

Federally Funded Housing Vouchers

A Lifeline Under Threat

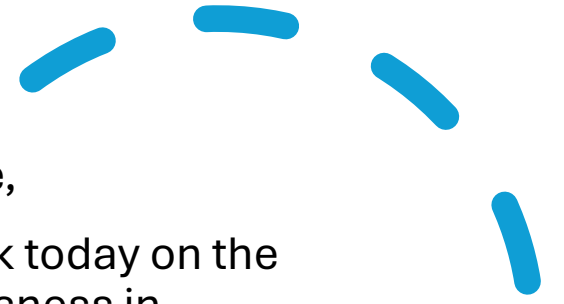
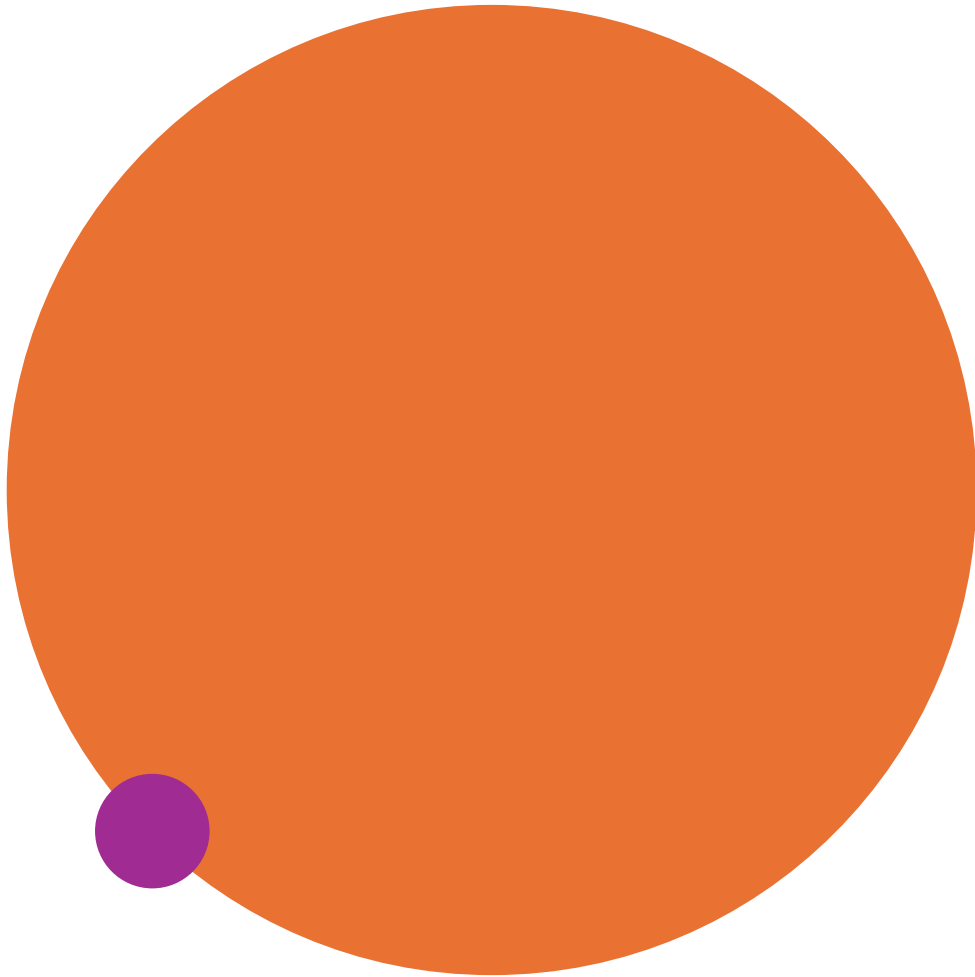
Vermont Summary

Before the House Committee on Human Services
October 30, 2025

Kathleen Berk, Executive Director, VSHA

Kevin Loso, Executive Director, RHA





Chair and Members of the Committee,

Thank you for the opportunity to speak today on the critical issue of housing and homelessness in Vermont.

