



House Appropriations Committee

February 13, 2020





JOHN EWING

“I don’t think it’s jobs against conservation. You can grow, but in a way that respects the culture and the landscape of Vermont.”

— John Ewing



ALBANY COUNTRY STORE

VHCB Statute: 10 VSA Chapter 15, Section 301

- (a) The dual goals of creating affordable housing for Vermonters, and conserving and protecting Vermont's agricultural land, forestland, historic properties, important natural areas, and recreational lands are **of primary importance to the economic vitality and quality of life of the State.**



VHCB PROGRAMS

- Multi-Family Housing Development and Preservation
- Recreational Lands, Forests, and Natural Area Conservation
- Farmland Conservation
- Farmland Access
- Vermont Farm & Forest Viability Program
- Rural Economic Development Initiative (REDI)
- Water Quality Grants
- Home Ownership
- Healthy & Lead-Safe Homes
- AmeriCorps
- Historic Preservation
- Home Access
- Community Planning & Technical Assistance
- Housing Opportunities for Persons living with HIV/AIDS



Paul Bruhn 1947-2019



Paul's work over his career helped protect historic downtown buildings and important social and cultural gathering places

Clockwise from above: French Block, Montpelier; the Lamoille Grange; Adams House, Fairhaven; Paramount Theater, Rutland; Ferrisburg Grange; Wells River Post Office & housing



VHCB Key Indicators FY19-FY20

Housing Revenue Bond:

- **843 homes and apartments** created (85.4%) and rehabilitated (14.6%)
- **\$37 million investment leveraging \$198 million** in public & private funds
- **\$172 million in construction activity** in 23 towns

Rural Economic Development Initiative:

- **\$150,000 appropriation** converted to **\$2.34 million** for rural community development projects in **16 small towns**; \$2.5M in requests pending

Water Quality:

- **57 miles of buffers** along streams and rivers
- VT Ag Water Quality Partnership: **97% of phosphorus reductions come from ag**

Intergenerational Transfers: facilitating **20 farms changing hands** to new owners

Legacy Conservation: **5,000 acres** forestland conserved in Arlington, Stowe, Windham, Londonderry, and Mt. Holly, securing **public access** and **wildlife corridors**, continued **carbon sequestration**, and **water quality** protection

Climate Change: Energy efficient housing: saving \$1.9M annually and **reducing carbon emissions**; conserving forestland and wetlands: **increasing flood resiliency.**



VHCB Results: FY 2019 and FY 2020

State Investment: \$31M

Leverage: \$162M

- 875 homes and apartments
- 45 farms; 5,765 acres conserved
- 25 natural areas; forests; parks and trails: 7,908 acres conserved
- 2 historic preservation projects
- 170 farm and forest enterprises were provided business planning and technical assistance.

VHCB Program Impacts

- Homes for Workers
- Downtown/Village Revitalization
- Outdoor Recreation
- Rural Economic Development
- Water Quality
- Housing the Homeless
- Farm and Forest next generation transfers
- Historic Community Buildings

Governor's FY2021 Budget Recommendation

SUMMARY OF STATE FUNDING	FY2021 Governor Recommend	FY2020 Budget
Property Transfer Tax to receive (net of \$1.5m Debt Service)	10,804,840	10,804,840
Capital Bill Appropriation	4,600,000	4,600,000
Legacy Funds (General Fund)	-	500,000
FY2021 State Funding	15,404,840	15,904,840
Housing Revenue Bond Proceeds	-	6,100,000
Rural Economic Development Initiative	-	75,000
FY2021 Total	15,404,840	22,079,840

The Administration recommends PTT and Capital Bill funding for VHCB at the same level as in FY2021.

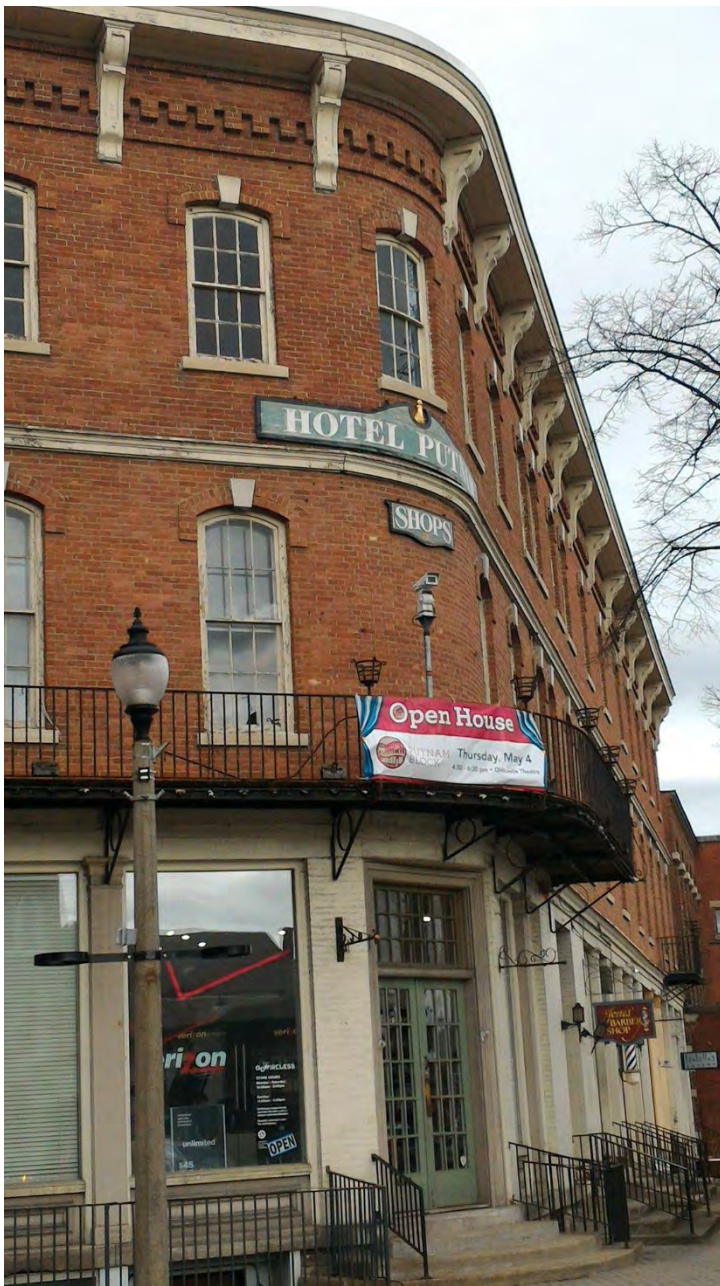
Overall state funding available for housing, conservation and historic preservation through VHCB will be \$6.7 million less than in the current year.

- 1) Housing bond fully committed
- 2) No general fund recommendation for Legacy Conservation as in FY2021
- 3) No funding for the Rural Economic Development Initiative

If enacted as proposed, total state funding for VHCB in FY21 would be essentially the same as it was in FY17, before the Housing Revenue Bond.

