VERMONT HOUSING FINANCE AGENCY NOTICE OF PUBLIC HEARING ON BOND ISSUE

PLEASE ATTEND BY TELEPHONE CONFERENCE

1-888-387-8686 (toll free) Participant Code: 6169906#

Notice is hereby given that a Public Hearing will be conducted, via teleconference accessible by using the telephone number and participant code listed above, by the Vermont Housing Finance Agency (the "Agency") on the 6th day of December, 2023 at 9:00 a.m., regarding the plan of finance for the proposed issuance of tax-exempt bonds, in one or more series in the aggregate principal amount of up to \$10,000,000.00, for the purpose of providing financing for the acquisition, rehabilitation and construction of Newport Crossing in the City and Town of Newport (the "Project").

The Project consists of four (4) buildings consisting of forty three (43) units of general occupancy rental housing located at 119 Clermont Terrace and 329 Main Street, in the City of Newport, VT, and 4116 and 4127 VT Route 105, in the Town of Newport, VT.

The borrower will be affiliated with Gilman Housing Trust, Inc.

All persons who desire to be heard on the proposed issuance of bonds are invited to attend the Public Hearing by conference call.

Issuance of the proposed bonds is subject to, among other conditions, the approval of the Governor of the State of Vermont.