



for additional copies of this booklet, please contact:
.....

Central Vermont Regional Planning Commission
29 Main Street, Suite 4, Montpelier, Vermont 05602
802 229 0389

CENTRAL VERMONT HOUSING RESOURCE GUIDE

A Guide for Renters,
Home Buyers & Home Owners
.....

Map of Central Vermont

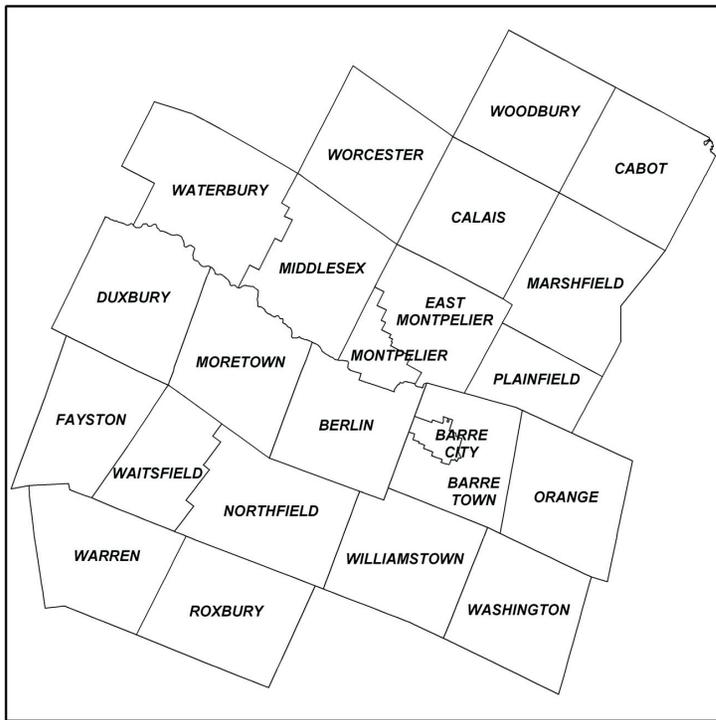


TABLE OF CONTENTS

INTRODUCTION	i
ASSISTANCE FOR RENTERS	
What is Subsidized Housing?	1
Health and Safety Codes	2
Emergency Financial Assistance for Back-Owed Rent	5
Transitional Housing and Homeless Services	6
Vermont Department of Taxes, Renter Rebate Program	7
HOMEOWNERSHIP	
Purchasing a Home	7
Homeownership Financing	8
Predatory Lending	11
Refinancing Program	12
Financing Home Improvements	12
Foreclosure Intervention	13
Vermont Department of Taxes, Property Tax Rebate Program	14
MOBILE HOMES	
Mobile Home Financing	15
Refinancing a Mobile Home	16
Lot Rent Increases	17
Mobile Home Park Closures	17
Purchase of a Mobile Home Park by the Residents	18
ACCESSIBILITY MODIFICATIONS	18
ENERGY EFFICIENCY PROGRAMS	21
FAIR HOUSING AND LEGAL SERVICES	22
LEAD PAINT	23
SHARED HOUSING	24
TELEPHONE SERVICE ASSISTANCE	24
APPENDIX A: Subsidized Housing in Central Vermont	25
APPENDIX B: VHFA's Participating Lenders	28
APPENDIX C: Mobile Home Parks in Central Vermont	29
APPENDIX D: Useful Telephone Numbers	30
APPENDIX E: Web links for more information	32

Produced by the Montpelier Housing Task Force and the Central Vermont Regional Planning Commission with many thanks to the Rutland County Community Land Trust whose booklet *Housing Resources in Rutland County* served as the basis for this guide.

This Guide was printed courtesy of the Chittenden Bank, with assistance from the Central Vermont Economic Development Corporation, the Central Vermont Regional Planning Commission and the Central Vermont Chamber of Commerce. It covers Washington County and the Orange County towns of Orange, Washington, and Williamstown. The information contained herein is accurate, to the best of our knowledge, as of October 2004.

cover illustration: Ed Epstein

INTRODUCTION

.....

The Montpelier Housing Task Force and the Central Vermont Regional Planning Commission compiled this Central Vermont Housing Resource Guide.

The Central Vermont Housing Resource Guide was designed to assist Central Vermont renters, homeowners and potential homeowners in realizing their housing goals. It does so by providing information on the various housing related programs and organizations available in Central Vermont.

Many of the included programs are based on household income. To confirm eligibility, please contact the individual service provider directly.

The programs identified in this guide are designed to help meet housing needs. When applying for participation, records should be kept of all supplied information. If an application for assistance is rejected, a written statement about why the application was rejected should be provided. It is important to understand the reasons given for the rejection in order to appeal the decision. Most programs are required to have an established appeals procedure and must provide that procedure in writing, if requested.

In addition to this housing resource guide, other outstanding resources are:

Renting in Vermont

To obtain a free copy call (800) 287-7971 or visit their website www.cvoeo.org for the complete text as well as other important information for renters and homeowners.

Guide to Your Rights as a Mobile Home Park Resident

To obtain a free copy call the Mobile Home Project at (800) 287-7971.

The Montpelier Housing Task Force

The Montpelier Housing Task Force was organized in 1999 in order to:

- (1) gather and evaluate information regarding housing trends in the City;
- (2) develop responses to identified housing concerns; and
- (3) recommend policies concerning housing to Montpelier City Government.

The goals and objectives of the Montpelier Housing Task Force are to preserve and enhance residential opportunities in Montpelier for households of all income levels. Working with community residents, City staff, elected officials, landlords, financial institutions and community organizations, the Task Force will (1) inventory existing housing stock and document changes in the supply and demand for housing in the City, keeping in mind that office and retail space is limited as well; (2) gain a better understanding of the complex issues affecting the quantity and quality of the City's housing; (3) recommend activities to increase the amount of housing in the City; (4) recommend strategies that protect against loss of housing in the City; and (5) increase the public's participation in City housing issues.

