

# HomeMatters

A Newsletter of Windham & Windsor Housing Trust

FALL 2024

## IT TAKES A VILLAGE TO FEED A VILLAGE: The Innovative Food Programs of Windsor SASH

**N**o one goes hungry on Molly Bennett's watch.

Molly is the SASH Coordinator based out of WWHT's Windsor Village, where, for the last four years, she has helped connect residents and low-income seniors in the community with resources, services and supports that they need to continue to live as independently as possible. That includes bringing healthy food to all who need it. And Molly makes it her business to know exactly who needs it.

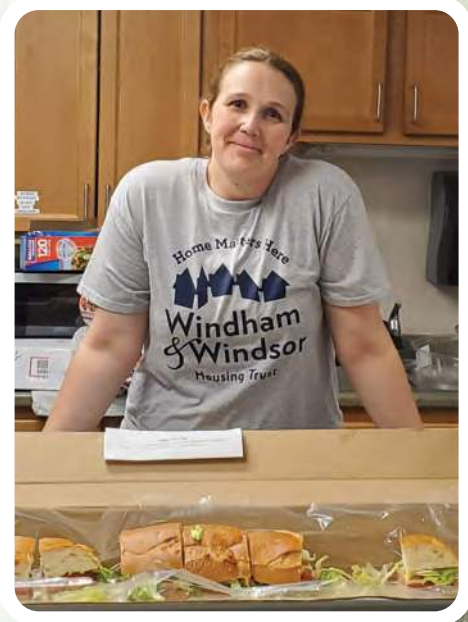
**As the SASH coordinator, Molly spends her days engaged with the residents of Windsor Village and Union Square, as well as about 25 participants living in private homes in the community. She helps with everything from housing to finances, to health and wellness, to filling out applications for assistance.**

"One of the benefits of SASH is we're very connected to our participants and any kinds of challenging things they are going through," says Molly. "If we're doing our jobs the way that we're supposed to, we know about these things – and that includes knowing

if there's food in the refrigerator."

Identifying and addressing food insecurity is a real focus for Molly, and she has put a great deal of effort, imagination and heart into bringing direct food access to her community in Windsor. As a designated senior housing facility – and WWHT's largest property in the community – Windsor Village serves as the community's food hub.

"We have a bit more food programming offered here," explains Molly. "Some of the programs are age and income specific, and this



**SASH Coordinator**  
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based out of  
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## Molly's vision for the frozen meal program extends beyond Windsor Village into the greater community.

→ property is the most eligible and appropriate for a lot of the state and federal programs.”

Weekly deliveries of produce from the Norwich nonprofit, Willing Hands, bring an abundance of fresh fruit, vegetables, dairy, eggs, meat and bread to the property. Even more fresh produce is delivered monthly from the Vermont Foodbank as part of the Commodities Supplemental Food Program, which also delivers shelf-stable pantry items like cereals, pastas, and canned soups and vegetables. “These are the things that help people get through when the money starts to run low,” says Molly.

Commodities is a federal food program through the USDA that is age and income specific. If someone mentions a need, Molly helps with the application. She has participants from both Windsor Village and Union Square, and says about 25 residents access the Commodities program on a regular basis.

With a significant amount of produce coming in weekly, Molly started to think about what other resources she could

access to maximize usage and promote healthy eating. She sought out, and received, an \$1800 Vermont Fresh mini grant.

**“The purpose of this grant is not to purchase food, but to purchase other things that you would use to promote the healthy eating of produce,” she explains. “We have been able to make some very noticeable changes to our community room space, where we keep a lot of the produce we get.”**

So far, Molly has used the grant to buy a cooler for temperature-controlled produce storage; she bought materials to build a cedar orchard rack to store onions, potatoes and other dry goods; and she purchased a chalk board, mounted in the community room, which displays weekly recipes using ingredients on hand. She also plans to use these funds to create a Windsor SASH Cookbook.

“It will contain produce-forward recipes,” says Molly, “using some of the produce that we get pretty regularly. We get a lot of onions; we get a lot of kale. We get some produce that people don’t know what to

do with. So just knowing what we get for produce deliveries, and then coming up with some delicious recipes that use those items.”

Somewhere around researching recipes and food storage, Molly had another idea: individually portioned frozen meals.

“Most of my SASH participants are older adults, and a lot of our older adults are not making great big meals. They need smaller portions, easy to make, maybe just popping them in the oven or the microwave. A lot of difficulty is in the prep – standing up to cut vegetables, cook at the stove – that’s really hard for people.”

