The Financial Futures Programs



Resource Guide

(Fall 2026)

cvoeo
Champlain Valley Office of Economic Opportunity

Financial Futures Programs

Welcome to the Financial Futures Resource Guide!

It is the mission of the Champlain Valley Office of Economic Opportunity (CVOEO) to help people in Addison, Chittenden, Franklin and Grand Isle counties achieve economic independence while also addressing fundamental issues of economic, social, and racial justice. This resource guide has been created to help you cut expenses, stick to a budget, and to better understand the resources available to you. Resources have been arranged by topic with a description of service provided, contact information, and physical location (when possible). Click on the name of each resource to be brought to a website with more information.

This guide was produced by the Financial Futures Program, a program of the Champlain Valley Office of Economic Opportunity (CVOEO) for low-moderate income residents of Northwest Vermont.

Financial Futures offers a variety of programs to help you achieve economic success. All services are free to low- and moderate-income adults in Chittenden, Franklin, Grand Isle, and Addison Counties.

1. The Growing Money Program offers group classes on spending, budgeting, saving, building and repairing credit, and first time investing. Growing Money also provides one-on-one financial coaching to help you set and reach financial goals.
2. The Micro Business Development Program can help you start, sustain, and expand your small business with business counseling, resources, peer networking, and classes.

We look forward to working with you!

Sincerely,
Rachel Goldstein
Director, Financial Futures Program

For more information about our services, call (802) 860-1417 x121, email growingmoney@cvoeo.org or visit our website using the links provided above.

Contents

Financial Emergency Resources 4
New Americans 5
Housing 6
Emergency Housing 6
Housing (Non-Emergency) 6
Mortgage Foreclosure Issues 7
Shopping 8
Food Sources (Not Food Shelves) 8
Household Goods 9
Health 10
Medical 10
Dental 13
Vision 14
Utilities 14
Heating 14
Electricity 15
Notes on Fuel and Utilities 15
Internet 16
Telephone 16
Utilities – Energy Efficiency 17
Transportation 17
Senior Services 19
Taxes 19
Legal 20
Miscellaneous 21
Pets 21
Self-Care 21
Education and Childcare 21
Consumer Support 22
Job Training and Business Resources 23
Appendix A: Food Shelves 24

Appendix B: Thrift Stores 26
Appendix C: Emergency Housing and Shelters 29

Financial Emergency Resources

1. **2-1-1** is the number to call to get information about community services and organizations. **Simply dial 2-1-1 on your phone**. You will be connected to a live person and can ask specific questions. It is a free, confidential service and is available 24/7.

   You can also text 2-1-1 by sending your zip code to 898211. While their call center is open 24/7, texting is only available Monday through Friday from 8am to 8pm.

   If you are outside Vermont and in need of 2-1-1's assistance, you can reach them by dialing (802) 652-4636.

2. **Community Action Offices** are located in Burlington, Middlebury and St. Albans are places to go for various kinds of emergency assistance and referrals:

   Addison Community Action
   50 Industrial Avenue, Middlebury, VT 05753
   (802) 388-2285
   Open 8:00 am to 4:00 pm, Mon – Fri (closed holidays)

   Chittenden Community Action
   255 S. Champlain Street, Burlington
   (802) 863-6248
   Open 8:30 am to 4:00 pm, Mon – Fri (closed holidays)

   Franklin/Grand Isle Community Action
   5 Lemnah Dr Ste 5, St Albans City, VT 05478
   (802) 527-7392
   Open 8:30 am to 4:00 pm, Mon – Fri (closed holidays)

3. **Religious Institutions** often help their members deal with emergencies. They might expect you to have used the service agencies like Community Action first, but it never hurts to ask! Reach out to your local religious institution to learn more.
4. **Franklin & Grand Isle Community Resource Directory**: list of services and programs available in both Franklin and Grand Isle counties.

5. **Youth Resources in Vermont (link)** the State has provided a list of services and resources geared towards teens and young adults. Addiction services, alternative education, financial support, food banks, housing, job assistance, and more!

6. **Women of Wisdom Funding** assists with the needs of individuals, families, and organizations. Their community includes primarily the towns of Addison County. They offer grants up to $500 in the areas of health, social services, education, and the arts.

New Americans

1. **AALV** (statewide) helps new Americans gain independence in their new communities through a range of integration services, including bridging case management, workforce development, behavioral health awareness, and interpreter services programming. info@aalv-vt.org or (802) 985-3106.
2. **U.S. Committee for Refugees and Immigrants (USCRI)** provides legal services, policy and advocacy, services for immigrant children, refugee resettlement assistance, and services to survivors of trafficking. Their mission is to protect the rights and address the needs of persons in forced or voluntary migration worldwide and support their transition to a dignified life.
3. **Office of Racial Equity and Community Inclusion (ORECI) at CVOEO**: the Community Ambassador team, comprised of bi-/multi-lingual and trusted New American community members, have experience in outreach, organizing, educating, and advocating on behalf of New American community members, and are dedicated to supporting diverse clients' inclusion, including access to services while ensuring their voices are heard. Community Ambassadors provide interpretation and translation services, and host resource navigation gatherings, formerly called house parties, where they share important news and information about the resources available at CVOEO, and collect community members' insight on better ways they can access our services.
4. **Vermont Asylum Assistance Project (VAAP)** is a legal services and technical assistance organization that exists to raise Vermont noncitizens' awareness of and access to critical immigration legal help and support.
5. **The Vermont Language Justice Project** allows people with language access needs the ability to make informed decisions about their health and safety, as well as navigating everyday life in the USA.
    a. Click **here** to be informed on when new videos are uploaded.
    b. Click **here** to connect with their app, which has information posted in various languages, including English.

Housing

Emergency Housing

For an extensive list of shelter in the region, please refer to Appendix C at the end of this document. Additionally, the State has an emergency housing services navigation portal, as well as an emergency housing application. The navigation portal has up-to-date information on shelter availability by county.

Addison County: Charter House Coalition
Year-round Emergency Shelter, Meal Program, Housing Case Management.
27 North Pleasant Street, Middlebury
(802) 989-8621
https://chcvt.org/

Addison County: John Graham Shelter
Provides emergency shelter, services, and housing for people who are without homes or who are marginally housed in Addison County.
69 Main Street, Vergennes
(802) 877-2677
www.johngrahamshelter.org

Chittenden County: Committee on Temporary Shelter (COTS)
Provides emergency shelter, services, and housing for people who are without homes or who are marginally housed in Chittenden County. COTS advocates for long-term solutions to end homelessness.
95 North Ave, Burlington
(802) 864-7402
www.cotsonline.org

Franklin/Grand Isle: Samaritan House and Tim's House
Provides emergency shelter, services, and housing for people who are without homes or who are marginally housed in Franklin/Grand Isle Counties. Tim's House is a branch of Samaritan House.
20 Kingman Street, St. Albans
(802) 527-0847
https://www.cvoeo.org/samaritan-house

Housing (Non-Emergency)

1. **The Housing and Opportunity Program (HOP)** Financial Assistance is short-term or one-time financial help for individuals and families experiencing and at risk of homelessness to achieve safe housing. Visit the website or call (802) 861-0110 to schedule an appointment.
   Additional HRC programs include:

- Family Supportive Housing program (formerly "Home Again"), which is a transitional housing program allowing families to begin to restore housing credit and landlord references while living in apartments leased by COTS.
- COMPASS (Comprehensive Assistance toward Self Sufficiency), which can help if damaged rental or credit history is an obstacle to finding housing.

