



Guide to Champlain Valley Financial Resources

Welcome to the Guide to Champlain Valley Financial Resources. We hope this guide will help you to cut expenses and find services and goods that will substitute for income. We want to help you keep to your budget. Whenever you can use free or reduced-cost services or goods, it's like money in your pocket!

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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 regular classes in spending and credit management, and in saving and first time investing through our [Growing Money Program](#). It also provides one-on-one financial coaching in spending, credit and consumer issues. In addition, Financial Futures offers free business counseling through our [Micro Business Development Program](#). All services are free to income-qualified households. For more information about services, call 802-860-1417 x114 or email growingmoney@cvoeo.org or go to our website at <http://www.cvoeo.org/FF>

Emergency resources

1. **211** is the number to call to get information about community services and organizations. **Simply dial 211 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.

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

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

Addison Community Action (54 Creek Road, Suite A, Middlebury)
802-388-2285
Open 8 am to 4 pm, Mon – Fri, except holidays

Franklin/Grand Isle Community Action (5 Lemnah Dr Suite 5., St. Albans)
802-527-7392
Open 8:30 am to 4:30 pm, Mon – Fri, except holidays

3. **Individual Religious Institutions** often help their members deal with emergencies. They might expect you to have used the services of agencies like Community Action first. It can't hurt to ask.

4. **J.U.M.P.** represents 26 supporting congregations and serves all of Chittenden County low income residents. T-F 9am-Noon. 38 S. Winooski Ave in the First Congregational Church, United Church of Christ in Burlington (802) 862-4501. JUMP services include:

- Food, household/cleaning/personal hygiene supplies, diapers, baby food and formula
- Vouchers for food, laundry and medicine
- Local bus passes and gasoline vouchers
- Limited payments to utilities to prevent shut-offs
- Vouchers for membership in Opportunities Credit Union

*Note: Tues & Wed, limit of 17 people served. Other days, limit is 12. Get there EARLY!
First come, first served basis applies.*

5. **COTS** (Committee on Temporary Shelter) provides emergency shelter, services, and housing for people who are without homes or who are marginally housed. COTS advocates for long-term solutions to end homelessness. 802-864-7402, www.cotsonline.org.

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.
 - Want information about your rights, options, and responsibilities as a consumer.
 - Want to find out about recently reported scams or want to report a scam
 - Want to know the complaint histories of companies that you are thinking of doing business with.

Any Vermont resident can use this service. To file a complaint, 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 10 business days, please call the number below.

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

To file a complaint, go to:

Online: <http://agcomplaints.vermont.gov/ccf/index.php>

E-Mail: <mailto: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](#)** can pull your credit report and score with you, review it, and give you advice about what steps to take to improve your credit. The Growing Money Program also offers classes about credit and other financial topics. Call 802-860-1417 x114 or email at growingmoney@cvoeo.org or visit our website at <http://www.cvoeo.org/GM>
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Food Sources

Look for a complete list of area food shelves in the appendix of this guide.

** If transporting the food home is a problem, try using Front Porch Forum to get a volunteer to give you a ride home once you pick up your groceries.

Burlington:

1. **[Chittenden Food Shelf](#)** offers food relief services to eligible Vermont households. 802-658-7939, 228 North Winooski Avenue. All participants are screened for possible USDA food assistance programs and Food relief services including: The **Hot Meals Program** (hot
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breakfast M-F, 6:30-9:30am and Sun, 8:30-11am); **Grocery Distribution** (a five-day supply of food available once per month for pick-up M-F, 9am-4pm); and **Homebound Grocery Delivery Program** for delivery to senior citizens and disabled participants (contact Nassé Salhi at 802-658-7939 x25). Also, keep a look out for their new [Good Food Truck](#) and [Good Food Trailer](#)! Other Chittenden Emergency Food Shelf opportunities can be [found here](#).

2. [Cheese Traders](#) sells “scratch and dent” and not-quite-expired discounted natural foods.
Open daily from 10am-7pm
802-863-0143
1186 Williston Rd. South Burlington

3. [City Market](#) in downtown Burlington (82 S Winooski Ave) offers a number of discounts to individuals on Food Stamps and people who are able to volunteer their work each month. “Food for All” is a 10% discount program available to any member who receives Food Stamps (3SquaresVT), WIC or disability. To apply, present any of the following documentation to a Customer Service Representative:
 - Food Stamp Grant Award Letter
 - Disability Grant Award Letter
 - EBT Card
 - WIC Award Letter

If you are not eligible for Food Stamps you may still receive a discount by becoming a City Market member (\$15/year) For more info, inquire at the Customer Service desk at City Market, call 802-861-9707 or e-mail memberservices@citymarket.coop.

