

Orientation to 802 Homes



AGENCY OF COMMERCE & COMMUNITY DEVELOPMENT
DEPT. OF HOUSING & COMMUNITY DEVELOPMENT

Scan the QR code to visit the project website and learn more!

Our Mission

Vermonters need better housing options and more affordable homes. Meeting that need requires changing the ways homes are built in Vermont, especially the location and types of new homes.

Today, the majority of new home production in Vermont consists primarily of large and expensive single-family homes on large and mid-size lots, and large-scale multi-family apartment buildings. Vermonters looking for housing options in-between these two types, such as a unit within a duplex or four-plex, cooperative housing, age-friendly homes, or townhouses and condominiums have very limited options. Regulatory and financial barriers have made developing diverse types of homes on a small footprint harder and more complicated. This project aims to change that by unraveling the regulatory complexity and reviving common sense solutions that work for Vermont.

Phases of Homes for All

Phase 1

Homes for All Toolkit

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

Phase 2

Training Curriculum & Cohort

Trainings are live with the Incremental Development Alliance!

Phase 3

802 Homes Catalog

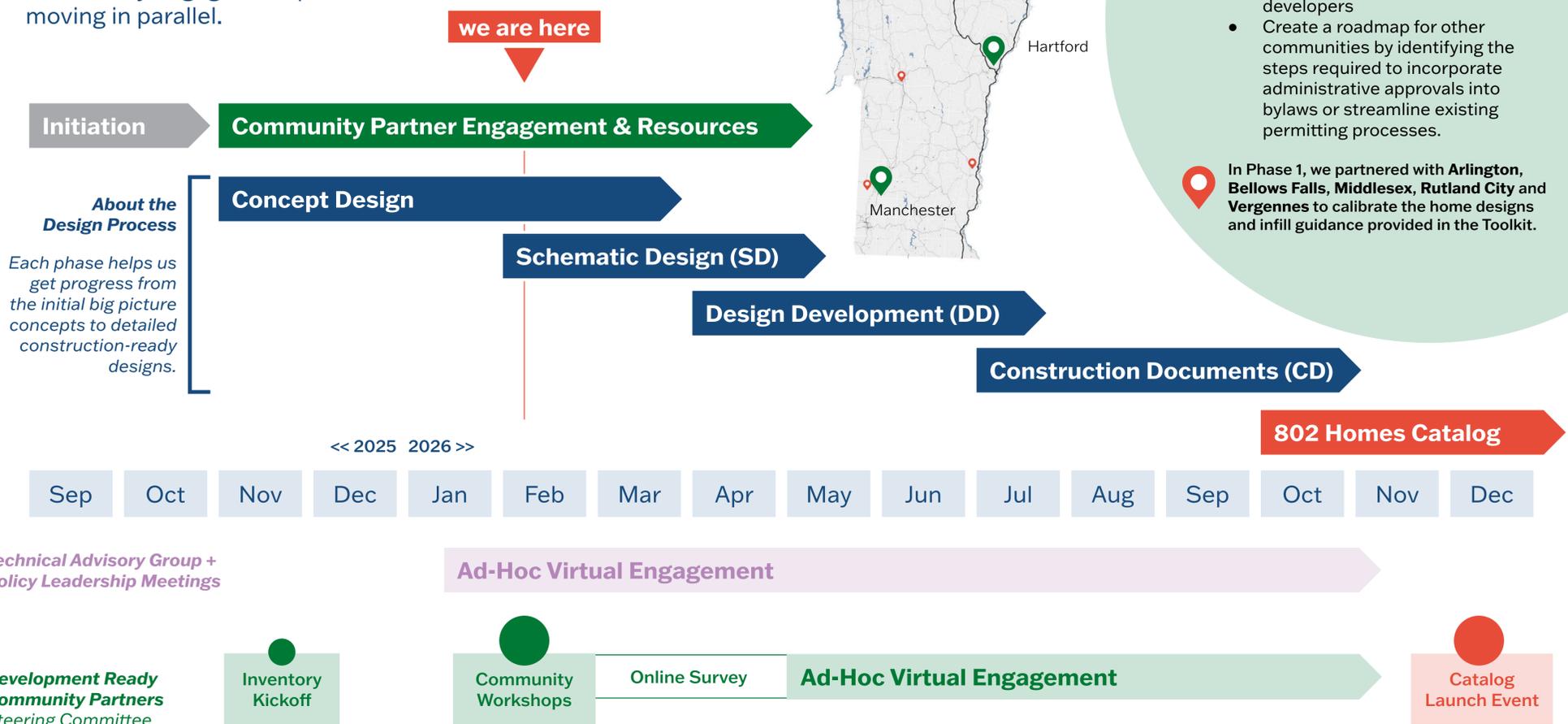
Construction-ready home designs, made available for free to developers across Vermont.

This is today's focus!

- 10 home designs, optimized for off-site "modular" building and on-site traditional building techniques.
- Streamlined approval and permitting to help us build at the pace and price we need.

Process

Development of the 802 Homes Catalog will last approximately one year with the home design and community engagement processes moving in parallel.



Technical Advisory Group + Policy Leadership Meetings

Development Ready Community Partners Steering Committee

How to Participate

Step 1. Get informed and connected.



Visit the website to learn more and subscribe to our email updates:

tinyurl.com/802homes

Step 2. Share your ideas.

Add your input on the boards, fill out a comment card, and talk to members of the project team.



Boards with this symbol are informational.



Boards with this symbol are asking for input.

Step 3. Spread the word

Tell your friends and family. Take flyers to place at your favorite community gathering place!

Interested in more?

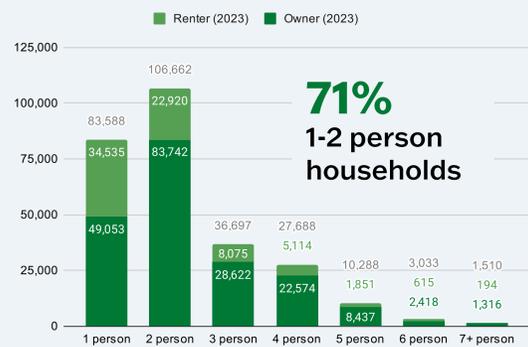
Contact Jeff Dube at: jeff.dube@vermont.gov

Unmet Housing Needs

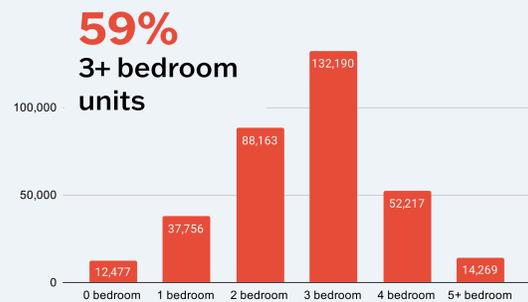
Defining the gaps and our strategy

Vermont's Housing Needs

The age mix and household sizes and types in Vermont have changed a lot in the last 50 years. Much of our existing housing stock consists of large homes that are no longer aligned with our demographics. We need our housing mix to better serve older Vermonters, smaller households, young families and multigenerational households at a cost aligned with median income in existing neighborhoods and village centers that are well served by infrastructure with amenities that are accessible without a car.



71%
1-2 person households



59%
3+ bedroom units

Source: 2023, VHFA.

Our focus is on closing that gap, which means:

- Unit Sizes:** 1-2 bedroom units with expandability and multi-generational options
- Unit Types:** prioritize ground-floor units designed with accessibility and aging-in-place in mind

Each home design candidate is calibrated to align to at least one (and where possible multiple) common **infill site types** across many Vermont neighborhoods as well as one or more **home design goal** driven by Vermont's housing needs. These are indicated on the top right of each home design candidate board with the color-coded tagging system shown to the right.

Calibrating Scale

Aligning scale to context and feasibility.

Vermont needs many parallel housing production strategies to close the gap. This is just one.

We are focused on residential at the 1-4 unit scale, up to 2.5 stories.

Why is this a development "sweet spot" for small-scale developers?

- Aligned to typical detached single family home neighborhood development pattern and constraints of code and financing
- Lower risk on-ramp for first-timers
- Capacity building to grow a cohort of small-scale developers that can eventually grow into development sweet spot #2

Development Sweet Spot #1 1-4 Unit

Most opportunity and flexibility.
Note: the lack of conventional financing products for ADUs remains a constraint.



Development Sweet Spot #2 5-11 Unit

More challenging for a first-timer.
While this scale offers economies of scale and supports live-work and mixed-use, it necessitates more complex financing and triggers additional code considerations.

Legend

- Unit Types
- Policy
- Ancillary Codes
- Financing
- Infrastructure & Site

Notes:

- Based on our research to date, this is our current understanding of the specifics of code and financing constraints as they apply to small multifamily residential buildings in Vermont. Please talk to a project team member if you think we have missed anything important here.
- Second position, if no refinance into renovation loan.
 - 30-year fixed-rate mortgage for owner occupant.
 - If operating within LLC structure, a commercial loan is required which requires more substantial upfront equity and shorter term lengths.
 - For multi-unit buildings below 5 units, entries must be separate, otherwise sprinklers are required. In many communities non-owner occupied (rental) also triggers the need for sprinklers, regardless of building size.
 - Applies to buildings with 4 or more units. At five units or more, 1 unit or 5% of units must be accessible if within a single structure.

