

VERMONT'S PUBLIC HOUSING AUTHORITIES AND THEIR HOUSING PORTFOLIOS

Prepared for: **Vermont Housing Finance Agency**

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This student paper was prepared in 2023 in partial completion of the requirements for the Master's Project, a major assignment for the Master of Public Policy Program at the Sanford School of Public Policy at Duke University. The research, analysis, and policy alternatives and recommendations contained in this paper are the work of the student who authored the document, and do not represent the official or unofficial views of the Sanford School of Public Policy or of Duke University. Without the specific permission of its author, this paper may not be used or cited for any purpose other than to inform the client organization about the subject matter. The author relied in many instances on data provided by the client and related organizations and makes no independent representations as to the accuracy of the data.

EXECUTIVE SUMMARY

Public Housing Authorities (PHAs) provide eligible low-income Americans, the elderly, and those with disabilities access to safe, affordable, and decent rental housing on the private market and in their housing portfolios. Vermont has eight local housing authorities and one statewide housing authority who own or manage 101 properties across their housing portfolios. This report aims to inform the Vermont's affordable housing priorities through an **assessment of the capacity, composition, and condition of PHA's housing portfolios and identification of the role PHAs' housing portfolios will play in the future of affordable housing in the state.**

Producing an inventory of each PHA's housing portfolio and conducting interviews with PHA directors provided insight into the overall capacity, composition, and condition of properties owned and managed by PHAs across the state. This analysis revealed that demand for housing exceeds availability, that PHAs' housing portfolios reflect the evolution of federal housing assistance, and that PHAs' properties are aging and in need of upgrades.

Interviews with PHA directors and other housing stakeholders revealed that there is a shared vision for PHAs' role in the future of affordable housing in Vermont that should inform the state's affordable housing priorities. The shared vision encompasses three themes:

1. Maintaining properties in PHAs' housing portfolios is essential to achieving the state's affordable housing goals
2. PHAs should serve as a model for how to keep individuals housed
3. PHAs have a role to play in expanding affordable housing in Vermont

PHAs face barriers to achieving this vision: addressing the needs of their residents takes precedence over other activities; HUD regulations hold them back; they face capacity constraints to rehabilitation and (re)development; and misperceptions inhibit collaboration with the state's other housing stakeholders.

The report concludes with areas of immediate opportunity for how the state's housing stakeholders can help PHAs to overcome aspects of these barriers and action PHAs can take on their own. Statewide, housing stakeholders should strengthen efforts to integrate housing and service systems, make rehabilitation and preservation a greater priority, and involve PHAs in statewide strategy. PHAs should take advantage of federal funding to design and test new programs, work within HUD regulations to maximize their Project-Based Vouchers, and capitalize on the flexibility Rental Assistance Demonstration provides to rehabilitate their former public housing properties.

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INTRODUCTION

Affordable housing reduces poverty, promotes economic mobility, and boosts economic growth.¹ Yet too many Vermont renters and homeowners struggle to obtain safe, decent, and affordable housing. In February 2020, the **Vermont Housing Finance Agency (VHFA)** completed a housing needs assessment for the **Vermont Department of Housing and Community Development (DHCD)** that highlighted the state's most pressing housing challenges:²

- Declining rates of homebuilding statewide that reduce housing availability and affordability for lower income Vermonters;
- Projected growth in the number of households, particularly in and around Chittenden County, that will increase demand for both rental and owned housing;
- About 36% of Vermont households are housing cost burdened^a, which puts a household at greater risk of housing instability, eviction, and homelessness;
- Persisting unmet needs of the non-housed, reflected in rates of homelessness and length of shelter stays;
- Ongoing concerns about housing quality and limited information to understand the scale of the problem; and
- Growing demand for supportive services that keep people housed.

The COVID-19 pandemic exacerbated these long-standing challenges. The public health emergency and supply chain issues delayed construction; an influx of new Vermonters puts further strain on the state's limited housing stock; and rates of homelessness nearly doubled.³

Housing has consequently risen to the top of the state's agenda. Since 2020, Vermont has invested about \$500 million in pandemic relief and existing state funding sources on housing initiatives.⁴ As Vermont confronts the scale and complexity of its housing challenges, it cannot overlook the importance of **Public Housing Authorities (PHAs)** to directly providing affordable housing across the state. Vermont's PHAs house some of the state's most vulnerable populations through their housing portfolios, but PHAs are challenged by the scale of their residents' needs, aging properties, limited resources, and regulatory burdens.

"There is no one cause of the housing crisis, so that probably means we should do a little of everything."⁵
Senator Kesha Ram Hinsdale

This report aims to inform the Vermont's affordable housing priorities through an **assessment of the capacity, composition, and condition of PHA's housing portfolios and identification of the role PHAs' housing portfolios will play in the future of affordable housing in the state.**

^a A household is housing cost burdened if more than 30% of their monthly income is spent on housing costs (rent, mortgage, insurance, taxes, and utilities).

Key Terms and Rationale

This report uses the term **housing portfolio** to refer to any property owned or managed by a **Public Housing Authority (PHA)**. PHAs are the local administrators of **United States Department of Housing and Urban Development (HUD)** housing programs. Through these programs, PHAs provide eligible low-income Americans, the elderly, and those with disabilities access to safe, affordable, and decent rental housing on the private market and in their housing portfolios.

Despite the important role PHAs play in Vermont's affordable housing landscape, there is limited understanding among funders and other housing stakeholders about their portfolios, the barriers PHAs face, and how to manage these properties as an essential long-term housing resource in the state. This goal of this report is to bridge this knowledge gap and elevate the perspectives of Vermont's PHA directors among housing stakeholders across the state.



Client Profile: Vermont Housing Finance Agency

This report was prepared in conjunction with the Vermont Housing Finance Agency (VHFA) to satisfy the Master's Project requirement of Duke University Sanford School of Public Policy's Master of Public Policy program.

VHFA is a state-chartered, independent agency whose mission is to “promote affordable, safe, and decent housing opportunities for low- and middle-income Vermonters.”⁶ Every state has a housing finance agency. States chartered these agencies in the 1970s and 1980s to reclaim local control over identifying and addressing housing needs.⁷ Their emergence also coincided with a movement from federally funded housing initiatives to public-private partnerships.⁸ The exact role of a housing finance agency varies by state, but VHFA's primary activities include executing programs that support homeownership and expand the supply of affordable housing.⁹

VHFA's interest in this research topic stems from its role as the administering agency of loans and tax credits that promote affordable housing rehabilitation and development. This report also supports VHFA's commitment to “analyze[] and share[] housing data, best practices, and research innovations, and support[] communities, partners and policymakers seeking to improve affordability and opportunity.”¹⁰

Methodology

This report employs a multiple-methods approach. A literature review provided background on the history of PHAs and their housing portfolios, the regulatory environment, and Vermont's affordable housing challenges. However, the findings captured in this report are primarily informed by semi-structured interviews with PHA directors and other housing stakeholders, along with an analysis of a statewide inventory of PHAs' housing portfolios.

Seven of Vermont's nine PHA directors participated in interviews about their housing portfolios, their vision for their role in the future of affordable housing in Vermont, and the barriers they face. Additional interviews with other housing stakeholders supplied insight into their perspective on PHAs' role and their shared affordable housing goals.

Appendix A includes a list of interviewees and the interview protocol. A multi-step thematic analysis was used to distill and anonymize the information captured by these interviews. Interviews were first transcribed and summarized, followed by the identification of themes common to at least one interview. This report is limited in its analysis because it does not include the perspectives of the Springfield Housing Authority, Barre Housing Authority, and Vermont Department of Housing and Community Development.

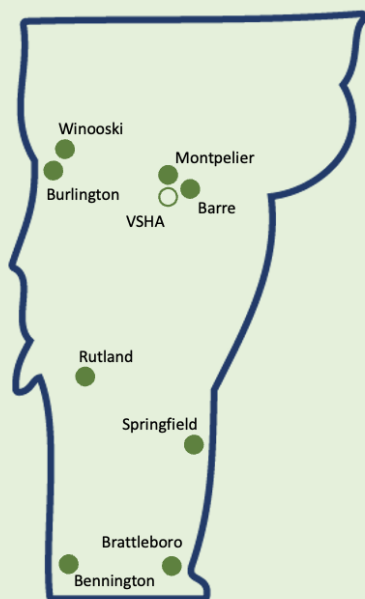
The housing portfolio inventory was produced by compiling publicly available information that was verified by the appropriate PHA director. This inventory furnished data to assess the overall capacity, composition, and condition of properties owned and managed by Vermont's PHAs.

