Chapter 12: Pathways for Adaptation and Building Resilience in Communities and the Built Environment

There are a few common characteristics that define Vermont’s landscape, people, communities, and social fabric. These characteristics include the rural nature of communities, the changing of the four seasons, ample opportunities for nature-based recreation, and the independent unassuming grit of the people. Climate change challenges Vermont communities and poses a risk to the systems and landscape that are central to our lives in this beautiful place. Storms are becoming more severe, more frequent, and more complex with each passing year. The 4th National Climate Assessment identifies the adverse impacts of drought and heavy precipitation events on rural areas of Northeast United States and highlights rural communities. “With little redundancy in their infrastructure and, therefore, limited economic resilience, many rural communities have limited ability to cope with climate-related changes1.” Of the many natural hazards that impact Vermont, flooding poses the greatest risk to Vermont infrastructure and communities. According to the 3rd National Risk Assessment published by the First Street Foundation, Vermont has “26,565 residential properties, 7,030 miles of roads, 3,613 commercial properties, 273 infrastructure facilities, and 408 social facilities with operational flood risk today2.”

Each year, Vermonters experience life-altering impacts of climate-related events. Nationally there has been over a 400% increase in the number of billion-dollar declared disasters since the 1980s3. Vermont is not immune to these impacts. During the period from 2010-2019 the President declared 17 Major Disasters occurred in Vermont which represents a significant increase over 2000-2009 in which there were 11, 1990-1999 in which there were 10, and 1980-

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1989 in which there were 2. These disasters include flooding, tornados, windstorms, ice and heavy snow, and tropical cyclones\(^4\).

In 2011 Vermont was catastrophically impacted by Tropical Storm Irene. 225 communities were damaged by the storm, which followed record precipitation earlier that year. The resulting 7-11 inches of rainfall on the southern two-thirds of the state created one of the largest disasters in Vermont’s history. Overall “13 communities had been completely cut off. 3,500 homes and businesses were damaged, including 500 mobile homes. 20,000 acres of farmland were under water, 500 miles of states roadway and some 200 bridges were damaged across the state, while nearly 1,000 culverts had been washed away or damaged\(^5\)” Irene poignantly demonstrated the need for Vermont to change course in climate adaptation. In the last 10 years, federal hazard mitigation funds have been leveraged to acquire and demolish almost 150 flood-vulnerable properties, implemented almost 70 infrastructure improvement projects, and created or updated 226 Local Hazard Mitigation Plans. The Emergency Relief and Assistance Fund statute, updated in 2014, incentivizes communities to increase their resilience to disasters through several actions that increase preparedness and break the cycle of disaster through hazard mitigation.

While these actions result in greater resilience to climate-related disasters, adaptation and resilience planning must also begin to incorporate an expanded paradigm about what it means to be truly resilient. While many strategies and actions in this section support continued efforts to increase resiliency to rain and flooding events, it also begins to expand the scope of work for understanding and preparing to be resilient to other changes to the climate, including higher average temperatures, extreme heat, and the ways in which new climate norms can have cascading effects on our health, key industries, and livelihoods.

This expanded paradigm for climate resiliency work should meet the Guiding Principles for Just Transition, which was developed per the mandate of the Global Warming Solutions Act. The guiding Principles for a Just Transition reflects a growing body of research that shows black,


brown, indigenous, and low-income people and communities are disproportionately impacted by climate change, despite experiencing disproportionately fewer benefits and greater health, social and economic harms from the historic and ongoing industrial and economic growth that causes climate change. For example, the status quo is that residential flooding impacts are inversely correlated with socioeconomic status. To put a finer point on it, low-income Vermonters are more likely to live in flood prone locations and flood-vulnerable structures. Furthermore, projects to improve the situation are less easily accessed by Vermonters with lower incomes, renters, those in very rural communities, with limited e-connectivity, and/or with language and/or cultural barriers. To center equity and social justice in climate action planning, program design and outreach will need to explicitly be tailored to those with greatest vulnerability and least resources.

These pathways, strategies, and actions were drafted with the Principles for Just Transition in mind, however the full application of those principles to what is presented here, and direct engagement with frontline communities to inform these elements, remains to be done and will be done as the CAP continues to evolve. Furthermore, the Principles must apply to the entire GWSA lifecycle: the development of the CAP and its iterations, the development of legislation, the development of budgets, the promulgation of rules and regulations, and the execution and evaluation of programs. This section includes a Pathway and supporting strategies to increase capacity for building collective knowledge and collaborating on climate planning at the local, regional, and State levels. Strategies and Actions call upon infrastructure operators to assess climate threats, incorporate climate-resilient design standards, and strategically move critical infrastructure out of harm’s way. If infrastructure projects are designed, evaluated, and constructed to meet these design standards rural communities will achieve the goal of sustaining critical services and lifelines with minimal disruption as a result of climate-related events in the future. Land-use policies must be modernized to recognize the increasing threat of climate events on developed structures with an overall goal of no or very limited new development in river corridors. And finally, acknowledging that access to safe, accessible, energy efficient and affordable housing is foundational to increasing both household and community resilience to climate change, this section of the plan proposes policy actions that will increase investment in housing availability and affordability by incentivizing new housing development, and remediating existing residential properties.
Vermont is experiencing climate-related events each year and those events are projected to increase in frequency, complexity, and severity. It is imperative to preserve and enhance Vermont’s way of life by adapting to threats posed by climate change now and building resilience for the storms that we will inevitably face in coming decades.

**PATHWAY 1: Increase capacity for climate resilience planning and implementation, and address inequities of under-resourced communities.**

Climate change caused by greenhouse gas emissions is already affecting every inhabited region across the globe, and Vermont will face impacts from the effects of global climate change that are no longer avoidable\(^6\). While emissions reductions are still critical to avoid the most severe and widespread impacts, Vermont must also dedicate attention and resources to preparing for the unavoidable impacts of climate change. Early action and strategic investment today that increases resiliency also reduces future costs associated with recovering from or adjusting to climate impacts.

Adapting and becoming resilient to the impacts of a warmer climate will require significant investment at the local, regional, and State level. This investment will need to support changes to the information and processes used to make decisions, as well as to our physical infrastructure and social safety nets. Climate action will require that we increase collective knowledge on climate change impacts and resiliency measures, and support collaborative decision-making processes among community, civic and professional networks of people that shape and have a say in how communities in Vermont serve their members. Improving physical infrastructure and supporting social networks both enable Vermont to adapt to climate impacts and increase resiliency in the face of climate change and will also need significant investment.

**Strategies**

1. **Provide tools and resources to help communities assess climate vulnerabilities and create climate resiliency plans.**

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Extreme weather events and disasters are not new to Vermont. Resources have been developed and deployed to successfully recover from extreme weather events. However, climate change is expected to increase the severity and frequency of extreme weather events, including high winds, heavy rain, hail and sleet while also creating new climate norms that cause persistent and ongoing impacts to physical health, economic stability, and community vitality of Vermont. Our existing tools will need to be adapted to account for anticipated increases in frequency and severity of weather events, and new tools will be needed to identify and assess other climate change risks and vulnerabilities, particularly at the community scale. Tools for assessing climate change vulnerabilities and planning for resilience will help communities make the structural and investment changes needed to break the cycle of repetitive loss, speed post disaster recovery, and reduce long-term financial burden of disasters on communities, businesses, and individuals. Tools and resources for assessing climate vulnerabilities and planning for resilience should be developed in collaboration with EJ/under-represented communities, in acknowledgement that many of the tools used to inform policy decisions have historically caused harm to EJ communities.