Overcoming Costs

Strategies to reduce new construction costs.

802 Homes strives to lower risks and delays, moving toward predictable, repeatable delivery that benefits builders, manufacturers, lenders, municipalities, and homebuyers.

802 Homes, off-site construction, and infrastructure financing tools such as the Community and Housing Infrastructure Program (CHIP) reduce costs at different points in the housing delivery system.

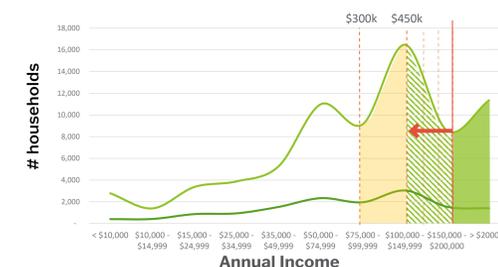
Together, they operate as an integrated delivery system that **helps us close the gap between Vermont's construction costs and the home price people can afford.**

What does this show?

These graphs show the income distribution for Addison and Chittenden Counties as compared with the home price that is affordable for different income brackets, revealing how middle-income households have been excluded from the homebuyer market between 2020 and 2025.

How do we **shift the costs to the left?**

- Chittenden County Income Distribution
- Addison County Income Distribution



Data Source: Income distributions are from 2023, VHFA. The construction costs are from 2020 and 2025, Summit Properties. Repurposed from Summit Properties testimony for the Senate Natural Resources and Energy Committee on January 30th of 2026.

Home Design Candidate Tagging System

- Narrow
- Wide
- Out Building

- Age-in-Place
- Workforce Housing
- Starter Home
- Multigenerational
- For Sale
- For Rent

Infill Site Type

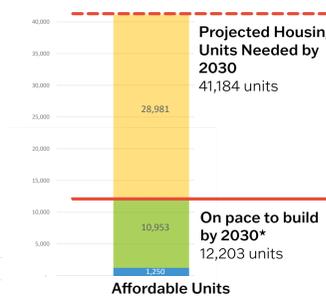
To align to the shape and size of available land in our communities, these home designs are calibrated to be **narrow** (for skinny side lots), **wide and shallow** (for lots with significant topography and environmental features as you get farther from the road), and **out building** sized (to fit beside or behind existing homes).

Home Design Goals

- Contains at least one unit with single-story living and accessibility features that allows Vermonters to age in place.
- Designed to support working-age adults with smaller households and constrained budgets. Generally rental-oriented.
- Designed to support attainable first-time homeownership in a smaller footprint with features for adaptability over time.
- Designed to support multiple households with close family or community relationships and diverse stages of life.
- Unit arrangement or embedded features that are aligned to market preferences for one or both occupancy types.

What did we miss?

Place your sticky notes here!



* As projected by the DHCD Housing Development Dashboard based on average annual home construction 2021-2024.

Middle income households in yellow remain excluded from the buyer market based on price.

As we incrementally lower home prices, we increase the number of households that can participate in home ownership.

Looking to provide feedback after the workshop?

Please contact:
Jeff Dube (jeff.dube@vermont.gov),
VT Dep. of Housing and Community Development

Infill Approach and Case Studies

Utilizing real sites in your communities!



Scan the QR code to visit the project website and learn more!

Guiding Principles

Zoning Disclaimer: These infill parcel case studies may not be possible under the by-right zoning in their community. However, these infill test-fits have all been developed to match the norms of existing development patterns and showcase, as well as inspire, the kind of development that would be possible with sensible zoning reforms. Furthermore, these are not development proposals, they are for visualization and discussion of how well the home design candidates under consideration fit in a variety of community and neighborhood contexts.

Aligned to environmental and infrastructure capacity.

Served by municipal water and sewer with vehicular access from a public right of way and significant developable area without floodplains, steep slopes, or conservation area.

Well connected to existing downtowns and village centers.

Located in areas that offer a variety of transportation options, have strong access to critical amenities and services, and support valued existing commercial and civic centers.

Sufficient developable area to support new housing.

Parcel is vacant or has enough developable area excluding existing buildings, infrastructure, and environmental constraints to support housing.

Sensitive to existing context and development patterns.

Is responsive to and at home within the scale and pattern of existing development in the immediate neighborhood surrounding the site.

Balances privacy and community by design.

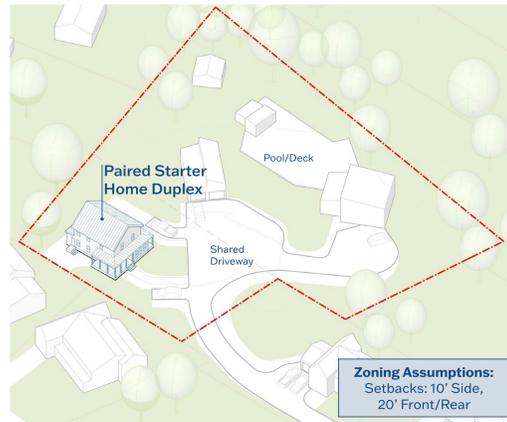
Allows for reasonable privacy separation between homes while supporting social configuration that promotes interaction and active shared streets.

Essex Junction



24 West St

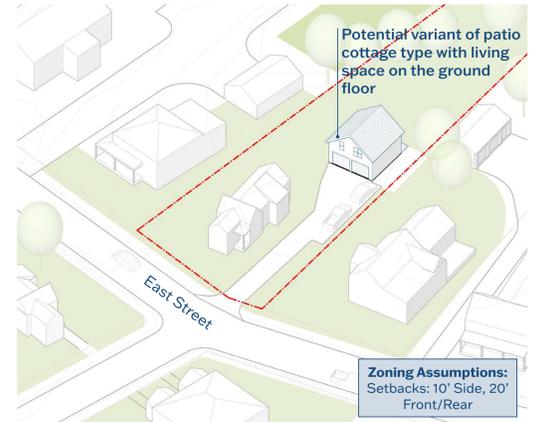
We are showing the addition of the “paired-starter home” typology on this lot. In this case, we are also suggesting a potential subdivision.



Zoning Assumptions:
Setbacks: 10' Side, 20' Front/Rear

15 East St

We are showing the addition of the “patio-cottage” typology in the rear yard of 15 East Street. In this case the new ADU replaces the existing garage.



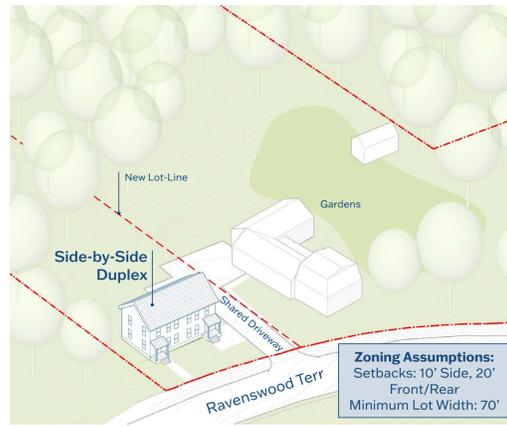
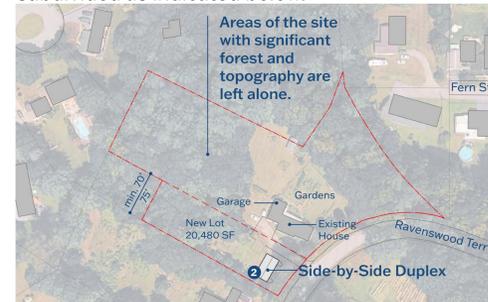
Zoning Assumptions:
Setbacks: 10' Side, 20' Front/Rear

Hartford



131 Ravenswood Terrace

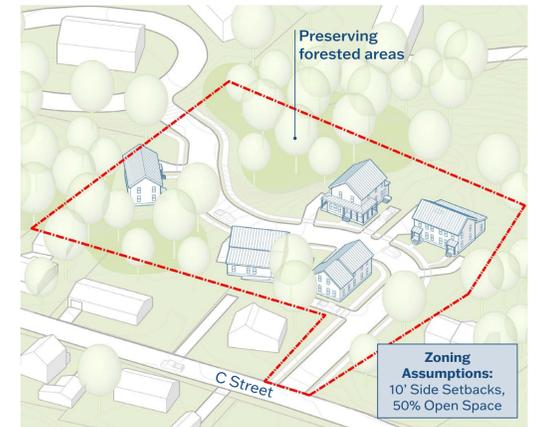
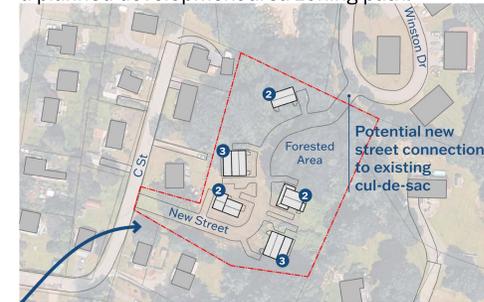
We are showing the addition of the “side-by-side” duplex on this lot. In this case, due to local zoning regulations the existing parcel would need to be subdivided as indicated below.