2. **Community Action Housing Assistance Program** provides information and referrals to help you secure affordable housing in our community and can assist with applying for financial assistance. For more information or to set up an appointment please call:
    - Addison County: 802-388-2285
    - Chittenden County: 802-863-6248 ext. 4
    - Franklin and Grand Isle Counties: 802-527-7392
3. **Tenants' Rights** provides free information, classes, and referral services for renters. Visit the website or call (802) 864-0099.
    - ***The Definitive Guide to Renting in Vermont*** is a free online resource to help you understand your rights. Available in multiple languages.
4. **Renter's Rebate** is a tax credit for those who rent and who meet the income-eligibility requirements. For more information visit the website or call Vermont Legal Aid 1(800) 889-2047.
5. The **Vermont Housing Resource and Rental Assistance Guide** provides additional information and resources in regards to housing-related questions.
6. **CEDO Housing Programs** offers grants or low-interest loans for critical home repairs, lead-based hazard reduction, landlord access modifications, exterior painting, or the purchase of an owner-occupied two to four unit building in Burlington. (802) 652-4209.
7. **Fair Housing Project** works to protect and expand the fair housing legal rights of classes of people traditionally subjected to housing discrimination and exclusion. As part of that mission we work to assure that the state and municipalities are actively "Affirmatively Furthering Fair Housing" so as to expand inclusiveness of housing opportunities in Vermont. Walk-ins are currently unavailable. Call (802) 660-3456 or email fhp@cvoeo.org to arrange an appointment.
8. **Mobile Home Program** If you live in a mobile home or a mobile home park anywhere in Vermont, we are here to answer your individual questions and support your resident association or cooperative.
9. **HomeShare Vermont** (412 Farrell Street, Suite 300, South Burlington) helps people stay in their homes by connecting them with potential housemates who are looking for a place to live. This program is worth exploring whether you're looking for a place to live or looking to stay in your home and get extra income! While our primary goal is to help elders stay at home, we have found that people of all ages and abilities can benefit from home sharing. There is no age, ability or income restrictions to use our services. Call (802) 863-5625 or email home@sover.net

Mortgage Foreclosure Issues

1. **VT Department of Financial Regulation Banking Division** offers assistance on mortgage foreclosures. Call (888)568-4547 or email DFR.BNKConsumer@Vermont.gov
2. **Neighborworks Alliance of Vermont** is made up of five local organizations offering full affordable housing services. For emergency assistance, call (888) 698-8466.

Shopping

Food Sources (Not Food Shelves)

This section contains information on discount markets, bargains, and deals to be aware of at popular stores in your area as well as on statewide programs offering food assistance. For a complete list of area **food shelves**, refer to Appendix A: Food Shelves later in this guide.

Statewide Programs:

1. **WIC** provides supplemental foods, nutrition counseling, breastfeeding support, health education, and connections to other community resources to income-eligible pregnant women, women who are breast feeding or parents who have a new baby, infants and children up to age 5. Call 1(800) 649-4357 with any questions about WIC nutrition services and enrollment.
2. **3SquaresVT** – the federal SNAP program in Vermont – can help you put healthy foods on your table every day! You may be eligible if your household income is less than or equal to 185% of the federal poverty level or if you have children and receive the VT Earned Income Tax Credit. Apply online, by mail or in person. To learn more visit the website or call 1 (800) 479-6151.
    a. **Vermont Food Help** is a resource that can assist in preparing a 3Squares application, and frequently updates administration changes that may affect benefits.
3. **Meals on Wheels (Age Well)** delivers hot meals to seniors and disabled individuals' homes. Suggested donation is $5 per meal, but no one is ever turned away due to their inability to pay. Contact Age Well at 1 (800) 642-5119 to enroll.
4. **CSFP (Commodity Supplemental Food Program)** provides a free monthly box of food for income-eligible Vermonters 60 and older. Boxes can be picked up at designated locations throughout the state. Participants can apply by mail, online, or by calling the Vermont Foodbank: 1 (800) 214-4648.
5. **Misfits Market** sells and delivers discounted groceries and produce up to 40% off store prices.
6. **NOFA-VT's Community Food Access** page offers multiple ways Vermonters can access local food on a budget.

Addison:

1. **Charter House Coalition** (27 North Pleasant Street, Middlebury) offers free lunches every day of the year although at the moment, all meals are take-out.

Chittenden:

1. **Feeding Champlain Valley** offers food relief services to eligible Vermont households. All participants are screened for possible USDA food assistance programs and food relief services including:
    - The Hot Meals Program (sit-down meal Mon – Fri, 9:30am – 12:00pm, grab and go meals Mon – Fri, 9:30am – 2:30pm)
    - Homebound Grocery Delivery Program (food delivery to seniors citizens and disabled persons, call Nassé Salhi (802) 658-7939 x 25 to arrange a delivery).

2. **City Market** (2 locations: Downtown Burlington and South End) offers a number of discounts. *Food for All* provides a 10% storewide discount to anyone who receives 3SquaresVT, WIC, or disability (see website for application requirements). If you are not eligible for "Food for All," you can become a City Market member for $15/year and receive discounts each month in exchange for service hours.
3. **Food Not Bombs** (Burlington) Free dinners offered every Sunday during the summer at City Hall Park. Additional free food for everyone, shared at 32 Hungerford Terrance Sundays, 9:00am – 5:00pm
4. **Intervale Fair Share Program** (Burlington) is available for income-eligible residents. This free seasonal program runs from July – October and provides 6-8 pounds of local veggies each week. Participants pick up boxes weekly in person.
    - The Intervale has a Free Food in Burlington map accessible as well.
5. **Costco** (218 Lower Mountain View Dr., Colchester) is a wholesale membership club with a $55/year membership fee. Once you've paid the annual fee, you can get some good deals buying in bulk. Consider buying quantity and sharing with a friend, neighbor, or relative. (802) 318-2000.
6. **Shelburne Market** (20 Shelburne Shopping Park) is a store that has a special freezer where meat that is near the end of its shelf life goes and where you might find some good deals. In general, the market is a more expensive store though. (802) 985-8520.
7. **Trader Joe's** (200 Dorset Street, South Burlington) is a supermarket that sells many items under its own label at a significant discount compared to other brand name equivalents. They have a large selection of frozen foods. (802) 658-4500.

Franklin/Grand Isle:

See page 24 below for Franklin and Grand Isle County food shelves.

Household Goods

Statewide:

1. Social media sites and groups for free or affordable household goods include:
    a. **Facebook Groups** – various local groups, as well as Facebook Marketplace are good resources for finding affordable second-hand housewares.
    b. **Front Porch Forum** – this is a site where neighbors can connect. Often, people post household goods that they are getting rid of or trying to sell.
    c. **Next Door** – this is a local neighborhood site where neighbors can buy, sell, and post about happenings in the area.
    d. **Craigslist** – it is common to find free or cheap items for purchase posted on Craigslist. With this resource in particular, please be wary of scams.
    e. **Freebie Alerts** – this app signals alerts when free items are posted to various sites in your area. As with all the other resources, be wary of scams.

Addison:

1. **HOPE Resale Store** (282 Boardman Street, Middlebury) offers a wide variety of new and used clothing, furniture, household goods, books, records, and more. Open Mon – Sat, 9:00am – 5:00pm.
2. **Vermont Discount Store** (2 Depot Lane, Vergennes) sells discounted groceries, household items, clothing, and more. (802) 877-3048. Check website for hours.

