

<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

[Facebook](#) [Twitter](#) [Email](#) [LinkedIn](#) [WhatsApp](#)



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.

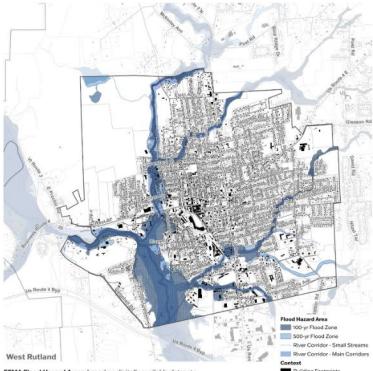


Incremental Development is small-scale development that is primarily undertaken by developers who live in the community they are operating in. This term includes both housing and commercial development types. Can also be a development strategy.

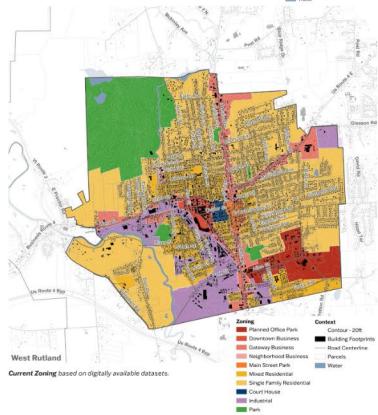


Identifying Infill Sites

Regulatory Analysis: FEMA + Zoning

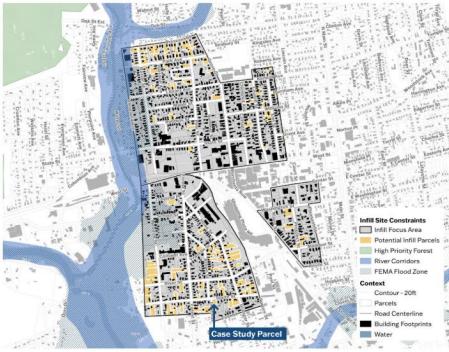


FEMA Flood Hazard Areas based on digitally available datasets.

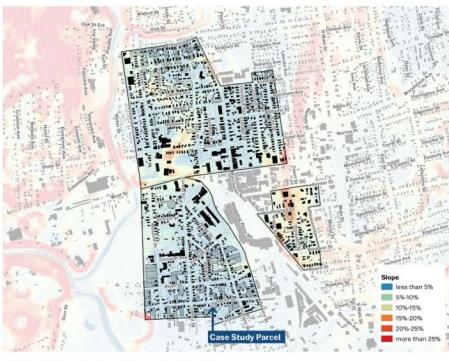


Current Zoning based on digitally available datasets.

Environmental Constraints: Flooding + Steep Slopes

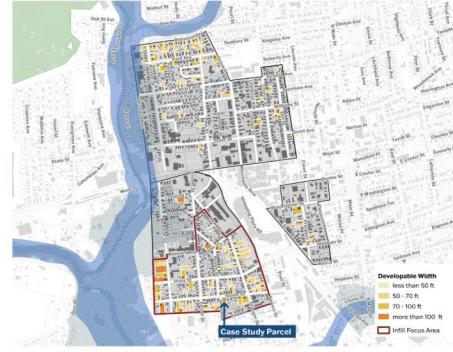


Environmental Constraints Analysis based on digitally available datasets.

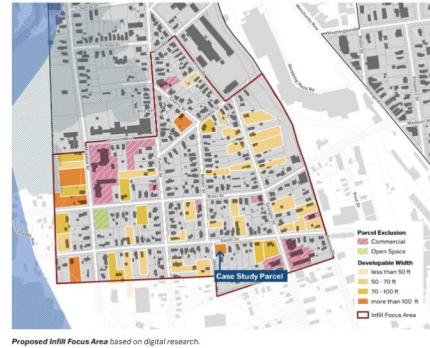


Steep Slope Analysis based on digitally available datasets.

Developable Sites: Use + Developable Width



Developable Parcel Width Analysis based on digitally available datasets.



Proposed Infill Focus Area based on digital research.

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 a walking distance to Rutland City's downtown walk path, shopping center, and downtown commercial center. The property is located on a corner site that is currently empty, existing small multi-unit dwellings range from one to three stories in height. The property is currently already engaged in a gut rehab of a property a few blocks away, and the owner is looking to develop the property to maximize its potential as a rental property for one- and two-bedroom units.