Zoning Assumptions:
Setbacks: 10' Side, 20' Front/Rear
Minimum Lot Width: 70'

75 C Street

This parcel has the potential to host ten homes, and provide a connection from Winston Dr to C St, while preserving the forested area on site utilizing a planned development area zoning path.



Zoning Assumptions:
10' Side Setbacks, 50% Open Space

Manchester

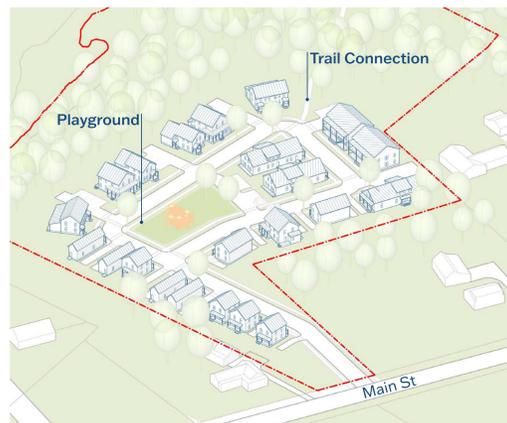


AD Main St

Here, we are showing the potential for 48 units with a mix of typologies to meet the needs of a variety of residents. We are also showing the potential for a new central playground and park at the center of the neighborhood.



Depending on the size of the infill opportunity, the home designs in the 802 Homes Catalog can be assembled to create a new neighborhood.



Why Off-site Construction?

Opportunities and Constraints



Scan the QR code to visit the project website and learn more!

Off-site home manufacturing is gaining more and more traction for a good reason.

That is why all the 802 Homes Catalog designs will be designed to enable off-site building as well as traditional on-site building. That means designing to constraints of off-site manufacturing. Take a peak below for what that means.

Speed to market is increased by “stacking” building processes (i.e. completing site work while the building is built in a factory), and avoiding weather delays and complex on-site contractor coordination.

Risk is reduced by creating predictable costs and timelines, allowing developers to lock in pricing in advance.

Cost savings can be achieved through standardized production and bulk purchasing to lower per-unit costs.

Labor efficiencies create well-paying, year-round manufacturing jobs that are less physically demanding and use fewer specialized trades. This broadens the labor pool to those historically marginalized from the trades.

Consistent quality & less waste is generated in a controlled environment, with repeatable processes, precision manufacturing, and automated production.

Scalability can be achieved if a steady pipeline of orders or inventory can be created through bulk purchases of repeatable designs. This reliable workload can allow manufacturers to sustainably increase production levels.

Spectrum of “Modular” Construction

Most Flexible, Least Efficient

Least Flexible, Most Efficient



Image via IKEA



Image via Bensonwood



Image via LOGIC Construction



Image via Huntington Homes

Parts

Prefabricated elements already frequently used in traditional, stick-built construction (e.g. windows, vanities, IKEA)

Panelized

2D elements, like floors, walls or roofs, that are shipped flat and assembled on site, panels can be pre-insulated, or pre-finished

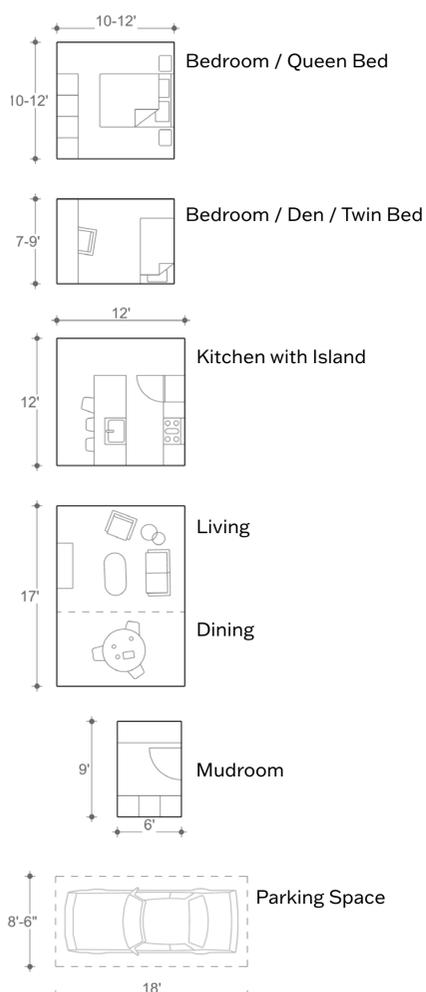
Pods

Mid-size 3D elements, such as bathrooms, kitchens, or laundry rooms which are shipped as a box with four walls and a ceiling

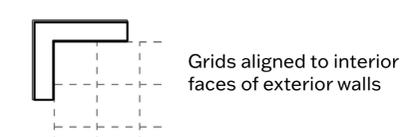
Volumetric

Large-scale 3D building blocks that can be up to 14' wide. This type of construction requires specific site preparation and access to the site by a crane

Typical Room Sizes

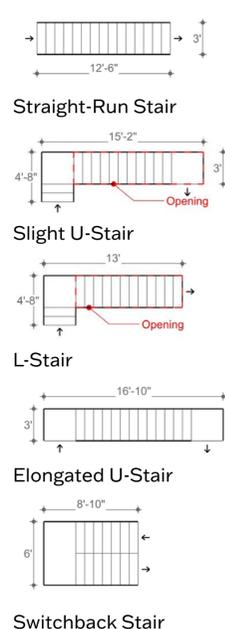


Aligning to 2' Grids



Ideal Stair Configurations

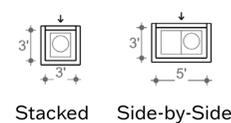
Prioritizing Rectangular Floor Opening



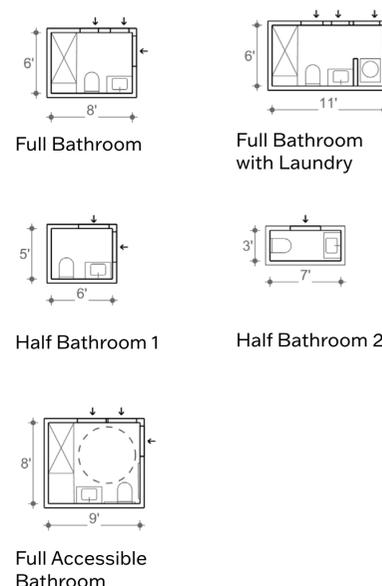
Mechanical Space Configuration



Washer/Dryer Configurations



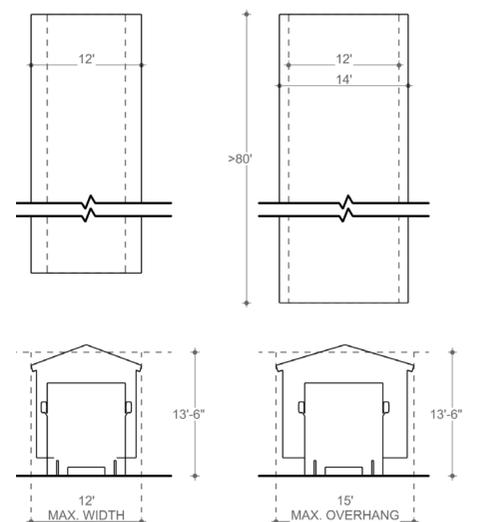
Bathroom Configurations



Truck Transportation Guidelines

Oversized Load
Restricted Routes
8.5' - 12'

Escort Load
Restricted Routes
Escort Car
12' - 14'



Railroad Flat

Narrow ADU with Caretaker Suite



Scan the QR code to visit the project website and learn more!

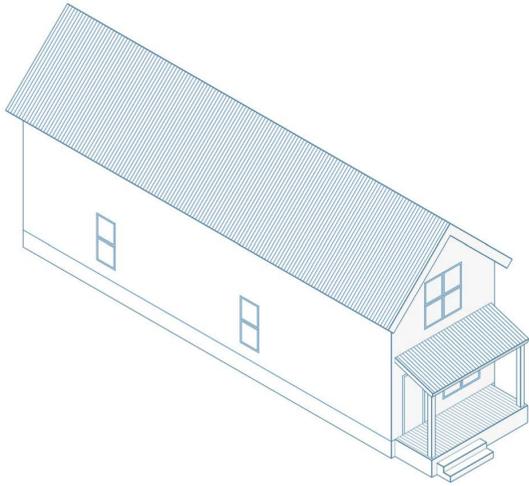
This type provides a single unit, with two bedrooms and two bathrooms, providing a fully accessible unit on the ground floor with a caretaker suite or guest room above. This type is ideal for narrow lots.

