

Southeastern Vermont Community Action (SEVCA) – Emergency Home Repair

2026-2027 Housing Preservation Grant Program

1944-N Exhibit J Statement of Activities

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Executive Summary

Southeastern Vermont Community Action (SEVCA) has served Windham and Windsor counties since 1965. Our mission is to empower and partner with qualifying Vermonters to provide opportunities for thriving. In 2025, SEVCA delivered over 4,400 services to 3,300 individuals and 1,700 households across southeastern Vermont. Our integrated programs address immediate crises while laying the groundwork for long-term resilience. Core areas of expertise include early childhood education (Head Start), housing stability and family services, financial empowerment, and housing rehabilitation through weatherization and emergency home repair. With decades of experience, SEVCA is uniquely positioned to deliver critical assistance and structural solutions to qualifying Vermonters in our region. This support addresses immediate needs and supports self-sufficiency.

Vermont has one of the oldest housing stocks in the nation, and in southeastern Vermont (Windham and Windsor County) many homes are unsafe, inefficient, or unaffordable. According to the U.S. Census Bureau (<https://data.census.gov/>) our service region has more than 13,500 occupied housing units have at least one substandard condition, representing a substantial portion of the region's housing stock. Of these, nearly 400 homes lack complete plumbing facilities and over 1,600 lack complete kitchen facilities—basic amenities essential for health, safety, and daily living. Consistent with this, roughly 35% of owner-occupied homes in the region were built before 1960, per the same Census Bureau data cited above.

For households already struggling at or below 185% of the Federal poverty level—about one in eight residents of Windham and Windsor counties—urgent but unaffordable home repairs can escalate quickly into uninhabitable living conditions or homelessness. SEVCA's Emergency Home Repair (EHR) program addresses these health and safety concerns with targeted repairs of up to \$5,000, and in some cases more, delivered through local contractors coordinated by SEVCA staff. These interventions not only keep families safely housed but also strengthen the region's housing infrastructure and local economy.

From October 2025 to August 2026, SEVCA's EHR program supported 38 households with critical repairs ranging from chimney and heating system replacements to septic, plumbing, roof, mold remediation, and accessibility upgrades. Demand outstripped resources, forcing SEVCA to prioritize only the most urgent cases and create a waitlist for eligible households. We currently have over 12 home repairs that are waiting due to a lack of funding in certain areas of our service region.

Due to our expertise and the community needs exceeding our current fund we are requesting \$150,000 from the Housing Preservation Grant (HPG) program in order to continue our successful Emergency Home Repair Program (EHR). EHR provides and brokers emergency home repairs and service coordination for qualifying residents of southeastern Vermont, to enable them to address unsafe, unhealthy, and substandard conditions in their homes, thus improving their health and well-being. It meets a critical unmet need for households who don't qualify for housing rehab loan programs, have an urgent need not met by other programs, or need additional help beyond what they are able to finance through borrowing. By providing the needed repairs quickly and cost-effectively, EHR enables recipients to stay in their homes, ensure the safety and health of their families, and focus their scarce resources on other basic needs. The program resolves immediate health and safety issues, ensures the integrity of the building envelope, and corrects code violations when applicable. Recipients must meet income-eligibility guidelines and be residents of Windham or Windsor County. EHR focuses on small-scale emergency repairs, generally averaging \$5,000 per repair. The repair work is now primarily completed by trusted and insured local subcontractors. This allows us to have a coordinator in place to vet applications and coordinate with subcontractors, allowing for less administrative costs and more of the funding to go directly for home repairs. We've estimated a direct repair average of \$5,000 for the upcoming grant period with some slightly larger projects.

EHR has established partnerships to leverage our program's investment through home repair resources provided by other organizations, which increases the scope of repairs on each home and enhances the broader community involvement. Including all resources, the average repair value is expected to be \$5,000. The estimated annual budget of \$254,320 is expected to repair approximately 40 homes, pay a portion of the salary and benefits of the Program Coordinator (.5FTE), and cover other operating expenses such as rent, equipment, telephone, supplies, travel, and training. The program's finances are managed with a fund accounting system and audited annually as part of a single agency audit conducted by an independent CPA.

