

The background of the slide is a photograph of two residential houses under a clear blue sky. On the left is a two-story house with light grey siding, white trim, and a white porch. The porch has several red planters with green plants. The house number "114" is visible above the porch. To the right is a two-story red brick house with white trim around the windows and a white door. The house number "108" is visible above the door. A paved driveway and some greenery are in the foreground.

# Housing and Homelessness Introduction and Legislative Priorities

"If somebody doesn't have housing, then they can't necessarily to cure or prepare nutritious foods...If they don't have housing, almost in almost every time DCF has is going to be involved with that family. So if they don't have housing, it's almost like they don't have the right to their own children. So that becomes really difficult...I mean, it's just not even a priority to see their primary care to follow up with doctors. They don't have housing. It's difficult for them to maintain the job or even get employment. You have to have an address to do anything, you know, so it definitely impacts their health care."

Northeast Kingdom Service Provider

# Overview



Introduction to the Vermont Affordable Housing Coalition



Housing and Homelessness



Overview of the Housing Crisis in Vermont



Opportunity to Address the Housing Crisis

# Vermont Affordable Housing Coalition

**Vision Statement** We envision a future where everyone has a home in which to live with dignity and opportunity.



Education, Advocacy, Outreach

## Northwest

AARP Vermont  
 Burlington Housing Authority  
 Cathedral Square  
 Champlain Housing Trust  
 Champlain Valley Office of Economic Opportunity (CVOEO)  
 Chittenden County Regional Planning Commission  
 Community and Economic Development Office (CEDO)  
 COTS  
 Dismas of Vermont, Inc.  
 Duncan-Wisniewski Architecture  
 Evernorth  
 Farrell Properties  
 Housing Foundation, Inc. (HFI)  
 Lamoille Housing Partnerships  
 Main Street Landing  
 Northgate Residents' Ownership Corp. (NROC)  
 Northwest Regional Planning Commission  
 Pathways Vermont  
 Samaritan House, Inc.  
 Spectrum Youth and Family Services  
 Summit Properties  
 Vermont Energy Investment Corp. (VEIC)  
 Vermont Housing Finance Agency (VHFA)  
 Vermont Housing Managers Association (VHMA)  
 Vermont Interfaith Action  
 Vermont Low Income Advocacy Alliance (VLIAC)  
 Winooski Housing Authority

## South

Bennington Housing Authority  
 Brattleboro Housing Partnerships  
 BROOC Community Action  
 GroundWorks  
 Housing Trust of Rutland County  
 Mascoma Bank  
 NeighborWorks of Western Vermont  
 Rutland Housing Authority  
 Rutland Mental Health Services  
 Rutland Regional Planning Commission  
 Shires Housing  
 Southeastern Vermont Community Action (SEVCA)  
 Springfield Supported Housing Program (SSHPP)  
 Twin Pines Housing Trust  
 Two Rivers-Ottawaquechee Regional Commission  
 Upper Valley Haven  
 Vital Communities  
 Windham & Windsor Housing Trust

## Northeast Kingdom

Northeast Kingdom Community Action (NEKCA)  
 RuralEdge  
 Town of Greensboro

## Central

Addison County Community Trust  
 Addison County Regional Planning Commission  
 Another Way, Inc.  
 Barre Housing Authority  
 Bread Loaf Corp.  
 Central Vermont Habitat for Humanity  
 Community of Vermont Elders (COVE)  
 Downstreet Housing & Community Development  
 Good Samaritan Haven  
 Highgate Apartments  
 HOPE Vermont  
 John Graham Housing & Services  
 Montpelier Housing Authority  
 Randolph Area Community Development Corp. (RACDC)  
 Vermont Center for  
 Independent Living (VCIL)  
 Vermont Coalition of Runaway & Homeless Youth Programs  
 Vermont Coalition to End Homelessness (VCEH)  
 Vermont Community Loan Fund  
 Vermont Council on Rural Development (VCRD)  
 Vermont Early Childhood Advocacy Alliance (VECAA)  
 Vermont Housing & Conservation Board (VHCB)  
 Vermont Network Against Domestic and Sexual Violence  
 Vermont State Housing Authority  
 Voices for Vermont's Children  
 Washington County Mental Health Services  
 Wells River Savings Bank