I'm Kathleen Berk, Executive Director of the Vermont State Housing Authority. I'm joined remotely by Kevin Loso, Executive Director of the Rutland Housing Authority.

We are here to discuss the availability of HUD housing vouchers and their impact on homelessness in our state.

Fiscal Year 2025 funding cuts



Last February I was before this committee testifying on the topic of anticipated funding reductions to Vermont's Federally funded Housing Choice Voucher Program



These funding reductions were memorialized with the passage of the Fiscal Year 2025 Continuing Resolution in March 2025

Funding Shortfalls and Cuts

- **The federally funded Housing Choice Voucher program is facing significant federal funding challenges that have reduced its effectiveness.**
 - **Budget cuts:** As of early 2025, analyses by the Center on Budget and Policy Priorities found that proposed federal budgets would leave the HCV program with its most severe funding shortfall ever. This was attributed to insufficient funding increases to keep up with rising rents and inflation.
 - **Vouchers attrition:** Due to funding cuts, local Public Housing Authorities (PHAs) are being forced to reduce the number of vouchers they administer.
 - **Waiting list closures:** PHAs have closed waiting lists to new applicants.

Housing Choice Voucher - Summary Page

Summary Page:

This page defaults to a national view. Please select the State and Public Housing Authority you are interested in viewing using the dropdown menus below. The data will adjust based on your selection.

Data is current as of July 2025.

Select a State:

VT

Select a Public Housing Authority:

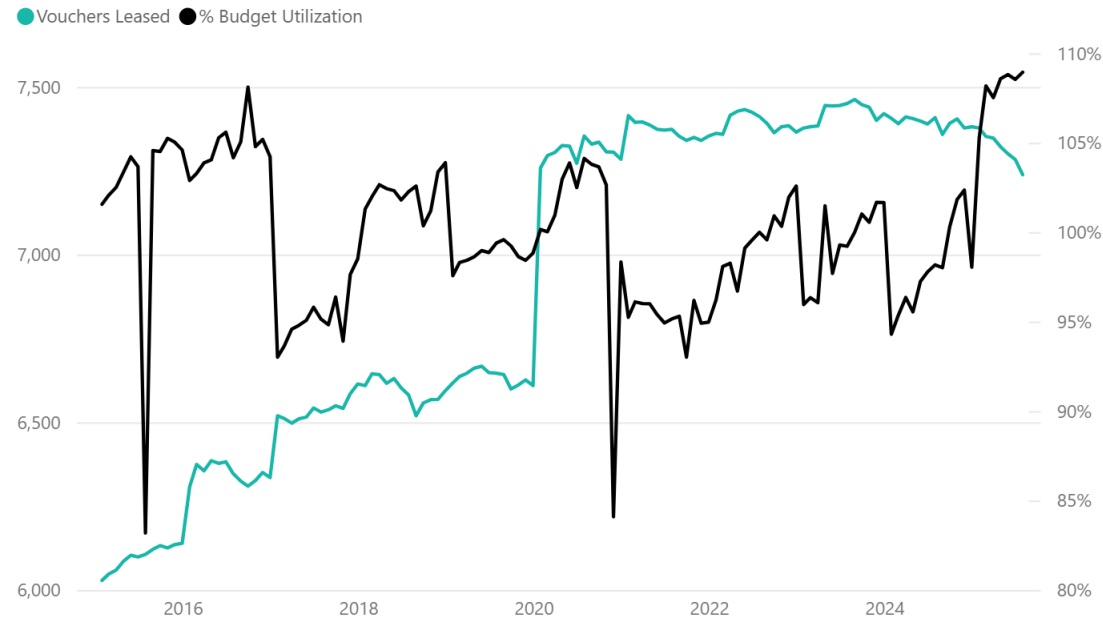
All

MTW?:

All

Clear All Filters:
 

Vouchers Leased and Budget Utilization since 2015



Budget & Leasing Overview:

Current Reported Leasing

7,238

2025 YTD Spending as a Percentage of Annual Budget Authority

107.98%

Average Per Unit Cost *

\$911.37

2025 YTD HAP Expenditures vs 2025 YTD Budget Authority (BA)



HCV Total Reserves as of 12/31/2024 *

\$5,931,923

Housing Choice Voucher - Leasing Changes

Select a State:

VT

Select a Public Housing Authority:

All

MTW?:

All

Clear All Filters:

Data is current as of July 2025.