The Housing Task Force meets at 5:15 p.m. on the third Thursday of every month in the Community Room of the Montpelier Police Station. For more information, call 802 476-4493 ext. 208 or see the City's web site: www.montpelier-vt.org

The Central Vermont Regional Planning Commission

The Central Vermont Regional Planning Commission (CVRPC) is one of eleven regional planning commissions in Vermont. It works with twenty-three municipalities in Central Vermont, including all the towns in Washington County and the three Orange County towns of Orange, Washington and Williamstown. CVRPC's mission is to "assist member municipalities in providing effective local government and to work cooperatively with them to address regional issues," including housing. For more information, visit CVRPC's website: www.centralvtplanning.com or call 802 229-0389.

ASSISTANCE FOR RENTERS

What is Subsidized Housing?

Subsidized housing is housing with rental assistance. Rental Assistance is a payment by the government towards the renter's monthly rent and utility costs. Typically, renters pay 30% of their monthly income towards rent and utilities. The subsidy covers the rest, and is paid directly to the landlord.

Tenant Based Rental Assistance: The Section 8 housing Choice Voucher Program is a rental assistance program funded by the U.S. Department of Housing and Urban Development (HUD). Participating families select a unit of their choice in the community. The unit must meet Section 8 Housing Quality Standards and certain rent limits. Applicants must apply and be found eligible. If they meet the initial guidelines, they are placed on the waiting list. Subsidies are offered in order of the waiting list and are based on availability.

Public Housing Authorities are the place to apply for rental assistance. There are three public housing authorities that operate in Central Vermont:

To apply for Section 8 Vouchers in the City of Montpelier:

Montpelier Housing Authority
☎ (802) 229-9232
155 Main Street, Montpelier

To apply for Section 8 Vouchers in the City of Barre:

Barre Housing Authority
☎ (802) 476-3185
4 Humbert Street, Barre

To apply for Section 8 Vouchers within Central Vermont, excluding Montpelier and including Barre City:

Vermont State Housing Authority
☎ (802) 828-3295
1 Prospect Street, Montpelier

Project Based Rental Assistance is available in specific units in specific developments. These developments are operated by public housing authorities, area non-profit organizations and private owners.

Admission is by application and most developments maintain waiting lists. Interested persons must meet income and family composition guidelines (elderly, disabled, a family with children), and must provide credit and landlord references. Criminal background checks are also generally required. There are many developments with Project Based Subsidies in Central Vermont.

For a complete listing with contact information, see Appendix A or visit: www.housingdata.org.

Health and Safety Codes

.....

By law, rental housing in Vermont must be safe, clean and fit for human habitation, and must meet state health and safety codes. If a rental unit does not meet these standards, the landlord is required to make the necessary repairs within a reasonable amount of time.

According to Vermont Law, a Landlord must provide the following:

- Heating facilities capable of heating habitable rooms to 65°F when the outside temperature is -15°F. If heat is included in the rental charge, heat must be provided whenever the outside temperature is below 55°F, regardless of the time of year.
- Facilities to provide hot and cold running water in at least the kitchen sink, bathroom sink, and tub or shower. It is up to the tenant and landlord to agree on who must pay for the water.
- Water free from contamination that meets the water quality standards of the Department of Health.
- Electrical wiring that is safe, in working condition and well maintained.

- At least two electrical outlets or one outlet and one ceiling light fixture in each habitable room. If an apartment is being renovated, landlords may be required by building codes to install even more outlets. Public halls and stairways must be adequately vented and containing at least one light fixture.
- A home that is free of bugs, mice, rats or pests. If insects, rodents or pests are present in two or more apartments in a building or in shared public areas, it is the landlord's responsibility to have them exterminated.
- Weather-tight, rodent-proof, watertight windows, foundation, exterior walls, exterior doors, and a roof in good repair.
- Stairs and porches that are safe and capable of supporting normal load use.
- Watertight trash receptacles with tight fitting covers for the storage of garbage outside a dwelling unit.
- Garbage is removed at least once a week. However it is up to the landlord and tenant to agree on who pays for this. The landlord does not have to provide receptacles for dwellings containing only one rental unit.
- All sinks, bathtubs, showers and toilets properly connected to a public sewage system if available, or a properly operating subsurface disposal system.

This is a partial list. For more information, contact:

Vermont Department of Health
Community Public Health Division
☎ 802 863-7548
108 Cherry Street, Burlington

In addition, Barre City has a rental code and an apartment registration program. To find out about either of these programs, contact:

Barre City Building & Housing Department
☎ 802 476-0250

Montpelier has its own rental code and as of September 2004 was in the process of developing an apartment registration program. For more information, contact:

Montpelier City Manager's office
 ☎ 802 223-9502
 City Hall, 39 Main Street, Montpelier

Health and Safety Code Inspections

If you believe that your home does not meet the health and safety standards, you may request an inspection from the following:

Vermont State Board of Health
 ☎ 800 439-8550

Vermont Department of Labor and Industry
 ☎ 802 786-5867

Town Health Officer

Contact your town clerk at the following numbers and ask for contact information for the Town Health Officer.

Town Clerk Offices			
Barre City	(802) 476-0240	Northfield	(802) 485-5421
Barre Town	(802) 479-9392	Plainfield	(802) 454-8461
Berlin	(802) 229-9298	Roxbury	(802) 485-6116
Cabot	(802) 563-2279	Waitsfield	(802) 496-2218
Calais	(802) 223-5952	Warren	(802) 496-2709
Duxbury	(802) 244-6660	Waterbury	(802) 244-8447
E. Montpelier	(802) 223-3313	Woodbury	(802) 456-7051
Fayston	(802) 496-2454	Worcester	(802) 223-6912
Marshfield	(802) 426-3305	Orange	(802) 479-2673
Middlesex	(802) 223-5915	Washington	(802) 883-2218
Montpelier	(802) 223-9500	Williamstown	(802) 433-5455
Moretown	(802) 496-3645		

Emergency Financial Assistance for Back-Owed Rent

**Back Rent Program - Vermont Agency of Human Services
 Economic Services Division**

Families who are facing homelessness due to nonpayment of rent may be eligible for funds from the Economic Services Division (ESD). A family must have a "notice to quit" or a notarized statement of how much rent is owed from the landlord. ESD may pay up to three months of the back rent. Since this assistance is designed to prevent homelessness, applicants must have the ability to make ongoing rental payments.

