

Homeowner Resource Guide

[State of Vermont: Agency of Commerce and Community Development](#)

Local - Financing and Home Repairs

[NeighborWorks® Alliance of Vermont](#) homeownership centers are often the best place to start whether you're looking for your first home or already own a home or mobile home. Homeownership centers are your one-stop resource for home credit and finance, foreclosure prevention, home repair loans and services, weatherization, energy improvement, and even flood disaster assistance. In addition, some homeownership centers offer mobile home repair loans for mobile homes in parks.

Chittenden (except Burlington), Franklin, and Grand Isle Counties: Champlain Housing Trust's [Housing Loan Fund](#) provides home improvement, energy efficiency, and access modification loans to eligible homeowners. For information, call (802) 861-7388.

Windham and Windsor Counties: The [Green Mountain Home Repair](#) for income-eligible homeowners is available through Windham & Windsor Housing. This program offers low-cost loans, flexible terms, and support with identifying a contractor and project oversight and includes a \$2,500 grant toward the cost reducing the amount you need to repay.

Washington, Orange, and Lamoille Counties: Downstreet Housing and Community Development also offers a [Green Mountain Home Repair Program](#), similar to the program offered by Windham and Windsor Housing Trust (see section above for more details about the program).

Statewide- Financing and Home Repairs

Manufactured Housing: Champlain Housing Trust also offers a [Manufactured Housing Down Payment Loan Program](#), which assists mobile home owners purchase or replace their mobile home with an Energy Star rated manufactured home. For information, call (802) 861-7388. CHT also administers the Vermont Housing and Conservation Board (VHCB) Purchase Subsidy Program to assist low-income

households upgrade or replace deteriorated mobile homes in VHCB-assisted mobile home parks, provide down payment assistance and prevent foreclosure.

Low-interest Mortgage Loans and Down Payment Assistance: The [Vermont Housing Finance Agency](#) (VHFA) provides low-interest mortgage loans through participating lenders for low- and moderate-income Vermonters and zero-interest down payment assistance loans of up to \$5,000. VHFA finances purchase-only loans for single-family homes, condominiums, and duplexes. (VHFA does not finance single-wide mobile homes or mobile homes in parks.)

Financing: [The Opportunities Credit Union](#) is a nonprofit financial institution that offers both conventional fixed and adjustable rate mortgages, home equity loans, and loans for mobile homes on owned land and in mobile home parks. Visit their website for information. Opportunities also offers home repair and energy improvement loans.

Wastewater & Water Systems: The Vermont Wastewater and Potable Water Revolving Loan Fund, also known as the [On-site Loan Program](#), is available to certain Vermont residents to repair or replacement of failed on-site wastewater and water supply systems.

Repair Loans: USDA Rural Development offers very low-income [housing repair loans and grants](#) for rural homeowners and mobile home owners in approved parks in Vermont and New Hampshire.

Weatherization: Efficiency Vermont offers 0% interest financing for low and moderate-income Vermonters (and low rates for incomes over \$90,000) for home weatherization and heating projects through its [Home Energy Loans](#). Loans can also include any health and safety measures and repairs necessary to do the underlying project up to 50% of the total loan amount.

Staying in Your Home

The Vermont [Department of Disabilities, Aging and Independent Living](#) (DAIL) has several programs to help older Vermonters and people with disabilities. Through the

Vermont Association of Area Agencies on Aging, DAAL operates the [Senior Helpline](#) for older Vermonters at 1-800-642-5119.

Home sharing assists elders and people with disabilities to live independently in their own homes by bringing them together with people who seek affordable housing and caregiving opportunities. HomeShare Vermont serves the counties of Addison, Chittenden, Franklin, and Grand Isle in northwestern Vermont and the central Vermont counties of Lamoille, Orange, and Washington. Contact [HomeShare Vermont](#) at 802-863-5625.

USDA Rural Development offers very low-income [housing repair loans and grants](#) for rural homeowners and mobile home owners in approved parks in Vermont and New Hampshire. They provide loans up to \$40,000 for eligible applicants for home improvement/modernization, health and safety. USDA-RD also offers grants of up to \$10,000 to eligible applicants (62 and older) for health, safety, and accessibility modifications for household members with disabilities.

The [Vermont Center for Independent Living](#) Home Access Program (HAP) provides home entry and bathroom accessibility modifications for low-income Vermonters with physical disabilities. Visit their [website](#) or call 1-800-639-1522.

[US Department of Housing and Urban Development](#)

The programs and resources listed below help homeowners with home repairs and improvements.

- [2-1-1 Infoline](#) - home improvement program information and loan referrals
- [Champlain Housing Trust](#) - home improvement loans for residents of Franklin, Grand Isle and Chittenden counties
- [Vermont Housing & Conservation Board](#) - lead paint hazard control loans and grants
- [Habitat for Humanity](#) - through volunteer labor, builds houses for families in need
- [Habitat for Humanity ReStores](#) - discounted used and surplus building materials
- [Rebuilding Together, Inc](#) - assists low-income, elderly and disabled homeowners with home repairs
- [Veterans Affairs Regional Loan Center](#) - loans and grants to qualifying veterans to adapt an existing dwelling to meet specific needs

- [USDA Rural Development Office](#) - home improvement loans and grants to low-income homeowners in rural areas
- [Department of Health](#) - lead poisoning prevention program
- [Make your home more energy efficient](#)

Programs by City/Town

- [Burlington](#)
- [Montpelier](#)
- [Windham/Windsor](#)

Other Local Resources

- [Office of Consumer Protection](#) - file a complaint against a licensed contractor
- [Find your local Better Business Bureau](#) - check out Vermont contractors before starting home repairs

****Seven Days Housing Resources Guide****

Many who need help with housing in Vermont do find it, though it can be hard to discern which agency or government department provides a particular type of assistance. A network of entities, public and private, administer the housing aid that flows from the state and federal government. Private nonprofit organizations also help house victims of domestic violence, veterans, youths and others who are in crisis or need longer-term support. It can be confusing to know where to start. That's why Seven Days assembled this guide. Choose a county or "statewide" to see the resources in your area.

<https://www.sevendaysvt.com/news/vermont-housing-resources-guide-35434289>

Central Vermont Habitat for Humanity - other resources available to Vermonters:

The link below will take you to a general state-wide resources page that the Central Vermont Habitat for Humanity affiliate has provided on their website.

<https://www.centralvermonthabitat.org/additional-vermont-programs.html>

Vermont Habitat Affiliates:

Greater Springfield Area Habitat – 802-885-6440 (Springfield, VT)

Bennington County Habitat – 802-367-1000 (Bennington County)

Habitat of Addison County – 802-38-0400 (Addison County)

Central Vermont Habitat – 802-522-8611 (Washington and Orange Counties. A local **Greensboro Chapter** of CVTHfH works in Craftsbury, Glover, Greensboro, and Hardwick in Orleans County.)

Habitat of Rutland County – 802-747-7440

Upper Valley Habitat – 802-295-1854

- **(Vermont:** Barnard, Bethel, Bradford, Bridgewater, Fairlee, Hartford, Hartland, Norwich, Pomfret, Royalton, Sharon, Strafford, Thetford, Tunbridge, Windsor & Woodstock; **New Hampshire:** Canaan, Claremont, Enfield, Grantham, Hanover, Lebanon, Lyme, Orford, Piermont & Plainfield)

Upper Valley Habitat in the Northeast Kingdom – 802-751-1212