

# RUTLAND REGION HOUSING RESOURCE GUIDE

*Version 1*



**Produced by Logan Solomon**  
Planner, Rutland Regional Planning Commission



## WHAT IS THE GOAL OF THE GUIDE?

FIND WHAT YOU NEED  
WHEN YOU NEED IT



A one-stop shop outlining available regional housing resources so anyone can learn what's needed to help meet the Rutland Region's housing needs.

## WHAT ARE THE RUTLAND REGION'S HOUSING NEEDS?

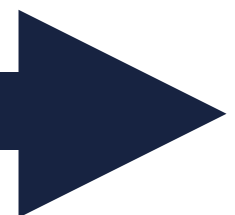
**Create 1- or 2-bedroom units.** 71% of households have 1 or 2 people but only 37% of homes have two or fewer bedrooms.

**Renovate our historic homes.** Rutland County is tied in having the oldest housing stock of any Vermont County. 816 households live in homes with housing quality issues. 1,147 homes are vacant with housing quality uncertainty.

**Affordable housing.** Rents and housing prices are increasing faster than resident's wages. Half of renters live in unaffordable housing, spending 30% or more of their income on housing.

## WHAT IS AFFORDABLE HOUSING IN EACH OF THE REGION'S 27 TOWNS?

**FIND OUT ON THE NEXT PAGE**





What is **Affordable Housing**?



Housing is considered “affordable” if a household spends no more than 30% of their income to live there.

The table shows the median household’s housing costs when spending 30% of their income.

**MAXIMUM MONTHLY AFFORDABLE HOUSING COST FOR THE MEDIAN HOUSEHOLD BY TOWN AND HOUSEHOLD SIZE**

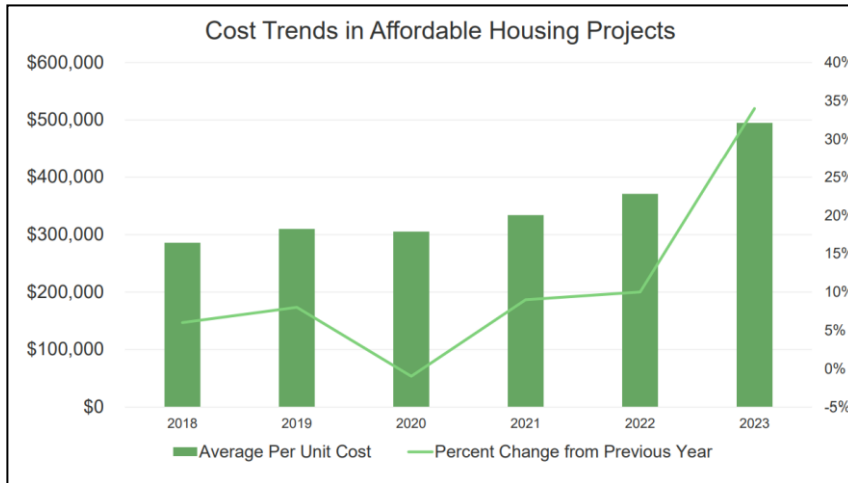
Town	All households	1-person household	2-person household	3-person household	4-person household
Benson	\$ 1,369	\$ 850	\$ 1,723	\$ 2,656	-
Brandon	\$ 1,541	\$ 529	\$ 1,830	-	\$ 2,922
Castleton	\$ 1,081	\$ 717	\$ 1,505	\$ 3,419	\$ 2,288
Chittenden	\$ 2,258	\$ 983	\$ 2,776	\$ 2,688	\$ 3,367
Clarendon	\$ 1,549	\$ 770	\$ 1,792	\$ 2,135	\$ 2,621
Danby	\$ 1,518	\$ 704	\$ 1,716	\$ 2,455	\$ 1,945
Fair Haven	\$ 1,615	\$ 919	\$ 1,510	\$ 2,486	\$ 2,132
Hubbardton	\$ 2,229	\$ 422	\$ 1,938	\$ 2,458	\$ 3,707
Ira	\$ 1,567	\$ 1,138	\$ 1,427	\$ 2,750	\$ 2,000
Killington	\$ 1,708	\$ 1,080	\$ 2,396	\$ 3,023	\$ 6,154
Mendon	\$ 2,060	\$ 1,078	\$ 1,979	\$ 3,708	\$ 3,211
Middletown Springs	\$ 1,589	\$ 768	\$ 1,844	\$ 1,604	\$ 2,038
Mount Holly	\$ 1,485	\$ 893	\$ 1,970	\$ 2,672	\$ 1,396
Mount Tabor	-	\$ 539	\$ 2,000	\$ 3,313	-
Pawlet	\$ 1,252	\$ 710	\$ 1,304	-	\$ 2,573
Pittsford	\$ 1,453	\$ 846	\$ 1,540	\$ 2,288	\$ 3,045
Poultney	\$ 1,519	\$ 829	\$ 1,650	\$ 2,591	-
Proctor	\$ 1,666	\$ 740	\$ 1,931	\$ 1,824	\$ 2,460
Rutland City	\$ 1,297	\$ 695	\$ 1,890	\$ 1,750	\$ 2,363
Rutland Town	\$ 1,853	\$ 821	\$ 2,137	\$ 3,266	\$ 3,585
Shrewsbury	\$ 2,028	\$ 1,150	\$ 2,141	\$ 2,000	\$ 2,942
Sudbury	\$ 1,809	-	\$ 2,344	\$ 1,754	\$ 2,941
Tinmouth	\$ 1,719	\$ 526	\$ 2,344	\$ 2,131	\$ 2,324
Wallingford	\$ 1,817	\$ 737	\$ 1,768	\$ 2,752	\$ 2,195
Wells	\$ 1,659	\$ 684	\$ 1,698	\$ 2,281	-
West Haven	\$ 1,540	-	\$ 2,063	\$ 1,656	\$ 2,370
West Rutland	\$ 1,273	\$ 680	\$ 1,753	\$ 1,646	-
Rutland County	\$ 1,494	\$ 758	\$ 1,837	\$ 2,300	\$ 2,414