For more information:

Economic Services Division
 ☎ 802 479-1041
 McFarland Office Building, Suite #150, Perry Street, Barre.

Central Vermont Community Action Council (CVCAC)

CVCAC has a limited amount of money to help renters pay back-owed rent to prevent eviction. CVCAC also works with area agencies in emergency situations, networking with area towns, churches and other community organizations to obtain funds when their own funds may not be sufficient or available. Each emergency is considered on a case-by-case basis. CVCAC can also help renters obtain fuel assistance in order to prevent shut-off of services and/or free up more of the household's funds for back rent payments.

For more information:

Central Vermont Community Action Council
 ☎ 802 479-1053
 195 Barre-Montpelier Road, Berlin
 and 35 Ayers Brook Road, Randolph

For more information about fuel assistance, see the Energy Efficiency section (p. 21).

Transitional Housing and Homeless Services

Good Neighbors provides transitional housing for families who are struggling to find housing for various reasons. Good Neighbors also provides case management through three months of permanent housing.

For more information:

Central Vermont Community Action Council (CVCAC)
☎ 802 479-1053

Good Samaritan Haven is an emergency, overnight homeless shelter in Barre. The Good Samaritan operates on a first-come-first-served basis. Hours of operation are 6:00 p.m. to 7:00 a.m. (winter) and 7:00 p.m. to 7:00 a.m. (summer).

For more information:

Good Samaritan Haven
☎ 802 479-2294
105 Seminary Street, Barre

Transitional Living Program: This program is for people ages 16-21 that are homeless. The Program focuses on life skills, goal setting and achieving, employment and education.

For more information:

Washington County Youth Service Bureau
☎ 802 229-9151
38 Elm Street, Montpelier

Vermont Department of Taxes, Renter Rebate Program

This program is designed to provide qualified renters a rebate check based upon income and amount of rent and utility bills paid within the last year. Interested renters must file Form PR-141 with their State tax returns.

Eligibility for Renter Rebate:

- Legal resident of Vermont for the entire previous calendar year; and
- Were not claimed as a dependent of another taxpayer; and
- Household income does not exceed \$47,000 (2003 Standard); and
- Only person in the household making a renter rebate claim; and
- Rented for all 12 months.

HOMEOWNERSHIP

Purchasing a Home

Home Buyer Fair: The Vermont Housing Finance Agency (VHFA) has been organizing The Home Buyer Fair since 1993. This annual event provides prospective homebuyers an opportunity to meet and talk with mortgage lenders, realtors, attorneys, home energy specialists and other professionals in the housing field. The Home Buyer Fair is a free day-long event that occurs between late March and early April of the year, usually in Burlington. Contact VHFA at (802) 864-5743 for more information.

Homeownership Seminars: The NeighborWorks® HomeOwnership Center of Central Vermont offers several educational workshops on a monthly basis, including:

- HOMEBUYER EDUCATION WORKSHOPS educate potential homebuyers about the numerous components in the process of finding and purchasing a home.

- CREDIT AND BUDGET COUNSELING offers private counseling to help future homeowners overcome obstacles to homeownership. This includes help with rebuilding credit and creating a budget.
- FINANCIAL ASSISTANCE helps homebuyers find the most affordable financing options and may include help with down payment and closing costs. The HomeOwnership Center staff will help you contact the lender you choose and will work with you every step of the way.
- POST-PURCHASE COUNSELING assists homeowners after they have purchased their homes. This is to prevent mortgage delinquency and assist with home refinancing, if needed.
- POST-PURCHASE WORKSHOPS help new homeowners learn how to protect their investment by performing routine maintenance, and how to implement savings strategies that work.

For more information:

NeighborWorks® HomeOwnership Center of Central Vermont
 ☎ 802 476-4493 ext 211
 107 North Main Street, Barre

Homeownership Financing

Vermont Housing Finance Agency (VHFA) provides low-interest financing to Vermont homeowners. VHFA offers its homeownership programs through participating lenders such as banks, credit unions and mortgage companies. Eligibility is based on income limits and purchase price limits determined by the location of the home (by county) and number of people in the household.

VHFA MOVE Program: VHFA's most popular loan program. Various interest rate and point options including a Cash Assistance Rate Option. MOVE offers flexible down payment requirements. Qualifying guidelines for borrowers are based on credit history.

VHFA HOUSE Program: The HOUSE program is available for homebuyers who work with the HomeOwnership Center and agree to share their home's appreciation with future buyers in

exchange for cash assistance at purchase. The HomeOwnership Center and homebuyer agree to keep the property affordable for future homebuyers by limiting the profit when the home is resold. VHFA offers a special interest rate for HOUSE borrowers, which results in lower mortgage payments. Also, see HOMELAND Program description.

For more information see Appendix B (p. 28) for VHFA participating lenders, or contact:

Vermont Housing Finance Agency
 ☎ 802 864-5743 or 800 339-5866
 164 St. Paul Street, Burlington or
 NeighborWorks® HomeOwnership Center of Central Vermont
 ☎ 802 476-4493 ext 211
 107 North Main Street, Barre

USDA Rural Development also has financing programs for qualified homebuyers:

Rural Development 502 loan program helps low-income rural households purchase decent, safe, and sanitary homes. Subsidized loans are available for low-income families and individuals and interest rates are based on the household's income. Homes financed must be modest in cost. Loans are made at the interest rate(s) specified by Rural Development and are repaid over a period of up to 33 years.

