

<https://accd.vermont.gov/current-initiatives/homesforall>

The “Missing Middle”



Single-Family Home
on Large Lot



Duplex, Townhome, Cottage Court,
Stacked Flats, Tri/Quadplex, etc.



Large, Multi-Unit,
“Podium Construction”

Vermont Homes for All Toolkit

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



Phase 1: Engagement & Design (Toolkit)

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

Status: Completed 2024



Phase 2: Training Curriculum & Cohort

Actions: 101-Level Training; Individualized Technical Assistance; CoP

Status: Intake Form/Reg is Live; Trainings Beginning Feb



Phase 3: Pre-Approved Design Access (802 Homes)

Actions: Construction-Ready Pre-Approved Designs

Status: Community Design Workshops Early Feb

State project imagines new housing in 5 Vermont communities

“The housing crisis has become so pervasive that a lot more people might want to become developers, or consider themselves a potential developer, than before,” said Amy Tomasso, a community planner for the state.

By Emma Cotton
October 29, 2023, 8:56 am



Arlington, Bellow Falls, Middlesex, Rutland City, Vergennes

With maps in hand, state and city officials walk through Vergennes neighborhoods to imagine more dense development. Photo courtesy of the Department of Housing & Community Development

Development Approaches for Missing Middle Homes

Gentle Infill is infill compatible with existing surroundings to achieve community design goals. Many times, this type of new development goes largely unseen due to its location within or behind an existing structure.

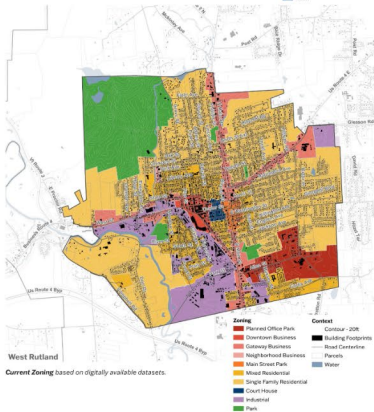
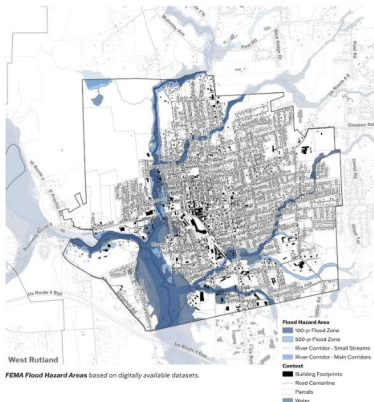


Incremental Development is small-scale development that is primarily undertaken by developers who live in the community they are operating in. This term includes both housing and commercial development types. Can also be a development strategy.

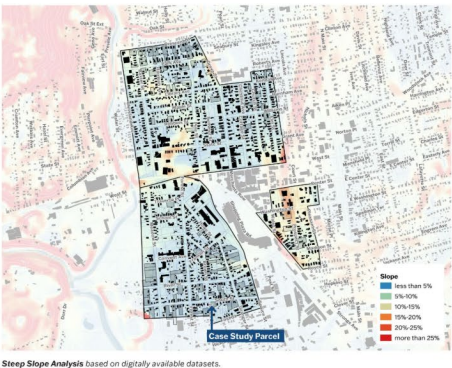
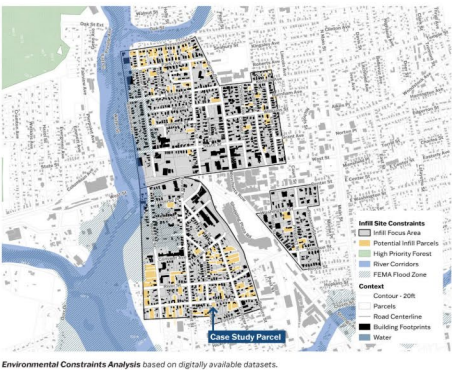


Identifying Infill Sites

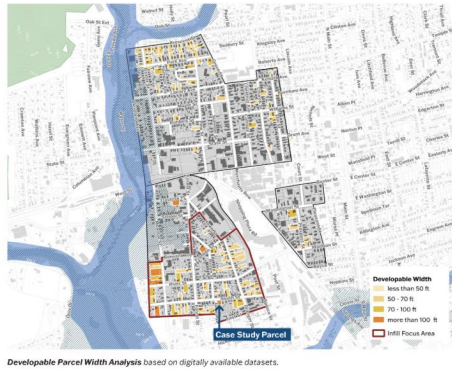
Regulatory Analysis: FEMA + Zoning



Environmental Constraints: Flooding + Steep Slopes



Developable Sites: Use + Developable Width



Neighborhood Infill Case Studies

Rutland City

Vermont Agency of Commerce & Development

Rutland City Case Study Parcel



Parcel Address: 104 South Street

Context & Goals

This vacant corner site is walking distance to Rutland's main 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 unobstructed for a denser neighborhood than the site. South Street is the primary thoroughfare and has an existing sidewalk and parking lot. Primary siting considerations are reinforcing and activating South Street on 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	(0) 1 Bedroom, (2) 2 Bedroom
Lot Type (Neighborhood Potential)	(U) Accessible, (C) Conventional
Gross Square Footage per Unit	624 sf / 1,000 sf / 1,000 sf
Building Footprint	40' x 40'



