

Vermont Housing Resource & Rental Assistance Guide



U.S. Department of Housing and Urban Development

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Pictured on Front Cover

Rutland Housing Authority-Hickory Street Neighborhood

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Letter from the Field Office Director

This version of the Vermont Housing Resource & Rental Assistance Guide is provided for your reference and assistance in learning more about housing and rental resources available in the State of Vermont. We designed this guide with the constituent in mind and have provided you with a wide array of contacts that cover housing assistance, rental assistance, fair housing information, and many more such services that you may be looking for.

This is a comprehensive guide that took the dedicated and hard work of my staff, for whom I remain quite grateful. I promise you that we will build on this guide every year that I remain in this office.

We make this guide available to all who need its service just as the Burlington Field Office is always open to those who need our assistance. It is our job to serve the people of our great state and just as we will bring HUD to every community in Vermont, so we will bring Vermont to the people of HUD.

Respectfully,

Sean W. Thomas
State Director Vermont

Overview

This guide is designed to help you navigate some of the key programs that are funded by HUD that involve rental assistance, homeownership, homelessness, housing counseling, and fair housing. As a courtesy, we have also included information on some other federal, state, and local organizations that have related housing and support resources that you may want to inquire about.

Additional information on any of HUD's programs can be accessed online at www.hud.gov or by downloading the HUD Resource Locator app on your desktop or cell phone at <https://resources.hud.gov/> or by calling the **HUD Burlington Office at (802) 951-6290**.

How to Use the Guidebook

1. **Look up the town** where you want an apartment or to locate housing for persons experiencing homelessness or domestic violence. (Listings start on page 29)
2. **Call the property agent or program** to ask about vacancies, eligibility, rents, and application procedures. Property agents accept applications if the applicant can pay the rent and meet other requirements as listed in their tenant selection policy which is available upon request to any applicant. Apartments may have a rent subsidy to keep rents lower; the property agent can tell you if there is one available. Apartments with rent subsidy may have additional requirements. Generally, applicant(s) must:
 - a. Have an income at or below the maximum established income limit for the area <https://www.huduser.gov/portal/datasets/il.html#2022> (page 61)
 - b. Have documents such as government photo ID, social security card, birth certificate, W-2 form, bank statement
 - c. Agree to pay the established rent

Be advised there may be long waiting lists at many properties, so you'll want to apply to as many places as possible.
3. **Know your rights and responsibilities:** Federal law prohibits housing discrimination based on your race, color, national origin, religion, sex, family status, or disability. If you have been trying to rent a home or apartment and you believe your rights have been violated, you can file a fair housing complaint (page 22). When you live in an apartment, you have both rights and responsibilities. Be sure you know what's expected of you – and what you can expect in return.
4. **Housing Counseling:** HUD funds housing counseling agencies throughout the country that can give you advice on buying, renting, defaults, foreclosures, and reverse mortgages. To locate the housing counseling agency closest to you, call 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm (page 59).

Other Housing Assistance

- Vermont Housing Finance Agency: <https://www.vhfa.org/> or call 802-864-5743
- United Way of Vermont: <https://www.vermont211.org/> or call 2-1-1
- U.S. Department of Agriculture/Rural Housing: <https://www.rd.usda.gov/> or call 802-828-6000 (page 48)
- U.S. Department of Veterans Affairs: www.va.gov or call 802-295-9363 (page 25)

Rental Assistance

HUD funds several programs which help public agencies and private property managers provide affordable rental units to lower-income households.

HUD does not provide or manage housing units directly. HUD also does not manage or maintain waiting lists or take applications for any of the properties.

There are three major HUD funded programs that provide housing assistance:

- **Public and Section 8 (RAD) Project Based Housing** is low-income housing, operated by your local housing authority.
- **Housing Choice Vouchers (Section 8)** The Housing Choice Voucher Program (Section 8) allows you to find your own unit using the voucher to pay for all or part of the rent. To apply contact your local housing authority (page 29)
- **Privately Owned Subsidized Housing**

Key questions to ask: When calling a housing authority or property manager, some of the questions you might ask are:

- What are the income requirements for this program or specific unit?
- Are you accepting applications?
- Do you have any preferences? There may be preferences for disabled, homeless, victims of domestic violence or city/town residents, etc.
- For housing authorities: What programs do you have?
- Do you participate in Vermont's Support and Services at Home (SASH) Program?
- For private property managers: Do you have other properties where there may be vacancies? Do you have any preferences?

The U.S. Department of Agriculture has affordable rental housing in rural areas. To learn more visit <https://www.rd.usda.gov/about-rd/agencies/rural-housing-service> or call 1 (800) 352-8015.

Things You Should Know

- Don't risk your chances to receive Federal housing assistance by providing false, incomplete, or inaccurate information on your application forms.
- **Penalties for Committing Fraud:** HUD places a high priority on preventing fraud. If your application or recertification forms contain false or incomplete information, you may be:
 - Evicted from your apartment or house
 - Required to repay all overpaid rental assistance you received
 - Fined
 - Prohibited from receiving future assistance

Completing the Application

When you answer application questions, you must include the following information plus any additional information required by the program for which you're applying:



Income

- All sources of money you or any member of your household receives (wages, welfare payments, alimony, social security, pension, etc.); including the names of all the people (adults and children) who will be living with you, whether they are related to you or not.
- Any money you receive on behalf of your children (child support, social security for children, etc.)
- Income from assets (interest from a savings account, credit union, or certificate of deposit, dividends from stock, etc.)
- Earnings from second job or part time
- Any anticipated income (such as a bonus or pay raise you expect to receive)

Assets

- All bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc. that are owned by you and any adult member of your family's household who will be living with you.
- Any business or asset you sold in the last 2 years for less than its full value, such as your home to your children.

Signing the Application

- Do not sign any form unless you have read it, understand it, and are sure everything is complete and accurate.
- When you sign the application and certification forms, you are claiming that they are complete to the best of your knowledge and belief. You are committing fraud if you sign a form knowing that it contains false or misleading information.
- Information you provide on your application will be verified including and not limited to computer matches of the income you report with various Federal, State, or private agencies.

Recertification

- You must provide updated information as required. Some programs require that you report any changes in income or family/household composition immediately. Be sure to ask when you must recertify and what you must report on recertification forms.
- All income changes, such as increases and decreases of pay and/or benefits, change or loss of job and/or benefits, etc. for all household members must be reports as noted in your lease.
- Any move in or out of a household member.
- All assets that you or your household members own and any assets that were sold in the last two years.
- Request a copy of anything you sign.

Beware of Fraud

You should be aware of the following fraud schemes:

- Do not pay any money to file an application
- Do not pay any money to move up on the waiting list
- Do not pay for anything not covered by your lease
- Get a receipt for any money you pay
- Get a written explanation if you are required to pay for anything other than rent (such as maintenance charges)

Public Housing

What Is Public Housing?

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments for elderly families.

Who Is Eligible?

Public housing is limited to low-income families and individuals. A Public Housing Authority (PHA) determines your eligibility based on:

- 1) Annual gross income
- 2) Whether you qualify as elderly, a person with a disability or as a family
- 3) U.S. citizenship or eligible immigration status

If you are eligible, the PHA will check your references to make sure you and your family will be good tenants. PHAs may deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.

PHAs use income limits developed by HUD. Income limits vary from area to area so you may be eligible at one PHA but not at another. The PHA serving your community can provide you with the income levels for your area and family size, or you can also find the income limits online at <https://www.huduser.gov/portal/datasets/il.html>.

How Do I Apply?

Because HUD does not manage the property directly, we do not process applications. To apply for public housing, contact your local PHA. See the list of VT Housing Authorities of page 29.

Will I Need to Produce Any Documentation?

Yes, the PHA will request whatever documentation is needed (e.g., birth certificates, tax returns) to verify the information given on your application. The PHA will also rely on verification from your employer, etc. You will be asked to sign a form to authorize release of pertinent information to the PHA.

When Will I Be Notified?

A PHA must provide written notification. If the PHA determines that you are eligible, your name will be put on a waiting list, unless the PHA is able to assist you immediately. Once your name is reached on the waiting list, the PHA will contact you. If it is determined that you are ineligible, the PHA must say why and, if you wish, you can request an informal hearing.

Will I Have to Sign a Lease?

If you are offered a house or apartment and accept it, you will have to sign a lease with the PHA. You may have to give the PHA a security deposit. You and the PHA representative should go over the lease together. This will give you a better understanding of your responsibilities as a tenant and the PHA's responsible as a landlord.

Are There Any Selection Preferences?

Sometimes there are. Giving preference to specific groups of families enables a PHA to direct their limited housing resources to the families with the greatest housing needs. Examples of a local preference include on for local residency, disability, homelessness, or veteran status. Since the demand for housing assistance often exceeds the limited resources available to HUD and the local PHAs, long waiting periods are common. In fact, a PHA may close its waiting list when there are more families on the list than can be assisted soon. Ask the local PHA if they have any preferences.

Rental Assistance Demonstration (RAD)

What is RAD?

RAD stands for Rental Assistance Demonstration. RAD is a tool developed by the U.S. Department of Housing and Urban Development (HUD) to address living conditions in public housing properties. RAD allows public housing authorities to “convert” public housing subsidy into a Section 8 subsidy that is tied to the property.

What Type of Rental Assistance is Provided Under RAD?

Under RAD, a public Housing Authority (PHA) may convert from the public housing program to long-term, project-based Section 8 assistance. A PHA must choose between two forms of project-based Section 8 assistance: **Project-Based Vouchers (PBVs)** and **Project-Based Rental Assistance (PBRA)**.

What is Project Based Section 8?

Under Section 8, a family pays 30% of their adjusted income in rent. The owner then receives a subsidy from HUD or from a housing authority to cover the rest of the rent. Section 8 may be project-based or tenant-based.

Any assistance that is project-based is attached to specific units in a building (often all the units in the building). The unit can only be rented to a very low or low-income family who will pay 30% of their adjusted income towards rent. If the family moves out, the unit must be leased to a new family in need of rental assistance.

Project-Based vs. Tenant-Based Section 8

When most people hear Section 8, they think about a “tenant-based” voucher that allows a family to find privately owned housing and use the voucher to subsidize their rent. In project-based Section 8, the HUD subsidy is connected to the property for the benefit of current and future residents.

Project-Based Vouchers (PBV) vs. Project-Based Rental Assistance (PBRA)

Project-Based Vouchers (PBV) is part of the Housing Choice Voucher (HCV) program (page 13), which is operated by the local public housing authority (page 30).

Project-Based Rental Assistance (PBRA) is another form of a project-based Section 8 contract and is operated by HUD’s Office of Multifamily Housing Programs.

Who Will I Sign a Lease with and Who Will Conduct Recertifications?

For **PBV**, you will execute a lease with the Project Owner or the property manager acting on their behalf. The PHA will conduct your annual and interim income recertifications.

For **PBRA**, you will execute a lease with the Project Owner or the property manager acting on their behalf. The project manager will also conduct the annual and interim income recertification.

Housing Choice Vouchers (Section 8)

What Are Housing Choice Vouchers?

A Housing Choice Voucher (HCV) allows an individual or family to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. Housing choice vouchers are administered locally by the Public Housing Authority (PHA). The PHAs receive federal funds from HUD to administer the voucher program.

A family that is issued a voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

Special Purpose Vouchers

Special Purpose Vouchers are designated to be used specifically for certain purposes. Some examples of Special Purpose Vouchers are:

- **HUD-Veteran Affairs Supportive Housing (VASH):** HUD-VASH program combines HUD Housing Choice Voucher (HCV) rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs at its medical centers in the community.
- **Family Unification Program (FUP):** These can be provided to two different populations:
 - Families for whom the lack of adequate housing is a primary factor in either:
 - The imminent placement of the family's child or children in out-of-home care.
 - The delay in the discharge of the child or children to the family from out-of-home care
 - Youths ages 18 to 24 years old who:
 - Left foster care at the age of 16 or older or will leave foster care within 90 days, in accordance with a transition plan described in section 475(5)(H) of the Social Security Act; and
 - Are homeless; or
 - Are at risk of homelessness
- **Foster Youth to Independence (FYI):** The FYI initiative allows PHAs partnering with Public Child Welfare Agencies (PCWAs) to request HCVs to assist eligible youth for a period of 36 months, subject to availability.
 - Eligible youth must meet the following conditions:
 - Has attained at least 18 years and not more than 24 years of age;
 - Left foster care, or will leave foster care within 90 days, in accordance with a transition plan described in section 475(5)(H) of the Social Security Act at age 16 or older; and
 - Is homeless or is at risk of becoming homeless.

- **Non-Elderly Disabled (NED):** NED Vouchers are designed to provide assisted housing to families whose head, spouse, or co-head is a person with a disability under age 62 as of the date of signing the HAP contract. NED Category 2 vouchers are specifically for non-elderly persons with disabilities transitioning from nursing homes or other health facilities into the community.
- **Mainstream Voucher Program:** Mainstream vouchers are designed to provide assisted housing to families that include a non-elderly person with disabilities who is at least age 18 and not yet 62 years of age at the time the HAP contract is signed. The eligible family member does not need to be the head, spouse, or co-head.
- **Emergency Housing Voucher (EHV):** The EHV program is available through the American Rescue Plan Act (ARPA). Through EHV, HUD is providing 70,000 housing choice vouchers to local Public Housing Authorities (PHAs) in order to assist individuals and families who:
 - Are homeless,
 - At risk of homelessness,
 - Fleeting, or attempting to flee, domestic violence, sexual assault, stalking, or human trafficking, or
 - Were recently homeless or have a high risk of housing instability.

Am I Eligible?

To be eligible for a Section 8 voucher, a household's income must usually be less than 50% of the median income in that area, based on family size. The exact limits vary from area to area. There are also special categories of applicants for whom the income limit may be higher. Check with the housing authority to which you are applying to find out what its income limits are.

During the application process, the PHA will collect information on family income, assets, and family composition. The PHA will verify this information with other local agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the housing assistance payment.

If the PHA determines that your family is eligible, they will put your name on a waiting list, unless they are able to assist you immediately. Once your name is reached on the waiting list, the PHA will contact you and issue you a housing voucher.

How Do I Apply?

To apply for a Housing Choice Voucher, contact the local PHA; Vermont State Housing Authority (VSHA) also administer vouchers throughout the state (page 29). You can apply to as many housing authorities as you wish.

Local Preferences and Waiting List – What Are They and How Do They Affect Me?

Each PHA has the discretion to establish local preference to reflect the housing needs and priorities of its community. Giving preference to specific groups of families enables a PHA to direct their limited housing resources to the families with the greatest housing needs. Since the demand for housing assistance often exceeds the limited resources available to HUD and the local PHAs, long waiting periods are common. In fact, a PHA may close its waiting list when there are more families on the list than can be assisted soon. Ask the PHA if they have preferences.

