



# State of Vermont Department of Housing and Community Development

February 19, 2025 | 1



# BRIEF INTRODUCTION

Who is DHCD and where do we fit?

February 19, 2025 | 2

# ACCD Organizational Structure



# Housing and Community Development Department Organizational Structure

## Department of Housing & Community Development

*Leadership/Admin: 4 FTE*



### Total Dept Staff:

34 Permanent FTE

7 Limited-Service FTE

2 Temporary FTE

### Housing Division

*3 Permanent FTE*

*3 Limited-Service FTE*

### Division for Community Planning & Revitalization

*6 Permanent FTE*

*2 Limited-Service FTE*

### Division for Historic Preservation

*9 Permanent FTE*

*1 Limited-Service FTE*

*1 Temporary FTE*

### Vermont Community Development Program

*8 Permanent FTE*

*2 Limited-Service FTE*

### State-Owned Historic Sites

*4 Permanent FTE*

*~50 Seasonal Part-time*

February 19, 2025 | 4

# Housing and Community Development Leadership Team

**Alex Farrell**, Commissioner

**Nate Formalarie**, Deputy Commissioner

**Max Krieger**, General Counsel

**Laura Trieschmann**, State Historic Preservation  
Officer

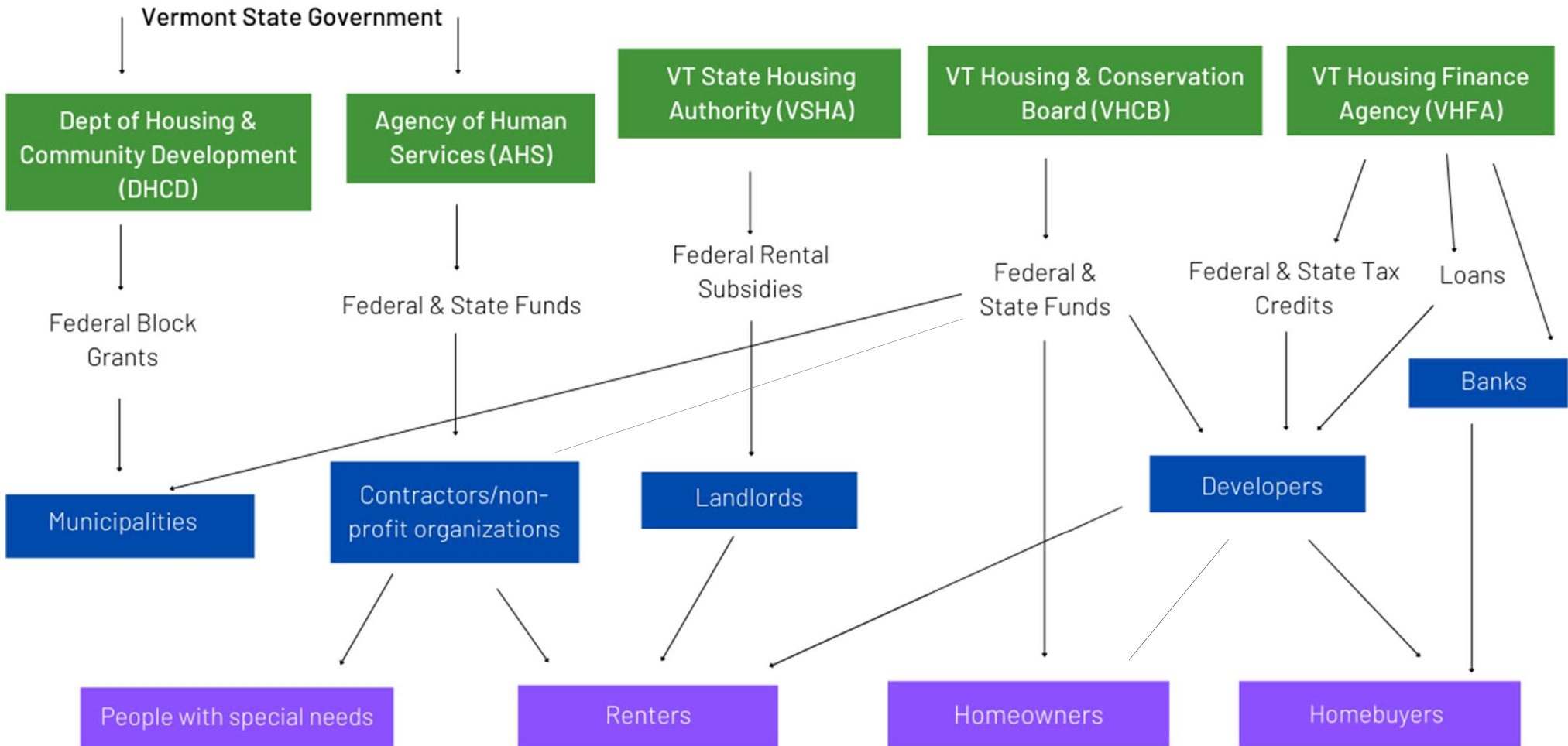
**Chris Cochran**, Director, Community Planning &  
Revitalization