Chittenden:

1. **J.U.M.P** (Joint Urban Ministry Project) represents 26 congregations and serves al low-income residents of Chittenden County. JUMP services include:
    a. Food, household/cleaning/personal hygiene supplies, diapers, baby food & formula
    b. Vouchers for food, thrift shops, laundry, and medicine
    c. Local bus passes and gasoline vouchers
    d. Limited payments to utilities to prevent shut-offs
    e. Vouchers for membership in opportunities Credit Union

    JUMP is open Tues-Fri, 9:00am – Noon, however no walk-ins are currently allowed. Call ahead or visit the website to make an appointment. First Congregational Church/United Church of Christ: 38 S. Winooski Ave, Burlington. Call: (802) 862-4501
2. **Freecycle** (Burlington) is a network of people who are giving and receiving free things locally. Membership is free and everything posted must be free. If you are looking to acquire something, respond to the posting directly and you just might get it! Please make sure to give as well as receive. Visit the website to sign up.
3. **ReSource** (Burlington & Williston) is a resell store which sells household items at affordable prices, including washing machines, computers, and other appliances. Burlington (339 Pine Street) and Williston (329 Harvest Lane, Suite 200). Check website for hours.
4. **Habitat for Humanity ReStores** (Milton & Williston) sells furniture and home improvement items at affordable prices. Milton (414 Route 7 South) and Williston (528 Essex Road/Route 2A). Check website for hours.
5. **Vermont Discount Store** (1 Munson Way B, Williston) sells discounted groceries, household items, clothing, and more. (802) 864-2944. Check website for hours.
6. **Wal-Mart** (863 Harvest Lane, Williston) has competitive prices on staples, especially generic brands. (802) 878-5233. Open 7:00am – 10:00pm daily.

Health

Medical

1. **Office of the Health Care Advocate** (264 N. Winooski Ave., Burlington) is a special project within Vermont Legal Aid that helps Vermonters resolve problems and complaints with health insurance. Services are free to all Vermonters regardless of income or type of insurance. They deal with issues related to access to health care and health insurance, denial of care, billing, and choices. The Senior Citizen Law Project and Medicare Advocacy Project, both under the Elder Law Project, help seniors deal with public health insurance issues and the Vermont Long Term

Care Ombudsman Project works to protect those receiving long term care in a facility or their homes.

Office: (802) 863-5620
Health Care Advocate Help Line: 1 (800) 917-7787

2. **Community Health Center of Burlington** offers a variety of resources including Homeless Health Programs. Services are available on a sliding-fee scale to those eligible.

   Riverside Health Center: (802) 652-1050, 617 Riverside Ave, Burlington.
   South End Health Center: (802) 864-0693, 789 Pine Street, Burlington.
   GoodHEALTH Internal Medicine: 368 Dorset Street Suite #1, South Burlington.
   Champlain Islands Health Center: (802) 372-4687, 260 Route 2, South Hero.

   If you are staying in an emergency shelter, on the street, camping out, or even staying temporarily with a friend, you may be eligible for services at the Safe Harbor Clinic located at 184 South Winooski Ave (Burlington)

   Teens and young adults (through age 30) can also visit **Pearl St. Youth Health Center** located at 179 Pearl Street (Burlington) for walk-in and scheduled medical and patient counseling.

3. **Dr. Dynasaur** provides low-cost or free health coverage for children and teenagers under age 19 and pregnant women. Based on household income and family size. Benefits include doctor visits, prescription medicines, dental care, skin care, hospital visits, vision care, mental health care, immunizations and special services for pregnant women such as lab work and tests, prenatal vitamins and more. Monthly premiums range from $0-$60 depending on your family's income and there are no co-payments. Visit the website or call for more information on eligibility. 1 (800) 250-8427.
4. **Vermont Health Connect** is the state's health insurance marketplace, where Vermonters can compare and sign up for medical plans that meet the minimum essential coverage requirements, including Green Mountain Care (Medicaid). 1 (855) 899-9600.
5. **Medicaid** provides low-cost or free coverage for low-income children, young adults under the age of 21, parents, pregnant women, caretaker relatives, people who are blind or disabled and those aged 65 or older. Based on your income and resources (e.g., cash, bank accounts, etc.). In some cases, Vermonters enrolled in Medicare may also be eligible for Medicaid. Medicaid covers most health care services such as doctor visits, hospital care, prescription medicines, vision and dental care, physical therapy and more. Medicaid is a low-cost program and fees may include co-payments of $3 for outpatient visits, prescription medicines and dentist visits. Children, pregnant women and people in nursing facilities never have to pay co-payments. Call 1(800) 250-8427 for more information or visit the website.

   Other Medicaid Programs:

   - **Long Term Medicaid** (Choices for Care): helps Vermonters pay for long term care services. Contact: 1 (800) 479-6151

6. **Planned Parenthood** offers primary care, STI & HIV testing, and sexual health services at 12 health centers throughout Vermont. They can additionally facilitate referrals to mental health providers and assist with insurance navigation. Uninsured or underinsured patients can bring proof of income for cost adjustments. Visit their website to find your nearest location and to make an appointment.
7. **Mountain Health Center** (Addison County) is a federally qualified health center that provides medical, behavioral, and dental care. Services include Medication-Assisted Treatment (MAT) and a Mobile Health Vehicle. (802) 453-5028, 61 Pine Street, Bristol.
8. **Open Door Clinic** (100 Porter Drive, Middlebury) is a free clinic for uninsured and underinsured adults living in Addison County. Sorry, no walk-ins. Visit their website or call to schedule an appointment. (802) 388-0137.
9. **Northern Tier Center for Health** (Franklin County) is a federally qualified health center offering medical, dental, behavioral, and pharmacy services. Uninsured and underinsured patients may utilize a sliding-fee scale. Locations: Alburgh, Enosburg, Richford, St. Albans, and Swanton. Visit their website for more information on each practice.
10. **Katie Beckett** A program enabling children with disabilities, who might otherwise not qualify, to obtain Medicaid EPSDT services. The Katie Beckett application package needs to be requested specifically by calling: **1 (800) 250-8427.** The Disability Determination Service determines if a child is disabled.

    A child who meets the eligibility guidelines for both Dr. Dynasaur and Katie Beckett programs may be better off applying for Katie Beckett rather than Dr. Dynasaur. However, Economic Services tries to determine if a child is eligible for Dr. Dynasaur before processing the DCHC application because a Dr. D application is much quicker to approve (a Katie Beckett application takes 6-9 weeks to process). The child must have a disability, be under the age of 19 years and need a level of care given in hospitals, nursing homes, or in-patient care facilities but medically appropriate to care for the child at home. For example: a child receiving services at Brattleboro Retreat, Northeastern Family Institute(NFI) or a child with an IV or G-tube living at home.

11. **Vermont Center for Independent Living (VCIL)** is an organization that helps individuals with disabilities navigate areas such as work, emergency preparedness, and housing. Their website has links to many partner organizations that work towards a similar cause.
    - VCIL has the Sue Williams Freedom Fund grant available to disabled individuals which provides funding for services and equipment to help people with disabilities achieve or maintain independence in their own homes. SWFF can help with things such as dentures, air purifiers, scooters, and many other items.
12. **You First** is a FREE program offered to women (21+) who meet income eligibility requires (at or below 250% of the Federal Poverty Level who do not have Medicaid or Medicare Part B). They offer breast and cervical screenings and heart health programs. Nurse case managers also help clients understand what diagnostic tests are needed and how to access those services. You First

also pays for eligible women to receive free access to certain weight loss and fitness programs, including Weight Watchers. Visit the website or call 1 (800) 508-2222 for more information.

