Testimony for House Corrections & Institutions and Senate Institutions Committees Vermont Housing & Conservation Coalition Day Bayview Crossing, South Hero 2/17/2023

Good afternoon, I'm **Cindy Reid,** Director of Housing Development at Cathedral Square. Cathedral Square is a nonprofit senior housing and services provider.

Thank you for the opportunity to meet with you. I'd like to tell you about a recently completed housing development in the rural town of South Hero, and to ask for your support for the Vermont Housing and Conservation Board – VHCB- which makes the creation of housing possible.

For over 16 years we worked with the Grand Isle County non-profit, CIDER, to develop service enriched affordable housing in the Islands, responding to the need for affordable housing, the aging population, and the desire for older adults to remain close to home, in the islands. Fast forward, in 2018 we identified a perfect site in the designated village center, walkable to the health center, library, bagel café, fire and rescue, and other community resources.

Cathedral Square's and CIDER's missions align — Cathedral Square is Vermont's foremost senior housing developer and service provider through our innovative SASH® Program — Support and Services at Home. CIDER is the Islands-based organization providing delivered and congregate meals, transportation, accessibility improvements and wellness programs.

Development challenges in the Islands were significant – identifying water and sewer, and developing housing in a volatile market with high costs and supply chain issues. Not ones to shy from challenges, we identified adequate waste water capacity on an adjacent site, and we worked with the South Hero Fire District 4 to identify and secure grant funding to install 1400' of new water line to support this project. This was critical to support our sprinkler system for life safety. The new water line provides capacity for other development opportunity in this part of Town, where growth and development is planned.

For three years we worked on project design, securing permits and funding commitments from local, state, federal and private sources. Construction began in September 2021 and in October 2022 residents began to move in to the newly completed 30 apartments.

Bayview Crossing is the first new affordable housing to be constructed in the Islands in 17 years. A mixed-income community, it serves older adults 55+, from extremely low income to moderate income. There are mix of one and two bedroom apartments. Common areas include a Community Room, Laundry Room, Gym and Lounge, outside courtyard and resident garden beds, and support socialization and SASH and CIDER programming. The building exceeds Efficiency Vermont's High Performance Certification and rooftop solar panels help mitigate our energy costs for this electrically heated and cooled building. The building is accessible and promotes safe aging in place. CIDER's new headquarters is in this new building, in a condo space we designed together that they purchased. CIDER and SASH have natural synergies that benefit the residents and the whole community. CIDER provides transportation services to residents. CIDER also offers delivered and congregate meals to older adults in the Islands, including Bayview residents.

I have been developing affordable housing for Cathedral Square for 10 years. During this time, I have witnessed the need for affordable housing increase exponentially, and I have also experienced the transformative nature of affordable housing, with on-site services, in the lives of low income older adults. It is imperative that we continue to invest in affordable housing for our increasingly older population.

Cathedral Square has over 1200 people on its waitlist for independent living and assisted living. Bayview Crossing already has 89 people on its waitlist. Some residents came from housing insecurity, and some residents sold their homes to move to Bayview – opening up housing for working families. All of these seniors moved into Bayview Crossing because they needed safe, appropriate affordable housing, with SASH – Support and Services at Home on site. What has happened for residents of Bayview Crossing since they moved in? Through SASH, we have provided individualized care coordination and one on one wellness assessments with our wellness nurse; we have offered programs like tai chi, exercise classes, wellness nurse presentations, blood pressure checks, TED-talks, access to transportation, access to food security programs like group and congregate meals, commodity boxes, local food shelf, have all taken off. Our partnership with CIDER has enhanced what we can accomplish through SASH, with transportation, meals and wellness programs.

The power of combining affordable housing and on-site SASH services cannot be overstated – it helps older adults not just to exist, but to thrive. We need to do more, for the 1200 people on our waitlist, and for older adults all over the State.

Investments in affordable housing provide so many benefits. In addition to the obvious – the creation of safe appropriate housing, the SASH program uses housing as a platform to coordinate care services – helping older adults thrive, nurturing a sense of belonging and purpose, reducing emergency room visits, creating positive health outcomes and saving on health care expenditures. Housing creation in village, town and city centers help those communities flourish. VHCB investments in housing leverage other federal and private resources. Investments in service-enriched housing reduce and prevent homelessness. Our housing is permanently affordable – ensured through Housing Subsidy Covenants. This commitment to long term affordability protects residents, ensures we'll have affordable housing into the future, and protects public investment.

I'm here to ask for your full support for funding for Vermont Housing & Conservation Board, at the statutory level of \$27.8 million. This is a critical step in making it possible to develop more housing like Bayview Crossing. We could not have developed that community, or continue to develop new housing, without adequate VHCB funding.

Thank you for this time to meet with you today, and for your service to Vermonters.