**Shaun Gilpin**, Director, Housing Division

**Ann Kroll**, Federal Programs Director, Vermont  
Community Development Program

# Housing Entities in Vermont

Diagram developed by Seth Leonard



# Vermont Community Development Program (VCDP)






## CDBG By the Numbers [2024]

-  **20** projects awarded/enhanced
-  **20** communities served
-  **\$6.2 m** CDBG funds awarded
-  **\$74 m** leveraged with CDBG funds
-  **227** Housing Units to be created/rehabbed
-  **0** jobs to be retained/created
-  **986** persons to be served by public facilities/services

## CDBG-CV By the Numbers [2020-2024]

-  **25** projects awarded
-  **17** entities served
-  **\$8.2 m** CDBG-CV funds awarded
-  **26** Housing Units rehabbed
-  **278** Sole Proprietor Businesses retained
-  **169** Business provided Technical Assistance
-  **81,323** persons served by public facilities/services

## RHP By the Numbers [2021-2023]

-  **5** projects awarded
-  **4** communities served
-  **\$2.8 m** RHP funds awarded
-  **\$6 m** leveraged with RHP funds
-  **64** beds to be created with RHP funds
-  **17** Housing Units to be rehabbed

# Public Housing Investments in 2024

<b>Project Count</b>	<b>60</b>
Complete	13
In Construction	16
Awarded	31

<b>Total Unit Count</b>	<b>1,878</b>	
Rental	962	Gen Occ Units 1,684
Homeownership	110	Restricted Units (age/disability) 194
MHPs	597	
SROs	12	New Construction 762
Shelters	197	Rehab / Preservation 1,116
Homeless Units	439	
*Section 8 Units (PHAs & VSHA)	173	

\*PBVs combined b/t VSHA & PHAs (VSHA only = 78)

\* PBVs & Homeless Unit totals may ea count some of the same units

<b>TOTAL DEVELOPMENT COSTS</b>	<b>\$ 484,800,268</b>
VHFA Funded 2024 (\$)	\$ 99,926,447
VHCB Funded 2024 (\$)	\$ 102,658,047
DHCD Funded 2024 (\$)	\$ 4,913,827

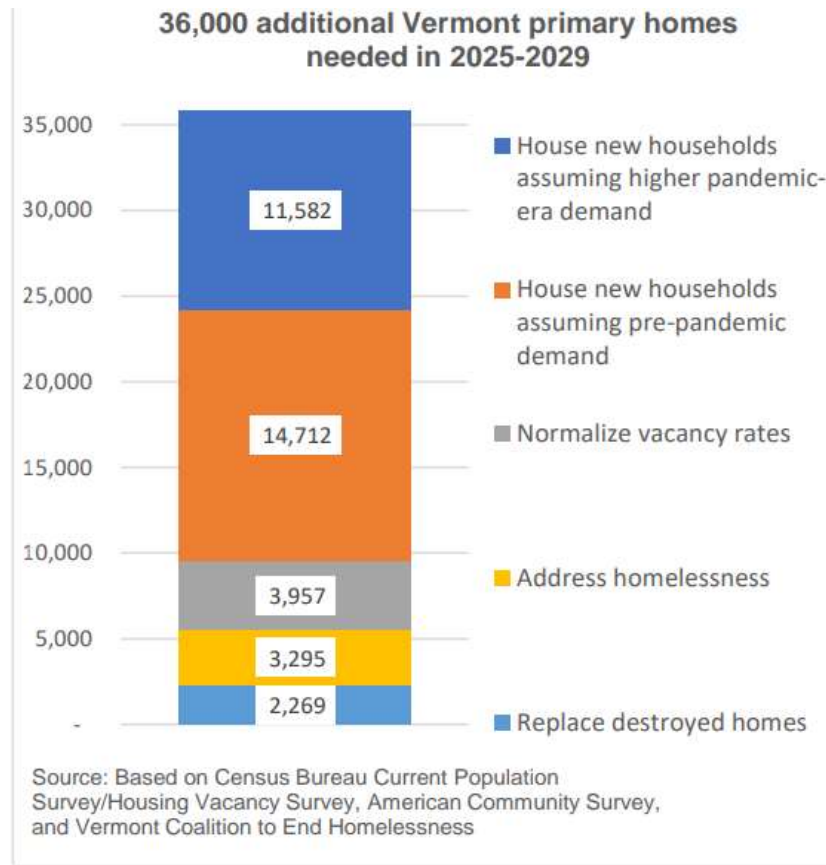
\$ 207,498,321 \$ Amt funded by VHFA, VHCB & DHCD  
43% of TDCs are funded by VHFA, VHCB & DHCD

Note: Will likely will fund about 90% of the total development costs of the rental housing by the time the housing is created



# Department Programs Housing and Community Development

## Data Spotlight Housing Needs Assessment



We need to alleviate pressure on the most vulnerable households:

- Homeless
- Precariously Housed
- Flood Impacted

Abundance across the entire spectrum alleviates pressure on the most vulnerable.

