

FALL 2023

A Newsletter of Windham & Windsor Housing Trust

Home Matters

SUPPORT & SERVICES AT HOME:

Empowering WWHT Residents from Windsor to Guilford

Housing is often cited as one of the most important social determinants of health, and lack of affordable housing can cause instability in the form of eviction, foreclosure, homelessness, and an entire range of insecurities — all of which can further strain health and mental well-being. For over a decade, the innovative and impactful SASH program has been improving health outcomes for seniors by connecting them to community-based supportive health and social services. Now, a new pilot program is bringing these services and resources to a broader population of WWHT residents.

SASH stands for Support and Services at Home, and is a free, voluntary health and wellness program designed to help Vermont's most vulnerable citizens access the care and support they need while living at home. The traditional SASH program provides services and care coordination to older adults — typically 65 and older — and adults with disabilities and is based in affordable housing communities

with client panels that include the broader community members throughout Vermont. **SASH For All is a new pilot program being tested in a select group of Brattleboro and Putney housing communities, offering this same model of care to residents from 18 to 64.**

Operating since 2012, the traditional SASH program has been shown to improve population health, reduce costs, and enable people to age in place safely and healthily. Molly Bennett is the SASH Coordinator based in WWHT's Windsor Village. She describes how the benefits of SASH extend far beyond conventional health care.

"We have a SASH participant who lives in



Barbara, wellness nurse gets to know residents at Daly Shoe.



Empowering WWHT Residents *(continued)*

a remote part of the Windsor area. He is disabled and very isolated. **When meeting for his annual reassessment we learned that he was struggling to pay for his Boost, which is a significant part of his nutrition. We were able to connect with his primary care provider, who wrote an order for this nutritional supplement to be paid for by his health insurance. We then worked with a social worker at Mt. Ascutney Hospital to find a pharmacy to fill the order.**

Molly was also able to help this same participant obtain a new mattress, and a portable washing machine, both necessities relating to his disability. Her contacts at Mt. Ascutney Hospital helped find the funds to cover costs. "It is the relationship between SASH and Mt. Ascutney Hospital that makes these interventions possible," says Molly. "They have been an integral partner with WWHT since the beginning of the program."

Like traditional SASH, SASH for All is an entirely free and voluntary program. The goal is to provide a broad and flexible spectrum of support and resources within the home to empower participants to achieve goals they have set for themselves.

Funding for SASH for All was secured by Sen. Bernie Sanders as part of the FY 2022 federal budget. If successful, SASH For All will be a prototype for statewide implementation, potentially serving more than 10,000 Vermonters.

"The thing that is special about SASH," said Senator Sanders, "is that in a dysfunctional health care system, SASH cuts through the bureaucracy and confusion to bring care to the people, where they are at. What SASH does is create living environments for people where they can get and stay healthy, avoiding costly and stressful trips to the emergency room. I am proud to have helped expand this good work through the creation of the SASH for All pilot

project. I look forward to continuing to work with SASH so they can support more Vermonters to live healthy, independent lives for years to come."

Barbara Carey is the SASH for All Wellness Nurse assigned to the pilot program in Brattleboro. She has been working for a full year with the program, and is based at WWHT's Birge Street location. She says that although the two programs are structured the same, they have proven to be very different.

"Within the traditional SASH, older adults are dealing with chronic illnesses that they've had for a long time," she explains. "Their health issues really stand

out for them. They are already highly interactive with the medical community — they have an implicit trust in that population. Our folks are younger, have families, jobs — aren't necessarily dealing with chronic health issues, but are dealing with a lot of mental health issues, substance use, and social insecurities."

Barbara says one of the biggest challenges for the new SASH For All program is finding ways to engage and connect with more residents. "We have a lot of interaction with Birge Street, but less with people in other locations. But, when people do come to us in crisis, we're able to help them with what they're dealing with by making referrals, and giving them guidance. The SASH Coordinator has been very successful in stabilizing situations so people don't lose their housing — I'd say that is a real benefit."

Although she is a registered nurse, Barbara describes her role as more of a coach. She has helped residents with individualized health needs such as finding a primary care doctor, sorting through medications, and navigating the complexities of the medical system. She has coached a couple of residents through stressful situations, helping them maintain their health goals. She has also started building a foun-





SASH hosts resource fair and food drop at Windsor Village.

ation of community programming, offering classes in art, Yoga, nutrition, and mindfulness training. She says the needs are unique and widely variable.

“We are definitely trying to help people feel heard, trying to validate the struggles that they’re having, and trying to bring them into some social connection. One thing we are looking at is setting up a Community Circle here at Birge Street. This would be an opportunity for people to get to know each other, mitigate misunderstandings, and give people some tools for navigating the stresses of living in a communal environment.”