Vermont Department of Housing & Community Development

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 outdoor open space associated with each unit. Additionally, by using 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 vernacular of nearby homes. The typography could be further tailored to fit the 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 (shown as a future phase).



Disclaimer: In most cases, the infill parcel case studies shown in this Toolkit would not be possible under the by-right zoning patterns and standards, however, the infill can be used as a guide to the kind of development that would be possible with variances, 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.

Neighborhood Infill Case Studies

Rutland City

Vermont Agency of Commerce & Development

Rutland City Case Study Parcel



Parcel Address: 104 South Street

Context & Goals

This vacant corner site is walking distance to Rutland's main station and bike path, shopping center, and downtown commercial center. This gridlocked 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 unobstructed for a denser neighborhood than this one. South Street is generally wider 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 used and open 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	(0) 1 Bedroom, (2) 2 Bedroom
Lot Type (Showroom/Spec/Strategic)	(0) Accessible, (2) Conventional
Gross Square Footage per unit	624 sf / 1,000 sf / 1,000 sf
Building Footprint	40' x 40'



Vermont Department of Housing & Community Development

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 outdoor open space associated with each unit. Additionally, by using 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 (depicted as a future porch).



Disclaimer: In most cases, the infill parcel case studies shown in this Toolkit would not be possible under the by-right zoning or other constraints. However, the infill parcels have all been identified as potential sites for development based on their location, size, and shape, as well as the type of development that would be possible with sensible zoning reforms.

Home Typology Considerations

The Side-by-Side Plus One, with its square footprint and naturally efficient interior layout, was chosen for this site for 4 reasons:

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



Neighborhood Infill Case Studies

Rutland City

Vermont Agency of Commerce & Development

Rutland City Case Study Parcel


Parcel Address: 104 South Street

Context & Goals

This vacant corner site is walking distance to Rutland's main station and bike path, shopping center, and downtown commercial center. This gridded neighborhood is highly valuable 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 unobstructed for a denser neighborhood than the site. South Street is a primary thoroughfare and has an existing sidewalk and parking lot. 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
Lot Area (Acres/Approx. Sq. Footage)	(0.1) 4,300 sq. ft. (0.1) 4,300 sq. ft.
Gross Square Footage per Unit	624 sq. ft. / 1,000 sq. ft. / 1,000 sq. ft.
Building Footprint	40' x 40'


Vermont Department of Housing & Community Development

Site Plan

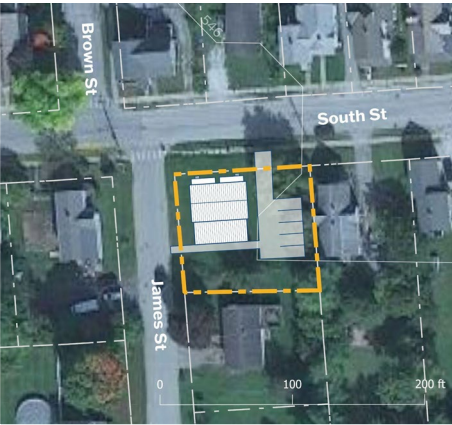
The site plan anticipates the building sitting close to the street to activate the South Street sidewalk and anchor the James Street corner in this valuable neighborhood. This position on the parcel also helps preserve an efficient side parking layout with an integrated ramp to the rear accessible unit and ample usable open space associated with each unit. Additionally, by using the building to the rear corner 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 vernacular 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 (depicted as future porch).



Disclaimer: In most cases, the infill parcel case studies shown in this Toolkit would not be possible under the current zoning patterns and ordinances, as well as impacts, the kind of development that would be possible with sensible zoning reforms.

