Testimony of Sue Minter Executive Director, Capstone Community Action Before the Joint House Transportation and Natural Resources & Energy Committees January 5, 2024

Introduction

Thank you for inviting me to speak before your Committees on this important topic. 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). Collectively, our mission is to end poverty by providing crisis services – food, housing and heat through the winter – and providing tools and opportunities to help lift people out of poverty into economic self-sufficiency.

For the purpose of this testimony, it is also relevant that I served as Vermont's Irene Recovery Officer in 2011, and as Vermont's Secretary Transportation 2013. During my tenure I lead a Vermont recovery team to support the state of Colorado after their historic floods of 2013 and also served on the Obama White House Task Force on Climate Preparedness and Resilience. These experiences all strongly influence my understanding of the urgent need for planning, investment, and action to address the impacts of our changing climate.

I know that you have been hearing a great deal of testimony this week about the impacts of flooding and climate change with a focus on "where the rivers meet the roads". Irene had a lasting effect on transportation and river engineering and planning in Vermont. Our overall mission post Irene was to "build back stronger" and recover with resilience to the threats posed by predicted frequent and extreme flooding due to our changing climate. Previous foes became colleagues in the quest to think differently about our future and to fully grasp the need to "let nature take its course". Since that time Vermont has built larger bridges and culverts, smarter roads, and ditches, and worked to allow rivers to meander and give adequate room to flood. There are many important examples of where our resilient recovery from Irene has had a significant positive impact on protecting roads, homes, businesses, and communities from extreme damage. Obviously, we have not done nearly enough. Given the devastation and destruction of July's flood, we need to dig deeper, continue to innovate, expand our investment and commitment to recovering with even greater resilience.

While my previous resilience work focused on transportation and ecosystem resilience, my testimony today will focus on <u>people</u>, and the resilient recovery needed for our communities and economy. And it is appropriate that my testimony will focus on <u>the most vulnerable</u> -- Vermonters of low income, those that are elderly or living with disabilities. For it is the most vulnerable who face disproportionate risk from climate disaster, who have been the hardest hit and face the greatest barriers to recovery. I believe strongly that their needs must be front and center in how we recover now and plan for a resilient future.

Flood Response

Capstone's work for flood recovery began the day after the July flooding occurred. In spite of being flooded out of our Barre headquarters, our team immediately went into emergency response mode -- providing emergency food, prepared meals, water, baby formula, and volunteers throughout our service territory for many weeks. We assembled volunteer brigades for several weekends, mucking out homes, providing critical resources and support in the hardest hit neighborhoods. Throughout the summer our front-line staff helped at state recovery centers and provided direct support for folks applying for FEMA or the SBA, registering for 211, and guiding through the myriad of needs for housing and basic supplies.

Capstone also helped lead the Main Street Flood Recovery fund in the first weeks post flood, helping to raise and administer over \$800,000 in direct assistance (through small grants) to businesses across the state. And Capstone has been able to provide the support for the Vermont Energy Recovery Team (VERT) by receiving and administering philanthropic funds to make sure utilities are paid for their project management time assisting survivors with acute heating needs.

Finally, Capstone has agreed to stand up a statewide Disaster Case Management Program, working with the state to implement a FEMA grant for long term recovery and individual case management. Collaborating with our Community Action partners, this program will be offering direct case management to flood survivors across the state, under the FEMA program guidelines and in partnership with the State. This program kicked off this week with the hiring of 5 out of an eventual team of 15 to help with Long Term Recovery for individuals.

An outpouring of philanthropic support following the floods had enabled Capstone to provide mini grants to low-income flood survivors for a myriad of essential and urgent needs such as funding for: storage units, mold assessments and remediation, plumbing services, electricians & electric bills, propane, contractors, generators, septic services, water heater down payment, gift cards, gas cards, food, clothing, and transportation services.

Since your Transportation Committee is here, I want to highlight this most basic need – how to get where you need in an emergency, or after a disaster, when you do not have a car. Our existing transit system is wholly inadequate. Thankfully, as we described to you last year, Capstone has incubated a new micro-transit pilot, Community Rides Vermont, which launched last spring and has been providing "on demand" transportation in all- electric vehicles in Washington County. This service has been a critical resource during and after the disaster, helping people evacuate, get to shelter, move things into storage, take people to work, to the doctor, and transporting children to school and childcare.