If I get a Section 8 Voucher in a Particular Town, Do I Have to Move There?

Section 8 vouchers are “portable,” which means that you can use them anywhere in Vermont. In fact, you can use them anywhere in the United States. Local housing authorities, however, are allowed to put some limits on the portability of vouchers. The most important limit is that if you get a voucher from a town in which you are not presently living, the housing authority can require you to use your voucher only in that town for the first year that you have the voucher (after that you can move anywhere). Not all towns, however, impose this requirement. To find out if there is such a requirement, you must contact the local housing authority.

What is the Housing Choice Voucher (HCV) Homeownership Program?

The Housing Choice Voucher (HCV) homeownership program allows families that are assisted under the HCV program to use their voucher to buy a home and receive monthly assistance in meeting homeownership expenses.

The HCV homeownership program is available only to families that have been admitted to the HCV program and it is not offered by every Public Housing Authority. In Vermont, the following PHAs offer the HCV Homeownership Program:

- Burlington Housing Authority
- Winooski Housing Authority
- Montpelier Housing Authority
- Vermont State Housing Authority

Multifamily Housing

What is Multifamily Housing?

This refers to privately-owned housing complexes that are subsidized by HUD. The landlord is the private property owner. See page 38 for a listing of HUD Multifamily properties in Vermont.

How Do I Find a Multifamily Rental Housing Listing?

1. The listings in this book are separated by the city in which they are located. Look up the town where you want to find an apartment.

In the directory, each property is classified as:

- **Elderly/Disabled** – Apartments for persons or families where at least one person is 62 years old or older. In some cases, they are also available for handicapped and/or disabled persons.
- **Family & Elderly** – Some apartments are reserved exclusively for elderly households as defined above.
- **Family** – Apartments for families with no general restrictions on the type of household that can be admitted.
- **Congregate** – Apartments for supervised group living. If you believe you qualify, speak with the project manager about any special restrictions.
- **Assisted Living** – Elderly properties with some assisted living units.

If no one in your family is elderly, handicapped or disabled, apply at Family or Elderly/Family properties.

2. Call the property agent to ask about vacancies, eligibility, rents, and application procedures.

Each property has its own system for accepting applications for the rental units they administer. In some cases, there are waiting lists and sometimes those waiting lists can be very long.

For additional information, you can contact the Multifamily Housing Clearinghouse (MFHC) for information or initiatives, programs, and policies of HUD's Office of Multifamily Housing Programs. It can be accessed by dialing **1-800-MULTI-70 (1-800-685-8470)**.

The line is staffed Monday through Friday from 9:00 a.m. to 5:00 p.m. Eastern Time by customer service representatives trained to answer questions from the public, to receive requests for Multifamily publications, and to make appropriate referrals.



Eviction Prevention Resources

What Should I Do If I Am Behind on Rent Due to COVID?

If you experienced financial hardship due to COVID-19, you may qualify for assistance from Vermont Emergency Rental Assistance Program (VERAP). For more information and to apply, visit <https://erap.vsha.org/>.

How Do I Know If I Am Being Illegally Evicted?

If you've received an eviction notice and need help determining if you're being illegally evicted, contact VT Legal Aid, see page 63.

Who Should I Contact If I Need Help Paying My Rent?

Vermont 2-1-1 maintains a list of agencies around the state that help with rent payment assistance. To see a list and get contact information, visit

<https://www.navigateresources.net/211vermont/MatchList.aspx?c;;0;;N;0;346512;Housing%20/%20Shelter;Rent%20Assistance%20/%20Tenant%20Rights;1965;Rent%20Payment%20Assistance>



Housing Resources for Homeless Persons

I Am at Risk of Homelessness or Currently Homeless, What Resources Are Available?

A wide variety of organizations including state government, local government and non-profit organizations assist persons at risk of homelessness or currently experiencing homelessness. The type of assistance varies based on your unique circumstances. Assistance can include emergency sheltering for individuals or families, food, job training, and assistance specifically for homeless veterans.

Where Can I Go If I Need Assistance?

A great place to begin your search is on the HUD website at <https://www.hudexchange.info/housing-and-homeless-assistance/>. Here you can find links to local organizations that can help you directly based on your situation.

You may also contact Vermont 211 for information regarding homeless shelters or service providers in your area. Simply go to <https://www.vermont211.org/> or dial 2-1-1.

HUD Programs

Continuum of Care (CoC) – The Continuum of Care program provides non-profit organizations, state, and local governments resources to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused by homelessness. To find the Continuum of Care program in your area, please refer to the listing on page 54.

Subsidized housing – Many Public Housing Authorities and privately-owned multi-family properties funded through HUD offer preference to homeless individuals and families. Please see pages 10 and 15 for more information about these programs. If you have a smartphone, you can download the HUD Resource Locator app to search for HUD subsidized housing near you.



Homeownership

Thinking About Buying a Home?

FHA loans have been helping people become homeowners since 1934. The Federal Housing Administration (FHA) – which is part of HUD – insures the loan, so your lender can offer you a better deal such as low down payments, low closing costs or easy credit qualifying.

Buying Your First Home?

FHA might be just what you need. Your down payment can be as low as 3.5% of the purchase price. Available on 1–4-unit properties.

Housing Counselors Can Help

Want advice on buying a home, renting, default, foreclosure avoidance, credit issues, or reverse mortgages? HUD approved housing counseling agencies throughout the country provide free or low-cost advice.

Search online for a housing counseling agency near you <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>, or call HUD’s interactive voice system at (800) 569-4287.

How Do I Apply?

You can finance a home with a loan from a bank, a savings and loan, a credit union, a private mortgage company or various state government lenders. Shopping for a loan is like shopping for any other large purchase. You can save money if you take some time to look around for the best prices. Different lenders can offer quite different interest rates and loan fees; a lower interest rate can make a big difference in how much home you can afford. Talk with several lenders before you decide. Most lenders need 3-6 weeks for the whole loan approval process.

Questions About FHA Insured Mortgages?

Call toll free: (800) 225-5342

Email: answers@hud.gov

Go online: <https://www.hud.gov/buying/loans>

Other Assistance:

- Vermont Housing Finance Agency offers competitive mortgage loans and down payment assistance to help families and individuals become homeowners. For information on VT Homebuying programs call 802-864-5743 or email home@vhfa.org.
- U.S. Department of Agriculture Rural Development has several programs available for residents of rural communities including subsidized housing developments, home repair loans, grants, and more. To learn more about these programs go online to <https://www.rd.usda.gov/> or contact their Vermont office at:

87 State Street Suite 324, P.O, Box 249

Montpelier, VT 05601

Phone: (802) 828-6000

Fax: (802) 828-6018

Foreclosure Prevention

What Should I Do If I Am Facing Foreclosure?

HUD Approved Housing Counseling agencies can assist with buying a home, renting, default, foreclosure avoidance, credit issues, or reverse mortgages. HUD approved housing counseling agencies throughout the country provide free or low-cost advice.

Search online for a housing counseling agency near you <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>, or call HUD's interactive voice system at (800) 569-4287.

What if I Have a Federal Housing Administration (FHA) Insured Mortgage

FHA staff are available to help answer your questions and assist you to better understand your options as an FHA borrower under these loss mitigation programs. There are several ways you can contact FHA for more information, including:

Phone: (800) 225-5342

Email: answers@hud.gov

Homeownership Preservation Foundation

The **Homeownership Preservation Foundation** helps homeowners avoid foreclosure and stay current on mortgage payments. You may contact the Homeownership Preservation Foundation via their website at <https://995hope.org/> or by calling 888-995-HOPE (4673). Foreclosure preventions specialists are available to work with homeowners to develop plans unique to their financial circumstances.

Vermont Housing Finance Agency Homeownership Assistance Program

Vermont Housing Finance Agency (VHFA) Homeownership Assistance Program (HAP) provides help for homeowners who have experienced financial hardship due to COVID-19 after January 21, 2020. Eligible Vermont homeowners will be awarded Vermont HAP funds for the purpose of preventing home foreclosure and homeowner displacement. This can include assistance with overdue mortgage payments, homeowners' association fees, property taxes, and/or utilities. Learn more and apply by visiting <https://vermonthap.vhfa.org/>.



HUD Homes for Sale

What Is A HUD Home?

A HUD home is a 1-to-4-unit residential property acquired by HUD because of a foreclosure action on an FHA-insured mortgage. HUD becomes the property owner and offers it for sale to recover the loss on the foreclosure claim.

How Do I Find A HUD Home for Sale?

HUD Home Store is the listing site for HUD real estate owned (REO) single-family properties. This site provides the public, brokers, potential owner-occupants, state and local governments, and nonprofit organizations a centralized location to search the inventory of HUD properties for sale. In addition, registered real estate brokers and other organizations can place bids on behalf of their clients to purchase a HUD property. HUD Home Store also includes many informative user-friendly features providing advice and guidance for consumers on the home buying process.

HUD Homes for sale: <https://www.hudhomestore.gov/Home/Index.aspx>

Find A HUD Approved Lender

To find a HUD approved lender, visit https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist or (800) CALL FHA (225-5342).

Healthy Homes

HUD has a long history of working to ensure lead-safe housing, which fits into the broader federal response to address lead hazards found in paint, dust and soil, and other sources like water and consumer goods.

Lead is a highly toxic metal that may cause a range of health problems, especially in young children. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves, and blood. Both inside and outside the home, deteriorated lead paint mixes with household dust and soil and becomes tracked in.

On January 13, 2017, HUD published an amendment to the Lead Safe Housing Rule on responding promptly to cases of children under age 6 living in certain categories of HUD-assisted housing who have elevated blood lead levels. When a child under age 6 resides in HUD-assisted housing and has an elevated blood level, the housing provider will have to test the home and other potential sources of the child's lead exposure within 15 days, and ensure that hazards from lead-based paint, dust or soil are controlled within 30 days. The housing provider must also report the case to HUD so the Department can ensure that follow-up is completed on time.

HUD's Lead Safe Housing Rule applies to all federally assisted housing.

If you have concerns about lead in your home, contact the Vermont Childhood Lead Poisoning Prevention Program at 802-863-7220 or 800-439-8550 (in Vermont).

Fair Housing and Equal Opportunity

What is Housing Discrimination?

The Fair Housing Act protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination based on race, color, national origin, religion, sex, disability, and the presence of children.

What Housing Is Covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members.

Vermont Protected Classes

Like many other states, Vermont provides additional Civil Rights protections. Vermont's Fair Housing Act is like the federal law with six additional protected categories: marital status, age, sexual orientation, gender identity, receipt of public assistance (including Section 8 and other housing vouchers, 3SquaresVT, etc.), status as a victim or survivor of domestic violence, sexual assault, or stalking, and denial of development permitting based on the income of prospective residents.

How to Determine if a Situation is Illegal Discrimination?

To determine if a situation is illegal discrimination and get a referral for next steps:

- Fair Housing Project of CVOEO: visit www.cvoeo.org/fhp or email fhp@cvoeo.org
- Vermont Tenants: call (802) 864-0099, email vttenants@cvoeo.org, or visit www.cvoeo.org/vermonttenants

For Legal Advice, To File a Complaint, Representation, or Mediation

If you're looking for legal advice related to housing discrimination, looking to file a complaint, need representation, or need help with mediation contact the agencies below.

- Vermont Human Rights Commission: call (802) 828-1625, (800) 416-2010, TDD (877) 294,9200 or visit www.hrc.vermont.gov
- Vermont Legal Aid / Legal Services Vermont: call (800) 889-2047 or visit www.vtlawhelp.org (Page 63)

For Pattern or Practice Cases, Sexual Harassment in Housing, or Referrals

Looking for help with pattern or practices cases, sexual harassment in housing, or referrals, contact the U.S. Attorney's Office, District of VT.

- U.S. Attorney's Office, District of VT: email usavt.ContactUs1@usdoj.gov, or visit www.justice.gov/usao-vt/civil-division

If I Think My Rights Have Been Violated, Where Do I File a Discrimination Complaint?

HUD is ready to help with any problem of housing discrimination. If you think your rights have been violated, you may contact our Office of Fair Housing and Equal Opportunity at:

- By phone: (617) 994-8320 or (800) 669-9777 or TDD (800) 877-8339
- By email: Complaints01@hud.gov
- By mail: HUD FHEO 10 Causeway Street, Room 321, Boston, MA 02222-1092
- By fax: (617) 565-7313 or TTY (617) 565-5453
- Online form: <https://portalapps.hud.gov/FHEO903/Form903/Form903Start.action>

You have one year after an alleged violation to file a complaint with HUD, but you should file as soon as possible. For more details on filing a Fair Housing Complaint with HUD, visit:

https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint_-_How_to_File.

Complaints can also be filed through the Vermont Human Rights Commission at 1-800-521-0725.

What To Include in Your Complaint to HUD?

- Your name and address along with the date the discrimination occurred
- The name and address of the person your complaint is against (the respondent)
- The address or other identification to the housing involved
- A short description to the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) of the alleged violation

If You Are Disabled:

HUD provides the following assistance:

- A toll-free TTY phone for the hearing impaired: 1 (800) 927-9275
- Interpreters
- Tapes and braille materials
- Assistance in reading and completing forms

Did you know you can report housing discrimination on our mobile app?

Download at www.hud.gov/fairhousing

HOUSING DISCRIMINATION INFORMATION

U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity

Instructions: (Please type or print) Read this form carefully. Try to answer all questions. If you do not know the answer or a question does not apply to you, leave the space blank. **You have one year from the date of the alleged discrimination to file a complaint.** Your form should be signed and dated.

Your Name _____

Your Address _____

City _____ State _____ Zip Code _____

Best time to call _____ Your Daytime Phone No _____ Evening Phone No _____

Who else can we call if we cannot reach you?

Contact's Name _____ Best Time to call _____

Daytime Phone No _____ Evening Phone No _____

Contact's Name _____ Best Time to call _____

Daytime Phone No _____ Evening Phone No _____

What happened to you?

How were you discriminated against?
 For example: were you refused an opportunity to rent or buy housing? Denied a loan? Told that housing was not available when in fact it was? Treated differently from others seeking housing?
 State briefly what happened.

Why do you think you are a victim of housing discrimination?

Is it because of your:
 • race • color • religion • sex • national origin • familial status (families with children under 18) • disability?
 For example: were you denied housing because of your **race**? Were you denied a mortgage loan because of your **religion**? Or turned down for an apartment because you have **children**?
 Briefly explain why you think your housing rights were denied and circle the factor(s) listed above that you believe apply.

Who do you believe discriminated against you?

For example: was it a landlord, owner, bank, real estate agent, broker, company, or organization?
 Identify who you believe discriminated against you.

Name _____

Address _____

Where did the alleged act of discrimination occur?

