

**Testimony of Sue Minter**  
**Executive Director, Capstone Community Action**  
**Before the House Committee on General and Military Affairs**

**January 13, 2023**

Good morning and thank you the invitation to speak with you today to share a viewpoint on Vermont's housing needs from the perspective of one of Vermont's Housing and Homeless Service Providers.

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 five (5) Community Action Agencies in Vermont that make up the Vermont Community Action Agency Partnership (VCAP). Joining me is Ramsey Papp, the manager of Capstone's Housing Program who has worked for many years in direct service in Orange County (Randolph and Bradford) and in Washington County (Barre).

I have provided copies of the VCAP Annual Report for your review highlighting the range of programs and services we provide for Vermonters across the state. Together our network served 40,000 Vermonters with low-incomes last year, and our work has had transformational impacts for those who are most vulnerable. While independent organizations, as a network, we are all dedicated to the mission of ending poverty by assisting people through a two-pronged approach:

- 1) Assisting people in crisis, whether it be lack of secure housing, heat or food; and by,
- 2) Providing the opportunities and tools to gain economic security and build ladders out of poverty.

Poverty is complex, and our work is multi-faceted and wide-ranging. Our programs range from home weatherization and Head Start/ early education, to workforce development, micro business development, financial and energy counselling and tax preparations. The pandemic has led to a significant increase the demand and complexity of our crisis services. Crisis heat and energy assistance through winter months has become more daunting with price inflation. Our food security programs have expanded significantly as food insecurity has magnified. In Central Vermont, Capstone expanded our food shelf into a mobile food pantry, repurposed our Community Kitchen to provide meals for the unhoused, and stood up a regional Food HUB for the Vermont Everyone Eats program.

**At the center of our crisis services is our work addressing individuals and families facing homelessness and housing insecurity.**

Your House Committee on Housing and General Affairs has historically focused on housing policy and the provision of housing including subsidized and affordable housing development. I appreciate greatly that you are investing time and attention to parts of the housing security story that is often overlooked – and that is serving the people who may need additional supports to be successful and achieve self-sufficiency. Thank you, Mr. Chair.

We like to describe the “three-legged stool” of housing security:

- 1) Affordable Housing Units,
- 2) Rental Assistance (Vouchers) to maintain tenancy and

3) Housing services to help people find and maintain their housing.

Across the state, an array of organizations provide housing services for under-served Vermonters. These may be in shelters, or in homes or facilities dedicated to those with unique needs (including mental health or substance use). The Community Action network both provides housing services and connects with other service providers. Each Community Action Agency provides unique housing services, depending their respective community needs and local capacity.

Capstone provides overall housing assessments and navigation services which connect homeless and insecure households with appropriate housing supports. We offer ongoing housing case management and education for client, staff a landlord liaison to improve connections and relations with landlords and tenants, and manage 6 emergency transitional units. [Note: An outline of what each of these services is comprised of is at the end of this testimony.] Capstone staff have also provided significant direct assistance to our clients to help access pandemic rental assistance through VERAP—Vermont’s Emergency Rental Assistance (which is a pandemic support now winding down). And finally, Capstone has helped provide housing navigation and other services to unhoused guests in Vermont hotels that participate in the General Assistance Emergency and Transitional Housing programs. We are incredibly proud to have been a crucial part of supporting unhoused Vermonters throughout the acute phases of the COVID pandemic to ensure that everyone had access to a place to “stay home and stay safe”.

As with all our Community Action sister agencies, Capstone works 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 the active faith community and community mental health agencies.

In every region of the state there is a different system of supports for folks facing homelessness or housing insecurity. Champlain Valley Office of Economic Opportunity (CVOEO), serving Chittenden, Franklin-Grand Isle and Addison County is the Community Action Agency with the largest housing program. Their program includes housing case management and mobile outreach for people experiencing homelessness, as well as a community resource center for people to receive walk in services. CVOEO also runs a statewide Housing Advocacy Program (HAP) to provide education, support, advocacy, technical assistance, and referrals for people and organizations throughout Vermont. [A list of all CVOEO housing programs and service data is provided at the end of this testimony.]

**At Community Action, 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 appreciate the incredible work of the state of Vermont throughout the last 2 years and to thank the state employees who have been managing all of these challenges right along with all of the service providers. It has been an extraordinary time. The state agencies help fund our programs and have been our partners. Throughout the pandemic we have 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 state at the Department of Children and Families, and especially the Office of Economic Opportunity.

And I also want to thank and appreciate the incredible work that the Legislature has directed and overseen 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 at the precipice of potentially losing the very supports that we have worked so hard to build. This is the moment that you all enter this story. And this is a time of great uncertainty and also of ongoing needs.

Over the past two years, the pandemic era supports (including 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 winding down of pandemic housing programs 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. I also 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 as that subsidy ends many Vermonters 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.

