

# House Committee on Human Services

February 18, 2025



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Housing &  
Conservation  
Board

**Gus Seelig**  
Executive Director

**Pollaidh Major**  
Director of Policy & Special Projects



French Block Apartments, Montplier



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# Statutory Purpose

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“the dual goals of creating affordable housing for Vermonters, and conserving and protecting Vermont’s agricultural land, forestland, historic properties, important natural areas, and recreational lands of primary importance to the economic vitality and quality of life of the State.”

10 V.S.A.15 §302



Marble Village, West Rutland



West Rutland Marsh



Lincoln Place, Rutland City



STEPS Shelter, Colchester

## VHCB Housing Programs

- Home Ownership
- Manufactured Home Communities
- Multi-Family Rental Housing
- Home Accessibility Improvements
- Career Technical Education (CTE) Program
- Farmworker Housing
- Permanent Supportive Housing
- Recovery Residences
- Shelter Improvement and Expansion

**16,335 homes  
across all 14 Vermont counties**



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# VHCB Housing Impacts since 2020\*

Over 5,124 households served (rental & homeownership)

Total VHCB investment: \$387.7M → Total leverage: \$702.6M

## RENTAL

2,370 total units  
1,964 new units  
700 homes for unhoused Vermonters

## MOBILE HOME COMMUNITIES

27 infill units  
1077 lots in 11 communities

## FARMWORKER HOUSING

68 repair projects  
6 replacement projects  
282 farmworkers to be served

## HOMEOWNERSHIP

389 households supported  
170 new construction  
single-family homeownership units

## SHELTER

24 shelters served total  
10 new shelters  
571 beds  
269 new beds total

## RECOVERY RESIDENCES

4 projects  
59 residents benefitted

## LEAD ABATEMENT

90 households served  
70 apartments  
20 single-family homes

## ACCESSIBILITY IMPROVEMENTS

434 households received accessibility improvements

\*January 1, 2020 – January 31, 2025



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# Affordable Housing Units Newly Leased to Households Experiencing Homelessness

Total units turned over (July 1, 2023 - January 31, 2024)	1,613
Of these units, number leased to households who experienced homelessness	587
<b>Percentage of turned units leased to households experiencing homelessness</b>	<b>36%</b>

**1,590**

households experiencing  
homeless that VHCB helped to  
house since 2020



# Permanent Affordability

## Protects Vermonters



## Protects Mixed-Income Communities



## Protects the State's assets





# H. 91 Emergency Temporary Shelter Program

- 1) Support integrating community shelter and hotel/ motel capacity into single program and overseen by single department
- 2) Support connecting households sheltered in hotels with services and housing through enrollment in coordinated entry and case management.
- 3) Suggest eligibility include households experiencing economic displacement from housing due to a decline in income or an increase in rent, not just eviction.
- 4) Recommend consulting with non-profit hotel operators including Champlain Housing Trust and Downstreet Housing and Community Development.
- 5) Recommend wherever possible that support services stay with households through their transition into permanent housing.