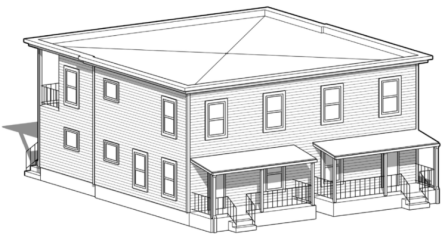
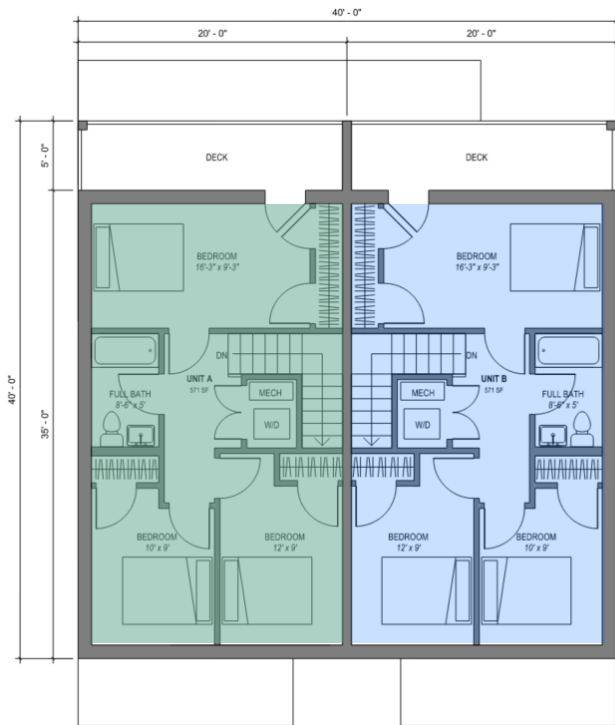


Site Plan & Buildout Visualization

- 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.

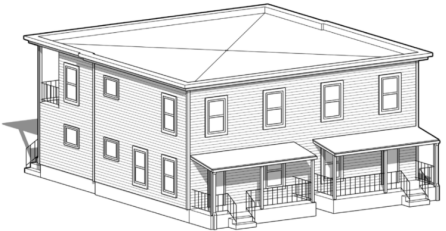
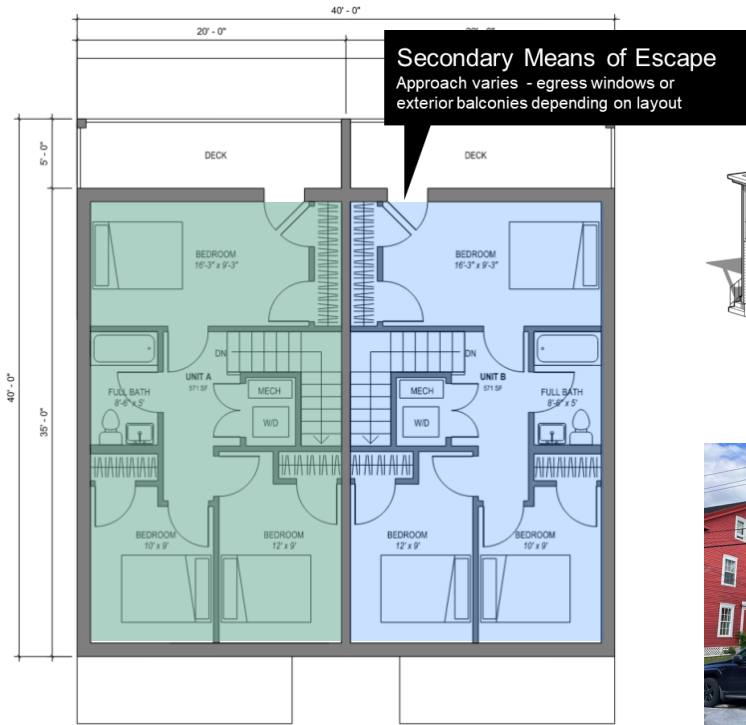
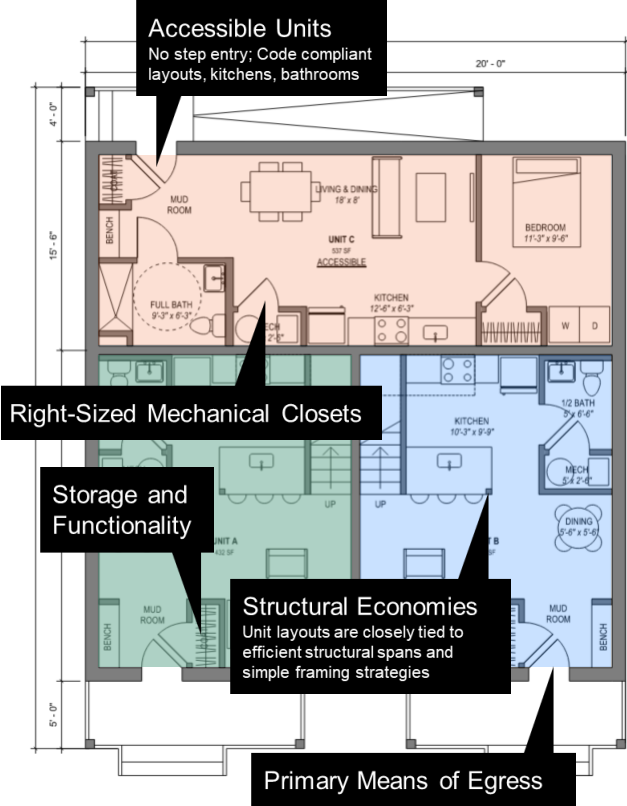
Example of Prototype Unit Design