Outcomes are tracked and measured through an evaluation system used by the national Community Action Agency network known as "Results Oriented Management & Accountability (ROMA)." In addition, SEVCA will provide quarterly reports as required by USDA. The program is projected to be funded with a combination of \$150,000 from the HPG, and \$104,320 in leveraged funds, including \$4,320 in Community Services Block Grant funding, \$90,000 in Holt Foundation (pending an award) and \$10,000 in other foundation requests Vermont Mutual Fund Charitable Giving and M+T bank. SEVCA will comply with all applicable environmental requirements in carrying out the program. The EHR uses word of mouth, media publicity, social media, and active coordination with other providers and community organizations to get referrals and enroll participants. In addition, the program partners with the Windham & Windsor Housing Trust Home Repair Program, USDA's "504 Loan & Grant" programs, COVER (a volunteer home repair program), LeadSafe Vermont, Vermont Center for Independent Living (VCIL), Senior Solutions, Neighborhood Connections, community service programs, Brattleboro Area Affordable Housing and private contractors and building material suppliers for financial resources, volunteer labor, and donated materials.

(i) A complete discussion of the type of and conditions for financial assistance for housing preservation, including whether the request for assistance is for a homeowner assistance program, a rental property assistance program, or a cooperative assistance program.

HPG Funds will be used to continue and enhance the Emergency Home Repair program (EHR). This program applies to qualifying homeowners and landlords. As the name suggests, EHR provides and brokers emergency home repairs, and service coordination for qualifying residents of southeastern Vermont, enabling them to address unsafe, unhealthy & substandard conditions in their homes, thus improving their health and well-being as well as keeping them in their homes. The program's primary focus is on resolving immediate health and safety risks, ensuring the integrity of the building envelope, and correcting code violations and energy waste. Each home is evaluated as a complete system, and when appropriate, EHR refers participants to SEVCA's weatherization program for additional energy-efficiency improvements, helping ensure homes are safe in the short term and more sustainable and affordable over time.

A few examples of typical work we complete to address unsafe, unhealthy, & substandard conditions at homes:

Water Supply Repairs — Repairing or replacing a failed well pump to restore running water for drinking, cooking, and hygiene. Rule of thumb: most common among senior homeowners living alone, often 80 and older, for whom a lost water supply is an immediate safety issue.

Hot Water Heater Repair & Replacement — Replacing or repairing a failed hot water heater, often bringing it up to current code, to restore safe hot water through the winter. Rule of thumb: typically serves homeowners 65 and older, single parents living with young children, as well as younger adults managing a disability, either living independently or supported by family.

Chimney Repairs — Repairing damaged chimneys proactively, before heating season begins, to prevent a heating emergency once cold weather sets in. Rule of thumb: often serves elderly homeowners, 80 and older, frequently on fixed incomes like Social Security.

Heating Equipment Protection — Fixing leaks or damage that threaten to disable a home's active furnace or boiler, keeping the only heat source running safely through the winter. Rule of thumb: spans a broader age range, from the mid-50s and up, since protecting a home's sole heating equipment is a safety concern regardless of age.

(ii) The process for selecting recipients for HPG assistance, determining housing preservation needs of the dwelling, performing the necessary work, and monitoring/inspecting work performed.

Recipients must be homeowners that reside in Windham or Windsor County, Vermont, meet income-eligibility guidelines, and have an urgent home repair need that: a) Is a health/safety or code violation b) Can be adequately addressed within the cost range guideline (generally up to \$5,000); and c) Can't be met by other existing programs. Income eligibility will be determined by State of Vermont Income Qualification guidelines, HPG guidelines for low- and very low-income households, but virtually all program participants will have incomes lower than 200% of the 2026 Federal Poverty Level (FPL) (e.g., \$66,000 for a family of four), as that is SEVCA's primary target group for the majority of the programs the agency offers. EHR's focus is on single-family residences. Applications are prioritized using an intake scorecard that the EHR Coordinator completes with each applicant, weighing health and safety risk, income level, age, disability status, veteran status, and whether children reside in the home—the higher the score, the higher the priority—so that limited funding and contractor capacity go first to the households facing the greatest risk. The EHR Program Coordinator will have a sub-contractor make a site visit to eligible homes and determine the work that is needed and that can be done under the program guidelines. The scope of work is then developed and contracted out to area contractors who have a proven track record of successful similar work. Examples of these local subcontractor partners include Keating Plumbing and Heating, RPM Electric, and Merrill Mechanical. We will utilize SEVCA's Building Performance Institute (BPI) certified and highly qualified Weatherization Assistance Program quality control inspectors to inspect the repairs.

(iii) A description of the process for identifying potential environmental impacts in accordance with § 1944.672 of this subpart, and the provisions for compliance with Stipulation I, A-G of the PMOA (RD Instruction 2000–FF available in any Rural Development office) in accordance with § 1944.673 (b) of this subpart. With the exception of Stipulation I, D of the PMOA, this may be accomplished by adoption of Exhibit F–1 of this subpart (available in any Rural Development office), or another process supplying similar information acceptable to Rural Development.

