

Breakout Group Notes

Summary of Event

- **60 community members, local leaders, and legislators** attended the event and actively engaged in interactive breakout group discussion.
- **Opening remarks by State Treasurer Mike Pieciak** highlighting Vermont's risks and the need for climate infrastructure funding.
- **"Funding Climate Infrastructure Opportunities" presentation** by Rebuild by Design
- **Interactive breakout group activity**
 - **Four interactive breakout groups** to discuss challenges, opportunities, and strategies for:
 - *VT Climate Risks & Building Resilience*
 - *Flood Insurance & Housing*
 - *Regional Planning & Leveraging Nature*
 - *Funding Climate & Emergency Response*
 - **Discussion questions:**
 - What are some challenges within this topic?
 - What are the barriers?
 - How can we address these barriers?
 - Who is/should be responsible?
 - How can we fund it?

Key Themes from Breakout Group Activity

What We Heard

1. Capacity for Under Resourced Small Towns

- Attendees shared that a lack of capacity in small towns to access and manage funding is a major barrier. Many Vermont towns do not have the resources to apply for and administer complex funding opportunities, leaving vital projects unfinished and small towns left behind. People also noted that volunteers, communities, and local officials are stretched thin, leading to burnout.
- **Ideas for action included:** Increased state and regional support systems to help towns navigate funding opportunities and strengthen partnerships with Regional Planning Commissions (RPCs) and other technical assistance providers to provide hands-on assistance like grant-writing and technical expertise.

2. State, Local and Regional Collaboration and Coordination

- Across all breakout groups, participants noted that state, regional and local disaster response, recovery and resilience systems need to be improved, coordinated and well-resourced, before, during and after a disaster. Attendees also noted that government funding and disaster response systems are too siloed, making it difficult for towns to access the resources they need. They shared that there is no clear process for transferring benefits between communities (e.g., upstream conservation helping downstream towns).
- **Ideas for action included:** The creation of a Disaster Recovery and Resilience Office/Cabinet level position, a strengthened Volunteers Organization Active in Disaster (VOAD) and regional Community Organizations Active in Disaster (COAD) additional regional support at the Regional Planning Commissions (RPCs) as well as local capacity for both individuals/households and municipalities. This included pushing for streamlined state and federal funding processes. Work with legislators to make it easier for towns to share resources and transfer benefits across jurisdictions. In addition, watershed-based planning and shared resources could greatly improve effectiveness.

3. Equity in Housing and Climate Resilience

- Lower-income and historically marginalized communities are disproportionately impacted by disasters and lack access to adequate flood insurance and resilient housing. Many are forced to live in high-risk areas with limited recovery options. Participants noted that new models for housing are needed and that building close partnerships with housing organizations as part of disaster resilience is important.
- **Ideas for action included:** Advocate for policies and support legislation that expands affordable, flood resilient housing and equitable recovery resources. Work collaboratively with local leaders in discussions to ensure disaster recovery efforts are equitable and accessible.

4. Sustainable, Long-Term Funding for Resilience

- People in attendance shared that current funding sources feel inconsistent and often tied to short-term projects rather than systemic solutions. They want Vermont to seek innovative ways to finance climate adaptation and disaster preparedness.
- **Ideas for action included:** Support innovative funding mechanisms such as climate-related taxes, state bonds, or targeted federal funding. Encourage businesses and local governments to invest in proactive solutions rather than relying on reactive disaster relief.

Group #1: VT Climate Risks in Rural Communities

What are some challenges within this topic?

1. Coordination & Communication

- Ongoing communications to prepare for the next climate disaster
- Coordination between municipalities, short term recovery groups (including mutual aid and neighbor-neighbor groups), citizens, and the state
- Lack of systems thinking and integration across entities
- No central database for disaster response and planning
- Staff capacity, in every sense

2. Political & Financial Barriers

- Political will — getting elected officials and local leaders to take risks that might not be politically easy
- High costs of addressing systemic problems
- Lack of funding, including reduced FEMA support

3. Technical & Structural Limitations

- Lack of technical experience with disaster recovery
- Undersized, outdated, and failing infrastructure (both public & private)
- Small communities lack the expertise or staff capacity to manage recovery
- Rural communities are highly vulnerable — one major disaster away from school closing, grocery store closing, etc.. Town vulnerability to disaster, to people moving out, etc.