Infill Site Type

Narrow Wide Out Building

Home Design Goals

Age-in-Place
Workforce Housing
Starter Home
Multigenerational
For Sale For Rent

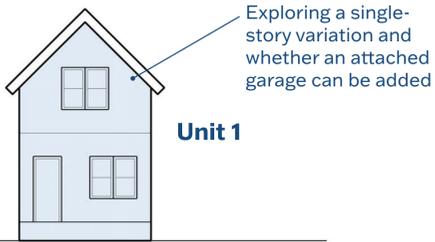
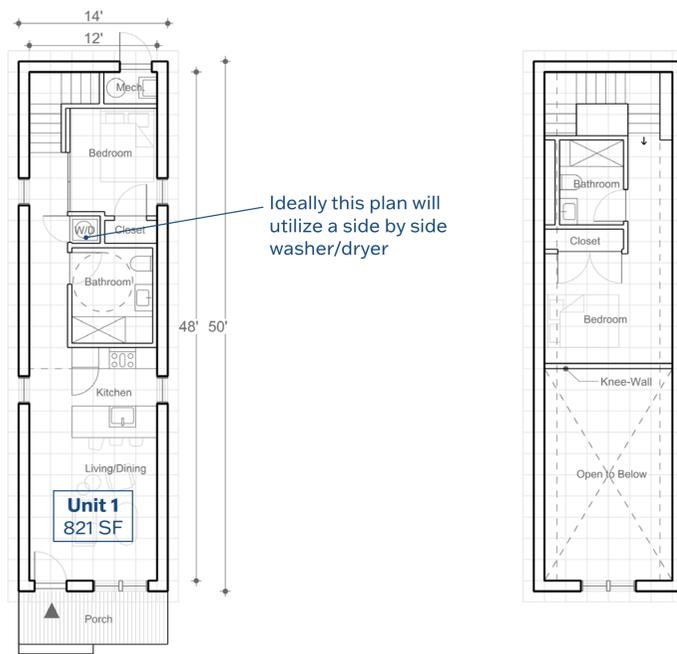


Franklin St, Montpelier VT



Lafountain St, Burlington VT

Key Metrics	
Number of Units	1
Bedrooms	2
Bathrooms	2
Overall Dimensions	14' x 50'
Number of Stories	1.5
Overall Square Feet	1,010 SF



Elevation Diagram

Floor 1

Floor 2

Disclaimer: These plans represent a schematic approach to a one unit building. Further development of the design by the developer and their architect, engineer or other building professional will be required to certify that it meets local and state codes, and that it is suitable for a particular site.

Tell us what you think.



What do you think this design does well?
Place a dot in all that apply.

Looks at home in Vermont neighborhoods.

Place your dot here!

I would be happy to have this built next to where I live.

Place your dot here!

I would be happy to live in this home design.

Place your dot here!

This is adaptable enough to serve as a rental or ownership unit over time.

Place your dot here!

What would improve this home design in your opinion?
Add sticky notes with your suggestions and ideas.

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VT Dep. of Housing and Community Development

Patio Cottage

Square ADU with Two-Car Garage



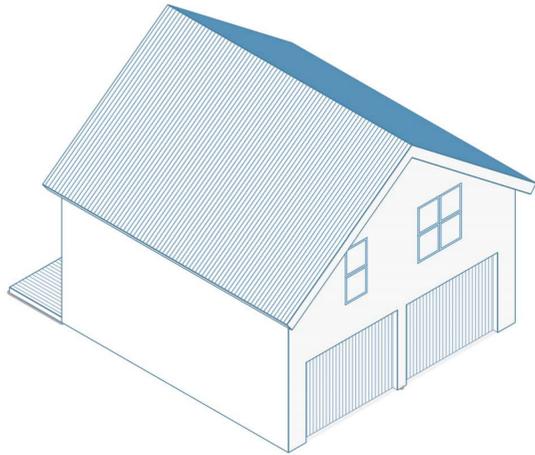
AGENCY OF COMMERCE & COMMUNITY DEVELOPMENT
DEPT. OF HOUSING & COMMUNITY DEVELOPMENT

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This type mimics the proportions of a typical garage, and provides 2 parking spaces with a small unit above.

Infill Site Type

Narrow
 Wide
 Out Building



Highland Ave, Manchester VT



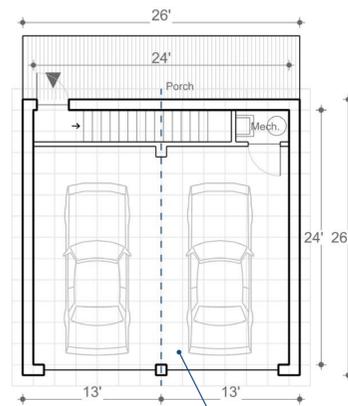
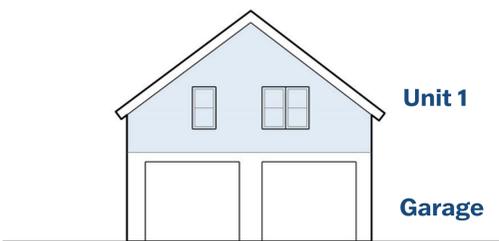
Pleasant St, Essex Junction VT

Home Design Goals

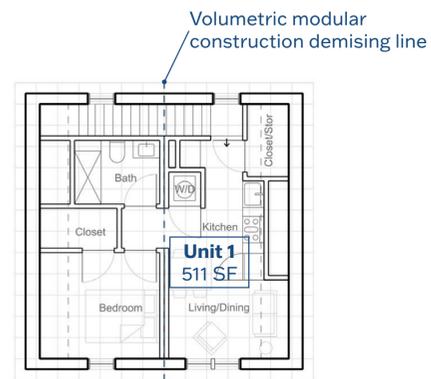
Age-in-Place
 Workforce Housing
 Starter Home
 Multigenerational
 For Sale
 For Rent

Key Metrics

Number of Units	1
Bedrooms	1
Bathrooms	1
Overall Dimensions	26' x 26'
Number of Stories	1.5
Overall Square Feet	570 SF



Potential alternative with living space on the ground floor



Floor 1

Floor 2

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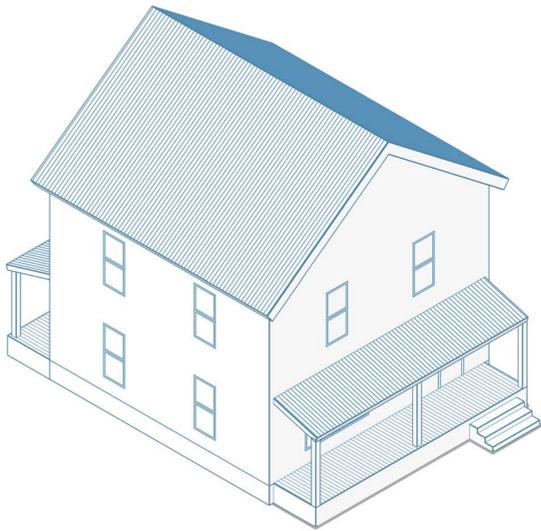
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Four Square Square Starter Home



AGENCY OF COMMERCE & COMMUNITY DEVELOPMENT
DEPT. OF HOUSING & COMMUNITY DEVELOPMENT

Scan the QR code to visit the project website and learn more!



This type has a minimal footprint and provides a starter home with a full basement that could provide additional storage for residents, or could be finished as desired.

Infill Site Type

Narrow
 Wide
 Out Building

Home Design Goals

Age-in-Place
 Workforce Housing
 Starter Home
 Multigenerational
 For Sale
 For Rent



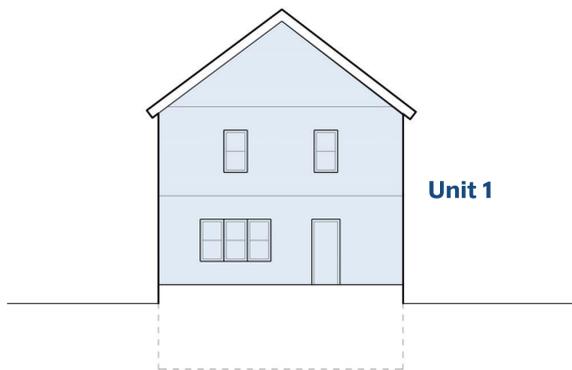
Highland Ave, Manchester VT



Victory Circle, Hartford VT

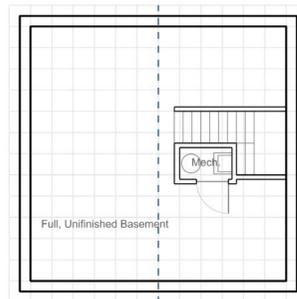
Key Metrics

Number of Units	1
Bedrooms	3
Bathrooms	1.5
Overall Dimensions	26' x 26'
Number of Stories	2
Overall Square Feet	1,350 SF

