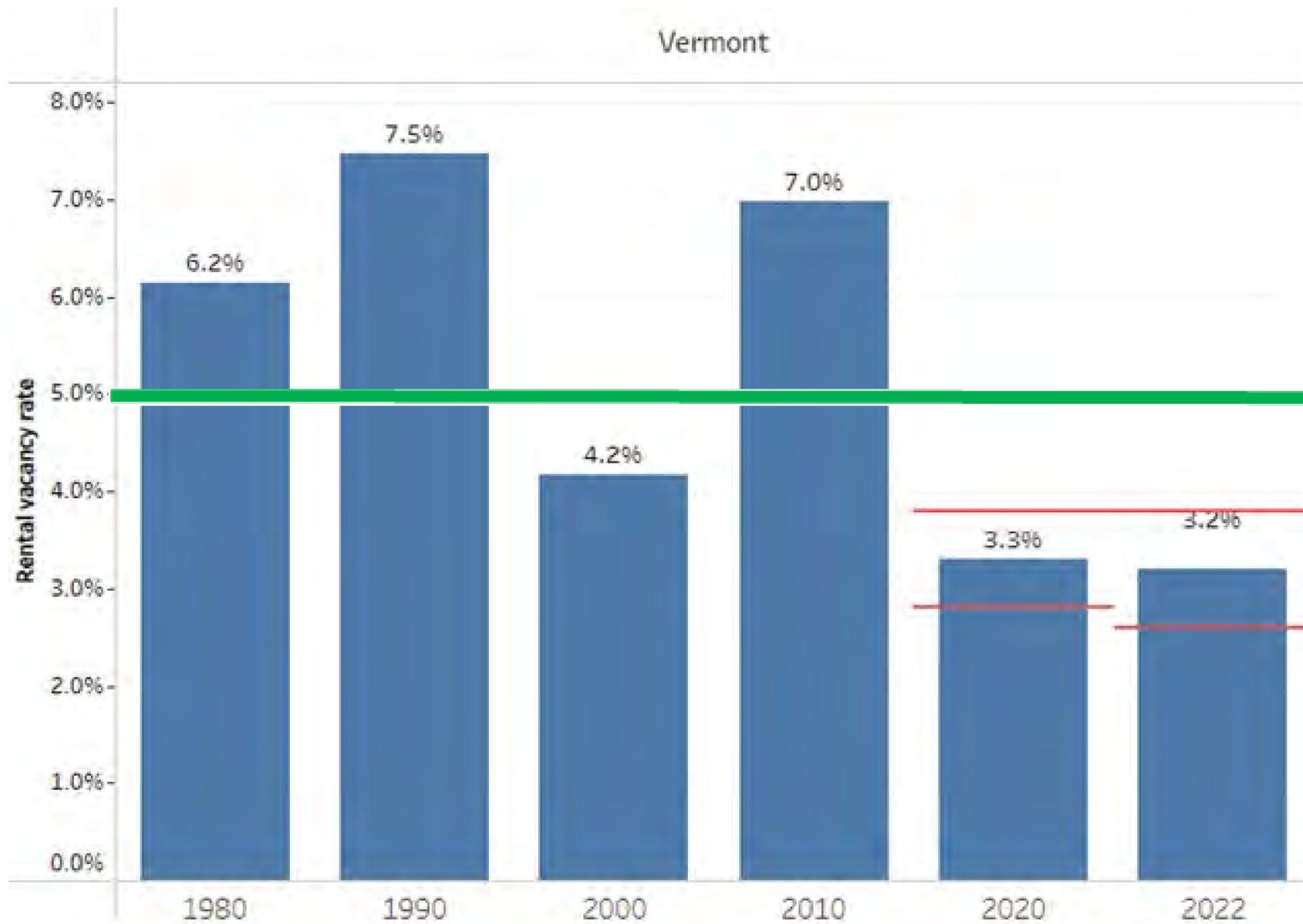


Aging Housing Stock

An estimated **500-600 units** (conservatively) are lost from VT's housing stock each year to deconstruction (disrepair, deferred maintenance, etc.).

Source: HUD [Components of Inventory Change \(CINCH\)](#), 2017-2019. Housing needs projections in this report assume a 0.15% annual loss rate for both owner and renter homes to be conservative in light of the lack of state-level loss rate data.

Limited Vacancy



As of 2023, the statewide vacancy rate is only 3% in VT, and just 1% in Chittenden County.

Healthy rental vacancy rates are between 4-6%

Increasing Home Ownership Cost

Median home sale price



\$340,000

To afford this house, you would need a household income of at least:

\$113,714

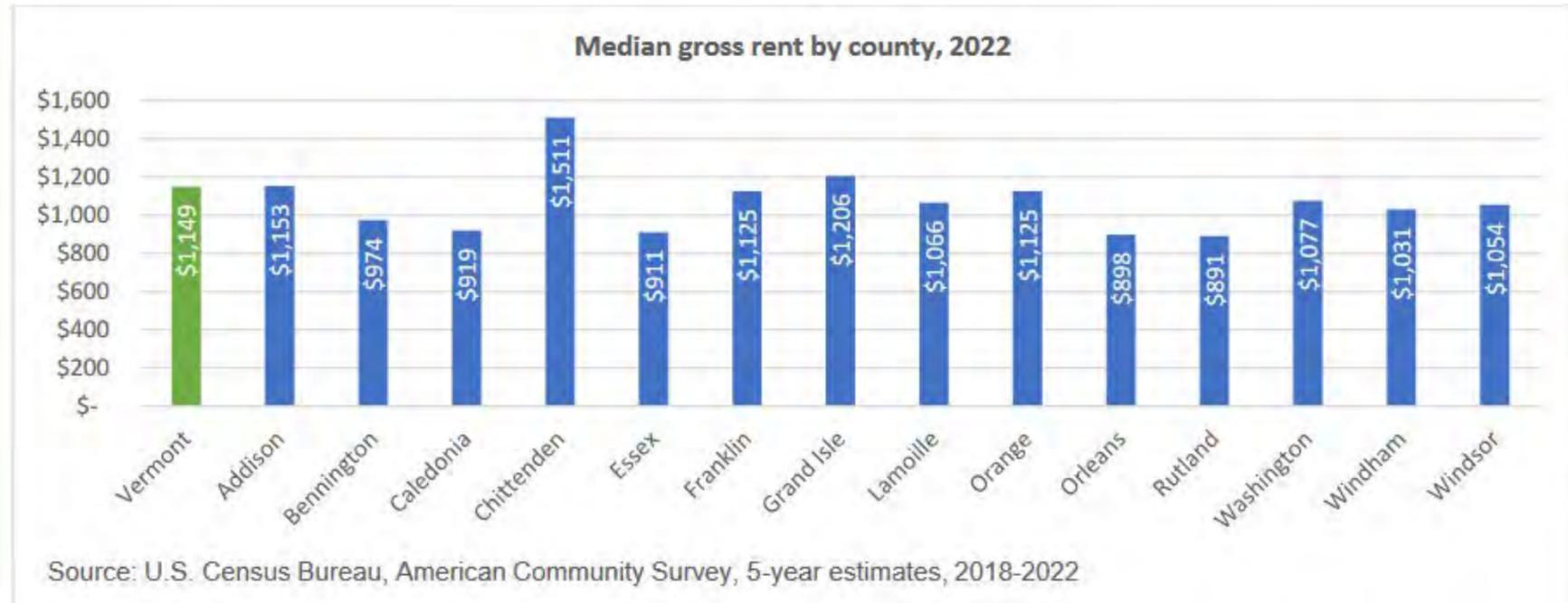
You would need to have the following cash available for closing costs:

