Testimony Before Legislative Joint Fiscal Committee –

Community Partners Experiencing Federal Revenue Loss or Impacts from Shutdown

Legislative Joint Fiscal Committee
Vermont General Assembly
Vermont State House

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I. Chairperson, Members of the Joint Fiscal Committee, thank you for the opportunity to testify today.

I speak to you not only as a representative of USCRI Vermont, but as a witness to the lived experiences of hundreds of refugee families who have arrived in our state seeking safety, dignity, and a chance to rebuild their lives.

The United States Committee for Refugees and Immigrants in Vermont, USCRI Vermont (formerly VRRP), is a full-service Nonprofit Resettlement Agency that has served marginalized communities in Vermont for 45 years, regardless of ethnicity or country of origin. We have helped thousands of refugees and other eligible populations achieve self-sufficiency and access other culturally and linguistically appropriate services.

II. Federal Funding Losses, Federal SNAP Rule Changes, and The Federal Shutdown: A Perfect Federal Storm with Devastating Local Consequences

1. **Federal Funding Losses/Program Disruptions:**

    a. Through a combination of Executive Orders, Stop Work Orders, and Federal Rule changes, the President and his Administration, have weakened the 55-year bipartisan legacy of the U.S. Refugee Admissions Program and severely disrupted its accompanying domestic programs. And Congress, through the passage of H.R.1 (the One Big Beautiful Bill Act), gutted vital safety net benefits for most non-citizens.

    b. As a result, USCRI Vermont has had to significantly reduce staffing and find creative ways to continue to support recently arrived refugees, Afghan Special Immigrant Visa holders (SIVs), asylees and other clients facing reduced or terminated benefits.

    c. Most devastating is the knowledge that so many refugees, many of whom have patiently spent years, even decades, waiting to be resettled, are now unlikely to do so any time soon. And our Afghan allies resettled in Vermont, who protected and supported our troops and federal employees in Afghanistan, along with many other refugees and asylees await to be reunited with family members who are facing extreme bureaucratic hurdles to joining them.

2. **Impact of Federal Shutdown on Refugees, SIVs, and Asylees:**

    a. Refugees, SIVs, asylees, and several other displaced populations are eligible for most of the same federal benefits and services that low- and moderate-income citizens are eligible to receive (although that is changing with the congressional passage of H.R.1 (OBBBA)).

    b. The Federal Government shutdown and funding cuts are yanking away the safety nets that refugees rely upon:

        i. SNAP as of 11/1 (and 10/1 for many non-citizens due to H.R.1).

        ii. Head Start beginning 12/1 (e.g., Champlain Valley Head Start)

        iii. Federal offices are operating with reduced capacity, which may impact services

            1. For example, correcting Social Security benefits issues and processing new applications for age and disability benefits

        iv. Affordable housing funding is vulnerable:

            1. Burlington Housing Authority has already suspended all unused vouchers and stopped issuing new ones in January

            2. Vermont State Housing Authority stopped issuing new vouchers in May

        v. We are concerned about funding for other federally-funded programs for low- and moderate-income Vermonters, such as LIHEAP and Medicaid.

3. **Federal SNAP Rule Changes:**

    a. In response to H.R. 1, on October 1, Vermont became one of the first states to implement federal SNAP rule changes during the "hold harmless" period (ending November 1, 2025). What began as routine notices about utility adjustments quickly escalated into devastating news: the termination or drastic reduction of benefits for most non-citizen households.

    b. Near the end of September, most of those households received English language SNAP notices that their benefits would be terminated or significantly reduced, with only several categories of non-citizens remaining eligible:

        - Cuban and Haitian Entrants
        - Individuals with federally recognized disabilities
        - Green card-holding minors
        - Adults with green cards who arrived or were granted asylum **five or more years ago**

But here is the cruel irony: **refugees and asylees must wait 12 months from arrival or asylum approval to apply for a green card, resulting in a wait likely over two years to be even eligible for SNAP.**

Why do I say that? According to USCIS[1], the average processing time from submission to approval for a refugee's green card application is currently 13 months and an asylee's application is 19.5 months, effectively meaning that the children of newly arrived refugees and newly approved asylees must wait more than two or two and a half years, respectively from arrival or asylum granted, to be able to receive SNAP. This delay is not just bureaucratic; it's punitive – denying benefits during a time when they are most needed.