# Homelessness Has Adverse Impacts Across the Lifespan

**Prenatal and postnatal** homelessness associated with adverse health outcomes.<sup>1</sup>

**Children** who have experienced homelessness are more likely to experience serious health conditions and to become more vulnerable to abuse and violence.<sup>2</sup>

**Youth** experiencing homelessness are at elevated risk for poor physical, mental health outcomes, face barriers to care, and are more likely to engage in high-risk behaviors and experience violence.<sup>3</sup>

Homelessness is associated with a broad range of poor health outcomes in **adults**.<sup>4</sup>

**Large and growing mortality gap** between people experiencing homelessness and general population.<sup>5,6,7</sup>



# Housing is Health: Eviction



14% of children and 29% of children below the poverty line in large US cities experience eviction by the age of 15.<sup>1</sup>

Newborns whose mothers are **evicted** during their pregnancy are more likely to have preterm birth, low birth weight, neonatal intensive care unit stays, extended hospitalization.<sup>2</sup>

Eviction is associated with greater odds of fair or poor health for young children, emergency room admissions, food insecurity, and developmental risk.<sup>3,4</sup>

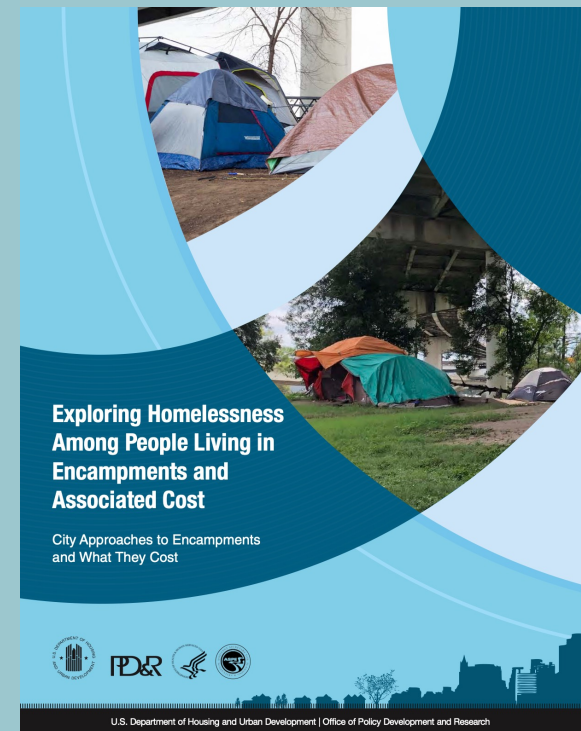
Evictions also associated with a broad range of health conditions, including increased all-cause mortality.<sup>5</sup>

# Costs of Homelessness

Cost of unsheltered homeless—  
upwards of \$30,000 per year

Costs absorbed by healthcare systems  
schools, criminal justice system, public  
services, health systems, and  
communities

Unsheltered homelessness is resource  
intensive for communities

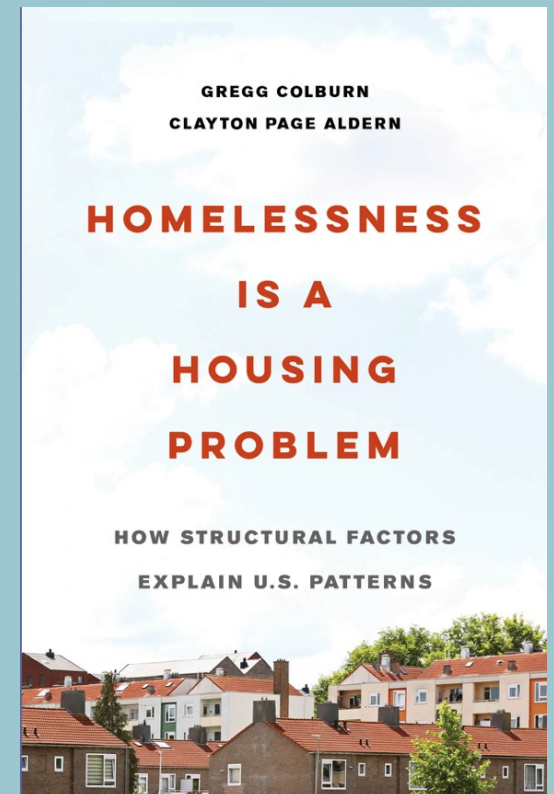




# Homelessness is a Housing Problem

Housing affordability and supply, not drug use, mental illness, poverty, climate, local political context, availability of services, accounts for regional variation in homelessness.