**There was another scenario that was even more compelling for Molly. “We also have people who are going through a challenging time of life – maybe they’ve just been discharged from the hospital, or maybe there is something else going on in their life – and they have no access to food. Maybe they’re not consistently food insecure, but they might be acutely food insecure, as opposed to chronically food insecure. How do we help people get through those times?”**

So, in January, Molly set off on a culinary experiment to figure out what a frozen meal program would cost. "I bought some ingredients and I made 28 meals," she says. "I made a baked ziti and a shepherd's pie. It came out to about \$2.76 per meal."

That sounded like a good number to Molly – good enough to pursue funding. Through the Vermont Food Bank's Competitive Capacity Grant, Molly accessed \$2,250 to pay for non-food supplies, like pots and pans, storage containers, and a freezer. Additionally, the SASH program received a \$500 grant from Claremont Savings Bank Foundation to help purchase supplies for the program. Currently, Molly is looking at other funding sources to pay for food. In the meantime, she says she has an engaged group of residents at Windsor Village who are onboard to help with food prep.

Molly says what she really likes about her frozen meal project is that it is available to anyone who needs it. "Because this is something I'm creating, there's no paperwork to fill out. So people don't have to tell me how much money they make, or answer any probing questions. There's no income requirement, there's no age requirement, there's no requirement, there's just a need. You tell me you need food, I'll get you some food."

Molly attributes her intense focus on addressing food insecurity to her own lived experience. "Honestly, it's just something that's personally very important to me. I grew up somewhat food insecure, so I

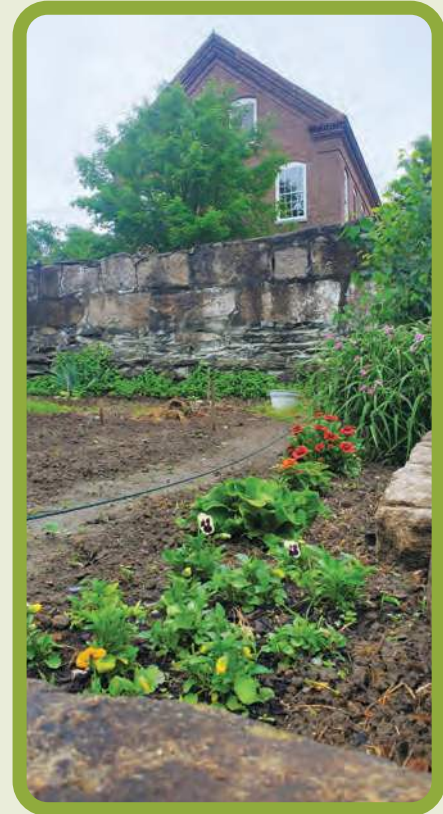
kind of know what it's like to not know if there's going to be food tomorrow. There's nothing worse than being hungry."

**"I think we need to be able to meet people's basic life needs before we can ask them to work on anything else," she says. "We can't ask people to make sure they're going to the doctor and managing their blood pressure, managing their diabetes, managing anything, if they're hungry. People's outcomes are going to be so much better if we can just feed them."**

She adds, "You always feel the most love when someone puts a delicious meal in front of you that they've made for you. I think that really shows people that we care about them. If I bring a meal – just a little frozen meal – I bring it to someone, and it shows I care about them, that I want them to be okay."

Molly's vision for the frozen meal program extends beyond Windsor Village into the greater community.

**"My hope is that we can build up our capacity, find people who are willing to volunteer and help make food, get creative with where we find the funding. I'm fairly well connected with our SASH community partners, our local hospital, our local mental health agencies, our local area agency on aging, so if I could offer these frozen meals to patients at Mount Ascutney, or clients who are being seen by Senior Solutions – where these other folks who are doing this good work for our aging Vermonters**



could come to me and say, hey, could you bring me a couple of frozen meals for one of my clients – if we could build our capacity outside of just WWHT properties to feed a larger community, that would be kind of great."

"I'm a big believer that the last chapter of your life is supposed to be your golden years, it's supposed to be happy, somewhat worry free. So this is my little grassroots attempt at making this chapter in our participants' lives just a little happier, just a little easier."

"Food insecurity is a real thing," she adds. "Whether that's an acute need or a chronic need, we need to do whatever we can to help people who may be struggling to eat."



For more information about volunteer opportunities with the SASH Windsor Food Programs, contact Molly Bennett at [mbennett@homemattershere.org](mailto:mbennett@homemattershere.org); to make a donation contact Marion Major at [mmajor@homemattershere.org](mailto:mmajor@homemattershere.org) or visit [www.homemattershere.org](http://www.homemattershere.org).



