

# VERMONT HOUSING & CONSERVATION BOARD

House Committee on General and Housing  
January 10, 2024

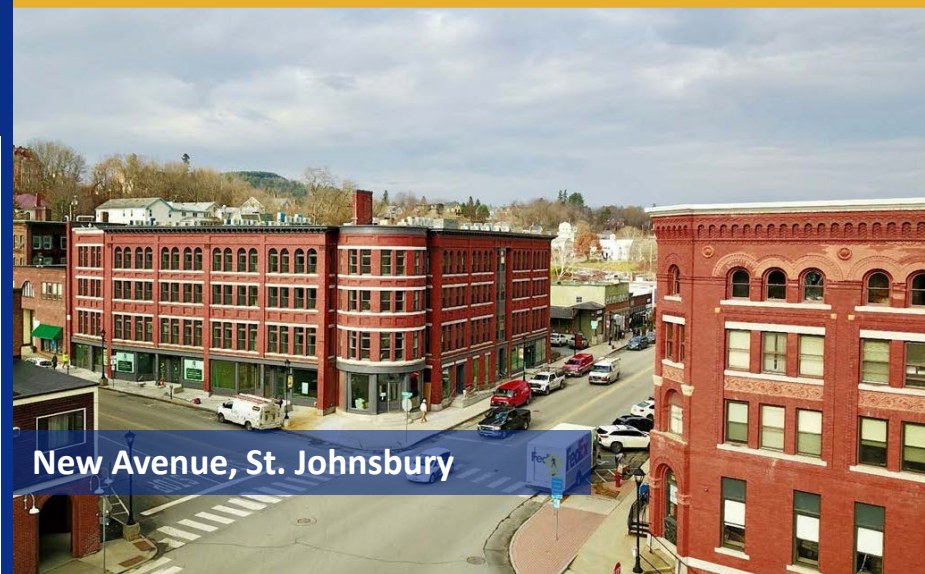
Presented by

Gus Seelig,  
Executive Director

Pollaidh Major,  
Director of Policy & Special Projects

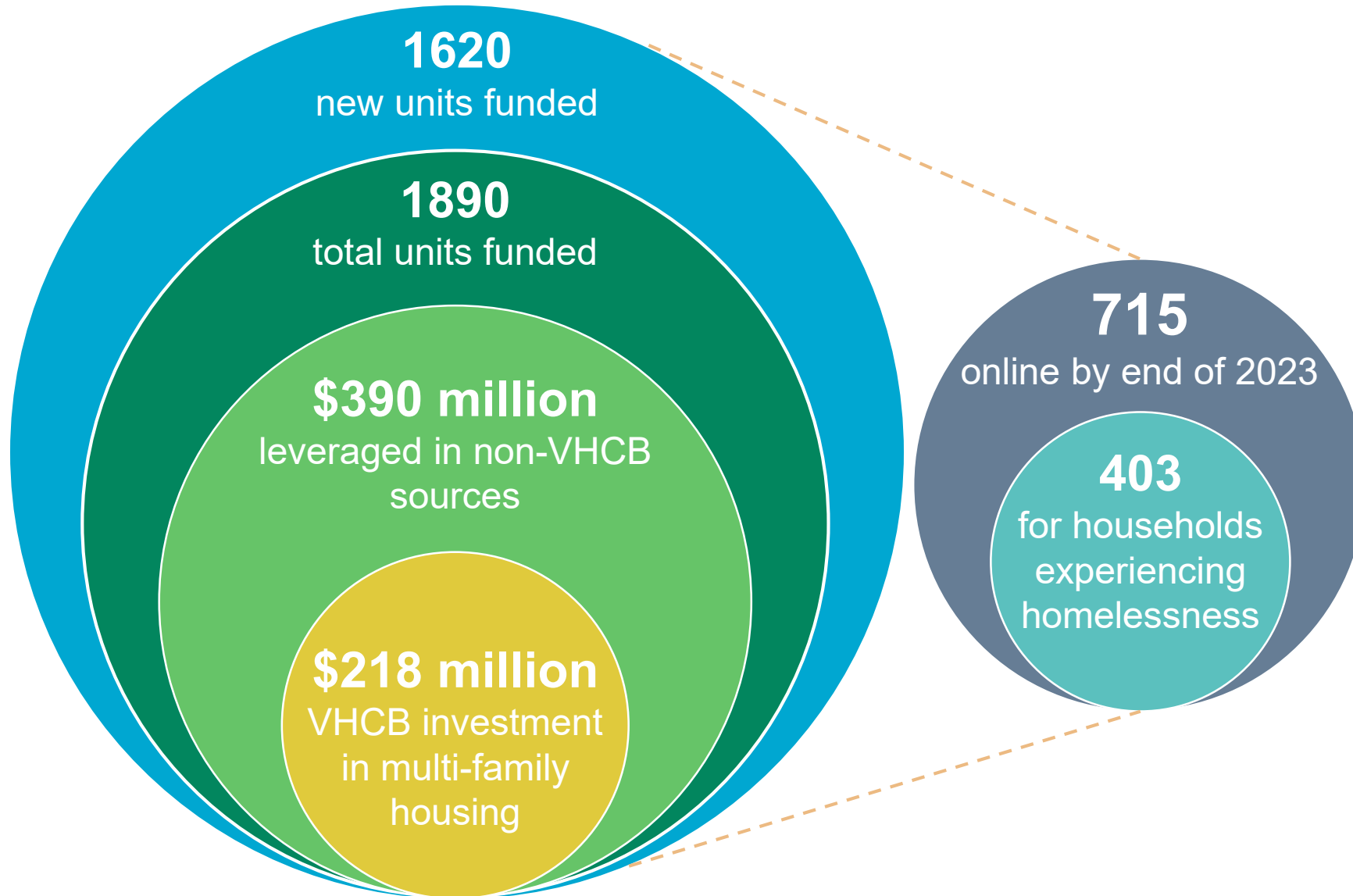


Habitat for Humanity Homeowners, Rutland



New Avenue, St. Johnsbury

# Rental Housing Investment 2020 - 2023



# Affordable Housing Production Pipeline

Village Center Apartments,  
Morrisville



2023

In 2024  
an additional 400 units  
completed.

Central & Main, Windsor



2025

2026 and beyond  
Developers are planning  
projects based on  
anticipated funding  
available.

By Dec. 2023  
700 units completed.

2024



Riverwalk Apartments, Hartford

In 2025  
another 500 units  
completed.

2026



Greensboro School, Greensboro



# Affordable Housing Pipeline



Greensboro School

*Photo credit: Anne Wallace Allen*



Brattleboro Historic High School



Montpelier Elks Club

## FY24 anticipated pipeline – Dec. 2023- June 2024

- 450 rental units
- 85 homeownership units
- Improvements to 2 manufactured home parks

## Impact

- Fully fund the existing pipeline
- Advance projects underway
- Remain responsive to opportunity



# Affordable Housing Pipeline



Reid Commons  
St. Albans City



Newport Crossing  
Newport City



Stonecrop Meadows,  
Middlebury

## FY25 anticipated pipeline

- 600 new rental units
- 120 units of preserved housing
- 65 homeownership units
- 100 - 150 shelter beds
- Improvement to housing for 175-250 farmworkers

## Impact

- Send a signal to developers
- Speed up the development process
- Recovery from flooding and investing in resiliency

Lake Paran, Shaftsbury



Robert Frost Museum, Shaftsbury



Lake Paran Village, Shaftsbury



# Statutory Purpose

“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 of primary importance to the economic vitality and quality of life of the State.”

10 V.S.A.15 §302



# Conservation

Camp DREAM, Fletcher



Camp Sunrise, Benson/Orwell





# Housing Programs

- Multi-Family Rental Housing
- Home Ownership
- Permanent Supportive Housing
- Shelter Improvement and Expansion
- Manufactured Home Communities
- Home Accessibility Improvements
- Community Planning & Technical Assistance
- Farmworker Housing
- Recovery Residences

