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# **VHIP 2.0 Resource Guide**

## for Property Owners

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Developed by the Vermont Housing Division

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## VHIP 2.0 How To

The Vermont Housing Improvement Program 2.0 (VHIP 2.0) provides rental property owners up to \$50,000 per unit to cover the costs of bringing rental units up to Vermont Rental Housing Health Code guidelines or to create new units, including Accessory Dwelling Units (ADUs). This program is designed to help increase the supply of affordable, safe rental units in the State and offer avenues for willing participants to support households exiting homelessness.

This resource guide provides information on every step of enrolling in the VHIP 2.0 program, including deciding if VHIP 2.0 is the right fit for your project, submitting an application, completing the project, and maintaining compliance with the program requirements once your unit is complete.

### Decide if VHIP 2.0 is a Good Fit for Your Project

Based on the type of project, property owners are eligible to receive up to:

- \$30,000 per unit for rehab of 0–2-bedroom units
- \$50,000 per unit for rehab of 3+ bedroom units
- \$50,000 per unit for the conversion of units within an existing structure into rental units
- \$50,000 per unit for structural elements impacting multiple units\*
- \$50,000 per unit for new unit creation
- \$50,000 per unit for the creation of Accessory Dwelling Units (ADUs)

\*For structural elements affecting multiple units, applicants can apply for \$50,000 per property and must identify one unit in the building on which the Rental Covenant or Loan Agreement will be placed. Participants may opt for either the 5-year grant or 10-year forgivable loan tract.

VHIP 2.0-related expenses will be reimbursed at four different points in the project, so it is important to know you will be responsible for paying the costs upfront. This means you will need to have some capital upfront or get a loan to cover some of the costs until you receive reimbursement for the expenses. To learn more about this process, review the section on [grant and forgivable loan disbursement](#).

#### To receive VHIP 2.0 funding, all applicants must agree to:

- Match 20% of the award funds
- Sign a rental covenant or forgivable loan agreement stating you will charge a rent at or below Fair Market Rent for the duration of the agreement (5 or 10 years)
- Complete short, interactive Fair Housing Education videos
- Complete the project within 18 months of the signed agreement
- Follow the tenant screening guidelines, including not requiring a credit score greater than 500 and charging no more than one month's rent for a deposit, regardless of whether it is called a security deposit, a damage deposit, a pet deposit, last month's rent, etc.

Out-of-state owners are also required to identify a property manager within 50 miles of the unit to ensure that a local, responsible party can manage the property in the owner's absence.

VHIP encourages a standard 1-year lease. Exceptions must be approved by the HOC and DHCD.

Additional requirements apply if you select the 5-year grant option.

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**Select your VHIP 2.0 plan:**

- **Grants:** Participants selecting the VHIP 2.0 grant option must rent enrolled units at or below HUD Fair Market Rent for the area and work with Coordinated Entry Lead Organizations to find suitable renters exiting homelessness for at least 5 years. This compliance period will start when the unit is placed into service.
- **Forgivable Loans:** Participants selecting the VHIP 2.0 forgivable loan option must rent units at or below HUD Fair Market Rent (FMR) for the area for at least 10 years. This compliance period will start when the unit is placed into service. *The owner must rent the unit for 10 years at or below FMR to be forgiven in its entirety. Funds will need to be repaid to the State for every year this requirement is not met, i.e., if an owner only leases the unit for 7 years at or below FMR, 3 years (30%) of funding will not be forgiven.*

Approved applicants will be required to sign a Rent Stabilization Covenant or Loan Agreement outlining the requirement to maintain a rental rate at or below HUD Fair Market Rent. Now that you know the program requirements, you can decide if VHIP 2.0 is a good fit for your project.

## Tenant Selection

VHIP 2.0 participants have the right to select their tenants. However, the tenants they choose must meet the program requirements based on whether they are enrolled in the 5- or 10-year tract. Property owners must accept a credit score of 500 and above for properties enrolled in this program. Participants are limited to charging no more than one month's rent for a deposit, regardless of whether it is a security deposit, damage deposit, pet deposit, last month's rent, etc. Additionally, property owners must cover the cost of running background or credit checks on potential tenants. Property owners are also required to accept any available housing vouchers to pay all or a portion of the tenant's rent and utilities. Additionally, property owners must accept paper applications for tenants with limited internet access.

