

Homes for All Project Update

802 Homes, Developer Training & Building the Market

September 2026

Hello everyone,

As we head into fall, a lot is happening across Homes for All. We are finalizing the next iteration of the 802 Homes plans, training new and emerging developers, advancing code and zoning work, exploring new financing tools, identifying build-ready sites, and working with partners across New England to scale off-site construction.

None of this happens in isolation. We are grateful to the Vermont Community Foundation, the Vermont Housing Finance Agency, the Vermont Treasurer's Office, the Vermont League of Cities and Towns, the Land Access and Opportunity Board, AARP Vermont, Let's Build Homes, the Vermont General Assembly, and the many builders, realtors, developers, architects, engineers, code officials, lenders, municipalities, and housing advocates who continue to shape and strengthen this work.

We are also working more closely with counterparts in Maine, New Hampshire, and across New England. For a small state like Vermont, regional collaboration can help achieve the scale needed to expand housing choices, strengthen the market for off-site construction, and reduce costs.

The work continues to evolve as we learn what it takes to move from good ideas and individual projects to more homes, more developers, and eventually whole neighborhoods.

The goal remains to make it easier for more people to build good homes where Vermont communities want them.

Stay Connected and Help Spread the Word

Want to keep up with Homes for All and 802 Homes? [Subscribe to our newsletter](#) for project and plan updates, training opportunities, new resources, and ways to get involved.

And please share this work with your networks. The more local leaders, builders, developers, manufacturers, lenders, and community partners we reach, the more opportunities we have to turn plans, training, and new ideas into homes.

From House Plans to Small Neighborhoods

What if 802 Homes could help build not just individual homes, but entire small neighborhoods?

We originally imagined using many of the designs one at a time on infill lots in existing neighborhoods. That is still an important part of the work. Infill makes better use of existing infrastructure, supports walkable communities and local businesses, adds housing close to jobs and services, and creates more opportunities for people to downsize or age in place without leaving their community.

But infill is not always the easiest place to build. Small or irregular lots, site constraints, infrastructure limitations, permitting, financing, neighbor concerns, and the economics of building only one or two homes at a time can all make projects difficult.

Greenfield development happens in part because larger sites are easier to plan, finance, and build. So we are also looking at larger parcels in or near existing downtowns, villages, and neighborhoods—the same kinds of smart-growth locations, just with more room to work. These sites could support small neighborhoods of 10, 20, or more homes using a smaller set of repeatable 802 Homes designs. With this revised approach, we are relaxing some of the narrow lot building constraints that were driving our earlier thinking—the home designs will work in a number of different settings to maximize flexibility.

Recent Act 250 changes create new opportunities to make these projects work, especially when paired with off-site construction, modernized zoning, CHIP infrastructure financing, pre-development assistance, bulk purchasing, and other state housing tools.

The exciting part is that 802 Homes can be more than a catalog. These projects can help us test how the pieces fit together, identify what gets in the way, and create a more repeatable path to building well-designed homes in smart-growth locations—in ways that fit the goals and values of the communities where they are built.

Final Plan Development

We slowed the design process this summer to incorporate detailed feedback from Vermonters, architects, and builders on livability, circulation, space allocation, constructability, and marketability. That review identified several opportunities to improve the designs before we lock down the floor plans, and our contractor, Utile, is working through those revisions now.

Once the floor plans are finalized, we will move into the remaining structural and building systems work. We are currently targeting a late January or February 2027 launch. Thank you to those who have provided feedback on the designs to help ensure we strike the right balance among affordability, livability, and design aesthetics. Although the schedule has shifted, taking the extra time now will result in a stronger catalog.

Designing for Aging in Place

With support from an [AARP Community Challenge](#) grant, we partnered with AARP Vermont this summer on a series of workshops focused on livability and age-friendly housing design. More than 80 people participated, helping us think more carefully about how the catalog can serve people at different stages of life. Participants offered feedback on accessibility, first-floor living, entries, circulation, bathrooms, storage, flexibility, and other features that can make a home easier to live in as needs change over time.