**Actions**

a. Develop a climate planning toolkit to help towns assess vulnerabilities to climate change impacts, such as heat, air quality, drought, flooding, high winds, heavy rain, hail and sleet, and identify and prioritize actions to increase their resilience to climate change. Include newly developed tools, such as the vulnerability index, and existing tools, such as the AOT Repeat Flood Damage Inventory Tool, and the NOAA Climate Resilience Toolkit

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<tr>
<td><strong>Impact:</strong> Providing tools and information resources to assist with identifying, assessing and responding to climate change vulnerabilities enables climate change planning by helping to reduce the workload, particularly for under-resourced communities, and supporting a consistent and coordinated approach to climate change planning across the state. Providing tools and information resources is a first step towards impactful actions that improve resilience in communities across the State.</td>
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Equity: Tools for assessing vulnerability and plan adaptation actions should help the user of those tools understand the disproportionate impact that climate change has on frontline communities, particularly black and indigenous communities, identify who in their communities are likely to be most impacted by climate change, and provide guidelines, such as providing materials in the languages used by those most impacted, for engaging and consulting with impacted communities in completing vulnerability assessments and resiliency plans.

Cost-effectiveness: The investment needed to create and provide tools and resources to help communities identify, assess, and respond to climate change vulnerabilities is relatively low. It will require a one-time, upfront investment to update existing tools, create new ones, and develop a platform that makes them easily accessible to local and regional planners and community members. Some regular upkeep to keep tools relevant and up to date will also be required. Investment in tools to support climate planning can have a significant impact in reducing future costs by ensuring that vulnerabilities have been identified and actions to reduce them have been evaluated, identified, and leading to a high return on investment from climate actions.

Co-Benefits: Providing tools and information resources to support climate planning can improve all outcomes of climate work, including reducing emissions and sequestering atmospheric carbon, in addition to improving resilience. Other co-benefits include improving public health outcomes, reducing the health risks from climate change impacts, reducing financial losses from climate change impacts, improving economic stability, and protecting natural resources.

Technical Feasibility: Yes

2. Establish permanent statewide funding and technical support for local and regional climate resilience planning and project implementation to enhance rural resilience to impacts of climate change.
Adapting to the impacts of climate change, and planning for resilience needs to be supported and informed by the local knowledge within Vermont’s communities. Vermont’s eleven Regional Planning Commissions (RPCs) play a critical role in supporting the State’s 246 municipalities, especially those that are under-resourced. The RPCs ensure regional coordination and collaboration and help to advance State level goals and policy. The State can assist and collaborate with the Regional Planning Commissions and municipalities on climate planning by providing technical support and funding for the planning and implementation of projects that enhance community resilience to climate change impacts.

**Actions**

a. Increase funding to Regional Planning Commissions and local municipalities to support climate and energy planning and target funds to support towns with limited staff and marginalized populations that score high on the climate vulnerability index.

b. Create and fund one natural resource staff position at every Regional Planning Commissions to assist with implementation of climate policies and natural resources requirements such as Act 171 (forestry and habitat blocks). Use the Transportation Planning Initiative as a model to fund RPC natural resource staff and support trainings with ANR and other partners.

c. Increase and create a permanent state fund for design and implementation of local and regional climate adaptation and resilience projects.

d. Provide technical assistance to municipalities to assess the flood and erosion risks facing their drinking water and wastewater systems and identify potential mitigation improvements.

e. Establish a state level individual assistance program to provide financial assistance to uninsured or underinsured households impacted by disasters not federally declared. Program should incorporate Community Action Agencies and supporting networks to ensure assistance is received expeditiously by those that need it most.

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<td><strong>Impact:</strong> Resilience is unlikely to be achieved without human capital, funding, and technical support to begin building climate planning into current planning activities.</td>
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Human, monetary, and technical resources are needed to complete a local or regional vulnerability assessments, develop resiliency plans, and implement resilience projects and programs. A permanent funding source to support staff capacity, climate resilience planning, and project to reduce vulnerabilities and improve resiliency, would create a pipeline of projects that create resiliency in communities and across the State.

Equity: Increasing capacity to plan for and implement actions that improve resilience to climate change impacts should ensure that those who are most impacted by climate change experience contextual, procedural, corrective, and distributive equity in these investments. Due to historic and ongoing inequities, black, indigenous, and low-income communities, people of color, and persons with disabilities are often more vulnerable to climate change, and do not hold positions of power that make decisions on how and where climate action investments are made. These same segments of the population are repetitively impacted by disasters disproportionately. Community Action Agencies work with the most vulnerable people on a day-to-day basis and are therefore integral to ensuring assistance is provided post-disaster to the people who need it quickly.

The benefits of investments in projects and programs have not been born equally by frontline communities. In many cases projects and programs that result in benefits for some cause direct harm to frontline communities, for example by siting infrastructure in a way that burdens frontline communities with negative environmental consequences and limits or excludes them from receiving the benefits. Funds for resilience projects and programs should require representation from those most impacted by climate change, and work towards correcting past inequity (e.g. lack of investment or representation in project and program development) while preventing the exacerbation of existing inequities (e.g. investment cannot lead to displacement). Increased staff capacity to support climate action planning must have the ability and expertise to integrate the principles of the Just Transitions recommendations into their local climate action planning work.
Cost-effectiveness: Investment will likely be needed for more than 10 years. However, upfront investment in planning to improve resiliency provides a net benefit\(^7\), and reduces the future costs associate with responding to climate impacts.

Co-Benefits: Increasing the capacity to do climate planning can improve all outcomes of climate work, including reducing emissions and sequestering atmospheric carbon, in addition to improving resilience. Other co-benefits include improving public health outcomes, reducing the health risks from climate change impacts, reducing financial losses from climate change impacts, improving economic stability, and protecting natural resources.

Technical Feasibility: Yes

3. Expand cross-sector collaboration to align efforts, share best practices, and leverage resources to advance resilience and preparedness efforts statewide.

To best meet the challenge of preparing Vermont’s communities, infrastructure, businesses and residents to be more resilient to the impacts of climate change, we need an “all-in” approach to sharing information on climate impacts, collaborating to identify solutions and opportunities, and aligning efforts towards resiliency goals. A diverse group of stakeholders and partners, including non-profits, community organizations, public entities, business, and industry is needed to engage in the work of planning for climate resilience. The diversity of perspectives, priorities, and lived experiences can help to ensure that assessments of climate impacts and vulnerabilities is comprehensive, solutions that have broad benefits and support can be quickly elevated, and resources can be effectively leveraged to make progress towards resiliency goals. Any forums in which collaboration on climate planning occurs should be designed with, and designed to be inclusive of and welcoming to those most impacted by climate change.

Actions

a. Identify and develop new programs to address the full range of climate impacts, especially those that impact important Vermont industries, including drought, less or irregular snowfall, and shorter or irregular sugaring season.

b. Complete a Statewide climate change impact assessment for Vermont’s commercial sector and natural resource based industries including but not limited to the ski, sugaring, and logging industries.

**Preliminary Assessment of Strategy against Criteria**

**Impact:** Ongoing and collaborative work to assess and plan for the full range of climate impacts and vulnerabilities, across communities, business sectors and natural resources leads to better informed, resourced, and effective programs that improve Vermont’s resiliency to climate change impacts.

**Equity:** Cross sector collaborations should have the ability and expertise to integrate the principles of the Just Transitions recommendations into their collaborative processes. The validity of any of cross-sector collaborations for climate planning should consider the extent to which Just Transition principles where included in the collaborations, and are reflected in any outcomes of cross-sector collaborations.

**Cost-effectiveness:** Cross-sector collaboration is an enabling investment that ensures better return on investment of climate action by aligning stakeholders behind common information, goals and objectives, and leveraging private investment in climate action. Investment in staff time and research and analysis support to organize and manage engagement with stakeholders over climate planning issues will be needed, and cross-sector collaboration will likely be needed for more than 10 years. However, upfront investment in planning to improve resiliency reduces the future costs associate with responding to climate impacts.

**Co-Benefits:** Supporting cross-sector collaboration in climate planning can improve all outcomes of climate work, including reducing emissions and sequestering atmospheric

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carbon, in addition to improving resilience. Other co-benefits include improving public health outcomes, reducing the health risks from climate change impacts, reducing financial losses from climate change impacts, improving economic stability, and protecting natural resources.