SEVCA's proposed projects do not involve activities with potential environmental impacts as defined under §1944.672 or §1944.673. Our work is limited to providing minor emergency home repairs that provide health and safety fixes to homes. Accordingly, no environmental impacts are anticipated, and the provisions are not applicable to this project. We are in contact with the Rural Development office and if something is in question we will fully comply with the required process and provide any additional information requested.

(iv) The development standard(s) the applicant will use for the housing preservation work; and, if not the Rural Development standards for existing dwellings, the evidence of its acceptance by the jurisdiction where the grant will be implemented.

All repair and associated weatherization work will be done according to Rural Development Standards for Existing Dwellings, which are consistent with the Vermont building codes and applicable construction standards under which we now operate. The weatherization work will be done in accordance with U.S. Dept. of Energy (DOE) and VT State Weatherization Program regulations.

(v) The time schedule for completing the program.

This is an ongoing program; the expected time frame for completing the number of projects proposed in this application is one year – Oct. 1, 2026 – Sept. 30, 2027. Referrals and applications are accepted on an ongoing, weekly basis, and cases are triaged by urgency using SEVCA's EHR intake scorecard, allowing the program to respond quickly to health- and safety-related emergencies throughout the grant period.

(vi) The staffing required to complete the program.

EHR is administered by the Weatherization Director and the Emergency Home Repair Program Coordinator, who supports application processing and filing, subcontractor scheduling, and program reporting. The Program Coordinator serves as the primary point of contact for all client EHR inquiries, manages client intake, coordinates with contractors to define project scope and pricing, and works closely with the Weatherization Department's Contractor Coordinator and Director to ensure integrated service delivery. The repair work is handled both through contracts with local construction companies and private contractors. The HPG Grant will fund 45% of the Program Coordinator role whereas the Weatherization Director is funded through other funding sources. Our hope is that the Housing Preservation Grant will allow us to put forward a majority of the funding to both materials and labor to make impacts in our region. By engaging local subcontractors to complete these repairs, we not only address critical housing needs but also strengthen our local economy through the wages paid to small business owners. A key priority for the FY26-27 program year, funding permitting, is to increase the number of home assessments the EHR Coordinator conducts directly—rather than relying solely on contractor site visits—to speed up project scoping and strengthen one-on-one relationships with clients. By obtaining the entire \$150,000 grant award we would be able to execute more on-site visits.

(vii) The estimated number of very low- and low-income minority and nonminority persons the grantee will assist with HPG funds; and, if a rental property or cooperative assistance program, the number of units and the term of restrictive covenants on their use for very low- and low-income.

Based on recent data, over 89% of the households assisted are very low income. For the projected 40 households to be assisted next year, about 36 (89%) are projected to be very low-income households and the remaining 4 (11%) would be low-income. The program's clients have generally been 99% white and 1% non-white, closely reflecting the demographics of both SEVCA's target area and the state. This need is consistent with broader regional poverty data: an estimated 6,600 households in Windham County and 6,300 households in Windsor County live below 125% of the federal poverty line, underscoring the depth of need across SEVCA's full service area. Through continued outreach efforts, SEVCA hopes to increase the number of qualifying Vermonters who were able to serve.

(viii) The geographical area(s) to be served by the HPG program.

Windham and Windsor counties in Vermont.

(ix) The annual estimated budget for the program period based on the financial needs to accomplish the objectives outlined in the proposal. The budget should include proposed direct and indirect administrative costs; such as personnel, fringe benefits, travel, equipment, supplies, contracts, and other cost categories, detailing those costs for which the grantee proposes to use the HPG grant separately from non-HPG resources, if any. The applicant budget should also include a schedule (with amounts) of how the applicant proposes to draw HPG grant funds, i.e., monthly, quarterly, lump sum for program activities, etc.

Budget and requested draw down schedule included as attachments. HPG funding request is focused on a minimal amount of support for admin and fringe, and a much larger focus is on meeting the direct need of our community with homes in need of emergency repair to mitigate health and safety concerns. This support enables the program to take action, otherwise, our ability to provide direct service work is limited to just \$66,000 from private sources and with many home repairs that are not included in that funding catchment area. In addition, with such aging housing stock and so many people living in substandard housing, home repairs applications for qualifying Vermonters simply outpace current funding. Thus, the requested \$150,000 would significantly increase our ability to execute home repairs for a much larger number of community members in need.

