

Financial Literacy Working Group

**Office of the State Treasurer
Department of Financial Regulation**

January 2018



Table of Contents

Report and Recommendations

Overview	Page 4
Recommendations	Page 6

Attachment 1: Statewide Agency and Department Activities

Agency of Administration	Page 8
Department of Human Resources	Page 8
Department of Libraries	Page 8
Department of Taxes	Page 8
Agency of Education	Page 9
Agency of Human Services	Page 10
Department of Disabilities, Aging and Independent Living	Page 10
Department for Children and Families	Page 10
Department of Corrections	Page 11
Department of Health	Page 11
Department of Mental Health	Page 11
Department of Vermont Health Access	Page 11
Miscellaneous	Page 12
Department of Financial Regulation	Page 12
Department of Labor	Page 12
Office of the State Treasurer	Page 13

Attachment 2: Statewide Resources Inventory

Adult Financial Literacy and Individual Development Accounts	Page 17
Career Resources	Page 20
Consumer Protection, Insurance, and Banking	Page 26
Homeownership	Page 29
Rental Housing and Related Needs	Page 32
Information and Referral	Page 44
Loans and Asset Building	Page 52
Small Business Development and Assistance	Page 53
Tax Assistance	Page 56
Services for Mature Vermonters	Page 60
Resources for Service Providers	Page 64

Attachment 3: Statewide Fund Inventory

Inventory Findings	Page 68
--------------------	---------

Overview

This report compiles the findings of the Vermont Financial Literacy Working Group (FLWG) in response to the Financial Literacy Commission’s 2017 recommendation to create of an “interagency task force to review and evaluate current state policies and programs and coordinate new outreach to promote these efforts.” The report also offers several recommendations to improve how Vermont State government provides personal finance education resources to citizens.

Process

In September 2017, the Treasurer’s Office and Department of Financial Regulation executed a Memorandum of Understanding to form a working group. FLWG was convened in October 2017 to review the effectiveness of State financial literacy outreach. The following agency and department staff were either surveyed, interviewed, or participated as members of FLWG:

- Agency of Education
- Agency of Human Services
- Department of Disabilities, Aging and Independent Living
- Department of Children and Families
- Department of Corrections
- Department of Health
- Department of Mental Health
- Department of Financial Regulation
- Department of Human Resources
- Department of Labor
- Department of Libraries
- Department of Taxes
- Department of Vermont Health Access
- Office of the Attorney General
- Office of the Chief Marketing Officer
- Office of the State Treasurer

Each agency and department shared information about relevant financial education initiatives. The results were compiled to create an inventory of state government financial literacy resources, outreach efforts, educational activities, printed literature, and electronics documents.

Findings

FLWG reviewed information to answer the following questions:

1. Do State agencies, departments, and offices currently provide personal finance education?

2. How do State agencies, departments, and offices utilize Vermont's network of reputable private and community-based groups that provide financial education services?
3. Are there unutilized or underutilized outreach efforts that could be refined or redeveloped to deliver easily accessible personal finance education resources?
4. Are there State special funds or trust funds that are related to personal finance and can these resources be managed differently to maximize investment returns?

FLWG reviewed the findings of the Vermont Financial Literacy Commission and looked at state and national examples of cross-governmental and cross-sector initiatives to improve delivery of personal finance education. Ten follow up meetings were held under the direction of the Treasurer's Office and Department of Financial Regulation. The findings and recommendations of the FLWG were developed in these collaborative settings.

Do State agencies, departments, and offices currently provide personal finance education?

FLWG finds that many State agencies, departments, and offices currently provide financial education through a broad array of outreach including programs and projects that seek to equip Vermonters with the skills to effectively manage their money. Attachment 1 contains briefs about State outreach initiatives.

How do State agencies, departments, and offices utilize Vermont's network of reputable private and community-based groups that provide financial education services?

In some instances, State-led financial literacy initiatives have been developed and are distributed in conjunction with Vermont's network of private and community-based groups that provide financial education. Attachment 2 provides an inventory of relevant resources available through organizations across the state.

Are there unutilized or underutilized outreach efforts that could be refined or redeveloped to deliver easily accessible personal finance education resources?

While State financial literacy education programming is notable and wide ranging, FLWG finds that there is a need for greater communication and coordination between agencies, departments, and offices to broaden the reach of individual initiatives. Inconsistent collaboration may limit the ability of state government to effectively reach citizens, and in some instances lead to duplication of work. Adequate and consistent communication among stakeholder groups, such as that achieved through the formation of the Financial Literacy Working Group, may improve utilization of existing

programs.

Are there State special funds or trust funds that are related to personal finance and can these resources be managed differently to maximize investment returns?

FLWG acknowledges that governmental entities have varied missions and structures. State and federal requirements may restrict use of funding or personnel in a way that constrains resources that might otherwise appear ideally situated for financial education. Further, on the topic of optimizing resources contained in State special funds and trust funds, FLWG finds that authority for fund creation is based in statute and would require an act of law to manage resources differently. Attachment 3 describes relevant funds and responses from agencies, departments, and offices.

Recommendations

In light of the above findings, FLWG makes the following recommendations:

1. FLWG should continue to meet on a regular basis to continue a collaborative dialogue between State agencies, departments, and offices.
2. FLWG should develop an internally-facing electronic platform to connect relevant State personnel and keep them up to date on personal finance education initiatives at the statewide and local level.
3. FLWG should work to identify and create issue briefs and educational resources for the general public on important financial education topics such as asset building, credit, insurance, investing, scams, and other relevant, in-demand topics.
4. FLWG should create and maintain an up-to-date, externally facing financial education website with embedded resources that direct to State and reputable private and community-based groups that demonstrate expertise in financial literacy. The State Treasurer's Office should be responsible for the creation and maintenance of this electronic resource.
5. FLWG should implement a public awareness initiative that utilizes the expertise of State personnel to offer informational speakers, letters to the editor, and general financial education in forums accessible to citizens across Vermont.

6. FLWG may consider and recommend policy changes that serve to enhance the financial well-being of Vermonters.
7. All projects implemented by FLWG should be done with the intention of identifying and compiling performance measures to ensure accountability of its work.

Conclusion

By implementing these recommendations, FLWG is confident that State agencies, departments, and offices will more effectively deliver personal finance education and resources to Vermonters. FLWG offers these recommendations in the belief that improving the financial well-being of Vermont citizens is integral to achieving a more prosperous future for our State. We welcome the opportunity to collaborate and wish to extend our gratitude to the State personnel who have contributed to this process:

Mathew Barewicz	Economic and Labor Market Information Chief, Department of Labor
Stephanie Brackin	Information Management Officer, Department of Financial Regulation
Jason Broughton	Assistant State Librarian for Library Advancement, Department of Libraries
Kim Bushey	Director of Program Services, Department of Corrections
Deborah Carroll	Principal Assistant, Department of Taxes
Christopher Curtis	Chief, Public Protection Division, Attorney General's Office
Jess DeCarolis	Director of Personalization and Flexible Pathways, Agency of Education
Martha Deiss	Global Citizenship Specialist, Agency of Education
Paul Dragon	Director of Field Services, Agency of Human Services
Douglas Farnham	Director and Tax Economist, Department of Taxes

Dylan Giambatista	Director of Financial Literacy and Outreach, Treasurer's Office
Lynette Kemp	Tax Education Supervisor, Department of Taxes
Benjamin Kidder	Analyst, Department of Labor
Vincent Livoti	Consultant for Special Populations and Director, ABLE Library, Department of Libraries
Cass Mabbott	Youth Services Consultant, Department of Libraries
Kari Miner	Director of the Center for Achievement in Public Service, Department of Human Resources
Sara Myers	Policy Assistant, Treasurer's Office
Erin Oalican	Director of TANF/Reach Up, Agency of Human Services
Maura O'Brien	Live Well Vermont Program Coordinator, Department of Human Resources
Heather Pelham	Chief Marketing Officer, Chief Marketing Office
Sarah Phillips	Director of the Office of Economic Opportunity, Department for Children and Families
Dan Pouliot	Deputy Commissioner, Department of Human Resources
Jill Rickard	Director of Policy, Department of Financial Regulation
Seán Sheehan	Deputy Director of Health Access Eligibility and Enrollment Unit, Department of Vermont Health Access
Tracy Verge	Youth Program Manager, Department of Labor
Jessica Vintinner	Legislative Director and Principal Assistant, Department of Labor
Monica Weeber	Director of Administrative Services, Department of Corrections
Heidi Whipple	Mathematics Specialist, Agency of Education
Monica White	Director of Operations, Department of Aging and Independent Living

Attachment 1: Statewide Agency and Department Activities

FLWG surveyed State agencies, departments, and offices to learn about their financial education initiatives. Attachment 1 inventories relevant activities by entity. Agencies and departments not listed either did not respond or identified that financial literacy education is not applicable to their office's scope of work.

Agency of Administration

Department of Human Resources

The Department of Human Resources (DHR) facilitates retirement readiness courses for employees planning to retire within 5 to 10 years. The course is taught by Treasurer's Office staff. Topics include financial planning, tax considerations, legal affairs, estate planning, Social Security, and State employee retirement benefits.

LiveWell Vermont offers online workshops on Financial Wellness and Education as part of their annual incentive program. LiveWell also offers individual telephonic coaching and has helped clients in the area of financial goals.

DHR's webpage offers resources for financial wellness and Invest EAP offers financial and legal resources and assistance.

Department of Libraries

The Department of Libraries shares and promotes financial literacy resources, consumer information, business information, and houses a public meetings calendar. The Department promotes Financial Literacy Month and provides workshops to libraries on promoting financial literacy. The Department has also previously partnered with the Treasurer's Office on the K-6 Reading is an Investment Program. Other partners have included the Consumer Financial Protection Bureau (CFPB), Financial Industry Regulation Authority (FINRA), AARP, Vermont Saves, and the Community Legal Information Center (CLIC). The CLIC is wholly funded by VTLIB, providing legal reference information and resources to Vermont citizens at the Vermont Law School.

Department of Taxes

Understanding taxes serve as an important component in financial literacy because federal and state taxes affect personal and household budgets. Whether one is owed a refund or must pay more taxes by April 15 of each year, a taxpayer should factor in employer withholding for each paycheck when planning a budget. Knowledge about taxes, good planning, and smart decision-making can help boost monthly income and avoid unpleasant surprises during tax time.

Attachment 1: Statewide Agency and Department Activities

The Vermont Department of Taxes (TAX) conducts outreach and education to help those who are required to pay Vermont taxes obtain a better understanding of what taxes to file and how to pay them. TAX also educates taxpayers about the taxes they are exempt from paying and tax credits for which they may be eligible. There are several free tax preparation services available to income- and age-eligible Vermonters, and the department distributes information on these services to the public.

TAX creates and distributes educational materials to explain Vermont tax statute and regulations. These materials include fact sheets, guides, handbooks, videos, infographics, posters, flyers, slide presentations, and handouts. In these materials, the department follows “plain language” principles, using everyday words written in an easy-to-read format that the average taxpayer can understand.

TAX outreach includes sending subject matter experts to participate in workshops, symposiums, conferences, and webinars hosted by the department’s stakeholder groups and partners. TAX also hosts workshops and webinars on important tax topics, and attends conferences and trade shows each year in an effort to personalize outreach efforts.