4. [Food Not Bombs](#): Offers free dinner every Sunday in the summer at City Hall Park. Volunteers prepare free lunches for anyone to enjoy. The meal is served at 12:00 Noon.

Colchester:

5. [Costco](#) is a wholesale membership club with a \$55/year membership fee. Once you’ve paid the annual fee, can get some good deals buying in bulk. Consider buying in quantity and sharing with a friend, neighbor or relative. 218 Lower Mountain View Dr 802-318-2000.

Essex:

6. [Big Lots](#) is a close-out retailer that sells food and other things. 802-288-1546, 70 Pearl St. Foods are shelf-stable and vary each season.

Middlebury:

7. [Addison Community Food Shelf](#) is open M-F, 8am – 4pm, except holidays. 54 Creek Rd. Suite A, Middlebury, VT

Shelburne:

8. [Shelburne Supermarket](#) is a store that has special freezer where meat that is near the end of
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its shelf life goes and where you might find some good deals. In general, it's a more expensive store. 802-985-8520, 20 Shelburne Shopping Park.

St. Albans:

9. [Northwest Family Foods](#) is a program of Franklin/Grand Isle Community Action and is open Monday to Friday 1-4pm. 5 Lemnah Dr. St. Albans, VT. There are also several other food shelves [around Northwestern Vermont](#).

Williston:

10. [Williston Liquidation Center](#) has cheap prices on a mix of salvaged and overstocked items. Most are shelf-stable in boxes, cans or bottles. 802-864-2944, 1 Munson Way. Truck delivers Thursday, so end of the week shopping is best. Takes EBT.

11. [Wal-Mart](#) has competitive prices on staples, especially generic brands, but not many fresh foods. 802-878-5233, 863 Harvest Lane.

Statewide:

1. [WIC](#) – WIC provides supplemental foods, WIC provides [nutrition counseling](#), [breastfeeding support](#), [health education](#), and connections to other community resources to income-eligible pregnant women, women who are breastfeeding or 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. [SNAP](#) - Supplemental Nutrition Assistance Program (SNAP) are benefits for recipients to purchase food. In order to qualify for this benefit program, you must be a resident of the state of Vermont and fall into one of two groups: (1) those with a current bank balance (savings and checking combined) under \$2,001, or (2) those with a current bank balance (savings and checking combined) under \$3,001 who share their household with a person or persons age 60 and over, or with a person with a disability (a child, your spouse, a parent, or yourself). In order to qualify, you must have an annual household income (before taxes) that is below the following amounts:

Household Size*	Maximum Income Level (Per Year)
1	\$21,978
2	\$29,637
3	\$37,296
4	\$44,955
5	\$52,614
6	\$60,273
7	\$67,950
8	\$75,646

*For households with more than eight people, add \$7,696 per additional person. Always check with the appropriate managing agency to ensure the most accurate guidelines.

3. [Meals on Wheels](#) – Provides free, hot meals delivered to seniors and disabled individuals homes. Located state-wide by various organizations – [contact your local Agency on Aging to locate](#) or contact the [Vermont Center for Independent Living](#) at 1-800-639-1522

In Burlington at: [Burlington Meals on Wheels](#), 3 Cathedral Sq. Burlington, VT. 05401, Burlingtonmealsonwheels@gmail.com, 802-862-6253

Dental

1. [Vermont Dental Care Program](#) 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, 32 Mallets Bay Ave., Winooski, VT 05404
Eligibility includes:
 - Children from Medicaid families covered 100%
 - Families earning \$25,000 or less are eligible for a 10% discount on services. Have to pay their share on the day of service
 - Take a limited number of adults on Medicaid on month. Best to call on the first working day of the month to sign up.
 2. [Vermont Tech Center Dental Hygiene](#) is a training center for dental hygiene students that offers \$25 teeth cleanings and \$5-\$30 for x-rays. Clinic hours vary by semester and services may not be offered in the summer months. Anyone is Eligible. 802-879-5463, Blair Park Williston.
 3. [Community Health Center of Burlington](#) offers dental resources including Homeless Health Programs. Services are available on a Sliding-Fee Scale to those eligible. 802-652-1050, 617 Riverside Avenue. <http://www.chcb.org/>
 4. [School-Based Dental Center](#) is available to all children who are Burlington School District students or siblings of students, who are enrolled in Medicaid, Dr. Dynasaur or are low-income and uninsured and have not seen a dentist in the past year. Located at 6 Archibald St. (Integrated Arts Academy at H.O. Wheeler School), appointments are available M-F 8:30am – 3:45pm. Call 802-652-1050 to make an appointment.
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Medical