Housing Costs include utilities. Affordable household costs are defined as spending 30% or less of household income.

Data Source: Median Household Income by Household Size, 2021 American Community Survey 5-Year Estimate

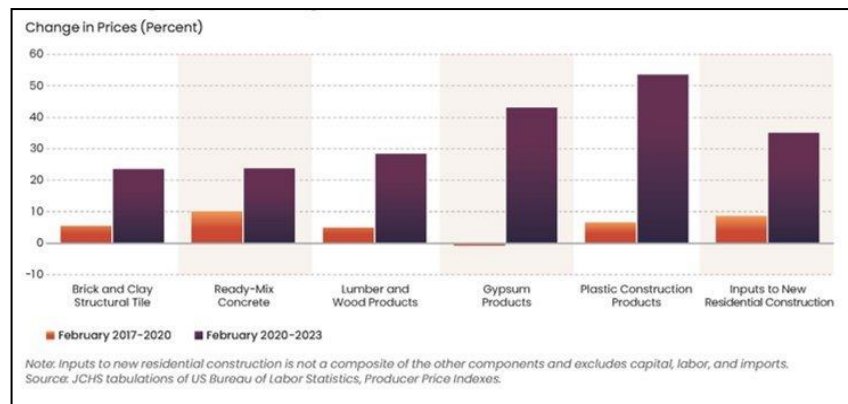


# HOUSING COSTS HAVE RISEN



The average total development cost per unit in Vermont for developing an apartment building of mostly 1-bedroom apartments, according to Vermont Housing Finance Agency data from low-income housing tax credit applications.

*This is an average. The # of units in a building, among other factors, influences housing costs*



All input prices nationwide have increased, but some have increased more than others, according to the Joint Center for Housing Studies of Harvard University.

## THIS GUIDE HAS 3 CHAPTERS

### IDENTIFY APPLICABLE...

- ✓ Project management support at free or low cost that will help coordinate your project from start to finish and databases, toolkits, and guidebooks to learn about the details relevant to your project.
- ✓ Funding resources, including loans, grants, funds, tax credits, and rebates, that help to lower development costs.
- ✓ Regulatory resources, both state and local, that will help save time and understand the law.



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## **PROJECT SUPPORT:**

Free or low-cost project management support that will help coordinate your project from start to finish as well as databases, toolkits, and guidebooks that help get you into the details.





## PROJECT MANAGEMENT SUPPORT:

**CONTACT THE RELEVANT ENTITIES BELOW, TALK TO STAFF ABOUT YOUR PROJECT, AND GET AN UNDERSTANDING OF SOME OF THE RESOURCES AVAILABLE**

**AND/OR LOOK THROUGH THE 50+ RESOURCES IN THIS GUIDE AND DETERMINE WHICH FIRST STEPS YOU SHOULD TAKE TODAY!**



Vermont  
Housing &  
Conservation  
Board



Vermont Housing Finance Agency



**For regulatory  
information**

CONTACT YOUR  
TOWN'S ZONING  
ADMINISTRATOR IF  
APPLICABLE.