**For 5-year grants:** If enrolling in the 5-year grant option, the property owners must coordinate with nonprofit housing partners and local Coordinated Entry (CE) organizations to identify potential tenants exiting homelessness. If a suitable tenant exiting homeless is not identified through this process (learn more in the [Connecting with CE Organizations](#) section), the property owner may lease to a household actively working with an immigrant or refugee resettlement program. If no tenant is identified through any of these processes, the property owner may submit a [waiver request](#) to the Department of Housing and Community Development (DHCD). If the waiver request is accepted, the property owner must lease the unit to a household with an income less than or equal to 80 percent of the area median income, or if such a household is unavailable, to another household with the approval of DHCD.

## Fair Housing & Landlord-Tenant Mediation Training

Federal and State Fair Housing Laws prohibit discrimination in all aspects of housing, including home sales, rentals, housing policies, and financing. Discrimination is treating a person, or a particular group of people unfairly or differently because they are members of a protected class.

### Federal Protected Classes:

- Race
- Religion
- National Origin
- Color
- Sex
- Familial Status
- Disability

**Vermont's Additional Protected Classes:**

- Age
- Gender Identity
- Sexual Orientation
- Victims of Abuse
- Marital Status
- Receipt of Public Assistance

**Applicants and their designated property/leasing managers must watch interactive videos on Fair Housing and Landlord-Tenant Mediation is required for VHIP 2.0 application approval. These videos will be available online on the [Champlain Valley Office of Economic Opportunities website](#).**

**Using VHIP 2.0 for Accessory Dwelling Units (ADU)**

An Accessory Dwelling Unit (ADU) is a smaller, independent dwelling unit located on the same lot as an existing single-family home. Vermont's law on equal treatment of housing and town bylaws requires municipalities to allow homeowners to add one ADU to their house as a permitted use as long as certain conditions are met. To qualify as an ADU, the existing single-family unit must be owner-occupied and the owner's primary residence.

ADUs can take several forms, as depicted in the image below. For example, an ADU may be located on a separate floor, in a garage, a basement, an addition, or a detached unit, like a converted carriage barn.



Adapted from: Wake County North Carolina. (2023). Ready to Apply for an ADU. <https://www.wake.gov/departments-government/planning-development-inspections/inspections-permits/accessory-dwelling-units/ready-apply-adu>

ADU must be a standalone unit, including its own lockable entrance, kitchen and bathroom. For further guidance on ADUs, check the following resource [ADU Information](#).

If you are looking for additional financing for an ADU check out these local lenders who are aware of the VHIP 2.0 program and want to work with clients on financing.

- [National Bank of Middlebury](#)
- [Peoples Trust Company](#)
- [The Bank of Bennington](#)

**VHIP 2.0 provides 0% interest, 10-year forgivable loans, or 5-year grants for ADU projects. When applying, the owner must select which option they want for their project.**

## Using VHIP 2.0 for Occupied Units with Code Violations

Allowing the rehab of occupied units is an exciting new addition to the VHIP 2.0 program. The goal is to bring units up to code and allow existing tenants to enjoy their newly rehabbed homes. You can receive up to \$50,000 per unit through a 10-year forgivable loan. Here are a few things you should know before you apply:

- If your building has a mix of vacant and occupied units, that's okay. You can work with your local Homeownership Center to put together a plan and submit application packets.
- **For tenant-occupied units:** Tenants cannot be permanently displaced by these projects. If your project requires temporary relocation, you'll need to work with your tenants on accommodations, including storage for personal property if needed. You will be responsible for any required hotel, short-term rental, or storage unit for personal items or similar costs if your tenant does not have family or friends to stay with. The landlord may use these expenses as part of their 20% match.
- Meal and lodging stipends for displaced tenants shall be determined and set by the U.S. General Services [per diem table](#). Different rates may be agreed upon, in writing, between landlord and tenant prior to the displacement.
- All units assisted must be rented at or below HUD Fair Market Rents (FMR) or at a rate allowed by a recognized housing assistance voucher for the award period.
- An inspection report is required for project approval of occupied units and all violations need to be corrected, as part of the project's scope of work.\*

**\*By law, all fire, housing, and health code violations identified in occupied units and common areas must be corrected, and you could be subject to fines and penalties if they are not corrected. This applies even if you do not move forward with the VHIP 2.0 program. We strongly encourage you to work with your local Homeownership Center before scheduling an inspection.**

