

HomeMatters

A Newsletter of Windham & Windsor Housing Trust

FALL 2025

Expanding Affordable Homeownership Opportunities For First-Time Buyers

In a housing market that feels out of reach for so many Vermonters, Windham & Windsor Housing Trust is opening new doors to homeownership through an expanding portfolio of Shared Equity homes. **Utilizing a mix of innovative as well as more tried-and-true construction approaches, WWHT is taking bold steps to make the dream of owning a home attainable for more first-time buyers.**

Three exciting projects now underway or in varying stages of pre-development—in Springfield, West Brattleboro, and Putney—demonstrate how creative approaches and community commitment can turn underutilized properties into new homes and neighborhoods, offering hope and opportunity in even the most challenging times.

WWHT Director of Homeownership Bruce Whitney explains how the organization's Shared Equity Homeownership program is growing



Springfield — Blight to Bright

in both supply and demand, due in part to funding resources, as well as the organization's pivot toward new construction projects.

"This is the first time in a very long time that we've embarked on new construction in the Shared Equity space," says Whitney. "Historically, it's quite an expense for developers to build a home on spec – we take



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all the financial risk, hold the construction loan, and then hope to find an approved buyer once it is completed. What is especially exciting right now is that we already have a solid list of approved buyers who are ready and eager to purchase a home through our Shared Equity program. We usually have five or six people on the list — right now we have fourteen. That tells us there’s strong demand for any homes we can build.”

The need for creative solutions couldn’t be clearer. In Brattleboro, the cost to build a new home is around \$500,000. Once built, that home appraises at around \$335,000. Furthermore, the average WWHT homebuyer can afford about \$220,000. “Those are two huge gaps,” says Whitney. **“And that’s where our funding partners can help make the difference. These projects are a little outside the box and take creativity and collaboration. Nothing is set in stone but, we’re very hopeful that we can make it across the finish line with each of these prospects.”**

WWHT’s current projects are supported by the Vermont Housing and Conservation Board (VHCB), and the State of Vermont’s Middle-Income Homeownership Development Program, which provides development subsidies to build and rehabilitate modest homes for low- and moderate-income households. Housing has become a key priority in the state, producing additional funding sources that support homeownership, such as the Housing Investments for Vermont (HIVE) Fund, Low-Income Housing Tax Credits, and Community Development Block Grants, among others.

WWHT’s approach combines new building methods with

its long-standing model of permanent affordability. The organization’s Shared Equity homeownership program has helped hundreds of households achieve the dream of owning a home by providing down payment assistance and a reduced mortgage, while ensuring those homes remain affordable for generations to come.

Now, WWHT is pairing that program with innovative construction techniques such as modular building. “Modular homes are built in a factory and assembled on-site,” says Whitney. “They meet the same local codes as traditional houses, but they’re faster, more efficient, and cost-effective. And they look like any other beautiful Vermont home — capes, colonials, ranches — not what people might imagine when they hear ‘factory-built.’”

Three Projects, Three Unique Stories

Springfield – Transformation from Blight to Bright

In Springfield, a once burned and blighted lot is being transformed into a beautiful, energy-efficient home for a local family. With funding from the Middle-Income Homeownership Development program, WWHT is building a Zero Energy Modular home—a three-bedroom, one-and-a-half-bath home within walking distance of the high school and downtown amenities.

The new homeowners, a local couple from Springfield, share their excitement and enthusiasm for the Shared Equity program:

— The Chalet



“We know that permanently affordable homeownership changes lives. When people can own their homes, they invest in their neighborhoods. They stay. They grow roots. And that’s what keeps our towns strong and vibrant.”

— Bruce Whitney, WWHT Director of Homeownership

“As we all know we are in desperate need of affordable housing and homes in our towns, cities and many states in our country. We are so proud and happy to be picked to get this home, a brand new build, and as our first home this is truly exciting! So I will say this can happen for anyone looking for their American Dream of owning their own affordable home and decrease their carbon footprint with a beautiful, energy efficient home. I want to thank all my team for making it possible to own our home, that means everything to me and my family.”

Through the Shared Equity program, this home will stay affordable to the next and future buyers on a permanent basis.

West Brattleboro – The Chalet Redevelopment.

In Brattleboro, the Chalet Redevelopment is one of WWHT’s most transformative efforts to date. Earlier this year, WWHT and its co-developer Evernorth received a \$6.2 million funding boost from the Vermont Housing and Conservation to begin the redevelopment of the historic Chalet property.