13. Two programs are available at the UVM Medical Center (128 Lakeside Ave, Suite 106, Burlington). For more information and to apply to either of the following programs, visit the website, email customerservice@uvmhealth.org, or call Patient Financial Services at (802)847-8000.
    - **The Health Assistance Program** (HAP) offers assistance in obtaining health care, resources to help pay for medications and medical supplies, and assistance connecting patients to community resources.
    - **The Financial Assistance Program** (FAP) is available to patients who meet the eligibility requirements. Depending on income and assets, reductions to hospital or medical bills may be available. Application is available online.
14. **Vermont Quits Tobacco** helps Vermonters quit smoking. Visit their website or call 1(800)QUIT-NOW (1-800-784-8669) to get started.
15. **Vermont State Health Insurances Assistance Program** (SHIP) offers free, confidential health insurance counseling. Call their helpline to get answers on Medicare, Medicaid, Supplemental policies, and other health insurance questions including confusing medical bills, statements, and the identification of billing errors. **Helpline:** 1 (800) 642-5119.
16. The state of Vermont currently offers **two pharmaceutical assistance programs** for senior citizens. Visit the website linked above or call 1 (800) 250-8427 for more information.
    - **Healthy Vermonters** offers discount on short and long term prescription medications without monthly premiums and does not require seniors to be on Medicare Part D. Eligibility is based on family income.
    - **VPharm** requires seniors (65+) to be enrolled in Medicare Part D and charges monthly premiums however, they offer steeper discounts on medications. Also available to people of all ages with disabilities.
17. **VT Coalition of Clinics for the Uninsured (VCCU) Free Clinics** are run throughout the state and differ in the services offered. Vermonters who decline insurance or who sign up for Bronze plans should explore these resources. Visit the website to see if your local clinic will provide free or low cost care.
18. **VT Law Help** has a list of regional resources compiled regarding low-cost medical, dental, and optical options.
19. **Costco Pharmacy** does not require you to have a membership to use their pharmacy. Their services range from prescriptions for yourself, family members, or pets, to immunizations. This includes mail order services and other delivery options.

Dental

1. **Vermont Dental Care Program** (32 Mallets Bay Ave., Winooski) was created in 1972 to bring reduced cost dental care to middle and low income rural Vermonters. It serves both children and adults. (802) 655-2385.

   Eligibility includes:
   - Covers children from Medicaid (100% coverage)

- Serves families earning $25,000 or less are eligible for a 10% discount on services. Families must pay their share on the day of service.
- Takes a limited number of adults on Medicaid each month. Best to call on the first working day of the month to sign up.

2. **Vermont Tech Center Dental Hygiene** (Blair Park, Williston) is a training center for dental hygiene students that offer $25 teeth cleanings and $5-30 x-rays. Clinic hours vary by semester and services may not be offered in the summer months. Everyone is eligible. (802) 879-5463.
3. **Community Health Center of Burlington** (617 Riverside Ave, Burlington) offers dental resources including Homeless Health Programs. Services are available on a sliding-fee scale to those eligible. (802) 652-1050.
4. **School-Based Dental Care** (6 Archibald Street, Burlington) is available to all children in the Burlington School District (or siblings of these students) who are enrolled in Medicaid, Dr. Dynasaur, or are low-income and uninsured AND have not seen a dentist in the past year. By appointment only. Call (802) 652-1050 to make an appointment.
5. **Medicaid/Green Mountain Care** offers comprehensive dental care for pregnant women during their pregnancy and up to two months after their baby's birth. Enroll through Vermont Health Connect.
6. **Northern Tier Center for Health Dental Care** (41 Main Street. Suite 201, Richford) offers a sliding-fee scale to eligible patients. (802) 255-5530.
7. **Aspen Dental** has financing plans for dentures.

Vision

1. **39dollarglasses.com** sells lenses and frames for $39. Visit their website or call 1(800) 672-6304.
2. **Zenni Optical** sells low-cost eye ware, some frames and lenses are as low as $6.95. Visit their website or call 1(800) 211-2105.
3. **OneSight** (155 Dorset Street, South Burlington) offers free lenses and frames to low income individuals. A referral from a 501 (c) 3 nonprofit is required, as is a current eyeglass prescription (written within the last 2 years). Schools, churches, or social service agencies can provide the referral letter. Vermont's participating location is Lens Crafters at University Mall
4. **Costco Optical** offers optical services for which one does not need to be a Costco member.
5. **VT Law Help** has a list of other affordable vision resources.

Utilities

Heating

Three strategies to keep in mind for heating: Get the assistance you need, know your rights (and regulations), and get your home weatherized!

1. **WARMTH Program** (Fuel Assistance) offers cash assistance for heating fuel and utility bills. This program is for Vermonters who rent or who own and is for emergencies – the applicant must be almost out of fuel or in danger of having their services disconnected. This program is available November 3 – May 15.

Contact:

- Addison Community Action: (802) 388-2285. 54 Creek Rd, Suite A, Middlebury.
- Chittenden Community Action: (802) 863-6248. 255 S. Champlain Street, Burlington.
- Franklin/Grand Isle Community Action: (802) 527-7392. 5 Lemmah Dr., Suite 5, St. Albans.

2. **Crisis Fuel Assistance** delivers a minimum of 100-125 gallons of bulk fuel. Applicants must apply through their local Community Action Agency (see above under WARMTH for contact information).
3. **Seasonal Fuel Assistance** is available to income-eligible applications, regardless of resources owned. Applications are reviewed year round so don't wait to apply!
4. **Weatherization** is a state-run program which aims to help lower-income residents, especially older Vermonters, people with disabilities and families with children, to save fuel and money by improving the energy efficiency of their homes. Services vary by location but may include a comprehensive whole house energy assessment, energy efficient installations, upgrades and replacements. Visit the website to identify a weatherization program in your area.
5. **Efficiency Vermont** provides advice, technical services, and financial support to help Vermonters live healthier, happier, more comfortable lives.
6. **Vermont Department of Public Service Consumer Affairs & Public Information Division** (CAPI) protects Vermont consumers by resolving citizen complaints against regulated utilities, advocating for policies which protect consumer interests and educating consumers about utility issues so they can more effectively advocate for themselves. Visit their website or call 1 (800) 622-4496 for questions or to file a complaint.
7. **Window Dressers** (statewide) brings community volunteers of all economic and social situations together to improve the warmth and comfort of interior spaces, lower heating costs, and reduce carbon dioxide pollution by producing low-cost insulating window inserts that function as custom, interior-mounted storm windows.

Electricity

1. **Energy Assistance for Green Mountain Power** helps low-income Vermonters afford electricity for their homes. Apply through the link above to receive up to 25% off your monthly bill.
2. **Vermont Gas Customers** offers a 20% discount to income-eligible Vermonters on their gas bill.

Notes on Fuel and Utilities

- Electric companies disconnect about 7,000 households each year – many are avoidable. Those who face a disconnection of residential electric or natural gas services should call the company immediately. If no resolution is worked out, call the Vermont Dept. of Public Service Consumer Affairs Division at 1(800) 622-4496.
- Between November 1 and March 31, electric and natural gas companies may not turn off residential service if the forecasted temperature will drop below 10 degrees (32 degrees is someone in the household is 62 or older and the company is told about the older person).
- Utility companies and fuel companies will often make *reasonable* repayment arrangements with the customer to prevent a disconnection

- Prior to moving to a new dwelling find out what the primary fuel source is and who the supplier and electric company is, find out if they require good credit or a deposit to become a customer and ask what the average bill for that unit is
- Utility companies can and do disconnect during the winter
- Having children does not prevent a disconnection
- Seasonal Fuel Assistance benefits that are not used by April 30 are returned to the fuel office.
- Renters that have their heat included in the rent and those who are roomers may be eligible for a smaller Seasonal Fuel Assistance benefit
- There is no assistance for cooking fuel, fuel that only heats the hot water or electricity that is not connected to the heating system
- There is no assistance if the name on the account is not a member of the household or if the account is in a child's name
- A note from a physician may prevent a disconnection for 30 days and can be renewed for another 30 days – notes can only be used 3 times during a year and only 2 times in a row
- Many churches and community groups have funds to assist with fuel and utilities, but usually require that funds at Community Action be utilized first
- Assistance for telephone bills is available from the Lifeline Program at the Department for Children and Families and for the cost of installing a phone from the Link-up Program at Community Action

Internet

1. **Internet Essentials from Xfinity** is a $14.95/month (plus tax) program for in-home Wi-Fi. No credit check, installation fee, or term contract required. Only available in some areas. Check with Xfinity to see it you qualify!
2. **BT EDU-NET from Burlington Telecom** has a plan for $9.95/month (plus tax) for eligible Vermonters. Eligibility requirements include:
    - Live in Burlington Telecom Internet service area;
    - Provide proof of enrollment for at least one child on free or reduced-cost lunch through Universal Services National School Lunch Program;
    - Must not have a past-due bill with Burlington Telecom.
3. **The Emergency Broadband Relief Program** provides support for broadband services and certain devices to help low-income households stay connected during the COVID-19 pandemic. Visit their website for more information on eligibility and to apply!