State and Local Fire Marshal Review

We completed an initial review of the plans with the State Fire Marshal's office and "delegated" communities like Burlington and Hartford to identify potential code and permit issues early rather than discovering them at the end of the process. This coordination will continue as the plans are finalized. One of 802 Homes' core goals is to reduce uncertainty and repetitive design and permitting work, so having officials who will ultimately review the plans vet them is an important part of getting there.

Off-Site Housing Accelerator

The State Treasurer's Office is advancing work on an Off-Site Construction Accelerator to address some of the financing and market barriers that make factory-built housing difficult to scale in Vermont.

The work is exploring tools such as purchase commitments, bulk purchasing, loan guarantees, working-capital financing, inventory support, and other approaches that could provide manufacturers and developers with a more predictable pipeline of work. Interested developers and off-site manufacturers can [provide input by completing the Request for Information](#) by September 30.

For 802 Homes, this is an important parallel effort. Good plans alone will not build homes. We also need a stronger production and financing ecosystem to move projects from paper to construction.

Development-Ready Community Partnerships

Community Resources

Our partnership with Essex Junction, Hartford, and Manchester continues, focusing on creating predictable, right-sized permitting processes for infill development and missing middle housing (duplexes, triplexes, fourplexes, townhouses, cottage courts, and similar multi-unit homes). These partners are also helping identify sites for small-scale and missing middle homes, both as part of a series of case studies that will inform our design catalog and as potential pilot projects for real homes.

To build momentum for statewide implementation, the 802 Homes catalog will include two resources to support small-scale developers and municipalities seeking to spur housing growth. The 802 Homes Design Guide will show how communities can envision gentle infill development and present best practices for context-sensitive design on infill lots. It will also show how Universal Design and age-in-place features are incorporated into specific units across the 10 home designs. This supports a broader goal of creating age-appropriate housing for older Vermonters looking to downsize and remain in their existing neighborhood or community.

In addition to the Design Guide, the design team has been working with partner municipalities on a series of “permit audits” to understand what it takes to permit an 802 Home, what is possible under current regulations, what opportunities are missed, and how we could create a clearer pathway for housing development, particularly for small-scale developers.

These discussions will inform an update to Module 3 of the [State Planning Manual](#). This guide, known as [Enabling Better Places](#), is a practical resource for communities interested in modernizing local bylaws to support housing and compact development as they work toward becoming “development-ready.”

The update will discuss municipal investment prioritization and alignment, as-of-right development standards, infill-supportive zoning bylaws, and guiding principles for efficient development review and permitting. This resource will also include a checklist that municipalities can use to determine what steps they can take to support housing development and clear permitting pathways for small, infill projects.

The original guide has been widely used, but much has changed since its publication. The update will reflect recent changes in Vermont law, lessons from Homes for All, the 802 Homes Development-Ready Community partnerships, and the growing body of local experience with bylaw modernization. The goal is to provide communities with a current,

practical resource to help translate state housing policy into better local regulations and processes.

Local Support for Infill Development and Small-Scale Developers

Beyond the catalog and community resources, Essex Junction and Hartford have continued supporting infill development in and around their centers. The Essex Junction Planning Commission has recently passed [form-based code options for the city center and Pearl Street corridor](#) to create clear, objective development standards. The Planning Commission has also proposed exempting 802 Homes from Design Review by the Development Review Board within their Design Review Overlay District. This creates a clear, administrative pathway for proposed development that conforms to the underlying zoning for a particular district. The proposal will now head to City Council for a vote.

Additionally, Hartford recently launched their [Big Little Build Pilot Program](#), which helps residents and property owners create small-scale housing by combining technical assistance, professional connections, and financial support for pre-construction costs. The program is designed to make projects of 1–12 units—ADUs, duplexes, cottage clusters, and conversions of existing buildings—more accessible to small-scale developers.