Infrastructure & Regulatory Constraints

Water Access	Municipal
Wastewater	Municipal
Max # of Dwelling Units Allowed	4 units
# of Parking Spaces Per Unit	no parking
Setbacks (Front / Side / Rear)	20' / 19' / 20' - 50' (20% of lot depth)
Minimum Lot Size	0.21 ac / 0.047 sf

Siting Considerations

The site is flat and relatively unobstructed, located in a walkable neighborhood like this one. South Street is a two-lane road with a center line and has an existing sidewalk and parking zone. The property is located on a corner, so we are reinforcing and activating South Street with a corner unit. We are also preserving existing mature trees to the greatest possible extent, and the parking zone is located on the rear of the property, leaving a space for the preservation of some yard space and a paved area for parking and accessible access to the rear unit.

Home Typology Considerations

Side by Side Plus One, with its square footprint and naturally walkable layout, was chosen for the site for these reasons:

1. It dimensions well to the corner area.
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 site 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 ft ² / 1,000 ft ² / 1,000 sf
Building Footprint	40' x 40'

Disclaimer: In most cases, the infill parcel case studies shown in this Toolkit would not be possible under the by-right zoning in their respective towns. However, the effort has been devoted to make the norms of pending development processes and zoning as accessible as possible for the reader.

Part 3: Community Infill Design

194 Vermont Agency of Commerce & Development

195 Vermont Agency of Commerce & Development

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

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Siting Considerations

The site is flat and relatively unbroken from the surrounding neighborhood like this one. South Street is a two-lane road with a crosswalk and has an existing sidewalk and parking zone. The site is located on a corner and is reinforcing and activating South Street. The site is located on a corner, preserving existing mature trees to the extent possible, and arranging the parking zone to accommodate the preservation of some yard space adjacent to the street and accessible access to the rear unit.



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

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 ft ² / 1,000 ft ² / 1,000 sf
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194 Part 3: Community Infill Design

Vermont Homes for All Toolkit

Vermont Department of Housing & Community Development

Infrastructure & Regulatory Constraints

Winter Access

Water Access

Municipal

Gas

Electric

Max # of Dwelling Units Allowed

4 Units

Min. Lot Size

no parking

Setbacks (Front / Side / Rear)

20' / 19' / 20' - 50'

(20% C / 20' - 50')

Minimum Lot Size

0.21 ac / 0.047 sf

Site Plan
The lot plan envisions the building being close to the street to activate the South Street sidewalk and anchor the James Street corner in this walkable neighborhood. The building footprint also helps preserve an efficient side parking layout with a shared driveway and a single accessible unit and ample usable open space associated with the rear unit. By placing the rear unit to the northern side of the site we increase the efficiency of preserving south-facing kitchen garden opportunities.

Buildout Visualization

A pitched roof form has been selected to align with the surrounding homes. The topology could be further tailored to the site by adding porches and decks to support a more walkable neighborhood front porch culture. This topology also allows for a shared driveway and a 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 respective towns. However, the infill lots have all been devoted to making the norms of existing development patterns and standards work for the new infill parcels. The infill parcels are not intended to be a model for new development.

Part 3: Community Infill Design

195

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 City's main walk path, shopping center, and downtown commercial center. The property is currently a single-unit residence, though many existing small multi-unit dwellings range from one to three stories in height. The property is currently already engaged in a gut rehab of a property a few blocks away, and the owner is looking to redevelop the property to maximize its potential as a rental property for one- and two-bedroom units.

Infrastructure & Regulatory Constraints

Winter Access	Municipal
Water Services	Municipal
Max # of Dwelling Units Allowed	4 units
Max # of Residential Units Allowed	4 units
Setbacks (Front / Side / Rear)	20' / 19' / 20' - 50' (20% of W.C. - 50%)
Minimum Lot Size	0.21 ac / 8,947 sf

Siting Considerations
The site is flat and relatively unbroken from the surrounding neighborhood like this one. South Street is a two-lane road with an existing sidewalk and parking zone. The property is located in a residential area, so preserving existing mature trees to the extent possible, and arranging the parking and building footprint to preserve some yard space and provide rear access and accessible access to the rear unit.

Home Typology Considerations
The Side by Side Plus One, with its square footprint and naturally integrated side parking layout, was chosen for this site for these reasons:
1. It dimensions well to the available area.
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) Bedroom, (2) 2-Bedroom
Unit Types (Accessible/Age-Friendly)	(1) Accessible, (2) Conventional
Gross Square Footage per Unit	624 sf / 2,000 sf / 1,000 sf
Building Footprint	40' x 40'

Disclaimer: In most cases, the infill parcel case studies shown in this Toolkit would not be possible under the by-right zoning in their respective towns. However, the infill tool has been developed to make the norms of pending development processes and zoning more transparent, and the user is responsible for understanding the zoning requirements in their town.

