





WWHT strengthens the communities of Southeast Vermont through the development and stewardship of permanently affordable housing and through ongoing support and advocacy for its residents.



Elizabeth Bridgewater
Executive Director



Greg Hessel
Board President

Home Matters Here

For most Vermonters, whether we rent or own, the idea of “home” is much more than the roof over our heads. Home is an emotional destination - the anchor of our daily life, our comfort zone, a place where we belong. It’s where families unite, gather and grow; it’s where young people dream of the future and elders hold their memories close. Home empowers us, protects us, restores us, and inspires us. Home provides us with a sense of place.

The Windham & Windsor Housing Trust has a new tag line — **Home Matters Here** — which is the theme for our 30th annual report. We chose this phrase because it speaks to the very tangible ways home influences our lives, but also to its place and meaning in our communities. When neighbors live in stable, healthy homes they have better physical and mental health, reduced stress and their children perform better in school. The benefit to these neighbors is passed on to our whole community in significant ways. A family that spends less for housing costs can afford to spend more on other items, including groceries, clothing and health care. They can also afford to save more for emergencies or for major purchases such as a car or education. This provides our whole community with greater economic, social, educational, and workforce stability.

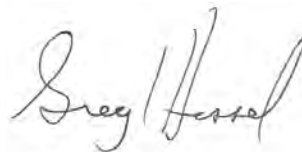
Home is the unique and nurturing community where we live – a place that connects people and inspires positive change. The stories you’ll read in the next few pages illustrate the many different ways people’s lives are improved by the housing opportunities they’ve received through the Housing Trust. Claire feels empowered by becoming a first generation homeowner. Mike is able to pick up more hours at work because his new apartment is within walking distance to his job. Jeanette maintained strong sense of community when she transitioned from homeownership to renting, and Jessica and her son have greater independence after moving into a more spacious home that accommodates her son’s physical needs.

We’re proud to provide better housing opportunities to more than 1,500 Southeastern Vermonters each year. Through our mission-driven focus and ongoing work of transforming properties and neighborhoods, we are preserving the very fabric of our region, allowing residents to thrive and our communities to remain vibrant and economically diverse.

We are so grateful to have your support. Your deep connection to this place and appreciation for the significance of Home is what makes us stronger. Thank you.



Elizabeth Bridgewater
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Home



... is a Place for New Beginnings

Jessica's journey to her own, affordable apartment was not an easy one. A single mother with an autistic child, Jessica was living with her mother while working part-time. Jessica and her 3-year old son shared a bedroom, and dreamed of having a place of their own.

With the help of her case manager at Parks Place Community Resource Center in Bellows Falls and referrals from Springfield Supported Housing, Jessica found an affordable apartment just a mile from her son's school, and close to her job in Bellows Falls. For Jessica and her son, the opportunity to live in a WWHT-restored property has transformed their lives.

"The whole process took about eight months," says Jessica. "But it was worth the wait! We are so excited and grateful to be here. The location is great, the apartment is *gorgeous* and very spacious, and it's a quiet building with a locked entryway. I feel very safe."

Since the day they moved in, Jessica says they have felt right at home. The lower countertops and other features of the handicapped-accessible apartment have made life easier for her son, and the extra space has allowed them each to have friends over and entertain. "Having this apartment matters for us because we can live our lives the way we want to," says Jessica. "The fact that my son is able to have his own room, his own things — we've both gained a lot of independence."

Jessica is hopeful that someday in the future she might buy her own home, and she intends to enroll in the Housing Trust's HomeOwnership program to start the process of planning, saving and managing money.

"This is a true blessing for families like mine. Now there's nothing we can't do!"





Home



... is a Place to Be Yourself

A home of one's own — either rented or owned — is the cornerstone of independence for people with disabilities. For Mike, who was born with a cognitive disability, having his own apartment with the Windham & Windsor Housing Trust has meant much more to him than just a place to live.

Mike's apartment is a ten-minute walk from Brattleboro Memorial Hospital. "I work at the hospital," says Mike. "This gave me the opportunity to work more hours. It's affordable, and I'm close to everything."

