



Community Matters Here



Home Matters Here

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Chapter 1

A NOTE FROM OUR DIRECTORS

Community Matters

Dear Friends,

We chose this theme for the 2018 annual report because we recognize that having a stable home opens the door for deeper human connections and greater community participation, two important ingredients for health and wellbeing. This dynamic is emerging at Great River Terrace, a neighborhood comprised mostly of formerly homeless individuals, where the energy once used to figure out where to sleep at night is now available to nurture the relationships that break apart loneliness and isolation.

Our belief in the power of connection and belonging is reflected in the initial supportive services strategy at Great River Terrace's which has been focused on building community and resident engagement. The Resident Council meets monthly and group programs such as budgeting, creative writing and recovery support circles convene in the shared great room. Residents also meet one-on-one with staff to receive support in

establishing goals and developing a path forward. It's been amazing to see how quickly friendships have formed and trust has developed between staff and residents. People are becoming more resilient as a result of these connections and the impact is already being felt in many of the resident's lives. Some have obtained employment. Others have begun to address significant health issues. None have been evicted. Some residents, like Melvin Harris, have become involved in town-wide issues through civic engagement.

Community Matters. This theme is not unique to Great River Terrace and with the stories that follow we explore the various ways that having a stable home allows people to nurture their relationships, volunteer to help others and engage in community issues. Anne Chapman, who moved back to her hometown of Putney, deepened her family relationships and established new connections throughout town. Stephanie Seeley now

teaches a community fitness class after receiving support for her own health issues through our Windsor SASH Program. Emma Wetherby became a lead volunteer in building the new playground in Bellows Falls after finally finding a village home with us that could accommodate her son's needs.

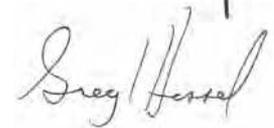
These stories are a snapshot of the impact we are having every day. We are proud to play an important role in so many people's lives throughout Southeastern Vermont. We hope you are too because you have helped to make this possible.

With gratitude,

Elizabeth Bridgewater
Executive Director



Greg Hessel
Board President



Chapter 2

WHERE WE LIVE AFFECTS US

Finding community for the first time

Melvin Harris's apartment is clean and cozy with artwork attentively hung throughout the living room and bedroom. It is warm and inviting; a place that looks neat but clearly lived in.

Melvin has been living at Great River Terrace (GRT) since Windham & Windsor Housing Trust (WWHT) completed the renovations in July of 2018. The apartments, located in Brattleboro at the site of the former Lamplighter Inn, is one of Vermont's first permanent supportive housing programs.

"I thought someone was playing a trick on me," Melvin said when asked how he felt when he first walked into his apartment. "I didn't think it was real."

Only six months later Melvin has become a natural leader within the GRT Community and throughout Brattleboro. Melvin sits on the tenant council at GRT to help the community with any issues that



come up between residents or with the property itself. He is also active with a core group of homeless and formerly homeless individuals. This group works with the Brattleboro Select Board to brainstorm innovative ways of helping those who are still struggling to find permanent housing in the Brattleboro area.

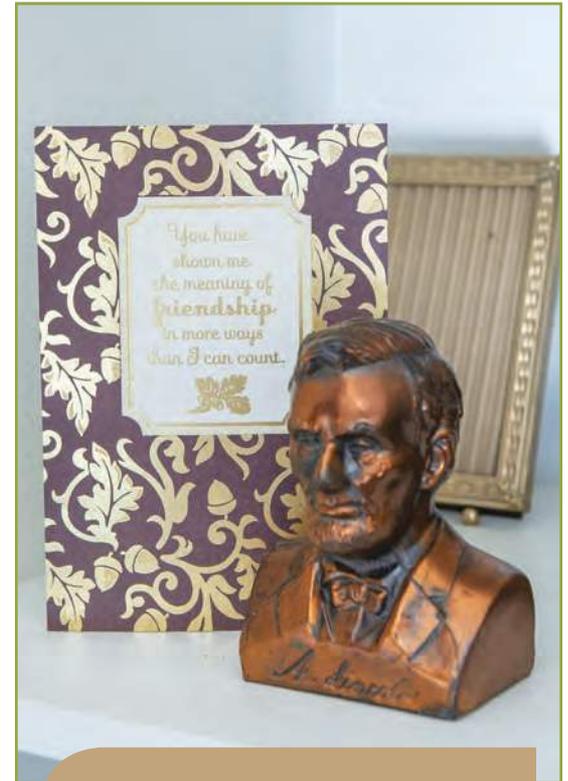


Melvin's focus and passion for community advocacy couldn't shine through during some of the more difficult times in his life. He grew up in Alabama in an unstable house. Both his parents battled addiction and he struggled to find his way. "I didn't care about my life too much", he said. "I'd pretty much given up." Melvin turned to drugs and alcohol to cope, quickly found himself estranged from his wife and children, and out on the streets.

