

State of Vermont HUD Consolidated Plan

for Housing and Community Development Programs

2015-2019 Consolidated Plan
2015 Action Plan



Armory Lane Senior Housing, Vergennes, VT

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Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

The State of Vermont's 2015 – 2019 Consolidated Plan guides the use of funding received through the U.S. Department of Housing and Urban Development's Community Development Block Grant Program (CDBG), HOME Investment Partnerships Program (HOME) and Emergency Solutions Grant Program (ESG). CDBG is administered by the Vermont Community Development Program (VCDP) in the Department of Housing and Community Development (DHCD) of the Agency of Commerce and Community Development (ACCD). The Vermont Housing and Conservation Board (VHCB) administers HOME. ESG is administered by the Office of Economic Opportunity of the Department for Children and Families of the Agency of Human Services (OEO).

This plan identifies the State's housing and community development priorities based on an extensive needs assessment, market analysis, and citizen and stakeholder input. It establishes goals for meeting these priority needs over the next five years that reflect anticipated resources and past performance. Each goal is accompanied by an estimate of resources that will be used to meet it as well as outcome indicators that will be used to evaluate the State's performance.

As it has for many years, the State will use CDBG, HOME and ESG to provide decent, affordable housing, suitable living environments and expand economic opportunities for low and moderate-income Vermonters. It will do so according to three guiding principles. The first is achieving the perpetual affordability of housing resources and investments. The second principle is promoting development in State designated downtowns, village centers, neighborhood development areas and other areas that are consistent with the state's historic settlement pattern and "Smart Growth." The third principle is to link our homeless assistance activities with permanent housing through systems, practices and initiatives that are informed by data and proven approaches.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

The plan establishes four goals to address the identified housing and community development priorities.

1. Increase the supply and quality of affordable housing.
2. Decrease the number of people experiencing homelessness.
3. Create and retain jobs.
4. Strengthen communities and improve the quality of life of Vermonters.

Strategies for meeting these goals and the desired outcomes are detailed in the Strategic Plan section. The State will use CDBG, HOME and ESG funds for housing, homelessness, job and community strengthening activities. Outcomes over the next five years will include:

Housing: 450 rental units being constructed or rehabilitated, 520 homeowner units being developed and rehabilitated and 25 housing units for the homeless added.

Homelessness: 2,000 households assisted with rental and rapid rehousing assistance and 10,000 nights of shelter provided.

Jobs: 175 jobs being created or retained and 10 businesses being assisted.

Communities: 19,525 persons served by improved public facilities or infrastructure, 875 persons assisted by public services, 5 acres of brownfields being remediated and two blighted buildings being demolished.

3. Evaluation of past performance

The goals and desired outcomes established by this plan are greatly informed by the State's previous experience in how to use CDBG, HOME and ESG effectively and efficiently and evaluations of past performance.

Thousands of Vermonters have received services and assistance, expanded access to public facilities, job opportunities and affordable housing with the support of HUD funding through CDBG, HOME and ESG programs. Over the past five years significant progress toward increasing the number and quality of affordable housing units has been made. Many communities have been strengthened and made more sustainable with CDBG assistance. However, as clearly indicated by the needs assessment, market analysis, and public input, more remains to be done.

The State's housing goals identified in the 2014 Action Plan were to assist 220 units of affordable rental housing and 125 units of affordable home owner units. From July 1, 2013 to June 30, 2014, the last complete program year, a total of 353 units of affordable housing were assisted through the CDBG program. For the current program year, through February 2015, CDBG funding has been awarded to six grant applications supporting 95 units of affordable rental housing and two grant applicants supporting 62 units of affordable homeownership rehabilitation. In addition, DHCD expects more affordable housing grant applications to be submitted throughout the remainder of the program year ending June 30, 2015.

In addition, VCDP has funded two planning grants in support of services for low income persons and one grant supporting building modifications to remove barriers to handicap accessibility. Additional grants will be considered throughout this program year ending June 30, 2015.

Funding decreases have and will continue to reduce the number of projects supported and individuals assisted. However, with the efficient use and leveraging of HUD funding, Vermont has continued to yield notable results.

The following information is a brief summary of the accomplishments achieved with CDBG funding through projects approved by the Vermont Community Development Program.

Year	Housing Units Assisted	Jobs Created or Retained	Public Facility Projects Individuals Assisted	Public Service Projects Individuals Assisted	Urgent Need Assistance to Communities	Community Planning Projects Assisted
2013	353	0	394	0	0	4
2005-2012	3051	770	35609	2405	5	64

Table 1 - Brief Summary of the accomplishments achieved with CDBG

During the period July 1, 2013 to June 30, 2014, eight HOME assisted rental developments were completed with a total of 137 units and 42 HOME designated units serving households at or below 60% of area median income. Forty of the HOME units or 95% were initially occupied by households at or below 50% AMI, and 27 or 64% were initially occupied by households at or below 30% AMI. Twenty-seven of the HOME units met or exceeded Energy Star standards.

Annually, ESG funding and State matched funding provides 130,000-150,000 shelter bednights to approximately 4,000 homeless persons. In 2014, the ESG program also provided housing stability for almost 800 households through prevention and rapid rehousing programs.

4. Summary of citizen participation process and consultation process

In developing this Plan, DHCD, VHCB and OEO followed the State’s Citizen Participation Plan and consulted with a broad range of local, regional and State organizations, including units of local government, both Continua of Care and the Citizen Advisory Group. In addition, they conducted seven community outreach meetings and an online survey to gather input on the needs of citizens and communities in the areas of housing, economic development, public facilities, and services. Efforts to broaden public participation included increasing the number of outreach meetings from five to seven and advertised throughout the state to be more accessible to the average citizen. These are summarized in the Citizen Participation and Consultation sections and greatly informed the draft plan published for public comment.

5. Summary of public comments

The final version of the plan reflects the input of the Citizen Advisory Group on the draft. The most significant changes are the addition of a third guiding principle on homelessness, adjustments to goal outcome indicators on new and rehabilitated housing units and strengthened economic development sections.

Written comments on the draft plan were submitted by the Cathedral Square Corporation, Housing Vermont, Vermont Legal Aid, and the Northeastern Vermont Development Association. Many comments supported the proposed priorities. Most suggestions for changes were accepted and have strengthened the plan.

A request to “elevate the need for senior housing” was accepted. While the structure of the plan does not allow for it to be added as a “priority” or “goal” this recommendation was addressed by elevating strategies related to senior and supportive housing under the goal - Increase *the Supply and Quality of Affordable Housing*.

A comment was made that increasing the number of good paying jobs and incomes will help address the issue of cost burden identified in the housing needs assessment. The use of New Market Tax Credits to attract investment to low income areas has been added as a strategy under the goal - Strengthen *Communities and Improve Quality of Life*.

A comment urged the addition of Housing First as a priority. Housing First is both an evidence-based model and a set of principles to providing housing and support services. The plan specifically mentions it as a program supported through AHS to provide services and housing for those individuals and families with high needs who might otherwise be disconnected from mental health and other support systems. Housing First also currently receives funding to provide permanent supportive housing to people who have experienced chronic homelessness. However, because ESG funds cannot be used to provide permanent supportive housing, Housing First it cannot be added to the plan as a formal strategy. ESG funds will be used for Rapid Rehousing which incorporates many housing first principles in serving families and individuals. We believe the intent of this comment and another urging supportive services for ex-offenders and those with mental illness are met by the addition of a guiding principle linking homeless services and assistance to permanent housing.

In response to a comment regarding the lack of emphasis on the link between housing and transportation, the following strategy was added - Locate *affordable rental housing in close proximity to public transportation services with access to employment centers, services, recreational opportunities, and schools*.

A commenter asked that the statement “very few families in Vermont live in substandard housing” be changed. While accurate according to HUD’s definitions, DHCD agrees this is misleading and the statement has been deleted.

One commenter requested greater emphasis on mixed income development. As requested, the plan has been revised to reflect similar comments in the summary of input from community outreach meetings. The plan also includes as a housing strategy - Promote *mixed income developments to create integrated communities*.

6. Summary of comments or views not accepted and the reasons for not accepting them

Most comments that were not accepted are related to items currently in the plan but not readily apparent in the new format or are not appropriate to the structure and scope of the plan.

A suggestion was made to add a strategy to “help tenants at risk of eviction stay in their homes by providing counseling, social services and rents funds as appropriate.” This is referenced in the plan as an activity currently conducted by OEO but has not been formally included as a strategy in the plan as it is being undertaken with sources other than ESG.

A comment suggested adding criminal records to and deleting Davis-Bacon wage requirements and energy efficiency standards from the list of barriers to affordable housing. This comment was not accepted as these sections are intended for regulatory barriers to affordable housing, including public policies that affect the cost of housing and the incentives to develop, maintain, or improve affordable housing. While a barrier for some trying to access housing and mentioned in the plan, criminal records do not fit this definition. As public policies, Davis-Bacon wage and energy efficiency standards bring many benefits to workers, residents and the environment, but also add significant cost and administrative complexity to projects. This unintended but real consequence increases the cost of administering grants and building housing and decreases the number of projects and housing units the State can fund. The plan suggests mitigating these impacts or adjusting the standards. It does not call for eliminating them.

One commenter called for a State-enforced compliance certification system in the Department of Health and increased funding for lead paint remediation projects. These activities fall outside the scope of the CDBG, HOME and ESG programs and the Consolidated Plan.

A comment requested changes to two of the plan's guiding principles to emphasize perpetually affordable housing for "Vermonters of all incomes" and promoting "economically-sustainable development" in designated areas. DHCD concluded it was not appropriate to incorporate changes of this significance at the end of the planning process and without an opportunity for further public comment. It recommends the commenter introduce this suggestion at the beginning of the next annual update.

A commenter suggested that job creation projects be directed to the same communities that receive affordable housing assistance. DHCD agrees economic opportunity and housing affordability are both essential. In most instances, communities that receive job creation assistance have also benefited from affordable housing projects. However, the VCDP is a competitive program based on needs identified by communities and does not require a link between the two activities. The comment also suggested including more information on the location of funded housing and economic projects by year. The plan does not provide for that level of detail but the information is available from DHCD upon request.

A request was made to add a goal outcome indicator related to decreasing the percentage of individuals and families living in poverty and increasing median incomes. While this outcome is entirely consistent with the narrative and intent of the plan, goal outcome indicators are prescribed by the IDIS template. Adding this indicator specifically was not possible.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	VERMONT	Vermont Community Development Program, DHCD/ACCD
HOME Administrator	VERMONT	Vermont Housing and Conservation Board
ESG Administrator	VERMONT	Office of Economic Opportunity, DCF/AHS

Table 2 – Responsible Agencies

Narrative

The DHCD is designated as the agency responsible for developing the Consolidated Plan and administering CDBG. The mission of the department is to improve the lives of Vermonters and further the sustainable development of Vermont communities.

By State statute, VHCB has been designated as the agency responsible for administering HOME funds. Therefore, the State's HOME program will be administered by the Vermont Housing and Conservation Board (VHCB) pursuant to a contract with the Department.

The OEO, as part of AHS, administers the ESG program. The mission of AHS is, “To improve the health and well-being of Vermonters today and tomorrow and to protect those who are unable to protect themselves.” The highest priority for AHS housing efforts is to end homelessness in Vermont. The AHS Office of Economic Opportunity works in partnership with the private sector, community-based organizations, and others to increase the self-sufficiency of Vermonters, strengthen Vermont communities, and eliminate the causes and symptoms of poverty.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

In developing this plan, DHCD consulted with more than fifty organizations listed below, including municipal governments, the Consolidated Plan Citizen Advisory Group, and many local and regional organizations.

To consult on ESG, OEO reached out specifically to the Continua of Care (CoC), nonprofit homeless shelter and service providers, as well as other State agency and nonprofit partners where homeless policy and service populations overlap.

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

In the last few years, affordable housing providers and representatives of health, mental health, environmental, labor, and service agencies have substantially strengthened their networking and coordination activities. The State, through DHCD, has led, actively encouraged and participated in these efforts, and will continue to do so.

Similarly, DHCD coordinates economic development activities with the Department of Economic Development (also of ACCD), regional development corporations, local and State chambers of commerce and other State agencies.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

In 2012, following a statewide summit on Housing the Homeless, the Governor established the Vermont Council on Homelessness to develop, monitor and report on a Plan to End Homelessness. The Council, chaired by the AHS Housing Director, includes representatives from across State government including the Department of Mental Health, Department of Disabilities, Aging & Independent Living, Agency of Education, Department of Corrections, DHCD, as well as six representatives of shelter providers and the Continua of Care, and other entities.

Vermont's 5 Year Plan to End Homelessness (2013-2018) adopted five goals:

The primary overarching goal of the plan is to:

1) Reduce the incidence and duration of homelessness;

Followed by:

2) Prevent homelessness and retain successful housing placements;

3) Strengthen services that alleviate and prevent homelessness;

4) Increase the number of available homes affordable to renter households earning 30% AMI or less;

5) Increase the economic security of households at risk of homelessness.

The plan also includes fourteen specific strategies targeted to address the needs of persons experiencing homelessness, including chronically homeless individuals and families, families with children, veterans, unaccompanied youth, and persons at risk of homelessness.

Vermont has worked to restructure its homeless assistance funding to better align with State and federal goals; to reduce the number of individuals and families experiencing homelessness, shorten the length of time persons are homeless, and to reduce the number of people returning to homelessness.

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Vermont has two HUD Continua of Care (CoC), the Chittenden County CoC and the Balance of State CoC known as the Vermont Coalition to End Homelessness (VCEH). The Balance of State CoC is a coalition of 13 local or regional Continua of Care.

The OEO coordinates with partners in AHS, DHCD, the Continua of Care, and external stakeholders to ensure that the Emergency Solutions Grant program is part of an integrated, statewide strategy to end homelessness and improve housing and stability outcomes for families and individuals. Continua of Care have provided input into how Vermont is determining the allocation of funds, the development of performance and evaluation outcomes, and the development of policies and procedures for the administration of the Homeless Management Information System (HMIS). This input and consultation has been provided through 3 primary methods:

- Formal presentations and discussion at CoC Meetings, at least annually
- OEO Housing Advisory Group and the Vermont Council on Homelessness
- Online Survey

OEO and AHS are active participants in the governance of each CoC. OEO also serves on and/or chairs various committees in each, including HMIS, Coordinated Entry and other ad hoc workgroups.

OEO convenes a Housing Advisory Group composed of grantee organizations who also serve as leaders in local Continua of Care; this group provides a deeper review of broad stakeholder input, including program standards, the process for making subawards, and performance measures. OEO also participates on the Vermont Council on Homelessness.

OEO issues a public survey distributed to all program grantees and posted to both CoC list-serves to solicit input on funding priorities and review performance measurements. This survey is in addition to the public survey and community sessions for the entire Consolidated Plan.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 3 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	VERMONT HOUSING FINANCE AGENCY
	Agency/Group/Organization Type	Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group
2	Agency/Group/Organization	Vermont Legal Aid
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group
3	Agency/Group/Organization	Rutland Regional Planning Commission
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group and was a Regional Partner for the West Rutland Regional Outreach Meeting.
4	Agency/Group/Organization	Greater Burlington Industrial Corporation
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Citizen Advisory Group

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group
5	Agency/Group/Organization	Agency of Human Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Citizen Advisory Group; Strategic Plan Goals; Priority Needs; Annual Action Plan (ESG)
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group. AHS OEO is the ESG Program Administrator and key contributor to this plan.

6	Agency/Group/Organization	Springfield Regional Development Corporation
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group
7	Agency/Group/Organization	Green Mountain Economic Development Corporation
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group
8	Agency/Group/Organization	West Rutland Town
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group and hosted a Consolidated Plan Regional Outreach Meeting.
9	Agency/Group/Organization	Vermont Economic Development Authority
	Agency/Group/Organization Type	Other government - State Business Leaders
	What section of the Plan was addressed by Consultation?	Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group
10	Agency/Group/Organization	Community Capital of Vermont
	Agency/Group/Organization Type	Business Leaders Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group

11	Agency/Group/Organization	Vermont Interfaith Action
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims Civic Leaders
	What section of the Plan was addressed by Consultation?	Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group
12	Agency/Group/Organization	Vermont Center for Independent Living
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group
13	Agency/Group/Organization	Vermont Affordable Housing Coalition
	Agency/Group/Organization Type	Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group
14	Agency/Group/Organization	Vermont Coalition to End Homelessness
	Agency/Group/Organization Type	Services-homeless Civic Leaders Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis

		Citizen Advisory Group; ESG Annual Action Plan and Program Specific Requirements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group. The VCEH, as the Balance of State CoC provided key data sources: Point-in-Time Report and Housing Inventory Chart Report.
15	Agency/Group/Organization	Cathedral Square Corporation
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group
16	Agency/Group/Organization	Housing Vermont
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group
17	Agency/Group/Organization	Vermont Housing and Conservation Board
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Citizen Advisory Group
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group. VHCB is the HOME Program Administrator and key contributor to this plan.
18	Agency/Group/Organization	Winooski Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Citizen Advisory Group
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group

19	Agency/Group/Organization	Vermont State Housing Authority
	Agency/Group/Organization Type	PHA Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Citizen Advisory Group
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is a member of the Citizen Advisory Group. VSHA is the Collaborative Applicant for the Balance of State Continuum of Care funding.
20	Agency/Group/Organization	Windham & Windsor Housing Trust
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Bellows Falls Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bellows Falls Regional Outreach Meeting.
21	Agency/Group/Organization	Windham Regional Commission
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Bellows Falls Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bellows Falls Regional Outreach Meeting.
22	Agency/Group/Organization	Southeastern Vermont Community Action
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education

		Services-Employment Community Action Agency
	What section of the Plan was addressed by Consultation?	Bellows Falls Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bellows Falls Regional Outreach Meeting.
23	Agency/Group/Organization	Bellows Falls Area Development Corporation
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Bellows Falls Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bellows Falls Regional Outreach Meeting.
24	Agency/Group/Organization	Great Falls Regional Chamber of Commerce
	Agency/Group/Organization Type	Chamber of Commerce
	What section of the Plan was addressed by Consultation?	Bellows Falls Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bellows Falls Regional Outreach Meeting.
25	Agency/Group/Organization	Bellows Falls Town
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Bellows Falls Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization hosted a Consolidated Plan Regional Outreach meeting.
26	Agency/Group/Organization	Bennington Town
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Bennington Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization hosted a Consolidated Plan Regional Outreach meeting.
27	Agency/Group/Organization	Bennington County Regional Commission
	Agency/Group/Organization Type	Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	Bennington Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bennington Regional Outreach Meeting.
28	Agency/Group/Organization	Bennington County Industrial Corporation
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Bennington Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bennington Regional Outreach Meeting.
29	Agency/Group/Organization	Greater Bennington Interfaith Services
	Agency/Group/Organization Type	Civic Leaders Food Shelves
	What section of the Plan was addressed by Consultation?	Bennington Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bennington Regional Outreach Meeting.
30	Agency/Group/Organization	Shires Housing
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Bennington Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bennington Regional Outreach Meeting.
31	Agency/Group/Organization	Bennington Area Chamber of Commerce
	Agency/Group/Organization Type	Chamber of Commerce
	What section of the Plan was addressed by Consultation?	Bennington Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bennington Regional Outreach Meeting.
32	Agency/Group/Organization	Addison County Regional Planning Commission
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Bristol Regional Outreach Meeting

	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bristol Regional Outreach Meeting.
33	Agency/Group/Organization	Addison County Economic Development Corporation
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Bristol Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bristol Regional Outreach Meeting.
34	Agency/Group/Organization	Addison County Community Action Group
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Bristol Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bristol Regional Outreach Meeting.
	Agency/Group/Organization	Addison County Community Trust
35	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Bristol Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bristol Regional Outreach Meeting.
	Agency/Group/Organization	Addison County Chamber of Commerce
36	Agency/Group/Organization Type	Chamber of Commerce
	What section of the Plan was addressed by Consultation?	Bristol Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Bristol Regional Outreach Meeting.

37	Agency/Group/Organization	Bristol Town
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Bristol Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization hosted a Consolidated Plan Regional Outreach meeting.
38	Agency/Group/Organization	Randolph Town
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Randolph Regional Outreach Meeting
	How the Agency/Group/Organization consulted and what was are the anticipated outcomes of the consultation or areas for improved coordination?	This organization hosted a Consolidated Plan Regional Outreach meeting.
39	Agency/Group/Organization	Two-Rivers Ottauquechee Regional Commission
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Randolph Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Randolph Regional Outreach Meeting.
40	Agency/Group/Organization	Randolph Area Community Development Corp
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Randolph Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Randolph Regional Outreach Meeting.
41	Agency/Group/Organization	Capstone Community Action
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Community Action Agency

	What section of the Plan was addressed by Consultation?	Randolph Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Randolph Regional Outreach Meeting.
42	Agency/Group/Organization	Downstreet Housing and Community Development
	Agency/Group/Organization Type	Housing Services - Housing Services-Education
	What section of the Plan was addressed by Consultation?	Randolph Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Randolph Regional Outreach Meeting.
43	Agency/Group/Organization	White River Valley Area Chamber of Commerce
	Agency/Group/Organization Type	Business Leaders Chamber of Commerce
	What section of the Plan was addressed by Consultation?	Randolph Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the Randolph Regional Outreach Meeting.
44	Agency/Group/Organization	Champlain Housing Trust
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	St. Albans City Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the St. Albans City Regional Outreach Meeting.
45	Agency/Group/Organization	Franklin County Industrial Development Corporation
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	St. Albans City Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the St. Albans City Regional Outreach Meeting.
46	Agency/Group/Organization	Northwest Regional Planning Commission
	Agency/Group/Organization Type	Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	St. Albans City Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the St. Albans City Regional Outreach Meeting.
47	Agency/Group/Organization	Franklin County Regional Chamber of Commerce
	Agency/Group/Organization Type	Business Leaders Chamber of Commerce
	What section of the Plan was addressed by Consultation?	St. Albans City Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the St. Albans City Regional Outreach Meeting.
48	Agency/Group/Organization	Champlain Valley Office of Economic Opportunity
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Service-Fair Housing Community Action Agency
	What section of the Plan was addressed by Consultation?	St. Albans City Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the St. Albans City Regional Outreach Meeting.
49	Agency/Group/Organization	Town of St. Johnsbury
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	St. Johnsbury Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization hosted a Consolidated Plan Regional Outreach meeting.
50	Agency/Group/Organization	Northeast Vermont Development Association
	Agency/Group/Organization Type	Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	St. Johnsbury Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the St. Johnsbury Regional Outreach Meeting.
51	Agency/Group/Organization	Northeast Kingdom Community Action
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Service-Fair Housing Community Action Agency
	What section of the Plan was addressed by Consultation?	St. Johnsbury Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the St. Johnsbury Regional Outreach Meeting.
52	Agency/Group/Organization	NEIGHBORWORKS OF WESTERN VERMONT
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	West Rutland Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the West Rutland Regional Outreach Meeting.
53	Agency/Group/Organization	BROC - Community Action in Southwestern Vermont
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Community Action Agency
	What section of the Plan was addressed by Consultation?	West Rutland Regional Outreach Meeting

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the West Rutland Regional Outreach Meeting.
54	Agency/Group/Organization	Rutland Economic Development Corporation
	Agency/Group/Organization Type	Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	West Rutland Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the West Rutland Regional Outreach Meeting.
55	Agency/Group/Organization	Rutland Region Chamber of Commerce
	Agency/Group/Organization Type	Business Leaders Chamber of Commerce
	What section of the Plan was addressed by Consultation?	West Rutland Regional Outreach Meeting
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was one of the Regional Partners for the West Rutland Regional Outreach Meeting.
56	Agency/Group/Organization	Chittenden County Homeless Alliance
	Agency/Group/Organization Type	Services-homeless Civic Leaders Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis ESG Annual Plan and Program Specific Requirements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion at CoC meetings on ESG funding priorities and performance. Provided key data sources: Point-in-Time Report and Housing Inventory Chart Report.

Identify any Agency Types not consulted and provide rationale for not consulting

N/A. No known agency type was excluded.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Chittenden CoC and VT Coalition to End Homelessness (Balance of State CoC)	The existing planning document for both Continuum of Care is their respective responses to the annual HUD CoC notice of funding availability (NOFA). Their responses and the Strategic Plan both seek to decrease the number of individuals and families experiencing homelessness.
Vermont Plan to End Homelessness	Vermont Council on Homelessness	The Vermont Plan and the Strategic Plan both seek to reduce the incidence and duration of homelessness; increase the availability of affordable housing to extremely low income renter households; and to reduce the number of individuals and families returning to homelessness.
Opening Doors	US Interagency Council on Homelessness	The Strategic Plan and Opening Doors overlap in a number of ways. Specifically, both are focused on transforming homeless services to crisis response systems that prevent homelessness and rapidly return people who experience homelessness to stable housing.
State Plan for Independent Living	Vermont Agency of Human Services: Vocational Rehabilitation Division	The State Plan for Independent Living (SPIL) aims to improve access to housing and public facilities for the elderly and individuals with mobility limitations. This aligns with the goals of this Strategic Plan to strengthen communities by increasing accessibility to public facilities and improving the quality of housing for those with mobility challenges.
Statewide Comprehensive Economic Development Strategy (CEDS)	Vermont Department of Economic Development	The CEDS plan aims to identify economic resources that can be utilized to improve the economic well-being and quality of life of Vermonters. This includes identifying the need for community facilities and housing to support business and community development.

Table 4 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))

In order to maximize opportunities for public participation DHCD organized seven regional citizen outreach “Community Meetings” between December 2014 and January 2015. OEO and VHCB participated in many of these, as well. Each community meeting was organized with several local co-hosts, including municipalities, who assisted the Department with public outreach to increase participation. The community meetings were widely advertised via press releases, websites, newspaper ads, mass emails and flyers posted throughout the state. Every municipality (local government) in the state and every regional planning, regional housing and regional economic development organization was invited to attend. Meetings were held in the following communities: West Rutland, St. Albans, Bristol, St. Johnsbury, Bennington, Bellow Falls and Randolph. There were over 125 participants including members of regional planning commissions, staff from housing organizations, representatives from regional Community Action Program (CAP) agencies, citizens from surrounding communities and municipal employees.

PR-15 Citizen Participation - 91.115, 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Consolidated Plan is developed with public input as per the State of Vermont Citizen Participation Plan adopted April 2005.

In December 2014 and January 2015, seven regional meetings were held across the state to gather input and comment from the general public about community development needs. These were advertised through local newspapers and outreach by "Partners" from local municipalities and nonprofits. Meetings were held in West Rutland, St. Albans, Bristol, St. Johnsbury, Bennington, Bellows Falls, and Randolph. In addition, the Department developed an online survey that was broadly distributed and available from November 2014 through March 13, 2015.

