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**Home Matters Here**
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 accommodated 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.

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 Healthcare 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.”

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.

“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 & Windsor 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
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.”
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 then 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.”
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.
## Balance Sheet

### STATEMENT OF FINANCIAL POSITION

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2018</th>
<th>2017</th>
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</thead>
<tbody>
<tr>
<td><strong>CURRENT ASSETS</strong></td>
<td></td>
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<tr>
<td>Cash - Unrestricted</td>
<td>$908,933</td>
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<td>Restricted Reserves</td>
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<td>Grants Receivable</td>
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<td>Revolving Loan Fund Receivable-Current Portion</td>
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<td>Other Receivables</td>
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<td>Prepaid Expenses</td>
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<td>Shop Inventory</td>
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<td><strong>Total Current Assets</strong></td>
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<td><strong>PROPERTY &amp; EQUIPMENT</strong></td>
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<td>Land &amp; Land Improvements</td>
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<td>Buildings &amp; Improvements</td>
<td>673,345</td>
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<td>Furniture &amp; Equipment</td>
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<td>Construction In Progress</td>
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<td><strong>Total</strong></td>
<td>$4,723,938</td>
<td>$4,721,587</td>
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<td>Less Accumulated Depreciation</td>
<td>(623,925)</td>
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<td><strong>Net Property &amp; Equipment</strong></td>
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<td>$4,152,144</td>
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<tr>
<td><strong>OTHER ASSETS</strong></td>
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<td>Development Fees Receivable</td>
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<td>Deferred Interest Receivable</td>
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<td>Affiliate Notes Receivable &amp; Accrued Interest</td>
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<td>Other Notes Receivable</td>
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<td>Revolving Loan Fund Receivable</td>
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<td>Investment in Partnerships</td>
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<td>Restricted Loan Capital &amp; Client Escrow</td>
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<td><strong>Total Other Assets</strong></td>
<td>$12,782,608</td>
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<td><strong>TOTAL ASSETS</strong></td>
<td>$19,266,778</td>
<td>$17,249,830</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES &amp; NET ASSETS</th>
<th>2018</th>
<th>2017</th>
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<tbody>
<tr>
<td><strong>CURRENT LIABILITIES</strong></td>
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<td>Accounts Payable - Operations</td>
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<td>Accrued Payroll &amp; Related Expenses</td>
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<td>Tenant Security Deposits &amp; Client Escrow</td>
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<td>25,951</td>
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<td><strong>Total Current Liabilities</strong></td>
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<td><strong>LONG-TERM LIABILITIES</strong></td>
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<td>Mortgage Notes Payable</td>
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<td>Due to Affiliates</td>
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<tr>
<td><strong>Total Long-Term Liabilities</strong></td>
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<td>$395,784</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
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<td><strong>NET ASSETS</strong></td>
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<td>Net Assets without donor restrictions</td>
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<td>Net Assets with donor restrictions</td>
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<td><strong>Total Net Assets</strong></td>
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<tr>
<td><strong>TOTAL LIABILITIES &amp; NET ASSETS</strong></td>
<td>$19,266,778</td>
<td>$17,249,830</td>
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</tbody>
</table>
Statement of Activities

REVENUES
- 14% Development Fee Income
- 14% Grants (Project Development & Operations)
- 13% Asset & Property Management Income
- 11% Fundraising Income
- 12% Other Revenues
- 3% Interest Income
- 3% Rental Income
- 13% Homeownership

EXPENSES
- 19% Lending
- 35% Property Management
- 17% Housing Development
- 17% Homeownership
- 14% Management & General
- 4% Fundraising
- 3% SASH
- 12% Management & General Expenses

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!

<table>
<thead>
<tr>
<th>Donor and Fund</th>
<th># of donations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Sponsorships</td>
<td>61</td>
</tr>
<tr>
<td>Individual Donations</td>
<td>457</td>
</tr>
<tr>
<td>Timing is Everything: The Connie Snow Opportunity Fund</td>
<td>97</td>
</tr>
</tbody>
</table>
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.