Rural Development Loan Guarantees enable 100% financing with a participating lender for homebuyers that have sufficient income but are unable to make a down payment. RHS insures the loan for the lender. This means that if the individual borrower defaults on the loan, RHS will pay the private lender for the loan. The homebuyer works directly with the private lender.

For more information contact USDA Rural Development:

1153 Main Street, St. Johnsbury
 ☎ 802 748-8746
 or
 City Center, 89 Main Street, 3rd Floor, Montpelier
 ☎ 802 828-6002

The NeighborWorks® HomeOwnership Center of Central Vermont HOMELAND Program combines access to VHFA’s HOUSE Program with a sizeable grant that acts as a down payment toward the purchase of the home, as well as optional assistance with closing costs. Participants may work with lenders other than VHFA if they so choose. The HomeOwnership Center uses the grant to purchase the land underneath the house, and enters into a long-term ground lease with the homeowner. This lease includes agreements regarding a restricted resale price that keeps the home affordable to future owners. Applicants must meet program eligibility requirements and proposed houses must meet property selection guidelines. In addition, all applicants must have completed the HomeOwnership Center’s Homebuyer Education Workshop.

For more information:

NeighborWorks® HomeOwnership Center of Central Vermont
☎ 802 476-4493 ext 211
107 North Main Street, Barre

Conventional Financing is offered by banks and mortgage brokers. Conventional financing offers many traditional choices, which include 15, 25, and 30-year amortizations and interest rate options including fixed, balloon, and adjustable rates. Conventional loan applicants must have decent credit, long-term job stability with sufficient income, a down payment, and a low level of debt. Contact your local bank for more information about conventional loan options.

Predatory Lending

Predatory Lenders make loans that are lucrative to the lender and harmful to the borrower. They “prey” on innocent and often desperate borrowers. Many innocent people have lost their life savings and homes due to this type of loan practice. Many lenders, including banks and credit unions, are regulated by the federal government. The majority are trustworthy. Mortgage brokers and lending companies are not regulated. Most are honest and trustworthy, but a few are not. A predatory lender may be a large company with a known name or it may be a small company or a loan broker. All predatory lenders share similar traits. They:

- Offer loans based solely on the equity in a home, and not the borrower’s ability to repay the loan;
- Charge unusually high interest rates for loans;
- Add excessive points to a loan without lowering interest rates;
- Charge excessive fees; and
- Tack on unnecessary costs, such as prepaid single premium credit life insurance.

With or without these extra charges, it can be difficult or even impossible to repay the loan. When payments are late, more charges may be added. Then the lender may suggest the loan be refinanced to lower the monthly payment. But the unpaid payments may be added to the new loan amount, costing even more interest over time. The new loan becomes even more difficult to repay. Predatory lenders are not interested in working with struggling borrowers, and they are quick to foreclose.

For advice or help regarding predatory lending contact:

Vermont Consumer Assistance Program
☎ 800 649-2424
Consumer Credit Counseling Service of NH & VT
☎ 800 327-6778 or
NeighborWorks® HomeOwnership Center of Central Vermont
☎ 802 476-4493 ext 210

For more information about Predatory Loans, contact the Fannie Mae Foundation at (800) 605-7100 and request their booklet, *Borrowing Basics, What You Don’t Know Can Hurt You.*

Refinancing Program

Rural Development will refinance rural home debt for buyers facing foreclosure through no fault of their own. In these situations, foreclosure is usually prompted by a significant change in circumstances affecting ability to pay, such as divorce or major medical circumstance.

For more information:

USDA Rural Development
☎ 802 748-8746
1153 Main Street, St. Johnsbury

Financing Home Improvements

Montpelier: The City operates a revolving loan fund that finances home improvements occupied by low-income residents within the City. Up to \$10,000 per dwelling unit is available in the form of loans, deferred payment loans, and grants. Housing receiving these funds must be occupied by low- and moderate-income households. Contact the Office of Planning and Development at 802 223-9506.

Barre: The Central Vermont Community Land Trust operates a revolving loan fund that finances home improvements in the City of Barre and Barre Town. Funds can be used to correct health and safety issues, create handicapped accessibility, and make improvements that will conserve energy. Borrowers must have a household income below county median. Loan maximum is \$15,000 per unit or \$25,000 for a duplex. Contact CVCLT at 802 476-4493.

Other Communities: From time to time, other communities have established home improvement revolving loan funds using Community Development Block Grant dollars received from the State of Vermont. These communities have included Waterbury, Marshfield, Plainfield, and Northfield but there may be others. An inquiry should be made to the town clerk's office in the town where the property is located (see list on p. 4).

USDA Rural Development 504: This Home Repair Loan and Grant Program is for very-low income families and individuals who own homes in need of repair. The program offers low-interest loans and grants for renovations. The funds may also be used for accessibility renovations for someone with disabilities. For more information on accessibility renovation see the Accessibility Modifications section.

For more information, contact the USDA Rural Development office near you:

In Washington County:
☎ 802 748-8746
1153 Main Street, St. Johnsbury

In Orange County:
☎ 603 747-2777
250 Swiftwater Road, Woodsville, N.H.

In Montpelier:
☎ 802 828-6002
City Center, 89 Main Street, 3rd Floor, Montpelier

Energy Efficiency: see Energy Efficiency section (page 21).

Lead Paint: see Lead Paint section (page 23).

Foreclosure Intervention

The NeighborWorks® HomeOwnership Center of Central Vermont works with homeowners to prevent foreclosure. This may be accomplished in a number of ways. The HomeOwnership Center can help the household with personal budgeting. They may also negotiate a repayment plan with the lender on behalf of the homeowner to bring the payments current. In some circumstances, it is necessary to refinance the loan by extending the length of time over which it is paid, and/or reducing the interest rate. The HomeOwnership Center can assist homeowners with negotiating these options, too. In the event the loan obligation cannot be saved, the HomeOwnership Center can assist the homeowner to negotiate with the lender to sell the property, or deed it back to the lender

(deed-in-lieu of foreclosure). These options would preserve the homeowner's credit and enable him/her to purchase a home again in the future.