1. [Community Health Centers of Burlington](#) offers various medical resources including Homeless Health Programs. Services are available on a Sliding-Fee Scale to those eligible.
<http://www.chcb.org/>
Riverside Health Center (main location): 802-864-6309 617 Riverside Avenue, Burlington
South End Health Center: 802-864-0693, 789 Pine Street, Burlington
GoodHEALTH Internal Medicine: 368 Dorset Street, Suite #1, South Burlington
Keeler Bay Health Center: 802-372-4687, 564 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 Avenue (Burlington).

Teens and young adults (through age 25) can also visit the **Pearl Street Youth Health Center** located at 179 Pearl Street (Burlington) for walk-in and scheduled medical and patient counseling.

2. **Office of the Health Care Advocate** is a special project within **Vermont Legal Aid** that helps Vermonters resolve problems and complaints with health insurance. Also, advocates for people with no 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: 264 N. Winooski Ave., Burlington 802-863-5620

Health Care Advocate HelpLine: 1-800-917-7787 www.vtlawhelp.org/health

3. **Dr. Dynasaur** provides low-cost or free health coverage for children, teenagers under age 19 and pregnant women. 1-800-250-8427, www.greenmountaincare.org. Based on household income and family size. A family of two can earn up to and including \$4,232.75* per month, a family of three can earn up to and including \$5,326* per month and a family of four can earn up to and including \$6,419.25* per month and still be eligible. 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.

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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 requirement. <https://portal.healthconnect.vermont.gov>
Customer Service: 1-855-899-9600

In-person assistance is also available at **Vermont Health Connect Navigator Offices** throughout the state. The current list of offices and their contact info can be [found here](#).

5. **Medicaid** provides low-cost or free coverage for low-income children, young adults under age 21, parents, pregnant women, caretaker relatives, people who are blind or disabled and those age 65 or older. 1-800-250-8427. 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.
6. **Long Term Medicaid (Choices for Care)** helps Vermonters pay for long-term care services. Eligibility for LTC applicants is 300% FPL with a resource limit of \$2,000 for individuals, \$5,000 for single home owners on a home-based waiver and \$135,640 for couples (\$2,000 for

the LTC applicant). 1-800-479-6151.

7. **Medicaid High Risk Pregnancy Program** Case management program with the goal of improving pregnancy outcomes for Medicaid covered pregnant women and their babies **802-879-5985**.
8. **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**.

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). Therefore, when someone calls for an application they should let them know if income is above the limit for Dr. D or the child had been found eligible for Supplemental Security Income. The parent's income and resources are NOT counted, only the CHILD'S income and resources are counted toward eligibility. 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.

The Disability Determination Service 1-800-734-2463 determines if a child is disabled. Examples of disabilities and conditions often covered include but aren't limited to: cerebral palsy with physical challenges, Down syndrome needing ongoing supervision, spina bifida, severe emotional disturbance and autism spectrum disorder. Medical bills incurred three months prior to eligibility may be paid by Medicaid after the child is found eligible.

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9. **Ladies First** A breast and cervical screening and heart health program that is FREE to women who meet the eligibility criteria. While VHC plans cover preventative screenings, if an abnormal result comes back, the diagnostic testing that would be needed would be subject to cost sharing (deductible, co-payments, or co-insurance, depending on the plan) and Ladies First would cover those costs. Nurse case managers also helps clients understand what diagnostic tests are needed and how to access those services Ladies First will soon be offering new lifestyle programs that pay for eligible women to receive free access to certain weight loss and fitness programs, including Weight Watchers, Curves, and VTrim. Eligibility criteria: At or below 250% of the FPL, Age 21+, VT resident, does not have Medicaid or Medicare Part B. 1-800-508-2222 or www.LadiesFirstVT.org.
 10. **The Health Assistance Program (HAP) at The UVM Medical Center**, 128 Lakeside Avenue, Suite 106, Burlington 802-847-6984. Services include: Assistance in obtaining health care, resources to help pay for medications and medical supplies, connecting patients to community resources. The Health Assistance Program collaborates closely with the Patient Assistance Program (PAP) at Fletcher Allen. If you qualify for PAP, your care may be available free or at a reduced rate. To apply for financial assistance or to make budget arrangements, please call Patient Financial Services at 802-847-8000, or toll free at 1-800-639-2719. You may also e-mail customerservice@uvmhealth.org. Assistance is designed for emergency need, 1-2x a year, not on a monthly basis.
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11. [Planned Parenthood Access Plan](#). Free family planning services for income-eligible Vermonters (less than 200% of the FPL) who are not enrolled in private health insurance or Medicaid, and are not currently pregnant. 1-866-476-1321.
12. [VT Coalition of Clinics for the Uninsured \(VCCU\) Free Clinics](#) are run throughout the state and differ in the services they provide their local community, but Vermonters who decline insurance coverage or who sign up for Bronze plans should be made aware of these resources. Check to see if your local clinic will provide free or low cost care for customers with a Bronze plan, as they are considered to be underinsured. www.vtccu.org
13. [Tobacco Cessation](#): 1-800-QUIT-NOW (784-8669) 802Quits.org
14. [Vermont State Health Insurance Assistance Program \(SHIP\)](#) offers free, confidential health insurance counseling. Answers questions about Medicare, Medicaid, Supplemental policies, other health insurance. Helps compare Medicare drug plans. Sorts out confusing medical bills and statements. Identifies and corrects claims errors. **Helpline:** 1-800-642-5119
15. [Age Well](#): 76 Pearl St Suite 201, Essex Junction 802-865-0360

