



- ❖ Tom Donahue, BROC Community Action (BROC)
- ❖ Alison Calderara, Capstone Community Action
- ❖ Paul Dragon Champlain Valley Office of Economic Opportunity (CVOEO)
- ❖ Jenna O'Farrell, Northeast Kingdom Community Action (NEKCA)
- ❖ Joshua Davis, Southeastern Vermont Community Action (SEVCA)

1/14/2026

Financial Assistance

I am Jenna O'Farrell, St. Johnsbury, Executive Director of Northeast Kingdom Community Action, or NEKCA – covering Caledonia, Essex and Orleans Counties. I am the President of the Vermont Community Action Partnership which consists of SEVCA, BROC, CVOEO and Capstone. Together we serve every county in Vermont and provide support, services, and programs to our low-income and vulnerable community members.

Thank you for the opportunity to describe the Financial Assistance program, its role as a homelessness prevention strategy, and the consequences if the Budget Adjustment Act does not allocate funding to the amount of \$1,322,141.

Through the Housing Opportunity Program, Financial Assistance funds provide short-term or one-time financial support to individuals and families who are experiencing homelessness or are at imminent risk of becoming homeless. These funds are designed to quickly stabilize households by safely diverting them from homelessness or supporting rapid exits from housing instability. Eligible uses include short-term rental assistance (up to three months), last month's rent, security deposits, utility deposits, rental arrears (up to three months), recovery or non-traditional housing program fees, and transportation costs to enable individuals to live with family or friends, including relocation to another region or state.

Financial Assistance is a critical homelessness prevention tool. Historically, this funding allowed us to support households with a full three months of rental subsidy—covering combinations of first month's rent, last month's rent, security deposits, or rental arrears. Due to reduced funding, however, we are now limited to providing a maximum of \$1,500 per household. This reduction has significantly limited our ability to help families retain or secure housing. In many cases this year, assistance has covered only one month of rent in market-rate units, which is often insufficient to prevent eviction or homelessness.

The reduced capacity to provide meaningful financial assistance directly correlates with an increase in individuals and families remaining homeless or becoming homeless, placing additional strain on the General Assistance system. This impact is reflected in continued increases within our Coordinated Entry system.

We have also experienced increased tension and resistance among participants and landlords. Without the ability to bring households current on rental arrears, landlords are increasingly unwilling to work with our participants and instead rent to others. This dynamic further exacerbates an already competitive and scarce housing market.

We have all scaled back the amount of assistance and have been diligently monitoring our allocations. We have been reluctant to provide participants with one-time assistance that will not lead to permanent situations. We are



VERMONT
COMMUNITY ACTION
PARTNERSHIP

- ❖ Tom Donahue, BROC Community Action (BROC)
- ❖ Alison Calderara, Capstone Community Action
- ❖ Paul Dragon Champlain Valley Office of Economic Opportunity (CVOEO)
- ❖ Jenna O'Farrell, Northeast Kingdom Community Action (NEKCA)
- ❖ Joshua Davis, Southeastern Vermont Community Action (SEVCA)

trying to establish a path for successful permanent, safe housing. Even with cautious spending, as of December 31st, NEKCA has spent 60% in Orleans/No. Essex Counties, 75% in Caledonia/So. Essex Counties. BROC is at 57% in Bennington County. CVOEO is 72% in Chittenden and 65% in Franklin/Grand Isle. SEVCA has spent 55% for Windham County.

Housing providers must be fully resourced this year to effectively support Vermonters who are most vulnerable to eviction. These funds have preserved housing, created pathways to stability, kept families together during periods of extreme stress, and offered individuals and families the opportunity for a fresh start. Continued investment in Financial Assistance is essential to prevent homelessness and reducing system-wide strain. VCAP supports the BAA requests from HHAV and End Homelessness VT.