TAX also uses electronic means of communicating tax information, such as its website at www.tax.vermont.gov, e-newsletters through Constant Contact, and social media. The website is the best place for taxpayers to go to learn about taxes. It’s here where they will find fact sheets and guides, videos and infographics. E-newsletters are tailored to the needs of individual taxpayers, businesses and nonprofits, and tax preparers and attorneys. TAX’s Facebook and Twitter accounts have recently seen an uptick in followers, “likes,” and positive comments showing that it is an effective way to distribute information.

TAX has found that being proactive in its outreach and education reduces taxpayer confusion and mistakes. This proactive approach also reduces taxpayer call and email volume, allowing for more efficient and expedited departmental processes, including faster refunds. TAX is always looking for better ways to reach taxpayers and stakeholder groups, responding to their needs and helping them pay the right amount of tax.

Agency of Education

The Agency of Education (AOE) has engaged in a number of strategies to aid school systems in integrating financial literacy into their curricula. AOE inventoried financial literacy programs and selected Jump\$tart Standards for State Board of Education consideration in January 2018, which was adopted by the Board. Since Vermont adopted the Jump\$tart financial literacy standards, AOE has collaborated with the Vermont chapter of the Jump\$tart Coalition to provide financial literacy educator training at the organization’s 2018 Educator Conference.

Attachment 1: Statewide Agency and Department Activities

AOE is in the process of launching a webpage with financial literacy resources. An annotated list of financial education resources has been provided to Vermont educators. To continue this work, AOE is partnering with Champlain College Center for Financial Literacy to provide educator training as well as the development of proficiency based graduation requirements and sample recommendations for ways in which to incorporate financial literacy into Personalized Learning Plans.

AOE uses its weekly field memo to share upcoming opportunities, such as FAFSA workshops with the Vermont Student Assistance Corporation (VSAC), and other training seminars and events. Additionally, the field memo is used to communicate financial education opportunities to practitioners, and to explain the importance and interdisciplinary nature of financial literacy education.

Agency of Human Services

Department of Disabilities, Aging and Independent Living

The Department of Disabilities, Aging and Independent Living (DAIL), in partnership with the Attorney General's Office and community partners, launched [Stay Savvy Vermont](#), a public access series designed to educate older Vermonters and their families about financial fraud. The series has published three short videos.

Area Agencies on Aging are permitted to use Older Americans Act Title III-B funding for optional "financial counseling" and "tax counseling and assistance." In accordance with this statute, Southwestern Vermont Council on Aging offers volunteer financial counselors to provide support in budgeting and financial management.

Department for Children and Families

The Department for Children and Families' (DCF) Reach Up program case managers work with participants one-on-one using the BCFP's financial toolkit "Your Money Your Goals" as well as the workbook "Behind on Bills." As part of a demonstration project, Reach Up partners with two Community Action Agencies – Capstone Community Action (CCA) and Champlain Valley Office of Economic Opportunity (CVOEO) – to provide financial capability services for participants. Interested participants are referred to these agencies for financial coaching and goal-setting, and receive incentives for completing goals such as opening savings accounts, checking credit, setting up direct deposit, attending financial education classes, and saving money.

OEO administers core funding for Community Action Agencies, which each provide a range of

Attachment 1: Statewide Agency and Department Activities

financial capability programs including financial education classes and materials, financial coaching and counseling, credit building, free tax preparation, matched savings initiatives, asset ownership programs, and more. OEO oversees the Vermont Matched Savings program. Funds are granted to CCA, which leverages additional funding and provides statewide administration of the program through Vermont's Community Action Agencies.

OEO provides regular training and assistance to grant partners to support their financial capability services and integrate financial capability into human services. This includes both webinars and workshops for service providers. OEO supports the integration of financial capability services into programs including Family Supportive Housing and Weatherization.

Department of Corrections

The Department of Corrections' (DOC) Community High School of Vermont offers Consumer Economics/Personal Finance courses. These courses provide students with an understanding of the concepts and principals involved in managing one's personal finances. These courses emphasize lifespan goal-setting, individual and family decision-making, and consumer rights as well as topics that are commonly associated with personal finance so that students can become financially responsible consumers. Topics may include savings and investing, credit, insurance, taxes and social security, spending patterns, and budget planning, contracts, and consumer protection.

Department of Health

The Vermont Department of Health (DOH) does not currently offer financial literacy outreach, education, or programming.

Department of Mental Health

The Department of Mental Health (DMH) has no financial literacy programming that occurs through DMH. It is likely that individuals may get support with financial literacy according to their unique treatment plan goals, but it is not an explicit programming expectation.

Department of Vermont Health Access

The Department of Vermont Health Access's (DVHA) Health Access Eligibility and Enrollment Unit (HAEEU) distributes materials such as "Health Insurance 101" and "Health Insurance: Why It's Important & What You Need to Know" online and in print to help Vermonters make educated decisions about choosing a health insurance plan that will best meet their needs and budget.

Attachment 1: Statewide Agency and Department Activities

DVHA offers a Plan Comparison Tool that allows Vermonters to compare health insurance options by premium, expected total cost after subsidies and out-of-pocket costs in an average year, or expected total costs in a low or high health care usage year. DVHA also participates in community events and webinars to help Vermonters understand how to use the tool as a starting point of their research into making the significant financial decision of which health insurance plan to buy. The tool helps them see that their choice could result in a swing of thousands of dollars in expected costs.

DVHA would welcome the opportunity to collaborate with financial literacy educators to incorporate the Plan Comparison Tool into their lessons and provide a real-life example of comparison shopping, assessing risk, and planning for the unexpected.

Miscellaneous

Department of Financial Regulation

The Department of Financial Regulation (DFR) offers information on investing, banking, and insurance, through a variety of platforms. Resources for Vermont consumers are available on the department's website, including information on:

- Checking the license or registration of an insurance agent, investment broker, or other financial service engaging in business in Vermont,
- Understanding different insurance products,
- Choosing an investment professional, and
- Filing a complaint.

The department uses a combination of social media and the DFR website to proactively engage the public about monthly awareness campaigns, consumer alerts, and seasonal tips related to consumer financial protection, including:

- Awareness Campaigns
 - Financial Literacy Awareness Month (April)
 - Severe Weather Preparedness (March)
 - Lightening Awareness Week (July)
 - Life Insurance Awareness Month (September)
 - World Investor Week (October)
- Seasonal Tips
 - Winter Weather Driving
 - Black Friday and Cyber Monday Shopping
 - Fire Safety during the Holidays
- Consumer Alerts for Scams and Fraud

Attachment 1: Statewide Agency and Department Activities

DFR also conducts regular outreach to senior centers and residences, libraries, municipal centers, banks, expos, schools, and others to provide information and resources to Vermont residents on investments, insurance, banking, and fraud and scam prevention. DFR also partners with UVM's Osher Lifelong Learning Institute, AARP, the Attorney General's Office, the Association of Vermont Credit Unions, and the Community of Vermont Elders. DFR uses resources from the FDIC, BCFP, FInRA, 2-1-1, FTC, NEFE, and others.

The Department of Financial Regulation, as outlined in 9 V.S.A. § 5601(d) and (e), established the Financial Services Education and Training Special Fund. Donations to this fund come from financial services entities as stipulated in a settlement agreement as a result of an investigation and enforcement action into securities practices. The fund is used to "develop and implement financial services education initiatives to inform the public about financial services, with particular emphasis on the prevention and detection of securities, banking, and insurance fraud."

DFR convened the Financial Literacy Working Group with the Office of the State Treasurer.

Department of Labor

The Department of Labor's (DOL) Workforce Development Division staff receives training to administer the BCFP's "Your Money, Your Goals" with clients in group and individual settings. Counselors refer clients to partners including the Vermont Student Assistance Corporation, Small Business Association, Consumer Credit Counseling of Vermont and New Hampshire, and local housing organizations as needed. DOL's regional offices offer regular financial literacy workshops as part of their Monthly Calendar of Events.

DOL's Labor Market Information team (VTLMI) partners with the McClure Foundation to produce career awareness brochures to promote good paying careers that are in demand in the state. VTLMI regularly presents at middle schools, high schools and colleges, as well as Career and Technical Education centers, school counselors, workforce development boards, and organizations serving mature Vermonters. These presentations are typically on the state economy, employment trends, and wage data. The VTLMI assists the Treasurer's Office with the Vermont Treasury Cup Challenge by proofing questions for accuracy and supplying volunteers for the event.

Office of the State Treasurer

The Treasurer's Office (TRE) actively works to promote financial literacy. The goals of the program are (1) advocacy – working to promote the adoption of fiscally sound money management practices by Vermonters of all ages; (2) collaboration – working with local, state and national groups to build support for and participation in activities that promote and teach

Attachment 1: Statewide Agency and Department Activities

personal finance; and (3) development—creating new financial education programs and resources for Vermont citizens where gaps exist.

TRE's financial literacy initiatives are overseen by a Director of Financial Literacy and Outreach. The Director works with State partners, educators, financial institutions, and community organizations to develop and manage original financial education programming. The Director sits on the Board of the Vermont chapter of the Jump\$tart Coalition, an all-volunteer organization that advances youth financial literacy.

TRE offers an annual financial and reading literacy program called *Reading is an Investment* to Vermont K-6 students. TRE selects three money-themed books and develops an accompanying curriculum guide to assist educators share financial concepts with their students. Over 140 Vermont schools received the 2018-2019 edition of the program. 5,038 student participants completed the 2017-2018 program requirements. Additionally, TRE has formed a partnership with Vermont Afterschool, Inc. to adapt *Reading is an Investment* for afterschool programs, which will launch in January 2019.

TRE hosts an annual financial literacy competition called the Vermont Treasury Cup Challenge. High school students compete in the a one-day competition to challenge their knowledge of personal finance, economics, consumer affairs, and more. TRE collaborates with the National Economics Challenge to offer the Treasury Cup as a feeder competition to NEC's national counterpart. The competition is provided free-of-charge through sponsorships, including support from the VSAC.

TRE has convened several financial literacy workshops including those addressing key needs of groups, such as the National Guard and women, as well as issue focuses such as a challenging economy and retirement. The Treasurer's Office maintains a clearinghouse of financial literacy resources on its website.

VermontABLE is a savings program offered to Vermonters who experience disabilities allowing them to save and invest without losing benefits such as SSDI and Medicare. The Green Mountain Secure Retirement Plan, which is under development, will offer a Multiple Employer Plan for Vermont small businesses employing 50 or fewer individuals and the self-employed an affordable retirement investment option.

TRE participated in the Vermont Financial Literacy Commission, and convened the Financial Literacy Working Group with DFR.

