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CHIP is a Hand-Up for Rural Vermont

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Editor's note: This commentary was written by Samantha Sheehan, who is both VLCT's Municipal Policy Specialist and a school board member of the Granville-Hancock Unified School District. This viewpoint from Samantha has been published in the Rutland Herald*, the* Brattleboro Reformer, *and the* Addison Independent*.*

I want you to imagine a place in the heart of Vermont.

Picture a little town, home to a small ski mountain and halfway between two of the Northeast's largest ski resorts. It's on a scenic byway. The Long Trail and White River run straight through it. It has mountain peaks, waterfalls, swimming holes, and miles of public trails.

Imagine yourself walking down Main Street. What would you expect to see? Young families walking to school? College kids in coffee shops, mountain bikers out for a post-ride beer at a local brewery, couples on a stroll after a dinner date?

Well, this place exists. It's where I live.

But there are no coffee shops, breweries, or restaurants. No mills or manufacturing, not even an operating farm. No daycares, grocery stores, doctors, lawyers, or realtors. No sidewalks, bike lanes, stop lights, or lamp posts.

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Less than 50 years ago the Town of Hancock was among the nation's highest producing mill towns. Hundreds of workers once traveled here for jobs. It is the place where John Deere invented the steel-tipped plow. There were once five schoolhouses.

We are a place that Vermont forgot.

Well-intended legislation has frozen us out of the future that many other communities are building.

Hancock is roughly 90% conserved land — mostly national forest, but also state forest, municipal land, and privately owned parcels enrolled in Current Use or under conservation easement. New changes to Act 250 could make it even more difficult to build on the remaining developable land. School consolidation, our dissolving grand list, and the post-pandemic real estate market means that state laws for property valuation and education funding cause wild swings in our property tax bills. We are an orphan inside of state subdivisions, served by a county, school supervisory union, Senate and House districts, and regional planning district that generally do not overlap. Our three-person selectboard truly does all the work of local government, including managing the recovery for three recent devastating floods.

The Granville Hancock Unified School District had the single highest property tax increase in the state in 2024. We are in the second highest energy burden block, with the average home spending more than $7,000 per year on home heating, electricity, and transportation fuel. According to recent census data, the average household income is $72,366 and our poverty rate is 25% higher than the state average. And despite having no school, about 15% of everyone who lives here is a school-aged child. That means we have more kids per family than in the Burlington-South Burlington metro area.

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Hancock has lost homes from the grand list in both the last two decades and in several of the last five years. Houses are not fixed assets. Rural Vermont loses homes every year to fire, flood, and a perpetual lack of renovation caused by hardship and diminishing return on investment. To just stay the same, we simply must build more homes.

But I don't want my town to stay the same. I want a better future, where Hancockians can afford more and have greater opportunities. I want my neighbors to age here in dignity and a part of the community they have invested their entire lives in. I want kids here to have the same academic experience as any other growing Vermonter. That means we need to build more than what we've lost.

For the first time ever, the state has a plan for us to do just that.

The Community and Housing Infrastructure Program (CHIP) is Vermont's first real plan to build housing in rural areas. It is the most consequential housing policy ever devised by the Vermont legislature, and if signed by Governor Scott it will be this state's greatest investment in public infrastructure ever.

CHIP could bring up to $2 billion in public investment that supports housing over the next decade. Towns would be allowed to borrow money to build public infrastructure and pay the debt down over a twenty-year period from future tax money raised from the new homes and businesses built by CHIP.

CHIP does not forsake our statewide conservation goals, and it maintains local control in terms of what type of housing may be built and where. It does not raise taxes, rates, or fees on homeowners or renters. Most importantly, it doesn't leave rural towns behind.

CHIP may be used by any municipality with a plan and a need for housing. It can be used for any type of housing; mobile home parks, single-family homes, mixed-used and mixed-income rentals, and perpetually affordable housing developments. The

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new housing will increase state and local revenues by hundreds of millions of dollars over the next 20 years, and by billions more in the decades to come.

The CHIP law will put towns in the driver's seat. Only a local government can plan, apply for, and use CHIP in partnership with a home builder. It's not a handout — it's a hand-up for rural Vermont.

Now, Hancock can choose its own future.

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