Unable to see his children because he didn't have a place to live, Melvin put all his efforts into getting into GRT. He found out about the apartments through Groundworks Collaborative, who partnered with WWHT and Health-care and Rehabilitation Services (HCRS) on the project. His family feared that it wouldn't happen, but Melvin persevered. "I told my wife that this was all I got," Melvin explained. "I'm putting everything in this basket."

Now, Melvin can contribute to creating a vibrant community at GRT because he no longer worries about where he can lay his head at night. He is sober and sees his family regularly. He spends most of his mornings playing cribbage with John, a GRT resident who is homebound, and plans weekly meals with his neighbors. He said he also feels a sense of responsibility to Emma Stewart, the WWHT Housing Support Coordinator. "She cares and you know it", Melvin said sincerely. "And it makes you want to do better."

Melvin still has to pinch himself to make sure it's all real. He keeps three empty picture frames on his shelf. "Those are there to remind me that it's still all so new," Melvin explained. "When I put some pictures in those frames, then I'll be home."



"I'm at GRT man!"
—MELVIN HARRIS

Making your corner of the world a better place

Walking into Emma Wetherby's living room is like entering into a magic world made just for kids. "Want to see my toys?" her son Beau, age 6, asks while motioning over to a toy box spilling over with a child's delights. There are two bicycles, one adult size and one child size, leaning against the wall of the expansive living room. DVDs of kids' movies line the shelves next to the modest television and the pantry shelves are stocked with Beau's favorite foods.

"I had been couch surfing between my brother's house and a friend's," Emma recalled about her time before she moved into her apartment at the Howard Block in Bellows Falls. "I was fighting with my mom and I had to leave," Emma admitted. "Beau wasn't even two, so he stayed with my step-dad." Already having overcome a learning disability as a child, Emma recalls this time in her life as being extremely difficult for her and Beau.

She reached out to Springfield Supportive Housing and they referred her to Windham & Wind-



sor Housing Trust (WWHT). "I did a tour of the place and it almost seemed like the next day we were in," Emma said. The apartment had separate bedrooms for her and for Beau and ample space for Beau's toys.

Once settled in her new apartment, Emma started volunteering at Parks Place, a local community

resource center. She now works there a few hours a week in addition to her volunteer hours. Through Reach Up Vermont, a job skills program for parents, Emma started volunteering for another organization that offers respite care for adults and children.

A self-described "Jill of all trades", Emma jumped

“Now I get to watch eagles
fly past my window.”

—EMMA WETHERBY



right in when Beau’s school, Central Elementary, put out a call for volunteers to help build a new playground. “I led the team that put together the see-saw, the barrel slide, and the stairs next to the big tree,” she boasted. “And Beau helped put the wood chips on the ground.”

Emma credits the help she got from WWHT and from Kathy Relihan from Stewart Property Management with boosting her confidence to help her community in so many ways. “I feel safe and I don’t have to worry about break-ins,” Emma said. “Now I get to watch eagles fly by my window and up into the clock tower.”



You can come home again

When Ann Chapman first arrived at Putney Landing Apartments, she had an overwhelming sense of belonging.

"It was in May, workmen were painting, birds were singing, and a train was passing by, the whistle crying out to me 'welcome home'", described Ann. "It gives me goosebumps."

After her husband's death, Ann retired and decided to move home to Southern Vermont where she had grown up. Her son, Russ, also lives in Putney and her 85 year old mother, Jean, lives in the apartment below Ann's. Ann and her mother have lunch together every day and she's grateful to spend so much one-on-one time with her mom. Ann also spends every Tuesday with her 10 year old grandson and he will often spend time playing with his friends from school who live at Putney Landing.

"It was like I knew that this was where I was supposed to be for the rest of my life."

—ANN CHAPMAN

One of Ann's favorite things to do is walk the path to Old Depot Rd. to get into town. She is a frequent customer at the newly renovated Putney Co-op and a patron at the Putney Library. She said she often meets people in town who ask her about Putney Landing and she said she always recommends filling out an application at Windham & Windsor Housing Trust (WWHT). She is especially grateful for WWHT property manager Sue Rousse. "I always tell my neighbors that if they have an issue they can talk to Sue," Ann explained. "Sue will always work to find a solution. What more could you ask for?"