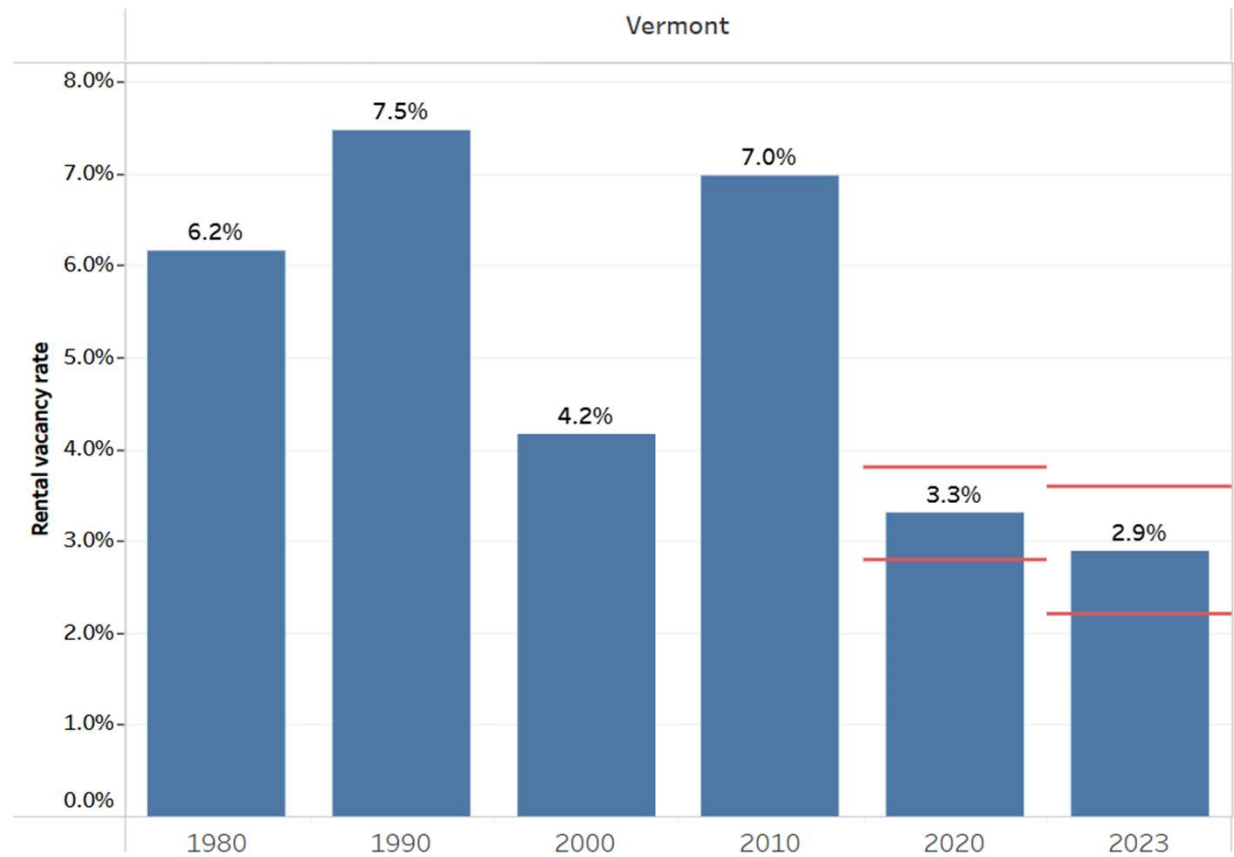
Vermont is likely to need an additional 24,000-36,000 total homes across the state in 2025-2029 to:

- accommodate projected growth
- account for shrinking household size
- replace homes falling out of stock,