4. **Communicating Changes to Federal Benefits and Services to Refugees:**

    a. Refugees and other immigrant populations that are not yet proficient in English are challenged in accessing accurate, linguistically accessible information. Examples include:
        i. Following the evolving changes to federal programs and benefits in the news
        ii. The content of most State of Vermont notices are printed only in English.
        iii. Sometimes there is fine print on the envelope about calling for interpretation, but often it is overlooked (and even then, how could an interpreter help them unless the interpreter is in-person or using video?)

    b. Hence, the need for translation of key notices into the main languages spoken by refugee and immigrant groups, and funding audio or video updates regarding significant benefit changes for those who are not literate in their native language.

    c. Many families struggle to understand English language notices and, as a result, miss deadlines for providing information and lose out on benefits that they might have retained had the notice been translated into their language. Refugee service providers usually end up needing to help them reapply.]

[Slide "SNAP Closure Notice (Redacted) for Refugee Family of 10 is an actual redacted duplicate copy of a notice. The family of 10 suddenly lost their SNAP benefits in October. And, somehow, they owe the State $36 for an overpayment in SNAP benefits, according to the notice.

Months from now, when the family receives their green cards, the minors will once again become eligible for SNAP, but the adults will need to wait until they have lived in the U.S. for five full years.

Consider, that even before the federal government issued guidance, Vermont decided to interpret the law to end a lifeline for many humanitarian immigrant families. After the federal guidance was finally announced on October 31, policy experts anlaysed the guidance and said that humanitarian immigrants should not be subject to the five year bar. Other states have followed that interpretationto keep families on SNAP, yet Vermont appears to be subjecting humanitarian immigrants to a five- year waiting period.

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[1] https://egov.uscis.gov/processing-times/

Please see the National Immigration Law Center NILC analysis on the subject here: https://docs.google.com/document/d/1odvmkNYkom-vovETTlwRmRM7GVVmv-iPezDtRJiOmhU/edit?tab=t.0

III. The Human Cost: Families in Crisis

SNAP is not a luxury. It is a lifeline for new Vermonters and acts as a bridge. SNAP is not meant to be permanent for the populations we serve. Rather, it is meant to help bridge the transition for displaced people making their new home here in the United States. It is temporary assistance while agencies like ours help them reach self sufficiency. We have a 92 percent rate of our clients reaching self-sufficiency and employment within 4-8 months of arrival.

It allows families to buy staples and culturally meaningful foods. It supports local grocery stores. Its loss reverberates through entire communities.

Let me share a few stories that illustrate the real-life impact of these changes:

🟣 **Family A – Afghan Asylees, Arrived 3 ½ Years Ago: 5 Members (single mother with five children)**
This family arrived 3 ½ years ago, during the large initial Afghan arrival period as Afghan Humanitarian Parolees (their SIV application was not completed), applied for and received asylum and, just this past week, received their green cards in the mail. The father of the family worked for the U.S, military and, unfortunately, was killed by the Taliban. The family became destitute, and the oldest son (age 14 at the time) dropped out of school to work. The family was targeted and had to flee. Thankfully, all of the children were school age, enabling the mother to work. Despite a limited education, no prior work experience, and health issues, she has been able to be very successful at work, learning as much English as she can. She learned to take the bus and began to work part-time. She kept staying past her shift, independently advocating to her employer to increase her hours so she could earn more money. Soon, she was increased to full-time. Her oldest son began working part-time after school and during weekends. They have both learned to drive and now own a car. However, their financial stability is precarious. The son lost his job but, fortunately, is about to start a new one. The entire family's SNAP benefits were terminated October 1st because they had not yet received their green cards. Now that they have their green cards, the mother took them to ESD but was supposedly told that the entire family (minor children included) needed to show passports (they have none) and wait a full five years. USCRI Vermont is providing donated grocery gift cards to help in the interim.