Ann commented that she goes out much more than she used to. "I've reconnected with so many of my childhood friends since I moved back," Ann explained. "I'm more social here than I was at my home in Lyndonville. Putney offers so many opportunities and events." Ann pointed out that she attended the "Empty Bowls" event where she met Putney legislator Nader Hashim. She says she feels very connected to her neighbors and to the Putney and Brattleboro Communities.

Ann credits living at Putney Landing with giving her an opportunity for a better life. Her husband's death was devastating for her and her

family and the move to Putney helped her navigate through her grief while creating a life that is busier and more satisfying than ever. "You can't see it when you're going through that pain", Ann mused. "Even my son says to me 'Mom, you look so happy' and I say 'Russell, I am so happy!'"

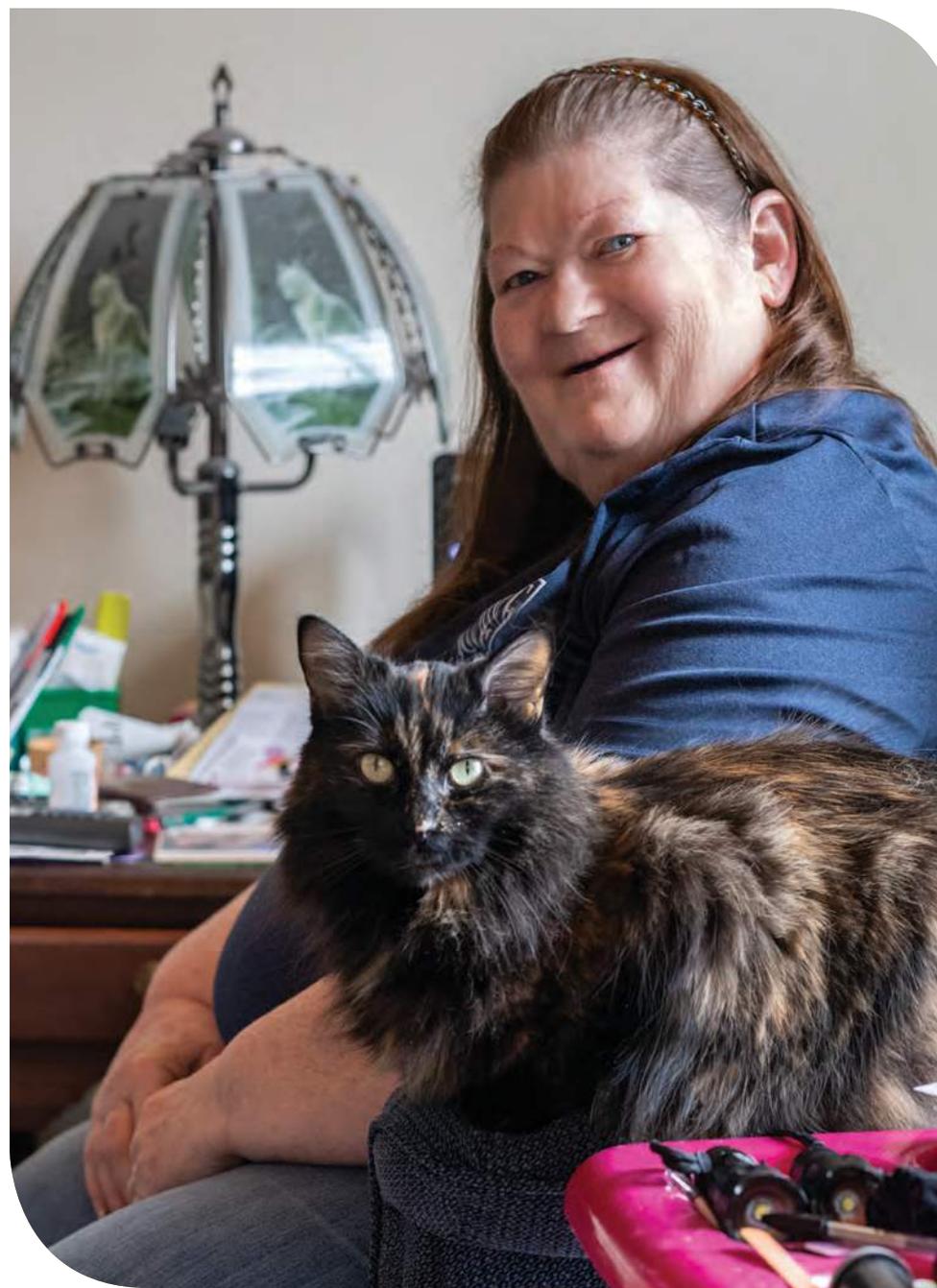


Giving back what was freely given to you

Stephanie Seely was always an active person until she was diagnosed with peripheral neuropathy in 2014, a condition that causes numbness and pain in her hands and feet. Stephanie said her illness was preventing her from doing some of the activities she always enjoyed, like taking long walks outside. “I was stagnating and I knew I needed the exercise,” Stephanie confessed. “But I could barely get out of a chair.” Stephanie knew she needed to find a way to be active within the confines of her disease.

