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1) Rural Act 250 Modernization

Goal: Make Act 250 predictable, proportional, and workable for rural housing.

Key Provisions

Raise Act 250 jurisdictional thresholds for housing in designated rural towns and village centers
Establish firm statutory review timelines with limited extensions

Limit standing for appeals on village-scale housing projects

Expand exemptions for infill, conversion, and mixed-use housing in village centers



2) Rural Infrastructure Access & Incentives

Goal: Ensure CHIP, TIF, and infrastructure tools function in rural contexts.

Key Provisions

Allow eligibility based on **public benefit**, not public ownership

Explicit eligibility for shared septic, decentralized wastewater, and private road systems

Adjust TIF thresholds, match requirements, and timelines for rural project economics



3) Small Developer Capital & Tax Stabilization

Goal: Support local housing producers with patient, predictable capital.

Key Provisions

Create/extend property tax stabilization for rural housing from 7 to 10–12 years

Create a **Rural Predevelopment Revolving Loan Fund** (planning, engineering, permitting)

Establish state-backed loan guarantees for projects under a defined unit threshold



4) Rural Zoning & Permit Streamlining

Goal: Remove zoning and review barriers where housing logically belongs.

Key Provisions

Zoning-exempt or administratively approved housing in mapped village centers
Concurrent (not sequential) state permit review
“Deemed approval” if statutory timelines are missed



5) Rural Housing Workforce & CTE Pipeline

Goal: Address the labor shortage limiting housing production.

Key Provisions

Flexibility in CTE and trades training regulations

Funding for rural housing-specific apprenticeships

Formal alignment between housing demand, contractors, and education pipelines

Vermont cannot build housing without builders—and rural pipelines are underbuilt and overregulated.



6) Automatic Rural Downtown & Village Housing Designation

Goal: Remove administrative barriers to accessing housing tools.

Key Provisions

Automatic designation for rural towns meeting basic criteria

Immediate access to Act 250 relief, CHIP, TIF, and zoning flexibility

State-led mapping using existing data

Opt-out model with non-appealable designation

Downtown designation currently rewards *capacity*, not suitability. Rural towns are locked out by process.



7) Rural Housing Loan Fund & Credit Enhancement

Goal: Create a permanent, scalable rural housing finance tool.

Key Provisions

Establish a **state-enabled rural revolving loan fund** capitalized with public and philanthropic dollars

Offer:

- Low-interest construction loans

- Gap financing

- Subordinate debt

Pair with credit enhancement to unlock private bank lending

Rural projects fail not on demand—but on access to early, flexible capital. This is the missing keystone.



8) Rural Housing Rehab & Conversion Acceleration

Goal: Unlock existing buildings as the fastest housing supply.

Key Provisions

By-right conversion of upper stories, barns, schools, and commercial buildings in village centers
Streamlined code compliance for rehab (life-safety focused, not new-build standards)
Dedicated rehab grant/loan pool for rural properties



9) Municipal Capacity & Shared Services

Goal: Support towns that lack staff, planners, and technical expertise.

Key Provisions

Regional permitting and planning assistance hubs

State-funded shared services for zoning administration and inspections

On-call technical assistance for rural selectboards and developers

Policy reform without administrative capacity still fails in practice.



10) Rural Housing Risk Mitigation & Insurance

Goal: Reduce perceived and real risk in rural housing development.

Key Provisions

State-backed insurance or reserve fund for environmental and infrastructure risk
Brownfield and legacy site liability protections
Floodplain and climate adaptation guidance tailored to rural projects



Full Picture

Bills 1–4 remove regulatory friction

Bills 5 & 9 rebuild workforce and capacity

Bills 3, 7, and 10 fix capital and risk

Bills 6 & 8 unlock villages and existing assets



Long Term Outlook

- Vermont is investing in housing and relocation
- This investment will fail if people cannot afford to live here
- High taxes + high housing costs are quietly pushing Vermonters out
- A hollowed-out middle will break our workforce, communities and economy

- **We MUST address our policies because housing, taxes, and economic policy are not separate problems—they rise or fall together**

Thank You!