\$28,759

Increasing Rental Costs

Median rent

Median gross rent estimates

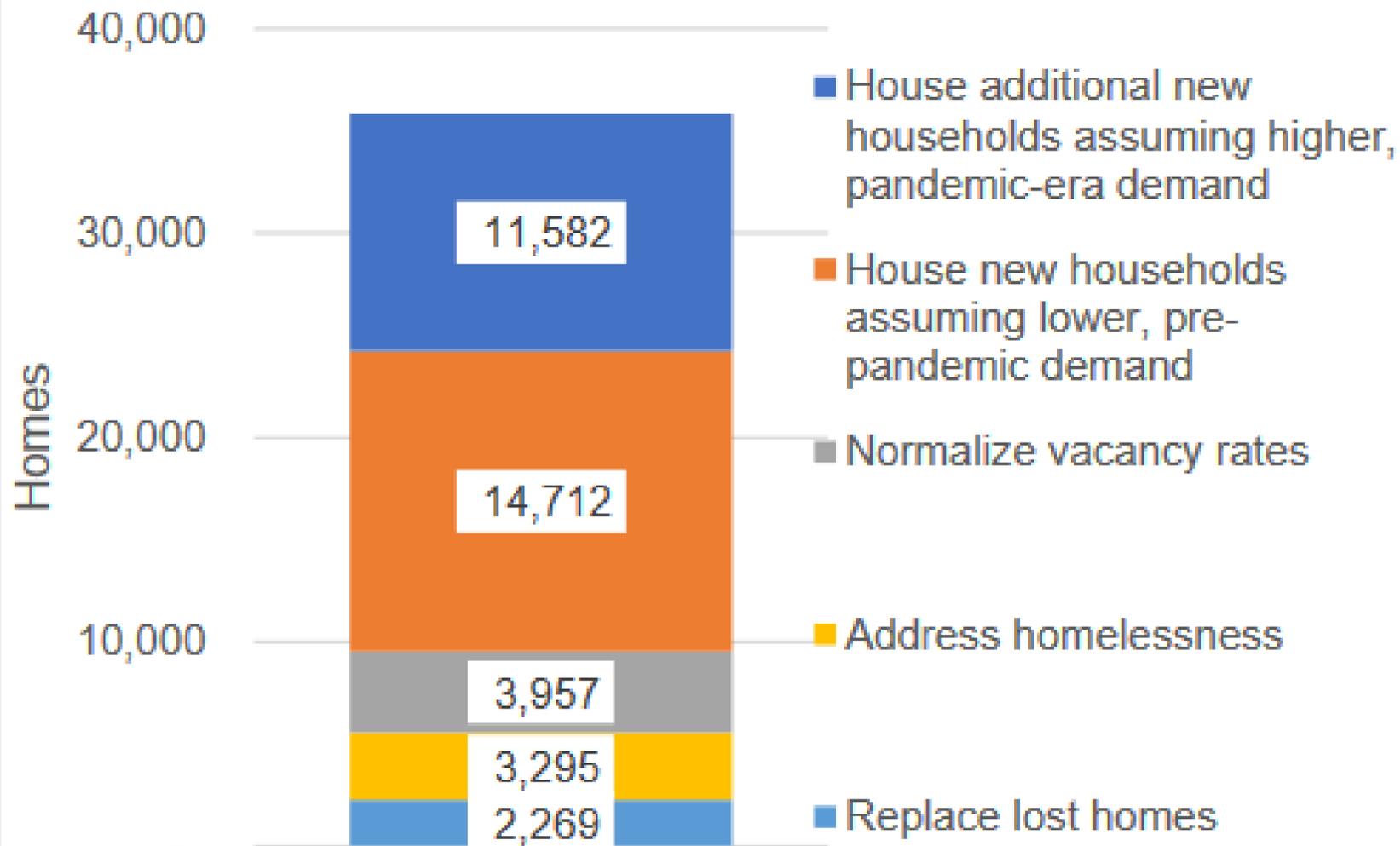


Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2018-2022

Source: U.S. Census Bureau: American Community Survey 5-year estimates (Table B25064), US Decennial Census (for years prior to 20

Big Needs

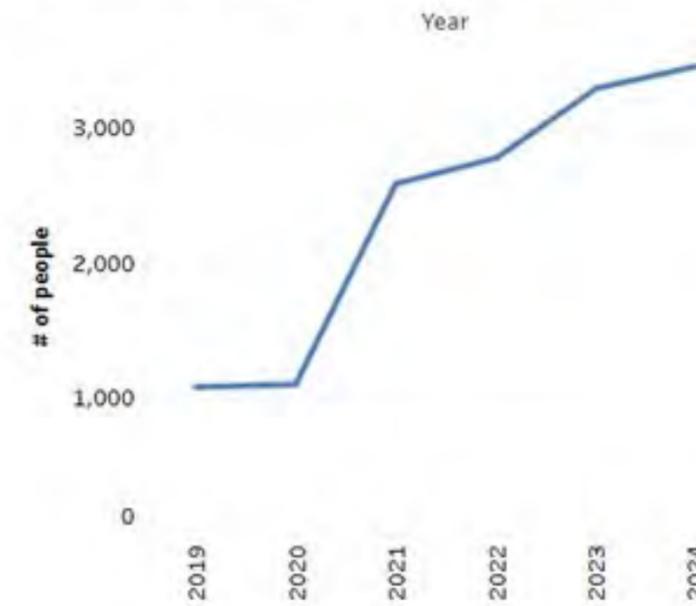
36,000 Vermont primary homes needed in 2025-2029