On a recommendation from one of her neighbors in Windsor Village, Stephanie became an active participant in the Services and Support at Home (SASH) program, working with coordinator Denise Dupuis and nurse, Rita Rice. Through the program, she began attending a class called “Bone Builders”, a low-impact, sitting, routine that uses strength training exercises to help build bone health.

Stephanie began to get some of her strength back and excelled at the class. She decided to become a certified instructor of the





“Bone Builders” class and now Stephanie teaches the class every Monday, Wednesday, and Friday to her neighbors in Windsor Village.

Stephanie credits the SASH program with helping her manage her illness and the impairments that go along with it. She sees Rita every month for a blood pressure test and also works with a case manager who helps her reduce her risk of falling, which is common for people with peripheral neuropathy.

Stephanie explained that because of SASH she feels more independent in her own apartment than she would if she were living in an assisted living environment. “I can stay in all day if I want to and yet I can walk out and have all kinds of contact with people here,” Stephanie commented. “I spend a lot of time with my

neighbor who is on oxygen and very limited in her movement. We play dice three or four times a week.”

Living independently has allowed Stephanie to care for her cat “Scheherezade”, a rescue animal who was abused. She also volunteers as a bingo caller on Thursdays and Saturdays and is an active member of the Bow Baptist Church in Springfield, VT along with her daughter. They attend church together every week.

“I love my mountains,” Stephanie shared referring to her home state of Vermont. “And after moving around a lot as an army brat”, Stephanie grinned and said “It’s nice to be settled.”



“I love my mountains.”

—STEPHANIE SEELY

Chapter 3

COMMUNITY MATTERS

For twenty years Greg Hessel and his wife, Ariel, have devoted themselves to the Brattleboro community through volunteer work, activism, and by purchasing their home through Windham & Windsor Housing Trust's (WWHT) shared equity program.

Greg said that purchasing a home through shared equity was the starting point to feeling like a member of the Brattleboro community. "We thought we could really settle down in this community," Greg said as he remembered his desire to feel secure in a home of his own. "We didn't need permission to put a nail in the wall."

Their cozy living room is a far cry from their early days living in New Hampshire in a rented home with no running water. Their sons, Nico, 15, and Tucker, 10, have grown up in the Brattleboro house and over the years the Hessels have established themselves as valued members of the community.



"Ariel and I made a decision early on that, even though we didn't have much, we wanted to invest in the community." —GREG HESSEL



Once they felt settled into their home, the Hessels had more energy to give to neighborhood efforts. Greg serves as the President of the WWHT board and Ariel volunteers for the Brattleboro Swim Team board and previously volunteered at the free medical clinic in town. Nico and Tucker play sports for both school and town leagues. Spending less money on their monthly mortgage payment allowed Greg and Ariel to spend more at local shops and businesses in town.

If the Hessels decide to sell their home, they will keep only a portion of the property's appreciated value. The remaining profit stays with the house, keeping the price affordable for the next buyer, so that the value stays in the community. "There's



a lot of public discussion about housing as an investment in your own personal finances or an investment in the community", Greg explained. "When land prices go up it's not because we did anything to make that happen. It doesn't seem right that we should benefit from it."

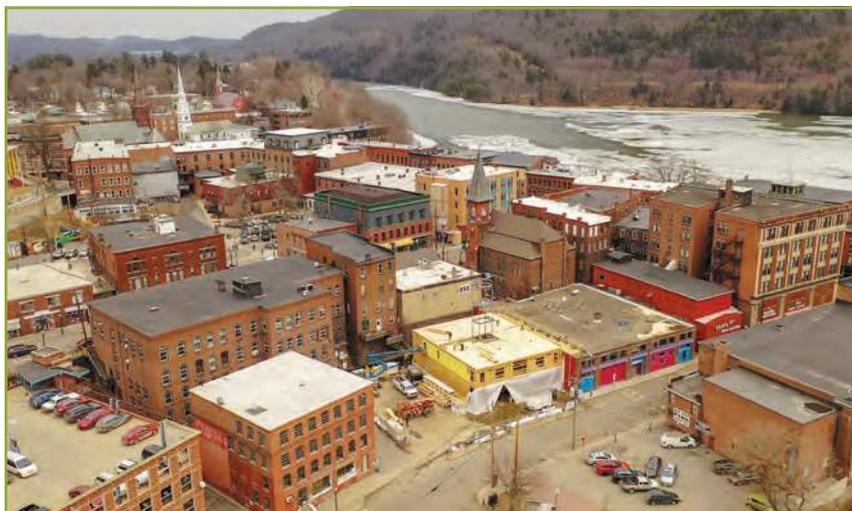
A 2017 research report put out by the Urban Institute stated that the average credit score increased over two years for shared equity purchasers and that they used less credit overall than groups that purchased conventional mortgage loans. These facts indicate that programs like shared equity can help keep local economies stable by creating financial security for individuals and long-term stability for future generations.