For example: Was it at a rental unit? Single family home? Public or Assisted Housing? A Mobile Home?
 Did it occur at a bank or other lending institution?
 Provide the address.

Address _____

City _____ State _____ Zip Code _____

When did the last act of discrimination occur?

Enter the date

____/____/____

Veterans' Resources

Does HUD Have Any Housing Programs Specifically for Homeless Veterans?

The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines Housing Choice Voucher (HCV) rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). The VA provides services from participating veterans at VA medical centers (VAMCs) and community-based outreach clinics. Eligibility for HUD-VASH is determined by the VAMC staff. For more information or to inquire about obtaining HUD-VASH assistance, please contact your local VAMC directly or call (802) 295-9363.

Are There Any Financial and Medical Assistance Programs for Veterans in Need?

Veterans living in Vermont may qualify for need-based financial assistance. Qualifying veterans and their dependents receive necessary financial assistance for food, shelter, clothing, fuel, and medical care. For more information visit <https://veterans.vermont.gov/office-veterans-affairs/programs-administered-office-veterans-affairs/veteran-assistance-fund>.

What is a Veterans' Service Officer (VSO) and How Can They Help Me?

VSOs process applications for emergency assistance benefits that are paid to the veterans and/or their dependents for periods of time when they are not able to support themselves. VSOs work out of City or Town Halls and are knowledgeable about an array of federal, state, and local benefits to which veterans and dependents may be entitled. Every VSO is a veteran.

VSOs are employed by veteran service organizations to administer this program for those with a discharge under honorable conditions. You do not need to be a member of their organization to receive their assistance. Applications for assistance are available from the VSO in the community where the veteran resides. The VSO can help veterans complete their application for benefits.

To find the VSO closest to you, call:

- (802) 296-5166 – American Legion
- (802) 296-5168 – Veterans of Foreign Wars
- (802) 296-5167 – Disabled American Veterans

Is There a Comprehensive Resource That Provides Information on All the Programs and Benefits Available to Veterans Living in Vermont?

Yes, the Vermont Office of Veterans Affairs provides an easy-to-use website with an online resource guide that strives to serve veterans and their families as a bridge to the many benefits that they have earned in defense of our nation. By combining state and federal benefits, as well as non-profit resources into one online search, veterans have access to one-stop shopping for all their needs. The site offers information on financial, education, and housing benefits.

To access resources, visit <https://veterans.vermont.gov/office-veterans-affairs/programs-administered-office-veterans-affairs> and <https://veterans.vermont.gov/office-veterans-affairs/contact-information-organizations-help-veterans-and-their-families>.

For other general resources, including regarding veterans' services, dial 2-1-1.

Senior Citizens' Resources

What Are Reverse Mortgages – Home Equity Conversion Mortgages for Seniors?

Reverse mortgages are increasing in popularity with seniors who have equity in their homes and want to supplement their income. The only reverse mortgage insured by the U.S. Federal Government is called a Home Equity Conversion Mortgage or HECM and is only available through an FHA approved lender. If you are a homeowner aged 62 or older and have paid off your mortgage or paid down a considerable amount, and are currently living in the home, you may participate in FHA's Home Equity Conversion Mortgage program. The HECM is FHA's reverse mortgage program that enables you to withdraw a portion of your home's equity. You can also use a HECM to purchase a primary residence if you are able to use cash on hand to pay the difference between the HECM proceeds and the sales price plus closing costs for the property you are purchasing.

How the Program Works

There are many factors to consider before deciding whether a HECM is right for you. To aid in this process, you must meet with a HECM counselor to discuss program eligibility requirements, financial implications, and alternatives to obtaining a HECM and repaying the loan. Counselors will also discuss provisions for the mortgage becoming due and payable. Upon completion of HECM counseling, you should be able to make an independent, informed decision of whether this product will meet your specific needs. You can search online for a HECM counselor at https://entp.hud.gov/idapp/html/hecm_agency_look.cfm or call toll-free (800) 569-4287.

Section 202 Supportive Housing for the Elderly Program

HUD's Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. Occupancy in Section 202 housing is open to any very low-income household comprised of at least one person who is at least 62 years old at the time of initial occupancy. For a list of housing, see page 37.

Find an Affordable Apartment

To find an affordable elderly housing unit near you refer to our rental assistance section of this book (page 29).

Other Federal Programs for Seniors

U.S. Department of Agriculture Rural Development has several programs available for residents of rural communities including subsidized housing developments, home repair loans, grants and more. To learn more about these programs go online to <https://www.rd.usda.gov/> or contact their Vermont office at:

87 State Street Suite 324, P.O. Box 249
Montpelier, VT 05601
Phone: (802) 828-6000
Fax: (802) 828-6018

Eldercare Locator

The Eldercare Locator is a public service of the U.S. Administration on Aging that connects people to services for older adults and their families. You can connect with them online at <https://eldercare.acl.gov/Public/Index.aspx> or by calling 1(800) 677-1116.

Other Important Resources



General Health and Human Services Resources

2-1-1

Vermont 211 is an easy to remember telephone number that connects callers to information about critical health and human services available in their community. It serves as a resource for finding government benefits and services, nonprofit organizations, support groups, volunteer opportunities, donation programs, diaper banks, health centers and other local resources. Just dial 2-1-1 on any phone or visit <https://www.vermont211.org/>.

Legal Assistance

Vermont Legal Aid

Legal Aid is free legal assistance for low-income households with non-criminal problems such as issues related to eviction, immigration, Criminal Offender Record Information (CORI), domestic violence, elder abuse, and divorce custody matters. For more information, visit <https://www.vtlegalaid.org/>. (Page 63)



Security Deposit/Short-Term Rental Assistance

There are several agencies in Vermont that assist with rental deposit assistance as well as short-term rental assistance. To find an agency that serves your area, dial 2-1-1 from your phone or visit <https://www.vermont211.org/>.

Utility Assistance

Community Action Agencies

Community Action Agencies help lower-income Vermonters to meet their basic needs and become self-sufficient. Agencies administer fuel assistance programs and provide help with electric and gas bills, insulation/weatherization, and furnace repairs. Many agencies also help with a wide variety of services including job training, day care, and housing information. To find out if you can get help and which agency covers your city or town, visit <https://vermontcap.org/>.



Utility Discounts

Most electric companies and gas companies offer a discount to low-income households. You automatically qualify if you receive TAFDC, EAEDC, Food Stamp benefits, SSI, Fuel Assistance, or if your child is in the School Lunch Program or Head Start. These discounts can save you 25-35% on each bill. To apply for the discounts, call your gas and electric companies and ask for an application.

Telephone Discounts

Some telephone companies also have low-income discount programs. Call your local telephone company to ask if it has a low-income discount program and how to apply.

Employment and Job Training

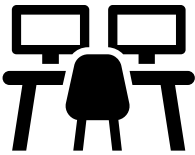


Section 3 Registry

If you receive HUD financial assistance *or* meet the criteria for low or very low-income for your community, you are eligible for work under Section 3. Log onto the Section 3 Opportunity Portal to create an account. Once you have an account you can upload your profile and employment history. You may also search for job opportunities through the Section 3 Opportunity Portal: <https://hudapps.hud.gov/OpportunityPortal/>.

CareerOneStop

A Department of Labor sponsored website that provides information for job seekers, workers, and employers on employment and training. There is also an unemployment benefits finder which will provide information about filing for benefits by state. This site allows you to explore careers, search for jobs or training and to find local assistance. The website also has specialized resources for various populations such as veterans, entry-level workers, laid off employees, and people looking for a career change, among others. Call 1 (877) US2-JOBS (1-877-872-5627) for information about jobs, training, career resources or unemployment benefits or visit the website: <https://www.careeronestop.org/>.



Job Corps

A free education and training program that helps young people learn a career, earn a high school diploma or GED, and find and keep a good job. For eligible young people at least 16 years of age that qualify as low income, Job Corps provides the all-around skills needed to succeed in a career and in life. Call 1 (800) 733-5627 or visit <https://www.jobcorps.gov/>.

Health and Safety

Treatment Referral Routing Service

Call 1 (800) 662-4357 for confidential, free, 24-hour-a-day, 365-day-a-year, information service in English and Spanish for individuals and families facing mental health and/or substance use disorders. This service provides referrals to local treatment facilities, support groups and community-based organizations. For more information, visit <https://www.samhsa.gov/find-help/national-helpline>.



HIV/AIDS Care Services

To locate services near you, visit <https://www.hiv.gov/locator>.

Runaway and Homeless Youth Program

To locate assistance near you for emergency shelter, transitional living program or street outreach program for runaway or homeless youth, visit <https://www.acf.hhs.gov/fysb/map/grantees-family-and-youth-services-bureau> or contact the National Runaway Safeline by phone at 1 (800) RUNAWAY (786-2929) or online at <https://www.1800runaway.org/>.



Disaster Distress Helpline

Call 1 (800) 989-5990 or text TalkWithUs to 66746 for crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters. For more information, visit: <https://www.samhsa.gov/find-help/disaster-distress-helpline>.

Vermont Public Housing Authorities

| Name | Address | Phone | Website |
|--|--|----------------------|---|
| Barre Housing Authority | 30 Washington St3 Barre, VT 05641 | (802)476-3185 | www.barrehousingauthority.com |
| Bennington Housing Authority | 22 Willowbrook Drive Bennington, VT 05201 | (802)442-8000 | www.benningtonhousingauthority.org |
| Brattleboro Housing Authority | 224 Melrose Street Brattleboro, VT 05301 | (802)254-6071 | www.brattleborohousing.org |
| Burlington Housing Authority | 65 Main Street Burlington, VT 05401 | (802)658-1280 | https://burlingtonhousing.org |
| Montpelier Housing Authority | 155 Main Street Montpelier, VT 05602 | (802)229-9232 | |
| Rutland Housing Authority | Templewood Court Rutland, VT 05701 | (802)775-2926 | www.rhvt.org |
| Springfield Housing Authority | 80 Main Street Springfield, VT 05156 | (802)885-4905 | https://springfieldhousingauthorityvt.org |
| Vermont State Housing Authority | 1 Prospect Street Montpelier, VT 05602 | (802)828-3295 | www.vsha.org |
| Winooski Housing Authority | 83 Barlow Street Winooski, VT 05404 | (802)655-2360 x22 | www.winooskihousing.org |

Project Based Voucher (PBV) Properties

| Housing Authority | Property Name | Property Address |
|---|--|--|
| Bennington Housing Authority | Willowbrook Apartments | 22 Willowbrook Dr Bennington, VT 05201 |
| | Beech Court Apartments | 201 Beech Street Bennington, VT 05201 |
| | Brookside Apartments | 323 South St Bennington, VT 05201 |
| | Walloomsac Apartments | 206 School Street Bennington, VT 05201 |
| Brattleboro Housing Authority | Red Clover Commons | 30 Fairground Rd Brattleboro, VT 05301 |
| | Red Clover Commons Two | Fairground Rd Brattleboro, VT 05301 |
| | Ann Wilder Richards Building | 1063 Western Avenue Brattleboro, VT 05301 |
| Burlington Housing Authority Family Developments | Riverside Apartments | Burlington Housing Authority |
| | Franklin Square Apartments | Burlington Housing Authority |
| | Hillside Terrace Apartments | Burlington Housing Authority |
| | 52-54 N. Champlain Street (Champlain Housing Trust) | 52-54 N. Champlain Street Burlington, VT 05401 |
| | 115-117 Archibald Street (Champlain Housing Trust) | 115-117 Archibald Street Burlington, VT 05401 |
| | 255-257 Winooski Avenue (Champlain Housing Trust) | 255-257 Winooski Avenue Burlington, VT 05401 |
| | 259-261 Winooski Avenue (Champlain Housing Trust) | 259-261 Winooski Avenue Burlington, VT 05401 |
| | Bus Barns Apartments (Champlain Housing Trust) | 337 & 343 N. Winooski Avenue 640 Riverside Avenue Burlington, VT 05401 |
| | Waterfront Housing (Champlain Housing Trust) | 300 Lake Street Burlington, VT 05401 |
| | O'Dell Apartments (Champlain Housing Trust) | Farrell Street South Burlington, VT |
| | Lime Kiln Apartments (Champlain Housing Trust) | Lime Kiln Road South Burlington, VT |
| | Garden Apartments (Champlain Housing Trust) | 310 Market Street, South Burlington, VT |
| | Maple Tree Place (Champlain Housing Trust) | Maple Tree Place Williston, VT |
| | Shelburne Housing (Champlain Housing Trust) | Ockert Lane and Main St Shelburne, VT |
| | Scholar's House (Cathedral Square Corporation) | 110 Mansfield Avenue Burlington, VT 05401 |
| 268 East Allen Street (Summit Property Management) | 268 East Allen Street Winooski, VT | |

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| Burlington Housing Authority Disabled and Elderly (62+) | Decker Tower Apartments | Burlington Housing Authority |
| | Champlain Apartments | Burlington Housing Authority |
| Burlington Housing Authority Disabled and Elderly (55+) | Juniper House (Cathedral Square Corporation) | 35 Cambrian Way Burlington, VT 05401 |
| | Ruggles (Cathedral Square Corporation) | 262 Prospect St Burlington, VT 05401 |
| | McAuley Square Senior Housing (Cathedral Square Corporation) | 130 Mansfield Avenue Burlington, VT 05401 |
| | Allard Square (Cathedral Square Corporation) | 146 Market Street South Burlington, VT |
| Burlington Housing Authority **Requires Referrals | Sophie's Place | Burlington Housing Authority |
| | The Webster House (Burlington Housing Authority) | 105 East Allen Street Winooski, VT |
| | The Wilson Hotel (Redstone Property Management) | 189 Church Street Burlington, VT 05401 |
| | Smith House (Committee on Temporary Shelter) | 30-32 N. Winooski Avenue Burlington, VT 05401 |
| | Allen House (Champlain Housing Trust) | 57 West Allen Street Winooski, VT |
| | Independence Place (Cathedral Square Corporation) | 140 Mansfield Avenue Burlington, VT 05401 |
| Rutland Housing Authority | Hickory Street Housing Phase 3 | 5 Tremont Street Rutland, VT 05701 |
| | Lincoln Place Permanently Supportive Housing | 27 Wales Street, Suite #201 Rutland, VT 05701 |
| Springfield Housing Authority | The Ellis Apartments | 26 Main St Springfield, VT 05156 |
| | The Woolson Apartments | 35 Main Street Springfield, VT 05156 |
| | The Westview Apartments | 59 Summit Ave Springfield, VT 05156 |
| | Huber Building | 80 Main St Springfield, VT 05156 |
| | Whitcomb Building | 1 Mineral St Springfield, VT 05156 |
| Vermont State Housing Authority | Bromur Street Apartments | Bromur Street Barre, VT 05641 |
| | Good Neighbors, Inc. | 81 Elm St Barre, VT 05641 |
| | Bellows Falls HLP | 62, 64, 66 & 70 Williams St. 11 South Street Bellows Falls 05101 |
| | Howard Block | 61 Square Street Bellows Falls, VT 05101 |

