

Vermont State Housing Authority

Kathleen Berk, Executive Director

January 16, 2024



Who we are...

► Our Enabling Legislation

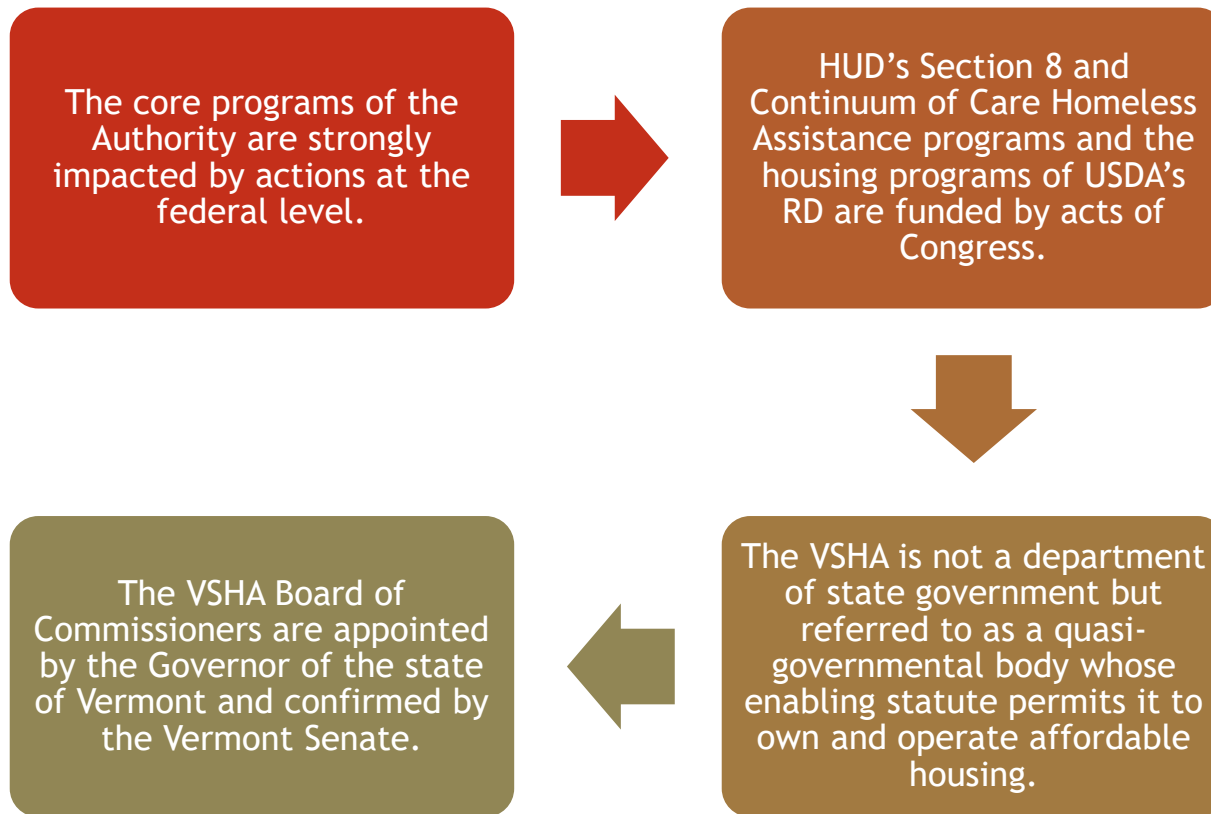
- Title 24 : Municipal and County Government
- Chapter 113 : Housing Authorities
- (Cite as: 24 V.S.A. § 4005)

► Our Mission

- *To ensure that quality, affordable housing opportunities are available to Vermonters statewide*



Who we are...