Mike was living with friends in a mobile home when he was told about the affordable apartments available through WWHT. He met with the Housing Trust's Director of Property Management, Tim Callahan, who helped him with the application process. In 2007 he moved into a third floor apartment in Brattleboro, which he shared with his brother. Last year, a broken ankle threatened Mike's ability to maintain his independence. He moved in with family to recover, but was soon back on his feet and moved into his very own first floor apartment with the help of the Housing Trust.



"I'm so happy to have my own apartment — it was one of my goals," says Mike proudly. "I have a cat named Midnight, we have a good time together." Mike likes his neighbors which adds to his feeling of living in a family environment. "Everyone is willing to help each other out," he continues.

Mike also values the relationship he has with Tim Callahan and the staff at the Housing Trust. "They work with me, and check on me all the time," Mike says. "If I need help fixing anything they are really helpful and they really care about me." Mike laughs as he remembers visiting with Tim and talking sports. "He's a good guy, even if he does give me a hard time about my teams!"

Mike has worked at Brattleboro Hospital for 17 years, and loves the people he works with. And at the end of the day, he loves to come home to his own apartment where he can relax on the porch.

"It's good to have your own place, you can think more about life. If I need help, I know people are here for me. This is a good place for me."





Home



... is a Place to Live Confidently

Jeanette first learned of the Windham & Windsor Housing Trust five years ago when she was looking to downsize. A lifelong resident of Guilford, Jeanette found herself struggling to keep up with the rising cost of owning her condo and paying owner association fees, utilities and taxes. She decided it was time to sell the condo and find an affordable place to rent.

"People think that condos are cheaper to live in, but that's not always the case," says Jeanette. "My niece mentioned a new project that was being built. She thought I would like it, and she was right — I liked it right away."

When the new three-story building was ready for occupancy, Jeanette happily moved into a one-bedroom apartment. From day one, she says, it has felt like home. And although she has her own apartment, she never feels alone.

"It's all open, so it's very bright and feels very spacious," says Jeanette enthusiastically. "We have a community room on our floor and people are welcome to use that for all sorts of activities. Some people do puzzles, or if you just want a nice space to visit with friends and family, it's good for that too."



Jeanette believes the new building and all of its conveniences provide the perfect living solution for this next phase of her life. "I'm on the third floor, and the laundry is just one floor down," she says, adding that she has her independence and her privacy, but also a strong sense of security because of how her building is managed and maintained.

"I never have to clear snow, or anything like that," she says with a smile. "Even the mailboxes are in the garage, so I don't have to go outside."

"Living here has made life easier for me. I might be the oldest resident, and I'm not at all afraid to live by myself, in this big building," Jeanette says. "It's comforting at this point in my life to not have to worry about so many things."





Home



... is a Place to Live on Your Own Terms

Claire and her husband were looking to buy a home for their young family, when a significant medical bill derailed their credit. Determined to overcome the hurdle and achieve their dream, the couple applied for a USDA loan and began working with the WWHT HomeOwnership Center to improve their credit and become “homeowner ready.”

“My parents had never owned their own home; they had always rented, so it’s something I always wanted,” says Claire. “The loan we applied for required us to go through the first-time homebuyer education class, and that was the first step in the right direction.”

Claire picked a spot outside of town with acreage, which allowed them to put an addition on. They even started raising their own poultry and animals. “Finding our own home has changed my whole life, my kids’ lives,” says Claire. “For me, it’s about empowerment. We have privacy, peace of mind, and greater quality of life. It’s truly our sanctuary. We love it so much.”

The entire process had such a positive effect on Claire that she decided to become a realtor. “For me, it’s more than helping people find a house,” she says. “I want to be an advocate for people who are struggling, direct them to the right resources, and support them through their experience.”

As Claire can attest, that experience can be stressful and overwhelming for first-time homebuyers. Prospective buyers often don’t know how much they can afford, how to calculate a monthly mortgage payment, or what happens at a home inspection. “The homeownership program prepares you for all these things and helps you make good decisions,” she says.