### Project & Program Support
- 3E Thermal
- Downstreet Housing
- Efficiency Vermont
- Granite United Way
- HOME, US department of HUD
- Housing Vermont
- HV Connections
- Key Bank/Key Bank Foundation
- NeighborWorks® America
- Passumpsic Savings Bank
- People's Bank
- Town of Brattleboro
- Town of Putney
- Town of Rockingham
- Vermont Community Development Program
- Vermont Housing & Conservation Board
- Vermont Housing Finance Agency
- Windham Foundation
- Windham Regional Commission

### Individuals & Businesses
#### Stewards ($5,000 and over)
- Anonymous (5)
- Bruce & Catie Berg
- Tom Bodett & Rita Ramirez
- John Burt
- Larry & Marilyn Cassidy
- Tim Cowles
- Jared Flynn & Elizabeth Catlin
- Housing Vermont
- Laura Howat
- Bob & Alice Martin
- Sally Pennington & Billy Fitzgerald
- Periwinkle Foundation
- Mark & Liz Richards

#### Patrons ($2,500 – $4,999)
- New Chapter, Inc.
- Prentiss & Elizabeth Smith
- Ronald J. Theissen, CPA, CFP
- Trust Company of Vermont
- Whit & Tonia Wheeler

#### Benefactors ($1,000 – $2,499)
- Brattleboro Savings & Loan
- Chroma Technology Corporation
- Jack & Judith Davidson
- Steven & Nancy Davis
- Dead River Company
- FirstLight
- Bo Foard & Melany Kahn
- Frank & Lois Forester
- Donald Freeman & Kathleen Graves
- John & Kathryn Greenberg
- Seth Harter & Kate Jellema
- John & Lisa Manuele
- Mascoma Bank
- Scott McKusick
- Eric & Dale Morse
- Karen Noble
- Periwinkle Foundation
- Julie Peterson & Jack Wesley
- Anne Rider & Robert Hinrichs

#### Patrons ($2,500 – $4,999)
- Savings Bank of Walpole
- Bari Shamas
- Diane Shamas
- Silver Forest of Vermont, Inc.
- Connie Snow & Rus Janis
- Jill Spiro & Stephan Morse
- Stevens & Associates
- The Preservation Trust

#### Sustainers ($500 – $999)
- Anonymous (1)
- Elizabeth Bridgewater & Pam Parmakian
- Larry & Marilyn Cassidy
- Clear Solutions
- Bill Conley & Christie Herbert
- William & Laurie Danforth
- Molly & David Dye
- Farnum Insulators
- Ken Finch & Sharon Easterling
- Joe Fortier
- Kathleen Graves
- John Hanley
- Mary Houghton
- Jarrod Houston
- Deborah Luskin & Tim Shafer
- Leon & Frances Morsillo
- Mount Ascutney Hospital and Health Center
- Susan Olson
- John Martell
- Stewart Property Management
- Janet Wallstein & Jane Dewey
Our Donors (Continued)