Appendix B describes the inventory methodology, and **Appendix C** includes images of the inventory structure. The information captured in this inventory has some limitations. The underlying source data included several errors. While very attempt was made to correct for these errors through verification with PHA directors, errors remain. The inventory should therefore not be viewed as a complete or accurate record for individual properties or individual PHA portfolios. However, it does still provide broad insight into the capacity, composition, and condition of PHA owned or managed housing across the state that is not available elsewhere.

BACKGROUND: PHAs & THEIR HOUSING PORTFOLIOS

The housing portfolios maintained by PHAs play an important role in Vermont's affordable housing landscape by directly providing housing to lower income Vermonters, the elderly, individuals with disabilities, and others who face barriers to obtaining or retaining housing. Over the last 50 years, however, federal housing assistance has shifted from supporting public housing to prioritizing vouchers and subsidizing private investment—a development that has altered and expanded the housing portfolios of PHAs.

Vermont's Public Housing Authorities



Vermont has eight local PHAs. Additionally, the Vermont State Housing Authority (VSHA), based in Montpelier, was created in the 1960s to serve rural areas outside the jurisdiction of the local PHAs.¹¹ VSHA now operates across the state but differs from the local PHAs in that it never operated properties in the Public Housing Program. VSHA receives more than half of the state's overall allocation of Housing Choice Vouchers (HCV) and ensures Project-Based Rental Assistance (PBRA) contract compliance across Vermont.¹²

A brief history of PHAs and federal housing assistance programs

Vermont's PHAs were founded in the 1960s to operate HUD's **Public Housing Program**. PHAs receive capital and operating fund allocations from HUD to manage and maintain public housing, and residents pay subsidized rent equivalent to no more than 30% of their monthly adjusted income.¹³

Public housing began in the 1930s as part of New Deal legislation to create jobs and address urban slums.¹⁴ Early public housing promoted segregation by creating black- or white-only developments.¹⁵ Public housing also contributed to the displacement of entire communities by allowing PHAs to seize property through eminent domain.¹⁶ The Fair Housing Act of 1968 made it illegal for public housing to be used as a tool to perpetuate or enforce segregation. Yet the legacy of segregationist practices, when

combined with insufficient federal investment, contributed to public housing's reputation as being crime-ridden and undesirable.

Owing to this reputation, federal housing policy shifted away from funding the Public Housing Program to the **Section 8 Housing Choice Voucher (HCV) Program** beginning in the 1970s.¹⁷ PHAs role subsequently expanded to include local administration of the HCV program. About 7,300 Vermont households use an HCV to pay for their housing, and individuals receiving a voucher through this program also generally pay no more than 30% of their monthly adjusted income on rent.¹⁸ Most HCVs are tenant-based vouchers that renters can use at the privately-owned unit of their choice, but up to 30% of a PHA's vouchers can be **project-based vouchers (PBVs)** that tie the subsidy to a particular unit.¹⁹ Some PBVs are embedded within a PHA's housing portfolio, but PHAs also place PBVs with private and non-profit landlords, including housing trusts.

PBVs are especially important to private or non-profit developers seeking to use **Low-Income Housing Tax Credits (LIHTC)**. In Vermont, VHFA is the administering entity for this federal tax credit, which helps developers offset construction costs by agreeing that a certain proportion of their units will be affordable to lower-income households.²⁰ The PBV ensures that the required number of units will remain affordable to renters and that the project will produce the rent revenue needed to be financially feasible.

Project-Based Rental Assistance (PBRA) is a separately funded HUD program that operates similarly to PBVs.²¹ Through PBRA, HUD issues direct contracts with PHAs and other private owners to provide rental assistance for tenants in new, substantially rehabilitated, or existing rental units.²² Since the 1990s, Congress has allowed for the renewal of existing PBRA contracts but limits new PBRA contracts to the sale of HUD-owned properties or through **Rental Assistance Demonstration (RAD)**.²³

Nearly all of Vermont's original public housing has converted through RAD

Decades of insufficient capital and operating fund allocations exacerbated the already deteriorating quality and availability of public housing across the country. As federal housing assistance shifted toward HCVs, the federal Faircloth Limit capped the number of Public Housing Program units for which a PHA can receive capital and operating funds to the number of units a PHA managed on October 1, 1999.²⁴ Today, only the Barre and Montpelier Housing Authorities maintain properties in the Public Housing Program. The rest of Vermont's original public housing has converted through RAD.

HUD created RAD in 2012 to give PHAs access to new resources to improve public housing and address the nationwide backlog of deferred maintenance. In addition to properties in the Public Housing Program, properties in other HUD "legacy" programs are eligible for RAD.²⁵ Through RAD, PHAs convert a property from the Public Housing Program to the Section 8 PBV platform or PBRA contract. Converted properties no longer receive capital and operating fund allocations, which are subject to the whim of Congress, insufficient to address long-term building needs, and regulatory-burdened. PHAs generally retain ownership of a converted property through a related non-profit created by the PHA for this

purpose. However, RAD converted properties can also be sold for tax credits to for-profit developers, who are eligible for LIHTC, to finance rehabilitation or redevelopment. In this model, PHAs still retain a small share of ownership and responsibility for the property's daily management.²⁶ PHAs pursuing RAD also benefit from consolidated program administration: the Public Housing Program came with its own set of paperwork and regulations that PHAs with RAD properties no longer need to manage.

Within Vermont's affordable housing landscape, PHAs' housing portfolios play a critical role

PHA prevent homelessness by directly providing affordable, safe, and decent housing to individuals who might otherwise struggle to obtain housing. Most residents of properties in a PHA's housing portfolio receive federal housing assistance that limits the amount they pay for rent to 30% of their monthly adjusted income. Some types of federal housing assistance target specific populations, including the elderly, people with disabilities, and the homeless. PHAs are also more likely than any other entity to provide housing to individuals who have been previously evicted.²⁷ HUD sets income limits for receiving housing assistance at 30%, 50%, and 80% of area median income depending on the program, but PHAs can also establish additional criteria based on local housing needs.²⁸

*"Some think of public housing as the last resort. I think of it as the first opportunity. We have the ability to house people who would not otherwise be able to be housed."*²⁹ - PHA Director

Vermont's PHAs do more than just provide housing through their portfolios. They also facilitate access to supportive services that help residents remain housed and address their unique needs. Residents in PHA properties with disabilities or over the age of 65 on Medicare are all eligible to participate in **Support and Services at Home (SASH)**, a statewide initiative designed to help individuals stay healthy and remain living independently.³⁰ Otherwise, service models look different for each PHA, including using HUD grants to directly employ resident services staff and working with community partners to coordinate services.³¹

PHAs rely on partners to maintain and expand their housing portfolios

PHAs primarily rely on rental subsidies through the HUD programs described above to pay for their regular operating expenses and maintenance. Building new, redeveloping, or significantly rehabilitating old properties, however, generally requires PHAs to piece together funding from a range of partners, including HUD, the **United States Department of Agriculture, Vermont Department of Housing and Community Development, Vermont Housing and Conservation Board**, and **VHFA**. In most cases, PHAs work with private or non-profit developers to access this funding and carry out significant rehabilitation or redevelopment projects.