Side-by-Side Plus One Prototype

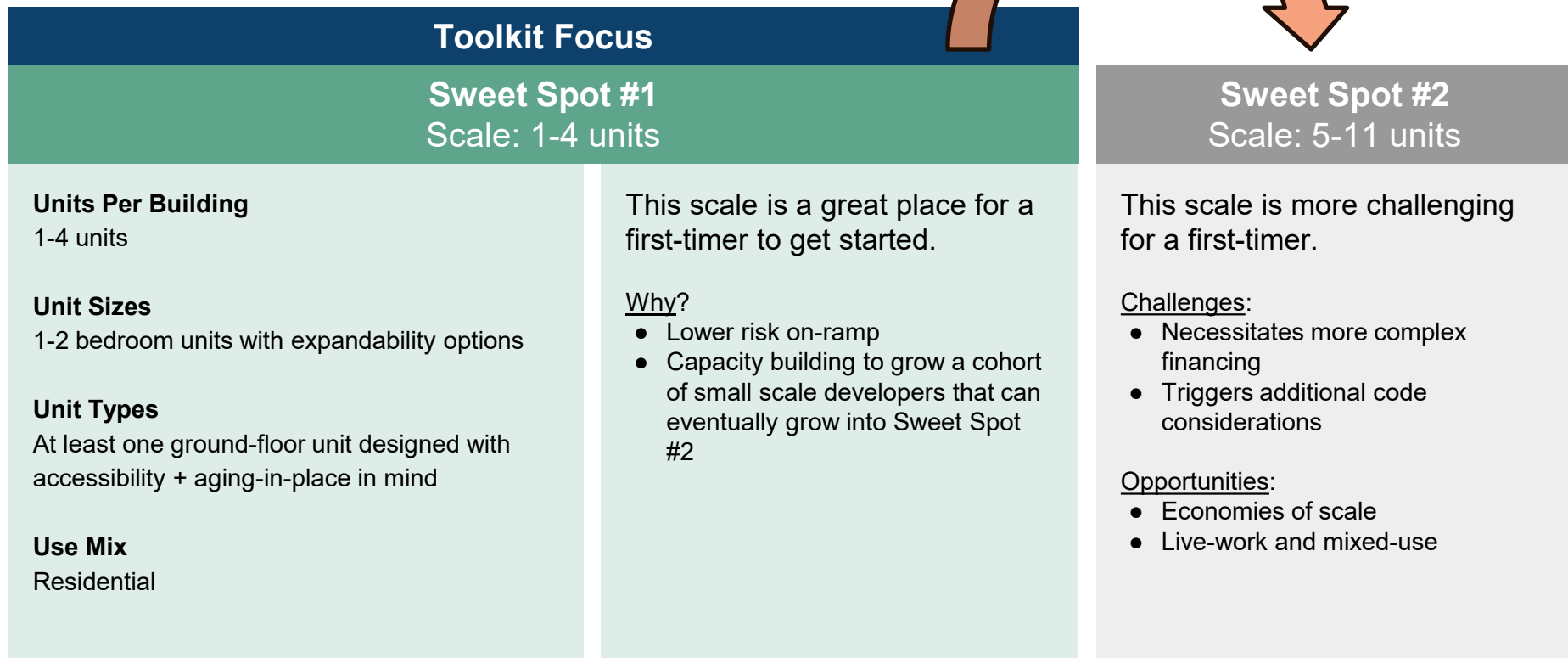


Example of Prototype Unit Design

Side-by-Side Plus One Prototype



Development “Sweet Spot”





