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INTRODUCTION

The Mad River Valley Housing Coalition in collaboration with the Mad River Planning District compiled this ***Resource Guide to Accessory Apartments***.

The ***Resource Guide to Accessory Apartments*** is designed to help homeowners who are considering creating or offering an existing accessory apartment for rent. The information is general in nature. If you are considering creating an accessory apartment, renovating an existing accessory apartment, or offering an existing accessory apartment for rent, please contact the **Mad River Valley Housing Coalition (MRHC)** at Mad River Valley Planning District at **496-7173** or by email at **MRVPD@madriver.com**. The MRVHC has additional information and can provide technical assistance. A more comprehensive notebook that includes additional materials referenced in this booklet is also available at the Zoning Administrators' offices in each town and in the Warren Library, the Joslin Library in Waitsfield and the Moretown Memorial Library.

What is an accessory apartment?-

An accessory apartment is a completely separate, private living unit contained either within a larger single family home, attached to it, or in a separate building on the same lot. It has separate living and sleeping quarters, a place to cook, and a bathroom. It can be upstairs, in an attic, in the basement, over the garage, or in a barn or a new addition. The original home and accessory apartment may generally share an entrance, yard and parking spaces. The State requires that local development regulations provide for the creation of accessory apartments. Warren, Waitsfield, Fayston, and Moretown have all adopted specific use standards for accessory apartments in their development regulations. We have included information on town development regulations in the Appendices.

What are the benefits of creating Accessory Apartments and who gets the benefits?-

Accessory apartments may provide one of those rare win-win opportunities—financial benefits for the owner and an affordable and comfortable apartment for the renter. Better yet, there are many more potential winners: Local businesses benefit from an increase in moderately priced rental housing for employees within the community; our Valley benefits because creation of new housing in existing homes conserves land and preserves historic buildings and the character of the neighborhood; towns benefit because accessory apartments help maximize use of existing public services and infrastructure and reduce pressure on open space and farmlands for

sprawling development; and we all benefit by providing affordable housing opportunities in the community for daycare instructors, health care workers, new teachers, and others service providers.

A Note on Home Share-

Home Share is an alternative to creating an accessory apartment. For seniors and people with disabilities who want to stay at home but need assistance, home sharing is a wonderful alternative. Home sharing is also a terrific choice for anyone willing to help with chores in exchange for affordable housing. Home Share of Central Vermont invites inquiries from folks seeking housing, looking for help, or concerned about parents living alone. For further information, contact central Vermont's comprehensive and friendly home sharing program at 802-479-8544 or Email info@homesharecvt.org

Should you consider an accessory apartment?-

There are a variety of homeowners who might benefit from the creation of an accessory apartment including:

- ▶ Older singles or couples who continue to live in large homes with sizable amounts of unused space and who are facing progressively higher operating and maintenance costs.
- ▶ Couples or "empty nesters" whose children have grown up and moved out of the household leaving empty bedrooms.
- ▶ Couples whose children have grown up and have moved back into the household.
- ▶ Families who want to accommodate elderly parents so that both households can maintain their privacy but remain within close living proximity.
- ▶ Families who spend significant amounts of time traveling or who maintain a second home in another region of the country, but who do not want to leave their primary home unoccupied or unattended for extended periods.
- ▶ Second homeowners who use the home on weekends and vacations who do not want to leave the property unoccupied or unattended for extended periods.
- ▶ Young singles or couples who need additional income to help pay their monthly housing costs.
- ▶ Divorced individuals and single parent families who prefer to remain living in their home but who need an added source of income for house payments, utility bills, and taxes.

- ▶ Single working parents who can have tenants help with the maintenance of residences and who are available to provide babysitting or child-supervisory services while the parent is away.

Of course, “the devil is in the details” and there are many questions to be answered and benefits and costs to be weighed before a homeowner can make an informed decision. This brochure will outline some benefits and challenges of creating an affordable unit. It also offers information on steps in the process including identifying and designing the space; determining feasibility (do the economics work?); getting the right permits; developing a scope of work and finding the right contractor; finding a good tenant; and identifying sources of financial and technical assistance.

Existing Un-rented Accessory Apartments-

There are many homes in the Mad River Valley that already contain accessory apartments. Some of the homes are used as vacation homes or “ski houses” shared among friends. Other homes are full time residences. If you own one of these homes, we ask that you consider renting out the accessory apartment on a year round basis, or perhaps just on a seasonal basis for employees of one of the ski areas.