Colburn and Aldern 2021



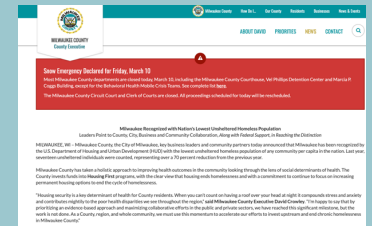
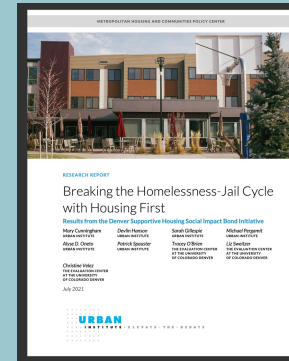
# Most People Can Be Housed

Robust evidence that the vast majority of PEH can be successfully housed with positive retention rates, health outcomes, and cost benefits

## Bringing Solutions to Scale

Veterans Administration (VA): Veterans experiencing homelessness decreased by 11% since January 2020 and 55% since 2020

Cities employing solutions at scale—  
Houston, Milwaukee--making progress.



1. <https://www.urban.org/policy-centers/metropolitan-housing-and-communities-policy-center/projects/denver-supportive-housing-social-impact-bond-initiative/what-we-learned-evaluation>

2. Raven MC, Niedzwiecki MJ, Kushel M. A randomized trial of permanent supportive housing for chronically homeless persons with high use of publicly funded services. Health Serv Res. 2020 Oct;55 Suppl 2(Suppl 2):797-806. doi: 10.1111/1475-6773.13553. PMID: 32976633; PMCID: PMC7518819.

# Vermont's Housing Crisis

## Large and Growing Crisis

VHFA estimates that 40,000 units will be needed by 2030

Lowest rental vacancy rate in the US

Among the highest rental housing wages in the country: need to work 59 hours, or 1.5 jobs, to afford 1 bedroom (NLIHC)

Unprecedented 15% increase in median home price

“So even people that have jobs, the rents are really have really gone up dramatically. So it's even hard for working people to actually afford an apartment, if they can even find an apartment.”

Northeast Kingdom Healthcare  
Provider

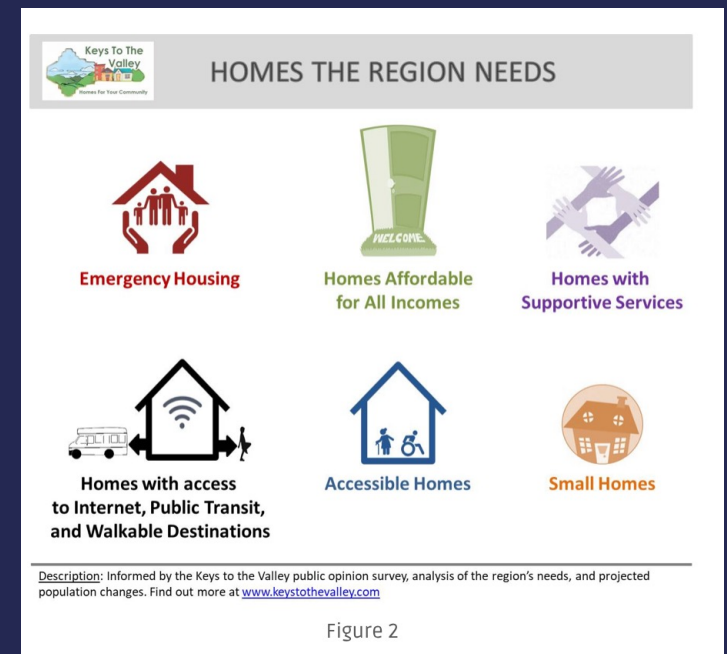


# Many Faces of Vermont's Housing Crisis

Crisis affects Vermonters across the income spectrum

Inadequate supply of appropriate housing to meet the varied needs of Vermonters

Results of decades of underinvestment and policies that limited housing development