ANALYSIS: ASSESSING THE STATE OF PHAs’ HOUSING PORTFOLIOS

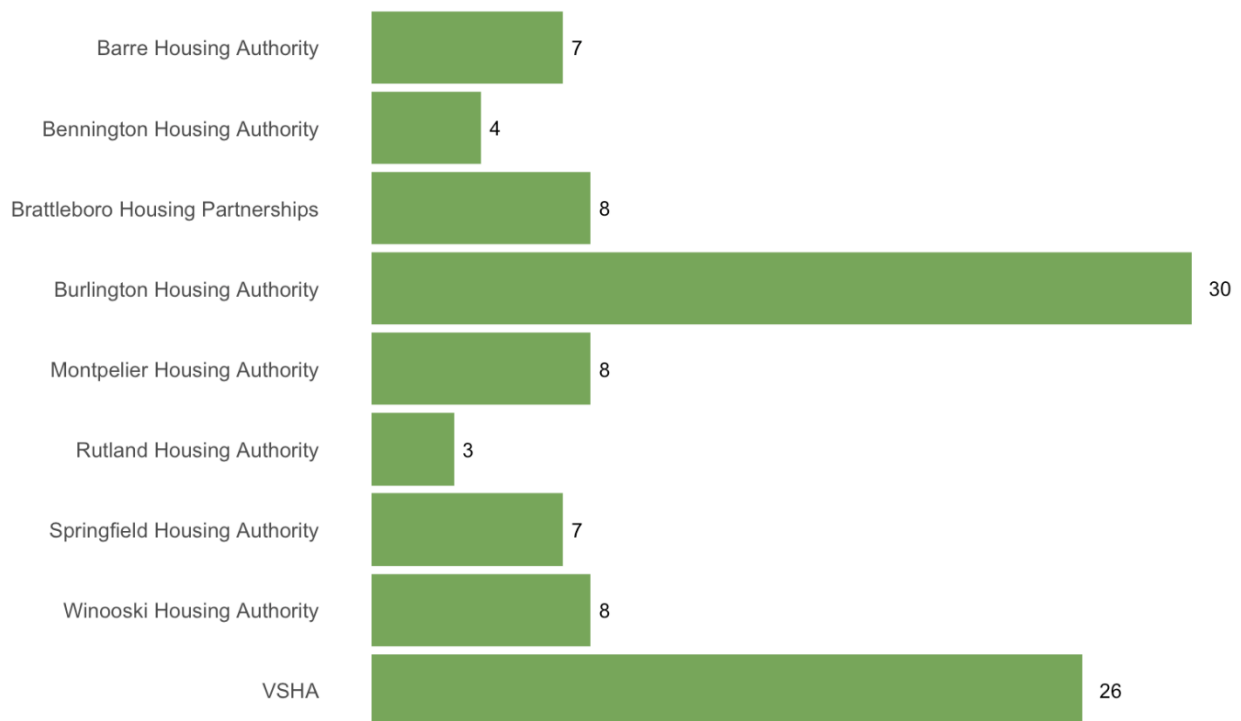
Producing an inventory of each PHA’s housing portfolio and conducting interviews with PHA directors provided insight into the overall capacity, composition, and condition of properties owned and managed by PHAs across the state.

Capacity | Demand for housing exceeds availability

Vermont’s PHAs own or manage 3,623 units across 101 properties, which provide housing to fewer than 5% of the state’s approximately 76,000 rental households.³² Burlington Housing Authority and VSHA manage the greatest share of units, as well as the greatest share of properties across the state. The remaining PHAs’ portfolios contain fewer than 10 properties each.

Most PHAs have fewer than 10 properties

Count of properties by PHA



Source: Analysis of PHA Housing Portfolio Inventory

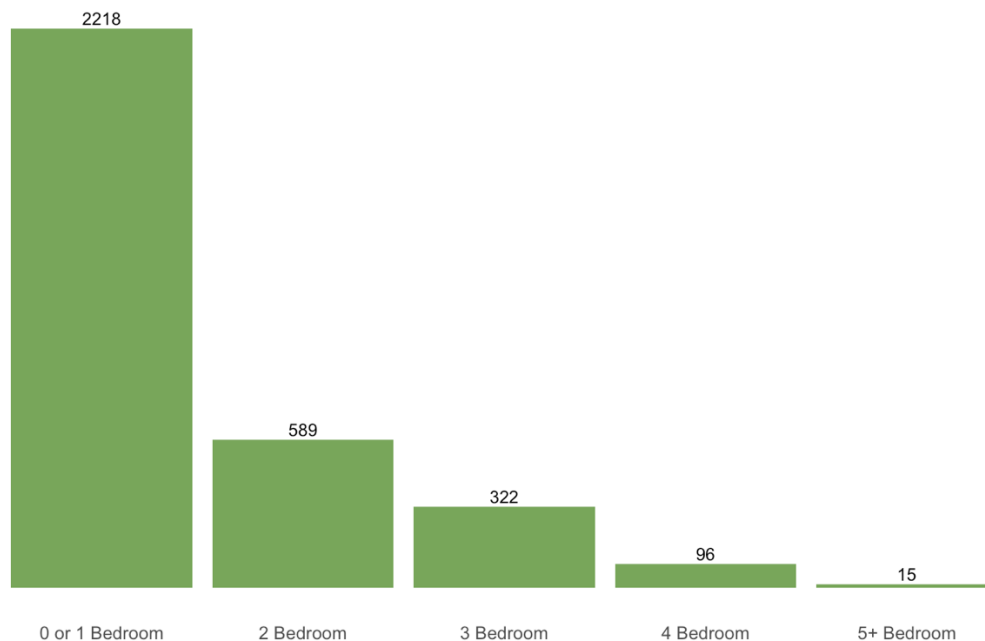
PHA directors report that demand for their housing far exceeds availability. As of March 2023, the vacancy rate in VSHA’s units (the only PHA that supplied vacancy rate data) was 1.8%, compared to an estimated 4% statewide. Multiple PHA directors indicated having closed their waitlists because individuals were waiting multiple years for an available unit.³³ In 2022, Brattleboro Housing Partnerships reported the turnover of only 23 units in a portfolio of 297 active units, which equals a turnover rate of 8%.³⁴ This limited turnover suggests that once individuals are accepted into a property within a PHA’s

housing portfolio, they remain in their units for a long time. Average tenant tenure for Rutland Housing Authority residents is 3-5 years for families, versus 10-25 years for elderly and disabled residents.³⁵

While every PHA director reported that their overall supply of housing was inadequate to meet area needs, several highlighted an acute need for multi-bedroom units to serve families.³⁶ Only about 1-in-10 units in properties owned and managed by a PHA have three or more bedrooms.³⁷ Some PHA directors also expressed a need for additional supportive housing for particularly vulnerable groups, including women in recovery, those leaving corrections, and the homeless.³⁸

Over two-thirds of PHA owned or managed units are 0- or 1-bedroom

Count of units by number of bedrooms



Source: Analysis of PHA Housing Portfolio Inventory

Composition | PHAs' housing portfolios reflect the evolution of federal housing assistance

PHAs' housing portfolios include a variety of different types of subsidized housing that reflect the evolution of housing assistance programs. Their portfolios are primarily composed of public housing, RAD-converted properties, and other properties with PBV and PBRA contracts.³⁹

There are only three remaining properties in the Public Housing Program in the state of Vermont: two operated by the Montpelier Housing Authority and one operated by the Barre Housing Authority. Across Vermont's other PHAs, 22 public housing and other properties have converted through RAD.⁴⁰ Vermont is the state with the greatest share of its public housing that has converted through RAD, and most of Vermont's RAD conversions moved properties to the PBV platform.⁴¹

Public Housing Program and RAD-converted properties account for 41% of PHA owned or managed units (1,496 units out of 3,649) but only 23% of properties (23 out of 101).⁴² These figures reflect the large size of properties built through the Public Housing Program. In Vermont, these properties contain an average of 60 units, compared to just 28 units across the remaining properties in PHAs' housing portfolios.⁴³

PHAs' housing portfolios include an additional 46 properties that have PBV or PBRA contracts, 32 of which are only managed and not owned by the PHA (either directly or through a related entity). These figures reflect what PHA directors shared about the important role they play as a property manager for subsidized housing owned by other entities. The remaining 32 properties in PHAs' housing portfolios represent a mix of other subsidized housing and properties with market rate units.

While the overall housing portfolio of PHAs across the state includes a variety of different types of subsidized housing, it is worth noting that not every PHA has a diverse housing portfolio. For example, all four of Bennington Housing Authority's properties are RAD-converted public housing properties on the Section 8 PBV platform. PHAs with diverse portfolios must navigate different sets of regulations for each property type and manage a greater number of partners.

