Office Of Economic Opportunity

Emergency Rental Assistance Program Housing Stability Services Grant Report July 1, 2022-June 30, 2025

The U. S. Treasury made funds available for the Emergency Rental Assistance Program (ERAP) to assist eligible households who were otherwise unable to pay rent and utilities due to the COVID-19 pandemic. The Department for Children and Families Office of Economic Opportunity (OEO) awarded approximately $14.5 million in federal funding under the Emergency Rental Assistance Program Housing Stability Services (ERAP HSS) to 20 non-profit organizations[1] across Vermont for projects beginning July 1, 2022 and ending June 30, 2025. The Department of Housing and Community Development (DHCD) also administered ERAP HSS grants during this period; their subrecipients' results are not included in this report.

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[1] ERAP Housing Stability Services Award Summaries are available at https://dcf.vermont.gov/oeo/resources/awards

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Executive Summary

The U.S. Treasury made funds available for an Emergency Rental Assistance Program (ERAP) to assist eligible households who would otherwise be unable to pay rent and utilities due to the COVID-19 pandemic. The Department for Children and Families' (DCF) Office of Economic Opportunity (OEO) awarded approximately $14.5 million in federal funding under ERAP Housing Stability Services (HSS) to 20 non-profit organizations across Vermont for projects beginning July 1, 2022 and ending June 30, 2025. Activities funded under this grant included housing navigation (finding housing), housing retention (maintaining housing), legal services for housing issues, VERAP application and recertification assistance, landlord-tenant mediation services, landlord outreach and education, and credit repair & money management.

Providers helped households:

- Search and apply for rentals;
- Communicate with landlords;
- Navigate their VERAP portal;
- Mediate tenancy issues;
- Create and review budgets;
- Obtain documentation required for applications (for rentals, food resources, etc.
- Understand their rights and responsibilities as tenants;
- Connect with agency partners (employment services, Reach Up, etc.); and
- Navigate eviction cases, among a myriad of other support services.
- Those with ERAP-funded landlord liaisons were also able to help landlords navigate their VERAP portal, find and apply for unit-repair funds, stay informed of fair housing laws and habitability requirements, and access informal and formal mediation services.

Appendix B provides a list of common challenges faced by households as reported by ERAP HSS providers, and Appendix D provides a list of common challenges and support suggestions that ERAP-funded landlord liaisons heard from landlords. During this grant period, ERAP HSS providers helped 7,568 households, 5,321 of which were homeless when they enrolled. Of these:

- 3,748 received housing navigation services (just under 24% were rehoused),
- 1,427 received housing retention services (over 96% retained housing),
- 311 received credit repair & money management services, and
- 2,174 received initial legal consultation and/or legal representation for eviction cases.

In addition to the 7.568 households noted above, 2,508 households and 102 landlords received VERAP application/recertification assistance. Landlord liaisons provided outreach, education and support to 807 unique landlords.

Program Overview

Housing Stability Services were provided to identify eligible households applying for ERAP financial assistance and support them in finding and maintaining housing. Through March 31, 2023, to receive Housing Stability Services households were required to attest that they:

1) Experienced financial hardship due directly or indirectly to the COVID-19 pandemic,
2) were homeless or at risk of housing instability, and
3) had an income $\leq$ 80% of area median income (AMI).

Eligibility was expanded in April 2023. One grantee successfully completed their grant at the end of SFY23, reducing the number of ERAP HSS providers to 19 for SFY24 and SFY25. Activities funded during this grant period included:

- VERAP rental payment application and recertification assistance
- Landlord outreach and education
- Housing navigation (finding housing)
- Housing retention (maintaining stable housing)
- Landlord-tenant mediation
- Legal services related to housing issues
- Credit repair/money management

Housing Stability Services providers shared in their quarterly narratives that many households they worked with faced complex challenges including a continued and worsening affordable housing crisis; incomes that are not sufficient to pay rent without assistance; and significant mental health, substance use, and chronic health struggles, among other factors. See Appendix B for a more comprehensive list of common challenges compiled from HSS providers' narratives.

Providers helped households search and apply for rentals; obtain documentation required for applications (for rentals, food resources, employment assistance, etc.); talk to landlords about potential rentals; mediate tenancy issues; create and review budgets; and understand their rights and responsibilities as tenants. They collaborated with a broad array of relevant partners to help their clients stabilize their housing including, but not limited to, other community service providers, food pantries, local and state government agencies, health care professionals, and property owners. Summarized data for each year and the total number served overall are provided below followed by more details about each service and success stories.

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Annual and 3-Year Quantitative Data Summaries

Housing Stability Services achieved the following from **July 1, 2022** through **June 30, 2023**:

- 1,220 households received housing navigation services,
- 415 households received housing retention services,
- 2,508 households and 102 landlords received application assistance services,
- 545 landlords received outreach, support, and education,
- 20 households received credit repair and money management support,
- 1,573 households received outreach that ERAP-funded legal services were available,
- 773 households received initial legal consultation and/or legal representation,
- There were 396 cases with representation from an ERAP legal services provider where the tenant defeated or successfully compromised[2] claim for immediate possession, and
- 287 cases where the tenant defeated, reduced, or compromised[2] landlord's rent claim.

Housing Stability Services achieved the following from **July 1, 2023 through June 30, 2024**:

- 1,158 **newly enrolled** households received housing navigation services,
- 466 **newly enrolled** households received housing retention services,
- 177 **more** landlords received outreach, support, and education,
- 171 **newly enrolled** households received credit repair & money management services,
- 1,579 more households received outreach that ERAP legal services were available,
- 769 more households received legal consultation and/or legal representation,
- There were 630 more cases that the tenant defeated or successfully compromised[2] the claim for immediate possession with representation from an ERAP legal services provider, and
- 489 more cases where tenant defeated, reduced, or compromised[2] landlord's rent claim.

Housing Stability Services achieved the following from **July 1, 2024 through June 30, 2025**:

- 1,370 **newly enrolled** households received housing navigation services,
- 546 **newly enrolled** households received housing retention services,
- 85 **more** landlords received outreach, support, and education,
- 120 **new** households received credit repair and money management services,
- 1,189 more households received outreach that ERAP legal services were available,
- 632 more households received legal consultation &/or legal representation,
- There were 588 more cases where tenant defeated or successfully compromised[2] the claim for immediate possession with representation from an ERAP-funded legal services provider, and
- 459 **more** cases where tenant defeated, reduced, or compromised[2] landlord's rent claim.

[2] Helped the tenant extend the length of time before a Writ of Possession would be granted to the landlord by ≥ 30 days or helped the tenant reduce the amount of a rent payment claim.

Housing Stability Services achieved the following from **July 1, 2022** through **June 30, 2025**:

- 3,748 unique households received housing navigation services,
  - 887 were rehoused (23.6%)
- 1,427 unique households received housing retention services,
  - 1,373 retained housing (96.3%) while receiving services
- 2,508 unique households and 102 landlords received application assistance services,
- 807 landlords received outreach, support, and education,
- 311 unique households received credit repair and money management support,
- 4,341 households received outreach that ERAP-funded legal services were available,
  - This was 82.6% of the 5,255 eviction cases filed in court during the grant period
- 2,174 households received initial legal consultation and/or legal representation,
- Of the 2,447 cases with representation from an ERAP-funded legal services provider, the tenant defeated or successfully compromised[2] the claim for immediate possession in 1,614 (66%), and
- 1,235 cases (50.5%) that the tenant defeated, reduced, or compromised[2] landlord's rent claim.