# Department Programs Housing and Community Development

## Data Spotlight

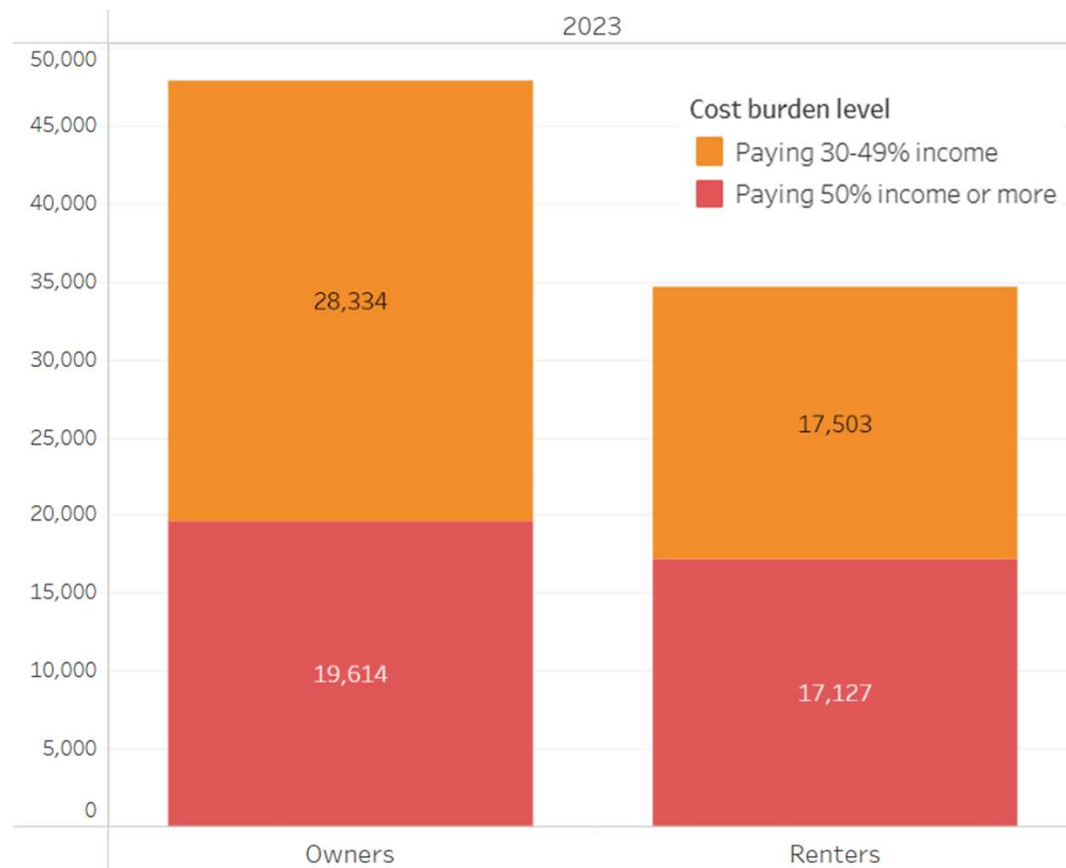
Why do we need abundance?



# Department Programs Housing and Community Development

## Data Spotlight

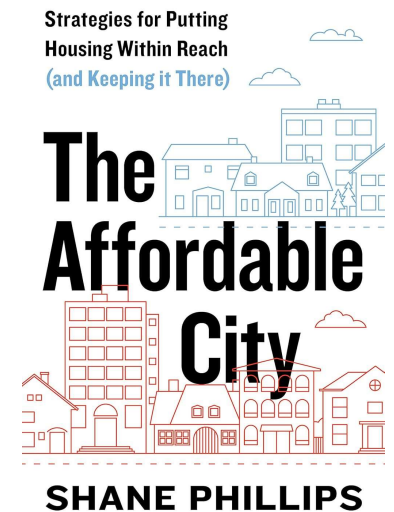
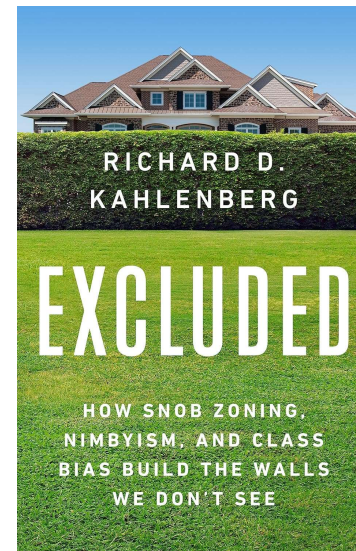
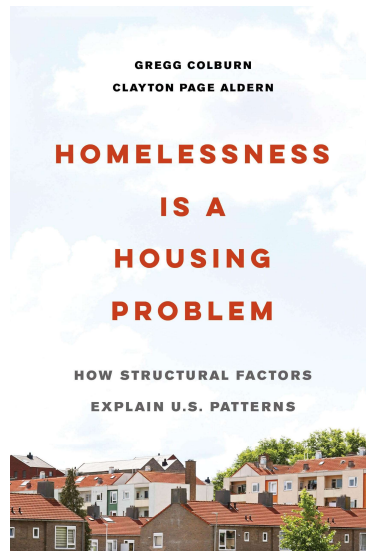
Why do we need abundance?



# Department Programs Housing and Community Development

## Data Spotlight

Why do we need abundance?