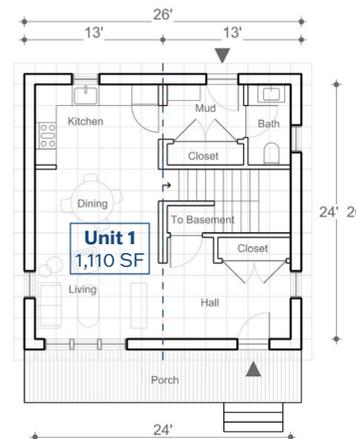


Elevation Diagram

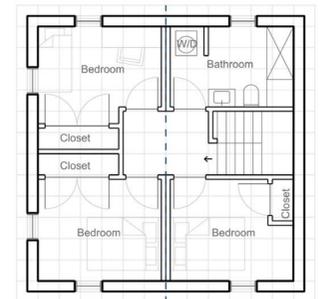
Volumetric modular construction demising line



Basement



Floor 1



Floor 2

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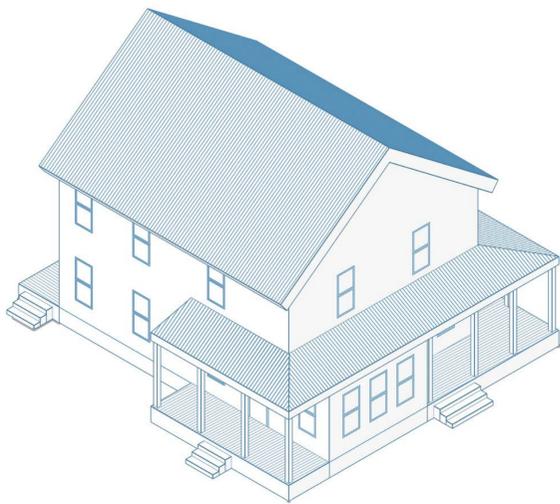
Jeff Dube (jeff.dube@vermont.gov),
VT Dep. of Housing and Community Development

Paired Starter Home Duplex



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This duplex type has a relatively small, square footprint, and provides two, two-bedroom units with their own entries and porches.

Infill Site Type

Narrow **Wide** Out Building

Home Design Goals

Age-in-Place
Workforce Housing
Starter Home
Multigenerational
For Sale For Rent



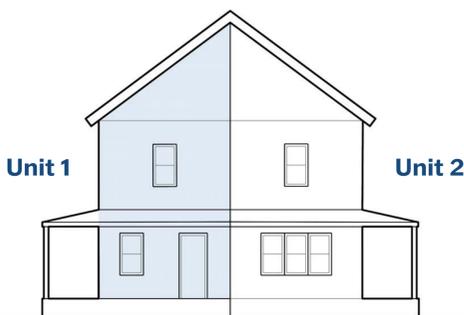
Hyde Park Ave, Roslindale (Boston), MA



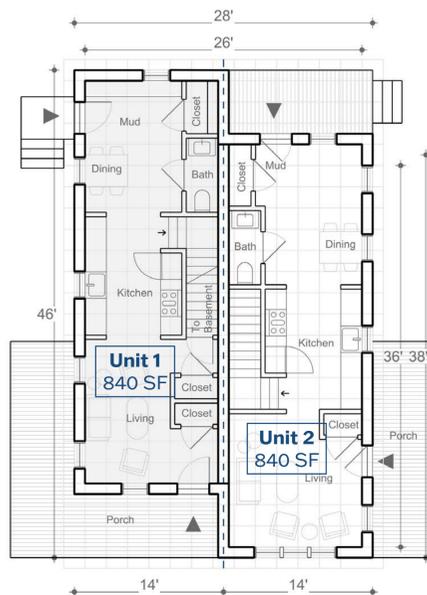
Hickory St, Rutland VT

Key Metrics

Number of Units	2
Bedrooms	2 / 2
Bathrooms	1.5 / 1.5
Overall Dimensions	28' x 46'
Number of Stories	2
Overall Square Feet	2,078 SF

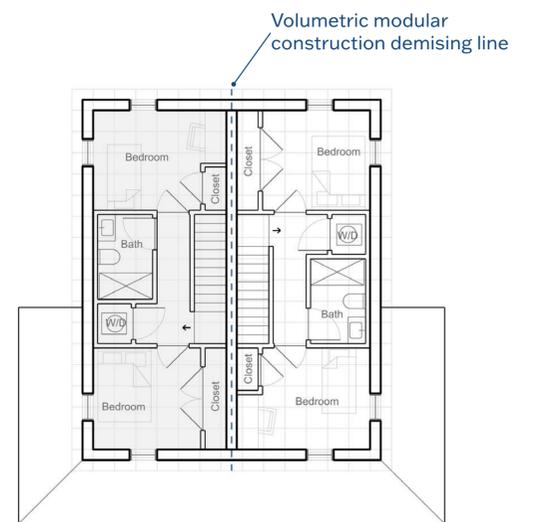


Elevation Diagram



Floor 1

Disclaimer: These plans represent a schematic approach to a two unit building. Further development of the design by the developer and their architect, engineer or other building professional will be required to certify that it meets local and state codes, and that it is suitable for a particular site.



Floor 2

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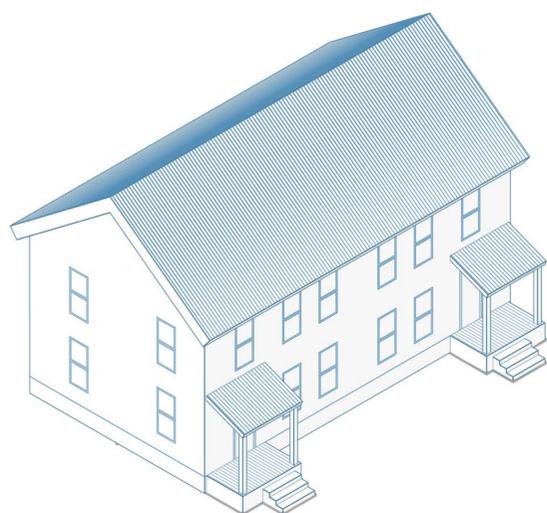
Jeff Dube (jeff.dube@vermont.gov),
VT Dep. of Housing and Community Development

Side-by-Side Duplex



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DEPT. OF HOUSING & COMMUNITY DEVELOPMENT

Scan the QR code to visit the project website and learn more!



This duplex type has three additional variations, with the addition of a backpack accessible unit, or a backpack with additional bedrooms - or both!

Infill Site Type



Home Design Goals



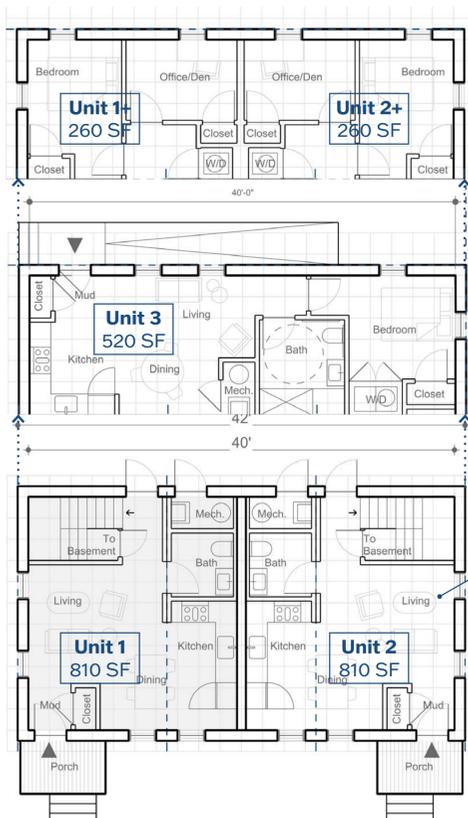
St Paul St, Montpelier VT



Grove St, Essex Junction VT

Key Metrics

Number of Units	2 (3 with Variation 1)
Bedrooms	2 / 2 (3 / 3 with Variation 2)
Bathrooms	1.5 / 1.5
Overall Dimensions	42' x 24'
Number of Stories	2
Overall Square Feet	2,016 SF + 600 SF



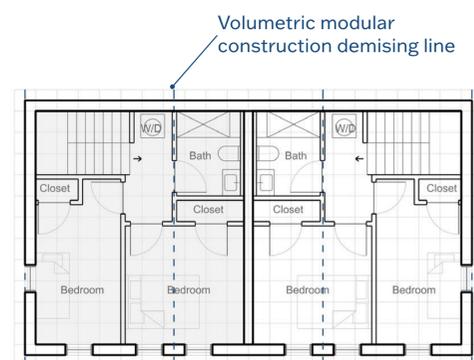
Floor 1

Variation 2

Additional bedroom and den for both units

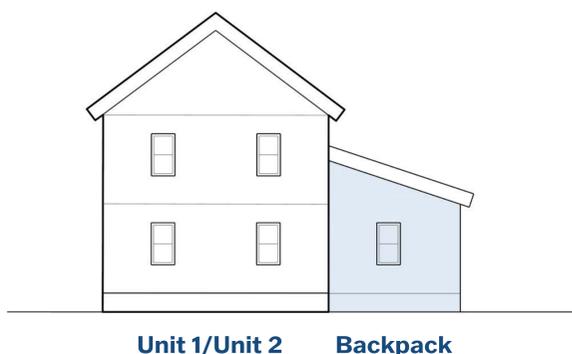
Variation 1

Additional age-in-place, one bedroom unit



Floor 2

Disclaimer: These plans represent a schematic approach to a two to three unit building. Further development of the design by the developer and their architect, engineer or other building professional will be required to certify that it meets local and state codes, and that it is suitable for a particular site.