**15,000 homes across Vermont**



**Taylor Street Apartments, Montpelier**



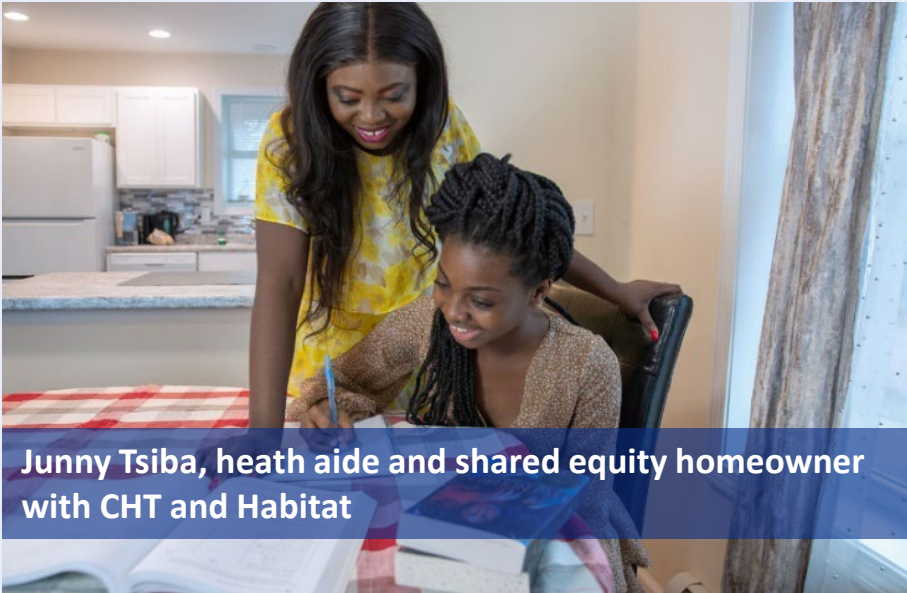
**TNC and Bennington Habitat Home, Pownal**



**McKnight Lane, Waltham**



# Housing Vermont's Workforce



Junny Tsiba, health aide and shared equity homeowner with CHT and Habitat



Butternut Grove Condominiums, Winooski

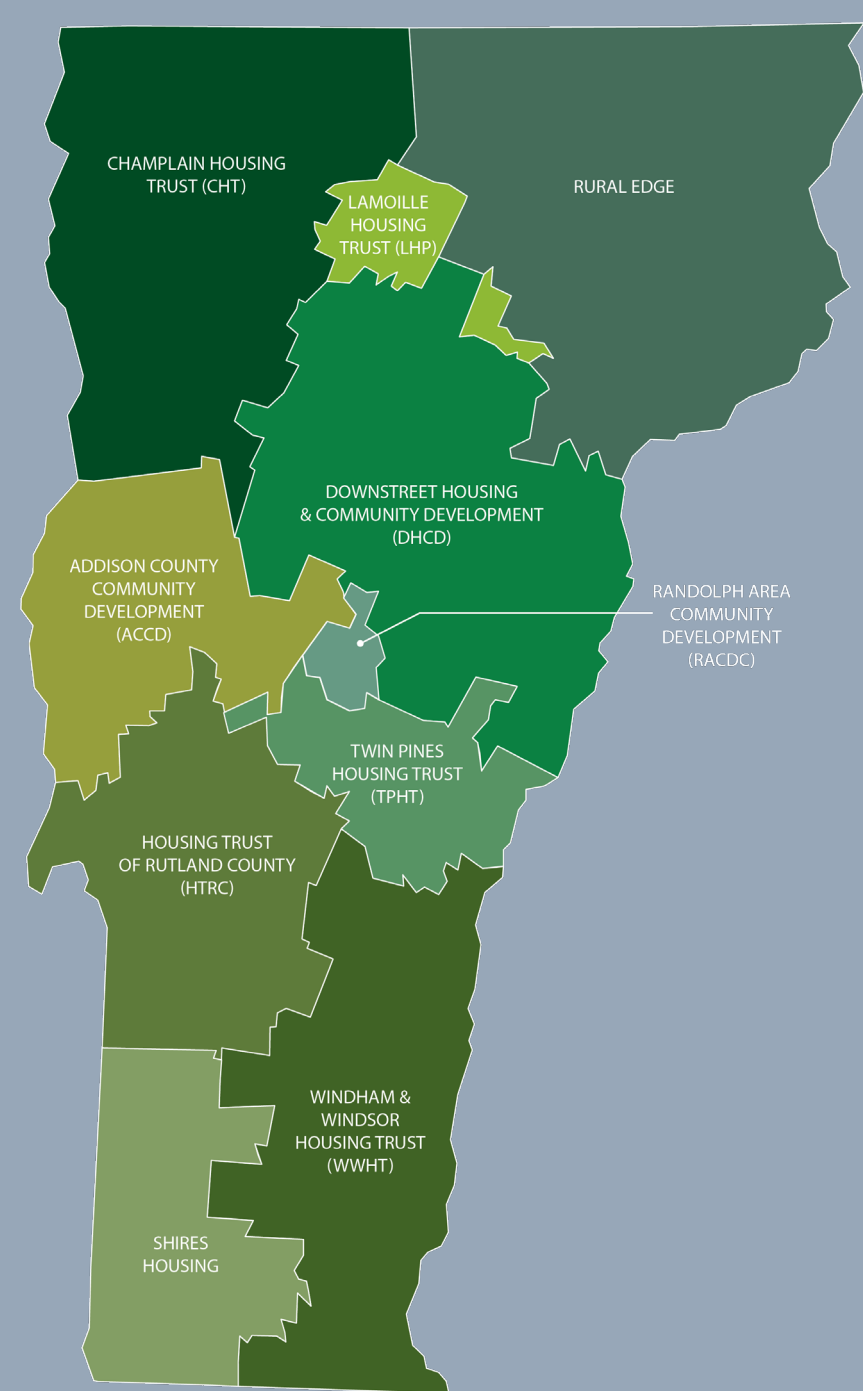
VHCB supports rental housing for Vermonters up to 100% AMI and homeownership for Vermonters up to 120% AMI