PARTNERSHIP IMPLEMENTING VERMONT'S POLICY GOALS

Supporting Downtowns and Village Centers



Major projects funded in Bennington, St. Johnsbury, St. Albans, South Burlington, Bellows Falls, and Morrisville, enhancing both vitality and grand list value.

Left: Putnam Block in Bennington

Top: New Avenue Apartments, St. Johnsbury

Above: Congress Street, St. Albans

PARTNERSHIP IMPLEMENTING VERMONT'S POLICY GOALS

Combatting Opioid Abuse: Recovery Housing



Commissioned a report that recommended additional Recovery Residences be developed, providing 160 beds.

The Champlain Housing Trust owns 11 buildings in Fort Ethan Allen and hopes to convert three of them, including this one at 1106 Ethan Allen Avenue, into housing for people recovering from substance abuse disorders.

PARTNERSHIP IMPLEMENTING VERMONT'S POLICY GOALS

Supporting the Recreation Economy



- Recreational activities are estimated to generate **\$2.5 billion annually in economic activity, bringing business to small towns.**
- Anticipate an application from Kingdom Trails to conserve land with mountain biking trails.



Above left: Catamount Outdoor Center, Williston
Left: Noah Payne, Prospect Mountain, Woodford

Bluffside Bike Path Recreation Corridor in Newport

VHCB committed \$199,000 targeted to economic and community development in the Northeast Kingdom towards a recreation corridor and bridge connecting Bluffside Farm with Newport's Prouty Beach and trails in downtown Newport and Quebec.

REDI grant-writing assistance helped secure an additional \$678,000 in federal grants for the project, which is expected to boost tourism.



Bluffside Bike Path – architect's rendering

PARTNERSHIP IMPLEMENTING VERMONT'S POLICY GOALS

Farmland Succession



- The Vermont Land Trust completed its 100th Farmland Access project
- The average age of Vermont farmers is 57.3
- VHCB & VLT plan to support at least 200 transfers to new farmers over the next 10 years



Langmaid Farm, North Danville – former dairy in transition to diversified livestock and forestry business; planned intergenerational transfer

PARTNERSHIP IMPLEMENTING VERMONT'S POLICY GOALS

Addressing Homelessness



- Implemented Executive Order: non-profits providing 17% of apartments to homeless Vermonters—580 households over the last two years.
- Reducing GA, health care, mental health and Corrections costs. Housing homeless individuals and providing support services saves the state \$6,300 annually per person on the cost of motels and health care, according to data from Harbor Place, a former motel now serving homeless households.
- Developed the report, *A Roadmap to End Homeless* that calls for 360+ new units of supportive housing and an additional 1,250+ affordable homes

PARTNERSHIP IMPLEMENTING VERMONT'S POLICY GOALS

Water Quality



Sunset Lake, Benson



Machia farm - Manure following liquid extraction with equipment purchased with a water quality grant.

- VHCB pledged over \$5 million match to the state's \$16 million Regional Conservation Partnership Program (RCCP) award from NRCS, used to conserve 22 farms in the Lake Champlain basin. VHCB is pledging \$2 million in match for a \$10M renewal of the RCCP grant.
- In FY19, the Viability Program awarded \$1.1 million in water quality and dairy improvement grants to 32 farms. These grants leveraged nearly \$6 million for infrastructure and equipment to improve water quality.
- In FY19-20, VHCB awarded funds to 25 projects conserving 7,908 acres of forested uplands, wetlands, and floodplains and 43 farm projects. Together, these projects will provide buffers for 57 miles of streams.



Choiniere Family Farm, Highgate Missisquoi Bay Watershed



Inset, above, shows the farm in 1999, previous to conservation practices put into place by Guy Choiniere, who purchased the farm from his parents.

The Choinieres implemented numerous conservation practices: installed buffers along the river, installed cattle lanes and fencing, and kept manure under cover using bedded pack barns. The farm now produces milk without feeding grain. The Choinieres have recently purchased a neighboring conserved farm.

Regional Conservation Partnership Program (RCPP)

Matching federal funds focused on Water Quality

Marquis Farm, Newport Center
90-cow organic dairy on Route 100 in Missisquoi watershed

- Grass-based organic dairy purchased in 2011
- 246 acres conserved 2015-2017
- Located in Missisquoi watershed (critical source area for phosphorus loading); easement includes riparian buffers
- Farm needed manure pit, barnyard, ditching, laneways, pasture watering system—all installed in 2017-19, with NRCS funding