Attachment 2: Statewide Resource Inventory

FLWG reviewed reputable private and community-based groups that provide financial education services to Vermonters. The results are inventoried in the charts found throughout Attachment 2. Topics are organized as follows:

Adult Financial Literacy and Individual Development Accounts	Page 17
Career Resources	Page 20
Consumer Protection, Insurance, and Banking	Page 26
Homeownership	Page 29
Rental Housing and Related Needs	Page 32
Information and Referral	Page 44
Loans and Asset Building	Page 52
Small Business Development and Assistance	Page 53
Tax Assistance	Page 56
Services for Mature Vermonters	Page 60
Resources for Service Providers	Page 64

Attachment 2: Statewide Resource Inventory – Adult Financial Literacy and Individual Development Accounts

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
CVOEO: Financial Futures	Income guidelines apply.	Addison County (except towns of Granville and Hancock) and Chittenden, Franklin and Grand Isle Counties.	http://www.cvoeo.org/	Appointment, Telephone	255 South Champlain Street		Burlington	VT	05401	802-860-1417 800-287-7071
North East Kingdom Community Action	Income guidelines may apply.	Caledonia, Essex and Orleans Counties and town of Wells River	http://www.nekcavt.org	Appointment, Telephone, Walk-In	70 Main Street		Newport	VT	05855	802-334-7316 800-639-4065
NEKCA: Parent Child Center - North	Income guidelines may apply.	Caledonia, Orleans, Essex Counties	http://www.nekcavt.org	Telephone, Walk-In	70 Main Street		Newport	VT	05855	802-334-7316
NEKCA: Micro Business Development South	Income guidelines may apply.	Caledonia, Essex and Orleans Counties	http://www.nekcavt.org	Appointment, Telephone, Walk-In	108 Cherry Street		Saint Johnsbury	VT	05819	802-274-6334
BROC Community Action in Southwestern Vermont	Income guidelines may apply.	Bennington and Rutland Counties	http://www.broc.org	Appointment, Telephone	45 Union Street		Rutland	VT	05701	802-775-0878 800-717-2762 Toll Free
					332 Orchard Road		Bennington	VT	05201	802-447-7515
Southeastern Vermont Community Action	Income guidelines may apply.	Windham and Windsor Counties	http://www.sevca.org	Appointment, Telephone	91 Buck Drive		Westminster	VT	05158	802-722-4575 800-464-9951 Toll Free

Attachment 2: Statewide Resource Inventory – Adult Financial Literacy and Individual Development Accounts

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
SEVCA Brattleboro Outreach Office	Income guidelines may apply.	Windham and Windsor Counties	http://www.sevca.org	Appointment, Telephone	15 Grove Street		Brattleboro	VT	05301	802-254-2795
SEVCA Springfield Outreach Office	Income guidelines may apply.	Windham and Windsor Counties	http://www.sevca.org	Appointment, Telephone	107 Park Street	Suite 2	Springfield	VT	05156	802-885-6153
SEVCA White River Junction Outreach Office	Income guidelines may apply.	Windham and Windsor Counties	http://www.sevca.org	Appointment, Telephone	220 Holiday Inn Drive	Suite 24	White River Junction	VT	05001	802-295-5215
Vermont Department for Children and Families	Program dependent.	Statewide	http://dcf.vermont.gov/mybenefits	Online, Telephone	200 State Drive		Waterbury	VT	05671	802-871-3385 800-479-6151 Toll Free 24/7 855-247-3092 Language Interpretation Line
Capstone Community Action	Income guidelines may apply.	Washington, Orange and Lamoille Counties; Towns of Barnard, Bethel, Rochester, Royalton, Sharon, Stockbridge, Pittsfield, Granville and Hancock	https://capstonevt.org/	Appointment, Telephone, Walk-In	250 Industrial Park		Morristown	VT	05661	802-888-7993
					P.O. Box 500	22 Whistle Stop Way	Bradford	VT	05033	802-222-2419
					Waitsfield United Church of Christ	4335 Main Street	Waitsfield	VT	05763	802-496-6900
					20 Gable Place		Barre	VT	05641	802-479-1053

Attachment 2: Statewide Resource Inventory – Adult Financial Literacy and Individual Development Accounts

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Listen Community Services	Adults 18 and older	Orange and Windsor Counties	http://www.listencs.org	Appointment, telephone	60 Hanover Street		Lebanon	NH	03766	603-448-4553

Attachment 2: Statewide Resource Inventory – Career Resources

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Capstone Community Action	Income guidelines may apply.	Washington, Orange and Lamoille Counties; Towns of Barnard, Bethel, Rochester, Royalton, Sharon, Stockbridge, Pittsfield, Granville and Hancock	https://capstonevt.org/	Appointment, Telephone, Walk-In	250 Industrial Park		Morristown	VT	05661	802-888-7993
					P.O. Box 500	22 Whistle Stop Way	Bradford	VT	05033	802-222-2419
					Waitsfield United Church of Christ	4335 Main Street	Waitsfield	VT	05763	802-496-6900
					20 Gable Place		Barre	VT	05641	802-479-1053
Fair Haven Concerned	Open to all.	Towns of Fair Haven, Benson, and West Haven.	http://www.fairhavenconcerned.org	Appointment, Telephone	73 Main Street		Fair Haven	VT	05743	802-265-3666
HOPE	Income guidelines may apply. Proof of disability if applicable.	Addison County	http://www.hope-vt.org	Telephone, Walk-In	282 Boardman Street	John V. Craven Community Services Center	Middlebury	VT	05753	802-388-3608
Milton Family Community Center	Pregnant/parenting youth, families w/ children age 6 and under (interview required).	Chittenden County, financial assistance available for town of Milton.	http://www.miltonfamilycenter.org	Telephone	23 Villemaire Lane		Milton	VT	05468	802-893-1457
Vermont Student Assistance Corporation		Statewide	http://www.vsaac.org	Appointment, Online, Telephone, Walk-In	10 East Allen Street		Winooski	VT	05404	802-655-9602

Attachment 2: Statewide Resource Inventory – Career Resources

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Vermont Department of Labor Career Resource Centers	Income and risk guidelines applicable for youth programs.	Statewide	http://www.labor.vermont.gov	Online, Telephone, Walk-In	5 Perry Street	McFarland State Office Building Suite 200	Barre	VT	05641	802-476-2600 802-476-2638 TTY
					200 Veterans Memorial Drive	Suite 2	Bennington	VT	05201	802-442-6376 802-447-2717 TTY
					28 Vernon Street	Marlboro College Graduate Center Suite 212	Brattleboro	VT	05301	802-254-4555 802-257-2872 TTY
					63 Pearl Street		Burlington	VT	05401	802-863-7676 802-863-7679 TTY
					1590 Route 7 South	Suite 5	Middlebury	VT	05753	802-388-4921
					197 Harrel Street		Morrisville	VT	05661	802-888-4545 802-888-2541 TTY
					100 Main Street	Emory Hebard State Office Building Suite 210	Newport	VT	05855	802-334-6545 802-334-3976 TTY
					88 Merchants Row	200 Asa Bloomer Building	Rutland	VT	05701	802-786-5837 802-828-8846 TTY
					27 Federal Street	Suite 100	Saint Albans	VT	05478	802-524-6585 802-524-7987 TTY
					1197 Main Street	Suite 1	Saint Johnsbury	VT	05819	802-748-3177 802-751-3209 TTY
					56 Main Street	Suite 101	Springfield	VT	05156	802-289-0999 802-885-1408 TTY
					118 Prospect Street	Suite 302	White River Junction	VT	05001	802-295-8805 802-295-4138 TTY

Attachment 2: Statewide Resource Inventory – Career Resources

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Vermont Foodbank	Income guidelines may apply.	Statewide	https://www.vtfoodbank.org/nurture-people/3squaresvt	Online, Telephone	33 Parker Road		Barre	VT	05641	802-477-4119 855-855-6181
Sunrise Family Resource Center		Bennington County	http://www.sunrisefamilyresourcecenter.com	Appointment, Telephone	244 Union Street		Bennington	VT	0501	802-442-934
Another Way	Individuals who have experienced psychiatric interventions or trauma.	Washington County	http://www.anotherwayvt.org	Telephone, Walk-In	125 Barre Street		Montpelier	VT	05602	802-229-0920
Northwestern Counseling and Support Services	Age 18+ with intellectual disability	Franklin and Grand Isle Counties	http://www.ncssinc.org/	Telephone	130 Fisher Pond Road		Saint Albans	VT	05478	802-524-6554 800-834-7793
Vermont Works for Women	Women who are transitioning from welfare or incarceration, struggling to hold long-term employment, underemployed, receiving state assistance, or who are New Americans	Statewide	http://www.vtworksforwomen.org	Appointment preferred or walk-in to orientation Mondays at 10:30 am	32A Mallets Bay Avenue		Winooski	VT	05404	802-655-8900 800-639-1472

Attachment 2: Statewide Resource Inventory – Career Resources

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Woodstock Area Job Bank	Open to all	Towns of Barnard, Bridgewater, Hartland, Pomfret, Reading, Woodstock. Also serves employers and prospective employees in the region.	http://www.woodstockjobbank.org	Online, Telephone, Walk-In	31 The Green		Woodstock	VT	05091	802-457-3835
Pathstone - Vermont Operations Division	Farmers and farm workers	Statewide	http://www.pathstone.org	Appointment, Telephone, Walk-In	86 North Main Street		Saint Albans	VT	05478	802-644-8300
United Way of Addison County	Income guidelines may apply.	Addison County	http://www.unitedwayaddisoncounty.org	Telephone	48 Court Street		Middlebury	VT	05753	802-388-7189
Community College of Vermont	Vermont Department of Labor (DOL) assesses potential participants to determine if they are ready for the program, and to identify the skill areas where help is needed.	Statewide.	http://www.ccv.edu/careerreadyvt	Online, Telephone	324 Main Street	Suite 1	Bennington	VT	05201	802-447-2361
					660 Elm Street		Montpelier	VT	05601	802-334-4451
					41 Harmont Place		Brattleboro	VT	05301	802-254-6370
					10 Merchants Row	Suite 223	Middlebury	VT	05753	802-388-3032
					197 Harrell Street	Suite 2	Morrisville	VT	05661	802-888-4258
					60 West Street		Rutland	VT	05701	802-786-6996
					142 South Main Street		Saint Albans	VT	05478	802-524-6541
					1197 Main Street	Suite 3	Saint Johnsbury	VT	05819	802-748-6673
					307 South Street	Howard Dean Center	Springfield	VT	05156	802-885-360
145 Billings Farm Road		White River Junction	VT	05001	802-295-8822					
1 Abenaki Way		Winooski	VT	05404	802-654-0505					

Attachment 2: Statewide Resource Inventory – Career Resources

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Vermont Adult Technical Education Association		Statewide	http://vtadultcte.org/	Online, Telephone	PO Box 725		Newport	VT	05855	802-334-7140 ext. 3386
BROC Community Action in Southwestern Vermont	Income guidelines may apply.	Bennington and Rutland Counties	http://www.broc.org	Appointment, Telephone	45 Union Street		Rutland	VT	05701	802-775-0878 800-717-2762 Toll Free
					332 Orchard Road		Bennington	VT	05201	802-447-7515
Southeastern Vermont Community Action	Income guidelines may apply.	Windsor and Windham Counties	http://www.sevca.org	Appointment, Telephone	91 Buck Drive		Westminster	VT	05158	802-722-4575 800-464-9951 Toll Free
Umbrella	Women Age 18+ transitioning from unsafe or unsustainable living conditions who need extra support in developing marketable job skills.	Caledonia, Essex, and Orleans Counties	http://www.umbrellanek.org	Telephone	1216 Railroad Street		Saint Johnsbury	VT	05819	802-748-8645 24-Hour Crisis Lines available
					93 East Main Street		Newport	VT	05855	802-334-0148 24-Hour Crisis Lines available
Resource	Eligibility and selection criteria program dependent.	Statewide.	http://www.resourcevt.org	Telephone	329 Harvest Lane	Suite 200	Williston	VT	05495	802-658-4143
					590 East Main Street		Hyde Park	VT	05655	802-851-8333
					30 Granite Street		Barre	VT	05641	802-477-7800
					339 Pine Street		Burlington	VT	05401	802-846-4015