For more information:

NeighborWorks® HomeOwnership Center of Central Vermont
☎ 802 476-4493 ext 211
107 North Main Street, Barre

Vermont Tax Department, Property Tax Rebate Program

“Act 60” Prebate is a tax program that provides eligible homeowners a refund on their homestead declaration tax. The income-sensitive nature of the Equal Educational Opportunity Act helps qualified homestead owners pay their education property taxes. For homeowners who qualify for income sensitivity (household income limit of \$47,000 – 2004 standard), the homeowner calculates 2% of household income and compares that number to the education property tax paid on the house site. If the tax is higher than 2% of household income, the homeowner receives the difference back from the state.

For more information:

Vermont Tax Department, Property Tax Rebate Program
☎ 866 828-2865 (toll-free in Vermont)

MOBILE HOMES

Mobile Home Financing

VHFA Loan Programs: Some mobile homes are eligible for the VHFA's HOUSE or MOVE Programs (See Homeownership Financing Section on page 8 for program descriptions). For a mobile home to be eligible, it must be on owned land or a permanent foundation in a park that offers long-term leases with an agreement in place to ensure long-term affordability of rents.

For more information:

Vermont Housing Finance Agency
☎ 802 864-5743 or 800 339-5866
164 St. Paul Street, Burlington

See Appendix B (p. 28) for VHFA participating lenders.

Conventional lenders: Some conventional lenders make loans for the purchase of mobile homes. They, too, will have restrictions on the location and placement of the mobile home.

For more information, visit your local bank or credit union.

Predatory lenders: Because good mobile home lenders are often difficult to find, predatory lenders often make mobile home loans. Be particularly careful when selecting a lender for mobile home purchases. Refer to the predatory lending section (page 11) for more information.

Vermont Community Loan Fund Purchase Subsidy Program: The Vermont Community Loan Fund operates a program called Purchase Subsidy, which provides 0% deferred loans of up to \$5,000 to help lower-income households purchase mobile homes in nonprofit-owned mobile home parks. Repayment is due upon the sale of the home. Borrowers agree to limit the future sales price of the home to 4% appreciation annually, if applicable.

For more information:

Vermont Community Loan Fund
☎ 802 223-4429

Refinancing a Mobile Home

VHFA Limited Refinance Program: This program allows mobile home owners to refinance high interest rate mobile home loans. Also, borrowers can finance the cost of the property improvements and all closing costs associated with them. Eligible uses for this program are:

- Replacement of debt on a property that is currently financed with the assistance of a grant or deferred loan from a non-profit organization with VHFA acceptable terms;
- Replacement of debt on a mobile home on borrower's own land. Mobile home must be permanently affixed to land per VHFA's requirements (Pre-1976 units must meet certain restrictions);
- Replacement of a mobile home on the borrower's own land, or relocation of a mobile home the borrower owns in a park to land the borrower currently owns or will purchase. Replacement of outstanding debt on the land may be included in the new mortgage. The mobile home must be permanently affixed to land per VHFA's requirements (Pre-1976 units must meet certain restrictions); and
- Replacement of debt on a mobile home in a VHFA-eligible mobile home park that is permanently affixed to land per VHFA's requirements.

For more information:

Vermont Housing Finance Agency
☎ 802 864-5743 or (800) 339-5866
164 St. Paul Street, Burlington

or contact a VHFA approved lender. See Appendix B (p. 28), for a list of VHFA participating lenders.

Financing Home Improvements: see section in Homeownership chapter (page 12).

Mobile Home Park Lot Rent Increases

State law also governs mobile home park lot rent increases. Park owners may not increase lot rents more frequently than once a year. Prior to an increase in rent, the park owner must provide a 60-day notice to both the residents and the Commissioner of Housing and Community Affairs. The cost of capital improvements to the park in excess of \$2,500 can be passed on to the residents as a surcharge. If the amount of a lot rent increase exceeds the consumer price index plus one percent, the residents have a right to request mediation by filing a petition with the park owner and Commissioner of Housing within 15 business days of receiving the notice.

For more information:

See the booklet, *Mobile Home Park Residents: A Guide to Your Rights* published by the Champlain Valley Office of Economic Opportunity Mobile Home Project
☎ 800 287-7971 or www.cvoeo.org

Vermont Department of Housing and Community Affairs
☎ 802 828-3211

Mobile Home Park Closures

State law requires that, prior to closing a park, the owner must notify, by certified mail, each resident and the Commissioner of Housing and Community Affairs of his/her intent to close all or part of the park. Such notification must be provided at least eighteen months prior to park closure.

For more information:

See the booklet, *Mobile Home Park Residents: A Guide to Your Rights* published by the Champlain Valley Office of Economic Opportunity Mobile Home Project
☎ 800 287-7971 or www.cvoeo.org

Vermont Department of Housing and Community Affairs
☎ 802 828-3211

Purchase of a Mobile Home Park by the Residents

.....

Vermont law requires that when a mobile home park owner issues a notice of intent to sell, residents have 45 days to decide whether they intend to purchase the park. Options include purchasing the park directly, choosing a housing nonprofit to negotiate on behalf of the residents, or doing nothing. The owner cannot commit to selling to anyone else for an additional 90 days if the residents or their nonprofit designee notifies the owner in writing that they intend to consider purchasing the park.

For more information:

See the booklet *Mobile Home Park Residents: A Guide to Your Rights* published by the Champlain Valley Office of Economic Opportunity Mobile Home Project

☎ 800 287-7971 or www.cvoeo.org

Vermont Department of Housing and Community Affairs

☎ 802 828-3211.

