**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 changes.” (Dupigny-Giroux 2018) 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 today.” (First Street Foundation 2021)

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 1980s. ((NCEI) 2021) 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 1980-1989 in which there were 2. These disasters include flooding, tornados, windstorms, ice and heavy snow, and tropical cyclones. (US Federal Emergency Management Agency n.d.)

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.” (Rose and Ash 2013) 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. Policy implementers must give careful consideration and focus on environmental justice principles, to ensure initiatives outlined in this section address and overcome the disproportionate impacts of disasters on low-income and BIPOC communities.

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.

# **References**

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**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[[1]](#footnote-2). 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.

Efforts to increase the capacity to do climate resiliency work should meet the Guiding Principles for Just Transition, which reflect 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.

**Strategies**

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

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, 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 plan 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**

1. Develop a climate planning toolkit to help towns assess vulnerabilities to climate change impacts, such as heat, air quality, drought, and flooding, 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.

**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**

* 1. 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.
  2. 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.
  3. Increase and create a permanent state fund for design and implementation of local and regional climate adaptation and resilience projects.
  4. Provide technical assistance to municipalities to assess the flood and erosion risks facing their drinking water and wastewater systems and identify potential mitigation improvements
  5. Establish a state level individual assistance program to provide financial assistance to uninsured or underinsured households impacted by disasters not federally declared.

**3. Expand cross-sector collaboration to align efforts, share best practices, and leverage resources to advance equitable 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 to be inclusive of and welcoming to those most impacted by climate change.

**Actions**

1. 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.
2. Complete a Statewide climate change impact assessment for Vermont’s commercial sector, including the ski and sugaring industry.

**4.** **Support workforce development in trades and skills that are needed to implement climate resilience and emissions reduction actions**

*1 paragraph of framing and addressing next steps/ implementation considerations*

* *Training on resilient design and construction techniques.*

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

Regular and accessible 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 to be inclusive of and welcoming to those most impacted by climate change.

**Actions**

1. 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.

**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.**

The entities listed (excepting residential) are 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 in regards to residential use. Vermont Agency of Natural Resources, Vermont Greenhouse Gas Emissions Inventory and Forecast (1990-2017), 2021 indicates that transportation and thermal use are the largest contributors greenhouse gas emissions at 40% and 34% respectively. cited at <https://www.eanvt.org/longform/2021-ean-annual-progress-report-for-vermont-key-findings/>.

**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**.

**Actions**

1. Collect existing fossil fuel usage data 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.
2. Ensure data on fossil fuel usage at the municipal level is available and accessible in one location for municipal use.
3. Engage higher education institutions to develop system to gather, compile, update, extrapolate fossil fuel data available to the public.

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

**Actions**

1. Increase public education/promotion of benefits and opportunities for fossil fuel reduction.
2. Increase funding for existing weatherization, energy efficiency programs in order to expand access to all Vermonters, and to expand programs for zero up-front costs. Existing programs 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.
3. Expand and create new educational programs to increase awareness of existing energy efficiency and utility upgrade programs.
4. Amend PACE program eligibility to make all municipalities automatically eligible.
5. Work with all utilities to equalize opportunities for all customers (rebates, incentives) to encourage fossil fuel reduction and energy savings.
6. Increase low-income weatherization through the State Weatherization Assistance Program including technical assistance to help households manage the process.
7. Stabilize weatherization rebate values year to year.
8. Expand workforce development programs to include training for energy auditors and weatherization technicians. Pilot new programs in rural areas where workforce needed is greater.
9. Revise state building energy codes and standards to require a minimum 200 Amp service for new construction
10. Provide funding to assist low-income homeowners to upgrade electric service to 200 Amps
11. 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.
12. Support water and wastewater systems in conducting and implementing energy audits and recommendations for energy reduction.
13. Evaluate and eliminate statutory barriers to renewable energy development on school property
14. Develop program to establish Weatherization Navigators at each Regional Planning Commission (RPC) to help individuals, municipalities, and businesses through the process of weatherization and energy efficiency upgrades.