**Partners ($250 – $499)**
- Anonymous (5)
- Al Jeffers & Sons, Inc.
- Reed & Barbara Anthony
- Jeff Marsden
- Berkley & Veller Greenwood Country Realtors
- Paul Boutin
- Brattleboro Food Coop
- Konstantin von Kruisenstern
- Carol & David Buchdahl
- Willy & Susan Buhlmann
- Donald Yanke
- Ron & Nancy Chute
- Corum Mabie Cook Prodan Angell & Secrest, PLC
- Crispe & Crispe
- Dandrea’s Painting and Handyman Services
- Steven & Nancy Davis
- DEW/MacMillian
- Dick’s Lock Repair
- Zon Eastes & Margaret Spencer
- Engineering Services of Vermont
- William & Suzanne Flynt
- Alice & Castle W. Freeman, Jr.
- Thomas Freiberger & Marilyn McQuaide
- Friends of the Sun
- Isabelle Gander
- Sandy & Mark Garland
- Rich Geidel & Nancy Braus
- Tom & Connie Green
- David Grobe
- Craig Hammond & Elizabeth Vick
- Cal Heile
- Greg Hessel & Ariel Brugger
- J. Parker Huber
- Jeffrey Kantor
- Lawrence & Lober Electric
- Matt Henry
- Manny’s TV & Appliance
- Kimberly Morrell
- William Parent
- NBF Architects PC
- Paul’s Pest Control
- Phillips, Dunn, Shriver & Carroll, P.C.
- Drew & Tammy Richards
- Jeff Morse
- Kevin & Sara Ryan
- SRW Environmental Consulting LLC
- Phil & Marcia S. Steckler
- Burt & Harriet Tepfer
- Triple T Trucking
- Andy Voda
- Janet Wallstein & Jane Dewey
- Barry & Elsa Waxman
- Kent & Patricia Webster
- George & Joan Weir
- Pat Beu
- John Field & Jane Katz
- Fisher Financial Advisors
- Gary Henricksen
- Denny & Peggy Frehsee
- Peter Galbraith
- Lyza Danger Gardner
- Connie Green – In Honor of Tom Green
- Matthew & Carol Guild
- Mary Gyori
- Michael & Cindy Hanley – In Memory of Gary Hanley
- Timm Harris & Ursula Nadolny
- Wendy Harrison and Peter Elwell
- Kate Hayes & Tom Franks
- Georges & Lynn Herzog
- Teta Hilsdon
- Raymond Huessy
- Mark & Janet Janis – In Honor of Connie Snow
- Steven John & Kimi Hasegawa
- Martha Kelly
- James Kirby
- Martin & Bev Langeveld
- Gary & Julie Lavorogna
- Kathryn Angell & Herman Leonard
- Tom Lewis & Eve Fox
- Craig & Gail Llewellyn
- Louise Luring
- Jim Maland
- Ann Manwaring
- Tom Martyn & Kelli Warriner
- Albert Matt & Margo Matt
- KD Maynard
- Paul Millman
- Momaney Painters, LLC
- Kimberly Morrell
- Victor Morrison
- Deborah & George Moser
- David & Nena Nanfeldt
- Alice Nitka
- Paul & Jody Normandeau
- Daphne Okumus
- Victor & Nancy Olson
- Alan & Elizabeth Peters
- Tim and Karen Reynolds
- Shirley Ridgway
- John Romano & Elaina Newport – In Honor of Tom Yahn
- Jane Rosser & Ken Vitale
- Peter & Susan Sherlock
- Robin Shore & Laura Moskowitz
- Walter & Susan Slowinski
- Peter and Jean Smith
- Ellen Snyder
- Marcia Spencer
- Lucy Stamp
- Phil & Marcia S. Steckler
- Laura Stevenson
- Byron & Lee Stookey
- Billy Straus & Lynne Weinstein
- Donna Sweeney & William Ballantyne
- Carol & Eustace Theodore
- Mr. & Mrs. W. Nicholas Thorndike
- Felicia & Jim Tober
- Josh & Kate Traeger
- Erica Walch
- Connie Woodberry
- Amy Wright & Gil Livingston

**Supporters ($100 – $249)**
- Anonymous (3)
- Spoon Agave
- Ellen & Stephen Ankuda
- Sarah Axtell
- Becca Balint & Elizabeth Wohl
- Basketville
- Cheryl Baxley
- Alexander Beck
- Charlotte Belser
- David Blistein & Wendy O’Connell
- Lisa Bloch
- Michael Bosworth & Naomi Lindenfeld
- John Bouffard
- Greg & Carolyn Mayo Brown
- Nancy Carman
- Joan Cersosimo
- John Chard
- Ron & Nancy Chute
- Sydney Crystal & William Lax
- John Ryan
- Margaret & Edward Doty
- Madeline Fan
- Michael Fannon
- John Field & Jane Katz
- Fisher Financial Advisors
- Gary Henricksen
- Denny & Peggy Frehsee
- Peter Galbraith
- Lyza Danger Gardner
- Connie Green – In Honor of Tom Green
- Matthew & Carol Guild
- Mary Gyori
- Michael & Cindy Hanley – In Memory of Gary Hanley
- Timm Harris & Ursula Nadolny
- Wendy Harrison and Peter Elwell
- Kate Hayes & Tom Franks
- Georges & Lynn Herzog
- Teta Hilsdon
- Raymond Huessy
- Mark & Janet Janis – In Honor of Connie Snow
- Steven John & Kimi Hasegawa
- Martha Kelly
- James Kirby
- Martin & Bev Langeveld
- Gary & Julie Lavorogna
- Kathryn Angell & Herman Leonard
- Tom Lewis & Eve Fox
- Craig & Gail Llewellyn
- Louise Luring
- Jim Maland
- Ann Manwaring
- Tom Martyn & Kelli Warriner
- Albert Matt & Margo Matt
- KD Maynard
- Paul Millman
- Momaney Painters, LLC
- Kimberly Morrell
- Victor Morrison
- Deborah & George Moser
- David & Nena Nanfeldt
- Alice Nitka
- Paul & Jody Normandeau
- Daphne Okumus
- Victor & Nancy Olson
- Alan & Elizabeth Peters
- Tim and Karen Reynolds
- Shirley Ridgway
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- Walter & Susan Slowinski
- Peter and Jean Smith
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- Marcia Spencer
- Lucy Stamp
- Phil & Marcia S. Steckler
- Laura Stevenson
- Byron & Lee Stookey
- Billy Straus & Lynne Weinstein
- Donna Sweeney & William Ballantyne
- Carol & Eustace Theodore
- Mr. & Mrs. W. Nicholas Thorndike
- Felicia & Jim Tober
- Josh & Kate Traeger
- Erica Walch
- Connie Woodberry
- Amy Wright & Gil Livingston

