



LEGEND

- Flood Hazard Areas (Only FEMA)**
- AE (1-percent annual chance flood)
 - A (1-percent annual chance floodpl)
 - AO (1-percent annual chance zone feet)
 - 0.2-percent annual chance flood ha
- Roads**
- Interstate
 - Principal Arterial
 - Minor Arterial
 - Major Collector
 - Minor Collector
 - Local
 - Not part of function Classification S
- Waterbody
- Stream/River
- Town Boundary

1: 52,022
January 28, 2020



NOTES

Map created using ANR's Natural Resources Atlas

2,643.0 0 1,322.00 2,643.0 Meters
 WGS_1984_Web_Mercator_Auxiliary_Sphere 1" = 4335 Ft. 1cm = 520 Meters
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Testimony of Kay Curtis

Resident & Board President
Tri-Park Cooperative Housing Corp.
Brattleboro, VT
curtisk@together.net

House General, Housing and Military Affairs

Thursday, January 30, 2020

Hello everyone, my name is Kay Curtis. I am the current President of the Board of Tri-Park Cooperative Housing Corporation located in Brattleboro. We represent what we think is the largest single development of unsubsidized low-income housing in Vermont.

We are cooperatively owned and face great challenges in maintaining safe, affordable housing in the face of serious flood hazards and aging infrastructure. We have been working hard for 30 years to stay financially stable and plan for the future. We have invested more than \$8 million into our own infrastructure.

But we NEED help.

Tri-Park currently provides the best low-income housing option for 304 households in Brattleboro. Approximately 900 people live in one of the three mobile home parks we operate cooperatively. This represents 8% of all Brattleboro's housing units. MHP is one of our three parks and is the largest Mobile Home Park in Vermont. We have been providing affordable housing for 30 years.

Housing in Brattleboro is very expensive. Tri-Park is one of the few options for people who cannot afford to live elsewhere.

When I retired four years ago as a childcare provider, I did not have another option. I loved my years with the children and would never have chosen anything else. My home in the Park provides me with the opportunity to be fully self-sufficient on my social security income. I can grow a small garden and develop community with neighbors.

Two years ago, I became the President of the Board of the Cooperative and began to learn about the 313 other Shareholders. I found:

- Young families with children working two minimum wage jobs and unable to afford high rents.
- Retired people living on fixed social security who do not have sufficient savings to be anywhere else.
- Vietnam Vets dealing with PTSD.
- Residents with disabilities living on SSDI.
- Grandparents who are raising grand children because of the opioid addiction.

- People who are too proud to apply for assistance, which they call “hand-outs”
But are able to move into a small mobile home and pay their own bills.

Local businesses in Brattleboro are supported by the availability of affordable workforce housing. The loss of this housing in Tri-Park would take away the housing of approximately 400 employees who work in our communities as nurses, maintenance workers, roadworkers, firefighters and like I did childcare.

Tri-Park needs help.

We lost 29 housing sites as a result of the flooding caused by Tropical Storm Irene.

The Town would like us to move more people out of danger as fast as we can. Every rainstorm during the summer months and rise in temperature during winter months triggers panic and fear for the 42 families that own homes in the floodway. In these homes the radio scanners are always on and the waist high rubber boots are waiting by the front door.

It is important to understand that if we lose more units in our parks the Cooperative will no longer be sustainable. The Cooperative’s ability to provide affordable housing is dependent upon having 333 units. We currently have 304 rented lots. We have a gap of 29. Climate change will ensure that we lose more. The question is when.

Two years ago, with assistance from the Town of Brattleboro, Tri-Park began developing a Master Plan. We hired a team of skilled professionals to look at the Park’s issues from every conceivable angle. When they first began, they thought ‘this is easy they can just acquire more land and build more units.’ They found out this option is way too expensive. Instead they have arrived at the solution of squeezing us in tighter using our own land. They predict that we are not going to be able to sustain our parks without outside help.

We project that it will cost about \$4 million to:

- Relocate families in danger of washing away during the next flooding event
- Upgrade the aging infrastructure to ensure the safety, health and viability of housing for 304 households -- by replacing two sewer systems in the smaller parks and one bridge in MHP.

That is way beyond our capacity and we are asking for the legislature’s help.

We recognize there is a significant statewide need for support for affordable alternatives. We believe that Mobile Home parks provide the most affordable option for Vermonters all over the State. We encourage you to invest funds in this direction.

Thank you for your time. I’ll be happy to answer any questions.

TRI-PARK COOPERATIVE HOUSING CORPORATION Brattleboro, Vermont

Tri-Park Cooperative Housing Corporation is one of the largest and most important, privately owned, unsubsidized providers of affordable housing in the State of Vermont. Founded in the mid 1950's and incorporated as a mobile home Cooperative in 1989, before Irene Tri-Park was home to 333 mobile home sites and nearly 1,000 residents, almost 10% of the total population of Brattleboro. Many of its residents are in tenuous financial situations and any increase in the monthly rent could render their homes unaffordable.



Flooding in Mountain Home Park during 2019 ice jam.

Tri-Park Cooperative is:

- The oldest mobile home park cooperative in the state, comprising three separate mobile home parks, including the largest mobile home park in the State: Mountain Home Park with 264 occupied housing sites.
- A critical source of housing for people who perform essential jobs in the community, such as clerks/cashiers, janitors/custodians, medical assistants, child care workers, and home health care aides.
- Home to a significant population living on fixed incomes, including seniors and people with disabilities.

Tri-Park faces two major threats to its stability: 1) Aging and failing infrastructure, and 2) households in the direct path of the next flooding event. Tri-Park currently has two failing sewer systems in the two smaller parks and a bridge in immediate need of replacement. In 2011, Tropical Storm Irene caused widespread devastation across southern Vermont and resulted in the loss of 20 homes within Tri-Park. Furthermore, Tri-Park is required to remove 42 additional homes from the special flood hazard area.

Tri-Park has made significant investments in its own infrastructure over the last two decades, and it has done so while maintaining affordable rent levels:

- \$8M invested in water, sewer and stormwater system upgrades since 2006. As part of that project, Tri-Park committed itself to removing homes that are at the highest risk of flood damage to protect the life and safety of residents.
- Invested more than \$250,000 in upgrades to electrical service components.
- Nearly \$100,000 in redevelopment costs associated with the acquisition and removal of abandoned and dilapidated homes from its properties.

Tri-Park has reached a crossroads where it can no longer preserve its housing stock while simultaneously investing in the necessary infrastructure upgrades it needs to survive. Tri-Park's significant infrastructure and health and safety needs can only be met with legislative action.

<i>Existing Needs</i>		<i>Potential Sources</i>	
Black Mountain sewer upgrades	\$300,000	Co-op cash reserves	\$150,000
Glen Park sewer upgrades	\$200,000	Cash from refinancing current loans*	\$500,000
Winding Hill bridge replacement	\$225,000	CWSRF	\$500,000
Total infrastructure	\$725,000	Total potential sources	\$1,150,000
Redevelop Maintenance site with 18 lots	\$1,100,000		
Create 18 additional infill sites	\$1,201,750		
Relocation Assistance for 20 households in greatest danger of flooding	\$ 850,000		
Total existing needs	\$3,876,750	Balance from VHCB, CBDG & other sources to be determined	\$2,726,750

**Depending on terms of new loan*