These three communities are helping us test a broader theory behind Homes for All: that housing production works best when good building designs are paired with zoning that allows them, sites that can accommodate them, infrastructure that supports them, predictable local permitting systems, and resources to support small-scale developers. The lessons from these three communities will help shape how we support similar work elsewhere in Vermont.

Act 152 Housing Study

802 Homes is also helping inform DHCD's and Let's Build Homes' work on the Act 152 housing study, due to the Legislature in January.

The study looks at several points where Vermont's development review system can add time, cost, or uncertainty to housing projects, including municipal appeals, discretionary review, opportunities to allow more housing by right, state support for municipal land-use regulation, development in Act 250-exempt areas, and the potential for pre-vetted housing plans to streamline local review.

802 Homes provides a useful real-world test case. If a housing design has already been reviewed to meet state building and life-safety requirements, what parts of local review can be made more predictable? How can communities provide greater consistency and clarity

during site plan review so small-scale multiunit housing and modest subdivisions can move forward without unnecessary delay?

The goal is not to eliminate local review, but to better define what needs to be reviewed, reduce duplication, and create a clearer path from an approved housing design to a buildable project.

New Developer Training

The [Small-Scale Developer Training Program](#) will offer one final Small-Scale Development Workshop on September 23rd in Lyndon, Vermont. The workshops, which have drawn strong interest from Vermonters statewide, have served as an entry point to the program for both new and experienced developers. In addition to the training they receive, workshop participants can connect and share their experiences developing in their communities. This has helped us identify shared barriers across the state and work to develop solutions.

We will also offer one final session of our Small-Scale Developer Academy online course, running from October 6 to November 10.

To register for either event or one-on-one technical assistance through the Land Access and Opportunity Board, please complete the [Homes for All Intake Form](#).

Pre-Development Support

The Land Access and Opportunity Board (LAOB) continues to support emerging housing developers through the Small-Scale Developer Training Program, including the community of practice and one-on-one technical assistance. As projects progress, they have identified early barriers to success, including limited access to pre-development funding. To address this issue, the LAOB is working with the Vermont Community Loan Fund to develop a pre-development grant program and a pre-development revolving loan fund.

The pre-development grant will pay service providers, such as surveyors and architects, on the grantee's behalf through VCLF. The pre-development revolving loan will be available to qualified applicants for all pre-development needs, including surveys, design work, and permit fees. The LAOB is working to launch these tools before the end of the year, anticipating increased need for this financial support as 802 Homes launches in 2027 and more developers look to turn catalog plans into viable projects.

In addition to these financial tools, the LAOB, in partnership with Helm Construction Solutions, is developing a series of in-person and online workshops, starting in November, to address common questions and challenges associated with small-scale development in Vermont. These events will also provide developers with more opportunities to connect and network in real time and will continue into 2027.

Regional Collaboration with Maine, New Hampshire

We continue working with partners in Maine, New Hampshire, and Pew Charitable Trusts to explore opportunities for regional collaboration on pre-designed housing, off-site construction, building codes, and financing.

All three states face many of the same challenges: small markets, limited construction capacity, high development costs, and regulatory systems that can make small-scale housing unnecessarily difficult. A larger regional market could create opportunities to align standards, share lessons, and build enough demand to make new approaches more viable.

Beyond collaboration with the northern New England states, we have been invited to join a larger Northeast working group to explore strategies for expanding off-site construction. Hosted by the Urban Land Institute and the Center for Public Enterprise, this effort will kick off with a convening in New York City this fall.

What We're Learning from Other States

A recent [UCLA Housing Voice podcast](#) examines preapproved building plan programs across the country and what makes them work.

Many of the lessons align with 802 Homes: plans need to be livable, marketable, and practical to build; builder feedback matters; and standardization works best when paired with some design flexibility, predictable permitting, developer support, and real projects on the ground.

Vermont also gets a shout-out as one of the states furthest along in this work!

THANK YOU!

As technical advisors and partners, your expertise will be especially valuable as projects move closer to implementation. Thank you for your continued collaboration and support—we are grateful to be doing this work together.

Please don't hesitate to reach out with questions or ideas.

Thank you!