

Bills Pertaining to MHCs

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Testimony to House Committee
on General and Housing, 2/21/24



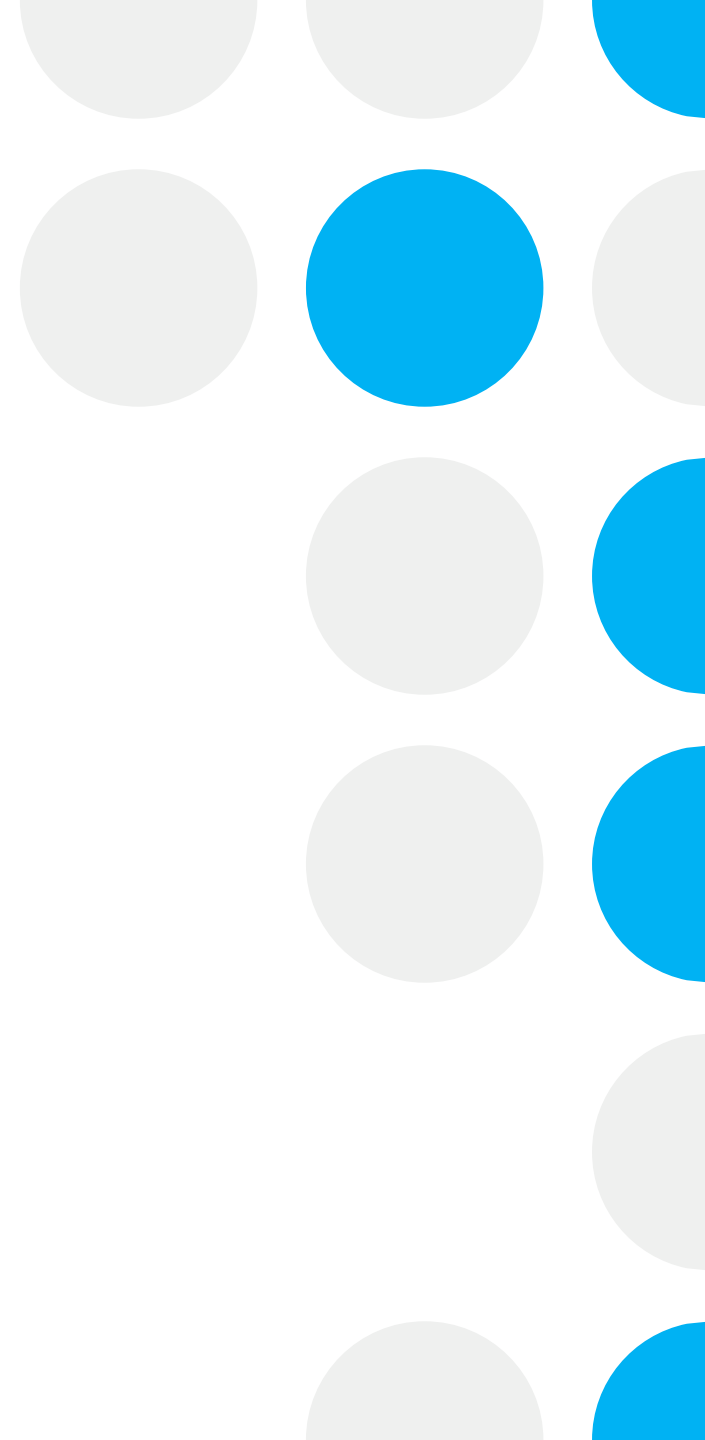
About Addison Housing Works

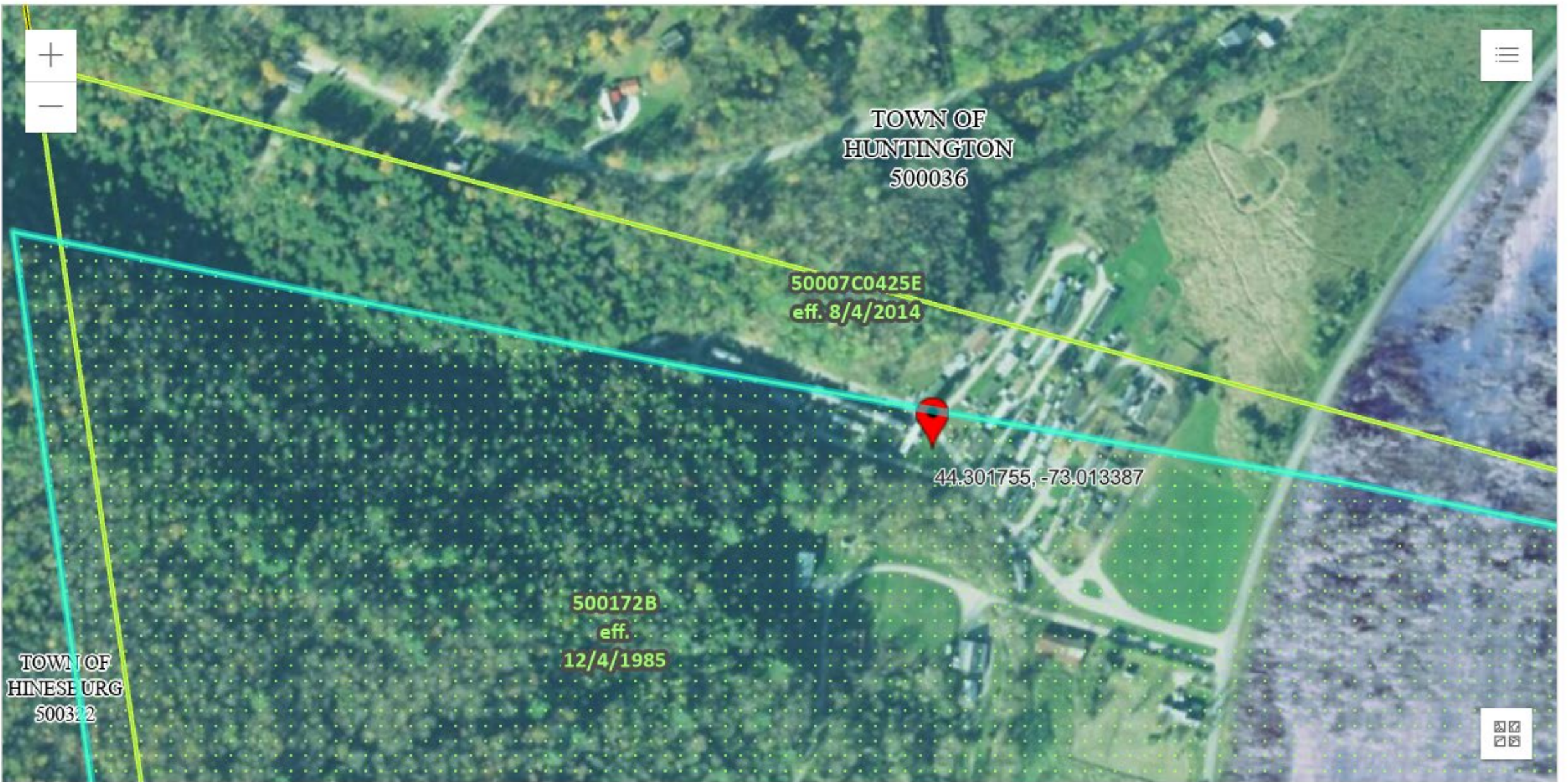
- Founded in 1989 (as Addison County Community Trust)
 - Own and manage ~750 permanently affordable homes
 - 9 MHCs with 340 sites for owner-occupied homes
 - 354 multifamily apartments
 - 75 Shared Equity homes
 - Provide resident services through community-based fundraising
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H.556/H.639 – Flood Risk Disclosure

- Tenant protections are good
 - Considerations:
 - FEMA maps not always clear (example on following slides) – technical assistance and education may be necessary
 - Funding eligibility through MHIR, Weatherization, other state programs should not be impacted
 - Existing homeowners' asset value may be impacted, but buyout programs are extremely difficult to access & implement; displacement is also a significant challenge
 - Implications for flood insurance – residents must cover cost if flood insurance is required; most cannot afford it
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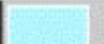




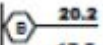
Esri, USDA Farm Service Agency, Microsoft

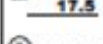
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PIN  Approximate location based on user input and does not represent an authoritative property location

SPECIAL FLOOD HAZARD AREAS

-  Without Base Flood Elevation (BFE)
Zone A, V, A99
-  With BFE or Depth
-  Regulatory Floodway Zone AE, AO, AH, VE, AR

