

VERMONT COMMUNITY ACTION PARTNERSHIP (VCAP)

# ANNUAL REPORT 2024





VCAP COVERS  
**100%**  
OF VERMONT CITIES,  
TOWNS & PEOPLES

#### THE VERMONT NEED

**10%**  
63,666 people/  
28,285 households live  
in poverty in Vermont

**30%**  
34,288 Vermont children  
are living in poverty

**7%**  
4,457 Vermonters of  
color are affected by the  
conditions of poverty

**8%**  
10,154 Vermonters 65  
or over are living in poverty



#### COMMUNITY ACTION AGENCIES PROVIDED SERVICES TO

**43,900**  
Vermonters with  
low income

**23,469**  
Vermont  
households

**6,726**  
Vermonters  
of color

**1,255**  
Vermont  
Veterans

**9,964**  
older  
Vermonters

**9,054**  
Vermonters  
with disabilities

**3,661**  
Vermonters  
employed full time

**1,808**  
unhoused  
Vermonters



# ASSET BUILDING

"Our VCAP financial empowerment programs – like financial coaching, Micro Business Development, and our VITA tax preparation services – give people the tools and knowledge they need to navigate the sometimes tricky financial world. But more than that, they help build confidence, stability, and a clear path to long-term independence. It's amazing to see someone open their first savings account for their child or get approved for a car loan at a fair rate because they've been able to build their credit with the help of one of our coaches. These programs are truly life-changing for people working hard to break the cycle of poverty."

LIZ SCHARF

## THE NEED

**18.9%**

**of Vermonters have income volatility**

**10%**

**of Vermont households have zero net worth**

**26%**

**of Vermonters have a liquid asset poverty rate**

**\$74,014**

**is the Vermont median income**

**2.2%**

**of Vermonters are unemployed**



**"They work with clients comprehensively and help you take your business from concept to reality. After completing the program, I am now a licensed business owner in Vermont!"**

Micro Business Development Program participant

## OUR REACH & ANNUAL IMPACT

1,062 Individuals received coaching to build assets and increase financial skills

962 Vermonters enrolled in financial capability classes

4,788 Vermonters received tax assistance

197 New Americans participated in financial coaching, house parties and classes

91 Vermonters increased their savings

593 Vermonters participated in micro business and development start up classes

\$4,741,180 in tax refunds were returned to the Vermont economy through the VITA Program with \$2,679,418 in tax credits

# CHILDREN & FAMILIES

## Commitment to Early Childhood Development

"At Community Action, we are committed to meeting the needs of the whole family. Our approach is multi-generational, and we intentionally work with children and adults simultaneously. We recognize that each family has unique needs and use a strength-based approach to assist families in personal goal setting. We provide integrated, high-quality, individualized support to families that improves both adult and child social and economic well-being."

JENNA O'FARRELL  
Northeast Kingdom Community Action

## THE NEED

**3,184**

**Vermont children from birth to age 4 live in poverty**

**11.5%**

**of Vermont children of color live in poverty**

**100%**

**of Vermont children are eligible for free and reduced lunch**



**Our son was enrolled in Head Start, where he learned skills to be ready for kindergarten and beyond. The team worked with us to address our child's speech and behavioral challenges.** Head Start participants

## OUR REACH & ANNUAL IMPACT

776 Vermont children were served

1,627 home visits were made

430 Children received dental assessments

538 Children received physicals

200 Vermont families attended parenting classes addressing barriers to stability

451 Vermont parents improved family functioning skills

621 Vermont children became ready for kindergarten



# COMMUNITY BUILDING

**Community Ambassadors**  
**Fair Housing**  
**VT Tenants**  
**Mobile Home**  
**Thrift Stores**  
**Community Justice**

"We take a two-pronged approach to alleviating poverty in Vermont. The first addresses the critical needs of those in our communities – shelter, food, heat or winter clothing. The second are programs and services – micro business development, critical budget counseling, credit repair, tax preparation, financial coaching, energy coaching and home ownership. Through asset building programs we strive to create a sustainable path forward which can lead to an end of generational poverty."

TOM DONAHUE, BROCC Community Action

**"Community can be healing. When we accept people that are experiencing trauma and not othering them, families in our community can thrive."** KRIS LUKENS, CVOEO's Voices Against Violence

## THE NEED

**5.5%**

of Vermont adults do not have high school diplomas

**1,856**

Vermont youth ages 16-19 are not working or in school

**23,821**

Vermonters are uninsured

**12%**

of Vermonters have poor or fair health status

**5.3%**

of Vermonters forgo Doctor's visits due to the cost



## OUR REACH & ANNUAL IMPACT

1,586 Vermonters attended Fair Housing workshops to learn about housing discrimination  
SEVCA and BROCC Community Action helped 234 Vermonters with low cost clothing and household items

1,476 New Americans worked with the Financial Futures Programs

- 28 received 1:1 financial coaching
  - 62 New Americans were reached through 9 Navigation events
  - 32 Homebuyer workshops were conducted in conjunction with Champlain Housing Trust
  - Interpretation services were provided in Arabic, French, Nepali, Mai Mai, Spanish, Somali, Lingala and Swahili
  - 18 Ambassadors received training on credit
- 1,823 individuals avoided evictions

1,105 Vermonters improved their leadership skills through community engagement

499 Vermonters improved self-employment skills to provide for themselves and their families

458 found safety in domestic and sexual assault intervention programs.