## Using VHIP 2.0 for New Construction

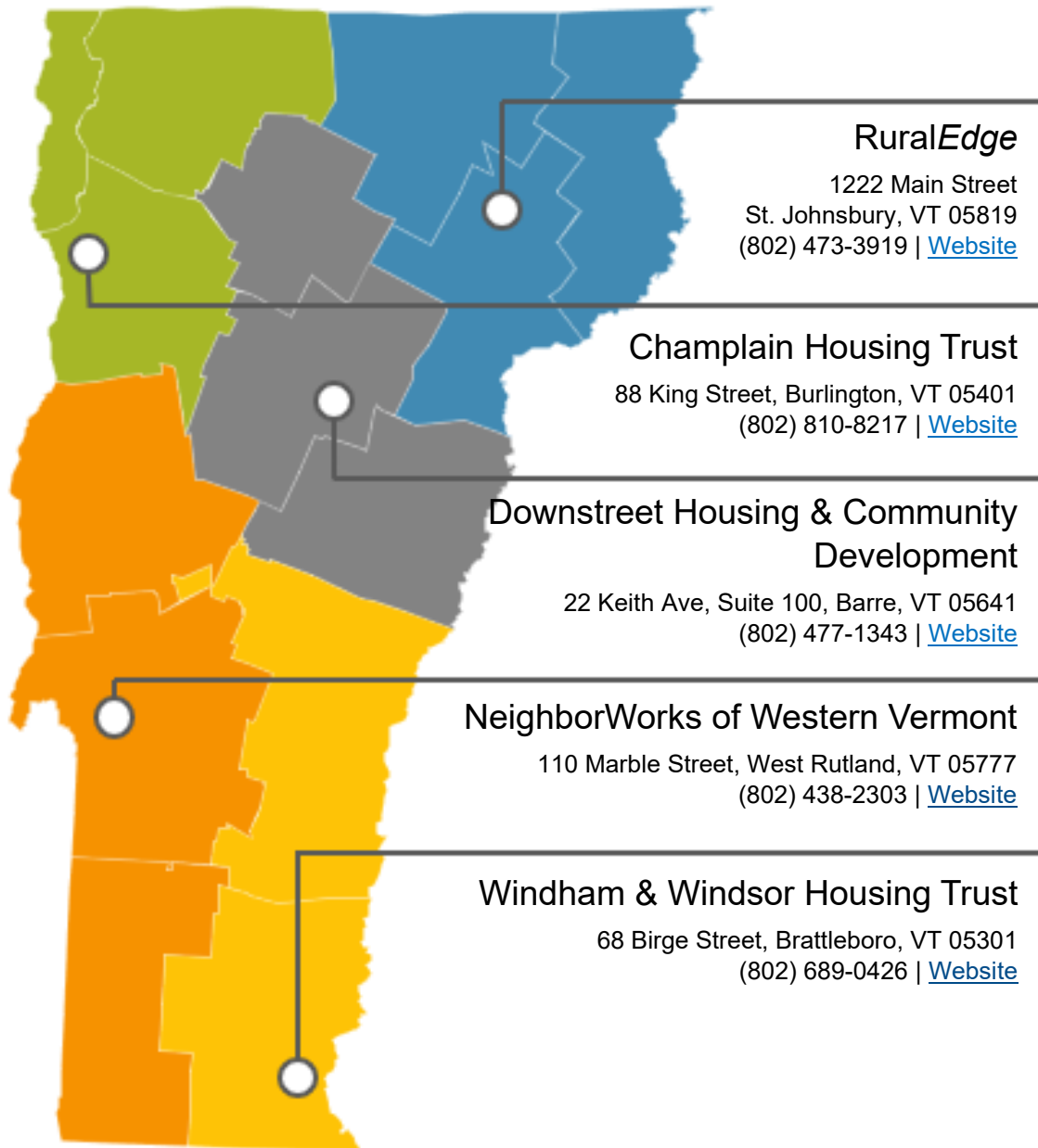
New construction is another new addition to the VHIP 2.0 program, and several types of projects can be eligible, including:

- A newly created residential structure that is a single-unit
- Projects with up to 5 rental units within a newly created multi-family building or mixed-used structure

Property owners can receive up to \$50,000 per unit through a 10-year forgivable loan or a 5-year grant. You can be pre-approved for a forgivable loan or grant to assist with financing, but you will need all required local and state permits for final approval. All units assisted must be rented at or below HUD Fair Market Rents (FMR) or at a rate allowed by a recognized housing assistance voucher for at least ten years for the loan to be fully forgiven.