194 Part 3: Community Infill Design 195 Vermont Homes for All Toolkit

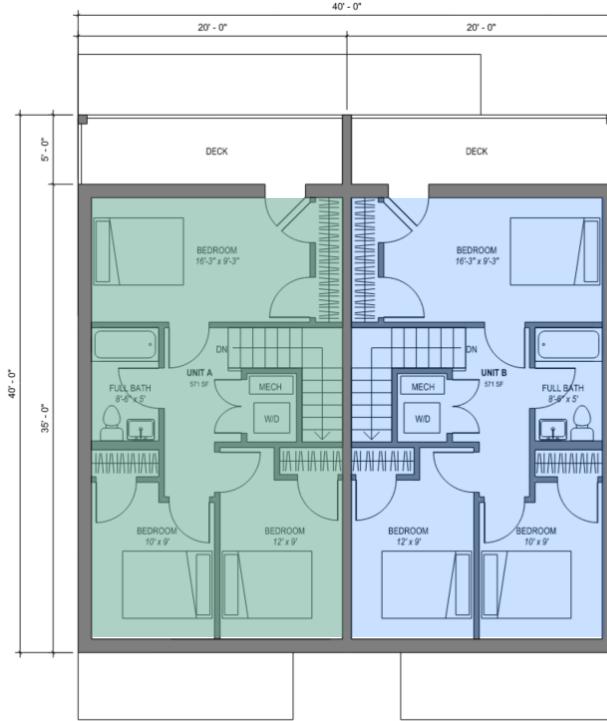
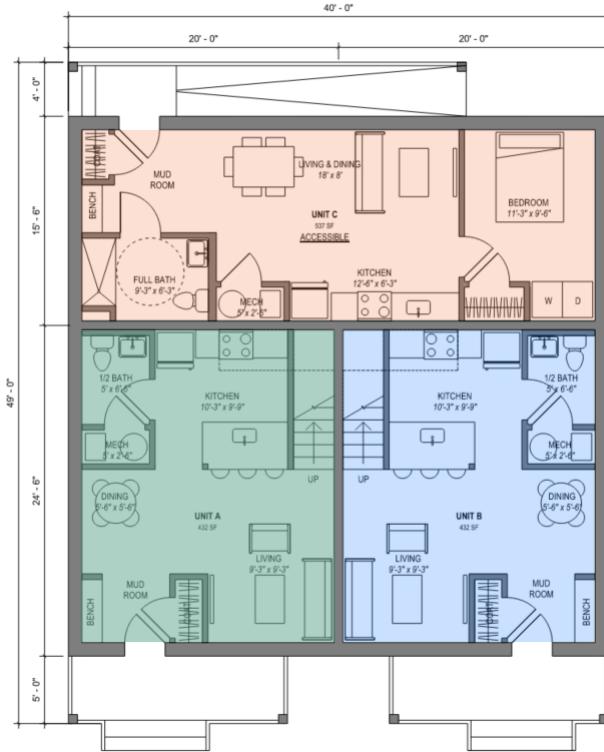
Site Plan & Buildout Visualization

- 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.