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| Vermont State Housing Authority | Pine Street HLP | 7 & 9 Pine Street Bellows Falls, VT 05101 |
| | Pine Street HLP- Homeless | 7 & 9 Pine Street Bellows Falls, VT 05101 |
| | Applegate | 89 Applegate Dr. Bennington, VT 05201 |
| | Battenkill | Scattered Sites Bennington, VT |
| | Woodland Station Housing LP | Depot Street Bennington, VT 05201 |
| | Waits River Housing | Scattered Site Bradford, VT 05033 |
| | Whistlestop ZEMS | Rt. 25 Bradford, VT 05033 |
| | Parkvillage I, II & III | Scattered Site Brandon, VT 05733 |
| | 13 Canal Street Apartments | 13 Canal Street Brattleboro, VT 05301 |
| | 44 Clark Street | Clark Street Brattleboro, VT 05301 |
| | Abbot Block | Scattered Site Brattleboro, VT 05301 |
| | Abbot Block (homeless) | Scattered Site Brattleboro, VT 05301 |
| | Butterfield Elderly Housing | 50 Westgate Drive Brattleboro, VT 05301 |
| | Esteyville Housing LP - | 68 Birge Street Brattleboro, VT 05301 |
| | Great River Terrace | 1136 Putney Rd Brattleboro, VT 05301 |
| | PE I/WWHT | Scattered Site Brattleboro, VT 05301 |
| | PEII/WWHT | 21 Horton & 14 Birge St Brattleboro, VT 05301 |
| | Red Clover Commons | 30 Fairground Rd Brattleboro, VT 05301 |
| | The Wilder Building | 30 Main Street Brattleboro, VT 05301 |
| | Westgate Allocated Housing | 50 Westgate Drive Brattleboro, VT 05301 |

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| Vermont State Housing Authority | Whetstone | 50 Canal St Brattleboro, VT 05301 |
| | Brighton Scattered Site Project | Derby Street Duplex Brighton, VT 05846 |
| | Hunt Farm Housing (Bristol) | Hunt Farm Road Bristol, VT 05443 |
| | ZEMs John Graham | 16 Sugar Maple Ln Bristol, VT 05443 |
| | 95 North Ave | 95 North Ave Burlington, VT 05401 |
| | Cathedral Square Senior Living | 16 Cherry St Burlington, VT 05401 |
| | Flynn Ave Cooperative Homes - | 288 Flynn Avenue Burlington, VT 05401 |
| | Pearl Street Residence | 175-179 Pearl St Burlington, VT 05401 |
| | St John's Hall | 184 Elmwood Avenue Burlington, VT 05401 |
| | Thayer Senior Housing | North Avenue Burlington, VT 05401 |
| | Cabot Commons | 36 Glinka Road Cabot, VT 05647 |
| | Chester Gage | Chester Depot Chester, VT 05143 |
| | Arbor Gardens I | 120 Wiley Road Colchester, VT 05446 |
| | John's River Apartments | 22 Caswell Avenue Derby, VT 05830 |
| | Falls Housing | Main Street Enosburg Falls, VT 05450 |
| | Susan's Place | Susie Wilson Rd Essex JCT, VT 05452 |
| | Whitcomb Terrace | 136 West Street Essex JCT, VT 05452 |
| | Adams House | 5-7 South Park Place Fair Haven, VT 05743 |
| | Parkview Apartments | 85 Main Street Fair Haven, VT 05743 |
| | Hidden Pines Elderly Housing | 4180 Highbridge Road Fairfax, VT 05468 |

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| Vermont State Housing Authority | Franklin Carriage House | 142 Homestead Drive Franklin, VT 05457 |
| | Isle Lane | 201 Hyde Road Grand Isle, VT 05458 |
| | Algiers | 91 Guilford Ctr. Guilford, VT 05301 |
| | Evergreen Manor | Evergreen Manor MHP Hardwick, VT 05843 |
| | Jeudevine HLP | 9 South Main St & 143 Highland Ave Hardwick, VT 05843 |
| | Colodny Building | South Main Street Hartford, VT 05047 |
| | Hartford Scattered Sites -VASH PBV | Scattered Sites Hartford, VT |
| | Hartford Scattered Sites PBV (old school St) | Scattered Sites Hartford/WRJ, VT |
| | Alder Mountain Street Property | 236 Mountain Street Island Pond, VT 05846 |
| | Black River Overlook | Rublee Lane Ludlow, VT 05149 |
| | 101 Main Street (Mathewson Building) | 101 Main Street Lyndonville, VT 05851 |
| | 599 Main | 599 Main St. Lyndonville, VT 05851 |
| | Seminary Street Apartments | 11 Seminary Street Middlebury, 05753 |
| | 15 Court Street Apartments | 15 Court St Middlebury, VT 05753 |
| | Addison Housing LP | 10 South Water Street #2 Middlebury, VT 05753 |
| | Elm Street | North Pleasant Street & 18 Elm Street Middlebury, VT 05753 |
| | Hill House | 290 Rt 7 North Middlebury, VT 05753 |
| | Middlebury commons | 249 Buttolph Dr Middlebury, VT 05753 |
| | North Pleasant Street Apts | North Pleasant Street Middlebury, VT 05753 |
| | Pine Meadow Apartments | Jackson Lane Middlebury, VT 05753 |
| Smith Housing | 32 Seminary Street Middlebury, VT 05753 | |

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| Vermont State Housing Authority | Weybridge Street Apartments | Weybridge St Middlebury, VT 05753 |
| | John Graham Housing and Services | Scattered Sites Middlebury/Vergennes, VT |
| | Elm Place | 60 Bombardier Rd Milton, VT 05468 |
| | French Block | 32-34 Main Street Montpelier, VT 05602 |
| | Arthur's Main Street Housing | Main Street Morrisville, VT 05661 |
| | Choquette Scattered Sites | Scattered Sites Newport Ctr, VT |
| | Memphremagog rentals | 111 Lake Rd Newport/St J, VT 05855 |
| | Dogwood Glen I | Dogwood Glen Dr. Northfield, VT 05663 |
| | Peacham Housing | 36 & 135 Church Street Peacham, VT 05862 |
| | Hollister Hill Apartments | Hollister Hill Road Plainfield, VT 05667 |
| | Freeman House | 20 Village Green Proctorsville, VT 05153 |
| | Proctorsville Green | Park and Pollard Proctorsville, VT 05153 |
| | Noyes House | 52 Kimball Road Putney, VT 05346 |
| | Hedding Drive Apartments | Hedding Drive Randolph, VT 05060 |
| | Salisbury Square | 1 Salisbury Sq 34 & 36 School St. Randolph, VT 05060 |
| | The Joslyn House | 16 Maple St Randolph, VT 05060 |
| | Main Street Mill - PB82 | Main Street Richford, VT 05476 |
| | Park house | Rt 100 Corridor Rochester, VT 05767 |
| | Columbian Avenue Housing | 194, 196-198 Columbian Avenue Rutland, VT 05701 |
| | Marble Street | 259 Marble St Rutland, VT 05777 |

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| Vermont State Housing Authority | Poise II, 82 Grove | 82 Grove Street Rutland, VT 05701 |
| | Rutland Rehab Scattered Site | 13 Center Street, 2 nd Floor c/o Rutland Rehab LTP Rutland, VT 05701 |
| | Lind Homes | 70-106 Pleasant St. South Ryegate, VT 06069 |
| | Harrington Village | Henry St & Harrington Ave Shelburne, VT 05482 |
| | Dover Place | 3245 Garden St South Burlington, VT 05403 |
| | Southview I | Stanley Road Springfield, VT 05156 |
| | Westview Terrace | 59 Westview Terrace Springfield, VT |
| | Hawk's Nest Senior Housing | 110 Hawk's Nest, Suite 110 St Albans, VT 05478 |
| | Willard Mill | 25 Stowell St St Albans, VT 05478 |
| | Driscoll Apartments | 20 Lake St St. Albans, VT 05478 |
| | Vista Apartments | 213 South Main St St. Albans, VT 05478 |
| | Welden Villa Apartments | 59 Upper Welden Street St. Albans, VT 05478 |
| | Caledonia Housing | Scattered Sites St. Johnsbury, VT 05819 |
| | Cherry Street Hotel | 108-114 Cherry St St. Johnsbury, VT 05819 |
| | First Home | 418 Railroad St St. Johnsbury, VT 05819 |
| | New Avenue | 10 Eastern Avenue St. Johnsbury, VT 05819 |
| | Olivia Place | 467 & 491 Main St St. Johnsbury, VT 05819 |
| | St. Johnsbury Housing | 439 Pearl St; 160 Clark Ave St. Johnsbury, VT 05819 |
| | River Bend Apartments | 607-635 Maple St Stowe, VT 05672 |
| | Blake Commons | Blake St. Swanton, VT 05488 |
| Green Street SRO's | 74 Green Street Vergennes, VT 05491 | |

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|--|---|---|
| Vermont State Housing Authority | Willow Apartments | Walker Avenue Vergennes, VT 05491 |
| | The Chalets | 78 South St W Brattleboro, VT 05301 |
| | Western Avenue Housing | 925, 929, 935 Western Avenue W Brattleboro, VT 05301 |
| | Evergreen Place Senior Hsng | 5308 Main Street Waitsfield, VT 05673 |
| | McKnight Lane | McKnight Lane Waltham, VT 05491 |
| | Stimson & Graves Building | 10-14 Stowe Street Waterbury, VT 05676 |
| | Green Mountain Seminary Apts | 201 Hollow Road Waterbury Ctr, VT 05677 |
| | Wells River Historic Housing LP | Scattered Sites Wells River, VT 05081 |
| | Kazon Building | Marble Street West Rutland, VT 05777 |
| | Stanislaus Apartments | 95 & 113 Barnes St West Rutland, 05777 |
| | Bridge and Main | 27 North Main St White River Jct, VT 05001 |
| | Morale House | 374 South Main Street White River Jct, VT 05001 |
| | Northwoods Apartments - Upper Valey Housing | 95 Templeton Ave White River Jct, VT 05001 |
| | Northwoods Apartments - White River Housing | 95 Templeton Ave White River Jct, VT 05001 |
| | Overlook Housing | 36 Overlook Dr White River Jct, VT 05001 |
| | Briars II | 647 Bugbee St White River Junction, VT 05001 |
| | Memory Care Residence at Allen Brook | Allen Brook Williston, VT 05452 |
| | Whitney Hill Homestead | 100-144 Whitney Hill Rd Williston, VT 05452 |
| | Union Square (Allocated & Bond) - | 15 Union St Windsor, VT 05089 |
| | Genest Building | 26 Main Street Winooski, VT 05404 |
| | Parc Terrace | 223 East Allen Street Winooski, VT 05404 |
| | Safford Commons | West Woodstock Rd Woodstock, VT 05091 |
| | Wentworth II | Wentworth Way & Hartford Avenue WRJ and Wilder, VT |