Attachment 2: Statewide Resource Inventory – Career Resources

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Vermont Department of Labor		Statewide	http://labor.vermont.gov/	Online, Telephone	5 Green Mountain Drive	PO Box 488	Montpelier	VT	05601	802.828.4000
Neighborhood Connections	Individuals and families.	Towns of Andover, Chester, Jamaica, Landgrove, Londonderry, South Londonderry, Peru, Weston, Windham, Winhall.	https://www.neighborhoodconnectionsvt.org/	Appointment, Telephone	5700 Mountain Marketplace		Londonderry	VT	05148	802-824-4343

Attachment 2: Statewide Resource Inventory – Consumer Protection, Insurance, and Banking

Organization Name	Description of Services	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
COVE	Provides a Medicare error and fraud education and resolution program. Trained volunteers educate about, and provide tools to identify, fraud. The program also assists with resolution by working with Centers for Medicare and Medicaid Services, law enforcement agencies, and the Vermont Attorney General's Office.	Statewide	https://vermontelders.org/vt_smp/	Online, Telephone, Walk-In	617 Comstock Road		Berlin	VT	05602	802-229-4731 888-865-2683
Office of the Attorney General: Consumer Assistance Program	Investigates and prosecutes violations of Vermont's consumer laws which prohibit businesses from engaging in unfair or deceptive acts or practices. The Attorney General's Consumer Assistance Program is also an information clearinghouse for consumer questions about tenant rights, common scams, identity theft, debt collection, and legitimacy of charities.	Statewide	https://www.uvm.edu/consumer	Online, Telephone	23 Mansfield Avenue		Burlington	VT	05401	802-489-7150 800-649-2424 Toll Free
Vermont Department of Financial Regulation	Provides information and guidance to consumers about all types of commercial insurance. Provides information about insurance rates and products, state insurance laws, licensed Vermont companies, and individual agents. Protects Vermont investors from fraud by responding to investor complaints and investigating potential violations of security laws. Provides educational information about investing basics and securities laws on its website.	Statewide	http://www.dfr.vermont.gov/insurance/insurance-consumer-information	Online, Telephone	89 Main Street		Montpelier	VT	05620	802-828-3302

Attachment 2: Statewide Resource Inventory – Consumer Protection, Insurance, and Banking

Organization Name	Description of Services	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Vermont Department of Motor Vehicles: New Motor Vehicle Arbitration Board	Provides consumers with a forum to resolve car warranty problems. Consumers may file a Demand for Arbitration to request a hearing after demonstration of reasonable repair, which is usually three unsuccessful attempts or thirty cumulative calendar days out of service within the manufacturer's express written warranty.	Statewide	http://www.lem.onlaw.vermont.gov	Online, Telephone	14 Baldwin Street	Room 103	Montpelier	VT	05602	802-828-2943
AARP	Provides information about supplemental insurance and long-term care insurance. Offers one-on-one counseling, as well as assistance on the telephone and Internet to help individuals prepare basic tax forms, including the 1040, 1040A, 1040EZ, and other standard schedules. Also provides online information about such tax issues as IRS tax scams and tax identity theft.	Statewide	http://www.aarp.org/vt	Appointment, Online, Telephone	199 Main Street	Suite 225 Court House Plaza Building	Burlington	VT	05401	802-951-1397 866-227-7451
University of Massachusetts New England Pension Action Center	Provides pension assistance to workers, retirees, and their families by resolving problems with benefit denials and miscalculations, locating retirement benefits from former employers, and obtaining and explaining complex retirement plan documents. Also provides fact sheets on pension and retirement issues as well as investor education.	New England including Vermont	http://www.umass.edu/pensionaction	Online, Telephone	100 Morrissey Boulevard		Boston	MA	02125	888-425-6067 Toll Free 617-287-7307

Attachment 2: Statewide Resource Inventory – Consumer Protection, Insurance, and Banking

Organization Name	Description of Services	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Vermont Legal Aid	Provides a full range of legal services that includes advice, assistance with documents such as powers of attorney and advance directives, advocacy and full representation. Represents seniors in general civil legal matters; areas of priority include: housing, financial exploitation, Social Security and Medicaid, and guardianship. Represents Medicare beneficiaries who also receive Medicaid in Medicare appeals concerning home health services, durable medical equipment, nursing care, and prescription drug coverage.	Statewide	https://www.vt.egalaid.org/elder-law-project	Appointment, Telephone	264 North Winooski Avenue		Burlington	VT	05401	800-889-2047 Information and Intake 800-747-5022 Main Office Administrative
					56 College Street		Montpelier	VT	05601	800-889-2047
					57 North Main Street	Suite 2	Rutland	VT	05701	800-889-2047
					177 Western Avenue	Suite 1	Saint Johnsbury	VT	05819	800-889-2047
					56 Main Street	Suite 301	Springfield	VT	05156	800-889-2047
Vermont Department of Labor	Workforce development, economic and labor market information, information pertaining to unemployment insurance and workers compensation. Offers money management education and referrals to program participants.	Statewide	http://labor.vermont.gov/	Online, Telephone	5 Green Mountain Drive	PO Box 488	Montpelier	VT	05601	802.828.4000
Vermont Department of Financial Regulation	Resources on banking, investing, and insurance. Scam awareness and high-school financial literacy programs.	Statewide	https://www.dfr.vermont.gov/	Online, Telephone	89 Main Street		Montpelier	VT	05620	802-828-3301

Attachment 2: Statewide Resource Inventory – Home Ownership

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Opportunities Credit Union		Chittenden County	http://www.oppsvt.org	Appointment, Online, Telephone	25 Winooski Falls Way		Winooski	VT	05404	802-654-4540 800-865-8328	
					92 North Avenue		Burlington	VT	05401	802-865-2003 800-865-8328	
United States Department of Agriculture Rural Development and Forest Service		Statewide	http://www.rd.usda.gov/vt	Appointment, Telephone	481 Summer Street	Suite 203	Saint Johnsbury	VT	05819	802-424-3159	
					28 Vernon Street	Suite 333	Brattleboro	VT	05301	802-689-3038	
					87 State Street	Suite 324 Federal Building/ Post Office	Montpelier	VT	05601	802-828-6080	
Champlain Housing Trust	Varies by program.	Chittenden, Franklin, and Grand Isle Counties	http://www.getahome.org/homes	Online, Telephone	88 King Street		Burlington	VT	05401	802-861-7394 877-274-7431	
					13 Lake Street		Saint Albans	VT	05478	802-527-2361 877-274-7431	
Vermont Housing Finance Agency	Eligibility requirements available on website.	Statewide	https://www.vhfa.org/	Online, Telephone	164 Saint Paul Street		Burlington	VT	05402	802-854-5743 800-339-5866	

Attachment 2: Statewide Resource Inventory – Home Ownership

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Addison County Community Trust	Income and other guidelines apply.	Addison County	http://www.addisontrust.org	Online, Telephone, Walk-In	272 Main Street		Vergennes	VT	05491	802-877-2626 Mobile Home Parks and Home Purchase 802-877-749 Apartments	
Neighborworks of Western Vermont		Addison, Bennington, and Rutland Counties	http://www.nwvt.org	Online, Telephone, Walk-In	110 Marble Street	Kazon Building	West Rutland	VT	05777	802-438-2303 877-205-1147	
Downstreet Housing and Community Development	Income guidelines may apply.	Lamoille, Orange, and Washington Counties	http://www.downstreet.org	Online, Telephone, Walk-In	22 Keith Avenue	Suite 100	Barre	VT	05641	802-476-4493 802-477-1343 Homeownership Center	Rental housing services limited to Washington county and town of Bradford
Twin Pines Housing Trust	Income guidelines apply.	Orange and Windsor Counties	http://www.tphtrust.org	Appointment, Telephone, Walk-In	226 Holiday Drive	Suite 20	White River Junction	VT	05001	802-291-7000 ext. 102	
RuralEdge	Income guidelines may apply.	Caledonia, Essex, and Orleans Counties	http://www.ruraledge.org	Appointment, Online, Telephone	26 Compass Drive 48 Elm Street		Newport Lyndonville	VT VT	05855 05851	800-234-0560 Toll Free 800-234-0560 Toll Free 802-535-3554	

Attachment 2: Statewide Resource Inventory – Home Ownership

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Habitat for Humanity	Income guidelines and application process.	Affiliates statewide.	http://vthabitat.org/vermont-affiliates-2	Online, Telephone	136 North Street		Manchester	VT	05254	802-367-1000	
							Montpelier	VT	05601	802-522-8611	
					602 Airport Road		Highgate Center	VT	05459	802-868-2551	
							Morrisville	VT	05661	802-870-0990 802-872-8726	
							Middlebury	VT	05753	802-388-0400	
					6 Court Street		Rutland	VT	05701	802-747-7440	
							Springfield	VT	05156	802-885-6440	
					5 South Main Street	Suite 307 Gate Briggs Building	White River Junction	VT	05001	802-295-1854	
459 Portland Street	Suite 2	Saint Johnsbury	VT	05819	802-751-1212						
		Jacksonville	VT	05342	802-348-6608						
Windham and Windsor Housing Trust	Income guidelines may apply.	Windham and Southern Windsor Counties	http://www.w-housing.org/homeownership-center/	Online, Telephone, Walk-In	68 Birge Street	Daly Shoe Building	Brattleboro	VT	05301	802-246-2116	
					56 Main Street	Suite 210	Springfield	VT	05156	802-246-2116	

Attachment 2: Statewide Resource Inventory – Rental Housing and Related Needs

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
CVOEO: Addison Community Action	Income guidelines and other criteria may apply.	Addison county except towns of Granville and Hancock	http://www.cvoeo.org	Appointment, Telephone, Walk-In	54 Creek Road		Middlebury	VT	05753	802-388-2285	
CVOEO: Chittenden Community Action	Income guidelines may apply.	Chittenden County	http://www.cvoeo.org	Appointment, Telephone, Walk-In	244 South Champlain Street		Burlington	VT	05401	802-863-6248	
CVOEO: Coordinated Statewide Housing Services	All tenants and mobile home park residents.	Statewide	http://www.cvoeo.org/	Telephone	255 South Champlain Street	Suite 9	Burlington	VT	05401	802-660-3451 802-660-3455 (mobile home project)	
CVOEO: Alburgh Outreach Office	Income guidelines apply.	Grand Isle County	http://www.cvoeo.org	Walk-In	57 Main Street	Islands in the Sun Senior Center	Alburgh	VT	05440	802-527-7392	Open last two Tuesdays of the month. Utility services 10:00 am - 12:00 pm. Food services 12:00 pm - 1:00 pm.
CVOEO: Grand Isle Outreach Office	Income guidelines may apply.	Grand Isle County	http://www.cvoeo.org	Telephone, Walk-In	Route 2	Saint Joseph's Church	Grand Isle	VT	05458	802-527-7392	Last two Tuesdays.