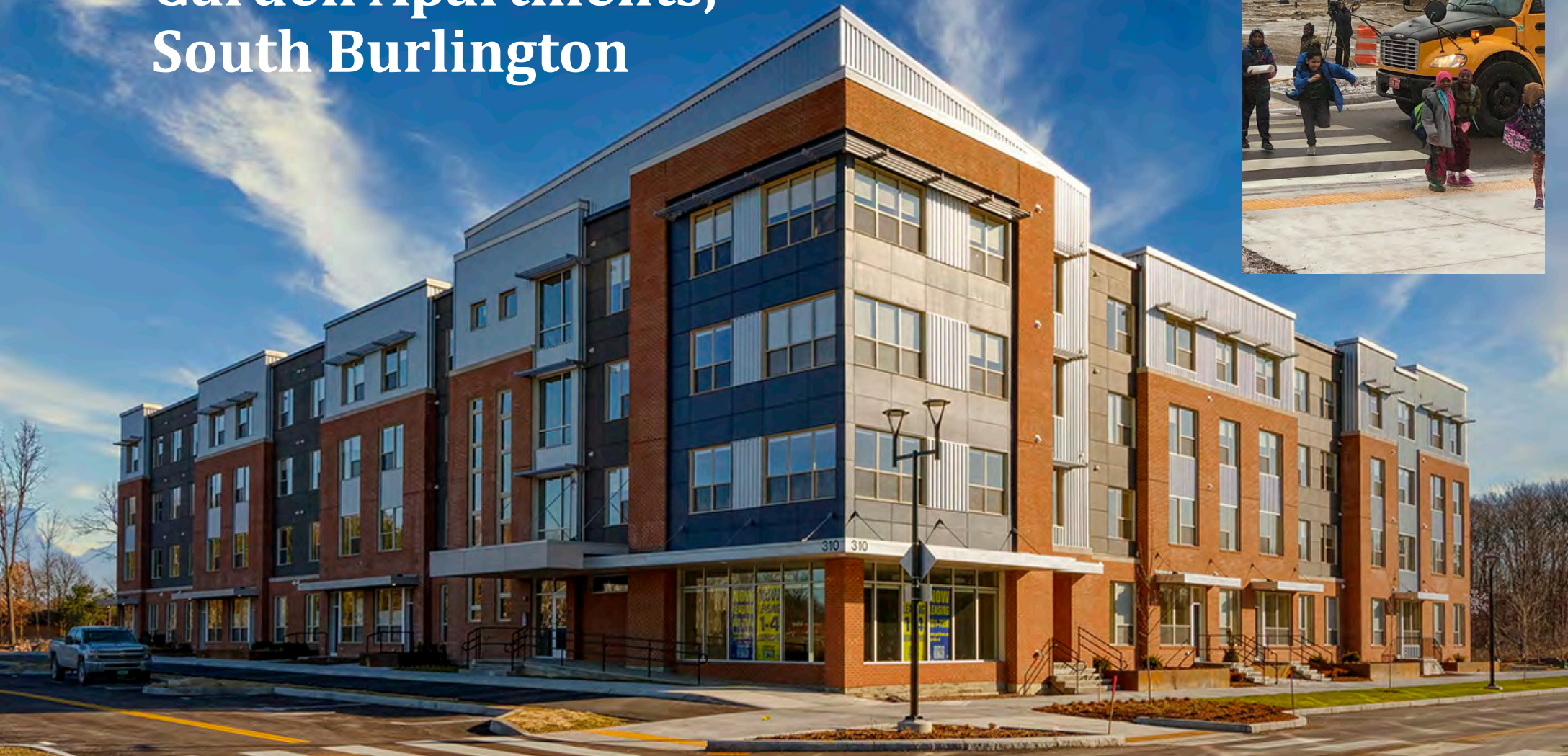


PARTNERSHIP IMPLEMENTING VERMONT'S POLICY GOALS

Climate and Energy Policy

- Housing developments located in smart growth locations with access to public transit and services
- Conservation of 300,000 acres of forest sequesters significant carbon with co-benefits for recreation, water quality, and wildlife habitat
- Biomass benefiting 919 apartments
- Solar thermal and PV benefitting approximately 2,000 apartments
- Housing developments avoid 7,500 tons of carbon emissions annually
- 2/3 of savings from efficiency measures; 1/3 from renewable energy
- Total savings estimated at \$1.9 million annually
- Support development of Vermod, a net zero capable modular home
- Partnership with FEMA Hazard Mitigation program benefiting homeowners following Tropical Storm Irene

Garden Apartments, South Burlington



With \$3,900,000 in HRB funding, the Champlain Housing Trust and Housing Vermont have completed 60 mixed-income, family rental apartments close to schools, a library, a park and trails in South Burlington's new city center.



New Avenue Apartments, St. Johnsbury

Rural Edge and Housing Vermont will reconfigure and rehabilitate 40 apartments in the center of downtown using \$2.23M in HRB funding in the \$12M redevelopment of this distressed block. Kingdom Development Corporation has taken ownership of 10,000 sq. feet of commercial space.

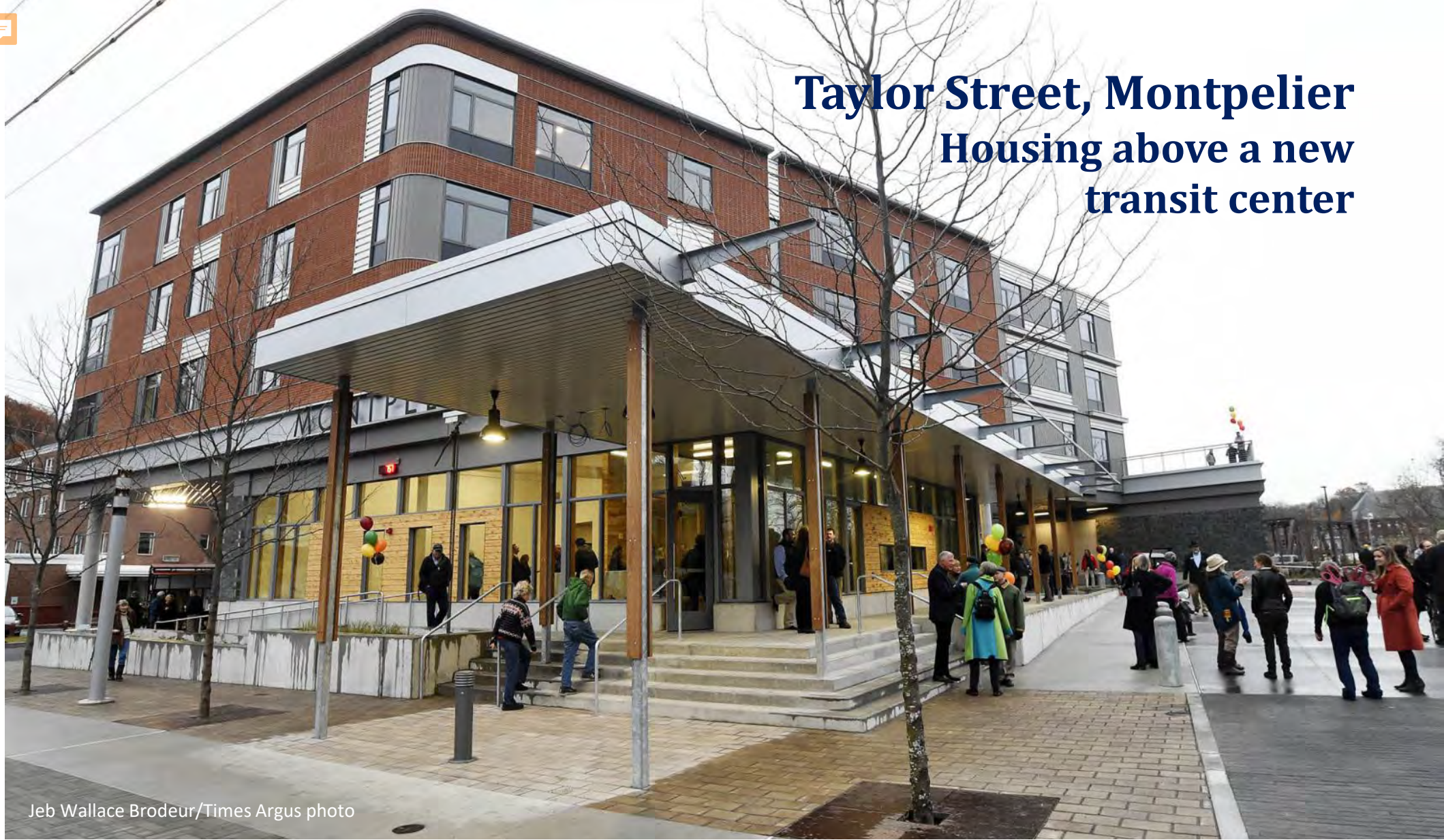


Holly Pelczynski/Bennington Banner photo

Putnam Block, Bennington

This downtown redevelopment will use \$935,000 in HRB funds to create homes affordable to households earning 80 to 120% of median.

Taylor Street, Montpelier Housing above a new transit center



Jeb Wallace Brodeur/Times Argus photo

Downstreet Housing & Community Development and Housing Vermont developed 30 mixed-income apartments above a new downtown transit center using HRB funds, LIHTC equity, and other resources. Targeted for households with incomes ranging from below 50% of median to 80-120% of median.