The Draft plan was published on DHCD's website on March 12, 2015 and its availability was widely distributed via email and included in the legally warned public hearing notice.

In February and March the Department convened meetings of the Consolidated Plan Citizen Advisory Group. The meetings were held in addition to two Public Hearings. The Consolidated Plan Citizen Advisory Group was formed to guide the development and priorities of the State's Consolidated Plan. The Citizen Advisory Group encompasses a broad range of constituents including representation from organizations that are faith-based, serve the homeless and persons with disabilities, seniors, public housing tenants, economic development and other non-housing community development needs. Citizen Advisory Group members are encouraged to distribute information about the consolidated planning process to their constituents and people they serve. Members of this group assist in stimulating involvement from a wide constituency of people, especially participation from low and moderate income people, people living in slum and blighted areas, and in areas where CDBG, HOME and ESG funds are used.

Two public hearings were legally warned and publicized two weeks in advance in all major newspapers across the state and by postings, email, and online. The first hearing was conducted on February 2, 2015, before development of the plan to obtain citizens' views about the needs and interests of the public in the areas of housing, public services, community development and economic development, development of proposed grant activities, and to review past performance related to the HUD Consolidated Plan. The second hearing was held on March 27, 2015 to hear comments on the draft plan, and was followed by a 30-day written comment period. A summary of written comments and the Department's response is included in the Executive Summary (ES-05) of this plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted / broad community	The seven regional meetings totaled over 125 participants including members of regional planning commissions, staff from housing organizations, representatives from regional Community Action Agencies, citizens from surrounding communities, persons who were homeless or formerly homeless and municipal employees.	The comments received supported the following needs or priorities: prioritize low income housing; continue to address homelessness and provide more transitional housing options; support enhanced building rehabilitation programs; focus on connecting housing, employment, and services with public transportation; support mixed income housing and avoid development that concentrates low income housing, increase flexibility for economic development and job creation; assist municipalities in addressing aging or non-existent community infrastructure; focus on centralization and coordination of social services; increase and improve senior housing facilities, programs and	The seven regional meetings were designed as listening sessions to aid in development of the Consolidated Plan. Therefore all comments were invited.	accd.vermont.gov/strong_communities/housing/planning/consolidated_plan/how

Vermont 2015-2019 Consolidated Plan and 2015 Action Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				services; incorporate accessibility into new construction and improve accessibility in private homes and affordable housing units; increase home ownership assistance; increase flexibility in the replacement/rehabilitation of mobile home parks. A detailed summary of the comments is posted on the Department's website.		
2	Citizen Advisory Group Meeting	Members of the Citizen Advisory Group	Citizen Advisory Group meetings were held on February 2, 2015, and March 27, 2015. A full list of the Citizen Advisory Group members is available on the Department's website.	Detailed notes from the February 2, 2015 and March 27, 2015 Citizen Advisory Group meeting are available on the Department's website.	N/A	http://accd.vermont.gov/st rong_communities/housing/planning/consolidated_plan/how
3	Internet Outreach	Non-targeted / broad community	In addition to the seven community outreach meetings, the Department also conducted an	The questions asked which general and specific activities are most important. The top interest was housing	The online survey was intended to help gauge the relative importance of housing and community	http://accd.vermont.gov/st rong_communities/housing/planning/consolidated_plan/how

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			<p>online survey which was broadly distributed. Through January 28, 2015, a total of 599 people completed an online survey. Responses have been diverse, from every county and some from out of state. Most respondents indicated they were concerned citizens or providers.</p>	<p>followed by economic development. There were strong responses for rental housing, housing for the homeless and people with disabilities, and weatherization. The results also indicate a need for public services and facilities such as food shelves or food banks, and child care, as well as financial counseling. The highest support under economic development was for small and micro business and efficiency. Handicap accessibility at public buildings, such as libraries, was rated high. The survey also included a question about infrastructure. Water and sewer for housing was rated highest, followed by telecommunications for business and housing. Under unmet disaster recovery needs flood proofing and mitigation, housing availability and</p>	<p>development needs as seen by the community, and which activities the community would support funding. A summary of all of the questions and responses is available on the Department's website.</p>	

Vermont 2015-2019 Consolidated Plan and 2015 Action Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				<p>economic recovery scored the highest needs. Responses to the ESG specific questions was highest for homeless prevention; rapid rehousing and shelters also scored as high needs. Responses to questions related to the HOME program rated highest for creating affordable rental housing, followed by rent assistance for low income households. Creating new housing including for sale housing was also important. Specific to how HOME funds have been used per the Vermont Legislature, purchase or building new affordable rental housing for low income households and people with special needs were the top scorers.</p>		
4	Public Hearing	Non-targeted / broad community	This public hearing was held on February 2, 2015. No members of the public attended.	No public comments were received.	N/A	http://accd.vermont.gov/st rong_communities/housing/planning/consolidated_plan/how

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Non-targeted / broad community	This public hearing was held on March 27, 2015. One member of the public attended.	The attendee commented favorably about the larger size of this year's notice of the hearing. The attendee commented that average citizens would generally have difficulty attending a meeting at the time and location the hearing was held, in the afternoon in a State office. The attendee suggested holding future meetings in Barre, Vermont because of lack of available parking in Montpelier.	The Department agrees that a hearing conducted during the day in Montpelier may be difficult for all to attend, and has held hearings in the past at other times and locations, but found that attendance did not improve. The Department follows the State's HUD Citizen Participation Plan in scheduling the hearing, and works to maximize participation by partners and stakeholders. The Department also held seven community outreach meetings throughout the state at various times and days which were specifically designed to encourage and enable citizen participation. These were attended by 125 people including members of the public	http://accd.vermont.gov/st rong_communities/housing/planning/consolidated_plan/how

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
					and by people who identified themselves as homeless or formerly homeless.	

Table 5 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The housing and homeless needs assessment and market analysis in this plan are based on the pre-populated data tables provided by HUD as supplemented and supported by the Vermont Housing Needs Assessment, which was conducted by the firm Bowen National Research. Homeless and special needs information was provided by the State Agency of Human Services, Office of Economic Opportunity. Public housing needs are primarily based on pre-populated data as evaluated by Vermont's public housing directors.

In 2014, DHCD with the support and collaboration of other State and local housing organizations selected the research firm Bowen National Research (Bowen) to conduct a statewide Housing Needs Assessment. As part of the project Bowen assessed a number of indicators of the economic and housing market throughout the state and for each of the 14 counties in Vermont. Bowen analyzed the current state of Vermont's housing stock along with the economic makeup of the state and used growth and economic projections to suggest priorities for addressing Vermont's current and future housing needs. Much of the data collected for this analysis, and its conclusions, were drawn upon during the creation of this Plan. The statewide and county reports from Bowen's Vermont Housing Needs Assessment are available on the Department's website at:

www.accd.vermont.gov/strong_communities/housing/planning/needs_assessment

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

As evidenced by the Housing Needs Assessment conducted by Bowen National Research in 2014, there currently exists a gap between housing availability and what is needed by Vermonters. Incomes are not growing as quickly as housing costs across the state. Nearly half (47.5%) of Vermont’s renters are cost burdened and a third of owner households are as well. Coupled with a statewide vacancy rate near 1% in the multi-family rental market and the existence of an unsheltered homeless population, there is a clear need for greater supply of quality housing in much of the state. Additionally, the aging of Vermont’s population will increase the need for housing suitable for the elderly in the coming years.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	608,827	624,958	3%
Households	240,744	256,711	7%
Median Income	\$40,856.00	\$53,422.00	31%

Table 6 - Housing Needs Assessment Demographics

Alternate Data Source Name:

Vermont Housing Needs Assessment

Much of the demographic data presented and evaluated in the Vermont Housing Needs Assessment applies to

Data Source Comments:

2015 and 2020.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	29,970	30,625	46,840	28,810	120,465
Small Family Households *	7,355	8,420	16,390	12,465	68,585
Large Family Households *	790	1,215	2,790	2,015	6,500
Household contains at least one person 62-74 years of age	5,135	6,440	9,310	5,695	22,785
Household contains at least one person age 75 or older	5,315	7,270	6,465	2,475	6,755
Households with one or more children 6 years old or younger *	3,690	3,680	6,545	4,250	10,545
* the highest income category for these family types is >80% HAMFI					

Table 7 - Total Households Table

Data

2007-2011 CHAS

Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	480	310	270	80	1,140	305	160	340	175	980
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	160	75	255	25	515	30	60	25	35	150
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	310	330	260	90	990	70	130	385	265	850
Housing cost burden greater than 50% of income (and none of the above problems)	10,940	3,725	940	10	15,615	7,280	5,900	5,180	1,280	19,640
Housing cost burden greater than 30% of income (and none of the above problems)	2,365	6,105	6,000	1,105	15,575	1,765	5,470	10,250	6,495	23,980

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	925	0	0	0	925	890	0	0	0	890

Table 8 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	11,890	4,440	1,730	205	18,265	7,685	6,250	5,930	1,755	21,620
Having none of four housing problems	6,130	9,815	15,310	7,010	38,265	2,455	10,120	23,870	19,840	56,285
Household has negative income, but none of the other housing problems	925	0	0	0	925	890	0	0	0	890

Table 9 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,185	3,655	2,455	10,295	1,835	3,095	6,395	11,325
Large Related	400	485	295	1,180	330	450	1,160	1,940
Elderly	2,690	2,235	1,150	6,075	4,690	6,035	4,845	15,570
Other	6,745	4,000	3,235	13,980	2,510	2,025	3,280	7,815
Total need by income	14,020	10,375	7,135	31,530	9,365	11,605	15,680	36,650

Table 10 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,730	1,170	340	5,240	1,580	1,950	2,105	5,635
Large Related	285	190	15	490	285	250	350	885
Elderly	1,705	830	175	2,710	3,440	2,565	1,630	7,635
Other	5,840	1,760	465	8,065	2,230	1,265	1,180	4,675
Total need by income	11,560	3,950	995	16,505	7,535	6,030	5,265	18,830

Table 11 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	360	410	390	110	1,270	110	155	360	200	825

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	39	4	60	4	107	0	14	80	75	169
Other, non-family households	75	4	74	4	157	0	24	0	30	54
Total need by income	474	418	524	118	1,534	110	193	440	305	1,048

Table 12 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	No data	No data	No data	No data	No data	No data	No data	No data

Table 13 – Crowding Information – 2/2

Data Source: No data available

Describe the number and type of single person households in need of housing assistance.

According to the Vermont Housing Needs Assessment, of all renter households in 2015 the greatest share, 44.1%, was comprised of one-person households. Between 2015 and 2020, this is projected to increase to 44.9%, as the number of one-person renter households is projected to increase by 1,170. Among owner-occupied households, the greatest household growth between 2015 and 2020 is also projected to occur among one-person households, which represent 22.9% of owner-households and is projected to increase by 2,029 (4.7%) between 2015 and 2020.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Approximately 13.0% of all persons living within Vermont have some type of disability according to a 2012 Vermont Disability Status Report. The housing needs of people with disabilities vary considerably. CoC-funded Permanent Supportive Housing provides rental subsidy and services for more than 350 persons with disabilities annually. Although not exclusively, a significant number of persons relying on SSI are single adults. In six of the fourteen counties within Vermont one-bedroom units typically have rents that are above 100% of monthly SSI benefits.

Local Housing Market by County	% of Monthly SSI to Rent One-bedroom
Addison County	108%

Burlington/Chittenden County	105%
Lamoille County	106%
Orange County	105%
Washington County	104%
Windsor County	105%

Table Source: Technical Assistance Collaborative (TAC); *Priced Out in 2012*

In 2014 the statewide Vermont Network Against Domestic & Sexual Violence reports its member organizations served 6,957 victims of violence. These programs provided housing advocacy for 1,969 persons, including emergency shelter for 496 adults and 288 children. Member programs also provided transitional housing for survivors, including 67 adults and 62 children. Additionally, 8,791 women and 971 men received supportive services. Statewide, 32% of all children and 49% of all families staying in a publicly funded emergency shelter facility spent their stay at a domestic violence shelter. Vermont, also has one shelter specifically designed to service victims of sexual violence.

What are the most common housing problems?

As defined by HUD, housing problems are cost burden, overcrowding, and lack of a complete kitchen or plumbing facilities (substandard housing). By far, the most housing problem experienced by Vermonters is cost burden.

According to the Vermont Housing Needs Assessment, a total of 34,884 (47.5%) of Vermont renter households are cost burdened and 16,485 (22.4%) are *severely* cost burdened. A total of 60,272 (32.9%) owner households are cost burdened while 21,936 (12.0%) are severely cost burdened. While these shares are similar to national averages, they indicate that a large base of Vermont's households are paying disproportionately high shares of their income towards housing costs.

Are any populations/household types more affected than others by these problems?

Among renter households, the greatest number affected by a cost burden are in the extremely low (0-30%) and low-income (30-50%) categories. Of the estimated 31,530 renter households that experience a cost burden (>30%), 44% are extremely low income households. A significant majority (70%) of those households experiencing a severe cost burden are extremely low income (ELI). In fact, 82% (11,560) of the 14,020 cost-burdened, ELI households experience a severe cost burden, compared to just 38% (3,950) of the 10,375 low income households (30% - 50% AMI).

Small-related and elderly households have the most cost-burdened owner households at most income levels below 80%.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid rehousing assistance and are nearing the termination of that assistance

Families living in poverty spend a higher proportion of their household income on basic necessities. An estimated 69,575 Vermonters (11.1%) live in poverty. Nearly one in seven children and one in ten seniors age 65 and older live in poverty.

While it is difficult to predict which families and individuals will become homeless, many who do, report staying with friends or families as their prior living situation. Data about those currently in the homeless shelter system can illustrate the characteristics of those at imminent risk of homelessness. Publicly funded shelters served a total of 3,934 persons in 2014, including 3,034 adults and 891 children under the age of 18. Data from a one-night count of persons in these shelters reveals:

- Almost half of all people staying in shelters were families with children:

60% of families received income from Reach Up (TANF)

35% of families were staying in a domestic violence shelter

70% of families were single parent, female-headed households

- 1 in 4 shelter residents were identified as having a disability;
- 19% of households received disability income
- 26% had income from employment
- 85% of those age 25 and older had only a high school degree or less

For those families that do become homeless, most will require short-term homeless services to transition to permanent housing combined with access to affordable housing. These families may have established or re-established a support system that likely includes at least some mainstream resources. A smaller number of families, particular those with disabilities, will require longer-term rental subsidies and support services. In addition, both families at-risk and formerly homeless commonly need transportation, employment opportunities, affordable child care, and access to mental health and substance abuse services.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The jurisdiction does not have estimates of the at-risk population, but uses the HUD definition to define this population as:

An individual or family with an annual income below 30% of median family income for the county; who lacks sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the homeless definition; who has no appropriate subsequent housing options identified; AND who meets one of the following conditions:

- Has moved because of economic reasons 2 or more times during the preceding 60 days; OR
- Is living in the home of another because of economic hardship; OR
- Has been notified they will lose their housing within 21 days; OR

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- Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR
- Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons; OR
- Is exiting a publicly funded institution or system of care.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Substandard housing or housing with one or more housing problems including cost burdened are linked to instability. In particular, households that are extremely low income and severely cost burdened are linked to an increased risk of homelessness.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems as defined by HUD at a greater rate (10 percentage points or more) than the income level as a whole. Vermont is predominately white. Racial and ethnic minority groups represent only 3.8% of Vermont households. Therefore even a small number of racial or ethnic minority households having a housing problem can result in a proportionately greater need for that group than the state as a whole.

0%-30% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	22,852	4,750	1,356
White	21,503	4,466	1,251
Black / African American	164	80	39
Asian	265	15	40
American Indian, Alaska Native	158	18	18
Pacific Islander	8	0	0
Hispanic	389	79	0

Table 14 - Disproportionally Greater Need 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,902	8,348	0
White	19,723	8,055	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	183	8	0
Asian	193	4	0
American Indian, Alaska Native	84	75	0
Pacific Islander	0	0	0
Hispanic	305	78	0

Table 15 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	22,509	23,236	0
White	21,373	22,469	0
Black / African American	218	149	0
Asian	260	133	0
American Indian, Alaska Native	55	70	0
Pacific Islander	4	0	0
Hispanic	202	138	0

Table 16 - Disproportionally Greater Need 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,138	20,138	0
White	8,764	19,647	0
Black / African American	4	113	0
Asian	145	80	0
American Indian, Alaska Native	34	54	0
Pacific Islander	4	0	0
Hispanic	111	128	0

Table 17 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

78.9 percent of all households in the 0-30% of area median income category have a housing problem. In this category, only the 8 Pacific Islander households have a disproportionately greater housing need than the category as a whole. 71.5 percent of all households in the 30-50% category have a housing problem. In this category, 376 Black/African American and Asian households have a housing problem representing 1.79 percent of households in the category with a housing problem, compared to 19,723 White households. Nearly half, 49.2 percent, of all households in the 50-80% category have a housing problem. Four groups; Black/African American, Asian, Pacific Islander, and Hispanic with a total of 684 households with a housing problem show a disproportionately greater housing need than the category as a whole. In the state, 9,138 households in the 80-100% of area median income category have a housing problem, representing 31.2 percent of households in this category. In this category, a disproportionate need exists in the 145 Asian households that have a housing problem.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As described in NA-15 above, a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Vermont is predominately white. Racial and ethnic minority groups represent only 3.8% of Vermont households. Therefore even a small number of racial or ethnic minority households having a severe housing problem can result in a proportionately greater need for that group than the state as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	18,430	9,167	1,356
White	17,223	8,759	1,251
Black / African American	144	100	39
Asian	251	29	40
American Indian, Alaska Native	148	28	18
Pacific Islander	4	4	0
Hispanic	334	134	0

Table 18 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,593	19,630	0
White	9,069	18,683	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	98	94	0
Asian	139	63	0
American Indian, Alaska Native	24	134	0
Pacific Islander	0	0	0
Hispanic	137	241	0

Table 19 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,120	38,667	0
White	6,715	37,150	0
Black / African American	34	333	0
Asian	134	259	0
American Indian, Alaska Native	12	113	0
Pacific Islander	0	4	0
Hispanic	50	290	0

Table 20 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,610	27,623	0
White	1,571	26,807	0
Black / African American	0	117	0
Asian	15	210	0
American Indian, Alaska Native	0	88	0
Pacific Islander	0	4	0
Hispanic	14	227	0

Table 21 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 CHAS
 Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

Almost two-thirds (63.7%) of Vermont households in the 0-30% of area median income category have a severe housing problem. This is predominantly due to a high number of households experiencing a cost burden. Asian and American Indian/Alaska Native households have a disproportionate need with 399 households in this category experiencing severe housing problems. One-third of Vermont households in the 30-50% category have a severe housing problem, including 237 Black/African American and Asian households which represents a disproportionate need in this category. In the 50-80% category, Asian households have a disproportionately greater need with 134 Asian households in this category having a severe housing problem. No racial or ethnic minority groups in the 80-100% category have a disproportionately greater need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A housing cost burden exists when a household pays more than 30% of income toward housing and a severe cost burden exists when housing costs are more than 50% of household income. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a cost burden at a greater rate (10 percentage points or more) than the income level as a whole. Of the total number of households in Vermont, 51,040 or 20.4% are cost-burdened, and 35,476 or 14.2% are severely cost-burdened. Extremely-low income households comprise more than 60% of all cost burdened renter households in Vermont and more than one-third of cost burdened owner households.

Vermont is predominately white. Racial and ethnic minority groups represent only 3.8% of Vermont households. Therefore, even a small number of racial or ethnic minority households having a housing cost burden or severe cost burden can result in a proportionately greater need for that group than the state as a whole. Based on the tables below, the only racial or ethnic group with a disproportionately greater need compared to the state as a whole in the cost-burdened category are Black/African American households where 411 households pay between 30-50% of their income for housing. A disproportionately greater need exists in the severely cost burdened category for Asian and American Indian/Alaska Native households where 719 households pay more than 50% of their income for housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	162,582	51,040	35,476	1,369
White	157,733	48,664	33,366	1,264
Black / African American	552	411	276	39
Asian	814	393	539	40
American Indian, Alaska Native	382	164	180	18
Pacific Islander	33	12	0	0
Hispanic	1,496	616	577	0

Table 22 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Using the definition provided by HUD, Black/African American households have a disproportionately greater instance of housing problems in the low income (30-50% of AMI), and moderate income (50-80%) categories, and of severe housing problems in the low income category, and overall are more likely to experience a cost burden than the state as a whole. Asian households have a disproportionately greater instance of housing problems in the low, moderate, and middle (80-100%) income categories, and of severe housing problems in the extremely-low (0-30%), low, and moderate income categories. More than thirty-percent of Asian households have a severe cost burden compared to less than fifteen percent of the state as a whole. American Indian/Alaska Native households have a disproportionately greater instance of severe housing problems in the extremely low income category, and are ten percent more likely to have a severe cost burden than the state as a whole. Pacific Islanders have a disproportionately greater instance of housing problems in every income category where there are Pacific Islander households. Moderate and middle income Hispanic households have a disproportionately greater instance of housing problems than the state as a whole.

There are instances of disproportionately greater needs among minority groups in Vermont. The total number of minority households with housing problems ranges from 1,538 (.6% of households) with severe housing problems, to 3,277 (1.3% of households) that are cost burdened. While these problems are significant challenges for the households experiencing them, it is important to note that Vermont's minority population makes up only 3.8% of all households in the state. Therefore, even a small number of racial or ethnic minority households having a housing problem can result in proportionately greater need for that group than households in the state as a whole.

If they have needs not identified above, what are those needs?

No other housing needs were identified for these groups.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Vermont is more than 95% White. Racial and ethnic minority households make up only 3.8% of Vermont households. Many of the state's minority households live in and near the City of Burlington, which is Vermont's largest city and is a HUD entitlement community.

NA-35 Public Housing – (Optional)

Introduction

Public housing units and vouchers serve approximately 8,000 households in Vermont. The needs of public housing residents are great compared to the state as a whole. Demand for public housing outstrips supply as demonstrated by long wait lists. Many public housing residents and persons on the wait lists are elderly and/or disabled.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	92	1,755	6,214	696	4,599	64	417	313

Table 23 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	2	2	32	3	11	11	7	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	19	834	1,370	210	1,072	11	3
# of Disabled Families	0	38	551	2,725	236	2,070	37	74
# of Families requesting accessibility features	0	92	1,755	6,214	696	4,599	64	417
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	90	1,641	5,798	660	4,281	60	375	303
Black/African American	0	1	75	263	14	211	3	27	6
Asian	0	1	27	76	12	54	0	4	4
American Indian/Alaska Native	0	0	12	71	10	47	1	11	0
Pacific Islander	0	0	0	6	0	6	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	23	78	5	58	4	7	2
Not Hispanic	0	90	1,732	6,136	691	4,541	60	410	311

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

This section is optional for State grantees, and the information was not obtained or evaluated as part of the Vermont Housing Needs Assessment.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Vermont local public housing directors, excluding the Vermont State Housing Authority, reported that wait lists for public housing include; 189 seniors, 179 people with disabilities, 77 individuals, and 167 families. Wait times for public housing units range from three months to five years depending on bedroom size desired and location. Wait lists for Section 8 rental assistance include; 128 seniors, 130 people with disabilities, 146 individuals, and 302 families. Wait times for Section 8 vouchers range from one to five years. In addition, according to the Vermont Housing Needs Assessment, the Vermont State Housing Authority has a wait list of approximately 400 people.

According to local public housing directors, the needs of public housing residents and voucher holders are varied and include; poor credit, lack of transportation, case management for mental health support, youth programs, parenting classes, support for skills to succeed in housing (e.g. setting priorities, getting along with others, cleaning, hygiene, pet care, budgeting), support for seniors transitioning back to housing from hospitals or rehabilitation, and employment and job training.

How do these needs compare to the housing needs of the population at large

According to Vermont's local public housing directors, the needs of individuals and families on wait lists are "vastly" greater than the population at large. This is supported by the Vermont Housing Needs Assessment which found that vacancy rates for government subsidized housing are much lower than the rest of the rental market. Most government subsidized housing is fully occupied with wait lists.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

The homeless needs assessment data is based on the one day count (Point-in-Time) in January 2014. This is the only statewide source of population level data that includes all sheltered and unsheltered individuals and families experiencing homelessness. Other data exists but is confined to reports from specific programs such as publicly-funded shelters (ESG), publicly-funded motel vouchers (General Assistance), street outreach (PATH), the Vermont Network Against Domestic and Sexual Violence, and the Vermont Coalition of Runaway and Homeless Youth Programs. Information from these other sources serves to round out what is provided in the tables. It is clear to Vermont’s network of shelter and service providers and the State that the nature and extent of homelessness in Vermont has changed considerably in the last ten years with a housing wage gap that has grown, a tightening rental market, and among many other complex issues, opiate addiction.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	699	44	3,344	No data	No data	No data
Persons in Households with Only Children	8	1	41	No data	No data	No data
Persons in Households with Only Adults	698	118	3,672	No data	No data	No data
Chronically Homeless Individuals	116	35	No data	No data	No data	No data
Chronically Homeless Families	24	2	No data	No data	No data	No data
Veterans	111	9	No data	No data	No data	No data
Unaccompanied Child	102	20	No data	No data	No data	No data

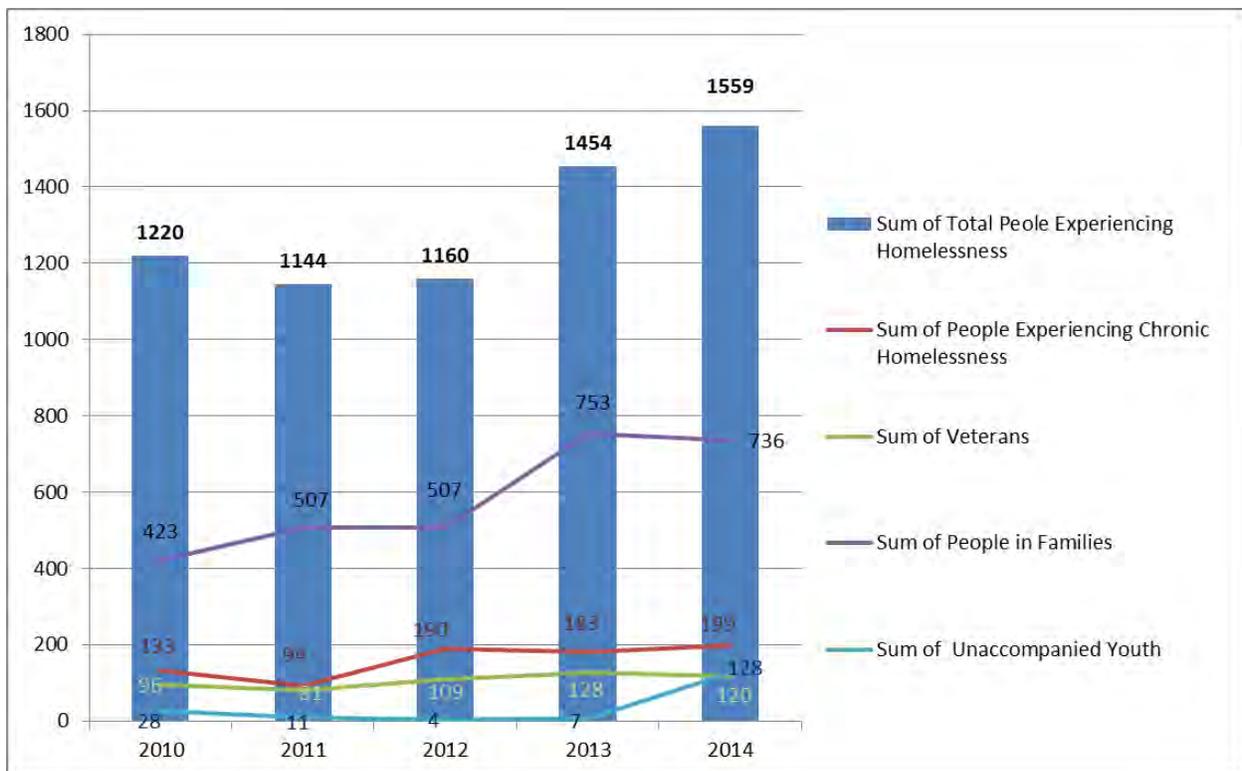
Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons with HIV	1	1	No data	No data	No data	No data

Table 27 - Homeless Needs Assessment

Alternate Data Source Name:
2014 Point-In-Time (PIT) Count Reports

Data Source Comments:

Data was not available for all categories. 2014 Point-In-Time (PIT) Counts from Chittenden CoC and Balance of State CoC. The total "estimate experiencing homelessness each year" was determined by using the notion that homelessness is generally 4-5 times the amount PIT on a yearly basis. The total number was multiplied by 4.5.