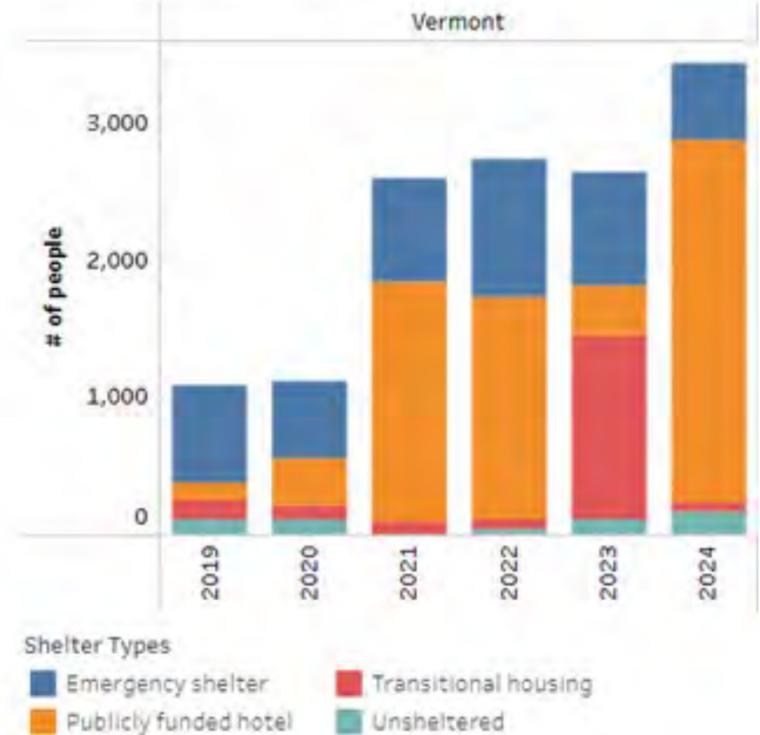
Source: Based on data from U.S. Census Bureau and Vermont Coalition to End Homelessness.

Homelessness

Vermonters experiencing homelessness



Homelessness by shelter type



housingdata.org 2024

Vermont Housing Needs Assessment 2024

Production Gaps

The Missing Middle



A New, Integrated Approach



TECHNICAL ASSISTANCE

INVESTMENTS

REGULATION MODERNIZATION

Home Act of 2023

Creates more housing opportunities through small-scale infill by allowing:

- Higher density development in areas with municipal sewer and water service
- Reducing parking minimums
- Limiting local appeals
- Increasing the triggering threshold for Act 250

Outcomes

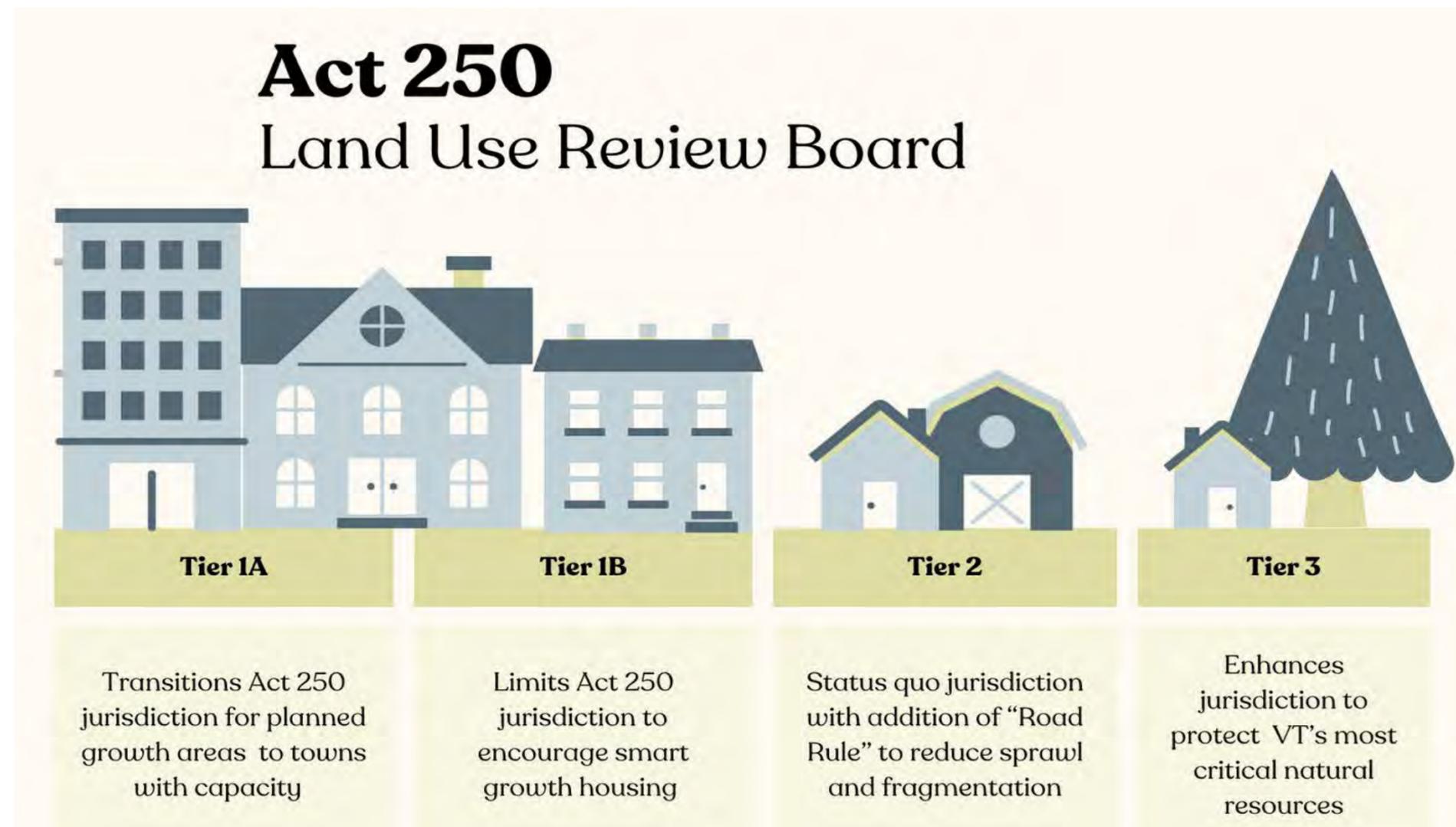
- “Re-legalized” historical built pattern in villages
- Minimum lot sizes reduced from 1 acre to 1/5 acre areas with sewer and water
- Maximum building lot coverage increased
- Streamlined permitting for small multi-family units
- Maximum building heights increased
- Relaxed minimum parking standards
- Local boards required to approve the number of units as allowed by regulations

ACT 181 of 2024

Overhauls Vermont's planning framework for coordinating state, regional, and municipal land use.

