

MINUTES

Thursday – March 21, 2019

5:30 PM

Sunderland Town Hall–Sunderland, VT

Commissioners Present: Janet Hurley (Manchester), Dixie Zens (Sunderland), Judy Boehlert (Sandgate), Nancy Faesy (Dorset), Jock Irons (Woodford), Suzanne dePeyster (Sandgate), Chris Williams (Shaftsbury), Cinda Morse (Shaftsbury), Donald Campbell (Conservation), James Salerno (Economic Development), John LaVecchia (Dorset), Jon Hale (Bennington), Dan Potvin (Stamford)

Also Present: Val dePeyster (Sandgate), Tyler Resch (Shaftsbury), Tim Scoggins (Shaftsbury), Bill Henry (Arlington), Andrew McKeever (Sunderland), Stephanie Lane (Shires Housing), David Traver-Adolphus (NeighborWorks), Dustin Lewis (NeighborWorks), Susan Sommer (Habitat for Humanity), Zach Hale (Bennington),

BRC Staff: Catherine Bryars, Jim Sullivan, Madison Kremer

I. After a light meal, the meeting was called to order at 6:00 PM.

II. **January 19, 2019 Minutes**

Motion (Morse): Approve the Minutes as presented. Second by Faesy. Passed unanimously.

III. **Housing Programs in the Bennington Region**

- **Bennington County Habitat for Humanity:**

Susan Sommer discussed housing in Vermont and in Bennington County. She referenced a state report (“Out of Reach”) that clearly showed that quality affordable housing is a key determinant in attracting and retaining people to an area. Noted that housing costs should be no more than 30% of net family income to be considered affordable. However, 2/3 of households with less than \$50K annual income pay over 30% of their income toward housing (renters and owners). Also discussed the importance of housing to economic development; ability to live where you work is critical.

Reviewed Habitat for Humanity developments: 6 lot development in Bennington, all for people working in the community. Project targeted for people earning 30%-80% of median income. One example: 1,000+ sf 3 bdrm house which cost \$85,000 for HH to build – owner has a \$560+/monthly payment and the house is extremely energy

efficient, resulting in minimal energy costs. HH also has a 22 lot development in Manchester; partnership with the Town emphasized. Discussed the importance of people building equity in their homes.

- Shires Housing:

Stephanie Lane presented a Powerpoint on some of Shires initiatives and projects in the area (presentation attached). Shires is a property management and housing development nonprofit.

Project: East Branch Farms – Shires is completing this condominium/homeownership project in Manchester. Project includes eight new 3-bdrm townhouses; five are defined as affordable units (as low as \$165,000 purchase price). Projects are targeted to families at 120% median income and less.

Project: Historic Rehabilitation Project (“Batten Kill North”) – turned old fire house buildings into apartments in Bennington, also renovated some historic brick duplexes in Shaftsbury, and rehabbing previously developed historic properties in Arlington.

Project: Monument View project off South Street in Bennington (duplexes and multifamily). New construction apartments. Wide range of incomes accommodated. The project represents infill development near the downtown; compact and walkable neighborhood.

Project: Complete energy overhaul at Applegate Apartments in Bennington. Renovated buildings to make them more energy efficient and began using a wood chip based heating system (for space heating and hot water). System also can burn wood pellets.

Emphasized the importance of tax credits, deferred grants, and direct loans.

Support and Services at Home (SASH) program is run through Shires – objective is to keep seniors in their homes. SASH coordinator helps clients address needs, also has a wellness component to the program. Result is improved lives and significant Medicare savings.

- NeighborWorks of Western Vermont:

NWWVT is one of 200+ NW affiliates around the country. NWWVT supports home buying (counseling, downpayment assistance,...) and homeownership for residents in their service area, which includes Bennington County. Gave an example of a neighborhood redevelopment done in Rutland; interest in similar efforts in several towns in our region.

Financial assistance includes low cost loans for home improvements. Heat Squad works specifically on energy efficiency improvements.

Bennington office has a rental rehab program – fixing up apartments/apartment buildings. Strong demand for the units – clearly a need in Bennington.

