

Housing is Healthcare!

Downstreet Housing and Community Development

<https://downstreet.org/>

Downstreet Housing and Community Development is mission-driven, not for profit organization dedicated to equitable access to opportunities for the people of Central Vermont. We use the power of permanently affordable housing as a platform to connect people to the resources they need to thrive and to strengthen the health and future of our local communities.

We Create Permanently Affordable Homes!

Downstreet develops permanently affordable apartments through new construction, adaptive reuse, and the historic preservation of existing structures. We also preserve affordable housing through extensive rehabs that improve the livability and energy efficiency of older buildings. We own and operate 448 apartments and 85 manufactured housing lots and have multiple projects in various stages of development to create new homes in Central Vermont's Washington and Orange counties.

We Make Homeownership Possible!

Our Homeownership Center serves Washington, Orange, and Lamoille Counties and stewards and grows a shared equity homeownership portfolio of 160 permanently affordable homes. We provide homeownership education and support; offer foreclosure counseling; deliver a range of grants and loans for homeownership deposits, home repairs for low- and moderate-income homeowners, and rental housing repairs for private landlords; and coordinate other initiatives related to affordable housing livability.

We Support Healthy People and Healthy Communities!

When paired with targeted support services, the ability of affordable housing to provide residents increased access to opportunity and foster healthier and more equitable communities is greatly enhanced. These services can mean the difference between a family staying stably housed or slipping into homelessness. In 25% of our multi-family rental homes, we partner with community service providers to offer **Permanent Supportive Housing**, combining rental assistance and housing subsidies to help people with disabilities who are exiting homelessness maintain stable housing. We administer the **Support & Services at Home (SASH)** model for Central Vermont, a Medicare-funded program that, each year, helps over 600 older adults and people with disabilities age in place. We are building a robust **Resident Services** program that promotes thriving housing communities and helps residents maintain housing stability, access community resources, and improve health and well-being.

Vermont Needs More Permanently Affordable Homes

Vermont Housing Finance Agency (VHFA) predicts that we will need 30,000-40,000 new year-round homes by 2030 to meet expected demand and normalize extremely low vacancy rates. As a state, we need to have enough of the full spectrum of homes, from emergency shelter to market rate homeownership, so that we can meet the housing needs of all our neighbors. But we also know that our low- and moderate-income residents are most at risk of severe cost burden and homelessness. In the past 20 – 25 years, there have not been enough new rental homes developed across the state to meet the needs of families and individuals with very low- and low incomes or starter homes for many moderate-income families ready for homeownership. **Full funding for the Vermont Housing and Conservation Board** supports the development of community-driven, permanently affordable housing that ensures that all Vermonter's have a safe, stable place to call home.

Housing as Healthcare

Housing for People with Developmental and Intellectual Disabilities

For the better part of 2022, Downstreet has been working with individuals with intellectual and developmental disabilities and their care givers to identify safe, independent housing opportunities. We recently requested Vermont Housing and Conservation Board (VHCB) funding and are hoping to see these efforts translated into reality at a new 26-unit workforce housing site in Waterbury. The proposed project will be built on an underutilized parking lot on Main Street with easy walking access to green space, public transit, and an array of amenities and employment opportunities.

Three affordable units will be set aside to house people with intellectual and developmental disabilities who are working but who also need extra support to live in their own apartment. Upper Valley Services will staff an on-site support services space that will be used for up to 24/7 staffing, depending on the service needs of residents, and will double as a place for resident meetings, group gatherings, life skills training, and shared meal preparation. This replicable cluster model is easily incorporated into Downstreet's multifamily development housing and enables people with on-site service needs to both live more independently and to economically share in the staffing costs of service provision.

Foundation House, a VHCB-funded Recovery Residence

A vital part of the housing continuum includes safe, supportive homes for people in recovery from substance abuse disorder who are trying to stay sober. The Vermont Housing and Conservation Board (VHCB) was an early supporter of Downstreet's efforts to create a Recovery Residence that allows mothers to receive the recovery supports they need without being separated from their children. In addition to capital funding - before there was even a building to fund - VHCB helped finance a study evaluating the need for Recovery Residences serving mothers with children in Central Vermont. According to the report, Vermont has only enough Recovery Residences to accommodate a very small percentage (2% in 2019) of those leaving treatment each year. Aside from the uneven distribution of Recovery Residence beds in the state, mostly located in Burlington or Brattleboro, at the time of the study there was only one residence in the state that housed women or women with dependent children, a group that makes up roughly half of Vermonters in treatment for substance use disorder.