Elevation Diagram

Tell us what you think.



What do you think this design does well?
Place a dot in all that apply.

Looks at home in Vermont neighborhoods.

Place your dot here!

I would be happy to have this built next to where I live.

Place your dot here!

I would be happy to live in this home design.

Place your dot here!

This is adaptable enough to serve as a rental or ownership unit over time.

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What would improve this home design in your opinion?
Add sticky notes with your suggestions and ideas.

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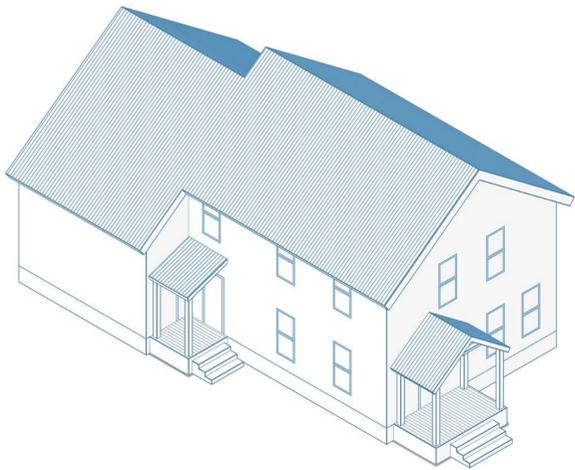
Looking to provide feedback after the workshop?

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VT Dep. of Housing and Community Development

Back-to-Back Duplex



Scan the QR code to visit the project website and learn more!



This L-Shaped type provides two differently sized units - a small, 1-bedroom unit in the rear and a larger 3-bedroom unit in the front with both entries oriented to the street.

Infill Site Type

Narrow **Wide** **Out Building**

Home Design Goals

Age-in-Place
Workforce Housing
Starter Home
Multigenerational
For Sale For Rent

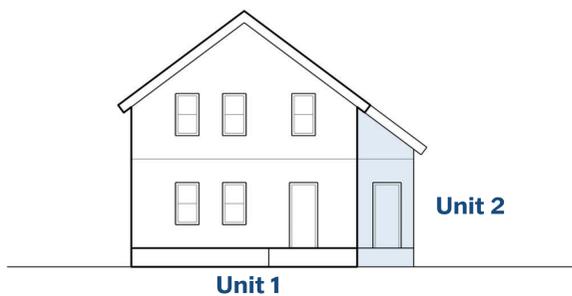
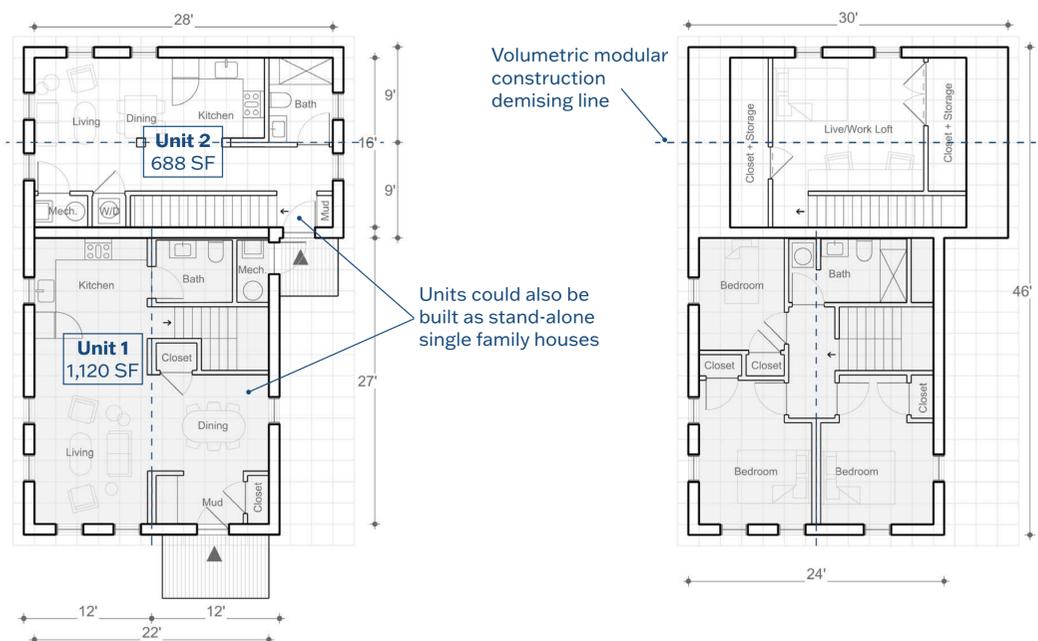


Arlington St, Essex Junction VT



Main St, Essex Junction VT

Key Metrics	
Number of Units	2
Bedrooms	3 / 1
Bathrooms	1.5 / 1
Overall Dimensions	30' x 46'
Number of Stories	2 / 1.5
Overall Square Feet	2,126 SF



Elevation Diagram

Floor 1

Floor 2

Disclaimer: These plans represent a schematic approach to a two unit building. Further development of the design by the developer and their architect, engineer or other building professional will be required to certify that it meets local and state codes, and that it is suitable for a particular site.

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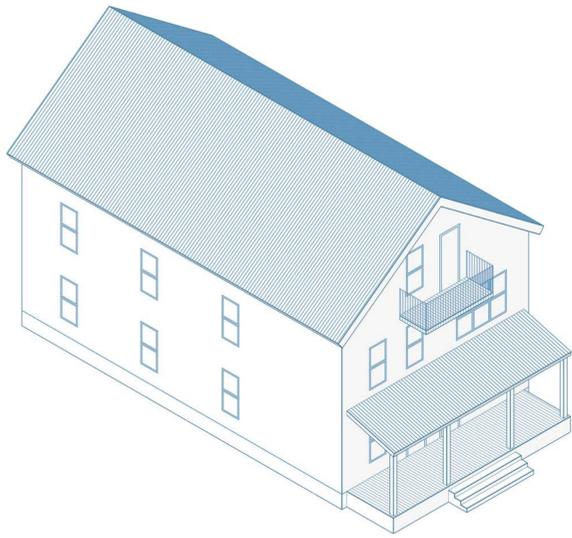
Jeff Dube (jeff.dube@vermont.gov),
VT Dep. of Housing and Community Development

Intergenerational Triple Decker



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This two-and-a-half story type contains a two-bedroom unit and a large three-bedroom unit. This type could work for a variety of multi-generational family types, as the first floor unit could be made accessible.

Infill Site Type

Narrow **Wide** **Out Building**

Home Design Goals

Age-in-Place
Workforce Housing
Starter Home
Multigenerational
For Sale **For Rent**