🟢 **Family B – Democratic Republic of Congo refugees: 4 Members (Single mother with three children)**
This family arrived 14 months years ago and are waiting to receive their green cards. The mother wants to obtain a job that is high paying and is bus accessible from her home. This single mom is currently earning $20/hour. Her hours are steady at this time of year, but she is concerned that work will slow down. Her oldest child recently turned 18 and is a full-time high school student. The family recently moved into long-term housing and their budget is tight. On October 1st, the family's SNAP benefits for the mother and 18-year-old son were cut. The 18-year-old has tried working a full-time night shift job to help his family but kept falling asleep in class and had to leave his job. USCRI VT employment staff are helping him obtain a part-time weekend job so that he can remain in school. The mother has asked if a night shift job could work for her, allowing her oldest son to take care of his siblings at night while she is at work. The challenge

is finding a bus-accessible night shift job, or someone she can get rides from. USCRI VT has fundraised to help the family with donated grocery gift cards.

🔵 **Family C – Afghan family: 8 Members**
This family arrived 17 months ago. The father works full-time, and the mother cares for 5 children, ages 2, 4, 6, 7, and 8. The father works full-time but, due to a back injury, had to temporarily stop working. On October 1st, the two adults' SNAP benefits were terminated. Fortunately, the family has green cards, and the children still receive SNAP. Fortunately, their rent is $2,000 per month – well below market rate. They are able to repay resettlement airfare loans but are in a short-term bind about covering rent while the father is recovering. USCRI Vermont is providing them with short-term financial support but cannot sustain this for long.

These are not isolated cases. They are emblematic of the challenges faced by hundreds of families across Vermont and the nation.

IV. Why Refugees Are Vital to Vermont's Future

Vermont is an aging state. Refugees bring youth, energy, and economic vitality.

- **Our statistics over time indicate that 92% of employable refugees find work within 8 months, and the majority of those within 2–4 months of arrival.**
- They work in manufacturing, construction, childcare, healthcare, hospitality, retail and language access. Jobs that are essential to the community, but not necessarily well paid.
- They help repopulate rural areas, keep schools open, and sustain local businesses.
- Some arrive with degrees in accounting/auditing, information technology, nursing, general medicine, neurosurgery, dentistry, hydrology/civil engineering, and law—and yet are willing to start from the bottom, working long hours to achieve the American dream.

They do not just fill jobs—they **create and retain jobs** for Vermonters. At a community forum, one owner of a manufacturing firm stated that refugee employees enabled them to add a shift and to avoid moving out of state due to labor shortages.

V. Impact of SNAP Changes to USCRI Vermont Clients

1. SNAP is a crucial resource covering a significant portion of a large family's budget. Not only can it be used to buy everyday staples at supermarkets and local grocers, but it can also be used to buy culturally important specialty items found only at local ethnic groceries.
2. The restrictions on SNAP eligibility will therefore harm refugee and immigrant grocery owners as well, when their customers reduce their food spending.

3. Resettlement agencies ensure that refugee families are on a path to self-sufficiency, and also integration within the community.
4. If families are focused entirely on meeting basic needs, it hinders their ability to focus on learning English, participate in community events, and become more involved in their neighborhood and local schools.
5. SNAP also unlocks access to community resources and events, such as farmers market Crop Cash!, discounted internet and phone plans, discounted admission to museums, and even fee waivers for the GED, SAT, and ACT exams and for college applications.

Elaborate with concrete examples: from clients

6. And now, refugees and SIVs who were admitted by the U.S. Refugee Admissions Program and asylees who were granted asylum by an immigration judge and are income eligible are being penalized for being non-citizens: excluded from vital food security support, in addition to helpful discounts and fee waivers that SNAP recipients can benefit from.