Current Units under ACC

8,397

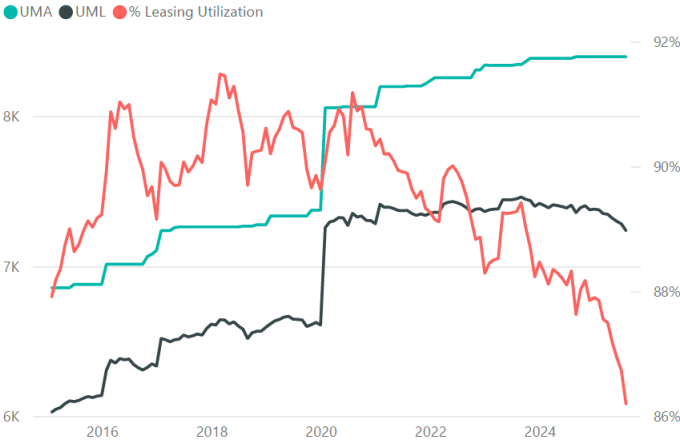
Current Reported Leasing

7,238

2025 YTD Leasing Percentage

87.14%

UMAs and UMLs for HCV Program since 2015



New Admissions

EOP Actions

Attrition Rate

UMA & UML

VOS

Largest Reductions

Largest Increases

Top PHAs with Largest Reductions in Units Leased since December 2024

PHA Code	PHA Name	Previous Year UML	Current UML	UML Difference	% Difference in UMLs
VT009	Bennington Housing Authority	396	370	-26	-6.57%
VT008	Montpelier Housing Authority	120	114	-6	-5.00%
VT004	Springfield Housing Authority	167	159	-8	-4.79%
VT001	Burlington Housing Authority	1936	1,872	-64	-3.31%
VT003	Rutland Housing Authority	365	353	-12	-3.29%
VT002	Brattleboro Housing Authority	315	308	-7	-2.22%
VT006	Winooski Housing Authority	468	460	-8	-1.71%
VT901	Vermont State Housing Authority	3515	3,500	-15	-0.43%

Note: PHAs that had a difference in UMLs of 5 or less have been eliminated from this chart to focus on larger HCV programs.

Housing Choice Voucher - Leasing Changes

Select a State:

 VT

Select a Public Housing Authority:

 All

MTW?:

 All

Clear All Filters:



Data is current as of July 2025.