4. Broader Societal & Environmental Risks

- Settlement patterns in the state as it relates to where flooding is happening
- Tourism and recreation industries at risk from disasters
- Housing crisis exacerbates disaster recovery

5. Biggest Problems

- Staff capacity
- Coordination
- Systems architecture

Challenge chosen: Coordination for climate disasters

What are the barriers?

- *What makes this challenge (coordination) difficult/extra hard?*

1. Structural & Governance Challenges

- Too siloed at municipal levels; no county government to coordinate efforts
- Vermont's tradition of local control makes statewide coordination difficult and siloes
- No central entity managing disaster recovery
- No central database for CAP agencies, regional orgs, and community groups to host all of the data to advocate for resources and plan for future improvements. Lack of coordinated efforts.

2. Bureaucratic & Funding Hurdles

- Funding stream restrictions create barriers to coordination – there are parameters on what you can do.
- Overcomplicated compliance rules slow down recovery
- Perfect is the enemy of the good. Bureaucracy of engagement makes it hard to coordinate to get to a solution. The funders want to achieve so many things that simplicity is lost and community members can't build momentum because of it
- Reduced or non-existent funding from FEMA

3. Communication & Public Awareness

- Different stakeholders perceive problems differently, leading to misalignment
- New tools exist, like apps, that inform people during crises, but people aren't always aware what's available to them
- No consistent messaging system like Front Porch Forum statewide
- Someone needs to be the mediator and bring people together

4. Social & Economic Inequities

- Everyone is impacted by climate disasters, but vulnerable communities are most at risk and often left out of solutions. We need new solutions and better systems to include them.
 - In Orleans County, Front porch forum is a center of communication. But we don't have a robust enough coordinated effort to do that.
- Small communities, ppl don't have the expertise or professional staff to enact the recovery process
- Housing crisis makes it harder for affected people to recover

How can we address these barriers? What efforts are already being done?

1. Learning from Past Disasters

- Studying lessons from Hurricane Irene's recovery efforts – heard a lot of people say the recovery was better. Coordinate with people who have experience working through hurricane irene
- During Irene, people would come with unmet needs to the table – Flood managers

- would connect people impacted to aid to recover what was lost in their homes.
 - Grants up to \$20,000 per individual owner was available then
- Lots of discussions about floods, but there are other types of disasters we should be thinking of like wildfire smoke, road washouts

2. Strengthening Coordination Efforts

- Collecting a network of folks who can implement recovery efforts
- Revitalizing Vermont VOAD (Volunteer Organizations Active in Disaster)
- Developing Community Organizations Active in Disaster (COAD) groups
 - Building on COAD in Rutland for all four phases of the emergency management cycle. Smaller towns don't have the knowledge, tools, or expertise that they need.
- Creating a statewide office for disaster management coordination
- During Irene, lacked a data system for shared information – worked with StormWise, a non-profit, to get a project-management system for disaster recovery groups to create one system to see what the needs are

3. Infrastructure & Planning Improvements

- Pre-planning to strengthen future infrastructure against urgent climate threats
- Supporting small towns in writing grants to fund community projects to contractors can implement community vision
- Technical solutions

4. Simplifying Bureaucratic Processes

- Simplify bureaucratic hurdles to make funding more accessible
 - Fear of one misuse of funds and so much of labor to avoid misuse that it costs more than the uncomfortable use of funds. Process is too larded up.
- Streamlining grant administration to avoid excessive compliance costs

5. Creating an office to address disaster preparedness / recovery

- At the highest level of admin, we need the creation of an office that handles these issues for the state so info is coming down from one place and municipalities know what to do.
 - VT Emergency Management is supposed to do this, but the positions are vacant.
- During the Shumlin admin in Irene, you had all of the agency secretaries coming together multiple times a week throughout the event. But emergency management is buried down in a bureaucracy instead of a cabinet level role (where it can speak to other agencies and get action), it has less of an impact

Who can carry this forward?