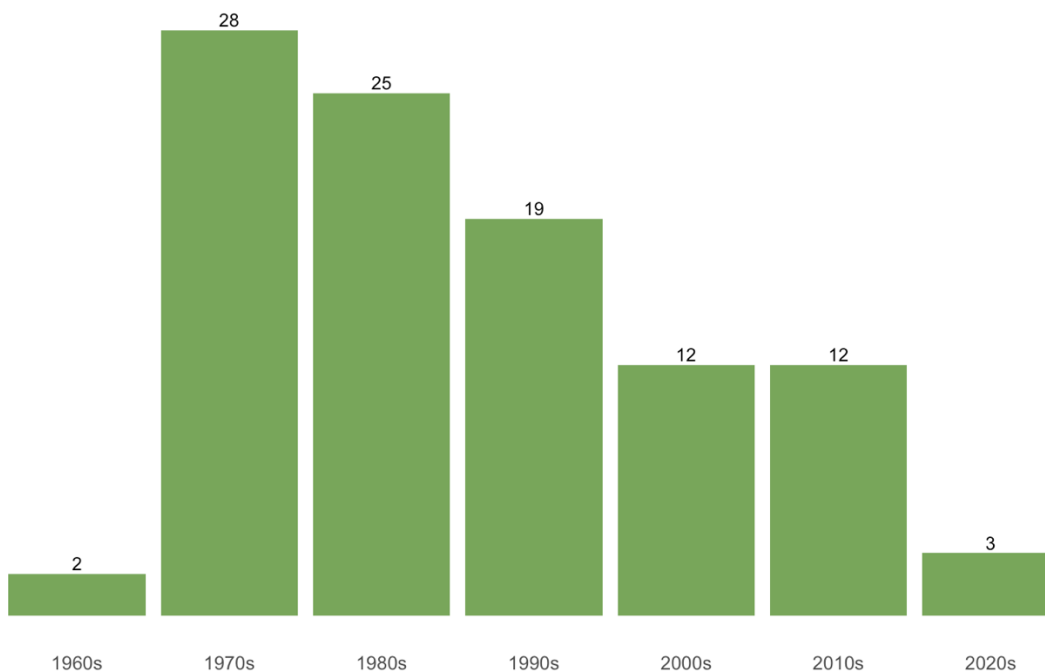
Recently developed or redeveloped properties in the inventory underscore how PHAs piece together funding from a range of state and federal sources to realize their projects. However, the combination of funding sources depends on when the project took place and the programs that were available at that time.

Condition | PHAs' housing portfolios are aging and need upgrades

Most of the properties in PHAs' housing portfolios were built in the 1970s and 1980s; in fact, only 10 properties were built in the last decade.⁴⁴ That such a large share of properties across PHAs' housing portfolios is the same age is challenging because very few have undergone substantial upgrades since they were built and therefore needs updates on similar timelines. Despite near-universal RAD conversion of Vermont's public housing, only one conversion was coupled with redevelopment (Rutland Housing Authority's Hickory Street Apartments).

Across the state, the median age of properties in PHAs' housing portfolios is 37

Count of properties by decade first occupied



Source: Analysis of PHA Housing Portfolio Inventory

PHA directors report having enough revenue to maintain their buildings to HUD standards. HUD's **Real Estate Inspection Center (REAC)** conducts an inspection of the physical condition of properties in the Public Housing Program and Multifamily Program every one to three years, and properties must receive an inspection score of at least 60.⁴⁵ All properties where an HCV is used or placed must comply with **HUD's Housing Quality Standards (HQS)**, which establish 13 key aspects of housing quality.⁴⁶ Unlike REAC inspections, which issue a score out of 100, properties either meet or fail to meet the HQS.

RAD required that public housing properties have at least a passing REAC score prior to conversion. Among Vermont's RAD properties with a REAC scores captured in the inventory, all received above an 80 before their conversion.⁴⁷ Across the remainder of the inventory with a recorded REAC score, just three properties received a score of less than 80 at their most recent inspection.⁴⁸ Two of the properties are in Montpelier Housing Authority's housing portfolio, one of which is in the Public Housing Program. The third is a Brattleboro Housing Partnerships (BHP) property that HUD has classified for demolition and disposition.⁴⁹ The property is currently vacant as BHP plans for its reuse.

While properties across the PHAs' housing portfolios receive favorable REAC scores or meet the HQS standards, PHA directors made it clear that many of their buildings have significant needs. They report that their older buildings, particularly former public housing high rises, are energy inefficient. Several properties need new roofs and other significant upgrades to their water, electric, and HVAC systems.⁵⁰ Rehabilitation is also needed to modernize units given their age.

A SHARED VISION FOR THE FUTURE

Interviews with PHA directors and other housing stakeholders revealed that there is a shared vision for PHAs' role in the future of affordable housing in Vermont. Based on an analysis of the interview transcripts, the shared vision encompasses three themes that should inform the state's affordable housing priorities.

1 Maintaining properties in PHAs' housing portfolios is essential to achieving the state's affordable housing goals

Vermont needs to expand its supply of affordable housing, but the state cannot overlook the importance of also investing in its existing affordable housing stock. PHAs should have access to the resources necessary to maintain and update their properties as a safe, decent, and affordable housing option for Vermonters. This shared understanding is an extension of the state's statutory commitment to perpetual affordability, which requires that housing subsidized by the state of Vermont continue to house lower income Vermonters at rents affordable to them.⁵¹ Ensuring that PHAs' properties remain available for occupancy, however, is not the ultimate goal. PHAs should be able to proactively rehabilitate and modernize their properties to maintain them as an essential long-term resource for the state.

2 PHAs should serve as a model for how to keep individuals housed

PHAs do more than just provide housing to residents in their properties. PHAs aim to promote stability for their residents by embedding supportive services within their properties and through their partnerships with social service providers. PHAs should serve as a model for how to support individuals who struggle to retain their housing that can be replicated across the state.

3 PHAs have a role to play in expanding affordable housing in Vermont

To expand the supply of affordable housing in Vermont, every housing stakeholder needs to work together. As part of this cohesive strategic effort, every actor should fill the role they are best equipped to fill. For some PHAs, that may mean identifying partners and securing funding to develop new properties and expand their portfolio, but it is more likely PHAs will support development of affordable housing by other entities through their PBVs.

BARRIERS

Articulating this shared vision is far easier than achieving it. This section synthesizes information from the housing portfolio inventory, interviews, and additional research to identify four barriers that keep PHAs from realizing the shared vision outlined in the previous section.

Barrier 1 | Addressing residents' needs takes precedence

PHA directors overwhelmingly cited addressing residents' needs as their greatest challenge. PHAs' primary goal is to ensure resident safety, but directors report that responding to resident issues prevents them from being able to proactively manage their portfolios.⁵²

The level of services and types of programs offered varies significantly by PHA and is largely a reflection of what other organizations and services are available in a community for a PHA to partner with. While PHA directors expressed a deep appreciation for the work of their community partners, residents' needs eclipse the support available.⁵³ PHA directors also noted that coordination has become more difficult over Zoom and recognize that their partners face their own capacity constraints.⁵⁴ In at least one case, safety concerns have prevented providers from having a physical presence at a PHA property.⁵⁵ PHA directors report that their residents with substance use disorder or issues with hoarding are especially underserved by existing services.⁵⁶ Additionally, some residents' needs would be better met by assisted living, yet there is limited availability in these facilities—underscoring the depth and interconnectedness of Vermont's housing challenges.⁵⁷

*"We have to keep our tenants safe and healthy, but the tools aren't there."*⁵⁸ - PHA Director

PHA directors and their property managers feel that they are often needing to step in as case managers to provide support or deal with inter-tenant issues.⁵⁹ Across the state, PHAs' perspectives on assuming this role differ. Some directors see this as core to their purpose, while others feel that they lack the necessary training to play this role, preferring to act as a landlord and rely entirely on partners or resident services staff to respond to resident needs.

PHA directors consider their local police departments to be their most important municipal partners and can rely on them to respond to acute resident issues.⁶⁰ However, enforcing resident behavior in the interest of ensuring safety—or ensuring payment of rent—presents a significant challenge. Vermont has strong tenant protections; it is hard, expensive, and time-consuming to pursue a termination of lease. PHA directors cited extreme resident issues or consistent rent nonpayment as reasons to pursue a termination of lease, but there is also little desire to go this route, as individuals evicted from a PHA property will likely become homeless.⁶¹ PHA directors also believe that greater access to services, including emergency rental assistance, would obviate the need to pursue termination in many cases.⁶²

Barrier 2 | HUD regulations hold PHAs back

PHAs' significant reliance on HUD programs for revenue subjects them to burdensome paperwork and exacting, complex regulations. PHA directors expressed frustration at the time it takes them to complete the required paperwork and how HUD regulations limit their flexibility to administer programs in a way that directly addresses local needs. While PHA directors understand that paperwork and regulations are an unavoidable byproduct of accepting federal funding, many cited restrictions on the number of PBVs they can issue as the most challenging.