Modernizes how Vermont maps and directs public investments to designated centers.

Transitions Act 250 jurisdictional triggers from project size to location.



Homes for All



Context

Missing Middle Housing is not new in Vermont!

- Pre-1940s zoning supported increased densities and integrated land uses
- Pre-automobile development supported walkable, compact neighborhoods with multiple home types
- Multi-family homes were the norm and took different forms



Cottage Court infill development (Bristol Cohousing)



Traditional "multi-family" housing in VT

What does the toolkit do?

Purpose:

Re-introduce Missing Middle Housing (MMH) to Vermont by focusing statewide attention on small-scale gentle infill and incremental development as a strategy to address Vermont's housing and affordability crisis.

Audience:

- Prospective and emerging small-scale developers
- Planning and regulatory policymakers
- Municipal and community leaders
- Vermont-based technical advisors for MMH



Toolkit Goals

1. Build Affordably
2. Grow Small Developers
3. Cultivate Local Support
4. Empower MMH Champions

Homes for All Toolkit Inspiration

BUILD MAINE SYSTEMS CHANGE

Development Ready Communities

PRIORITY DEVELOPMENT AREAS

The following priority development areas are targeted for state funding based on a set of place-based characteristics and a demonstrated positive return on investment. A community may identify locations for newly established priority development areas as part of a comprehensive planning process, where the community can demonstrate that there is no existing priority development area of the same placetype, and where the newly established area meets the criteria, excepting historic criteria.

1. DOWNTOWN

A Downtown is an area with a dense grouping of contiguous mixed-use parcels that include multi-story buildings. The area must have been planned, built, and used for mixed-use activities for more than 80 years, and include buildings of historical or architectural significance. The area must primarily consist of buildings that contain a mix of businesses, services, and residential uses. Buildings are located close together, are often times attached, and located adjacent to the sidewalk with a zero ft front setback. The area includes a network of streets that form blocks. Sidewalks are present along main commercial streets.

- Area was planned and built prior to 1940 and include buildings of historic or architectural significance.
- Mix of multi-story buildings.
- Mix of uses, including residential uses, permitted within buildings.
- Buildings located close together and often times attached.
- Majority of buildings have 0 ft front setback.
- Area includes a network of connected streets.
- Sidewalks present along main commercial street(s).
- Area has minimum value per acre of [ENTER AMOUNT].

2. VILLAGE CENTER

A Village Center is an area with a loose grouping of predominantly contiguous mixed-use parcels that contains a mix of multi-story buildings. The area must have been planned, built, and used for mixed-use activities for more than 80 years. The area must primarily consist of buildings that contain a mix of commercial, residential, and civic activities. Buildings are located close together, are often times attached, and located adjacent to the sidewalk with a zero ft or shallow front setback. Buildings are located along a loose network of streets. Sidewalks may be present.

- Area was planned and built prior to 1940 and include buildings of historic or architectural significance.
- Mix of multi-story buildings.
- Mix of uses, including residential uses, permitted within the area.
- Buildings located close together and may be attached.
- Majority of buildings have 0 ft or shallow front setbacks.
- Area includes a loose network of connected streets.
- Area has minimum value per acre of [ENTER AMOUNT].

3. CROSSROADS

A Crossroads is an area with a contiguous grouping of 2 or more buildings of historical or architectural significance that have formed a center of community within a small town or village. A Crossroads can contain a mix of commercial, residential, and civic activities. Buildings are located close together and near to the street, providing a place where people can easy walk between buildings because of their proximity.

- Area was planned and built prior to 1940 and include buildings of historic or architectural significance.
- Mix of uses, including residential uses, permitted within the area.
- Buildings are clustered.
- Majority of buildings have shallow front setbacks.
- Area has minimum value per acre of [ENTER AMOUNT].

South Bend Neighborhood Infill | Overview

ALLOWED SPECIAL EXCEPTION NOT ALLOWED

S1 S2 U1 U2 U3 UF



Carriage House	Narrow House - 2 or 3 Bedrooms	Standard House - 3 or 4 Bedrooms
Unit Configuration: 1 bed / 1 bath	Unit Configuration: 2 bed / 1.5 bath +	Unit Configuration: 3 bed / 2.5 bath +
Unit Size: 576 ft ²	Unit Size: 1120 ft ² or 1,390 ft ²	Unit Size: 1,632 ft ² or 1,902 ft ²
Optional: Garage Below	Optional: Master Suite	Optional: Master Suite
Lot Width: 34' min.	Lot Width: 30' min.	Lot Width: 32' min.



SMALL DEVELOPER COMPANION MANUAL



9 PRINCIPLES OF THE

INCDEV APPROACH

- 1 Commit yourself to a place you love that needs you.
- 2 Take the next smallest step.
- 3 Learn the rules so you can maximize the opportunity within them.
- 4 Build in rectangles that can adapt and improve over time.
- 5 Opt for cozy & human over large & luxury.
- 6 Focus on building a stronger neighborhood one project at a time.
- 7 Employ, support, and partner with locals, creating stewards of the neighborhood.
- 8 Rightsize regulation and re-legalize time-honored buildings.
- 9 Build things that give more than they take.

Project Arc

Phase 1: Engagement & Design

Actions: Homes for All Toolkit, Builders' Workbook, Infill Case Studies
Status: Complete



Phase 2: Training & Access

Actions: Training cohort;
Status: RFP released



Phase 3: Implementation

Actions: Catalog pre-permitted construction-ready drawings
Status: RPF Drafted

Project Partners



Major Summit Sponsor

VERMONT BANKERS ASSOCIATION, INC.



Lunch Sponsors



Summit Champions



Summit Supporters



Project Overview

Vermont Homes for All Toolkit

The Toolkit provides a foundation for the implementation of “homes for all” typologies in Vermont by providing predevelopment-ready building design prototypes, guidance on how to address design factors for incremental infill development in existing communities, and start to finish guidance on the development process.

Part 1.
Builders' Workbook

Part 2.
Missing Middle Homes Design Guide

Part 3.
Vermont Community Infill Design Case Studies

Vermont Homes for All Toolkit

A 'Design & Do' Toolkit for Small-scale Home Builders, Investors, and Community Leaders



Part 1. Builders' Workbook

What this section of the Toolkit covers

Step-by-step guidance on all aspects of the development process for a broad audience of potential developers.