Vermont Point-in-Time Trends

Indicate if the homeless population is:

Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	508	10	2,331	No data	No data	No data
Persons in Households with Only Children	7	1	36	No data	No data	No data
Persons in Households with Only Adults	439	62	2,255	No data	No data	No data
Chronically Homeless Individuals	70	13	No data	No data	No data	No data
Chronically Homeless Families	16	2	No data	No data	No data	No data
Veterans	84	5	No data	No data	No data	No data
Unaccompanied Youth	73	12	No data	No data	No data	No data
Persons with HIV	0	0	No data	No data	No data	No data

Table 28 - Homeless Needs Assessment

Alternate Data Source Name:
2014 Point-In-Time (PIT) Count Reports

Data Source Comments:

There is one HUD Metropolitan Statistical Area in Vermont which includes Chittenden, Franklin and Grand Isle Counties. Chittenden is Vermont's largest county and encompasses the greater Burlington area. For purposes of this plan, rural is defined as all counties except Chittenden. The total "estimate experiencing homelessness each year" was determined by using the notion that homelessness is generally 4-5 times the amount PIT on a yearly basis. The total number was multiplied by 4.5.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

In the Vermont-based 2014 Point-in-Time Counts (PIT), a total of 1,559 persons were experiencing homelessness. The PIT snapshot seeks to capture all sheltered and unsheltered individuals and families experiencing homelessness in one 24 hour period of time. Of the 1,556 persons from the combined Chittenden CoC and Balance of State CoC 2014 PIT data; 166 persons were unsheltered and 150 were chronically homeless. Using this data, approximately 2/3 (1027) of Vermont's homeless persons are found in rural areas. Less than half of those who are unsheltered (46% or 77 persons) and nearly half of those who are chronically homeless (46% or 69 persons) are found in rural Vermont.

Shelters and services are fewer and further between in the rural areas of Vermont. There are some emergency shelter facilities that serve a geographic area of 2,000 square miles or more, and it is not uncommon for full shelters to refer or transport persons who are homeless to other areas where there are open beds. Lack of viable (and public) transportation is a common barrier for individuals and families experiencing homelessness. Rural homelessness also tends to be less concentrated and visible as compared to Burlington. Due to the lack of shelters in some rural areas, there tend to be more households doubled up with family and friends. High unemployment, inadequate income, and lack of access to services are contributing factors that can lead to rural homelessness.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

These data points require a more complete statewide implementation of HMIS. The Balance of State CoC is in the midst of selecting a new HMIS lead agency and the Chittenden CoC is currently selecting its HMIS software. System level data is a high priority for AHS and both Continua of Care and it is expected that future plans will include this level of detail in assessing homeless needs.

In 2014, the average length of stay in publicly-funded emergency shelters was 36 days; this represents an increase compared to 30 days in 2013, and reinforces a ten year trend of increased length of stay. Although a useful measure, it is nonetheless a poor proxy for the duration of homelessness, and is not available by subpopulation.

In October 2014, the Chittenden County CoC completed a homeless registry week as part of the 100,000 Homes Campaign. This community-wide survey included 210 persons experiencing homelessness, 180 single adults and 25 families. In this survey, 163 respondents had been homeless for more than 6 months and 141 had been homeless for over one year.

A number of factors can drive an extended duration of homelessness. Under current rental vacancy conditions, access to a rental unit, even when a subsidy or voucher is secured can delay rehousing. A tenant's credit, criminal record, previous rental history and lack of income/employment are major barriers for individuals accessing rental units. Those units that are available can be substandard; awaiting their repair after a habitability inspection can also delay rehousing.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,261	140
Black or African American	83	12
Asian	3	0
American Indian or Alaska Native	10	1
Pacific Islander	5	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	40	7
Not Hispanic	1,330	155

Alternate Data Source Name:

2014 Point-In-Time (PIT) Count Reports

Data Source

Data is based on the Vermont PIT Counts. "Mixed Race" was a PIT category, but not an available choice in the

Comments:

table. Some persons also declined to disclose.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

A five year comparison of Vermont-based PIT counts shows an increase in the sum total of people experiencing homelessness (1,220 persons in 2010 to 1,559 persons in 2014). Subpopulation data for people experiencing chronic homelessness, veterans, people in families and unaccompanied youth is charted alongside. The largest increases in homelessness among subpopulations from 2010 to 2014 can be easily seen among people in families (423 to 736) and unaccompanied youth (28 to 128).

Data from the year-end ESG report on publicly funded shelters also shows an increase in the number of families staying in emergency shelters from 517 (2012) to 713 (2014). On average, one-third to one-half of all families spend their stay in a domestic violence shelter. In a December 2014 snapshot of shelter residents, 60% of families in shelter were enrolled in Reach Up (TANF).

In the 2014 Vermont-based PIT Counts, 120 Veterans were identified. 110 of these persons live in adult-only households. There were ten Veterans experiencing homelessness with their families; these households included 36 persons and all but one were living in emergency shelter.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Vermont is a predominantly white, non-Hispanic population. Based on data from the Vermont-based PIT Counts, approximately 7.5% of all persons experiencing homelessness were members of racial or ethnic minority groups. This stands in contrast to 4.7% of all Vermonters.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In the Vermont-based 2014 PIT, most (1,405 or 89%) of these persons were staying in a shelter or publicly-funded motel on the night of the count. The remaining 163 (or 11%) were unsheltered for that night. Approximately half of those counted (816 or 52%) were persons in households with adults only (mostly single adults). 14% (118) of these persons were unsheltered for that night.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

This section serves to highlight the number of persons who are not homeless but may require supportive housing. This includes but is not limited to the elderly, frail elderly, persons with mental, physical and/or developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence. Highest among these populations in Vermont are adults with severe mental illness, persons with substance abuse, the elderly and persons with disabilities.

Describe the characteristics of special needs populations in your community:

The following information from the Bowen Housing Needs Assessment summarizes various special needs populations within Vermont. According to Bowen’s interviews with area stakeholders, housing alternatives that meet the specific needs of the special needs population are limited. As such, there remains a continued need for such housing.

Vermont Special Needs Populations

Special Needs Group	Persons
HIV/AIDS	633
Persons with Disabilities	82,452
Victims of Domestic Violence	9,893
Elderly (Age 62+)	115,816
Frail Elderly (Age 62+)	8,581
Persons with Substance Abuse	54,000
Adults with Severe Mental Illness	27,177
Ex-offenders (Parole/Probation)	1,722
Unaccompanied Youth	460
New Immigrants/Refugees	6,641
Migrant Farm Workers	615

What are the housing and supportive service needs of these populations and how are these needs determined?

State planners recognize that the housing needs of most sub-populations are not radically different from those of the general population. The Agency of Human Services promotes supported housing integrated into non-specialized residential buildings or settings. This strategy has been aided by promotion of clearer standards around universal design through the State qualified allocation plan, as well as mixed-income housing achieved through project and tenant-based rental assistance, and on-site supportive services customized to a client’s needs. Among HUD’s special needs populations, research suggests transitional housing is better suited to groups such as homeless victims of violence, youth, and people exiting corrections or residential substance abuse treatment, whereas it is not as effective for people whose service needs are expected to be of longer duration.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Vermont Department of Health, there were 633 individuals in Vermont with HIV/AIDS as of December 31, 2013. This includes the diagnosis of seven new persons with AIDS and seven new persons with HIV in 2013.

In 2013, Vermont Committee for AIDS Resources, Education, and Services (CARES) assisted approximately 170 persons affected by AIDS/HIV with housing, food and medical assistance. Vermont CARES offers permanent supportive housing units to persons living with HIV/ AIDS located within Chittenden County. There are some Shelter + Care units available in Vermont's rural areas as well. It is expected that the number of homeless persons with HIV/AIDS is undercounted due to concerns about privacy and confidentiality.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

Vermont has a number of non-housing community development needs. The needs and extent of appropriate assistance differ from community to community. Vermont is one of the most rural states in the nation and thus has few large population centers. Vermont has been undergoing a transition from a largely agriculturally based economy to a diversified economy for decades. This transition presents challenges and opportunities for the state and its residents. Tourism, education, healthcare, high-tech and green economy jobs seem to be driving the new economic future of Vermont. However, Vermont residents and lawmakers have consistently made commitments to honor the past agricultural traditions of a working landscape, historic villages and sustainable growth patterns.

Vermont residents pride themselves on local effort, ingenuity and creativity in solving local problems. Vermont's CDBG program supports and encourage local community development initiatives that benefit low and moderate income residents and have lasting results.

The need for public facilities varies from region to region and from community to community. However, many communities need support to establish or continue to operate senior centers, childcare facilities, community centers and facilities that assist or prevent homelessness. Facilities that support special needs populations, such as addiction treatment centers, domestic and sexual abuse victims and adult daycare centers are also needed.

With a small rural population the need to coordinate, collaborate and work regionally is important. The long term sustainability of these public facilities and those that depend on them must be considered. The VCDP program works with communities to address their most critical needs, ensure projects benefit low and moderate income persons, leverage funds and address sustainability and resiliency issues.

Some recovery needs remain from the flooding disaster of 2011 and 2012 including Tropical Storm Irene. These include funding for the design and engineering, clearance, relocation, rehabilitation, and new construction of damaged public infrastructure facilities. Examples of typical projects funded under this activity would include grants for repair and/or replacement of infrastructure that has not been covered by FEMA or other State and federal funding, repair of municipal or other critical public buildings, land restoration, and clearance of flood-damaged and abandoned properties.

How were these needs determined?

In addition to past experience, the need for public facilities was determined through community outreach meetings, Consolidated Plan surveys and consultation with partner agencies and organizations.

The remaining unmet Disaster Recovery needs were determined through public outreach and consultation with most impacted communities throughout the state. Letters of intent were solicited for eligible projects in partnership with our regional partners.

Describe the jurisdiction's need for Public Improvements:

Vermont's population, like much of New England's, is aging fast. In addition, many of our downtowns, villages and historic buildings were built before modern accessibility codes and standards were required. In Vermont, we continue to see the need to address architectural barriers that prevent populations with disabilities from participating in daily activities. Communities throughout the state need assistance to provide accessible sidewalks, public buildings and parking facilities for their residents. In addition, some communities are experiencing difficulty maintaining water and sewer systems. This is especially challenging for communities experiencing a population decline, loss of large employers or predominately low and moderate income populations. On the other hand some of Vermont's smaller rural communities are challenged by the lack of municipal sewer and water systems. These systems are expensive to install and maintain and limited grant dollars are available to help defray the costs of installation. These communities cannot add businesses or housing without installing municipal water and sewer. This lack of infrastructure is preventing growth and prosperity and driving development farther from the commercial core where adequate land for onsite water and sewer exists. This type of development puts housing farther from jobs and services and disproportionately impacts low income populations.

Vermont communities have also been challenged by recent flooding. Many communities have undersized drainage systems (culverts, bridges and ditches) and many are still in need of upgrading. CDBG-Disaster Recovery Funding has been used to address many of these improvements over the last few years, but the need for further improvements remains.

How were these needs determined?

In addition to past experience, the need for public improvements was determined through community outreach meetings, Consolidated Plan surveys and consultation with partner agencies and organizations.

Describe the jurisdiction's need for Public Services:

VCDP works with communities throughout the state and encounters a wide and diverse range of Public service needs, issues and challenges. These could include the need for job training programs, financial fitness counseling, meals on wheels and other food security programs benefiting low and moderate income populations. These are just a few examples of the type of eligible public service projects that could be assisted. VCDP considers each community's needs and works first to identify if those services or needs can be addressed with existing programs and resources. If unavailable or cost prohibitive, VCDP works with community and service leaders to marshal the resources needed to address the underserved needs of low and moderate income populations. CDBG funding for Public Services must remain within the annual 15% cap on public services. Therefore VCDP looks to partner with local service providers and identify ongoing, stable sources of program funding before awarding CDBG funds. Thankfully, Vermont has a strong network of social service providers including State, federal, private and non-profit.

How were these needs determined?

In addition to past experience, the need for public services was determined through community outreach meetings, Consolidated Plan surveys and consultation with partner agencies and organizations.

Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing and homeless needs assessment and market analysis in this plan are based on the pre-populated data tables provided by HUD, supplemented and supported by the Vermont Housing Needs Assessment. Homeless and special needs information was provided by OEO.

The Vermont Housing Needs Assessment evaluated a variety of housing options in Vermont including both rental and owner for-sale housing. Based on 2013 data provided by the American Community Survey (ACS), there are 323,936 housing units in Vermont. A total of 182,581 (71.2%) are owner-occupied and 73,982 (28.8%) are renter-occupied. While there are nearly 70,000 units classified as “vacant” within the state, three-fourths of these units are classified as “seasonal, recreation, or occasional use.” The major findings of this market analysis show that there are very low vacancy rates in general and a large share of housing is not affordable, especially for extremely low income households.

Two perspectives on the difference between housing supply and demand were evaluated in the Housing Needs Assessment; “Housing Gap” and “Housing Need”. The Housing Gap is a more acute measure that takes into account the anticipated growth in number of households, housing units that are currently overcrowded, substandard housing as defined by HUD, and the housing units in development. Housing Need is a broader picture of the housing market and includes the preceding measures as well as the number of households who are cost burdened.

The Needs Assessment reports Housing Gap and Housing Need for rental- and owner-housing units by whether those units are age restricted to residents who are 55 years and older, “Senior”, or units that are unrestricted, “Family”. The Assessment reports the Housing Need and Housing Gap for age restricted and unrestricted owner and rental units as in the following table:

	Rental Units		Owner Units	
	Senior	Family	Senior	Family
Housing Need*	13,773	30,491	46,485	64,263
Housing Gap	3,136	2,818	7,701	2,899

*Housing Need includes all units represented in Housing Gap plus cost burdened households

This Housing Needs Assessment is the most comprehensive analysis of the housing availability and demand in the state conducted in at least ten years. The numbers reported above speak to an imminent need of resources for improving substandard units and creating new units to account for overcrowded housing and anticipated growth in household numbers. This is in addition to the need for increased housing supply to address the high housing costs that lead to a significant Housing Need due to cost burdened households.

Vermont 2015-2019 Consolidated Plan and 2015 Action Plan

The full Vermont Housing Needs Assessment can be accessed at the Department's website:
http://accd.vermont.gov/strong_communities/housing/planning/needs_assessment

MA-10 Number of Housing Units – 91.310(a)

Introduction

While local and regional markets vary, the low vacancy rates and relatively high level of cost burden reported in the Housing Needs Assessment indicates that the number of quality housing units in the state is insufficient for the current and projected needs. Additionally, Vermont has some of the oldest housing stock in the country. In order to address housing gaps, housing development will need to be accompanied by rehabilitation and preservation of existing stock.

As reported in MA-05, the Vermont Housing Needs Assessment conducted in preparation for the creation of the 5-year Consolidated Plan was the most comprehensive in at least ten years. As part of the analysis, the consultant calculated Housing Gap and Housing Need for age-restricted and unrestricted owner-occupied and rental units. The Housing Gap is defined as the sum of the number of overcrowded housing units, substandard housing units and the anticipated growth in household numbers over the next five years, less the number of housing units in the development pipeline. Housing Need takes into account the Housing Gap as well as the number of households that are cost burdened. The Needs Assessment reported a total Housing Need of 44,264 rental units and 110,748 owner units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	213,659	67%
1-unit, attached structure	11,105	3%
2-4 units	40,968	13%
5-19 units	22,707	7%
20 or more units	10,363	3%
Mobile Home, boat, RV, van, etc	22,482	7%
Total	321,284	100%

Table 29 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	351	0%	3,119	4%
1 bedroom	6,179	3%	21,306	29%
2 bedrooms	40,322	22%	27,621	38%
3 or more bedrooms	136,383	74%	21,430	29%
Total	183,235	99%	73,476	100%

Table 30 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to Vermont's Directory of Affordable Rental Housing (DoARH), there are approximately 13,457 government-subsidized units in the State of Vermont. Of these units, 2,981 are age-restricted and another 3,299 units are restricted to seniors and people with disabilities. These units generally target households with incomes of up to 50% of Area Median Household Income.

In addition to these units, there are approximately 264 projects developed or renovated under the Low-Income Housing Tax Credit program. These projects total approximately 7,227 units restricted to households with incomes of up to 60% of Area Median Household Income. It should be noted that some of these Low Income Housing Tax Credit (LIHTC) units also operate under a concurrent subsidy.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Vermont Housing Needs Assessment identified 141 projects with a total of 3,257 units that could *potentially* lose their subsidy or tax credits by 2020 and possibly no longer serve the low-income and very low-income household segments. A total of 1,288 of these units operate under a government-subsidy serving households with incomes of up to 50% of Area Median Household Income (AMHI) and 1,969 units that serve households with incomes of up to 60% of AMHI. Based on past experience and the Bowen assessment, many of the subsidized projects are projected to renew their subsidy (assuming sufficient federal funding exists) and that Tax Credit projects will either re-apply for credits or at least maintain their affordability requirements beyond the expiration of the 15-year credit period. However, given Vermont's lack of housing options, particularly for extremely low income households, it is critically important to preserve projects with rental subsidies at any risk of loss due to conversion or deterioration.

Does the availability of housing units meet the needs of the population?

According to the Vermont Housing Needs Assessment, the demand for housing in Vermont is very strong and there is limited availability. The housing units inventoried in the Assessment have vacancy rates ranging from 1.0% for multifamily apartments to 7.5% for nursing care, with Census data indicating that non-conventional rentals have a 6.2% vacancy rate. While the standards used for defining the health of a housing market vary to some degree, vacancy rates generally between 4.0% to 6.0% for rental housing and for-sale housing markets and generally between 9.0% and 11.0% for senior care housing are considered representative of healthy and stable markets. Specifically, the Assessment shows that there are a total of 3,509 rental units and 3,481 owner housing units available, giving an overall vacancy rate of 4.5% for rental housing and 1.9% for owner housing.

Some sectors of the state's housing market continue to be impacted by Tropical Storm Irene and the other natural disasters of 2011 and 2012. While households eligible for CDBG Disaster Recovery assistance have been assisted, the loss of housing units has exacerbated the tight rental markets in some parts of the state.

Describe the need for specific types of housing:

As part of the Vermont Housing Needs Assessment, Bowen National Research conducted housing gap/need analyses for rental and owner housing for family and senior households. The housing needs estimates include growth, cost burdened households, households living in substandard housing, and units in the development pipeline. These estimates are considered a broad evaluation of the needs of the state. The housing gap analysis includes all of the same metrics used in the housing needs analysis except for cost burdened households.

Based on these factors, a rental housing "gap" of 5,954 units is projected by 2020 unless new units are built. The housing "gap" for owner housing by 2020 is estimated to be 10,600 units.

The estimated rental housing "need" for family housing in Vermont totals 30,491 units. More than half of these (16,792) are households with incomes at or below 30% of AMHI, and another 9,650 are households below 50% of AMHI. For senior households age 55 and older, the greatest housing need for rental housing are households with income below 30% of AMHI (8,292) plus another 3,665 senior households between 30% and 50% of AMHI.

The housing "need" for family owner housing extends to households from below 30% of AMHI (19,789) to households with incomes between 30% and 50% (19,562) and also moderate income households with incomes up to 80% (13,466.) For senior households age 55 and older, almost two-thirds of the owner housing "need" is with low income households; evenly split with 15,464 households falling below 30% of AMHI, and 14,445 between 30% and 50%.

It should be noted that a large portion of the housing "need" for each income category and family and senior households originates from households that are cost burdened.

MA-15 Cost of Housing – 91.310(a)

Introduction

Only approximately one-third of Vermont’s rental housing is considered affordable to low and extremely low income households, and less than half of Vermont’s owner housing is affordable to low and moderate income households. The primary housing problem experienced by Vermonters is cost burden with almost half of all renter households and one-third of owner households being classified as cost-burdened.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	111,200	213,000	92%
Median Contract Rent	479	725	51%

Table 31 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	19,690	26.8%
\$500-999	40,669	55.4%
\$1,000-1,499	9,807	13.4%
\$1,500-1,999	2,343	3.2%
\$2,000 or more	967	1.3%
Total	73,476	100.0%

Table 32 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	7,085	No Data
50% HAMFI	18,825	8,950
80% HAMFI	48,955	32,195
100% HAMFI	No Data	56,570
Total	74,865	97,715

Table 33 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	No data	No data	No data	No data	No data
High HOME Rent	No data	No data	No data	No data	No data
Low HOME Rent	No data	No data	No data	No data	No data

Table 34 – Monthly Rent

Alternate Data Source Name:

Vermont Housing Needs Assessment

Data Source Comments:

US Department of HUD Fair Market Rents and High/Low HOME rents by County are included in the Vermont Housing Needs Assessment

Is there sufficient housing for households at all income levels?

The Vermont Housing Needs Assessment reported an estimated, statewide vacancy rate of 4.5% for all rental housing, both in multi-family projects and smaller, single and dual-unit rentals, and that owner housing is 1.9% vacant. These are both very low vacancy rates and indications that there is an insufficient supply of housing in the state. The lack of available rental housing is even more pronounced among government-subsidized rental housing. Based on Bowen National Research's survey of 134 government-subsidized rental properties in the Vermont Housing Needs Assessment, only 0.7% of such units are vacant and most properties maintain long wait lists.

As shown earlier in NA-35 – Public Housing, there are approximately 1,300 households on wait lists for local public housing units and vouchers, and approximately 400 households on the VSHA’s wait lists for Housing Choice Vouchers. Based on the limited availability among government-subsidized projects, the wait lists at a majority of such properties, and the long wait lists for Housing Choice Vouchers, there is an insufficient supply of affordable housing in Vermont and pent-up demand for additional affordable housing.

How is affordability of housing likely to change considering changes to home values and/or rents?

According to data reports in the Vermont Housing Needs Assessment, 34,884 renters and 60,272 owners are cost burdened (residents paying more than 30% of their income towards housing costs). These cost burdened households represent nearly half (47.5%) of all renter households and nearly one-third (32.9%) of all owner households. A total of 16,485 (22.4%) of all renter households are 21,936 (12.0%) of all owner households are severely cost burdened, paying over 50% of their income towards housing costs. Therefore, for a large share of Vermont households, their housing is not considered affordable. As housing prices and rents continue to increase, it may become even more difficult for many households to reasonably afford housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to Bowen National Research's survey of multifamily rentals contained in the Vermont Housing Needs Assessment, median rents by bedroom type within the State of Vermont are \$950 for studio units, \$997 for one-bedroom units, and range from \$1,011 to \$2,100 for two-bedroom units, and \$832 to \$3,300 for three-bedroom or larger units by county.

Fair Market Rents (FMR) for studios range from \$484 (Orange County) to \$923 (Burlington MSA), for one-bedroom units range from \$572 (Caledonia County) to \$1003 in Burlington MSA where the HOME Low/High Rent is \$752/959, for two-bedroom units range from \$674 (Essex County) to \$1309 in Burlington MSA where the HOME Low/High Rent is \$902/1152, and for three-bedroom units range from \$839 (Essex County) to \$1639 in Burlington MSA where the HOME Low/High Rent is \$1043/1322. Fair market rents are generally much lower than median rents, however, some of the higher FMRs are comparable to the lowest end of the median rent ranges. Unlike Low Income Housing Tax Credit rents, HOME rents are capped at the Fair Market Rent, so HOME rents (especially HOME Low rents) are often also lower than LIHTC rents.

Given the lack of available multifamily rental units in the state, many residents must choose from non-conventional rental alternatives, defined as rentals in structures with two or fewer units. In Vermont, these are typically single family and duplex rentals and units over storefronts. These units are evaluated in the Vermont Housing Needs Assessment. It appears that most non-conventional rentals are priced above Fair Market Rents and HOME rents, limiting the ability of low-income households to afford most non-conventional rentals. It is critical, therefore, to continue to preserve existing affordable housing and strive to create additional affordable housing opportunities in the state.

MA-20 Condition of Housing – 91.310(a)

Introduction:

Detailed data on housing problems both statewide and by county are included in the Vermont Housing Needs Assessment. As defined by HUD, housing problems are cost burdened, overcrowding, and lack of a complete kitchen or plumbing facilities (substandard housing). The following is a summary of the housing problems identified in the Assessment:

Using HUD’s definition, approximately 1,790 rental housing units, or 2.4% of the state’s rental housing supply, are considered substandard. Counties with the highest shares of substandard rental housing include Windsor, Addison, Orleans, and Windham counties. A total of 2,441 (1.3%) of Vermont’s owner-occupied households live in substandard housing, with the greatest shares in Windsor, Essex, and Caledonia Counties. Nationally, these shares are 0.8% for renters and 0.4% for owners.