Challenge with full rehabs is the cost of the renovation work versus the value/selling price of the house. Old housing stock in Bennington combined with generally low income of residents in the central area of the town.

Encouraged everyone to contact NWWVT with ideas and to let them know what the needs are in their community.

- Discussion:

What drives rehab costs up? A: Rehabs of existing houses, especially historic structures, result in high costs per square foot, especially in the context of affordable rents.

Pleasant Street projects? A: Shires has done some and NWWVT is interested in doing more there.

Lake Paran project in Shaftsbury? A: Shires is planning a 22-unit project near the North Bennington line; energy efficient buildings meeting the workforce housing needs of the area. Construction start expected later this year.

HH volunteers? A: Great local volunteers, businesses and organizations, even RV caravanners from around the country. Finding volunteers is a big part of the job, but fortunate to have dedicated people in the local communities. Being considered for a “blitz build” that brings 60-70 people to build three houses in 10 days. Also need to locate home buyers – many people are not qualified to buy.

NWWVT Rental Rehab – why limited to four units or less buildings? A: Larger unit buildings considered commercial buildings by the state and not eligible as a result.

How do towns get these organizations working in their community? A: Direct contact works; decide what the town wants and go talk to the organization.

Observation that health ratings for Bennington County are relatively low – housing is a major need to address housing.

Narrow criteria/rules limiting uptake of housing and programs? A: Eligibility criteria are an issue; also need to be able to market their programs effectively. Support from towns is important, too, enabling projects through infrastructure, regulations, etc.

How to drive down the cost of building? A: HH works on a volunteer model, and in our area gets a great discount from RK Miles. Also, need for more qualified subcontractors – definitely a shortage in the area. Lots of administrative requirements for meeting agency requirements....

Recruiting clients from outside the area? A: Some, especially given the commuters working in Manchester.

Rehab of old motels? A: Some businesses are actively using these buildings for their workers. Some towns developing regulations. Examples of reuse such as the former Inn at Willow Pond.

SVHC Healthy Housing Initiative? A: Rehabbing abandoned homes in a six block area in central Bennington. Jon Hale noted that his company has done three of the rehabs and they are selling very well.

There being no further business, the meeting was adjourned at 7:30 PM.

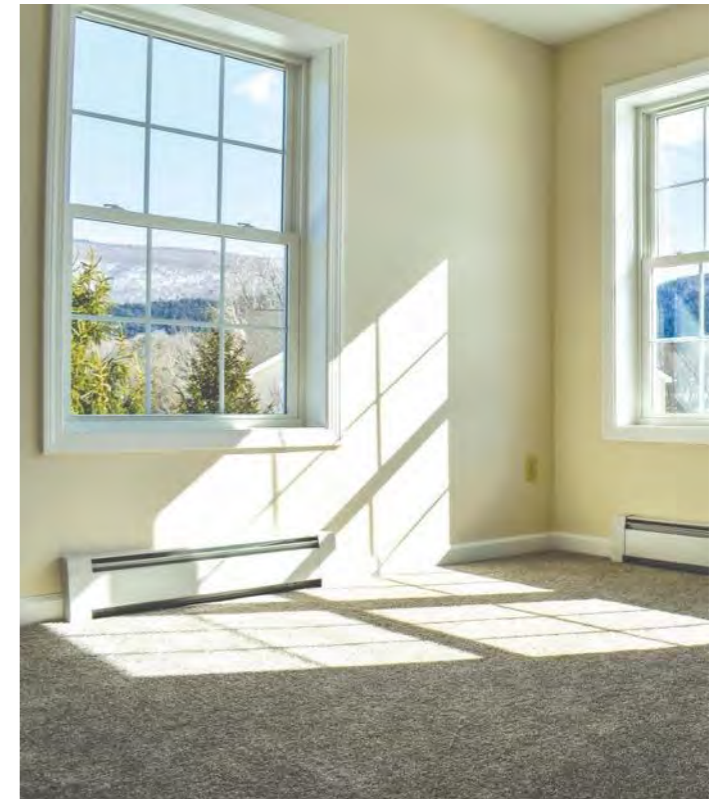


Bennington County,
Vermont

workforce housing

Affordable Homeownership

Manchester



East Branch Farms

For-sale
condominiums

What are the East Branch Farms Condominiums?