PHAs can issue only 20% of their allocated HCV voucher units as PBVs (PBVs resulting from RAD conversion are exempted).⁶³ PHAs can allocate up to an additional 10% of their HCV allocation as PBVs if the vouchers assist veterans or people experiencing homelessness, are located in properties that provide supportive housing to adults or people with disabilities, or are located in properties where the poverty rate is 20% or less.⁶⁴ Several of Vermont's PHA directors report that they have maximized the number of PBVs they can issue, which limits their ability to support expanding Vermont's housing supply by placing PBVs in LIHTC projects.⁶⁵ PHA directors also noted challenges with placing tenant-based vouchers due to limited supply in the private market that has implications for their overall HCV allocation. Funding is based on utilization—if significant portion of their HCV allocation goes unused, a PHA could receive less in the future.⁶⁶

The state's other housing stakeholders recognize the important role PHAs play in supporting affordable housing development through their PBVs and expressed an appreciation for their partnership. However, some PHA directors expressed frustration at the competition they perceive among housing providers for PBVs when they are constrained by HUD regulations.

"We step up when there are opportunities that would not happen without us." - PHA Director

Barrier 3 | PHAs face capacity constraints to rehabilitation and (re)development

PHAs face significant capacity constraints to rehabilitating and redeveloping their properties, as well as constraints to expanding their housing portfolios through new development. While not every PHA may pursue development, every PHA will need to eventually undertake rehabilitation and redevelopment projects to maintain their existing housing portfolios.

In former public housing properties, decades of underinvestment have made postponed capital improvements more costly.⁶⁷ While PHA directors feel that they have enough revenue to keep their buildings up to code and pass inspections, HUD enforced rent caps make it difficult for PHAs to make long-term capital improvements without securing additional funding from other sources.⁶⁸

Securing additional funding for rehabilitation and redevelopment, however, is a significant hurdle. PHA directors find that the need to expand the state's housing supply has made it challenging to secure support for preservation because there are only a limited number of funders with a limited amount of funding.⁶⁹ They experience the biggest challenges finding funding for rehabilitation because so much of the focus across the state is on development.⁷⁰ From the funder and developer perspective, the needs of properties in PHAs' portfolios are so great it can be difficult to prioritize and balance with the other projects they have in their pipelines.⁷¹ PHAs are also weary of having too many funding partners because each comes with its own unique set of regulations and involves managing even more partnerships.⁷²

PHA directors also cited challenges in executing rehabilitation and redevelopment projects even when they have the budget or funding to do so.⁷³ Often these projects require temporarily re-housing residents in communities where there is already inadequate housing. This is a pronounced barrier to rehabilitating or redeveloping RAD-converted public housing developments, which are primarily high-rise properties with large numbers of residents. Redevelopment can also sometimes result in a loss of units, as was the case when Brattleboro Housing Partnerships built their Red Clover properties.⁷⁴ PHA directors also cited unpredictability with building supplies and contractors in the wake of the pandemic as a challenge.⁷⁵

Barriers to development are the most significant. PHA directors overwhelmingly voiced that they were not looking to develop properties to grow their housing portfolios, although some said that they would consider it if there was no other developing entity able to meet a specific need.⁷⁶

"We don't really do development, except when we have to." - PHA Director

Finally, rehabilitation, redevelopment, and development all require significant time and know-how to accomplish. PHA directors already feel constrained by the daily management of their housing portfolio and other HUD programs. The few PHA directors who have experience pursuing a large development or redevelopment project say that the process was incredibly difficult and time-consuming, and they are nervous to undertake projects at that scale again.⁷⁷

Barrier 4 | Assumptions and the status quo inhibit collaboration

While interviews with PHA directors and other housing stakeholders uncovered a shared vision for PHAs' role in the future of affordable housing in Vermont, they also revealed several assumptions that hinder greater collaboration toward achieving this vision.

PHAs and the state's other housing stakeholders hold misperceptions about the others' priorities. Many PHAs implied that they believe funders' focus is exclusively on development because of the state's acute need to increase housing stock.⁷⁸ Funders and developers, however, expressed a strong desire to also work with PHAs on redevelopment and what role they might play in rehabilitation.⁷⁹

Some of the state’s housing funders and developers expressed regret that they were not more proactive about pursuing redevelopment with PHAs when they converted to RAD. They also implied that they thought redevelopment has become less likely now that most public housing properties have converted.⁸⁰ PHA directors, however, report that RAD conversion was a challenging enough process on its own and that RAD gives them the flexibility to pursue LIHTC with a developer when they are ready.⁸¹

Every PHA is also unique – as are their directors, their housing portfolios, and their communities. Vermont loses out when funders and developers think that just because one PHA expresses interest or disinterest in something that others would share that perspective.

“We’re just a landlord.” - PHA Director

“We don’t think of ourselves as the brick and mortar of public housing. We think of ourselves as an organization that focuses on the relationships between ourselves, residents, and community members.”

- PHA Director

Finally, the most significant barrier to achieving this shared vision is the lack of communication among PHAs, funders, and stakeholders that would allow them to identify how they can best work together to achieve their shared goals.⁸² PHAs expressed that they were open to working on redevelopment projects if approached by funders or developers, while the funders and developers said that they were waiting for PHAs to show interest.⁸³

RECOMMENDATIONS: AREAS OF IMMEDIATE OPPORTUNITY

This section identifies areas of immediate opportunity to move toward the shared vision identified above. The recommendations address action to be taken statewide, as well as steps PHAs can take on their own. Future work should build on this report to identify longer-term strategies that would fully address the barriers PHAs face.

Statewide

Continue implementing the Corporation for Supportive Housing's recommendations

The shortcomings of Vermont's housing and services system are long-standing, well-documented, and extend beyond their impact on PHAs and their residents. A 2021 report by the Corporation for Supportive Housing (at the request of VHFA and VHCB) provided a systems-level analysis of Vermont's housing and services systems and identified eight recommendations to better integrate these systems to address the housing and services needs of marginalized Vermonters.⁸⁴ Their recommendations included addressing the workforce needs of providers, improving cross-sector collaboration, supporting innovative models, expanding capacity building, creating a state-based supportive services fund, and strengthening opportunities for collaboration.⁸⁵ Policymakers and housing and service system stakeholders should continue to use these recommendations to guide efforts to improve service delivery.

Rehabilitation and preservation should be a greater priority

Preservation should be as big of a priority for funders, developers, and policymakers as expanding the supply of public housing. Housing stakeholders across the state should develop a long-term strategy for investing in rehabilitation based on a prioritization of properties with the most significant needs, and there should be additional funding allocated specifically for rehabilitation.

Make efforts to bring PHAs to the table

The lack of communication between PHAs and the other major housing stakeholders across the state causes many of the barriers identified above. Including PHAs in the broader conversations between funders, developers, and housing trusts would help every entity better understand how to work together to achieve the state's affordable housing goals.

PHAs

Take advantage of federal funding to design and test new programs

PHAs do not need to wait for systems around them to change to better meet their residents' needs. Vermont's PHAs are uniquely positioned to design and test new programs around local needs because their residents are concentrated in just a few properties, and funding is available through HUD to do so.

"We've got to look beyond what we used to do to do what will keep people housed."⁸⁶ -PHA Director

Some of Vermont's PHAs are already doing this. For example, Brattleboro Housing Partnerships (BHP) and the Rutland Housing Authority have applied for funding through the **Family Self-Sufficiency Program** to help residents achieve their employment and educational goals.⁸⁷ BHP is also currently implementing a pilot of **SASH for All** funded through a Congressional earmark that extends the SASH model to all BHP residents.⁸⁸

Work within HUD regulations to increase the share of vouchers that can be PBVs

PHAs can maximize the number of PBVs they issue by placing as many vouchers as possible in uses that qualify for the additional 10% cap. PHAs can also apply for a waiver to increase the PBV cap through HUD's **Moving to Work (MTW) Expansion Program**.⁸⁹ MTW exempts PHAs from certain HUD regulations and provides flexible funds to "help residents find employment and become self-sufficient, and increase housing choices for low-income families."⁹⁰ Currently, BHP is the state's only MTW agency.⁹¹ BHP used this flexibility to make administrative changes, including recertifying residents' income every three years rather than annually, to free up staff time and reduce resident burden.