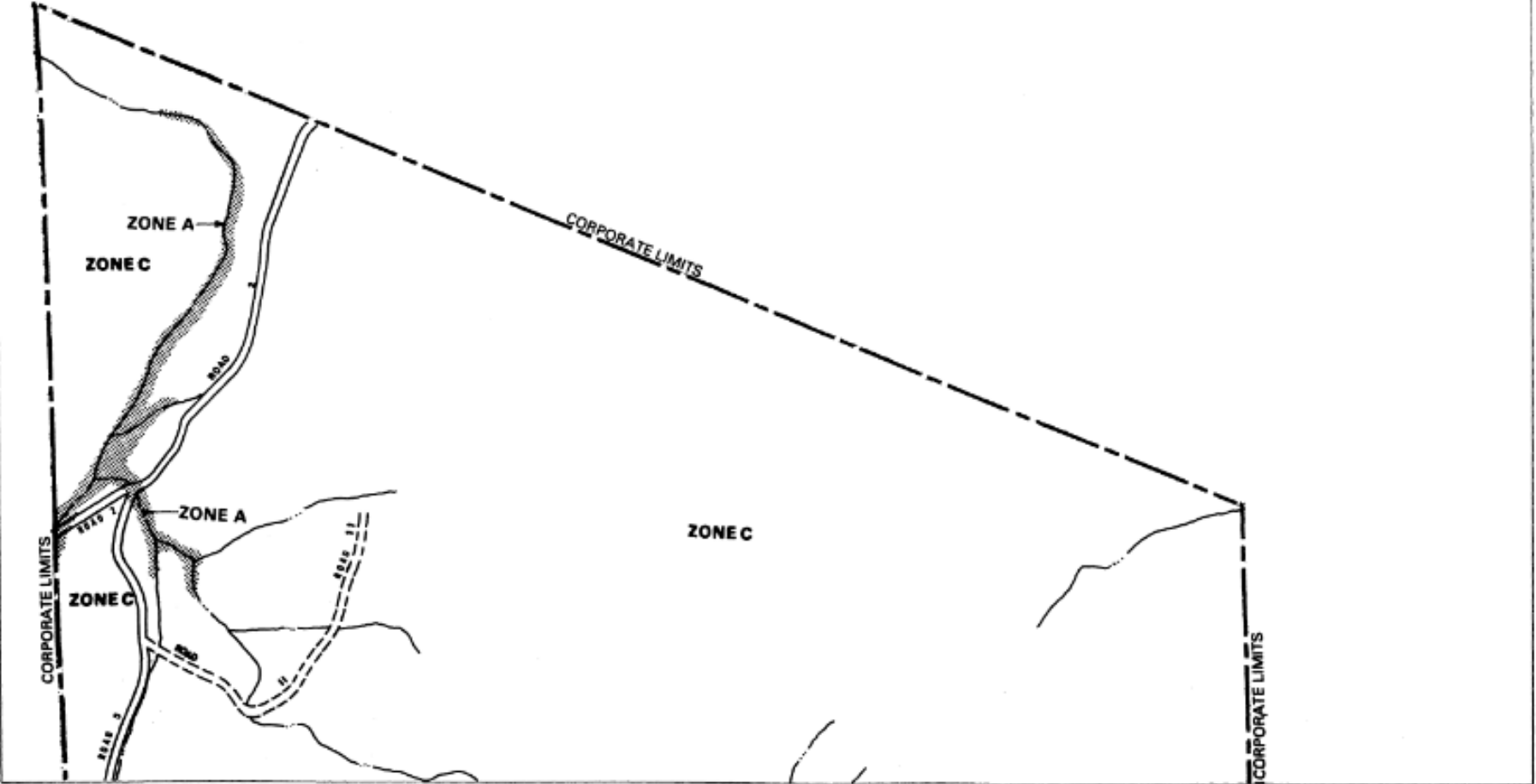
 **20.2** Cross Sections with 1% Annual Chance

 **17.5** Water Surface Elevation

 - - Coastal Transect

 Base Flood Elevation Line (BFE)

Can you find the flood plain relative to Lazy Brook MHC?



FLOOD INSURANCE RATE MAP
COMMUNITY NUMBER 600172 B
EFFECTIVE DATE
DECEMBER 4, 1986

federal emergency management agency

TOWN OF STARKSBORO, VT
(ADDISON CO.)

Other Pressing Issues Facing MHC Sustainability & Viability

- Infrastructure needs – an environmental justice issue
 - MHCs in particular face barriers to accessing funding through ANR – add'l funding through Healthy Homes is needed
- Housing stock past the end of useful life – replacement programs exceedingly hard to access