# Recap – What have we done?

## INVESTED

- Nearly **\$600M** of state and federal funds invested in housing unit creation during FY21-FY25
  - Affordable Housing
  - Middle Income & Workforce Home ownership & rental
  - Substance use Recovery Housing
  - Manufactured Housing Communities – *MHIR*
  - Reinvestment in Dilapidated Structures & Conversion of Commercial to Residential – *VHIP*

## REINVIGORATED

- Tools for Infrastructure Investment & Site Cleanup
  - Brownfields Revitalization Fund, Tax Increment Financing (TIF), Healthy Homes Fund, Increased DT & Village Tax Credit

## REFORMED

- Regulatory Reform
  - Statewide Reform of Local Zoning – HOME Act (Act 47 of 2023)
  - Statewide Land Use and Permitting Reform – Act 181 of 2024

# Recap – What have we done?

## **HOME Act (Act 47 of 2023)**

**Primary focus:** Municipal Planning & Bylaws

**Goal:** Reduce barriers to housing at the local level, enabling greater housing density, especially in areas with municipal water and sewer.

### **Reforms:**

- Duplexes in all residential zoning areas
- Mandatory Density Standards, including 1/5-acre cap on minimum lot size in W&S areas
- Multi-unit up to 4 units in areas served by municipal sewer and water
- Caps on minimum parking requirements in zoning (1 per unit in W&S area, 1.5 per unit elsewhere)
- Zoning protections for development of Homeless Shelters and Affordable Housing

# Recap – What have we done?

## Act 181 of 2024

**Primary focus:** Statewide Land Use Permitting (including Act 250)

**Goal:** Reduce barriers to housing at the state level, streamline permitting, enable greater density.

### **Reforms:**

- Establishes new Land use Review Board (LRB) to replace Natural Resources Board (NRB)
- Enacted immediate 'Interim Exemptions' to Act 250 for Housing
- Act 250 protections for development of Homeless Shelters and Affordable Housing
- Established new location-based jurisdiction of Act 250
  - Tier 1A & 1B: New Exemptions for Centers
  - Tier 2: Maintained Jurisdiction + Road Rule (all areas not included in Tiers 1 or 3)
  - Tier 3: New Expanded Act 250 Jurisdiction over Critical Resource Areas (TBD)

# Timeline and Evolution

How has DHCD adapted housing programs to meet the moment?

## DHCD Housing Roles Historically

### As a Housing Funder

- HUD CDBG Funding - ~\$7M annually
  - Top priorities include housing projects for low-income households, homelessness, other vulnerable populations.
  - Allocation has stayed flat since 1990s
- DT & Village Center Tax Credits - \$3M annually

### Housing Policy & Data

- Advise legislature on housing policy
- Facilitate collaboration amongst disparate regional housing groups
- HUD Consolidated Plan, Housing Needs Assessment, Assessment of Fair Housing

### Regulatory/Oversight

- Mobile Home Parks Program
  - Maintain Parks Registry
  - Monitor lot rents
  - Mediate resident-owner interactions or disputes as needed

### Land Use & Zoning

- Municipal Planning Grants
- State Designated Areas Program



# Timeline and Evolution

## How has DHCD adapted housing programs to meet the moment?

*Pre-pandemic – CDBG funding for housing*



**2020:** Rental Housing Rehabilitation Program piloted (VHIP Precursor)

**2021:** VHIP 1.0 (ARPA \$) Established w/ addition of requirement to serve households exiting homelessness

**2024:** Homes for All launched

**2025:** Affordable Housing Regulatory Incentives Study published (joint effort: DHCD, VHCB, VHFA, LAOB)

**2023:** HOME Act Passed

**2019:** Low-Income H.O. Home Repair RLF set-aside Established

**August 2020:** DHCD Zoning for Great Neighborhoods guide published – stage-setting for zoning reforms

**2022:** MHIR Established

**2023:** VHIP 2.0 (State GF)

**2024:** Interim Act 250 Exemptions go into effect

**2025:** PATH for VT Proposed

2020

2021

2022

2023

2024

2025

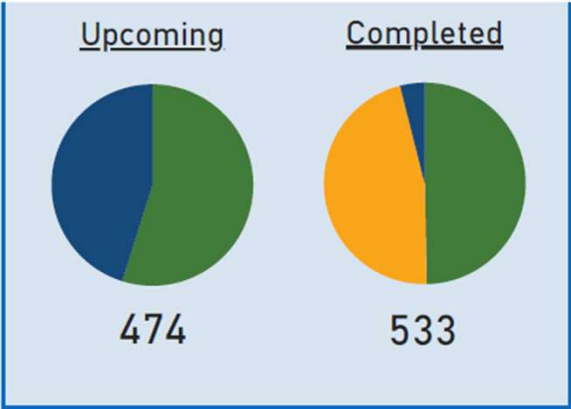
February 19, 2025 | 17

# Vermont Housing Improvement Program

Since 2020, the Vermont Housing Improvement Program (VHIP) has created new affordable housing units. Administered by Vermont's five regional Homeownership Centers, these units serve Vermont's most vulnerable populations, including people exiting homelessness, refugees, survivors of domestic abuse, and people exiting foster care and incarceration. The program has gone through multiple iterations since its creation, but the commitment to expand the affordable housing stock for a minimal public investment has remained.



