

**Testimony Presented**  
**TO**  
**Senate Committee on Health & Welfare**  
**BY**  
**Elizabeth Bridgewater**  
**Windham & Windsor Housing Trust**  
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My name is Elizabeth Bridgewater and I am the Executive Director of the Windham & Windsor Housing Trust. Thank you so much for making time for us on Vermont Housing and Conservation Legislative Day.

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 in December. These include the creation and preservation of almost 1,000 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 and 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 we have been able to utilize this resource immediately to redevelop a dilapidated motel in North Brattleboro that had been an eyesore in the community for years. Renamed Great River Terrace, this property will become home to our community's most vulnerable citizens, those struggling with drug addiction, persistent homelessness and mental health challenges.

I'm sure you are all familiar with the metaphor of the three-legged stool which is a great way to frame the resources needed to effectively serve individuals with deep and persistent challenges. A safe & decent place to live is one leg of the stool, a rental subsidy attached to

the home is the second leg and supportive services is the third leg. Without all three, any program designed to help the most vulnerable is not really stable and its effectiveness in helping change people's lives is diminished.

I'm happy to report that Great River Terrace will rest on a strong three-legged stool. The housing bond provided the development capital and helped us leverage private equity funding and other subsidies such as the Federal Home Loan Bank's Affordable Housing Program and the National Housing Trust Fund. We don't normally access these last two funding sources and they allowed us to avoid long term debt which would have overwhelmed a project this size. Project based rental subsidies provided by the Vermont State Housing Authority will ensure that the rents at Great River Terrace will be set to meet the residents' needs and will be raised or lowered according to their income ensuring long term affordability for everyone who lives there. Finally, the collaborations we've developed with two partner organizations will provide the ongoing supportive services to the residents at Great River Terrace. Healthcare & Rehabilitation Services (HCRS) will provide case management related to addiction and mental health issues and GroundWorks Collaborative will help residents develop life skills and address other non-clinical challenges. Windham & Windsor Housing Trust will also dedicate a ½ time position to Great River Terrace to coordinate resident driven community programming. Examples of this may include onsite 12-step meetings, wellness classes or cooking classes. Together, we are addressing homelessness in Brattleboro with compassion and respect for the residents who will live at Great River Terrace. Services will be optional and there are no barriers to entry. Residents will be selected utilizing the state's new "coordinated entry" process which prioritizes individuals with the greatest need.

Great River Terrace is currently under construction and once complete, it will be a very different place than the substandard housing it was before we purchased it. Great River Terrace will be a place of hope and long-term stability - thanks to the support of the Housing

Bond and our other funding sources. We will be ready for full occupancy by July 1<sup>st</sup> and will provide homes to 22 individuals, each living in a highly energy efficient 'micro-apartment' of approximately 340 square feet. Each apartment has its own kitchen, bath and contained bedroom all designed for long term occupancy with every available space 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.

Our community development work in Vermont has been accomplished in partnership with the Vermont Housing and Conservation Board, and made possible by the funding that you have approved. VHCB funding is a critical resource for the creation of new affordable apartments that so many Vermonters call home and in the case of Great River Terrace, a place of stability and hope for a better future. At a time when the demand for apartments and supportive services far outpaces our available resources, the development of Great River Terrace, accompanied by rental subsidies and supportive services is critical to making progress toward our vision that every Vermonter have a decent and safe place to live and the resources they need to thrive. We are grateful for this funding, as well as for your time and attention to this very important matter.