“I have a lot of gratitude for what we have achieved,” says Claire. “And once I figure out how to overcome something, I want to help others. I feel very strongly that many people could benefit from this program, if they just knew about it. I want to do my part to bridge that gap, to help more people realize their dream of homeownership.”



An Opportunity

After thirty years, our founding Executive Director Connie Snow retired on December 31, 2017. The Windham & Windsor Housing Trust's board and friends have created a fund to support the organization through a challenging period while honoring Connie and her firm belief that nothing has greater capacity to promote the stability, health, and well-being of a community than providing affordable homes.

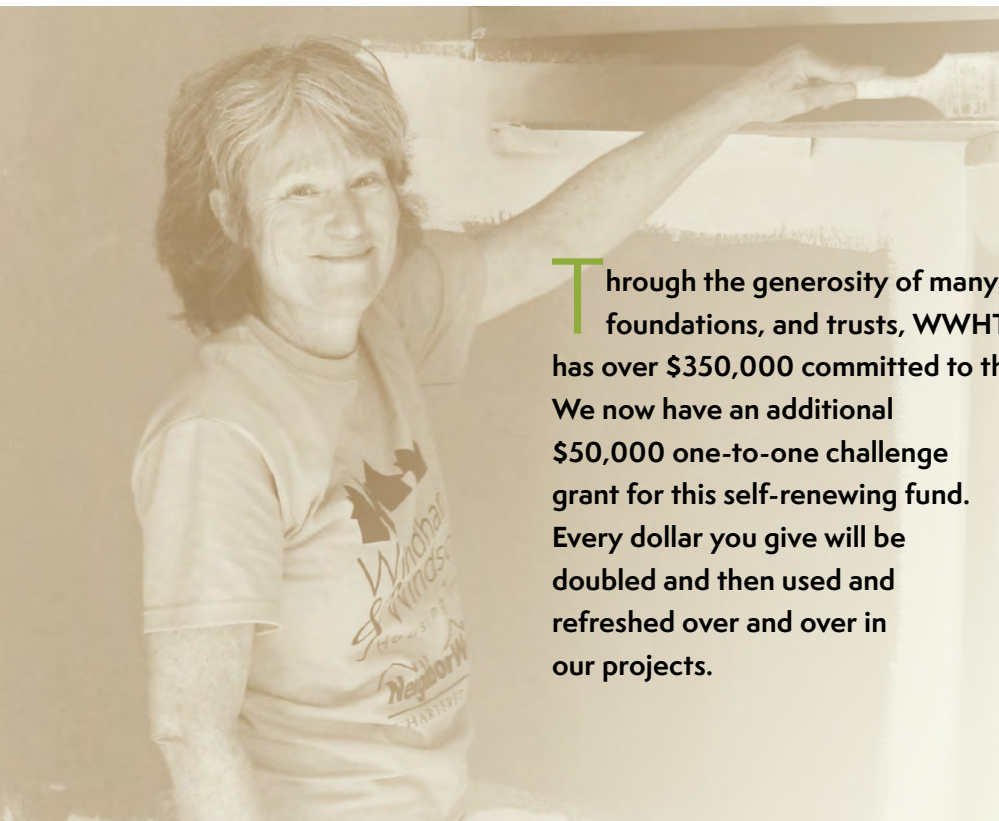


Timing is Everything: The Connie Snow Opportunity Fund

When a real estate opportunity becomes available, the Housing Trust spends several months studying the feasibility of the project. If it is viable and initial funding is committed, there is still a 12-16 month gap before the governmental and private funding is received. During this period, WWHT has to complete detailed environmental and engineering studies, permit applications, legal reviews, and architectural plans. The cost for these can total **\$250,000 – \$500,000**, resources that WWHT must temporarily provide until the project funding is received.

Historically, under Connie's extraordinary leadership, WWHT has pieced together inefficient strategies of phasing testing and studies, borrowing, and delaying payments. This Timing Is Everything (TIE) Fund will allow the Housing Trust to navigate the real estate process in a confident and efficient manner, to stay nimble in complex or time sensitive transactions, and to respond to unexpected opportunities.