(x) A copy of an indirect cost proposal when the applicant has another source of Federal funding in addition to the Rural Development HPG program.

A copy of an indirect cost proposal as well as our current approved indirect cost rate is intended to be attached with our application.

(xi) A brief description of the accounting system to be used.

The EHR's finances are managed using a fund accounting system and the accrual basis of accounting. Books are closed and balanced monthly, with posting being completed by the 8th workday of the following month. Its financial statement presentation is in accordance with the recommendations of the Financial Accounting Standards Board (FASB) in its Statement of Financial Accounting Standards (SFAS) relating to Financial Statements of Not-for-Profit Organizations. The Finance Director prepares monthly financial reports and statements of activities and submits them to the Board of Directors and relevant funding sources for approval. All grants are managed and monitored to conform to their specific expenditure and reporting requirements and ensure proper posting of transactions in the appropriate program accounts. Payroll processing is outsourced to Paylocity. SEVCA operates in accordance with its Accounting and Financial Policies and Procedures Manual, which was substantially revised and re-issued in May 2005 and updated in 2006, 2007, 2010, and 2025. These policies and procedures are reviewed at least bi-annually or more frequently if needed and amended as needed. The manual incorporates detailed controls, methods, and responsibilities for processing the agency's finance and accounting transactions. Adequate internal controls are emphasized throughout the manual and in all policies and practices. SEVCA follows all standards for allowable and non-allowable costs as set out in the OMB Uniform Administrative Requirements, Cost principles, and Audit Requirements for Federal Awards ('Uniform Guidance') and complies with Generally Accepted

Accounting Principles (GAAP) unless they conflict with specific funding source requirements. As required by the above guidelines, it engages an independent CPA to conduct an annual 'single agency audit' of its finances and federally funded program compliance in accordance with all applicable principles, government auditing standards, and federal funding source requirements. SEVCA uses the accounting software Sage Intacct, a full-featured computerized accounting system, to enable the most accurate, effective, and efficient record keeping and reporting possible.

(xii) The method of evaluation to be used by the applicant to determine the effectiveness of its program which encompasses the requirements for quarterly reports to Rural Development in accordance with 7 CFR 1944.683(b) and the monitoring plan for rental properties and cooperatives (when applicable) according to 7 CFR 1944.689;

EHR and other SEVCA programs are evaluated yearly and based on the extent to which they achieve their intended outcomes. The outcomes are tracked and measured through an evaluation system developed and used by the national Community Action Agency network, known as "Results Oriented Management & Accountability (ROMA)," which identifies and compiles specific indicators of those outcomes. In addition, SEVCA's internal client management system tracks services delivered, repair types, costs, and household demographics, and post-repair client satisfaction surveys are used to assess homeowners' experience and perceived improvements in safety and comfort, supporting continuous quality improvement. In addition, SEVCA will use the quarterly reporting required by USDA to track the program's outcomes and assess its effectiveness.

(xiii) The source and estimated amount of other financial resources to be obtained and used by the applicant for both HPG activities and housing development and/or supporting activities.

In addition to the proposed \$150,000 from the Housing Preservation Grant, the program will be funded with \$104,320 in other leveraged funds, including \$4,320 in Community Services Block Grant funding, \$90,000 in Holt Foundation support (pending award), \$10,000 in other foundation requests and \$TBD in unrestricted agency funds.

(xiv) The use of program income; if any, and the tracking system used for monitoring same.

Not Applicable

(xv) The applicant's plan for disposition of any security instruments held by them as a result of its HPG activities in the event of its loss of legal status.

Not applicable

(xvi) Any other information necessary to explain the proposed HPG program.

Not Applicable

(xvii) The outreach efforts outlined in 7 CFR 1944.671(b)

EHR is promoted through a wide range of strategies, including intra-agency referrals (from SEVCA's Weatherization, Family Services, Head Start and other programs); media press releases,

social media posts, PSAs, and paper postings; and active coordination with other service providers and community organizations throughout Windham and Windsor Counties. The program frequently collaborates with the Windham & Windsor Housing Trust Home Repair Program, USDA's "504 Loan & Grant" programs, COVER (a volunteer home repair program), LeadSafe Vermont, Vermont Center for Independent Living (VCIL), Senior Solutions, Neighborhood Connections, WorkCamp New England, community service programs, and private contractors and suppliers, to maximize financial resources, volunteer labor, and donated materials to produce better outcomes for clients. Additionally we will use our social media platforms and monthly e-newsletter to create awareness about our Emergency Home Repair program.