*Technical Feasibility: Yes*

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4. Increase community participation in local governance and support civic engagement and citizen involvement.

Regular and inclusive opportunities for meaningful citizen engagement can help to ensure that climate planning is informed by and responsive to a broader audience of Vermonters. Identifying existing channels for community engagement, coming prepared to listen instead of present or convince, and being clear about how feedback and ideas will be reflected in ongoing climate work can help to encourage broader participation in climate planning. Forums in which collaboration on climate planning occurs should be designed with, and designed to be inclusive of and welcoming to those most impacted by climate change.

**Actions**

a. Require remote meeting options, including a call-in option for all meetings of public bodies; allow fully virtual meetings of public bodies with guidelines similar to the state of emergency’s; evaluate options for online collaboration in preparation for a meeting that can be done with transparency.

**Preliminary Assessment of Strategy against Criteria**

**Impact:** Providing remote meeting options for meetings of public bodies, where critical conversations happen and decisions are made, enables more equitable opportunities to participate, and can encourage participation from those who may not be comfortable or able to attend in person meetings.
Equity: Providing remote participation options for public meetings is a good foundation for providing more equitable opportunities for civic participation in governance. Additional tools and support will be needed to ensure public meetings are design and run so that participants have a similar experience in the meeting, regardless of the method of participation. In addition, equitable participation in governance requires equity in opportunities to engage beyond remote options for public meeting. For example, resources and information should be made available in languages other than English.

Cost-effectiveness: Providing call in options is a low-cost action, that can be accomplished with the tools already used by most entities that run public meetings.

Co-Benefits: Increasing the capacity to do climate work improves all outcomes and co-benefits of climate work.

Technical Feasibility: Yes

PATHWAY 2: Proactively and strategically invest to enhance resilience in transportation, communications, water/wastewater, and energy infrastructure statewide.

The strategies and actions supporting this pathway will improve the resilience of the State’s transportation, electric, and water infrastructure systems to climate change threats. All three sectors are considered critical infrastructure, which is defined in the Vermont Infrastructure Protection and Resilience Plan as “…public and private sector systems and assets, whether physical or virtual, that are so vital their incapacity or destruction would have a debilitating effect on the security, economy, public health or safety, environment, or any combination of these matters across any Federal, State, regional, territorial or local jurisdictions.” Another way of describing criticality is that these infrastructure sectors are essential to supporting the resilience of communities, which are the ultimate users of the services they provide. The strategies and actions below do not specifically address other energy infrastructure, such as fuel depots or natural gas distribution networks, that support thermal heat for buildings and fuel for transportation or other uses. However, the resilience of other energy infrastructure to climate
change will improve due to the strategies and actions below to the extent their operation depends on electricity and the transportation system. General information on the three sectors is provided below. Additional work is required to develop actions specific to communications, which will require engaging with the private sector owners of those services and related infrastructure systems.

Electric

The electrical grid in Vermont includes Transmission, Sub-Transmission, and Distribution facilities that transmit and distribute energy into, out of, and throughout Vermont, both from larger generation resources and local distributed generation resources. Vermont’s electric grid has become a bi-directional conduit for electrical energy that serves residential, commercial, and industrial customers throughout the state.

Vermont has 17 electric distribution utilities (one investor-owned, two cooperatives, and 14 municipal electric utilities), with each having an exclusive service territory serving in total over 648,000 Vermont residents throughout the state. All Vermont distribution utilities own electric distribution facilities, and some own transmission facilities. Vermont also has a statewide transmission operator, the Vermont Electric Power Company (VELCO). Vermont electric utilities are fully regulated vertically integrated, meaning they can own and operate generation facilities.

Vermont’s grid serves the electric needs of its citizens, in that it is the “highway” for electricity to flow from generators to load to meet demand every hour of the year. The grid has and will continue to become more critical in terms of both safety in a less forgiving climate as well as a key ingredient of decarbonization as we transition our thermal and transportation sectors off fossil fuels, primarily to fuel-switching to electricity.

Vermont’s grid has become increasingly susceptible to climate-change induced severe weather, mainly due to the rural nature of our landscape and our unique geography locally in the northeastern U.S. Threats to the grid include more frequent, stronger storms, high winds, ice, and heavy, wet snowstorms along with more frequent flooding from a large increase in extreme precipitation events. As Vermonters come to rely increasingly on electricity for heating and
transportation, doubling down on grid resilience to keep pace with a changing climate will be essential.

**Transportation**

Vermont’s transportation system includes 14,174 miles of public roadways of which 2,700 miles are maintained and operated by the Vermont Agency of Transportation. The balance of the highway system is managed by Vermont’s 251 municipalities. Non-highway infrastructure and services include seven regional public transit operators providing nearly 5-million rides annually, 578 miles of active rail lines, 305 miles of which are owned by the state, and 16 public airports, 10 of which are owned by the state. The Agency of Transportation oversees 140 miles of rail-banked rail-trails and municipalities provide and maintain many more miles of sidewalks, shared-use paths and other pedestrian and bicycle facilities.

The transportation system is critical to the state’s economy and quality of life and is essential for emergency response. It provides access to jobs and mobility for the movement of goods and services that are essential to Vermont businesses, brings tourists and other visitors to the state, provides access for residents’ daily activities, and delivers food and other products that Vermonters need for everyday living.

The transportation related actions listed below emphasize resilience to damage from flooding and fluvial erosion, climate change threats which are identified by the 2018 Vermont State Hazard Mitigation Plan as the highest-ranking hazard in the state. The transportation system is also challenged by other incremental climate change threats such as more frequent freeze and thaw cycles, increasing mixed precipitation events, and greater variations between high and low temperatures which reduce service life and affect on-going maintenance and operational activities like snow removal.

**Water**

Water infrastructure is a critical support for a climate resilient society. Traditional water infrastructure consists of drinking and wastewater treatment and collection/distribution systems and their related appurtenances. Green infrastructure consists of engineered systems in developed lands that endeavor to mimic natural hydrology functions, by attenuating and treating ever-
increasing stormwater flows, by using engineered wetlands to treat wastewater, and/or by using reclaimed water for landscape irrigation. Green stormwater infrastructure improves groundwater recharge, reduces flood scour, and limits sediment and nutrient pollution that kills fish in streams and rivers and produces harmful algal blooms in lakes and ponds. Green infrastructure also includes distributed or decentralized water supply and wastewater treatment infrastructure which can mitigate disruption of services by isolating climate-induced impacts. Natural infrastructure consists of existing or restored natural systems managed to provide for water storage and natural water purification, while promoting carbon storage. Human capital, in the form of a thriving environmental services sector is critical to the development, management, operation, and maintenance of all forms of water infrastructure, and must not be ignored as a key component of climate resilience.

Water infrastructure is regulated at the state level, and State agencies such as the Department of Environmental Conservation also provide significant financing and technical assistance resources. Municipalities and private entities are largely responsible for the operation, maintenance, and improvement of grey and green infrastructure, while non-profits typically administer the acquisition and restoration of natural infrastructure. Most natural and municipal infrastructure are publicly funded and financed with state, federal, or ratepayer dollars. The human capital necessary to support resilient water infrastructure cuts across the public, private, and non-profit sectors, and collectively should be considered a small but growing economic sector in its own right in Vermont.

All forms of water infrastructure are threatened by climate impacts, particularly flooding, and also drought. Public drinking water systems should be designed to accommodate climate change impacts, such as more droughts and more wet periods. Wellhead protection areas should take these swings into account and can be integrated into land conservation and recreation objectives. During Irene, many municipal drinking and wastewater systems were disrupted or even lost due to the floods. While some of this infrastructure was restored, many systems, especially wastewater and stormwater systems, remain necessarily located in flood prone areas. In most municipalities served by public water systems and wastewater treatment facilities, the cost and complexity of moving water from source, to tap, to toilet, then treatment is minimized by the fact that water is typically pumped to a high location, then gravity-fed downhill from tanks and
standpipes to treatment. During flooding, upland drinking water reservoirs may experience undue water loading threatening the integrity of their dams, while wastewater treatment facilities or water supply wells located in floodplains may be adversely affected by inundation or erosion. During drought, drinking water supply systems are not able to keep pace with demand, necessitating reliance on lesser-quality sources, or even hauling of water by truck. One alarming manifestation of drought on public water supply is the diminishment of sufficient volumes of water to support fire suppression; a significant threat to towns.