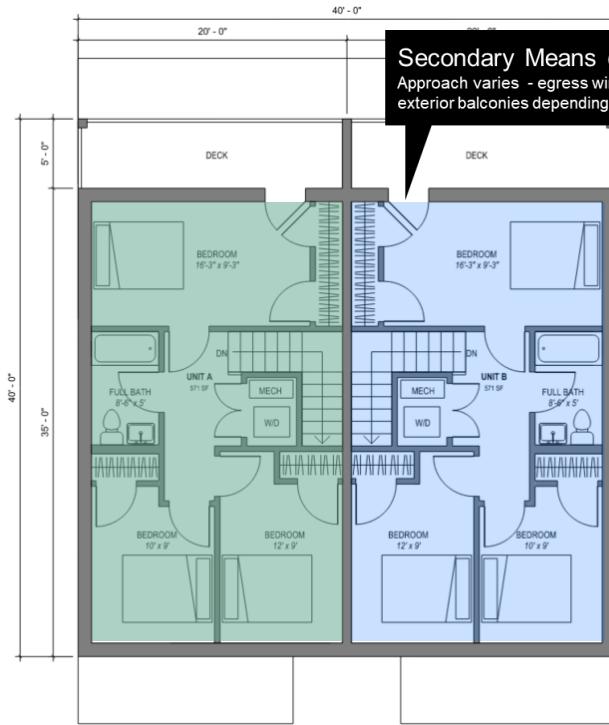
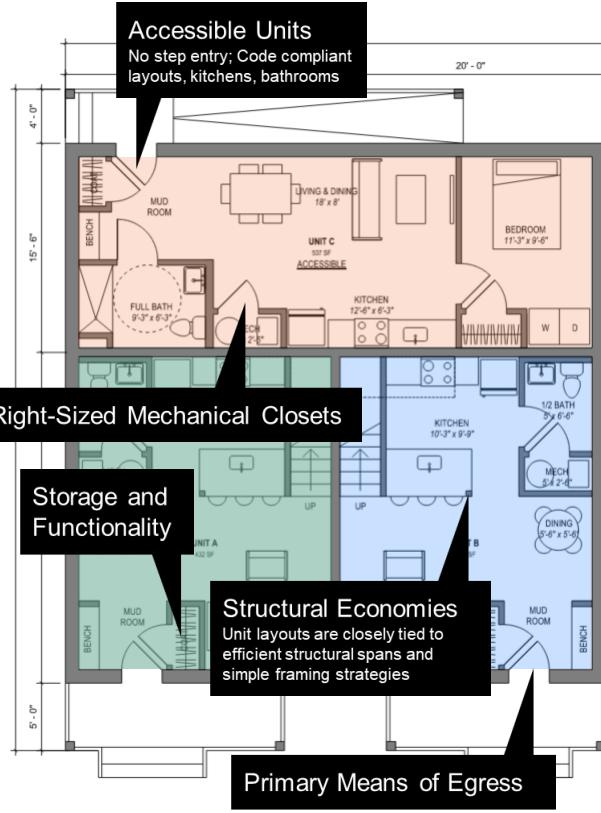
Example of Prototype Unit Design

Side-by-Side Plus One Prototype

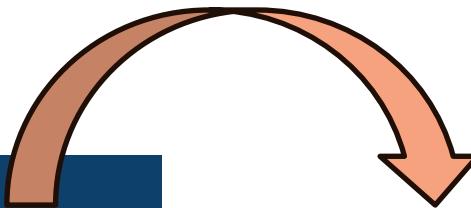


Example of Prototype Unit Design

Side-by-Side Plus One Prototype



Development “Sweet Spot”



Toolkit Focus	
Sweet Spot #1 Scale: 1-4 units	Sweet Spot #2 Scale: 5-11 units
Units Per Building 1-4 units	<p>This scale is a great place for a first-timer to get started.</p> <p><u>Why?</u></p> <ul style="list-style-type: none">• Lower risk on-ramp• Capacity building to grow a cohort of small scale developers that can eventually grow into Sweet Spot #2



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



Forming a Business
As mentioned previously, the Limited Liability Corporation, or LLC, is the most important and common business structure for small-scale developers. In this chapter, we will cover a primer on how to form an LLC as it relates to think about structuring your own business.

Limited Liability Corporation
An LLC is a business structure that separates the business's legal and financial obligations from its owners' personal assets. This means that if your LLC is sued, your personal assets are shielded from business debts and liabilities, making it a popular choice for personal litigation.

Anytime you are forming a business under an LLC structure in the "Operating Agreement" (LLC's Articles of Incorporation), the State of Vermont, Inc. requires that you file a "Statement of Organization" with the State of Vermont, Inc. This document is a legal document that defines the rules and procedures for operation.

LLC interest in a development project, whether it's a single-family home or a large-scale mixed-use business structure, project finance requires a business plan. A business plan is a document that outlines the financials of a project, the scope of work, and the timeline for completion. It also includes a detailed description of the project's financials, including capital and labor requirements, and how the project will be funded.

If you are interested in exploring alternatives to the traditional LLC structure, you may want to consider the Small Business Association (SBA) has details on other business structures, such as sole proprietorships, partnerships, and corporations. You should plan to discuss the details of your business structure with your attorney or advisor—especially since the requirements vary by state and local regulations.

Development Project Business Plan
It is good practice to also form an LLC for each development project. This allows the developer to keep the financials of the project separate from the developer's personal life and work, and it also protects the developer's personal assets in the event of a legal dispute. It is also good practice to have a separate LLC for each development project, and protect the developer's personal assets in the event of a legal dispute.

