

**NeighborWorks  
in Vermont  
FY 2025 Impact**

**\$1,589,750**

GRANTS FROM NEIGHBORWORKS AMERICA  
to NeighborWorks organizations from core appropriation

The NeighborWorks network consists of housing and community development organizations across the country, including seven organizations serving Vermont.

**7,328**

**TOTAL HOUSING AND COUNSELING  
SERVICES PROVIDED**

**211**

**NEW HOMEOWNERS**

Purchased homes with assistance or directly from  
NeighborWorks organizations

**5,726**

**RENTAL HOMES**

Owned and/or managed single-family and  
multifamily rental homes as of 9/30/2025

**193**

**HOMES REPAIRED**

Owner-occupied and rental homes improved with  
basic repairs

**807**

**CUSTOMERS COUNSELED AND EDUCATED**

Enrolled in pre-purchase, post-purchase, financial  
capability or foreclosure counseling

**199**

**HOMEOWNERS WITH PRESERVED HOMES**

Rehabilitation, foreclosure counseling with retained  
home, refinancing, and other preservation services

**803**

**JOBS CREATED AND/OR MAINTAINED**

Modeled using organizations' FTE count plus  
multipliers from NAR, NAHB, and BEA

**88:1**

**GRANTS LEVERAGE**

Total investment per dollar of grants from  
federally appropriated funds

**\$139,682,492**

**TOTAL INVESTMENT  
in Vermont**

# NeighborWorks in Vermont FY 2025 Impact

## Organizations Located in Vermont

<b>Champlain Housing Trust</b>	Burlington	<a href="http://www.getahome.org">www.getahome.org</a>
<b>Cornerstone Housing Partners</b>	Rutland	<a href="http://www.nwwvt.org">www.nwwvt.org</a>
<b>Downstreet Housing &amp; Community Development</b>	Barre	<a href="http://www.downstreet.org">www.downstreet.org</a>
<b>RuralEdge</b>	St. Johnsbury	<a href="http://www.ruraledge.org">www.ruraledge.org</a>
<b>Windham &amp; Windsor Housing Trust</b>	Brattleboro	<a href="http://www.homemattershere.org">www.homemattershere.org</a>

## Organizations Also Operating in Vermont

<b>Affordable Housing, Education and Development (AHEAD), Inc.</b>	<a href="http://www.homesahead.org">www.homesahead.org</a>
<b>Fahe, Inc.</b>	<a href="http://www.fahe.org">www.fahe.org</a>



**NeighborWorks**  
**Vermont Housing Activities and Investment**  
**FY2025**

Organization Name	Total Staffing - Full-Time Equivalent	Customers Counseled and/or Educated	Homeowners Created	Homeowners Preserved	Rental Homes Constructed, Acquired and Preserved	Rental Homes Portfolio, Owned and/ or Managed	Homes Repaired	Total Lending Funded by NWO	Total Investment	Grants Received	Jobs Created and/ or Maintained
Champlain Housing Trust	143.0	257	93	24	232	2,741	3	\$2,256,873	\$80,902,651	\$473,000	401
Cornerstone Housing Partners	53.0	60	28	141	53	669	0	\$679,058	\$11,095,690	\$294,000	88
Downstreet Housing & Community Development	52.5	144	45	13	22	540	0	\$50,924	\$12,994,983	\$238,500	114
RuralEdge	53.5	171	12	0	82	789	190	\$0	\$9,582,044	\$268,750	108
Windham & Windsor Housing Trust	33.0	148	33	20	74	955	0	\$188,164	\$25,100,936	\$315,500	92
Affordable Housing, Education and Development (AHEAD), Inc. (NH)		13	0	0	0	32	0	\$0	\$0		
Coastal Enterprises, Inc. (ME)		1	0	0	0	0	0	\$0	\$0		
Community Ventures Corporation (KY)		8	0	0	0	0	0	\$0	\$0		
Fahe, Inc. (KY)		0	0	1	0	0	0	\$6,188	\$6,188		
Homewise, Inc. (NM)		1	0	0	0	0	0	\$0	\$0		
Housing Resources of Western Colorado (CO)		1	0	0	0	0	0	\$0	\$0		
Penquis Community Action Program, Inc. (ME)		1	0	0	0	0	0	\$0	\$0		
Troy Rehabilitation & Improvement Program, Inc. (NY)		1	0	0	0	0	0	\$0	\$0		
Way Finders, Inc. (MA)		1	0	0	0	0	0	\$0	\$0		
<b>Vermont Totals</b>	<b>335.0</b>	<b>807</b>	<b>211</b>	<b>199</b>	<b>463</b>	<b>5,726</b>	<b>193</b>	<b>\$3,181,207</b>	<b>\$139,682,492</b>	<b>\$1,589,750</b>	<b>803</b>