Jodie Riker is a SASH For All participant along with her partner Chris Reagan. They live in WWHT’s 109 Green Street property. Jodie and Chris are both blind, and Chris has a rare syndrome that affects his kidneys. He goes to dialysis 3 times a week and needs a kidney transplant. Jodie says things can get very stressful, but SASH has helped make life a little easier.

“For one, they helped us get a volunteer to help us read our mail,” says Jodie. “That is a huge help. And Barbara helps us with things like trying to get our State IDs, birth certificates, and if we need help getting medical care. At times, things can get stressful and frustrating, but I know I can always call Barbara, and she helps me manage. I wish all the housing companies had something like this.”

Barbara believes the new SASH for All program has great potential to meet a real need in the commu-



Putney Landing residents gather for SASH For All community event.

nity. The program is currently working with a team of consultants to evaluate their work and measure impact.

“I love this work,” says Barbara. “It feels super meaningful to me. And I think it’s exciting to have all these smart people that we’re working with, looking at the SASH For All program as its own unique entity, trying to figure out how to make this program as successful and impactful as traditional SASH has been.”



Shifting the Experience for BIPOC Homebuyers in Vermont

Homeownership is one of the most common ways to build wealth in this country, but for Black, Indigenous, People of Color (BIPOC), buying a home is often a challenging experience. To this day, more than five decades after the Fair Housing Act, BIPOC communities continue to face discriminatory policies and racist structures in the financial and housing markets.

At the Root Social Justice Center in Brattleboro, there is an effort underway to address this disparity and change the experience for BIPOC homebuyers in Vermont. Last spring, in partnership with Windham & Windsor Housing Trust, the Root introduced a BIPOC-centered Homebuyer Affinity Group as part of its broader Healing Series. The overarching goal of the group and its series of workshops, is to assist BIPOC families successfully navigate the path to homeownership, and to provide a safer space to share and learn from each other's experiences. WWHT secured funding from Key Bank, and provides homebuyer education workshops for free to participants.

Shela Linton is the Executive Director at the Root Social Justice Center, and the person behind the idea. "Affinity groups provide a structure for powerful conversations that build awareness, knowledge, and action for racial equity and justice," she explains. "At the Root, we are creating spaces that prioritize and meet BIPOC needs. Through this series we're hoping to dismantle some of the barriers, reclaim our power as BIPOC, and redistribute wealth for ourselves and our families through homeownership."

Although the initiative is designed specifically for the BIPOC community, participants are welcome to invite their spouse and/or partner, regardless of race. "We're aware that there are biracial families interested in buying homes, and the home financing impacts the entire family," says Bruce Whitney, Director of Homeownership for WWHT. "We wanted to include those families as well. That's why we refer to it as BIPOC-centered, rather than strictly BIPOC. It's a small distinction, but super important."

Ana Mejia, Homeownership Specialist with WWHT,

serves as the group's facilitator, a role for which she was contracted before joining the Housing Trust staff. She draws on her experience as a BIPOC homebuyer to create a meaningful and impactful curriculum. Ana herself encountered racialized experiences during her own, recent homebuying journey. "It was a constant battle. And I always had to have my guard up and advocate for myself. As a person of color, you ask yourself, 'Is this what other people deal with too? Is this discrimination? Who do I talk to about this?' That's what the affinity group is about, where people can ask these questions and share their experiences."

The inaugural BIPOC-centered Homebuyer Group launched in April, met monthly, and concluded its first full cycle in October. A pre-orientation survey solicited topics of interest, and gauged confidence levels of participants. Over the course of the series, the program saw close to 30 participants in total – some attended only one session – between 6 to 8 attended every one.

"The curriculum was really a work-in-progress," says Ana. "We wanted to keep it flexible to meet the needs of the participants. I knew that there was an interest in what the steps are – things like what loan options are available – but then there's also the community building aspect, hearing from other people who are working toward a similar goal. Each session is only 2 hours long, so getting the balance of education versus discussion has been tricky, but I'm feeling really good about what we were able to produce."

By having participants report on personal goals and accomplishments, Ana says there was also an aspect of accountability. "It's been really rewarding hearing from people throughout the process, hearing positive feedback from folks, hearing that they enjoy coming to these sessions, and that the information is presented to them in a way that feels accessible. That feels really good."

Ana used a different word to describe what it feels like to share her own difficult experiences in a group setting. "Cathartic is the only word. Sometimes it's good to feel like I'm not the only one who's encountering these things. It's hard to say good, be-



Shela Linton and Ana Mejia at The Root's Healing Series

cause we're talking about such heavy things that we shouldn't have to experience, but that's just the reality of it."