Current Units under ACC

8,397

Current Reported Leasing

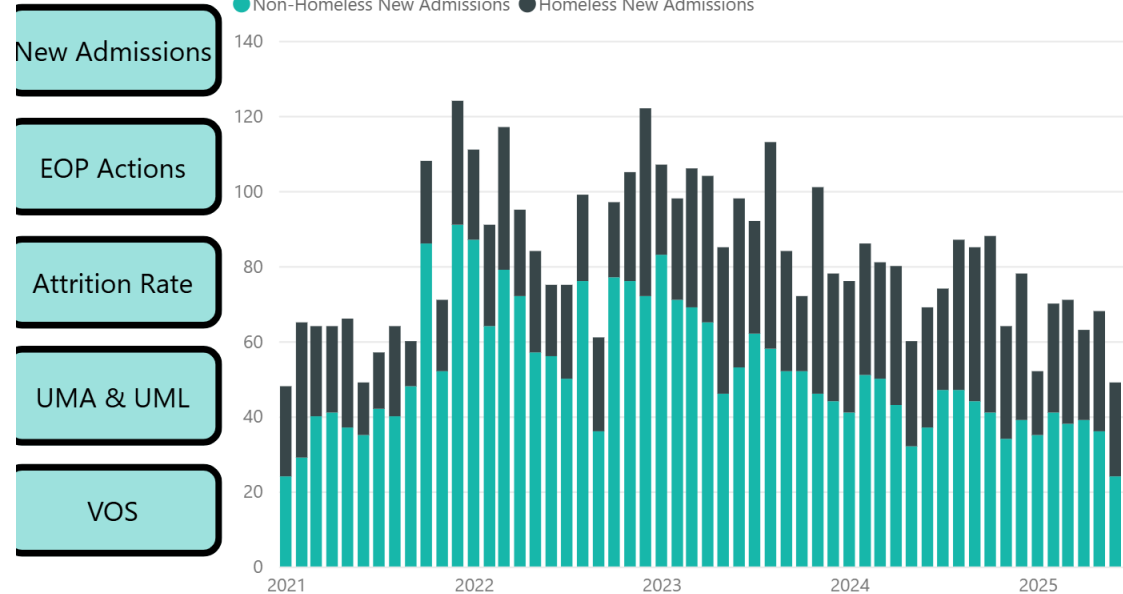
7,238

2025 YTD Leasing Percentage

87.14%

New Admissions Trend

● Non-Homeless New Admissions ● Homeless New Admissions



New Admissions

EOP Actions

Attrition Rate

UMA & UML

VOS

Largest Reductions

Largest Increases

Top PHAs with Largest Reductions in Units Leased since December 2024

PHA Code	PHA Name	Previous Year UML	Current UML	UML Difference	% Difference in UMLs
VT009	Bennington Housing Authority	396	370	-26	-6.57%
VT008	Montpelier Housing Authority	120	114	-6	-5.00%
VT004	Springfield Housing Authority	167	159	-8	-4.79%
VT001	Burlington Housing Authority	1936	1,872	-64	-3.31%
VT003	Rutland Housing Authority	365	353	-12	-3.29%
VT002	Brattleboro Housing Authority	315	308	-7	-2.22%
VT006	Winooski Housing Authority	468	460	-8	-1.71%
VT901	Vermont State Housing Authority	3515	3,500	-15	-0.43%

Note: PHAs that had a difference in UMLs of 5 or less have been eliminated from this chart to focus on larger HCV programs.



Housing Choice Voucher - Per Unit Cost (PUC)

Select a State:

VT

Select a Public Housing Authority:

All

MTW?:

All

Clear All Filters:



Data is current as of July 2025.

Top 10 PHAs with Highest Increases in PUC over 5 Years *

PHA Code	PHA Name	Current Year PUC	5 Yr % Change PUC
VT008	Montpelier Housing Authority	\$752.20	39.88%
VT005	Barre Housing Authority	\$868.19	39.55%
VT901	Vermont State Housing Authority	\$920.19	37.39%
VT001	Burlington Housing Authority	\$1,074.52	30.11%
VT002	Brattleboro Housing Authority	\$645.15	29.08%
VT004	Springfield Housing Authority	\$464.32	25.49%
VT003	Rutland Housing Authority	\$615.83	23.82%
VT006	Winooski Housing Authority	\$782.41	20.52%
VT009	Bennington Housing Authority	\$569.76	16.57%

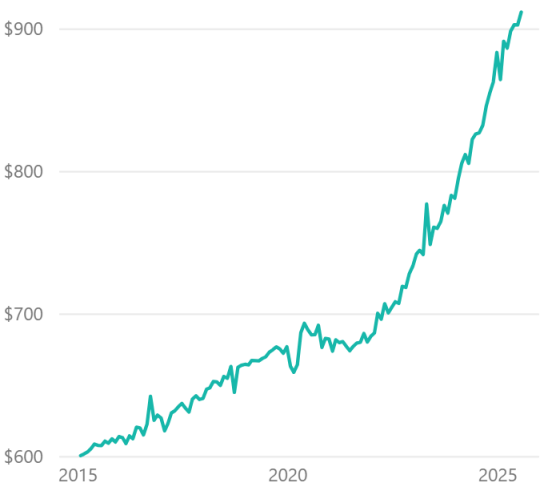
Top 10 PHAs with Largest Reductions in PUC over 5 Years *