# Development Types & Funding Sources

## SHELTERS

- Tim's House
- Welcome Center
- Fairfield St. Shelter

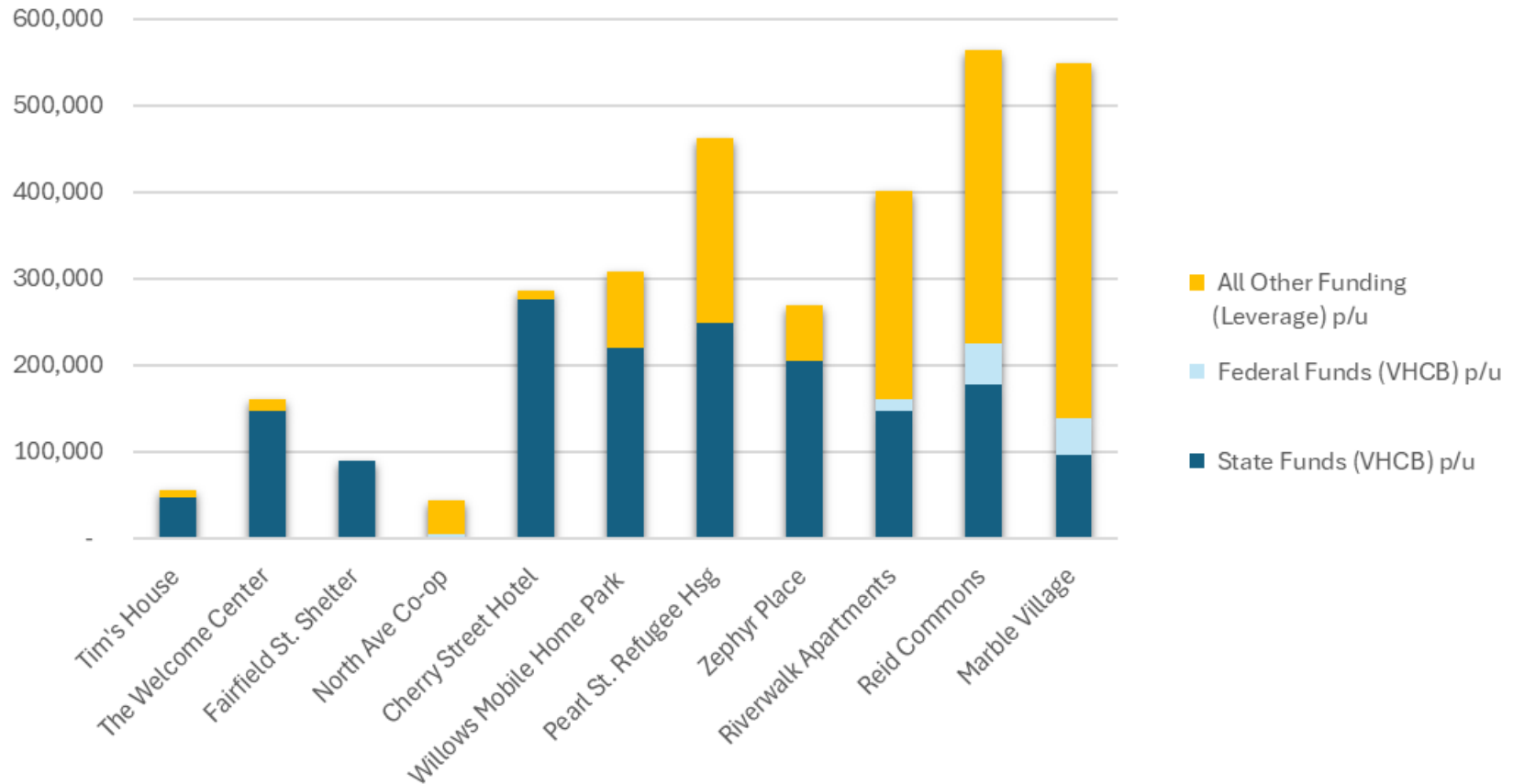
## MOBILE HOME COMMUNITIES

- North Ave Coop Infrastructure

## RENTAL MULTIFAMILY

- Cherry Street Hotel
- Pearl St. Refugee Hsg.
- Willows Infill
- Zephyr Place (LIHTC)
- 747 Hartford Ave.
- Reid Commons
- Marble Village