***Please consider making a donation to the TIE Fund to honor
Connie and to stabilize the Housing Trust into the future.***



Through the generosity of many individuals, foundations, and trusts, WWHT already has over \$350,000 committed to the TIE Fund. We now have an additional \$50,000 one-to-one challenge grant for this self-renewing fund. Every dollar you give will be doubled and then used and refreshed over and over in our projects.

Q. I give a gift every year — can my regular gift go toward the fund?

A. We rely on your annual gift every year, and **hope you will consider making an additional one-time gift** to the TIE Fund to ensure the long-term stability of WWHT. All contributions to this fund will be held in a distinct account and **only** used during the project development period. This fund will not be used for operating expenses and will be replenished at each project's closing.

Every new gift to the fund will be matched up to \$50,000!

This is an opportunity to double the impact of your gift and pay tribute to Connie's remarkable leadership.

Thank you for your generosity!





GPI Construction — Building a Pathway to Permanent Housing

Last summer, Windham & Windsor Housing Trust received approval to begin construction on a new housing neighborhood, designed in part to address homelessness in the Brattleboro area. The project, called Great River Terrace, involves the transformation of the old Lamplighter Inn Motel into 22 “micro-apartments” with a community center. Half the apartments will be available for those who have experienced chronic homelessness, and there will be a variety of services available on site to assist residents.

When it was time to find a contractor to manage the project, the Housing Trust turned to GPI Construction. GPI is a full service general contracting and construction management firm located in Brattleboro, and has been in business for over 44 years.

“We started working with WWHT about four years ago,” says President Joseph Fortier. “Since then we’ve developed a great relationship and have taken care of

a number of smaller to mid-size projects. The Great River project is our largest to-date with WWHT.”

GPI currently has 25 full-time employees, and the majority live in Brattleboro and surrounding communities.

GPI was recognized recently by industry peers for a variety of energy efficient measures they are incorporating in the renovation design at Great River Terrace, including the use of heat pumps and solar to offset electricity costs. The project is also being touted as a new concept for the area in its combination of apartments and on-site services for residents. Fortier says there is personal fulfillment that comes from working on projects that change people’s lives.

“We think that this is a much-needed program for Brattleboro, and that it will help transition vulnerable populations into more stable living environments,” says Fortier. “Anytime you can get a person into



L to R: Anthony Girard, Peter Lawrence, and Joe Fortier

a recovery program and a safe place to live, it's a positive step. To me, home means safety and stability. I see Great River Terrace as a place where people who have fallen on hard times can get some stability and a roof over their heads so they can get back on their feet.

"We are pleased that the living space at this facility will be healthy and community oriented, and we are proud to be a part of it."



Great River Terrace

Permanent supportive housing consisting of 22 "micro-apartments" and a community center. The multi-purpose community center will include a conference room, computer station, larger kitchen space, laundry machines and offices for supportive services. Project completion is expected in June.



Balance Sheet

Assets December 31, 2017

Current Assets

Cash	1,461,209
Accounts Receivable	16,237
Revolving Loans Receivable, current portion	67,200
Development Fee Receivable	153,269
Grants Receivable	83,855
Shop Inventory	6,914
Prepaid Expenses	46,436
Partnership Receivable	40,685
Total Current Assets	1,875,805

Other Assets

Deposits Held in Trust & Restricted Reserves	524,724
Property & Equipment (Net of Depreciation)	4,118,519
Partnership Loans Receivable	4,442,550
Revolving Loans Receivable, less current portion	2,062,293
Other Loans Receivable	219,026
Deferred Interest Receivable	418,998
Investment In Partnerships	3,554,290
Total Other Assets	15,340,400
Total Assets	17,216,205

Liabilities & Net Assets

Current Liabilities

Accounts Payable	39,539
Accrued Payroll & Related Liabilities	87,159
Security Deposits & Escrow Accounts	7,569
Other Current Liabilities	18,382
Notes Payable-current portion	106,558
Total Current Liabilities	259,207

Long Term Liabilities

Long Term Debt, less current portion	395,784
Total Liabilities	654,991

Net Assets

Unrestricted	9,108,147
Temporarily Restricted	2,808,974
Permanently Restricted	4,644,093
Total Net Assets	16,561,214