State Funding for Housing Assistance

During Fiscal Year 2023, VSHA administered a total of \$3,308,378.64 in housing assistance to Vermonters

\$1,040,000 Housing Subsidy plus Care

Under the terms of a grant agreement with the Vermont Department of Mental Health

\$200,000 Bridge to HOPWA (transitional housing assistance)

Under the terms of grant agreement with the Vermont Department of Health

\$91,800 Housing Inspections for state-administered rental assistance programs

Under the terms of a grant agreement with the Department of Children and Families' Economic Services Division

\$1,198,815.52 Mobile Home Infrastructure Repair Program (MHIR)

Under the terms of a grant agreement with the Agency of Commerce and Community Development

\$777,763.12 Landlord Relief Program (LRP)

Under the terms of a grant agreement Under the terms of a grant agreement with the Department of Children and Families' Economic Services Division



Federal Funding for Housing Assistance

- ▶ During Fiscal Year 2023, VSHA administered a total of \$107,312,330 in federally-funded housing assistance to Vermonters.
 - ▶ \$29,432,769 was one-time COVID Emergency Rental Assistance Benefits



▶ Our programs *collectively* touch *more than 9,000* families throughout every community in Vermont

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Core Housing Programs



Section 8 Housing Choice Vouchers

- ▶ Family Unification (households with DCF involvement)
- ▶ Foster Youth to Independence (households exiting foster care)
- ▶ Emergency Housing (homeless households and victims of domestic violence)
- ▶ Stability Housing (homeless households)
- ▶ 811 Mainstream (for households with disabilities)
- ▶ Veterans Supportive Housing (homeless veterans)
- ▶ Family Self-Sufficiency
- ▶ Homeownership

Section 8 Project Based Vouchers - leverage new and existing housing units for program participants

Project Based Rental Assistance for Multifamily housing

Continuum of Care Homeless Programs

Property and Asset Management of Multifamily housing

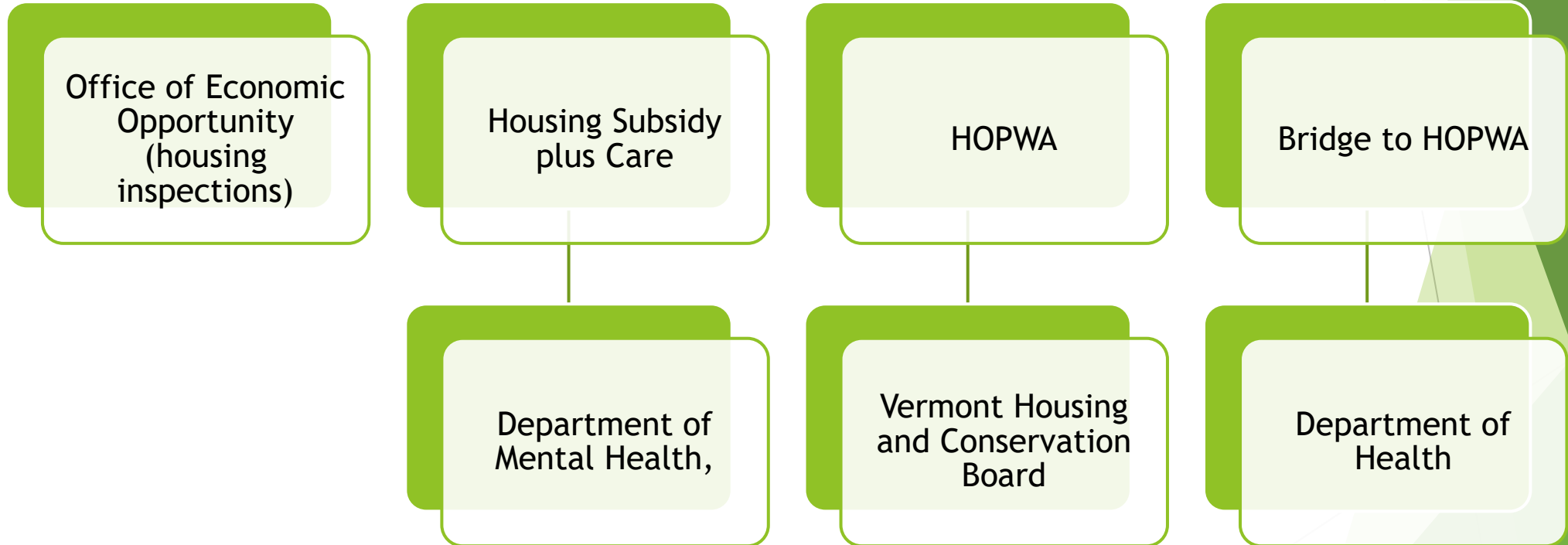
Property and Asset Management of Mobile Home Parks

Programs Administered for State-Agencies

**Mobile Home
Infrastructure
Repair Program
(MHIR)**

**Landlord Relief
Program (LRP)**

Programs Administered for State Agencies



Why we were created



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- ▶ *“The State Authority is created for the purpose of improving housing conditions and facilities through **federal resources** and assistance in the field of low-rent housing and private accommodations”.*

Voucher Statistics

Housing Choice Vouchers are targeted to households with incomes at 30% AMI and below (in Burlington a one-person family would earn no more than \$23,000/year and two-person family would earn no more than \$27,300/year.