Chapters:

1. Your role in small-scale development
2. Identifying development-ready sites
3. Building your team
4. Business and financial frameworks
5. Feasibility methodology
6. Design
7. Permitting and construction
8. Implementation and management

Example spreads >>

The image displays eight spreadsheets from the Vermont Builders' Workbook, arranged in a grid. The spreadsheets cover the following topics:

- Chapter 3: Building Your Team** (Spreadsheets 1-4): Includes a photo of three men at a construction site, a 'Chapter at a glance' overview, and detailed sections for 'Phase 1: Startup', 'Phase 2: Assessing the Options', and 'Phase 3: Implementation'. It lists roles like Real Estate Attorney, Engineer, and Property Manager.
- What is the process?** (Spreadsheet 5): A flowchart showing the development process from Phase 1 to Phase 3, with sub-sections like 'Place & Design', 'Team', 'Business Model', 'Assessing Yourself, Thought Partners & Network', 'Specialist Advisors & Equity Partners', 'Contracts', and 'Preparing for Sales or Property Management'. A note states: 'Don't forget this process is iterative, not linear!'.
- Forming a Business** (Spreadsheet 6): Discusses 'Limited Liability Corporation' and 'Development Project Business Structure'.
- The Role of Design** (Spreadsheets 7-8): Includes a diagram of 'Project 1 LLC' and 'Project 2 LLC' showing equity investors and development companies. It also features a section on 'The Role of Design' with a list of design tools and techniques, and a photo of a person using drafting tools.

Part 2. Missing Middle Homes Design Guide

What this section of the Toolkit covers

A series of context-sensitive “homes for all” typologies with illustrated designs.

Components:

- Overview of design approach and home typologies based on research into vernacular design elements, and local case studies
- Four predevelopment-ready missing middle home building typology designs, each with several variants/customizations:
 - Age-in-Place
 - Narrow Lot
 - Village
 - Side-by-Side
- Explanation of the “Telescoping Home” Aggregation Pattern

Example spreads >>

The image displays 12 spreads from the Vermont Homes for All Toolkit, organized into two rows of six. Each spread provides detailed information about a specific home typology, including design approaches, constraints, and illustrative examples.

- Spread 1 (Top Left): Overview of Design Approach** - Discusses general residential architectural best practices and design constraints for various typologies.
- Spread 2 (Top Middle-Left): Age-in-Place** - Focuses on making single-unit typologies suitable for narrow lots and maximizing ceiling heights.
- Spread 3 (Top Middle-Right): Overview of Home Typologies** - Provides a schematic overview of the toolkit's typologies, ranging from 2-story flat roofs to 1.5-story gable roofs.
- Spread 4 (Top Right): Village** - Describes the distinctive gabled overhang and well-placed dormers of the Village typology.
- Spread 5 (Bottom Left): Village Three (Base Model)** - Details the Village Three typology, including its development metrics and a schematic approach to the ground floor.
- Spread 6 (Bottom Middle-Left): Telescoping Home Aggregation Pattern** - Explains the 'Telescoping Home' pattern, showing how it aggregates units in a way that respects the original agricultural use of the land.
- Spread 7 (Bottom Middle-Right): Telescoping Home Aggregation Pattern** - Continues the explanation of the telescoping home pattern, showing floor plans and a schematic approach to the second floor.
- Spread 8 (Bottom Right): Telescoping Home Aggregation Pattern** - Further details the telescoping home pattern, including key features and a schematic approach to the second floor.

Part 3. Vermont Community Infill Design Case Studies

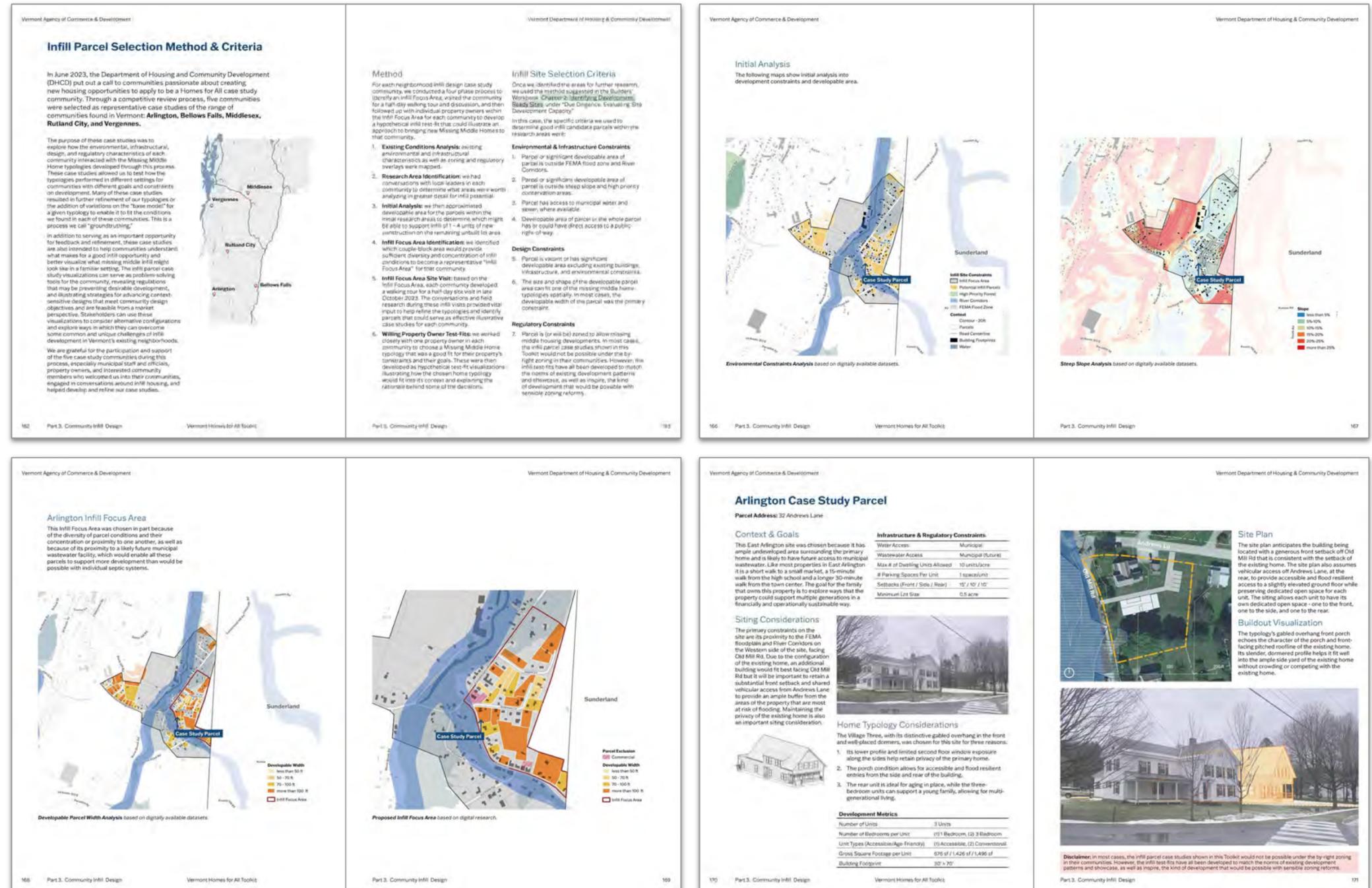
What this section of the Toolkit covers

Documentation of case studies used to test and refine the home prototype designs and builders workbook concepts in the context of five representative Vermont communities.

