

Fostering Innovation



2019
ANNUAL
REPORT



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A NOTE FROM OUR DIRECTORS

Home to Innovation



Dear Housing Trust friends,

As we write this letter during Vermont's Stay Home/Stay Safe order, our last year accomplishments feel worlds away from this new reality of fulfilling our mission during a global pandemic. Reflection on these, however, serve as a quiet reminder of our strengths and how our past actions have prepared us to respond to the current needs of our residents and homeowners in a safe and healthy way.

In 2019, we embarked on a new three-year strategic plan that aims at fostering innovation and excellence, improving the lives of the people we serve and increasing housing opportunities, particularly in upper Windham and Windsor Counties. We are proud of the progress we made in our first year and are excited to share some highlights and stories of our work and of the people we serve.

Our focus on innovation and excellence compelled us to reorganize how we deliver property management services resulting in less paperwork stress for our residents and a quicker turn-around time to fill vacancies. We also expanded our maintenance team and reallocated resources to increase resident support. In addition, our homeownership team has laid the groundwork to launch an interactive, online program which will allow homebuyers to visually map their progress, upload documents directly and easily communicate with our Homeownership Specialists remotely without losing the personal touch that our customers value so much.

To advance toward our goal of improving the lives of the people we serve, our Green Mountain Home Repair team made significant progress with a record 92 homes having been rehabbed, repaired or increased in energy efficiency. In addition, WWHT convened a Leadership Circle of Executive Directors from many of Brattleboro's leading housing and social service organizations. In our time together and with feedback from the community we identified housing retention support as a significant gap in the system. We are now working closely together to find effective ways to fill this gap so that renters receive the support they need to maintain stable and safe homes.

Expanding new rental housing opportunities remains a primary goal of the Housing Trust. The Snow Block, in downtown Brattleboro, was completed in mid-November and all 23 apartments were fully occupied by the end of the year. We also identified a new project in Bellows Falls that will transform a dilapidated old parking garage into 26 new apartments along the Connecticut River. Construction is slated to start later this year. Finally, two projects in pre-development include 24 new homes adjacent to the Putney Food Coop and the redevelopment of Brattleboro's Municipal Center which will result in approximately 22 new apartments.

In all of our work and in the stories you will read in the following pages, courage is a reoccurring theme – the courage to think about ourselves differently, the courage to tackle challenging problems or take on a daunting project. It will take courage to face what the future will bring, but we are committed to it because the significance of home as the foundation of health and safety has never been more evident. We are so grateful to have your support on this journey. Thank you!

With gratitude,

Elizabeth Bridgewater
Executive Director

A stylized, handwritten signature of Elizabeth Bridgewater in blue ink.

Denny Frehsee
Board President

A handwritten signature of Denny Frehsee in blue ink.



“

The Housing Trust helped me through a very difficult time, and for that I am so grateful.

”

The Restorative Power of Home

Following a long search, Mitch and her late wife Anne moved into their home in Royalton in 2002. Built in 1930, the house had an unkempt yard and needed an extensive list of repairs, but the couple was able to look beyond all that to see the property's potential.

About a year and a half ago, seeking assistance for a much-needed new roof, Mitch and Anne applied to Windham & Windsor Housing Trust's Home Repair Program. Sadly, soon after receiving approval for a low interest loan from WWHT, Anne passed away from cancer. Mitch's life hit pause.

Some months later, Mitch received a mandate from her home insurance company to complete the roof repair or face cancellation. Mitch reached out to WWHT, where lending manager Tara Brown restarted the process and guided her through the paperwork.

"It was overwhelming because I was in the process of grieving," says Mitch. "I had to re-apply to the program, but Tara was very helpful, and that part all went smoothly. Anne's death had left me in a precarious financial situation, and I was able to get a deferred loan. I'm very grateful for that."

Mitch's loan was able to cover a number of other critical repairs including replacement siding for the back of her house, and fixing the stairs to her second floor. With her own supplemental funds, Mitch also had her deck rebuilt, which she says she has not been able to use for years. She credits Dave Grobe, WWHT's Housing Rehab Specialist, for finding the right contractors, and

for keeping everything on track.

"This house has had lots of repairs and nothing had ever been done right. So there were complications with everything, really. Dave would come out, talk to the contractor, and figure out what to do. It was very reassuring to know that someone had my back."

