

United States Department of the Treasury

HAF Annual Report

Submitted by Naomi Cunningham

Vermont - HAF AR 2022

Participant Information:

Entity Name	Vermont
Type of Recipient	State/DC
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FAIN#	HAF0030
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City	Montpelier
State	Vermont
Zip	05620-1501

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/18/2022 3:12 PM
Submitted by	Naomi Cunningham, naomi.cunningham@vermont.gov
Certified by	Naomi Mae Cunningham

Point of Contact List:

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Name	Title	Email	Roles
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Cassie Polhemus	Chief Executive Officer	cpolhemus@veda.org	

Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	Yes
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2. Please quantify the total amount of funds spent on outreach.	\$45,054.00
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3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Champlain Valley Office of Economic Opportunity	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Association of Africans Living in Vermont (AALV)	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Rutland area NAACP	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
The Housing Foundation, Inc.	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
People's United Bank	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Burlington Community & Economic Development Office	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Central VT Habitat for Humanity	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Vermont Center for Independent Living	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Vermont Housing & Conservation Board	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
U.S. Committee for Refugees and Immigrants (USCRI-VT)	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
BROC Community Action	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Vermont Legal Aid	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Champlain Housing Trust	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Neighborworks of Western Vermont	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Downstreet Housing & Community Development	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Windham & Windsor Housing Trust	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Opportunities Credit Union	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Rural Edge	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Performance Goals:

Title	Program Design Element	Status	New	Continue
Mortgage loans reinstated	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Homeowner's association fees brought current	Payment Assistance for HOA fees or liens	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Utility bills brought current	Payment Assistance for Homeowners Utilities	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Property taxes brought current	Payment Assistance for Delinquent Property Taxes	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Methods for Targeting:

	<p>Vermont Housing Finance Agency (VHFA) has sustained efforts to reach all eligible homeowners throughout the state. Since it originally submitted the HAF Plan, it has signed agreements with three additional nonprofits, BROCC - Community Action of Southwestern Vermont, Champlain Valley Office of Economic Opportunity, and the Vermont Center for Independent Living to offer application assistance. It has also contacted approximately 130 other community-based organizations and employers around the state to share news about the program. VHFA has also contacted all Vermont town clerks and all Vermont state legislators,</p>
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1. Please provide an update on your targeting plan including challenges, successes, etc.

providing them with graphics and other resources to share the program among their constituents. In addition, VHFA has conducted a wide-ranging media campaign, including press releases, interviews with local news outlets, Google ads, social media ads, and print and radio, reaching all parts of Vermont. VHFA considers its targeting plan to date a success. After the program's wave of initial demand during the first week it was accepting applications, the pace of applications has been steady for months, suggesting that outreach efforts continue to draw in new applicants. Demographic data suggests that the program is reaching a proportionately high level of traditionally underserved populations, including non-white

	households, households living in manufactured
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	homes, and Vermont's most rural areas.
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2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?	Yes
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Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	Yes
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<p>If so, please provide best practices and information on coordination efforts.</p>	<ul style="list-style-type: none">• VHFA participates in regular calls held among state housing agencies coordinated by the National Council of State Housing Finance Agencies as well as calls organized by US Treasury to discuss homeowner assistance fund related issues. VHFA has also engaged directly with USDA Rural Development to discuss issues with ISDA RD serviced loans.
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2. Have you coordinated with servicers?	Yes
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If so, please provide best practices and information on coordination efforts.

- VHFA participates in regular calls coordinated by US Treasury among state housing agencies and mortgage servicers to discuss the common data platform and servicer communication issues.

Certification:

1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021?	No
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2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)?	
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