**Friends ($99 and under)**
- Anonymous (4)
- Drew Adam
- Ruth Allard & Erik Schickedanz
- Alden Blodgett & Christine Blodgett
- Lyndall Boal
- Susan Bonf Thornton & Gilbert Ruff
- Fred Breunig & Patrice Murray
- Tara & Todd Brown
- Tim & Laurie Callahan
- Jerry Carbone & Kathy Maisto
- John & Mary Carnahan
- Sarah Carter
- Jonathan & Sanya Chapman – In Memory of Hope S. Chapman
Elizabeth Warner Christie
Richard Clattenburg
Christine Ellis & Marc Cohen
Peter Cooper
Donald Coughlin – In Honor of Tim Callahan
William & Leigh Dakin
David & Allison Deen – In Memory of Barbara Bishop Greenwood
Steve & Nancy Detra
Nancy & Robert DiMauro
Paul Saulnier & Evelyn Douglas
Ellen Fairchild Martyn
Michael Fellows & Dr. Jacqueline Fellows
Jane & Graham Findlay
Virginia & Don Fleet
Maggie Foley & Peter Welch
Kim Friedman & Thomas Redden
Caroline & Peter Fritzinger
Micheal Goldberg & Terry Keegan
Betsy Hall
Rosie Harlow Segal
Lissa and Dana Harris
Linda & Zeke Hecker
Hildamarie Hendricks
Michael J Hertz
David & Michelle Holzapfel
Greg Howe & Alice Charkes
Bonnie Hudspeth & Jaime Contois
Dan Ingold & Margaret Smith
June Janis
Michael & Judith Jerald
Mia Joiner-Moore & Elizabeth Moore
Phil & Melanie Jones
Helen C. Jost – In Honor of Dr. & Mrs. Franz Jost
Jonathan Julian
Moss Kahler & Karen Duggan
Larry Kingman
David & Kathryn Larsen
Mary P. Lea
Charlie & Lynn Leighton
Steven & Linda Lembke
Moss & Elizabeth Linder
Christina Lively
Bob Lyons
Robert B. Mancuso
Rick Marasa, M.D.
Susan McDormand
Lisa Merton & Alan Dater
Bill Murray & Alison Macrae
Margaret M. Murtha
Alice Nitka
Pete Paggi
Brian Pierce
Gordon & Mia Pine
Barbara Pofcher
Lesley Pollitt & Penfield Chester
Verandah Porche
Annie Richards – In Honor of Drew Richards
Linda Rinder
Victoria Roach & John Bentley – In Memory of Fritz Hewitt
Laura Robinson
Sue Rousse
S&K Services LLC
Bill & Mary Lou Schmidt
Carol Schnabel & Peter Hetzel
Jon Schottland
Ellen Schwartz
Robin & Hervey Scudder – In Honor of Wilma Horton
Lynne Shea
Sandy Shriver
Michael Singer
Rosemary & Gary Sisto
Esta Smith
Todd Smith & Jennifer Sutton
Karen Snow
Ellen Snyder
John Spicer
Jerry & Janice Stockman
Nancy Storrow & Robert Nassau
Barbara Ternes
The Vermont Country Store
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: 46
- WWHT Offices: 3
- Support and Services at Home (SASH): 38

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
Ginger Gaudette  SR. PROPERTY MANAGER
Betsy Hall  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
Rob Tarbox  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/