

Unemployment Insurance



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Current as of: 2/12/2026*

To all members of the VLCT Unemployment Trust in 2024: You need to provide your [**2024 UI Wage Report**](#) to Kelley Avery by **April 30, 2025**. Be sure to start with this year's Excel template and follow the instructions in this year's [letter from Kelley Avery](#) and in the template itself.

Unemployment Insurance for Small Municipalities & Non-Profits

In 2023 the Vermont legislature passed H.217 which became law on June 20, 2023. [ACT 76](#) requires, among other provisions, that ALL nonprofit entities – including municipal entities such as cities, towns, villages, and special-purpose districts – must participate in unemployment insurance regardless of how many individuals they employ. Previously, municipal entities that employed four or fewer individuals were exempted from participating in unemployment insurance. That exemption will no longer apply, and **effective July 1, 2024, ALL nonprofit employers, regardless of size, MUST be registered with the Vermont Department of Labor to participate in unemployment insurance.** These requirements include reporting wages on a quarterly basis, reporting new hires, and paying any unemployment claims for which your entity is liable as a result of employee separations.

Municipal entities that began participating in the State of Vermont's unemployment program as of 2025 will be eligible to join our UI Trust for a 1/1/26 effective date.

About VERB's Unemployment Insurance Program

VERB's Unemployment Insurance (UI) Trust is VLCT's first trust, started back in 1978. **Every local government and municipal entity that has any paid employees must participate in an unemployment insurance program according to federal and state**



mandates. VERB offers a pooled reimbursable unemployment option to eligible VLCT members.

Nonprofit employers may also choose to participate in an unemployment insurance program by either

- paying quarterly contributions to the state, through unemployment taxes, as a taxable employer, or
- reimbursing the state dollar-for-dollar for claims, as a reimbursable employer.

Benefits of Membership in VERB's UI Trust

VERB's UI Trust puts the power of pooling to work for our participating members so they can budget for their UI costs while receiving automatic administrative services for any claims that occur. Members pay an annual contribution to the Trust based on payroll and loss experience, and in return all claims charged against these members are paid by VERB from the Trust's dedicated unemployment insurance fund.

Currently, 214 municipalities are enrolled in the VERB UI Trust. **Annual contribution credits** are also available to UI Trust members who qualify based on available trust fund net position, so member equity goes back members each year putting UI Trust fund dollars back to work for you!

UI Trust members receive not only **administrative services** but also **special guidance and assistance** in the unemployment process from VLCT staff and the staff at Equifax Workforce Solutions, the program's third-party administrator for claims tracking.

Vermont-based legal services are also provided to members as needed for support with any unemployment appeal hearings. In addition, VLCT staff also guide UI Trust



members regarding any changes to both state and federal unemployment laws and **advocate in the legislature** on behalf of our members as well.

Benefits include:

- Unemployment insurance exclusively for eligible VLCT members
- A liaison to the Vermont Department of Labor
- In-house underwriting staff who are accessible, knowledgeable, and friendly
- Experienced legal counsel for unemployment hearings support
- Unemployment related legislative advocacy and member education

VERB Board of Directors

The list of the VERB Trust's Board of Directors and the agendas and minutes of past board meetings are available on the [**VERB Board of Directors**](#) page. The PACIF and VERB [**2023 Annual Report**](#) includes an overview of financials and other information from the most recent audited year.

Contact

For more information about any aspect of UI Trust membership, or to request a quote for UI Trust participation, please email [**Kelley Avery**](#), Senior Benefit Programs Administrator, or call her directly at **800-649-7915, ext.1965**. Take advantage of over 40+ years of service and expertise in unemployment insurance through VLCT and call Kelley today!