- **100% AMI for a one-person household = \$68,800**
- **100% AMI for a three-person household = \$88,400**
- **120% AMI for a one-person household = \$82,400**

Occupations served by VHCB-funded rental housing:

- Childcare workers
- Automotive mechanics
- Teachers
- Building maintenance workers
- Community social service occupations
- Police officers
- Nursing assistance
- Farmers and farmworkers
- Mental health counselors
- Truck drivers
- Medical assistants
- Installation and repair workers
- Bookkeeping and accounting clerks

# Service Areas of Regional Nonprofit Housing Development Organizations



Addison County Community Trust

Cathedral Square Corporation

Champlain Housing Trust

Downstreet Housing & Community Development

Housing Trust of Rutland County

Lamoille Housing Partnership

Randolph Area Community Development Corporation

Shires Housing

Twin Pines Housing

Windham & Windsor Housing Trust

## STATEWIDE PARTNERS:

Evernorth | Housing Foundation Inc. | Cooperative Development Institute



# Permanent Affordability

Northgate Apartments in Burlington, **336 homes 100% owned and controlled** by the Northgate Residents Ownership Corporation.



After substantial advocacy work, the landlords agreed not to evict the residents.



## Bove Brothers Plan to Evict Low-Income Refugee Families in Winooski – and Raise Rents

By **DEREK BROUWER** and **LIAM ELDER-CONNORS (VPR)**



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# Homeownership



**Shared Equity Homeowner  
Kelly DeFelice, Barre City**

**238 new shared equity  
homeowners since 2020**

**Shared Equity home in Brookline**





# Rental Housing Development



Marsh House, Waterbury



Brandywine and Farmstead Lofts, South Burlington



Firehouse Apartments, Bristol

- Partnerships with non-profit and private developers
- Permanent affordability
- Our investments leverage private and federal capital at 3:1 ratio to bring additional homes to VT



# Shelter





**Beacon Apartments**  
South Burlington

Partnership with  
UVM Medical Center



**Bayview Crossing**  
South Hero

Senior & disabled housing



**Great River Terrace**  
Brattleboro

Housing & services for people  
experiencing homelessness



**Foundation House**  
Barre

Recovery housing

# Service-Enriched Housing



# Farmworker Housing & Accessibility

## Farmworker Housing



### Farmworker Housing Repair Loan Program

A Champlain Housing Trust (CHT) loan fund program to finance the repair, improvement, and replacement of farmworker housing. UVM Extension Service and RuralEdge are acting as partners with CHT in helping with outreach to farmers about the program.