F. Medications

[VPharm & Healthy Vermonters](#) are the two programs currently available to assist eligible Vermonters in paying for their prescriptions. <http://www.greenmountaincare.org/prescription>
1-800-250-8427

- **VPharm** assists Vermonters who are enrolled in Medicare Part D with paying for prescription medicines. This includes people age 65 and older as well as people of all ages with disabilities.
- **Healthy Vermonters** provides a discount on short-term and long-term prescription medicines. There are no monthly premiums and eligibility is based on your family income.

Pets

1. [Old North End Veterinary Clinic](#) offers basic medical care to all dogs, cats, and a few small pets. Open Wednesdays and Saturdays by appointment only. "[Vet to Pet](#)" is a mobile veterinary service that's provided to Chittenden county residents in their homes. House call appointments are typically scheduled between the hours of 9 and 5 on a Tuesday, Thursday, or Friday. They strive to keep their prices very low, and for this reason must accept only cash upon receipt of services. There is a medication exchange program for pets available through the Old North End Vet Clinic too. Unused meds can be left at the clinic and are distributed for free to other customers. 802-658-2202, 57 North Champlain St, Burlington.
www.oldnorthendvet.com

All pet owners are welcome

2. **VT Spay Neuter Incentive Program (VSNIIP)** covers cost of spaying, neutering, and vaccination of animals. To get an application visit <http://dcf.vermont.gov/benefits/vsniip>, call 1-844-448-7647 (1-844-HI-VSNIIP), or send a self-addressed, stamped envelope to: VSNIIP, PO Box 104, Bridgewater, VT 05034. Proof of participation in one of following social services: Food Stamps (3SquaresVT), SSI, SS (more than 50% of income), WIC, Reach Up, TANF, Medicaid/Medicare, General Assistance, AABD/EP, Fuel Assistance, Section 8.

Fuel & Utilities

Strategies:

Get fuel assistance
Know the regulations
Get your home weatherized

1. **WARMTH Program (Fuel Assistance)** offers cash assistance for heating fuel and utility bills.

Contact:

- Chittenden Community Action (255 S. Champlain St., Burlington) 802-863-6248 / 800-287-7971
- Addison Community Action (54 Creek Rd, Suite A, Middlebury) 802-388-2285 / 800-639-2318
- Franklin/Grand Isle Community Action (5 Lemnah Dr., Suite 5, St. Albans) 802-527-7392 / 800-300-7392

For Vermonters who rent or own and is emergency based – the applicant must be almost out of fuel or in danger of having their service disconnected. You can get up to \$75.00 per assist for metered utilities (electric and VT gas). You can get up to 3 assists per winter, or a total of \$225 worth per season. You can get up to \$200 per assist for bulk (oil, kerosene, propane, wood) fuels. You can get up to 3 assists per winter, or a total of \$500 worth per season. This program is available from October 1 to May 15.

2. **Crisis Fuel Assistance** delivers a minimum of 100-125 gallons of bulk fuel. Applicants must apply in person at their local Community Action Agency office (see above under WARMTH Program). Elderly and disabled people that are unable to apply in person may apply over the phone. Households should not wait to apply until they have run out of fuel. Fuel dealers often charge a special trip fee for emergency deliveries and these charges needlessly drain the funds. Crisis Fuel Assistance cannot assist if the fuel has already been delivered or the furnace work has been completed. This program is available beginning the last Monday in November through the last Friday in April. The minimum delivery of bulk fuel is usually 100-125 gallons. One household is eligible for not more than 3 assists per year. If you come in

with an electric bill and need fuel as well - that counts as 1 assist. **After Hours Assistance (1-800-479-6151)** and **Furnace Assistance**, a furnace repair and replacement program for homeowners, is also available through the Crisis Fuel Program. Both programs are emergency based, so you must have either received a disconnect notice or have less than 1/4 of a tank of fuel.