# JOE & FARAJA: Putting Down Roots Through Shared Equity Homeownership

Joe Wiah first came to Vermont in 2012 from Liberia to attend the School for International Training in Brattleboro as a graduate student. Faraja Kimetuu arrived from Tanzania a year later for the same purpose. It was there that they met and fell in love – with Vermont, and each other.

Today, Joe and Faraja are life partners, new parents, and very proud new homeowners in Brattleboro. They purchased their home through the WWHT Shared Equity Homeownership Program, and they were also the very first homebuyers to access the newly expanded BIPOC down payment assistance program, which became available statewide in April of this year.

Joe is the director of the local Ethiopian Community Development Council – a job he has held since 2021 – where he coordinates with community organizations, government, and individuals to assist refugees with employment, housing, education, medical care, and integration into community life. **In 2022, Joe was recognized by the Vermont Community Foundation for his work with refugees and other under-represented community members. He has also worked as a Housing Case Manager for Southeastern Vermont Community Action, where he helped Vermonters from 15 Windham County towns access housing, fuel, food, and home repair services.**

“Through my work, helping people find housing, I had already been working extensively with Windham & Windsor Housing Trust,” says Joe. “So when the time came for us, knowing we wanted to become homeowners, we knew of the incredible challenge that was ahead of us.”

Before buying their home, Joe and Faraja were residents in WWHT’s Westgate Housing property in Brattleboro. While renting there, they made further important connections that would guide them on their home buying journey.



“I joined the board of the Westgate property,” says Joe. “That was how I got to know Elizabeth (Bridgewater) from the Housing Trust. Through this experience, I gained a better understanding of WWHT’s range of resources.”

Joe and Faraja took the first step by signing up for WWHT’s Homebuyer Education Workshop.

“We were incredibly lucky to go through the Homeownership Program,” says Joe. “That program gave us an understanding of what to expect as home buyers – what the process is like; what kinds of questions to ask; the advantages and disadvantages of owning a house; what you need to know as a homeowner versus if you are a renter.”

**With the support of their counselor as well as Bruce Whitney, WWHT’s Director of Homeownership, Joe and Faraja navigated each step of the home buying process, from credit check, to calculating income-to-debt ratio, to comparing conventional loans with a Shared Equity loan, to identifying financial assistance programs that were available.** That was how they found

out about the BIPOC down payment assistance program.

“Our counselor at WWHT knew exactly what we might qualify for,” says Joe. “So they could say, this resource is available and this will be the requirement – you may qualify for this, or you may not be qualified. We were doing our own research too, but we weren’t sure how to apply for any of these programs until we talked to our counselor.”

Although the process felt redundant and frustrating at times, Joe says in hindsight, it was a very positive experience. They felt well-supported.

“Above all, we knew and saw that there were incredible people that really wanted to help us,” he says. “Knowing that we had so much support from both the Housing Trust and Brattleboro Savings & Loan, it was a very good feeling for us.”

Joe and Faraja closed on their new home on August 1. It was a memorable day for them.

“Signing all of the paperwork, that was a long, long process,” recalls Joe. “And then



when we got the key, we knew – now we own a house!”

“We drove straight to the house,” laughs Faraja. “And this time, Bruce wasn’t with us, no one else was with us. We had our own key. It was a very noticeable difference.”

Even though their new home is located in the center of Battleboro, Joe describes the community as having a sense of privacy. Built in the 90’s, the house has three bedrooms, two bathrooms, a partially finished basement, a deck and a two-car garage. Perhaps the most important feature is that the home was a Shared Equity Home resale – it was already part of WWHT’s Shared Equity portfolio.

On the other side of the transaction was a family who decided to move south. As Shared Equity homeowners, they had accrued enough equity to make a down payment on a traditional mortgage in their new community.

**Joe believes the value of the shared equity model boils down to one key benefit.**

**“In a word – affordability. Because we are first time homebuyers, we don’t have generational wealth, so to be able to pay for a nice house, in a decent, quiet neighborhood, with the current interest rates what they are right now, that’s the biggest benefit.”**

Joe and Faraja agree that becoming

homeowners has changed their lives for the better. For one thing, there is more room for their expanding family.

“We are a blended family, and we’ve grown from just the two of us to six,” says Faraja. “We have one teenager and one young adult who just came from Liberia in May, so now they are with us. We have a cousin staying with us, and we have a new baby – just 2 months old, who will grow up in this new house.”