The planned redevelopment of the Chalet property preserves the original Chalet building and creates a new neighborhood with a mix of housing types and architectural features, including eight new single family homes for homeownership, alongside rental townhouses and multi-family buildings. The conceptual design was informed by input from residents currently living at the Chalet and in the immediate neighborhood.

“We’re looking at both modular and traditional stick-built

Putney — Mondon Commons



construction here,” says Whitney. “The goal is to create a real sense of neighborhood and community.”

Putney – Mondon Commons.

While large redevelopment projects bring sweeping change, small-scale infill can be just as transformative. In Putney, a private landowner approached WWHT with a desire to turn a half-acre lot into affordable homeownership opportunities for local families. Still in its earliest stages, the Mondon Commons concept is currently awaiting rezoning, but the hope is to create six or more new homes for moderate-income buyers.

“It’s the kind of collaboration that makes our work so special,” says Whitney. “Someone in the community wanted to do good, and together we’re exploring how to make that happen.”

Each of these projects represents something bigger than the homes themselves — they’re symbols of what’s possible when creativity, persistence, and partnership come together in service of community.

“We know that permanently affordable homeownership changes lives,” says Whitney. “When people can own their homes, they invest in their neighborhoods. They stay. They grow roots. And that’s what keeps our towns strong and vibrant.”

For the families on WWHT’s growing list of hopeful homebuyers, those roots — and that sense of belonging — are closer than ever.



Building Belonging:

Windham & Windsor Housing Trust has a guiding vision: that all people in Southeastern Vermont have a home they can afford — homes that are safe, sustainable, and part of vibrant neighborhoods where everyone feels a sense of well-being, connection and belonging.

But as the region's housing crisis deepens, WWHT and its community partners are increasingly confronted by the gaps in that vision — not only the shortage of affordable homes for people with low and moderate incomes, but also the absence of housing options for individuals whose needs extend beyond affordability.

“We’re seeing so many gaps in the housing ecosystem,” says Elizabeth Bridgewater, WWHT Executive Director. “The need is tremendous, and for some community members, there are simply no options at all.”

Through connection and engagement with two distinct groups — Black Mountain Assisted Family Living and One Brattleboro — WWHT has focused on two critical areas of unmet need: stable, affordable, and supportive homes for individuals with developmental disabilities, and safe, recovery housing for individuals who are healing from substance use disorders.

Together, these represent two segments of our community that are deeply underserved in the current housing landscape — yet whose needs for stability and support are essential to long-term community well-being.

“There’s broad community recognition that these gaps exist,” says Bridgewater. “Now we’re coming together to figure out how to fill them.”

A New Phase for Holton Home

In the heart of Brattleboro, the historic Holton Home has stood for more than a century as a place of care. Chartered in 1892, it served generations of older



Vermonters as an assisted living home. Now, in collaboration with Black Mountain Assisted Family Living, Windham & Windsor Housing Trust is shepherding this beautiful, historic building into a new phase: adaptively repurposing the building into 21 permanently affordable apartments. The redevelopment focuses on the interior of the building, shifting the current layout of 36 bedrooms into two studios, seven one-bedrooms, eleven two-bedrooms, and one three-bedroom apartment — offering a range of housing options for different family sizes and needs while preserving the exterior.

What makes the project especially meaningful is that up to five of these apartments will be set aside for individuals living with developmental disabilities, through a collaboration with Black Mountain Assisted Family Living. For these residents, the project will offer not just a home, but supported space with shared living providers within a neighborhood that's walkable, welcoming, and connected.

WWHT recently received funding from the Vermont Housing and Conservation Board to advance the project, which has been named a state priority under Act 186. Passed in 2022, the law supports the creation of new housing models for people with intellectual and developmental disabilities, emphasizing

community-based, person-centered living options.

Jenny Hyslop, Housing Director with VHCB has been engaged in the statewide work around this gap in housing, ***“In our work with individuals with developmental disabilities and their families, we know that there is an unmet need for as many as 600 homes around the state to house this population. Many individuals live with parents who are aging and are deeply concerned about what comes next for their adult sons and daughters. WWHT’s reenvisioning of Holton Homes creates an opportunity for individuals to live within a vibrant community, with access to appropriate services, in a setting that is dignified and supports autonomy.”***

For families, especially aging parents of adults with disabilities, this project offers a deep sense of relief from knowing that their children will have a long term, safe and supported home into the future.