Attachment 2: Statewide Resource Inventory – Rental Housing and Related Needs

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
CVOEO: Richford Outreach Office	Income guidelines may apply.	Franklin County	http://www.cvoeo.org	Telephone, Walk-In	53 Main Street		Richford	VT	05476	802-524-576	Last two Mondays.
CVOEO: Franklin Grand Isle Community Action	Income guidelines may apply.	Franklin and Grand Isle Counties	http://www.cvoeo.org	Appointment, Telephone, Walk-In	5 Lemnah Drive		Saint Albans	VT	05478	800-300-7392 802-527-7392	Some services require an appointment.
North East Kingdom Community Action	Income requirements may apply.	Caledonia, Essex and Orleans Counties and town of Wells River	http://www.nekcvvt.org	Appointment, Telephone, Walk-In	70 Main Street		Newport	VT	05855	802-334-7316 800-639-4065	
NEKCA: Outreach and Parent Child Center - South	Income guidelines may apply.	Caledonia, Essex and Orleans Counties and town of Wells River	http://www.nekcvvt.org	Appointment, Telephone, Walk-In	115 Lincoln Street		Saint Johnsbury	VT	05819	802-748-6040 888-748-6040	
NEKCA: Canaan Outreach Office	Income guidelines may apply.	Caledonia, Essex and Orleans Counties and town of Wells River	http://www.nekcvvt.org	Appointment, Telephone, Walk-In	214 Gail Street		Canaan	VT	05903	800-639-4065 802-266-7134	

Attachment 2: Statewide Resource Inventory – Rental Housing and Related Needs

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
NEKCA: Hardwick Outreach Office	Income guidelines may apply.	Caledonia, Essex and Orleans Counties and town of Wells River.	http://www.nekcavt.org	Appointment, Telephone, Walk-In	7 Mill Street		Hardwick	VT	05843	888-748-6040 802-472-3183	
NEKCA: Island Pond Outreach Office	Income guidelines may apply.	Caledonia, Essex and Orleans Counties and town of Wells River	http://www.nekcavt.org	Appointment, Telephone, Walk-In	49 Mill Street Extension	Town Hall Basement	Island Pond	VT	05846	800-639-065 802-723-6245	
Champlain Housing Trust	Varies by program.	Chittenden, Franklin, and Grand Isle Counties	http://www.getahome.org/homes	Online, Telephone	88 King Street		Burlington	VT	05401	802-861-7394 877-274-7431	Registration required for workshops.
					13 Lake Street		Saint Albans	VT	05478	802-527-2361 877-274-7431	
Vermont Housing Finance Agency	Eligibility requirements available on website.	Statewide	https://www.vhfa.org/	Online, Telephone	164 Saint Paul Street		Burlington	VT	05402	802-854-5743 800-339-5866	Rental directory available online only.

Attachment 2: Statewide Resource Inventory – Rental Housing and Related Needs

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Downstreet Housing and Community Development	Income guidelines may apply.	Rental housing services limited to Washington county and town of Bradford	http://www.downstreet.org	Online, Telephone, Walk-In	22 Keith Avenue	Suite 100	Barre	VT	05641	802-476-4493 802-477-1343 Homeowners hip Center	
Sunrise Family Resource Center: Housing Support	Open to all.	Bennington County	http://www.sunrisefamilyresourcecenter.com	Walk-In	266 Union Street		Bennington	VT	05201		
Another Way	Individuals who have experienced psychiatric interventions or trauma.	Washington County	http://www.anotherwayvt.org	Telephone, Walk-In	125 Barre Street		Montpelier	VT	05602	802-229-0920	
Homeless Prevention Center		Rutland county	http://www.hpcvt.org	Telephone	56 Howe Street	Patch Place Building A	Rutland	VT	05701	802-775-9286	Interpretation services available.

Attachment 2: Statewide Resource Inventory – Rental Housing and Related Needs

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
NEKCA: Parent Child Center - North	Income guidelines may apply.	Caledonia, Orleans, Essex Counties	http://www.nekcavt.org	Telephone, Walk-In	70 Main Street		Newport	VT	05855	802-334-7316	
Fair Haven Concerned	Open to all.	Towns of Fair Haven, Benson, and West Haven.	http://www.fairhavenconcerned.org	Appointment, Telephone	73 Main Street		Fair Haven	VT	05743	802-265-3666	Appointment required.
HOPE	Income guidelines may apply. Proof of disability if applicable.	Addison County	http://www.hope-vt.org	Telephone, Walk-In	282 Boardman Street	John V. Craven Community Services Center	Middlebury	VT	05753	802-388-3608	
Milton Family Community Center	Pregnant/parenting youth, families w/ children age 6 and under (interview required).	Chittenden County, financial assistance available for town of Milton.	http://www.miltonfamilycenter.org	Telephone	23 Villemaire Lane		Milton	VT	05468	802-893-1457	

Attachment 2: Statewide Resource Inventory – Rental Housing and Related Needs

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Putney Community Cares		Town of Putney	https://www.putneycommunitycares.org/	Telephone	54 Kimball Hill		Putney	VT	0536	802-387-5593	
Dummerston Cares	Adults Age 60 and Older; Individuals Below Age 60 who are disabled.	Town of Dummerston	http://www.dummerstoncares.org	Telephone			West Dummerston	VT	05358	802-257-5800	
Northwestern Counseling and Support Services	Age 18+ with intellectual disability	Franklin and Grand Isle Counties	http://www.ncssinc.org/	Telephone	130 Fisher Pond Road		Saint Albans	VT	05478	802-524-6554 800-834-7793	
Barre Housing Authority	Income guidelines apply.	City and town of Barre	http://www.barrehousingauthority.com	Telephone, Walk-In	30 Washington Street	Suite 1	Barre	VT	05641	802-476-3185	
Bennington Housing Authority	Income guidelines apply.	Town of Bennington	http://www.benningtonhousingauthority.org/properties.html	Telephone, Walk-In	22 Willowbrook Drive		Bennington	VT	05201	802-442-8000	

Attachment 2: Statewide Resource Inventory – Rental Housing and Related Needs

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Brattleboro Housing Partnerships	Income guidelines apply.	Towns of Brattleboro, Vernon, Guilford, Halifax, Marlboro, Newfane, Brookline, Putney, and Dummerston	http://www.brattleborohousing.org	Online, Telephone, Walk-In	224 Melrose Street		Brattleboro	VT	05301	802-254-6071	
Vermont State Housing Authority	Income guidelines apply.	Statewide	http://www.vsha.org	Online, Telephone	One Prospect Street		Montpelier	VT	05602	802-828-3295	
					36 Villemaire Lane		Milton	VT	05468	802-828-1045	This location offers senior subsidized housing programs ONLY.
					249 Buttolph Drive		Middlebury	VT	05753	802-388-1005	This location offers senior subsidized housing programs ONLY.
					41-71 Platt Street		Swanton	VT	05488	802-828-3295	This location offers senior subsidized housing programs ONLY.
					12 Walker Avenue		Vergennes	VT	5491	802-828-1045	Offers senior subsidized housing programs ONLY.

Attachment 2: Statewide Resource Inventory – Rental Housing and Related Needs

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Lamoille Housing Partnership	Income guidelines apply.	Lamoille county and town of Hardwick.	http://www.lamoillehousing.org/alliance/	Online, Telephone, Walk-In	49 Brigham Street		Morrisville	VT	05661	802-888-5714	
Housing Trust of Rutland County	Income guidelines apply.	Rutland County	http://housingrutland.org/	Online, Telephone, Walk-In	13 Center Street	2nd Floor	Rutland	VT	05701	800-545-7989 Toll Free 802-775-3139	
Rutland Housing Authority	Income guidelines apply.	Rutland City	http://www.rhavt.org/applications/	Online, Telephone, Walk-In	5 Tremont Street	Temple wood Court Administrative Building	Rutland	VT	05701	802-775-2926 ext. 11	
Springfield Housing Authority	Income guidelines apply.	Town of Springfield	http://www.springfieldhousingauthorityvt.org/	Telephone, Walk-In	80 Main Street		Springfield	VT	05156	802-885-4905	
Winooski Housing Authority	Income guidelines apply.	City of Winooski	http://www.winooskihousing.org	Telephone, Walk-In	83 Barlow Street		Winooski	VT	05404	802-655-2360	

Attachment 2: Statewide Resource Inventory – Rental Housing and Related Needs

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Saint Joseph Co-Cathedral: Joseph's House	Must have a disconnect notice for utility assistance.	Chittenden County	http://www.josephshousevt.org	Appointment, Telephone	20 Pine Street	Cathedral of the Immaculate Conception	Burlington	VT	05401	802-951-4290	
United Way of Addison County	Income guidelines may apply.	Addison County	http://www.unitedwayaddisoncounty.org	Telephone	48 Court Street		Middlebury	VT	05753	802-388-7189	
United Way of Lamoille County		Lamoille County	http://uwlamoille.org/	Telephone	20 Morrisville Plaza	Suite B TD Bank Building	Morrisville	VT	05661	802-888-3252	
United Way of Northwest Vermont		Caledonia, Franklin, and Grand Isle Counties	http://www.unitedwaynwvt.org	Telephone	412 Farrell Street	Suite 200	South Burlington	VT	05403	802-864-7541	
United Way of Rutland County		Rutland Counties	http://www.uwrutlandcounty.org	Telephone, Walk-In	88 Park Street		Rutland	VT	05701	802-773-7477	
United Way of Windham County		Windham County	http://www.unitedwaywindham.org	Online, Telephone, Walk-In	1 Holstein Place		Brattleboro	VT	05301	802-257-4011	

Attachment 2: Statewide Resource Inventory – Rental Housing and Related Needs

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Granite United Way - Upper Valley Region	Income guidelines apply for tax prep services.	Windsor County	http://www.graniteuw.org	Appointment, Online, Telephone	21 Technology Drive	Suite 4	West Lebanon	NH	03784	603-298-8499	
Green Mountain United Way			http://www.gmunitiedway.org	Online, Telephone	73 Main Street	Number 33	Montpelier	VT	05601	802-613-3989	
Listen Community Services	Adults 18 and older	Upper Valley Region of Vermont	http://www.listencs.org	Appointment, Telephone	60 Hanover Street		Lebanon	NH	03766	603-448-4553	
Easter Seals Vermont	Members of the Air Force, Army, Coast Guard, Navy, Marines, National Guard, Army Reserve, and Veterans and their Families	Statewide	http://www.easterseals.com/vt/our-programs/military-veteran-services/	Online, Telephone	641 Comstock Road	Suite One	Berlin	VT	05602	802-223-4744	
BROC Community Action in Southwestern Vermont	Income guidelines may apply.	Bennington and Rutland Counties	http://www.broc.org	Appointment, Telephone	45 Union Street		Rutland	VT	05701	802-775-0878 800-717-2762 Toll Free	
					332 Orchard Road		Bennington	VT	05201	802-447-7515	

Attachment 2: Statewide Resource Inventory – Rental Housing and Related Needs

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Southeastern Vermont Community Action	Income guidelines may apply.	Windham and Windsor Counties	http://www.sevca.org	Appointment, Telephone	91 Buck Drive		Westminster	VT	05158	802-722-4575 800-464-9951 Toll Free	
SEVCA Brattleboro Outreach Office	Income guidelines may apply.	Windham and Windsor Counties	http://www.sevca.org	Appointment, Telephone	15 Grove Street		Brattleboro	VT	05301	802-254-2795	
SEVCA Springfield Outreach Office	Income guidelines may apply.	Windham and Windsor Counties	http://www.sevca.org	Appointment, Telephone	107 Park Street	Suite 2	Springfield	VT	05156	802-885-6153	
SEVCA White River Junction Outreach Office	Income guidelines may apply.	Windham and Windsor Counties	http://www.sevca.org	Appointment, Telephone	220 Holiday Inn Drive	Suite 24	White River Junction	VT	05001	802-295-5215	
Windham and Windsor Housing Trust	Income guidelines may apply.	Windham and Southern Windsor Counties	http://www.wht.org/homeownership-center/	Online, Telephone, Walk-In	68 Birge Street	Daly Shoe Building	Brattleboro	VT	05301	802-246-2116	
					56 Main Street	Suite 210	Springfield	VT	05156	802-246-2116	