Total Liabilities & Net Assets	17,216,205
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Statement of Activity



Years Ended December 31, 2017 and 2016

Revenue and Support	2017	2016
Grant Income	1,149,791	1,211,309
Rental/Lease Income	170,248	168,778
Contributions & Special Events	179,331	143,572
Interest Income	95,737	77,514
Development Fee Income	270,259	391,922
Other Income	612,556	45,717
Management Income	306,599	294,083
Repair & Maintenance Services	225,967	228,468
Gain/(loss) on Acquisition/disposals	-18,169	-278
Total Revenue and Support	2,992,319	2,561,085
Expenses		
Program Services		
Property Management	812,398	794,610
Housing Development	189,582	192,808
Homeownership	247,120	216,645
Lending	304,400	324,965
SASH	82,416	76,944
Total Program Services	1,635,916	1,605,972
Supporting Services		
General and Administration	332,927	328,718
Fundraising	122,215	127,469
Total Supporting Services	455,142	456,187
Total Expenses	2,091,058	2,062,160
Change In Net Assets Before Transfers	901,261	498,925
Net Assets - Beginning of year	15,659,953	15,161,028
Net Assets - End of year	16,561,214	15,659,953

WWHT Financial Reports, exclusive of BACLT Housing Corporation activity.

Consolidated Audits are available upon request.

Our Donors

Windham & Windsor Housing Trust thanks our many supporters for their incredible generosity in 2017. Our work would not be possible without you! Listed below are our current supporters — individuals, businesses, agencies, organizations, and foundations — who have made gifts between January 1 and December 21, 2017.