Types of Funding Sources Per Unit

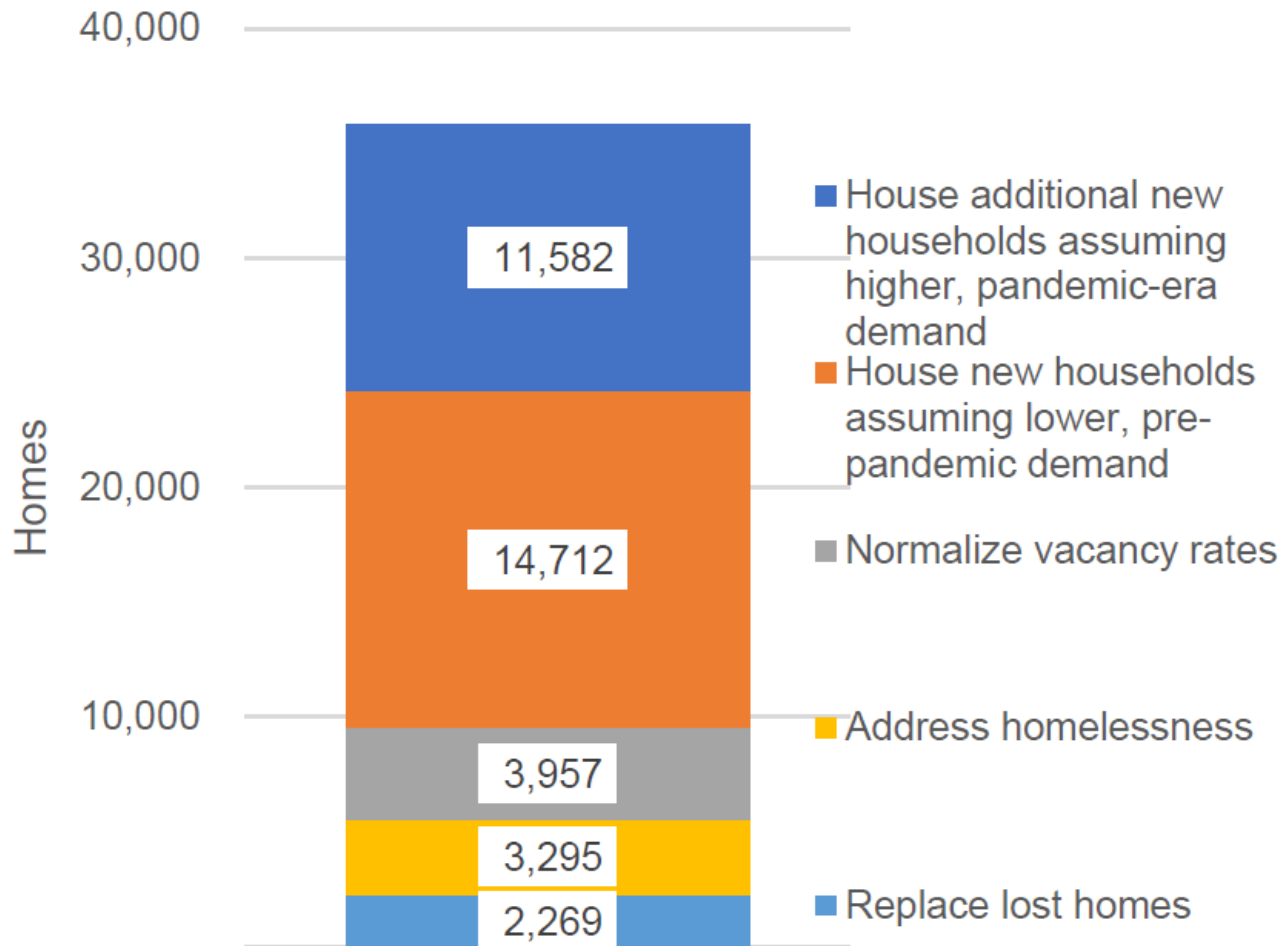




# Vermont Needs More Housing

## Vermont Housing Needs Assessment:

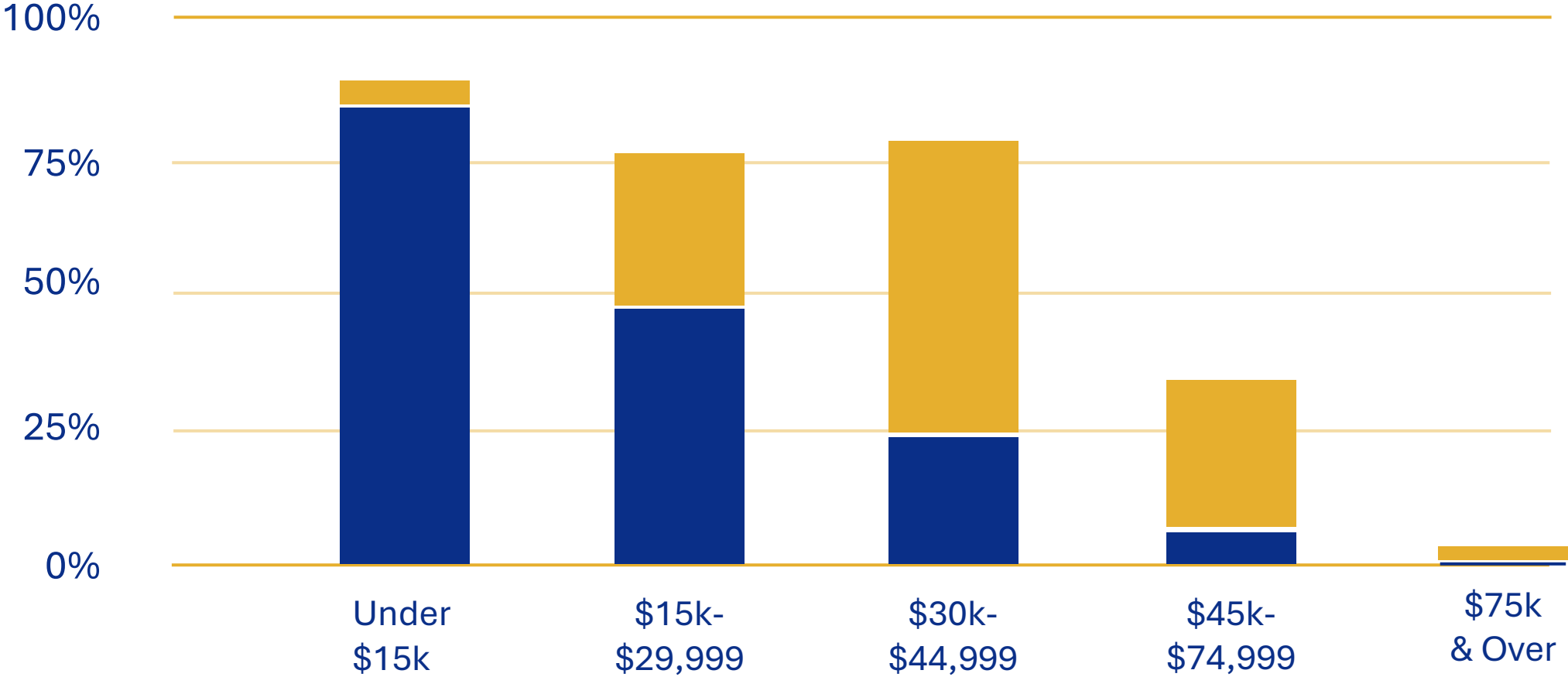
Between 2025 and 2029, Vermont will likely need 24,000-36,000 additional year-round homes.