3. [Seasonal Fuel Assistance](http://dcf.vermont.gov/benefits/fuel-assistance) is available through DCF for those whose gross household income is equal to or less than 185% of the FPL based on household size and can be applied for year-round. <http://dcf.vermont.gov/benefits/fuel-assistance> 1-800-479-6151
4. [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. 1-800-622-4496. The [DPS - Consumer Affairs Divisions](#) regulates the electric, natural gas, telephone and cable companies in Vermont. They interpret and enforce the regulations on disconnections and deposits. There are special safeguards for disconnections that are scheduled for the winter months, November through March. A booklet called *Utilities and You* summarizes the regulations on disconnections and deposits and is available from The DPS or Community Action. Propane companies are regulated by the [Consumer Assistance Program](#) at 1-800-649-2424. Oil and kerosene companies are unregulated.

Important Fuel and Utility Notes:

- 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 in Waterbury

- 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
5. **Weatherization Program** helps low-income renters and homeowners lower their fuel bills. Call 800-545-1084, www.cvoeo.org, email cvws@cvoeo.org

Does the old furnace blast fumes into the house?

Are ice dams threatening to pull off the edge of your roof?

Are your fuel bills piling up but you're still cold?

If you answered yes to any or all of the questions above, then Weatherization Can Help You!

Things to Keep in Mind:

- a. Bad credit can impact your ability to get fuel, especially propane. The better your credit rating, the more options you have. For credit help resources, see Consumer Support section.
- b. If you are searching for a new apartment, be sure to get educated about fuel and utility costs

Utilities

1. **Lifeline Telephone Service Credit** provides a credit of at least \$9.25 on the monthly telephone bill of income-eligible Vermonters. You are eligible if you will be 65 or older by 6/15/16 and your 2015 household income is less than \$27,878, if you are under 65 and your 2015 household income is less than \$23,895, or if you receive one of the public benefits listed at <http://dcf.vermont.gov/benefits/phone>

You must submit an application to Lifeline for a credit each year. You can print an application

Financial Futures Program

www.cvoeo.org/FF

802-860-1417

using the website above, and mail it along with all required documentation to:

The Lifeline Program - ADPC
280 State Drive
Waterbury VT 05671-1500

For questions or assistance applying, call DCF Economic Services Div. at **1-800-775-0507**. Seniors can call the Senior Helpline at 1-800-642-5119 to reach your local area agency on aging.

2. [QLink Wireless](https://qlinkwireless.com/) – Free cell phone with 500 free minutes every month plus unlimited texts.
<https://qlinkwireless.com/>

3. [Energy Assistance for Green Mountain Power and Vermont Gas Customers](#)

If you have questions or need help applying:

- Call the Economic Services Division at 1-800-775-0516.
- Vermonters aged 60 and older may also call Vermont's Senior Helpline at 1-800-642-5119.

3. Low-cost Internet

[Internet Essentials from Comcast](#) – \$9.95 per month plus tax, no credit check, no installation fee, no term contract, 10Mbps, In-home Wifi included. <https://www.internetessentials.com/>

[BT EDU-NET from Burlington Telecom](#) - \$9.95 per month plus tax. To be eligible, you must:

- Live in a Burlington Telecom Internet service area
- Provide proof of enrollment for at least one child on free or reduced-cost lunches through Universal Services National School Lunch program
- Must not have a past-due bill with Burlington Telecom

BT has partnered with ReSOURCE to provide EDU_NET customers with a desktop computer for only \$50

Housing

1. [Housing Resource Center \(HRC\)](#) helps keep you in your home if you are late with your rent or mortgage by providing financial assistance and/or working with landlords. They also provide security deposit grants and loans for permanent housing if you are homeless. COTS (Committee on Temporary Shelter); 179 S. Winooski Ave., Burlington
www.cotsonline.org

Call 802-861-0110 to schedule an appointment (Monday-Thursday 10am-4pm).