7. According to the VT Agency of Humans Services/Department for Children & Families/Economic Services Division (ESD), in its October 7, 2025, News Release posting[2]:
   a. **119 households were impacted:** 86 lost benefits entirely, 33 saw partial reductions.

   b. The number of households reported by ESD on October 7, 2025, to have been impacted appears relatively low, considering that USCRI Vermont, ECDC, AALV, VAA, Grace Initiative, and other organizations in Vermont are serving large numbers of refugees and other eligible populations. It is essential to understand that even if a family retained partial SNAP benefits, with inflation and high housing costs, they could still be vulnerable.

8. **USCRI Vermont Resettled Refugees**

(Those highlighted in red are no longer eligible for SNAP due to the rule change for non-citizens. While many small-sized families might have exceeded income limits for SNAP, larger families would be unlikely to do so.)

Resettled...	# Households	# Individuals	# Adults	# Minors
Up to 1 year ago (only eligible to *apply* for green card at 1 year)	33	79	49	30
1 up to 2 years ago (applied but *waiting* for green card approval)	98	272	154	118
2 up to 5 years ago (likely to *have* green card)	124	337	208	247

[2] https://dcf.vermont.gov/dcf-news/information-vermonters-impacted-federal-changes-3squaresvt

Total (0-5 years ago)	255	688	411	277

VI. USCRI Vermont Resettlement (Last 5 Years)

During the last 5 years, USCRI Vermont has resettled 255 households (688 individuals) and over 300 Afghan humanitarian parolees, almost all of whom have obtained asylum or Special Immigrant Visa (SIV) status. While our clients are very hard working and many may no longer be income eligible for SNAP, many refugee families tend to have several young children and one or sometimes two adults are not able to work due to childcare challenges.

While the numbers that ESD has cited as being impacted sound small (119 households), for most refugee families during their first several years in the U.S., they are repaying their travel loans for airfare to come into the United States as refugees or SIV holders, buying their first car, and are likely to have begun their working careers in the U.S. in an entry level job. With the high cost of housing and food in relation to income, even a slight reduction can be very harmful.

During the last 5 years, USCRI Vermont has resettled 30 households with 6 or more members (a few households were as large as 10 to 13 members). Thirteen of those households arrived less than two years ago and are unlikely to have a green card, including two families of eight, one family of nine, and two families of ten. None of these families would retain any SNAP eligibility.

Imagine for a moment that you are a parent of a family with four to six children. Although there are occasionally refugees with starting wages over $22 per hour, most earn between $17-20 per hour, with those working overnight or in 12-hour shifts sometimes earning $21-22 per hour. This does not come close to a Living Wage or even a Basic Needs Wage.

SNAPSHOT

- **255 refugee households (688 individuals)**
- **300+ Afghan humanitarian parolees** (most now with asylum or SIV status)
- **30 large households (6–13 members)**—13 of which arrived less than two years ago and are likely ineligible for SNAP

These families are repaying resettlement travel loans, buying their first cars, and working entry-level jobs. Many earn **$17–22/hour**, far below Vermont's **Basic Needs Wage**.

VII. Living Wage vs. Reality

According to the Vermont Legislative Joint Fiscal Office, in its 2024 Vermont Basic Needs Budgets and Livable Wage Report[3], to cover a *Basic Needs Budget*, the following wages are needed...

Family type	Urban	Rural
Single Person	$23.98	$21.32
Single Person, Shared Housing	$19.53	$17.68
Single Parent, One Child	$35.80	$29.87
Single Parent, Two Children	$43.06	$36.91
Two Adults, No Children	$17.81	$17.01
Two Adults, Two Children (one wage earner)	$44.24	$41.03
Two Adults, Two Children (two wage earners)	$25.08	$23.48

Most refugees earn between **$17–22/hour**. The math simply doesn't work. Even with two full-time earners, refugee families with more than two children struggle to meet basic needs.

VIII. Housing: The Crushing Burden

Clearly, refugee households with more than two children, even when there are two full-time wage earners, are going to struggle to earn enough to cover even a basic needs budget.