Once the roof work was underway, Mitch was amazed with the quality and efficiency of the contractor. "The team was just fabulous. They worked so incredibly hard. They invaded the house for 3 days, then they were gone! It's reassuring, knowing I don't need to worry about these things anymore."

Mitch reflects on what makes her home special. "Honestly, it's the fact that Anne lived here. We bought it together, and had a great life here. It's hard being here by myself, but I'm not ready to let this house go.

"What I really love right now, is that the Housing Trust gave me the funds for my back wall. It will be so nice to go outside and enjoy my backyard. There's a stream, wildlife — it's really special out back. I just love it.

"The Housing Trust helped me through a very difficult time, and for that I am so grateful."



Finding the Courage to Change



Darlene Derby has been in her own apartment at Great River Terrace for almost two years now, where she happily entertains her grandchildren on a daily basis. GRT is WWHT’s supportive services community for formerly homeless. Darlene has a compelling story leading up to her moving into GRT, but what’s really amazing is what she has been able to accomplish since moving there. She is the head of the tenant council, leads a weekly recovery group, and has been a valued member of the WWHT Board of Directors, full of energy and gratitude. Her story is an important reminder of how easy it is for anyone to fall on hard times and how vital a home of one’s own is to rebuilding one’s life.

In 2012, following years of addiction, mental illness, and living on the streets, Darlene met her future husband, and thought she was finally on the road to recovery. Clean, sober, and successfully managing bipolar schizophrenia, Darlene married Edward in November of 2015. They were in the process of buying a mobile home, when tragically, just three months after they married, Edward died. Shortly after that, Darlene lost her mother, and then both her grandparents. She spiraled into a deep depression, started using again, and went back to living on the street.

“My family disowned me — my kids wanted nothing to do with me. I even spent time in jail, but life on the street kept pulling me back.”

At 47, Darlene overdosed. It was then, at her lowest ebb, that her life changed forever. While unconscious, Darlene dreamed of her 12 grandchildren — all of



“ I just want to help other people who are struggling find a good stable home, like I did. I feel blessed. ”

them together — and that vision was powerful enough to invoke change. Determined to get off the street, Darlene turned to the Drop-In Shelter at Groundworks Collaborative and found the help she needed. Groundworks set her up with a representative payee to oversee her finances, and helped her apply to Great River Terrace. She became a resident in August, 2018.

“I love it here so much. The apartments are beautiful, and I’ve never met people so helpful. It’s the best feeling ever to come in, unlock my door and say I’m home — to feel this again after so long.”

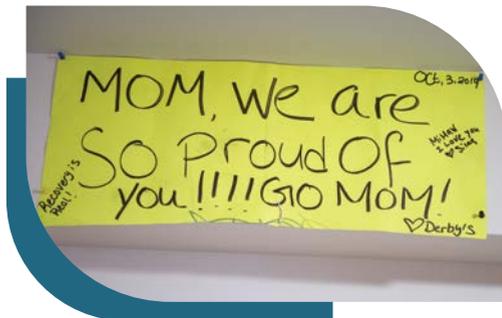
Through the supportive services available to her through GRT, Darlene has found the serenity and stability she needed to address her mental health and substance abuse issues. With her newfound confidence and independence, Darlene has become a beacon of hope for others struggling with addiction and homelessness. With two-and-a-half years of sobriety, Darlene is now a certified recovery coach, runs GRT’s weekly sobriety support group, and has even started another community-based group called Core Experts



designed to help people understand what it’s like to be homeless and fight addiction. As the head of the tenant council, she is actively involved in resident life and advocacy, facing every issue and concern with a positive attitude and a huge heart. She has even brought her passion and perspective to the WWHT Board of Directors.

“What I experienced — being a single woman living on the streets — it’s terrifying. I just want to help other people who are struggling find a good stable home, like I did. I feel blessed.”

It’s the seemingly simple things that are so meaningful for Darlene, like cooking, doing laundry, having a garden, and celebrating birthdays with other residents. But the very best part of life at GRT for Darlene, is the time she spends with her grandchildren. “I see my grandkids every day. The youngest — 17 months — just said ‘I love you.’ It feels so amazing — living here has made me love myself again. It’s made me a better person.”