Income eligibility for assistance is limited to households with incomes at 50% AMI and below.

Success rates of families issued vouchers who secure housing: 20%

Average subsidy = \$793 / family

January 22 = \$698

Trend line indicates average subsidy will exceed \$831 by May 2024

Voucher Statistics

- ▶ **Units dedicated to homeless families**
 - ▶ **360 project-based vouchers committed to 51 housing communities**
 - ▶ Since January 2020, 212 project-based vouchers committed to 25 housing communities
 - ▶ Pipeline: An additional 64 project-based vouchers committed to 5 communities
 - ▶ Value of commitment: \$ 4,034,784 / year in operating income
 - ▶ *Most of these communities are financed by VHFA and VHCB.*



VSHA Voucher allowed rents (established based on rent comparability)

County	2-bedroom
Bennington	\$1241
Burlington South Burlington MSA	\$1887
Caledonia	\$1144
Essex	\$1011
Franklin	\$1887
Grand Isle	\$1887
Lamoille	\$1400
Orange	\$1360
Orleans	\$1143
Rutland	\$1224
Washington	\$1453
Washington exception towns	\$1500
Windham	\$1474
Windsor	\$1300
Addison	\$1340



Deepwood and Tri-Park, Brattleboro

MOBILE HOME IMPROVEMENT AND REPAIR PROGRAM

Mobile Home Improvement and Replacement Program (MHIR 1) funding source: ARPA 1/23

Financial assistance provided for three initiatives:

\$2,500,000 for community small-scale infill grants

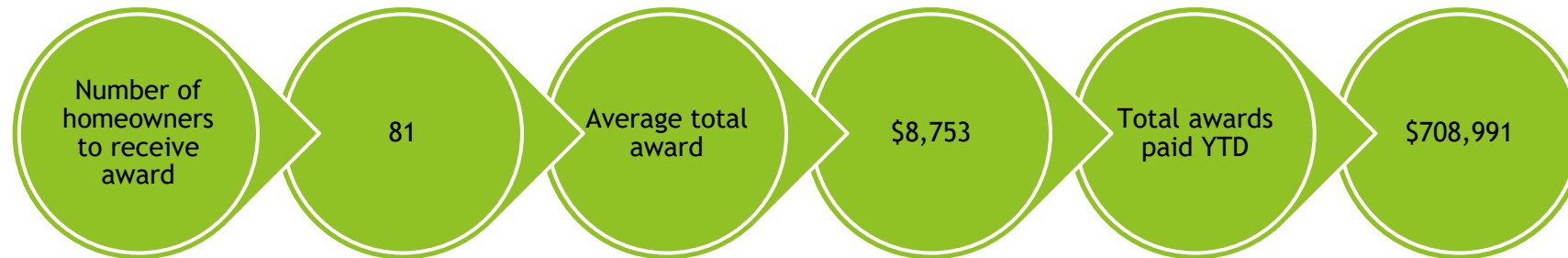
\$750,000 for home repair financial assistance

\$750,000 for manufactured home foundation grants

MHIR 2, funded by Act 81

- ▶ An additional \$4,000,000 was allocated to MHIR during the 2023 biennium from State of Vermont General Fund dollars
 - ▶ Optimistic that a grant agreement will be executed with DHCD in February 2024.
 - ▶ With the new infusion of funds, we anticipate the program will run through December 2025.