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2. Development Project
It is good practice to also form an LLC for each development project. This allows the developer to keep the financials of the project separate from the developer's personal life and work, and it also protects the developer's personal assets in the event of a legal dispute.



3. Building Your Team
Real estate development is as diverse as the buildings it creates, and the team building process to support it is no different. Small-scale developers often work with a single developer, and dense downtowns to quiet villages. Starting small, and then growing, is a common path for many developers. It's a chance to build relationships and learn from others, and then move to larger-scale developments at a larger scale.

Building a team requires time and resources, and as a developer, it's important to have a strong team of experienced professionals. A great team in a sub-project is preferable to a wider team that's not as experienced or aligned.

This section will explore outside technical expertise required depending on your real estate and your project complexity.

Chapter at a glance:
Understand roles and develop a team members
Step 1: Self-Assessment & Building Your Network
• Identify your role
• Take a Personal Skills Inventory
• Create a professional network
• Identify your financial resources
• Identify what skills you need to learn
Step 2: Building Your Team
• Understand roles and develop a team members
• Real Estate and Land Use Attorney
• Financial Advisor
• Equity Partner
• Lawyer
• Architect/Designer
• General Contractor
• Property Manager
• Examples of Project & Team Composition

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Phase 1: Startup
This phase is exciting and involves tasks that can be completed quickly, such as creating a business plan, finding a location, and securing funding. This is where you get your basics in order to have a solid foundation for your business.

- See [Chapter 1](#) for assessing yourself and building a team
- See [Chapter 2](#) for assessing yourself and building a team

Phase 2: Assessing the Options
Most small-scale developers will spend time in this phase exploring options, which can take a long time. This phase involves identifying potential partners, conducting market research, and running financial feasibility analyses. Don't worry though, this is a good time to start thinking about your business's future and what you want to achieve.

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Phase 3: Implementation
Moving forward in this phase, after multiple roles have been explored and tested, one can start to focus on the implementation of the business plan. This phase involves executing contracts, such as leases or financing and legal approvals. A plan for implementation should be developed, including timelines, roles, and responsibilities. Once a permit is received, the building or site can be started. This phase is where the developer should be working with one or more design professionals.

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Part 1: Builders' Workbook Chapter 1

Vermont Homes for All Toolkit

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Example Workbook Spreads →

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Vermont Homes for All Toolkit

Part 1: Builders' Workbook Chapter 1

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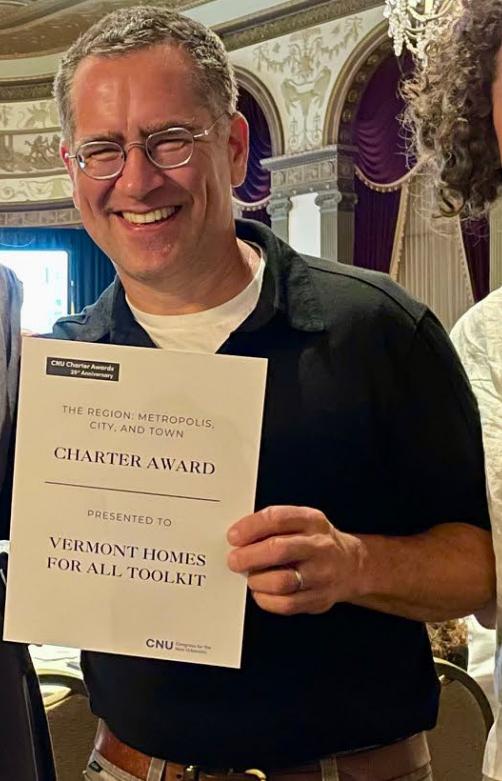
Don't forget this process is iterative, not linear!

A horizontal timeline showing the iterative nature of the process.