ACCESSIBILITY MODIFICATIONS

.....

Home Access Program (HAP), Vermont Center for Independent Living:

This grant program helps Vermonters with disabilities to remain in their homes. HAP pays for accessibility modifications to home entrances and bathrooms, including the construction of wheelchair ramps and the installation of grab bars. Eligibility is based on household income. HAP also offers free technical support including access guidelines and universal design examples.

For more information:

Vermont Center for Independent Living (VCIL)

☎ 800 639-1522

11 East State Street, Montpelier

Medicaid Waiver: For Vermonters on the Med Waiver program, \$750 is available each year for home modifications or assistive technology.

For more information:

Vermont Department of Aging and Independent Living

☎ 802 241-2400, TTY: 802 241-3557

103 South Main Street, Waterbury

Multiple Sclerosis Society of Vermont: For people with Multiple Sclerosis, the MS Society accepts applications for up to \$300 for home modifications.

For more information:

Multiple Sclerosis Society of Vermont

☎ 802 862-0912

75 Talcott Road, Williston

USDA Rural Development Section 504 Program: See the Financing Home Improvements section (p. 12) for program description.

The Vermont Assistive Technology Project Adaptive Equipment Revolving Loan Fund enables Vermonters with disabilities to purchase assistive technology such as accessible vans and automobiles, computers for home and business use, recreational equipment, wheelchairs and scooters, communication equipment, and home modifications. The fund is administered by the Vermont Development Credit Union.

For more information:

Vermont Development Credit Union

☎ 800 865-8328 or 802 865-3404

18 Pearl Street, Burlington

VSHA ENABLE Program: The Vermont State Housing Authority (VSHA) has a low interest loan program that pays for accessibility improvements to the borrower's home. This program is available to both homeowners and landlords.

For more information:

Vermont State Housing Authority

☎ 802 828-3295

1 Prospect Street, Montpelier

Veterans Administration: Veterans may be eligible for assistance through the Veterans Administration. The following programs offer assistance to veterans with home modifications:

Specially Adapted Housing/ Home Modifications: Veterans with severe permanent and total service-connected disabilities may be eligible for one-time benefits to pay for the acquisition or modification of suitable housing. Depending on the nature and severity of the disability, the veteran may be eligible for benefits of up to \$38,000 or the actual costs of acquisition or modification (whichever is less) or up to \$6,500 or the actual costs of acquisition or modification (whichever is less).

For more information and an application:

☎ 800 827-6311 ext. 3069

Home Improvement Structural Alteration (HISA): This program is for service and non-service connected veterans currently using VA services. To start the process, veterans need to speak to their VA primary care giver or doctor regarding the home modification needed or veterans can call:

☎ 866 687-8387 ext. 6270

Vocational Rehabilitation: Vocational Rehabilitation can pay for material and/or labor costs for home modifications essential to a client's employment. This may include adaptations enabling a person to get to work, such as a wheelchair ramp, or modifications for homemaking (kitchen, accessibility) if the vocational rehabilitation client is the household homemaker.

For more information:

Vocational Rehabilitation Program

☎ 802 241-2199

103 South Main Street, Waterbury

ENERGY EFFICIENCY PROGRAMS

.....

CVCAC Weatherization Program: Central Vermont Community Action Council (CVCAC) provides energy conservation and weatherization modifications to homes and apartments. These are available at no cost to Vermont residents who meet income eligibility guidelines regardless of whether the home is rented or owned. Renters must have the landlord's permission for the work to be done. Professionally trained staff will evaluate the home and then meet with the owner to design a plan that will save energy, increase comfort and reduce utility costs. Energy efficiency measures include sealing drafts and air leaks, improving the heating system efficiency by cleaning, tuning and performing minor repairs or replacing the heating system, if necessary; installing insulation (added ventilation and minor structural repairs are part of this activity); and improving, where possible, indoor air quality to reduce moisture problems. The waiting list for weatherization services is the shortest in spring and summer. The sooner the application is submitted, the more money will be saved on future fuel bills.

For more information:

CVCAC Weatherization Program

☎ 802 476-2093 or toll free at 877 919-2299

10 Gable Place, Barre

Efficiency Vermont provides technical advice, financial rebates and design guidance to help make Vermont homes energy efficient. They provide home inspections for renters at the request of the landlord. These inspections identify improvements landlords can implement to make homes more energy efficient. They will provide energy saving bulbs for light fixtures, help find energy efficient appliances and products, and identify loans, mortgage products and energy services that may save you money.

For more information about income eligibility or the program:

Efficiency Vermont

☎ 888 921-5990

Fuel Assistance: The Vermont Agency of Human Services, Economic Services Division offers financial assistance to Vermonters who need assistance paying home heating bills.

For more information or to request an application:

Economic Services Division
Office of Home Heating Fuel Assistance
103 South Main Street, Waterbury
☎ 800 479-6151 or 802 241-1165

FAIR HOUSING AND LEGAL SERVICES

.....

In Vermont, it is illegal to discriminate in housing and public accommodations on the basis of race, national origin, color, age, sex, marital status, sexual orientation, or religion. It is also illegal to discriminate against people because they have dependent children, receive public assistance, or have filed a charge of discrimination. The law applies to the rental of mobile homes or lot spaces as well as apartments.

If you believe you are a victim of discrimination or are having other difficulties renting an apartment or mobile home, you can contact:

Vermont Human Rights Commission investigates and prosecutes violations of Vermont's laws prohibiting discrimination.

For more information:

Vermont Human Rights Commission
☎ 802 828-2480 or toll free at 800 416-2010
135 State Street, Montpelier

Vermont Legal Aid provides legal services to individuals who have low income, are elderly, or have disabilities.

For more information:

Vermont Legal Aid
☎ 802 223-6377
7 Court Street, Montpelier

LEAD PAINT

.....

