



Want to help create housing for our community while increasing your income?

There's a great need for housing in the White River Valley.

Individual property owners can help heal this housing crisis by taking advantage of opportunities that already exist!

This brochure introduces options and lists resources for information and where to start.

Get involved and help our community flourish!

Accessory Dwelling Units

An “accessory dwelling unit”, often referred to as an “in-law apartment”, is a smaller rental unit on the same lot as (“accessory to”) the main house. “ADUs” come in many forms: they can be created within the existing envelope of the house (such as in a walkout basement); built as an attached extension; built within or attached to a different existing structure, for example an apartment above a detached garage; or even built as a freestanding structure.

Resources:

- The **Vermont Housing Improvement Program (VHIP) ADU Grant Program** offers grants up to \$50,000, for creating an ADU unit. Windham and Windsor Housing Trust administers the VHIP program for Windsor County (including Rochester) and can also make a referral for residents of other counties: homemattershere.org/adu-program or contact Paul Martorano, pmartorano@homemattershere.org.
- **Mascoma Bank** home equity line of credit and home improvement loans can be used to build ADUs: contact Cody Dana at 802-451-0010 or Cody.Dana@mascomabank.com.
- **White River Valley Credit Union** also offers a home equity line of credit that can finance improvements to someone's existing primary residence
- If you are located within your town's **designated village center**, your project may be eligible for **tax credits**. Contact Caitlin Corkins to learn more: Caitlin.Corkins@vermont.gov or 802-828-3047.
- Your town Zoning Administrator or Planning Commission can provide guidance on the **permitting process**. You can also find information via the Two Rivers-Ottawaquechee Regional Planning Commission: trorc.org.
- **Support for landlords** includes the Vermont Landlord Association (vtlandlord.com) and the VT State Housing Authority Landlord Relief Program (landlordrelief.vsha.org).
- **Vital Communities** can provide referrals to further resources: contact John Haffner (john@vitalcommunities.org) or Ellen Hender (ellen@vitalcommunities.org)
- The Rochester Area Housing Committee has compiled a list of **contractor services** in the area, available at vitalcommunities.org/rochester-area-contractor-directory

Division of structure into multiple units to rent

Some existing structures may be appropriate to divide into multiple rental units, for example a large single-family home that could be divided into a duplex or an underused commercial building that could be turned into multiple apartments. This is a good way to create multiple new housing units without constructing a new building fully from scratch.

Resources:

- The **Vermont Housing Improvement Program (VHIP) Rental Rehab Grant Program** offers grants up to \$50,000 for creating new residential rental units. Windham and Windsor Housing Trust administers the VHIP program for Windsor County (including Rochester) and can also make a referral for residents of other counties: homemattershere.org/rental-rehab or contact Paul Martorano, pmartorano@homemattershere.org.
- If you are located within your town's **designated village center**, your project may be eligible for **tax credits**. Contact Caitlin Corkins to learn more: Caitlin.Corkins@vermont.gov or 802-828-3047
- For a historic property, **Preservation Trust of Vermont** (ptvermont.org) may be able to help. Contact Jackson Evans, jackson@ptvermont.org or 802-335-9007. Please note: There are currently no preservation financial resources for owner-occupied private residences.
- Your town Zoning Administrator or Planning Commission can provide guidance on the **permitting process**. You can also find information via the Two Rivers-Ottawaquechee Regional Planning Commission: trorc.org
- **Support for landlords** includes the Vermont Landlord Association (vtlandlord.com) and the VT State Housing Authority Landlord Relief Program (landlordrelief.vsha.org).
- For general information on starting or managing a business, check out the resources by the **Vermont Small Business Development Center**: vtsbdc.org
- **Vital Communities** can provide referrals to further resources: contact John Haffner (john@vitalcommunities.org) or Ellen Hender (ellen@vitalcommunities.org)
- The Rochester Area Housing Committee has compiled a list of **contractor services** in the area, available at vitalcommunities.org/rochester-area-contractor-directory

Rehabilitation for rent or resale

Vermont's housing stock is fairly old, and some units have been inadequately maintained, to the point where they are unsuitable homes or even completely unoccupied. Rehabilitating these units, especially ones that are completely unlivable, can be as valuable a way of supporting the community's housing as creating new units. This approach could be used either to create rental units or to sell the property afterwards.