- *Also, who can be held accountable?*

1. Key Organizations & Roles

- Regional Planning Commissions as local coordination hubs since these are the ones people go to
- State executive branch of state gov needs to take leadership
 - They have the ability and there are only 650,000 people in the state
 - But overall coordination is not happening at the top level
 - But key positions are vacant
- Legislators and federal delegation must push for systemic changes

2. Proposed New Roles & Responsibilities

- More paid Emergency Management Directors for municipalities
 - Right now unfortunately a largely volunteer position – police captains, fire fighters, are forced into it
 - What does this look like when your only town staff is the town clerk / administrator?
- Need for regional government
 - Someone who is trained and can go to the town, where volunteers would be stretched beyond capacity
 - They had these staff roles at VT Yankee, they've existed before
 - Assigning some town admin to assist the town to be able to get through the larger recovery processes (6 months to a year minimum)
- VOAD as a bridge between grassroots efforts and state agencies
 - can be accountable for project management and advocacy. Working within the state with what's available
 - Need an entity or person who's a bridge between scrappy and boots on the ground, and more sort of state sanctioned orgs (like the agencies).
 - Need more coordination between the neighbor-neighbor mutual aid work and the agencies
- Cabinet-level disaster management position to oversee state efforts
- Legislators and federal delegation
 - It takes more than two years to get the will together to put money into a new project. If you can get the executive branch to buy in, they're able to help year-round. But legislators certainly can help with this.
 - Federal delegation, legislators have a huge role to play. Starts with leadership at the gov's office to ask agencies to take a hard look at this. Instead of listening to advocates who make bills too complex.
 - Creation of Cabinet-level disaster management position to oversee state efforts is crucial

How can we fund it?

1. New Revenue Sources through taxes

- Tax fossil fuel companies – the people who started the problem (climate

superfund law)

- Tax at the BTU level (cent/gallon)
- First state to pass climate superfund law which would charge fossil fuel companies for this directly. US Chamber of commerce is suing to stop this. Might be good use of funds to pay for the legal defense on this front.
- Tax the 1%. Tax second and third homeowners

2. Budget Realignment & Efficiency

- Reallocate funds from compliance-heavy departments to cabinet-level organization
 - We have an apparatus involved in compliance which can be reshaped to fund the cabinet-level organization that would use money in more efficient ways.
 - Redirect grants administration capacity.
 - There are lots of positions centered on monitoring and compliance of the use of funds. Wouldn't be expensive to move existing departments to other levels of authority.
- Reduce administrative overhead and streamline funding processes

3. Federal & Legal Strategies

- Defend Vermont's climate superfund law against lawsuits
- Leverage federal disaster relief programs more effectively

Group #2: Flood Insurance and Housing

What are some challenges within this topic?

1. Flood Insurance & Housing Security

- Hard to obtain and keep flood insurance, often expensive.
- Not enough support for mitigation or relocation
- National Flood Insurance Program (NFIP) is complex and inadequate.
 - NFIP: They will always give flood insurance if the town chooses to participate. It is easy to get the policy, the cost is a lot. Congress continues to fail this program.
 - NFIP coverage maxes out at \$200,000 — not adequate for the amount of risk.
- Some insurance companies are leaving the state due to high risks.
- Many Vermonters opt out of insurance due to high costs.

2. Inequity & Displacement

- Low-income residents are most affected by flooding but have the fewest resources.
- A lot of homes in flood plains get hit. Removing Vermonters from their homes because of compliance measures. INEQUITY.
- Compliance measures force people out of their homes.
- Housing in floodplains is often the only affordable option for low-income families.
- Development patterns reinforce inequities — wealthier residents move to safer areas, up the hill. People with the least number of resources get hit the hardest. Many people opting out of insurance.

3. Reactive vs. Proactive Planning

- Lack of proactive flood mitigation and relocation efforts.
- Vermont towns and infrastructure are built in flood-prone areas.
- Flood risk education is lacking — many residents don't know they live in floodplains.

