

**Testimony for Vermont Housing & Conservation Coalition Day  
February 14, 2025  
Cindy Reid, Cathedral Square**

Hello, I'm Cindy Reid, Director of Real Estate Development at Cathedral Square. Cathedral Square is a nonprofit affordable senior housing and services provider. Thank you for the opportunity to meet with you today.

During my 12 years with Cathedral Square I have witnessed the need for affordable housing increase exponentially, and experienced the transformative nature of affordable housing, with on-site services, in the lives of low-income older adults. Cathedral Square has over 1,100 people on its waitlist for independent living and assisted living. It is imperative that we continue to invest in affordable housing for our increasingly older population. And it's critical that the Vermont Housing and Conservation Board – VHCB - receive substantial funding to make this happen.

I wanted to tell you about two affordable housing developments we are working on in Franklin County.

In the City of St Albans, we are constructing Reid Commons, a 33-unit affordable housing development on Lower Newton Street. Located at what is locally referred to as the Fonda Lot, this is a former brownfield that the City worked diligently to clean up and make development-ready for over 16 years. The new railroad dispatch center was constructed and is operating at the back of the site, Reid Commons will be complete in August of this year and will offer 33 units of mixed income affordable housing for older adults, and a private developer will begin construction on 87 units of market rate general occupancy housing in June, to complete the build out of this new neighborhood. A new city street was constructed to service this new neighborhood with a wide sidewalk that will later be linked to the Missisquoi Valley Rail Trail. The location for housing is ideal, it is pedestrian friendly, is close to goods and services and on a bus line.

Reid Commons will offer 33 apartments, a mix of one- and two-bedroom units, with common space to support programs and socialization. We will serve residents with a mix of incomes, from below 30% of Area Median Income (\$25,000 for one person and \$28,550 for two-person household) up to 80% of Area Median Income (\$66,600 for one person and \$76,100 for two-person household). We have 8 rent subsidies from VSHA to serve households at the low end of the income range and have a variety of rents to serve different incomes. There are already 181 people on the inquiry list for just 33 apartments - We expect to lease up quickly and to immediately have a long wait list.

Residents of Reid Commons will benefit from accessibility, services, housing security and energy efficiency.

This is well designed, accessible housing. Step in showers, double handrails along corridors, two elevators for resiliency. These accessibility features support aging in place and mobility.

We will offer services. While this is an independent living community, the on-site services we offer help residents age safely in place.

We will offer Support and Services at Home – SASH – care coordination program. SASH is a proven model which provides Individualized care coordination and one-on-one wellness assessments with a wellness nurse.

Our SHINES housing retention program helps vulnerable residents who are facing challenges to be successful in their homes. It helps prevent evictions and prevent homelessness.

Through a partnership with Northwestern Counseling and Support Services, we will offer on-site mental health services.

Reid Commons will serve six households coming from homelessness, and 27 households coming from other living situations, including from homeownership. New senior housing frees up other housing in the community that younger households can then move into – this is a win-win. Appropriate housing with services helps older adults remain in their communities without having to move away to find suitable housing. Keeping older adults in our communities helps retain our community fabric, they are our volunteers, our friends and family members.

Last, this is an energy efficient building which supports state energy goals. Reid Commons has a geothermal system for heating and cooling, making it a fossil fuel free building.

VHCB was an early supporter of Reid Commons and we could not have developed it without them.

The second project I wanted to tell you about is Highgate Village Housing, a proposed 30-unit affordable housing community for older adults in pre-development.

In 2023 the Town of Highgate reached out to us due to the high need for affordable housing for seniors in their community and surrounding region. For over six years they'd been working on a plan to revitalize their village center. This vision includes senior housing, a new library, and several small commercial spaces. The Town has made significant progress. They are working on developing water and wastewater disposal systems to serve the Village core. They have modernized their bylaws to support housing development. They have completed environmental reviews and begun a Corrective Action Plan to address the brownfield in the village center. They have obtained a Designated Village Center and Neighborhood Development Area. They have acquired land to support the housing and library and wastewater disposal fields. They are a small town with a big vision.

This project is one of the ten top economic development projects for Franklin County.

The Regional Plan states, “the level of current unmet housing needs is so significant that ‘catching up’ will require a sustained, long-term commitment. Meeting the housing needs of current households will take a combination of new affordable housing units, modifications to existing units, and expansion of programs that address both housing costs and household income.” NRPC’s 2022 Housing Needs Assessment indicated a need for 1,600 housing units in Franklin and Grand Isle Counties to serve older adults with disabilities.

Highgate’s village center is an ideal location for housing for older adults – it is adjacent to

local and state walking trails (connects to the Lamoille Valley Rail Trail), and near the recreation arena, goods and services, and a bus line.

The Town Administrator wrote, “as an aging population, the Town residents recognize the need for affordable and well-managed senior housing because their family members are being forced out of Town due to higher costs of owning their own homes. Our older residents sell their family homes and move to areas where there is a waiting list to get apartments. They move further away from the support of families and friends – they move further away from “Home”.”

These two projects – Reid Commons and Highgate Village Housing, share some commonalities.

1. VHCB was an early and essential funder of each project.
2. Both projects will be permanently affordable, serving low-income residents into the future and protecting public investment
3. Both projects are exempt from Act 250, saving time and money. But regulatory relief alone is not enough to address Vermont’s housing needs –capital is essential.

We ask you to support the Governor's recommendation of full base funding for VHCB at \$36.9M. This funding is critical to continuing the transformational conservation and housing projects happening throughout the state. The full base funding, however, won't solve the need. We alone have 2 projects in our current pipeline that would create 54 new homes. These may not be built without additional appropriations beyond base funding for VHCB. It is critical to support more developments like Reid Commons in St. Albans and Highgate Village Housing. Without significant support for VHCB we will be limited in our ability to meet the housing needs of older adults.

Thank you for the opportunity to meet with you to underscore the critical need for funding to create more affordable housing, and thank you for your service to Vermonters.