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:

Chittenden County: 802-863-6248 ext. 4

Addison County: 802-388-2285

Franklin and Grand Isle Counties: 802-527-7392

3. **[Renter's Rights](#)** for those who are renting and have questions about their rights [Vermont Tenants](#), 802-864-0099 or 800-287-7971. Eligible to anyone who Rents. Tenant classes and information. Get a free copy of "[The Definitive Guide to Renting in Vermont.](#)" Available in multiple languages. Call VT Tenants above to get a copy or go to www.cvoeo.org (free booklet).
4. **[Renter's Rebate](#)** is a tax credit for those who rent. You must have a low enough income to get the credit. For more information: <http://www.vtlawhelp.org/renter-rebate-0> or call Vermont Legal Aid at 1-800-889-2047.
5. **[CEDO Housing Programs](#)** offers grants or low-interest loans for critical [home repairs](#), [lead-based hazard reduction](#), [landlord access modifications](#), exterior paint, or the [purchase of an owner-occupied two to four unit building](#) in Burlington. <https://www.burlingtonvt.gov/CEDO/Housing> 802-652-4209, Call to qualify.
6. **[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.
7. **[Fair Housing Project](#)**: The 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.

Household

1. **[ReSOURCE](#)** is a source of second-hand home goods, including washing machines and other appliances, and rebuilt computer systems. 802-658-4143, 266 Pine St., Burlington. <http://resourcevt.org/>

2. **JUMP** (Joint Urban Ministry Project) provides vouchers for ReSource, the Possibility Shop, and the Every Monday Thrift Shop for clothing and household goods. 802-862-4501, 38 S. Winooski Ave, Burlington.
3. **Free Stuff through “Freecycle”** (The [Burlington VT Freecycle™ group](#)) is a network of people who are giving and receiving free stuff locally. Membership is free and everything posted must be free. If you're looking to acquire something, respond to the posting directly and you just might get it. After that it is up to the recipient to pick up the treasure. Please make sure that you give as well as receive. Go to <http://my.freecycle.org> and click on 'sign up'.

Mortgage Foreclosure Issues

1. [VT Dept of Financial Regulation Banking Division](#)
Call 888-568-4547 or e-mail <mailto:http://www.dfr.vermont.gov/banking/banking-division>
2. [Neighborworks Alliance of Vermont](#)
888-698-8466 <http://www.vthomeownership.org/>

Tax Credits

When we earn income, we need to pay taxes on 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 in your pocket, or in your savings, or investment account, or into a deposit on a home, etc. Tax credits can help you to build wealth over time. They include:

1. **Federal and Vermont “Earned Income Tax Credit” (EITC)** 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. **The Federal credit is worth up to \$6,269, and the VT version of the credit is 32% of the federal credit on income earned or received in VT.** Designed to boost the wages of eligible families. For more information: 1-800-829-1040 or www.irs.gov/eitc
2. **Federal “Child Tax Credit”** helps families offset some of the costs of raising children under age 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.**
3. **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.**

- 4. **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).**
- 5. **Free Tax Prep Service (VITA)**
IMPORTANT: You don’t have to know all about the above credits. **Just use the Free Tax Sites operated by [CVOEO](#), United Way Working Bridges Program, and the City of Burlington, and they will figure out what you qualify for. [Other locations around the state can be found here.](#)**

You save because 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 above.

Eligibility: 2015 earnings must be less than \$54,000 to qualify.

The sites open February 1. **Call 211** to register for the free tax service.

- 1. **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. You can find more information at: <http://tax.vermont.gov/property-owners/property-tax-adjustment-claim>
 Taxpayer Services phone number is 802-828-2865.

Thrift Stores

Thrift stores get a category to themselves because who knows what you will find there – clothes, household, appliances, art, etc.

Chittenden County	Schedule
First Congregational Church Possibility Shop 38 So. Winooski Ave Burlington 802-862-5010 ext 109	Wednesday & Friday 10-3 Some Saturdays 10-1
St. Anthony’s 305 Flynn Ave. Burlington 802-658-4059	***call to confirm hours*** Tuesday 10-1pm Thursday 10-4 pm
Replay’s	Monday 10-4

