

Good Morning, my name is Michael Simmons. I have been a long-time Vermont resident, and I work at Blue Cross Blue Shield of Vermont in their legal department. My family and I currently reside in the Downstreet Apartments on South Main St in Waterbury, and early in 2016 I joined the board of Downstreet Housing. I'm, I think, a typical worker in Vermont.

I would like to go back to the beginning of my journey and walk you through some of the trials and tribulations my family and I have had to go through to get where we are today. In 2011 my wife and I were presented with the opportunity to buy a modest home in Cabot Vermont, adjacent to my family's land, near where much of my family was born and raised. We knew that owning a home was not to be taken lightly, but the property was in cheap, had amazing views, and loads of potential. It also had a cracked foundation, single pane windows, uninsulated floors, rotting doors, and thin walls. My wife and I were hardworking and thrifty people, and we knew that we could make this work: turn this fixer-upper into our piece of the American Dream. Throughout the next couple years, we lived paycheck-to-paycheck as many young couples do. We spent every bit of extra money we had on new doors, windows, insulation and the like. We spent every free moment installing and updating what we could, and with support of our family and friends, we turned it into a decent starter home for ourselves.

Then, as often happens to folks, life came along and threw us a curveball. We were blessed with a beautiful baby girl, named Zoey. Since the moment we found out about the bun the oven until the delivery day, we talked about the same thing over and over again: "How are we going to make this work?" While we were getting by, we certainly could not ever seem to get ahead. We knew full well that adding in the cost of raising a child, childcare, and the time and energy it takes to raise a child, we were going to be hard pressed to make things work financially. I was fortunate enough to be able to stay home for nearly a month after she was born, and my wife and I literally talked every day about the same thing: "What are we going to do?" We both had good jobs, but they were close to an hour away, worse in the winter.

We tried our best to make our new routine work. The hours in the car every day we didn't like but we could live with. However, you start to add in my daughter's allergies that required us to get specialized formula that cost around \$35 every 5-6 days in addition to the \$200 a month we were spending on childcare; we knew this could not last. All of these factors combined forced us to make a difficult decision. As it was we were going broke fast, and not being to have the time to raise our own child was breaking our hearts. We decided to make the best decision of our lives and have my wife stay home with our daughter. We knew we would likely end up broke either way, but at least we stood a chance of being able to raise our daughter ourselves.

Things were working out OK, but due to not having free time or money, the house was falling into disrepair. We had spent the first couple years replacing half of the house, but it was coming time to replace the other half. One day I came home from work and found that part of my bed had sank through the floor. Another day, the refrigerator starting to sink through the floor due to a leaky pipe I didn't know about. Our pipes started to freeze, and mold was developing in the crawl space. On a walk with my daughter around the property, I looked up and saw that the roof was starting to cave in above our bedroom area. We refinanced our house, student loans, and credit cards. We sold our motorcycles, and one of our cars, and we pinched every penny we could to make things work. As summer drew near to

the end we realized we could not go through another winter in the house. For every repair we made, 2 more things were found needing fixing. We literally sat down and did the math. If the next winter was anything like the last, we would be having to choose between heating our home and feeding ourselves.

We looked into fuel assistance, food stamps, WIC, and child care vouchers. Every door we knocked on was closed as they told us we made too much to qualify. How can this be? We had no extra money, and couldn't afford anything beyond the bare necessities in life. We couldn't afford to live, but made too much get any help. We decided that we had no choice; we had until the start of winter to get out of the home, and try to find a warm, safe, and affordable place to live. This was a decision we did not take lightly. We were hard working, educated young people who were always told if you work hard and do your best that that would be enough. It wasn't.

We started looking for a home or apartment to rent in the central Vermont area. We knew we had to be closer to my work, and needed to cost less than we were paying for our housing. That put us into a search for a home or apartment that was 2 bedroom with parking for a car off street for under \$800 a month. I thought that it would be easy to come by. Actually, it's impossible. For the price range we were looking at, it was primarily studio apartments, places run by slumlords, or the kind of place you would not want to bring a child, let alone raise one. For our modest criteria, we were looking on average at about \$1000-\$1200 a month with nothing included. We couldn't afford to stay where we were, and we couldn't get out. Even the one or two places we were hopeful on wanted first, last, security and pet deposits. If we had \$2500-\$3000 lying around to move into a place, we wouldn't have been looking in the first place. We checked everywhere.

One day while at work, spending my lunch break combing the web for a lead, I came across a link for Downstreet Housing and Community Development. It honestly seemed too good to be true. When I read that they helped to provide "affordable" housing, I initially thought it would be like all the other things I tried. I would apply, they would say I made too much money, and I would be back in the same boat. However, I figured I had nothing to lose so I applied for an apartment. I was so unhopeful, I didn't even tell my wife I had done it for fear of raising her hopes. Imagine my surprise when I got a call from a nice lady at Downstreet letting me know they received my application and wanted to talk further about it. After a brief call, it was determined that we qualified. After completing a tour of the apartment and the requisite paperwork, we were set. We had to borrow the money for the security deposit, but we had just enough to pay the first month's rent and could move in immediately.

Since moving into our new apartment, our lives have changed drastically. Not having to worry about choosing food or heat, gas or clothes, fixing the car or visiting family was like the worlds largest weight had been lifted off my shoulders. I had time to play with my daughter, to enjoy a meal with my wife, and raise our child without having to worry about the roof over our heads. We now have time and energy to have a more active and healthy lifestyle, visit our family, help out our friends and give back to the community. Thanks to the safe and affordable housing we have been provided with, our lives are more enriched in so many ways.

Although the details of my story are my own, the story is same for many folks these days. We are good people working hard, trying to make ends meet in a world where we just can't seem to get a break.

Some of us too much to get any assistance, but we still need all the help we can get. I cannot stress enough the importance of safe and affordable housing. In order to live a happy, healthy life in a meaningful way, we must be able to sleep under a roof where we don't worry about it falling on us while we sleep. In a place where we can be a part of the community, not a burden on it, and be given the opportunity to start getting ahead. Thank you for your time.