Challenge chosen: Inequity for flood insurance and housing security

What are the barriers?

1. Housing & Development Constraints

- Many at-risk buildings are already depreciated, where marginalized communities end up. They are unsafe.
- There are two ways to use the word equity. Fairness and money. People cannot save money because they are being hit over and over again. How do we help

historically marginalized people? How do we have the market respond to these issues? Affordable housing needs to be developed.

- Building affordable housing outside of flood zones is difficult due to funding, zoning, and resource limitations. We need to look at the barriers to this.
- Vermont's land-use policies (e.g., Act 250) create regulatory hurdles.
- Many town centers + affordable housing are built along river corridors, it is hard to build densely, limiting safer development options.

2. Financial & Market Challenges

- NFIP and FEMA don't fully address the financial burden on flood-affected homeowners.
- Economic mobility is hindered — people can't save money because they keep getting hit by disasters.
 - It is time consuming to be lower on the economic scale. Walking to work, to school etc.
- Market forces do not incentivize affordable, resilient housing development.

3. Bureaucratic & Knowledge Gaps

- Local governments and residents lack knowledge and resources to navigate flood risks.
- Many towns don't participate in NFIP, limiting access to insurance and mitigation funds.
- Less NIMBY and more YIMBY education for the public.

How can we address these barriers? What efforts are already being done?

1. Building Resilient & Affordable Housing

- Invest in flood-resistant building technologies.
 - How do you build in the flood plain to be resistant to floods? There is a lot of housing to address.
- Develop more affordable housing outside of floodplains.
- Efficiency Vermont is a model
 - They need more capacity. It is income based. There are resources available for most vulnerable people. It may take you a year to get the help you need.

2. Improving Awareness & Education

- Ensure homebuyers and renters know when properties are in flood zones. Educate them.
- Engineering help and education about the land

- Require floodplain disclosures at property sale transactions.
 - Climate bill a few years ago that would estimate the cost to heat your house estimated.
 - We need a “where you are related to the floodplain” available when buying or renting a home.
 - Passed last year that at the time of sale relations, relatives need to state if you are in the floodplain or not.
- Make flood risk and mitigation resources more accessible through local governments and community organizations.
- If towns have to participate in the NFIP that might help. There is a local barrier to knowledge. RPCs, maps, understand, and talk about these things.

3. Strengthening Community & Government Coordination

- Living in a community is attractive. Make sure people have each other in times of trouble.
- Towns should actively refer residents to available flood mitigation programs.
- RPCs (Regional Planning Commissions) should support flood risk mapping and discussions.
- Encourage more towns to participate in NFIP to increase insurance access.
- Involve Mike Pieciak

Who can carry this forward?

1. Key Players in Local Government & Non-profits

- Town Clerks, Select Boards, and Zoning Boards.
- Local Emergency Managers and Community Development Organizations.
- Vermont state government and online platforms to share resources.
- Are there community development orgs?
- Ever North

2. Property Owners & Housing Industry

- Realtors must inform buyers about flood risks.
- Landlords, homeowners, and property managers should educate tenants.
 - The renters are not protected and renters’ insurance does not include flood insurance.
 - People need a tool kit
 - Buyout families are in a limbo.
- Developers need incentives to build affordable, flood-resistant housing. Leverage tools.

3. State & Federal Agencies

- The Vermont government website and the internet
- FEMA and NFIP need reform to be more effective and equitable.
 - There is pressure on FEMA right now. Reasons for people to be frustrated right now. The state is more nimble than the federal government.
- Vermont state agencies should take a more active role in disaster planning.
- Vermont Housing Conservation Board, and Vermont Housing Financial Association should be involved in housing efforts.

How can we fund it?

1. Taxation & Legal Mechanisms

- Implement climate-related lawsuits against oil companies.
- Introduce a transfer tax on cash buyouts from out-of-state buyers.
- Tax second-home owners and high-income earners.
- National tariff on cars to fund flood mitigation efforts.