## Connect with the local Homeownership Center

The first step in enrolling in VHIP 2.0 is connecting with your area's Homeownership Center (HOC). Select the appropriate HOC based on where the property you hope to rehab or create is located. The HOCs will have copies of the VHIP 2.0 application on their website and can provide you with application assistance.



### Counties Served by the HOCs:

- [RuralEdge](#) - Caledonia, Essex, and Orleans
- [Champlain Housing Trust](#) - Chittenden, Franklin, and Grand Isle
- [NeighborWorks of Western Vermont](#) - Addison, Bennington, and Rutland
- [Downstreet Housing and Community Development](#) - Lamoille, Orange, and Washington
- [Windham & Windsor Housing Trust](#) - Windham, and Windsor



## Submit the VHIP 2.0 Application

Before beginning your VHIP 2.0 application, make sure you are using the correct application form. Since there are slightly different requirements depending on the type of project, there are separate applications for rehab or conversion of existing units, rehabs of tenant-occupied units, new construction, and Accessory Dwelling Unit projects.

### Complete applications will include:

- Completed VHIP 2.0 Application Form, signed by the Applicants (Property Owners)
- Copy of property insurance
- Copy of the tax bill and deed for each property
- Standard Lease Agreement
- Completed Form W-9
- [Scopes of work and budget for each project](#)

### Additional documents that may be required:

- Copy of contractor contracts, if available
- Copy of any applicable permits for final approval
- Standard Lease Agreement
- Sketch or plans of project
- Copy of Inspection Report from the local health official or fire department
- Relocation Agreement Form(s) signed by the Owner and Tenant(s) of each unit
- Bank statement or loan approval for large projects

***\*Incomplete Applications will be returned.***

## Developing a Scope of Work

The scope of work requirements may differ between Homeownership Centers (HOC). However, in general, you must include:

- A detailed description of the work needed to bring the unit up to Vermont Rental Safety guidelines.
- Cost of each renovation. Include estimates from contractors for both the cost of labor, even if you plan to complete the work yourself, and necessary materials (check out the [resource section](#) for a budget template).
- Your plan to meet the match requirement. If you plan to complete some of the work yourself for [sweat equity](#), this should include a description of the work you plan to complete and an estimate of the expected costs (for labor and materials).
- A timeline for the necessary repairs. *Note:* All repairs must be completed within 18 months of signing a VHIP 2.0 agreement.



Scope of Work



Develop a Timeline



Provided Estimates

Before approving your scope of work, some HOCs may want to conduct a site visit to review the scope of work and sequence of the project. They may also perform an inspection to ensure the outlined repairs will bring the unit up to Vermont Rental Safety guidelines.



## Unit Inspection

Inspections are required for tenant-occupied, code compliance projects. The Division of Fire Safety reviews the projects, conducts an inspection, and issues any necessary permits. The applicant can work with the Division of Fire Safety and the Homeownership Center to develop a plan of compliance to address the identified code compliance issues within the timeframe determined by the Division of Fire Safety. DHCD encourages you to reach out to your HOC before scheduling an inspection.

Contact the regional office or fire marshal who covers that area to schedule an inspection. An interactive map and contact information are available at [firesafety.vermont.gov/staff-contact](https://firesafety.vermont.gov/staff-contact). It typically takes 10 days or less to schedule the inspection and 10 days after the inspection to receive the report.

An inspection usually consists of a complete building evaluation. The most common violations are related to smoke and carbon monoxide detectors, second means of escape such as windows, ground fault circuit interrupters in kitchens and bathrooms, handrails for stairs, appropriate dryer venting, and guards for decks, stairs, and landings (this is not an all-inclusive list). If additional information or copies of reports are needed, the Assistant State Fire Marshal who conducted the inspection should be contacted for additional copies or questions about the report.

## Grant or Loan Agreement and Rental Covenant

Once a VHIP 2.0 application is approved, the HOC will share a grant or forgivable loan agreement with the recipient. The agreement outlines the responsibilities of the property owner, the [payment schedule](#), and the project deadline (within 18 months of signing the grant agreement). Project work can begin once this agreement is signed and shared with the HOC.

VHIP 2.0 recipients must sign a rental covenant (for 5-year grants) or forgivable loan agreement that will be filed in the town's land records. These are legally binding documents that are an encumbrance on the property. Property Owners are encouraged to review rental covenants or loan agreements with their HOC before filing them with the town.