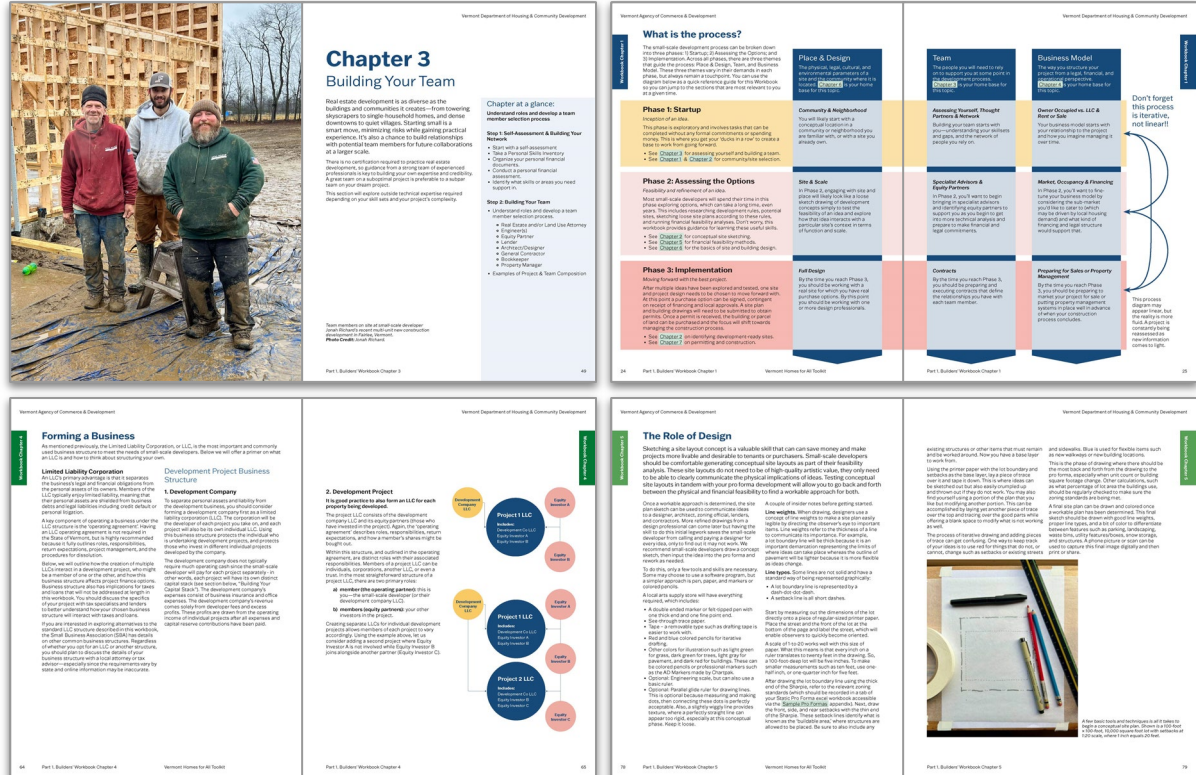
Builders' Workbook

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 Workbook Spreads



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





CNU Charter Awards
31st Anniversary

THE REGION: METROPOLIS,
CITY, AND TOWN

CHARTER AWARD

PRESENTED TO

VERMONT HOMES
FOR ALL TOOLKIT

CNU

CNU 31st Anniversary

Neil
Weller

CNU 31st Anniversary

Zoe
Weller



Small-Scale Developer Training

By Developers, For Developers!

HELM Construction Solutions, and the **Incremental Development Alliance (IncDev)**, which brings national expertise in supporting small-scale developers.

Multi-entrance point pipeline to build local capacity:

1. Vermont Small-Scale Development Workshop
2. Small-Scale Developers' Academy online course
3. 1:1 Project Coaching
4. Community of Practice

Vermont Homes for All Small Scale Development Training Opportunities



Small Scale Development Workshop

Course Overview

The Small Scale Development Workshop is a full-day workshop that teaches you how to create neighborhood development projects. You'll learn to build small projects—1-3 story buildings with under 20 units that can be residential, commercial, or mixed-use.

No real estate experience needed. The workshop assumes you know your community well, and we'll teach you the rest. Through presentations on finance, design, and site selection, plus hands-on practice and networking with others in your area, you'll take the first step toward becoming a small developer or supporting small development in your city.

Learning Objectives

- Understand small-scale development and its community benefits
- Learn how buildings generate income and what works in your local market
- Discover how to start your first project with limited resources
- Read and interpret zoning codes to find building opportunities
- Identify skill gaps and where you need support
- Connect with people who can help you succeed



Engaging Developers Statewide



Locations of Small-Scale Development Workshops

Launch of the training program has garnered significant interest

1. Over 170 mailing list sign-ups from all 14 counties
2. Over 50 Vermonters registered for developer training programs.
3. Registered participants have stated an interest in developing a project in 10/14 counties, with some registrants still unsure of what county to pursue development in.

Neighboring states are taking notice

1. Multiple inquiries from prospective developers, financial institutions, and policy makers in NH, MA, and ME

802 Homes



The CASTLETON

No. 227 Not Cut or Fitted.

Honor Bilt

\$1,989⁰⁰

At the price quoted we will furnish all the material to build this eight-room house. Price does not include cement, brick or plaster.

First Floor Four nicely arranged rooms on this floor, well lighted, and with plenty of room for furniture.

Second Floor Four bedrooms, bathroom and linen closet on this floor.

Height of Ceilings The basement has concrete floor and is 7 feet from floor to ceiling; second floor, 8 feet 6 inches from floor to ceiling.