Resources:

- The **Vermont Housing Improvement Program (VHIP) Rental Rehab Grant Program** offers grants up to \$50,000 for bringing vacant rental units up to code. Windham and Windsor Housing Trust administers the VHIP program for Windsor County (including Rochester) and can also make a referral for residents of other counties: homemattershere.org/rental-rehab or contact Paul Martorano, pmartorano@homemattershere.org.
- If you are located within your town's **designated village center**, your project may be eligible for **tax credits**. Contact Caitlin Corkins to learn more: Caitlin.Corkins@vermont.gov or 802-828-3047
- For a historic property, **Preservation Trust of Vermont** (ptvermont.org) may be able to help. Contact Jackson Evans, jackson@ptvermont.org or 802-335-9007. Please note: There are currently no preservation financial resources for owner-occupied private residences.
- **Capstone Community Action** has resources on home weatherization (capstonevt.org/home-weatherization) and **Efficiency Vermont** provides support for other home energy upgrades (efficiencyvermont.com)
- Your town Zoning Administrator or Planning Commission can provide guidance on the **permitting process**; you can also find information via the Two Rivers-Ottawaquechee Regional Planning Commission, trorc.org
- **Vital Communities** can provide referrals to further resources: contact John Haffner (john@vitalcommunities.org) or Ellen Hender (ellen@vitalcommunities.org)
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HomeShare

HomeShare is a process by which someone who owns a home offers living space to someone else in exchange for rent, help around the house, or a combination. Homesharing arrangements are each unique based on the needs of the participants, and are often facilitated by an organization that provides matchmaking services, background checks, and other support.

Resources:

- **HomeShare Vermont** is an organization that provides a screening and matching service. Currently they serve the northwestern portion of Vermont, including Addison and Orange counties, and an expansion to Windsor County is planned. homesharevermont.org
- HomeShare Vermont also provides a **guide to homesharing** for people who would like to set something up independently of an organization: homesharevermont.org/a-vermonters-guide-to-homesharing
- Got questions about how income from HomeShare may negatively impact your **eligibility for benefits**? If you homeshare through an official agreement with a homesharing nonprofit, the income will not affect your income adjustment on your property taxes. For other benefits eligibility questions, VocRehab offers a benefits advice hotline: 800-361-1239.

If you are a developer or builder who would be interested in investing in Rochester, please contact the housing committee!

About the Rochester Area Housing Committee

The Rochester Housing Committee was formed through the Rochester Area Climate Initiative (RACI) community engagement process. RACI brought together participants from the "quintown" region of the Route 100 valley to identify community needs and create action plans. The three task forces created are focused on housing, supporting local food and farmers, and energy.

The volunteer Housing Committee works to engage community members and housing experts to implement solutions for the housing shortage in the Rochester-Hancock-Granville area. Its current focus is providing information and resources to support local property owners in becoming home creators. *(The Housing Committee is not a housing matchmaking service and has limited ability to assist with individual housing searches.)*

For more information or to join the committee you can contact the co-chairs, Deb Matthews (dmatthews454@gmail.com) and Beth Kennett (beth@libertyhillfarm.com)

About the White River Valley Consortium

The White River Valley Consortium is a collaboration between multiple communities and organizational partners working to increase the availability of housing that is affordable for entry-level workers and beginning entrepreneurs across the White River Valley, including in the Rochester area. For more information, visit vitalcommunities.org/white-river-valley-consortium or email the program manager Sarah Danly, sdanly@vitalcommunities.org

This version of this resources brochure has been formatted for viewing digitally and will not fold properly when printed. If you would like hard copies of the brochure, please contact sdanly@vitalcommunities.org.