Legacy Opportunities for the Recreation Economy

“continue support for VHCB to promote land conservation and public recreational access”
—Vermont Outdoor Recreation Economic Collaborative

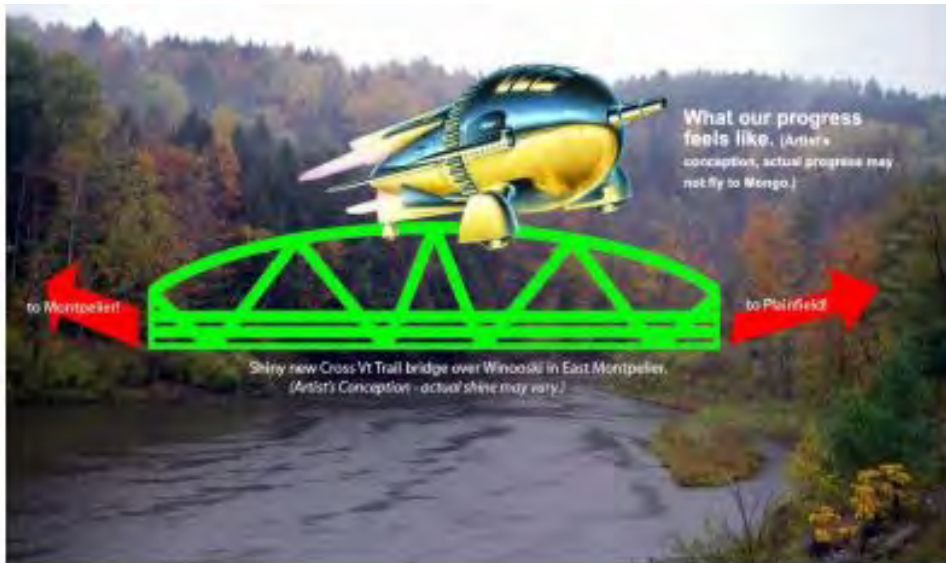
FY19-20 Recreation Investments: 7,908 acres

Legacy Conservation Projects – 5,080 acres in Londonderry, Windham, Stowe, Arlington, and Mount Holly

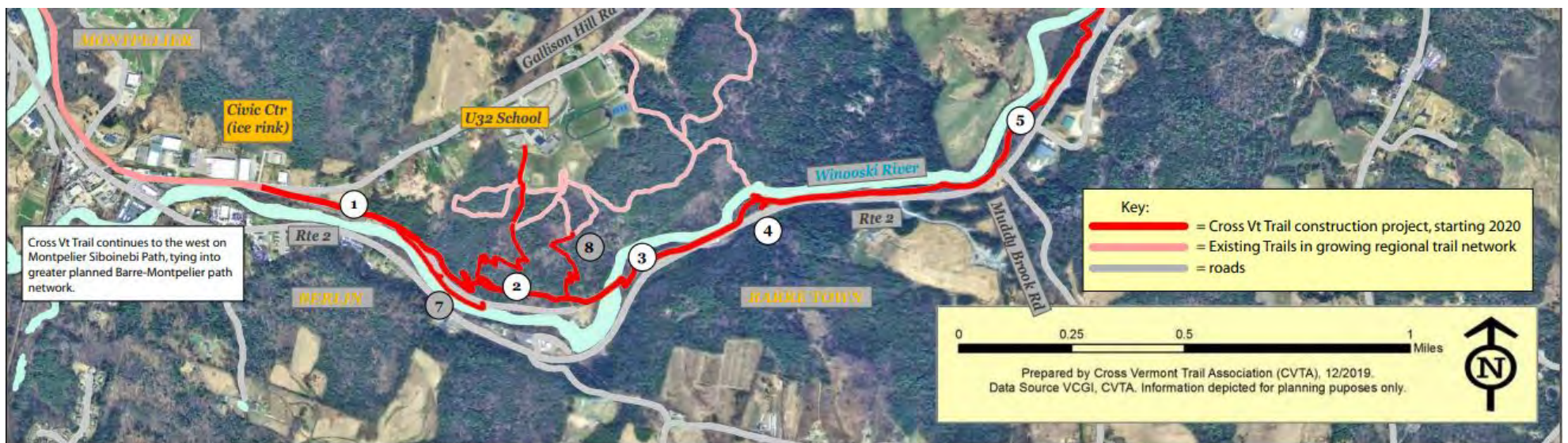
Reopened **public access** to the Stowe and Glebe Mountain properties

Miles of **headwaters** protected; **wildlife corridors** secured and connected

Cross Vermont Trail



The Cross Vermont Trail has completed fundraising for a bridge across the Winooski in East Montpelier that will connect two sections of trail running from Wells River west across the state. New sections of the Cross Vermont Trail linking through Montpelier were completed this year.





Vermonters Moving into New Homes

- \$37M in HRB proceeds invested in 34 developments with 843 homes in 23 different communities across 11 counties, including 60 accessibility improvements and 5 Habitat for Humanity homes statewide.
- 400 households have moved into new homes in Putney, South Burlington, Hartford, Randolph, Bennington, Montpelier, Brattleboro, Manchester, Essex, Barre, and Burlington; 483 homes are under construction or set to get underway by the end of 2020
- Bond is fully committed to projects



Armory Lane Family Housing, Vergennes

VHCB awarded the Addison County Community Trust and Housing Vermont \$1.68 million in Housing Revenue Bond funds and \$174,000 in federal HOME Program funds for a new family housing rental development with 24 energy efficient homes to be constructed across the road from Vergennes Senior Housing, creating an intergenerational neighborhood.

Bringing Old Buildings Back to Life

With \$100,000 in HRB funding, this vacant, historic building on South Main Street in Randolph has been renovated to provide permanent housing with support services for formerly homeless persons with mental illness, as well as office and program space for Clara Martin.





Promoting Innovation

- **VHCB supported an assessment of the statewide need for recovery residences for individuals with Substance Use Disorder:**
 - 1,200 Vermonters would benefit from living in a recovery residence
 - Vermont's existing 212 recovery residence beds are able to serve 425 residents a year staying an average of six months
- **Public-Private partnerships:** 300 additional market rate homes created by private developers are co-located with new affordable homes
- Piloting new models for **addressing existing, substandard housing**, targeted to areas of the state where investment in older stock is needed (Barre, Bellows Falls and Arlington).
- VHCB funded a proposal for an **accessory dwelling unit program** in Burlington, where rental vacancies are extremely low.



Promoting Innovation

- **Tiny Homes:** Partnership with Norwich University students building homes
- **Water Quality Solutions:** Easements requiring buffers and special protections & Water Quality Grants to farmers, reducing phosphorus runoff
- **Zoning for Great Neighborhoods:** A toolkit to be released Spring 2020 will help Vermont communities improve local regulations and provide housing opportunities in walkable places. Guidance and example bylaws with practical solutions to increase housing choices in towns and villages.
- **NBRC:** Northern Borders Regional Commission: \$624,060 to VHCB's Viability Program to launch a 4-state NE Agricultural Business Assistance Network
- **RCPP:** Regional Conservation Partnership Program: \$10 Million extension will be used for statewide farmland conservation. Matched with \$2M VHCB.



