

My name is Linda Ramsdell. I'm the Board President of Headwaters Community Trust, a community land trust formed in 2024 to serve the Northeast Kingdom towns of Albany, Craftsbury, Glover and Greensboro. I'm here to express support for the Land Access and Opportunity Board's Budget Adjustment Act, with a particular focus on funding two essential programs: the Beginning Developers Pre-Development Grant Fund and Resilience hubs. My remarks focus on the Beginning Developers Pre-Development Grant Fund.

Community Land Trusts support community led development on community owned land. The Beginning Developers Pre-Development Grant Fund fills a critical gap in the development ecosystem. In our rural service area, mostly without zoning or public infrastructure, pre-development costs can be prohibitive, and are the reason traditional developers go elsewhere. The Beginning Developers Pre-Development Grant Fund could make it possible for Headwaters to bring community-driven visions to life. By funding this program, the Board empowers local talent, expands the pipeline of community-rooted developers, and ensures that homeownership is available for the people who want to live and work in our towns, and not determined solely by wealth. This is how we care for the next generations and build generational wealth, and diversify the fabric of our towns.

The Beginning Developers Pre-Development Grant Fund and Resilience hub programs are strategic investments that will directly impact our work, and enable us to care for our neighbors and strengthen our communities by creating permanently affordable homes and access to community-owned land.

Together, these two programs reflect strategic investments in community transformation. I urge the committee to fully fund these initiatives and affirm the Land Access and Opportunity Board's role in creating a more equitable, resilient, and opportunity-rich future.

Thank you for your time and your commitment to this work.