- Includes eight new three-bedroom townhouse style condominiums including:
- **There are three market-rate and five affordable units being constructed to achieve the Manchester zoning requirement of 60% affordable units in the development.**

Market rate: \$260,000

Affordable rate: Down payment assistance opportunities can lower this to as little as \$165,000.

- Phase II completes the project and results in a total of 20 units.

East Branch Farms Affordable homeownership



- Allows people to build assets
- Provides home ownership opportunities in a less affordable area of the county
- Benefits local employers ability to attract and retain employees
- Offers the stability of home ownership with added services through the condo association.



East Branch Farms Down Payment Assistance



- **\$60,000** in grants are available through Shires for down payment assistance for income-qualified applicants.
- **\$40,000** Homeland grant helps cover up to 20% of purchase price
- **\$10,000** grant through NeighborWorks of Western Vermont can be used to pay for closing costs



Who is Eligible for Down Payment Assistance?

- Households earning up to 120% of County median income
- Family of four earning up to \$86,280.
Increases \$6,900 per additional family member



Historic Rehabilitation

Battenkill North – Bennington, Arlington, Shaftsbury



102 Pleasant Street
212 Safford Street
Bennington





22 Unit Historic Rehab of
Existing Housing in
Bennington, Arlington, and
Shaftsbury



Historic Rehab

- Historic housing is often ideally situated in walkable areas and downtowns, which is important for our residents
- Take advantage of different funding sources than those used for new development
- Helps preserve density, with sensitivity for community character





409 Route 313 Arlington



1930 & 1956 Route 67 Shaftsbury

Infill Development

Monument View Apartments – Hilltop Drive Bennington

What are the Monument View Apartments?

- 24 Unit New Construction Project located in Bennington
- Housing Revenue Bond Funds allow for a wider income range
- 5 Duplexes, one 6-unit, one 8-unit
- Completion of the development is anticipated in June of 2019 and we anticipate achieving full lease up by October of 2019





Benefits of Infill Development

- Efficient utilization of land resources
- More compact patterns of land use and development
- Reinvestment in areas that are targeted for growth and have existing infrastructure
- More efficient delivery of quality public services



Transitioning to Sustainable Energy Sources

Bennington

Sustainable Energy Solutions for Rental Housing

- Rising and/or fluctuating fuel costs affect the sustainability of a property's operating budget
- Switching one of Vermont's larger affordable housing developments, and one of the largest consumers of oil in the county, to biomass helps further the county and state's energy goals
- Renovations help save approximately \$60,000 per year in energy costs
- Tax credits, deferred grants, and direct loans help make these type



Coordinated Care for Healthy Homes

Bennington & Windham Counties

SASH[®]

SUPPORT AND SERVICES
AT HOME

a caring partnership

sashvt.org

Better Care.
Healthier People.
Smarter Spending.