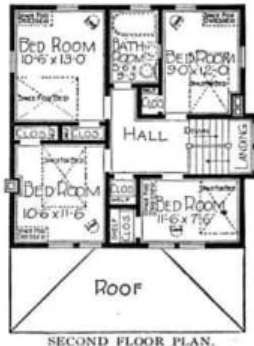
We furnish our best "Quality Guaranteed" mill work, shown on pages 118 and 119. Interior doors are five-cross panel, with trim and flooring to match, all yellow pine, in beautiful grain and color.

Paint for three coats outside, your choice of color. Varnish and wood filler for interior finish. Chicago Design hardware, see page 120.

Build on a concrete block foundation, excavated under the entire house.

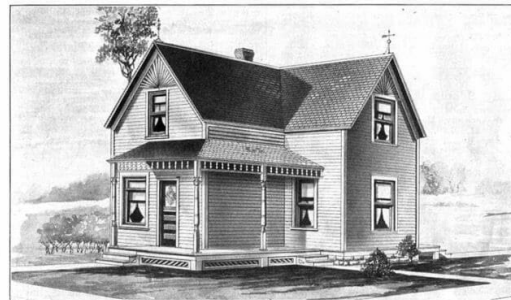
Our Guarantee Protects You—Order Your House From This Book. Price Includes Plans and Specifications. For prices of Plumbing, Heating, Wiring, Electric Fixtures and Shades see page 115.

OPTIONS
Wood Siding on second story, \$70.00 extra.
Sheet Plaster and Plaster Finish to take the place of wood lath, \$185.00 extra. See page 114.
Oriental Asphalt Shingles, instead of wood shingles, \$22.00 extra.
Fire-Proof Shingle Roll Roofing, Red or Sea Green in color, instead of wood shingles, \$6.00 less.
Floors, Trim, Doors, etc., for living room, dining room, hall, den and stairs, furnished in clear red oak for \$142.00 extra.
Clear Maple Flooring furnished for kitchen, pantry and bathroom, instead of yellow pine, no extra charge.
Storm Doors and Windows, \$88.00 extra.
Screen Doors and Windows, black wire, \$60.00 extra; galvanized wire, \$53.00 less.
If Mantel is not wanted, \$53.00 less.
Should be built on a lot about 35 feet wide.



\$725⁰⁰ and Our **FREE BUILDING PLANS**
WILL BUILD, PAINT AND COMPLETE, READY FOR OCCUPANCY,
THIS INVITING \$1,100.00 SIX-ROOM COTTAGE.

We tell you on page 2 how we furnish, free, the plans for this house, or any of the many houses shown in this book.



MODERN HOME No. 115
With Wood Foundation, Not Excavated.

On the opposite page we illustrate a few of the materials we specify on this, our \$725.00 house.

The arrangement of this house is as follows:

FIRST FLOOR.

Parlor - - - 12 feet by 10 feet 6 inches
Bedroom - - 8 feet 6 inches by 11 feet 9 inches
Kitchen - - - 14 feet by 11 feet 9 inches
Pantry - - - 8 feet 2 inches by 3 feet 6 inches

SECOND FLOOR.

Front Bedroom, 8 feet 3 inches by 10 feet 6 inches
Rear Bedroom, 8 feet 6 inches by 11 feet 9 inches
Large Attic - - 14 feet by 11 feet 9 inches
All bedrooms have roomy closets.

Size of porch: Width, 24 feet; length, 28 feet, exclusive of porch.



GOOD MATERIALS MAKE GOOD HOUSES

When planning our houses it is a question of how good, not how cheap. This statement is easily proven by referring to some of the materials we illustrate and describe on opposite page. In using our plans, you take no risk of getting poor materials, such as might occur if the work were done by some unscrupulous contractor. The mill work specified is the best in each grade. You take no risk when building from our plans, as we positively guarantee every piece of material we furnish, and if each piece is not entirely satisfactory, it may be returned and your money will be refunded, together with all transportation charges.

BOOK OF MODERN HOMES

—9—

Sears, Roebuck & Co., Chicago, Ill.