#### Vermont's growing unhoused population

Each year the state participates in a national Point In Time (PIT) count. Our last PIT count, held on the **night of January 26, 2022, found 2,780 Vermonters experienced literal homelessness, an increase of 189 persons compared to the 2021 count.** This 7.3% increase in persons experiencing homelessness in 2022 comes on the heels of a significant increase from 2020 (pre-pandemic) to 2021. There are important and notable findings within the 2022 PIT including:

- The number of persons experiencing homelessness and in a household with children increased by 36% compared to the prior year, compared to 5% of people in households with adults only;
- BIPOC (Black, Indigenous, and people of color) Vermonters disproportionately experienced homelessness in 2022 compared to the general public;
- Veteran's homelessness continues to decline in the overall population;
- 94% of those unhoused were in Emergency Shelters (including domestic violence shelters, hotel/motel through GA Emergency Housing Program), while 2% were unsheltered and 4% were in Transitional Housing (projects designated to serving people experiencing homelessness);

The number of currently unhoused in Capstone's service area is staggering. Based on tallies from December, we know that:

- **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

Over 10,000 Vermonters have accessed the VERAP program. While we do not know details about all of these folks, we do know that many will face serious housing insecurity and potential homelessness as 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.*
- *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.*
- *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.*
- *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 want to complete my testimony by emphasizing that there are also powerful stories of hope every day for the people and families we serve. ***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.**

We are in historic and precarious times and cannot turn our backs on our neighbors in need. We ask that 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 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.**

**And in the words of the late great Dr. Martin Luther King whose life and legacy we celebrate this weekend: *“The Time is always right to do what is right.”***

Thank you for your time and attention today.

## CAPSTONE HOUSING SERVICES

- Capstone Community Action provide rental housing counseling for community members who are homeless or at risk of homelessness. Homeless and At Risk of Homelessness are defined by HUD.
- Our housing counseling program includes:
  - Screening and Coordinated Entry Assessment to determine need and eligibility for services both within our organization and for referral to outside partners
    - If they are eligible and interested in engaging in our services we enroll them in housing counseling and provide services based on their individual needs. These services may include:
      - Budget review and coaching
      - Identifying strengths and barriers to obtaining permanent housing
      - Action planning to address barriers to housing placement
      - Tailored work to address barriers to project / housing admissions like criminal records, credit reports, utility arrears, unfavorable references etc.
        - This may be achieved through work with the counselor or referrals to internal or external resources.
      - Support housing search and placement
      - Provide outreach and negotiate with landlords
      - Assistance obtaining eligibility documentation and verification
      - Assistance with housing applications and understanding leases
      - Providing education and training on their rights and responsibilities as a tenant
    - If they are able to locate / agree on a plan to obtain or stabilize housing, we may:
      - Help arrange / support move in including setting up utilities, moving arrangements etc.
      - Help find resources to support move-in / stabilization like security deposits, moving costs, furnishings and other one-time costs.
    - For households that have significant barriers to maintaining stable housing, we may be able to provide up to 24 months of ongoing stabilization supports including
      - Identifying other service needs to connect them to
      - Coach them on developing and maintaining key relationships with landlords / property managers with the goal of fostering successful tenancy
      - Assist in resolving disputes with landlords and / or neighbors to reduce risk of eviction or other adverse action
      - Advocate and link with community resources to prevent eviction
      - Assist with housing recertification process
      - Continue training on being a good tenant and lease compliance

### Data:

- # of people served in 2022 (all housing services)

- Between 01/01/22 – 12/31/22 we served
  - 227 household representing 455 people
    - 311 adults
    - 145 children
- **# of people we were able to HOUSE in 2022**
  - 01/01/22 – 12/31/22 we helped the following # of people obtain safe housing
    - 39 households representing 79 people
      - 53 adults
      - 26 children
- **# of people we helped retain housing (prevent homelessness)**
  - Between 01/01/22 – 12/31/22 we helped the following # of people avoid homelessness
    - 3 households representing 7 people
      - 7 adults

*\*This number is so low primarily because many people who were at risk of eviction accessed VERAP funds. We provided application assistance but not housing counseling. We do not have a number for the people who retained housing because they were approved for VERAP funds. In many of these cases people chose not to engage in housing counseling.*

## **CVOEO HOUSING SERVICES**

CVOEO provides housing case management and mobile outreach for people experiencing homelessness. Runs a community resource center and will be providing services to the Elmwood Ave site.

CVOEO's statewide Housing Advocacy Programs (HAP) provides education, support, advocacy, technical assistance, and referrals for people and organizations throughout Vermont. These services are grounded in the belief that housing is a basic human right and that everyone deserves equitable access to securing and maintaining a home, free from discrimination.

The HAP team serves renters, mobile home residents, and people experiencing discrimination, and also partners with housing and service providers, municipal officials, and other organizations to promote inclusive, affordable housing for all. Program services and activities are designed to build individual and community knowledge, confidence, and agency in rental housing and mobile home law, fair housing legal protections, strategies for finding and maintaining rental housing, and community engagement.

Data:

### ·VT Fair Housing Program

- Individuals Served: 183 fair housing consults (VTT, MHP, FH)
- Workshops attended:
- 18 Fair Housing & Know Your Rights workshops for 163 community members, municipal officials, and housing & service providers
- Workshops attended during Fair Housing Month
- 1,800 participants in virtual workshops, community conversations via Zoom, Fair Housing Friday discussions, art projects, and other events
- 26 libraries and 14 housing sites hosted Fair Housing Month activities
- 4 children's art workshops

## VT Tenants

- o Households served via hotline: 848 (1,092 consults)
- o Participants in Rent Right and Tenant Skills classes: 347
- o Number of households who received housing navigation services: 93
- VT Mobile Home Project
- o Households Served via hotline: 220 (568 consults)
- o Mobile Parks assisted: 68 unique sites (94 activities)
- o Number of residents contacted: 626
- o Hours of direct service: 482.5
- CARES Housing Voucher Program (CHVP)
- o Applications received: 556
- o Leases approved: 272 (338 adults and 317 children)
- o Retention services: 60 households
- o Individuals experiencing homelessness served: 157