Many traditional affordable housing funding sources cannot be used for Recovery Residences. VHCB's understanding that housing solutions are not one size fits all and their willingness to invest in a transitional housing model that meets the unique needs of mothers in recovery made it possible to open Foundation House in early 2023. After funding the needs assessment, VHCB was a primary capital funder that allowed Downstreet to transform a vacant and dilapidated historic building in Barre City into an opportunity for mothers to build a stronger future for themselves and their children. The beautiful, newly renovated, and energy efficient home will be operated by Vermont for Recovery in partnership with multiple community service providers and will serve up to six families at a time.

Improved Overall Health Outcomes

Specific types of housing with a direct tie to healthcare only begin to scratch the surface of Housing as Healthcare. Housing is one of the best researched social determinants of health and there is compelling evidence to show that low-income people with quality, stable housing experience much better overall health outcomes than those struggling with substandard housing or homelessness. A Home Health worker in Washington County recently shared with me an experience warming up water in her car so that she could provide wound care in a tent. She noted that so many of the people that she serves stabilize so quickly when they make the transition from homelessness to housing. Running water and better hygiene, access to refrigeration and better nutrition, increased ability to manage medications, and decreased stress make an almost immediate difference.

Safe, quality housing means that environmental factors leading to irreversible brain and nervous system damage to children aren't present and conditions such as water leaks, poor ventilation, and pest infestation don't lead to poor outcomes such as asthma. Downstreet is part of a health equity initiative in Central Vermont and housing experiences of local residents are heartbreaking. One mom shared, "When I was raising two toddlers, I did not have a good apartment. As a single mother, there was nothing I could do. The apartment was nasty. It smelled gross and it was always humid. But I did not have money to get a better place. I cried a lot thinking about my kid's future. My kids were always sick, and I wonder if the condition of the place had something to do with it."

Families who live in housing affordable to them experience less stress, are more likely to be able to cover the expenses of other basic needs like nutritious foods and medical co-pays, and can expend more energy on improving their quality of life because they are not trying to continuously secure and maintain housing. Services-enriched housing ups the ante. Healthcare and social service providers who work where people live are uniquely positioned to ensure that people are receiving the resources and services necessary for improved health outcomes. Affordable housing developers across the state, with financial support from Vermont Housing and Conservation Board, are working together to identify how we ensure the availability of the combination of services models that best meet the service needs of our housing communities.

Housing for the Healthcare Workforce

Full funding for the Vermont Housing and Conservation Board increases Vermont's ability to attract and retain workers in key industries like childcare and healthcare. We need affordable housing for all the people who provide healthcare in our communities and all the people who support the individuals working in the healthcare sector. VHCB-funded homes are where our frontline workers live. We house certified nursing assistants, medical technicians, teaching assistants, care providers for people with developmental disabilities, mental health case managers, childcare professionals, and grocery store clerks. Affordable housing makes Vermont's healthcare system possible.

Vermonters Want Affordable Housing

After a dramatic spike in construction costs left Downstreet with a funding gap for Foundation House, 292 community members from all over Vermont rallied together to provide over \$400,000 and to make the statement that they care about housing for mothers in recovery. Almost half these funds were small dollar gifts from everyday Vermonters. This fall, members of Waterbury's Edward Farrar Utility District were given the opportunity to vote to sell Downstreet a plot of land to develop 26 new affordable apartments. Residents self-mobilized and created a website, made yard signs, went door to door, and provided childcare for the night of the vote. A record number of people showed up for an in-person count that was overwhelmingly in favor of affordable housing. Barre City recently conducted a survey, in which respondents identified housing as the number one priority for use of the City's ARPA funds. Downstreet's proposal to reactivate an historic school to create 9 new units of subsidized housing was the survey's top-rated project.

Vermont Housing and Conservation Board Supports a Healthy Vermont

Most states don't have an equivalent to VHCB, balancing the needs of affordable housing, historic preservation, conservation, and farmland and forest viability. And most states aren't as liveable as Vermont. A lot of states don't invest their housing dollars in permanent affordability, which means they will continue to struggle with the end of affordability periods and skyrocketing home prices. The people of Vermont had the foresight to establish this amazing entity, and we all benefit when it is fully funded.

Full funding means that Downstreet and other organizations like us can provide homes for more people and uplift entire communities by housing people experiencing homelessness and stabilizing families in need, reducing budget pressures on State appropriations in the process. We can help retain employers by providing employees an affordable place to call home in our beautiful state with its open spaces and natural areas. We can promote the health and well-being of Vermont communities because quality, affordable housing reduces energy costs and greenhouse gas emissions, boosts local economies, strengthens neighborhoods, and revitalizes community centers. **Full funding for the Vermont Housing and Conservation Board supports a healthy Vermont.**