90 individuals found shelter at CVOEO's Voices Against Violence with over 1,832 hotline calls, web-chats and email assistance

# HEALTH & WELL-BEING

## **Food Shelves Community Kitchen Academy Vermont Everyone Eats COVID Relief**

"Community Action provides a lifeline for those facing economic hardship. We are here to provide support for those in crisis, with food, heat and housing, and we also provide a foundation for emotional health and wellbeing. Our dedicated teams treat people with dignity and share tools and opportunities to build a better future for our community members."

SUE MINTER  
Capstone Community Action

## THE NEED

**75,410**

**Vermont are food insecure**

**16,670**

**Vermont children are food insecure**

**11%**

**of Vermont households are receiving SNAP benefits**



## OUR REACH & ANNUAL IMPACT

Community Kitchen Academy participants at Capstone and CVOEO helped to feed the hungry

6,521 Vermonters were assisted in applying for SNAP benefits

24,308 meals were made and distributed to Vermont in need

25,289 boxes/bags of groceries were distributed



**"Good food is like medicine. I want to eat well despite not doing well with finances, so those deliveries make a big difference."**

Feeding Champlain Valley client



# HOUSING ASSISTANCE

## Homelessness Housing Assistance

"This partnership is based on a daily call to action to support our entire community and we will strive for nothing less than the right and obligation to shelter and house every person in Vermont who needs it and wants it."

PAUL DRAGON  
Champlain Valley Office of  
Economic Opportunity



## THE NEED

**3.5%**  
rental vacancy rate for  
Vermont housing

**1,322**  
unsafe and unsanitary  
occupied Vermont  
housing units

**72,636**  
renter occupied households  
in Vermont

**36,411**  
Vermont households  
paid more than 50% of  
their income on housing



## OUR REACH & ANNUAL IMPACT

VCAP Agencies provided services to the homeless in hotel settings. CVOEO has a Street Outreach Team and is operating a Community Resource Center and 2 homeless shelters

Community Action provided 1,522 home repairs

Community Action agencies assisted in finding permanent housing working with 1,808 individuals experiencing homelessness

337 Vermonters experiencing homelessness were provided emergency housing

1,114 Vermonters were helped to obtain safe and permanent housing

751 Vermonters received security deposits and 1,691 Vermonters received rental assistance

**"I don't have to worry now; I know I will wake up in the morning."** Warmth Support Program client

# ENERGY ASSISTANCE

## **Weatherization Emergency Home Heating Crisis Fuel Warmth**

"Energy assistance programs offered by community action agencies are vital in ensuring our neighbors with limited financial resources can maintain safe and affordable energy access. Not only is this work critical for ensuring basic living standards and overall well-being it is also a door to improving efficiency and fostering sustainability in our communities."

JOSHUA DAVIS  
Southeastern Vermont Community Action

## THE NEED

**15%**  
of annual income was spent  
on energy costs by Vermonters  
with low income

**15%**  
of adult Vermonters suffer  
from asthma

**Vermont has some of the oldest  
housing stock in the nation**



## OUR REACH & ANNUAL IMPACT

1,565 units/homes were weatherized by Community Action Agencies

3,000,126 pounds of CO2 was prevented from entering the atmosphere annually from the households weatherized in 2023

The Warmth Program, is sustained entirely by donations. \$417,300 was raised in the last heating season.

7,261 Vermonters were served through the Crisis fuel Program for short term emergency assistance

1,933 Vermont households have improved energy efficiency and energy burden reduction



**"Thrilled with the service I received! Getting this work done could allow me to stay in my home of 30 years."**

Capstone Weatherization client



## VCAP LEADERSHIP

### BROC Community Action

TOM DONAHUE  
tdonahue@broc.org  
802-665-1723  
45 Union Street, Rutland VT 05701

*Serving Rutland and Bennington Counties*



### Capstone Community Action

SUE MINTER  
sminter@capstonevt.org  
802-479-1053  
20 Gable Place, Barre, VT 05461

*Serving Addison (Granville, Hancock), Washington, Orange, Lamoille, Rutland (Pittsfield) and Windsor (Barnard, Bethel, Rochester, Royalton, Sharon, Stockbridge) Counties*



### Champlain Valley Office of Economic Opportunity

PAUL DRAGON  
pdragon@cvoeo.org  
802-863-2771 ext. 740  
PO Box 1603, Burlington, VT 05402

*Serving Chittenden, Franklin, Grand Isle and Addison Counties except for Granville and Hancock*



### Northeast Kingdom Community Action

JENNA O'FARRELL  
jofarrell@nekavt.org  
802-334-7316 / 802-748-6040  
10 Main Street, PO Box 346, Newport, VT 05855