In Vermont, 1,748 (2.4%) renter households and 1,440 (0.8%) owner households are experiencing overcrowded housing situations. Nationally, these shares are 6.0% for renters and 1.6% for homeowners. Statewide, 585 (0.8%) renter households and 234 (0.1%) owner households are experiencing severe overcrowded housing conditions. Caledonia County has the state’s highest share of severe overcrowded renter households, while the share of owner households with severe overcrowding is relatively even among the counties. Nationally, the shares of severe overcrowded are 1.9% for renters and 0.3% for homeowners.

Among Vermont’s renter households, a total of 34,884 (47.5%) are cost burdened and 16,485 (22.4%) are severely cost burdened. Nationally, these rates are 47.0% and 23.9%, respectively. The greatest share of severely cost burdened renter households is in Chittenden County (26.6%), while the greatest share of severely cost burdened owner households is within Windsor (14.7%) and Windham (14.6%) Counties. A total of 60,272 (32.9%) owner households are cost burdened while 21,936 (12.0%) are severely cost burdened. Nationally, these rates are 30.4% and 11.9%, respectively.

Definitions

The State’s definitions are as follows:

“Standard Condition” means: A housing unit that meets HUD’s Section 8 Housing Quality Standards.

“Substandard Condition but Suitable for Rehabilitation” means: A housing unit that does not currently meet HUD’s Section 8 Housing Quality Standards, but is structurally sound and can be brought up to code for less than replacement cost.

(The table below refers to HUD’s definitions.)

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	57,650	31%	33,183	45%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With two selected Conditions	1,412	1%	1,709	2%
With three selected Conditions	211	0%	177	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	123,962	68%	38,407	52%
Total	183,235	100%	73,476	99%

Table 35 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	16,979	9%	5,472	7%
1980-1999	55,916	31%	14,962	20%
1950-1979	58,470	32%	20,479	28%
Before 1950	51,870	28%	32,563	44%
Total	183,235	100%	73,476	99%

Table 36 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	110,340	60%	53,042	72%
Housing Units build before 1980 with children present	9,915	5%	3,375	5%

Table 37 – Risk of Lead-Based Paint

Alternate Data Source Name:
Vermont Housing Needs Assessment
Data Source Comments:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	No data	No data	No data
Abandoned Vacant Units	No data	No data	No data
REO Properties	No data	No data	No data
Abandoned REO Properties	No data	No data	No data

Table 38 - Vacant Units

Alternate Data Source Name:
Vermont Housing Needs Assessment
Data Source Comments: THIS INFORMATION IS NOT AVAILABLE ON A STATEWIDE LEVEL AND MOST LOCAL COMMUNITIES DO NOT TRACK SUCH PROPERTIES

Need for Owner and Rental Rehabilitation

There are a number of indicators that the need for the rehabilitation of renter and owner housing is high throughout the state. Both 2007-2011 CHAS data and the Vermont Housing Needs Assessment indicate that approximately 60% of the owner-occupied housing stock and nearly three quarters (72%) of the rental housing stock was built before 1980. A quality assessment survey of over 10,000 rental housing units conducted as part of the Vermont Housing Needs Assessment indicated that 42.4% of the rental units surveyed were in fair or poor condition with immediate needs for improvement or rehabilitation. Additionally, 43.4% of the rental units surveyed were considered in 'good' condition; indicating that there will likely need to be capital improvements in the near future to avoid unit deterioration. These quality assessments, coupled with the age of the housing stock and low vacancy rates throughout the state underscore the need for rehabilitation of both owner- and renter-occupied housing stock.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the Vermont Housing Needs Assessment, approximately 62% of owner-occupied households and 74% of renter-occupied households in Vermont were built prior to 1980 and have the risk of having a lead-based paint hazard.

The Vermont Department of Health and VHCB agree that approximately 80% of the pre-1980 housing stock occupied by low or moderate income families is likely to have one or more lead-based paint hazards. Therefore, an estimate of the number of low or moderate income households living in units that may contain lead based paint can be calculated by multiplying the total number of pre-1980 housing units by the percentage of all households that are low or moderate income households, and taking 80% of that number. By this calculation, it is estimated that 54,700 low or moderate income Vermont households occupy units that may contain lead based paint hazards.

The State of Vermont offers financial and technical assistance to income-eligible landlords and homeowners to reduce the risk of lead poisoning caused by lead-based paint hazards through the Vermont Lead-Based Paint Program. Since 1994, a total of 790 projects with a combined total of 2,271 units have been treated through the program.

MA-25 Public and Assisted Housing – (Optional)

Introduction:

Optional for State grantees.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	98	1,792	6,343	751	4,815	521	3,553	6,675
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

This information was not obtained or evaluated as part of the Vermont Housing Needs Assessment.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

This information was not obtained or evaluated as part of the Vermont Housing Needs Assessment.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

N/A

MA-30 Homeless Facilities – 91.310(b)

Introduction

This section includes a brief inventory of facilities, housing, and services that meet the needs of homeless persons, with particular focus on chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. In Vermont, many facilities are available to serve both families and individuals. Particularly in rural areas, few facilities are targeted to a subpopulation. In the following table, emergency shelter refers to any facility, the primary purpose of which is to provide a temporary shelter for the homeless, and which does not require occupants to sign leases or occupancy agreements. Transitional housing projects are those which are designed to provide housing and supportive services to homeless persons to facilitate movement to independent living within 24 months. Permanent Supportive Housing is permanent housing in which supportive services are provided to assist homeless persons with a disability to live independently.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	431	617	381	544	19
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	226	10
Veterans	0	0	72	156	0
Unaccompanied Youth	16	0	42	9	0

Table 40 - Facilities Targeted to Homeless Persons

Alternate Data Source Name:

2014 VT CoC Housing Inventory Charts (HIC)

Data Source Comments:

The table is based on the 2014 Vermont CoC HIC Reports, aggregated by HUD. Consultation with each CoC and project level information served to update the data. Source data for voucher/seasonal/overflow beds is not separated out by family type or subpopulation and is largely irrelevant since the large majority are publicly-funded motel vouchers and not reserved for a specific subpopulation. Many shelters and transitional housing programs serve both households with and without children. The table lists all beds available to shelter the homeless regardless of family type under Households with Adult(s) and Children.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There are a number of statewide initiatives to better leverage mainstream resources:

- There has been a significant effort to increase substance abuse treatment and recovery services through the “hub and spoke” model, SBIRT and integrated screening for substance abuse across all AHS programs, and training for recovery center staff. OEO has and will continue to offer training opportunities for homeless shelters and service providers focused on substance abuse and co-occurring disorders.
- Integrating Family Services uses AHS payment reform to bring local communities together to ensure holistic and accountable planning, support and service delivery aimed at meeting the needs of Vermont’s vulnerable children, youth and families.
- AHS and the Vermont Council on Homelessness have made significant developments to discharge policies and protocols for those publicly funded systems of care.
- AHS Department of Mental Health Subsidy Plus Care program provides ongoing rental subsidy and assistance to adults with severe and persistent mental illness.
- The Vermont Chronic Care Initiative (VCCI) is a statewide program that provides care coordination and intensive case management services to non-dually-eligible Medicaid beneficiaries with one or more chronic conditions, with a focus on improving outcomes and reducing unnecessary utilization. The VCCI modified approach is to focus on the top five percent of Vermont Medicaid beneficiaries with the highest utilization.
- The Vermont Blueprint for Health is a State-led, nationally-recognized initiative transforming the way primary care and comprehensive health services are delivered and paid for. Under the Blueprint, increased value is placed on addressing the social determinants of health, such as homelessness.
- AHS Department of Corrections Transitional Housing programs provides re-entry support to prevent homelessness.
- AHS Reach Up (TANF) employs community-based housing case managers to support housing placement and retention for homeless and at-risk households enrolled in TANF.
- Vermont has expanded the capacity of nonprofit homeless service providers to connect clients to Supplemental Security Income (SSI) and Social Security Disability (SSDI) benefits through SSI/SSDI Outreach, Access and Recovery (SOAR) training.

In addition to the above list, a wide array of mainstream resources are coordinated through local service providers and CoC, including:

- Community-based Mental Health Services
- Vocational Rehabilitation
- Legal Aid
- Area Agencies on Aging
- Community Action Agencies, including utility assistance
- Head Start programs
- Parent Child Centers, child care assistance
- Women, Infants and Children (WIC)
- Federally Qualified Health Centers and free clinics
- SNAP (3SquaresVt), and SNAP Employment & Training programs

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

OEO administers funds that support homeless services and facilities across Vermont, including the Emergency Solutions Grant and State funds. In 2014, these combined funds supported thirty-four shelters, six transitional housing programs and seven separate prevention/rapid-rehousing programs. Nine facilities are specifically dedicated to serving victims of domestic/sexual violence. Among these shelter facilities there are four seasonal warming shelters and six stand-alone day shelters.

Through the General Assistance program, AHS Department for Children and Families provides funding for motel vouchers when no appropriate shelter bed can be found. This represents a significant portion of Vermont's emergency shelter overflow capacity. Except on extreme cold weather nights, eligibility for the program is more restrictive than the definition of homeless, and the length of stay in the motel is capped at 28 or 84 days depending on eligibility.

The AHS Department for Children and Families (DCF) administers the Vermont Rental Subsidy program which currently provides a tenant-based 12-month rental subsidy to over 150 very low-income and formerly homeless Vermont households. OEO administers the Family Supportive Housing (FSH) project which provides intensive home-based case management and service coordination to formerly homeless families with children, many with DCF family services involvement.

The Transitional Living Programs of the Vermont Coalition of Runaway and Homeless Youth Program (VCRHYP) member organizations helps youth ages 16 to 22 that are homeless or at risk of becoming homeless make the difficult transition into adulthood by helping them reengage with education, increase employability, and build vital life skills. In FY14, 363 youth received housing support through VCRHYP transitional living programs. VCRHYP programs also provide support to help stabilize families in crisis in order to prevent youth from running away from home, or help those who already have.

Facilities and services available specifically to Veterans experiencing homelessness include the Supportive Services for Veterans Families program (rapid rehousing and prevention), HUD-VASH (permanent housing), and six different facilities with transitional housing targeted to serve Veterans.

HUD's competitive CoC SHP programs funds services and programs in Vermont as well. Some of these services and facilities overlap with those addressed above. The CoC SHP supports transitional shelter facilities, support services, Safe Havens, and permanent supportive housing. As permanent supported housing vouchers and units become available, they are being targeted to serve persons experiencing chronic homelessness.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

Special needs facilities refers to facilities for people who are not homeless but require supportive housing and programs, in particular to ensure those persons returning from mental and physical institutions receive appropriate supportive housing. This section provides an overview of programs within the AHS Department of Mental Health, supportive housing for the elderly and frail elderly, persons with disabilities, and more limited options for other populations such as persons with addiction. The Agency of Human Services also reviews discharge procedures and practices across the agency to support housing stability for Vermonters with special needs.

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

AHS Department of Mental Health (DMH) supports a number of community-based options for persons leaving a State psychiatric bed and returning to the community. These programs work together to ensure housing stability for this vulnerable population. In addition to Safe Haven and Transitional options for the homeless, DMH supports:

- The Mental Health Subsidy & Care program, modeled after federal Shelter plus Care which provides tenant-based rental vouchers for people with serious mental illness coming from a hospital or acute care setting.
- The Community Rehabilitative Treatment (CRT) Housing Support Fund, which provides subsidy as well as start-up and move-in costs to people who meet CRT definitions.
- Housing First programming which uses a team-approach to provide optional services to clients with mental illness who are not connected to the State's system of designated agencies.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

In 2014, the Agency of Human Services led a review of discharge procedures and practices across multiple of its publicly-funded systems of care to ensure that people are not routinely discharged to homelessness and to support greater housing stability for all agency clients. This included an update to written discharge procedures in the Department of Mental Health.

For people exiting mental health institutions, discharge-planning is a partnership between the local community partner agencies and a Care Management Team. Discharge-planning from acute care is a plan of return to the community. The hospital social workers have the primary responsibility for connecting clients and their care with and to the local community and its resources. The DMH Health Care Management team helps to facilitate this process through active partnerships with the agencies that provide the primary support and services to the consumer in the community. DMH is the single agency in Vermont that has the primary responsibility for coordinating the activity of all stakeholders involved in the community re-entry system for homeless mental health consumers who are in treatment in acute care beds.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In general, Vermont promotes supported housing integrated into non-specialized residential buildings or settings. This strategy is aided by promotion of universal design through the State qualified allocation plan, as well as mixed-income housing achieved through project and tenant-based rental assistance and on-site supportive services customized to a client's needs.

The Support and Services at Home (SASH) program provides on-site supportive and coordination services to the elderly and frail elderly through a statewide network of designated regional housing organizations (DRHOs). SASH services are funded primarily through Medicare demonstration funding from CMS and State grant funds from the Department of Disabilities Aging and Independent Living.

Persons with disabilities have access to an array of housing and housing supports, with an emphasis on the least restrictive community setting and maximum consumer choice. In Vermont, Section 8 rental assistance has been effectively targeted to persons with mental, physical or developmental disabilities. Unfortunately, Vermont had not been awarded Section 811 Project-Based Rental Assistance to make rental housing affordable to more non-elderly persons with disabilities.

Beyond accessing the appropriate level of residential or outpatient treatment, persons with alcohol or other drug addictions can access a limited number of transitional beds supported through grants from the AHS, Department of Health, Division of Alcohol and Drug Abuse Prevention.

In addition to the federal HOPWA program, persons with HIV/AIDS can access State emergency financial assistance to prevent eviction or secure stable housing. This funding comes from the AHS Department of Health and is delivered through one of three local AIDS Service Organizations (ASOs).

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Not Applicable

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

A number of State and federal public policies negatively impact the cost of housing and the incentives to develop, maintain or improve affordable housing. In most cases, these policies are sound and designed for other benefits but have an unintended consequence of making housing more costly or difficult to develop. Listed below are barriers to affordable housing identified through the 2010 Vermont Housing Needs Assessment, HUD's Regulatory Barriers Clearinghouse, and Vermont's 2012 Analysis of Impediments to Fair Housing Choice. The list also reflects information gathered from a broad group of planning, development and municipal stakeholders and detailed in DHCD's 2013 *Report to the Vermont General Assembly on ways to improve and strengthen the state designation programs designed to promote compact development and the efficient use of resources*.

1. Limited public resources, particularly decreasing funding for development, preservation, services and subsidies that support affordable housing.
2. Increasing standards for energy efficiency.
3. State and local land use controls.
4. Permitting processes and community development standards.
5. Limited funding to promote Fair Housing and address discrimination and in rental and sales market housing markets.
6. Complexity and inconsistent enforcement of health and habitability standards.
7. Federal funding regulatory requirements such to the National Environmental Policy Act, Davis-Bacon and procurement standards.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

This section summarizes the State of Vermont non-housing community development assets, major sectors of the economy, educational attainment, and workforce development.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	2,862	2,971	1	1	0
Arts, Entertainment, Accommodations	28,197	29,142	13	14	1
Construction	11,683	12,009	5	6	1
Education and Health Care Services	55,421	47,776	26	23	-3
Finance, Insurance, and Real Estate	10,857	9,942	5	5	0
Information	4,929	4,745	2	2	0
Manufacturing	29,443	30,205	14	15	1
Other Services	7,861	7,526	4	4	0
Professional, Scientific, Management Services	14,162	12,118	7	6	-1
Public Administration	0	0	0	0	0
Retail Trade	34,654	33,589	16	16	0
Transportation and Warehousing	6,228	6,393	3	3	0
Wholesale Trade	9,176	9,222	4	4	0
Total	215,473	205,638	--	--	--

Table 41- Business Activity

Data 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)
 Source:

Labor Force

Total Population in the Civilian Labor Force	325,941
Civilian Employed Population 16 years and over	305,797
Unemployment Rate	6.18%
Unemployment Rate for Ages 16-24	19.06%
Unemployment Rate for Ages 25-65	4.07%

Table 42 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	75,075
Farming, fisheries and forestry occupations	10,319
Service	30,959
Sales and office	67,452
Construction, extraction, maintenance and repair	32,711
Production, transportation and material moving	17,806

Table 43 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	196,561	71%
30-59 Minutes	66,549	24%
60 or More Minutes	13,848	5%
<i>Total</i>	<i>276,958</i>	<i>100%</i>

Table 44 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	10,849	1,831	7,931

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	76,096	5,523	18,726
Some college or Associate's degree	70,651	3,078	13,476
Bachelor's degree or higher	95,080	2,620	13,998

Table 45 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	431	354	902	3,445	7,620
9th to 12th grade, no diploma	5,553	3,647	3,639	8,624	8,007
High school graduate, GED, or alternative	18,628	18,971	23,384	58,076	30,326
Some college, no degree	21,077	12,079	13,668	31,449	11,977
Associate's degree	1,873	5,486	8,141	16,604	4,216
Bachelor's degree	4,914	15,981	17,375	36,230	12,195
Graduate or professional degree	253	5,561	9,314	27,418	10,885

Table 46 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,301
High school graduate (includes equivalency)	27,628
Some college or Associate's degree	32,708
Bachelor's degree	40,381
Graduate or professional degree	52,380

Table 47 – Median Earnings in the Past 12 Months

Data Source: Alternate Data Source: Educational Attainment Level, CPD Maps, 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within the state?

Based on both the Business Activity table above and an economic analysis in the Vermont Housing Needs Assessment, the largest employment sector is Education and Health Care Services, employing approximately 26% of the workers in the state. This is followed by Retail Trade (16%). Arts,

Entertainment, Accommodations and Manufacturing are the only other sectors that employ more than 10% of the state's workers.

Describe the workforce and infrastructure needs of business in the state.

The infrastructure put in place to service Vermont's many, small, rural towns and villages is aging. Through public outreach and in reviewing various planning initiatives, it is clear that new building and economic growth will depend in large part on increasing water supply and wastewater management capacity in areas targeted for development. In addition, maintaining the network of roads and bridges that are essential for transportation through such a rural state is paramount. Vermont's population, projected to grow by only 1% between 2013 and 2017, is aging more rapidly than the nation's. This creates challenges to our education system, tax structure, customer base and workforce. It also raises questions about succession in the many small businesses that make up a large part of our economy. More Vermonters will be leaving the workforce in the foreseeable future than will be entering it. Thus, recruiting younger workers from outside the state and training the youth and workforce currently within the state will be important to maintain a healthy employment base. This includes training for the new "technical and manufacturing jobs" of the future. Many of these jobs tend to be "green economy jobs", a sector for which Vermont is known as a national leader.

Vermont's small tax base means limited availability of funds for business incentives or infrastructure investment. We are also faced with aggressive and well-funded business recruiting from our neighboring states: New York, for instance, has recently instituted the Start-Up NY program that will allow eligible businesses to operate tax-free for ten years, while New Hampshire has no income or sales tax.

The natural resources so crucial to our state's economy and brand—and areas such as food production, tourism, and recreation—are vulnerable to climate change, pollution and depletion. Vermont's forests, which helped mitigate the flooding caused during Irene, are located primarily (85%) on private land, too little of which is covered by forest management plans that can help sustain them as an economic and natural resource. With aggressive new clean water standards set for Lake Champlain and Long Island Sound, we must find ways to curb run-off and pollution within our regional watersheds while maintaining and growing land-based economic activity.

In addition, Vermont's energy costs, while low in New England, remain high relative to the rest of the country. To tackle these and other issues, and to explore new ways to grow our economy the State recently undertook an aggressive strategy to look at the state's economic challenges and opportunities. The Vermont Department of Economic Development recently completed a Statewide Comprehensive Economic Development Strategy (CEDS) that lays out a road map and an economic development action agenda. As much as possible, the Statewide CEDS focuses on actions that can be taken and goals that could be achieved without requiring new legislation or taxes.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The challenges referenced above are real, but local strategies, regional partners and guidance from Vermont's statewide CEDS are prepared to tackle and invest in a strong economic future for Vermont.

In the wake of the Great Recession of 2009 and then Tropical Storm Irene in 2011, Vermont was faced with rebuilding its economy and infrastructure. As of June 2014, the State had made significant progress, including the following milestones: Vermont's economy has grown by 12.9% since 2008, the fastest of any New England state and faster than the nation as a whole. Vermont has one of the lowest unemployment rates in the nation. Vermont has become a national leader in solar energy, adding 1,000 jobs in 2013. The EB-5 program has generated more than \$300 million in foreign direct investment with a portion of those funds going to projects that will help our ski resorts flourish as four-season destinations while adapting to climate change. Broadband coverage has been extended to 99% of the state. Vermont was named the #1 State in the nation by Opportunity Nation's "The Opportunity Index" for the third year in a row. Vermont ranks second among the top three states in the nation for health and education. At the regional level, Burlington has been named by Techie.com as one of the top 10 emerging technology centers in the nation and second in the nation for innovation by Business Insider. The Northeast Kingdom, whose economy has historically lagged behind the rest of the state, is creating new jobs and community assets at twice the rate of other counties thanks to an infusion of capital from Vermont's EB-5 foreign direct investment program. Southeastern Vermont, faced with the decommissioning of the Vermont Yankee nuclear plant and associated job loss, has produced its own CEDS and is branding itself as a region.

In addition, the State of Vermont recently released a new Telecommunications Plan. The Plan has three primary objectives. First, to inform Vermont residents and policy makers of the current state of telecommunications services, infrastructure, and regulation in Vermont. Second, to present readers with future challenges facing the state in providing telecommunications. Lastly, the Plan suggests policies and initiatives to help Vermont attain its telecommunications objectives. While demand for telecommunications services are greater than ever, the State's authority to regulate the market has waned. The State has adopted an incentive based framework, in which it encourages the build-out of infrastructure through grants, expeditious permitting of facilities, and other inducements. As the State looks to the future, it must grow existing private-public partnerships and create new relationships. The Plan outlines ten desired goals and the strategies the State should employ to meet those goals.

Business benefit substantially from efforts to expand broadband access and cell phone coverage. The growing renewable energy sector, and high tech and advanced manufacturing sector depend on the most advanced telecom and information infrastructure. Other traditional sectors in Vermont, such as agriculture, forestry and tourism increasingly benefit from expanded broadband and cell coverage in the more rural areas of the state.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

As evidenced by the above table "Educational Attainment by Employment Status (Population 16 and Older)", Vermont has a relatively well-educated workforce. Nearly the entire labor force in Vermont (95.2%) has graduated High School and more than two thirds of the labor force (64.5%) have at least some college education. This bodes well for expanding high-tech service and manufacturing businesses in the state. To support these types of employment opportunities, expanding educational opportunities will continue to be a major policy focus.

Historically made up largely of agricultural enterprises, precision manufacturing and a robust tourism industry, Vermont's economy has been diversifying for a number of years and is expected to continue to do so. Major initiatives to extend internet connectivity and broadband service throughout the state have opened up opportunities in rural areas and contributed to a growing number of technology-based companies in Vermont's few population centers. There has also been significant public and private investment in renewable energy generation with a target set to invest an additional \$500 million into wind and solar power generation, energy efficiency and weatherization projects by 2020. The State must continue to train existing workers as well as recruit new workers into the state to support the growth in these industries. This can be evidenced by Vermont's low un-employment rate and the thousands of existing jobs available at many of Vermont's large employers.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

As just one example of the State's many workforce training initiatives, The Vermont Training Program (VTP) partners with employers and training providers to train Vermont's employees for the jobs of tomorrow. The VTP provides performance based workforce grants for: pre-employment training, training for new hires and training for incumbent workers. The training can either be on-site or through a training provider/vendor. Grants offered can cover up to 50% of the training cost. These efforts help Vermonters gain the skills they need to be employed and help Vermont business by providing a skilled workforce.

Workforce training programs operated by the Vermont Department of Labor, Vermont Technical College, Community Colleges and High-school Technical Centers are a critical to help train the current and future workforce needed in the state. CDBG funding is available to support these workforce training efforts that benefit low and moderate income person and lead to jobs and increased economic opportunity.

Describe any other state efforts to support economic growth.

Every State effort and program to support economic growth are too numerous to list and describe in detail here. Many are described in the recently completed CEDS, one of the first statewide Comprehensive Economic Development Strategies (CEDS) which establishes a framework for its current economic development needs and proposed approaches for meeting them. Other efforts to highlight include the State Energy Plan which will support the creation of thousands of new green energy sector jobs through weatherization and energy conservation efforts, local renewable energy development from wood, on-farm methane digesters, wind and solar facilities. These efforts, to locally produce and conserve energy, will ensure that energy dollars stay local and are recycled in ways that support local businesses and offer economic opportunity for low and moderate income Vermonters.

Additional efforts to highlight include the support and utilization of the federal New Markets Tax Credit program to invest in high poverty areas. The Vermont Housing Needs Assessment found that nearly 46% of Vermont renters paid more than 30% of their monthly income for rent and utilities, while 22% paid more than half. One long term strategy to address the imbalance between incomes and rent is to increase the number of good paying jobs. Vermont Rural Ventures, an affiliate of Housing Vermont, has embraced the use of and aggressively deployed millions of dollars New Markets Tax Credits in some of Vermont's most economically challenged areas. These investments retain and create jobs and essential

goods and services for Vermonters by financing key community developments in downtown and village centers and in other concerted community efforts that demonstrate positive impacts on Vermont's economic, health care, energy and food systems. To date Vermont Rural Ventures has created favorable financing in excess of \$87 million for eleven economic development projects in low income areas. Similar efforts supported by State and local bonding authority include the Tax Increment Financing (TIF) and the Vermont Employer Growth Incentive (VEGI).

It's important to include the efforts of our statewide and regional economic development partners. Vermont Economic Development Authority, Community Capital of Vermont, and Vermont Community Loan Fund provide access to capital for small, non-traditional, start-up businesses and entrepreneurs. Additional resources and services such as; the Small Business Development Center, Vermont Center for Emergent Technologies, Small Businesses Administration, USDA-Rural Development and dozens of regional and local economic development revolving loan funds are available to help existing businesses grow and assist with start-up and emerging businesses. The Regional Economic Development Councils (RDC's) and Regional Planning Commissions (RPC's) are key to providing assistance to businesses for access to capital, permitting assistance and workforce training. They act as liaisons and advocates for businesses with State and federal programs. They are available and accessible and know the needs of businesses in there region. In general, businesses in Vermont, value Vermont's small scale and see access to industry and government leaders as a real advantage over larger states.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As Vermont is predominately rural there are few concentrated areas. However, for the purpose of this Plan, an area of concentration may be considered a county where a significant percentage of households have multiple housing problems relative to the population as a whole. Based on this assessment, counties with the highest shares of substandard rental housing include Windsor, Addison, Orleans, and Windham counties, and the highest share of substandard owner housing are found in Windsor, Essex, and Caledonia Counties. Bennington, Caledonia, and Windsor counties have the state's highest share of overcrowded renter households. Overcrowding in owner housing is lower and relatively even throughout the state.