# PROJECT MANAGEMENT SUPPORT:

*Resources that provide project management support for repairing income-eligible housing units.*

## HOME REPAIR PROJECT COORDINATORS

*From NeighborWorks of Western Vermont*

**OPPORTUNITY:** Staff help coordinate health, safety, and efficiency improvements for income-eligible homeowners and 1-4 unit rentals.

**REQUIREMENTS:** Income-eligible homeowner or majority of tenants must meet an income cap.

**DEADLINES:** No listed end date



**FIRST STEP:**  
Contact NeighborWorks of Western Vermont to see if you qualify.

## HEALTHY & LEAD-SAFE HOMES

*From Vermont Housing and Conservation Board*

**OPPORTUNITY:** Free testing, risk assessment, loans, and project management support for reducing exposure to lead paint hazards in houses serving low-income families.

**REQUIREMENTS:** Multiple

**DEADLINES:**  
No listed end date



**FIRST STEP:**  
Contact Matt Hill to see if you qualify (m.hill@vhcb.org)





# PROJECT MANAGEMENT SUPPORT

*Resources that provide project management support for any energy-related improvements.*

## HOME ENERGY ASESMENTS

*From Efficiency Vermont*

**OPPORTUNITY:** Technical support to understand where your home is wasting energy, and how you can address it.

**REQUIREMENTS:** None

**DEADLINES:**  
No listed end date



**FIRST STEP:**  
Contact Efficiency Vermont

## HEAT SQUAD

*From NeighborWorks of Western Vermont*

**OPPORTUNITY:** Staff perform energy audits, offer energy loans, identify rebates, and help coordinate energy improvements.

**REQUIREMENTS:** \$400 for a comprehensive energy audit.

**DEADLINES:** No listed end date



**FIRST STEP:**  
Schedule an energy audit with NeighborWorks of Western Vermont.

## EFFICIENCY VERMONT REBATE DIRECTORY:

**OPPORTUNITY:** Quickly identify relevant energy rebate information by product, service, or building type.





# PROJECT MANAGEMENT SUPPORT:

*Resources that provide project management support for energy improvements on certain types of homes.*

## MULTI-FAMILY HOUSING ENERGY CONSULTANT

*From Efficiency Vermont*

**OPPORTUNITY:** Technical support for renovating or building an energy-efficient, comfortable, and safe multi-family house.

**REQUIREMENTS:** 5+ unit multi-family buildings

**DEADLINES:**  
No listed end date



**FIRST STEP:**  
Contact Efficiency Vermont

## WEATHERIZATION ASSISTANCE PROGRAM

*From the State of Vermont and Administered by BROCC Community Action*

**OPPORTUNITY:** Free comprehensive energy assessment, building diagnostics, and energy-efficient retrofits.

**REQUIREMENTS:**  
Not received services over past 15 years and meet one of four requirements.

**DEADLINES:** No listed end date.



**FIRST STEP:**  
Contact BROCC Community Action to see if you qualify



# GOVERNMENT GUIDEBOOKS:

## State and Federal Housing Toolkits

### COMMERCIAL TO RESIDENTIAL CONVERSIONS: A GUIDEBOOK TO AVAILABLE FEDERAL RESOURCES

*From Federal Government*

**OPPORTUNITY:** An October 2023 overview of federal programs, loans, grants, guarantees, and tax incentives available to support commercial to residential conversions.



### HOMES FOR ALL TOOLKIT

*From AARP, Vermont Housing Finance Agency, and Department of Housing and Community Development*

**\*Not available yet – coming in March 2023\***

**OPPORTUNITY:** A toolkit with a Missing Middle Homes Design Guide, 5 Vermont Neighborhood Infill Design Case Studies (including Rutland City), and a workbook for first-timers.



Calling all Small-Scale Developers, Homebuilders, Investors, and Community Leaders!



#### Vermont Homes for All Toolkit Trainer Summit

Networking | Training | Funding Opportunities | Missing Middle Housing Resources | Pizza

March 14, 2024 | 9 am - Noon | Old Labor Hall, Barre VT

For more information:  
<https://local.vermont.gov/homesforall>  
city.homes@vermont.gov | 802.436.7560



### UNABLE TO MAKE IT?

Contact Logan and he can provide information on how to use the toolkit after the March 14 event.  
([Logan@RutlandRPC.org](mailto:Logan@RutlandRPC.org))





## HELPFUL LINKS

### FEDERAL TAX CREDITS FOR ENERGY EFFICIENCY

*From Energy Star, a federal government program*



**OPPORTUNITY:** Detailed information and strategies on how to use federal tax credits and deductions to reduce costs for energy-efficiency home improvements.