Community-Based Service-Supported Housing Serving AHS Clients and Other Vulnerable Populations

Primary Vulnerable Population/Service Need	beds/units
frail elderly	305
homeless in shelters and transitional housing	346
homeless in permanent housing	119
individuals with developmental disabilities	57
individuals with mental illness	237
individuals with physical disabilities/medical conditions	20
individuals in recovery from substance abuse	32
released from corrections	97
victims of domestic violence	45
youth	106
Total	1,364
VHCB FUNDS	\$23.9 million



VHCB and Regional Housing Nonprofits Advances in Fighting Homelessness

- Collectively, nearly 18% of the apartments owned by nonprofit developers are now home to formerly homeless individuals.
- Over the last two years 580 apartments—35% of vacancies—were rented to homeless households
- These developers are housing more than 1,000 households that were formerly experiencing homelessness and many more that were at-risk of becoming homeless.



Community-Based Transitional Housing

VHCB Support Saves the Correctional System \$3.4 Million Annually

Project Name	Location	County	Units/Beds	Gender	VHCB Award	DOC Annual Funding	DOC Beds	Prison Cost	Annual Savings
Dismas House Rutland	Rutland City	Rutland	11	M	70,000	105,952	4	248,896	142,944
Dismas House Burlington	Burlington	Chittenden	7	M	70,000	87,690	5	311,120	223,430
Dismas House Winooski	Winooski	Chittenden	9	M	162,000	158,128	9	560,016	401,888
Covered Bridge	St. Johnsbury	Caledonia	5	M	90,000		3	186,672	186,672
Phoenix House	Burlington	Chittenden	19	M	162,000	178,850	14	871,136	692,286
Dismas House Hartford	Hartford	Windsor	9	M	162,000	150,000	10	622,240	472,240
CV Phoenix House	Barre Town	Washington	18	M	170,000	238,281	14	871,136	632,855
Northern Lights	Burlington	Chittenden	9	W	162,000	393,752	11	805,112	411,360
Mandala House	Rutland	Rutland	8	W	198,000	331,282	10	585,536	254,254

95 BEDS

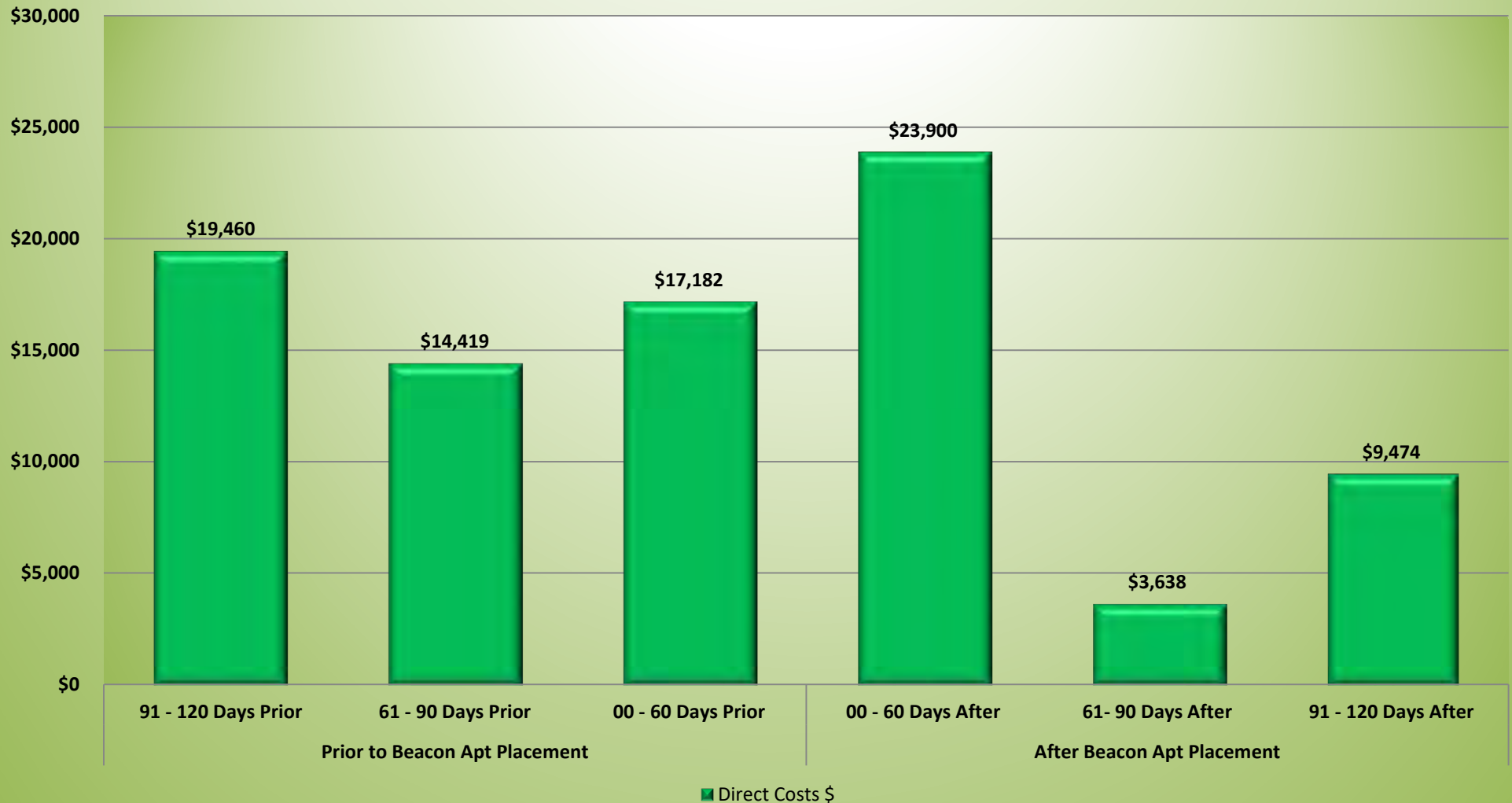
SAVINGS: \$3,417,929

*source: Department of Corrections and VHCB 2019

Improving Results and Reducing Costs



Beacon Apartments Patient Intervention Study Direct Costs Before/After Placement Updated through August 2017 28 Patients





SASH: Coordinated Health Care at Affordable Housing Sites Reducing Medicare Expenditures

With 5,000 participants statewide, SASH (Support and Services at Home) is a nationally recognized and tested model.