[3] https://ljfo.vermont.gov/assets/Publications/Basic-Needs-Budget/GENERAL-379098-v2-2025_Basic_Needs_Budget_Report.pdf

Sample Budget (monthly estimates)

COMPARISON BASED UPON ACTUAL HOUSEHOLD INCOME & ESTIMATED BUDGETS

Monthly Budget	**FAMILY A**	**FAMILY B**	**FAMILY C**	**FAMILY D**	Notes
Family Composition	4 members	5 members	7 members	10 members	
Adults	1 (single parent)	2 (1 caring for baby)	2 (1 caring for baby)	5 (2 parents, 3 adult children)	It is important to support parents with young children, who are our State's future
Minors	3 (ages 8, 16, now 18)	3 (ages 6 months, 5, 7)	5 (6 months, 2, 5, 8, 12)	5 (ages 5, 9, 11, 13, 15)	Many 18+ year-olds are full-time high school students that work part-time
INCOME & ASSISTANCE					
Job 1	$2,940.00	$3,120.00	$3,520.00	$3,100.00	
Job 2	$0.00	$0.00	$0.00	$3,400.00	Many mothers would like to work, but it is difficult to find childcare
Job 3	$0.00	$0.00	$0.00	$2,250.00	Having 3 FT incomes, including from adult children, is needed for many large families
SNAP	$300.00	$450.00	$700.00	$0.00	Case of 10 is likely above income limits for SNAP
TOTAL INCOME & ASSISTANCE	$3,240.00	$3,570.00	$4,220.00	$8,750.00	
EXPENSES					
Rent	$1,000.00	$1,995.00	$1,600.00	$4,000.00	**Rent is the most significant contributor to the cost-burdens families face**
Rent as % of empl income	34%	64%	45%	46%	
Housing Type	BHA housing	Market Rate	Section 8 Voucher	Market Rate	
Heating	$120.00	$125.00	$150.00	$175.00	
Electric	$125.00	$125.00	$150.00	$175.00	

Water/Sewer	$21.00	$0.00	$0.00	$0.00	
Phone	$30.00	$30.00	$30.00	$75.00	
Internet	$15.00	$15.00	$15.00	$15.00	Discounted Internet Essentials program rate
Bus Passes	$50.00	$100.00	$100.00	$250.00	**Covers bus passes but not car payments, insurance, gas, repairs**
IOM Travel Loan	$140.00	$140.00	$210.00	$280.00	Monthly payment based upon family size
Food	$750.00	$800.00	$900.00	$1,900.00	
Other (clothing, laundry, toiletries, etc.)	$150.00	$150.00	$150.00	$300.00	
TOTAL EXPENSES	$2,401.00	$3,480.00	$3,305.00	$7,170.00	
BALANCE	$839.00	$90.00	$915.00	$1,580.00	**SNAP is what keeps most families' finances in the black**
BALANCE w/o SNAP	$539.00	-$360.00	$215.00	$1,580.00	Without SNAP, more and more families will be struggling to pay for the basics unless there is a commensurate increase in other forms of assistance (housing vouchers, LIHEAP, etc.) If more childcare was available (e.g. Head Start), that would encourage parents of children below school age to begin working.
	Without BHA housing (about $900 less/month than market rate), balance would be negative	Household needs a second job or housing voucher	Without a housing voucher, balance would be negative	If only had two incomes, then would not be able to cover expenses, even with SNAP	