Components:

- Infill parcel selection method and criteria overview
- Case studies including site selection mapping and case study parcel test-fit visualizations for:
 - Arlington
 - Bellows Falls
 - Middlesex
 - Rutland City
 - Vergennes

Example spreads >>



Development “Sweet Spot”



Toolkit Focus

Sweet Spot #1 Scale: 1-4 units

Units Per Building

1-4 units

Unit Sizes

1-2 bedroom units with expandability options

Unit Types

At least one ground-floor unit designed with accessibility + aging-in-place in mind

Use Mix

Residential

This scale is a great place for a first-timer to get started.

Why?

- Lower risk on-ramp
- Capacity building to grow a cohort of small scale developers that can eventually grow into Sweet Spot #2

Sweet Spot #2 Scale: 5-11 units

This scale is more challenging for a first-timer.

Challenges:

- Necessitates more complex financing
- Triggers additional code considerations

Opportunities:

- Economies of scale
- Live-work and mixed-use

Missing Middle Homes Design Guide

Discovered Typologies

Starting with existing Vermont typologies observed during our initial site walks, we developed idealized versions.



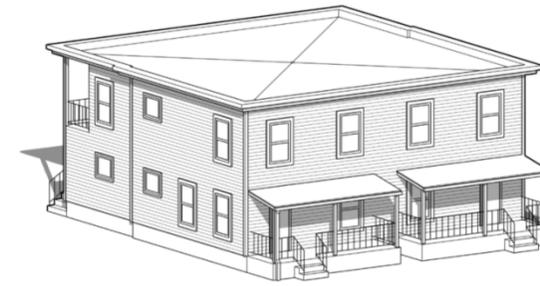
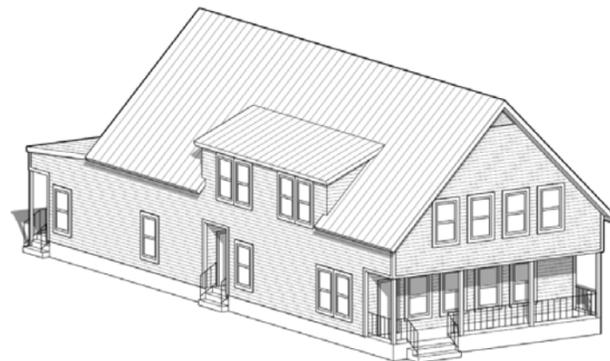
Age-In-Place