Now that the pilot series has concluded, Ana and Shela are planning for what's next. A post-program evaluation has been sent to all participants, and that will help inform the next cycle. Ana says the content will expand beyond just homeownership, to include personal finance. And, there is a plan to introduce a Spanish-speaking component as well.

"We're calling it the BIPOC Financial Empowerment Program. What I've noted from this group is there are a lot of people who need more support getting their financial house in order before they're ready to embark on homeownership and being mortgage-ready."

And there are even bigger ideas on the horizon.

"We've been thinking about a much larger expansion of the program, that is accessible beyond the Brattleboro area to the BIPOC community state-wide," says Ana. "We are in talks with the Rutland Area Branch of NAACP, and other BIPOC organizations about partnering with us, and also with allied organizations – like other Housing Trusts – to build out a referral network."


Launching the program at a larger scale will require additional funding, so a fundraising effort is underway, with WWHT providing support as fiscal sponsor. "We've had such a great experience working with WWHT," says Ana. "What I have really enjoyed is seeing the organization lean into expertise that Shela and I bring. They are clearly interested in supporting BIPOC

homeownership, and they recognize that as non-BIPOC people, they may not have the best understanding of what the barriers are going to be. I have appreciated them taking this humble approach, recognizing where their knowledge gaps are, and leaning into the expertise of the community."

Ana describes the homebuying process as a master class in understanding how systems of oppression converge. She says it's important to recognize how these financial systems – the credit system, the banking system, mortgage lending – were not built to support communities of color. "That's why affinity groups like this are really helpful, in recognizing that we're swimming upstream – in keeping it real."

Building connection, educating, and helping more BIPOC people reach their goals of homeownership are all key short term goals of the program. But Ana cites a more transformative, long term goal.

"I'm interested in seeing broader scale, community scale, industry scale changes, so that less people are being set back from their goals. Maybe we're building referral networks, we're building trust, we're building partnerships with financial industry partners, and maybe that leads to changes in their mortgage underwriting criteria. I'm hoping we can move the needle, change the conditions, and shift the biggest obstacles.

"My vision is creating programs that meet critical gaps that exist right now, and through those programs help level the playing field, and create pathways to build wealth in under-served, under-resourced BIPOC communities." 





STAFF SPOTLIGHT **Chris Zappala**

It seems like I have always been involved in housing. After college, I became a VISTA volunteer in Boston for Citizen’s Housing and Planning, an organization working on public housing and community development in Boston (and did some advisory work for WWHT in its early days as BACL). From there I worked at the Pine Street Inn, Boston’s largest homeless shelter. Later, after years of renting, my wife and I bought a house which had three other units that we rented. On our own house, we did most of the work ourselves, painting, changing lights, smoke detectors and batteries, and, of course, lawn

mowing and tree trimming. With what I knew from my owning my own home, I was able to jump into the more complex maintenance work at WWHT. Managing three apartments is nothing like being part of managing units in an organization the size of WWHT! I’ve learned so much about heating and cooling systems, refinishing floors, and replacing windows (or parts of them). It’s been rewarding getting to know the tenants. Even though we don’t usually meet under the most ideal circumstances (aka a maintenance concern), I work to solve the problem competently and hope I leave the resident feeling secure and their needs responded to. When I’m not working at WWHT, or working on my own house, I like reading, hiking, and maple sugaring every early spring.

Chris has been a member of our maintenance team for 13 years. He stepped into a leadership role this year as the department experienced turnover, ensuring we were responsive while we were short staffed.



BOARD SPOTLIGHT **Cynthia Gubb**

Cynthia has served on the Windham & Windsor Housing Trust board for three years. She lives in Londonderry and is no stranger to the world of housing and community development. For the past 20 years she’s served on the Vermont Community Development Program board. “It’s difficult to fund community projects in rural areas, I see these HUD funds for both the Housing Trust and VCDP really make a big difference in small communities.” She shares, “For the Housing Trust, I believe so much in the mission. It’s gratifying to see how much is accomplished from the supportive services, racial equity work, unpacking substance use disorder and how trafficking is impacting our communities—it’s a lot more complicated than it used to be. Housing is such a basic human need and in rural communities, it’s really hard to do.” Cynthia, along with a cohort of Londonderry community members, have come together to address just this in their hometown. The Mountain Towns Housing Group is a group of volunteers constructing a new single-family home in the Habitat for Humanity Model and working with WWHT on maintaining its permanent affordability through our shared-equity program. “People of moderate income just can’t afford to buy here. It was quite an undertaking but we’re really close to the finish line.” They’re looking forward to welcoming new owners in early 2024.