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EXECUTIVE DIRECTOR

Tara Brown
LOAN ADMINISTRATOR

Tim Callahan
DIRECTOR OF PROPERTY
MANAGEMENT

Denise Dupuis
SASH COORDINATOR
WINDSOR COUNTY

Jerry Freeman
HOUSING REHAB SPECIALIST

Sandy Garland
DIRECTOR OF FINANCE

Ginger Gaudette
PROPERTY MANAGER

Chuck Gherson
HOMEOWNERSHIP SPECIALIST

David Grobe
HOUSING REHAB SPECIALIST

Betsy Hall
HOUSING DEVELOPMENT
ASSISTANT

Lissa Harris
OUTREACH & MARKETING
COORDINATOR

Tim Herzig
STAFF ACCOUNTANT

Phil Jones
MAINTENANCE MECHANIC

Scott Newton
MAINTENANCE MECHANIC

Daphne Okumus
VHCB AMERICORPS MEMBER

Morey Page
MAINTENANCE SUPERVISOR

Peter Paggi
DIRECTOR OF HOUSING
DEVELOPMENT

Susan Rousse
ASSISTANT PROPERTY
MANAGER

Alicia Shields
CUSTOMER SERVICE
COORDINATOR

Debbie Timon
HOMEOWNERSHIP SPECIALIST

Dan Vanderpoel
MAINTENANCE MECHANIC

Erica Walch
DIRECTOR OF
HOMEOWNERSHIP

Emily Webb
DEVELOPMENT &
COMMUNICATIONS
COORDINATOR

Bruce Whitney
LENDING AND SHARED
EQUITY MANAGER

Katrina Willette
OFFICE MANAGER/
BOOKKEEPER

Deb Zak
ASSET MANAGER

Chris Zappala
MAINTENANCE TECHNICIAN
& PAINTER

Our Board



Greg Hessel
PRESIDENT

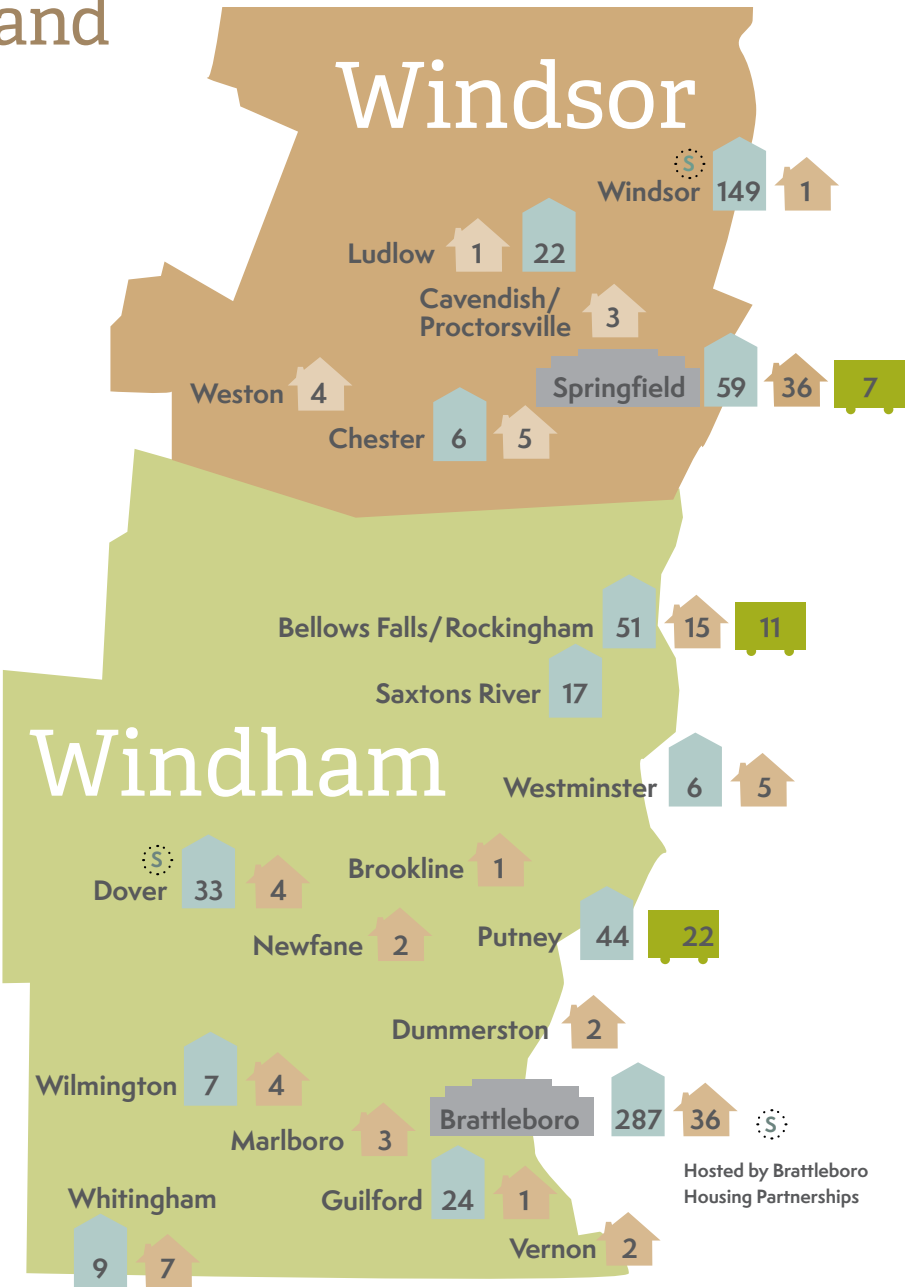
Denny Frehsee
VICE PRESIDENT

John Hanley
TREASURER

Kim Morrell
SECRETARY

Alex Beck
Carol Buchdahl
Christine Chapman
Margaret Clark
Kate Jellema
Martin Langeveld
Christina Lively
Susan McDormand
Victor Morrison
Julie Peterson
Ellen Snyder

Our Housing Locations and Services



Home Matters Here

- 714 Total Number of Rental Apartments
- 131 Single Family Home
- 40 Mobile Home Lots
- WWHT Offices
- Support and Services at Home (SASH)



Windham & Windsor Housing Trust

68 BIRGE STREET

BRATTLEBORO, VERMONT 05301

For more information **802.246.2116**

(Toll free in-state) 888-294-9948

HomeMattersHere.org