**“Also, this is a house that we can pass on to the next generation, if we choose,” adds Joe. “That’s another thing we are grateful for. And we can do whatever we want, change whatever we want, we don’t need permission from anyone.”**

And then there is the feeling of being more connected to their community – of being established citizens, where their voices and opinions matter.

Joe and Faraja feel fortunate to have found their house when they did. They say they would love to see the program expand, and make more homes available.

“Right now, in our network of friends – some of them first-generation immigrants – they are really wishing to go into the Shared Equity program,” says Joe. “There are so many people who could really benefit.”

Joe acknowledges that everyone’s path to homeownership is different, and he



**Joe Wiah**

Photo by Kevin O’Connor/VT Digger

encourages people to educate themselves, and know their options. “For folks who are considering homeownership, I encourage them to compare conventional homeownership with Shared Equity homeownership, to dig deeper into the advantages and disadvantages of the two programs, and to really understand the differences. It might help them to make a decision on whether the Shared Equity program is best for them.”

Joe adds, “We want to express our heartfelt gratitude to all those who helped us along the way, from Housing Trust folks, Elizabeth, Bruce, and our counselors there, as well as those folks at Brattleboro Savings and Loan, who were so patient and calm and helped us through the process, the lawyers as well, our friends – there were so many more. We wouldn’t have made it home without the support of all those people. For this, we are truly grateful.”





## Letter from the Director: *continual learning through NeighborWorks, this year in Puerto Rico*

WWHT is a member of NeighborWorks of America (NW), a national network of Housing & Community Development organizations. Each summer, NW's member organizations working in the Northeast gather to share insights, learn from one another and visit a member organization. One year, we gathered in Portland, ME, another year in Kingston, NY. This past June, we gathered in Puerto Rico, which is part of the Northeast region.

Finally, back in San Juan, we visited a third network organization that is developing youth spaces in urban neighborhoods and we were treated to a concert within the walls of a new basketball court created for the neighbor kids to use. All along the way, the community members we met greeted us with joy, pride in their community and a deep warmth characteristic of Puerto Rican culture. We ate delicious foods, danced to Bomba music and learned how proud Puerto Ricans are of their blended heritage with European, African and Indigenous roots.



The trip was nothing short of inspiring. We met an amazing

I'm proud to be a member of the NeighborWorks of America network and feel grateful for their support when and where it's needed the most. In Puerto Rico, this support was so visible



group of women residing in a remote mountain community that, with the help of their local NW's organization, stood up a community resiliency center in the aftermath of Hurricane Maria which devastated the island in 2017. These women gained access to a generator, organized meals for people, helped create a community laundry facility, and installed a cyber-café of shared computers. Seven years later, this resiliency center is going strong.

in the aftermath of Hurricane Maria which is still being felt all over the island. In Vermont, NW's financial support has been invested in many new homes that we've created. It's also evident in the expertise of our housing counseling staff who have benefited from NW's training programs.



Later that day, we visited a small coastal community hit hard by the hurricane and met a young woman who single handedly initiated the development of a community library for the young children and teenagers in the neighborhood. Again, with the help of the local NW's organization, a modest structure was developed to offer shared books, computers and other activities to provide the young people in the community with a rich learning and cooperative environment.

While we live in a world of internet connectivity, I feel so grateful for the opportunity to be in community with people doing similar work, live and in person. Sharing a meal, hearing stories in the community where they happened and seeing the results of hard work is truly inspiring. Thank you NeighborWorks of America for bringing this network of amazing people together.



# Board Spotlight

Board Treasurer, Resident Board Member

## Anne O'Connor-Chapman

Anne has been on the WWHT board since 2023 and became Treasurer this year but she's been deeply involved in the community for years. Anne lives at Putney Landing – just next door to her mother and in the same town as her son, daughter-in-law, and grandchildren. In tight-knit communities, there are often individuals who check in with neighbors, offer support or a kind word when needed. Anne is one of these individuals. Everyone knows Anne and she's always ready to offer a kind word or a laugh. Anne has been an avid advocate for affordable housing in Putney. We're very grateful to have her skilled background in finance as our Treasurer but are also grateful for her compassionate and person-centered leadership. In addition to her community building, Anne has strong connections to Ireland and has made several pilgrimages over the years.