### DATABASE OF STATE INCENTIVES FOR RENEWABLES & AND EFFICIENCY

*From North Carolina Clean Energy Technology Center*

**OPPORTUNITY:** Identify zip-code-specific funding resources and regulatory policies for residential renewable and energy-efficient home improvements.



### MOBILE AND MANUFACTURED HOME REPLACEMENT

*From Efficiency Vermont*

**OPPORTUNITY:** Step-by-step process to replace your current mobile home with an energy-efficient modular home.

**REQUIREMENTS:** None

**DEADLINES:** Feb 9  
future rounds may occur



**FIRST STEP:**  
Contact  
Efficiency Vermont  
for additional  
information.



## LEARN ABOUT PROSPECTIVE HOUSING SITES IN THE RUTLAND REGION

*Resources to aid in identifying prospective housing sites that help meet a municipalities' housing needs.*

### **RUTLAND REGION GRAND LIST REPORT**

*From the Rutland Regional Planning Commission*

**OPPORTUNITY:** 2022 tax maps that help distinguish residential parcels on lands with the highest return on investment and most appropriate for growth



### **RUTLAND REGION'S HOUSING RESOURCE NAVIGATOR PROGRAM**

*From the Rutland Regional Planning Commission*

**OPPORTUNITY:** Through 2024, the Rutland Regional Planning Commission is working with municipalities and the public to identify locally supported potential housing sites across the Rutland Region.

**\* Contact Logan ([Logan@RutlandRPC.org](mailto:Logan@RutlandRPC.org)) if you would consider collaborating with a municipality and developing one of these sites\***



## **FUNDING RESOURCES:**

Funding resources, including loans, grants, funds, and tax credits that help to lower development costs.





## SMALL AND EMERGING DEVELOPER PRIORITY FUNDING:

### **SMALL AND EMERGING DEVELOPERS – LIAC FUNDS**

*From Vermont Housing Finance Agency*

**OPPORTUNITY:** Funds to expand capacity for Small and Emerging Developers with a focus on

#### **REQUIREMENTS:**

Contact the Vermont Housing Finance Agency.

#### **DEADLINES:**

Rolling until fully subscribed with awards rolling out from 2024 to 2025.



#### **FIRST STEP:**

Contact the Vermont Housing Finance Agency to see if your project qualifies (developmentdept@vhfa.org)

### **RENTAL REVOLVING LOAN FUND**

*From Vermont Housing Finance Agency*

**OPPORTUNITY:** Flexible funding options for partial or full affordable housing developments.

#### **REQUIREMENTS:**

Draft guidelines are available but final guidelines are not.

**DEADLINES:** None listed but project awards occurring in the spring of 2024



#### **FIRST STEP:**

Contact the Vermont Housing Finance Agency to see if your project qualifies (developmentdept@vhfa.org)

**YOU CAN PAIR THESE FUNDS TOGETHER TO GET THE BEST DEAL**



## FAVORABLE LOAN TERMS:

*Favorable loan terms for a wide range of home repair activities.*

### HOME REPAIR LOANS

*From NeighborWorks of Western Vermont*

**OPPORTUNITY:** Income-based loans for health, safety, and efficiency home repairs.

**REQUIREMENTS:** Up to 120% of Area Median Income

**DEADLINES:**  
No listed end date



**FIRST STEP:**  
Contact NeighborWorks of Western Vermont to see if you qualify.

### RUTLAND CITY MARKET RATE RENTAL LOAN

*From NeighborWorks of Western Vermont, Rutland Redevelopment Authority, and City of Rutland*

**OPPORTUNITY:** Low interest loans for renovating Rutland City rentals (2-4 units) to provide market-rate housing.

**REQUIREMENTS:** Rutland City only; tenants shall not be displaced

*\*Program expected to re-launch in early March 2024\**



**FIRST STEP:**  
Contact NeighborWorks of Western Vermont to see if you qualify.

**REGIONAL BANKS MAY HELP YOU TOO**





## FAVORABLE LOAN TERMS:

*Favorable loan terms for a wide range of housing activities.*

### HOME ENERGY LOAN

*From Efficiency Vermont*

**OPPORTUNITY:** Income-based favorable and flexible loan terms for energy-related home improvement projects.

#### REQUIREMENTS:

Use EEN contractor

#### DEADLINES:

No listed end date



#### FIRST STEP:

Contact Efficiency Vermont to see if you qualify

### SINGLE FAMILY HOUSING DIRECT HOME LOAN

*From Federal Government*

**OPPORTUNITY:** Variable loan funds for low-income households to build, renovate, purchase, or prepare housing sites.

**REQUIREMENTS:** Multiple

**DEADLINES:** None



#### FIRST STEP:

Contact a USDA Rural Development Vermont Office to see if you qualify

\* All of Rutland Region is considered a "rural community"