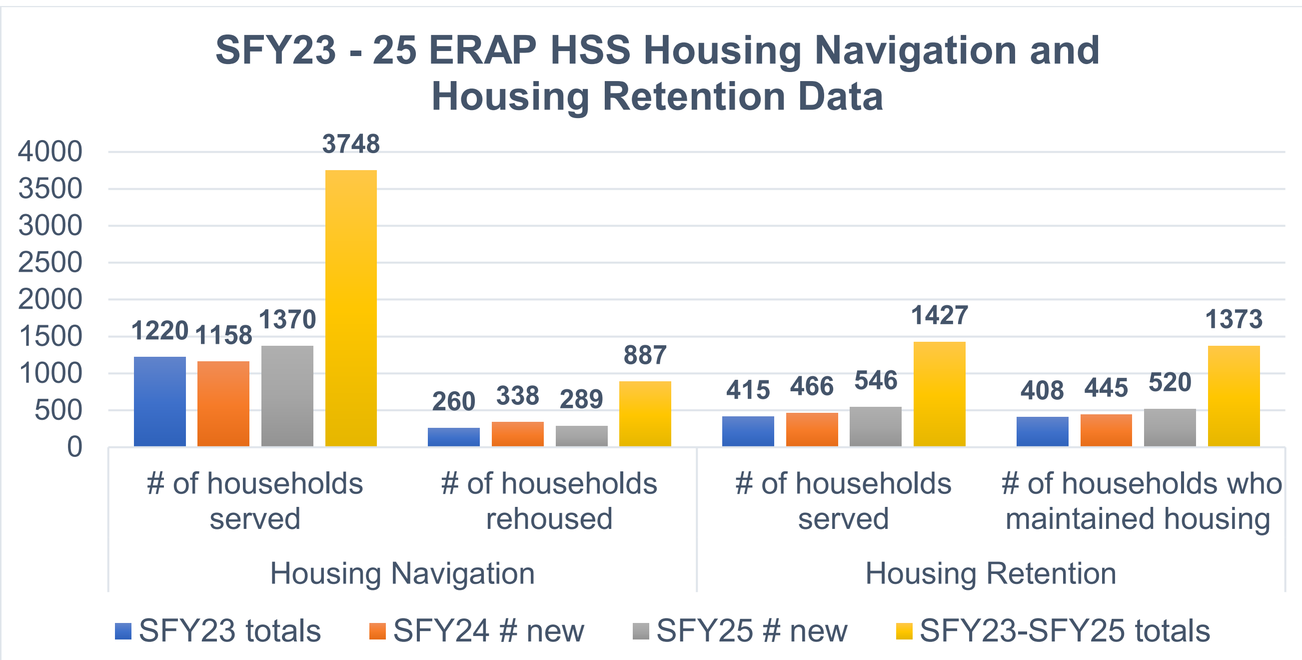

Chart 1: From SFY23 through SFY25, 3,748 households received ERAP Housing Navigation services; specifically: 1,220 in SFY23, 1,158 newly enrolled in SFY24, and 1,370 newly enrolled in SFY25. Out of those, 887 total were rehoused across the 3-year grant period (260 in SFY23, 338 in SFY24 and 289 in SFY25). There were 1,427 households that received Housing Retention services; specifically: 415 in SFY23, 466 newly enrolled in SFY24, and 546 newly enrolled in SFY25. A total of 1,373 maintaining housing while engaged in services (408 in SFY23, 445 in SFY24 and 520 in SFY25).

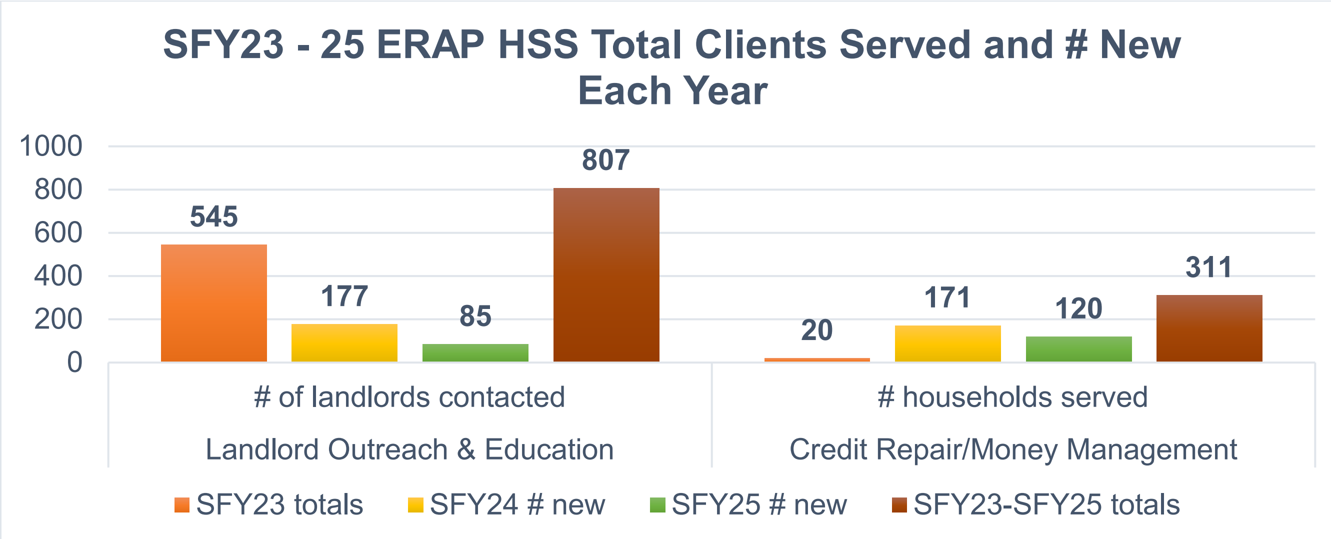

Chart 2: Under ERAP HSS Landlord Education and Outreach, a total of 807 unique landlords were communicated with across the 3-year grant period; specifically, 545 in SFY23, 177 more in SFY24, and 85 more in SFY25. Across the 3-year grant, a total of 311 unique households received Credit Repair & Money Management services; specifically, 20 in SFY23, 171 more in SFY24, and 120 more in SFY25.

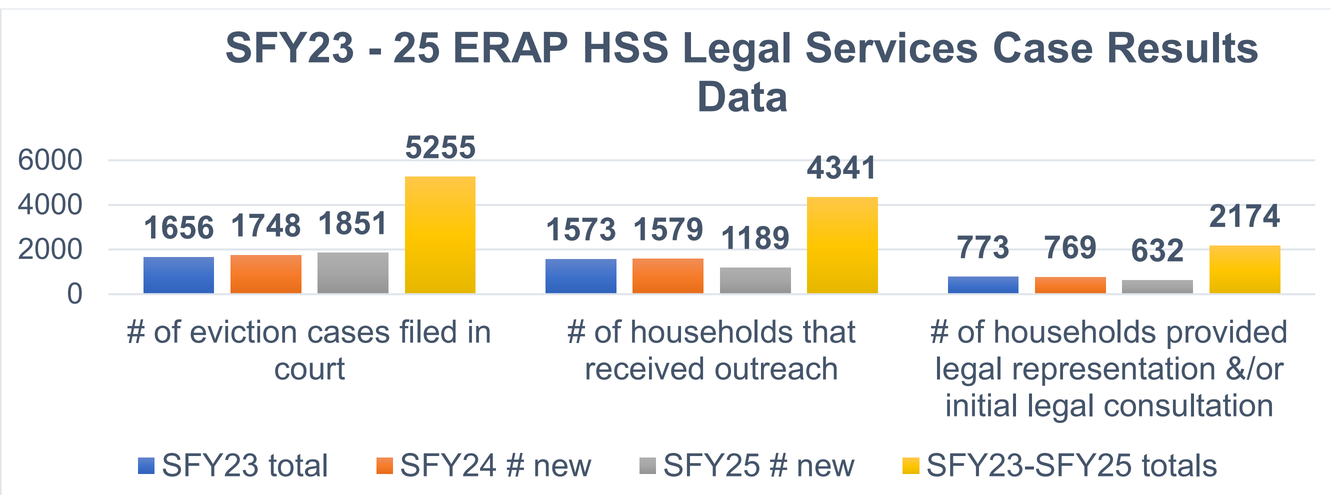

Chart 3: From SFY23-25 ERAP HSS legal services providers reported that 5,255 eviction cases were filed in court, 4,341 households were told ERAP legal services were available, and 2,174 households received initial legal consultation and/or legal representation. The number of eviction cases filed increased by about 100 each year (1,656 in SFY23, 1,748 in SFY24, and 1,851 in SFY25). The number of households told about ERAP HSS legal services remained steady for 2 years (1,573 in SFY23 and 1,579 in SFY24) and declined in the 3rd year (1,189 in SFY25). This same trend held for legal consultation/representation numbers (773 in SFY23, 769 in SFY24 and 632 in SFY25).