TOTAL STAFFING - FULL-TIME EQUIVALENTS: The total number of full-time equivalent staff (FTEs) reported in the FY2025 Annual Survey for NeighborWorks organizations only.

CUSTOMERS COUNSELED AND/OR EDUCATED: This is a sum of NeighborWorks America network clients given pre-purchase, post-purchase, and/or foreclosure counseling. It also includes workshops such as financial management, fair housing, and predatory lending, as well as disaster related, homelessness prevention, and rental counseling and education categories. As of FY2022 clients are allocated to the state in which the client resides, otherwise to the state in which the NeighborWorks organization's office is located.

HOMEOWNERS CREATED: This is the number of clients where NeighborWorks America network organizations constructed a new home, sold a home in their portfolio, provided a mortgage for home purchase or served as counselor and/or facilitated a home purchase. Clients are allocated to the state in which the client resides; hence, a NeighborWorks organization's production in its home state may appear smaller than its total production where it has out-of-state customers.

HOMEOWNERS PRESERVED: Total number of clients for whom a NeighborWorks organization provided direct rehabilitation services, lending for rehabilitation, foreclosure mitigation counseling that resulted in retention of the home, refinancing, or a reverse mortgage. Like Homeowners Created, customers are allocated to the state of the customer's address.

RENTAL HOMES CONSTRUCTED, ACQUIRED AND PRESERVED: This is the number of rental homes that were constructed, acquired for new renters or with existing renters, refinanced to extend affordability, or rehabilitated by a NeighborWorks America network organization. This also includes rental homes developed with fee-for-service assistance, and rental homes rehabilitated with NSP funds. Units are allocated to the state in which the rental housing is located.

HOMES REPAIRED: This encompasses the number of owner-occupied homes repaired by NeighborWorks America organizations, where repairs are at least \$100 and less than \$2,000 for a given home. This number also includes a count of repaired rental homes owned and/or managed by a NeighborWorks America network organization where the organization made a repair of between \$100 and \$6,000. The data does not count routine maintenance activities in repaired homes. Note that any repairs that cost more than \$2,000 (owner-occupied) or \$6,000 (rental) are considered a home preservation. Units are allocated to the state in which the NeighborWorks organizations office is located.

RENTAL HOMES PORTFOLIO, OWNED AND/OR MANAGED: This is the number of rental homes owned and/or managed by NeighborWorks America network organizations. For FY2025 units are allocated to the state in which the rental property is located.

TOTAL LENDING FUNDED BY NWO: This number includes the total dollar amount funded directly by the NWO for residential, commercial, and consumer lending activities completed and does not include leveraged funds. As of FY2023 this number includes Consumer Lending.

- TOTAL INVESTMENT: Total investment is the sum of the total costs for:
- Commercial real estate development
  - Rental production (including repair)
  - Real estate developed for sale
  - The value of commercial loans made
  - Total value of consumer loans made
  - Total financing for homeownership (new and preserved, the latter including any costs related to foreclosure mitigation outcomes that retain the home, financing costs related to refinance, reverse, rehab, and replacement)
    - The cost of financial assistance and supportive services, which include resources to maintain residency, food security services, short-term housing, emergency rental and utility assistance, and other supportive services to provide housing, food, safety, or other necessities to individuals and families within the community
    - The cost of special projects, which are small community improvements like community gardens, the cost of repairs of owner-occupied units, the costs of infrastructure investments (parking lots, street lighting, etc.), and costs associated with land banking.

GRANTS RECEIVED: Grants received are from NeighborWorks America core appropriation funds only (does not include NFMC, EHLP, MHA, or Urban LIFT).