Vermont Homes for All Toolkit

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







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



DEPT. OF HOUSING & COMMUNITY DEVELOPMENT
DEPT. OF HOUSING & COMMUNITY DEVELOPMENT



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



SOUTH BEND NEIGHBORHOOD INFILL

Pre-approved, ready-to-build housing

802 Homes – “Development-Ready” Community Partners

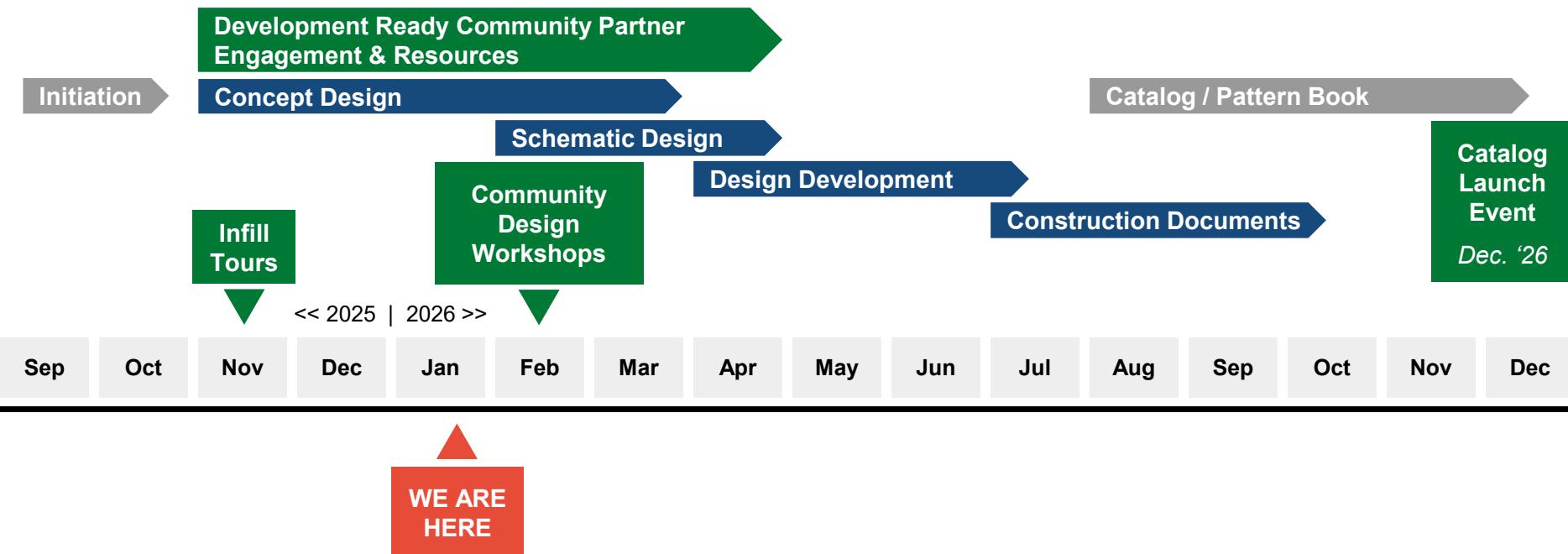


Partners to ensure this project results in pre-approved home designs that align with local infill opportunities and plug into streamlined local review and permitting processes.

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!]