"We wouldn't have done this project without VHIP."  
 Adam Lougee, SJA Properties



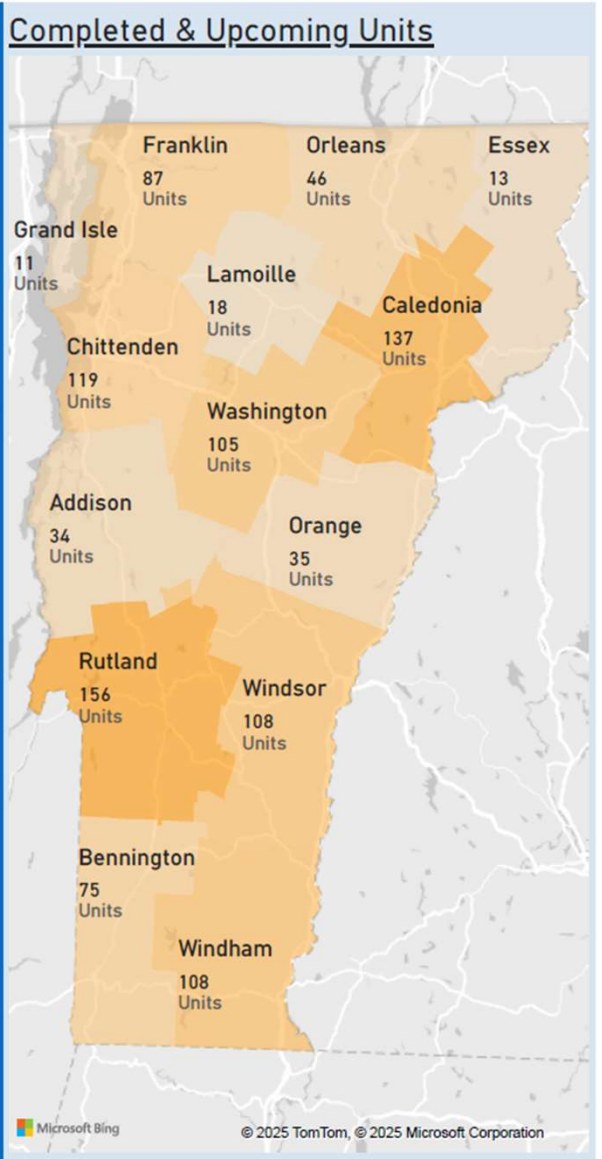
**\$38.9M**  
 Total Granted

**\$32.0M**  
 Estimated Property Owner Investment

**5,800**  
 Years of Affordability

**1,007**  
 Units Funded

**\$39K**  
 Average Award per Unit



# Department Programs Housing and Community Development

## Manufactured Home Improvement and Repair Program (MHIR)



**\$6.98M**

**Total Projects  
Approved**



**333**

**Home Repairs**

*Avg of \$12.7k  
per home*



**131**

**Infill Awards**

*Avg. of \$14.2k  
per new lot*



**59**

**Foundations**

*Avg. of \$14.1k  
per award*

# Affordable Housing Incentives Study

## Study Group:

Department of Housing & Community Development (DHCD)  
Vermont Housing Finance Agency (VHFA)  
Vermont Housing & Conservation Board (VHCB)  
Vermont Land Access and Opportunity Board (LAOB)

## Process:

Expert Focus Group Meetings (municipal officials, housing developers, housing advocates, etc.)  
Public Survey Outreach (757 Responses over 31 days in Dec '24 & Jan '25)

# Affordable Housing Incentives Study

## Recommendation for Consideration

### Act 250

- Develop New Funding Incentive for Affordable Housing Infrastructure in Tier 1A
- Remove unit cap for Tier 1B for Affordable Housing projects
- Make Act 250 Tier 1B a default (change Opt-in to Opt-out)

### Funding Incentives

- Subsidize affordable homes
- Continue strategic collaborations
- Encourage municipal action for affordable housing
- Continue Municipal Planning Grants for bylaw modernization and inclusionary policies

# Affordable Housing Incentives Study

## Recommendations for Consideration

### **Inclusionary Zoning (IZ) & Affordable Housing Compliance**

- Allow Municipal Planning Grants (MPGs) to fund municipal inclusionary zoning
- Provide or fund technical assistance for IZ compliance
- Explore Act 250 Tier 1A affordability incentives

### **Appeals of Permit Decisions**

- Buffer affordable housing projects from appeals
- Expedite appeals for affordable housing projects
- Support rapid remedies by the Human Rights Commission
- Explore equity and access for permit appeals