Capitalize on the flexibility RAD provides

Within PHAs' housing portfolios, rehabilitating RAD converted public housing should be the priority because of their age, the extent of their needs, the number of residents they house, and the new financing sources RAD enables. Delaying long-term capital improvements to these buildings further will only increase the cost and complexity of these projects.

CONCLUSION

As Vermont confronts the scale and complexity of its housing challenges, PHAs' housing portfolios should not be overlooked. PHAs' housing portfolios play an integral role in Vermont's affordable housing landscape by housing and providing services to some of the state's most vulnerable populations. Despite their importance, PHAs' housing portfolios are characterized by limited availability and aging properties. Housing stakeholders are united in their vision for how PHAs can contribute to the future of affordable housing in Vermont, yet PHAs face significant barriers to achieving this vision that will require greater coordination to overcome.

APPENDIX A: INTERVIEW METHODOLOGY

Interviews with PHA directors took place between December 2022 and February 2023. VHFA facilitated introductions to Vermont's nine PHA directors. All PHA directors were also invited to participate in a brief presentation and Q&A about the report in December 2022. PHA directors who did not respond to the initial invitation to participate received at least two follow up invitations. These efforts were successful at securing interviews with seven of Vermont's nine PHAs.

Interviews with the state's major affordable housing funders took place between January 2023 and February 2023. A final interview with a social service provider took place in March 2023. VHFA also facilitated introductions to these interviewees.

The following pages include a list of the interviewees and interview protocols for each stakeholder group. The interview protocol was designed to provide a framework for the interviews, but they followed a semi-structured format. Questions were omitted or revised based on what the interviewee shared. Interviews were scheduled for 30 – 60 minutes and conducted over Zoom. If interviewees consented to being recorded, the interviews were recorded through Zoom's internal recording feature. The interview recordings will be destroyed between Duke University's degree conferral on May 14, 2023 and June 1, 2023.

A multi-step thematic analysis was used to synthesize the information captured by these interviews. I manually transcribed each interview before producing a summary of each interview based on the transcription. Once all the interviews were complete and summarized, I identified and named ideas common to a least one interview. Finally, I collapsed these ideas into broader themes that became the foundation of this report. This type of analysis suited the objective of the report to produce general findings about PHAs' housing portfolios and preserve relative anonymity for the interview participants.

Limitations

There are a few limitations to the interview methodology worth noting. First, the report does not include the perspectives of the Barre Housing Authority or the Springfield Housing Authority. This is a significant limitation given Barre Housing Authority is only one of two PHAs in Vermont who still operate properties in the Public Housing Program. I had also hoped to secure an interview with the Commissioner of Vermont's Department of Housing and Community Development (DHCD) to represent another funder perspective but ultimately was unsuccessful. Finally, while the semi-structured format enabled the interviews to produce findings that were not anticipated in the initial research design, the format made it challenging to keep interviewees focused on the narrow scope of the project.

Public Housing Authorities

Interviewees

Bennington Housing Authority

Lindsay Vajda, Executive Director

Brattleboro Housing Partnerships

Christine Hazzard, Executive Director

Burlington Housing Authority

Steven Murray, Executive Director

Susan Carp, Director of Property Management

Montpelier Housing Authority

Jo Ann Troiano, Executive Director

Rutland Housing Authority

Kevin Loso, Executive Director/CEO

Vermont State Housing Authority

Kathleen Berk, Executive Director

Winooski Housing Authority

Katherine “Deac” Decarreau, Executive Director

Interview Protocol

Introductions

Hi, [NAME]. Thank you for agreeing to speak with me and for your time today. My name is Mariette Aborn, and I’m a Master of Public Policy student at Duke University. I also grew up in southern Vermont, so it’s great to meet you.

As you know, I am working on a project with VHFA about PHAs’ housing portfolios. My goal for the project is to understand the administrative and financial structures you and your partners use to manage and maintain your units, identify any challenges, and offer recommendations to help PHAs preserve and expand the supply of affordable housing in Vermont.

Your perspective is therefore critically important to the project, and I am having similar conversations with the directors of Vermont’s other PHAs.

Today’s conversation will take no more than 45 minutes, and I will be taking notes (please excuse any typing sounds you may hear!), but is it ok if I record audio from today’s conversation in case I miss anything? I will not share the recording with anyone else and it will be destroyed at the conclusion of my project.

[If YES] Thank you, I am now recording.

[If NO] Thank you for considering; I will not record this conversation.

Given our conversation will be about the [name of PHA]'s housing portfolio and affordable housing in your community, anonymity cannot be guaranteed. The final report I write will mostly speak in general terms to themes uncovered in the interviews I am conducting with PHA directors. However, I may use specific examples or quotes from the interviews used in the final report.

Do you have any questions before we begin?

[Address any questions or concerns.]

Questions

1. How would you describe the contributions of the units in your housing portfolio to providing affordable housing in your area?

Is the capacity of your units sufficient to meet area needs? If not, what is your assessment of the need for affordable housing in your area?

2. With respect to your housing portfolio, what would you say are your biggest challenges (i.e., operational costs, capital improvements, staffing, inadequate supply to meet housing needs)?
3. What partners do you work with to develop, redevelop, or manage units in your housing portfolio?

Have you found it challenging to identify partners?

Have you experienced any challenges developing or managing these partnerships (from an ownership, financial, or other standpoint)?

4. What public funding sources have you and your partners used to develop or renovate these buildings?
5. How would you assess the condition of the units in your housing portfolio?

What improvements, if any, are needed for buildings in your portfolio?

How much do you estimate these improvements would cost?

6. What public funding sources do you and your partners receive to operate these buildings?
Do you have unmet operational needs? If so, how much do you estimate these to be?
7. How would you describe the housing authority's relationship with its municipality?
8. What does the future of affordable housing look like in Vermont?

What role do you foresee PHAs playing in the development of new housing?

What challenges do you foresee impeding this vision?

9. Are you aware of other PHAs, in Vermont or elsewhere, employing models or strategies that interest you?
10. Last question – is there anything else I haven't mentioned that you think it would be important for me to know about how you are operating and developing affordable housing and planning for the future?

Wrap Up

That's everything I had planned for today's conversation. Thank you for your time.

If you think of anything else that it would be important for me to know, or if you have any additional questions, please do not hesitate to reach out. Thank you.

Funders

Interviewees

Evernorth

Nancy Owens, Co-President

Kathy Beyer, Senior Vice President Real Estate Development

Vermont Housing Finance Agency

Maura Collins, Executive Director

Vermont Housing Conservation Board

Gus Seelig, Executive Director

Jenny Hyslop, Director of Housing

Interview Protocol

Introductions

Hi, [NAME]. Thank you for agreeing to speak with me and for your time today. My name is Mariette Aborn, and I'm a Master of Public Policy student at Duke University. I also grew up in southern Vermont, so it's great to meet you.

As you know, I am working on a project with VHFA about PHAs' housing portfolios. My goal for the project is to understand the administrative and financial structures PHAs and their partners use to manage and maintain their units, identify any challenges, and offer recommendations.

Your perspective is therefore important to the project, and I am having similar conversations with the directors of Vermont's PHAs, as well as other key funders and partners.

Today's conversation will take about 30 minutes, and I will be taking notes (please excuse any typing sounds you may hear!), but is it ok if I record audio from today's conversation in case I miss anything? I will not share the recording with anyone else and it will be destroyed at the conclusion of my project.

[If YES] Thank you, I am now recording.

[If NO] Thank you for considering; I will not record this conversation.

Given the small size of the affordable housing community in Vermont, anonymity cannot be guaranteed. The final report I write will mostly speak in general terms to themes uncovered in these interviews. However, I may use specific examples or quotes from the interviews used in the final report.

Do you have any questions before we begin?

[Address any questions or concerns.]