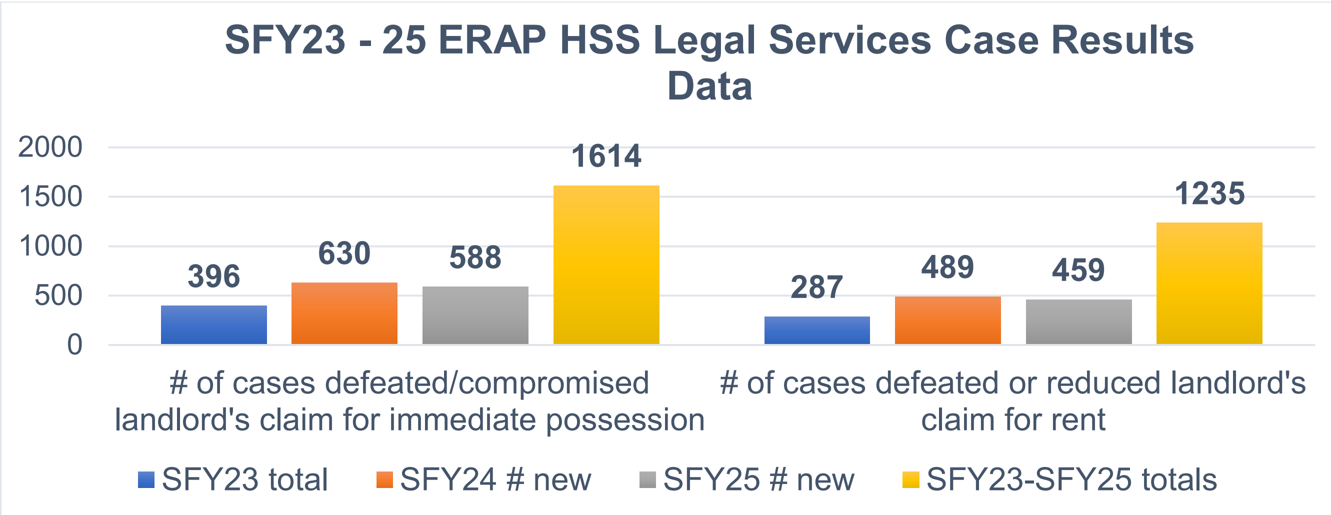

Chart 4: Across the 3-year grant ERAP HSS legal services providers defeated or compromised the landlord's claim for immediate possession of the rental in 1,614 cases (396 cases in SFY23, 630 in SFY24, and 588 in SFY25), and they defeated or reduced the landlord's claim for rent in 1,235 cases (287 cases in SFY23, 489 in SFY24 and 459 in SFY25).

ERAP Service Descriptions and Total Households Served

Application Assistance

Six ERAP HSS providers were funded to help households and landlords with their Vermont Emergency Rental Assistance Program (VERAP) applications. This service was only funded for one year because rental payments ended at the end SFY23. In just one year, providers assisted 2,508 unique households and 102 landlords navigate their VERAP portal, and/or apply for housing payment support, and/or recertify for those payments. These providers also clarified changes to the program as they were rolled out, and helped households plan for the end of payment assistance. This included reviewing other potential resources households might be eligible for and providing referrals to partners when possible.

Housing Navigation Services

Eighteen grantees (i.e., all except for those providing legal services) were funded through ERAP to provide housing navigation services. Activities included:

- Reviewing barriers to housing and establishing action plans to overcome them,
- Entering households into Coordinated Entry,
- Searching for and applying for rental units, and, if applicable, housing vouchers,
- Helping clients obtain necessary documentation for rental and benefits' applications,
- Applying for benefits (3SquaresVT, Reach Up, disability benefits, etc.),
- Reviewing tenants' rights and responsibilities,
- Communicating with prospective landlords,
- Assistance finding short-term and transitional housing,
- Budgeting and other financial literacy skills,
- Providing employment services referrals, and
- Other allowed activities with the main goal of finding safe, affordable, long-term housing.

Providers served 3,748 unique households under ERAP housing navigation across this 3-year grant – 3,160 of whom were experiencing homelessness when they enrolled in ERAP services. Of those, 887 (23.7%) were rehoused during the grant period (see Appendix F for notes and clarifications on data tracking).

A success story excerpted from ECDC's (Ethiopian Community Development Council) 3-year narrative report: *A single mother, recently resettled and facing a court-mandated relocation, was supported by our housing staff and volunteers in quickly securing a new apartment. She was coached on how to pay rent, write checks, and communicate with her landlord. Through this wraparound support, she transitioned from unstable housing to independence, and is now employed and assisting others in navigating similar challenges.*

Housing Retention Services

Twelve providers were funded through ERAP to provide housing retention services. Allowed activities included:

- Assessing challenges to remaining housed,
- Establishing action plans to resolve challenges,
- Assistance communicating with landlords,
- Help applying for rental arrearage support,
- Help applying for other resources to stabilize the household's finances,
- Facilitating access to health resources,
- Support regarding habitability of the unit,
- Financial literacy support, and
- Partnering with, or warm hand-offs to, those who could provide specialized services.

Grantees served 1,427 households under ERAP housing retention, 466 of whom had been homeless prior to their current long-term housing. A significant number of households provided housing retention services within Vermont's ERAP model – 1,373 (96.2%) – remained housed while receiving those services.

A success story excerpted from John Graham Housing & Services' (JGHS) 3-year narrative report: *…one client was over $4,000 behind on rent when we started working with them. They were unemployed, facing eviction, and did not qualify for HOP funding for back rent. Over the course of 8 months of consistent engagement, the eviction was dismissed, the client landed their highest-paying job to date and got themselves out of debt with their landlord. They remained housed and employed. This is typical of JGHS' success stories – the process is long and includes ongoing collaboration with employers and landlords. These services wouldn't have been available without the expanded capacity for Housing Navigation services and the staff for Housing Retention that ERAP funded.*

Landlord Outreach & Education Services

Landlord liaisons are dedicated to landlord outreach to build relationships and point landlords towards resources with an underlying goal of facilitating rental opportunities for households. They help to educate landlords on their rights and responsibilities regarding fair housing practices through coaching and directing them to informational sites and partners. Liaisons often serve as the main point of contact in their agency (sometimes their region) for landlords, property managers, and other rental providers. ERAP funds supported seven landlord liaison positions at six different organizations

Landlord liaisons funded under ERAP established and maintained relationships with landlords in their area, familiarizing them with the support they and their organization could provide, pointing them towards relevant resources (e.g., Vermont Housing Improvement Program (VHIP), Landlord Relief Program (LRP), etc.), and help – as capacity and organizational objectives allowed – with informal tenant-landlord mediation. They also ensured landlords were aware of ERAP-funded formal mediation services. ERAP-funded landlord liaisons attended a monthly community of practice, and bimonthly meetings with other ERAP partners to improve their engagement strategies, stay informed of, and learn more about resources for landlords. The information in Appendix D was compiled from landlord liaison input and based on their exchanges with landlords, and includes some of the top challenges landlords face along with suggestions for support.

Across this 3-year grant period, landlord liaisons established and/or maintained relationships with 807 landlords, and made 11,780 unique contacts with them. When feasible, and with the tenant's permission, they stepped in to connect tenants with services if they were struggling and not already receiving case management. Liaisons helped facilitate lease-ups for VHIP units and encouraged landlords to rent to their organization's clients. One landlord liaison noted they helped landlords apply for $175,600 in Landlord Relief Program funds to repair properties and bring units back up to habitability standards.

A success story from Springfield Supported Housing Program succinctly highlighted the impact of having a liaison: *Due to landlords reaching out to* [the landlord liaison] *directly when they have availability, we were able to house several households this quarter* [including] *one household that had been homeless for two years.*"

Legal Services

Two grantees were funded through ERAP to provide legal services for eligible Vermonters legal advice and/or representation to resolve housing issues. Vermont Law & Graduate School's program, which was funded under ERAP for one year of this 3-year grant, was focused on helping eligible veterans. Vermont Legal Aid provided legal services for the entire grant period, as well as VERAP application assistance during the first year of their grant.

During this three-year grant, providers reported that there were 5,255 eviction cases filed in court. There were 4,341 households that received outreach notifying them of the availability of ERAP-funded legal services, and 2,174 households received initial legal consultation and/or legal services (such as representation, help with preparing paperwork, etc.). Out of those, 1,614 cases were defeated or the claim from the landlord for immediate possession was compromised (i.e., a legal outcome in favor of their client)[2]. And 1,235 cases had an outcome where the landlord's claim for rent was defeated or reduced[2].

Vermont Legal Aid detailed in their narrative common issues they saw during the grant period with eviction proceedings and retaliatory actions by landlords, which are listed in Appendix E.