Property owners will return signed and notarized Covenant Agreement/s to the following homeownership centers to be recorded with the town/city clerk:

- Champlain Housing Trust
- Downstreet Housing & Community Development
- Windham & Windsor Housing Trust

Property owners will be responsible for recording signed and notarized Covenant Agreement/s with the town/city clerk and providing a copy to the following homeownership centers:

- NeighborWorks of Western Vermont
- RuralEdge

**Note: The compliance period will start when the unit is first placed into service.**

This covenant or loan agreement will be effective for 5 years for grants and 10 years for forgivable loans. It states that for this period, the unit must remain a long-term rental with a monthly rental rate at or below HUD Fair Market Rent and that the Department of Housing and

Community Development must approve the sale of the property. Review the [Selling a VHIP 2.0 Property section](#) to learn more about this process.

**For Grants:** Units must also be rented to Vermonters exiting homelessness who were referred by a nonprofit service agency, i.e., Coordinated Entry, Refugee Resettlement, organizations helping youth exiting foster care and formerly incarcerated persons, etc.

**Attention:** Charging more than the HUD Fair Market Rent (FMR) for your area would violate the Covenant or Loan Agreement placed on your property. Violations may incur penalties including, but not limited to, repayment of rent charged over FMR. Please double-check your calculations to ensure you charge a monthly rent within the allowable range. If you have questions, please check out the FMR Calculator on our [website](#) or contact [accd.VHIP@vermont.gov](mailto:accd.VHIP@vermont.gov).

### Match Requirement

**Approved VHIP 2.0 applicants must provide a 20% match of grant funds before requesting any award funds.** For example, if you are approved for a \$50,000 award, you must contribute a \$10,000 match before any program funds are disbursed. Expenses incurred before the signing of the grant agreement will not be considered eligible toward the match requirement (or for reimbursement), with the exception of some pre-development costs. A complete application does not guarantee approval, so doing any work before signing the grant agreement poses a risk. Pre-development costs, including permitting or zoning fees, hiring an engineer/architect, etc., may be eligible as long as there is documentation of the work and the work was completed after the application was submitted.



**Out-of-pocket**



**Loan**



**Sweat Equity**



**Grant**

You can match the program funds in several different ways. You can pay for the expense out-of-pocket, apply for a loan to cover the match requirement, through sweat equity (working on the project), or use another grant to cover the expense (as long as the other funding source permits).

### Sweat Equity

In the case of VHIP 2.0, sweat equity refers to when a property owner performs work on the property for which they received program funding. Property owners may be reimbursed for the work they perform on the property or have it considered towards their match requirement, given that these details were included in the scope of work approved by the HOC (the scope of work should include an estimate of the time needed to complete the repairs and your hourly rate).

To receive reimbursement for your work, you must also provide an invoice documenting dates, times, an hourly rate, and a description of work performed. It is important that the documentation you provide can be tied back to the property for which you received funding.

Including the property address on all invoices, estimates, and work orders is helpful and may be required by some HOCs. Check out the sweat equity invoice template in the [resource](#) section.



1. Include details about sweat equity in the scope of work.



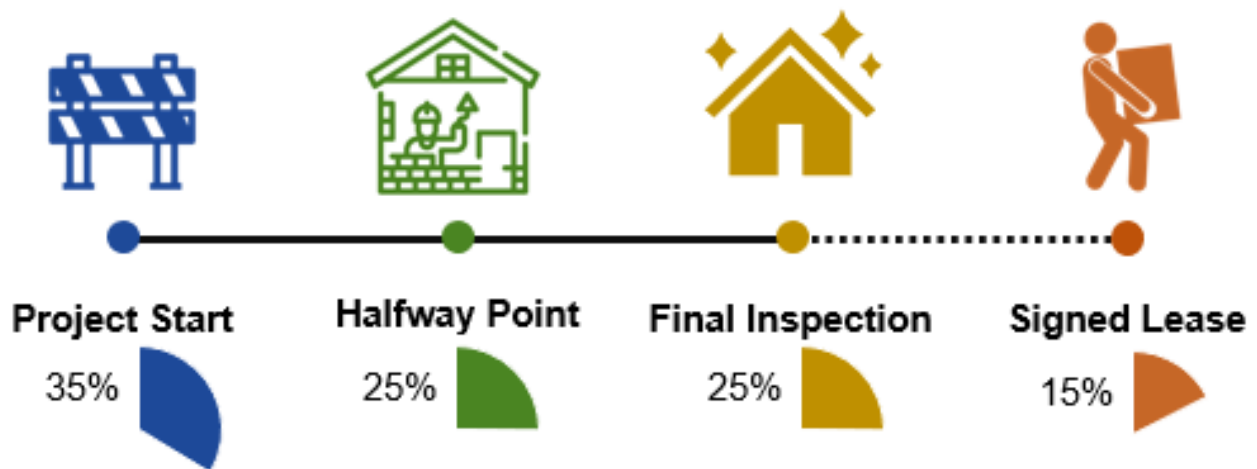
2. Perform and track the work you perform on the property.