For twenty years the Hessels have experienced good times and hard times in their home. They have celebrated birthdays and holidays, grieved the loss of loved ones, cried, laughed, and grown together. They have stability, which has allowed them to put their energy into enriching their lives and the community around them. "I love living in a place where I can walk down the street and run into someone I know", Greg said thoughtfully. "That's why we chose to live in this community."



Chapter 4

A BRIGHT FUTURE



The Snow Block

Building in a downtown space can have some unique challenges from traffic control to space issues and all on a tight timeline because people want to see the end result as quickly as possible!

When it came to building on Flat Street in Brattleboro, WWHT chose ReArch Company to get the job done. ReArch Company, based out of South

Burlington, Vermont, has a long-track record of keeping a project on track and on time, while offering creative solutions to unique problems.

A mobile crane and material moving equipment navigate throughout the small space, offering the flexibility needed for construction. Any traffic issues are communicated to the public

through a variety of media including the local newspaper. And ReArch project superintendent, Steve Rowe, along with assistant superintendent Andrew MacKechnie, set up offices in a vacant space directly next door to the project site to easily deal with any issues in real time.

“We are very fortunate to have some wonderful

neighbors on both sides of busy Flat Street. Communication is key. We make every attempt to minimize disruptions to both vehicle and foot traffic at all time," Rowe explained. "It's an exciting project to be part of, and you can tell that the community is excited as well, to see its progression."

ReArch also catalogues job progress through aerial shots and time-lapse videos to share with partners and the community.

The Snow Block will provide 23 attractive, energy efficient apartments where residents are steps away from all the downtown Brattleboro has to offer — food, shopping, a post office, a library, entertainment and local restaurants. It will provide housing options for a cross section of the community with some apartment income limits set as high as \$63,072 for a two-person household.



Chapter 5

FINANCIALS

Balance Sheet

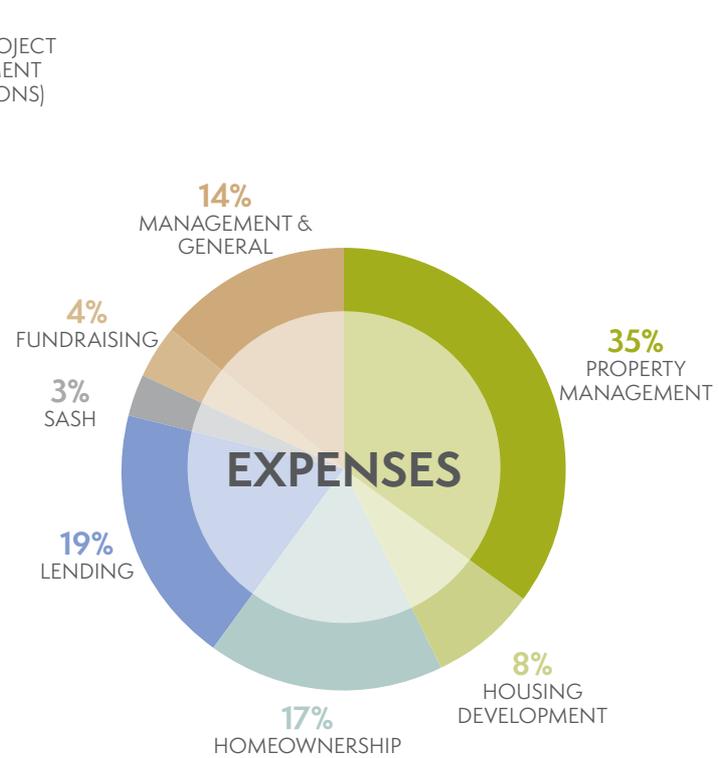
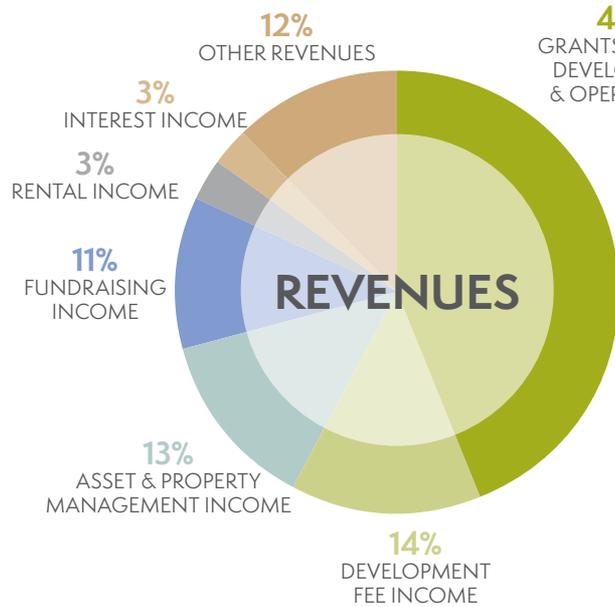
STATEMENT OF FINANCIAL POSITION