## Community Matters—

*a reflection from SASH For All Coordinator Elena on the community that rallied around Scott in his final days.*



**Scott lived in the Daly Shoe community at 68 Birge Street for 12 years. This story is shared with permission granted by Scott's family.**

On August 13, Scott received devastating news. He had inoperable lung cancer that had spread throughout his body. Scott lived alone, but his community of neighbors rallied behind him, providing the support he needed to be able to spend his final days at home. He was very grateful for this. In response, to show his appreciation, Scott created eclectic treasure boxes for all the neighborhood kids. He left instructions for his art supplies and for the art he created over his life to be donated to the community. He didn't have much but he wanted to make sure that everyone knew they were appreciated. The community at 68 Birge Street showed compassion and mutual support in simple but meaningful ways as their neighbor lived his last days. Community like this matters.

### WELCOME NEW STAFF!

We are pleased to welcome new staff members. We are excited about the strengths these individuals bring to the organization!



**Kim Chewing,**  
Asset Manager



**Morgan Gero,**  
Leasing Agent



**Michael Lynch,**  
Maintenance Technician



**Joseph Benoit,**  
Maintenance Technician

### YOU'RE INVITED TO HOME SWEET HOME, A GINGERBREAD HOME BUILD EVENT!

Save the date for December 7th, all are welcome to this free and sweet event!



Coming this holiday season will be a family-friendly day of creation and community—building Gingerbread houses! Each participant will receive the materials to build at least one modest house and has the opportunity to use some creativity to build multi-family buildings as well! As participants complete their homes, they'll be sited within a neighborhood development area to create a whole Gingerbread town. The event is made free with the support of our business sponsors. Donations are welcome!



## Windham & Windsor Housing Trust

68 BIRGE STREET

BRATTLEBORO, VERMONT 05301

Non-Profit Org.  
US Postage  
**PAID**  
Brattleboro, VT  
Permit No. 79

For more information  
**802.254.4604**

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

[HomeMattersHere.org](http://HomeMattersHere.org)



## PROJECTS IN PROGRESS

### CHALET PRESERVATION AND REDEVELOPMENT

Number of rental Apartments: 60

Number of Homeownership units: 10

Co-Developer: Evernorth

Project Schedule: Permitting Fall 2024, breaking ground for phase one of construction late 2025-early 2026.

Architect: Vermont Integrated Architect

General Contractor: TBD

Project Overview: The redevelopment of the Chalet property will preserve the original Chalet building and create a new neighborhood with a mix of architectural styles. The conceptual design, informed by residents on site and in the immediate neighborhood as well as resource entities, includes duplexes for homeownership, townhouses for rental opportunities, new multi-family buildings and community space in the iconic chalet building. **LEARN MORE:** <https://www.homemattershere.org/chalet-redevelopment/>



### SINGLE FAMILY HOMEOWNERSHIP NEW CONSTRUCTION

**316 South Street, Springfield**

Project overview: 316 South Street will be a zero energy modular home in our Shared Equity Homeownership program. The burnt, blighted home on the site was demolished at the close of 2023, new construction will be getting underway early 2025. To be eligible for this affordable homeownership opportunity, the buyer must have completed the Homebuyer Education and have an income at or below 120% Area Median Income. For price, income limits, and the Homebuyer Education course registration visit our website.



### CENTRAL & MAIN

**133 Main Street, Windsor**

Number of Apartments: 25 units (one and two bedrooms)

Co-Developer: Evernorth

Project Schedule: Construction underway, planned opening in May 2025.

Architect: Duncan Wisniewski Architecture

General Contractor: Neagley & Chase Construction

Project overview: Central and Main is proposed new, highly efficient construction on a currently vacant lot in downtown Windsor. With 25 mixed-income residential apartments the building will be accessible to vehicles via Central St and accessible to pedestrians via Main Street. The building design references the history of Windsor's built environment while making the existing landscape inviting and accessible. **LEARN MORE** at <https://www.homemattershere.org/central-and-main-windsor/>



### PUTNEY

**Alice Holway Drive, Putney**

Number of Apartments: 25

Co-Developer: Evernorth

Project Schedule: Construction slated to begin early spring 2025 following resolution of 4th appeal.

Architect: Vermont Integrated Architect

General Contractor: ReArch Company

Project Overview: Two new buildings are planned that will provide 25 mixed income, highly energy efficient and accessible apartments in Putney's village center. The development will provide community space with a kitchenette and has been designed to accommodate existing community gardens and the Putney Farmers' Market on land that has been slated for development for 30 years.

**LEARN MORE** at <https://www.homemattershere.org/alice-holway-drive-info-page/>



**BE A YEIGHBOR.**

Say yes to more homes in our community. It's something that helps us all.

**MORE  
THAN  
FOUR**