Attachment 2: Statewide Resource Inventory – Rental Housing and Related Needs

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Veterans Assistance Office	Veterans. Some services require honorable discharge 30 days alcohol and substance free.	Statewide	http://www.dodgehousevt.org/	Telephone, Walk-In	95 Crescent Street		Rutland	VT	05701	802-775-6772	
Neighborhood Connections	Individuals and families.	Towns of Andover, Chester, Jamaica, Landgrove, Londonderry, South Londonderry, Peru, Weston, Windham, Winhall.	https://www.neighborhoodconnectio.nsvt.org/	Appointment, Telephone	5700 Mountain Marketplace		Londonderry	VT	05148	802-824-4343	
Capstone Community Action	Income guidelines may apply.	Washington, Orange and Lamoille Counties; surrounding towns.	https://capstonevt.org/	Appointment, Telephone, Walk-In	250 Industrial Park		Morristown	VT	05661	802-888-7993	
					P.O. Box 500	22 Whistle Stop Way	Bradford	VT	05033	802-222-2419	
					Waitsfield United Church of Christ	4335 Main Street	Waitsfield	VT	05763	802-496-6900	
					20 Gable Place		Barre	VT	05641	802-479-1053	

Attachment 2: Statewide Resource Inventory – Information and Referral

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
CVOEO: Addison Community Action	Income guidelines and other criteria may apply.	Addison county except towns of Granville and Hancock	http://www.cvoeo.org	Appointment, Telephone, Walk-In	54 Creek Road		Middlebury	VT	05753	802-388-2285	
CVOEO: Chittenden Community Action	Income guidelines may apply.	Chittenden County	http://www.cvoeo.org	Appointment, Telephone, Walk-In	244 South Champlain Street		Burlington	VT	05401	802-863-6248	
CVOEO: Alburgh Outreach Office	Income guidelines apply.	Grand Isle County	http://www.cvoeo.org	Walk-In	57 Main Street	Islands in the Sun Senior Center	Alburgh	VT	05440	802-527-7392	Open last two Tuesdays of the month.
CVOEO: Grand Isle Outreach Office	Income guidelines may apply.	Grand Isle County	http://www.cvoeo.org	Telephone, Walk-In	Route 2	Saint Joseph's Church	Grand Isle	VT	05458	802-527-7392	Open the last two Tuesdays of the month.
CVOEO: Richford Outreach Office	Income guidelines may apply.	Franklin County	http://www.cvoeo.org	Telephone, Walk-In	53 Main Street		Richford	VT	05476	802-524-576	Open the last two Mondays of the month.
CVOEO: Franklin Grand Isle Community Action	Income guidelines may apply.	Franklin and Grand Isle Counties	http://www.cvoeo.org	Appointment, Telephone, Walk-In	5 Lemnah Drive		Saint Albans	VT	05478	800-300-7392 802-527-7392	

Attachment 2: Statewide Resource Inventory – Information and Referral

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
North East Kingdom Community Action	Income requirements may apply.	Caledonia, Essex and Orleans Counties and town of Wells River	http://www.nekavt.org	Appointment, Telephone, Walk-In	70 Main Street		Newport	VT	05855	802-334-7316 800-639-4065	
NEKCA: Outreach and Parent Child Center - South	Income guidelines may apply.	Caledonia, Essex and Orleans Counties and town of Wells River	http://www.nekavt.org	Appointment, Telephone, Walk-In	115 Lincoln Street		Saint Johnsbury	VT	05819	802-748-6040 888-748-6040	
NEKCA: Canaan Outreach Office	Income guidelines may apply.	Caledonia, Essex and Orleans Counties and town of Wells River	http://www.nekavt.org	Appointment, Telephone, Walk-In	214 Gail Street		Canaan	VT	05903	800-639-4065 802-266-7134	
NEKCA: Hardwick Outreach Office	Income guidelines may apply.	Caledonia, Essex and Orleans Counties and town of Wells River.	http://www.nekavt.org	Appointment, Telephone, Walk-In	7 Mill Street		Hardwick	VT	05843	888-748-6040 802-472-3183	
NEKCA: Island Pond Outreach Office	Income guidelines may apply.	Caledonia, Essex and Orleans Counties and town of Wells River	http://www.nekavt.org	Appointment, Telephone, Walk-In	49 Mill Street Extension	Town Hall Basement	Island Pond	VT	05846	800-639-065 802-723-6245	
Vermont Foodbank	Income guidelines may apply.	Statewide	https://www.vtfoodbank.org/nurture-people/3square/vt	Online, Telephone	33 Parker Road		Barre	VT	05641	802-477-4119 855-855-6181	

Attachment 2: Statewide Resource Inventory – Information and Referral

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Hunger Free Vermont	Income guidelines.	Statewide.	http://www.vermontfoodhelp.com	Online, Telephone	38 Eastwood Drive	Suite 100	South Burlington	VT	05403	802-865-0255 800-479-6151	
NEKCA: Parent Child Center - North	Income guidelines may apply.	Caledonia, Orleans, Essex Counties	http://www.nekcavt.org	Telephone, Walk-In	70 Main Street		Newport	VT	05855	802-334-7316	
Fair Haven Concerned	Open to all.	Towns of Fair Haven, Benson, and West Haven.	http://www.fairhavenconcerned.org	Appointment, Telephone	73 Main Street		Fair Haven	VT	05743	802-265-3666	
H.O.P.E.		Towns of Lyndonville, Burke, Sutton, Sheffield, Stannard and Wheelock	http://www.hopevermont.com	Telephone, Walk-In	136 Church Street		Lyndonville	VT	05851	802-626-3228	
HOPE	Income guidelines may apply. Proof of disability if applicable.		http://www.hope-vt.org	Telephone, Walk-In	282 Boardman Street	John V. Craven Community Services Center	Middlebury	VT	05753	802-388-3608	

Attachment 2: Statewide Resource Inventory – Information and Referral

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Milton Family Community Center	Pregnant/pregnant youth, families w/ children age 6 and under (interview required).	Chittenden County, financial assistance available for town of Milton.	http://www.miltonfamilycenter.org	Telephone	23 Villemaire Lane		Milton	VT	05468	802-893-1457	
Putney Community Cares		Town of Putney	https://www.putneycommunitycares.org/	Telephone	54 Kimball Hill		Putney	VT	0536	802-387-5593	
Northeastern Vermont Regional Hospital Community Connections		Caledonia and Southern Essex Counties	http://nvrh.org/community-connections	Appointment, Telephone, Walk-In	55 Sherman Drive		Saint Johnsbury	VT	05819	802-748-7526	
Dummerston Cares	Adults Age 60 and Older; Individuals Below Age 60 who are disabled.	Town of Dummerston	http://www.dummerstoncares.org	Telephone			West Dummerston	VT	05358	802-257-5800	
Mount Ascutney Hospital and Health Center: Windsor Connection Resource Center		Windsor County	http://www.mtascutneyhospital.org/community-services/windsor-connection-resource-center	Telephone, Walk-In	1 Railroad Avenue		Windsor	VT	05089	802-67-2900	

Attachment 2: Statewide Resource Inventory – Information and Referral

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Northwestern Counseling and Support Services	Age 18+ with intellectual disability	Franklin and Grand Isle Counties	http://www.ncssinc.org/	Telephone	130 Fisher Pond Road		Saint Albans	VT	05478	802-524-6554 800-834-7793	
Saint Joseph Co-Cathedral: Joseph's House	Must have a disconnect notice for utility assistance.	Chittenden County	http://www.josephshousevt.org	Appointment, Telephone	20 Pine Street	Cathedral of the Immaculate Conception	Burlington	VT	05401	802-951-4290	
United Way of Addison County	Income guidelines may apply.		http://www.unitedwayaddisoncounty.org	Telephone	48 Court Street		Middlebury	VT	05753	802-388-7189	
United Ways of Vermont		Statewide	http://www.unitedwaysvt.org	Online, Telephone			Essex Junction	VT	05453	802-861-0146 Administrative 802-652-4636 Information and Services	
Easter Seals Vermont	Members of the Air Force, Army, Coast Guard, Navy, Marines, National Guard, Army Reserve, and Veterans and their Families	Statewide	http://www.easterseals.com/vt/our-programs/military-veteran-services/	Online, Telephone	641 Comstock Road	Suite One	Berlin	VT	05602	802-223-4744	

Attachment 2: Statewide Resource Inventory – Information and Referral

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
BROC Community Action in Southwestern Vermont	Income guidelines may apply.	Bennington and Rutland Counties	http://www.broc.org	Appointment, Telephone	45 Union Street		Rutland	VT	05701	802-775-0878 800-717-2762 Toll Free	
					332 Orchard Road		Bennington	VT	05201	802-447-7515	
Southeastern Vermont Community Action	Income guidelines may apply.		http://www.evca.org	Appointment, Telephone	91 Buck Drive		Westminster	VT	05158	802-722-4575 800-464-9951 Toll Free	
SEVCA Brattleboro Outreach Office	Income guidelines may apply.		http://www.evca.org	Appointment, Telephone	15 Grove Street		Brattleboro	VT	05301	802-254-2795	
SEVCA Springfield Outreach Office	Income guidelines may apply.		http://www.evca.org	Appointment, Telephone	107 Park Street	Suite 2	Springfield	VT	05156	802-885-6153	
SEVCA White River Junction Outreach Office	Income guidelines may apply.		http://www.evca.org	Appointment, Telephone	220 Holiday Inn Drive	Suite 24	White River Junction	VT	05001	802-295-5215	

Attachment 2: Statewide Resource Inventory – Information and Referral

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
The Dream Center		City of Rutland, Town of Rutland	https://www.dreamcenterrutland.org/	Telephone, Walk-In	197 West Street		Rutland	VT	05701	802-236-0407	
Veterans Assistance Office	Veterans. Some services require honorable discharge 30 days alcohol and substance free.	Statewide	http://www.dodgehousevt.org/	Telephone, Walk-In	95 Crescent Street		Rutland	VT	05701	802-775-6772	
Neighborhood Connections	Individuals and families.	Towns of Andover, Chester, Jamaica, Landgrove, Londonderry, South Londonderry, Peru, Weston, Windham, Winhall.	https://www.neighborhoodconnectionsvt.org/	Appointment, Telephone	5700 Mountain Marketplace		Londonderry	VT	05148	802-824-4343	
The Dream Center: Troll House	Adults age 18 and over.	City and Town of Rutland.	https://www.dreamcenterrutland.org/troll-house	Telephone, Walk-In	197 West Street		Rutland	VT	05701	802-558-6521	
Vermont Department for Children and Families	Program dependent.	Statewide.	http://dcf.vermont.gov/mybenefits	Online, Telephone	200 State Drive		Waterbury	VT	05671	802-871-3385	

Attachment 2: Statewide Resource Inventory – Information and Referral

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Capstone Community Action	Income guidelines may apply.	Washington, Orange and Lamoille Counties; Towns of Barnard, Bethel, Rochester, Royalton, Sharon, Stockbridge, Pittsfield, Granville and Hancock	https://capstonevt.org/	Appointment, Telephone, Walk-In	250 Industrial Park		Morristown	VT	05661	802-888-7993	
					P.O. Box 500	22 Whistle Stop Way	Bradford	VT	05033	802-222-2419	
					Waitsfield United Church of Christ	4335 Main Street	Waitsfield	VT	05763	802-496-6900	
					20 Gable Place		Barre	VT	05641	802-479-1053	