**PATHWAY 4: Change Vermont's land-use policies so current and future land development will be adaptive and resilient to climate change impacts by promoting compact development, enhancing the capacity of natural and working lands, and reducing greenhouse gas emissions.**

Vermont relies upon a very diffuse land use planning structure that results in a patchwork quilt of local and regional land use policies to regulate and guide current and future land use, thus compromising the ability of the state to implement policy imperatives, including those intended to protect life and safety. Statute provides municipalities with the option of developing a plan, or not, and adopting bylaws to implement plans, or not, and whether to implement plans through non-regulatory means, or not, on plan adoption/readoption cycles of up to 8 years (see 24 V.S.A. § 4381, 24 V.S.A. § 4382, 24 V.S.A. § 4385, 24 V.S.A. § 4401, the operative word being “may” in each of these enabling sections of statute). While municipalities may choose to have their plans approved by regional planning commissions to determine, at least in part, if their plan is consistent with state policy goals and has a strong policy framework, it is not a requirement and has no bearing on the standing of these plans in Act 250 and Section 248 proceedings, the exception being municipalities that adopt enhanced energy elements as part of their plans that wish to have their plans given “substantial deference” by the Public Utilities Commission rather than “due consideration” per Act 174. Vermont’s regional planning commissions must develop regional plans, also on an 8-year cycle, but they have no regulatory implementation capacity other than the interpretation and application of regional plan policies through District Environmental Commissions (Act 250) and the Public Utilities Commission (Section 248). Case law has established that municipal and regional plan policies should be prescriptive rather than suggestive to have real effect in state permitting procedures. This relies upon the political capacity of municipalities and regions to adopt prescriptive policies. Non-regulatory implementation of municipal and regional plans relies upon organizational, administrative, and financial capacity, the extreme variation of which further contributes to the patchwork quilt of effective implementation of state policy imperatives. Local and regional differentiation in both political and operational capacity to adopt and implement policy that is consistent with that of the state has implications for fairness, equity, and justice as some communities have the capacity to adopt life and safety policies such as river corridor and flood hazard protections, and others do not. As a state we must revisit the balance between state policy imperatives and the importance of executing those imperatives, and the ability of municipalities and regions to choose to comport with state policy goals and objectives and being resourced to have the operational capacity to develop and implement plans and policy. As a state we need to conduct an objective assessment of the level of government where execution of state policies can realistically be accomplished.

**Strategies**

**1. Increase investment in the infrastructure (sewer, water, stormwater, sidewalks, bike lanes, EV charging, broadband, energy supply) needed to support development that is more resilient to climate disruptions, equitable, resource efficient, and protects the adaptive capacity of natural resources.**

In the absence of infrastructure investment Vermont's existing compact settlements are ostensibly frozen in time (2007, to be precise, per state wastewater system policy), and the path of least resistance for new development is rural sprawl driven in significant part by on-site septic and well requirements. This is contrary not only to the state’s primary development goal (maintain the historic settlement pattern of compact village and urban centers separated by rural countryside per 24 V.S.A. § 4302), but the Global Warming Solutions Act mandate to encourage smart growth and related strategies. 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. 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. Preempting sprawl, achieving the settlement pattern dictated by statute, conserving working lands and unfragmented forestland and habitat, making future development less automobile-dependent, and achieving efficiencies in broadband, energy supply and use (the further wires have to be strung between homes the more fragile those energy and communications networks become), and transportation charging infrastructure are dependent upon community wastewater, drinking water, and stormwater systems. Without that investment sprawl will be the pattern, development of low-energy mobility options such as walking, bicycles and transit will be compromised, conservation of land will be undermined, retention of our existing compact settlements will be difficult, and building the housing needed by current and future generations of Vermonters will be impossible. Municipal plans and bylaws are important regulatory tools, but it is the presence of foundational infrastructure that will make climate resilient and adaptive settlement actually possible.