New Construction—a Perfect Opportunity-

If you are building a new home, you may want to consider a design that will include an accessory apartment or a design that makes it possible to convert space into an accessory apartment in the future. For example, if you are building a garage, you may want to choose a design that will allow conversion of the second story to living space. Appropriate design and compatible heating and plumbing will allow for easy conversion of a walkout basement to a separate living space.

Creating New Accessory Apartments-

The costs of creating an accessory apartment will depend on the condition, size and layout of your home and it will depend on your objectives for creating the unit. It will also depend on the size of the unit as well as the amount of work needed to create it.

The Development Process

Step 1: Getting Started

If you are interested in exploring the creation of an accessory apartment, the first step is to determine whether there is a feasible option for you and to determine the best approach for your situation.

Before you begin, you may want to jot down some basic parameters and some objectives that will help you define your project. For example:

- ◆ What is the most you are willing to spend to create an apartment?
- ◆ Where are you thinking of creating the apartment? Examples: basement, attic, converting current living space, above a garage, build an addition, convert a barn or other out building. Given the size, condition, configuration and site, what are the best options for creating an accessory apartment?
- ◆ How large an apartment are you considering? Do you envision a one bedroom or an efficiency apartment? Would you consider an apartment suitable for a single parent and young child?
- ◆ Are you planning the apartment for a relative or close friend or are you planning to rent to someone you may not know?
- ◆ If you are planning to renovate space to create an accessory apartment, is there other work that needs to be done to the main home? For example, does the entire house need a new roof, windows, heating system, or electrical upgrade? Might it be most efficient to do all the work at one time?
- ◆ Are there obvious challenges that may make the project unfeasible? These might include a limited septic capacity, costly capital improvements needed for the main house, limited parking, etc.

After you have given these questions some thought, please feel free to call the Mad River Valley Planning District at 496-7173 where you will be referred to a member of the Mad River Valley Housing Coalition who will be happy to answer questions and help you get started.

Step 2: Define Your Project

Develop a simple schematic design and some notes on materials you plan to use.-

You may tackle this yourself or you may wish to contact an architect or builder for assistance. This initial plan can be used to help develop a preliminary very rough cost estimate for labor and materials. Assistance is available to determine the best approach.

Budgets-

Develop a preliminary “development” budget for creation of the unit and an income and expense budget for ongoing operations. You should constantly revisit these budgets and refine them as more information becomes available. Templates that can be used as a guide are available at the MRVPD office. These preliminary “ball-park guesstimates will help you determine initial feasibility.

Step 3: Determine Feasibility

Permitting –

Identify and Secure necessary permits- Call your local zoning administrator early and often. Each town has its own development regulations and application process for zoning and building permits. You may also need a permit from the State Department of Safety. You may find that you will require a permit that requires expensive septic work or that you will need to include other improvements—like expanded parking—in order to obtain your permits. See the Section titled Permits for more information.

Property Taxes-

Now that you have a basic concept of what you are planning, and so long as you are already visiting town hall, this would be a good time for an initial discussion with your lister or assessor. There will be some effect on Vermont School Property Tax and other programs. Some more information is covered under **Tax Considerations**, but this is a good opportunity to get a basic understanding of how your listers will assess your property and how it may affect your school tax liability.

Develop Designs, a Scope of Work & Cost Estimates-

It’s time for your first reality check. Once you have determined that this “seems like it might work” you will want to spend some time and perhaps money to develop more complete plans and specifications that will lead to a more accurate cost estimate. As you work through the more specific

challenges of design, new challenges may arise. You may also want to rethink initial thoughts on design details and use of materials. This is a good opportunity to consider integration of universal design factors that will make it easy to adapt the apartment for handicapped accessibility. Materials on **Universal Design** considerations are available at the MRVPD office. It is a good time to make sure that you are including design components and building systems that ensure a high level of energy efficiency. Information on **Energy Efficiency** is available at the MRVPD office. Finally, you may want to integrate green building components into your project. More information about **Green Building** is available at the MRVPD office.

Decide Who Will Do The Work-

There are many possible combinations of work assignments. You may want to hire a **General Contractor** who takes care of everything. At the other end of the spectrum, you and family or friends may have time and skills to **“do it yourself”**. In between are a myriad of combinations. Additional materials about General Contractors and Do It Yourself advantages and challenges are included in the expanded notebooks.