## FAVORABLE LOAN TERMS:

*Favorable loan terms for a wide range of housing activities.*

### MULTIFAMILY HOUSING LOAN GUARANTEES

*From Federal Government and Administered by an eligible lender*

**OPPORTUNITY:** Loan guarantee to increase affordable rental housing for low- and moderate-income rural households.

**REQUIREMENTS:**  
Funds have limitations

**DEADLINES:** None



**FIRST STEP:**  
Contact an eligible lender to see if you qualify

*\* All of Rutland Region is considered a "rural"*

### CONSTRUCTION & PERMANENT LOANS

*From Vermont Housing Finance Agency*

**OPPORTUNITY:** Construction and mortgage financing for development and preservation of affordable rental.

**REQUIREMENTS:** Rent restrictions and household income limits.

**DEADLINES:** None listed



**FIRST STEP:**  
Contact the Vermont Housing Finance Agency to see if your project qualifies.  
(developmentdept@vhfa.org)



# FAVORABLE LOAN TERMS:

*Favorable loan terms for housing predevelopment activities*

## RURAL HOUSING SITE LOANS

*From Federal Government*

**OPPORTUNITY:** Below market rate loans to purchase and develop housing sites for low- or moderate-income families.

**REQUIREMENTS:** Multiple

**DEADLINES:** None



**FIRST STEP:**  
Contact a Vermont approved lender to see if you qualify

*\* All of Rutland Region is considered a "rural community"*

## PREDEVELOPMENT LOAN PROGRAM

*From Vermont Housing Finance Agency*

**OPPORTUNITY:** Predevelopment financing for prospective multi-family affordable rental housing development.

**REQUIREMENTS:**  
50% affordable units and affordability not to exceed 100% AMI in market rate units

**DEADLINES:** Rolling



**FIRST STEP:**  
Contact the Vermont Housing Finance Agency to see if your project qualifies (developmentdept@vhfa.org)



# GRANTS:

## Grants for increasing housing supply

### VERMONT HOUSING IMPROVEMENT PROGRAM

*From State of Vermont and Administered by NeighborWorks of Western Vermont*

**OPPORTUNITY:** Grants for repairs needed to bring vacant rental units up to code guidelines or to add new rental units.

**REQUIREMENTS:** Multiple

**DEADLINES:** No listed end date  
*\* Program not open currently \**



**FIRST STEP:**  
Contact NeighborWorks of Western Vermont to see if you qualify

### MUTUAL SELF-HELP HOUSING TECHNICAL ASSISTANCE GRANTS

*From Federal Government*

**OPPORTUNITY:** Grants for non-profit organizations to construct homes in rural areas.

**REQUIREMENTS:**  
Funds have limitations

**DEADLINES:** None



**FIRST STEP:**  
Contact a Vermont USDA Rural Development Office to see if you qualify

*\* All of Rutland Region is considered a "rural community"*



## **GRANT AND LOANS:**

### ***Federal housing programs offering grants and loans***

#### **COMMUNITY FACILITIES DIRECT LOAN & GRANT**

*From Federal Government*

**OPPORTUNITY:** Affordable funding for transitional housing

**REQUIREMENTS:** Multiple

**DEADLINES:** None

*\* All of Rutland Region is considered a "rural community"*



#### **FIRST STEP:**

Contact a Vermont USDA Rural Development Office to see if you qualify

#### **SINGLE FAMILY HOUSING REPAIR LOANS & GRANTS**

*From Federal Government*

**OPPORTUNITY:** Loans or grants to low-income homeowners to repair, improve, or modernize their homes and remove hazards.

**REQUIREMENTS:** Multiple

**DEADLINES:** None

*\* All of Rutland Region is considered a "rural community"*



#### **FIRST STEP:**

Contact a Vermont USDA Rural Development Office to see if you qualify



# FINANCIAL ASSISTANCE:

## MANUFACTURED HOME IMPROVEMENT AND REPAIR PROGRAM (MHIR)

*From State of Vermont and Vermont State Housing Authority*

**OPPORTUNITY:** Financial assistance for Mobile Home Park Owners and Mobile Homeowners renting lot space, covering costs for infilling vacant lots, mobile home repairs, and foundation expenses.