An anonymized success story, excerpted from Vermont Legal Aid's 3-year narrative report: *A man rented a single-family home for over a decade. For years the tenant had a cordial relationship with the landlord's office manager, who credited his rent account based on repairs he'd made to the property. Many repairs were needed, including to the septic system, which was overflowing into the front yard when a non-payment eviction was filed. The new office manager did not respond kindly when he complained about repairs needed. Although he had arranged to move, the landlord's lawyer refused to settle. We went to trial and successfully* *showed the court that the office manager's rent records were not admissible to prove he owed rent. The court dismissed the case, and when his new unit was available, the tenant moved.*

Credit Repair & Money Management Services

Budgeting and credit repair work are fundamental tools of housing stability. Although only one ERAP HSS provider – Champlain Valley Office of Economic Opportunity (CVOEO) – applied for and was granted funding for this service, they were able to help 311 unique households with classroom training and/or one-to-one coaching to improve their financial literacy and self-sufficiency.

Here is one success story excerpted and summarized from CVOEO's 3-year narrative report: Partners working with a previously homeless client linked them up for help through CVOEO for resources such as the Tenant Skills Class. They also informed the client of the ERAP-funded Credit Building and Money Management Class, which they then attended. The client continued working with CVOEO staff to maintain their housing *while* building credit and money management skills, having recognized that these skills take time and effort.

Total Unique Households Served and Demographic Data

Housing Navigation, Retention, Legal Services, and Credit Repair/Money Management were all "enrolled" services and grantees collected demographic data only for the primary client (i.e., totals do not include data for all household members) as well as the deduplicated number of deduplicated households served across the 3-year grant period. Across "enrolled" services, ERAP HSS providers helped 7,568 households, 5,321 of which were experiencing homelessness when they entered services*

The majority of households served identified as white (6,089; 80.5%), female (4,391; 58%), not Latin(a)(o)(x) (7,094; 93.7%), and had incomes at or below 30% of AMI (area median income) (5,683; 75.1%). See charts below for additional details.

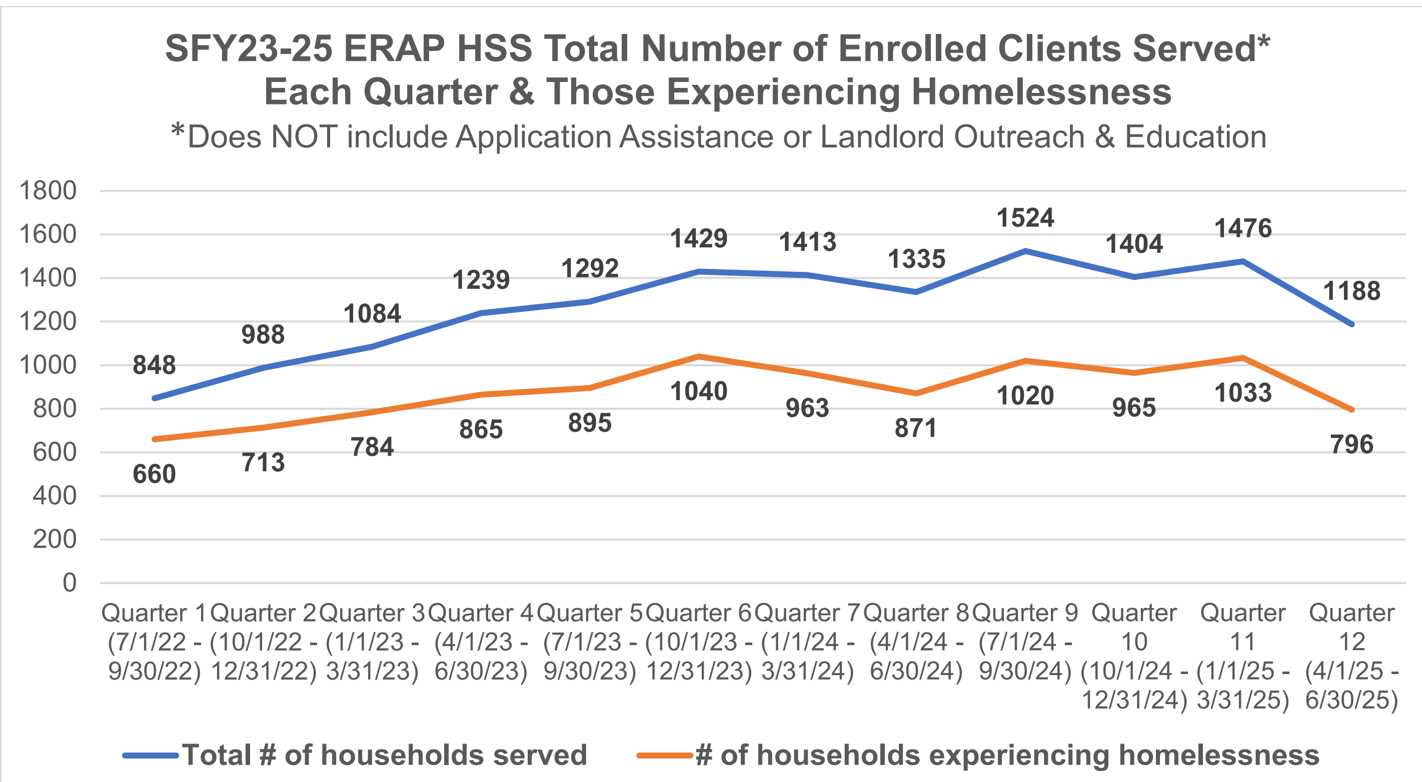

Chart 5: The total number of clients receiving ERAP HSS services (that is, Housing Navigation, Housing Retention, Legal, and/or Credit Repair & Money Management services) in each quarter of the 3-year grant from a low of 848 in the first quarter, to a high of 1,524 in quarter 9. The average number served per quarter across the grant was 1,268. Households also reported whether they were homeless when they enrolled, with a high of 1,040 in the 6th quarter, a low of 660 in the 1st quarter, and an average of 884 across the grant period.

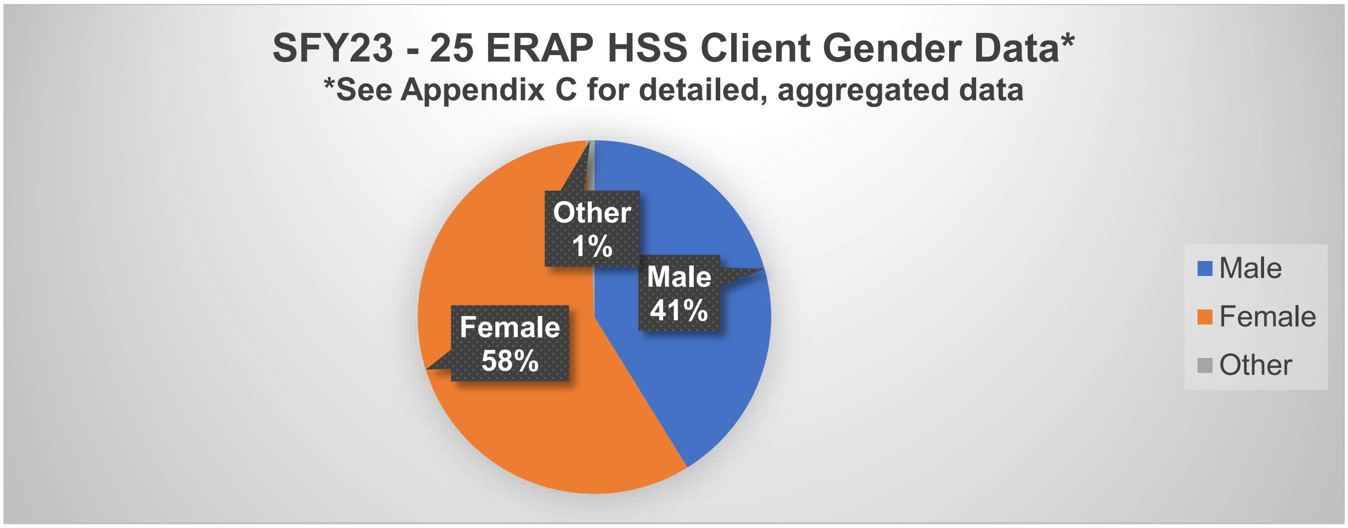

Chart 6: Fifty-eight percent of enrolled ERAP HSS clients identified as female, 41% as male and 1% fell within "other" categories.