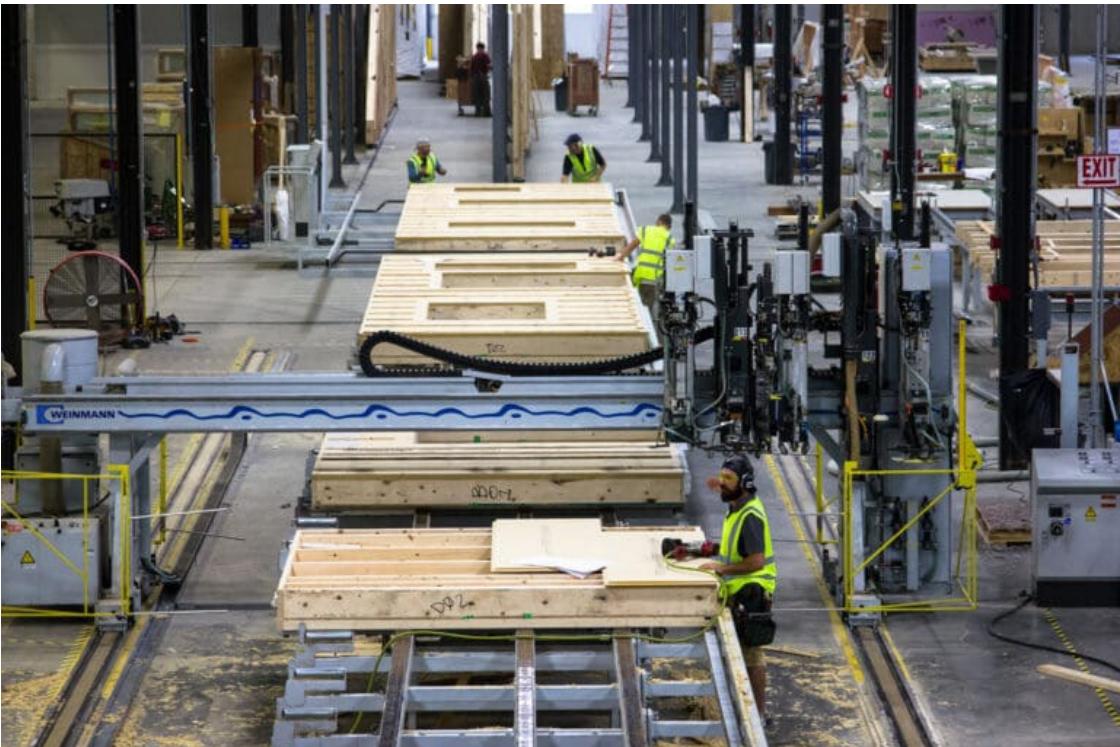
Variants on
Base Model



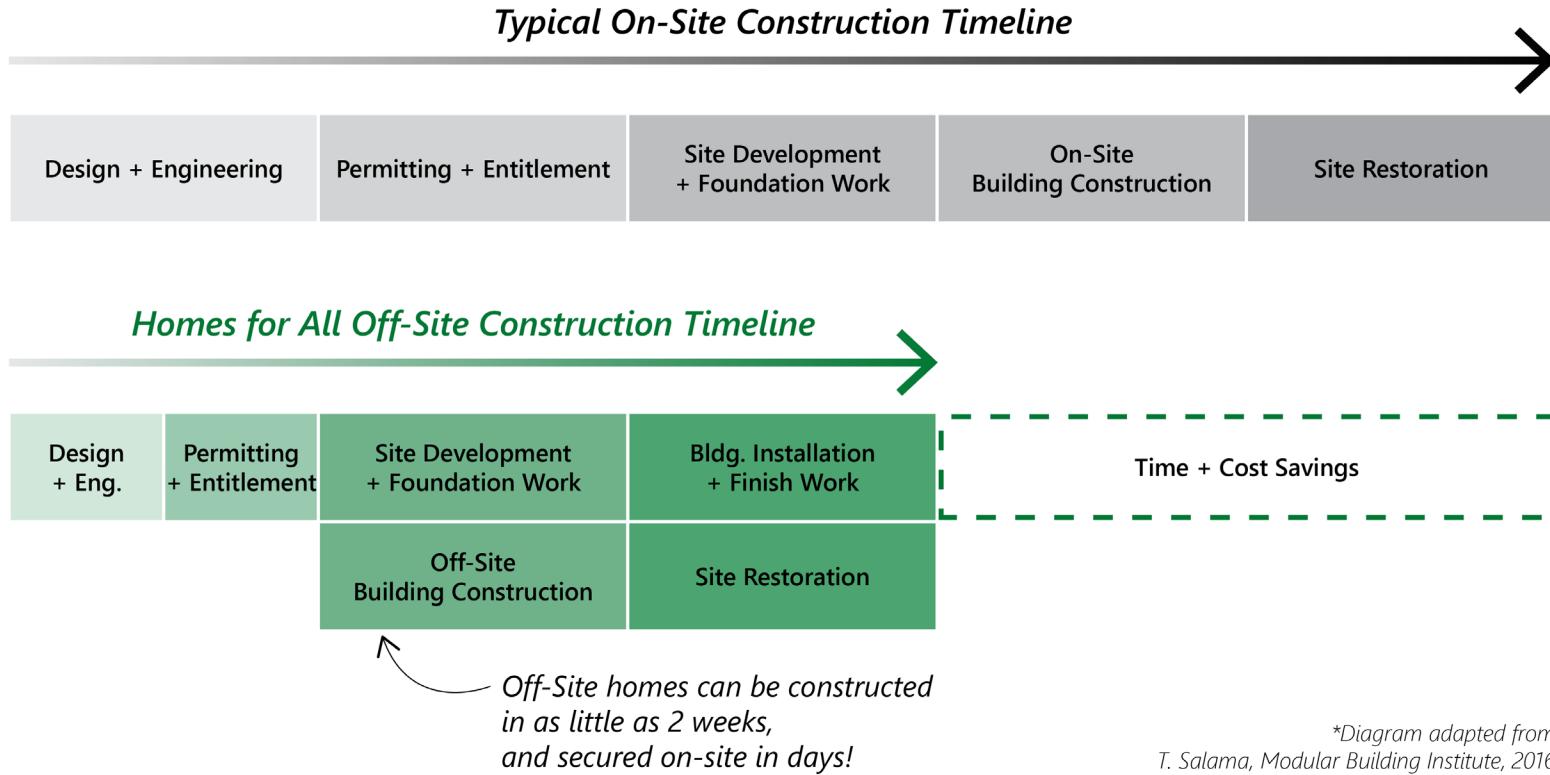
Variants on
Base Model



Benefits of Off-Site Built Housing?