It may not be obvious, but people with resources generally have some available funds to meet the most urgent and pressing needs in a disaster. But those without resources, simply cannot. And as a result, without immediate assistance, they slip quickly from a state of living on the edge of stability, into a state of extreme poverty. <u>And that is where we are today – more and</u> <u>more Vermonters are slipping into a state of extreme poverty.</u>

Boots on the ground

To exemplify this fact, I wanted to share a brief snapshot of one day at our food pantry in Barre City – the largest food shelf in Central Vermont, where the number of customers in November has increased by 43% since the same time last year. The day after the December flooding, I asked our front-line staff to do a "wellness check" of our customers who were already flood survivors from July. Here is what I learned from our Food Shelf manager that one day:

- Lost vehicle does not have a car yet He did not have insurance on his vehicle so has not had a vehicle since July.
- Difficulty breathing due to July Flood and mold is bad. Has respiratory issues.
- Staying at the Park and Ride in Montpelier right now Had an apartment on Main street in July and flood caused major damage to all their stuff; was not on lease, has no place to go. Person on lease was relocated but not him. Needs camping gear. Also scared of trees falling on him at this time.
- Lost housing in July due to the flood Needs housing, food and clothes. Was at Super Eight in White River Tonight don't know Tomorrow in Colchester Days Inn.
- December lost \$100 of food Was at the Knoll during the flood No cabin available in winter Still homeless.
- Staying at cousin on North Main Street in Barre was not on the lease and never got housing since then Mainly stayed in the woods before that.
- Was in a tent during July Everything that was in tent got washed away Mostly camping gear Now hotel Can't get a job because if she gets a job she will loose the room
- Lost everything in July flood (was in a tent) Had an accident on October 18th got hit by a truck barely can walk Transportation needed needs housing and income has nothing...
- December Flood 2.5 to 3 feet of water inside buildings horse barn & tack building. Lost wood (\$50 worth) from carpentry work that remained to be done to repair damage from July Flood no damage in the house from December flood fortunately Horse had to move in the garage -\$1000.00 worth of shavings lost Hay is ok July Flood sink hole on the property that was filled and came back after December flood (needs to have excavator come back to fill it again. Shed from July flood still not moved back still filled with sticks Getting surgery on leg tomorrow and has been struggling. Talked to many FEMA people before they told her they were not providing help No insurance paid anything despite having insurance Flood not covered by her insurance.

[I'll stop here, you get the picture...but encourage you to read the full story of one day on our food shelf]

- Still need a furnace Electric and pellet stove working with team at Capstone to resolve furnace issue Water bill is way passed due pipes froze Got \$7000 from FEMA " I am at the end of the line"
- December: Car parked in parking lot at 28 pearl street car totaled Only insured for liability so no more vehicle - Cannot afford replacement - July lost food and no power - Issues from July flood resolved - lost \$20,000 worth of clothes, food, electronics and furniture
- Homeless No vehicle 28 School Street in Montpelier was her address no income -Can't get a job because of uncertainty - comes weekly for the pantry - No hotel voucher -Went to welfare in July did not want to go to women's shelter due to the drugs. Is going to try 211

While supporting people in poverty is not new to Capstone's front-line staff, supporting the ongoing and acute and sometimes overwhelming (both complex and expensive) cascade of needs from disaster layered on pre-disaster poverty <u>is</u> new. And it is widespread; and it continues today.

I am submitting with my testimony extensive information from FEMA which documents the number and demographics of Vermonters who have registered with FEMA Individual Assistance. I encourage you to peruse these documents to understand the magnitude of this event and its effect on people. We know that there are a total of 6338 "valid" registrants, 2,343 (37%) are in Central Vermont and 1,114 (nearly 18%) are "low", "very low" or "extremely low" income Vermonters. What we do not know is the state of their recovery; nor do we know about people who did <u>not</u> register with FEMA.

These Vermonters are still suffering from extreme conditions. Many are either displaced or still living in substandard or even unsafe conditions. They live with mold, they live with cold, and they live without everything they had before the disaster. They live with the ongoing trauma of the flood and a sense of hopelessness and despair.

Thankfully there are still dozens of volunteers across the state who are continuing, valiantly, to work to help with recovery needs. Ten community-based recovery organizations that FEMA has called "Long Term Recovery Groups" have formed throughout the state. I have provided a map of these along with my testimony.