The greatest share of severely cost burdened renter households is in Chittenden County (26.6%), while the greatest share of severely cost burdened owner households is within Windsor (14.7%) and Windham (14.6%) Counties.

Detailed data on housing problems are included in the Vermont Housing Needs Assessment statewide and county reports.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Vermont is more than 95% White only; Racial and ethnic minority households make up only 3.8% of Vermont households. Many of the state's minority households live in and near the City of Burlington, in Chittenden County, which is Vermont's largest city and is a HUD entitlement community.

As Vermont is predominately rural there are few concentrated areas. However, for the purpose of this Plan, an area of concentration may be considered a county with a significant percentage of minority or low income families relative to the population as a whole. Based on this assessment it does not appear that any particular county has a disproportionately high share of minorities. However, median household income is generally lower in the three "Northeast Kingdom" counties of Caledonia, Essex and Orleans, which all have poverty rates above 12%.

Detailed data on racial and ethnic populations and households by income are included in the Vermont Housing Needs Assessment statewide and county reports.

What are the characteristics of the market in these areas/neighborhoods?

N/A

Are there any community assets in these areas/neighborhoods?

N/A

Are there other strategic opportunities in any of these areas?

N/A

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The State of Vermont has determined its highest priorities for the use of CDBG, HOME and ESG funds based on the statewide housing needs assessment, market analysis, citizen and stakeholder input.

1. Safe, Decent and Affordable Housing
2. Individuals and Families Experiencing Homeless
3. Economic Opportunity
4. Strong Communities

The plan establishes four goals to address the identified housing and community development priorities.

5. Increase the supply and quality of affordable housing.
6. Decrease the number of people experiencing homelessness.
7. Create and retain jobs.
8. Strengthen communities and improve the quality of life of Vermonters.

Vermont will use CDBG, HOME and ESG to leverage other public and private resources to achieve these goals. It will do so according to three guiding principles.

1. Achieving the perpetual affordability of housing resources and investments.
2. Promoting development in the State's designated downtowns, village centers, neighborhood development areas and other areas that are consistent with the state's historic settlement pattern and "Smart Growth."
3. Linking homeless assistance activities with permanent housing through systems, practices and initiatives that are informed by data and proven approaches.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

In keeping with the State's long standing policy, the State does not plan to target assistance to specific geographic regions. CDBG and HOME funds will be allocated on a competitive basis to locally-driven projects that address priority needs.

ESG funds are awarded as part of the statewide Housing & Opportunity Grant Program (HOP). Awards are made on a competitive basis according to local needs.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Safe, Decent, and Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	N/A
	Associated Goals	Increase the supply and quality of affordable housing
	Description	Addressing the housing gaps and needs identified in the Vermont Housing Needs Assessment by increasing the supply of decent affordable housing.
	Basis for Relative Priority	According to the results of the citizen outreach efforts and the Vermont Housing Needs Assessment, there is a significant need for housing that is affordable and high quality. In all areas of the state, residents cited high housing costs and quality levels below what was desired as a major issue. The low vacancy rates in both rental units and owner-occupied housing reported in the Housing Needs Assessment also speaks to this existing, and growing need.
2	Priority Need Name	Individuals and families experiencing homelessness
	Priority Level	High
	Population	Extremely Low Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	N/A
	Associated Goals	Decrease the number experiencing homelessness Increase supply and quality of affordable housing
	Description	Decrease the number of families and individuals experiencing homelessness.
	Basis for Relative Priority	Incidences of homelessness have been growing throughout the state for the past several years. While efforts have been made to address this issue, it continues to be a problem and some Vermonters are living in unsafe situations. Eliminating the experience of homelessness is a high priority to ensure all Vermonters are safely housed.
3	Priority Need Name	Economic Opportunity
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	N/A
	Associated Goals	Create and retain jobs
	Description	Increasing economic opportunity by supporting job creation and retention programs.
	Basis for Relative Priority	Creating and retaining jobs, particularly those that pay a livable wage is essential to sustaining healthy, vibrant communities and ensuring that housing is affordable. Economic development and lowering barriers to economic opportunity was perennially mentioned as a high priority throughout the community outreach process.
4	Priority Need Name	Strong Communities
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	N/A
	Associated Goals	Increase supply and quality of affordable housing Strengthen communities and improve quality of life
	Description	Strengthening communities through public facilities, infrastructure, services, accessibility, and planning activities
	Basis for Relative Priority	The long term goals of the VCDP include the fostering of Strong Communities. Vermont's communities will be strengthened through addressing all of the Priority Needs. However, since only a portion of the CDBG funds can be targeted toward this Priority, it is by necessity a lower level of priority.

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>Vermont will use ESG funds under Rapid Rehousing for TBRA for homeless households. This will be available statewide based on existing low vacancy rates and the limited availability of affordable units.</p> <p>Vermont does not use HOME funds for TBRA.</p>
TBRA for Non-Homeless Special Needs	N/A - Vermont does not use HOME funds for TBRA
New Unit Production	Vermont has low vacancies and limited affordable housing availability throughout the state. New Unit Production is appropriate in many communities, particularly in downtown and growth centers.
Rehabilitation	Vermont has some of the oldest housing stock in the country. As such, much of it is in a condition that will require capital improvement to maintain minimum housing standards.
Acquisition, including preservation	Acquisition and preservation of existing affordable housing is essential to increasing availability. There are 3,257 units in 141 projects that have affordability contracts that are scheduled to expire between 2015 and 2020. Projects that are likely to lose their affordability will be high priority for acquisition.

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

The State of Vermont receives HUD funding for CDBG, HOME and ESG.

Annually, during the five year period covered by this Plan, Vermont anticipates receiving approximately \$6.4 million in CDBG funds to be used for housing, economic development, and public services and facilities, \$3 million in HOME funds to be used for housing, and approximately \$600,000 in HUD funds through the ESG program to be used for emergency shelter and rapid rehousing for persons experiencing homelessness. The VCDP estimates an additional \$243,000 in CDBG program income each year.

CDBG, HOME and ESG will be used strategically to address priority needs and leverage other federal, State and local resources. These include federal low income housing tax credits. The State's LIHTC program is administered by the Vermont Housing Finance Agency in accordance with Vermont's Qualified Allocation Plan. The QAP closely reflects the priorities, goals and strategies of the Consolidated Plan. A significant source for non-housing community development is equity generated by New Market Tax Credits. NMTCs are deployed by Housing Vermont's Vermont Rural Ventures, a qualified community development enterprise. Both VHFA and Housing Vermont sit on the Vermont Housing Council and Con Plan Citizen Advisory Group ensuring close coordination. Additional resources that may be leveraged to support the goals of the Consolidated Plan include Section 8, McKinney-Vento, Vermont Housing and Conservation Trust and matching funds. DHCD will also obligate the remainder of its CDBG Disaster Recovery allocations.

Another potential resource, particularly for meeting the needs of extremely low income households, is the National Housing Trust Fund. If Vermont receives an allocation as expected, this source will be referenced in the 2016 annual action plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,339,221	243,800	0	6,583,021	26,575,200	Assuming \$6.4 million annual allocation plus \$243,800 in program income.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,002,167	0	0	3,002,167	12,000,000	Assuming \$3 million small State minimum annually. HOME will be used for Multifamily rental new construction and rehab.
ESG	public - federal	Street outreach Emergency shelter HMIS Homelessness prevention Rapid rehousing	640,508	0	0	640,508	2,400,000	Assuming \$600,000 annual allocation. ESG will be used for emergency shelter, rapid rehousing and HMIS.

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Other-CDBG-Disaster Recovery	public - federal	Public Improvements	500,000				0	Anticipated funding available from HUD CDBG-DR Disaster Recovery allocation.

Table 51 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

For CDBG funds, VCDP's Program Guidelines require applicants to provide a full description of how matching requirements will be met including the name and address of the source and indicate whether it is a loan, grant, cash, cash-in-kind goods or services, etc. Matching requirements are as follows:

(a) Economic Development Loans: borrower must provide cash-equity of at least 10% of the total project cost. This cannot be borrowed or otherwise encumbered money. Note: The Agency may waive the 10% equity match required for a VCDP economic development project if justified.

(b) Handicapped Accessibility work: A cash or cash-in-kind contribution must be provided at an amount equal to a flat 25% of the VCDP funds for all Accessibility Modification Grants (AM). For Implementation Grants (IG) that include handicapped access activities, the 25% match is required only when (i) handicapped access activity makes up more than 50% of the project, and/or (ii) benefit is based solely on handicapped access. The match must be applied to the handicapped access elements of the project.

(c) Slums & Blight: Cash or cash-in-kind goods or services of at least 25% of the VCDP funds. This match must directly fund remediation of the S&B condition.

(d) Municipally-Owned Facilities: Municipalities must make a municipal contribution toward the cost of projects to construct or improve these facilities. No match amount is prescribed, but the contribution will bear on the competitiveness of the application.

(e) Planning Grants: Cash or cash-in-kind goods or services of a flat 25% of the VCDP funds.

(f) Home Access Grants: Cash or cash-in-kind goods or services of a flat 25% of the VCDP funds.

(g) If a community has an in-active VCDP/HUD funded Revolving Loan Fund (RLF) as defined by Agency Procedures, at least 20% of the RLF balance on hand must be committed to the project when applying for VCDP funds.

For HOME funds, priority is given to projects with non-federal funding sources for leveraging HOME Funds to ensure the overall HOME Program meets the 25% match requirement. Projects must demonstrate leverage of resources and cost-effectiveness, which may include but is not limited to density bonuses, energy efficiency, lead paint hazard abatement, and historic preservation. Vermont Housing Conservation Board (VHCB) State funding for housing is often used as match for the HOME Program.

ESG requires a dollar for dollar match. OEO will use State general funds appropriation for homeless assistance as match for the ESG program.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

N/A

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Vermont	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	State
Vermont Housing and Conservation Board	Other	Rental	State
Vermont Office of Economic Opportunity	Government	Homelessness Planning	State
Vermont State Housing Authority	PHA	Homelessness Public Housing Rental	State
Vermont Housing Finance Agency	Government	Ownership Rental	State
Addison County Community Trust	Non-profit organizations	Ownership Rental	Region
Windham & Windsor Housing Trust	CHDO	Ownership Rental	Region
Downstreet Housing and Community Development	CHDO	Ownership Rental	Region
Champlain Housing Trust	CHDO	Ownership Rental	Region

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Rural Edge	CHDO	Ownership Rental	Region
Housing Foundation, Inc.	Non-profit organizations	Ownership Rental	State
Housing Trust of Rutland County	CHDO	Ownership Rental	Region
Lamoille Housing Partnership	Non-profit organizations	Ownership Rental	Region
Randolph Area Community Development Corp	Non-profit organizations	Ownership Rental	Region
Shires Housing	CHDO	Ownership Rental	Region
Twin Pines Housing Trust	CHDO	Ownership Rental	Region
Vermont Coalition to End Homelessness	Continuum of care	Homelessness Planning	Jurisdiction
Cathedral Square Corporation	Non-profit organizations	Rental	Region
Chittenden County Homeless Alliance	Continuum of care	Homelessness Planning	Jurisdiction
Vermont Coalition of Runaway and Homeless Youth Programs	Non-profit organizations	Homelessness	State
Vermont Network Against Domestic and Sexual Violence	Non-profit organizations	Homelessness	State
Vermont Community Action Partnership	Non-profit organizations	Homelessness Non-homeless special needs public services	State
Housing Vermont	Non-profit organizations	Affordable Rental Housing NMTC Financing Economic/Community Development	State
Addison County Regional Planning Commission	Government	Planning	Region

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Bennington County Regional Commission	Government	Planning	Region
Central Vermont Regional Planning Commission	Government	Planning	Region
Chittenden County Regional Planning Commission	Government	Planning	Region
Lamoille County Planning Commission	Government	Planning	Region
Northeastern Vermont Development Association	Government	Planning Economic Development	Region
Northwest Regional Planning Commission	Government	Planning	Region
Rutland Regional Planning Commission	Government	Planning	Region
Southern Windsor County Regional Planning Commission	Government	Planning	Region
Two Rivers-Ottawaquechee Regional Commission	Government	Planning	Region
Windham Regional Commission	Government	Planning	Region
Addison County Economic Development Corporation	Non-profit organizations	Economic Development	Region
Bennington County Industrial Corporation	Non-profit organizations	Economic Development	Region
Brattleboro Development Credit Corporation	Non-profit organizations	Economic Development	Region
Central Vermont Economic Development Corporation	Non-profit organizations	Economic Development	Region
Franklin County Industrial Development Corporation	Non-profit organizations	Economic Development	Region
Greater Burlington Industrial Corporation	Non-profit organizations	Economic Development	Region
Green Mountain Economic Development Corporation	Non-profit organizations	Economic Development	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Lake Champlain Islands Chamber of Commerce	Non-profit organizations	Economic Development	Region
Lamoille Economic Development Corporation	Non-profit organizations	Economic Development	Region
Rutland Economic Development Corporation	Non-profit organizations	Economic Development	Region
Springfield Regional Development Corporation	Non-profit organizations	Economic Development	Region
Community Capital of Vermont	Non-profit organizations	Economic Development	State

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Vermont's delivery system for housing and community development funds is recognized for its efficiency. Because of Vermont's relatively small size, many of the people working within the state personally know each other and know who to contact for specific assistance. Major statewide housing agencies are centrally located in Montpelier and Burlington.

DHCD, VHFA, VSHA, and VHCB each play a unique and well-defined role in the production, rehabilitation, financing, and subsidy of housing for a low and moderate income Vermonters. These agencies work together with federal housing agencies including HUD and USDA Rural Development, and with departments of AHS to create a delivery system that leverages the maximum amount of federal dollars available to Vermont.

Coordination is further enhanced by cross membership on the statewide agencies' boards. The agencies also comprise, along with representatives of USDA Rural Development and HUD, the Vermont Preservation Council which serves as a clearinghouse for preservation related policy work and developing solutions for troubled projects. This ensures non-duplication of effort, effective communication, multiple perspectives in policy decisions and consistency in priorities across the State's housing agencies.

All four statewide housing agencies, along with a representative of the Governor's office, comprise the Joint Committee on Tax Credits. This committee makes recommendations to the VHFA Board on the Qualified Allocation Plan (QAP) and supplemental State housing tax credit allocations. These are largely based on the priorities of the Consolidated Plan.

Vermont also has a strong network of non-profit housing development organizations providing statewide coverage. Housing funding applications from the non-profit developers are driven by the needs of the communities they serve. VHCB, as the HOME Program administrator, works closely with this network which includes several CHDOs with in-house development capacity. In 2011 VHCB received a HUD Doorknocker Award for HOME Program excellence specifically for Building CHDO Capacity. VHCB provides CHDO Operating assistance to eligible groups through VHCB's Organizational Grants process. Due to this strong statewide network and several qualifying CHDOs, VHCB has never had difficulty meeting the 15% CHDO project set-aside requirement and doesn't anticipate any problems in the future; however, the new 2013 HOME regulations have limited the ability of some previously qualified CHDOs to qualify going forward. VHCB will continue to track this issue carefully.

CDBG funding is awarded to municipalities or Units of Local Government. A majority of Vermont's municipalities are extremely small when compared to other regions of the country. In addition, Vermont does not have county or regional government. This results in many municipalities lacking the capacity to apply for and/or carryout CDBG projects without assistance. This is exacerbated by increasing regulatory requirements. Fortunately VCDP works closely with the State's Regional Planning Commissions and Regional Development Corporations to overcome this gap and lack of capacity to ensure even the smallest communities in the state receive CDBG funding.

Shrinking resources for publicly funded agencies and organizations could cause programs and people serving the community development needs of the state to be reduced further straining already limited resources and capacity. On a per-capita basis, Vermont has an extremely high number of non-profit

organizations. These organizations provide services and help meet the needs of many different communities. However, as resources become strained more collaboration and greater efficiency will be required.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X	X	
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X	X	
Transportation	X		

Table 53 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

OEO will distribute State and federal resources for homeless assistance and prevention services through an RFP process which requires demonstration that local coordination exists between service providers. It is also required of ESG grantees that mainstream resources are maximized to meet the needs of those experiencing homelessness including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

While there are a number of services available at the community level for special needs populations and some services that are specifically targeted to individuals and families experiencing homelessness, these services are not available at levels sufficient to meet local needs. This is particularly the case for employment, child care, transportation, mental health and substance abuse services. A large portion of Vermont is considered rural, which makes access to services and transportation barriers more acute.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

VCDP works closely with the State's Regional Planning Commissions and Regional Development Corporations to overcome this lack of capacity in the State's institutional and service delivery system. Each year VCDP works with and provides CDBG funding to some of the smallest communities in the state. Proving that although it is challenging to serve small communities lacking capacity, it is able to address this gap and provide assistance to all communities wishing to address their community development needs.

To address gaps in the delivery of services for special needs and homeless persons, the Chittenden and Balance of State Continua of Care include more than 70 partners across the state working to address homelessness in local communities. These organizations help to carry out the work of this plan aimed at decreasing the number of individuals and families experiencing homelessness.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the supply and quality of affordable housing	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Individuals and families experiencing homelessness Safe, Decent, and Affordable Housing Strong Communities	CDBG: \$22,547,590 HOME: \$15,002,167	Rental units constructed: 225 Household Housing Unit Rental units rehabilitated: 225 Household Housing Unit Homeowner Housing Added: 20 Household Housing Unit Homeowner Housing Rehabilitated: 500 Household Housing Unit Housing for Homeless added: 25 Household Housing Unit
2	Decrease the number of people experiencing homelessness	2015	2019	Homeless		Individuals and families experiencing homelessness	ESG: \$3,040,508	Tenant-based rental assistance / Rapid Rehousing: 2000 Households Assisted Homeless Person Overnight Shelter: 10000 Persons Assisted
3	Create and retain jobs	2015	2019	Non-Housing Community Development		Economic Opportunity	CDBG: \$6,631,644	Jobs created/retained: 175 Jobs Businesses assisted: 10 Businesses Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Strengthen communities and improve quality of life	2015	2019	Non-Housing Community Development		Strong Communities	CDBG: \$3,978,987 Other CDBG-Disaster Recovery: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 19,525 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 375 Households Assisted Brownfield acres remediated: 5 Acre Buildings Demolished: 2 Buildings

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the supply and quality of affordable housing
	Goal Description	<p>We hope to increase the supply and quality of affordable housing by utilizing these strategies on a statewide level:</p> <ul style="list-style-type: none"> House lower income families and individuals, with special preference to projects housing extremely-low income families and individuals at or below 30% of area median income.

		<ul style="list-style-type: none"> • Produce affordable senior rental units in regions where a market analysis identifies a shortage of elderly housing affordable to lower income seniors. • Provide service enriched housing that allows seniors the opportunity to age in place. • Provide service enriched housing serving persons with disabilities. • Locate affordable rental housing in close proximity to public transportation services with access to employment centers, services, recreational opportunities, and schools. • Increase the supply of affordable rental housing through the acquisition and/or rehabilitation of existing units especially in communities where there are tight housing markets, very low vacancy rates or there is a high incidence of distressed housing. • Increase the supply of affordable rental housing through the construction of new units especially in communities where there are tight housing markets, very low vacancy rates or there is a high incidence of distressed housing. • Promote mixed income developments to create integrated communities. • Promote the development of new rental housing designed and built to a level of energy efficiency that meets or exceeds the levels required to qualify for the Energy Star label. • Identify and remove barriers to increasing the supply of rental housing. • Preserve existing affordable housing projects including mobile home parks, in a manner consistent with prudent investment criteria. • Redevelop existing properties with consideration given for projects that leverage other resources specific to the preservation of historic structures. • Address habitability and infrastructure problems in mobile home parks. • Preserve existing mobile home parks, and relocate families and individuals displaced by mobile home park closure. • Develop, replace or relocate mobile home parks and lots that are in flood hazard areas. • Support the network of scattered site rehabilitation programs. • Redevelop foreclosed properties for affordable rental housing. • Address barriers to rehabilitation of the existing supply of rental housing that serves extremely-low, low and moderate income families and individuals. • Provide accessible or adaptable housing for persons with disabilities, including homeownership opportunities.
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		<ul style="list-style-type: none"> • Address the current and potential need for accessibility modifications and adaptable units to serve Vermonters with physical disabilities. • Support the network of scattered site housing rehabilitation programs. • Improve access to affordable mortgages and counseling-based lending for lower income families and individuals seeking to become homeowners. • Increase programs for homeowner education and counseling. • Maximize the use of the Section 8 homeownership option by public housing authorities. • Support projects with employer assisted home ownership programs. • Redevelop foreclosed properties for home ownership. • Promote the development of home-ownership units designed and built to a level of energy efficiency that meets or exceeds the levels required to qualify for the Energy Star label. • Promote the development of home-ownership units that include a shared equity appreciation covenant.
2	Goal Name	Decrease the number of people experiencing homelessness
	Goal Description	<p>ESG funds will be fully leveraged along with State resources to reduce the number of individuals and families experiencing homelessness. These funds will provide:</p> <ul style="list-style-type: none"> • Emergency Shelter Operations, including day shelters, year-round overnight shelters, warming shelters, and motel stays when other shelter is not available • Essential Services to individuals and families in emergency shelter • Rapid Rehousing, Housing Relocation and Stabilization Services (including short-term financial assistance) • Rapid Rehousing, Rental Assistance for up to 24 months (including rental arrears) • Homeless Management Information Systems (HMIS), including the costs to contribute data to the HMIS designated by the Continuum of Care
3	Goal Name	Create and retain jobs
	Goal Description	<p>We hope to create and retain jobs by utilizing these strategies on a statewide level:</p> <ul style="list-style-type: none"> • Invest in business facilities, including broadband and wireless access, energy efficiency improvements, machinery, equipment and other capital requirements.

		<ul style="list-style-type: none"> • Invest in businesses that acquire, improve and occupy otherwise underutilized or vacant industrial property. • Develop small businesses, foster entrepreneurship, and complement but not duplicate other small business programs. • Invest in companies that meet the priorities established in the State or regional Comprehensive Economic Development Strategies (“CEDS”) where they exist and that contribute to cluster success, offer diversity to local economies and/or otherwise complement the mix of existing industries. • Invest in businesses that use the Vermont Training Program and other job training programs offered by the Vermont Department of Labor; make business investments that might integrate with or capitalize on those resources, but do not replicate them. • Support initiatives, projects and business investments that contribute to the availability of childcare for employee families. • Support infrastructure projects that lead to job creation and/or retention.
4	<p>Goal Name</p> <p>Goal Description</p>	<p>Strengthen communities and improve quality of life</p> <p>We hope to promote downtown preservation and revitalization, remediate and reuse of brownfields, and increase access to public facilities and services by utilizing these strategies on a statewide level:</p> <ul style="list-style-type: none"> • Promote projects in Designated Downtowns and Village Centers, Growth Centers, Neighborhood Development Areas and New Town Centers. • Reinvest in downtown properties, particularly in the upper stories including elevators, sprinklers, and other code-related improvements. • Promote projects in Designated Downtowns that are also area-wide low and moderate income benefit communities with façade, streetscape and other infrastructure improvements. • Participate in projects that leverage other State and federal programs such as tax credits and transportation grants in order to promote public and private investment in downtown areas. • Address training and technical assistance needs for downtown organizations and their municipal partners. • Redevelop Brownfields into productive use.

		<ul style="list-style-type: none">• Support municipal projects to remove barriers to public buildings to bring them into compliance with current ADA standards.• Remove barriers to accessibility for places of business and/or residential facilities to bring them into compliance with current ADA standards. • Promote facilities and services that stabilize living environments and enhance quality of life for families and individuals.• Provide access to affordable capital and counseling-based lending for lower income entrepreneurs or potential home-owners.• Increase access to work force development and job training for low and moderate income job seekers. • Support unmet Disaster Recovery community infrastructure needs. • Use New Market Tax Credits to attract investment for community and economic development projects in high poverty areas.
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Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

HOME Program funds will be used exclusively for rental housing development (new construction and rehabilitation). Approximately 40 households will benefit from HOME assisted units annually or 200 households over the five years of this plan. All 200 HOME units will be restricted to households at or below 60% area median income at initial occupancy. For projects with 5 or more HOME units, at least 20% will be restricted to households at or below 50% area median income. The rents shall be restricted to the applicable HOME rent limits published by HUD. It is worth noting however, that historically nearly 90% of HOME designated units are initially occupied by households at or below 50% AMI, with over 55% at or below 30% AMI.

ESG Program funds for Rapid Rehousing will be used exclusively to provide tenant-based rental assistance for very low income households (below 30% AMI) in housing that is at fair market rent or below as published by HUD. An estimated 2,000 households will be assisted with ESG Rapid Rehousing funds from 2015-2019.

CDBG program funding will be used to construct new multifamily rental housing and to rehabilitate existing multifamily rental housing. In addition, CDBG funding will be used to rehabilitate existing homeownership units. It is estimated that approximately 70% of all CDBG assisted units will serve households below 50% area median income. From 2015 -2019 it is estimated that CDBG funding will assist approximately 315 affordable rental units and 350 affordable homeowner units that meet the HOME definition.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

The Vermont State Housing Authority administers public housing funds in the form of rental assistance - the Section 8 Housing Choice Voucher program. VSHA's Section 8 funding includes a homeownership program, a project-based voucher program and a variety of targeted programs. VSHA has operated its Section 8 Homeownership program since 1999. It has had 116 closings and provides 56 households with mortgage assistance.

To facilitate resident input into its public housing rental assistance programs, VSHA also has a Section 8 Resident Advisory Board (RAB), which provides VSHA with a forum for sharing information about the Agency's Annual Plan. The role of the RAB is to make recommendations in the development of the PHA Plan and to provide input for any significant amendments or modification to the PHA Plan.

Vermont's local housing authorities own and manage the state's public housing units.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

A number of State and federal public policies negatively impact the cost of housing and the incentives to develop, maintain or improve affordable housing. In most cases, these policies are sound and designed for other benefits but have an unintended consequence of making housing more costly or difficult to develop. Listed below are barriers to affordable housing identified through the 2010 Vermont Housing Needs Assessment, HUD's Regulatory Barriers Clearinghouse, and Vermont's 2012 Analysis of Impediments to Fair Housing Choice. The list also reflects information gathered from a broad group of planning, development and municipal stakeholders and detailed in DHCD's 2013 *Report to the Vermont General Assembly on ways to improve and strengthen the state designation programs designed to promote compact development and the efficient use of resources*.