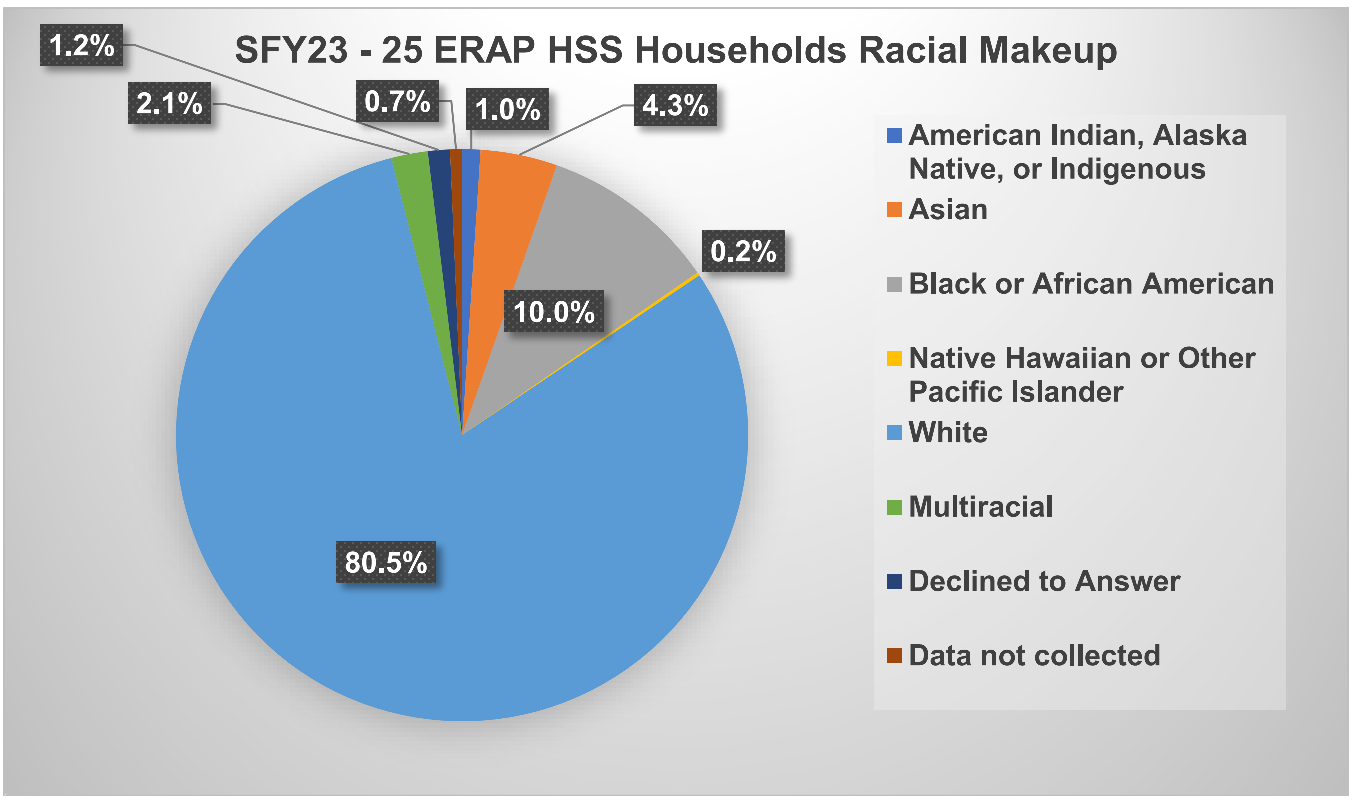

Chart 7: Eighty and one-half percent of ERAP HSS clients identified as White, 10% as Black or African American, 4.3% as Asian, 2.1% as Multiracial, 1% as American Indian, Alaska Native or Indigenous, 0.2% as Native Hawaiian or Other Pacific Islander, 1.2% declined to answer;, and 0.7% did not have racial data collected.

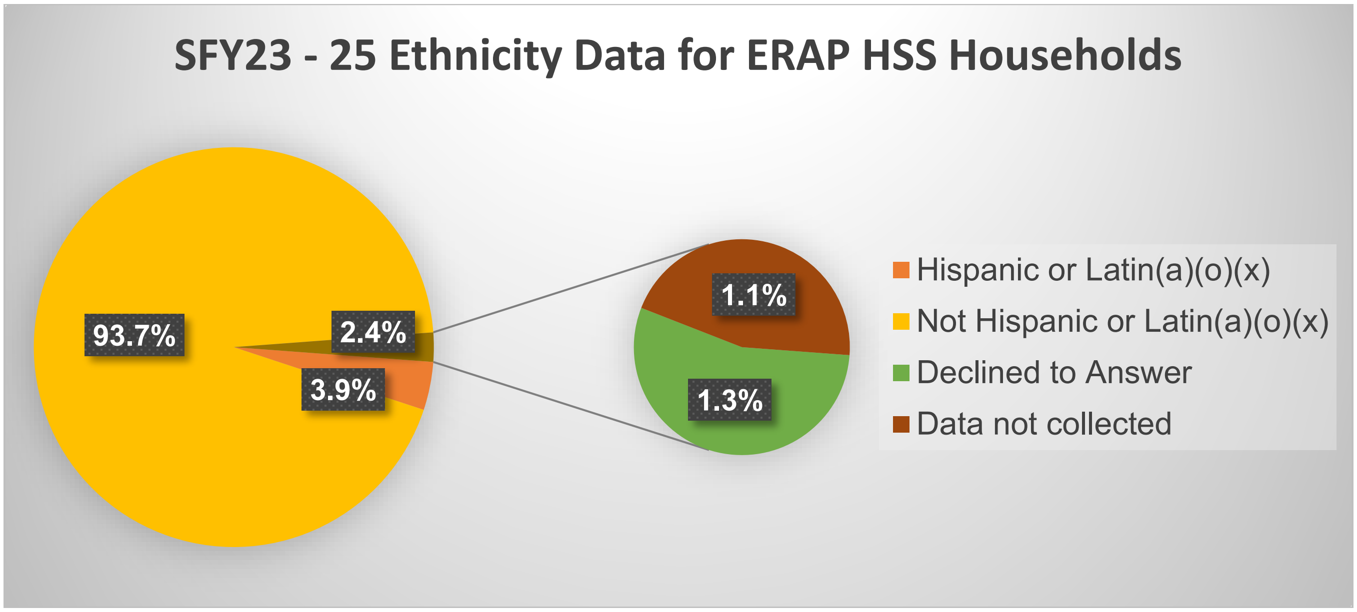

Chart 8: Within ERAP HSS households, 93.7% identified as Not Hispanic or Latin(a)(o)(x), 3.9% as Hispanic or Lantin(a)(o)(x), 1.3% declined to answer; data was not collected for 1.1%.