### REQUIREMENTS:

Must be a state registered Mobile Home Park.



### FIRST STEP:

Contact Vermont State Housing Authority to see if you qualify

**DEADLINES:** Rolling.

# FINANCING

## WEATHERIZATION REPAYMENT ASSISTANCE PROGRAM

*From Efficiency Vermont*

**OPPORTUNITY:** Income-based financing through utility bills without credit check for comprehensive weatherization projects.

**REQUIREMENTS:** Multiple

### DEADLINES:

No listed end date



### FIRST STEP:

Contact Efficiency Vermont to see if you qualify

**CLICK HERE TO SEE WHICH VERMONT USDA DEVELOPMENT OFFICE PROGRAM YOUR HOUSING PROJECT IS ELIGIBLE FOR**



## FUNDS:

### *Funds for affordable housing*

#### **HOME INVESTMENT PARTNERSHIP PROGRAM**

*From Federal Government and Administered by Vermont Housing & Conservation Board*

**OPPORTUNITY:** Funds first-time homebuyer and homeowner rehabilitation; rental housing production and rehabilitation; and tenant-based rental assistance

**REQUIREMENTS:** Must be perpetually affordable housing

**DEADLINES:** Feb 9; future rounds may occur



#### **FIRST STEP:**

Contact Ron Rupp to see if your property qualifies.  
(ron@vhcb.org)

#### **NATIONAL HOUSING TRUST FUND**

*From Federal Government and Administered by Vermont Housing & Conservation Board*

**OPPORTUNITY:** Funds production and rehabilitation of affordable housing for very low-income households.

**REQUIREMENTS:** Rent requirements; minimum affordability period; tenants must be income-eligible

**DEADLINES:** Feb 9; future rounds may occur



#### **FIRST STEP:**

Contact Ron Rupp to see if your property qualifies.  
(ron@vhcb.org)



## FUNDS:

### *Funds for affordable housing*

#### **HISTORIC PRESERVATION FUNDS**

*From Vermont Housing and Conservation Board*

**OPPORTUNITY:** Funds to acquire and/or rehabilitate historic buildings to be converted into affordable housing.

**REQUIREMENTS:** None

**DEADLINES:**  
No listed end date



#### **FIRST STEP:**

Contact Karen Freeman  
to see if you qualify  
(Karen.Freeman@vhcb.org)

#### **VERMONT HOUSING INVESTMENT FUND**

*From Vermont Housing Finance Agency*

**OPPORTUNITY:** Flexible funding options for partial or full affordable housing developments.

#### **REQUIREMENTS:**

50% affordable units serving households under 80% Area Median Income or LIHTC qualifying units.

**DEADLINES:** Rolling



#### **FIRST STEP:**

Contact the Vermont  
Housing Finance Agency to  
see if your project qualifies  
(developmentdept@vhfa.org)





# FUNDS:

## *Funds for mobile homes and affordable housing*

### **MANUFACTURED HOME REPLACEMENT & INFILL INITIATIVE**

*From State of Vermont and Administered by Vermont Housing & Conservation Board*

**OPPORTUNITY:** Funds to create and replace mobile home rentals in existing mobile home parks.

**REQUIREMENTS:** Mobile home park with available lots. Plans and capacity to bring units online by April 2024.

**DEADLINES:** Feb 9; future rounds may occur



#### **FIRST STEP:**

Contact Bonnie Woodford to see if you qualify. (housing-funds@vhcb.org)

### **HOME-AMERICAN RESCUE PLAN (ARP) FUNDING**

*From Federal Government and Administered by Vermont Housing & Conservation Board*

**OPPORTUNITY:** Funds rental affordable housing development to serve those experiencing or at risk of homelessness.

**REQUIREMENTS:** Multiple →

**DEADLINES:** Feb 9; But future rounds may occur



#### **FIRST STEP:**

Contact Ron Rupp to see if you can still qualify. (ron@vhcb.org)



## REHABILITATION TAX CREDITS:

*Opportunities to redirect taxes to pay construction bills.*

### STATE DOWNTOWN AND VILLAGE CENTER TAX CREDITS

*From the State of Vermont*

**OPPORTUNITY:** Tax credits for rental units to support general rehabilitation, code compliance, and exterior improvements.

#### REQUIREMENTS:

Rental unit in a designated downtown, village center, or neighborhood development area.