**Strategies**

1. **Create a policy, planning and organizational foundation to support effective investments in infrastructure resilience.**

A common theme for transportation, energy and water infrastructure is a need to better understand the threats and vulnerabilities caused by climate change, and how to use that information to guide decision-making and investments that improve resilience in an equitable and cost-efficient manner. State agencies would be the designated lead for almost all of these actions and most could be implemented within two years with adequate funding and dedication of staff resources. Although state agencies would lead most of these actions, they would have to be carried forward in collaboration with other stakeholders. Because these actions are laying the foundation for decision making, they provide an opportunity to incorporate equity from the start.

**All Infrastructure Sectors**

a. Develop a vulnerability index methodology and tool for broad use by stakeholders to identify priority areas for investment. The index will account for the vulnerability communication, energy, transportation and water infrastructure in addition to socioeconomic and equity factors that affect community resilience.

b. Update or adopt as appropriate infrastructure planning and design standards to reflect impacts from a changing climate, such as more frequent extreme weather as well as an increasing range of high and low temperatures, freeze/thaw cycles, and mixed precipitation (harden, incorporate redundancies, maximize life span, reduce annual maintenance and operational costs, etc.)
c. Seek federal stimulus (ARPA), infrastructure bill, and other non-ratepayer funding to defray costs of utility resilience upgrades that exceed benefits to ratepayers, such as:

- Ubiquitous communications networks that enable full utilization and participation of distributed energy resources in an interactive grid.
- Resiliency Zones: batteries installed at or near critical facilities, potentially paired with solar (and/or small wind) and with a microgrid /islanding where possible, to allow them to continue to operate in the event of extended disruptions to electric service.
- Strategic upgrades to substations, distribution, and transmission capacity across the Vermont grid needed to enable the state’s renewable and electrification goals, after first exploring feasibility of any lower-cost options, e.g. flexible load management, curtailment, and storage.
- Emerging non-wires technologies that address major challenges system resilience (e.g. long-duration outages).

d. Create a framework for identifying and evaluating climate resilience threats and impacts to energy systems serving rural communities.

Transportation

e. Complete the flood vulnerability assessment of all bridges, culverts and road segments on the state and town highway systems, identify and prioritize needed investments. This action includes completing the statewide expansion of the Transportation Resilience Planning Tool.

f. Complete a flood vulnerability assessment of state-owned rail infrastructure to identify and prioritize needed improvements

g. Incorporate GHG reduction goals and CAP strategies, and actions related to resilience in the VTrans transportation planning and project development process.

Water

h. Increase funding for floodplain restoration, including buy-out programs
i. Increase investment to municipalities to support reductions in inflow and infiltration into wastewater collection systems.

j. Examine the climate impacts of sludge and biosolids to determine if regional facilities can reduce utility costs and climate impacts. Support investment in strategically placed facilities for sludge and septage processing (much is currently trucked to Montpelier/Chittenden Co.)

k. Increase investment to municipalities to support reductions in inflow and infiltration into wastewater collection systems.

l. Increase efforts and funding towards pollution prevention programs at wastewater facilities to ensure that facilities protect available treatment capacity, which can focus development on already-served designated centers.

m. Understand source water vulnerabilities and invest in planning efforts to assist communities, especially those that are vulnerable for their long-term water supply needs. Revamp funding programs for source protection programs, increase funding for programs (include existing and new water sources) and conservation easements.

n. Increase the number of public water systems and publicly owned wastewater treatment works implementing an asset management program. Expanding programs, funding opportunities, and incentives to develop and implement these programs.

o. Continue investments in traditional and green infrastructure to intercept, sink and treat stormwater.

p. Encourage adoption of low impact development regulations for municipal zoning, including low water usage landscaping practices and increased density outside of flood prone areas.

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<td><strong>Impact:</strong> This strategy will have a significant positive impact by providing a foundation of information about climate change threats and vulnerabilities, and how to use that information to guide decision-making and investments in an equitable and cost-efficient manner.</td>
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<td><strong>Equity:</strong> This strategy is supported by actions that provide opportunities for the early involvement of marginalized communities in the process to identify climate changes threats to infrastructure, prioritizing needs, and identifying equitable solutions.</td>
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Cost-effectiveness: This strategy is highly cost effective because it will help guide the efficient allocation of resources.

Co-Benefits: This strategy will address both resilience and adaptation and to a lesser extent GHG reduction.

Technical Feasibility: Yes

2. Public, private, and nonprofit entities should be prepared to respond and recover quickly to disruptions caused by severe weather and other climate change threats.

Since it is not possible to eliminate all vulnerabilities in transportation, energy and water infrastructure, the ability to respond quickly to major disruptions caused by climate change, such as flooding events, will always be a critical component to providing resilient infrastructure.

There is only one high priority action included below due to the extensive experience of Vermont Emergency Management and all the other state agencies, regional planning commissions, municipalities, utilities, and others have in responding to and recovering from disasters.

All Infrastructure Sectors

a. Strategically integrate planning and preparedness across disciplines and geographies addressing the interdependencies of transportation, energy, communications, and other systems.

Preliminary Assessment of Strategy against Criteria

Impact: This strategy and action have a significant positive impact because they will improve the ability to respond quickly and effectively to severe weather and other disasters and other disruptions.

Equity: Integrating planning and preparedness creates an opportunity to determine how equity can be incorporated into emergency response.

Cost-effectiveness: Highly cost effective because the potential benefits are significant while the cost to implement better coordination is relatively low.
3. Increase the resilience of critical infrastructure to severe weather and other climate change threats by reducing vulnerabilities of specific facilities.

Implementation of the actions below would result in projects that improve the resilience of specific transportation, utility, or water infrastructure. Most of these actions could begin within a couple of years with sufficient funding and staff resources, would be on-going and would result in a steady pace of improvements over time.

**All Infrastructure Sectors**

a. Identify mission critical facilities in collaboration with local and regional planners, utilities and transportation providers to identify actions, procedures, or investments to mitigate the impact of extreme weather events to services provided by these facilities. Examples of mission-critical facilities include designated emergency shelters, first responder facilities, hospitals and other medical facilities, key infrastructure such as water/wastewater pumping and treatment and sewer, key communications infrastructure such as fiber nodes, government offices, fuel suppliers, transportation hubs, supermarkets and other facilities municipalities identify as critical to serving communities during extreme weather events.

**Electric**

b. Replace aging electric and communication infrastructure with the most appropriate resilient alternative when cost effective. For example, during normal replacement schedules for aging and unreliable lines, evaluate and where cost effective and feasible, improve resilience by relocating lines underground or through other options.

**Transportation**
c. Create a transportation flood resilience funding program to meet the requirements and related funding that are anticipated to be part of the 2021 reauthorization of the federal transportation act.

**Water**

d. Expand public investment, particularly hazard mitigation funding to flood-proof or relocate drinking water and wastewater treatment infrastructure at significant risk of flooding, when flood damaged, or during end-of-life refurbishment.

e. Work with Vermont villages and property owners to relocate septic systems and public or private drinking water wells that are at risk due to floods.

f. Develop programs to achieve net zero energy drinking water and wastewater treatment facilities including microhydro, solar energy, heat exchange, building envelope; AND operational and technological efficiencies.

g. Improve road drainage around lakes / ponds to reduce stormwater runoff and erosion, especially on municipal roads.

