

# **United States Department of the Treasury**

## **HAF Annual Report**

**Submitted by Naomi Cunningham**

**State Of Vermont - HAF AR Closeout**

## Participant Information:

Entity Name	Vermont
Type of Recipient	State/DC
UEID	WNDAAUB5HAW1
TIN	036000264
DUNS+4	809376288
FAIN#	HAF0030
Address	1 National Life Dr.
City	Montpelier
State	Vermont
Zip	05620-1501

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	8/26/2025 9:28 AM
Submitted by	Naomi Cunningham, naomi.cunningham@vermont.gov
Certified by	Naomi Mae Cunningham

**Point of Contact List:**

<b>Name</b>	<b>Title</b>	<b>Email</b>	<b>Roles</b>
MAXWELL KRIEGER	maxwell.krieger@vermont.gov	maxwell.krieger@vermont.gov	HAF - Authorized Representative
Lindsay Kurrle	Secretary	lindsay.kurrle@vermont.gov	HAF - Account Administrator; HAF - Authorized Representative
Naomi Mae Cunningham	Grants Management Specialist	naomi.cunningham@vermont.gov	HAF - Authorized Representative
Shaun Gilpin	Housing Program Administrator	shaun.gilpin@vermont.gov	HAF - Point of Contact for Reporting
Maura Collins	Executive Director	mcollins@vhfa.org	HAF - Point of Contact for Submission; HAF - Point of Contact for Reporting
Heather Gonyaw	Associate State Director	heather.gonyaw@vtsbdc.org	HAF - Point of Contact for Reporting; CPF - Point of Contact for Reporting

## Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	No
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2. Please quantify the total amount of funds spent on outreach.	\$94,665.98
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**3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.**

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

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

## Performance Goals:

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

## Methods for Targeting:

	<p>The Vermont Homeowner Assistance Program (VHAP) portal closed to new applicants in June 2023, prior to the period covered in this Closeout Report. After the portal closed, VHAP accepted some applicants from a waitlist, but focused most of its efforts from October 1, 2023, to the final program closeout, on making final payments, handling funds returned from servicers and closing out existing applications. VHFA did not perform additional outreach to households during this time. Throughout the period when the applicant portal was open, VHFA</p>
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conducted a wide-ranging, long-term media campaign, including press releases, interviews with local news outlets, Google ads, social media ads, and print and radio. This included both statewide and geographically targeted media placements. VHFA also conducted extensive non-traditional advertising efforts. These included contacting all Vermont city/town clerks, relevant state agencies, and all state legislators, providing them with graphics and other resources to share the program among their constituents. VHFA provided a link to a webpage with graphics, flyers, and newsletter descriptions to make sharing simple. As

1. Please provide an update on your targeting plan including challenges, successes, etc.

VHAP reached the program close date, VHFA made a final comprehensive effort to reach out to officials, servicers, and community groups asking them to again share the information with customers and constituents. VHFA found that town clerks and utility providers were especially useful in informing their networks about the program, as they already had established channels of communication with residents and were motivated to help customers enroll to receive back payments to cover accounts in arrears. Until the portal closed, Vermont Housing Finance Agency (VHFA) made an effort to

reach all eligible homeowners throughout the state. VHFA considers its targeting plan a success. Although the program saw its greatest demand during the early launch of the program, the program saw a steady stream of applications for over a year through June 2023, suggesting that its sustained outreach efforts were successful in continuing to draw in new applicants. Demographic data collected demonstrates that the VHAP program reached a proportionately high level of traditionally underserved and hard to reach populations, including very low-income households, households living in manufactured homes, and

	Vermont's most rural counties.
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2. Is the targeting plan put forth in the HAF Plan achieving the desired results?	Yes
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## Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	Yes
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<p>If so, please provide best practices and information on coordination efforts.</p>	<p>VHFA participated in regular calls with other state housing agencies coordinated by the National Council of State Housing Finance Agencies and calls organized by US Treasury to discuss homeowner assistance fund related issues. VHFA also engaged directly with USDA Rural Development to discuss issues with USDA RD-serviced loans.</p>
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2. Have you coordinated with servicers?	Yes
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	<p>VHFA participated in regular calls coordinated by US Treasury among state</p>
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If so, please provide best practices and information on coordination efforts.

housing agencies and mortgage servicers to discuss the common data platform and servicer communication issues. VHFA engaged with individual mortgage servicers as needed to enroll in the program and resolve outstanding application issues and payments. VHFA alerted local mortgage and bankers associations ahead of the program close date. VHFA also obtained contact information for utility servicers and town clerks (for property taxes and municipal utilities). VHFA sent regular mass emails to provide servicer enrollment materials and explain upcoming programming changes, as well as

	materials to encourage them to share the program through their channels.
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# Certification:

## Statement

I certify that the information provided is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF participant. The undersigned acknowledges that any materially false, fictitious, fraudulent statement, or representation (or concealment or omission of a material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 USC 1001, and also may subject me and the HAF participant to civil penalties, damages, and administrative remedies for false claims or otherwise (including under 31 USC 3729 et seq.) The undersigned is an authorized representative of the HAF participant with authority to make the above certifications and representations on behalf of the HAF participant.

1. How much in interest did you earn on HAF award funds in your last fiscal year?	\$4,769
2. If you earned interest in excess of \$500, did you remit that excess earned interest to the Department of Health and Human Services Payment Management System (PMS)?	Yes