Refine & Analyze your Development Budget-

More detailed plans and specifications will allow you to price materials and obtain more reliable estimates of costs from contractors and trades people. The information should be sufficiently detailed to solicit bids from contractors and/or materials suppliers.

Develop a Business Plan-

This is a fancy way of saying, “go back and look at your rental income assumptions and review ongoing operating expenses and lease up expenses.” The business plan provides an opportunity to outline decisions like: marketing and selection of renters; the lease you will use; how you will handle maintenance issues (DIY or hire tradespeople); whether you choose to retain a third party manager, and others. It also will give you a sense of income and expenses over a longer period—including future capital replacements, redecorating (painting, floor cleaning, etc.) at resident turnover. Please refer to the section on **Operating Expenses** for a description of individual operating costs.

Step 4: Planning & Managing the Project

Financing-

Depending on the cost of the project, your financial situation, and your preferences, there are a variety of financing options. You may choose to

finance the project with your own savings or capital. Remember, however, that if you use your money, it should continue to work for you. You should include a return on this investment in your operating budget. You may choose a loan from a commercial bank, credit union or savings bank. You should take the information you have developed and gathered to a lending officer where you do your banking. You may also “shop” different banks, but if you go with another bank, you should be prepared to consider moving your other accounts there as well. Central Vermont Community Land Trust operates the Green Mountain Loan Fund. If you have a modest income and plan to include work that benefits the entire house—new roof, new heating system, additional insulation, for example, you should explore use of these funds. It is strongly recommended that you not use credit card debt for long term financing of any part of your project. Certainly, you can use a credit card to purchase materials, but you should have permanent financing so that you can pay off the balances at the end of each month.

Construction-

Earlier, you decided how to proceed with construction. You may hire a General Contractor, perform the GC duties yourself and hire sub-contractors, perhaps do some or all of the work yourself and just purchase materials or some combination of the preceding. We have included some additional information on hiring GC’s and sub-contractors and purchasing materials in the section on the **Construction Phase**.

Step 5: Preparing for Occupancy

Choosing a Lease or Occupancy Agreement-

Local Rental Agents in the Valley have already developed leases that have been reviewed by their attorneys so if you use a rental agent, you will use their lease. Some programs like the Rental Voucher program require that you use their standard lease. Sample leases are available at the MRVPD office. There are State Statutes that govern residential rental agreements and the rights of landlords and tenants even if you don’t have a written agreement. Relevant sections on Vermont State Law governing the relationship between landlords and tenants are available at the MRVPD office, but remember that these laws do change. In any event, you may want to discuss your particular situation with your attorney.

Finding and qualifying a tenant-

If you didn’t create the apartment for a specific person or family, this may be the most challenging and perhaps the most important part of the process.

There are several ways to find a potential tenant—each with advantages and disadvantages:

- (1) **Advertise the apartment in the Valley Reporter and on public bulletin boards.** This is a relatively inexpensive option, but you will not necessarily know anything about potential tenants who respond and you will want to check references and credit.
- (2) **Word of mouth.** Friends or relatives may know of someone who is looking for a situation just like this. The advantage is that it will be someone whom you know or is known by a close friend or relative. The disadvantage is that if it doesn't work out, there may be hard feelings.
- (3) **Use a local real estate professional.** Valley Real Estate offices also serve as rental agents. There are several advantages to working with a professional rental agent: (a) they can qualify potential tenants for you (b) they can help if it doesn't work out (c) they can help price your unit, (d) they have a standard lease form. The major disadvantage is that there is a fee—usually equal to one month's rent. Should you explore this option, you should discuss what services you can expect over the term of the lease.
- (4) **Check with local employers** to see if they have employees who need rental housing in the community. The advantage is that the person is locally employed and can be easily qualified. One disadvantage is that checking with local employers can be time-consuming.
5. **Check with affordable housing providers** to see if they have people on their waiting list that might rent your unit.
 - ▶ Central Vermont Community Land Trust owns and leases affordable apartments for families and elderly at several locations in the MRV. Representatives are in the MRV at Evergreen place on a weekly basis. Contact Liz Genge at 476-4493.
 - ▶ The Vermont State Housing Authority in Montpelier provides rent subsidies to help families with limited incomes obtain safe and decent apartments. Valley residents who obtain subsidy vouchers have a particularly difficult time finding suitable apartments in the Mad River Valley. Contact VSHA at 828-3295.