ASSETS	2018	2017
CURRENT ASSETS		
Cash - Unrestricted	\$908,933	\$623,748
Restricted Reserves	1,141,900	840,192
Grants Receivable	177,137	83,855
Revolving Loan Fund Receivable-Current Portion	67,886	67,200
Other Receivables	59,885	56,922
Prepaid Expenses	21,963	46,436
Shop Inventory	6,453	6,914
Total Current Assets	\$2,384,157	\$1,725,267
PROPERTY & EQUIPMENT		
Land & Land Improvements	3,834,624	3,801,204
Buildings & Improvements	673,345	673,345
Furniture & Equipment	176,468	170,470
Construction In Progress	39,501	76,568
Total	4,723,938	4,721,587
Less Accumulated Depreciation	(623,925)	(569,443)
Net Property & Equipment	\$4,100,013	\$4,152,144
OTHER ASSETS		
Development Fees Receivable	325,421	153,269
Deferred Interest Receivable	476,819	418,998
Affiliate Notes Receivable & Accrued Interest	5,181,300	4,442,550
Other Notes Receivable	218,711	219,026
Revolving Loan Fund Receivable	2,078,100	2,062,293
Investment in Partnerships	4,032,106	3,554,290
Restricted Loan Capital & Client Escrow	470,151	521,993
Total Other Assets	\$12,782,608	\$11,372,419
TOTAL ASSETS	\$19,266,778	\$17,249,830

LIABILITIES & NET ASSETS	2018	2017
CURRENT LIABILITIES		
Accounts Payable - Operations	\$44,774	\$39,539
Accrued Payroll & Related Expenses	72,332	87,159
Tenant Security Deposits & Client Escrow	13,952	25,951
Mortgage Note Payable-Current Portion	106,906	106,558
Total Current Liabilities	\$237,964	\$259,207
LONG-TERM LIABILITIES		
Mortgage Notes Payable	359,883	368,140
Due to Affiliates	24,161	27,644
Total Long-Term Liabilities	\$384,044	\$395,784
Total Liabilities	\$622,008	\$654,991
NET ASSETS		
Net Assets without donor restrictions	11,523,828	9,108,147
Net Assets with donor restrictions	7,120,942	7,486,692
Total Net Assets	\$18,644,770	\$16,594,839
TOTAL LIABILITIES & NET ASSETS	\$19,266,778	\$17,249,830



Statement of Activities

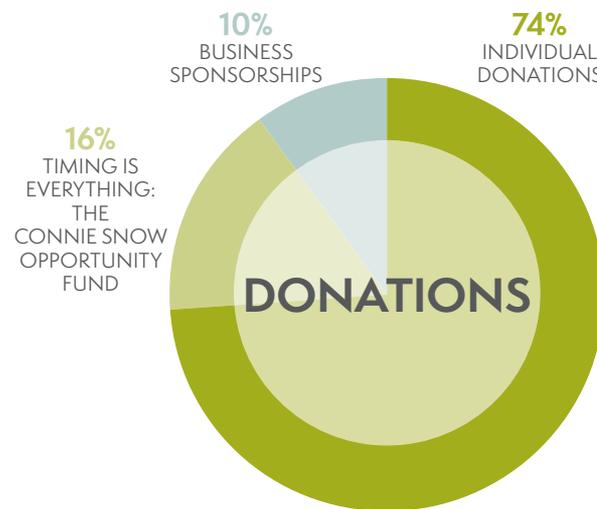


Chapter 6

ALL GIFTS MATTER

Donations

Every gift matters in so many ways. The generosity of our donors helps people access expert home repair services and financing, down payment grants and financial education. Donations help build and renovate high quality rental homes. Each gift becomes a new beginning for someone who has been experiencing chronic homelessness, enables a family to live in a safe, secure house, and gives an elderly couple an accessible apartment to call home. We're grateful to all our donors for providing a solid foundation for our community to thrive!



