

Testimony of Sue Minter

Executive Director, Capstone Community Action

Before the House Human Services Committee

November 18, 2022

Good morning and thank you so much for inviting us to speak with you today to share our insights from the “street view” of the Emergency Housing program. For the record I am Sue Minter, Executive Director of Capstone Community Action, a community-based anti-poverty non-profit established in 1965 serving Washington, Lamoille and Orange Counties. Capstone and is one of 5 Community Action Agencies in Vermont that make up the Vermont Community Action Agency Partnership, VCAP. While independent organizations, as a network we are all dedicated to the mission of ending poverty by assisting people through a 2-pronged approach: assisting people in economic crisis, and providing the opportunities and tools to help them rise out of poverty.

Poverty is complex, and our work is multi-faceted with programs ranging from home weatherization and head start, to workforce development, micro business planning, and tax preparations. The pandemic significantly increased the demand and complexity of our crisis services -- whether it's providing emergency heating assistance throughout the winter months or revamping our food security programming by developing a mobile food pantry, repurposing our community kitchen to provide meals for the unhoused, or becoming a regional Food HUB for Vermont Everyone Eats program.

At the center of our crisis service expansion through COVID has been our work serving individuals and families facing homelessness and housing insecurity. Capstone provides housing assessments and navigation services to connect homeless households to appropriate housing supports. We offer ongoing housing case management and education as well as manage 6 emergency transitional units. Capstone staff have provided significant direct assistance to our clients to help access VERAP assistance, as well as providing housing navigation to unhoused guests in the hotel system. We work in close partnership with other service partners who are part of the Continuum of Care for our region, including: shelter providers, affordable housing developers, Domestic Violence Prevention partners, Parent Child Centers and Youth Service organizations as well as community mental health agencies.

We believe that safe and secure housing is not only a human right, it is essential to public health and our overall community strength, security and vitality.

I want to just pause to thank and appreciate the incredible work of the state of Vermont employees who have been managing all of these challenges right along with all of us. They are our funders and our partners and we all worked together in amazing ways to move folks to hotels, distribute food and provide health care, testing and vaccinations, and to think creatively about how best to manage the influx of federal funding to support the needs on the ground. I especially appreciate DCF & OEO.

And I also want to thank and appreciate the incredible work that all of you Legislators have done throughout the pandemic to support the needs of Vermonters, including the important decisions you made around investing in affordable housing and shelter development as well as increased services for clients who are unhoused or housing insecure.

The sad reality now is that we find ourselves, just as we would like to “take a breath”, at the precipice of potentially losing the very supports that we have worked so hard to build. We want you to not give up on the people who need you to persevere and stay focused on these dramatic needs that persist in our community. We request that you do all you can to sustain the programs and services that have made such a difference for so many.

The VERAP and associated investments have helped Vermont step forward with a range of programs for supporting many Vermonters through very precarious times. The problems we face with the potential end of VERAP are multi-faceted. Perhaps the most dramatic and obvious challenge is the number of people reliant of federal funding who are guests in area hotels. But I want to bring your awareness to another less obvious challenge, which is harder to put our arms around, and that is the large number of Vermonters who have managed to stay housed in an apartment because of VERAP subsidy. And when that subsidy ends they will not be able to sustain that rental unit because right along with the sky-rocketing costs of food and fuel is the increase in rents. Sadly, there are simply too few places for these folks to go. And many more will become an unhoused Vermonter in need of our help.

I find the number of currently unhoused in Capstone’s service area to be staggering:

- **In Washington County**, 487 people, including 45 households with children are on what is called the “coordinated entry list” which is our way of tracking folks that are either already homeless or at risk of homelessness. 70 people are guests at the Good Samaritan Haven and, in addition to that in September there was a count of 80 people living “unsheltered” outside.
- **In Lamoille County**, last week we knew of 153 adults and 62 children that were experiencing or at risk of experiencing homelessness. 96 were experiencing literal homelessness either accessing the General Assistance program, or living in a tent, on street, in a vehicle, or in temporary shelter.
- **In Orange** (and norther Windsor) County we know of 157 households on the Coordinated Entry list including 22 households with children. In addition, there are currently 75 households living in hotels in the Hartford district

And behind these staggering numbers, are real people, with tragic stories. It is important to understand that housing instability and homelessness result in sometimes catastrophic consequences and outcomes for Vermonters, including trauma and other medical and mental health problems and expensive disruptions to school, employment, medical care, and public health.

Stories of Housing Insecurity

As you know over 10,000 Vermonters have accessed the VERAP program. While we do not know all of these folks we do know that many will face serious housing insecurity and potential homelessness when these supports end. Here are just a few stories from our Capstone Housing team as samples of how Vermonters are struggling through the pandemic economy, and are being dramatically impacted by the ending of VERAP supports:

- *A woman fleeing DV with her two children had been homeless since 2018. We helped her find housing in August 2022 with VERAP and HOP funding support. She expected VERAP for 18 months and planned to use that time to save and plan to be able to afford rent in the future. She will receive 70% benefit until the program ends. Not knowing when it will end is making it very hard for her to plan. She is looking for a more affordable unit. Her current rent is \$2000 a month. Her*

income is 30% AMI or lower. It is very unlikely she will ever be able to afford \$2000 a month on one income.