1. Limited public resources, particularly decreasing funding for development, preservation, services and subsidies that support affordable housing.
2. Increasing standards for energy efficiency.
3. State and local land use controls.
4. Permitting processes and community development standards.
5. Limited funding to promote Fair Housing and address discrimination and in rental and sales market housing markets.
6. Complexity and inconsistent enforcement of health and habitability standards.
7. Federal funding regulatory requirements such to the National Environmental Policy Act, Davis-Bacon and procurement standards.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The State has long had a strong commitment to ensuring all Vermonters have access to safe, decent homes they can afford. From 2015 to 2019, it will continue to employ and expand strategies to address State and federal policies that create barriers to affordable housing.

Limited public resources, particularly decreasing funding for development, preservation, services and subsidies that support affordable housing.

1. Retain the State's commitment to perpetual affordability.
2. Maximize leveraging and seek ways to reduce operating and development costs.
3. Support the continuation and expansion of the State affordable housing, downtown and historic tax credits.
4. Support State resources for affordable housing such as rental subsidy programs, homelessness assistance and the Vermont Housing and Conservation Trust Fund.

Increasing standards for energy efficiency.

1. While supporting the State's energy goals, ensure a robust analysis of costs is considered in the development of State energy-efficiency standards and building codes.
2. Seek expanded and new sources of funding for energy improvements in both publically supported and private single and multi-family housing.

State and local land use controls.

1. Continue to review State and local land use programs and policies for ways to strengthen environmental protection while reducing unnecessary barriers to residential development, particularly affordable housing.
2. Encourage and promote development and growth in Designated Downtowns and Village Centers, Growth Centers, Neighborhood Development Areas and New Town Centers.

Permitting processes and community development standards.

1. Provide technical assistance to communities, developers and property owners seeking to provide affordable housing.
2. Provide technical assistance and funding to municipalities around zoning and land use planning.

Limited funding to promote Fair Housing and address discrimination in rental and sales market housing markets.

1. Continue collaboration through the Fair Housing Committee of the Vermont Housing Council to undertake the actions recommended in 2012 Analysis of Impediments.
2. Support efforts of the Vermont Human Rights Commission, the Fair Housing Project, Vermont Legal Aid, and others to secure additional funding for fair housing activities.
3. Work with landlord and tenant organizations to increase awareness of State and federal housing law and ensure the rights and responsibilities of both are appropriately balanced in changes to State statutes.

Complexity and inconsistent enforcement of health and habitability standards.

1. Simplify State housing and habitability rules and provide for cost effective enforcement that expands the availability of safe and decent housing.

Federal funding regulatory requirements such as the National Environmental Policy Act, Davis-Bacon and procurement standards.

1. Continue to provide technical assistance and update guidance to grantees as requirements expand and change.
2. Access and seek additional training opportunities for State administrators and grantees.
3. Provide federal funding and regulatory agencies with information on the benefits and challenges of statutory and regulatory requirements and recommendations for improvements.

SP-60 Homelessness Strategy – 91.315(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Vermont provides outreach to homeless persons through a network of local agencies, including shelters, service agencies and housing providers. United Way 2-1-1 provides a one-stop resource and referral point for all persons.

The PATH Program provides assistance to several Vermont organizations to conduct outreach efforts to people experiencing a serious mental illness or co-occurring disorder. PATH is funded by the U.S. Dept. of Health & Human Services and administered in Vermont by the AHS Department of Mental Health.

The Vermont Coalition of Runaway and Homeless Youth Programs include a Street Outreach Program, provided by several organizations, to reach out to homeless and at-risk youth. These programs are funded by the U.S. Dept. of Health & Human Services.

Addressing the emergency and transitional housing needs of homeless persons

The State of Vermont leverages both State and federal resources to address the needs of homeless individuals and families. These resources include those for prevention, rapid rehousing, transitional housing, and shelter operations. The statewide network of local emergency shelters, including shelters for victims of domestic and sexual violence, are often full in winter months and many have developed “overflow” capacity. Additional shelter beds are available seasonally through warming shelters in communities with increased need. When shelters are full, AHS Department for Children and Families pays for emergency motel stays for homeless persons who are in a vulnerable population, including elders, people with disabilities, families with children, and victims of domestic violence.

Member agencies of Vermont’s Coalition of Runaway and Homeless Youth Programs provide emergency and transitional housing services to youth through the Runaway and Family Stabilization and Transitional Living Programs with funding from the US Dept. of Health & Human Services with support from AHS.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Through AHS, the Vermont Council on Homelessness, and local Continua of Care, Vermont is actively engaged in developing multiple programs and strategies to shorten the duration of homelessness, ensure that people are stable after receiving assistance, and support homeless persons moving into permanent housing as rapidly as possible. ESG funds are specifically targeted to support Rapid Rehousing programs. In addition to ESG, State-funded resources include:

- The Vermont Rental Subsidy program, providing 12 months of rental assistance to formerly homeless families and individuals. Administered by AHS Department for Children and Families;
- AHS OEO administers Family Supportive Housing Program linking intensive supportive services and affordable housing to formerly homeless families with children, especially families with multiple episodes of homelessness;
- AHS OEO administers the consolidated Housing & Opportunity Grant program, which includes State funded short-term supported housing, rapid rehousing services, transitional housing for youth, victims of Domestic Violence and Veterans.

Vermont has a strong relationship with the Veterans Administration's grant per diem program to provide emergency shelter to veterans. Funding through the VA Supportive Services for Veterans' families supports various initiatives statewide to provide prevention and rehousing assistance. These projects are coordinated with local Continua of Care.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Vermont leverages State resources to divert low-income individuals and families from homelessness. In addition to homelessness prevention activities funded under the OEO Housing & Opportunity Grant Program, the following initiatives address discharge from publicly funded institutions and systems of care:

- The Vermont Coalition of Runaway and Homeless Youth Programs with AHS Department for Children & Families funding and partnerships ensure persons being discharged from the foster care system are not routinely discharged into homelessness and are accessing mainstream resources, including the Sect. 8 Family Unification Vouchers for youth in transition.
- State-funded Mental Health Subsidy & Care program, modeled on HUD Shelter plus Care, targets assistance towards homeless persons in hospitals to ensure a successful discharge into housing, not homelessness or McKinney-Vento funded programs.
- The AHS Department of Corrections (DOC) ensures persons being discharged from the corrections system of care are not routinely discharged into homelessness. If suitable permanent housing in the community cannot be located for a person exiting Corrections, DOC utilizes a comprehensive statewide system of transitional housing to ensure that persons are not routinely discharged into homelessness.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead-based paint remains a major concern in Vermont due to the State's older housing stock, particularly rental properties that house many lower income residents. More than 70% of Vermont's housing was constructed before 1978 when the use of lead paint was banned. Because the State is so reliant upon this older housing stock to meet the needs of low and moderate income people, hazards from deteriorated lead paint and unsafe renovations continue to present considerable challenges. Beginning in the early 1990's, and continuing into the present, Vermont has taken numerous actions to both address existing LBP hazards and increase access to lead-safe housing for low and moderate income families.

Since 1996 Vermont has had a law (Title 18, Chapter 38) that has reduced the number of Vermont children exposed to lead paint hazards in their homes by requiring rental property owners and child care providers to safely address potential problems in pre-1978 buildings. Rates of blood lead screening continue to improve as the consequences of childhood lead poisoning become better known. Tens of thousands property owners, contractors, painters, maintenance workers and others have been trained in lead safe work practices. Public awareness of the potential dangers of lead paint hazards has improved in the last decade thanks to the efforts of the Vermont Department of Health, the Vermont Housing & Conservation Board's Lead-Based Paint Hazard Reduction Program, and other health and housing groups.

In 2008 Vermont was one of the first jurisdictions to recognize the dangers of any lead in children's blood and lowered its "level of concern" to 5 micrograms per deciliter of blood, nearing the detectable limits of standard laboratory analysis. The US CDC recently did the same for the entire country. Some changes were made to Vermont's lead paint law in 2008 that improved disclosure requirements and required the use of lead safe work practices when paint is disturbed at any pre-1978 residential property.

Since 1994, VHCB's Lead-Based Paint Hazard Reduction Program has utilized numerous HUD Lead Hazard Control Grants to control lead paint hazards in over 2,300 homes and apartments throughout the State. The Program provides assistance to low-income homeowners, private owners of affordable rentals, and non-profit developers whose apartments remain perpetually-affordable to low-income residents. The Program works closely with all federally funded housing assistance programs to coordinate implementation of the Lead Safe Housing Regulation. The City of Burlington, Vermont's largest city, also administers a HUD-funded lead hazard control program.

HUD's Lead Safe Housing Regulation (1012/1013) has been fully implemented in Vermont for more than a decade. The State continues to evaluate how the EPA Renovation, Repair and Painting (RRP) rule intersects with HUD's rule and the State's own, similar regulations. There are currently over 650 Vermont companies now listed as being EPA-certified renovators. Following the lead of HUD, CDC and other federal agencies, Vermont has begun to take a more holistic approach to home-based health and safety hazards. For example, VHCB was awarded HUD money to administer the Vermont Healthy Homes Program and the Vermont Department of Health has expanded their outreach efforts to include more potential hazards in the home environment.

How are the actions listed above integrated into housing policies and procedures?

Because both State and federal regulations concerning lead-based paint have been in place for over 20 years, these requirements have been successfully integrated into Vermont's housing policies and procedures. Since the inception of Vermont's law in 1994, housing assistance programs have required lead safe work practices during renovations or repairs of pre-1978 properties. The VHCB Lead Program has worked with the State's housing agencies and organizations to integrate the requirements of HUD's Lead Safe Housing Rule into their operations. Since 2010 these efforts have included compliance with EPA's Renovation, Repair and Painting (RRP) Rule.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The goals of the State to reduce the number of poverty level families are to (a) meet basic subsistence requirements for those in need, (b) strengthen and preserve families, and (c) support self-empowerment.

The policies and programs for achieving a reduction in poverty are primarily coordinated through the Department for Children and Families (DCF) of the Agency of Human Services (AHS). DCF administers anti-poverty programs and benefits programs such as the federal Community Services Block Grant, Housing & Opportunity Grant Program (including ESG), Weatherization Assistance Program, TANF, SNAP (3SquaresVt), Medicaid, General Assistance, and Fuel Assistance. Economic Services also administers Vermont's Reach-Up (TANF) Program which provides education, training, and employment opportunities for welfare recipients working toward self-sufficiency. Through its programs, DCF's Office of Economic Opportunity (OEO) seeks to increase the self-sufficiency of Vermonters and strengthen Vermont communities. The OEO works in partnership with the private sector, community-based organizations, agencies of government, and other groups to eliminate the causes and symptoms of poverty.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

AHS and DHCD have a long history of coordinating their efforts with the Vermont State Housing Authority, Vermont Housing and Conservation Board, local Public Housing Authorities, private landlords and other housing organizations to assure that housing services reach Vermont's neediest citizens.

Examples of such collaborations include:

- Coordination through the Vermont Council on Homelessness to create and carry out a ten-year plan to end homelessness in Vermont;
- The Vermont Housing Council, which provides a coordinating forum on housing policy and programs;
- Cross representation on boards of the major housing funding organizations including the Vermont Community Development Board, the Vermont Housing Finance Agency and the Vermont Housing and Conservation Board;
- Coordination with other State agencies and non-profit groups of the range of federal McKinney programs, including ESG and the CoC Supportive Housing Program; and
- AHS' active participation in the development and review of the State's Consolidated Plan.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

All Programs under the Consolidated Plan must follow *State Bulletin #5 Policy for Grant Issuance and Monitoring* which incorporates the provisions of the new "Uniform Guidance" issued by OMB.

A Pre-Award Eligibility Determination and Risk Assessment is completed prior to an award to ensure no award is made to an ineligible organization and to mitigate any high risk awards through special conditions in grant agreements and monitoring and reporting.

Risk-based monitoring is based on such factors as size of award; first time receiving an award; complexity of project; staff turnover; past performance; outstanding or delinquent reports; and one or more audit findings/internal control issues regarding program performance or compliance.

All grantees are monitored on a regular basis in accordance with program specific guidelines, State and federal regulations. Monitoring of all programs includes desk review of requisitions and supporting back-up documentation; review of program reports; and audit reports. CDBG monitoring also includes onsite reviews to interview program and administrative staff; and conduct onsite construction inspections. HOME Program monitoring includes annual rent and tenant income reviews of HOME designated units and on-site inspections during the project's HOME affordability period. VHCB is in the process of revising the HOME Monitoring Policy & Procedures (pending HUD guidance) to comply with the revised 2013 HOME regulations. In addition to desktop monitoring, ESG annually reviews grantee written standards, conducts annual site visits, and triennial (or more frequent as needed) onsite reviews to interview staff, review financial management systems, and audit case files.

The overall goal of monitoring is to ensure compliance, and to provide technical assistance to ensure the long-term success of our partners, programs, and the clients that they serve.

Annual Action Plan

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

The State of Vermont receives HUD funding for CDBG, HOME and ESG.

Annually, during the five year period covered by this Plan, Vermont anticipates receiving approximately \$6.4 million in CDBG funds to be used for housing, economic development, and public services and facilities, \$3 million in HOME funds to be used for housing, and approximately \$600,000 in HUD funds through the ESG program to be used for emergency shelter and rapid rehousing for persons experiencing homelessness. The VCDP estimates an additional \$243,000 in CDBG program income each year.

CDBG, HOME and ESG will be used strategically to address priority needs and leverage other federal, State and local resources. These include federal low income housing tax credits. The State's LIHTC program is administered by the Vermont Housing Finance Agency in accordance with Vermont's Qualified Allocation Plan. The QAP closely reflects the priorities, goals and strategies of the Consolidated Plan. A significant source for non-housing community development is equity generated by New Market Tax Credits. NMTCs are deployed by Housing Vermont's Vermont Rural Ventures, a qualified community development enterprise. Both VHFA and Housing Vermont sit on the Vermont Housing Council and Con Plan Citizen Advisory Group ensuring close coordination. Additional resources that may be leveraged to support the goals of the Consolidated Plan include Section 8, McKinney-Vento, Vermont Housing and Conservation Trust and matching funds. DHCD will also obligate the remainder of its CDBG Disaster Recovery allocations.

Another potential resource, particularly for meeting the needs of extremely low income households, is the National Housing Trust Fund. If Vermont receives an allocation as expected, this source will be referenced in the 2016 annual action plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	6,339,221	243,800	0	6,583,021	26,575,200	Assuming \$6.4 million annual allocation plus \$243,800 in program income.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,002,167	0	0	3,002,167	12,000,000	Assuming \$3 million small State minimum annually. HOME will be used for Multifamily rental new construction and rehab.

Vermont 2015-2019 Consolidated Plan and 2015 Action Plan

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Street outreach Emergency shelter HMIS Homelessness prevention Rapid rehousing	640,508	0	0	640,508	2,400,000	Assuming \$600,000 annual allocation. ESG will be used for emergency shelter, rapid rehousing and HMIS.
Other-CDBG-Disaster Recovery	public - federal	Public Improvements	500,000				0	Anticipated funding available from HUD CDBG-DR Disaster Recovery allocation.

Table 55 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

For CDBG funds, VCDP's Program Guidelines require applicants to provide a full description of how matching requirements will be met including the name and address of the source and indicate whether it is a loan, grant, cash, cash-in-kind goods or services, etc. Matching requirements are as follows:

(a) Economic Development Loans: borrower must provide cash-equity of at least 10% of the total project cost. This cannot be borrowed or otherwise encumbered money. Note: The Agency may waive the 10% equity match required for a VCDP economic development project if justified.

(b) Handicapped Accessibility work: A cash or cash-in-kind contribution must be provided at an amount equal to a flat 25% of the VCDP funds for all Accessibility Modification Grants (AM). For Implementation Grants (IG) that include handicapped access activities, the 25% match is required only when (i) handicapped access activity makes up more than 50% of the project, and/or (ii) benefit is based solely on handicapped access. The match must be applied to the handicapped access elements of the project.

(c) Slums & Blight: Cash or cash-in-kind goods or services of at least 25% of the VCDP funds. This match must directly fund remediation of the S&B condition.

(d) Municipally-Owned Facilities: Municipalities must make a municipal contribution toward the cost of projects to construct or improve these facilities. No match amount is prescribed, but the contribution will bear on the competitiveness of the application.

(e) Planning Grants: Cash or cash-in-kind goods or services of a flat 25% of the VCDP funds.

(f) Home Access Grants: Cash or cash-in-kind goods or services of a flat 25% of the VCDP funds.

(g) If a community has an in-active VCDP/HUD funded Revolving Loan Fund (RLF) as defined by Agency Procedures, at least 20% of the RLF balance on hand must be committed to the project when applying for VCDP funds.

For HOME funds, priority is given to projects with non-federal funding sources for leveraging HOME Funds to ensure the overall HOME Program meets the 25% match requirement. Projects must demonstrate leverage of resources and cost-effectiveness, which may include but is not limited to density bonuses, energy efficiency, lead paint hazard abatement, and historic preservation. Vermont Housing Conservation Board (VHCB) State funding for housing is often used as match for the HOME Program.

ESG requires a dollar for dollar match. OEO will use State general funds appropriation for homeless assistance as match for the ESG program.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

N/A

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the supply and quality of affordable housing	2015	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Safe, Decent, and Affordable Housing	CDBG: \$4,476,454 HOME: \$3,002,167	Rental units constructed: 45 Household Housing Unit Rental units rehabilitated: 45 Household Housing Unit Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 100 Household Housing Unit Housing for Homeless added: 5 Household Housing Unit
2	Decrease the number of people experiencing homelessness	2015	2019	Homeless		Individuals and families experiencing homelessness	ESG: \$640,508	Tenant-based rental assistance / Rapid Rehousing: 400 Households Assisted Homeless Person Overnight Shelter: 3000 Persons Assisted
3	Create and retain jobs	2015	2019	Non-Housing Community Development		Economic Opportunity	CDBG: \$1,316,604	Jobs created/retained: 35 Jobs Businesses assisted: 2 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Strengthen communities and improve quality of life	2015	2019	Non-Housing Community Development		Strong Communities	CDBG: \$429,962 Other Disaster Recovery: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4,325 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 75 Households Assisted Brownfield acres remediated: 1 Acre Buildings Demolished: 1 Buildings

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the supply and quality of affordable housing
	Goal Description	<p>We hope to increase the supply and quality of affordable housing by utilizing these strategies on a statewide level:</p> <ul style="list-style-type: none"> • House lower income families and individuals, with special preference to projects housing extremely-low income families and individuals at or below 30% of area median income. • Produce affordable senior rental units in regions where a market analysis identifies a shortage of elderly housing affordable to lower income seniors. • Provide service enriched housing that allows seniors the opportunity to age in place. • Provide service enriched housing serving persons with disabilities. • Locate affordable rental housing in close proximity to public transportation services with access to employment centers, services, recreational opportunities, and schools.

		<ul style="list-style-type: none"> • Increase the supply of affordable rental housing through the acquisition and/or rehabilitation of existing units especially in communities where there are tight housing markets, very low vacancy rates or there is a high incidence of distressed housing. • Increase the supply of affordable rental housing through the construction of new units especially in communities where there are tight housing markets, very low vacancy rates or there is a high incidence of distressed housing. • Promote mixed income developments to create integrated communities. • Promote the development of new rental housing designed and built to a level of energy efficiency that meets or exceeds the levels required to qualify for the Energy Star label. • Identify and remove barriers to increasing the supply of rental housing. • Preserve existing affordable housing projects including mobile home parks, in a manner consistent with prudent investment criteria. • Redevelop existing properties with consideration given for projects that leverage other resources specific to the preservation of historic structures. • Address habitability and infrastructure problems in mobile home parks. • Preserve existing mobile home parks, and relocate families and individuals displaced by mobile home park closure. • Develop, replace or relocate mobile home parks and lots that are in flood hazard areas. • Support the network of scattered site rehabilitation programs. • Redevelop foreclosed properties for affordable rental housing. • Address barriers to rehabilitation of the existing supply of rental housing that serves extremely-low, low and moderate income families and individuals. • Provide accessible or adaptable housing for persons with disabilities, including homeownership opportunities. • Address the current and potential need for accessibility modifications and adaptable units to serve Vermonters with physical disabilities. • Support the network of scattered site housing rehabilitation programs. • Improve access to affordable mortgages and counseling-based lending for lower income families and individuals seeking to become homeowners. • Increase programs for homeowner education and counseling.
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		<ul style="list-style-type: none"> • Maximize the use of the Section 8 homeownership option by public housing authorities. • Support projects with employer assisted home ownership programs. • Redevelop foreclosed properties for home ownership. • Promote the development of home-ownership units designed and built to a level of energy efficiency that meets or exceeds the levels required to qualify for the Energy Star label. • Promote the development of home-ownership units that include a shared equity appreciation covenant.
2	Goal Name	Decrease the number of people experiencing homelessness
	Goal Description	<p>ESG funds will be fully leveraged along with State resources to reduce the number of individuals and families experiencing homelessness. These funds will provide:</p> <ul style="list-style-type: none"> • Emergency Shelter Operations, including day shelters, year-round overnight shelters, warming shelters, and motel stays when other shelter is not available • Essential Services to individuals and families in emergency shelter • Rapid Rehousing, Housing Relocation and Stabilization Services (including short-term financial assistance) • Rapid Rehousing, Rental Assistance for up to 24 months (including rental arrears) • Homeless Management Information Systems (HMIS), including the costs to contribute data to the HMIS designated by the Continuum of Care
3	Goal Name	Create and retain jobs
	Goal Description	<p>We hope to create and retain jobs by utilizing these strategies on a statewide level:</p> <ul style="list-style-type: none"> • Invest in business facilities, including broadband and wireless access, energy efficiency improvements, machinery, equipment and other capital requirements. • Invest in businesses that acquire, improve and occupy otherwise underutilized or vacant industrial property. • Develop small businesses, foster entrepreneurship, and complement but not duplicate other small business programs.

		<ul style="list-style-type: none"> • Invest in companies that meet the priorities established in the State or regional Comprehensive Economic Development Strategies (“CEDS”) where they exist and that contribute to cluster success, offer diversity to local economies and/or otherwise complement the mix of existing industries. • Invest in businesses that use the Vermont Training Program and other job training programs offered by the Vermont Department of Labor; make business investments that might integrate with or capitalize on those resources, but do not replicate them. • Support initiatives, projects and business investments that contribute to the availability of childcare for employee families. • Support infrastructure projects that lead to job creation and/or retention.
4	Goal Name	Strengthen communities and improve quality of life
	Goal Description	<p>We hope to promote downtown preservation and revitalization, remediate and reuse of brownfields, and increase access to public facilities and services by utilizing these strategies on a statewide level:</p> <ul style="list-style-type: none"> • Promote projects in Designated Downtowns and Village Centers, Growth Centers, Neighborhood Development Areas and New Town Centers. • Reinvest in downtown properties, particularly in the upper stories including elevators, sprinklers, and other code-related improvements. • Promote projects in Designated Downtowns that are also area-wide low and moderate income benefit communities with façade, streetscape and other infrastructure improvements. • Participate in projects that leverage other State and federal programs such as tax credits and transportation grants in order to promote public and private investment in downtown areas. • Address training and technical assistance needs for downtown organizations and their municipal partners. • Redevelop Brownfields into productive use. • Support municipal projects to remove barriers to public buildings to bring them into compliance with current ADA standards.

		<ul style="list-style-type: none">• Remove barriers to accessibility for places of business and/or residential facilities to bring them into compliance with current ADA standards.• Promote facilities and services that stabilize living environments and enhance quality of life for families and individuals.• Provide access to affordable capital and counseling-based lending for lower income entrepreneurs or potential home-owners.• Increase access to work force development and job training for low and moderate income job seekers.• Support unmet Disaster Recovery community infrastructure needs.• Use New Market Tax Credits to attract investment for community and economic development projects in high poverty areas.
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AP-25 Allocation Priorities – 91.320(d)

Introduction:

In keeping with the State’s long standing policy, the State does not plan to target assistance to specific geographic regions or activities. State law requires that CDBG funds, dispersed through VCDP are awarded on a competitive basis, based on an evaluation of need, impact and feasibility, and subject to HUD limitations. Likewise, VHCB allocates HOME funds on a competitive basis, except for up to 5% for general operation assistance to implement HOME projects. ESG funds are awarded to eligible municipalities and approved nonprofits, including community and faith-based organizations following the selection process of the Vermont Office of Economic Opportunity.

Our public participation process for the 5 year Strategic Plan confirmed the public support for an open, competitive, needs-based, distribution and allocation process for CDBG, VHCB and ESG programs. Targeting or restricting the use of funding to particular areas was not supported by the local governments and the public surveyed. In addition, local governments, organizations and the public reiterated their support for allowing all eligible CDBG program areas (affordable housing, employment opportunities, public facilities and public services) benefiting extremely low, low, and moderate income persons to remain as priorities for CDBG funding. Supporting projects in designated Downtowns, Village Centers, Growth Centers and utilizing existing infrastructure and underutilized buildings will continue to be a competitive factor for CDBG and HOME funding. Further information is contained in the Program Specific sections.

Funding Allocation Priorities

	Decrease the number experiencing homelessness (%)	Increase supply and quality of affordable housing (%)	Create and retain jobs (%)	Strengthen communities and improve quality of life (%)	Total (%)
CDBG	0	68	20	12	100
HOME	0	100	0	0	100
ESG	100	0	0	0	100

Table 57 – Funding Allocation Priorities

Reason for Allocation Priorities

These allocation priorities are based on the priority needs identified in the Housing Needs Assessment and through the citizen participation and consultation process. These funding levels are established to help the goals identified in the Consolidated Plan.

CDBG-Disaster Recovery still has unmet remaining needs in community infrastructure. Vermont's CDBG-Disaster Recovery action plans can be found at http://accd.vermont.gov/strong_communities/opportunities/funding/cdbgdr

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

The proposed distribution of funds addresses the priority needs identified by allocating funding to the most critical needs identified through the Housing Needs Assessment, market analysis, citizen participation process, and consultation with service providers, agencies and organizations. Vermont continues to see the strongest needs as affordable housing, reducing homelessness and job creation. These needs are clearly reflected in the State's allocation of CDBG and HOME resources. Specifically, ESG funds will be fully leveraged along with State resources to reduce the number of individuals and families experiencing homelessness. These funds will also focus on shortening the length of time people experience homelessness and reduce the number of individuals returning to homelessness.

This distribution is further informed by past program performance and evaluations of how CDBG, HOME and ESG can be used most effectively and efficiently given program rules.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

This section summarizes the method of distribution for the three State programs that administer HUD funds.