Questions

1. My project focuses on PHAs' housing portfolios, which include federally funded public housing units, other types of affordable housing units owned and managed by private or non-profit partners, and additional units PHAs own and manage directly. Could you begin by describing the role you play in supporting affordable housing in Vermont and specifically how this work intersects with PHAs' housing portfolios?

How do you support development as well as rehabilitation, and what is your priority?

2. What other entities do you partner with that contribute to or support PHAs' housing portfolios? What role do they play?
3. From your point of view, what are the PHAs greatest challenges with regard to their housing portfolios (i.e., operational costs, capital improvements, staffing, inadequate supply to meet housing needs)?

4. How would you describe your relationship with the PHAs?

Is there anything you wish the PHAs knew or better understood about your work or priorities?

5. What are your goals for the future of affordable housing in Vermont?
6. What role do you foresee PHAs playing in this future? And how does this relate or connect to others' roles (including your own)?
7. What challenges do you foresee impeding this vision?
8. If you had a magic wand and could change anything about your work with PHAs and their contributions to affordable housing in Vermont, what would you change?
9. Last question – is there anything else I haven't mentioned that you think it would be important for me to know?

Wrap Up

That's everything I had planned for today's conversation. Thank you for your time.

If you think of anything else that it would be important for me to know, or if you have any additional questions, please do not hesitate to reach out. Thank you.

Social Service Provider

Interviewee

Cathedral Square

Liz Genge, SASH Director

Interview Protocol

Introductions

Hi, Liz. Thank you for agreeing to speak with me and for your time today. My name is Mariette Aborn, and I'm a Master of Public Policy student at Duke University. I also grew up in southern Vermont, so it's great to meet you.

As you know, I am working on a project with VHFA about PHAs' housing portfolios. My goal for the project is to understand the administrative and financial structures PHAs and their partners use to manage and maintain their units, identify any challenges, and offer recommendations.

I have had conversations with most of the directors of Vermont's PHAs, as well as some of the key funders and partners across the state.

Far and away the most common challenge directors identified was their struggles to provide their tenants with the support they need to ensure safety and stability for all residents in their properties. Many directors identified SASH as a helpful resource, but I am also specifically interested in learning more about the SASH for All pilot program as an opportunity to expand support to new populations across the state.

Today's conversation will take about 30 minutes, and I will be taking notes (please excuse any typing sounds you may hear!), but is it ok if I record audio from today's conversation in case I miss anything? I will not share the recording with anyone else and it will be destroyed at the conclusion of my project.

[If YES] Thank you, I am now recording.

[If NO] Thank you for considering; I will not record this conversation.

Do you have any questions before we begin?

[Address any questions or concerns.]

Questions

1. Could you describe the SASH and SASH for All model?
2. How do residents in PHA properties access SASH services? How does this access differ at PHAs where SASH is directly embedded compared to PHAs where it is not?

3. Do you have any data on outcomes for residents of PHA properties who participated in SASH compared to those who did not?
4. Can you describe the SASH for All pilot? What was the genesis of the pilot and what did you have to modify about the SASH model to extend it to a general population?
5. How are individuals recruited or referred to participate in SASH or SASH for All?
6. What capacity constraints do you anticipate as you look to expand the model?

Wrap Up

That's everything I had planned for today's conversation. Thank you for your time.

If you think of anything else that it would be important for me to know, or if you have any additional questions, please do not hesitate to reach out. Thank you.

APPENDIX B: HOUSING PORTFOLIO INVENTORY METHODOLOGY

Inventory Fields

The housing portfolio inventory attempted to collect the following fields for every property or development owned or managed by a PHA.

General Information

Public Housing Authority
Street Address
City/Town
Zip
County

Condition, Age, & Facility

Year First Occupied
Year of Rehabilitation (If Applicable)
HUD Physical Inspection Score (Most Recent)
Year of Inspection Score
Elevator
Comments on Condition or Pressing Rehabilitation Needs

Ownership & Management

Owner(s)
Property Manager

Count of Units by Capacity & Type

Total Units
0 Bedroom Units
1 Bedroom Units
2 Bedroom Units
3 Bedroom Units
4 Bedroom Units
5+ Bedroom Units
Accessible/Adaptable Units
Vacant Units

Count of Units by Tenant Eligibility Restrictions

Age-Restricted Units (Also Accepts Younger People with Disabilities)
Units Limited to Disabled Tenants
Units Set Aside for Permanent Supportive Housing for the Homeless
Units With No Income Restrictions/Market Rate

Funding Sources

Traditional Public Housing (Yes/No)
Year of RAD Conversion (If Applicable)
Section 8 Project-Based Assistance (PBV) (Unit Count)

PBRA (Unit Count)
LIHTC (Unit Count)
Section 8 New Construction/Substantial Rehabilitation (Unit Count)
VHFA Financing (Unit Count)
Section 236 (Unit Count)
Community Development Block Grant (Unit Count)
FHLB's Affordable Housing Program (Unit Count)
HOME Program (Unit Count)
Rural Development Section 515/521 (Unit Count)
Section 202 Housing for Elderly (Unit Count)
Section 811 Housing for Disabled (Unit Count)
VHCB Grant/Loan (Unit Count)

Inventory Sources and Verification

The inventory reflects data compiled from VHFA, HUD, and the PHAs in a four-step process:

Step 1: VHFA provided two spreadsheets of prior staff attempts to assemble this inventory in 2019 and 2022. The first step was to combine the data from these incomplete inventories and identify discrepancies.

Step 2: The second step was to cross-reference the inventory with each PHA website and add any missing developments or properties.

Step 3: The third step was to verify, add, and update the inventory based on data from:

- **Directory of Affordable Rental Housing (DoARH)⁹²**
VHFA manages this directory, which includes “all Vermont apartments with rents made affordable by public, project-based subsidies.”⁹³
- **HUD Resource Locator⁹⁴**
This map includes information on affordable housing opportunities for low income, elderly, special needs, rent-restricted, tax credit, or rural locations.
- **HUD Real Estate Assessment Center⁹⁵**
HUD makes publicly available the physical assessment scores for federally subsidized housing and date of last inspection. This information will be used in accordance with HUD’s stated purpose to “1) better understand the physical condition of the HUD-assisted housing stock, as well as changes in the stock over time; 2) hold providers accountable for housing quality; and 3) plan for affordable housing needs.”⁹⁶

Step 4: Finally, PHA directors were sent draft inventories so that they could validate that the information captured was accurate and complete any missing fields.

Limitations

The information captured in this inventory suffers from some significant limitations. The underlying data from VHFA and DoARH included numerous misclassifications, especially for the funding source fields. For example, DoARH incorrectly classifies most properties as having both PBRA and PBV contracts for every single unit in the property. While every attempt was made to correct for these errors through verification with the PHA directors, errors likely remain. Additionally, Barre Housing Authority and Springfield Housing Authority properties were not able to be verified with their PHA directors and likely include several inaccuracies. Consequently, the inventory should not be viewed as a complete or accurate record for individual properties or individual PHA portfolios. In most cases, missing fields should be interpreted as missing information. Despite these limitations, the inventory still provides broad insight of the capacity, composition, and condition of PHA owned or managed housing across the state that is not available elsewhere.

APPENDIX C: HOUSING PORTFOLIO INVENTORY

The below images reproduce the structure of the housing portfolio inventory. The complete inventory is available from the author upon request.