Source: Based on data from U.S. Census Bureau and Vermont Coalition to End Homelessness.

# Housing cost burden by income

## 2022 Share of Renter Households (Percent)





# Affordability for Vermonters

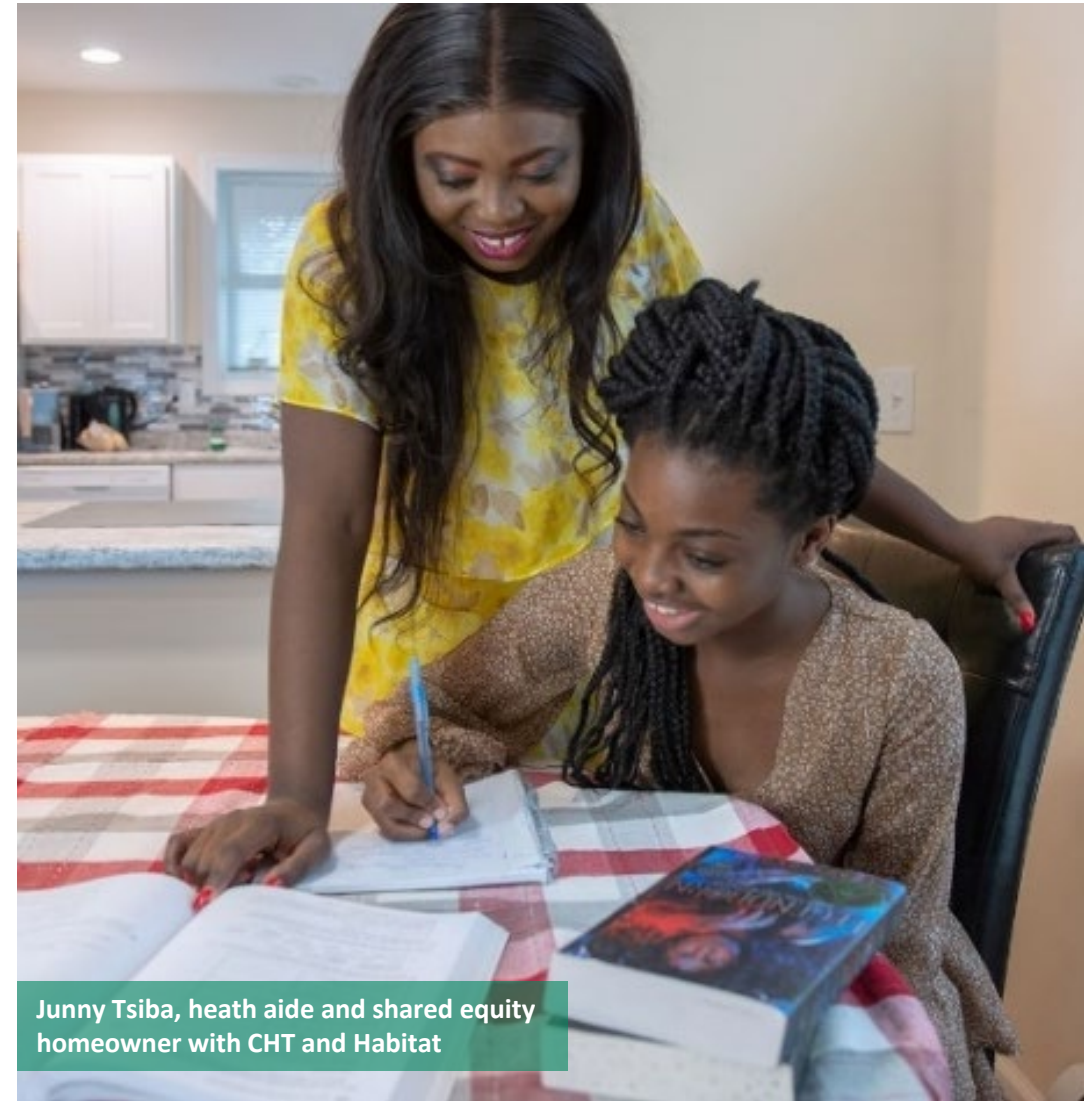
VHCB supports rental housing for Vermonters up to 100% AMI and homeownership for Vermonters up to 120% AMI\*