Vermont Multifamily Properties

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|---------------|--|--|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BR | 1BR | 2BR | 3BR | 4BR | 5BR |
| Alburg | Alburg Family Housing | 68 S Main St Alburg, VT 05440 | (802) 658-5000 | Family | | ✓ | ✓ | ✓ | ✓ | |
| | Pine Manor | 6 Lake St Alburg, VT 05440 | (802) 534-6571 | Elderly | | ✓ | ✓ | | | |
| Barre | CDW Properties | 8 Summer St Barre, VT 05641 | (802) 476-3836 | Elderly | | ✓ | | | | |
| | Highgate Apartments | 73 Highgate Dr Barre, VT 05641 | (781) 449-7887 | Family | | ✓ | ✓ | ✓ | | |
| | The Morse Block | 264 N Main St Barre, VT 05641 | (802) 828-3295 | Family | | ✓ | | | | |
| | Washington County Community Housing Project 1 | 45 Pearl St Barre, VT 05641 | (802) 229-9232 | Disabled | | ✓ | | | | |
| Bellows Falls | Canal House | 45 Rockingham St Bellows Falls, VT 05101 | (802) 463-9863 | Family | | ✓ | ✓ | | | |
| | Riverview Apartments | 73 Westminster St Bellows Falls, VT 05101 | (603) 669-8551 | Elderly | | ✓ | ✓ | | | |
| Bennington | Applegate Apartments LP | 98 Orchard Road Bennington, VT 05201 | (802) 442-8818 | Family | | ✓ | ✓ | ✓ | | |
| | Group Home for the CMI | 329 South St Bennington, VT 05201 | (802) 362-4660 | Disabled | | ✓ | | | | |
| | Group Home for the Developmentally Disabled | 215 Union St Bennington, VT 05201 | (802) 362-4660 | Disabled | | ✓ | | | | |
| | Independent Living Complex | 9 Bank St Bennington, VT 05201 | (802) 362-4660 | Disabled | | ✓ | | | | |
| Benson | Benson Heights | 2747 Stage Rd Benson, VT 05743 | (802) 362-3660 | Elderly | | ✓ | ✓ | | | |
| Bethel | Depot I | Main St Bethel, VT 05032 | (802) 828 3295 | Elderly | | ✓ | ✓ | ✓ | | |
| | Depot II | Main St Bethel, VT 05032 | (802) 828-3295 | Family | | ✓ | ✓ | ✓ | | |
| Bradford | Colonial Village I | 128 S Main St Bradford, VT 05033 | (802) 222-4703 | Family | | | ✓ | ✓ | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|-------------|----------------------------------|---|------------------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BR | 1BR | 2BR | 3BR | 4BR | 5BR |
| Bradford | Colonial Village II | 59 S Pleasant St Bradford, VT 05033 | (802) 222-4703 | Elderly | | ✓ | ✓ | | | |
| Brandon | Conant Square | 30 Conant Sq Brandon, VT 05733 | (802) 247-6633 | Elderly | ✓ | ✓ | ✓ | | | |
| Brattleboro | Fairview Village | 35 Fairview Vlg Dr Brattleboro, VT 05301 | (603) 669-8551 | Elderly | | ✓ | | | | |
| | Westgate Apartments | 50 Westgate Dr Brattleboro, VT 05301 | (603) 641-2163 | Family | | ✓ | ✓ | ✓ | | |
| Bridgewater | Mill Village Apartments | 7495 U.S. Route 4 Bridgewater, VT 05034 | (802) 295-7961 | Elderly | | ✓ | ✓ | ✓ | | |
| Bristol | Pleasant Hills | 93 Mountain St Bristol, VT 05443 | (802) 453-3712 | Elderly | | ✓ | ✓ | | | |
| Burlington | Arroway Group Home | 41 Spruce St Burlington, VT 05401 | (802) 660-3678 | Disabled | | ✓ | | | | |
| | Bobbin Mill Apartments | 234 S Champlain St Burlington, VT 05401 | (802) 863-5248 | Family | | ✓ | ✓ | ✓ | | |
| | Cathedral Square Housing | 3 Cathedral Sq Burlington, VT 05401 | (802) 863-2224 | Elderly | | ✓ | ✓ | | | |
| | Duggan Row House | 94 Maple St Burlington, VT 05401 | (802) 864-4681 | Family | | | | | | |
| | Fern Hill Housing | 214 N Prospect St Burlington, VT 05401 | (802) 658-6442 | Elderly | | ✓ | | | | |
| | Howard Center for Human Services | 72 N Winooski Ave Burlington, VT 05401 | (802) 660-3678 | Disabled | ✓ | ✓ | | | | |
| | Lake Champlain Apartments | 185 Pine St Burlington, VT 05401 | (802) 658-3600 | Family | | ✓ | ✓ | ✓ | | |
| | Laurentide Apartments | 65 Cambrian Way Burlington, VT 05401 | (802) 861-3000 X111 | Family | | ✓ | ✓ | ✓ | | |
| | Monroe Place | 29 N Champlain St Burlington, VT 05401 | (802) 863-2224 | Disabled | | ✓ | | | | |
| | McAuley Square | 110 Mansfield Ave Burlington, VT 05401 | (802) 863-2224 | Family | | ✓ | ✓ | | | |
| | McKenzie House Apartments | 43 Elmwood Ave Burlington, VT 05401 | (802) 658-5000 | Family | | ✓ | ✓ | | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|------------|-----------------------------|---|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BR | 1BR | 2BR | 3BR | 4BR | 5BR |
| Burlington | Northgate Apartments | 275 Northgate Rd Burlington, VT 05408 | (802) 658-2722 | Family | | ✓ | ✓ | ✓ | | |
| | Pennington House | 1822 North Ave Burlington, VT 05401 | (802) 660-3678 | Disabled | | ✓ | | | | |
| | Peterson Place Apartments | 97A King St Burlington, VT 05401 | (802) 863-7155 | Family | | ✓ | ✓ | | ✓ | |
| | South Saint Paul Townhouses | 355 Saint Paul St Burlington, VT 05401 | (802) 658-5000 | Family | | | | | | |
| | South Square Apartments | 101 College St Burlington, VT 05401 | (802) 864-0538 | Elderly | | ✓ | ✓ | | | |
| | South End Community Housing | 336 Saint Paul St Burlington, VT 05401 | (802) 863-5248 | Disabled | | ✓ | | | | |
| | Thayer House | 1197 North Ave Burlington, VT 05408 | (802) 859-8864 | Elderly | | ✓ | | | | |
| | Wharf Lane Apts | 57 Maple St Burlington, VT 05401 | (802) 863-5248 | Family | ✓ | ✓ | ✓ | | | |
| Canaan | Green Hill Apartments | 41 Green Hill Rd Canaan, VT 05903 | (802) 266-8119 | Elderly | | ✓ | ✓ | | | |
| Castleton | Castleton Meadows | 148 Castleton Meadows Ln Castleton, VT 05735 | (603) 669-8551 | Elderly | | ✓ | ✓ | | | |
| | Parson's Hill | RR 2 Box 4A Castleton, VT 05735 | (802) 496-9400 | Family | | | ✓ | ✓ | ✓ | |
| | The Harvey House | 1997 Main St Castleton, VT 05735 | (802) 468-5357 | Disabled | | ✓ | | | | |
| Chelsea | Chelsea Court & Homes | 11 Riverside Dr Chelsea, VT 05038 | (802) 685-3113 | Family | | ✓ | ✓ | ✓ | ✓ | |
| Chester | Chester Apartments | 134 Senior Cir Chester, VT 05143 | (802) 362-4660 | Elderly | | ✓ | | | | |
| Colchester | Point School Apartments | 427 Porter's Point Rd Colchester, VT 05446 | (802) 863-5248 | Family | | | | ✓ | | |
| | Winchester Place Apartments | Multiple Addresses Colchester, VT 05446 | (802) 862-6244 | Family | | | ✓ | ✓ | | |
| Derby Line | Derby Line Gardens | 21 Main St Derby Line, VT 05830 | (802) 754-8896 | Elderly | | ✓ | | | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|-----------------|----------------------------|--|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| Enosburg Falls | River Bend Apartments | 324 School St Enosburg Falls, VT 05450 | (802) 933-3215 | Elderly | | ✓ | ✓ | | | |
| Essex Junction | Town Meadow Senior Housing | 22 Carmichael St Essex Junction, VT 05452 | (802) 859-8866 | Elderly | | ✓ | | | | |
| | Whitcomb Woods | 128 West St Essex Junction, VT 05452 | (802) 658-5000 | Elderly | | ✓ | ✓ | | | |
| Fair Haven(802) | Appletree Apartments | Appletree Lane Fair Haven, VT 05743 | (802) 775-3139 | Family | | ✓ | | | | |
| | The Owen House | 3 Union St Fair Haven, VT 05743 | (802) 468-5357 | Disabled | | ✓ | | | | |
| Fairfax | Mountain View Apartments | 11 Mountain View St Fairfax, VT 05454 | (802) 524-6571 | Elderly | | ✓ | ✓ | | | |
| Fairfield | Chester Arthur Apartments | RR 1 Box 140-1 Fairfield, VT 05455 | (802) 827-6513 | Elderly | | ✓ | ✓ | | | |
| Gilman | Gilman Senior Housing | 29 Jefferson Ave Gilman, VT 05904 | (802) 748-8235 | Elderly | ✓ | ✓ | | | | |
| Grand Isle | Round Barn Apartments | 29 Faywood Rd Grand Isle, VT 05458 | (802) 524-6571 | Elderly | | ✓ | ✓ | | | |
| Groton | Clarks Landing | 25 Clarks Landing Groton, VT 05046 | (802) 748-8235 | Elderly | | ✓ | | | | |
| Hancock | Mountain View Apartments | 123 VT Rout 125 Hancock, VT 05748 | (802) 767-3934 | Family | | | ✓ | ✓ | ✓ | |
| Hardwick | Bemis Block-Elderly | 41 S Main St Hardwick, VT 05843 | (802) 748-8235 | Elderly | | ✓ | | | | |
| | Cherry Street Housing | Lower Cherry St Hardwick, VT 05843 | (802) 899-3400 | Family | | | ✓ | ✓ | | |
| | Maple Street Apartments | 36 Maple St Hardwick, VT 05843 | (505) 898-1774 | Elderly | | ✓ | ✓ | | | |
| Hinesburg | Kelley's Field | 87 Kelleys Field Rd Hinesburg, VT 05461 | (802) 482-3800 | Elderly | | ✓ | | | | |
| Island Pond | Hillside Acres | Curran Avenue Island Pond, VT 05846 | (802) 723-4316 | Family | | | ✓ | ✓ | ✓ | |
| | Sunrise Manor | 94 Main St Island Pond, VT 05846 | (802) 723-4316 | Elderly | | ✓ | ✓ | | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|-------------------|---|--|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| Jericho | Jeri-Hill Apartments | Jeri Hill Lane Jericho, VT 05465 | (802) 859-8857 | Elderly | | ✓ | ✓ | | | |
| Johnson | Johnson Group Home | 120 Vt Route 100C Johnson, VT 05656 | (802) 888-5026 | Disabled | | ✓ | | | | |
| Ludlow | Gill Terrace Retirement Apartments | 7 Gill Ter Ludlow, VT 05149 | (802) 228-4571 | Elderly | | ✓ | | | | |
| | Gill Terrace Retirement Apartments II | 9 Gill Ter Ludlow, VT 05149 | | Elderly | | ✓ | | | | |
| Lyndonville | Darling Inn | 76 Depot St Lyndonville, VT 05851 | (802) 748-8235 | Elderly | ✓ | ✓ | ✓ | | | |
| | Lyndon Terrace | 40 Lyndon Ter Lyndonville, VT 05851 | (603) 669-8551 | Family | | ✓ | ✓ | ✓ | | |
| Manchester Center | Manchester Fields | 33 The Flds Manchester Center, VT 05255 | (413) 539-9500 | Elderly | | ✓ | | | | |
| | Spruce Brook | Spruce Brook Manchester Center, VT 05255 | (802) 362-4663 | Family | | | ✓ | | | |
| | The Meadows II | 142 Equinox Ter Manchester Center, VT 05255 | (802) 362-4660 | Elderly | | ✓ | | | | |
| | The Meadows Apartments | 122 Equinox Ter Manchester Center, VT 05255 | (802) 362-4660 | Elderly | | ✓ | | | | |
| Middlebury | Addison Group Home | 45 Seminary St Middlebury, VT 05753 | (802) 863-2224 | Disabled | | ✓ | | | | |
| | Elinor Sanchez Supportive Housing Project | 36 Washington St Middlebury, VT 05753 | (802) 388-3608 | Disabled | | ✓ | | | | |
| | Sugarwood Apartments | RR 1 Box 307-1 Middlebury, VT 05753 | (802) 247-0165 | Family | | | ✓ | ✓ | ✓ | |
| | The Meadows | 20 Washington St Middlebury, VT 05753 | (802) 388-4994 | Elderly | | ✓ | ✓ | | | |
| Milton | Elm Place (Project B) | 60 Bombardier Road Milton, VT 05468 | (802) 859-8883 | Elderly | | ✓ | | | | |
| | Meadowlane | 36 Villiemaire Lane Milton, VT 05468 | (802) 893-4316 | Elderly | | ✓ | ✓ | | | |
| Montpelier | Cummings Street Family Housing | 21 Cummings St Montpelier, VT 05602 | (802) 229-9232 | Family | | | ✓ | ✓ | ✓ | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|------------------|---------------------------------|---|----------------|---------------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| Montpelier | Hebert Farms | 21 Hebert Road Montpelier, VT 05602 | (802) 476-4493 | Family | | ✓ | ✓ | ✓ | | |
| | Lane Shops Apartments | 14 N Franklin St Montpelier, VT 05602 | (802) 229-9232 | Elderly | ✓ | ✓ | ✓ | | | |
| | Pioneer Apartments | 155 Main St. Montpelier, VT 05602 | (802) 229-9232 | Elderly Disabled | ✓ | ✓ | | | | |
| | Taylor Street Apts. | 61 Taylor Street Montpelier, VT 05602 | (802) 476-4493 | Family | ✓ | ✓ | ✓ | | | |
| Morrisville | Copley Terrace | 528 Washington Hwy Morrisville, VT 05661 | (802) 888-5026 | Elderly | | ✓ | ✓ | | | |
| | Lamoille View Apartments | 165 Park St Morrisville, VT 05661 | (802) 883-5552 | Elderly | | ✓ | ✓ | | | |
| Newport | Governor's Mansion Apartments | 88 2 nd St Newport, VT 05855 | (802) 748-8235 | Elderly | ✓ | ✓ | | | | |
| | Governor Prouty Apartments | 26 Governor Dr Newport, VT 05855 | (802) 748-8235 | Elderly | | ✓ | | | | |
| | Newport City Senior Housing | 107-119 Main St Newport, VT 05855 | (802) 748-8235 | Elderly | | ✓ | | | | |
| | Parkview Housing | 143 Willey St Newport, VT 05855 | (802) 754-8896 | Family | | | ✓ | ✓ | | |
| North Bennington | Homestead Mews | RR 2 Box 290A North Bennington, VT 05257 | (802) 362-4663 | Elderly | | ✓ | ✓ | | | |
| North Troy | Pine Grove Apartments | 72 Pine Grove Dr North Troy, VT 05859 | (802) 744-6540 | Family | | ✓ | ✓ | ✓ | ✓ | |
| Northfield | Dogwood Glen Elderly Apartments | Dogwood Glen Drive Northfield, VT 05663 | (802) 828-3295 | Elderly | | ✓ | ✓ | | | |
| Norwich | Norwich Senior Housing | 4 Dorrance Dr Norwich, VT 05055 | (802) 296-2600 | Elderly | | ✓ | | | | |
| Pittsford | Village Manor | 1 Village Manor Pittsford, VT 05763 | (614) 451-2151 | Elderly | | ✓ | | | | |
| Plainfield | School Street Apartments | 171 School St Plainfield, VT 05667 | (802) 828-3295 | Family | ✓ | ✓ | ✓ | ✓ | | |
| Poultney | Heritage Court | 624 York St Poultney, VT 05764 | (802) 287-5507 | Elderly | | ✓ | ✓ | | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|-----------|-------------------------|--|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| Poultney | School House Apartments | 88 Main St Poultney, VT 05764 | (802) 863-8376 | Elderly | | ✓ | ✓ | | | |
| Proctor | Proctor Place | 1 Proctor Pl Proctor, VT 05765 | (802) 295-7961 | Elderly | | ✓ | | | | |
| Randolph | Prospect/Forest Homes | 18 Forest St Randolph, VT 05060 | (802) 763-7248 | Family | | | ✓ | ✓ | ✓ | |
| | Randolph Circle | 4 Hedding Dr Randolph, VT 05060 | (802) 763-7248 | Family | | | ✓ | ✓ | ✓ | |
| | Red Lion Inn | 9 Pleasant St Randolph, VT 05060 | (603) 641-2163 | Elderly | | ✓ | | | | |
| | Randolph House | 65 N Main St Randolph, VT 05060 | (603) 641-2163 | Elderly | | ✓ | ✓ | | | |
| Readsboro | Readsboro Apartments | 430 Tunnel St Readsboro, VT 05350 | (802) 362-4660 | Elderly | | ✓ | | | | |
| Richford | Missisquoi Manor | 70 Liberty St Richford, VT 05476 | (802) 524-6571 | Elderly | | ✓ | | | | |
| Richmond | Richmond Terrace | 200 Thompson Rd Richmond, VT 05477 | (802) 878-0997 | Elderly | ✓ | ✓ | | | | |
| Rochester | Brookside Apartments | 140 N Main St Rochester, VT 05767 | (802) 295-7961 | Family | | | ✓ | ✓ | | |
| Rutland | Bardwell House | 142 Merchants Row Rutland, VT 05701 | (802) 775-1100 | Elderly | ✓ | ✓ | | | | |
| | Hospital Heights East | A1 Hospital Heights Rutland, VT 05701 | (802) 747-0000 | Family | | ✓ | ✓ | ✓ | | |
| | Linden Terrace | 191 Grove St Rutland, VT 05701 | (603) 641-2163 | Elderly | | ✓ | ✓ | | | |
| | Maple Village | 72 Pine St Rutland, VT 05701 | (614) 451-2151 | Elderly | ✓ | ✓ | | | | |
| | Maples I & II | 5 General Wing Rd Rutland, VT 05701 | (802) 776-1000 | Elderly | | ✓ | ✓ | | | |
| | Parker House | 129 Church St Rutland, VT 05701 | (802) 773-9107 | Elderly | | ✓ | ✓ | | | |
| | Regency Manor | 6 Regency Mnr Rutland, VT 05701 | (802) 773-9107 | Family | | ✓ | ✓ | ✓ | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|------------------|---|---|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| Rutland | Tuttle Block Apartments | 13 Center St Rutland, VT 05701 | (802) 775-3139 | Family | ✓ | ✓ | ✓ | | | |
| Saint Albans | Beth-El Court | 153 Federal St Saint Albans, VT 05478 | (802) 524-6571 | Elderly | | ✓ | | | | |
| | Heritage Lane | 80 S Main St Saint Albans, VT 05478 | (802) 524-9501 | Elderly | | ✓ | | | | |
| | Lower Welden | 100 Lower Welden St Saint Albans, VT 05478 | (802) 524-6571 | Family | | | ✓ | ✓ | ✓ | |
| | Lake Street Apartments | 7 Lake St Saint Albans, VT 05478 | (802) 863-5248 | Disabled | | | | | | |
| | Lake Street Apartments | 251 Lake St Saint Albans, VT 05478 | (802) 775-1100 | Elderly | | ✓ | ✓ | | | |
| | 20 Congress Street Apartments | 20 Congress St Saint Albans, VT 05478 | (802) 862-6244 | Family | | ✓ | ✓ | | | |
| Saint Johnsbury | Passumpsic View Apartments | 394 Railroad St Saint Johnsbury, VT 05819 | (802) 535-3555 | Elderly | | ✓ | | | | |
| | Passumpsic South & Passumpsic North | 56 North Ave Saint Johnsbury, VT 05819 | (802) 748-8235 | Family | | ✓ | ✓ | ✓ | | |
| | Walden Mountain | 2 Pearl St Saint Johnsbury, VT 05819 | (603) 641-2163 | Family | | ✓ | ✓ | ✓ | | |
| Saxtons River | Saxton's River Family Housing | 6 River St Saxtons River, VT 05154 | (603) 641-2163 | Family | | | ✓ | ✓ | ✓ | |
| South Burlington | Allard Square | 146 Market St South Burlington, VT 05403 | (802) 863-2224 | Elderly | | ✓ | ✓ | | | |
| | Country Park Apartments | 635 Hinesburg Rd South Burlington, VT 05403 | (802) 658-5000 | Elderly | | ✓ | ✓ | | | |
| | Grand Way Commons | 412 Farrell St South Burlington, VT 05403 | (802) 859-8836 | Elderly | | ✓ | | | | |
| | Gardens Street Apts. | 310 Market Street South Burlington, VT 05404 | (802) 862-6244 | Family | | ✓ | ✓ | ✓ | ✓ | |
| | Pine Senior Living Community Phase I, II, III | 7 Aspen Drive South Burlington, VT 05701 | (802) 865-1109 | Family | | ✓ | ✓ | | | |
| | South Burlington Community Housing | 1451 Williston Rd South Burlington, VT 05403 | (802) 863-2224 | Disabled | | ✓ | | | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|-------------------|----------------------------------|---|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| South Londonderry | Smith Haven | Smith Haven Dr South Londonderry, VT 05155 | (802) 362-4663 | Elderly | | ✓ | | | | |
| Springfield | Evergreen Heights | 10 Wildean Rd Springfield, VT 05156 | (603) 352-9105 | Family | | ✓ | ✓ | ✓ | | |
| | Mountain View Apartments | 105 Mountain View Dr Springfield, VT 05156 | (802) 885-4905 | Family | | ✓ | ✓ | ✓ | | |
| Stowe | River Rad Apartments | 194 Holmes Ln Stowe, VT 05672 | (804) 985-2765 | Family | | ✓ | ✓ | ✓ | | |
| | West Branch Apartments | 276 Mountain Rd Stowe, VT 05672 | (804) 985-2765 | Elderly | ✓ | ✓ | ✓ | | | |
| Swanton | Abenaki Acres | 1 Abenaki Acres Swanton, VT 05488 | (802) 828-3295 | Family | | | ✓ | ✓ | ✓ | |
| | Village Green | 8 Church St Swanton, VT 05488 | (603) 228-2151 | Elderly | | ✓ | | | | |
| | Village Apartments | 39 Platt St Swanton, VT 05488 | (802) 828-3295 | Elderly | | ✓ | ✓ | | | |
| Townshend | West River Valley Senior Housing | 451 Grafton Rd Townshend, VT 05491 | (802) 365-4115 | Elderly | | ✓ | | | | |
| Vergennes | Armory Lane Housing | 50 Armory Ln Vergennes, VT 05491 | (802) 877-3749 | Elderly | | ✓ | | | | |
| | Valley View Apartments | 13 Walker Ave Vergennes, VT 05491 | (802) 496-9400 | Elderly | | ✓ | ✓ | | | |
| Vernon | Huckle Hill Senior Housing | 82 Huckle Hill Rd Vernon, VT 05354 | (802) 257-7616 | Elderly | | ✓ | | | | |
| Waitsfield | Mad River Meadows | 144 Butcher House Dr Waitsfield, VT 05673 | (802) 496-9400 | Family | | ✓ | ✓ | ✓ | | |
| Waterbury | Butler Apts. | 6 Wallace St Waterbury, VT 05676 | (802) 244-7557 | Elderly | | ✓ | ✓ | | | |
| | Wells House | 16 N Main St Waterbury, VT 05676 | (802) 878-8558 | Elderly | | ✓ | ✓ | | | |
| West Burke | West Burke Housing | Church St West Burke, VT 05871 | (802) 467-3420 | Family | | ✓ | ✓ | ✓ | ✓ | |
| West Rutland | Colonial Apartments | Marble St West Rutland, VT 05777 | (802) 775-3139 | Elderly | | ✓ | ✓ | | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|----------------------|----------------------------|---|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| Westminster Station | Westminster Family Housing | Route 5 Westminster Station, VT 05159 | (802) 463-9863 | Family | | | ✓ | ✓ | ✓ | |
| White River Junction | Graystone Village | 2 Dewitt Dr White River Junction, VT 05001 | (603) 641-2163 | Elderly | | ✓ | ✓ | | | |
| | Village Apartments | 151 Gates St White River Junction, VT 05001 | (603) 641-2163 | Elderly | | ✓ | | | | |
| | Wentworth Community | 117 Wentworth Way White River Junction, VT 05001 | (802) 291-7000 | Family | | ✓ | ✓ | | | |
| Williamstown | Williamstown Square | Williamstown Sq Williamstown, VT 05679 | (802) 685-3113 | Elderly | | ✓ | ✓ | | | |
| Windsor | Windsor Village | 65 State St Windsor, VT 05089 | (802) 674-2867 | Family | | ✓ | ✓ | | | |
| Winooski Winooski | Allen Apartments | 241 W Canal St Winooski, VT 05404 | (802) 863-5248 | Family | ✓ | ✓ | | ✓ | | |
| | East Allen Apts. | 268 East Allen St Winooski, VT 05404 | (802) 497-0681 | Family | | ✓ | ✓ | | | |
| | The Courtyard | 120 E Spring St Winooski, VT 05404 | (802) 655-9320 | Elderly | | ✓ | ✓ | | | |
| | The Woolen Mill | 20 W Canal St Winooski, VT 05404 | (802) 391-8781 | Family | ✓ | ✓ | ✓ | | | |
| Woodstock | Mellishwood II | 36 Pleasant St Woodstock, VT 05091 | (802) 457-1322 | Elderly | | ✓ | ✓ | | | |