SOUTH BEND NEIGHBORHOOD INFILL

Pre-approved, ready-to build housing

802 Homes – “Development-Ready” Community Partners

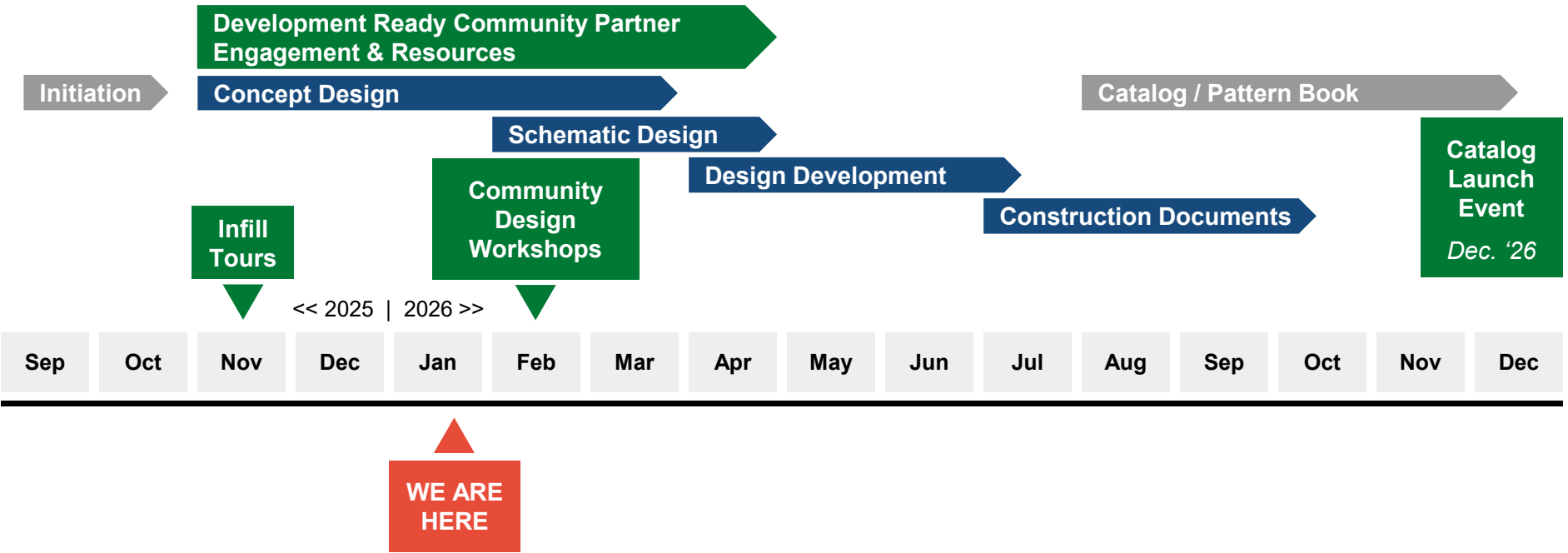


Partners to ensure this project results in pre-approved home designs that align with local infill opportunities and plug into streamlined local review and permitting processes.

Communities will:

- **Identify eligible sites**
- **Co-develop and test home designs** within the community
- **Expand access to development opportunities** for would-be housing developers
- **Create a roadmap for other communities** by identifying the steps required to incorporate **administrative approvals** into bylaws or streamline existing administrative approval processes

802 Homes – Project Schedule



Case Studies

Demonstrate the Potential of 802 Homes on Real World Sites

Gentle Infill



New Neighborhoods in Areas Connected to Village Centers



Hickory Street in Rutland, Credit Duncan Wisniewski Architects

802 Homes

10 Home Designs, Each Designed Two Ways: On-Site Traditional Framing + Off-Site Modular Construction



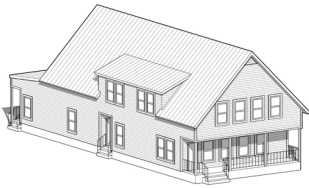
Age-In-Place



Narrow Lot



Village

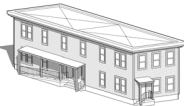


Side-by-Side

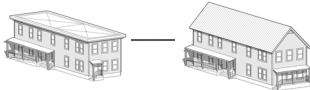


Multi-generational

[Design coming soon!]



*Variants on
Base Model*



*Variants on
Base Model*



Benefits of Off-Site Built Housing?



Benefits of Off-Site Built Housing?

Typical On-Site Construction Timeline



Homes for All Off-Site Construction Timeline



↑
*Off-Site homes can be constructed
in as little as 2 weeks,
and secured on-site in days!*