Benefits of Off-Site Built Housing?





*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

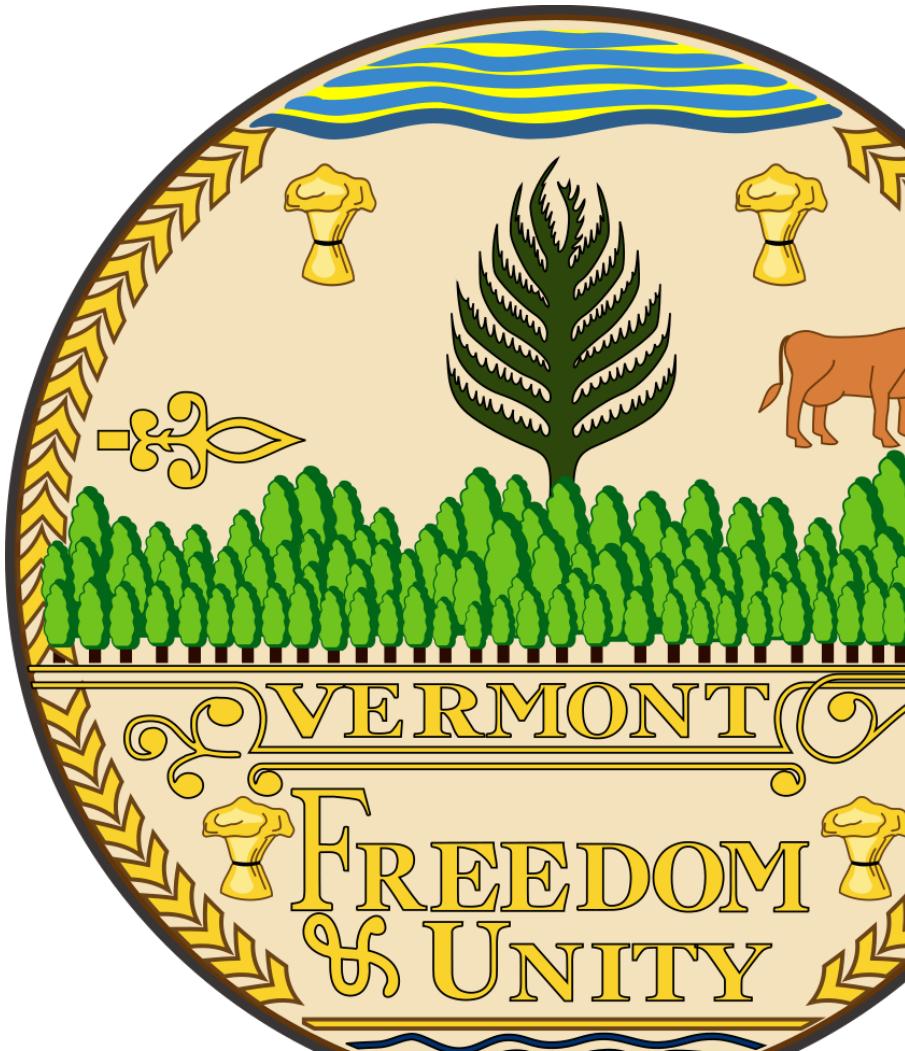


New Frameworks, Essex



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





*Seth Leonard,
Strategic Advisor*



**LET'S
BUILD HOMES**



*Amy Tomasso,
Strategic Advisor*

PRESERVATION TRUST OF VERMONT



veic



Consultant Team



vhfa

utile

LOGIC
BUILDING SYSTEMS

MANCHESTER VERMONT
So Close. So Vermont.



ALL AT ONCE



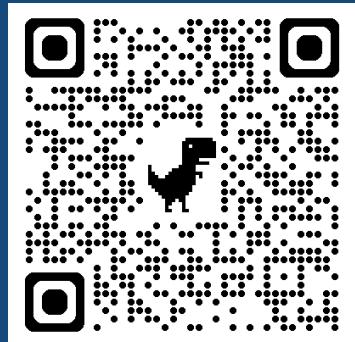


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<https://accd.vermont.gov/current-initiatives/homesforall>