WESTGATE HOUSING

Expanding Horizons: Stepping Outside the Comfort Zone

As a social worker living in Keene, **Billie Wells** had struggled with expensive housing for years. A move to Brattleboro in 2016 found more of the same, until a former resident of Westgate suggested she fill out an application. Westgate is a 98 unit affordable housing development co-owned by WWHT and a resident-led non-profit, Westgate Housing, Inc. Here, in this very special community, Billie has not only found a beautiful, affordable home for herself and her young daughter, but the courage to pursue a leadership role and more social connections.

“What’s special about Westgate is its sense of community,” says Billie. “There is a place for everybody, and you can be as involved as you want.”

Getting involved was never something Billie felt comfortable doing prior to living at Westgate. Social anxiety made it difficult to meet people, and it didn’t help that expensive housing required her to work long



hours at multiple jobs. Since moving to Westgate, Billie has pushed herself beyond her own social boundaries. She is currently a board member of the Westgate Housing non-profit, and she also runs the food shelf in the property’s community center.

“I joined the board because I wanted to become more involved — meet more neighbors. When the opportunity to run the food pantry came along, I thought it was an opportunity to do something meaningful. It’s hard for me to get to know people, and this is a way to socialize.”

Westgate’s food shelf is thriving under Billie’s leadership.



She handles everything from ordering all the food from the Food Bank, to meeting the monthly delivery, to setup and distribution. Her budget doesn't allow for much fresh produce, so she's eyeing a plot at the Brattleboro Retreat Farm to plant a garden and grow vegetables herself. The food shelf has 2 posted open days each month, but residents often stop in during the week.

"It's a lot of work, but I feel like I've brought a lot of enthusiasm because I really enjoy it. I like seeing the residents and getting to know my neighbors. I'm learning a lot, too, about the Food Bank and how it works. I'm competing with 60 other groups for food, but the more I am on, the better quality food we get."

One of Billie's top goals is to increase the number of people who take advantage of the food shelf. "I've been trying to build it up, and I was surprised more

people weren't coming, considering how good the food is. I try to tell residents that a little bit of their rent goes toward this — that it's for everybody. What I want the most is for more people to come."

Through affordable housing at Westgate and its sense of community, Billie Wells has stepped outside her comfort zone and found purpose, and both she and her daughter are enjoying a better quality of life. "I feel really safe here, my child is doing really well in school, I feel like we've really flourished in this town. I just want people to feel the same excitement about living here that I do.

"It took a lot for me to join the board — to take over the food pantry. I need to do these things to make my life more meaningful. And it's great for my daughter to see, too."



“
When the opportunity to run the food pantry came along, I thought it was an opportunity to do something meaningful.
”

SASH PARTNERSHIP AWARD

Recognizing Innovation: Mt. Ascutney Hospital and SASH



In May of 2019, Windham & Windsor Housing Trust presented Mt. Ascutney Hospital with its Partnership Award in recognition of its decade-long dedication to the SASH program. SASH is WWHT's supportive housing program, designed to help Vermonters live safely and healthfully at home.

Created in 2009 as part of a statewide health care

initiative, the SASH program helps Vermont's most vulnerable citizens access the care and support they need while living at home. The program is available in communities throughout Vermont, including Windsor Village and Union Square, two WWHT properties serving seniors in Windsor. Mt. Ascutney Hospital has been an integral partner with WWHT since the very beginning.

"We were part of the team that interviewed the first SASH coordinator, and were there when they built their first caseload," says Jill Lord, Director of Community Health at Mt. Ascutney Hospital. "We had already

SASH[®] *a caring partnership*
SUPPORT AND SERVICES AT HOME



“ We are a team with a common goal, and that is keeping people in their home. ”

established a network of community partners when SASH was entering the community. There was a solid alignment of vision and mission of improving the health of the community.”

When WWHT started its SASH program at Windsor Village in 2013, Mt. Ascutney Hospital immediately understood the potential impact the partnership could have. The hospital and its entire clinical staff embraced the value of the SASH model to provide individualized, on-site support, and assigned staff nurse Rita Bennett to the program.