I recently spent time with the volunteers at Barre Up, the Long-Term Recovery group in Barre City where Capstone is based and the community in which has sustained the most significant damage to its housing stock from the July flood. They estimate <u>the flood impacted 370</u> <u>structures in Barre City totaling 528 housing units</u>. Very roughly speaking, the group believes that about one-third of these structures sustained relatively minor damage and have recovered/rebuilt, another third was either significantly damaged or totally destroyed and onethird are in a state of limbo. The city has recently begun to notify some <u>85 property owners that</u> <u>their property damage reached a threshold of "substantial damage"</u> for which rebuilding must meet much higher flood plain management requirements. These "substantial damage" claims and the specter of subsequent permitting hurdles have added yet another layer of confusion, and uncertainty to residents already reeling from two floods in six months.

The community organizers who have established Barre Up continue to tirelessly give of their time to mobilize support for their neighbors. They speak of the emotional toll that city residents are managing and describe their neighbors as "frozen" – both without adequate heat and without the ability to make decisions, or without resources to address their acute needs. "I am broken" they quote one resident as sharing, "You cannot provide me the resources to replace all that has been lost"...

And, of course, it must be underscored that this flood disaster came amidst an already existing mental health crisis and a housing emergency, both of which have exacerbated the impossible situation of safely relocating impacted city residents. Before the floods 350 unhoused people were living in area hotels with emergency assistance, some 85 more were in non-congregate shelters and roughly 60 more living outside or in cars.

The Community Resource Liaison for the Barre schools shared that currently there are 110 homeless students from the Supervisory Union, and 200 students living in homes with some flood damage. Truancy levels are up because families at the margins are so stressed and overburdened that they are unable to maintain steady focus on educational needs and attendance. Transportation is not always available, due to driver shortages, the bus is often late and parents are late for work. The ripple effects of this disaster, particularly to the next generation, cannot be understated.

As described by these community organizers, this flood just exploded an already impoverished population. And this is why, as we think about the future, we need to both acknowledge and address the existing disparities in our state, <u>and</u> plan for a more just and resilient recovery, especially as we prepare for the disasters to come.

As brutal as the current challenges faced by Barre City, the community is also inspiring in its determination to support a strong recovery and to come together to reimagine its future. But they need your attention and your help. FEMA will not fix the problems that preceded this flood, nor will they provide local communities with the capacity or resources to do the hard work of community rebuilding. The North end of Barre is where the most extreme impact from the flood occurred and is still visibly in a state of dislocation and despair. In this area most residents experienced devastation both in July and in 2011 (May). And this is where the most creative ideas are needed for a resilient rebuild. Innovative and bold ideas, led by the Scott administration, for redeveloping this neighborhood have been presented to the City. Now the City is organizing meetings to hear from the community – especially the neighborhood residents. This neighborhood needs support for buy-outs of the most at risk properties, and a place to move to so that the impossible decision of leaving their home behind can be complemented with a hopeful future.

Where are we going? What is a Resilient Recovery?

The outpouring of volunteers throughout the state for months following the flooding, and the extraordinary organizing efforts still being undertaken by neighbors helps me know that in spite of the darkness, there is light.

In the short term we need to think of how the investments and decisions of today affect the realities of tomorrow. We must support communities like Barre who have been disproportionately affected by floods and by the "razors edge" of economic stability for many before this flood. We need to know that "all recovery is local" and that FEMA will NOT solve these problems for us. Think of FEMA as an insurance company. They replace what is lost (but only when eligible), but they do not restore. They do not invest in community-building they do not invest in resilience. And their processes are very complex and sometime take a very long time!

The <u>Home Buy Out</u> program is a critical example. Buying homeowners out of their current home is a critical strategy for addressing both the short and long term. But the FEMA process takes years sometimes decades. And homeowners need to make decisions <u>now</u>. I recommend the state expedite this process using state funds to advance payment for investments that will be recouped by FEMA later -- much like is being proposed for paying towns for re-building roads now that FEMA will repay through Public Assistance. This could be implemented through the municipal bond bank, VHFA, VEDA, our financial institutions, or a combination of all of these. Homeowners and communities cannot make these huge investment decisions without some advance cash and without some guidance.

Looking ahead to the longer term, we also need to focus on preparedness – particularly in the most at-risk communities – those who are most economically vulnerable, and those living in high hazard areas. We need to take stock of the lessons learned about supporting people through disaster. We need to better plan for sheltering, feeding and transporting people during a disaster. We can forecast the kinds of needs people will have and help resource the local non-profit service providers ahead of the next disaster, not expect them to provide essential needs without resources or authority to do so. And we need to be ready to utilize dislocation as a time for thinking differently about where and how we rebuild.

Communities need leadership and they need vision. They need HOPE that there is a bright future ahead, one that can be safe from impending climate disasters, and one they and their children can believe in. Thank you for providing that hope. Thank you for being the light.