Distribution Methods

Table 58 - Distribution Methods by State Program

1	State Program Name:	Housing & Opportunity Grant Program (HOP)
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	<p>OEO’s Housing & Opportunity Grant Program combines ESG funds with State homeless assistance funds to help nonprofit organizations work within their local Continua of Care to:</p> <ul style="list-style-type: none"> • Reduce the incidence and duration of homelessness; • Shorten the length of time an individual or household is homeless; and • Prevent homelessness.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p><u>Selection of applicants for ESG funding under the consolidated Housing & Opportunity Grant Program will be made based on the following:</u></p> <ul style="list-style-type: none"> • Meeting of criteria as outlined in this document and detailed in the Request for Proposal (RFP). • The applicant’s history of providing effective shelter or rapid rehousing services to the homeless, and of successfully operating performance-based grant-funded programs. • The applicant’s demonstrated coordination with organizations in their local "continuum of care," to address identified gaps in services for the homeless and improve outcomes for participants. All activities undertaken with ESG assistance are consistent with the State’s Consolidated Plan. • If the applicant is requesting Emergency Shelter Operations funding: assurance that funds will preserve or support existing shelter bed capacity. • If applicant is requesting Essential Services or Rapid Rehousing funding: the applicant’s ability to transition homeless participants or shelter residents to permanent or transitional housing, and/or prevent homelessness for families and individuals who are at risk. The applicant’s ability to assist homeless participants in obtaining mainstream supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for such individuals. • The applicant’s engagement of homeless individuals and families in the governance or operation of programming and services, to the maximum extent practicable.

	<ul style="list-style-type: none"> • Previous project performance under the program performance measures. <p>Actual funding will be based on the follow:</p> <ul style="list-style-type: none"> • Requested amount (total request and spending plan) • Available funds • Strength of Application in demonstrating application criteria are met • Local need • Alignment with State and federal strategies • Previous funding and project performance • Approach and demonstrated coordination with CoC • Negotiations <p>Spending plans will be negotiated based on ineligible activities, where activities are not in alignment with State and federal goals, when there are inadequate funds to meet all requests, and/or where proposed grantees are either ineligible or lack the capacity to carry out proposed activities.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based</p>	<p>In April 2015, OEO released a Request for Proposal for the Housing & Opportunity Grant Program (which includes ESG program funds). Proposals will be reviewed and evaluated by AHS OEO based on local need, capacity, approach and local coordination. Part of the selection process may involve a site visit of the finalists at which time documentation listed in the application will be reviewed. Vermont will make ESG subawards with successful applicants for ESG-funded activities under Housing & Opportunity Grant Program agreements. One or more grants will be awarded by OEO to Vermont municipalities, or, with municipal approval, Vermont nonprofits whose purpose is to shelter, serve, and re-house the homeless. All subawards are made on the State Fiscal Year calendar (July 1 – June 30).</p>

<p>organizations. (ESG only)</p>	
<p>Describe how resources will be allocated among funding categories.</p>	<p>Decisions on how to prioritize funding categories are based on survey and public forum input through the Consolidated Plan process, guidance and national reports released by HUD, the National Alliance to End Homelessness, and the US Interagency Council on Homelessness (USICH); the Vermont Council on Homelessness five year plan to end homelessness; and an acknowledgement that homelessness is inherently traumatic for families and individuals. In addition, decisions were informed by survey and discussions with CoC stakeholders regarding funding priorities. Survey results revealed strong consensus that Vermont prioritize funding for Emergency Shelter, Homelessness Prevention and Rapid Rehousing. Further consultation confirmed that Vermont’s homeless prevention needs and rehousing service needs could be better met outside the requirements of HUD funding. State funds will adequately support these efforts and Vermont will focus ESG Emergency Shelter funds on preserving existing shelter capacity and/or supporting seasonal capacity, as is consistent with the AHS housing policy. The survey also confirmed that promoting permanent housing through rapid rehousing activities are widely supported strategies for reducing homelessness. OEO estimates the following allocation to planned activities:</p> <p>Emergency Shelter (Operations & Essential Services): 50%</p> <p>HMIS: 7.5%</p> <p>Rapid Rehousing (Financial & Rental Assistance): 35%</p> <p>Administration: 7.5% (maximum allowable)</p> <p>Outreach and shelters: 60% or 2010 hold harmless need amount, whichever is greater</p> <p>Specific funding within the major categories of Rapid Rehousing and Emergency Shelter may shift based on the applications received and awarded.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Eligible applicants are municipalities and nonprofits including community and faith-based organizations. New applicants, and applicants who have recently relocated their operations to another municipality, must submit a completed Certification of Local Government Approval with their application.</p>

		<p>Faith-based organizations are required to have separate 501(c)3 status established to meet eligibility requirements.</p> <p>All grantees must be in compliance with program guidelines and applicable State and federal policies and procedures, including compliance with federal nondiscrimination law. This includes certification from all Emergency Shelter applicants must certify that the assisted property will be maintained as an Emergency Shelter for the period of funded assistance. All Shelters must have passed ESG shelter habitability inspection within the past year.</p> <p>There are no grant size limits.</p>
	What are the outcome measures expected as a result of the method of distribution?	This method of distribution will support the State’s goal of serving 2,000 households through rapid rehousing services and providing emergency overnight shelter to 10,000 people.
2	State Program Name:	Vermont Community Development Program
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	<p>The Vermont Community Development Program (VCDP) is funded with Community Development Block Grant (CDBG) funds under Title I of the Housing and Community Development Act of 1974, as amended, 42 U.S.C. Section 5301 et seq., herein referred to as the "FEDERAL ACT." All municipalities in Vermont, except Burlington (which receives funds directly from HUD), are eligible to apply for VCDP funds.</p> <p>The VCDP is authorized under the Vermont Community Development Act, Title 10 V.S.A. Chapter 29, referred to in this Consolidated Plan as the "STATE ACT." The lead agency, ACCD, administers the VCDP through the Department of Housing and Community Development (DHCD). All municipalities, unless currently sanctioned, are eligible to apply for VCDP funding through a competitive, needs based application process. Funding levels, maximum and minimum grant requests, selection criteria, State priorities, and application assistance can be found on the next pages and in more detail at the VCDP Website.</p>

	<p>The VCDP provides eligibility criteria, application workshops, notices of funding availability, a Program Guide and Application Instructions at its website:</p> <p>http://accd.vermont.gov/strong_communities/opportunities/funding/vcdp</p> <p>The Website is used to provide potential applicants and existing grantees with all the resources needed to apply for funding, receive technical assistance and successfully manage their projects. VCDP Staff are readily available to assist potential applicants, current applicants and existing grantees.</p> <p>Each year, VCDP notifies (Via Email) every eligible municipality in the state of the availability of CDBG funding and up-coming application workshops. This outreach and communication is critical for VCDP since funding is not directly allocated or targeted to particular communities or regions within the state. VCDP provides an open application process with applications accepted throughout the year and funding availability guaranteed throughout the year. Four VCDP Board meetings to make funding recommendations have been established for the FFY 2015 Allocation. Municipalities are encouraged to apply for funding throughout the year. More information on VCDP Board Meeting dates, application instructions and assistance accessing the program can be found at: http://accd.vermont.gov/strong_communities/opportunities/funding/vcdp</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The State Act stipulates that the allocation of VCDP funds shall be competitive, ensure that a wide range of community development activities be eligible, and be based on a system that measures the need and impact of the proposed projects (10 VSA Sec.687). The VCDP has established an application process and selection criteria to meet the intent of the State Act. The VCDP uses a Web-based Application System. Applications are completed online and are submitted by municipalities. VCDP staff then review each application for eligibility and completeness, before conducting a thorough analysis of each eligible application. The VCDP Board then reviews each application, interviews & questions the applicants using the below criteria and makes funding recommendations to the ACCD Secretary on behalf of the Governor. Each of the three criteria has equal weight and staff analyses of the applications are written based on these criteria and must meet one of three HUD National Objectives (Low & Moderate Income, Slums & Blight, and Urgent Need). The selection criterion is as follows:</p> <ol style="list-style-type: none"> 1. Project Need: The project must meet a documented community or regional need. Determinations will be based on evaluation of such factors as: <ul style="list-style-type: none"> • Need documentation • Appropriate solution

	<ul style="list-style-type: none"> • Appropriate funding • Meeting Consolidated Plan priorities • Meeting local and regional plan priorities • Health/safety risks to beneficiaries • Impact if project is not funded <p>2. Project Impact: The project must show how well it meets a national objective and how well it impacts the community. Determinations will be based on evaluation of such factors as:</p> <ul style="list-style-type: none"> • Ability to meet the need • Number/percentage of low and moderate income persons directly benefiting • Longevity of the benefit • Beneficiary involvement in developing the project • Indirect benefit to low and moderate income persons and the community <p>3. Project Feasibility: The project must be attainable and the representations and commitments within the application must be believable. This will include such factors as:</p> <ul style="list-style-type: none"> • Readiness to start/Proposed time frame is realistic • Proposed benefit is realistic • Costs are appropriate and justified • Prior VCDP performance record <p>Please see the VCDP Program Guide at: http://accd.vermont.gov/strong_communities/opportunities/funding/vcdp/applicants/guide for a detailed description of the program including; selection criteria, funding levels and application instructions.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other</p>	<p>Please see the VCDP Program Guide at: http://accd.vermont.gov/strong_communities/opportunities/funding/vcdp/applicants/guide for a detailed description of the program including; selection criteria, funding levels and application instructions.</p>

<p>state publications describing the application criteria? (CDBG only)</p>	
<p>Describe how resources will be allocated among funding categories.</p>	<p>The VCDP must expend at least 70% of the HUD Award over a period of three program years to fund activities that principally benefit persons of low and moderate income. Grants for Activities which aid in the prevention or elimination of slums and blight (Slums and Blight) or that are designed to meet community development needs having a particular urgency (Urgent Need) do not necessarily provide a direct benefit to persons with low and moderate incomes. Such awards, therefore, must be drawn from the remaining 30% of the CDBG award over a period of three program years. Grants for these activities combined will be limited to 13% of the total HUD Award over a period of three program years.</p> <p>Costs for grant activities known as General Administration may not exceed 12% of a VCDP grant award. This limitation assures compliance with the federally imposed cap of 20% of the total Annual HUD Award and program income that may be used for all VCDP planning and general administrative purposes, including both State and local costs. The federal share of State administration funding is capped at 2% of the annual CDBG award, which must be matched by a minimum of 2% in State funds, plus 1% for technical assistance and an additional \$100,000 of unmatched HUD funding for a total HUD funded State administration of 3% of the CDBG award plus \$100,000. The State does not intend to use any Program Income for State administration.</p> <p>The VCDP will set aside \$200,000 for Accessibility Modification Grants (AM) and \$100,000 for Home Access Grants (HA) until the last funding round during the period July 1, 2015 – June 30, 2016. Any funds remaining may then be awarded to Implementation and Planning Grants (IG, PG).</p> <p>The Federal Act restricts the total funds that may be used to fund activities known as Public Services to 15% of the Annual HUD Award that is allocated for assistance to municipalities. The maximum allowable for public service activities is shown in Table – CDBG FFY2015 Distribution Plan.</p> <p>The State may use up to one percent of the Annual HUD Awards for FFY88 through FFY2015 to the extent funds remain undistributed for these program years to provide technical assistance to local governments and</p>

	<p>nonprofit recipients. The amount established for this VCDP Consolidated Plan is shown in Table –CDBG FFY2015 Distribution Plan.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>All applications for VCDP funds must meet the following eligibility thresholds in order to be considered for review. These eligibility thresholds are statutory and cannot be waived by the Agency. Failure to meet all eligibility thresholds will result in rejection of the Application.</p> <ul style="list-style-type: none"> • Eligible Applicant: The only eligible applicants are Vermont towns and cities and incorporated villages chartered to function as general purpose units of local government. A municipality may apply: as a single applicant, as the lead applicant of a consortium, as a member of a consortium, but not as a single applicant and as lead applicant of a consortium. • Eligible Activity: Only those activities eligible under the Federal Act may be funded under this program. • Federal Objective: Each proposed VCDP activity must meet at least one national objective. The national objective claim must be fully supported, and in some cases, the AGENCY should pre approve your approach for meeting the national objective. • State Objective: Each proposed VCDP activity must meet at least one State objective. • Public Hearing: Each VCDP applicant must conduct at least one (1) public hearing with notice as required by the STATE ACT, prior to application submission. HUD regulations require a minimum of two (2) public hearings, each at a different stage of the program, for the purpose of obtaining citizens' views and responding to proposals and questions. The VCDP complies with this regulation by requiring the first public hearing during the application stage and the second public hearing prior to the completion date of the funded grant program. • Municipal Plan: Each VCDP applicant, including consortium members, must have a municipal plan adopted in accordance with 24 VSA Ch. 117. The plan must identify the municipality's community development needs including housing and economic development as well as the needs of low and moderate-income persons and the activities to be undertaken to meet such needs. • Anti-Displacement Plan: Under the provisions of the Uniform Act, 42 USC §4601 et seq., each successful applicant, including all municipalities in joint applications, but excluding Planning Grant applicants, must submit a Residential Anti-Displacement and Relocation Assistance Plan (ADP) and state whether or not the proposed activity will result in displacement, relocation, property demolition, or property change of use.

	<ul style="list-style-type: none"> Please see the VCDP Program Guide at: http://accd.vermont.gov/strong_communities/opportunities/funding/vcdp/applicants/guide for a detailed description of eligibility criteria and program thresholds. <p>For grant size limits - see CDBG Grant Types, Funding Limits and Hatch Requirements.</p>
What are the outcome measures expected as a result of the method of distribution?	This method of distribution will support the State’s goals in housing, economic development, public facilities and services. The State expects to create 225 new rental units and 20 new homeowner units, rehabilitate 225 rental units and 500 homeowner units, and create 25 new housing units for homeless families. The State also expects to create or retain 175 jobs and assist 10 businesses and serve approximately 20,000 Vermonters through public facility and service activities.
State Program Name:	Vermont HOME Program
3 Funding Sources:	HOME
Describe the state program addressed by the Method of Distribution.	<p>HOME Investment Partnerships Program (HOME) allocated funds for FFY2015 are \$3,002,167. The Department of Housing & Community Development (DHCD) is the agency responsible for developing the Consolidated Plan, and State statute designates the Vermont Housing and Conservation Board (VHCB) as the agency responsible for administering HOME funds.</p> <p>In FFY 2015, HOME funds will be used for the following programs with investments in the form of grants or long-term deferred loans:</p> <p>1. Acquisition and Rehabilitation Program. HOME funds will be used for acquisition and rehabilitation of conventional rental properties to make them affordable to low income households and/or to convert them to cooperatives, and to preserve existing affordable rental properties.</p> <p>When HOME funds are used for rehabilitation, the work must be performed according to the VHCB's written rehabilitation standards, which describe the methods and materials to be used, and the entire unit must be brought up to applicable property standards as described in 24 CFR 92.251(b).</p> <p>2. New Construction Program. HOME funds will be used for the production of conventional rental properties that serve an area or market where existing housing stock is limited and/or to provide housing for</p>

	<p>households/individuals with documented special needs. Units created under this program must be affordable to low income households.</p> <p>3. Refinancing existing debt. Multi-family rental projects developed by locally based housing organizations that receive HOME funds for rehabilitation may utilize HOME funds to refinance existing debt if there is significant rehabilitation of the property proposed in addition to the refinancing (See the HOME Refinancing Guidelines in AP-90 HOME Program Specific Requirements).</p> <p>Community Housing Development Organizations (CHDOs)</p> <p>At least fifteen percent (15%) or \$450,325 of the FFY2015 HOME allocation will be used for rental projects developed by qualified Community Housing Development Organizations (CHDOs) as defined in 24 CFR 92.2.</p> <p>Up to five percent (5%) or \$150,108 of the State's total HOME allocation may be used for general operation assistance for qualified CHDOs who are expected to receive CHDO project funds within 24 months. CHDO Operating funds will be awarded through VHCB's organizational grant application process.</p> <p>Statewide Allocation</p> <p>The State's allocation of \$2,551,842 (including CHDO project funds, but not including Administration or CHDO Operating) will be distributed to projects on a competitive basis throughout the state, excluding the City of Burlington which has its own allocation.</p> <p>Program Administration</p> <p>The State's HOME program will be administered by VHCB pursuant to a contract with DHCD.</p> <p>The State recognizes that its Consolidated Plan cycle is not consistent with the ability of its agent, VHCB, to commit HOME funds. Considering the fact that Vermont's HOME Program is recognized by HUD as a national leader in achieving the goals of the HOME Program, we do not find this inconsistency to be a significant issue in program delivery.</p> <p>Administrative Costs</p>
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	<p>The State intends to use up to 10% of the HOME allocation for administrative and planning costs, distributing funds among the two entities involved with administering Vermont's HOME Program: DHCD and VHCB. The State may use up to \$300,217 in FFY 2015 funds for eligible administrative costs.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p><i>Eligible Applicants</i></p> <p>Eligibility to apply for HOME funds will be no more restrictive than required by HOME regulations. Consistent with the regulations, at least 15% of the annual allocation will be used for projects developed by qualified CHDOs, as defined in 24 CFR 92.2. Applications will be accepted on a rolling basis and acted upon at regularly scheduled VHCB Board meetings based on project readiness. VHCB uses the State's Common Housing Application with an additional VHCB/HOME application supplement and checklist. Hard copy and online versions of the application as well as the schedule of board meetings are available on VHCB's website (www.vhcb.org).</p> <p><i>Threshold Criteria for Eligible Applicants</i></p> <p>The following criteria must exist in any application to be considered for a commitment of HOME funds:</p> <ol style="list-style-type: none"> 1. The project must be perpetually affordable. 2. At least one of the Consolidated Plan central priorities for affordable housing must be included. 3. Preference shall be given to projects located in Designated Downtowns or Village Centers versus areas that contribute to sprawl. <p><i>Consolidated Plan Affordable Housing Goals</i></p> <p>On a competitive basis, applications that have met the threshold criteria described above will be evaluated and ranked according to how many of the Consolidated Plan Affordable Housing Goals are addressed by the project.</p> <p><i>Efficient Use of Resources</i></p> <p>Consistent with 24 CFR Section 92.250(b), projects seeking HOME funds will require an analysis of whether the amount of HOME funds invested is reasonable to achieve affordable housing. This analysis must confirm that the project can be sustained from rent levels affordable to the targeted population while maintaining adequate</p>

	<p>levels of maintenance or repair and fully funding reserves required by lenders or grantors. This analysis will be done by VHCB for each application.</p> <p>Additional Analysis</p> <p>Based on VHCB's Underwriting Policy and Procedures (available at www.vhcb.org), additional analysis in the following areas will be performed by VHCB underwriting staff prior to making a HOME funding recommendation to the Board:</p> <ul style="list-style-type: none"> • Development capacity and fiscal soundness of the applicant • Project location • Market demand • Budget documents • Plans and specifications • HOME requirements • Developer/owner profit standard and evaluation <p>More detailed information about VHCB's underwriting criteria is available in VHCB's Underwriting Policy and Procedures. Applicants are also encouraged to review the information contained in VHCB's HOME Program Handbook, also available on their website.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>Funding will be allocated by funding category based on the merit of the proposals submitted and the demonstrated market demand.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>In order to be considered for HOME funding, all applications must meet the threshold requirements stated above. In addition, projects must meet all HOME Program and other applicable federal requirements.</p> <p>There is no set maximum HOME award; however, applicants should be aware that competition for HOME funds is competitive.</p>

	<p>The HOME maximum per-unit subsidy limits are as follows: \$65,000 for 0 bedrooms, \$75,000 for 1 bedrooms, \$90,000 for 2 bedrooms, \$115,000 for 3 bedrooms, and \$125,000 for 4 bedrooms. These limits represent approximately 50% of the HUD maximums. VHCB may, on a case-by-case basis, exceed these limits if there is a compelling reason to do so, as long as HUD's limits are not exceeded.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>This method of distribution will support the State's goal in housing to create 225 new rental units and rehabilitate 225 rental units.</p>

CDBG FFY2015 DISTRIBUTION PLAN

	FFY2015 Allocation
Available Funds	
Anticipated FFY 2015 Annual HUD Award	\$6,339,221
Anticipated FFY 2015 Program Income*	<u>\$* 243,800</u>
Total Available	\$6,583,021
Allocations Based on Anticipated FFY 2015 Annual HUD Award and Anticipated Program Income	
Implementation Grants (IG) (Includes Planning Grant Target of 3%)	\$*5,992,845
Accessibility Modifications Grants (AM) set-aside (1)	\$200,000
Home Access Grants (HA) set-aside (1)	\$100,000
Total State Administration	\$290,176
• 2% \$126,784	
• \$100,000	
• + 1%TA \$63,392	
Total	<u>\$6,583,021</u>

(1) FFY2015 AM & HA, any remaining funds available at the time of the last funding round during the period of July 1, 2015 through June 1, 2016 may be awarded to Implementation and Planning Grants.

NOTE: The figures are based on the Agency's estimate of the FFY 2015 Award, as suggested by HUD. However, if the allocation is changed, all of the amounts for allocation will also be revised accordingly.

- *Program Income (PI) estimate based on amounts expected.
- Funds will be allocated so that each funding cycle will have funds to award.
- The Agency reserves the right to adjust fund categories by up to \$100,000.
- Recaptured funds will be reallocated as soon as feasible.

Program Limitations	
Public Service Limitation (15% of total allocation)	\$950,883
Federal 20% Cap for state & local general administration and all planning activities	\$1,267,844
Limit on Slums & Blight and Urgent Need (13% of Total)	\$824,099

CDBG FFY2015 Distribution Plan

CDBG Grant Types, Funding Limits and Match Requirements

	Implementation (IG)	Planning (PG)	Accessibility Modification (AM)	Home Access (HA)	Multi-year Funding Implementation	Disaster Assistance
Annual Allocation						
	\$5,992,845 \$243,800 Program Income	Target amount 3% of funding allocation	Minimum \$200,000 ¹	Minimum \$100,000 ^{1,2}	No amount reserved	Disaster Specific
Funding Limits						
Maximum	\$1,000,000 ³	\$30,000 ¹	\$75,000	\$100,000	\$1,250,000 ⁴	Disaster Specific
Minimum	\$50,000	\$3,000	\$5,000	\$5,000	\$250,000	
Match requirements						
	-25% of VCDP Funds in cash or cash-in-kind for ADA and Slums & Blight; which must be applied to remediating the S&B condition.	-25% of VCDP Funds in cash or cash-in-kind.	-25% cash or Cash-in-kind match.	-25% of VCDP Funds in cash or cash-in-kind.	-25% of VCDP Funds in cash or cash-in-kind for ADA and Slums & Blight; which must be applied to remediating the S&B condition.	
¹ AM & HA funds not awarded by June 1 may be awarded to Implementation and Planning Grants. ² Maximum funding limit for community public facility and public service projects is \$300,000. ³ Maximum funding limit for a consortium PG application is \$40,000. ⁴ No more than \$500,000 can be forward committed. ⁵ HA funds may be distributed through the scattered site housing RLF's in partnership with VCIL, if requested. Please see the VCDP Program Guide at: http://aced.vermont.gov/strong_communities/opportunities/funding/vcdp/applicants/guide for a detailed description of the program including: grant types, selection criteria, match requirements, funding levels and application instructions.						

CDBG Grant Types, Funding Limits and Match Requirements

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State’s Process and Criteria for approving local government revitalization strategies

While the State does not plan to allow Units of General Local Government (UGLG) to apply for a Community Revitalization Strategy designation, the DHCD's Division of Community Planning and Revitalization supports local and regional land use planning efforts through grants to communities and regional planning commissions, technical assistance, training and publications; encourages comprehensive plans and implementation programs that address a wide variety of subjects including community development and housing; incorporates smart growth policies in its project funding and land use policy work; administers tax credits for historic properties throughout the state; and manages the Designation programs and financial incentives for Designated Downtowns, Villages, New Town Centers, Growth Centers and Neighborhood Development Areas.

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

In keeping with the State’s long standing policy, the State does not plan to target assistance to specific geographic regions. CDBG and HOME funds will be allocated on a competitive basis to locally-driven projects that address priority needs.

ESG funds are awarded as part of the statewide Housing & Opportunity Grant Program (HOP). Awards are made on a competitive basis according to local needs.

Rationale for the priorities for allocating investments geographically

N/A

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

The State will strive to provide as many affordable housing units as possible in each year encompassing the 2015-2019 Consolidated Plan through production of new units, rehabilitation of existing units and preservation of subsidized units at risk of loss. The reality is the HUD funding provided to Vermont through CDBG and HOME (approximately \$10 million a year) is not nearly enough on its own to support even a modest number of affordable housing projects. The number of affordable housing units created or rehabilitated is much more dependent on the investments of Low Income Housing Tax Credits and access to other affordable housing investments. The State will use CDBG and HOME to leverage these resources.

One Year Goals for the Number of Households to be Supported	
Homeless	400
Non-Homeless	194
Special-Needs	0
Total	594

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	400
The Production of New Units	45
Rehab of Existing Units	149
Acquisition of Existing Units	0
Total	594

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion:

ESG will provide Tenant Based Rental Assistance/Rapid Rehousing to homeless households.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

Vermont's Public Housing Authorities are operating in a changing environment. A once reliable federal funding landscape has seen year to year swings, with the general trend over the past several years being downward. Specifically, Public Housing Program operating subsidies, Housing Choice Voucher Program Housing Assistance Payments funding and Housing Choice Voucher Program Administrative fees have all seen dramatic federal funding reductions. Even in this environment, none of Vermont's PHA's are considered troubled, and many are rated as high-performing.

Actions planned during the next year to address the needs to public housing

The Commissioner of DHCD will continue to review PHA plans that are submitted, to certify the Plans' consistency with the State's Consolidated Plan. Additionally, the executive directors of the Winooski Housing Authority and the Vermont State Housing Authority are members of the Department's Consolidated Plan Citizen Advisory Group and a representative of the public housing authorities serves on the Vermont Housing Council. PHA's are eligible for VCDP funds through their municipalities.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

N/A - Vermont does not have a State agency administering public housing funds.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A - None of Vermont's PHA's are designated as troubled.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

This section covers homeless and other special needs activities to be undertaken in the next year.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Vermont provides outreach to homeless persons through a network of local agencies, including shelters, service agencies and housing providers. United Way 2-1-1 provides a one-stop resource and referral point for all persons.

The PATH Program provides assistance to several Vermont organizations to conduct outreach efforts to people experiencing a serious mental illness or co-occurring disorder. PATH is funded by the U.S. Dept. of Health & Human Services and administered in Vermont by the AHS Department of Mental Health.

The Vermont Coalition of Runaway and Homeless Youth Programs include a Street Outreach Program, provided by several organizations, to reach out to homeless and at-risk youth. These programs are funded by the U.S. Dept. of Health & Human Services.

The anticipated implementation of coordinated entry will streamline access to homeless assistance for all persons, assess needs using a standard CoC-wide tool, and make referrals to service providers and shelter based on well-established protocols. In the Balance of State CoC, implementation is expected to begin in at least two local or regional Continua of Care this year before scaling statewide.