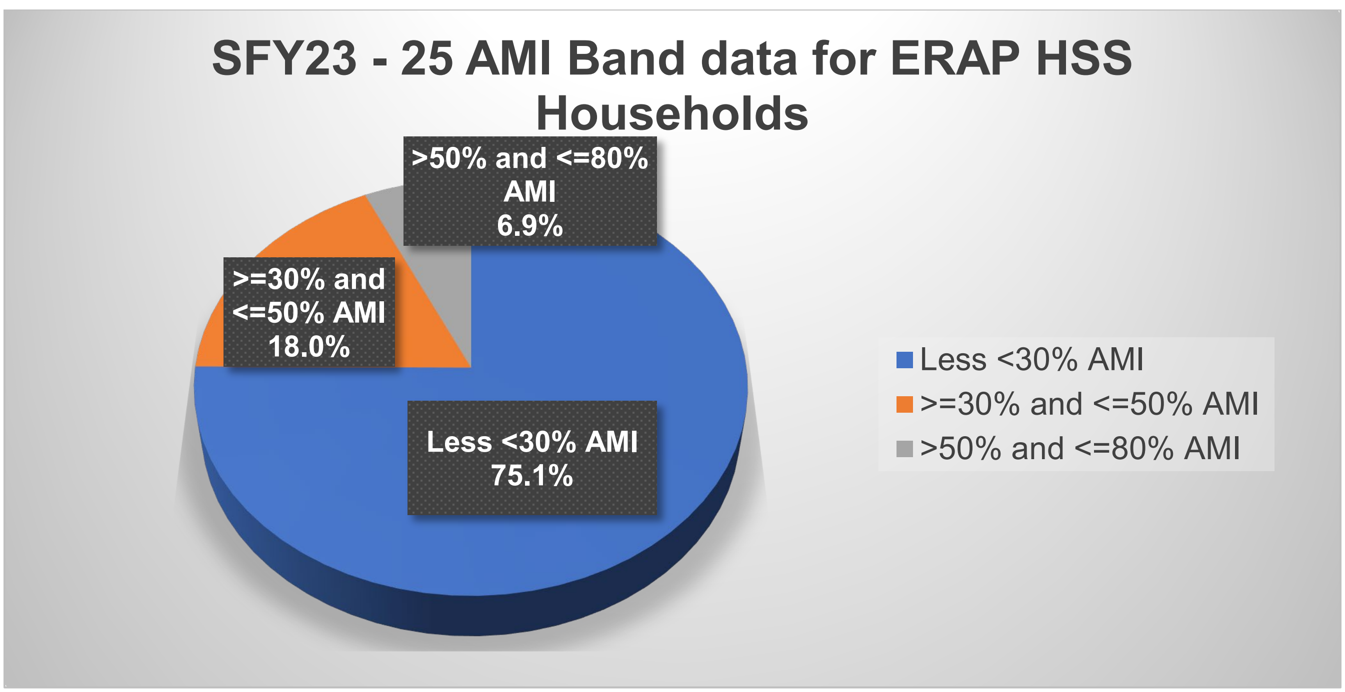

Chart 9: Area Median Income (AMI) data: 75.1% were under 30% AMI, 18% were between 30-50% AMI, and 6.9% were over 50% to 80% AMI.

ERAP HSS Success Stories

Providers shared success stories made possible with this funding. Below is just one success story each from nineteen of the twenty total SFY23 – SFY25 ERAP HSS providers:

A client evicted from a Burlington hotel arrived in Bennington on the bus. They had no money and were experiencing mental health challenges. After coming into BROC and completing a Coordinated Entry intake, their ERAP-funded housing specialist helped them find an available apartment, expedited financial assistance, and since the client had a housing voucher, they were able to move into the unit that same day.

- BROC Community Action

With ERAP HSS support, 97.33% of the households who received housing retention services [through Burlington Housing Authority] *maintained their housing. One specific success story is: After receiving a referral from a community partner regarding an individual with a large amount of back rent, who was not receptive to assistance, the ERAP-funded housing retention specialist began reaching out to the client. The first few meetings did not go well – the client ran away from them initially (literally), but they persisted, and the client eventually agreed to meet with them. The specialist helped them to focus on their health needs, over the needs of their neighbors, and finding resources to address the back rent owed. The meetings were difficult and not helped by the client's substance abuse, but the client kept showing up, so the specialist kept working with them. With the help of community partners, the client was able to safely address their substance abuse, part of which was finding a safer rental that was free from alcohol and drug use. They were able to help the client transition their voucher to a safer residence. The client is now sober, leads the meetings around their needs, and is very focused on their goals.*

- Burlington Housing Authority

With ERAP Retention services, we were able to assist people who had not been eligible for services before. This was vital for keeping people housed as they worked to address their barriers before *getting to the court process. Because of this, approximately 93% of* [our ERAP] *Retention Households were able to keep their housing. It felt like true preventative measures instead of applying bandages that were too little too late.* One success story: *A family with notable barriers to housing due to a lack of rental history and employment, and substance use, was granted a HOME Family Housing voucher. Capstone staff provided continued case management under ERAP Housing Retention services and, with that support, helped the household set employment goals while also applying for a Section 8 voucher* [since the HOME voucher is time-limited]*. The household was able to get a Section 8 voucher, and a part-time job that they then turned into a full-time position with potential for growth. Capstone staff also helped the household through some challenging landlord issues regarding maintenance and property concerns that were difficult to address without Capstone's knowledge and support.*

- Capstone Community Action Agency

A client with an emotional-support animal enrolled in our ERAP Housing Navigation services. This individual had multiple, complex, co-existing conditions that had kept him from securing identification, benefits, and housing. We worked together to create a plan to get him and his emotional-support animal securely housed and we did it. Every barrier he outlined was addressed – this ranged from clearing up the fallout of identity theft to successful engagement with a clinician, to completing the application and requirements to obtain Social Security Disability. We helped him apply for and obtain housing with a project-based voucher that allowed him to remain in our area, where he felt safest and has the most support. This client leased up in August 2022 and remains housed to this day, with his beloved service animal.

- Charter House Coalition

At its core, ERAP was about showing up for people – in their spaces, in their struggles, and on their terms. It was about guiding individuals as they worked towards their goals, and offering consistent compassionate support to some of the community's most vulnerable households. We balanced empathy with accountability, helping clients stay focused on achieving lasting, affordable housing for themselves and their families. Once success story in this work: *One household became clients as their family was expanding. While one adult had a wonderful job and good references, they faced discrimination when looking for apartments due to a non-violent felony charge from years earlier. Neither adult had good credit or substantial rental history to get past landlord screenings. They were linked up with a local credit union and enrolled in credit counseling. The household wrote a letter for landlords addressing their background and new leaf they had clearly turned. They finally succeeded in their rental search with a local housing trust and will soon move into their new home.*

- COTS

CCA worked with a disabled tenant and their landlord for nine months, helping preserve their housing through the ERAP while also working with them on applying for a Section 8 voucher. The involvement of the landlord, the ongoing support and forms assistance – were key to the success for this household. The tenant's rent portion went from $1,000/month to just $61/month. The tenant was able to maintain stable housing with a trusted and involved landlord, and the landlord was able to maintain a trusted and valued tenant.

- Champlain Valley Office of Economic Opportunity

Our newly hired ERAP-funded *Housing Navigator launched an initiative to meet regularly with the local landlord association and systematically reach out to all area landlords. One landlord who had previously refused to rent to refugees later contacted ECDC about a newly available unit, citing the professionalism and transparency of the Housing Navigator as the reasons for the change. This relationship has since grown, and multiple families have been housed through this new partner.*

- Ethiopian Community Development Council

A family maintained their housing in a unit on their landlord's land for several years, but when one of their landlord's passed away, their spouse was unable to maintain the unit and sent a notice that they had 30 days to vacate the property. The family was on a fixed, limited income *and affordable units in the area were not available. They had to move into an unsafe and overcrowded camper without heat or running water on a relative's land, which also wasn't in their children's school district. Once referred to the Family Center, staff were able to help the household apply for and obtain a HOME Family Housing voucher and apply for all housing options. The family stated that they preferred weekly meetings to make sure all bases were covered in their housing search. After several months of persistent work, the family was offered a rental unit with an affordable housing voucher, and continued to work to find a permanent voucher so they could maintain stable housing.*

- *Family Center of Washington County*

A seasonal shelter guest had been living outdoors for close to a decade. Staff met with the guest to complete a CE assessment, and helped them apply for General Assistance as their health was rapidly declining. They also connected them with VABIR (Vermont Association of Business, Industry, and Rehabilitation) so they had an expert to help them apply for disability benefits. They wanted to live in Montpelier, so they helped them apply to Montpelier Housing Authority, and, fortunately, due to a short waitlist, were able to get into a unit two months after being determined eligible. While working with the client, staff helped them get to medical appointments and continue to reapply for General Assistance. They were approved for disability benefits and have been successfully housed for over two years.

- *Good Samaritan Haven*

One of the most effective periods during this grant period *was when the State of Vermont temporarily reassigned staff from various departments to form collaborative teams including with our ERAP-funded case managers…we were able to triage clients' needs more holistically. This partnership allowed our case managers to focus on housing – our area of expertise – while clients received enhanced support in health, employment, and other essential areas. A standout example of this collaborative success involved…an elderly client who had been chronically homeless and staying in a motel. The client faced multiple challenges, including substance abuse, physical disabilities, mental health issues, and a significant health disorder that caused memory loss and left them vulnerable to financial exploitation. The case manager built a supportive team that included VCCI and Senior Solutions, addressed the client's immediate needs….and identified long-term housing goals. They also worked to protect the client's income and in securing placement in an assisted living facility that met their needs.*

- *Groundworks Collaborative*

A family working two jobs while living in hotels for a very long time, who will be exited on July 1st, completed the common rental application and project-based voucher applications with our Housing Navigator. They are now lined up to move into a unit after their voucher is approved!