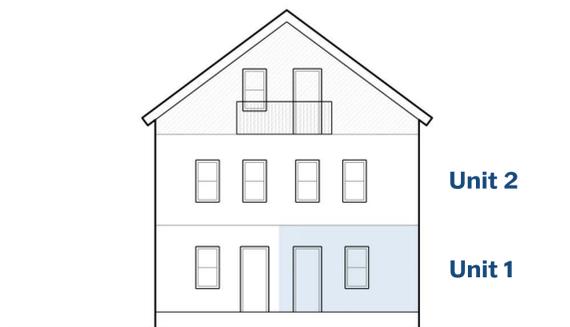
Hartford Ave, Hartford VT



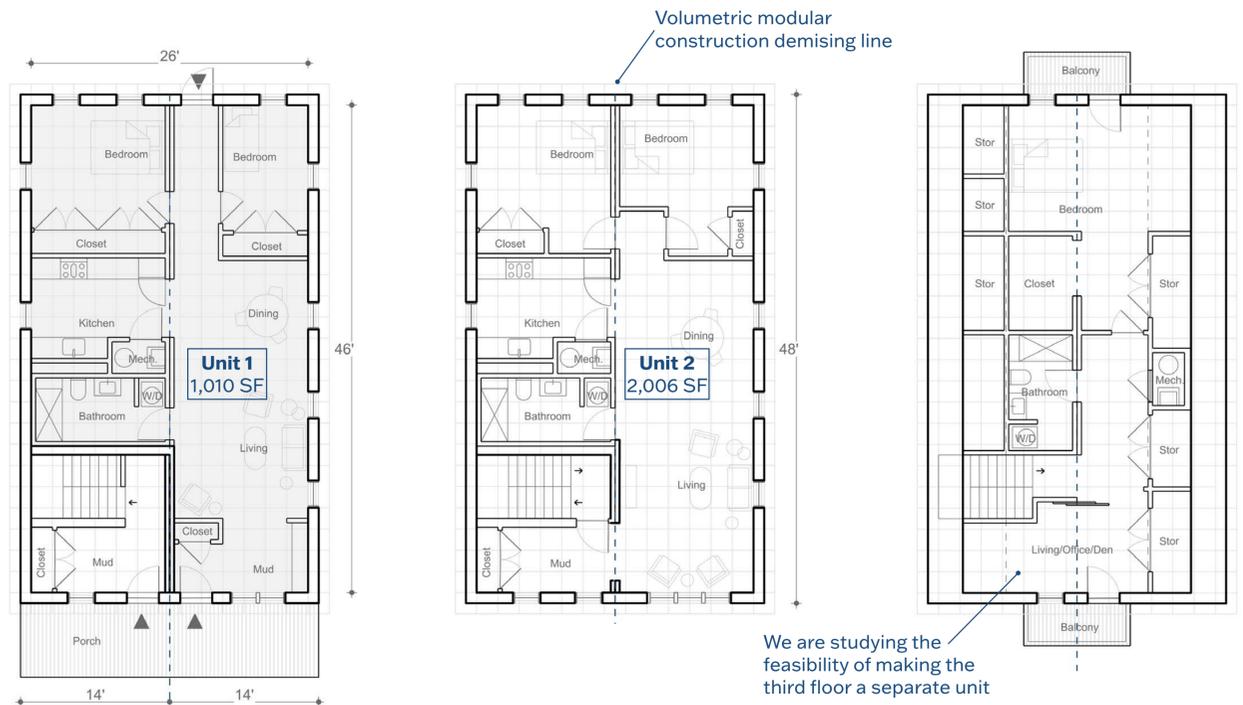
Granite St, Barre VT

Key Metrics

Number of Units	2
Bedrooms	2 / 4
Bathrooms	1 / 2
Overall Dimensions	28' x 48'
Number of Stories	2.5
Overall Square Feet	3,380 SF



Elevation Diagram



We are studying the feasibility of making the third floor a separate unit

Floor 1

Floor 2

Floor 3

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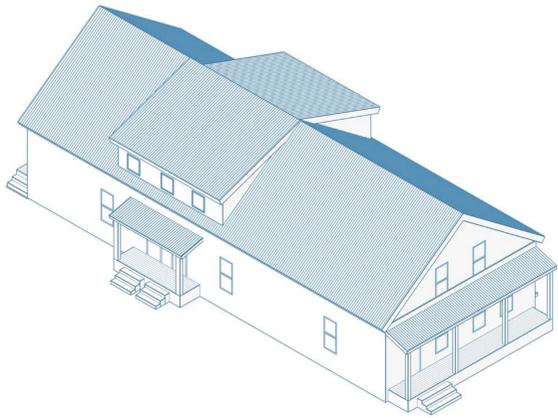
Village 4

Four-Plex



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This four unit type appears as a single family home from the street, but stretches back to provide additional units. Inside, there are two 1-bedroom flats and two 2-bedroom townhouses.

Infill Site Type

Narrow **Wide** **Out Building**

Home Design Goals

Age-in-Place
Workforce Housing
Starter Home
Multigenerational
For Sale **For Rent**

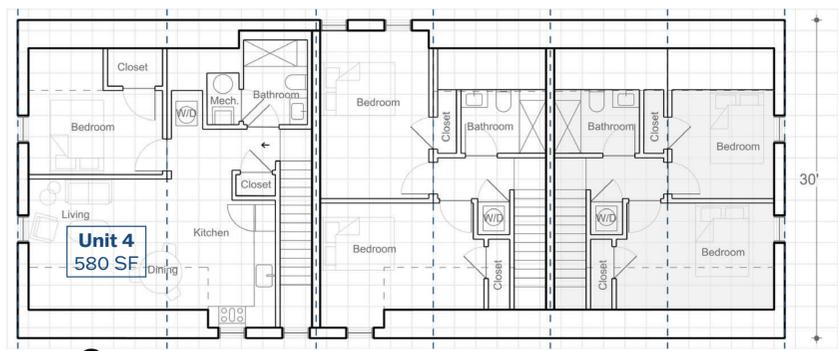


School St, Randolph VT

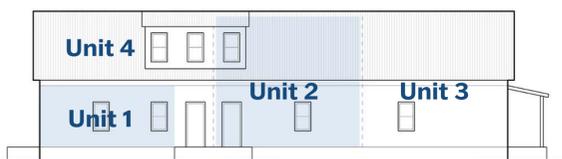


N Windsor St, South Royalton VT

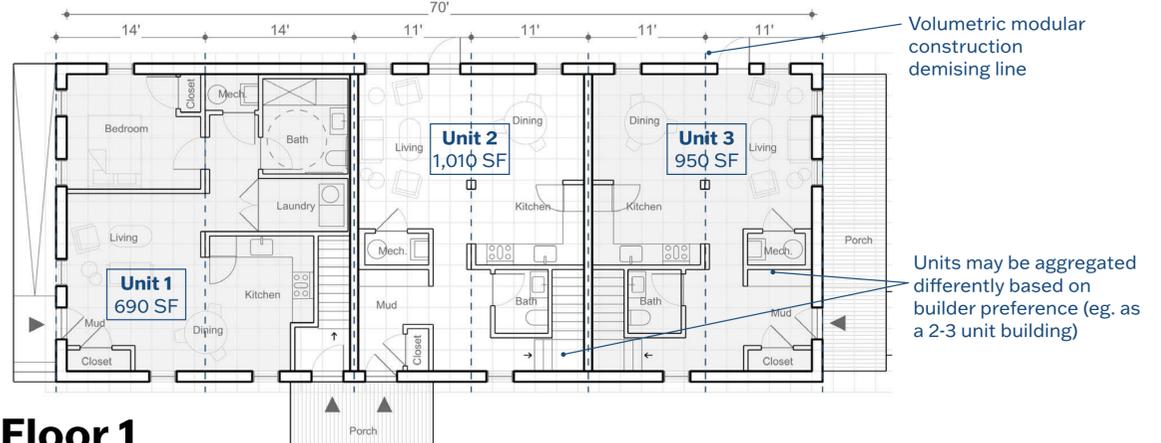
Key Metrics	
Number of Units	4
Bedrooms	2 / 2 / 1 / 1
Bathrooms	1.5 / 1.5 / 1 / 1
Overall Dimensions	30' x 74'
Number of Stories	1.5
Overall Square Feet	3,832 SF



Floor 2



Elevation Diagram



Floor 1

Disclaimer: These plans represent a schematic approach to a four unit building. Further development of the design by the developer and their architect, engineer or other building professional will be required to certify that it meets local and state codes, and that it is suitable for a particular site.

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Narrow Lot Four-Plex



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Scan the QR code to visit the project website and learn more!

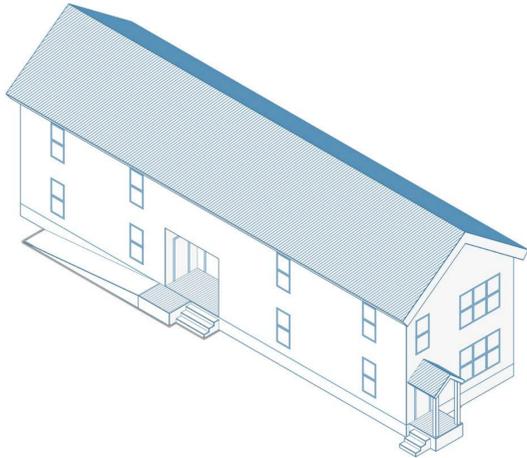
This type uses small, efficient units to maximize the number of units within a relatively small overall footprint.