**Diagram adapted from
T. Salama, Modular Building Institute, 2016*



*Occom Path, West Lebanon, NH
(Huntington Homes, E. Montpelier)*



*Occom Path, West Lebanon, NH
(Huntington Homes, E. Montpelier)*



Volumetric Modular

Huntington Homes, E. Montpelier

Panelized

Brushwood Homes, Thetford





Pods / Preassembled Components

**Stonecrop Meadows, Middlebury
(Huntington Homes, E. Montpelier)**



**Salisbury Square Village, Randolph
(KBS Builders, S. Paris, ME)**





Up End This, Johnson

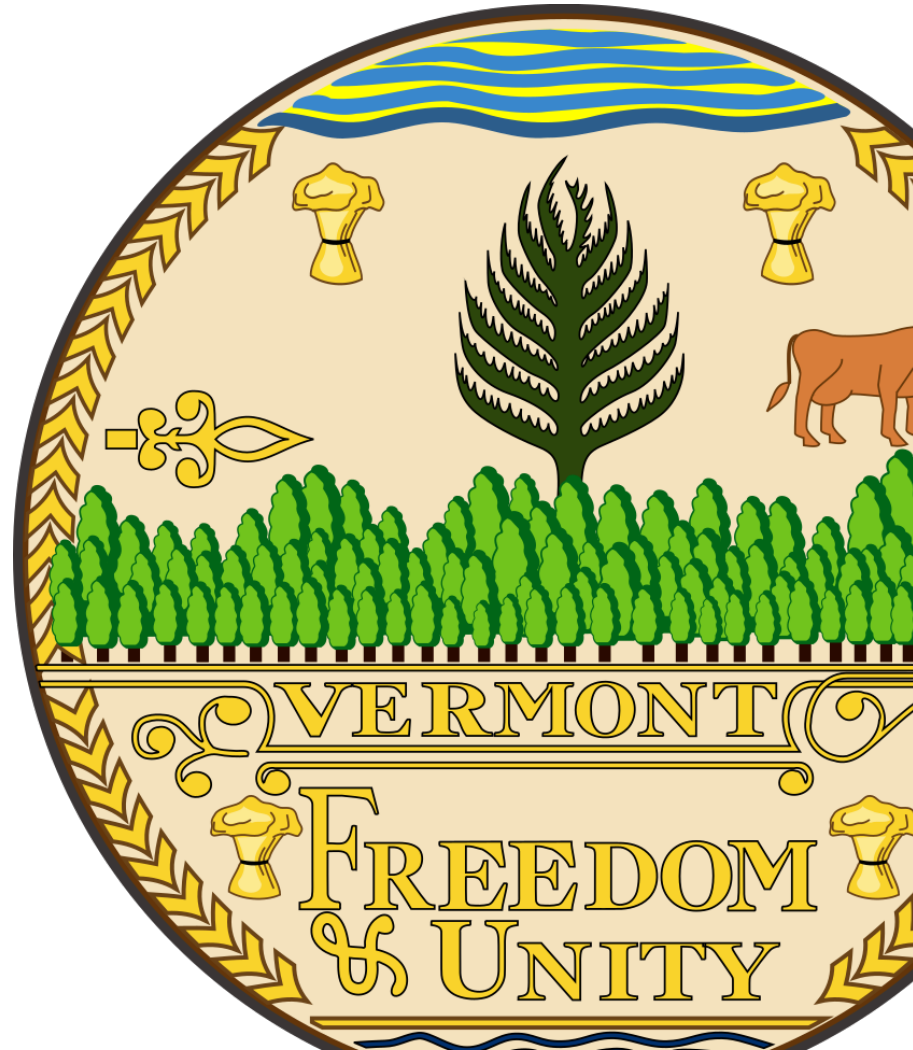


New Frameworks, Essex



Beyond the 802 Homes Catalog

- In conversation with:
 - Finance and banking community
 - Workforce development
 - Energy efficiency community and alignment with Tier III incentives
 - Technical assistance providers to help with CHIP implementation
 - Building material supply
- Exploring pilot opportunities within the “Development-Ready” Communities and beyond
- Draft legislation for bulk purchasing program through Treasurer’s Office





PRESERVATION TRUST OF VERMONT

*Seth Leonard,
Strategic Advisor*



Whitaker
PROPERTIES INC.

LET'S
BUILD HOMES



*Amy Tomasso,
Strategic Advisor*



ASSOCIATION
of
VERMONT
CREDIT UNIONS



WINDOWS & DOORS
BY BROWNELL
EMPLOYEE OWNED. BUILDING PARTNERS.



white + burke
REAL ESTATE ADVISORS

SINCE 1940
rk MILES
BUILDING MATERIALS SUPPLIER



veic



VAPDA
VERMONT ASSOCIATION OF
PLANNING AND DEVELOPMENT AGENCIES



Consultant Team



Vermont
Housing &
Conservation
Board



utile



LOGIC
BUILDING
SYSTEMS

ALL AT
ONCE





DHCD

Chris.Cochran@vermont.gov

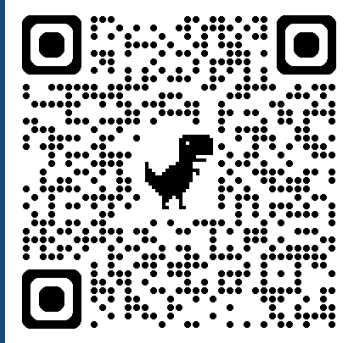
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Jeff.Dube@vermont.gov

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Benton.Winrich@vermont.gov

802-828-3749



<https://accd.vermont.gov/current-initiatives/homesforall>