Since 2013, Rita spends every Thursday on-site at Windsor Village in her official capacity as the SASH Wellness Nurse. Her monthly blood pressure clinics are well attended, and every week she arrives with a “topic-of-the-day” for group discussion, such as how to stay safe from the Corona Virus, the importance of exercise, and learning healthy eating habits. Mt. Ascutney Hospital has ongoing initiatives for Diabetes Prevention and Fall Prevention, and both programs are important topics in Rita’s weekly SASH curriculum. Sometimes — outside of her regular assignment — she even leads a Tai Chi class.

“It’s tremendous what we’ve built up over the years,” says Rita. “I have a very special rapport with all of the physicians and with the hospital, and that is what continues to work well for us, and make us such a great resource. Whether it’s keeping a diabetic in a healthy mode, coordinating lab work, monitoring blood pressure, or helping someone get a flu shot, I can be that critical point person who gets back to a doctor. We

are a team with a common goal, and that is keeping people in their home. That’s what we try to do.”

Nearly 100 people in Windsor County rely on SASH, and as a result of the work between Mt. Ascutney Hospital and Windham & Windsor Housing Trust, the residents of Windsor Village continue to thrive and live their best life.

“Here at Mt. Ascutney Hospital, we have a deep respect for the quality of the SASH program, its patient-centered approach, strong advocacy, referral and care coordination,” says Jill. “From the very beginning, we have worked together for the patients and the community, and have grown together as the program has evolved. SASH is one of the most essential services within our community, and we are grateful for the determination of the Housing Trust.”



Windham & Windsor Housing Trust



BUILDING A CULTURE OF INNOVATION and LEARNING

A ROUNDTABLE DISCUSSION WITH
THE BOD EXECUTIVE COMMITTEE:
Denny Frehsee · Margaret Clark
Victor Morrison · Kate Jellema

WWHT is on a quest for innovation. What began as a sideline conversation during a staff and board retreat emerged as a new priority and the top goal in the organization's 2019–2021 strategic plan.

Goal #1: Building a Culture of Innovation and Learning highlights an organizational intention to engage the talents and creativity of the entire staff to uncover new ideas and ways to deliver services to the community in the most efficient way possible. It is being enthusiastically pursued by board, management and staff.

So, what exactly is a culture of innovation? Leaders describe it as a culture built on curiosity, where staff looks beyond their day-to-day obligations, questions assumptions, and constructively challenges each other's thinking as well as the status quo. Building and fostering an innovative culture requires making the workplace a safe place where employees feel they can take risks, and where mistakes are valued as opportunities to learn. It also requires the

enlightened, unwavering support of the organization's board of directors.

The WWHT board is a diverse, highly engaged group of individuals, each bringing a unique and valuable perspective, from architect to academic; fundraiser to CFO. It is broadly representative of the community and includes residents of WWHT-owned properties. In one member's words, they work "exceptionally well together," with deep respect and admiration for Elizabeth Bridgewater and the dedicated work of her staff. Their collective passion for the WWHT mission is what powers their successful collaboration — and it is what guided them to the innovation initiative.

Members of WWHT's Executive Committee shared their thoughts on the process, the progress, and the value of building a Culture of Innovation and Learning.



Q & A

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Q: Why is innovation important to the mission of WWHT?

Victor: I think it sort of drives everything else. If you're up against your capacity, you need to ask, are there better ways to work? Is there work you shouldn't be doing? This is a departure from the more traditional model in which people understand their jobs, and don't dare to deviate because they are afraid of making mistakes. Our job as a Board is to do our best to support and encourage innovative ways of getting the work done, to risk moving away from traditional ways of doing things in order to be able to accomplish more.

Margaret: To really grow and change and be on the leading edge, the staff and organization needs to be able to take risks and understand that failure is a sign of success.

.....
Q: How do you foster innovative thinking within an organization like WWHT?

Kate: The fact that we landed here points to an underlying culture within the organization already. It takes a tremendous level of courage to create a climate where we are able to talk about what's not working in the spirit of changes that we can make. It would be easy to keep doing what we're doing — so it's important to ask bigger and harder questions.

Denny: The most important thing we can do is to make sure leadership is supported and staff feels taken care of.

“ The most important thing we can do is to make sure leadership is supported and staff feels taken care of. ”

—DENNY FREHSEE

Victor: The first step is to build trust. Then it's about developing an awareness of what innovation is and how it shows up. It isn't always a fancy big thing, sometimes it's a small thing with profound impact. It's important to stay focused on the curiosity aspect, and break the cycle of reaction. Elizabeth herself is grounded in both knowledge and curiosity. She is the right person at the right time to be leading this effort.



