CHIP IN VT Tools and Resources

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Welcome to Our CHIP Learning Resources

This page helps you learn about Vermont's Community and Housing Infrastructure Program (CHIP). CHIP is a state program that uses project-based Tax Increment Financing to finance infrastructure improvements that enable housing development.

VLCT's three-year municipal workforce development effort – CHIP IN VT – helps towns and cities understand how CHIP works and how to use it well. As part of this effort, we are hosting a series of webinars for local governments. Each webinar explains a different part of the program, from building with CHIP to carrying out long-term responsibilities.

After every webinar (and sometimes between webinars), we add tools and resources to this page. These materials are designed to help you take the next step, build your skills, and feel confident using CHIP in your community.

Getting Started with CHIP

CHIP overview and resources to help municipalities launch their CHIP efforts.

- CHIP IN VT: Building Local Capacity for Housing and Infrastructure - VLCT 's CHIP IN VT landing page.
- CHIP Introductory Brochure (PDF, 1.11 MB) - A trifold brochure that can be included in meeting packets.
- The Grand List: Understanding It and Why It Matters - Learn what Vermont's Grand List is, how it relates to property taxes, and why it matters when municipalities consider using tax increment financing.

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- CHIP Municipal Readiness Self-Assessment – Understand your community's readiness to participate in a CHIP application and experience.
- Project Champions: Helping Municipal Projects Move Forward - Good municipal projects need more than a good idea. They need people who believe in the work, help others understand why it matters, and keep it moving when challenges arise.
- Best Practices for Committees to Work Effectively with Municipal Leaders - Principals to help committees clarify their purpose and communicate effectively with municipal leaders.
- Model CHIP Participation Policy + Guidance - Optional model policies to help your municipality decide whether to sponsor a project through CHIP.
- CHIP Project Roadmap - The stages of CHIP projects, who is responsible for each step, and when important decisions are made.
- Actions to Enable Housing Development in Your Community - Practical ideas for how communities of all sizes can meet their housing needs.
- Increasing Municipal Capacity for Grants – A list of resource providers to increase municipal capacity for grants. Some provide CHIP assistance too.

CHIP Project Evaluation

- Preparing Municipal Land for Housing Development - Steps municipalities can take to understand a property, identify development challenges, and prepare municipal land for housing before reaching out to potential developers.
- CHIP Project Readiness: Sketch Plans – What a sketch plan is, how it is used, and typical elements included on sketch plans in Vermont.
- Reading a Housing Development Feasibility Study - A practical guide for understanding the study well enough to ask thoughtful questions, recognize

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important assumptions, and understand how the study supports the request for public participation.

- Information to Share with CHIP Developers - Information municipalities can provide or post to help developers understand local goals, expectations, and processes.
- CHIP: Vetting Housing Developers - Steps municipalities can take to understand whether a developer has the experience, team, financial resources, and financing plan needed to move the project forward.
- Early Questions to Ask Housing Developers Seeking CHIP Financing – A guide for early conversations with developers. Includes a meeting notes template.
- Assessing Project Readiness - Information to expect from developers, why it matters, and questions to ask before investing significant time in a potential project.
- Understanding Property Valuation and Tax Increment in CHIP - Learn how property values, tax increments, and municipal financial processes work together to support successful CHIP administration.
- CHIP Tax Increment Estimate Review Guide - Tools to help municipalities review developer-provided assessed value and tax increment estimates and determine whether they are reasonable for CHIP planning
- Building a Strong CHIP Public-Private Partnership - Practices that can help municipalities build strong working relationships with housing developers.
- Building Community Trust in Public-Private Partnerships - Lessons learned from municipalities that partnered with private developers to advance housing and redevelopment projects.
- The Municipality's Role in Managing CHIP Project Risk - While municipalities cannot eliminate every risk, they can take steps to understand those risks and make informed decisions.

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- Managing Risk in a CHIP Public-Private Partnership - Guidance and tools to help municipalities understand what could affect a project, decide which risks need the most attention, and put steps in place to manage them.
- Managing Tax Increment Risk - Common circumstances that may affect tax increment and practical questions to help municipalities evaluate and manage those risks.
- Environmental Review Starter Guide for Local Governments – Key data sources, maps, and explanations related to environmental reviews to help you understand what information is required and why it matters; a resource for conducting preliminary CHIP and infrastructure project reviews.
- Tools and Support for Local Mapmaking – A list of reliable mapping tools and support options to make planning easier and help your community understand local projects.
- Drinking Water, Wastewater, and Housing in Vermont – This webpage of the Vermont Rural Water Association explains elements that contribute to assessing water and wastewater capacity.
- Questions for Local Water and Wastewater Systems – Questions compiled by the Vermont Rural Water Association to help you learn about water and wastewater systems serving your community.

CHIP Application and Approval

- CHIP Housing Development Plan Checklist - Learn about information that must be included in the plan and the steps the municipality must take to hold the required public hearing and adopt the plan.
- Typical Housing Infrastructure Agreement Components - Understand the types of provisions commonly found in an agreement and download the CHIP Housing

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Infrastructure Agreement requirements.

CHIP Project Delivery

- Leveraging other funding opportunities for CHIP-supported infrastructure:
  - Wastewater System Planning, Wastewater System Construction, and Wastewater Funding Comparison Guide
  - Drinking Water Planning and Drinking Water Construction
  - Construction of New Roads
  - Trails, Paths, and Sidewalks

CHIP Administration and Monitoring

- Understanding Property Valuation and Tax Increment in CHIP -
- Municipal Tax Rate Calculators - Quickly estimate your municipal tax rate using these tools for tax rate calculation, including Veterans Benefit and CHIP Increment.

Community Engagement and Public Communication

- Building Community Support: Outreach Ideas - Find practical outreach ideas for every stage of a municipal project, from early planning through a public vote and beyond.
- Community Outreach Planning Worksheet Template - Plan who to reach, what to share, and how to involve your community at each stage of a municipal project.
- Project Stages for Outreach Opportunities Infographic - Explore outreach ideas for each stage of a municipal project, from the first idea through a public vote

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and beyond.

- Managing Community Questions - Learn how to track community questions, coordinate responses, and use what you hear to improve public information and outreach.
- CHIP Housing Project FAQ Template - Help residents learn about a proposed housing project, its costs, possible impacts, and opportunities for public input.
- Best Practices for Early Engagement in CHIP - Explore best practices for building community understanding, engaging residents early, and maintaining trust throughout a CHIP project.
- Building Community Trust in Public-Private Partnerships - Lessons learned from municipalities that partnered with private developers to advance housing and redevelopment projects.
- Lessons from Middlebury's CHIP Experience - Middlebury submitted Vermont's first CHIP application. Learn about the Town's experience, what it has learned, and what advice it can offer other municipalities.

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