Narrow Lot

Village

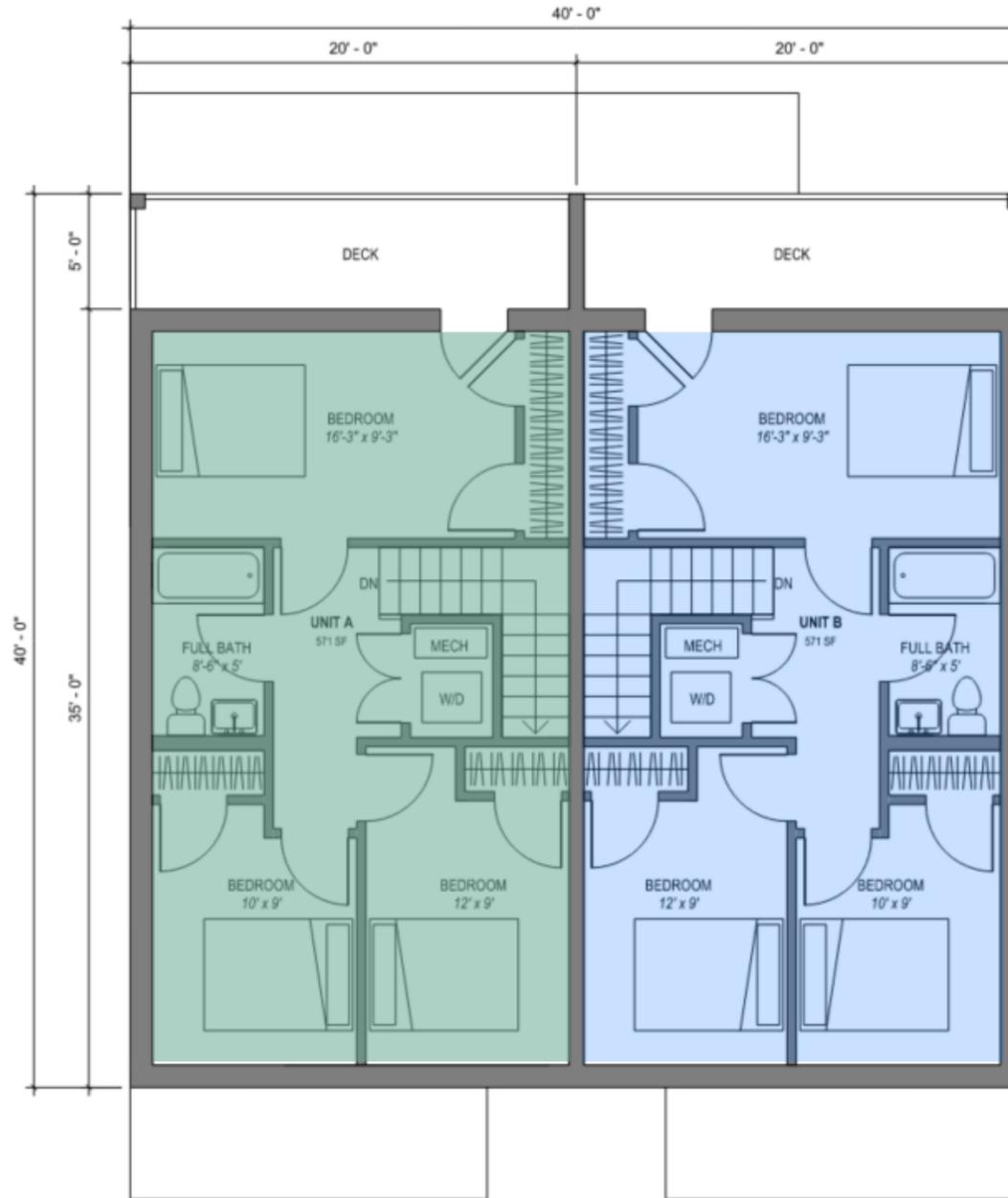
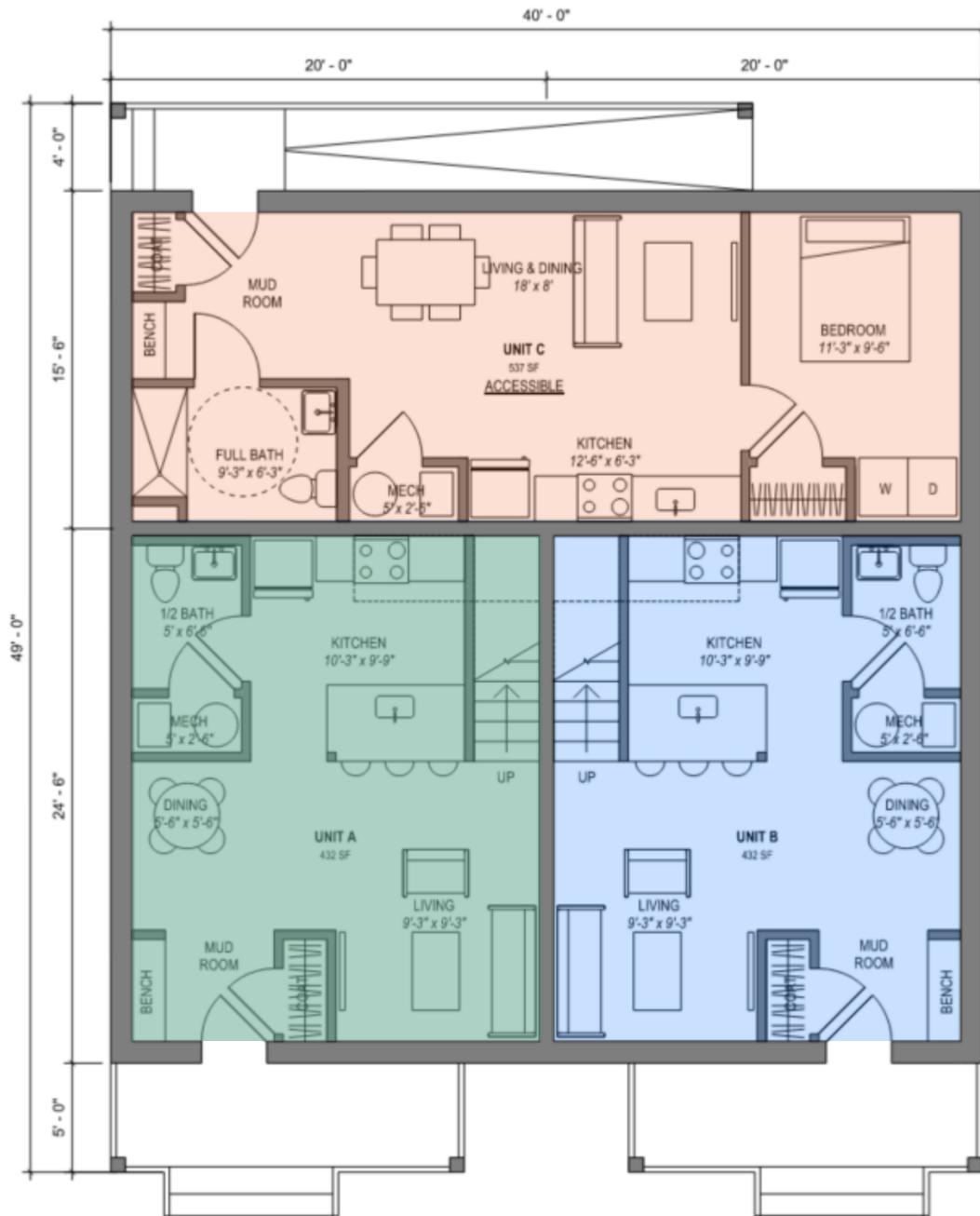
Side-by-Side

**“Telescoping Home”
Aggregation Pattern**



Example of Prototype Unit Design

Side-by-Side Plus One Plus Prototype



Neighborhood Infill Case Studies

Rutland City

Rutland City Case Study Parcel
Parcel Address: 104 South Street

Context & Goals
This vacant corner site is walking distance to Rutland's train station and bike path, shopping center, and downtown commercial center. This gridded neighborhood is highly walkable with many existing small multi-unit dwellings ranging from one to two and a half stories. The owner of this site is already engaged in a gut rehab of a property a few blocks away and is interested in developing this site to maximize its potential as a rental property for one and two-bedroom units.

Siting Considerations
The site is flat and relatively unconstrained for a denser neighborhood like this one. South Street is the primary frontage and has an existing sidewalk and parking pad. Primary siting considerations are reinforcing and activating South Street as the primary frontage, preserving existing mature trees to the extent possible, and arranging the parking to allow for the preservation of some yard space while ensuring convenient and accessible access to the rear unit.

Home Typology Considerations
The Side by Side Plus One, with its square footprint and naturally efficient interior layout, was chosen for this site for three reasons:

1. Its dimensions fit the developable lot area well
2. The unit types and sizes are a good fit for local housing need
3. It works well with a corner lot that can accommodate efficient side parking, preserving more usable open space.

Development Metrics

Number of Units	3 Units
Number of Bedrooms per Unit	(1) 1 Bedroom, (2) 2 Bedroom
Unit Types (Accessible/Age-Friendly)	(1) Accessible, (2) Conventional
Gross Square Footage per Unit	624 sf / 1,000 sf / 1,000 sf
Building Footprint	40' x 40'

Infrastructure & Regulatory Constraints

Water Access	Municipal
Wastewater Access	Municipal
Max # of Dwelling Units Allowed	4 units
# Parking Spaces Per Unit	no parking; minimum
Setbacks (Front / Side / Rear)	20' / 10' / 20' - 50' (20% of lot depth)
Minimum Lot Size	0.21 ac / 9,347 sf

Site Plan
The site plan anticipates the building sitting close to the street to activate the South Street sidewalk and anchor the James Street corner in this walkable neighborhood. This position on the parcel also helps preserve an efficient side parking layout with an integrated ramp to the rear accessible unit and ample usable open space associated with each unit. Additionally, by siting the building to the northern side of the site we increase the chance of preserving south-facing kitchen garden opportunities.