Addressing the emergency shelter and transitional housing needs of homeless persons

The State of Vermont leverages both State and federal resources to address the needs of homeless individuals and families. These resources include those for prevention, rapid rehousing, transitional housing, and shelter operations. The statewide network of local emergency shelters, including shelters for victims of domestic and sexual violence, are often full in winter months and many have developed “overflow” capacity. Additional shelter beds are available seasonally through warming shelters in communities with increased need. When shelters are full, AHS Department for Children and Families pays for emergency motel stays for homeless persons who are in a vulnerable population, including elders, people with disabilities, families with children, and victims of domestic violence.

Member agencies of Vermont’s Coalition of Runaway and Homeless Youth Programs provide emergency and transitional housing services to youth through the Runaway and Family Stabilization and Transitional Living Programs with funding from the US Dept. of Health & Human Services with support from AHS.

Vermont continues to explore alternatives to these motel stays as they are one of the least efficient or effective solutions to homelessness and often lack the appropriate supports to address underlying issues which may be contributing to homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families

with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Through AHS, the Vermont Council on Homelessness, and local Continua of Care, Vermont is actively engaged in developing multiple programs and strategies to shorten the duration of homelessness, ensure that people are stable after receiving assistance, and support homeless persons moving into permanent housing as rapidly as possible. ESG funds are specifically targeted to support Rapid Rehousing programs. In addition to ESG, State-funded resources include:

- The Vermont Rental Subsidy program, providing 12 months of rental assistance to formerly homeless families and individuals. Administered by AHS Department for Children and Families;
- The OEO administers the Family Supportive Housing Program linking intensive supportive services and affordable housing to formerly homeless families with children, especially families with multiple episodes of homelessness.
- The OEO administers the consolidated Housing & Opportunity Grant Program (HOP), which includes State funded short-term supported housing, rapid rehousing services, transitional housing for youth, victims of domestic violence and veterans.

Vermont has a strong relationship with the Veterans Administration's grant per diem program to provide emergency shelter to veterans. Funding through the VA Supportive Services for Veterans families supports various initiatives statewide to provide prevention and rehousing assistance. These projects are coordinated with local Continua of Care.

AHS DCF will consolidate under OEO's administration two homeless assistance grant programs to align programs with State and federal goals.

AHS and the Vermont Council on Homelessness will adopt a framework to End Family Homelessness by 2020.

AHS OEO will take the lead in expanding training and technical assistance on the core components of Rapid Rehousing, in partnership with the Continua of Care.

AHS will work DHCD and other partners to support CoC implementation of HMIS to provide systems-level performance data.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,

employment, education, or youth needs

Vermont leverages State resources to divert low-income individuals and families from homelessness. In addition to homelessness prevention activities funded under the OEO Housing & Opportunity Grant Program, the following initiatives address discharge from publicly funded institutions and systems of care:

- The Vermont Coalition of Runaway and Homeless Youth Programs with AHS Department for Children & Families funding and partnerships ensure persons being discharged from the foster care system are not routinely discharged into homelessness and are accessing mainstream resources, including the Sect. 8 Family Unification Vouchers for youth in transition.
- State-funded Mental Health Subsidy & Care program, modeled on HUD Shelter plus Care, targets assistance towards homeless persons in hospitals to ensure a successful discharge into housing, not homelessness or McKinney-Vento funded programs.
- The AHS Department of Corrections (DOC) ensures persons being discharged from the corrections system of care are not routinely discharged into homelessness. If suitable permanent housing in the community cannot be located for a person exiting Corrections, DOC utilizes a comprehensive statewide system of transitional housing to ensure that persons are not routinely discharged into homelessness.

AHS will review data on persons experiencing homelessness to target additional discharge planning and oversight where resources, policies or protocols fail to prevent homelessness.

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

DHCD, AHS, and VHCB and its housing partners, will continue efforts to lower the barriers to affordable housing identified in the strategic plan and below. Specific actions to be taken in the FY15 program year include:

- In coordination with VHFA, VHCB and housing developers, examine operating costs of projects with and without services and create benchmarks for use in development and funding decisions.
- Advocate for continued and expanded energy efficiency and housing development and services through resources at the State and federal levels.
- Provide technical assistance to developers and communities about neighborhood development areas and work with regulatory agencies on the treatment of priority housing projects under Act 250.
- Update Housing Division Rules to reflect the expansion of DHCD’s authority to enforce habitability standards of mobile home parks and lease terms.
- Promote fair housing through landlord-tenant education programming.
- Participate and ensure housing, particularly in vulnerable populations, is included in resilience and disaster preparedness efforts.
- Monitor and engage in tax reform legislation to preserve considerations for affordable housing properties.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In the 2015 program year, the State will undertake the following actions to address barriers to affordable housing.

Limited public resources, particularly decreasing funding for development, preservation, services and subsidies that support affordable housing.

1. Retain the State’s commitment to perpetual affordability.
2. Maximize leveraging and seek ways to reduce operating and development costs.
3. Support the continuation and expansion of the State affordable housing, downtown and historic tax credits.
4. Support State resources for affordable housing such as rental subsidy programs, homelessness assistance and the Vermont Housing and Conservation Trust Fund.

Increasing standards for energy efficiency.

1. While supporting the State’s energy goals, ensure a robust analysis of costs is considered in the development of State energy-efficiency standards and building codes.

2. Seek expanded and new sources of funding for energy improvements in both publically supported and private single and multi-family housing.

State and local land use controls.

1. Continue to review State and local land use programs and policies for ways to strengthen environmental protection while reducing unnecessary barriers to residential development, particularly affordable housing.
2. Encourage and promote development and growth in Designated Downtowns and Village Centers, Growth Centers, Neighborhood Development Areas and New Town Centers.

Permitting processes and community development standards.

1. Provide technical assistance to communities, developers and property owners seeking to provide affordable housing.
2. Provide technical assistance and funding to municipalities around zoning and land use planning.

Limited funding to promote Fair Housing and address discrimination in rental and sales market housing markets.

1. Continue collaboration through the Fair Housing Committee of the Vermont Housing Council to undertake the actions recommended in 2012 Analysis of Impediments.
2. Support efforts of the Vermont Human Rights Commission, the Fair Housing Project, Vermont Legal Aid, and others to secure additional funding for fair housing activities.
3. Work with landlord and tenant organizations to increase awareness of State and federal housing law and ensure the rights and responsibilities of both are appropriately balanced in changes to State statutes.

Complexity and inconsistent enforcement of health and habitability standards.

1. Simplify State housing and habitability rules and provide for cost effective enforcement that expands the availability of safe and decent housing.

Federal funding regulatory requirements such as the National Environmental Policy Act, Davis-Bacon and procurement standards.

1. Continue to provide technical assistance and update guidance to grantees as requirements expand and change.
2. Access and seek additional training opportunities for State administrators and grantees.
3. Provide federal funding and regulatory agencies with information on the benefits and challenges of statutory and regulatory requirements and recommendations for improvements.

AP-85 Other Actions – 91.320(j)

Introduction:

In addition to the strategies and actions described elsewhere in this plan, the following other actions will be pursued:

Actions planned to address obstacles to meeting underserved needs

A common theme at the Community Outreach meetings was a lack of resources for workforce development, including education and job training opportunities in particular for underemployed persons. Regional development representatives mentioned that available commercial space is limited and that financing for new construction is often difficult to obtain. Participants also identified a need for better public transportation connecting housing and jobs.

At most of the meetings, municipal employees stated the need for funding for infrastructure improvements to create opportunities for economic development projects, and funding to assist property owners in connecting to municipal water and sewer. Telecommunications (e.g. high speed Internet and cell service) for housing and business was rated as a high priority in the Department's online survey.

Ongoing activities that address the workforce training and education needs of Vermonters include several programs offered through ACCD and the State Department of Labor and their partners, the Vermont Manufacturing Extension Center, Vermont Apprenticeship Program, and Vermont Businesses for Social Responsibility.

ACCD's Vermont Training Program (VTP) serves Vermonters in a broader spectrum of industry sectors and has improved its processes to remain flexible and increase collaboration. Per Act 199 of 2014, at the completion of the training the employer must pay the employee a wage equal to or exceeding the livable wage established by the Joint Fiscal Committee of the Vermont Legislature (currently \$13.00/hr.). VTP will also align its training resources with the State's Comprehensive Economic Development Strategy (CEDS). VTP will be a flexible, nimble, and strategic workforce development program to enhance the skills of the Vermont workforce and increase productivity of Vermont employers.

The State Department of Labor's Workforce Education and Training Fund (WET) will improve the skills of Vermont workers who are unemployed, under-employed, or in transition from one job to another. The WET will provide occupational training and may also train current workers for promotions or upgrades, or retrain workers who would otherwise be laid off or have their work hours reduced, and support internships to provide students with work-based learning opportunities and apprenticeships. Per Act 199 of 2014, WET will train employees in trades or occupations expected to pay at least 200% of minimum wage without benefits, or 150% of minimum wage with benefits.

The Public Service Department (PSD), in coordination with the Department of Innovation and Information and ACCD, produces a seven-year plan that serves as the basis for State telecommunications policy. The plan is updated every three years with the most recent update occurring in 2014. The Vermont Telecommunications Plan lays out ten ambitious goals ranging from access to broadband Internet to every address in the state by the year 2020, and universal availability of mobile service along travel corridors and near universal access throughout the state, to reliable and

economical basic phone service, and lays out nine strategies for achieving these goals. In 2014, the Legislature passed and Governor Shumlin enacted H.297 (Act 190) which among other things, created the Connectivity Initiative using funds dedicated from the Universal Service Fund. In May, 2015, Governor Shumlin announced the first round of grants from the initiative totaling nearly \$900,000 to bring broadband Internet to 175 addresses in eight, rural, underserved communities.

Actions planned to foster and maintain affordable housing

The Vermont Housing Finance Agency (VHFA) maintains a detailed list of all assisted housing projects in the state, including those without perpetual affordability covenants. VHFA works proactively, in conjunction with other State agencies and organizations as needed, to ensure that affordability contracts are renewed and housing assistance is maintained. The Vermont Housing and Conservation Board also host the Preservation Council, a group of housing agency representatives, which strategizes and prioritizes efforts throughout the state to preserve existing affordable housing. These efforts will continue over the next year and into the foreseeable future to preserve housing affordability.

Actions planned to reduce lead-based paint hazards

The State of Vermont's ongoing activities and actions to reduce lead-based paint hazards in housing, eliminate childhood lead poisoning, and integrate lead poisoning prevention and home health and safety efforts into affordable housing programs include:

1. Continue to implement activities of the state-wide Lead-Based Paint Hazard Reduction Grant Program (U.S. Department of Housing & Urban Development) in the private housing stock, administered by the Vermont Housing & Conservation Board.
2. Continue activities of the Burlington Lead Program, funded by a HUD Lead Hazard Control Grant.
3. Continue to implement activities of the State and Community-based Healthy Homes Lead Poisoning Prevention Program, administered by the Vermont Department of Health through a cooperative agreement with the U.S. Centers for Disease Control (CDC).
4. Continue to implement activities of VHC's state-wide Healthy Homes Vermont Program and raise awareness of the strong connections between home environments and resident health.
5. Implement the recommendations of the 2006 Get the Lead Out of Vermont Task Force.
6. Continue to implement provisions of Act 94 (an Act Relating to Childhood Lead Poisoning Screening and Lead Hazard Abatement), passed by the Vermont General Assembly in 1993.
7. Continue to develop and implement appropriate recommendations of Act 94 and Act 165 (passed 1996), including the development of financial strategies for lead hazard reduction in future years; and pursue further legislative action to reduce lead paint hazards.
8. Continue to seek additional HUD funds to address the on-going need for lead-based paint hazard reduction in thousands of Vermont housing units.
9. Maintain regular contact with staff at the National Center for Healthy Housing (formerly the National Center for Lead Safe Housing) in Columbia, Maryland.
10. Continue participation on the New England Lead Coordinating Committee, convened by the Tufts University School of Medicine and the University of Connecticut.
11. Evaluate and amend policies of the Vermont Housing Finance Agency and the Vermont Housing & Conservation Board regarding lead-based paint, health, safety, or toxic and hazardous materials, as appropriate.
12. Coordinate procedures with the Department of Health, the Vermont State Housing Authority and

local Public Housing Authorities regarding childhood poisoning in owned and assisted units, as needed.

13. Continue to build a database in the Department of Health regarding incidences of childhood lead poisoning and presence of lead hazards in housing stock.

14. Coordinate lead hazard reduction efforts with activities of the State Office of Economic Opportunity Weatherization Assistance Program in low-income housing units.

15. Continue public information, education, and outreach efforts.

16. Continue to develop public and private financial resources for lead-based paint hazard control activities in Vermont's housing stock.

17. Coordinate with the Department of Health and affordable housing funders and developers in implementing the Healthy Homes strategic plan promoted by HUD and promote the incorporation of healthy homes principles into ongoing practices and programs.

18. Coordinate efforts with all housing groups, agencies, and stake-holders to create sustainable delivery of healthy homes services to reduce health and safety hazards in housing in a comprehensive and cost effective manner, with a particular focus on protecting the health of children and other sensitive populations in low-income households.

19. Continue coordination and collaboration among health, housing, and historic preservation agencies and interest groups.

Actions planned to reduce the number of poverty-level families

Ongoing activities to reduce the number of poverty-level families rest primarily with the Agency of Human Services (AHS) Department of Children and Families (DCF) which will continue administering its anti-poverty and benefit programs, as detailed in the Anti-Poverty Strategy section of this Plan.

Actions planned to develop institutional structure

1. Continue to encourage closer coordination between housing and human service providers, particularly with the Agency of Human Services, to better serve our lowest income population; and continue coordination with the Department of Labor to ensure that unemployed or under-employed Vermonters are informed of job opportunities.
2. Continue to require Economic Development Projects with job creation elements to enter into a hiring agreement with the Department of Labor career resource center.
3. Continue to encourage closer communication with the Agency of Transportation to encourage integrated transportation systems that link housing with jobs and services.
4. The Public Transit Administrator in the Agency of Transportation will continue to review CDBG applications and provide comment when there are elements that relate to the use of or access to public transportation.
5. Continue efforts to simplify and to coordinate application requirements for various funding sources.
6. Streamline service delivery and enhance local effectiveness by continuing to build and enhance the capacity of community-based homeless assistance providers and nonprofit housing providers.

Actions planned to enhance coordination between public and private housing and social service agencies

The State proposes the following actions to enhance its coordination efforts in the next year:

Reestablishing an Interagency Mobile Home Park Compliance Group as recommended in the Department's "Report on the Viability and Disaster Resilience of Mobile Home Ownership and Parks" with the agencies of Health, Department of Public Safety Division of Fire Prevention, Natural Resources, Office of Economic Opportunity, and Attorney General to address serious health, safety and environmental issues in mobile home parks.;

Continue, through the Department's leadership of the Housing Council, formation of State policy, to assist housing providers, State agencies, such as the Vermont Housing and Conservation Board, (VHCB), Vermont State Housing Authority (VSHA), and others to ensure the availability of safe and affordable housing for all Vermonters.

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

As reported throughout the Consolidated Plan and Annual Action Plan the State will strive to; increase the supply and quality of affordable housing, decrease the number of persons experiencing homelessness, create and retain jobs, strengthen communities and improve the quality of life for all Vermonters. CDBG, HOME and ESG funding will be leveraged and partnerships will be strengthened to maximize the available resources.

Specific priorities and goals for CDBG, HOME and ESG funding has been identified in the previous Projects Table. The following identifies program income that has been unidentified and other program specific investment criteria of the CDBG, HOME and ESG programs.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	824,099
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.320(k)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

N/A - No other forms of investment will be used.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

N/A - The State does not use HOME funds for homeownership activities.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

N/A - The State does not use HOME funds for homeownership activities.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Refinancing Guidelines for HOME Projects

Multi-family projects developed by locally based housing organizations that receive HOME funds for rehabilitation may utilize HOME funds to refinance existing debt consistent with 24 CFR 92.206(b)(2), if they meet the following guidelines:

1. Refinancing is necessary to permit or to continue affordability under section 92.252;
2. Rehabilitation is the primary eligible activity. A minimum of \$7,500 of rehabilitation per unit is required;
3. The grantee must demonstrate that disinvestment in the property has not occurred.
4. The grantee must demonstrate management capacity and practices that ensure that the long term needs of the project can be met and the targeted population can be served over an extended affordability period;
5. The grantee must demonstrate that the new investment is being made to maintain current affordable units, to create greater affordability in current affordable units, or to create additional affordable units;
6. Refinancing will be limited to projects that have previously received an investment of public funds;

7. The minimum HOME affordability period shall be 15 years and all HOME assisted projects are required to be perpetually affordable;
8. HOME funds may be used for refinancing anywhere in the State of Vermont with the exception of the City of Burlington;
9. HOME funds cannot be used to refinance multifamily loans made or insured by any Federal program, including CDBG.

**Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

Please see attached State ESG written standards. The State requires that all ESG grantees submit to the Office of Economic Opportunity (OEO) written standards (policies and procedures) for providing ESG assistance. OEO approves only those standards that are in compliance with ESG regulations and are consistent with State and federal goals.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

At this time, neither the Chittenden County CoC nor Balance of State CoC have fully implemented a centralized or coordinated intake and assessment system. Both CoC have elements of a coordinated entry in place and both have established committees to plan and develop their coordinated entry system. OEO facilitates the Balance of State CoC Coordinated Entry committee, which will pilot its system in two regional continua of care this fall. OEO is also an active participant on the Chittenden CoC committee. All ESG grantees are required to participate in the coordinated entry system once implemented in their region.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

OEO administers the Emergency Solutions Grants program (ESG) as part of a newly consolidated Housing & Opportunity Grant Program (HOP). The Housing & Opportunity Grant Program blends federal and State funding to help nonprofit organizations, including community and faith-based organizations; provide emergency overnight and day shelter; provide transitional housing where appropriate; offer supportive services for homeless families and individuals; and implement effective homeless prevention and rapid rehousing initiatives within the local continua of care. Vermont has chosen to allocate ESG resources towards Emergency Shelter (Operations and Essential Services), HMIS and Rapid Rehousing (Client Financial Assistance and Rental Assistance, short- and medium-term). Other activities, such as Street Outreach, Shelter Renovation, Homelessness Prevention and Rapid Rehousing Services will be funded through other funding sources and coordinated locally and/or as part of the consolidated Housing & Opportunity Grant

Program.

In April 2015, OEO was expected to release a Request for Proposal for the Housing & Opportunity Grant Program (which includes ESG program funds). Proposals will be reviewed and evaluated by AHS OEO based on local need, capacity, approach and local coordination. Eligible applicants are municipalities and nonprofits including community and faith-based organizations. Faith-based organizations are required to have separate 501(c)3 status established to meet eligibility requirements. Part of the selection process may involve a site visit of the finalists at which time documentation listed in the application will be reviewed. All Emergency Shelter applicants must certify that the assisted property will be maintained as an Emergency Shelter for the period of funded assistance. New applicants, and applicants who have recently relocated their operations to another municipality, must submit a completed Certification of Local Government Approval with their application. Vermont will make ESG subawards with successful applicants for ESG-funded activities under Housing & Opportunity grant agreements. One or more grants will be awarded by OEO to Vermont municipalities, or, with municipal approval, Vermont nonprofits whose purpose is to shelter, serve, and re-house the homeless. All subawards are made on the State Fiscal Year calendar (July 1 – June 30). Please see the Methods of Distribution for selection criteria.

Spending plans will be negotiated based on ineligible activities, where activities are not in alignment with State and federal goals, when there are inadequate funds to meet all requests, and/or where proposed grantees are either ineligible or lack the capacity to carry out proposed activities. Additional guidance on eligible and ineligible uses of ESG funds are contained in the HUD's ESG program guidelines, the Request for Proposal and in grant agreements between the State of Vermont and its subrecipients. This includes the ESG requirements for faith-based organizations.

OEO will monitor grantees and measure the performance at the grantee and statewide level.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

N/A. The Grantee is a State and not subject to § 576.405(a).

5. Describe performance standards for evaluating ESG.

Performance measures will be evaluated on both the grantee and statewide level. In addition to measuring the number of persons and families in emergency shelter, the number of shelter bed nights provided, the number of households receiving rapid rehousing assistance – Vermont uses performance-based contracting, outcome measures, indicators and targets, consistent with the goal of decreasing the incidence and duration of homelessness. Current performance standards for ESG include:

Emergency Shelter, Operations

Maintain shelter facilities that are staffed, insured, and clear of safety violations.

At least 90% of homeless households entering the shelter meet with a case manager or program equivalent within 3 days of shelter entry.

Emergency Shelter, Essential Services - Case Management

At least 90% of homeless households referred for case management meet with a case manager or program equivalent for intake and assessment within 3 days of referral.

Of those homeless households receiving case management:

At least 70% subsequently attain employment OR are enrolled in an educational or training program, OR qualify for TANF, SSI or General Assistance within 90 days of referral;

At least 70% subsequently are stabilized in transitional or permanent housing within 90 days AND of those housed, at least 70% continue to be stably housed for at least 90 days.

Rapid Rehousing for Homeless Families & Individuals

At least 70% of homeless households assisted are re-housed in permanent housing within 28 days **AND** at least 70% of these households remain stably housed for at least 90 days following the intervention.

OEO tracks performance measures for grantees quarterly. In the event that a grantee's performance falls below 75% of a stated target, OEO in conjunction with the grantee may require a performance improvement plan. Continued failure to meet performance measures may result in loss of fees or cancellation of the grant agreement. An ability to meet or exceed performance targets will be consideration for renewal of the grant agreement.

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Vermont Housing Needs Assessment</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Bowen National Research Patrick M. Bowen, President & Lead Contact</p>
	<p>Provide a brief summary of the data set.</p> <p>The Vermont Housing Needs Assessment is a statewide assessment of existing housing conditions, demographics and market demands with an assessment of present and future unmet housing demand for the next 5 year period (2015-2020) including data on current housing types and trends within each of the State’s 14 counties. The Vermont Housing Needs Assessment projects future demographics and any changes in housing trends and includes data related to the housing conditions, challenges and opportunities in the State and counties and provides recommendations and strategies for meeting those needs.</p>
	<p>What was the purpose for developing this data set?</p> <p>The purpose for developing the Vermont Housing Needs Assessment was to meet all HUD requirements for the State’s completion of its 5-Year HUD Consolidated Plan (2015-2020) and to include data for all tables required by HUD’s Integrated Disbursement and Information System (IDIS) Consolidated Plan template.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data collection covered the entire State of Vermont and each of its 14 counties. Specifically, the scope of work completed included;</p> <ul style="list-style-type: none"> · A housing survey and/or inventory of over 400 multifamily rental properties with over 12,000 rental units, inventory of nearly 300 non-conventional rentals (e.g. single-family homes, duplexes, etc.), analysis of approximately 243 mobile home parks, evaluation of for-sale housing data on 21,561 homes sold since 2010 and 8,691 currently available for-sale housing units, and a survey of 73 senior care facilities (e.g. residential care facilities, assisted living facilities, and nursing homes). The housing data evaluated includes rents/price points, vacancy levels, wait lists, year built, and quality.

	<ul style="list-style-type: none"> · An evaluation of numerous demographic trends and characteristics of the individual counties and overall state. Data for the population, households and incomes for each study area with an emphasis on 2010, 2015 and 2020. · Economic metrics associated with employment by job sector, total employment and unemployment rates of each county and the overall state. · An evaluation of the homeless population and other special needs populations was conducted. The housing alternatives provided to these special needs groups. · Stakeholder interviews with approximately 90 representatives across all 14 counties in Vermont to obtain local perspectives and insights on housing issues at the county and/or state level. · Housing gap and housing needs estimates for both rental and for-sale housing by various income levels for the overall state and each county. · Recommendations on the housing needs priorities of the State and the individual counties and for general strategies for meeting the overall housing needs of Vermont residents. · More than 400 individuals or organizations were personally contacted to obtain information.
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>The data covers 2000, 2010, and projections for 2015 and 2020.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The statewide Vermont Housing Needs Assessment was completed in December 2014.</p>
2	<p>Data Source Name</p> <p>2014 VT CoC Housing Inventory Charts (HIC)</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Balance of State Continuum of Care; Chittenden County Continuum of Care; Aggregated report by HUD.</p>

	<p>Provide a brief summary of the data set.</p> <p>The Vermont-based Housing Inventory Charts (HIC) are developed in tandem with the 2014 Point-in-Time Count.</p> <p>The Housing Inventory Count (HIC) is a point-in-time inventory of provider programs within each Continuum of Care that provide beds and units dedicated to serve persons who are homeless, categorized by five Program Types: Emergency Shelter; Transitional Housing; Rapid Rehousing; Safe Haven; and Permanent Supportive Housing.</p> <p>The HUD report provides a summary of all beds reported, aggregated statewide and CoC level. HIC Project level data and consultation with CoC Collaborative Applicants provided greater detail not included here.</p> <p>What was the purpose for developing this data set?</p> <p>This is a HUD-required inventory.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The HIC report covers all beds and facilities dedicated for homeless persons in the State of Vermont.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>January, 2014.</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>
3	<p>Data Source Name</p> <p>2014 Point-In-Time (PIT) Count Reports</p> <p>List the name of the organization or individual who originated the data set.</p> <p>The Point-in-Time (PIT) Count reports are created by each Continuum of Care: Chittenden County and the Balance of State (Vermont Coalition to End Homelessness).</p> <p>Provide a brief summary of the data set.</p> <p>The Point-in-Time (PIT) count is a count of sheltered and unsheltered homeless persons on a single night in January. HUD requires that Continua of Care conduct an annual count of homeless persons who are sheltered in emergency shelter, transitional housing, and Safe</p>

	<p>Havens on a single night. Continua of Care also must conduct a count of unsheltered homeless persons every other year (odd numbered years). Each count is planned, coordinated, and carried out locally.</p> <p>What was the purpose for developing this data set?</p> <p>The Vermont-based PIT counts provides important data on the number of types of people experiencing homelessness in Vermont.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>There are two Vermont-based PIT counts which together cover the State of Vermont.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>January, 2014.</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>
4	<p>Data Source Name</p> <p>Educational Attainment Data.</p> <p>List the name of the organization or individual who originated the data set.</p> <p>This data was downloaded from CDP Maps.</p> <p>Provide a brief summary of the data set.</p> <p>This data set is the Vermont State report from CPD Maps.</p> <p>What was the purpose for developing this data set?</p> <p>MA-45 Data Missing (State Plan only).</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This is statewide data for Vermont.</p>

<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This data is based on the 2007-2011 ACS Data.</p>
<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>