“Our sole mission is to provide permanent housing for people with developmental delays at an affordable rate,” Shares Peter Case, board President of Black Mountain Assisted Family Living. “Collaborating with Windham & Windsor Housing Trust, who deeply understand the importance of accessible, affordable housing, allows us

Where Are The Gaps?



Photo: Downtown Brattleboro Alliance



The Holton Home

Across Southeastern Vermont, there's a growing recognition that people in recovery need more than just treatment.

"It is impossible to overstate the importance of a safe and stable environment for individuals in early recovery," explains Elias Burgess, Director of Turning Point of Windham County, Recovery and Wellness Center. "Many people who have taken the difficult first steps of their recovery journey find themselves unable to break free of their previous living situations and social networks. Recovery housing provides an invaluable bridge between the life they are trying to leave behind and the life that they know is possible. Decades of research have proven that access to recovery housing not only greatly increases the likelihood of long-term sobriety, but also leads to a number of positive secondary outcomes such as decreased arrests, increased employment, and improvements to

mental health."

That gap has sparked new energy within One Brattleboro, where a working group — including WWHT's Executive Director Elizabeth Bridgewater — is exploring what recovery housing could look like here.

"We've seen a keen need for this in our community," says Bridgewater. "Right now, there are zero options for people in recovery who need safe, stable housing as part of their healing journey. We as a community need to change that."

The group is studying models from across the state — including Jenna's Promise and the Vermont Foundation of Recovery — both

of which offer supportive, sober, peer-based environments where residents can regain stability and purpose.

"The Town sees recovery housing as a clear community priority," explains John Potter, Brattleboro Town Manager. "Stable, supportive housing is essential to long-term progress and community well-being. What's really encouraging is how local partners are coming together to work on solutions — this is the kind of collaborative energy that One Brattleboro is generating in our town, and it is fantastic."

While no site or operating partner has yet been identified, the shared sentiment is clear: even one small recovery home, with six to eight beds, would be far better than the current absence of options.

"This is about taking the first step," says Bridgewater. "Every person deserves a chance and option to heal and belong. And a home free from substances is where that starts for many people."

Moving Forward

As WWHT and its partners continue to explore new and targeted solutions, the organization remains grounded in its mission: to create homes and communities where everyone — regardless of income, ability, or circumstance — can thrive.

These conversations, and the projects that follow, reflect a deep understanding that housing is more than shelter. It's stability, inclusion, and opportunity — the building blocks of a healthy and connected community.

By building homes that welcome people of all abilities, and by exploring housing that supports recovery and wellness, WWHT continues to help shape a Southeastern Vermont where every neighbor has a place to call home — and a community that believes in them.



to create lasting homes that offer dignity, stability, and true community connection for those we serve."

Beyond the bricks and mortar, Holton Home represents something deeper — the chance to preserve the heart of a place that has always cared for people, while ensuring it continues to do so for generations to come.

Planting Seeds for Recovery Housing

While Holton Home represents a tangible step forward, efforts to establish recovery housing in the region remain in the exploratory stage — but with growing energy and shared commitment.

Board Spotlight

Kayenta Sylvain *Public Service Member*

Kayenta has served on the WWHT board since 2024 as a Public Service Member. She is currently working as the Working Communities Challenge Coordinator with Springfield Regional Development Corporation, and previously held the role of Coordinated Entry Case Manager and Data Specialist with Springfield Supported Housing Program. Kayenta also volunteers as the Secretary Officer for the MWYMCA Board of Directors and has lived and worked in the Springfield region since 2010.

In May 2024, she purchased her first home in Chester, VT, where she enjoys the many joys and challenges of homesteading with her chickens, ducks, cats, rabbits, and dog. Her life experience has shaped her passions, including social equity, service connection, and encouraging the authentic expression of self.

“I’ve had the pleasure of working with WWHT in both a professional and personal capacity, which gives me a well-rounded perspective as both a partner and a consumer. What I value most about WWHT is the organization's deep commitment to community and the integrity and heart that the staff bring to their work every day. It's an honor to support a mission so grounded in equity, access, and long-term impact.”



Staff Spotlight

Jerry Freeman

As of this November, Jerry has been working as a Home Repair Specialist with the Green Mountain Home Repair program for 20 years! Jerry’s steady and dedicated work is such a value to area homeowners who are going through the process of repairing their homes. More often than not, Jerry is driving the roads of Windham County on his way meet homeowners to walk through the home, defining the scope of repair work, checking in on progress, and coordinating with contractors.