Buildout Visualization
A pitched roof form has been selected to align with the norms of nearby homes. The typology could be further tailored to its context by adding deeper front porches to support a more social neighborhood front porch culture. This typology also allows for the integration of rear-facing second floor outdoor decks extending over the rear unit on the first floor if desired at a future point.

Disclaimer: In most cases, the infill parcel case studies shown in this Toolkit would not be possible under the by-right zoning in their communities. However, the infill test-fits have all been developed to match the norms of existing development patterns and showcase, as well as inspire, the kind of development that would be possible with sensible zoning reforms.



Context, Goals & Siting Considerations

- Vacant, flat corner site in gridded, walkable neighborhood.
- Has municipal water and sewer access.
- Nearby buildings range from 1-2.5 stories.
- Goal: maximize its potential as a rental property for 1-2br units.
- Siting considerations:
 - Reinforce/activate South Street frontage
 - Preserve existing mature trees
 - Arrange parking to maximize yard space and provide convenient and accessible access to the rear unit.

Neighborhood Infill Case Studies

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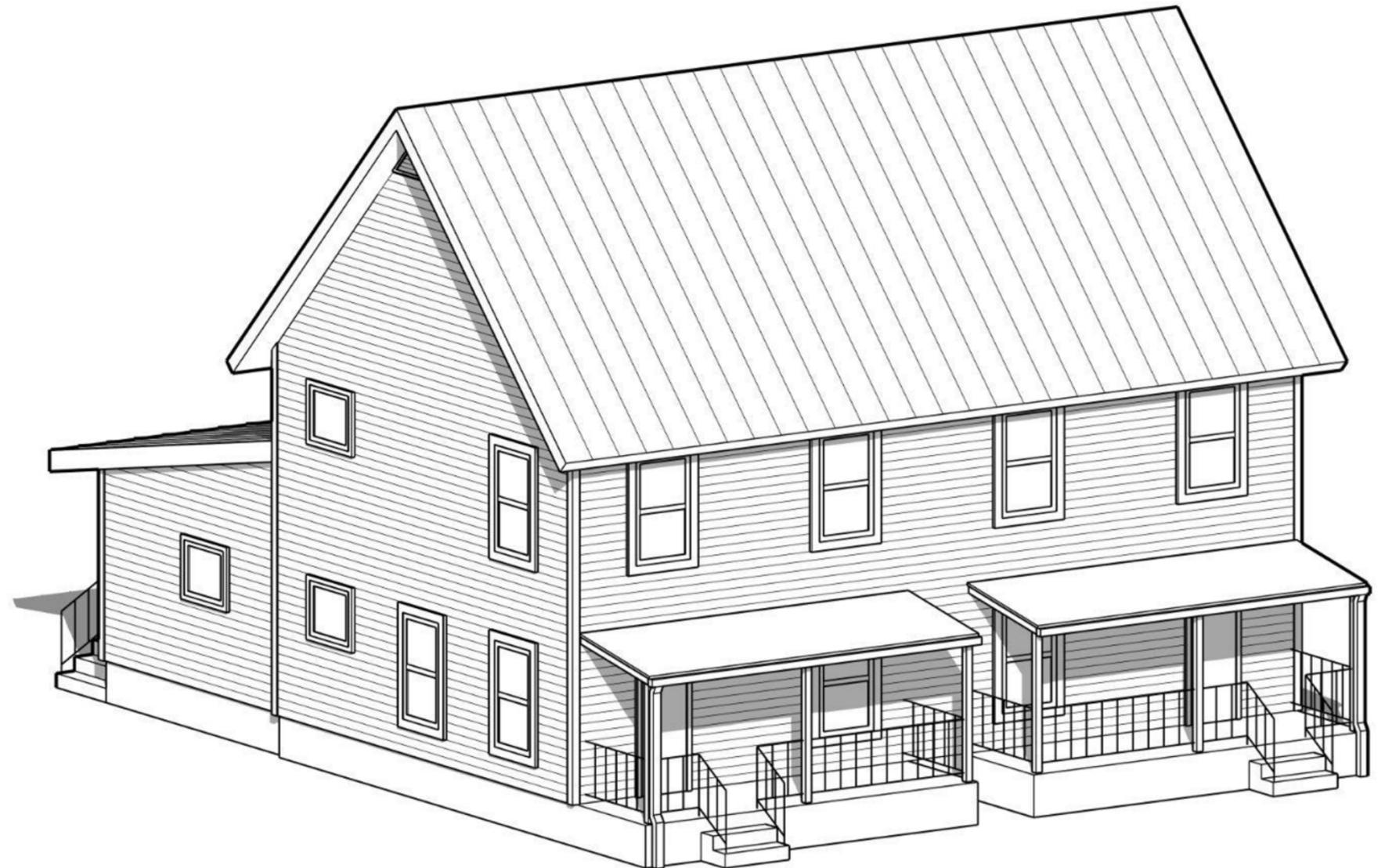
Infrastructure & Regulatory Constraints

Water Access	Municipal
Wastewater Access	Municipal
Max # of Dwelling Units Allowed	4 units
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Setbacks (Front / Side / Rear)	20' / 10' / 20' - 50' (20% of lot depth)
Minimum Lot Size	0.21 ac / 9,147 sf

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Home Typology Considerations

The Side-by-Side Plus One, with its square footprint and naturally efficient interior layout, was chosen for this site for three reasons:

1. Its dimensions fit the developable lot area well.
2. The unit types and sizes are a good fit for local housing need.
3. It works well with a corner lot that can accommodate efficient side parking, preserving more usable open space.
4. The pitched roof form aligns with the norms of nearby homes.

Neighborhood Infill Case Studies

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Siting Considerations
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Site Plan & Buildout Visualization

- The building matches front setback norms along South Street
- Efficient side parking layout has an integrated ramp to the rear accessible unit and ample usable open space for each unit with potential for south-facing kitchen gardens.
- Other potential customizations: (1) deeper front porches to support a more social neighborhood front porch culture and/or (2) rear-facing second floor outdoor decks extending over the rear unit on the first floor.

South Bend Neighborhood Infill

Pre-approved, ready to build housing



Gentle Infill



Development-Ready Communities

- Infrastructure
- Infill Opportunities
- Environmental Constraints, e.g., no flood prone areas
- Modernized Bylaws
- State Designation
- Funding





Thank You

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