Infill Site Type

Narrow

Wide

Out Building



Spring St, Montpelier VT



Myrtle St, Bellows Falls VT

Home Design Goals

Age-in-Place

Workforce Housing

Starter Home

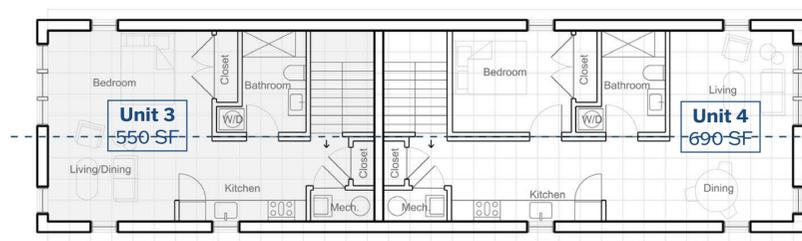
Multigenerational

For Sale

For Rent

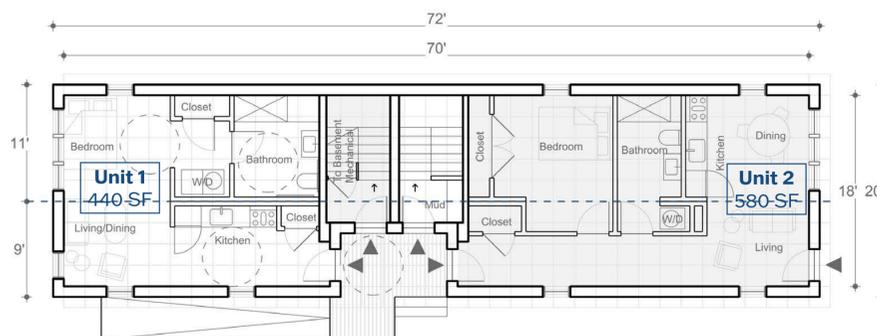
Key Metrics

Number of Units	4
Bedrooms	1 / 1 / Studio / Studio
Bathrooms	1 / 1 / 1 / 1
Overall Dimensions	20' x 72'
Number of Stories	2
Overall Square Feet	2,660 SF



Volumetric modular construction demising line

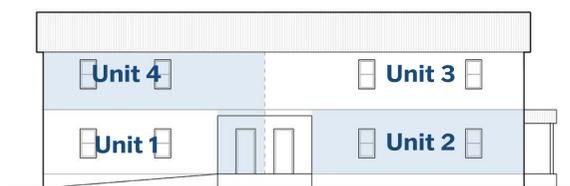
Floor 2



Floor 1

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Elevation Diagram



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Stackable

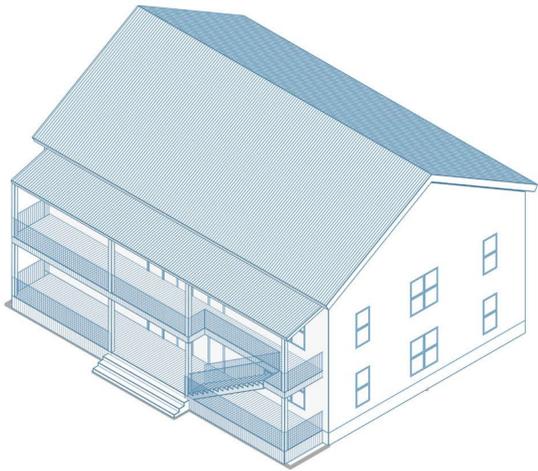
4-6 Unit Aggregate



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Scan the QR code to visit the project website and learn more!

This flexible type aggregates units around an exterior stair, avoiding the sprinkler threshold of common interior space, and can be 2-3 stories tall.



Jefferson St, Barre VT



Hartford Ave, Wilder (Hartford) VT

Infill Site Type

Narrow **Wide** Out Building

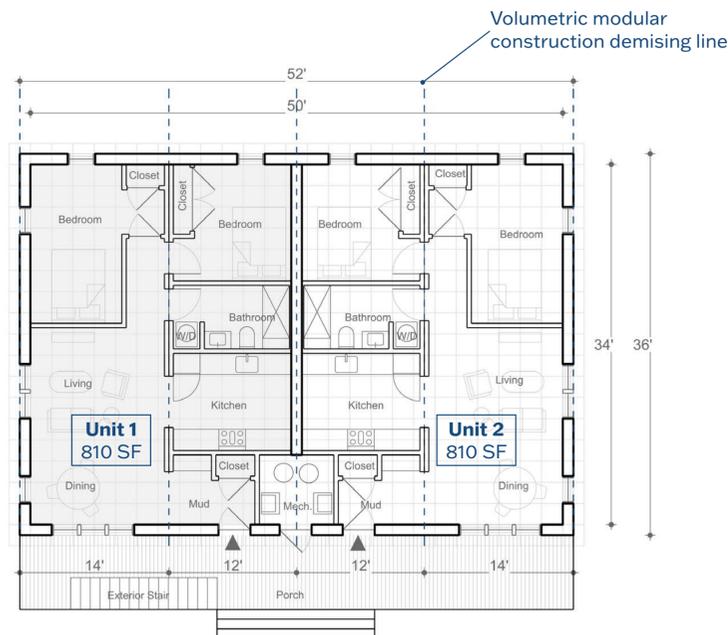
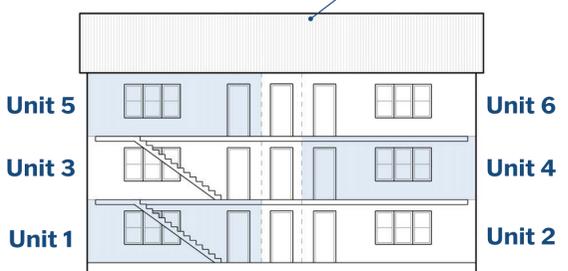
Home Design Goals

Age-in-Place
Workforce Housing
Starter Home
Multigenerational
For Sale **For Rent**

Key Metrics

Number of Units	4 - 6
Bedrooms	2 / 2 / 2 / 2
Bathrooms	1 / 1 / 1 / 1
Overall Dimensions	36' x 52'
Number of Stories	2+
Overall Square Feet	1,872 SF (per floor)

We are evaluating the possibility of this type being 3 stories tall



Elevation Diagram

All Floors

Disclaimer: These plans represent a schematic approach to a four to six unit building. Further development of the design by the developer and their architect, engineer or other building professional will be required to certify that it meets local and state codes, and that it is suitable for a particular site.

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Townhouse

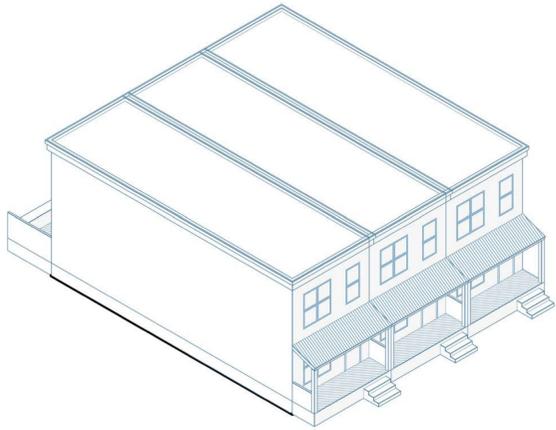
2+ Home Aggregate



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DEPT. OF HOUSING & COMMUNITY DEVELOPMENT

Scan the QR code to visit the project website and learn more!

This townhouse provides a small, efficient unit that can be infinitely aggregated side by side, and is only one volumetric module wide.



Maple St, Burlington VT



Canal St, Winooski VT

Infill Site Type

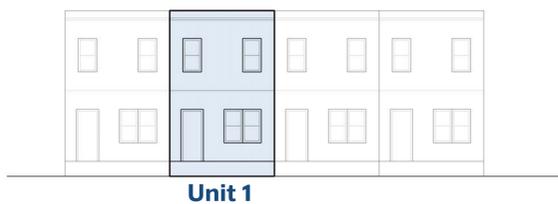
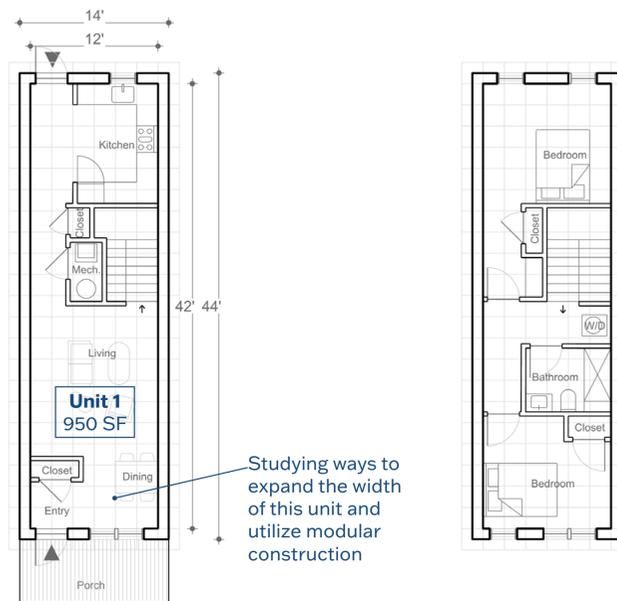
Narrow **Wide** **Out Building**

Home Design Goals

Age-in-Place
Workforce Housing
Starter Home
 Multigenerational
For Sale **For Rent**

Key Metrics

Number of Units	2+
Bedrooms	2
Bathrooms	1
Overall Dimensions	14' x 44'
Number of Stories	2
Overall Square Feet	1,232 SF



Elevation Diagram

Floor 1

Floor 2

Disclaimer: These plans represent a schematic approach to a one unit building. Further development of the design by the developer and their architect, engineer or other building professional will be required to certify that it meets local and state codes, and that it is suitable for a particular site.

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What's Missing?

What else should we address?



Scan the QR code to visit the project website and learn more!

Place your
sticky notes
here!

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