February 10, 2020 Morrisville, VT –Public Hearing I lived in Vermont and grew up in New Hampshire I now live in Crystal River, Florida

To The Vermont Legislators,

My name is Erin Egbert,

I was recommended to the IDA-Tangible Asset program at Capstone Community Action by a friend and it helped immensely. With the money I saved \$1000 and was matched \$1000 Federal IDA dollars and \$1000 Vermont IDA dollars totaling \$3000. I was able to start a business I called Imperfect Artisans. I used the money to invest in basic wood working tools and materials.

I started off making furniture with some luck selling it. With my furniture building skills and tools purchased with the IDA program, I was able to build a Tiny Barn on our property. I have turned that into an Airbnb rental and bringing in a consistent stream of income. Additionally, I started an art line with epoxy resin using the same tools and techniques that I used on my furniture. I'm now selling my line of epoxy art in local stores.

This IDA program aided in kicking off my creative endeavor into the world of furniture, epoxy art and building a rental property that will continue to be a stream of income for me.

Erin Egbert 9285 W Blue stone Ct Crystal River, FL 34428 Tiny Barn at Windy Oaks AirBNB.me