

My name is Isaura Izquierdo and I am a resident of the Housing Trust of Rutland County, a recipient of Vermont Housing and Conservation Trust Fund funding.

The Housing Trust of Rutland County provided my family and me with **not only** safe, quality **and** affordable housing, but **with so much more**. This type of housing, and the **stability** that comes with it, **would not** be possible without the funding and technical assistance that the Vermont Housing and Conservation Board provides to the housing projects that HTRC and other affordable housing developers undertake.

I'm a survivor of two traumatic head injuries and a lightning accident. My daughter suffered a skull fracture at birth and was left orthopedically and developmentally impaired. My husband at the age of 21 survived a stroke but unfortunately is unable to maintain full time employment due to the injury and my son, is finally recovering from a TBI and mental illness.

In 2008, as the result of a lightning strike, I was no longer able to continue my teaching job. For the last ten years, I have struggled with the aftermath of the accident. The chronic medical issues made it so I was no longer able to hold gainful employment, which lead to unstable housing which in turn adversely affected our health and my children's education.

Without a stable home, we were unable to receive suitable outpatient services. My children did not stay in one school for more than two years during this time. In 2015, I made the

struggles with the effects of recent concussions, but we have **hope** now because we can access the services we need.

I **absolutely** attribute these improvements to our stable, quality and affordable housing that would **not** have been possible **without** the support and funding from VHCB.

I went from believing I wasn't good enough for my family because I failed them to being in my fourth year of mental illness recovery. I was able to return to school. I'm in the process of completing my undergraduate degree and soon starting the Read for the Law program in Rutland. I sit on the board of Directors for the ARC of Rutland Area, NAMI Vermont, the Traumatic Brain Injury Advisory Board for the Vermont Agency of Human Services and the Resident Advisory Committee for the Housing Trust of Rutland County. I am now confident that I will be able to sit for the bar exam in the next few years, because I have housing I can afford and can keep my family together.

Unbeknownst to them VHCB has played a role in empowering our family. It has been **so much more** than just **“affordable housing”** for us. **It is stability, health and hope.** The \$21.8 million budget for FY20 to the VHCB Trust Fund for high priority affordable housing **will** change lives. Our family is proof of that. In addition, it will help address something that is **fundamentally** broken in our society, **homelessness due to lack of safe, quality housing that is affordable.** We have too many homeless families and single

men and women that, due to hardships or health issues, cannot afford housing. Let's house them, so they can **heal** and let us be **partners** in helping them **reconnect** with their **communities**. Let affordable housing kick off the trickle down that ideally will **lessen** the burden on social service agencies, mental health agencies, hospitals, and even schools. Healthy homes! Healthy families! Healthy communities!

I understand the proposed budget for FY20 is only \$14.4 million. Not funding VHCB at the amount the law says means that many people like me and my family won't get the help needed and won't get better. Please, choose to change many lives, not just some.

With that I ask you to **fully** fund VHCB at \$21.8 million.

difficult decision to move into a shelter to avoid homelessness. That year my children and I were diagnosed with mental illnesses.

I'm truly and deeply thankful to The Housing Trust of Rutland County and the Vermont Housing and Conservation Board! Because of their commitment to the community and belief in people, we were able to move in to an apartment. An apartment we could **afford**. An apartment that was **safe**, with good windows, solid doors, working locks, no drafts, pests or rodents. A place my daughter could receive her outpatient therapies in. A home my son felt **secure** we would still have the following week. A **home** with heat included. An apartment with an accessible tub, kitchen and ramp for my daughter's wheel chair. A place for us to call **home!**

An **affordable** apartment meant it was a **permanent home**. We now could schedule doctor appointments and feel confident we could attend them. A permanent address made it so my children could go to school, learn and not be concerned if mom can pay the bills or if they would have to move **again**. Providing my children with this stability afforded me the space to get better. My emergency room visits **decreased**. Both my mental and physical health **improved**.

Today, my husband has been **healthy for a year and half** because we were able to **stay in one place with one set of providers**. My daughter is off of seizure medications and no longer goes to weekly counseling services. My son still