

**DRAFT**

**Vermont Housing & Conservation Board – Supplemental Grants Committee  
August 31, 2024 | Zoom  
Minutes**

Board Committee Members: David Marvin, David Riegel, Maura Collins, Neil Mickenberg

VHCB Staff: Jenny Hyslop, Gus Seelig, Pollaidh Major, Elizabeth Egan, Emily Phillips, Bonnie Woodford

David Marvin called the meeting to order at 9:05 am.

**Implementation of Act 81 Mobile Home Infill Plan Discussion & Review  
2024-037-000**

Gus Seelig gave a brief overview of how the program came from the legislature, with less flexibility than some of our other funding.

Jenny Hyslop described what has worked during the response to COVID 19, partnering with other funding and service organizations to provide permanent housing, with subsidies and services. We have some concerns in making sure folks have access to services given some of the rural locations of mobile home communities (MHC) around the state. This program has the potential to serve around 40 households. The study that was completed examining available lots in MHC has come back with a smaller number of lots available in high need areas.

David M expressed concern about the privately owned parks in particular, and that we should focus on reaching out to our partners as much as possible. Jenny indicated that private owners are eligible for the funding, but like our traditional grantees will need to work with coordinated entry to fill units.

Maura Collins asked for clarification of the differences in the State run Manufactured Home Improvement and Repair Program (MHIR) and this program.

Pollaidh Major responded that MHIR program is for homeowners and this program is targeted to owners and will be rental units. These two programs may end up being more closely aligned.

Maura expressed that communication with park owners will be really important.

Gus shared that FEMA is going to be bringing homes in and working with park owners to fill vacancies this could add some complication to the implementation of this program, as these homes may be placed on vacant lots that would otherwise be available for VHCB's initiative.

David M expressed concern with MHC being located in floodplains or floodways and the toll it has taken on folks that have had their homes flooded more than once. After the flood in July Johnson's largest MHC had at least 12 homes flooded and any vacancies out of the floodway will need to go to those people that were displaced.

Maura asked if we are going to target counties that are not under the FEMA response. Jenny responded that because of the legislation we are responding to folks exiting homelessness, and many areas with high concentrations of homelessness are in the flooded counties where FEMA is also responding.

Gus shared that this may result in VHCB competing with the FEMA response as some private park owners may be more inclined to accept the FEMA funded homes.

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Neil Mickenberg asked apart from HFI and ACCT which of our partners have MHC in their portfolio. Gus shared that Downstreet has some but with minimal vacancies, RuralEdge, and Shires have at least one community each both with minimal vacancies, Lamoille Housing Partnership has one community that is now full.

Neil asked unless there are a lot of private parks that want to work with us especially with the FEMA funds, is there a chance we may not be able to use all of these funds. Gus responded that, that is possible and in that event we may have to bring this back to the legislature for further discussion.

Neil asked about the current prohibition to provide VHCB assistance where the home is in a floodplain, which he is in support of, but wonders if this has been addressed and will there be enough vacant lots. Jenny responded that the flooding in July has really highlighted this issue, and that these funds would not be used to place homes in flood plains.

Pollaidh shared that the analysis completed in preparing the implementation plan looked for lots out of the floodway.

Jenny shared there are about 80 vacant lots in parks around the state that are not in the floodway or flood plain.

Neil asked if there is a time limit to spend these funds. Gus shared that the funds will not automatically go back to the State, but that the expectation is to get folks exiting the hotel program housed before the end of the program in April.

Maura asked since there is so much overlap with MHIR would we take their documents like, applications and could that help to streamline both programs. Jenny responded that VHCB has other MHC programs and we have already developed applications and addendums for the various programs, and that they are more streamlined than our traditional application.

Maura expressed concern that with all of the various programs happening MHC will be confused around what funding they are eligible for and stressed the importance of coordination and clear communication.

Gus shared that a focus in implementing the program and getting people placed in homes is the access to public transportation and services and asked David Reigel about the coordinated entry system and if that is something that can be flagged for these units so people can be set up for success as they are referred to and move into these new units.

David R said the coordinated entry system does have the ability to work with households to address these needs, and that this program is going to require a little more nuance than the usual process. He wanted to emphasize that this is a short term solution to allow time for other permanent housing to come online and wants to make sure the State continues to fund permanently affordable housing units around the state.

### **Deliberation**

Neil Mickenberg made a motion to approve the resolution for the Mobile Home Replacement Housing Initiative 2024-037-000, Maura Collins seconded the motion. All voted in favor of the motion.