- Average Medicare savings of \$1,227 per person per year.
- 3,300 SASH participants with advance directives could translate into a savings of \$18.4 million in end-of-life care.*

*Journal of the American Medical Association



VHCB Farmland Conservation Investments

What was achieved: July 2019–December 2020

- 43 farms (including 4 retroactive OPAVs)
- 5,765 acres of farmland conserved
- Approximately 57 miles of buffers protected
- 20 intergenerational transfers to new or existing farmers
- NRCS provides matching funds to Vermont and increased the amount available by \$1 million



Donegan Farm, Charlotte and Hinesburg

Emily and Joe Donegan rented land for 6 years for their 30-cow organic dairy. After enrolling in the VHCB Viability Program, they acquired the conserved Thibault farm. When the 259-acre O'Neil property came up for sale, selling development rights made it affordable. The property is 67% prime and statewide soils and has 8,800 feet of frontage on the LaPlatte River. The easement includes water quality protections for riparian areas and an agriculture-free buffer zone along the river. The Donegans now have sufficient land for their operation.



Barbara and Richard Stickney conserved their Rockingham farm and transferred it to their grandson, Robert, who will run a contract beef operation.

New Owners Helped onto the Land Ag Enterprises Diversified and Strengthened

This 277-acre, former dairy has been owned and operated by the Stickney family for more than 100 years. New owner Robert will raise Wagyu beef cattle. The beef commands a very high price because of the texture of the meat and the intense fat marbling. Robert worked with the Viability Program to develop a business plan. He hopes to build his beef enterprise here and one day to use the farm's 63-acre sugarbush. The easement added riparian buffers and wetland protections along 9,500 feet of tributaries of the Williams River.

Clifford Farm, Starksboro



Eric and Jane Clifford conserved 190 acres of cropland for their 8th generation dairy farm. A 31-acre river corridor in the easement will protect water quality in Lewis Creek. A dairy improvement grant from the Viability Program helped the Cliffords acquire this no-till cultivator.



VHCB Vermont Farm & Forest Viability Program Businesses Assisted in 2019

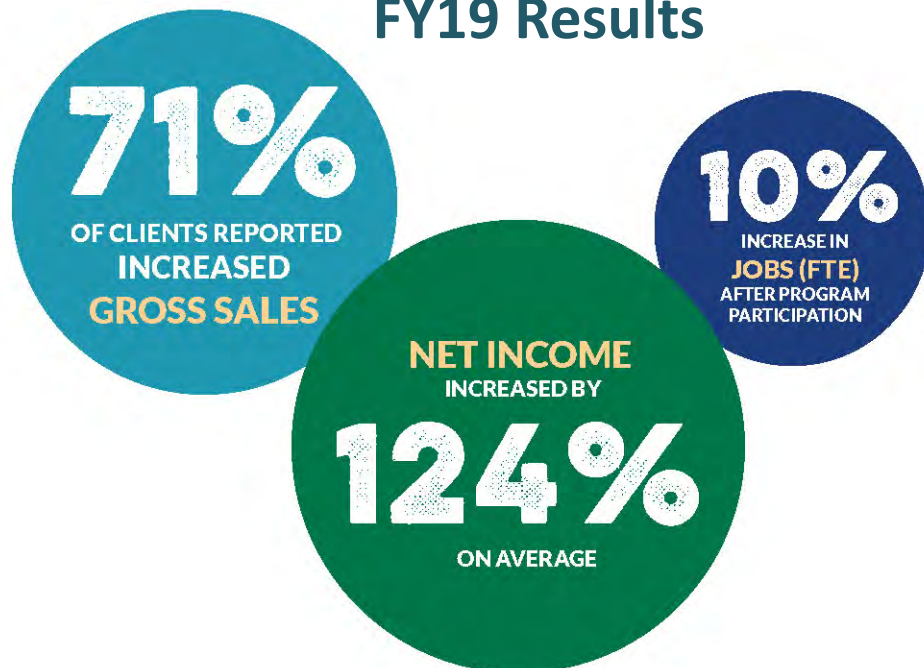
172 farm, food and forest products businesses served

- 63 farms newly enrolled for business/transfer planning
- 35 farms in a second year of planning
- 66 farms received shorter-term planning assistance
- 5 food hubs received one-on-one technical assistance
- 7 forest products businesses received planning assistance
- 68 loggers attended 2 business workshops
- 78 forest landowners received advising on land succession planning at 7 workshops across the state
- 7 forest landowning families received succession planning assistance

VHCB Vermont Farm & Forest Viability Program

- 17 years of in-depth advising
- More than 850 farm, food, and forest product businesses served
- Approximately 30% of enrollees are conserved farms

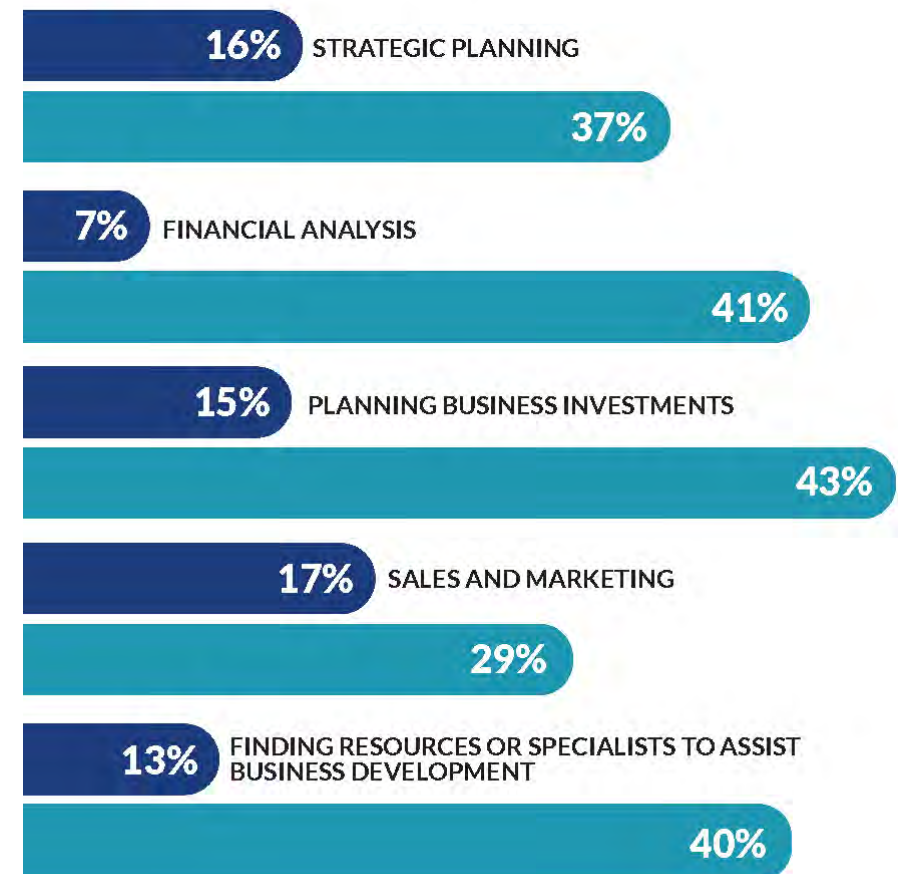
FY19 Results



Skills: Before & After

PERCENTAGE OF BUSINESSES REPORTING HIGH SKILLS IN:

- Before Program Participation
- After Program Participation





Rural Economic Development Initiative

- FY18 & FY19 to date - \$150,000 in special appropriations for grant writing has helped 16 rural enterprises and small towns win \$2.3M in federal, state, and philanthropic funding.
- FY19 REDI funding appropriation of \$75,000 helped 13 rural enterprises and small communities with fundraising strategy and grant applications. \$566,000 awarded to date with \$2.5 million in requests pending.