Uses - Home Repair



Uses: Foundation Grants



Foundation grants

Number of homeowners to receive award: 30

Average total award: \$13,208

Total awards YTD: \$390,828

Uses: Infill and Capital Improvement Grant



Number of lots to benefit from award: 49

- ▶ Average total award: \$11,262
- ▶ Total awards to date: \$551,836

Race	Count	%
Asian	1	0%
Black/African American	6	2%
Indian/Alaska Native	3	1%
Undefined	3	1%
White	239	95%
(blank)		0%
TOTAL	252	

Ethnicity	Count	%
Hispanic	4	2%
Non-Hispanic	240	95%
Undefined	8	3%
(blank)		0%
TOTAL	252	

Adults	Count	%
1	131	52%
2	94	37%
3	20	8%
4	4	2%
5	3	1%
TOTAL	252	

Children	Count	%
0	170	67%
1	33	13%
2	28	11%
3	16	6%
4	3	1%
5	2	1%
TOTAL	252	

Elderly	Count	%
0	148	59%
1	79	31%
2	24	10%
11	1	0%
TOTAL	252	

Disabled	Count	%
0	147	58%
1	82	33%
2	18	7%
3	5	2%
TOTAL	252	

MHIR demographics

MHIR demographics



Based on current spend rates, funds are expected to be depleted December 2025

MHIR 1 (ARPA) November 2024

MHIR 2 (General fund) December
2025

H719 requests an appropriation of
\$2,000,000 to keep program
operational beyond December 2025

Landlord Relief Program

A partnership with the Agency of Human Services Office of Economic Opportunity operate with \$5 million in General Funds through the State for up to two years as funding allows.

The Landlord Relief Program is a “Risk Pool” or “Mitigation Program”. These programs have been shown to be critical tools in developing a supportive network of resources for a healthy rental market.

The goals of this program are to:

- Open doors for landlords and tenants to establish successful and trusting relationships that result in successful tenancies and housing stability.
- Increase the inventory of rental units available to Vermonters who are experiencing or at risk of experiencing homelessness; and
- Provide resources to prevent loss of housing opportunities for tenants and prevent vacancies for landlords.

Launched January 30, 2023

Application Type

All

2/1/2023

12/31/2023



Applications

County	Applicants
Addison	8
Bennington	29
Caledonia	23
Chittenden	90
Essex	1
Franklin	65
Grand Isle	4
Lamoille	8
Orange	10
Orleans	52
Rutland	47
Washington	26
Windham	52
Windsor	54
Grand Total	469

Approvals

County	Approvals
Bennington	7
Caledonia	12
Chittenden	20
Franklin	43
Grand Isle	1
Lamoille	3
Orange	5
Orleans	36
Rutland	20
Washington	8
Windham	30
Windsor	26
Grand Total	211

Scheduled

County	Payments
Bennington	\$0.00
Caledonia	\$0.00
Chittenden	\$0.00
Franklin	\$0.00
Grand Isle	\$0.00
Lamoille	\$0.00
Orange	\$0.00
Orleans	\$0.00
Rutland	\$0.00
Washington	\$0.00
Windham	\$0.00
Windsor	\$0.00
Grand Total	\$0.00

County	Payments
Bennington	\$18,447.74
Caledonia	\$43,364.82
Chittenden	\$88,233.66
Franklin	\$145,993.08
Grand Isle	\$5,000.00
Lamoille	\$12,084.74
Orange	\$13,641.98
Orleans	\$150,294.39
Rutland	\$72,727.33
Washington	\$29,948.65
Windham	\$99,025.64
Windsor	\$99,073.09
Grand Total	\$777,835.12