Telephone

1. **Lifeline Telephone Service Credit** provides a credit of at least $9.25/month for income-eligible Vermonters. Visit the website to see it you qualify based on income and/or age.
2. **StandUp Wireless** provides eligible customers with free talk, text, and data each month.
3. **Waitsfield and Champlain Valley Telecom** provides low-cost alternatives to other telecom service providers.
4. **Assurance Wireless** provides eligible low-income customers free monthly data, unlimited texting, free monthly minutes, and a free phone.

Utilities – Energy Efficiency

1. **Green Mountain Power's Sun Match Pilot** provides income-eligible customers an opportunity to subscribe to a shared GMP solar array and save money when the sun is shining!
2. **Button Up is Vermont**'s annual campaign to help you prepare your home for winter. From low- and no-cost efficiency tips to comprehensive projects designed to reduce heating bills, it's a great way to save money and stay comfortable all winter long.
3. **Vermont Small Scale Renewable Energy Incentive Program** (through the Vermont Department of Public Service) provide incentives for wood and pellet stoves. Click the link to learn more and apply.

Transportation

1. **Go Vermont** (VT Agency of Transportation) provides information on different forms of transportation in Vermont, including ways to reduce the cost and environmental impact of driving. They also offer carpool matching (rideshare) and vanpool services. 1 (800) 685-RIDE
    - Go Vermont also has Guides to Getting Around. These guides are organized by region, and are translated into several languages.
2. **Good News Garage** (331 North Winooski Ave, Burlington) provides donated cars to individuals who are qualified to receive a car made possible through a Reach Up grant. The recipient must be in a ready-for-work or employment phase, including starting an already secured job as soon as the vehicle is attained, increasing education, or looking for work. The individual can also participate in the program if he or she is already working and in danger of losing a job due to lack of transportation. The objective is to give donated cars to those most in need that would benefit the most from reliable transportation. They also have a Child Safety Seat Fitting Station to assist with proper selection, installation, and use of car seats. (802) 864-3667 or toll-free, 1 (877) 448-3288
3. **Special Services Transportation Agency** offers transportation for older people and people with disabilities. (802) 878-1527
4. **Vermont Public Transportation Association** (VPTA) offers information about public transportation, coordinates resources and information among members (which include GMT and ACTR below), and contracts with government agencies to administer and develop transportation services in Vermont. Services offered by VPTA members may include the following :
    - *Medicaid Transportation* (NEMT) is a free service available to all Medicaid recipients. Eligibility must be determined first and prior approval is required for out-of-area/out-of-state trips.
    - *Vermont Association for the Blind and Visually Impaired (VABVI) Transportation* offers free transportation for to medical, social or employment-related appointments and other services or activities.
    - *Transportation for the Elderly and Disabled* is provided under Section 5311 to improve mobility for the elderly (persons aged 60+) and persons with disabilities throughout the country. Funds are used to purchase lift-equipped vehicles and to provide services. The

program is critical to helping individuals remain independent and active in community life and to avoid institutional care. These special services are available but vary around the state. Consult with the local transportation provider in your area to learn more.

- *Ride Match Program Transportation* is a fee-based service and is available for people not eligible for any other services. Rides are provided by volunteer drivers and there is no limitation on the type of activity for which service may be provided.
- *Me First Program* supports women's healthcare needs by providing transportation to free cancer screenings to eligible participants in the You First Program (see 'medical' for more information).

5. **Green Mountain Transit** (GMT) (formerly Chittenden County Transportation Authority and Green Mountain Transit Agency) offers bus services including fixed routes, local commuter routes, LINK Express routes, ADA paratransit services, shuttles from senior housing complexes to local supermarkets, student transportation to Burlington schools and demand response medical shuttles. Discount fares may be available to those 6-17, seniors age 60 and over and persons with disabilities. Services vary based on location; for more information call (802) 864-2282 (Chittenden County) or (802) 527-2181 (Franklin / Grand Isle Region).
6. **Old Spokes Home** (322 N. Winooski Avenue, Burlington) offers used/vintage bikes, repair and parts. Visit their website for more information or call (802) 863-4475. Programs include:
    - Everybody Bikes provides affordable bikes, accessories and repairs to those income-eligible. The average price of an adult bike is $50-150, kids bikes are $25-45, and repairs start at $30. Accessories like locks, helmets, lights, and reflective gear are also available.
    - Apprenticeship Program is available to high school students and offers training in bike mechanic, resume writing and other workplace skills. It also connects them with business owners and managers, with the goal of placing every apprentice with a job at the end of the program.
    - Youth Shop is a drop-in program where those ages 12-18 can volunteer in the shop and in return have the opportunity to fix their own bikes with the assistance of instructors and volunteers. Thursdays from 3:30 to 5:30 PM.
    - Bicycle Mechanic Classes and Workshops are also offered. Some courses and workshops are free. For classes that charge tuition, full and partial scholarships are available for income eligible individuals.
7. **C.I.D.E.R.** (Grand Isle) provides wheelchair accessible transportation services, operates a community meals program (including Meals On Wheels), designs and builds home accessibility projects including wheelchair ramps, collects and loans pieces of special needs equipment. Rides must be scheduled at least 48 hours in advance, and most trips are scheduled from 8 am to 5 pm on weekdays. (802) 372-6425
8. **Carshare Vermont** (131 St. Paul St., Burlington) allows you to rent a vehicle (car or pickup truck) for as little as 15 minutes and drop it at various locations. Reserve a car 24/7 for as little as 15 minutes or long as you like using their easy web or phone reservation systems. Membership costs and usage fees vary depending on your expected amount of driving. Gas is included. One-time $30 application fee per driver. (802) 861-2340

- *Careshares' Mobility Share* program provides financial assistance to income-qualifying individuals and families in need of reliable and affordable transportation. One-time $15 application fee per driver and there is no monthly or annual fee (saving $150). Drivers must be at least 21 years old, have a driver's license, clean record, and two consecutive years of driving history, receive some form of public assistance, and have a credit or debit card for payment.

9. **Drive Electric Vermont** will help you understand the incentives available when purchasing an electric car.
10. **Wheels for Warmth** is a program that provides DMV-inspected tires, which are deemed safe for at least one season of use, to be sold to Vermonters in need at reasonable prices. This is a seasonal program; please check the website to see dates and times for tire purchasing (and drop-off).

Senior Services

1. **Elder Law Project** is for Vermonters 60 years old and their spouses. This is a service of VT Legal Aid. 1 (800) 889-2047. 264 N. Winooski Ave, Burlington, VT 05401. There is no charge for help regarding the following issues:
    - Health Care – eligibility and coverage issues for Medicaid, Medicare, prescription drugs, long term care, home health services, mental health, and assistive technology
    - Housing – accessibility, discrimination, evictions, foreclosure, lockouts, mobile home part issues, unsafe housing conditions and subsidized housing issues
    - Benefits – SSI, social Security, Veteran benefits, fuel assistance, Food Stamps and unemployment
    - Financial Exploitation – exploitation and mismanagement by care givers, guardians and those with power of attorney
    - Individual Rights – guardianship, the right to make life decisions and to live independently
2. **Meals on Wheels (Age Well)** delivers hot meals to seniors and disabled individuals' homes. Suggested donation is $5 per meal, but no one is ever turned away due to their inability to pay. Contact Age Well at 1(800) 642-5119 to enroll.
    - In addition to their meal delivery program, Age Well has case management, enrollment navigation assistance for Medicare supplemental plans, and some financial assistance. Age Well is only for Chittenden County residents. Refer to **Vermont Area Agencies on Aging** to see who your area servicer is.
3. **Adult Services Division of Vermont** offers a collection of resources for Vermont's seniors. Visit the website (linked above) or call 1 (800) 642-5119 to find a senior center near you!