Margaret: It was crucially important to involve senior staff in the strategic planning process, right from the outset. It helped build a sense of bonding and trust, and shared buy-in to the outcome. The most important thing is the constant reaffirmation that it's okay to take risks.

.....
Q: Are there any signs that this desired culture is taking root within the organization?

Denny: There are signs, and a lot is going on behind the scenes. There are new software programs in place, new processes to help the day to day work flow, and innovative thinking going on at every level.

Kate: There are a lot of signs, actually. Jeanine's department (Property & Assets) has been pretty radically restructured to create some new opportunities. One really exciting outgrowth — we are hiring someone in the area of community building, who will be responsible



for supporting the well-being of residents. That's an exciting new development that's been happening in small ways, and now we are formalizing.

Victor: Energy and enthusiasm right now is really high. Changes are coming from all parts of organization.

.....
Q: How long does it realistically take to shift a culture in an organization like WWHT?

Denny: From a psychological perspective, not long. I think the people who are in the leadership roles now are pretty adept at being agile and accepting of new culture. Finding time to actually implement innovation, that will take longer.

The slowdown will be more around pacing innovation to what makes sense.

Kate: I've been very impressed at how quickly our culture is shifting. I think that the strategic plan simply formalized a spirit of innovation that was already present among some of the key leaders in the organization.



Victor: A culture evolves — it's a continuous process of improvement. It's not one and done, it's more of a practice. The goal is to get used to being curious, asking questions, and seeing if there's a better way.

.....
Q: What role can individual board members play?

Kate: We have a big role to support the examination of things that aren't going well. How we respond to that is important. If the board is punitive — that could shut down those conversations. We are each responsible for bringing our own spirited tolerance.

Victor: Asking questions and thinking at a higher level. Every board member is a leader, so it's really an attitude we bring rather than a thing we do.

Margaret: The way this board works has shifted more deeply toward engagement, and understanding how to support staff. We've learned about the organization at a level we hadn't known before. It's extraordinarily complex, but it's immensely rewarding when you feel you are making a contribution.



Bellows Falls Garage — Rockingham Street looking north

FINANCIALS

Balance Sheet

STATEMENT OF FINANCIAL POSITION

ASSETS	2019	2018
CURRENT ASSETS		
Cash – Unrestricted	\$748,173	\$491,410
Restricted Reserves	1,659,481	1,559,423
Grants Receivable	125,011	177,137
Revolving Loan Fund Receivable – Current Portion	65,231	67,886
Other Receivables	60,787	59,885
Prepaid Expenses	16,291	21,963
Shop Inventory	6,183	6,453
Total Current Assets	\$2,681,157	\$2,384,157
PROPERTY & EQUIPMENT		
Land & Land Improvements	3,862,624	3,834,624
Buildings & Improvements	673,344	673,345
Furniture & Equipment	172,870	176,468
Construction In Progress	175,690	39,501
Total	4,884,527	4,723,938
Less Accumulated Depreciation	(670,505)	(623,925)
Net Property & Equipment	\$4,214,022	\$4,100,013
OTHER ASSETS		
Development Fees Receivable	288,087	325,421
Deferred Interest Receivable	537,856	476,819
Affiliate Notes Receivable & Accrued Interest	5,219,964	5,181,300
Other Notes Receivable	214,621	218,711
Revolving Loan Fund Receivable	2,169,442	2,078,100
Investment in Partnerships	4,072,106	4,032,106
Restricted Loan Capital & Client Escrow	427,850	470,151
Total Other Assets	\$12,929,926	\$12,782,608
TOTAL ASSETS	\$19,825,105	\$19,266,778