Elements of SASH

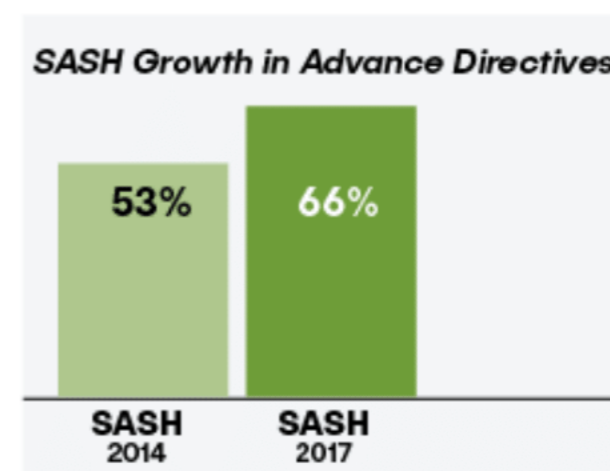
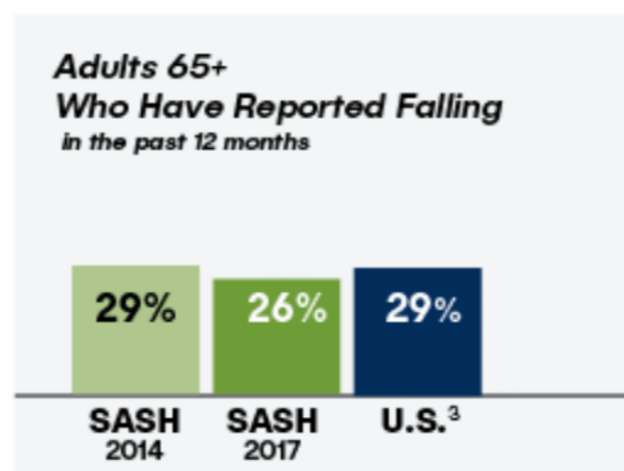
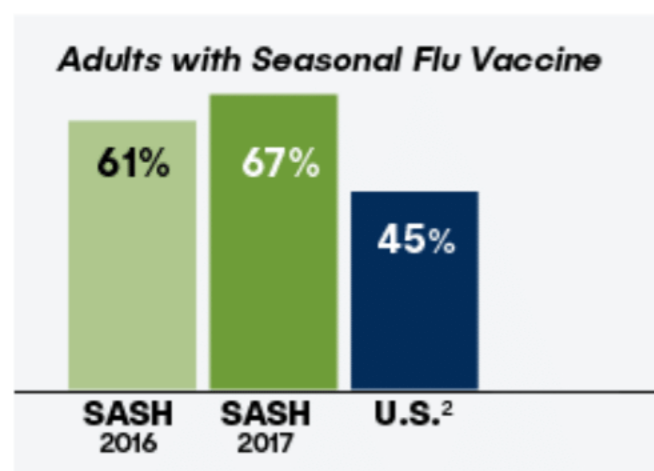
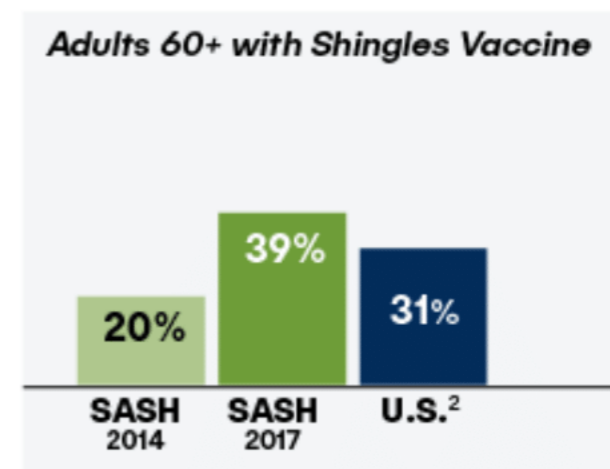
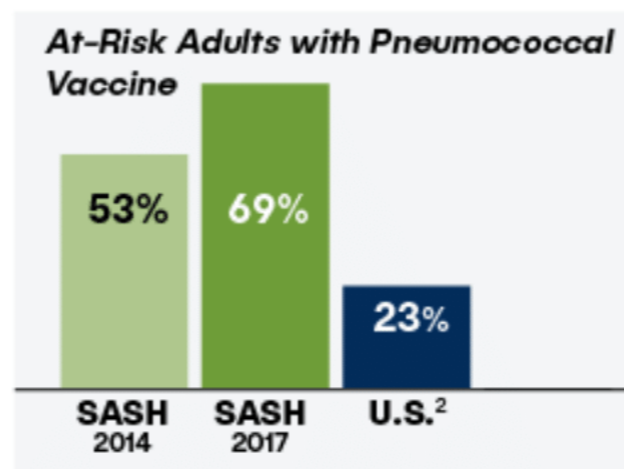
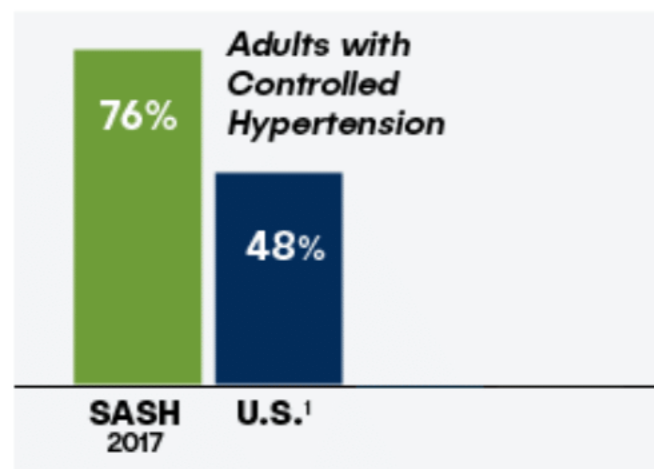