**DEADLINES:** No listed end date for the 2025 Tax Credits.



#### FIRST STEP:

Find out if your building is eligible by entering the street address in the [Vermont Planning Atlas](#)

### FEDERAL REHABILITATION INVESTMENT TAX CREDIT

*From Federal Government and Administered by the State of Vermont*

**OPPORTUNITY:** Tax credits for historic rental units listed in the National Register of Historic Places.

#### REQUIREMENTS:

Rental unit in a building listed in the National Register of Historic Places.

**DEADLINES:** No listed end date.



#### FIRST STEP:

Contact Caitlin Corkins to see if your building is eligible. ([Caitlin.Corkins@Vermont.gov](mailto:Caitlin.Corkins@Vermont.gov))

**DO YOU QUALIFY FOR BOTH?**

**[CLICK HERE TO FIND OUT](#)**



# REVENUE FOR RENTAL OWNERS:

*Supplemental revenue streams for rental property owners.*

## SECTION 8 CHOICE VOUCHER PROGRAM

*From the Federal Government and Administered by Rutland Housing Authority*

**OPPORTUNITY:** Monthly payments for landlords with low-income family tenants.

**REQUIREMENTS:** Multiple

**DEADLINES:** No listed end date



### FIRST STEP:

Contact Heather Greene-Hickley to see if your property qualifies  
([HHinckley@rhavt.org](mailto:HHinckley@rhavt.org))

## MULTIFAMILY HOUSING RENTAL ASSISTANCE

*From the Federal Government*

**OPPORTUNITY:** Payments on behalf of low-income tenants unable to pay their full rent in USDA financed Rural Rental Housing or Farm Labor Housing projects.

**REQUIREMENTS:** Multiple

**DEADLINES:** No listed end date



### FIRST STEP:

Contact Donna O'Brien to see if your property qualifies  
([MFHFODNortheast@usda.gov](mailto:MFHFODNortheast@usda.gov))

**A similar Voucher Program exists**





## WOOD HEAT AND BIODIESEL:

*Incentivizes for energy-efficient Wood Heat or Biodiesel*

### **ADVANCED WOOD HEAT INCENTIVE**

*From the Vermont Public Service Department's Renewable Energy Resource Center*

**OPPORTUNITY:** Rebates and discounts for energy-efficient central wood pellet heating systems.

**REQUIREMENTS:** Multiple

**DEADLINES:**  
No listed end date



#### **FIRST STEP:**

Contact the Renewable Energy Resource Center to see if you qualify

### **HEATING WITH BIODIESEL PILOT PROGRAM**

*From Vermont Public Service Department's Renewable Energy Resource Center*

**OPPORTUNITY:** Incentives for Biodiesel fuel delivery and heating system inspections.

**REQUIREMENTS:** Up to 120% of Area Median Income

**DEADLINES:** Pilot Program w/no listed end date



#### **FIRST STEP:**

Contact Bourne's Energy to apply for the incentive

**CLICK HERE IF YOU WANT MORE INFORMATION ON WOOD ENERGY INCENTIVES FOR RESIDENTIAL USERS?**



## FLOOD RECOVERY REBATES:

*Resources for those owning property damaged  
by the July 2023 Floods*

### HOMEOWNER FLOOD RECOVERY REBATES – JULY 2023 FLOODS

*From Efficiency Vermont*

**OPPORTUNITY:** Rebates to replace damaged home appliances  
From flood damage occurring between July 10 – July 31, 2023.

**REQUIREMENTS:** Multiple

**DEADLINES:**

No listed end date



**FIRST STEP:**

Contact Efficiency  
Vermont  
to see if you qualify

### RENTAL PROPERTY FLOOD RECOVERY REBATES – JULY 2023 FLOODS

*From Efficiency Vermont*

**OPPORTUNITY:** Rebates to replace damaged home appliances  
From flood damage occurring between July 10 – July 31, 2023.

**REQUIREMENTS:** Multiple

**DEADLINES:** No listed end date



**FIRST STEP:**

Contact Efficiency  
Vermont  
to see if you qualify

*Rebate Databases in Project Support Chapter*



## **REGULATORY RESOURCES:**

Local and state regulatory resources to save time and understand the law.





# LOCAL REGULATIONS:

## FIRST STEP:

Contact the Town before you start a project to determine what local permits may be involved.