LIABILITIES & NET ASSETS	2019	2018
CURRENT LIABILITIES		
Accounts Payable – Operations	\$61,164	\$44,774
Accrued Payroll & Related Expenses	80,959	72,332
Tenant Security Deposits & Client Escrow	3,988	13,952
Deferred Revenue	53,000	0
Other Current Liabilities	81,574	0
Mortgage Note Payable – Current Portion	8,206	106,906
Total Current Liabilities	\$288,891	\$237,964
LONG-TERM LIABILITIES		
Mortgage Notes Payable	351,675	359,883
Due to Affiliates	17,034	24,161
Total Long-Term Liabilities	\$368,709	\$384,044
Total Liabilities	\$657,600	\$622,008
NET ASSETS		
Net Assets without donor restrictions	12,197,406	11,523,828
Net Assets with donor restrictions	6,904,869	7,120,942
Total Net Assets	\$19,102,275	\$18,644,770
TOTAL LIABILITIES & NET ASSETS	\$19,759,875	\$19,266,778



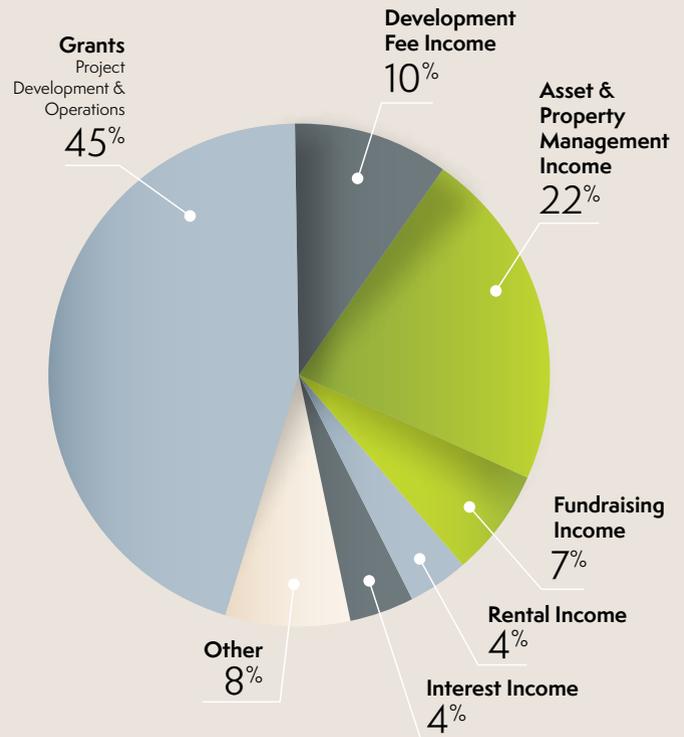
FINANCIALS (continued)