Persons planning renovations or remodeling property built before 1978 should be very cautious of lead paint contamination. Even a well maintained home can quickly become contaminated if safe methods are not used and/or proper clean up is not done during the course of even simple home repair.

The Vermont Lead-Based Paint Hazard Reduction Program:

This program is administered by the Vermont Housing and Conservation Board (VHCB). Since 1995, the program has been assisting landlords and homeowners to reduce the hazards of lead poisoning caused by lead-based paint. The Program provides comprehensive technical and financial assistance to make eligible Vermont properties lead-safe. Financial assistance is in the form of grants and low interest loans. Work is completed by certified lead abatement contractors and testing is done to insure properties are safe before residents return.

For more information:

Vermont Housing & Conservation Board Lead Paint Program
☎ 802 828-5064

In addition to information about the program, they can provide a free, comprehensive booklet entitled *Lead Paint Safety: A Field Guide for Painting, Home Maintenance and Renovation Work*.

SHARED HOUSING

.....

HomeShare of Central Vermont assists homeowners who want to continue to live independently at home by bringing them together with house mates who need affordable housing. The process includes background checks, exhaustive interviews, introductions, trial matches, and the match itself, followed by continuing assessment and monitoring of each homeshare's progress.

An application fee and a small match fee based on income is charged. HomeShare is sponsored by the Central Vermont Council on Aging.

For more information:

HomeShare Vermont

☎ 802 479-8544

North Barre Manor, Suite #1114, 455 North Main Street, Barre

TELEPHONE SERVICE ASSISTANCE

.....

Link Up Vermont provides financial assistance to eligible low-income applicants for telephone installation. Qualified applicants pay only half the cost of their phone installation. Applications are available in many locations including Central Vermont Community Action Council, Central Vermont Council on Aging, local Economic Services Divisions and local housing authorities.

Lifeline Telephone Program: This program provides eligible low-income applicants the opportunity for reduced basic monthly telephone charges. This Federal Communication Commission program can provide savings between \$5.25 per month and \$10.00 per month.

For more information:

Central Vermont Council on Aging

☎ 802 479-0531

30 Washington Street, Barre or

Economic Services Division

☎ 800 479-6151 or 802 241-1165

APPENDIX A

.....

Project Based Subsidized Housing in Central Vermont

Housing Authorities

Central Vermont's three housing authorities own and/or manage a number of housing developments with project-based rental assistance. Contact the housing authorities for details.

Vermont State Housing Authority

1 Prospect Street

Montpelier, VT 05602-3556

☎ 802 828-3295

Montpelier Housing Authority

155 Main Street,

Montpelier, VT 05602

☎ 802 229-9232

Barre Housing Authority

4 Humbert Street,

Barre, VT 05641-4529

☎ 802 476-3185

Housing Developments with Project-Based Rental Assistance

Branch Street, 11-15 Branch Street, Barre City, VT 05641

Management Company: Howard Stone

Gidney Road, PO Box 180, Montpelier, VT 05602

☎ 802 229-9252

Butler Apartments – Elderly only

6 Wallace Street, Waterbury, VT 05676

Management Company: Steele Management Ltd.

1553 Perry Hill Road, Waterbury, VT 05676

☎ 802 244-7557

CDW Properties – Elderly only
8 Summer Street, Barre City, VT 05641
Management Company: Carol Tremblay
PO Box 266, South Barre, VT 05670
☎ 802 476-3836

Herbert Farm Apartments
21 & 23 Herbert Road, Montpelier, VT 05602
Management Company: Technical Planning & Management
6971 Main Street, Waitsfield, VT 05673
☎ 800 496-3123

Highgate Apartments
121 Highgate Drive, Barre City, VT 05641
Management Company: Maloney Properties, Inc.
2408 Dorset Street, Charlotte, VT 05445
☎ 802 425-5850
Rental Agent: (802) 476-8645

Mad River Meadows
144 Butcher House Drive, Waitsfield, VT 05673
Management Company: Technical Planning & Management
6971 Main Street, Waitsfield, VT 05673
☎ 800 496-3123 (Toll Free)

The Gardens – Elderly only
2844 VT Route 14, Williamstown, VT 05679
Management Company: TGWS LLC
PO Box 130, Chelsea, VT 05038
☎ 802 685-3113

Vine Street Apartments
16 Vine Street, Northfield, VT 05663
Management Company: Brian Wrigley
PO Box 161, Northfield, VT 05663
☎ 802 485-6464

Water Street
37 Water Street, Northfield, VT 05663
Management Company: Francis Flood Jr
RR#1, Northfield, VT 05663
☎ 802 485-8193

Water Street Apartments
230 Water Street, Northfield, VT 05663
Management Company: Brian Wrigley
PO Box 161, Northfield, VT 05663
☎ 802 485-6464

Wells House Apartments
16 North Main Street, Waterbury, VT 05676
Management Company: Jean Dow
57 River Street, PO Box 1023, Essex Junction, VT 05452
☎ 802 878-8558

Williamstown Square – Elderly only
Route 14, Williamstown, VT 05679
Management Company: Mary Norman
PO Box 130, Chelsea, VT 05038
☎ 802 685-3113

APPENDIX B

VHFA'S Participating Lenders

Banknorth Mortgage	(800) 358-2651
Beacon Mortgage	(800) 485-7430 ext. 240
Charter One Bank	(802) 775-0025 ext. 214
Chittenden Bank (Mortgage Service Center)	(800) 752-0006 ext. 2345
Community National Bank	(800) 870-2598
Countrywide Home Loans	(866) 706-1830
CTX Mortgage Company	(877) 780-0225 ext. 101
First Community Bank	(802) 773-4406 or (802) 773-4403
GMAC Mortgage Group	(800) 420-4622
Kittredge Mortgage Group	(800) 339-4871
Mortgage Financial Services	(800) 499-6371
Northeast Home Loan	(800) 870-3631
Northfield Savings Bank	(800) 672-2274
New England FCU	(800) 400-8790
Direct Financial Lending	
Summit Financial Center	(800) 491-5533
Universal Mortgage Corporation	(888) 476-9991
Vermont Development Credit Union	(800) 865-8328
Vermont Federal Credit Union	(888) 252-0202
Vermont State Employees Credit Union	(800) 371-5162 ext. 5345

APPENDIX C

Mobile Home Parks in Central Vermont

From 2001 Registry of Mobile Home Parks – Report and Findings of the Vermont Department of Housing and Community Affairs.