150 Dorset St. Suite 265 (Blue Mall) So. Burlington 802-660-8420	Tuesday-Sat 9:30-5:30
Schip's Treasure Resale Shop 5404 Shelburne Road (Shelburne Village, Rt. 7) Shelburne 802-985-3595	Monday-Friday 10-5 Saturday 10-4
Heavenly Cents Thrift (run by Essex Jct. First Congregational Church) 37 Main St. Essex Jct. 802-879-6552	Tuesday-Wednesday 10-3 Thursday 4-8 Some Saturdays 10-2
United Church of Milton Helping Hands Thrift Store 51 Main St. Milton 802-893-4388 ext 225	Thursday 3-7 Friday & Saturday 10-2 Sunday 10-11
GoodWill 1080 Shelburne Rd. South Burlington (802) 658-5359	Monday-Saturday 9-9 Sunday 10-7
GoodWill 329 Harvest Lane Williston 802-879-0088	Monday-Saturday 9-8 Sunday 10-7
Richmond Food Shelf and Thrift Store 58 Bridge St. Richmond 802-578-4283	Tuesday & Friday 10-4 Wednesday 1-4 Thursday 10-6 Saturday 10-1
Addison County	
RetroWorks 282 Boardman St Middlebury 802-388-2522	Monday-Saturday 9:30-4:30
Your Turn Resale Shop 151 Main Street Vergennes 802-877-3915	Monday-Friday 10-5 Saturday 10-1:30
Round Robin 211 Maple St Ste 28, Marble Works Middlebury 802-388-6396	Monday-Saturday 9:30-5
Sweet Charity 141A Main St	Monday-Saturday 10-5

Vergennes 802-877-6200	
Franklin County	Schedule
Scampers, A Store for Children 42 Merchants Row Swanton 802-868-4299	Monday- Saturday 9-6 Sunday 10-4
Mom and Me 82 N. Main Street St. Albans 802-524-5776	Monday- Saturday 10-5

Transportation

1. [Go Vermont](#) (program of the VT Agency of Transportation) provides info 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 (7433), www.connectingcommuters.org

2. [Good News Garage](#) 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, 331 North Winooski Ave, Burlington.

3. [Special Services Transportation Agency](#) offers transportation for older people and people with disabilities. 802-878-1527. <http://sstarides.org>
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. For a directory of regional transportation providers and other information visit <http://www.vpta.net/>

Services offered by VPTA members may include the following :

-Ladies First Program supports women's healthcare needs by providing transportation to free cancer screenings to eligible participants in the Ladies First Program. You can learn more about Ladies First by calling member services at 1-800-508-2222, through Vermont Department of Health, or by contacting VPTA or a member association in your area.

- **Medicaid Transportation:** Medicaid transportation is a free service for all Medicaid-eligible residents.
 - **Vermont Association for the Blind and Visually Impaired (VABVI) Transportation:** Free transportation for to medical, social or employment-related appointments and other services or activities.
 - **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.
 - **Transportation for the Elderly and Disabled:** Federal funding is provided under Section 5311 to improve mobility for the elderly (persons aged 60+) and persons with disabilities throughout the country. Over \$2 million is dedicated to this program in Vermont each year. 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.
 - **Reach Up:** Transportation for employment-related activities, child care and other self-improvement activities. Because transportation plays a vital role in helping people move from dependence to self-sufficiency, the Access to Jobs program will help people succeed in the workforce. Reach Up is Vermont's program to provide education and employment opportunities for those individuals transitioning from public assistance to paid employment. Participants in this program are eligible for transportation assistance. VPTA members provide transportation to employment and training for Reach Up and Welfare-to-Work participants in communities around the state.
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), or visit <http://ridegmt.com/>

6. **Addison County Transit Resources (ACTR)** offers regular shuttle bus service as well as a **Dial-A-Ride System**, which includes programs for low-income households, seniors, persons with disabilities and those who are visually impaired. For eligibility requirements, visit <http://actr-vt.org/dial-a-ride/> or call 802-388-ACTR (2287) Monday – Friday 7am-5pm.

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7. [Bike Recycle Vermont and Old Spokes Home](#) are now jointly operated by Burlington Bike Project, a non-profit organization working to create access to bikes for the whole community. **Old Spokes Home** offers used/vintage bikes, repair and parts. Its profits support the programs of **Bike Recycle Vermont**, which include the following:
- Everybody Bikes** provides affordable bikes, accessories and repairs to those income-eligible. The average price of an adult bike is \$40, and repairs start at \$25.
 - 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 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.
 - 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.
- <http://bikerecyclevermont.org/>
 Bike Recycle Vermont: Tuesday 1-8pm, Wednesday & Friday 1-5pm
 664 Riverside Avenue, Burlington
 Tel: 802-264-9687
 Old Spokes Home: Monday-Saturday 10am-6pm, Sunday 12pm-6pm
 322 N. Winooski Avenue, Burlington
 802-863-4475
8. [Grand Isle County - C.I.D.E.R.](#) 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. 802-372-6425
9. [JUMP](#) (Joint Urban Ministry Project) at 38 S. Winooski Ave, Burl provides local bus passes and gasoline vouchers. 802-862-4501
10. [Carshare Vermont](#) 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. 802-861-2340 (www.carsharevt.org)
- 131 St. Paul St., Burlington. Monday – Friday 9am-5pm
11. The [VT Division of Vocational Rehabilitation](#) has a website with additional resources.
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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
-

Miscellaneous

1. [O'Brien's Aveda Institute](#) offers \$10-14 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 at 1475 Shelburne Road in South Burlington.
Call 802-876-7044 to schedule an appointment at 400 Cornerstone Drive in Williston.