# Affordable Housing Incentives Study

## Recommendations for Consideration

### **Brownfields**

- Expedite brownfield reviews
- Provide subsidies for decontamination
- Study regulatory thresholds for adjustment

### **Tax Policy**

- Encourage land donation for affordable housing
- Expand the Charitable Housing Tax credit
- Explore a land value tax study
- Consider residential tax rate impacts

# Other Housing Studies

## DHCD as Lead:

- Municipal Technical Assistance Report
- Vermont Statewide and Regional Housing Targets & [Housing Development Dashboard](#)
- [Homes for All](#) initiative
- Land Bank Report

## DHCD key party:

- Off-site Construction Report – *VHFA*
- Act 250 Appeals Study – *LURB*
- Regional Planning Commission Study – *VAPDA*
- Transportation Support Study – *VTrans*
- Landlord Tenant Law Legislative Study Committee



# Pathway to Accelerate and Transform Housing (PATH) for VT



- **Strengthen the Foundation for Growth**  
Infrastructure Funding and Financing



- **Revitalize Neglected Communities**  
Investments and Incentives to target rural VT



- **Expand and Accelerate Homebuilding**  
Broaden the base of small-scale development



- **Break Down Procedural Barriers**  
Land Use, Permitting and Appeals Reforms

# Key Efforts on the Horizon

Local News

## Vermont to receive \$68 million for long-term disaster recovery

Vermont Public | By [Carly Berlin](#)

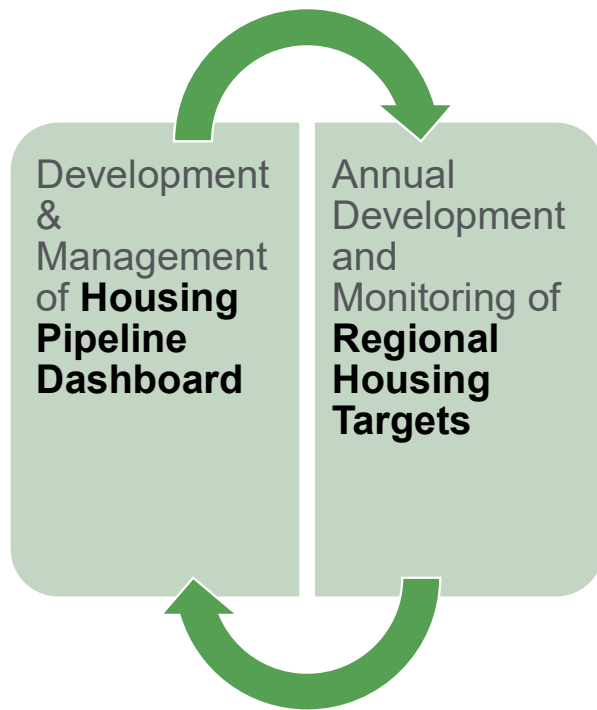
Published January 8, 2025 at 5:07 PM EST

*Federal Disaster Recovery funding to be administered by DHCD's VCDP division*

February 19, 2025 | 26

# Operational Execution

Following Through & Operating Tactically



## Implement Systems to Double-Down on Data

Increase our focus on the housing pipeline to inform annual target setting, with the objective of making our housing strategy increasingly specific, measurable and tactical. Hold stakeholders accountable & lean into evidence-based approach with legislators.

**Proposal:** Allow Tax Dept and VCGI to accessing municipal CAMA data. This will enable us to gain deeper insights into our housing stock, enhancing our ability to monitor progress and make informed decisions to achieve our housing goals.

# New Housing in VT Dashboard

## 2025-2030

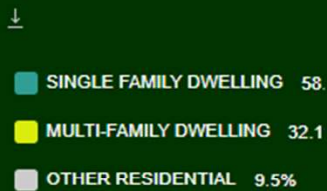
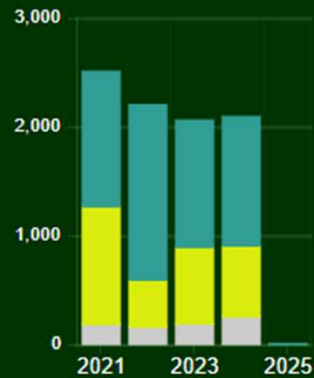
Target  
 **41,184**  
Annual need: 8,237