- **100% AMI for a one-person household = \$71,700**
- **100% AMI for a three-person household = \$92,100**
- **120% AMI for a one-person household = \$86,000**
- **120% AMI for a three-person household = \$110,600**

Occupations served by VHCB-funded rental housing:

- Childcare workers
- Medical assistants
- Mental health councilors
- Nursing assistants
- Community social service occupations
- Automotive mechanics
- Building maintenance workers
- Farmers and farmworkers
- Installation and repair workers
- Teachers
- Truck drivers

\* Based on HUD median income estimates for 2024



Junny Tsiba, health aide and shared equity homeowner with CHT and Habitat

# 100 New Units in Hartford



# Service-Supported Housing

- Emergency shelters
- Permanent Supportive Housing
- Recovery housing for those in recovery from substance use disorder
- Rental housing for older residents
- Resident Service Coordinator Program
- Housing for persons with physical, developmental, or mental disabilities



The Welcome Center, Berlin



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# Investing in Shelter

SINCE 2020  
**+ \$22 million**  
committed to fund:

**558**   
shelter beds  
269 new 



Lamoille Community House, Hyde Park

## COTS Main Street Family Housing OPENED July 2024

- Developer: Evernorth & COTS
- Operated by: COTS
- 16 permanently affordable homes for families formerly living in emergency shelters or motels
- Permanent, service-enriched housing as well as continued access to COTS support services





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# Recovery Residences

## Foundation House

Downstreet Housing & Community Development



Foundation House, Barre

## Squire House

Shires Housing



Squire House, Bennington



# Resident Service Coordinator Program

- Housing providers connect tenants to services to keep residents successfully housed.
- VHCB received a \$3,000,000 philanthropic gift for a 3 year, non-extendable, pilot program for resident service coordination.
- 10 Resident Service Coordinators will work at regional non-profit housing providers and support tenants.



Steve, Resident at Bellows Falls Garage  
Photo credit: Justin Altman Photography



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# Housing for Vermonters with Developmental Disabilities



- Act 186 resulted in 3 pilot projects creating homes for Vermonters with developmental disabilities.
- VHCB has awarded \$3,792,955 to help advance all three projects.
- Funding in the BAA would allow one of the projects to start construction this summer.

Marsh House, Waterbury



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# Accessibility

## **VCIL Accessible Housing**

VHCB and AHS funds are awarded to Vermont Center for Independent Living for accessible modifications, including wheelchair ramps and bathroom modifications that allow individuals to live independently and stay in their homes.

## **ACCESSIBILITY IMPROVEMENTS**

Since 2020, 434 households received accessibility improvements



Habitat for Humanity Home, Montpelier

# Housing for Older Vermonters



## Reid Commons, St. Albans BROKE GROUND JULY 2024

- Developed by Cathedral Square Corporation
- 33 new energy-efficient, affordable apartments for adults 55 and older
- Amenities will include a lounge, community room with kitchen, telehealth room, gym, elevators, laundry room, covered and surface parking, courtyard, and garden beds



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# Healthy & Lead Safe Homes



Before



After



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# Permanent Affordability through Homeownership



Shared Equity Homeowner  
Kelly DeFelice, Barre City

- 389 new shared equity homeowners since 2020
- The Shared Equity model provides an affordable path to homeownership
- Homes created in partnership with Vermont's affordable housing developers and Habitat chapters
- The subsidy is recycled through generations
- From 2021 to 2023 the share of renters financially able to buy a median home dropped from 32% to 6%

# Rural Economic Development Initiative (REDI)

**\$1,086,681** → **\$22,751,701**

REDI FUNDS SINCE 2017

GRANTS TO COMMUNITIES

REDI assists small towns and working lands businesses access capital for critically needed economic development projects

Focus areas: community-based economic development and downtown revitalization, working lands, outdoor recreation



Brandon Free Public Library



# THANK YOU

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