“The thing I value most is helping people remain safe and comfortable in their homes.” Jerry shares, “The cost of



repairs has increased in recent years to the point that it can be very important to help identify the most pressing needs, and get those fixed first. Sometimes certain items have to be deferred, but we always try to stretch those repair dollars as best we can. Home is so important to a sense of security and well-being in the world, so every successful GMHR project is a victory in that department.”

Since the inception of GMHR in 2000, Jerry and the team have worked with hundreds of homeowners as they address health and safety repairs keeping families in their homes and communities.

WELCOME NEW STAFF!

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



Ken Bagster
Maintenance Technician



Kevin Roy
Maintenance Technician



Dallas Kadlik
Property Manager



Kathryn Bushey
Maintenance Coordinator

HomeShare Arrives in Southeastern Vermont!

HomeShare Matches guests and hosts and supports long term shared living agreements.

Successful matches result in decreased isolation, increased happiness, and affordable living.

HomeShare Vermont has officially broadened its reach to include communities in Windsor and Windham Counties, uniting Vermonters to address the state's housing crisis with creative homesharing solutions. With this expansion, HomeShare Vermont now serves 12 of Vermont's 14 counties.

For more than 40 years, HomeShare Vermont has worked to create matches based on needs, interests and lifestyles. This often includes help around the house and companionship, and sometimes minimal rent – the average guests pay is \$379 monthly, with 30 percent of guests paying no rent. Guests provide an average of 8.5 hours weekly of help, including housekeeping, yardwork, pet care, errands and general camaraderie. All applicants to the program undergo six background checks and several reference checks.

Through a partnership with the Windham & Windsor Housing Trust, staff are in place and ready to vet and match homeowners, or hosts, with guests, or those seeking housing. This comes after HomeShare announced a partnership in 2023 with the Thompson Senior Center in Woodstock, at the time expanding to 16 towns in northern Windsor County. Being able to serve these new areas has been made possible through funding from the Vermont Department of Disabilities, Aging and Independent Living (DAIL).

This unique and inclusive housing model is utilized by people of all ages – ranging from 19 to 100. A recent survey of hosts and guests showed that 80 percent of homesharers reported

feeling happier and 79 percent feeling less lonely as a result of living with a matched person.

“By bringing Vermonters together, we are fortunate to have witnessed vibrant, inter-generational, caring and supportive relationships form,”

HomeShare Vermont Executive Director Connor Timmons.

“Homesharing works because it just makes sense for so many people in our state.”

“This is a great program.” Bruce Whitney, Director of Homeownership with Windham & Windsor Housing Trust shares. “We are very happy to be working with HomeShare and excited to begin working with people in our region to identify hosts and guests and facilitate successful home shares.”

(Left) Honey and Kayla;

(Below) Addison, Brian and Gail.



To learn more and apply to be a host or guest, visit homesharevermont.org.





Windham & Windsor Housing Trust

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PROJECTS IN PROGRESS

CHALET PRESERVATION AND REDEVELOPMENT

Number of rental Apartments: 60

Number of Homeownership units: 8

Co-Developer: Evernorth

Project Schedule: breaking ground summer 2026

Architect: Vermont Integrated Architect

General Contractor: TBD

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



SINGLE FAMILY HOMEOWNERSHIP NEW CONSTRUCTION

316 South Street, Springfield

General Contractor: Brennan Construction

Project Overview: New construction will be getting underway in 2025. 316 South Street will be a zero energy modular home in our Shared Equity Homeownership program. The burnt, blighted home on the site was demolished at the close of 2023, new construction got underway in 2025. This home is under contract with the family ready and excited to move into their new home this year!



CENTRAL & MAIN

133 Main Street, Windsor Complete!

Co-Developer: Evernorth

Project Overview: Central and Main is a new, highly efficient building build on a formerly vacant lot in downtown Windsor.

With 25 mixed-income residential apartments the building is 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: Opening early summer 2026

Architect: Vermont Integrated Architect

General Contractor: ReArch Company

Project Overview: The two buildings will provide 25 mixed income, highly energy efficient and accessible apartments in Putney's village center. The development sited adjacent to the community gardens and farmers market will include a community room for residents, and office for on-site staff, and the grounds will include placemaking elements tying the new neighborhood into the broader community. **LEARN MORE at** <https://www.homemattershere.org/alice-holway-drive-info-page/>



BE A YEIGHBOR.

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