2. [UVM Extension](#) provides numerous services including free educational classes for VT residents in a wide range of categories including teaching nutrition and food safety to providing home gardening information. Their goal is to help VT families thrive. For more information: <http://www.uvm.edu/extension/?Page-offices.html#burlington> or search for "UVM Extension" at www.uvm.edu

655 Spear Street, UVM, Burlington 802-656-5433 or 1-800-571-0668 (toll-free in Vt.)
278 South Main Street, Suite 2, St. Albans 802-524-6501 or 1-800-639-2130 (toll-free in Vt.)
23 Pond Lane, Suite 300, Middlebury 802-388-4969 or 1-800-956-1125 (toll-free in Vt.)

3. [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 or <http://www.vacvt.org/child-care-financial-assistance/>
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4. **For free access to computers:** check out your local library. Or call 211.

Appendix: FOOD SHELVES

Food Shelves		
Chittenden County		
Joint Urban Ministry Project 802-862-4501	◀ Burlington ▶	Chittenden Emergency Food Shelf/CVOEO 802-658-7939
Sara Holbrook Community Center 802-862-6342	◀ Burlington ▶	Hilltop Light Ministries 802-863-0524 *** VERIFY ***
Burlington Salvation Army 802-864-6991	◀ Burlington ▶	Imani Health Institute 802-864-2631
Charlotte Community Food Shelf 802-425-3252	◀ Charlotte Colchester ▶	Colchester Community Food Shelf 802-879-2444
Heavenly Food Pantry / First Congregational Church-Essex Jct. 802-878-5745	◀ Essex Junction Hinesburg ▶	Hinesburg Community Center 802-872-8685 or 802-482-2628
Essex Jericho Underhill Eccumenical Ministry Food Shelf 802-899-3932	◀ Jericho Richmond ▶	Richmond Food Shelf 802-578-4283
Shelburne Food Shelf 802-622-3313	◀ Shelburne Williston ▶	Williston Community Food Shelf 802-735-6303
Winooski United Methodist Church 802-655-7371	◀ Winooski	
Addison County		
Have A Heart Food Shelf 802-453-3187	◀ Bristol Hancock ▶	Quintown Senior Center/ CVCOA 802-767-3763
HOPE (Helping Overcome Poverty's Effects) 802-388-3608	◀ Middlebury ▶	Addison County Community Action Group 802-388-2285
Starksboro Food Shelf Town offices. Route 116 Hours: Monday-Thursday (8:30am-4:30pm). Or other days if emergency Note: Starksboro residents only	◀ Starksboro Ferrisburgh ▶	Assembly of God Christian Center 802-877-3903

802-453-2639		
John Graham Emergency Shelter 802-877-2677	◀Vergennes▶	Victory Baptist Church 802-877-3393
Vergennes Congregational Ch. 802-877-2435	◀Vergennes Whiting▶	Whiting Community Cupboard 802-623-6290
Grand Isle County		
Champlain Islands Methodist PO BOX 107/ North Hero, VT 05474 Route 2 in North Hero Village 802-372-6638	◀North Hero	
Franklin County		
Lucas Williams Memorial Youth 802-933-4201	◀Bakersfield▶	Montgomery UMC Food Pantry 802-326-4651
Franklin Community Action/CVOEO 802-527-7392	◀Richford Sheldon▶	Sheldon Methodist Church 802 933-4909
Franklin Community Action/CVOEO 802-527-7392	◀St. Albans▶	Franklin County Senior Center 802-524-6616
Nativity Parish Food Shelf 802-868-7185	◀Swanton East Fairfield▶	Fairfield Community Center 802-827-3130
Enosburg Food Shelf 802-933-4193	◀Enosburg Falls Fairfax▶	Fairfax Community Food Shelf 802-849-6588
Georgia Food Shelf 802-524-1799	◀Georgia St. Albans▶	Martha's Kitchen 524-9749

If you know about any other resources that are not included here, or if information needs to be updated, [please click on this link](#) and complete a very short 4-question questionnaire so we can update our guide! Thank you!