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<td><strong>Equity:</strong> Equity considerations need to be incorporated into the investments supported by this strategy.</td>
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<td><strong>Cost-effectiveness:</strong> The overall cost effectiveness is medium to high because the impact is significant while the cost to implement is medium to high.</td>
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<tr>
<td><strong>Co-Benefits:</strong> The actions supporting this strategy will also support smart growth, improvements to non-auto modes of transportation which will help reduce GHG emissions, and water quality.</td>
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<tr>
<td><strong>Technical Feasibility:</strong> Yes</td>
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4. Increase the resilience of critical infrastructure to severe weather and other climate change threats by improving system efficiency, reliability and redundancies.
While the actions in Strategy 3 focus on specific facilities, this strategy includes actions that seek to make systemwide improvement in resilience. Actions that lay the groundwork for systemwide improvements could happen within a couple of years leading to incremental improvements as specific initiatives are implemented.

**All Infrastructure Sectors**

a. Evaluate the risks and opportunities created by potential climate change in-migration to VT's critical infrastructure.

**Communications and Transportation Infrastructure**

b. Expand broadband to support remote work and tele-services to reduce the impact of travel disruptions.

**Electric**

c. Deploy foundational informational and operational technology statewide to enable and optimize storage and other distributed energy resources (e.g., GridLogic, Virtual Peaker, other emerging distributed energy resource management systems, in particular those that are open-source to various technologies and vendors)

**Transportation Infrastructure**


e. Increase infrastructure investment needed to for walking, biking and transit; support planning for regional bike corridors to improve safety and transportation options between community centers. Identify and eliminate barriers to development, including inequities resulting from match, maintenance and other requirements.

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<tr>
<td><strong>Impact:</strong> The impact of this strategy is high because it will lead to improvement in system-wide resilience. Also, because these are system-wide investments, they will reach all Vermonters.</td>
</tr>
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</table>
**Equity:** Ensuring equity can be incorporated into the implementation of the actions.

**Cost-effectiveness:** The actions under this strategy have relatively low implementation costs but their resilience benefits are far reaching.

**Co-Benefits:** The resilience benefits of this strategy will also help reduce GHG emissions by supporting smart growth, sustainable transportation choices, and distributed energy sources.

**Technical Feasibility:** Yes

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**PATHWAY 3: Support the reduction of municipal, school district, residential, university, and hospital fossil fuel use in rural areas through equitable best practices that address the unique challenges of rural communities.**

In the face of climate change, Vermont’s rural communities are posed with a set of unique challenges that highlight the need for targeted support and investment for communities and institutions. Rural communities have limited capacity to respond to climate change impacts, due in part to limitations in access to community resources. Rural communities also frequently depend heavily on volunteers to meet community challenges, and often have limited locally available financial resources to help deal with the effects of climate change. As Vermont plans for a reduction in fossil fuel use to meet its GHG mitigation requirements, specific policies and programs will be needed to assist rural communities in the transition to a carbon-free future.

Schools, universities, hospitals, businesses, and municipal organizations make up the main building blocks of Vermont’s rural communities. The size, scope, and variety of each one’s fossil fuel use varies across the state, as does each one’s capacity and willingness to reduce fossil fuel use; the same is true regarding residential energy use. Thermal energy use, or heat, in buildings currently accounts for 34 percent of Vermont’s greenhouse gas emissions, largely from burning fossil fuels: fuel oil, kerosene, natural gas, and propane. The transportation sector currently

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accounts for 40 percent of Vermont’s GHG emissions\textsuperscript{11}. Rural communities are often faced with a limited capacity at the municipal government level to take on new projects and programs. Coupled with the reality that rural communities rely heavily on single occupancy vehicles to access goods and services, and that the transportation sector makes up the largest portion of Vermont’s greenhouse gas emissions, special attention should be paid to how rural communities and institutions access programs and resources, financial and otherwise, that allow them to lower their greenhouse gas emissions.

Equipping Vermont’s rural communities with the appropriate support to reduce the use of fossil fuels will require significant support and investment. Tools are needed for municipalities and institutions to understand and educate on fossil fuel use and the economic benefits of electrification in their communities, while additional resources are needed to expand access to programs that focus on under resourced communities. Developing and supporting programs that give Vermont’s rural communities a leg up on the transition to a carbon-free future will create long lasting benefits for Vermont’s communities, Vermonter’s quality of life, and the ability of rural communities to adapt to the changes imposed by climate change.

**Strategies**

1. **Provide tools and resources to help assess data needs and establish best practices for rural communities, businesses, and institutions to reduce fossil fuel use.**

The reduction of fossil fuel use in the transportation, and buildings and thermal sectors will both increase a community’s ability to withstand the impacts of climate change, while also decreasing overall statewide greenhouse gas emissions, lowering the possibility of worsening climate impacts in the future. Additionally, and importantly, the transition to electric forms of transportation, heating, and cooling will also offer long term financial savings for communities. For communities to plan appropriately for decreasing fossil fuel use across sectors, data on

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current fossil fuel use is needed at the municipal level to support planning and assessment of

Initiatives to collect data for use at the municipal level have been undertaken in the past, some
with the support of Regional Planning Commissions (RPCs). For example, in 2009 RPCs on a
statewide effort used DOE American Recovery and Reinvestment Act (ARRA) funding to
provide energy audits and management of energy efficient implement projects for municipal
buildings. The Windham Regional Commission has continued this work by creating a guide for
municipalities to use to weatherize their buildings\textsuperscript{12}. Barriers to data access should continue to be
identified as communities and institutions examine their fossil fuel use and plan for transitions to
cleaner energy sources. In addition, best practices will need to be identified, such as the example
provided above, to help guide communities on their transition away from fossil fuel use for
heating and transportation. Initiatives such as the example provided will need to be expanded
upon to provide equal access to data on energy use, and assistance to implement best practices on
energy efficiency and electrification across communities.

**Actions**

a. Require the collection of fossil fuel usage data for municipal operations at the municipal
   level for buildings, vehicle fleets, and utilities; identify data gaps and ways to collect that
data for measuring change in fossil fuel use going forward.

b. Ensure data on fossil fuel usage at the municipal level is available and accessible in one
   location for municipal and public use.

c. Engage higher education institutions to actively participate in developing systems to
gather, compile, update, extrapolate fossil fuel data and make that available to the public.

d. Identify, develop, and share best practices for reducing municipal, school district,
   residential, commercial, and industrial fossil fuel consumption. Identify and assess
   existing practices and note gaps.

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\textit{Preliminary Assessment of Strategy against Criteria}

\textsuperscript{12} \url{http://www.windhamregional.org/images/docs/publications/weatherizing-town-buildings.pdf}
**Impact:** Data is needed in order to assess the impact that other measures have on GHG mitigation, fuel switching, and energy efficiency. Having a system in place to gather and track fossil fuel usage data at the municipal level, as well as best practices for municipalities to implement for reduction of fossil fuel use, are action that enables other actions that help Vermont reach its GHG mitigation requirements.

**Equity:** To enhance equity of this strategy, traditionally underserved and impacted communities will be identified, and their input will be solicited on equitable practices for data collection, display of data, and accessibility of data. As this strategy is implemented, consideration should also be given to how this data is shared and explained to traditionally underserved and impacted communities, so the impact of data collection is clear. Implementation should ensure data gathering and explanation of data is translated into other languages, and that best practices are tailored to impacted communities.

**Cost-effectiveness:** This strategy would likely have a moderate cost, meaning some of the actions needed for this strategy would need a new revenue source for a short-term period. Actions under this strategy do have an overall high impact, meaning this strategy results in an overall high ranking for cost-effectiveness. This strategy would help establish a baseline that would educate communities and reduce confusion around fossil fuel use. In the long term, this would save time and effort in planning initiatives and would further enable the work of future projects needed to decrease fossil fuel usage.

**Co-Benefits:** Data collection at a municipal level would have broad co-benefits across GHG emission reduction and climate resilience and adaptation initiatives. By involving high education institutions in the collection of data, co-benefits across educational initiatives could be seen. In addition to data collection, establishing best practices for communities to reference could add to benefits in public health due to reduction of the use of fossil fuels. In addition, broad benefits for community planning projects could be realized due to easily accessible data.