Landlord Relief Program

Landlord Relief Program

Application Type

All

BatchType

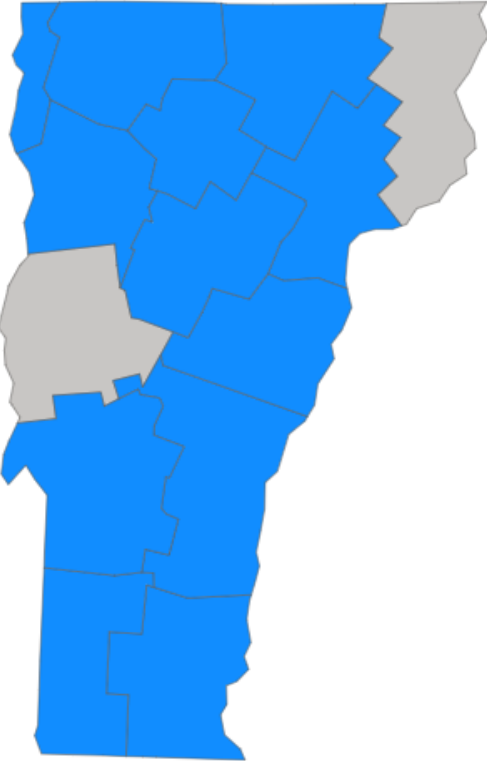
All

3/3/2023

12/30/2023



Payments



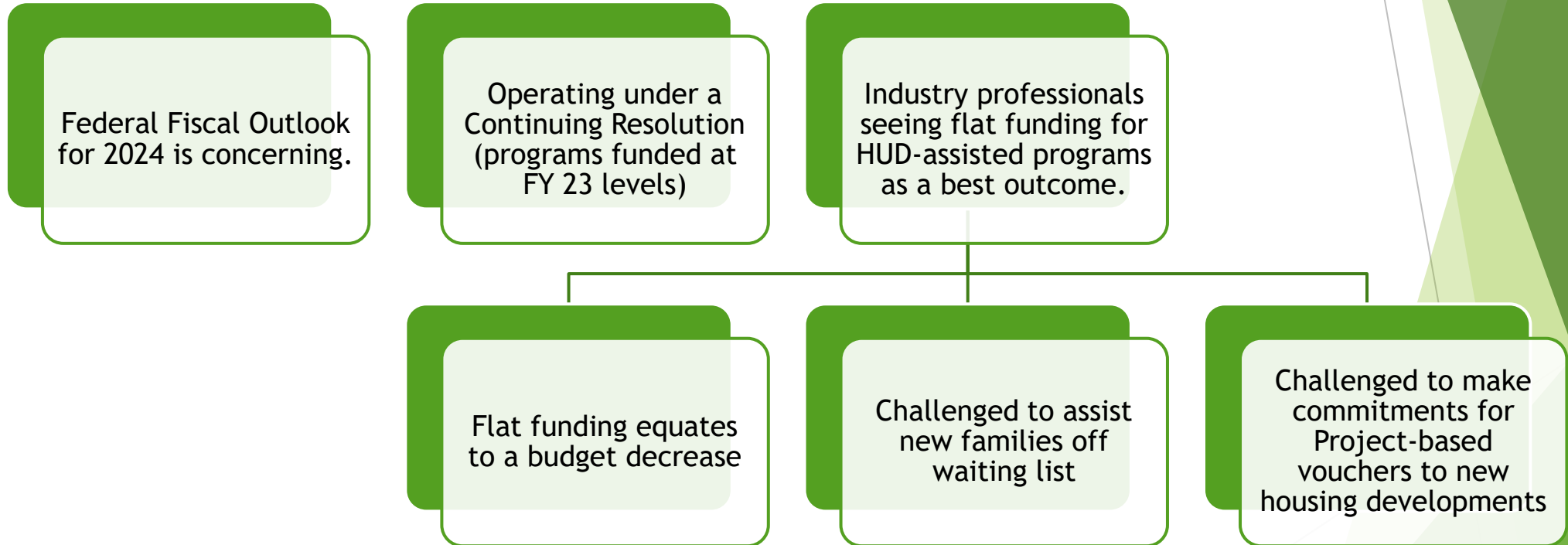
Source	Payments	Participants
Damages	481,532.36	142
Deposit to Start Work	3,335.00	4
Final Payment	18,553.00	5
Legal Court Costs	40,083.46	28
Other	5,000.00	1
Vacancy Loss Early Term	7,277.00	9
Vacancy Loss Hold	140,343.42	80
Vacancy Loss Repairs	81,710.88	66
Total	777,835.12	335



Landlord Relief Program

- ▶ Based on current spend rates and uses, funds are forecast to be depleted April of 2027

Outlook for 2024



2024 Goals and Initiatives

- ▶ Become a One-Stop Shop for renters and landlords
 - ▶ Streamline the administration of rental assistance programs with AHS
 - ▶ Develop a universal, easy to use on-line application for rental assistance providers
 - ▶ Develop a statewide waiting list for use by all public housing providers
 - ▶ Develop voluntary renter registry



Thank you!

For more information, please visit our website at www.vsha.org

Or contact Kathleen Berk:
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