Attachment 2: Statewide Resource Inventory – Loans and Asset Building

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Opportunities Credit Union		Chittenden County	http://www.oppsvt.org	Appointment, Online, Telephone	25 Winooski Falls Way		Winooski	VT	05404	802-654-4540 800-865-8328	
					92 North Avenue		Burlington	VT	05401	802-865-2003 800-865-8328	
Vermont Student Assistance Corporation		Statewide	http://www.vsac.org	Appointment, Online, Telephone, Walk-In	10 East Allen Street		Winooski	VT	05404	802-655-9602	Financing Higher Education
Office of the Vermont State Treasurer		Statewide	vermonttreasurer.gov	Online, Telephone	109 State Street	4th Floor	Montpelier	VT	05609	800-642-3191 802-828-2301	Vermont ABLE Accounts

Attachment 2: Statewide Resource Inventory – Small Business Development and Assistance

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
CVOEO: Financial Futures	Income guidelines apply.	Addison County (except the towns of Granville and Hancock) and Chittenden, Franklin and Grand Isle Counties.	http://www.cvoeo.org/	Appointment, Telephone	255 South Champlain Street		Burlington	VT	05401	802-860-1417 800-287-7071
Monadnock SCORE	Start-Up and existing business entrepreneurs	Windham County	https://monadnock.score.org/	Online, Telephone	34 Mechanic Street		Keene	NH	03431	603-352-0320
Upper Valley SCORE	Start-Up and existing business entrepreneurs	Orange and Windsor Counties	http://www.uppervalley.score.org	Online, Telephone	20 West Park Street	Room 316	Lebanon	NH	03766	603-448-3491
Opportunities Credit Union		Chittenden County	http://www.oppsvt.org	Appointment, Online, Telephone	25 Winooski Falls Way		Winooski	VT	05404	802-654-4540 800-865-8328
					92 North Avenue		Burlington	VT	05401	802-865-2003 800-865-8328
United States Department of Agriculture Rural Development and Forest Service		Statewide	http://www.rd.usda.gov/vt	Appointment, Telephone	481 Summer Street	Suite 203	Saint Johnsbury	VT	05819	802-424-3159
					28 Vernon Street	Suite 333	Brattleboro	VT	05301	802-689-3038
					87 State Street	Suite 324 Federal Building/Post Office	Montpelier	VT	05601	802-828-6080

Attachment 2: Statewide Resource Inventory – Small Business Development and Assistance

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
City of Burlington Community and Economic Development Office		City of Burlington	http://www.burlingtonvt.gov/cedo/	Telephone, Walk-In	149 Church Street	City Hall	Burlington	VT	05401	802-865-7144
NEKCA: Micro Business Development South	Income guidelines may apply.	Caledonia, Essex and Orleans Counties	http://www.nekcavt.org	Appointment, Telephone, Walk-In	108 Cherry Street		Saint Johnsbury	VT	05819	802-274-6334
Vermont Community Loan Fund		Statewide	http://www.investinvermont.org	Online, Telephone	15 State Street		Montpelier	VT	05601	802-223-1448
The Center for an Agricultural Economy	Vermont farmers	Statewide	https://www.vermontfarmfund.org/loan-programs/	Online, Telephone	PO Box 1213		Montpelier	VT	05601	802-560-3099
Invest EAP Farm First	Vermont farm owners grossing at least \$10,000/year from agriculture AND/OR Vermont farmers working with a disability or injury and members of their households are automatically covered. Migrant farm workers not eligible.	Statewide	http://www.investeap.org	Telephone	110 Cherry Street	Suite 2-1	Burlington	VT	05401	802-392-0050

Attachment 2: Statewide Resource Inventory – Small Business Development and Assistance

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Champlain Valley SCORE		Addison, Bennington, Franklin, Grand Isle, Rutland, and Washington Counties	https://champlainvalley.score.org/	Online, Telephone	11 Lincoln Street	Prouty Federal Building	Essex Junction	VT	05452	802-764-5899
BROC Community Action in Southwestern Vermont	Income guidelines may apply.	Bennington and Rutland Counties	http://www.broc.org	Appointment, Telephone	45 Union Street		Rutland	VT	05701	802-775-0878 800-717-2762 Toll Free
					332 Orchard Road		Bennington	VT	05201	802-447-7515
Southeastern Vermont Community Action	Income guidelines may apply.	Windham and Windsor Counties	http://www.sevca.org	Appointment, Telephone	91 Buck Drive		Westminster	VT	05158	802-722-4575 800-464-9951 Toll Free
Capstone Community Action	Income guidelines may apply.	Washington, Orange and Lamoille Counties; surrounding towns.	https://capstonevt.org/	Appointment, Telephone, Walk-In	250 Industrial Park		Morristown	VT	05661	802-888-7993
					P.O. Box 500	22 Whistle Stop Way	Bradford	VT	05033	802-222-2419
					Waitsfield United Church of Christ	4335 Main Street	Waitsfield	VT	05763	802-496-6900
					20 Gable Place		Barre	VT	05641	802-479-1053

Attachment 2: Statewide Resource Inventory – Tax Assistance

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
CVOEO: Addison Community Action	Income guidelines and other criteria may apply.	Addison county except towns of Granville and Hancock	http://www.cvoeo.org	Appointment	54 Creek Road		Middlebury	VT	05753	802-388-2285	
CVOEO: Chittenden Community Action	Income guidelines may apply.	Chittenden County	http://www.cvoeo.org	Appointment	244 South Champlain Street		Burlington	VT	05401	802-863-6248	
CVOEO: Franklin Grand Isle Community Action	Income guidelines may apply.	Franklin and Grand Isle Counties	http://www.cvoeo.org	Appointment	5 Lemnah Drive		Saint Albans	VT	05478	800-300-7392 802-527-7392	
North East Kingdom Community Action	Income requirements may apply.	Caledonia, Essex and Orleans Counties and town of Wells River	http://www.nekcavt.org	Appointment	70 Main Street		Newport	VT	05855	802-334-7316 800-639-4065	Renters' Rebate and Homestead Declaration Only
NEKCA: Parent Child Center - North	Income guidelines may apply.	Caledonia, Orleans, Essex Counties	http://www.nekcavt.org	Telephone, Walk-In	70 Main Street		Newport	VT	05855	802-334-7316	Renters' Rebate and Homestead Declaration Only

Attachment 2: Statewide Resource Inventory – Tax Assistance

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
NEKCA: Micro Business Development South	Income guidelines may apply.	Caledonia, Essex and Orleans Counties	http://www.nekcavt.org	Appointment, Telephone, Walk-In	108 Cherry Street		Saint Johnsbury	VT	05819	802-274-6334	Renters' Rebate and Homestead Declaration Only
AARP	Adults 50+	Statewide	http://www.aarp.org/vt	Appointment, Telephone	199 Main Street	Suite 225 Court House Plaza Building	Burlington	VT	05401	802-951-1397 866-227-7451	
Internal Revenue Service Taxpay Assistance Center		Statewide	https://www.irs.gov/uac/Free-File-Do-Your-Federal-Taxes-for-Free	Appointment, Telephone	128 Lakeside Avenue	Innovation Center, Second Floor	Burlington	VT	05401	802-859-9308 Automated Info 800-829-1040 National Taxpayer Assistance Line 844-545-5640 Scheduling	
					1222 Putney Road	Brattleboro	VT	05304			
United Way of Addison County	Income guidelines may apply.	Addison County	http://www.unitedwayaddisoncounty.org	Telephone	48 Court Street		Middlebury	VT	05753	802-388-7189	
United Way of Windham County		Windham County	http://www.unitedwaywindham.org	Online, Telephone, Walk-In	1 Holstein Place		Brattleboro	VT	05301	802-257-4011	

Attachment 2: Statewide Resource Inventory – Tax Assistance

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
Granite United Way - Upper Valley Region	Income guidelines apply.	Windsor	http://www.graniteuw.org	Appointment, Online, Telephone	21 Technology Drive	Suite 4	West Lebanon	NH	03784	603-298-8499	
Military OneSource	Active duty military, guard, reserve, and their families.	Statewide	http://www.militaryonesource.mil	Online	789 VT National Guard Road	Family Readiness Center	Colchester	VT	05446	800-342-9647	
Vermont Department of Taxes	Income guidelines apply for in-person tax preparation. Assistance by telephone open to all.	Statewide	http://www.tax.vermont.gov	Telephone, Walk-In	133 State Street		Montpelier	VT	05633	802-828-2505	
RSVP and The Volunteer Center	Income Guidelines Apply; Preference Given to Adults Age 60 and Older.	Addison and Rutland Counties	http://www.volunteersinvt.org	Appointment, Telephone	6 Court Street		Rutland	VT	05701	802-775-8220	
					79 Court Street	Suite 7	Middlebury	VT	05753	802-388-7044	

Attachment 2: Statewide Resource Inventory – Tax Assistance

Organization Name	Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number	Notes
BROC Community Action in Southwestern Vermont	Income guidelines may apply.	Bennington and Rutland Counties	http://www.broc.org	Appointment, Telephone	45 Union Street		Rutland	VT	05701	802-775-0878 800-717-2762 Toll Free	
					332 Orchard Road		Bennington	VT	05201	802-447-7515	
Southeastern Vermont Community Action	Income guidelines may apply.	Windham and Windsor Counties	http://www.sevca.org	Appointment, Telephone	91 Buck Drive		Westminster	VT	05158	802-722-4575 800-464-9951 Toll Free	
Capstone Community Action	Income guidelines may apply.	Washington, Orange and Lamoille Counties and surrounding towns.	https://capstonevt.org/	Appointment, Telephone, Walk-In	250 Industrial Park		Morristown	VT	05661	802-888-7993	
					P.O. Box 500	22 Whistle Stop Way	Bradford	VT	05033	802-222-2419	
					Waitsfield United Church of Christ	4335 Main Street	Waitsfield	VT	05763	802-496-6900	
					20 Gable Place		Barre	VT	05641	802-479-1053	

Attachment 2: Statewide Resource Inventory – Services for Mature Vermonters

Organization Name	Description of Services and Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Central Vermont Council on Aging	Provides confidential consultations by trained professional case managers and in-home/pre-dismissal hospital assessments for eligibility for a variety of programs including Medicaid, SSI, food stamps, fuel assistance, housing, transportation, state pharmacy assistance programs, Lifeline telephone credit, respite and in-home services. Provides assistance with filling out forms for submission. Case managers also work with the VA in assisting veterans with applying for the Veterans Independence Program. Ages 60+. Individuals younger than 60 years who are disabled may receive case management services in very specific instances.	Washington, Lamoille, and Orange Counties (except for Thetford); Neighboring towns of Rochester, Hancock, South Royalton, Strafford, Bethel, Granville, Pittsfield, Stockbridge, and Sharon	http://cvcoa.org/	Telephone, Walk-In	59 North Main Street	Suite 200	Barre	VT	05641	802-479-0531
					109 Professional Drive	Suite 1	Morrisville	VT	05661	802-888-1393
Southwestern Vermont Council on Aging	Provides case managers to work with people in their homes to enable and promote independence, assess individual situations, and develop service plans. Activities may include benefits counseling, service coordination, and ensuring elder rights. Ages 60+ and adults 18+ with disabilities who are one the Choices for Care program.	Bennington and Rutland Counties	https://www.svcoa.org/	Telephone	160 Benmont Avenue	90 Benmont Mill	Bennington	VT	05201	802-442-5436
					143 Maple Street		Rutland	VT	05701	802-786-5990