Donor and Fund	# of donations
Business Sponsorships	61
Individual Donations	457
Timing is Everything: The Connie Snow Opportunity Fund	97



Our Donors

Windham & Windsor Housing Trust thanks our many supporters for their incredible generosity in 2018. 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 31, 2018.

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Ellen Snyder
John Spicer
Jerry & Janice Stockman
Nancy Storrow & Robert Nassau
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Lydia & Robert Thomson
Bob & Karen Tortolani
Peter Vandertuin
Sarah Waldo
Emily Webb
Christopher Wesolowski
Kathleen White & Jim Webster
Bruce Whitney & Bara MacNeill
Katrina & Chris Willette
Connie Woodberry
Toby Young
Louise Zak
Robert & Marilyn Zimmerman

In-Kind Donors

A Vermont Table
C&S Wholesale Grocers
Harris Print Studio
Phillips, Dunn, Shriver & Caroll P.C.
Tuft & Needle
Woodward Photography

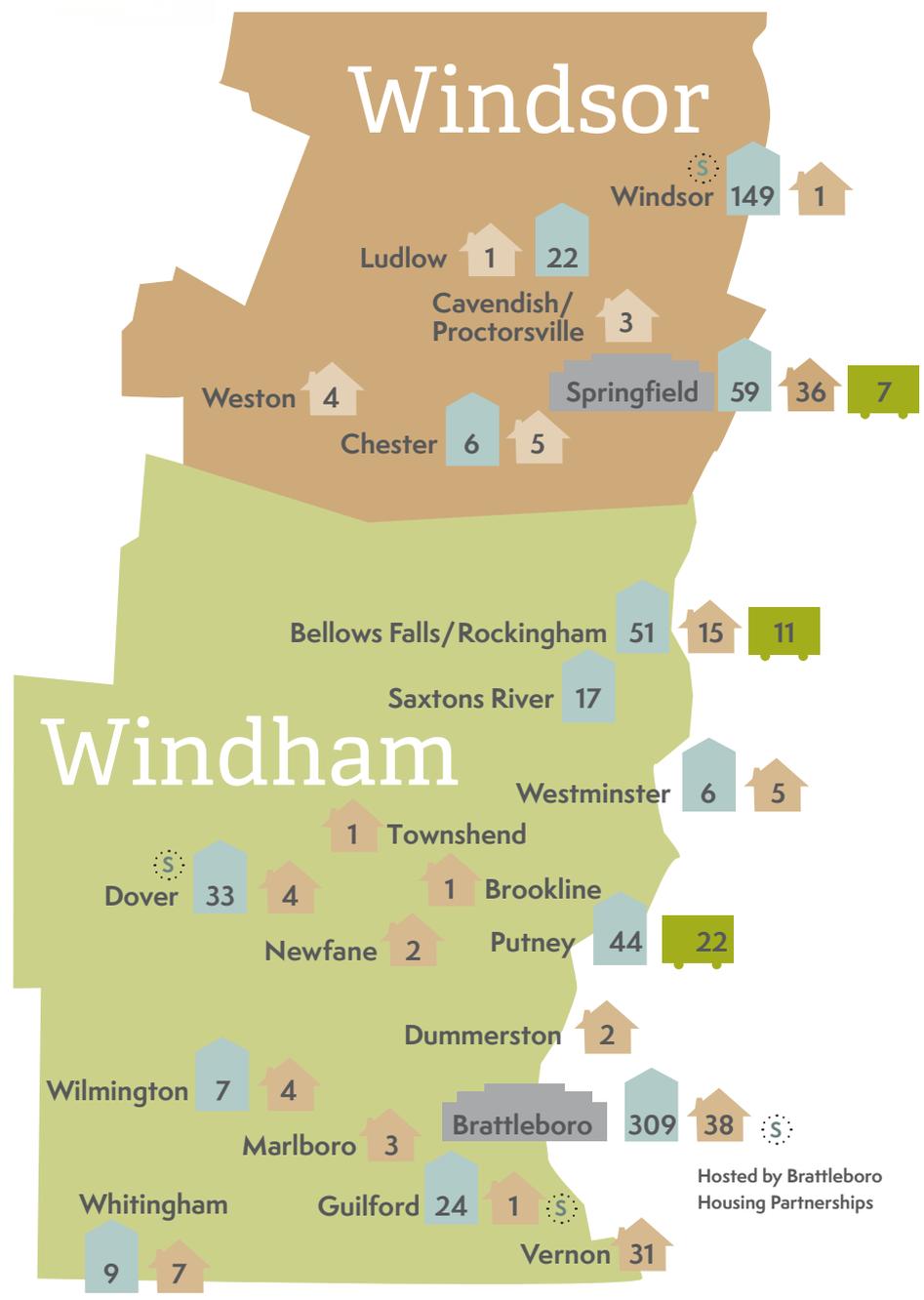


If we have incorrectly listed or omitted your name, please accept our apologies and help us improve our accuracy by calling our Development Department at 802-246-2102.