If a Town has zoning, the Zoning Administrator is the first person to contact

## What land use regulations does your town have?

**Zoning Bylaws.** Govern development by location and type.

**Subdivision Ordinance.** Govern the division of land into multiple lots.

**Act 250: 1-Acre or 10 Acre Town.** A factor in determining if Act 250 applies.

**Flood Hazard Bylaws.** Govern development in areas of higher flood risk.

**River Corridor Bylaws.** Govern development in and around rivers.

## What land use regulations does your town have?

Municipality	Zoning Bylaws	Subdivision Ordinance	Act 250: 1-Acre or 10-Acre Town	Flood Hazard Bylaws	River Corridor Bylaws
Benson	X	X	1-acre	X	
Brandon	X	X	1-acre	X	X
Castleton	X	X	10-acre	X	X
Chittenden			1-acre	X	
Clarendon	X		1-acre	X	
Danby			1-acre	X	
Fair Haven	X		1-acre	X	
Hubbardton	X	X	10-acre	X	
Ira			1-acre	X	
Killington	X		1-acre		
Mendon	X	X	10-acre	X	
Middletown Springs			1-acre	X	
Mount Holly		X	1-acre	X	X
Mt. Tabor			1-acre		
Pawlet	X	X	10-acre	X	X
Pittsford	X		1-acre	X	
Poultney	X	X	10-acre	X	
Proctor	X		1-acre	X	X
Rutland City	X	X	10-acre	X	
Rutland Town		X	1-acre	X	
Shrewsbury	X	X	10-acre	X	X
Sudbury	X	X	10-acre	X	
Tinmouth	X	X	10-acre	X	
Wallingford	X	X	10-acre	X	
Wells			1-acre	X	
West Haven	X		1-acre	X	
West Rutland	X	X	10-acre	X	

*Some towns have subdivision, flood hazard, and river corridor regulations in zoning.*



# STATE REGULATIONS:

*There are 2 categories of state regulations*

## STATE AGENCY PERMITS

*Issued by State Agencies, primarily the Vermont Agency of Natural Resources*

Your project may require a variety of Vermont State Agencies permits.

### PERMIT NAVIGATOR TOOL:

Determine what state permits you need for a project on a single parcel.



### FIRST STEP:

Contact the Environmental Assistance Office's Accessible Assistance section to get help identifying needed state permits

## ACT 250 PERMITS

*Issued by the Vermont Natural Resources Board (a Vermont Agency of Natural Resources board)*

Vermont's landmark development law with 10 criteria

Information on Act 250 and a step-by-step process on obtaining an Act 250 permit



### FIRST STEP:

Email Kim Lutchko, Rutland Region's District Coordinator (kim.lutchko@vermont.gov)

**PERMIT HANDBOOK:** Permit information sheets for State of Vermont permit programs







# STATE RULES AND CODES HELP:

*Specific rules and codes apply to certain development types*

## LAWS GOVERNING MOBILE HOMES WEBPAGE

*From the Vermont Agency of Commerce and Community Development*

**OPPORTUNITY:** Detailed information on the laws that govern mobile homes and mobile home parks.



## VERMONT RENTAL CODE DATABASE

*From Vermont Rental Codes*

**OPPORTUNITY:** Learn about specific topics and find Vermont Rental Housing code information



**THERE ARE TWO MAIN CODES THAT REGULATE EXISTING RESIDENTIAL RENTAL HOUSING**

Vermont Rental Housing Health Code

Vermont Fire and Building Safety Code

## HISTORIC PRESERVATION LAWS AND REGULATIONS WEBPAGE

*From Vermont Rental Codes*

**OPPORTUNITY:** Learn about Historic Preservation requirements if renovating a historic property





## VERSION 2 OF THE GUIDE COMING SOON

### VERSION 2 WILL HAVE...

- Updates as deadlines expire and programs are created
- Design and Construction information
- Property management and maintenance information
- Information on available local loan providers
- Glossary of Housing Terms



**MORE  
VERSIONS TO  
COME!**

Email [Logan@RutlandRPC.org](mailto:Logan@RutlandRPC.org) to be sent the newest version once launched. RRPC plans to release multiple updated versions as needed.

### WE WANT TO HEAR FROM YOU!

- Are you having trouble identifying the resources you need? What's missing From this guide?
- Do you know of any housing sites you think are a great fit for new Housing or Housing rehabilitation?
- Are there additional funding or regulatory resources, or project management support that a prospective developer should know about?
- Do you have a housing idea and want to collaborate with a Rutland Region municipality?

Contact Logan Solomon - [Logan@RutlandRPC.org](mailto:Logan@RutlandRPC.org)



RUTLAND REGIONAL PLANNING COMMISSION

RUTLAND REGION HOUSING RESOURCE GUIDE

VERSION 1

February 2024

**THANK YOU TO THESE ORGANIZATIONS FOR MAKING THE RESOURCES HIGHLIGHTED IN THIS GUIDE**



Vermont Housing & Conservation Board