PHA Code	PHA Name	Current Year PUC	5 Yr % Change PUC
----------	----------	------------------	-------------------

Current Average Per Unit Cost *

\$911.37

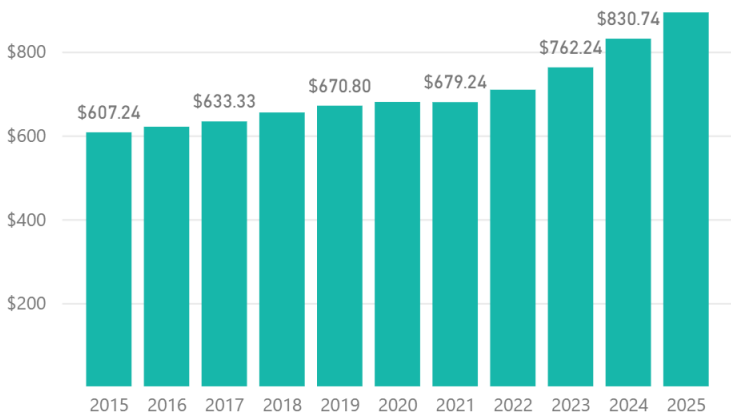
Average Per Unit Cost since 2015 *



Average Yearly PUC 2019-2025 *

PHA Code	2019	2020	2021	2022	2023	2024	2025
VT001	\$788.50	\$825.86	\$833.72	\$871.39	\$931.59	\$1,000.81	\$1,074.52
VT002	\$547.82	\$499.80	\$494.56	\$482.95	\$508.66	\$567.04	\$645.15
VT003	\$485.60	\$497.37	\$483.90	\$469.79	\$512.73	\$590.01	\$615.83
VT004	\$376.26	\$370.02	\$375.55	\$382.45	\$397.20	\$435.33	\$464.32
VT005	\$629.55	\$622.14	\$640.64	\$688.11	\$740.91	\$788.09	\$868.19
VT006	\$887.98	\$649.20	\$645.06	\$675.14	\$696.96	\$735.32	\$782.41
VT008	\$521.11	\$537.75	\$547.15	\$588.74	\$621.01	\$664.19	\$752.20
VT009	\$518.12	\$488.77	\$487.65	\$486.04	\$503.48	\$546.81	\$569.76
VT901	\$636.12	\$669.78	\$673.79	\$714.05	\$775.72	\$853.43	\$920.19

Average PUC Year over Year *



* Charts with an asterisk (*) may be impacted by the MTW program reporting. MTW PHAs may expend HCV funds on any MTW-eligible purpose, including local, non-traditional activities. These reports reflect what PHAs have reported in HUD systems, in some cases the MTW reporting in a given month may create data irregularities on this chart.

Impact of FY25 Funding reductions

Vermont Summary: October 2025

PHA	UMA's 1/1/25	UML's 1/1/25	Projected UML's 12/31/25	Estimated HAP Shortfall	Estimated number of Households
VSHA	4495	3908	3860	\$630,000	522
Burlington	2467	2364	2232	\$312,000	312
Montpelier	120	110	109	\$20,000	22
Barre	185	99	97	\$46,124	51
Springfield	196	158	160	0	0
Brattleboro	419	320	310	0	0
Bennington	406	396	366	0	0
Winooski	558	466	449	0	0
Rutland	481	326	433	\$49,143	36
TOTALS:	9327	8147	8016	\$1,057,267	943
UMA = Unit Months Available					
UML = Unit Months Leased					

Impact of FY25 Reductions

Vermont Summary: October 2025



Shortfall represents a portion of HAP for December only.



To continue to support 943 households for a one-year period, we would need an appropriation of \$10,000,000 based on our current statewide PUC of \$911/household/month.