**Technical Feasibility:** Yes

2. Equitably expand access to programs that provide options to rural homeowners, landlords, municipalities, school districts, universities, and hospitals for weatherization, electrification, and utility upgrades.

In addition to access to fossil fuel use data at the municipal level that allows for planning and the local level, existing programs that support weatherization, electrification, and utility upgrades will need to be expanded to provide equitable access to communities and institutions. Programs
that provide several options for weatherization, electrification, and utility upgrades to homeowners, renters, landlords, municipalities, school districts will be needed as Vermont works towards meeting its GHG reduction requirements. Especially in rural communities where access and knowledge of program may be more limited than in urban areas, an increased focus should be placed on education and access to local, regional, statewide, and federal programs that incentivize and promote a move away from fossil fuel use. Many of the actions listed below will require additional funding and third-party financing resources and represent a variety of stakeholder that will need to be engaged to implement these initiatives.

**Actions**

a. Ensure that there is broad and statewide public education and promotion of benefits, economic and otherwise, and opportunities for fossil fuel reduction.

b. Evaluate all existing state-funded programs for effectiveness, access, and equity and consider increased funding for weatherization, energy efficiency and electrification programs in order to expand access to all Vermonters, and to expand programs with zero up-front costs. Existing programs may include the VEIC Property Assessment Clean Energy (PACE) program, Efficiency Vermont rebates, HEAT Squad - NeighborWorks of Western Vermont home energy audit program, and the Shared Equity program. In addition, the private sector should be engaged to provide innovative third-party financing opportunities that are paid for over time by the customer.

c. Explore Commercial PACE (Property Assessment Clean Energy) program for municipalities and other programs to elevate, such as bonding to support a statewide Tariffed On-Bill Finance Pilot and funding for a revolving loan fund for Public-Serving Institutions with retrofits. There may also be a need to continue providing the funding to support interest rate buydown (IRB) in EVT’s Home Energy Loan and Business Energy Loan programs.

d. Create new educational programs so existing energy efficiency, electrification, and utility upgrade programs may increase their public education and outreach.

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14 [https://vhcb.org/our-programs/housing/home-ownership](https://vhcb.org/our-programs/housing/home-ownership)
e. The Public Service Department should ensure that all utilities provide similar opportunities for all customers (rebates, incentives) to encourage fossil fuel reduction, electrification, and energy savings.

f. Increase low-income weatherization through the State Weatherization Assistance Program including technical assistance to help households and landlords manage the process.

g. Entities that provide rebates for weatherization should stabilize rebate values year to year.

h. Expand workforce development programs such as the VT Training Program or the Department of Labor’s Workforce Education & Training Fund; cover costs for businesses to train in-house auditors/technicians. Pilot new programs in rural areas where workforce needed is greater.

i. Revise state building energy codes and standards to require a minimum 200 Amp service for new construction as electrification expands.

j. Provide funding to assist low-income homeowners to upgrade electric service to 200 Amps. Electric utilities and renewable energy developers could provide new incentives and financing options through third-party financing mechanisms, on bill financing, RES Tier III incentives15, third-party power purchase agreements, and grants. All programs must include equal access to renters.

k. Implement a statewide program to support electrification of municipal fleet vehicles ensuring it is designed to allow equitable access and participation to municipalities regardless of tax base.

l. Support water and wastewater systems in conducting and implementing energy audits and recommendations for energy reduction and electrification.

m. Develop cost-effective programs to support renewable energy development on school and other municipal property, and evaluate and eliminate unnecessary statutory barriers related to capital financing and land purchase/lease.

n. Help individuals, municipalities, and businesses through the process of weatherization, energy efficiency and fuel switching upgrades by establishing and funding

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15 [https://publicservice.vermont.gov/content/tier-iii-renewable-energy-standard#:~:text=Tier%20III%20%E2%80%93%20Energy%20Transformation&text=For%20Tier%20III%2C%20the%20RES,until%20reaching%2012%25%20in%202032.](https://publicservice.vermont.gov/content/tier-iii-renewable-energy-standard#:~:text=Tier%20III%20%E2%80%93%20Energy%20Transformation&text=For%20Tier%20III%2C%20the%20RES,until%20reaching%2012%25%20in%202032.)
Weatherization and Efficiency Navigators at each Regional Planning Commission (RPC), expanding the services currently available at CAP agencies and VEIC, and ensuring coordination and a whole systems approach among the entities providing services.

o. Review and expand existing programs to support landlords in weatherizing rental properties, including St. Johnsbury Rental Housing Improvement Program, and other programs in counties and towns\textsuperscript{16}.

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<tr>
<td><strong>Impact:</strong> The expansion of programs that provide weatherization, electrification, and utility benefits to communities and institutions will have a tremendous impact on Vermont’s overall ability to mitigate greenhouse gases and be more resilient to climate change impacts. The actions under this strategy would impact broad change, reaching to town governments, institutions, businesses, and individuals.</td>
</tr>
<tr>
<td><strong>Equity:</strong> While the programs referenced in the actions under this strategy are broad ranging, traditionally underserved and impacted communities must be identified, and their input solicited on the expansion and creation of these programs. These communities include smaller, less capable municipalities, low-income homeowners, renters, individuals without homes, and those who have high transportation burdens. Low-income and minority households tend to pay higher prices per unit of energy due to less efficient homes, so special attention should be paid to the expansion of existing programs and how benefits can be shared or targeted to help frontline and impacted communities.</td>
</tr>
<tr>
<td><strong>Cost-effectiveness:</strong> Adding resources to strengthen existing and creation of new weatherization, electrification, and energy efficiency programs will require some up-front investment. However, due to the lifetime net cost decrease over time, the upfront investment will result in more affordable systems of energy for communities and institutions.</td>
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<tr>
<td><strong>Co-Benefits:</strong> Increasing the capacity of existing weatherization, electrification, and utility upgrade programs will have long term benefits for not only reduction of GHG emissions, but co-benefits in resilience and adaptation. Increasing the capacity of weatherization programs would bring added health co-benefits due to the decreased cost of heating and cooling, reduction of pest infiltration, and measures to reduce excess moisture that impact respiratory health. Weatherization and energy efficiency programs have the potential to decrease the overall cost of fuel for households, which would have a significant impact on low-income and minority households who tend to pay higher prices for fuel. Switching to more efficient technologies has co-benefits for all those who pay energy bills - tax payers, business owners, institutional leaders,</td>
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\textsuperscript{16} https://accd.vermont.gov/housing/resources-rules/renters-landlords
landlords, homeowners. Co-benefits also accrue to the economy: forest industry, contractors, utilities, energy businesses.

Technical Feasibility: Yes

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PATHWAY 4: Change Vermont's land-use policies so current and future land development will be adaptive and resilient to climate change impacts

How Vermont chooses to use its land-based resources will have a significant impact on our ability to create and maintain resilient communities and natural resources. Vermont’s current approach to land use planning is decentralized and relies on voluntary adoption and implementation of land use policy at the municipal and regional scale. The political and operational capacity to implement land use policies varies widely among municipalities and regions. This results in a patchwork of inconsistent local and regional land use policies to regulate and guide current and future land use.

These inconsistencies compromise the ability of the State to implement land use policy that also meets climate goals, and raises equity and environmental justice concerns. Municipalities and regions with the most political and operational capacity can direct land use policy to be formed in a way that does not share the burdens and benefits of land use decisions that meet Statewide community needs. If an adaptation and resilience strategy or action is deemed essential, it is necessary for the state to give objective consideration to what level of government has the ability and capacity for actual implementation in a timely manner, and what partnerships are necessary for effective execution.

