



Lindsay Thrall  
Connections Program Manager

## House Committee on Human Services

# VHCB Housing and Resident Services

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**evernorth**  
Investing in communities. Building possibilities.

# Who We Are

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Evernorth is a nonprofit community development organization that provides the northern New England states with Low Income Housing Tax Credit (LIHTC) syndication, real estate development services, affordable housing loan products, and New Markets Tax Credits to advance projects and policies that create more inclusive places to live.



15,000  
affordable homes

and apartments built for low and moderate income Americans



Over  
\$1 billion

Equity Capital raised and deployed for affordable housing



\$70  
million  
in new capital

generated through our economic development subsidiary, Evernorth Rural Ventures, that leveraged additional investment of \$300 million



# Resident Demographics

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Total Number of Units

**3,500**



Total Occupants

**6,684**



Average Household Size

**1.91**



Percentage of Vermont Population  
*(as of 2020 Census)*

**1.04%**



# Resident Demographics



Number of Households  
with Children

**1,173**

(34% of households)

Total Number of  
Children

**2,083**

(1.75% of estimated  
population of children  
in VT based on 2020  
census data)



Number of Households  
with Students

**636**

(18% of households)

Total Number  
of Students

**1,036**





# Evernorth Connections

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- Direct programming and initiatives such as our garden program and internet equity work
- Data collection and aggregation
- Capacity-building support for partners







*Bright Street, Burlington*





Social Determinant of Health:

The Neighborhood and Built Environment

*Monument View, Bennington*



# Social Determinant of Health: Social Support Networks

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- Evernorth surveyed resident services staff in Vermont, New Hampshire, and Maine
- These programs in VHCB-funded housing are...
  - Filling gaps in services networks
  - Providing crisis support for residents
  - Fostering healthy communities and interdependence





## Social Determinant of Health: Social Support Networks

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“There was one gentleman who had all his counseling sessions on the phone, and he sounded good on the phone. He wasn’t, and things were not going well, and he was having all kinds of problems, but they didn’t know it because they couldn’t see him and talk to him and really understand what was happening. [We needed someone who could] see the person, be in their house, see what was going on. And you walk in the person’s house, and every plug or crack was covered with tape. The toilet was closed and taped down, and the sinks were closed because this person was very paranoid. We would see it because we would go in.”



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“I had a young woman where I used to work who gave away her piano. It's a little small one that you can lift, and I knew she loved it. And I was thinking on [it] and so I called her when I heard that, I said, ‘hey, I heard you gave away your piano.’ ‘Well, I'm not going to need it anymore.’ And I'm like, ‘why is that?’ Well, she was going to kill herself. That was the final answer. And so she was getting rid of the things that she liked, that she thought someone else would like. So I spent time with her. I called crisis, they were going to come. They didn't show up until 10pm that night. I called them around 9am in the morning. So I was doing crisis intervention with her from 9am ‘til 10pm and helping her understand, helping her make a commitment not to hurt herself, helping her understand there were things we could do to help with the problems she was having.”



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“We have a really wonderful group of people...many of them have been willing to step up. [The outside service organizations] are running with such a short group of people that there’s not enough [staff]. And so what we do is we have a couple of ladies who don’t mind giving people a ride to the grocery store, to their doctors’ appointments. They don’t mind going and getting their groceries from them if they need that. They don’t mind doing their laundry for them. The blind man I was telling you about, one of the ladies who lives in our complex actually does his cleaning for him and now his laundry. What we created was a community.”



# Full Statutory Funding for VHCB

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- VHCB-funded housing is filling a critical need in Vermont communities
- Housing organizations are providing more than just apartments; we are supporting the health, safety, and wellbeing of our residents







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