Chapter 7

WHO WE SERVE

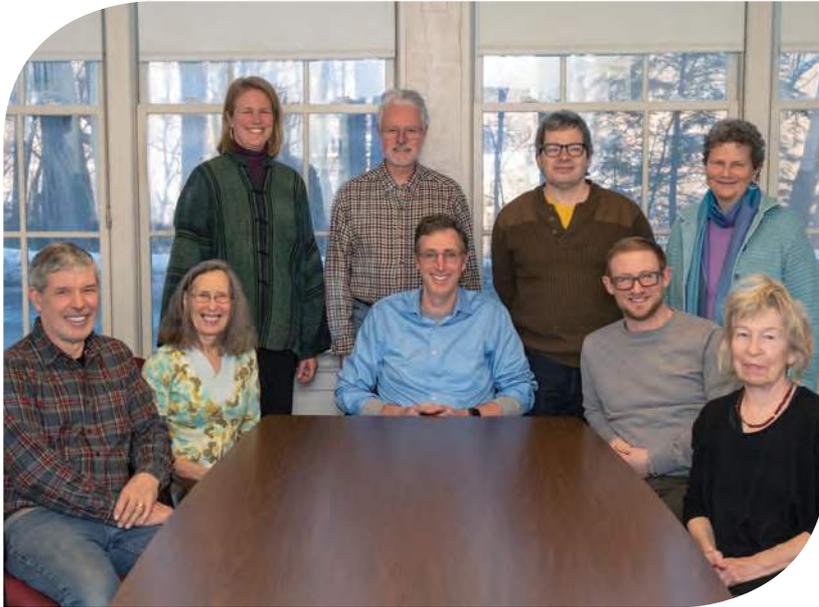
Our Housing Locations and Services



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

Hosted by Brattleboro Housing Partnerships

Our Board



Resident Members

Greg Hessel
PRESIDENT

Susan McDormand

Kim Morrell
SECRETARY

Christina Lively

Ellen Snyder

General Community Members

Alex Beck

Carol Buchdahl

Margaret Clark

Denny Frehsee
VICE PRESIDENT

Kate Jellema

Martin Langeveld

Victor Morrison
TREASURER

Julie Peterson

Leo Schiff

Our Staff



Headquarters — Brattleboro

Alexandra Andrews
CUSTOMER SERVICE COORDINATOR

Elizabeth Bridgewater
EXECUTIVE DIRECTOR

Tara Brown
LENDING MANAGER

Jerry Freeman
HOUSING REHAB SPECIALIST

Sandy Garland
FINANCE DIRECTOR

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SR. PROPERTY MANAGER

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HOUSING DEVELOPMENT ASSISTANT

Lissa Harris
DIRECTOR OF CAPACITY BUILDING

Tim Herzig
STAFF ACCOUNTANT

Phil Jones
MAINTENANCE MECHANIC

Morey Page
MAINTENANCE SUPERVISOR

Peter Paggi
DIRECTOR OF HOUSING DEVELOPMENT

Jeanine Rodriguez
DIRECTOR OF ASSET AND PROPERTY MANAGEMENT

Susan Rousse
PROPERTY MANAGER

Alicia Shields
ASSISTANT PROPERTY MANAGER

Emma Stewart
HOUSING SUPPORT COORDINATOR

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MAINTENANCE MECHANIC

Travis Tarbox
MAINTENANCE MECHANIC

Debbie Timon
HOMEOWNERSHIP SPECIALIST

Erica Walch
COUNSELING & EDUCATION MANAGER

Bruce Whitney
DIRECTOR OF HOMEOWNERSHIP

Katrina Willette
OFFICE MANAGER/BOOKKEEPER

Deb Zak
SPECIAL PROJECTS MANAGER

Chris Zappala
MAINTENANCE TECHNICIAN & PAINTER

Windsor County Office — Springfield

Chuck Gherson
HOMEOWNERSHIP SPECIALIST

David Grobe
HOUSING REHAB SPECIALIST

Denise Dupuis
SASH COORDINATOR WINDSOR COUNTY



Windham & Windsor Housing Trust

68 BIRGE STREET

BRATTLEBORO, VERMONT 05301

For more information **802.254.4604**

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

HomeMattersHere.org



To access this report online please visit:

HomeMattersHere.org/community-matters-here/