- *John Graham Housing & Services*

A client was attempting to flee a long-term abusive relationship. They were determined to make a change and sought out [our] *services. The client faced many barriers including a lack of financial resources, limited rental history, and a negative credit report due to the financial abuse they experienced. The client worked with the housing navigator to identify needs and* *develop an action plan. This included connecting with community partners to help apply for long-term financial resources including SSDI benefits. The client worked incredibly hard and had to practice a good deal of patience as it took over a year to find suitable housing. They have remained housed since finding permanent housing and enjoy being able to host their children and grandchildren.*

- *NewStory Center*

We worked with a client who had been rejected from nearly every housing opportunity we pursued together. Eventually, their name came up on a senior housing list, and they were finally able to move into their own apartment. After months of homelessness, their sense of hope had eroded. But thanks to the trust built with our team, we saw a transformation – the client was soon chatting with neighbors and rebuilding a sense of community

- *Pathways Vermont*

A notable success that illustrates the positive impact of ERAP HSS stemmed from our proactive approach during the period of recertifications and evolving program parameters. As the "step down" was announced for VERAP and benefits were adjusted, our team identified the potential for widespread client confusion and housing instability. Rather than waiting for clients to face housing threats, our case managers utilized the recertification process as an opportunity to engage in 'post-VERAP housing strategies'. They meticulously worked with households, helping to align expectations with the changing program structure and assisting clients in realistically assessing their financial situation. For example, one household faced a significant reduction in rental assistance. Our case manager's early intervention through detailed budgeting support and connecting them with available local HOP financial assistance enabled them to understand their new rental payment responsibilities and develop a sustainable plan. This proactive engagement, combined with direct communication with their landlord, helped prevent the accumulation of back rent, and subsequent housing instability.

- Southeastern Vermont Community Action (SEVCA)

We hosted our second annual resource fair for landlords. This time we had 22 organizations from across the state join us - from Windham and Windsor Housing Trust and 3E Thermal to Economic Services and Sharing Housing, Inc. We didn't see as many landlords as we'd have liked to, but it was great to have all of these organizations in one room and provide networking opportunities. I spoke with a representative of 3E Thermal for the first time, and, after the fair, was able to connect them with a landlord I've been communicating with for years about one of their vacant properties. The renovation process is already underway and will provide 7 apartments when completed!

- Springfield Supported Housing Program

A single mother with several children became homeless due to unforeseen circumstances. They had come from another state where they'd been accosted by drug dealers and other homeless individuals. She was visibly upset and scared and didn't know what to do. She hadn't asked for help until now. We were able to get the family into a GA motel and complete a Coordinated Entry assessment. We provided them with food resources and other basic goods.

Throughout the next week, we spoke on the phone or met in person every single day. We helped the family apply for Reach Up benefits and health insurance, and completed applications for housing vouchers and apartments. They were housed within 4 months and, once housed, we helped them get necessary household items. Since being housed, the children are finishing up their school year, and the ones who needed health support, have been receiving it and are actively engaging and making friends. It's been the most rewarding experience to see this family thrive in our community.

- Sunrise Family Resource Center

One of our Community Service Coordinators worked with a person living with severe and persistent mental health concerns. The individual held a full-time job for an extended period, despite their previous housing instability and mental health challenges. After living with roommates and their mental health challenges triggering significant fear, they ended up in their car with their pets. The client qualified for a supportive housing unit due to their placement on the Coordinated Entry list coupled with their disabling condition. Staff worked alongside this client gathering all necessary documentation to obtain placement in the permanent supportive housing unit, where they now safely reside with their pets.

- Upper Valley Haven

A family of four faced some challenges – when they arrived [from outside the States] *the only available rental was a smaller temporary unit. And while the father was able to work, the mother had to stay home to care for their young children. Eventually, USCRI staff helped them secure a 2-bedroom unit and the family adapted quickly. By the end of their lease, they already owned a car and were able to move into a new apartment. What stood out in this case was the way the family gained support from the community. With that support and their determination, they were able to pay their rent on time, and independently search for and secure new housing, where they moved to without USCRI's help.*

- U.S. Committee for Refugees and Immigrants

A woman disabled by hearing loss and memory problems had lived in her subsidized unit for decades. When her health was better, she'd taken a job at a local agency supporting other tenants. Unfortunately, the income from that job meant her subsidy overpaid its portion of her rent. She made a plan to pay back the overpayment to the housing authority, but her memory worsened, she forgot to pay, and the housing authority ended her subsidy. The landlord sent a termination notice for non-payment. With a family member's help, she contacted a local agency for assistance, but did not receive what was needed to resolve the non-payment issues, and the landlord filed for eviction. Within days, our advocate was able to get to the bottom of the housing authority's termination of the subsidy and asked them for reasonable accommodation to get her payments back on track to restore the subsidy. We communicated with a CAP agency for help with the five month's market rate arrears, advocating for the client, and they authorized payment. With the rent paid, the eviction was dismissed.

- Vermont Legal Aid

Appendix A

Brief Descriptions of Funded ERAP Housing Stability Services and Examples of Eligible Activities for Housing Navigation and Housing Retention

Application Assistance to households to complete the VERAP application and recertifications.

Credit Repair/Money Management **-** financial literacy services related to obtaining/maintaining permanent housing.

Housing Navigation Services[3] to provide logistical and housing support to households:

- Identify housing barriers, needs/preferences, and explore resources and opportunities within a household's natural support network;
- Work to address barriers to project/housing admissions (e.g., criminal record, credit report, utility arrears, unfavorable references);
- Develop action plan for locating housing, and support housing search and placement;
- Provide outreach and negotiate with landlords;
- Work closely with housing providers regarding eligibility documentation and verification;
- Follow-up on referrals to housing to support enrollment;
- Assist with submitting rental/housing applications and understanding leases;
- Ensure the living environment is safe and ready for move-in (facilitate inspections);
- Support compliance with fair market rent and rent reasonableness, if applicable;
- Assist in arranging for/supporting move (set up utilities, moving arrangements, *etc.*);
- Find resources to support move-in (security deposit, moving costs, furnishings, costs to support home-sharing, other one-time costs);
- Provide education on the role, rights, and responsibilities of the tenant and landlord;
- Develop a housing support crisis plan that includes early prevention/intervention when housing is jeopardized; and
- Identify other service needs/ongoing retention support needs and connect client to mainstream services and benefits.

Housing Retention Services[4] to provide ongoing, individualized support and coordination for households once stabilized in permanent housing.

- Provide early identification and intervention for behaviors that may jeopardize housing, such as late rental payment and other lease violations.
- Coach on developing and maintaining key relationships with landlords/property managers with a goal of fostering successful tenancy.
- Assist in resolving disputes with landlords and/or neighbors to reduce risk of eviction or other adverse action.
- Advocate and link with community resources to prevent eviction when housing is, or may potentially become jeopardized.
- Assist with the housing recertification process.

[3] DCF definition of Housing Navigation Services
[4] DCF definition of Housing Retention Services

- Coordinate with the tenant to review, update and modify their housing support and crisis plan on a regular basis to reflect current needs and address existing or recurring housing retention barriers.
- Continue training in being a good tenant and lease compliance, including ongoing support with activities related to household management.
- Connect the household to mainstream services and benefits

Landlord Outreach & Education through projects that serve a regional, or otherwise defined community, and are dedicated to ensuring landlords are aware of ERAP resources and assist landlords through the application process.

Legal Services for eligible households to resolve legal problems related to obtaining and/or maintaining permanent housing.