Attachment 2: Statewide Resource Inventory – Services for Mature Vermonters

Organization Name	Description of Services and Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Age Well	Provides long and short-term Care and Service coordination, and wellness benefits counseling in the senior's home or setting of choice. Adults 60+ and adults under age 60 who qualify for Choices for Care Medicaid Waiver Program.	Chittenden, Franklin, Grand Isle Counties and Addison County except the towns of Granville and Hancock.	https://www.agewellvt.org/	Telephone	76 Pearl Street	Suite 201	Essex Junction	VT	05452	802-662-5271
Northeast Kingdom Council on Aging	Confidential consultations by trained professional case managers and in-home/pre-dismissal hospital assessments for eligibility for a variety of programs including Medicaid, SSI, food stamps, fuel assistance, housing, transportation, state pharmacy assistance programs, Lifeline telephone credit, respite and in-home services. Assistance with filling out forms for submission. Case managers also work with the VA in assisting veterans with applying for the Veterans Independence Program. Adults Age 60 and Older, Spouses and Caregivers; Individuals younger than age 60 who are disabled may receive case management services in very specific instances.	Caledonia, Essex and Orleans Counties	http://nekcouncil.org/	Appointment, Telephone	82 Maple Street		Island Pond	VT	05846	802-748-5182
					4 Slapp Hill		Hardwick	VT	05843	802-748-5182
					481 Summer Street	Suite 101	Saint Johnsbury	VT	05819	802-748-5182
					5452 US Route 5	Derby Time Square Suite A	Newport	VT	05855	802-334-2190

Attachment 2: Statewide Resource Inventory – Services for Mature Vermonters

Organization Name	Description of Services and Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Senior Solutions	<p>Provides trained professional case managers who work with elders in their home to create and monitor a plan of care that puts into place a variety of services designed to keep the elder safe and healthy. Care plans are centered on the elder's personal values and preferences. Case managers can assist with filling out assistance forms.</p> <p>Adults Age 60 and Older, Spouses and Caregivers; Individuals younger than age 60 who are disabled may receive case management services in very specific instances.</p>	<p>Windham and Windsor Counties; Towns of Searsburg, Readsboro, and Winhall in Bennington County; Town of Thetford in Orange County; Exception: Does not serve towns of Bethel, Rochester, Royalton, and Sharon in Windsor County</p>	http://www.seniorsolutionvt.org	Appointment, Telephone	38 Pleasant Street		Springfield	VT	05156	802-642-5119
Dummerston Cares	<p>Provides information and referrals for community, regional, and state services. The program also offers transportation to medical appointments, friendly visiting, medical equipment loans, assistance with minor home repairs and household chores, community programs on wellness issues and other topics, and an emergency fuel fund.</p> <p>Adults 60+ and persons with disabilities.</p>	Town of Dummerston	http://www.dummerstoncares.org	Telephone			West Dummerston	VT	05358	802-257-5800

Attachment 2: Statewide Resource Inventory – Services for Mature Vermonters

Organization Name	Description of Services and Eligibility	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
AARP	Provides information about supplemental insurance and long-term care insurance. Offers one-on-one counseling, as well as assistance on the telephone and Internet to help individuals prepare basic tax forms, including the 1040, 1040A, 1040EZ, and other standard schedules. Also provides online information about such tax issues as IRS tax scams and tax identity theft. Adults ages 50+.	Statewide	http://www.aarp.org/vt	Appointment, Online, Telephone	199 Main Street	Suite 225 Court House Plaza Building	Burlington	VT	05401	802-951-1397 866-227-7451
Vermont Legal Aid	Vermont Legal Aid’s Elder Law Project focuses on the legal needs and problems of people over the age of 60.	Statewide	https://www.vtlegalaid.org/elder-law-project	Appointment, Telephone	264 North Winooski Avenue		Burlington	VT	05401	800-889-2047 Information and Intake 800-747-5022 Main Office Administrative
					56 College Street		Montpelier	05601		
					57 North Main Street	Suite 2	Rutland	05701		
					177 Western Avenue	Suite 1	Saint Johnsbury	05819		
					56 Main Street	Suite 301	Springfield	05156		

Attachment 2: Statewide Resource Inventory – Resources for Service Providers

Organization Name	Description of Services	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
COVE	Provides a Medicare error and fraud education and resolution program. Trained volunteers educate about, and provide tools to identify, fraud. The program also assists with resolution by working with Centers for Medicare and Medicaid Services, law enforcement agencies, and the Vermont Attorney General's Office.	Statewide	https://vermontelders.org/vt_smp/	Online, Telephone, Walk-In	617 Comstock Road		Berlin	VT	05602	802-229-4731 888-865-2683
United Way of Addison County	Works with employers to embed a Resource Coordinator in the workplace to help low and moderate income earners overcome barriers to staying employed and growing more financially stable. Services to employees include information and referral, help accessing employment and outside benefits, tax preparation, and financial literacy programs. Manages Facilitated Self Prepared Tax Program and supports AARP Tax preparation program.	Addison County	http://www.unitedwayaddisoncounty.org	Telephone	48 Court Street		Middlebury	VT	05753	802-388-7189
United Way of Lamoille County	Conducts annual fundraising campaign to fund essential community programs and works with local organizations to identify and resolve pressing community issues. Develops partnerships, coordinates volunteers, and offers program initiatives that address specific issues in education, income, and health. This includes the areas of financial stability, financial literacy, individual nutritional and physical well-being, early learning, addiction prevention, and supporting the basic needs of housing, food, and accessibility in service communities.	Lamoille County	http://uwlamoille.org/	Telephone	20 Morrisville Plaza	Suite B TD Bank Building	Morrisville	VT	05661	802-888-3252

Attachment 2: Statewide Resource Inventory – Resources for Service Providers

Organization Name	Description of Services	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
United Way of Northwest Vermont	Develops partnerships, coordinates volunteers, and offers program initiatives that address specific issues in education, income, and health. This includes the areas of financial stability, financial literacy, individual nutritional and physical well-being, early learning, addiction prevention, and supporting the basic needs of housing, food, and accessibility in service communities.	Caledonia, Franklin, and Grand Isle County	http://www.unitedwaynwvt.org	Telephone	412 Farrell Street	Suite 200	South Burlington	VT	05403	802-864-7541
United Way of Rutland County	Develops partnerships, coordinates volunteers, and offers program initiatives that address specific issues in education, income, and health. This includes the areas of financial stability, financial literacy, individual nutritional and physical well-being, early learning, addiction prevention, and supporting the basic needs of housing, food, and accessibility in service communities.	Rutland County	http://www.wrutlandcounty.org	Telephone, Walk-In	88 Park Street		Rutland	VT	05701	802-773-7477
United Way of Windham County	Develops partnerships, coordinates volunteers, and supports program initiatives that address specific issues in the areas of education, income and health. This includes programs that strengthen financial stability, financial literacy, individual nutritional and physical well-being, early learning, addiction prevention. Additionally, support is provided for programs addressing basic needs such as housing, food, and accessibility in service communities.	Windham County	http://www.unitedwaywindham.org	Online, Telephone, Walk-In	1 Holstein Place		Brattleboro	VT	05301	802-257-4011

Attachment 2: Statewide Resource Inventory – Resources for Service Providers

Organization Name	Description of Services	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Granite United Way - Upper Valley Region	Develops partnerships, coordinates volunteers and offers program initiatives that address specific issues in education, income and health. This includes the areas of financial stability; financial literacy; individual nutritional and physical well-being; early learning; addiction prevention; and supporting the basic needs of housing, food and accessibility in service communities.	Windsor County	http://www.graniteuw.org	Appointment, Online, Telephone	21 Technology Drive	Suite 4	West Lebanon	NH	03784	603-298-8499
Green Mountain United Way	Develops partnerships, coordinates volunteers, and supports program initiatives that address specific issues in the areas of education, income and health. This includes programs that strengthen financial stability, financial literacy, individual nutritional and physical well-being, early learning, addiction prevention. Additionally, support is provided for programs addressing basic needs such as housing, food, and accessibility in service communities. Training for Financial Coaching.	Caledonia, Essex, Orange, Orleans, and Washington Counties	http://www.greenmountainunitedway.org	Online, Telephone	73 Main Street	Number 33	Montpelier	VT	05601	802-613-3989
Vermont Department of Libraries	"Financial Literacy in Your Library" workshops during financial literacy month (April) for local libraries. Provides related resources year-round for libraries. Underwrites the community legal information center.	Serves local public and school libraries statewide	http://libraries.vermont.gov/	Online, Telephone	60 Washington Street	Suite 2	Barre	VT	05641	802-636-0040

Attachment 2: Statewide Resource Inventory – Resources for Service Providers

Organization Name	Description of Services	Service Areas Detail	Website	How to Access Resources	Street Address	Address Line 2	City	State	Zip Code	Phone Number
Vermont Department for Children and Families: Office of Economic Opportunity	Office of Economic Opportunity provides financial capability training for grant partners.	Statewide	http://dcf.vermont.gov/oeo	Online, Telephone	280 State Drive	NOB2 North	Waterbury	VT	05671	(802) 241-0935
Vermont Department of Financial Regulation	Resources on banking, investing, and insurance. Scam awareness and high-school financial literacy programs.	Statewide	https://www.dfr.vermont.gov/	Online, Telephone	89 Main Street		Montpelier	VT	05620	802-828-3301
Center for Financial Literacy	Champlain College's Center for Financial Literacy (CFL) was designed to promote and develop financial literacy skills in K-12 students, college students, teachers (K-12 and college) and adults, which leads to more sound decisions about spending, credit, debt, investments and complex financial situations, such as buying a home and saving for retirement.	Statewide	https://www.champlain.edu/centers-of-experience/center-for-financial-literacy	Online	PO Box 670		Burlington	VT	05402	
Vermont Jump\$tart Coalition	The Vermont Jump\$tart Coalition for Personal Financial Literacy is an all-volunteer, nonprofit organization dedicated to improving the financial literacy of Vermont youth by providing advocacy, information, and educational resources. Vermont Jump\$tart strives to prepare young people for life-long successful financial decision making.		https://vermontjumpstart.wordpress.com/	Online, Telephone	89 Main Street #16		Montpelier	VT	05602	802-229-0341

Attachment 3: Statewide Fund Inventory

FLWG surveyed State agencies and departments to inventory State special funds or trust funds that are related to personal finance education. The results are inventoried in narrative format in Attachment 3. Agencies and departments that reported having no special funds or trust funds are excluded from this summary.

Department of Financial Regulation

DFR, as outlined in 9 V.S.A. § 5601(d) and (e), established the Financial Services Education and Training Special Fund. Donations to this fund come from financial services entities as stipulated in a settlement agreement as a result of an investigation and enforcement action into securities practices. Money has been deposited into this fund for over 12 years.

The Financial Services Education and Training Special Fund are used to "develop and implement financial services education initiatives to inform the public about financial services, with particular emphasis on the prevention and detection of securities, banking, and insurance fraud."

Office of the State Treasurer

TRE manages the Financial Literacy Trust Fund established by 32 V.S.A. § 111. The purpose of the Fund is to "promote the adoption of fiscally sound money management practices" through outreach initiatives and original educational programming. TRE is authorized to receive "State appropriations, gifts, grants, federal funds, and any other funds, both public and private" into the fund, to be used at the discretion of the State Treasurer. The primary source of funds to date has been from financial institutions, and philanthropic and foundation support. Money has been deposited into this fund for over 12 years.

Expenditures from the Financial Literacy Trust Fund have been made to support the programming and activities described in Attachment 1 of this report (see pages 13 and 14). Fund contributions, expenditures, and earnings are disclosed in TRE's annual report to the Governor and General Assembly.