The remainder of this brochure provides additional information on a variety of topics touched on above.

Construction Costs: How much will it cost to create an accessory apartment?-

Total costs depend on many different variables—in nearly limitless combinations. It is necessary first to determine the location, size, work needed, how much work will be done by the owner or family, etc. before even a rough “ballpark” estimate can be attempted.

Some homes in the MRV already have accessory apartments that may not be currently in the rental pool. If you have such a unit, it may only cost a few hundred dollars to get it ready and rented.

You may own a large home that has unused space that can easily be converted to an accessory apartment. If the space includes a bathroom and if the kitchen or kitchenette can be installed easily (i.e. simple plumbing and electric renovations), and if the space is located so that a separate entrance can be easily installed, the cost may be only a few thousands dollars. At this level, the renovations costs can be totally recouped within 2-5 years.

Conversion of spaces above garages (especially if they are free standing), in attics or in walkout basements will be considerably more expensive. If you have construction experience and are willing to provide some of the labor and can act as your own General Contractor, costs will likely run between \$50 and \$70 per square foot. If you plan to hire a general contractor to perform all the work, order materials, and hire and supervise any trades as subcontractors, the work may run \$100-125 per square foot. These costs assume modest cabinetry, finishes, and appliances. Because of the cost of kitchens and baths, smaller spaces tend to cost more per square foot than larger spaces. Therefore, if you are planning major work like this, you may want to consider a 2-bedroom apartment as they command higher rents. Labor costs as a percentage of total costs are generally higher for renovations than for new construction.

Costs for new construction of an addition are about the same as for a major conversion of unfinished space. If one uses a general contractor, roughly half the costs of new construction will be for materials and about half for labor.

Construction Phase Considerations-

Some general information on general contractors, sub-contractors and purchase of materials is available in the expanded notebooks. It is generally a good idea to get quotes from at least three suppliers unless you feel particularly comfortable with one contractor or material supplier. Make sure that you arrange for payment schedules, how to handle possible change orders, and whether you want the work to be done on an hourly basis or a fixed cost basis.

A note on Sweat Equity-

Over all, costs are roughly balanced between materials and labor. However, for some items, the costs are mostly materials or mostly labor. Some jobs, like plumbing and electrical work, should be performed by experienced trades people. However, you may want to perform your own painting which is labor intensive. When you talk to contractors, be very specific about what you want them to do and what you are willing to do yourself.

Energy Efficiency-

No matter who pays for utilities, it is in your best financial interests to ensure that the apartment is energy efficient. Opportunities for energy savings include insulation, windows and doors, appliances, lighting fixtures, and bathroom fixtures. A checklist and resources for **Energy Efficiency** are available at the MRVPD office.

Safety First!-

State Law requires that all houses and apartments be equipped with smoke detectors and carbon monoxide (CO) detectors. If you are planning to rewire, you should hard wire these detectors. Otherwise, battery operated detectors are acceptable. These are inexpensive, but extremely important. The fire chiefs—or any volunteers of the Warren, Waitsfield/Fayston, and Moretown fire departments and staff of the local hardware stores will be happy help you choose reliable detectors.

Lead Paint-

Most older homes built before 1978 have lead paint. Persons planning renovations or remodeling property built before 1978 should be very cautious of lead paint contamination. Even a well maintained home can quickly become contaminated if safe methods are not used and/or proper clean up is not done during the course of even a simple repair. The Vermont Housing & Conservation Board administers a Lead-Based Paint Hazard Reduction Program that offers loans and grants to homeowners and landlords to reduce the hazards of lead poisoning. Information about your responsibilities with regard to lead paint and help with remediation in the apartment are available at the MRVPD office.

Income & Expenses—The Operating Budget

Some Information on Rents: How much would I need to charge to make it viable and worthwhile for me?-

You want to receive a reasonable return on your investment. First, you will need to estimate your annual costs and determine what you might consider a net profit. Then you will need to determine whether the apartment will be marketable at that rent.

The most important factor in determining a rent level is to insure that all of your out-of-pocket expenses are covered, that you can save a little each month to cover expenses during turnover and that you receive an acceptable financial return on your investment of money and time. Below is a list of expenses you will need to cover.