PROPERTY NAME	GENERAL INFORMATION					CONDITION, AGE, AND FACILITY					OWNERSHIP AND MANAGEMENT		
	PHA	Street Address (M)	City/Town	Zip	County	Year First Occupied	Year of Rehabilitation (If Applicable)	HUD Physical Inspection Score (Most Recent)	Year of Inspection Score	Elevator	Comments on condition or pressing rehabilitation needs	Owner(s)	Property Manager
Green Acres	Barre Housi	Bergeron St & Chatot St	Barre City	05641	Washington	1971	1991	83	2021			Barre Housing Authority	Barre Housing
Jefferson Apartments	Barre Housi	25 Jefferson Street	Barre City	05641	Washington	1976				Yes		Barre Housing Authority	Barre Housing
North Barre Manor	Barre Housi	455 North Main Street	Barre City	05641	Washington	1982		97	2021	Yes		Barre Housing Authority	Barre Housing
Tilden House	Barre Housi	16 South Main Street	Barre City	05641	Washington	1973				Yes		Barre Housing Authority	Barre Housing
Washington Apartments	Barre Housi	14 Washington Street	Barre City	05641	Washington	1970				Yes		Barre Housing Authority	Barre Housing
Avery Apartments	Barre Housi	170 Mill Street	Barre Town	05641	Washington	1986						Barre Housing Authority	Barre Housing
Quarry Hill Apartments	Barre Housi	604 Graniteville Rd	Barre Town	05641	Washington	1985						Barre Housing Authority	Barre Housing
Beech Court Apartments	Bennington	201 Beech Street	Bennington	05201	Bennington	1982						Bennington Housing Authority	Bennington Ho
Walloomac Apartments	Bennington	206 School Street	Bennington	05201	Bennington	1980						Bennington Housing Authority	Bennington Ho
Brookside Apartments	Bennington	323 South Street	Bennington	05201	Bennington	1975				Yes		Bennington Housing Authority	Bennington Ho
Willowbrook Apartments	Bennington	22 Willowbrook Drive	Bennington	05201	Bennington	1973		91	2018			Bennington Housing Authority	Bennington Ho
Elliot Street Apartments	Brattleboro	107 Elliot Street	Brattleboro	05301	Windham	1982		88	2018	Yes	Kitchen counter, ca	Brattleboro Housing Partnerships	Brattleboro Ho
Hayes Court	Brattleboro	52 Garfield Drive	Brattleboro	05301	Windham	1970				Yes	Kitchen and bathro	Brattleboro Housing Partnerships	Brattleboro Ho
Ann Wilder Richards Building	Brattleboro	1063 Western Avenue	Brattleboro	05301	Windham	2010				Yes	New HVAC is need	Evernorth/AW Richards HLP	Brattleboro Ho
Ledgewood Heights Apartments	Brattleboro	5 Ledgewood Heights	Brattleboro	05301	Windham	1980					kitchen, and bathr	Brattleboro Housing Partnerships	Brattleboro Ho
Melrose Terrace	Brattleboro	224 Melrose Street	Brattleboro	05301	Windham	1962		77	2021		In HUD Demo Disp	Brattleboro Housing Partnerships	Brattleboro Ho
Moore Court	Brattleboro	98 Moore Court	Brattleboro	05301	Windham	1972					Roofing, kitchen b	Brattleboro Housing Partnerships	Brattleboro Ho
Red Clover Commons I	Brattleboro	30 Faiground Rd	Brattleboro	05301	Windham	2017				Yes		Evernorth/Red Clover Commons Limited Partne	Brattleboro Ho
Red Clover Commons II	Brattleboro	32 Faiground Rd	Brattleboro	05301	Windham	2021				Yes		Evernorth/Brattleboro Housing Partnerships	Brattleboro Ho
Lake Champlain Apartments	Burlington	185 Pine Street and 243 Burlington	Burlington	05401	Chittenden	1982		89	2022			Burlington Housing Authority	Burlington Hou
Lake Champlain Apartments (Harrington)	Burlington	145 - 153 Maple Street	Burlington	05401	Chittenden	2001						Burlington Housing Authority	Burlington Hou
Lake Champlain Apartments (Gable)	Burlington	325 St. Paul Street	Burlington	05401	Chittenden	1981						Burlington Housing Authority	Burlington Hou
Peterson Place	Burlington	195 St. Paul St and 87	Burlington	05401	Chittenden	1980		82	2022			Burlington Housing Authority	Burlington Hou
South Square	Burlington	101 College Street	Burlington	05401	Chittenden	1977		87	2021	Yes		Burlington Housing Authority	Burlington Hou
Champlain Apartments	Burlington	10 North Champlain Str	Burlington	05401	Chittenden	1996				Yes		Burlington Housing Authority	Burlington Hou
Wharf Lane	Burlington	57 Maple Street	Burlington	05401	Chittenden	1981		88	2021			Wharf Lane Housing LP	Burlington Hou
South St Paul Apartments	Burlington	355 St. Paul Street	Burlington	05401	Chittenden	1983		83	2017			Burlington Housing Authority	Burlington Hou
South St Paul Apartments	Burlington	73 - 75 King Street	Burlington	05401	Chittenden	2000						Burlington Housing Authority	Burlington Hou
South St Paul Apartments	Burlington	128 King St	Burlington	05401	Chittenden	2000						Burlington Housing Authority	Burlington Hou
Decker Towers	Burlington	230 St. Paul Street	Burlington	05401	Chittenden	1996				Yes		Burlington Housing Authority	Burlington Hou
Bobbin Mill Apartments	Burlington	235 Pine St and 234 S. C	Burlington	05401	Chittenden	1982		89	2021			Bobbin Mill LP	Burlington Hou
Duggan Row House	Burlington	94 - 106 Maple Street	Burlington	05401	Chittenden	1980		86	2021			Burlington Housing Authority	Burlington Hou
Franklin Square	Burlington	1 - 51 Franklin Square	Burlington	05401	Chittenden	1996						Burlington Housing Authority	Burlington Hou
Riverside Apartments	Burlington	669 Riverside Ave	Burlington	05401	Chittenden	1996						Burlington Housing Authority	Burlington Hou
Maple Street Apartments	Burlington	174 Maple Street	Burlington	05401	Chittenden	1980						King St Neighborhood Revitalization Corp.	Burlington Hou
Hillside Terrace	Burlington	22 - 92 Hillside Terrace	Burlington	05401	Chittenden	1996						Burlington Housing Authority	Burlington Hou
Detman Place	Burlington	30 - 42 King Street	Burlington	05401	Chittenden	2015						Burlington Housing Authority	Burlington Hou
Oxford House	Burlington	Bright Street	Burlington	05401	Chittenden	2017						Burlington Housing Authority	Burlington Hou

COUNT OF UNITS BY CAPACITY AND TYPE										COUNT OF UNITS BY TENANT ELIGIBILITY RESTRICTIONS									
Total Units	0 BR Units	1 BR Units	2 BR Units	3 BR Units	4 BR Units	5+ BR Units	Accessible/Adaptable Units	Vacant Units	Age-restricted units (but also accepts younger people with disabilities)	Units Limited to Disabled Tenants	Units Set Aside for Permanent Supportive Housing for the Homeless	Units With No Income Restrictions/Market Rate	Traditional Public Housing	Year of RAD Conversion (if applicable)	Section 8 Project-Based Assistance (PBA)	PBRA Units	LHFC		
49				16	25	8	3												
24			24							2							24		
120			120							12			Yes						
79	38		37	4						4							79		
49	25		23	1						49							49		
15			15							2							15		
30			30							3							30		
20				12	4	4			1		1			2019	20				
50			50						6		50			2019	50				
50	24		26								50			2019	50				
75				15	40	15	5	2			2			2019	75				
62			56	6					7		55			2019	62				
72	42		29	1					2		70			2019	72				
21	5		14	2					2										
41	1	1	1	16	16	5	2	4			4			3	2019	5	18		
80									1		80						80		
28				7	15	6								2019					
55			53	2							55				55		55		
18			17	1					2		13	4	5		18		18		
27			9	16	2												27		
5			1	1	3												5		
11			2	8	1				1								11		
13			2	9		2											13		
65			56	9					1		64						64		
51			45	5					5		50			2014	50		64		
37	3		29	6					2								37		
15				14		1													
4			1	1		2													
3				2															
161	55		106						6		159			2	2014	160			
51			17	23	11				3							51	51		
16			3	6	7														
61			4	16	34	5	2							2015	60				
48	1		3	19	18	6	1	5						2015	48				
11	2		5	2	2								11						
26				16	10				2					2015	26				
14	14											14							
1																			

FOUNDING SOURCES												
Section 8 Project-Based Assistance (PBV)	PBRA Units	LHFC	Section 8 New Construction/Substantial Rehabilitation	VHFA Financial	Section 236	Community Development Block Grant	FHLB's Affordable Housing Program	Home Program	Rural Development Section 515/5%	Section 202 Housing for Elderly	Section 811 Housing for Disabled	VHCB Grant/L
		24										
		79										
		49										
		15										
		30										
	20											
	50											
	50											
	75											
		62										
		72										
5	5	18			21		21	21	7			21
		41										
		80										
		28										
55			55					55	55			55
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