Strategies

1. Increase investment in the infrastructure (sewer, water, stormwater, sidewalks, bike lanes, EV charging, broadband, energy supply) needed to support communities that are more resilient to climate disruptions, equitable, resource efficient, and protects the adaptive capacity of natural resources.
Investment in infrastructure is essential to make our existing communities more resilient to climate change hazards, including precipitation events that are forecast to become more frequent and intense. Many of Vermont's villages and downtowns were settled in locations to harness water power, which also puts them at risk for flooding and, in some cases, fluvial erosion. Many of the actions recommended here address the well documented risks of flooding and impact to our water supply and management systems. Additional work will be needed to identify other climate risks, and the infrastructure investments that can make communities more resilient to them. For example, as we better understand localized risks and vulnerabilities of our power distribution systems, additional recommendations for investing in infrastructure that can improve a community’s resilience in the event of power outages will need to be developed. Municipal plans and bylaws are important regulatory tools to reduce vulnerabilities, particularly to flooding, but it is the presence of foundational infrastructure that will make climate resilient and adaptive settlement actually possible.

**Actions**

a. Revise stormwater permitting as needed to ensure green infrastructure is primary in design considerations.

b. Increase investment in stormwater and green infrastructure, including separating combined wastewater and storm water systems, to protect public health and water quality.

c. Complete a Climate Readiness assessments of drinking water, stormwater, and wastewater infrastructure. (This is an EPA tool that looks at all climate impacts including, fires, droughts, flooding, etc.).

d. Examine regionalization efforts and sharing of resources for all water utilities.

e. Invest in enhancing water sources in vulnerable communities to enhance resilience to long-term drought.

f. Increase investment to municipalities for new and expanded water and wastewater facilities to support reductions in inflow and infiltration into wastewater collection systems.

**Preliminary Assessment of Strategy against Criteria**
**Impact:** Investing in infrastructure than minimizes disruption to climate events improves community-wide resilience to climate change impacts.

**Equity:** Investment in infrastructure should ensure that those most impacted by climate change experience contextual, procedural, corrective, and distributive equity in the implementation of infrastructure investments to address climate change. Due to historic inequities black, indigenous, and low-income communities, people of color, and persons with disabilities are often more vulnerable to climate change. While infrastructure investments can improve resilience, some infrastructure investments have historically caused harm to these communities by siting infrastructure in a way that burdens them with negative environmental consequences and limits or excludes them from receiving the benefits. Infrastructure projects should include the voices of those most impacted by climate change, and work towards correcting past inequity (e.g. lack of investment or representation in infrastructure development) while preventing the exacerbation of existing inequities (e.g. investment cannot lead to displacement).

**Cost-effectiveness:** The investment needed to add or improve infrastructure to support community resilience is likely high, however may be offset by avoided future costs associated with climate impacts. More research and analysis is needed to quantify the cost/savings of investment in infrastructure that improves resilience.

**Co-Benefits:** Many of the infrastructure investments needed to increase resiliency also provide immediate health, economic, and environmental benefits. For example, investment in broadband improves resilience to climate impacts by allowing for better connectivity among community members when physical connectivity is not possible due to road closures. However, it also can improve the economic vitality and social connectivity of a community under non-climate event conditions.

**Technical Feasibility:** Yes

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2. Develop permanent private and public funding sources to flood-proof, elevate and purchase commercial and residential properties, as well as
conserve and restore ecosystem services upstream to protect our people, property, environment, and economy from flooding.

Nationally, the FEMA Hazard Mitigation grant programs provide $7 in avoided costs for every $1 invested; however, some communities, particularly rural communities, have not been able to make use of this funding due to the administrative burden of managing a FEMA award, the lack of a sustainable funding source to provide the required 25% non-federal funding match, and limitations within program eligibility. A permanent State funding program for flood hazard mitigation would enable communities use of federal funds by providing a source of funding for the required 25% match and funding for the purchase of both structures and easements to conserve natural areas that are not eligible for federal funding.

Actions

a. Establish a dedicated, comprehensive state level program with funding to strategically purchase or match funding for hazard-prone properties, easements to conserve river corridors, floodplains, forests, and wetlands to reduce overall flood risk and enhance flood storage statewide.

b. Expand the eligibility criteria and increase funding for VHCB's conservation and buyout program, to address any flood-vulnerable structures.

c. Fund ERAF for non-federal disasters in towns that have adopted floodplain and/or river corridor bylaws and to support the 25% non-federal match for buyouts and develop criteria for distribution when funding is limited.

Preliminary Assessment of Strategy against Criteria

Impact: Flooding is a key, known impact that is likely to increase as storms become more frequent and intense in Vermont. Reducing vulnerability to flooding will have a significant impact on individual community members, and the community at large to be resilient to, and recover from flooding events.

Equity: Due to historic inequities black, indigenous, and low-income communities, people of color, and persons with disabilities are often more vulnerable to climate change impacts, such as flooding. Disbursement of these permanent funding sources to mitigate
vulnerability to flooding must ensure that those most impacted by climate change, and especially those also impacted by historic inequity receive the benefits of these funding sources.

**Cost-effectiveness:** The investment needed is likely high, however offset by avoided future costs associated with climate impacts, and the cost of remediating, especially for repetitive flood damages. Hazard mitigation grant provide a $7 return on investment for every $1 spent.

**Co-Benefits:** Reducing vulnerability to flooding by flood proofing, buying out high and repetitive risk properties, and improving the natural adaptive capacity of river ecosystems also provides public health benefits by reducing the risk of soil and water contamination, reducing exposure to contaminated flood waters.17

**Technical Feasibility:** Yes

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**PATHWAY 5: Ensure that all people have access to safe, accessible, energy efficient, and affordable housing**

A home is a basic human need. It provides a foundation for household health and safety, security, well-being, and prosperity. People that have access to safe, accessible, energy efficient and affordable housing are more resilient to climate change impacts compared to people who are unhoused or living in unsafe, isolated, unaffordable or inefficient housing.

Today, too many Vermonters, 24% - nearly a quarter - over 150,000 people, are spending more than 30% of their income on housing. Vermont’s housing stock is also old and energy inefficient, which contributes to the high number of substandard housing units, adds to the cost burden by increasing the cost of heating and cooling and increases resident health risks. Non-white households are more heavily burdened by housing challenges. About half of non-white

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17 [https://www.cdc.gov/healthywater/emergency/extreme-weather/floods-standingwater.html](https://www.cdc.gov/healthywater/emergency/extreme-weather/floods-standingwater.html)
households experience a housing problem, while one third of white households face housing problems. Meeting current and future housing needs of residents, businesses, and communities requires immediate action. Yet it’s clear that we also need to change the status quo for housing and carefully consider how, where and for whom housing is rehabilitated and built, to ensure equitable, safe and affordable housing that enables resilience to climate change. Locating in compact walkable centers can also improve resiliency and reduce household costs. Additional housing actions related to the siting of new housing in compact walkable centers can be found in Chapter 15, Compact Settlement.

While housing insecurity has been a longstanding issue in Vermont, increased migration due to the coronavirus pandemic exacerbated the housing crisis, causing dramatic increases in housing competition and prices. This gives us valuable insights into how the housing market could be affected by climate migration, and presents an opportunity to proactively plan for housing rehabilitation and development that can meet the demand for housing while improving the resilience of the people living in it.

The housing crisis and the climate crisis are inextricably linked, and Vermont must work through the tension between expediency and thoughtful planning, all while aligning investments and regulation to increase the availability of and access to fair, safe, and affordable housing.