2. State & Federal Programs

- Statewide bond measures and leverage insurance rate to fund housing and flood resilience projects.
- Elevation of utilities. Federal funding and home buyouts.
- Expand financial support for renters transitioning to homeownership.
- Possibility for a program where renters can make down payments towards a house in their monthly payments.
 - Building equity to rent?
- It is very difficult for people to get out of poverty, we are helping people survive. Affordable housing in a way keeps people on that income scale. We need to publicly invest in condos, we should not have permanent lower-class renters.
- Individual assistance. We need more money to deal with human needs. The \$40k is inadequate for the needs of the people.

3. Community & Charitable Efforts

- Crowdfunding options like GoFundMe for disaster relief.
- Increased support from charitable organizations.
- Compensate volunteers involved in disaster recovery efforts.

Group #3: Leveraging Nature as Climate Infrastructure

What are some challenges within this topic?

1. Implementing Nature-Based Solutions

- Restrictions on implementing nature-based solutions on private land beyond what state allows limit opportunities for nature-based solutions.
- Vermont's mountainous topography makes this difficult.
- Large-scale solutions require cross-jurisdictional coordination, which is lacking.
- Forestry is a big problem in the biodiversity space

2. Funding & Cost Distribution

- Uncertainty about where funding comes from and who decides allocation.
- How to distribute cost and responsibility
- Funding often follows jurisdictional patterns that don't align with natural systems
- Difficult to align regional and watershed-level funding.

3. Outdated tools and cross-jurisdictional issues

- Recognition that a lot of this work happens on the back of clean water funding. The tools we use to value land for these projects are appraisal based and outdated. Cross-jurisdictional issues.
- Lots of moving parts

4. Bureaucratic & Political Barriers

- State agencies operate in silos with outdated policies.
- Lack of funding
- No clear governance model exists to address multi-jurisdictional issues.
- Lack of political vision, priorities and leadership
- Political priorities do not align with long-term environmental goals.

5. Flood Mitigation & Erosion efforts

- Flood mitigation and erosion control efforts take time to show benefits.
 - Timescale, the return isn't as always as immediate. Scale. Regional funding vs. water shed funding.
 - Sediment trapping, bio-retention basins, lack of time
- 80% of Vermont forests are privately owned. Foresters are required to look at the land and if there's any logging, they have to comply with Acceptable Management Practices designed for water quality. The problem is erosion, which happens with flooding.
 - The same practices that would improve water quality will protect against flooding. If we could work on making sure the AMPs are complied with, a lot of small land owners would be interested.

6. Community Engagement

- Collective community buy-in, lack of understanding

- Volunteer burnout — same people doing the work repeatedly.
- Lack of understanding and community buy-in for watershed-based thinking.

Chosen topic: Cross Jurisdictional Capacity and Support

What are the barriers?

1. Structural & Bureaucratic Barriers

- Strong tradition of localism /local governance makes statewide coordination difficult. Lack of capacity on town select boards and government structure.
- Govt. Structure doesn't exist to address these issues. Siloed and separate legislature.
- "I'm stuck on all these political jurisdictions. None are nature based, they're human."

2. Communication & Lack of Alignment

- Vermont since COVID has mostly turned online, phone calls are not returned
- Difficult to communicate complex environmental and funding issues to the public.
- Difficulty in aligning projects. Different organizations have competing goals and priorities. Difficult to communicate and coordinate with different organizations
- Lack of alignment between local, regional, and state planning efforts.
- No clear incentives for towns to work together. How do we transfer benefits
 - If conserving land upstream to benefit Montpelier, what is the mechanism to transfer that wealth? No support for local land trusts.

3. Lack of Capacity

- Burnout with volunteers and local organizations. "The same people are doing the work all the time."
- Small towns have limited capacity to work together outside of water quality goals.
- Small towns lack capacity and incentives to work across jurisdictions.

4. Funding Limitations & Misalignment

- Funding follows jurisdictional patterns.
- Many projects require funding beyond what is available.
- Federal and state funding does not always align with actual needs.
- Funding is often reactive (post-disaster) rather than proactive (prevention-focused).

How can we address these barriers? What efforts are already being done?