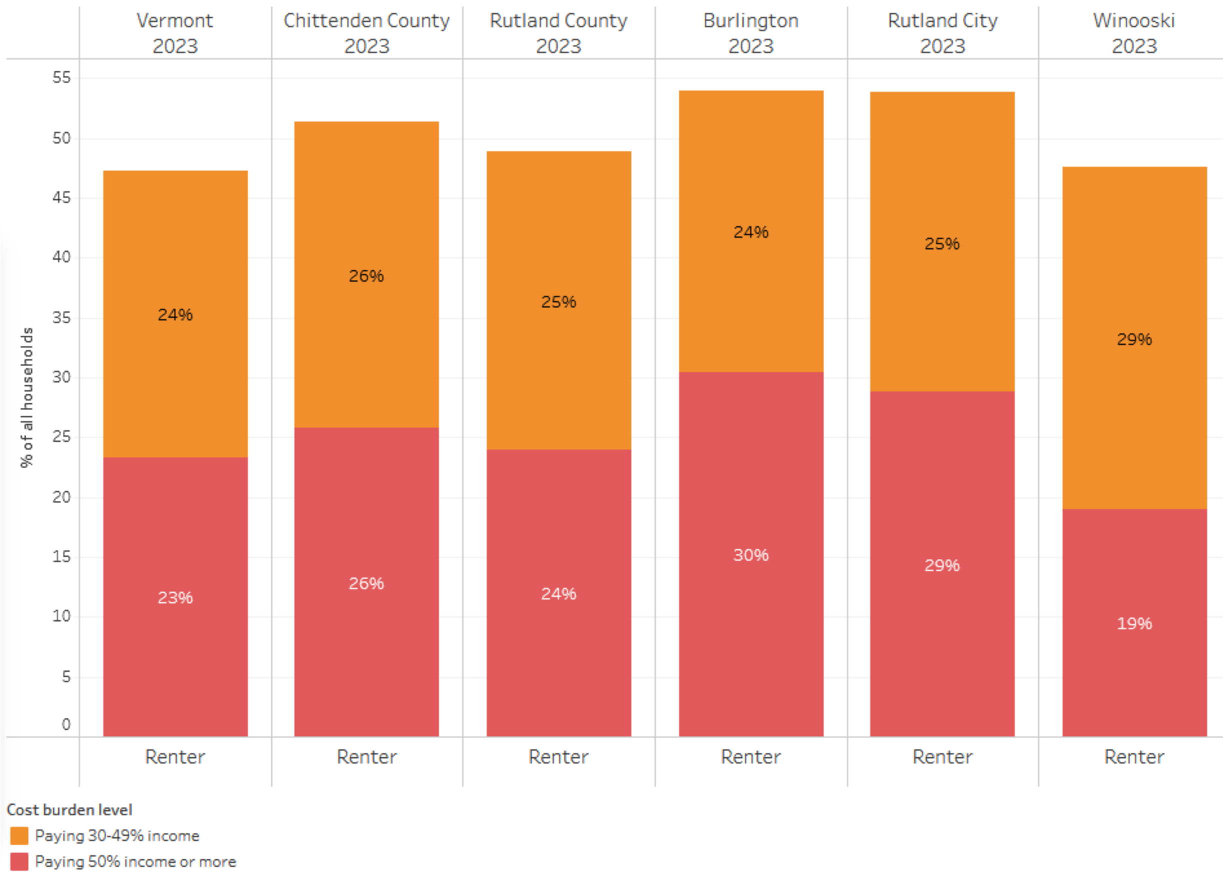
Note: Medical expenses are not listed in these budgets. Currently, refugees without green cards are categorically eligible for Medicaid. However, we are concerned about increased eligibility restrictions beginning October 1, 2026.

USCRI Vermont Client Monthly Rent

a. FY24 (6+ members) = $2,760/month avg. (range $2,000 - $4,200/month)
b. FY25 (6+ members) = $2,423/month avg. (range $1,196 - $3,650/month)

For larger families who rent an apartment with at least 3 or 4 bedrooms on just one or two incomes, the situation is alarming and highly stressful. How can you both afford to keep a roof over everyone's head and afford to feed your family, let alone repay the loan for airfare to the U.S. for six or more people, and make car payments on the car you use to travel to work?

As you can see in the table below from VHFA[4], a significant share of renters (47% of renters statewide; 54% in Burlington and Rutland City) are cost-burdened by housing costs, meaning renters spend 30% or more of household income on rent, with a significant share of those paying 50% or more of their income or more on rent.