Typical Operating Expenses

Monthly Cost of Capital-

In most cases, this is your monthly principal and interest payment for a loan or loans that you received to cover the costs of creating the accessory apartment. In some cases, you may choose to use savings or other cash assets to cover the development costs. If this be the case, you certainly want this investment to yield a return, so even if you use your own cash—treat it like a loan to yourself at about the same interest as a bank would charge. Please note that interest payments to a third party are an eligible expense and may be deducted for tax purposes, you may not deduct payments of loan principal as this is not an expense. Your bank will provide a breakdown between principal and interest payments.

Real Estate Taxes-

Your local property taxes will be based on the assessed value of your entire property and all improvements on it. The assessed value is what the listers determine to be the “fair market value” of your property including the added value of the accessory apartment. Because these rental units are “accessory” to single family residences, they are generally assessed in the same manner as a single-family home. The tax rate for the accessory dwelling will be based on the “business” or “commercial” rate—not on the homestead rate. The portion or percentage of the property taxed at the higher rate will depend on a number of factors but for initial planning purposes, one might anticipate an apportionment based on square footage of the accessory apartment relative to the main homestead. You will want to discuss possible property tax implications with your local listers or assessor

early on to get a better understanding of how the value of your property might be affected.

Insurance-

Everyone will need Property Insurance and General Liability. If you are in a mapped flood plain, you will also need to consider Flood Insurance. Once you have a sense of what you are planning, ask your insurance agent for an estimate of additional coverage you should get and how much additional it will cost. You will be insuring your entire property, so if you don't add any space, your basic property insurance premiums may not increase. There is a surcharge for additional liability to cover the rented unit, however, but it is modest.

Utilities that will be included in the Rent-

You will need to estimate the costs of utilities that are included in the rent. These may include electricity, heat, hot water, water &/or sewer (if municipal). Your utility company and fuel supplier can help with these estimates.

Other services included in the rent-

Reasonable share of cost of plowing, shoveling, rubbish removal, lawn care, etc. for which you pay others to perform. You may compute the share allocated to the accessory apartment based on percentage of square footage; number of bedrooms; number of household residents or some other reasonable computation.

Routine Maintenance & Repairs-

This will be an estimate but may include cleaning of gutters, minor plumbing or electrical repairs, switching storm windows for screens, etc.

Vacancy & Turnover Reserve-

It is a good idea to accumulate reserve funds to help pay expenses between tenancies. You should also set aside a little each month to "redecorate" between tenancies. Turnover expenses might include, for example, repainting, rug shampooing and/or a professional cleaning.

Capital Improvement Reserve-

At some point, you will need to replace major items like carpeting, refrigerator, etc. You should set aside a little each month into a reserve for this purpose.

Professional Services-

Legal, Accounting, Rental Agent. Annual professional fees if you plan to retain professionals to provide these services.

Note: Depending on your situation, you may not have additional cash expenses for some of these items. However, you should assess the percentage of costs that can be attributed to the apartment. For example, you may not increase the size of your driveway and parking area. You will have it plowed whether or not you have an accessory apartment and it will cost the same amount—or you may plow it yourself. Even so, if the apartment is about 30% of the size of your home, then you should count 30% of the cost of plowing as an expense of owning and renting the apartment. This will allow you to deduct this amount from your rental income, thus lowering your taxes and it will give you a truer picture of financial benefits of renting.

Marketability-

Rent for your accessory apartment should be similar rents for comparable apartments in the area. Where rental apartments are scarce, you may be able to charge a higher rent than similar apartments. However, this is often shortsighted as your tenant is more likely to move when a more affordable apartment becomes available. Tenant turnover is expensive and your apartment may be vacant for a period without rental income. Therefore, the best long-term strategy is to set a rent that is attractive and will allow you to retain a good tenant over a longer period of time. Local real estate professionals can help you decide on a marketable rent. You can also look at the local “for rent” ads to see what others are charging.

Of course, one can always set a rent that covers expenses and provides a net profit, but if the rents are so high that the apartment is not marketable—that is, no one wants it at your asking price—then it isn’t going to work.

A Word About “Affordability” -

An apartment is “affordable” to tenants for whom the rent, including utilities, is no more than 30% of gross household income. Generally, the market takes care of most folks. But, because the cost of housing has increased much faster than wages over the past several years, more modest wage earners often have difficulty securing a safe and decent apartment at an affordable rent. This has been especially true in the Mad River Valley where there are relatively few rental apartments and where there is competition from seasonal renters. So, efforts to create and retain affordable rental units are important just to provide apartments that our local workforce can afford.