## Habitat for Humanity Home, Montpelier

### VCIL Accessible Housing

VHCB and AHS funds are awarded to Vermont Center for Independent Living for accessible modifications, including wheelchair ramps and bathroom modifications that allow individuals to live independently and stay in their homes.



# Manufactured Housing Communities



Over 35 years, VHCB has invested in over 50 parks improving over 2,000 homes.

- VHCB allocates state and federal dollars to eligible MHCs
- Eligible activities include:
- feasibility studies, acquisition, refinance, infrastructure funding, lot preparation, infill placement of new homes
- Primarily work with non-profit and cooperatively owned parks.
- Requirement for permanent affordability





# Workforce and Community Development



- **Rural Communities:** VHCB works in communities of all sizes across Vermont.
- **Technical Assistance:** VHCB provides technical support for housing projects through its Housing and Rural Economic Development Initiative Programs
- **Career and Technical Education Revolving Loan Program:** VHCB has partnered with the Vermont Community Loan Fund to administer a new program that provides funding to CTE centers to purchase building for students to rehab. This results in hands on learning for the next generation of Vermont's construction professionals.



# VHCB and Act 81

- 1) Report on initiatives to make affordable homes and shelter beds available to Vermonters.
- 2) Establish a Manufactured Home Replacement and Infill Program.
- 3) Target 30 percent of affordable homes in FY24 to households exiting homelessness.
- 4) Invest in VHIP and MHIR.



Stuart Avenue Apartments, Colchester



Moose River Shelter, St. Johnsbury



Whistlestop Mobile Home Park, Bradford



# Housing in Rutland



## Rutland Area Bridge Housing

- 8 units for people exiting homelessness
- Owned by Housing Initiatives Inc., a non-profit affiliate of RHA and managed by the Rutland Housing Authority



## Lincoln Place, Rutland City

- 19 affordable units / 10 dedicated to people exiting homelessness
- Supportive services on-site

Photo credit: Stina Booth





# Investing in Shelter

**+** **SINCE 2020**  
**\$22 million**  
committed to fund:

**496**   
shelter beds  
**198 new** 



**Welcome Center  
Berlin**



**STEPS  
Colchester**



**Groundworks  
Brattleboro**



**COTS Family Shelter  
Burlington**



Willows Mobile Home Park, Bennington



McKnight Mobile Home Park, Waltham



## Manufactured Home Replacement and Infill Initiative

- Increase the availability of safe and affordable long-term mobile home rentals
- Prioritize households experiencing homelessness, especially those who are exiting residence at hotels and motels
- Utilize available mobile home lots
- Support the installation of energy-efficient homes
- Learn more and apply:  
<https://www.vhcb.org/mobile-home-replacement-housing>





Vermont  
Housing &  
Conservation  
Board

# Affordable Housing Units Newly Leased to Households Experiencing Homelessness



CONGRESS STREET APARTMENTS  
30 units

Total units turned over in FY24:

220

Of these units, number leased to  
households who experienced  
homelessness:

89

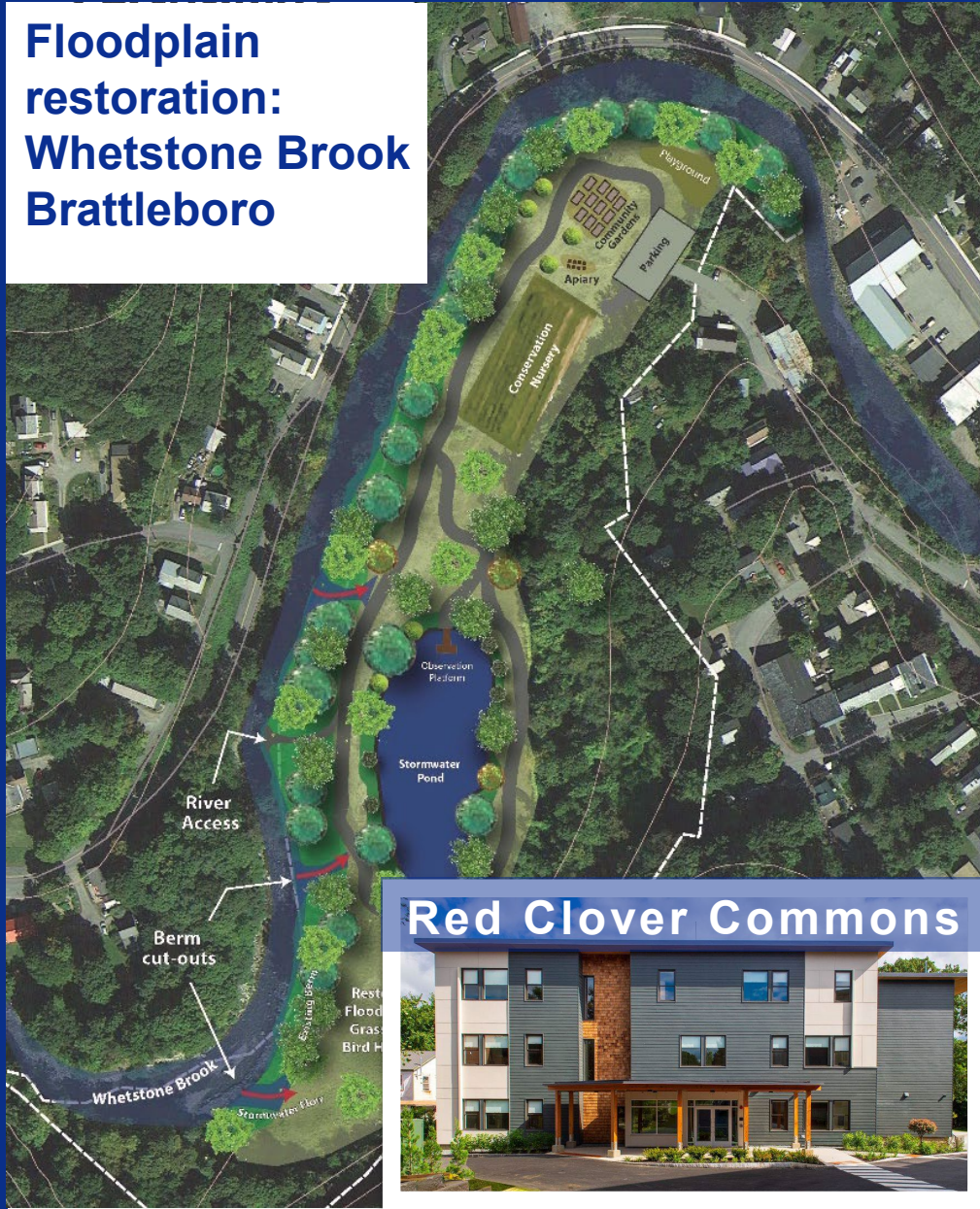
Percentage  
40%

**1,000+**

households experiencing  
homeless that VHCB helped  
to house in the past three  
years



## Floodplain restoration: Whetstone Brook Brattleboro



## Red Clover Commons



# Flood Resilience





# Regulatory Reform

ALICE HOLOWAY DRIVE  
Putney



CENTRAL & MAIN  
Windsor



COTS CANAL STREET BUILDING  
Winooski



Building more faster:

- Expedite Appeals Process
- Expedite Corrective Action Plan Process
- Increase Height and Density

# Capacity of Service Providers and Acuity of Need

**THE CHALET**  
35 units, West Brattleboro



**CHAMPLAIN INN**  
50 beds, Burlington







# The Market



WOOLSON BLOCK  
Springfield



BENN HIGH  
Bennington



LOFTS AT SACRED HEART  
Newport



FRENCH BLOCK  
Montpelier



# Preservation of Affordable Housing

**Brightlook Apartments**  
St. Johnsbury | 18 units



**Dorset Commons**  
S. Burlington | 99 units







North Pleasant, Bradford



Allard Square, Burlington

Vermont Housing &



Conservation Board

## 35 Years of Housing



**15,000** permanently affordable homes  
(rental & homeownership)



**2,828** homes with  
reduced lead paint hazards



**Over 1,700** home access units  
for people with disabilities



**\$400 million** invested  
**\$2.2 billion** leveraged





Vermont  
Housing &  
Conservation  
Board

Harrington Village, Shelburne

# THANK YOU

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