

# CHAMPLAIN HOUSING TRUST



To: Senate Committee on Economic Development, Housing and General Affairs; and House Committee on General, Housing and Military Affairs

From: Brenda M. Torpy, CEO

Re: VHCB funded homes: Serving the workforce of Northwest Vermont

Date: February 2, 2017

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Thank you for the opportunity to comment.

It's always a joy to bring you the good news and valuable results of VHCB's work in our region, particularly in affordable housing. CHT has over 2,800 affordable homes of all kinds serving people from homelessness to homeownership, and through these as well as the services we extend to our home-seekers and residents we provide both the security and the opportunity that comes from having a safe, decent and affordable home.

Today I want you to meet some of the residents of a recent development, Bright Street Co-op along with a few other folks that we encountered as we brought the co-op to fruition. The Co-op has 40 apartments at the same affordability level and mix as our rentals. But in the Co-ops we convey some of the responsibilities and opportunities of management to the residents who govern themselves through a board of directors, thus gaining civic and business skills, and building a deeper level of community with their neighbors.

When you see this beautiful property at the heart of our Target Area in Burlington's Old North End, you see the impact of VHCB's community revitalization to so many of our downtowns and villages. With VHCB we have been able to transform this very blighted neighborhood while preserving its affordability and vitality. Most recently two market rate apartment buildings have sprung up to add to our extensive affordable portfolio there bringing private investment and higher income residents to what was once seen as a 'no-go' area.

But the real story is beyond the buildings and in the homes of the families building a life because they have an affordable homes.

Like Niah Lemay pictured on our Annual Report cover (see attached 2016 Annual Report, also distributed at the hearing). His mom, Bree, spoke at our ribbon cutting describing the challenges



she faced as a single working mom, a stylist in downtown Burlington to find a decent apartment in her price range where she could raise her son and save for her goal of becoming a homeowner.

Like Carlos Hogue who told his story to a room full of CHT supporters this fall. Carlos is an immigrant raising his two daughters and a baby granddaughter who works two jobs: one as a driver at UPS and one working in the kitchen at a local restaurant. His family had been renting a basement apartment that was so damp that the baby got sick from mold and was hospitalized twice. For Carlos, a clean, safe home that he can afford on his wages was a matter of health – and life.

Like the three families that traded the trauma of homelessness for a home base at Bright Street, one a veteran and his daughter, and two single moms escaping domestic violence, one for whom this apartment is the very beginning of putting her family's life back together, and a second for whom the apartment is that last piece of the puzzle having just begun her new job at the medical center.

In fact, healthcare is the dominant sector of Bright Street workers spread between nursing/senior care, mental health work, and work at the medical center. The rest are split between grocery, other retail and self-employment. Without VHCBC funded homes that they can afford and that are decent, safe and healthy these families would have neither the security nor the opportunities that working hard ought to guarantee.

As I mentioned bringing Bright Street on line also connected and reconnected us with a range of CHT residents who are very representative of the 6,000 citizens living in our homes. Like the man who was setting up the tent for the Bright Street groundbreaking. When my colleague Chris arrived at the site to prepare he asked him what the occasion was. When he heard, he explained that he lived in one of our apartments in Essex, Cedars' Edge which we developed with a private developer, Snyder Homes. He said that his kids loved it there, and that it was a great place all-around for his family so close to all they needed.

Like Brian Perkins who was playing music at the Bright Street opening Block Party with his young and talented daughter. Brian reminded me he had lived in a small co-op nearby and was now a proud Old North End homeowner through CHT, skillfully restoring and upgrading the house. Like another North End homeowner Becky and her daughter who caught up with me to tell how they love the CHT house that has been their home since the mid-1990's, and how lucky and secure they feel.

CHT's shared-equity homeowners are mostly low-to-moderate income people with professional jobs who could not get in the market but for this great option: the dominant field being

healthcare again, followed by teachers, administrative workers, customer service, non-profit, retail clerks, restaurant servers and cooks, IT, disabled and retired people. This award winning VHCB funded program gives a leg-up to another segment of the workforce enabling them to build financial strength even as they enjoy the stability and pride of homeownership.

One last Bright Street story underlines VHCB's tremendous impact on reducing homelessness and serving our most vulnerable Vermonters by creating supportive housing as called for by the Roadmap to End Homelessness, like we've done at Beacon Apartments.

At the Bright Street block party one new resident stopped me to commend us for housing 19 of our frailest homeless citizens in the Beacon Apartments, permanent homes with healthcare services on-site. She said, "I am finishing up my social work degree and intern at Howard Center. I work at Act One and I really got to know the guys living at Beacon who were there often. Most of them were really sickly- and now I NEVER see them. Thank you for providing those homes. Let me know how I can help."

You can help by supporting the Governor's recommendation to fund VHCB at the \$16.3 million level, and supporting his recommendation to use a portion to create a housing stimulus bond, to help assure that the people who bring such value to our businesses and communities through their hard work have the security of a decent home - whether that's homeownership or renting, or something with more support when they experience illness or crisis of any kind.

Thank you.