3. Send a sweat equity invoice to your HOC for approval.

### Grant and Forgivable Loan Disbursement Schedule

VHIP 2.0 funds are disbursed on a reimbursement basis at specific points during the project, so you will need to have the capital upfront to cover these expenses until you receive reimbursement. To receive reimbursement for the work on your VHIP 2.0 unit, you must submit invoices or receipts documenting the expenses. **Please ensure that these documents include the unit's address to ensure prompt payment.**



VHIP 2.0 grants and forgivable loan funds are disbursed at four different points during the project:

- 35% when the project starts
- 25% at the halfway point of the project, subject to the property owner returning the fully executed and notarized original Subsidy Covenant to the HOC
- 25% upon satisfactory final inspection of the unit to ensure it complies with the agreed-upon scope of work
- 15% once all receipts have been shared with the HOC, all code and occupancy inspections have been completed, and a lease for the apartment has been signed

## Connecting with the Coordinated Entry (CE) Organization

To receive a 5-year grant, you agree to work with the Coordinated Entry (CE) organizations to find a suitable tenant exiting homelessness for a minimum of 5 years. This means that when the project is complete and any time there is turnover, the property owner must contact their CE organization for a tenant referral. This is outlined in the grant agreement that VHIP 2.0 participants sign and is an essential component of program compliance.

Your Homeownership Center will connect you with the appropriate Coordinated Entry organization for your area to get referrals for your unit(s). The referral request form has four pages:

- **Page 1:** Cover letter to the CE organization to be completed by the HOC.
- **Page 2:** Referral Request Form to be completed by the Property Owner with HOC assistance. This page will require details about the unit location, rent, and additional information about the property's policies.

Upon completion of Pages 1 & Page 2, the form will be sent to the referring CE organization, along with a copy of the blank Common Rental Application for Housing in Vermont.

- **Page 3:** Referral Verification Form that will be completed by the CE organization and shared with the property owner and HOC. This page will contain information about the referred tenants or state that an acceptable referral is not available at this time. A completed Common Rental application will also be completed by the prospective tenant and shared with the HOC and property owner. If no referral is available, please review the next section on seeking a waiver.
- **Page 4:** Coordinated Entry Listings provided as a reference. It contains information about which CE organizations served various counties and towns throughout Vermont.

Note that VHIP 2.0 participants must accept housing vouchers to cover some or all the rent.

## Options if a Suitable Tenant Exiting Homelessness is Not Identified

Property owners may lease to a household actively working with an immigrant or refugee resettlement program. If no tenant is identified through either of these processes, the property owner may submit a waiver request to the Department of Housing and Community Development (DHCD). If the waiver request is accepted, the property owner must lease the unit to a household with an income equal to or less than 80 percent of the area median income, or if such a household is unavailable, to another household with the approval of DHCD.

## When is a Waiver Acceptable

VHIP 2.0 participants may seek a waiver to seek tenants outside of the CE referrals if the CE Lead fails to provide a suitable tenant option within four weeks of project completion or three weeks after the unit has been vacated during the five-year compliance period.\* This waiting period may be waived at the discretion of the Department of Housing and Community Development (DHCD) for tenants referred by organizations serving other vulnerable populations, such as the U.S. Committee for Refugees and Immigrants (USCRI).

Your HOC can provide a waiver request form, which will be reviewed by DHCD and approved or denied, depending on the documentation provided and the reason for the request. When the VHIP 2.0 project is first completed, you should work with your HOC to complete the waiver; however, at turn-over during the five-year compliance period, you can connect directly with

DHCD (email waiver requests to [accd.vhip@vermont.gov](mailto:accd.vhip@vermont.gov)). Property owners are strongly encouraged to begin communication with the CE Lead before project completion, and property owners who can show they have done so will be more likely to have their waivers approved. If a waiver is requested before the end of the four-week waiting period, it will be denied, and future requests for waivers will not be considered.