1. Improving Coordination, Governance, and Coalition Building

- Formalize partnerships between towns and organizations to communicate and resources and support each other
- Develop governance models that show a clear return on investment. Push for incentives that encourage collaboration across jurisdictions.
 - Advocates can help to frame the vision and communicate that there are alternatives. “This doesn’t have to be our fate. I don’t want us to be waiting for the next disaster and figuring out how to pay for it.”
- Regional planning commissions could be better funded to take on coordination roles.
- Watershed associations as a way for people to understand that they are not only part of a town, but a Watershed.

2. Education & Public Engagement

- Education. Increase public awareness about risks, benefits, and solutions. Training people.
- Expand watershed associations to promote collective responsibility.
- Teachers and schools can play a role in educating the next generation.
- Data sharing as far as investments and savings. The presentation slides were very compelling as far as creating awareness and buy-in.

3. Strengthening Funding & Policy Frameworks

- Encourage multi-jurisdictional projects by tying funding to collaboration.
- Advocate for governance models that support long-term investment in flood resilience.
- Ensure that conservation efforts are financially beneficial to upstream landowners.
- It’s more expensive to address the actual impacts after they happen.

Who can carry this forward?

1. Educational & Research Institutions

- UVM Forest Extension, college students, and climate programs can lead initiatives.
- Teachers can integrate environmental education into school curricula.

2. Government & Planning Bodies

- Regional Planning Commissions do a lot of good work. Figure out how to get more funding and support for them.
- A&R has developed a booklet re: flood risk. They could potentially do another one for the small landowner.
- Legislative and executive leadership must push for stronger policy frameworks.
 - To really get these implemented at the statewide level, it takes a tremendous amount of political will. It has to come from the top of the state level.

3. Nonprofits & Community Organizations

- We need to be uplifting watershed groups as much as we can.
- Climate and conservation nonprofits can advocate for long-term solutions.
- It's a lot to expect non-profits to be doing this.
- Volunteer networks need to be expanded to avoid burnout among active participants.
- We need young people to lead us in song about what we can do together! Volunteerism. We got young people who can take photographs and film stuff.

How can we fund it?

1. Government & Legislative Action

- Climate-related lawsuits against big oil companies (Climate Superfund)
- Legislative budget + Federal funding opportunities: There was 300M more requests than we could put in the budget. If the feds do a quarter of what they're talking about, we're going to have a lot to think about
- Gas tax or similar environmental tax strategies.
- Incentivize affordable housing to increase tax base and fund green initiatives.

2. Private & Community-Based Funding

- Expand volunteer-driven initiatives to supplement state efforts.
- Encourage philanthropy and corporate contributions.
- Consider creative fundraising models (e.g., climate-focused superfunds).
- Ask Group 4

3. Long-Term Investment & Cost Avoidance

- Invest in a green workforce that can also double-down on affordable housing
- Emphasize that inaction is more expensive than proactive investment.
- Ensure that conservation and flood mitigation are seen as economic priorities.
- Our state relies on federal funding. We have to get really creative. "No one is coming to our rescue.
- We can't afford to not fund it. We can't afford the cost of inaction.

Group #4: Funding Climate Infrastructure

What are some challenges within this topic?

1. Lack of Capacity in Small Towns

- Capacity at the town level in conflict with prioritization at the state level
- It doesn't matter how much money you give towns, if they do not have the capacity to utilize it
- **Volunteer shortages** make it difficult to sustain long-term projects.
- **Vermont's local governance structure** makes regional collaboration challenging.

2. Complexity of Funding & Bureaucratic Barriers

- Finding sustainable/long term funding
- **Grant and funding applications are difficult to navigate.**
 - In addition to lacking capacity, difficulty navigating which funding sources/opportunities towns can take advantage of. It is harder when the funding sources have complex funding applications
 - How can we balance building capacity and reducing complexity?
- **Towns often lack knowledge** of what funding sources are available to them.
- **The auditing process for funding** can be burdensome and slow down projects.
- **The lack of county government** in Vermont complicates federal disaster response efforts.
- Current federal administration

3. Long-Term Sustainability of Communities in Vulnerable Areas

- **Communities being built in vulnerable, flood-prone areas**, increasing long-term risks.
- Disasters will continue to happen, requiring ongoing investment in resilience.
- Community buy-in/ agreement
- **The challenge of balancing local decision-making** with state and federal priorities.