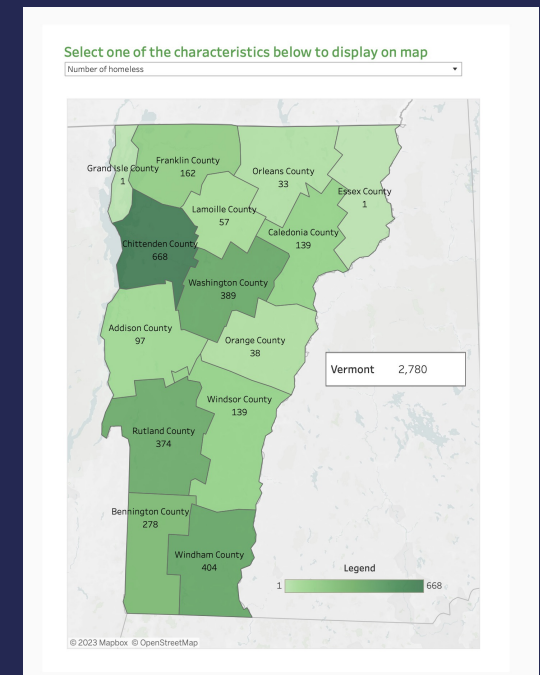
# Homelessness in Vermont

Second highest per capita rate of homelessness in the US

4,400 households experienced homelessness in Vermont in 2022

Vermonters entering homelessness faster than they are exiting

Extreme precarity: 75% of households have an individual with a disability



# Driving Housing Progress





# Opportunity to Address the Crisis

Evidence-based Models

Pandemic Innovations

Public Awareness of Crisis

Political Will

Infusion of Federal Resources





**Zephyr Place**  
72 perpetually affordable  
apartments  
Williston



**Bellows Falls Garage**  
Windham & Windsor Trust  
27 rental units, 19 with  
subsidies



**Cherry Street**  
9 rental units  
Former Caledonia  
County Jail  
St. Johnsbury



**Safford Commons**  
4 homeownership and 28  
rental units with 1 to 3  
bedrooms  
Woodstock



# What We Need

Maintain and accelerate the pipeline of permanent, affordable housing

Bridges to permanent housing for Vermonters who are unhoused

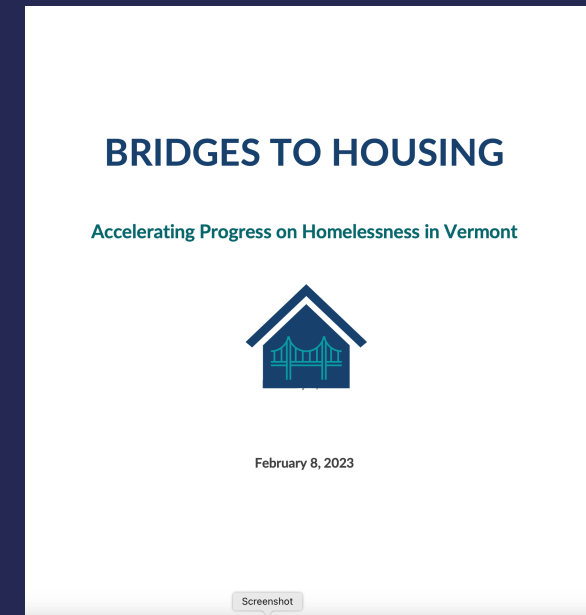
Policies to enable construction, including zoning reform

Sustained investment to reverse the effects of decades of underinvestment and policies that limited housing development



# Bridges to Housing

Accelerate progress on homelessness and decrease reliance on motel-based shelter



# Bridges to Housing

Strategy 1: Create Alternatives to Motel-based Emergency Shelter

Strategy 2: Bring Proven Permanent Solutions to Homelessness to Scale

Strategy 3: Redesign GA Emergency Housing Program

Strategy 4: Unify Vision, Roadmap, Planning, & Coordination to End Homelessness

Strategy 5: Maintain and Improve the General Assistance (GA) Emergency Housing as a Bridge to Permanent Housing



# Key Messages

- Homelessness is a housing problem and a policy choice
- The vast majority of people can be successfully housed with positive retention rates, health outcomes, and cost benefits
- Addressing homelessness, housing instability, and housing quality leads to improved health outcomes.
- We do not have enough affordable housing that meets the varied needs of our population
- We need to build bridges to housing, not cliffs to homelessness



# How Can You Help

Ask policymakers to make investments and policy choices commensurate with the scale of the crisis

Ask policymakers to keep Vermonters experiencing homelessness sheltered

Support policies enabling housing development, including zoning reform