Rural Economic Development Initiative

Year 1 Projects:

- **Albany** – general store rehabilitation
- **Charlotte** - arts and cultural center
- **Fairfax** - expansion of Runamok Maple
- **Hardwick** – Yellow Barn Project business incubator/multi-use
- **Irasburg** – propagation lab for Ardelia Farm
- **Lyndonville** – coworking facility
- **Newport** – Bluffside trail development
- **Newport** – downtown development & recreation strategy
- **Pownal** - recreational trail development
- **Windham County** - equipment for expansion of composting

Year 2 Projects:

- **Craftsbury** – outdoor recreation infrastructure
- **Bridgewater** – school building redevelopment
- **Chelsea** – general store feasibility
- **Cabot** – artisanal cheese facility
- **Jeffersonville** – village water system
- **New Haven** – cured meat facility
- **Newport** – mountain bike/ski trail building
- **Island Pond** – outdoor recreation marketing
- **Poultney** – downtown park
- **Readsboro** – broadband internet expansion



Rural Economic Development Initiative

Chelsea Community Store

Up until recently, Chelsea had two general stores. The REDI program is helping the town and newly formed Chelsea Community Store, Inc. assess the feasibility of purchasing a general store and then applying for funding from the Vermont Community Development Program.



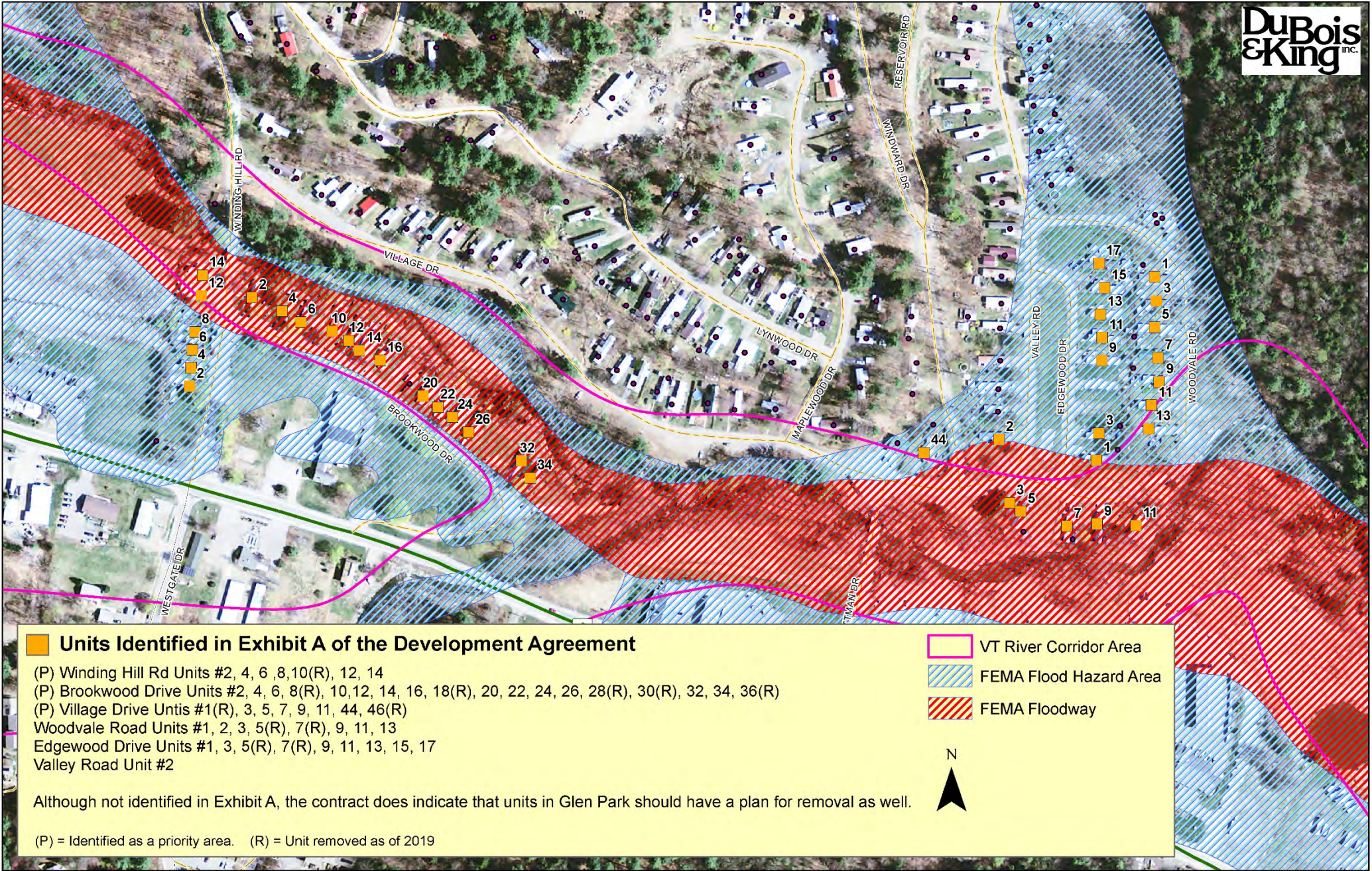
“Recent store closures have left Chelsea and the surrounding communities with an urgent need for access to fresh foods and a full range of groceries.”

– Dickson Corbitt,
Chelsea resident



More to be Done

- Vermont Futures Project of the Vermont Chamber of Commerce has set a growth target of 5,000 new and improved housing units annually.
- Impaired waters in every Vermont Watershed - *Department of Environmental Conservation – 2018*
- Roadmap to End Homelessness called for 369 units of permanent supportive housing and 1,251 new homes affordable to the lowest income Vermonters.
- Rural towns with outdoor recreation assets gaining, not losing, population. – *Vermont Center for Geographic Information and the U.S. Census.*
- Challenges facing Vermont agriculture “threaten VT’s economy, community and culture.” - *A 2018 Exploration of the Future of Vermont Agriculture.*



Tri-Park in Brattleboro needs reinvestment and homes removed from floodway.

The Park Street School in Springfield and the former Wilmington High School: two community projects with space available for housing.