Bridge Street MHP, Barre	(802) 476-4493
East Barre MHP, Barre	(802) 476-6357
Pleasant View MHP, Barre	(802) 476-6357
Berlin MHP, Berlin	(802) 223-9517
Blow MHP, Berlin	(802) 223-3633
Brock's MHP Berlin	(802) 476-7827
Crosstown Road MHP, Berlin	(802) 223-9571
Eastwood Manor MHP, Berlin	(802) 223-9517
LaGue, Inc, Berlin	(802) 223-2524
RMC MHP, Berlin	(802) 223-9517
River Run MHP, Berlin	(802) 223-9517
Weston's MHP, Berlin	(802) 229-0364
Patterson's Trailer Park, Duxbury	(802) 244-7368
Sandy Pines MHP, East Montpelier	(802) 828-3098
Riverside MHP, Moretown	(802) 985-3623
94 North Main MHP, Northfield	(802) 485-7314
Northfield Falls MHP, Northfield	(802) 223-9517
Smith's Trailer Park, Northfield	
Trombly's Trailer Park, Northfield	(802) 485-8394
Tucker MHP, Northfield	(802) 485-8158
Winch Hill Park, Northfield	(802) 485-7314
Meadowbrook MHP, Orange	(802) 476-3204
Verd-Mont, Waitsfield	(800) 496-9449
Washington North MHP, Washington	(802) 883-5566

East Wind MHP, Waterbury	(802) 985-3623
Eldredge's MHP, Waterbury	(802) 244-6966
Kneeland Flats MHP, Waterbury	(802) 746-8068
Thatcher Pines, Waterbury	(802) 485-7368
Whalley Trailer Park, Waterbury	(802) 244-8374
Bilodeau MHP, Williamstown	(802) 433-5446
Buttles Trailer Park, Williamstown	(802) 685-2283
Charlotte Mitchell MHP, Williamstown	(802) 433-6101
Fuller's Trailer Park, Williamstown	(802) 433-5522
Limehurst MHP, Williamstown	(800) 496-9449
McCarthy MHP, Williamstown	(802) 476-7902
Northwind MHP, Williamstown	(802) 828-8883
Village View Heights, Williamstown	(802) 433-6654

APPENDIX D

..... Useful Telephone Numbers

For additional useful phone numbers, refer to the Community Service Numbers in the front of your phone book.

Battered Women's Services	(877) 543-9498
Community Action Council, Central Vermont	(802) 479-1053
Community Land Trust, Central Vermont	(802) 476-4493
Council on Aging, Central Vermont	(800) 642-5119
Consumer Complaints	(800) 649-2424
Efficiency Vermont	(888) 921-5990
Food Stamps, Dept. of Social Welfare	(802) 479-1041
Governor's Action Line	(800) 642-3131
Home Health & Hospice	(802) 223-1878
HomeShare	(802) 479-8544

Hospital, Central Vermont	(802) 371-4100
Housing Authorities:	
Barre	(802) 476-3185
Montpelier	(802) 229-9232
Vermont State	(802) 828-3295
Human Rights Commission, Vermont	(802) 828-2480
Lead Paint Program, VHCB	(802) 828-5064
Legal Aid, Vermont	(802) 223-6377
Medicaid, questions relating to	(802) 479-1041
Mental Health Services	
Washington County Mental Health	(802) 229-0591
Mobile Home Project	(800) 287-7971
Nursing Homes:	
Berlin Health & Rehabilitation	(802) 229-0308
Rowan Court Health & Rehabilitation	(802) 476-4166
Woodridge Nursing Home	(802) 371-4700
Rural Development, USDA	(802) 748-8746
Retired & Senior Volunteer Program (RSVP)	(802) 828-4770
Social Security Administration	(802) 223-3476
Transportation	
GMTA	(866) 864-0211
Vermont Transit	(802) 223-5292
Vermont Center for Independent Living	(802) 229-0501
Vermont Department of Labor and Industry	(802) 786-5867
Vermont Affordable Housing Coalition	(802) 660-9484
Vermont Coalition for Disability Rights	(802) 223-6140
Vermont Coalition to End Homelessness	need #
Vermont Housing Finance Agency	(800) 339-5866
Vermont State Board of Health	(800) 439-8550
Veterans, Information relating to	(802) 828-3380
Youth Services Bureau, Washington County	(802) 229-9151

APPENDIX E

.....

Web links for more information

Persons looking for more detailed information than is contained in this Guide may be interested in the following websites:

Central Vermont Community Land Trust – www.cvclt.org

Central Vt. Regional Planning Commission – www.centralvtplanning.com

Montpelier Housing Task Force – www.montpelier-vt.org/mhtf/index.cfm

University of Vermont Center for Rural Studies – <http://crs.uvm.edu/>

USDA Rural Development – www.rurdev.usda.gov/rhs

U.S. Dept. of Housing & Urban Development – www.hud.gov

Vermont Community Loan Fund – www.vclf.org

Vermont Development Credit Union – www.vdcu.org

Vermont Dept. of Housing & Community Affairs – www.dhca.state.vt.us

Vermont Housing and Conservation Board – www.vhcb.org

Vermont Housing Finance Agency – www.vhfa.org

Vermont Housing Awareness Campaign – www.housingawareness.org

Vermont Legal Aid – www.vtlegalaid.org

Vermont State Housing Authority – www.vsha.org