JOBS CREATED AND/OR MAINTAINED: This calculation estimates the total jobs created and/or maintained by the NeighborWorks America organizations' activities. It combines the current full-time employee count from each organization with a modeled estimate of full-time employees created or supported in the overall economy as a result of NeighborWorks America organizations' activities, including new construction, rehabilitation and repair for residential and commercial developments, and sales of existing homes. The modeled estimates are generated using publicly available multipliers from National Association of Realtors, National Association of Home Builders, and the Bureau of Economic Analysis. Job estimates are represented here as full-time employees.

UNIT COUNTS: Organizations who are affiliated into the NeighborWorks network have a grace period of 3 quarters to report production to NeighborWorks America. For FY2025, organizations that were affiliated in Quarters 3 and 4 (April - September, 2025) would not have reported production within the 2025 fiscal year, although they may have received grant funds or other resources during that time period.

**NeighborWorks  
Vermont Housing Activities and Investment  
FY2021 - FY2025**

Organization Name	Customers Counseled and/or Educated	Homeowners Created	Homeowners Preserved	Rental Homes Constructed, Acquired and Preserved	Homes Repaired	Total Lending Funded by NWO	Total Investment	Grants Received
Champlain Housing Trust	2,517	370	71	1,088	15	\$6,075,639	\$268,821,353	\$2,524,500
Cornerstone Housing Partners	845	227	796	176	6	\$6,603,553	\$57,435,514	\$1,624,750
Downstreet Housing & Community Development	1,072	272	13	123	0	\$50,924	\$74,740,956	\$1,897,750
RuralEdge	898	166	48	345	983	\$50,354	\$75,899,088	\$1,530,200
Windham & Windsor Housing Trust	1,167	196	128	276	85	\$1,380,880	\$83,582,376	\$1,565,500
Adirondack Roots (NY)	2	0	0	0	0	\$0	\$0	
Affordable Housing, Education and Development (AHEAD), Inc. (NH)	33	1	1	0	0	\$0	\$306,675	
Avesta Housing Development Corporation (ME)	2	0	0	0	0	\$0	\$0	
CHN Housing Partners (OH)	1	0	0	0	0	\$0	\$0	
Chattanooga Neighborhood Enterprise, Inc. (TN)	1	0	0	0	0	\$0	\$0	
Chicanos Por La Causa, Inc. (AZ)	0	0	0	0	0	\$638,725	\$638,725	
Coastal Enterprises, Inc. (ME)	2	0	0	0	0	\$1,025,000	\$4,500,000	
Community Development Long Island (NY)	2	0	0	0	0	\$0	\$0	
Community Ventures Corporation (KY)	47	0	0	0	0	\$0	\$0	
Fahe, Inc. (KY)	0	0	1	0	0	\$6,188	\$6,188	
Homewise, Inc. (NM)	1	0	0	0	0	\$0	\$0	
Housing Resources of Western Colorado (CO)	1	0	0	0	0	\$0	\$0	
LaCasa, Inc. (IN)	2	0	0	0	0	\$0	\$0	
NEST (CT)	1	0	0	0	0	\$0	\$0	
NeighborWorks Housing Solutions (MA)	2	0	0	0	0	\$0	\$0	
NeighborWorks Southern New Hampshire (NH)	1	0	0	0	0	\$0	\$0	
Neighborhood Housing & Development Corporation (FL)	1	0	0	0	0	\$0	\$0	
Penquis Community Action Program, Inc. (ME)	3	0	0	0	0	\$0	\$0	
Troy Rehabilitation & Improvement Program, Inc. (NY)	1	0	0	0	0	\$0	\$0	
Way Finders, Inc. (MA)	4	0	0	0	0	\$0	\$0	
<b>Vermont Totals</b>	<b>6,606</b>	<b>1,232</b>	<b>1,058</b>	<b>2,008</b>	<b>1,089</b>	<b>\$15,831,264</b>	<b>\$565,930,876</b>	<b>\$9,142,700</b>

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**Total staffing full-time equivalents, rental homes portfolio owned and/or managed and jobs created and/or maintained are all annual measures and available in the one-year impact report.**