Chosen challenge: Lack of capacity in towns across Vermont

What are the barriers?

1. Vermont's Culture / Current System of & Governance

- **Vermont's decentralized system** of many small towns makes coordination difficult.
 - Do we need so many small towns? Is a regionalization process best?
 - Not a popular, but very important discussion to have
- **There is no statewide system** to efficiently distribute and manage funding at the local level.

2. Limited Resources & Capacity at the Town Level

- **Small town budgets** are stretched thin, making it difficult to invest in administrative capacity.
- Some towns lack the ability to apply for and manage large-scale funding opportunities.
- **Regional planning commissions (RPCs)** exist but are not always leveraged effectively.

3. Getting Funding to Towns

- Beginning to get done through a regional system
- Effective in learning where money can go equitably
- We need systems of support first

How can we address these barriers? What efforts are already being done?

1. Strengthening Regional Collaboration

- **Possibility of regionalization of towns**
 - Legislative study of regional governance underway
 - **Berlin VT DPW** story
 - FEMA does not know what to do with VT without any county government and tiny towns
 - **Chittenden county waste district** - encompasses the entire county - a model of what could work
 - **Collaboration happening between watershed groups** across watershed not by town boundaries, to encompass a much larger connected area
 - **Leveraging RPCs and Regional Economic Development** groups to support smaller towns.

2. Streamlining Access to Funding & Resources

- **Regionalization of funding opportunities** to ensure resources are distributed equitably.
- **Develop systems of support** before distributing funding to ensure effective use.
- **Improve access to information** about funding opportunities for local governments.
- **Encourage towns to seek help from state agencies** and experienced municipalities.
- **Provide training programs for local leaders** to better manage available resources.

3. Learn from Other Town's Successes

- **In some towns the system is working**
 - There are benefits to the current system, you can leverage it
 - Ask for help if you need it, people want to see their funds succeed
 - What makes Vermont great is the locality and Vermonters care
 - Leverage the RPCs

- **Champion Towns Model:** Identifying successful towns that can mentor others with fewer resources.

4. Building Trust & Collaboration

- **Emphasize that Vermonters care deeply about their communities** — use this as a motivator.
 - People willingness to spend money and invest in projects is directly related to their connection to the place; regionalization threatens this
- Leveraging networks
- Use the available resources
- If you don't have the answer, look for it elsewhere
- Foster collaboration between state and local governments to build long-term resilience.

Who can carry this forward?

1. Local & Regional Leaders

- **Town leaders & volunteers** who participated in discussions today should continue the momentum.
- **Regional Planning Commissions (RPCs)** play a vital role in helping towns navigate funding.
- **Champion Towns:** Towns with successful models should mentor struggling communities.
 - Identifying towns with extra capacity/ success stories that can help communities around them navigate the system
 - Rutland story: Rutland Dept of Health working with the RRPC to create community champion towns that will work together to support/mentor others with less capacity

2. State & Nonprofit Organizations

- **Regional Economic Development organizations** can provide structural support.
- **MERP (Municipal Energy Resilience Program)** relies on RPCs to function effectively. Example of RPC's being vital to the solution.
- **State agencies** can help improve funding distribution and reduce bureaucratic burdens.

3. Community & Grassroots Efforts

- **Residents and volunteers** are key to pushing for regional collaboration.
- **Building coalitions across towns** can create stronger advocacy for capacity-building initiatives.

How can we fund it?

1. Policy & Tax-Based Approaches

- **2% insurance surcharge** (politically challenging but a targeted funding solution).
- **Market a license or fee for outdoor recreation industries** that depend on climate stability.
- **Tax on visitors** to generate additional revenue for town capacity and climate resilience.

2. Existing & Emerging Funding Mechanisms

- **Vermont Climate Superfund Law (MBOP)** passed last session, but funding will take years to materialize.
- **Selling waste** as a revenue-generating opportunity.