

**Testimony Presented**  
**TO**  
**House Human Services and**  
**General Housing & Military Affairs Committees**  
**BY**  
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My name is Elizabeth Bridgewater and I am the Executive Director of the Windham & Windsor Housing Trust. Thank you for this opportunity to share the impact the new Housing Bond is having in our community and the important role that community collaboration and resource coordination has in creating a sense of stability and hope for our community's most vulnerable members.

The Windham & Windsor Housing Trust just concluded its 30 year anniversary and celebrated the numerous achievements of its founding and long term Director Connie Snow who retired just last month. These include the creation and preservation of 1000 homes and apartments and serving over 1,500 low and moderate income residents in southeastern Vermont. What began as a neighborhood effort to preserve the affordability of three apartment buildings on Canal Street in Brattleboro has grown to become one of the most successful housing trust in New England the 2<sup>nd</sup> largest community land trust in the country.

Funding from the Housing Bond has provided an infusion of capital into Vermont's affordable housing system at a critical time and the Windham & Windsor Housing Trust has been able to utilize this resource immediately and for a project that will meet the needs of our community's most vulnerable residents - those struggling with chronic homelessness, substance abuse, mental illness and other disabling health conditions. When the Housing Bond was introduced, we were already working together with a community coalition consisting of GroundWorks Collaborative and Healthcare & Rehabilitation Services to envision a supportive housing model that would provide both a permanent place to live and a pathway to a more stable life, improved health and financial wellbeing.

In May 2017, Windham & Windsor Housing Trust identified a suitable location to help bring this vision to life and we acquired the Lamplighter Motel, a dilapidated structure that had been an eyesore in North Brattleboro for years. The property consisted of 2 one-story traditional motel style buildings situated on 2 acres. Neither of the two buildings had been renovated since they were built in the 1950s and it's almost an understatement to say that the living conditions were unhealthy. There was minimal to no insulation and because of a chronic roof leak and no air ventilation, one of the buildings had black mold so deeply penetrated in the wall studs and floor joist that we had to tear the whole building down instead of the gut rehab we originally planned.

This is probably a good time to mention that when we acquired the property, each motel room was no more than 200 square feet and had no kitchen facilities. Yet all were occupied by individuals paying up to \$1,000 a month to live in these deplorable cramped, conditions. Our relocation staff worked with the residents to find alternative housing options and many of them are now living in better conditions for less money. Some will return to Great River Terrace.

Great River Terrace is currently under construction and when complete this June, it will be a very different place - a place of hope and long term stability - thanks to the support of the Housing Bond and our other funding sources. There will still be two buildings, but one will have been gut rehabbed and the other completely rebuilt. They will contain 22 highly energy efficient 340 square foot micro-apartments, each including a full bath and a full kitchen. Because each apartment was designed for long term occupancy, every available space has been maximized for storage and small scale living. In addition, a newly constructed community building will include onsite laundry facilities, a community kitchen and shared living room space for larger gatherings. The community building will also provide office space for the supportive services that will be delivered on site by our community partners.

The Windham & Windsor Housing Trust has always had a commitment to providing safe and decent housing to individuals struggling with homelessness. In 2016, when we analyzed our rental portfolio in response to former Governor Shumlin's Executive Order to allocate 15% of our total available apartments to formerly homeless individuals and/or families, we found that we were already at 25%. What's different about Great River Terrace is that this is the first time we've envisioned a community that will be home to a concentrated number of formally homeless residents in one location and that will provide coordinated supportive services on site. And while there is a body of evidence that points to this being a highly effective way promote stability and greater well-being, it does come with significant risk to the organization tasked with managing the property and stewarding its assets. The complex needs of the residents create the potential for a higher than normal turn-over rate and accompanying vacancy loss. Therefore, it is critical that the property be financially viable over the long term and able to withstand the highly dynamic nature of the people we intend to serve.

Great River Terrace is such a project and there are two reasons for this. One is related to the bond funding and the fact that it has set asides for households earning very low incomes. This has enabled us to leverage other resources such as the Federal Home Loan Bank and the National Housing Trust Fund, two sources not normally used in our projects. This rich funding mix means that the property doesn't need to carry debt which is imperative for a relatively small project serving an economically challenged population. The other reason is the 21 project based rental vouchers that we were able to access through the Vermont State Housing Authority. This critical resource means that Great River Terrace residents will pay what they can truly afford for their home without jeopardizing the financial health of the property.

The image of the three legged stool is often used to describe how the interplay of resources and support help achieve a common goal and it's a great image for Great River Terrace. A financially strong property, coupled with deep subsidies for the residents make up two legs of the stool. Supportive services is the third. Josh Davis from Groundworks is here to share more details of what we envision for supportive services at Great River Terrace.

Thank you again for your support of the Housing Bond and of all the housing resources that enable us to provide Vermonters with a place to call home.