**Actions**

1. Revise stormwater permitting as needed to ensure green infrastructure is primary in design considerations.
2. Increase investment in stormwater and green infrastructure, including separating combined wastewater and storm water systems, to protect public health and water quality.
3. 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.).
4. Examine regionalization efforts and sharing of resources for all water utilities.
5. Invest in enhancing water sources in vulnerable communities to enhance resilience to long-term drought.

**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.**

Federal funding is often available for hazard mitigation projects but a common impediment to the successful implementation is local communities and individuals providing the 25% local match obligation. Especially in relation to home demolitions and property acquisitions, rural communities and residents are not resourced to provide this match. This means properties are repetitively damaged while flood-related hazard mitigation projects boast a $7 to $1 return on investment in avoided costs. When federal funding is not available to support hazard mitigation, Vermont has an opportunity to proactively remove and harden properties without being subject to extremely restrictive federal requirements. These actions are instrumental as high-level program and budget developments that will be high impact on adapting to increased flooding in the future.

**Actions**

1. 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.
2. Expand the eligibility criteria and increase funding for VHCB's conservation and buyout program, to address any flood-vulnerable structures.
3. 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.

**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 housing insecure. 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 who housing is built, to ensure equitable, safe and affordable housing that enables resilience to climate change. The housing crisis and the climate crisis are inextricably linked, and Vermont must work through the tension between expediency and thoughtful planning to increase the availability of and access to fair, safe, and affordable housing, address homelessness, and prepare for rapid re-housing needs in response to climate events.

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

Vermont’s Planning and Development Act, one of the State’s key tools for influencing housing development, has not been comprehensively updated for housing since Act 115 of 2003[[2]](#footnote-3). Yet Vermont’s household composition and needs have significantly shifted in the past 20 years,. Today, 69%[[3]](#footnote-4) of Vermont’s households are one- or two-person households with diverse needs and preferences. XX% of Vermont’s rental supply is privately owned and an estimated 11,000 of these unites are substandard or vacant. 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**

1. Increase manufactured housing tax credits to replace older and inefficient manufactured homes.
2. 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.
3. Expand the existing program to relocate mobile home park homes and residents outside of flood vulnerable locations.
4. 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.
5. Create a rental registry and inspection program to locate all of Vermont's rental housing and improve their quality and safety.

**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[[4]](#footnote-5) has highlighted untapped opportunities to revitalize existing and develop new housing by using innovative partnerships and 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 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 travel distances to jobs and services. These commitments often increase per unit costs when compared to units produced without these commitments, and continued funding support is needed to ensure ongoing service by such organizations.

**Actions**

1. 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.
2. Create programs to assist prospective homebuyers to purchase and make improvements to homes that are energy inefficient and otherwise in need of immediate investment.
3. Increase support for mission-driven, non-profit housing developers to maintain their ability to produce high-quality, energy- and location-efficient housing.

**4. 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[[5]](#footnote-6). Housing insecurity disproportionately affects BIPOC communities, older Vermonters, and those living on low incomes. As rents continue to rise due to 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 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**

1. Implement the recommendations of the Analysis of Impediments to Fair Housing
2. Increase funding for community-based homelessness prevention and rapid re-housing

1. IPCC 6TH Report, Summary for Policymakers. September, 2021. https://www.ipcc.ch/report/ar6/wg1/downloads/report/IPCC\_AR6\_WGI\_SPM.pdf [↑](#footnote-ref-2)
2. http://www.leg.state.vt.us/docs/legdoc.cfm?URL=/docs/2004/acts/ACT115.htm [↑](#footnote-ref-3)
3. https://www.housingdata.org/profile/population-household/household-size [↑](#footnote-ref-4)
4. According to XXXX, approximately XX% of Vermont’s rental supply is privately owned and an estimated 11,000 of these unites are substandard or vacant. [↑](#footnote-ref-5)
5. https://www.housingdata.org/profile/income-employment/cost-burden [↑](#footnote-ref-6)