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**Roll Call:**

David Marvin – Yes  
David Riegel – Yes  
Maura Collins – Yes  
Neil Mickenberg – Yes

**Flood Response Update**

Gus shared that he and Pollaidh attended a meeting in Barre in the north end. The neighborhood has flooded several times and has moved toward rental versus homeownership. Barre and the residents are exploring whether they should rebuild there or not. In Montpelier we have received requests to raise up several homes that flooded significantly. Communities are needing to work with river scientist and engineers to look at where they should be building.

Pollaidh shared that VHCB has received a number of suggestions from communities and state partners for how its programs and funds could best participate in Vermont's flood response. Some VHCB programs, like the Farm and Forest Viability Program and REDI programs are already in a position to provide technical assistance to businesses and communities recovering from the flood. In evaluating ways to participate that are outside VHCB's regular course of business, VHCB must keep in mind whether the response aligns with the mission, whether the intervention is duplicative, and how simple it will be to administer. Pollaidh shared that there are three roles for VHCB to play in the flood response that are currently being discussed.

The first role is to support technical assistance for communities seeking to rebuild. Communities need technical support and scientific analysis of their flood hazards and the relative effectiveness of interventions as the plan to rebuild. VHCB could provide funding through a Regional Planning Commission or similar entity that would provide interested communities with flood risk assessments, infill development assessments, and resiliency planning. The goal would be to provide communities with data to identify high impact resiliency projects and position communities to seek and obtain funding for medium and long term initiatives.

The second role is one suggested by Doug Farhnam. Manufactured Home Community residents with condemned homes who are unable to access the maximum FEMA Individual Assistance award to \$41,000. In order to support these households in their transition to new housing, VHCB, through a partner organization, could provide forgivable loans of the greater of \$41,000 or the difference between the amount the homeowner has been awarded by FEMA and FEMA's maximum award. The award would be specifically tied to helping the household secure housing and could assist households impacted by the flooding in non-FEMA eligible counties. This program would need a partner with capacity to administer the assistance.

Following Irene, VHCB committed \$2 million to the Buyout Program managed by Two Rivers-Ottawaquechee Regional Commission. The funding was used to supplement the FEMA award, which only covered 75 percent of the home's value to make the homeowner whole or in cases where the property was not eligible for a FEMA buyout. On appropriate properties, VHCB attached an easement for public

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use. VHCB needs to have additional conversations to understand its role in the buyout program given the existence of a new ARPA-funded state program that complements the FEMA program.

Gus shared that VHCB is working to provide the City of Barre with \$5,000 to identify potential infill lots to develop housing to replace damaged homes. Barre is working closely with Downstreet Housing and Community Development on this project. If suitable lots are identified, VHCB could set-aside housing funding for Downstreet to develop shared equity homes to help mitigate the loss of housing experienced by the City of Barre.

Neil asked are there things that we or the state as a whole missed after Irene that is informing our response to the flooding in July?

Gus responded that we are probably a few months away from figuring out what we are doing well and what hasn't gone well in this flood. There was an analysis after Irene. Most of the mitigation measures that were taken after Irene are showing to have had a positive impact during the flood in July. The FEMA maps in Vermont are not up to date.

Neil shared that these disasters are going to get worse and that insurance companies may stop providing insurance in certain areas.

David M expressed that he likes the idea of the conservation buy outs, and getting folks into a safe area.

Gus shared that Neil had asked a little while ago if the climate crisis or mitigation would be included in VHCB's statutory mission. And also brought up we are thinking about how we will mitigate our passed investments as we deal with the impacts of climate change.

Maura asked what requirements will be in place if the State ARPA program is not requiring conservation of the land after a buyout. Pollaidh responded that we don't know what will be allowed or if conservation will not be on the table. Maura expressed concern around standing up a program that seems to be doing the same thing as another program. Gus shared we need to look more into what the State is doing and if VHCB having a buyout program makes sense.

**David Marvin adjourned the meeting at 10:05 AM**

**Mobile Home Replacement Housing Initiative – Implementation Plan for Act 81**

**VHCB #2024-037-000**

**Recommended Resolution:**

The Board approves the Mobile Home Replacement Housing Initiative- Implementation Plan for Act 81, as well as, authorizes staff to review and approve applications for manufactured home infill projects all as recommended in the memo dated August 25, 2023.