Statement of Activities

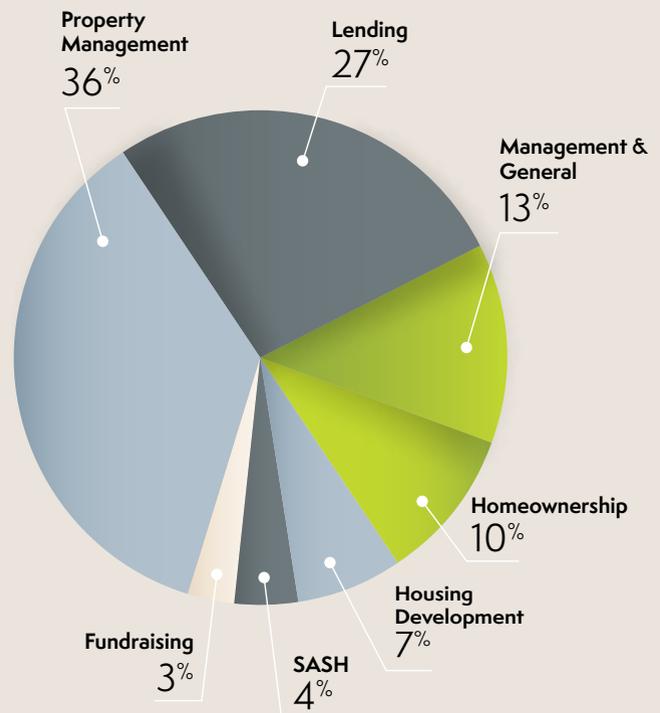
FOR THE YEARS ENDED DECEMBER 31st

	2019	2018
REVENUES		
Grants (Project Development & Operations)	\$1,387,783	\$2,060,107
Development Fee Income	314,400	658,500
Asset & Property Management Income	660,600	612,520
Fundraising Income	210,128	499,881
Rental Income	135,171	136,644
Interest Income	131,830	122,885
Other Revenues	229,775	555,323
Total Revenue	\$3,069,687	\$4,645,860
EXPENSES		
Property Management	937,915	911,135
Housing Development	192,950	205,213
Homeownership	267,274	435,681
Lending	695,530	503,043
Support & Services at Home (SASH)	93,013	88,079
Fundraising	82,431	96,035
Management & General	342,726	356,743
Total Expenses	\$2,611,839	\$2,595,929
CHANGE IN NET ASSETS		
CHANGE IN NET ASSETS	457,505	2,049,931
NET ASSETS BEGINNING OF YEAR	18,644,770	16,594,839
NET ASSETS AT END OF YEAR	\$19,102,275	\$18,644,770

REVENUES



EXPENSES



FINANCIALS (continued)

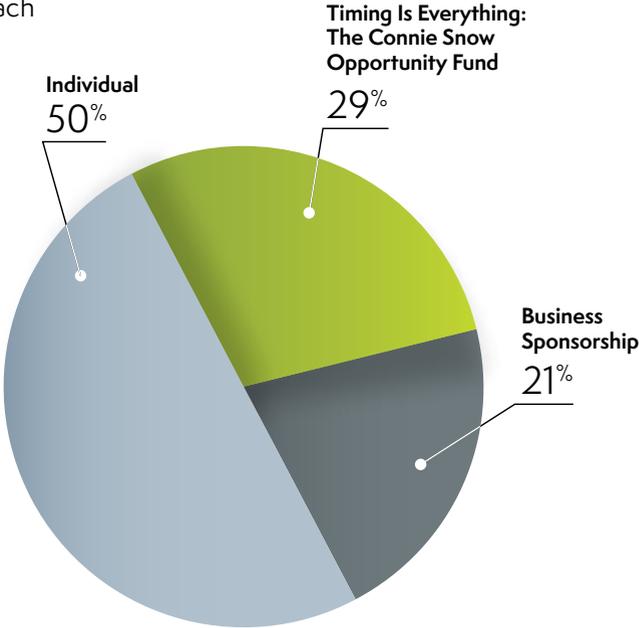
Individual/Business Donations

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 and a place to call home. We're grateful to all our donors for providing a solid foundation for our community to thrive!

DONATIONS

DONOR AND FUND	Amount	# of donations
Business Sponsorships	\$41,625.00	42
Individual Donations	96,805.62	518
Timing is Everything: The Connie Snow Opportunity Fund	57,033.10	28
TOTAL	\$195,463.72	588

We also recognize the support which allowed us to reach and exceed our goal for the **Timing Is Everything: The Connie Snow Opportunity Fund**. With your generous help, and with the critical support from the Thompson Trust matching grant, we raised \$524,376.96! This self-renewing fund allows WWHT 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. We thank each donor who participated in ensuring that the Housing Trust has the resources and resiliency to continue to meet the critical housing needs in southeastern Vermont now and into the future.



OUR DONORS

Current Supporters

Windham & Windsor Housing Trust thanks our many supporters for their incredible generosity in 2019. 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, 2019 and December 31, 2019.

Project & Program Support

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Downstreet Housing
Efficiency Vermont
Granite United Way
HOME, US Department of HUD
Housing Vermont
HV Connections
National Housing Trust Fund, US
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Neighborworks® America
People's United Bank
Town of Brattleboro
Town of Putney
Town of Rockingham
Vermont Community Development
Program
Vermont Community Foundation
Vermont Housing & Conservation Board
Vermont Housing Finance Agency
Windham Foundation
Windham Regional Commission

Stewards (\$5,000 and over)

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Housing Vermont
Laura Howat
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Hickok & Boardman, Inc. Insurance Group
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Molly & David Dye
Denny & Peggy Frehsee
Jarrod Houston
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Kim Noble
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Jill Spiro & Stephan Morse
Phil & Marcia S. Steckler
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James Webster

Partners (\$250 - \$499)

Anonymous (2)
Berkley & Veller Greenwood Country
Realtors
Paul Boutin
Brattleboro Food Coop
Brattleboro Retreat
Builder Specialties
Catamount Environmental, Inc.
Christine Chapman
Corum Mabie Cook Prodan Angell &
Secret, PLC
Crispe & Crispe Lawrin Crispe
Dandrea's Painting & Handyman Services
William & Laurie Danforth
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Carolyn Heile
Randy & Karen Hesse
Raymond Huessy
James Kirby
Jon Potter
Latchis Theatre
John Mabie & Valerie Stuart
Paul Millman



