

Vermont State Housing Authority (VSHA)

Kathleen Berk, Executive Director
January 16, 2024



VSHA's Mission

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



This Photo by Unknown Author is licensed under CC BY-ND

Who we are...

Established in 1968, VSHA has the distinction of being the first statewide housing authority in the country.

Founded by an act of the state Legislature, the Authority was given the charge to improve housing conditions and expand housing opportunities for families of very low, low, and moderate-income.

VSHA is created under Title 24, Chapter 113; Section 4005 of the Vermont Statutes Annotated.



Who we are...

- The VSHA is not a department of state government but is referred to as a quasi-governmental body whose enabling statute permits it to own and operate affordable housing.
- The VSHA Board of Commissioners is appointed by the Governor of the state of Vermont and confirmed by the Vermont Senate.



Who we are...

The core programs of the Authority are strongly impacted by actions at the federal level.



HUD's Section 8 and Continuum of Care programs and the housing programs of USDA's Rural Development are funded by acts of Congress.

Who we are... administration of Grant Programs funded by State of Vermont

Rental Arrearage Assistance Fund (dba Rental Arrears - Eviction Prevention (RA-EP))

Landlord Relief Program (LRP)

Manufactured Home Improvement and Repair (MHIR)

Rapid Response Mobile Home Infill Program (MHIP)

Department of Mental Health Subsidy plus Care

Department of Health Transitional Housing Assistance

Who we are...

VSHA provides direct housing services that reach approximately 8,500 Vermont families every year.



Federal Funding Outlook for CY2025



Industry Outlook for 2025 is very concerning. In Vermont, approximately 700 families are at risk of losing this vital assistance.



Congress passed a continuing resolution to keep federal agencies funded through March 14, 2025;



Due to rising costs to the Housing Choice Voucher program HUD has noted that the Senate bill would only fund 97.5% of current vouchers.



To protect current voucher holders, Congress must pass a final FY 25 budget that accounts for rising costs to the program.



Public Housing Authorities in Vermont are evaluating program spending and taking steps to curtail funding.



Legislative Priorities for this session

Continued Funding
for Rental
Arrears/Eviction
Prevention program;

Base funding for the
Manufactured Home
Improvement and
Repair Program;

Continued funding
for Mobile Home
Infill Program

Eviction Prevention

- The (VSHA) Rental Arrears/Eviction Prevention program provides funds to prevent eviction in cases involving nonpayment of rent from residential rental units subject to 9 V.S.A chapter 137 and mobile home lot rentals subject to 10 V.S.A chapter 153.
- Grant End Date: June 30, 2026
- Grant Amount: \$2.5mm
- Grant Remaining: \$2.0mm
- Program launched Dec 2024
- 53 requests received to date
- Avg approval = \$9,098
- Forecasted burn rate of \$300k per month will deplete grant by September 2025

Manufactured Home Improvement and Repair Program (MHIR)

- Supports park improvements, home repairs, and foundation installation in manufactured home communities in Vermont.
- Launched in February of 2023 and has been supported by ARPA Revenue Replacement Funding and State General Funds.
- Grant End Date: June 30, 2026
- Grant Amount: \$ 9,546,134
- Grant Remaining: \$1.8mm in unobligated
- Program launched Feb 2023
- 516 approvals to date
- Forecasted burn rate of \$300k per month will deplete grant by June 2025

Overview – Mobile Home Infill Program (MHIP)



Program Purpose

Responding to the destruction and condemnation of mobile homes due to flooding in 2023 and 2024 and Vermont's housing crisis, and providing a faster path to homeownership



Anticipated Outcomes

30 mobile homes ready for occupancy by the end of 2024

100 mobile homes ready for occupancy by the end of FY2025

Program Benefits



Rapid Response Model

Expedited process led by the Mobile Home Unit Task Team (MHU-TT).

Removes barriers and streamlines placement of mobile homes.

Leverages project management, state contracting, and purchasing power.



Affordable Homeownership

Pre-qualified buyers may qualify for down payment assistance.

Mortgages potentially as low as \$60,000 or less with buyer's cash contribution.

Targets communities and homeowners for prompt placement.

Sales Price



**Homes prices range from \$90,000.00
to \$110,000.00**



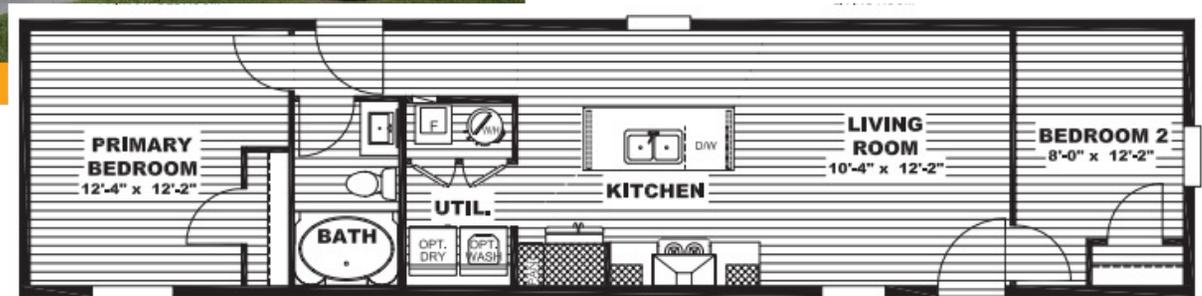
**Buyers may also qualify for up \$30,000 from
the CHT Down Payment Assistance Program**

2 Bedroom, 1 Bath



Polo

2 beds | 1 baths | 737 sq. ft. | 14x56



MHIP: Before



MHIP: After



MHIP: After



Thank you!

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

Or contact Kathleen Berk: Kathleen@vsha.org