- A man on a fixed disability income (30% AMI or lower) lived in the same unit for 10 years. The building was sold and the rent increased. VERAP saved him from eviction. But the landlord has raised the rent again and intends to raise again. This client will receive 70% benefit until funds run out. Again, he is worried and is struggling to plan. He is looking for a unit he can afford.
- An elderly woman was renting a home. Rent increased during the pandemic. Last VERAP payment was 11/1. She can't afford rent and now lives in fear of eviction.
- A single father works for \$20/hour He was able to get into his home due to VERAP. He lost his benefit after 11/1 payment and can no longer afford rent. He lives in fear of eviction.
- I have particular concerns about 3 people who may lose their housing when VERAP ends- one h/h member had a stroke and the other needed to stay home to care for him- both lost earned income during COVID.
- An elderly woman was able to move into housing with VERAP, but will not be able to afford it on her fixed income. A single parent family, who left a DV situation, will not be able to afford her rental on her single-person income.
- I am working with a person in particular who has been in his apt for a few years and has a section 8 voucher. He lost VERAP, like everyone else with a voucher, with no notice, and is unable to pay the rent as he is behind on other bills, as well. He and his wife are dealing with significant health issues and we are struggling to figure out how to get services in place, such as payment for him to provide care for his wife (who was hospitalized with COVID). Soon they will be without a home and with acute health care needs.
- A family of three siblings, all in their 60s, and with intellectual disabilities, came to Capstone as walk-in clients. They had lived in their Barre City apartment for 30years, but were evicted when the house got sold. They came to Capstone because they had nowhere to go.

I do also want to share that we have our good stories as well.

- ***In the last year, in the Washington County area Capstone and our partners have found stable housing for 107 households, including 45 children. In Lamoille County over this time period we have worked with area partners to house 37 households including 14 families with children.***

These are the substantial victories that we celebrate and they could never have been achieved without the array of housing services that were funded throughout the pandemic. Unfortunately, they are becoming so much harder to achieve, even as the funding supports begin to wane.

Our experience highlights the need for us to maintain our focus on all **three “legs of the stool”** to solve our homeless problem:

- 1) **Additional rental units;**
- 2) **Rental assistance to maintain tenancy**
- 3) **Services to help people find and maintain their housing.**

VERAP services have included an array of these services. As the program winds down, we are supportive of the short-term priorities that have been highlighted by the recent community engagement efforts. However, we also need to address wider longer-term strategies.

- **It is critical to realize that there are many people currently living in hotels who will have no housing options when the transitional housing program ends due to cognitive and other disabilities that make living in a shelter or renting an apartment impossible.** This is an acute and urgent element to the hotel and shelter guests that need immediate and inter-agency focus. We request a high -level convening of, the Department of Mental Health, the Designated

Agencies and homeless service provider network to take a sober look at the needs for appropriate housing for these clients and develop a long-term housing solution for these individuals and households.

- We recognize we are not going to build our way out of crisis in the short term. However, we believe it remains critical for the Administration and Legislators to **maintain a focus on expanding affordable rental housing and address the dramatic price escalation in existing units.** It is estimated that some 19,000 Vermonters spend more than 50% of their incomes on rent, placing them at great risk of becoming homeless. We applaud the work that is being done by the state to support towns with zoning changes, to increase Accessory Dwelling Units, SROs and affordable housing projects. It is essential that we work with homeowners and landlords to expand efforts to increase the number of rental units, including mobile homes.
- We must also recognize that **the expansion of short-term rental properties, including Air B & B's, depletes the available rental stock, exacerbating the rental shortage.** These trends must be a part of the policy discussion that requires legislative consideration. Positive approaches such as tax credits and the VHIP program create incentives for conversion of short-term rentals to long term housing.
- We need to improve coordination between the local housing authorities. Lack of coordination and cooperation is putting Vermont at risk of losing Housing Choice vouchers as VERAP ends -- just when we need them most. There are some communities where local Housing Authorities and homeless service providers are working to informally to create a model for cooperation to save these vouchers. **We recommend convening public housing authorities and homeless service providers to develop a process to allocate housing choice vouchers to tenants who are losing rental assistance through VERAP.**
- **We need to maintain our focus on housing retention**, and continue to support innovative service models and approaches to help keep Vermonters safely housed once they do find housing. These include Shelter plus Care vouchers and master leasing agreements with landlords to ensure a high-risk tenant has adequate support. We also support the SASH for All model to provide a community health team to support at risk tenants at housing developments to address the complex needs of many tenants.
- **We must continue to accelerate the production of affordable housing developments and non-congregate shelters.** The results from the efforts to date have already made a huge dent, but they must continue, particularly in more remote areas of the state. These must also include specialized developments for those with critical identifiable needs such as substance use disorder and chronic mental health challenges.
- **Finally, we need help addressing our staffing crisis.** Our network is stretched beyond capacity, facing staff shortages, and experiencing burn-out. We see these staffing strains in nearly every sector, including state positions, the DAs, hospitals, and the homeless system of care. The staffing shortages at shelters, service providers, and DAs is resulting in insufficient support for people experiencing homelessness. We seek recognition at the state level and focus on the

urgent need for a statewide strategy to recruit and retain sufficient staffing for our response to homelessness.

We are in historic and precarious times and cannot turn our backs on our neighbors in need. We have made tremendous progress and must continue strategic housing investments. Now is your time to continue this momentum. Understanding as we now do the acute needs for housing services we must not focus on ending a program, but build off the lessons we have been learning and increase our attention and investments toward those most vulnerable among us.

Our communities are only as strong as their most vulnerable members.

Thank you for your time and attention today.