USDA Multifamily Properties

State: Vermont https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_county.jsp?st=vt&state_name=Vermont&st_cd=50

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|---------------|-------------------------------------|--|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| Alburg | Pine Manor Sr HSG | 6A-P Lake Street Alburg, VT 05440 | (802) 863-5248 | Elderly | | ✓ | ✓ | | | |
| Barton | Barton Chambers Apartments | Main St & Congress Ave Barton, VT 05822 | (802) 525-3907 | Elderly | | ✓ | ✓ | | | |
| | Crystal Lake HSG | 35 Main St Barton, VT 05822 | (800) 234-0560 | Family | | ✓ | ✓ | ✓ | ✓ | |
| Bellows Falls | Bellows Falls Family Housing | 62 Williams Street Bellows Falls, VT 05101 | (603) 641-2163 | Family | | ✓ | ✓ | ✓ | ✓ | |
| Bennington | Bennington House | 135 Elm St Bennington, VT 05201 | (802) 367-5242 | Family | ✓ | ✓ | ✓ | | | |
| | Silver Street Apts | 212 Silver St Bennington, VT 05201 | (802) 367-5242 | Family | | ✓ | ✓ | ✓ | | |
| Berlin | Hilltop Town Houses | 25 Spruce St Berlin, VT 05602 | (802) 828-3028 | Family | | ✓ | ✓ | ✓ | | |
| Bethel | Depot I Apts | 86 Main St Bethel, VT 05032 | (802) 828-3028 | Elderly | | ✓ | | | | |
| Bradford | Bradford Village Ap Realty Resource | 110 Meadow Ln Bradford, VT 05033 | (207) 230-3667 | Family | | ✓ | ✓ | ✓ | | |
| Brandon | Neshobe House | 32 W Seminary St Brandon, VT 05733 | (802) 828-3028 | Elderly | | ✓ | | | | |
| | Thayer Bts HSG LP | 149 Mulcahy Dr 29-35 Conant Square Brandon, VT 05733 | (802) 775-3139 | Family | | ✓ | ✓ | | | |
| | Union & Barlowfam HSG | 40 Union St Brandon, VT 05701 | (802) 775-3139 | Family | | ✓ | ✓ | ✓ | | |
| Brattleboro | Adair Heights Thm INC | 60 Town Crier Dr Brattleboro, VT 05301 | (802) 367-5242 | Family | | ✓ | ✓ | | | |
| | Daly Shoe | 68 Birge St Brattleboro, VT 05301 | | Family | ✓ | ✓ | ✓ | ✓ | ✓ | |
| | Green Mountain Apts | 79 Landmark Hill Dr Brattleboro, VT 05301 | (413) 534-0955 | Family | | | ✓ | | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|----------------|--|---|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| Chester | Pleasantbrook Apts | 19 Pleasant St Chester, VT 05143 | (603) 878-2400 | Family | | ✓ | ✓ | ✓ | | |
| Derby Center | Johns River Apts | 22 & 29 West Street 22 Casewell Avenue Derby Center, VT 05829 | (800) 234-0560 | Family | | ✓ | ✓ | | | |
| Enosburg Falls | Pleasant Street Housing LP | 30 Kennison Dr Enosburg Falls, VT 05450 | (802) 863-5248 | Family | | ✓ | ✓ | | | |
| | River Bend Apartments | 324 School St Enosburg Falls, VT 05450 | (802) 899-3400 | Elderly | | ✓ | ✓ | | | |
| Fair Haven | Alfred Court Apts | 20 Airport Rd Fair Haven, VT 05743 | (802) 367-5242 | Family | | ✓ | ✓ | | | |
| Glover | Glover Riverside Apartments | 23 Dexter Mountain Rd Glover, VT 05839 | (800) 234-0560 | Elderly | | ✓ | | | | |
| Greensboro | Lauredon Village Apartments | 53 Breezy Ave Greensboro, VT 05841 | (802) 828-3028 | Elderly | | ✓ | ✓ | | | |
| Groton | Groton Community Housing LP | | | | | | | | | |
| Hardwick | Cherry St Housing | 40 Lower Cherry St Hardwick, VT 05843 | (802) 899-3400 | Family | | | ✓ | ✓ | | |
| | Evergreen Manor | Evergreen, Pine And Spruce Drive Hardwick, VT 05843 | (802) 899-3400 | Family | | | ✓ | ✓ | | |
| Irasburg | The Meadows | 4568 Vt Route 14 Irasburg, VT 05845 | (800) 234-0560 | Elderly | | ✓ | | | | |
| Johnsbury | Passumpsic Housing North | | | | | | | | | |
| Johnson | St Johns Knoll Realty Resource | 69 St Johns St Johnson, VT 05656 | (207) 230-3667 | Elderly | | ✓ | | | | |
| Ludlow | Black River Overlook | 146 Rublee Ln Ludlow, VT 05149 | (603) 641-2163 | Family | | ✓ | ✓ | ✓ | | |
| Lyndonville | Darling Inn | 76 Depot St Lyndonville, VT 05851 | (800) 234-0560 | Elderly | ✓ | ✓ | ✓ | | | |
| | Marigold Apts Gilman Property Management | 30 Church St Lyndonville, VT 05851 | (800) 234-0560 | Elderly | | ✓ | | | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|-------------------|---|--|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| Manchester | Manchester Filed Mt Holyoke Mgt LLC | 01 Spruce Street Manchester, VT 05255 | (413) 534-0955 | Elderly | | ✓ | | | | |
| Manchester Center | Haines Manor East | 110 Haines Manor Rd Manchester Center, VT 05255 | (802) 367-5242 | Family | | ✓ | ✓ | | | |
| Middlebury | Briarwood Apts | 1 Valley Vw Middlebury, VT 05753 | (802) 846-5430 | Family | | | ✓ | | | |
| | Middlebury Commons Vsha | 50 Buttolph Dr Middlebury, VT 05753 | (802) 828-3028 | Elderly | | ✓ | | | | |
| Milton | Meadowlane Apts | 36 Villemaire Ln Milton, VT 05468 | (802) 828-3028 | Elderly | | ✓ | ✓ | | | |
| Montpelier | 58 Barre St HSG | 58 Barre St Montpelier, VT 05602 | (802) 229-9232 | Elderly | | ✓ | | | | |
| | Prospect Place Montpelier Housing Authority | 3 Prospect St Montpelier, VT 05602 | (802) 229-9232 | Elderly | | ✓ | | | | |
| Morrisville | Colonial Manor | 56 Colonial Manor Morrisville, VT 05661 | (802) 828-3028 | Family | | ✓ | ✓ | ✓ | | |
| | Portland & Main HSG | 16 Portland St Morrisville, VT 05661 | (802) 899-3400 | Family | ✓ | ✓ | | | | |
| N. Bennington | Homestead Green | Route 67a N. Bennington, VT 05257 | (802) 367-5242 | Elderly | | ✓ | | | | |
| Newbury | Montebello Hill Apt Ahead, INC | 4621 Main St S Newbury, VT 05051 | (603) 444-1377 | Elderly | | ✓ | | | | |
| Newport | Lakebridge | 50 Compass Dr Newport, VT 05855 | (800) 234-0560 | Family | | ✓ | ✓ | ✓ | | |
| | Lakeview Housing Gilman Property Management | 236 Highland Ave 16 Governor Drive Newport, VT 05855 | (800) 234-0560 | Family | ✓ | ✓ | ✓ | ✓ | | |
| | Newport Place Realty Resource | 246 Elm St Newport, VT 05855 | (207) 230-3667 | Elderly | | ✓ | | | | |
| | Parkview Newport | 143 Willey St Newport, VT 05855 | (800) 234-0560 | Family | | | ✓ | ✓ | | |
| Newport City | Governor Prouty | 26 Governor Drive Newport City, VT 05855 | | | | | | | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|-----------------|--|--|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| Northfield | Dogwood Glen I | 67 Dogwood Glen Dr Northfield, VT 05663 | (802) 828-3028 | Family | | ✓ | ✓ | | | |
| | Green Mountain Apts | 14 Wall St Northfield, VT 05663 | (802) 828-3028 | Elderly | | ✓ | | | | |
| Orleans | Rainbow Apartments | 25 Church St Orleans, VT 05860 | (800) 234-0560 | Elderly | | ✓ | | | | |
| Poultney | Autumn Leave The Fucci Co | 1 Autumnway St Poultney, VT 05764 | | Elderly | | ✓ | | | | |
| Proctorsville | Proctorsville Green Housing | 7 Depot St Proctorsville, VT 05153 | (603) 641-2163 | Family | ✓ | ✓ | ✓ | | | |
| Putney | Putney Meadows Apts Realty Resource | 17 Carol Brown Way Putney, VT 05346 | (207) 230-3667 | Elderly | | ✓ | | | | |
| Richford | Missisquoi Manor Senior Housing | 70 Liberty St Richford, VT 05476 | (802) 899-3400 | Elderly | | ✓ | | | | |
| Richford | Richford Community Housing | 24 River St 10-12 Powell St 31-33 And 104 Interval Ave Richford, VT 05476 | (802) 899-3400 | Mixed | | ✓ | ✓ | ✓ | ✓ | |
| Rutland | Adele-stanley Apts | 98 Stanley Pl Rutland, VT 05701 | (802) 367-5242 | Family | | ✓ | ✓ | | | |
| | Hopkins St Farm Hsng Housing Trust Of Rutland County | 12 Hopkins St Rutland, VT 05701 | (802) 775-3139 | Family | | | | ✓ | | |
| | School St Family | 64 School St Rutland, VT 05701 | (802) 775-3139 | Family | | ✓ | ✓ | ✓ | | |
| Shelburne | Wright House | 75 Harrington Ave Shelburne, VT 05482 | (802) 863-2224 | Elderly | | ✓ | | | | |
| So. Londonderry | Smith Haven | 169 Smith Haven Ln So. Londonderry, VT 05155 | (802) 367-5242 | Elderly | | ✓ | | | | |
| South Royalton | Brightwood House | 145 South Windsor Street S. Royalton, VT 05068 | (802) 828-3028 | Elderly | | ✓ | | | | |
| South Ryegate | Lind Homes | 70 Pleasant St South Ryegate, VT 05069 | (800) 234-0560 | Family | | | | ✓ | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|---------------|---|---|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| Springfield | The Maples Springfield Housing Authority | 201 South St Springfield, VT 05156 | (802) 885-4905 | Elderly | | ✓ | | | | |
| | Wall Street Apts | 1 Wall St Springfield, VT 05156 | (603) 641-2163 | Family | | ✓ | ✓ | ✓ | | |
| St. Albans | Fourwinds Apts | 144 North Elm St St. Albans, VT 05478 | (802) 863-2224 | Elderly | | ✓ | | | | |
| | Hillcrest Views Apts | 1 Clyde Allen Drive St. Albans, VT 05478 | (802) 828-3028 | Family | | | ✓ | | | |
| St. Johnsbury | Hilltop Family Hsng | 20 Cote Ct, 390 Portland St 426 & 606 Summer St St. Johnsbury, VT 05819 | (800) 234-0560 | Family | | ✓ | ✓ | ✓ | | |
| | Moose River Housing Gilman Property Management | 159 Moose River Drive St. Johnsbury, VT 05819 | (800) 234-0560 | Family | | ✓ | ✓ | ✓ | ✓ | |
| | Mountain View Apts | 105 Mountain View Drive St. Johnsbury, VT 05819 | (800) 234-0560 | Family | | ✓ | ✓ | | | |
| Swanton | Swanton Meadows Realty Resource | 15 Meadow Ln Swanton, VT 05488 | (207) 230-3667 | Family | | | ✓ | ✓ | | |
| | Swanton School Senior Housing | 31 Church Street Swanton, VT 05402 | (802) 863-5248 | Elderly | | ✓ | | | | |
| Vergennes | Creekview Housing LTD Part. | 20 Hillside Dr Vergennes, VT 05491 | (802) 877-2626 | Family | | ✓ | ✓ | | | |
| | Smallest City HSG | 206 Main St Vergennes, VT 05491 | (802) 877-2626 | Family | | ✓ | ✓ | ✓ | | |
| | Valley View II | Walker Ave Vergennes, VT 05491 | (802) 828-3028 | Elderly | | ✓ | | | | |
| Vernon | Vernon Birches Vernon Advent Christian Home INC | 63 Stebbins Rd Vernon, VT 05354 | (802) 254-6041 | Elderly | | ✓ | ✓ | | | |
| Waitsfield | Evergreen Place | 5308 Main Street Waitsfield, VT 05673 | (802) 476-4493 | Elderly | | ✓ | ✓ | | | |
| Wallingford | Wallingford House | Corner of Main and School Streets Wallingford, VT 05773 | (802) 367-5242 | Elderly | ✓ | ✓ | | | | |
| Waterbury | Fairground Apts Housing Foundation | 36 Fairground Rd Waterbury, VT 05676 | (802) 828-3028 | Elderly | | ✓ | | | | |