Rental Subsidy Vouchers AKA Section 8 Vouchers-

The Vermont State Housing Authority (VSHA) operates a federally funded program called “Section 8” that provides subsidies to eligible tenants in private market units. HUD essentially pays for the difference between what a family can afford and the rent. Rents must not exceed FMR’s described

above and the unit must meet basic housing quality standards. Rental applicants with a voucher have been interviewed and accepted to the program by VHSA staff. The landlord receives a check for the subsidy portion every month on time. More information about Vermont State Housing Authority subsidies is available at the MRVPD office.

Permitting-

Determine which permits are needed. Your local zoning administrator will discuss your ideas, identify local permits needed, and describe the process for obtaining permits for your project. Three separate permits will be required to create an accessory apartment. A local **zoning permit** is issued by the town zoning administrator or development review board. Your zoning administrator will also issue the **local building & health permit**. Finally, when your project is complete, the town will issue an **occupancy permit**. **Visit your local zoning administrator early and often even if you don't yet have answers to all the questions on the permit applications.**

- **Local Zoning Permits:** State law requires that local development regulations include provisions for accessory apartments. The specific regulations adopted by the MRV towns vary, but all require that accessory apartments meet setback requirements, have an adequate water and wastewater system, and have adequate off street parking as described in the each regulation. The ZA will be able to determine whether your project may require a “conditional use permit” or a variance that must be issued by the local development review board.
- **Local Building Permits:** Building permits in the MRV towns are issued by the local zoning administrator and may be incorporated with the zoning permit. Applications for zoning and building permits require a simple sketch of the site plan with information about setbacks, description of work to be done, and estimated cost.

The relevant sections from each town's development regulations are available at the MRVPD office along with copies of the applications for zoning and building permits. Zoning Administrators for the three towns can be found in APPENDIX B.

State Wastewater System and Potable Water Supply

Permits: In most cases, the only State permit required will be for Wastewater System and Potable Water Supply. The application

must be completed by a licensed civil engineer. The costs depend on individual situations. For information about permitting requirements, contact John Miller of the Regional Office of the Environmental Conservation of the Agency of Natural Resources in Barre at (802) 476-0195 or email: john.miller@state.vt.us. You may also want to check the website at www.anr.state.vt.us/dec/permits.htm.

- **State Building Permit:** A State Building permit is required when an accessory apartment is created in a detached building, such as a garage or barn, and has a finished floor area more than 30% of the finished area of the main house. These permits are issued by the Vermont Department of Public Safety, Division of Fire Safety. A copy of the permit application is included here. Telephone: 479-4434. Website: www.dps.state.vt.us/fire/barre.htm.

Additional Resources Available From MRVPD

“Sample Leases”

“Development Budget Template”

“Operating Budget Template”

“Lead Paint Regulations”

“Lead Paint Hazard Reduction Assistance”

“Energy Efficiency”

“Green Building”

“Affordable Housing & Rent Subsidy Program”

“Income & Rent Charts for Affordable Housing”

“Universal Design & Handicapped Accessibility”


“Local Development Regulations & Applications”

“State Permit Requirements & Contacts”

APPENDIX A: Additional Contact Information

Vermont State Housing Authority


One Prospect Street, Montpelier 05602

 828-3295

 www.vhsa.org


Central Vermont Community Land Trust


107 North Main St, Barre 05641

 476-4493

 www.cvclt.org


Efficiency Vermont, Burlington

 (888) 921-5990


 www.encyvermont.com


Vermont Dept. of Public Safety

Connor Bldg, Barre-Montpelier Rd

 479-4434


Vermont Department of Health (Lead and Asbestos)

 (800) 439-8550

 www.healthvermont.gov/enviro/asbestos/

Vermont Housing & Conservation Board (Lead Abatement Program)

East State Street, Montpelier

 828-5064


 www.vhcb.org/lead.html

www.leadsafevermont.org/home.htm

Vermont Center for Independent Living

(Wheelchair Accessibility, etc.)

East State Street, Montpelier 05602


 229-0501


 www.vcil.org/

APPENDIX B- Zoning Administrators

Fayston:


Patti Greene-Swift


 496-2454 Ext 25

 www.faystonvt.com

Waitsfield:


Vicky Trihy


 496-2218

 www.waitsfieldvt.us

Warren:


Miron Malboeuf

 496-2709

 www.warrenvt.org

Moretown:

Deb Feldman

 496-2312