1. Update state and local land-use governance, regulations, practices, and investments to eliminate barriers to housing development

Vermont’s Planning and Development Act is one of the State’s key tools for influencing where and how much housing is built. Its housing policies were last update in 2003 and do not reflect the significant shifts in household composition and needs over the last 20 years. Today, 69% of

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18 The U.S. Department of Housing and Urban Development estimates the number of households with housing problems by identifying households that experience one or more of the following issues; lacking kitchen facilities, lacking complete plumbing, overcrowding, cost burdened. [https://www.vhfa.org/documents/publications/vt_hna_2020_report.pdf](https://www.vhfa.org/documents/publications/vt_hna_2020_report.pdf)

19 According to VHFA data, the median Vermont primary home sold for $259,900 during the first six months of 2021, compared to $245,000 throughout 2020, a six percent increase. [https://www.housingdata.org/profile/homeownership-costs/primary-home-sales-vtd](https://www.housingdata.org/profile/homeownership-costs/primary-home-sales-vtd)


21 [https://www.housingdata.org/profile/population-household/household-size](https://www.housingdata.org/profile/population-household/household-size)
Vermont’s households are one- or two-person households with diverse needs and preferences. 83% of Vermont’s rental supply is privately owned and an estimated 6,960 of these units are substandard. Legislation and funding to expand our understanding of the current housing stock and update the land use and housing provisions will support state, regional, and local planners’ work to create housing that meets peoples’ needs and is safe, affordable and allows them to be more resilient to climate change impacts. Successful state planning reforms have moved at the speed of trust through organized and resourced statewide conversations. For Vermont to be a place where people of all backgrounds can live in a safe and affordable home, state, regional, and local land use leaders must consider the structures that prevent or welcome diverse, resilient homes and neighborhoods.

**Actions**

- a. Increase manufactured housing tax credits to replace older and inefficient manufactured homes.
- b. Expand the existing program to relocate mobile home park homes and residents outside of flood vulnerable locations.
- c. Create a rental registry and inspection program to locate all of Vermont's rental housing and improve their quality and safety.
- d. Expand pilot program to train a network of local builders in the design and building of small and mid-sized and accessory dwelling units (mother-in-law apartments) and fund homes starts within communities planning and investing in development-ready infrastructure, building development partnerships, and updating zoning bylaws to welcome new homes.
- e. Convene a statewide conversation on the Vermont Municipal and Regional Planning and Development Act’s (24 VSA, Chapter 117) provisions on land use and housing to outline amendments and strategies that will expand housing choice, opportunity, and improve community resilience.

**Preliminary Assessment of Strategy against Criteria**

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**Impact:** Comprehensive action to remove regulatory barriers and ensure adequate resources can have a significant, cumulative impact on increasing housing projects that increase the availability of safe and affordable housing.

**Equity:** Any changes to land use governance, regulations and practices need to ensure that those most impacted by housing insecurity experience contextual, procedural, corrective, and distributive equity in the implementation of this strategy. Due to historic inequities black, indigenous, and low-income communities, people of color, and persons with disabilities are often more housing insecure. Governance structures, regulations and procedures have explicitly prevented black and indigenous communities and people from accessing affordable and safe housing choices. Changes to governance, regulations and procedures should include the voices of those most impacted by housing insecurity, and work towards correcting inequity in access to housing choices.

**Cost-effectiveness:** This strategy is highly cost-effective, requiring minimal investment to achieve an increase in housing rehabilitation and development over the status quo.

**Co-Benefits:** Co-benefits of updating state and local land-use governance, regulations and practices include improved efficiency in government operations, improved customer service experience for constituents, and better collaborative relationships between stakeholders involved in governance and regulatory processes.

**Technical Feasibility:** Yes

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2. Increase investments in the preservation and development of both private-market and nonprofit-owned affordable housing.

A recent pilot initiative to remediate vacant, blighted, and unsafe housing units\(^\text{23}\) has highlighted untapped opportunities to revitalize existing and develop new housing by using innovative funding models to create homes. The pilot provided $30,000 grants to private property owners who contributed at least 10% to the home remediation costs, and succeeded in bringing

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\(^{23}\) According to VHFA, approximately 83% of Vermont’s rental supply is privately owned and an estimated 6,960 of these units are substandard or vacant.
approximately 250 rental homes in existing buildings back online, and with affordability provisions in place. Future legislation should continue to allocate funding for innovative housing investments in both rental and owner-occupied housing stock that leverage private initiative and non-profit innovation.

Vermont benefits from a robust network of non-profit housing developers that are committed to addressing affordability needs in perpetuity. They have often been on the leading edge of housing development choices that reduce total homeownership costs by meeting high energy efficiency standards and creating new housing units in locations that reduce driving distance and travel costs by being closer to jobs and services. These commitments tend to increase cost per unit when compared to units developed in Greenfields where land and permitting cost are less. Funding support is needed to ensure these organizations can continue to build housing that also achieves Vermont’s climate goals.

**Actions**

a. Continue to fund housing investments that leverage private initiative and funding to cost-effectively create housing units under models like the Re-Housing Recovery Program funding and the proposed Vermont Housing Investment Program.

b. Create programs to assist prospective homebuyers to purchase and make improvements to homes that are energy inefficient and otherwise in need of immediate investment.

c. Increase support for mission-driven, non-profit housing developers to maintain their ability to produce high-quality, energy- and location-efficient housing.

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<td><strong>Impact:</strong> Providing direct investment is a significant incentive that enables more housing projects, especially more affordable housing projects, than what would be supported by the private housing market alone.</td>
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<tr>
<td><strong>Equity:</strong> Investment in housing should ensure that those most impacted by housing insecurity experience contextual, procedural, corrective, and distributive equity in the implementation of investments to increase housing. Investments in housing has not provided equitable access to housing choice, and the wealth generating benefits of</td>
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homeownership. Housing projects should include the voices of those most impacted by housing insecurity, and work towards correcting past inequity (e.g. lack of equitable access to housing choice) while preventing the exacerbation of existing inequities (e.g. investment cannot lead to displacement).

**Cost-effectiveness:** Public investment that leverages private funds to rehabilitate and build new housing is a highly cost-effective strategy.

**Co-Benefits:** Access to affordable housing can also improve health outcomes, increase community and civic engagement, and support healthy local economies. Preservation of existing housing can reduce the use of natural resources to create needed housing.

**Technical Feasibility:** Yes

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3. **Increase access to fair and affordable housing for Vermonters who are housing instable.**

People and families who spend more than 30 percent of their income on housing are considered to be cost burdened, and at risk of facing housing insecurity. Over 24% of Vermont’s households and more than half of all renters are cost burdened or severely cost burdened. Housing insecurity disproportionately affects BIPOC communities, older Vermonters, and those living on low incomes. As rents continue to rise due to increased migration and a tightening supply, more Vermonters are experiencing homelessness. After many years of thoughtful collaboration between housing providers, advocacy groups, and lawmakers, the legislature has allocated an unprecedented $195 million (Act 74 of 2021) to increase housing stability and prevent future increases in homelessness. However, finding lasting solutions to Vermont’s housing challenges requires a sustained effort. For Vermont to be a place that welcomes people of all backgrounds, we must find ways house everyone who needs a home, increase our commitment to racial justice, and remove discriminatory housing barriers.

**Actions**

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24 [https://www.housingdata.org/profile/income-employment/cost-burden](https://www.housingdata.org/profile/income-employment/cost-burden)
a. Implement the recommendations of the Analysis of Impediments to Fair Housing.

b. Increase funding for community-based homelessness prevention and rapid re-housing.

<table>
<thead>
<tr>
<th>Preliminary Assessment of Strategy against Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Impact:</strong> This strategy has significant impact on the pathway, ensuring that people are able to access, and do not face barriers to accessing housing that is available.</td>
</tr>
<tr>
<td><strong>Equity:</strong> Housing insecurity disproportionately affects BIPOC communities, older Vermonters, and those living on low incomes. Those most impacted by housing insecurity experience contextual, procedural, corrective, and distributive equity in the implementation of this strategy.</td>
</tr>
<tr>
<td><strong>Cost-effectiveness:</strong> Strategies to prevent homelessness and increase access to stable, affordable housing are more cost effective than strategies that provide emergency or transitional housing.</td>
</tr>
<tr>
<td><strong>Co-Benefits:</strong> Access to stable and affordable housing can improve health outcomes, increase community and civic engagement, and support healthy local economies.</td>
</tr>
<tr>
<td><strong>Technical Feasibility:</strong> Yes</td>
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</tbody>
</table>