| City | Development Name | Address | Phone | Housing Type | Bedroom Size Available | | | | | |
|-----------------|---|--|----------------|--------------|------------------------|-----|-----|-----|-----|-----|
| | | | | | 0BD | 1BD | 2BD | 3BD | 4BD | 5BD |
| Wells River | Spear House Ahead, INC | 69 Main St N Wells River, VT 05081 | (603) 444-1377 | Elderly | | ✓ | | | | |
| West Dover | Butterfield Housing Limited Partnership | 15 Butterfield Dr West Dover, VT 05356 | (603) 641-2163 | Elderly | | ✓ | ✓ | | | |
| West Rutland | Kazon Building | 110 Marble Street West Rutland, VT 05777 | (802) 496-9400 | Family | ✓ | ✓ | ✓ | | | |
| White River Jct | Brookview Apts | 649 Bugbee Road White River Jct, VT 05001 | (802) 367-5242 | Family | | ✓ | ✓ | | | |
| | Hollow Drive Family | 60 Hollow Drive White River Jct, VT 05001 | (802) 828-3028 | Family | | ✓ | ✓ | ✓ | ✓ | |
| Wilder | Windsor Hollow | 01 Manning Drive Wilder, VT 05088 | (603) 878-2400 | Elderly | | ✓ | | | | |
| Williamstown | Meadowbrook Place | 13 Norwind Drive Williamstown, VT 05675 | (802) 828-3028 | Family | | ✓ | ✓ | ✓ | | |
| Windsor | Union Square | 176 Main Street Windsor, VT 05059 | (603) 641-2163 | Family | | ✓ | ✓ | ✓ | | |

Continuum of Care Contacts for Homeless Persons

| Service Provider | Contact Information | Service Area |
|----------------------------------|---------------------|------------------------------|
| Burlington/Chittenden County CoC | (802) 861-0146 | Burlington/Chittenden County |
| Vermont Balance of State CoC | (866) 652-4636 | Vermont Balance of State |

Coordinated Entry Contacts

| County | Agency | Contact Name | Phone | Email |
|------------------------------------|---|---------------------------|----------------------------------|--|
| Addison County | Charter House Coalition | Heidi Lacey | (802) 989-8621 | heidi@chcvt.org |
| Bennington County | BROC Community Action | Sandy Bessette | (802) 445-1305 | sbessette@broc.org |
| Brattleboro Area | Groundworks Collaborative | Rhianna Kendrick | (802) 275-7179 | rkendrick@groundworksvt.org |
| Caledonia, Essex, Orleans Counties | Northeast Kingdom Community Action (Newport) | Gina Putvain | (802) 334-7316 ext. 210 | gputvain@nekcavt.org |
| Caledonia, Essex, Orleans Counties | Northeast Kingdom Community Action (St. Johnsbury) | Stefanie Willett | (802) 748-6040 | swillett@nekcavt.org |
| Chittenden County | Champlain Valley Office of Economic Opportunity (CVOEO) | Stephanie Smith | (802) 863-6248 ext. 724 | ssmith@cvoeo.org |
| Franklin/Grand Isle Counties | Champlain Valley Office of Economic Opportunity (CVOEO) | Jess Graff | (802) 527-7392 | jgraff@cvoeo.org |
| Orange/Windsor North | Upper Valley Haven | Gwen Williams | (802) 295-6500 | gwilliams@uppervalleyhaven.org |
| Lamoille County | Capstone Community Action | Erica Da Costa | (802) 888-7993 (800) 639-8710 | Edacosta@capstonevt.org |
| Rutland County | Homeless Prevention Center | Sara Orvis | (802) 775-9286 ext. 210 | saralynn@hpcvt.org |
| Windsor South / Windham North | Springfield Supported Housing Program | Lee Trapeni Tara Chase | (802) 885-3034 | ltrapeni@sshpvt.org tchase@sshpvt.org |
| Washington County | Capstone Community Action | Casey Winterson | (802) 479-1053 (800) 639-1053 | cwinterson@capstonevt.org |

Homeless Shelters

For updated listings visit <https://www.navigateresources.net/211vermont/>

| Shelter Name | Address | Phone | Website | Email |
|--|---|----------------------------|---|--|
| Overnight Shelters (Short-Term) | | | | |
| Good Samaritan Haven | 105 North Seminary Street Barre, VT 05641 | (802) 479-2294 | http://www.goodsamaritanhaven.org | info@goodsamaritanhaven.org |
| Bennington County Coalition for the Homeless | 966 Main Street Bennington, VT 05201 | (802) 518-4289 | http://www.bcchvt.org | aelish.nealon.bcch@gmail.com |
| Groundworks Collaborative | 54 South Main St Brattleboro, VT 05302 | (802) 257-5415 | https://groundworksvt.org/programs/housingworks/ | lchapman@groundworksvt.org |
| Groundworks Collaborative | 81 Royal Road Brattleboro, VT 05301 | (802) 257-0066 | https://groundworksvt.org/programs/housingworks/ | info@groundworksvt.org |
| Anew Place | 165 Shelburne Road Burlington, VT 05401 | (802) 540-1095 | http://anewplacevt.org | heather@btvshelter.org |
| COTS – Firehouse Family Shelter | Confidential Address Burlington, VT 05401 | (802) 864-2651 | https://cotsonline.org/what/locations/#mainstreet | info@cotsonline.org |
| COTS – Main Street Family Shelter | Confidential Address Burlington, VT 05401 | (802) 864-2651 | https://cotsonline.org/what/locations/#mainstreet | info@cotsonline.org |
| COTS – Waystation Shelter | 187 Church Street Burlington, VT 05401 | (802) 862-5418 | https://cotsonline.org/what/locations/#waystation | info@cotsonline.org |
| Spectrum Youth & Family Services | 177 Pearl Street Burlington, VT 05401 | (802) 864-7423 ext. 325 | http://www.spectrumvt.org/what-we-do/supportive-housing/ | housingreferrals@spectrumvt.org |
| Charter House Coalition | 27 North Pleasant Street Charter House Middlebury, VT 05753 | (802) 989-8621 | http://www.chcvt.org | info@chcvt.org |

| Shelter Name | Address | Phone | Website | Email |
|--|---|----------------|---|--|
| Overnight Shelters (Short-Term) | | | | |
| Bethany Church, United Church of Christ | 30 North Main Street Randolph, VT 05060 | (802) 728-5587 | http://bethanyucct.org/ | Cmcmeekin17@gmail.com |
| Open Door Mission | 31 Park Street Rutland, VT 05701 | (802) 775-5661 | http://openingdoormission.com | rutmision@gmail.com |
| Samaritan House | 20 Kingman Street Saint Albans, VT 05478 | (802) 527-0847 | http://www.samaritanhouseinc.com | |
| John Graham Housing & Services | 69 Main Street Vergennes, VT 05491 | (802) 877-2677 | https://www.johngrahamshelter.org | jessh@johngrahamshelter.org |
| Upper Valley Haven | 713 Hartford Avenue White River Junction, VT 05001 | (802) 295-6500 | http://uppervalleyhaven.org/programs/adult-shelter/ | info@uppervalleyhaven.org |
| Overnight Shelters (Long Term / Transitional Housing) | | | | |
| Youth Services | 26 South Street Bellows Falls, VT 05101 | (802) 257-0361 | www.youthservicesinc.org | info@youthservicesinc.org |
| Bennington County Coalition for the Homeless | 212 Main Street Bennington, VT 05201 | (802) 359-2754 | http://www.bcchvt.org | aelish.nealon.bcch@gmail.com |
| Washington County Youth Service Bureau / Boys & Girls Club | 652 Granger Road Berlin, VT 05602 | (802) 229-9151 | http://wcysb.org/support/transitional-living-program/ | hheinchon@wcysb.org |
| Veterans Inc | 378 North Main Street Bradford, VT 05033 | (802) 451-9189 | https://www.veteransinc.org/ | katiehaley@veteransinc.org |
| Brattleboro Housing Partnerships | 224 Melrose Street Brattleboro, VT 05301 | (802) 254-6071 | http://www.brattleborohousing.org/programs/shelter-plus-care-transitions-to-housing/ | bhp@brattleborohousing.org |