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



Chuck Carriere
Facilities Manager



Elena Luring
SASH For All
Coordinator



Ana Mejia
Homeownership
Specialist



Taylor Sheppard



Gary Murano
Maintenance Technicians



Jack Abholer

HOMEOWNERSHIP CENTER >>

Three exciting homeownership construction projects have received funding through Vermont Housing Finance Agency's Missing Middle and Affordable Housing Tax Credit programs. Two projects are collaborations and one will be addressing a blighted shared-equity home. In Londonderry, the Berry Lane House (pictured) is being constructed by a local volunteer group—these funds truly close the gap between their fundraising and the cost of construction. In Brattleboro, Tri-Park Cooperative is working with M&S Development and partnering with us among other agencies and organizations to site 26 new Zero Energy manufactured homes outside the floodplain, addressing the vulnerability of the park. A South Street home has sat blighted following a structural fire. The missing middle funds will tear down the structure and replace it with a Zero Energy home.



FINANCE DEPARTMENT >>

It's not often that the finance department gets a highlight. The department of four is exceptionally strong, accounting for the many complex transactions across the organization. This year, our FY22 audit did not have an accompanying Management Letter because the auditors didn't have any recommended improvements and felt our financial management systems were solid. This is incredibly rare. The auditors cited only 5% of clients meeting this level of performance. This small but mighty team is the glue of the organization and we're so grateful to them!



OTHER NEWS! >>

We're excited to announce that Barbara Carey, WWHT's SFA Wellness Nurse and Jake Bursky, BHP's SFA Coordinator, will be presenting at the Annual New England Rural Health Fall 2023 Conference in November. Their breakout session titled 'Increasing Equity in Health and Support Coordination for Adults and Families Living in Affordable Housing via Expansion of the Innovative SASH® (Support and Services at Home) Model', will discuss how adults and children living in poverty in rural areas experience health inequities. Attendees will learn how the SASH® model has expanded to decrease inequities not just with older adults but younger adults and families.

COMMUNITY ENGAGEMENT >>

Art For Home

Art has the power to share a story. It connects and communicates and uplifts perspectives that might otherwise go unnoticed. This year we've been working on two discrete and meaningful art projects that engage community, build connections, and center community voices.

The Kchi Pôntegok (Great Falls) Land Celebration and Recognition in Bellows Falls

The land we build on and hold in community trust has been colonized, industrialized, redeveloped and used. None of this changes that this land has been and continues to be a significant place for Abenaki, adjacent to the river, near the confluence, near the petroglyphs. In collaboration with Atowi Project and Rockingham Arts and Museum Project, we strive to elevate and center the presence of living Abenaki culture—resilient despite the violent past—through art.

A Community Vision Celebrating Home

A true community-driven art mosaic is reaching the finishing phases. Throughout 2023, with guidance from Teta Hilsdon, a shared equity homeowner and clay artist, we have created 35 unique tiles celebrating 35 years of WWHT designed and

created by residents, staff (past and present), board, donors, and community members through a series of events. Pulled together, the tiles will be a colorful display of what home and access to home means in each individual's representation. Look for it in downtown Brattleboro and thank you for being a part of this organically evolving process!





Windham & Windsor Housing Trust

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PROJECTS IN PROGRESS

THE BELLOWS FALLS GARAGE

115 Rockingham Street, Bellows Falls

COMPLETE!

Number of Apartments: 27 (studios, one, and two bedroom)

Development Consultant: J.D. Kantor (Congratulations on your retirement!)

Architect: Gossens Bachman Architects

General Contractor: DEW Construction Company

Project Overview: The Bellows Falls Garage is a redevelopment of the crumbling concrete 1920's building originally built as an automobile showroom. The building was constructed to meet high levels of energy efficiency standards and includes 30Kw rooftop solar. The beautiful apartments are home to 27 households of varying incomes and family sizes. Each has spectacular views of the river, canal, beautiful downtown, and Fall Mountain all on Kchi Pôntegok or Great Falls land.



Photography by Ryan Bent

CENTRAL & MAIN

133 Main Street, Windsor

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

Development Consultant: Evernorth

Project Schedule: Construction slated to begin Spring 2024

Architect: Duncan Wisniewski Architecture

General Contractor: Neagley & Chase Construction

Project overview: Central and Main is proposed new, highly efficient construction on a currently vacant lot in downtown Windsor. With 25 mixed-income residential apartments the building will be accessible to vehicles via Central St and accessible to pedestrians via Main Street. The building design references the history of Windsor's built environment while making the existing landscape inviting and accessible.



PUTNEY

Alice Holway Drive, Putney

Number of Apartments: 25

Co-Developer: Evernorth

Project Schedule: Construction slated for Spring 2024 given 3rd appeal round dismissed

Architect: Vermont Integrated Architect

General Contractor: ReArch Company

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