Taxes

When we earn income, we need to pay taxes on our earnings. One way the government helps low- and moderate- income workers build assets is by giving tax breaks. These tax credits can put a lot of cash

back into your pocket, your savings, your investment account, or into a deposit on a home. Tax credits can help you to build wealth over time. They include:

1. **Free Tax Prep Services** (VITA) offered by CVOEO, United Way Working Bridges Program, and the City of Burlington. They will figure out what you qualify for, so no need to be an expert on tax credits. The site opens February 1st and is available by appointment only. Call 211 to register for the free tax service.
    - There is no cost to have your taxes done, and tax forms are uploaded electronically so you get your refund fast. Plus, preparers will help you get every tax credit you are eligible for, including those listed below.
    - Eligibility: 2020 earnings must be less than $57,000 to qualify.
    - If you prefer to do your own taxes and/or make less than $64,000, you can also use the *IRS Free File Software Tool* to find free tax software offered by various companies.
2. **Federal and Vermont "Earned Income Tax Credit" (EITC)** reduces the amount of federal income taxes you owe. Even if you do not earn enough to owe taxes, a credit is paid to you. You apply for the credit when you file income tax forms. It was designed to boost the wages of eligible families. For more information call 1 (800) 829-1040
3. **Federal "Child Tax Credit"** helps families offset some of the costs of raising children under the age of 17. Even families who owe little or no income tax can receive at least some of this credit as a refund. Worth up to $1,000 per qualifying child.
4. **Federal and Vermont "Child & Dependent Tax Credit"** offsets some of the child and dependent care costs that families pay in order to work or look for work. Federal credit is worth up to $2,100. Vermont credit is worth up to $1,050.
5. **Federal "Saver's Credit" (Retirement Savings Contributions Credit)** is designed as a tax credit that can be claimed by low and moderate income people with taxable income who make voluntary contributions to a retirement vehicle: IRAs, 401ks, and other employer-sponsored plans. Worth up to $1,000 ($2,000 if married filing jointly).
6. **Property Tax Adjustment Credit** assists VT residents to pay property taxes over an established percentage of their household income. It is designed to "income-sensitize" the property tax. The property tax adjustment credit is paid directly to the town from the State, then the town issues the homeowner a property tax bill for the balance due. The property tax adjustment calculation uses the previous tax year's household income and property taxes. Vermont does not have a property tax relief program specifically for seniors. (802) 828-2865.

Legal

1. **Vermont Legal Aid** (264 North Winooski Ave, Burlington) where Vermonters turn when they face civil legal problems that threaten their rights, shelter, job, health, or well-being. (802) 863-5620
2. **The Vermont Bar Association's Lawyer Referral Service** provides referrals at no cost to you. Our attorneys provide an initial 30-minute consultation for no more than $25. If you are unsure as to what type of attorney you need, or have additional questions, you may contact us directly at 1(800) 639-7036, Monday-Friday from 8:00 am to 4:00 pm.

3. **VT Law Help** (Online) collection of online resources concerning legal matters on: family, health, housing, debt, public benefits, seniors, victims of crime and domestic violence, and other legal issues.
4. **Legal Services VT** (Statewide) provide a wide range of civil (not criminal) legal services to Vermonters including legal advice over the phone, legal education and outreach, client support for low-income clients, and pro-bono representation in low-income eviction and debt cases. Leave a message at: 1 (800) 889-2047 or submit a request through the website (link in title).

Miscellaneous

Pets

1. **VT Spay Neuter Incentive Program** (VSNIP) provides $27 spaying and neutering services for income-eligible cat and dog owners. Visit the website or call to apply. 1 (844) 488-7647
2. **Humane Society of Chittenden County** (142 Kindness Court, South Burlington) has a Rainy Day Fund, which provides emergency financial assistance for pet owners in Grand Isle and Chittenden Counties. They also have the Good Neighbor Program which provides temporary care for animals in emergency situations if their owner is staying at a homeless shelter, hospital, or fleeing domestic violence. A pet food shelf is available outside of their building on weekdays from 9:00am – 5:00pm. Visit the website or call for more information. (802) 862-0135
    - ***Community Pet Clinic*** provides low-cost preventative veterinary care services to animals of income qualified families in Chittenden and Grand Isle Counties. All services are by appointment only. Visit website or call for more information. (802) 862-0135 x 19
3. **Vermont Veterinary Medical Association** has a list of affordable pet medical care resources.
4. **The Humane Society of Chittenden County (HSCC)** has a list of vet resources that can be accessed by clicking here.
5. **HSUS** has a list of pet food resources that can be accessed by clicking here. Please note that this list is updated infrequently, and some of these may not be up-to-date.

Self-Care

1. **O'Brien's Aveda Institute** (South Burlington, Williston) offers $10-17 haircuts. There are also deals on other salon services. Complimentary haircuts are available for Military, Firefighters and Police Officers with ID. AARP members receive a $10 haircut with their AARP card.
    - Call (802) 658-9591 to schedule an appointment in South Burlington.
    - Call (802) 876-7044 to schedule an appointment in Williston.
2. **King Street Laundry** (72 King Street, Burlington, VT) offers free laundry every Wednesday.

Education and Childcare

1. **Head Start** is a federally-funded family development program which provides services promoting school readiness for children and support for pregnant women, children from birth to age five, and their families.

2. **UVM Extension** provides free educational classes for Vermonters in a wide range of categories including nutrition, food safety, and gardening. Their goal is to help VT families thrive.
3. **802 Opportunity** offers free tuition at CCV for students of any age with a family income of $75,000 or less, starting Fall 2021 and continuing for two academic years.
4. **The Fletcher Free Library Computer Center** offers free computer access (two 30-minute sessions per day) to library card-holders, computer user card-holders and visitors. The library also offers Wi-Fi, computer workshops, online courses through Universal Class, and access to other databases and resources the library subscribes to. Check website for hours of operation.
5. **Childcare Resources** can help people find financial support for childcare.
6. **Universal Prekindergarten (Act 166)** is the universal pre-K law that provides access to publically funded prekindergarten for Vermont students.
7. **Child Care Financial Assistance Program** (FAP) is a program of the VT Achievement Center that assists families in their efforts to pay for child care. To be eligible, a family must have a service need and meet income guidelines. The Financial Assistance Specialists collect financial and family information to determine a family's eligibility for child care subsidies. (802)773-4365
8. **Parent University** (Burlington) promotes learning for parents of Burlington School District students. The program teaches parents about the American school system and expectations, as well as valuable skills and knowledge that benefit both families and children (i.e. parenting skills, budgeting, First Aid CPR certification etc.).
9. **Single Parents Program** (Statewide) is a Champlain College program that provides advocacy and support to its participants by offering workshops, access to resources, and many services designed to help students reach their educational and professional goals. Call (802) 860-2723 or email: studentresources@champlain.edu
10. **MyFutureVT** (Statewide) free online resources to help you take the next step on your education and career journey.
11. **The Saving on a Valuable Education (SAVE) Plan** is the newest income-driven repayment (IDR) plan. Like other IDR plans, the SAVE Plan calculates your monthly payment amount based on your income and family size. In addition, the SAVE Plan has unique benefits that will lower payments for many borrowers, and offers lower monthly loan payment.