Impact of FY25 Funding reductions

Vermont Summary: October 2025

Unfunded Vouchers as of January 1, 2025	1180
Unfunded Vouchers as of December 31, 2025	1311
CY2025 Loss	131

How will PHA's manage the Calendar Year 25 HAP funding shortfall

Participant's will not be
excited from the program at
the end of the year

Vermont PHA's have
committed to using 'other'
PHA resources to pay housing
assistance

For December only

PHA's cannot
commit to the
continuation of
housing assistance
after 12/31.

A large orange circle on the left side of the slide, partially cut off by the edge.

Cuts are disrupting our Systems of Care

State-funded Rapid Re-Housing Programs will not have access to permanent rental assistance (Home vouchers and VT Rental Subsidy)

- Costing the state more money through extensions to keep families housed
 - *Or possibly exiting families into homelessness.*
- Many are on PHAs waiting lists awaiting a housing voucher



Cuts will diminish
PHA's ability to provide
Project-Based
Vouchers (PBVs): A
Critical Tool

PBV's support **housing providers** and ensure housing for lowest-income households.

They offer **guaranteed income** to landlords, enabling **development and rehab** of affordable housing.

Without PBV's many projects **cannot meet funding restrictions** (LIHTC, HTF, HOME).

HCV - Project Based Vouchers Leasing

Select a State:

VT

Select a Public Housing Authority:

All

MTW?:

All

Clear All Filters:



Data is current as of July 2025.

Total Current RAD
Units Leased

1,135

Total Current PBV Units
Leased

2,613

PBV Units under
AHAP

128

% PBV Leased

PBV Leased vs Unleased

PBV Type

Total Current PBV Units Both
Leased & Unleased

2,863

PBV Units under HAP
but Unleased

250

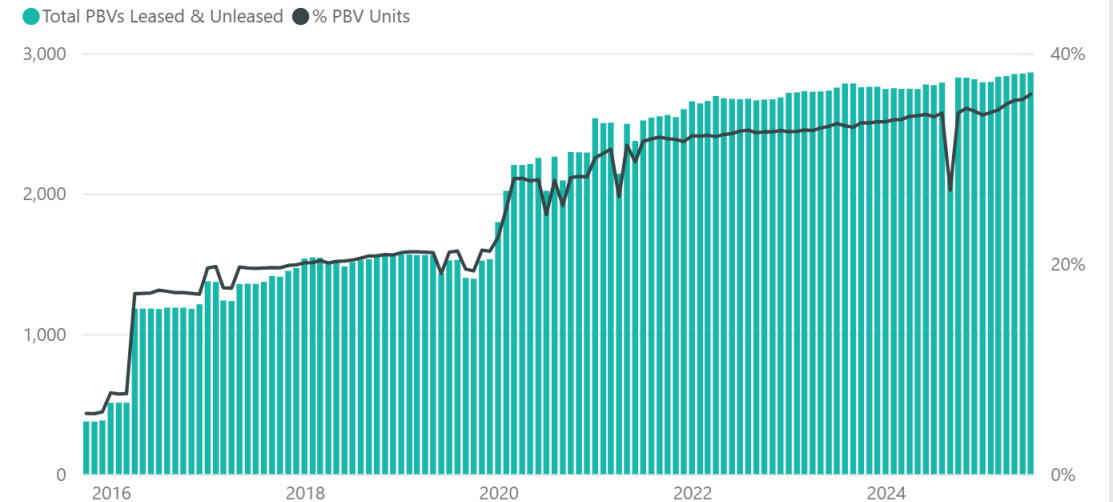
Current PBV Unit
Utilization

91.3%

PBV Leasing % Over Time



Total PBVs (Leased & Unleased) and % of Total Leased Units that are PBV Over Time



Not a new issue – it's a worsening one

VERMONT ASSOCIATION
of
PUBLIC HOUSING DIRECTORS

155 Main Street
Montpelier, VT 05602
(802) 229-9232

December 23, 2013

Representative Martha Heath
Chair, House Appropriations Committee
115 State Street
Montpelier, Vermont 05633-5501

Senator Jane Kitchel
Chair, Senate Appropriations Committee
115 State Street
Montpelier, Vermont 05633-5501

Dear Ms. Heath and Ms. Kitchel:

The eight local public housing authorities (PHAs) and the Vermont State Housing Authority administer Section 8 Housing Choice Voucher Programs that provide rental assistance to over seven thousand very low income households across the state. Last spring we provided you with a chart showing the number of units authorized and the number actually in use.