| Shelter Name | Address | Phone | Website | Email |
|--|---|----------------|---|--|
| Overnight Shelters (Long Term / Transitional Housing) | | | | |
| Windham & Windsor Housing Trust | 68 Birge Street Daly Shoe Building Brattleboro, VT 05301 | (802) 246-2110 | https://www.homemattershere.org | ggaudette@w-wht.org |
| Youth Services | 32 Walnut Street Brattleboro, VT 05301 | (802) 257-0361 | http://youthservicesinc.org/youth-development/transitional-living-shelter-housing/ | info@youthservicesinc.org |
| Anew Place | 89 North Street Burlington, VT 05401 | (802) 862-9879 | https://www.anewplacevt.org/independence-place.html | vfinn@anewplacevt.org |
| COTS Firehouse Family Shelter | Confidential Address Burlington, VT 05401 | (802) 864-2651 | https://cotsonline.org/what/locations/#mainstreet | info@cotsonline.org |
| COTS Main Street Family Shelter | Confidential Address Burlington, VT 05401 | (802) 864-2651 | https://cotsonline.org/what/locations/#mainstreet | info@cotsonline.org |
| Waypoint | 63 Hanover Street Lebanon, NH 03784 | (603) 298-8237 | http://www.cfsnh.org/index.php/programs-services/teen-young-adult-services/transitional-living-program | uppervalleyoffice@waypointnh.org |
| Windsor County Youth Services | 6 Mill Street Ludlow, VT 05149 | (802) 228-6880 | https://www.wcysvt.org/transitional-living-program/ | wcyslongley@tds.net |
| Charter House Coalition | 27 North Pleasant Street Charter House Middlebury, VT 05753 | (802) 989-8621 | http://www.chcvt.org | info@chcvt.org |
| United Way of Lamoille County | 20 Morrisville Plaza, Suite B TD Bank Building Morrisville, VT 05661 | (802) 888-3252 | https://uwlamaille.org/programs/local-programs/new-foundations.html | savannah@uwlamaille.org |
| NEKCA | 70 Main Street Newport, VT 05855 | (802) 334-7316 | https://www.nekcavt.org/programs-and-services/youth-young-adults/ | info@nekcavt.org |
| The Veterans' Place | 220 Vine Street Northfield, VT 05663 | (802) 485-8874 | http://www.vermontveteransplace.org | kmhboyce@gmail.com |

| Shelter Name | Address | Phone | Website | Email |
|--|--|----------------|---|--|
| Overnight Shelters (Long Term / Transitional Housing) | | | | |
| Windsor County Youth Services | 765 Main Street Proctorsville, VT 05153 | (802) 226-7500 | https://www.wcysvt.org/transitional-living-program/ | wcyschase@tds.net |
| Veterans Assistance Office | 95 Crescent Street Rutland, VT 05701 | (802) 775-6772 | http://www.dodgehousevt.org/ | dodgehouse_vao@comcast.net |
| Samaritan House | 20 Kingman Street Saint Albans, VT 05478 | (802) 527-0847 | http://www.samaritanhouseinc.com | info@samaritan-house.com |
| Voices Against Violence | Confidential Address Saint Albans, VT 05478 | (802) 524-8538 | http://www.voicesagainstviolence.org/services-and-programs/housing/ | voices@cvoeo.org |
| Springfield Supported Housing | 56 Main Street Bank Block Building Springfield, VT 05156 | (802) 885-3034 | http://www.sshpvt.org | info@sshpvt.org |
| COTS Canal Street Housing | 120 West Canal Street Winooski, VT 05404 | (802) 655-1617 | https://cotsonline.org/get-help/ | info@cotsonline.org |

Vermont Housing Counseling Agencies

| Agency Name | Contact Information | Address | Counseling Services | Languages |
|---|---------------------|--|---|--|
| Downstreet Housing and Community Development, Inc. | (802) 477-1343 | 22 Keith Ave Suite 100 Barre, VT 05641-3709 | <ul style="list-style-type: none"> • Fair Housing Pre-Purchase Education Workshops • Financial Management/Budget Counseling • Home Improvement and Rehabilitation Counseling • Mortgage Delinquency and Default Resolution Counseling • Pre-purchase Counseling • Pre-purchase Homebuyer Education Workshops • Predatory Lending Education Workshops | English |
| Bennington-Rutland Opportunity Council, Inc. (BROC) | (802) 665-1723 | 332 Orchard Road Bennington, VT 05201-8842 | <ul style="list-style-type: none"> • Financial Management/Budget Counseling • Mortgage Delinquency and Default Resolution Counseling • Non-Delinquency Post Purchase Workshops • Rental Housing Counseling • Services for Homeless Counseling | English |
| Windham and Windsor Housing Trust | (802) 246-2116 | 68 Birge St Brattleboro, VT 05301-6421 | <ul style="list-style-type: none"> • Financial Management/Budget Counseling • Financial, Budgeting, and Credit Workshops • Mortgage Delinquency and Default Resolution Counseling • Pre-purchase Counseling • Rental Housing Counseling | English |
| Champlain Housing Trust | (802) 861-7394 | 88 King St Burlington, VT 05401-5089 | <ul style="list-style-type: none"> • Financial Management/Budget Counseling • Mortgage Delinquency and Default Resolution Counseling • Non-Delinquency Post Purchase Workshops • Pre-purchase Counseling • Pre-purchase Homebuyer Education Workshops | English |
| Opportunities Credit Union | (802) 495-5473 | 92 North Ave Burlington, VT 05401-2937 | <ul style="list-style-type: none"> • Fair Housing Pre-Purchase Education Workshops • Financial Management/Budget Counseling • Mortgage Delinquency and Default Resolution Counseling • Non-Delinquency Post Purchase Workshops • Pre-purchase Counseling • Pre-purchase Homebuyer Education Workshops • Predatory Lending Education Workshops | English French Hindi Other Portuguese Spanish |

| Agency Name | Contact Information | Address | Counseling Services | Languages |
|---|----------------------------|---|---|-----------|
| Gilman Housing Trust, Inc. DBA Ruraledge | (802) 535-3555 | 48 Elm St Lyndonville, VT 05851-9255 | <ul style="list-style-type: none"> • Financial Management/Budget Counseling • Financial, Budgeting, and Credit Workshops • Home Improvement and Rehabilitation Counseling • Mortgage Delinquency and Default Resolution Counseling • Non-Delinquency Post Purchase Workshops • Pre-purchase Counseling • Pre-purchase Homebuyer Education Workshops • Predatory Lending Education Workshops | English |
| Bennington-Rutland Opportunity Council, Inc. (BROC) | (802) 775-0878 | 45 Union St Rutland, VT 05701-3956 | <ul style="list-style-type: none"> • Financial Management/Budget Counseling • Mortgage Delinquency and Default Resolution Counseling • Non-Delinquency Post Purchase Workshops • Rental Housing Counseling • Services for Homeless Counseling | English |
| Neighborworks of Western Vermont | (802) 438-2303 ext. 218 | 110 Marble Street West Rutland, VT 05777-4414 | <ul style="list-style-type: none"> • Financial Management/Budget Counseling • Home Improvement and Rehabilitation Counseling • Mortgage Delinquency and Default Resolution Counseling • Pre-purchase Counseling • Pre-purchase Homebuyer Education Workshops | English |

Income Limits

State: Vermont (<https://www.huduser.gov/portal/datasets/il.html#2022>)

| Income Limit Area | Income Limit Category | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
|--|-----------------------|----------|----------|----------|---------------|----------|----------|----------|----------|
| Burlington-South Burlington, VT MSA | Extremely Low Income | 22,550 | 25,800 | 29,000 | 32,200 | 34,800 | 37,400 | 41,910 | 46,630 |
| | Very Low Income | 37,600 | 42,950 | 48,300 | 53,650 | 57,950 | 62,250 | 66,550 | 70,850 |
| | Low-Income | 60,100 | 68,650 | 77,250 | 85,800 | 92,700 | 99,550 | 106,400 | 113,300 |
| Addison County, VT | Extremely Low Income | 19,700 | 22,500 | 25,300 | 28,100 | 32,470 | 37,190 | 41,910 | 46,630 |
| | Very Low Income | 32,800 | 37,450 | 42,150 | 46,800 | 50,550 | 54,300 | 58,050 | 61,800 |
| | Low-Income | 52,450 | 59,950 | 67,450 | 74,900 | 80,900 | 86,900 | 92,900 | 98,900 |
| Bennington County, VT | Extremely Low Income | 18,000 | 20,600 | 23,150 | 27,750 | 32,470 | 37,190 | 41,910 | 46,630 |
| | Very Low Income | 30,000 | 34,300 | 38,600 | 42,850 | 46,300 | 49,750 | 53,150 | 56,600 |
| | Low-Income | 48,000 | 54,850 | 61,700 | 68,550 | 74,050 | 79,550 | 85,050 | 90,500 |
| Caledonia County, VT | Extremely Low Income | 18,000 | 20,600 | 23,150 | 27,750 | 32,470 | 37,190 | 41,910 | 46,630 |
| | Very Low Income | 30,000 | 34,300 | 38,600 | 42,850 | 46,300 | 49,750 | 53,150 | 56,600 |
| | Low-Income | 48,000 | 54,850 | 61,700 | 68,550 | 74,050 | 79,550 | 85,050 | 90,500 |
| Chittenden County, VT | Extremely Low Income | 22,550 | 25,800 | 29,000 | 32,200 | 34,800 | 37,400 | 41,910 | 46,630 |
| | Very Low Income | 37,600 | 42,950 | 48,300 | 53,650 | 57,950 | 62,250 | 66,550 | 70,850 |
| | Low-Income | 60,100 | 68,650 | 77,250 | 85,800 | 92,700 | 99,550 | 106,400 | 113,300 |
| Essex County, VT | Extremely Low Income | 18,000 | 20,600 | 23,150 | 27,750 | 32,470 | 37,190 | 41,910 | 46,630 |
| | Very Low Income | 30,000 | 34,300 | 38,600 | 42,850 | 46,300 | 49,750 | 53,150 | 56,600 |
| | Low-Income | 48,000 | 54,850 | 61,700 | 68,550 | 74,050 | 79,550 | 85,050 | 90,500 |
| Franklin County, VT | Extremely Low Income | 22,550 | 25,800 | 29,000 | 32,200 | 34,800 | 37,400 | 41,910 | 46,630 |
| | Very Low Income | 37,600 | 42,950 | 48,300 | 53,650 | 57,950 | 62,250 | 66,550 | 70,850 |
| | Low-Income | 60,100 | 68,650 | 77,250 | 85,800 | 92,700 | 99,550 | 106,400 | 113,300 |
| Grand Isle County, VT | Extremely Low Income | 22,550 | 25,800 | 29,000 | 32,200 | 34,800 | 37,400 | 41,910 | 46,630 |
| | Very Low Income | 37,600 | 42,950 | 48,300 | 53,650 | 57,950 | 62,250 | 66,550 | 70,850 |
| | Low-Income | 60,100 | 68,650 | 77,250 | 85,800 | 92,700 | 99,550 | 106,400 | 113,300 |
| Lamoille County, VT | Extremely Low Income | 18,000 | 20,600 | 23,150 | 27,750 | 32,470 | 37,190 | 41,910 | 46,630 |
| | Very Low Income | 30,000 | 34,300 | 38,600 | 42,850 | 46,300 | 49,750 | 53,150 | 56,600 |
| | Low-Income | 48,000 | 54,850 | 61,700 | 68,550 | 74,050 | 79,550 | 85,050 | 90,500 |
| Orange County, VT | Extremely Low Income | 18,000 | 20,600 | 23,150 | 27,750 | 32,470 | 37,190 | 41,910 | 46,630 |
| | Very Low Income | 30,000 | 34,300 | 38,600 | 42,850 | 46,300 | 49,750 | 53,150 | 56,600 |
| | Low-Income | 48,000 | 54,850 | 61,700 | 68,550 | 74,050 | 79,550 | 85,050 | 90,500 |

| Income Limit Area | Income Limit Category | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
|------------------------------|-----------------------|----------|----------|----------|---------------|----------|----------|----------|----------|
| Orleans County, VT | Extremely Low Income | 18,000 | 20,600 | 23,150 | 27,750 | 32,470 | 37,190 | 41,910 | 46,630 |
| | Very Low Income | 30,000 | 34,300 | 38,600 | 42,850 | 46,300 | 49,750 | 53,150 | 56,600 |
| | Low-Income | 48,000 | 54,850 | 61,700 | 68,550 | 74,050 | 79,550 | 85,050 | 90,500 |
| Rutland County, VT | Extremely Low Income | 18,000 | 20,600 | 23,150 | 27,750 | 32,470 | 37,190 | 41,910 | 46,630 |
| | Very Low Income | 30,000 | 34,300 | 38,600 | 42,850 | 46,300 | 49,750 | 53,150 | 56,600 |
| | Low-Income | 48,000 | 54,850 | 61,700 | 68,550 | 74,050 | 79,550 | 85,050 | 90,500 |
| Washington County, VT | Extremely Low Income | 19,200 | 21,950 | 24,700 | 27,750 | 32,470 | 37,190 | 41,910 | 46,630 |
| | Very Low Income | 32,000 | 36,600 | 41,150 | 45,700 | 49,400 | 53,050 | 56,700 | 60,350 |
| | Low-Income | 51,200 | 58,500 | 65,800 | 73,100 | 78,950 | 84,800 | 90,650 | 96,500 |
| Windham County, VT | Extremely Low Income | 18,000 | 20,600 | 23,150 | 27,750 | 32,470 | 37,190 | 41,910 | 46,630 |
| | Very Low Income | 30,000 | 34,300 | 38,600 | 42,850 | 46,300 | 49,750 | 53,150 | 56,600 |
| | Low-Income | 48,000 | 54,850 | 61,700 | 68,550 | 74,050 | 79,550 | 85,050 | 90,500 |
| Windsor County, VT | Extremely Low Income | 18,550 | 21,200 | 23,850 | 27,750 | 32,470 | 37,190 | 41,910 | 46,630 |
| | Very Low Income | 30,850 | 35,250 | 39,650 | 44,050 | 47,600 | 51,100 | 54,650 | 58,150 |
| | Low-Income | 49,350 | 56,400 | 63,450 | 70,500 | 76,150 | 81,800 | 87,450 | 93,100 |

Legal Aid Assistance

| VT Legal Aid | Phone | Address | Website |
|-----------------------------------|--|--|---|
| Legal Services Vermont | Statewide Helpline: 1-800-889-2047 Office: 1-800-639-8857 | 274 North Winooski Avenue Burlington, VT 05401 | https://www.vtlegalaid.org/ |
| Vermont Legal Aid – Burlington | Statewide Helpline: 1-800-889-2047 Office: 1-800-747-5022 | 264 North Winooski Avenue Burlington, VT 05401 | |
| Vermont Legal Aid – Montpelier | Statewide Helpline: 1-800-889-2047 Office: 1-800-789-4195 | 56 College Street Montpelier, VT 05602 | |
| Vermont Legal Aid – Rutland | Statewide Helpline: 1-800-889-2047 Office: 1-800-769-7459 | 1085 Route 4 East, Suite 1A Rutland, VT 05701 | |
| Vermont Legal Aid – Springfield | Statewide Helpline: 1-800-889-2047 Office: 1-800-769-9164 | 56 Main Street, Suite 301 Springfield, VT 05156 | |
| Vermont Legal Aid – St. Johnsbury | Statewide Helpline: 1-800-889-2047 Office: 1-800-769-6728 | 177 Western Avenue, Suite 1 St. Johnsbury, VT 05819 | |