Consumer Support

1. **Consumer Assistance Program (CAP)** is a complaint-handling branch of the Vermont Attorney General's Consumer Protection Unit. You should contact them:
   - If you have a problem with goods or services you have purchased;
   - If you want information about your rights, options, and responsibilities as a consumer;
   - If you want to find out about recently reported scams or want to report a scam;
   - If you want complaint histories of companies that you are thinking of doing business with.

   Any Vermont resident can use this service. To file a complain, you can fill out a consumer complaint form online and send it directly to CAP. You will not receive an automatic notification that your complaint has been received. If you do not hear from them within ten (10) business days, please call the number below:

Phone: (802) 656-3183 or 1 (800) 649-2424 (Toll-free in Vermont only)

To file a complaint:

Online: https://ago.vermont.gov/consumer-assistance-program-complaint-form
E-Mail: Consumer@uvm.edu
Mail: Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001
Fax: (802) 304-1014

2. **Credit - CVOEO's Growing Money Program** Growing Money coaches can pull your credit score and work with you to better understand your credit score and how to improve it. Classes on credit and other financial topics are also available. Call (802) 860-1417 x 121 or email growingmoney@cvoeo.org

Job Training and Business Resources

1. **Northland Job Corps** (Addison County) provides students with opportunities to link their career technical training with practical, on-the-job activities. Call (800) 733-5627 or visit website.
2. **ReSource Training Program** (Multiple Locations) offers an opportunity for adult and youth who have barriers to employment to hone job skills and prepare for a successful work life as productive members of their communities. Visit website for more information.
3. **VT Racial Justice Alliance** (Chittenden County) advocates for, creates, and manages programs to assist personal and business development. The Vermont Racial Justice Alliance will award existing and future BIPOC small business owners within the state of Vermont $500 – $3,000. For more information and eligibility guidelines, visit the website.
4. **Workforce Innovation Opportunity Act** (WIOA) is designed to help job seekers access employment, education, training, and support services to succeed in the labor market and to match employers with the skilled workers they need to compete in the global economy. For more information, contact your local job center.
5. **HireAbility Vermont** is an energized network of employment and job skills specialists, and counselors who are dedicated to breaking down the barriers that have traditionally kept good jobs out of reach of Vermonters with disabilities.
6. **Vermont Works for Women** is an organization that promotes economic justice by advancing gender equity and supporting women and youth at every stage of their career journeys.

Appendix A: Food Shelves

The following Food Shelves are up-to-date as of November 2026. Check the website for exact locations, updated dates & times, and eligibility – some require proof of residence. For food assistance throughout the state, visit the Vermont Foodbank website. The Vermont Foodbank has an interactive map available that can be translated into multiple languages, and shows up-to-date program location, hours, contact information, and eligibility guidelines.

Food Shelves	
Addison County	
Have a Heart Food Shelf (Bristol) (802) 349-8530 Call ahead for schedule, 5:00pm – 6:00pm	HOPE (Middlebury) (802) 388-3608 Mon – Fri, 9:00am – 3:30pm, EXCEPT 10am – 3:00pm on Wednesdays. Call ahead.
Starksboro Food Shelf (Starksboro) (802) 453-6775 2nd Wed, 9:30am – 6:30pm	The Giving Fridge (Middlebury) No phone number, contact through website to reserve meals.
Vergennes Community Food Shelf (Vergennes) (802) 877-2435 Tues, 1:00pm – 3:00pm Thurs, 2:00pm – 4:00pm	Addison Food Hub (Middlebury) 802-377-3741 X222 Mon – Fri, 10:00am to 3:30 pm, Closed holidays.
Chittenden County	
Feeding Champlain Valley (Burlington) (802) 658-7939 Mon – Fri, 9:30am – 2:30pm	Salvation Army (Burlington) (802) 864-6991 Contact location for hours
Rally Cat's Cupboard (University of Vermont) (828) 493-0077 Monday and Thursday, check Instagram for hours as they change frequently.	Colchester Community Food Shelf (Colchester) (802) 879-2444 Wednesdays, Noon – 6:00pm 1st Saturday of the month, 10am-12pm
Charlotte Community Food Shelf (Charlotte) 802) 425-3252 Wednesdays, 5:00pm – 7:00pm	Hinesburg Community Center (Hinesburg) (802) 482-4946 Tues, 5:30pm – 7:30pm; Fri, 10:00am – Noon
Heavenly Food Pantry/First Congregational Church (802) 878-5745 Check website, dates and times change seasonally.	Essex/Jericho/Underhill Food Shelf (Essex, Jericho, Underhill) (802) 899-3932 Every 3rd Saturday of the month, 9:00am – 11:00am Check website for distribution times as they update frequently.
Shelburne Food Shelf (Shelburne) (802) 622-3313 Check website or call to schedule a time.	Winooski United Methodist Church (Winooski) (802) 533-7371 2nd & 4th Wed (12:00pm – 3:00pm) 2nd & 4th Sat (9:00am – 11:00am) Schedule changes during holidays.
Richmond Food Shelf (Richmond) (802) 578-4283 Tues, 10:00am – 1:00pm	Williston Community Food Shelf (Williston) (802) 735-6303 (register on website) Tues, 5:00pm – 6:30pm

Thurs, 4:00pm – 6:00pm Fri, 1:00pm-5:00pm Sat, 10:00am – 1:00pm	Thurs, 9:00am – 11:00am Sat, 9:00am – 11:00am
Milton Emergency Food Shelf (Milton) (802) 893-1457 Mon, 8:00am – 4:00pm, Thurs – Fri, 10:00am – 4:00pm, By appointment.	South Burlington Food Shelf (South Burlington) (802) 858-5267 Thursday, 4pm-6pm Friday 8:30am – 10:30am Saturday, 8:00am – 10:00am
Franklin Country	
Martha's Community Kitchen (St. Albans) (802) 524-9749 Mon - Sat, 9:00am – 1:00pm Hot meals, Grab & Go lunch	NorthWest Family Foods (St. Albans) (802) 527-7392 Mon – Fri, Noon – 2:00pm
Nativity Parish Food Shelf (Swanton) (802) 868-7185 Tues, 9:00am - Noon	Maquam Bay of Missisiqui (Swanton) (802) 868-6255 Mon, Wed, Fri 9am-2pm
Enosburg Food Shelf (Enosburg) (802) 933-4193 Thurs, 10:00am – 4:00 pm	Fairfax Food Shelf (Fairfax) (802) 849-6588 Wednesdays, 9:00am - Noon 4th Saturday of the month, 8:30am – 10:30am
Georgia Food Shelf (Georgia) (802) 524-1799 Mons, 3:30pm – 5:00pm	The Fairfield Food Shelf (Fairfield) (802) 827-3130 Mons, 3:00pm – 5:00pm 2nd Fri of the month 10:00am – Noon Call before visiting!
Grand Isle County	
Food for Thought (South Hero) (802) 372-4962 Summer Lunch and Reading Program for kids. Thursday 5pm-5:30pm, 6pm-6:30pm	

Appendix B: Thrift Stores

Thrift stores are great places to shop for secondhand clothing, household goods, appliances, and other used items. You never know what you will find! With the number of thrift shops available in the region, you are bound to find great deals on whatever you are looking for! Do you have gently used clothing you'd like to sell? Consider taking them to a consignment store! These stores can be picky and some will only pay you for your item if it sells, so it's best to call ahead to learn each stores policy.