SNAPSHOT

- FY24 average rent for 6+ member households: **$2,760/month**
- FY25 average: **$2,423/month**
- Some pay up to **$4,200/month**

[4] From Vermont Housing Finance Agency's Vermont Community Housing Data Profiles:

https://housingdata.org/profile/housing-needs/cost-burden

47% of Vermont renters are cost-burdened, spending over 30% of income on rent. In Burlington and Rutland City, it's **54%**.

IX. Supporting Vulnerable New Vermonters Impacted

USCRI Vermont, ECDC, and its partners such as VAA have identified 46 highly vulnerable households, most of whom arrived in Vermont within the last 15 months, that abruptly lost all or a portion of their SNAP benefits. From these households alone, 150 individuals lost SNAP benefits. Each of our organizations is raising funds to support these and other families but will not be able to make up for SNAP funds lost.

- **Of these 150 individuals that lost benefits, approximately 30 individuals are Afghan SIVs, from 16 different families.**
- **Among the impacted Afghans are:**
    1. **A widow with 5 children, whose husband was killed by the Taliban. She has worked full-time for several years, learned to drive, and now owns a car; but unfortunately, her hours were recently reduced at work.**
    2. **An expecting mother who arrived in the U.S. two months ago and whose husband is working hard to secure his first job.**
    3. **A recently arrived widow with health problems whose daughter is thrilled to attend high school for the first time.**
    4. **An elderly woman who had risen to join Afghanistan's cohort of female judges and had to flee without any family to accompany her after the fall of Kabul.**

Amid the ongoing government shutdown, even those households who retained eligibility are now unable to access the SNAP benefits that they rely upon. The action from the Governor and Legislature to provide State-funded SNAP benefits is very much appreciated.

X. Solutions This Committee Can Champion

We respectfully request this committee to consider the following recommendations:

- the State re-enroll should those who were removed from SNAP in October 2025 and fund SNAP for this group using State dollars.
- In the alternative, the State should consider establishing a separate state-administered program that is similar to SNAP for those who were removed from SNAP on October 1 as a result of H.R. 1.
- As a third option, the State could fund Refugee Resettlement Agencies to provide the benefit directly to those removed from SNAP, at the same level and using the same criteria as SNAP.

Other recommendations:

Could the legislature compensate for the high food costs statewide and SNAP cuts through **increasing the state share of benefit levels for other federally funded programs** (e.g., TANF benefit levels, WIC, LIHEAP - Low-Income Home Energy Assistance Program) for households facing SNAP cuts or reductions due to federal rule changes?

The National Center for Children in Poverty recommended in its Vermont State Profile Summary in 2024[5] that the State of Vermont consider increasing the maximum TANF benefit level from the current 40-41% of the Federal Poverty Level, to a higher level, such as 60% FPL in New Hampshire.

This is especially crucial for households with only one member (or no members) able to work.

Since so much of the cost-burdening of households is caused by housing, find ways to **decrease housing costs** for the most vulnerable Vermonters using a variety of creative State revenue streams (e.g. increase estate taxes, utilize sports betting revenue, save state revenue spent on education by increasing the share of education funding through progressive property taxes for second homes of significant value, etc.)

*(a) Continue to fund **development of affordable rental housing**, especially units with 3 to 4 bedrooms, which are extremely difficult to find.*

*(b) **Increase the number of housing vouchers**, using state funds if needed, while the production of new rental housing lags so far behind demand.*

(c) Use estate taxes, sports betting revenue, and progressive property taxes to fund affordable housing development—especially 3–4-bedroom units.

XI. Closing Message

[5] https://www.nccp.org/wp-content/uploads/2024/11/TANF-profile-Vermont.pdf

Imagine being a parent of six, working full-time, earning $20/hour, and still being unable to adequately feed your children or pay rent. This is not a failure of effort—it is a failure of policy.

Vermont has the power to restore dignity and stability to these families. Let us not allow technicalities to become tragedies.

Thank you.