Appendix B

Common Challenges to Finding and/or Maintaining Housing as Reported by ERAP HSS Providers in Their Quarterly Reporting Narratives

Lack of affordable housing
Low vacancy rates contributing to higher rents and higher selectivity of landlords
Low vacancy rates & rents substantially above Fair Market Rent leading to loss of vouchers
Low vacancy rates exacerbated by flooding impacts to housing from climate crisis
Confusion & increased stress from repeated changes to General Assistance Emergency Housing program taking time away from housing navigation activities
Substance use disorder
Chronic health challenges
Lack of adequate health care services
Lack of reliable cell phone and/or internet service
No car or other reliable transportation which impacts job opportunities and getting to work
Many households, in spite of working, are one unexpected emergency away from being unable to pay rent (e.g., car repairs, health emergency, loss of job or reduced hours, etc.)
Obtaining all the documentation needed to apply for benefits and/or housing
Poor, or no, rental history
Having a criminal record (even if it is from many years ago & there has been no recidivism)
Poor rental history and/or criminal history barring some from accessing subsidized housing even if they have good references for more recent years
Continuously increasing costs for most goods and services (groceries, utilities, etc.)
Benefits cliff - which can reduce or remove assistance even if it’s a small income increase
Complex needs of those with long-term housing instability
Not enough affordable, accessible units for those with disabilities and mobility challenges
Not enough right-sized units (for larger families or 1-person households)
ERAP rental payments ending
Maintaining case management communication when unsheltered
End of ERAP reducing navigation services’ capacity
End of ERAP means eligibility for housing retention services are more restrictive and will be more reactive than some who used ERAP to stabilize before it got to an eviction notice
Inadequate case management capacity for those who need it to have successful tenancies
Public housing providers not communicating clearly & in a timely fashion leading to evictions
Not enough landlord liaisons to provide the support requested by landlords
Landlords evicting tenants so they can renovate and increase rent amounts
Property prices have significantly increased since the start of the COVID-19 pandemic
Fair Market Rents set by HUD have not kept pace with increasing rental costs
Landlords not following VT Fair Housing Laws including those prohibiting discrimination
Tenants not abiding by lease terms
Not enough legal services capacity to provide representation for all tenants who need it
The growing number of elderly who need a higher level of care than what is available (or available in a timely fashion) to maintain their housing.

Appendix C

Aggregated Demographic Data for Clients Enrolled in Housing Navigation, Retention &/or Legal Services and Credit Repair/Money Management

	Grant Period to Date Unduplicated Total Households Served	
DEMOGRAPHIC DATA is for primary client only	**7,568**	
GENDER		
Male	3117	41.2%
Female	4391	58.0%
Non-binary	25	0.3%
Transgender	19	0.2%
Questioning	0	0.0%
None of the above	5	0.1%
Declined to Answer	5	0.1%
Data not collected	6	0.1%
RACE		
American Indian, Alaska Native, or Indigenous	78	1.0%
Asian	329	4.3%
Black or African American	757	10.0%
Native Hawaiian or Other Pacific Islander	14	0.2%
White	6089	80.5%
Multiracial	156	2.1%
Declined to Answer	94	1.2%
Data not collected	51	0.7%
ETHNICITY		
Hispanic or Latin(a)(o)(x)	295	3.9%
Not Hispanic or Latin(a)(o)(x)	7094	93.7%
Declined to Answer	98	1.3%
Data not collected	81	1.1%
AMI BAND		
Less <30% AMI	5683	75.1%
>=30% and <=50% AMI	1365	18.0%
>50% and <=80% AMI	520	6.9%

Appendix D

Some Common Challenges Landlords Face & Suggestions for Improvements Noted by Landlord Liaisons Based on Their Communications with Landlords

Tenants who are facing housing challenges need case management support to continue beyond finding and setting into a rental unit
Vouchers are helpful *and:* a) different programs and their requirements are confusing and time consuming to understand, b) there should be an easy reporting system when tenants aren't paying their subsidized rent share or are violating other lease terms; c) the established fair market rents are too low, and d) length of time to find a rental with a voucher is too short.
Damages from tenants can be substantially higher than the allowed amount in the Landlord Relief Program or a community service organization's risk pool
Suggestion: Financial incentives could help landlords rent to those with poor rental histories
Suggestion: Provide incentives for tenants to pay their rent on time and be good neighbors (e.g., for every month paid on time over the lease term, a small amount is put into an account the tenant can access after 6 months, 12 months, etc.)
Suggestion: Have more risk pool resources for landlords that are held locally by the lead housing agency **and** that can be additive to funds from other programs to cover more of the cost of damages
Best practice suggestion: Have primary points of contact (ideally only 1 – 2) for a tenant receiving case management support to streamline communications and ensure the landlord knows whom to reach out to if there are issues.

Appendix E

Due Process Violations and/or Landlord Actions as Observed and Reported by Vermont Legal Aid in Their 3-Year Narrative

New property owners sending Notice Against Trespass to long-term tenants
Termination notices that have back rent and additional charges causing tenant to believe tenancy cannot be preserved unless rent and charges are paid
Landlord refusing rent payment and then sending termination notice for non-payment
Termination for breach of lease or violation of statute, but not stating in the notice what exactly constitutes the breach, depriving tenants of notice of the allegations against them
Termination Notice stating the grounds for termination is due to a contract to sell the property when there is no such contract to sell
Termination Notice and Summons to one named tenant, but Writs of Possession sought against "all others" regardless of lack of notice
Evictions filed by people or corporations who are not the lawful owner
Evictions filed by people who did not give an actual notice of termination of tenancy
Evictions filed by people who admit they did not give the tenant a termination notice
Landlords requesting Judgement or a rent escrow order from the Court while failing to provide the Court with evidence of service of Summons and Complaint
Rent escrow order sought when rent is not in arrears
Default judgement sought even though the tenant appeared at an earlier hearing
Default judgement sought but not accompanied by an affidavit stating the facts as to liability and damages
Landlord fails to offer or maintain premises that are safe, clean, and fit for human habitation
Landlord files evictions that are retaliatory for tenant asking for repairs
Landlord conducts an illegal eviction by locking tenants out of the premises, or a portion of the premises, or shutting off utilities
Landlord requires tenants to pay for utilities that are not separately metered
Landlord increases rent without notice
Landlord attempts to enforce notice provisions or fee provisions when the lease has expired
Landlord will not provide their contact info to the tenant, or some other method, to pay rent
Landlord does not provide a mailbox on the premises
Landlord accepts rent subsidies but does not follow simple contracts that require the housing authority to be kept in the communication loop
Landlord files eviction for non-payment and when the tenant cures by paying arrearage, the landlord then files for a no-cause eviction
Subsidized housing provider intentionally tries to trip tenant up with procedural mistakes so they can evict them
Landlord violates consumer protection laws regarding debt collection

Appendix F

Notes and Clarifications About Data Tracking

Within Demographic Data:

- Demographic data were *not* captured for households served solely under application assistance because it would have been duplicative to what was captured in the VERAP portal.
- Additionally, landlord liaisons were not required to collect demographic data on landlords since the underlying goal of that work was to facilitate lease ups – not provide housing stability services to landlords. Liaisons did collect and track contacts with landlords as well as how many unique landlords they contacted.
- A small percentage of clients declined to answer some demographic questions and occasionally data were not collected (the latter situation was rectified when possible).
    - Data not collected totals and percentages:
        - Gender – 6 households (0.1%)
        - Race – 51 households (0.7%)
        - Ethnicity – 98 households (1.3%)
    - Declined to answer totals and percentages:
        - Gender – 5 households (0.1%)
        - Race – 94 households (1.2%)
        - Ethnicity – 98 households (1.3%)

Within the Housing Navigation performance measures:

- “Rehoused” means the household leased up in long-term housing (i.e., not transitional or other short-term housing), *and* they were counted as rehoused only in the quarter the organization categorized them as housed.
- Grantees were not required to track how long a household remained rehoused *after* they exited ERAP services.

Within the Housing Retention performance measures:

- “Maintained housing” means that the household maintained housing during the time they were enrolled in ERAP services. That is, if an enrolled household maintained housing during a quarter, they were counted as such (whether they enrolled at the beginning, middle or end of the quarter). If a household lost their housing at any point in the quarter while enrolled in retention services, they were (obviously) not counted as having maintained housing *even if* they maintained housing for multiple previous quarters *and* maintained housing for most of that quarter. That is, it was a simple measure – did the household maintain housing while under ERAP services and during that quarterly reporting period.

- As with housing navigation, grantees were not required to track housing status of clients who exited ERAP services.

Within Landlord Outreach and Education performance measures:

- Landlord liaisons tracked communications with the landlords they engaged with. Some communications were brief and limited to one or two requests for information or assistance (e.g., help with an application for the Landlord Relief Program or questions about services the liaison could provide), while others were ongoing (e.g., regular communications about available units, etc.) Therefore, tracking and reporting the "number of unique contacts" reflects more of the broader communication effort than just data on the unique number of landlords can capture.
- While seven landlord liaisons were funded through ERAP, vacancies and other staff turnover meant that across this 3-year grant, there were usually at least five landlord liaisons active at five different organizations throughout Vermont.