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CHAMPLAIN ISLANDS SENIOR HOUSING

Carter Lane, South Hero, VT

CSC Entrance



1/15/20

Architectural rendering of proposed senior housing in South Hero to be developed by Cathedral Square

18-Month Pipeline

- \$37 million for 54 rental housing developments, homeownership and accessibility
- \$9.2 million for 32 farmland conservation projects
- \$8 million for 73 natural resources and recreational areas projects
- \$1.5 million for 24 historic community buildings



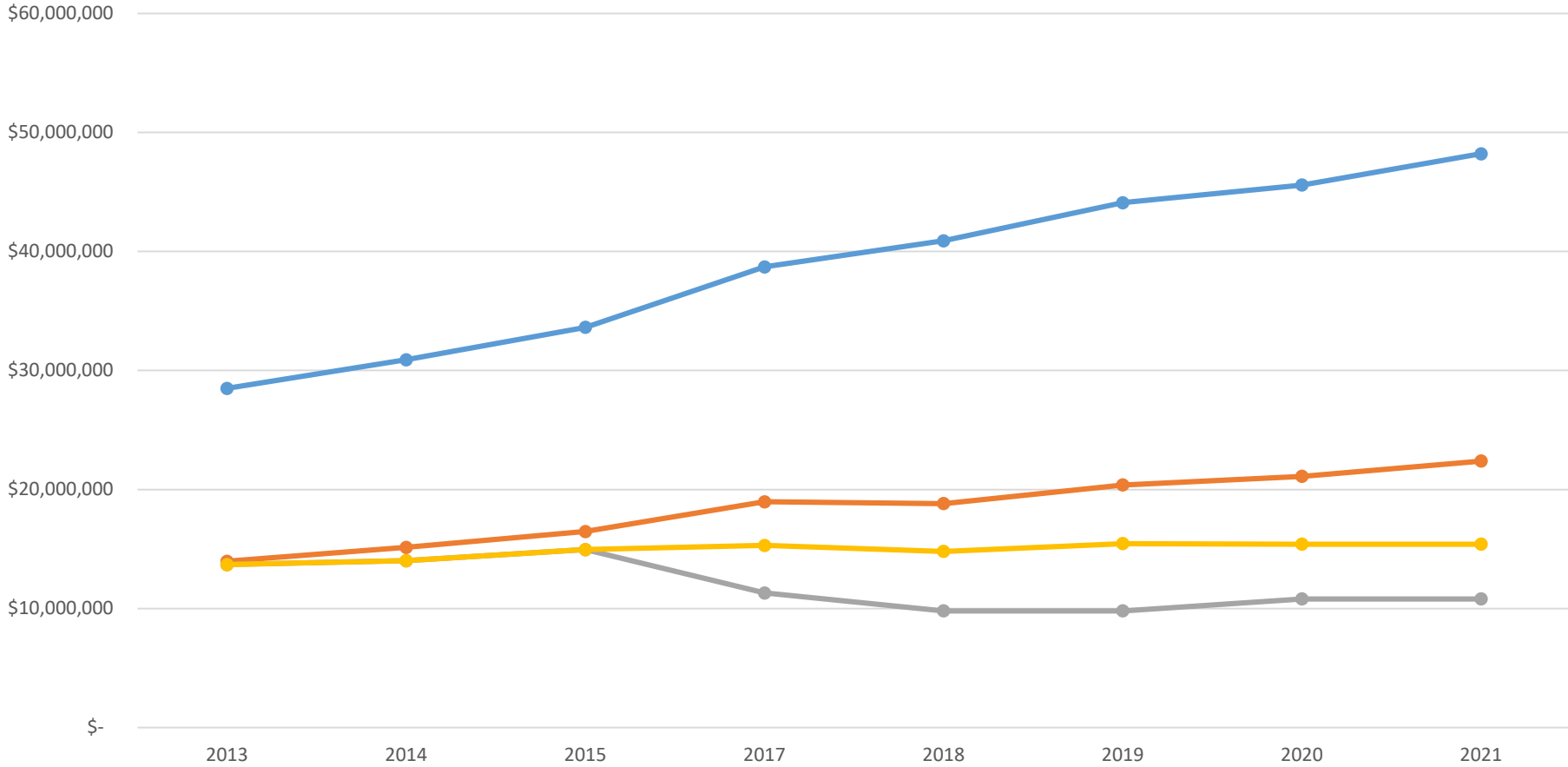
Rebuilding of the wood-fired oven in the historic Rise Up Bakery adjacent to the Old Labor Hall in Barre

Vermont Housing & Conservation Board
FY2021 - Budget based on Governor's Recommendation
SOURCES & USES

PROGRAMS/GRANTS:	Housing & Conservation (Trust Fund)	NRCS ALE & RCPP (USDA)	Capital Bond Farm Retirement	Farm & Forest Viability Program	Ameri-Corps	HOME (HUD)	HOPWA (HUD)	NHTF (HUD)	LEAD Hazard Red. (HUD)	FY2021 TOTALS
SOURCES:										
Property Transfer Tax										22,393,000
Less: Contribution to General Fund										(10,088,160)
VHCB share of Debt Service on Housing Rev Bond										(1,500,000)
Net Property Transfer Tax to receive	8,931,975	468,758		820,503	422,882	133,961	26,761			10,804,840
Capital Bond Proceeds - State	3,500,000		400,000	700,000						4,600,000
Housing Revenue Bond Proceeds										-
Loan Repayments	89,264									89,264
Interest on Fund	290,000									290,000
Federal Grants		4,200,000		914,288	393,588	2,955,000	491,180	3,000,000	1,142,857	13,096,913
Housing Mitigation Funds	25,000									25,000
Act 250 & Other Mitigation Funds	250,000									250,000
Other - Foundations, Miscellaneous	5,000			226,458						231,458
Rural Economic Development Initiative				-						-
Subtotal FY2021 Sources	13,091,239	4,668,758	400,000	2,661,249	816,470	3,088,961	517,941	3,000,000	1,142,857	29,387,475
Completion of Prior Years' Federal Awards		868,000				1,934,000		2,417,343		5,219,343
TOTAL Sources:	13,091,239	5,536,758	400,000	2,661,249	816,470	5,022,961	517,941	5,417,343	1,142,857	34,606,818

USES:										
Board Operations	1,868,324	429,758		61,805	28,029	352,961	39,941	276,820	114,286	3,171,924
Direct Program/Project Expense	476,000	39,000	-	1,899,444	788,441	36,000	478,000	15,000	328,571	4,060,456
Project Grant and Loans	10,746,915	4,200,000	400,000	700,000		2,700,000	-	2,708,180	700,000	22,155,095
Project Grant and Loans-Expenditures of Prior Years' Federal Awards		868,000				1,934,000		2,417,343		5,219,343
Total Uses:	13,091,239	5,536,758	400,000	2,661,249	816,470	5,022,961	517,941	5,417,343	1,142,857	34,606,818

VHCB Appropriations 2013-2021



NOTES

\$58 million in PTT revenue to General Fund from FY13-21

FY18-20 VHCB appropriations reduced by \$1.5 million for Housing Revenue Bond payments

FY2021 Based on Revenue Forecasts and Governor's Budget Recommendation

- PTT Revenues, 2013-21
- VHCB Statutory Share PTT
- VHCB Actual State Funds Appropriated
- Actual PTT Appropriated



Gus Seelig
Executive Director
Jen Hollar
Policy Director
Anne Duffy
Chief Financial Officer
Larry Mires
Administrative Officer



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