I am writing again to make you aware of the continued loss of rental assistance resources in Vermont. While the passage of the Bipartisan Budget Act of 2013 may restore some funding in calendar year 2014, this does not mean that Vermont PHAs will immediately be able to issue vouchers to those households. Many of us have operated with deficits to avoid terminating families from our programs. We will have to recover those losses before we can issue new vouchers.

Attached is an updated chart which shows the number of vouchers administered by each housing authority and the actual number of vouchers under lease as of December 1, 2013. The number of authorized vouchers is higher than on the earlier chart due to small increases in vouchers for the Burlington and Vermont State Housing Authorities and the inclusion of 220 Mainstream vouchers administered by the Vermont State Housing Authority that were omitted from the earlier chart. The number of vouchers in use is the actual number. The funding amounts are estimates based on the payment standards in the counties where the vouchers are in use. As you can see, the situation has been getting worse since our last report.

This continued loss in rental subsidy resources will have an impact on many Agency of Human Services programs, including homelessness assistance and the Reach Up program.

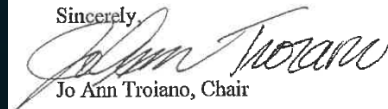
As you consider program initiatives and funding for FY2015, we encourage you to consider ways to mitigate this loss of federal assistance, including a closer link between the short-term state rental assistance program and long-term PHA rental assistance.

Page 2

December 23, 2013

Please let me know if you have questions or need additional information. We would be happy to discuss this matter in more detail with you or other members of your committees.

Sincerely,



Jo Ann Troiano, Chair

Enclosure

SECTION 8 VOUCHER REDUCTION IN VERMONT - CY2013

Housing Authority	Updated 12/9/2013	Vouchers Supported with CY2013 Funding	Vouchers Not Used due to inadequate funding and sequestration	
	HUD Authorized Vouchers			
Barre	185	133	52	
Bennington	207	168	39	
Brattleboro	187	135	52	
Burlington	1836	1715	121	
Montpelier	122	104	18	
Rutland	194	181	13	
Saint Albans	85	71	14	
Springfield	61	51	10	
Vermont State	3842	3307	535	
Winooski	320	263	57	
TOTALS	7039	6128	911	12.9%
ANNUAL FUNDING	Needed to Support Authorized Vouchers*	Provided to PHAs CY2013*	Funding Shortfall - CY2013*	
	\$50,985,000	\$44,796,000	\$6,189,000	

**Approximate*

The difference in total vouchers from the previous chart is due to the inclusion of 220 Mainstream vouchers operated by VSHA that were inadvertently omitted and 27 new vouchers received since the last chart was published (7 for Burlington, and 20 VASH vouchers for VSHA)

Closing Appeal



We urge the Committee to:



Advocate for restoration and expansion of federal funding.



Support state-level solutions to bridge the gap in affordable housing.



Invest in Public Housing Authorities

Appropriate General Funds for Housing Assistance Payments to stabilize voucher loss, prevent the termination of families from the program, secure base renewal funding for CY 2027.

Closing Appeal

HOW??

PHAs are authorized to use prior years earned Administrative Fees to support leasing and voucher costs.

If used, these funds are added to the PHAs base renewal eligibility for the following year.

Time is of the essence, every month that passes, VT will lose renewal funds for CY27 and beyond.

Administrative fees support PHA operations

PHA's cannot commit to using Administrative fees to bolster leasing without a commitment from the General Assembly to replace these funds.