On Pace to Build  
 **11,148**  
Annual avg: 2,230

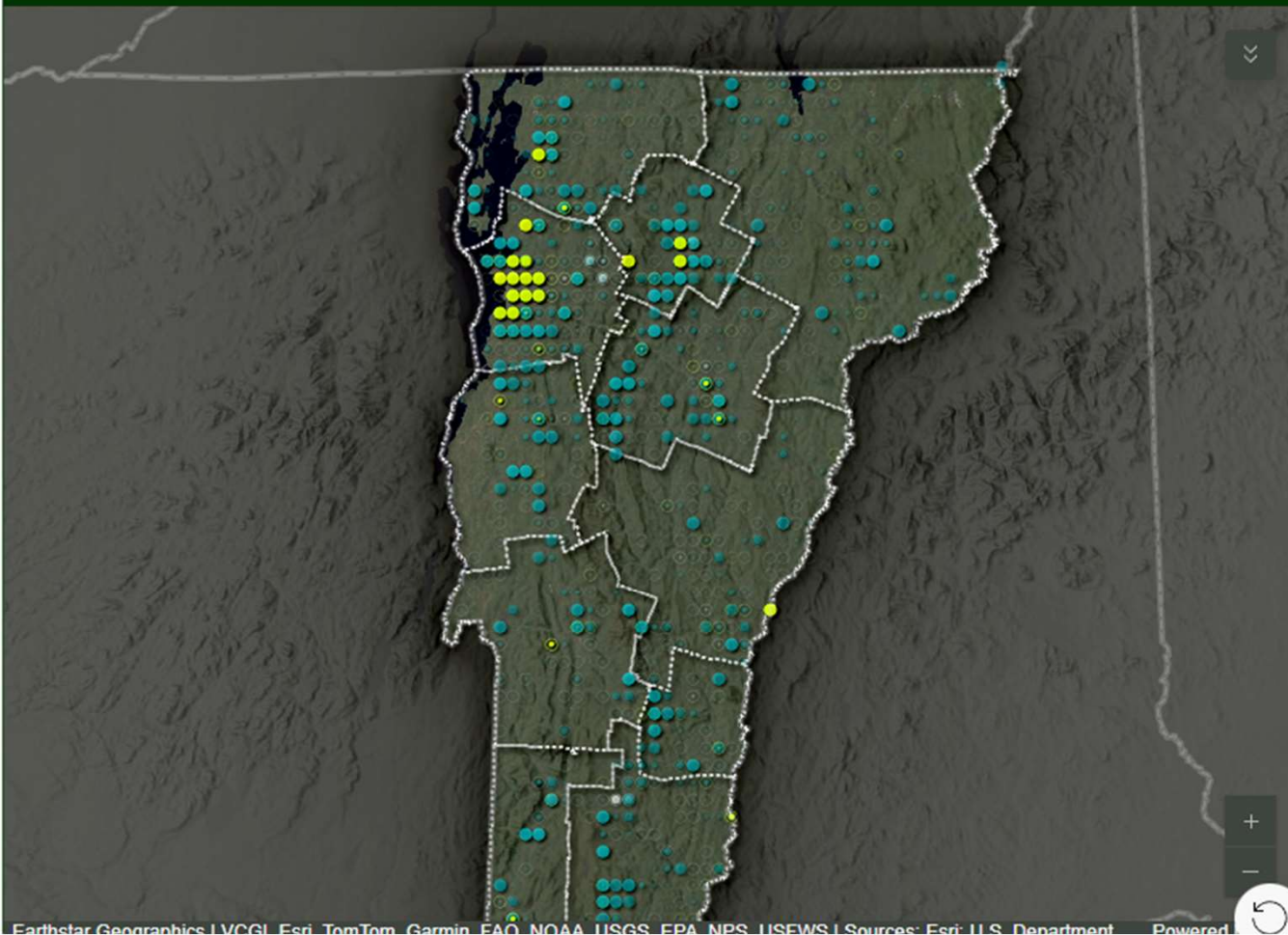


Annual Home Construction:  
2021-2024 Average vs Target

## Units Built



## New Single and Multi Family Homes (2021-Current)





# Key Contact information

**ACCD Secretary, Lindsay Kurrle**  
[Lindsay.Kurrle@vermont.gov](mailto:Lindsay.Kurrle@vermont.gov)

**ACCD Deputy Secretary, Tayt Brooks**  
[Tayt.Brooks@vermont.gov](mailto:Tayt.Brooks@vermont.gov)

**DHCD Commissioner, Alex Farrell**  
[Alex.Farrell@vermont.gov](mailto:Alex.Farrell@vermont.gov)

**DHCD Deputy Commissioner, Nate Formalarie**  
[Nate.Formalarie@vermont.gov](mailto:Nate.Formalarie@vermont.gov)

**Communications Director, Christine Hinkel Ianni**  
[Christine.Hinkellanni@vermont.gov](mailto:Christine.Hinkellanni@vermont.gov)

## Legislative Team

**Hazel Brewster**  
[Hazel.Brewster@vermont.gov](mailto:Hazel.Brewster@vermont.gov)

**Jessica Vintinner**  
[Jessica.Vintinner@vermont.gov](mailto:Jessica.Vintinner@vermont.gov)

**Nedah Warstler**  
[Nedah.warstler@vermont.gov](mailto:Nedah.warstler@vermont.gov)