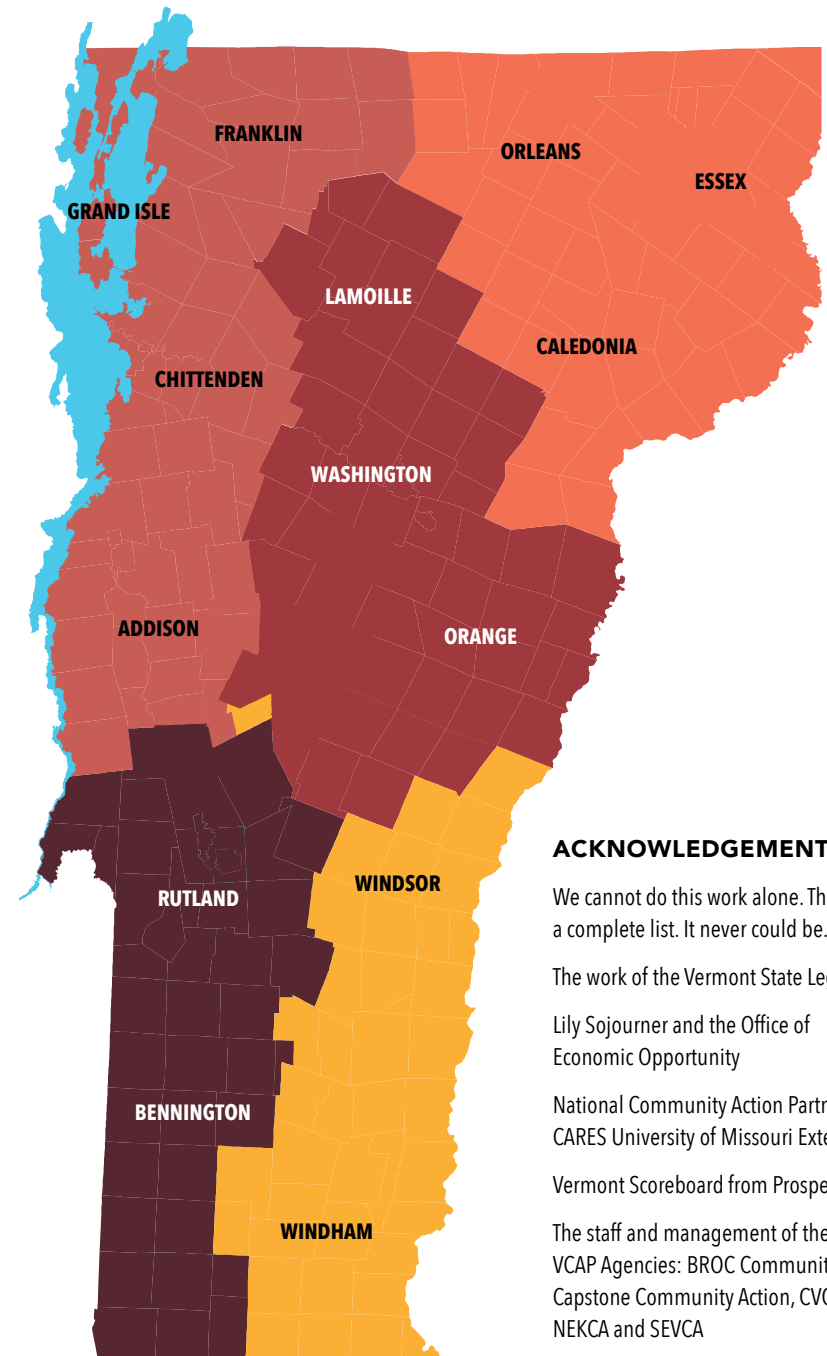
*Serving Orleans, Essex and Caledonia Counties*



### Southeastern Vermont Community Action

JOSH DAVIS  
jdavis@sevca.org  
802-722-4575  
91 Buck Drive, Westminster, VT 05158

*Serving Windham and Windsor Counties, except for Barnard, Bethel, Rochester, Royalton, Sharon and Stockbridge*



### ACKNOWLEDGEMENTS

We cannot do this work alone. This is not a complete list. It never could be.

The work of the Vermont State Legislature

Lily Sojourner and the Office of Economic Opportunity

National Community Action Partnership and CARES University of Missouri Extension

Vermont Scoreboard from Prosperity Now

The staff and management of the five VCAP Agencies: BROC Community Action, Capstone Community Action, CVOEO, NEKCA and SEVCA





**"It's not just housing  
for some of us, it's an  
opportunity to better  
our lives."** NEKCA shelter guest



**"BROC has been there for when we need. For Fuel, Food, 3 Squares  
boxes for my mom. We are very grateful for the BROC services. They  
are all doing a very good thing for the people in Vermont."** BROC client



**"Our work benefits the common  
good. It contributes to nurturing  
people of every age, gender,  
ethnic/race, and socioeconomic  
status, directly or indirectly,  
and therefore strengthens our  
community's fabric."**

Virginie Diambou, CVOEO Office of  
Racial Equity & Community Inclusion