OUR DONORS (continued)

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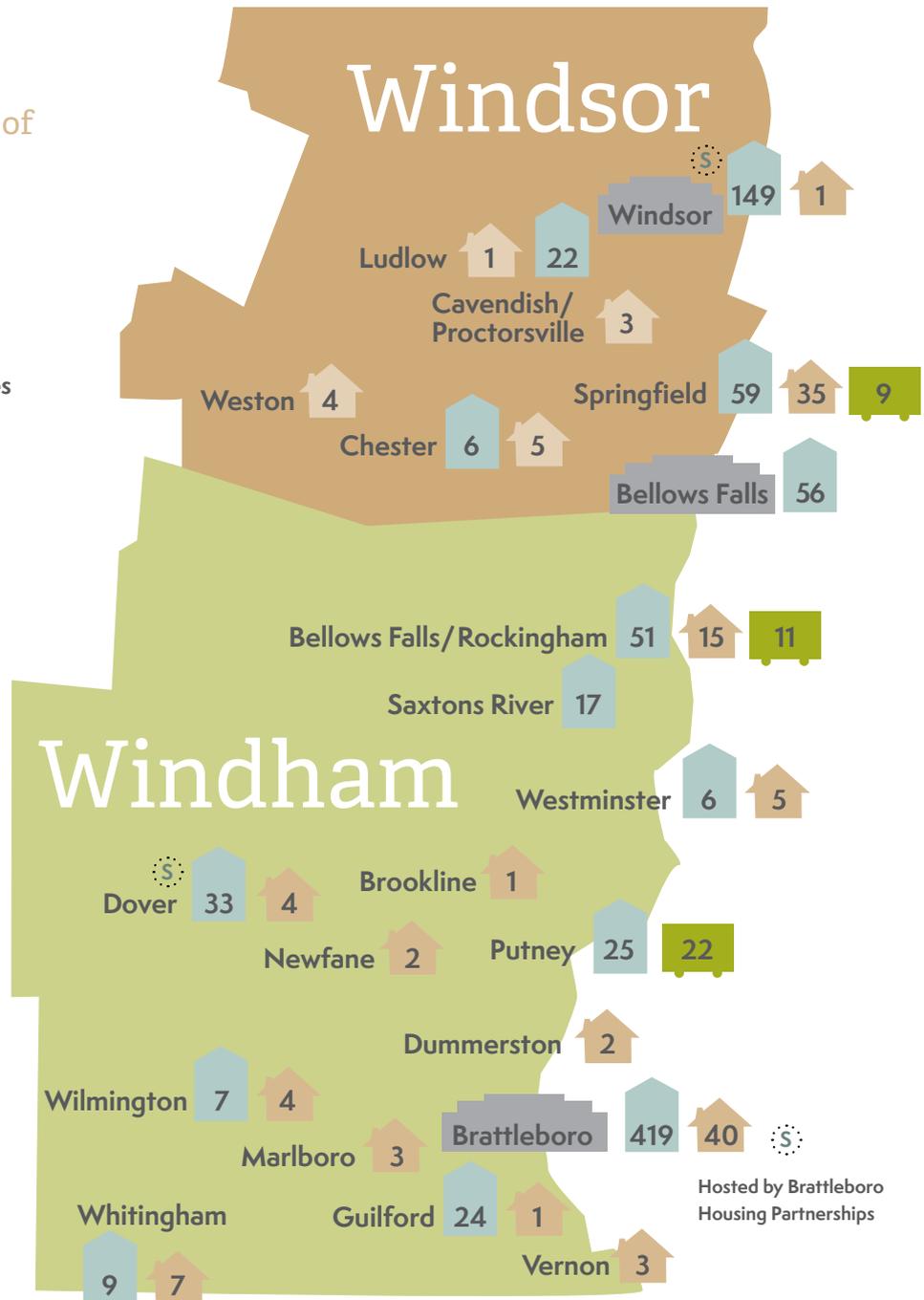
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-  Total Number of
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