Thrift, Second Hand and Consignment Stores	
Addison County	
HOPE (Helping Overcome Poverty's Effects) 282 Boardman St., Middlebury (802) 388-3608	Tuesday – Saturday, 9:00am – 4:30pm
Neat Repeats 1428 Rt 7 South, Middlebury 802-388-4488	Monday – Saturday, 12:00pm – 4:00pm
Round Robin 211 Maple St Suite 28, Middlebury (802) 388-6396	Tuesday – Saturday, 9:30am – 5:00pm
Sweet Charity 141A Main Street, Vergennes (802) 877-6200	Tuesday – Friday, 10:00am – 4:00pm Saturday – 10:00am – 2:00pm
Your Turn Resale Shop 151 Main Street, Vergennes (802) 877-3915	Monday – Friday, 10:00am – 5:00pm Saturday, 11:00am – 3:00pm
Chittenden County	
Battery Street Jeans 115 College Street, Burlington (802) 865-6223	Wednesday – Monday, 11:00am – 6:00pm Sunday – 11:00am – 5:00pm Closed Tuesdays
Dirt Chic 67 Main Street, Burlington (802) 863-1461	Monday – Saturday, 10:00am – 6:00pm Sunday, Noon – 5:00pm
Karen's Kloset 34 Park Street, Essex Junction (802) 878-1166	Tuesday – Friday, 11:00am – 6:00pm Saturday, 11:00am – 4:00pm Sunday, 11:00am – 3:00pm
First Congregational Church Possibility Shop (website unavailable) 38 South Winooski Ave, Burlington (802) 862-5010	Schedule online (Google shop name and click the link, it is a pop-up so it is not possible to add it to this guide)
GoodWill 1080 Shelburne Rd., South Burlington (802) 658-5359	Daily, 9am – 6pm
GoodWill 329 Harvest Lane, Williston	Daily, 9am – 6pm

(802) 879-0088	
Heavenly Cents Thrift First Congregational Church 37 Main Street, Essex Junction (802) 879-6552	Tuesday: 10:00am – 1:00pm Thursday: 3:00 – 6:00pm Saturday: 10:00am – 1:00pm
Helping Hands Thrift Store United Church of Milton 51 Main Street, Milton (802) 893-4388	Thursday, 3:00pm – 7:00pm Friday and Saturday, 10:00am – 2:00pm
Outdoor Gear Exchange (Consignment) 37 Church Street, Burlington (Basement) (802) 547-4327	Monday – Friday, 11:00am – 7:00pm Saturday, 10:00am – 7:00pm Sunday, 10:00am – 6:00pm
Plato's Closet 34 Taft Corners Shopping Center, Williston (802) 878-0001	Sunday, 11:00am – 6:00pm Monday – Saturday, 10:00am – 9:00pm **Teen and young adult fashion*
Play it Again Sports (Sports Equipment) 150 Dorset Street, South Burlington (802) 865-3021	Sunday, 11:00am – 5:00pm Monday – Friday, 10:00am – 8:00pm Saturday, 9:00am – 7:00pm
Replays 150 Dorset Street Suite 265, Burlington (802) 660-8420	Monday, 10:00am – 4:00pm Tuesday – Saturday, 9:30am – 5:30pm
ReSource 339 Pine Street, Burlington (802) 846-4015	Tues, Thurs, Fri, Sat, 10:00am – 5:00pm
ReSource 329 Harvest Lane, Suite 200, Williston (802) 857-4361	Monday – Saturday, 10:00am – 6:00pm Sunday, 10:00am – 5:00pm
ReStores (Habitat for Humanity) 414 Route 7 South , Milton (802) 891-9829	Monday – Sunday, 10:00am – 5:00pm
ReStores (Habitat for Humanity) 528 Essex Road/Route 2A , Williston (802) 857-5296	Monday – Friday, 10:00am – 6:00pm Saturday, 10:00am – 5:00pm
Richmond Food Shelf and Thrift Store 58 Bridge Street, Richmond (802) 578-4283	Tuesday, 10:00am – 1:00pm Thursday, 4:00pm – 6:00pm Friday, 1:00pm – 5:00pm Saturday, 10:00am – 1:00pm
Schip's Treasure Resale Shop 5404 Shelburne Road, Shelburne (802) 985-3595	Monday – Saturday, 10:00am – 5:00pm
Shalom Shuk 188 N Prospect St, Burlington (802) 373-4784	Sunday – Friday, 10:00am – 4:00pm Closed on Saturdays
St. Anthony's Thrift Shop 305 Flynn Ave., Burlington (802) 658-4059	Tuesday, 10:00am – 1:00pm Thursday, 10:00am – 4:00pm 2nd Saturdays of the month, 10:00am – 1:00pm (closed on Sat during the Summer)

Style Encore 31 Taft Corners Shopping Center, Williston (802) 876-7113	Sunday, 11:00am – 6:00pm Monday – Saturday, 10:00am – 8:00pm
The Makery (Arts and Crafts) 388 Pine St, Burlington	Tuesday and Thursday, 10:00am – 5:00pm Friday, 12:00pm – 5:00pm Saturday, 12:00pm – 4:00pm
Franklin/Grand Isle Counties	
Clouds of Clothes Thrift Store 3723 VT-78, Highgate Center (802) 868-4921	Tuesday, 6:00pm – 8:00pm Wednesday, 11:00am – 3:00pm Saturday, 9:00am – 2:00pm
Scampers, A Store for Children (website unavailable) 42 Merchants Row, Swanton (802) 868-4299	Monday – Saturday, 9:30am – 5:30pm Sunday, 10:00am – 4:00pm
Stuff and Things 232 Berkshire Center Rd., Enosburg Falls (802) 933-4422	Saturday and Sunday, Noon – 4:00pm

Appendix C: Emergency Housing and Shelters

Please see below for emergency housing resources and shelters. These resources have been updated as of November 2026; please check in at the websites provided and call ahead of time to verify vacancies and hours. Additionally, call Vermont 2-1-1 for more assistance and information. The State has an emergency/general assistance portal, as well as an emergency housing application. The navigation portal has up-to-date information on shelter availability by county.

Emergency Housing and Shelters	
Addison County	
CHARTER HOUSE COALITION 27 North Pleasant Street Charter House Middlebury, VT 05753	802-989-8621 info@chcvt.org
JOHN GRAHAM HOUSING & SERVICES 69 Main Street Vergennes, VT 05491	802-877-2677 ext. 1 susan@johngrahamshelter.org
Chittenden County	
ANEW PLACE 89 North Street Burlington, VT 05401	802-862-9879 ext. 1007 info@anewplacevt.org
BRIDGES RECOVERY SHELTER 84 Pearl St., Burlington, VT 05401	lsmith@cvoeo.org
CHAMPLAIN PLACE EMERGENCY SHELTER 165 Shelburne Road Burlington, VT 05401	802-540-1239, 802-540-1239 trich@cvoeo.org, nsoutiere@cvoeo.org
EMERGENCY COLD WEATHER SHELTER 175 Lakeside Ave, Burlington, VT 05401 (seasonal)	802-829-5679 srussell@cvoeo.org
FIREHOUSE FAMILY SHELTER (COTS) Confidential Address Burlington, VT 05401	802-864-2651 info@cotsonline.org
FOUNDATIONS FAMILY SHELTER 204 Pearl St., Burlington, VT 05401	802-207-8639, 802-207-2940 ahall@cvoeo.org, mbernabeo@cvoeo.org
MAIN STREET FAMILY SHELTER (COTS) Confidential Address Burlington, VT 05401	802-864-2651 info@cotsonline.org
WAYSTATION SHELTER (COTS) 187 Church Street Burlington, VT 05401	802-862-5418 802-862-7776 After 6 pm info@cotsonline.org
SPECTRUM YOUTH & FAMILY SERVICES - PEARL STREET 177 Pearl Street, Burlington, VT 05401	802-864-7423 ext. 325 housingreferrals@spectrumvt.org
VOICES AGAINST VIOLENCE/LAURIE'S HOUSE Confidential Address	Voices 24 Hour Crisis Line 802-524-6575
Franklin/Grand Isle Counties	
SAMARITAN HOUSE 20 Kingman Street Saint Albans, VT 05478	802-527-0847 bkaufmann@cvoeo.org