Evidence-Based Prevention & Wellness Programs



- **Stanford Chronic Disease Self-Management**
- **Falls prevention:** Tai Chi for balance and arthritis
- **Physical Activity:** chair yoga, walking programs, strength training, “Bone Builders” and more
- **Cognitive impairment and mental health** interventions
- **Nutrition** education and programming (DASH, etc.)

Outcome: Healthier People



- 1) [cdc.gov/mmwr/volumes/66/wr/mm6632a3.htm#F1_down](https://www.cdc.gov/mmwr/volumes/66/wr/mm6632a3.htm#F1_down)
 2) [cdc.gov/mmwr/volumes/66/ss/pdfs/ss6611.pdf](https://www.cdc.gov/mmwr/volumes/66/ss/pdfs/ss6611.pdf)
 3) [cdc.gov/mmwr/volumes/65/wr/mm6537a2.htm](https://www.cdc.gov/mmwr/volumes/65/wr/mm6537a2.htm)
 4) Analysis of statewide SASH data

Outcome: Health-Care Savings

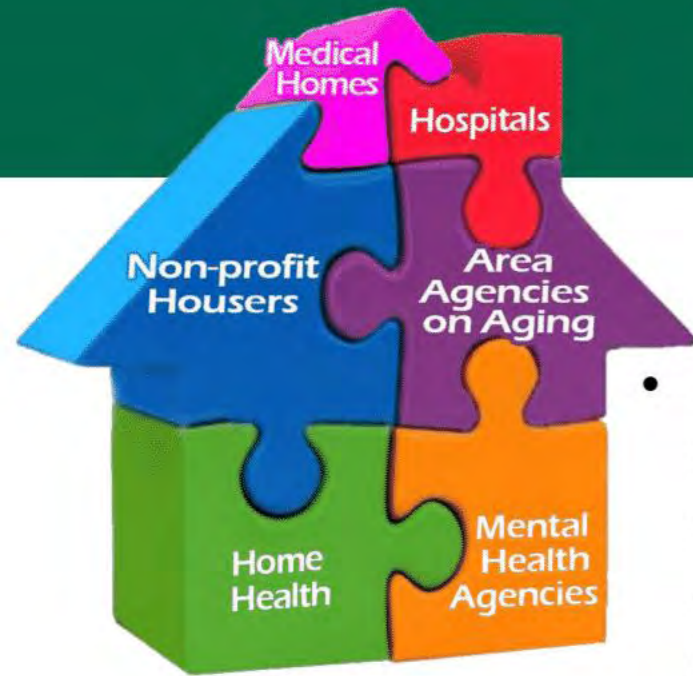
The latest independent federal evaluation found **statistically significant Medicare savings** of \$1,227 per person per year.



"SASH participants and wellness nurses were able to identify health issues early before those issues progressed to more serious incidents."

—RTI/Leading Age Four-Year SASH Evaluation (Summary), March 2017

Improving Health, Saving Money



- A partnership among community organizations and agencies in housing and health care

- Based in non profit affordable housing
- High cost and high risk populations
- Focused on evidence-based wellness and prevention
- Connects people with care so they can stay healthy and living at home





Thank you!

Bennington County,
Vermont

affordable housing