Acceptable reasons to request a waiver:

- The CE organization could not provide references within the 4-week period.
- Prospective tenants can't demonstrate the ability to pay (only if there is no voucher) – VHIP 2.0 participants are required to accept housing choice vouchers.
- The unit size doesn't match the referrals. For example, the unit is a 1-bedroom, and the household has 4 members.

**If the waiver request is accepted, the property owner must lease the unit to a household with an income equal to or less than 80 percent of the area median income, or if such a household is unavailable, to another household with the approval of DHCD.**

### Yearly Recertification

Each year, the Department of Housing and Community Development requires you to recertify that you are complying with the program requirements, including:

- Charging at or below Fair Market Rent (FMR) for units that received VHIP 2.0 funding.
- **For grants:** If your unit had turnover within the last year, that you connected with your Coordinated Entry organization to find a suitable tenant or received approval from the Department to waive this requirement. Refer to the [waiver](#) section to learn more about when it is acceptable to request a waiver.

To simplify this process, all this information is captured in one yearly recertification form on the Department of Housing and Community Development's VHIP 2.0 [webpage](#). This form includes instructions on calculating FMR for your area, and the VHIP 2.0 webpage also has an FMR calculator to assist you with this process.

FMRs regularly published by HUD represent the cost to rent a moderately priced dwelling unit in the local housing market, including the cost of utilities related to housing. Any utilities the tenant pays for will require a utility allowance to be deducted from the Fair Market Rent base rate. HUD adjusts its Fair Market Rent rates annually, and a Fair Market Rent calculator can be found on the Department of Housing and Community Development's VHIP 2.0 [webpage](#).



**Attention:** Charging more than the HUD Fair Market Rent (FMR) for your area would violate the Covenant or Loan Agreement placed on your property. Violations may incur penalties including,

but not limited to, repayment of rent charged over FMR. Please double-check your calculations to ensure you charge a monthly rent within the allowable range. If you have questions, please check out the FMR Calculator on our [website](#) or contact [accd.VHIP@vermont.gov](mailto:accd.VHIP@vermont.gov).

## Refinancing

Most lenders will require a “Subordination Agreement” before refinancing a VHIP 2.0 project. This is a commonly used contract for real estate financing.

*A “Subordination Agreement” is a contract to prioritize one debt over another for repayment.... The subordination agreement adjusts the priority of the new and older second mortgage to ensure that the refinancing lender gets paid first if a foreclosure happens....*  
(<https://www.nolo.com/legal-encyclopedia/what-subordination-agreement.html>)

Please reach out to [accd.VHIP@vermont.gov](mailto:accd.VHIP@vermont.gov) **BEFORE** applying for refinancing. The Department of Housing & Community Development can help walk you through the process, tailor a Subordination Agreement contract and help coordinate the needed signatures so you can close on a refinance loan with fewer headaches.

## Selling a VHIP 2.0 Property

If you want to sell a property that received VHIP 2.0 funding within the term of the forgivable loan or grant requirement, you must notify and receive approval from the Department of Housing and Community Development (DHCD). You can contact your Homeownership Center for a copy of the Sale Approval Template.

Here is an example disclaimer to include in your real estate listing:

**This property has a covenant agreement that transfers to any new owner/s and is in place for 5 or 10 years from the date the property was placed in service.**

At least one rental unit at this property was updated using Vermont Housing Improvement Program (VHIP) 2.0 funds. This funding requires that the unit remains a residential rental home with rent restrictions in accordance with Vermont Act 137 of 2020 and rent rates must be reported to the Department annually. Please contact the Vermont Department of Housing & Community Development at [ACCD.VHIP@vermont.gov](mailto:ACCD.VHIP@vermont.gov) for more information.

When a property is sold or transferred within this period, the new Property Owner will be obligated to abide by the Rent Stabilization Covenant Agreement and work with the Coordinated Entry Lead Organizations to identify suitable tenants for the remaining term (if applicable). You must disclose this information when selling the property so the new owner is informed about the covenant or loan agreement on the property.

The purchase agreement should include the following: “Purchaser has read, acknowledges the terms of, and agrees to assume all requirements of the [Housing Subsidy Covenant / Forgivable Loan Agreement] encumbering the property.”

The new owner will be responsible for maintaining these requirements and submitting the [yearly recertification](#) form for the remainder of the time the covenant or loan agreement is in effect.