Closing Appeal

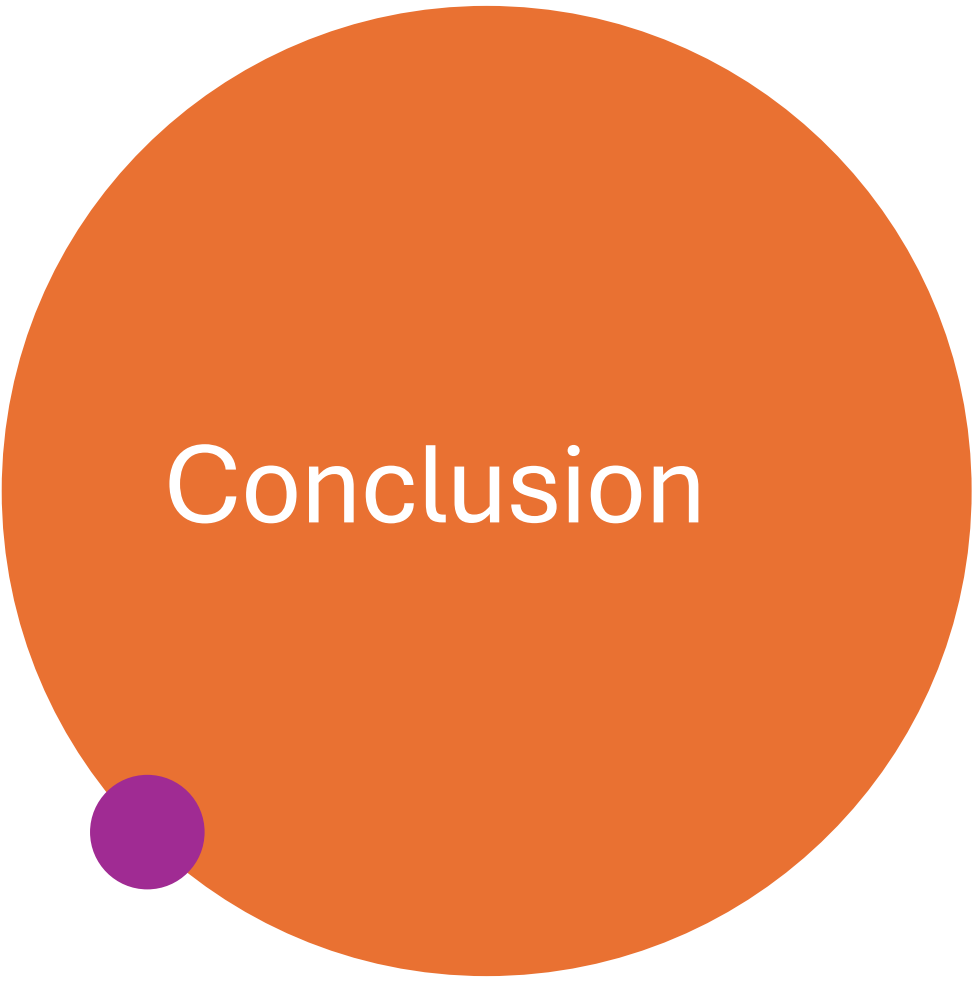
WHY?

Housing vouchers provide the **lowest income families** in our state the ability to **have affordable housing**.

Housing vouchers are a **vital tool in our fight against homelessness** – significantly reducing homelessness, housing instability.

Housing vouchers are the **lowest cost solution to stable housing**. It cost about \$11,000 to provide rental assistance to a family, which is a fraction of the cost of emergency shelter, state-funded hotel stay.

Housing vouchers are a **critical tool** in how Vermont **creates long-term, sustainable affordable housing**.



Conclusion

Housing is a human right. Without stable housing, individuals cannot thrive, families cannot grow, and communities cannot prosper. We must act swiftly and decisively to ensure that every Vermonter has a safe place to call home.

Thank you for your time and attention.