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## Additional Resources

### Documents

- [Vermont Common Rental Application](#) (fillable PDF) – VHIP 2.0 recipients are required to accept the Vermont Common Rental Application. This form will be included with any tenant referrals from the CE organizations.
- [Sample Lease](#) – There is no requirement to use this sample lease. This is provided as an example for VHIP 2.0 recipients who may be new landlords and would like an example. You may use this sample lease in part or in its entirety as needed.
- [Rental Recertification Form](#) (fillable PDF) -VHIP 2.0 recipients are required to submit a recertification form attesting that they are complying with the program requirements, including charging at or below HUD Fair Market Rent and working with a CE organization at turnover, when applicable. This form can also be found on [DHCD's website](#).
- [Sweat Equity Invoice Template](#) – This template is provided for property owners who have been approved to complete some of the work on their VHIP 2.0 unit for sweat equity.
- [VHIP 2.0 Scope of Work and Budget Template](#) – This template is provided for property owners to assist them with developing and organizing the budget for their VHIP 2.0 project.
- [VHIP 2.0 Sample Temporary Relocation Notice](#) – This template is provided for property owners to assist them with draft a temporary relocation notice for their tenants.

### Landlord Relief Program

The [Landlord Relief Program](#) provides an incentive and added security to landlords statewide who house Vermonters receiving rental assistance or who are homeless.

The Landlord Relief Program aims to increase rental opportunities for people who may not otherwise be able to access housing due to rental barriers. The program offers up to \$5,000 for:

- Prorated cost to hold the unit for future program-eligible tenants, limited to two months' rent
- Prorated cost for loss of rent from a vacancy due to repairs needed (that exceed normal wear and tear), limited to one month of rent
- Repair qualifying damages caused by a tenant
- Rent associated with early termination of the lease by the tenant, limited to one month of rent



## Fair-Housing

[Fair Housing](#) is the right to equal opportunity in the rental, sale, and financing of housing under federal, state and local laws.

The Federal Fair Housing Act was part of the Civil Rights Act of 1968, making it illegal to discriminate on the basis of race, color, religion, national origin, and sex. In 1988, Congress added familial status and disability to the categories protected under that law. Vermont's Fair Housing Act is similar to federal law with six additional protected categories: marital status, age, sexual orientation, gender identity, receipt of public assistance, and victims of abuse.

## Resources

- [Vermont's Analysis of Impediments to Fair Housing](#)
- [Housing Discrimination in Vermont Rental Markets](#)
- [CVOEO's Fair Housing Project](#)
- [Vermont Human Rights Commission](#)
- [Vermont Legal Aid, Inc.](#)
- [Vermont Center for Independent Living](#)

## Tenant-Landlord Laws

Renting is a two-way street. A successful rental relationship is much more likely when renters and owners understand their rights and responsibilities. Our [Landlord Tenant Education Materials](#) will help landlords and tenants understand everything they need to know about renting a home in Vermont.

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## Appendix

### A1. Vermont Coordinated Entry organizations by County and Town

- Addison County (all towns) - **Charter House Coalition**
- Bennington County (all towns) - **BROC Community Action**
- Caledonia County (except Hardwick) & Essex County towns (East Haven, Granby, Guildhall, Lunenburg, Victory & Concord) - **NEKCA (St. Johnsbury)**
- Chittenden County (all towns) - **CVOEO (Burlington)**
- Franklin County & Grand Isle County (all towns) - **CVOEO (St. Albans)**
- Lamoille County (plus Hardwick) - **Capstone Community Action (Morrisville)**
- Orange County (all towns), plus the following Windsor County towns (Bethel, Rochester, Stockbridge, Barnard, Hartford, Hartland, Norwich, Pomfret, Royalton, Sharon, Bridgewater & Woodstock) - **Upper Valley Haven (White River Junction)**
- Orleans County (all towns) - **NEKCA (Newport)**
- Rutland County (all towns) - **Homeless Prevention Center**
- Towns of (Stratton, Jamaica, Townshend, Athens, Westminster, Brookline, Wardsboro, Newfane, Putney, Somerset, Dover, Dummerston, Wilmington, Marlboro, Brattleboro, Whitingham, Halifax, Guilford & Vernon) - **Groundworks Collaborative**
- Windsor County towns (Andover, Baltimore, Cavendish, Chester, Ludlow, Plymouth, Reading, Springfield, Weathersfield, Weston, West Windsor & Windsor) plus the following Windham County towns (Grafton, Londonderry, Rockingham & Windham) - **Springfield Supported Housing Program**
- Washington County (all towns) - **Capstone Community Action (Barre)**